OliverWyman

SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – PRELIMINARY REPORT AS OF JUNE 30, 2024

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

20 January 2025

Contents

1. Executive Summary 1
1.1. Purpose and Scope 1
1.2. Summary of Key Findings 1
1.3. Relevant Comments 2
1.4. Report Organization 6

2. Legislative Reforms and Government Actions 7
2.1. History of Rate Regulation 7
2.2. 2020 Reforms 8
2.3. Minor Injury Reforms 9
2.4. Grid Rate System 10
2.5. Automobile Accidents Benefits Revisions 10
2.6. Legalization of Cannabis 11
2.7. Ministerial Orders 11

3. Summary of Alberta Private Passenger Vehicle 2015 to 2024 Experience 13
3.1. Growth of Insured Vehicles 13
3.2. Change in Average Premiums 16
3.3. Change in Average Claims Costs 17

4. Analysis – General Discussion 20
4.1. Data 20
4.2. Data Exclusions 21
4.3. Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach 21
4.4. Selection of Claim Count and Claim Amount Development Factors 22
4.5. Selection of Ultimate Loss Costs, Frequencies, and Severities 22

5. Loss Trend Methodology 25
5.1. Introduction 25
5.2. Past Trend – Model Considerations 25
5.3. Future Trend Considerations 33

6. Selected Loss Trend Rates 36
6.1. Bodily Injury 36
6.2. Property Damage (including DCPD) 39

6.3. Accident Benefits 43
6.4. Collision 46
6.5. Comprehensive 49
6.6. All Perils 62
6.7. Specified Perils 65
6.8. Underinsured Motorists 68
6.9. Summary of Selections 71

7. Additional Considerations 73
7.1. Loss Adjustment Expenses 73
7.2. Catastrophe Provision 74
7.3. Investment Income on Cash Flow 76
7.4. Health Cost Recovery 77
7.5. Operating Expenses 77
7.6. Profit 78

8. Summary of Benchmarks 79

9. Post-Pandemic Frequency Level 80

10. Distribution and Use 86

11. Consideration and Limitations 87

12. Definition of Key Terms 88
12.1. Insurance Coverages 88
12.2. Other Terms 89

13. Closing 94

14. Appendices 95

LIST OF TABLES

Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2024) Trend Rates 2
Table 2: Historical Minor Injury Cap Amounts 9
Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury 22
Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage 23

Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits – Total....23
Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Collision....24
Table 7: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive....24
Table 8: Estimated Annual Past Loss Cost Trend Rates....72
Table 9: Unallocated Loss Adjustment Expenses....73
Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft....75
Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft....76
Table 12: Industry Average Investment Income Rate....77
Table 13: Summary of Indicated Operating Expense Ratios....78
Table 14: Estimated Annual Past Loss Cost Trend Rates....79
Table 15: Bodily Injury Adjustment Factors....82
Table 16: Property Damage Adjustment Factors....83
Table 17: Accident Benefits Adjustment Factors....84
Table 18: Collision Total Adjustment Factors....85

LIST OF FIGURES

Figure 1: Written Vehicles....13
Figure 2: Percent Purchasing Collision, Comprehensive, and All Perils Optional Coverages....15
Figure 3: Average Deductible Summary....16
Figure 4: Average Written Premium – Summary....17
Figure 5: Oliver Wyman Claims Costs - Summary....18
Figure 6: Oliver Wyman Loss and Loss Adjustment Expense Ratio - Summary....19
Figure 7: Consumer Price Index – All Items & Transportation....29
Figure 8: Consumer Price Index – Purchase & Rental of Passenger Vehicle....30
Figure 9: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repairs & Healthcare....31
Figure 10: Historical Severity by Coverage....33
Figure 11: IMF Forecasted Inflation....35
Figure 12: Observed Bodily Injury Loss Cost Experience....37
Figure 13: Bodily Injury - Fitted Frequency, Severity and Loss Cost....39
Figure 14: Observed Property Damage Loss Cost Experience....40
Figure 15: Total PD - Fitted Frequency, Severity and Loss Cost....42
Figure 16: Observed Accident Benefits Loss Cost Experience....44
Figure 17: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost....46
Figure 18: Observed Collision Loss Cost Experience....47
Figure 19: Collision - Fitted Frequency, Severity and Loss Cost....49
Figure 20: Observed Comprehensive Including Catastrophes and Theft Loss Cost Experience....51
Figure 21: Comprehensive Including Catastrophes and Theft - Fitted Frequency, Severity and Loss Cost....53

Figure 22: Comprehensive – Excluding Theft & Excluding Catastrophes 54
Figure 23: Comprehensive Excluding Theft and CATs - Fitted Frequency, Severity and Loss Cost 56
Figure 24: Comprehensive Theft Only Loss Cost Experience 57
Figure 25: Comprehensive Theft Only - Fitted Frequency, Severity and Loss Cost 59
Figure 26: Comprehensive – Total Excluding Catastrophes 60
Figure 27: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost 62
Figure 28: Observed All Perils Loss Cost Experience 63
Figure 29: All Perils - Fitted Frequency, Severity and Loss Cost 65
Figure 30: Observed Specified Perils Loss Cost Experience 66
Figure 31: Specified Perils - Fitted Frequency, Severity and Loss Cost 68
Figure 32: Observed Underinsured Motorists Loss Cost Experience 69
Figure 33: Underinsured Motorist - Fitted Frequency, Severity and Loss Cost 71
Figure 34: Bodily Injury 82
Figure 35: Property Damage (including DCPD) 83
Figure 36: Accident Benefits 84
Figure 37: Collision 85

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 "2025 Semi-Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between April 1, 2025, and September 30, 2025.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of June 30, 2024, for the 2025 Semi-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 April 1, 2025, and September 30, 2025, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2025, and September 30, 2025.

Our recommended assumptions, factors, and provisions presented in this report are preliminary. We understand that our preliminary report will be posted on the Board's website; we will consider comments from interested parties on our preliminary report before issuing a final report.

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

[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.

Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2024) Trend Rates[3]

	2024 Annual Review: Data as of December 31, 2023	2025 Semi-Annual Review: Data as of June 30, 2024
Trend Benchmarks		
TPL-Bodily Injury	+8.7%[4]	+9.1%[5]
TPL-Property Damage	+1.6% [6]	+1.5%/+10.3% [7]
DCPD[8]	+1.6% [9]	+1.5%/+10.3% [10]
AB – Total	+2.2%/+13.2%/+4.1%[11]	+12.0%/+5.5%[12]
Collision	+2.4%[13]	+2.5%/+16.7% [14]
Comprehensive	+5.1%	+5.1%
All Perils	+2.7%	+3.2%
Specified Perils	+3.7%	+4.9%
Underinsured Motorist	+4.4%	+4.9%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.8% 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 June 30, 2024.

Our analysis reflects the aggregated experience of the insurance industry including the Facility Association (FA)[15] and the two Risk Sharing Pools (RSPs). Our findings may not be appropriate for an

[3] Values for scalars or reform parameters are presented by coverage in Section .

[4] Our model includes a November 1, 2020 reform scalar of -11.1%.

[5] Our model includes a November 1, 2020 reform scalar of -4.7%.

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

[7] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[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 +15.2% coincident with the rise in inflation.

[10] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[11] +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%.

[12] +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

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

[14] +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

[15] 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.

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 Development

In our review of the industry loss development, we observed that the development factors in the latest diagonal were higher than historical factors for bodily injury and accident benefits. The notes to Exhibit AUTO7501 do not include any reasons for these higher factors. We have chosen not to exclude these factors from our selections.[16] As a result, some of our selections for bodily injury and accident benefits have increased since the prior review.

Loss Trend Benchmarks

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

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

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes 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. 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.

[16] Ernst & Young LLP has taken a similar approach in their Incurred Loss Development Factor Report using data as of June 30, 2024.

Insurers may find it appropriate to include an adjustment to the frequency level assumed in the rate application to reflect the post pandemic new normal.

- 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. Consistent with our expectations, we observe bodily injury claims costs have decreased and accident benefits claims costs have increased. The magnitudes of these changes indicate a smaller reduction to bodily injury and larger increase to accident benefits. As discussed above, the increase to the loss development factors has likely affected the estimated cost level change. We will continue to monitor the estimated reform impact as more data becomes available. 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).[17] 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.

  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 5.3.

Profit Levels

As discussed in our 2024 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 and 2023 have moderated from the highs of 2020 and 2021. Any reasonable expectation of vehicle

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

usage in the post-pandemic era anticipates profit levels to reduce from the levels 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 a carry-forward of past profits (or losses). Historical profits are not a consideration in setting loss trend rate Benchmarks[18] 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 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 uncertainty to 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 uncertainty to the indication.

Applicability of Benchmarks

In this report, we present our findings with 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 recommend 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's private passenger vehicle claims 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.

[18] 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.

We also recommend the Board recognize that while independently, 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 discuss our selected cumulative development factors, used to estimate the ultimate frequency, severity, and loss costs underlying our trend selections.

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

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

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

In Section 8, we present a summary of our selected trend rates and other Benchmarks.

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

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

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

Between 2004 and 2013, the Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual review using Industry-wide experience to determine whether premiums for Basic Coverage on private passenger vehicles should be adjusted. As part of this process the Board requested an semi-annual actuarial 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 effect 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 "prior approval" model, whereby insurers must file on an individual company basis for revisions to their rating programs and obtain approval from the Board before implementing rating programs changes.

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 when 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, revised rating programs that reflect 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 profitability target 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.

Table 2: Historical Minor Injury Cap Amounts

Effective Date Range	Minor Injury Amount
October 1, 2004 – December 31, 2006	$4,000
January 1, 2007 – December 31, 2007	$4,144
January 1, 2008 – December 31, 2008	$4,339
January 1, 2009 – December 31, 2009	$4,504
January 1, 2010 – December 31, 2010	$4,518
January 1, 2011 – December 31, 2011	$4,559
January 1, 2012 – December 31, 2012	$4,641
January 1, 2013 – December 31, 2013	$4,725
January 1, 2014 – December 31, 2014	$4,777
January 1, 2015 – December 31, 2015	$4,892
January 1, 2016 – December 31, 2016	$4,956
January 1, 2017 – December 31, 2017	$5,020
January 1, 2018 – December 31, 2018	$5,080
January 1, 2019 – December 31, 2019	$5,202
January 1, 2020 – December 31, 2020	$5,296
January 1, 2021 – December 31, 2021	$5,365
January 1, 2022 – December 31, 2022	$5,488
January 1, 2023 – December 31, 2023	$5,817
January 1, 2024 – December 31, 2024	$6,061
January 1, 2025 – December 31, 2025	$6,182

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

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

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

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

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.[19]

On May 17, 2018, the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations to clarify[20] that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains, and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation, and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.1.

Effective for accidents occurring on or after November 1, 2020, the Minor Injury Regulation 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 Minor Injury Regulation, 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 does not include 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:

- increased the funeral benefits from $2,000 to $5,000; and

[19] It is our understanding that the changes were administrative in nature (clarifications).
[20] Insufficient data is available at this time to assess if this clarification will affect claims costs.

- increased the maximum weekly disability income limit from $300 to $400 for employed individuals and from $100 to $135 for other individuals.

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

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

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 to enable exceptions to the rate cap under Ministerial Order 25/2017.
- On February 7, 2019, Ministerial Order 05/2019 replacing Ministerial Order 14/2018 provided 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 programs 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 effective for rate approvals on or after January 1, 2024.

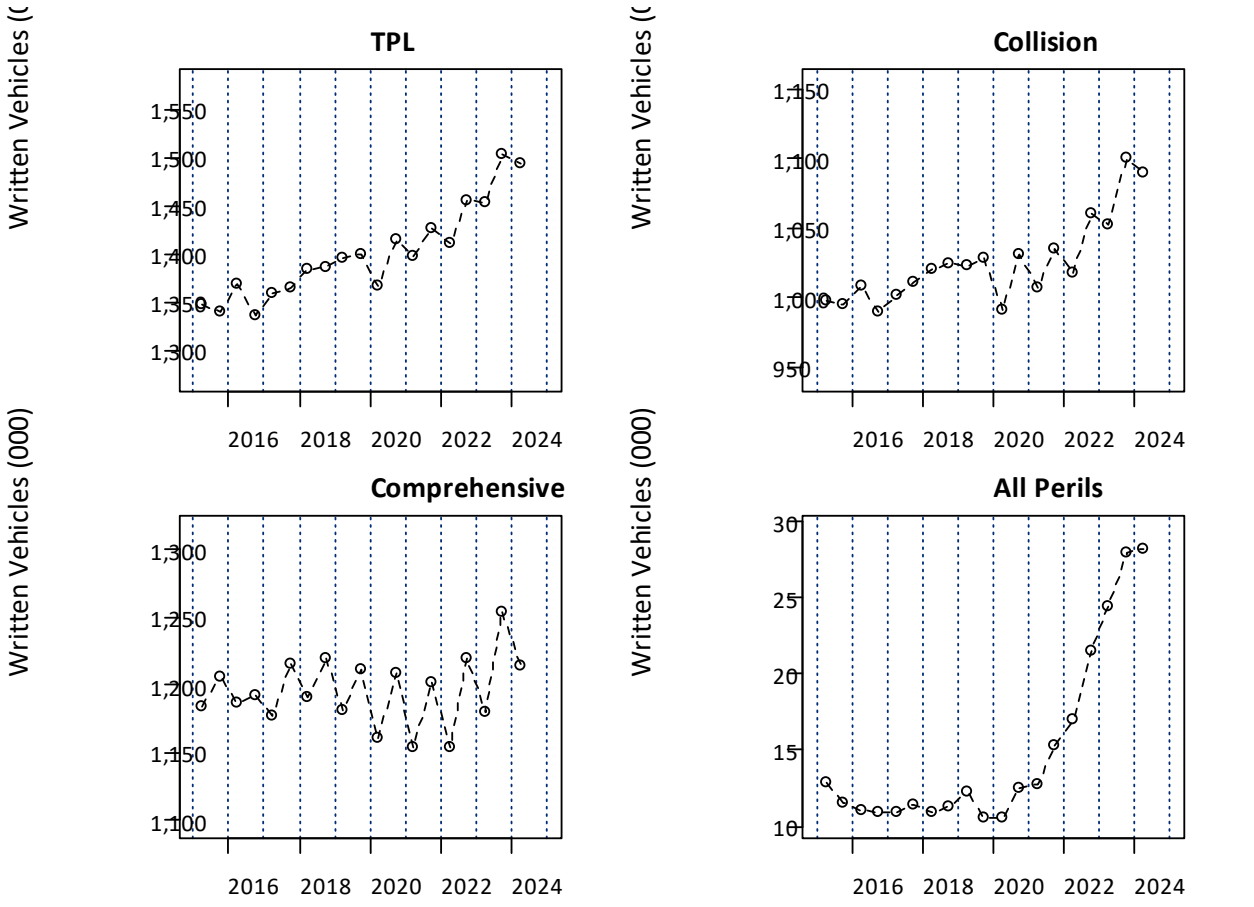
- On November 21, 2024, Ministerial Order 24/2024 was issued, which rescinded and replaced Ministerial Order 38/2023. The 2024 Order limits the approval of any change to an insurer's rating program which resulted in private passenger vehicle rates increasing more than +7.5% for Good Drivers (including a +2.5% increase for catastrophic losses) in 2025. This Order requires at least 12 months to have elapsed between rate increases for renewal business and limits the AIRB to approval of rate change no greater than +10% for any 12 month period.

3. Summary of Alberta Private Passenger Vehicle 2015 to 2024 Experience

3.1. Growth of Insured Vehicles

Since 2015, the number of private passenger vehicles in Alberta has generally increased year over year, 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,[21] collision, comprehensive, and all perils coverages. The number of insured vehicles rose from approximately 1.35 million in 2015-1 to 1.49 million in 2024-1.[22] For all coverages, there was a more pronounced rise in the number of risks in 2022-2 and 2023-2 compared to the preceding accident half-year.

Figure 1: Written Vehicles



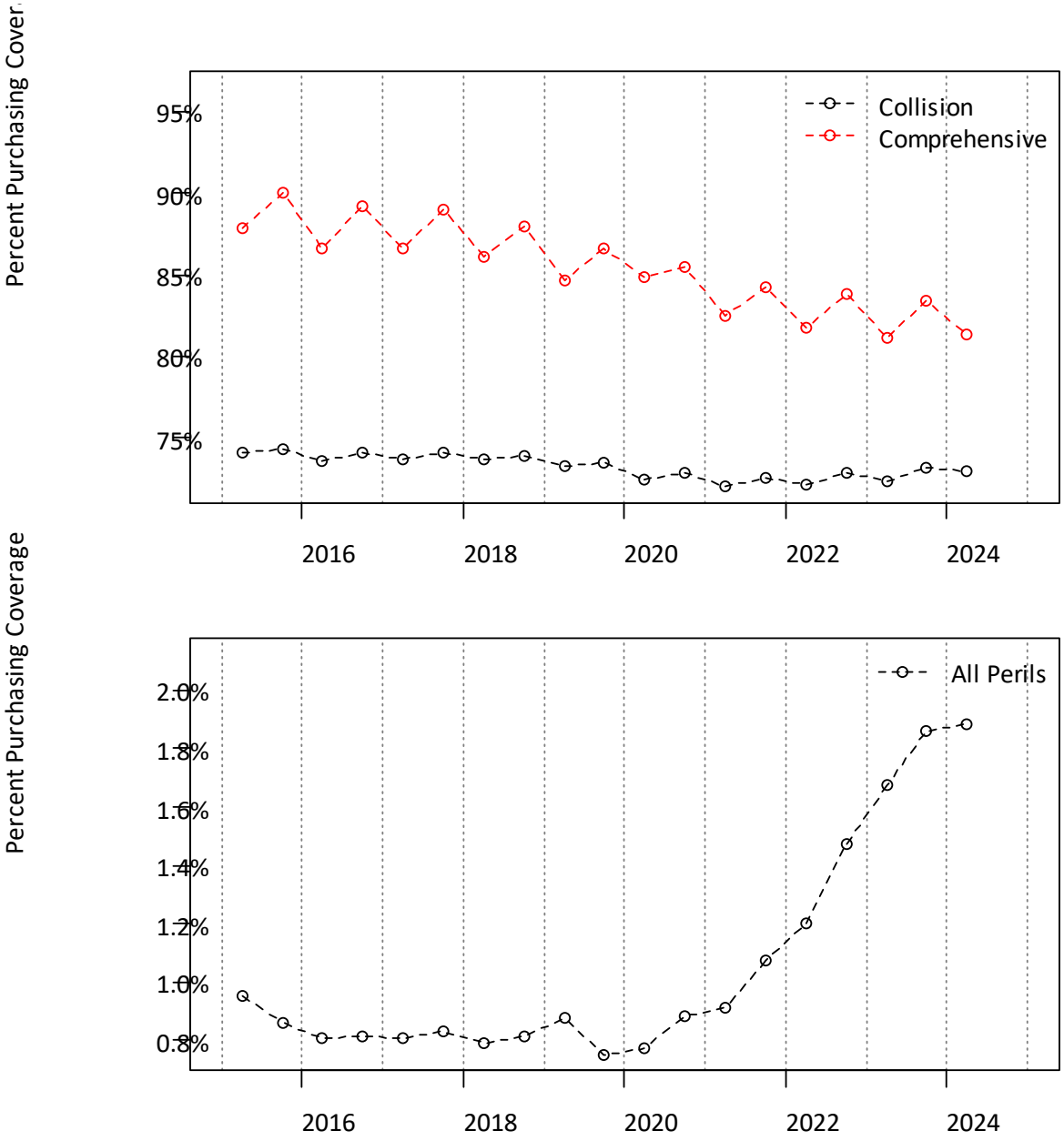
[21] The growth in TPL is representative of all mandatory coverages which includes accident benefits.

[22] There are roughly double the number of vehicles operating in the province throughout the year.

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 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 28,200 in 2024-1.

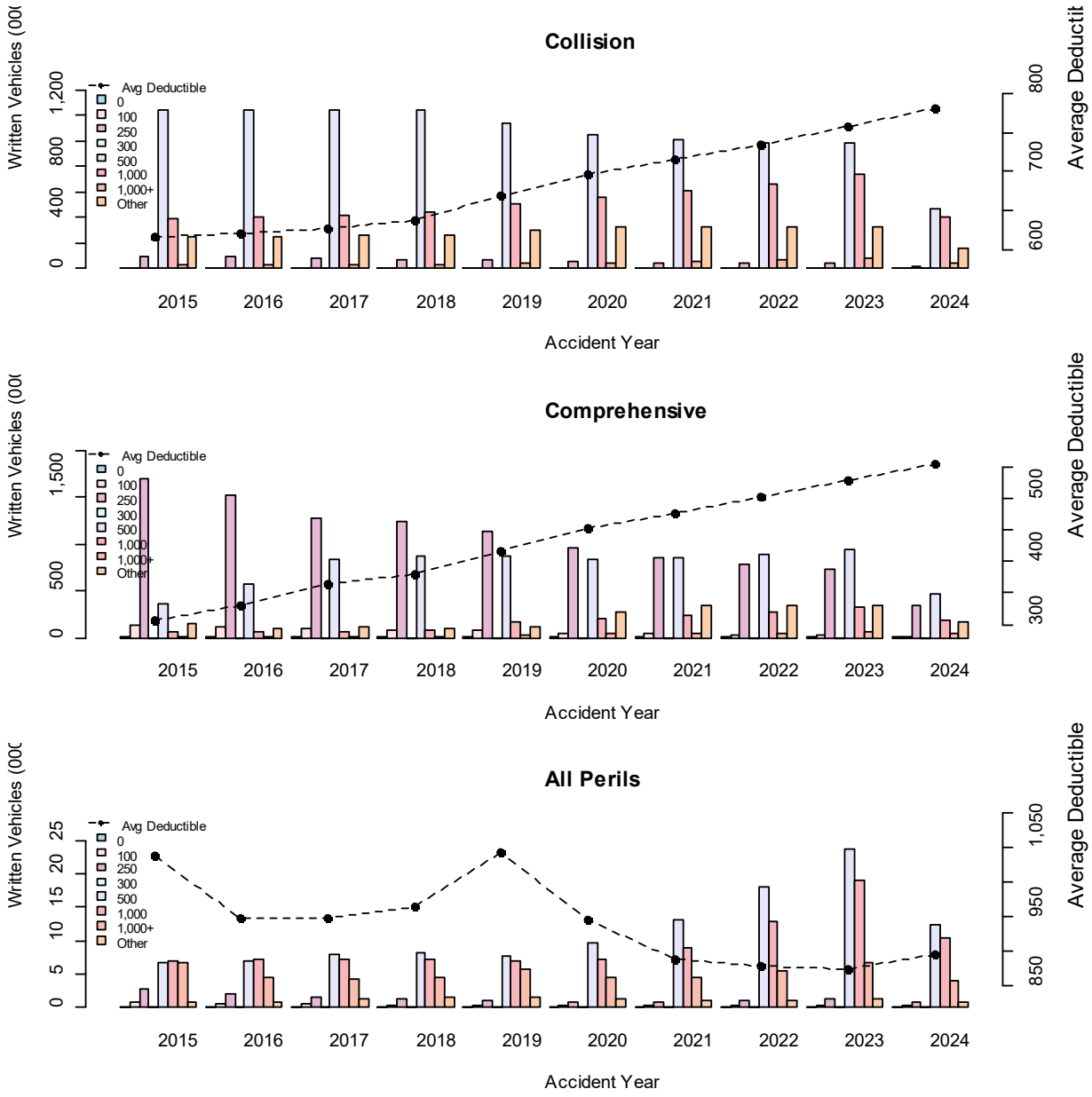
In Figure 2, we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Over the last ten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

Figure 2: Percent Purchasing Collision, Comprehensive, and All Perils 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



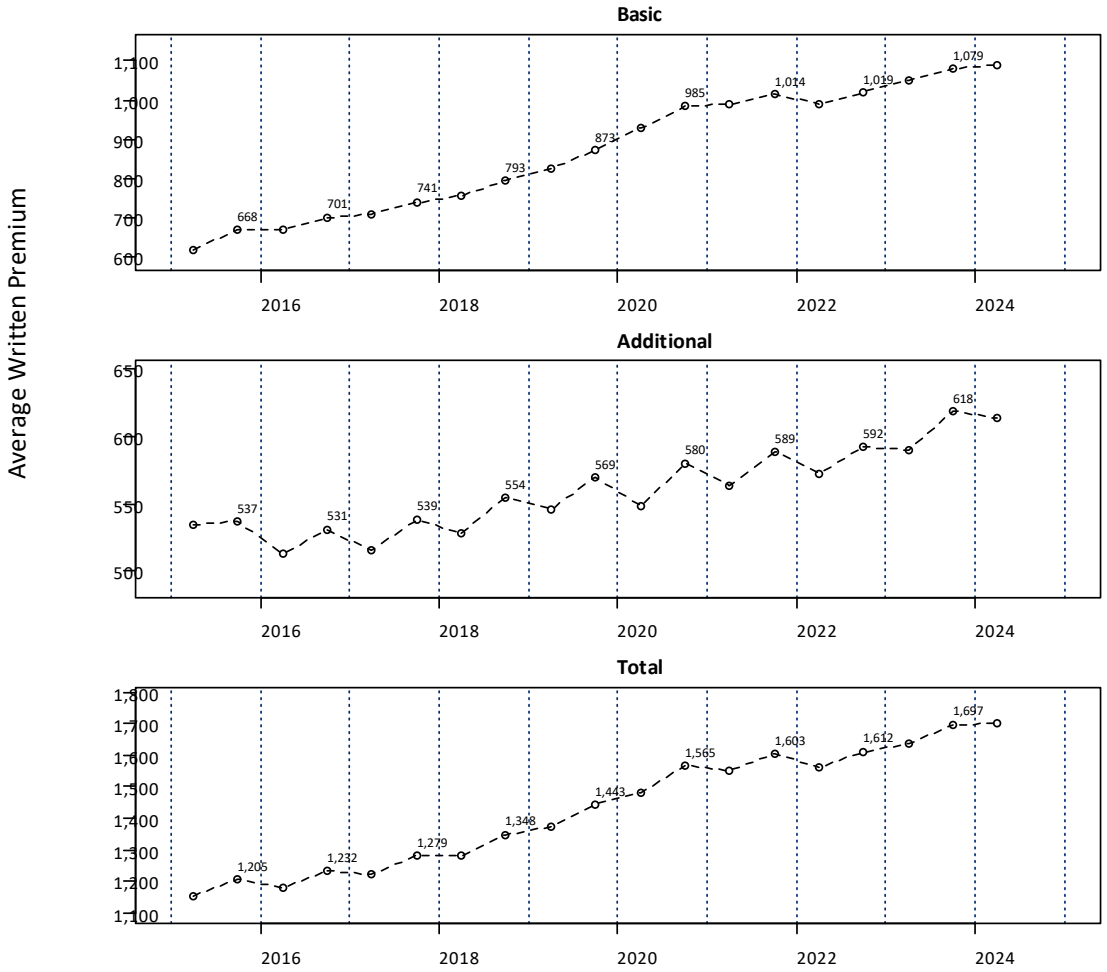
3.2. Change in Average Premiums

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 over the ten-year period from 2015 to 2024, in half-year increments, for Basic, Additional, and total coverages respectively.

The average premiums for Basic Coverages has gradually increased since 2015 with a relatively flat period between 2021-1 and 2022-2. The average premiums for Additional Coverages have been steadily

increasing since 2016.[23] This increase in average premiums for Additional Coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



Policyholders who purchase *full coverage*[24], would have a higher average premium in Figure 4. The additional and total average written premiums are lower than full coverage average premiums because only a portion of policyholders purchase Additional Coverages.

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 costs per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined (total coverages), by half-year increments, for the ten-year period ending June 30, 2024. The claims data presented represents claim amounts for events leading to a claim on a policy

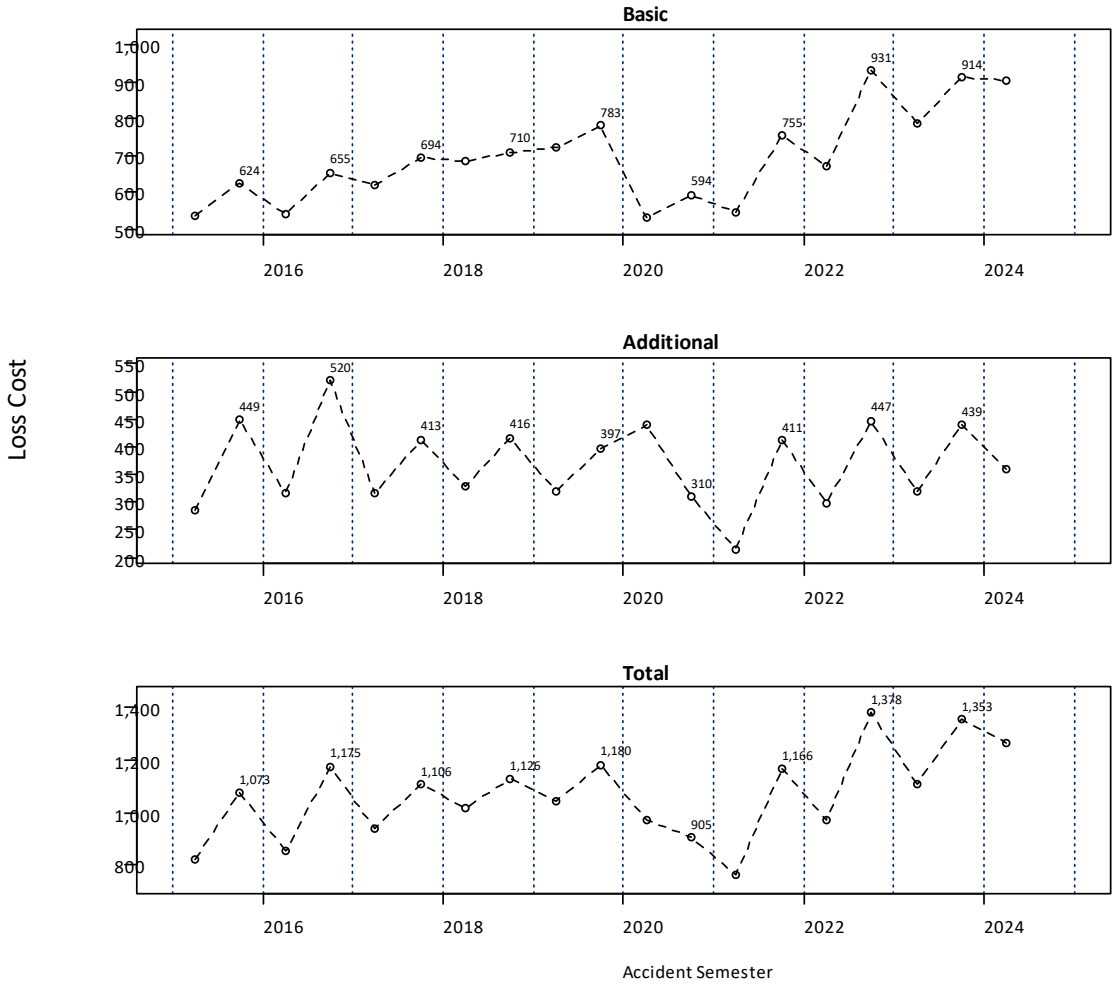
[23] The average premiums for additional coverages is subject to seasonal variability.

[24] Full coverage is defined as Basic Coverages plus (i) collision and comprehensive, or (ii) all perils.

for each half-year, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year experience. The average claims costs include:

- indemnity amounts to fully settle and close the claim,[25] and
- all internal and external settlement costs[26] (e.g., legal fees and claim adjuster costs).[27]

Figure 5: Oliver Wyman Claims Costs - Summary



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

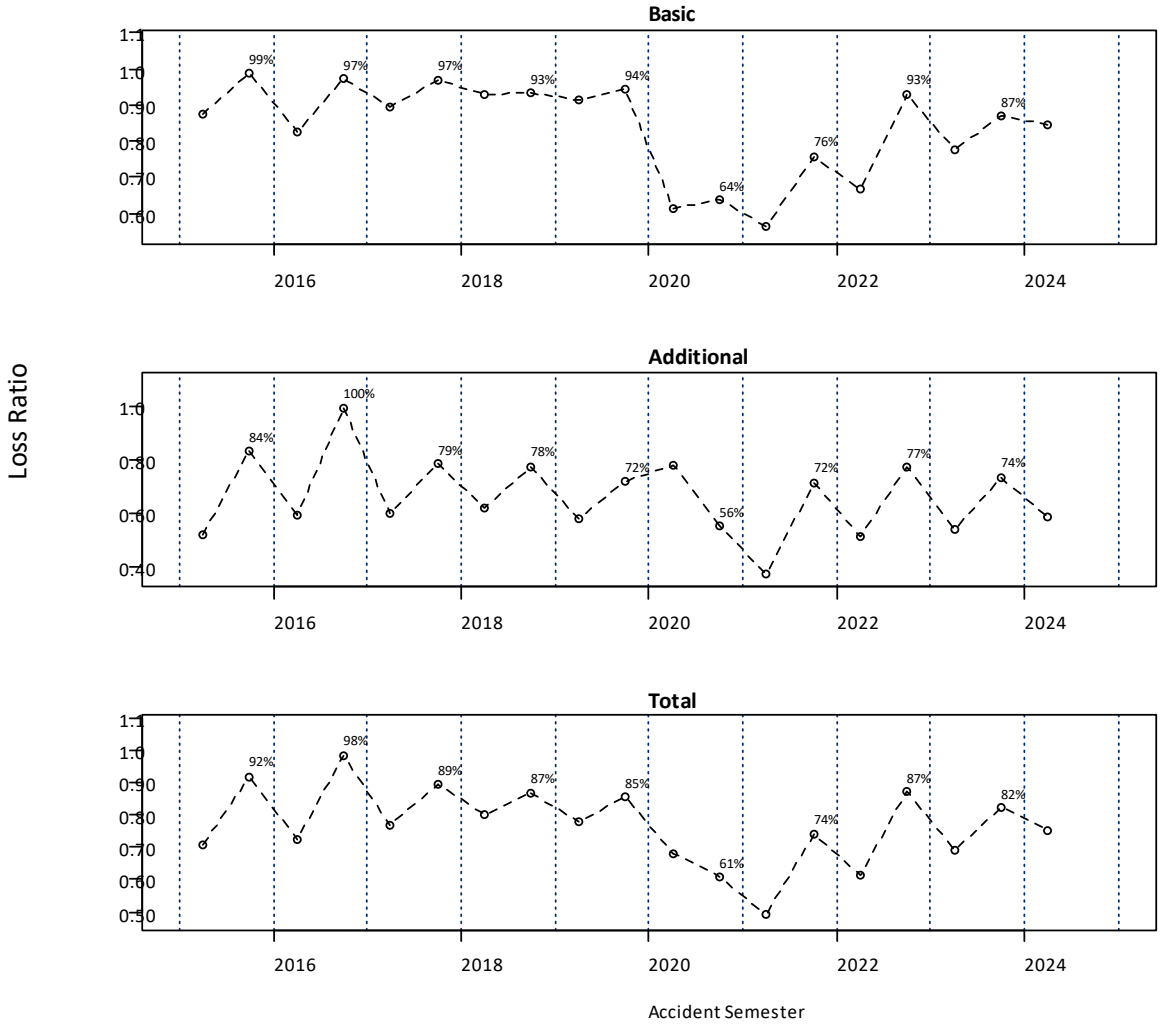
[25] The claims costs presented are on an ultimate basis. See Section for more details.

[26] External 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.

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

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

Figure 6: Oliver Wyman Loss and Loss Adjustment Expense Ratio - Summary[28]



Claims costs are a combination of the claims frequency rate (i.e., average number of claims per 1,000 insured vehicles) and the claim severity (i.e., average cost of each claim, measured as the ratio of total claims costs to the total number of claims). We discuss the historical claims frequency and severity for each coverage further in Section 6.

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

4. Analysis – General Discussion

4.1. Data

The source for the claim data we analyzed is the 2024-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2024) provided by GISA, and includes the experience of all drivers in Alberta, including drivers insured by the Facility Association and the two RSPs (from the time they were formed). We refer to this information as the "AIX report".

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

- Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- Case Reserves – the insurance company's estimate of the amount of future 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 claims adjusters that handle the individual claims and are based on the information available to the claims adjusters as of a particular point in time. Over time, the case reserves are revised by the claims 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 them.

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies by company: For example, it is typical for insurance companies to instruct their claims 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 claims 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[29] 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 (and their actuaries) determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies from by company.

[29] Incurred But Not Reported

4.2. Data Exclusions

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

> 20. A comparison of the data in this exhibit with the corresponding data for the overlapping data points in the prior loss development exhibit reveals modest changes to the written and earned exposure and premium for the last several calendar/accident half years, and to the incurred claim counts and amounts in the triangles for the last several calendar half year diagonals. Some such change is to be routinely expected here in the normal course of events, as some insurers re-file past data, and some missing reporting data was not processed until the next period.

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

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

We estimate the final (ultimate) number of claims and cost[30] of all claims resulting from events that occur in the first and second half of the year (referred to as "accident half-years"[31]), separately, through to June 30, 2024. These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claims costs 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.[32] 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.[33] 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.

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

[31] Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms "accident half-year" and "semester" (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where "XXXX" refers to the indicated year.

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

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

We select loss[34] development factors to estimate the actuarial reserve need, hence the final claims cost, for each accident half-year through June 30, 2024 (we group claims by the accident half-year in which the events leading to the claims occurred), separately for each coverage.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2024, separately for each coverage.

4.4. Selection of Claim Count and Claim Amount Development Factors

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

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

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

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

We note the selection of development factors influences the selected loss trend rates.[35] As a result of the emerged claims experience, the development factors we select, our estimates of ultimate loss costs, frequencies,[36] and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury

	2024 AR (as of December 31, 2023)			2025 SAR (as of June 30, 2024)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$370.09	$86,171	4.29	$389.12	$90,589	4.30
2021	$404.15	$89,054	4.54	$443.93	$97,242	4.57
2022	$453.54	$99,589	4.55	$518.83	$110,930	4.68
2023	$464.12	$101,325	4.58	$541.73	$121,171	4.47
2024				$556.52	$109,048	5.10

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 11.9%. The large increase in loss costs is a result of higher-than-expected reported

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

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

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

losses and new selected development patterns. As previously noted, the loss development factors in the latest diagonal are higher than historical factors, contributing to the large increase to the loss costs.

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

	2024 AR (as of December 31, 2023)			2025 SAR (as of June 30, 2024)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$115.61	$5,952	19.42	$115.71	$5,957	19.42
2021	$135.00	$6,593	20.48	$135.40	$6,609	20.49
2022	$187.03	$7,370	25.38	$186.93	$7,349	25.44
2023	$223.44	$8,312	26.88	$208.72	$8,021	26.02
2024				$242.60	$8,544	28.39

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have decreased by 2.2%.

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

	2024 AR (as of December 31, 2023)			2025 SAR (as of June 30, 2024)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$59.54	$7,804	7.63	$59.65	$7,819	7.63
2021	$74.11	$8,486	8.73	$74.01	$8,474	8.73
2022	$92.10	$9,135	10.08	$96.84	$9,588	10.10
2023	$93.51	$9,146	10.22	$102.00	$9,949	10.25
2024				$104.16	$9,476	10.99

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 4.1%.

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

	2024 AR (as of December 31, 2023)			2025 SAR (as of June 30, 2024)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$187.02	$6,761	27.66	$186.95	$6,758	27.67
2021	$196.05	$7,555	25.95	$195.89	$7,545	25.96
2022	$254.50	$9,584	26.55	$259.03	$9,643	26.86
2023	$217.05	$10,057	21.58	$239.67	$10,463	22.91
2024				$275.67	$11,553	23.86

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 3.1%.

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

	2024 AR (as of December 31, 2023)			2025 SAR (as of June 30, 2024)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$264.88	$7,978	33.20	$264.93	$7,980	33.20
2021	$190.48	$6,776	28.11	$190.60	$6,780	28.11
2022	$206.64	$7,389	27.97	$208.19	$7,442	27.98
2023	$233.83	$8,478	27.58	$232.68	$8,383	27.76
2024				$167.88	$8,343	20.12

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 0.1%.

5. Loss Trend Methodology

5.1. Introduction

Loss trend rates are factors used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period[37], adjusting the losses to the anticipated cost levels 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"); then the data is further adjusted to reflect future changes in cost conditions expected to occur between the end of the experience period and the period the new premiums will be in effect (i.e., "future trend").

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

5.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Alberta Industry ultimate claims frequency, severity and loss cost[38] by accident half-year that we derive (as we discuss in Section 4.5) 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/level[39] 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 use a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 6 of this report, we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2004-2 to 2024-1. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

[37] 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.

[38] 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.

[39] We use "scalar" and "level change" interchangeably throughout this report.

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

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

Seasonality

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

Weather / Unemployment

We 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, including the difficulty of forecasting the parameter's future level for the trend model, we do not explicitly consider either 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 claims costs (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, reform costing reports for the Board, we estimated preliminary reform impacts for bodily injury and accident benefits of -18% and +8%, respectively. In this review, we consider the data that has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible – as a preliminary assessment.

In Section 6, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. Although the post-reform data is still limited and immature, these models provide an early assessment and insight to the reform's *actual* impact on bodily injury and accident benefits severity.

As discussed more fully in our 2020 reform costing reports, Bill 41 may also influence frequency as a policyholder may be more/less likely to pursue a claim under the revised benefits limits available. However, due to the concurrent effect of the COVID-19 pandemic, more data is needed to estimate the impacts 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 following 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.

There are two options when selecting a loss trend:

- use the implied trend from the combined frequency and severity model; or
- select a trend based on the direct loss cost model.

Our preferred choice is to use the implied trend from the frequency and severity models. Certain phenomena affect frequency or severity only. By modeling frequency and severity separately, we can more accurately separate the impact of these effects. In the direct loss cost model, some of these effects may be masked by volatility in the data. In certain situations, the statistical results of the direct loss cost model may be slightly better, but if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model. We also consider the source of our selection in the prior report for consistency across reviews.

COVID-19

As described in our prior reports, we find the traffic volume and claims costs[40] during 2020 through 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages[41] that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, the World Health Organization determined that COVID-19 no longer constituted 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

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

[41] 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.

the pandemic as more individuals returned to the workplace. At this 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 through 2024-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation which led to increased claims 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)[42] over the last 20 years in Alberta, separately, for:

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

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

Figure 7: Consumer Price Index – All Items & Transportation

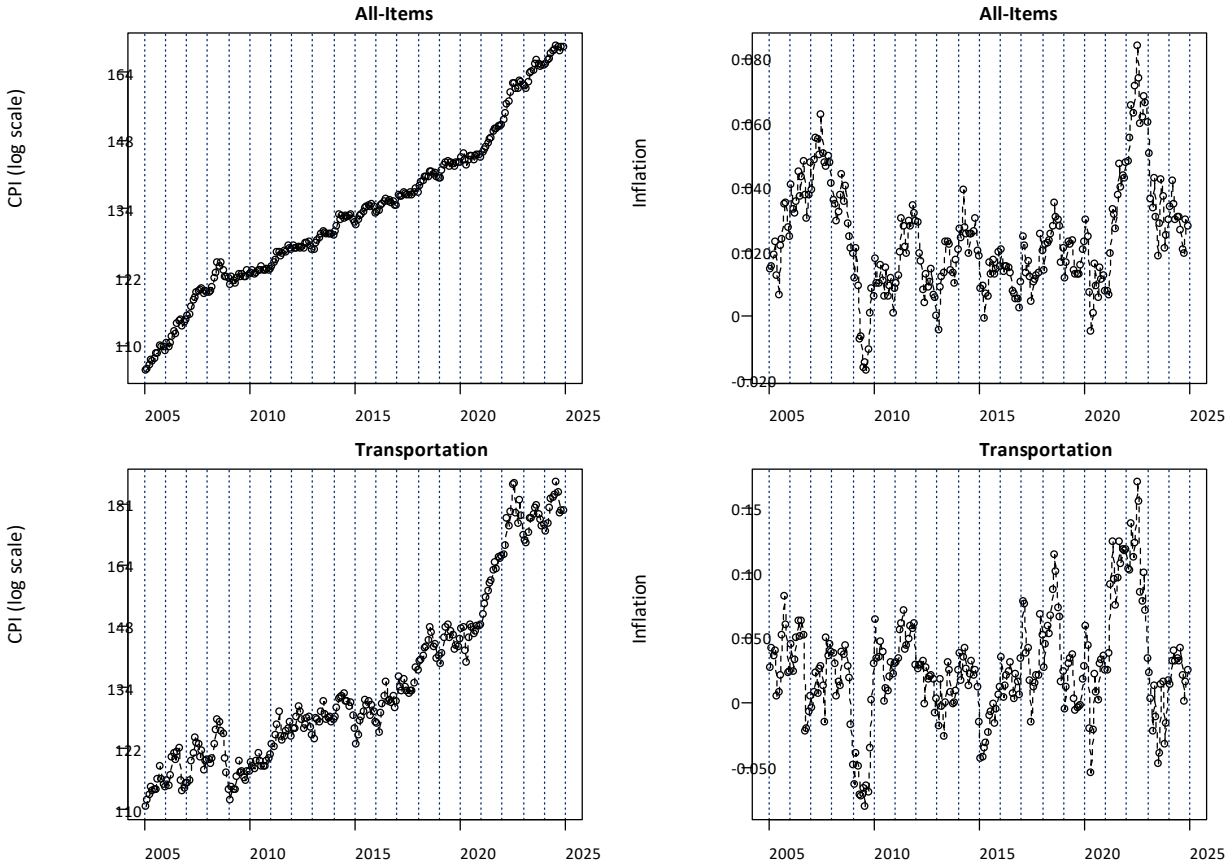
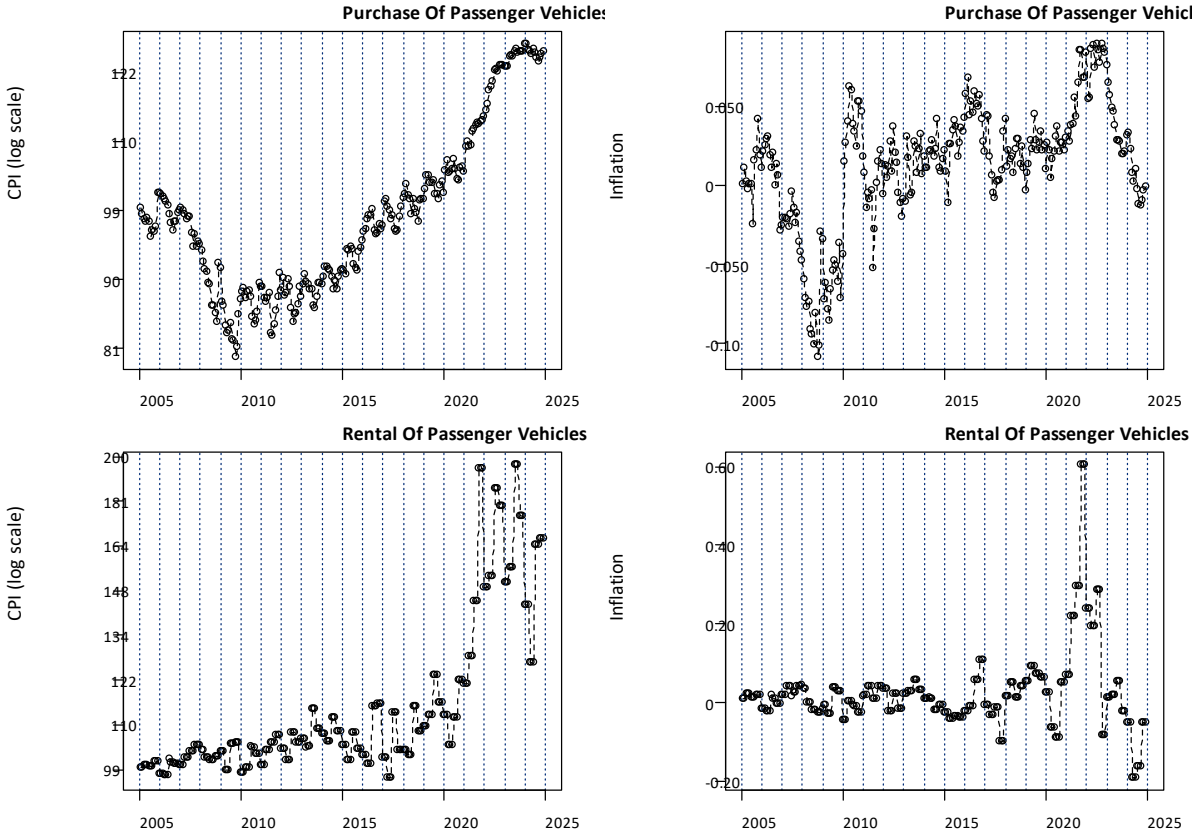
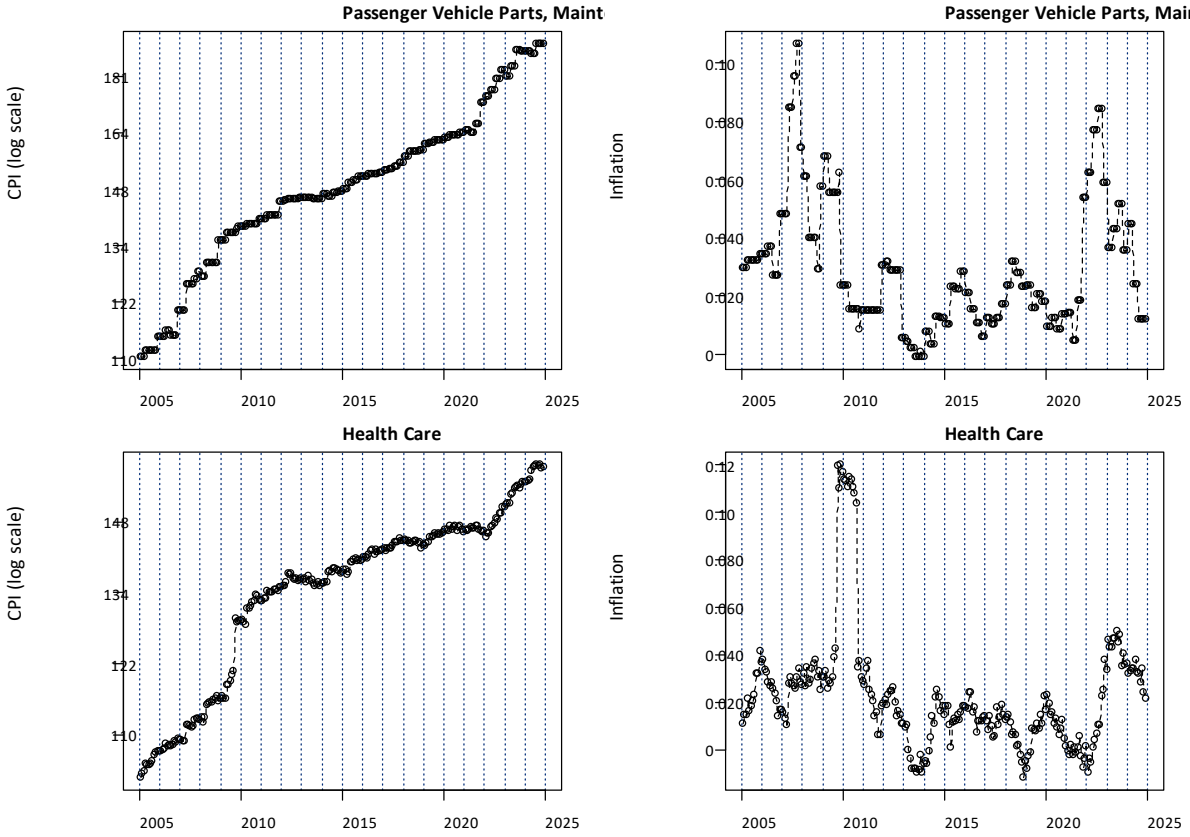


Figure 8[43]: Consumer Price Index – Purchase & Rental of Passenger Vehicle



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

Figure 9: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repairs & 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 10, the 2021-2 through 2024-1 property damage, collision, and comprehensive[44] severities have risen steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages[45] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large

[44] For comprehensive the increase is slightly masked visually due to the higher severity in 2020-1, which we associate with the southern Alberta hailstorm.

[45] 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.

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

Further complicating matters, DCPD was introduced 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 is difficult to separate from other factors affecting claims severity for these coverages.

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 commingled with the reform impact and cannot be separately identified.

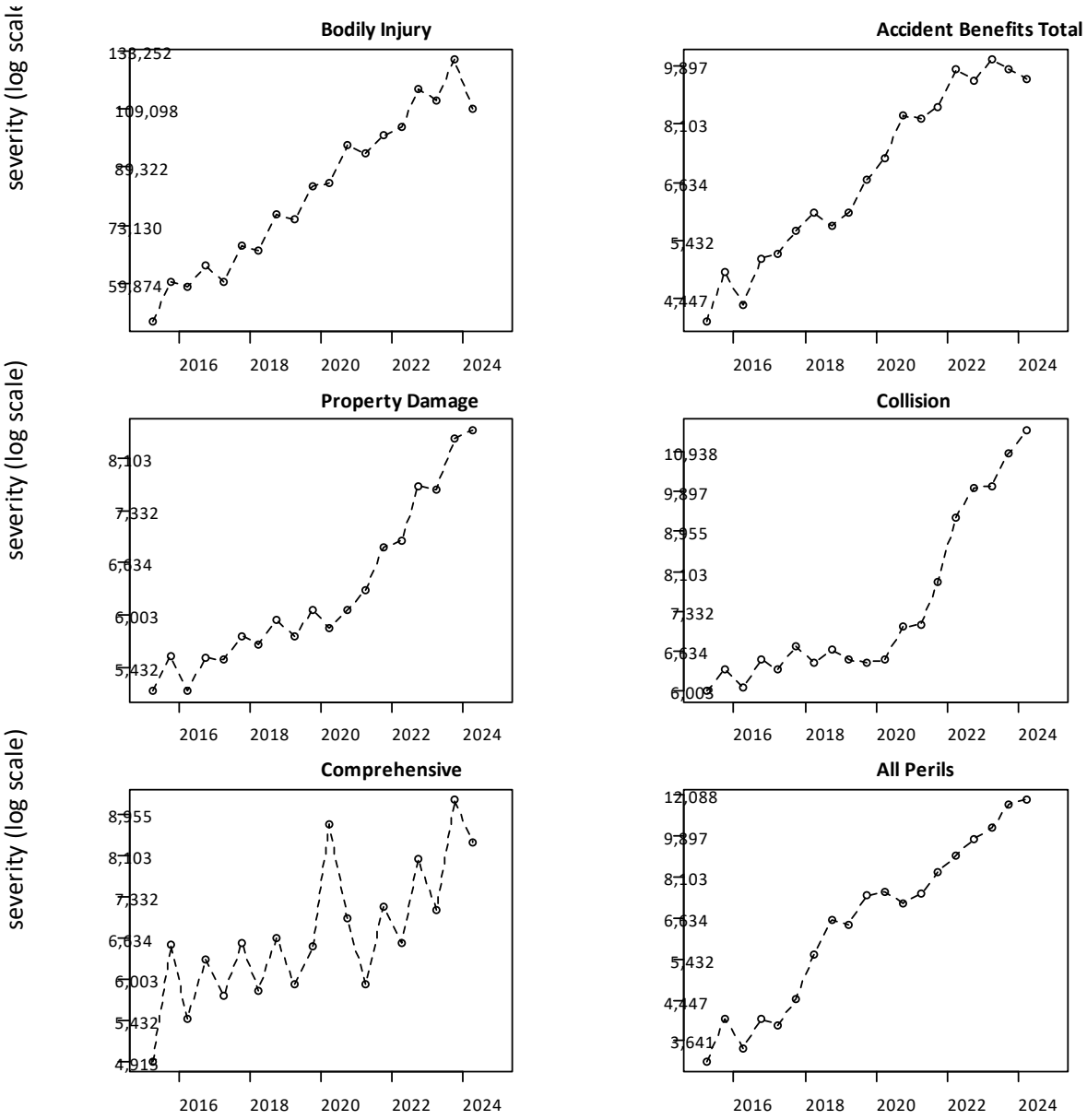
As described at the beginning of Section 5.2, we use a holistic, data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter at times 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 commingling of effects. The inflationary and reform impacts cannot be separately estimated.
- 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.[46]
- The Government of Canada 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 7 through Figure 9 above, there is evidence that inflation moderated in 2023 and 2024 for the primary physical damage claims cost components.

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

[46] Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 10: Historical Severity by Coverage



5.3. Future Trend Considerations

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

If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. Changes in driving behaviour post-pandemic 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 costs 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 because of the general shift toward a hybrid workplace.[47] As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. The estimation of this adjustment should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

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

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (April 1, 2024, 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 2024).

As described in Section 5.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claims costs. The trend models we present, implicitly consider the impact of inflation up to June 30, 2024, via an additional scalar parameter included in the model, if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

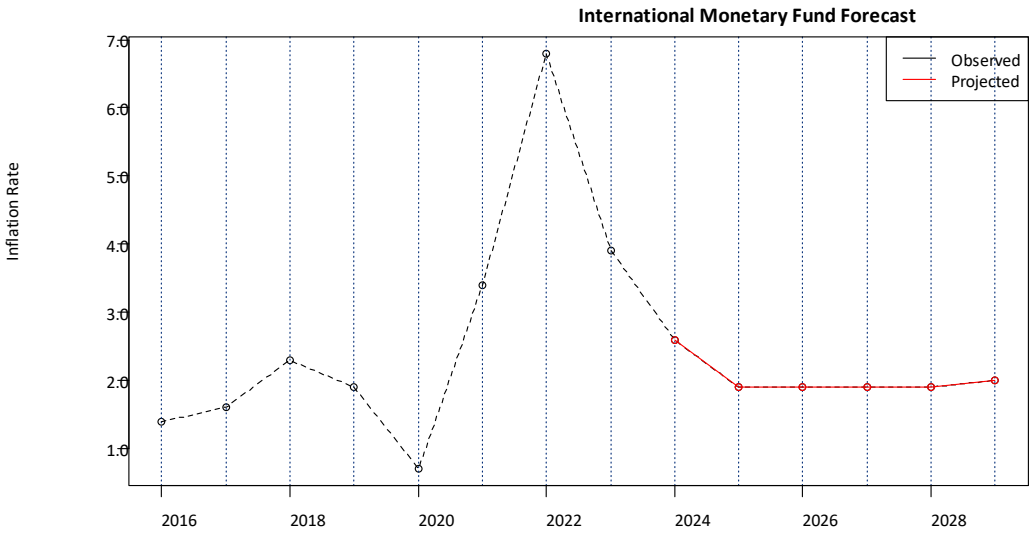
In Figure 11[48], we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown, the IMF expects inflation to decrease in 2024 but remain above the Government's target range, followed by a further decrease in 2025. The decline for 2024 is evident in the reported CPI data as of November 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.

[47] 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.

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

Figure 11: IMF Forecasted Inflation



6. Selected Loss Trend Rates

6.1. Bodily Injury

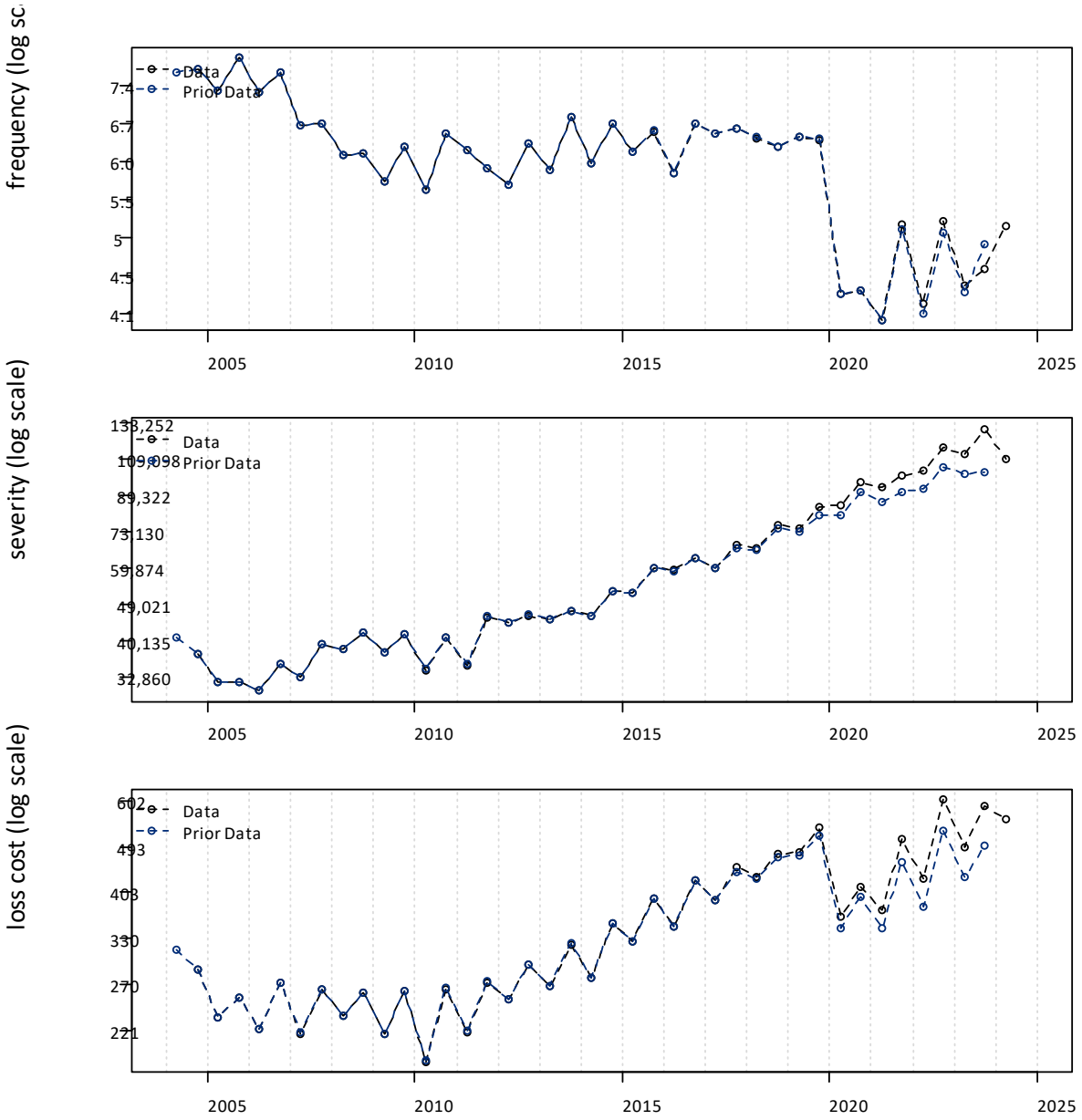
For the prior review, we selected a lost cost trend rate of +8.7%, with a November 1, 2020, reform scalar of -11.1%.

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe the more recent severity estimates have increased.

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

- 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 9 of this report.
- Severity has exhibited a generally upward trend since Bill 53 (effective October 2004) 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.
- Loss cost exhibited a relatively flat trend following Bill 53, 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.

Figure 12: Observed Bodily Injury Loss Cost Experience



For the models we considered, we present 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, in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.246), mobility (p = 0.000), seasonality (p = 0.008), a 2022-2 new normal scalar (p = 0.001), and a November 2020 reform scalar (p = 0.241). The implied annual trend rate associated with our fitted

frequency model is +0.5%. The reform scalar corresponds to a -6.4%[49] decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.879.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.000), seasonality (p = 0.000), and a November 2020 reform scalar (p = 0.054). The implied annual trend rate associated with our fitted severity model is +8.7%. The reform scalar corresponds to a +6.3%[50] increase in severity. The adjusted R-squared of our proposed severity model is 0.986.

In Figure 13, we present a comparison between the observed values presented above in Figure 12 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 model is +9.3%[51]. The implied reform scalar corresponds to a one time decrease of -0.5%[52] in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.974.

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 smaller reform scalar, and a slightly higher adjusted R-squared (0.978).

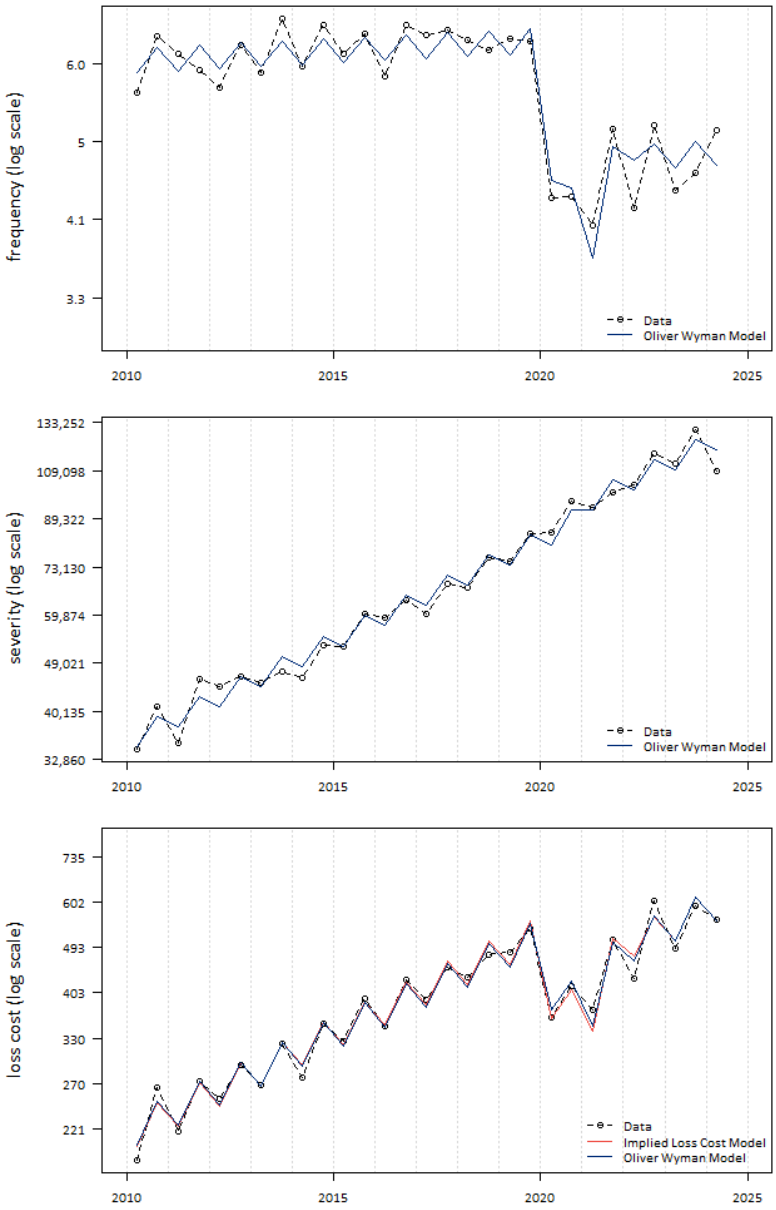
Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +9.1%. We estimate a one-time loss cost decrease of -4.7%[53] at November 2020 (coincident with the Minor Injury Regulation reform). Although the separation of the effects of the pandemic and reforms is subject to considerable uncertainty, we find the emerging data is aligning slightly lower than the Board's initial 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. As noted in Section 1.3, we observe higher development factors in the latest diagonal, which may contribute to the lower reform scalar estimate. Although we do not expect the development factors to have a material impact on the selected trend rate as the relative impact on all accident semesters is similar, it may result in a smaller absolute cost difference between pre-reform and post-reform periods.

We observe the number of claimants since Bill 41 has reduced, and this may be due, in part, to more claimants subject to the minor injury cap. In our prior review, we observed severity has continued to rise at a relatively steep rate both before and after the introduction of since Bill 41, contrary to our initial expectation that the severity would begin to flatten.

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

[49] = exp[-0.066] - 1
[50] = exp[0.061] - 1
[51] = exp[0.005 + 0.084] - 1
[52] = exp[-0.066 + 0.061] - 1
[53] = exp[-0.049] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	0.005	0.246	0.879
Mobility	0.015	0	
Seasonality	0.063	0.008	
New Normal	-0.245	0.001	
2020 Reform Scalar	-0.066	0.241	
Trend Rate	+0.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.084	0	0.986
Seasonality	0.084	0	
2020 Reform Scalar	0.061	0.054	
Trend Rate	+8.7%		

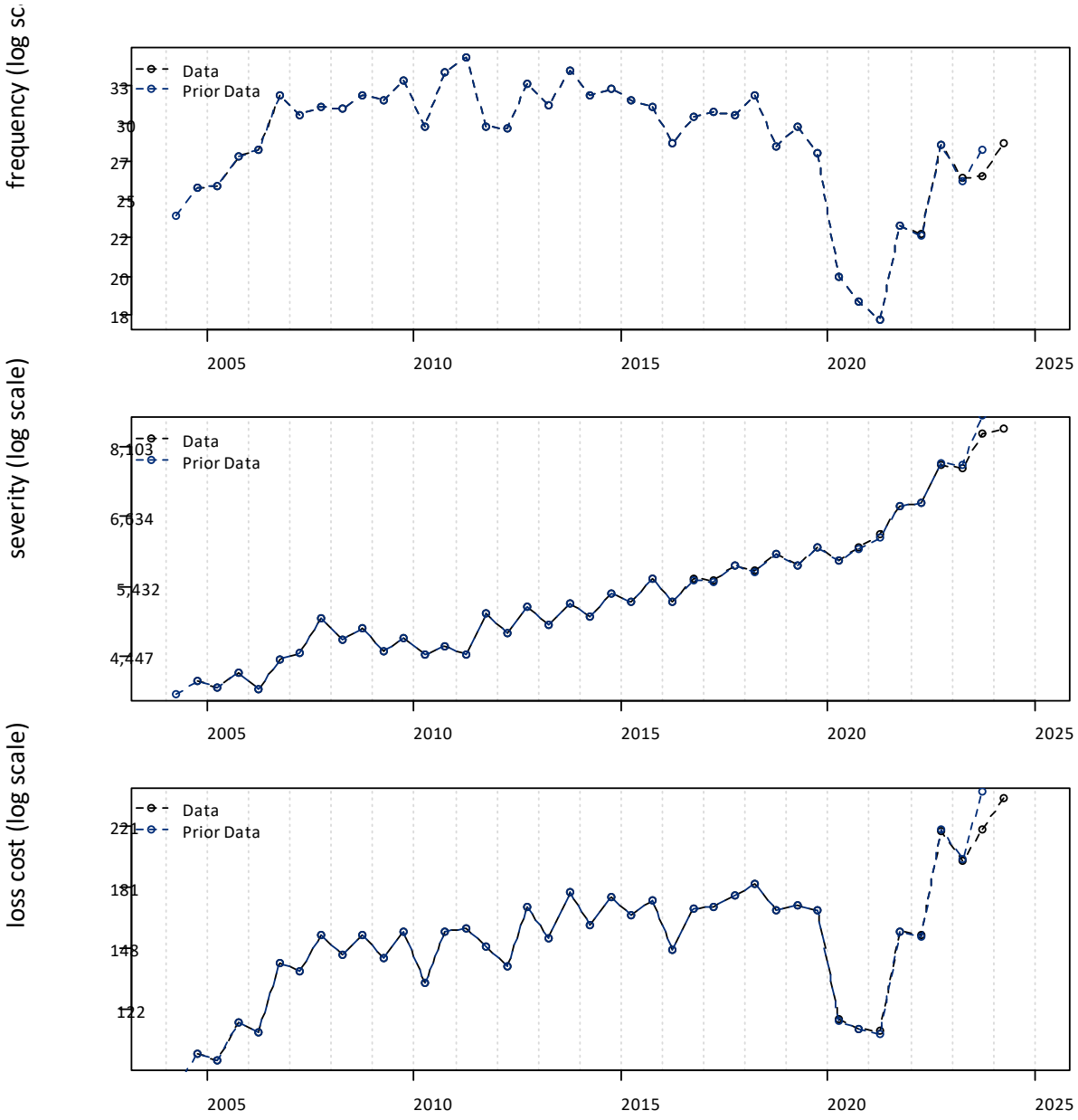
Parameter	Coefficient	p.value	Adj.R2
Trend	0.087	0	0.978
Mobility	0.012	0	
Seasonality	0.149	0	
New Normal	-0.179	0.002	
2020 Reform Scalar	-0.049	0.262	
Trend Rate	+9.1%		

6.2. Property Damage (including DCPD)

For the prior review we selected a past and future loss cost trend rate of +1.6%, with a 2021-2 scalar of +15.2% coincident with the rise in inflation.

In Figure 14, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the 2023-2 estimates have decreased.

Figure 14: Observed Property Damage Loss Cost Experience



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

- Frequency contributed to the rise in the loss cost level over 2004 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 an easing of pandemic restrictions in 2022-2 may explain the rise in frequency level in 2022-2 through 2024-1. As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level we quantify the combined impact of the introduction of DCPD and easing of pandemic restrictions on claims frequency in Section 9 of this report.

- 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.[54]
- 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.

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 in-pandemic and post-pandemic frequency decreases relative to pre-pandemic frequency 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 2024-1 and include time (p = 0.000) and mobility (p = 0.000). The implied annual trend rates associated with our fitted frequency model is -1.4%. The adjusted R-squared of our proposed frequency model is 0.902.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.000), seasonality (p = 0.000), and a July 1, 2021, trend change (p = 0.000). The implied annual trend rates associated with our fitted severity model is +2.9% prior to July 1, 2021, and +11.9%[55] thereafter. The adjusted R-squared of our proposed severity model is 0.990.

In Figure 15, we present a comparison between the observed values 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 model is +1.5%[56] prior to July 1, 2021, and +10.3%[57] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.887.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to July 1, 2021, a slightly lower trend rate after July 1, 2021, and a slightly lower adjusted R-squared (0.884).

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.5% prior to July 1, 2021, and +10.3% thereafter.

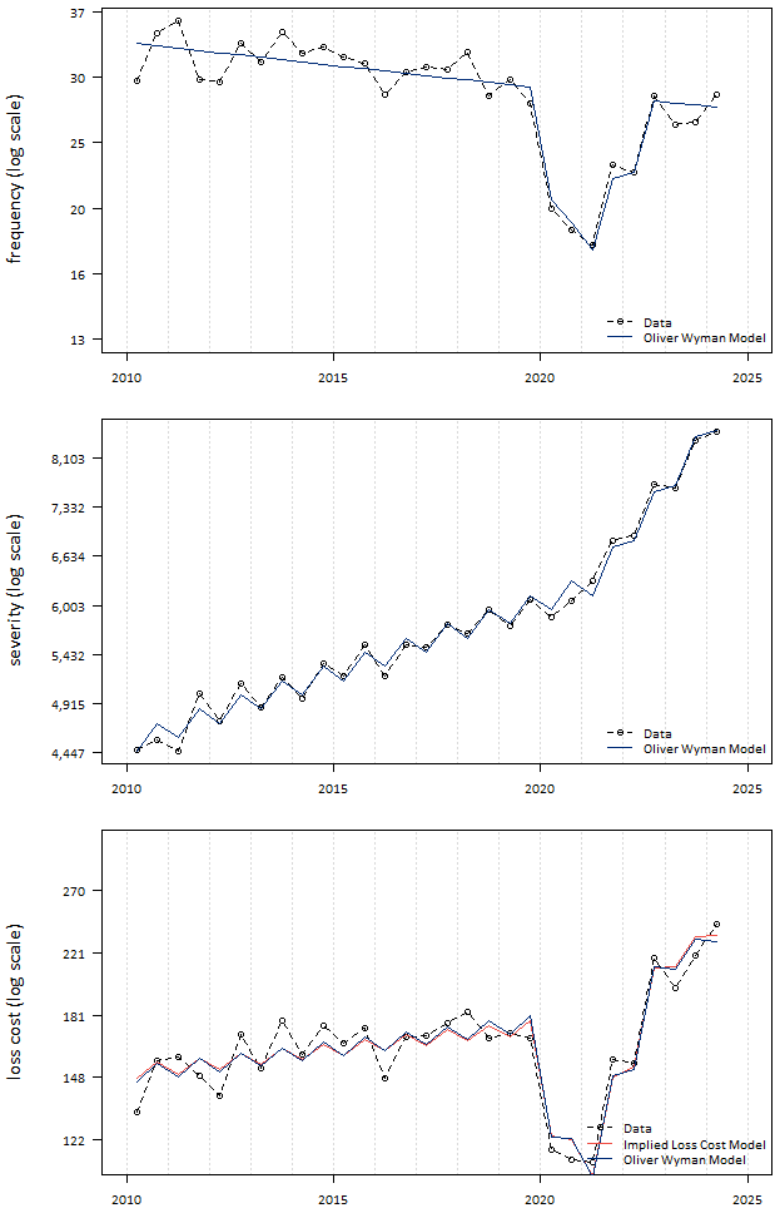
[54] The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

[55] = exp[0.029 + 0.083] - 1

[56] = exp[-0.014 + 0.029] - 1

[57] = exp[-0.014 + 0.029 + 0.083] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.014	0	0.902
Mobility	0.015	0	
Trend Rate	-1.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.029	0	0.99
Seasonality	0.044	0	
2021 Trend Change	0.083	0	
Trend Rate (Period 1)	+2.9%		
Trend Rate (Period 2)	+11.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0.001	0.884
Mobility	0.016	0	
Seasonality	0.051	0.034	
2021 Trend Change	0.07	0.003	
Trend Rate (Period 1)	+1.7%		
Trend Rate (Period 2)	+9.1%		

In our prior review, we included an inflation scalar instead of a change in trend. Our initial expectation was that the elevated inflation would result in a one-time cost level increase but would not affect the trend rate. We believed the 2023-2 severity to be an outlier in the prior review, however the increased severity has continued with the 2024-1 data point. We no longer include a 15.2% scalar increase which mitigates the effect of the higher trend rate.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. As discussed in Section 5.2, inflationary pressures on physical damage coverages have begun to

moderate following the highs in 2021 and 2022. We do not expect the elevated trend rate to continue given the CPI data and government efforts to curb inflation.

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.

6.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +2.2% through to December 31, 2014, +13.2% from January 1, 2015, through October 29, 2020, and +4.1% beginning October 30, 2020. We note most rate applications will consider data more recent than 2015 in the experience period to which the trend rates apply. We also included October 29, 2020, reform scalar of +13.5%.

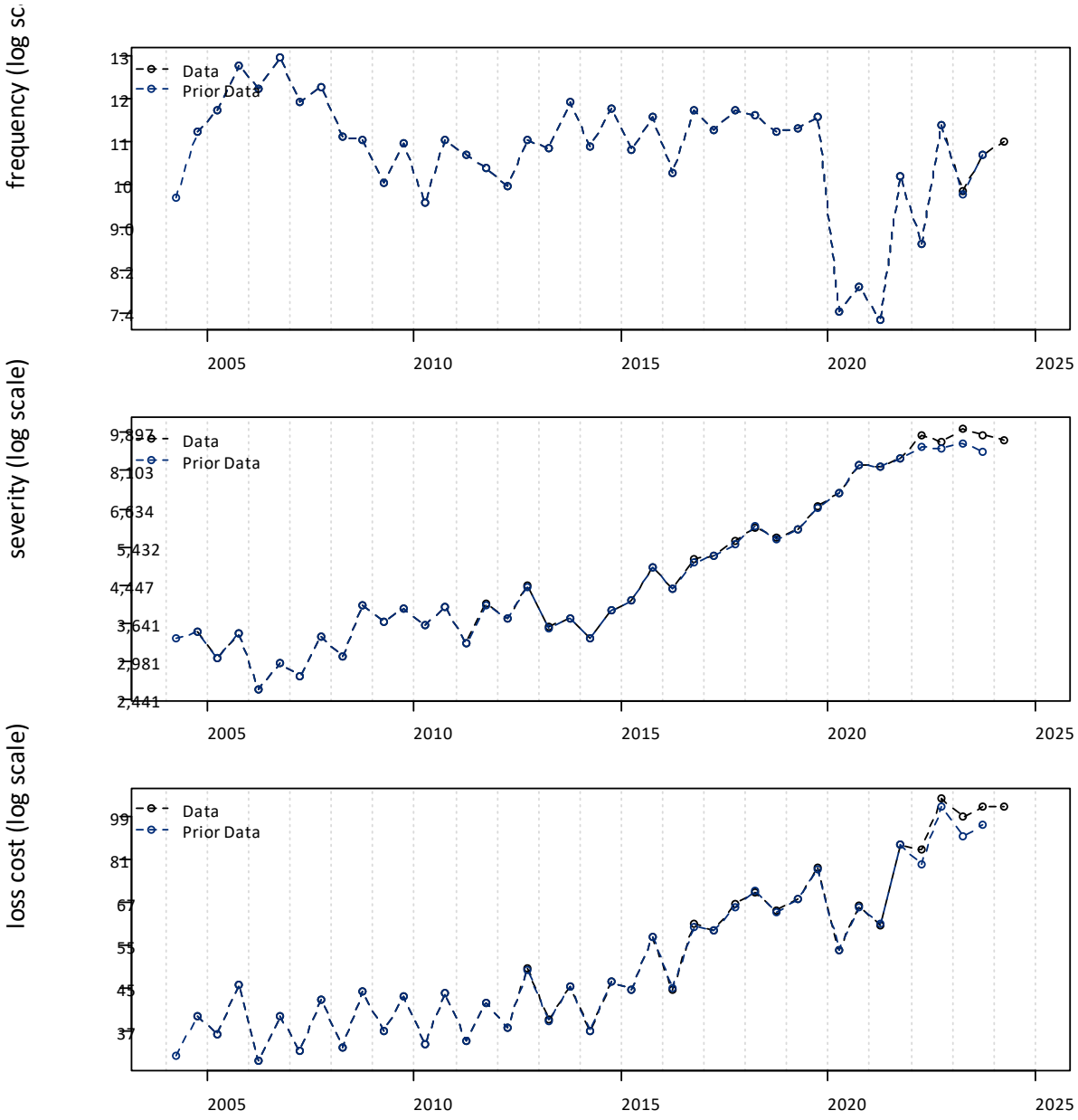
In Figure 16, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe our more recent severity estimates have increased slightly.

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

- 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 2024-1. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level, we quantify the combined impact of COVID-19 and the October 2020 reforms on claims frequency in Section 9 of this report.
- 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.[58] 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.
- 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 to pre-pandemic levels, adjusted for trend. The impact of the pandemic may be partly masked by the reforms effective October 29, 2020.

[58] We note bodily injury severity also exhibited a steeper increasing pattern beginning 2015.

Figure 16: Observed Accident Benefits Loss Cost Experience



We present 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 in Appendix E. In the prior review, we included data before the new severity pattern beginning in 2015. Given most rate filings will use data after 2015, our trend models use data starting in 2015, and we only include one trend change parameter to simplify our presented trend rates.

We fit a frequency model to all accident half-years between 2015-1 and 2024-1, and include time (p = 0.295), mobility (p = 0.000), seasonality (p = 0.010), and a 2022-2 new normal scalar (p = 0.075). The

implied annual trend rates associated with our fitted frequency model is +1.0%. The adjusted R-squared of our proposed frequency model is 0.902.

We fit a severity model to all accident half-years between 2015-1 and 2024-1, and include time (p = 0.000), a reform scalar at October 29, 2020 (p = 0.030), and a trend change at October 29, 2020 (p = 0.018). The implied annual trend rates associated with our fitted severity model is +10.9% prior to October 29, 2020, and +4.5%[59] thereafter. The reform scalar parameter corresponds to a +16.0%[60] increase in severity. The adjusted R-squared of our proposed severity model is 0.965.

In Figure 17, we present a comparison between the observed values 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 model is +12.0%[61] prior to October 29, 2020, and +5.5%[62] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.930.

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 prior to October 29, 2020, a slightly lower trend rate after October 29, 2020, a slightly larger reform scalar, and a slightly higher adjusted R-squared (0.933).

We select the combined frequency and severity model with a loss cost trend rate of +12.0% prior to October 29, 2020, a loss cost trend rate of +5.5% after October 29, 2020. We estimate a one-time loss cost increase of +16.0% 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 initial loss cost accident benefits October 2020 reform adjustment factor of +8%. However, this may be commingled with rising inflation.

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

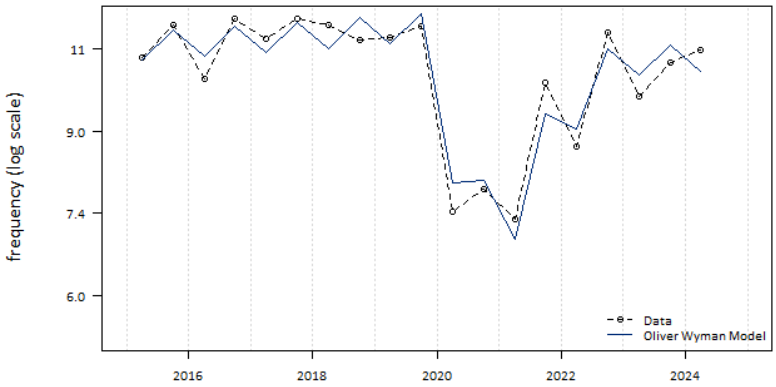
[59] = exp[0.104 + -0.060] - 1

[60] = exp[0.148] - 1

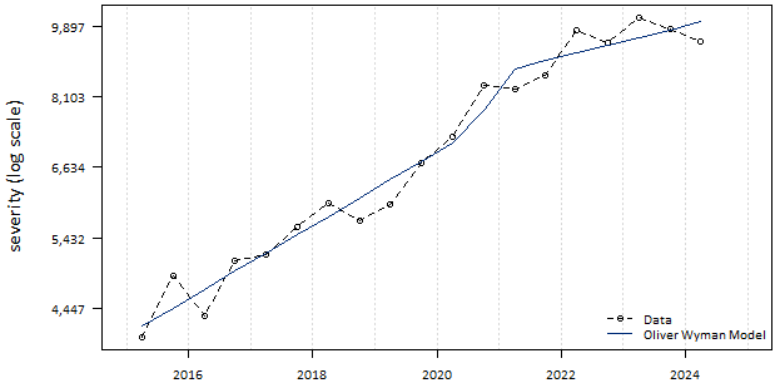
[61] = exp[0.010 + 0.104] - 1

[62] = exp[0.010 + 0.104 + -0.060] - 1

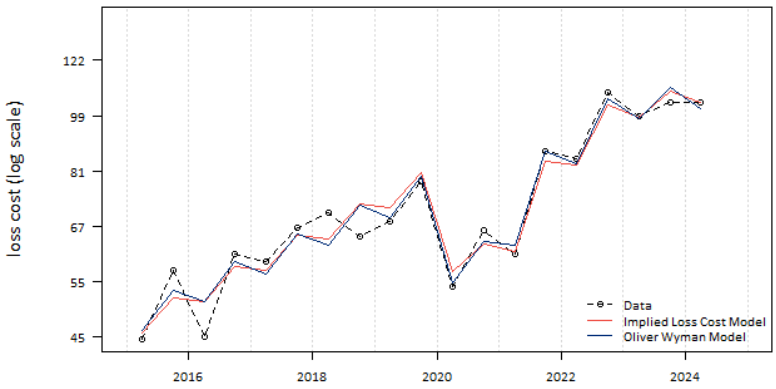
Figure 17: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.01	0.295	0.902
Mobility	0.016	0	
Seasonality	0.069	0.01	
New Normal	-0.114	0.075	
Trend Rate	+1.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.104	0	0.965
2020 Reform Scalar	0.148	0.03	
2020 Trend Change	-0.06	0.018	
Trend Rate (Period 1)	+10.9%		
Trend Rate (Period 2)	+4.5%		



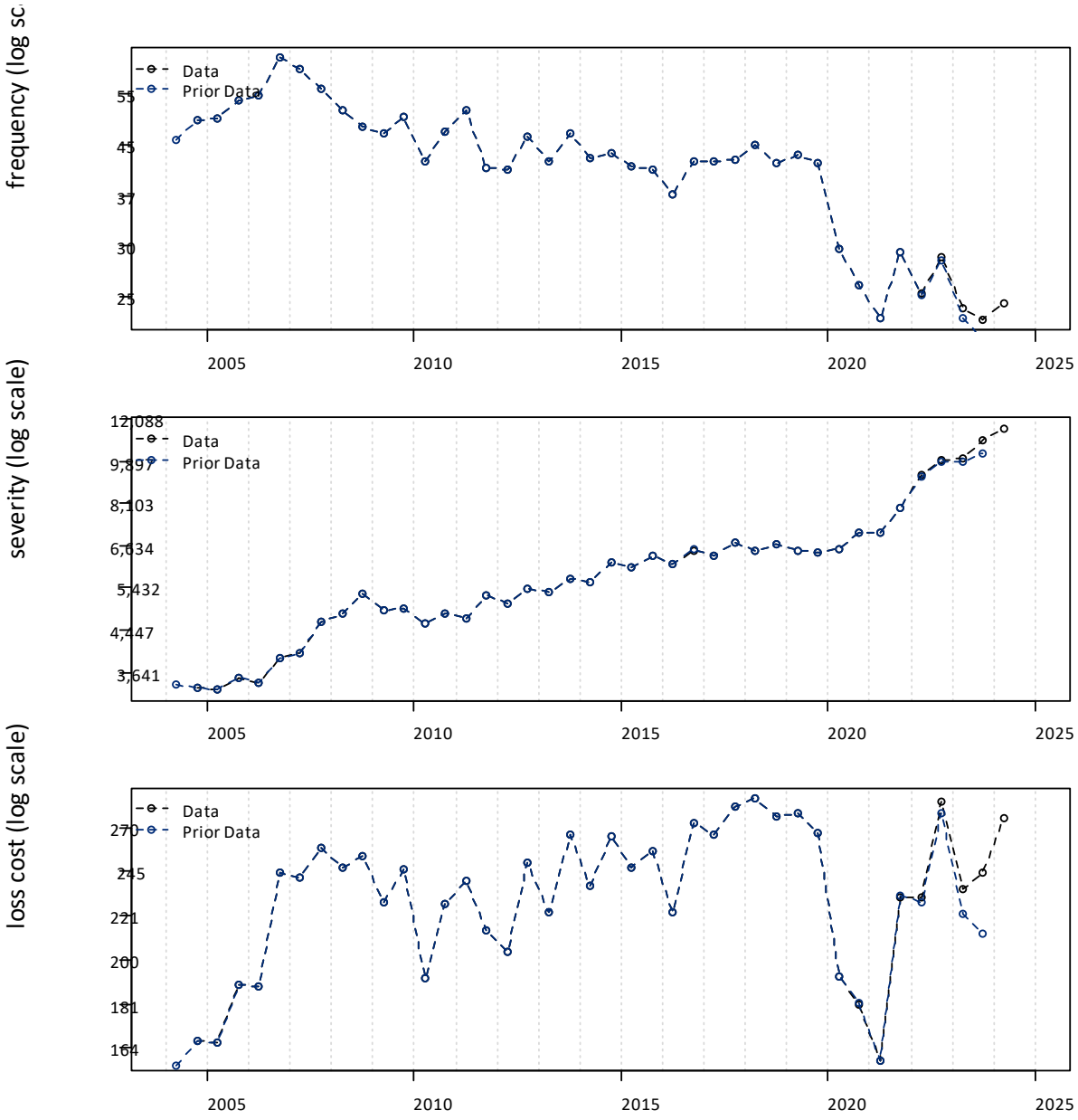
Parameter	Coefficient	p.value	Adj.R2
Trend	0.102	0	0.933
Mobility	0.015	0	
Seasonality	0.096	0.017	
New Normal	-0.104	0.381	
2020 Reform Scalar	0.217	0.061	
2020 Trend Change	-0.063	0.335	
Trend Rate (Period 1)	+10.8%		
Trend Rate (Period 2)	+4.1%		

6.4. Collision

For the prior review, we selected a past and future lost cost trend rate of +2.4% with a includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the more recent estimates have increased.

Figure 18: Observed Collision Loss Cost Experience



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

- Frequency has been relatively flat/slight decline since 2010, then a steep decline in frequency level coincident with the pandemic which has been sustained through 2023-2. The decrease in 2022 may, in part, be associated with the introduction of DCPD and the resulting 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 9 of this report.

- 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.[63]
- Loss costs has experienced a 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.

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 2024-1, and include time ($p = 0.038$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.901.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.000$), seasonality ($p = 0.023$), and a July 1, 2021, trend change ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +3.8% prior to July 1, 2021, and +18.2% thereafter. The adjusted R-squared of our proposed severity model is 0.973.

In Figure 19, we present a comparison between the observed values 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 model is +2.5% prior to July 1, 2021, and +16.7% thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.716.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to July 1, 2021, a significantly lower[64] trend rate after July 1, 2021, and a slightly higher adjusted R-squared (0.796).

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.5% prior to July 1, 2021, and +16.7% thereafter.

In our prior review, we included an inflation scalar instead of a change in trend. Our initial expectation was that the elevated inflation would result in a one-time cost level increase but would not affect the trend rate. However, it appears there has been a sustained increase in the recent periods as opposed to a one-time increase. We no longer include the previous 22.1% scalar increase which mitigates the effect of the higher trend rate.

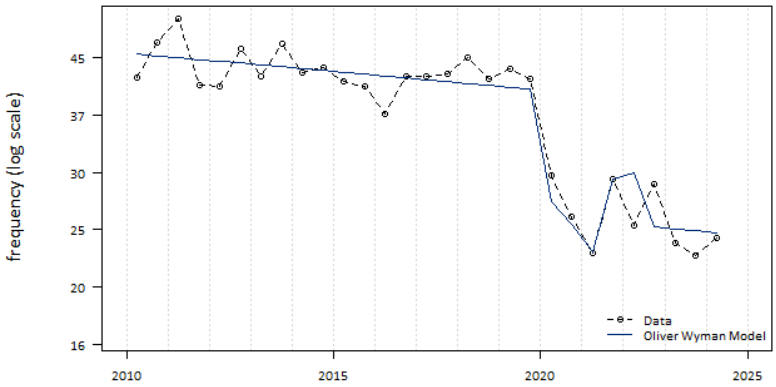
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. As discussed in Section 5.2, inflationary pressures on physical damage coverages have begun to

[63] 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.

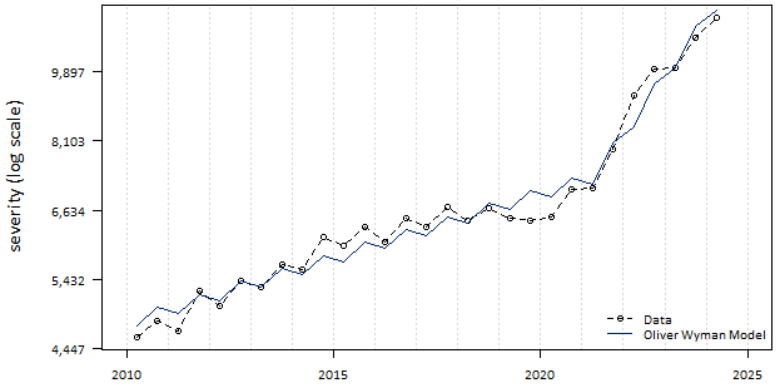
[64] This occurs as the increased trend in severity is partially captured through the mobility variable in the direct loss cost model. It is also offset by the new normal scalar, which includes the effect of the introduction of DCPD.

moderate following the highs in 2021 and 2022. We do not expect the elevated trend rate to continue given the CPI data and government efforts to curb inflation.

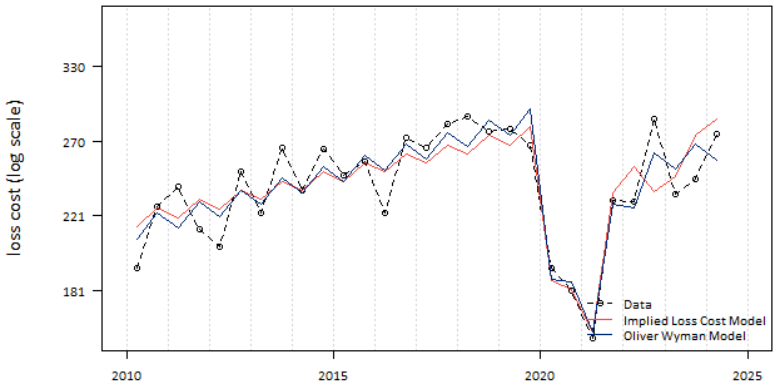
Figure 19: Collision - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.013	0.038	0.901
Mobility	0.017	0	
New Normal	-0.444	0	
Trend Rate	-1.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.037	0	0.973
Seasonality	0.037	0.023	
2021 Trend Change	0.13	0	
Trend Rate (Period 1)	+3.8%		
Trend Rate (Period 2)	+18.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0	0.796
Mobility	0.019	0	
Seasonality	0.055	0.041	
2021 Trend Change	-0.007	0.889	
New Normal	-0.201	0.074	
Trend Rate (Period 1)	+3.1%		
Trend Rate (Period 2)	+2.5%		

6.5. Comprehensive

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

As GISA's 2024 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe charts and discussion that we had presented in our 2024 annual report based on the GISA Catastrophe data through December 31, 2023.

Using industry data as of June 30, 2024, we separately review:

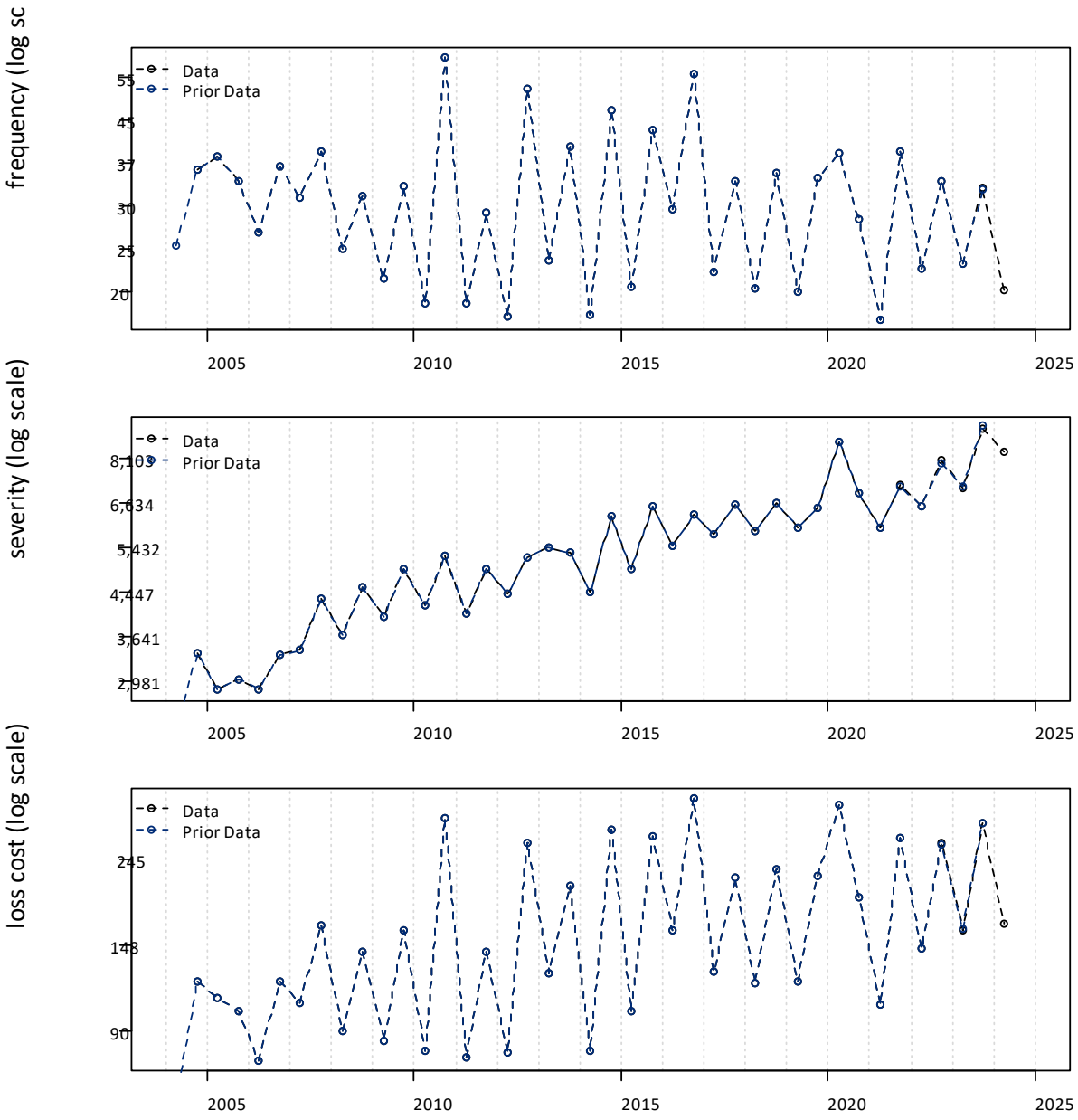
- Total comprehensive, and
- Theft-only claims.

We select the comprehensive trend based on the total comprehensive excluding catastrophes data. Therefore, there is no change from our prior selected trend rate.

Comprehensive Including Catastrophes and Theft (Total Comprehensive)

In Figure 20, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 20: Observed Comprehensive Including Catastrophes and Theft Loss Cost Experience



Subject to variability, the historical data points show:

- Frequency has exhibited a relatively flat pattern since 2011. We observe a slight decrease at 2020-2 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.
- Severity has consistently trended upward.
- Loss cost has exhibited an upward trend. We observe a small decrease at 2021-1 coincident with the COVID-19, but do not observe a sustained decrease in the subsequent periods.

We present 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 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 comprehensive loss cost experience also appears to follow this pattern.

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.478), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -0.7%. The adjusted R-squared of our proposed frequency model is 0.638.

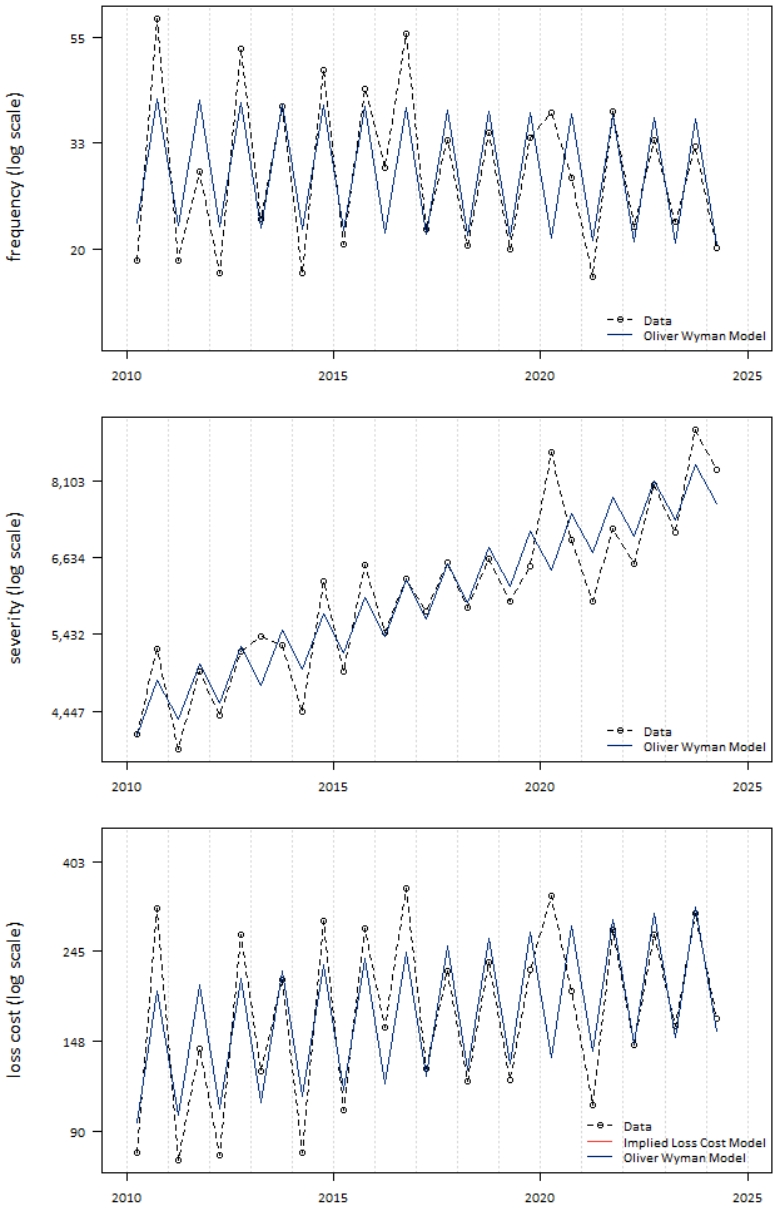
We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.000), and seasonality (p = 0.001). The implied annual trend rate associated with our fitted severity model is +4.4%. The adjusted R-squared of our proposed severity model is 0.818.

In Figure 21, we present a comparison between the observed values 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 model is +3.7%[65]. The implied adjusted R-squared of the combined frequency and severity model is 0.627.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.641).

[65] = exp[-0.007 + 0.043] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.007	0.478	0.638
Seasonality	0.59	0	
Trend Rate	-0.7%		

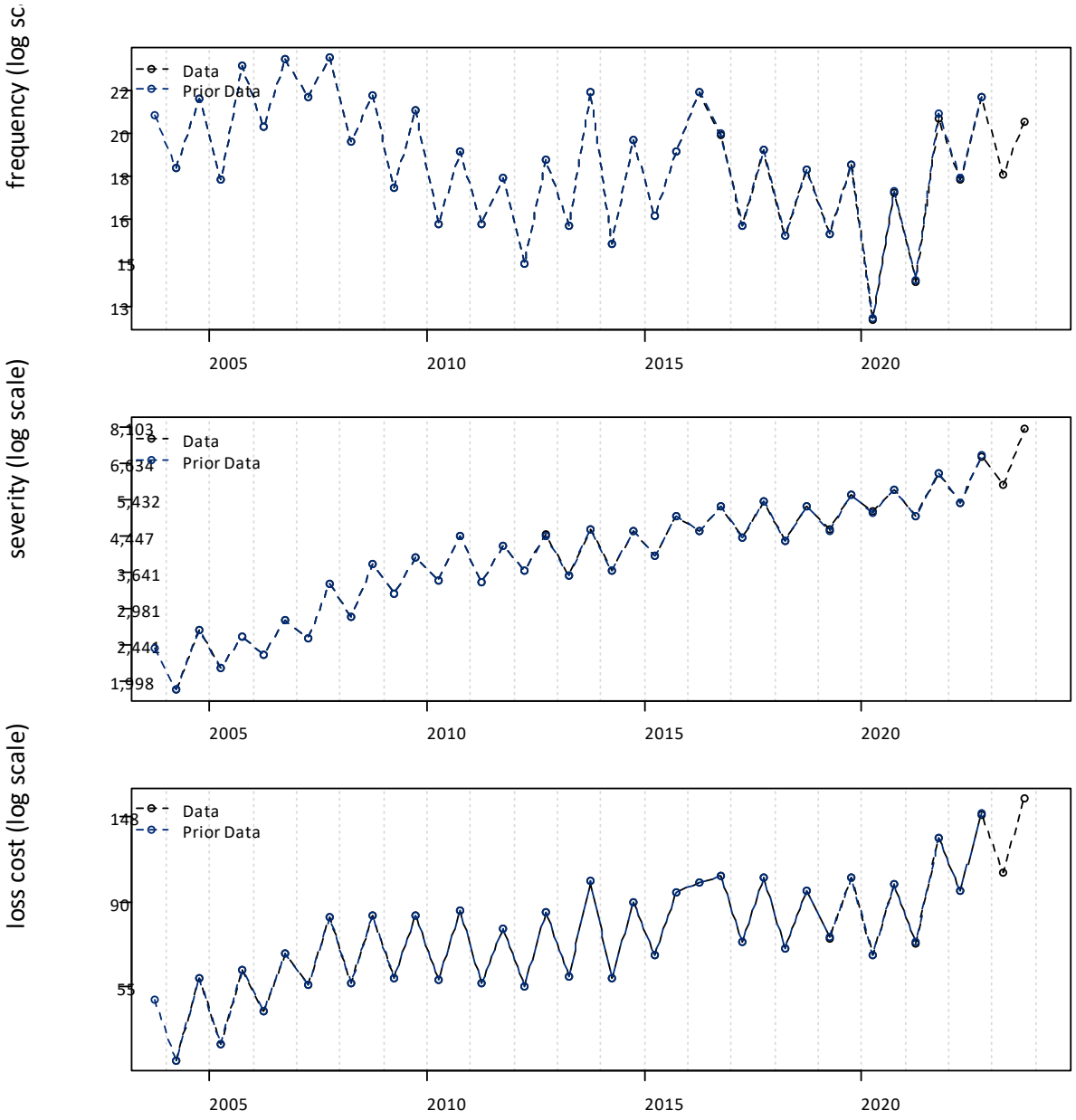
Parameter	Coefficient	p.value	Adj.R2
Trend	0.043	0	0.818
Seasonality	0.123	0.001	
Trend Rate	+4.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.036	0.009	0.641
Seasonality	0.713	0	
Trend Rate	+3.7%		

Comprehensive Excluding Catastrophes and Theft

In Figure 22, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) 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 22: 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:

- *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.*
- *Severity has consistently trended upward.*

- *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.

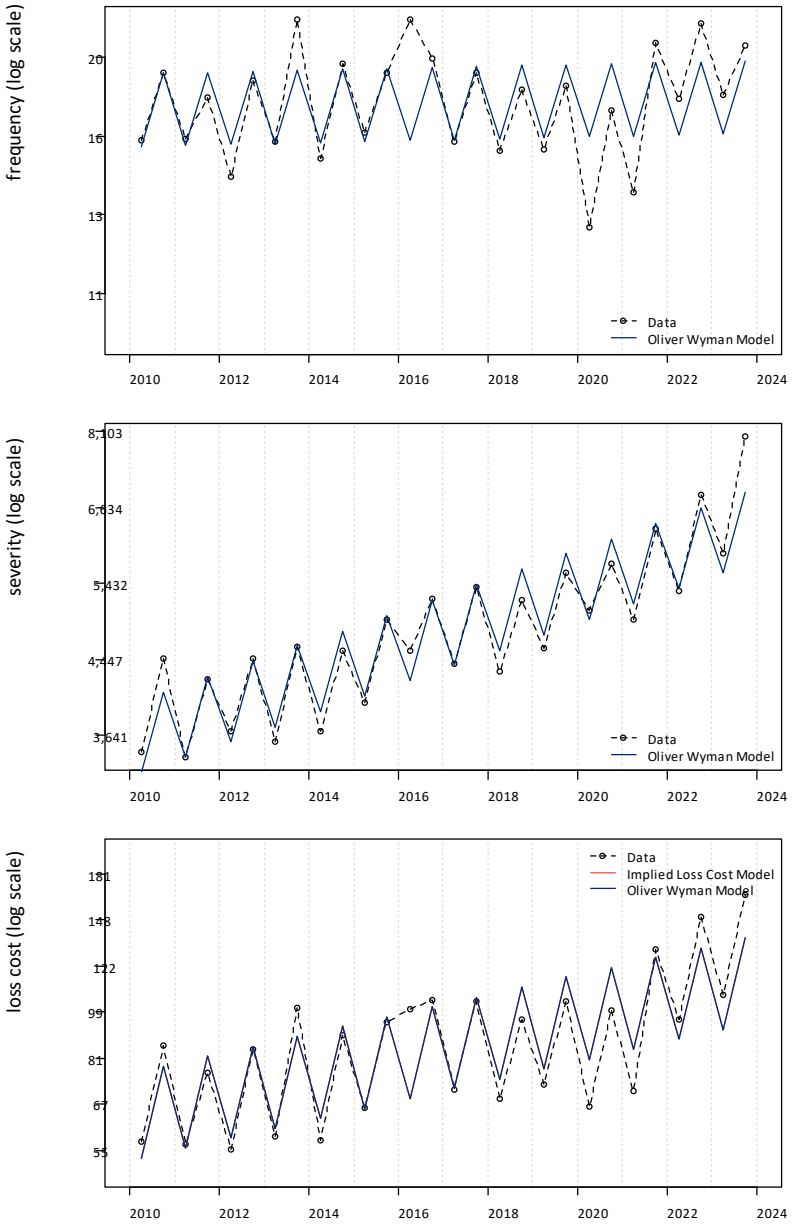
We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted severity model is +4.1%. The adjusted R-squared of our proposed severity model is 0.932.

In Figure 23, we present a comparison between the observed values presented above in Figure 22 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%.[66] *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).

[66] = exp[0.002 + 0.040] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	0.002	0.617	0.45
Seasonality	0.184	0	
Trend Rate	+0.2%		

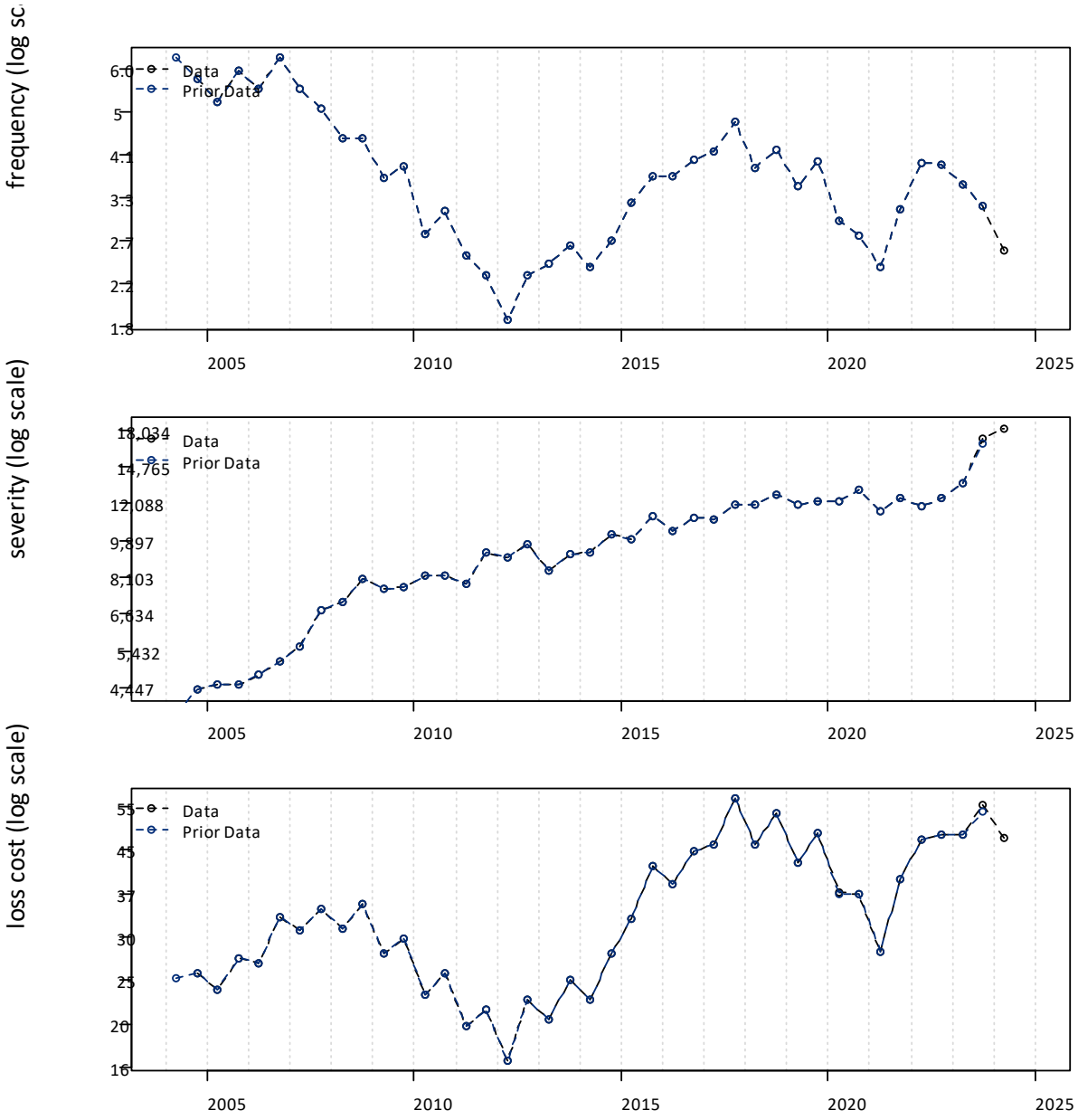
Parameter	Coefficient	p.value	Adj.R2
Trend	0.04	0	0.932
Seasonality	0.193	0	
Trend Rate	+4.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.043	0	0.803
Seasonality	0.377	0	
Trend Rate	+4.4%		

Comprehensive Theft Only

In Figure 24, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 24: Comprehensive Theft Only Loss Cost Experience



Subject to variability, the historical data points show:

- 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 periods. Frequency has been decreasing since the high point in 2022-1.
- Severity has been generally increasing with a flat trend in the recent periods and a spike in 2023-2.
- 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.

A key driver of the higher trend rates presented in Figure 20 (including catastrophe and theft claims) relative to Figure 22 (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 2010-1.

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.000), a 2018 trend change (p = 0.000), and a 2021-2 scalar (p = 0.013). The implied annual trend rate associated with our fitted frequency model is +8.9% prior to January 1, 2018, and -10.9%[67] after January 1, 2018. The 2021-2 scalar parameter corresponds to a 50.0%[68] increase in frequency. The adjusted R-squared of our proposed frequency model is 0.544.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time (p = 0.000), and seasonality (p = 0.120). The implied annual trend rate associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.854.

In Figure 25, we present a comparison between the observed values 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 model is +13.9%[69] prior to January 1, 2018, and -6.9%[70] after January 1, 2018. The combined model also includes a 50.0% scalar parameter at 2021-2. The implied adjusted R-squared of the combined frequency and severity model is 0.769.

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 prior to January 1, 2018, a slightly higher trend rate after January 1, 2018, a slightly smaller 2021-2 scalar, and a slightly higher adjusted R-squared (0.777).

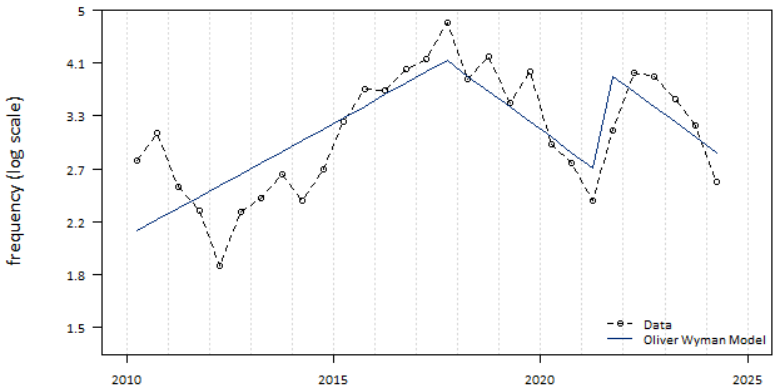
[67] = exp[0.086 + -0.201] - 1

[68] = exp[0.406] - 1

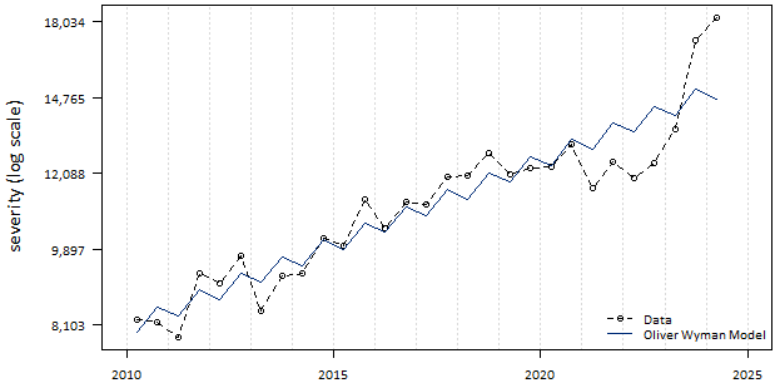
[69] = exp[0.086 + 0.044] - 1

[70] = exp[0.086 + -0.201 + 0.044] - 1

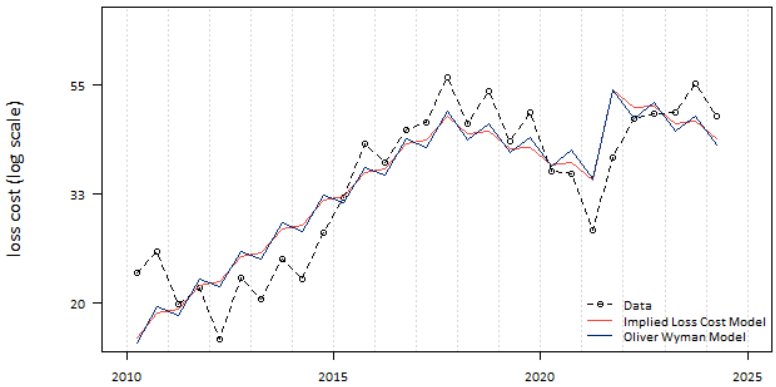
Figure 25: Comprehensive Theft Only - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.086	0	0.544
2018 Trend Change	-0.201	0	
2021-2 Scalar	0.406	0.013	
Trend Rate (Period 1)	+8.9%		
Trend Rate (Period 2)	-10.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.044	0	0.854
Seasonality	0.046	0.12	
Trend Rate	+4.5%		

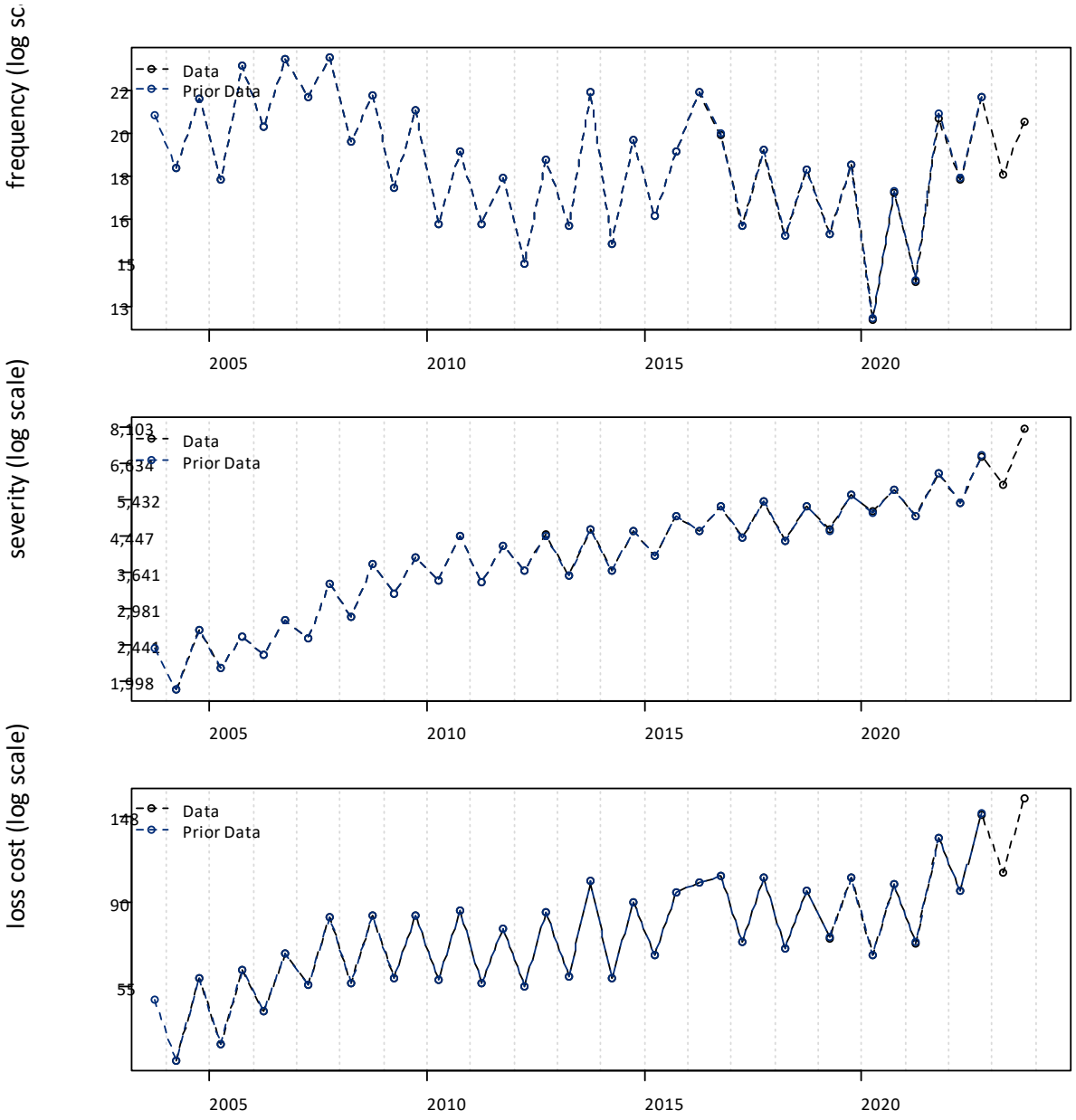


Parameter	Coefficient	p.value	Adj.R2
Trend	0.129	0	0.777
Seasonality	0.102	0.124	
2018 Trend Change	-0.189	0.001	
2021-2 Scalar	0.342	0.056	
Trend Rate (Period 1)	+13.7%		
Trend Rate (Period 2)	-5.9%		

Comprehensive Excluding Catastrophes

In Figure 26, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) 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 26: 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:

- *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.*
- *Severity has consistently trended upward.*

- *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 23, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.1%.[71] *The implied adjusted R-squared of the combined frequency and severity model is 0.808.*

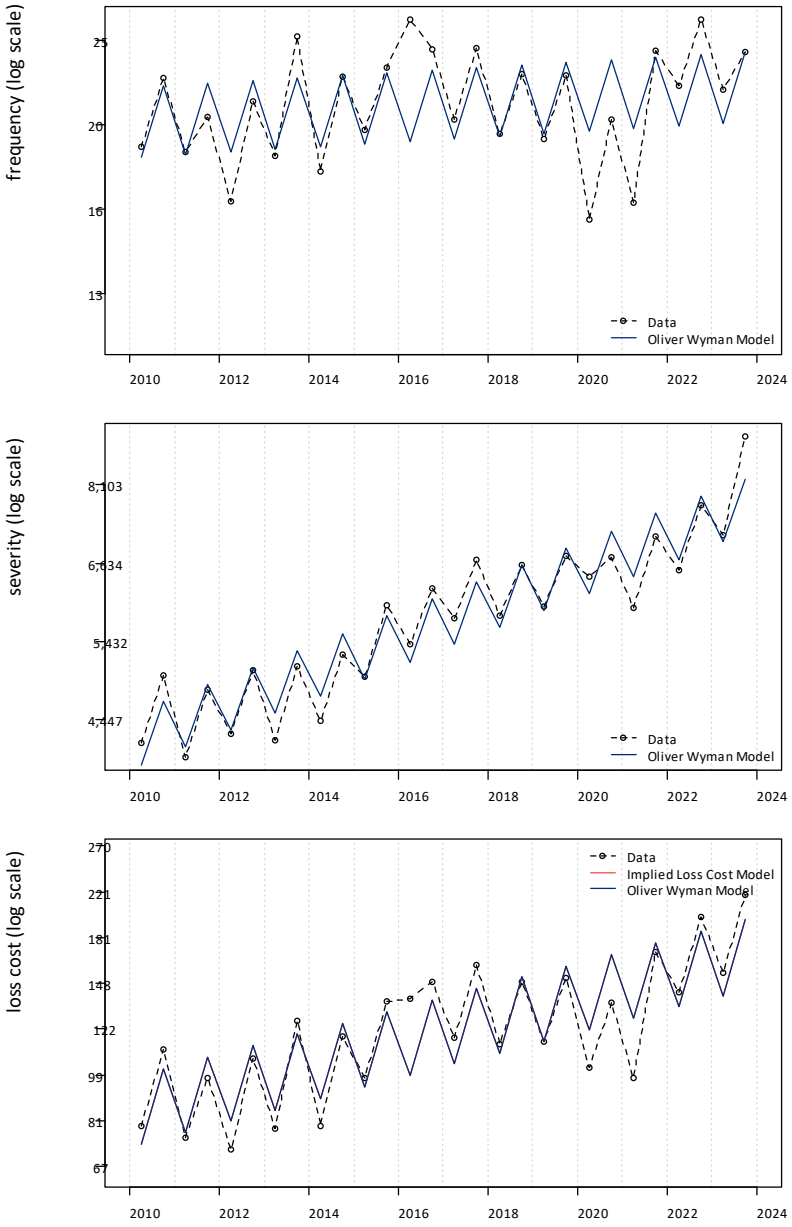
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate 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 5.3 for more details regarding considerations when selecting the future loss cost trend.

