OliverWyman

ANNUAL REVIEW OF INDUSTRY EXPERIENCE – PRELIMINARY REPORT AS OF DECEMBER 31, 2024

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

11 June 2025

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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 Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2025, and March 31, 2026.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of December 31, 2024, for the 2025 Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL)[1] and Accident Benefits (AB)

- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

1.2. Summary of Key Findings

In this report, we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between October 1, 2025, and March 31, 2026, and

- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2025, and March 31, 2026.

We note that 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.

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

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

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

	2025 Semi-Annual Review: Data as of June 30, 2024	2025 Annual Review: Data as of December 31, 2024
Trend Benchmarks		
TPL-Bodily Injury	+9.1%[4]	+9.7%[5]
TPL-Property Damage	+1.5%/+10.3% [6]	+1.6%[7]
DCPD[8]	+1.5%/+10.3% [9]	+1.6%[10]
AB – Total	+12.0%/+5.5%[11]	+11.9%/+7.0%[12]
Collision	+2.5%/+16.7% [13]	+2.4%[14]
Comprehensive	+5.1%	+5.1%
All Perils	+3.2%	+3.7%
Specified Perils	+4.9%	+5.3%
Underinsured Motorist	+4.9%	+4.6%
Other Benchmarks		
Health Cost Recovery	1.94% of TPL Premiums	1.94% 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 December 31, 2024.

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[2] We refer to these as "selections" in this report.

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

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

[5] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[6] +10.3% trend rate begins July 1, 2021, coincident with the rise in inflation.

[7] Subject to excess inflation. See Section 12 for the implied adjustment factors.

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

[9] +10.3% trend rate begins July 1, 2021, coincident with the rise in inflation.

[10] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[11] +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

[12] +7.0% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +11.6%.

[13] +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

[14] Subject to excess inflation. See Section 12 for the implied adjustment factors.

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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 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 development factors in the recent diagonals were higher than historical factors for bodily injury. The notes to Exhibit AUTO7001 do not include any reasons for these higher factors. In our review of the individual data of large insurers, we identified two insurers that were the cause of the higher development. As these insurers represent a large percentage of the industry written premium, we find it more reasonable to adjust the industry ultimate losses instead of excluding these two insurers. For bodily injury, we estimate industry ultimate losses excluding the two insurers and separately estimate the ultimate losses for these two insurers.

In the prior review, we noted high loss development factors in the latest diagonal for bodily injury and accident benefits. However, we did not explicitly adjust of modeling or selections.[16]

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 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 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.

We present the historical observed and fitted data for our selected regression trend model for each coverage, including the model parameter values, 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

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[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.

[16] In their Incurred Loss Development Factor Report using data as of June 30, 2024 and December 31, 2024, Ernst & Young LLP notes the higher loss development factors in the recent diagonals. However, they do not exclude any data, and state their "factor selection approach continues to aim to strike a balance between stability and responsiveness to emerging data."

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pandemic, the introduction of reforms in the last quarter of 2020, and the recent changes in inflation. Uncertainty surrounding *future* inflation adds more uncertainty around the selection of appropriate future trend rates.

- 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.

  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 for isolating early estimates of the actual claims cost impact of the reforms. We discuss the estimated impact based on the current data in further detail in Section 8. 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 use. 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.

  – The actual change in claim costs data that 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.

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

We discuss this further in Section 7.3.

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 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, profit levels between 2015 and 2019 were well below that 7% threshold.

It's important to note, rate setting is a prospective analysis of future costs without a carry-forward of past profits (or losses). Consequently, historical profits are not a consideration in setting loss trend rate Benchmarks[18] for this report.

COVID-19

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 that has emerged or is expected to emerge. However, in doing so, we suggest

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[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.

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the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

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

1.4.   Report Organization

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

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

In Section 4, we estimate the historical profit realized by the industry for each accident year based on our estimates of ultimate loss and expense amounts as of December 31, 2024.

In Section 5, we compare our estimates of industry accident year profit to the calendar year profit reported by GISA in their 2024 Financial Information Industry Profit and Loss (FIIP&L) report.

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

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

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

In Section 9, we present the Board's current Benchmarks and information regarding the additional provisions insurers 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 10, we present a summary of our selected trend rates and other Benchmarks.

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

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

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

Between 2004 and 2013, the Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual 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 a 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 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.

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                                                                    Legislative Reforms and Government Actions

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 8.1.

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

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[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 changes no greater than +10% for any 12-month period.

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Summary of Alberta Private Passenger Vehicle 2015 to 2024 Experience

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 1.55 million in 2024-2.[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

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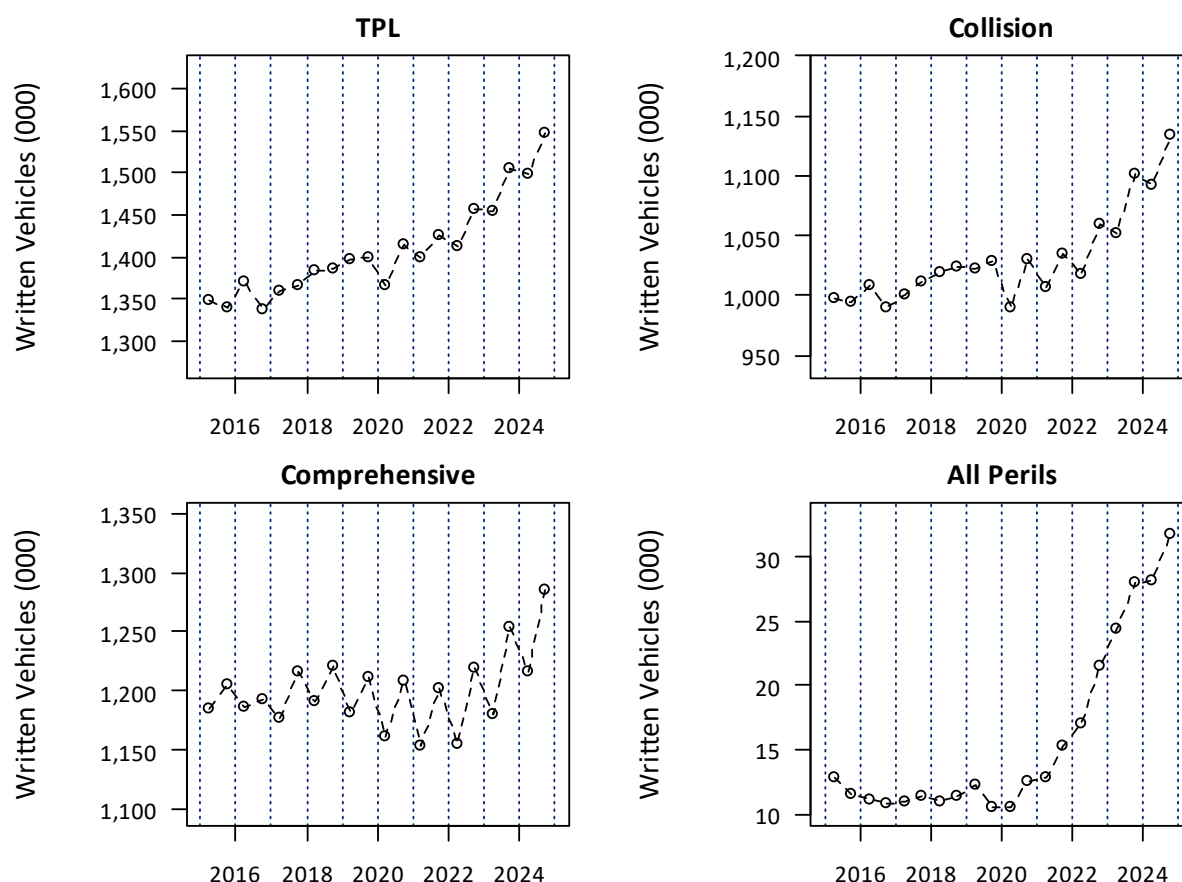
[21] The growth in TPL is representative of all mandatory coverages which includes accident benefits.

[22] As these are semi-annual metrics, 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 31,700 in 2024-2.

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

Figure 2: Percent Purchasing Collision, Comprehensive, and All Perils Optional Coverages
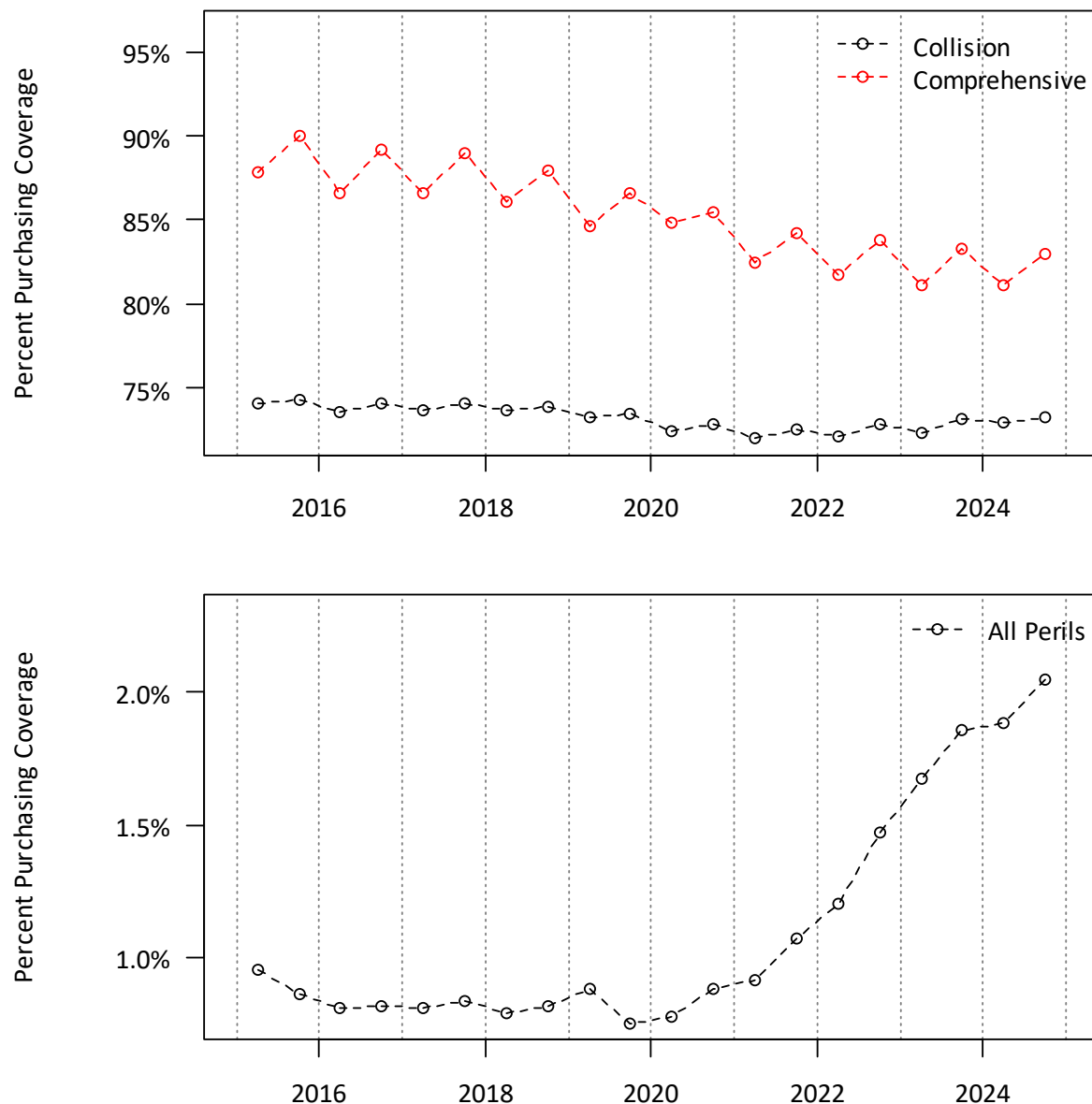
In Figure 3, we plot (i) the number of written vehicles at various deductible levels against time and (ii) the average deductible for each accident year. We observe a consistent shift toward higher deductibles for collision and comprehensive coverages over the last ten years, with the shift more noticeable in recent years.

Figure 3: Average Deductible Summary

Collision

Comprehensive

All Perils
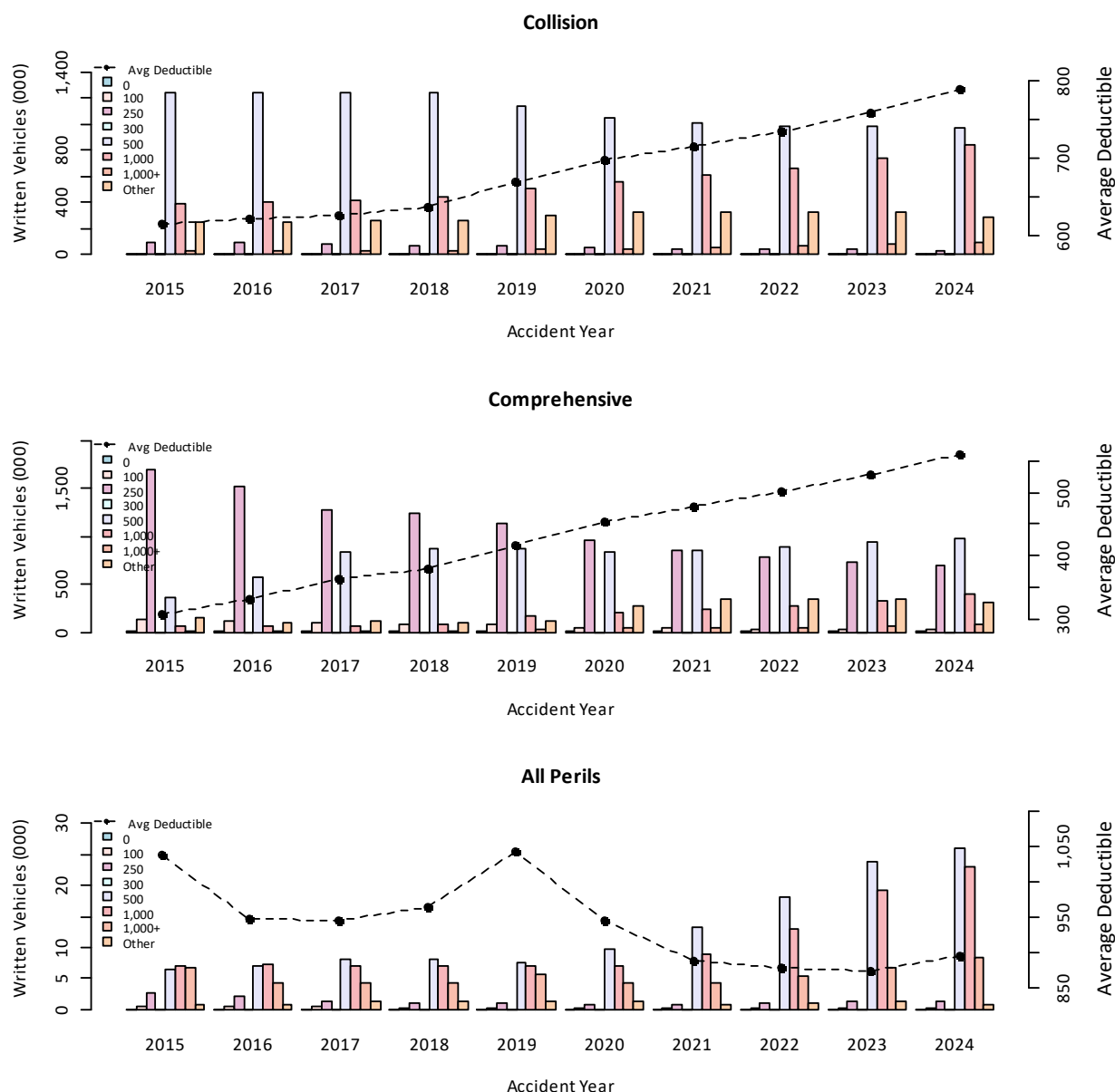
3.2. Change in Average Premiums

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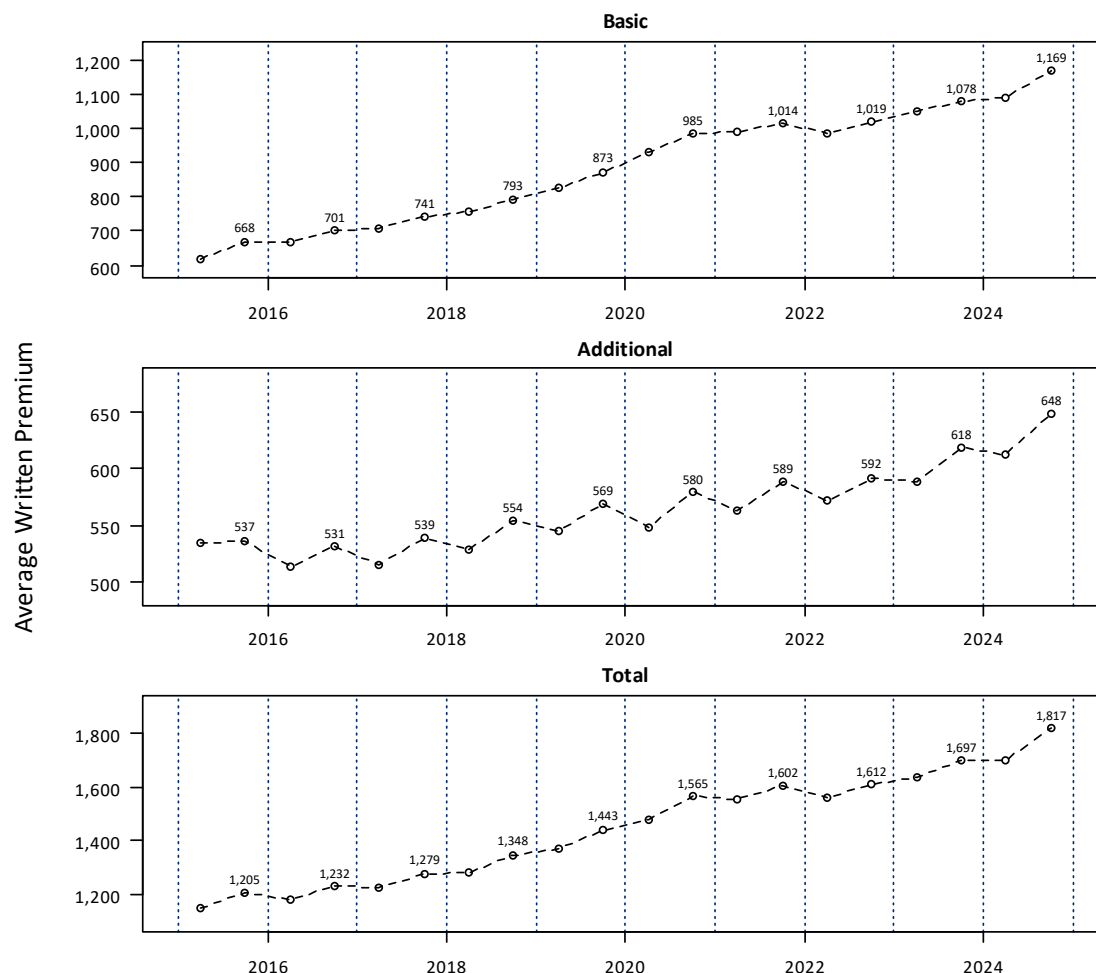
Policyholders who purchase *full coverage,*[24] would have a higher average premium in Figure 4. The total average written premiums are lower than full coverage average premiums because only a portion of policyholders purchase Additional Coverages.

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 December 31, 2024. The claims data presented represents claim amounts for events leading to a claim

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[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.

on a policy 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
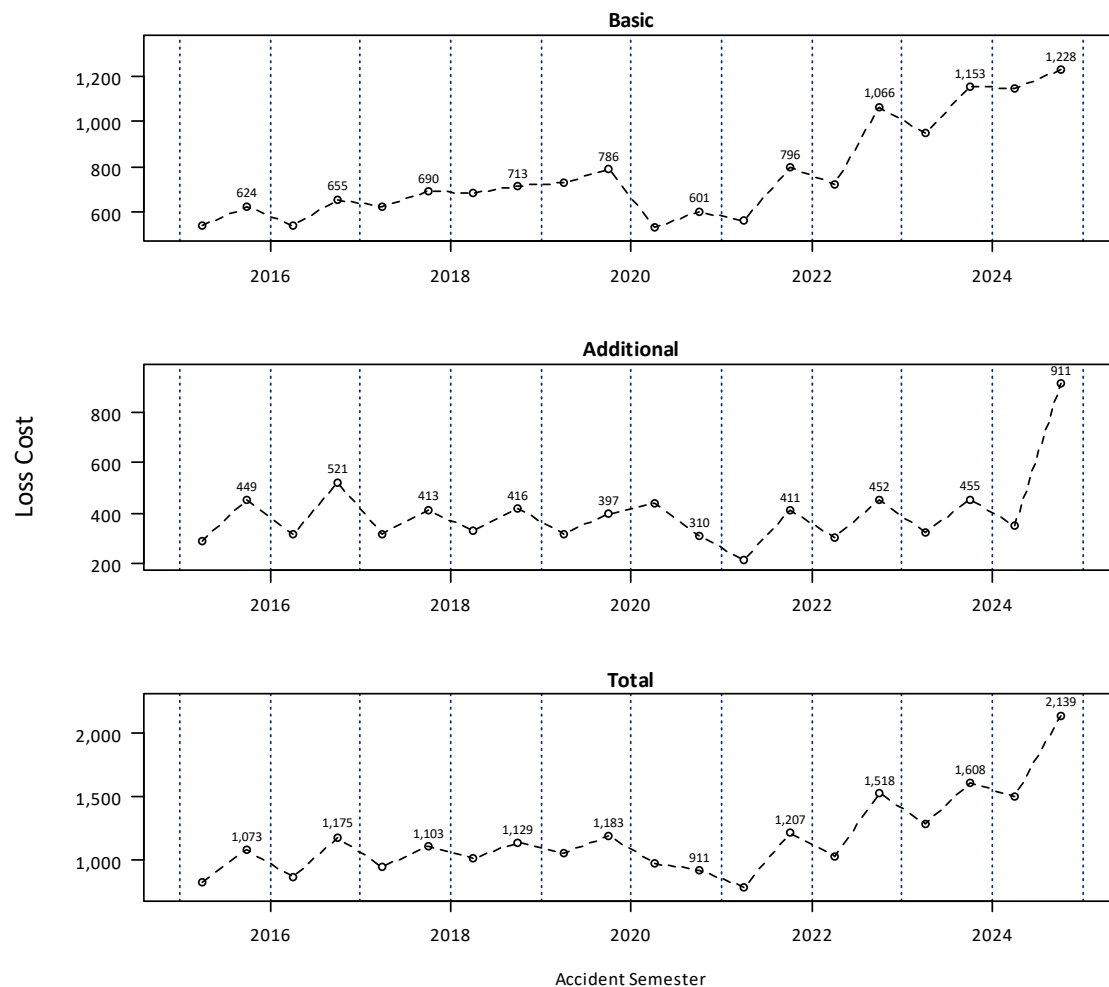
The COVID-19 pandemic resulted in a decline in vehicle usage and accident events. However, hailstorms in 2020 and 2021 had an offsetting effect from the low claim frequency during the pandemic on the comprehensive coverage included with additional coverages. The hailstorms in Calgary and Southern Alberta contribute to the spike in loss costs in 2024-2.

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[25] The claims costs presented are on an ultimate basis. See Section 6 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]
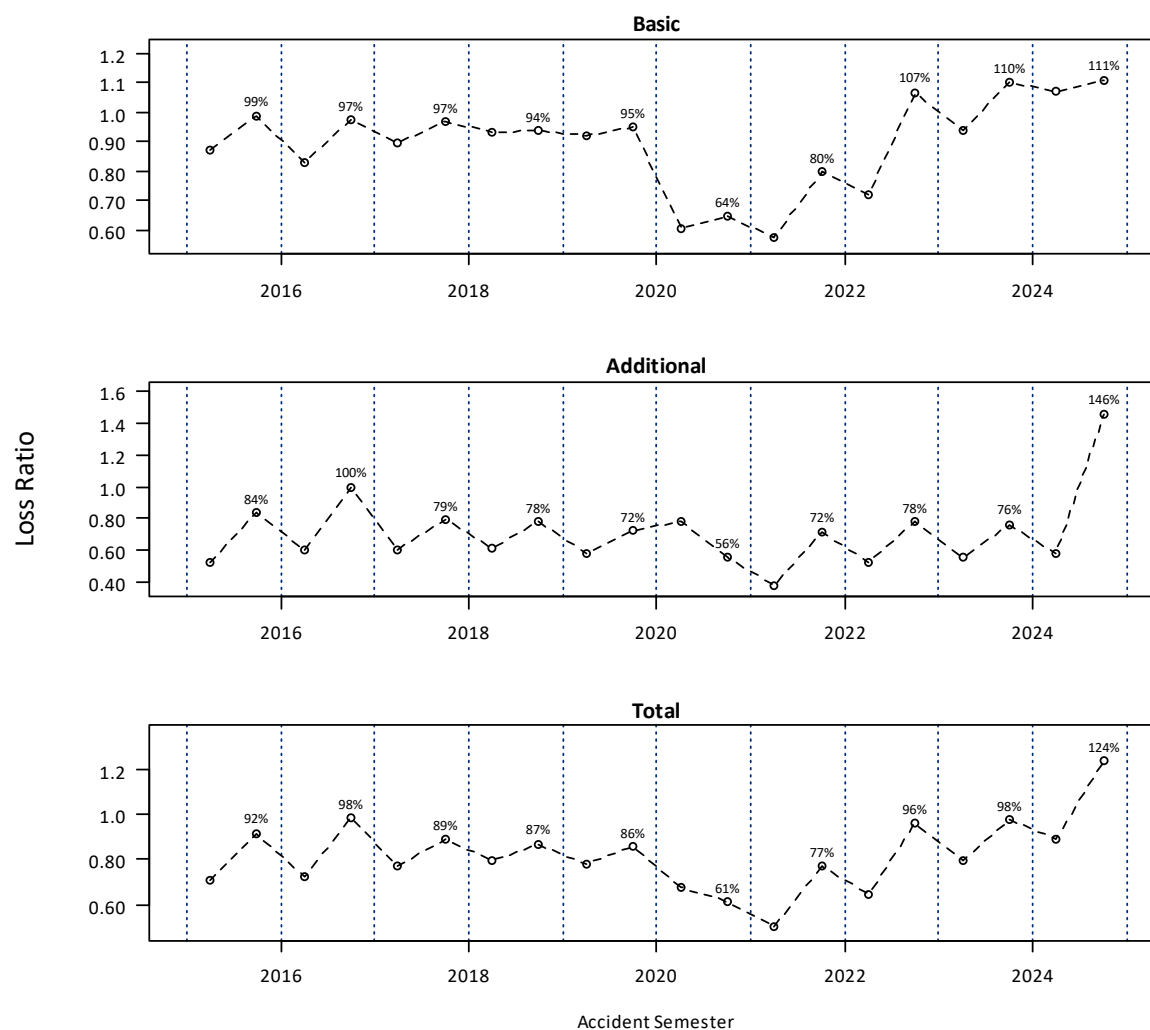
Claims costs are a combination of the claims frequency rate (i.e., number of claims per 1,000 insured vehicles) and the claim severity (i.e., average cost of each claim, measured as the ratio of total claims costs to the total number of claims). We discuss the historical claims frequency and severity for each coverage further in Section 8.

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

4. Summary of Alberta Private Passenger Vehicle Premium Components

4.1. Components of Premium

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

4.2. Expense Components

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

There are three main categories of expenses:

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

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

Premium Tax

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

General Administrative Expenses

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

Some insurers charge fees for the payment plans they offer. While some insurers report these fees as additional revenues, other insurers reduce their reported general expenses for these fees.[29]

Acquisition Costs

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

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

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

4.3.   Reported Expenses[30]

Insurers are required to report their private passenger automobile expense information to GISA, and GISA provides an aggregated summary of the industry-wide expense data each year. In Table 3, we present a summary of the GISA expense data for 2018 to 2022 for commissions, profit commissions, premium tax, and general expenses for all insurers. Expenses are stated as a percent of the total private passenger automobile direct written premiums (DWP). [31]

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

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

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

[30] GISA indicates that it will not release a 2023 Expense Exhibit. See: https://www.gisa.ca/Documents/View/6220

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

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

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

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

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

Table 4: Total Expenses by Distribution Channel

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

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

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

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

4.4. Investment Income

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

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Summary of Alberta Private Passenger Vehicle Premium Components

bonds, stocks, and other investments assets, upon which investment income is earned, are subject to oversight by regulators.[32]

Company-wide pre-tax investment income rates are reported annually by insurers in their P&C financial returns, and not specific to any line of business or province. We refer to this as the pre-tax return on investment rate or pre-tax ROI.[33] Insurers do not report a return on investment rate specific to the capital supporting private passenger vehicles or the associated cashflow in Alberta. At times, a company's chief investment officer provides a forecast of the expected investment income rate that is used by the actuary in calculating the required premium for a proposed rating program.

Although recent investment income is not necessarily correlated with future investment income, a review of the historical ROI is insightful. In Table 5, we present the average pre-tax ROI for 2020 to 2024 for insurers in Alberta. To determine the ROI for each year, we calculate a weighted average using the Alberta automobile insurance premiums[34] for each insurer with their respective reported ROI.

Table 5: Alberta Pre-Tax Return on Investment Rate

Calendar Year	Weighted Average Pre-tax ROI
2020	4.17%
2021	2.71%
2022	0.08%
2023	4.45%[35]
2024	7.15%[36]

The average pre-tax ROI over the five-year period 2020 to 2024 is 3.71%. However, the actual return realized by individual insurers will vary from these industry weighted averages as each insurer operates under their own corporate board approved investment strategy. In Figure 7, we present the distribution of individual insurer pre-tax investment returns between 2020 and 2024. Consistent with our expectations, the investment returns are approximately normally distributed; with approximately 2/3[37] of the companies within +/- 2.5 percentage points of the mean of 2.9%.[38]

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[32] Federally incorporated insurers are regulated by OSFI and provincially incorporated insurers are regulated by the Alberta Superintendent of Insurance.

[33] Any reference to the term ROI is meant to infer a pre-tax basis.

[34] Only insurers reporting to OSFI are included.

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

[36] We note a higher reported ROI for 2024. Although we recognize this is potentially due to IFRS-17 reporting issues, we did not identify any individual insurer data that was unreasonable.

[37] 1 standard deviation is approximately 68% of the total distribution.

[38] The mean of 2.9% is based on equal weight to each insurer's ROI. In Table 5 we present weighted averages for each which gives consideration to the premium volume of each insurer.

Figure 7: Distribution of Individual Insurer Year/Year Investment Returns (2020 - 2024)
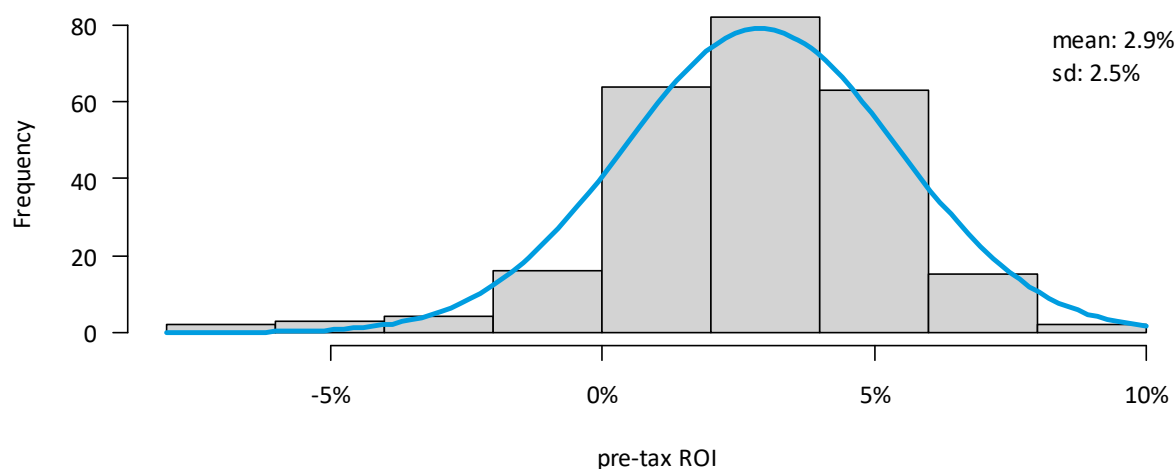
4.5. Profit

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

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

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

The current provision allowed in rate setting is 6% of premium.[39] The total profit for insurers would be greater than the 6% of premium allowance by AIRB, as the latter source, the investment income earned on capital, is outside of the rate setting process. Hence, when insurers calculate their total (expected) profits as a percent of equity,[40] they would include this investment income on capital and the 6% of premium profit provision explicitly allowed by AIRB.[41]

4.6. Realization of the 6% of Premium Profit Provision

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

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

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

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

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

We provide a high-level comparison between the target 6% and realized profit provision over the last ten years (2015 to 2024). We do so by making the following calculations and assumptions:

- The historical claims payment pattern across all coverages has an estimated average claim settlement lag of approximately 2.71 years.

- The historical weighted average pre-tax ROIs (presented in Section 4.4) are reasonable estimates of the investment income earned on the cash flow, used to calculate the discount factor for each year assuming the 2.71 year claim settlement lag.

- We use our estimate of the ultimate loss ratios including loss adjustment expenses and the Health Cost Recovery provision as provided by GISA for each year.

- We assume the GISA reported annual expense ratios[42] for private passenger automobile; and any finance fee revenues are netted against reported expenses.

- We assume a 4-month delay in receipt of premiums.

- We do not consider the investment income earned on supporting capital as this is separate and in addition to the AIRB 6% of premium profit provision.

We present these summary statistics and metrics in Table 6.

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

Accident Year	Loss & LAE Ratio[43]	Discount Rate	Discount Factor	Expense Ratio	Realized Profit Provision[44]
2015	84.1%	3.3%	0.926	25.8%	-3.6%
2016	88.3%	2.8%	0.937	27.0%	-9.8%
2017	85.9%	3.7%	0.918	26.2%	-5.0%
2018	87.0%	2.2%	0.949	26.2%	-8.8%
2019	85.3%	4.2%	0.906	25.7%	-3.0%
2020	65.8%	4.2%	0.908	25.6%	14.6%
2021	65.0%	2.7%	0.939	27.8%	11.2%
2022	82.4%	0.1%	0.998	27.7%	-9.9%
2023	90.6%	4.5%	0.902	27.7%	-9.3%
2024	108.5%	7.2%	0.849	27.7%	-19.8%

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

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

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[42] We assume the 2022 expense ratio for accident years 2023 and 2024.

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

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

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intended by insurers. The 2020 and 2021 results were exceptional and unexpected due to the COVID-19 pandemic. Further, this is not a representation of target levels achieved prior to 2015, nor a reflection of future target levels for 2025 and beyond.

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GISA Reported Financial Data for Alberta Private Passenger Vehicles

5.   GISA Reported Financial Data for Alberta Private Passenger Vehicles

In Section 4.6, we presented a hindsight high level review of the realization of the 6% of premium profit target insurers may have included in their rate setting models for private passenger vehicles in Alberta since 2014. These findings are based on the events that occurred during each year of loss, referred to as an accident year, based on incurred loss amounts reported by insurers through the automobile statistical plan (ASP) to GISA and a provision for loss development as described in Section 6 of this report.[45] Adjustment factors provided by GISA are applied to the loss amounts to include internal claims handling expenses. On a similar basis, accident year loss ratios are summarized and presented in the AUTO 1005 Loss Ratio Exhibit prepared by GISA. The expense data used for the hindsight review in Section 4.6 is summarized and presented in the AUTO 9502 Exhibit prepared by GISA.

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

As GISA's 2024 Profit and Loss Exhibit was not available at the time of this review, we present the same charts and discussion (in italics) that we had presented in our 2022 Annual Report based on the GISA data through December 2022.

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

Differences between Statistical Plan Data AUTO 1005 vs. AUTO 9501

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

In the case of losses, these differences are:

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

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

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[45] As we discuss in Section 6, AIRB has engaged Oliver Wyman to estimate the ultimate loss amounts for the purpose of determining loss trend rates. These ultimate loss amounts include allocated loss adjustment expenses.

Provision for Adverse Development (PFAD)

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

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

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

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

Discount

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

Loss Adjustment Expenses

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

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

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

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

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

- Calendar year basis

- Net of reinsurance

- *Discounted*

- *Includes PFAD*

- *Includes all investment income including from supporting capital and cash flow*

- *Estimates of loss prepared by each insurer's appointed actuary*

5.2. GISA's AUTO 9501 Reported Financial Results

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

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

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

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

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

6.   Analysis – General Discussion

6.1.   Data

The source for the claim data we analyzed is the 2024-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 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[46] 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.

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[46] Incurred But Not Reported

6.2.   Data Exclusions

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. As noted in Section 1.3, we apply special treatment to the bodily injury ultimate estimates. However, we have not excluded any data as a result of this review.

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

We estimate the final (ultimate) number of claims and cost[47] of all claims resulting from events that occur in the first and second half of the year (referred to as "accident half-years"[48]), separately, through to December 31, 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.[49] 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.[50] The selection of loss development factors that we apply is based on an analysis that we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns. We find it reasonable to estimate the Industry actuarial reserve solely using the chain ladder method as almost all coverages have credible historical loss experience and the modelled trend rate is not sensitive to small changes to the estimated actuarial reserves.

We select loss[51] development factors to estimate the actuarial reserve need, hence the final claims cost, for each accident half-year through December 31, 2024 (we group claims by the accident half-year in which the events leading to the claims occurred), separately for each coverage.

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[47] 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.

[48] 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.

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

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

[51] 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).

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2024, separately for each coverage.

6.4.   Selection of Claim Count and Claim Amount Development Factors

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

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

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

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

We note the selection of development factors influences the selected loss trend rates.[52] As a result of the emerged claims experience, the development factors we select, our estimates of ultimate loss costs, frequencies,[53] and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

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

AY	2025 SAR (as of June 30, 2024)			2025 AR (as of December 31, 2024)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$389.12	$90,589	4.30	$391.04	$91,012	4.30
2021	$443.93	$97,242	4.57	$470.34	$102,860	4.57
2022	$518.83	$110,930	4.68	$612.38	$127,466	4.80
2023	$541.73	$121,171	4.47	$735.50	$160,842	4.57
2024	$556.52	$109,048	5.10	$838.25	$178,610	4.69

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 16.7%. The large increase in loss costs is a result of higher-than-expected reported losses and new selected development patterns. As previously noted, the loss development factors in the recent diagonals are higher than historical factors, contributing to the large increase to the loss costs. As a result, we modified our approach to estimated ultimate claim amounts as described in Section 1.3.

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

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

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

AY	2025 SAR (as of June 30, 2024)			2025 AR (as of December 31, 2024)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$115.71	$5,957	19.42	$115.71	$5,958	19.42
2021	$135.40	$6,609	20.49	$135.40	$6,610	20.48
2022	$186.93	$7,349	25.44	$186.71	$7,331	25.47
2023	$208.72	$8,021	26.02	$210.37	$8,000	26.30
2024	$242.60	$8,544	28.39	$232.98	$8,304	28.06

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 0.2%.

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

AY	2025 SAR (as of June 30, 2024)			2025 AR (as of December 31, 2024)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$59.65	$7,819	7.63	$59.26	$7,769	7.63
2021	$74.01	$8,474	8.73	$74.40	$8,518	8.73
2022	$96.84	$9,588	10.10	$98.54	$9,756	10.10
2023	$102.00	$9,949	10.25	$108.88	$10,619	10.25
2024	$104.16	$9,476	10.99	$117.70	$10,537	11.17

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 2.6%.

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

AY	2025 SAR (as of June 30, 2024)			2025 AR (as of December 31, 2024)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$186.95	$6,758	27.67	$186.92	$6,756	27.67
2021	$195.89	$7,545	25.96	$195.82	$7,541	25.97
2022	$259.03	$9,643	26.86	$260.30	$9,672	26.91
2023	$239.67	$10,463	22.91	$250.51	$10,727	23.35
2024	$275.67	$11,553	23.86	$276.89	$11,166	24.80

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 1.4%.

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

AY	2025 SAR (as of June 30, 2024)			2025 AR (as of December 31, 2024)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$264.93	$7,980	33.20	$264.92	$7,980	33.20
2021	$190.60	$6,780	28.11	$190.59	$6,781	28.11
2022	$208.19	$7,442	27.98	$208.38	$7,441	28.00
2023	$232.68	$8,383	27.76	$234.01	$8,403	27.85
2024	$167.88	$8,343	20.12	$500.95	$11,150	44.93

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 0.2%.

7.   Loss Trend Methodology

7.1.   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,[54] 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.

7.2.   Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Alberta Industry ultimate claims frequency, severity and loss cost[55] by accident half-year that we derive (as we discuss in Section 6.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level[56] 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 8 of this report, we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2005-1 to 2024-2. 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

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[54] 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.

[55] 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.

[56] 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.

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 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 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. In Section 8, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. Although the post-reform data is still limited and immature, these models provide an assessment and insight to the reform's *actual* impact on bodily injury and accident benefits severity.

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.

We prefer 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 not be apparent if they have offsetting frequency and severity effects or 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[57] 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[58] 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 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 2024-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level.

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

[58] 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.

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 7.3.

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 April 2025 (left panel) and year-over year percentage change (right panel)[59] 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

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

Figure 8: Consumer Price Index – All Items & Transportation
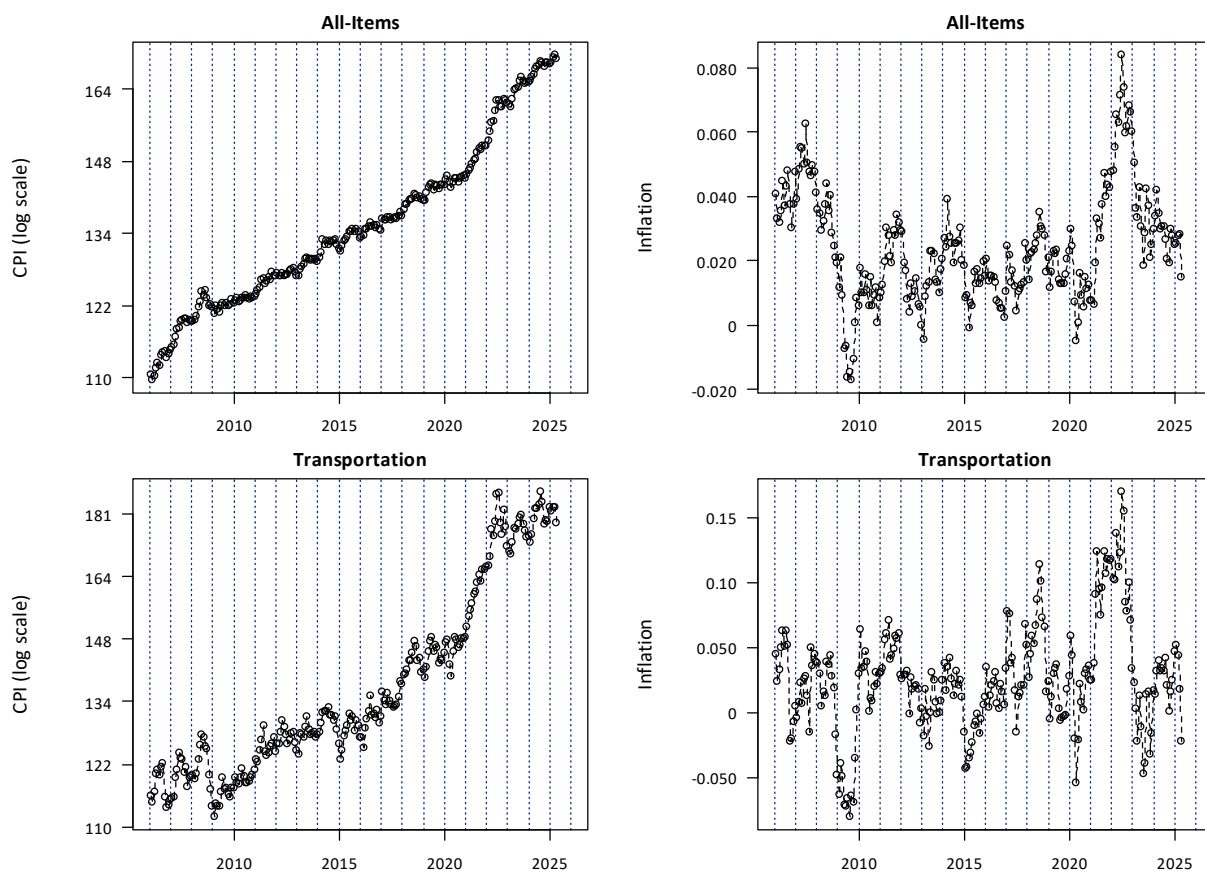
Figure 9[60]: Consumer Price Index – Purchase & Rental of Passenger Vehicle

Purchase Of Passenger Vehicles

Purchase Of Passenger Vehicles

Rental Of Passenger Vehicles

Rental Of Passenger Vehicles

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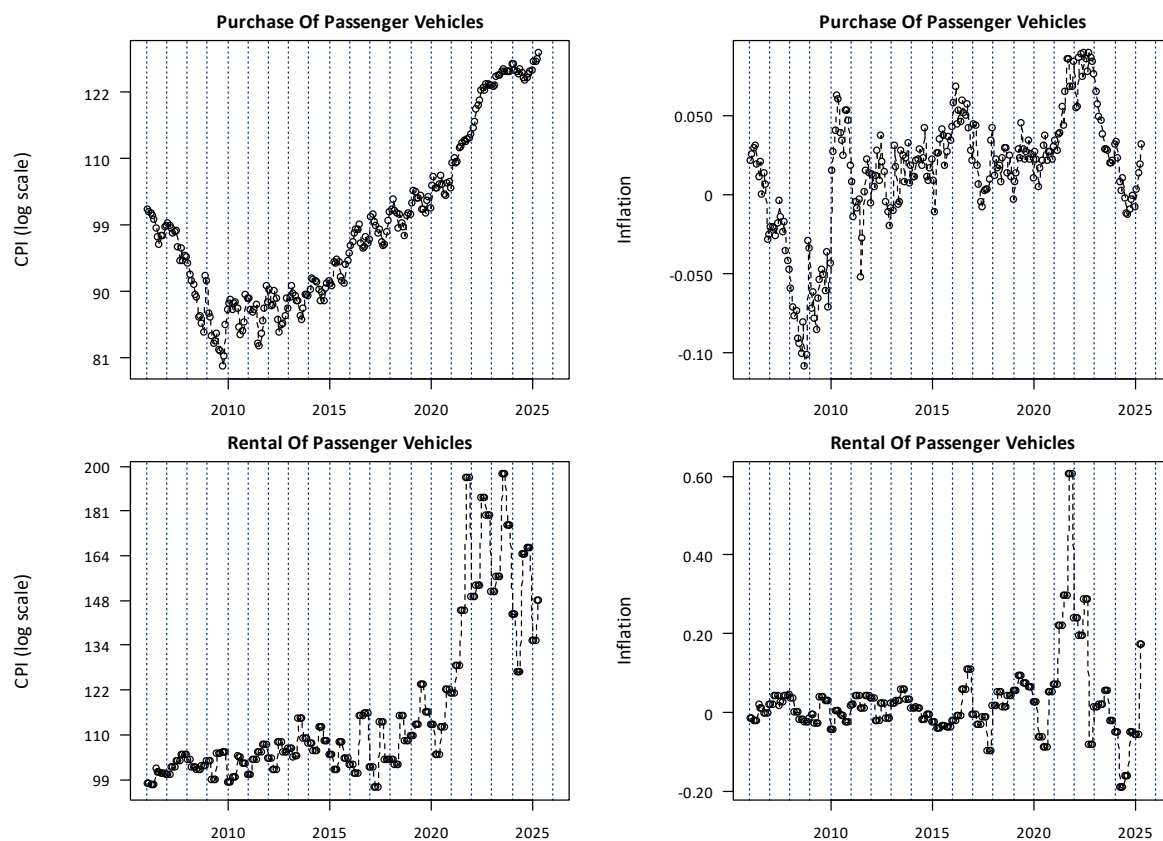
[60] Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

Figure 10: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repairs & Healthcare
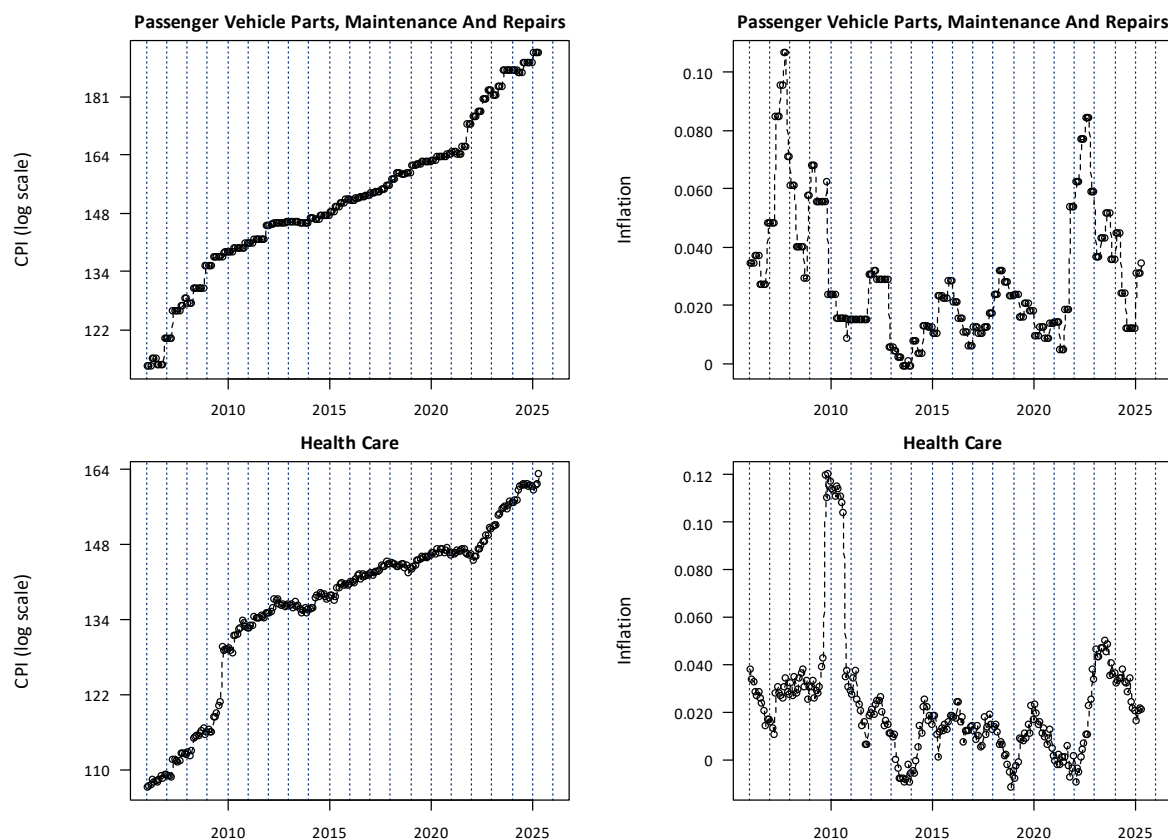
A review of the historical data points (as presented in the figures above) shows that subject to variability:

- 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. The year-over year percentage change for many categories appears to have returned to pre-2021 levels in 2024 and 2025.

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

As shown in Figure 11, the 2021-2 through 2024-1 property damage, collision, and comprehensive[61] severities have risen steeply, deviating from historical patterns. We note the collision severity appears to be flattening in the recent periods, however the property damage and comprehensive severity continue to rise steeply. 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

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

physical damage coverages[62] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new 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.

We observe a slight increase in the body injury severity, although it is not as steep as the physical damage coverages. We note the year-over-year percentage change for the health care CPI did not reach the same levels as the passenger vehicle parts, maintenance, and repairs CPI.

A change in severity coincident with the inflation change is not obvious for accident benefits or all perils coverages. Any recent inflationary impact for accident benefits severity is likely commingled with the reform impact and cannot be separately identified.

As described at the beginning of Section 7.2, we take a holistic data–based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we consider approaches such as the following:

- The use of a scalar aligns with the view that the effect is temporary. We consider both "single-period" and "multi-period" scalars.

- The inclusion of an additional 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.[63]

- The use of an inflation parameter based on the CPI data. We calculate a physical damage inflation parameter based on the passenger vehicle parts, maintenance, and repairs CPI data and a separate non-physical damage inflation parameter based on the health care CPI data.

We observe the following regarding inflation:

- 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 Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation to pre–pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels.

As the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As noted above, we observe the collision severity has moderated through 2024-2. However, we

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[62] 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.

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

do not observe the property damage severity has moderated through 2024-2. As shown in Figure 8 through Figure 10 above, there is evidence that inflation is moderating for the primary physical damage claims cost components, and we expect the physical damage severity to follow.

We will continue to monitor the impact of inflation on claims costs and adjust our models as necessary. We further discuss the expected inflationary impact on future loss trend in Section 7.3 below.

Figure 11: Historical Severity by Coverage
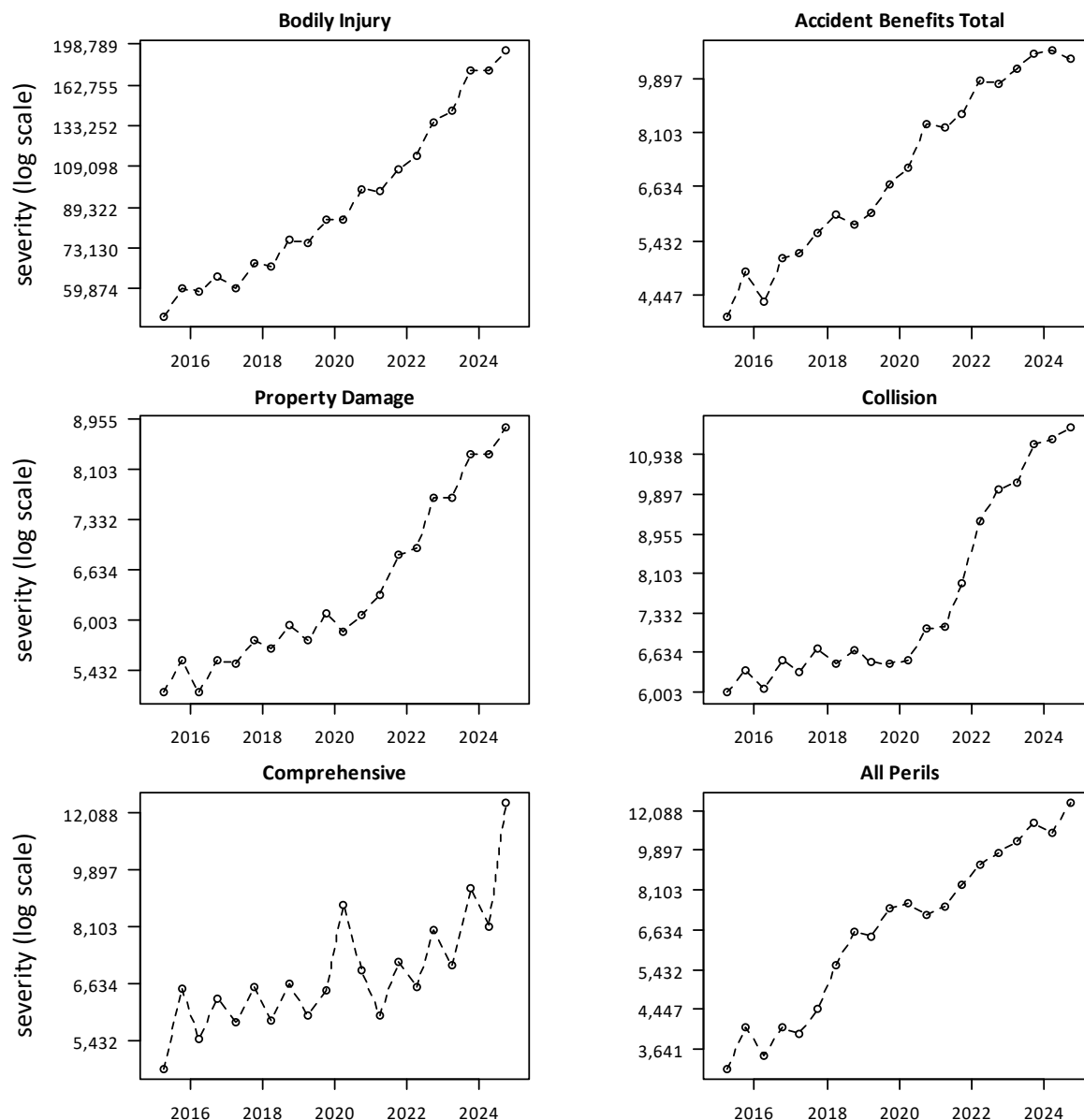
7.3. Future Trend Considerations

The selection of an appropriate future loss trend rate is more difficult as it involves an additional layer of complexity. Future loss trend rates should consider both the cost level changes that occurred in the past

(i.e., past trend) and the likelihood that those patterns may change. In the absence of a significant change in experience over the recent accident periods, we find it is most reasonable to assume the past loss trend will perpetuate into the future resulting in equivalent past and future trend rates.