[71] = exp[0.006 + 0.044] - 1

Figure 27: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.006	0.206	0.425
Seasonality	0.166	0	
Trend Rate	+0.6%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.044	0	0.937
Seasonality	0.139	0	
Trend Rate	+4.5%		

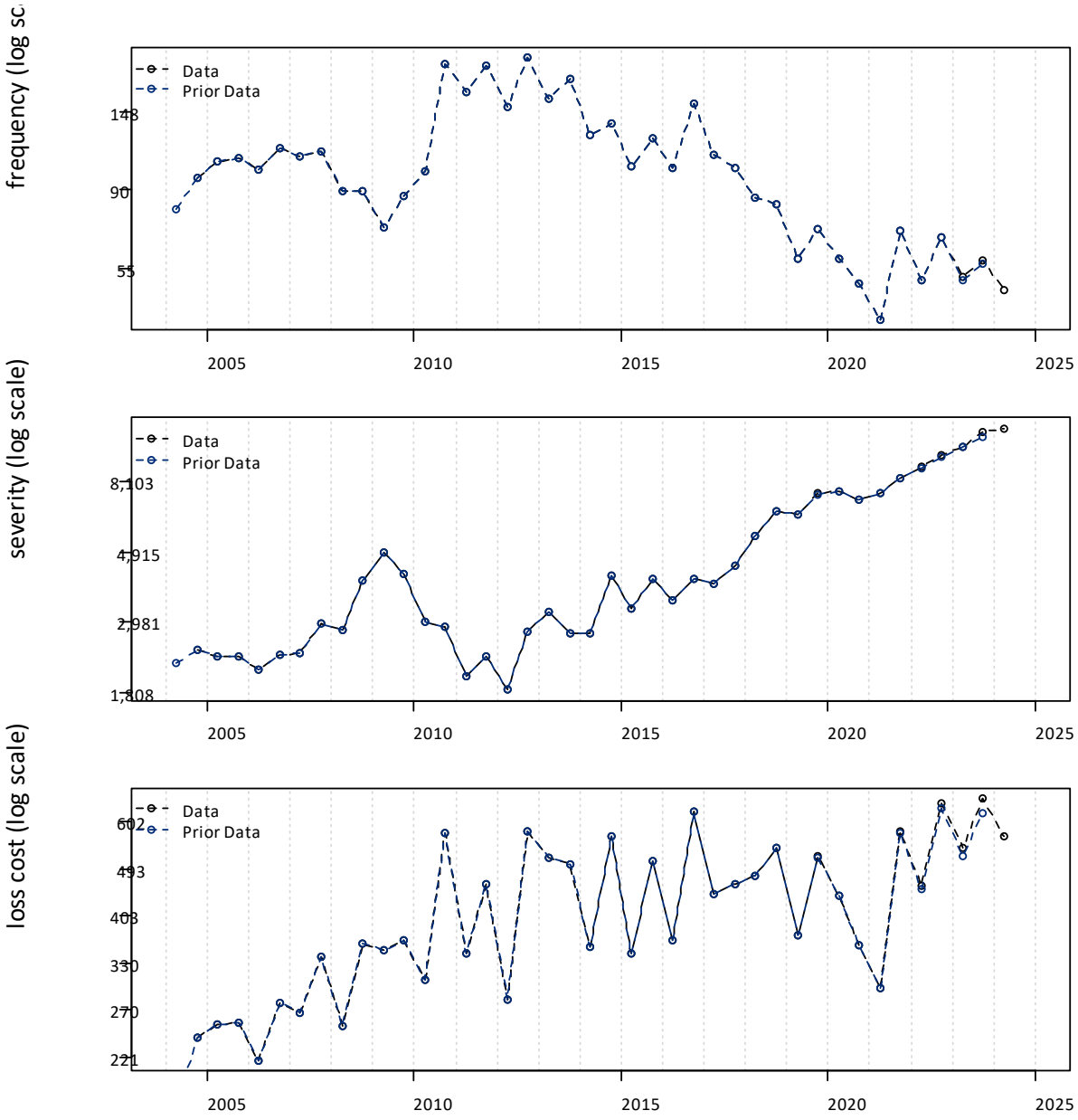
Parameter	Coefficient	p.value	Adj.R2
Trend	0.05	0	0.816
Seasonality	0.305	0	
Trend Rate	+5.1%		

6.6. All Perils

For the prior review we selected a past and future loss cost trend rate of +2.7%.

In Figure 28, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 28: Observed All Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 28) shows that subject to variability:

- 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 apart from 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.
- Severity generally exhibited an upward trend since 2006 with an upward spike in 2008/2009 that dropped off sharply. We observe a consistent upward trend following the drop.

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

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 2024-1, and include time (p = 0.000), seasonality (p = 0.001), and mobility (p = 0.001). The implied annual trend rates associated with our fitted frequency model is -10.0%. The adjusted R-squared of our proposed frequency model is 0.929.

We fit a severity model to all accident half-years between 2011-1 and 2024-1, and include time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +14.5%. The adjusted R-squared of our proposed severity model is 0.960.

In Figure 29, we present a comparison between the observed values 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 model is +3.1%.[72] The implied adjusted R-squared of the combined frequency and severity model is 0.569.

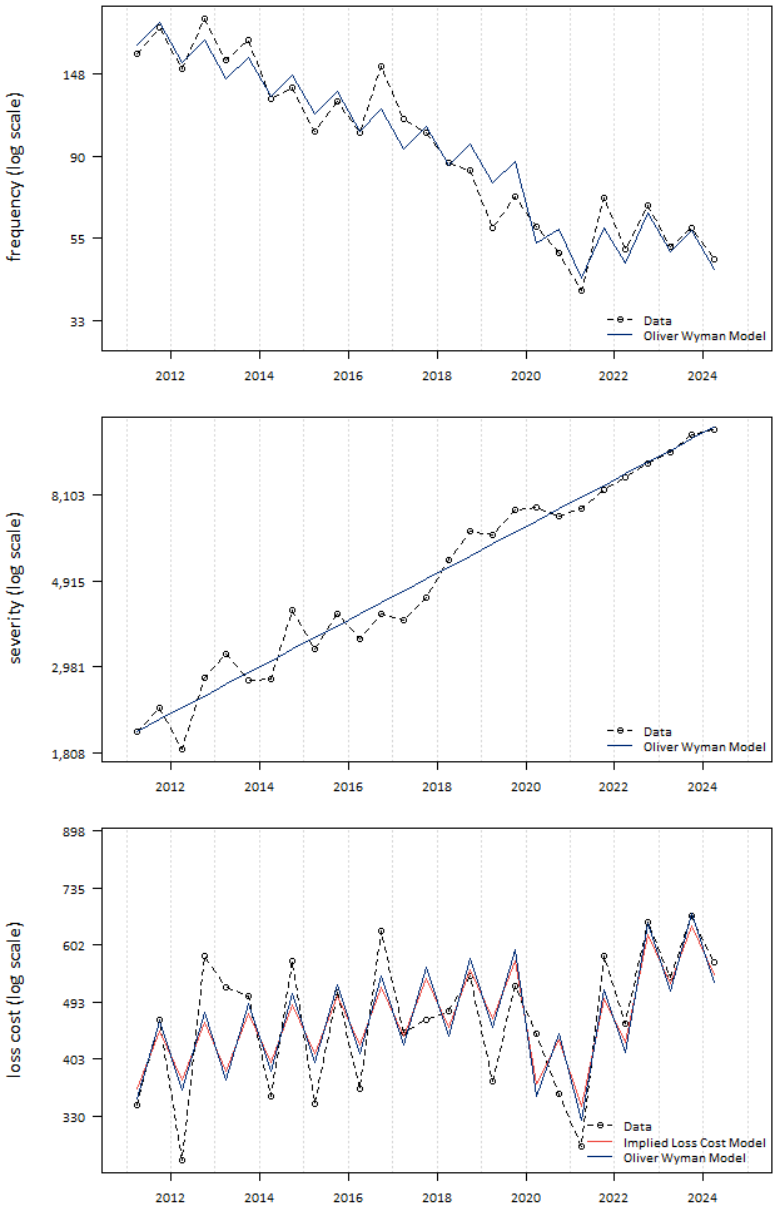
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.600).

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 +3.2%.

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

[72] = exp[-0.105 + 0.136] - 1

Figure 29: All Perils - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.105	0	0.929
Seasonality	0.186	0.001	
Mobility	0.012	0.001	
Trend Rate	-10.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.136	0	0.96
Trend Rate	+14.5%		

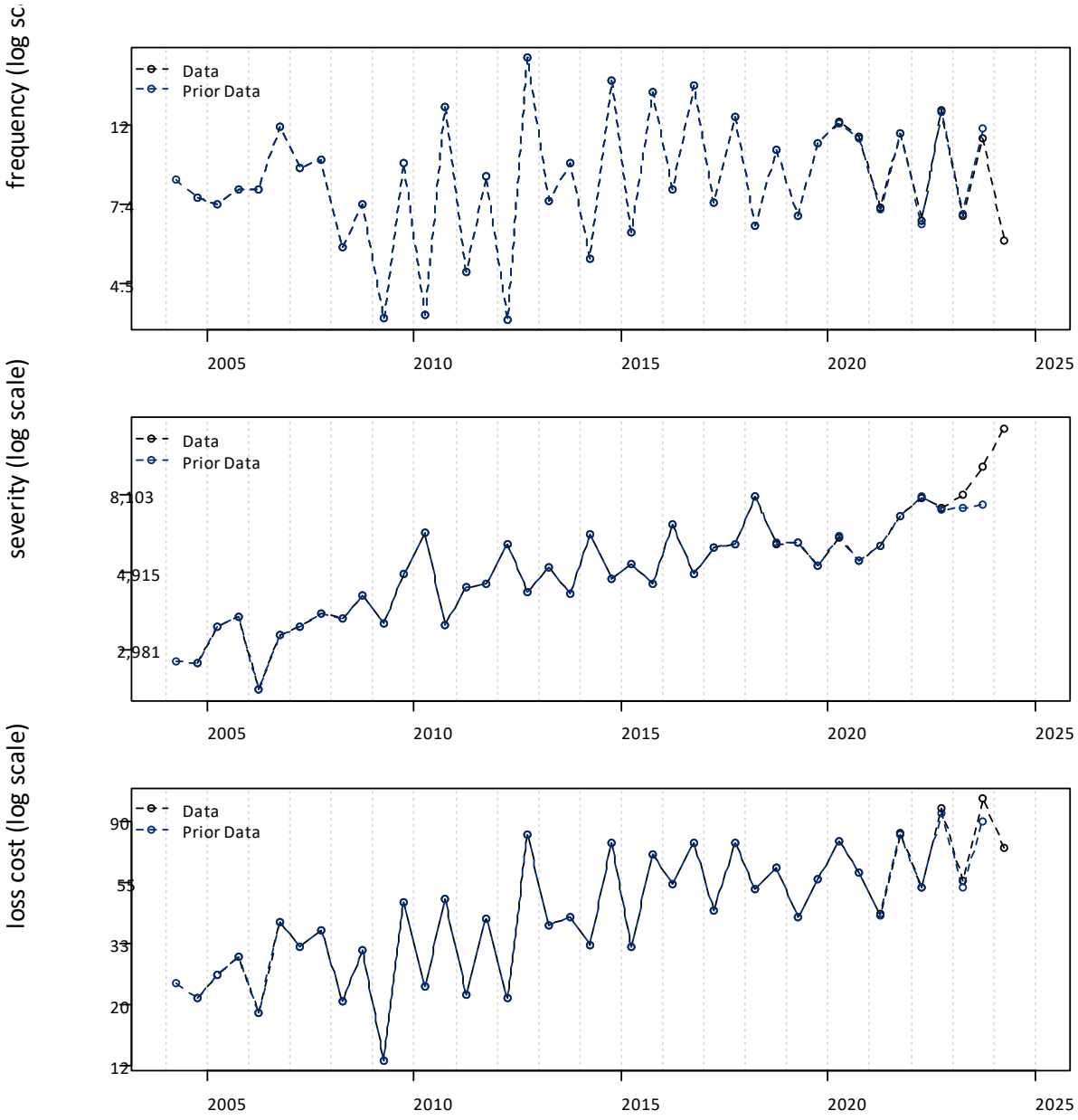
Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0.001	0.6
Seasonality	0.256	0	
Mobility	0.012	0.002	
Trend Rate	+3.2%		

6.7. Specified Perils

For the prior review we selected a past and future loss cost trend rate of +3.7%.

In Figure 30, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the recent estimates have increased slightly.

Figure 30: Observed Specified Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 30) shows that subject to variability:

- Frequency is subject to considerable volatility and an upward trend since about 2009, with some a flat to slightly decreasing pattern since 2014.
- Severity has generally been increasing, with a steeper increase beginning in 2023.
- Loss costs which have generally experienced a positive trend, however, are relatively flat following a rise in 2012. There are early signs of a positive trend beginning in 2020.

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 2014-1 and 2024-1, and include time (p = 0.484) and seasonality (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -1.0%. The adjusted R-squared of our proposed frequency model is 0.693.

We fit a severity model to all accident half-years between 2014-1 and 2024-1, and include time (p = 0.000), and seasonality (p = 0.036). The implied annual trend rate associated with our fitted severity model is +5.9%. The adjusted R-squared of our proposed severity model is 0.578.

In Figure 31, we present a comparison between the observed values 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 model is +4.9%[73]. The implied adjusted R-squared of the combined frequency and severity model is 0.579.

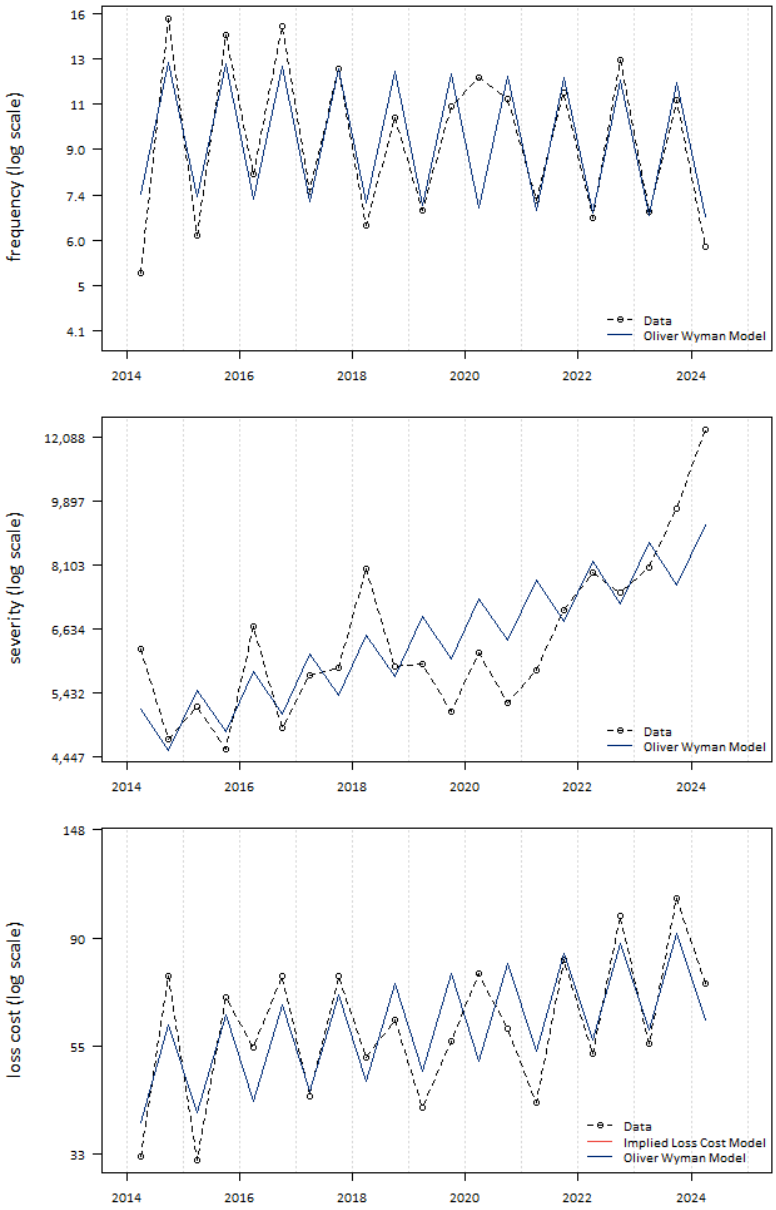
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.602).

As the frequency trend estimated is not statistically significant, and the severity model does not appear to fit the data well, we base our selected loss cost trend on the direct loss cost model and select a loss cost trend rate of +4.9%.

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

[73] = exp[-0.010 + 0.057] - 1

Figure 31: Specified Perils - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.01	0.484	0.693
Seasonality	0.587	0	
Trend Rate	-1.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.057	0	0.578
Seasonality	-0.16	0.036	
Trend Rate	+5.9%		

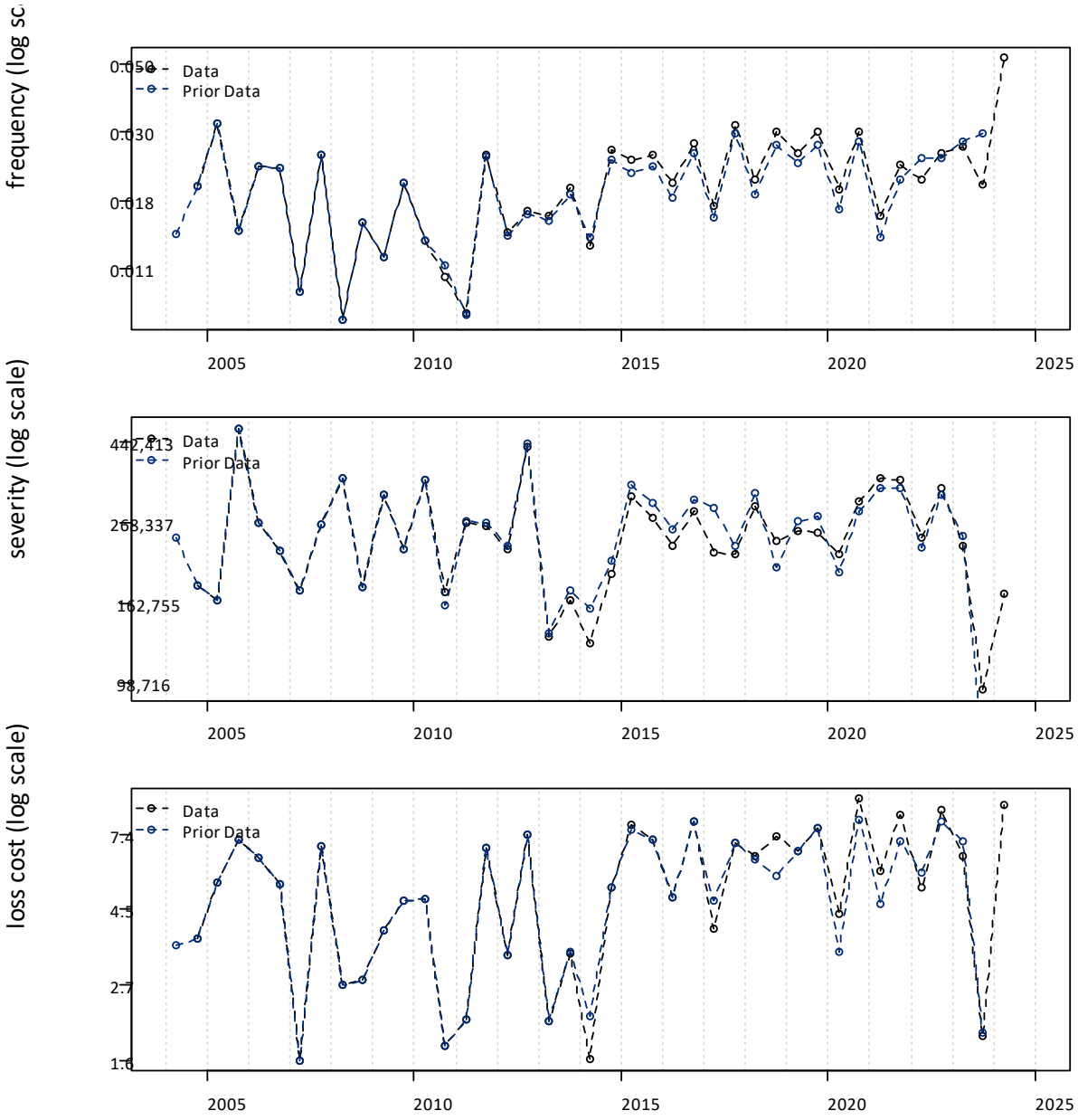
Parameter	Coefficient	p.value	Adj.R2
Trend	0.047	0.005	0.602
Seasonality	0.427	0	
Trend Rate	+4.9%		

6.8. Underinsured Motorists

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

In Figure 32, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. 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 32: Observed Underinsured Motorists Loss Cost Experience



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

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

We fit a frequency model to all accident half-years between 2011-1 and 2024-1, and include only time (p = 0.003). The implied annual trend rates associated with our fitted frequency model is +4.9%. The adjusted R-squared of our proposed frequency model is 0.267.

We fit a severity model to all accident half-years between 2011-1 and 2024-1, and include only time (p = 0.954). The implied annual trend rates associated with our fitted severity model is -0.1%. The adjusted R-squared of our proposed severity model is -0.040.

In Figure 33, we present a comparison between the observed values 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 model is +4.8%[74]. The implied adjusted R-squared of the combined frequency and severity model is 0.024.

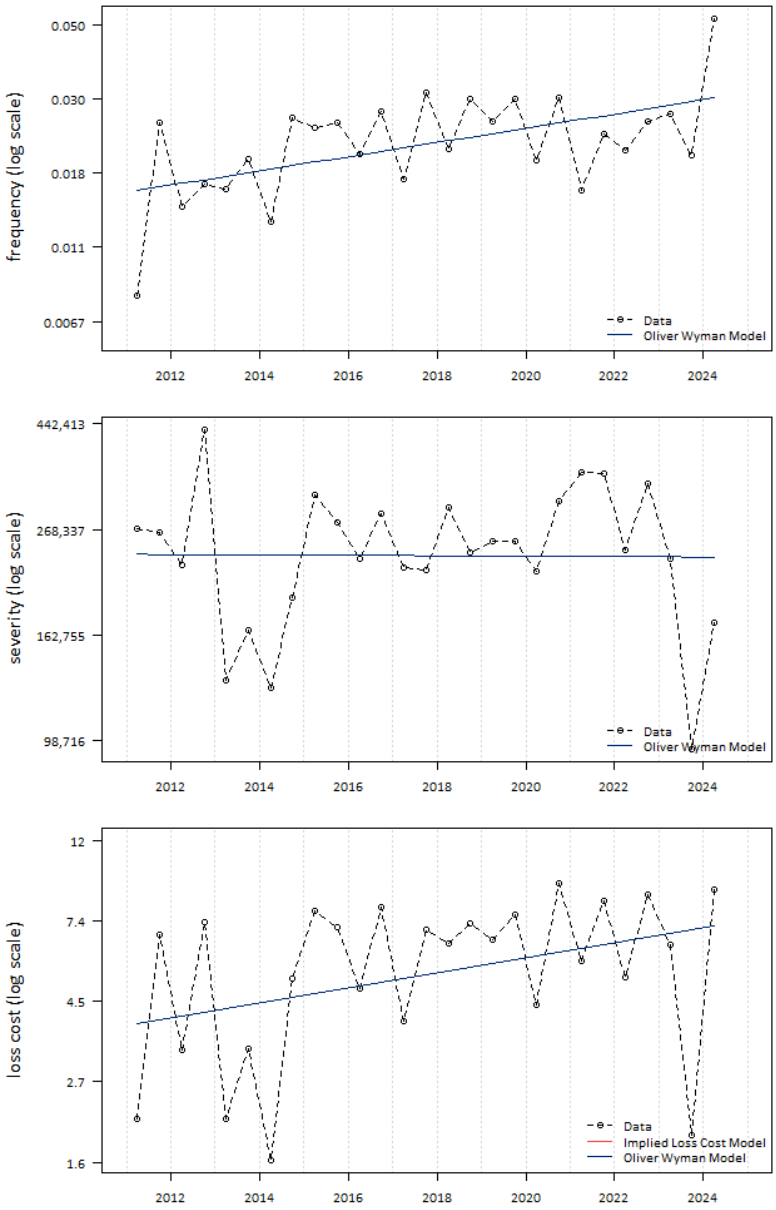
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.102).

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 Ca*p* 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 +4.9% based on our selected frequency model, and assume a 0% severity model, as we find no severity trend rate is discernable.

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

[74] = exp[0.048 + -0.001] - 1

Figure 33: Underinsured Motorist - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.048	0.003	0.267
Trend Rate	+4.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.001	0.954	-0.04
Trend Rate	-0.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.047	0.058	0.102
Trend Rate	+4.8%		

6.9. Summary of Selections

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

Table 8: Estimated Annual Past Loss Cost Trend Rates

Coverages	2024 Annual Review Data as of December 31, 2023	2025 Semi Annual Review Data as of June 30, 2024
TPL-Bodily Injury	+8.7%[75]	+9.1%[76]
TPL-Property Damage	+1.6% [77]	+1.5%/+10.3% [78]
DCPD[79]	+1.6% [80]	+1.5%/+10.3% [81]
AB – Total	+2.2%/+13.2%/4.1%[82]	+12.0%/5.5%[83]
Collision	+2.4%[84]	+2.5%/+16.7% [85]
Comprehensive	+5.1%	+5.1%
All Perils	+2.7%	+3.2%
Specified Perils	+3.7%	+4.9%
Underinsured Motorist	+4.4%	+4.9%

[75] Our model includes a November 1, 2020 reform scalar of -11.1%.

[76] Our model includes a November 1, 2020 reform scalar of -4.7%.

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

[78] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

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

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

[81] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[82] +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%.

[83] +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

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

[85] +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

7. Additional Considerations

7.1. Loss Adjustment Expenses

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

Allocated loss adjustment expenses are included with the reported Industry loss data in our loss development analysis. Unallocated loss adjustment expenses (ULAE) are included in our trend analysis through the application of calendar year factors that are published by GISA[86] to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Industry average ULAE[87] 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 9: Unallocated Loss Adjustment Expenses[88]

Year	ULAE %	Year	ULAE %
2004	10.3%	2014	9.3%
2005	9.7%	2015	10.3%
2006	8.7%	2016	8.5%
2007	8.9%	2017	9.2%
2008	8.4%	2018	10.1%
2009	10.5%	2019	10.8%
2010	10.2%	2020	10.3%
2011	9.5%	2021	12.6%
2012	9.1%	2022	11.8%
2013	9.9%	2023	11.8%[89]

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

[87] ULAE factors prior to 2004 are presented in Appendix B.

[88] 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.

[89] 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.

7.2. Catastrophe Provision

As GISA has not updated its annual catastrophe report through June 30, 2024, we repeat the discussion and recommendation we presented in our 2024 AR report.

As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected to consider their own claim experience. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

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

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

Total Comprehensive (including thefts)

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

We continue to provide the Board with the historical industry average catastrophe impact by year of occurrence. This industry data may be useful for insurers who may need to supplement industry data with their own for credibility reasons. We summarize the catastrophe losses that have occurred in Alberta over the years 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.[90]

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

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

Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft

Accident Year	*Number of Total Claims*	*Number of Cat Claims*	*Catastrophe Claim %*	*Total Loss and Expense*	*Cat Loss and Expense*	*Catastrophe Factor*[91]
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*

[91] Defined as cat loss and expense relative to non-cat loss and expense.

Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft

Accident Year	*Number of Total Claims Excluding Theft*	*Number of Cat Claims*	*Catastrophe Claim %*	*Total Loss and Expense*	*Cat Loss and Expense*	*Catastrophe Factor*
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*

7.3. Investment Income on Cash Flow

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

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

Table 12: Industry Average Investment Income Rate

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

7.4. Health Cost Recovery

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

7.5. Operating Expenses

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

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

A 2023 Expense Report was not released due to reporting issues related to IFRS17 transition issues, so our recommended Benchmark for the current review is based on the 2022 Expense Report data calculated on the following basis:

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

The resulting recommended Benchmark based on the 2022 Expense Report data and the limitation on contingent commissions and general expenses is 27.8%.

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

Table 13: Summary of Indicated Operating Expense Ratios

Component	Current Benchmark (2024 AR)	Recommended Benchmark (2025 SAR)
Direct Commissions	11.7%	11.7%
Contingent Commissions	1.4%	1.4%
Total Commissions	13.1%	13.1%
Premium and Fire Taxes	3.8%	3.8%
Other Acquisition Expenses	3.0%	3.0%
General Expenses	7.8%	7.8%
Total Expenses	27.8%	27.8%

7.6. Profit

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

In response to the 2024 AR Benchmark, IBC recommended the profit provision return to the prior 7% of premium level to attract more insurers and full capacity.

8. Summary of Benchmarks

In Table 14 we present a summary of our selected Benchmarks for the 2024 Annual Review and 2025 Semi-Annual Review.

Table 14: Estimated Annual Past Loss Cost Trend Rates[92]

	2024 Annual Review Data as of December 31, 2023	2025 Semi Annual Review Data as of June 30, 2024
Trend Benchmarks		
TPL-Bodily Injury	+8.7%[93]	+9.1%[94]
TPL-Property Damage	+1.6% [95]	+1.5%/+10.3% [96]
DCPD[97]	+1.6% [98]	+1.5%/+10.3% [99]
AB – Total	+2.2%/+13.2%/4.1%[100]	+12.0%/5.5%[101]
Collision	+2.4%[102]	+2.5%/+16.7% [103]
Comprehensive	+5.1%	+5.1%
All Perils	+2.7%	+3.2%
Specified Perils	+3.7%	+4.9%
Underinsured Motorist	+4.4%	+4.9%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.8%	27.8%
Profit Provision	6%	6%

[92] Values for scalars or reform parameters are presented by coverage in Section .

[93] Our model includes a November 1, 2020 reform scalar of -11.1%.

[94] Our model includes a November 1, 2020 reform scalar of -4.7%.

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

[96] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[97] 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.

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

[99] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[100] +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%.

[101] +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

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

[103] +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

9. Post-Pandemic Frequency Level

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

A challenge for insurers is evaluating if remote/hybrid work options have stabilized and represent the "new normal" for the proposed rating period. Since the height of the pandemic, the claims frequency has gradually increased, but generally not returned to the pre-pandemic levels even after consideration of frequency trend. 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 or less likely to pursue a claim under the higher or lower, respectively, 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 commingling 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 adjusted upward to the "new normal level" and claims frequency during the pre-pandemic period would be expected to be adjusted downward to the "new normal level".[104]

We observe some stability in the frequency levels in the most recent four accident periods, from 2022-2 to 2024-1; and consider this reflective of the post-pandemic new normal. In the case of bodily injury and collision, we do not see evidence that evolving remote and hybrid work options are causing a frequency rise after 2022-2. For accident benefits, there appears to be a rise in frequency which could reflect the effects of an evolution of remote and hybrid work options. However, it is unclear whether accident benefits will return to pre-pandemic levels.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[105] we discuss in Section 6 to bring all accident years to a 2024-1 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments"[106] included in the models that we discuss in Section 6.

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

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

[106] Mobility and scalars, but not seasonality.

- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024-1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage[107] 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) 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 the 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 returned 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.

[107] 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 34: Bodily Injury

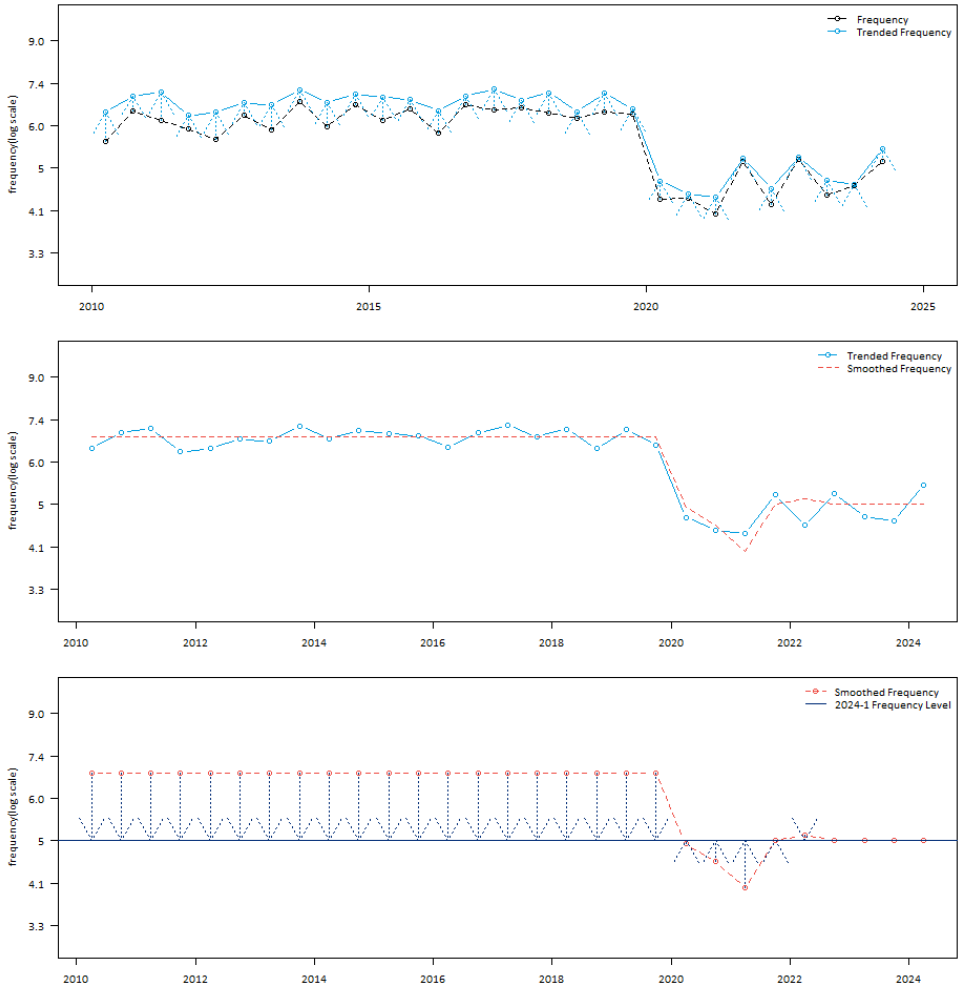


Table 15: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
2019-2	0.729
2020-1	1.017
2020-2	1.107
2021-1	1.252
2021-2	1.001
2022-1	0.976
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 35: Property Damage (including DCPD)

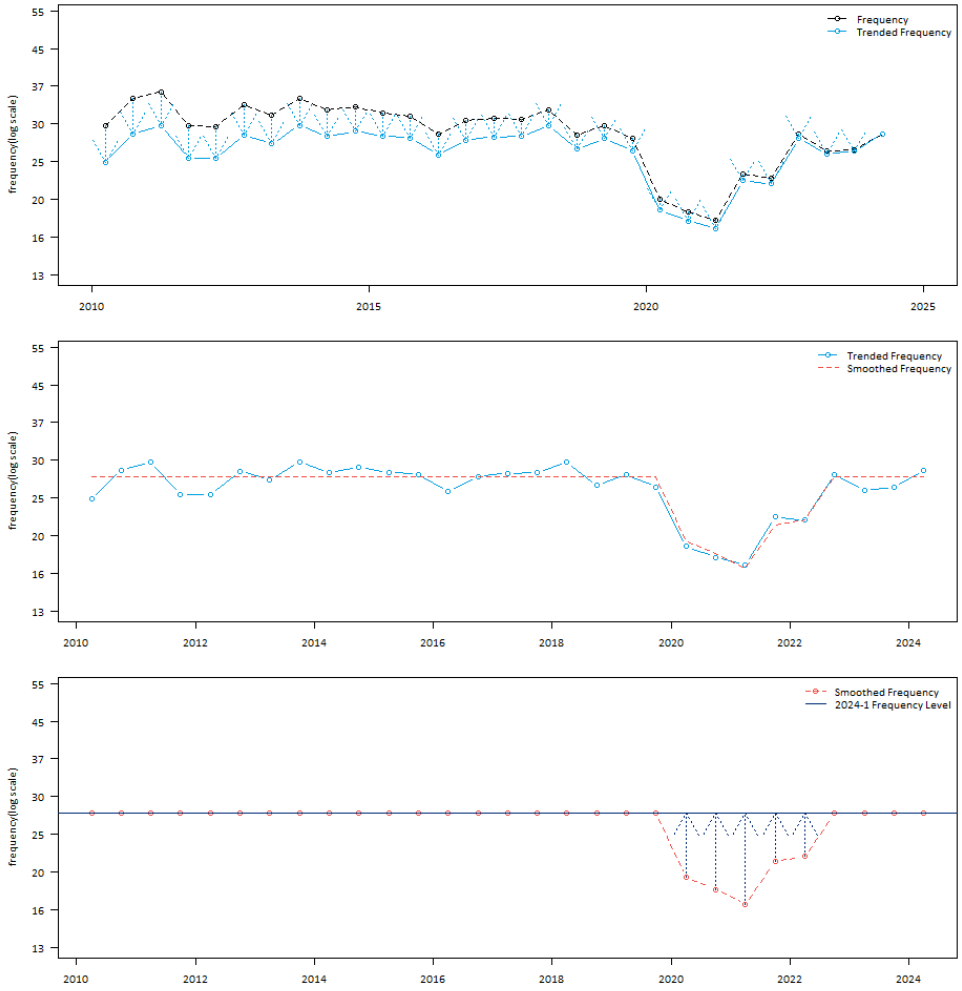


Table 16: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
2019-2	1.000
2020-1	1.404
2020-2	1.497
2021-1	1.620
2021-2	1.290
2022-1	1.256
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 36: Accident Benefits

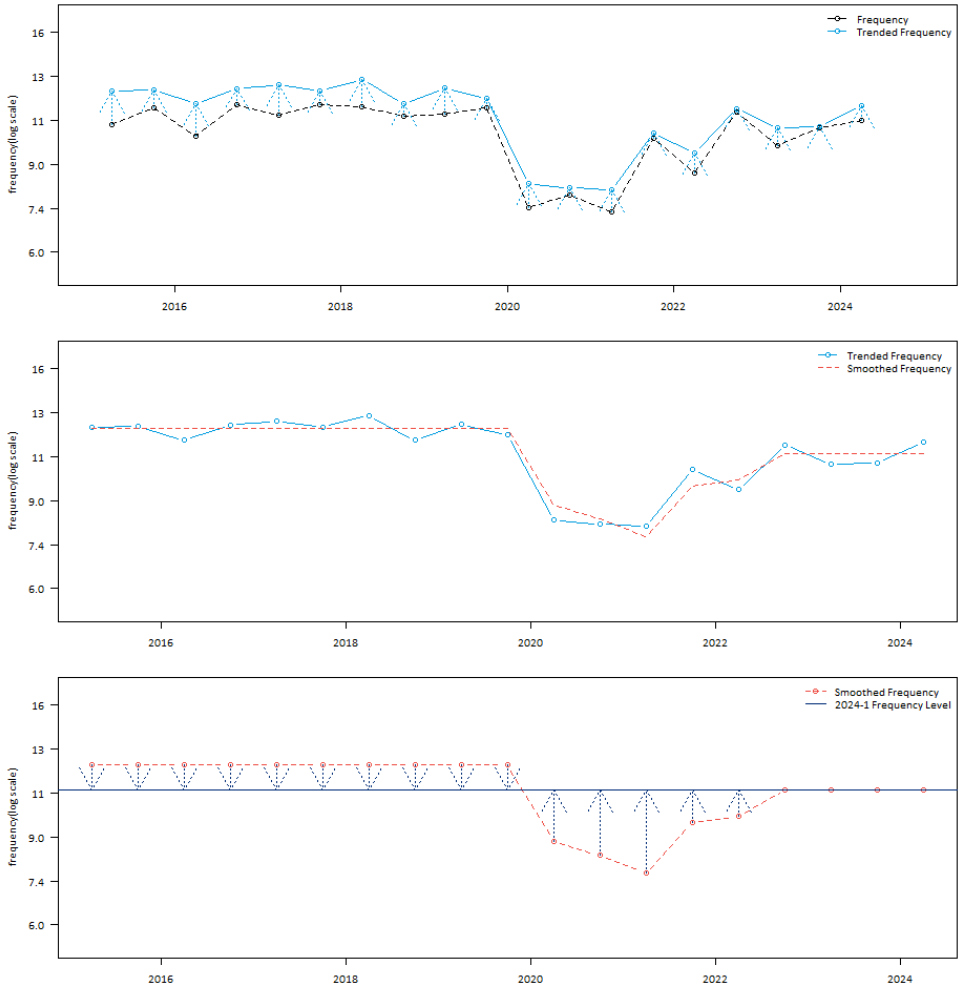


Table 17: Accident Benefits Adjustment Factors

Accident Semester	Combined New Normal Factor
2019-2	0.892
2020-1	1.263
2020-2	1.349
2021-1	1.463
2021-2	1.158
2022-1	1.127
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 37: Collision

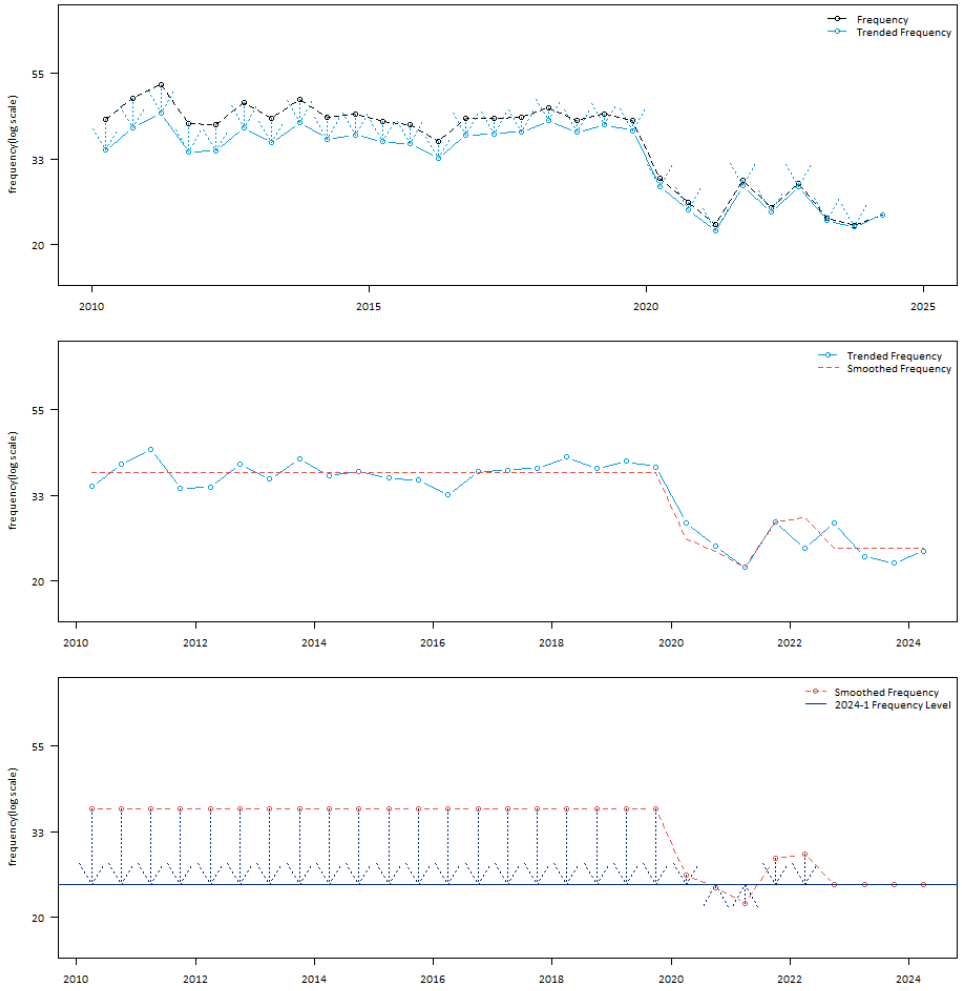


Table 18: Collision Total Adjustment Factors

Accident Semester	Combined New Normal Factor
2019-2	0.642
2020-1	0.945
2020-2	1.016
2021-1	1.112
2021-2	0.858
2022-1	0.833
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

10. Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the Board for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of AIRB.
- **Distribution, Circulation, and Publication** - This report is not intended for general circulation or publication, nor is it to be used, quoted or distributed to others for any purpose other than those that may be set forth herein or in the written agreement pursuant to which we issued this report without the prior written consent of Oliver Wyman. Neither all nor any part of the contents of this report, any opinions expressed herein, or the firm with which this report is connected, shall be disseminated to the public through advertising media, public relations, news media, sales media, mail, direct transmittal, or any other public means of communications, without the prior written consent of Oliver Wyman.
- **Third Party Reliance and Due Diligence** – Oliver Wyman's consent to any distribution of this report (whether herein or in the written agreement pursuant to which we issued this report) to parties other than the Board does not constitute advice by Oliver Wyman to any such third parties. Any distribution to third parties shall be solely for informational purposes and not for purposes of reliance by any such parties. Oliver Wyman assumes no liability related to third party use of this report or any actions taken or decisions made as a consequence of the results, advice or recommendations set forth herein. This report should not replace the due diligence on behalf of any such third party.

11. Consideration and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by the AIRB and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.
- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.
- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data provided by AIRB and GISA and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.
- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to insurers writing business in Alberta. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.
- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

12. Definition of Key Terms

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

12.1. Insurance Coverages

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

Third Party Liability (TPL)
There are three parts to this Basic Coverage:

- Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of $200,000 per claim to well over $2,000,000 per claim.
- Property Damage-tort (PD-tort) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.
- Direct Compensation Property Damage (DCPD) coverage from own insurer for damage to own vehicle caused by a third party due to a collision.

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

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

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

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

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

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

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

12.2. Other Terms

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

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

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

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

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

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

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

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

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

Combined Ratio

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

Earned Premium

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

Exposure Unit

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

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

- Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and
- Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve estimates are adjusted to reflect newly

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

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

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

Operating Expenses

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

Paid Losses

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

Premium Drift

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

Rate Group Drift

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

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

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

Reported Incurred Loss
The sum of:

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

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

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

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

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

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

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

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

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

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

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

13. Closing

This report was prepared by Rajesh Sahasrabuddhe, FCAS, FCIA and Felix Chan, FCAS, FCIA of Oliver Wyman

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

Sincerely,

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

Felix Chan, FCAS, FCIA
felix.chan@oliverwyman.com

14. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 10
- Property Damage: Pages 11 to 22
- Accident Benefits: Pages 23 to 38
- Collision: Pages 39 to 48
- Comprehensive: Page 49 to 50
- Comprehensive Theft: Page 51 to 54
- All Perils: Pages 55 to 63
- Specified Perils: Pages 64 to 78
- Underinsured Motorists (UM): Pages 69 to 71

Appendix F: Summary of selected loss trend models.

Province of Alberta

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

Claim Count Development Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.196	1.028	0.987	0.884	1.086	1.005	0.934	1.043	1.604
12	1.050	1.000	0.994	0.956	1.017	0.999	0.976	1.006	1.227
18	1.042	1.004	0.999	0.989	1.007	1.000	0.994	1.007	1.043
24	1.010	1.001	0.999	0.998	1.002	1.000	0.995	1.001	0.885
30	0.983	1.000	0.999	0.999	1.000	1.000	0.999	1.001	0.627
36	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.553
42	0.982	1.000	0.999	1.000	1.000	1.000	1.000	1.001	0.536
48	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.564
54	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.591
60	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.611
66	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.643
72	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.669
78	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.731
84	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.775
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.822
96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.842
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.876
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.898
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.939
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.966
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.971
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.976
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

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

Claim Count Development Selections
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Avg: Last 3 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 4 Semester	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 Semesters Excl Latest Diagonal	Avg: 4 Semesters	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
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semesters Excl Latest Diagonal	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	Avg: 6 Semesters ex hi/lo	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	Avg: 6 Semesters ex hi/lo	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: 20 Semesters	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Avg: 6 Semesters ex hi/lo	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: 20 Semesters	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	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	1.000	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	1.000	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	1.000	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	1.000	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: 10 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: 10 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	Avg: 6 Semesters ex hi/lo
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	1.000
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	1.000
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

Province of Alberta

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

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	3.896	1.073	1.232	0.927	1.025	0.990	1.015	0.953	8.853
12	2.583	1.020	1.107	0.934	1.003	0.987	0.972	1.012	3.181
18	2.109	1.013	1.061	0.972	1.003	0.998	0.991	0.999	2.384
24	1.770	1.008	0.996	0.990	1.000	0.999	0.993	0.999	1.961
30	1.482	1.001	1.030	0.997	0.999	0.999	0.999	1.001	1.507
36	1.318	1.000	1.033	0.999	0.999	1.000	1.000	1.001	1.262
42	1.210	1.000	1.023	0.999	0.999	0.999	1.000	1.001	1.133
48	1.141	0.999	1.021	0.999	0.999	0.999	0.999	1.001	1.082
54	1.098	1.000	1.015	0.999	1.000	1.000	0.999	1.001	1.046
60	1.062	1.000	1.007	0.999	1.000	1.000	0.999	1.001	1.013
66	1.041	1.000	1.005	1.000	1.000	1.000	1.000	1.001	0.992
72	1.028	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.960
78	1.023	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.970
84	1.016	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.967
90	1.012	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.980
96	1.012	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.978
102	1.010	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.993
108	1.008	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.984
114	1.007	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.992
120	1.005	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.991
126	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.005
132	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.997
138	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
144	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
162	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
174	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

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

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
12	Avg: 6 Semesters ex hi/lo	Wght Avg: 4 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: All Semesters
18	Avg: 6 Semesters ex hi/lo	Avg: 4 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 4 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 4 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
36	Wght Avg: 4 Semesters Excl Latest Diagonal	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	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	Avg: 6 Semesters ex hi/lo	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	Avg: 6 Semesters ex hi/lo	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	Avg: 6 Semesters ex hi/lo	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	Avg: 6 Semesters ex hi/lo	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	Wght Avg: 6 Semester	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	Wght Avg: 6 Semester	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	Wght Avg: 6 Semester	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	Wght Avg: 6 Semesters Excl Latest Diagonal	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	Avg: 6 Semesters ex hi/lo	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	Avg: All Semester ex hi/lo	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
174	Avg: 6 Semesters ex hi/lo	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

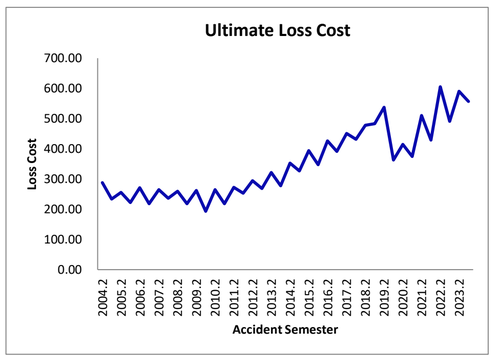
Province of Alberta

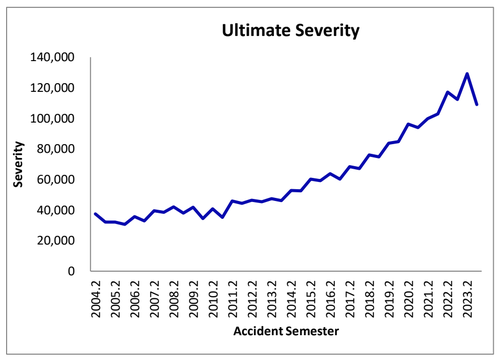
Third Party Liability - Bodily Injury

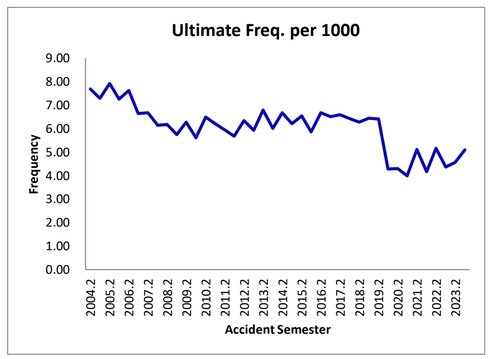
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	888,607	6,836	232,378	1.103	256,313	288.44		37,495		7.69			
2005.1	234	884,433	6,442	188,330	1.097	206,673	233.68		32,082		7.28		261.13	
2005.2	228	939,935	7,446	218,653	1.097	239,949	255.28	-11.5%	32,225	-14.1%	7.92	3.0%		
2006.1	222	945,687	6,859	193,296	1.087	210,016	222.08	-5.0%	30,619	-4.6%	7.25	-0.4%	238.63	-8.6%
2006.2	216	1,001,659	7,636	250,339	1.087	271,994	271.54	6.4%	35,620	10.5%	7.62	-3.8%		
2007.1	210	1,002,163	6,661	200,979	1.089	218,826	218.35	-1.7%	32,852	7.3%	6.65	-8.4%	244.94	2.6%
2007.2	204	1,056,585	7,050	256,451	1.089	279,223	264.27	-2.7%	39,606	11.2%	6.67	-12.5%		
2008.1	198	1,052,596	6,470	229,484	1.084	248,669	236.24	8.2%	38,434	17.0%	6.15	-7.5%	250.28	2.2%
2008.2	192	1,097,151	6,777	263,159	1.084	285,159	259.91	-1.7%	42,077	6.2%	6.18	-7.4%		
2009.1	186	1,079,662	6,202	212,865	1.105	235,238	217.88	-7.8%	37,929	-1.3%	5.74	-6.5%	239.06	-4.5%
2009.2	180	1,119,138	7,035	265,941	1.105	293,891	262.61	1.0%	41,776	-0.7%	6.29	1.8%		
2010.1	174	1,100,167	6,184	192,911	1.102	212,530	193.18	-11.3%	34,367	-9.4%	5.62	-2.1%	228.19	-4.5%
2010.2	168	1,147,127	7,449	276,295	1.102	304,394	265.35	1.0%	40,864	-2.2%	6.49	3.3%		
2011.1	162	1,128,675	7,017	225,649	1.095	246,973	218.82	13.3%	35,196	2.4%	6.22	10.6%	242.27	6.2%
2011.2	156	1,178,554	7,010	293,530	1.095	321,268	272.60	2.7%	45,831	12.2%	5.95	-8.4%		
2012.1	150	1,171,058	6,659	271,284	1.091	296,025	252.78	15.5%	44,456	26.3%	5.69	-8.5%	262.72	8.4%
2012.2	144	1,220,907	7,744	329,096	1.091	359,110	294.13	7.9%	46,370	1.2%	6.34	6.6%		
2013.1	138	1,210,576	7,173	295,372	1.099	324,751	268.26	6.1%	45,274	1.8%	5.93	4.2%	281.25	7.1%
2013.2	132	1,269,780	8,620	371,388	1.099	408,328	321.57	9.3%	47,371	2.2%	6.79	7.0%		
2014.1	126	1,257,016	7,567	319,015	1.093	348,715	277.41	3.4%	46,086	1.8%	6.02	1.6%	299.61	6.5%
2014.2	120	1,319,709	8,819	425,971	1.093	465,629	352.83	9.7%	52,797	11.5%	6.68	-1.6%		
2015.1	114	1,302,828	8,092	385,592	1.103	425,269	326.42	17.7%	52,554	14.0%	6.21	3.2%	339.71	13.4%
2015.2	108	1,349,390	8,834	481,541	1.103	531,092	393.58	11.6%	60,116	13.9%	6.55	-2.0%		
2016.1	102	1,324,192	7,753	423,924	1.085	459,915	347.32	6.4%	59,321	12.9%	5.85	-5.7%	370.67	9.1%
2016.2	96	1,354,516	9,052	531,720	1.085	576,863	425.88	8.2%	63,726	6.0%	6.68	2.1%		
2017.1	90	1,323,271	8,615	474,821	1.092	518,268	391.66	12.8%	60,158	1.4%	6.51	11.2%	408.97	10.3%
2017.2	84	1,369,355	9,029	564,815	1.092	616,495	450.21	5.7%	68,280	7.1%	6.59	-1.3%		
2018.1	78	1,348,571	8,668	528,605	1.101	581,836	431.45	10.2%	67,127	11.6%	6.43	-1.3%	440.90	7.8%
2018.2	72	1,399,085	8,777	607,099	1.101	668,234	477.62	6.1%	76,132	11.5%	6.27	-4.9%		
2019.1	66	1,372,057	8,848	597,578	1.108	662,116	482.57	11.8%	74,835	11.5%	6.45	0.3%	480.07	8.9%
2019.2	60	1,410,664	9,036	683,536	1.108	757,358	536.88	12.4%	83,820	10.1%	6.41	2.1%		
2020.1	54	1,371,288	5,875	451,021	1.103	497,333	362.68	-24.8%	84,653	13.1%	4.28	-33.6%	451.01	-6.1%
2020.2	48	1,408,829	6,067	530,044	1.103	584,471	414.86	-22.7%	96,336	14.9%	4.31	-32.8%		
2021.1	42	1,380,603	5,511	459,572	1.126	517,590	374.90	3.4%	93,928	11.0%	3.99	-6.8%	395.08	-12.4%
2021.2	36	1,426,090	7,303	646,749	1.126	728,397	510.77	23.1%	99,744	3.5%	5.12	18.9%		
2022.1	30	1,395,285	5,823	535,732	1.118	599,031	429.33	14.5%	102,876	9.5%	4.17	4.6%	470.49	19.1%
2022.2	24	1,444,998	7,461	782,178	1.118	874,597	605.26	18.5%	117,216	17.5%	5.16	0.8%		
2023.1	18	1,425,561	6,232	626,572	1.118	700,605	491.46	14.5%	112,423	9.3%	4.37	4.8%	548.74	16.6%
2023.2	12	1,481,625	6,766	781,927	1.118	874,315	590.11	-2.5%	129,228	10.2%	4.57	-11.6%		
2024.1	6	1,474,794	7,527	734,024	1.118	820,753	556.52	13.2%	109,048	-3.0%	5.10	16.7%	573.35	4.5%
Total		49,434,188	294,923	16,339,439		18,028,215								







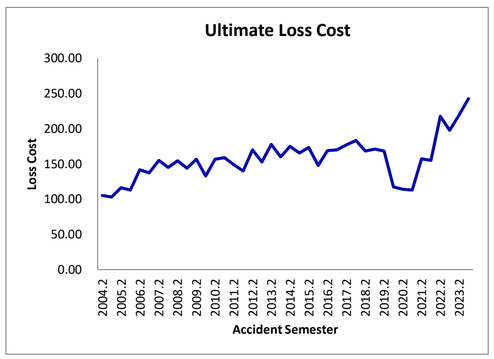
Province of Alberta

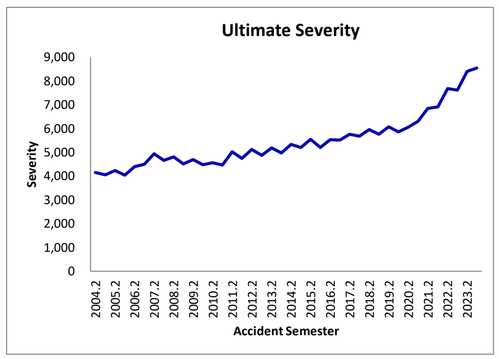
Third Party Liability - Property Damage

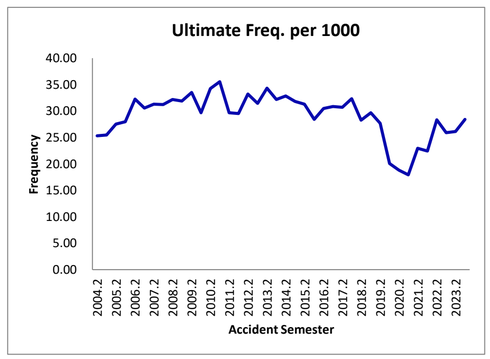
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	888,607	22,514	84,640	1.103	93,358	105.06		4,147		25.34			
2005.1	234	884,433	22,494	83,059	1.097	91,149	103.06		4,052		25.43		104.06	
2005.2	228	939,935	25,852	99,750	1.097	109,466	116.46	10.9%	4,234	2.1%	27.50	8.6%		
2006.1	222	945,687	26,425	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%	114.64	10.2%
2006.2	216	1,001,659	32,321	130,657	1.087	141,959	141.72	21.7%	4,392	3.7%	32.27	17.3%		
2007.1	210	1,002,163	30,643	126,376	1.089	137,598	137.30	21.7%	4,490	11.2%	30.58	9.4%	139.51	21.7%
2007.2	204	1,056,585	33,104	150,261	1.089	163,605	154.84	9.3%	4,942	12.5%	31.33	-2.9%		
2008.1	198	1,052,596	32,851	141,016	1.084	152,805	145.17	5.7%	4,651	3.6%	31.21	2.1%	150.02	7.5%
2008.2	192	1,097,151	35,309	156,643	1.084	169,738	154.71	-0.1%	4,807	-2.7%	32.18	2.7%		
2009.1	186	1,079,662	34,399	140,589	1.105	155,365	143.90	-0.9%	4,517	-2.9%	31.86	2.1%	149.35	-0.4%
2009.2	180	1,119,138	37,468	158,892	1.105	175,591	156.90	1.4%	4,686	-2.5%	33.48	4.0%		
2010.1	174	1,100,167	32,649	132,573	1.102	146,055	132.76	-7.7%	4,474	-1.0%	29.68	-6.9%	144.93	-3.0%
2010.2	168	1,147,127	39,311	162,926	1.102	179,495	156.47	-0.3%	4,566	-2.6%	34.27	2.4%		
2011.1	162	1,128,675	40,122	163,579	1.095	179,037	158.63	19.5%	4,462	-0.3%	35.55	19.8%	157.54	8.7%
2011.2	156	1,178,554	35,010	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%		
2012.1	150	1,171,058	34,575	150,259	1.091	163,963	140.01	-11.7%	4,742	6.3%	29.52	-16.9%	144.51	-8.3%
2012.2	144	1,220,907	40,524	190,259	1.091	207,611	170.05	14.1%	5,123	2.2%	33.19	11.7%		
2013.1	138	1,210,576	38,045	168,512	1.099	185,273	153.05	9.3%	4,870	2.7%	31.43	6.4%	161.58	11.8%
2013.2	132	1,269,780	43,629	205,493	1.099	225,932	177.93	4.6%	5,178	1.1%	34.36	3.5%		
2014.1	126	1,257,016	40,474	183,997	1.093	201,127	160.00	4.5%	4,969	2.0%	32.20	2.5%	169.01	4.6%
2014.2	120	1,319,709	43,373	211,481	1.093	231,169	175.17	-1.6%	5,330	2.9%	32.87	-4.3%		
2015.1	114	1,302,828	41,470	195,370	1.103	215,474	165.39	3.4%	5,196	4.6%	31.83	-1.1%	170.31	0.8%
2015.2	108	1,349,390	42,228	212,310	1.103	234,157	173.53	-0.9%	5,545	4.0%	31.29	-4.8%		
2016.1	102	1,324,192	37,628	180,358	1.085	195,670	147.77	-10.7%	5,200	0.1%	28.42	-10.7%	160.77	-5.6%
2016.2	96	1,354,516	41,287	210,695	1.085	228,583	168.76	-2.7%	5,536	-0.2%	30.48	-2.6%		
2017.1	90	1,323,271	40,811	206,098	1.092	224,955	170.00	15.0%	5,512	6.0%	30.84	8.5%	169.37	5.4%
2017.2	84	1,369,355	42,015	221,918	1.092	242,223	176.89	4.8%	5,765	4.1%	30.68	0.7%		
2018.1	78	1,348,571	43,574	224,480	1.101	247,086	183.22	7.8%	5,671	2.9%	32.31	4.8%	180.03	6.3%
2018.2	72	1,399,085	39,551	213,834	1.101	235,368	168.23	-4.9%	5,951	3.2%	28.27	-7.9%		
2019.1	66	1,372,057	40,762	211,903	1.108	234,789	171.12	-6.6%	5,760	1.6%	29.71	-8.1%	169.66	-5.8%
2019.2	60	1,410,664	39,064	214,040	1.108	237,157	168.12	-0.1%	6,071	2.0%	27.69	-2.0%		
2020.1	54	1,371,288	27,495	146,029	1.103	161,024	117.43	-31.4%	5,857	1.7%	20.05	-32.5%	143.13	-15.6%
2020.2	48	1,408,829	26,505	145,690	1.103	160,650	114.03	-32.2%	6,061	-0.2%	18.81	-32.1%		
2021.1	42	1,380,603	24,760	138,553	1.126	156,044	113.03	-3.7%	6,302	7.6%	17.93	-10.6%	113.53	-20.7%
2021.2	36	1,426,090	32,740	198,887	1.126	223,995	157.07	37.7%	6,842	12.9%	22.96	22.0%		
2022.1	30	1,395,285	31,310	193,572	1.118	216,444	155.13	37.2%	6,913	9.7%	22.44	25.1%	156.11	37.5%
2022.2	24	1,444,998	40,937	281,251	1.118	314,483	217.64	38.6%	7,682	12.3%	28.33	23.4%		
2023.1	18	1,425,561	36,984	251,956	1.118	281,726	197.62	27.4%	7,617	10.2%	25.94	15.6%	207.70	33.0%
2023.2	12	1,481,625	38,668	290,720	1.118	325,070	219.40	0.8%	8,407	9.4%	26.10	-7.9%		
2024.1	6	1,474,794	41,875	319,973	1.118	357,779	242.60	22.8%	8,544	12.2%	28.39	9.4%	230.97	11.2%
Total		49,434,188	1,430,756	7,157,225		7,885,253								







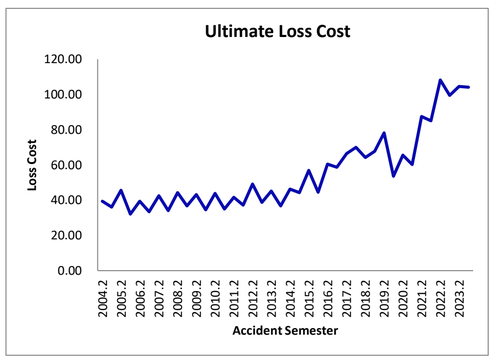
Province of Alberta

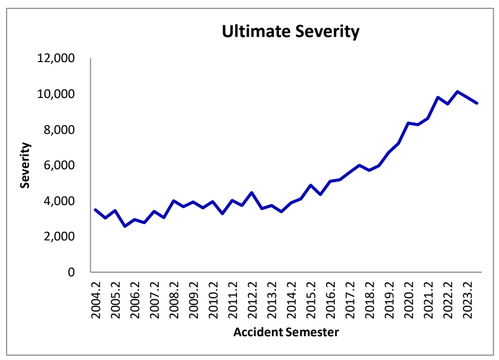
Accident Benefits - Total

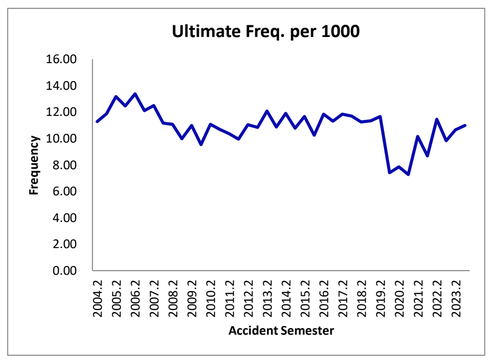
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	893,639	10,077	31,950	1.103	35,241	39.44		3,497		11.28			
2005.1	234	888,576	10,544	29,248	1.097	32,097	36.12		3,044		11.87		37.78	
2005.2	228	941,651	12,400	39,061	1.097	42,866	45.52	15.4%	3,457	-1.2%	13.17	16.8%		
2006.1	222	945,399	11,793	27,918	1.087	30,333	32.08	-11.2%	2,572	-15.5%	12.47	5.1%	38.79	2.7%
2006.2	216	1,000,816	13,388	36,355	1.087	39,500	39.47	-13.3%	2,950	-14.7%	13.38	1.6%		
2007.1	210	1,001,482	12,116	30,836	1.089	33,574	33.52	4.5%	2,771	7.7%	12.10	-3.0%	36.50	-5.9%
2007.2	204	1,056,480	13,185	41,260	1.089	44,924	42.52	7.7%	3,407	15.5%	12.48	-6.7%		
2008.1	198	1,053,269	11,753	33,097	1.084	35,864	34.05	1.6%	3,051	10.1%	11.16	-7.8%	38.29	4.9%
2008.2	192	1,098,120	12,154	44,778	1.084	48,522	44.19	3.9%	3,992	17.2%	11.07	-11.3%		
2009.1	186	1,080,605	10,798	35,873	1.105	39,643	36.69	7.7%	3,671	20.3%	9.99	-10.4%	40.47	5.7%
2009.2	180	1,119,821	12,288	43,660	1.105	48,249	43.09	-2.5%	3,926	-1.6%	10.97	-0.9%		
2010.1	174	1,100,484	10,502	34,432	1.102	37,933	34.47	-6.0%	3,612	-1.6%	9.54	-4.5%	38.82	-4.1%
2010.2	168	1,147,365	12,705	45,667	1.102	50,311	43.85	1.8%	3,960	0.9%	11.07	0.9%		
2011.1	162	1,128,483	12,056	36,063	1.095	39,471	34.98	1.5%	3,274	-9.4%	10.68	11.9%	39.45	1.6%
2011.2	156	1,178,585	12,214	44,930	1.095	49,176	41.72	-4.8%	4,026	1.7%	10.36	-6.4%		
2012.1	150	1,171,425	11,638	39,943	1.091	43,586	37.21	6.4%	3,745	14.4%	9.94	-7.0%	39.47	0.1%
2012.2	144	1,221,821	13,507	55,139	1.091	60,168	49.24	18.0%	4,454	10.6%	11.06	6.7%		
2013.1	138	1,211,525	13,132	42,667	1.099	46,911	38.72	4.1%	3,572	-4.6%	10.84	9.1%	44.00	11.5%
2013.2	132	1,270,775	15,332	52,127	1.099	57,312	45.10	-8.4%	3,738	-16.1%	12.07	9.1%		
2014.1	126	1,257,884	13,674	42,304	1.093	46,242	36.76	-5.1%	3,382	-5.3%	10.87	0.3%	40.95	-6.9%
2014.2	120	1,319,426	15,696	55,956	1.093	61,165	46.36	2.8%	3,897	4.2%	11.90	-1.4%		
2015.1	114	1,301,686	14,046	52,284	1.103	57,664	44.30	20.5%	4,105	21.4%	10.79	-0.7%	45.34	10.7%
2015.2	108	1,347,549	15,721	69,441	1.103	76,587	56.83	22.6%	4,872	25.0%	11.67	-1.9%		
2016.1	102	1,322,770	13,566	54,371	1.085	58,987	44.59	0.7%	4,348	5.9%	10.26	-5.0%	50.77	12.0%
2016.2	96	1,354,707	16,053	75,345	1.085	81,742	60.34	6.2%	5,092	4.5%	11.85	1.6%		
2017.1	90	1,324,296	14,961	71,105	1.092	77,611	58.61	31.4%	5,188	19.3%	11.30	10.2%	59.48	17.2%
2017.2	84	1,370,720	16,235	83,413	1.092	91,045	66.42	10.1%	5,608	10.1%	11.84	0.0%		
2018.1	78	1,350,048	15,792	85,945	1.101	94,600	70.07	19.6%	5,990	15.5%	11.70	3.5%	68.23	14.7%
2018.2	72	1,400,265	15,758	81,739	1.101	89,970	64.25	-3.3%	5,710	1.8%	11.25	-5.0%		
2019.1	66	1,371,966	15,560	83,936	1.108	93,001	67.79	-3.3%	5,977	-0.2%	11.34	-3.0%	66.00	-3.3%
2019.2	60	1,410,992	16,455	99,675	1.108	110,440	78.27	21.8%	6,712	17.6%	11.66	3.6%		
2020.1	54	1,371,555	10,166	66,642	1.103	73,485	53.58	-21.0%	7,229	20.9%	7.41	-34.6%	66.10	0.1%
2020.2	48	1,408,853	11,043	83,753	1.103	92,353	65.55	-16.3%	8,363	24.6%	7.84	-32.8%		
2021.1	42	1,380,913	10,041	73,708	1.126	83,013	60.11	12.2%	8,267	14.4%	7.27	-1.9%	62.86	-4.9%
2021.2	36	1,426,747	14,480	110,801	1.126	124,790	87.46	33.4%	8,618	3.1%	10.15	29.5%		
2022.1	30	1,394,622	12,122	106,177	1.118	118,723	85.13	41.6%	9,794	18.5%	8.69	19.5%	86.31	37.3%
2022.2	24	1,440,006	16,508	139,316	1.118	155,777	108.18	23.7%	9,436	9.5%	11.46	13.0%		
2023.1	18	1,419,323	13,945	126,224	1.118	141,138	99.44	16.8%	10,121	3.3%	9.83	13.0%	103.84	20.3%
2023.2	12	1,476,519	15,745	137,952	1.118	154,252	104.47	-3.4%	9,797	3.8%	10.66	-7.0%		
2024.1	6	1,470,168	16,160	136,953	1.118	153,134	104.16	4.7%	9,476	-6.4%	10.99	11.9%	104.32	0.5%
Total		49,431,336	535,313	2,582,045		2,851,398								







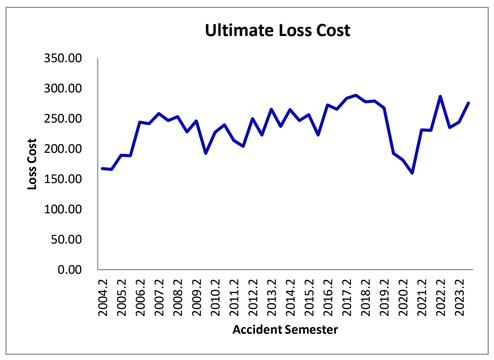
Province of Alberta

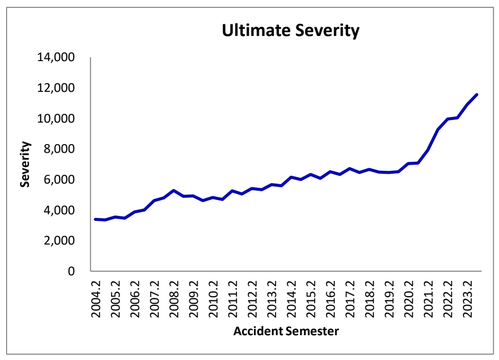
Collision

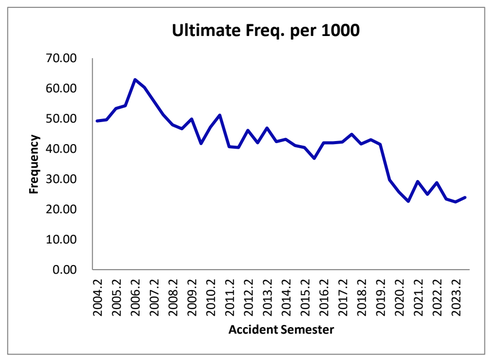
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	642,167	31,610	97,191	1.103	107,202	166.94		3,391		49.22			
2005.1	234	647,383	32,092	98,079	1.097	107,632	166.26		3,354		49.57		166.60	
2005.2	228	687,146	36,676	118,370	1.097	129,900	189.04	13.2%	3,542	4.4%	53.37	8.4%		
2006.1	222	696,013	37,742	120,845	1.087	131,298	188.64	13.5%	3,479	3.7%	54.23	9.4%	188.84	13.4%
2006.2	216	741,282	46,633	166,719	1.087	181,140	244.36	29.3%	3,884	9.7%	62.91	17.9%		
2007.1	210	750,060	45,256	166,197	1.089	180,955	241.25	27.9%	3,998	14.9%	60.34	11.3%	242.80	28.6%
2007.2	204	792,471	44,265	187,944	1.089	204,634	258.22	5.7%	4,623	19.0%	55.86	-11.2%		
2008.1	198	798,345	40,955	181,619	1.084	196,803	246.51	2.2%	4,805	20.2%	51.30	-15.0%	252.35	3.9%
2008.2	192	834,468	40,019	195,128	1.084	211,440	253.38	-1.9%	5,283	14.3%	47.96	-14.1%		
2009.1	186	823,603	38,449	170,079	1.105	187,954	228.21	-7.4%	4,888	1.7%	46.68	-9.0%	240.88	-4.5%
2009.2	180	845,121	42,189	188,191	1.105	207,970	246.08	-2.9%	4,929	-6.7%	49.92	4.1%		
2010.1	174	828,624	34,579	144,597	1.102	159,303	192.25	-15.8%	4,607	-5.8%	41.73	-10.6%	219.43	-8.9%
2010.2	168	854,563	40,322	176,222	1.102	194,143	227.18	-7.7%	4,815	-2.3%	47.18	-5.5%		
2011.1	162	841,045	43,035	184,196	1.095	201,603	239.71	24.7%	4,685	1.7%	51.17	22.6%	233.39	6.4%
2011.2	156	872,428	35,467	170,542	1.095	186,658	213.95	-5.8%	5,263	9.3%	40.65	-13.8%		
2012.1	150	868,928	35,136	162,386	1.091	177,196	203.92	-14.9%	5,043	7.7%	40.44	-21.0%	208.95	-10.5%
2012.2	144	903,590	41,650	206,714	1.091	225,567	249.63	16.7%	5,416	2.9%	46.09	13.4%		
2013.1	138	900,197	37,734	182,688	1.099	200,859	223.13	9.4%	5,323	5.6%	41.92	3.7%	236.41	13.1%
2013.2	132	942,652	44,196	227,850	1.099	250,514	265.75	6.5%	5,668	4.7%	46.89	1.7%		
2014.1	126	937,673	39,753	203,540	1.093	222,490	237.28	6.3%	5,597	5.1%	42.40	1.1%	251.55	6.4%
2014.2	120	981,092	42,320	237,735	1.093	259,869	264.88	-0.3%	6,141	8.3%	43.14	-8.0%		
2015.1	114	970,725	39,928	217,184	1.103	239,532	246.76	4.0%	5,999	7.2%	41.13	-3.0%	255.86	1.7%
2015.2	108	1,000,565	40,455	232,387	1.103	256,299	256.15	-3.3%	6,335	3.2%	40.43	-6.3%		
2016.1	102	981,072	36,079	201,735	1.085	218,862	223.08	-9.6%	6,066	1.1%	36.78	-10.6%	239.78	-6.3%
2016.2	96	999,692	41,958	251,286	1.085	272,620	272.70	6.5%	6,497	2.6%	41.97	3.8%		
2017.1	90	979,317	41,082	238,213	1.092	260,009	265.50	19.0%	6,329	4.3%	41.95	14.1%	269.14	12.2%
2017.2	84	1,010,495	42,659	262,213	1.092	286,205	283.23	3.9%	6,709	3.3%	42.22	0.6%		
2018.1	78	998,161	44,678	261,737	1.101	288,094	288.62	8.7%	6,448	1.9%	44.76	6.7%	285.91	6.2%
2018.2	72	1,031,256	42,893	259,990	1.101	286,171	277.50	-2.0%	6,672	-0.6%	41.59	-1.5%		
2019.1	66	1,011,454	43,556	254,850	1.108	282,374	279.18	-3.3%	6,483	0.5%	43.06	-3.8%	278.33	-2.7%
2019.2	60	1,034,692	42,920	249,593	1.108	276,550	267.28	-3.7%	6,443	-3.4%	41.48	-0.3%		
2020.1	54	1,004,870	29,799	175,627	1.103	193,661	192.72	-31.0%	6,499	0.2%	29.65	-31.1%	230.54	-17.2%
2020.2	48	1,023,879	26,327	168,338	1.103	185,624	181.29	-32.2%	7,051	9.4%	25.71	-38.0%		
2021.1	42	1,002,041	22,632	142,101	1.126	160,040	159.71	-17.1%	7,071	8.8%	22.59	-23.8%	170.62	-26.0%
2021.2	36	1,030,448	30,137	211,407	1.126	238,096	231.06	27.5%	7,900	12.1%	29.25	13.7%		
2022.1	30	1,009,871	25,142	208,100	1.118	232,688	230.41	44.3%	9,255	30.9%	24.90	10.2%	230.74	35.2%
2022.2	24	1,044,812	30,049	267,878	1.118	299,529	286.68	24.1%	9,968	26.2%	28.76	-1.7%		
2023.1	18	1,034,883	24,240	217,313	1.118	242,990	234.80	1.9%	10,024	8.3%	23.42	-5.9%	260.86	13.1%
2023.2	12	1,076,143	24,116	235,180	1.118	262,968	244.36	-14.8%	10,904	9.4%	22.41	-22.1%		
2024.1	6	1,076,407	25,685	265,380	1.118	296,736	275.67	17.4%	11,553	15.2%	23.86	1.9%	260.02	-0.3%
Total		36,509,635	1,484,416	7,907,345		8,704,175								







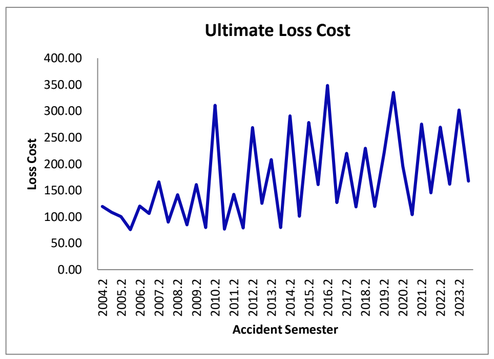
Province of Alberta

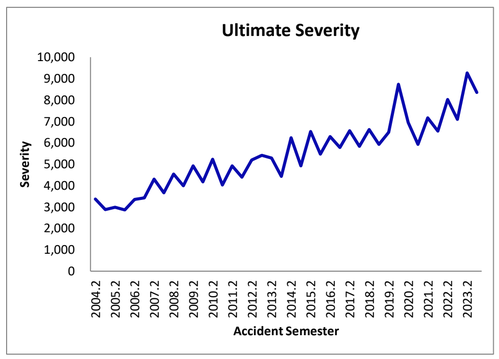
Comprehensive - Total

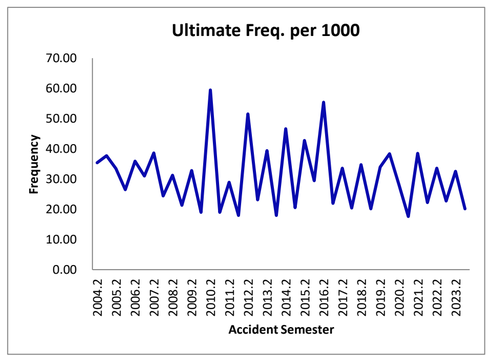
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	778,049	27,538	84,072	1.103	92,731	119.18		3,367		35.39			
2005.1	234	785,901	29,597	77,572	1.097	85,127	108.32		2,876		37.66		113.72	
2005.2	228	832,748	27,889	76,081	1.097	83,492	100.26	-15.9%	2,994	-11.1%	33.49	-5.4%		
2006.1	222	842,892	22,280	58,706	1.087	63,785	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%	87.89	-22.7%
2006.2	216	890,498	31,992	98,467	1.087	106,984	120.14	19.8%	3,344	11.7%	35.93	7.3%		
2007.1	210	905,984	28,051	88,135	1.089	95,961	105.92	40.0%	3,421	19.5%	30.96	17.1%	112.97	28.5%
2007.2	204	955,162	36,870	145,949	1.089	158,909	166.37	38.5%	4,310	28.9%	38.60	7.4%		
2008.1	198	967,929	23,659	80,135	1.084	86,835	89.71	-15.3%	3,670	7.3%	24.44	-21.1%	127.79	13.1%
2008.2	192	1,007,535	31,543	132,034	1.084	143,072	142.00	-14.6%	4,536	5.2%	31.31	-18.9%		
2009.1	186	1,003,882	21,405	77,128	1.105	85,234	84.90	-5.4%	3,982	8.5%	21.32	-12.8%	113.51	-11.2%
2009.2	180	1,028,558	33,705	150,050	1.105	165,820	161.22	13.5%	4,920	8.5%	32.77	4.7%		
2010.1	174	1,018,732	19,397	73,621	1.102	81,108	79.62	-6.2%	4,182	5.0%	19.04	-10.7%	120.61	6.3%
2010.2	168	1,047,655	62,305	295,777	1.102	325,858	311.04	92.9%	5,230	6.3%	59.47	81.5%		
2011.1	162	1,040,159	19,785	72,841	1.095	79,725	76.65	-3.7%	4,030	-3.6%	19.02	-0.1%	194.26	61.1%
2011.2	156	1,071,639	31,030	139,781	1.095	152,991	142.76	-54.1%	4,930	-5.7%	28.96	-51.3%		
2012.1	150	1,073,024	19,216	77,494	1.091	84,562	78.81	2.8%	4,401	9.2%	17.91	-5.9%	110.76	-43.0%
2012.2	144	1,105,693	57,059	272,002	1.091	296,808	268.44	88.0%	5,202	5.5%	51.60	78.2%		
2013.1	138	1,104,775	25,557	125,790	1.099	138,302	125.19	58.9%	5,411	23.0%	23.13	29.2%	196.84	77.7%
2013.2	132	1,144,154	45,102	216,894	1.099	238,468	208.42	-22.4%	5,287	1.6%	39.42	-23.6%		
2014.1	126	1,142,612	20,492	83,124	1.093	90,863	79.52	-36.5%	4,434	-18.1%	17.93	-22.5%	144.02	-26.8%
2014.2	120	1,181,592	55,114	314,724	1.093	344,025	291.15	39.7%	6,242	18.1%	46.64	18.3%		
2015.1	114	1,173,179	24,056	107,388	1.103	118,438	100.96	27.0%	4,923	11.0%	20.51	14.3%	196.39	36.4%
2015.2	108	1,197,909	51,148	302,294	1.103	333,400	278.32	-4.4%	6,518	4.4%	42.70	-8.5%		
2016.1	102	1,176,795	34,590	174,155	1.085	188,941	160.56	59.0%	5,462	10.9%	29.39	43.3%	219.96	12.0%
2016.2	96	1,187,873	65,812	381,405	1.085	413,786	348.34	25.2%	6,287	-3.5%	55.40	29.8%		
2017.1	90	1,170,121	25,752	136,250	1.092	148,716	127.09	-20.8%	5,775	5.7%	22.01	-25.1%	238.55	8.5%
2017.2	84	1,197,979	40,159	241,274	1.092	263,351	219.83	-36.9%	6,558	4.3%	33.52	-39.5%		
2018.1	78	1,188,749	24,252	128,373	1.101	141,301	118.86	-6.5%	5,826	0.9%	20.40	-7.3%	169.54	-28.9%
2018.2	72	1,215,220	42,200	253,690	1.101	279,237	229.78	4.5%	6,617	0.9%	34.73	3.6%		
2019.1	66	1,193,743	23,988	128,438	1.108	142,309	119.21	0.3%	5,932	1.8%	20.09	-1.5%	174.99	3.2%
2019.2	60	1,206,379	41,003	240,277	1.108	266,227	220.68	-4.0%	6,493	-1.9%	33.99	-2.1%		
2020.1	54	1,183,561	45,334	359,420	1.103	396,326	334.86	180.9%	8,742	47.4%	38.30	90.6%	277.23	58.4%
2020.2	48	1,194,838	33,626	212,019	1.103	233,790	195.67	-11.3%	6,953	7.1%	28.14	-17.2%		
2021.1	42	1,170,878	20,599	108,466	1.126	122,159	104.33	-68.8%	5,930	-32.2%	17.59	-54.1%	150.46	-45.7%
2021.2	36	1,188,225	45,720	290,786	1.126	327,496	275.62	40.9%	7,163	3.0%	38.48	36.7%		
2022.1	30	1,166,436	25,976	151,885	1.118	169,831	145.60	39.6%	6,538	10.2%	22.27	26.6%	211.21	40.4%
2022.2	24	1,193,178	40,037	287,445	1.118	321,408	269.37	-2.3%	8,028	12.1%	33.55	-12.8%		
2023.1	18	1,182,676	26,937	170,705	1.118	190,875	161.39	10.8%	7,086	8.4%	22.78	2.3%	215.62	2.1%
2023.2	12	1,216,293	39,650	328,497	1.118	367,311	301.99	12.1%	9,264	15.4%	32.60	-2.8%		
2024.1	6	1,218,986	24,530	183,020	1.118	204,645	167.88	4.0%	8,343	17.7%	20.12	-11.7%	234.86	8.9%
Total		43,552,192	1,344,953	6,926,166		7,630,205								







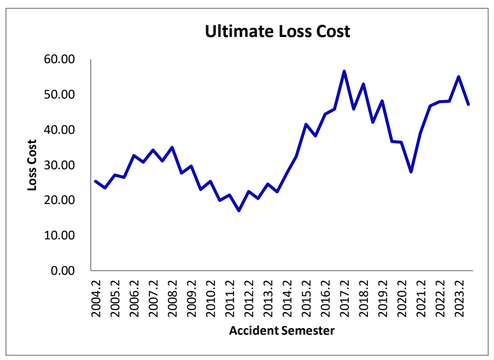
Province of Alberta

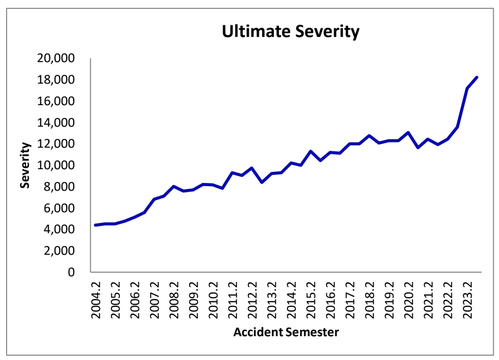
Comprehensive - Theft

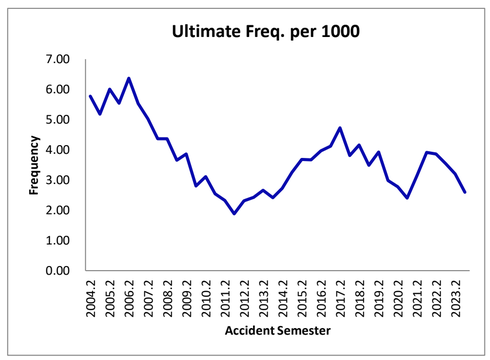
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	778,049	4,490	17,891	1.103	19,733	25.36		4,395		5.77			
2005.1	234	785,901	4,067	16,794	1.097	18,430	23.45		4,532		5.17		24.40	
2005.2	228	832,748	5,005	20,561	1.097	22,564	27.10	6.8%	4,508	2.6%	6.01	4.1%		
2006.1	222	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%	26.76	9.7%
2006.2	216	890,498	5,671	26,796	1.087	29,114	32.69	20.7%	5,134	13.9%	6.37	6.0%		
2007.1	210	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%	31.75	18.7%
2007.2	204	955,162	4,799	29,980	1.089	32,642	34.17	4.5%	6,803	32.5%	5.02	-21.1%		
2008.1	198	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%	32.61	2.7%
2008.2	192	1,007,535	4,402	32,510	1.084	35,227	34.96	2.3%	8,003	17.6%	4.37	-13.0%		
2009.1	186	1,003,882	3,663	25,140	1.105	27,782	27.67	-10.9%	7,585	6.7%	3.65	-16.5%	31.33	-3.9%
2009.2	180	1,028,558	3,967	27,662	1.105	30,569	29.72	-15.0%	7,706	-3.7%	3.86	-11.7%		
2010.1	174	1,018,732	2,851	21,247	1.102	23,408	22.98	-17.0%	8,210	8.3%	2.80	-23.3%	26.36	-15.8%
2010.2	168	1,047,655	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%		
2011.1	162	1,040,159	2,642	18,947	1.095	20,738	19.94	-13.2%	7,849	-4.4%	2.54	-9.2%	22.67	-14.0%
2011.2	156	1,071,639	2,484	21,059	1.095	23,049	21.51	-15.2%	9,279	13.8%	2.32	-25.5%		
2012.1	150	1,073,024	2,018	16,710	1.091	18,233	16.99	-14.8%	9,035	15.1%	1.88	-26.0%	19.25	-15.1%
2012.2	144	1,105,693	2,553	22,747	1.091	24,822	22.45	4.4%	9,723	4.8%	2.31	-0.4%		
2013.1	138	1,104,775	2,687	20,532	1.099	22,575	20.43	20.3%	8,401	-7.0%	2.43	29.3%	21.44	11.4%
2013.2	132	1,144,154	3,044	25,533	1.099	28,073	24.54	9.3%	9,222	-5.1%	2.66	15.2%		
2014.1	126	1,142,612	2,752	23,365	1.093	25,541	22.35	9.4%	9,281	10.5%	2.41	-1.0%	23.45	9.3%
2014.2	120	1,181,592	3,213	29,959	1.093	32,749	27.72	13.0%	10,193	10.5%	2.72	2.2%		
2015.1	114	1,173,179	3,811	34,550	1.103	38,105	32.48	45.3%	9,999	7.7%	3.25	34.9%	30.09	28.3%
2015.2	108	1,197,909	4,405	45,134	1.103	49,778	41.55	49.9%	11,300	10.9%	3.68	35.2%		
2016.1	102	1,176,795	4,311	41,489	1.085	45,011	38.25	17.8%	10,441	4.4%	3.66	12.8%	39.92	32.7%
2016.2	96	1,187,873	4,712	48,623	1.085	52,751	44.41	6.9%	11,196	-0.9%	3.97	7.9%		
2017.1	90	1,170,121	4,821	49,179	1.092	53,679	45.87	19.9%	11,134	6.6%	4.12	12.5%	45.14	13.1%
2017.2	84	1,197,979	5,658	62,124	1.092	67,808	56.60	27.5%	11,984	7.0%	4.72	19.1%		
2018.1	78	1,188,749	4,531	49,455	1.101	54,435	45.79	-0.2%	12,014	7.9%	3.81	-7.5%	51.22	13.5%
2018.2	72	1,215,220	5,048	58,454	1.101	64,340	52.95	-6.5%	12,745	6.3%	4.15	-12.0%		
2019.1	66	1,193,743	4,170	45,361	1.108	50,260	42.10	-8.1%	12,051	0.3%	3.49	-8.3%	47.57	-7.1%
2019.2	60	1,206,379	4,735	52,454	1.108	58,119	48.18	-9.0%	12,275	-3.7%	3.92	-5.5%		
2020.1	54	1,183,561	3,528	39,297	1.103	43,332	36.61	-13.0%	12,282	1.9%	2.98	-14.7%	42.45	-10.8%
2020.2	48	1,194,838	3,325	39,416	1.103	43,464	36.38	-24.5%	13,072	6.5%	2.78	-29.1%		
2021.1	42	1,170,878	2,819	29,088	1.126	32,760	27.98	-23.6%	11,621	-5.4%	2.41	-19.2%	32.22	-24.1%
2021.2	36	1,188,225	3,727	41,188	1.126	46,388	39.04	7.3%	12,447	-4.8%	3.14	12.7%		
2022.1	30	1,166,436	4,571	48,787	1.118	54,552	46.77	67.2%	11,934	2.7%	3.92	62.8%	42.87	33.0%
2022.2	24	1,193,178	4,607	51,184	1.118	57,232	47.97	22.9%	12,423	-0.2%	3.86	23.1%		
2023.1	18	1,182,676	4,188	50,797	1.118	56,799	48.03	2.7%	13,561	13.6%	3.54	-9.6%	48.00	12.0%
2023.2	12	1,216,293	3,895	59,889	1.118	66,965	55.06	14.8%	17,194	38.4%	3.20	-17.1%		
2024.1	6	1,218,986	3,160	51,472	1.118	57,554	47.21	-1.7%	18,212	34.3%	2.59	-26.8%	51.13	6.5%
Total		43,552,192	157,494	1,393,409		1,535,440								







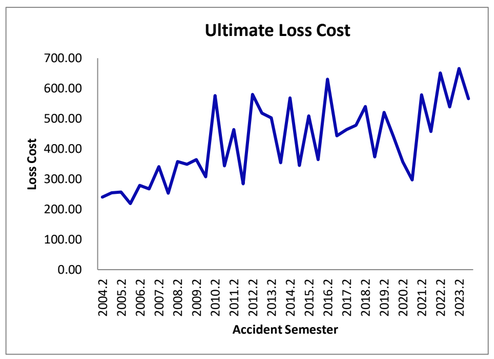
Province of Alberta

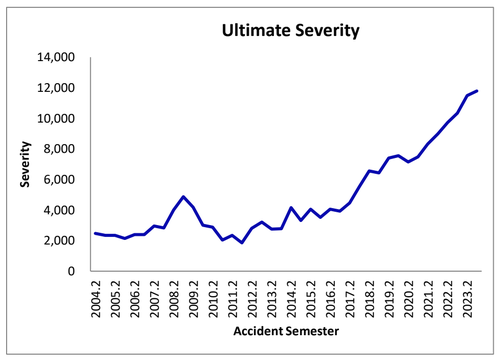
All Perils

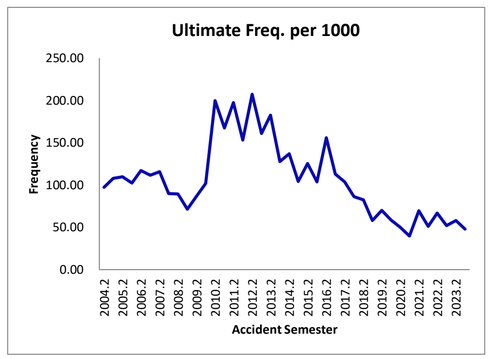
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	27,107	2,639	5,898	1.103	6,506	240.01		2,465		97.36			
2005.1	234	22,856	2,468	5,288	1.097	5,803	253.87		2,351		107.98		246.35	
2005.2	228	20,220	2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%		
2006.1	222	19,577	2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%	237.88	-3.4%
2006.2	216	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%		
2007.1	210	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%	273.02	14.8%
2007.2	204	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%		
2008.1	198	19,098	1,717	4,464	1.084	4,837	253.28	-5.2%	2,817	17.6%	89.91	-19.4%	298.78	9.4%
2008.2	192	16,151	1,446	5,339	1.084	5,785	358.19	5.2%	4,001	35.8%	89.53	-22.5%		
2009.1	186	13,978	999	4,413	1.105	4,877	348.88	37.7%	4,881	73.3%	71.47	-20.5%	353.87	18.4%
2009.2	180	13,536	1,178	4,464	1.105	4,933	364.46	1.8%	4,188	4.7%	87.03	-2.8%		
2010.1	174	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%	337.22	-4.7%
2010.2	168	11,946	2,384	6,242	1.102	6,877	575.68	58.0%	2,885	-31.1%	199.57	129.3%		
2011.1	162	10,949	1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%	464.58	37.8%
2011.2	156	10,787	2,130	4,568	1.095	5,000	463.53	-19.5%	2,347	-18.6%	197.46	-1.1%		
2012.1	150	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%	375.88	-19.1%
2012.2	144	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%		
2013.1	138	9,851	1,586	4,640	1.099	5,102	517.90	82.6%	3,217	73.6%	161.00	5.2%	549.24	46.1%
2013.2	132	10,249	1,872	4,682	1.099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%		
2014.1	126	10,275	1,313	3,328	1.093	3,638	354.07	-31.6%	2,771	-13.9%	127.79	-20.6%	428.09	-22.1%
2014.2	120	12,002	1,643	6,244	1.093	6,825	568.69	13.2%	4,154	51.1%	136.89	-25.1%		
2015.1	114	12,139	1,268	3,798	1.103	4,189	345.11	-2.5%	3,304	19.2%	104.46	-18.3%	456.27	6.6%
2015.2	108	12,181	1,529	5,622	1.103	6,200	509.00	-10.5%	4,055	-2.4%	125.52	-8.3%		
2016.1	102	11,504	1,194	3,861	1.085	4,189	364.15	5.5%	3,509	6.2%	103.79	-0.6%	438.65	-3.9%
2016.2	96	11,092	1,729	6,449	1.085	6,997	630.78	23.9%	4,047	-0.2%	155.88	24.2%		
2017.1	90	10,763	1,216	4,369	1.092	4,769	443.08	21.7%	3,922	11.8%	112.98	8.8%	538.34	22.7%
2017.2	84	11,203	1,163	4,759	1.092	5,194	463.63	-26.5%	4,466	10.4%	103.81	-33.4%		
2018.1	78	10,905	941	4,730	1.101	5,206	477.44	7.8%	5,533	41.1%	86.29	-23.6%	470.44	-12.6%
2018.2	72	11,311	933	5,549	1.101	6,108	539.97	16.5%	6,546	46.6%	82.48	-20.5%		
2019.1	66	11,270	655	3,794	1.108	4,204	372.99	-21.9%	6,418	16.0%	58.12	-32.6%	456.64	-2.9%
2019.2	60	11,762	825	5,520	1.108	6,116	519.97	-3.7%	7,413	13.2%	70.14	-15.0%		
2020.1	54	10,844	634	4,337	1.103	4,783	441.04	18.2%	7,543	17.5%	58.47	0.6%	482.10	5.6%
2020.2	48	11,170	559	3,616	1.103	3,987	356.97	-31.3%	7,135	-3.8%	50.03	-28.7%		
2021.1	42	11,897	473	3,143	1.126	3,540	297.54	-32.5%	7,483	-0.8%	39.76	-32.0%	326.32	-32.3%
2021.2	36	13,542	943	6,963	1.126	7,842	579.12	62.2%	8,318	16.6%	69.62	39.2%		
2022.1	30	14,826	756	6,070	1.118	6,788	457.82	53.9%	8,973	19.9%	51.02	28.3%	515.72	58.0%
2022.2	24	17,957	1,200	10,449	1.118	11,684	650.65	12.4%	9,734	17.0%	66.84	-4.0%		
2023.1	18	20,768	1,082	9,995	1.118	11,176	538.15	17.5%	10,332	15.1%	52.08	2.1%	590.32	14.5%
2023.2	12	24,848	1,441	14,795	1.118	16,543	665.76	2.3%	11,480	17.9%	57.99	-13.2%		
2024.1	6	26,844	1,288	13,578	1.118	15,183	565.60	5.1%	11,788	14.1%	47.98	-7.9%	613.75	4.0%
Total		587,959	59,059	220,859		243,562								







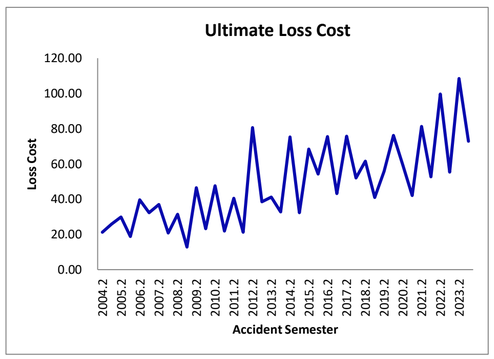
Province of Alberta

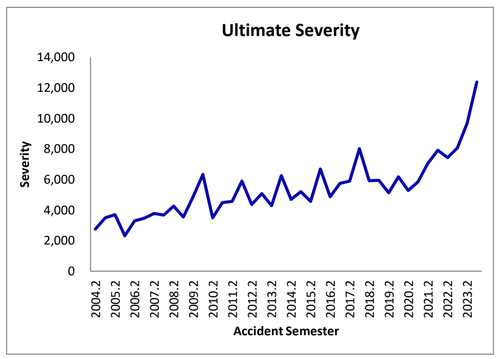
Specified Perils

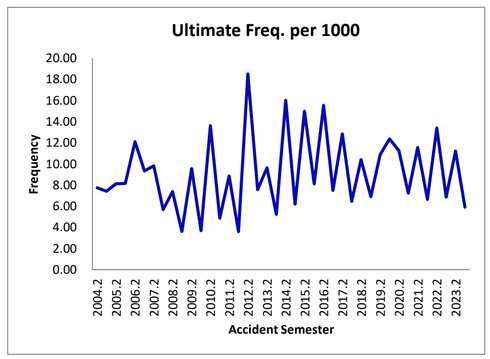
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	15,389	119	298	1.103	328	21.34		2,760		7.73			
2005.1	234	14,848	110	350	1.097	384	25.84		3,488		7.41		23.55	
2005.2	228	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%		
2006.1	222	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%	24.62	4.6%
2006.2	216	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%		
2007.1	210	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%	36.01	46.2%
2007.2	204	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%		
2008.1	198	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%	29.19	-18.9%
2008.2	192	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%		
2009.1	186	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%	22.11	-24.2%
2009.2	180	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%		
2010.1	174	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%	34.88	57.7%
2010.2	168	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%		
2011.1	162	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%	34.71	-0.5%
2011.2	156	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%		
2012.1	150	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%	30.87	-11.1%
2012.2	144	9,183	170	678	1.091	740	80.54	98.7%	4,351	-4.9%	18.51	109.0%		
2013.1	138	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%	59.60	93.1%
2013.2	132	8,724	84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%		
2014.1	126	8,766	46	263	1.093	288	32.81	-14.7%	6,253	23.2%	5.25	-30.8%	37.02	-37.9%
2014.2	120	8,612	138	594	1.093	649	75.34	82.6%	4,701	9.7%	16.02	66.4%		
2015.1	114	8,717	54	255	1.103	281	32.27	-1.7%	5,209	-16.7%	6.19	18.1%	53.67	45.0%
2015.2	108	8,615	129	534	1.103	589	68.39	-9.2%	4,567	-2.9%	14.97	-6.5%		
2016.1	102	8,882	72	444	1.085	482	54.26	68.2%	6,693	28.5%	8.11	30.9%	61.21	14.1%
2016.2	96	8,950	139	624	1.085	677	75.59	10.5%	4,867	6.6%	15.53	3.7%		
2017.1	90	9,325	70	369	1.092	403	43.19	-20.4%	5,753	-14.0%	7.51	-7.4%	59.05	-3.5%
2017.2	84	9,800	126	679	1.092	741	75.62	0.0%	5,882	20.8%	12.86	-17.2%		
2018.1	78	10,816	70	510	1.101	562	51.94	20.3%	8,025	39.5%	6.47	-13.8%	63.20	7.0%
2018.2	72	10,677	111	597	1.101	657	61.50	-18.7%	5,916	0.6%	10.40	-19.1%		
2019.1	66	10,875	75	403	1.108	446	41.04	-21.0%	5,947	-25.9%	6.90	6.6%	51.18	-19.0%
2019.2	60	10,926	119	551	1.108	610	55.83	-9.2%	5,123	-13.4%	10.90	4.8%		
2020.1	54	11,647	144	806	1.103	888	76.28	85.9%	6,166	3.7%	12.37	79.3%	66.38	29.7%
2020.2	48	11,637	131	626	1.103	691	59.36	6.3%	5,270	2.9%	11.26	3.4%		
2021.1	42	12,063	87	451	1.126	508	42.09	-44.8%	5,833	-5.4%	7.22	-41.7%	50.57	-23.8%
2021.2	36	12,024	139	869	1.126	978	81.36	37.1%	7,034	33.5%	11.57	2.7%		
2022.1	30	12,332	82	582	1.118	650	52.74	25.3%	7,923	35.8%	6.66	-7.8%	66.87	32.2%
2022.2	24	12,180	163	1,086	1.118	1,214	99.66	22.5%	7,439	5.8%	13.40	15.8%		
2023.1	18	12,351	85	610	1.118	683	55.27	4.8%	8,066	1.8%	6.85	2.9%	77.31	15.6%
2023.2	12	12,103	136	1,174	1.118	1,313	108.45	8.8%	9,665	29.9%	11.22	-16.2%		
2024.1	6	12,225	72	796	1.118	890	72.82	31.8%	12,375	53.4%	5.88	-14.1%	90.55	17.1%
Total		426,451	3,882	18,824		20,769								







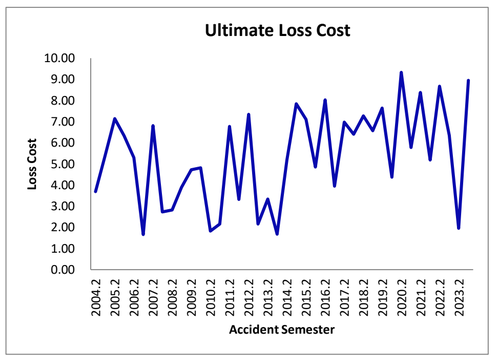
Province of Alberta

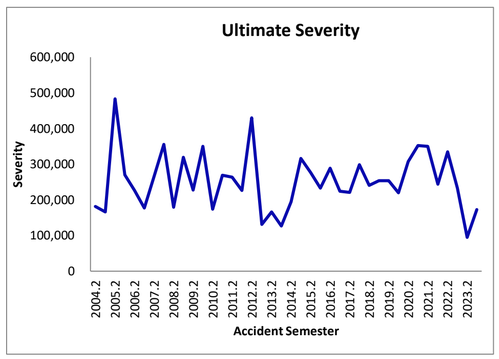
Underinsured Motorist

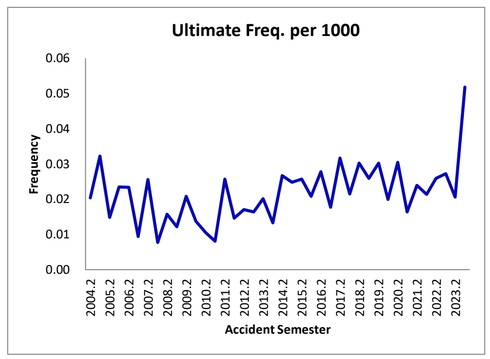
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

(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
2004.2	240	786,350	16	2,631	1.103	2,902	3.69		181,365		0.02			
2005.1	234	774,687	25	3,786	1.097	4,155	5.36		166,187		0.03		4.52	
2005.2	228	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%		
2006.1	222	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%	6.74	49.0%
2006.2	216	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%		
2007.1	210	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%	3.48	-48.4%
2007.2	204	899,626	23	5,622	1.089	6,122	6.80	28.7%	266,160	17.8%	0.03	9.3%		
2008.1	198	1,038,913	8	2,623	1.084	2,842	2.74	64.8%	355,233	100.7%	0.01	-17.9%	4.62	33.0%
2008.2	192	1,084,284	17	2,815	1.084	3,050	2.81	-58.7%	179,406	-32.6%	0.02	-38.7%		
2009.1	186	1,067,335	13	3,759	1.105	4,154	3.89	42.3%	319,526	-10.1%	0.01	58.2%	3.35	-27.6%
2009.2	180	1,106,400	23	4,736	1.105	5,234	4.73	68.2%	227,568	26.8%	0.02	32.6%		
2010.1	174	1,089,429	15	4,770	1.102	5,255	4.82	24.0%	350,365	9.7%	0.01	13.0%	4.78	42.7%
2010.2	168	1,137,651	12	1,890	1.102	2,082	1.83	-61.3%	173,537	-23.7%	0.01	-49.3%		
2011.1	162	1,118,918	9	2,212	1.095	2,421	2.16	-55.2%	268,947	-23.2%	0.01	-41.6%	2.00	-58.2%
2011.2	156	1,168,796	30	7,231	1.095	7,914	6.77	269.9%	263,815	52.0%	0.03	143.3%		
2012.1	150	1,161,583	17	3,531	1.091	3,853	3.32	53.3%	226,649	-15.7%	0.01	82.0%	5.05	153.1%
2012.2	144	1,211,403	21	8,146	1.091	8,889	7.34	8.4%	429,546	62.8%	0.02	-33.4%		
2013.1	138	1,201,134	20	2,355	1.099	2,590	2.16	-35.0%	131,400	-42.0%	0.02	12.1%	4.76	-5.8%
2013.2	132	1,259,941	25	3,835	1.099	4,216	3.35	-54.4%	166,109	-61.3%	0.02	17.9%		
2014.1	126	1,245,974	17	1,907	1.093	2,084	1.67	-22.4%	126,248	-3.9%	0.01	-19.2%	2.51	-47.2%
2014.2	120	1,305,283	35	6,185	1.093	6,760	5.18	54.8%	194,348	17.0%	0.03	32.3%		
2015.1	114	1,286,321	32	9,157	1.103	10,100	7.85	369.3%	316,337	150.6%	0.02	87.3%	6.51	158.7%
2015.2	108	1,329,725	34	8,571	1.103	9,453	7.11	37.3%	277,020	42.5%	0.03	-3.7%		
2016.1	102	1,304,041	27	5,826	1.085	6,321	4.85	-38.3%	232,724	-26.4%	0.02	-16.1%	5.99	-7.9%
2016.2	96	1,334,353	37	9,864	1.085	10,701	8.02	12.8%	288,945	4.3%	0.03	8.2%		
2017.1	90	1,303,721	23	4,722	1.092	5,154	3.95	-18.4%	223,906	-3.8%	0.02	-15.2%	6.01	0.4%
2017.2	84	1,347,000	43	8,617	1.092	9,406	6.98	-12.9%	220,690	-23.6%	0.03	14.0%		
2018.1	78	1,326,245	29	7,725	1.101	8,503	6.41	62.2%	298,179	33.2%	0.02	21.8%	6.70	11.5%
2018.2	72	1,372,664	41	9,071	1.101	9,984	7.27	4.2%	240,863	9.1%	0.03	-4.6%		
2019.1	66	1,341,119	35	7,962	1.108	8,821	6.58	2.6%	254,160	-14.8%	0.03	20.4%	6.93	3.4%
2019.2	60	1,376,062	42	9,499	1.108	10,525	7.65	5.2%	253,184	5.1%	0.03	0.0%		
2020.1	54	1,336,601	27	5,302	1.103	5,846	4.37	-33.5%	219,696	-13.6%	0.02	-23.1%	6.04	-12.9%
2020.2	48	1,371,527	42	11,604	1.103	12,796	9.33	22.0%	306,790	21.2%	0.03	0.7%		
2021.1	42	1,342,876	22	6,880	1.126	7,748	5.77	31.9%	352,566	60.5%	0.02	-17.8%	7.57	25.4%
2021.2	36	1,385,146	33	10,300	1.126	11,600	8.37	-10.2%	349,752	14.0%	0.02	-21.3%		
2022.1	30	1,353,229	29	6,284	1.118	7,026	5.19	-10.0%	243,689	-30.9%	0.02	30.2%	6.80	-10.1%
2022.2	24	1,398,656	36	10,842	1.118	12,123	8.67	3.5%	334,217	-4.4%	0.03	8.3%		
2023.1	18	1,377,756	38	7,818	1.118	8,742	6.35	22.2%	232,732	-4.5%	0.03	28.0%	7.52	10.5%
2023.2	12	1,430,711	29	2,497	1.118	2,792	1.95	-77.5%	94,802	-71.6%	0.02	-20.6%		
2024.1	6	1,424,677	74	11,395	1.118	12,741	8.94	40.9%	172,667	-25.8%	0.05	90.0%	5.44	-27.6%
Total		47,729,682	1,056	237,430		261,766								







Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	232,378	232,378	1.000	232,378	232,378	0
2005.1	234	188,330	188,330	1.000	188,330	188,330	0
2005.2	228	218,653	218,653	1.000	218,653	218,655	(3)
2006.1	222	193,296	193,296	1.000	193,296	193,296	0
2006.2	216	249,575	250,340	1.000	250,339	250,421	(82)
2007.1	210	200,546	201,017	1.000	200,979	201,409	(430)
2007.2	204	256,314	256,614	0.999	256,451	256,555	(104)
2008.1	198	229,549	229,627	0.999	229,484	229,568	(84)
2008.2	192	263,325	263,325	0.999	263,159	263,281	(122)
2009.1	186	211,862	213,005	0.999	212,865	212,941	(75)
2009.2	180	265,933	266,129	0.999	265,941	266,550	(609)
2010.1	174	193,017	193,017	0.999	192,911	193,648	(737)
2010.2	168	274,843	276,414	1.000	276,295	277,120	(825)
2011.1	162	224,915	225,805	0.999	225,649	226,947	(1,297)
2011.2	156	292,697	293,475	1.000	293,530	294,856	(1,326)
2012.1	150	270,742	270,856	1.002	271,284	272,352	(1,067)
2012.2	144	326,779	328,234	1.003	329,096	329,689	(593)
2013.1	138	293,085	294,935	1.001	295,372	296,315	(942)
2013.2	132	365,573	370,843	1.001	371,388	372,951	(1,563)
2014.1	126	312,482	318,198	1.003	319,015	319,165	(150)
2014.2	120	415,861	423,697	1.005	425,971	425,490	481
2015.1	114	375,403	382,935	1.007	385,592	385,035	557
2015.2	108	457,773	477,500	1.008	481,541	481,662	(121)
2016.1	102	406,095	419,560	1.010	423,924	423,648	276
2016.2	96	494,322	525,644	1.012	531,720	530,777	943
2017.1	90	435,107	469,110	1.012	474,821	473,555	1,267
2017.2	84	500,842	555,950	1.016	564,815	554,863	9,952
2018.1	78	454,787	516,847	1.023	528,605	524,972	3,634
2018.2	72	484,472	590,505	1.028	607,099	599,143	7,956
2019.1	66	439,588	574,279	1.041	597,578	587,480	10,098
2019.2	60	451,616	643,425	1.062	683,536	657,334	26,202
2020.1	54	277,810	410,833	1.098	451,021	428,932	22,089
2020.2	48	264,411	464,407	1.141	530,044	504,162	25,883
2021.1	42	196,616	379,866	1.210	459,572	422,415	37,157
2021.2	36	204,901	490,560	1.318	646,749	584,781	61,968
2022.1	30	107,168	361,397	1.482	535,732	471,514	64,218
2022.2	24	80,347	441,934	1.770	782,178	680,621	101,557
2023.1	18	30,186	297,095	2.109	626,572	551,284	75,288
2023.2	12	13,362	302,699	2.583	781,927	655,702	126,224
2024.1	6	2,646	188,405	3.896	734,024		
Total		11,157,207	14,001,138		16,339,439	15,039,797	565,617

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	84,640	84,640	1.000	84,640	84,640	0
2005.1	234	83,059	83,059	1.000	83,059	83,059	0
2005.2	228	99,750	99,750	1.000	99,750	99,750	0
2006.1	222	98,202	98,202	1.000	98,202	98,202	0
2006.2	216	130,657	130,657	1.000	130,657	130,661	(3)
2007.1	210	126,376	126,376	1.000	126,376	126,377	(1)
2007.2	204	150,261	150,261	1.000	150,261	150,261	0
2008.1	198	141,016	141,016	1.000	141,016	141,016	0
2008.2	192	156,641	156,643	1.000	156,643	156,644	(1)
2009.1	186	140,589	140,589	1.000	140,589	140,589	0
2009.2	180	158,892	158,892	1.000	158,892	158,893	(1)
2010.1	174	132,573	132,573	1.000	132,573	132,573	(0)
2010.2	168	162,926	162,926	1.000	162,926	162,926	0
2011.1	162	163,579	163,579	1.000	163,579	163,579	(0)
2011.2	156	160,424	160,424	1.000	160,424	160,424	0
2012.1	150	150,259	150,259	1.000	150,259	150,260	(0)
2012.2	144	190,259	190,259	1.000	190,259	190,260	(0)
2013.1	138	168,496	168,512	1.000	168,512	168,512	0
2013.2	132	205,308	205,493	1.000	205,493	205,491	2
2014.1	126	183,993	183,997	1.000	183,997	183,997	(0)
2014.2	120	211,369	211,481	1.000	211,481	211,486	(6)
2015.1	114	195,372	195,370	1.000	195,370	195,374	(4)
2015.2	108	212,304	212,310	1.000	212,310	212,312	(2)
2016.1	102	180,226	180,358	1.000	180,358	180,363	(5)
2016.2	96	210,575	210,695	1.000	210,695	210,658	37
2017.1	90	206,070	206,098	1.000	206,098	205,771	327
2017.2	84	221,900	221,918	1.000	221,918	221,941	(23)
2018.1	78	224,075	224,480	1.000	224,480	224,394	87
2018.2	72	213,687	213,829	1.000	213,834	213,752	83
2019.1	66	211,778	211,902	1.000	211,903	211,848	55
2019.2	60	213,902	214,064	1.000	214,040	213,780	260
2020.1	54	145,775	146,098	1.000	146,029	145,944	85
2020.2	48	145,479	145,770	0.999	145,690	145,533	157
2021.1	42	136,258	138,618	1.000	138,553	137,536	1,016
2021.2	36	196,373	198,875	1.000	198,887	198,890	(4)
2022.1	30	192,043	193,469	1.001	193,572	192,111	1,461
2022.2	24	276,833	278,884	1.008	281,251	282,998	(1,747)
2023.1	18	244,729	248,715	1.013	251,956	252,792	(836)
2023.2	12	272,932	285,130	1.020	290,720	328,279	(37,559)
2024.1	6	205,089	298,324	1.073	319,973		
Total		7,004,670	7,124,496		7,157,225	6,873,876	(36,624)

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	31,950	31,950	1.000	31,950	31,950	0
2005.1	234	29,209	29,248	1.000	29,248	29,248	0
2005.2	228	39,008	39,061	1.000	39,061	39,061	0
2006.1	222	27,918	27,918	1.000	27,918	27,918	0
2006.2	216	36,355	36,355	1.000	36,355	36,355	0
2007.1	210	30,836	30,836	1.000	30,836	30,836	0
2007.2	204	41,260	41,260	1.000	41,260	41,260	0
2008.1	198	33,036	33,097	1.000	33,097	33,097	(0)
2008.2	192	44,778	44,778	1.000	44,778	44,777	1
2009.1	186	35,873	35,873	1.000	35,873	35,863	11
2009.2	180	43,659	43,673	1.000	43,660	43,721	(61)
2010.1	174	34,444	34,444	1.000	34,432	34,422	10
2010.2	168	44,238	45,700	0.999	45,667	45,685	(19)
2011.1	162	36,089	36,089	0.999	36,063	36,065	(2)
2011.2	156	44,864	44,941	1.000	44,930	44,868	62
2012.1	150	39,938	39,938	1.000	39,943	39,936	7
2012.2	144	51,002	55,141	1.000	55,139	54,632	507
2013.1	138	40,988	42,681	1.000	42,667	42,214	453
2013.2	132	51,621	52,082	1.001	52,127	52,053	74
2014.1	126	42,127	42,263	1.001	42,304	42,259	45
2014.2	120	55,087	55,778	1.003	55,956	55,925	31
2015.1	114	51,930	52,080	1.004	52,284	52,396	(112)
2015.2	108	68,659	68,936	1.007	69,441	69,577	(135)
2016.1	102	53,758	54,019	1.007	54,371	54,430	(59)
2016.2	96	73,693	74,771	1.008	75,345	74,505	840
2017.1	90	68,621	70,487	1.009	71,105	71,066	39
2017.2	84	79,068	82,756	1.008	83,413	81,966	1,447
2018.1	78	78,511	85,221	1.008	85,945	86,693	(748)
2018.2	72	79,185	81,496	1.003	81,739	81,109	629
2019.1	66	81,635	83,541	1.005	83,936	84,075	(140)
2019.2	60	93,295	98,968	1.007	99,675	99,093	582
2020.1	54	63,227	65,634	1.015	66,642	66,565	78
2020.2	48	80,545	82,052	1.021	83,753	83,566	187
2021.1	42	70,147	72,021	1.023	73,708	73,905	(197)
2021.2	36	103,437	107,303	1.033	110,801	110,843	(41)
2022.1	30	90,353	103,098	1.030	106,177	99,268	6,909
2022.2	24	117,997	139,867	0.996	139,316	134,278	5,038
2023.1	18	87,239	118,921	1.061	126,224	115,488	10,737
2023.2	12	70,769	124,609	1.107	137,952	126,821	11,131
2024.1	6	25,161	111,165	1.232	136,953		
Total		2,271,512	2,520,052		2,582,045	2,407,789	37,303

Province of Alberta

Collision

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	97,191	97,191	1.000	97,191	97,191	0
2005.1	234	98,079	98,079	1.000	98,079	98,079	0
2005.2	228	118,370	118,370	1.000	118,370	118,370	0
2006.1	222	120,847	120,845	1.000	120,845	120,846	(0)
2006.2	216	166,720	166,719	1.000	166,719	166,719	(0)
2007.1	210	166,195	166,197	1.000	166,197	166,199	(2)
2007.2	204	187,944	187,944	1.000	187,944	187,938	6
2008.1	198	181,618	181,619	1.000	181,619	181,620	(1)
2008.2	192	195,125	195,128	1.000	195,128	195,131	(3)
2009.1	186	170,079	170,079	1.000	170,079	170,081	(2)
2009.2	180	188,191	188,191	1.000	188,191	188,195	(3)
2010.1	174	144,597	144,597	1.000	144,597	144,597	0
2010.2	168	176,221	176,222	1.000	176,222	176,233	(12)
2011.1	162	184,196	184,196	1.000	184,196	184,198	(1)
2011.2	156	170,540	170,542	1.000	170,542	170,539	3
2012.1	150	162,385	162,386	1.000	162,386	162,386	(0)
2012.2	144	206,711	206,714	1.000	206,714	206,719	(4)
2013.1	138	182,688	182,688	1.000	182,688	182,689	(1)
2013.2	132	227,844	227,850	1.000	227,850	227,852	(1)
2014.1	126	203,540	203,540	1.000	203,540	203,549	(9)
2014.2	120	237,724	237,735	1.000	237,735	237,751	(16)
2015.1	114	217,172	217,184	1.000	217,184	217,181	3
2015.2	108	232,259	232,387	1.000	232,387	232,398	(11)
2016.1	102	201,638	201,735	1.000	201,735	201,738	(3)
2016.2	96	251,271	251,286	1.000	251,286	251,298	(12)
2017.1	90	238,236	238,238	1.000	238,213	238,226	(13)
2017.2	84	262,235	262,247	1.000	262,213	262,245	(32)
2018.1	78	261,683	261,786	1.000	261,737	261,750	(13)
2018.2	72	260,011	260,061	1.000	259,990	259,969	21
2019.1	66	254,885	254,949	1.000	254,850	255,000	(151)
2019.2	60	249,642	249,751	0.999	249,593	249,641	(48)
2020.1	54	175,704	175,776	0.999	175,627	175,672	(45)
2020.2	48	168,456	168,500	0.999	168,338	168,416	(78)
2021.1	42	142,183	142,277	0.999	142,101	142,093	8
2021.2	36	211,438	211,707	0.999	211,407	211,715	(308)
2022.1	30	208,474	208,630	0.997	208,100	206,399	1,701
2022.2	24	269,699	270,618	0.990	267,878	261,276	6,601
2023.1	18	221,759	223,526	0.972	217,313	205,530	11,783
2023.2	12	243,890	251,677	0.934	235,180	204,295	30,885
2024.1	6	211,967	286,370	0.927	265,380		
Total		7,869,412	7,955,539		7,907,345	7,591,723	50,243

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	84,072	84,072	1.000	84,072	84,072	0
2005.1	234	77,572	77,572	1.000	77,572	77,572	0
2005.2	228	76,081	76,081	1.000	76,081	76,080	1
2006.1	222	58,706	58,706	1.000	58,706	58,706	0
2006.2	216	98,467	98,467	1.000	98,467	98,467	0
2007.1	210	88,133	88,135	1.000	88,135	88,134	1
2007.2	204	145,950	145,950	1.000	145,949	145,947	1
2008.1	198	80,136	80,136	1.000	80,135	80,135	0
2008.2	192	132,036	132,036	1.000	132,034	132,034	0
2009.1	186	77,129	77,129	1.000	77,128	77,128	1
2009.2	180	150,053	150,053	1.000	150,050	150,047	3
2010.1	174	73,621	73,623	1.000	73,621	73,621	(0)
2010.2	168	295,789	295,789	1.000	295,777	295,773	4
2011.1	162	72,844	72,844	1.000	72,841	72,840	1
2011.2	156	139,788	139,788	1.000	139,781	139,780	1
2012.1	150	77,497	77,497	1.000	77,494	77,491	3
2012.2	144	272,014	272,014	1.000	272,002	272,012	(11)
2013.1	138	125,799	125,799	1.000	125,790	125,775	15
2013.2	132	216,930	216,932	1.000	216,894	216,895	(1)
2014.1	126	83,138	83,139	1.000	83,124	83,125	(1)
2014.2	120	314,774	314,788	1.000	314,724	314,712	12
2015.1	114	107,406	107,410	1.000	107,388	107,387	1
2015.2	108	302,317	302,358	1.000	302,294	302,277	17
2016.1	102	174,197	174,203	1.000	174,155	174,178	(22)
2016.2	96	381,496	381,521	1.000	381,405	381,391	14
2017.1	90	136,283	136,289	1.000	136,250	136,241	8
2017.2	84	241,339	241,354	1.000	241,274	241,267	7
2018.1	78	128,407	128,415	1.000	128,373	128,389	(15)
2018.2	72	253,763	253,774	1.000	253,690	253,666	24
2019.1	66	128,396	128,486	1.000	128,438	128,450	(13)
2019.2	60	240,198	240,372	1.000	240,277	240,327	(50)
2020.1	54	359,438	359,582	1.000	359,420	359,397	23
2020.2	48	212,040	212,151	0.999	212,019	211,932	88
2021.1	42	108,498	108,537	0.999	108,466	108,356	109
2021.2	36	290,811	290,946	0.999	290,786	290,647	139
2022.1	30	151,743	152,032	0.999	151,885	151,900	(14)
2022.2	24	286,318	287,320	1.000	287,445	284,195	3,249
2023.1	18	168,904	170,216	1.003	170,705	172,018	(1,313)
2023.2	12	317,021	327,369	1.003	328,497	329,821	(1,323)
2024.1	6	119,931	178,572	1.025	183,020		
Total		6,849,037	6,921,457		6,926,166	6,742,187	959