If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. Changes in driving behaviour post-pandemic and recent increases in inflation may result in different patterns in the 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.[64] 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 11 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates (which include the combined impact of post-pandemic driving behaviours and the November 2020 reforms) may represent an appropriate expectation for the prospective period.

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 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 2025).

As described in Section 7.2, 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 December 31, 2024, via various parameters included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 12[65], 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 stabilize around 2.0%.

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

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[64] 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.
[65] https://www.imf.org/en/Countries/CAN

Figure 12: IMF Forecasted Inflation
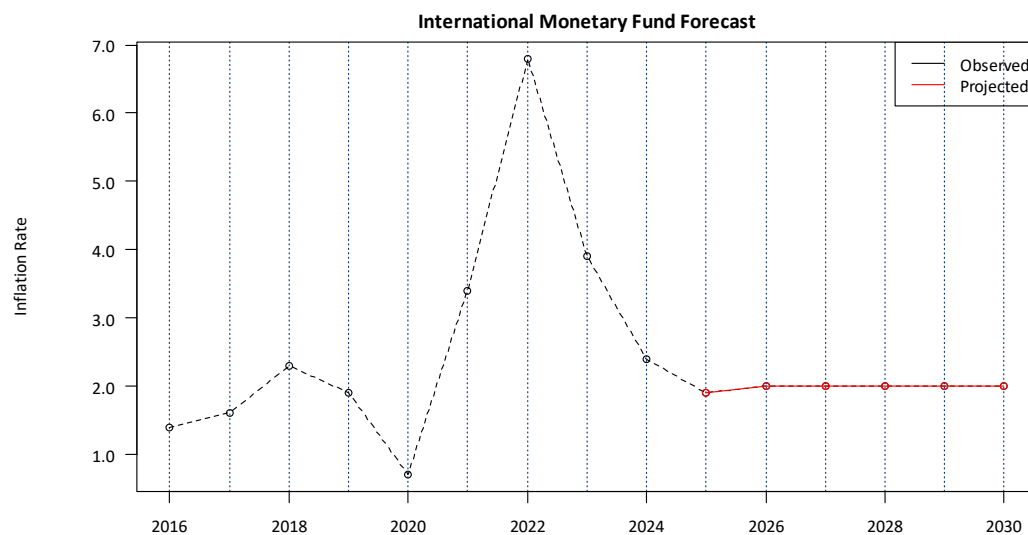
8. Selected Loss Trend Rates

8.1. Bodily Injury

For the prior review, we selected a lost cost trend rate of +9.1%, with a November 1, 2020, reform scalar of −4.7%.

In Figure 13, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe the severity estimates since 2021 have increased. The higher development factors noted in Section 1.3 contribute to the increase to the severity estimates. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2024-2 with frequency levels remaining well below pre-pandemic levels.

Figure 13: Observed Bodily Injury Loss Cost Experience
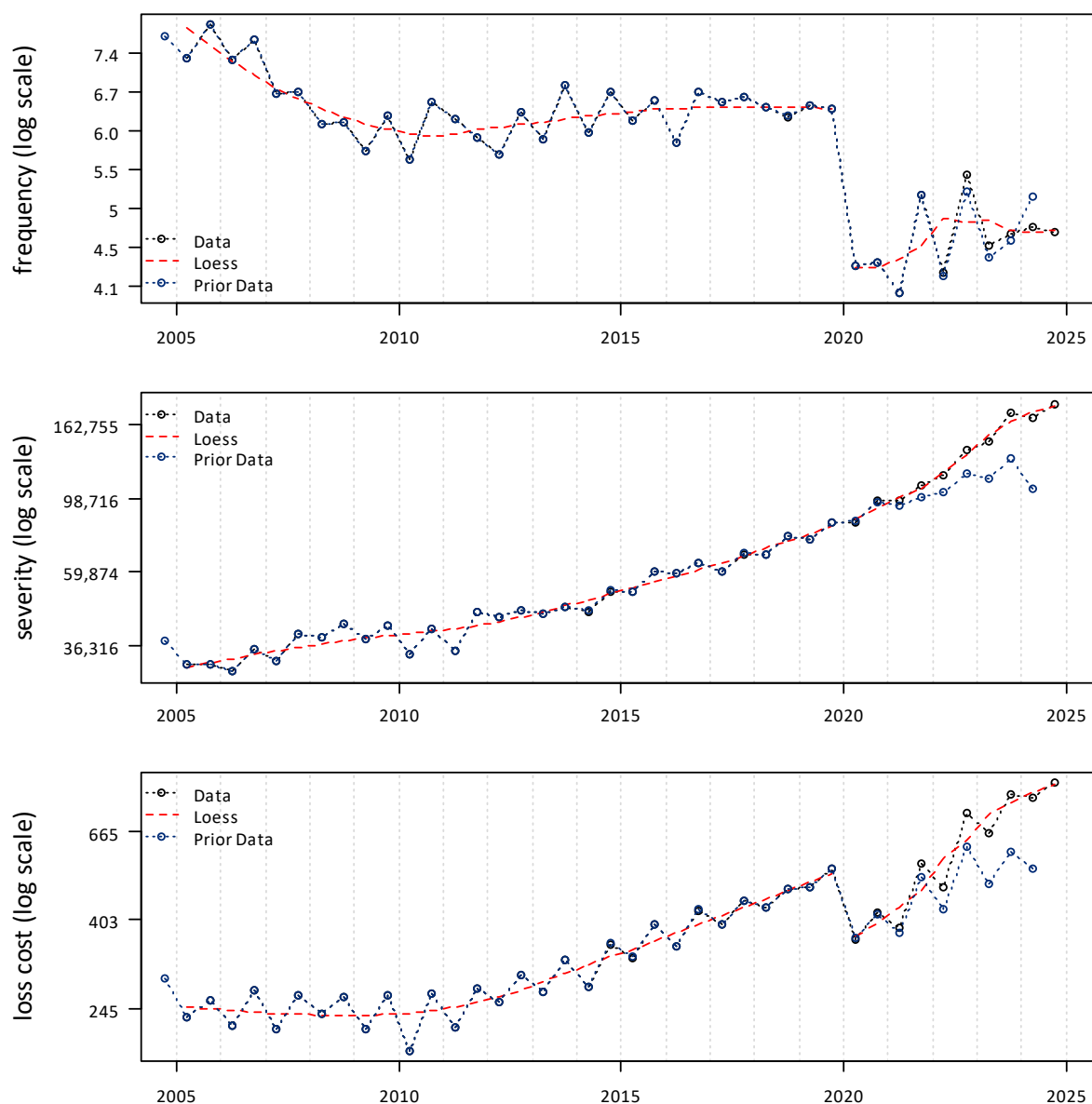
For the models we considered, we present the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, and other scalars as appropriate, in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include mobility (*p* = 0.000), seasonality (*p* = 0.002), a new normal scalar (*p* = 0.000), and a 2020 reform scalar (*p* = 0.377). The implied annual trend rate associated with our fitted frequency model is 0.0%. The

modeled scalar parameter corresponds to a -4.4%[66] decrease at November 1, 2020. The adjusted R-squared of our proposed frequency model is 0.891.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.000), a 2020 reform scalar (p = 0.000), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +8.7%. The modeled scalar parameter corresponds to a +14.8%[67] increase at November 1, 2020. The adjusted R-squared of our proposed severity model is 0.992.

In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +8.7%.[68] The reform scalar implied by the combined frequency and severity model is +9.7%.[69] The implied adjusted R-squared of the combined frequency and severity model is 0.985.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.000), a new normal scalar (p = 0.419), a 2020 reform scalar (p = 0.232), and excess inflation (p = 0.260). The implied annual trend rate associated with our fitted loss cost model is +9.2%. The modeled scalar parameter corresponds to a +4.7%[70] increase at November 1, 2020. The adjusted R-squared of our proposed loss cost model is 0.990.

We note both the combined frequency and severity and direct loss cost models have a high adjusted R-squared. However, due to the many parameters in the direct loss cost model, some of which have offsetting impacts, certain parameters are not significant. Therefore, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.7%.

The combined frequency and severity model implies a reform scalar of +9.7% at November 1, 2020. However, we note the multiple factors affecting claim costs during this period, and, due to the nature of the reforms, we do not expect the result to be an increase to claim costs. We also note that the reform scalar is not significant. In the most recent data, we find the pattern in the claim severity tracks closer with a general rise in inflation rather than a one-time increase due to the reforms. Therefore, we select a November 1, 2020, reform scalar of +0.0%.

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

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[66] = exp[-0.046] - 1

[67] = exp[0.138] - 1

[68] = exp[0.000 + 0.084] - 1

[69] = exp[-0.046 + 0.138] - 1

[70] = exp[0.046] - 1

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

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

Parameter	Coefficient	p.value	Adj.R2
Mobility	0.014	0	0.891
Seasonality	0.069	0.002	
New Normal Scalar	-0.232	0	
2020 Reform Scalar	-0.046	0.377	
Trend Rate	0.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.084	0	0.992
Seasonality	0.075	0	
2020 Reform Scalar	0.138	0	
Excess Inflation	0.296	0	
Trend Rate	+8.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.088	0	0.99
Mobility	0.014	0	
Seasonality	0.138	0	
New Normal Scalar	-0.053	0.419	
2020 Reform Scalar	0.046	0.232	
Excess Inflation	0.077	0.26	
Trend Rate	+9.2%		

8.2.   Property Damage (including DCPD)

For the prior review we selected a past and future loss cost trend rate of +1.5% prior to July 1, 2021, and +10.3% thereafter.

In Figure 15, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- 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 back to pre-pandemic levels.

Figure 15: Observed Property Damage Loss Cost Experience
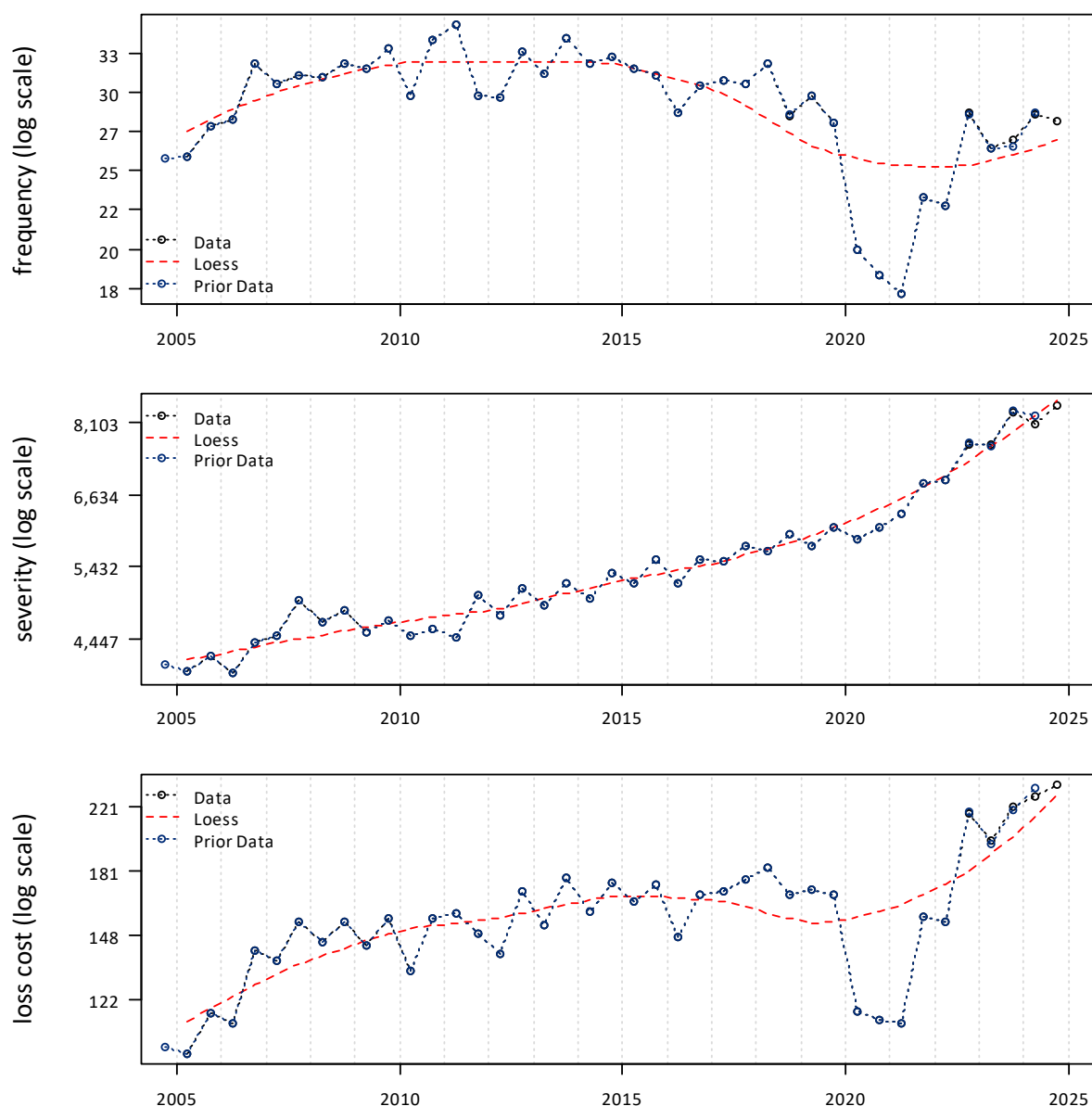
A summary of the estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, that we considered are presented in Appendix E.

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 2024-2, and include trend (p = 0.000), and mobility (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 0.904.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.000), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +2.9%. The adjusted R-squared of our proposed severity model is 0.990.

In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +1.6%.[71] The implied adjusted R-squared of the combined frequency and severity model is 0.907.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.022), and excess inflation (p = 0.003). The implied annual trend rate associated with our fitted loss cost model is +1.7%. The adjusted R-squared of our proposed loss cost model is 0.905.

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.6%. In Section 12, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

---

[71] = exp[-0.013 + 0.029] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.013	0	0.904
Mobility	0.015	0	
Trend Rate	-1.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.029	0	0.99
Seasonality	0.041	0	
Excess Inflation	0.197	0	
Trend Rate	+2.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0	0.905
Mobility	0.016	0	
Seasonality	0.051	0.022	
Excess Inflation	0.173	0.003	
Trend Rate	+1.7%		
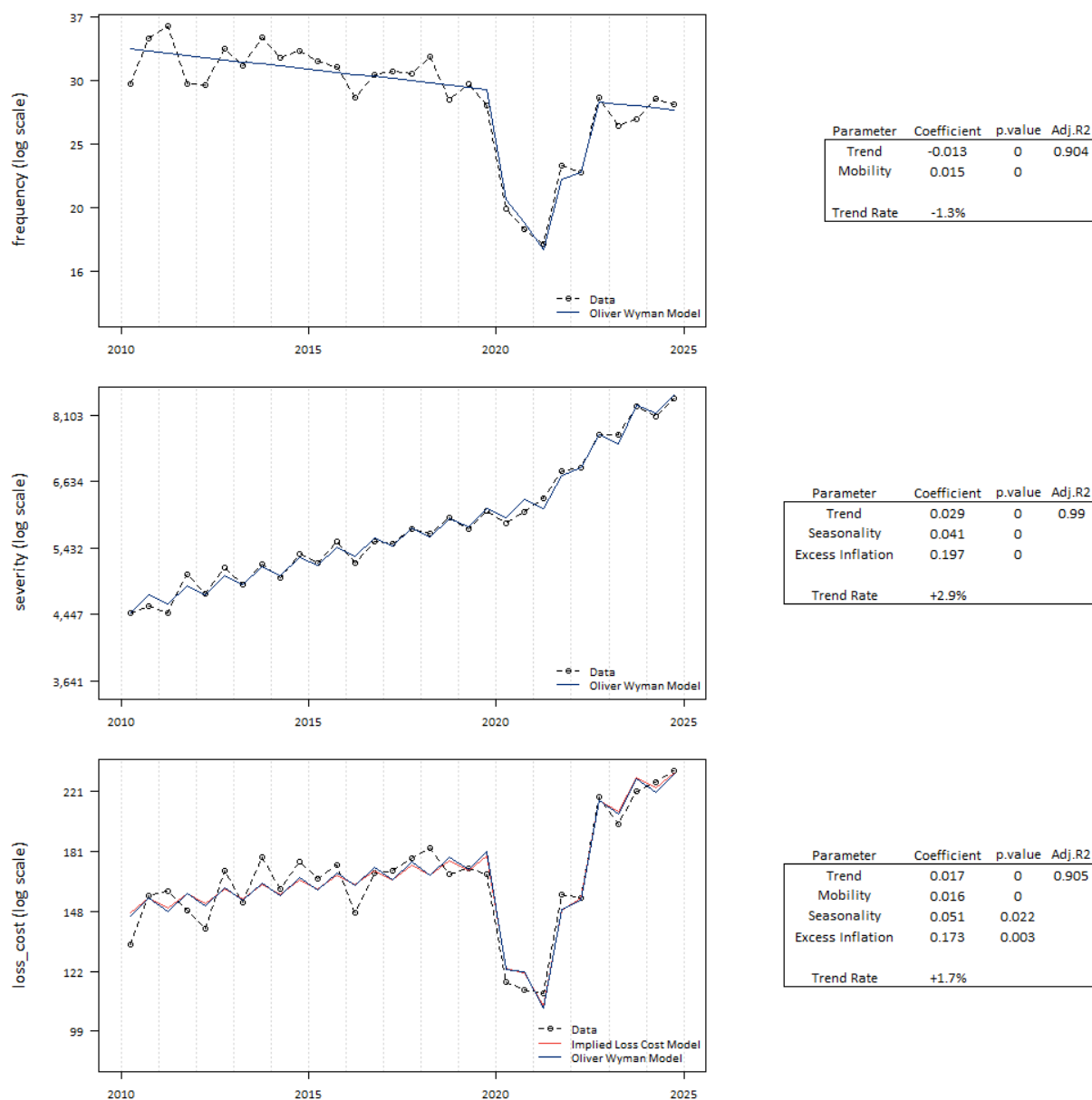
Effective January 1, 2022, premiums for third party liability are split into three separate coverages: bodily injury, property damage-tort and DCPD. Until sufficient separate property damage-tort and DCPD data is available from GISA, the loss cost trend rate that we select for property damage applies to both property damage-tort and DCPD coverages.

8.3.   Accident Benefits

For the prior review, we selected a past lost cost trend rate of +12.0% prior to October 29, 2020, and +5.5% thereafter. We also include an October 29, 2020, reform scalar of +16.0%.

In Figure 17, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe our more recent severity estimates have increased slightly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- 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.

- Severity increased with the reforms in April 2007. The large rise in 2020-2 is coincident with the reform changes.

Figure 17: Observed Accident Benefits Loss Cost Experience
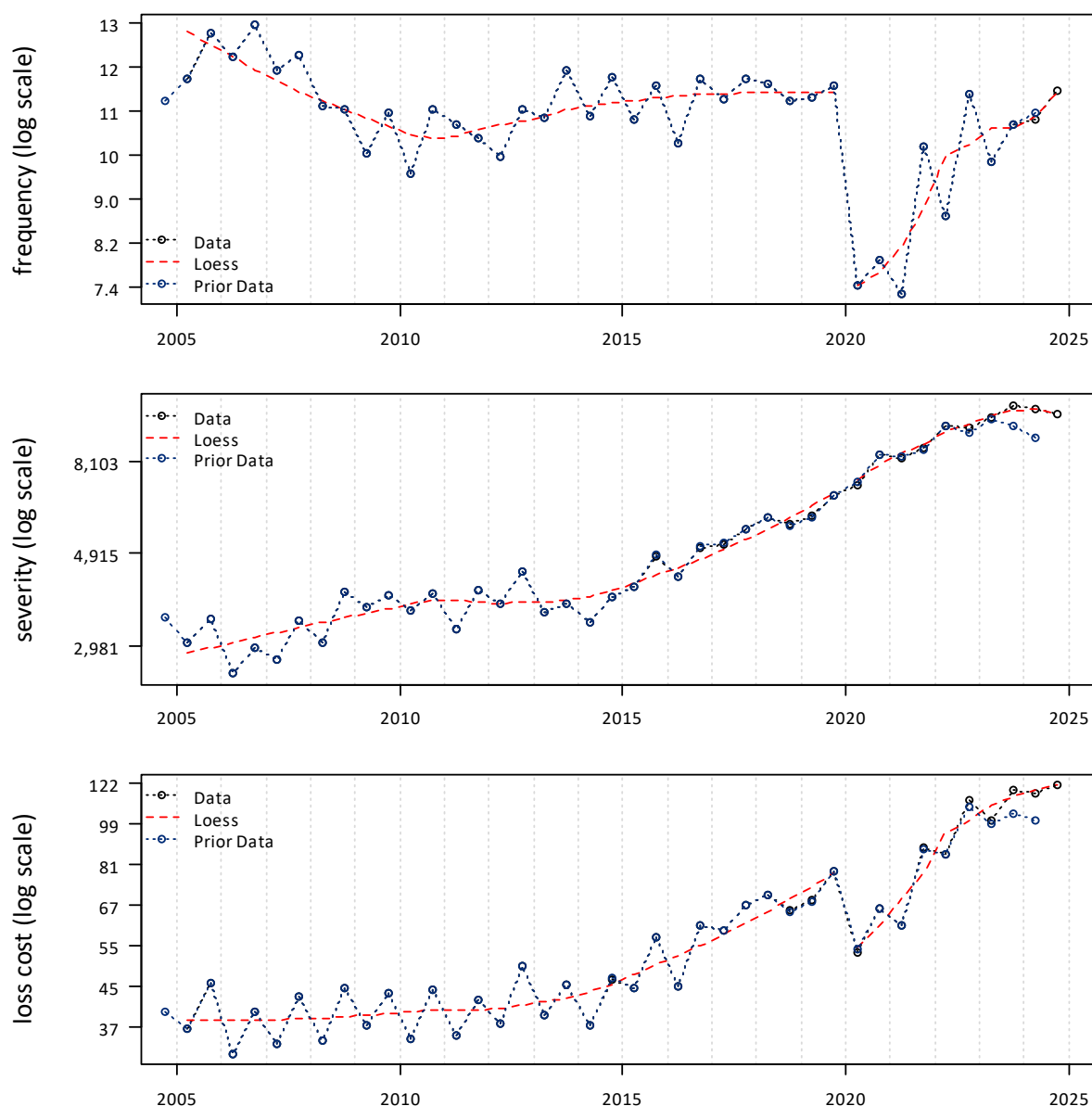
We present a summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, and with and without a change in level and/or a change in trend rate during 2015 in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2024-2, and include mobility ($p = 0.000$), seasonality ($p = 0.001$), and a new normal scalar ($p = 0.038$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.910.

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We fit a severity model to all accident half-years between 2014-1 and 2024-2, and include trend (p = 0.000), a 2020-2 reform scalar (p = 0.059), and a 2020 trend change (p = 0.022). The implied annual trend rates associated with our fitted severity model is +11.9% up to October 29, 2020 and +7.0%[72] thereafter. The modeled scalar parameter corresponds to a +11.6%[73] increase at October 29, 2020. The adjusted R-squared of our proposed severity model is 0.978. We note the severity model reform scalar is not significant, however, the p-value is close to the threshold of significance (p = 0.05) so we choose to include the scalar as it corresponds to a known event we expect to affect claims experience.

In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +11.9%[74] prior to October 29, 2020, and +7.0%[75] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.960.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2024-2, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.003), a new normal (p = 0.304), a 2020-2 reform scalar (p = 0.034), and a 2020 trend change (p = 0.213). The implied annual trend rates associated with our fitted loss cost model is +11.9% up to October 29, 2020 and +6.0%[76] thereafter. The modeled scalar parameter corresponds to a +21.6%[77] increase at October 29, 2020. The adjusted R-squared of our proposed loss cost model is 0.962.

We select the combined frequency and severity model with a loss cost trend rate of +11.9% prior to October 29, 2020, and +7.0% thereafter, and a one-time loss cost increase of +11.6% at October 29, 2020.

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 7.3 for more details regarding considerations when selecting the future loss cost trend.

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[72] = exp[0.113 + -0.045] - 1
[73] = exp[0.110] - 1
[74] = exp[0.000 + 0.113] - 1
[75] = exp[0.000 + 0.113 + -0.045] - 1
[76] = exp[0.113 + -0.054] - 1
[77] = exp[0.195] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Mobility	0.014	0	0.91
Seasonality	0.078	0.001	
New Normal Scalar	-0.055	0.038	
Trend Rate	0.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.113	0	0.978
2020-2 Reform Scalar	0.11	0.059	
2020 Trend Change	-0.045	0.022	
Trend Rate (Period 1)	+11.9%		
Trend Rate (Period 2)	+7.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.113	0	0.962
Mobility	0.016	0	
Seasonality	0.104	0.003	
New Normal	-0.105	0.304	
2020-2 Reform Scalar	0.195	0.034	
2020 Trend Change	-0.054	0.213	
Trend Rate (Period 1)	+11.9%		
Trend Rate (Period 2)	+6.0%		

8.4.   Collision

For the prior review, we selected a past and future lost cost trend rate of +2.5% prior to July 1, 2021, and +16.7% thereafter.

In Figure 19, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe that the recent frequency and loss cost estimates have increased slightly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a steep decline in frequency level coincident with the pandemic which has been sustained through 2024-2. The decrease in 2022 may, in part, be associated with the introduction of DCPD and the resulting shift of claims between coverages.