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	17,891	17,891	1.000	17,891	17,891	0
2005.1	234	16,794	16,794	1.000	16,794	16,794	0
2005.2	228	20,561	20,561	1.000	20,561	20,560	1
2006.1	222	20,503	20,503	1.000	20,503	20,503	0
2006.2	216	26,796	26,796	1.000	26,796	26,796	0
2007.1	210	25,651	25,651	1.000	25,651	25,651	0
2007.2	204	29,980	29,980	1.000	29,980	29,980	0
2008.1	198	27,751	27,751	1.000	27,751	27,751	0
2008.2	192	32,510	32,510	1.000	32,510	32,510	(0)
2009.1	186	25,140	25,140	1.000	25,140	25,140	0
2009.2	180	27,662	27,662	1.000	27,662	27,662	0
2010.1	174	21,245	21,247	1.000	21,247	21,248	(1)
2010.2	168	24,129	24,129	1.000	24,129	24,129	0
2011.1	162	18,947	18,947	1.000	18,947	18,947	0
2011.2	156	21,059	21,059	1.000	21,059	21,057	2
2012.1	150	16,710	16,710	1.000	16,710	16,709	0
2012.2	144	22,747	22,747	1.000	22,747	22,756	(9)
2013.1	138	20,532	20,532	1.000	20,532	20,532	0
2013.2	132	25,531	25,533	1.000	25,533	25,533	1
2014.1	126	23,365	23,365	1.000	23,365	23,365	0
2014.2	120	29,946	29,959	1.000	29,959	29,958	2
2015.1	114	34,551	34,552	1.000	34,550	34,550	(0)
2015.2	108	45,133	45,135	1.000	45,134	45,133	1
2016.1	102	41,490	41,493	1.000	41,489	41,491	(2)
2016.2	96	48,605	48,631	1.000	48,623	48,601	22
2017.1	90	49,179	49,184	1.000	49,179	49,159	20
2017.2	84	62,137	62,152	1.000	62,124	62,118	6
2018.1	78	49,476	49,476	1.000	49,455	49,478	(23)
2018.2	72	58,455	58,456	1.000	58,454	58,447	6
2019.1	66	45,276	45,361	1.000	45,361	45,356	4
2019.2	60	52,283	52,457	1.000	52,454	52,489	(34)
2020.1	54	39,281	39,304	1.000	39,297	39,272	25
2020.2	48	39,406	39,437	0.999	39,416	39,410	6
2021.1	42	29,089	29,109	0.999	29,088	29,002	86
2021.2	36	41,134	41,208	1.000	41,188	41,225	(37)
2022.1	30	48,725	48,840	0.999	48,787	48,887	(99)
2022.2	24	50,937	51,225	0.999	51,184	51,216	(32)
2023.1	18	50,565	50,924	0.998	50,797	50,532	265
2023.2	12	58,960	60,649	0.987	59,889	58,223	1,665
2024.1	6	38,022	51,970	0.990	51,472		
Total		1,378,155	1,395,030		1,393,409	1,340,061	1,876

Province of Alberta

All Perils

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	5,898	5,898	1.000	5,898	5,898	0
2005.1	234	5,288	5,288	1.000	5,288	5,288	0
2005.2	228	4,725	4,725	1.000	4,725	4,725	0
2006.1	222	3,941	3,941	1.000	3,941	3,941	0
2006.2	216	5,100	5,100	1.000	5,100	5,100	0
2007.1	210	4,747	4,747	1.000	4,747	4,747	0
2007.2	204	6,506	6,506	1.000	6,506	6,506	0
2008.1	198	4,464	4,464	1.000	4,464	4,464	0
2008.2	192	5,339	5,339	1.000	5,339	5,339	0
2009.1	186	4,413	4,413	1.000	4,413	4,413	0
2009.2	180	4,464	4,464	1.000	4,464	4,462	2
2010.1	174	3,370	3,370	1.000	3,370	3,370	0
2010.2	168	6,242	6,242	1.000	6,242	6,242	0
2011.1	162	3,435	3,435	1.000	3,435	3,435	0
2011.2	156	4,568	4,568	1.000	4,568	4,568	0
2012.1	150	2,664	2,664	1.000	2,664	2,664	0
2012.2	144	5,400	5,400	1.000	5,400	5,400	0
2013.1	138	4,640	4,640	1.000	4,640	4,640	0
2013.2	132	4,682	4,682	1.000	4,682	4,682	0
2014.1	126	3,328	3,328	1.000	3,328	3,328	0
2014.2	120	6,244	6,244	1.000	6,244	6,244	0
2015.1	114	3,798	3,798	1.000	3,798	3,799	(0)
2015.2	108	5,617	5,622	1.000	5,622	5,622	0
2016.1	102	3,861	3,861	1.000	3,861	3,862	(0)
2016.2	96	6,449	6,449	1.000	6,449	6,449	(0)
2017.1	90	4,369	4,369	1.000	4,369	4,370	(0)
2017.2	84	4,758	4,758	1.000	4,759	4,758	0
2018.1	78	4,730	4,730	1.000	4,730	4,731	(0)
2018.2	72	5,548	5,549	1.000	5,549	5,549	0
2019.1	66	3,795	3,795	1.000	3,794	3,790	4
2019.2	60	5,523	5,523	0.999	5,520	5,503	17
2020.1	54	4,341	4,341	0.999	4,337	4,323	14
2020.2	48	3,620	3,620	0.999	3,616	3,607	9
2021.1	42	3,144	3,144	1.000	3,143	3,132	11
2021.2	36	6,955	6,965	1.000	6,963	6,932	31
2022.1	30	6,060	6,075	0.999	6,070	6,019	51
2022.2	24	10,472	10,523	0.993	10,449	10,292	157
2023.1	18	10,028	10,089	0.991	9,995	9,702	293
2023.2	12	14,521	15,222	0.972	14,795	13,886	909
2024.1	6	9,931	13,384	1.015	13,578		
Total		216,983	221,279		220,859	205,784	1,496

Province of Alberta

Specified Perils

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	298	298	1.000	298	298	0
2005.1	234	350	350	1.000	350	350	0
2005.2	228	347	347	1.000	347	347	0
2006.1	222	205	205	1.000	205	205	0
2006.2	216	419	419	1.000	419	419	0
2007.1	210	330	330	1.000	330	330	0
2007.2	204	377	377	1.000	377	377	0
2008.1	198	200	200	1.000	200	200	0
2008.2	192	279	279	1.000	279	279	0
2009.1	186	112	112	1.000	112	112	0
2009.2	180	409	409	1.000	409	409	0
2010.1	174	206	206	1.000	206	206	0
2010.2	168	419	419	1.000	419	419	0
2011.1	162	193	193	1.000	193	193	0
2011.2	156	351	351	1.000	351	351	0
2012.1	150	184	184	1.000	184	184	0
2012.2	144	678	678	1.000	678	678	0
2013.1	138	319	319	1.000	319	319	0
2013.2	132	327	327	1.000	327	327	0
2014.1	126	263	263	1.000	263	263	0
2014.2	120	594	594	1.000	594	594	0
2015.1	114	255	255	1.000	255	255	0
2015.2	108	534	534	1.000	534	534	0
2016.1	102	444	444	1.000	444	444	0
2016.2	96	622	624	1.000	624	622	1
2017.1	90	369	369	1.000	369	369	0
2017.2	84	679	679	1.000	679	679	0
2018.1	78	510	510	1.000	510	510	0
2018.2	72	596	596	1.000	597	597	(0)
2019.1	66	402	402	1.001	403	403	0
2019.2	60	550	550	1.001	551	550	0
2020.1	54	805	805	1.001	806	806	0
2020.2	48	626	626	1.001	626	625	1
2021.1	42	450	450	1.001	451	450	1
2021.2	36	868	868	1.001	869	867	2
2022.1	30	581	581	1.001	582	581	1
2022.2	24	1,086	1,086	0.999	1,086	1,051	35
2023.1	18	611	611	0.999	610	577	34
2023.2	12	1,160	1,160	1.012	1,174	979	195
2024.1	6	446	836	0.953	796		
Total		18,454	18,845		18,824	17,757	271

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate	Prior	Difference
2004.2	240	2,631	2,631	1.000	2,631	2,631	0
2005.1	234	3,786	3,786	1.000	3,786	3,786	0
2005.2	228	5,284	5,284	1.000	5,284	5,284	0
2006.1	222	4,715	4,715	1.000	4,715	4,715	0
2006.2	216	4,161	4,161	1.000	4,161	4,161	0
2007.1	210	1,300	1,300	1.000	1,300	1,300	0
2007.2	204	5,104	5,622	1.000	5,622	5,622	0
2008.1	198	2,623	2,623	1.000	2,623	2,623	0
2008.2	192	2,815	2,815	1.000	2,815	2,815	0
2009.1	186	3,458	3,759	1.000	3,759	3,758	1
2009.2	180	4,736	4,736	1.000	4,736	4,736	0
2010.1	174	4,770	4,770	1.000	4,770	4,770	0
2010.2	168	1,840	1,890	1.000	1,890	1,889	2
2011.1	162	2,061	2,212	1.000	2,212	2,223	(11)
2011.2	156	7,195	7,195	1.005	7,231	7,220	11
2012.1	150	3,520	3,520	1.003	3,531	3,520	11
2012.2	144	8,145	8,145	1.000	8,146	8,161	(14)
2013.1	138	2,351	2,351	1.002	2,355	2,343	12
2013.2	132	3,475	3,848	0.997	3,835	3,881	(46)
2014.1	126	1,286	1,897	1.005	1,907	2,529	(622)
2014.2	120	6,218	6,238	0.991	6,185	6,223	(39)
2015.1	114	8,924	9,232	0.992	9,157	8,868	289
2015.2	108	6,124	8,710	0.984	8,571	8,568	3
2016.1	102	5,438	5,867	0.993	5,826	5,809	17
2016.2	96	7,960	10,082	0.978	9,864	9,878	(14)
2017.1	90	4,159	4,817	0.980	4,722	5,681	(959)
2017.2	84	6,960	8,912	0.967	8,617	8,570	48
2018.1	78	4,973	7,964	0.970	7,725	7,541	185
2018.2	72	2,137	9,444	0.960	9,071	6,974	2,096
2019.1	66	3,826	8,026	0.992	7,962	7,945	17
2019.2	60	2,459	9,376	1.013	9,499	9,527	(28)
2020.1	54	1,062	5,070	1.046	5,302	4,107	1,195
2020.2	48	1,353	10,723	1.082	11,604	10,098	1,506
2021.1	42	170	6,072	1.133	6,880	5,565	1,315
2021.2	36	248	8,164	1.262	10,300	8,685	1,614
2022.1	30	150	4,169	1.507	6,284	6,955	(671)
2022.2	24	958	5,528	1.961	10,842	10,058	785
2023.1	18	115	3,280	2.384	7,818	8,675	(857)
2023.2	12	32	785	3.181	2,497	2,549	(52)
2024.1	6	20	1,287	8.853	11,395		
Total		138,542	211,006		237,430	220,243	5,793

Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	6,836	1.000	6,836	6,836	0
2005.1	234	6,442	1.000	6,442	6,442	0
2005.2	228	7,446	1.000	7,446	7,446	0
2006.1	222	6,859	1.000	6,859	6,859	0
2006.2	216	7,636	1.000	7,636	7,636	0
2007.1	210	6,661	1.000	6,661	6,661	0
2007.2	204	7,050	1.000	7,050	7,050	0
2008.1	198	6,470	1.000	6,470	6,470	0
2008.2	192	6,777	1.000	6,777	6,777	0
2009.1	186	6,202	1.000	6,202	6,202	0
2009.2	180	7,035	1.000	7,035	7,035	(0)
2010.1	174	6,184	1.000	6,184	6,184	0
2010.2	168	7,449	1.000	7,449	7,449	0
2011.1	162	7,017	1.000	7,017	7,017	0
2011.2	156	7,010	1.000	7,010	7,010	(0)
2012.1	150	6,659	1.000	6,659	6,659	(0)
2012.2	144	7,744	1.000	7,744	7,745	(0)
2013.1	138	7,173	1.000	7,173	7,174	(1)
2013.2	132	8,620	1.000	8,620	8,620	0
2014.1	126	7,567	1.000	7,567	7,567	(1)
2014.2	120	8,820	1.000	8,819	8,820	(1)
2015.1	114	8,093	1.000	8,092	8,095	(3)
2015.2	108	8,836	1.000	8,834	8,842	(7)
2016.1	102	7,755	1.000	7,753	7,757	(4)
2016.2	96	9,056	1.000	9,052	9,060	(8)
2017.1	90	8,621	0.999	8,615	8,624	(9)
2017.2	84	9,040	0.999	9,029	9,035	(6)
2018.1	78	8,684	0.998	8,668	8,682	(14)
2018.2	72	8,804	0.997	8,777	8,786	(9)
2019.1	66	8,888	0.995	8,848	8,855	(7)
2019.2	60	9,095	0.993	9,036	9,048	(12)
2020.1	54	5,927	0.991	5,875	5,867	8
2020.2	48	6,150	0.987	6,067	6,073	(6)
2021.1	42	5,610	0.982	5,511	5,507	4
2021.2	36	7,418	0.984	7,303	7,231	72
2022.1	30	5,926	0.983	5,823	5,675	148
2022.2	24	7,386	1.010	7,461	7,261	201
2023.1	18	5,981	1.042	6,232	6,116	116
2023.2	12	6,445	1.050	6,766	7,203	(438)
2024.1	6	6,293	1.196	7,527		
Total		293,665		294,923	287,377	20

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	22,514	1.000	22,514	22,514	0
2005.1	234	22,494	1.000	22,494	22,494	0
2005.2	228	25,852	1.000	25,852	25,852	0
2006.1	222	26,425	1.000	26,425	26,425	0
2006.2	216	32,321	1.000	32,321	32,322	(1)
2007.1	210	30,643	1.000	30,643	30,643	0
2007.2	204	33,104	1.000	33,104	33,104	0
2008.1	198	32,851	1.000	32,851	32,851	0
2008.2	192	35,309	1.000	35,309	35,309	(0)
2009.1	186	34,399	1.000	34,399	34,399	(0)
2009.2	180	37,468	1.000	37,468	37,468	(0)
2010.1	174	32,649	1.000	32,649	32,649	(0)
2010.2	168	39,311	1.000	39,311	39,311	(0)
2011.1	162	40,122	1.000	40,122	40,122	(0)
2011.2	156	35,010	1.000	35,010	35,010	(0)
2012.1	150	34,575	1.000	34,575	34,575	(0)
2012.2	144	40,524	1.000	40,524	40,524	(1)
2013.1	138	38,045	1.000	38,045	38,046	(0)
2013.2	132	43,629	1.000	43,629	43,631	(1)
2014.1	126	40,474	1.000	40,474	40,474	0
2014.2	120	43,373	1.000	43,373	43,374	(1)
2015.1	114	41,470	1.000	41,470	41,470	0
2015.2	108	42,228	1.000	42,228	42,229	(1)
2016.1	102	37,628	1.000	37,628	37,629	(1)
2016.2	96	41,288	1.000	41,287	41,289	(1)
2017.1	90	40,812	1.000	40,811	40,808	3
2017.2	84	42,018	1.000	42,015	42,015	(0)
2018.1	78	43,578	1.000	43,574	43,572	1
2018.2	72	39,555	1.000	39,551	39,551	(0)
2019.1	66	40,767	1.000	40,762	40,763	(1)
2019.2	60	39,070	1.000	39,064	39,062	3
2020.1	54	27,499	1.000	27,495	27,493	1
2020.2	48	26,510	1.000	26,505	26,504	1
2021.1	42	24,765	1.000	24,760	24,756	4
2021.2	36	32,745	1.000	32,740	32,717	22
2022.1	30	31,313	1.000	31,310	31,142	168
2022.2	24	40,896	1.001	40,937	40,943	(6)
2023.1	18	36,824	1.004	36,984	36,684	301
2023.2	12	38,675	1.000	38,668	41,480	(2,812)
2024.1	6	40,728	1.028	41,875		
Total		1,429,461		1,430,756	1,391,204	(2,323)

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	10,077	1.000	10,077	10,077	0
2005.1	234	10,544	1.000	10,544	10,544	0
2005.2	228	12,400	1.000	12,400	12,400	0
2006.1	222	11,793	1.000	11,793	11,793	0
2006.2	216	13,388	1.000	13,388	13,388	0
2007.1	210	12,116	1.000	12,116	12,116	0
2007.2	204	13,185	1.000	13,185	13,185	0
2008.1	198	11,753	1.000	11,753	11,753	0
2008.2	192	12,154	1.000	12,154	12,154	0
2009.1	186	10,798	1.000	10,798	10,798	(0)
2009.2	180	12,288	1.000	12,288	12,288	(0)
2010.1	174	10,502	1.000	10,502	10,502	0
2010.2	168	12,705	1.000	12,705	12,706	(1)
2011.1	162	12,056	1.000	12,056	12,055	1
2011.2	156	12,214	1.000	12,214	12,214	(0)
2012.1	150	11,638	1.000	11,638	11,638	0
2012.2	144	13,507	1.000	13,507	13,507	0
2013.1	138	13,132	1.000	13,132	13,132	0
2013.2	132	15,332	1.000	15,332	15,332	0
2014.1	126	13,674	1.000	13,674	13,675	(0)
2014.2	120	15,696	1.000	15,696	15,696	(0)
2015.1	114	14,046	1.000	14,046	14,046	(0)
2015.2	108	15,721	1.000	15,721	15,721	0
2016.1	102	13,566	1.000	13,566	13,564	1
2016.2	96	16,054	1.000	16,053	16,053	1
2017.1	90	14,962	1.000	14,961	14,962	(1)
2017.2	84	16,237	1.000	16,235	16,235	(0)
2018.1	78	15,795	1.000	15,792	15,793	(2)
2018.2	72	15,762	1.000	15,758	15,758	(0)
2019.1	66	15,564	1.000	15,560	15,560	0
2019.2	60	16,461	1.000	16,455	16,458	(3)
2020.1	54	10,170	1.000	10,166	10,166	(0)
2020.2	48	11,048	1.000	11,043	11,047	(4)
2021.1	42	10,047	0.999	10,041	10,039	3
2021.2	36	14,486	1.000	14,480	14,480	(0)
2022.1	30	12,129	0.999	12,122	12,119	3
2022.2	24	16,526	0.999	16,508	16,466	42
2023.1	18	13,966	0.999	13,945	13,846	99
2023.2	12	15,839	0.994	15,745	15,777	(32)
2024.1	6	16,374	0.987	16,160		
Total		535,705		535,313	519,047	105

Province of Alberta

Collision

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	31,610	1.000	31,610	31,610	0
2005.1	234	32,092	1.000	32,092	32,092	0
2005.2	228	36,676	1.000	36,676	36,676	0
2006.1	222	37,742	1.000	37,742	37,742	0
2006.2	216	46,633	1.000	46,633	46,634	(1)
2007.1	210	45,256	1.000	45,256	45,256	0
2007.2	204	44,265	1.000	44,265	44,265	0
2008.1	198	40,955	1.000	40,955	40,955	(0)
2008.2	192	40,019	1.000	40,019	40,020	(1)
2009.1	186	38,449	1.000	38,449	38,449	(0)
2009.2	180	42,189	1.000	42,189	42,189	(0)
2010.1	174	34,579	1.000	34,579	34,579	1
2010.2	168	40,322	1.000	40,322	40,321	1
2011.1	162	43,035	1.000	43,035	43,034	1
2011.2	156	35,468	1.000	35,467	35,467	0
2012.1	150	35,137	1.000	35,136	35,136	0
2012.2	144	41,651	1.000	41,650	41,649	0
2013.1	138	37,735	1.000	37,734	37,733	0
2013.2	132	44,198	1.000	44,196	44,195	1
2014.1	126	39,755	1.000	39,753	39,751	1
2014.2	120	42,322	1.000	42,320	42,318	2
2015.1	114	39,931	1.000	39,928	39,926	3
2015.2	108	40,459	1.000	40,455	40,453	2
2016.1	102	36,083	1.000	36,079	36,075	5
2016.2	96	41,964	1.000	41,958	41,957	1
2017.1	90	41,088	1.000	41,082	41,080	2
2017.2	84	42,667	1.000	42,659	42,654	5
2018.1	78	44,687	1.000	44,678	44,671	7
2018.2	72	42,906	1.000	42,893	42,887	7
2019.1	66	43,572	1.000	43,556	43,554	3
2019.2	60	42,937	1.000	42,920	42,911	9
2020.1	54	29,811	1.000	29,799	29,791	8
2020.2	48	26,339	1.000	26,327	26,326	2
2021.1	42	22,643	1.000	22,632	22,623	8
2021.2	36	30,152	1.000	30,137	30,117	20
2022.1	30	25,155	0.999	25,142	25,010	132
2022.2	24	30,118	0.998	30,049	29,551	498
2023.1	18	24,517	0.989	24,240	23,317	923
2023.2	12	25,220	0.956	24,116	22,250	1,866
2024.1	6	29,054	0.884	25,685		
Total		1,489,391		1,484,416	1,455,225	3,506

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	27,538	1.000	27,538	27,538	0
2005.1	234	29,597	1.000	29,597	29,597	0
2005.2	228	27,889	1.000	27,889	27,888	1
2006.1	222	22,280	1.000	22,280	22,280	0
2006.2	216	31,992	1.000	31,992	31,992	0
2007.1	210	28,051	1.000	28,051	28,051	0
2007.2	204	36,870	1.000	36,870	36,870	0
2008.1	198	23,659	1.000	23,659	23,659	0
2008.2	192	31,543	1.000	31,543	31,543	0
2009.1	186	21,405	1.000	21,405	21,405	0
2009.2	180	33,705	1.000	33,705	33,705	0
2010.1	174	19,397	1.000	19,397	19,397	0
2010.2	168	62,305	1.000	62,305	62,305	0
2011.1	162	19,785	1.000	19,785	19,785	(0)
2011.2	156	31,030	1.000	31,030	31,030	0
2012.1	150	19,216	1.000	19,216	19,216	(0)
2012.2	144	57,059	1.000	57,059	57,061	(2)
2013.1	138	25,558	1.000	25,557	25,558	(1)
2013.2	132	45,103	1.000	45,102	45,103	(0)
2014.1	126	20,492	1.000	20,492	20,492	(0)
2014.2	120	55,115	1.000	55,114	55,114	0
2015.1	114	24,057	1.000	24,056	24,058	(1)
2015.2	108	51,149	1.000	51,148	51,148	0
2016.1	102	34,591	1.000	34,590	34,591	(1)
2016.2	96	65,815	1.000	65,812	65,812	0
2017.1	90	25,753	1.000	25,752	25,752	(0)
2017.2	84	40,161	1.000	40,159	40,160	(1)
2018.1	78	24,253	1.000	24,252	24,252	(1)
2018.2	72	42,205	1.000	42,200	42,200	(0)
2019.1	66	23,992	1.000	23,988	23,991	(2)
2019.2	60	41,010	1.000	41,003	41,013	(10)
2020.1	54	45,343	1.000	45,334	45,336	(2)
2020.2	48	33,632	1.000	33,626	33,631	(5)
2021.1	42	20,603	1.000	20,599	20,597	3
2021.2	36	45,723	1.000	45,720	45,719	0
2022.1	30	25,972	1.000	25,976	25,995	(19)
2022.2	24	39,943	1.002	40,037	39,999	38
2023.1	18	26,745	1.007	26,937	26,939	(2)
2023.2	12	38,985	1.017	39,650	39,250	400
2024.1	6	22,587	1.086	24,530		
Total		1,342,108		1,344,953	1,320,028	395

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	4,490	1.000	4,490	4,490	0
2005.1	234	4,067	1.000	4,067	4,067	0
2005.2	228	5,005	1.000	5,005	5,004	1
2006.1	222	4,667	1.000	4,667	4,667	0
2006.2	216	5,671	1.000	5,671	5,671	0
2007.1	210	5,006	1.000	5,006	5,006	0
2007.2	204	4,799	1.000	4,799	4,799	0
2008.1	198	4,229	1.000	4,229	4,229	0
2008.2	192	4,402	1.000	4,402	4,402	0
2009.1	186	3,663	1.000	3,663	3,663	0
2009.2	180	3,967	1.000	3,967	3,967	0
2010.1	174	2,851	1.000	2,851	2,851	0
2010.2	168	3,261	1.000	3,261	3,261	0
2011.1	162	2,642	1.000	2,642	2,642	0
2011.2	156	2,484	1.000	2,484	2,484	0
2012.1	150	2,018	1.000	2,018	2,018	0
2012.2	144	2,553	1.000	2,553	2,553	0
2013.1	138	2,687	1.000	2,687	2,687	0
2013.2	132	3,044	1.000	3,044	3,044	0
2014.1	126	2,752	1.000	2,752	2,752	0
2014.2	120	3,213	1.000	3,213	3,213	0
2015.1	114	3,811	1.000	3,811	3,811	0
2015.2	108	4,405	1.000	4,405	4,405	0
2016.1	102	4,311	1.000	4,311	4,311	0
2016.2	96	4,712	1.000	4,712	4,711	1
2017.1	90	4,821	1.000	4,821	4,821	1
2017.2	84	5,658	1.000	5,658	5,657	1
2018.1	78	4,531	1.000	4,531	4,531	(0)
2018.2	72	5,049	1.000	5,048	5,048	0
2019.1	66	4,171	1.000	4,170	4,172	(2)
2019.2	60	4,736	1.000	4,735	4,736	(1)
2020.1	54	3,529	1.000	3,528	3,529	(1)
2020.2	48	3,326	1.000	3,325	3,325	(0)
2021.1	42	2,820	1.000	2,819	2,819	1
2021.2	36	3,728	1.000	3,727	3,729	(2)
2022.1	30	4,572	1.000	4,571	4,570	1
2022.2	24	4,608	1.000	4,607	4,608	(1)
2023.1	18	4,189	1.000	4,188	4,178	10
2023.2	12	3,897	0.999	3,895	3,876	19
2024.1	6	3,144	1.005	3,160		
Total		157,489		157,494	154,306	27

Province of Alberta

All Perils

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	2,639	1.000	2,639	2,639	0
2005.1	234	2,468	1.000	2,468	2,468	0
2005.2	228	2,221	1.000	2,221	2,221	0
2006.1	222	2,002	1.000	2,002	2,002	0
2006.2	216	2,326	1.000	2,326	2,326	0
2007.1	210	2,158	1.000	2,158	2,158	0
2007.2	204	2,404	1.000	2,404	2,404	0
2008.1	198	1,717	1.000	1,717	1,717	0
2008.2	192	1,446	1.000	1,446	1,446	0
2009.1	186	999	1.000	999	999	0
2009.2	180	1,178	1.000	1,178	1,178	0
2010.1	174	1,232	1.000	1,232	1,232	0
2010.2	168	2,384	1.000	2,384	2,384	0
2011.1	162	1,835	1.000	1,835	1,835	0
2011.2	156	2,130	1.000	2,130	2,130	0
2012.1	150	1,569	1.000	1,569	1,569	0
2012.2	144	2,108	1.000	2,108	2,108	0
2013.1	138	1,586	1.000	1,586	1,586	0
2013.2	132	1,872	1.000	1,872	1,872	0
2014.1	126	1,313	1.000	1,313	1,313	0
2014.2	120	1,643	1.000	1,643	1,643	0
2015.1	114	1,268	1.000	1,268	1,268	0
2015.2	108	1,529	1.000	1,529	1,529	0
2016.1	102	1,194	1.000	1,194	1,194	0
2016.2	96	1,729	1.000	1,729	1,729	0
2017.1	90	1,216	1.000	1,216	1,216	0
2017.2	84	1,163	1.000	1,163	1,164	(1)
2018.1	78	941	1.000	941	941	0
2018.2	72	933	1.000	933	933	0
2019.1	66	655	1.000	655	655	0
2019.2	60	825	1.000	825	825	0
2020.1	54	634	1.000	634	634	0
2020.2	48	559	1.000	559	559	(0)
2021.1	42	473	1.000	473	473	0
2021.2	36	943	1.000	943	943	(1)
2022.1	30	757	0.999	756	755	2
2022.2	24	1,206	0.995	1,200	1,199	1
2023.1	18	1,088	0.994	1,082	1,054	27
2023.2	12	1,477	0.976	1,441	1,401	40
2024.1	6	1,379	0.934	1,288		
Total		59,199		59,059	57,702	69

Province of Alberta

Specified Perils

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	119	1.000	119	119	0
2005.1	234	110	1.000	110	110	0
2005.2	228	103	1.000	103	103	0
2006.1	222	96	1.000	96	96	0
2006.2	216	139	1.000	139	139	0
2007.1	210	104	1.000	104	104	0
2007.2	204	109	1.000	109	109	0
2008.1	198	59	1.000	59	59	0
2008.2	192	71	1.000	71	71	0
2009.1	186	35	1.000	35	35	0
2009.2	180	93	1.000	93	93	0
2010.1	174	36	1.000	36	36	0
2010.2	168	132	1.000	132	132	0
2011.1	162	47	1.000	47	47	0
2011.2	156	84	1.000	84	84	0
2012.1	150	34	1.000	34	34	0
2012.2	144	170	1.000	170	170	0
2013.1	138	69	1.000	69	69	0
2013.2	132	84	1.000	84	84	0
2014.1	126	46	1.000	46	46	0
2014.2	120	138	1.000	138	138	0
2015.1	114	54	1.000	54	54	0
2015.2	108	129	1.000	129	129	0
2016.1	102	72	1.000	72	72	0
2016.2	96	139	1.000	139	139	0
2017.1	90	70	1.000	70	70	0
2017.2	84	126	1.000	126	126	0
2018.1	78	70	1.000	70	70	0
2018.2	72	111	1.000	111	111	0
2019.1	66	75	1.001	75	75	0
2019.2	60	119	1.001	119	119	0
2020.1	54	144	1.001	144	144	0
2020.2	48	131	1.001	131	131	0
2021.1	42	87	1.001	87	87	0
2021.2	36	139	1.001	139	139	0
2022.1	30	82	1.001	82	81	1
2022.2	24	163	1.001	163	160	3
2023.1	18	84	1.007	85	86	(2)
2023.2	12	135	1.006	136	145	(9)
2024.1	6	69	1.043	72		
Total		3,877		3,882	3,815	(5)

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.2	240	16	1.000	16	16	0
2005.1	234	25	1.000	25	25	0
2005.2	228	12	1.000	12	12	0
2006.1	222	19	1.000	19	19	0
2006.2	216	20	1.000	20	20	0
2007.1	210	8	1.000	8	8	0
2007.2	204	23	1.000	23	23	0
2008.1	198	8	1.000	8	8	0
2008.2	192	17	1.000	17	17	0
2009.1	186	13	1.000	13	13	0
2009.2	180	23	1.000	23	23	0
2010.1	174	15	1.000	15	15	0
2010.2	168	12	1.000	12	13	(1)
2011.1	162	9	1.000	9	9	0
2011.2	156	30	1.000	30	29	1
2012.1	150	17	1.000	17	16	1
2012.2	144	21	0.985	21	20	0
2013.1	138	20	0.985	20	19	1
2013.2	132	26	0.976	25	24	1
2014.1	126	17	0.971	17	18	(1)
2014.2	120	36	0.966	35	32	3
2015.1	114	34	0.939	32	29	3
2015.2	108	38	0.898	34	31	3
2016.1	102	31	0.876	27	25	3
2016.2	96	44	0.842	37	35	2
2017.1	90	28	0.822	23	21	2
2017.2	84	55	0.775	43	40	2
2018.1	78	39	0.731	29	26	3
2018.2	72	62	0.669	41	38	4
2019.1	66	54	0.643	35	32	2
2019.2	60	68	0.611	42	38	4
2020.1	54	45	0.591	27	23	4
2020.2	48	74	0.564	42	39	3
2021.1	42	41	0.536	22	19	3
2021.2	36	60	0.553	33	29	4
2022.1	30	46	0.627	29	34	(5)
2022.2	24	41	0.885	36	35	1
2023.1	18	36	1.043	38	39	(2)
2023.2	12	24	1.227	29	43	(13)
2024.1	6	46	1.604	74		
Total		1,253		1,056	955	27

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.058 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.064; p = 0.000)	0.008 (CI = +/-0.007; p = 0.016)	-0.048 (CI = +/-0.216; p = 0.655)	0.034 (CI = +/-0.184; p = 0.707)	0.910	+5.97%
Loss Cost	2006.1	0.060 (CI = +/-0.009; p = 0.000)	0.153 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.006; p = 0.010)	-0.060 (CI = +/-0.210; p = 0.564)	0.027 (CI = +/-0.179; p = 0.761)	0.916	+6.23%
Loss Cost	2006.2	0.063 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	-0.073 (CI = +/-0.202; p = 0.465)	0.019 (CI = +/-0.172; p = 0.825)	0.921	+6.52%
Loss Cost	2007.1	0.067 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	-0.091 (CI = +/-0.185; p = 0.322)	0.008 (CI = +/-0.157; p = 0.919)	0.935	+6.91%
Loss Cost	2007.2	0.069 (CI = +/-0.009; p = 0.000)	0.158 (CI = +/-0.055; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	-0.103 (CI = +/-0.178; p = 0.244)	0.000 (CI = +/-0.151; p = 0.999)	0.938	+7.19%
Loss Cost	2008.1	0.073 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.164; p = 0.148)	-0.010 (CI = +/-0.139; p = 0.884)	0.948	+7.56%
Loss Cost	2008.2	0.077 (CI = +/-0.008; p = 0.000)	0.160 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.138; p = 0.048)	-0.023 (CI = +/-0.117; p = 0.693)	0.963	+8.04%
Loss Cost	2009.1	0.081 (CI = +/-0.007; p = 0.000)	0.151 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.124; p = 0.017)	-0.032 (CI = +/-0.105; p = 0.532)	0.970	+8.41%
Loss Cost	2009.2	0.083 (CI = +/-0.007; p = 0.000)	0.158 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.116; p = 0.007)	-0.040 (CI = +/-0.098; p = 0.414)	0.973	+8.70%
Loss Cost	2010.1	0.087 (CI = +/-0.007; p = 0.000)	0.149 (CI = +/-0.034; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.179 (CI = +/-0.104; p = 0.002)	-0.049 (CI = +/-0.087; p = 0.262)	0.978	+9.07%
Loss Cost	2010.2	0.085 (CI = +/-0.007; p = 0.000)	0.144 (CI = +/-0.034; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.170 (CI = +/-0.101; p = 0.002)	-0.043 (CI = +/-0.084; p = 0.305)	0.976	+8.83%
Loss Cost	2011.1	0.087 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.034; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.177 (CI = +/-0.100; p = 0.001)	-0.048 (CI = +/-0.084; p = 0.250)	0.976	+9.04%
Loss Cost	2011.2	0.085 (CI = +/-0.008; p = 0.000)	0.137 (CI = +/-0.035; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.172 (CI = +/-0.101; p = 0.002)	-0.044 (CI = +/-0.085; p = 0.290)	0.972	+8.88%
Loss Cost	2012.1	0.085 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.037; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.172 (CI = +/-0.105; p = 0.003)	-0.044 (CI = +/-0.088; p = 0.310)	0.969	+8.87%
Loss Cost	2012.2	0.086 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.175 (CI = +/-0.109; p = 0.003)	-0.046 (CI = +/-0.091; p = 0.304)	0.963	+8.95%
Loss Cost	2013.1	0.085 (CI = +/-0.012; p = 0.000)	0.140 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.172 (CI = +/-0.114; p = 0.005)	-0.044 (CI = +/-0.094; p = 0.337)	0.959	+8.89%
Loss Cost	2013.2	0.085 (CI = +/-0.014; p = 0.000)	0.139 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.119; p = 0.008)	-0.043 (CI = +/-0.098; p = 0.371)	0.949	+8.82%
Loss Cost	2014.1	0.084 (CI = +/-0.016; p = 0.000)	0.140 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.125; p = 0.012)	-0.041 (CI = +/-0.103; p = 0.415)	0.944	+8.72%
Loss Cost	2014.2	0.077 (CI = +/-0.017; p = 0.000)	0.132 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.149 (CI = +/-0.120; p = 0.019)	-0.027 (CI = +/-0.099; p = 0.574)	0.937	+8.04%
Loss Cost	2015.1	0.074 (CI = +/-0.020; p = 0.000)	0.136 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.127; p = 0.032)	-0.020 (CI = +/-0.104; p = 0.682)	0.933	+7.72%
Loss Cost	2015.2	0.072 (CI = +/-0.023; p = 0.000)	0.133 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.134 (CI = +/-0.135; p = 0.051)	-0.015 (CI = +/-0.111; p = 0.773)	0.917	+7.46%
Loss Cost	2016.1	0.070 (CI = +/-0.029; p = 0.000)	0.134 (CI = +/-0.053; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.147; p = 0.076)	-0.012 (CI = +/-0.120; p = 0.833)	0.912	+7.30%
Loss Cost	2016.2	0.062 (CI = +/-0.034; p = 0.002)	0.127 (CI = +/-0.056; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.154; p = 0.139)	0.005 (CI = +/-0.126; p = 0.933)	0.900	+6.42%
Loss Cost	2017.1	0.057 (CI = +/-0.042; p = 0.013)	0.131 (CI = +/-0.060; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.169; p = 0.220)	0.015 (CI = +/-0.140; p = 0.808)	0.897	+5.85%
Severity	2005.2	0.064 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.045; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.036)	0.145 (CI = +/-0.150; p = 0.058)	0.068 (CI = +/-0.128; p = 0.286)	0.974	+6.57%
Severity	2006.1	0.064 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.046; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.041)	0.144 (CI = +/-0.153; p = 0.064)	0.068 (CI = +/-0.130; p = 0.297)	0.973	+6.59%
Severity	2006.2	0.064 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.047; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.046)	0.142 (CI = +/-0.156; p = 0.072)	0.067 (CI = +/-0.133; p = 0.313)	0.971	+6.63%
Severity	2007.1	0.065 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.049; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.055)	0.138 (CI = +/-0.158; p = 0.084)	0.064 (CI = +/-0.134; p = 0.337)	0.970	+6.72%
Severity	2007.2	0.066 (CI = +/-0.008; p = 0.000)	0.093 (CI = +/-0.050; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.063)	0.135 (CI = +/-0.160; p = 0.096)	0.062 (CI = +/-0.136; p = 0.359)	0.968	+6.80%
Severity	2008.1	0.068 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.049; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.076)	0.124 (CI = +/-0.156; p = 0.114)	0.055 (CI = +/-0.132; p = 0.397)	0.970	+7.04%
Severity	2008.2	0.071 (CI = +/-0.008; p = 0.000)	0.096 (CI = +/-0.045; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.075)	0.109 (CI = +/-0.142; p = 0.125)	0.046 (CI = +/-0.120; p = 0.440)	0.975	+7.41%
Severity	2009.1	0.075 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.041; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.081)	0.093 (CI = +/-0.126; p = 0.140)	0.036 (CI = +/-0.107; p = 0.498)	0.980	+7.79%
Severity	2009.2	0.078 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.037; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.081)	0.080 (CI = +/-0.114; p = 0.160)	0.027 (CI = +/-0.096; p = 0.570)	0.984	+8.14%
Severity	2010.1	0.082 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.034; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.089)	0.066 (CI = +/-0.101; p = 0.189)	0.018 (CI = +/-0.085; p = 0.670)	0.987	+8.50%
Severity	2010.2	0.081 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.035; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.092)	0.068 (CI = +/-0.104; p = 0.189)	0.019 (CI = +/-0.088; p = 0.656)	0.985	+8.45%
Severity	2011.1	0.082 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.036; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.113)	0.064 (CI = +/-0.106; p = 0.226)	0.016 (CI = +/-0.089; p = 0.710)	0.985	+8.58%
Severity	2011.2	0.079 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.035; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.071)	0.074 (CI = +/-0.101; p = 0.141)	0.024 (CI = +/-0.085; p = 0.568)	0.985	+8.26%
Severity	2012.1	0.082 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.034; p = 0.000)	-0.003 (CI = +/-0.003; p = 0.091)	0.064 (CI = +/-0.099; p = 0.187)	0.017 (CI = +/-0.082; p = 0.676)	0.986	+8.56%
Severity	2012.2	0.086 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.031; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.096)	0.051 (CI = +/-0.089; p = 0.248)	0.007 (CI = +/-0.074; p = 0.846)	0.988	+8.99%
Severity	2013.1	0.087 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.033; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.122)	0.046 (CI = +/-0.092; p = 0.303)	0.004 (CI = +/-0.077; p = 0.916)	0.987	+9.13%
Severity	2013.2	0.090 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.033; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.149)	0.038 (CI = +/-0.093; p = 0.395)	-0.002 (CI = +/-0.077; p = 0.954)	0.986	+9.41%
Severity	2014.1	0.088 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.034; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.125)	0.046 (CI = +/-0.095; p = 0.322)	0.003 (CI = +/-0.079; p = 0.929)	0.985	+9.15%
Severity	2014.2	0.085 (CI = +/-0.014; p = 0.000)	0.080 (CI = +/-0.036; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.108)	0.054 (CI = +/-0.098; p = 0.258)	0.010 (CI = +/-0.081; p = 0.803)	0.983	+8.85%
Severity	2015.1	0.082 (CI = +/-0.016; p = 0.000)	0.083 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.091)	0.063 (CI = +/-0.102; p = 0.203)	0.017 (CI = +/-0.083; p = 0.674)	0.981	+8.50%
Severity	2015.2	0.081 (CI = +/-0.019; p = 0.000)	0.082 (CI = +/-0.040; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.104)	0.064 (CI = +/-0.109; p = 0.223)	0.018 (CI = +/-0.090; p = 0.674)	0.977	+8.44%
Severity	2016.1	0.082 (CI = +/-0.023; p = 0.000)	0.082 (CI = +/-0.043; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.130)	0.062 (CI = +/-0.119; p = 0.275)	0.016 (CI = +/-0.097; p = 0.727)	0.973	+8.54%
Severity	2016.2	0.089 (CI = +/-0.027; p = 0.000)	0.088 (CI = +/-0.045; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.159)	0.045 (CI = +/-0.123; p = 0.439)	0.001 (CI = +/-0.101; p = 0.984)	0.972	+9.34%
Severity	2017.1	0.089 (CI = +/-0.034; p = 0.000)	0.088 (CI = +/-0.049; p = 0.003)	-0.002 (CI = +/-0.004; p = 0.186)	0.045 (CI = +/-0.138; p = 0.478)	0.001 (CI = +/-0.114; p = 0.978)	0.966	+9.32%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.085)	0.068 (CI = +/-0.048; p = 0.007)	0.013 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.163; p = 0.022)	-0.034 (CI = +/-0.139; p = 0.623)	0.813	-0.56%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.291)	0.060 (CI = +/-0.046; p = 0.013)	0.014 (CI = +/-0.005; p = 0.000)	-0.204 (CI = +/-0.154; p = 0.011)	-0.041 (CI = +/-0.131; p = 0.531)	0.823	-0.34%
Frequency	2006.2	-0.001 (CI = +/-0.006; p = 0.738)	0.068 (CI = +/-0.044; p = 0.003)	0.014 (CI = +/-0.004; p = 0.000)	-0.215 (CI = +/-0.144; p = 0.005)	-0.048 (CI = +/-0.123; p = 0.430)	0.844	-0.10%
Frequency	2007.1	0.002 (CI = +/-0.006; p = 0.569)	0.059 (CI = +/-0.040; p = 0.005)	0.014 (CI = +/-0.004; p = 0.000)	-0.229 (CI = +/-0.130; p = 0.001)	-0.056 (CI = +/-0.111; p = 0.307)	0.866	+0.17%
Frequency	2007.2	0.004 (CI = +/-0.006; p = 0.232)	0.065 (CI = +/-0.039; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	-0.238 (CI = +/-0.124; p = 0.001)	-0.062 (CI = +/-0.106; p = 0.241)	0.879	+0.36%
Frequency	2008.1	0.005 (CI = +/-0.006; p = 0.134)	0.061 (CI = +/-0.039; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.243 (CI = +/-0.124; p = 0.000)	-0.065 (CI = +/-0.105; p = 0.214)	0.881	+0.49%
Frequency	2008.2	0.006 (CI = +/-0.007; p = 0.091)	0.064 (CI = +/-0.040; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.248 (CI = +/-0.125; p = 0.000)	-0.068 (CI = +/-0.106; p = 0.197)	0.883	+0.59%
Frequency	2009.1	0.006 (CI = +/-0.008; p = 0.130)	0.065 (CI = +/-0.042; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	-0.247 (CI = +/-0.129; p = 0.001)	-0.068 (CI = +/-0.109; p = 0.211)	0.881	+0.57%
Frequency	2009.2	0.005 (CI = +/-0.008; p = 0.204)	0.063 (CI = +/-0.043; p = 0.006)	0.015 (CI = +/-0.004; p = 0.000)	-0.245 (CI = +/-0.132; p = 0.001)	-0.066 (CI = +/-0.111; p = 0.230)	0.881	+0.52%
Frequency	2010.1	0.005 (CI = +/-0.009; p = 0.246)	0.063 (CI = +/-0.045; p = 0.008)	0.015 (CI = +/-0.004; p = 0.000)	-0.245 (CI = +/-0.135; p = 0.001)	-0.066 (CI = +/-0.114; p = 0.241)	0.879	+0.52%
Frequency	2010.2	0.003 (CI = +/-0.010; p = 0.464)	0.059 (CI = +/-0.046; p = 0.013)	0.015 (CI = +/-0.004; p = 0.000)	-0.238 (CI = +/-0.137; p = 0.002)	-0.062 (CI = +/-0.115; p = 0.276)	0.883	+0.35%
Frequency	2011.1	0.004 (CI = +/-0.011; p = 0.424)	0.058 (CI = +/-0.048; p = 0.020)	0.015 (CI = +/-0.004; p = 0.000)	-0.241 (CI = +/-0.141; p = 0.002)	-0.064 (CI = +/-0.118; p = 0.274)	0.880	+0.42%
Frequency	2011.2	0.006 (CI = +/-0.012; p = 0.325)	0.061 (CI = +/-0.049; p = 0.018)	0.015 (CI = +/-0.004; p = 0.000)	-0.247 (CI = +/-0.144; p = 0.002)	-0.068 (CI = +/-0.120; p = 0.255)	0.880	+0.58%
Frequency	2012.1	0.003 (CI = +/-0.013; p = 0.650)	0.066 (CI = +/-0.050; p = 0.012)	0.015 (CI = +/-0.004; p = 0.000)	-0.236 (CI = +/-0.144; p = 0.003)	-0.060 (CI = +/-0.120; p = 0.307)	0.886	+0.28%
Frequency	2012.2	0.000 (CI = +/-0.014; p = 0.962)	0.061 (CI = +/-0.051; p = 0.022)	0.014 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.145; p = 0.004)	-0.053 (CI = +/-0.121; p = 0.371)	0.893	-0.03%
Frequency	2013.1	-0.002 (CI = +/-0.016; p = 0.769)	0.064 (CI = +/-0.053; p = 0.021)	0.014 (CI = +/-0.005; p = 0.000)	-0.219 (CI = +/-0.150; p = 0.007)	-0.048 (CI = +/-0.124; p = 0.426)	0.892	-0.22%
Frequency	2013.2	-0.005 (CI = +/-0.018; p = 0.529)	0.059 (CI = +/-0.055; p = 0.037)	0.014 (CI = +/-0.005; p = 0.000)	-0.209 (CI = +/-0.153; p = 0.011)	-0.041 (CI = +/-0.127; p = 0.507)	0.895	-0.54%
Frequency	2014.1	-0.004 (CI = +/-0.021; p = 0.687)	0.057 (CI = +/-0.058; p = 0.054)	0.014 (CI = +/-0.005; p = 0.000)	-0.213 (CI = +/-0.161; p = 0.013)	-0.044 (CI = +/-0.133; p = 0.492)	0.888	-0.40%
Frequency	2014.2	-0.007 (CI = +/-0.024; p = 0.509)	0.053 (CI = +/-0.061; p = 0.085)	0.014 (CI = +/-0.005; p = 0.000)	-0.203 (CI = +/-0.168; p = 0.021)	-0.036 (CI = +/-0.138; p = 0.584)	0.888	-0.74%
Frequency	2015.1	-0.007 (CI = +/-0.028; p = 0.588)	0.053 (CI = +/-0.066; p = 0.107)	0.014 (CI = +/-0.005; p = 0.000)	-0.204 (CI = +/-0.180; p = 0.029)	-0.037 (CI = +/-0.148; p = 0.600)	0.879	-0.72%
Frequency	2015.2	-0.009 (CI = +/-0.034; p = 0.567)	0.051 (CI = +/-0.071; p = 0.145)	0.014 (CI = +/-0.006; p = 0.000)	-0.199 (CI = +/-0.193; p = 0.045)	-0.033 (CI = +/-0.158; p = 0.661)	0.873	-0.90%
Frequency	2016.1	-0.011 (CI = +/-0.041; p = 0.549)	0.053 (CI = +/-0.076; p = 0.158)	0.014 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.210; p = 0.069)	-0.028 (CI = +/-0.172; p = 0.730)	0.862	-1.14%
Frequency	2016.2	-0.027 (CI = +/-0.046; p = 0.219)	0.039 (CI = +/-0.076; p = 0.279)	0.013 (CI = +/-0.006; p = 0.000)	-0.155 (CI = +/-0.210; p = 0.131)	0.004 (CI = +/-0.173; p = 0.961)	0.880	-2.68%
Frequency	2017.1	-0.032 (CI = +/-0.057; p = 0.236)	0.042 (CI = +/-0.083; p = 0.278)	0.013 (CI = +/-0.006; p = 0.001)	-0.144 (CI = +/-0.234; p = 0.198)	0.014 (CI = +/-0.193; p = 0.873)	0.865	-3.18%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.055 (CI = +/-0.009; p = 0.000)	0.169 (CI = +/-0.071; p = 0.000)	-0.037 (CI = +/-0.128; p = 0.559)	0.887	+5.67%
Loss Cost	2006.1	0.057 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.071; p = 0.000)	-0.052 (CI = +/-0.128; p = 0.417)	0.891	+5.89%
Loss Cost	2006.2	0.060 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.071; p = 0.000)	-0.068 (CI = +/-0.127; p = 0.285)	0.894	+6.14%
Loss Cost	2007.1	0.063 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.069; p = 0.000)	-0.089 (CI = +/-0.124; p = 0.151)	0.904	+6.46%
Loss Cost	2007.2	0.065 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.069; p = 0.000)	-0.104 (CI = +/-0.124; p = 0.097)	0.904	+6.70%
Loss Cost	2008.1	0.068 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.068; p = 0.000)	-0.122 (CI = +/-0.123; p = 0.051)	0.909	+7.00%
Loss Cost	2008.2	0.072 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.065; p = 0.000)	-0.146 (CI = +/-0.117; p = 0.017)	0.919	+7.41%
Loss Cost	2009.1	0.074 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.065; p = 0.000)	-0.162 (CI = +/-0.118; p = 0.009)	0.921	+7.69%
Loss Cost	2009.2	0.076 (CI = +/-0.012; p = 0.000)	0.168 (CI = +/-0.066; p = 0.000)	-0.174 (CI = +/-0.120; p = 0.006)	0.916	+7.91%
Loss Cost	2010.1	0.078 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.067; p = 0.000)	-0.187 (CI = +/-0.123; p = 0.004)	0.916	+8.16%
Loss Cost	2010.2	0.076 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.068; p = 0.000)	-0.174 (CI = +/-0.126; p = 0.009)	0.901	+7.90%
Loss Cost	2011.1	0.077 (CI = +/-0.015; p = 0.000)	0.154 (CI = +/-0.071; p = 0.000)	-0.178 (CI = +/-0.132; p = 0.010)	0.894	+7.98%
Loss Cost	2011.2	0.075 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.074; p = 0.000)	-0.169 (CI = +/-0.138; p = 0.018)	0.873	+7.78%
Loss Cost	2012.1	0.074 (CI = +/-0.018; p = 0.000)	0.152 (CI = +/-0.077; p = 0.000)	-0.163 (CI = +/-0.145; p = 0.030)	0.860	+7.65%
Loss Cost	2012.2	0.074 (CI = +/-0.020; p = 0.000)	0.152 (CI = +/-0.081; p = 0.001)	-0.163 (CI = +/-0.154; p = 0.039)	0.833	+7.65%
Loss Cost	2013.1	0.072 (CI = +/-0.022; p = 0.000)	0.156 (CI = +/-0.084; p = 0.001)	-0.154 (CI = +/-0.163; p = 0.063)	0.816	+7.45%
Loss Cost	2013.2	0.071 (CI = +/-0.025; p = 0.000)	0.154 (CI = +/-0.089; p = 0.002)	-0.149 (CI = +/-0.174; p = 0.090)	0.774	+7.33%
Loss Cost	2014.1	0.068 (CI = +/-0.029; p = 0.000)	0.157 (CI = +/-0.093; p = 0.002)	-0.139 (CI = +/-0.187; p = 0.137)	0.752	+7.08%
Loss Cost	2014.2	0.063 (CI = +/-0.032; p = 0.001)	0.149 (CI = +/-0.097; p = 0.005)	-0.116 (CI = +/-0.198; p = 0.230)	0.681	+6.49%
Loss Cost	2015.1	0.059 (CI = +/-0.037; p = 0.004)	0.154 (CI = +/-0.103; p = 0.006)	-0.102 (CI = +/-0.214; p = 0.325)	0.653	+6.12%
Loss Cost	2015.2	0.058 (CI = +/-0.043; p = 0.012)	0.152 (CI = +/-0.110; p = 0.010)	-0.098 (CI = +/-0.234; p = 0.383)	0.572	+6.00%
Loss Cost	2016.1	0.057 (CI = +/-0.051; p = 0.030)	0.154 (CI = +/-0.118; p = 0.015)	-0.094 (CI = +/-0.258; p = 0.446)	0.546	+5.87%
Loss Cost	2016.2	0.055 (CI = +/-0.060; p = 0.069)	0.151 (CI = +/-0.128; p = 0.024)	-0.087 (CI = +/-0.284; p = 0.516)	0.438	+5.65%
Loss Cost	2017.1	0.055 (CI = +/-0.071; p = 0.114)	0.151 (CI = +/-0.139; p = 0.036)	-0.088 (CI = +/-0.315; p = 0.552)	0.415	+5.68%
Severity	2005.2	0.066 (CI = +/-0.006; p = 0.000)	0.092 (CI = +/-0.046; p = 0.000)	0.173 (CI = +/-0.083; p = 0.000)	0.972	+6.80%
Severity	2006.1	0.066 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.048; p = 0.001)	0.171 (CI = +/-0.086; p = 0.000)	0.971	+6.83%
Severity	2006.2	0.067 (CI = +/-0.007; p = 0.000)	0.092 (CI = +/-0.049; p = 0.001)	0.168 (CI = +/-0.088; p = 0.001)	0.969	+6.88%
Severity	2007.1	0.068 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.050; p = 0.001)	0.160 (CI = +/-0.090; p = 0.001)	0.968	+6.99%
Severity	2007.2	0.068 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.051; p = 0.001)	0.155 (CI = +/-0.092; p = 0.002)	0.966	+7.08%
Severity	2008.1	0.071 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.050; p = 0.002)	0.140 (CI = +/-0.091; p = 0.004)	0.968	+7.32%
Severity	2008.2	0.074 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.046; p = 0.000)	0.120 (CI = +/-0.083; p = 0.006)	0.974	+7.68%
Severity	2009.1	0.077 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.042; p = 0.000)	0.098 (CI = +/-0.075; p = 0.013)	0.979	+8.05%
Severity	2009.2	0.081 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.038; p = 0.000)	0.080 (CI = +/-0.069; p = 0.025)	0.983	+8.39%
Severity	2010.1	0.084 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.034; p = 0.000)	0.061 (CI = +/-0.062; p = 0.054)	0.986	+8.74%
Severity	2010.2	0.084 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.035; p = 0.000)	0.063 (CI = +/-0.065; p = 0.059)	0.985	+8.71%
Severity	2011.1	0.085 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.036; p = 0.000)	0.056 (CI = +/-0.067; p = 0.100)	0.984	+8.85%
Severity	2011.2	0.082 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.036; p = 0.000)	0.068 (CI = +/-0.067; p = 0.047)	0.984	+8.59%
Severity	2012.1	0.085 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	0.054 (CI = +/-0.066; p = 0.104)	0.985	+8.88%
Severity	2012.2	0.089 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.032; p = 0.000)	0.036 (CI = +/-0.061; p = 0.230)	0.987	+9.29%
Severity	2013.1	0.090 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.033; p = 0.000)	0.029 (CI = +/-0.064; p = 0.348)	0.986	+9.44%
Severity	2013.2	0.093 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.033; p = 0.000)	0.019 (CI = +/-0.065; p = 0.551)	0.986	+9.70%
Severity	2014.1	0.091 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.035; p = 0.000)	0.026 (CI = +/-0.069; p = 0.443)	0.984	+9.53%
Severity	2014.2	0.089 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.036; p = 0.000)	0.034 (CI = +/-0.074; p = 0.348)	0.982	+9.32%
Severity	2015.1	0.087 (CI = +/-0.014; p = 0.000)	0.080 (CI = +/-0.038; p = 0.000)	0.041 (CI = +/-0.079; p = 0.288)	0.979	+9.12%
Severity	2015.2	0.087 (CI = +/-0.016; p = 0.000)	0.080 (CI = +/-0.041; p = 0.001)	0.040 (CI = +/-0.086; p = 0.335)	0.975	+9.14%
Severity	2016.1	0.089 (CI = +/-0.019; p = 0.000)	0.078 (CI = +/-0.043; p = 0.002)	0.035 (CI = +/-0.095; p = 0.441)	0.972	+9.31%
Severity	2016.2	0.094 (CI = +/-0.021; p = 0.000)	0.085 (CI = +/-0.044; p = 0.001)	0.018 (CI = +/-0.099; p = 0.698)	0.970	+9.89%
Severity	2017.1	0.094 (CI = +/-0.025; p = 0.000)	0.085 (CI = +/-0.048; p = 0.003)	0.018 (CI = +/-0.109; p = 0.725)	0.965	+9.89%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.016)	0.078 (CI = +/-0.067; p = 0.024)	-0.210 (CI = +/-0.120; p = 0.001)	0.640	-1.06%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.049)	0.071 (CI = +/-0.067; p = 0.040)	-0.223 (CI = +/-0.121; p = 0.001)	0.624	-0.89%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.132)	0.078 (CI = +/-0.067; p = 0.024)	-0.236 (CI = +/-0.121; p = 0.000)	0.625	-0.70%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.301)	0.071 (CI = +/-0.068; p = 0.041)	-0.250 (CI = +/-0.122; p = 0.000)	0.614	-0.49%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.486)	0.076 (CI = +/-0.069; p = 0.032)	-0.259 (CI = +/-0.124; p = 0.000)	0.614	-0.35%
Frequency	2008.1	-0.003 (CI = +/-0.011; p = 0.579)	0.074 (CI = +/-0.071; p = 0.042)	-0.262 (CI = +/-0.128; p = 0.000)	0.602	-0.30%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.669)	0.076 (CI = +/-0.074; p = 0.044)	-0.266 (CI = +/-0.133; p = 0.000)	0.599	-0.25%
Frequency	2009.1	-0.003 (CI = +/-0.013; p = 0.590)	0.078 (CI = +/-0.076; p = 0.043)	-0.260 (CI = +/-0.138; p = 0.001)	0.598	-0.34%
Frequency	2009.2	-0.004 (CI = +/-0.014; p = 0.518)	0.075 (CI = +/-0.079; p = 0.059)	-0.254 (CI = +/-0.143; p = 0.001)	0.599	-0.44%
Frequency	2010.1	-0.005 (CI = +/-0.015; p = 0.474)	0.078 (CI = +/-0.081; p = 0.060)	-0.248 (CI = +/-0.149; p = 0.002)	0.594	-0.53%
Frequency	2010.2	-0.008 (CI = +/-0.016; p = 0.354)	0.072 (CI = +/-0.084; p = 0.088)	-0.237 (CI = +/-0.154; p = 0.004)	0.602	-0.75%
Frequency	2011.1	-0.008 (CI = +/-0.018; p = 0.369)	0.074 (CI = +/-0.087; p = 0.095)	-0.234 (CI = +/-0.162; p = 0.007)	0.590	-0.80%
Frequency	2011.2	-0.007 (CI = +/-0.020; p = 0.448)	0.075 (CI = +/-0.091; p = 0.103)	-0.237 (CI = +/-0.170; p = 0.009)	0.583	-0.74%
Frequency	2012.1	-0.011 (CI = +/-0.022; p = 0.289)	0.083 (CI = +/-0.093; p = 0.077)	-0.216 (CI = +/-0.177; p = 0.019)	0.598	-1.13%
Frequency	2012.2	-0.015 (CI = +/-0.024; p = 0.205)	0.076 (CI = +/-0.096; p = 0.116)	-0.199 (CI = +/-0.184; p = 0.035)	0.608	-1.49%
Frequency	2013.1	-0.018 (CI = +/-0.027; p = 0.167)	0.082 (CI = +/-0.100; p = 0.103)	-0.183 (CI = +/-0.195; p = 0.063)	0.605	-1.82%
Frequency	2013.2	-0.022 (CI = +/-0.030; p = 0.141)	0.076 (CI = +/-0.105; p = 0.146)	-0.168 (CI = +/-0.206; p = 0.104)	0.608	-2.17%
Frequency	2014.1	-0.023 (CI = +/-0.034; p = 0.179)	0.077 (CI = +/-0.111; p = 0.160)	-0.164 (CI = +/-0.222; p = 0.136)	0.582	-2.24%
Frequency	2014.2	-0.026 (CI = +/-0.039; p = 0.172)	0.072 (CI = +/-0.117; p = 0.213)	-0.150 (CI = +/-0.238; p = 0.200)	0.578	-2.59%
Frequency	2015.1	-0.028 (CI = +/-0.045; p = 0.205)	0.074 (CI = +/-0.124; p = 0.225)	-0.143 (CI = +/-0.259; p = 0.258)	0.548	-2.75%
Frequency	2015.2	-0.029 (CI = +/-0.052; p = 0.251)	0.072 (CI = +/-0.133; p = 0.265)	-0.138 (CI = +/-0.283; p = 0.312)	0.529	-2.88%
Frequency	2016.1	-0.032 (CI = +/-0.061; p = 0.280)	0.075 (CI = +/-0.143; p = 0.275)	-0.129 (CI = +/-0.312; p = 0.389)	0.492	-3.15%
Frequency	2016.2	-0.039 (CI = +/-0.072; p = 0.255)	0.067 (CI = +/-0.153; p = 0.362)	-0.105 (CI = +/-0.341; p = 0.513)	0.486	-3.85%
Frequency	2017.1	-0.039 (CI = +/-0.085; p = 0.332)	0.067 (CI = +/-0.167; p = 0.399)	-0.106 (CI = +/-0.378; p = 0.550)	0.419	-3.83%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.055 (CI = +/-0.009; p = 0.000)	0.175 (CI = +/-0.072; p = 0.000)	-0.052 (CI = +/-0.131; p = 0.430)	0.883	+5.65%
Loss Cost	2006.1	0.057 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.073; p = 0.000)	-0.065 (CI = +/-0.131; p = 0.322)	0.887	+5.85%
Loss Cost	2006.2	0.059 (CI = +/-0.010; p = 0.000)	0.176 (CI = +/-0.072; p = 0.000)	-0.081 (CI = +/-0.130; p = 0.212)	0.890	+6.11%
Loss Cost	2007.1	0.062 (CI = +/-0.010; p = 0.000)	0.164 (CI = +/-0.070; p = 0.000)	-0.101 (CI = +/-0.126; p = 0.114)	0.900	+6.43%
Loss Cost	2007.2	0.065 (CI = +/-0.010; p = 0.000)	0.173 (CI = +/-0.070; p = 0.000)	-0.116 (CI = +/-0.126; p = 0.072)	0.900	+6.67%
Loss Cost	2008.1	0.067 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.069; p = 0.000)	-0.132 (CI = +/-0.125; p = 0.039)	0.905	+6.96%
Loss Cost	2008.2	0.071 (CI = +/-0.011; p = 0.000)	0.175 (CI = +/-0.066; p = 0.000)	-0.156 (CI = +/-0.119; p = 0.012)	0.916	+7.37%
Loss Cost	2009.1	0.074 (CI = +/-0.011; p = 0.000)	0.167 (CI = +/-0.066; p = 0.000)	-0.170 (CI = +/-0.120; p = 0.007)	0.918	+7.64%
Loss Cost	2009.2	0.076 (CI = +/-0.012; p = 0.000)	0.173 (CI = +/-0.067; p = 0.000)	-0.182 (CI = +/-0.122; p = 0.005)	0.913	+7.86%
Loss Cost	2010.1	0.078 (CI = +/-0.013; p = 0.000)	0.167 (CI = +/-0.069; p = 0.000)	-0.194 (CI = +/-0.125; p = 0.004)	0.912	+8.10%
Loss Cost	2010.2	0.075 (CI = +/-0.014; p = 0.000)	0.161 (CI = +/-0.070; p = 0.000)	-0.181 (CI = +/-0.128; p = 0.008)	0.896	+7.83%
Loss Cost	2011.1	0.076 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.073; p = 0.000)	-0.184 (CI = +/-0.134; p = 0.009)	0.889	+7.89%
Loss Cost	2011.2	0.074 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.076; p = 0.000)	-0.175 (CI = +/-0.140; p = 0.017)	0.866	+7.70%
Loss Cost	2012.1	0.073 (CI = +/-0.018; p = 0.000)	0.158 (CI = +/-0.079; p = 0.000)	-0.167 (CI = +/-0.147; p = 0.028)	0.853	+7.53%
Loss Cost	2012.2	0.073 (CI = +/-0.021; p = 0.000)	0.158 (CI = +/-0.083; p = 0.001)	-0.167 (CI = +/-0.156; p = 0.037)	0.824	+7.53%
Loss Cost	2013.1	0.070 (CI = +/-0.023; p = 0.000)	0.163 (CI = +/-0.087; p = 0.001)	-0.157 (CI = +/-0.165; p = 0.062)	0.807	+7.27%
Loss Cost	2013.2	0.069 (CI = +/-0.026; p = 0.000)	0.161 (CI = +/-0.092; p = 0.002)	-0.151 (CI = +/-0.177; p = 0.090)	0.761	+7.13%
Loss Cost	2014.1	0.066 (CI = +/-0.030; p = 0.000)	0.167 (CI = +/-0.097; p = 0.002)	-0.138 (CI = +/-0.189; p = 0.143)	0.739	+6.79%
Loss Cost	2014.2	0.060 (CI = +/-0.034; p = 0.002)	0.158 (CI = +/-0.101; p = 0.004)	-0.114 (CI = +/-0.200; p = 0.243)	0.664	+6.15%
Loss Cost	2015.1	0.054 (CI = +/-0.039; p = 0.010)	0.166 (CI = +/-0.107; p = 0.005)	-0.094 (CI = +/-0.216; p = 0.367)	0.639	+5.59%
Loss Cost	2015.2	0.052 (CI = +/-0.046; p = 0.027)	0.164 (CI = +/-0.114; p = 0.008)	-0.087 (CI = +/-0.237; p = 0.442)	0.554	+5.38%
Loss Cost	2016.1	0.048 (CI = +/-0.055; p = 0.078)	0.169 (CI = +/-0.124; p = 0.012)	-0.073 (CI = +/-0.264; p = 0.556)	0.531	+4.95%
Loss Cost	2016.2	0.044 (CI = +/-0.065; p = 0.161)	0.165 (CI = +/-0.133; p = 0.020)	-0.061 (CI = +/-0.294; p = 0.655)	0.419	+4.54%
Loss Cost	2017.1	0.040 (CI = +/-0.080; p = 0.296)	0.171 (CI = +/-0.148; p = 0.028)	-0.047 (CI = +/-0.334; p = 0.759)	0.399	+4.05%
Severity	2005.2	0.066 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.047; p = 0.001)	0.181 (CI = +/-0.086; p = 0.000)	0.971	+6.82%
Severity	2006.1	0.066 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.049; p = 0.001)	0.179 (CI = +/-0.088; p = 0.000)	0.969	+6.85%
Severity	2006.2	0.067 (CI = +/-0.007; p = 0.000)	0.089 (CI = +/-0.050; p = 0.001)	0.176 (CI = +/-0.090; p = 0.000)	0.967	+6.90%
Severity	2007.1	0.068 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	0.169 (CI = +/-0.092; p = 0.001)	0.967	+7.02%
Severity	2007.2	0.069 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.052; p = 0.002)	0.163 (CI = +/-0.094; p = 0.001)	0.965	+7.11%
Severity	2008.1	0.071 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.051; p = 0.004)	0.149 (CI = +/-0.092; p = 0.003)	0.967	+7.36%
Severity	2008.2	0.074 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.046; p = 0.000)	0.128 (CI = +/-0.084; p = 0.004)	0.973	+7.72%
Severity	2009.1	0.078 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.041; p = 0.001)	0.107 (CI = +/-0.074; p = 0.006)	0.980	+8.11%
Severity	2009.2	0.081 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.037; p = 0.000)	0.089 (CI = +/-0.067; p = 0.011)	0.984	+8.45%
Severity	2010.1	0.085 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.032; p = 0.000)	0.071 (CI = +/-0.058; p = 0.019)	0.988	+8.82%
Severity	2010.2	0.084 (CI = +/-0.006; p = 0.000)	0.076 (CI = +/-0.033; p = 0.000)	0.072 (CI = +/-0.061; p = 0.022)	0.987	+8.79%
Severity	2011.1	0.086 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.034; p = 0.000)	0.064 (CI = +/-0.061; p = 0.042)	0.987	+8.96%
Severity	2011.2	0.083 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.033; p = 0.000)	0.076 (CI = +/-0.060; p = 0.016)	0.987	+8.71%
Severity	2012.1	0.087 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.030; p = 0.001)	0.060 (CI = +/-0.056; p = 0.036)	0.989	+9.05%
Severity	2012.2	0.091 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.025; p = 0.000)	0.042 (CI = +/-0.047; p = 0.076)	0.992	+9.47%
Severity	2013.1	0.093 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.025; p = 0.000)	0.033 (CI = +/-0.047; p = 0.159)	0.992	+9.70%
Severity	2013.2	0.095 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.024; p = 0.000)	0.022 (CI = +/-0.045; p = 0.328)	0.993	+9.99%
Severity	2014.1	0.095 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.025; p = 0.000)	0.025 (CI = +/-0.049; p = 0.302)	0.992	+9.92%
Severity	2014.2	0.093 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.026; p = 0.000)	0.031 (CI = +/-0.052; p = 0.224)	0.991	+9.75%
Severity	2015.1	0.093 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.028; p = 0.000)	0.032 (CI = +/-0.056; p = 0.239)	0.990	+9.70%
Severity	2015.2	0.094 (CI = +/-0.012; p = 0.000)	0.068 (CI = +/-0.030; p = 0.000)	0.029 (CI = +/-0.062; p = 0.331)	0.987	+9.81%
Severity	2016.1	0.098 (CI = +/-0.013; p = 0.000)	0.062 (CI = +/-0.030; p = 0.001)	0.014 (CI = +/-0.063; p = 0.648)	0.988	+10.31%
Severity	2016.2	0.106 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.023; p = 0.000)	-0.010 (CI = +/-0.051; p = 0.675)	0.993	+11.14%
Severity	2017.1	0.111 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.022; p = 0.000)	-0.026 (CI = +/-0.049; p = 0.264)	0.994	+11.75%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.010)	0.087 (CI = +/-0.066; p = 0.011)	-0.233 (CI = +/-0.119; p = 0.000)	0.664	-1.10%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.033)	0.080 (CI = +/-0.066; p = 0.019)	-0.244 (CI = +/-0.120; p = 0.000)	0.649	-0.94%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.098)	0.088 (CI = +/-0.066; p = 0.011)	-0.257 (CI = +/-0.120; p = 0.000)	0.653	-0.74%
Frequency	2007.1	-0.006 (CI = +/-0.009; p = 0.234)	0.080 (CI = +/-0.067; p = 0.020)	-0.270 (CI = +/-0.120; p = 0.000)	0.642	-0.55%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.404)	0.085 (CI = +/-0.068; p = 0.015)	-0.279 (CI = +/-0.122; p = 0.000)	0.642	-0.41%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.477)	0.084 (CI = +/-0.070; p = 0.021)	-0.281 (CI = +/-0.127; p = 0.000)	0.632	-0.38%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.569)	0.086 (CI = +/-0.073; p = 0.022)	-0.284 (CI = +/-0.131; p = 0.000)	0.629	-0.32%
Frequency	2009.1	-0.004 (CI = +/-0.013; p = 0.476)	0.089 (CI = +/-0.075; p = 0.021)	-0.278 (CI = +/-0.136; p = 0.000)	0.630	-0.44%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.417)	0.086 (CI = +/-0.077; p = 0.030)	-0.272 (CI = +/-0.140; p = 0.001)	0.631	-0.54%
Frequency	2010.1	-0.007 (CI = +/-0.015; p = 0.361)	0.090 (CI = +/-0.080; p = 0.030)	-0.265 (CI = +/-0.146; p = 0.001)	0.628	-0.66%
Frequency	2010.2	-0.009 (CI = +/-0.016; p = 0.263)	0.084 (CI = +/-0.083; p = 0.046)	-0.253 (CI = +/-0.151; p = 0.002)	0.637	-0.88%
Frequency	2011.1	-0.010 (CI = +/-0.018; p = 0.262)	0.087 (CI = +/-0.086; p = 0.049)	-0.248 (CI = +/-0.158; p = 0.004)	0.628	-0.98%
Frequency	2011.2	-0.009 (CI = +/-0.020; p = 0.332)	0.088 (CI = +/-0.090; p = 0.055)	-0.250 (CI = +/-0.166; p = 0.005)	0.621	-0.93%
Frequency	2012.1	-0.014 (CI = +/-0.021; p = 0.181)	0.099 (CI = +/-0.092; p = 0.036)	-0.228 (CI = +/-0.170; p = 0.011)	0.643	-1.40%
Frequency	2012.2	-0.018 (CI = +/-0.023; p = 0.122)	0.091 (CI = +/-0.094; p = 0.057)	-0.210 (CI = +/-0.177; p = 0.022)	0.654	-1.78%
Frequency	2013.1	-0.022 (CI = +/-0.026; p = 0.084)	0.100 (CI = +/-0.097; p = 0.044)	-0.190 (CI = +/-0.185; p = 0.045)	0.659	-2.22%
Frequency	2013.2	-0.026 (CI = +/-0.029; p = 0.070)	0.094 (CI = +/-0.101; p = 0.068)	-0.172 (CI = +/-0.195; p = 0.079)	0.665	-2.60%
Frequency	2014.1	-0.029 (CI = +/-0.033; p = 0.082)	0.098 (CI = +/-0.108; p = 0.071)	-0.162 (CI = +/-0.210; p = 0.120)	0.645	-2.85%
Frequency	2014.2	-0.033 (CI = +/-0.038; p = 0.078)	0.092 (CI = +/-0.113; p = 0.104)	-0.145 (CI = +/-0.225; p = 0.190)	0.646	-3.28%
Frequency	2015.1	-0.038 (CI = +/-0.044; p = 0.083)	0.099 (CI = +/-0.120; p = 0.100)	-0.127 (CI = +/-0.244; p = 0.285)	0.626	-3.75%
Frequency	2015.2	-0.041 (CI = +/-0.051; p = 0.107)	0.096 (CI = +/-0.128; p = 0.132)	-0.116 (CI = +/-0.267; p = 0.366)	0.613	-4.03%
Frequency	2016.1	-0.050 (CI = +/-0.061; p = 0.100)	0.107 (CI = +/-0.138; p = 0.118)	-0.087 (CI = +/-0.294; p = 0.532)	0.594	-4.86%
Frequency	2016.2	-0.061 (CI = +/-0.071; p = 0.084)	0.096 (CI = +/-0.145; p = 0.174)	-0.051 (CI = +/-0.320; p = 0.731)	0.601	-5.94%
Frequency	2017.1	-0.071 (CI = +/-0.087; p = 0.096)	0.107 (CI = +/-0.160; p = 0.166)	-0.021 (CI = +/-0.360; p = 0.898)	0.560	-6.89%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.053 (CI = +/-0.006; p = 0.000)	0.170 (CI = +/-0.071; p = 0.000)	0.890	+5.48%
Loss Cost	2006.1	0.055 (CI = +/-0.007; p = 0.000)	0.162 (CI = +/-0.071; p = 0.000)	0.892	+5.60%
Loss Cost	2006.2	0.056 (CI = +/-0.007; p = 0.000)	0.171 (CI = +/-0.071; p = 0.000)	0.893	+5.75%
Loss Cost	2007.1	0.058 (CI = +/-0.007; p = 0.000)	0.161 (CI = +/-0.070; p = 0.000)	0.901	+5.92%
Loss Cost	2007.2	0.059 (CI = +/-0.007; p = 0.000)	0.168 (CI = +/-0.071; p = 0.000)	0.898	+6.05%
Loss Cost	2008.1	0.060 (CI = +/-0.007; p = 0.000)	0.161 (CI = +/-0.071; p = 0.000)	0.900	+6.18%
Loss Cost	2008.2	0.062 (CI = +/-0.008; p = 0.000)	0.171 (CI = +/-0.071; p = 0.000)	0.903	+6.38%
Loss Cost	2009.1	0.063 (CI = +/-0.008; p = 0.000)	0.167 (CI = +/-0.072; p = 0.000)	0.901	+6.48%
Loss Cost	2009.2	0.063 (CI = +/-0.009; p = 0.000)	0.170 (CI = +/-0.075; p = 0.000)	0.892	+6.54%
Loss Cost	2010.1	0.064 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.077; p = 0.000)	0.887	+6.59%
Loss Cost	2010.2	0.062 (CI = +/-0.010; p = 0.000)	0.157 (CI = +/-0.077; p = 0.000)	0.873	+6.35%
Loss Cost	2011.1	0.061 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.080; p = 0.000)	0.864	+6.30%
Loss Cost	2011.2	0.059 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.082; p = 0.001)	0.842	+6.09%
Loss Cost	2012.1	0.058 (CI = +/-0.012; p = 0.000)	0.157 (CI = +/-0.084; p = 0.001)	0.832	+5.92%
Loss Cost	2012.2	0.056 (CI = +/-0.013; p = 0.000)	0.153 (CI = +/-0.087; p = 0.002)	0.802	+5.81%
Loss Cost	2013.1	0.054 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.090; p = 0.001)	0.790	+5.60%
Loss Cost	2013.2	0.053 (CI = +/-0.015; p = 0.000)	0.154 (CI = +/-0.093; p = 0.003)	0.748	+5.41%
Loss Cost	2014.1	0.050 (CI = +/-0.016; p = 0.000)	0.162 (CI = +/-0.097; p = 0.002)	0.732	+5.17%
Loss Cost	2014.2	0.047 (CI = +/-0.017; p = 0.000)	0.149 (CI = +/-0.098; p = 0.005)	0.671	+4.78%
Loss Cost	2015.1	0.044 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.102; p = 0.005)	0.652	+4.50%
Loss Cost	2015.2	0.042 (CI = +/-0.021; p = 0.001)	0.152 (CI = +/-0.109; p = 0.009)	0.578	+4.33%
Loss Cost	2016.1	0.041 (CI = +/-0.024; p = 0.002)	0.156 (CI = +/-0.116; p = 0.012)	0.559	+4.16%
Loss Cost	2016.2	0.039 (CI = +/-0.027; p = 0.008)	0.151 (CI = +/-0.124; p = 0.021)	0.462	+3.94%
Loss Cost	2017.1	0.038 (CI = +/-0.031; p = 0.021)	0.153 (CI = +/-0.134; p = 0.028)	0.445	+3.83%
Severity	2005.2	0.074 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.056; p = 0.003)	0.959	+7.71%
Severity	2006.1	0.075 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.057; p = 0.004)	0.957	+7.78%
Severity	2006.2	0.076 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.058; p = 0.003)	0.955	+7.85%
Severity	2007.1	0.077 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.059; p = 0.006)	0.956	+7.97%
Severity	2007.2	0.078 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.059; p = 0.004)	0.954	+8.08%
Severity	2008.1	0.079 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.057; p = 0.008)	0.959	+8.27%
Severity	2008.2	0.082 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.052; p = 0.001)	0.967	+8.54%
Severity	2009.1	0.084 (CI = +/-0.005; p = 0.000)	0.081 (CI = +/-0.046; p = 0.001)	0.975	+8.80%
Severity	2009.2	0.086 (CI = +/-0.005; p = 0.000)	0.092 (CI = +/-0.041; p = 0.000)	0.980	+9.03%
Severity	2010.1	0.089 (CI = +/-0.004; p = 0.000)	0.082 (CI = +/-0.036; p = 0.000)	0.985	+9.26%
Severity	2010.2	0.089 (CI = +/-0.005; p = 0.000)	0.083 (CI = +/-0.037; p = 0.000)	0.983	+9.28%
Severity	2011.1	0.090 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.038; p = 0.000)	0.983	+9.38%
Severity	2011.2	0.089 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.038; p = 0.001)	0.981	+9.28%
Severity	2012.1	0.090 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.036; p = 0.001)	0.983	+9.47%
Severity	2012.2	0.093 (CI = +/-0.005; p = 0.000)	0.076 (CI = +/-0.032; p = 0.000)	0.987	+9.71%
Severity	2013.1	0.094 (CI = +/-0.005; p = 0.000)	0.073 (CI = +/-0.033; p = 0.000)	0.986	+9.81%
Severity	2013.2	0.095 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.033; p = 0.000)	0.986	+9.96%
Severity	2014.1	0.094 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.034; p = 0.000)	0.984	+9.90%
Severity	2014.2	0.094 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.036; p = 0.000)	0.982	+9.84%
Severity	2015.1	0.093 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.038; p = 0.000)	0.979	+9.79%
Severity	2015.2	0.094 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.040; p = 0.001)	0.975	+9.85%
Severity	2016.1	0.095 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.042; p = 0.002)	0.973	+9.97%
Severity	2016.2	0.098 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.043; p = 0.001)	0.972	+10.26%
Severity	2017.1	0.098 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.046; p = 0.002)	0.967	+10.28%
Frequency	2005.2	-0.021 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.077; p = 0.043)	0.521	-2.07%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.079; p = 0.057)	0.480	-2.02%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.081; p = 0.051)	0.459	-1.95%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.083; p = 0.067)	0.414	-1.89%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.086; p = 0.072)	0.399	-1.88%
Frequency	2008.1	-0.019 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.088; p = 0.070)	0.384	-1.93%
Frequency	2008.2	-0.020 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.091; p = 0.091)	0.382	-1.99%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.093; p = 0.068)	0.397	-2.13%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.095; p = 0.104)	0.416	-2.29%
Frequency	2010.1	-0.025 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.097; p = 0.081)	0.426	-2.45%
Frequency	2010.2	-0.027 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.098; p = 0.131)	0.458	-2.67%
Frequency	2011.1	-0.029 (CI = +/-0.013; p = 0.000)	0.080 (CI = +/-0.100; p = 0.111)	0.455	-2.82%
Frequency	2011.2	-0.030 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.104; p = 0.146)	0.451	-2.91%
Frequency	2012.1	-0.033 (CI = +/-0.014; p = 0.000)	0.090 (CI = +/-0.104; p = 0.086)	0.497	-3.24%
Frequency	2012.2	-0.036 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.105; p = 0.145)	0.531	-3.55%
Frequency	2013.1	-0.039 (CI = +/-0.016; p = 0.000)	0.088 (CI = +/-0.107; p = 0.102)	0.548	-3.84%
Frequency	2013.2	-0.042 (CI = +/-0.017; p = 0.000)	0.076 (CI = +/-0.110; p = 0.163)	0.568	-4.13%
Frequency	2014.1	-0.044 (CI = +/-0.019; p = 0.000)	0.082 (CI = +/-0.114; p = 0.149)	0.548	-4.30%
Frequency	2014.2	-0.047 (CI = +/-0.021; p = 0.000)	0.071 (CI = +/-0.119; p = 0.224)	0.559	-4.60%
Frequency	2015.1	-0.049 (CI = +/-0.023; p = 0.000)	0.078 (CI = +/-0.125; p = 0.203)	0.537	-4.82%
Frequency	2015.2	-0.052 (CI = +/-0.026; p = 0.001)	0.071 (CI = +/-0.133; p = 0.270)	0.526	-5.02%
Frequency	2016.1	-0.054 (CI = +/-0.029; p = 0.001)	0.079 (CI = +/-0.141; p = 0.247)	0.500	-5.28%
Frequency	2016.2	-0.059 (CI = +/-0.032; p = 0.002)	0.066 (CI = +/-0.149; p = 0.357)	0.508	-5.72%
Frequency	2017.1	-0.060 (CI = +/-0.037; p = 0.004)	0.069 (CI = +/-0.161; p = 0.367)	0.449	-5.85%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.053 (CI = +/-0.007; p = 0.000)	0.174 (CI = +/-0.072; p = 0.000)	0.884	+5.40%
Loss Cost	2006.1	0.054 (CI = +/-0.007; p = 0.000)	0.167 (CI = +/-0.072; p = 0.000)	0.887	+5.52%
Loss Cost	2006.2	0.055 (CI = +/-0.007; p = 0.000)	0.175 (CI = +/-0.072; p = 0.000)	0.887	+5.67%
Loss Cost	2007.1	0.057 (CI = +/-0.007; p = 0.000)	0.165 (CI = +/-0.072; p = 0.000)	0.895	+5.85%
Loss Cost	2007.2	0.058 (CI = +/-0.008; p = 0.000)	0.172 (CI = +/-0.073; p = 0.000)	0.892	+5.98%
Loss Cost	2008.1	0.059 (CI = +/-0.008; p = 0.000)	0.164 (CI = +/-0.074; p = 0.000)	0.893	+6.12%
Loss Cost	2008.2	0.061 (CI = +/-0.008; p = 0.000)	0.174 (CI = +/-0.073; p = 0.000)	0.897	+6.32%
Loss Cost	2009.1	0.062 (CI = +/-0.009; p = 0.000)	0.169 (CI = +/-0.075; p = 0.000)	0.895	+6.42%
Loss Cost	2009.2	0.063 (CI = +/-0.009; p = 0.000)	0.172 (CI = +/-0.077; p = 0.000)	0.884	+6.48%
Loss Cost	2010.1	0.063 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.080; p = 0.000)	0.879	+6.53%
Loss Cost	2010.2	0.061 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.080; p = 0.000)	0.864	+6.29%
Loss Cost	2011.1	0.060 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.083; p = 0.001)	0.854	+6.22%
Loss Cost	2011.2	0.058 (CI = +/-0.012; p = 0.000)	0.154 (CI = +/-0.085; p = 0.001)	0.831	+6.00%
Loss Cost	2012.1	0.056 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.087; p = 0.001)	0.820	+5.79%
Loss Cost	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.158 (CI = +/-0.091; p = 0.002)	0.788	+5.67%
Loss Cost	2013.1	0.053 (CI = +/-0.015; p = 0.000)	0.167 (CI = +/-0.093; p = 0.001)	0.776	+5.41%
Loss Cost	2013.2	0.051 (CI = +/-0.016; p = 0.000)	0.161 (CI = +/-0.097; p = 0.003)	0.731	+5.20%
Loss Cost	2014.1	0.048 (CI = +/-0.017; p = 0.000)	0.171 (CI = +/-0.100; p = 0.002)	0.718	+4.89%
Loss Cost	2014.2	0.044 (CI = +/-0.018; p = 0.000)	0.158 (CI = +/-0.101; p = 0.004)	0.654	+4.46%
Loss Cost	2015.1	0.040 (CI = +/-0.020; p = 0.001)	0.170 (CI = +/-0.105; p = 0.004)	0.642	+4.08%
Loss Cost	2015.2	0.038 (CI = +/-0.023; p = 0.003)	0.164 (CI = +/-0.112; p = 0.007)	0.565	+3.87%
Loss Cost	2016.1	0.035 (CI = +/-0.026; p = 0.012)	0.173 (CI = +/-0.119; p = 0.008)	0.554	+3.57%
Loss Cost	2016.2	0.032 (CI = +/-0.029; p = 0.034)	0.166 (CI = +/-0.128; p = 0.015)	0.458	+3.30%
Loss Cost	2017.1	0.030 (CI = +/-0.034; p = 0.086)	0.173 (CI = +/-0.139; p = 0.019)	0.449	+3.00%
Severity	2005.2	0.074 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.058; p = 0.003)	0.956	+7.71%
Severity	2006.1	0.075 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.059; p = 0.006)	0.954	+7.78%
Severity	2006.2	0.076 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.060; p = 0.005)	0.952	+7.86%
Severity	2007.1	0.077 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.061; p = 0.009)	0.952	+7.99%
Severity	2007.2	0.078 (CI = +/-0.006; p = 0.000)	0.089 (CI = +/-0.061; p = 0.006)	0.951	+8.10%
Severity	2008.1	0.080 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.059; p = 0.012)	0.956	+8.32%
Severity	2008.2	0.082 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.053; p = 0.002)	0.965	+8.59%
Severity	2009.1	0.085 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.047; p = 0.002)	0.974	+8.89%
Severity	2009.2	0.087 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.041; p = 0.000)	0.980	+9.13%
Severity	2010.1	0.090 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.035; p = 0.000)	0.986	+9.40%
Severity	2010.2	0.090 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.036; p = 0.000)	0.984	+9.42%
Severity	2011.1	0.091 (CI = +/-0.005; p = 0.000)	0.071 (CI = +/-0.036; p = 0.000)	0.984	+9.56%
Severity	2011.2	0.090 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.037; p = 0.001)	0.983	+9.46%
Severity	2012.1	0.093 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.033; p = 0.001)	0.987	+9.70%
Severity	2012.2	0.095 (CI = +/-0.004; p = 0.000)	0.067 (CI = +/-0.027; p = 0.000)	0.991	+9.96%
Severity	2013.1	0.096 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.026; p = 0.000)	0.992	+10.11%
Severity	2013.2	0.098 (CI = +/-0.004; p = 0.000)	0.067 (CI = +/-0.024; p = 0.000)	0.993	+10.28%
Severity	2014.1	0.098 (CI = +/-0.004; p = 0.000)	0.068 (CI = +/-0.025; p = 0.000)	0.992	+10.27%
Severity	2014.2	0.097 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.026; p = 0.000)	0.991	+10.22%
Severity	2015.1	0.097 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.028; p = 0.000)	0.989	+10.24%
Severity	2015.2	0.098 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.029; p = 0.000)	0.987	+10.33%
Severity	2016.1	0.101 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.028; p = 0.000)	0.989	+10.58%
Severity	2016.2	0.104 (CI = +/-0.005; p = 0.000)	0.070 (CI = +/-0.022; p = 0.000)	0.993	+10.92%
Severity	2017.1	0.105 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.022; p = 0.000)	0.994	+11.13%
Frequency	2005.2	-0.022 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.079; p = 0.035)	0.519	-2.15%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.081; p = 0.048)	0.478	-2.10%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.083; p = 0.043)	0.456	-2.03%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.085; p = 0.058)	0.411	-1.98%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.088; p = 0.063)	0.396	-1.96%
Frequency	2008.1	-0.020 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.091; p = 0.060)	0.382	-2.03%
Frequency	2008.2	-0.021 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.094; p = 0.078)	0.381	-2.09%
Frequency	2009.1	-0.023 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.095; p = 0.056)	0.400	-2.26%
Frequency	2009.2	-0.025 (CI = +/-0.012; p = 0.000)	0.084 (CI = +/-0.097; p = 0.085)	0.420	-2.43%
Frequency	2010.1	-0.027 (CI = +/-0.012; p = 0.000)	0.094 (CI = +/-0.099; p = 0.062)	0.435	-2.62%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.099; p = 0.100)	0.469	-2.86%
Frequency	2011.1	-0.031 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.102; p = 0.078)	0.472	-3.05%
Frequency	2011.2	-0.032 (CI = +/-0.015; p = 0.000)	0.086 (CI = +/-0.106; p = 0.106)	0.470	-3.16%
Frequency	2012.1	-0.036 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.105; p = 0.052)	0.527	-3.56%
Frequency	2012.2	-0.040 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.105; p = 0.089)	0.565	-3.90%
Frequency	2013.1	-0.044 (CI = +/-0.017; p = 0.000)	0.105 (CI = +/-0.106; p = 0.051)	0.594	-4.27%
Frequency	2013.2	-0.047 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.108; p = 0.086)	0.619	-4.60%
Frequency	2014.1	-0.050 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.112; p = 0.069)	0.610	-4.88%
Frequency	2014.2	-0.054 (CI = +/-0.021; p = 0.000)	0.092 (CI = +/-0.115; p = 0.111)	0.626	-5.22%
Frequency	2015.1	-0.058 (CI = +/-0.023; p = 0.000)	0.104 (CI = +/-0.120; p = 0.085)	0.621	-5.59%
Frequency	2015.2	-0.060 (CI = +/-0.026; p = 0.000)	0.096 (CI = +/-0.127; p = 0.126)	0.616	-5.85%
Frequency	2016.1	-0.065 (CI = +/-0.029; p = 0.000)	0.111 (CI = +/-0.133; p = 0.095)	0.612	-6.34%
Frequency	2016.2	-0.071 (CI = +/-0.032; p = 0.000)	0.097 (CI = +/-0.138; p = 0.155)	0.630	-6.87%
Frequency	2017.1	-0.076 (CI = +/-0.037; p = 0.001)	0.108 (CI = +/-0.149; p = 0.138)	0.600	-7.31%

Bodily Injury

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	0.052 (CI = +/-0.008; p = 0.000)	0.167 (CI = +/-0.080; p = 0.000)	0.844	+5.29%
Loss Cost	2006.1	0.053 (CI = +/-0.009; p = 0.000)	0.159 (CI = +/-0.081; p = 0.000)	0.848	+5.45%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	0.168 (CI = +/-0.081; p = 0.000)	0.848	+5.62%
Loss Cost	2007.1	0.057 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.081; p = 0.000)	0.859	+5.86%
Loss Cost	2007.2	0.058 (CI = +/-0.010; p = 0.000)	0.163 (CI = +/-0.082; p = 0.000)	0.854	+6.02%
Loss Cost	2008.1	0.060 (CI = +/-0.010; p = 0.000)	0.154 (CI = +/-0.083; p = 0.001)	0.858	+6.22%
Loss Cost	2008.2	0.063 (CI = +/-0.011; p = 0.000)	0.165 (CI = +/-0.083; p = 0.000)	0.863	+6.49%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.085; p = 0.001)	0.862	+6.64%
Loss Cost	2009.2	0.065 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.089; p = 0.001)	0.848	+6.73%
Loss Cost	2010.1	0.066 (CI = +/-0.013; p = 0.000)	0.158 (CI = +/-0.093; p = 0.002)	0.842	+6.84%
Loss Cost	2010.2	0.063 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.093; p = 0.004)	0.815	+6.51%
Loss Cost	2011.1	0.063 (CI = +/-0.015; p = 0.000)	0.148 (CI = +/-0.098; p = 0.005)	0.801	+6.45%
Loss Cost	2011.2	0.060 (CI = +/-0.017; p = 0.000)	0.138 (CI = +/-0.100; p = 0.010)	0.762	+6.15%
Loss Cost	2012.1	0.057 (CI = +/-0.018; p = 0.000)	0.147 (CI = +/-0.105; p = 0.009)	0.743	+5.88%
Loss Cost	2012.2	0.055 (CI = +/-0.020; p = 0.000)	0.141 (CI = +/-0.110; p = 0.015)	0.688	+5.69%
Loss Cost	2013.1	0.052 (CI = +/-0.022; p = 0.000)	0.152 (CI = +/-0.115; p = 0.013)	0.666	+5.31%
Loss Cost	2013.2	0.048 (CI = +/-0.025; p = 0.001)	0.143 (CI = +/-0.120; p = 0.023)	0.583	+4.95%
Loss Cost	2014.1	0.044 (CI = +/-0.027; p = 0.004)	0.156 (CI = +/-0.126; p = 0.019)	0.561	+4.46%
Loss Cost	2014.2	0.036 (CI = +/-0.029; p = 0.020)	0.137 (CI = +/-0.126; p = 0.036)	0.434	+3.66%
Loss Cost	2015.1	0.029 (CI = +/-0.033; p = 0.079)	0.154 (CI = +/-0.132; p = 0.026)	0.429	+2.93%
Loss Cost	2015.2	0.023 (CI = +/-0.037; p = 0.204)	0.141 (CI = +/-0.140; p = 0.049)	0.290	+2.31%
Loss Cost	2016.1	0.015 (CI = +/-0.044; p = 0.462)	0.158 (CI = +/-0.151; p = 0.042)	0.306	+1.50%
Loss Cost	2016.2	0.005 (CI = +/-0.050; p = 0.835)	0.140 (CI = +/-0.160; p = 0.079)	0.173	+0.47%
Loss Cost	2017.1	-0.007 (CI = +/-0.061; p = 0.782)	0.162 (CI = +/-0.176; p = 0.066)	0.233	-0.74%
Severity	2005.2	0.069 (CI = +/-0.006; p = 0.000)	0.089 (CI = +/-0.056; p = 0.003)	0.947	+7.16%
Severity	2006.1	0.070 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.058; p = 0.005)	0.944	+7.22%
Severity	2006.2	0.070 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.060; p = 0.005)	0.940	+7.28%
Severity	2007.1	0.071 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.061; p = 0.009)	0.939	+7.40%
Severity	2007.2	0.072 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.062; p = 0.007)	0.935	+7.50%
Severity	2008.1	0.075 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.061; p = 0.014)	0.941	+7.74%
Severity	2008.2	0.077 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.055; p = 0.002)	0.952	+8.05%
Severity	2009.1	0.081 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.049; p = 0.004)	0.965	+8.40%
Severity	2009.2	0.083 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.044; p = 0.000)	0.972	+8.69%
Severity	2010.1	0.086 (CI = +/-0.005; p = 0.000)	0.075 (CI = +/-0.037; p = 0.000)	0.980	+9.01%
Severity	2010.2	0.086 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.039; p = 0.001)	0.977	+9.00%
Severity	2011.1	0.088 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.040; p = 0.002)	0.977	+9.15%
Severity	2011.2	0.086 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.039; p = 0.003)	0.975	+8.96%
Severity	2012.1	0.089 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.036; p = 0.005)	0.980	+9.26%
Severity	2012.2	0.092 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.029; p = 0.000)	0.987	+9.59%
Severity	2013.1	0.093 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.029; p = 0.001)	0.987	+9.78%
Severity	2013.2	0.095 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.028; p = 0.000)	0.988	+9.99%
Severity	2014.1	0.095 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.030; p = 0.000)	0.986	+9.94%
Severity	2014.2	0.093 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.031; p = 0.001)	0.983	+9.80%
Severity	2015.1	0.093 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.034; p = 0.002)	0.980	+9.77%
Severity	2015.2	0.094 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.037; p = 0.004)	0.974	+9.83%
Severity	2016.1	0.097 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.038; p = 0.008)	0.976	+10.20%
Severity	2016.2	0.102 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.032; p = 0.002)	0.983	+10.75%
Severity	2017.1	0.106 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.032; p = 0.004)	0.984	+11.16%
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.084; p = 0.068)	0.365	-1.75%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	0.072 (CI = +/-0.086; p = 0.097)	0.306	-1.65%
Frequency	2006.2	-0.016 (CI = +/-0.010; p = 0.003)	0.078 (CI = +/-0.088; p = 0.081)	0.282	-1.54%
Frequency	2007.1	-0.014 (CI = +/-0.010; p = 0.009)	0.072 (CI = +/-0.090; p = 0.115)	0.219	-1.43%
Frequency	2007.2	-0.014 (CI = +/-0.011; p = 0.017)	0.074 (CI = +/-0.094; p = 0.114)	0.204	-1.38%
Frequency	2008.1	-0.014 (CI = +/-0.012; p = 0.023)	0.076 (CI = +/-0.097; p = 0.120)	0.182	-1.41%
Frequency	2008.2	-0.015 (CI = +/-0.013; p = 0.029)	0.074 (CI = +/-0.101; p = 0.143)	0.179	-1.45%
Frequency	2009.1	-0.016 (CI = +/-0.014; p = 0.023)	0.082 (CI = +/-0.104; p = 0.118)	0.195	-1.62%
Frequency	2009.2	-0.018 (CI = +/-0.015; p = 0.019)	0.074 (CI = +/-0.108; p = 0.165)	0.212	-1.80%
Frequency	2010.1	-0.020 (CI = +/-0.016; p = 0.017)	0.083 (CI = +/-0.111; p = 0.138)	0.223	-1.99%
Frequency	2010.2	-0.023 (CI = +/-0.017; p = 0.011)	0.071 (CI = +/-0.114; p = 0.206)	0.258	-2.29%
Frequency	2011.1	-0.025 (CI = +/-0.019; p = 0.011)	0.079 (CI = +/-0.119; p = 0.182)	0.255	-2.47%
Frequency	2011.2	-0.026 (CI = +/-0.021; p = 0.015)	0.075 (CI = +/-0.125; p = 0.225)	0.252	-2.59%
Frequency	2012.1	-0.031 (CI = +/-0.022; p = 0.007)	0.093 (CI = +/-0.126; p = 0.139)	0.319	-3.09%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.005)	0.078 (CI = +/-0.128; p = 0.218)	0.368	-3.56%
Frequency	2013.1	-0.042 (CI = +/-0.025; p = 0.003)	0.094 (CI = +/-0.132; p = 0.148)	0.406	-4.07%
Frequency	2013.2	-0.047 (CI = +/-0.028; p = 0.003)	0.079 (CI = +/-0.135; p = 0.230)	0.446	-4.58%
Frequency	2014.1	-0.051 (CI = +/-0.031; p = 0.004)	0.091 (CI = +/-0.144; p = 0.193)	0.435	-4.99%
Frequency	2014.2	-0.058 (CI = +/-0.034; p = 0.003)	0.075 (CI = +/-0.149; p = 0.293)	0.471	-5.59%
Frequency	2015.1	-0.064 (CI = +/-0.039; p = 0.004)	0.092 (CI = +/-0.159; p = 0.226)	0.474	-6.24%
Frequency	2015.2	-0.071 (CI = +/-0.045; p = 0.006)	0.078 (CI = +/-0.169; p = 0.328)	0.486	-6.85%
Frequency	2016.1	-0.082 (CI = +/-0.052; p = 0.006)	0.103 (CI = +/-0.180; p = 0.229)	0.508	-7.89%
Frequency	2016.2	-0.097 (CI = +/-0.058; p = 0.005)	0.075 (CI = +/-0.183; p = 0.374)	0.585	-9.28%
Frequency	2017.1	-0.113 (CI = +/-0.069; p = 0.006)	0.104 (CI = +/-0.198; p = 0.255)	0.599	-10.71%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.058 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.081; p = 0.000)	0.858	+6.00%
Loss Cost	2006.1	0.061 (CI = +/-0.010; p = 0.000)	0.150 (CI = +/-0.080; p = 0.001)	0.869	+6.27%
Loss Cost	2006.2	0.064 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.078; p = 0.000)	0.878	+6.56%
Loss Cost	2007.1	0.067 (CI = +/-0.010; p = 0.000)	0.145 (CI = +/-0.072; p = 0.000)	0.903	+6.98%
Loss Cost	2007.2	0.070 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.071; p = 0.000)	0.909	+7.27%
Loss Cost	2008.1	0.074 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.066; p = 0.000)	0.927	+7.68%
Loss Cost	2008.2	0.079 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.054; p = 0.000)	0.952	+8.18%
Loss Cost	2009.1	0.082 (CI = +/-0.007; p = 0.000)	0.144 (CI = +/-0.047; p = 0.000)	0.966	+8.60%
Loss Cost	2009.2	0.085 (CI = +/-0.007; p = 0.000)	0.154 (CI = +/-0.044; p = 0.000)	0.971	+8.91%
Loss Cost	2010.1	0.089 (CI = +/-0.006; p = 0.000)	0.140 (CI = +/-0.035; p = 0.000)	0.983	+9.34%
Loss Cost	2010.2	0.087 (CI = +/-0.006; p = 0.000)	0.134 (CI = +/-0.033; p = 0.000)	0.983	+9.11%
Loss Cost	2011.1	0.090 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.030; p = 0.000)	0.987	+9.40%
Loss Cost	2011.2	0.088 (CI = +/-0.006; p = 0.000)	0.122 (CI = +/-0.030; p = 0.000)	0.985	+9.25%
Loss Cost	2012.1	0.089 (CI = +/-0.007; p = 0.000)	0.119 (CI = +/-0.032; p = 0.000)	0.983	+9.34%
Loss Cost	2012.2	0.090 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.034; p = 0.000)	0.980	+9.46%
Loss Cost	2013.1	0.091 (CI = +/-0.009; p = 0.000)	0.120 (CI = +/-0.037; p = 0.000)	0.978	+9.54%
Loss Cost	2013.2	0.091 (CI = +/-0.011; p = 0.000)	0.120 (CI = +/-0.041; p = 0.000)	0.970	+9.53%
Loss Cost	2014.1	0.092 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.045; p = 0.000)	0.967	+9.67%
Loss Cost	2014.2	0.086 (CI = +/-0.011; p = 0.000)	0.106 (CI = +/-0.036; p = 0.000)	0.972	+8.99%
Loss Cost	2015.1	0.087 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.042; p = 0.001)	0.967	+9.06%
Loss Cost	2015.2	0.085 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.049; p = 0.002)	0.949	+8.89%
Loss Cost	2016.1	0.092 (CI = +/-0.023; p = 0.000)	0.092 (CI = +/-0.052; p = 0.006)	0.957	+9.62%
Loss Cost	2016.2	0.084 (CI = +/-0.025; p = 0.001)	0.082 (CI = +/-0.051; p = 0.011)	0.945	+8.73%
Loss Cost	2017.1	0.096 (CI = +/-0.027; p = 0.001)	0.068 (CI = +/-0.046; p = 0.018)	0.975	+10.10%
Severity	2005.2	0.063 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.054; p = 0.001)	0.937	+6.52%
Severity	2006.1	0.063 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.056; p = 0.002)	0.932	+6.53%
Severity	2006.2	0.064 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.058; p = 0.002)	0.924	+6.57%
Severity	2007.1	0.065 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.060; p = 0.005)	0.921	+6.66%
Severity	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.094 (CI = +/-0.063; p = 0.005)	0.913	+6.74%
Severity	2008.1	0.068 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.062; p = 0.010)	0.918	+6.99%
Severity	2008.2	0.071 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.057; p = 0.002)	0.934	+7.36%
Severity	2009.1	0.075 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.051; p = 0.003)	0.951	+7.76%
Severity	2009.2	0.078 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.046; p = 0.000)	0.961	+8.12%
Severity	2010.1	0.082 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.040; p = 0.000)	0.972	+8.51%
Severity	2010.2	0.081 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.042; p = 0.001)	0.967	+8.45%
Severity	2011.1	0.082 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.044; p = 0.002)	0.965	+8.60%
Severity	2011.2	0.079 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.041; p = 0.003)	0.964	+8.25%
Severity	2012.1	0.083 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.038; p = 0.006)	0.971	+8.61%
Severity	2012.2	0.087 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.031; p = 0.000)	0.981	+9.06%
Severity	2013.1	0.089 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.032; p = 0.001)	0.981	+9.27%
Severity	2013.2	0.091 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.031; p = 0.001)	0.981	+9.57%
Severity	2014.1	0.089 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.033; p = 0.001)	0.979	+9.36%
Severity	2014.2	0.086 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.033; p = 0.001)	0.975	+9.02%
Severity	2015.1	0.084 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.036; p = 0.002)	0.972	+8.73%
Severity	2015.2	0.083 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.042; p = 0.006)	0.957	+8.66%
Severity	2016.1	0.087 (CI = +/-0.021; p = 0.000)	0.066 (CI = +/-0.049; p = 0.018)	0.953	+9.08%
Severity	2016.2	0.098 (CI = +/-0.014; p = 0.000)	0.079 (CI = +/-0.028; p = 0.001)	0.987	+10.26%
Severity	2017.1	0.106 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.013; p = 0.000)	0.998	+11.16%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.130)	0.068 (CI = +/-0.054; p = 0.016)	0.202	-0.49%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.417)	0.056 (CI = +/-0.050; p = 0.031)	0.121	-0.25%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.991)	0.067 (CI = +/-0.046; p = 0.006)	0.216	0.00%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.241)	0.054 (CI = +/-0.038; p = 0.008)	0.253	+0.30%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.039)	0.062 (CI = +/-0.034; p = 0.001)	0.415	+0.50%
Frequency	2008.1	0.006 (CI = +/-0.005; p = 0.011)	0.056 (CI = +/-0.033; p = 0.002)	0.459	+0.65%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.005)	0.061 (CI = +/-0.033; p = 0.001)	0.506	+0.77%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.009)	0.060 (CI = +/-0.035; p = 0.002)	0.503	+0.77%
Frequency	2009.2	0.007 (CI = +/-0.006; p = 0.021)	0.059 (CI = +/-0.037; p = 0.003)	0.440	+0.73%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.029)	0.058 (CI = +/-0.039; p = 0.006)	0.439	+0.77%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.093)	0.053 (CI = +/-0.039; p = 0.012)	0.339	+0.61%
Frequency	2011.1	0.007 (CI = +/-0.008; p = 0.068)	0.049 (CI = +/-0.041; p = 0.023)	0.354	+0.74%
Frequency	2011.2	0.009 (CI = +/-0.009; p = 0.037)	0.054 (CI = +/-0.042; p = 0.015)	0.406	+0.92%
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.141)	0.061 (CI = +/-0.042; p = 0.008)	0.434	+0.67%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.413)	0.054 (CI = +/-0.041; p = 0.015)	0.329	+0.37%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.632)	0.057 (CI = +/-0.045; p = 0.017)	0.338	+0.25%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.946)	0.051 (CI = +/-0.046; p = 0.033)	0.256	-0.04%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.655)	0.044 (CI = +/-0.048; p = 0.070)	0.204	+0.29%
Frequency	2014.2	0.000 (CI = +/-0.016; p = 0.966)	0.038 (CI = +/-0.051; p = 0.125)	0.086	-0.03%
Frequency	2015.1	0.003 (CI = +/-0.020; p = 0.726)	0.032 (CI = +/-0.057; p = 0.229)	0.011	+0.31%
Frequency	2015.2	0.002 (CI = +/-0.026; p = 0.848)	0.030 (CI = +/-0.066; p = 0.306)	-0.097	+0.21%
Frequency	2016.1	0.005 (CI = +/-0.036; p = 0.733)	0.026 (CI = +/-0.081; p = 0.449)	-0.171	+0.50%
Frequency	2016.2	-0.014 (CI = +/-0.018; p = 0.093)	0.004 (CI = +/-0.036; p = 0.781)	0.326	-1.39%
Frequency	2017.1	-0.010 (CI = +/-0.029; p = 0.361)	-0.001 (CI = +/-0.049; p = 0.939)	-0.155	-0.96%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.057 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.083; p = 0.001)	0.836	+5.86%
Loss Cost	2006.1	0.060 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.082; p = 0.001)	0.849	+6.13%
Loss Cost	2006.2	0.062 (CI = +/-0.011; p = 0.000)	0.157 (CI = +/-0.081; p = 0.001)	0.859	+6.45%
Loss Cost	2007.1	0.066 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.075; p = 0.001)	0.887	+6.87%
Loss Cost	2007.2	0.069 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.074; p = 0.000)	0.893	+7.19%
Loss Cost	2008.1	0.073 (CI = +/-0.010; p = 0.000)	0.138 (CI = +/-0.069; p = 0.000)	0.914	+7.61%
Loss Cost	2008.2	0.079 (CI = +/-0.009; p = 0.000)	0.158 (CI = +/-0.057; p = 0.000)	0.943	+8.18%
Loss Cost	2009.1	0.083 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.050; p = 0.000)	0.960	+8.62%
Loss Cost	2009.2	0.086 (CI = +/-0.008; p = 0.000)	0.156 (CI = +/-0.046; p = 0.000)	0.966	+8.99%
Loss Cost	2010.1	0.090 (CI = +/-0.007; p = 0.000)	0.143 (CI = +/-0.036; p = 0.000)	0.981	+9.44%
Loss Cost	2010.2	0.088 (CI = +/-0.007; p = 0.000)	0.136 (CI = +/-0.035; p = 0.000)	0.980	+9.19%
Loss Cost	2011.1	0.091 (CI = +/-0.006; p = 0.000)	0.128 (CI = +/-0.031; p = 0.000)	0.985	+9.49%
Loss Cost	2011.2	0.089 (CI = +/-0.007; p = 0.000)	0.124 (CI = +/-0.032; p = 0.000)	0.981	+9.34%
Loss Cost	2012.1	0.090 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.034; p = 0.000)	0.980	+9.44%
Loss Cost	2012.2	0.092 (CI = +/-0.009; p = 0.000)	0.126 (CI = +/-0.036; p = 0.000)	0.976	+9.62%
Loss Cost	2013.1	0.093 (CI = +/-0.010; p = 0.000)	0.124 (CI = +/-0.039; p = 0.000)	0.973	+9.72%
Loss Cost	2013.2	0.093 (CI = +/-0.013; p = 0.000)	0.124 (CI = +/-0.044; p = 0.000)	0.963	+9.75%
Loss Cost	2014.1	0.095 (CI = +/-0.015; p = 0.000)	0.121 (CI = +/-0.049; p = 0.000)	0.959	+9.93%
Loss Cost	2014.2	0.087 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.042; p = 0.001)	0.959	+9.08%
Loss Cost	2015.1	0.088 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.049; p = 0.002)	0.951	+9.18%
Loss Cost	2015.2	0.086 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.060; p = 0.007)	0.915	+8.98%
Loss Cost	2016.1	0.094 (CI = +/-0.032; p = 0.001)	0.094 (CI = +/-0.065; p = 0.016)	0.929	+9.83%
Loss Cost	2016.2	0.081 (CI = +/-0.044; p = 0.010)	0.079 (CI = +/-0.074; p = 0.043)	0.877	+8.42%
Loss Cost	2017.1	0.095 (CI = +/-0.056; p = 0.018)	0.067 (CI = +/-0.081; p = 0.071)	0.941	+10.00%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.054; p = 0.003)	0.930	+6.39%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.057; p = 0.004)	0.924	+6.39%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.059; p = 0.005)	0.915	+6.41%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.061; p = 0.009)	0.910	+6.51%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.064; p = 0.010)	0.900	+6.57%
Severity	2008.1	0.066 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.064; p = 0.018)	0.906	+6.82%
Severity	2008.2	0.070 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.059; p = 0.004)	0.922	+7.22%
Severity	2009.1	0.074 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.053; p = 0.005)	0.942	+7.64%
Severity	2009.2	0.077 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.048; p = 0.001)	0.953	+8.04%
Severity	2010.1	0.081 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.042; p = 0.001)	0.967	+8.44%
Severity	2010.2	0.080 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.044; p = 0.002)	0.960	+8.36%
Severity	2011.1	0.082 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.046; p = 0.004)	0.957	+8.51%
Severity	2011.2	0.078 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.043; p = 0.007)	0.957	+8.07%
Severity	2012.1	0.081 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.040; p = 0.012)	0.964	+8.44%
Severity	2012.2	0.086 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.034; p = 0.001)	0.975	+8.95%
Severity	2013.1	0.088 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.035; p = 0.003)	0.975	+9.18%
Severity	2013.2	0.091 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.035; p = 0.002)	0.975	+9.53%
Severity	2014.1	0.089 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.037; p = 0.002)	0.971	+9.30%
Severity	2014.2	0.084 (CI = +/-0.013; p = 0.000)	0.064 (CI = +/-0.037; p = 0.005)	0.964	+8.82%
Severity	2015.1	0.081 (CI = +/-0.015; p = 0.000)	0.069 (CI = +/-0.040; p = 0.005)	0.958	+8.47%
Severity	2015.2	0.079 (CI = +/-0.021; p = 0.000)	0.066 (CI = +/-0.049; p = 0.018)	0.929	+8.24%
Severity	2016.1	0.083 (CI = +/-0.029; p = 0.001)	0.061 (CI = +/-0.059; p = 0.044)	0.920	+8.66%
Severity	2016.2	0.099 (CI = +/-0.024; p = 0.001)	0.080 (CI = +/-0.041; p = 0.008)	0.973	+10.41%
Severity	2017.1	0.109 (CI = +/-0.001; p = 0.000)	0.072 (CI = +/-0.001; p = 0.000)	1.000	+11.53%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.155)	0.067 (CI = +/-0.056; p = 0.021)	0.200	-0.49%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.459)	0.056 (CI = +/-0.052; p = 0.037)	0.117	-0.24%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.917)	0.069 (CI = +/-0.048; p = 0.007)	0.216	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.204)	0.056 (CI = +/-0.039; p = 0.008)	0.257	+0.34%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.026)	0.066 (CI = +/-0.035; p = 0.001)	0.434	+0.59%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.007)	0.060 (CI = +/-0.034; p = 0.002)	0.484	+0.74%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.002)	0.065 (CI = +/-0.033; p = 0.001)	0.544	+0.89%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.004)	0.065 (CI = +/-0.035; p = 0.001)	0.541	+0.90%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.011)	0.064 (CI = +/-0.037; p = 0.002)	0.481	+0.88%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.016)	0.063 (CI = +/-0.039; p = 0.004)	0.481	+0.92%
Frequency	2010.2	0.008 (CI = +/-0.008; p = 0.056)	0.058 (CI = +/-0.041; p = 0.008)	0.378	+0.76%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.040)	0.054 (CI = +/-0.042; p = 0.016)	0.397	+0.91%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.017)	0.061 (CI = +/-0.042; p = 0.008)	0.476	+1.18%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.065)	0.067 (CI = +/-0.042; p = 0.005)	0.502	+0.92%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.234)	0.060 (CI = +/-0.043; p = 0.011)	0.387	+0.61%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.395)	0.062 (CI = +/-0.046; p = 0.014)	0.391	+0.50%
Frequency	2013.2	0.002 (CI = +/-0.014; p = 0.762)	0.056 (CI = +/-0.050; p = 0.031)	0.290	+0.20%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.441)	0.049 (CI = +/-0.052; p = 0.060)	0.257	+0.57%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.782)	0.043 (CI = +/-0.058; p = 0.122)	0.109	+0.25%
Frequency	2015.1	0.007 (CI = +/-0.025; p = 0.543)	0.037 (CI = +/-0.064; p = 0.208)	0.048	+0.65%
Frequency	2015.2	0.007 (CI = +/-0.035; p = 0.638)	0.037 (CI = +/-0.080; p = 0.282)	-0.075	+0.68%
Frequency	2016.1	0.011 (CI = +/-0.049; p = 0.577)	0.033 (CI = +/-0.099; p = 0.413)	-0.153	+1.08%
Frequency	2016.2	-0.018 (CI = +/-0.029; p = 0.138)	-0.001 (CI = +/-0.049; p = 0.951)	0.319	-1.80%
Frequency	2017.1	-0.014 (CI = +/-0.056; p = 0.402)	-0.005 (CI = +/-0.081; p = 0.826)	-0.259	-1.37%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.053 (CI = +/-0.008; p = 0.000)	0.820	+5.41%
Loss Cost	2006.1	0.055 (CI = +/-0.008; p = 0.000)	0.829	+5.60%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	0.821	+5.67%
Loss Cost	2007.1	0.058 (CI = +/-0.009; p = 0.000)	0.837	+5.92%
Loss Cost	2007.2	0.058 (CI = +/-0.009; p = 0.000)	0.826	+5.95%
Loss Cost	2008.1	0.060 (CI = +/-0.010; p = 0.000)	0.834	+6.18%
Loss Cost	2008.2	0.061 (CI = +/-0.010; p = 0.000)	0.827	+6.28%
Loss Cost	2009.1	0.063 (CI = +/-0.011; p = 0.000)	0.829	+6.48%
Loss Cost	2009.2	0.062 (CI = +/-0.011; p = 0.000)	0.812	+6.42%
Loss Cost	2010.1	0.064 (CI = +/-0.012; p = 0.000)	0.808	+6.59%
Loss Cost	2010.2	0.060 (CI = +/-0.012; p = 0.000)	0.792	+6.23%
Loss Cost	2011.1	0.061 (CI = +/-0.013; p = 0.000)	0.778	+6.30%
Loss Cost	2011.2	0.058 (CI = +/-0.014; p = 0.000)	0.754	+5.95%
Loss Cost	2012.1	0.058 (CI = +/-0.015; p = 0.000)	0.729	+5.92%
Loss Cost	2012.2	0.055 (CI = +/-0.016; p = 0.000)	0.693	+5.64%
Loss Cost	2013.1	0.054 (CI = +/-0.017; p = 0.000)	0.660	+5.60%
Loss Cost	2013.2	0.051 (CI = +/-0.018; p = 0.000)	0.611	+5.21%
Loss Cost	2014.1	0.050 (CI = +/-0.020; p = 0.000)	0.571	+5.17%
Loss Cost	2014.2	0.044 (CI = +/-0.021; p = 0.000)	0.503	+4.55%
Loss Cost	2015.1	0.044 (CI = +/-0.023; p = 0.001)	0.456	+4.50%
Loss Cost	2015.2	0.040 (CI = +/-0.025; p = 0.004)	0.370	+4.04%
Loss Cost	2016.1	0.041 (CI = +/-0.029; p = 0.008)	0.339	+4.16%
Loss Cost	2016.2	0.035 (CI = +/-0.032; p = 0.032)	0.237	+3.58%
Loss Cost	2017.1	0.038 (CI = +/-0.036; p = 0.043)	0.222	+3.83%
Severity	2005.2	0.074 (CI = +/-0.006; p = 0.000)	0.948	+7.67%
Severity	2006.1	0.075 (CI = +/-0.006; p = 0.000)	0.947	+7.78%
Severity	2006.2	0.075 (CI = +/-0.006; p = 0.000)	0.944	+7.81%
Severity	2007.1	0.077 (CI = +/-0.006; p = 0.000)	0.945	+7.97%
Severity	2007.2	0.077 (CI = +/-0.007; p = 0.000)	0.942	+8.03%
Severity	2008.1	0.079 (CI = +/-0.007; p = 0.000)	0.949	+8.27%
Severity	2008.2	0.081 (CI = +/-0.007; p = 0.000)	0.953	+8.48%
Severity	2009.1	0.084 (CI = +/-0.006; p = 0.000)	0.964	+8.80%
Severity	2009.2	0.086 (CI = +/-0.006; p = 0.000)	0.965	+8.97%
Severity	2010.1	0.089 (CI = +/-0.006; p = 0.000)	0.973	+9.26%
Severity	2010.2	0.088 (CI = +/-0.006; p = 0.000)	0.970	+9.21%
Severity	2011.1	0.090 (CI = +/-0.006; p = 0.000)	0.971	+9.38%
Severity	2011.2	0.088 (CI = +/-0.006; p = 0.000)	0.969	+9.21%
Severity	2012.1	0.090 (CI = +/-0.006; p = 0.000)	0.973	+9.47%
Severity	2012.2	0.092 (CI = +/-0.007; p = 0.000)	0.973	+9.62%
Severity	2013.1	0.094 (CI = +/-0.007; p = 0.000)	0.973	+9.81%
Severity	2013.2	0.094 (CI = +/-0.008; p = 0.000)	0.970	+9.85%
Severity	2014.1	0.094 (CI = +/-0.008; p = 0.000)	0.966	+9.90%
Severity	2014.2	0.093 (CI = +/-0.009; p = 0.000)	0.961	+9.71%
Severity	2015.1	0.093 (CI = +/-0.010; p = 0.000)	0.956	+9.79%
Severity	2015.2	0.092 (CI = +/-0.011; p = 0.000)	0.948	+9.69%
Severity	2016.1	0.095 (CI = +/-0.012; p = 0.000)	0.947	+9.97%
Severity	2016.2	0.096 (CI = +/-0.014; p = 0.000)	0.937	+10.04%
Severity	2017.1	0.098 (CI = +/-0.015; p = 0.000)	0.930	+10.28%
Frequency	2005.2	-0.021 (CI = +/-0.007; p = 0.000)	0.475	-2.10%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	0.438	-2.02%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	0.409	-1.99%
Frequency	2007.1	-0.019 (CI = +/-0.009; p = 0.000)	0.368	-1.89%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.353	-1.92%
Frequency	2008.1	-0.019 (CI = +/-0.010; p = 0.000)	0.334	-1.93%
Frequency	2008.2	-0.021 (CI = +/-0.010; p = 0.000)	0.340	-2.03%
Frequency	2009.1	-0.022 (CI = +/-0.011; p = 0.000)	0.343	-2.13%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.378	-2.34%
Frequency	2010.1	-0.025 (CI = +/-0.012; p = 0.000)	0.377	-2.45%
Frequency	2010.2	-0.028 (CI = +/-0.012; p = 0.000)	0.428	-2.73%
Frequency	2011.1	-0.029 (CI = +/-0.013; p = 0.000)	0.417	-2.82%
Frequency	2011.2	-0.030 (CI = +/-0.014; p = 0.000)	0.422	-2.98%
Frequency	2012.1	-0.033 (CI = +/-0.015; p = 0.000)	0.448	-3.24%
Frequency	2012.2	-0.037 (CI = +/-0.016; p = 0.000)	0.504	-3.63%
Frequency	2013.1	-0.039 (CI = +/-0.017; p = 0.000)	0.506	-3.84%
Frequency	2013.2	-0.043 (CI = +/-0.018; p = 0.000)	0.545	-4.22%
Frequency	2014.1	-0.044 (CI = +/-0.019; p = 0.000)	0.518	-4.30%
Frequency	2014.2	-0.048 (CI = +/-0.021; p = 0.000)	0.544	-4.71%
Frequency	2015.1	-0.049 (CI = +/-0.023; p = 0.000)	0.516	-4.82%
Frequency	2015.2	-0.053 (CI = +/-0.026; p = 0.000)	0.517	-5.15%
Frequency	2016.1	-0.054 (CI = +/-0.029; p = 0.001)	0.484	-5.28%
Frequency	2016.2	-0.060 (CI = +/-0.032; p = 0.001)	0.511	-5.87%
Frequency	2017.1	-0.060 (CI = +/-0.037; p = 0.004)	0.454	-5.85%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.058 (CI = +/-0.012; p = 0.000)	0.773	+6.00%
Loss Cost	2006.1	0.062 (CI = +/-0.012; p = 0.000)	0.799	+6.39%
Loss Cost	2006.2	0.064 (CI = +/-0.013; p = 0.000)	0.794	+6.56%
Loss Cost	2007.1	0.069 (CI = +/-0.012; p = 0.000)	0.838	+7.12%
Loss Cost	2007.2	0.070 (CI = +/-0.013; p = 0.000)	0.830	+7.27%
Loss Cost	2008.1	0.075 (CI = +/-0.013; p = 0.000)	0.865	+7.84%
Loss Cost	2008.2	0.079 (CI = +/-0.013; p = 0.000)	0.870	+8.18%
Loss Cost	2009.1	0.084 (CI = +/-0.013; p = 0.000)	0.899	+8.79%
Loss Cost	2009.2	0.085 (CI = +/-0.014; p = 0.000)	0.889	+8.91%
Loss Cost	2010.1	0.091 (CI = +/-0.013; p = 0.000)	0.916	+9.57%
Loss Cost	2010.2	0.087 (CI = +/-0.014; p = 0.000)	0.908	+9.11%
Loss Cost	2011.1	0.092 (CI = +/-0.014; p = 0.000)	0.921	+9.65%
Loss Cost	2011.2	0.088 (CI = +/-0.015; p = 0.000)	0.909	+9.25%
Loss Cost	2012.1	0.092 (CI = +/-0.016; p = 0.000)	0.908	+9.65%
Loss Cost	2012.2	0.090 (CI = +/-0.018; p = 0.000)	0.888	+9.46%
Loss Cost	2013.1	0.095 (CI = +/-0.021; p = 0.000)	0.886	+9.95%
Loss Cost	2013.2	0.091 (CI = +/-0.024; p = 0.000)	0.856	+9.53%
Loss Cost	2014.1	0.097 (CI = +/-0.027; p = 0.000)	0.857	+10.21%
Loss Cost	2014.2	0.086 (CI = +/-0.027; p = 0.000)	0.834	+8.99%
Loss Cost	2015.1	0.093 (CI = +/-0.032; p = 0.000)	0.830	+9.75%
Loss Cost	2015.2	0.085 (CI = +/-0.039; p = 0.001)	0.764	+8.89%
Loss Cost	2016.1	0.101 (CI = +/-0.044; p = 0.001)	0.815	+10.59%
Loss Cost	2016.2	0.084 (CI = +/-0.051; p = 0.009)	0.734	+8.73%
Loss Cost	2017.1	0.108 (CI = +/-0.056; p = 0.006)	0.846	+11.38%
Severity	2005.2	0.063 (CI = +/-0.008; p = 0.000)	0.909	+6.52%
Severity	2006.1	0.064 (CI = +/-0.008; p = 0.000)	0.904	+6.61%
Severity	2006.2	0.064 (CI = +/-0.009; p = 0.000)	0.893	+6.57%
Severity	2007.1	0.065 (CI = +/-0.009; p = 0.000)	0.892	+6.75%
Severity	2007.2	0.065 (CI = +/-0.010; p = 0.000)	0.880	+6.74%
Severity	2008.1	0.068 (CI = +/-0.010; p = 0.000)	0.892	+7.08%
Severity	2008.2	0.071 (CI = +/-0.011; p = 0.000)	0.896	+7.36%
Severity	2009.1	0.076 (CI = +/-0.010; p = 0.000)	0.924	+7.88%
Severity	2009.2	0.078 (CI = +/-0.010; p = 0.000)	0.924	+8.12%
Severity	2010.1	0.083 (CI = +/-0.010; p = 0.000)	0.945	+8.64%
Severity	2010.2	0.081 (CI = +/-0.011; p = 0.000)	0.936	+8.45%
Severity	2011.1	0.084 (CI = +/-0.011; p = 0.000)	0.937	+8.75%
Severity	2011.2	0.079 (CI = +/-0.011; p = 0.000)	0.937	+8.25%
Severity	2012.1	0.084 (CI = +/-0.011; p = 0.000)	0.950	+8.76%
Severity	2012.2	0.087 (CI = +/-0.012; p = 0.000)	0.948	+9.06%
Severity	2013.1	0.091 (CI = +/-0.012; p = 0.000)	0.952	+9.49%
Severity	2013.2	0.091 (CI = +/-0.014; p = 0.000)	0.941	+9.57%
Severity	2014.1	0.093 (CI = +/-0.017; p = 0.000)	0.928	+9.69%
Severity	2014.2	0.086 (CI = +/-0.019; p = 0.000)	0.916	+9.02%
Severity	2015.1	0.088 (CI = +/-0.023; p = 0.000)	0.894	+9.21%
Severity	2015.2	0.083 (CI = +/-0.029; p = 0.000)	0.853	+8.66%
Severity	2016.1	0.093 (CI = +/-0.033; p = 0.000)	0.867	+9.76%
Severity	2016.2	0.098 (CI = +/-0.046; p = 0.003)	0.827	+10.26%
Severity	2017.1	0.118 (CI = +/-0.054; p = 0.004)	0.877	+12.49%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.166)	0.035	-0.49%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.531)	-0.023	-0.21%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.992)	-0.040	0.00%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.233)	0.020	+0.34%
Frequency	2007.2	0.005 (CI = +/-0.006; p = 0.094)	0.079	+0.50%
Frequency	2008.1	0.007 (CI = +/-0.006; p = 0.021)	0.183	+0.71%
Frequency	2008.2	0.008 (CI = +/-0.006; p = 0.022)	0.190	+0.77%
Frequency	2009.1	0.008 (CI = +/-0.007; p = 0.020)	0.205	+0.85%
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.057)	0.135	+0.73%
Frequency	2010.1	0.008 (CI = +/-0.008; p = 0.043)	0.165	+0.85%
Frequency	2010.2	0.006 (CI = +/-0.009; p = 0.152)	0.065	+0.61%
Frequency	2011.1	0.008 (CI = +/-0.009; p = 0.073)	0.137	+0.83%
Frequency	2011.2	0.009 (CI = +/-0.010; p = 0.074)	0.144	+0.92%
Frequency	2012.1	0.008 (CI = +/-0.012; p = 0.155)	0.078	+0.81%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.507)	-0.040	+0.37%
Frequency	2013.1	0.004 (CI = +/-0.014; p = 0.512)	-0.044	+0.42%
Frequency	2013.2	0.000 (CI = +/-0.015; p = 0.956)	-0.091	-0.04%
Frequency	2014.1	0.005 (CI = +/-0.016; p = 0.520)	-0.053	+0.47%
Frequency	2014.2	0.000 (CI = +/-0.017; p = 0.969)	-0.111	-0.03%
Frequency	2015.1	0.005 (CI = +/-0.020; p = 0.580)	-0.080	+0.50%
Frequency	2015.2	0.002 (CI = +/-0.025; p = 0.850)	-0.137	+0.21%
Frequency	2016.1	0.007 (CI = +/-0.032; p = 0.590)	-0.107	+0.75%
Frequency	2016.2	-0.014 (CI = +/-0.015; p = 0.060)	0.448	-1.39%
Frequency	2017.1	-0.010 (CI = +/-0.021; p = 0.256)	0.131	-0.98%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.027 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.805	+2.70%
Loss Cost	2006.1	0.026 (CI = +/-0.005; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.801	+2.59%
Loss Cost	2006.2	0.024 (CI = +/-0.005; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.810	+2.41%
Loss Cost	2007.1	0.024 (CI = +/-0.005; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.808	+2.45%
Loss Cost	2007.2	0.024 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.802	+2.44%
Loss Cost	2008.1	0.025 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.814	+2.56%
Loss Cost	2008.2	0.026 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.813	+2.61%
Loss Cost	2009.1	0.027 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.823	+2.74%
Loss Cost	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.820	+2.76%
Loss Cost	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.831	+2.91%
Loss Cost	2010.2	0.027 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.830	+2.78%
Loss Cost	2011.1	0.029 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.835	+2.89%
Loss Cost	2011.2	0.030 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.842	+3.04%
Loss Cost	2012.1	0.030 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.839	+3.05%
Loss Cost	2012.2	0.028 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.841	+2.88%
Loss Cost	2013.1	0.031 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.856	+3.13%
Loss Cost	2013.2	0.031 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.854	+3.11%
Loss Cost	2014.1	0.034 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.881	+3.50%
Loss Cost	2014.2	0.035 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.882	+3.60%
Loss Cost	2015.1	0.039 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.902	+4.00%
Loss Cost	2015.2	0.042 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.908	+4.24%
Loss Cost	2016.1	0.046 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.926	+4.70%
Loss Cost	2016.2	0.043 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.930	+4.41%
Loss Cost	2017.1	0.045 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.933	+4.64%
Severity	2005.2	0.033 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.104)	0.876	+3.37%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.097)	0.872	+3.42%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.104)	0.861	+3.41%
Severity	2007.1	0.034 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.094)	0.858	+3.48%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.082)	0.858	+3.57%
Severity	2008.1	0.037 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.040)	0.885	+3.77%
Severity	2008.2	0.038 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.027)	0.893	+3.91%
Severity	2009.1	0.040 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.012)	0.910	+4.10%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.010)	0.910	+4.20%
Severity	2010.1	0.043 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.006)	0.917	+4.35%
Severity	2010.2	0.043 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.006)	0.912	+4.41%
Severity	2011.1	0.044 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.006)	0.908	+4.48%
Severity	2011.2	0.044 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.897	+4.48%
Severity	2012.1	0.046 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.910	+4.69%
Severity	2012.2	0.047 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.904	+4.77%
Severity	2013.1	0.049 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.919	+5.01%
Severity	2013.2	0.050 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.914	+5.11%
Severity	2014.1	0.052 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.925	+5.35%
Severity	2014.2	0.053 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.919	+5.43%
Severity	2015.1	0.056 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.932	+5.71%
Severity	2015.2	0.057 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.931	+5.88%
Severity	2016.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.956	+6.27%
Severity	2016.2	0.062 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.950	+6.35%
Severity	2017.1	0.064 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.958	+6.64%
Frequency	2005.2	-0.007 (CI = +/-0.004; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	0.826	-0.65%
Frequency	2006.1	-0.008 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.856	-0.81%
Frequency	2006.2	-0.010 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.887	-0.97%
Frequency	2007.1	-0.010 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.886	-1.00%
Frequency	2007.2	-0.011 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.894	-1.09%
Frequency	2008.1	-0.012 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.898	-1.17%
Frequency	2008.2	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.903	-1.26%
Frequency	2009.1	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.903	-1.31%
Frequency	2009.2	-0.014 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.905	-1.38%
Frequency	2010.1	-0.014 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.902	-1.38%
Frequency	2010.2	-0.016 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.919	-1.56%
Frequency	2011.1	-0.015 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.916	-1.52%
Frequency	2011.2	-0.014 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.918	-1.39%
Frequency	2012.1	-0.016 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.930	-1.57%
Frequency	2012.2	-0.018 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.80%
Frequency	2013.1	-0.018 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.945	-1.79%
Frequency	2013.2	-0.019 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.946	-1.90%
Frequency	2014.1	-0.018 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.75%
Frequency	2014.2	-0.018 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.944	-1.74%
Frequency	2015.1	-0.016 (CI = +/-0.008; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	0.942	-1.62%
Frequency	2015.2	-0.016 (CI = +/-0.009; p = 0.002)	0.015 (CI = +/-0.002; p = 0.000)	0.939	-1.54%
Frequency	2016.1	-0.015 (CI = +/-0.010; p = 0.007)	0.015 (CI = +/-0.002; p = 0.000)	0.936	-1.48%
Frequency	2016.2	-0.018 (CI = +/-0.010; p = 0.002)	0.015 (CI = +/-0.002; p = 0.000)	0.948	-1.82%
Frequency	2017.1	-0.019 (CI = +/-0.012; p = 0.004)	0.015 (CI = +/-0.002; p = 0.000)	0.945	-1.88%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.005 (CI = +/-0.010; p = 0.271)	0.074 (CI = +/-0.088; p = 0.096)	0.133 (CI = +/-0.076; p = 0.001)	0.427	+0.55%	+14.87%
Loss Cost	2006.1	0.002 (CI = +/-0.010; p = 0.627)	0.089 (CI = +/-0.086; p = 0.042)	0.143 (CI = +/-0.073; p = 0.000)	0.450	+0.24%	+15.69%
Loss Cost	2006.2	-0.001 (CI = +/-0.010; p = 0.894)	0.075 (CI = +/-0.083; p = 0.074)	0.152 (CI = +/-0.070; p = 0.000)	0.453	-0.07%	+16.37%
Loss Cost	2007.1	-0.002 (CI = +/-0.010; p = 0.651)	0.083 (CI = +/-0.084; p = 0.053)	0.158 (CI = +/-0.071; p = 0.000)	0.463	-0.23%	+16.79%
Loss Cost	2007.2	-0.004 (CI = +/-0.011; p = 0.504)	0.077 (CI = +/-0.086; p = 0.077)	0.161 (CI = +/-0.072; p = 0.000)	0.458	-0.37%	+17.07%
Loss Cost	2008.1	-0.005 (CI = +/-0.012; p = 0.430)	0.081 (CI = +/-0.088; p = 0.071)	0.164 (CI = +/-0.074; p = 0.000)	0.460	-0.46%	+17.29%
Loss Cost	2008.2	-0.006 (CI = +/-0.013; p = 0.380)	0.077 (CI = +/-0.091; p = 0.092)	0.166 (CI = +/-0.076; p = 0.000)	0.455	-0.55%	+17.46%
Loss Cost	2009.1	-0.007 (CI = +/-0.014; p = 0.307)	0.083 (CI = +/-0.094; p = 0.081)	0.170 (CI = +/-0.078; p = 0.000)	0.460	-0.69%	+17.76%
Loss Cost	2009.2	-0.008 (CI = +/-0.015; p = 0.248)	0.077 (CI = +/-0.096; p = 0.111)	0.174 (CI = +/-0.080; p = 0.000)	0.457	-0.84%	+18.02%
Loss Cost	2010.1	-0.010 (CI = +/-0.016; p = 0.199)	0.083 (CI = +/-0.099; p = 0.098)	0.179 (CI = +/-0.082; p = 0.000)	0.463	-1.01%	+18.36%
Loss Cost	2010.2	-0.014 (CI = +/-0.016; p = 0.086)	0.070 (CI = +/-0.099; p = 0.158)	0.188 (CI = +/-0.081; p = 0.000)	0.481	-1.42%	+19.03%
Loss Cost	2011.1	-0.017 (CI = +/-0.018; p = 0.056)	0.079 (CI = +/-0.101; p = 0.121)	0.196 (CI = +/-0.083; p = 0.000)	0.497	-1.71%	+19.55%
Loss Cost	2011.2	-0.018 (CI = +/-0.019; p = 0.065)	0.076 (CI = +/-0.105; p = 0.150)	0.198 (CI = +/-0.086; p = 0.000)	0.495	-1.80%	+19.70%
Loss Cost	2012.1	-0.024 (CI = +/-0.020; p = 0.024)	0.091 (CI = +/-0.105; p = 0.083)	0.211 (CI = +/-0.086; p = 0.000)	0.539	-2.36%	+20.61%
Loss Cost	2012.2	-0.030 (CI = +/-0.021; p = 0.007)	0.075 (CI = +/-0.103; p = 0.143)	0.225 (CI = +/-0.084; p = 0.000)	0.578	-2.98%	+21.44%
Loss Cost	2013.1	-0.034 (CI = +/-0.023; p = 0.006)	0.084 (CI = +/-0.106; p = 0.113)	0.233 (CI = +/-0.087; p = 0.000)	0.591	-3.35%	+21.99%
Loss Cost	2013.2	-0.040 (CI = +/-0.025; p = 0.004)	0.072 (CI = +/-0.108; p = 0.179)	0.244 (CI = +/-0.089; p = 0.000)	0.615	-3.90%	+22.64%
Loss Cost	2014.1	-0.043 (CI = +/-0.028; p = 0.005)	0.079 (CI = +/-0.113; p = 0.158)	0.251 (CI = +/-0.094; p = 0.000)	0.618	-4.24%	+23.07%
Loss Cost	2014.2	-0.049 (CI = +/-0.031; p = 0.005)	0.068 (CI = +/-0.117; p = 0.233)	0.261 (CI = +/-0.098; p = 0.000)	0.632	-4.77%	+23.62%
Loss Cost	2015.1	-0.055 (CI = +/-0.036; p = 0.005)	0.078 (CI = +/-0.122; p = 0.192)	0.272 (CI = +/-0.104; p = 0.000)	0.641	-5.31%	+24.23%
Loss Cost	2015.2	-0.060 (CI = +/-0.041; p = 0.007)	0.070 (CI = +/-0.129; p = 0.265)	0.280 (CI = +/-0.111; p = 0.000)	0.647	-5.82%	+24.67%
Loss Cost	2016.1	-0.068 (CI = +/-0.048; p = 0.008)	0.082 (CI = +/-0.135; p = 0.214)	0.295 (CI = +/-0.120; p = 0.000)	0.658	-6.61%	+25.41%
Loss Cost	2016.2	-0.089 (CI = +/-0.051; p = 0.003)	0.056 (CI = +/-0.130; p = 0.366)	0.325 (CI = +/-0.118; p = 0.000)	0.719	-8.47%	+26.73%
Loss Cost	2017.1	-0.109 (CI = +/-0.057; p = 0.001)	0.080 (CI = +/-0.129; p = 0.202)	0.357 (CI = +/-0.122; p = 0.000)	0.765	-10.35%	+28.16%
Severity	2005.2	0.024 (CI = +/-0.002; p = 0.000)	0.045 (CI = +/-0.020; p = 0.000)	0.095 (CI = +/-0.017; p = 0.000)	0.974	+2.48%	+12.71%
Severity	2006.1	0.024 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.021; p = 0.000)	0.096 (CI = +/-0.017; p = 0.000)	0.973	+2.45%	+12.77%
Severity	2006.2	0.024 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.021; p = 0.000)	0.097 (CI = +/-0.018; p = 0.000)	0.972	+2.41%	+12.86%
Severity	2007.1	0.024 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.021; p = 0.000)	0.098 (CI = +/-0.018; p = 0.000)	0.971	+2.39%	+12.90%
Severity	2007.2	0.024 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.021; p = 0.000)	0.096 (CI = +/-0.018; p = 0.000)	0.971	+2.45%	+12.78%
Severity	2008.1	0.026 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.018; p = 0.000)	0.092 (CI = +/-0.015; p = 0.000)	0.980	+2.59%	+12.47%
Severity	2008.2	0.027 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.016; p = 0.000)	0.089 (CI = +/-0.013; p = 0.000)	0.985	+2.72%	+12.25%
Severity	2009.1	0.028 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.014; p = 0.000)	0.086 (CI = +/-0.012; p = 0.000)	0.989	+2.82%	+12.04%
Severity	2009.2	0.029 (CI = +/-0.002; p = 0.000)	0.045 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.011; p = 0.000)	0.990	+2.89%	+11.92%
Severity	2010.1	0.029 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.011; p = 0.000)	0.990	+2.93%	+11.85%
Severity	2010.2	0.029 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.012; p = 0.000)	0.989	+2.94%	+11.84%
Severity	2011.1	0.028 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.013; p = 0.000)	0.085 (CI = +/-0.011; p = 0.000)	0.990	+2.85%	+11.99%
Severity	2011.2	0.027 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.013; p = 0.000)	0.087 (CI = +/-0.010; p = 0.000)	0.991	+2.76%	+12.11%
Severity	2012.1	0.028 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.010; p = 0.000)	0.992	+2.83%	+12.01%
Severity	2012.2	0.028 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.011; p = 0.000)	0.991	+2.82%	+12.02%
Severity	2013.1	0.029 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.011; p = 0.000)	0.991	+2.89%	+11.92%
Severity	2013.2	0.029 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.012; p = 0.000)	0.990	+2.89%	+11.93%
Severity	2014.1	0.029 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.015; p = 0.000)	0.084 (CI = +/-0.012; p = 0.000)	0.990	+2.92%	+11.89%
Severity	2014.2	0.028 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.013; p = 0.000)	0.989	+2.87%	+11.94%
Severity	2015.1	0.029 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.014; p = 0.000)	0.988	+2.91%	+11.90%
Severity	2015.2	0.029 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.018; p = 0.000)	0.083 (CI = +/-0.015; p = 0.000)	0.987	+2.97%	+11.86%
Severity	2016.1	0.031 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.017; p = 0.001)	0.079 (CI = +/-0.015; p = 0.000)	0.988	+3.18%	+11.70%
Severity	2016.2	0.030 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.018; p = 0.001)	0.082 (CI = +/-0.016; p = 0.000)	0.988	+3.02%	+11.79%
Severity	2017.1	0.029 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.020; p = 0.002)	0.083 (CI = +/-0.018; p = 0.000)	0.987	+2.92%	+11.84%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.001)	0.029 (CI = +/-0.090; p = 0.518)	0.038 (CI = +/-0.077; p = 0.324)	0.280	-1.88%	+1.91%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.088; p = 0.335)	0.047 (CI = +/-0.075; p = 0.208)	0.347	-2.16%	+2.59%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.087; p = 0.479)	0.055 (CI = +/-0.074; p = 0.138)	0.397	-2.41%	+3.10%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.089; p = 0.398)	0.060 (CI = +/-0.075; p = 0.113)	0.404	-2.56%	+3.44%
Frequency	2007.2	-0.028 (CI = +/-0.012; p = 0.000)	0.029 (CI = +/-0.090; p = 0.512)	0.065 (CI = +/-0.075; p = 0.087)	0.424	-2.75%	+3.80%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.091; p = 0.390)	0.072 (CI = +/-0.076; p = 0.061)	0.447	-2.98%	+4.28%
Frequency	2008.2	-0.032 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.092; p = 0.501)	0.078 (CI = +/-0.076; p = 0.047)	0.462	-3.18%	+4.64%
Frequency	2009.1	-0.035 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.093; p = 0.391)	0.085 (CI = +/-0.077; p = 0.033)	0.476	-3.42%	+5.11%
Frequency	2009.2	-0.037 (CI = +/-0.014; p = 0.000)	0.032 (CI = +/-0.095; p = 0.496)	0.090 (CI = +/-0.079; p = 0.026)	0.484	-3.63%	+5.45%
Frequency	2010.1	-0.039 (CI = +/-0.016; p = 0.000)	0.039 (CI = +/-0.098; p = 0.418)	0.096 (CI = +/-0.081; p = 0.022)	0.480	-3.83%	+5.82%
Frequency	2010.2	-0.043 (CI = +/-0.016; p = 0.000)	0.026 (CI = +/-0.097; p = 0.592)	0.106 (CI = +/-0.080; p = 0.011)	0.526	-4.24%	+6.43%
Frequency	2011.1	-0.045 (CI = +/-0.018; p = 0.000)	0.032 (CI = +/-0.100; p = 0.518)	0.111 (CI = +/-0.082; p = 0.010)	0.512	-4.43%	+6.76%
Frequency	2011.2	-0.045 (CI = +/-0.019; p = 0.000)	0.031 (CI = +/-0.105; p = 0.539)	0.111 (CI = +/-0.086; p = 0.013)	0.474	-4.44%	+6.77%
Frequency	2012.1	-0.052 (CI = +/-0.020; p = 0.000)	0.049 (CI = +/-0.102; p = 0.332)	0.126 (CI = +/-0.084; p = 0.005)	0.537	-5.04%	+7.68%
Frequency	2012.2	-0.058 (CI = +/-0.021; p = 0.000)	0.033 (CI = +/-0.100; p = 0.504)	0.139 (CI = +/-0.082; p = 0.002)	0.591	-5.64%	+8.41%
Frequency	2013.1	-0.063 (CI = +/-0.022; p = 0.000)	0.044 (CI = +/-0.102; p = 0.383)	0.149 (CI = +/-0.084; p = 0.002)	0.595	-6.07%	+8.99%
Frequency	2013.2	-0.068 (CI = +/-0.024; p = 0.000)	0.031 (CI = +/-0.104; p = 0.537)	0.160 (CI = +/-0.085; p = 0.001)	0.614	-6.60%	+9.57%
Frequency	2014.1	-0.072 (CI = +/-0.027; p = 0.000)	0.039 (CI = +/-0.108; p = 0.458)	0.167 (CI = +/-0.090; p = 0.001)	0.591	-6.95%	+9.99%
Frequency	2014.2	-0.077 (CI = +/-0.030; p = 0.000)	0.029 (CI = +/-0.112; p = 0.589)	0.177 (CI = +/-0.094; p = 0.001)	0.586	-7.43%	+10.44%
Frequency	2015.1	-0.083 (CI = +/-0.034; p = 0.000)	0.040 (CI = +/-0.117; p = 0.477)	0.188 (CI = +/-0.099; p = 0.001)	0.573	-8.00%	+11.03%
Frequency	2015.2	-0.089 (CI = +/-0.039; p = 0.000)	0.031 (CI = +/-0.123; p = 0.601)	0.198 (CI = +/-0.106; p = 0.001)	0.557	-8.54%	+11.45%
Frequency	2016.1	-0.100 (CI = +/-0.045; p = 0.000)	0.046 (CI = +/-0.127; p = 0.450)	0.215 (CI = +/-0.112; p = 0.001)	0.563	-9.49%	+12.27%
Frequency	2016.2	-0.118 (CI = +/-0.048; p = 0.000)	0.022 (CI = +/-0.123; p = 0.702)	0.244 (CI = +/-0.111; p = 0.000)	0.639	-11.16%	+13.37%
Frequency	2017.1	-0.138 (CI = +/-0.053; p = 0.000)	0.044 (CI = +/-0.121; p = 0.437)	0.274 (CI = +/-0.114; p = 0.000)	0.684	-12.89%	+14.59%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.021 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.046; p = 0.023)	0.017 (CI = +/-0.003; p = 0.000)	0.055 (CI = +/-0.042; p = 0.012)	0.848	+2.16%	+7.95%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.042; p = 0.004)	0.016 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.039; p = 0.002)	0.868	+1.89%	+8.71%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.037; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.034; p = 0.000)	0.891	+1.61%	+9.39%
Loss Cost	2007.1	0.015 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.038; p = 0.005)	0.015 (CI = +/-0.003; p = 0.000)	0.076 (CI = +/-0.035; p = 0.000)	0.890	+1.55%	+9.57%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.039; p = 0.007)	0.015 (CI = +/-0.003; p = 0.000)	0.077 (CI = +/-0.036; p = 0.000)	0.888	+1.50%	+9.68%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.041; p = 0.011)	0.015 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.038; p = 0.000)	0.888	+1.57%	+9.51%
Loss Cost	2008.2	0.016 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.042; p = 0.012)	0.015 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.039; p = 0.001)	0.887	+1.60%	+9.43%
Loss Cost	2009.1	0.016 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.043; p = 0.018)	0.016 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.041; p = 0.001)	0.887	+1.66%	+9.30%
Loss Cost	2009.2	0.016 (CI = +/-0.009; p = 0.001)	0.053 (CI = +/-0.045; p = 0.023)	0.016 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.042; p = 0.002)	0.884	+1.65%	+9.31%
Loss Cost	2010.1	0.017 (CI = +/-0.009; p = 0.001)	0.051 (CI = +/-0.047; p = 0.034)	0.016 (CI = +/-0.003; p = 0.000)	0.070 (CI = +/-0.045; p = 0.003)	0.884	+1.73%	+9.15%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.006)	0.044 (CI = +/-0.045; p = 0.054)	0.015 (CI = +/-0.003; p = 0.000)	0.079 (CI = +/-0.044; p = 0.001)	0.894	+1.41%	+9.74%
Loss Cost	2011.1	0.014 (CI = +/-0.011; p = 0.015)	0.045 (CI = +/-0.047; p = 0.062)	0.015 (CI = +/-0.003; p = 0.000)	0.080 (CI = +/-0.046; p = 0.002)	0.893	+1.38%	+9.80%
Loss Cost	2011.2	0.015 (CI = +/-0.012; p = 0.012)	0.048 (CI = +/-0.049; p = 0.052)	0.015 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.048; p = 0.004)	0.895	+1.55%	+9.50%
Loss Cost	2012.1	0.012 (CI = +/-0.013; p = 0.061)	0.055 (CI = +/-0.049; p = 0.031)	0.015 (CI = +/-0.004; p = 0.000)	0.084 (CI = +/-0.050; p = 0.002)	0.901	+1.22%	+10.14%
Loss Cost	2012.2	0.007 (CI = +/-0.013; p = 0.264)	0.047 (CI = +/-0.046; p = 0.047)	0.014 (CI = +/-0.003; p = 0.000)	0.097 (CI = +/-0.048; p = 0.000)	0.916	+0.71%	+10.97%
Loss Cost	2013.1	0.008 (CI = +/-0.015; p = 0.274)	0.046 (CI = +/-0.049; p = 0.068)	0.014 (CI = +/-0.004; p = 0.000)	0.095 (CI = +/-0.052; p = 0.001)	0.916	+0.80%	+10.81%
Loss Cost	2013.2	0.005 (CI = +/-0.016; p = 0.540)	0.042 (CI = +/-0.050; p = 0.099)	0.014 (CI = +/-0.004; p = 0.000)	0.102 (CI = +/-0.055; p = 0.001)	0.918	+0.48%	+11.27%
Loss Cost	2014.1	0.009 (CI = +/-0.019; p = 0.327)	0.035 (CI = +/-0.052; p = 0.173)	0.015 (CI = +/-0.004; p = 0.000)	0.092 (CI = +/-0.059; p = 0.005)	0.922	+0.89%	+10.61%
Loss Cost	2014.2	0.008 (CI = +/-0.022; p = 0.448)	0.034 (CI = +/-0.055; p = 0.206)	0.015 (CI = +/-0.004; p = 0.000)	0.094 (CI = +/-0.065; p = 0.007)	0.921	+0.79%	+10.75%
Loss Cost	2015.1	0.013 (CI = +/-0.026; p = 0.303)	0.028 (CI = +/-0.059; p = 0.324)	0.015 (CI = +/-0.004; p = 0.000)	0.083 (CI = +/-0.073; p = 0.028)	0.923	+1.28%	+10.05%
Loss Cost	2015.2	0.016 (CI = +/-0.030; p = 0.281)	0.030 (CI = +/-0.062; p = 0.311)	0.015 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.081; p = 0.060)	0.923	+1.57%	+9.71%
Loss Cost	2016.1	0.024 (CI = +/-0.037; p = 0.173)	0.021 (CI = +/-0.066; p = 0.500)	0.016 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.093; p = 0.196)	0.926	+2.47%	+8.62%
Loss Cost	2016.2	0.008 (CI = +/-0.039; p = 0.667)	0.012 (CI = +/-0.062; p = 0.665)	0.015 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.093; p = 0.056)	0.942	+0.78%	+10.29%
Loss Cost	2017.1	0.003 (CI = +/-0.052; p = 0.904)	0.016 (CI = +/-0.070; p = 0.612)	0.015 (CI = +/-0.006; p = 0.000)	0.100 (CI = +/-0.116; p = 0.085)	0.941	+0.29%	+10.82%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.277)	0.099 (CI = +/-0.019; p = 0.000)	0.974	+2.39%	+13.06%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.239)	0.100 (CI = +/-0.019; p = 0.000)	0.973	+2.36%	+13.17%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.184)	0.102 (CI = +/-0.019; p = 0.000)	0.973	+2.29%	+13.33%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.164)	0.104 (CI = +/-0.020; p = 0.000)	0.971	+2.26%	+13.42%
Severity	2007.2	0.023 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.211)	0.101 (CI = +/-0.020; p = 0.000)	0.972	+2.33%	+13.25%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.359)	0.095 (CI = +/-0.017; p = 0.000)	0.980	+2.51%	+12.78%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.001; p = 0.512)	0.091 (CI = +/-0.015; p = 0.000)	0.985	+2.66%	+12.45%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.826)	0.087 (CI = +/-0.013; p = 0.000)	0.989	+2.81%	+12.10%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.973)	0.084 (CI = +/-0.013; p = 0.000)	0.990	+2.90%	+11.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.815)	0.082 (CI = +/-0.013; p = 0.000)	0.990	+2.96%	+11.78%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.001; p = 0.788)	0.082 (CI = +/-0.014; p = 0.000)	0.989	+2.97%	+11.75%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.884)	0.086 (CI = +/-0.014; p = 0.000)	0.990	+2.84%	+12.03%
Severity	2011.2	0.027 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.611)	0.089 (CI = +/-0.013; p = 0.000)	0.991	+2.71%	+12.26%
Severity	2012.1	0.028 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.837)	0.086 (CI = +/-0.013; p = 0.000)	0.991	+2.80%	+12.08%
Severity	2012.2	0.028 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.817)	0.087 (CI = +/-0.014; p = 0.000)	0.990	+2.79%	+12.10%
Severity	2013.1	0.029 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.926)	0.084 (CI = +/-0.015; p = 0.000)	0.991	+2.91%	+11.89%
Severity	2013.2	0.029 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.001; p = 0.934)	0.084 (CI = +/-0.016; p = 0.000)	0.990	+2.90%	+11.89%
Severity	2014.1	0.029 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.001; p = 0.843)	0.082 (CI = +/-0.018; p = 0.000)	0.989	+2.96%	+11.80%
Severity	2014.2	0.028 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.001; p = 0.939)	0.084 (CI = +/-0.019; p = 0.000)	0.988	+2.89%	+11.90%
Severity	2015.1	0.029 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.001; p = 0.835)	0.082 (CI = +/-0.022; p = 0.000)	0.987	+2.97%	+11.78%
Severity	2015.2	0.030 (CI = +/-0.009; p = 0.000)	0.039 (CI = +/-0.019; p = 0.001)	0.000 (CI = +/-0.001; p = 0.751)	0.080 (CI = +/-0.024; p = 0.000)	0.986	+3.08%	+11.66%
Severity	2016.1	0.035 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.018; p = 0.002)	0.001 (CI = +/-0.001; p = 0.349)	0.070 (CI = +/-0.026; p = 0.000)	0.988	+3.55%	+11.07%
Severity	2016.2	0.033 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.019; p = 0.003)	0.000 (CI = +/-0.001; p = 0.485)	0.074 (CI = +/-0.029; p = 0.000)	0.987	+3.35%	+11.28%
Severity	2017.1	0.032 (CI = +/-0.016; p = 0.001)	0.033 (CI = +/-0.022; p = 0.007)	0.000 (CI = +/-0.002; p = 0.597)	0.076 (CI = +/-0.036; p = 0.001)	0.986	+3.26%	+11.37%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.422)	0.007 (CI = +/-0.043; p = 0.727)	0.017 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.039; p = 0.029)	0.842	-0.23%	-4.52%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.106)	0.016 (CI = +/-0.040; p = 0.413)	0.017 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.058)	0.868	-0.45%	-3.94%
Frequency	2006.2	-0.007 (CI = +/-0.005; p = 0.017)	0.009 (CI = +/-0.037; p = 0.622)	0.017 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.034; p = 0.099)	0.891	-0.66%	-3.47%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.020)	0.010 (CI = +/-0.039; p = 0.591)	0.016 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.036; p = 0.125)	0.890	-0.70%	-3.39%
Frequency	2007.2	-0.008 (CI = +/-0.006; p = 0.011)	0.007 (CI = +/-0.039; p = 0.725)	0.016 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.183)	0.894	-0.81%	-3.16%
Frequency	2008.1	-0.009 (CI = +/-0.006; p = 0.007)	0.010 (CI = +/-0.040; p = 0.591)	0.016 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.037; p = 0.271)	0.897	-0.92%	-2.90%
Frequency	2008.2	-0.010 (CI = +/-0.007; p = 0.005)	0.007 (CI = +/-0.040; p = 0.709)	0.016 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.037; p = 0.365)	0.900	-1.03%	-2.68%
Frequency	2009.1	-0.011 (CI = +/-0.007; p = 0.005)	0.010 (CI = +/-0.041; p = 0.624)	0.016 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.039; p = 0.466)	0.899	-1.12%	-2.49%
Frequency	2009.2	-0.012 (CI = +/-0.008; p = 0.005)	0.008 (CI = +/-0.042; p = 0.711)	0.016 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.040; p = 0.566)	0.899	-1.21%	-2.32%
Frequency	2010.1	-0.012 (CI = +/-0.009; p = 0.010)	0.007 (CI = +/-0.044; p = 0.739)	0.016 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.042; p = 0.569)	0.896	-1.19%	-2.36%
Frequency	2010.2	-0.015 (CI = +/-0.009; p = 0.002)	0.000 (CI = +/-0.042; p = 0.992)	0.015 (CI = +/-0.003; p = 0.000)	-0.003 (CI = +/-0.041; p = 0.884)	0.912	-1.52%	-1.80%
Frequency	2011.1	-0.014 (CI = +/-0.010; p = 0.007)	-0.002 (CI = +/-0.044; p = 0.918)	0.015 (CI = +/-0.003; p = 0.000)	-0.006 (CI = +/-0.043; p = 0.782)	0.909	-1.42%	-1.99%
Frequency	2011.2	-0.011 (CI = +/-0.010; p = 0.034)	0.003 (CI = +/-0.043; p = 0.874)	0.016 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.043; p = 0.518)	0.912	-1.12%	-2.46%
Frequency	2012.1	-0.016 (CI = +/-0.011; p = 0.007)	0.012 (CI = +/-0.042; p = 0.549)	0.015 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.042; p = 0.925)	0.925	-1.54%	-1.73%
Frequency	2012.2	-0.020 (CI = +/-0.010; p = 0.001)	0.005 (CI = +/-0.038; p = 0.806)	0.014 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.039; p = 0.587)	0.943	-2.03%	-1.01%
Frequency	2013.1	-0.021 (CI = +/-0.012; p = 0.002)	0.005 (CI = +/-0.040; p = 0.796)	0.014 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.043; p = 0.593)	0.940	-2.05%	-0.96%
Frequency	2013.2	-0.024 (CI = +/-0.013; p = 0.001)	0.001 (CI = +/-0.041; p = 0.954)	0.014 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.044; p = 0.397)	0.942	-2.35%	-0.56%
Frequency	2014.1	-0.020 (CI = +/-0.015; p = 0.011)	-0.004 (CI = +/-0.042; p = 0.830)	0.015 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.048; p = 0.676)	0.941	-2.01%	-1.06%
Frequency	2014.2	-0.021 (CI = +/-0.017; p = 0.023)	-0.005 (CI = +/-0.044; p = 0.826)	0.015 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.052; p = 0.681)	0.937	-2.04%	-1.03%
Frequency	2015.1	-0.017 (CI = +/-0.021; p = 0.106)	-0.010 (CI = +/-0.047; p = 0.661)	0.015 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.058; p = 0.972)	0.935	-1.64%	-1.55%
Frequency	2015.2	-0.015 (CI = +/-0.024; p = 0.213)	-0.008 (CI = +/-0.050; p = 0.720)	0.015 (CI = +/-0.004; p = 0.000)	-0.003 (CI = +/-0.065; p = 0.924)	0.931	-1.46%	-1.74%
Frequency	2016.1	-0.011 (CI = +/-0.030; p = 0.462)	-0.013 (CI = +/-0.055; p = 0.621)	0.015 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.077; p = 0.744)	0.927	-1.05%	-2.21%
Frequency	2016.2	-0.025 (CI = +/-0.031; p = 0.106)	-0.020 (CI = +/-0.050; p = 0.387)	0.014 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.075; p = 0.644)	0.945	-2.48%	-0.89%
Frequency	2017.1	-0.029 (CI = +/-0.042; p = 0.151)	-0.017 (CI = +/-0.056; p = 0.514)	0.014 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.094; p = 0.578)	0.941	-2.88%	-0.49%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.011; p = 0.170)	0.081 (CI = +/-0.096; p = 0.096)	0.137 (CI = +/-0.173; p = 0.117)	0.244	+0.77%
Loss Cost	2006.1	0.005 (CI = +/-0.011; p = 0.413)	0.094 (CI = +/-0.093; p = 0.048)	0.156 (CI = +/-0.169; p = 0.069)	0.252	+0.46%
Loss Cost	2006.2	0.001 (CI = +/-0.011; p = 0.796)	0.080 (CI = +/-0.092; p = 0.084)	0.177 (CI = +/-0.165; p = 0.037)	0.223	+0.15%
Loss Cost	2007.1	0.000 (CI = +/-0.012; p = 0.977)	0.087 (CI = +/-0.094; p = 0.066)	0.186 (CI = +/-0.167; p = 0.030)	0.228	-0.02%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.828)	0.082 (CI = +/-0.096; p = 0.091)	0.194 (CI = +/-0.171; p = 0.028)	0.213	-0.14%
Loss Cost	2008.1	-0.002 (CI = +/-0.014; p = 0.744)	0.085 (CI = +/-0.099; p = 0.089)	0.198 (CI = +/-0.176; p = 0.028)	0.214	-0.22%
Loss Cost	2008.2	-0.003 (CI = +/-0.015; p = 0.690)	0.083 (CI = +/-0.103; p = 0.110)	0.203 (CI = +/-0.181; p = 0.030)	0.204	-0.29%
Loss Cost	2009.1	-0.004 (CI = +/-0.016; p = 0.598)	0.087 (CI = +/-0.106; p = 0.104)	0.209 (CI = +/-0.186; p = 0.029)	0.207	-0.41%
Loss Cost	2009.2	-0.005 (CI = +/-0.017; p = 0.523)	0.083 (CI = +/-0.110; p = 0.135)	0.216 (CI = +/-0.193; p = 0.029)	0.197	-0.54%
Loss Cost	2010.1	-0.007 (CI = +/-0.019; p = 0.452)	0.087 (CI = +/-0.114; p = 0.126)	0.223 (CI = +/-0.198; p = 0.029)	0.201	-0.69%
Loss Cost	2010.2	-0.011 (CI = +/-0.020; p = 0.262)	0.074 (CI = +/-0.115; p = 0.197)	0.246 (CI = +/-0.201; p = 0.019)	0.202	-1.10%
Loss Cost	2011.1	-0.014 (CI = +/-0.022; p = 0.198)	0.082 (CI = +/-0.119; p = 0.167)	0.258 (CI = +/-0.206; p = 0.017)	0.216	-1.37%
Loss Cost	2011.2	-0.014 (CI = +/-0.024; p = 0.224)	0.080 (CI = +/-0.125; p = 0.195)	0.261 (CI = +/-0.216; p = 0.020)	0.211	-1.43%
Loss Cost	2012.1	-0.020 (CI = +/-0.025; p = 0.120)	0.094 (CI = +/-0.126; p = 0.134)	0.283 (CI = +/-0.218; p = 0.013)	0.252	-1.96%
Loss Cost	2012.2	-0.026 (CI = +/-0.027; p = 0.060)	0.078 (CI = +/-0.128; p = 0.217)	0.313 (CI = +/-0.221; p = 0.008)	0.278	-2.59%
Loss Cost	2013.1	-0.030 (CI = +/-0.030; p = 0.056)	0.085 (CI = +/-0.133; p = 0.195)	0.326 (CI = +/-0.230; p = 0.008)	0.285	-2.91%
Loss Cost	2013.2	-0.035 (CI = +/-0.034; p = 0.043)	0.073 (CI = +/-0.139; p = 0.281)	0.348 (CI = +/-0.241; p = 0.007)	0.301	-3.43%
Loss Cost	2014.1	-0.037 (CI = +/-0.038; p = 0.054)	0.078 (CI = +/-0.146; p = 0.274)	0.357 (CI = +/-0.254; p = 0.009)	0.292	-3.67%
Loss Cost	2014.2	-0.042 (CI = +/-0.044; p = 0.057)	0.069 (CI = +/-0.155; p = 0.359)	0.376 (CI = +/-0.272; p = 0.010)	0.298	-4.13%
Loss Cost	2015.1	-0.046 (CI = +/-0.050; p = 0.067)	0.076 (CI = +/-0.164; p = 0.341)	0.389 (CI = +/-0.290; p = 0.012)	0.292	-4.52%
Loss Cost	2015.2	-0.050 (CI = +/-0.059; p = 0.091)	0.070 (CI = +/-0.177; p = 0.409)	0.401 (CI = +/-0.317; p = 0.017)	0.286	-4.84%
Loss Cost	2016.1	-0.055 (CI = +/-0.069; p = 0.109)	0.077 (CI = +/-0.190; p = 0.394)	0.415 (CI = +/-0.343; p = 0.022)	0.278	-5.32%
Loss Cost	2016.2	-0.071 (CI = +/-0.080; p = 0.076)	0.054 (CI = +/-0.200; p = 0.568)	0.467 (CI = +/-0.369; p = 0.018)	0.308	-6.89%
Loss Cost	2017.1	-0.084 (CI = +/-0.095; p = 0.079)	0.068 (CI = +/-0.215; p = 0.500)	0.499 (CI = +/-0.402; p = 0.020)	0.316	-8.03%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.025; p = 0.001)	0.155 (CI = +/-0.045; p = 0.000)	0.955	+2.46%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.025; p = 0.001)	0.156 (CI = +/-0.046; p = 0.000)	0.953	+2.44%
Severity	2006.2	0.024 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.026; p = 0.002)	0.160 (CI = +/-0.046; p = 0.000)	0.950	+2.39%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.027; p = 0.002)	0.161 (CI = +/-0.048; p = 0.000)	0.948	+2.37%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.027; p = 0.001)	0.156 (CI = +/-0.048; p = 0.000)	0.948	+2.44%
Severity	2008.1	0.026 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.025; p = 0.002)	0.148 (CI = +/-0.044; p = 0.000)	0.958	+2.59%
Severity	2008.2	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.023; p = 0.000)	0.140 (CI = +/-0.041; p = 0.000)	0.964	+2.72%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.022; p = 0.001)	0.135 (CI = +/-0.039; p = 0.000)	0.968	+2.84%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.022; p = 0.000)	0.130 (CI = +/-0.039; p = 0.000)	0.968	+2.92%
Severity	2010.1	0.029 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.023; p = 0.001)	0.128 (CI = +/-0.040; p = 0.000)	0.968	+2.96%
Severity	2010.2	0.029 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.024; p = 0.001)	0.127 (CI = +/-0.042; p = 0.000)	0.965	+2.98%
Severity	2011.1	0.029 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.024; p = 0.001)	0.131 (CI = +/-0.042; p = 0.000)	0.964	+2.89%
Severity	2011.2	0.028 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.025; p = 0.001)	0.136 (CI = +/-0.043; p = 0.000)	0.961	+2.80%
Severity	2012.1	0.028 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.026; p = 0.003)	0.132 (CI = +/-0.044; p = 0.000)	0.960	+2.88%
Severity	2012.2	0.028 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.027; p = 0.004)	0.132 (CI = +/-0.047; p = 0.000)	0.956	+2.89%
Severity	2013.1	0.029 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.028; p = 0.008)	0.128 (CI = +/-0.048; p = 0.000)	0.956	+2.99%
Severity	2013.2	0.030 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.030; p = 0.011)	0.128 (CI = +/-0.051; p = 0.000)	0.951	+3.00%
Severity	2014.1	0.030 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.031; p = 0.018)	0.125 (CI = +/-0.054; p = 0.000)	0.948	+3.07%
Severity	2014.2	0.030 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.033; p = 0.026)	0.126 (CI = +/-0.059; p = 0.000)	0.941	+3.05%
Severity	2015.1	0.031 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.035; p = 0.042)	0.123 (CI = +/-0.062; p = 0.001)	0.938	+3.16%
Severity	2015.2	0.032 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.038; p = 0.044)	0.118 (CI = +/-0.068; p = 0.002)	0.932	+3.30%
Severity	2016.1	0.036 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.039; p = 0.076)	0.109 (CI = +/-0.070; p = 0.005)	0.934	+3.62%
Severity	2016.2	0.035 (CI = +/-0.017; p = 0.001)	0.034 (CI = +/-0.043; p = 0.103)	0.110 (CI = +/-0.079; p = 0.011)	0.922	+3.60%
Severity	2017.1	0.037 (CI = +/-0.021; p = 0.003)	0.033 (CI = +/-0.047; p = 0.144)	0.106 (CI = +/-0.087; p = 0.021)	0.914	+3.72%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.003)	0.036 (CI = +/-0.093; p = 0.433)	-0.018 (CI = +/-0.168; p = 0.832)	0.283	-1.65%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	0.049 (CI = +/-0.091; p = 0.281)	-0.001 (CI = +/-0.164; p = 0.994)	0.345	-1.93%
Frequency	2006.2	-0.022 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.091; p = 0.408)	0.017 (CI = +/-0.163; p = 0.831)	0.388	-2.19%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.093; p = 0.347)	0.025 (CI = +/-0.165; p = 0.756)	0.393	-2.33%
Frequency	2007.2	-0.025 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.094; p = 0.448)	0.038 (CI = +/-0.168; p = 0.651)	0.407	-2.51%
Frequency	2008.1	-0.028 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.096; p = 0.350)	0.050 (CI = +/-0.169; p = 0.550)	0.427	-2.74%
Frequency	2008.2	-0.030 (CI = +/-0.014; p = 0.000)	0.037 (CI = +/-0.098; p = 0.449)	0.062 (CI = +/-0.172; p = 0.465)	0.437	-2.93%
Frequency	2009.1	-0.032 (CI = +/-0.015; p = 0.000)	0.045 (CI = +/-0.099; p = 0.362)	0.074 (CI = +/-0.175; p = 0.390)	0.447	-3.16%
Frequency	2009.2	-0.034 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.102; p = 0.456)	0.086 (CI = +/-0.179; p = 0.332)	0.451	-3.36%
Frequency	2010.1	-0.036 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.105; p = 0.398)	0.095 (CI = +/-0.184; p = 0.294)	0.443	-3.55%
Frequency	2010.2	-0.040 (CI = +/-0.018; p = 0.000)	0.030 (CI = +/-0.106; p = 0.562)	0.119 (CI = +/-0.184; p = 0.196)	0.481	-3.97%
Frequency	2011.1	-0.042 (CI = +/-0.020; p = 0.000)	0.036 (CI = +/-0.110; p = 0.509)	0.127 (CI = +/-0.190; p = 0.180)	0.462	-4.14%
Frequency	2011.2	-0.042 (CI = +/-0.022; p = 0.001)	0.037 (CI = +/-0.115; p = 0.516)	0.125 (CI = +/-0.199; p = 0.206)	0.420	-4.11%
Frequency	2012.1	-0.048 (CI = +/-0.023; p = 0.000)	0.053 (CI = +/-0.114; p = 0.347)	0.151 (CI = +/-0.197; p = 0.126)	0.475	-4.71%
Frequency	2012.2	-0.055 (CI = +/-0.025; p = 0.000)	0.036 (CI = +/-0.114; p = 0.517)	0.181 (CI = +/-0.198; p = 0.071)	0.519	-5.32%
Frequency	2013.1	-0.059 (CI = +/-0.027; p = 0.000)	0.046 (CI = +/-0.118; p = 0.426)	0.197 (CI = +/-0.204; p = 0.057)	0.513	-5.72%
Frequency	2013.2	-0.065 (CI = +/-0.030; p = 0.000)	0.033 (CI = +/-0.122; p = 0.574)	0.221 (CI = +/-0.212; p = 0.042)	0.523	-6.25%
Frequency	2014.1	-0.068 (CI = +/-0.033; p = 0.001)	0.039 (CI = +/-0.128; p = 0.524)	0.232 (CI = +/-0.223; p = 0.042)	0.486	-6.54%
Frequency	2014.2	-0.072 (CI = +/-0.038; p = 0.001)	0.030 (CI = +/-0.135; p = 0.641)	0.250 (CI = +/-0.238; p = 0.041)	0.467	-6.97%
Frequency	2015.1	-0.077 (CI = +/-0.043; p = 0.002)	0.039 (CI = +/-0.143; p = 0.570)	0.266 (CI = +/-0.252; p = 0.040)	0.434	-7.44%
Frequency	2015.2	-0.082 (CI = +/-0.051; p = 0.004)	0.031 (CI = +/-0.153; p = 0.670)	0.283 (CI = +/-0.274; p = 0.044)	0.398	-7.87%
Frequency	2016.1	-0.090 (CI = +/-0.059; p = 0.006)	0.042 (CI = +/-0.162; p = 0.581)	0.306 (CI = +/-0.293; p = 0.042)	0.372	-8.62%
Frequency	2016.2	-0.107 (CI = +/-0.068; p = 0.005)	0.019 (CI = +/-0.169; p = 0.807)	0.358 (CI = +/-0.311; p = 0.028)	0.413	-10.13%
Frequency	2017.1	-0.120 (CI = +/-0.079; p = 0.007)	0.035 (CI = +/-0.179; p = 0.677)	0.392 (CI = +/-0.335; p = 0.026)	0.401	-11.33%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.011; p = 0.161)	0.065 (CI = +/-0.097; p = 0.183)	0.182 (CI = +/-0.172; p = 0.038)	0.306	+0.81%
Loss Cost	2006.1	0.005 (CI = +/-0.012; p = 0.376)	0.078 (CI = +/-0.096; p = 0.109)	0.202 (CI = +/-0.169; p = 0.021)	0.306	+0.52%
Loss Cost	2006.2	0.002 (CI = +/-0.012; p = 0.736)	0.064 (CI = +/-0.095; p = 0.180)	0.223 (CI = +/-0.166; p = 0.010)	0.284	+0.20%
Loss Cost	2007.1	0.001 (CI = +/-0.013; p = 0.928)	0.069 (CI = +/-0.097; p = 0.153)	0.232 (CI = +/-0.169; p = 0.009)	0.284	+0.06%
Loss Cost	2007.2	-0.001 (CI = +/-0.014; p = 0.916)	0.064 (CI = +/-0.099; p = 0.197)	0.240 (CI = +/-0.174; p = 0.008)	0.271	-0.07%
Loss Cost	2008.1	-0.001 (CI = +/-0.014; p = 0.855)	0.066 (CI = +/-0.103; p = 0.195)	0.243 (CI = +/-0.179; p = 0.009)	0.269	-0.13%
Loss Cost	2008.2	-0.002 (CI = +/-0.016; p = 0.788)	0.064 (CI = +/-0.106; p = 0.230)	0.248 (CI = +/-0.184; p = 0.010)	0.259	-0.21%
Loss Cost	2009.1	-0.003 (CI = +/-0.017; p = 0.718)	0.067 (CI = +/-0.110; p = 0.223)	0.253 (CI = +/-0.190; p = 0.011)	0.258	-0.30%
Loss Cost	2009.2	-0.004 (CI = +/-0.018; p = 0.627)	0.062 (CI = +/-0.114; p = 0.272)	0.261 (CI = +/-0.197; p = 0.011)	0.249	-0.43%
Loss Cost	2010.1	-0.005 (CI = +/-0.020; p = 0.574)	0.065 (CI = +/-0.117; p = 0.263)	0.267 (CI = +/-0.203; p = 0.012)	0.248	-0.54%
Loss Cost	2010.2	-0.010 (CI = +/-0.021; p = 0.352)	0.052 (CI = +/-0.119; p = 0.378)	0.289 (CI = +/-0.207; p = 0.008)	0.246	-0.96%
Loss Cost	2011.1	-0.012 (CI = +/-0.023; p = 0.295)	0.058 (CI = +/-0.123; p = 0.343)	0.300 (CI = +/-0.214; p = 0.008)	0.250	-1.17%
Loss Cost	2011.2	-0.012 (CI = +/-0.025; p = 0.318)	0.056 (CI = +/-0.129; p = 0.379)	0.303 (CI = +/-0.224; p = 0.010)	0.246	-1.24%
Loss Cost	2012.1	-0.017 (CI = +/-0.027; p = 0.207)	0.067 (CI = +/-0.132; p = 0.303)	0.324 (CI = +/-0.229; p = 0.008)	0.265	-1.69%
Loss Cost	2012.2	-0.023 (CI = +/-0.029; p = 0.112)	0.050 (CI = +/-0.135; p = 0.443)	0.354 (CI = +/-0.235; p = 0.005)	0.281	-2.32%
Loss Cost	2013.1	-0.026 (CI = +/-0.033; p = 0.117)	0.055 (CI = +/-0.140; p = 0.423)	0.363 (CI = +/-0.246; p = 0.006)	0.280	-2.52%
Loss Cost	2013.2	-0.031 (CI = +/-0.036; p = 0.092)	0.043 (CI = +/-0.147; p = 0.548)	0.385 (CI = +/-0.259; p = 0.006)	0.290	-3.04%
Loss Cost	2014.1	-0.032 (CI = +/-0.041; p = 0.121)	0.044 (CI = +/-0.154; p = 0.553)	0.389 (CI = +/-0.275; p = 0.008)	0.280	-3.12%
Loss Cost	2014.2	-0.036 (CI = +/-0.047; p = 0.122)	0.035 (CI = +/-0.164; p = 0.653)	0.406 (CI = +/-0.294; p = 0.010)	0.281	-3.55%
Loss Cost	2015.1	-0.037 (CI = +/-0.053; p = 0.156)	0.037 (CI = +/-0.173; p = 0.652)	0.411 (CI = +/-0.315; p = 0.014)	0.272	-3.68%
Loss Cost	2015.2	-0.040 (CI = +/-0.063; p = 0.194)	0.033 (CI = +/-0.187; p = 0.711)	0.420 (CI = +/-0.344; p = 0.020)	0.265	-3.92%
Loss Cost	2016.1	-0.040 (CI = +/-0.073; p = 0.251)	0.034 (CI = +/-0.200; p = 0.722)	0.421 (CI = +/-0.373; p = 0.030)	0.254	-3.96%
Loss Cost	2016.2	-0.055 (CI = +/-0.086; p = 0.190)	0.012 (CI = +/-0.215; p = 0.904)	0.467 (CI = +/-0.406; p = 0.028)	0.261	-5.33%
Loss Cost	2017.1	-0.058 (CI = +/-0.101; p = 0.231)	0.016 (CI = +/-0.231; p = 0.884)	0.477 (CI = +/-0.446; p = 0.038)	0.249	-5.66%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.027; p = 0.008)	0.174 (CI = +/-0.048; p = 0.000)	0.952	+2.48%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.028; p = 0.008)	0.175 (CI = +/-0.049; p = 0.000)	0.950	+2.46%
Severity	2006.2	0.024 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.028; p = 0.014)	0.178 (CI = +/-0.050; p = 0.000)	0.947	+2.41%
Severity	2007.1	0.024 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.029; p = 0.015)	0.179 (CI = +/-0.051; p = 0.000)	0.944	+2.40%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.030; p = 0.011)	0.175 (CI = +/-0.052; p = 0.000)	0.944	+2.46%
Severity	2008.1	0.026 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.028; p = 0.019)	0.166 (CI = +/-0.048; p = 0.000)	0.953	+2.62%
Severity	2008.2	0.027 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.027; p = 0.006)	0.158 (CI = +/-0.047; p = 0.000)	0.958	+2.75%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.026; p = 0.011)	0.151 (CI = +/-0.045; p = 0.000)	0.962	+2.88%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.027; p = 0.008)	0.147 (CI = +/-0.046; p = 0.000)	0.961	+2.96%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.027; p = 0.013)	0.144 (CI = +/-0.047; p = 0.000)	0.960	+3.02%
Severity	2010.2	0.030 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.028; p = 0.015)	0.143 (CI = +/-0.049; p = 0.000)	0.957	+3.03%
Severity	2011.1	0.029 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.029; p = 0.014)	0.146 (CI = +/-0.051; p = 0.000)	0.954	+2.97%
Severity	2011.2	0.028 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.030; p = 0.025)	0.151 (CI = +/-0.052; p = 0.000)	0.951	+2.87%
Severity	2012.1	0.029 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.031; p = 0.039)	0.146 (CI = +/-0.053; p = 0.000)	0.950	+2.98%
Severity	2012.2	0.029 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.032; p = 0.049)	0.146 (CI = +/-0.056; p = 0.000)	0.946	+2.98%
Severity	2013.1	0.031 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.033; p = 0.075)	0.140 (CI = +/-0.058; p = 0.000)	0.945	+3.12%
Severity	2013.2	0.031 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.035; p = 0.087)	0.139 (CI = +/-0.062; p = 0.000)	0.940	+3.14%
Severity	2014.1	0.032 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.037; p = 0.121)	0.135 (CI = +/-0.065; p = 0.000)	0.937	+3.25%
Severity	2014.2	0.032 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.039; p = 0.146)	0.135 (CI = +/-0.070; p = 0.001)	0.930	+3.25%
Severity	2015.1	0.034 (CI = +/-0.013; p = 0.000)	0.026 (CI = +/-0.041; p = 0.200)	0.129 (CI = +/-0.074; p = 0.002)	0.928	+3.42%
Severity	2015.2	0.035 (CI = +/-0.015; p = 0.000)	0.028 (CI = +/-0.044; p = 0.186)	0.124 (CI = +/-0.080; p = 0.005)	0.921	+3.58%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.044; p = 0.271)	0.111 (CI = +/-0.082; p = 0.012)	0.926	+4.01%
Severity	2016.2	0.040 (CI = +/-0.019; p = 0.001)	0.024 (CI = +/-0.048; p = 0.302)	0.110 (CI = +/-0.091; p = 0.023)	0.914	+4.04%
Severity	2017.1	0.042 (CI = +/-0.022; p = 0.002)	0.021 (CI = +/-0.051; p = 0.384)	0.101 (CI = +/-0.099; p = 0.045)	0.909	+4.34%
Frequency	2005.2	-0.016 (CI = +/-0.011; p = 0.004)	0.027 (CI = +/-0.092; p = 0.549)	0.009 (CI = +/-0.162; p = 0.915)	0.259	-1.63%
Frequency	2006.1	-0.019 (CI = +/-0.011; p = 0.001)	0.039 (CI = +/-0.090; p = 0.384)	0.027 (CI = +/-0.159; p = 0.734)	0.316	-1.90%
Frequency	2006.2	-0.022 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.090; p = 0.539)	0.044 (CI = +/-0.158; p = 0.570)	0.360	-2.16%
Frequency	2007.1	-0.023 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.092; p = 0.472)	0.053 (CI = +/-0.161; p = 0.508)	0.362	-2.29%
Frequency	2007.2	-0.025 (CI = +/-0.013; p = 0.000)	0.025 (CI = +/-0.094; p = 0.591)	0.065 (CI = +/-0.163; p = 0.423)	0.377	-2.47%
Frequency	2008.1	-0.027 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.095; p = 0.486)	0.078 (CI = +/-0.165; p = 0.344)	0.393	-2.68%
Frequency	2008.2	-0.029 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.097; p = 0.603)	0.090 (CI = +/-0.168; p = 0.283)	0.404	-2.88%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.099; p = 0.511)	0.102 (CI = +/-0.172; p = 0.232)	0.411	-3.09%
Frequency	2009.2	-0.034 (CI = +/-0.016; p = 0.000)	0.025 (CI = +/-0.102; p = 0.621)	0.114 (CI = +/-0.176; p = 0.195)	0.414	-3.29%
Frequency	2010.1	-0.035 (CI = +/-0.018; p = 0.000)	0.030 (CI = +/-0.105; p = 0.562)	0.123 (CI = +/-0.181; p = 0.175)	0.403	-3.46%
Frequency	2010.2	-0.040 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.105; p = 0.756)	0.146 (CI = +/-0.182; p = 0.111)	0.441	-3.88%
Frequency	2011.1	-0.041 (CI = +/-0.020; p = 0.000)	0.020 (CI = +/-0.109; p = 0.707)	0.154 (CI = +/-0.189; p = 0.107)	0.418	-4.02%
Frequency	2011.2	-0.041 (CI = +/-0.022; p = 0.001)	0.021 (CI = +/-0.114; p = 0.707)	0.152 (CI = +/-0.198; p = 0.126)	0.373	-3.99%
Frequency	2012.1	-0.046 (CI = +/-0.024; p = 0.001)	0.035 (CI = +/-0.114; p = 0.537)	0.178 (CI = +/-0.199; p = 0.077)	0.418	-4.53%
Frequency	2012.2	-0.053 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.115; p = 0.749)	0.208 (CI = +/-0.201; p = 0.043)	0.462	-5.15%
Frequency	2013.1	-0.056 (CI = +/-0.028; p = 0.000)	0.025 (CI = +/-0.119; p = 0.665)	0.223 (CI = +/-0.209; p = 0.038)	0.447	-5.47%
Frequency	2013.2	-0.062 (CI = +/-0.031; p = 0.001)	0.013 (CI = +/-0.124; p = 0.834)	0.246 (CI = +/-0.218; p = 0.029)	0.454	-5.99%
Frequency	2014.1	-0.064 (CI = +/-0.034; p = 0.001)	0.016 (CI = +/-0.130; p = 0.798)	0.254 (CI = +/-0.231; p = 0.033)	0.408	-6.17%
Frequency	2014.2	-0.068 (CI = +/-0.039; p = 0.002)	0.007 (CI = +/-0.138; p = 0.913)	0.271 (CI = +/-0.246; p = 0.033)	0.385	-6.58%
Frequency	2015.1	-0.071 (CI = +/-0.045; p = 0.004)	0.012 (CI = +/-0.145; p = 0.865)	0.282 (CI = +/-0.263; p = 0.037)	0.339	-6.87%
Frequency	2015.2	-0.075 (CI = +/-0.052; p = 0.008)	0.005 (CI = +/-0.156; p = 0.949)	0.296 (CI = +/-0.286; p = 0.044)	0.296	-7.24%
Frequency	2016.1	-0.080 (CI = +/-0.060; p = 0.013)	0.010 (CI = +/-0.165; p = 0.895)	0.311 (CI = +/-0.309; p = 0.049)	0.252	-7.66%
Frequency	2016.2	-0.094 (CI = +/-0.070; p = 0.013)	-0.012 (CI = +/-0.176; p = 0.887)	0.358 (CI = +/-0.333; p = 0.037)	0.280	-9.01%
Frequency	2017.1	-0.101 (CI = +/-0.082; p = 0.021)	-0.005 (CI = +/-0.188; p = 0.952)	0.376 (CI = +/-0.364; p = 0.044)	0.235	-9.59%

Total Property Damage

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	0.013 (CI = +/-0.009; p = 0.007)	0.087 (CI = +/-0.097; p = 0.078)	0.209	+1.29%
Loss Cost	2006.1	0.011 (CI = +/-0.009; p = 0.025)	0.100 (CI = +/-0.097; p = 0.043)	0.194	+1.08%
Loss Cost	2006.2	0.009 (CI = +/-0.010; p = 0.068)	0.089 (CI = +/-0.097; p = 0.069)	0.131	+0.89%
Loss Cost	2007.1	0.008 (CI = +/-0.010; p = 0.115)	0.094 (CI = +/-0.099; p = 0.062)	0.125	+0.81%
Loss Cost	2007.2	0.008 (CI = +/-0.011; p = 0.154)	0.092 (CI = +/-0.102; p = 0.076)	0.099	+0.77%
Loss Cost	2008.1	0.008 (CI = +/-0.011; p = 0.189)	0.093 (CI = +/-0.106; p = 0.083)	0.096	+0.76%
Loss Cost	2008.2	0.008 (CI = +/-0.012; p = 0.208)	0.094 (CI = +/-0.110; p = 0.091)	0.083	+0.77%
Loss Cost	2009.1	0.007 (CI = +/-0.013; p = 0.258)	0.095 (CI = +/-0.114; p = 0.097)	0.080	+0.74%
Loss Cost	2009.2	0.007 (CI = +/-0.014; p = 0.294)	0.095 (CI = +/-0.118; p = 0.110)	0.063	+0.74%
Loss Cost	2010.1	0.007 (CI = +/-0.015; p = 0.349)	0.096 (CI = +/-0.123; p = 0.119)	0.060	+0.71%
Loss Cost	2010.2	0.005 (CI = +/-0.016; p = 0.499)	0.089 (CI = +/-0.127; p = 0.160)	0.022	+0.54%
Loss Cost	2011.1	0.005 (CI = +/-0.018; p = 0.594)	0.093 (CI = +/-0.132; p = 0.161)	0.020	+0.46%
Loss Cost	2011.2	0.006 (CI = +/-0.019; p = 0.543)	0.097 (CI = +/-0.138; p = 0.158)	0.021	+0.57%
Loss Cost	2012.1	0.003 (CI = +/-0.021; p = 0.732)	0.106 (CI = +/-0.143; p = 0.137)	0.026	+0.35%
Loss Cost	2012.2	0.002 (CI = +/-0.022; p = 0.883)	0.099 (CI = +/-0.149; p = 0.180)	-0.002	+0.16%
Loss Cost	2013.1	0.002 (CI = +/-0.025; p = 0.897)	0.099 (CI = +/-0.157; p = 0.201)	-0.009	+0.16%
Loss Cost	2013.2	0.001 (CI = +/-0.027; p = 0.922)	0.098 (CI = +/-0.165; p = 0.227)	-0.022	+0.13%
Loss Cost	2014.1	0.003 (CI = +/-0.030; p = 0.857)	0.094 (CI = +/-0.175; p = 0.275)	-0.035	+0.26%
Loss Cost	2014.2	0.004 (CI = +/-0.034; p = 0.807)	0.098 (CI = +/-0.186; p = 0.279)	-0.040	+0.40%
Loss Cost	2015.1	0.006 (CI = +/-0.038; p = 0.759)	0.093 (CI = +/-0.198; p = 0.334)	-0.052	+0.56%
Loss Cost	2015.2	0.009 (CI = +/-0.043; p = 0.648)	0.103 (CI = +/-0.210; p = 0.309)	-0.044	+0.94%
Loss Cost	2016.1	0.012 (CI = +/-0.049; p = 0.604)	0.095 (CI = +/-0.227; p = 0.379)	-0.054	+1.22%
Loss Cost	2016.2	0.012 (CI = +/-0.057; p = 0.651)	0.095 (CI = +/-0.245; p = 0.412)	-0.082	+1.21%
Loss Cost	2017.1	0.014 (CI = +/-0.067; p = 0.647)	0.090 (CI = +/-0.269; p = 0.476)	-0.096	+1.43%
Severity	2005.2	0.030 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.038; p = 0.010)	0.892	+3.06%
Severity	2006.1	0.030 (CI = +/-0.004; p = 0.000)	0.051 (CI = +/-0.040; p = 0.013)	0.886	+3.07%
Severity	2006.2	0.030 (CI = +/-0.004; p = 0.000)	0.051 (CI = +/-0.041; p = 0.016)	0.875	+3.07%
Severity	2007.1	0.030 (CI = +/-0.004; p = 0.000)	0.050 (CI = +/-0.042; p = 0.022)	0.869	+3.10%
Severity	2007.2	0.031 (CI = +/-0.004; p = 0.000)	0.055 (CI = +/-0.042; p = 0.012)	0.872	+3.19%
Severity	2008.1	0.033 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.040; p = 0.024)	0.889	+3.34%
Severity	2008.2	0.034 (CI = +/-0.004; p = 0.000)	0.054 (CI = +/-0.038; p = 0.007)	0.902	+3.48%
Severity	2009.1	0.035 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.037; p = 0.015)	0.911	+3.61%
Severity	2009.2	0.036 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.037; p = 0.007)	0.913	+3.71%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.038; p = 0.014)	0.913	+3.79%
Severity	2010.2	0.038 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.039; p = 0.011)	0.908	+3.86%
Severity	2011.1	0.038 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.040; p = 0.014)	0.900	+3.86%
Severity	2011.2	0.038 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.042; p = 0.017)	0.887	+3.88%
Severity	2012.1	0.039 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.043; p = 0.031)	0.889	+4.00%
Severity	2012.2	0.040 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.044; p = 0.025)	0.882	+4.10%
Severity	2013.1	0.042 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.045; p = 0.048)	0.885	+4.25%
Severity	2013.2	0.043 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.046; p = 0.037)	0.879	+4.38%
Severity	2014.1	0.044 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.047; p = 0.065)	0.877	+4.53%
Severity	2014.2	0.046 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.049; p = 0.054)	0.868	+4.66%
Severity	2015.1	0.047 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.051; p = 0.097)	0.868	+4.86%
Severity	2015.2	0.050 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.052; p = 0.062)	0.867	+5.10%
Severity	2016.1	0.053 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.052; p = 0.121)	0.881	+5.45%
Severity	2016.2	0.055 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.054; p = 0.101)	0.868	+5.65%
Severity	2017.1	0.057 (CI = +/-0.014; p = 0.000)	0.038 (CI = +/-0.058; p = 0.176)	0.864	+5.92%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.091; p = 0.435)	0.304	-1.72%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.089; p = 0.273)	0.365	-1.94%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.089; p = 0.389)	0.406	-2.12%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.091; p = 0.328)	0.410	-2.22%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.093; p = 0.415)	0.423	-2.34%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.094; p = 0.323)	0.439	-2.50%
Frequency	2008.2	-0.027 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.096; p = 0.403)	0.446	-2.62%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.099; p = 0.329)	0.452	-2.76%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.102; p = 0.397)	0.451	-2.87%
Frequency	2010.1	-0.030 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.105; p = 0.359)	0.440	-2.97%
Frequency	2010.2	-0.033 (CI = +/-0.014; p = 0.000)	0.037 (CI = +/-0.107; p = 0.478)	0.464	-3.20%
Frequency	2011.1	-0.033 (CI = +/-0.015; p = 0.000)	0.041 (CI = +/-0.111; p = 0.456)	0.441	-3.27%
Frequency	2011.2	-0.032 (CI = +/-0.016; p = 0.000)	0.045 (CI = +/-0.116; p = 0.433)	0.402	-3.18%
Frequency	2012.1	-0.036 (CI = +/-0.017; p = 0.000)	0.059 (CI = +/-0.117; p = 0.308)	0.436	-3.52%
Frequency	2012.2	-0.039 (CI = +/-0.018; p = 0.000)	0.048 (CI = +/-0.120; p = 0.412)	0.455	-3.79%
Frequency	2013.1	-0.040 (CI = +/-0.020; p = 0.000)	0.054 (CI = +/-0.126; p = 0.380)	0.434	-3.93%
Frequency	2013.2	-0.042 (CI = +/-0.022; p = 0.001)	0.049 (CI = +/-0.133; p = 0.446)	0.421	-4.07%
Frequency	2014.1	-0.042 (CI = +/-0.024; p = 0.002)	0.050 (CI = +/-0.141; p = 0.468)	0.370	-4.08%
Frequency	2014.2	-0.042 (CI = +/-0.027; p = 0.005)	0.050 (CI = +/-0.149; p = 0.490)	0.333	-4.07%
Frequency	2015.1	-0.042 (CI = +/-0.031; p = 0.011)	0.051 (CI = +/-0.160; p = 0.511)	0.278	-4.10%
Frequency	2015.2	-0.040 (CI = +/-0.035; p = 0.026)	0.054 (CI = +/-0.170; p = 0.504)	0.228	-3.96%
Frequency	2016.1	-0.041 (CI = +/-0.040; p = 0.045)	0.056 (CI = +/-0.184; p = 0.524)	0.170	-4.01%
Frequency	2016.2	-0.043 (CI = +/-0.046; p = 0.065)	0.051 (CI = +/-0.199; p = 0.585)	0.149	-4.20%
Frequency	2017.1	-0.043 (CI = +/-0.054; p = 0.107)	0.052 (CI = +/-0.218; p = 0.610)	0.084	-4.23%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.015 (CI = +/-0.009; p = 0.002)	0.215	+1.56%
Loss Cost	2006.1	0.014 (CI = +/-0.010; p = 0.006)	0.172	+1.42%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.020)	0.123	+1.21%
Loss Cost	2007.1	0.012 (CI = +/-0.011; p = 0.030)	0.109	+1.19%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.050)	0.087	+1.13%
Loss Cost	2008.1	0.012 (CI = +/-0.012; p = 0.052)	0.088	+1.19%
Loss Cost	2008.2	0.012 (CI = +/-0.013; p = 0.070)	0.075	+1.18%
Loss Cost	2009.1	0.012 (CI = +/-0.014; p = 0.075)	0.075	+1.24%
Loss Cost	2009.2	0.012 (CI = +/-0.015; p = 0.104)	0.059	+1.20%
Loss Cost	2010.1	0.013 (CI = +/-0.016; p = 0.107)	0.060	+1.28%
Loss Cost	2010.2	0.011 (CI = +/-0.017; p = 0.193)	0.028	+1.09%
Loss Cost	2011.1	0.011 (CI = +/-0.018; p = 0.209)	0.025	+1.13%
Loss Cost	2011.2	0.012 (CI = +/-0.019; p = 0.217)	0.024	+1.20%
Loss Cost	2012.1	0.011 (CI = +/-0.021; p = 0.275)	0.010	+1.15%
Loss Cost	2012.2	0.009 (CI = +/-0.023; p = 0.409)	-0.013	+0.93%
Loss Cost	2013.1	0.011 (CI = +/-0.025; p = 0.368)	-0.007	+1.11%
Loss Cost	2013.2	0.010 (CI = +/-0.027; p = 0.436)	-0.018	+1.04%
Loss Cost	2014.1	0.014 (CI = +/-0.030; p = 0.346)	-0.003	+1.38%
Loss Cost	2014.2	0.015 (CI = +/-0.033; p = 0.364)	-0.007	+1.47%
Loss Cost	2015.1	0.019 (CI = +/-0.036; p = 0.292)	0.010	+1.89%
Loss Cost	2015.2	0.022 (CI = +/-0.041; p = 0.273)	0.017	+2.21%
Loss Cost	2016.1	0.028 (CI = +/-0.045; p = 0.212)	0.042	+2.81%
Loss Cost	2016.2	0.027 (CI = +/-0.052; p = 0.275)	0.019	+2.78%
Loss Cost	2017.1	0.034 (CI = +/-0.059; p = 0.238)	0.036	+3.43%
Severity	2005.2	0.032 (CI = +/-0.004; p = 0.000)	0.870	+3.21%
Severity	2006.1	0.032 (CI = +/-0.004; p = 0.000)	0.865	+3.25%
Severity	2006.2	0.032 (CI = +/-0.005; p = 0.000)	0.854	+3.24%
Severity	2007.1	0.032 (CI = +/-0.005; p = 0.000)	0.850	+3.30%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.848	+3.37%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	0.872	+3.55%
Severity	2008.2	0.036 (CI = +/-0.005; p = 0.000)	0.877	+3.66%
Severity	2009.1	0.038 (CI = +/-0.005; p = 0.000)	0.891	+3.83%
Severity	2009.2	0.038 (CI = +/-0.005; p = 0.000)	0.889	+3.91%
Severity	2010.1	0.040 (CI = +/-0.005; p = 0.000)	0.893	+4.03%
Severity	2010.2	0.040 (CI = +/-0.006; p = 0.000)	0.885	+4.08%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	0.878	+4.13%
Severity	2011.2	0.040 (CI = +/-0.007; p = 0.000)	0.864	+4.12%
Severity	2012.1	0.042 (CI = +/-0.007; p = 0.000)	0.873	+4.31%
Severity	2012.2	0.043 (CI = +/-0.007; p = 0.000)	0.863	+4.37%
Severity	2013.1	0.045 (CI = +/-0.008; p = 0.000)	0.873	+4.58%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.863	+4.67%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.870	+4.90%
Severity	2014.2	0.049 (CI = +/-0.010; p = 0.000)	0.858	+4.98%
Severity	2015.1	0.051 (CI = +/-0.010; p = 0.000)	0.867	+5.27%
Severity	2015.2	0.053 (CI = +/-0.011; p = 0.000)	0.860	+5.45%
Severity	2016.1	0.057 (CI = +/-0.011; p = 0.000)	0.884	+5.88%
Severity	2016.2	0.058 (CI = +/-0.012; p = 0.000)	0.870	+6.01%
Severity	2017.1	0.062 (CI = +/-0.013; p = 0.000)	0.878	+6.40%
Frequency	2005.2	-0.016 (CI = +/-0.008; p = 0.000)	0.292	-1.60%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	0.338	-1.78%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	0.384	-1.97%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.382	-2.04%
Frequency	2007.2	-0.022 (CI = +/-0.009; p = 0.000)	0.397	-2.16%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	0.404	-2.27%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.413	-2.40%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.411	-2.49%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	0.412	-2.60%
Frequency	2010.1	-0.027 (CI = +/-0.013; p = 0.000)	0.395	-2.65%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)	0.421	-2.87%
Frequency	2011.1	-0.029 (CI = +/-0.014; p = 0.000)	0.395	-2.88%
Frequency	2011.2	-0.028 (CI = +/-0.015; p = 0.001)	0.353	-2.81%
Frequency	2012.1	-0.031 (CI = +/-0.016; p = 0.001)	0.369	-3.03%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	0.390	-3.29%
Frequency	2013.1	-0.034 (CI = +/-0.019; p = 0.001)	0.362	-3.33%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.002)	0.350	-3.46%
Frequency	2014.1	-0.034 (CI = +/-0.023; p = 0.006)	0.299	-3.35%
Frequency	2014.2	-0.034 (CI = +/-0.026; p = 0.012)	0.262	-3.34%
Frequency	2015.1	-0.033 (CI = +/-0.029; p = 0.028)	0.210	-3.20%
Frequency	2015.2	-0.031 (CI = +/-0.032; p = 0.055)	0.162	-3.08%
Frequency	2016.1	-0.029 (CI = +/-0.036; p = 0.103)	0.112	-2.90%
Frequency	2016.2	-0.031 (CI = +/-0.041; p = 0.129)	0.097	-3.05%
Frequency	2017.1	-0.028 (CI = +/-0.047; p = 0.218)	0.046	-2.79%

Total Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.013 (CI = +/-0.009; p = 0.009)	0.157	+1.29%
Loss Cost	2006.1	0.011 (CI = +/-0.010; p = 0.025)	0.113	+1.13%
Loss Cost	2006.2	0.009 (CI = +/-0.010; p = 0.077)	0.064	+0.89%
Loss Cost	2007.1	0.009 (CI = +/-0.011; p = 0.108)	0.050	+0.86%
Loss Cost	2007.2	0.008 (CI = +/-0.011; p = 0.169)	0.030	+0.77%
Loss Cost	2008.1	0.008 (CI = +/-0.012; p = 0.174)	0.030	+0.81%
Loss Cost	2008.2	0.008 (CI = +/-0.013; p = 0.223)	0.018	+0.77%
Loss Cost	2009.1	0.008 (CI = +/-0.014; p = 0.234)	0.016	+0.81%
Loss Cost	2009.2	0.007 (CI = +/-0.015; p = 0.309)	0.003	+0.74%
Loss Cost	2010.1	0.008 (CI = +/-0.016; p = 0.315)	0.002	+0.78%
Loss Cost	2010.2	0.005 (CI = +/-0.017; p = 0.508)	-0.022	+0.54%
Loss Cost	2011.1	0.005 (CI = +/-0.018; p = 0.538)	-0.025	+0.54%
Loss Cost	2011.2	0.006 (CI = +/-0.019; p = 0.553)	-0.027	+0.57%
Loss Cost	2012.1	0.005 (CI = +/-0.021; p = 0.660)	-0.036	+0.46%
Loss Cost	2012.2	0.002 (CI = +/-0.023; p = 0.886)	-0.047	+0.16%
Loss Cost	2013.1	0.003 (CI = +/-0.025; p = 0.819)	-0.047	+0.28%
Loss Cost	2013.2	0.001 (CI = +/-0.028; p = 0.923)	-0.052	+0.13%
Loss Cost	2014.1	0.004 (CI = +/-0.030; p = 0.783)	-0.051	+0.41%
Loss Cost	2014.2	0.004 (CI = +/-0.034; p = 0.808)	-0.055	+0.40%
Loss Cost	2015.1	0.007 (CI = +/-0.038; p = 0.687)	-0.051	+0.73%
Loss Cost	2015.2	0.009 (CI = +/-0.043; p = 0.649)	-0.052	+0.94%
Loss Cost	2016.1	0.014 (CI = +/-0.048; p = 0.534)	-0.041	+1.44%
Loss Cost	2016.2	0.012 (CI = +/-0.055; p = 0.646)	-0.059	+1.21%
Loss Cost	2017.1	0.017 (CI = +/-0.064; p = 0.574)	-0.054	+1.71%
Severity	2005.2	0.030 (CI = +/-0.004; p = 0.000)	0.872	+3.06%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	0.866	+3.10%
Severity	2006.2	0.030 (CI = +/-0.004; p = 0.000)	0.855	+3.07%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.849	+3.12%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.846	+3.19%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.872	+3.37%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	0.877	+3.48%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.892	+3.64%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	0.889	+3.71%
Severity	2010.1	0.038 (CI = +/-0.005; p = 0.000)	0.892	+3.83%
Severity	2010.2	0.038 (CI = +/-0.006; p = 0.000)	0.883	+3.86%
Severity	2011.1	0.038 (CI = +/-0.006; p = 0.000)	0.874	+3.91%
Severity	2011.2	0.038 (CI = +/-0.006; p = 0.000)	0.859	+3.88%
Severity	2012.1	0.040 (CI = +/-0.007; p = 0.000)	0.868	+4.06%
Severity	2012.2	0.040 (CI = +/-0.007; p = 0.000)	0.855	+4.10%
Severity	2013.1	0.042 (CI = +/-0.008; p = 0.000)	0.865	+4.31%
Severity	2013.2	0.043 (CI = +/-0.008; p = 0.000)	0.852	+4.38%
Severity	2014.1	0.045 (CI = +/-0.009; p = 0.000)	0.858	+4.60%
Severity	2014.2	0.046 (CI = +/-0.010; p = 0.000)	0.842	+4.66%
Severity	2015.1	0.048 (CI = +/-0.010; p = 0.000)	0.850	+4.94%
Severity	2015.2	0.050 (CI = +/-0.012; p = 0.000)	0.840	+5.10%
Severity	2016.1	0.054 (CI = +/-0.012; p = 0.000)	0.866	+5.55%
Severity	2016.2	0.055 (CI = +/-0.013; p = 0.000)	0.846	+5.65%
Severity	2017.1	0.059 (CI = +/-0.015; p = 0.000)	0.852	+6.04%
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	0.311	-1.72%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	0.361	-1.91%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.411	-2.12%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.410	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	0.429	-2.34%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.439	-2.47%
Frequency	2008.2	-0.027 (CI = +/-0.011; p = 0.000)	0.451	-2.62%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	0.453	-2.73%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	0.457	-2.87%
Frequency	2010.1	-0.030 (CI = +/-0.013; p = 0.000)	0.443	-2.94%
Frequency	2010.2	-0.033 (CI = +/-0.014; p = 0.000)	0.474	-3.20%
Frequency	2011.1	-0.033 (CI = +/-0.015; p = 0.000)	0.451	-3.24%
Frequency	2011.2	-0.032 (CI = +/-0.016; p = 0.000)	0.411	-3.18%
Frequency	2012.1	-0.035 (CI = +/-0.017; p = 0.000)	0.434	-3.46%
Frequency	2012.2	-0.039 (CI = +/-0.018; p = 0.000)	0.463	-3.79%
Frequency	2013.1	-0.039 (CI = +/-0.020; p = 0.000)	0.439	-3.87%
Frequency	2013.2	-0.042 (CI = +/-0.022; p = 0.001)	0.433	-4.07%
Frequency	2014.1	-0.041 (CI = +/-0.024; p = 0.002)	0.385	-4.01%
Frequency	2014.2	-0.042 (CI = +/-0.027; p = 0.004)	0.353	-4.07%
Frequency	2015.1	-0.041 (CI = +/-0.030; p = 0.011)	0.303	-4.01%
Frequency	2015.2	-0.040 (CI = +/-0.034; p = 0.022)	0.255	-3.96%
Frequency	2016.1	-0.040 (CI = +/-0.039; p = 0.045)	0.204	-3.89%
Frequency	2016.2	-0.043 (CI = +/-0.044; p = 0.057)	0.194	-4.20%
Frequency	2017.1	-0.042 (CI = +/-0.052; p = 0.104)	0.139	-4.08%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.055; p = 0.034)	0.639	+2.20%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.050; p = 0.006)	0.650	+1.92%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.627	+1.63%
Loss Cost	2007.1	0.016 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.044; p = 0.007)	0.608	+1.56%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.046; p = 0.011)	0.555	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.048; p = 0.018)	0.556	+1.58%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.050; p = 0.019)	0.526	+1.63%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.053; p = 0.030)	0.521	+1.68%
Loss Cost	2009.2	0.017 (CI = +/-0.009; p = 0.001)	0.059 (CI = +/-0.055; p = 0.038)	0.469	+1.68%
Loss Cost	2010.1	0.017 (CI = +/-0.010; p = 0.002)	0.057 (CI = +/-0.059; p = 0.057)	0.465	+1.75%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.011)	0.046 (CI = +/-0.057; p = 0.101)	0.343	+1.42%
Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.024)	0.048 (CI = +/-0.060; p = 0.114)	0.320	+1.38%
Loss Cost	2011.2	0.016 (CI = +/-0.013; p = 0.021)	0.053 (CI = +/-0.063; p = 0.094)	0.333	+1.57%
Loss Cost	2012.1	0.012 (CI = +/-0.014; p = 0.085)	0.063 (CI = +/-0.064; p = 0.053)	0.317	+1.21%
Loss Cost	2012.2	0.006 (CI = +/-0.014; p = 0.318)	0.049 (CI = +/-0.059; p = 0.092)	0.148	+0.65%
Loss Cost	2013.1	0.007 (CI = +/-0.016; p = 0.344)	0.048 (CI = +/-0.064; p = 0.132)	0.139	+0.72%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.670)	0.040 (CI = +/-0.067; p = 0.216)	-0.005	+0.35%
Loss Cost	2014.1	0.008 (CI = +/-0.021; p = 0.430)	0.031 (CI = +/-0.072; p = 0.356)	-0.009	+0.76%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.614)	0.027 (CI = +/-0.080; p = 0.451)	-0.123	+0.57%
Loss Cost	2015.1	0.011 (CI = +/-0.031; p = 0.438)	0.018 (CI = +/-0.090; p = 0.647)	-0.115	+1.09%
Loss Cost	2015.2	0.013 (CI = +/-0.040; p = 0.466)	0.021 (CI = +/-0.104; p = 0.640)	-0.168	+1.28%
Loss Cost	2016.1	0.023 (CI = +/-0.053; p = 0.320)	0.006 (CI = +/-0.121; p = 0.903)	-0.101	+2.29%
Loss Cost	2016.2	-0.003 (CI = +/-0.038; p = 0.812)	-0.024 (CI = +/-0.076; p = 0.424)	-0.236	-0.35%
Loss Cost	2017.1	-0.011 (CI = +/-0.063; p = 0.613)	-0.016 (CI = +/-0.107; p = 0.675)	-0.334	-1.10%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.024; p = 0.000)	0.912	+2.38%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.025; p = 0.000)	0.906	+2.34%
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)	0.885	+2.23%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.026; p = 0.000)	0.884	+2.31%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.023; p = 0.000)	0.921	+2.48%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.019; p = 0.000)	0.947	+2.64%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.016; p = 0.000)	0.963	+2.78%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.015; p = 0.000)	0.968	+2.88%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.016; p = 0.000)	0.967	+2.93%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.017; p = 0.000)	0.962	+2.95%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.014; p = 0.000)	0.970	+2.80%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.012; p = 0.000)	0.975	+2.67%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.012; p = 0.000)	0.977	+2.75%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.013; p = 0.000)	0.970	+2.73%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.013; p = 0.000)	0.974	+2.83%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.965	+2.82%
Severity	2014.1	0.028 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.016; p = 0.000)	0.960	+2.84%
Severity	2014.2	0.027 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.017; p = 0.000)	0.945	+2.74%
Severity	2015.1	0.027 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.019; p = 0.002)	0.938	+2.77%
Severity	2015.2	0.028 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.022; p = 0.004)	0.913	+2.85%
Severity	2016.1	0.032 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.020; p = 0.006)	0.949	+3.27%
Severity	2016.2	0.028 (CI = +/-0.008; p = 0.001)	0.032 (CI = +/-0.017; p = 0.006)	0.951	+2.87%
Severity	2017.1	0.024 (CI = +/-0.007; p = 0.002)	0.037 (CI = +/-0.013; p = 0.003)	0.982	+2.42%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.562)	0.011 (CI = +/-0.052; p = 0.663)	-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	-0.009 (CI = +/-0.007; p = 0.018)	0.014 (CI = +/-0.050; p = 0.563)	0.171	-0.88%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.014)	0.010 (CI = +/-0.051; p = 0.694)	0.199	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	0.013 (CI = +/-0.053; p = 0.612)	0.204	-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 = 0.744)	0.163	-1.15%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	-0.002 (CI = +/-0.056; p = 0.951)	0.298	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	-0.005 (CI = +/-0.060; p = 0.858)	0.221	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.079)	0.004 (CI = +/-0.060; p = 0.887)	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 = 0.899)	0.468	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	0.004 (CI = +/-0.056; p = 0.885)	0.406	-2.05%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	-0.004 (CI = +/-0.057; p = 0.881)	0.468	-2.40%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.028)	-0.012 (CI = +/-0.061; p = 0.657)	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)	-0.023 (CI = +/-0.075; p = 0.496)	0.116	-1.63%
Frequency	2015.2	-0.015 (CI = +/-0.034; p = 0.310)	-0.021 (CI = +/-0.088; p = 0.576)	-0.056	-1.52%
Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.621)	-0.030 (CI = +/-0.106; p = 0.500)	-0.162	-0.94%
Frequency	2016.2	-0.032 (CI = +/-0.036; p = 0.069)	-0.056 (CI = +/-0.072; p = 0.097)	0.593	-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%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.054; p = 0.017)	0.665	+2.37%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.049; p = 0.002)	0.681	+2.09%
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	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.046; p = 0.005)	0.591	+1.69%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.048; p = 0.009)	0.593	+1.76%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.050; p = 0.009)	0.571	+1.84%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.052; p = 0.015)	0.569	+1.90%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	0.068 (CI = +/-0.055; p = 0.019)	0.524	+1.94%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	0.066 (CI = +/-0.058; p = 0.030)	0.523	+2.03%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.006)	0.055 (CI = +/-0.057; p = 0.060)	0.400	+1.69%
Loss Cost	2011.1	0.016 (CI = +/-0.013; p = 0.014)	0.056 (CI = +/-0.061; p = 0.073)	0.378	+1.66%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.010)	0.064 (CI = +/-0.064; p = 0.050)	0.414	+1.96%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.039)	0.073 (CI = +/-0.064; p = 0.030)	0.401	+1.59%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.181)	0.058 (CI = +/-0.061; p = 0.062)	0.221	+0.99%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.205)	0.056 (CI = +/-0.067; p = 0.094)	0.214	+1.09%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.457)	0.048 (CI = +/-0.072; p = 0.170)	0.047	+0.72%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.286)	0.039 (CI = +/-0.077; p = 0.276)	0.063	+1.21%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.427)	0.037 (CI = +/-0.089; p = 0.356)	-0.066	+1.11%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.307)	0.028 (CI = +/-0.099; p = 0.516)	-0.036	+1.75%
Loss Cost	2015.2	0.023 (CI = +/-0.052; p = 0.301)	0.037 (CI = +/-0.120; p = 0.463)	-0.054	+2.37%
Loss Cost	2016.1	0.036 (CI = +/-0.068; p = 0.212)	0.022 (CI = +/-0.137; p = 0.680)	0.063	+3.70%
Loss Cost	2016.2	0.001 (CI = +/-0.065; p = 0.969)	-0.019 (CI = +/-0.111; p = 0.617)	-0.490	+0.09%
Loss Cost	2017.1	-0.007 (CI = +/-0.130; p = 0.829)	-0.013 (CI = +/-0.188; p = 0.801)	-0.867	-0.74%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.025; p = 0.001)	0.899	+2.37%
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 = +/-0.004; p = 0.000)	0.047 (CI = +/-0.026; p = 0.001)	0.877	+2.25%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.027; p = 0.001)	0.867	+2.21%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.028; p = 0.001)	0.865	+2.29%
Severity	2008.1	0.024 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.024; p = 0.001)	0.908	+2.47%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.020; p = 0.000)	0.938	+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.017; p = 0.000)	0.957	+2.80%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.016; p = 0.000)	0.963	+2.92%
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)	0.965	+2.85%
Severity	2011.2	0.027 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.013; p = 0.000)	0.969	+2.69%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.013; p = 0.000)	0.972	+2.78%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.014; p = 0.000)	0.963	+2.77%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.014; p = 0.000)	0.967	+2.88%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.015; p = 0.000)	0.954	+2.88%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.017; p = 0.000)	0.949	+2.91%
Severity	2014.2	0.028 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.019; p = 0.001)	0.922	+2.80%
Severity	2015.1	0.028 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.022; p = 0.004)	0.912	+2.83%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	0.044 (CI = +/-0.027; p = 0.008)	0.872	+2.98%
Severity	2016.1	0.034 (CI = +/-0.012; p = 0.001)	0.038 (CI = +/-0.024; p = 0.010)	0.934	+3.48%
Severity	2016.2	0.029 (CI = +/-0.014; p = 0.007)	0.032 (CI = +/-0.024; p = 0.024)	0.903	+2.95%
Severity	2017.1	0.024 (CI = +/-0.015; p = 0.022)	0.037 (CI = +/-0.022; p = 0.020)	0.958	+2.42%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.999)	0.020 (CI = +/-0.051; p = 0.433)	-0.053	0.00%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.439)	0.030 (CI = +/-0.047; p = 0.201)	0.013	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.129)	0.020 (CI = +/-0.045; p = 0.358)	0.059	-0.45%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.137)	0.021 (CI = +/-0.047; p = 0.351)	0.051	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.093)	0.017 (CI = +/-0.048; p = 0.469)	0.074	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.064)	0.021 (CI = +/-0.049; p = 0.378)	0.108	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.052)	0.017 (CI = +/-0.051; p = 0.486)	0.127	-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.050)	0.020 (CI = +/-0.053; p = 0.436)	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 = 0.853)	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 = 0.622)	-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 = 0.670)	0.355	-1.73%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.030)	0.011 (CI = +/-0.058; p = 0.689)	0.274	-1.74%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.026)	0.003 (CI = +/-0.062; p = 0.921)	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)	0.023	-1.64%
Frequency	2015.1	-0.011 (CI = +/-0.032; p = 0.447)	-0.014 (CI = +/-0.083; p = 0.691)	-0.170	-1.05%
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.743)	-0.007 (CI = +/-0.101; p = 0.863)	-0.364	-0.59%
Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.927)	-0.016 (CI = +/-0.121; p = 0.725)	-0.445	+0.21%
Frequency	2016.2	-0.028 (CI = +/-0.062; p = 0.242)	-0.052 (CI = +/-0.105; p = 0.215)	0.235	-2.78%
Frequency	2017.1	-0.031 (CI = +/-0.128; p = 0.403)	-0.049 (CI = +/-0.185; p = 0.371)	0.094	-3.09%

Total Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.585	+2.20%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.541	+1.98%
Loss Cost	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.515	+1.63%
Loss Cost	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.481	+1.62%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.424	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.008; p = 0.000)	0.442	+1.64%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.001)	0.403	+1.63%
Loss Cost	2009.1	0.017 (CI = +/-0.009; p = 0.001)	0.413	+1.75%
Loss Cost	2009.2	0.017 (CI = +/-0.010; p = 0.003)	0.357	+1.68%
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.003)	0.371	+1.83%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.014)	0.264	+1.42%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.022)	0.242	+1.47%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.029)	0.233	+1.57%
Loss Cost	2012.1	0.013 (CI = +/-0.015; p = 0.081)	0.145	+1.36%
Loss Cost	2012.2	0.006 (CI = +/-0.015; p = 0.355)	-0.006	+0.65%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.283)	0.020	+0.87%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.680)	-0.073	+0.35%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.350)	-0.004	+0.89%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.605)	-0.077	+0.57%
Loss Cost	2015.1	0.012 (CI = +/-0.028; p = 0.362)	-0.007	+1.20%
Loss Cost	2015.2	0.013 (CI = +/-0.037; p = 0.437)	-0.042	+1.28%
Loss Cost	2016.1	0.023 (CI = +/-0.045; p = 0.252)	0.080	+2.35%
Loss Cost	2016.2	-0.003 (CI = +/-0.034; p = 0.806)	-0.184	-0.35%
Loss Cost	2017.1	-0.014 (CI = +/-0.047; p = 0.461)	-0.072	-1.36%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.860	+2.38%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.847	+2.38%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.833	+2.27%
Severity	2007.1	0.023 (CI = +/-0.004; p = 0.000)	0.817	+2.28%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.803	+2.31%
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	+2.88%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.896	+3.01%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.879	+2.95%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.857	+2.90%
Severity	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.845	+2.67%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.860	+2.86%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.830	+2.73%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.849	+2.97%
Severity	2013.2	0.028 (CI = +/-0.008; p = 0.000)	0.810	+2.82%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.808	+3.03%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.751	+2.74%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.751	+3.02%
Severity	2015.2	0.028 (CI = +/-0.016; p = 0.005)	0.658	+2.85%
Severity	2016.1	0.036 (CI = +/-0.017; p = 0.002)	0.782	+3.62%
Severity	2016.2	0.028 (CI = +/-0.019; p = 0.013)	0.691	+2.87%
Severity	2017.1	0.030 (CI = +/-0.029; p = 0.044)	0.596	+3.06%
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	-0.006 (CI = +/-0.006; p = 0.043)	0.125	-0.64%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.023)	0.170	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	0.195	-0.87%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.012)	0.231	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.013)	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)	0.268	-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)	0.454	-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)	0.322	-2.11%
Frequency	2015.1	-0.018 (CI = +/-0.024; p = 0.131)	0.169	-1.77%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.283)	0.042	-1.52%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.492)	-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)	0.382	-4.30%