Figure 19: Observed Collision Loss Cost Experience
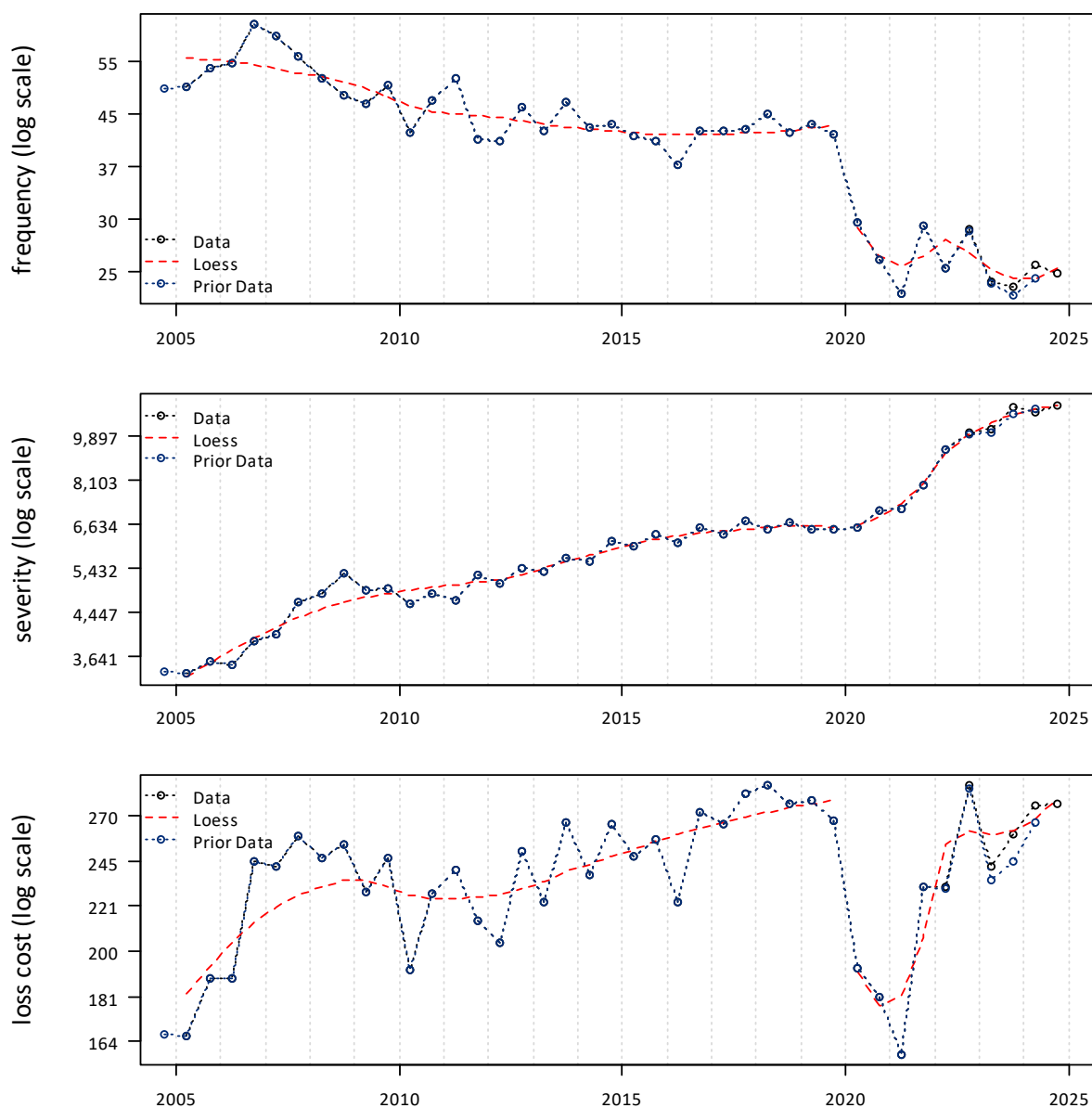
A summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.033), mobility (p = 0.000), and a new normal (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 0.908.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.039), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +3.7%. The adjusted R-squared of our proposed severity model is 0.978.

In Figure 20, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +2.4%[78]. The implied adjusted R-squared of the combined frequency and severity model is 0.757.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.020), excess inflation (p = 0.971), and a new normal (p = 0.057). The implied annual trend rate associated with our fitted loss cost model is +3.1%. The adjusted R-squared of our proposed loss cost model is 0.827.

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.4%. In Section 12, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

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

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[78] = exp[-0.013 + 0.037] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.013	0.033	0.908
Mobility	0.018	0	
New Normal	-0.424	0	
Trend Rate	-1.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.037	0	0.978
Seasonality	0.031	0.039	
Excess Inflation	0.342	0	
Trend Rate	+3.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0	0.827
Mobility	0.019	0	
Seasonality	0.057	0.02	
Excess Inflation	0.004	0.971	
New Normal	-0.196	0.057	
Trend Rate	+3.1%		
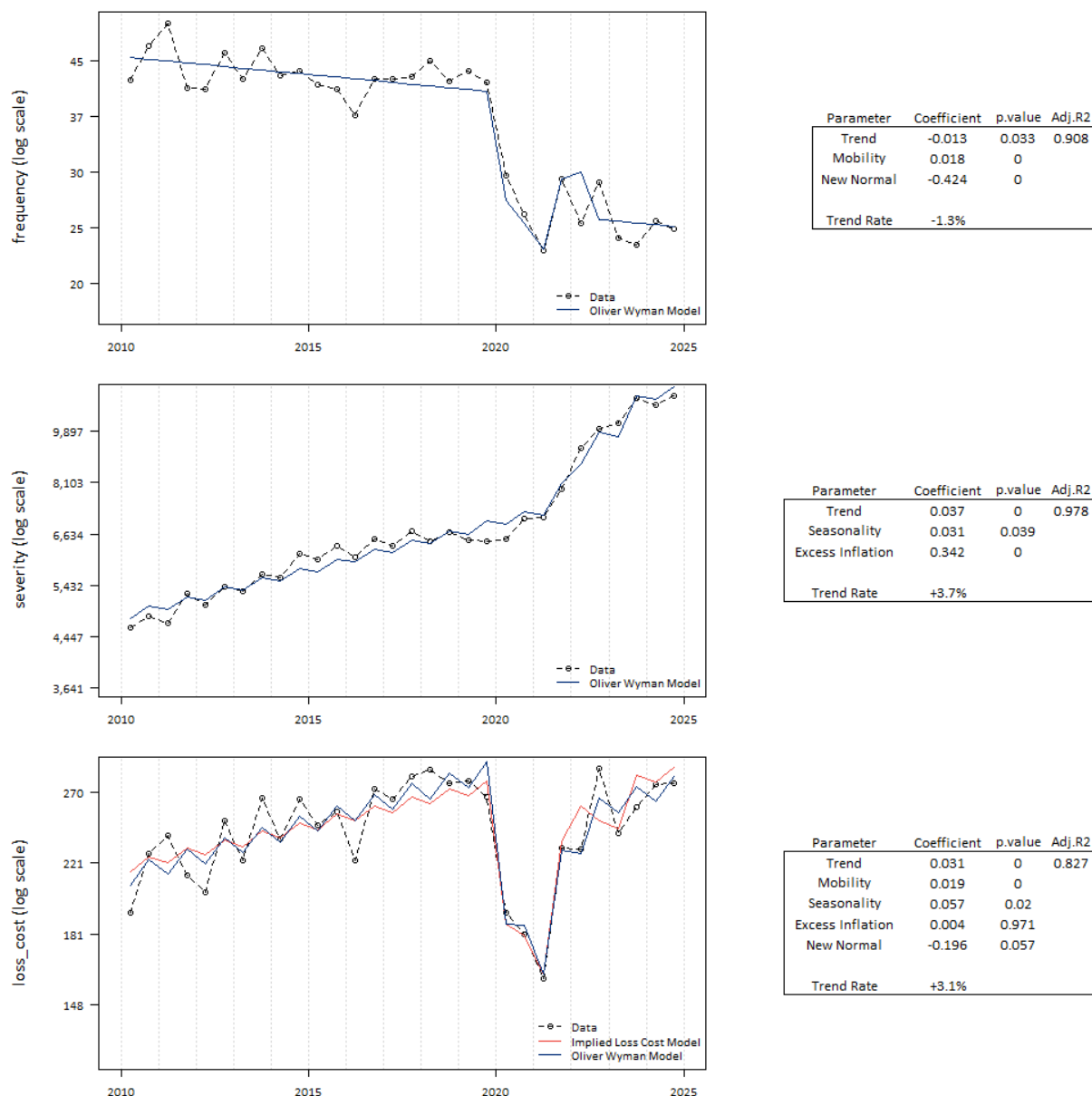
8.5.   Comprehensive

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 2025 semi-annual report based on the GISA Catastrophe data through December 31, 2023.

Using industry data as of December 31, 2024, we separately review:

• Comprehensive including theft and catastrophes (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 Theft and Catastrophes (Total Comprehensive)

In Figure 21, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- Hailstorms in Calgary and Southern Alberta contributed to the high frequency in the 2024-2 accident semester.

Figure 21: Observed Comprehensive Including Catastrophes and Theft Loss Cost Experience
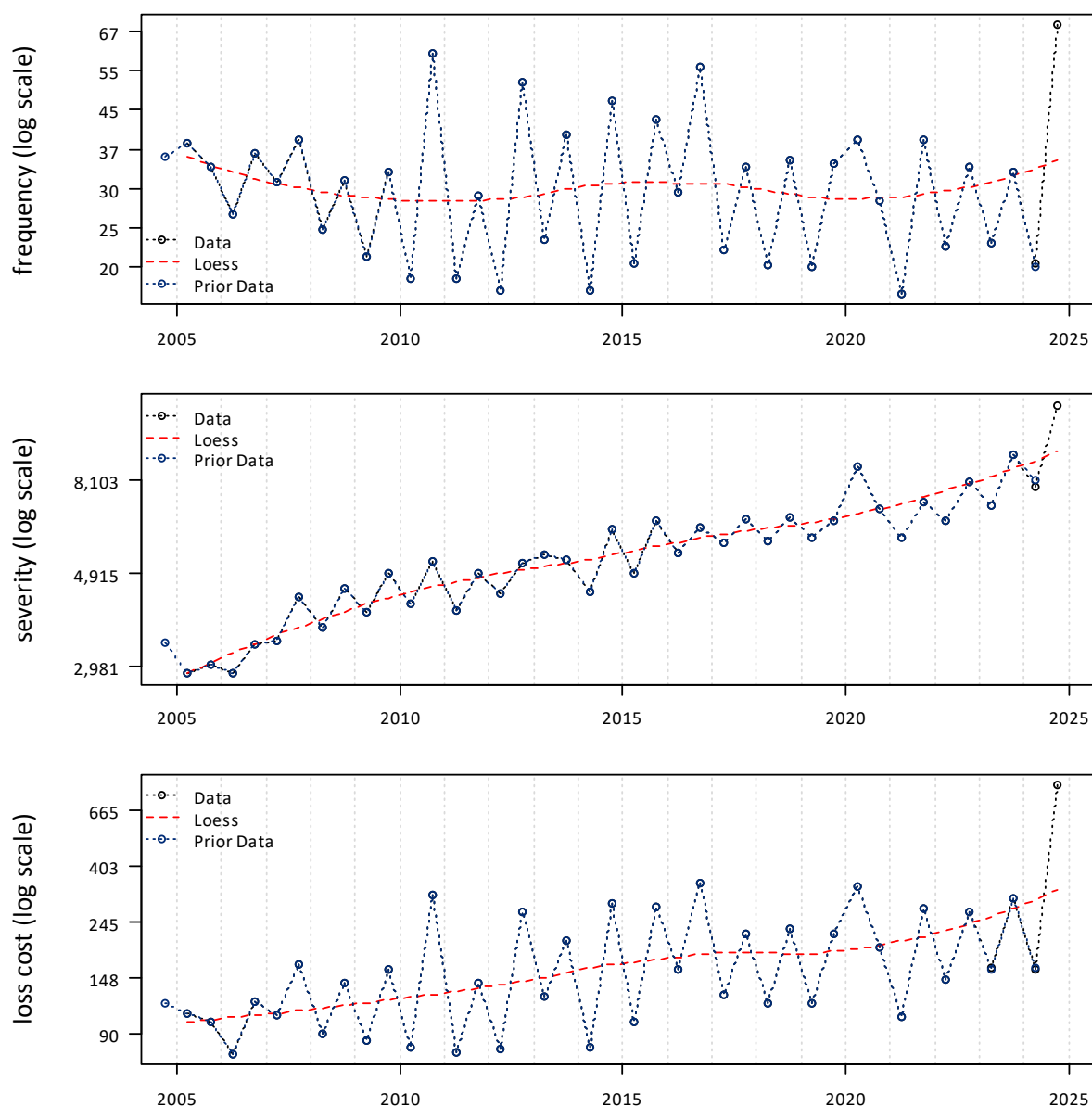
We present the measured severity, frequency, and loss cost trend, associated adjusted R-square values, *p*-values, and confidence intervals over various trend measurement periods, with and without theft and catastrophe claims, and for theft only are in Appendix E.

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 2024-2, and include time (p = 0.926), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.1%. The adjusted R-squared of our proposed frequency model is 0.620.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include time (p = 0.000), and seasonality (p = 0.001). The implied annual trend rate associated with our fitted severity model is +4.8%. The adjusted R-squared of our proposed severity model is 0.815.

In Figure 22, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +4.9%.[79] The implied adjusted R-squared of the combined frequency and severity model is 0.636.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.002) and seasonality (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +4.9% The adjusted R-squared of our proposed loss cost model is 0.650.

---

[79] = exp[0.001 + 0.046] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	0.001	0.926	0.62
Seasonality	0.627	0	
Trend Rate	+0.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.046	0	0.815
Seasonality	0.147	0.001	
Trend Rate	+4.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.047	0.002	0.65
Seasonality	0.773	0	
Trend Rate	+4.9%		
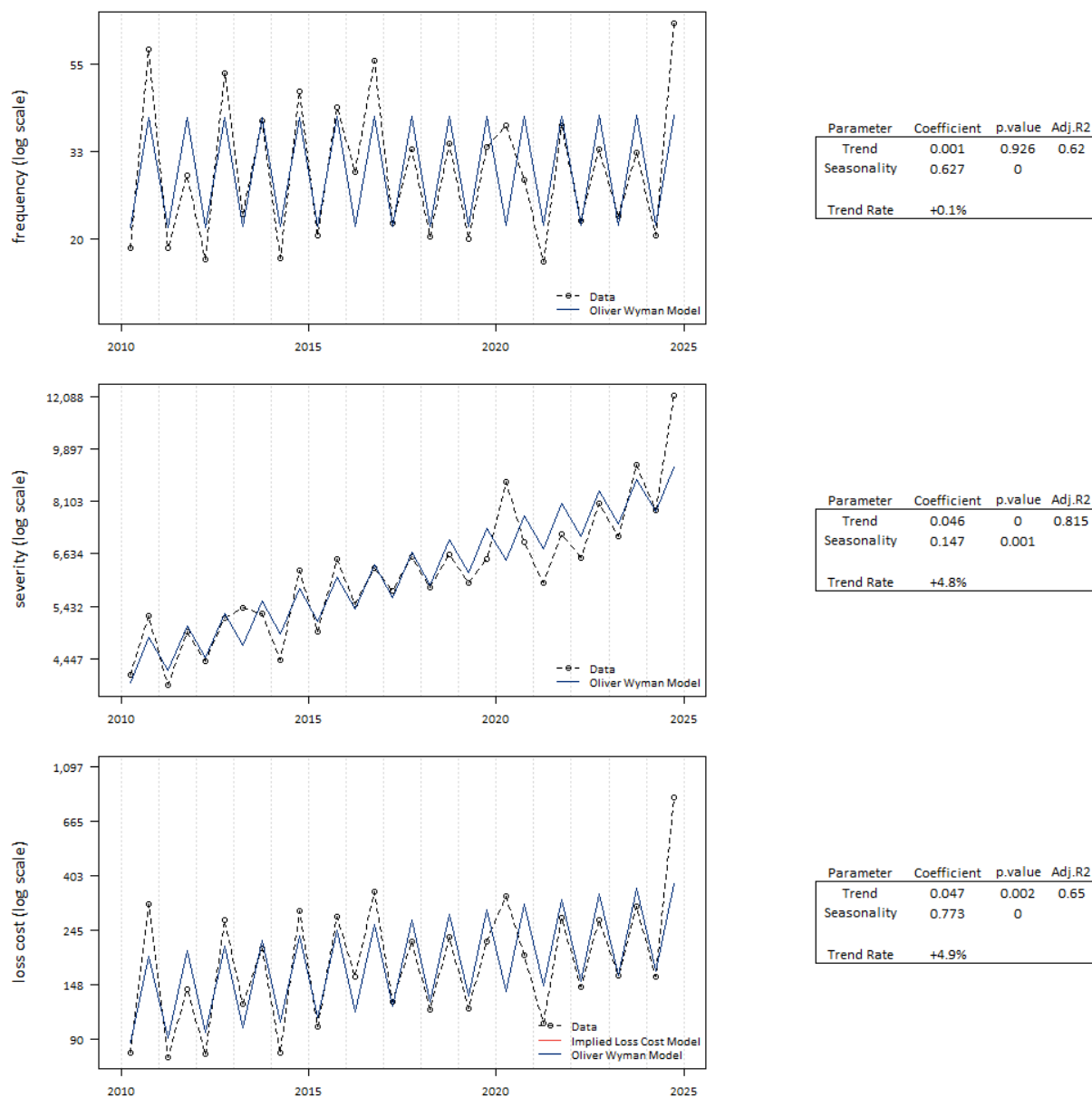
Comprehensive Excluding Catastrophes and Theft

In Figure 23, 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 23: Comprehensive – Excluding Theft & Excluding Catastrophes
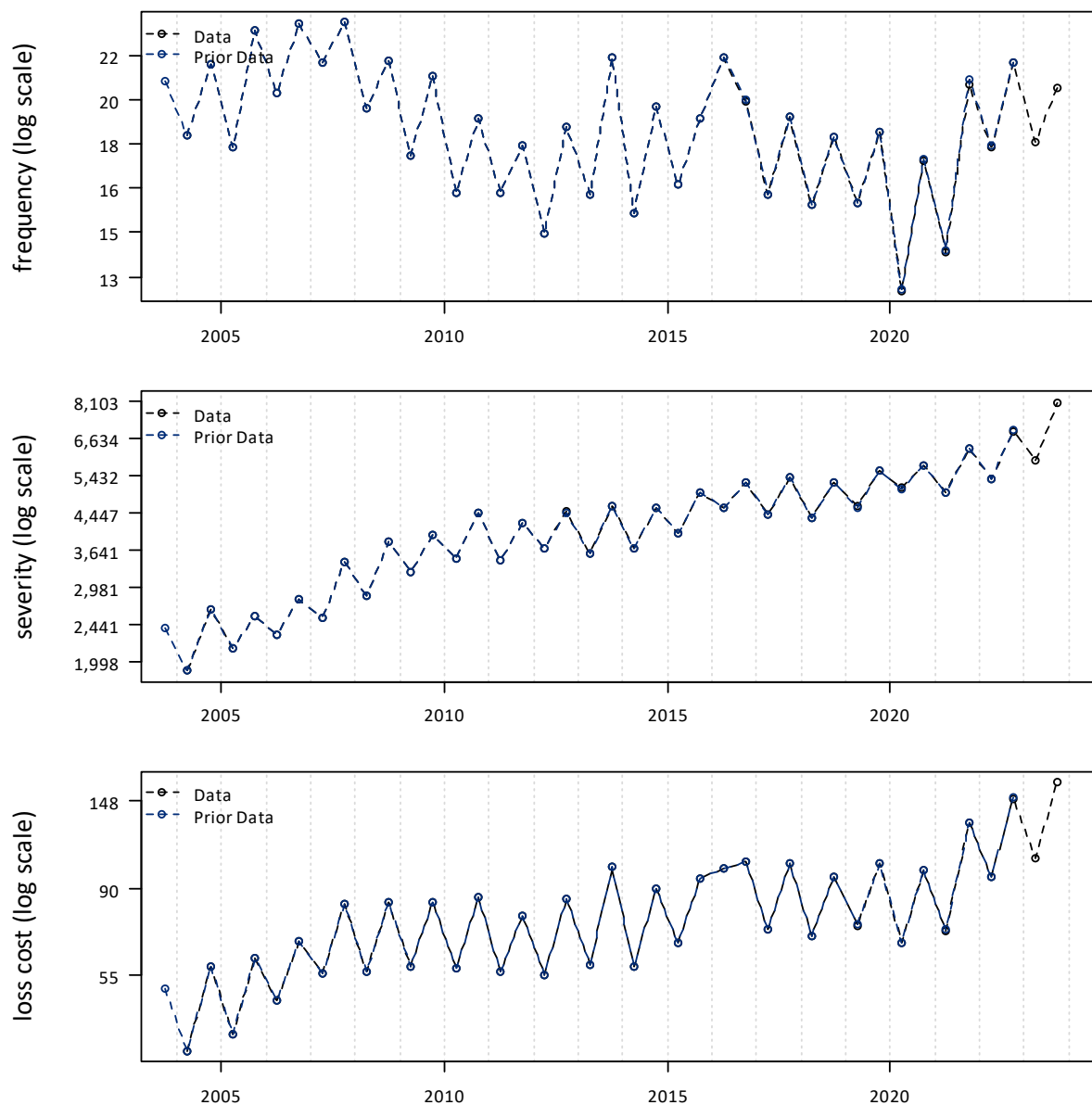
With the removal of both catastrophe and theft related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- *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 24, we present a comparison between the observed values presented above in Figure 23 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%.[80] 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).

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

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Selected Loss Trend Rates

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Figure 24: 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%		
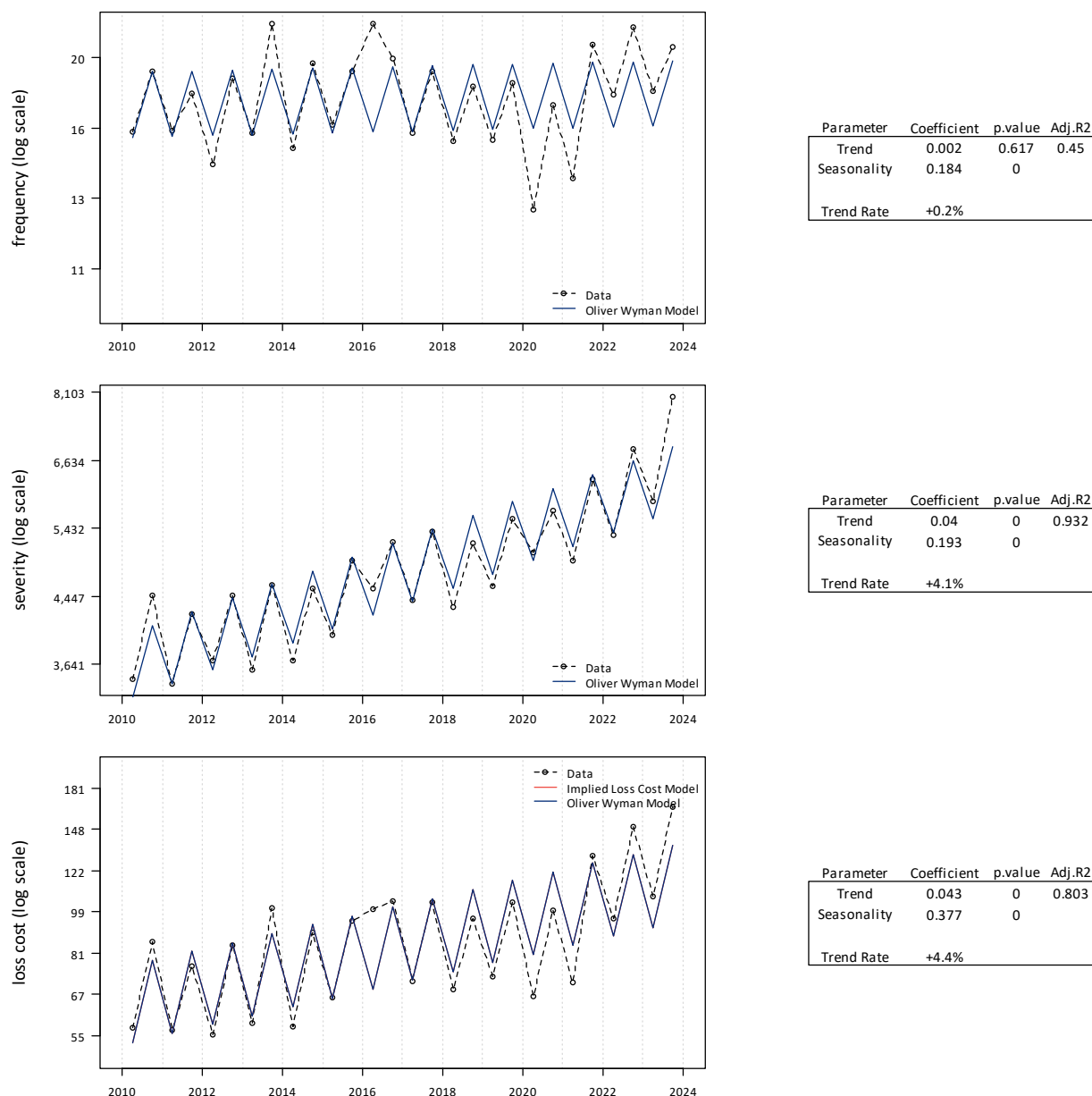
Comprehensive Theft Only

In Figure 25, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly. We include a loess curve that models the general trends in the data.

Figure 25: Comprehensive Theft Only Loss Cost Experience
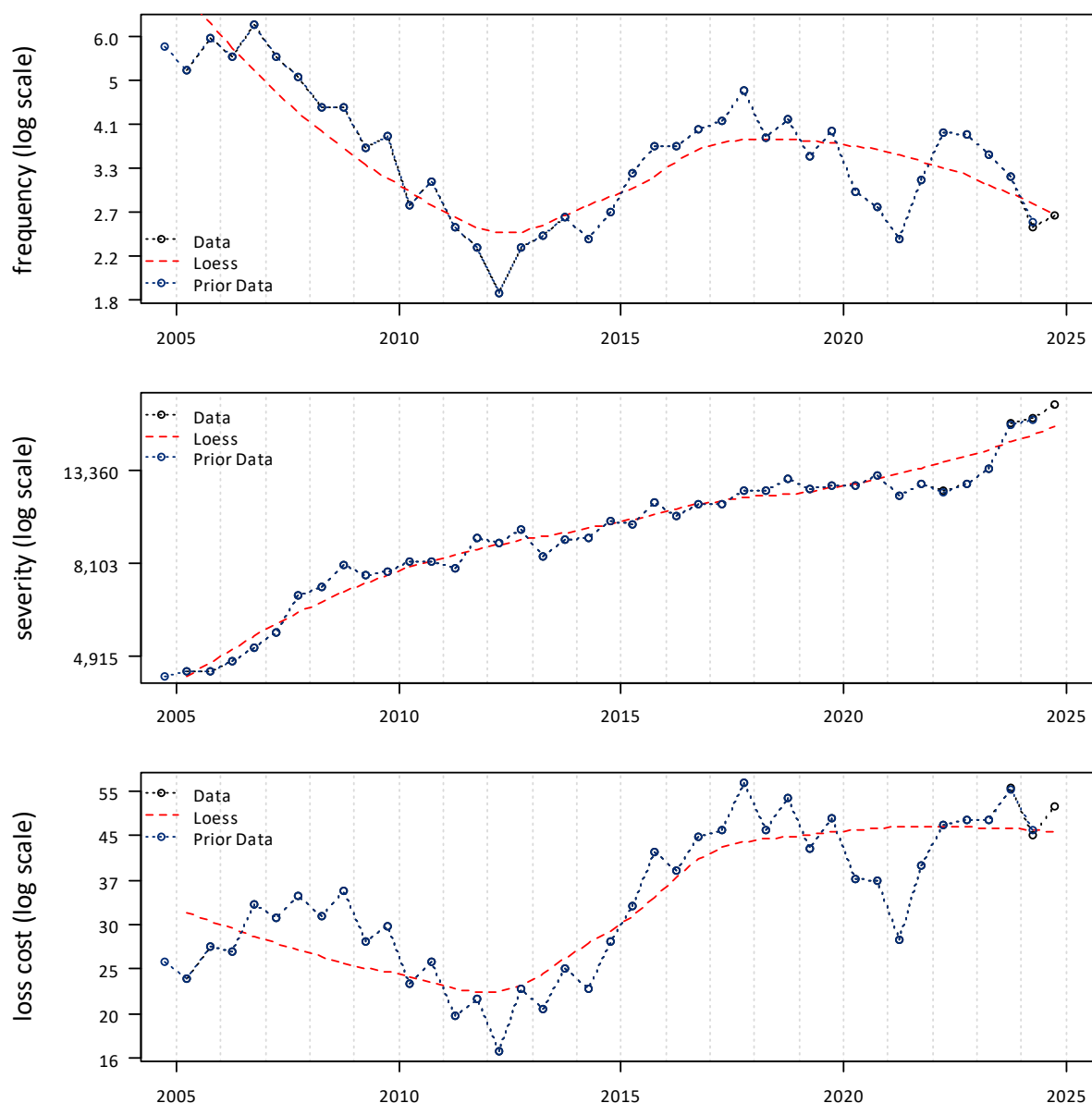
A key driver of the higher trend rates presented in Figure 21 (including catastrophe and theft claims) relative to Figure 23 (excluding catastrophe and theft claims) is the inclusion of theft claims. We note theft loss costs began to increase significantly beginning in 2011 but began to decrease starting in 2018. To better understand the impact of theft claims we fit a model to theft only claims beginning in 2010-1.

We fit a frequency model to all accident half-years between 2012-1 and 2024-2, and include trend (p = 0.000), a 2018 trend change (p = 0.000), and a 2021-2 multi-period scalar (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +16.6% up to January 1, 2018, and

−15.8%[81] thereafter. The modeled scalar parameter corresponds to a +87.2%[82] increase between January 1, 2021 and January 1, 2022. The adjusted R-squared of our proposed frequency model is 0.904.