Total Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.593	+2.31%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.548	+2.09%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.520	+1.72%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.486	+1.72%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.429	+1.62%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.451	+1.76%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.413	+1.75%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.427	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.372	+1.84%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.002)	0.392	+2.03%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.282	+1.58%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.020)	0.264	+1.66%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.025)	0.260	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.072)	0.169	+1.59%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.317)	0.007	+0.81%
Loss Cost	2013.1	0.011 (CI = +/-0.019; p = 0.245)	0.040	+1.09%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.604)	-0.069	+0.52%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.291)	0.025	+1.21%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.514)	-0.063	+0.89%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.284)	0.041	+1.75%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.340)	0.011	+2.01%
Loss Cost	2016.1	0.036 (CI = +/-0.058; p = 0.166)	0.213	+3.70%
Loss Cost	2016.2	0.004 (CI = +/-0.049; p = 0.825)	-0.233	+0.42%
Loss Cost	2017.1	-0.007 (CI = +/-0.080; p = 0.788)	-0.296	-0.74%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.845	+2.33%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.829	+2.32%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.813	+2.20%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.794	+2.21%
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	+2.59%
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	+2.84%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.879	+2.97%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.857	+2.91%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.830	+2.85%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.813	+2.57%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.829	+2.78%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.789	+2.62%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.810	+2.88%
Severity	2013.2	0.027 (CI = +/-0.010; p = 0.000)	0.757	+2.69%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.750	+2.91%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.002)	0.665	+2.53%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.657	+2.83%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.027)	0.514	+2.55%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.014)	0.677	+3.48%
Severity	2016.2	0.023 (CI = +/-0.027; p = 0.074)	0.488	+2.38%
Severity	2017.1	0.024 (CI = +/-0.048; p = 0.208)	0.281	+2.42%
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	-0.009 (CI = +/-0.011; p = 0.085)	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)	0.042	-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	2017.1	-0.031 (CI = +/-0.100; p = 0.390)	0.001	-3.09%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.051 (CI = +/-0.011; p = 0.000)	0.166 (CI = +/-0.080; p = 0.000)	0.001 (CI = +/-0.006; p = 0.634)	0.274 (CI = +/-0.172; p = 0.003)	0.885	+5.19%
Loss Cost	2006.1	0.055 (CI = +/-0.010; p = 0.000)	0.151 (CI = +/-0.075; p = 0.000)	0.003 (CI = +/-0.006; p = 0.390)	0.242 (CI = +/-0.162; p = 0.005)	0.904	+5.61%
Loss Cost	2006.2	0.056 (CI = +/-0.011; p = 0.000)	0.156 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.006; p = 0.347)	0.231 (CI = +/-0.165; p = 0.008)	0.900	+5.75%
Loss Cost	2007.1	0.058 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.078; p = 0.001)	0.003 (CI = +/-0.006; p = 0.269)	0.215 (CI = +/-0.167; p = 0.013)	0.902	+5.98%
Loss Cost	2007.2	0.060 (CI = +/-0.012; p = 0.000)	0.154 (CI = +/-0.079; p = 0.000)	0.004 (CI = +/-0.006; p = 0.225)	0.201 (CI = +/-0.170; p = 0.022)	0.899	+6.18%
Loss Cost	2008.1	0.064 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.078; p = 0.001)	0.004 (CI = +/-0.006; p = 0.133)	0.174 (CI = +/-0.167; p = 0.041)	0.907	+6.56%
Loss Cost	2008.2	0.066 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.079; p = 0.001)	0.005 (CI = +/-0.006; p = 0.107)	0.159 (CI = +/-0.170; p = 0.066)	0.904	+6.78%
Loss Cost	2009.1	0.070 (CI = +/-0.013; p = 0.000)	0.135 (CI = +/-0.075; p = 0.001)	0.006 (CI = +/-0.006; p = 0.045)	0.125 (CI = +/-0.164; p = 0.128)	0.917	+7.30%
Loss Cost	2009.2	0.074 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.006; p = 0.023)	0.098 (CI = +/-0.161; p = 0.221)	0.922	+7.73%
Loss Cost	2010.1	0.079 (CI = +/-0.014; p = 0.000)	0.133 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.005; p = 0.008)	0.065 (CI = +/-0.156; p = 0.396)	0.931	+8.26%
Loss Cost	2010.2	0.082 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.073; p = 0.001)	0.008 (CI = +/-0.005; p = 0.006)	0.049 (CI = +/-0.160; p = 0.530)	0.927	+8.53%
Loss Cost	2011.1	0.088 (CI = +/-0.015; p = 0.000)	0.125 (CI = +/-0.069; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	0.013 (CI = +/-0.154; p = 0.860)	0.937	+9.15%
Loss Cost	2011.2	0.090 (CI = +/-0.016; p = 0.000)	0.130 (CI = +/-0.071; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	-0.001 (CI = +/-0.160; p = 0.995)	0.932	+9.40%
Loss Cost	2012.1	0.093 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.073; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	-0.021 (CI = +/-0.166; p = 0.798)	0.931	+9.77%
Loss Cost	2012.2	0.096 (CI = +/-0.020; p = 0.000)	0.129 (CI = +/-0.076; p = 0.002)	0.010 (CI = +/-0.006; p = 0.001)	-0.037 (CI = +/-0.174; p = 0.657)	0.925	+10.10%
Loss Cost	2013.1	0.106 (CI = +/-0.018; p = 0.000)	0.111 (CI = +/-0.066; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.155; p = 0.216)	0.946	+11.22%
Loss Cost	2013.2	0.110 (CI = +/-0.020; p = 0.000)	0.117 (CI = +/-0.068; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.115 (CI = +/-0.162; p = 0.152)	0.942	+11.66%
Loss Cost	2014.1	0.115 (CI = +/-0.023; p = 0.000)	0.110 (CI = +/-0.070; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.139 (CI = +/-0.170; p = 0.101)	0.940	+12.18%
Loss Cost	2014.2	0.110 (CI = +/-0.025; p = 0.000)	0.103 (CI = +/-0.072; p = 0.008)	0.012 (CI = +/-0.005; p = 0.000)	-0.115 (CI = +/-0.179; p = 0.190)	0.929	+11.63%
Loss Cost	2015.1	0.109 (CI = +/-0.029; p = 0.000)	0.104 (CI = +/-0.077; p = 0.012)	0.012 (CI = +/-0.006; p = 0.001)	-0.110 (CI = +/-0.196; p = 0.249)	0.920	+11.50%
Loss Cost	2015.2	0.108 (CI = +/-0.034; p = 0.000)	0.102 (CI = +/-0.083; p = 0.019)	0.012 (CI = +/-0.006; p = 0.001)	-0.104 (CI = +/-0.215; p = 0.317)	0.903	+11.35%
Loss Cost	2016.1	0.116 (CI = +/-0.038; p = 0.000)	0.093 (CI = +/-0.085; p = 0.035)	0.013 (CI = +/-0.006; p = 0.001)	-0.142 (CI = +/-0.227; p = 0.198)	0.906	+12.35%
Loss Cost	2016.2	0.103 (CI = +/-0.040; p = 0.000)	0.076 (CI = +/-0.083; p = 0.069)	0.012 (CI = +/-0.006; p = 0.001)	-0.088 (CI = +/-0.227; p = 0.414)	0.898	+10.82%
Loss Cost	2017.1	0.106 (CI = +/-0.048; p = 0.001)	0.073 (CI = +/-0.090; p = 0.102)	0.012 (CI = +/-0.007; p = 0.002)	-0.101 (CI = +/-0.253; p = 0.394)	0.890	+11.21%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.070; p = 0.012)	-0.012 (CI = +/-0.005; p = 0.000)	0.298 (CI = +/-0.150; p = 0.000)	0.933	+5.47%
Severity	2006.1	0.056 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.068; p = 0.022)	-0.011 (CI = +/-0.005; p = 0.000)	0.277 (CI = +/-0.147; p = 0.001)	0.937	+5.74%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.070; p = 0.030)	-0.011 (CI = +/-0.005; p = 0.000)	0.283 (CI = +/-0.151; p = 0.001)	0.933	+5.66%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.073; p = 0.032)	-0.011 (CI = +/-0.006; p = 0.000)	0.286 (CI = +/-0.156; p = 0.001)	0.929	+5.61%
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.075; p = 0.043)	-0.011 (CI = +/-0.006; p = 0.000)	0.292 (CI = +/-0.161; p = 0.001)	0.923	+5.53%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.077; p = 0.060)	-0.011 (CI = +/-0.006; p = 0.001)	0.284 (CI = +/-0.166; p = 0.002)	0.921	+5.65%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.080; p = 0.069)	-0.011 (CI = +/-0.006; p = 0.001)	0.283 (CI = +/-0.172; p = 0.002)	0.915	+5.65%
Severity	2009.1	0.059 (CI = +/-0.014; p = 0.000)	0.061 (CI = +/-0.078; p = 0.118)	-0.010 (CI = +/-0.006; p = 0.002)	0.254 (CI = +/-0.169; p = 0.005)	0.922	+6.09%
Severity	2009.2	0.063 (CI = +/-0.014; p = 0.000)	0.073 (CI = +/-0.077; p = 0.063)	-0.010 (CI = +/-0.006; p = 0.002)	0.227 (CI = +/-0.167; p = 0.010)	0.927	+6.52%
Severity	2010.1	0.068 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.075; p = 0.109)	-0.009 (CI = +/-0.006; p = 0.004)	0.196 (CI = +/-0.165; p = 0.021)	0.933	+7.01%
Severity	2010.2	0.072 (CI = +/-0.015; p = 0.000)	0.071 (CI = +/-0.074; p = 0.059)	-0.008 (CI = +/-0.006; p = 0.007)	0.169 (CI = +/-0.164; p = 0.043)	0.937	+7.47%
Severity	2011.1	0.078 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.071; p = 0.106)	-0.007 (CI = +/-0.005; p = 0.013)	0.134 (CI = +/-0.159; p = 0.094)	0.944	+8.06%
Severity	2011.2	0.079 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.075; p = 0.108)	-0.007 (CI = +/-0.006; p = 0.018)	0.128 (CI = +/-0.167; p = 0.126)	0.939	+8.17%
Severity	2012.1	0.085 (CI = +/-0.018; p = 0.000)	0.047 (CI = +/-0.072; p = 0.186)	-0.006 (CI = +/-0.005; p = 0.035)	0.091 (CI = +/-0.164; p = 0.260)	0.945	+8.84%
Severity	2012.2	0.090 (CI = +/-0.019; p = 0.000)	0.058 (CI = +/-0.071; p = 0.103)	-0.005 (CI = +/-0.005; p = 0.056)	0.059 (CI = +/-0.164; p = 0.456)	0.948	+9.45%
Severity	2013.1	0.103 (CI = +/-0.015; p = 0.000)	0.036 (CI = +/-0.053; p = 0.169)	-0.003 (CI = +/-0.004; p = 0.086)	-0.009 (CI = +/-0.123; p = 0.874)	0.973	+10.80%
Severity	2013.2	0.106 (CI = +/-0.016; p = 0.000)	0.042 (CI = +/-0.053; p = 0.113)	-0.003 (CI = +/-0.004; p = 0.133)	-0.029 (CI = +/-0.127; p = 0.633)	0.972	+11.22%
Severity	2014.1	0.109 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.056; p = 0.161)	-0.003 (CI = +/-0.004; p = 0.193)	-0.041 (CI = +/-0.136; p = 0.529)	0.969	+11.47%
Severity	2014.2	0.103 (CI = +/-0.019; p = 0.000)	0.030 (CI = +/-0.056; p = 0.266)	-0.003 (CI = +/-0.004; p = 0.116)	-0.013 (CI = +/-0.138; p = 0.840)	0.967	+10.84%
Severity	2015.1	0.099 (CI = +/-0.022; p = 0.000)	0.035 (CI = +/-0.058; p = 0.217)	-0.004 (CI = +/-0.004; p = 0.094)	0.004 (CI = +/-0.148; p = 0.951)	0.962	+10.44%
Severity	2015.2	0.097 (CI = +/-0.025; p = 0.000)	0.032 (CI = +/-0.062; p = 0.282)	-0.004 (CI = +/-0.005; p = 0.098)	0.013 (CI = +/-0.162; p = 0.860)	0.954	+10.21%
Severity	2016.1	0.105 (CI = +/-0.028; p = 0.000)	0.024 (CI = +/-0.063; p = 0.421)	-0.003 (CI = +/-0.005; p = 0.167)	-0.019 (CI = +/-0.169; p = 0.813)	0.954	+11.04%
Severity	2016.2	0.098 (CI = +/-0.032; p = 0.000)	0.016 (CI = +/-0.065; p = 0.611)	-0.004 (CI = +/-0.005; p = 0.126)	0.009 (CI = +/-0.179; p = 0.911)	0.945	+10.26%
Severity	2017.1	0.100 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.071; p = 0.685)	-0.003 (CI = +/-0.005; p = 0.168)	0.000 (CI = +/-0.199; p = 0.998)	0.934	+10.52%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.378)	0.076 (CI = +/-0.047; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.101; p = 0.643)	0.738	-0.27%
Frequency	2006.1	-0.001 (CI = +/-0.006; p = 0.700)	0.070 (CI = +/-0.047; p = 0.005)	0.013 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.100; p = 0.479)	0.740	-0.12%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.778)	0.077 (CI = +/-0.045; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.096; p = 0.283)	0.765	+0.09%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.257)	0.068 (CI = +/-0.042; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.089; p = 0.112)	0.792	+0.35%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.042)	0.077 (CI = +/-0.038; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.091 (CI = +/-0.082; p = 0.030)	0.831	+0.61%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	0.069 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.109 (CI = +/-0.076; p = 0.006)	0.858	+0.86%
Frequency	2008.2	0.011 (CI = +/-0.006; p = 0.001)	0.075 (CI = +/-0.033; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.072; p = 0.001)	0.880	+1.07%
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.001)	0.073 (CI = +/-0.034; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.074; p = 0.001)	0.880	+1.14%
Frequency	2009.2	0.011 (CI = +/-0.007; p = 0.002)	0.073 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.077; p = 0.002)	0.879	+1.13%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.003)	0.072 (CI = +/-0.037; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.081; p = 0.003)	0.879	+1.17%
Frequency	2010.2	0.010 (CI = +/-0.008; p = 0.013)	0.068 (CI = +/-0.037; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.120 (CI = +/-0.082; p = 0.006)	0.885	+0.99%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.021)	0.067 (CI = +/-0.039; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	-0.121 (CI = +/-0.086; p = 0.008)	0.883	+1.01%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.018)	0.070 (CI = +/-0.040; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.089; p = 0.007)	0.886	+1.14%
Frequency	2012.1	0.008 (CI = +/-0.010; p = 0.082)	0.076 (CI = +/-0.039; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.112 (CI = +/-0.090; p = 0.017)	0.897	+0.85%
Frequency	2012.2	0.006 (CI = +/-0.010; p = 0.247)	0.071 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.091; p = 0.038)	0.905	+0.59%
Frequency	2013.1	0.004 (CI = +/-0.011; p = 0.494)	0.075 (CI = +/-0.041; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.085 (CI = +/-0.095; p = 0.077)	0.908	+0.38%
Frequency	2013.2	0.004 (CI = +/-0.013; p = 0.529)	0.075 (CI = +/-0.043; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.102; p = 0.095)	0.907	+0.39%
Frequency	2014.1	0.006 (CI = +/-0.014; p = 0.371)	0.071 (CI = +/-0.045; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	-0.098 (CI = +/-0.109; p = 0.074)	0.906	+0.63%
Frequency	2014.2	0.007 (CI = +/-0.017; p = 0.379)	0.073 (CI = +/-0.048; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.118; p = 0.086)	0.904	+0.71%
Frequency	2015.1	0.010 (CI = +/-0.019; p = 0.295)	0.069 (CI = +/-0.050; p = 0.010)	0.016 (CI = +/-0.004; p = 0.000)	-0.114 (CI = +/-0.128; p = 0.075)	0.902	+0.97%
Frequency	2015.2	0.010 (CI = +/-0.022; p = 0.333)	0.070 (CI = +/-0.054; p = 0.015)	0.016 (CI = +/-0.004; p = 0.000)	-0.117 (CI = +/-0.140; p = 0.094)	0.900	+1.04%
Frequency	2016.1	0.012 (CI = +/-0.026; p = 0.342)	0.069 (CI = +/-0.058; p = 0.024)	0.016 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.155; p = 0.108)	0.894	+1.18%
Frequency	2016.2	0.005 (CI = +/-0.029; p = 0.710)	0.060 (CI = +/-0.060; p = 0.049)	0.015 (CI = +/-0.004; p = 0.000)	-0.097 (CI = +/-0.164; p = 0.220)	0.903	+0.51%
Frequency	2017.1	0.006 (CI = +/-0.035; p = 0.699)	0.059 (CI = +/-0.065; p = 0.070)	0.016 (CI = +/-0.005; p = 0.000)	-0.101 (CI = +/-0.184; p = 0.248)	0.895	+0.62%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.288; p = 0.960)	0.111 (CI = +/-0.110; p = 0.049)	0.831	+4.56%	+16.81%
Loss Cost	2006.1	0.049 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.270; p = 0.895)	0.107 (CI = +/-0.103; p = 0.042)	0.856	+5.03%	+16.94%
Loss Cost	2006.2	0.049 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.276; p = 0.906)	0.108 (CI = +/-0.105; p = 0.045)	0.847	+5.00%	+16.93%
Loss Cost	2007.1	0.051 (CI = +/-0.014; p = 0.000)	-0.030 (CI = +/-0.274; p = 0.825)	0.106 (CI = +/-0.104; p = 0.047)	0.851	+5.28%	+17.01%
Loss Cost	2007.2	0.051 (CI = +/-0.015; p = 0.000)	-0.030 (CI = +/-0.280; p = 0.829)	0.106 (CI = +/-0.106; p = 0.051)	0.842	+5.28%	+17.01%
Loss Cost	2008.1	0.055 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.274; p = 0.715)	0.102 (CI = +/-0.103; p = 0.052)	0.853	+5.71%	+17.11%
Loss Cost	2008.2	0.055 (CI = +/-0.016; p = 0.000)	-0.049 (CI = +/-0.280; p = 0.724)	0.103 (CI = +/-0.106; p = 0.056)	0.843	+5.70%	+17.10%
Loss Cost	2009.1	0.061 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.270; p = 0.591)	0.098 (CI = +/-0.101; p = 0.057)	0.858	+6.25%	+17.22%
Loss Cost	2009.2	0.062 (CI = +/-0.018; p = 0.000)	-0.077 (CI = +/-0.276; p = 0.571)	0.097 (CI = +/-0.103; p = 0.064)	0.851	+6.39%	+17.25%
Loss Cost	2010.1	0.067 (CI = +/-0.019; p = 0.000)	-0.098 (CI = +/-0.270; p = 0.460)	0.093 (CI = +/-0.101; p = 0.069)	0.861	+6.95%	+17.36%
Loss Cost	2010.2	0.066 (CI = +/-0.021; p = 0.000)	-0.095 (CI = +/-0.278; p = 0.485)	0.094 (CI = +/-0.103; p = 0.073)	0.848	+6.86%	+17.35%
Loss Cost	2011.1	0.072 (CI = +/-0.022; p = 0.000)	-0.117 (CI = +/-0.273; p = 0.385)	0.089 (CI = +/-0.101; p = 0.083)	0.857	+7.50%	+17.46%
Loss Cost	2011.2	0.071 (CI = +/-0.024; p = 0.000)	-0.111 (CI = +/-0.281; p = 0.422)	0.090 (CI = +/-0.103; p = 0.085)	0.842	+7.31%	+17.43%
Loss Cost	2012.1	0.074 (CI = +/-0.027; p = 0.000)	-0.122 (CI = +/-0.287; p = 0.386)	0.087 (CI = +/-0.105; p = 0.100)	0.835	+7.68%	+17.49%
Loss Cost	2012.2	0.072 (CI = +/-0.030; p = 0.000)	-0.115 (CI = +/-0.296; p = 0.427)	0.089 (CI = +/-0.108; p = 0.102)	0.817	+7.43%	+17.45%
Loss Cost	2013.1	0.082 (CI = +/-0.032; p = 0.000)	-0.144 (CI = +/-0.289; p = 0.312)	0.080 (CI = +/-0.106; p = 0.127)	0.832	+8.51%	+17.60%
Loss Cost	2013.2	0.079 (CI = +/-0.036; p = 0.000)	-0.136 (CI = +/-0.300; p = 0.353)	0.083 (CI = +/-0.109; p = 0.128)	0.810	+8.20%	+17.56%
Loss Cost	2014.1	0.083 (CI = +/-0.041; p = 0.001)	-0.146 (CI = +/-0.312; p = 0.337)	0.079 (CI = +/-0.113; p = 0.158)	0.796	+8.62%	+17.61%
Loss Cost	2014.2	0.068 (CI = +/-0.045; p = 0.006)	-0.112 (CI = +/-0.305; p = 0.449)	0.093 (CI = +/-0.111; p = 0.097)	0.776	+7.03%	+17.43%
Severity	2005.2	0.055 (CI = +/-0.010; p = 0.000)	0.327 (CI = +/-0.226; p = 0.006)	-0.019 (CI = +/-0.086; p = 0.665)	0.920	+5.61%	+3.67%
Severity	2006.1	0.058 (CI = +/-0.010; p = 0.000)	0.310 (CI = +/-0.216; p = 0.006)	-0.021 (CI = +/-0.083; p = 0.611)	0.928	+5.94%	+3.75%
Severity	2006.2	0.056 (CI = +/-0.010; p = 0.000)	0.317 (CI = +/-0.218; p = 0.006)	-0.020 (CI = +/-0.083; p = 0.629)	0.923	+5.81%	+3.72%
Severity	2007.1	0.057 (CI = +/-0.011; p = 0.000)	0.316 (CI = +/-0.223; p = 0.007)	-0.020 (CI = +/-0.085; p = 0.631)	0.919	+5.84%	+3.73%
Severity	2007.2	0.055 (CI = +/-0.012; p = 0.000)	0.322 (CI = +/-0.226; p = 0.007)	-0.019 (CI = +/-0.086; p = 0.651)	0.913	+5.70%	+3.70%
Severity	2008.1	0.057 (CI = +/-0.013; p = 0.000)	0.313 (CI = +/-0.228; p = 0.009)	-0.021 (CI = +/-0.086; p = 0.628)	0.912	+5.90%	+3.74%
Severity	2008.2	0.057 (CI = +/-0.014; p = 0.000)	0.316 (CI = +/-0.233; p = 0.010)	-0.020 (CI = +/-0.088; p = 0.641)	0.906	+5.84%	+3.73%
Severity	2009.1	0.062 (CI = +/-0.014; p = 0.000)	0.295 (CI = +/-0.221; p = 0.011)	-0.024 (CI = +/-0.083; p = 0.558)	0.917	+6.34%	+3.82%
Severity	2009.2	0.065 (CI = +/-0.014; p = 0.000)	0.281 (CI = +/-0.219; p = 0.014)	-0.027 (CI = +/-0.082; p = 0.510)	0.919	+6.70%	+3.89%
Severity	2010.1	0.070 (CI = +/-0.015; p = 0.000)	0.260 (CI = +/-0.208; p = 0.017)	-0.031 (CI = +/-0.077; p = 0.418)	0.929	+7.26%	+3.99%
Severity	2010.2	0.073 (CI = +/-0.016; p = 0.000)	0.246 (CI = +/-0.207; p = 0.022)	-0.034 (CI = +/-0.077; p = 0.374)	0.929	+7.62%	+4.05%
Severity	2011.1	0.080 (CI = +/-0.015; p = 0.000)	0.223 (CI = +/-0.193; p = 0.025)	-0.039 (CI = +/-0.071; p = 0.267)	0.940	+8.32%	+4.15%
Severity	2011.2	0.080 (CI = +/-0.017; p = 0.000)	0.223 (CI = +/-0.199; p = 0.030)	-0.039 (CI = +/-0.073; p = 0.278)	0.934	+8.33%	+4.16%
Severity	2012.1	0.087 (CI = +/-0.017; p = 0.000)	0.199 (CI = +/-0.185; p = 0.036)	-0.045 (CI = +/-0.068; p = 0.179)	0.944	+9.11%	+4.26%
Severity	2012.2	0.092 (CI = +/-0.019; p = 0.000)	0.185 (CI = +/-0.184; p = 0.049)	-0.049 (CI = +/-0.067; p = 0.142)	0.944	+9.62%	+4.33%
Severity	2013.1	0.105 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.127; p = 0.027)	-0.061 (CI = +/-0.046; p = 0.012)	0.974	+11.12%	+4.51%
Severity	2013.2	0.109 (CI = +/-0.016; p = 0.000)	0.137 (CI = +/-0.129; p = 0.038)	-0.064 (CI = +/-0.047; p = 0.010)	0.973	+11.47%	+4.55%
Severity	2014.1	0.113 (CI = +/-0.017; p = 0.000)	0.127 (CI = +/-0.130; p = 0.055)	-0.068 (CI = +/-0.047; p = 0.008)	0.971	+11.93%	+4.60%
Severity	2014.2	0.106 (CI = +/-0.018; p = 0.000)	0.143 (CI = +/-0.125; p = 0.028)	-0.062 (CI = +/-0.046; p = 0.011)	0.970	+11.16%	+4.53%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.036)	-0.320 (CI = +/-0.219; p = 0.005)	0.129 (CI = +/-0.084; p = 0.004)	0.348	-1.00%	+12.68%
Frequency	2006.1	-0.009 (CI = +/-0.010; p = 0.084)	-0.328 (CI = +/-0.220; p = 0.005)	0.128 (CI = +/-0.084; p = 0.004)	0.324	-0.86%	+12.71%
Frequency	2006.2	-0.008 (CI = +/-0.011; p = 0.147)	-0.333 (CI = +/-0.223; p = 0.005)	0.128 (CI = +/-0.085; p = 0.005)	0.305	-0.76%	+12.74%
Frequency	2007.1	-0.005 (CI = +/-0.011; p = 0.334)	-0.346 (CI = +/-0.221; p = 0.003)	0.126 (CI = +/-0.084; p = 0.005)	0.286	-0.52%	+12.80%
Frequency	2007.2	-0.004 (CI = +/-0.012; p = 0.489)	-0.352 (CI = +/-0.224; p = 0.003)	0.125 (CI = +/-0.085; p = 0.005)	0.272	-0.40%	+12.83%
Frequency	2008.1	-0.002 (CI = +/-0.012; p = 0.767)	-0.362 (CI = +/-0.224; p = 0.003)	0.123 (CI = +/-0.085; p = 0.006)	0.262	-0.18%	+12.89%
Frequency	2008.2	-0.001 (CI = +/-0.013; p = 0.839)	-0.365 (CI = +/-0.229; p = 0.003)	0.123 (CI = +/-0.086; p = 0.007)	0.256	-0.13%	+12.90%
Frequency	2009.1	-0.001 (CI = +/-0.015; p = 0.898)	-0.366 (CI = +/-0.235; p = 0.004)	0.122 (CI = +/-0.088; p = 0.008)	0.250	-0.09%	+12.91%
Frequency	2009.2	-0.003 (CI = +/-0.016; p = 0.705)	-0.358 (CI = +/-0.238; p = 0.005)	0.124 (CI = +/-0.089; p = 0.008)	0.260	-0.29%	+12.86%
Frequency	2010.1	-0.003 (CI = +/-0.017; p = 0.729)	-0.358 (CI = +/-0.245; p = 0.006)	0.124 (CI = +/-0.091; p = 0.010)	0.254	-0.29%	+12.86%
Frequency	2010.2	-0.007 (CI = +/-0.018; p = 0.428)	-0.342 (CI = +/-0.243; p = 0.008)	0.127 (CI = +/-0.090; p = 0.008)	0.287	-0.71%	+12.78%
Frequency	2011.1	-0.008 (CI = +/-0.020; p = 0.441)	-0.340 (CI = +/-0.251; p = 0.010)	0.128 (CI = +/-0.093; p = 0.009)	0.281	-0.76%	+12.77%
Frequency	2011.2	-0.010 (CI = +/-0.022; p = 0.383)	-0.333 (CI = +/-0.257; p = 0.013)	0.129 (CI = +/-0.095; p = 0.010)	0.283	-0.95%	+12.74%
Frequency	2012.1	-0.013 (CI = +/-0.024; p = 0.272)	-0.321 (CI = +/-0.262; p = 0.019)	0.133 (CI = +/-0.096; p = 0.009)	0.301	-1.31%	+12.68%
Frequency	2012.2	-0.020 (CI = +/-0.026; p = 0.124)	-0.300 (CI = +/-0.260; p = 0.026)	0.139 (CI = +/-0.095; p = 0.006)	0.353	-2.00%	+12.57%
Frequency	2013.1	-0.024 (CI = +/-0.029; p = 0.105)	-0.289 (CI = +/-0.267; p = 0.035)	0.142 (CI = +/-0.097; p = 0.007)	0.358	-2.36%	+12.52%
Frequency	2013.2	-0.030 (CI = +/-0.033; p = 0.072)	-0.273 (CI = +/-0.272; p = 0.049)	0.147 (CI = +/-0.099; p = 0.006)	0.379	-2.93%	+12.44%
Frequency	2014.1	-0.030 (CI = +/-0.038; p = 0.112)	-0.273 (CI = +/-0.284; p = 0.059)	0.147 (CI = +/-0.103; p = 0.008)	0.347	-2.95%	+12.44%
Frequency	2014.2	-0.038 (CI = +/-0.043; p = 0.080)	-0.255 (CI = +/-0.291; p = 0.082)	0.154 (CI = +/-0.106; p = 0.007)	0.367	-3.72%	+12.35%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2015.1	0.102 (CI = +/-0.033; p = 0.000)	0.096 (CI = +/-0.075; p = 0.017)	0.015 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.250; p = 0.381)	0.217 (CI = +/-0.229; p = 0.061)	-0.063 (CI = +/-0.136; p = 0.335)	0.933	+10.79%	+4.05%
Loss Cost	2015.2	0.098 (CI = +/-0.040; p = 0.000)	0.092 (CI = +/-0.080; p = 0.027)	0.015 (CI = +/-0.007; p = 0.001)	-0.098 (CI = +/-0.261; p = 0.427)	0.221 (CI = +/-0.239; p = 0.066)	-0.058 (CI = +/-0.143; p = 0.389)	0.919	+10.28%	+4.03%
Loss Cost	2016.1	0.112 (CI = +/-0.049; p = 0.000)	0.079 (CI = +/-0.084; p = 0.061)	0.016 (CI = +/-0.007; p = 0.001)	-0.102 (CI = +/-0.262; p = 0.408)	0.224 (CI = +/-0.240; p = 0.064)	-0.081 (CI = +/-0.151; p = 0.258)	0.921	+11.80%	+3.08%
Loss Cost	2016.2	0.083 (CI = +/-0.047; p = 0.003)	0.064 (CI = +/-0.069; p = 0.067)	0.015 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.214; p = 0.464)	0.243 (CI = +/-0.195; p = 0.020)	-0.052 (CI = +/-0.125; p = 0.371)	0.938	+8.61%	+3.10%
Loss Cost	2017.1	0.082 (CI = +/-0.066; p = 0.020)	0.064 (CI = +/-0.080; p = 0.102)	0.015 (CI = +/-0.007; p = 0.001)	-0.072 (CI = +/-0.232; p = 0.493)	0.243 (CI = +/-0.211; p = 0.029)	-0.052 (CI = +/-0.149; p = 0.447)	0.931	+8.59%	+3.11%
Loss Cost	2017.2	0.079 (CI = +/-0.090; p = 0.079)	0.063 (CI = +/-0.089; p = 0.138)	0.015 (CI = +/-0.008; p = 0.003)	-0.070 (CI = +/-0.257; p = 0.541)	0.245 (CI = +/-0.233; p = 0.042)	-0.048 (CI = +/-0.173; p = 0.533)	0.919	+8.19%	+3.13%
Loss Cost	2018.1	0.087 (CI = +/-0.148; p = 0.201)	0.059 (CI = +/-0.110; p = 0.234)	0.015 (CI = +/-0.010; p = 0.010)	-0.072 (CI = +/-0.288; p = 0.563)	0.245 (CI = +/-0.259; p = 0.060)	-0.059 (CI = +/-0.242; p = 0.572)	0.909	+9.10%	+2.83%
Loss Cost	2018.2	0.218 (CI = +/-0.101; p = 0.003)	0.073 (CI = +/-0.054; p = 0.018)	0.019 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.144; p = 0.067)	0.199 (CI = +/-0.129; p = 0.011)	-0.200 (CI = +/-0.140; p = 0.015)	0.982	+24.31%	+1.80%
Loss Cost	2019.1	0.220 (CI = +/-0.253; p = 0.073)	0.072 (CI = +/-0.083; p = 0.075)	0.019 (CI = +/-0.009; p = 0.004)	-0.131 (CI = +/-0.179; p = 0.113)	0.198 (CI = +/-0.159; p = 0.026)	-0.203 (CI = +/-0.316; p = 0.149)	0.978	+24.60%	+1.75%
Loss Cost	2019.2	0.373 (CI = +/-0.422; p = 0.067)	0.069 (CI = +/-0.085; p = 0.080)	0.021 (CI = +/-0.010; p = 0.008)	-0.162 (CI = +/-0.194; p = 0.077)	0.158 (CI = +/-0.184; p = 0.072)	-0.365 (CI = +/-0.479; p = 0.094)	0.983	+45.19%	+0.79%
Severity	2015.1	0.098 (CI = +/-0.028; p = 0.000)	0.029 (CI = +/-0.063; p = 0.327)	-0.002 (CI = +/-0.005; p = 0.451)	0.020 (CI = +/-0.208; p = 0.841)	0.111 (CI = +/-0.191; p = 0.231)	-0.039 (CI = +/-0.114; p = 0.465)	0.961	+10.24%	+5.99%
Severity	2015.2	0.094 (CI = +/-0.033; p = 0.000)	0.026 (CI = +/-0.067; p = 0.404)	-0.002 (CI = +/-0.006; p = 0.423)	0.025 (CI = +/-0.218; p = 0.807)	0.114 (CI = +/-0.199; p = 0.235)	-0.036 (CI = +/-0.119; p = 0.526)	0.952	+9.81%	+5.97%
Severity	2016.1	0.107 (CI = +/-0.040; p = 0.000)	0.014 (CI = +/-0.069; p = 0.655)	-0.001 (CI = +/-0.006; p = 0.658)	0.021 (CI = +/-0.215; p = 0.830)	0.117 (CI = +/-0.196; p = 0.214)	-0.057 (CI = +/-0.124; p = 0.326)	0.953	+11.24%	+5.05%
Severity	2016.2	0.093 (CI = +/-0.047; p = 0.002)	0.007 (CI = +/-0.070; p = 0.823)	-0.002 (CI = +/-0.006; p = 0.505)	0.035 (CI = +/-0.215; p = 0.723)	0.126 (CI = +/-0.196; p = 0.181)	-0.044 (CI = +/-0.126; p = 0.450)	0.946	+9.77%	+5.06%
Severity	2017.1	0.099 (CI = +/-0.066; p = 0.009)	0.003 (CI = +/-0.080; p = 0.923)	-0.002 (CI = +/-0.007; p = 0.625)	0.033 (CI = +/-0.232; p = 0.749)	0.126 (CI = +/-0.211; p = 0.205)	-0.052 (CI = +/-0.149; p = 0.444)	0.933	+10.37%	+4.77%
Severity	2017.2	0.098 (CI = +/-0.091; p = 0.037)	0.003 (CI = +/-0.089; p = 0.932)	-0.002 (CI = +/-0.008; p = 0.659)	0.034 (CI = +/-0.257; p = 0.767)	0.126 (CI = +/-0.233; p = 0.240)	-0.052 (CI = +/-0.173; p = 0.503)	0.912	+10.33%	+4.77%
Severity	2018.1	0.124 (CI = +/-0.145; p = 0.081)	-0.008 (CI = +/-0.107; p = 0.867)	0.000 (CI = +/-0.010; p = 0.921)	0.027 (CI = +/-0.281; p = 0.821)	0.125 (CI = +/-0.253; p = 0.271)	-0.086 (CI = +/-0.236; p = 0.407)	0.891	+13.19%	+3.85%
Severity	2018.2	0.216 (CI = +/-0.175; p = 0.025)	0.002 (CI = +/-0.094; p = 0.967)	0.002 (CI = +/-0.009; p = 0.564)	-0.014 (CI = +/-0.250; p = 0.890)	0.093 (CI = +/-0.224; p = 0.335)	-0.186 (CI = +/-0.244; p = 0.108)	0.918	+24.13%	+3.11%
Severity	2019.1	0.396 (CI = +/-0.335; p = 0.030)	-0.041 (CI = +/-0.111; p = 0.364)	0.007 (CI = +/-0.012; p = 0.162)	-0.051 (CI = +/-0.237; p = 0.585)	0.067 (CI = +/-0.210; p = 0.425)	-0.402 (CI = +/-0.418; p = 0.056)	0.921	+48.55%	-0.60%
Severity	2019.2	0.559 (CI = +/-0.625; p = 0.065)	-0.043 (CI = +/-0.126; p = 0.352)	0.010 (CI = +/-0.015; p = 0.136)	-0.084 (CI = +/-0.288; p = 0.421)	0.024 (CI = +/-0.272; p = 0.796)	-0.575 (CI = +/-0.710; p = 0.082)	0.878	+74.84%	-1.60%
Frequency	2015.1	0.005 (CI = +/-0.023; p = 0.648)	0.066 (CI = +/-0.052; p = 0.017)	0.017 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.174; p = 0.147)	0.107 (CI = +/-0.159; p = 0.170)	-0.023 (CI = +/-0.095; p = 0.599)	0.906	+0.50%	-1.83%
Frequency	2015.2	0.004 (CI = +/-0.028; p = 0.743)	0.066 (CI = +/-0.056; p = 0.025)	0.017 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.184; p = 0.170)	0.107 (CI = +/-0.168; p = 0.188)	-0.023 (CI = +/-0.101; p = 0.628)	0.903	+0.43%	-1.83%
Frequency	2016.1	0.005 (CI = +/-0.036; p = 0.766)	0.065 (CI = +/-0.062; p = 0.042)	0.017 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.195; p = 0.191)	0.107 (CI = +/-0.179; p = 0.210)	-0.024 (CI = +/-0.112; p = 0.645)	0.895	+0.50%	-1.88%
Frequency	2016.2	-0.011 (CI = +/-0.041; p = 0.571)	0.057 (CI = +/-0.060; p = 0.061)	0.017 (CI = +/-0.005; p = 0.000)	-0.107 (CI = +/-0.186; p = 0.224)	0.118 (CI = +/-0.169; p = 0.151)	-0.008 (CI = +/-0.108; p = 0.867)	0.915	-1.05%	-1.87%
Frequency	2017.1	-0.016 (CI = +/-0.057; p = 0.526)	0.061 (CI = +/-0.069; p = 0.076)	0.016 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.199; p = 0.257)	0.117 (CI = +/-0.182; p = 0.175)	0.000 (CI = +/-0.128; p = 0.996)	0.907	-1.61%	-1.59%
Frequency	2017.2	-0.020 (CI = +/-0.078; p = 0.570)	0.060 (CI = +/-0.077; p = 0.108)	0.016 (CI = +/-0.007; p = 0.001)	-0.103 (CI = +/-0.221; p = 0.305)	0.119 (CI = +/-0.200; p = 0.203)	0.004 (CI = +/-0.149; p = 0.954)	0.899	-1.94%	-1.57%
Frequency	2018.1	-0.037 (CI = +/-0.126; p = 0.500)	0.067 (CI = +/-0.093; p = 0.128)	0.015 (CI = +/-0.008; p = 0.004)	-0.099 (CI = +/-0.244; p = 0.359)	0.119 (CI = +/-0.220; p = 0.232)	0.027 (CI = +/-0.205; p = 0.759)	0.886	-3.61%	-0.98%
Frequency	2018.2	0.001 (CI = +/-0.191; p = 0.985)	0.071 (CI = +/-0.103; p = 0.136)	0.016 (CI = +/-0.010; p = 0.008)	-0.116 (CI = +/-0.273; p = 0.324)	0.106 (CI = +/-0.245; p = 0.317)	-0.014 (CI = +/-0.266; p = 0.896)	0.877	+0.14%	-1.27%
Frequency	2019.1	-0.176 (CI = +/-0.390; p = 0.279)	0.113 (CI = +/-0.129; p = 0.072)	0.011 (CI = +/-0.014; p = 0.084)	-0.080 (CI = +/-0.276; p = 0.468)	0.131 (CI = +/-0.245; p = 0.211)	0.199 (CI = +/-0.487; p = 0.320)	0.902	-16.12%	+2.36%
Frequency	2019.2	-0.186 (CI = +/-0.849; p = 0.536)	0.113 (CI = +/-0.171; p = 0.126)	0.011 (CI = +/-0.021; p = 0.190)	-0.078 (CI = +/-0.391; p = 0.572)	0.134 (CI = +/-0.369; p = 0.333)	0.210 (CI = +/-0.964; p = 0.538)	0.870	-16.96%	+2.43%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility, new_normal
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.010; p = 0.002)	0.161 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.148; p = 0.042)	0.101 (CI = +/-0.026; p = 0.000)	0.961	+1.77%	+12.57%
Loss Cost	2006.1	0.022 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.142 (CI = +/-0.140; p = 0.046)	0.094 (CI = +/-0.025; p = 0.000)	0.966	+2.21%	+12.31%
Loss Cost	2006.2	0.020 (CI = +/-0.012; p = 0.001)	0.151 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.146 (CI = +/-0.142; p = 0.044)	0.096 (CI = +/-0.026; p = 0.000)	0.965	+2.06%	+12.39%
Loss Cost	2007.1	0.020 (CI = +/-0.013; p = 0.003)	0.151 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.147 (CI = +/-0.145; p = 0.047)	0.097 (CI = +/-0.027; p = 0.000)	0.964	+2.04%	+12.40%
Loss Cost	2007.2	0.019 (CI = +/-0.014; p = 0.011)	0.149 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.149 (CI = +/-0.147; p = 0.047)	0.099 (CI = +/-0.029; p = 0.000)	0.962	+1.91%	+12.47%
Loss Cost	2008.1	0.021 (CI = +/-0.016; p = 0.011)	0.146 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.145 (CI = +/-0.149; p = 0.056)	0.095 (CI = +/-0.031; p = 0.000)	0.961	+2.14%	+12.37%
Loss Cost	2008.2	0.019 (CI = +/-0.018; p = 0.035)	0.144 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.149 (CI = +/-0.152; p = 0.056)	0.098 (CI = +/-0.033; p = 0.000)	0.959	+1.95%	+12.45%
Loss Cost	2009.1	0.024 (CI = +/-0.020; p = 0.020)	0.139 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.142 (CI = +/-0.153; p = 0.068)	0.092 (CI = +/-0.035; p = 0.000)	0.960	+2.44%	+12.28%
Loss Cost	2009.2	0.027 (CI = +/-0.023; p = 0.024)	0.141 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.138 (CI = +/-0.156; p = 0.081)	0.088 (CI = +/-0.038; p = 0.000)	0.958	+2.71%	+12.19%
Loss Cost	2010.1	0.032 (CI = +/-0.026; p = 0.020)	0.137 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.158; p = 0.098)	0.082 (CI = +/-0.042; p = 0.000)	0.958	+3.26%	+12.05%
Loss Cost	2010.2	0.028 (CI = +/-0.031; p = 0.073)	0.135 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.162; p = 0.096)	0.086 (CI = +/-0.047; p = 0.001)	0.954	+2.89%	+12.14%
Loss Cost	2011.1	0.037 (CI = +/-0.037; p = 0.055)	0.130 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.164; p = 0.117)	0.077 (CI = +/-0.053; p = 0.007)	0.954	+3.72%	+11.98%
Loss Cost	2011.2	0.029 (CI = +/-0.046; p = 0.207)	0.127 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.135 (CI = +/-0.168; p = 0.111)	0.085 (CI = +/-0.061; p = 0.009)	0.950	+2.92%	+12.11%
Loss Cost	2012.1	0.021 (CI = +/-0.059; p = 0.463)	0.129 (CI = +/-0.064; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.139 (CI = +/-0.173; p = 0.111)	0.094 (CI = +/-0.074; p = 0.016)	0.947	+2.14%	+12.20%
Loss Cost	2012.2	0.003 (CI = +/-0.078; p = 0.941)	0.125 (CI = +/-0.067; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	-0.146 (CI = +/-0.177; p = 0.100)	0.114 (CI = +/-0.093; p = 0.019)	0.942	+0.28%	+12.38%
Loss Cost	2013.1	0.055 (CI = +/-0.108; p = 0.295)	0.114 (CI = +/-0.067; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.174; p = 0.127)	0.058 (CI = +/-0.121; p = 0.324)	0.946	+5.68%	+12.04%
Loss Cost	2013.2	0.076 (CI = +/-0.176; p = 0.372)	0.116 (CI = +/-0.070; p = 0.003)	0.012 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.181; p = 0.151)	0.037 (CI = +/-0.189; p = 0.687)	0.939	+7.93%	+11.96%
Loss Cost	2014.1	0.283 (CI = +/-0.369; p = 0.124)	0.103 (CI = +/-0.072; p = 0.008)	0.012 (CI = +/-0.005; p = 0.000)	-0.115 (CI = +/-0.179; p = 0.190)	-0.173 (CI = +/-0.379; p = 0.347)	0.940	+32.66%	+11.63%
Loss Cost	2014.2	0.110 (CI = +/-0.025; p = 0.000)	0.103 (CI = +/-0.072; p = 0.008)	0.012 (CI = +/-0.005; p = 0.000)	-0.115 (CI = +/-0.179; p = 0.190)	NA (CI = +/-NA; p = NA)	0.929	+11.63%	+11.63%
Loss Cost	2015.1	0.109 (CI = +/-0.029; p = 0.000)	0.104 (CI = +/-0.077; p = 0.012)	0.012 (CI = +/-0.006; p = 0.001)	-0.110 (CI = +/-0.196; p = 0.249)	NA (CI = +/-NA; p = NA)	0.920	+11.50%	+11.50%
Loss Cost	2015.2	0.108 (CI = +/-0.034; p = 0.000)	0.102 (CI = +/-0.083; p = 0.019)	0.012 (CI = +/-0.006; p = 0.001)	-0.104 (CI = +/-0.215; p = 0.317)	NA (CI = +/-NA; p = NA)	0.903	+11.35%	+11.35%
Loss Cost	2016.1	0.116 (CI = +/-0.038; p = 0.000)	0.093 (CI = +/-0.085; p = 0.035)	0.013 (CI = +/-0.006; p = 0.001)	-0.142 (CI = +/-0.227; p = 0.198)	NA (CI = +/-NA; p = NA)	0.906	+12.35%	+12.35%
Loss Cost	2016.2	0.103 (CI = +/-0.040; p = 0.000)	0.076 (CI = +/-0.083; p = 0.069)	0.012 (CI = +/-0.006; p = 0.001)	-0.088 (CI = +/-0.227; p = 0.414)	NA (CI = +/-NA; p = NA)	0.898	+10.82%	+10.82%
Loss Cost	2017.1	0.106 (CI = +/-0.048; p = 0.001)	0.073 (CI = +/-0.090; p = 0.102)	0.012 (CI = +/-0.007; p = 0.002)	-0.101 (CI = +/-0.253; p = 0.394)	NA (CI = +/-NA; p = NA)	0.890	+11.21%	+11.21%
Severity	2005.2	0.030 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.054; p = 0.002)	-0.004 (CI = +/-0.005; p = 0.150)	0.001 (CI = +/-0.169; p = 0.992)	0.070 (CI = +/-0.029; p = 0.000)	0.960	+3.08%	+10.55%
Severity	2006.1	0.033 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.054; p = 0.004)	-0.004 (CI = +/-0.005; p = 0.140)	0.007 (CI = +/-0.170; p = 0.933)	0.066 (CI = +/-0.030; p = 0.000)	0.961	+3.34%	+10.41%
Severity	2006.2	0.028 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.053; p = 0.007)	-0.004 (CI = +/-0.005; p = 0.155)	-0.005 (CI = +/-0.163; p = 0.949)	0.074 (CI = +/-0.030; p = 0.000)	0.962	+2.83%	+10.69%
Severity	2007.1	0.023 (CI = +/-0.014; p = 0.002)	0.082 (CI = +/-0.052; p = 0.003)	-0.003 (CI = +/-0.005; p = 0.160)	-0.016 (CI = +/-0.158; p = 0.838)	0.081 (CI = +/-0.030; p = 0.000)	0.964	+2.32%	+10.94%
Severity	2007.2	0.016 (CI = +/-0.014; p = 0.027)	0.073 (CI = +/-0.048; p = 0.005)	-0.003 (CI = +/-0.005; p = 0.174)	-0.030 (CI = +/-0.146; p = 0.673)	0.091 (CI = +/-0.029; p = 0.000)	0.968	+1.62%	+11.28%
Severity	2008.1	0.013 (CI = +/-0.016; p = 0.109)	0.077 (CI = +/-0.049; p = 0.003)	-0.003 (CI = +/-0.005; p = 0.188)	-0.037 (CI = +/-0.146; p = 0.610)	0.096 (CI = +/-0.030; p = 0.000)	0.968	+1.26%	+11.43%
Severity	2008.2	0.005 (CI = +/-0.016; p = 0.549)	0.068 (CI = +/-0.046; p = 0.005)	-0.003 (CI = +/-0.004; p = 0.208)	-0.051 (CI = +/-0.136; p = 0.453)	0.106 (CI = +/-0.030; p = 0.000)	0.971	+0.47%	+11.75%
Severity	2009.1	0.007 (CI = +/-0.018; p = 0.455)	0.066 (CI = +/-0.048; p = 0.009)	-0.003 (CI = +/-0.004; p = 0.207)	-0.048 (CI = +/-0.139; p = 0.487)	0.104 (CI = +/-0.032; p = 0.000)	0.971	+0.67%	+11.68%
Severity	2009.2	0.008 (CI = +/-0.021; p = 0.432)	0.067 (CI = +/-0.050; p = 0.010)	-0.003 (CI = +/-0.004; p = 0.209)	-0.046 (CI = +/-0.143; p = 0.515)	0.102 (CI = +/-0.035; p = 0.000)	0.970	+0.82%	+11.63%
Severity	2010.1	0.010 (CI = +/-0.025; p = 0.402)	0.066 (CI = +/-0.052; p = 0.015)	-0.003 (CI = +/-0.005; p = 0.213)	-0.043 (CI = +/-0.146; p = 0.546)	0.099 (CI = +/-0.039; p = 0.000)	0.969	+1.02%	+11.58%
Severity	2010.2	0.011 (CI = +/-0.029; p = 0.450)	0.066 (CI = +/-0.054; p = 0.018)	-0.003 (CI = +/-0.005; p = 0.222)	-0.043 (CI = +/-0.151; p = 0.563)	0.099 (CI = +/-0.044; p = 0.000)	0.967	+1.09%	+11.56%
Severity	2011.1	0.015 (CI = +/-0.035; p = 0.372)	0.064 (CI = +/-0.056; p = 0.028)	-0.003 (CI = +/-0.005; p = 0.220)	-0.039 (CI = +/-0.155; p = 0.606)	0.093 (CI = +/-0.050; p = 0.001)	0.966	+1.56%	+11.47%
Severity	2011.2	-0.004 (CI = +/-0.041; p = 0.849)	0.055 (CI = +/-0.055; p = 0.049)	-0.003 (CI = +/-0.005; p = 0.258)	-0.053 (CI = +/-0.149; p = 0.469)	0.115 (CI = +/-0.054; p = 0.000)	0.967	-0.38%	+11.79%
Severity	2012.1	-0.003 (CI = +/-0.053; p = 0.917)	0.054 (CI = +/-0.057; p = 0.061)	-0.003 (CI = +/-0.005; p = 0.269)	-0.052 (CI = +/-0.154; p = 0.488)	0.114 (CI = +/-0.066; p = 0.002)	0.966	-0.26%	+11.77%
Severity	2012.2	-0.007 (CI = +/-0.071; p = 0.839)	0.053 (CI = +/-0.060; p = 0.079)	-0.003 (CI = +/-0.005; p = 0.293)	-0.054 (CI = +/-0.160; p = 0.488)	0.119 (CI = +/-0.084; p = 0.008)	0.963	-0.69%	+11.81%
Severity	2013.1	0.071 (CI = +/-0.087; p = 0.104)	0.038 (CI = +/-0.054; p = 0.153)	-0.003 (CI = +/-0.004; p = 0.171)	-0.033 (CI = +/-0.140; p = 0.624)	0.037 (CI = +/-0.098; p = 0.439)	0.973	+7.31%	+11.31%
Severity	2013.2	0.115 (CI = +/-0.139; p = 0.098)	0.043 (CI = +/-0.055; p = 0.123)	-0.003 (CI = +/-0.004; p = 0.153)	-0.026 (CI = +/-0.143; p = 0.708)	-0.009 (CI = +/-0.149; p = 0.896)	0.970	+12.18%	+11.14%
Severity	2014.1	0.303 (CI = +/-0.285; p = 0.038)	0.030 (CI = +/-0.056; p = 0.266)	-0.003 (CI = +/-0.004; p = 0.116)	-0.013 (CI = +/-0.138; p = 0.840)	-0.200 (CI = +/-0.292; p = 0.165)	0.971	+35.39%	+10.84%
Severity	2014.2	0.103 (CI = +/-0.019; p = 0.000)	0.030 (CI = +/-0.056; p = 0.266)	-0.003 (CI = +/-0.004; p = 0.116)	-0.013 (CI = +/-0.138; p = 0.840)	NA (CI = +/-NA; p = NA)	0.967	+10.84%	+10.84%
Severity	2015.1	0.099 (CI = +/-0.022; p = 0.000)	0.035 (CI = +/-0.058; p = 0.217)	-0.004 (CI = +/-0.004; p = 0.094)	0.004 (CI = +/-0.148; p = 0.951)	NA (CI = +/-NA; p = NA)	0.962	+10.44%	+10.44%
Severity	2015.2	0.097 (CI = +/-0.025; p = 0.000)	0.032 (CI = +/-0.062; p = 0.282)	-0.004 (CI = +/-0.005; p = 0.098)	0.013 (CI = +/-0.162; p = 0.860)	NA (CI = +/-NA; p = NA)	0.954	+10.21%	+10.21%
Severity	2016.1	0.105 (CI = +/-0.028; p = 0.000)	0.024 (CI = +/-0.063; p = 0.421)	-0.003 (CI = +/-0.005; p = 0.167)	-0.019 (CI = +/-0.169; p = 0.813)	NA (CI = +/-NA; p = NA)	0.954	+11.04%	+11.04%
Severity	2016.2	0.098 (CI = +/-0.032; p = 0.000)	0.016 (CI = +/-0.065; p = 0.611)	-0.004 (CI = +/-0.005; p = 0.126)	0.009 (CI = +/-0.179; p = 0.911)	NA (CI = +/-NA; p = NA)	0.945	+10.26%	+10.26%
Severity	2017.1	0.100 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.071; p = 0.685)	-0.003 (CI = +/-0.005; p = 0.168)	0.000 (CI = +/-0.199; p = 0.998)	NA (CI = +/-NA; p = NA)	0.934	+10.52%	+10.52%
Frequency	2005.2	-0.013 (CI = +/-0.010; p = 0.010)	0.074 (CI = +/-0.043; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.136; p = 0.027)	0.031 (CI = +/-0.023; p = 0.011)	0.780	-1.27%	+1.83%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.038)	0.071 (CI = +/-0.044; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.136; p = 0.032)	0.028 (CI = +/-0.024; p = 0.024)	0.772	-1.09%	+1.72%
Frequency	2006.2	-0.008 (CI = +/-0.011; p = 0.167)	0.076 (CI = +/-0.043; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.133; p = 0.038)	0.023 (CI = +/-0.024; p = 0.065)	0.783	-0.75%	+1.54%
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.622)	0.069 (CI = +/-0.041; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.125; p = 0.042)	0.016 (CI = +/-0.024; p = 0.185)	0.798	-0.27%	+1.32%
Frequency	2007.2	0.003 (CI = +/-0.011; p = 0.608)	0.077 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.116; p = 0.045)	0.008 (CI = +/-0.023; p = 0.490)	0.828	+0.28%	+1.07%
Frequency	2008.1	0.009 (CI = +/-0.011; p = 0.130)	0.069 (CI = +/-0.036; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.109 (CI = +/-0.107; p = 0.047)	0.000 (CI = +/-0.022; p = 0.984)	0.852	+0.87%	+0.85%
Frequency	2008.2	0.015 (CI = +/-0.012; p = 0.016)	0.076 (CI = +/-0.034; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.098 (CI = +/-0.099; p = 0.052)	-0.008 (CI = +/-0.021; p = 0.434)	0.878	+1.47%	+0.63%
Frequency	2009.1	0.017 (CI = +/-0.013; p = 0.011)	0.073 (CI = +/-0.034; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.100; p = 0.063)	-0.012 (CI = +/-0.023; p = 0.291)	0.881	+1.75%	+0.54%
Frequency	2009.2	0.019 (CI = +/-0.015; p = 0.017)	0.074 (CI = +/-0.035; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.102; p = 0.074)	-0.014 (CI = +/-0.025; p = 0.272)	0.881	+1.88%	+0.50%
Frequency	2010.1	0.022 (CI = +/-0.017; p = 0.015)	0.071 (CI = +/-0.036; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.089 (CI = +/-0.103; p = 0.090)	-0.018 (CI = +/-0.027; p = 0.193)	0.882	+2.22%	+0.42%
Frequency	2010.2	0.018 (CI = +/-0.020; p = 0.085)	0.068 (CI = +/-0.037; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.105; p = 0.079)	-0.012 (CI = +/-0.030; p = 0.401)	0.883	+1.78%	+0.52%
Frequency	2011.1	0.021 (CI = +/-0.024; p = 0.087)	0.066 (CI = +/-0.039; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.107; p = 0.095)	-0.017 (CI = +/-0.034; p = 0.329)	0.883	+2.13%	+0.46%
Frequency	2011.2	0.033 (CI = +/-0.029; p = 0.029)	0.072 (CI = +/-0.039; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.105; p = 0.121)	-0.030 (CI = +/-0.038; p = 0.122)	0.894	+3.31%	+0.28%
Frequency	2012.1	0.024 (CI = +/-0.037; p = 0.189)	0.075 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.087 (CI = +/-0.107; p = 0.108)	-0.020 (CI = +/-0.046; p = 0.374)	0.896	+2.41%	+0.38%
Frequency	2012.2	0.010 (CI = +/-0.048; p = 0.676)	0.071 (CI = +/-0.041; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.092 (CI = +/-0.109; p = 0.091)	-0.005 (CI = +/-0.057; p = 0.866)	0.900	+0.98%	+0.51%
Frequency	2013.1	-0.015 (CI = +/-0.068; p = 0.641)	0.076 (CI = +/-0.042; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.099 (CI = +/-0.109; p = 0.073)	0.022 (CI = +/-0.076; p = 0.555)	0.905	-1.51%	+0.65%
Frequency	2013.2	-0.039 (CI = +/-0.110; p = 0.468)	0.074 (CI = +/-0.044; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.113; p = 0.071)	0.046 (CI = +/-0.118; p = 0.421)	0.905	-3.78%	+0.73%
Frequency	2014.1	-0.020 (CI = +/-0.244; p = 0.861)	0.073 (CI = +/-0.048; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.118; p = 0.086)	0.027 (CI = +/-0.250; p = 0.818)	0.900	-2.02%	+0.71%
Frequency	2014.2	0.007 (CI = +/-0.017; p = 0.379)	0.073 (CI = +/-0.048; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.118; p = 0.086)	NA (CI = +/-NA; p = NA)	0.904	+0.71%	+0.71%
Frequency	2015.1	0.010 (CI = +/-0.019; p = 0.295)	0.069 (CI = +/-0.050; p = 0.010)	0.016 (CI = +/-0.004; p = 0.000)	-0.114 (CI = +/-0.128; p = 0.075)	NA (CI = +/-NA; p = NA)	0.902	+0.97%	+0.97%
Frequency	2015.2	0.010 (CI = +/-0.022; p = 0.333)	0.070 (CI = +/-0.054; p = 0.015)	0.016 (CI = +/-0.004; p = 0.000)	-0.117 (CI = +/-0.140; p = 0.094)	NA (CI = +/-NA; p = NA)	0.900	+1.04%	+1.04%
Frequency	2016.1	0.012 (CI = +/-0.026; p = 0.342)	0.069 (CI = +/-0.058; p = 0.024)	0.016 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.155; p = 0.108)	NA (CI = +/-NA; p = NA)	0.894	+1.18%	+1.18%
Frequency	2016.2	0.005 (CI = +/-0.029; p = 0.710)	0.060 (CI = +/-0.060; p = 0.049)	0.015 (CI = +/-0.004; p = 0.000)	-0.097 (CI = +/-0.164; p = 0.220)	NA (CI = +/-NA; p = NA)	0.903	+0.51%	+0.51%
Frequency	2017.1	0.006 (CI = +/-0.035; p = 0.699)	0.059 (CI = +/-0.065; p = 0.070)	0.016 (CI = +/-0.005; p = 0.000)	-0.101 (CI = +/-0.184; p = 0.248)	NA (CI = +/-NA; p = NA)	0.895	+0.62%	+0.62%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.057 (CI = +/-0.010; p = 0.000)	0.785	+5.88%
Loss Cost	2006.1	0.061 (CI = +/-0.010; p = 0.000)	0.819	+6.24%
Loss Cost	2006.2	0.061 (CI = +/-0.010; p = 0.000)	0.809	+6.29%
Loss Cost	2007.1	0.063 (CI = +/-0.010; p = 0.000)	0.818	+6.53%
Loss Cost	2007.2	0.064 (CI = +/-0.011; p = 0.000)	0.809	+6.60%
Loss Cost	2008.1	0.067 (CI = +/-0.011; p = 0.000)	0.827	+6.93%
Loss Cost	2008.2	0.068 (CI = +/-0.012; p = 0.000)	0.816	+6.99%
Loss Cost	2009.1	0.071 (CI = +/-0.012; p = 0.000)	0.838	+7.39%
Loss Cost	2009.2	0.073 (CI = +/-0.012; p = 0.000)	0.833	+7.53%
Loss Cost	2010.1	0.076 (CI = +/-0.012; p = 0.000)	0.848	+7.92%
Loss Cost	2010.2	0.076 (CI = +/-0.013; p = 0.000)	0.834	+7.94%
Loss Cost	2011.1	0.080 (CI = +/-0.014; p = 0.000)	0.847	+8.34%
Loss Cost	2011.2	0.080 (CI = +/-0.015; p = 0.000)	0.831	+8.31%
Loss Cost	2012.1	0.082 (CI = +/-0.016; p = 0.000)	0.827	+8.56%
Loss Cost	2012.2	0.082 (CI = +/-0.017; p = 0.000)	0.807	+8.52%
Loss Cost	2013.1	0.087 (CI = +/-0.018; p = 0.000)	0.828	+9.09%
Loss Cost	2013.2	0.086 (CI = +/-0.019; p = 0.000)	0.805	+9.02%
Loss Cost	2014.1	0.089 (CI = +/-0.021; p = 0.000)	0.794	+9.28%
Loss Cost	2014.2	0.084 (CI = +/-0.022; p = 0.000)	0.762	+8.76%
Loss Cost	2015.1	0.084 (CI = +/-0.025; p = 0.000)	0.733	+8.78%
Loss Cost	2015.2	0.081 (CI = +/-0.028; p = 0.000)	0.686	+8.44%
Loss Cost	2016.1	0.086 (CI = +/-0.031; p = 0.000)	0.683	+8.97%
Loss Cost	2016.2	0.079 (CI = +/-0.034; p = 0.000)	0.618	+8.17%
Loss Cost	2017.1	0.083 (CI = +/-0.038; p = 0.000)	0.601	+8.64%
Severity	2005.2	0.069 (CI = +/-0.008; p = 0.000)	0.883	+7.11%
Severity	2006.1	0.071 (CI = +/-0.008; p = 0.000)	0.896	+7.39%
Severity	2006.2	0.071 (CI = +/-0.009; p = 0.000)	0.888	+7.38%
Severity	2007.1	0.072 (CI = +/-0.009; p = 0.000)	0.883	+7.47%
Severity	2007.2	0.072 (CI = +/-0.010; p = 0.000)	0.874	+7.48%
Severity	2008.1	0.074 (CI = +/-0.010; p = 0.000)	0.876	+7.69%
Severity	2008.2	0.075 (CI = +/-0.011; p = 0.000)	0.868	+7.75%
Severity	2009.1	0.078 (CI = +/-0.010; p = 0.000)	0.887	+8.14%
Severity	2009.2	0.081 (CI = +/-0.011; p = 0.000)	0.894	+8.44%
Severity	2010.1	0.085 (CI = +/-0.010; p = 0.000)	0.910	+8.85%
Severity	2010.2	0.087 (CI = +/-0.011; p = 0.000)	0.914	+9.14%
Severity	2011.1	0.092 (CI = +/-0.010; p = 0.000)	0.930	+9.59%
Severity	2011.2	0.092 (CI = +/-0.011; p = 0.000)	0.924	+9.67%
Severity	2012.1	0.096 (CI = +/-0.011; p = 0.000)	0.937	+10.12%
Severity	2012.2	0.099 (CI = +/-0.011; p = 0.000)	0.938	+10.42%
Severity	2013.1	0.105 (CI = +/-0.009; p = 0.000)	0.967	+11.12%
Severity	2013.2	0.107 (CI = +/-0.009; p = 0.000)	0.964	+11.25%
Severity	2014.1	0.108 (CI = +/-0.010; p = 0.000)	0.960	+11.40%
Severity	2014.2	0.105 (CI = +/-0.011; p = 0.000)	0.958	+11.05%
Severity	2015.1	0.104 (CI = +/-0.012; p = 0.000)	0.951	+10.92%
Severity	2015.2	0.102 (CI = +/-0.013; p = 0.000)	0.942	+10.76%
Severity	2016.1	0.105 (CI = +/-0.014; p = 0.000)	0.941	+11.11%
Severity	2016.2	0.102 (CI = +/-0.015; p = 0.000)	0.933	+10.69%
Severity	2017.1	0.102 (CI = +/-0.017; p = 0.000)	0.920	+10.76%
Frequency	2005.2	-0.012 (CI = +/-0.007; p = 0.003)	0.195	-1.15%
Frequency	2006.1	-0.011 (CI = +/-0.008; p = 0.008)	0.159	-1.06%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.017)	0.133	-1.01%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.043)	0.091	-0.88%
Frequency	2007.2	-0.008 (CI = +/-0.009; p = 0.074)	0.068	-0.82%
Frequency	2008.1	-0.007 (CI = +/-0.009; p = 0.139)	0.039	-0.70%
Frequency	2008.2	-0.007 (CI = +/-0.010; p = 0.167)	0.032	-0.70%
Frequency	2009.1	-0.007 (CI = +/-0.011; p = 0.194)	0.025	-0.70%
Frequency	2009.2	-0.008 (CI = +/-0.011; p = 0.143)	0.042	-0.84%
Frequency	2010.1	-0.009 (CI = +/-0.012; p = 0.160)	0.037	-0.86%
Frequency	2010.2	-0.011 (CI = +/-0.013; p = 0.088)	0.074	-1.10%
Frequency	2011.1	-0.011 (CI = +/-0.014; p = 0.101)	0.068	-1.14%
Frequency	2011.2	-0.012 (CI = +/-0.015; p = 0.097)	0.073	-1.24%
Frequency	2012.1	-0.014 (CI = +/-0.016; p = 0.079)	0.090	-1.42%
Frequency	2012.2	-0.017 (CI = +/-0.017; p = 0.047)	0.130	-1.71%
Frequency	2013.1	-0.018 (CI = +/-0.019; p = 0.052)	0.129	-1.83%
Frequency	2013.2	-0.020 (CI = +/-0.020; p = 0.051)	0.137	-2.00%
Frequency	2014.1	-0.019 (CI = +/-0.022; p = 0.088)	0.100	-1.90%
Frequency	2014.2	-0.021 (CI = +/-0.025; p = 0.094)	0.101	-2.06%
Frequency	2015.1	-0.019 (CI = +/-0.028; p = 0.153)	0.064	-1.93%
Frequency	2015.2	-0.021 (CI = +/-0.031; p = 0.166)	0.061	-2.09%
Frequency	2016.1	-0.019 (CI = +/-0.035; p = 0.252)	0.025	-1.93%
Frequency	2016.2	-0.023 (CI = +/-0.039; p = 0.230)	0.037	-2.28%
Frequency	2017.1	-0.019 (CI = +/-0.045; p = 0.370)	-0.010	-1.92%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.014 (CI = +/-0.017; p = 0.108)	0.174 (CI = +/-0.065; p = 0.000)	0.096 (CI = +/-0.130; p = 0.146)	0.071 (CI = +/-0.024; p = 0.000)	0.924	+1.37%	+8.78%
Loss Cost	2006.1	0.018 (CI = +/-0.018; p = 0.046)	0.166 (CI = +/-0.065; p = 0.000)	0.082 (CI = +/-0.131; p = 0.211)	0.066 (CI = +/-0.025; p = 0.000)	0.927	+1.85%	+8.78%
Loss Cost	2006.2	0.016 (CI = +/-0.020; p = 0.102)	0.164 (CI = +/-0.067; p = 0.000)	0.087 (CI = +/-0.134; p = 0.196)	0.068 (CI = +/-0.026; p = 0.000)	0.924	+1.66%	+8.78%
Loss Cost	2007.1	0.015 (CI = +/-0.022; p = 0.168)	0.165 (CI = +/-0.069; p = 0.000)	0.089 (CI = +/-0.138; p = 0.196)	0.069 (CI = +/-0.028; p = 0.000)	0.922	+1.55%	+8.78%
Loss Cost	2007.2	0.013 (CI = +/-0.025; p = 0.276)	0.163 (CI = +/-0.071; p = 0.000)	0.094 (CI = +/-0.142; p = 0.188)	0.071 (CI = +/-0.030; p = 0.000)	0.917	+1.36%	+8.78%
Loss Cost	2008.1	0.015 (CI = +/-0.028; p = 0.280)	0.161 (CI = +/-0.074; p = 0.000)	0.090 (CI = +/-0.147; p = 0.221)	0.069 (CI = +/-0.033; p = 0.000)	0.916	+1.52%	+8.78%
Loss Cost	2008.2	0.012 (CI = +/-0.032; p = 0.433)	0.159 (CI = +/-0.076; p = 0.000)	0.096 (CI = +/-0.152; p = 0.209)	0.072 (CI = +/-0.037; p = 0.000)	0.910	+1.24%	+8.78%
Loss Cost	2009.1	0.017 (CI = +/-0.037; p = 0.357)	0.155 (CI = +/-0.079; p = 0.000)	0.087 (CI = +/-0.158; p = 0.267)	0.067 (CI = +/-0.041; p = 0.002)	0.909	+1.68%	+8.78%
Loss Cost	2009.2	0.020 (CI = +/-0.042; p = 0.351)	0.157 (CI = +/-0.081; p = 0.001)	0.083 (CI = +/-0.165; p = 0.311)	0.065 (CI = +/-0.046; p = 0.008)	0.904	+1.98%	+8.78%
Loss Cost	2010.1	0.024 (CI = +/-0.050; p = 0.331)	0.154 (CI = +/-0.085; p = 0.001)	0.076 (CI = +/-0.172; p = 0.375)	0.060 (CI = +/-0.054; p = 0.030)	0.902	+2.44%	+8.78%
Loss Cost	2010.2	0.019 (CI = +/-0.060; p = 0.520)	0.151 (CI = +/-0.088; p = 0.002)	0.082 (CI = +/-0.181; p = 0.355)	0.065 (CI = +/-0.063; p = 0.043)	0.893	+1.91%	+8.78%
Loss Cost	2011.1	0.026 (CI = +/-0.074; p = 0.475)	0.148 (CI = +/-0.092; p = 0.003)	0.074 (CI = +/-0.191; p = 0.430)	0.058 (CI = +/-0.076; p = 0.127)	0.890	+2.61%	+8.78%
Loss Cost	2011.2	0.015 (CI = +/-0.091; p = 0.744)	0.144 (CI = +/-0.095; p = 0.005)	0.085 (CI = +/-0.202; p = 0.391)	0.070 (CI = +/-0.094; p = 0.137)	0.878	+1.47%	+8.78%
Loss Cost	2012.1	-0.004 (CI = +/-0.119; p = 0.940)	0.150 (CI = +/-0.100; p = 0.005)	0.101 (CI = +/-0.216; p = 0.339)	0.089 (CI = +/-0.121; p = 0.143)	0.872	-0.43%	+8.78%
Loss Cost	2012.2	-0.035 (CI = +/-0.159; p = 0.655)	0.145 (CI = +/-0.103; p = 0.008)	0.121 (CI = +/-0.229; p = 0.285)	0.119 (CI = +/-0.161; p = 0.138)	0.859	-3.40%	+8.78%
Loss Cost	2013.1	0.012 (CI = +/-0.234; p = 0.914)	0.137 (CI = +/-0.109; p = 0.017)	0.096 (CI = +/-0.250; p = 0.429)	0.072 (CI = +/-0.235; p = 0.528)	0.856	+1.23%	+8.78%
Loss Cost	2013.2	0.027 (CI = +/-0.376; p = 0.879)	0.138 (CI = +/-0.114; p = 0.021)	0.091 (CI = +/-0.275; p = 0.492)	0.057 (CI = +/-0.376; p = 0.755)	0.836	+2.79%	+8.78%
Loss Cost	2014.1	0.210 (CI = +/-0.811; p = 0.591)	0.127 (CI = +/-0.125; p = 0.047)	0.059 (CI = +/-0.309; p = 0.692)	-0.126 (CI = +/-0.811; p = 0.747)	0.824	+23.35%	+8.78%
Loss Cost	2014.2	0.084 (CI = +/-0.023; p = 0.000)	0.127 (CI = +/-0.125; p = 0.047)	0.059 (CI = +/-0.309; p = 0.692)	NA (CI = +/-NA; p = NA)	0.792	+8.78%	+8.78%
Loss Cost	2015.1	0.084 (CI = +/-0.023; p = 0.000)	0.127 (CI = +/-0.125; p = 0.047)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.780	+8.78%	+8.78%
Loss Cost	2015.2	0.083 (CI = +/-0.026; p = 0.000)	0.124 (CI = +/-0.134; p = 0.066)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.735	+8.70%	+8.70%
Loss Cost	2016.1	0.086 (CI = +/-0.029; p = 0.000)	0.117 (CI = +/-0.142; p = 0.098)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.723	+8.97%	+8.97%
Loss Cost	2016.2	0.081 (CI = +/-0.033; p = 0.000)	0.103 (CI = +/-0.150; p = 0.161)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.648	+8.43%	+8.43%
Loss Cost	2017.1	0.083 (CI = +/-0.037; p = 0.000)	0.099 (CI = +/-0.162; p = 0.209)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.623	+8.64%	+8.64%
Severity	2005.2	0.030 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.056; p = 0.005)	0.012 (CI = +/-0.112; p = 0.824)	0.074 (CI = +/-0.020; p = 0.000)	0.957	+3.00%	+10.92%
Severity	2006.1	0.033 (CI = +/-0.016; p = 0.000)	0.079 (CI = +/-0.057; p = 0.008)	0.003 (CI = +/-0.113; p = 0.952)	0.071 (CI = +/-0.021; p = 0.000)	0.957	+3.31%	+10.92%
Severity	2006.2	0.027 (CI = +/-0.016; p = 0.002)	0.071 (CI = +/-0.055; p = 0.014)	0.019 (CI = +/-0.110; p = 0.727)	0.077 (CI = +/-0.021; p = 0.000)	0.958	+2.69%	+10.92%
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.024)	0.079 (CI = +/-0.054; p = 0.006)	0.035 (CI = +/-0.108; p = 0.510)	0.083 (CI = +/-0.022; p = 0.000)	0.960	+2.04%	+10.92%
Severity	2007.2	0.011 (CI = +/-0.018; p = 0.201)	0.069 (CI = +/-0.051; p = 0.009)	0.055 (CI = +/-0.102; p = 0.273)	0.092 (CI = +/-0.022; p = 0.000)	0.964	+1.14%	+10.92%
Severity	2008.1	0.006 (CI = +/-0.020; p = 0.520)	0.075 (CI = +/-0.051; p = 0.006)	0.067 (CI = +/-0.103; p = 0.193)	0.097 (CI = +/-0.023; p = 0.000)	0.965	+0.62%	+10.92%
Severity	2008.2	-0.005 (CI = +/-0.020; p = 0.643)	0.065 (CI = +/-0.048; p = 0.009)	0.088 (CI = +/-0.096; p = 0.071)	0.108 (CI = +/-0.023; p = 0.000)	0.969	-0.46%	+10.92%
Severity	2009.1	-0.003 (CI = +/-0.023; p = 0.759)	0.064 (CI = +/-0.050; p = 0.013)	0.086 (CI = +/-0.100; p = 0.089)	0.107 (CI = +/-0.026; p = 0.000)	0.968	-0.35%	+10.92%
Severity	2009.2	-0.004 (CI = +/-0.027; p = 0.784)	0.064 (CI = +/-0.052; p = 0.016)	0.086 (CI = +/-0.104; p = 0.102)	0.107 (CI = +/-0.029; p = 0.000)	0.967	-0.36%	+10.92%
Severity	2010.1	-0.003 (CI = +/-0.032; p = 0.837)	0.064 (CI = +/-0.054; p = 0.022)	0.085 (CI = +/-0.109; p = 0.121)	0.107 (CI = +/-0.034; p = 0.000)	0.966	-0.32%	+10.92%
Severity	2010.2	-0.005 (CI = +/-0.038; p = 0.771)	0.063 (CI = +/-0.056; p = 0.029)	0.088 (CI = +/-0.115; p = 0.125)	0.109 (CI = +/-0.040; p = 0.000)	0.964	-0.54%	+10.92%
Severity	2011.1	-0.003 (CI = +/-0.047; p = 0.895)	0.062 (CI = +/-0.059; p = 0.039)	0.085 (CI = +/-0.122; p = 0.160)	0.107 (CI = +/-0.049; p = 0.000)	0.963	-0.30%	+10.92%
Severity	2011.2	-0.034 (CI = +/-0.053; p = 0.195)	0.052 (CI = +/-0.055; p = 0.062)	0.115 (CI = +/-0.117; p = 0.053)	0.138 (CI = +/-0.054; p = 0.000)	0.966	-3.35%	+10.92%
Severity	2012.1	-0.043 (CI = +/-0.069; p = 0.214)	0.055 (CI = +/-0.058; p = 0.062)	0.123 (CI = +/-0.125; p = 0.054)	0.146 (CI = +/-0.070; p = 0.000)	0.965	-4.18%	+10.92%
Severity	2012.2	-0.064 (CI = +/-0.092; p = 0.159)	0.051 (CI = +/-0.060; p = 0.088)	0.137 (CI = +/-0.133; p = 0.044)	0.168 (CI = +/-0.093; p = 0.001)	0.963	-6.24%	+10.92%
Severity	2013.1	0.017 (CI = +/-0.125; p = 0.776)	0.038 (CI = +/-0.058; p = 0.192)	0.094 (CI = +/-0.133; p = 0.154)	0.087 (CI = +/-0.125; p = 0.164)	0.968	+1.73%	+10.92%
Severity	2013.2	0.042 (CI = +/-0.199; p = 0.665)	0.039 (CI = +/-0.061; p = 0.192)	0.087 (CI = +/-0.146; p = 0.227)	0.062 (CI = +/-0.200; p = 0.521)	0.964	+4.25%	+10.92%
Severity	2014.1	0.228 (CI = +/-0.419; p = 0.265)	0.028 (CI = +/-0.065; p = 0.381)	0.053 (CI = +/-0.160; p = 0.491)	-0.125 (CI = +/-0.420; p = 0.537)	0.962	+25.67%	+10.92%
Severity	2014.2	0.104 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.065; p = 0.381)	0.053 (CI = +/-0.160; p = 0.491)	NA (CI = +/-NA; p = NA)	0.956	+10.92%	+10.92%
Severity	2015.1	0.104 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.065; p = 0.381)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.950	+10.92%	+10.92%
Severity	2015.2	0.103 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.069; p = 0.466)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.941	+10.81%	+10.81%
Severity	2016.1	0.105 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.071; p = 0.627)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.938	+11.11%	+11.11%
Severity	2016.2	0.102 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.073; p = 0.858)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.928	+10.71%	+10.71%
Severity	2017.1	0.102 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.079; p = 0.893)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.914	+10.76%	+10.76%
Frequency	2005.2	-0.016 (CI = +/-0.020; p = 0.118)	0.090 (CI = +/-0.078; p = 0.025)	0.083 (CI = +/-0.156; p = 0.286)	-0.004 (CI = +/-0.028; p = 0.797)	0.268	-1.57%	-1.93%
Frequency	2006.1	-0.014 (CI = +/-0.022; p = 0.201)	0.087 (CI = +/-0.080; p = 0.034)	0.078 (CI = +/-0.160; p = 0.327)	-0.005 (CI = +/-0.030; p = 0.723)	0.224	-1.41%	-1.93%
Frequency	2006.2	-0.010 (CI = +/-0.024; p = 0.402)	0.093 (CI = +/-0.082; p = 0.027)	0.068 (CI = +/-0.163; p = 0.403)	-0.009 (CI = +/-0.032; p = 0.550)	0.212	-1.00%	-1.93%
Frequency	2007.1	-0.005 (CI = +/-0.027; p = 0.714)	0.086 (CI = +/-0.083; p = 0.043)	0.054 (CI = +/-0.166; p = 0.510)	-0.015 (CI = +/-0.034; p = 0.380)	0.165	-0.48%	-1.93%
Frequency	2007.2	0.002 (CI = +/-0.029; p = 0.881)	0.094 (CI = +/-0.084; p = 0.030)	0.038 (CI = +/-0.167; p = 0.643)	-0.022 (CI = +/-0.036; p = 0.224)	0.174	+0.22%	-1.93%
Frequency	2008.1	0.009 (CI = +/-0.033; p = 0.580)	0.086 (CI = +/-0.085; p = 0.048)	0.023 (CI = +/-0.171; p = 0.782)	-0.028 (CI = +/-0.038; p = 0.142)	0.155	+0.89%	-1.93%
Frequency	2008.2	0.017 (CI = +/-0.036; p = 0.347)	0.093 (CI = +/-0.087; p = 0.036)	0.008 (CI = +/-0.174; p = 0.928)	-0.036 (CI = +/-0.042; p = 0.084)	0.178	+1.71%	-1.93%
Frequency	2009.1	0.020 (CI = +/-0.042; p = 0.330)	0.090 (CI = +/-0.090; p = 0.049)	0.001 (CI = +/-0.181; p = 0.987)	-0.040 (CI = +/-0.047; p = 0.093)	0.173	+2.04%	-1.93%
Frequency	2009.2	0.023 (CI = +/-0.048; p = 0.334)	0.092 (CI = +/-0.093; p = 0.052)	-0.003 (CI = +/-0.188; p = 0.971)	-0.043 (CI = +/-0.053; p = 0.109)	0.167	+2.35%	-1.93%
Frequency	2010.1	0.027 (CI = +/-0.057; p = 0.336)	0.090 (CI = +/-0.097; p = 0.069)	-0.010 (CI = +/-0.197; p = 0.919)	-0.047 (CI = +/-0.061; p = 0.129)	0.162	+2.77%	-1.93%
Frequency	2010.2	0.024 (CI = +/-0.069; p = 0.470)	0.088 (CI = +/-0.101; p = 0.083)	-0.006 (CI = +/-0.207; p = 0.953)	-0.044 (CI = +/-0.072; p = 0.221)	0.143	+2.46%	-1.93%
Frequency	2011.1	0.029 (CI = +/-0.085; p = 0.487)	0.086 (CI = +/-0.106; p = 0.105)	-0.011 (CI = +/-0.219; p = 0.916)	-0.048 (CI = +/-0.088; p = 0.265)	0.134	+2.93%	-1.93%
Frequency	2011.2	0.049 (CI = +/-0.104; p = 0.343)	0.092 (CI = +/-0.109; p = 0.093)	-0.031 (CI = +/-0.230; p = 0.785)	-0.068 (CI = +/-0.107; p = 0.199)	0.147	+4.99%	-1.93%
Frequency	2012.1	0.038 (CI = +/-0.137; p = 0.565)	0.095 (CI = +/-0.115; p = 0.098)	-0.022 (CI = +/-0.247; p = 0.857)	-0.058 (CI = +/-0.139; p = 0.395)	0.143	+3.91%	-1.93%
Frequency	2012.2	0.030 (CI = +/-0.184; p = 0.738)	0.094 (CI = +/-0.120; p = 0.117)	-0.016 (CI = +/-0.266; p = 0.900)	-0.049 (CI = +/-0.186; p = 0.585)	0.131	+3.04%	-1.93%
Frequency	2013.1	-0.005 (CI = +/-0.273; p = 0.970)	0.100 (CI = +/-0.127; p = 0.117)	0.002 (CI = +/-0.291; p = 0.989)	-0.015 (CI = +/-0.274; p = 0.912)	0.125	-0.49%	-1.93%
Frequency	2013.2	-0.014 (CI = +/-0.437; p = 0.947)	0.099 (CI = +/-0.133; p = 0.134)	0.005 (CI = +/-0.320; p = 0.975)	-0.005 (CI = +/-0.438; p = 0.980)	0.114	-1.40%	-1.93%
Frequency	2014.1	-0.019 (CI = +/-0.953; p = 0.968)	0.099 (CI = +/-0.147; p = 0.171)	0.006 (CI = +/-0.363; p = 0.974)	-0.001 (CI = +/-0.953; p = 0.998)	0.064	-1.84%	-1.93%
Frequency	2014.2	-0.019 (CI = +/-0.027; p = 0.143)	0.099 (CI = +/-0.147; p = 0.171)	0.006 (CI = +/-0.363; p = 0.974)	NA (CI = +/-NA; p = NA)	0.107	-1.93%	-1.93%
Frequency	2015.1	-0.019 (CI = +/-0.027; p = 0.143)	0.099 (CI = +/-0.147; p = 0.171)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.119	-1.93%	-1.93%
Frequency	2015.2	-0.019 (CI = +/-0.030; p = 0.197)	0.100 (CI = +/-0.158; p = 0.195)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.108	-1.91%	-1.91%
Frequency	2016.1	-0.019 (CI = +/-0.034; p = 0.244)	0.101 (CI = +/-0.168; p = 0.220)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.066	-1.93%	-1.93%
Frequency	2016.2	-0.021 (CI = +/-0.039; p = 0.276)	0.097 (CI = +/-0.182; p = 0.270)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.059	-2.06%	-2.06%
Frequency	2017.1	-0.019 (CI = +/-0.045; p = 0.370)	0.094 (CI = +/-0.196; p = 0.319)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.004	-1.92%	-1.92%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.049 (CI = +/-0.017; p = 0.000)	0.174 (CI = +/-0.093; p = 0.001)	0.113 (CI = +/-0.186; p = 0.225)	0.844	+5.01%
Loss Cost	2006.1	0.054 (CI = +/-0.017; p = 0.000)	0.157 (CI = +/-0.089; p = 0.001)	0.081 (CI = +/-0.179; p = 0.364)	0.864	+5.55%
Loss Cost	2006.2	0.056 (CI = +/-0.017; p = 0.000)	0.164 (CI = +/-0.091; p = 0.001)	0.070 (CI = +/-0.181; p = 0.437)	0.859	+5.75%
Loss Cost	2007.1	0.059 (CI = +/-0.018; p = 0.000)	0.155 (CI = +/-0.092; p = 0.002)	0.055 (CI = +/-0.183; p = 0.542)	0.861	+6.03%
Loss Cost	2007.2	0.061 (CI = +/-0.019; p = 0.000)	0.163 (CI = +/-0.094; p = 0.001)	0.044 (CI = +/-0.185; p = 0.628)	0.857	+6.28%
Loss Cost	2008.1	0.065 (CI = +/-0.019; p = 0.000)	0.151 (CI = +/-0.093; p = 0.002)	0.027 (CI = +/-0.182; p = 0.762)	0.866	+6.67%
Loss Cost	2008.2	0.067 (CI = +/-0.019; p = 0.000)	0.159 (CI = +/-0.094; p = 0.002)	0.019 (CI = +/-0.183; p = 0.832)	0.862	+6.91%
Loss Cost	2009.1	0.071 (CI = +/-0.019; p = 0.000)	0.144 (CI = +/-0.092; p = 0.003)	0.006 (CI = +/-0.177; p = 0.948)	0.874	+7.33%
Loss Cost	2009.2	0.074 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.092; p = 0.002)	-0.001 (CI = +/-0.173; p = 0.995)	0.878	+7.65%
Loss Cost	2010.1	0.077 (CI = +/-0.019; p = 0.000)	0.145 (CI = +/-0.091; p = 0.003)	-0.005 (CI = +/-0.169; p = 0.950)	0.885	+7.97%
Loss Cost	2010.2	0.078 (CI = +/-0.020; p = 0.000)	0.151 (CI = +/-0.094; p = 0.003)	-0.005 (CI = +/-0.171; p = 0.955)	0.877	+8.11%
Loss Cost	2011.1	0.080 (CI = +/-0.020; p = 0.000)	0.140 (CI = +/-0.094; p = 0.005)	-0.002 (CI = +/-0.168; p = 0.984)	0.882	+8.35%
Loss Cost	2011.2	0.081 (CI = +/-0.020; p = 0.000)	0.144 (CI = +/-0.098; p = 0.006)	0.002 (CI = +/-0.172; p = 0.984)	0.871	+8.43%
Loss Cost	2012.1	0.082 (CI = +/-0.021; p = 0.000)	0.140 (CI = +/-0.102; p = 0.009)	0.006 (CI = +/-0.177; p = 0.940)	0.864	+8.50%
Loss Cost	2012.2	0.082 (CI = +/-0.022; p = 0.000)	0.145 (CI = +/-0.107; p = 0.010)	0.014 (CI = +/-0.184; p = 0.873)	0.849	+8.56%
Loss Cost	2013.1	0.084 (CI = +/-0.021; p = 0.000)	0.131 (CI = +/-0.105; p = 0.017)	0.046 (CI = +/-0.184; p = 0.610)	0.861	+8.72%
Loss Cost	2013.2	0.084 (CI = +/-0.022; p = 0.000)	0.138 (CI = +/-0.111; p = 0.017)	0.064 (CI = +/-0.200; p = 0.510)	0.844	+8.76%
Loss Cost	2014.1	0.084 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.115; p = 0.026)	0.090 (CI = +/-0.228; p = 0.417)	0.834	+8.79%
Loss Cost	2014.2	0.084 (CI = +/-0.023; p = 0.000)	0.127 (CI = +/-0.125; p = 0.047)	0.059 (CI = +/-0.309; p = 0.692)	0.792	+8.78%
Loss Cost	2015.1	0.084 (CI = +/-0.023; p = 0.000)	0.127 (CI = +/-0.125; p = 0.047)	NA (CI = +/-NA; p = NA)	0.780	+8.78%
Loss Cost	2015.2	0.083 (CI = +/-0.026; p = 0.000)	0.124 (CI = +/-0.134; p = 0.066)	NA (CI = +/-NA; p = NA)	0.735	+8.70%
Loss Cost	2016.1	0.086 (CI = +/-0.029; p = 0.000)	0.117 (CI = +/-0.142; p = 0.098)	NA (CI = +/-NA; p = NA)	0.723	+8.97%
Loss Cost	2016.2	0.081 (CI = +/-0.033; p = 0.000)	0.103 (CI = +/-0.150; p = 0.161)	NA (CI = +/-NA; p = NA)	0.648	+8.43%
Loss Cost	2017.1	0.083 (CI = +/-0.037; p = 0.000)	0.099 (CI = +/-0.162; p = 0.209)	NA (CI = +/-NA; p = NA)	0.623	+8.64%
Severity	2005.2	0.067 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.090; p = 0.067)	0.031 (CI = +/-0.179; p = 0.729)	0.888	+6.89%
Severity	2006.1	0.071 (CI = +/-0.016; p = 0.000)	0.069 (CI = +/-0.087; p = 0.115)	0.002 (CI = +/-0.174; p = 0.978)	0.898	+7.37%
Severity	2006.2	0.071 (CI = +/-0.017; p = 0.000)	0.071 (CI = +/-0.090; p = 0.119)	0.000 (CI = +/-0.179; p = 0.999)	0.890	+7.41%
Severity	2007.1	0.073 (CI = +/-0.018; p = 0.000)	0.067 (CI = +/-0.092; p = 0.148)	-0.006 (CI = +/-0.183; p = 0.947)	0.884	+7.53%
Severity	2007.2	0.073 (CI = +/-0.019; p = 0.000)	0.069 (CI = +/-0.095; p = 0.148)	-0.009 (CI = +/-0.188; p = 0.921)	0.875	+7.60%
Severity	2008.1	0.076 (CI = +/-0.020; p = 0.000)	0.060 (CI = +/-0.096; p = 0.212)	-0.022 (CI = +/-0.189; p = 0.813)	0.875	+7.90%
Severity	2008.2	0.077 (CI = +/-0.020; p = 0.000)	0.065 (CI = +/-0.099; p = 0.187)	-0.027 (CI = +/-0.192; p = 0.772)	0.867	+8.06%
Severity	2009.1	0.082 (CI = +/-0.020; p = 0.000)	0.048 (CI = +/-0.095; p = 0.308)	-0.044 (CI = +/-0.181; p = 0.623)	0.885	+8.58%
Severity	2009.2	0.086 (CI = +/-0.019; p = 0.000)	0.064 (CI = +/-0.091; p = 0.159)	-0.052 (CI = +/-0.172; p = 0.539)	0.896	+9.02%
Severity	2010.1	0.090 (CI = +/-0.018; p = 0.000)	0.048 (CI = +/-0.087; p = 0.266)	-0.058 (CI = +/-0.161; p = 0.461)	0.910	+9.45%
Severity	2010.2	0.093 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.084; p = 0.135)	-0.057 (CI = +/-0.153; p = 0.448)	0.918	+9.78%
Severity	2011.1	0.096 (CI = +/-0.017; p = 0.000)	0.047 (CI = +/-0.079; p = 0.230)	-0.053 (CI = +/-0.142; p = 0.447)	0.930	+10.13%
Severity	2011.2	0.097 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.082; p = 0.200)	-0.049 (CI = +/-0.144; p = 0.487)	0.925	+10.21%
Severity	2012.1	0.099 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.078; p = 0.324)	-0.034 (CI = +/-0.136; p = 0.610)	0.935	+10.45%
Severity	2012.2	0.101 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.077; p = 0.179)	-0.014 (CI = +/-0.133; p = 0.831)	0.938	+10.60%
Severity	2013.1	0.103 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.059; p = 0.296)	0.033 (CI = +/-0.102; p = 0.502)	0.966	+10.84%
Severity	2013.2	0.103 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.059; p = 0.184)	0.057 (CI = +/-0.107; p = 0.282)	0.965	+10.90%
Severity	2014.1	0.104 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.060; p = 0.257)	0.084 (CI = +/-0.119; p = 0.155)	0.963	+10.94%
Severity	2014.2	0.104 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.065; p = 0.381)	0.053 (CI = +/-0.160; p = 0.491)	0.956	+10.92%
Severity	2015.1	0.104 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.065; p = 0.381)	NA (CI = +/-NA; p = NA)	0.950	+10.92%
Severity	2015.2	0.103 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.069; p = 0.466)	NA (CI = +/-NA; p = NA)	0.941	+10.81%
Severity	2016.1	0.105 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.071; p = 0.627)	NA (CI = +/-NA; p = NA)	0.938	+11.11%
Severity	2016.2	0.102 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.073; p = 0.858)	NA (CI = +/-NA; p = NA)	0.928	+10.71%
Severity	2017.1	0.102 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.079; p = 0.893)	NA (CI = +/-NA; p = NA)	0.914	+10.76%
Frequency	2005.2	-0.018 (CI = +/-0.014; p = 0.015)	0.090 (CI = +/-0.077; p = 0.023)	0.082 (CI = +/-0.154; p = 0.284)	0.288	-1.75%
Frequency	2006.1	-0.017 (CI = +/-0.015; p = 0.025)	0.088 (CI = +/-0.079; p = 0.030)	0.078 (CI = +/-0.158; p = 0.320)	0.244	-1.69%
Frequency	2006.2	-0.016 (CI = +/-0.015; p = 0.049)	0.093 (CI = +/-0.081; p = 0.025)	0.070 (CI = +/-0.161; p = 0.382)	0.228	-1.54%
Frequency	2007.1	-0.014 (CI = +/-0.016; p = 0.087)	0.088 (CI = +/-0.083; p = 0.038)	0.061 (CI = +/-0.164; p = 0.451)	0.170	-1.39%
Frequency	2007.2	-0.012 (CI = +/-0.017; p = 0.145)	0.094 (CI = +/-0.084; p = 0.031)	0.053 (CI = +/-0.167; p = 0.517)	0.159	-1.23%
Frequency	2008.1	-0.011 (CI = +/-0.018; p = 0.196)	0.090 (CI = +/-0.087; p = 0.042)	0.049 (CI = +/-0.170; p = 0.560)	0.118	-1.14%
Frequency	2008.2	-0.011 (CI = +/-0.019; p = 0.247)	0.093 (CI = +/-0.090; p = 0.043)	0.046 (CI = +/-0.174; p = 0.589)	0.112	-1.06%
Frequency	2009.1	-0.012 (CI = +/-0.019; p = 0.230)	0.096 (CI = +/-0.093; p = 0.042)	0.050 (CI = +/-0.178; p = 0.572)	0.110	-1.15%
Frequency	2009.2	-0.013 (CI = +/-0.020; p = 0.210)	0.092 (CI = +/-0.096; p = 0.059)	0.052 (CI = +/-0.181; p = 0.563)	0.111	-1.25%
Frequency	2010.1	-0.014 (CI = +/-0.021; p = 0.191)	0.097 (CI = +/-0.099; p = 0.056)	0.053 (CI = +/-0.184; p = 0.556)	0.112	-1.35%
Frequency	2010.2	-0.015 (CI = +/-0.021; p = 0.152)	0.088 (CI = +/-0.102; p = 0.086)	0.053 (CI = +/-0.185; p = 0.563)	0.123	-1.52%
Frequency	2011.1	-0.016 (CI = +/-0.022; p = 0.142)	0.093 (CI = +/-0.105; p = 0.082)	0.051 (CI = +/-0.188; p = 0.579)	0.123	-1.61%
Frequency	2011.2	-0.016 (CI = +/-0.023; p = 0.154)	0.092 (CI = +/-0.110; p = 0.097)	0.051 (CI = +/-0.194; p = 0.591)	0.118	-1.62%
Frequency	2012.1	-0.018 (CI = +/-0.023; p = 0.125)	0.102 (CI = +/-0.112; p = 0.073)	0.040 (CI = +/-0.196; p = 0.673)	0.153	-1.76%
Frequency	2012.2	-0.019 (CI = +/-0.024; p = 0.117)	0.094 (CI = +/-0.117; p = 0.110)	0.028 (CI = +/-0.203; p = 0.775)	0.161	-1.85%
Frequency	2013.1	-0.019 (CI = +/-0.024; p = 0.111)	0.101 (CI = +/-0.121; p = 0.097)	0.012 (CI = +/-0.212; p = 0.905)	0.170	-1.92%
Frequency	2013.2	-0.019 (CI = +/-0.025; p = 0.120)	0.099 (CI = +/-0.129; p = 0.123)	0.007 (CI = +/-0.233; p = 0.947)	0.163	-1.93%
Frequency	2014.1	-0.019 (CI = +/-0.026; p = 0.131)	0.099 (CI = +/-0.135; p = 0.139)	0.006 (CI = +/-0.267; p = 0.963)	0.119	-1.93%
Frequency	2014.2	-0.019 (CI = +/-0.027; p = 0.143)	0.099 (CI = +/-0.147; p = 0.171)	0.006 (CI = +/-0.363; p = 0.974)	0.107	-1.93%
Frequency	2015.1	-0.019 (CI = +/-0.027; p = 0.143)	0.099 (CI = +/-0.147; p = 0.171)	NA (CI = +/-NA; p = NA)	0.119	-1.93%
Frequency	2015.2	-0.019 (CI = +/-0.030; p = 0.197)	0.100 (CI = +/-0.158; p = 0.195)	NA (CI = +/-NA; p = NA)	0.108	-1.91%
Frequency	2016.1	-0.019 (CI = +/-0.034; p = 0.244)	0.101 (CI = +/-0.168; p = 0.220)	NA (CI = +/-NA; p = NA)	0.066	-1.93%
Frequency	2016.2	-0.021 (CI = +/-0.039; p = 0.276)	0.097 (CI = +/-0.182; p = 0.270)	NA (CI = +/-NA; p = NA)	0.059	-2.06%
Frequency	2017.1	-0.019 (CI = +/-0.045; p = 0.370)	0.094 (CI = +/-0.196; p = 0.319)	NA (CI = +/-NA; p = NA)	-0.004	-1.92%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
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	0.170 (CI = +/-0.073; p = 0.000)	0.104 (CI = +/-0.012; p = 0.000)	0.903	0.00%	+10.94%
Loss Cost	2006.1	0.169 (CI = +/-0.076; p = 0.000)	0.104 (CI = +/-0.012; p = 0.000)	0.902	0.00%	+10.96%
Loss Cost	2006.2	0.160 (CI = +/-0.076; p = 0.000)	0.103 (CI = +/-0.012; p = 0.000)	0.902	0.00%	+10.83%
Loss Cost	2007.1	0.167 (CI = +/-0.077; p = 0.000)	0.102 (CI = +/-0.012; p = 0.000)	0.903	0.00%	+10.73%
Loss Cost	2007.2	0.159 (CI = +/-0.077; p = 0.000)	0.101 (CI = +/-0.012; p = 0.000)	0.902	0.00%	+10.62%
Loss Cost	2008.1	0.163 (CI = +/-0.080; p = 0.000)	0.101 (CI = +/-0.012; p = 0.000)	0.901	0.00%	+10.57%
Loss Cost	2008.2	0.155 (CI = +/-0.081; p = 0.000)	0.099 (CI = +/-0.012; p = 0.000)	0.898	0.00%	+10.45%
Loss Cost	2009.1	0.157 (CI = +/-0.083; p = 0.001)	0.099 (CI = +/-0.013; p = 0.000)	0.897	0.00%	+10.43%
Loss Cost	2009.2	0.153 (CI = +/-0.086; p = 0.001)	0.099 (CI = +/-0.013; p = 0.000)	0.892	0.00%	+10.37%
Loss Cost	2010.1	0.156 (CI = +/-0.089; p = 0.001)	0.098 (CI = +/-0.014; p = 0.000)	0.890	0.00%	+10.31%
Loss Cost	2010.2	0.147 (CI = +/-0.090; p = 0.003)	0.097 (CI = +/-0.014; p = 0.000)	0.885	0.00%	+10.14%
Loss Cost	2011.1	0.150 (CI = +/-0.094; p = 0.003)	0.096 (CI = +/-0.014; p = 0.000)	0.882	0.00%	+10.08%
Loss Cost	2011.2	0.140 (CI = +/-0.095; p = 0.006)	0.094 (CI = +/-0.015; p = 0.000)	0.876	0.00%	+9.88%
Loss Cost	2012.1	0.149 (CI = +/-0.098; p = 0.005)	0.093 (CI = +/-0.015; p = 0.000)	0.874	0.00%	+9.71%
Loss Cost	2012.2	0.141 (CI = +/-0.101; p = 0.008)	0.091 (CI = +/-0.016; p = 0.000)	0.863	0.00%	+9.55%
Loss Cost	2013.1	0.137 (CI = +/-0.105; p = 0.013)	0.092 (CI = +/-0.017; p = 0.000)	0.859	0.00%	+9.63%
Loss Cost	2013.2	0.132 (CI = +/-0.110; p = 0.022)	0.091 (CI = +/-0.018; p = 0.000)	0.842	0.00%	+9.49%
Loss Cost	2014.1	0.136 (CI = +/-0.116; p = 0.024)	0.090 (CI = +/-0.019; p = 0.000)	0.831	0.00%	+9.37%
Loss Cost	2014.2	0.122 (CI = +/-0.119; p = 0.045)	0.086 (CI = +/-0.021; p = 0.000)	0.802	0.00%	+8.96%
Loss Cost	2015.1	0.127 (CI = +/-0.125; p = 0.047)	0.084 (CI = +/-0.023; p = 0.000)	0.780	0.00%	+8.78%
Loss Cost	2015.2	0.124 (CI = +/-0.134; p = 0.066)	0.083 (CI = +/-0.026; p = 0.000)	0.735	0.00%	+8.70%
Loss Cost	2016.1	0.117 (CI = +/-0.142; p = 0.098)	0.086 (CI = +/-0.029; p = 0.000)	0.723	0.00%	+8.97%
Loss Cost	2016.2	0.103 (CI = +/-0.150; p = 0.161)	0.081 (CI = +/-0.033; p = 0.000)	0.648	0.00%	+8.43%
Loss Cost	2017.1	0.099 (CI = +/-0.162; p = 0.209)	0.083 (CI = +/-0.037; p = 0.000)	0.623	0.00%	+8.64%
Severity	2005.2	0.081 (CI = +/-0.073; p = 0.032)	0.122 (CI = +/-0.012; p = 0.000)	0.925	0.00%	+12.95%
Severity	2006.1	0.085 (CI = +/-0.075; p = 0.027)	0.121 (CI = +/-0.012; p = 0.000)	0.924	0.00%	+12.89%
Severity	2006.2	0.068 (CI = +/-0.068; p = 0.050)	0.119 (CI = +/-0.011; p = 0.000)	0.937	0.00%	+12.63%
Severity	2007.1	0.083 (CI = +/-0.062; p = 0.011)	0.117 (CI = +/-0.010; p = 0.000)	0.947	0.00%	+12.42%
Severity	2007.2	0.067 (CI = +/-0.055; p = 0.019)	0.115 (CI = +/-0.009; p = 0.000)	0.958	0.00%	+12.19%
Severity	2008.1	0.075 (CI = +/-0.054; p = 0.008)	0.114 (CI = +/-0.008; p = 0.000)	0.961	0.00%	+12.06%
Severity	2008.2	0.063 (CI = +/-0.050; p = 0.014)	0.112 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+11.87%
Severity	2009.1	0.063 (CI = +/-0.051; p = 0.018)	0.112 (CI = +/-0.008; p = 0.000)	0.966	0.00%	+11.88%
Severity	2009.2	0.062 (CI = +/-0.053; p = 0.024)	0.112 (CI = +/-0.008; p = 0.000)	0.965	0.00%	+11.87%
Severity	2010.1	0.063 (CI = +/-0.055; p = 0.028)	0.112 (CI = +/-0.008; p = 0.000)	0.963	0.00%	+11.86%
Severity	2010.2	0.060 (CI = +/-0.057; p = 0.039)	0.112 (CI = +/-0.009; p = 0.000)	0.962	0.00%	+11.81%
Severity	2011.1	0.061 (CI = +/-0.060; p = 0.046)	0.112 (CI = +/-0.009; p = 0.000)	0.960	0.00%	+11.81%
Severity	2011.2	0.050 (CI = +/-0.057; p = 0.087)	0.110 (CI = +/-0.009; p = 0.000)	0.963	0.00%	+11.60%
Severity	2012.1	0.049 (CI = +/-0.060; p = 0.104)	0.110 (CI = +/-0.009; p = 0.000)	0.961	0.00%	+11.61%
Severity	2012.2	0.048 (CI = +/-0.063; p = 0.129)	0.110 (CI = +/-0.010; p = 0.000)	0.958	0.00%	+11.58%
Severity	2013.1	0.038 (CI = +/-0.062; p = 0.214)	0.112 (CI = +/-0.010; p = 0.000)	0.962	0.00%	+11.80%
Severity	2013.2	0.032 (CI = +/-0.064; p = 0.304)	0.110 (CI = +/-0.010; p = 0.000)	0.959	0.00%	+11.66%
Severity	2014.1	0.038 (CI = +/-0.066; p = 0.247)	0.109 (CI = +/-0.011; p = 0.000)	0.955	0.00%	+11.52%
Severity	2014.2	0.023 (CI = +/-0.062; p = 0.446)	0.105 (CI = +/-0.011; p = 0.000)	0.957	0.00%	+11.09%
Severity	2015.1	0.028 (CI = +/-0.065; p = 0.381)	0.104 (CI = +/-0.012; p = 0.000)	0.950	0.00%	+10.92%
Severity	2015.2	0.024 (CI = +/-0.069; p = 0.466)	0.103 (CI = +/-0.013; p = 0.000)	0.941	0.00%	+10.81%
Severity	2016.1	0.016 (CI = +/-0.071; p = 0.627)	0.105 (CI = +/-0.014; p = 0.000)	0.938	0.00%	+11.11%
Severity	2016.2	0.006 (CI = +/-0.073; p = 0.858)	0.102 (CI = +/-0.016; p = 0.000)	0.928	0.00%	+10.71%
Severity	2017.1	0.005 (CI = +/-0.079; p = 0.893)	0.102 (CI = +/-0.018; p = 0.000)	0.914	0.00%	+10.76%
Frequency	2005.2	0.090 (CI = +/-0.078; p = 0.026)	-0.018 (CI = +/-0.012; p = 0.006)	0.256	0.00%	-1.79%
Frequency	2006.1	0.084 (CI = +/-0.080; p = 0.040)	-0.017 (CI = +/-0.013; p = 0.008)	0.229	0.00%	-1.71%
Frequency	2006.2	0.092 (CI = +/-0.080; p = 0.025)	-0.016 (CI = +/-0.013; p = 0.013)	0.238	0.00%	-1.60%
Frequency	2007.1	0.084 (CI = +/-0.081; p = 0.041)	-0.015 (CI = +/-0.013; p = 0.020)	0.205	0.00%	-1.50%
Frequency	2007.2	0.092 (CI = +/-0.081; p = 0.027)	-0.014 (CI = +/-0.013; p = 0.031)	0.214	0.00%	-1.39%
Frequency	2008.1	0.087 (CI = +/-0.083; p = 0.041)	-0.013 (CI = +/-0.013; p = 0.043)	0.185	0.00%	-1.33%
Frequency	2008.2	0.092 (CI = +/-0.086; p = 0.037)	-0.013 (CI = +/-0.013; p = 0.058)	0.186	0.00%	-1.27%
Frequency	2009.1	0.094 (CI = +/-0.089; p = 0.039)	-0.013 (CI = +/-0.014; p = 0.060)	0.182	0.00%	-1.30%
Frequency	2009.2	0.091 (CI = +/-0.092; p = 0.053)	-0.013 (CI = +/-0.014; p = 0.061)	0.180	0.00%	-1.34%
Frequency	2010.1	0.094 (CI = +/-0.095; p = 0.053)	-0.014 (CI = +/-0.015; p = 0.061)	0.179	0.00%	-1.38%
Frequency	2010.2	0.087 (CI = +/-0.098; p = 0.080)	-0.015 (CI = +/-0.015; p = 0.050)	0.182	0.00%	-1.50%
Frequency	2011.1	0.090 (CI = +/-0.102; p = 0.080)	-0.016 (CI = +/-0.016; p = 0.051)	0.179	0.00%	-1.55%
Frequency	2011.2	0.090 (CI = +/-0.106; p = 0.091)	-0.015 (CI = +/-0.016; p = 0.064)	0.176	0.00%	-1.54%
Frequency	2012.1	0.100 (CI = +/-0.109; p = 0.070)	-0.017 (CI = +/-0.017; p = 0.048)	0.204	0.00%	-1.70%
Frequency	2012.2	0.093 (CI = +/-0.113; p = 0.101)	-0.018 (CI = +/-0.018; p = 0.044)	0.208	0.00%	-1.82%
Frequency	2013.1	0.099 (CI = +/-0.118; p = 0.094)	-0.020 (CI = +/-0.019; p = 0.042)	0.212	0.00%	-1.94%
Frequency	2013.2	0.099 (CI = +/-0.124; p = 0.110)	-0.020 (CI = +/-0.020; p = 0.056)	0.207	0.00%	-1.94%
Frequency	2014.1	0.099 (CI = +/-0.131; p = 0.131)	-0.019 (CI = +/-0.022; p = 0.078)	0.168	0.00%	-1.93%
Frequency	2014.2	0.099 (CI = +/-0.139; p = 0.151)	-0.019 (CI = +/-0.024; p = 0.108)	0.160	0.00%	-1.91%
Frequency	2015.1	0.099 (CI = +/-0.147; p = 0.171)	-0.019 (CI = +/-0.027; p = 0.143)	0.119	0.00%	-1.93%
Frequency	2015.2	0.100 (CI = +/-0.158; p = 0.195)	-0.019 (CI = +/-0.030; p = 0.197)	0.108	0.00%	-1.91%
Frequency	2016.1	0.101 (CI = +/-0.168; p = 0.220)	-0.019 (CI = +/-0.034; p = 0.244)	0.066	0.00%	-1.93%
Frequency	2016.2	0.097 (CI = +/-0.182; p = 0.270)	-0.021 (CI = +/-0.039; p = 0.276)	0.059	0.00%	-2.06%
Frequency	2017.1	0.094 (CI = +/-0.196; p = 0.319)	-0.019 (CI = +/-0.045; p = 0.370)	-0.004	0.00%	-1.92%

Accident Benefits Total

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)	0.103 (CI = +/-0.013; p = 0.000)	0.892	0.00%	+10.84%
Loss Cost	2006.1	0.171 (CI = +/-0.078; p = 0.000)	0.103 (CI = +/-0.013; p = 0.000)	0.891	0.00%	+10.86%
Loss Cost	2006.2	0.163 (CI = +/-0.078; p = 0.000)	0.102 (CI = +/-0.013; p = 0.000)	0.891	0.00%	+10.74%
Loss Cost	2007.1	0.170 (CI = +/-0.079; p = 0.000)	0.101 (CI = +/-0.013; p = 0.000)	0.893	0.00%	+10.62%
Loss Cost	2007.2	0.162 (CI = +/-0.080; p = 0.000)	0.100 (CI = +/-0.013; p = 0.000)	0.891	0.00%	+10.51%
Loss Cost	2008.1	0.166 (CI = +/-0.082; p = 0.000)	0.099 (CI = +/-0.013; p = 0.000)	0.890	0.00%	+10.45%
Loss Cost	2008.2	0.158 (CI = +/-0.083; p = 0.001)	0.098 (CI = +/-0.014; p = 0.000)	0.887	0.00%	+10.33%
Loss Cost	2009.1	0.160 (CI = +/-0.086; p = 0.001)	0.098 (CI = +/-0.014; p = 0.000)	0.885	0.00%	+10.30%
Loss Cost	2009.2	0.156 (CI = +/-0.089; p = 0.001)	0.098 (CI = +/-0.014; p = 0.000)	0.880	0.00%	+10.24%
Loss Cost	2010.1	0.160 (CI = +/-0.092; p = 0.001)	0.097 (CI = +/-0.015; p = 0.000)	0.878	0.00%	+10.17%
Loss Cost	2010.2	0.151 (CI = +/-0.094; p = 0.003)	0.095 (CI = +/-0.015; p = 0.000)	0.873	0.00%	+10.00%
Loss Cost	2011.1	0.155 (CI = +/-0.097; p = 0.003)	0.095 (CI = +/-0.016; p = 0.000)	0.870	0.00%	+9.93%
Loss Cost	2011.2	0.145 (CI = +/-0.099; p = 0.006)	0.093 (CI = +/-0.016; p = 0.000)	0.863	0.00%	+9.73%
Loss Cost	2012.1	0.155 (CI = +/-0.101; p = 0.005)	0.091 (CI = +/-0.017; p = 0.000)	0.861	0.00%	+9.52%
Loss Cost	2012.2	0.147 (CI = +/-0.105; p = 0.008)	0.089 (CI = +/-0.017; p = 0.000)	0.848	0.00%	+9.36%
Loss Cost	2013.1	0.143 (CI = +/-0.110; p = 0.014)	0.090 (CI = +/-0.019; p = 0.000)	0.844	0.00%	+9.43%
Loss Cost	2013.2	0.138 (CI = +/-0.115; p = 0.022)	0.089 (CI = +/-0.020; p = 0.000)	0.825	0.00%	+9.29%
Loss Cost	2014.1	0.144 (CI = +/-0.122; p = 0.023)	0.087 (CI = +/-0.021; p = 0.000)	0.812	0.00%	+9.13%
Loss Cost	2014.2	0.130 (CI = +/-0.124; p = 0.042)	0.083 (CI = +/-0.023; p = 0.000)	0.779	0.00%	+8.69%
Loss Cost	2015.1	0.137 (CI = +/-0.132; p = 0.043)	0.081 (CI = +/-0.025; p = 0.000)	0.754	0.00%	+8.43%
Loss Cost	2015.2	0.134 (CI = +/-0.141; p = 0.060)	0.080 (CI = +/-0.029; p = 0.000)	0.703	0.00%	+8.32%
Loss Cost	2016.1	0.128 (CI = +/-0.152; p = 0.092)	0.082 (CI = +/-0.033; p = 0.000)	0.687	0.00%	+8.57%
Loss Cost	2016.2	0.114 (CI = +/-0.160; p = 0.146)	0.077 (CI = +/-0.037; p = 0.001)	0.600	0.00%	+7.97%
Loss Cost	2017.1	0.111 (CI = +/-0.175; p = 0.192)	0.078 (CI = +/-0.043; p = 0.002)	0.569	0.00%	+8.11%
Severity	2005.2	0.072 (CI = +/-0.073; p = 0.054)	0.125 (CI = +/-0.012; p = 0.000)	0.924	0.00%	+13.33%
Severity	2006.1	0.076 (CI = +/-0.075; p = 0.046)	0.125 (CI = +/-0.012; p = 0.000)	0.923	0.00%	+13.26%
Severity	2006.2	0.059 (CI = +/-0.067; p = 0.084)	0.122 (CI = +/-0.011; p = 0.000)	0.937	0.00%	+13.01%
Severity	2007.1	0.074 (CI = +/-0.061; p = 0.020)	0.120 (CI = +/-0.010; p = 0.000)	0.948	0.00%	+12.77%
Severity	2007.2	0.058 (CI = +/-0.053; p = 0.034)	0.118 (CI = +/-0.009; p = 0.000)	0.960	0.00%	+12.54%
Severity	2008.1	0.066 (CI = +/-0.052; p = 0.015)	0.117 (CI = +/-0.009; p = 0.000)	0.962	0.00%	+12.40%
Severity	2008.2	0.054 (CI = +/-0.047; p = 0.025)	0.115 (CI = +/-0.008; p = 0.000)	0.969	0.00%	+12.21%
Severity	2009.1	0.053 (CI = +/-0.049; p = 0.034)	0.115 (CI = +/-0.008; p = 0.000)	0.969	0.00%	+12.23%
Severity	2009.2	0.052 (CI = +/-0.051; p = 0.044)	0.115 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+12.22%
Severity	2010.1	0.052 (CI = +/-0.053; p = 0.052)	0.115 (CI = +/-0.009; p = 0.000)	0.966	0.00%	+12.22%
Severity	2010.2	0.050 (CI = +/-0.055; p = 0.071)	0.115 (CI = +/-0.009; p = 0.000)	0.965	0.00%	+12.18%
Severity	2011.1	0.049 (CI = +/-0.057; p = 0.087)	0.115 (CI = +/-0.009; p = 0.000)	0.964	0.00%	+12.19%
Severity	2011.2	0.039 (CI = +/-0.054; p = 0.155)	0.113 (CI = +/-0.009; p = 0.000)	0.967	0.00%	+11.98%
Severity	2012.1	0.037 (CI = +/-0.057; p = 0.191)	0.113 (CI = +/-0.009; p = 0.000)	0.966	0.00%	+12.01%
Severity	2012.2	0.036 (CI = +/-0.059; p = 0.226)	0.113 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+11.99%
Severity	2013.1	0.024 (CI = +/-0.057; p = 0.395)	0.116 (CI = +/-0.009; p = 0.000)	0.969	0.00%	+12.27%
Severity	2013.2	0.018 (CI = +/-0.058; p = 0.520)	0.115 (CI = +/-0.010; p = 0.000)	0.967	0.00%	+12.14%
Severity	2014.1	0.022 (CI = +/-0.061; p = 0.451)	0.114 (CI = +/-0.011; p = 0.000)	0.964	0.00%	+12.02%
Severity	2014.2	0.009 (CI = +/-0.055; p = 0.745)	0.110 (CI = +/-0.010; p = 0.000)	0.967	0.00%	+11.59%
Severity	2015.1	0.011 (CI = +/-0.059; p = 0.685)	0.109 (CI = +/-0.011; p = 0.000)	0.961	0.00%	+11.49%
Severity	2015.2	0.009 (CI = +/-0.063; p = 0.760)	0.108 (CI = +/-0.013; p = 0.000)	0.953	0.00%	+11.40%
Severity	2016.1	-0.004 (CI = +/-0.061; p = 0.902)	0.112 (CI = +/-0.013; p = 0.000)	0.957	0.00%	+11.90%
Severity	2016.2	-0.012 (CI = +/-0.062; p = 0.680)	0.109 (CI = +/-0.014; p = 0.000)	0.951	0.00%	+11.52%
Severity	2017.1	-0.018 (CI = +/-0.067; p = 0.562)	0.111 (CI = +/-0.017; p = 0.000)	0.944	0.00%	+11.79%
Frequency	2005.2	0.101 (CI = +/-0.077; p = 0.012)	-0.022 (CI = +/-0.013; p = 0.001)	0.321	0.00%	-2.20%
Frequency	2006.1	0.095 (CI = +/-0.078; p = 0.019)	-0.021 (CI = +/-0.013; p = 0.002)	0.294	0.00%	-2.12%
Frequency	2006.2	0.104 (CI = +/-0.079; p = 0.011)	-0.020 (CI = +/-0.013; p = 0.003)	0.306	0.00%	-2.01%
Frequency	2007.1	0.096 (CI = +/-0.079; p = 0.019)	-0.019 (CI = +/-0.013; p = 0.005)	0.274	0.00%	-1.91%
Frequency	2007.2	0.104 (CI = +/-0.080; p = 0.012)	-0.018 (CI = +/-0.013; p = 0.008)	0.285	0.00%	-1.80%
Frequency	2008.1	0.100 (CI = +/-0.082; p = 0.019)	-0.017 (CI = +/-0.013; p = 0.013)	0.255	0.00%	-1.73%
Frequency	2008.2	0.104 (CI = +/-0.085; p = 0.018)	-0.017 (CI = +/-0.014; p = 0.018)	0.257	0.00%	-1.67%
Frequency	2009.1	0.107 (CI = +/-0.088; p = 0.019)	-0.017 (CI = +/-0.014; p = 0.019)	0.255	0.00%	-1.72%
Frequency	2009.2	0.104 (CI = +/-0.091; p = 0.026)	-0.018 (CI = +/-0.015; p = 0.020)	0.253	0.00%	-1.76%
Frequency	2010.1	0.108 (CI = +/-0.094; p = 0.026)	-0.018 (CI = +/-0.015; p = 0.020)	0.255	0.00%	-1.83%
Frequency	2010.2	0.101 (CI = +/-0.096; p = 0.041)	-0.020 (CI = +/-0.016; p = 0.016)	0.261	0.00%	-1.94%
Frequency	2011.1	0.106 (CI = +/-0.100; p = 0.040)	-0.020 (CI = +/-0.016; p = 0.016)	0.261	0.00%	-2.02%
Frequency	2011.2	0.106 (CI = +/-0.105; p = 0.047)	-0.020 (CI = +/-0.017; p = 0.022)	0.258	0.00%	-2.01%
Frequency	2012.1	0.118 (CI = +/-0.107; p = 0.032)	-0.022 (CI = +/-0.018; p = 0.014)	0.296	0.00%	-2.22%
Frequency	2012.2	0.111 (CI = +/-0.111; p = 0.049)	-0.024 (CI = +/-0.018; p = 0.014)	0.302	0.00%	-2.35%
Frequency	2013.1	0.120 (CI = +/-0.115; p = 0.042)	-0.026 (CI = +/-0.019; p = 0.012)	0.315	0.00%	-2.53%
Frequency	2013.2	0.120 (CI = +/-0.121; p = 0.053)	-0.026 (CI = +/-0.021; p = 0.018)	0.310	0.00%	-2.54%
Frequency	2014.1	0.122 (CI = +/-0.129; p = 0.063)	-0.026 (CI = +/-0.023; p = 0.026)	0.275	0.00%	-2.59%
Frequency	2014.2	0.121 (CI = +/-0.137; p = 0.078)	-0.026 (CI = +/-0.025; p = 0.040)	0.267	0.00%	-2.60%
Frequency	2015.1	0.126 (CI = +/-0.146; p = 0.086)	-0.028 (CI = +/-0.028; p = 0.052)	0.233	0.00%	-2.74%
Frequency	2015.2	0.125 (CI = +/-0.156; p = 0.107)	-0.028 (CI = +/-0.032; p = 0.079)	0.222	0.00%	-2.77%
Frequency	2016.1	0.131 (CI = +/-0.168; p = 0.115)	-0.030 (CI = +/-0.036; p = 0.097)	0.188	0.00%	-2.97%
Frequency	2016.2	0.126 (CI = +/-0.181; p = 0.155)	-0.032 (CI = +/-0.042; p = 0.118)	0.183	0.00%	-3.18%
Frequency	2017.1	0.129 (CI = +/-0.198; p = 0.181)	-0.033 (CI = +/-0.049; p = 0.163)	0.122	0.00%	-3.29%

Accident Benefits Total

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

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.170 (CI = +/-0.065; p = 0.000)	0.137 (CI = +/-0.021; p = 0.000)	0.884	0.00%	+14.64%
Loss Cost	2006.1	0.167 (CI = +/-0.067; p = 0.000)	0.137 (CI = +/-0.021; p = 0.000)	0.884	0.00%	+14.71%
Loss Cost	2006.2	0.157 (CI = +/-0.066; p = 0.000)	0.135 (CI = +/-0.021; p = 0.000)	0.889	0.00%	+14.48%
Loss Cost	2007.1	0.165 (CI = +/-0.067; p = 0.000)	0.134 (CI = +/-0.021; p = 0.000)	0.894	0.00%	+14.29%
Loss Cost	2007.2	0.156 (CI = +/-0.067; p = 0.000)	0.132 (CI = +/-0.020; p = 0.000)	0.895	0.00%	+14.09%
Loss Cost	2008.1	0.159 (CI = +/-0.069; p = 0.000)	0.131 (CI = +/-0.021; p = 0.000)	0.895	0.00%	+14.01%
Loss Cost	2008.2	0.150 (CI = +/-0.070; p = 0.000)	0.129 (CI = +/-0.021; p = 0.000)	0.895	0.00%	+13.79%
Loss Cost	2009.1	0.150 (CI = +/-0.073; p = 0.000)	0.129 (CI = +/-0.022; p = 0.000)	0.894	0.00%	+13.78%
Loss Cost	2009.2	0.146 (CI = +/-0.077; p = 0.001)	0.128 (CI = +/-0.023; p = 0.000)	0.888	0.00%	+13.68%
Loss Cost	2010.1	0.150 (CI = +/-0.081; p = 0.001)	0.127 (CI = +/-0.024; p = 0.000)	0.887	0.00%	+13.59%
Loss Cost	2010.2	0.138 (CI = +/-0.081; p = 0.002)	0.125 (CI = +/-0.023; p = 0.000)	0.886	0.00%	+13.28%
Loss Cost	2011.1	0.141 (CI = +/-0.086; p = 0.003)	0.124 (CI = +/-0.025; p = 0.000)	0.884	0.00%	+13.20%
Loss Cost	2011.2	0.127 (CI = +/-0.086; p = 0.007)	0.121 (CI = +/-0.025; p = 0.000)	0.883	0.00%	+12.81%
Loss Cost	2012.1	0.138 (CI = +/-0.089; p = 0.005)	0.117 (CI = +/-0.025; p = 0.000)	0.886	0.00%	+12.45%
Loss Cost	2012.2	0.128 (CI = +/-0.092; p = 0.011)	0.114 (CI = +/-0.026; p = 0.000)	0.876	0.00%	+12.12%
Loss Cost	2013.1	0.118 (CI = +/-0.098; p = 0.023)	0.118 (CI = +/-0.028; p = 0.000)	0.880	0.00%	+12.47%
Loss Cost	2013.2	0.110 (CI = +/-0.106; p = 0.042)	0.115 (CI = +/-0.031; p = 0.000)	0.860	0.00%	+12.19%
Loss Cost	2014.1	0.114 (CI = +/-0.118; p = 0.057)	0.114 (CI = +/-0.035; p = 0.000)	0.846	0.00%	+12.05%
Loss Cost	2014.2	0.091 (CI = +/-0.115; p = 0.105)	0.103 (CI = +/-0.036; p = 0.000)	0.818	0.00%	+10.90%
Loss Cost	2015.1	0.097 (CI = +/-0.132; p = 0.128)	0.100 (CI = +/-0.046; p = 0.001)	0.778	0.00%	+10.55%
Loss Cost	2015.2	0.088 (CI = +/-0.152; p = 0.204)	0.095 (CI = +/-0.058; p = 0.007)	0.663	0.00%	+9.93%
Loss Cost	2016.1	0.067 (CI = +/-0.177; p = 0.377)	0.109 (CI = +/-0.077; p = 0.015)	0.674	0.00%	+11.53%
Loss Cost	2016.2	0.026 (CI = +/-0.136; p = 0.626)	0.074 (CI = +/-0.067; p = 0.038)	0.559	0.00%	+7.70%
Loss Cost	2017.1	0.022 (CI = +/-0.201; p = 0.750)	0.077 (CI = +/-0.118; p = 0.127)	0.404	0.00%	+8.05%
Severity	2005.2	0.100 (CI = +/-0.088; p = 0.028)	0.132 (CI = +/-0.028; p = 0.000)	0.776	0.00%	+14.12%
Severity	2006.1	0.106 (CI = +/-0.091; p = 0.024)	0.131 (CI = +/-0.029; p = 0.000)	0.776	0.00%	+13.97%
Severity	2006.2	0.085 (CI = +/-0.082; p = 0.042)	0.127 (CI = +/-0.026; p = 0.000)	0.806	0.00%	+13.52%
Severity	2007.1	0.105 (CI = +/-0.073; p = 0.006)	0.122 (CI = +/-0.023; p = 0.000)	0.845	0.00%	+13.03%
Severity	2007.2	0.086 (CI = +/-0.062; p = 0.009)	0.119 (CI = +/-0.019; p = 0.000)	0.879	0.00%	+12.61%
Severity	2008.1	0.098 (CI = +/-0.060; p = 0.003)	0.116 (CI = +/-0.018; p = 0.000)	0.894	0.00%	+12.31%
Severity	2008.2	0.084 (CI = +/-0.053; p = 0.004)	0.113 (CI = +/-0.016; p = 0.000)	0.914	0.00%	+11.98%
Severity	2009.1	0.083 (CI = +/-0.056; p = 0.005)	0.113 (CI = +/-0.017; p = 0.000)	0.913	0.00%	+11.99%
Severity	2009.2	0.084 (CI = +/-0.059; p = 0.008)	0.113 (CI = +/-0.017; p = 0.000)	0.909	0.00%	+12.00%
Severity	2010.1	0.085 (CI = +/-0.062; p = 0.010)	0.113 (CI = +/-0.018; p = 0.000)	0.907	0.00%	+11.96%
Severity	2010.2	0.084 (CI = +/-0.066; p = 0.016)	0.113 (CI = +/-0.019; p = 0.000)	0.901	0.00%	+11.92%
Severity	2011.1	0.085 (CI = +/-0.070; p = 0.022)	0.112 (CI = +/-0.020; p = 0.000)	0.898	0.00%	+11.90%
Severity	2011.2	0.071 (CI = +/-0.067; p = 0.040)	0.109 (CI = +/-0.019; p = 0.000)	0.906	0.00%	+11.51%
Severity	2012.1	0.070 (CI = +/-0.072; p = 0.056)	0.109 (CI = +/-0.021; p = 0.000)	0.902	0.00%	+11.53%
Severity	2012.2	0.070 (CI = +/-0.078; p = 0.073)	0.109 (CI = +/-0.022; p = 0.000)	0.893	0.00%	+11.53%
Severity	2013.1	0.054 (CI = +/-0.075; p = 0.143)	0.114 (CI = +/-0.022; p = 0.000)	0.916	0.00%	+12.13%
Severity	2013.2	0.048 (CI = +/-0.081; p = 0.217)	0.112 (CI = +/-0.024; p = 0.000)	0.905	0.00%	+11.90%
Severity	2014.1	0.057 (CI = +/-0.087; p = 0.169)	0.109 (CI = +/-0.026; p = 0.000)	0.895	0.00%	+11.49%
Severity	2014.2	0.036 (CI = +/-0.073; p = 0.296)	0.099 (CI = +/-0.023; p = 0.000)	0.906	0.00%	+10.39%
Severity	2015.1	0.049 (CI = +/-0.077; p = 0.175)	0.091 (CI = +/-0.027; p = 0.000)	0.888	0.00%	+9.56%
Severity	2015.2	0.043 (CI = +/-0.087; p = 0.276)	0.087 (CI = +/-0.034; p = 0.001)	0.832	0.00%	+9.09%
Severity	2016.1	0.027 (CI = +/-0.098; p = 0.505)	0.097 (CI = +/-0.043; p = 0.002)	0.839	0.00%	+10.21%
Severity	2016.2	0.008 (CI = +/-0.091; p = 0.819)	0.081 (CI = +/-0.045; p = 0.008)	0.792	0.00%	+8.40%
Severity	2017.1	0.008 (CI = +/-0.135; p = 0.855)	0.080 (CI = +/-0.079; p = 0.048)	0.666	0.00%	+8.36%
Frequency	2005.2	0.070 (CI = +/-0.056; p = 0.017)	0.005 (CI = +/-0.018; p = 0.611)	0.148	0.00%	+0.45%
Frequency	2006.1	0.061 (CI = +/-0.055; p = 0.032)	0.006 (CI = +/-0.018; p = 0.456)	0.128	0.00%	+0.65%
Frequency	2006.2	0.071 (CI = +/-0.052; p = 0.009)	0.008 (CI = +/-0.016; p = 0.299)	0.220	0.00%	+0.85%
Frequency	2007.1	0.059 (CI = +/-0.047; p = 0.016)	0.011 (CI = +/-0.015; p = 0.134)	0.234	0.00%	+1.11%
Frequency	2007.2	0.069 (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	0.062 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.030)	0.385	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 = 0.061)	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)	0.342	0.00%	+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 = 0.346)	0.372	0.00%	+0.53%
Frequency	2013.1	0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.584)	0.443	0.00%	+0.31%
Frequency	2013.2	0.063 (CI = +/-0.046; p = 0.012)	0.003 (CI = +/-0.013; p = 0.679)	0.387	0.00%	+0.25%
Frequency	2014.1	0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.014; p = 0.454)	0.360	0.00%	+0.50%
Frequency	2014.2	0.055 (CI = +/-0.054; p = 0.047)	0.005 (CI = +/-0.017; p = 0.550)	0.281	0.00%	+0.46%
Frequency	2015.1	0.047 (CI = +/-0.059; p = 0.101)	0.009 (CI = +/-0.021; p = 0.341)	0.276	0.00%	+0.90%
Frequency	2015.2	0.046 (CI = +/-0.069; p = 0.158)	0.008 (CI = +/-0.027; p = 0.503)	0.122	0.00%	+0.78%
Frequency	2016.1	0.039 (CI = +/-0.084; p = 0.281)	0.012 (CI = +/-0.037; p = 0.441)	0.094	0.00%	+1.20%
Frequency	2016.2	0.018 (CI = +/-0.050; p = 0.375)	-0.007 (CI = +/-0.025; p = 0.502)	-0.083	0.00%	-0.65%
Frequency	2017.1	0.014 (CI = +/-0.071; p = 0.587)	-0.003 (CI = +/-0.042; p = 0.839)	-0.484	0.00%	-0.29%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = 2020.2
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-10-29

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.046 (CI = +/-0.013; p = 0.000)	0.234 (CI = +/-0.184; p = 0.014)	0.815	+4.71%
Loss Cost	2006.1	0.051 (CI = +/-0.013; p = 0.000)	0.200 (CI = +/-0.175; p = 0.026)	0.841	+5.20%
Loss Cost	2006.2	0.051 (CI = +/-0.014; p = 0.000)	0.201 (CI = +/-0.181; p = 0.030)	0.832	+5.19%
Loss Cost	2007.1	0.054 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.182; p = 0.051)	0.837	+5.50%
Loss Cost	2007.2	0.054 (CI = +/-0.016; p = 0.000)	0.180 (CI = +/-0.188; p = 0.060)	0.827	+5.52%
Loss Cost	2008.1	0.058 (CI = +/-0.016; p = 0.000)	0.152 (CI = +/-0.186; p = 0.107)	0.839	+5.99%
Loss Cost	2008.2	0.058 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.194; p = 0.122)	0.829	+6.01%
Loss Cost	2009.1	0.064 (CI = +/-0.018; p = 0.000)	0.116 (CI = +/-0.189; p = 0.219)	0.846	+6.60%
Loss Cost	2009.2	0.066 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.196; p = 0.278)	0.839	+6.79%
Loss Cost	2010.1	0.071 (CI = +/-0.020; p = 0.000)	0.072 (CI = +/-0.195; p = 0.451)	0.851	+7.41%
Loss Cost	2010.2	0.071 (CI = +/-0.022; p = 0.000)	0.074 (CI = +/-0.204; p = 0.464)	0.838	+7.39%
Loss Cost	2011.1	0.078 (CI = +/-0.023; p = 0.000)	0.038 (CI = +/-0.204; p = 0.703)	0.849	+8.09%
Loss Cost	2011.2	0.077 (CI = +/-0.025; p = 0.000)	0.043 (CI = +/-0.215; p = 0.683)	0.833	+7.99%
Loss Cost	2012.1	0.081 (CI = +/-0.028; p = 0.000)	0.020 (CI = +/-0.223; p = 0.851)	0.829	+8.47%
Loss Cost	2012.2	0.080 (CI = +/-0.031; p = 0.000)	0.025 (CI = +/-0.237; p = 0.826)	0.809	+8.36%
Loss Cost	2013.1	0.091 (CI = +/-0.032; p = 0.000)	-0.027 (CI = +/-0.235; p = 0.815)	0.830	+9.56%
Loss Cost	2013.2	0.090 (CI = +/-0.037; p = 0.000)	-0.023 (CI = +/-0.251; p = 0.852)	0.807	+9.47%
Loss Cost	2014.1	0.096 (CI = +/-0.041; p = 0.000)	-0.048 (CI = +/-0.267; p = 0.710)	0.797	+10.11%
Loss Cost	2014.2	0.086 (CI = +/-0.046; p = 0.001)	-0.004 (CI = +/-0.278; p = 0.974)	0.764	+8.96%
Loss Cost	2015.1	0.086 (CI = +/-0.053; p = 0.003)	-0.006 (CI = +/-0.303; p = 0.966)	0.733	+9.01%
Loss Cost	2015.2	0.078 (CI = +/-0.061; p = 0.015)	0.024 (CI = +/-0.327; p = 0.877)	0.686	+8.13%
Loss Cost	2016.1	0.089 (CI = +/-0.069; p = 0.015)	-0.015 (CI = +/-0.352; p = 0.926)	0.679	+9.35%
Loss Cost	2016.2	0.070 (CI = +/-0.077; p = 0.071)	0.048 (CI = +/-0.368; p = 0.782)	0.615	+7.26%
Loss Cost	2017.1	0.078 (CI = +/-0.090; p = 0.083)	0.024 (CI = +/-0.403; p = 0.899)	0.587	+8.12%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.297 (CI = +/-0.132; p = 0.000)	0.924	+5.45%
Severity	2006.1	0.056 (CI = +/-0.009; p = 0.000)	0.276 (CI = +/-0.128; p = 0.000)	0.931	+5.77%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.286 (CI = +/-0.130; p = 0.000)	0.928	+5.62%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.284 (CI = +/-0.134; p = 0.000)	0.923	+5.64%
Severity	2007.2	0.053 (CI = +/-0.011; p = 0.000)	0.294 (CI = +/-0.137; p = 0.000)	0.919	+5.49%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.283 (CI = +/-0.141; p = 0.000)	0.918	+5.67%
Severity	2008.2	0.054 (CI = +/-0.013; p = 0.000)	0.288 (CI = +/-0.146; p = 0.000)	0.912	+5.59%
Severity	2009.1	0.059 (CI = +/-0.013; p = 0.000)	0.260 (CI = +/-0.141; p = 0.001)	0.922	+6.08%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.241 (CI = +/-0.142; p = 0.002)	0.924	+6.40%
Severity	2010.1	0.067 (CI = +/-0.014; p = 0.000)	0.212 (CI = +/-0.138; p = 0.004)	0.933	+6.94%
Severity	2010.2	0.070 (CI = +/-0.015; p = 0.000)	0.195 (CI = +/-0.140; p = 0.008)	0.933	+7.27%
Severity	2011.1	0.076 (CI = +/-0.015; p = 0.000)	0.163 (CI = +/-0.134; p = 0.020)	0.943	+7.91%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.165 (CI = +/-0.141; p = 0.025)	0.937	+7.87%
Severity	2012.1	0.082 (CI = +/-0.017; p = 0.000)	0.132 (CI = +/-0.137; p = 0.058)	0.945	+8.57%
Severity	2012.2	0.086 (CI = +/-0.019; p = 0.000)	0.113 (CI = +/-0.141; p = 0.110)	0.945	+8.98%
Severity	2013.1	0.098 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.109; p = 0.295)	0.970	+10.31%
Severity	2013.2	0.100 (CI = +/-0.017; p = 0.000)	0.049 (CI = +/-0.116; p = 0.389)	0.967	+10.49%
Severity	2014.1	0.102 (CI = +/-0.019; p = 0.000)	0.040 (CI = +/-0.124; p = 0.508)	0.963	+10.72%
Severity	2014.2	0.093 (CI = +/-0.019; p = 0.000)	0.075 (CI = +/-0.119; p = 0.202)	0.965	+9.79%
Severity	2015.1	0.089 (CI = +/-0.022; p = 0.000)	0.092 (CI = +/-0.125; p = 0.137)	0.961	+9.30%
Severity	2015.2	0.083 (CI = +/-0.024; p = 0.000)	0.116 (CI = +/-0.131; p = 0.078)	0.957	+8.63%
Severity	2016.1	0.088 (CI = +/-0.027; p = 0.000)	0.098 (CI = +/-0.140; p = 0.153)	0.955	+9.17%
Severity	2016.2	0.075 (CI = +/-0.027; p = 0.000)	0.138 (CI = +/-0.131; p = 0.040)	0.958	+7.84%
Severity	2017.1	0.073 (CI = +/-0.032; p = 0.000)	0.145 (CI = +/-0.144; p = 0.049)	0.950	+7.60%
Frequency	2005.2	-0.007 (CI = +/-0.010; p = 0.163)	-0.063 (CI = +/-0.140; p = 0.365)	0.166	-0.70%
Frequency	2006.1	-0.005 (CI = +/-0.011; p = 0.310)	-0.075 (CI = +/-0.142; p = 0.288)	0.137	-0.53%
Frequency	2006.2	-0.004 (CI = +/-0.011; p = 0.463)	-0.084 (CI = +/-0.145; p = 0.246)	0.117	-0.41%
Frequency	2007.1	-0.001 (CI = +/-0.012; p = 0.819)	-0.103 (CI = +/-0.145; p = 0.157)	0.096	-0.13%
Frequency	2007.2	0.000 (CI = +/-0.012; p = 0.957)	-0.114 (CI = +/-0.148; p = 0.126)	0.086	+0.03%
Frequency	2008.1	0.003 (CI = +/-0.013; p = 0.640)	-0.131 (CI = +/-0.149; p = 0.083)	0.083	+0.30%
Frequency	2008.2	0.004 (CI = +/-0.014; p = 0.566)	-0.137 (CI = +/-0.155; p = 0.080)	0.081	+0.40%
Frequency	2009.1	0.005 (CI = +/-0.015; p = 0.507)	-0.143 (CI = +/-0.160; p = 0.078)	0.080	+0.50%
Frequency	2009.2	0.004 (CI = +/-0.016; p = 0.654)	-0.135 (CI = +/-0.167; p = 0.107)	0.079	+0.36%
Frequency	2010.1	0.004 (CI = +/-0.018; p = 0.618)	-0.140 (CI = +/-0.174; p = 0.110)	0.076	+0.44%
Frequency	2010.2	0.001 (CI = +/-0.019; p = 0.905)	-0.122 (CI = +/-0.179; p = 0.173)	0.085	+0.11%
Frequency	2011.1	0.002 (CI = +/-0.021; p = 0.869)	-0.125 (CI = +/-0.188; p = 0.183)	0.079	+0.17%
Frequency	2011.2	0.001 (CI = +/-0.024; p = 0.920)	-0.122 (CI = +/-0.198; p = 0.216)	0.077	+0.11%
Frequency	2012.1	-0.001 (CI = +/-0.026; p = 0.943)	-0.111 (CI = +/-0.209; p = 0.280)	0.080	-0.09%
Frequency	2012.2	-0.006 (CI = +/-0.029; p = 0.682)	-0.088 (CI = +/-0.218; p = 0.410)	0.101	-0.57%
Frequency	2013.1	-0.007 (CI = +/-0.032; p = 0.664)	-0.083 (CI = +/-0.232; p = 0.465)	0.095	-0.68%
Frequency	2013.2	-0.009 (CI = +/-0.036; p = 0.597)	-0.071 (CI = +/-0.248; p = 0.553)	0.095	-0.93%
Frequency	2014.1	-0.006 (CI = +/-0.041; p = 0.779)	-0.088 (CI = +/-0.266; p = 0.496)	0.063	-0.55%
Frequency	2014.2	-0.008 (CI = +/-0.047; p = 0.735)	-0.079 (CI = +/-0.288; p = 0.569)	0.057	-0.76%
Frequency	2015.1	-0.003 (CI = +/-0.054; p = 0.917)	-0.099 (CI = +/-0.311; p = 0.510)	0.024	-0.27%
Frequency	2015.2	-0.005 (CI = +/-0.063; p = 0.879)	-0.092 (CI = +/-0.341; p = 0.573)	0.015	-0.46%
Frequency	2016.1	0.002 (CI = +/-0.073; p = 0.963)	-0.113 (CI = +/-0.372; p = 0.522)	-0.017	+0.16%
Frequency	2016.2	-0.005 (CI = +/-0.086; p = 0.895)	-0.091 (CI = +/-0.409; p = 0.638)	-0.016	-0.53%
Frequency	2017.1	0.005 (CI = +/-0.100; p = 0.918)	-0.121 (CI = +/-0.447; p = 0.563)	-0.060	+0.48%

Accident Benefits Total

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

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.046 (CI = +/-0.013; p = 0.000)	0.225 (CI = +/-0.191; p = 0.022)	0.795	+4.69%
Loss Cost	2006.1	0.051 (CI = +/-0.013; p = 0.000)	0.193 (CI = +/-0.182; p = 0.038)	0.824	+5.18%
Loss Cost	2006.2	0.050 (CI = +/-0.014; p = 0.000)	0.194 (CI = +/-0.187; p = 0.043)	0.813	+5.17%
Loss Cost	2007.1	0.053 (CI = +/-0.015; p = 0.000)	0.175 (CI = +/-0.188; p = 0.068)	0.818	+5.48%
Loss Cost	2007.2	0.054 (CI = +/-0.016; p = 0.000)	0.173 (CI = +/-0.195; p = 0.079)	0.807	+5.50%
Loss Cost	2008.1	0.058 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.193; p = 0.131)	0.821	+5.96%
Loss Cost	2008.2	0.058 (CI = +/-0.018; p = 0.000)	0.145 (CI = +/-0.200; p = 0.148)	0.809	+5.98%
Loss Cost	2009.1	0.064 (CI = +/-0.018; p = 0.000)	0.112 (CI = +/-0.195; p = 0.250)	0.828	+6.58%
Loss Cost	2009.2	0.065 (CI = +/-0.020; p = 0.000)	0.102 (CI = +/-0.203; p = 0.309)	0.820	+6.76%
Loss Cost	2010.1	0.071 (CI = +/-0.021; p = 0.000)	0.070 (CI = +/-0.201; p = 0.480)	0.834	+7.38%
Loss Cost	2010.2	0.071 (CI = +/-0.023; p = 0.000)	0.071 (CI = +/-0.210; p = 0.491)	0.818	+7.36%
Loss Cost	2011.1	0.078 (CI = +/-0.024; p = 0.000)	0.037 (CI = +/-0.210; p = 0.722)	0.831	+8.07%
Loss Cost	2011.2	0.077 (CI = +/-0.026; p = 0.000)	0.041 (CI = +/-0.221; p = 0.700)	0.812	+7.97%
Loss Cost	2012.1	0.081 (CI = +/-0.029; p = 0.000)	0.020 (CI = +/-0.230; p = 0.860)	0.807	+8.45%
Loss Cost	2012.2	0.080 (CI = +/-0.033; p = 0.000)	0.025 (CI = +/-0.244; p = 0.834)	0.784	+8.34%
Loss Cost	2013.1	0.091 (CI = +/-0.034; p = 0.000)	-0.027 (CI = +/-0.242; p = 0.820)	0.808	+9.57%
Loss Cost	2013.2	0.091 (CI = +/-0.039; p = 0.000)	-0.023 (CI = +/-0.260; p = 0.857)	0.782	+9.47%
Loss Cost	2014.1	0.097 (CI = +/-0.044; p = 0.000)	-0.048 (CI = +/-0.277; p = 0.717)	0.770	+10.15%
Loss Cost	2014.2	0.086 (CI = +/-0.049; p = 0.002)	-0.004 (CI = +/-0.289; p = 0.976)	0.730	+8.94%
Loss Cost	2015.1	0.086 (CI = +/-0.057; p = 0.006)	-0.006 (CI = +/-0.317; p = 0.969)	0.694	+8.99%
Loss Cost	2015.2	0.077 (CI = +/-0.066; p = 0.026)	0.026 (CI = +/-0.345; p = 0.871)	0.637	+8.01%
Loss Cost	2016.1	0.089 (CI = +/-0.078; p = 0.027)	-0.016 (CI = +/-0.375; p = 0.929)	0.630	+9.36%
Loss Cost	2016.2	0.067 (CI = +/-0.088; p = 0.123)	0.056 (CI = +/-0.397; p = 0.761)	0.550	+6.91%
Loss Cost	2017.1	0.076 (CI = +/-0.106; p = 0.143)	0.030 (CI = +/-0.445; p = 0.882)	0.518	+7.85%
Severity	2005.2	0.053 (CI = +/-0.010; p = 0.000)	0.306 (CI = +/-0.136; p = 0.000)	0.918	+5.47%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.285 (CI = +/-0.131; p = 0.000)	0.926	+5.79%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.294 (CI = +/-0.134; p = 0.000)	0.922	+5.65%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.293 (CI = +/-0.138; p = 0.000)	0.918	+5.67%
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	0.302 (CI = +/-0.141; p = 0.000)	0.912	+5.52%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.291 (CI = +/-0.144; p = 0.000)	0.911	+5.71%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.296 (CI = +/-0.150; p = 0.000)	0.905	+5.63%
Severity	2009.1	0.059 (CI = +/-0.013; p = 0.000)	0.268 (CI = +/-0.144; p = 0.001)	0.917	+6.13%
Severity	2009.2	0.063 (CI = +/-0.014; p = 0.000)	0.250 (CI = +/-0.145; p = 0.002)	0.919	+6.47%
Severity	2010.1	0.068 (CI = +/-0.014; p = 0.000)	0.221 (CI = +/-0.139; p = 0.003)	0.930	+7.02%
Severity	2010.2	0.071 (CI = +/-0.015; p = 0.000)	0.204 (CI = +/-0.142; p = 0.007)	0.930	+7.36%
Severity	2011.1	0.077 (CI = +/-0.015; p = 0.000)	0.171 (CI = +/-0.134; p = 0.014)	0.942	+8.04%
Severity	2011.2	0.077 (CI = +/-0.017; p = 0.000)	0.172 (CI = +/-0.141; p = 0.019)	0.936	+8.02%
Severity	2012.1	0.084 (CI = +/-0.017; p = 0.000)	0.139 (CI = +/-0.134; p = 0.044)	0.946	+8.76%
Severity	2012.2	0.088 (CI = +/-0.018; p = 0.000)	0.119 (CI = +/-0.138; p = 0.086)	0.946	+9.23%
Severity	2013.1	0.101 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.096; p = 0.202)	0.976	+10.65%
Severity	2013.2	0.104 (CI = +/-0.015; p = 0.000)	0.050 (CI = +/-0.101; p = 0.310)	0.974	+10.92%
Severity	2014.1	0.107 (CI = +/-0.017; p = 0.000)	0.037 (CI = +/-0.106; p = 0.467)	0.973	+11.26%
Severity	2014.2	0.099 (CI = +/-0.017; p = 0.000)	0.068 (CI = +/-0.101; p = 0.169)	0.974	+10.40%
Severity	2015.1	0.095 (CI = +/-0.019; p = 0.000)	0.081 (CI = +/-0.108; p = 0.127)	0.971	+10.01%
Severity	2015.2	0.090 (CI = +/-0.022; p = 0.000)	0.099 (CI = +/-0.114; p = 0.082)	0.968	+9.46%
Severity	2016.1	0.098 (CI = +/-0.024; p = 0.000)	0.073 (CI = +/-0.116; p = 0.198)	0.970	+10.33%
Severity	2016.2	0.087 (CI = +/-0.024; p = 0.000)	0.108 (CI = +/-0.110; p = 0.052)	0.972	+9.09%
Severity	2017.1	0.088 (CI = +/-0.029; p = 0.000)	0.106 (CI = +/-0.124; p = 0.085)	0.967	+9.19%
Frequency	2005.2	-0.007 (CI = +/-0.010; p = 0.140)	-0.081 (CI = +/-0.143; p = 0.256)	0.199	-0.74%
Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.272)	-0.093 (CI = +/-0.145; p = 0.202)	0.171	-0.58%
Frequency	2006.2	-0.005 (CI = +/-0.011; p = 0.413)	-0.101 (CI = +/-0.148; p = 0.174)	0.150	-0.45%
Frequency	2007.1	-0.002 (CI = +/-0.012; p = 0.751)	-0.119 (CI = +/-0.147; p = 0.110)	0.130	-0.18%
Frequency	2007.2	0.000 (CI = +/-0.012; p = 0.970)	-0.129 (CI = +/-0.150; p = 0.090)	0.119	-0.02%
Frequency	2008.1	0.002 (CI = +/-0.013; p = 0.709)	-0.145 (CI = +/-0.152; p = 0.060)	0.115	+0.24%
Frequency	2008.2	0.003 (CI = +/-0.014; p = 0.635)	-0.151 (CI = +/-0.157; p = 0.059)	0.112	+0.33%
Frequency	2009.1	0.004 (CI = +/-0.015; p = 0.575)	-0.156 (CI = +/-0.163; p = 0.059)	0.110	+0.42%
Frequency	2009.2	0.003 (CI = +/-0.017; p = 0.735)	-0.148 (CI = +/-0.169; p = 0.083)	0.111	+0.27%
Frequency	2010.1	0.003 (CI = +/-0.018; p = 0.701)	-0.151 (CI = +/-0.176; p = 0.089)	0.107	+0.34%
Frequency	2010.2	0.000 (CI = +/-0.019; p = 0.994)	-0.133 (CI = +/-0.180; p = 0.142)	0.120	-0.01%
Frequency	2011.1	0.000 (CI = +/-0.021; p = 0.975)	-0.135 (CI = +/-0.190; p = 0.155)	0.114	+0.03%
Frequency	2011.2	0.000 (CI = +/-0.024; p = 0.967)	-0.131 (CI = +/-0.200; p = 0.188)	0.111	-0.05%
Frequency	2012.1	-0.003 (CI = +/-0.026; p = 0.823)	-0.119 (CI = +/-0.210; p = 0.251)	0.117	-0.29%
Frequency	2012.2	-0.008 (CI = +/-0.029; p = 0.562)	-0.094 (CI = +/-0.218; p = 0.378)	0.145	-0.82%
Frequency	2013.1	-0.010 (CI = +/-0.033; p = 0.537)	-0.087 (CI = +/-0.233; p = 0.443)	0.140	-0.98%
Frequency	2013.2	-0.013 (CI = +/-0.037; p = 0.467)	-0.073 (CI = +/-0.248; p = 0.545)	0.144	-1.30%
Frequency	2014.1	-0.010 (CI = +/-0.042; p = 0.624)	-0.086 (CI = +/-0.267; p = 0.507)	0.107	-0.99%
Frequency	2014.2	-0.013 (CI = +/-0.049; p = 0.571)	-0.072 (CI = +/-0.290; p = 0.602)	0.105	-1.32%
Frequency	2015.1	-0.009 (CI = +/-0.057; p = 0.729)	-0.087 (CI = +/-0.316; p = 0.564)	0.066	-0.94%
Frequency	2015.2	-0.013 (CI = +/-0.067; p = 0.675)	-0.073 (CI = +/-0.348; p = 0.658)	0.059	-1.32%
Frequency	2016.1	-0.009 (CI = +/-0.080; p = 0.813)	-0.088 (CI = +/-0.386; p = 0.628)	0.018	-0.88%
Frequency	2016.2	-0.020 (CI = +/-0.095; p = 0.648)	-0.052 (CI = +/-0.427; p = 0.793)	0.031	-2.00%
Frequency	2017.1	-0.012 (CI = +/-0.114; p = 0.816)	-0.075 (CI = +/-0.480; p = 0.733)	-0.030	-1.22%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	0.185 (CI = +/-0.090; p = 0.000)	0.776	+4.84%
Loss Cost	2006.1	0.051 (CI = +/-0.011; p = 0.000)	0.166 (CI = +/-0.085; p = 0.000)	0.816	+5.25%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.087; p = 0.000)	0.805	+5.37%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	0.163 (CI = +/-0.090; p = 0.001)	0.808	+5.57%
Loss Cost	2007.2	0.056 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.092; p = 0.001)	0.799	+5.75%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	0.157 (CI = +/-0.092; p = 0.002)	0.817	+6.10%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.164 (CI = +/-0.094; p = 0.002)	0.807	+6.32%
Loss Cost	2009.1	0.066 (CI = +/-0.014; p = 0.000)	0.147 (CI = +/-0.092; p = 0.003)	0.835	+6.81%
Loss Cost	2009.2	0.070 (CI = +/-0.015; p = 0.000)	0.161 (CI = +/-0.090; p = 0.001)	0.845	+7.24%
Loss Cost	2010.1	0.075 (CI = +/-0.015; p = 0.000)	0.144 (CI = +/-0.088; p = 0.003)	0.866	+7.75%
Loss Cost	2010.2	0.077 (CI = +/-0.017; p = 0.000)	0.152 (CI = +/-0.092; p = 0.003)	0.854	+8.00%
Loss Cost	2011.1	0.083 (CI = +/-0.017; p = 0.000)	0.134 (CI = +/-0.089; p = 0.006)	0.876	+8.62%
Loss Cost	2011.2	0.085 (CI = +/-0.019; p = 0.000)	0.139 (CI = +/-0.095; p = 0.007)	0.858	+8.84%
Loss Cost	2012.1	0.088 (CI = +/-0.022; p = 0.000)	0.131 (CI = +/-0.100; p = 0.015)	0.854	+9.16%
Loss Cost	2012.2	0.090 (CI = +/-0.025; p = 0.000)	0.138 (CI = +/-0.107; p = 0.016)	0.832	+9.46%
Loss Cost	2013.1	0.102 (CI = +/-0.023; p = 0.000)	0.109 (CI = +/-0.095; p = 0.028)	0.889	+10.74%
Loss Cost	2013.2	0.106 (CI = +/-0.027; p = 0.000)	0.117 (CI = +/-0.101; p = 0.027)	0.872	+11.17%
Loss Cost	2014.1	0.111 (CI = +/-0.032; p = 0.000)	0.105 (CI = +/-0.109; p = 0.057)	0.868	+11.77%
Loss Cost	2014.2	0.103 (CI = +/-0.036; p = 0.000)	0.091 (CI = +/-0.115; p = 0.105)	0.818	+10.90%
Loss Cost	2015.1	0.100 (CI = +/-0.046; p = 0.001)	0.097 (CI = +/-0.132; p = 0.128)	0.778	+10.55%
Loss Cost	2015.2	0.095 (CI = +/-0.058; p = 0.007)	0.088 (CI = +/-0.152; p = 0.204)	0.663	+9.93%
Loss Cost	2016.1	0.109 (CI = +/-0.077; p = 0.015)	0.067 (CI = +/-0.177; p = 0.377)	0.674	+11.53%
Loss Cost	2016.2	0.074 (CI = +/-0.067; p = 0.038)	0.026 (CI = +/-0.136; p = 0.626)	0.559	+7.70%
Loss Cost	2017.1	0.077 (CI = +/-0.118; p = 0.127)	0.022 (CI = +/-0.201; p = 0.750)	0.404	+8.05%
Severity	2005.2	0.051 (CI = +/-0.009; p = 0.000)	0.114 (CI = +/-0.078; p = 0.006)	0.824	+5.19%
Severity	2006.1	0.053 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.078; p = 0.011)	0.836	+5.43%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.080; p = 0.018)	0.812	+5.33%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.083; p = 0.017)	0.797	+5.23%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.100 (CI = +/-0.087; p = 0.026)	0.766	+5.13%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.091; p = 0.037)	0.754	+5.20%
Severity	2008.2	0.051 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.095; p = 0.047)	0.720	+5.18%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.095; p = 0.087)	0.745	+5.58%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.094; p = 0.044)	0.767	+6.02%
Severity	2010.1	0.063 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.094; p = 0.083)	0.787	+6.46%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.096 (CI = +/-0.093; p = 0.044)	0.802	+6.94%
Severity	2011.1	0.072 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.092; p = 0.086)	0.825	+7.50%
Severity	2011.2	0.073 (CI = +/-0.020; p = 0.000)	0.082 (CI = +/-0.099; p = 0.096)	0.795	+7.59%
Severity	2012.1	0.079 (CI = +/-0.021; p = 0.000)	0.065 (CI = +/-0.099; p = 0.181)	0.817	+8.25%
Severity	2012.2	0.085 (CI = +/-0.023; p = 0.000)	0.080 (CI = +/-0.099; p = 0.102)	0.829	+8.92%
Severity	2013.1	0.100 (CI = +/-0.017; p = 0.000)	0.045 (CI = +/-0.067; p = 0.170)	0.933	+10.48%
Severity	2013.2	0.104 (CI = +/-0.018; p = 0.000)	0.054 (CI = +/-0.068; p = 0.106)	0.932	+10.98%
Severity	2014.1	0.106 (CI = +/-0.022; p = 0.000)	0.050 (CI = +/-0.076; p = 0.173)	0.921	+11.23%
Severity	2014.2	0.099 (CI = +/-0.023; p = 0.000)	0.036 (CI = +/-0.073; p = 0.296)	0.906	+10.39%
Severity	2015.1	0.091 (CI = +/-0.027; p = 0.000)	0.049 (CI = +/-0.077; p = 0.175)	0.888	+9.56%
Severity	2015.2	0.087 (CI = +/-0.034; p = 0.001)	0.043 (CI = +/-0.087; p = 0.276)	0.832	+9.09%
Severity	2016.1	0.097 (CI = +/-0.043; p = 0.002)	0.027 (CI = +/-0.098; p = 0.505)	0.839	+10.21%
Severity	2016.2	0.081 (CI = +/-0.045; p = 0.008)	0.008 (CI = +/-0.091; p = 0.819)	0.792	+8.40%
Severity	2017.1	0.080 (CI = +/-0.079; p = 0.048)	0.008 (CI = +/-0.135; p = 0.855)	0.666	+8.36%
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 = 0.608)	0.063 (CI = +/-0.055; p = 0.028)	0.117	-0.17%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.908)	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)	0.469	+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	+0.99%
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)	0.451	+1.15%
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 = 0.278)	0.058 (CI = +/-0.041; p = 0.009)	0.387	+0.49%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.632)	0.064 (CI = +/-0.042; p = 0.006)	0.439	+0.23%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.763)	0.063 (CI = +/-0.046; p = 0.012)	0.382	+0.17%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.450)	0.056 (CI = +/-0.048; p = 0.028)	0.360	+0.49%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.550)	0.055 (CI = +/-0.054; p = 0.047)	0.281	+0.46%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.341)	0.047 (CI = +/-0.059; p = 0.101)	0.276	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.503)	0.046 (CI = +/-0.069; p = 0.158)	0.122	+0.78%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.441)	0.039 (CI = +/-0.084; p = 0.281)	0.094	+1.20%
Frequency	2016.2	-0.007 (CI = +/-0.025; p = 0.502)	0.018 (CI = +/-0.050; p = 0.375)	-0.083	-0.65%
Frequency	2017.1	-0.003 (CI = +/-0.042; p = 0.839)	0.014 (CI = +/-0.071; p = 0.587)	-0.484	-0.29%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	0.176 (CI = +/-0.092; p = 0.001)	0.741	+4.64%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.086; p = 0.001)	0.788	+5.05%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	0.163 (CI = +/-0.090; p = 0.001)	0.772	+5.17%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.092; p = 0.002)	0.776	+5.37%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	0.163 (CI = +/-0.095; p = 0.002)	0.763	+5.55%
Loss Cost	2008.1	0.057 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.095; p = 0.004)	0.783	+5.91%
Loss Cost	2008.2	0.059 (CI = +/-0.016; p = 0.000)	0.157 (CI = +/-0.098; p = 0.003)	0.769	+6.12%
Loss Cost	2009.1	0.064 (CI = +/-0.016; p = 0.000)	0.141 (CI = +/-0.095; p = 0.006)	0.802	+6.63%
Loss Cost	2009.2	0.069 (CI = +/-0.017; p = 0.000)	0.156 (CI = +/-0.095; p = 0.003)	0.812	+7.10%
Loss Cost	2010.1	0.074 (CI = +/-0.017; p = 0.000)	0.141 (CI = +/-0.093; p = 0.006)	0.837	+7.63%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	0.149 (CI = +/-0.098; p = 0.006)	0.820	+7.90%
Loss Cost	2011.1	0.082 (CI = +/-0.019; p = 0.000)	0.132 (CI = +/-0.096; p = 0.010)	0.847	+8.55%
Loss Cost	2011.2	0.084 (CI = +/-0.022; p = 0.000)	0.138 (CI = +/-0.102; p = 0.012)	0.823	+8.80%
Loss Cost	2012.1	0.087 (CI = +/-0.025; p = 0.000)	0.131 (CI = +/-0.108; p = 0.022)	0.818	+9.14%
Loss Cost	2012.2	0.091 (CI = +/-0.029; p = 0.000)	0.139 (CI = +/-0.117; p = 0.024)	0.788	+9.51%
Loss Cost	2013.1	0.103 (CI = +/-0.028; p = 0.000)	0.112 (CI = +/-0.103; p = 0.037)	0.860	+10.89%
Loss Cost	2013.2	0.109 (CI = +/-0.032; p = 0.000)	0.123 (CI = +/-0.112; p = 0.034)	0.839	+11.50%
Loss Cost	2014.1	0.115 (CI = +/-0.038; p = 0.000)	0.112 (CI = +/-0.121; p = 0.065)	0.836	+12.19%
Loss Cost	2014.2	0.106 (CI = +/-0.046; p = 0.001)	0.095 (CI = +/-0.133; p = 0.135)	0.755	+11.13%
Loss Cost	2015.1	0.102 (CI = +/-0.059; p = 0.006)	0.100 (CI = +/-0.154; p = 0.165)	0.696	+10.77%
Loss Cost	2015.2	0.095 (CI = +/-0.082; p = 0.031)	0.089 (CI = +/-0.189; p = 0.281)	0.504	+9.96%
Loss Cost	2016.1	0.111 (CI = +/-0.111; p = 0.050)	0.069 (CI = +/-0.225; p = 0.440)	0.519	+11.79%
Loss Cost	2016.2	0.052 (CI = +/-0.101; p = 0.198)	0.000 (CI = +/-0.172; p = 0.999)	0.163	+5.35%
Loss Cost	2017.1	0.052 (CI = +/-0.211; p = 0.402)	0.001 (CI = +/-0.304; p = 0.995)	-0.286	+5.29%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.080; p = 0.011)	0.799	+5.02%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.079; p = 0.019)	0.812	+5.27%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.082; p = 0.032)	0.784	+5.14%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.085; p = 0.030)	0.765	+5.03%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.088; p = 0.047)	0.726	+4.89%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.093; p = 0.061)	0.711	+4.94%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	0.086 (CI = +/-0.098; p = 0.081)	0.667	+4.89%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.097; p = 0.136)	0.696	+5.29%
Severity	2009.2	0.056 (CI = +/-0.017; p = 0.000)	0.088 (CI = +/-0.098; p = 0.075)	0.718	+5.75%
Severity	2010.1	0.060 (CI = +/-0.018; p = 0.000)	0.074 (CI = +/-0.098; p = 0.127)	0.742	+6.20%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	0.090 (CI = +/-0.099; p = 0.072)	0.756	+6.72%
Severity	2011.1	0.070 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.098; p = 0.126)	0.784	+7.30%
Severity	2011.2	0.071 (CI = +/-0.023; p = 0.000)	0.076 (CI = +/-0.106; p = 0.144)	0.743	+7.37%
Severity	2012.1	0.077 (CI = +/-0.025; p = 0.000)	0.060 (CI = +/-0.106; p = 0.240)	0.770	+8.05%
Severity	2012.2	0.085 (CI = +/-0.027; p = 0.000)	0.078 (CI = +/-0.108; p = 0.139)	0.783	+8.84%
Severity	2013.1	0.100 (CI = +/-0.020; p = 0.000)	0.045 (CI = +/-0.074; p = 0.199)	0.915	+10.51%
Severity	2013.2	0.106 (CI = +/-0.022; p = 0.000)	0.058 (CI = +/-0.076; p = 0.118)	0.914	+11.17%
Severity	2014.1	0.108 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.084; p = 0.181)	0.899	+11.46%
Severity	2014.2	0.099 (CI = +/-0.030; p = 0.000)	0.036 (CI = +/-0.085; p = 0.357)	0.869	+10.39%
Severity	2015.1	0.091 (CI = +/-0.035; p = 0.001)	0.048 (CI = +/-0.090; p = 0.239)	0.835	+9.48%
Severity	2015.2	0.084 (CI = +/-0.047; p = 0.006)	0.038 (CI = +/-0.107; p = 0.409)	0.732	+8.71%
Severity	2016.1	0.095 (CI = +/-0.061; p = 0.013)	0.024 (CI = +/-0.124; p = 0.612)	0.737	+9.94%
Severity	2016.2	0.064 (CI = +/-0.063; p = 0.049)	-0.011 (CI = +/-0.108; p = 0.759)	0.669	+6.61%
Severity	2017.1	0.060 (CI = +/-0.132; p = 0.188)	-0.008 (CI = +/-0.190; p = 0.868)	0.324	+6.21%
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 = 0.929)	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)	0.345	+0.63%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.005)	0.062 (CI = +/-0.040; p = 0.004)	0.456	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.036; p = 0.001)	0.595	+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)	0.563	+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)	0.058 (CI = +/-0.044; p = 0.014)	0.455	+1.16%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	0.062 (CI = +/-0.046; p = 0.013)	0.460	+1.33%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.060)	0.070 (CI = +/-0.045; p = 0.005)	0.495	+1.00%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.246)	0.061 (CI = +/-0.044; p = 0.011)	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)	0.369	+0.29%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.398)	0.059 (CI = +/-0.053; p = 0.035)	0.343	+0.65%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.485)	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 = 0.111)	0.252	+1.19%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.461)	0.051 (CI = +/-0.084; p = 0.180)	0.085	+1.15%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.418)	0.045 (CI = +/-0.104; p = 0.295)	0.042	+1.68%
Frequency	2016.2	-0.012 (CI = +/-0.040; p = 0.415)	0.012 (CI = +/-0.069; p = 0.631)	-0.085	-1.19%
Frequency	2017.1	-0.009 (CI = +/-0.083; p = 0.696)	0.009 (CI = +/-0.119; p = 0.781)	-0.736	-0.86%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.014 (CI = +/-0.013; p = 0.035)	0.208 (CI = +/-0.050; p = 0.000)	0.877	+1.38%
Loss Cost	2008.2	0.012 (CI = +/-0.015; p = 0.088)	0.205 (CI = +/-0.055; p = 0.000)	0.856	+1.24%
Severity	2008.1	0.004 (CI = +/-0.019; p = 0.643)	0.140 (CI = +/-0.079; p = 0.002)	0.524	+0.42%
Severity	2008.2	-0.005 (CI = +/-0.018; p = 0.583)	0.121 (CI = +/-0.067; p = 0.003)	0.544	-0.46%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.213)	0.068 (CI = +/-0.063; p = 0.038)	0.322	+0.95%
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.022)	0.084 (CI = +/-0.052; p = 0.005)	0.600	+1.71%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2015.1	0.084 (CI = +/-0.023; p = 0.000)	0.127 (CI = +/-0.125; p = 0.047)	0.780	+8.78%
Loss Cost	2015.2	0.083 (CI = +/-0.026; p = 0.000)	0.124 (CI = +/-0.134; p = 0.066)	0.735	+8.70%
Loss Cost	2016.1	0.086 (CI = +/-0.029; p = 0.000)	0.117 (CI = +/-0.142; p = 0.098)	0.723	+8.97%
Loss Cost	2016.2	0.081 (CI = +/-0.033; p = 0.000)	0.103 (CI = +/-0.150; p = 0.161)	0.648	+8.43%
Loss Cost	2017.1	0.083 (CI = +/-0.037; p = 0.000)	0.099 (CI = +/-0.162; p = 0.209)	0.623	+8.64%
Severity	2015.1	0.104 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.065; p = 0.381)	0.950	+10.92%
Severity	2015.2	0.103 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.069; p = 0.466)	0.941	+10.81%
Severity	2016.1	0.105 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.071; p = 0.627)	0.938	+11.11%
Severity	2016.2	0.102 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.073; p = 0.858)	0.928	+10.71%
Severity	2017.1	0.102 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.079; p = 0.893)	0.914	+10.76%
Frequency	2015.1	-0.019 (CI = +/-0.027; p = 0.143)	0.099 (CI = +/-0.147; p = 0.171)	0.119	-1.93%
Frequency	2015.2	-0.019 (CI = +/-0.030; p = 0.197)	0.100 (CI = +/-0.158; p = 0.195)	0.108	-1.91%
Frequency	2016.1	-0.019 (CI = +/-0.034; p = 0.244)	0.101 (CI = +/-0.168; p = 0.220)	0.066	-1.93%
Frequency	2016.2	-0.021 (CI = +/-0.039; p = 0.276)	0.097 (CI = +/-0.182; p = 0.270)	0.059	-2.06%
Frequency	2017.1	-0.019 (CI = +/-0.045; p = 0.370)	0.094 (CI = +/-0.196; p = 0.319)	-0.004	-1.92%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.019 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.128; p = 0.043)	0.601	+1.87%
Loss Cost	2006.1	0.017 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.118 (CI = +/-0.127; p = 0.069)	0.595	+1.69%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.125; p = 0.116)	0.601	+1.45%
Loss Cost	2007.1	0.016 (CI = +/-0.009; p = 0.001)	0.016 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.126; p = 0.086)	0.613	+1.59%
Loss Cost	2007.2	0.017 (CI = +/-0.009; p = 0.001)	0.016 (CI = +/-0.005; p = 0.000)	-0.120 (CI = +/-0.129; p = 0.067)	0.623	+1.73%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.126; p = 0.029)	0.661	+2.02%
Loss Cost	2008.2	0.023 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.125; p = 0.015)	0.686	+2.28%
Loss Cost	2009.1	0.026 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.184 (CI = +/-0.120; p = 0.004)	0.731	+2.64%
Loss Cost	2009.2	0.028 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.194 (CI = +/-0.124; p = 0.003)	0.736	+2.80%
Loss Cost	2010.1	0.031 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.219 (CI = +/-0.120; p = 0.001)	0.772	+3.18%
Loss Cost	2010.2	0.028 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.198 (CI = +/-0.119; p = 0.002)	0.777	+2.85%
Loss Cost	2011.1	0.029 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.204 (CI = +/-0.124; p = 0.002)	0.776	+2.94%
Loss Cost	2011.2	0.032 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.127; p = 0.002)	0.788	+3.23%
Loss Cost	2012.1	0.030 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.210 (CI = +/-0.133; p = 0.004)	0.785	+3.05%
Loss Cost	2012.2	0.025 (CI = +/-0.015; p = 0.002)	0.018 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.130; p = 0.009)	0.806	+2.49%
Loss Cost	2013.1	0.027 (CI = +/-0.016; p = 0.003)	0.018 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.137; p = 0.008)	0.811	+2.75%
Loss Cost	2013.2	0.023 (CI = +/-0.018; p = 0.014)	0.018 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.142; p = 0.020)	0.819	+2.34%
Loss Cost	2014.1	0.028 (CI = +/-0.019; p = 0.007)	0.019 (CI = +/-0.004; p = 0.000)	-0.199 (CI = +/-0.145; p = 0.010)	0.834	+2.88%
Loss Cost	2014.2	0.026 (CI = +/-0.022; p = 0.022)	0.018 (CI = +/-0.005; p = 0.000)	-0.189 (CI = +/-0.157; p = 0.021)	0.834	+2.67%
Loss Cost	2015.1	0.032 (CI = +/-0.025; p = 0.014)	0.019 (CI = +/-0.005; p = 0.000)	-0.215 (CI = +/-0.165; p = 0.014)	0.843	+3.24%
Loss Cost	2015.2	0.032 (CI = +/-0.029; p = 0.032)	0.019 (CI = +/-0.005; p = 0.000)	-0.214 (CI = +/-0.181; p = 0.024)	0.841	+3.22%
Loss Cost	2016.1	0.034 (CI = +/-0.033; p = 0.047)	0.019 (CI = +/-0.005; p = 0.000)	-0.223 (CI = +/-0.199; p = 0.031)	0.839	+3.44%
Loss Cost	2016.2	0.016 (CI = +/-0.031; p = 0.270)	0.018 (CI = +/-0.005; p = 0.000)	-0.154 (CI = +/-0.175; p = 0.080)	0.896	+1.66%
Loss Cost	2017.1	0.018 (CI = +/-0.037; p = 0.315)	0.018 (CI = +/-0.005; p = 0.000)	-0.158 (CI = +/-0.195; p = 0.102)	0.891	+1.77%
Loss Cost	2017.2	0.013 (CI = +/-0.043; p = 0.504)	0.018 (CI = +/-0.005; p = 0.000)	-0.144 (CI = +/-0.214; p = 0.166)	0.890	+1.35%
Severity	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.328)	0.224 (CI = +/-0.100; p = 0.000)	0.941	+4.45%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.004; p = 0.426)	0.236 (CI = +/-0.100; p = 0.000)	0.939	+4.29%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.603)	0.255 (CI = +/-0.094; p = 0.000)	0.943	+4.04%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.743)	0.266 (CI = +/-0.093; p = 0.000)	0.941	+3.88%
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.908)	0.279 (CI = +/-0.093; p = 0.000)	0.940	+3.71%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.864)	0.275 (CI = +/-0.096; p = 0.000)	0.937	+3.76%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.771)	0.268 (CI = +/-0.098; p = 0.000)	0.936	+3.87%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.489)	0.246 (CI = +/-0.092; p = 0.000)	0.947	+4.20%
Severity	2009.2	0.043 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.390)	0.235 (CI = +/-0.094; p = 0.000)	0.947	+4.35%
Severity	2010.1	0.044 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.306)	0.225 (CI = +/-0.096; p = 0.000)	0.947	+4.52%
Severity	2010.2	0.044 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.356)	0.229 (CI = +/-0.100; p = 0.000)	0.942	+4.45%
Severity	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.004; p = 0.381)	0.230 (CI = +/-0.105; p = 0.000)	0.938	+4.44%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.004; p = 0.495)	0.243 (CI = +/-0.108; p = 0.000)	0.934	+4.22%
Severity	2012.1	0.043 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.449)	0.235 (CI = +/-0.114; p = 0.000)	0.931	+4.35%
Severity	2012.2	0.041 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.004; p = 0.527)	0.243 (CI = +/-0.120; p = 0.000)	0.925	+4.21%
Severity	2013.1	0.042 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.004; p = 0.510)	0.238 (CI = +/-0.128; p = 0.001)	0.920	+4.30%
Severity	2013.2	0.041 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.004; p = 0.573)	0.244 (CI = +/-0.137; p = 0.002)	0.913	+4.18%
Severity	2014.1	0.042 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.005; p = 0.547)	0.238 (CI = +/-0.148; p = 0.003)	0.908	+4.31%
Severity	2014.2	0.041 (CI = +/-0.023; p = 0.001)	0.001 (CI = +/-0.005; p = 0.592)	0.242 (CI = +/-0.160; p = 0.006)	0.899	+4.23%
Severity	2015.1	0.047 (CI = +/-0.025; p = 0.001)	0.002 (CI = +/-0.005; p = 0.459)	0.216 (CI = +/-0.169; p = 0.016)	0.901	+4.79%
Severity	2015.2	0.050 (CI = +/-0.029; p = 0.002)	0.002 (CI = +/-0.005; p = 0.409)	0.201 (CI = +/-0.184; p = 0.034)	0.896	+5.15%
Severity	2016.1	0.059 (CI = +/-0.032; p = 0.001)	0.003 (CI = +/-0.005; p = 0.272)	0.163 (CI = +/-0.191; p = 0.088)	0.904	+6.09%
Severity	2016.2	0.064 (CI = +/-0.037; p = 0.003)	0.003 (CI = +/-0.006; p = 0.247)	0.145 (CI = +/-0.208; p = 0.157)	0.898	+6.57%
Severity	2017.1	0.076 (CI = +/-0.039; p = 0.001)	0.004 (CI = +/-0.005; p = 0.146)	0.097 (CI = +/-0.209; p = 0.331)	0.911	+7.95%
Severity	2017.2	0.086 (CI = +/-0.044; p = 0.001)	0.004 (CI = +/-0.005; p = 0.113)	0.063 (CI = +/-0.220; p = 0.535)	0.914	+9.02%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.356 (CI = +/-0.124; p = 0.000)	0.905	-2.47%
Frequency	2006.1	-0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.353 (CI = +/-0.127; p = 0.000)	0.902	-2.50%
Frequency	2006.2	-0.025 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.354 (CI = +/-0.131; p = 0.000)	0.898	-2.49%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.376 (CI = +/-0.127; p = 0.000)	0.902	-2.21%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.399 (CI = +/-0.122; p = 0.000)	0.908	-1.91%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.416 (CI = +/-0.120; p = 0.000)	0.910	-1.67%
Frequency	2008.2	-0.015 (CI = +/-0.010; p = 0.003)	0.017 (CI = +/-0.004; p = 0.000)	-0.427 (CI = +/-0.123; p = 0.000)	0.908	-1.53%
Frequency	2009.1	-0.015 (CI = +/-0.010; p = 0.006)	0.017 (CI = +/-0.004; p = 0.000)	-0.429 (CI = +/-0.128; p = 0.000)	0.905	-1.50%
Frequency	2009.2	-0.015 (CI = +/-0.011; p = 0.011)	0.017 (CI = +/-0.005; p = 0.000)	-0.430 (CI = +/-0.133; p = 0.000)	0.902	-1.49%
Frequency	2010.1	-0.013 (CI = +/-0.012; p = 0.038)	0.017 (CI = +/-0.005; p = 0.000)	-0.444 (CI = +/-0.137; p = 0.000)	0.901	-1.28%
Frequency	2010.2	-0.015 (CI = +/-0.013; p = 0.021)	0.017 (CI = +/-0.005; p = 0.000)	-0.427 (CI = +/-0.140; p = 0.000)	0.904	-1.54%
Frequency	2011.1	-0.014 (CI = +/-0.014; p = 0.048)	0.017 (CI = +/-0.005; p = 0.000)	-0.434 (CI = +/-0.146; p = 0.000)	0.901	-1.43%
Frequency	2011.2	-0.010 (CI = +/-0.015; p = 0.192)	0.018 (CI = +/-0.005; p = 0.000)	-0.463 (CI = +/-0.144; p = 0.000)	0.906	-0.95%
Frequency	2012.1	-0.013 (CI = +/-0.016; p = 0.119)	0.018 (CI = +/-0.005; p = 0.000)	-0.446 (CI = +/-0.149; p = 0.000)	0.908	-1.25%
Frequency	2012.2	-0.017 (CI = +/-0.017; p = 0.059)	0.017 (CI = +/-0.005; p = 0.000)	-0.422 (CI = +/-0.153; p = 0.000)	0.913	-1.65%
Frequency	2013.1	-0.015 (CI = +/-0.019; p = 0.123)	0.017 (CI = +/-0.005; p = 0.000)	-0.432 (CI = +/-0.162; p = 0.000)	0.909	-1.49%
Frequency	2013.2	-0.018 (CI = +/-0.022; p = 0.101)	0.017 (CI = +/-0.005; p = 0.000)	-0.416 (CI = +/-0.172; p = 0.000)	0.908	-1.77%
Frequency	2014.1	-0.014 (CI = +/-0.024; p = 0.245)	0.017 (CI = +/-0.006; p = 0.000)	-0.437 (CI = +/-0.182; p = 0.000)	0.905	-1.37%
Frequency	2014.2	-0.015 (CI = +/-0.028; p = 0.265)	0.017 (CI = +/-0.006; p = 0.000)	-0.431 (CI = +/-0.197; p = 0.000)	0.900	-1.50%
Frequency	2015.1	-0.015 (CI = +/-0.032; p = 0.340)	0.017 (CI = +/-0.006; p = 0.000)	-0.432 (CI = +/-0.216; p = 0.001)	0.893	-1.47%
Frequency	2015.2	-0.019 (CI = +/-0.037; p = 0.301)	0.017 (CI = +/-0.007; p = 0.000)	-0.415 (CI = +/-0.235; p = 0.002)	0.889	-1.84%
Frequency	2016.1	-0.025 (CI = +/-0.042; p = 0.220)	0.016 (CI = +/-0.007; p = 0.000)	-0.386 (CI = +/-0.254; p = 0.006)	0.888	-2.50%
Frequency	2016.2	-0.047 (CI = +/-0.040; p = 0.024)	0.015 (CI = +/-0.006; p = 0.000)	-0.298 (CI = +/-0.224; p = 0.013)	0.927	-4.60%
Frequency	2017.1	-0.059 (CI = +/-0.044; p = 0.013)	0.014 (CI = +/-0.006; p = 0.000)	-0.255 (CI = +/-0.232; p = 0.035)	0.930	-5.72%
Frequency	2017.2	-0.073 (CI = +/-0.047; p = 0.006)	0.014 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.234; p = 0.077)	0.936	-7.04%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.003 (CI = +/-0.010; p = 0.598)	0.076 (CI = +/-0.092; p = 0.101)	0.028 (CI = +/-0.078; p = 0.476)	0.039	+0.27%	+3.10%
Loss Cost	2006.1	0.000 (CI = +/-0.010; p = 0.972)	0.090 (CI = +/-0.090; p = 0.050)	0.037 (CI = +/-0.076; p = 0.327)	0.062	-0.02%	+3.79%
Loss Cost	2006.2	-0.003 (CI = +/-0.011; p = 0.629)	0.079 (CI = +/-0.089; p = 0.082)	0.044 (CI = +/-0.076; p = 0.241)	0.043	-0.26%	+4.27%
Loss Cost	2007.1	-0.003 (CI = +/-0.011; p = 0.593)	0.081 (CI = +/-0.092; p = 0.083)	0.046 (CI = +/-0.078; p = 0.238)	0.042	-0.30%	+4.37%
Loss Cost	2007.2	-0.003 (CI = +/-0.012; p = 0.670)	0.083 (CI = +/-0.095; p = 0.085)	0.045 (CI = +/-0.080; p = 0.262)	0.041	-0.26%	+4.29%
Loss Cost	2008.1	-0.002 (CI = +/-0.013; p = 0.733)	0.081 (CI = +/-0.098; p = 0.101)	0.043 (CI = +/-0.082; p = 0.287)	0.031	-0.22%	+4.21%
Loss Cost	2008.2	-0.001 (CI = +/-0.014; p = 0.871)	0.086 (CI = +/-0.101; p = 0.095)	0.041 (CI = +/-0.084; p = 0.331)	0.035	-0.11%	+4.03%
Loss Cost	2009.1	-0.001 (CI = +/-0.015; p = 0.914)	0.084 (CI = +/-0.105; p = 0.111)	0.040 (CI = +/-0.087; p = 0.357)	0.027	-0.08%	+3.97%
Loss Cost	2009.2	-0.001 (CI = +/-0.017; p = 0.923)	0.084 (CI = +/-0.109; p = 0.123)	0.040 (CI = +/-0.090; p = 0.373)	0.020	-0.08%	+3.96%
Loss Cost	2010.1	-0.001 (CI = +/-0.018; p = 0.914)	0.085 (CI = +/-0.113; p = 0.135)	0.040 (CI = +/-0.093; p = 0.384)	0.014	-0.10%	+3.99%
Loss Cost	2010.2	-0.005 (CI = +/-0.019; p = 0.585)	0.072 (CI = +/-0.114; p = 0.206)	0.050 (CI = +/-0.094; p = 0.283)	-0.006	-0.51%	+4.57%
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.422)	0.081 (CI = +/-0.117; p = 0.166)	0.057 (CI = +/-0.096; p = 0.229)	0.013	-0.81%	+5.05%
Loss Cost	2011.2	-0.008 (CI = +/-0.023; p = 0.464)	0.081 (CI = +/-0.122; p = 0.183)	0.057 (CI = +/-0.100; p = 0.247)	0.008	-0.81%	+5.05%
Loss Cost	2012.1	-0.014 (CI = +/-0.024; p = 0.222)	0.098 (CI = +/-0.122; p = 0.109)	0.072 (CI = +/-0.100; p = 0.149)	0.070	-1.43%	+5.93%
Loss Cost	2012.2	-0.021 (CI = +/-0.025; p = 0.095)	0.081 (CI = +/-0.122; p = 0.178)	0.086 (CI = +/-0.100; p = 0.087)	0.103	-2.08%	+6.69%
Loss Cost	2013.1	-0.025 (CI = +/-0.028; p = 0.069)	0.092 (CI = +/-0.126; p = 0.143)	0.095 (CI = +/-0.103; p = 0.069)	0.128	-2.50%	+7.24%
Loss Cost	2013.2	-0.032 (CI = +/-0.030; p = 0.037)	0.077 (CI = +/-0.128; p = 0.222)	0.108 (CI = +/-0.105; p = 0.045)	0.169	-3.14%	+7.90%
Loss Cost	2014.1	-0.036 (CI = +/-0.034; p = 0.037)	0.085 (CI = +/-0.134; p = 0.196)	0.116 (CI = +/-0.111; p = 0.042)	0.169	-3.53%	+8.34%
Loss Cost	2014.2	-0.043 (CI = +/-0.037; p = 0.028)	0.073 (CI = +/-0.138; p = 0.283)	0.128 (CI = +/-0.116; p = 0.032)	0.200	-4.18%	+8.92%
Loss Cost	2015.1	-0.049 (CI = +/-0.042; p = 0.026)	0.084 (CI = +/-0.145; p = 0.234)	0.141 (CI = +/-0.123; p = 0.028)	0.212	-4.81%	+9.55%
Loss Cost	2015.2	-0.057 (CI = +/-0.049; p = 0.025)	0.072 (CI = +/-0.152; p = 0.326)	0.153 (CI = +/-0.131; p = 0.025)	0.233	-5.54%	+10.10%
Loss Cost	2016.1	-0.071 (CI = +/-0.055; p = 0.015)	0.092 (CI = +/-0.156; p = 0.223)	0.177 (CI = +/-0.138; p = 0.016)	0.292	-6.85%	+11.18%
Loss Cost	2016.2	-0.097 (CI = +/-0.057; p = 0.003)	0.059 (CI = +/-0.145; p = 0.391)	0.216 (CI = +/-0.132; p = 0.004)	0.456	-9.22%	+12.69%
Loss Cost	2017.1	-0.118 (CI = +/-0.064; p = 0.002)	0.083 (CI = +/-0.146; p = 0.236)	0.249 (CI = +/-0.138; p = 0.002)	0.518	-11.13%	+13.99%
Loss Cost	2017.2	-0.139 (CI = +/-0.076; p = 0.002)	0.063 (CI = +/-0.151; p = 0.374)	0.278 (CI = +/-0.149; p = 0.002)	0.556	-12.97%	+14.92%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.041; p = 0.084)	0.120 (CI = +/-0.035; p = 0.000)	0.954	+4.08%	+17.37%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.039; p = 0.028)	0.126 (CI = +/-0.033; p = 0.000)	0.957	+3.90%	+17.83%
Severity	2006.2	0.036 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.035; p = 0.049)	0.131 (CI = +/-0.029; p = 0.000)	0.963	+3.70%	+18.27%
Severity	2007.1	0.035 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.032; p = 0.012)	0.137 (CI = +/-0.027; p = 0.000)	0.968	+3.53%	+18.70%
Severity	2007.2	0.033 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.031; p = 0.021)	0.140 (CI = +/-0.026; p = 0.000)	0.969	+3.39%	+18.97%
Severity	2008.1	0.033 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.032; p = 0.023)	0.141 (CI = +/-0.027; p = 0.000)	0.967	+3.38%	+19.00%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.032; p = 0.015)	0.139 (CI = +/-0.027; p = 0.000)	0.967	+3.47%	+18.84%
Severity	2009.1	0.036 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.030; p = 0.028)	0.133 (CI = +/-0.025; p = 0.000)	0.973	+3.65%	+18.44%
Severity	2009.2	0.037 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.030; p = 0.015)	0.131 (CI = +/-0.025; p = 0.000)	0.974	+3.76%	+18.25%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.031; p = 0.023)	0.130 (CI = +/-0.026; p = 0.000)	0.973	+3.80%	+18.18%
Severity	2010.2	0.037 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.032; p = 0.036)	0.131 (CI = +/-0.026; p = 0.000)	0.971	+3.73%	+18.30%
Severity	2011.1	0.035 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.032; p = 0.023)	0.135 (CI = +/-0.026; p = 0.000)	0.971	+3.60%	+18.52%
Severity	2011.2	0.034 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.031; p = 0.041)	0.139 (CI = +/-0.026; p = 0.000)	0.972	+3.41%	+18.78%
Severity	2012.1	0.033 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.033; p = 0.043)	0.140 (CI = +/-0.027; p = 0.000)	0.970	+3.36%	+18.85%
Severity	2012.2	0.032 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.033; p = 0.072)	0.143 (CI = +/-0.027; p = 0.000)	0.970	+3.21%	+19.04%
Severity	2013.1	0.030 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.034; p = 0.059)	0.145 (CI = +/-0.028; p = 0.000)	0.969	+3.09%	+19.20%
Severity	2013.2	0.029 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.035; p = 0.097)	0.148 (CI = +/-0.029; p = 0.000)	0.968	+2.93%	+19.38%
Severity	2014.1	0.027 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.037; p = 0.079)	0.151 (CI = +/-0.030; p = 0.000)	0.967	+2.78%	+19.56%
Severity	2014.2	0.026 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.038; p = 0.126)	0.155 (CI = +/-0.032; p = 0.000)	0.965	+2.59%	+19.73%
Severity	2015.1	0.026 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.040; p = 0.163)	0.153 (CI = +/-0.034; p = 0.000)	0.964	+2.65%	+19.67%
Severity	2015.2	0.026 (CI = +/-0.014; p = 0.001)	0.028 (CI = +/-0.043; p = 0.182)	0.153 (CI = +/-0.037; p = 0.000)	0.961	+2.68%	+19.64%
Severity	2016.1	0.028 (CI = +/-0.016; p = 0.002)	0.026 (CI = +/-0.046; p = 0.250)	0.150 (CI = +/-0.040; p = 0.000)	0.960	+2.87%	+19.49%
Severity	2016.2	0.028 (CI = +/-0.019; p = 0.009)	0.025 (CI = +/-0.050; p = 0.297)	0.151 (CI = +/-0.045; p = 0.000)	0.956	+2.81%	+19.53%
Severity	2017.1	0.031 (CI = +/-0.023; p = 0.014)	0.021 (CI = +/-0.053; p = 0.403)	0.145 (CI = +/-0.050; p = 0.000)	0.955	+3.16%	+19.31%
Severity	2017.2	0.034 (CI = +/-0.029; p = 0.027)	0.024 (CI = +/-0.058; p = 0.383)	0.141 (CI = +/-0.057; p = 0.000)	0.951	+3.45%	+19.18%
Frequency	2005.2	-0.037 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.084; p = 0.336)	-0.092 (CI = +/-0.071; p = 0.013)	0.798	-3.66%	-12.16%
Frequency	2006.1	-0.038 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.085; p = 0.282)	-0.088 (CI = +/-0.072; p = 0.018)	0.796	-3.77%	-11.91%
Frequency	2006.2	-0.039 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.088; p = 0.316)	-0.087 (CI = +/-0.074; p = 0.023)	0.788	-3.82%	-11.84%
Frequency	2007.1	-0.038 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.090; p = 0.387)	-0.091 (CI = +/-0.076; p = 0.020)	0.772	-3.70%	-12.07%
Frequency	2007.2	-0.036 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.091; p = 0.313)	-0.096 (CI = +/-0.076; p = 0.016)	0.759	-3.53%	-12.34%
Frequency	2008.1	-0.035 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.094; p = 0.350)	-0.097 (CI = +/-0.079; p = 0.017)	0.742	-3.48%	-12.43%
Frequency	2008.2	-0.035 (CI = +/-0.014; p = 0.000)	0.045 (CI = +/-0.098; p = 0.356)	-0.098 (CI = +/-0.081; p = 0.020)	0.729	-3.46%	-12.46%
Frequency	2009.1	-0.037 (CI = +/-0.015; p = 0.000)	0.050 (CI = +/-0.101; p = 0.314)	-0.094 (CI = +/-0.083; p = 0.029)	0.724	-3.60%	-12.22%
Frequency	2009.2	-0.038 (CI = +/-0.016; p = 0.000)	0.047 (CI = +/-0.104; p = 0.366)	-0.091 (CI = +/-0.086; p = 0.038)	0.717	-3.70%	-12.09%
Frequency	2010.1	-0.038 (CI = +/-0.017; p = 0.000)	0.048 (CI = +/-0.108; p = 0.366)	-0.090 (CI = +/-0.089; p = 0.048)	0.701	-3.75%	-12.01%
Frequency	2010.2	-0.042 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.110; p = 0.488)	-0.082 (CI = +/-0.090; p = 0.073)	0.711	-4.08%	-11.60%
Frequency	2011.1	-0.043 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.114; p = 0.443)	-0.077 (CI = +/-0.093; p = 0.100)	0.702	-4.25%	-11.37%
Frequency	2011.2	-0.042 (CI = +/-0.022; p = 0.001)	0.048 (CI = +/-0.118; p = 0.406)	-0.081 (CI = +/-0.097; p = 0.095)	0.680	-4.07%	-11.56%
Frequency	2012.1	-0.047 (CI = +/-0.023; p = 0.000)	0.064 (CI = +/-0.118; p = 0.271)	-0.068 (CI = +/-0.097; p = 0.161)	0.702	-4.63%	-10.87%
Frequency	2012.2	-0.053 (CI = +/-0.025; p = 0.000)	0.051 (CI = +/-0.120; p = 0.385)	-0.057 (CI = +/-0.098; p = 0.242)	0.716	-5.13%	-10.37%
Frequency	2013.1	-0.056 (CI = +/-0.027; p = 0.000)	0.059 (CI = +/-0.125; p = 0.338)	-0.050 (CI = +/-0.103; p = 0.322)	0.705	-5.43%	-10.04%
Frequency	2013.2	-0.061 (CI = +/-0.030; p = 0.000)	0.048 (CI = +/-0.129; p = 0.448)	-0.040 (CI = +/-0.107; p = 0.437)	0.707	-5.90%	-9.62%
Frequency	2014.1	-0.063 (CI = +/-0.034; p = 0.001)	0.053 (CI = +/-0.136; p = 0.422)	-0.035 (CI = +/-0.113; p = 0.521)	0.685	-6.14%	-9.38%
Frequency	2014.2	-0.068 (CI = +/-0.038; p = 0.002)	0.044 (CI = +/-0.143; p = 0.524)	-0.026 (CI = +/-0.119; p = 0.646)	0.677	-6.59%	-9.03%
Frequency	2015.1	-0.076 (CI = +/-0.044; p = 0.002)	0.057 (CI = +/-0.149; p = 0.430)	-0.013 (CI = +/-0.127; p = 0.831)	0.670	-7.27%	-8.46%
Frequency	2015.2	-0.083 (CI = +/-0.050; p = 0.003)	0.044 (CI = +/-0.156; p = 0.555)	0.000 (CI = +/-0.135; p = 0.996)	0.665	-8.01%	-7.98%
Frequency	2016.1	-0.099 (CI = +/-0.056; p = 0.002)	0.067 (CI = +/-0.158; p = 0.380)	0.027 (CI = +/-0.140; p = 0.682)	0.686	-9.45%	-6.96%
Frequency	2016.2	-0.125 (CI = +/-0.059; p = 0.001)	0.035 (CI = +/-0.150; p = 0.624)	0.066 (CI = +/-0.135; p = 0.312)	0.752	-11.71%	-5.72%
Frequency	2017.1	-0.149 (CI = +/-0.065; p = 0.000)	0.062 (CI = +/-0.147; p = 0.371)	0.104 (CI = +/-0.138; p = 0.128)	0.781	-13.85%	-4.46%
Frequency	2017.2	-0.173 (CI = +/-0.075; p = 0.000)	0.039 (CI = +/-0.149; p = 0.569)	0.137 (CI = +/-0.147; p = 0.065)	0.791	-15.88%	-3.57%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility, new_normal
Future Trend Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.058; p = 0.038)	0.017 (CI = +/-0.005; p = 0.000)	-0.180 (CI = +/-0.279; p = 0.199)	0.023 (CI = +/-0.120; p = 0.696)	0.630	+1.84%	+4.23%
Loss Cost	2006.1	0.016 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.056; p = 0.015)	0.016 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.267; p = 0.181)	0.032 (CI = +/-0.115; p = 0.574)	0.645	+1.59%	+4.90%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	0.064 (CI = +/-0.056; p = 0.025)	0.016 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.262; p = 0.193)	0.035 (CI = +/-0.112; p = 0.531)	0.642	+1.40%	+5.00%
Loss Cost	2007.1	0.015 (CI = +/-0.009; p = 0.001)	0.061 (CI = +/-0.057; p = 0.038)	0.016 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.264; p = 0.197)	0.032 (CI = +/-0.114; p = 0.574)	0.645	+1.49%	+4.76%
Loss Cost	2007.2	0.017 (CI = +/-0.009; p = 0.001)	0.067 (CI = +/-0.057; p = 0.024)	0.016 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.262; p = 0.173)	0.029 (CI = +/-0.113; p = 0.603)	0.665	+1.68%	+4.67%
Loss Cost	2008.1	0.019 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.057; p = 0.044)	0.017 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.256; p = 0.162)	0.021 (CI = +/-0.111; p = 0.702)	0.688	+1.93%	+4.08%
Loss Cost	2008.2	0.022 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.055; p = 0.017)	0.017 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.242; p = 0.117)	0.016 (CI = +/-0.105; p = 0.754)	0.729	+2.25%	+3.92%
Loss Cost	2009.1	0.025 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.054; p = 0.034)	0.018 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.233; p = 0.102)	0.007 (CI = +/-0.101; p = 0.895)	0.758	+2.56%	+3.24%
Loss Cost	2009.2	0.028 (CI = +/-0.010; p = 0.000)	0.064 (CI = +/-0.054; p = 0.021)	0.018 (CI = +/-0.004; p = 0.000)	-0.200 (CI = +/-0.230; p = 0.085)	0.003 (CI = +/-0.100; p = 0.949)	0.773	+2.80%	+3.12%
Loss Cost	2010.1	0.031 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.053; p = 0.041)	0.019 (CI = +/-0.004; p = 0.000)	-0.201 (CI = +/-0.222; p = 0.074)	-0.007 (CI = +/-0.097; p = 0.889)	0.796	+3.14%	+2.46%
Loss Cost	2010.2	0.028 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.053; p = 0.065)	0.018 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.219; p = 0.082)	-0.003 (CI = +/-0.096; p = 0.954)	0.794	+2.87%	+2.59%
Loss Cost	2011.1	0.028 (CI = +/-0.013; p = 0.000)	0.049 (CI = +/-0.055; p = 0.081)	0.018 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.225; p = 0.089)	-0.003 (CI = +/-0.100; p = 0.947)	0.790	+2.89%	+2.56%
Loss Cost	2011.2	0.032 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.054; p = 0.043)	0.019 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.217; p = 0.065)	-0.009 (CI = +/-0.096; p = 0.846)	0.814	+3.29%	+2.35%
Loss Cost	2012.1	0.029 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.055; p = 0.027)	0.018 (CI = +/-0.004; p = 0.000)	-0.202 (CI = +/-0.216; p = 0.065)	0.000 (CI = +/-0.097; p = 0.994)	0.819	+2.95%	+2.91%
Loss Cost	2012.2	0.025 (CI = +/-0.015; p = 0.003)	0.056 (CI = +/-0.054; p = 0.044)	0.018 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.209; p = 0.071)	0.007 (CI = +/-0.094; p = 0.886)	0.830	+2.48%	+3.15%
Loss Cost	2013.1	0.026 (CI = +/-0.017; p = 0.006)	0.054 (CI = +/-0.058; p = 0.067)	0.018 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.215; p = 0.077)	0.003 (CI = +/-0.099; p = 0.948)	0.829	+2.62%	+2.94%
Loss Cost	2013.2	0.023 (CI = +/-0.019; p = 0.023)	0.050 (CI = +/-0.060; p = 0.097)	0.018 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.219; p = 0.092)	0.008 (CI = +/-0.101; p = 0.873)	0.830	+2.31%	+3.11%
Loss Cost	2014.1	0.028 (CI = +/-0.022; p = 0.017)	0.042 (CI = +/-0.062; p = 0.171)	0.018 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.220; p = 0.090)	-0.004 (CI = +/-0.105; p = 0.938)	0.836	+2.82%	+2.43%
Loss Cost	2014.2	0.027 (CI = +/-0.026; p = 0.039)	0.041 (CI = +/-0.066; p = 0.200)	0.018 (CI = +/-0.005; p = 0.000)	-0.186 (CI = +/-0.230; p = 0.105)	-0.003 (CI = +/-0.110; p = 0.956)	0.833	+2.76%	+2.46%
Loss Cost	2015.1	0.033 (CI = +/-0.030; p = 0.034)	0.033 (CI = +/-0.070; p = 0.317)	0.019 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.234; p = 0.107)	-0.016 (CI = +/-0.117; p = 0.771)	0.837	+3.39%	+1.73%
Loss Cost	2015.2	0.036 (CI = +/-0.036; p = 0.052)	0.035 (CI = +/-0.074; p = 0.318)	0.019 (CI = +/-0.006; p = 0.000)	-0.191 (CI = +/-0.246; p = 0.116)	-0.020 (CI = +/-0.125; p = 0.737)	0.834	+3.63%	+1.61%
Loss Cost	2016.1	0.038 (CI = +/-0.046; p = 0.096)	0.033 (CI = +/-0.082; p = 0.392)	0.019 (CI = +/-0.006; p = 0.000)	-0.192 (CI = +/-0.260; p = 0.132)	-0.024 (CI = +/-0.141; p = 0.716)	0.830	+3.85%	+1.39%
Loss Cost	2016.2	0.015 (CI = +/-0.046; p = 0.500)	0.020 (CI = +/-0.073; p = 0.549)	0.018 (CI = +/-0.006; p = 0.000)	-0.166 (CI = +/-0.228; p = 0.135)	0.011 (CI = +/-0.128; p = 0.854)	0.880	+1.46%	+2.57%
Loss Cost	2017.1	0.013 (CI = +/-0.062; p = 0.647)	0.021 (CI = +/-0.083; p = 0.575)	0.017 (CI = +/-0.007; p = 0.000)	-0.166 (CI = +/-0.244; p = 0.159)	0.014 (CI = +/-0.154; p = 0.847)	0.872	+1.31%	+2.70%
Loss Cost	2017.2	0.006 (CI = +/-0.079; p = 0.871)	0.019 (CI = +/-0.090; p = 0.646)	0.017 (CI = +/-0.008; p = 0.001)	-0.160 (CI = +/-0.263; p = 0.200)	0.024 (CI = +/-0.177; p = 0.760)	0.867	+0.58%	+3.04%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.042; p = 0.098)	0.002 (CI = +/-0.003; p = 0.211)	-0.050 (CI = +/-0.203; p = 0.618)	0.131 (CI = +/-0.087; p = 0.004)	0.953	+4.27%	+18.86%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.040; p = 0.035)	0.002 (CI = +/-0.003; p = 0.309)	-0.050 (CI = +/-0.190; p = 0.596)	0.138 (CI = +/-0.082; p = 0.002)	0.956	+4.06%	+19.49%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.036; p = 0.058)	0.001 (CI = +/-0.003; p = 0.428)	-0.039 (CI = +/-0.170; p = 0.642)	0.142 (CI = +/-0.073; p = 0.000)	0.962	+3.81%	+19.63%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.034; p = 0.015)	0.001 (CI = +/-0.003; p = 0.625)	-0.039 (CI = +/-0.156; p = 0.615)	0.149 (CI = +/-0.067; p = 0.000)	0.966	+3.59%	+20.26%
Severity	2007.2	0.034 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.033; p = 0.025)	0.000 (CI = +/-0.002; p = 0.790)	-0.032 (CI = +/-0.149; p = 0.663)	0.152 (CI = +/-0.064; p = 0.000)	0.967	+3.43%	+20.35%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.034; p = 0.028)	0.000 (CI = +/-0.003; p = 0.818)	-0.032 (CI = +/-0.152; p = 0.669)	0.152 (CI = +/-0.066; p = 0.000)	0.965	+3.41%	+20.40%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.034; p = 0.019)	0.000 (CI = +/-0.003; p = 0.698)	-0.036 (CI = +/-0.151; p = 0.624)	0.150 (CI = +/-0.065; p = 0.000)	0.965	+3.53%	+20.33%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.031; p = 0.037)	0.001 (CI = +/-0.002; p = 0.398)	-0.037 (CI = +/-0.137; p = 0.583)	0.142 (CI = +/-0.060; p = 0.000)	0.972	+3.80%	+19.67%
Severity	2009.2	0.039 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.031; p = 0.020)	0.001 (CI = +/-0.002; p = 0.281)	-0.042 (CI = +/-0.133; p = 0.518)	0.140 (CI = +/-0.058; p = 0.000)	0.973	+3.96%	+19.58%
Severity	2010.1	0.040 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.032; p = 0.031)	0.001 (CI = +/-0.002; p = 0.248)	-0.043 (CI = +/-0.135; p = 0.521)	0.138 (CI = +/-0.059; p = 0.000)	0.972	+4.04%	+19.41%
Severity	2010.2	0.039 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.033; p = 0.045)	0.001 (CI = +/-0.002; p = 0.302)	-0.040 (CI = +/-0.138; p = 0.551)	0.139 (CI = +/-0.061; p = 0.000)	0.970	+3.96%	+19.45%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.034; p = 0.032)	0.001 (CI = +/-0.003; p = 0.415)	-0.040 (CI = +/-0.138; p = 0.555)	0.143 (CI = +/-0.061; p = 0.000)	0.969	+3.80%	+19.78%
Severity	2011.2	0.035 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.033; p = 0.051)	0.001 (CI = +/-0.002; p = 0.573)	-0.033 (CI = +/-0.133; p = 0.610)	0.147 (CI = +/-0.059; p = 0.000)	0.970	+3.55%	+19.93%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.035; p = 0.057)	0.001 (CI = +/-0.003; p = 0.630)	-0.033 (CI = +/-0.137; p = 0.620)	0.148 (CI = +/-0.062; p = 0.000)	0.968	+3.50%	+20.02%
Severity	2012.2	0.032 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.036; p = 0.086)	0.000 (CI = +/-0.003; p = 0.779)	-0.028 (CI = +/-0.137; p = 0.672)	0.151 (CI = +/-0.062; p = 0.000)	0.967	+3.29%	+20.15%
Severity	2013.1	0.031 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.037; p = 0.072)	0.000 (CI = +/-0.003; p = 0.926)	-0.028 (CI = +/-0.140; p = 0.682)	0.155 (CI = +/-0.064; p = 0.000)	0.965	+3.12%	+20.46%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.038; p = 0.108)	0.000 (CI = +/-0.003; p = 0.914)	-0.023 (CI = +/-0.141; p = 0.739)	0.159 (CI = +/-0.065; p = 0.000)	0.964	+2.87%	+20.61%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.035 (CI = +/-0.040; p = 0.084)	0.000 (CI = +/-0.003; p = 0.740)	-0.022 (CI = +/-0.143; p = 0.752)	0.165 (CI = +/-0.068; p = 0.000)	0.963	+2.59%	+21.05%
Severity	2014.2	0.022 (CI = +/-0.016; p = 0.010)	0.032 (CI = +/-0.041; p = 0.123)	-0.001 (CI = +/-0.003; p = 0.591)	-0.016 (CI = +/-0.145; p = 0.817)	0.170 (CI = +/-0.069; p = 0.000)	0.962	+2.26%	+21.25%
Severity	2015.1	0.023 (CI = +/-0.020; p = 0.027)	0.031 (CI = +/-0.045; p = 0.157)	-0.001 (CI = +/-0.003; p = 0.634)	-0.016 (CI = +/-0.151; p = 0.823)	0.170 (CI = +/-0.076; p = 0.000)	0.959	+2.28%	+21.21%
Severity	2015.2	0.023 (CI = +/-0.023; p = 0.058)	0.031 (CI = +/-0.048; p = 0.182)	-0.001 (CI = +/-0.004; p = 0.656)	-0.016 (CI = +/-0.160; p = 0.832)	0.170 (CI = +/-0.081; p = 0.001)	0.956	+2.28%	+21.22%
Severity	2016.1	0.025 (CI = +/-0.030; p = 0.091)	0.029 (CI = +/-0.053; p = 0.257)	-0.001 (CI = +/-0.004; p = 0.772)	-0.017 (CI = +/-0.168; p = 0.831)	0.165 (CI = +/-0.091; p = 0.002)	0.953	+2.52%	+20.93%
Severity	2016.2	0.023 (CI = +/-0.036; p = 0.186)	0.028 (CI = +/-0.057; p = 0.302)	-0.001 (CI = +/-0.005; p = 0.747)	-0.015 (CI = +/-0.179; p = 0.858)	0.168 (CI = +/-0.101; p = 0.004)	0.948	+2.34%	+21.03%
Severity	2017.1	0.029 (CI = +/-0.048; p = 0.210)	0.023 (CI = +/-0.065; p = 0.434)	0.000 (CI = +/-0.005; p = 0.919)	-0.016 (CI = +/-0.190; p = 0.849)	0.157 (CI = +/-0.120; p = 0.016)	0.945	+2.93%	+20.43%
Severity	2017.2	0.034 (CI = +/-0.062; p = 0.239)	0.025 (CI = +/-0.070; p = 0.431)	0.000 (CI = +/-0.006; p = 0.985)	-0.021 (CI = +/-0.205; p = 0.823)	0.149 (CI = +/-0.138; p = 0.037)	0.940	+3.47%	+20.14%
Frequency	2005.2	-0.024 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.056; p = 0.344)	0.014 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.269; p = 0.334)	-0.108 (CI = +/-0.115; p = 0.066)	0.913	-2.33%	-12.31%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.058; p = 0.330)	0.014 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.273; p = 0.341)	-0.106 (CI = +/-0.118; p = 0.075)	0.910	-2.37%	-12.21%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.059; p = 0.319)	0.014 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.278; p = 0.342)	-0.107 (CI = +/-0.120; p = 0.078)	0.907	-2.33%	-12.23%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.057; p = 0.515)	0.015 (CI = +/-0.004; p = 0.000)	-0.132 (CI = +/-0.262; p = 0.312)	-0.117 (CI = +/-0.113; p = 0.043)	0.912	-2.03%	-12.89%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.052; p = 0.261)	0.016 (CI = +/-0.004; p = 0.000)	-0.147 (CI = +/-0.238; p = 0.218)	-0.123 (CI = +/-0.103; p = 0.021)	0.924	-1.69%	-13.03%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.001)	0.020 (CI = +/-0.051; p = 0.418)	0.016 (CI = +/-0.004; p = 0.000)	-0.147 (CI = +/-0.229; p = 0.198)	-0.131 (CI = +/-0.099; p = 0.011)	0.928	-1.43%	-13.56%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.007)	0.026 (CI = +/-0.051; p = 0.302)	0.017 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.226; p = 0.170)	-0.134 (CI = +/-0.098; p = 0.009)	0.929	-1.24%	-13.64%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.016)	0.025 (CI = +/-0.053; p = 0.348)	0.017 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.230; p = 0.178)	-0.136 (CI = +/-0.100; p = 0.010)	0.927	-1.19%	-13.73%
Frequency	2009.2	-0.011 (CI = +/-0.010; p = 0.035)	0.026 (CI = +/-0.055; p = 0.329)	0.017 (CI = +/-0.004; p = 0.000)	-0.157 (CI = +/-0.235; p = 0.179)	-0.137 (CI = +/-0.102; p = 0.011)	0.925	-1.12%	-13.76%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.119)	0.019 (CI = +/-0.055; p = 0.474)	0.017 (CI = +/-0.004; p = 0.000)	-0.158 (CI = +/-0.232; p = 0.173)	-0.144 (CI = +/-0.102; p = 0.008)	0.925	-0.86%	-14.20%
Frequency	2010.2	-0.011 (CI = +/-0.012; p = 0.083)	0.015 (CI = +/-0.057; p = 0.579)	0.017 (CI = +/-0.004; p = 0.000)	-0.152 (CI = +/-0.235; p = 0.192)	-0.142 (CI = +/-0.103; p = 0.009)	0.927	-1.04%	-14.12%
Frequency	2011.1	-0.009 (CI = +/-0.013; p = 0.182)	0.011 (CI = +/-0.059; p = 0.695)	0.017 (CI = +/-0.004; p = 0.000)	-0.153 (CI = +/-0.238; p = 0.197)	-0.146 (CI = +/-0.106; p = 0.009)	0.925	-0.87%	-14.38%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.681)	0.023 (CI = +/-0.052; p = 0.363)	0.018 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.208; p = 0.104)	-0.156 (CI = +/-0.093; p = 0.002)	0.941	-0.25%	-14.66%
Frequency	2012.1	-0.005 (CI = +/-0.014; p = 0.426)	0.029 (CI = +/-0.054; p = 0.267)	0.018 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.209; p = 0.106)	-0.148 (CI = +/-0.094; p = 0.004)	0.942	-0.53%	-14.26%
Frequency	2012.2	-0.008 (CI = +/-0.015; p = 0.289)	0.025 (CI = +/-0.055; p = 0.349)	0.017 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.211; p = 0.122)	-0.145 (CI = +/-0.095; p = 0.005)	0.943	-0.79%	-14.14%
Frequency	2013.1	-0.005 (CI = +/-0.017; p = 0.564)	0.020 (CI = +/-0.057; p = 0.481)	0.018 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.214; p = 0.123)	-0.152 (CI = +/-0.098; p = 0.004)	0.942	-0.48%	-14.54%
Frequency	2013.2	-0.005 (CI = +/-0.020; p = 0.565)	0.019 (CI = +/-0.060; p = 0.520)	0.018 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.222; p = 0.139)	-0.151 (CI = +/-0.102; p = 0.006)	0.940	-0.54%	-14.51%
Frequency	2014.1	0.002 (CI = +/-0.021; p = 0.821)	0.007 (CI = +/-0.060; p = 0.809)	0.019 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.212; p = 0.118)	-0.169 (CI = +/-0.101; p = 0.003)	0.944	+0.23%	-15.38%
Frequency	2014.2	0.005 (CI = +/-0.024; p = 0.676)	0.010 (CI = +/-0.063; p = 0.747)	0.019 (CI = +/-0.005; p = 0.000)	-0.170 (CI = +/-0.220; p = 0.120)	-0.173 (CI = +/-0.105; p = 0.003)	0.942	+0.49%	-15.49%
Frequency	2015.1	0.011 (CI = +/-0.029; p = 0.438)	0.002 (CI = +/-0.067; p = 0.944)	0.020 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.224; p = 0.121)	-0.186 (CI = +/-0.112; p = 0.003)	0.941	+1.08%	-16.07%
Frequency	2015.2	0.013 (CI = +/-0.034; p = 0.420)	0.004 (CI = +/-0.071; p = 0.900)	0.020 (CI = +/-0.005; p = 0.000)	-0.175 (CI = +/-0.235; p = 0.130)	-0.190 (CI = +/-0.119; p = 0.005)	0.938	+1.33%	-16.18%
Frequency	2016.1	0.013 (CI = +/-0.044; p = 0.527)	0.004 (CI = +/-0.079; p = 0.904)	0.020 (CI = +/-0.006; p = 0.000)	-0.175 (CI = +/-0.248; p = 0.148)	-0.189 (CI = +/-0.135; p = 0.010)	0.933	+1.30%	-16.16%
Frequency	2016.2	-0.009 (CI = +/-0.045; p = 0.677)	-0.008 (CI = +/-0.071; p = 0.814)	0.018 (CI = +/-0.006; p = 0.000)	-0.151 (CI = +/-0.221; p = 0.158)	-0.157 (CI = +/-0.124; p = 0.018)	0.951	-0.86%	-15.26%
Frequency	2017.1	-0.016 (CI = +/-0.060; p = 0.563)	-0.002 (CI = +/-0.080; p = 0.955)	0.018 (CI = +/-0.007; p = 0.000)	-0.149 (CI = +/-0.234; p = 0.183)	-0.143 (CI = +/-0.148; p = 0.056)	0.947	-1.57%	-14.72%
Frequency	2017.2	-0.028 (CI = +/-0.074; p = 0.405)	-0.007 (CI = +/-0.085; p = 0.862)	0.017 (CI = +/-0.007; p = 0.001)	-0.139 (CI = +/-0.247; p = 0.231)	-0.125 (CI = +/-0.166; p = 0.120)	0.943	-2.80%	-14.23%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.011; p = 0.464)	0.075 (CI = +/-0.092; p = 0.110)	0.021 (CI = +/-0.163; p = 0.795)	0.026	+0.40%
Loss Cost	2006.1	0.001 (CI = +/-0.011; p = 0.842)	0.087 (CI = +/-0.091; p = 0.060)	0.040 (CI = +/-0.160; p = 0.613)	0.042	+0.11%
Loss Cost	2006.2	-0.001 (CI = +/-0.011; p = 0.800)	0.076 (CI = +/-0.091; p = 0.098)	0.057 (CI = +/-0.159; p = 0.472)	0.016	-0.14%
Loss Cost	2007.1	-0.002 (CI = +/-0.012; p = 0.766)	0.077 (CI = +/-0.093; p = 0.102)	0.059 (CI = +/-0.164; p = 0.466)	0.014	-0.18%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.851)	0.080 (CI = +/-0.097; p = 0.102)	0.056 (CI = +/-0.168; p = 0.506)	0.014	-0.12%
Loss Cost	2008.1	-0.001 (CI = +/-0.014; p = 0.921)	0.078 (CI = +/-0.100; p = 0.121)	0.052 (CI = +/-0.173; p = 0.541)	0.005	-0.07%
Loss Cost	2008.2	0.001 (CI = +/-0.015; p = 0.933)	0.083 (CI = +/-0.103; p = 0.110)	0.045 (CI = +/-0.178; p = 0.613)	0.010	+0.06%
Loss Cost	2009.1	0.001 (CI = +/-0.016; p = 0.884)	0.081 (CI = +/-0.106; p = 0.129)	0.042 (CI = +/-0.184; p = 0.647)	0.003	+0.12%
Loss Cost	2009.2	0.001 (CI = +/-0.018; p = 0.876)	0.082 (CI = +/-0.110; p = 0.141)	0.040 (CI = +/-0.191; p = 0.667)	-0.004	+0.14%
Loss Cost	2010.1	0.001 (CI = +/-0.019; p = 0.878)	0.081 (CI = +/-0.114; p = 0.156)	0.040 (CI = +/-0.198; p = 0.682)	-0.009	+0.14%
Loss Cost	2010.2	-0.003 (CI = +/-0.020; p = 0.773)	0.068 (CI = +/-0.116; p = 0.241)	0.063 (CI = +/-0.201; p = 0.523)	-0.039	-0.29%
Loss Cost	2011.1	-0.006 (CI = +/-0.022; p = 0.601)	0.075 (CI = +/-0.119; p = 0.205)	0.077 (CI = +/-0.207; p = 0.450)	-0.026	-0.56%
Loss Cost	2011.2	-0.005 (CI = +/-0.024; p = 0.650)	0.076 (CI = +/-0.125; p = 0.222)	0.075 (CI = +/-0.217; p = 0.477)	-0.031	-0.54%
Loss Cost	2012.1	-0.011 (CI = +/-0.026; p = 0.370)	0.090 (CI = +/-0.125; p = 0.150)	0.103 (CI = +/-0.218; p = 0.337)	0.016	-1.13%
Loss Cost	2012.2	-0.018 (CI = +/-0.028; p = 0.178)	0.072 (CI = +/-0.126; p = 0.249)	0.136 (CI = +/-0.220; p = 0.213)	0.037	-1.83%
Loss Cost	2013.1	-0.022 (CI = +/-0.030; p = 0.142)	0.080 (CI = +/-0.131; p = 0.218)	0.152 (CI = +/-0.229; p = 0.182)	0.053	-2.19%
Loss Cost	2013.2	-0.029 (CI = +/-0.033; p = 0.083)	0.064 (CI = +/-0.134; p = 0.333)	0.182 (CI = +/-0.237; p = 0.124)	0.086	-2.87%
Loss Cost	2014.1	-0.032 (CI = +/-0.037; p = 0.086)	0.069 (CI = +/-0.141; p = 0.315)	0.193 (CI = +/-0.250; p = 0.121)	0.077	-3.17%
Loss Cost	2014.2	-0.039 (CI = +/-0.042; p = 0.067)	0.055 (CI = +/-0.148; p = 0.440)	0.221 (CI = +/-0.264; p = 0.096)	0.102	-3.84%
Loss Cost	2015.1	-0.044 (CI = +/-0.048; p = 0.068)	0.062 (CI = +/-0.155; p = 0.404)	0.238 (CI = +/-0.281; p = 0.091)	0.097	-4.30%
Loss Cost	2015.2	-0.051 (CI = +/-0.055; p = 0.066)	0.049 (CI = +/-0.165; p = 0.531)	0.264 (CI = +/-0.303; p = 0.082)	0.111	-5.00%
Loss Cost	2016.1	-0.061 (CI = +/-0.063; p = 0.055)	0.061 (CI = +/-0.172; p = 0.454)	0.295 (CI = +/-0.321; p = 0.068)	0.134	-5.92%
Loss Cost	2016.2	-0.086 (CI = +/-0.069; p = 0.019)	0.024 (CI = +/-0.172; p = 0.763)	0.375 (CI = +/-0.325; p = 0.027)	0.262	-8.22%
Loss Cost	2017.1	-0.096 (CI = +/-0.079; p = 0.022)	0.035 (CI = +/-0.181; p = 0.680)	0.404 (CI = +/-0.351; p = 0.028)	0.257	-9.19%
Loss Cost	2017.2	-0.109 (CI = +/-0.097; p = 0.032)	0.018 (CI = +/-0.201; p = 0.842)	0.439 (CI = +/-0.394; p = 0.032)	0.250	-10.32%
Severity	2005.2	0.040 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.047; p = 0.264)	0.218 (CI = +/-0.084; p = 0.000)	0.938	+4.09%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.046; p = 0.148)	0.229 (CI = +/-0.081; p = 0.000)	0.939	+3.92%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.043; p = 0.266)	0.243 (CI = +/-0.076; p = 0.000)	0.943	+3.69%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.042; p = 0.148)	0.253 (CI = +/-0.073; p = 0.000)	0.945	+3.53%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.042; p = 0.238)	0.262 (CI = +/-0.073; p = 0.000)	0.944	+3.38%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.043; p = 0.250)	0.263 (CI = +/-0.075; p = 0.000)	0.941	+3.37%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.044; p = 0.205)	0.257 (CI = +/-0.076; p = 0.000)	0.940	+3.46%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.043; p = 0.318)	0.246 (CI = +/-0.074; p = 0.000)	0.946	+3.67%
Severity	2009.2	0.037 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.043; p = 0.248)	0.240 (CI = +/-0.075; p = 0.000)	0.946	+3.79%
Severity	2010.1	0.038 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.045; p = 0.298)	0.236 (CI = +/-0.078; p = 0.000)	0.943	+3.85%
Severity	2010.2	0.037 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.046; p = 0.372)	0.241 (CI = +/-0.080; p = 0.000)	0.939	+3.77%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.048; p = 0.331)	0.245 (CI = +/-0.083; p = 0.000)	0.936	+3.67%
Severity	2011.2	0.034 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.049; p = 0.475)	0.256 (CI = +/-0.084; p = 0.000)	0.933	+3.45%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.051; p = 0.495)	0.256 (CI = +/-0.088; p = 0.000)	0.929	+3.46%
Severity	2012.2	0.032 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.053; p = 0.621)	0.263 (CI = +/-0.092; p = 0.000)	0.924	+3.28%
Severity	2013.1	0.032 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.055; p = 0.610)	0.265 (CI = +/-0.097; p = 0.000)	0.919	+3.24%
Severity	2013.2	0.030 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.058; p = 0.729)	0.273 (CI = +/-0.102; p = 0.000)	0.913	+3.06%
Severity	2014.1	0.030 (CI = +/-0.016; p = 0.001)	0.010 (CI = +/-0.061; p = 0.723)	0.274 (CI = +/-0.108; p = 0.000)	0.907	+3.02%
Severity	2014.2	0.028 (CI = +/-0.018; p = 0.006)	0.007 (CI = +/-0.065; p = 0.827)	0.281 (CI = +/-0.116; p = 0.000)	0.900	+2.83%
Severity	2015.1	0.030 (CI = +/-0.021; p = 0.007)	0.003 (CI = +/-0.068; p = 0.920)	0.273 (CI = +/-0.123; p = 0.000)	0.897	+3.07%
Severity	2015.2	0.031 (CI = +/-0.024; p = 0.016)	0.005 (CI = +/-0.073; p = 0.883)	0.269 (CI = +/-0.134; p = 0.001)	0.890	+3.18%
Severity	2016.1	0.036 (CI = +/-0.028; p = 0.015)	-0.001 (CI = +/-0.076; p = 0.985)	0.254 (CI = +/-0.142; p = 0.002)	0.890	+3.67%
Severity	2016.2	0.037 (CI = +/-0.033; p = 0.031)	0.001 (CI = +/-0.083; p = 0.972)	0.250 (CI = +/-0.157; p = 0.005)	0.880	+3.81%
Severity	2017.1	0.045 (CI = +/-0.037; p = 0.021)	-0.007 (CI = +/-0.085; p = 0.865)	0.227 (CI = +/-0.165; p = 0.011)	0.884	+4.65%
Severity	2017.2	0.053 (CI = +/-0.045; p = 0.026)	0.003 (CI = +/-0.093; p = 0.946)	0.206 (CI = +/-0.183; p = 0.031)	0.879	+5.43%
Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.083; p = 0.249)	-0.197 (CI = +/-0.147; p = 0.010)	0.801	-3.55%
Frequency	2006.1	-0.037 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.085; p = 0.209)	-0.188 (CI = +/-0.149; p = 0.015)	0.798	-3.67%
Frequency	2006.2	-0.038 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.087; p = 0.236)	-0.186 (CI = +/-0.153; p = 0.019)	0.791	-3.70%
Frequency	2007.1	-0.036 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.089; p = 0.293)	-0.194 (CI = +/-0.156; p = 0.017)	0.775	-3.58%
Frequency	2007.2	-0.034 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.091; p = 0.224)	-0.207 (CI = +/-0.158; p = 0.012)	0.763	-3.38%
Frequency	2008.1	-0.034 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.093; p = 0.255)	-0.210 (CI = +/-0.163; p = 0.013)	0.746	-3.33%
Frequency	2008.2	-0.033 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.097; p = 0.256)	-0.213 (CI = +/-0.168; p = 0.015)	0.734	-3.28%
Frequency	2009.1	-0.035 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.099; p = 0.228)	-0.204 (CI = +/-0.173; p = 0.022)	0.728	-3.43%
Frequency	2009.2	-0.036 (CI = +/-0.017; p = 0.000)	0.057 (CI = +/-0.103; p = 0.270)	-0.199 (CI = +/-0.179; p = 0.030)	0.721	-3.52%
Frequency	2010.1	-0.036 (CI = +/-0.018; p = 0.000)	0.058 (CI = +/-0.107; p = 0.274)	-0.196 (CI = +/-0.185; p = 0.039)	0.706	-3.57%
Frequency	2010.2	-0.040 (CI = +/-0.019; p = 0.000)	0.047 (CI = +/-0.109; p = 0.382)	-0.178 (CI = +/-0.189; p = 0.064)	0.714	-3.91%
Frequency	2011.1	-0.042 (CI = +/-0.021; p = 0.000)	0.052 (CI = +/-0.113; p = 0.350)	-0.169 (CI = +/-0.196; p = 0.088)	0.704	-4.08%
Frequency	2011.2	-0.039 (CI = +/-0.023; p = 0.002)	0.059 (CI = +/-0.118; p = 0.311)	-0.180 (CI = +/-0.204; p = 0.080)	0.684	-3.86%
Frequency	2012.1	-0.045 (CI = +/-0.024; p = 0.001)	0.073 (CI = +/-0.117; p = 0.209)	-0.153 (CI = +/-0.204; p = 0.134)	0.706	-4.43%
Frequency	2012.2	-0.051 (CI = +/-0.026; p = 0.001)	0.059 (CI = +/-0.120; p = 0.316)	-0.127 (CI = +/-0.209; p = 0.218)	0.718	-4.95%
Frequency	2013.1	-0.054 (CI = +/-0.029; p = 0.001)	0.066 (CI = +/-0.124; p = 0.281)	-0.114 (CI = +/-0.218; p = 0.289)	0.707	-5.26%
Frequency	2013.2	-0.059 (CI = +/-0.032; p = 0.001)	0.054 (CI = +/-0.129; p = 0.393)	-0.091 (CI = +/-0.228; p = 0.412)	0.708	-5.76%
Frequency	2014.1	-0.062 (CI = +/-0.036; p = 0.002)	0.059 (CI = +/-0.135; p = 0.374)	-0.081 (CI = +/-0.241; p = 0.489)	0.686	-6.00%
Frequency	2014.2	-0.067 (CI = +/-0.041; p = 0.003)	0.048 (CI = +/-0.143; p = 0.485)	-0.061 (CI = +/-0.257; p = 0.623)	0.678	-6.48%
Frequency	2015.1	-0.074 (CI = +/-0.046; p = 0.004)	0.059 (CI = +/-0.148; p = 0.410)	-0.035 (CI = +/-0.269; p = 0.785)	0.670	-7.15%
Frequency	2015.2	-0.083 (CI = +/-0.053; p = 0.005)	0.044 (CI = +/-0.158; p = 0.556)	-0.005 (CI = +/-0.289; p = 0.972)	0.665	-7.93%
Frequency	2016.1	-0.097 (CI = +/-0.058; p = 0.003)	0.062 (CI = +/-0.159; p = 0.413)	0.041 (CI = +/-0.296; p = 0.768)	0.684	-9.25%
Frequency	2016.2	-0.123 (CI = +/-0.061; p = 0.001)	0.023 (CI = +/-0.153; p = 0.750)	0.125 (CI = +/-0.290; p = 0.367)	0.748	-11.59%
Frequency	2017.1	-0.142 (CI = +/-0.067; p = 0.001)	0.042 (CI = +/-0.152; p = 0.559)	0.177 (CI = +/-0.294; p = 0.212)	0.764	-13.23%
Frequency	2017.2	-0.162 (CI = +/-0.078; p = 0.001)	0.016 (CI = +/-0.162; p = 0.834)	0.233 (CI = +/-0.317; p = 0.132)	0.764	-14.95%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.005 (CI = +/-0.008; p = 0.285)	0.005	+0.45%
Loss Cost	2006.1	0.003 (CI = +/-0.009; p = 0.510)	-0.016	+0.29%
Loss Cost	2006.2	0.001 (CI = +/-0.009; p = 0.846)	-0.028	+0.09%
Loss Cost	2007.1	0.001 (CI = +/-0.009; p = 0.816)	-0.029	+0.11%
Loss Cost	2007.2	0.001 (CI = +/-0.010; p = 0.805)	-0.029	+0.12%
Loss Cost	2008.1	0.002 (CI = +/-0.011; p = 0.681)	-0.027	+0.22%
Loss Cost	2008.2	0.003 (CI = +/-0.011; p = 0.629)	-0.025	+0.27%
Loss Cost	2009.1	0.004 (CI = +/-0.012; p = 0.535)	-0.021	+0.37%
Loss Cost	2009.2	0.003 (CI = +/-0.013; p = 0.590)	-0.025	+0.34%
Loss Cost	2010.1	0.004 (CI = +/-0.014; p = 0.539)	-0.022	+0.42%
Loss Cost	2010.2	0.001 (CI = +/-0.014; p = 0.871)	-0.037	+0.11%
Loss Cost	2011.1	0.000 (CI = +/-0.015; p = 0.975)	-0.040	+0.02%
Loss Cost	2011.2	0.000 (CI = +/-0.017; p = 0.990)	-0.042	+0.01%
Loss Cost	2012.1	-0.002 (CI = +/-0.018; p = 0.787)	-0.040	-0.23%
Loss Cost	2012.2	-0.006 (CI = +/-0.019; p = 0.478)	-0.021	-0.64%
Loss Cost	2013.1	-0.007 (CI = +/-0.020; p = 0.488)	-0.023	-0.69%
Loss Cost	2013.2	-0.010 (CI = +/-0.022; p = 0.339)	-0.002	-1.02%
Loss Cost	2014.1	-0.010 (CI = +/-0.024; p = 0.416)	-0.016	-0.95%
Loss Cost	2014.2	-0.012 (CI = +/-0.027; p = 0.352)	-0.005	-1.20%
Loss Cost	2015.1	-0.011 (CI = +/-0.030; p = 0.429)	-0.019	-1.13%
Loss Cost	2015.2	-0.013 (CI = +/-0.033; p = 0.420)	-0.019	-1.29%
Loss Cost	2016.1	-0.013 (CI = +/-0.038; p = 0.463)	-0.028	-1.32%
Loss Cost	2016.2	-0.020 (CI = +/-0.042; p = 0.315)	0.006	-2.01%
Loss Cost	2017.1	-0.018 (CI = +/-0.048; p = 0.422)	-0.023	-1.83%
Severity	2005.2	0.049 (CI = +/-0.006; p = 0.000)	0.890	+5.03%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.881	+4.97%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.872	+4.86%
Severity	2007.1	0.047 (CI = +/-0.007; p = 0.000)	0.861	+4.81%
Severity	2007.2	0.047 (CI = +/-0.007; p = 0.000)	0.849	+4.76%
Severity	2008.1	0.047 (CI = +/-0.007; p = 0.000)	0.844	+4.85%
Severity	2008.2	0.049 (CI = +/-0.008; p = 0.000)	0.843	+4.98%
Severity	2009.1	0.051 (CI = +/-0.008; p = 0.000)	0.861	+5.23%
Severity	2009.2	0.052 (CI = +/-0.008; p = 0.000)	0.862	+5.38%
Severity	2010.1	0.054 (CI = +/-0.008; p = 0.000)	0.862	+5.53%
Severity	2010.2	0.054 (CI = +/-0.009; p = 0.000)	0.851	+5.57%
Severity	2011.1	0.055 (CI = +/-0.010; p = 0.000)	0.841	+5.64%
Severity	2011.2	0.055 (CI = +/-0.010; p = 0.000)	0.824	+5.63%
Severity	2012.1	0.056 (CI = +/-0.011; p = 0.000)	0.820	+5.80%
Severity	2012.2	0.057 (CI = +/-0.012; p = 0.000)	0.804	+5.86%
Severity	2013.1	0.059 (CI = +/-0.013; p = 0.000)	0.797	+6.03%
Severity	2013.2	0.060 (CI = +/-0.014; p = 0.000)	0.781	+6.14%
Severity	2014.1	0.062 (CI = +/-0.015; p = 0.000)	0.775	+6.37%
Severity	2014.2	0.063 (CI = +/-0.017; p = 0.000)	0.759	+6.54%
Severity	2015.1	0.068 (CI = +/-0.018; p = 0.000)	0.772	+6.99%
Severity	2015.2	0.071 (CI = +/-0.020; p = 0.000)	0.772	+7.38%
Severity	2016.1	0.077 (CI = +/-0.021; p = 0.000)	0.793	+8.02%
Severity	2016.2	0.081 (CI = +/-0.023; p = 0.000)	0.791	+8.48%
Severity	2017.1	0.089 (CI = +/-0.024; p = 0.000)	0.820	+9.34%
Frequency	2005.2	-0.045 (CI = +/-0.008; p = 0.000)	0.765	-4.36%
Frequency	2006.1	-0.046 (CI = +/-0.009; p = 0.000)	0.763	-4.46%
Frequency	2006.2	-0.047 (CI = +/-0.009; p = 0.000)	0.758	-4.55%
Frequency	2007.1	-0.046 (CI = +/-0.010; p = 0.000)	0.737	-4.49%
Frequency	2007.2	-0.045 (CI = +/-0.010; p = 0.000)	0.715	-4.43%
Frequency	2008.1	-0.045 (CI = +/-0.011; p = 0.000)	0.696	-4.42%
Frequency	2008.2	-0.046 (CI = +/-0.011; p = 0.000)	0.683	-4.49%
Frequency	2009.1	-0.047 (CI = +/-0.012; p = 0.000)	0.679	-4.62%
Frequency	2009.2	-0.049 (CI = +/-0.013; p = 0.000)	0.679	-4.78%
Frequency	2010.1	-0.050 (CI = +/-0.014; p = 0.000)	0.663	-4.85%
Frequency	2010.2	-0.053 (CI = +/-0.014; p = 0.000)	0.688	-5.17%
Frequency	2011.1	-0.055 (CI = +/-0.015; p = 0.000)	0.681	-5.32%
Frequency	2011.2	-0.055 (CI = +/-0.016; p = 0.000)	0.655	-5.32%
Frequency	2012.1	-0.059 (CI = +/-0.017; p = 0.000)	0.681	-5.70%
Frequency	2012.2	-0.063 (CI = +/-0.017; p = 0.000)	0.712	-6.14%
Frequency	2013.1	-0.065 (CI = +/-0.019; p = 0.000)	0.702	-6.34%
Frequency	2013.2	-0.070 (CI = +/-0.020; p = 0.000)	0.718	-6.74%
Frequency	2014.1	-0.071 (CI = +/-0.022; p = 0.000)	0.698	-6.89%
Frequency	2014.2	-0.075 (CI = +/-0.023; p = 0.000)	0.701	-7.26%
Frequency	2015.1	-0.079 (CI = +/-0.026; p = 0.000)	0.694	-7.59%
Frequency	2015.2	-0.084 (CI = +/-0.028; p = 0.000)	0.699	-8.08%
Frequency	2016.1	-0.090 (CI = +/-0.031; p = 0.000)	0.708	-8.64%
Frequency	2016.2	-0.102 (CI = +/-0.031; p = 0.000)	0.763	-9.67%
Frequency	2017.1	-0.108 (CI = +/-0.035; p = 0.000)	0.759	-10.21%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.009; p = 0.420)	-0.009	+0.36%
Loss Cost	2006.1	0.002 (CI = +/-0.009; p = 0.700)	-0.025	+0.17%
Loss Cost	2006.2	0.000 (CI = +/-0.009; p = 0.923)	-0.030	-0.04%
Loss Cost	2007.1	0.000 (CI = +/-0.010; p = 0.955)	-0.031	-0.03%
Loss Cost	2007.2	0.000 (CI = +/-0.010; p = 0.967)	-0.032	-0.02%
Loss Cost	2008.1	0.001 (CI = +/-0.011; p = 0.902)	-0.033	+0.07%
Loss Cost	2008.2	0.001 (CI = +/-0.012; p = 0.844)	-0.033	+0.12%
Loss Cost	2009.1	0.002 (CI = +/-0.013; p = 0.736)	-0.031	+0.21%
Loss Cost	2009.2	0.002 (CI = +/-0.014; p = 0.799)	-0.035	+0.17%
Loss Cost	2010.1	0.002 (CI = +/-0.015; p = 0.739)	-0.034	+0.24%
Loss Cost	2010.2	-0.001 (CI = +/-0.015; p = 0.892)	-0.039	-0.10%
Loss Cost	2011.1	-0.002 (CI = +/-0.016; p = 0.788)	-0.038	-0.21%
Loss Cost	2011.2	-0.002 (CI = +/-0.018; p = 0.773)	-0.040	-0.25%
Loss Cost	2012.1	-0.005 (CI = +/-0.019; p = 0.562)	-0.029	-0.54%
Loss Cost	2012.2	-0.010 (CI = +/-0.020; p = 0.296)	0.007	-1.01%
Loss Cost	2013.1	-0.011 (CI = +/-0.022; p = 0.303)	0.006	-1.09%
Loss Cost	2013.2	-0.015 (CI = +/-0.023; p = 0.190)	0.041	-1.50%
Loss Cost	2014.1	-0.015 (CI = +/-0.026; p = 0.243)	0.024	-1.47%
Loss Cost	2014.2	-0.018 (CI = +/-0.028; p = 0.195)	0.044	-1.80%
Loss Cost	2015.1	-0.018 (CI = +/-0.032; p = 0.246)	0.026	-1.80%
Loss Cost	2015.2	-0.021 (CI = +/-0.036; p = 0.237)	0.031	-2.06%
Loss Cost	2016.1	-0.022 (CI = +/-0.041; p = 0.266)	0.022	-2.19%
Loss Cost	2016.2	-0.031 (CI = +/-0.045; p = 0.158)	0.082	-3.09%
Loss Cost	2017.1	-0.031 (CI = +/-0.053; p = 0.225)	0.047	-3.05%
Severity	2005.2	0.047 (CI = +/-0.006; p = 0.000)	0.890	+4.84%
Severity	2006.1	0.047 (CI = +/-0.006; p = 0.000)	0.881	+4.76%
Severity	2006.2	0.045 (CI = +/-0.006; p = 0.000)	0.873	+4.63%
Severity	2007.1	0.045 (CI = +/-0.006; p = 0.000)	0.862	+4.56%
Severity	2007.2	0.044 (CI = +/-0.007; p = 0.000)	0.849	+4.50%
Severity	2008.1	0.045 (CI = +/-0.007; p = 0.000)	0.843	+4.58%
Severity	2008.2	0.046 (CI = +/-0.007; p = 0.000)	0.841	+4.69%
Severity	2009.1	0.048 (CI = +/-0.007; p = 0.000)	0.860	+4.94%
Severity	2009.2	0.050 (CI = +/-0.008; p = 0.000)	0.860	+5.08%
Severity	2010.1	0.051 (CI = +/-0.008; p = 0.000)	0.859	+5.22%
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	0.846	+5.24%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.834	+5.29%
Severity	2011.2	0.051 (CI = +/-0.010; p = 0.000)	0.814	+5.25%
Severity	2012.1	0.053 (CI = +/-0.011; p = 0.000)	0.808	+5.40%
Severity	2012.2	0.053 (CI = +/-0.012; p = 0.000)	0.788	+5.42%
Severity	2013.1	0.054 (CI = +/-0.013; p = 0.000)	0.777	+5.57%
Severity	2013.2	0.055 (CI = +/-0.014; p = 0.000)	0.756	+5.64%
Severity	2014.1	0.057 (CI = +/-0.016; p = 0.000)	0.746	+5.85%
Severity	2014.2	0.058 (CI = +/-0.018; p = 0.000)	0.725	+5.97%
Severity	2015.1	0.062 (CI = +/-0.019; p = 0.000)	0.736	+6.41%
Severity	2015.2	0.066 (CI = +/-0.021; p = 0.000)	0.732	+6.77%
Severity	2016.1	0.071 (CI = +/-0.022; p = 0.000)	0.754	+7.41%
Severity	2016.2	0.076 (CI = +/-0.025; p = 0.000)	0.747	+7.85%
Severity	2017.1	0.084 (CI = +/-0.027; p = 0.000)	0.779	+8.73%
Frequency	2005.2	-0.044 (CI = +/-0.009; p = 0.000)	0.745	-4.27%
Frequency	2006.1	-0.045 (CI = +/-0.009; p = 0.000)	0.743	-4.38%
Frequency	2006.2	-0.046 (CI = +/-0.009; p = 0.000)	0.737	-4.46%
Frequency	2007.1	-0.045 (CI = +/-0.010; p = 0.000)	0.714	-4.39%
Frequency	2007.2	-0.044 (CI = +/-0.011; p = 0.000)	0.689	-4.33%
Frequency	2008.1	-0.044 (CI = +/-0.011; p = 0.000)	0.667	-4.31%
Frequency	2008.2	-0.045 (CI = +/-0.012; p = 0.000)	0.652	-4.37%
Frequency	2009.1	-0.046 (CI = +/-0.013; p = 0.000)	0.648	-4.50%
Frequency	2009.2	-0.048 (CI = +/-0.014; p = 0.000)	0.647	-4.67%
Frequency	2010.1	-0.049 (CI = +/-0.015; p = 0.000)	0.629	-4.74%
Frequency	2010.2	-0.052 (CI = +/-0.015; p = 0.000)	0.656	-5.07%
Frequency	2011.1	-0.054 (CI = +/-0.016; p = 0.000)	0.648	-5.23%
Frequency	2011.2	-0.054 (CI = +/-0.018; p = 0.000)	0.619	-5.22%
Frequency	2012.1	-0.058 (CI = +/-0.018; p = 0.000)	0.647	-5.63%
Frequency	2012.2	-0.063 (CI = +/-0.019; p = 0.000)	0.681	-6.10%
Frequency	2013.1	-0.065 (CI = +/-0.021; p = 0.000)	0.670	-6.31%
Frequency	2013.2	-0.070 (CI = +/-0.022; p = 0.000)	0.688	-6.76%
Frequency	2014.1	-0.072 (CI = +/-0.024; p = 0.000)	0.667	-6.91%
Frequency	2014.2	-0.076 (CI = +/-0.026; p = 0.000)	0.671	-7.34%
Frequency	2015.1	-0.080 (CI = +/-0.029; p = 0.000)	0.665	-7.72%
Frequency	2015.2	-0.086 (CI = +/-0.032; p = 0.000)	0.673	-8.27%
Frequency	2016.1	-0.094 (CI = +/-0.035; p = 0.000)	0.686	-8.94%
Frequency	2016.2	-0.107 (CI = +/-0.035; p = 0.000)	0.754	-10.15%
Frequency	2017.1	-0.115 (CI = +/-0.039; p = 0.000)	0.754	-10.84%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.018 (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)	0.670	+3.07%
Loss Cost	2010.2	0.027 (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	+3.21%
Loss Cost	2012.1	0.028 (CI = +/-0.014; p = 0.001)	0.074 (CI = +/-0.067; p = 0.032)	0.610	+2.82%
Loss Cost	2012.2	0.023 (CI = +/-0.015; p = 0.006)	0.063 (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)	0.483	+2.44%
Loss Cost	2013.2	0.021 (CI = +/-0.020; p = 0.044)	0.053 (CI = +/-0.075; p = 0.148)	0.325	+2.09%
Loss Cost	2014.1	0.025 (CI = +/-0.023; p = 0.035)	0.042 (CI = +/-0.080; p = 0.262)	0.377	+2.58%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.083)	0.040 (CI = +/-0.089; p = 0.332)	0.231	+2.45%
Loss Cost	2015.1	0.030 (CI = +/-0.035; p = 0.077)	0.029 (CI = +/-0.100; p = 0.516)	0.275	+3.08%
Loss Cost	2015.2	0.032 (CI = +/-0.045; p = 0.129)	0.031 (CI = +/-0.116; p = 0.532)	0.160	+3.26%
Loss Cost	2016.1	0.034 (CI = +/-0.063; p = 0.225)	0.029 (CI = +/-0.144; p = 0.629)	0.081	+3.44%
Loss Cost	2016.2	0.001 (CI = +/-0.038; p = 0.924)	-0.009 (CI = +/-0.078; p = 0.763)	-0.458	+0.14%
Loss Cost	2017.1	-0.002 (CI = +/-0.067; p = 0.932)	-0.005 (CI = +/-0.114; p = 0.895)	-0.645	-0.19%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.050; p = 0.128)	0.879	+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)	0.038 (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	+3.35%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.038; p = 0.031)	0.876	+3.32%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.038; p = 0.020)	0.875	+3.44%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.035; p = 0.038)	0.907	+3.70%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.034; p = 0.017)	0.913	+3.87%
Severity	2010.1	0.038 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.036; p = 0.028)	0.906	+3.92%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.037; p = 0.047)	0.887	+3.83%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.037; p = 0.025)	0.878	+3.64%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.035; p = 0.045)	0.865	+3.37%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.037; p = 0.045)	0.845	+3.28%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.037; p = 0.081)	0.809	+3.03%
Severity	2013.1	0.027 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.038; p = 0.048)	0.787	+2.78%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.037; p = 0.087)	0.725	+2.46%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.002)	0.040 (CI = +/-0.036; p = 0.031)	0.720	+2.05%
Severity	2014.2	0.016 (CI = +/-0.010; p = 0.005)	0.032 (CI = +/-0.030; p = 0.042)	0.645	+1.58%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.028)	0.035 (CI = +/-0.034; p = 0.045)	0.615	+1.39%
Severity	2015.2	0.011 (CI = +/-0.014; p = 0.104)	0.031 (CI = +/-0.037; p = 0.088)	0.421	+1.13%
Severity	2016.1	0.009 (CI = +/-0.020; p = 0.282)	0.034 (CI = +/-0.046; p = 0.114)	0.387	+0.94%
Severity	2016.2	0.001 (CI = +/-0.020; p = 0.873)	0.025 (CI = +/-0.041; p = 0.169)	0.122	+0.12%
Severity	2017.1	-0.004 (CI = +/-0.032; p = 0.710)	0.031 (CI = +/-0.055; p = 0.170)	0.199	-0.41%
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	-2.38%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.071; p = 0.376)	0.518	-2.34%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.067; p = 0.608)	0.451	-2.04%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.061; p = 0.289)	0.409	-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 = 0.321)	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 = 0.047)	0.030 (CI = +/-0.065; p = 0.350)	0.148	-1.08%
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 = 0.104)	0.015 (CI = +/-0.068; p = 0.657)	0.061	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.223)	0.009 (CI = +/-0.072; p = 0.801)	-0.022	-0.82%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.794)	0.028 (CI = +/-0.059; p = 0.329)	-0.060	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.485)	0.036 (CI = +/-0.061; p = 0.224)	-0.002	-0.44%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.338)	0.030 (CI = +/-0.064; p = 0.324)	0.004	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.666)	0.022 (CI = +/-0.067; p = 0.493)	-0.118	-0.33%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.689)	0.021 (CI = +/-0.074; p = 0.539)	-0.135	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.569)	0.002 (CI = +/-0.068; p = 0.946)	-0.174	+0.51%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.418)	0.008 (CI = +/-0.073; p = 0.799)	-0.136	+0.86%
Frequency	2015.1	0.017 (CI = +/-0.026; p = 0.183)	-0.006 (CI = +/-0.076; p = 0.853)	0.020	+1.67%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.176)	0.000 (CI = +/-0.086; p = 0.996)	0.043	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.046; p = 0.231)	-0.005 (CI = +/-0.106; p = 0.903)	-0.016	+2.47%
Frequency	2016.2	0.000 (CI = +/-0.025; p = 0.986)	-0.034 (CI = +/-0.051; p = 0.142)	0.181	+0.02%
Frequency	2017.1	0.002 (CI = +/-0.044; p = 0.886)	-0.036 (CI = +/-0.075; p = 0.225)	0.075	+0.22%

Collision

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 = 0.032)	0.386	+1.73%
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	+2.39%
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 = 0.013)	0.657	+3.05%
Loss Cost	2010.1	0.034 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.061; p = 0.025)	0.714	+3.42%
Loss Cost	2010.2	0.031 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.063; p = 0.048)	0.642	+3.15%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.067; p = 0.065)	0.620	+3.17%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	0.079 (CI = +/-0.062; p = 0.016)	0.718	+3.77%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.062; p = 0.009)	0.703	+3.39%
Loss Cost	2012.2	0.029 (CI = +/-0.016; p = 0.002)	0.077 (CI = +/-0.063; p = 0.021)	0.601	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	0.074 (CI = +/-0.068; p = 0.037)	0.596	+3.07%
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 = 0.127)	0.523	+3.41%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.033)	0.060 (CI = +/-0.090; p = 0.160)	0.410	+3.55%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.030)	0.048 (CI = +/-0.096; p = 0.271)	0.484	+4.38%
Loss Cost	2015.2	0.052 (CI = +/-0.049; p = 0.043)	0.061 (CI = +/-0.113; p = 0.223)	0.461	+5.31%
Loss Cost	2016.1	0.057 (CI = +/-0.070; p = 0.088)	0.055 (CI = +/-0.141; p = 0.338)	0.413	+5.81%
Loss Cost	2016.2	0.017 (CI = +/-0.051; p = 0.371)	0.009 (CI = +/-0.087; p = 0.763)	-0.218	+1.71%
Loss Cost	2017.1	0.016 (CI = +/-0.107; p = 0.587)	0.010 (CI = +/-0.155; p = 0.810)	-0.608	+1.61%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.048; p = 0.056)	0.891	+4.43%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.045; p = 0.016)	0.894	+4.21%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.040; p = 0.029)	0.898	+3.94%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.036; p = 0.004)	0.909	+3.71%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.035; p = 0.009)	0.902	+3.54%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.036; p = 0.010)	0.892	+3.51%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.036; p = 0.004)	0.897	+3.68%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.030; p = 0.005)	0.935	+3.96%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.026; p = 0.000)	0.952	+4.19%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.027; p = 0.001)	0.950	+4.27%
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)	0.937	+4.05%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.026; p = 0.002)	0.934	+3.80%
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)	0.050 (CI = +/-0.028; p = 0.003)	0.902	+3.31%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.028; p = 0.006)	0.872	+3.05%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.023; p = 0.001)	0.906	+2.65%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.016; p = 0.000)	0.920	+2.22%
Severity	2015.1	0.021 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.018; p = 0.001)	0.918	+2.09%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.003)	0.045 (CI = +/-0.022; p = 0.004)	0.862	+2.05%
Severity	2016.1	0.019 (CI = +/-0.014; p = 0.018)	0.046 (CI = +/-0.028; p = 0.010)	0.850	+1.95%
Severity	2016.2	0.013 (CI = +/-0.015; p = 0.075)	0.038 (CI = +/-0.026; p = 0.018)	0.814	+1.27%
Severity	2017.1	0.008 (CI = +/-0.024; p = 0.265)	0.041 (CI = +/-0.034; p = 0.036)	0.871	+0.85%
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 = 0.476)	0.549	-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)	0.399	-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 = 0.016)	0.028 (CI = +/-0.062; p = 0.359)	0.233	-1.24%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.032)	0.026 (CI = +/-0.065; p = 0.412)	0.170	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.069)	0.029 (CI = +/-0.069; p = 0.382)	0.133	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.190)	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 = 0.265)	0.008 (CI = +/-0.077; p = 0.825)	-0.039	-0.84%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.963)	0.031 (CI = +/-0.063; p = 0.307)	-0.060	-0.03%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.640)	0.039 (CI = +/-0.065; p = 0.222)	-0.008	-0.33%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.463)	0.032 (CI = +/-0.070; p = 0.336)	-0.015	-0.60%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.800)	0.024 (CI = +/-0.073; p = 0.483)	-0.132	-0.23%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.831)	0.024 (CI = +/-0.082; p = 0.528)	-0.154	-0.23%
Frequency	2014.1	0.007 (CI = +/-0.024; p = 0.493)	0.006 (CI = +/-0.075; p = 0.855)	-0.169	+0.74%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.324)	0.016 (CI = +/-0.083; p = 0.654)	-0.096	+1.30%
Frequency	2015.1	0.022 (CI = +/-0.032; p = 0.142)	0.002 (CI = +/-0.084; p = 0.946)	0.098	+2.25%
Frequency	2015.2	0.031 (CI = +/-0.041; p = 0.109)	0.016 (CI = +/-0.095; p = 0.679)	0.205	+3.20%
Frequency	2016.1	0.037 (CI = +/-0.058; p = 0.150)	0.010 (CI = +/-0.117; p = 0.832)	0.168	+3.79%
Frequency	2016.2	0.004 (CI = +/-0.043; p = 0.771)	-0.029 (CI = +/-0.073; p = 0.299)	0.017	+0.43%
Frequency	2017.1	0.008 (CI = +/-0.088; p = 0.749)	-0.031 (CI = +/-0.127; p = 0.399)	-0.225	+0.75%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.382	+1.80%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.317	+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	+1.47%
Loss Cost	2007.2	0.016 (CI = +/-0.010; p = 0.003)	0.286	+1.61%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.001)	0.371	+1.92%
Loss Cost	2008.2	0.022 (CI = +/-0.011; p = 0.000)	0.426	+2.19%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	0.525	+2.57%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.528	+2.74%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.612	+3.16%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.548	+2.79%
Loss Cost	2011.1	0.028 (CI = +/-0.014; p = 0.000)	0.525	+2.89%
Loss Cost	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.554	+3.21%
Loss Cost	2012.1	0.030 (CI = +/-0.017; p = 0.002)	0.477	+3.01%
Loss Cost	2012.2	0.023 (CI = +/-0.017; p = 0.010)	0.362	+2.34%
Loss Cost	2013.1	0.026 (CI = +/-0.019; p = 0.012)	0.377	+2.63%
Loss Cost	2013.2	0.021 (CI = +/-0.021; p = 0.053)	0.235	+2.09%
Loss Cost	2014.1	0.027 (CI = +/-0.023; p = 0.025)	0.350	+2.76%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.080)	0.225	+2.45%
Loss Cost	2015.1	0.032 (CI = +/-0.032; p = 0.050)	0.323	+3.26%
Loss Cost	2015.2	0.032 (CI = +/-0.041; p = 0.109)	0.228	+3.26%
Loss Cost	2016.1	0.037 (CI = +/-0.055; p = 0.153)	0.193	+3.72%
Loss Cost	2016.2	0.001 (CI = +/-0.032; p = 0.915)	-0.197	+0.14%
Loss Cost	2017.1	-0.003 (CI = +/-0.048; p = 0.879)	-0.242	-0.28%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.873	+4.24%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.865	+4.05%
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	+3.35%
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)	0.843	+3.44%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.888	+3.75%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.886	+3.87%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.882	+3.99%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.863	+3.83%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.839	+3.73%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.830	+3.37%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.801	+3.37%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.770	+3.03%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	0.717	+2.90%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.000)	0.659	+2.46%
Severity	2014.1	0.022 (CI = +/-0.013; p = 0.003)	0.565	+2.22%
Severity	2014.2	0.016 (CI = +/-0.012; p = 0.014)	0.454	+1.58%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.035)	0.378	+1.61%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.156)	0.160	+1.13%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.216)	0.116	+1.27%
Severity	2016.2	0.001 (CI = +/-0.022; p = 0.889)	-0.195	+0.12%
Severity	2017.1	0.001 (CI = +/-0.033; p = 0.926)	-0.247	+0.12%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.578	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.555	-2.36%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.522	-2.34%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.468	-2.02%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.405	-1.69%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.326	-1.40%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	0.247	-1.22%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.023)	0.193	-1.13%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.046)	0.152	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.151)	0.062	-0.79%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.095)	0.105	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.216)	0.038	-0.81%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.794)	-0.062	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.577)	-0.047	-0.35%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.338)	-0.001	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.721)	-0.071	-0.27%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.680)	-0.073	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.537)	-0.057	+0.52%
Frequency	2014.2	0.009 (CI = +/-0.021; p = 0.390)	-0.019	+0.86%
Frequency	2015.1	0.016 (CI = +/-0.024; p = 0.157)	0.138	+1.63%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.141)	0.180	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.185)	0.150	+2.42%
Frequency	2016.2	0.000 (CI = +/-0.028; p = 0.989)	-0.200	+0.02%
Frequency	2017.1	-0.004 (CI = +/-0.042; p = 0.806)	-0.229	-0.40%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.018 (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)	0.221	+1.34%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.007)	0.248	+1.50%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.006)	0.268	+1.65%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.002)	0.357	+1.99%
Loss Cost	2008.2	0.023 (CI = +/-0.012; p = 0.001)	0.417	+2.29%
Loss Cost	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.73%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.532	+2.93%
Loss Cost	2010.1	0.034 (CI = +/-0.013; p = 0.000)	0.627	+3.42%
Loss Cost	2010.2	0.030 (CI = +/-0.013; p = 0.000)	0.561	+3.03%
Loss Cost	2011.1	0.031 (CI = +/-0.015; p = 0.000)	0.543	+3.17%
Loss Cost	2011.2	0.035 (CI = +/-0.016; p = 0.000)	0.584	+3.58%
Loss Cost	2012.1	0.033 (CI = +/-0.018; p = 0.002)	0.508	+3.39%
Loss Cost	2012.2	0.026 (CI = +/-0.019; p = 0.010)	0.391	+2.68%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.010)	0.419	+3.07%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.046)	0.275	+2.51%
Loss Cost	2014.1	0.034 (CI = +/-0.026; p = 0.018)	0.422	+3.41%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.058)	0.301	+3.18%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.029)	0.449	+4.38%
Loss Cost	2015.2	0.046 (CI = +/-0.049; p = 0.062)	0.377	+4.70%
Loss Cost	2016.1	0.057 (CI = +/-0.066; p = 0.079)	0.392	+5.81%
Loss Cost	2016.2	0.015 (CI = +/-0.038; p = 0.321)	0.053	+1.55%
Loss Cost	2017.1	0.016 (CI = +/-0.066; p = 0.496)	-0.112	+1.61%
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)	0.879	+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	+3.48%
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	+4.27%
Severity	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.889	+4.13%
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)	0.862	+3.68%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.841	+3.74%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.815	+3.40%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.770	+3.31%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.720	+2.86%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.635	+2.65%
Severity	2014.2	0.019 (CI = +/-0.013; p = 0.009)	0.539	+1.95%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.022)	0.484	+2.09%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.107)	0.270	+1.61%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.140)	0.256	+1.95%
Severity	2016.2	0.006 (CI = +/-0.031; p = 0.616)	-0.164	+0.62%
Severity	2017.1	0.008 (CI = +/-0.055; p = 0.654)	-0.232	+0.85%
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)	0.468	-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)	0.318	-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)	0.183	-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 = 0.181)	0.050	-0.82%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.114)	0.095	-1.06%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.249)	0.027	-0.84%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.873)	-0.069	-0.10%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.648)	-0.059	-0.33%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.390)	-0.016	-0.70%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.795)	-0.084	-0.23%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.750)	-0.088	-0.33%
Frequency	2014.1	0.007 (CI = +/-0.022; p = 0.467)	-0.044	+0.74%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.325)	0.011	+1.20%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.111)	0.226	+2.25%
Frequency	2015.2	0.030 (CI = +/-0.036; p = 0.087)	0.312	+3.04%
Frequency	2016.1	0.037 (CI = +/-0.048; p = 0.105)	0.325	+3.79%
Frequency	2016.2	0.009 (CI = +/-0.038; p = 0.539)	-0.123	+0.93%
Frequency	2017.1	0.008 (CI = +/-0.067; p = 0.744)	-0.278	+0.75%

Comprehensive - Total

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.042 (CI = +/-0.015; p = 0.000)	0.616 (CI = +/-0.173; p = 0.000)	0.672	+4.33%
Loss Cost	2005.1	0.041 (CI = +/-0.016; p = 0.000)	0.624 (CI = +/-0.177; p = 0.000)	0.672	+4.20%
Loss Cost	2005.2	0.044 (CI = +/-0.016; p = 0.000)	0.643 (CI = +/-0.177; p = 0.000)	0.683	+4.52%
Loss Cost	2006.1	0.041 (CI = +/-0.017; p = 0.000)	0.663 (CI = +/-0.177; p = 0.000)	0.693	+4.19%
Loss Cost	2006.2	0.041 (CI = +/-0.018; p = 0.000)	0.660 (CI = +/-0.182; p = 0.000)	0.671	+4.15%
Loss Cost	2007.1	0.038 (CI = +/-0.018; p = 0.000)	0.676 (CI = +/-0.185; p = 0.000)	0.678	+3.87%
Loss Cost	2007.2	0.041 (CI = +/-0.019; p = 0.000)	0.691 (CI = +/-0.188; p = 0.000)	0.678	+4.13%
Loss Cost	2008.1	0.041 (CI = +/-0.020; p = 0.000)	0.690 (CI = +/-0.194; p = 0.000)	0.677	+4.14%
Loss Cost	2008.2	0.041 (CI = +/-0.022; p = 0.001)	0.694 (CI = +/-0.201; p = 0.000)	0.660	+4.22%
Loss Cost	2009.1	0.039 (CI = +/-0.023; p = 0.002)	0.707 (CI = +/-0.206; p = 0.000)	0.664	+3.96%
Loss Cost	2009.2	0.038 (CI = +/-0.025; p = 0.004)	0.703 (CI = +/-0.214; p = 0.000)	0.639	+3.89%
Loss Cost	2010.1	0.036 (CI = +/-0.026; p = 0.009)	0.713 (CI = +/-0.221; p = 0.000)	0.641	+3.68%
Loss Cost	2010.2	0.033 (CI = +/-0.028; p = 0.022)	0.699 (CI = +/-0.228; p = 0.000)	0.609	+3.39%
Loss Cost	2011.1	0.041 (CI = +/-0.029; p = 0.007)	0.666 (CI = +/-0.224; p = 0.000)	0.630	+4.17%
Loss Cost	2011.2	0.037 (CI = +/-0.031; p = 0.022)	0.646 (CI = +/-0.230; p = 0.000)	0.590	+3.72%
Loss Cost	2012.1	0.030 (CI = +/-0.032; p = 0.065)	0.672 (CI = +/-0.232; p = 0.000)	0.612	+3.06%
Loss Cost	2012.2	0.023 (CI = +/-0.034; p = 0.176)	0.642 (CI = +/-0.234; p = 0.000)	0.578	+2.31%
Loss Cost	2013.1	0.027 (CI = +/-0.037; p = 0.139)	0.626 (CI = +/-0.243; p = 0.000)	0.571	+2.73%
Loss Cost	2013.2	0.029 (CI = +/-0.040; p = 0.152)	0.633 (CI = +/-0.255; p = 0.000)	0.554	+2.92%
Loss Cost	2014.1	0.027 (CI = +/-0.044; p = 0.214)	0.638 (CI = +/-0.269; p = 0.000)	0.551	+2.75%
Loss Cost	2014.2	0.014 (CI = +/-0.046; p = 0.542)	0.591 (CI = +/-0.265; p = 0.000)	0.515	+1.37%
Loss Cost	2015.1	0.020 (CI = +/-0.050; p = 0.418)	0.571 (CI = +/-0.276; p = 0.000)	0.498	+1.99%
Loss Cost	2015.2	0.008 (CI = +/-0.055; p = 0.747)	0.535 (CI = +/-0.285; p = 0.001)	0.453	+0.85%
Loss Cost	2016.1	0.014 (CI = +/-0.062; p = 0.642)	0.521 (CI = +/-0.302; p = 0.002)	0.427	+1.37%
Loss Cost	2016.2	0.020 (CI = +/-0.070; p = 0.550)	0.539 (CI = +/-0.324; p = 0.003)	0.422	+2.02%
Loss Cost	2017.1	0.042 (CI = +/-0.073; p = 0.234)	0.483 (CI = +/-0.317; p = 0.006)	0.431	+4.30%
Severity	2004.2	0.049 (CI = +/-0.005; p = 0.000)	0.127 (CI = +/-0.061; p = 0.000)	0.903	+5.06%
Severity	2005.1	0.049 (CI = +/-0.006; p = 0.000)	0.128 (CI = +/-0.063; p = 0.000)	0.898	+5.05%
Severity	2005.2	0.049 (CI = +/-0.006; p = 0.000)	0.124 (CI = +/-0.064; p = 0.000)	0.888	+4.98%
Severity	2006.1	0.047 (CI = +/-0.006; p = 0.000)	0.135 (CI = +/-0.062; p = 0.000)	0.890	+4.79%
Severity	2006.2	0.045 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.060; p = 0.000)	0.882	+4.63%
Severity	2007.1	0.044 (CI = +/-0.006; p = 0.000)	0.136 (CI = +/-0.058; p = 0.000)	0.884	+4.45%
Severity	2007.2	0.043 (CI = +/-0.006; p = 0.000)	0.132 (CI = +/-0.059; p = 0.000)	0.871	+4.38%
Severity	2008.1	0.043 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.061; p = 0.000)	0.864	+4.39%
Severity	2008.2	0.042 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.063; p = 0.000)	0.847	+4.34%
Severity	2009.1	0.043 (CI = +/-0.007; p = 0.000)	0.127 (CI = +/-0.065; p = 0.000)	0.840	+4.36%
Severity	2009.2	0.043 (CI = +/-0.008; p = 0.000)	0.127 (CI = +/-0.068; p = 0.001)	0.821	+4.34%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.070; p = 0.001)	0.818	+4.43%
Severity	2010.2	0.043 (CI = +/-0.009; p = 0.000)	0.123 (CI = +/-0.073; p = 0.002)	0.796	+4.43%
Severity	2011.1	0.045 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.074; p = 0.003)	0.798	+4.57%
Severity	2011.2	0.043 (CI = +/-0.010; p = 0.000)	0.111 (CI = +/-0.076; p = 0.006)	0.766	+4.44%
Severity	2012.1	0.043 (CI = +/-0.011; p = 0.000)	0.112 (CI = +/-0.080; p = 0.008)	0.750	+4.41%
Severity	2012.2	0.042 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.083; p = 0.013)	0.709	+4.31%
Severity	2013.1	0.042 (CI = +/-0.013; p = 0.000)	0.109 (CI = +/-0.087; p = 0.017)	0.691	+4.28%
Severity	2013.2	0.045 (CI = +/-0.014; p = 0.000)	0.121 (CI = +/-0.088; p = 0.010)	0.702	+4.60%
Severity	2014.1	0.044 (CI = +/-0.015; p = 0.000)	0.124 (CI = +/-0.093; p = 0.012)	0.682	+4.53%
Severity	2014.2	0.041 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.094; p = 0.024)	0.610	+4.16%
Severity	2015.1	0.043 (CI = +/-0.018; p = 0.000)	0.103 (CI = +/-0.098; p = 0.041)	0.621	+4.43%
Severity	2015.2	0.041 (CI = +/-0.020; p = 0.001)	0.095 (CI = +/-0.103; p = 0.069)	0.534	+4.17%
Severity	2016.1	0.045 (CI = +/-0.022; p = 0.001)	0.084 (CI = +/-0.107; p = 0.113)	0.558	+4.57%
Severity	2016.2	0.045 (CI = +/-0.025; p = 0.002)	0.084 (CI = +/-0.116; p = 0.140)	0.484	+4.56%
Severity	2017.1	0.046 (CI = +/-0.029; p = 0.004)	0.080 (CI = +/-0.124; p = 0.189)	0.469	+4.75%
Frequency	2004.2	-0.007 (CI = +/-0.012; p = 0.248)	0.489 (CI = +/-0.140; p = 0.000)	0.563	-0.70%
Frequency	2005.1	-0.008 (CI = +/-0.013; p = 0.207)	0.495 (CI = +/-0.143; p = 0.000)	0.563	-0.80%
Frequency	2005.2	-0.004 (CI = +/-0.013; p = 0.488)	0.519 (CI = +/-0.139; p = 0.000)	0.607	-0.44%
Frequency	2006.1	-0.006 (CI = +/-0.013; p = 0.381)	0.528 (CI = +/-0.141; p = 0.000)	0.611	-0.58%
Frequency	2006.2	-0.005 (CI = +/-0.014; p = 0.504)	0.535 (CI = +/-0.145; p = 0.000)	0.614	-0.46%
Frequency	2007.1	-0.006 (CI = +/-0.015; p = 0.447)	0.540 (CI = +/-0.149; p = 0.000)	0.611	-0.55%
Frequency	2007.2	-0.002 (CI = +/-0.015; p = 0.751)	0.559 (CI = +/-0.149; p = 0.000)	0.635	-0.24%
Frequency	2008.1	-0.002 (CI = +/-0.016; p = 0.762)	0.559 (CI = +/-0.153; p = 0.000)	0.626	-0.24%
Frequency	2008.2	-0.001 (CI = +/-0.017; p = 0.890)	0.566 (CI = +/-0.158; p = 0.000)	0.626	-0.12%
Frequency	2009.1	-0.004 (CI = +/-0.018; p = 0.671)	0.580 (CI = +/-0.161; p = 0.000)	0.637	-0.38%
Frequency	2009.2	-0.004 (CI = +/-0.019; p = 0.650)	0.577 (CI = +/-0.167; p = 0.000)	0.629	-0.43%
Frequency	2010.1	-0.007 (CI = +/-0.020; p = 0.478)	0.590 (CI = +/-0.170; p = 0.000)	0.638	-0.71%
Frequency	2010.2	-0.010 (CI = +/-0.022; p = 0.351)	0.576 (CI = +/-0.175; p = 0.000)	0.630	-0.99%
Frequency	2011.1	-0.004 (CI = +/-0.022; p = 0.720)	0.549 (CI = +/-0.170; p = 0.000)	0.620	-0.38%
Frequency	2011.2	-0.007 (CI = +/-0.023; p = 0.548)	0.535 (CI = +/-0.175; p = 0.000)	0.609	-0.69%
Frequency	2012.1	-0.013 (CI = +/-0.024; p = 0.275)	0.560 (CI = +/-0.173; p = 0.000)	0.648	-1.29%
Frequency	2012.2	-0.019 (CI = +/-0.025; p = 0.120)	0.534 (CI = +/-0.172; p = 0.000)	0.656	-1.92%
Frequency	2013.1	-0.015 (CI = +/-0.027; p = 0.253)	0.517 (CI = +/-0.176; p = 0.000)	0.626	-1.48%
Frequency	2013.2	-0.016 (CI = +/-0.029; p = 0.259)	0.512 (CI = +/-0.185; p = 0.000)	0.618	-1.61%
Frequency	2014.1	-0.017 (CI = +/-0.032; p = 0.278)	0.515 (CI = +/-0.195; p = 0.000)	0.600	-1.70%
Frequency	2014.2	-0.027 (CI = +/-0.033; p = 0.102)	0.479 (CI = +/-0.192; p = 0.000)	0.618	-2.68%
Frequency	2015.1	-0.024 (CI = +/-0.037; p = 0.191)	0.468 (CI = +/-0.201; p = 0.000)	0.574	-2.33%
Frequency	2015.2	-0.032 (CI = +/-0.040; p = 0.102)	0.440 (CI = +/-0.206; p = 0.000)	0.581	-3.19%
Frequency	2016.1	-0.031 (CI = +/-0.045; p = 0.159)	0.436 (CI = +/-0.220; p = 0.001)	0.534	-3.05%
Frequency	2016.2	-0.025 (CI = +/-0.051; p = 0.314)	0.454 (CI = +/-0.234; p = 0.001)	0.544	-2.43%
Frequency	2017.1	-0.004 (CI = +/-0.049; p = 0.852)	0.404 (CI = +/-0.213; p = 0.001)	0.518	-0.43%