We fit a severity model to all accident half-years between 2012-1 and 2024-2, excluding 2021-1, 2021-2, 2022-1, 2022-2, and 2023-1, and include trend (p = 0.000), seasonality (p = 0.013), and excess inflation (p = 0.001). The implied annual trend rate associated with our fitted severity model is +4.7%. The adjusted R-squared of our proposed severity model is 0.969.

In Figure 26, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +22.1%[83] prior to October 29, 2020, and -11.8%[84] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.900.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2012-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.001), a 2018 trend change (p = 0.000), a 2021-2 multi-period scalar (p = 0.063), and excess inflation (p = 0.001). The implied annual trend rates associated with our fitted loss cost model is +22.7% up to January 1, 2018, and −13.6%[85] thereafter. The modeled scalar parameter corresponds to a +26.8%[86] increase between January 1, 2021 and January 1, 2022. The adjusted R-squared of our proposed loss cost model is 0.953.

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[81] = exp[0.154 + -0.326] - 1
[82] = exp[0.627] - 1
[83] = exp[0.154 + 0.046] - 1
[84] = exp[0.154 + -0.326 + 0.046] - 1
[85] = exp[0.205 + -0.350] - 1
[86] = exp[0.237] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	0.154	0	0.904
2018 Trend Change	-0.326	0	
2021-2 Multi-Period Scalar	0.627	0	
Trend Rate (Period 1)	+16.6%		
Trend Rate (Period 2)	-15.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.046	0	0.969
Seasonality	0.048	0.013	
Excess Inflation	0.148	0.001	
Trend Rate	+4.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.205	0	0.953
Seasonality	0.115	0.001	
2018 Trend Change	-0.35	0	
2021-2 Multi-Period Scalar	0.237	0.063	
Excess Inflation	0.612	0.001	
Trend Rate (Period 1)	+22.7%		
Trend Rate (Period 2)	-13.6%		

Comprehensive Excluding Catastrophes

In Figure 27, 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 27: Comprehensive – Total Excluding Catastrophes
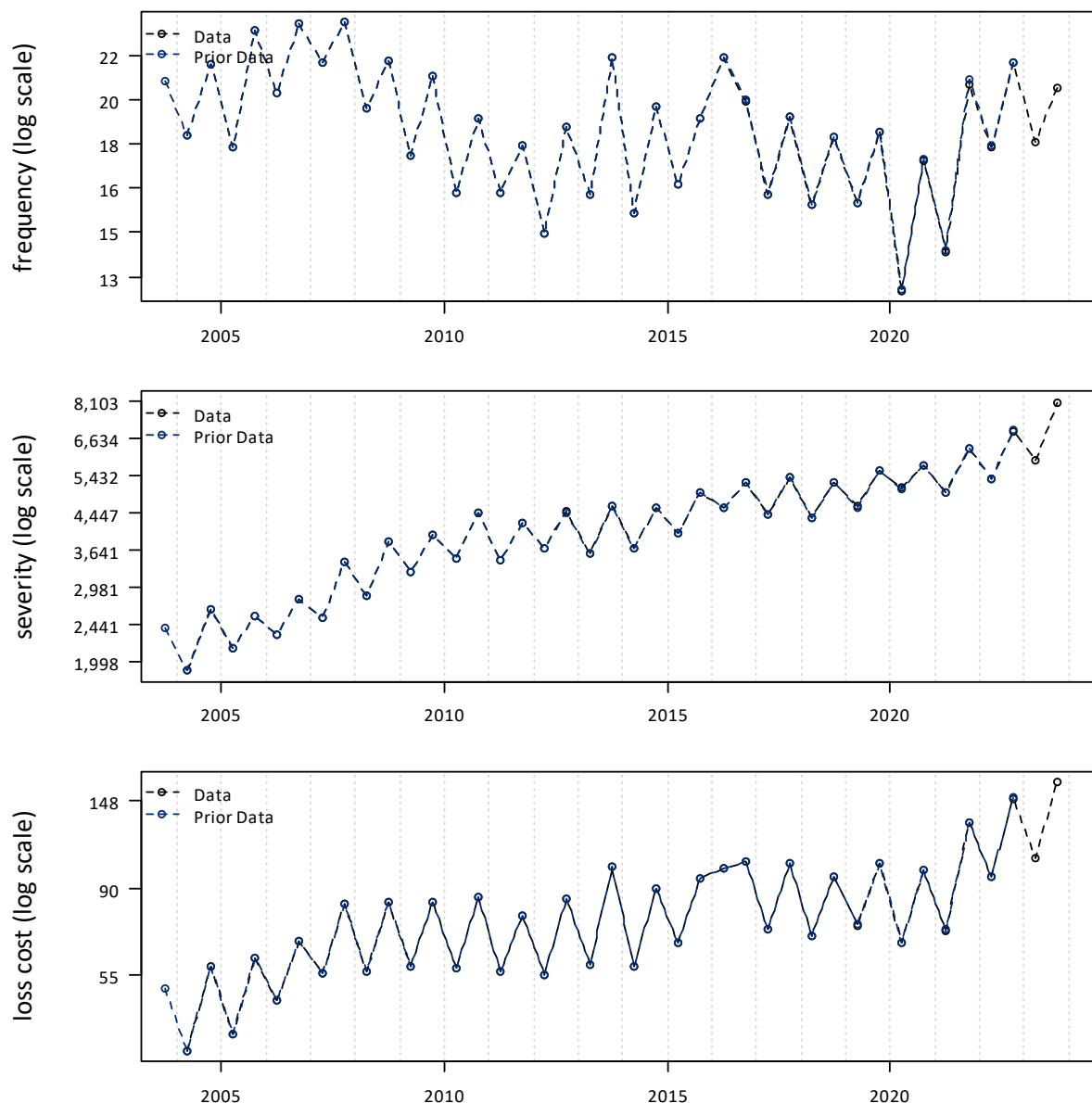
With the removal of catastrophe-related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- *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 24, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.1%.[87] The implied adjusted R-squared of the combined frequency and severity model is 0.808.

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

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

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

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

Figure 28: 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%		
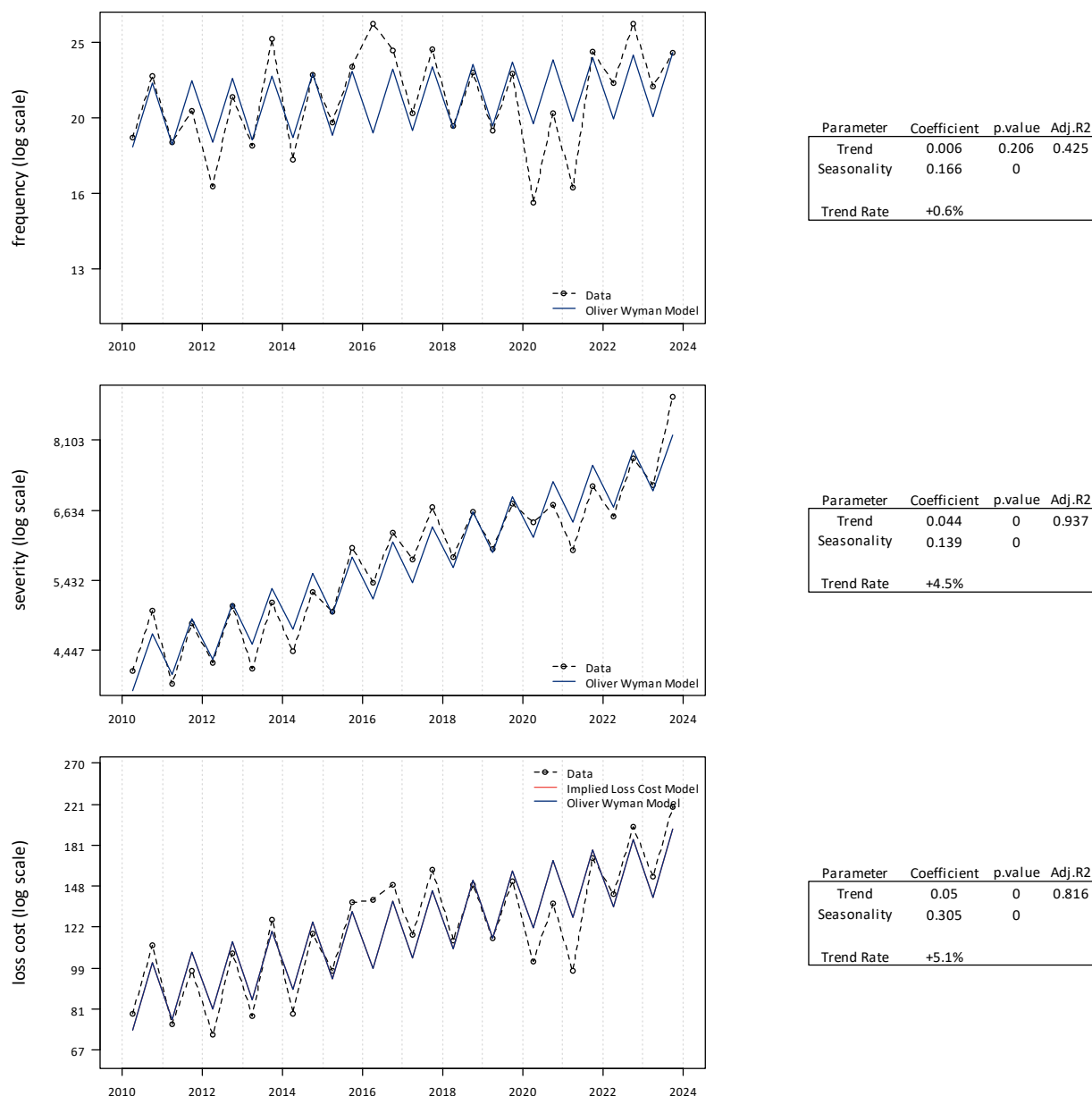
8.6.　　All Perils

For the prior review we selected a past and future loss cost trend rate of +3.2%.

In Figure 29, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- Hailstorms in Calgary and Southern Alberta contributed to the high frequency in the 2024-2 accident semester.

Figure 29: Observed All Perils Loss Cost Experience
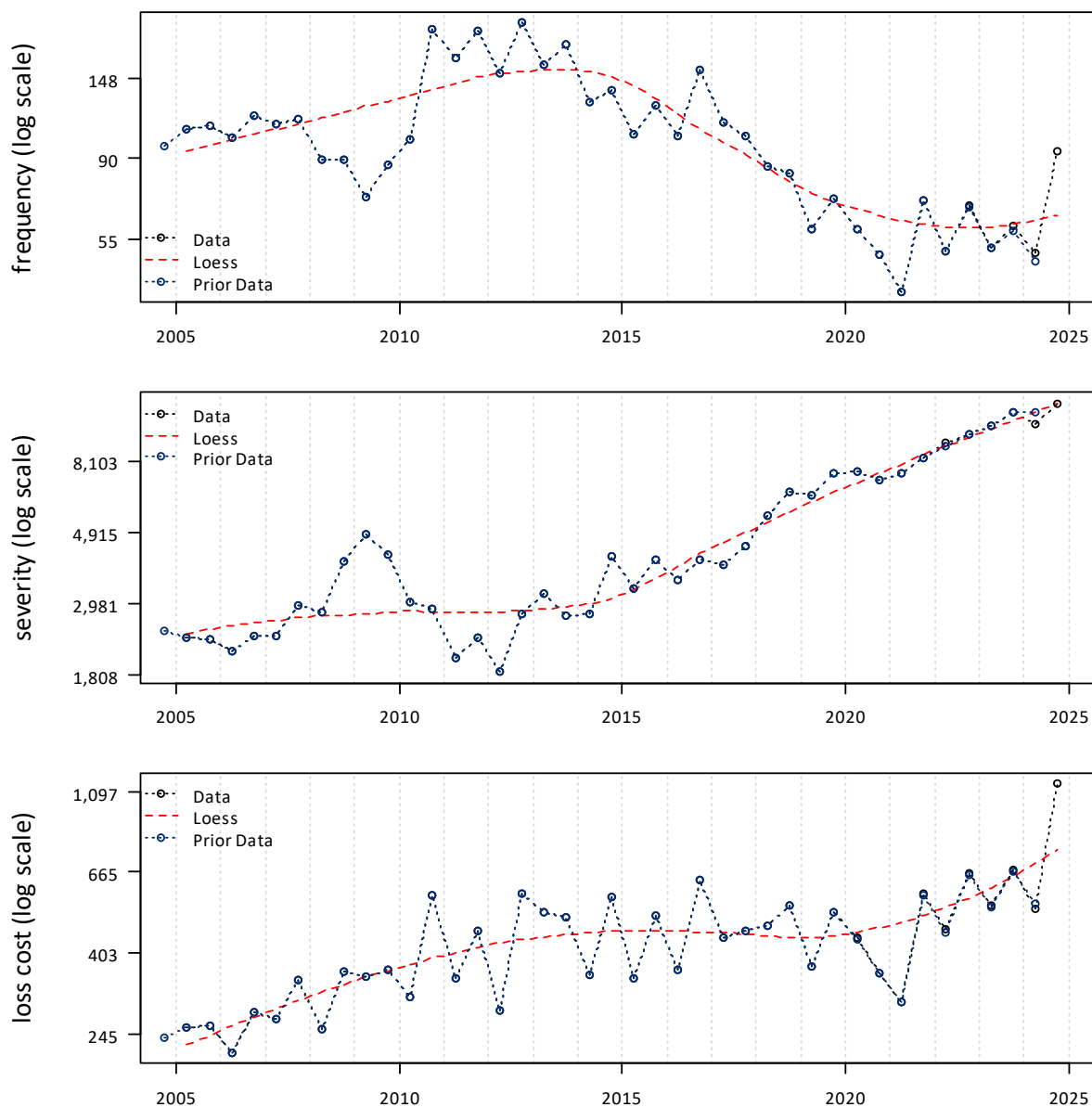
A summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, that we considered are presented in Appendix E.

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.002), and mobility (p = 0.002). The implied annual trend rate associated with our fitted frequency model is −8.1%. The adjusted R-squared of our proposed frequency model is 0.842.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include only trend (p = 0.000). The implied annual trend rate associated with our fitted severity model is +13.0%. The adjusted R-squared of our proposed severity model is 0.927.

In Figure 30, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.9%[88]. The implied adjusted R-squared of the combined frequency and severity model is 0.618.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.002). The implied annual trend rate associated with our fitted loss cost model is +3.7% The adjusted R-squared of our proposed loss cost model is 0.645.

A 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 +3.7%.

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

---

[88] = exp[-0.084 + 0.122] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.084	0	0.842
Seasonality	0.245	0.002	
Mobility	0.015	0.002	
Trend Rate	-8.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.122	0	0.927
Trend Rate	+13.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.037	0	0.645
Seasonality	0.313	0	
Mobility	0.014	0.002	
Trend Rate	+3.7%		
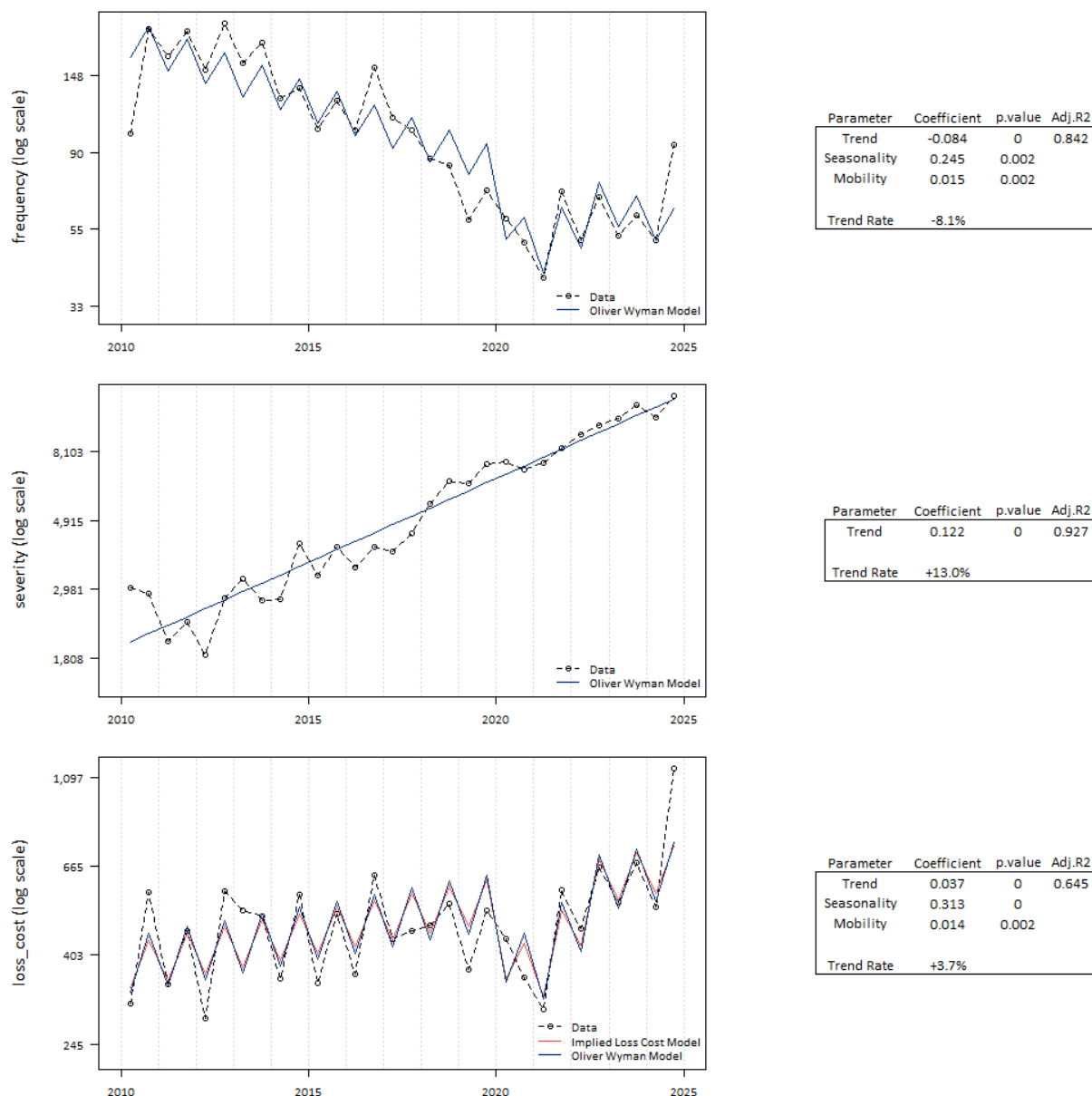
8.7.   Specified Perils

For the prior review we selected a past and future loss cost trend rate of +4.9%.

In Figure 31, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe a slight increase to the 2024-1 severity estimate. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- Hailstorms in Calgary and Southern Alberta contributed to the high frequency in the 2024-2 accident semester.

Figure 31: Observed Specified Perils Loss Cost Experience
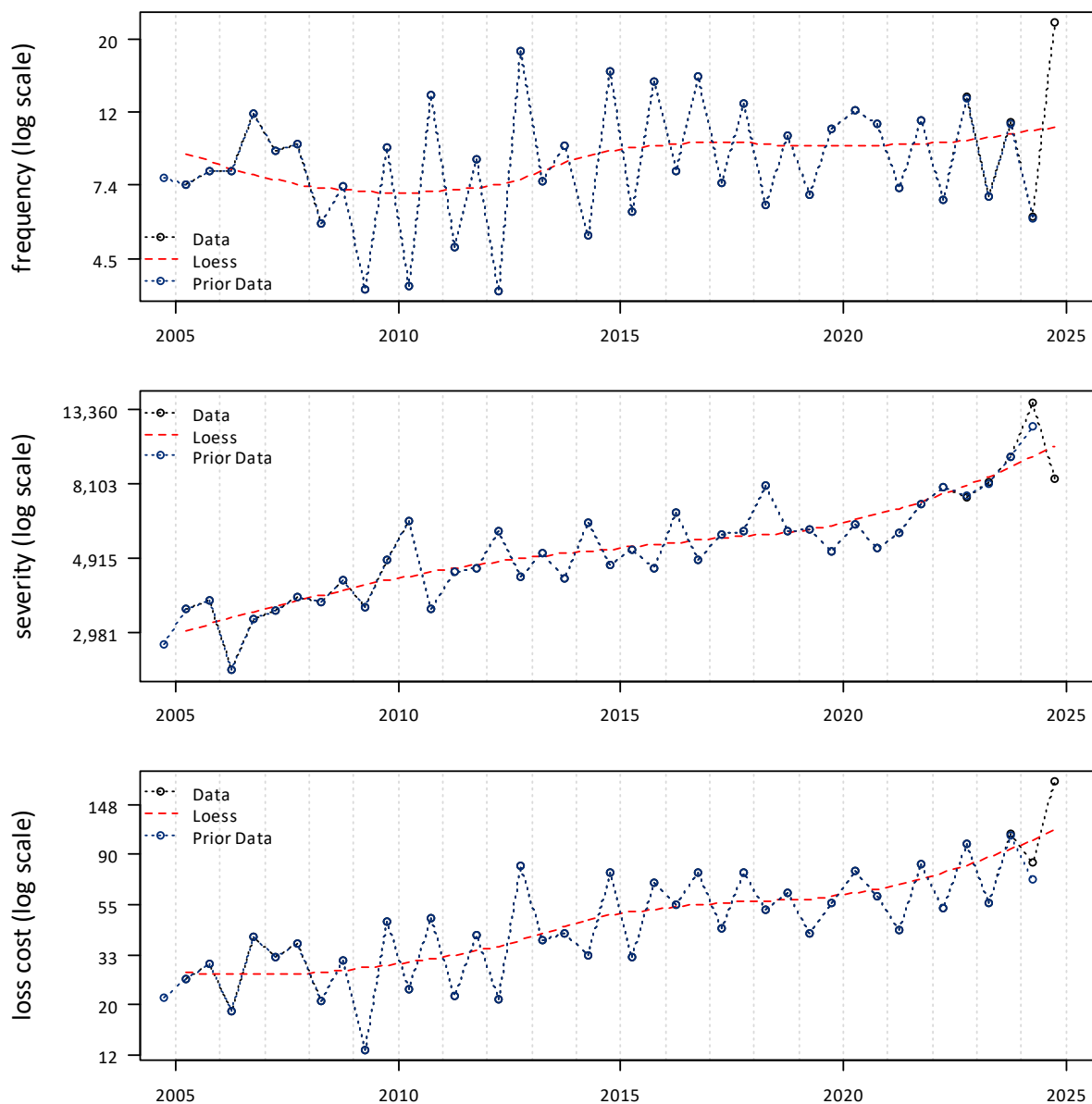
A summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2024-1, and include trend (*p* = 0.506) and seasonality (*p* = 0.000). We exclude the 2024-2 data point, which we consider to be an

outlier due to the previously mentioned hailstorms. The implied annual trend rate associated with our fitted frequency model is -1.0%. The adjusted R-squared of our proposed frequency model is 0.695.

We fit a severity model to all accident half-years between 2014-1 and 2024-2, and include trend (p = 0.000) and seasonality (p = 0.031). The implied annual trend rate associated with our fitted severity model is +6.4%. The adjusted R-squared of our proposed severity model is 0.588.

In Figure 32, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.3%.[89] The implied adjusted R-squared of the combined frequency and severity model is 0.610.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2024-1, and include trend (p = 0.004) and seasonality (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +5.3%. The adjusted R-squared of our proposed loss cost model is 0.587.

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 +5.3%.

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

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[89] = exp[-0.010 + 0.062] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.01	0.506	0.695
Seasonality	0.589	0	
Trend Rate	-1.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.062	0	0.588
Seasonality	-0.171	0.031	
Trend Rate	+6.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.052	0.004	0.587
Seasonality	0.416	0	
Trend Rate	+5.3%		
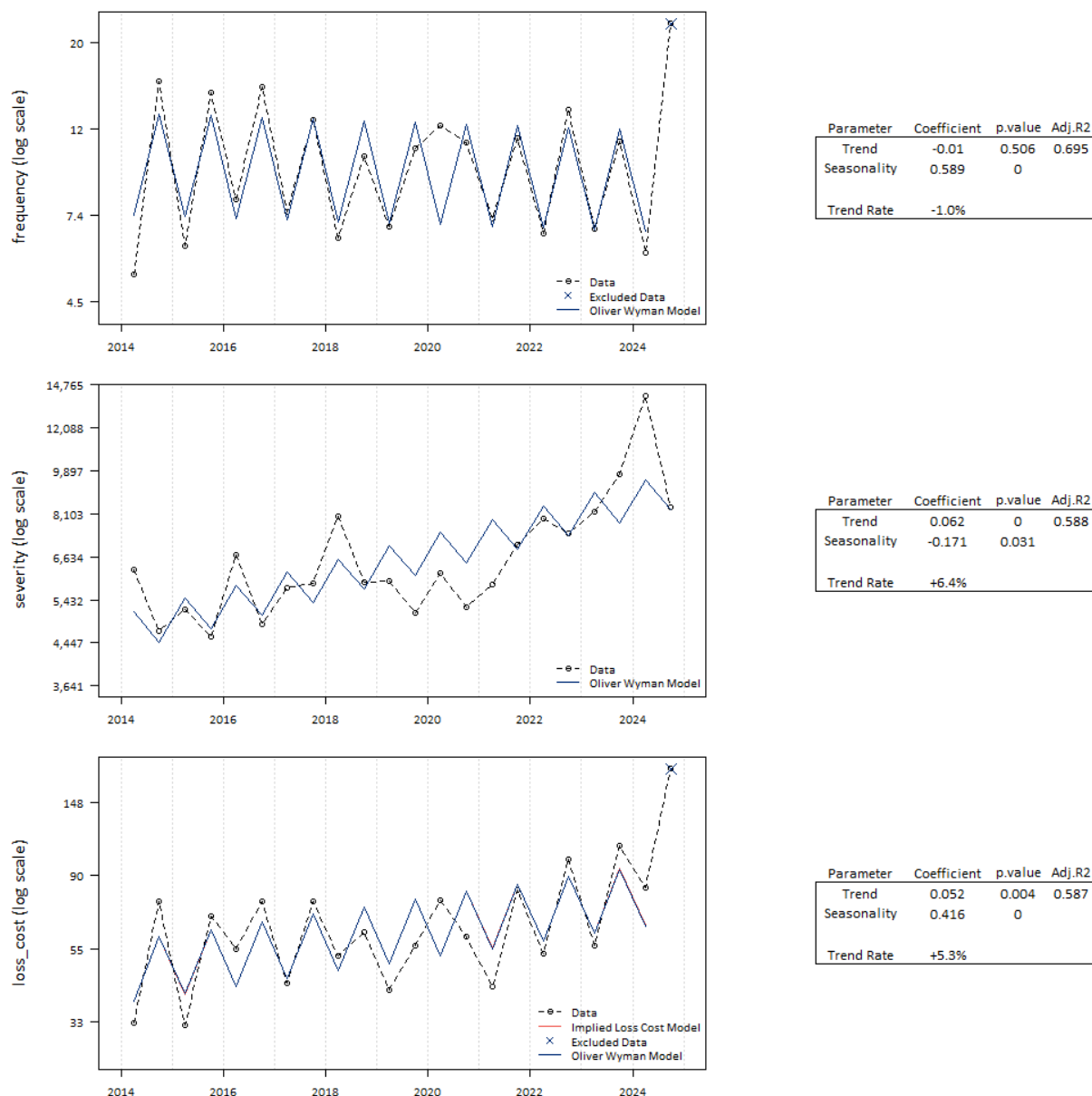
8.8. Underinsured Motorists

For the prior review we selected a past and future loss cost trend rate of +4.9%.

In Figure 33, 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 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe variability in the most recent estimates (2019 and subsequent). We include a loess curve that models the general trends in the data. We note 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).