Comprehensive - Total

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.040 (CI = +/-0.023; p = 0.001)	0.228	+4.09%
Loss Cost	2005.1	0.041 (CI = +/-0.024; p = 0.001)	0.225	+4.20%
Loss Cost	2005.2	0.042 (CI = +/-0.025; p = 0.002)	0.213	+4.24%
Loss Cost	2006.1	0.041 (CI = +/-0.027; p = 0.004)	0.194	+4.19%
Loss Cost	2006.2	0.038 (CI = +/-0.028; p = 0.010)	0.155	+3.83%
Loss Cost	2007.1	0.038 (CI = +/-0.030; p = 0.014)	0.145	+3.87%
Loss Cost	2007.2	0.037 (CI = +/-0.032; p = 0.023)	0.124	+3.76%
Loss Cost	2008.1	0.041 (CI = +/-0.033; p = 0.018)	0.139	+4.14%
Loss Cost	2008.2	0.037 (CI = +/-0.035; p = 0.039)	0.106	+3.79%
Loss Cost	2009.1	0.039 (CI = +/-0.038; p = 0.043)	0.104	+3.96%
Loss Cost	2009.2	0.034 (CI = +/-0.040; p = 0.094)	0.064	+3.41%
Loss Cost	2010.1	0.036 (CI = +/-0.042; p = 0.091)	0.069	+3.68%
Loss Cost	2010.2	0.028 (CI = +/-0.044; p = 0.207)	0.024	+2.84%
Loss Cost	2011.1	0.041 (CI = +/-0.045; p = 0.073)	0.088	+4.17%
Loss Cost	2011.2	0.031 (CI = +/-0.047; p = 0.189)	0.032	+3.12%
Loss Cost	2012.1	0.030 (CI = +/-0.051; p = 0.234)	0.020	+3.06%
Loss Cost	2012.2	0.016 (CI = +/-0.052; p = 0.531)	-0.027	+1.62%
Loss Cost	2013.1	0.027 (CI = +/-0.056; p = 0.325)	0.001	+2.73%
Loss Cost	2013.2	0.021 (CI = +/-0.061; p = 0.480)	-0.024	+2.11%
Loss Cost	2014.1	0.027 (CI = +/-0.066; p = 0.402)	-0.013	+2.75%
Loss Cost	2014.2	0.005 (CI = +/-0.067; p = 0.885)	-0.054	+0.47%
Loss Cost	2015.1	0.020 (CI = +/-0.072; p = 0.571)	-0.038	+1.99%
Loss Cost	2015.2	-0.001 (CI = +/-0.076; p = 0.967)	-0.062	-0.15%
Loss Cost	2016.1	0.014 (CI = +/-0.083; p = 0.732)	-0.058	+1.37%
Loss Cost	2016.2	0.007 (CI = +/-0.094; p = 0.871)	-0.069	+0.73%
Loss Cost	2017.1	0.042 (CI = +/-0.097; p = 0.363)	-0.008	+4.30%
Severity	2004.2	0.049 (CI = +/-0.006; p = 0.000)	0.861	+5.01%
Severity	2005.1	0.049 (CI = +/-0.007; p = 0.000)	0.853	+5.05%
Severity	2005.2	0.048 (CI = +/-0.007; p = 0.000)	0.843	+4.92%
Severity	2006.1	0.047 (CI = +/-0.007; p = 0.000)	0.830	+4.79%
Severity	2006.2	0.045 (CI = +/-0.007; p = 0.000)	0.824	+4.57%
Severity	2007.1	0.044 (CI = +/-0.007; p = 0.000)	0.808	+4.45%
Severity	2007.2	0.042 (CI = +/-0.008; p = 0.000)	0.792	+4.31%
Severity	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.785	+4.39%
Severity	2008.2	0.042 (CI = +/-0.008; p = 0.000)	0.764	+4.26%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	0.757	+4.36%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.732	+4.26%
Severity	2010.1	0.043 (CI = +/-0.010; p = 0.000)	0.736	+4.43%
Severity	2010.2	0.042 (CI = +/-0.011; p = 0.000)	0.707	+4.33%
Severity	2011.1	0.045 (CI = +/-0.011; p = 0.000)	0.721	+4.57%
Severity	2011.2	0.042 (CI = +/-0.012; p = 0.000)	0.687	+4.33%
Severity	2012.1	0.043 (CI = +/-0.013; p = 0.000)	0.669	+4.41%
Severity	2012.2	0.041 (CI = +/-0.014; p = 0.000)	0.626	+4.19%
Severity	2013.1	0.042 (CI = +/-0.015; p = 0.000)	0.605	+4.28%
Severity	2013.2	0.043 (CI = +/-0.016; p = 0.000)	0.594	+4.45%
Severity	2014.1	0.044 (CI = +/-0.018; p = 0.000)	0.567	+4.53%
Severity	2014.2	0.039 (CI = +/-0.018; p = 0.000)	0.498	+3.99%
Severity	2015.1	0.043 (CI = +/-0.020; p = 0.000)	0.532	+4.43%
Severity	2015.2	0.039 (CI = +/-0.021; p = 0.001)	0.452	+3.99%
Severity	2016.1	0.045 (CI = +/-0.023; p = 0.001)	0.503	+4.57%
Severity	2016.2	0.043 (CI = +/-0.026; p = 0.003)	0.430	+4.35%
Severity	2017.1	0.046 (CI = +/-0.029; p = 0.005)	0.430	+4.75%
Frequency	2004.2	-0.009 (CI = +/-0.018; p = 0.333)	-0.001	-0.88%
Frequency	2005.1	-0.008 (CI = +/-0.019; p = 0.403)	-0.008	-0.80%
Frequency	2005.2	-0.007 (CI = +/-0.020; p = 0.518)	-0.016	-0.65%
Frequency	2006.1	-0.006 (CI = +/-0.021; p = 0.587)	-0.020	-0.58%
Frequency	2006.2	-0.007 (CI = +/-0.023; p = 0.526)	-0.017	-0.71%
Frequency	2007.1	-0.006 (CI = +/-0.024; p = 0.638)	-0.023	-0.55%
Frequency	2007.2	-0.005 (CI = +/-0.025; p = 0.674)	-0.025	-0.53%
Frequency	2008.1	-0.002 (CI = +/-0.027; p = 0.855)	-0.031	-0.24%
Frequency	2008.2	-0.004 (CI = +/-0.028; p = 0.749)	-0.030	-0.45%
Frequency	2009.1	-0.004 (CI = +/-0.030; p = 0.801)	-0.032	-0.38%
Frequency	2009.2	-0.008 (CI = +/-0.032; p = 0.604)	-0.026	-0.81%
Frequency	2010.1	-0.007 (CI = +/-0.034; p = 0.673)	-0.030	-0.71%
Frequency	2010.2	-0.014 (CI = +/-0.036; p = 0.414)	-0.012	-1.43%
Frequency	2011.1	-0.004 (CI = +/-0.036; p = 0.828)	-0.038	-0.38%
Frequency	2011.2	-0.012 (CI = +/-0.038; p = 0.529)	-0.024	-1.16%
Frequency	2012.1	-0.013 (CI = +/-0.041; p = 0.518)	-0.024	-1.29%
Frequency	2012.2	-0.025 (CI = +/-0.042; p = 0.228)	0.023	-2.46%
Frequency	2013.1	-0.015 (CI = +/-0.044; p = 0.485)	-0.023	-1.48%
Frequency	2013.2	-0.023 (CI = +/-0.047; p = 0.327)	0.000	-2.24%
Frequency	2014.1	-0.017 (CI = +/-0.051; p = 0.494)	-0.026	-1.70%
Frequency	2014.2	-0.034 (CI = +/-0.052; p = 0.182)	0.047	-3.38%
Frequency	2015.1	-0.024 (CI = +/-0.056; p = 0.388)	-0.012	-2.33%
Frequency	2015.2	-0.041 (CI = +/-0.059; p = 0.162)	0.063	-3.98%
Frequency	2016.1	-0.031 (CI = +/-0.065; p = 0.326)	0.002	-3.05%
Frequency	2016.2	-0.035 (CI = +/-0.074; p = 0.324)	0.003	-3.47%
Frequency	2017.1	-0.004 (CI = +/-0.073; p = 0.901)	-0.076	-0.43%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.1
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	2004.2	0.035 (CI = +/-0.023; p = 0.004)	0.169 (CI = +/-0.491; p = 0.490)	-0.020 (CI = +/-0.113; p = 0.726)	0.399	+3.56%	+1.55%
Loss Cost	2005.1	0.036 (CI = +/-0.024; p = 0.005)	0.173 (CI = +/-0.499; p = 0.485)	-0.023 (CI = +/-0.116; p = 0.691)	0.390	+3.70%	+1.36%
Loss Cost	2005.2	0.036 (CI = +/-0.026; p = 0.008)	0.174 (CI = +/-0.507; p = 0.491)	-0.023 (CI = +/-0.119; p = 0.698)	0.369	+3.71%	+1.36%
Loss Cost	2006.1	0.039 (CI = +/-0.028; p = 0.008)	0.181 (CI = +/-0.514; p = 0.480)	-0.028 (CI = +/-0.122; p = 0.641)	0.366	+3.96%	+1.07%
Loss Cost	2006.2	0.041 (CI = +/-0.030; p = 0.009)	0.187 (CI = +/-0.522; p = 0.472)	-0.033 (CI = +/-0.126; p = 0.598)	0.358	+4.19%	+0.82%
Loss Cost	2007.1	0.048 (CI = +/-0.032; p = 0.004)	0.205 (CI = +/-0.517; p = 0.425)	-0.048 (CI = +/-0.126; p = 0.448)	0.390	+4.94%	+0.06%
Loss Cost	2007.2	0.055 (CI = +/-0.034; p = 0.002)	0.223 (CI = +/-0.514; p = 0.383)	-0.062 (CI = +/-0.128; p = 0.329)	0.417	+5.70%	-0.66%
Loss Cost	2008.1	0.067 (CI = +/-0.035; p = 0.000)	0.249 (CI = +/-0.495; p = 0.312)	-0.085 (CI = +/-0.125; p = 0.178)	0.478	+6.93%	-1.74%
Loss Cost	2008.2	0.078 (CI = +/-0.036; p = 0.000)	0.274 (CI = +/-0.480; p = 0.252)	-0.106 (CI = +/-0.124; p = 0.090)	0.527	+8.16%	-2.73%
Loss Cost	2009.1	0.096 (CI = +/-0.035; p = 0.000)	0.311 (CI = +/-0.433; p = 0.152)	-0.139 (CI = +/-0.114; p = 0.019)	0.631	+10.13%	-4.18%
Loss Cost	2009.2	0.111 (CI = +/-0.036; p = 0.000)	0.337 (CI = +/-0.410; p = 0.103)	-0.164 (CI = +/-0.111; p = 0.005)	0.678	+11.69%	-5.22%
Loss Cost	2010.1	0.131 (CI = +/-0.034; p = 0.000)	0.373 (CI = +/-0.358; p = 0.042)	-0.199 (CI = +/-0.099; p = 0.000)	0.764	+13.98%	-6.59%
Loss Cost	2010.2	0.144 (CI = +/-0.036; p = 0.000)	0.394 (CI = +/-0.343; p = 0.026)	-0.221 (CI = +/-0.098; p = 0.000)	0.783	+15.52%	-7.41%
Loss Cost	2011.1	0.165 (CI = +/-0.034; p = 0.000)	0.425 (CI = +/-0.299; p = 0.007)	-0.255 (CI = +/-0.088; p = 0.000)	0.838	+17.97%	-8.59%
Loss Cost	2011.2	0.176 (CI = +/-0.038; p = 0.000)	0.440 (CI = +/-0.295; p = 0.005)	-0.272 (CI = +/-0.091; p = 0.000)	0.833	+19.24%	-9.13%
Loss Cost	2012.1	0.192 (CI = +/-0.040; p = 0.000)	0.459 (CI = +/-0.283; p = 0.003)	-0.295 (CI = +/-0.091; p = 0.000)	0.839	+21.12%	-9.83%
Loss Cost	2012.2	0.187 (CI = +/-0.047; p = 0.000)	0.454 (CI = +/-0.291; p = 0.004)	-0.289 (CI = +/-0.098; p = 0.000)	0.793	+20.58%	-9.65%
Loss Cost	2013.1	0.200 (CI = +/-0.054; p = 0.000)	0.466 (CI = +/-0.293; p = 0.004)	-0.306 (CI = +/-0.105; p = 0.000)	0.771	+22.08%	-10.09%
Loss Cost	2013.2	0.196 (CI = +/-0.064; p = 0.000)	0.462 (CI = +/-0.303; p = 0.005)	-0.301 (CI = +/-0.117; p = 0.000)	0.699	+21.60%	-9.96%
Loss Cost	2014.1	0.202 (CI = +/-0.078; p = 0.000)	0.467 (CI = +/-0.313; p = 0.006)	-0.309 (CI = +/-0.132; p = 0.000)	0.633	+22.44%	-10.14%
Loss Cost	2014.2	0.173 (CI = +/-0.094; p = 0.001)	0.450 (CI = +/-0.313; p = 0.008)	-0.273 (CI = +/-0.146; p = 0.001)	0.487	+18.93%	-9.52%
Loss Cost	2015.1	0.147 (CI = +/-0.120; p = 0.019)	0.438 (CI = +/-0.320; p = 0.011)	-0.242 (CI = +/-0.172; p = 0.009)	0.342	+15.86%	-9.08%
Loss Cost	2015.2	0.118 (CI = +/-0.161; p = 0.140)	0.428 (CI = +/-0.331; p = 0.015)	-0.209 (CI = +/-0.213; p = 0.054)	0.239	+12.50%	-8.70%
Loss Cost	2016.1	0.163 (CI = +/-0.233; p = 0.154)	0.439 (CI = +/-0.344; p = 0.016)	-0.259 (CI = +/-0.283; p = 0.070)	0.245	+17.72%	-9.10%
Loss Cost	2016.2	0.125 (CI = +/-0.386; p = 0.495)	0.434 (CI = +/-0.362; p = 0.023)	-0.218 (CI = +/-0.434; p = 0.295)	0.204	+13.27%	-8.90%
Loss Cost	2017.1	0.171 (CI = +/-0.840; p = 0.663)	0.436 (CI = +/-0.384; p = 0.030)	-0.265 (CI = +/-0.881; p = 0.521)	0.191	+18.64%	-9.00%
Severity	2004.2	0.069 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.212; p = 0.766)	-0.048 (CI = +/-0.049; p = 0.054)	0.909	+7.16%	+2.15%
Severity	2005.1	0.067 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.211; p = 0.811)	-0.043 (CI = +/-0.049; p = 0.082)	0.901	+6.95%	+2.41%
Severity	2005.2	0.065 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.208; p = 0.866)	-0.038 (CI = +/-0.049; p = 0.127)	0.894	+6.67%	+2.74%
Severity	2006.1	0.061 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.197; p = 0.950)	-0.029 (CI = +/-0.047; p = 0.217)	0.891	+6.25%	+3.21%
Severity	2006.2	0.056 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.183; p = 0.947)	-0.020 (CI = +/-0.044; p = 0.374)	0.890	+5.78%	+3.73%
Severity	2007.1	0.052 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.169; p = 0.829)	-0.010 (CI = +/-0.041; p = 0.626)	0.891	+5.29%	+4.24%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.155; p = 0.702)	-0.001 (CI = +/-0.039; p = 0.969)	0.893	+4.80%	+4.73%
Severity	2008.1	0.046 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.157; p = 0.678)	0.002 (CI = +/-0.040; p = 0.930)	0.882	+4.67%	+4.85%
Severity	2008.2	0.045 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.160; p = 0.662)	0.004 (CI = +/-0.041; p = 0.857)	0.870	+4.56%	+4.95%
Severity	2009.1	0.046 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.162; p = 0.700)	0.000 (CI = +/-0.043; p = 0.988)	0.865	+4.75%	+4.79%
Severity	2009.2	0.046 (CI = +/-0.015; p = 0.000)	-0.031 (CI = +/-0.165; p = 0.699)	0.001 (CI = +/-0.045; p = 0.964)	0.851	+4.71%	+4.82%
Severity	2010.1	0.045 (CI = +/-0.016; p = 0.000)	-0.033 (CI = +/-0.169; p = 0.692)	0.002 (CI = +/-0.047; p = 0.916)	0.834	+4.63%	+4.88%
Severity	2010.2	0.046 (CI = +/-0.018; p = 0.000)	-0.032 (CI = +/-0.173; p = 0.709)	0.001 (CI = +/-0.050; p = 0.963)	0.820	+4.71%	+4.83%
Severity	2011.1	0.045 (CI = +/-0.021; p = 0.000)	-0.032 (CI = +/-0.178; p = 0.709)	0.002 (CI = +/-0.053; p = 0.938)	0.799	+4.65%	+4.86%
Severity	2011.2	0.041 (CI = +/-0.023; p = 0.001)	-0.039 (CI = +/-0.179; p = 0.658)	0.009 (CI = +/-0.055; p = 0.731)	0.774	+4.17%	+5.13%
Severity	2012.1	0.045 (CI = +/-0.026; p = 0.002)	-0.034 (CI = +/-0.182; p = 0.701)	0.004 (CI = +/-0.058; p = 0.901)	0.765	+4.56%	+4.93%
Severity	2012.2	0.046 (CI = +/-0.030; p = 0.004)	-0.032 (CI = +/-0.188; p = 0.724)	0.001 (CI = +/-0.063; p = 0.973)	0.743	+4.74%	+4.85%
Severity	2013.1	0.055 (CI = +/-0.035; p = 0.004)	-0.024 (CI = +/-0.189; p = 0.790)	-0.010 (CI = +/-0.068; p = 0.750)	0.742	+5.61%	+4.51%
Severity	2013.2	0.046 (CI = +/-0.041; p = 0.029)	-0.031 (CI = +/-0.192; p = 0.734)	0.001 (CI = +/-0.074; p = 0.978)	0.698	+4.71%	+4.82%
Severity	2014.1	0.042 (CI = +/-0.050; p = 0.092)	-0.034 (CI = +/-0.198; p = 0.720)	0.006 (CI = +/-0.083; p = 0.876)	0.654	+4.29%	+4.94%
Severity	2014.2	0.030 (CI = +/-0.061; p = 0.307)	-0.041 (CI = +/-0.203; p = 0.675)	0.021 (CI = +/-0.095; p = 0.653)	0.601	+3.09%	+5.23%
Severity	2015.1	0.028 (CI = +/-0.079; p = 0.456)	-0.042 (CI = +/-0.212; p = 0.680)	0.023 (CI = +/-0.114; p = 0.675)	0.559	+2.89%	+5.26%
Severity	2015.2	0.008 (CI = +/-0.107; p = 0.870)	-0.049 (CI = +/-0.219; p = 0.640)	0.046 (CI = +/-0.141; p = 0.496)	0.503	+0.83%	+5.57%
Severity	2016.1	0.032 (CI = +/-0.155; p = 0.666)	-0.043 (CI = +/-0.228; p = 0.690)	0.020 (CI = +/-0.188; p = 0.820)	0.487	+3.22%	+5.32%
Severity	2016.2	-0.003 (CI = +/-0.256; p = 0.977)	-0.048 (CI = +/-0.240; p = 0.669)	0.057 (CI = +/-0.287; p = 0.671)	0.417	-0.34%	+5.54%
Severity	2017.1	0.002 (CI = +/-0.557; p = 0.992)	-0.048 (CI = +/-0.255; p = 0.687)	0.051 (CI = +/-0.585; p = 0.850)	0.365	+0.25%	+5.53%
Frequency	2004.2	-0.034 (CI = +/-0.025; p = 0.010)	0.138 (CI = +/-0.546; p = 0.612)	0.028 (CI = +/-0.125; p = 0.650)	0.162	-3.36%	-0.59%
Frequency	2005.1	-0.031 (CI = +/-0.027; p = 0.026)	0.148 (CI = +/-0.550; p = 0.587)	0.020 (CI = +/-0.128; p = 0.747)	0.115	-3.03%	-1.03%
Frequency	2005.2	-0.028 (CI = +/-0.029; p = 0.055)	0.156 (CI = +/-0.557; p = 0.572)	0.015 (CI = +/-0.131; p = 0.821)	0.077	-2.78%	-1.34%
Frequency	2006.1	-0.022 (CI = +/-0.030; p = 0.152)	0.175 (CI = +/-0.552; p = 0.525)	0.001 (CI = +/-0.131; p = 0.991)	0.023	-2.15%	-2.08%
Frequency	2006.2	-0.015 (CI = +/-0.032; p = 0.341)	0.193 (CI = +/-0.549; p = 0.480)	-0.013 (CI = +/-0.132; p = 0.839)	-0.021	-1.50%	-2.80%
Frequency	2007.1	-0.003 (CI = +/-0.032; p = 0.837)	0.223 (CI = +/-0.521; p = 0.389)	-0.038 (CI = +/-0.128; p = 0.551)	-0.059	-0.33%	-4.01%
Frequency	2007.2	0.009 (CI = +/-0.033; p = 0.597)	0.252 (CI = +/-0.496; p = 0.308)	-0.061 (CI = +/-0.123; p = 0.318)	-0.058	+0.86%	-5.15%
Frequency	2008.1	0.021 (CI = +/-0.033; p = 0.196)	0.282 (CI = +/-0.468; p = 0.229)	-0.086 (CI = +/-0.119; p = 0.148)	-0.013	+2.16%	-6.29%
Frequency	2008.2	0.034 (CI = +/-0.034; p = 0.050)	0.308 (CI = +/-0.446; p = 0.168)	-0.110 (CI = +/-0.115; p = 0.061)	0.063	+3.44%	-7.32%
Frequency	2009.1	0.050 (CI = +/-0.033; p = 0.004)	0.341 (CI = +/-0.406; p = 0.096)	-0.139 (CI = +/-0.107; p = 0.013)	0.203	+5.13%	-8.55%
Frequency	2009.2	0.065 (CI = +/-0.033; p = 0.001)	0.369 (CI = +/-0.378; p = 0.056)	-0.165 (CI = +/-0.102; p = 0.003)	0.325	+6.66%	-9.57%
Frequency	2010.1	0.086 (CI = +/-0.030; p = 0.000)	0.406 (CI = +/-0.313; p = 0.013)	-0.201 (CI = +/-0.087; p = 0.000)	0.544	+8.94%	-10.94%
Frequency	2010.2	0.098 (CI = +/-0.031; p = 0.000)	0.426 (CI = +/-0.296; p = 0.007)	-0.222 (CI = +/-0.085; p = 0.000)	0.607	+10.33%	-11.68%
Frequency	2011.1	0.120 (CI = +/-0.027; p = 0.000)	0.458 (CI = +/-0.236; p = 0.001)	-0.257 (CI = +/-0.070; p = 0.000)	0.761	+12.73%	-12.82%
Frequency	2011.2	0.135 (CI = +/-0.027; p = 0.000)	0.478 (CI = +/-0.210; p = 0.000)	-0.281 (CI = +/-0.064; p = 0.000)	0.815	+14.47%	-13.56%
Frequency	2012.1	0.147 (CI = +/-0.028; p = 0.000)	0.493 (CI = +/-0.199; p = 0.000)	-0.299 (CI = +/-0.064; p = 0.000)	0.830	+15.83%	-14.07%
Frequency	2012.2	0.141 (CI = +/-0.032; p = 0.000)	0.486 (CI = +/-0.202; p = 0.000)	-0.290 (CI = +/-0.068; p = 0.000)	0.787	+15.12%	-13.83%
Frequency	2013.1	0.145 (CI = +/-0.038; p = 0.000)	0.490 (CI = +/-0.207; p = 0.000)	-0.295 (CI = +/-0.074; p = 0.000)	0.759	+15.60%	-13.97%
Frequency	2013.2	0.149 (CI = +/-0.045; p = 0.000)	0.494 (CI = +/-0.214; p = 0.000)	-0.301 (CI = +/-0.082; p = 0.000)	0.729	+16.12%	-14.10%
Frequency	2014.1	0.161 (CI = +/-0.054; p = 0.000)	0.501 (CI = +/-0.218; p = 0.000)	-0.316 (CI = +/-0.091; p = 0.000)	0.716	+17.41%	-14.37%
Frequency	2014.2	0.143 (CI = +/-0.066; p = 0.000)	0.491 (CI = +/-0.220; p = 0.000)	-0.294 (CI = +/-0.103; p = 0.000)	0.675	+15.37%	-14.02%
Frequency	2015.1	0.119 (CI = +/-0.083; p = 0.008)	0.480 (CI = +/-0.222; p = 0.000)	-0.265 (CI = +/-0.119; p = 0.000)	0.661	+12.61%	-13.62%
Frequency	2015.2	0.109 (CI = +/-0.113; p = 0.056)	0.477 (CI = +/-0.232; p = 0.001)	-0.255 (CI = +/-0.149; p = 0.003)	0.655	+11.57%	-13.51%
Frequency	2016.1	0.131 (CI = +/-0.164; p = 0.107)	0.482 (CI = +/-0.242; p = 0.001)	-0.279 (CI = +/-0.200; p = 0.010)	0.653	+14.05%	-13.70%
Frequency	2016.2	0.128 (CI = +/-0.273; p = 0.326)	0.482 (CI = +/-0.256; p = 0.001)	-0.275 (CI = +/-0.307; p = 0.074)	0.646	+13.66%	-13.68%
Frequency	2017.1	0.168 (CI = +/-0.594; p = 0.545)	0.484 (CI = +/-0.272; p = 0.002)	-0.317 (CI = +/-0.623; p = 0.287)	0.628	+18.34%	-13.77%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.037 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.153; p = 0.090)	0.450	+3.74%
Loss Cost	2005.1	0.037 (CI = +/-0.014; p = 0.000)	0.129 (CI = +/-0.157; p = 0.103)	0.440	+3.77%
Loss Cost	2005.2	0.038 (CI = +/-0.015; p = 0.000)	0.133 (CI = +/-0.161; p = 0.102)	0.423	+3.84%
Loss Cost	2006.1	0.038 (CI = +/-0.015; p = 0.000)	0.129 (CI = +/-0.165; p = 0.122)	0.417	+3.90%
Loss Cost	2006.2	0.040 (CI = +/-0.016; p = 0.000)	0.139 (CI = +/-0.169; p = 0.103)	0.416	+4.08%
Loss Cost	2007.1	0.042 (CI = +/-0.017; p = 0.000)	0.125 (CI = +/-0.171; p = 0.147)	0.435	+4.34%
Loss Cost	2007.2	0.046 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.171; p = 0.092)	0.469	+4.71%
Loss Cost	2008.1	0.050 (CI = +/-0.018; p = 0.000)	0.126 (CI = +/-0.171; p = 0.142)	0.500	+5.09%
Loss Cost	2008.2	0.054 (CI = +/-0.018; p = 0.000)	0.152 (CI = +/-0.169; p = 0.076)	0.545	+5.58%
Loss Cost	2009.1	0.059 (CI = +/-0.019; p = 0.000)	0.127 (CI = +/-0.166; p = 0.127)	0.591	+6.09%
Loss Cost	2009.2	0.063 (CI = +/-0.019; p = 0.000)	0.149 (CI = +/-0.165; p = 0.075)	0.616	+6.54%
Loss Cost	2010.1	0.067 (CI = +/-0.020; p = 0.000)	0.132 (CI = +/-0.167; p = 0.117)	0.633	+6.93%
Loss Cost	2010.2	0.069 (CI = +/-0.021; p = 0.000)	0.142 (CI = +/-0.172; p = 0.102)	0.621	+7.16%
Loss Cost	2011.1	0.070 (CI = +/-0.023; p = 0.000)	0.136 (CI = +/-0.179; p = 0.129)	0.610	+7.30%
Loss Cost	2011.2	0.070 (CI = +/-0.025; p = 0.000)	0.132 (CI = +/-0.186; p = 0.157)	0.566	+7.20%
Loss Cost	2012.1	0.067 (CI = +/-0.027; p = 0.000)	0.144 (CI = +/-0.193; p = 0.134)	0.531	+6.89%
Loss Cost	2012.2	0.060 (CI = +/-0.028; p = 0.000)	0.116 (CI = +/-0.192; p = 0.225)	0.451	+6.15%
Loss Cost	2013.1	0.054 (CI = +/-0.029; p = 0.001)	0.138 (CI = +/-0.194; p = 0.156)	0.405	+5.54%
Loss Cost	2013.2	0.046 (CI = +/-0.031; p = 0.005)	0.108 (CI = +/-0.195; p = 0.259)	0.296	+4.74%
Loss Cost	2014.1	0.038 (CI = +/-0.032; p = 0.022)	0.138 (CI = +/-0.192; p = 0.147)	0.247	+3.84%
Loss Cost	2014.2	0.026 (CI = +/-0.031; p = 0.100)	0.097 (CI = +/-0.182; p = 0.275)	0.095	+2.63%
Loss Cost	2015.1	0.014 (CI = +/-0.030; p = 0.353)	0.136 (CI = +/-0.167; p = 0.104)	0.095	+1.38%
Loss Cost	2015.2	0.007 (CI = +/-0.033; p = 0.655)	0.115 (CI = +/-0.172; p = 0.176)	0.007	+0.71%
Loss Cost	2016.1	0.003 (CI = +/-0.037; p = 0.844)	0.125 (CI = +/-0.182; p = 0.163)	0.013	+0.35%
Loss Cost	2016.2	0.000 (CI = +/-0.042; p = 0.992)	0.115 (CI = +/-0.195; p = 0.228)	-0.026	-0.02%
Loss Cost	2017.1	-0.004 (CI = +/-0.048; p = 0.876)	0.123 (CI = +/-0.210; p = 0.226)	-0.025	-0.35%
Severity	2004.2	0.058 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.075; p = 0.332)	0.892	+5.95%
Severity	2005.1	0.056 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.074; p = 0.203)	0.889	+5.78%
Severity	2005.2	0.055 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.073; p = 0.311)	0.882	+5.61%
Severity	2006.1	0.052 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.067; p = 0.123)	0.889	+5.35%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.062; p = 0.222)	0.890	+5.12%
Severity	2007.1	0.047 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.055; p = 0.059)	0.902	+4.85%
Severity	2007.2	0.045 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.052; p = 0.110)	0.903	+4.64%
Severity	2008.1	0.045 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.052; p = 0.081)	0.896	+4.55%
Severity	2008.2	0.044 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.054; p = 0.099)	0.885	+4.53%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.056; p = 0.125)	0.879	+4.57%
Severity	2009.2	0.045 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.058; p = 0.137)	0.866	+4.58%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.059; p = 0.120)	0.854	+4.51%
Severity	2010.2	0.045 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.062; p = 0.113)	0.842	+4.56%
Severity	2011.1	0.044 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.064; p = 0.105)	0.826	+4.49%
Severity	2011.2	0.043 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.066; p = 0.150)	0.801	+4.39%
Severity	2012.1	0.044 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.068; p = 0.190)	0.791	+4.46%
Severity	2012.2	0.044 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.071; p = 0.176)	0.774	+4.54%
Severity	2013.1	0.046 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.074; p = 0.233)	0.766	+4.66%
Severity	2013.2	0.044 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.077; p = 0.327)	0.725	+4.47%
Severity	2014.1	0.042 (CI = +/-0.013; p = 0.000)	0.042 (CI = +/-0.080; p = 0.288)	0.691	+4.33%
Severity	2014.2	0.041 (CI = +/-0.015; p = 0.000)	0.038 (CI = +/-0.084; p = 0.359)	0.638	+4.21%
Severity	2015.1	0.041 (CI = +/-0.016; p = 0.000)	0.039 (CI = +/-0.090; p = 0.374)	0.601	+4.18%
Severity	2015.2	0.040 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.096; p = 0.421)	0.541	+4.13%
Severity	2016.1	0.043 (CI = +/-0.021; p = 0.001)	0.031 (CI = +/-0.101; p = 0.523)	0.532	+4.36%
Severity	2016.2	0.043 (CI = +/-0.024; p = 0.002)	0.030 (CI = +/-0.109; p = 0.559)	0.464	+4.34%
Severity	2017.1	0.043 (CI = +/-0.027; p = 0.005)	0.028 (CI = +/-0.118; p = 0.609)	0.422	+4.42%
Frequency	2004.2	-0.021 (CI = +/-0.015; p = 0.009)	0.095 (CI = +/-0.178; p = 0.289)	0.154	-2.09%
Frequency	2005.1	-0.019 (CI = +/-0.016; p = 0.021)	0.082 (CI = +/-0.181; p = 0.363)	0.110	-1.90%
Frequency	2005.2	-0.017 (CI = +/-0.017; p = 0.047)	0.096 (CI = +/-0.184; p = 0.294)	0.088	-1.68%
Frequency	2006.1	-0.014 (CI = +/-0.017; p = 0.112)	0.077 (CI = +/-0.184; p = 0.400)	0.037	-1.38%
Frequency	2006.2	-0.010 (CI = +/-0.018; p = 0.259)	0.101 (CI = +/-0.183; p = 0.269)	0.020	-0.99%
Frequency	2007.1	-0.005 (CI = +/-0.018; p = 0.573)	0.072 (CI = +/-0.177; p = 0.415)	-0.030	-0.49%
Frequency	2007.2	0.001 (CI = +/-0.017; p = 0.934)	0.105 (CI = +/-0.169; p = 0.218)	-0.013	+0.07%
Frequency	2008.1	0.005 (CI = +/-0.017; p = 0.554)	0.080 (CI = +/-0.166; p = 0.332)	-0.021	+0.51%
Frequency	2008.2	0.010 (CI = +/-0.018; p = 0.256)	0.107 (CI = +/-0.163; p = 0.189)	0.031	+1.00%
Frequency	2009.1	0.014 (CI = +/-0.018; p = 0.111)	0.084 (CI = +/-0.160; p = 0.291)	0.059	+1.45%
Frequency	2009.2	0.019 (CI = +/-0.018; p = 0.048)	0.106 (CI = +/-0.160; p = 0.184)	0.117	+1.88%
Frequency	2010.1	0.023 (CI = +/-0.019; p = 0.020)	0.085 (CI = +/-0.159; p = 0.279)	0.161	+2.32%
Frequency	2010.2	0.025 (CI = +/-0.020; p = 0.020)	0.093 (CI = +/-0.164; p = 0.255)	0.161	+2.48%
Frequency	2011.1	0.026 (CI = +/-0.022; p = 0.019)	0.084 (CI = +/-0.170; p = 0.317)	0.170	+2.68%
Frequency	2011.2	0.027 (CI = +/-0.024; p = 0.029)	0.085 (CI = +/-0.177; p = 0.334)	0.141	+2.70%
Frequency	2012.1	0.023 (CI = +/-0.025; p = 0.072)	0.100 (CI = +/-0.182; p = 0.268)	0.107	+2.33%
Frequency	2012.2	0.015 (CI = +/-0.026; p = 0.230)	0.067 (CI = +/-0.177; p = 0.438)	0.001	+1.54%
Frequency	2013.1	0.008 (CI = +/-0.026; p = 0.515)	0.094 (CI = +/-0.175; p = 0.277)	-0.014	+0.84%
Frequency	2013.2	0.003 (CI = +/-0.028; p = 0.853)	0.071 (CI = +/-0.178; p = 0.413)	-0.065	+0.25%
Frequency	2014.1	-0.005 (CI = +/-0.029; p = 0.739)	0.097 (CI = +/-0.177; p = 0.267)	-0.030	-0.47%
Frequency	2014.2	-0.015 (CI = +/-0.029; p = 0.285)	0.059 (CI = +/-0.169; p = 0.468)	-0.004	-1.52%
Frequency	2015.1	-0.027 (CI = +/-0.028; p = 0.054)	0.097 (CI = +/-0.153; p = 0.196)	0.187	-2.69%
Frequency	2015.2	-0.033 (CI = +/-0.030; p = 0.033)	0.078 (CI = +/-0.157; p = 0.310)	0.233	-3.28%
Frequency	2016.1	-0.039 (CI = +/-0.033; p = 0.024)	0.094 (CI = +/-0.163; p = 0.235)	0.273	-3.85%
Frequency	2016.2	-0.043 (CI = +/-0.038; p = 0.030)	0.084 (CI = +/-0.174; p = 0.316)	0.275	-4.18%
Frequency	2017.1	-0.047 (CI = +/-0.043; p = 0.035)	0.094 (CI = +/-0.186; p = 0.291)	0.257	-4.57%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.1
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	2004.2	0.035 (CI = +/-0.022; p = 0.003)	0.128 (CI = +/-0.157; p = 0.106)	0.136 (CI = +/-0.482; p = 0.570)	-0.013 (CI = +/-0.111; p = 0.819)	0.427	+3.55%	+2.26%
Loss Cost	2005.1	0.035 (CI = +/-0.024; p = 0.005)	0.127 (CI = +/-0.161; p = 0.120)	0.138 (CI = +/-0.491; p = 0.572)	-0.014 (CI = +/-0.114; p = 0.811)	0.416	+3.59%	+2.20%
Loss Cost	2005.2	0.036 (CI = +/-0.026; p = 0.007)	0.130 (CI = +/-0.166; p = 0.121)	0.140 (CI = +/-0.498; p = 0.572)	-0.016 (CI = +/-0.117; p = 0.788)	0.396	+3.69%	+2.09%
Loss Cost	2006.1	0.038 (CI = +/-0.028; p = 0.009)	0.126 (CI = +/-0.171; p = 0.144)	0.145 (CI = +/-0.507; p = 0.565)	-0.019 (CI = +/-0.121; p = 0.755)	0.389	+3.83%	+1.91%
Loss Cost	2006.2	0.041 (CI = +/-0.030; p = 0.008)	0.135 (CI = +/-0.175; p = 0.125)	0.151 (CI = +/-0.512; p = 0.551)	-0.025 (CI = +/-0.123; p = 0.680)	0.386	+4.17%	+1.58%
Loss Cost	2007.1	0.047 (CI = +/-0.032; p = 0.005)	0.118 (CI = +/-0.177; p = 0.182)	0.171 (CI = +/-0.513; p = 0.502)	-0.038 (CI = +/-0.126; p = 0.539)	0.407	+4.79%	+0.86%
Loss Cost	2007.2	0.055 (CI = +/-0.033; p = 0.002)	0.140 (CI = +/-0.176; p = 0.116)	0.186 (CI = +/-0.503; p = 0.456)	-0.054 (CI = +/-0.125; p = 0.384)	0.447	+5.68%	+0.12%
Loss Cost	2008.1	0.065 (CI = +/-0.035; p = 0.001)	0.114 (CI = +/-0.174; p = 0.190)	0.216 (CI = +/-0.492; p = 0.376)	-0.075 (CI = +/-0.125; p = 0.228)	0.493	+6.75%	-0.96%
Loss Cost	2008.2	0.078 (CI = +/-0.035; p = 0.000)	0.143 (CI = +/-0.168; p = 0.092)	0.236 (CI = +/-0.466; p = 0.308)	-0.098 (CI = +/-0.120; p = 0.107)	0.559	+8.14%	-1.93%
Loss Cost	2009.1	0.095 (CI = +/-0.035; p = 0.000)	0.107 (CI = +/-0.156; p = 0.173)	0.279 (CI = +/-0.428; p = 0.193)	-0.130 (CI = +/-0.113; p = 0.026)	0.644	+9.92%	-3.45%
Loss Cost	2009.2	0.110 (CI = +/-0.035; p = 0.000)	0.136 (CI = +/-0.145; p = 0.065)	0.301 (CI = +/-0.393; p = 0.128)	-0.156 (CI = +/-0.106; p = 0.006)	0.709	+11.67%	-4.46%
Loss Cost	2010.1	0.129 (CI = +/-0.034; p = 0.000)	0.102 (CI = +/-0.132; p = 0.124)	0.342 (CI = +/-0.351; p = 0.056)	-0.189 (CI = +/-0.097; p = 0.001)	0.777	+13.73%	-5.90%
Loss Cost	2010.2	0.144 (CI = +/-0.034; p = 0.000)	0.126 (CI = +/-0.123; p = 0.045)	0.360 (CI = +/-0.323; p = 0.030)	-0.214 (CI = +/-0.092; p = 0.000)	0.811	+15.49%	-6.72%
Loss Cost	2011.1	0.163 (CI = +/-0.033; p = 0.000)	0.097 (CI = +/-0.112; p = 0.086)	0.396 (CI = +/-0.288; p = 0.009)	-0.245 (CI = +/-0.085; p = 0.000)	0.852	+17.65%	-7.92%
Loss Cost	2011.2	0.176 (CI = +/-0.035; p = 0.000)	0.114 (CI = +/-0.108; p = 0.040)	0.409 (CI = +/-0.275; p = 0.006)	-0.265 (CI = +/-0.084; p = 0.000)	0.857	+19.22%	-8.49%
Loss Cost	2012.1	0.188 (CI = +/-0.038; p = 0.000)	0.098 (CI = +/-0.108; p = 0.074)	0.428 (CI = +/-0.270; p = 0.004)	-0.284 (CI = +/-0.087; p = 0.000)	0.857	+20.69%	-9.14%
Loss Cost	2012.2	0.187 (CI = +/-0.045; p = 0.000)	0.097 (CI = +/-0.113; p = 0.090)	0.427 (CI = +/-0.279; p = 0.005)	-0.282 (CI = +/-0.094; p = 0.000)	0.814	+20.56%	-9.10%
Loss Cost	2013.1	0.195 (CI = +/-0.052; p = 0.000)	0.089 (CI = +/-0.119; p = 0.134)	0.437 (CI = +/-0.286; p = 0.005)	-0.294 (CI = +/-0.103; p = 0.000)	0.787	+21.53%	-9.43%
Loss Cost	2013.2	0.195 (CI = +/-0.062; p = 0.000)	0.089 (CI = +/-0.125; p = 0.151)	0.437 (CI = +/-0.296; p = 0.006)	-0.295 (CI = +/-0.113; p = 0.000)	0.719	+21.59%	-9.44%
Loss Cost	2014.1	0.196 (CI = +/-0.077; p = 0.000)	0.089 (CI = +/-0.133; p = 0.177)	0.437 (CI = +/-0.309; p = 0.008)	-0.295 (CI = +/-0.130; p = 0.000)	0.653	+21.62%	-9.45%
Loss Cost	2014.2	0.174 (CI = +/-0.093; p = 0.001)	0.077 (CI = +/-0.137; p = 0.251)	0.428 (CI = +/-0.313; p = 0.011)	-0.268 (CI = +/-0.146; p = 0.001)	0.501	+18.95%	-9.05%
Loss Cost	2015.1	0.135 (CI = +/-0.118; p = 0.028)	0.096 (CI = +/-0.141; p = 0.166)	0.405 (CI = +/-0.315; p = 0.015)	-0.221 (CI = +/-0.170; p = 0.014)	0.388	+14.44%	-8.26%
Loss Cost	2015.2	0.119 (CI = +/-0.158; p = 0.128)	0.092 (CI = +/-0.150; p = 0.211)	0.401 (CI = +/-0.328; p = 0.021)	-0.203 (CI = +/-0.209; p = 0.056)	0.277	+12.65%	-8.09%
Loss Cost	2016.1	0.139 (CI = +/-0.237; p = 0.225)	0.086 (CI = +/-0.164; p = 0.276)	0.407 (CI = +/-0.348; p = 0.026)	-0.226 (CI = +/-0.289; p = 0.115)	0.262	+14.92%	-8.31%
Loss Cost	2016.2	0.131 (CI = +/-0.388; p = 0.471)	0.085 (CI = +/-0.177; p = 0.313)	0.406 (CI = +/-0.368; p = 0.034)	-0.218 (CI = +/-0.436; p = 0.295)	0.211	+14.04%	-8.27%
Loss Cost	2017.1	0.038 (CI = +/-0.894; p = 0.926)	0.094 (CI = +/-0.202; p = 0.325)	0.398 (CI = +/-0.397; p = 0.050)	-0.121 (CI = +/-0.942; p = 0.780)	0.196	+3.89%	-7.99%
Severity	2004.2	0.069 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.069; p = 0.325)	0.023 (CI = +/-0.213; p = 0.831)	-0.046 (CI = +/-0.049; p = 0.064)	0.909	+7.16%	+2.34%
Severity	2005.1	0.067 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.069; p = 0.225)	0.013 (CI = +/-0.211; p = 0.900)	-0.040 (CI = +/-0.049; p = 0.104)	0.903	+6.91%	+2.69%
Severity	2005.2	0.065 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.069; p = 0.309)	0.008 (CI = +/-0.209; p = 0.937)	-0.036 (CI = +/-0.049; p = 0.149)	0.894	+6.67%	+2.94%
Severity	2006.1	0.060 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.065; p = 0.137)	-0.008 (CI = +/-0.194; p = 0.934)	-0.025 (CI = +/-0.046; p = 0.275)	0.895	+6.20%	+3.55%
Severity	2006.2	0.056 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.062; p = 0.224)	-0.016 (CI = +/-0.183; p = 0.861)	-0.017 (CI = +/-0.044; p = 0.426)	0.892	+5.78%	+3.95%
Severity	2007.1	0.051 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.056; p = 0.065)	-0.033 (CI = +/-0.163; p = 0.680)	-0.006 (CI = +/-0.040; p = 0.769)	0.900	+5.22%	+4.61%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.053; p = 0.111)	-0.041 (CI = +/-0.152; p = 0.590)	0.002 (CI = +/-0.038; p = 0.926)	0.899	+4.80%	+4.98%
Severity	2008.1	0.045 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.054; p = 0.083)	-0.046 (CI = +/-0.153; p = 0.541)	0.006 (CI = +/-0.039; p = 0.766)	0.891	+4.60%	+5.19%
Severity	2008.2	0.045 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.056; p = 0.099)	-0.047 (CI = +/-0.156; p = 0.543)	0.006 (CI = +/-0.040; p = 0.746)	0.879	+4.55%	+5.23%
Severity	2009.1	0.046 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.058; p = 0.130)	-0.044 (CI = +/-0.159; p = 0.575)	0.004 (CI = +/-0.042; p = 0.839)	0.872	+4.67%	+5.11%
Severity	2009.2	0.046 (CI = +/-0.014; p = 0.000)	0.045 (CI = +/-0.060; p = 0.138)	-0.043 (CI = +/-0.162; p = 0.587)	0.004 (CI = +/-0.044; p = 0.864)	0.858	+4.71%	+5.09%
Severity	2010.1	0.044 (CI = +/-0.016; p = 0.000)	0.048 (CI = +/-0.062; p = 0.124)	-0.047 (CI = +/-0.166; p = 0.560)	0.007 (CI = +/-0.046; p = 0.757)	0.844	+4.52%	+5.25%
Severity	2010.2	0.046 (CI = +/-0.018; p = 0.000)	0.051 (CI = +/-0.064; p = 0.116)	-0.045 (CI = +/-0.169; p = 0.583)	0.004 (CI = +/-0.048; p = 0.857)	0.831	+4.70%	+5.14%
Severity	2011.1	0.044 (CI = +/-0.020; p = 0.000)	0.054 (CI = +/-0.067; p = 0.109)	-0.049 (CI = +/-0.173; p = 0.562)	0.008 (CI = +/-0.051; p = 0.763)	0.814	+4.50%	+5.29%
Severity	2011.2	0.041 (CI = +/-0.022; p = 0.001)	0.050 (CI = +/-0.069; p = 0.150)	-0.052 (CI = +/-0.176; p = 0.542)	0.012 (CI = +/-0.054; p = 0.639)	0.786	+4.16%	+5.45%
Severity	2012.1	0.043 (CI = +/-0.026; p = 0.002)	0.047 (CI = +/-0.072; p = 0.193)	-0.049 (CI = +/-0.181; p = 0.579)	0.009 (CI = +/-0.058; p = 0.753)	0.774	+4.38%	+5.32%
Severity	2012.2	0.046 (CI = +/-0.030; p = 0.004)	0.050 (CI = +/-0.075; p = 0.179)	-0.046 (CI = +/-0.185; p = 0.607)	0.004 (CI = +/-0.062; p = 0.887)	0.755	+4.73%	+5.18%
Severity	2013.1	0.052 (CI = +/-0.035; p = 0.005)	0.044 (CI = +/-0.079; p = 0.254)	-0.039 (CI = +/-0.189; p = 0.673)	-0.005 (CI = +/-0.068; p = 0.889)	0.747	+5.38%	+4.89%
Severity	2013.2	0.046 (CI = +/-0.041; p = 0.029)	0.039 (CI = +/-0.082; p = 0.326)	-0.043 (CI = +/-0.194; p = 0.649)	0.004 (CI = +/-0.074; p = 0.921)	0.698	+4.71%	+5.08%
Severity	2014.1	0.039 (CI = +/-0.050; p = 0.121)	0.045 (CI = +/-0.086; p = 0.287)	-0.049 (CI = +/-0.200; p = 0.608)	0.013 (CI = +/-0.084; p = 0.739)	0.658	+3.93%	+5.35%
Severity	2014.2	0.031 (CI = +/-0.062; p = 0.308)	0.040 (CI = +/-0.091; p = 0.356)	-0.053 (CI = +/-0.206; p = 0.594)	0.023 (CI = +/-0.096; p = 0.615)	0.599	+3.10%	+5.52%
Severity	2015.1	0.023 (CI = +/-0.081; p = 0.555)	0.044 (CI = +/-0.097; p = 0.344)	-0.057 (CI = +/-0.216; p = 0.578)	0.033 (CI = +/-0.117; p = 0.558)	0.558	+2.31%	+5.70%
Severity	2015.2	0.009 (CI = +/-0.109; p = 0.863)	0.040 (CI = +/-0.103; p = 0.416)	-0.061 (CI = +/-0.225; p = 0.569)	0.048 (CI = +/-0.143; p = 0.481)	0.492	+0.89%	+5.87%
Severity	2016.1	0.021 (CI = +/-0.162; p = 0.779)	0.037 (CI = +/-0.113; p = 0.492)	-0.057 (CI = +/-0.239; p = 0.614)	0.034 (CI = +/-0.198; p = 0.714)	0.467	+2.17%	+5.71%
Severity	2016.2	-0.001 (CI = +/-0.265; p = 0.995)	0.034 (CI = +/-0.121; p = 0.551)	-0.059 (CI = +/-0.252; p = 0.616)	0.057 (CI = +/-0.298; p = 0.680)	0.385	-0.07%	+5.83%
Severity	2017.1	-0.052 (CI = +/-0.613; p = 0.853)	0.039 (CI = +/-0.139; p = 0.547)	-0.064 (CI = +/-0.272; p = 0.612)	0.111 (CI = +/-0.645; p = 0.710)	0.328	-5.10%	+6.01%
Frequency	2004.2	-0.034 (CI = +/-0.025; p = 0.009)	0.094 (CI = +/-0.178; p = 0.291)	0.114 (CI = +/-0.547; p = 0.676)	0.033 (CI = +/-0.126; p = 0.592)	0.166	-3.37%	-0.08%
Frequency	2005.1	-0.032 (CI = +/-0.027; p = 0.024)	0.084 (CI = +/-0.182; p = 0.353)	0.125 (CI = +/-0.554; p = 0.650)	0.027 (CI = +/-0.129; p = 0.676)	0.112	-3.10%	-0.48%
Frequency	2005.2	-0.028 (CI = +/-0.029; p = 0.054)	0.095 (CI = +/-0.186; p = 0.308)	0.132 (CI = +/-0.559; p = 0.635)	0.020 (CI = +/-0.131; p = 0.759)	0.079	-2.79%	-0.83%
Frequency	2006.1	-0.023 (CI = +/-0.030; p = 0.141)	0.077 (CI = +/-0.188; p = 0.412)	0.153 (CI = +/-0.558; p = 0.582)	0.007 (CI = +/-0.133; p = 0.920)	0.013	-2.23%	-1.58%
Frequency	2006.2	-0.015 (CI = +/-0.032; p = 0.336)	0.097 (CI = +/-0.188; p = 0.300)	0.167 (CI = +/-0.551; p = 0.540)	-0.008 (CI = +/-0.133; p = 0.906)	-0.017	-1.51%	-2.28%
Frequency	2007.1	-0.004 (CI = +/-0.033; p = 0.799)	0.066 (CI = +/-0.182; p = 0.468)	0.204 (CI = +/-0.528; p = 0.436)	-0.032 (CI = +/-0.129; p = 0.612)	-0.075	-0.41%	-3.59%
Frequency	2007.2	0.008 (CI = +/-0.033; p = 0.601)	0.097 (CI = +/-0.174; p = 0.263)	0.227 (CI = +/-0.496; p = 0.358)	-0.056 (CI = +/-0.123; p = 0.363)	-0.048	+0.85%	-4.63%
Frequency	2008.1	0.020 (CI = +/-0.033; p = 0.221)	0.067 (CI = +/-0.168; p = 0.422)	0.262 (CI = +/-0.474; p = 0.268)	-0.081 (CI = +/-0.120; p = 0.180)	-0.025	+2.06%	-5.85%
Frequency	2008.2	0.034 (CI = +/-0.034; p = 0.049)	0.096 (CI = +/-0.160; p = 0.228)	0.283 (CI = +/-0.445; p = 0.203)	-0.104 (CI = +/-0.115; p = 0.073)	0.080	+3.43%	-6.80%
Frequency	2009.1	0.049 (CI = +/-0.033; p = 0.006)	0.063 (CI = +/-0.150; p = 0.399)	0.323 (CI = +/-0.411; p = 0.119)	-0.134 (CI = +/-0.109; p = 0.018)	0.195	+5.01%	-8.15%
Frequency	2009.2	0.064 (CI = +/-0.033; p = 0.000)	0.092 (CI = +/-0.139; p = 0.185)	0.344 (CI = +/-0.375; p = 0.070)	-0.160 (CI = +/-0.101; p = 0.003)	0.347	+6.65%	-9.09%
Frequency	2010.1	0.084 (CI = +/-0.030; p = 0.000)	0.054 (CI = +/-0.119; p = 0.362)	0.389 (CI = +/-0.316; p = 0.018)	-0.196 (CI = +/-0.088; p = 0.000)	0.542	+8.82%	-10.59%
Frequency	2010.2	0.098 (CI = +/-0.031; p = 0.000)	0.075 (CI = +/-0.111; p = 0.175)	0.406 (CI = +/-0.292; p = 0.009)	-0.218 (CI = +/-0.083; p = 0.000)	0.622	+10.31%	-11.28%
Frequency	2011.1	0.119 (CI = +/-0.028; p = 0.000)	0.043 (CI = +/-0.093; p = 0.349)	0.445 (CI = +/-0.239; p = 0.001)	-0.253 (CI = +/-0.071; p = 0.000)	0.760	+12.59%	-12.54%
Frequency	2011.2	0.135 (CI = +/-0.026; p = 0.000)	0.064 (CI = +/-0.080; p = 0.110)	0.461 (CI = +/-0.204; p = 0.000)	-0.277 (CI = +/-0.062; p = 0.000)	0.829	+14.46%	-13.22%
Frequency	2012.1	0.145 (CI = +/-0.028; p = 0.000)	0.051 (CI = +/-0.079; p = 0.193)	0.477 (CI = +/-0.198; p = 0.000)	-0.293 (CI = +/-0.064; p = 0.000)	0.836	+15.62%	-13.72%
Frequency	2012.2	0.141 (CI = +/-0.032; p = 0.000)	0.047 (CI = +/-0.082; p = 0.250)	0.473 (CI = +/-0.202; p = 0.000)	-0.287 (CI = +/-0.068; p = 0.000)	0.792	+15.11%	-13.58%
Frequency	2013.1	0.143 (CI = +/-0.038; p = 0.000)	0.045 (CI = +/-0.087; p = 0.295)	0.476 (CI = +/-0.209; p = 0.000)	-0.289 (CI = +/-0.075; p = 0.000)	0.761	+15.34%	-13.65%
Frequency	2013.2	0.149 (CI = +/-0.045; p = 0.000)	0.050 (CI = +/-0.090; p = 0.261)	0.480 (CI = +/-0.214; p = 0.000)	-0.298 (CI = +/-0.082; p = 0.000)	0.734	+16.12%	-13.82%
Frequency	2014.1	0.157 (CI = +/-0.055; p = 0.000)	0.044 (CI = +/-0.095; p = 0.343)	0.487 (CI = +/-0.221; p = 0.000)	-0.309 (CI = +/-0.093; p = 0.000)	0.715	+17.02%	-14.05%
Frequency	2014.2	0.143 (CI = +/-0.067; p = 0.000)	0.037 (CI = +/-0.099; p = 0.444)	0.481 (CI = +/-0.226; p = 0.000)	-0.292 (CI = +/-0.105; p = 0.000)	0.667	+15.38%	-13.80%
Frequency	2015.1	0.112 (CI = +/-0.084; p = 0.013)	0.052 (CI = +/-0.101; p = 0.287)	0.462 (CI = +/-0.224; p = 0.001)	-0.254 (CI = +/-0.121; p = 0.000)	0.666	+11.86%	-13.21%
Frequency	2015.2	0.110 (CI = +/-0.113; p = 0.056)	0.051 (CI = +/-0.108; p = 0.321)	0.462 (CI = +/-0.235; p = 0.001)	-0.252 (CI = +/-0.150; p = 0.003)	0.657	+11.65%	-13.19%
Frequency	2016.1	0.118 (CI = +/-0.170; p = 0.157)	0.049 (CI = +/-0.118; p = 0.379)	0.464 (CI = +/-0.250; p = 0.002)	-0.260 (CI = +/-0.208; p = 0.018)	0.649	+12.48%	-13.26%
Frequency	2016.2	0.132 (CI = +/-0.278; p = 0.318)	0.051 (CI = +/-0.127; p = 0.394)	0.465 (CI = +/-0.264; p = 0.003)	-0.275 (CI = +/-0.312; p = 0.079)	0.640	+14.13%	-13.33%
Frequency	2017.1	0.090 (CI = +/-0.642; p = 0.760)	0.055 (CI = +/-0.145; p = 0.417)	0.462 (CI = +/-0.285; p = 0.005)	-0.232 (CI = +/-0.676; p = 0.462)	0.618	+9.47%	-13.21%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.036 (CI = +/-0.014; p = 0.000)	0.421	+3.69%
Loss Cost	2005.1	0.037 (CI = +/-0.014; p = 0.000)	0.413	+3.77%
Loss Cost	2005.2	0.037 (CI = +/-0.015; p = 0.000)	0.394	+3.78%
Loss Cost	2006.1	0.038 (CI = +/-0.016; p = 0.000)	0.392	+3.90%
Loss Cost	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.385	+4.01%
Loss Cost	2007.1	0.042 (CI = +/-0.017; p = 0.000)	0.415	+4.34%
Loss Cost	2007.2	0.045 (CI = +/-0.018; p = 0.000)	0.435	+4.64%
Loss Cost	2008.1	0.050 (CI = +/-0.018; p = 0.000)	0.480	+5.09%
Loss Cost	2008.2	0.053 (CI = +/-0.019; p = 0.000)	0.509	+5.48%
Loss Cost	2009.1	0.059 (CI = +/-0.019; p = 0.000)	0.570	+6.09%
Loss Cost	2009.2	0.062 (CI = +/-0.020; p = 0.000)	0.582	+6.44%
Loss Cost	2010.1	0.067 (CI = +/-0.020; p = 0.000)	0.611	+6.93%
Loss Cost	2010.2	0.068 (CI = +/-0.022; p = 0.000)	0.593	+7.04%
Loss Cost	2011.1	0.070 (CI = +/-0.024; p = 0.000)	0.587	+7.30%
Loss Cost	2011.2	0.068 (CI = +/-0.025; p = 0.000)	0.546	+7.08%
Loss Cost	2012.1	0.067 (CI = +/-0.027; p = 0.000)	0.503	+6.89%
Loss Cost	2012.2	0.058 (CI = +/-0.028; p = 0.000)	0.437	+6.02%
Loss Cost	2013.1	0.054 (CI = +/-0.030; p = 0.001)	0.371	+5.54%
Loss Cost	2013.2	0.045 (CI = +/-0.031; p = 0.006)	0.283	+4.60%
Loss Cost	2014.1	0.038 (CI = +/-0.033; p = 0.026)	0.196	+3.84%
Loss Cost	2014.2	0.024 (CI = +/-0.031; p = 0.120)	0.081	+2.48%
Loss Cost	2015.1	0.014 (CI = +/-0.032; p = 0.377)	-0.010	+1.38%
Loss Cost	2015.2	0.005 (CI = +/-0.034; p = 0.760)	-0.056	+0.50%
Loss Cost	2016.1	0.003 (CI = +/-0.038; p = 0.849)	-0.064	+0.35%
Loss Cost	2016.2	-0.003 (CI = +/-0.043; p = 0.887)	-0.070	-0.29%
Loss Cost	2017.1	-0.004 (CI = +/-0.049; p = 0.879)	-0.075	-0.35%
Severity	2004.2	0.058 (CI = +/-0.006; p = 0.000)	0.892	+5.94%
Severity	2005.1	0.056 (CI = +/-0.007; p = 0.000)	0.887	+5.78%
Severity	2005.2	0.054 (CI = +/-0.007; p = 0.000)	0.882	+5.60%
Severity	2006.1	0.052 (CI = +/-0.006; p = 0.000)	0.884	+5.35%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.888	+5.10%
Severity	2007.1	0.047 (CI = +/-0.006; p = 0.000)	0.894	+4.85%
Severity	2007.2	0.045 (CI = +/-0.005; p = 0.000)	0.898	+4.62%
Severity	2008.1	0.045 (CI = +/-0.006; p = 0.000)	0.889	+4.55%
Severity	2008.2	0.044 (CI = +/-0.006; p = 0.000)	0.878	+4.50%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.872	+4.57%
Severity	2009.2	0.044 (CI = +/-0.007; p = 0.000)	0.860	+4.55%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.845	+4.51%
Severity	2010.2	0.044 (CI = +/-0.008; p = 0.000)	0.832	+4.52%
Severity	2011.1	0.044 (CI = +/-0.008; p = 0.000)	0.814	+4.49%
Severity	2011.2	0.043 (CI = +/-0.009; p = 0.000)	0.791	+4.34%
Severity	2012.1	0.044 (CI = +/-0.010; p = 0.000)	0.783	+4.46%
Severity	2012.2	0.044 (CI = +/-0.010; p = 0.000)	0.764	+4.49%
Severity	2013.1	0.046 (CI = +/-0.011; p = 0.000)	0.760	+4.66%
Severity	2013.2	0.043 (CI = +/-0.012; p = 0.000)	0.725	+4.43%
Severity	2014.1	0.042 (CI = +/-0.013; p = 0.000)	0.688	+4.33%
Severity	2014.2	0.041 (CI = +/-0.014; p = 0.000)	0.640	+4.15%
Severity	2015.1	0.041 (CI = +/-0.016; p = 0.000)	0.605	+4.18%
Severity	2015.2	0.040 (CI = +/-0.018; p = 0.000)	0.550	+4.06%
Severity	2016.1	0.043 (CI = +/-0.020; p = 0.000)	0.550	+4.36%
Severity	2016.2	0.042 (CI = +/-0.023; p = 0.002)	0.489	+4.27%
Severity	2017.1	0.043 (CI = +/-0.026; p = 0.004)	0.454	+4.42%
Frequency	2004.2	-0.021 (CI = +/-0.015; p = 0.008)	0.150	-2.12%
Frequency	2005.1	-0.019 (CI = +/-0.016; p = 0.020)	0.114	-1.90%
Frequency	2005.2	-0.017 (CI = +/-0.017; p = 0.043)	0.085	-1.72%
Frequency	2006.1	-0.014 (CI = +/-0.017; p = 0.110)	0.045	-1.38%
Frequency	2006.2	-0.010 (CI = +/-0.018; p = 0.239)	0.012	-1.04%
Frequency	2007.1	-0.005 (CI = +/-0.017; p = 0.571)	-0.020	-0.49%
Frequency	2007.2	0.000 (CI = +/-0.017; p = 0.985)	-0.031	+0.02%
Frequency	2008.1	0.005 (CI = +/-0.017; p = 0.553)	-0.020	+0.51%
Frequency	2008.2	0.009 (CI = +/-0.018; p = 0.292)	0.005	+0.94%
Frequency	2009.1	0.014 (CI = +/-0.018; p = 0.112)	0.053	+1.45%
Frequency	2009.2	0.018 (CI = +/-0.019; p = 0.059)	0.090	+1.81%
Frequency	2010.1	0.023 (CI = +/-0.019; p = 0.020)	0.155	+2.32%
Frequency	2010.2	0.024 (CI = +/-0.020; p = 0.024)	0.149	+2.41%
Frequency	2011.1	0.026 (CI = +/-0.022; p = 0.019)	0.169	+2.68%
Frequency	2011.2	0.026 (CI = +/-0.024; p = 0.033)	0.142	+2.62%
Frequency	2012.1	0.023 (CI = +/-0.025; p = 0.073)	0.096	+2.33%
Frequency	2012.2	0.015 (CI = +/-0.025; p = 0.245)	0.018	+1.47%
Frequency	2013.1	0.008 (CI = +/-0.026; p = 0.517)	-0.026	+0.84%
Frequency	2013.2	0.002 (CI = +/-0.028; p = 0.903)	-0.049	+0.16%
Frequency	2014.1	-0.005 (CI = +/-0.029; p = 0.741)	-0.046	-0.47%
Frequency	2014.2	-0.016 (CI = +/-0.029; p = 0.250)	0.021	-1.61%
Frequency	2015.1	-0.027 (CI = +/-0.028; p = 0.059)	0.147	-2.69%
Frequency	2015.2	-0.035 (CI = +/-0.030; p = 0.026)	0.228	-3.42%
Frequency	2016.1	-0.039 (CI = +/-0.033; p = 0.025)	0.246	-3.85%
Frequency	2016.2	-0.045 (CI = +/-0.037; p = 0.023)	0.270	-4.37%
Frequency	2017.1	-0.047 (CI = +/-0.043; p = 0.035)	0.244	-4.57%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.047 (CI = +/-0.010; p = 0.000)	0.233 (CI = +/-0.104; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.737	+4.77%
Loss Cost	2005.1	0.045 (CI = +/-0.010; p = 0.000)	0.245 (CI = +/-0.103; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.733	+4.56%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	0.247 (CI = +/-0.106; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.714	+4.59%
Loss Cost	2006.1	0.043 (CI = +/-0.011; p = 0.000)	0.260 (CI = +/-0.106; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.713	+4.35%
Loss Cost	2006.2	0.041 (CI = +/-0.011; p = 0.000)	0.249 (CI = +/-0.106; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.681	+4.15%
Loss Cost	2007.1	0.038 (CI = +/-0.011; p = 0.000)	0.264 (CI = +/-0.105; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.685	+3.87%
Loss Cost	2007.2	0.037 (CI = +/-0.012; p = 0.000)	0.259 (CI = +/-0.108; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.654	+3.78%
Loss Cost	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.267 (CI = +/-0.110; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.650	+3.62%
Loss Cost	2008.2	0.033 (CI = +/-0.013; p = 0.000)	0.255 (CI = +/-0.111; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.613	+3.37%
Loss Cost	2009.1	0.031 (CI = +/-0.014; p = 0.000)	0.264 (CI = +/-0.113; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.614	+3.16%
Loss Cost	2009.2	0.032 (CI = +/-0.015; p = 0.000)	0.269 (CI = +/-0.117; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.600	+3.25%
Loss Cost	2010.1	0.029 (CI = +/-0.015; p = 0.001)	0.281 (CI = +/-0.118; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.609	+2.96%
Loss Cost	2010.2	0.027 (CI = +/-0.016; p = 0.002)	0.273 (CI = +/-0.121; p = 0.000)	0.012 (CI = +/-0.007; p = 0.003)	0.575	+2.76%
Loss Cost	2011.1	0.031 (CI = +/-0.017; p = 0.001)	0.256 (CI = +/-0.121; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.600	+3.17%
Loss Cost	2011.2	0.031 (CI = +/-0.018; p = 0.002)	0.254 (CI = +/-0.126; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.572	+3.12%
Loss Cost	2012.1	0.031 (CI = +/-0.020; p = 0.004)	0.254 (CI = +/-0.132; p = 0.001)	0.012 (CI = +/-0.008; p = 0.003)	0.569	+3.12%
Loss Cost	2012.2	0.025 (CI = +/-0.020; p = 0.016)	0.230 (CI = +/-0.128; p = 0.001)	0.012 (CI = +/-0.007; p = 0.002)	0.544	+2.52%
Loss Cost	2013.1	0.029 (CI = +/-0.021; p = 0.009)	0.215 (CI = +/-0.129; p = 0.002)	0.012 (CI = +/-0.007; p = 0.002)	0.560	+2.95%
Loss Cost	2013.2	0.037 (CI = +/-0.020; p = 0.001)	0.245 (CI = +/-0.118; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	0.668	+3.77%
Loss Cost	2014.1	0.039 (CI = +/-0.021; p = 0.001)	0.238 (CI = +/-0.123; p = 0.001)	0.013 (CI = +/-0.007; p = 0.001)	0.671	+3.98%
Loss Cost	2014.2	0.038 (CI = +/-0.024; p = 0.004)	0.233 (CI = +/-0.130; p = 0.002)	0.013 (CI = +/-0.007; p = 0.001)	0.642	+3.83%
Loss Cost	2015.1	0.043 (CI = +/-0.025; p = 0.002)	0.214 (CI = +/-0.130; p = 0.003)	0.013 (CI = +/-0.007; p = 0.001)	0.671	+4.45%
Loss Cost	2015.2	0.040 (CI = +/-0.027; p = 0.007)	0.202 (CI = +/-0.137; p = 0.007)	0.013 (CI = +/-0.007; p = 0.001)	0.642	+4.06%
Loss Cost	2016.1	0.042 (CI = +/-0.030; p = 0.011)	0.196 (CI = +/-0.146; p = 0.012)	0.013 (CI = +/-0.007; p = 0.002)	0.639	+4.25%
Loss Cost	2016.2	0.036 (CI = +/-0.034; p = 0.036)	0.180 (CI = +/-0.154; p = 0.025)	0.013 (CI = +/-0.007; p = 0.002)	0.618	+3.71%
Loss Cost	2017.1	0.048 (CI = +/-0.033; p = 0.008)	0.151 (CI = +/-0.143; p = 0.040)	0.013 (CI = +/-0.006; p = 0.001)	0.685	+4.94%
Severity	2004.2	0.078 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.169; p = 0.335)	-0.005 (CI = +/-0.012; p = 0.388)	0.760	+8.09%
Severity	2005.1	0.080 (CI = +/-0.017; p = 0.000)	0.070 (CI = +/-0.172; p = 0.414)	-0.005 (CI = +/-0.012; p = 0.427)	0.758	+8.29%
Severity	2005.2	0.082 (CI = +/-0.018; p = 0.000)	0.082 (CI = +/-0.175; p = 0.345)	-0.005 (CI = +/-0.012; p = 0.455)	0.755	+8.52%
Severity	2006.1	0.083 (CI = +/-0.018; p = 0.000)	0.075 (CI = +/-0.180; p = 0.400)	-0.004 (CI = +/-0.012; p = 0.483)	0.747	+8.66%
Severity	2006.2	0.084 (CI = +/-0.020; p = 0.000)	0.080 (CI = +/-0.185; p = 0.382)	-0.004 (CI = +/-0.013; p = 0.500)	0.734	+8.76%
Severity	2007.1	0.085 (CI = +/-0.021; p = 0.000)	0.075 (CI = +/-0.190; p = 0.426)	-0.004 (CI = +/-0.013; p = 0.523)	0.723	+8.86%
Severity	2007.2	0.087 (CI = +/-0.022; p = 0.000)	0.084 (CI = +/-0.196; p = 0.389)	-0.004 (CI = +/-0.013; p = 0.545)	0.712	+9.04%
Severity	2008.1	0.090 (CI = +/-0.023; p = 0.000)	0.068 (CI = +/-0.199; p = 0.489)	-0.003 (CI = +/-0.013; p = 0.593)	0.712	+9.37%
Severity	2008.2	0.093 (CI = +/-0.024; p = 0.000)	0.086 (CI = +/-0.203; p = 0.395)	-0.003 (CI = +/-0.013; p = 0.625)	0.713	+9.74%
Severity	2009.1	0.100 (CI = +/-0.024; p = 0.000)	0.050 (CI = +/-0.194; p = 0.605)	-0.002 (CI = +/-0.012; p = 0.717)	0.753	+10.56%
Severity	2009.2	0.113 (CI = +/-0.019; p = 0.000)	0.108 (CI = +/-0.154; p = 0.161)	-0.001 (CI = +/-0.010; p = 0.772)	0.855	+11.92%
Severity	2010.1	0.123 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.119; p = 0.303)	0.000 (CI = +/-0.007; p = 0.949)	0.919	+13.10%
Severity	2010.2	0.131 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.099; p = 0.060)	0.000 (CI = +/-0.006; p = 0.957)	0.947	+13.94%
Severity	2011.1	0.136 (CI = +/-0.012; p = 0.000)	0.070 (CI = +/-0.086; p = 0.106)	0.001 (CI = +/-0.005; p = 0.785)	0.962	+14.60%
Severity	2011.2	0.137 (CI = +/-0.013; p = 0.000)	0.073 (CI = +/-0.090; p = 0.107)	0.001 (CI = +/-0.005; p = 0.782)	0.957	+14.68%
Severity	2012.1	0.138 (CI = +/-0.014; p = 0.000)	0.070 (CI = +/-0.093; p = 0.136)	0.001 (CI = +/-0.005; p = 0.771)	0.953	+14.77%
Severity	2012.2	0.133 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.089; p = 0.242)	0.001 (CI = +/-0.005; p = 0.782)	0.953	+14.25%
Severity	2013.1	0.135 (CI = +/-0.015; p = 0.000)	0.046 (CI = +/-0.093; p = 0.309)	0.001 (CI = +/-0.005; p = 0.764)	0.948	+14.41%
Severity	2013.2	0.140 (CI = +/-0.015; p = 0.000)	0.066 (CI = +/-0.087; p = 0.130)	0.001 (CI = +/-0.005; p = 0.739)	0.956	+15.00%
Severity	2014.1	0.138 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.091; p = 0.115)	0.001 (CI = +/-0.005; p = 0.761)	0.949	+14.80%
Severity	2014.2	0.136 (CI = +/-0.017; p = 0.000)	0.064 (CI = +/-0.095; p = 0.171)	0.001 (CI = +/-0.005; p = 0.754)	0.941	+14.57%
Severity	2015.1	0.143 (CI = +/-0.016; p = 0.000)	0.043 (CI = +/-0.085; p = 0.298)	0.001 (CI = +/-0.004; p = 0.692)	0.955	+15.36%
Severity	2015.2	0.142 (CI = +/-0.018; p = 0.000)	0.042 (CI = +/-0.091; p = 0.344)	0.001 (CI = +/-0.004; p = 0.698)	0.947	+15.32%
Severity	2016.1	0.146 (CI = +/-0.020; p = 0.000)	0.032 (CI = +/-0.094; p = 0.478)	0.001 (CI = +/-0.004; p = 0.713)	0.944	+15.72%
Severity	2016.2	0.142 (CI = +/-0.021; p = 0.000)	0.019 (CI = +/-0.098; p = 0.680)	0.001 (CI = +/-0.005; p = 0.636)	0.934	+15.24%
Severity	2017.1	0.139 (CI = +/-0.024; p = 0.000)	0.027 (CI = +/-0.103; p = 0.577)	0.001 (CI = +/-0.005; p = 0.606)	0.920	+14.87%
Frequency	2004.2	-0.031 (CI = +/-0.020; p = 0.003)	0.152 (CI = +/-0.208; p = 0.147)	0.020 (CI = +/-0.015; p = 0.011)	0.438	-3.07%
Frequency	2005.1	-0.035 (CI = +/-0.020; p = 0.001)	0.175 (CI = +/-0.208; p = 0.095)	0.019 (CI = +/-0.015; p = 0.013)	0.468	-3.45%
Frequency	2005.2	-0.037 (CI = +/-0.021; p = 0.001)	0.165 (CI = +/-0.212; p = 0.124)	0.019 (CI = +/-0.015; p = 0.015)	0.473	-3.62%
Frequency	2006.1	-0.040 (CI = +/-0.022; p = 0.001)	0.185 (CI = +/-0.214; p = 0.088)	0.018 (CI = +/-0.015; p = 0.018)	0.491	-3.97%
Frequency	2006.2	-0.043 (CI = +/-0.023; p = 0.001)	0.169 (CI = +/-0.218; p = 0.124)	0.018 (CI = +/-0.015; p = 0.021)	0.502	-4.24%
Frequency	2007.1	-0.047 (CI = +/-0.024; p = 0.000)	0.189 (CI = +/-0.221; p = 0.091)	0.017 (CI = +/-0.015; p = 0.026)	0.517	-4.59%
Frequency	2007.2	-0.049 (CI = +/-0.025; p = 0.000)	0.176 (CI = +/-0.226; p = 0.124)	0.017 (CI = +/-0.015; p = 0.029)	0.521	-4.82%
Frequency	2008.1	-0.054 (CI = +/-0.026; p = 0.000)	0.199 (CI = +/-0.228; p = 0.086)	0.016 (CI = +/-0.015; p = 0.035)	0.540	-5.25%
Frequency	2008.2	-0.060 (CI = +/-0.027; p = 0.000)	0.169 (CI = +/-0.227; p = 0.139)	0.016 (CI = +/-0.015; p = 0.037)	0.574	-5.81%
Frequency	2009.1	-0.069 (CI = +/-0.026; p = 0.000)	0.215 (CI = +/-0.212; p = 0.048)	0.015 (CI = +/-0.014; p = 0.037)	0.652	-6.69%
Frequency	2009.2	-0.081 (CI = +/-0.023; p = 0.000)	0.160 (CI = +/-0.184; p = 0.085)	0.014 (CI = +/-0.012; p = 0.022)	0.753	-7.75%
Frequency	2010.1	-0.094 (CI = +/-0.018; p = 0.000)	0.220 (CI = +/-0.135; p = 0.002)	0.012 (CI = +/-0.008; p = 0.006)	0.877	-8.96%
Frequency	2010.2	-0.103 (CI = +/-0.014; p = 0.000)	0.178 (CI = +/-0.103; p = 0.002)	0.012 (CI = +/-0.006; p = 0.001)	0.933	-9.81%
Frequency	2011.1	-0.105 (CI = +/-0.015; p = 0.000)	0.186 (CI = +/-0.106; p = 0.001)	0.012 (CI = +/-0.006; p = 0.001)	0.929	-9.98%
Frequency	2011.2	-0.106 (CI = +/-0.016; p = 0.000)	0.181 (CI = +/-0.110; p = 0.003)	0.012 (CI = +/-0.007; p = 0.001)	0.925	-10.08%
Frequency	2012.1	-0.107 (CI = +/-0.017; p = 0.000)	0.184 (CI = +/-0.115; p = 0.003)	0.012 (CI = +/-0.007; p = 0.002)	0.917	-10.15%
Frequency	2012.2	-0.108 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.120; p = 0.006)	0.012 (CI = +/-0.007; p = 0.002)	0.912	-10.27%
Frequency	2013.1	-0.106 (CI = +/-0.020; p = 0.000)	0.169 (CI = +/-0.124; p = 0.010)	0.012 (CI = +/-0.007; p = 0.002)	0.899	-10.02%
Frequency	2013.2	-0.103 (CI = +/-0.022; p = 0.000)	0.179 (CI = +/-0.129; p = 0.009)	0.012 (CI = +/-0.007; p = 0.003)	0.890	-9.77%
Frequency	2014.1	-0.099 (CI = +/-0.023; p = 0.000)	0.166 (CI = +/-0.132; p = 0.017)	0.012 (CI = +/-0.007; p = 0.003)	0.873	-9.43%
Frequency	2014.2	-0.098 (CI = +/-0.025; p = 0.000)	0.169 (CI = +/-0.141; p = 0.022)	0.012 (CI = +/-0.007; p = 0.003)	0.861	-9.37%
Frequency	2015.1	-0.099 (CI = +/-0.028; p = 0.000)	0.172 (CI = +/-0.149; p = 0.027)	0.012 (CI = +/-0.008; p = 0.005)	0.839	-9.46%
Frequency	2015.2	-0.103 (CI = +/-0.031; p = 0.000)	0.160 (CI = +/-0.158; p = 0.048)	0.012 (CI = +/-0.008; p = 0.005)	0.834	-9.76%
Frequency	2016.1	-0.104 (CI = +/-0.035; p = 0.000)	0.165 (CI = +/-0.169; p = 0.055)	0.012 (CI = +/-0.008; p = 0.007)	0.806	-9.91%
Frequency	2016.2	-0.105 (CI = +/-0.040; p = 0.000)	0.161 (CI = +/-0.184; p = 0.080)	0.012 (CI = +/-0.009; p = 0.010)	0.787	-10.00%
Frequency	2017.1	-0.090 (CI = +/-0.039; p = 0.000)	0.124 (CI = +/-0.167; p = 0.129)	0.011 (CI = +/-0.008; p = 0.007)	0.757	-8.64%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.038 (CI = +/-0.013; p = 0.000)	0.478	+3.84%
Loss Cost	2005.1	0.036 (CI = +/-0.013; p = 0.000)	0.445	+3.71%
Loss Cost	2005.2	0.035 (CI = +/-0.014; p = 0.000)	0.411	+3.60%
Loss Cost	2006.1	0.034 (CI = +/-0.015; p = 0.000)	0.375	+3.46%
Loss Cost	2006.2	0.031 (CI = +/-0.015; p = 0.000)	0.323	+3.12%
Loss Cost	2007.1	0.029 (CI = +/-0.016; p = 0.001)	0.283	+2.96%
Loss Cost	2007.2	0.027 (CI = +/-0.016; p = 0.002)	0.235	+2.70%
Loss Cost	2008.1	0.026 (CI = +/-0.017; p = 0.004)	0.212	+2.66%
Loss Cost	2008.2	0.022 (CI = +/-0.018; p = 0.016)	0.151	+2.23%
Loss Cost	2009.1	0.021 (CI = +/-0.019; p = 0.028)	0.127	+2.16%
Loss Cost	2009.2	0.020 (CI = +/-0.020; p = 0.051)	0.098	+2.02%
Loss Cost	2010.1	0.019 (CI = +/-0.022; p = 0.084)	0.074	+1.90%
Loss Cost	2010.2	0.015 (CI = +/-0.023; p = 0.197)	0.027	+1.46%
Loss Cost	2011.1	0.020 (CI = +/-0.023; p = 0.093)	0.073	+2.00%
Loss Cost	2011.2	0.017 (CI = +/-0.025; p = 0.181)	0.035	+1.68%
Loss Cost	2012.1	0.019 (CI = +/-0.027; p = 0.169)	0.041	+1.87%
Loss Cost	2012.2	0.010 (CI = +/-0.027; p = 0.454)	-0.019	+1.01%
Loss Cost	2013.1	0.016 (CI = +/-0.029; p = 0.262)	0.015	+1.61%
Loss Cost	2013.2	0.020 (CI = +/-0.031; p = 0.184)	0.041	+2.07%
Loss Cost	2014.1	0.025 (CI = +/-0.034; p = 0.132)	0.069	+2.56%
Loss Cost	2014.2	0.020 (CI = +/-0.037; p = 0.261)	0.018	+2.05%
Loss Cost	2015.1	0.030 (CI = +/-0.039; p = 0.125)	0.082	+3.02%
Loss Cost	2015.2	0.023 (CI = +/-0.043; p = 0.277)	0.015	+2.29%
Loss Cost	2016.1	0.029 (CI = +/-0.047; p = 0.207)	0.044	+2.97%
Loss Cost	2016.2	0.021 (CI = +/-0.053; p = 0.402)	-0.017	+2.15%
Loss Cost	2017.1	0.040 (CI = +/-0.054; p = 0.133)	0.101	+4.13%
Severity	2004.2	0.080 (CI = +/-0.014; p = 0.000)	0.762	+8.37%
Severity	2005.1	0.082 (CI = +/-0.015; p = 0.000)	0.763	+8.60%
Severity	2005.2	0.084 (CI = +/-0.016; p = 0.000)	0.759	+8.78%
Severity	2006.1	0.086 (CI = +/-0.017; p = 0.000)	0.754	+8.95%
Severity	2006.2	0.086 (CI = +/-0.017; p = 0.000)	0.741	+9.01%
Severity	2007.1	0.088 (CI = +/-0.018; p = 0.000)	0.731	+9.16%
Severity	2007.2	0.089 (CI = +/-0.020; p = 0.000)	0.720	+9.29%
Severity	2008.1	0.092 (CI = +/-0.020; p = 0.000)	0.724	+9.64%
Severity	2008.2	0.095 (CI = +/-0.021; p = 0.000)	0.723	+9.95%
Severity	2009.1	0.102 (CI = +/-0.021; p = 0.000)	0.766	+10.76%
Severity	2009.2	0.113 (CI = +/-0.018; p = 0.000)	0.854	+11.97%
Severity	2010.1	0.123 (CI = +/-0.014; p = 0.000)	0.922	+13.12%
Severity	2010.2	0.130 (CI = +/-0.013; p = 0.000)	0.943	+13.84%
Severity	2011.1	0.136 (CI = +/-0.011; p = 0.000)	0.960	+14.53%
Severity	2011.2	0.136 (CI = +/-0.012; p = 0.000)	0.956	+14.53%
Severity	2012.1	0.137 (CI = +/-0.013; p = 0.000)	0.952	+14.68%
Severity	2012.2	0.132 (CI = +/-0.013; p = 0.000)	0.953	+14.11%
Severity	2013.1	0.134 (CI = +/-0.014; p = 0.000)	0.950	+14.32%
Severity	2013.2	0.138 (CI = +/-0.014; p = 0.000)	0.954	+14.81%
Severity	2014.1	0.137 (CI = +/-0.015; p = 0.000)	0.947	+14.71%
Severity	2014.2	0.134 (CI = +/-0.016; p = 0.000)	0.940	+14.37%
Severity	2015.1	0.142 (CI = +/-0.015; p = 0.000)	0.957	+15.26%
Severity	2015.2	0.141 (CI = +/-0.017; p = 0.000)	0.949	+15.13%
Severity	2016.1	0.145 (CI = +/-0.018; p = 0.000)	0.949	+15.63%
Severity	2016.2	0.141 (CI = +/-0.019; p = 0.000)	0.941	+15.09%
Severity	2017.1	0.138 (CI = +/-0.022; p = 0.000)	0.928	+14.79%
Frequency	2004.2	-0.043 (CI = +/-0.020; p = 0.000)	0.318	-4.18%
Frequency	2005.1	-0.046 (CI = +/-0.020; p = 0.000)	0.344	-4.50%
Frequency	2005.2	-0.049 (CI = +/-0.021; p = 0.000)	0.360	-4.76%
Frequency	2006.1	-0.052 (CI = +/-0.022; p = 0.000)	0.374	-5.04%
Frequency	2006.2	-0.056 (CI = +/-0.023; p = 0.000)	0.400	-5.41%
Frequency	2007.1	-0.059 (CI = +/-0.024; p = 0.000)	0.409	-5.68%
Frequency	2007.2	-0.062 (CI = +/-0.025; p = 0.000)	0.426	-6.03%
Frequency	2008.1	-0.066 (CI = +/-0.026; p = 0.000)	0.439	-6.37%
Frequency	2008.2	-0.073 (CI = +/-0.027; p = 0.000)	0.493	-7.02%
Frequency	2009.1	-0.081 (CI = +/-0.027; p = 0.000)	0.556	-7.76%
Frequency	2009.2	-0.093 (CI = +/-0.024; p = 0.000)	0.684	-8.89%
Frequency	2010.1	-0.104 (CI = +/-0.021; p = 0.000)	0.783	-9.92%
Frequency	2010.2	-0.115 (CI = +/-0.018; p = 0.000)	0.861	-10.88%
Frequency	2011.1	-0.116 (CI = +/-0.020; p = 0.000)	0.849	-10.94%
Frequency	2011.2	-0.119 (CI = +/-0.021; p = 0.000)	0.845	-11.22%
Frequency	2012.1	-0.118 (CI = +/-0.023; p = 0.000)	0.828	-11.17%
Frequency	2012.2	-0.122 (CI = +/-0.024; p = 0.000)	0.823	-11.48%
Frequency	2013.1	-0.118 (CI = +/-0.026; p = 0.000)	0.799	-11.12%
Frequency	2013.2	-0.118 (CI = +/-0.029; p = 0.000)	0.775	-11.10%
Frequency	2014.1	-0.112 (CI = +/-0.031; p = 0.000)	0.741	-10.59%
Frequency	2014.2	-0.114 (CI = +/-0.034; p = 0.000)	0.719	-10.77%
Frequency	2015.1	-0.112 (CI = +/-0.038; p = 0.000)	0.679	-10.61%
Frequency	2015.2	-0.118 (CI = +/-0.042; p = 0.000)	0.673	-11.15%
Frequency	2016.1	-0.116 (CI = +/-0.047; p = 0.000)	0.624	-10.95%
Frequency	2016.2	-0.119 (CI = +/-0.054; p = 0.000)	0.592	-11.24%
Frequency	2017.1	-0.097 (CI = +/-0.053; p = 0.002)	0.511	-9.29%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.038 (CI = +/-0.011; p = 0.000)	0.253 (CI = +/-0.125; p = 0.000)	0.622	+3.86%
Loss Cost	2005.1	0.036 (CI = +/-0.011; p = 0.000)	0.268 (CI = +/-0.125; p = 0.000)	0.618	+3.62%
Loss Cost	2005.2	0.035 (CI = +/-0.012; p = 0.000)	0.268 (CI = +/-0.128; p = 0.000)	0.591	+3.61%
Loss Cost	2006.1	0.033 (CI = +/-0.012; p = 0.000)	0.285 (CI = +/-0.127; p = 0.000)	0.592	+3.33%
Loss Cost	2006.2	0.031 (CI = +/-0.013; p = 0.000)	0.272 (CI = +/-0.128; p = 0.000)	0.545	+3.10%
Loss Cost	2007.1	0.027 (CI = +/-0.013; p = 0.000)	0.291 (CI = +/-0.126; p = 0.000)	0.554	+2.78%
Loss Cost	2007.2	0.026 (CI = +/-0.014; p = 0.000)	0.285 (CI = +/-0.130; p = 0.000)	0.511	+2.66%
Loss Cost	2008.1	0.024 (CI = +/-0.014; p = 0.002)	0.296 (CI = +/-0.132; p = 0.000)	0.514	+2.44%
Loss Cost	2008.2	0.021 (CI = +/-0.015; p = 0.006)	0.282 (CI = +/-0.133; p = 0.000)	0.461	+2.16%
Loss Cost	2009.1	0.019 (CI = +/-0.016; p = 0.021)	0.297 (CI = +/-0.134; p = 0.000)	0.471	+1.87%
Loss Cost	2009.2	0.019 (CI = +/-0.017; p = 0.027)	0.299 (CI = +/-0.139; p = 0.000)	0.450	+1.92%
Loss Cost	2010.1	0.015 (CI = +/-0.017; p = 0.082)	0.317 (CI = +/-0.140; p = 0.000)	0.473	+1.53%
Loss Cost	2010.2	0.013 (CI = +/-0.018; p = 0.161)	0.307 (CI = +/-0.143; p = 0.000)	0.429	+1.30%
Loss Cost	2011.1	0.016 (CI = +/-0.020; p = 0.108)	0.293 (CI = +/-0.147; p = 0.000)	0.430	+1.60%
Loss Cost	2011.2	0.015 (CI = +/-0.021; p = 0.159)	0.289 (CI = +/-0.153; p = 0.001)	0.392	+1.51%
Loss Cost	2012.1	0.014 (CI = +/-0.023; p = 0.231)	0.294 (CI = +/-0.160; p = 0.001)	0.392	+1.39%
Loss Cost	2012.2	0.007 (CI = +/-0.024; p = 0.523)	0.270 (CI = +/-0.158; p = 0.002)	0.336	+0.74%
Loss Cost	2013.1	0.010 (CI = +/-0.026; p = 0.410)	0.258 (CI = +/-0.165; p = 0.004)	0.323	+1.05%
Loss Cost	2013.2	0.018 (CI = +/-0.026; p = 0.159)	0.286 (CI = +/-0.160; p = 0.001)	0.418	+1.86%
Loss Cost	2014.1	0.019 (CI = +/-0.029; p = 0.184)	0.283 (CI = +/-0.169; p = 0.003)	0.413	+1.95%
Loss Cost	2014.2	0.018 (CI = +/-0.033; p = 0.266)	0.279 (CI = +/-0.179; p = 0.005)	0.362	+1.79%
Loss Cost	2015.1	0.023 (CI = +/-0.036; p = 0.191)	0.261 (CI = +/-0.188; p = 0.010)	0.360	+2.35%
Loss Cost	2015.2	0.020 (CI = +/-0.041; p = 0.312)	0.252 (CI = +/-0.199; p = 0.017)	0.288	+2.00%
Loss Cost	2016.1	0.021 (CI = +/-0.047; p = 0.345)	0.248 (CI = +/-0.215; p = 0.027)	0.278	+2.14%
Loss Cost	2016.2	0.018 (CI = +/-0.053; p = 0.488)	0.239 (CI = +/-0.231; p = 0.044)	0.204	+1.77%
Loss Cost	2017.1	0.033 (CI = +/-0.059; p = 0.244)	0.201 (CI = +/-0.237; p = 0.089)	0.219	+3.34%
Severity	2004.2	0.078 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.169; p = 0.279)	0.745	+8.14%
Severity	2005.1	0.080 (CI = +/-0.016; p = 0.000)	0.080 (CI = +/-0.172; p = 0.351)	0.743	+8.33%
Severity	2005.2	0.082 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.175; p = 0.290)	0.740	+8.55%
Severity	2006.1	0.083 (CI = +/-0.017; p = 0.000)	0.086 (CI = +/-0.180; p = 0.340)	0.732	+8.67%
Severity	2006.2	0.084 (CI = +/-0.018; p = 0.000)	0.091 (CI = +/-0.185; p = 0.325)	0.718	+8.77%
Severity	2007.1	0.085 (CI = +/-0.019; p = 0.000)	0.086 (CI = +/-0.191; p = 0.366)	0.705	+8.86%
Severity	2007.2	0.086 (CI = +/-0.021; p = 0.000)	0.095 (CI = +/-0.196; p = 0.333)	0.694	+9.03%
Severity	2008.1	0.089 (CI = +/-0.022; p = 0.000)	0.079 (CI = +/-0.200; p = 0.428)	0.694	+9.34%
Severity	2008.2	0.093 (CI = +/-0.023; p = 0.000)	0.096 (CI = +/-0.204; p = 0.343)	0.695	+9.70%
Severity	2009.1	0.100 (CI = +/-0.023; p = 0.000)	0.058 (CI = +/-0.196; p = 0.546)	0.737	+10.50%
Severity	2009.2	0.112 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.155; p = 0.136)	0.847	+11.83%
Severity	2010.1	0.122 (CI = +/-0.015; p = 0.000)	0.066 (CI = +/-0.120; p = 0.270)	0.914	+12.99%
Severity	2010.2	0.129 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.100; p = 0.052)	0.944	+13.82%
Severity	2011.1	0.135 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.087; p = 0.099)	0.959	+14.49%
Severity	2011.2	0.136 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.091; p = 0.101)	0.954	+14.56%
Severity	2012.1	0.137 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.095; p = 0.130)	0.950	+14.64%
Severity	2012.2	0.132 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.091; p = 0.224)	0.949	+14.12%
Severity	2013.1	0.133 (CI = +/-0.015; p = 0.000)	0.049 (CI = +/-0.095; p = 0.291)	0.944	+14.28%
Severity	2013.2	0.139 (CI = +/-0.015; p = 0.000)	0.068 (CI = +/-0.089; p = 0.127)	0.952	+14.89%
Severity	2014.1	0.137 (CI = +/-0.016; p = 0.000)	0.075 (CI = +/-0.093; p = 0.109)	0.945	+14.66%
Severity	2014.2	0.135 (CI = +/-0.018; p = 0.000)	0.068 (CI = +/-0.097; p = 0.159)	0.935	+14.41%
Severity	2015.1	0.143 (CI = +/-0.017; p = 0.000)	0.043 (CI = +/-0.087; p = 0.313)	0.951	+15.32%
Severity	2015.2	0.142 (CI = +/-0.019; p = 0.000)	0.042 (CI = +/-0.093; p = 0.351)	0.941	+15.29%
Severity	2016.1	0.147 (CI = +/-0.021; p = 0.000)	0.029 (CI = +/-0.097; p = 0.523)	0.939	+15.80%
Severity	2016.2	0.142 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.100; p = 0.694)	0.927	+15.30%
Severity	2017.1	0.139 (CI = +/-0.027; p = 0.000)	0.028 (CI = +/-0.108; p = 0.584)	0.910	+14.88%
Frequency	2004.2	-0.040 (CI = +/-0.020; p = 0.000)	0.161 (CI = +/-0.229; p = 0.163)	0.300	-3.96%
Frequency	2005.1	-0.045 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.228; p = 0.104)	0.339	-4.36%
Frequency	2005.2	-0.047 (CI = +/-0.022; p = 0.000)	0.175 (CI = +/-0.233; p = 0.136)	0.347	-4.55%
Frequency	2006.1	-0.050 (CI = +/-0.023; p = 0.000)	0.199 (CI = +/-0.235; p = 0.095)	0.373	-4.92%
Frequency	2006.2	-0.053 (CI = +/-0.024; p = 0.000)	0.181 (CI = +/-0.239; p = 0.132)	0.388	-5.21%
Frequency	2007.1	-0.058 (CI = +/-0.025; p = 0.000)	0.205 (CI = +/-0.242; p = 0.094)	0.409	-5.59%
Frequency	2007.2	-0.060 (CI = +/-0.026; p = 0.000)	0.190 (CI = +/-0.248; p = 0.128)	0.416	-5.85%
Frequency	2008.1	-0.065 (CI = +/-0.027; p = 0.000)	0.218 (CI = +/-0.250; p = 0.085)	0.442	-6.32%
Frequency	2008.2	-0.071 (CI = +/-0.028; p = 0.000)	0.186 (CI = +/-0.249; p = 0.136)	0.482	-6.88%
Frequency	2009.1	-0.081 (CI = +/-0.027; p = 0.000)	0.238 (CI = +/-0.233; p = 0.046)	0.575	-7.81%
Frequency	2009.2	-0.093 (CI = +/-0.025; p = 0.000)	0.183 (CI = +/-0.206; p = 0.080)	0.686	-8.86%
Frequency	2010.1	-0.107 (CI = +/-0.019; p = 0.000)	0.251 (CI = +/-0.158; p = 0.003)	0.831	-10.14%
Frequency	2010.2	-0.117 (CI = +/-0.017; p = 0.000)	0.208 (CI = +/-0.130; p = 0.003)	0.893	-11.00%
Frequency	2011.1	-0.119 (CI = +/-0.018; p = 0.000)	0.221 (CI = +/-0.133; p = 0.002)	0.889	-11.26%
Frequency	2011.2	-0.121 (CI = +/-0.019; p = 0.000)	0.214 (CI = +/-0.138; p = 0.004)	0.883	-11.40%
Frequency	2012.1	-0.123 (CI = +/-0.021; p = 0.000)	0.222 (CI = +/-0.143; p = 0.004)	0.871	-11.57%
Frequency	2012.2	-0.125 (CI = +/-0.023; p = 0.000)	0.216 (CI = +/-0.149; p = 0.007)	0.865	-11.72%
Frequency	2013.1	-0.123 (CI = +/-0.025; p = 0.000)	0.209 (CI = +/-0.157; p = 0.012)	0.840	-11.57%
Frequency	2013.2	-0.120 (CI = +/-0.027; p = 0.000)	0.219 (CI = +/-0.164; p = 0.012)	0.823	-11.34%
Frequency	2014.1	-0.118 (CI = +/-0.030; p = 0.000)	0.209 (CI = +/-0.173; p = 0.021)	0.786	-11.09%
Frequency	2014.2	-0.117 (CI = +/-0.033; p = 0.000)	0.211 (CI = +/-0.183; p = 0.027)	0.767	-11.03%
Frequency	2015.1	-0.119 (CI = +/-0.038; p = 0.000)	0.219 (CI = +/-0.195; p = 0.030)	0.734	-11.25%
Frequency	2015.2	-0.122 (CI = +/-0.042; p = 0.000)	0.210 (CI = +/-0.207; p = 0.047)	0.721	-11.52%
Frequency	2016.1	-0.126 (CI = +/-0.048; p = 0.000)	0.219 (CI = +/-0.223; p = 0.054)	0.679	-11.80%
Frequency	2016.2	-0.125 (CI = +/-0.056; p = 0.000)	0.220 (CI = +/-0.241; p = 0.070)	0.649	-11.74%
Frequency	2017.1	-0.106 (CI = +/-0.059; p = 0.002)	0.173 (CI = +/-0.239; p = 0.140)	0.530	-10.04%

All Perils

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	2004.2	0.049 (CI = +/-0.014; p = 0.000)	0.255 (CI = +/-0.125; p = 0.000)	0.693	+5.04%
Loss Cost	2005.1	0.046 (CI = +/-0.014; p = 0.000)	0.271 (CI = +/-0.125; p = 0.000)	0.689	+4.72%
Loss Cost	2005.2	0.047 (CI = +/-0.015; p = 0.000)	0.275 (CI = +/-0.129; p = 0.000)	0.666	+4.79%
Loss Cost	2006.1	0.043 (CI = +/-0.016; p = 0.000)	0.293 (CI = +/-0.129; p = 0.000)	0.667	+4.39%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	0.280 (CI = +/-0.131; p = 0.000)	0.617	+4.10%
Loss Cost	2007.1	0.035 (CI = +/-0.017; p = 0.000)	0.302 (CI = +/-0.128; p = 0.000)	0.632	+3.60%
Loss Cost	2007.2	0.034 (CI = +/-0.018; p = 0.001)	0.297 (CI = +/-0.133; p = 0.000)	0.585	+3.47%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	0.311 (CI = +/-0.137; p = 0.000)	0.591	+3.12%
Loss Cost	2008.2	0.026 (CI = +/-0.021; p = 0.015)	0.294 (CI = +/-0.138; p = 0.000)	0.531	+2.67%
Loss Cost	2009.1	0.021 (CI = +/-0.022; p = 0.056)	0.314 (CI = +/-0.139; p = 0.000)	0.556	+2.14%
Loss Cost	2009.2	0.022 (CI = +/-0.024; p = 0.066)	0.318 (CI = +/-0.146; p = 0.000)	0.534	+2.26%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.228)	0.345 (CI = +/-0.142; p = 0.000)	0.588	+1.47%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.441)	0.330 (CI = +/-0.146; p = 0.000)	0.545	+1.00%
Loss Cost	2011.1	0.015 (CI = +/-0.029; p = 0.293)	0.314 (CI = +/-0.152; p = 0.001)	0.537	+1.51%
Loss Cost	2011.2	0.013 (CI = +/-0.033; p = 0.418)	0.308 (CI = +/-0.162; p = 0.001)	0.490	+1.29%
Loss Cost	2012.1	0.009 (CI = +/-0.037; p = 0.629)	0.320 (CI = +/-0.173; p = 0.001)	0.498	+0.86%
Loss Cost	2012.2	-0.008 (CI = +/-0.035; p = 0.644)	0.280 (CI = +/-0.152; p = 0.002)	0.505	-0.76%
Loss Cost	2013.1	-0.004 (CI = +/-0.041; p = 0.830)	0.271 (CI = +/-0.166; p = 0.004)	0.458	-0.41%
Loss Cost	2013.2	0.014 (CI = +/-0.039; p = 0.451)	0.309 (CI = +/-0.146; p = 0.001)	0.637	+1.38%
Loss Cost	2014.1	0.012 (CI = +/-0.047; p = 0.575)	0.313 (CI = +/-0.163; p = 0.002)	0.624	+1.22%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.843)	0.299 (CI = +/-0.179; p = 0.005)	0.565	+0.50%
Loss Cost	2015.1	0.016 (CI = +/-0.070; p = 0.613)	0.280 (CI = +/-0.201; p = 0.013)	0.528	+1.58%
Loss Cost	2015.2	-0.003 (CI = +/-0.083; p = 0.940)	0.252 (CI = +/-0.215; p = 0.028)	0.440	-0.26%
Loss Cost	2016.1	-0.014 (CI = +/-0.114; p = 0.765)	0.270 (CI = +/-0.262; p = 0.046)	0.421	-1.39%
Loss Cost	2016.2	-0.055 (CI = +/-0.128; p = 0.297)	0.222 (CI = +/-0.258; p = 0.076)	0.460	-5.36%
Loss Cost	2017.1	-0.014 (CI = +/-0.192; p = 0.827)	0.174 (CI = +/-0.328; p = 0.190)	0.155	-1.43%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.187; p = 0.226)	0.502	+5.82%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	0.108 (CI = +/-0.194; p = 0.264)	0.491	+5.93%
Severity	2005.2	0.059 (CI = +/-0.024; p = 0.000)	0.116 (CI = +/-0.200; p = 0.244)	0.476	+6.11%
Severity	2006.1	0.059 (CI = +/-0.026; p = 0.000)	0.117 (CI = +/-0.208; p = 0.258)	0.453	+6.09%
Severity	2006.2	0.059 (CI = +/-0.028; p = 0.000)	0.116 (CI = +/-0.217; p = 0.281)	0.412	+6.05%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	0.121 (CI = +/-0.226; p = 0.281)	0.383	+5.93%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	0.123 (CI = +/-0.236; p = 0.291)	0.347	+5.99%
Severity	2008.1	0.060 (CI = +/-0.036; p = 0.002)	0.115 (CI = +/-0.247; p = 0.345)	0.339	+6.20%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	0.128 (CI = +/-0.257; p = 0.311)	0.330	+6.57%
Severity	2009.1	0.074 (CI = +/-0.041; p = 0.001)	0.089 (CI = +/-0.257; p = 0.477)	0.392	+7.66%
Severity	2009.2	0.094 (CI = +/-0.034; p = 0.000)	0.161 (CI = +/-0.208; p = 0.120)	0.631	+9.89%
Severity	2010.1	0.112 (CI = +/-0.029; p = 0.000)	0.098 (CI = +/-0.170; p = 0.240)	0.778	+11.90%
Severity	2010.2	0.127 (CI = +/-0.026; p = 0.000)	0.143 (CI = +/-0.140; p = 0.046)	0.863	+13.51%
Severity	2011.1	0.138 (CI = +/-0.024; p = 0.000)	0.107 (CI = +/-0.125; p = 0.089)	0.901	+14.81%
Severity	2011.2	0.141 (CI = +/-0.027; p = 0.000)	0.114 (CI = +/-0.133; p = 0.086)	0.887	+15.11%
Severity	2012.1	0.142 (CI = +/-0.031; p = 0.000)	0.110 (CI = +/-0.143; p = 0.121)	0.873	+15.28%
Severity	2012.2	0.133 (CI = +/-0.033; p = 0.000)	0.087 (CI = +/-0.142; p = 0.206)	0.847	+14.23%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.080 (CI = +/-0.155; p = 0.279)	0.828	+14.55%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	0.115 (CI = +/-0.140; p = 0.096)	0.875	+16.40%
Severity	2014.1	0.147 (CI = +/-0.045; p = 0.000)	0.126 (CI = +/-0.154; p = 0.099)	0.849	+15.83%
Severity	2014.2	0.145 (CI = +/-0.054; p = 0.000)	0.123 (CI = +/-0.173; p = 0.140)	0.794	+15.65%
Severity	2015.1	0.174 (CI = +/-0.051; p = 0.000)	0.071 (CI = +/-0.146; p = 0.287)	0.886	+18.95%
Severity	2015.2	0.184 (CI = +/-0.062; p = 0.000)	0.087 (CI = +/-0.161; p = 0.232)	0.868	+20.25%
Severity	2016.1	0.218 (CI = +/-0.057; p = 0.000)	0.037 (CI = +/-0.130; p = 0.493)	0.937	+24.32%
Severity	2016.2	0.227 (CI = +/-0.078; p = 0.001)	0.049 (CI = +/-0.158; p = 0.441)	0.914	+25.53%
Severity	2017.1	0.250 (CI = +/-0.122; p = 0.007)	0.023 (CI = +/-0.208; p = 0.753)	0.902	+28.38%
Frequency	2004.2	-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 = 0.402)	0.163 (CI = +/-0.240; p = 0.175)	0.018	-1.15%
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 = 0.187)	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	-2.91%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.104)	0.166 (CI = +/-0.303; p = 0.267)	0.091	-3.66%
Frequency	2009.1	-0.053 (CI = +/-0.046; p = 0.028)	0.225 (CI = +/-0.293; p = 0.125)	0.214	-5.13%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	0.157 (CI = +/-0.261; p = 0.223)	0.373	-6.94%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	0.247 (CI = +/-0.190; p = 0.014)	0.689	-9.32%
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)	0.845	-12.51%
Frequency	2012.2	-0.141 (CI = +/-0.036; p = 0.000)	0.192 (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	2015.2	-0.187 (CI = +/-0.098; p = 0.003)	0.165 (CI = +/-0.255; p = 0.165)	0.735	-17.06%
Frequency	2016.1	-0.232 (CI = +/-0.106; p = 0.002)	0.232 (CI = +/-0.243; p = 0.058)	0.816	-20.68%
Frequency	2016.2	-0.282 (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 = 0.009)	0.152 (CI = +/-0.233; p = 0.130)	0.879	-23.22%

All Perils

Coverage = AP
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	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)	0.289 (CI = +/-0.131; p = 0.000)	0.671	+5.10%
Loss Cost	2006.1	0.046 (CI = +/-0.017; p = 0.000)	0.306 (CI = +/-0.131; p = 0.000)	0.672	+4.70%
Loss Cost	2006.2	0.043 (CI = +/-0.018; p = 0.000)	0.294 (CI = +/-0.134; p = 0.000)	0.620	+4.41%
Loss Cost	2007.1	0.038 (CI = +/-0.018; p = 0.000)	0.314 (CI = +/-0.131; p = 0.000)	0.635	+3.90%
Loss Cost	2007.2	0.037 (CI = +/-0.020; p = 0.001)	0.310 (CI = +/-0.137; p = 0.000)	0.587	+3.78%
Loss Cost	2008.1	0.034 (CI = +/-0.021; p = 0.003)	0.323 (CI = +/-0.141; p = 0.000)	0.593	+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 = 0.048)	0.324 (CI = +/-0.144; p = 0.000)	0.553	+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 = 0.183)	0.355 (CI = +/-0.149; p = 0.000)	0.587	+1.79%
Loss Cost	2010.2	0.013 (CI = +/-0.030; p = 0.376)	0.340 (CI = +/-0.155; p = 0.000)	0.541	+1.29%
Loss Cost	2011.1	0.018 (CI = +/-0.033; p = 0.249)	0.324 (CI = +/-0.161; p = 0.001)	0.531	+1.85%
Loss Cost	2011.2	0.016 (CI = +/-0.038; p = 0.362)	0.318 (CI = +/-0.173; p = 0.002)	0.483	+1.66%
Loss Cost	2012.1	0.012 (CI = +/-0.043; p = 0.548)	0.329 (CI = +/-0.185; p = 0.002)	0.489	+1.22%
Loss Cost	2012.2	-0.007 (CI = +/-0.041; p = 0.707)	0.281 (CI = +/-0.167; p = 0.004)	0.488	-0.72%
Loss Cost	2013.1	-0.003 (CI = +/-0.048; p = 0.878)	0.272 (CI = +/-0.182; p = 0.007)	0.434	-0.34%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.356)	0.323 (CI = +/-0.160; p = 0.001)	0.633	+2.01%
Loss Cost	2014.1	0.019 (CI = +/-0.056; p = 0.464)	0.325 (CI = +/-0.179; p = 0.003)	0.616	+1.90%
Loss Cost	2014.2	0.011 (CI = +/-0.071; p = 0.716)	0.311 (CI = +/-0.205; p = 0.009)	0.548	+1.15%
Loss Cost	2015.1	0.024 (CI = +/-0.089; p = 0.532)	0.292 (CI = +/-0.231; p = 0.021)	0.502	+2.44%
Loss Cost	2015.2	0.001 (CI = +/-0.116; p = 0.987)	0.258 (CI = +/-0.266; p = 0.055)	0.390	+0.08%
Loss Cost	2016.1	-0.012 (CI = +/-0.165; p = 0.853)	0.272 (CI = +/-0.333; p = 0.086)	0.347	-1.17%
Loss Cost	2016.2	-0.082 (CI = +/-0.211; p = 0.304)	0.190 (CI = +/-0.360; p = 0.191)	0.451	-7.86%
Loss Cost	2017.1	-0.038 (CI = +/-0.385; p = 0.710)	0.154 (CI = +/-0.555; p = 0.355)	-0.109	-3.77%
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	+5.43%
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	2007.2	0.051 (CI = +/-0.035; p = 0.006)	0.094 (CI = +/-0.239; p = 0.425)	0.253	+5.24%
Severity	2008.1	0.053 (CI = +/-0.038; p = 0.008)	0.087 (CI = +/-0.250; p = 0.478)	0.243	+5.43%
Severity	2008.2	0.056 (CI = +/-0.041; p = 0.011)	0.098 (CI = +/-0.263; p = 0.445)	0.229	+5.74%
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	+9.28%
Severity	2010.1	0.107 (CI = +/-0.032; p = 0.000)	0.082 (CI = +/-0.175; p = 0.335)	0.734	+11.34%
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 = 0.130)	0.879	+14.50%
Severity	2011.2	0.138 (CI = +/-0.031; p = 0.000)	0.106 (CI = +/-0.142; p = 0.131)	0.859	+14.79%
Severity	2012.1	0.139 (CI = +/-0.035; p = 0.000)	0.103 (CI = +/-0.154; p = 0.170)	0.840	+14.95%
Severity	2012.2	0.127 (CI = +/-0.038; p = 0.000)	0.073 (CI = +/-0.152; p = 0.317)	0.803	+13.56%
Severity	2013.1	0.130 (CI = +/-0.044; p = 0.000)	0.067 (CI = +/-0.166; p = 0.390)	0.775	+13.85%
Severity	2013.2	0.149 (CI = +/-0.045; p = 0.000)	0.108 (CI = +/-0.156; p = 0.150)	0.830	+16.03%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	0.119 (CI = +/-0.172; p = 0.150)	0.790	+15.38%
Severity	2014.2	0.139 (CI = +/-0.069; p = 0.002)	0.112 (CI = +/-0.199; p = 0.225)	0.699	+14.97%
Severity	2015.1	0.170 (CI = +/-0.065; p = 0.001)	0.066 (CI = +/-0.170; p = 0.378)	0.832	+18.54%
Severity	2015.2	0.185 (CI = +/-0.087; p = 0.003)	0.088 (CI = +/-0.200; p = 0.311)	0.797	+20.27%
Severity	2016.1	0.223 (CI = +/-0.081; p = 0.002)	0.043 (CI = +/-0.164; p = 0.504)	0.904	+24.94%
Severity	2016.2	0.243 (CI = +/-0.129; p = 0.009)	0.067 (CI = +/-0.221; p = 0.404)	0.873	+27.56%
Severity	2017.1	0.273 (CI = +/-0.226; p = 0.035)	0.042 (CI = +/-0.326; p = 0.633)	0.864	+31.45%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.989)	0.179 (CI = +/-0.231; p = 0.123)	0.018	-0.02%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.762)	0.199 (CI = +/-0.236; p = 0.095)	0.038	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.765)	0.197 (CI = +/-0.246; p = 0.110)	0.032	-0.45%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.622)	0.213 (CI = +/-0.253; p = 0.096)	0.046	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.577)	0.205 (CI = +/-0.264; p = 0.122)	0.039	-0.96%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.479)	0.219 (CI = +/-0.273; p = 0.110)	0.051	-1.31%
Frequency	2007.2	-0.014 (CI = +/-0.041; p = 0.491)	0.216 (CI = +/-0.287; p = 0.132)	0.046	-1.39%
Frequency	2008.1	-0.019 (CI = +/-0.045; p = 0.383)	0.236 (CI = +/-0.297; p = 0.113)	0.065	-1.89%
Frequency	2008.2	-0.027 (CI = +/-0.048; p = 0.264)	0.207 (CI = +/-0.307; p = 0.174)	0.071	-2.63%
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	-11.05%
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)	0.208 (CI = +/-0.165; p = 0.018)	0.830	-12.58%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	0.205 (CI = +/-0.181; p = 0.030)	0.778	-12.47%
Frequency	2013.2	-0.129 (CI = +/-0.059; p = 0.001)	0.215 (CI = +/-0.202; p = 0.040)	0.749	-12.08%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004)	0.206 (CI = +/-0.225; p = 0.068)	0.652	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.091; p = 0.013)	0.199 (CI = +/-0.261; p = 0.114)	0.624	-12.02%
Frequency	2015.1	-0.146 (CI = +/-0.112; p = 0.019)	0.226 (CI = +/-0.290; p = 0.105)	0.597	-13.59%
Frequency	2015.2	-0.184 (CI = +/-0.138; p = 0.019)	0.170 (CI = +/-0.317; p = 0.227)	0.672	-16.79%
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 = +/-0.141; p = 0.069)	0.976	-27.77%
Frequency	2017.1	-0.312 (CI = +/-0.159; p = 0.014)	0.112 (CI = +/-0.230; p = 0.171)	0.948	-26.79%

All Perils

Coverage = AP
End Trend Period = 2024.1
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	2004.2	0.040 (CI = +/-0.010; p = 0.000)	0.194 (CI = +/-0.115; p = 0.002)	0.684	+4.04%
Loss Cost	2005.1	0.038 (CI = +/-0.010; p = 0.000)	0.207 (CI = +/-0.116; p = 0.001)	0.675	+3.86%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.208 (CI = +/-0.119; p = 0.001)	0.651	+3.87%
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.222 (CI = +/-0.120; p = 0.001)	0.643	+3.67%
Loss Cost	2006.2	0.034 (CI = +/-0.011; p = 0.000)	0.211 (CI = +/-0.121; p = 0.001)	0.601	+3.47%
Loss Cost	2007.1	0.032 (CI = +/-0.012; p = 0.000)	0.227 (CI = +/-0.122; p = 0.001)	0.594	+3.23%
Loss Cost	2007.2	0.031 (CI = +/-0.012; p = 0.000)	0.223 (CI = +/-0.126; p = 0.001)	0.553	+3.15%
Loss Cost	2008.1	0.030 (CI = +/-0.013; p = 0.000)	0.230 (CI = +/-0.130; p = 0.001)	0.544	+3.04%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.000)	0.219 (CI = +/-0.131; p = 0.002)	0.486	+2.79%
Loss Cost	2009.1	0.026 (CI = +/-0.015; p = 0.002)	0.228 (CI = +/-0.137; p = 0.002)	0.479	+2.64%
Loss Cost	2009.2	0.027 (CI = +/-0.016; p = 0.002)	0.233 (CI = +/-0.141; p = 0.002)	0.463	+2.75%
Loss Cost	2010.1	0.025 (CI = +/-0.018; p = 0.008)	0.246 (CI = +/-0.147; p = 0.002)	0.459	+2.52%
Loss Cost	2011.1	0.023 (CI = +/-0.019; p = 0.020)	0.240 (CI = +/-0.151; p = 0.003)	0.405	+2.34%
Loss Cost	2011.2	0.023 (CI = +/-0.021; p = 0.035)	0.239 (CI = +/-0.158; p = 0.005)	0.364	+2.31%
Loss Cost	2012.1	0.024 (CI = +/-0.023; p = 0.047)	0.236 (CI = +/-0.167; p = 0.008)	0.362	+2.39%
Loss Cost	2013.1	0.018 (CI = +/-0.025; p = 0.149)	0.218 (CI = +/-0.166; p = 0.013)	0.277	+1.78%
Loss Cost	2013.2	0.026 (CI = +/-0.025; p = 0.041)	0.247 (CI = +/-0.159; p = 0.004)	0.391	+2.63%
Loss Cost	2014.1	0.029 (CI = +/-0.027; p = 0.042)	0.237 (CI = +/-0.168; p = 0.008)	0.395	+2.90%
Loss Cost	2014.2	0.028 (CI = +/-0.031; p = 0.071)	0.235 (CI = +/-0.177; p = 0.013)	0.339	+2.84%
Loss Cost	2015.1	0.036 (CI = +/-0.033; p = 0.034)	0.207 (CI = +/-0.180; p = 0.027)	0.377	+3.68%
Loss Cost	2015.2	0.034 (CI = +/-0.038; p = 0.071)	0.202 (CI = +/-0.192; p = 0.040)	0.297	+3.49%
Loss Cost	2016.1	0.041 (CI = +/-0.043; p = 0.061)	0.183 (CI = +/-0.205; p = 0.076)	0.314	+4.18%
Loss Cost	2017.1	0.040 (CI = +/-0.051; p = 0.108)	0.182 (CI = +/-0.219; p = 0.096)	0.234	+4.13%
Severity	2004.2	0.080 (CI = +/-0.015; p = 0.000)	0.114 (CI = +/-0.176; p = 0.198)	0.771	+8.38%
Severity	2005.1	0.082 (CI = +/-0.015; p = 0.000)	0.102 (CI = +/-0.181; p = 0.259)	0.768	+8.55%
Severity	2005.2	0.084 (CI = +/-0.016; p = 0.000)	0.115 (CI = +/-0.184; p = 0.213)	0.765	+8.77%
Severity	2006.1	0.085 (CI = +/-0.017; p = 0.000)	0.108 (CI = +/-0.190; p = 0.255)	0.756	+8.87%
Severity	2006.2	0.086 (CI = +/-0.018; p = 0.000)	0.113 (CI = +/-0.195; p = 0.246)	0.742	+8.96%
Severity	2007.1	0.086 (CI = +/-0.019; p = 0.000)	0.109 (CI = +/-0.202; p = 0.281)	0.729	+9.03%
Severity	2007.2	0.088 (CI = +/-0.021; p = 0.000)	0.117 (CI = +/-0.208; p = 0.260)	0.716	+9.20%
Severity	2008.1	0.091 (CI = +/-0.022; p = 0.000)	0.099 (CI = +/-0.214; p = 0.350)	0.713	+9.49%
Severity	2008.2	0.094 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.218; p = 0.289)	0.711	+9.86%
Severity	2009.1	0.102 (CI = +/-0.023; p = 0.000)	0.068 (CI = +/-0.212; p = 0.516)	0.749	+10.70%
Severity	2009.2	0.115 (CI = +/-0.019; p = 0.000)	0.117 (CI = +/-0.165; p = 0.155)	0.857	+12.14%
Severity	2010.1	0.127 (CI = +/-0.015; p = 0.000)	0.046 (CI = +/-0.123; p = 0.445)	0.929	+13.57%
Severity	2011.1	0.136 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.089; p = 0.100)	0.963	+14.60%
Severity	2011.2	0.137 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.093; p = 0.100)	0.959	+14.68%
Severity	2012.1	0.138 (CI = +/-0.014; p = 0.000)	0.073 (CI = +/-0.098; p = 0.138)	0.954	+14.78%
Severity	2013.1	0.133 (CI = +/-0.014; p = 0.000)	0.058 (CI = +/-0.093; p = 0.207)	0.952	+14.22%
Severity	2013.2	0.138 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.087; p = 0.082)	0.958	+14.80%
Severity	2014.1	0.136 (CI = +/-0.015; p = 0.000)	0.085 (CI = +/-0.090; p = 0.065)	0.953	+14.54%
Severity	2014.2	0.133 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.094; p = 0.100)	0.944	+14.27%
Severity	2015.1	0.140 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.086; p = 0.208)	0.956	+15.07%
Severity	2015.2	0.140 (CI = +/-0.018; p = 0.000)	0.051 (CI = +/-0.091; p = 0.249)	0.946	+15.00%
Severity	2016.1	0.143 (CI = +/-0.020; p = 0.000)	0.040 (CI = +/-0.097; p = 0.385)	0.940	+15.41%
Severity	2017.1	0.138 (CI = +/-0.023; p = 0.000)	0.030 (CI = +/-0.098; p = 0.523)	0.925	+14.79%
Frequency	2004.2	-0.041 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.216; p = 0.457)	0.354	-4.00%
Frequency	2005.1	-0.044 (CI = +/-0.019; p = 0.000)	0.105 (CI = +/-0.218; p = 0.334)	0.384	-4.31%
Frequency	2005.2	-0.046 (CI = +/-0.020; p = 0.000)	0.093 (CI = +/-0.222; p = 0.399)	0.390	-4.50%
Frequency	2006.1	-0.049 (CI = +/-0.021; p = 0.000)	0.114 (CI = +/-0.227; p = 0.312)	0.404	-4.77%
Frequency	2006.2	-0.052 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.230; p = 0.390)	0.418	-5.04%
Frequency	2007.1	-0.055 (CI = +/-0.023; p = 0.000)	0.118 (CI = +/-0.236; p = 0.314)	0.425	-5.31%
Frequency	2007.2	-0.057 (CI = +/-0.024; p = 0.000)	0.106 (CI = +/-0.242; p = 0.376)	0.428	-5.54%
Frequency	2008.1	-0.061 (CI = +/-0.025; p = 0.000)	0.130 (CI = +/-0.248; p = 0.291)	0.438	-5.89%
Frequency	2008.2	-0.066 (CI = +/-0.026; p = 0.000)	0.104 (CI = +/-0.246; p = 0.392)	0.479	-6.43%
Frequency	2009.1	-0.076 (CI = +/-0.026; p = 0.000)	0.160 (CI = +/-0.238; p = 0.177)	0.558	-7.29%
Frequency	2009.2	-0.087 (CI = +/-0.024; p = 0.000)	0.115 (CI = +/-0.208; p = 0.263)	0.681	-8.37%
Frequency	2010.1	-0.102 (CI = +/-0.020; p = 0.000)	0.199 (CI = +/-0.164; p = 0.019)	0.822	-9.73%
Frequency	2011.1	-0.113 (CI = +/-0.017; p = 0.000)	0.166 (CI = +/-0.131; p = 0.015)	0.893	-10.69%
Frequency	2011.2	-0.114 (CI = +/-0.018; p = 0.000)	0.163 (CI = +/-0.136; p = 0.021)	0.884	-10.79%
Frequency	2012.1	-0.114 (CI = +/-0.020; p = 0.000)	0.163 (CI = +/-0.144; p = 0.029)	0.864	-10.80%
Frequency	2013.1	-0.115 (CI = +/-0.022; p = 0.000)	0.160 (CI = +/-0.150; p = 0.038)	0.850	-10.89%
Frequency	2013.2	-0.112 (CI = +/-0.024; p = 0.000)	0.171 (CI = +/-0.156; p = 0.033)	0.833	-10.60%
Frequency	2014.1	-0.107 (CI = +/-0.026; p = 0.000)	0.153 (CI = +/-0.160; p = 0.061)	0.799	-10.17%
Frequency	2014.2	-0.105 (CI = +/-0.029; p = 0.000)	0.158 (CI = +/-0.169; p = 0.065)	0.774	-10.01%
Frequency	2015.1	-0.104 (CI = +/-0.033; p = 0.000)	0.154 (CI = +/-0.181; p = 0.090)	0.725	-9.90%
Frequency	2015.2	-0.105 (CI = +/-0.038; p = 0.000)	0.151 (CI = +/-0.193; p = 0.115)	0.698	-10.00%
Frequency	2016.1	-0.102 (CI = +/-0.044; p = 0.000)	0.142 (CI = +/-0.209; p = 0.166)	0.617	-9.74%
Frequency	2017.1	-0.097 (CI = +/-0.051; p = 0.001)	0.152 (CI = +/-0.223; p = 0.163)	0.552	-9.29%