Figure 33: Observed Underinsured Motorists Loss Cost Experience
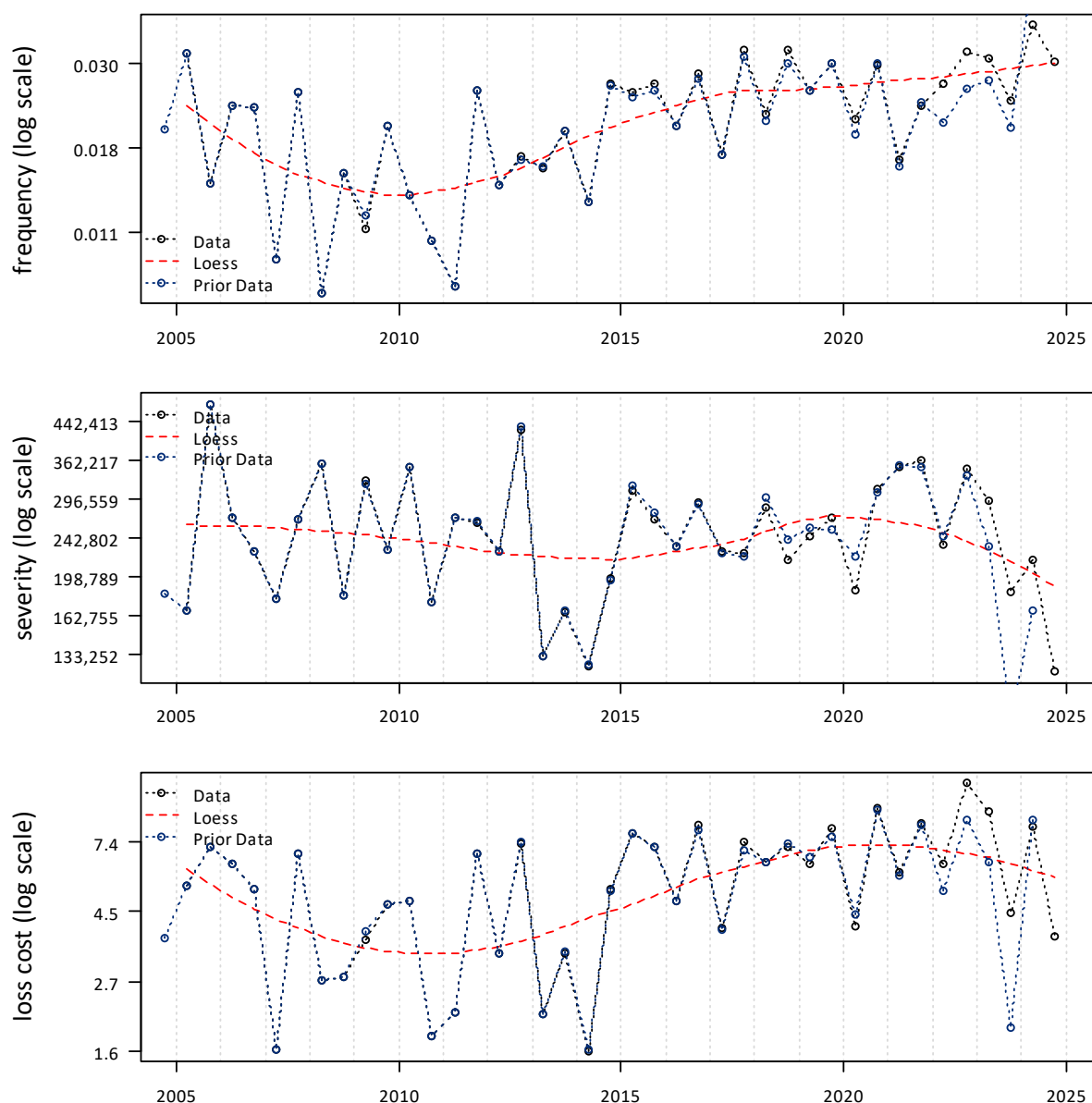
A summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2012-1 and 2024-2, and include only trend (*p* = 0.001). The implied annual trend rate associated with our fitted frequency model is +4.6%. The adjusted R-squared of our proposed frequency model is 0.359.

We fit a severity model to all accident half-years between 2012-1 and 2024-2, and include only trend (p = 0.631). The implied annual trend rate associated with our fitted severity model is +0.8%. The adjusted R-squared of our proposed severity model is -0.031.

In Figure 34, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.5%.[90] The implied adjusted R-squared of the combined frequency and severity model is 0.123.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2012-1 and 2024-2, and include only trend (p = 0.025). The implied annual trend rate associated with our fitted loss cost model is +5.5%. The adjusted R-squared of our proposed loss cost model is 0.159.

We generally find the bodily injury severity trend rate as a reasonable estimate of the underinsured motorist severity trend rate (and assume a 0% frequency trend rate). However, as some portion of the bodily injury severity trend may be driven by an erosion of the Minor Injury Cap and Bill 41 reforms, we find the use of the underinsured motorist coverage data to be more appropriate at this time. We select a past loss cost trend of +4.6% based on our selected frequency model, and assume a 0% severity model, as we find no severity trend rate is discernable.

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

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[90] = exp[0.045 + 0.008] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	0.045	0.001	0.359
Trend Rate	+4.6%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.008	0.631	-0.031
Trend Rate	+0.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.054	0.025	0.159
Trend Rate	+5.5%		
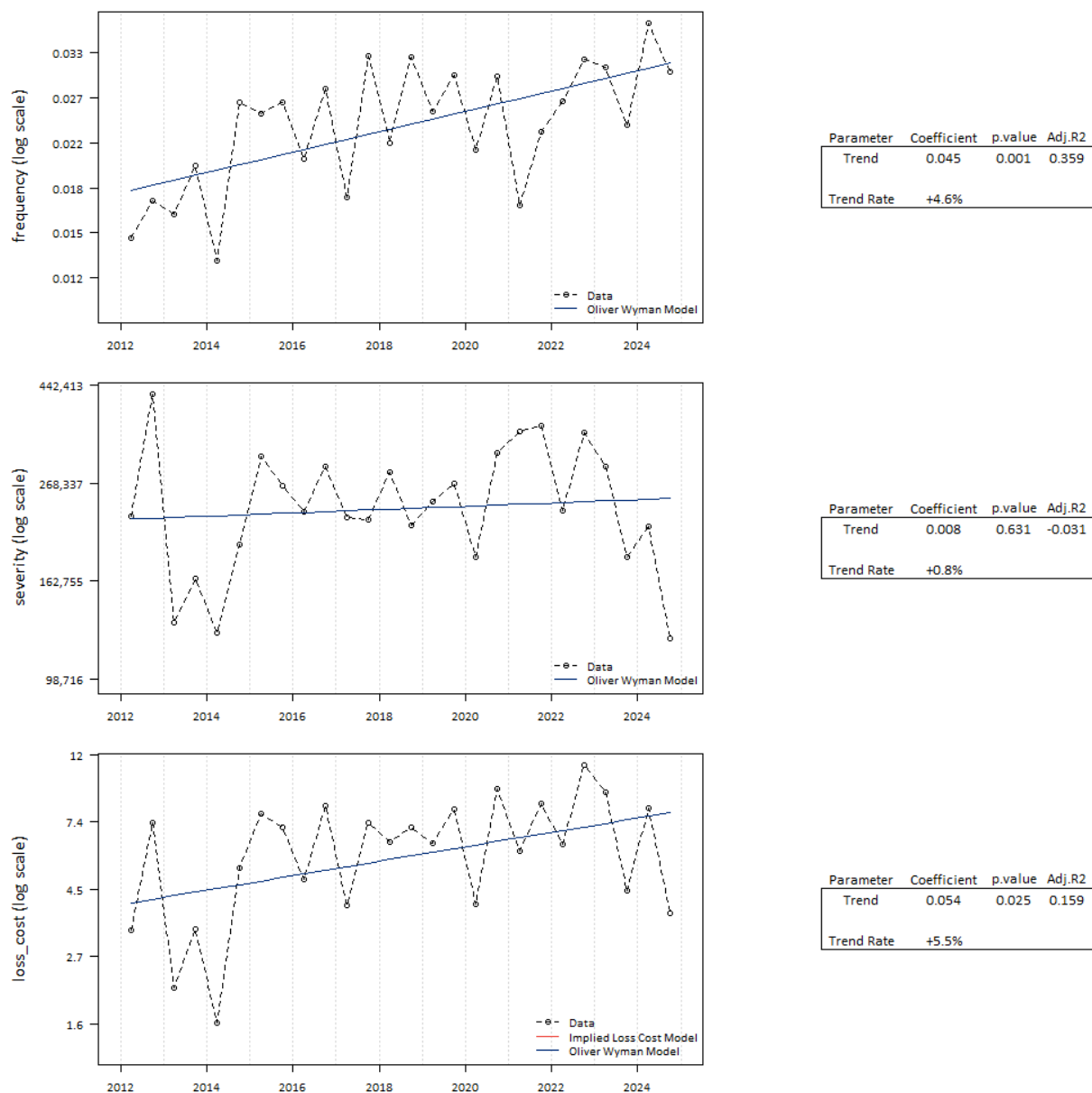
8.9.　　Summary of Selections

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

Table 14: Estimated Annual Past Loss Cost Trend Rates

Coverages	2025 Semi Annual Review Data as of June 30, 2024	2025 Annual Review Data as of December 31, 2024
TPL-Bodily Injury	+9.1%[91]	+9.7%[92]
TPL-Property Damage	+1.5%/+10.3% [93]	+1.6%[94]
DCPD[95]	+1.5%/+10.3% [96]	+1.6%[97]
AB – Total	+12.0%/+5.5%[98]	+11.9%/+7.0%[99]
Collision	+2.5%/+16.7% [100]	+2.4%[101]
Comprehensive	+5.1%	+5.1%
All Perils	+3.2%	+3.7%
Specified Perils	+4.9%	+5.3%
Underinsured Motorist	+4.9%	+4.6%

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

[92] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[93] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[94] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[95] 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.

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

[97] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[98] +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

[99] +7.0% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +11.6%.

[100] +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

[101] Subject to excess inflation. See Section 12 for the implied adjustment factors.

9. Additional Considerations

9.1. Loss Adjustment Expenses

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

Allocated loss adjustment expenses are included with the reported Industry loss data in our loss development analysis. Unallocated loss adjustment expenses (ULAE) are included in our trend analysis through the application of calendar year factors published by GISA[102] to the accident year loss experience[103]. 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 expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates in Table 15.

Table 15: Unallocated Loss Adjustment Expenses[104]

Year	ULAE %	Year	ULAE %
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%[105]
2014	9.3%	2024	8.2%

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

[103] We note the slight mismatch between calendar year ULAE factors and accident year losses. However, given the range of factors, we do not expect the mismatch to have a material impact on the resulting trends.

[104] 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.

[105] 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.

9.2.   Catastrophe Provision

As GISA has not updated its annual catastrophe report through December 31, 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.[106]

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

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

Table 16: Insurance Industry Catastrophe Data - Comprehensive including Theft

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor[107]
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

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

Table 17: Insurance Industry Catastrophe Data - Comprehensive excluding Theft

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

9.3.   Investment Income on Cash Flow

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

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

Table 18: Industry Average Investment Income Rate

Calendar Year	Industry Average Investment Income Rate
2015	3.31%
2016	2.78%
2017	3.69%
2018	2.24%
2019	4.23%
2020	4.17%
2021	2.71%
2022	0.08%
2023	4.45%[108]
2024	7.15%[109]

9.4. Health Cost Recovery

The Alberta Treasury Board and Finance announced the 2025 Health Cost Recovery assessment factor (percentage) at 1.94% of third part liability premiums.[110] Consistent with the Board's position with respect to the Health Cost Recovery assessment, we recommended 1.94% as the Benchmark.

9.5. Operating Expenses

In determining their rate level needs, insurers include a provision for operating expenses 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.

GISA did not release a 2023 Expense Report due to reporting issues related to IFRS17 transition issues, and the 2024 Expense Report has not yet been released. As a result, 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.

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

[109] We note a higher reported ROI for 2024. Although we recognize this is potentially due to IFRS-17 reporting issues, we didn't identify any individual insurer data that was unreasonable.

[110] The 2025 assessment factor was announced after the publication date of our preliminary report.

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 19: Summary of Indicated Operating Expense Ratios

Component	Current Benchmark (2025 SAR)	Recommended Benchmark (2025 AR)
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%

9.6.   Profit

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

10. Summary of Benchmarks

In Table 20, we present a summary of our selected Benchmarks for the 2025 Semi-Annual Review and 2025 Annual Review.

Table 20: Estimated Annual Past Loss Cost Trend Rates[111]

	2025 Semi Annual Review Data as of June 30, 2024	2025 Annual Review Data as of December 31, 2024
Trend Benchmarks		
TPL-Bodily Injury	+9.1%[112]	+9.7%[113]
TPL-Property Damage	+1.5%/+10.3% [114]	+1.6%[115]
DCPD[116]	+1.5%/+10.3% [117]	+1.6%[118]
AB – Total	+12.0%/+5.5%[119]	+11.9%/+7.0%[120]
Collision	+2.5%/+16.7% [121]	+2.4%[122]
Comprehensive	+5.1%	+5.1%
All Perils	+3.2%	+3.7%
Specified Perils	+4.9%	+5.3%
Underinsured Motorist	+4.9%	+4.6%
Other Benchmarks		
Health Cost Recovery	1.94% of TPL Premiums	1.94% of TPL Premiums
Operating Expenses	27.8%	27.8%
Profit Provision	6%	6%

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

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

[113] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[114] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[115] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[116] 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.

[117] +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

[118] Subject to excess inflation. See Section 12 for the implied adjustment factors.

[119] +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

[120] +7.0% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +11.6%.

[121] +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

[122] Subject to excess inflation. See Section 12 for the implied adjustment factors.

11. Post-Pandemic Frequency Level

There are effectively three frequency periods in the historical data potentially 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 potential influence of Bill 41 on 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 period, there is some uncertainty in the estimate the impact of each (the reforms and COVID-19) on bodily injury and 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."[123]

We observe some stability in the frequency levels in the most recent five accident periods, from 2022-2 to 2024-2; 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[124] we discuss, in Section 8, to bring all accident years to a 2024-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.

- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments"[125] included in the models that we discuss, in Section 8.

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

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

[125] Mobility and scalars, but not seasonality.

- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024-2 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[126] 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. We include an example of the adjustment factor calculation for collision in Appendix G.

The 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.

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[126] We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a "moving" coverage.

Figure 35: Bodily Injury
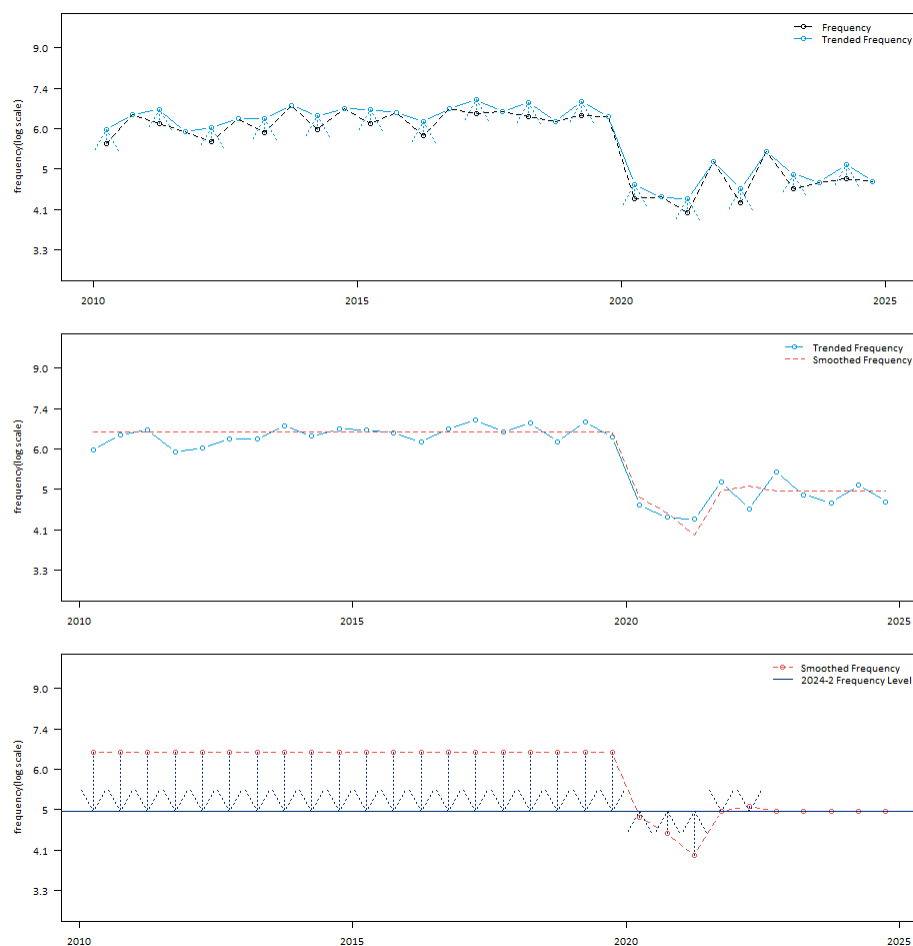
Table 21: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.747
2020-1	1.030
2020-2	1.112
2021-1	1.239
2021-2	0.999
2022-1	0.974
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 36: Property Damage (including DCPD)
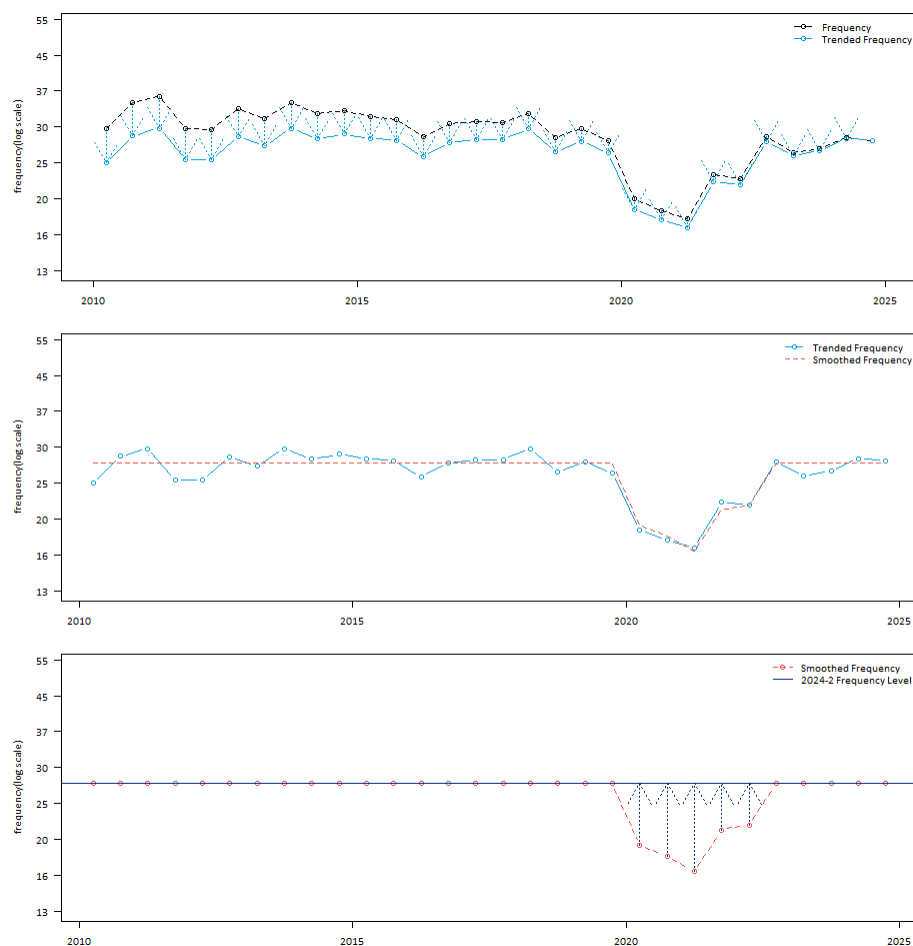
Table 22: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.409
2020-2	1.503
2021-1	1.629
2021-2	1.294
2022-1	1.260
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 37: Accident Benefits
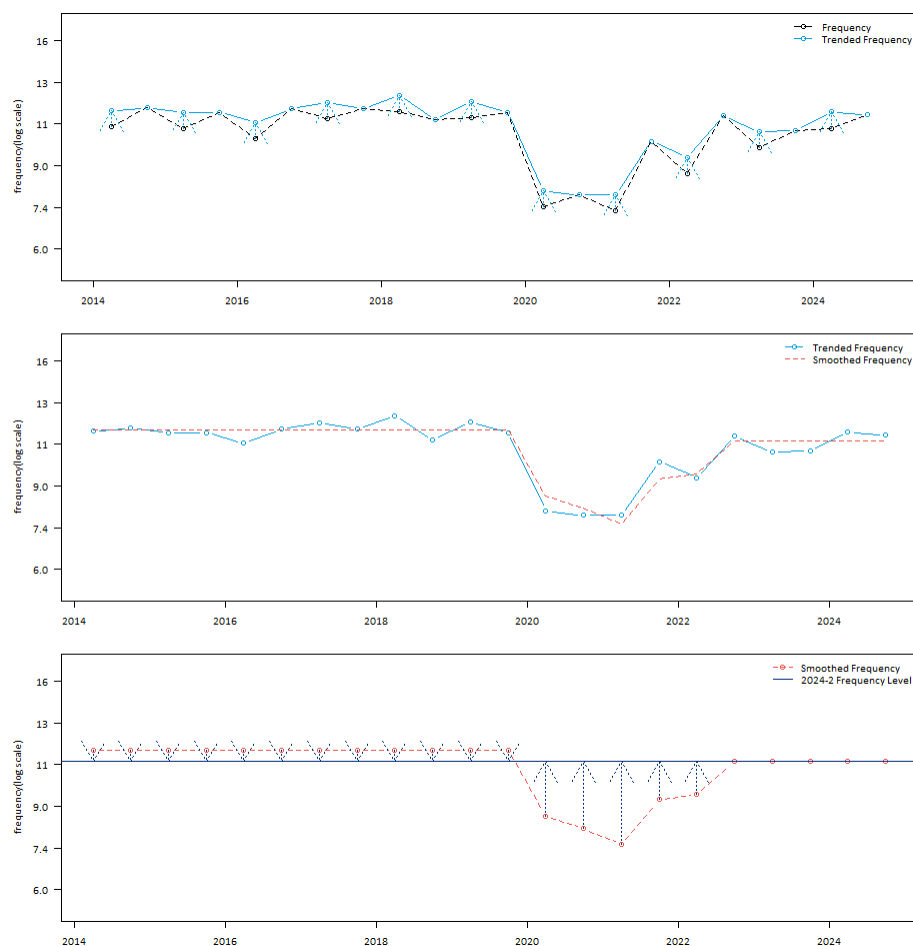
Table 23: Accident Benefits Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.947
2020-1	1.299
2020-2	1.378
2021-1	1.484
2021-2	1.200
2022-1	1.171
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 38: Collision
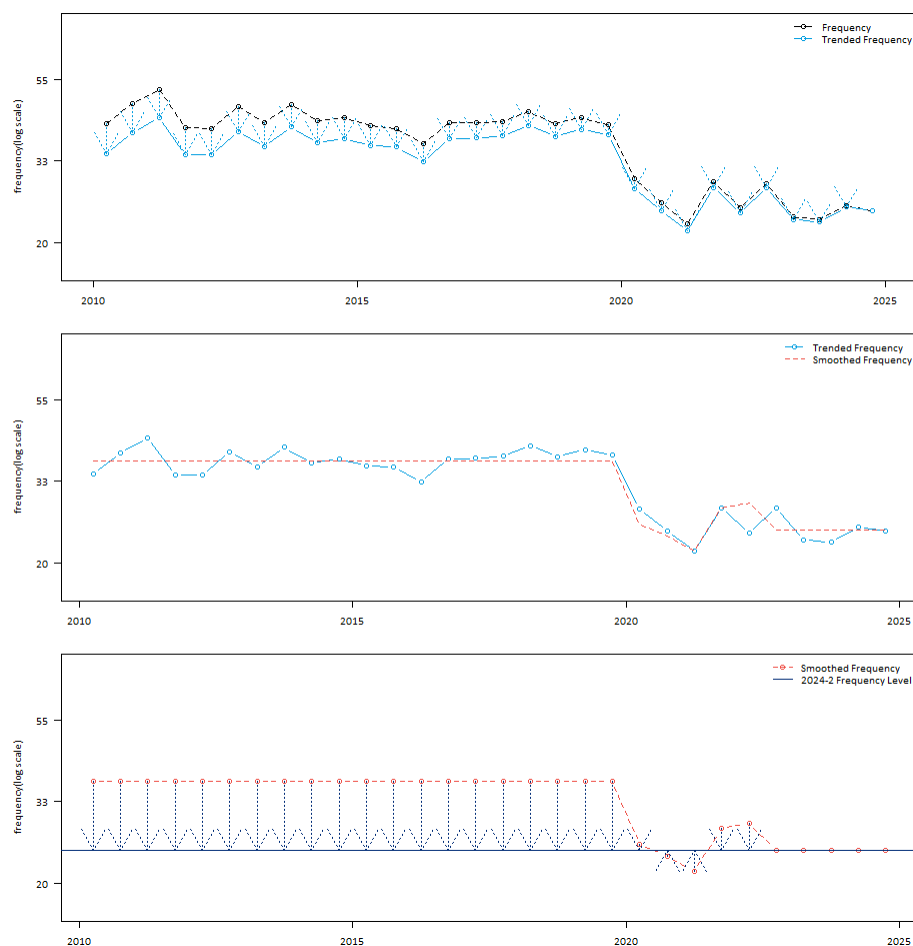
Table 24: Collision Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.656
2020-1	0.965
2020-2	1.038
2021-1	1.136
2021-2	0.877
2022-1	0.850
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

Figure 39: All Perils
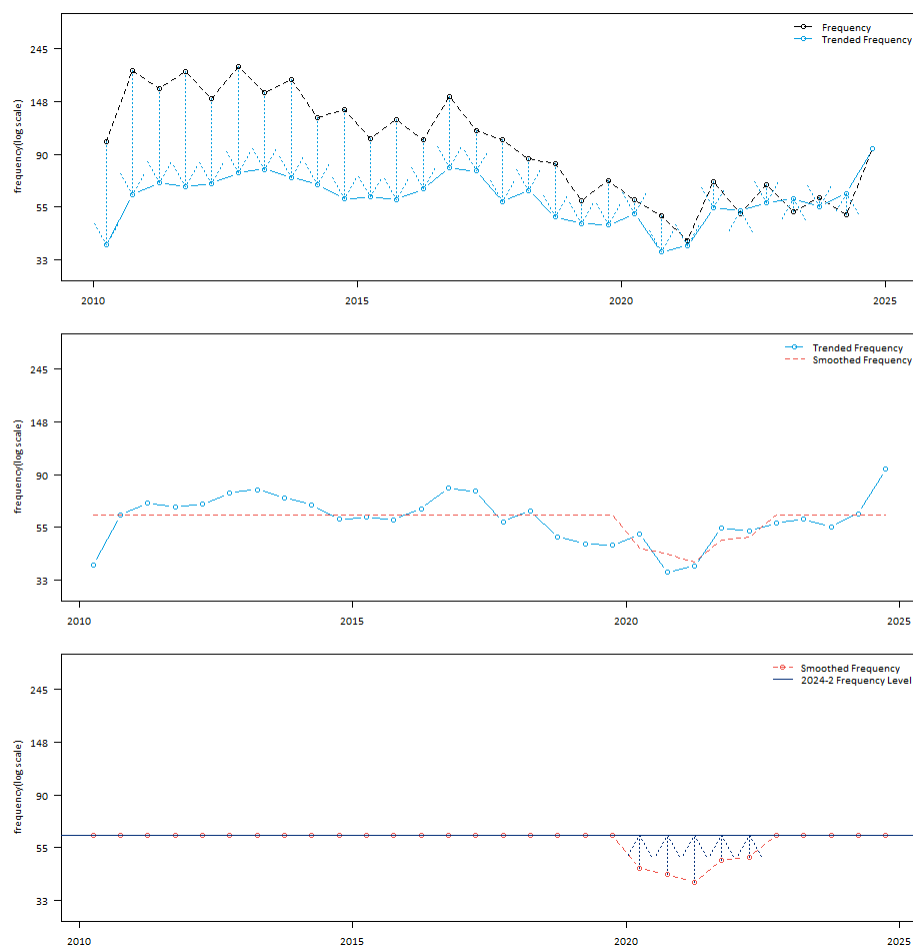
Table 25: All Perils Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.372
2020-2	1.455
2021-1	1.567
2021-2	1.268
2022-1	1.237
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000

12. Excess Inflation

We include an inflation parameter, where significant, to estimate the inflation impact on claim severity. We find the inflation impact differs between the physical damage and non-physical damage coverages. Therefore, we calculate two separate inflation parameters. For the physical damage parameter, we use the passenger vehicle parts, maintenance, and repairs CPI, and for the non-physical damage parameter we use the health care CPI. We calculate the inflation parameter as follows:

- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.