All Perils

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	2004.2	0.039 (CI = +/-0.010; p = 0.000)	0.198 (CI = +/-0.118; p = 0.002)	0.672	+3.98%
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.213 (CI = +/-0.119; p = 0.001)	0.663	+3.78%
Loss Cost	2005.2	0.037 (CI = +/-0.011; p = 0.000)	0.213 (CI = +/-0.122; p = 0.001)	0.639	+3.79%
Loss Cost	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.229 (CI = +/-0.123; p = 0.001)	0.633	+3.56%
Loss Cost	2006.2	0.033 (CI = +/-0.012; p = 0.000)	0.219 (CI = +/-0.124; p = 0.001)	0.589	+3.35%
Loss Cost	2007.1	0.030 (CI = +/-0.012; p = 0.000)	0.237 (CI = +/-0.125; p = 0.001)	0.586	+3.07%
Loss Cost	2007.2	0.029 (CI = +/-0.013; p = 0.000)	0.232 (CI = +/-0.128; p = 0.001)	0.544	+2.98%
Loss Cost	2008.1	0.028 (CI = +/-0.014; p = 0.000)	0.241 (CI = +/-0.133; p = 0.001)	0.538	+2.84%
Loss Cost	2008.2	0.025 (CI = +/-0.015; p = 0.002)	0.231 (CI = +/-0.134; p = 0.002)	0.481	+2.57%
Loss Cost	2009.1	0.023 (CI = +/-0.016; p = 0.006)	0.243 (CI = +/-0.140; p = 0.002)	0.478	+2.37%
Loss Cost	2009.2	0.024 (CI = +/-0.017; p = 0.007)	0.246 (CI = +/-0.144; p = 0.002)	0.462	+2.48%
Loss Cost	2010.1	0.021 (CI = +/-0.019; p = 0.028)	0.264 (CI = +/-0.151; p = 0.001)	0.465	+2.16%
Loss Cost	2011.1	0.019 (CI = +/-0.020; p = 0.062)	0.258 (CI = +/-0.155; p = 0.002)	0.413	+1.95%
Loss Cost	2011.2	0.019 (CI = +/-0.022; p = 0.094)	0.257 (CI = +/-0.161; p = 0.003)	0.374	+1.90%
Loss Cost	2012.1	0.019 (CI = +/-0.025; p = 0.130)	0.256 (CI = +/-0.172; p = 0.006)	0.371	+1.91%
Loss Cost	2013.1	0.012 (CI = +/-0.026; p = 0.338)	0.239 (CI = +/-0.169; p = 0.008)	0.299	+1.24%
Loss Cost	2013.2	0.021 (CI = +/-0.026; p = 0.115)	0.266 (CI = +/-0.162; p = 0.003)	0.410	+2.10%
Loss Cost	2014.1	0.023 (CI = +/-0.030; p = 0.122)	0.258 (CI = +/-0.173; p = 0.006)	0.406	+2.31%
Loss Cost	2014.2	0.022 (CI = +/-0.033; p = 0.182)	0.255 (CI = +/-0.183; p = 0.009)	0.353	+2.21%
Loss Cost	2015.1	0.030 (CI = +/-0.037; p = 0.100)	0.227 (CI = +/-0.190; p = 0.023)	0.372	+3.07%
Loss Cost	2015.2	0.028 (CI = +/-0.042; p = 0.175)	0.221 (CI = +/-0.202; p = 0.034)	0.295	+2.83%
Loss Cost	2016.1	0.034 (CI = +/-0.050; p = 0.161)	0.203 (CI = +/-0.221; p = 0.069)	0.298	+3.47%
Loss Cost	2017.1	0.033 (CI = +/-0.059; p = 0.244)	0.201 (CI = +/-0.237; p = 0.089)	0.219	+3.34%
Severity	2004.2	0.078 (CI = +/-0.015; p = 0.000)	0.130 (CI = +/-0.178; p = 0.146)	0.757	+8.11%
Severity	2005.1	0.079 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.183; p = 0.195)	0.752	+8.27%
Severity	2005.2	0.082 (CI = +/-0.017; p = 0.000)	0.130 (CI = +/-0.185; p = 0.161)	0.749	+8.49%
Severity	2006.1	0.082 (CI = +/-0.018; p = 0.000)	0.125 (CI = +/-0.192; p = 0.194)	0.739	+8.57%
Severity	2006.2	0.083 (CI = +/-0.019; p = 0.000)	0.129 (CI = +/-0.198; p = 0.191)	0.723	+8.66%
Severity	2007.1	0.083 (CI = +/-0.020; p = 0.000)	0.127 (CI = +/-0.206; p = 0.217)	0.708	+8.70%
Severity	2007.2	0.085 (CI = +/-0.022; p = 0.000)	0.134 (CI = +/-0.211; p = 0.205)	0.694	+8.87%
Severity	2008.1	0.088 (CI = +/-0.023; p = 0.000)	0.117 (CI = +/-0.220; p = 0.282)	0.689	+9.14%
Severity	2008.2	0.091 (CI = +/-0.025; p = 0.000)	0.131 (CI = +/-0.223; p = 0.236)	0.687	+9.52%
Severity	2009.1	0.099 (CI = +/-0.025; p = 0.000)	0.082 (CI = +/-0.219; p = 0.447)	0.725	+10.41%
Severity	2009.2	0.112 (CI = +/-0.020; p = 0.000)	0.128 (CI = +/-0.170; p = 0.133)	0.844	+11.90%
Severity	2010.1	0.126 (CI = +/-0.016; p = 0.000)	0.050 (CI = +/-0.129; p = 0.427)	0.921	+13.48%
Severity	2011.1	0.136 (CI = +/-0.012; p = 0.000)	0.075 (CI = +/-0.094; p = 0.110)	0.959	+14.56%
Severity	2011.2	0.137 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.097; p = 0.111)	0.954	+14.65%
Severity	2012.1	0.138 (CI = +/-0.015; p = 0.000)	0.073 (CI = +/-0.104; p = 0.155)	0.948	+14.76%
Severity	2013.1	0.132 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.098; p = 0.215)	0.945	+14.16%
Severity	2013.2	0.138 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.092; p = 0.094)	0.953	+14.77%
Severity	2014.1	0.135 (CI = +/-0.016; p = 0.000)	0.087 (CI = +/-0.096; p = 0.072)	0.946	+14.46%
Severity	2014.2	0.132 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.100; p = 0.106)	0.936	+14.16%
Severity	2015.1	0.141 (CI = +/-0.018; p = 0.000)	0.052 (CI = +/-0.093; p = 0.249)	0.949	+15.11%
Severity	2015.2	0.140 (CI = +/-0.020; p = 0.000)	0.050 (CI = +/-0.098; p = 0.288)	0.936	+15.03%
Severity	2016.1	0.145 (CI = +/-0.024; p = 0.000)	0.037 (CI = +/-0.106; p = 0.468)	0.930	+15.56%
Severity	2017.1	0.139 (CI = +/-0.027; p = 0.000)	0.028 (CI = +/-0.108; p = 0.584)	0.910	+14.88%
Frequency	2004.2	-0.039 (CI = +/-0.019; p = 0.000)	0.068 (CI = +/-0.221; p = 0.533)	0.312	-3.83%
Frequency	2005.1	-0.042 (CI = +/-0.020; p = 0.000)	0.094 (CI = +/-0.223; p = 0.398)	0.341	-4.15%
Frequency	2005.2	-0.044 (CI = +/-0.021; p = 0.000)	0.083 (CI = +/-0.228; p = 0.464)	0.347	-4.34%
Frequency	2006.1	-0.047 (CI = +/-0.022; p = 0.000)	0.104 (CI = +/-0.233; p = 0.369)	0.361	-4.62%
Frequency	2006.2	-0.050 (CI = +/-0.023; p = 0.000)	0.089 (CI = +/-0.237; p = 0.448)	0.376	-4.89%
Frequency	2007.1	-0.053 (CI = +/-0.024; p = 0.000)	0.110 (CI = +/-0.244; p = 0.365)	0.383	-5.18%
Frequency	2007.2	-0.056 (CI = +/-0.026; p = 0.000)	0.098 (CI = +/-0.250; p = 0.427)	0.386	-5.41%
Frequency	2008.1	-0.060 (CI = +/-0.027; p = 0.000)	0.124 (CI = +/-0.258; p = 0.333)	0.396	-5.78%
Frequency	2008.2	-0.066 (CI = +/-0.028; p = 0.000)	0.099 (CI = +/-0.256; p = 0.432)	0.439	-6.34%
Frequency	2009.1	-0.076 (CI = +/-0.028; p = 0.000)	0.160 (CI = +/-0.249; p = 0.196)	0.523	-7.28%
Frequency	2009.2	-0.088 (CI = +/-0.026; p = 0.000)	0.118 (CI = +/-0.217; p = 0.272)	0.655	-8.42%
Frequency	2010.1	-0.105 (CI = +/-0.021; p = 0.000)	0.213 (CI = +/-0.170; p = 0.016)	0.812	-9.97%
Frequency	2011.1	-0.117 (CI = +/-0.018; p = 0.000)	0.183 (CI = +/-0.133; p = 0.009)	0.891	-11.01%
Frequency	2011.2	-0.118 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.138; p = 0.014)	0.883	-11.12%
Frequency	2012.1	-0.119 (CI = +/-0.022; p = 0.000)	0.183 (CI = +/-0.147; p = 0.018)	0.863	-11.20%
Frequency	2013.1	-0.120 (CI = +/-0.024; p = 0.000)	0.179 (CI = +/-0.153; p = 0.024)	0.849	-11.32%
Frequency	2013.2	-0.117 (CI = +/-0.026; p = 0.000)	0.189 (CI = +/-0.159; p = 0.022)	0.832	-11.04%
Frequency	2014.1	-0.112 (CI = +/-0.029; p = 0.000)	0.171 (CI = +/-0.166; p = 0.045)	0.792	-10.61%
Frequency	2014.2	-0.111 (CI = +/-0.032; p = 0.000)	0.175 (CI = +/-0.175; p = 0.050)	0.766	-10.47%
Frequency	2015.1	-0.110 (CI = +/-0.037; p = 0.000)	0.175 (CI = +/-0.191; p = 0.070)	0.714	-10.45%
Frequency	2015.2	-0.112 (CI = +/-0.042; p = 0.000)	0.171 (CI = +/-0.203; p = 0.092)	0.687	-10.60%
Frequency	2016.1	-0.110 (CI = +/-0.051; p = 0.000)	0.166 (CI = +/-0.225; p = 0.134)	0.599	-10.46%
Frequency	2017.1	-0.106 (CI = +/-0.059; p = 0.002)	0.173 (CI = +/-0.239; p = 0.140)	0.530	-10.04%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.048 (CI = +/-0.012; p = 0.000)	0.194 (CI = +/-0.113; p = 0.002)	0.736	+4.95%
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	0.208 (CI = +/-0.115; p = 0.001)	0.729	+4.70%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.119; p = 0.001)	0.708	+4.78%
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	0.228 (CI = +/-0.120; p = 0.001)	0.703	+4.48%
Loss Cost	2006.2	0.041 (CI = +/-0.015; p = 0.000)	0.216 (CI = +/-0.121; p = 0.001)	0.656	+4.18%
Loss Cost	2007.1	0.037 (CI = +/-0.016; p = 0.000)	0.236 (CI = +/-0.122; p = 0.001)	0.660	+3.79%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	0.232 (CI = +/-0.127; p = 0.001)	0.612	+3.68%
Loss Cost	2008.1	0.034 (CI = +/-0.019; p = 0.001)	0.241 (CI = +/-0.134; p = 0.001)	0.606	+3.48%
Loss Cost	2008.2	0.030 (CI = +/-0.020; p = 0.005)	0.228 (CI = +/-0.134; p = 0.002)	0.539	+3.04%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.019)	0.244 (CI = +/-0.142; p = 0.002)	0.543	+2.70%
Loss Cost	2009.2	0.029 (CI = +/-0.024; p = 0.022)	0.249 (CI = +/-0.148; p = 0.003)	0.528	+2.93%
Loss Cost	2010.1	0.023 (CI = +/-0.027; p = 0.096)	0.276 (CI = +/-0.157; p = 0.002)	0.549	+2.28%
Loss Cost	2011.1	0.018 (CI = +/-0.030; p = 0.221)	0.269 (CI = +/-0.162; p = 0.003)	0.487	+1.82%
Loss Cost	2011.2	0.016 (CI = +/-0.035; p = 0.328)	0.265 (CI = +/-0.172; p = 0.006)	0.433	+1.64%
Loss Cost	2012.1	0.015 (CI = +/-0.042; p = 0.458)	0.270 (CI = +/-0.194; p = 0.011)	0.424	+1.48%
Loss Cost	2013.1	-0.004 (CI = +/-0.040; p = 0.823)	0.242 (CI = +/-0.168; p = 0.009)	0.411	-0.41%
Loss Cost	2013.2	0.014 (CI = +/-0.036; p = 0.413)	0.281 (CI = +/-0.140; p = 0.001)	0.637	+1.38%
Loss Cost	2014.1	0.015 (CI = +/-0.044; p = 0.457)	0.277 (CI = +/-0.161; p = 0.004)	0.614	+1.52%
Loss Cost	2014.2	0.009 (CI = +/-0.054; p = 0.715)	0.266 (CI = +/-0.177; p = 0.009)	0.547	+0.87%
Loss Cost	2015.1	0.028 (CI = +/-0.063; p = 0.313)	0.223 (CI = +/-0.189; p = 0.028)	0.552	+2.87%
Loss Cost	2015.2	0.013 (CI = +/-0.077; p = 0.685)	0.206 (CI = +/-0.204; p = 0.049)	0.425	+1.31%
Loss Cost	2016.1	0.027 (CI = +/-0.128; p = 0.592)	0.181 (CI = +/-0.289; p = 0.157)	0.355	+2.72%
Loss Cost	2017.1	-0.014 (CI = +/-0.192; p = 0.827)	0.174 (CI = +/-0.328; p = 0.190)	0.155	-1.43%
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	0.150 (CI = +/-0.204; p = 0.142)	0.517	+5.92%
Severity	2005.1	0.058 (CI = +/-0.024; p = 0.000)	0.146 (CI = +/-0.213; p = 0.169)	0.504	+5.99%
Severity	2005.2	0.060 (CI = +/-0.025; p = 0.000)	0.155 (CI = +/-0.220; p = 0.158)	0.489	+6.19%
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	0.160 (CI = +/-0.231; p = 0.165)	0.465	+6.10%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	0.159 (CI = +/-0.241; p = 0.185)	0.422	+6.07%
Severity	2007.1	0.057 (CI = +/-0.032; p = 0.002)	0.170 (CI = +/-0.254; p = 0.178)	0.392	+5.85%
Severity	2007.2	0.057 (CI = +/-0.035; p = 0.003)	0.172 (CI = +/-0.265; p = 0.192)	0.352	+5.90%
Severity	2008.1	0.058 (CI = +/-0.039; p = 0.006)	0.167 (CI = +/-0.283; p = 0.231)	0.338	+5.99%
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.008)	0.179 (CI = +/-0.295; p = 0.218)	0.324	+6.36%
Severity	2009.1	0.072 (CI = +/-0.047; p = 0.005)	0.129 (CI = +/-0.306; p = 0.384)	0.372	+7.48%
Severity	2009.2	0.096 (CI = +/-0.040; p = 0.000)	0.189 (CI = +/-0.244; p = 0.120)	0.628	+10.03%
Severity	2010.1	0.120 (CI = +/-0.034; p = 0.000)	0.082 (CI = +/-0.200; p = 0.391)	0.793	+12.79%
Severity	2011.1	0.141 (CI = +/-0.026; p = 0.000)	0.116 (CI = +/-0.140; p = 0.098)	0.906	+15.10%
Severity	2011.2	0.144 (CI = +/-0.030; p = 0.000)	0.123 (CI = +/-0.147; p = 0.094)	0.892	+15.48%
Severity	2012.1	0.146 (CI = +/-0.036; p = 0.000)	0.116 (CI = +/-0.165; p = 0.152)	0.876	+15.75%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.100 (CI = +/-0.164; p = 0.204)	0.840	+14.55%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	0.135 (CI = +/-0.145; p = 0.064)	0.889	+16.40%
Severity	2014.1	0.145 (CI = +/-0.044; p = 0.000)	0.153 (CI = +/-0.161; p = 0.060)	0.869	+15.58%
Severity	2014.2	0.143 (CI = +/-0.055; p = 0.000)	0.149 (CI = +/-0.181; p = 0.093)	0.817	+15.32%
Severity	2015.1	0.169 (CI = +/-0.056; p = 0.000)	0.090 (CI = +/-0.169; p = 0.238)	0.887	+18.45%
Severity	2015.2	0.180 (CI = +/-0.072; p = 0.001)	0.102 (CI = +/-0.190; p = 0.226)	0.860	+19.67%
Severity	2016.1	0.226 (CI = +/-0.079; p = 0.001)	0.019 (CI = +/-0.178; p = 0.786)	0.930	+25.40%
Severity	2017.1	0.250 (CI = +/-0.122; p = 0.007)	0.023 (CI = +/-0.208; p = 0.753)	0.902	+28.38%
Frequency	2004.2	-0.009 (CI = +/-0.025; p = 0.449)	0.044 (CI = +/-0.230; p = 0.698)	-0.048	-0.92%
Frequency	2005.1	-0.012 (CI = +/-0.026; p = 0.348)	0.062 (CI = +/-0.238; p = 0.597)	-0.033	-1.22%
Frequency	2005.2	-0.013 (CI = +/-0.028; p = 0.341)	0.056 (CI = +/-0.247; p = 0.641)	-0.034	-1.33%
Frequency	2006.1	-0.015 (CI = +/-0.031; p = 0.309)	0.068 (CI = +/-0.258; p = 0.590)	-0.029	-1.53%
Frequency	2006.2	-0.018 (CI = +/-0.033; p = 0.272)	0.057 (CI = +/-0.268; p = 0.661)	-0.023	-1.77%
Frequency	2007.1	-0.020 (CI = +/-0.036; p = 0.270)	0.066 (CI = +/-0.283; p = 0.629)	-0.026	-1.94%
Frequency	2007.2	-0.021 (CI = +/-0.039; p = 0.274)	0.060 (CI = +/-0.295; p = 0.673)	-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 = 0.750)	0.006	-3.12%
Frequency	2009.1	-0.046 (CI = +/-0.050; p = 0.070)	0.114 (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	-9.32%
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)	0.124 (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)	0.768	-12.54%
Frequency	2015.1	-0.141 (CI = +/-0.077; p = 0.004)	0.133 (CI = +/-0.230; p = 0.208)	0.696	-13.15%
Frequency	2015.2	-0.167 (CI = +/-0.086; p = 0.004)	0.104 (CI = +/-0.226; p = 0.291)	0.770	-15.34%
Frequency	2016.1	-0.200 (CI = +/-0.130; p = 0.013)	0.162 (CI = +/-0.292; p = 0.198)	0.732	-18.09%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.009)	0.152 (CI = +/-0.233; p = 0.130)	0.879	-23.22%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
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)	0.698	+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)	0.587	+3.69%
Loss Cost	2008.2	0.032 (CI = +/-0.022; p = 0.007)	0.236 (CI = +/-0.143; p = 0.003)	0.510	+3.22%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.023)	0.251 (CI = +/-0.151; p = 0.003)	0.514	+2.87%
Loss Cost	2009.2	0.031 (CI = +/-0.027; p = 0.026)	0.259 (CI = +/-0.158; p = 0.003)	0.502	+3.17%
Loss Cost	2010.1	0.025 (CI = +/-0.030; p = 0.096)	0.285 (CI = +/-0.168; p = 0.003)	0.525	+2.52%
Loss Cost	2011.1	0.020 (CI = +/-0.034; p = 0.226)	0.276 (CI = +/-0.175; p = 0.005)	0.456	+2.03%
Loss Cost	2011.2	0.018 (CI = +/-0.040; p = 0.335)	0.272 (CI = +/-0.189; p = 0.009)	0.399	+1.86%
Loss Cost	2012.1	0.017 (CI = +/-0.048; p = 0.453)	0.277 (CI = +/-0.212; p = 0.016)	0.386	+1.70%
Loss Cost	2013.1	-0.006 (CI = +/-0.048; p = 0.794)	0.238 (CI = +/-0.187; p = 0.018)	0.368	-0.56%
Loss Cost	2013.2	0.017 (CI = +/-0.044; p = 0.396)	0.290 (CI = +/-0.160; p = 0.003)	0.608	+1.73%
Loss Cost	2014.1	0.019 (CI = +/-0.054; p = 0.439)	0.286 (CI = +/-0.184; p = 0.008)	0.575	+1.90%
Loss Cost	2014.2	0.011 (CI = +/-0.070; p = 0.701)	0.272 (CI = +/-0.212; p = 0.020)	0.496	+1.15%
Loss Cost	2015.1	0.032 (CI = +/-0.081; p = 0.354)	0.231 (CI = +/-0.228; p = 0.048)	0.467	+3.28%
Loss Cost	2015.2	0.013 (CI = +/-0.112; p = 0.771)	0.205 (CI = +/-0.268; p = 0.101)	0.296	+1.26%
Loss Cost	2016.1	0.027 (CI = +/-0.191; p = 0.682)	0.181 (CI = +/-0.400; p = 0.245)	0.131	+2.76%
Loss Cost	2017.1	-0.038 (CI = +/-0.385; p = 0.710)	0.154 (CI = +/-0.555; p = 0.355)	-0.109	-3.77%
Severity	2004.2	0.053 (CI = +/-0.023; p = 0.000)	0.122 (CI = +/-0.208; p = 0.236)	0.446	+5.46%
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	+5.68%
Severity	2006.1	0.054 (CI = +/-0.029; p = 0.001)	0.132 (CI = +/-0.237; p = 0.259)	0.383	+5.58%
Severity	2006.2	0.053 (CI = +/-0.032; p = 0.002)	0.128 (CI = +/-0.248; p = 0.296)	0.331	+5.47%
Severity	2007.1	0.051 (CI = +/-0.034; p = 0.006)	0.139 (CI = +/-0.261; p = 0.278)	0.296	+5.24%
Severity	2007.2	0.051 (CI = +/-0.038; p = 0.012)	0.138 (CI = +/-0.275; p = 0.305)	0.247	+5.20%
Severity	2008.1	0.051 (CI = +/-0.042; p = 0.019)	0.135 (CI = +/-0.293; p = 0.346)	0.231	+5.28%
Severity	2008.2	0.054 (CI = +/-0.047; p = 0.025)	0.145 (CI = +/-0.308; p = 0.334)	0.212	+5.59%
Severity	2009.1	0.065 (CI = +/-0.050; p = 0.015)	0.097 (CI = +/-0.319; p = 0.525)	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	+14.87%
Severity	2011.2	0.142 (CI = +/-0.034; p = 0.000)	0.118 (CI = +/-0.162; p = 0.138)	0.862	+15.28%
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)	0.088 (CI = +/-0.181; p = 0.301)	0.787	+14.01%
Severity	2013.2	0.151 (CI = +/-0.046; p = 0.000)	0.132 (CI = +/-0.166; p = 0.105)	0.847	+16.26%
Severity	2014.1	0.143 (CI = +/-0.055; p = 0.000)	0.149 (CI = +/-0.185; p = 0.099)	0.816	+15.38%
Severity	2014.2	0.139 (CI = +/-0.071; p = 0.003)	0.142 (CI = +/-0.217; p = 0.159)	0.730	+14.97%
Severity	2015.1	0.167 (CI = +/-0.073; p = 0.002)	0.087 (CI = +/-0.204; p = 0.326)	0.833	+18.22%
Severity	2015.2	0.181 (CI = +/-0.104; p = 0.008)	0.104 (CI = +/-0.249; p = 0.309)	0.784	+19.83%
Severity	2016.1	0.231 (CI = +/-0.117; p = 0.008)	0.024 (CI = +/-0.244; p = 0.771)	0.892	+25.95%
Severity	2017.1	0.273 (CI = +/-0.226; p = 0.035)	0.042 (CI = +/-0.326; p = 0.633)	0.864	+31.45%
Frequency	2004.2	-0.003 (CI = +/-0.026; p = 0.809)	0.082 (CI = +/-0.231; p = 0.469)	-0.055	-0.30%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.656)	0.099 (CI = +/-0.238; p = 0.399)	-0.043	-0.59%
Frequency	2005.2	-0.006 (CI = +/-0.030; p = 0.656)	0.097 (CI = +/-0.249; p = 0.429)	-0.047	-0.64%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.590)	0.107 (CI = +/-0.260; p = 0.401)	-0.043	-0.84%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.542)	0.099 (CI = +/-0.272; p = 0.458)	-0.045	-1.03%
Frequency	2007.1	-0.012 (CI = +/-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 = 0.478)	-0.052	-1.25%
Frequency	2008.1	-0.015 (CI = +/-0.046; p = 0.496)	0.117 (CI = +/-0.321; p = 0.454)	-0.052	-1.51%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.352)	0.091 (CI = +/-0.331; p = 0.569)	-0.039	-2.25%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.162)	0.154 (CI = +/-0.336; p = 0.345)	0.053	-3.59%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	0.091 (CI = +/-0.299; p = 0.526)	0.232	-5.77%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	0.219 (CI = +/-0.224; p = 0.054)	0.621	-8.71%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	0.167 (CI = +/-0.131; p = 0.016)	0.883	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	0.154 (CI = +/-0.137; p = 0.030)	0.881	-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 = 0.057)	0.855	-12.78%
Frequency	2013.2	-0.133 (CI = +/-0.049; p = 0.000)	0.158 (CI = +/-0.176; p = 0.072)	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 = 0.209)	0.717	-12.02%
Frequency	2015.1	-0.135 (CI = +/-0.099; p = 0.017)	0.144 (CI = +/-0.276; p = 0.238)	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	-15.50%
Frequency	2016.1	-0.204 (CI = +/-0.193; p = 0.044)	0.157 (CI = +/-0.403; p = 0.304)	0.655	-18.42%
Frequency	2017.1	-0.312 (CI = +/-0.159; p = 0.014)	0.112 (CI = +/-0.230; p = 0.171)	0.948	-26.79%

Specified Perils

Coverage = SP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.065 (CI = +/-0.014; p = 0.000)	0.478 (CI = +/-0.159; p = 0.000)	0.757	+6.74%
Loss Cost	2005.1	0.063 (CI = +/-0.014; p = 0.000)	0.494 (CI = +/-0.160; p = 0.000)	0.756	+6.47%
Loss Cost	2005.2	0.065 (CI = +/-0.015; p = 0.000)	0.512 (CI = +/-0.160; p = 0.000)	0.760	+6.75%
Loss Cost	2006.1	0.065 (CI = +/-0.015; p = 0.000)	0.514 (CI = +/-0.165; p = 0.000)	0.756	+6.70%
Loss Cost	2006.2	0.064 (CI = +/-0.016; p = 0.000)	0.512 (CI = +/-0.170; p = 0.000)	0.732	+6.66%
Loss Cost	2007.1	0.066 (CI = +/-0.017; p = 0.000)	0.503 (CI = +/-0.174; p = 0.000)	0.734	+6.82%
Loss Cost	2007.2	0.071 (CI = +/-0.017; p = 0.000)	0.531 (CI = +/-0.169; p = 0.000)	0.759	+7.34%
Loss Cost	2008.1	0.072 (CI = +/-0.018; p = 0.000)	0.526 (CI = +/-0.175; p = 0.000)	0.757	+7.44%
Loss Cost	2008.2	0.072 (CI = +/-0.020; p = 0.000)	0.527 (CI = +/-0.181; p = 0.000)	0.733	+7.44%
Loss Cost	2009.1	0.070 (CI = +/-0.021; p = 0.000)	0.536 (CI = +/-0.186; p = 0.000)	0.729	+7.25%
Loss Cost	2009.2	0.062 (CI = +/-0.020; p = 0.000)	0.495 (CI = +/-0.171; p = 0.000)	0.707	+6.39%
Loss Cost	2010.1	0.063 (CI = +/-0.021; p = 0.000)	0.488 (CI = +/-0.177; p = 0.000)	0.708	+6.54%
Loss Cost	2010.2	0.061 (CI = +/-0.023; p = 0.000)	0.478 (CI = +/-0.183; p = 0.000)	0.669	+6.33%
Loss Cost	2011.1	0.062 (CI = +/-0.024; p = 0.000)	0.474 (CI = +/-0.190; p = 0.000)	0.668	+6.45%
Loss Cost	2011.2	0.057 (CI = +/-0.026; p = 0.000)	0.451 (CI = +/-0.193; p = 0.000)	0.615	+5.91%
Loss Cost	2012.1	0.054 (CI = +/-0.027; p = 0.001)	0.466 (CI = +/-0.198; p = 0.000)	0.615	+5.53%
Loss Cost	2012.2	0.044 (CI = +/-0.027; p = 0.003)	0.425 (CI = +/-0.189; p = 0.000)	0.560	+4.52%
Loss Cost	2013.1	0.053 (CI = +/-0.027; p = 0.001)	0.392 (CI = +/-0.181; p = 0.000)	0.612	+5.42%
Loss Cost	2013.2	0.055 (CI = +/-0.030; p = 0.001)	0.400 (CI = +/-0.190; p = 0.000)	0.584	+5.64%
Loss Cost	2014.1	0.047 (CI = +/-0.031; p = 0.005)	0.427 (CI = +/-0.190; p = 0.000)	0.602	+4.85%
Loss Cost	2014.2	0.042 (CI = +/-0.034; p = 0.019)	0.408 (CI = +/-0.198; p = 0.000)	0.536	+4.30%
Loss Cost	2015.1	0.049 (CI = +/-0.037; p = 0.012)	0.386 (CI = +/-0.202; p = 0.001)	0.554	+5.04%
Loss Cost	2015.2	0.040 (CI = +/-0.040; p = 0.050)	0.356 (CI = +/-0.205; p = 0.002)	0.466	+4.04%
Loss Cost	2016.1	0.043 (CI = +/-0.044; p = 0.057)	0.347 (CI = +/-0.218; p = 0.004)	0.465	+4.38%
Loss Cost	2016.2	0.053 (CI = +/-0.049; p = 0.036)	0.376 (CI = +/-0.226; p = 0.003)	0.496	+5.46%
Loss Cost	2017.1	0.064 (CI = +/-0.054; p = 0.024)	0.348 (CI = +/-0.233; p = 0.007)	0.523	+6.62%
Severity	2004.2	0.050 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.109; p = 0.058)	0.755	+5.14%
Severity	2005.1	0.050 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.111; p = 0.073)	0.733	+5.08%
Severity	2005.2	0.050 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.115; p = 0.086)	0.723	+5.11%
Severity	2006.1	0.051 (CI = +/-0.011; p = 0.000)	-0.109 (CI = +/-0.116; p = 0.065)	0.722	+5.26%
Severity	2006.2	0.047 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.108; p = 0.016)	0.726	+4.83%
Severity	2007.1	0.047 (CI = +/-0.011; p = 0.000)	-0.133 (CI = +/-0.111; p = 0.020)	0.702	+4.81%
Severity	2007.2	0.046 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.113; p = 0.016)	0.685	+4.66%
Severity	2008.1	0.046 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.117; p = 0.017)	0.666	+4.73%
Severity	2008.2	0.045 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.119; p = 0.013)	0.648	+4.56%
Severity	2009.1	0.046 (CI = +/-0.014; p = 0.000)	-0.162 (CI = +/-0.122; p = 0.011)	0.643	+4.74%
Severity	2009.2	0.043 (CI = +/-0.014; p = 0.000)	-0.178 (CI = +/-0.122; p = 0.006)	0.629	+4.41%
Severity	2010.1	0.046 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.121; p = 0.003)	0.651	+4.75%
Severity	2010.2	0.051 (CI = +/-0.014; p = 0.000)	-0.170 (CI = +/-0.115; p = 0.006)	0.707	+5.27%
Severity	2011.1	0.050 (CI = +/-0.015; p = 0.000)	-0.163 (CI = +/-0.119; p = 0.009)	0.665	+5.11%
Severity	2011.2	0.049 (CI = +/-0.017; p = 0.000)	-0.167 (CI = +/-0.124; p = 0.010)	0.647	+5.02%
Severity	2012.1	0.051 (CI = +/-0.018; p = 0.000)	-0.176 (CI = +/-0.128; p = 0.009)	0.638	+5.25%
Severity	2012.2	0.055 (CI = +/-0.019; p = 0.000)	-0.158 (CI = +/-0.128; p = 0.018)	0.666	+5.70%
Severity	2013.1	0.057 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.134; p = 0.019)	0.639	+5.83%
Severity	2013.2	0.058 (CI = +/-0.022; p = 0.000)	-0.160 (CI = +/-0.141; p = 0.028)	0.626	+5.92%
Severity	2014.1	0.057 (CI = +/-0.025; p = 0.000)	-0.160 (CI = +/-0.149; p = 0.036)	0.578	+5.92%
Severity	2014.2	0.064 (CI = +/-0.026; p = 0.000)	-0.138 (CI = +/-0.150; p = 0.068)	0.616	+6.58%
Severity	2015.1	0.066 (CI = +/-0.029; p = 0.000)	-0.145 (CI = +/-0.158; p = 0.069)	0.585	+6.82%
Severity	2015.2	0.066 (CI = +/-0.033; p = 0.001)	-0.145 (CI = +/-0.169; p = 0.088)	0.561	+6.84%
Severity	2016.1	0.066 (CI = +/-0.037; p = 0.002)	-0.143 (CI = +/-0.181; p = 0.112)	0.491	+6.78%
Severity	2016.2	0.076 (CI = +/-0.040; p = 0.001)	-0.114 (CI = +/-0.184; p = 0.202)	0.546	+7.86%
Severity	2017.1	0.077 (CI = +/-0.046; p = 0.003)	-0.117 (CI = +/-0.199; p = 0.225)	0.479	+7.96%
Frequency	2004.2	0.015 (CI = +/-0.015; p = 0.054)	0.583 (CI = +/-0.176; p = 0.000)	0.540	+1.51%
Frequency	2005.1	0.013 (CI = +/-0.016; p = 0.103)	0.596 (CI = +/-0.179; p = 0.000)	0.550	+1.32%
Frequency	2005.2	0.016 (CI = +/-0.017; p = 0.065)	0.612 (CI = +/-0.181; p = 0.000)	0.562	+1.56%
Frequency	2006.1	0.014 (CI = +/-0.017; p = 0.119)	0.623 (CI = +/-0.185; p = 0.000)	0.570	+1.37%
Frequency	2006.2	0.017 (CI = +/-0.018; p = 0.056)	0.646 (CI = +/-0.184; p = 0.000)	0.596	+1.74%
Frequency	2007.1	0.019 (CI = +/-0.019; p = 0.046)	0.636 (CI = +/-0.188; p = 0.000)	0.593	+1.92%
Frequency	2007.2	0.025 (CI = +/-0.018; p = 0.008)	0.672 (CI = +/-0.179; p = 0.000)	0.655	+2.56%
Frequency	2008.1	0.026 (CI = +/-0.019; p = 0.012)	0.671 (CI = +/-0.185; p = 0.000)	0.653	+2.58%
Frequency	2008.2	0.027 (CI = +/-0.021; p = 0.012)	0.680 (CI = +/-0.190; p = 0.000)	0.647	+2.76%
Frequency	2009.1	0.024 (CI = +/-0.022; p = 0.032)	0.699 (CI = +/-0.193; p = 0.000)	0.660	+2.39%
Frequency	2009.2	0.019 (CI = +/-0.022; p = 0.095)	0.673 (CI = +/-0.192; p = 0.000)	0.639	+1.89%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.153)	0.682 (CI = +/-0.199; p = 0.000)	0.641	+1.71%
Frequency	2010.2	0.010 (CI = +/-0.024; p = 0.397)	0.648 (CI = +/-0.194; p = 0.000)	0.628	+1.01%
Frequency	2011.1	0.013 (CI = +/-0.026; p = 0.320)	0.637 (CI = +/-0.200; p = 0.000)	0.619	+1.27%
Frequency	2011.2	0.008 (CI = +/-0.027; p = 0.530)	0.618 (CI = +/-0.205; p = 0.000)	0.596	+0.85%
Frequency	2012.1	0.003 (CI = +/-0.029; p = 0.848)	0.642 (CI = +/-0.207; p = 0.000)	0.622	+0.27%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.371)	0.584 (CI = +/-0.176; p = 0.000)	0.673	-1.12%
Frequency	2013.1	-0.004 (CI = +/-0.026; p = 0.758)	0.556 (CI = +/-0.172; p = 0.000)	0.663	-0.39%
Frequency	2013.2	-0.003 (CI = +/-0.029; p = 0.849)	0.561 (CI = +/-0.182; p = 0.000)	0.657	-0.26%
Frequency	2014.1	-0.010 (CI = +/-0.030; p = 0.484)	0.587 (CI = +/-0.180; p = 0.000)	0.693	-1.01%
Frequency	2014.2	-0.022 (CI = +/-0.029; p = 0.138)	0.547 (CI = +/-0.169; p = 0.000)	0.721	-2.14%
Frequency	2015.1	-0.017 (CI = +/-0.032; p = 0.282)	0.531 (CI = +/-0.175; p = 0.000)	0.692	-1.67%
Frequency	2015.2	-0.027 (CI = +/-0.034; p = 0.113)	0.501 (CI = +/-0.174; p = 0.000)	0.706	-2.62%
Frequency	2016.1	-0.023 (CI = +/-0.037; p = 0.216)	0.490 (CI = +/-0.184; p = 0.000)	0.668	-2.24%
Frequency	2016.2	-0.023 (CI = +/-0.043; p = 0.280)	0.490 (CI = +/-0.199; p = 0.000)	0.661	-2.23%
Frequency	2017.1	-0.012 (CI = +/-0.047; p = 0.575)	0.465 (CI = +/-0.204; p = 0.000)	0.621	-1.24%

Specified Perils

Coverage = SP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.063 (CI = +/-0.019; p = 0.000)	0.528	+6.54%
Loss Cost	2005.1	0.063 (CI = +/-0.020; p = 0.000)	0.503	+6.47%
Loss Cost	2005.2	0.063 (CI = +/-0.021; p = 0.000)	0.487	+6.52%
Loss Cost	2006.1	0.065 (CI = +/-0.022; p = 0.000)	0.481	+6.70%
Loss Cost	2006.2	0.062 (CI = +/-0.024; p = 0.000)	0.443	+6.40%
Loss Cost	2007.1	0.066 (CI = +/-0.024; p = 0.000)	0.462	+6.82%
Loss Cost	2007.2	0.068 (CI = +/-0.026; p = 0.000)	0.457	+7.04%
Loss Cost	2008.1	0.072 (CI = +/-0.027; p = 0.000)	0.468	+7.44%
Loss Cost	2008.2	0.069 (CI = +/-0.029; p = 0.000)	0.426	+7.11%
Loss Cost	2009.1	0.070 (CI = +/-0.031; p = 0.000)	0.411	+7.25%
Loss Cost	2009.2	0.059 (CI = +/-0.029; p = 0.000)	0.351	+6.04%
Loss Cost	2010.1	0.063 (CI = +/-0.031; p = 0.000)	0.373	+6.54%
Loss Cost	2010.2	0.058 (CI = +/-0.033; p = 0.001)	0.313	+5.94%
Loss Cost	2011.1	0.062 (CI = +/-0.035; p = 0.001)	0.331	+6.45%
Loss Cost	2011.2	0.053 (CI = +/-0.036; p = 0.005)	0.256	+5.49%
Loss Cost	2012.1	0.054 (CI = +/-0.039; p = 0.008)	0.234	+5.53%
Loss Cost	2012.2	0.040 (CI = +/-0.038; p = 0.041)	0.140	+4.06%
Loss Cost	2013.1	0.053 (CI = +/-0.038; p = 0.008)	0.253	+5.42%
Loss Cost	2013.2	0.050 (CI = +/-0.041; p = 0.020)	0.203	+5.12%
Loss Cost	2014.1	0.047 (CI = +/-0.045; p = 0.042)	0.158	+4.85%
Loss Cost	2014.2	0.036 (CI = +/-0.048; p = 0.133)	0.072	+3.66%
Loss Cost	2015.1	0.049 (CI = +/-0.051; p = 0.056)	0.151	+5.04%
Loss Cost	2015.2	0.033 (CI = +/-0.052; p = 0.200)	0.044	+3.36%
Loss Cost	2016.1	0.043 (CI = +/-0.058; p = 0.134)	0.086	+4.38%
Loss Cost	2016.2	0.044 (CI = +/-0.066; p = 0.171)	0.068	+4.53%
Loss Cost	2017.1	0.064 (CI = +/-0.070; p = 0.071)	0.170	+6.62%
Severity	2004.2	0.051 (CI = +/-0.010; p = 0.000)	0.737	+5.19%
Severity	2005.1	0.050 (CI = +/-0.010; p = 0.000)	0.716	+5.08%
Severity	2005.2	0.050 (CI = +/-0.011; p = 0.000)	0.706	+5.15%
Severity	2006.1	0.051 (CI = +/-0.011; p = 0.000)	0.701	+5.26%
Severity	2006.2	0.048 (CI = +/-0.011; p = 0.000)	0.682	+4.90%
Severity	2007.1	0.047 (CI = +/-0.012; p = 0.000)	0.657	+4.81%
Severity	2007.2	0.046 (CI = +/-0.012; p = 0.000)	0.631	+4.74%
Severity	2008.1	0.046 (CI = +/-0.013; p = 0.000)	0.608	+4.73%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	0.578	+4.66%
Severity	2009.1	0.046 (CI = +/-0.015; p = 0.000)	0.564	+4.74%
Severity	2009.2	0.044 (CI = +/-0.016; p = 0.000)	0.522	+4.54%
Severity	2010.1	0.046 (CI = +/-0.017; p = 0.000)	0.524	+4.75%
Severity	2010.2	0.053 (CI = +/-0.016; p = 0.000)	0.615	+5.41%
Severity	2011.1	0.050 (CI = +/-0.017; p = 0.000)	0.570	+5.11%
Severity	2011.2	0.050 (CI = +/-0.019; p = 0.000)	0.548	+5.18%
Severity	2012.1	0.051 (CI = +/-0.020; p = 0.000)	0.524	+5.25%
Severity	2012.2	0.057 (CI = +/-0.021; p = 0.000)	0.581	+5.87%
Severity	2013.1	0.057 (CI = +/-0.023; p = 0.000)	0.544	+5.83%
Severity	2013.2	0.060 (CI = +/-0.025; p = 0.000)	0.539	+6.13%
Severity	2014.1	0.057 (CI = +/-0.027; p = 0.000)	0.486	+5.92%
Severity	2014.2	0.066 (CI = +/-0.028; p = 0.000)	0.557	+6.81%
Severity	2015.1	0.066 (CI = +/-0.031; p = 0.000)	0.516	+6.82%
Severity	2015.2	0.069 (CI = +/-0.035; p = 0.001)	0.498	+7.13%
Severity	2016.1	0.066 (CI = +/-0.039; p = 0.003)	0.428	+6.78%
Severity	2016.2	0.078 (CI = +/-0.040; p = 0.001)	0.520	+8.15%
Severity	2017.1	0.077 (CI = +/-0.047; p = 0.004)	0.454	+7.96%
Frequency	2004.2	0.013 (CI = +/-0.022; p = 0.253)	0.009	+1.29%
Frequency	2005.1	0.013 (CI = +/-0.024; p = 0.268)	0.007	+1.32%
Frequency	2005.2	0.013 (CI = +/-0.025; p = 0.297)	0.003	+1.31%
Frequency	2006.1	0.014 (CI = +/-0.026; p = 0.301)	0.003	+1.37%
Frequency	2006.2	0.014 (CI = +/-0.028; p = 0.304)	0.003	+1.44%
Frequency	2007.1	0.019 (CI = +/-0.029; p = 0.190)	0.023	+1.92%
Frequency	2007.2	0.022 (CI = +/-0.030; p = 0.156)	0.033	+2.20%
Frequency	2008.1	0.026 (CI = +/-0.032; p = 0.115)	0.048	+2.58%
Frequency	2008.2	0.023 (CI = +/-0.034; p = 0.175)	0.029	+2.35%
Frequency	2009.1	0.024 (CI = +/-0.036; p = 0.194)	0.025	+2.39%
Frequency	2009.2	0.014 (CI = +/-0.037; p = 0.438)	-0.013	+1.44%
Frequency	2010.1	0.017 (CI = +/-0.040; p = 0.388)	-0.008	+1.71%
Frequency	2010.2	0.005 (CI = +/-0.040; p = 0.795)	-0.036	+0.51%
Frequency	2011.1	0.013 (CI = +/-0.042; p = 0.541)	-0.024	+1.27%
Frequency	2011.2	0.003 (CI = +/-0.044; p = 0.891)	-0.041	+0.29%
Frequency	2012.1	0.003 (CI = +/-0.047; p = 0.908)	-0.043	+0.27%
Frequency	2012.2	-0.017 (CI = +/-0.045; p = 0.431)	-0.016	-1.72%
Frequency	2013.1	-0.004 (CI = +/-0.046; p = 0.861)	-0.046	-0.39%
Frequency	2013.2	-0.010 (CI = +/-0.050; p = 0.691)	-0.042	-0.96%
Frequency	2014.1	-0.010 (CI = +/-0.055; p = 0.703)	-0.044	-1.01%
Frequency	2014.2	-0.030 (CI = +/-0.055; p = 0.266)	0.016	-2.94%
Frequency	2015.1	-0.017 (CI = +/-0.058; p = 0.552)	-0.036	-1.67%
Frequency	2015.2	-0.036 (CI = +/-0.060; p = 0.225)	0.034	-3.52%
Frequency	2016.1	-0.023 (CI = +/-0.066; p = 0.473)	-0.029	-2.24%
Frequency	2016.2	-0.034 (CI = +/-0.073; p = 0.335)	0.000	-3.35%
Frequency	2017.1	-0.012 (CI = +/-0.078; p = 0.736)	-0.067	-1.24%

Specified Perils

Coverage = SP
End Trend Period = 2024.1
Excluded Points = 2006.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.065 (CI = +/-0.014; p = 0.000)	0.475 (CI = +/-0.164; p = 0.000)	0.739	+6.69%
Loss Cost	2005.1	0.062 (CI = +/-0.015; p = 0.000)	0.490 (CI = +/-0.164; p = 0.000)	0.736	+6.40%
Loss Cost	2005.2	0.065 (CI = +/-0.015; p = 0.000)	0.509 (CI = +/-0.166; p = 0.000)	0.738	+6.71%
Loss Cost	2006.2	0.064 (CI = +/-0.016; p = 0.000)	0.512 (CI = +/-0.170; p = 0.000)	0.732	+6.66%
Loss Cost	2007.1	0.066 (CI = +/-0.017; p = 0.000)	0.503 (CI = +/-0.174; p = 0.000)	0.734	+6.82%
Loss Cost	2007.2	0.071 (CI = +/-0.017; p = 0.000)	0.531 (CI = +/-0.169; p = 0.000)	0.759	+7.34%
Loss Cost	2008.1	0.072 (CI = +/-0.018; p = 0.000)	0.526 (CI = +/-0.175; p = 0.000)	0.757	+7.44%
Loss Cost	2008.2	0.072 (CI = +/-0.020; p = 0.000)	0.527 (CI = +/-0.181; p = 0.000)	0.733	+7.44%
Loss Cost	2009.1	0.070 (CI = +/-0.021; p = 0.000)	0.536 (CI = +/-0.186; p = 0.000)	0.729	+7.25%
Loss Cost	2009.2	0.062 (CI = +/-0.020; p = 0.000)	0.495 (CI = +/-0.171; p = 0.000)	0.707	+6.39%
Loss Cost	2010.1	0.063 (CI = +/-0.021; p = 0.000)	0.488 (CI = +/-0.177; p = 0.000)	0.708	+6.54%
Loss Cost	2010.2	0.061 (CI = +/-0.023; p = 0.000)	0.478 (CI = +/-0.183; p = 0.000)	0.669	+6.33%
Loss Cost	2011.1	0.062 (CI = +/-0.024; p = 0.000)	0.474 (CI = +/-0.190; p = 0.000)	0.668	+6.45%
Loss Cost	2011.2	0.057 (CI = +/-0.026; p = 0.000)	0.451 (CI = +/-0.193; p = 0.000)	0.615	+5.91%
Loss Cost	2012.1	0.054 (CI = +/-0.027; p = 0.001)	0.466 (CI = +/-0.198; p = 0.000)	0.615	+5.53%
Loss Cost	2012.2	0.044 (CI = +/-0.027; p = 0.003)	0.425 (CI = +/-0.189; p = 0.000)	0.560	+4.52%
Loss Cost	2013.1	0.053 (CI = +/-0.027; p = 0.001)	0.392 (CI = +/-0.181; p = 0.000)	0.612	+5.42%
Loss Cost	2013.2	0.055 (CI = +/-0.030; p = 0.001)	0.400 (CI = +/-0.190; p = 0.000)	0.584	+5.64%
Loss Cost	2014.1	0.047 (CI = +/-0.031; p = 0.005)	0.427 (CI = +/-0.190; p = 0.000)	0.602	+4.85%
Loss Cost	2014.2	0.042 (CI = +/-0.034; p = 0.019)	0.408 (CI = +/-0.198; p = 0.000)	0.536	+4.30%
Loss Cost	2015.1	0.049 (CI = +/-0.037; p = 0.012)	0.386 (CI = +/-0.202; p = 0.001)	0.554	+5.04%
Loss Cost	2015.2	0.040 (CI = +/-0.040; p = 0.050)	0.356 (CI = +/-0.205; p = 0.002)	0.466	+4.04%
Loss Cost	2016.1	0.043 (CI = +/-0.044; p = 0.057)	0.347 (CI = +/-0.218; p = 0.004)	0.465	+4.38%
Loss Cost	2016.2	0.053 (CI = +/-0.049; p = 0.036)	0.376 (CI = +/-0.226; p = 0.003)	0.496	+5.46%
Loss Cost	2017.1	0.064 (CI = +/-0.054; p = 0.024)	0.348 (CI = +/-0.233; p = 0.007)	0.523	+6.62%
Severity	2004.2	0.047 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.101; p = 0.013)	0.770	+4.82%
Severity	2005.1	0.046 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.103; p = 0.018)	0.746	+4.73%
Severity	2005.2	0.046 (CI = +/-0.010; p = 0.000)	-0.128 (CI = +/-0.106; p = 0.020)	0.732	+4.70%
Severity	2006.2	0.047 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.108; p = 0.016)	0.726	+4.83%
Severity	2007.1	0.047 (CI = +/-0.011; p = 0.000)	-0.133 (CI = +/-0.111; p = 0.020)	0.702	+4.81%
Severity	2007.2	0.046 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.113; p = 0.016)	0.685	+4.66%
Severity	2008.1	0.046 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.117; p = 0.017)	0.666	+4.73%
Severity	2008.2	0.045 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.119; p = 0.013)	0.648	+4.56%
Severity	2009.1	0.046 (CI = +/-0.014; p = 0.000)	-0.162 (CI = +/-0.122; p = 0.011)	0.643	+4.74%
Severity	2009.2	0.043 (CI = +/-0.014; p = 0.000)	-0.178 (CI = +/-0.122; p = 0.006)	0.629	+4.41%
Severity	2010.1	0.046 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.121; p = 0.003)	0.651	+4.75%
Severity	2010.2	0.051 (CI = +/-0.014; p = 0.000)	-0.170 (CI = +/-0.115; p = 0.006)	0.707	+5.27%
Severity	2011.1	0.050 (CI = +/-0.015; p = 0.000)	-0.163 (CI = +/-0.119; p = 0.009)	0.665	+5.11%
Severity	2011.2	0.049 (CI = +/-0.017; p = 0.000)	-0.167 (CI = +/-0.124; p = 0.010)	0.647	+5.02%
Severity	2012.1	0.051 (CI = +/-0.018; p = 0.000)	-0.176 (CI = +/-0.128; p = 0.009)	0.638	+5.25%
Severity	2012.2	0.055 (CI = +/-0.019; p = 0.000)	-0.158 (CI = +/-0.128; p = 0.018)	0.666	+5.70%
Severity	2013.1	0.057 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.134; p = 0.019)	0.639	+5.83%
Severity	2013.2	0.058 (CI = +/-0.022; p = 0.000)	-0.160 (CI = +/-0.141; p = 0.028)	0.626	+5.92%
Severity	2014.1	0.057 (CI = +/-0.025; p = 0.000)	-0.160 (CI = +/-0.149; p = 0.036)	0.578	+5.92%
Severity	2014.2	0.064 (CI = +/-0.026; p = 0.000)	-0.138 (CI = +/-0.150; p = 0.068)	0.616	+6.58%
Severity	2015.1	0.066 (CI = +/-0.029; p = 0.000)	-0.145 (CI = +/-0.158; p = 0.069)	0.585	+6.82%
Severity	2015.2	0.066 (CI = +/-0.033; p = 0.001)	-0.145 (CI = +/-0.169; p = 0.088)	0.561	+6.84%
Severity	2016.1	0.066 (CI = +/-0.037; p = 0.002)	-0.143 (CI = +/-0.181; p = 0.112)	0.491	+6.78%
Severity	2016.2	0.076 (CI = +/-0.040; p = 0.001)	-0.114 (CI = +/-0.184; p = 0.202)	0.546	+7.86%
Severity	2017.1	0.077 (CI = +/-0.046; p = 0.003)	-0.117 (CI = +/-0.199; p = 0.225)	0.479	+7.96%
Frequency	2004.2	0.018 (CI = +/-0.016; p = 0.027)	0.605 (CI = +/-0.177; p = 0.000)	0.565	+1.78%
Frequency	2005.1	0.016 (CI = +/-0.016; p = 0.055)	0.616 (CI = +/-0.179; p = 0.000)	0.572	+1.60%
Frequency	2005.2	0.019 (CI = +/-0.017; p = 0.028)	0.637 (CI = +/-0.181; p = 0.000)	0.590	+1.92%
Frequency	2006.2	0.017 (CI = +/-0.018; p = 0.056)	0.646 (CI = +/-0.184; p = 0.000)	0.596	+1.74%
Frequency	2007.1	0.019 (CI = +/-0.019; p = 0.046)	0.636 (CI = +/-0.188; p = 0.000)	0.593	+1.92%
Frequency	2007.2	0.025 (CI = +/-0.018; p = 0.008)	0.672 (CI = +/-0.179; p = 0.000)	0.655	+2.56%
Frequency	2008.1	0.026 (CI = +/-0.019; p = 0.012)	0.671 (CI = +/-0.185; p = 0.000)	0.653	+2.58%
Frequency	2008.2	0.027 (CI = +/-0.021; p = 0.012)	0.680 (CI = +/-0.190; p = 0.000)	0.647	+2.76%
Frequency	2009.1	0.024 (CI = +/-0.022; p = 0.032)	0.699 (CI = +/-0.193; p = 0.000)	0.660	+2.39%
Frequency	2009.2	0.019 (CI = +/-0.022; p = 0.095)	0.673 (CI = +/-0.192; p = 0.000)	0.639	+1.89%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.153)	0.682 (CI = +/-0.199; p = 0.000)	0.641	+1.71%
Frequency	2010.2	0.010 (CI = +/-0.024; p = 0.397)	0.648 (CI = +/-0.194; p = 0.000)	0.628	+1.01%
Frequency	2011.1	0.013 (CI = +/-0.026; p = 0.320)	0.637 (CI = +/-0.200; p = 0.000)	0.619	+1.27%
Frequency	2011.2	0.008 (CI = +/-0.027; p = 0.530)	0.618 (CI = +/-0.205; p = 0.000)	0.596	+0.85%
Frequency	2012.1	0.003 (CI = +/-0.029; p = 0.848)	0.642 (CI = +/-0.207; p = 0.000)	0.622	+0.27%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.371)	0.584 (CI = +/-0.176; p = 0.000)	0.673	-1.12%
Frequency	2013.1	-0.004 (CI = +/-0.026; p = 0.758)	0.556 (CI = +/-0.172; p = 0.000)	0.663	-0.39%
Frequency	2013.2	-0.003 (CI = +/-0.029; p = 0.849)	0.561 (CI = +/-0.182; p = 0.000)	0.657	-0.26%
Frequency	2014.1	-0.010 (CI = +/-0.030; p = 0.484)	0.587 (CI = +/-0.180; p = 0.000)	0.693	-1.01%
Frequency	2014.2	-0.022 (CI = +/-0.029; p = 0.138)	0.547 (CI = +/-0.169; p = 0.000)	0.721	-2.14%
Frequency	2015.1	-0.017 (CI = +/-0.032; p = 0.282)	0.531 (CI = +/-0.175; p = 0.000)	0.692	-1.67%
Frequency	2015.2	-0.027 (CI = +/-0.034; p = 0.113)	0.501 (CI = +/-0.174; p = 0.000)	0.706	-2.62%
Frequency	2016.1	-0.023 (CI = +/-0.037; p = 0.216)	0.490 (CI = +/-0.184; p = 0.000)	0.668	-2.24%
Frequency	2016.2	-0.023 (CI = +/-0.043; p = 0.280)	0.490 (CI = +/-0.199; p = 0.000)	0.661	-2.23%
Frequency	2017.1	-0.012 (CI = +/-0.047; p = 0.575)	0.465 (CI = +/-0.204; p = 0.000)	0.621	-1.24%

Specified Perils

Coverage = SP
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	2004.2	0.064 (CI = +/-0.014; p = 0.000)	0.484 (CI = +/-0.163; p = 0.000)	0.752	+6.63%
Loss Cost	2005.1	0.061 (CI = +/-0.015; p = 0.000)	0.503 (CI = +/-0.163; p = 0.000)	0.752	+6.33%
Loss Cost	2005.2	0.064 (CI = +/-0.015; p = 0.000)	0.519 (CI = +/-0.164; p = 0.000)	0.756	+6.62%
Loss Cost	2006.1	0.063 (CI = +/-0.016; p = 0.000)	0.523 (CI = +/-0.169; p = 0.000)	0.751	+6.55%
Loss Cost	2006.2	0.063 (CI = +/-0.017; p = 0.000)	0.520 (CI = +/-0.174; p = 0.000)	0.727	+6.50%
Loss Cost	2007.1	0.065 (CI = +/-0.018; p = 0.000)	0.512 (CI = +/-0.179; p = 0.000)	0.729	+6.66%
Loss Cost	2007.2	0.069 (CI = +/-0.018; p = 0.000)	0.539 (CI = +/-0.174; p = 0.000)	0.754	+7.19%
Loss Cost	2008.1	0.070 (CI = +/-0.019; p = 0.000)	0.534 (CI = +/-0.180; p = 0.000)	0.753	+7.29%
Loss Cost	2008.2	0.070 (CI = +/-0.021; p = 0.000)	0.534 (CI = +/-0.186; p = 0.000)	0.729	+7.29%
Loss Cost	2009.1	0.068 (CI = +/-0.022; p = 0.000)	0.546 (CI = +/-0.192; p = 0.000)	0.725	+7.06%
Loss Cost	2009.2	0.060 (CI = +/-0.021; p = 0.000)	0.505 (CI = +/-0.176; p = 0.000)	0.705	+6.16%
Loss Cost	2010.1	0.061 (CI = +/-0.023; p = 0.000)	0.499 (CI = +/-0.183; p = 0.000)	0.705	+6.31%
Loss Cost	2010.2	0.059 (CI = +/-0.024; p = 0.000)	0.489 (CI = +/-0.189; p = 0.000)	0.666	+6.08%
Loss Cost	2011.1	0.060 (CI = +/-0.026; p = 0.000)	0.485 (CI = +/-0.197; p = 0.000)	0.664	+6.18%
Loss Cost	2011.2	0.055 (CI = +/-0.028; p = 0.000)	0.463 (CI = +/-0.199; p = 0.000)	0.613	+5.61%
Loss Cost	2012.1	0.050 (CI = +/-0.030; p = 0.002)	0.481 (CI = +/-0.205; p = 0.000)	0.616	+5.15%
Loss Cost	2012.2	0.040 (CI = +/-0.029; p = 0.010)	0.442 (CI = +/-0.194; p = 0.000)	0.567	+4.07%
Loss Cost	2013.1	0.049 (CI = +/-0.030; p = 0.003)	0.406 (CI = +/-0.189; p = 0.000)	0.611	+5.04%
Loss Cost	2013.2	0.051 (CI = +/-0.033; p = 0.004)	0.413 (CI = +/-0.198; p = 0.000)	0.583	+5.25%
Loss Cost	2014.1	0.042 (CI = +/-0.034; p = 0.020)	0.446 (CI = +/-0.197; p = 0.000)	0.611	+4.27%
Loss Cost	2014.2	0.036 (CI = +/-0.037; p = 0.057)	0.428 (CI = +/-0.204; p = 0.000)	0.550	+3.67%
Loss Cost	2015.1	0.043 (CI = +/-0.041; p = 0.040)	0.405 (CI = +/-0.212; p = 0.001)	0.560	+4.42%
Loss Cost	2015.2	0.033 (CI = +/-0.044; p = 0.129)	0.375 (CI = +/-0.214; p = 0.002)	0.480	+3.33%
Loss Cost	2016.1	0.035 (CI = +/-0.050; p = 0.152)	0.368 (CI = +/-0.231; p = 0.004)	0.474	+3.59%
Loss Cost	2016.2	0.046 (CI = +/-0.055; p = 0.097)	0.394 (CI = +/-0.239; p = 0.004)	0.503	+4.68%
Loss Cost	2017.1	0.057 (CI = +/-0.063; p = 0.069)	0.365 (CI = +/-0.253; p = 0.009)	0.518	+5.92%
Severity	2004.2	0.047 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.104; p = 0.100)	0.740	+4.85%
Severity	2005.1	0.046 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.107; p = 0.131)	0.716	+4.76%
Severity	2005.2	0.047 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.110; p = 0.146)	0.703	+4.78%
Severity	2006.1	0.048 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.112; p = 0.117)	0.699	+4.91%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.101; p = 0.029)	0.707	+4.46%
Severity	2007.1	0.043 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.104; p = 0.039)	0.678	+4.41%
Severity	2007.2	0.042 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.106; p = 0.029)	0.658	+4.24%
Severity	2008.1	0.042 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.110; p = 0.032)	0.633	+4.28%
Severity	2008.2	0.040 (CI = +/-0.012; p = 0.000)	-0.130 (CI = +/-0.111; p = 0.024)	0.611	+4.09%
Severity	2009.1	0.041 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.115; p = 0.021)	0.600	+4.23%
Severity	2009.2	0.038 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.113; p = 0.010)	0.585	+3.88%
Severity	2010.1	0.041 (CI = +/-0.014; p = 0.000)	-0.168 (CI = +/-0.113; p = 0.005)	0.606	+4.19%
Severity	2010.2	0.046 (CI = +/-0.014; p = 0.000)	-0.146 (CI = +/-0.106; p = 0.009)	0.678	+4.71%
Severity	2011.1	0.044 (CI = +/-0.014; p = 0.000)	-0.135 (CI = +/-0.108; p = 0.017)	0.625	+4.46%
Severity	2011.2	0.042 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.113; p = 0.017)	0.603	+4.34%
Severity	2012.1	0.044 (CI = +/-0.017; p = 0.000)	-0.147 (CI = +/-0.117; p = 0.017)	0.583	+4.51%
Severity	2012.2	0.048 (CI = +/-0.018; p = 0.000)	-0.131 (CI = +/-0.117; p = 0.031)	0.620	+4.94%
Severity	2013.1	0.049 (CI = +/-0.019; p = 0.000)	-0.132 (CI = +/-0.124; p = 0.037)	0.577	+4.98%
Severity	2013.2	0.049 (CI = +/-0.021; p = 0.000)	-0.131 (CI = +/-0.130; p = 0.049)	0.560	+5.03%
Severity	2014.1	0.048 (CI = +/-0.024; p = 0.001)	-0.126 (CI = +/-0.138; p = 0.071)	0.489	+4.88%
Severity	2014.2	0.054 (CI = +/-0.025; p = 0.000)	-0.106 (CI = +/-0.138; p = 0.121)	0.541	+5.52%
Severity	2015.1	0.054 (CI = +/-0.028; p = 0.001)	-0.109 (CI = +/-0.148; p = 0.137)	0.486	+5.60%
Severity	2015.2	0.054 (CI = +/-0.032; p = 0.003)	-0.110 (CI = +/-0.158; p = 0.156)	0.453	+5.55%
Severity	2016.1	0.051 (CI = +/-0.037; p = 0.011)	-0.101 (CI = +/-0.169; p = 0.221)	0.343	+5.20%
Severity	2016.2	0.060 (CI = +/-0.039; p = 0.006)	-0.076 (CI = +/-0.171; p = 0.350)	0.419	+6.23%
Severity	2017.1	0.058 (CI = +/-0.046; p = 0.019)	-0.069 (CI = +/-0.187; p = 0.430)	0.307	+5.95%
Frequency	2004.2	0.017 (CI = +/-0.016; p = 0.039)	0.572 (CI = +/-0.179; p = 0.000)	0.539	+1.70%
Frequency	2005.1	0.015 (CI = +/-0.017; p = 0.078)	0.584 (CI = +/-0.183; p = 0.000)	0.547	+1.50%
Frequency	2005.2	0.017 (CI = +/-0.017; p = 0.048)	0.600 (CI = +/-0.185; p = 0.000)	0.560	+1.76%
Frequency	2006.1	0.015 (CI = +/-0.018; p = 0.092)	0.612 (CI = +/-0.189; p = 0.000)	0.566	+1.56%
Frequency	2006.2	0.019 (CI = +/-0.019; p = 0.042)	0.634 (CI = +/-0.188; p = 0.000)	0.594	+1.95%
Frequency	2007.1	0.021 (CI = +/-0.020; p = 0.033)	0.622 (CI = +/-0.192; p = 0.000)	0.593	+2.16%
Frequency	2007.2	0.028 (CI = +/-0.019; p = 0.006)	0.658 (CI = +/-0.182; p = 0.000)	0.658	+2.83%
Frequency	2008.1	0.028 (CI = +/-0.020; p = 0.008)	0.655 (CI = +/-0.188; p = 0.000)	0.656	+2.89%
Frequency	2008.2	0.030 (CI = +/-0.022; p = 0.008)	0.664 (CI = +/-0.193; p = 0.000)	0.650	+3.08%
Frequency	2009.1	0.027 (CI = +/-0.023; p = 0.023)	0.683 (CI = +/-0.197; p = 0.000)	0.661	+2.71%
Frequency	2009.2	0.022 (CI = +/-0.024; p = 0.068)	0.659 (CI = +/-0.197; p = 0.000)	0.636	+2.20%
Frequency	2010.1	0.020 (CI = +/-0.025; p = 0.114)	0.667 (CI = +/-0.204; p = 0.000)	0.637	+2.03%
Frequency	2010.2	0.013 (CI = +/-0.026; p = 0.302)	0.635 (CI = +/-0.199; p = 0.000)	0.619	+1.32%
Frequency	2011.1	0.016 (CI = +/-0.027; p = 0.231)	0.620 (CI = +/-0.206; p = 0.000)	0.612	+1.65%
Frequency	2011.2	0.012 (CI = +/-0.029; p = 0.399)	0.603 (CI = +/-0.211; p = 0.000)	0.585	+1.22%
Frequency	2012.1	0.006 (CI = +/-0.031; p = 0.687)	0.628 (CI = +/-0.215; p = 0.000)	0.608	+0.61%
Frequency	2012.2	-0.008 (CI = +/-0.028; p = 0.539)	0.573 (CI = +/-0.183; p = 0.000)	0.651	-0.82%
Frequency	2013.1	0.001 (CI = +/-0.028; p = 0.965)	0.539 (CI = +/-0.178; p = 0.000)	0.647	+0.06%
Frequency	2013.2	0.002 (CI = +/-0.031; p = 0.886)	0.544 (CI = +/-0.187; p = 0.000)	0.639	+0.21%
Frequency	2014.1	-0.006 (CI = +/-0.033; p = 0.712)	0.572 (CI = +/-0.189; p = 0.000)	0.672	-0.58%
Frequency	2014.2	-0.018 (CI = +/-0.032; p = 0.261)	0.534 (CI = +/-0.177; p = 0.000)	0.692	-1.76%
Frequency	2015.1	-0.011 (CI = +/-0.035; p = 0.508)	0.514 (CI = +/-0.183; p = 0.000)	0.665	-1.12%
Frequency	2015.2	-0.021 (CI = +/-0.037; p = 0.240)	0.485 (CI = +/-0.182; p = 0.000)	0.668	-2.10%
Frequency	2016.1	-0.015 (CI = +/-0.042; p = 0.442)	0.469 (CI = +/-0.193; p = 0.000)	0.630	-1.53%
Frequency	2016.2	-0.015 (CI = +/-0.048; p = 0.518)	0.471 (CI = +/-0.209; p = 0.000)	0.617	-1.46%
Frequency	2017.1	0.000 (CI = +/-0.053; p = 0.992)	0.434 (CI = +/-0.212; p = 0.001)	0.589	-0.03%

Specified Perils

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	2004.2	0.064 (CI = +/-0.015; p = 0.000)	0.481 (CI = +/-0.168; p = 0.000)	0.733	+6.59%
Loss Cost	2005.1	0.061 (CI = +/-0.016; p = 0.000)	0.498 (CI = +/-0.168; p = 0.000)	0.731	+6.26%
Loss Cost	2005.2	0.064 (CI = +/-0.016; p = 0.000)	0.517 (CI = +/-0.169; p = 0.000)	0.733	+6.58%
Loss Cost	2006.2	0.063 (CI = +/-0.017; p = 0.000)	0.520 (CI = +/-0.174; p = 0.000)	0.727	+6.50%
Loss Cost	2007.1	0.065 (CI = +/-0.018; p = 0.000)	0.512 (CI = +/-0.179; p = 0.000)	0.729	+6.66%
Loss Cost	2007.2	0.069 (CI = +/-0.018; p = 0.000)	0.539 (CI = +/-0.174; p = 0.000)	0.754	+7.19%
Loss Cost	2008.1	0.070 (CI = +/-0.019; p = 0.000)	0.534 (CI = +/-0.180; p = 0.000)	0.753	+7.29%
Loss Cost	2008.2	0.070 (CI = +/-0.021; p = 0.000)	0.534 (CI = +/-0.186; p = 0.000)	0.729	+7.29%
Loss Cost	2009.1	0.068 (CI = +/-0.022; p = 0.000)	0.546 (CI = +/-0.192; p = 0.000)	0.725	+7.06%
Loss Cost	2009.2	0.060 (CI = +/-0.021; p = 0.000)	0.505 (CI = +/-0.176; p = 0.000)	0.705	+6.16%
Loss Cost	2010.1	0.061 (CI = +/-0.023; p = 0.000)	0.499 (CI = +/-0.183; p = 0.000)	0.705	+6.31%
Loss Cost	2010.2	0.059 (CI = +/-0.024; p = 0.000)	0.489 (CI = +/-0.189; p = 0.000)	0.666	+6.08%
Loss Cost	2011.1	0.060 (CI = +/-0.026; p = 0.000)	0.485 (CI = +/-0.197; p = 0.000)	0.664	+6.18%
Loss Cost	2011.2	0.055 (CI = +/-0.028; p = 0.000)	0.463 (CI = +/-0.199; p = 0.000)	0.613	+5.61%
Loss Cost	2012.1	0.050 (CI = +/-0.030; p = 0.002)	0.481 (CI = +/-0.205; p = 0.000)	0.616	+5.15%
Loss Cost	2012.2	0.040 (CI = +/-0.029; p = 0.010)	0.442 (CI = +/-0.194; p = 0.000)	0.567	+4.07%
Loss Cost	2013.1	0.049 (CI = +/-0.030; p = 0.003)	0.406 (CI = +/-0.189; p = 0.000)	0.611	+5.04%
Loss Cost	2013.2	0.051 (CI = +/-0.033; p = 0.004)	0.413 (CI = +/-0.198; p = 0.000)	0.583	+5.25%
Loss Cost	2014.1	0.042 (CI = +/-0.034; p = 0.020)	0.446 (CI = +/-0.197; p = 0.000)	0.611	+4.27%
Loss Cost	2014.2	0.036 (CI = +/-0.037; p = 0.057)	0.428 (CI = +/-0.204; p = 0.000)	0.550	+3.67%
Loss Cost	2015.1	0.043 (CI = +/-0.041; p = 0.040)	0.405 (CI = +/-0.212; p = 0.001)	0.560	+4.42%
Loss Cost	2015.2	0.033 (CI = +/-0.044; p = 0.129)	0.375 (CI = +/-0.214; p = 0.002)	0.480	+3.33%
Loss Cost	2016.1	0.035 (CI = +/-0.050; p = 0.152)	0.368 (CI = +/-0.231; p = 0.004)	0.474	+3.59%
Loss Cost	2016.2	0.046 (CI = +/-0.055; p = 0.097)	0.394 (CI = +/-0.239; p = 0.004)	0.503	+4.68%
Loss Cost	2017.1	0.057 (CI = +/-0.063; p = 0.069)	0.365 (CI = +/-0.253; p = 0.009)	0.518	+5.92%
Severity	2004.2	0.044 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.095; p = 0.021)	0.759	+4.52%
Severity	2005.1	0.043 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.096; p = 0.032)	0.733	+4.40%
Severity	2005.2	0.043 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.099; p = 0.033)	0.717	+4.35%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.101; p = 0.029)	0.707	+4.46%
Severity	2007.1	0.043 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.104; p = 0.039)	0.678	+4.41%
Severity	2007.2	0.042 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.106; p = 0.029)	0.658	+4.24%
Severity	2008.1	0.042 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.110; p = 0.032)	0.633	+4.28%
Severity	2008.2	0.040 (CI = +/-0.012; p = 0.000)	-0.130 (CI = +/-0.111; p = 0.024)	0.611	+4.09%
Severity	2009.1	0.041 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.115; p = 0.021)	0.600	+4.23%
Severity	2009.2	0.038 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.113; p = 0.010)	0.585	+3.88%
Severity	2010.1	0.041 (CI = +/-0.014; p = 0.000)	-0.168 (CI = +/-0.113; p = 0.005)	0.606	+4.19%
Severity	2010.2	0.046 (CI = +/-0.014; p = 0.000)	-0.146 (CI = +/-0.106; p = 0.009)	0.678	+4.71%
Severity	2011.1	0.044 (CI = +/-0.014; p = 0.000)	-0.135 (CI = +/-0.108; p = 0.017)	0.625	+4.46%
Severity	2011.2	0.042 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.113; p = 0.017)	0.603	+4.34%
Severity	2012.1	0.044 (CI = +/-0.017; p = 0.000)	-0.147 (CI = +/-0.117; p = 0.017)	0.583	+4.51%
Severity	2012.2	0.048 (CI = +/-0.018; p = 0.000)	-0.131 (CI = +/-0.117; p = 0.031)	0.620	+4.94%
Severity	2013.1	0.049 (CI = +/-0.019; p = 0.000)	-0.132 (CI = +/-0.124; p = 0.037)	0.577	+4.98%
Severity	2013.2	0.049 (CI = +/-0.021; p = 0.000)	-0.131 (CI = +/-0.130; p = 0.049)	0.560	+5.03%
Severity	2014.1	0.048 (CI = +/-0.024; p = 0.001)	-0.126 (CI = +/-0.138; p = 0.071)	0.489	+4.88%
Severity	2014.2	0.054 (CI = +/-0.025; p = 0.000)	-0.106 (CI = +/-0.138; p = 0.121)	0.541	+5.52%
Severity	2015.1	0.054 (CI = +/-0.028; p = 0.001)	-0.109 (CI = +/-0.148; p = 0.137)	0.486	+5.60%
Severity	2015.2	0.054 (CI = +/-0.032; p = 0.003)	-0.110 (CI = +/-0.158; p = 0.156)	0.453	+5.55%
Severity	2016.1	0.051 (CI = +/-0.037; p = 0.011)	-0.101 (CI = +/-0.169; p = 0.221)	0.343	+5.20%
Severity	2016.2	0.060 (CI = +/-0.039; p = 0.006)	-0.076 (CI = +/-0.171; p = 0.350)	0.419	+6.23%
Severity	2017.1	0.058 (CI = +/-0.046; p = 0.019)	-0.069 (CI = +/-0.187; p = 0.430)	0.307	+5.95%
Frequency	2004.2	0.020 (CI = +/-0.016; p = 0.019)	0.594 (CI = +/-0.179; p = 0.000)	0.565	+1.97%
Frequency	2005.1	0.018 (CI = +/-0.017; p = 0.041)	0.604 (CI = +/-0.183; p = 0.000)	0.571	+1.79%
Frequency	2005.2	0.021 (CI = +/-0.018; p = 0.020)	0.625 (CI = +/-0.184; p = 0.000)	0.590	+2.13%
Frequency	2006.2	0.019 (CI = +/-0.019; p = 0.042)	0.634 (CI = +/-0.188; p = 0.000)	0.594	+1.95%
Frequency	2007.1	0.021 (CI = +/-0.020; p = 0.033)	0.622 (CI = +/-0.192; p = 0.000)	0.593	+2.16%
Frequency	2007.2	0.028 (CI = +/-0.019; p = 0.006)	0.658 (CI = +/-0.182; p = 0.000)	0.658	+2.83%
Frequency	2008.1	0.028 (CI = +/-0.020; p = 0.008)	0.655 (CI = +/-0.188; p = 0.000)	0.656	+2.89%
Frequency	2008.2	0.030 (CI = +/-0.022; p = 0.008)	0.664 (CI = +/-0.193; p = 0.000)	0.650	+3.08%
Frequency	2009.1	0.027 (CI = +/-0.023; p = 0.023)	0.683 (CI = +/-0.197; p = 0.000)	0.661	+2.71%
Frequency	2009.2	0.022 (CI = +/-0.024; p = 0.068)	0.659 (CI = +/-0.197; p = 0.000)	0.636	+2.20%
Frequency	2010.1	0.020 (CI = +/-0.025; p = 0.114)	0.667 (CI = +/-0.204; p = 0.000)	0.637	+2.03%
Frequency	2010.2	0.013 (CI = +/-0.026; p = 0.302)	0.635 (CI = +/-0.199; p = 0.000)	0.619	+1.32%
Frequency	2011.1	0.016 (CI = +/-0.027; p = 0.231)	0.620 (CI = +/-0.206; p = 0.000)	0.612	+1.65%
Frequency	2011.2	0.012 (CI = +/-0.029; p = 0.399)	0.603 (CI = +/-0.211; p = 0.000)	0.585	+1.22%
Frequency	2012.1	0.006 (CI = +/-0.031; p = 0.687)	0.628 (CI = +/-0.215; p = 0.000)	0.608	+0.61%
Frequency	2012.2	-0.008 (CI = +/-0.028; p = 0.539)	0.573 (CI = +/-0.183; p = 0.000)	0.651	-0.82%
Frequency	2013.1	0.001 (CI = +/-0.028; p = 0.965)	0.539 (CI = +/-0.178; p = 0.000)	0.647	+0.06%
Frequency	2013.2	0.002 (CI = +/-0.031; p = 0.886)	0.544 (CI = +/-0.187; p = 0.000)	0.639	+0.21%
Frequency	2014.1	-0.006 (CI = +/-0.033; p = 0.712)	0.572 (CI = +/-0.189; p = 0.000)	0.672	-0.58%
Frequency	2014.2	-0.018 (CI = +/-0.032; p = 0.261)	0.534 (CI = +/-0.177; p = 0.000)	0.692	-1.76%
Frequency	2015.1	-0.011 (CI = +/-0.035; p = 0.508)	0.514 (CI = +/-0.183; p = 0.000)	0.665	-1.12%
Frequency	2015.2	-0.021 (CI = +/-0.037; p = 0.240)	0.485 (CI = +/-0.182; p = 0.000)	0.668	-2.10%
Frequency	2016.1	-0.015 (CI = +/-0.042; p = 0.442)	0.469 (CI = +/-0.193; p = 0.000)	0.630	-1.53%
Frequency	2016.2	-0.015 (CI = +/-0.048; p = 0.518)	0.471 (CI = +/-0.209; p = 0.000)	0.617	-1.46%
Frequency	2017.1	0.000 (CI = +/-0.053; p = 0.992)	0.434 (CI = +/-0.212; p = 0.001)	0.589	-0.03%

Underinsured Motorist

Coverage = UM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.029 (CI = +/-0.027; p = 0.032)	0.092	+2.98%
Loss Cost	2005.1	0.029 (CI = +/-0.028; p = 0.040)	0.085	+2.99%
Loss Cost	2005.2	0.033 (CI = +/-0.029; p = 0.030)	0.100	+3.33%
Loss Cost	2006.1	0.039 (CI = +/-0.030; p = 0.013)	0.141	+3.98%
Loss Cost	2006.2	0.045 (CI = +/-0.031; p = 0.006)	0.181	+4.60%
Loss Cost	2007.1	0.050 (CI = +/-0.032; p = 0.003)	0.209	+5.13%
Loss Cost	2007.2	0.043 (CI = +/-0.033; p = 0.012)	0.156	+4.43%
Loss Cost	2008.1	0.051 (CI = +/-0.034; p = 0.004)	0.210	+5.25%
Loss Cost	2008.2	0.049 (CI = +/-0.036; p = 0.009)	0.180	+5.05%
Loss Cost	2009.1	0.047 (CI = +/-0.038; p = 0.018)	0.149	+4.81%
Loss Cost	2009.2	0.048 (CI = +/-0.041; p = 0.023)	0.142	+4.95%
Loss Cost	2010.1	0.053 (CI = +/-0.044; p = 0.020)	0.153	+5.39%
Loss Cost	2010.2	0.058 (CI = +/-0.047; p = 0.018)	0.168	+5.93%
Loss Cost	2011.1	0.047 (CI = +/-0.048; p = 0.058)	0.102	+4.79%
Loss Cost	2011.2	0.036 (CI = +/-0.051; p = 0.155)	0.044	+3.66%
Loss Cost	2012.1	0.045 (CI = +/-0.054; p = 0.098)	0.076	+4.58%
Loss Cost	2012.2	0.040 (CI = +/-0.058; p = 0.167)	0.043	+4.09%
Loss Cost	2013.1	0.052 (CI = +/-0.062; p = 0.092)	0.088	+5.37%
Loss Cost	2013.2	0.036 (CI = +/-0.064; p = 0.259)	0.016	+3.63%
Loss Cost	2014.1	0.026 (CI = +/-0.069; p = 0.445)	-0.020	+2.62%
Loss Cost	2014.2	-0.009 (CI = +/-0.061; p = 0.747)	-0.049	-0.94%
Loss Cost	2015.1	-0.017 (CI = +/-0.067; p = 0.591)	-0.040	-1.72%
Loss Cost	2015.2	-0.012 (CI = +/-0.075; p = 0.747)	-0.055	-1.15%
Loss Cost	2016.1	-0.008 (CI = +/-0.085; p = 0.850)	-0.064	-0.76%
Loss Cost	2016.2	-0.021 (CI = +/-0.095; p = 0.642)	-0.054	-2.07%
Loss Cost	2017.1	-0.011 (CI = +/-0.108; p = 0.830)	-0.073	-1.09%
Severity	2004.2	-0.002 (CI = +/-0.019; p = 0.811)	-0.025	-0.22%
Severity	2005.1	-0.005 (CI = +/-0.020; p = 0.631)	-0.021	-0.47%
Severity	2005.2	-0.008 (CI = +/-0.020; p = 0.413)	-0.009	-0.82%
Severity	2006.1	-0.003 (CI = +/-0.020; p = 0.784)	-0.026	-0.27%
Severity	2006.2	-0.002 (CI = +/-0.021; p = 0.861)	-0.028	-0.18%
Severity	2007.1	-0.003 (CI = +/-0.023; p = 0.820)	-0.029	-0.25%
Severity	2007.2	-0.006 (CI = +/-0.024; p = 0.609)	-0.023	-0.60%
Severity	2008.1	-0.005 (CI = +/-0.025; p = 0.663)	-0.026	-0.54%
Severity	2008.2	-0.001 (CI = +/-0.026; p = 0.926)	-0.033	-0.12%
Severity	2009.1	-0.005 (CI = +/-0.028; p = 0.718)	-0.030	-0.49%
Severity	2009.2	-0.001 (CI = +/-0.029; p = 0.919)	-0.035	-0.15%
Severity	2010.1	-0.002 (CI = +/-0.031; p = 0.885)	-0.036	-0.22%
Severity	2010.2	0.004 (CI = +/-0.033; p = 0.819)	-0.036	+0.37%
Severity	2011.1	-0.001 (CI = +/-0.035; p = 0.954)	-0.040	-0.10%
Severity	2011.2	0.001 (CI = +/-0.038; p = 0.947)	-0.041	+0.12%
Severity	2012.1	0.004 (CI = +/-0.041; p = 0.855)	-0.042	+0.37%
Severity	2012.2	0.003 (CI = +/-0.045; p = 0.876)	-0.044	+0.34%
Severity	2013.1	0.018 (CI = +/-0.045; p = 0.408)	-0.013	+1.83%
Severity	2013.2	0.006 (CI = +/-0.047; p = 0.780)	-0.046	+0.64%
Severity	2014.1	-0.003 (CI = +/-0.050; p = 0.915)	-0.052	-0.26%
Severity	2014.2	-0.023 (CI = +/-0.048; p = 0.328)	0.001	-2.28%
Severity	2015.1	-0.035 (CI = +/-0.051; p = 0.165)	0.058	-3.46%
Severity	2015.2	-0.032 (CI = +/-0.057; p = 0.253)	0.023	-3.16%
Severity	2016.1	-0.033 (CI = +/-0.065; p = 0.297)	0.010	-3.24%
Severity	2016.2	-0.042 (CI = +/-0.073; p = 0.238)	0.033	-4.11%
Severity	2017.1	-0.042 (CI = +/-0.084; p = 0.305)	0.010	-4.08%
Frequency	2004.2	0.032 (CI = +/-0.020; p = 0.003)	0.192	+3.21%
Frequency	2005.1	0.034 (CI = +/-0.021; p = 0.002)	0.210	+3.48%
Frequency	2005.2	0.041 (CI = +/-0.020; p = 0.000)	0.300	+4.18%
Frequency	2006.1	0.042 (CI = +/-0.021; p = 0.000)	0.290	+4.26%
Frequency	2006.2	0.047 (CI = +/-0.022; p = 0.000)	0.342	+4.79%
Frequency	2007.1	0.053 (CI = +/-0.022; p = 0.000)	0.402	+5.40%
Frequency	2007.2	0.049 (CI = +/-0.023; p = 0.000)	0.356	+5.06%
Frequency	2008.1	0.057 (CI = +/-0.023; p = 0.000)	0.439	+5.82%
Frequency	2008.2	0.050 (CI = +/-0.023; p = 0.000)	0.384	+5.18%
Frequency	2009.1	0.052 (CI = +/-0.024; p = 0.000)	0.375	+5.33%
Frequency	2009.2	0.050 (CI = +/-0.026; p = 0.000)	0.333	+5.11%
Frequency	2010.1	0.055 (CI = +/-0.027; p = 0.000)	0.366	+5.63%
Frequency	2010.2	0.054 (CI = +/-0.029; p = 0.001)	0.333	+5.54%
Frequency	2011.1	0.048 (CI = +/-0.030; p = 0.003)	0.267	+4.90%
Frequency	2011.2	0.035 (CI = +/-0.028; p = 0.018)	0.177	+3.54%
Frequency	2012.1	0.041 (CI = +/-0.030; p = 0.009)	0.232	+4.20%
Frequency	2012.2	0.037 (CI = +/-0.032; p = 0.026)	0.170	+3.74%
Frequency	2013.1	0.034 (CI = +/-0.035; p = 0.053)	0.127	+3.47%
Frequency	2013.2	0.029 (CI = +/-0.038; p = 0.119)	0.073	+2.98%
Frequency	2014.1	0.028 (CI = +/-0.041; p = 0.167)	0.051	+2.89%
Frequency	2014.2	0.014 (CI = +/-0.041; p = 0.498)	-0.028	+1.37%
Frequency	2015.1	0.018 (CI = +/-0.046; p = 0.423)	-0.018	+1.80%
Frequency	2015.2	0.021 (CI = +/-0.051; p = 0.409)	-0.017	+2.08%
Frequency	2016.1	0.025 (CI = +/-0.058; p = 0.365)	-0.008	+2.56%
Frequency	2016.2	0.021 (CI = +/-0.066; p = 0.503)	-0.036	+2.13%
Frequency	2017.1	0.031 (CI = +/-0.074; p = 0.390)	-0.015	+3.11%

Underinsured Motorist

Coverage = UM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.027 (CI = +/-0.030; p = 0.077)	-0.005 (CI = +/-0.022; p = 0.660)	0.072	+2.70%
Loss Cost	2005.1	0.027 (CI = +/-0.031; p = 0.093)	-0.005 (CI = +/-0.023; p = 0.666)	0.064	+2.70%
Loss Cost	2005.2	0.030 (CI = +/-0.033; p = 0.070)	-0.004 (CI = +/-0.023; p = 0.704)	0.078	+3.06%
Loss Cost	2006.1	0.037 (CI = +/-0.034; p = 0.032)	-0.003 (CI = +/-0.023; p = 0.769)	0.118	+3.76%
Loss Cost	2006.2	0.043 (CI = +/-0.035; p = 0.015)	-0.002 (CI = +/-0.022; p = 0.832)	0.157	+4.44%
Loss Cost	2007.1	0.049 (CI = +/-0.036; p = 0.009)	-0.002 (CI = +/-0.022; p = 0.884)	0.185	+5.02%
Loss Cost	2007.2	0.042 (CI = +/-0.037; p = 0.029)	-0.003 (CI = +/-0.022; p = 0.815)	0.130	+4.25%
Loss Cost	2008.1	0.050 (CI = +/-0.038; p = 0.011)	-0.002 (CI = +/-0.022; p = 0.886)	0.184	+5.13%
Loss Cost	2008.2	0.048 (CI = +/-0.040; p = 0.022)	-0.002 (CI = +/-0.022; p = 0.870)	0.152	+4.91%
Loss Cost	2009.1	0.045 (CI = +/-0.043; p = 0.039)	-0.002 (CI = +/-0.022; p = 0.854)	0.120	+4.64%
Loss Cost	2009.2	0.047 (CI = +/-0.046; p = 0.046)	-0.002 (CI = +/-0.023; p = 0.866)	0.111	+4.79%
Loss Cost	2010.1	0.051 (CI = +/-0.049; p = 0.041)	-0.002 (CI = +/-0.023; p = 0.894)	0.121	+5.26%
Loss Cost	2010.2	0.057 (CI = +/-0.052; p = 0.034)	-0.001 (CI = +/-0.024; p = 0.924)	0.135	+5.82%
Loss Cost	2011.1	0.045 (CI = +/-0.054; p = 0.098)	-0.002 (CI = +/-0.023; p = 0.867)	0.066	+4.61%
Loss Cost	2011.2	0.034 (CI = +/-0.056; p = 0.229)	-0.003 (CI = +/-0.023; p = 0.817)	0.005	+3.41%
Loss Cost	2012.1	0.043 (CI = +/-0.060; p = 0.151)	-0.002 (CI = +/-0.023; p = 0.850)	0.036	+4.36%
Loss Cost	2012.2	0.038 (CI = +/-0.064; p = 0.237)	-0.002 (CI = +/-0.023; p = 0.838)	0.000	+3.84%
Loss Cost	2013.1	0.050 (CI = +/-0.068; p = 0.138)	-0.002 (CI = +/-0.023; p = 0.865)	0.043	+5.15%
Loss Cost	2013.2	0.033 (CI = +/-0.070; p = 0.336)	-0.002 (CI = +/-0.023; p = 0.834)	-0.033	+3.37%
Loss Cost	2014.1	0.023 (CI = +/-0.076; p = 0.529)	-0.002 (CI = +/-0.023; p = 0.826)	-0.074	+2.35%
Loss Cost	2014.2	-0.012 (CI = +/-0.066; p = 0.699)	-0.003 (CI = +/-0.019; p = 0.776)	-0.106	-1.22%
Loss Cost	2015.1	-0.020 (CI = +/-0.072; p = 0.564)	-0.003 (CI = +/-0.019; p = 0.784)	-0.100	-1.99%
Loss Cost	2015.2	-0.014 (CI = +/-0.080; p = 0.709)	-0.003 (CI = +/-0.020; p = 0.782)	-0.120	-1.42%
Loss Cost	2016.1	-0.010 (CI = +/-0.090; p = 0.810)	-0.003 (CI = +/-0.021; p = 0.781)	-0.134	-1.02%
Loss Cost	2016.2	-0.023 (CI = +/-0.100; p = 0.631)	-0.002 (CI = +/-0.021; p = 0.822)	-0.131	-2.26%
Loss Cost	2017.1	-0.013 (CI = +/-0.114; p = 0.812)	-0.003 (CI = +/-0.022; p = 0.792)	-0.155	-1.26%
Severity	2004.2	-0.009 (CI = +/-0.020; p = 0.354)	-0.013 (CI = +/-0.015; p = 0.095)	0.025	-0.93%
Severity	2005.1	-0.012 (CI = +/-0.021; p = 0.240)	-0.013 (CI = +/-0.015; p = 0.084)	0.036	-1.23%
Severity	2005.2	-0.017 (CI = +/-0.021; p = 0.125)	-0.014 (CI = +/-0.015; p = 0.066)	0.059	-1.65%
Severity	2006.1	-0.011 (CI = +/-0.021; p = 0.310)	-0.013 (CI = +/-0.014; p = 0.074)	0.040	-1.09%
Severity	2006.2	-0.010 (CI = +/-0.023; p = 0.365)	-0.013 (CI = +/-0.015; p = 0.081)	0.035	-1.02%
Severity	2007.1	-0.011 (CI = +/-0.024; p = 0.342)	-0.013 (CI = +/-0.015; p = 0.082)	0.036	-1.13%
Severity	2007.2	-0.016 (CI = +/-0.025; p = 0.213)	-0.014 (CI = +/-0.015; p = 0.070)	0.052	-1.55%
Severity	2008.1	-0.015 (CI = +/-0.027; p = 0.247)	-0.014 (CI = +/-0.015; p = 0.076)	0.047	-1.53%
Severity	2008.2	-0.011 (CI = +/-0.028; p = 0.417)	-0.013 (CI = +/-0.015; p = 0.086)	0.036	-1.12%
Severity	2009.1	-0.016 (CI = +/-0.029; p = 0.279)	-0.014 (CI = +/-0.015; p = 0.077)	0.048	-1.56%
Severity	2009.2	-0.012 (CI = +/-0.031; p = 0.416)	-0.013 (CI = +/-0.015; p = 0.087)	0.039	-1.24%
Severity	2010.1	-0.014 (CI = +/-0.033; p = 0.401)	-0.013 (CI = +/-0.016; p = 0.090)	0.038	-1.36%
Severity	2010.2	-0.008 (CI = +/-0.035; p = 0.645)	-0.013 (CI = +/-0.016; p = 0.100)	0.035	-0.78%
Severity	2011.1	-0.013 (CI = +/-0.037; p = 0.460)	-0.013 (CI = +/-0.016; p = 0.093)	0.040	-1.33%
Severity	2011.2	-0.011 (CI = +/-0.040; p = 0.554)	-0.013 (CI = +/-0.016; p = 0.102)	0.035	-1.14%
Severity	2012.1	-0.009 (CI = +/-0.043; p = 0.652)	-0.013 (CI = +/-0.017; p = 0.112)	0.031	-0.94%
Severity	2012.2	-0.010 (CI = +/-0.046; p = 0.654)	-0.013 (CI = +/-0.017; p = 0.120)	0.027	-1.01%
Severity	2013.1	0.005 (CI = +/-0.046; p = 0.833)	-0.013 (CI = +/-0.016; p = 0.111)	0.066	+0.48%
Severity	2013.2	-0.008 (CI = +/-0.047; p = 0.738)	-0.013 (CI = +/-0.015; p = 0.092)	0.055	-0.77%
Severity	2014.1	-0.017 (CI = +/-0.050; p = 0.488)	-0.013 (CI = +/-0.015; p = 0.089)	0.059	-1.68%
Severity	2014.2	-0.038 (CI = +/-0.047; p = 0.108)	-0.013 (CI = +/-0.013; p = 0.052)	0.158	-3.69%
Severity	2015.1	-0.050 (CI = +/-0.049; p = 0.047)	-0.013 (CI = +/-0.013; p = 0.048)	0.222	-4.83%
Severity	2015.2	-0.046 (CI = +/-0.054; p = 0.091)	-0.013 (CI = +/-0.013; p = 0.054)	0.194	-4.50%
Severity	2016.1	-0.046 (CI = +/-0.061; p = 0.130)	-0.013 (CI = +/-0.014; p = 0.063)	0.179	-4.48%
Severity	2016.2	-0.053 (CI = +/-0.068; p = 0.119)	-0.013 (CI = +/-0.014; p = 0.076)	0.190	-5.15%
Severity	2017.1	-0.050 (CI = +/-0.078; p = 0.192)	-0.013 (CI = +/-0.015; p = 0.087)	0.169	-4.85%
Frequency	2004.2	0.036 (CI = +/-0.022; p = 0.002)	0.008 (CI = +/-0.017; p = 0.339)	0.190	+3.66%
Frequency	2005.1	0.039 (CI = +/-0.023; p = 0.001)	0.008 (CI = +/-0.017; p = 0.310)	0.211	+3.98%
Frequency	2005.2	0.047 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.015; p = 0.213)	0.311	+4.79%
Frequency	2006.1	0.048 (CI = +/-0.023; p = 0.000)	0.010 (CI = +/-0.016; p = 0.213)	0.302	+4.90%
Frequency	2006.2	0.054 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.015; p = 0.164)	0.361	+5.52%
Frequency	2007.1	0.060 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.015; p = 0.118)	0.429	+6.22%
Frequency	2007.2	0.057 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.015; p = 0.132)	0.383	+5.88%
Frequency	2008.1	0.065 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.014; p = 0.081)	0.477	+6.76%
Frequency	2008.2	0.059 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.013; p = 0.089)	0.425	+6.09%
Frequency	2009.1	0.061 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.013; p = 0.088)	0.418	+6.30%
Frequency	2009.2	0.059 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.014; p = 0.098)	0.376	+6.10%
Frequency	2010.1	0.065 (CI = +/-0.029; p = 0.000)	0.012 (CI = +/-0.014; p = 0.082)	0.416	+6.71%
Frequency	2010.2	0.064 (CI = +/-0.031; p = 0.000)	0.012 (CI = +/-0.014; p = 0.089)	0.383	+6.66%
Frequency	2011.1	0.058 (CI = +/-0.032; p = 0.001)	0.011 (CI = +/-0.014; p = 0.098)	0.320	+6.02%
Frequency	2011.2	0.045 (CI = +/-0.029; p = 0.004)	0.011 (CI = +/-0.012; p = 0.079)	0.252	+4.60%
Frequency	2012.1	0.052 (CI = +/-0.030; p = 0.002)	0.011 (CI = +/-0.012; p = 0.064)	0.315	+5.35%
Frequency	2012.2	0.048 (CI = +/-0.032; p = 0.006)	0.011 (CI = +/-0.012; p = 0.070)	0.259	+4.90%
Frequency	2013.1	0.046 (CI = +/-0.035; p = 0.014)	0.011 (CI = +/-0.012; p = 0.078)	0.218	+4.66%
Frequency	2013.2	0.041 (CI = +/-0.038; p = 0.037)	0.011 (CI = +/-0.012; p = 0.085)	0.169	+4.17%
Frequency	2014.1	0.040 (CI = +/-0.042; p = 0.059)	0.011 (CI = +/-0.013; p = 0.094)	0.146	+4.10%
Frequency	2014.2	0.025 (CI = +/-0.041; p = 0.208)	0.011 (CI = +/-0.012; p = 0.070)	0.107	+2.57%
Frequency	2015.1	0.029 (CI = +/-0.045; p = 0.184)	0.011 (CI = +/-0.012; p = 0.078)	0.115	+2.99%
Frequency	2015.2	0.032 (CI = +/-0.050; p = 0.197)	0.011 (CI = +/-0.012; p = 0.088)	0.112	+3.22%
Frequency	2016.1	0.036 (CI = +/-0.056; p = 0.195)	0.010 (CI = +/-0.013; p = 0.102)	0.114	+3.62%
Frequency	2016.2	0.030 (CI = +/-0.063; p = 0.321)	0.011 (CI = +/-0.013; p = 0.107)	0.093	+3.05%
Frequency	2017.1	0.037 (CI = +/-0.071; p = 0.279)	0.010 (CI = +/-0.014; p = 0.131)	0.098	+3.78%

Underinsured Motorist

Coverage = UM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.2	0.030 (CI = +/-0.026; p = 0.023)	0.270 (CI = +/-0.299; p = 0.075)	0.145	+3.08%
Loss Cost	2005.1	0.029 (CI = +/-0.027; p = 0.035)	0.276 (CI = +/-0.307; p = 0.077)	0.139	+2.99%
Loss Cost	2005.2	0.034 (CI = +/-0.028; p = 0.020)	0.305 (CI = +/-0.310; p = 0.054)	0.169	+3.46%
Loss Cost	2006.1	0.039 (CI = +/-0.029; p = 0.010)	0.275 (CI = +/-0.312; p = 0.082)	0.192	+3.98%
Loss Cost	2006.2	0.046 (CI = +/-0.030; p = 0.003)	0.321 (CI = +/-0.307; p = 0.041)	0.258	+4.76%
Loss Cost	2007.1	0.050 (CI = +/-0.031; p = 0.002)	0.300 (CI = +/-0.313; p = 0.059)	0.271	+5.13%
Loss Cost	2007.2	0.045 (CI = +/-0.032; p = 0.008)	0.269 (CI = +/-0.316; p = 0.092)	0.206	+4.58%
Loss Cost	2008.1	0.051 (CI = +/-0.033; p = 0.004)	0.234 (CI = +/-0.317; p = 0.142)	0.241	+5.25%
Loss Cost	2008.2	0.051 (CI = +/-0.036; p = 0.007)	0.231 (CI = +/-0.328; p = 0.161)	0.208	+5.19%
Loss Cost	2009.1	0.047 (CI = +/-0.038; p = 0.016)	0.250 (CI = +/-0.337; p = 0.140)	0.186	+4.81%
Loss Cost	2009.2	0.050 (CI = +/-0.040; p = 0.016)	0.266 (CI = +/-0.348; p = 0.128)	0.185	+5.14%
Loss Cost	2010.1	0.053 (CI = +/-0.043; p = 0.019)	0.254 (CI = +/-0.360; p = 0.159)	0.187	+5.39%
Loss Cost	2010.2	0.060 (CI = +/-0.045; p = 0.012)	0.289 (CI = +/-0.367; p = 0.117)	0.217	+6.16%
Loss Cost	2011.1	0.047 (CI = +/-0.046; p = 0.046)	0.348 (CI = +/-0.357; p = 0.056)	0.200	+4.79%
Loss Cost	2011.2	0.039 (CI = +/-0.049; p = 0.113)	0.312 (CI = +/-0.365; p = 0.091)	0.122	+3.95%
Loss Cost	2012.1	0.045 (CI = +/-0.052; p = 0.088)	0.286 (CI = +/-0.376; p = 0.129)	0.133	+4.58%
Loss Cost	2012.2	0.043 (CI = +/-0.057; p = 0.132)	0.279 (CI = +/-0.395; p = 0.157)	0.091	+4.39%
Loss Cost	2013.1	0.052 (CI = +/-0.061; p = 0.089)	0.243 (CI = +/-0.405; p = 0.225)	0.112	+5.37%
Loss Cost	2013.2	0.038 (CI = +/-0.065; p = 0.233)	0.188 (CI = +/-0.410; p = 0.349)	0.013	+3.87%
Loss Cost	2014.1	0.026 (CI = +/-0.069; p = 0.442)	0.231 (CI = +/-0.419; p = 0.263)	-0.002	+2.62%
Loss Cost	2014.2	-0.008 (CI = +/-0.062; p = 0.796)	0.113 (CI = +/-0.359; p = 0.516)	-0.083	-0.77%
Loss Cost	2015.1	-0.017 (CI = +/-0.068; p = 0.595)	0.143 (CI = +/-0.373; p = 0.428)	-0.062	-1.72%
Loss Cost	2015.2	-0.008 (CI = +/-0.076; p = 0.817)	0.172 (CI = +/-0.394; p = 0.368)	-0.065	-0.84%
Loss Cost	2016.1	-0.008 (CI = +/-0.086; p = 0.851)	0.170 (CI = +/-0.421; p = 0.403)	-0.082	-0.76%
Loss Cost	2016.2	-0.018 (CI = +/-0.098; p = 0.703)	0.141 (CI = +/-0.451; p = 0.511)	-0.097	-1.75%
Loss Cost	2017.1	-0.011 (CI = +/-0.112; p = 0.835)	0.125 (CI = +/-0.485; p = 0.586)	-0.133	-1.09%
Severity	2004.2	-0.002 (CI = +/-0.019; p = 0.821)	0.024 (CI = +/-0.220; p = 0.825)	-0.051	-0.21%
Severity	2005.1	-0.005 (CI = +/-0.020; p = 0.635)	0.041 (CI = +/-0.223; p = 0.714)	-0.045	-0.47%
Severity	2005.2	-0.008 (CI = +/-0.020; p = 0.424)	0.018 (CI = +/-0.224; p = 0.872)	-0.037	-0.81%
Severity	2006.1	-0.003 (CI = +/-0.020; p = 0.787)	-0.015 (CI = +/-0.219; p = 0.887)	-0.056	-0.27%
Severity	2006.2	-0.002 (CI = +/-0.022; p = 0.860)	-0.010 (CI = +/-0.225; p = 0.927)	-0.059	-0.19%
Severity	2007.1	-0.003 (CI = +/-0.023; p = 0.823)	-0.006 (CI = +/-0.232; p = 0.956)	-0.061	-0.25%
Severity	2007.2	-0.006 (CI = +/-0.024; p = 0.606)	-0.027 (CI = +/-0.235; p = 0.815)	-0.054	-0.61%
Severity	2008.1	-0.005 (CI = +/-0.025; p = 0.668)	-0.031 (CI = +/-0.243; p = 0.795)	-0.058	-0.54%
Severity	2008.2	-0.001 (CI = +/-0.027; p = 0.924)	-0.008 (CI = +/-0.247; p = 0.946)	-0.068	-0.12%
Severity	2009.1	-0.005 (CI = +/-0.028; p = 0.722)	0.011 (CI = +/-0.252; p = 0.931)	-0.066	-0.49%
Severity	2009.2	-0.001 (CI = +/-0.030; p = 0.932)	0.030 (CI = +/-0.258; p = 0.815)	-0.071	-0.13%
Severity	2010.1	-0.002 (CI = +/-0.032; p = 0.887)	0.034 (CI = +/-0.268; p = 0.794)	-0.073	-0.22%
Severity	2010.2	0.004 (CI = +/-0.033; p = 0.798)	0.065 (CI = +/-0.271; p = 0.623)	-0.067	+0.42%
Severity	2011.1	-0.001 (CI = +/-0.035; p = 0.954)	0.089 (CI = +/-0.276; p = 0.513)	-0.064	-0.10%
Severity	2011.2	0.002 (CI = +/-0.038; p = 0.908)	0.103 (CI = +/-0.287; p = 0.466)	-0.061	+0.22%
Severity	2012.1	0.004 (CI = +/-0.041; p = 0.857)	0.097 (CI = +/-0.299; p = 0.510)	-0.067	+0.37%
Severity	2012.2	0.004 (CI = +/-0.045; p = 0.841)	0.100 (CI = +/-0.314; p = 0.515)	-0.072	+0.44%
Severity	2013.1	0.018 (CI = +/-0.046; p = 0.419)	0.047 (CI = +/-0.304; p = 0.749)	-0.058	+1.83%
Severity	2013.2	0.006 (CI = +/-0.048; p = 0.785)	0.002 (CI = +/-0.305; p = 0.989)	-0.101	+0.64%
Severity	2014.1	-0.003 (CI = +/-0.052; p = 0.917)	0.033 (CI = +/-0.313; p = 0.825)	-0.107	-0.26%
Severity	2014.2	-0.024 (CI = +/-0.050; p = 0.331)	-0.040 (CI = +/-0.288; p = 0.770)	-0.053	-2.34%
Severity	2015.1	-0.035 (CI = +/-0.053; p = 0.179)	-0.004 (CI = +/-0.291; p = 0.978)	-0.001	-3.46%
Severity	2015.2	-0.032 (CI = +/-0.060; p = 0.273)	0.006 (CI = +/-0.311; p = 0.966)	-0.042	-3.15%
Severity	2016.1	-0.033 (CI = +/-0.068; p = 0.314)	0.009 (CI = +/-0.332; p = 0.955)	-0.060	-3.24%
Severity	2016.2	-0.042 (CI = +/-0.077; p = 0.254)	-0.018 (CI = +/-0.354; p = 0.915)	-0.040	-4.15%
Severity	2017.1	-0.042 (CI = +/-0.088; p = 0.325)	-0.020 (CI = +/-0.383; p = 0.912)	-0.071	-4.08%
Frequency	2004.2	0.032 (CI = +/-0.019; p = 0.001)	0.246 (CI = +/-0.219; p = 0.029)	0.272	+3.30%
Frequency	2005.1	0.034 (CI = +/-0.020; p = 0.001)	0.235 (CI = +/-0.224; p = 0.040)	0.279	+3.48%
Frequency	2005.2	0.042 (CI = +/-0.019; p = 0.000)	0.287 (CI = +/-0.203; p = 0.007)	0.417	+4.31%
Frequency	2006.1	0.042 (CI = +/-0.020; p = 0.000)	0.290 (CI = +/-0.209; p = 0.008)	0.408	+4.26%
Frequency	2006.2	0.048 (CI = +/-0.019; p = 0.000)	0.331 (CI = +/-0.198; p = 0.002)	0.498	+4.95%
Frequency	2007.1	0.053 (CI = +/-0.019; p = 0.000)	0.306 (CI = +/-0.196; p = 0.003)	0.532	+5.40%
Frequency	2007.2	0.051 (CI = +/-0.021; p = 0.000)	0.297 (CI = +/-0.201; p = 0.005)	0.485	+5.22%
Frequency	2008.1	0.057 (CI = +/-0.021; p = 0.000)	0.265 (CI = +/-0.196; p = 0.010)	0.538	+5.82%
Frequency	2008.2	0.052 (CI = +/-0.021; p = 0.000)	0.239 (CI = +/-0.195; p = 0.018)	0.477	+5.32%
Frequency	2009.1	0.052 (CI = +/-0.023; p = 0.000)	0.239 (CI = +/-0.202; p = 0.022)	0.465	+5.33%
Frequency	2009.2	0.051 (CI = +/-0.024; p = 0.000)	0.236 (CI = +/-0.209; p = 0.028)	0.423	+5.27%
Frequency	2010.1	0.055 (CI = +/-0.026; p = 0.000)	0.220 (CI = +/-0.214; p = 0.044)	0.438	+5.63%
Frequency	2010.2	0.056 (CI = +/-0.028; p = 0.000)	0.224 (CI = +/-0.223; p = 0.049)	0.408	+5.72%
Frequency	2011.1	0.048 (CI = +/-0.028; p = 0.002)	0.259 (CI = +/-0.217; p = 0.021)	0.390	+4.90%
Frequency	2011.2	0.037 (CI = +/-0.027; p = 0.009)	0.209 (CI = +/-0.199; p = 0.041)	0.288	+3.73%
Frequency	2012.1	0.041 (CI = +/-0.028; p = 0.006)	0.190 (CI = +/-0.203; p = 0.065)	0.314	+4.20%
Frequency	2012.2	0.039 (CI = +/-0.031; p = 0.016)	0.179 (CI = +/-0.211; p = 0.094)	0.242	+3.93%
Frequency	2013.1	0.034 (CI = +/-0.033; p = 0.042)	0.196 (CI = +/-0.218; p = 0.076)	0.220	+3.47%
Frequency	2013.2	0.032 (CI = +/-0.036; p = 0.082)	0.186 (CI = +/-0.229; p = 0.105)	0.153	+3.21%
Frequency	2014.1	0.028 (CI = +/-0.040; p = 0.148)	0.197 (CI = +/-0.240; p = 0.101)	0.141	+2.89%
Frequency	2014.2	0.016 (CI = +/-0.041; p = 0.421)	0.153 (CI = +/-0.235; p = 0.187)	0.020	+1.61%
Frequency	2015.1	0.018 (CI = +/-0.045; p = 0.416)	0.147 (CI = +/-0.249; p = 0.228)	0.015	+1.80%
Frequency	2015.2	0.024 (CI = +/-0.051; p = 0.336)	0.165 (CI = +/-0.263; p = 0.200)	0.031	+2.39%
Frequency	2016.1	0.025 (CI = +/-0.057; p = 0.358)	0.161 (CI = +/-0.281; p = 0.240)	0.025	+2.56%
Frequency	2016.2	0.025 (CI = +/-0.066; p = 0.431)	0.159 (CI = +/-0.304; p = 0.278)	-0.016	+2.51%
Frequency	2017.1	0.031 (CI = +/-0.075; p = 0.392)	0.144 (CI = +/-0.326; p = 0.353)	-0.020	+3.11%

Province of Alberta

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

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Observed			Covariates				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 Apr 2024	Reform Scalar
2012.75	6.343	46,370	294.13	1	0.00	0.00	0	6.382	46,480	297.36	1.044	4.4%	2.714	0.953
2013.25	5.925	45,274	268.26	0	0.00	0.00	0	6.007	44,572	267.50	1.044	4.4%	2.599	0.953
2013.75	6.788	47,371	321.57	1	0.00	0.00	0	6.416	50,542	324.32	1.044	4.4%	2.488	0.953
2014.25	6.020	46,086	277.41	0	0.00	0.00	0	6.038	48,467	291.76	1.044	4.4%	2.382	0.953
2014.75	6.683	52,797	352.83	1	0.00	0.00	0	6.449	54,958	353.74	1.044	4.4%	2.281	0.953
2015.25	6.211	52,554	326.42	0	0.00	0.00	0	6.069	52,702	318.22	1.044	4.4%	2.184	0.953
2015.75	6.547	60,116	393.58	1	0.00	0.00	0	6.483	59,760	385.82	1.044	4.4%	2.092	0.953
2016.25	5.855	59,321	347.32	0	0.00	0.00	0	6.101	57,307	347.08	1.044	4.4%	2.003	0.953
2016.75	6.683	63,726	425.88	1	0.00	0.00	0	6.516	64,982	420.81	1.044	4.4%	1.918	0.953
2017.25	6.511	60,158	391.66	0	0.00	0.00	0	6.133	62,315	378.56	1.044	4.4%	1.836	0.953
2017.75	6.594	68,280	450.21	1	0.00	0.00	0	6.550	70,661	458.98	1.044	4.4%	1.758	0.953
2018.25	6.427	67,127	431.45	0	0.00	0.00	0	6.165	67,760	412.89	1.044	4.4%	1.684	0.953
2018.75	6.274	76,132	477.62	1	0.00	0.00	0	6.584	76,835	500.60	1.044	4.4%	1.612	0.953
2019.25	6.448	74,835	482.57	0	0.00	0.00	0	6.197	73,681	450.33	1.044	4.4%	1.544	0.953
2019.75	6.405	83,820	536.88	1	0.00	0.00	0	6.619	83,549	546.00	1.044	4.4%	1.478	0.953
2020.25	4.284	84,653	362.68	0	(22.16)	0.00	0	4.481	80,119	374.92	1.044	4.4%	1.415	0.953
2020.75	4.306	96,336	414.86	1	(26.32)	0.33	0	4.403	92,693	425.31	1.044	4.4%	1.355	0.968
2021.25	3.991	93,928	374.90	0	(31.49)	1.00	0	3.670	92,624	347.69	1.044	4.4%	1.297	1.000
2021.75	5.121	99,744	510.77	1	(16.63)	1.00	0	4.888	105,030	505.22	1.044	4.4%	1.242	1.000
2022.25	4.173	102,876	429.33	0	(14.90)	1.00	0	4.720	100,718	464.20	1.044	4.4%	1.190	1.000
2022.75	5.164	117,216	605.26	1	0.00	1.00	1	4.924	114,208	564.40	1.044	4.4%	1.139	1.000
2023.25	4.372	112,423	491.46	0	0.00	1.00	1	4.634	109,519	507.72	1.044	4.4%	1.091	1.000
2023.75	4.566	129,228	590.11	1	0.00	1.00	1	4.950	124,187	615.58	1.044	4.4%	1.044	1.000
2024.25	5.103	109,048	556.52	0	0.00	1.00	1	4.658	119,089	553.77			1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(8.661)	(157.951)	(169.187)
B.	Time	0.005	0.084	0.087
C.	Seasonality	0.063	0.084	0.149
D.	Mobility	0.015		0.012
E.	Reform Scalar	(0.066)	0.061	(0.049)
F.	New Normal	(0.245)		(0.179)

Province of Alberta

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

Selected Trend Model: Third Party Liability - Property Damage
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2021 Trend Change	Frequency (000)	Severity	Loss Cost	Time	2021 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	33.192	5,123	170.05	1	0.00	0.00	32.045	5,004	160.35	1.008	1.000	0.8%	1.525
2013.25	31.427	4,870	153.05	0	0.00	0.00	31.823	4,858	154.61	1.008	1.000	0.8%	1.514
2013.75	34.360	5,178	177.93	1	0.00	0.00	31.603	5,151	162.78	1.008	1.000	0.8%	1.503
2014.25	32.199	4,969	160.00	0	0.00	0.00	31.385	5,001	156.95	1.008	1.000	0.8%	1.491
2014.75	32.866	5,330	175.17	1	0.00	0.00	31.168	5,302	165.25	1.008	1.000	0.8%	1.480
2015.25	31.831	5,196	165.39	0	0.00	0.00	30.953	5,148	159.33	1.008	1.000	0.8%	1.469
2015.75	31.294	5,545	173.53	1	0.00	0.00	30.739	5,457	167.75	1.008	1.000	0.8%	1.458
2016.25	28.416	5,200	147.77	0	0.00	0.00	30.526	5,299	161.75	1.008	1.000	0.8%	1.447
2016.75	30.481	5,536	168.76	1	0.00	0.00	30.315	5,618	170.30	1.008	1.000	0.8%	1.436
2017.25	30.841	5,512	170.00	0	0.00	0.00	30.106	5,454	164.20	1.008	1.000	0.8%	1.426
2017.75	30.682	5,765	176.89	1	0.00	0.00	29.898	5,782	172.88	1.008	1.000	0.8%	1.415
2018.25	32.311	5,671	183.22	0	0.00	0.00	29.691	5,614	166.69	1.008	1.000	0.8%	1.404
2018.75	28.269	5,951	168.23	1	0.00	0.00	29.486	5,952	175.50	1.008	1.000	0.8%	1.394
2019.25	29.709	5,760	171.12	0	0.00	0.00	29.282	5,779	169.22	1.008	1.000	0.8%	1.383
2019.75	27.692	6,071	168.12	1	0.00	0.00	29.080	6,127	178.16	1.008	1.000	0.8%	1.373
2020.25	20.050	5,857	117.43	0	(22.16)	0.00	20.634	5,948	122.74	1.008	1.000	0.8%	1.363
2020.75	18.813	6,061	114.03	1	(26.32)	0.00	19.240	6,306	121.33	1.008	1.000	0.8%	1.352
2021.25	17.935	6,302	113.03	0	(31.49)	0.00	17.665	6,123	108.16	1.008	1.042	5.0%	1.342
2021.75	22.958	6,842	157.07	1	(16.63)	0.50	21.977	6,767	148.71	1.008	1.042	5.0%	1.278
2022.25	22.440	6,913	155.13	0	(14.90)	1.00	22.407	6,849	153.46	1.008	1.042	5.0%	1.217
2022.75	28.330	7,682	217.64	1	0.00	1.50	27.895	7,569	211.13	1.008	1.042	5.0%	1.159
2023.25	25.944	7,617	197.62	0	0.00	2.00	27.702	7,660	212.20	1.008	1.042	5.0%	1.103
2023.75	26.098	8,407	219.40	1	0.00	2.50	27.510	8,466	232.90	1.008	1.042	5.0%	1.050
2024.25	28.394	8,544	242.60	0	0.00	3.00	27.320	8,568	234.08				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	31.384	(49.734)	(25.258)
B.	Time	(0.014)	0.029	0.015
C.	Seasonality		0.044	0.044
D.	Mobility	0.015		0.015
E.	2021 Trend Change		0.083	0.083

Province of Alberta

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

Selected Trend Model: Accident Benefits - Total
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2020 Trend Change	Reform Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	2020 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024	Reform Scalar
2015.25	10.791	4,105	44.30	0	0.00	0.00	0.00	0	10.721	4,229	45.34	1.058	1.000	5.8%	2.227	1.159
2015.75	11.666	4,872	56.83	1	0.00	0.00	0.00	0	11.546	4,454	51.42	1.058	1.000	5.8%	2.104	1.159
2016.25	10.255	4,348	44.59	0	0.00	0.00	0.00	0	10.825	4,691	50.78	1.058	1.000	5.8%	1.988	1.159
2016.75	11.850	5,092	60.34	1	0.00	0.00	0.00	0	11.657	4,940	57.59	1.058	1.000	5.8%	1.879	1.159
2017.25	11.297	5,188	58.61	0	0.00	0.00	0.00	0	10.929	5,203	56.87	1.058	1.000	5.8%	1.776	1.159
2017.75	11.844	5,608	66.42	1	0.00	0.00	0.00	0	11.770	5,480	64.50	1.058	1.000	5.8%	1.678	1.159
2018.25	11.697	5,990	70.07	0	0.00	0.00	0.00	0	11.035	5,772	63.69	1.058	1.000	5.8%	1.585	1.159
2018.75	11.253	5,710	64.25	1	0.00	0.00	0.00	0	11.884	6,079	72.24	1.058	1.000	5.8%	1.498	1.159
2019.25	11.341	5,977	67.79	0	0.00	0.00	0.00	0	11.142	6,402	71.33	1.058	1.000	5.8%	1.416	1.159
2019.75	11.662	6,712	78.27	1	0.00	0.00	0.00	0	11.998	6,743	80.90	1.058	1.000	5.8%	1.338	1.159
2020.25	7.412	7,229	53.58	0	(22.16)	0.00	0.00	0	7.944	7,101	56.41	1.058	0.990	4.7%	1.264	1.159
2020.75	7.838	8,363	65.55	1	(26.32)	0.17	0.35	0	8.014	7,795	62.47	1.058	0.971	2.7%	1.207	1.101
2021.25	7.272	8,267	60.11	0	(31.49)	0.67	1.00	0	6.928	8,771	60.76	1.058	0.971	2.7%	1.175	1.000
2021.75	10.149	8,618	87.46	1	(16.63)	1.17	1.00	0	9.420	8,966	84.46	1.058	0.971	2.7%	1.144	1.000
2022.25	8.692	9,794	85.13	0	(14.90)	1.67	1.00	0	9.076	9,166	83.19	1.058	0.971	2.7%	1.113	1.000
2022.75	11.464	9,436	108.18	1	0.00	2.17	1.00	1	11.017	9,370	103.23	1.058	0.971	2.7%	1.084	1.000
2023.25	9.825	10,121	99.44	0	0.00	2.67	1.00	1	10.329	9,579	98.94	1.058	0.971	2.7%	1.055	1.000
2023.75	10.663	9,797	104.47	1	0.00	3.17	1.00	1	11.124	9,792	108.92	1.058	0.971	2.7%	1.027	1.000
2024.25	10.992	9,476	104.16	0	0.00	3.67	1.00	1	10.429	10,010	104.40				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(17.014)	(200.561)	(224.483)
B.	Time	0.010	0.104	0.113
C.	Seasonality	0.069		0.069
D.	Mobility	0.016		0.016
F.	2020 Trend Change		(0.060)	(0.060)
G.	Reform Scalar		0.148	0.148
H.	New Normal	(0.114)		(0.114)

Province of Alberta

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

Selected Trend Model: Collision
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	2021 Trend Change	New Normal	Frequency (000)	Severity	Loss Cost	Time	2021 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	46.094	5,416	249.63	1	0.00	0.00	0	43.865	5,407	237.17	1.012	1.000	1.2%	1.954
2013.25	41.917	5,323	223.13	0	0.00	0.00	0	43.583	5,310	231.43	1.012	1.000	1.2%	1.930
2013.75	46.885	5,668	265.75	1	0.00	0.00	0	43.303	5,612	243.03	1.012	1.000	1.2%	1.907
2014.25	42.395	5,597	237.28	0	0.00	0.00	0	43.024	5,512	237.14	1.012	1.000	1.2%	1.884
2014.75	43.135	6,141	264.88	1	0.00	0.00	0	42.747	5,826	249.04	1.012	1.000	1.2%	1.861
2015.25	41.133	5,999	246.76	0	0.00	0.00	0	42.472	5,721	243.00	1.012	1.000	1.2%	1.838
2015.75	40.432	6,335	256.15	1	0.00	0.00	0	42.199	6,047	255.19	1.012	1.000	1.2%	1.816
2016.25	36.775	6,066	223.08	0	0.00	0.00	0	41.927	5,939	249.01	1.012	1.000	1.2%	1.794
2016.75	41.971	6,497	272.70	1	0.00	0.00	0	41.658	6,277	261.49	1.012	1.000	1.2%	1.772
2017.25	41.949	6,329	265.50	0	0.00	0.00	0	41.390	6,165	255.16	1.012	1.000	1.2%	1.751
2017.75	42.216	6,709	283.23	1	0.00	0.00	0	41.123	6,516	267.95	1.012	1.000	1.2%	1.730
2018.25	44.761	6,448	288.62	0	0.00	0.00	0	40.859	6,399	261.46	1.012	1.000	1.2%	1.709
2018.75	41.593	6,672	277.50	1	0.00	0.00	0	40.596	6,764	274.58	1.012	1.000	1.2%	1.688
2019.25	43.063	6,483	279.18	0	0.00	0.00	0	40.335	6,642	267.92	1.012	1.000	1.2%	1.667
2019.75	41.481	6,443	267.28	1	0.00	0.00	0	40.075	7,021	281.36	1.012	1.000	1.2%	1.647
2020.25	29.655	6,499	192.72	0	(22.16)	0.00	0	27.029	6,895	186.37	1.012	1.000	1.2%	1.627
2020.75	25.713	7,051	181.29	1	(26.32)	0.00	0	24.974	7,288	182.01	1.012	1.000	1.2%	1.608
2021.25	22.586	7,071	159.71	0	(31.49)	0.00	0	22.668	7,157	162.24	1.012	1.067	8.0%	1.588
2021.75	29.247	7,900	231.06	1	(16.63)	0.50	0	29.201	8,072	235.71	1.012	1.067	8.0%	1.470
2022.25	24.897	9,255	230.41	0	(14.90)	1.00	0	29.907	8,459	252.97	1.012	1.067	8.0%	1.361
2022.75	28.760	9,968	286.68	1	0.00	1.50	1	24.737	9,540	235.98	1.012	1.067	8.0%	1.260
2023.25	23.423	10,024	234.80	0	0.00	2.00	1	24.578	9,997	245.70	1.012	1.067	8.0%	1.167
2023.75	22.410	10,904	244.36	1	0.00	2.50	1	24.420	11,274	275.31	1.012	1.067	8.0%	1.080
2024.25	23.862	11,553	275.67	0	0.00	3.00	1	24.263	11,815	286.65				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	29.762	(66.548)	(43.695)
B.	Time	(0.013)	0.037	0.024
C.	Seasonality		0.037	0.037
D.	Mobility	0.017		0.017
E.	2021 Trend Change		0.130	0.130
F.	New Normal	(0.444)		(0.444)

Province of Alberta

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

Selected Trend Model: Comprehensive - Total
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	51.604	5,202	268.44	1	40.159	5,259	211.18	1.018	1.8%	1.516
2013.25	23.134	5,411	125.19	0	22.177	4,752	105.39	1.018	1.8%	1.489
2013.75	39.420	5,287	208.42	1	39.874	5,491	218.97	1.018	1.8%	1.462
2014.25	17.934	4,434	79.52	0	22.019	4,963	109.27	1.018	1.8%	1.436
2014.75	46.644	6,242	291.15	1	39.591	5,734	227.03	1.018	1.8%	1.410
2015.25	20.505	4,923	100.96	0	21.863	5,182	113.30	1.018	1.8%	1.385
2015.75	42.698	6,518	278.32	1	39.310	5,988	235.40	1.018	1.8%	1.360
2016.25	29.393	5,462	160.56	0	21.708	5,412	117.47	1.018	1.8%	1.336
2016.75	55.403	6,287	348.34	1	39.031	6,253	244.07	1.018	1.8%	1.312
2017.25	22.008	5,775	127.09	0	21.553	5,651	121.80	1.018	1.8%	1.288
2017.75	33.522	6,558	219.83	1	38.754	6,530	253.07	1.018	1.8%	1.265
2018.25	20.401	5,826	118.86	0	21.400	5,901	126.29	1.018	1.8%	1.242
2018.75	34.726	6,617	229.78	1	38.478	6,819	262.39	1.018	1.8%	1.220
2019.25	20.095	5,932	119.21	0	21.249	6,162	130.94	1.018	1.8%	1.198
2019.75	33.989	6,493	220.68	1	38.205	7,121	272.06	1.018	1.8%	1.177
2020.25	38.303	8,742	334.86	0	21.098	6,435	135.77	1.018	1.8%	1.156
2020.75	28.143	6,953	195.67	1	37.934	7,436	282.08	1.018	1.8%	1.135
2021.25	17.593	5,930	104.33	0	20.948	6,720	140.77	1.018	1.8%	1.115
2021.75	38.477	7,163	275.62	1	37.665	7,765	292.47	1.018	1.8%	1.095
2022.25	22.270	6,538	145.60	0	20.799	7,017	145.95	1.018	1.8%	1.075
2022.75	33.555	8,028	269.37	1	37.397	8,109	303.25	1.018	1.8%	1.056
2023.25	22.777	7,086	161.39	0	20.652	7,328	151.33	1.018	1.8%	1.037
2023.75	32.599	9,264	301.99	1	37.132	8,468	314.42	1.018	1.8%	1.018
2024.25	20.123	8,343	167.88	0	20.505	7,652	156.91			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	17.443	(78.723)	(68.187)
B.	Time	(0.007)	0.043	0.036
C.	Seasonality	0.590	0.123	0.713

Province of Alberta

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

Selected Trend Model: Comprehensive - Theft
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	2018 Trend Change	2021-2 Scalar	Frequency (000)	Severity	Loss Cost	Time	2018 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	2.309	9,723	22.45	1	0.00	0.00	2.667	9,286	25.46	1.066	1.000	6.6%	1.282
2013.25	2.432	8,401	20.43	0	0.00	0.00	2.784	9,062	24.53	1.066	1.000	6.6%	1.202
2013.75	2.660	9,222	24.54	1	0.00	0.00	2.906	9,705	28.96	1.066	1.000	6.6%	1.127
2014.25	2.409	9,281	22.35	0	0.00	0.00	3.033	9,471	27.90	1.066	1.000	6.6%	1.057
2014.75	2.719	10,193	27.72	1	0.00	0.00	3.165	10,142	32.93	1.066	1.000	6.6%	0.991
2015.25	3.248	9,999	32.48	0	0.00	0.00	3.304	9,897	31.73	1.066	1.000	6.6%	0.929
2015.75	3.677	11,300	41.55	1	0.00	0.00	3.449	10,599	37.46	1.066	1.000	6.6%	0.871
2016.25	3.663	10,441	38.25	0	0.00	0.00	3.599	10,343	36.09	1.066	1.000	6.6%	0.817
2016.75	3.967	11,196	44.41	1	0.00	0.00	3.757	11,077	42.60	1.066	1.000	6.6%	0.766
2017.25	4.120	11,134	45.87	0	0.00	0.00	3.921	10,810	41.04	1.066	1.000	6.6%	0.718
2017.75	4.723	11,984	56.60	1	0.00	0.00	4.093	11,576	48.45	1.066	0.910	-3.0%	0.674
2018.25	3.812	12,014	45.79	0	0.50	0.00	3.863	11,297	42.46	1.066	0.910	-3.0%	0.694
2018.75	4.154	12,745	52.95	1	1.00	0.00	3.645	12,098	45.59	1.066	0.910	-3.0%	0.716
2019.25	3.494	12,051	42.10	0	1.50	0.00	3.440	11,806	39.95	1.066	0.910	-3.0%	0.738
2019.75	3.925	12,275	48.18	1	2.00	0.00	3.247	12,643	42.90	1.066	0.910	-3.0%	0.761
2020.25	2.981	12,282	36.61	0	2.50	0.00	3.064	12,338	37.60	1.066	0.910	-3.0%	0.784
2020.75	2.783	13,072	36.38	1	3.00	0.00	2.892	13,212	40.37	1.066	0.910	-3.0%	0.808
2021.25	2.408	11,621	27.98	0	3.50	0.00	2.729	12,894	35.38	1.066	0.910	-3.0%	0.833
2021.75	3.136	12,447	39.04	1	4.00	1.00	3.864	13,808	53.48	1.066	0.910	-3.0%	0.859
2022.25	3.919	11,934	46.77	0	4.50	1.00	3.646	13,475	46.87	1.066	0.910	-3.0%	0.886
2022.75	3.861	12,423	47.97	1	5.00	1.00	3.441	14,430	50.33	1.066	0.910	-3.0%	0.913
2023.25	3.541	13,561	48.03	0	5.50	1.00	3.247	14,082	44.10	1.066	0.910	-3.0%	0.941
2023.75	3.202	17,194	55.06	1	6.00	1.00	3.065	15,080	47.36	1.066	0.910	-3.0%	0.970
2024.25	2.593	18,212	47.21	0	6.50	1.00	2.892	14,716	41.50				1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(171.433)	(79.622)	(255.845)
B.	Time	0.086	0.044	0.129
C.	Seasonality		0.046	0.102
E.	2018 Trend Change	(0.201)		(0.189)
F.	2021-2 Scalar	0.406		0.342

Province of Alberta

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

Selected Trend Model: All Perils
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	207.341	2,795	579.60	1	0.00	182.490	2,516	475.95	1.016	1.6%	1.431
2013.25	161.003	3,217	517.90	0	0.00	143.747	2,693	374.27	1.016	1.6%	1.409
2013.75	182.649	2,750	502.29	1	0.00	164.276	2,882	491.02	1.016	1.6%	1.387
2014.25	127.785	2,771	354.07	0	0.00	129.400	3,084	386.13	1.016	1.6%	1.366
2014.75	136.893	4,154	568.69	1	0.00	147.881	3,301	506.57	1.016	1.6%	1.345
2015.25	104.458	3,304	345.11	0	0.00	116.485	3,532	398.35	1.016	1.6%	1.324
2015.75	125.523	4,055	509.00	1	0.00	133.121	3,780	522.61	1.016	1.6%	1.303
2016.25	103.791	3,509	364.15	0	0.00	104.859	4,046	410.97	1.016	1.6%	1.283
2016.75	155.879	4,047	630.78	1	0.00	119.835	4,330	539.16	1.016	1.6%	1.263
2017.25	112.975	3,922	443.08	0	0.00	94.394	4,634	423.98	1.016	1.6%	1.244
2017.75	103.809	4,466	463.63	1	0.00	107.875	4,959	556.23	1.016	1.6%	1.225
2018.25	86.291	5,533	477.44	0	0.00	84.973	5,307	437.40	1.016	1.6%	1.206
2018.75	82.484	6,546	539.97	1	0.00	97.108	5,680	573.84	1.016	1.6%	1.187
2019.25	58.120	6,418	372.99	0	0.00	76.492	6,078	451.25	1.016	1.6%	1.169
2019.75	70.141	7,413	519.97	1	0.00	87.416	6,505	592.01	1.016	1.6%	1.151
2020.25	58.466	7,543	441.04	0	(22.16)	53.191	6,961	354.17	1.016	1.6%	1.133
2020.75	50.034	7,135	356.97	1	(26.32)	57.917	7,450	441.42	1.016	1.6%	1.115
2021.25	39.760	7,483	297.54	0	(31.49)	42.953	7,973	325.66	1.016	1.6%	1.098
2021.75	69.622	8,318	579.12	1	(16.63)	58.361	8,533	513.19	1.016	1.6%	1.081
2022.25	51.023	8,973	457.82	0	(14.90)	46.910	9,132	412.29	1.016	1.6%	1.064
2022.75	66.841	9,734	650.65	1	0.00	63.768	9,773	650.05	1.016	1.6%	1.048
2023.25	52.084	10,332	538.15	0	0.00	50.230	10,459	511.18	1.016	1.6%	1.032
2023.75	57.994	11,480	665.76	1	0.00	57.403	11,193	670.63	1.016	1.6%	1.016
2024.25	47.982	11,788	565.60	0	0.00	45.216	11,978	527.36			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	216.651	(265.260)	(56.834)
B.	Time	(0.105)	0.136	0.031
C.	Seasonality	0.186		0.256
D.	Mobility	0.012		0.012

Province of Alberta

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

Selected Trend Model: Specified Perils
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	18.512	4,351	80.54	1	13.529	4,048	54.77	1.024	2.4%	1.724
2013.25	7.579	5,077	38.48	0	7.485	4,891	36.61	1.024	2.4%	1.684
2013.75	9.629	4,284	41.25	1	13.393	4,288	57.43	1.024	2.4%	1.644
2014.25	5.247	6,253	32.81	0	7.409	5,180	38.38	1.024	2.4%	1.606
2014.75	16.024	4,701	75.34	1	13.258	4,542	60.21	1.024	2.4%	1.568
2015.25	6.195	5,209	32.27	0	7.335	5,487	40.24	1.024	2.4%	1.532
2015.75	14.975	4,567	68.39	1	13.124	4,811	63.13	1.024	2.4%	1.496
2016.25	8.107	6,693	54.26	0	7.261	5,811	42.20	1.024	2.4%	1.461
2016.75	15.531	4,867	75.59	1	12.992	5,095	66.20	1.024	2.4%	1.426
2017.25	7.506	5,753	43.19	0	7.188	6,155	44.24	1.024	2.4%	1.393
2017.75	12.858	5,882	75.62	1	12.861	5,397	69.41	1.024	2.4%	1.360
2018.25	6.472	8,025	51.94	0	7.115	6,520	46.39	1.024	2.4%	1.329
2018.75	10.396	5,916	61.50	1	12.731	5,716	72.77	1.024	2.4%	1.298
2019.25	6.901	5,947	41.04	0	7.043	6,906	48.64	1.024	2.4%	1.267
2019.75	10.898	5,123	55.83	1	12.603	6,054	76.30	1.024	2.4%	1.238
2020.25	12.371	6,166	76.28	0	6.972	7,314	51.00	1.024	2.4%	1.209
2020.75	11.264	5,270	59.36	1	12.476	6,413	80.00	1.024	2.4%	1.180
2021.25	7.216	5,833	42.09	0	6.902	7,747	53.47	1.024	2.4%	1.153
2021.75	11.567	7,034	81.36	1	12.350	6,792	83.88	1.024	2.4%	1.126
2022.25	6.656	7,923	52.74	0	6.833	8,205	56.06	1.024	2.4%	1.099
2022.75	13.397	7,439	99.66	1	12.225	7,194	87.95	1.024	2.4%	1.074
2023.25	6.852	8,066	55.27	0	6.764	8,691	58.78	1.024	2.4%	1.049
2023.75	11.221	9,665	108.45	1	12.102	7,620	92.22	1.024	2.4%	1.024
2024.25	5.884	12,375	72.82	0	6.695	9,205	61.63			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	22.412	(107.255)	(91.751)
B.	Time	(0.010)	0.057	0.047
C.	Seasonality	0.587	(0.160)	0.427

Province of Alberta

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

Selected Trend Model: Underinsured Motorist
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	0.017	429,546	7.34	0.018	237,982	4.17	1.024	2.4%	1.713
2013.25	0.016	131,400	2.16	0.018	237,864	4.27	1.024	2.4%	1.674
2013.75	0.020	166,109	3.35	0.018	237,746	4.37	1.024	2.4%	1.635
2014.25	0.013	126,248	1.67	0.019	237,628	4.47	1.024	2.4%	1.597
2014.75	0.027	194,348	5.18	0.019	237,510	4.58	1.024	2.4%	1.560
2015.25	0.025	316,337	7.85	0.020	237,392	4.69	1.024	2.4%	1.524
2015.75	0.026	277,020	7.11	0.020	237,274	4.80	1.024	2.4%	1.489
2016.25	0.021	232,724	4.85	0.021	237,157	4.91	1.024	2.4%	1.454
2016.75	0.028	288,945	8.02	0.021	237,039	5.03	1.024	2.4%	1.421
2017.25	0.018	223,906	3.95	0.022	236,921	5.15	1.024	2.4%	1.388
2017.75	0.032	220,690	6.98	0.022	236,804	5.27	1.024	2.4%	1.356
2018.25	0.022	298,179	6.41	0.023	236,686	5.39	1.024	2.4%	1.324
2018.75	0.030	240,863	7.27	0.023	236,569	5.52	1.024	2.4%	1.294
2019.25	0.026	254,160	6.58	0.024	236,452	5.65	1.024	2.4%	1.264
2019.75	0.030	253,184	7.65	0.024	236,334	5.79	1.024	2.4%	1.234
2020.25	0.020	219,696	4.37	0.025	236,217	5.92	1.024	2.4%	1.206
2020.75	0.030	306,790	9.33	0.026	236,100	6.06	1.024	2.4%	1.178
2021.25	0.016	352,566	5.77	0.026	235,983	6.21	1.024	2.4%	1.151
2021.75	0.024	349,752	8.37	0.027	235,866	6.36	1.024	2.4%	1.124
2022.25	0.021	243,689	5.19	0.028	235,749	6.51	1.024	2.4%	1.098
2022.75	0.026	334,217	8.67	0.028	235,632	6.66	1.024	2.4%	1.073
2023.25	0.027	232,732	6.35	0.029	235,515	6.82	1.024	2.4%	1.048
2023.75	0.021	94,802	1.95	0.030	235,398	6.98	1.024	2.4%	1.024
2024.25	0.052	172,667	8.94	0.030	235,281	7.14			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(100.266)	14.378	(92.796)
B.	Time	0.048	(0.001)	0.047

Oliver Wyman
120 Bremner Boulevard
Toronto, Ontario M5J 0A8

Oliver Wyman
30 South 17th Street
United Plaza | 19th Floor
Philadelphia, PA 19103