- We estimate a baseline inflation rate using the CPI information from 2010 through 2020.

- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as the baseline CPI and the baseline inflation rate.

- We calculate the excess ratio as the observed CPI divided by the predicted CPI.

- We calculate the natural logarithm of the excess ratio.

- We normalize the natural logarithm excess ratio values by dividing by the maximum value.

We present the CPI values, in Figure 40, and the excess inflation parameter values, in Table 26.

Table 26: Excess Inflation Model Parameter

Accident Semester	Physical Damage Excess Inflation Parameter	Non-Physical Damage Excess Inflation Parameter
2020-1	0.000	0.014
2020-2	0.000	0.020
2021-1	0.000	0.000
2021-2	0.214	0.000
2022-1	0.469	0.000
2022-2	0.698	0.039
2023-1	0.682	0.400
2023-2	1.000	0.684
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000

Figure 40: CPI Inflation

Physical Damage

Non-Physical Damage
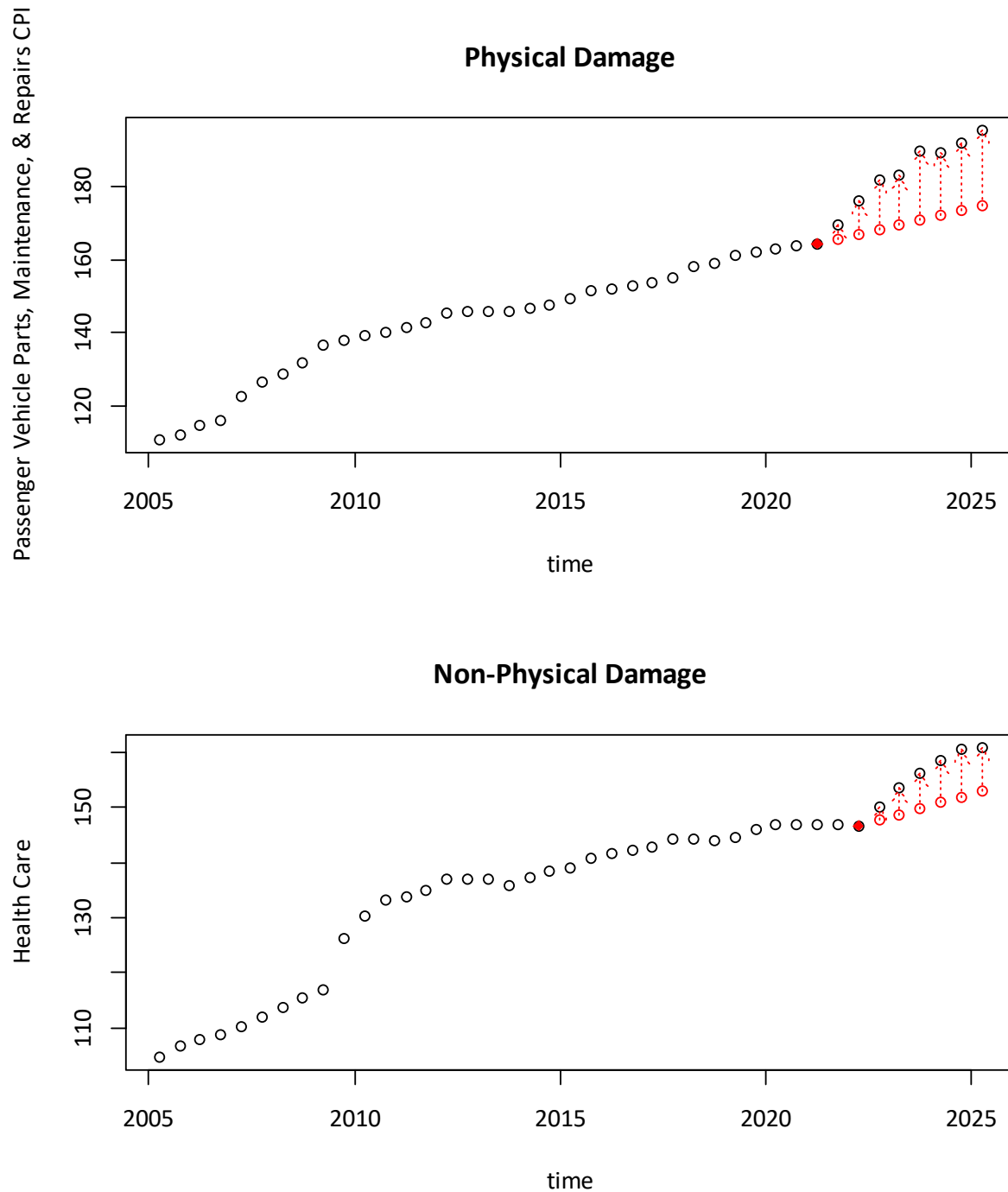
We include an excess inflation parameter in our bodily injury, property damage, and collision severity models. The combination of the modelled coefficient and the parameter values in Table 26 adjust the historical data to a 2024-2 cost level. We present the adjustment factors by coverage in Table 27.

Table 27: Excess Inflation Adjustment Factors

Accident Semester	Bodily Injury	Total Property Damage	Collision
2019-2	1.344	1.218	1.407
2020-1	1.331	1.210	1.391
2020-2	1.329	1.209	1.389
2021-1	1.335	1.213	1.396
2021-2	1.337	1.214	1.399
2022-1	1.344	1.218	1.407
2022-2	1.227	1.146	1.267
2023-1	1.136	1.089	1.159
2023-2	1.070	1.046	1.081
2024-1	1.000	1.000	1.000
2024-2	1.000	1.000	1.000

13. 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.

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14. 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.

15.   Definition of Key Terms

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

15.1. 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.

15.2. 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

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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).

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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).

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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.

16. 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

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17. 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 11

- Property Damage: Pages 12 to 23

- Accident Benefits: Pages 24 to 39

- Collision: Pages 40 to 49

- Comprehensive: Page 50 to 51

- Comprehensive Theft: Page 52 to 55

- All Perils: Pages 56 to 64

- Specified Perils: Pages 65 to 70

- Underinsured Motorists (UM): Pages 71 to 73

Appendix F: Summary of selected loss trend models.

Appendix G: New Normal adjustment factor calculation.

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

Claim Count Development Summary
Data as of 31 Dec 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	1.204	1.034	0.983	0.904	1.050	1.003	0.970	1.044	1.683
12	1.061	1.014	0.994	0.980	1.018	0.999	0.994	1.006	1.321
18	1.052	1.010	0.998	0.988	1.007	1.000	0.998	1.007	1.116
24	1.017	1.003	0.999	0.997	1.002	1.000	0.997	1.002	0.940
30	0.983	1.000	0.999	1.000	1.000	1.000	0.999	1.001	0.657
36	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.559
42	0.981	1.000	0.999	1.000	1.000	1.000	1.000	1.001	0.542
48	0.986	1.000	0.999	1.000	1.000	1.000	1.000	1.001	0.570
54	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.598
60	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.617
66	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.651
72	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.676
78	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.737
84	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.780
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.823
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.850
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.885
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.905
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	0.965
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979
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 31 Dec 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	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 4 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: 4 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Avg: 4 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 10 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	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
186	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
192	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	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)

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 31 Dec 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	5.620	1.076	1.346	0.977	1.027	0.994	1.038	1.019	9.396
12	3.384	1.029	1.168	0.992	1.005	0.989	0.989	1.023	3.417
18	2.609	1.018	1.077	0.998	1.004	0.998	0.997	0.999	2.523
24	2.044	1.010	1.000	0.997	1.001	0.999	1.001	0.999	2.041
30	1.622	1.001	1.032	0.997	0.999	0.999	1.005	1.000	1.538
36	1.379	1.001	1.036	0.998	0.999	1.000	1.001	1.000	1.277
42	1.228	0.999	1.025	0.999	0.999	0.999	1.000	1.000	1.147
48	1.148	0.999	1.023	0.999	0.999	0.999	0.999	1.000	1.096
54	1.098	1.000	1.017	0.999	0.999	1.000	0.999	1.000	1.057
60	1.062	1.000	1.010	0.999	1.000	1.000	1.000	1.000	1.026
66	1.040	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.002
72	1.026	1.000	1.007	1.000	1.000	1.000	1.000	0.999	0.972
78	1.022	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.984
84	1.016	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.983
90	1.012	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.995
96	1.010	1.000	1.008	1.000	1.000	1.000	1.000	0.999	0.994
102	1.009	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.007
108	1.007	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.998
114	1.004	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.991
120	1.004	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.991
126	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.003
132	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.992
138	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998
144	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996
150	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
156	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
162	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
168	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
174	1.001	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	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 31 Dec 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	Implied	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: All Semesters
12	Implied	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
18	Implied	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 2 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Implied	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 2 Semester	Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Implied	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	Implied	Wght Avg: 10 Semesters	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	Implied	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	Implied	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	Implied	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	Implied	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	Implied	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	Implied	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	Implied	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	Implied	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	Implied	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	Implied	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters
102	Implied	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	Implied	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester
114	Implied	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	Implied	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
126	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
132	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
138	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
144	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
150	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
156	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
162	Implied	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
168	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
174	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
180	Implied	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
186	Implied	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
192	Implied	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
198	Implied	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
204	Implied	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
210	Implied	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	Implied	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	Implied	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	Implied	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	Implied	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	Implied	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 31 Dec 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
2005.1	240	884,433	6,442	188,330	1.097	206,673	233.68		32,082		7.28			
2005.2	234	939,935	7,446	218,653	1.097	239,949	255.28		32,225		7.92		244.81	
2006.1	228	945,687	6,859	193,296	1.087	210,016	222.08	-5.0%	30,619	-4.6%	7.25	-0.4%		
2006.2	222	1,001,659	7,636	250,340	1.087	271,995	271.54	6.4%	35,620	10.5%	7.62	-3.8%	247.52	1.1%
2007.1	216	1,002,163	6,661	200,997	1.089	218,846	218.37	-1.7%	32,855	7.3%	6.65	-8.4%		
2007.2	210	1,056,585	7,050	256,594	1.089	279,379	264.42	-2.6%	39,628	11.3%	6.67	-12.5%	242.00	-2.2%
2008.1	204	1,052,596	6,470	229,882	1.084	249,101	236.65	8.4%	38,501	17.2%	6.15	-7.5%		
2008.2	198	1,097,151	6,777	263,302	1.084	285,314	260.05	-1.7%	42,100	6.2%	6.18	-7.4%	248.59	2.7%
2009.1	192	1,079,662	6,201	212,988	1.105	235,373	218.01	-7.9%	37,957	-1.4%	5.74	-6.6%		
2009.2	186	1,119,138	7,035	266,039	1.105	294,000	262.70	1.0%	41,792	-0.7%	6.29	1.8%	240.76	-3.2%
2010.1	180	1,100,167	6,184	192,970	1.102	212,595	193.24	-11.4%	34,379	-9.4%	5.62	-2.1%		
2010.2	174	1,147,127	7,447	276,440	1.102	304,554	265.49	1.1%	40,896	-2.1%	6.49	3.3%	230.12	-4.4%
2011.1	168	1,128,675	7,016	226,143	1.095	247,514	219.30	13.5%	35,276	2.6%	6.22	10.6%		
2011.2	162	1,178,554	7,010	293,561	1.095	321,303	272.62	2.7%	45,832	12.1%	5.95	-8.4%	246.54	7.1%
2012.1	156	1,171,058	6,658	271,246	1.091	295,984	252.75	15.3%	44,453	26.0%	5.69	-8.5%		
2012.2	150	1,220,907	7,743	328,833	1.091	358,822	293.90	7.8%	46,341	1.1%	6.34	6.6%	273.75	11.0%
2013.1	144	1,210,576	7,172	295,775	1.099	325,194	268.63	6.3%	45,339	2.0%	5.92	4.2%		
2013.2	138	1,269,780	8,617	371,719	1.099	408,692	321.86	9.5%	47,429	2.3%	6.79	7.0%	295.88	8.1%
2014.1	132	1,257,016	7,565	317,857	1.093	347,449	276.41	2.9%	45,931	1.3%	6.02	1.6%		
2014.2	126	1,319,709	8,817	423,904	1.093	463,369	351.11	9.1%	52,557	10.8%	6.68	-1.6%	314.67	6.4%
2015.1	120	1,302,828	8,091	383,986	1.103	423,498	325.06	17.6%	52,342	14.0%	6.21	3.2%		
2015.2	114	1,349,390	8,834	482,016	1.103	531,615	393.97	12.2%	60,181	14.5%	6.55	-2.0%	360.12	14.4%
2016.1	108	1,324,192	7,752	423,695	1.085	459,666	347.13	6.8%	59,295	13.3%	5.85	-5.7%		
2016.2	102	1,354,516	9,048	531,292	1.085	576,398	425.54	8.0%	63,702	5.9%	6.68	2.0%	386.78	7.4%
2017.1	96	1,323,271	8,610	474,930	1.092	518,387	391.75	12.9%	60,207	1.5%	6.51	11.1%		
2017.2	90	1,369,355	9,022	560,828	1.092	612,144	447.03	5.1%	67,851	6.5%	6.59	-1.4%	419.86	8.6%
2018.1	84	1,348,571	8,659	527,900	1.101	581,060	430.87	10.0%	67,103	11.5%	6.42	-1.3%		
2018.2	78	1,399,084	8,769	609,848	1.101	671,259	479.78	7.3%	76,545	12.8%	6.27	-4.9%	455.78	8.6%
2019.1	72	1,372,056	8,845	600,331	1.108	665,167	484.80	12.5%	75,201	12.1%	6.45	0.4%		
2019.2	66	1,410,664	9,037	686,573	1.108	760,723	539.27	12.4%	84,183	10.0%	6.41	2.2%	512.41	12.4%
2020.1	60	1,371,286	5,867	447,668	1.103	493,635	359.98	-25.7%	84,142	11.9%	4.28	-33.6%		
2020.2	54	1,408,827	6,078	538,241	1.103	593,509	421.28	-21.9%	97,643	16.0%	4.31	-32.6%	391.04	-23.7%
2021.1	48	1,380,601	5,511	474,354	1.126	534,239	386.96	7.5%	96,934	15.2%	3.99	-6.7%		
2021.2	42	1,426,081	7,323	697,765	1.126	785,854	551.06	30.8%	107,320	9.9%	5.13	19.0%	470.34	20.3%
2022.1	36	1,395,273	5,857	601,530	1.118	672,604	482.06	24.6%	114,831	18.5%	4.20	5.2%		
2022.2	30	1,444,969	7,788	953,995	1.118	1,066,714	738.23	34.0%	136,970	27.6%	5.39	5.0%	612.38	30.2%
2023.1	24	1,425,502	6,423	832,567	1.118	930,939	653.06	35.5%	144,947	26.2%	4.51	7.3%		
2023.2	18	1,481,547	6,871	1,079,625	1.118	1,207,188	814.82	10.4%	175,701	28.3%	4.64	-14.0%	735.50	20.1%
2024.1	12	1,474,806	6,966	1,095,917	1.082	1,185,234	803.65	23.1%	170,147	17.4%	4.72	4.8%		
2024.2	6	1,528,668	7,130	1,232,027	1.082	1,332,437	871.63	7.0%	186,879	6.4%	4.66	0.6%	838.25	14.0%
Total		50,074,066	295,287	18,513,955		20,378,391								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

Third Party Liability - Property Damage

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

Loss Cost Summary
Data as of 31 Dec 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
2005.1	240	884,433	22,494	83,059	1.097	91,149	103.06		4,052		25.43			
2005.2	234	939,935	25,852	99,750	1.097	109,466	116.46		4,234		27.50		109.96	
2006.1	228	945,687	26,425	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%		
2006.2	222	1,001,659	32,321	130,657	1.087	141,959	141.72	21.7%	4,392	3.7%	32.27	17.3%	127.69	16.1%
2007.1	216	1,002,163	30,643	126,376	1.089	137,598	137.30	21.7%	4,490	11.2%	30.58	9.4%		
2007.2	210	1,056,585	33,104	150,261	1.089	163,605	154.84	9.3%	4,942	12.5%	31.33	-2.9%	146.30	14.6%
2008.1	204	1,052,596	32,851	141,016	1.084	152,805	145.17	5.7%	4,651	3.6%	31.21	2.1%		
2008.2	198	1,097,151	35,307	156,642	1.084	169,737	154.71	-0.1%	4,807	-2.7%	32.18	2.7%	150.04	2.6%
2009.1	192	1,079,662	34,399	140,589	1.105	155,365	143.90	-0.9%	4,517	-2.9%	31.86	2.1%		
2009.2	186	1,119,138	37,468	158,891	1.105	175,591	156.90	1.4%	4,686	-2.5%	33.48	4.0%	150.52	0.3%
2010.1	180	1,100,167	32,649	132,573	1.102	146,055	132.76	-7.7%	4,474	-1.0%	29.68	-6.9%		
2010.2	174	1,147,127	39,310	162,926	1.102	179,495	156.47	-0.3%	4,566	-2.6%	34.27	2.4%	144.86	-3.8%
2011.1	168	1,128,675	40,122	163,581	1.095	179,040	158.63	19.5%	4,462	-0.2%	35.55	19.8%		
2011.2	162	1,178,554	35,010	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%	153.70	6.1%
2012.1	156	1,171,058	34,575	150,259	1.091	163,963	140.01	-11.7%	4,742	6.3%	29.52	-16.9%		
2012.2	150	1,220,907	40,523	190,259	1.091	207,611	170.05	14.1%	5,123	2.2%	33.19	11.7%	155.34	1.1%
2013.1	144	1,210,576	38,044	168,512	1.099	185,273	153.05	9.3%	4,870	2.7%	31.43	6.4%		
2013.2	138	1,269,780	43,628	205,475	1.099	225,912	177.91	4.6%	5,178	1.1%	34.36	3.5%	165.78	6.7%
2014.1	132	1,257,016	40,474	183,997	1.093	201,127	160.00	4.5%	4,969	2.0%	32.20	2.5%		
2014.2	126	1,319,709	43,372	211,480	1.093	231,169	175.17	-1.5%	5,330	2.9%	32.86	-4.3%	167.77	1.2%
2015.1	120	1,302,828	41,469	195,363	1.103	215,466	165.38	3.4%	5,196	4.6%	31.83	-1.1%		
2015.2	114	1,349,390	42,226	212,302	1.103	234,148	173.52	-0.9%	5,545	4.0%	31.29	-4.8%	169.52	1.0%
2016.1	108	1,324,192	37,627	180,371	1.085	195,685	147.78	-10.6%	5,201	0.1%	28.42	-10.7%		
2016.2	102	1,354,516	41,287	210,689	1.085	228,577	168.75	-2.7%	5,536	-0.2%	30.48	-2.6%	158.38	-6.6%
2017.1	96	1,323,271	40,810	206,070	1.092	224,925	169.98	15.0%	5,511	6.0%	30.84	8.5%		
2017.2	90	1,369,355	42,015	221,921	1.092	242,226	176.89	4.8%	5,765	4.1%	30.68	0.7%	173.49	9.5%
2018.1	84	1,348,571	43,574	224,480	1.101	247,086	183.22	7.8%	5,671	2.9%	32.31	4.8%		
2018.2	78	1,399,084	39,549	213,772	1.101	235,298	168.18	-4.9%	5,950	3.2%	28.27	-7.9%	175.56	1.2%
2019.1	72	1,372,056	40,760	211,983	1.108	234,877	171.19	-6.6%	5,762	1.6%	29.71	-8.1%		
2019.2	66	1,410,664	39,062	214,117	1.108	237,241	168.18	0.0%	6,073	2.1%	27.69	-2.2%	169.66	-3.4%
2020.1	60	1,371,286	27,492	145,991	1.103	160,982	117.39	-31.4%	5,856	1.6%	20.05	-32.5%		
2020.2	54	1,408,827	26,502	145,737	1.103	160,701	114.07	-32.2%	6,064	-0.2%	18.81	-32.1%	115.71	-31.8%
2021.1	48	1,380,601	24,757	138,535	1.126	156,024	113.01	-3.7%	6,302	7.6%	17.93	-10.6%		
2021.2	42	1,426,081	32,737	198,895	1.126	224,005	157.08	37.7%	6,843	12.8%	22.96	22.0%	135.40	17.0%
2022.1	36	1,395,273	31,303	193,600	1.118	216,475	155.15	37.3%	6,915	9.7%	22.44	25.1%		
2022.2	30	1,444,969	41,035	280,660	1.118	313,822	217.18	38.3%	7,648	11.8%	28.40	23.7%	186.71	37.9%
2023.1	24	1,425,502	37,079	253,507	1.118	283,460	198.85	28.2%	7,645	10.5%	26.01	15.9%		
2023.2	18	1,481,547	39,366	293,435	1.118	328,105	221.46	2.0%	8,335	9.0%	26.57	-6.4%	210.37	12.7%
2024.1	12	1,474,806	41,750	312,062	1.082	337,495	228.84	15.1%	8,084	5.7%	28.31	8.8%		
2024.2	6	1,528,668	42,520	334,945	1.082	362,243	236.97	7.0%	8,519	2.2%	27.82	4.7%	232.98	10.7%
Total		50,074,066	1,451,489	7,403,363		8,138,040								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

Accident Benefits - Total

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

Loss Cost Summary
Data as of 31 Dec 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
2005.1	240	888,576	10,544	29,248	1.097	32,097	36.12		3,044		11.87			
2005.2	234	941,651	12,400	39,061	1.097	42,866	45.52		3,457		13.17		40.96	
2006.1	228	945,399	11,793	27,918	1.087	30,333	32.08	-11.2%	2,572	-15.5%	12.47	5.1%		
2006.2	222	1,000,816	13,388	36,355	1.087	39,500	39.47	-13.3%	2,950	-14.7%	13.38	1.6%	35.88	-12.4%
2007.1	216	1,001,482	12,116	30,836	1.089	33,574	33.52	4.5%	2,771	7.7%	12.10	-3.0%		
2007.2	210	1,056,480	13,185	41,260	1.089	44,924	42.52	7.7%	3,407	15.5%	12.48	-6.7%	38.14	6.3%
2008.1	204	1,053,269	11,753	33,097	1.084	35,864	34.05	1.6%	3,051	10.1%	11.16	-7.8%		
2008.2	198	1,098,120	12,154	44,779	1.084	48,522	44.19	3.9%	3,992	17.2%	11.07	-11.3%	39.22	2.8%
2009.1	192	1,080,605	10,798	35,873	1.105	39,643	36.69	7.7%	3,671	20.3%	9.99	-10.4%		
2009.2	186	1,119,821	12,288	43,659	1.105	48,248	43.09	-2.5%	3,926	-1.6%	10.97	-0.9%	39.94	1.8%
2010.1	180	1,100,484	10,502	34,439	1.102	37,942	34.48	-6.0%	3,613	-1.6%	9.54	-4.5%		
2010.2	174	1,147,365	12,705	45,694	1.102	50,341	43.88	1.8%	3,962	0.9%	11.07	0.9%	39.27	-1.7%
2011.1	168	1,128,483	12,056	36,069	1.095	39,477	34.98	1.5%	3,274	-9.4%	10.68	12.0%		
2011.2	162	1,178,585	12,214	44,916	1.095	49,161	41.71	-4.9%	4,025	1.6%	10.36	-6.4%	38.42	-2.2%
2012.1	156	1,171,425	11,638	39,934	1.091	43,576	37.20	6.3%	3,744	14.3%	9.94	-7.0%		
2012.2	150	1,221,821	13,507	55,186	1.091	60,219	49.29	18.2%	4,458	10.8%	11.06	6.7%	43.37	12.9%
2013.1	144	1,211,525	13,132	42,753	1.099	47,005	38.80	4.3%	3,579	-4.4%	10.84	9.1%		
2013.2	138	1,270,775	15,332	52,091	1.099	57,272	45.07	-8.6%	3,735	-16.2%	12.07	9.1%	42.01	-3.1%
2014.1	132	1,257,884	13,674	42,320	1.093	46,260	36.78	-5.2%	3,383	-5.5%	10.87	0.3%		
2014.2	126	1,319,426	15,697	55,856	1.093	61,057	46.28	2.7%	3,890	4.1%	11.90	-1.4%	41.64	-0.9%
2015.1	120	1,301,686	14,046	52,263	1.103	57,640	44.28	20.4%	4,104	21.3%	10.79	-0.7%		
2015.2	114	1,347,549	15,721	69,168	1.103	76,285	56.61	22.3%	4,852	24.8%	11.67	-1.9%	50.55	21.4%
2016.1	108	1,322,770	13,565	54,311	1.085	58,922	44.54	0.6%	4,344	5.8%	10.26	-5.0%		
2016.2	102	1,354,707	16,054	75,215	1.085	81,601	60.24	6.4%	5,083	4.7%	11.85	1.6%	52.48	3.8%
2017.1	96	1,324,296	14,960	71,046	1.092	77,547	58.56	31.5%	5,184	19.3%	11.30	10.2%		
2017.2	90	1,370,720	16,231	83,360	1.092	90,988	66.38	10.2%	5,606	10.3%	11.84	-0.1%	62.54	19.2%
2018.1	84	1,350,048	15,791	85,799	1.101	94,439	69.95	19.5%	5,981	15.4%	11.70	3.5%		
2018.2	78	1,400,263	15,759	82,359	1.101	90,652	64.74	-2.5%	5,753	2.6%	11.25	-5.0%	67.30	7.6%
2019.1	72	1,371,964	15,560	84,376	1.108	93,488	68.14	-2.6%	6,008	0.5%	11.34	-3.0%		
2019.2	66	1,410,990	16,456	99,667	1.108	110,431	78.27	20.9%	6,711	16.7%	11.66	3.6%	73.27	8.9%
2020.1	60	1,371,553	10,164	65,665	1.103	72,408	52.79	-22.5%	7,124	18.6%	7.41	-34.7%		
2020.2	54	1,408,850	11,044	83,765	1.103	92,367	65.56	-16.2%	8,364	24.6%	7.84	-32.8%	59.26	-19.1%
2021.1	48	1,380,908	10,043	73,625	1.126	82,920	60.05	13.7%	8,257	15.9%	7.27	-1.9%		
2021.2	42	1,426,734	14,480	111,850	1.126	125,971	88.29	34.7%	8,700	4.0%	10.15	29.5%	74.40	25.5%
2022.1	36	1,394,598	12,121	106,459	1.118	119,037	85.36	42.1%	9,821	18.9%	8.69	19.5%		
2022.2	30	1,439,960	16,510	143,354	1.118	160,292	111.32	26.1%	9,709	11.6%	11.47	13.0%	98.54	32.5%
2023.1	24	1,419,233	13,939	127,868	1.118	142,976	100.74	18.0%	10,257	4.4%	9.82	13.0%		
2023.2	18	1,476,354	15,752	154,090	1.118	172,297	116.70	4.8%	10,938	12.7%	10.67	-6.9%	108.88	10.5%
2024.1	12	1,470,052	15,879	156,817	1.082	169,597	115.37	14.5%	10,681	4.1%	10.80	10.0%		
2024.2	6	1,523,695	17,563	168,995	1.082	182,768	119.95	2.8%	10,406	-4.9%	11.53	8.0%	117.70	8.1%
Total		50,060,921	542,516	2,761,396		3,040,506								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

Collision

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

Loss Cost Summary
Data as of 31 Dec 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
2005.1	240	647,383	32,092	98,079	1.097	107,632	166.26		3,354		49.57			
2005.2	234	687,146	36,676	118,370	1.097	129,900	189.04		3,542		53.37		177.99	
2006.1	228	696,013	37,742	120,845	1.087	131,298	188.64	13.5%	3,479	3.7%	54.23	9.4%		
2006.2	222	741,282	46,633	166,718	1.087	181,139	244.36	29.3%	3,884	9.7%	62.91	17.9%	217.38	22.1%
2007.1	216	750,060	45,256	166,194	1.089	180,952	241.25	27.9%	3,998	14.9%	60.34	11.3%		
2007.2	210	792,471	44,265	187,940	1.089	204,629	258.22	5.7%	4,623	19.0%	55.86	-11.2%	249.97	15.0%
2008.1	204	798,345	40,955	181,619	1.084	196,802	246.51	2.2%	4,805	20.2%	51.30	-15.0%		
2008.2	198	834,468	40,019	195,123	1.084	211,436	253.38	-1.9%	5,283	14.3%	47.96	-14.1%	250.02	0.0%
2009.1	192	823,603	38,449	170,089	1.105	187,965	228.22	-7.4%	4,889	1.7%	46.68	-9.0%		
2009.2	186	845,121	42,189	188,188	1.105	207,967	246.08	-2.9%	4,929	-6.7%	49.92	4.1%	237.27	-5.1%
2010.1	180	828,624	34,579	144,597	1.102	159,303	192.25	-15.8%	4,607	-5.8%	41.73	-10.6%		
2010.2	174	854,563	40,321	176,219	1.102	194,140	227.18	-7.7%	4,815	-2.3%	47.18	-5.5%	209.98	-11.5%
2011.1	168	841,045	43,035	184,196	1.095	201,602	239.70	24.7%	4,685	1.7%	51.17	22.6%		
2011.2	162	872,428	35,467	170,538	1.095	186,653	213.95	-5.8%	5,263	9.3%	40.65	-13.8%	226.59	7.9%
2012.1	156	868,928	35,136	162,385	1.091	177,194	203.92	-14.9%	5,043	7.7%	40.44	-21.0%		
2012.2	150	903,590	41,647	206,717	1.091	225,570	249.64	16.7%	5,416	2.9%	46.09	13.4%	227.23	0.3%
2013.1	144	900,197	37,733	182,694	1.099	200,865	223.13	9.4%	5,323	5.6%	41.92	3.7%		
2013.2	138	942,652	44,196	227,845	1.099	250,508	265.75	6.5%	5,668	4.7%	46.88	1.7%	244.93	7.8%
2014.1	132	937,673	39,753	203,535	1.093	222,484	237.27	6.3%	5,597	5.1%	42.40	1.1%		
2014.2	126	981,092	42,318	237,733	1.093	259,866	264.87	-0.3%	6,141	8.3%	43.13	-8.0%	251.39	2.6%
2015.1	120	970,725	39,929	217,173	1.103	239,520	246.74	4.0%	5,999	7.2%	41.13	-3.0%		
2015.2	114	1,000,565	40,457	232,391	1.103	256,304	256.16	-3.3%	6,335	3.2%	40.43	-6.3%	251.52	0.1%
2016.1	108	981,072	36,079	201,759	1.085	218,889	223.11	-9.6%	6,067	1.1%	36.78	-10.6%		
2016.2	102	999,692	41,960	251,274	1.085	272,607	272.69	6.5%	6,497	2.6%	41.97	3.8%	248.13	-1.3%
2017.1	96	979,317	41,084	238,228	1.092	260,026	265.52	19.0%	6,329	4.3%	41.95	14.1%		
2017.2	90	1,010,495	42,661	262,212	1.092	286,204	283.23	3.9%	6,709	3.3%	42.22	0.6%	274.51	10.6%
2018.1	84	998,160	44,678	261,735	1.101	288,091	288.62	8.7%	6,448	1.9%	44.76	6.7%		
2018.2	78	1,031,254	42,902	260,003	1.101	286,186	277.51	-2.0%	6,671	-0.6%	41.60	-1.5%	282.98	3.1%
2019.1	72	1,011,453	43,558	254,817	1.108	282,337	279.14	-3.3%	6,482	0.5%	43.06	-3.8%		
2019.2	66	1,034,691	42,924	249,591	1.108	276,547	267.27	-3.7%	6,443	-3.4%	41.49	-0.3%	273.14	-3.5%
2020.1	60	1,004,868	29,798	175,596	1.103	193,627	192.69	-31.0%	6,498	0.3%	29.65	-31.1%		
2020.2	54	1,023,875	26,330	168,302	1.103	185,584	181.26	-32.2%	7,048	9.4%	25.72	-38.0%	186.92	-31.6%
2021.1	48	1,002,036	22,632	142,131	1.126	160,074	159.75	-17.1%	7,073	8.8%	22.59	-23.8%		
2021.2	42	1,030,435	30,146	211,261	1.126	237,932	230.90	27.4%	7,893	12.0%	29.26	13.8%	195.82	4.8%
2022.1	36	1,009,850	25,147	208,310	1.118	232,923	230.65	44.4%	9,263	31.0%	24.90	10.3%		
2022.2	30	1,044,772	30,146	269,992	1.118	301,893	288.96	25.1%	10,014	26.9%	28.85	-1.4%	260.30	32.9%
2023.1	24	1,034,804	24,452	223,167	1.118	249,535	241.14	4.5%	10,205	10.2%	23.63	-5.1%		
2023.2	18	1,075,991	24,842	249,725	1.118	279,231	259.51	-10.2%	11,240	12.2%	23.09	-20.0%	250.51	-3.8%
2024.1	12	1,076,380	27,069	274,983	1.082	297,395	276.29	14.6%	10,987	7.7%	25.15	6.4%		
2024.2	6	1,116,419	27,306	286,426	1.082	309,770	277.47	6.9%	11,344	0.9%	24.46	5.9%	276.89	10.5%
Total		36,983,537	1,482,562	8,128,700		8,932,578								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

Comprehensive - Total

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

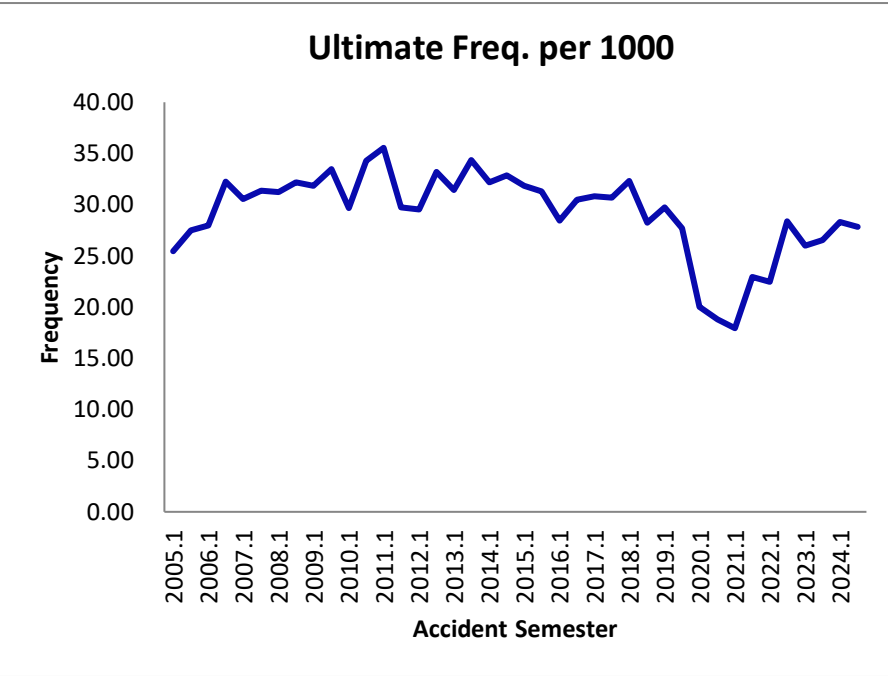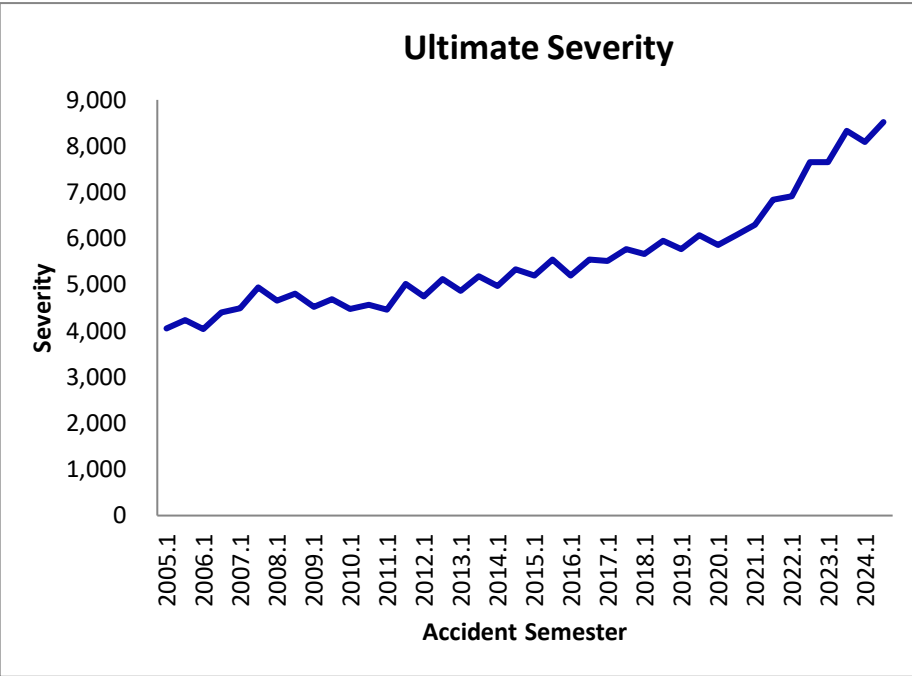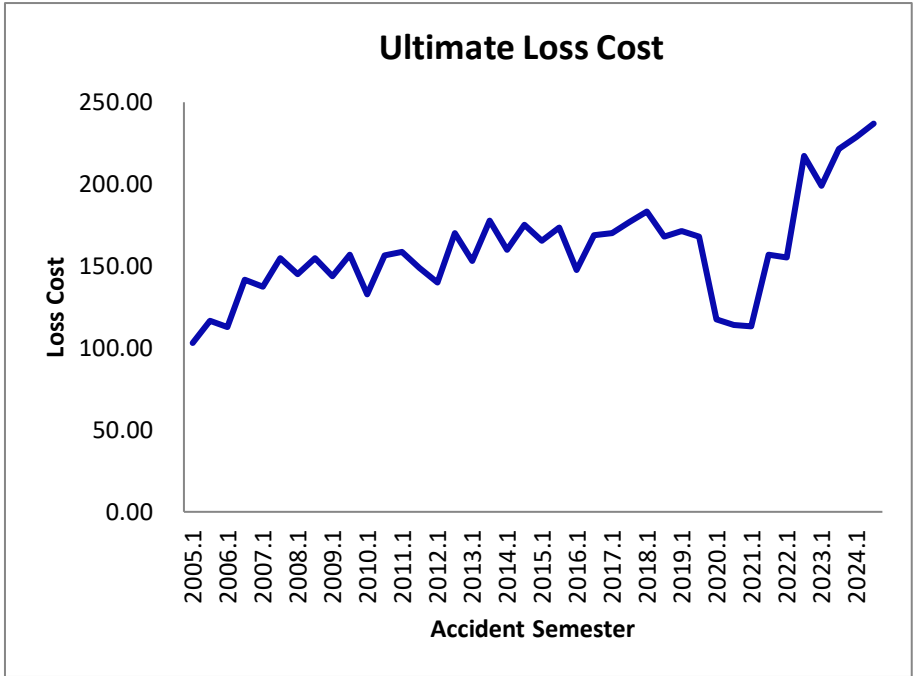**Loss Cost Summary**
Data as of 31 Dec 2024

(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
2005.1	240	785,901	29,597	77,572	1.097	85,127	108.32		2,876		37.66			
2005.2	234	832,748	27,889	76,081	1.097	83,491	100.26		2,994		33.49		104.17	
2006.1	228	842,892	22,280	58,706	1.087	63,785	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%		
2006.2	222	890,498	31,992	98,467	1.087	106,984	120.14	19.8%	3,344	11.7%	35.93	7.3%	98.52	-5.4%
2007.1	216	905,984	28,051	88,135	1.089	95,961	105.92	40.0%	3,421	19.5%	30.96	17.1%		
2007.2	210	955,162	36,870	145,950	1.089	158,910	166.37	38.5%	4,310	28.9%	38.60	7.4%	136.94	39.0%
2008.1	204	967,929	23,659	80,136	1.084	86,835	89.71	-15.3%	3,670	7.3%	24.44	-21.1%		
2008.2	198	1,007,535	31,543	132,034	1.084	143,072	142.00	-14.6%	4,536	5.2%	31.31	-18.9%	116.38	-15.0%
2009.1	192	1,003,882	21,405	77,128	1.105	85,235	84.90	-5.4%	3,982	8.5%	21.32	-12.8%		
2009.2	186	1,028,558	33,705	150,051	1.105	165,821	161.22	13.5%	4,920	8.5%	32.77	4.7%	123.52	6.1%
2010.1	180	1,018,732	19,397	73,621	1.102	81,108	79.62	-6.2%	4,182	5.0%	19.04	-10.7%		
2010.2	174	1,047,655	62,305	295,779	1.102	325,860	311.04	92.9%	5,230	6.3%	59.47	81.5%	196.95	59.4%
2011.1	168	1,040,159	19,785	72,841	1.095	79,725	76.65	-3.7%	4,030	-3.6%	19.02	-0.1%		
2011.2	162	1,071,639	31,030	139,784	1.095	152,993	142.77	-54.1%	4,931	-5.7%	28.96	-51.3%	110.20	-44.0%
2012.1	156	1,073,024	19,216	77,493	1.091	84,561	78.81	2.8%	4,401	9.2%	17.91	-5.9%		
2012.2	150	1,105,693	57,059	272,003	1.091	296,810	268.44	88.0%	5,202	5.5%	51.60	78.2%	175.04	58.8%
2013.1	144	1,104,775	25,558	125,792	1.099	138,304	125.19	58.9%	5,411	23.0%	23.13	29.2%		
2013.2	138	1,144,154	45,102	216,912	1.099	238,487	208.44	-22.4%	5,288	1.7%	39.42	-23.6%	167.54	-4.3%
2014.1	132	1,142,612	20,492	83,127	1.093	90,866	79.52	-36.5%	4,434	-18.1%	17.93	-22.5%		
2014.2	126	1,181,592	55,114	314,745	1.093	344,047	291.17	39.7%	6,242	18.1%	46.64	18.3%	187.12	11.7%
2015.1	120	1,173,179	24,057	107,393	1.103	118,444	100.96	27.0%	4,923	11.0%	20.51	14.3%		
2015.2	114	1,197,909	51,148	302,311	1.103	333,418	278.33	-4.4%	6,519	4.4%	42.70	-8.5%	190.57	1.8%
2016.1	108	1,176,795	34,592	174,176	1.085	188,963	160.57	59.0%	5,463	11.0%	29.39	43.3%		
2016.2	102	1,187,873	65,814	381,436	1.085	413,820	348.37	25.2%	6,288	-3.5%	55.40	29.8%	254.91	33.8%
2017.1	96	1,170,121	25,752	136,256	1.092	148,723	127.10	-20.8%	5,775	5.7%	22.01	-25.1%		
2017.2	90	1,197,979	40,160	241,186	1.092	263,255	219.75	-36.9%	6,555	4.3%	33.52	-39.5%	173.97	-31.8%
2018.1	84	1,188,747	24,253	128,369	1.101	141,295	118.86	-6.5%	5,826	0.9%	20.40	-7.3%		
2018.2	78	1,215,218	42,203	253,669	1.101	279,213	229.76	4.6%	6,616	0.9%	34.73	3.6%	174.92	0.5%
2019.1	72	1,193,741	23,988	128,440	1.108	142,312	119.21	0.3%	5,933	1.8%	20.09	-1.5%		
2019.2	66	1,206,376	41,003	240,270	1.108	266,219	220.68	-4.0%	6,493	-1.9%	33.99	-2.2%	170.21	-2.7%
2020.1	60	1,183,559	45,336	359,401	1.103	396,305	334.84	180.9%	8,742	47.3%	38.30	90.6%		
2020.2	54	1,194,833	33,623	212,004	1.103	233,773	195.65	-11.3%	6,953	7.1%	28.14	-17.2%	264.92	55.6%
2021.1	48	1,170,873	20,600	108,446	1.126	122,137	104.31	-68.8%	5,929	-32.2%	17.59	-54.1%		
2021.2	42	1,188,208	45,710	290,780	1.126	327,490	275.62	40.9%	7,165	3.0%	38.47	36.7%	190.59	-28.1%
2022.1	36	1,166,405	25,986	151,962	1.118	169,917	145.68	39.7%	6,539	10.3%	22.28	26.6%		
2022.2	30	1,193,128	40,087	287,760	1.118	321,760	269.68	-2.2%	8,026	12.0%	33.60	-12.7%	208.38	9.3%
2023.1	24	1,182,582	26,962	170,784	1.118	190,963	161.48	10.8%	7,083	8.3%	22.80	2.3%		
2023.2	18	1,216,108	39,840	331,220	1.118	370,356	304.54	12.9%	9,296	15.8%	32.76	-2.5%	234.01	12.3%
2024.1	12	1,218,437	24,993	181,131	1.082	195,893	160.77	-0.4%	7,838	10.7%	20.51	-10.0%		
2024.2	6	1,250,759	85,942	962,588	1.082	1,041,039	832.33	173.3%	12,113	30.3%	68.71	109.7%	500.95	114.1%
Total		44,023,954	1,404,095	7,805,939		8,573,278								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

Comprehensive - Theft

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

Loss Cost Summary
Data as of 31 Dec 2024

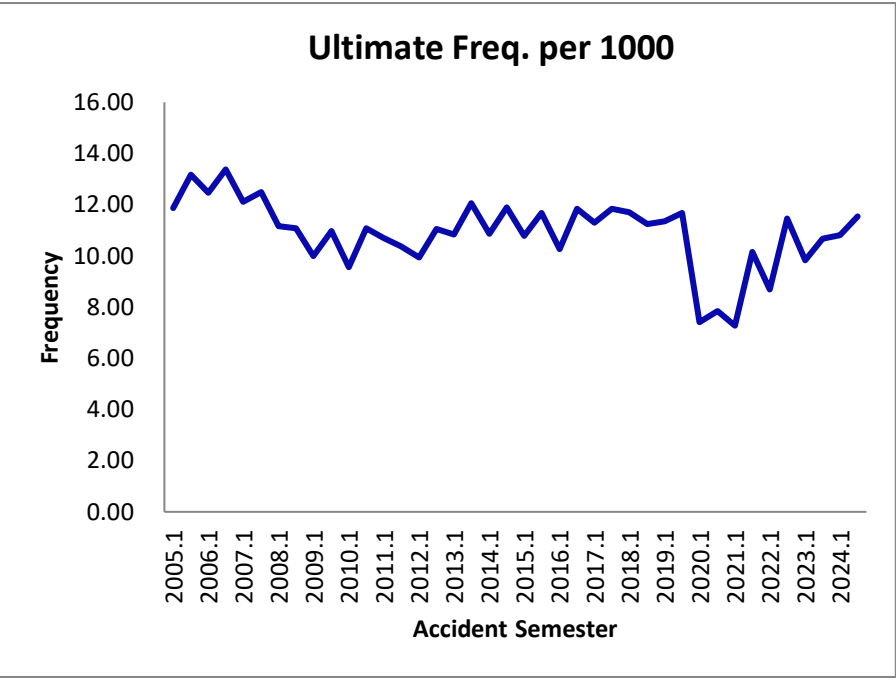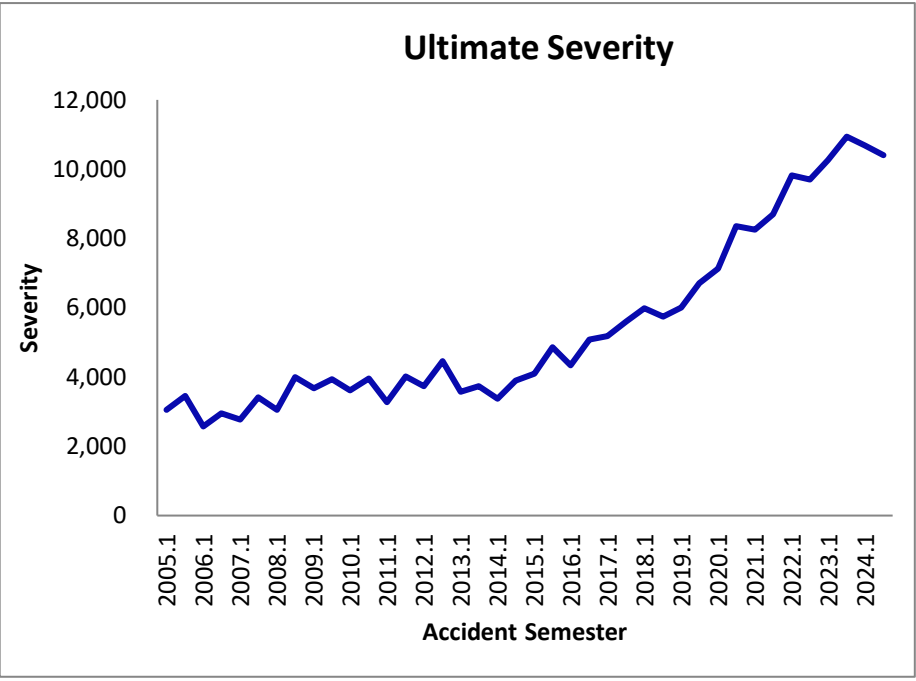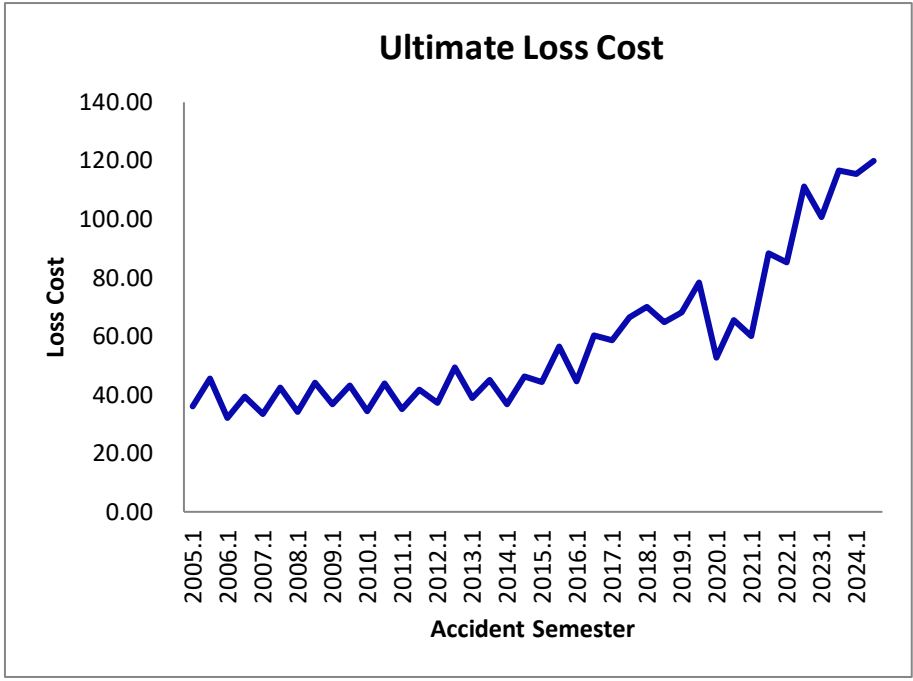| (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	785,901	4,067	16,794	1.097	18,430	23.45		4,532		5.17			
2005.2	234	832,748	5,005	20,560	1.097	22,563	27.09		4,508		6.01		25.33	
2006.1	228	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%		
2006.2	222	890,498	5,671	26,796	1.087	29,114	32.69	20.7%	5,134	13.9%	6.37	6.0%	29.65	17.1%
2007.1	216	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%		
2007.2	210	955,162	4,799	29,980	1.089	32,642	34.17	4.5%	6,803	32.5%	5.02	-21.1%	32.54	9.8%
2008.1	204	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%		
2008.2	198	1,007,535	4,402	32,509	1.084	35,227	34.96	2.3%	8,003	17.6%	4.37	-13.0%	33.05	1.6%
2009.1	192	1,003,882	3,663	25,140	1.105	27,782	27.67	-10.9%	7,585	6.7%	3.65	-16.5%		
2009.2	186	1,028,558	3,967	27,662	1.105	30,569	29.72	-15.0%	7,706	-3.7%	3.86	-11.7%	28.71	-13.1%
2010.1	180	1,018,732	2,851	21,246	1.102	23,407	22.98	-17.0%	8,210	8.2%	2.80	-23.3%		
2010.2	174	1,047,655	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%	24.19	-15.7%
2011.1	168	1,040,159	2,642	18,947	1.095	20,738	19.94	-13.2%	7,849	-4.4%	2.54	-9.2%		
2011.2	162	1,071,639	2,484	21,060	1.095	23,051	21.51	-15.2%	9,280	13.8%	2.32	-25.5%	20.74	-14.3%
2012.1	156	1,073,024	2,018	16,710	1.091	18,233	16.99	-14.8%	9,035	15.1%	1.88	-26.0%		
2012.2	150	1,105,693	2,553	22,747	1.091	24,822	22.45	4.4%	9,723	4.8%	2.31	-0.4%	19.76	-4.7%
2013.1	144	1,104,775	2,687	20,532	1.099	22,575	20.43	20.3%	8,401	-7.0%	2.43	29.3%		
2013.2	138	1,144,154	3,044	25,529	1.099	28,069	24.53	9.3%	9,221	-5.2%	2.66	12.8%	22.52	14.0%
2014.1	132	1,142,612	2,752	23,366	1.093	25,541	22.35	9.4%	9,281	10.5%	2.41	-1.0%		
2014.2	126	1,181,592	3,213	29,959	1.093	32,749	27.72	13.0%	10,193	10.5%	2.72	2.2%	25.08	11.4%
2015.1	120	1,173,179	3,811	34,552	1.103	38,107	32.48	45.3%	9,999	7.7%	3.25	34.9%		
2015.2	114	1,197,909	4,405	45,133	1.103	49,778	41.55	49.9%	11,300	10.9%	3.68	35.2%	37.07	47.8%
2016.1	108	1,176,795	4,311	41,493	1.085	45,016	38.25	17.8%	10,442	4.4%	3.66	12.5%		
2016.2	102	1,187,873	4,712	48,625	1.085	52,753	44.41	6.9%	11,196	-0.9%	3.97	7.9%	41.35	11.5%
2017.1	96	1,170,121	4,821	49,178	1.092	53,678	45.87	19.9%	11,135	6.6%	4.12	12.5%		
2017.2	90	1,197,979	5,658	62,119	1.092	67,803	56.60	27.4%	11,984	7.0%	4.72	19.1%	51.30	24.1%
2018.1	84	1,188,747	4,532	49,456	1.101	54,436	45.79	-0.2%	12,012	7.9%	3.81	-7.5%		
2018.2	78	1,215,218	5,049	58,423	1.101	64,307	52.92	-6.5%	12,737	6.3%	4.15	-12.0%	49.39	-3.7%
2019.1	72	1,193,741	4,170	45,360	1.108	50,259	42.10	-8.1%	12,051	0.3%	3.49	-8.4%		
2019.2	66	1,206,376	4,735	52,460	1.108	58,126	48.18	-8.9%	12,275	-3.6%	3.93	-5.5%	45.16	-8.6%
2020.1	60	1,183,559	3,529	39,328	1.103	43,366	36.64	-13.0%	12,289	2.0%	2.98	-14.7%		
2020.2	54	1,194,833	3,325	39,417	1.103	43,465	36.38	-24.5%	13,072	6.5%	2.78	-29.1%	36.51	-19.2%
2021.1	48	1,170,873	2,820	29,101	1.126	32,775	27.99	-23.6%	11,622	-5.4%	2.41	-19.2%		
2021.2	42	1,188,208	3,728	41,303	1.126	46,517	39.15	7.6%	12,479	-4.5%	3.14	12.7%	33.61	-7.9%
2022.1	36	1,166,405	4,568	48,821	1.118	54,589	46.80	67.2%	11,951	2.8%	3.92	62.6%		
2022.2	30	1,193,128	4,612	51,216	1.118	57,267	48.00	22.6%	12,418	-0.5%	3.87	23.2%	47.41	41.0%
2023.1	24	1,182,582	4,189	50,837	1.118	56,843	48.07	2.7%	13,569	13.5%	3.54	-9.5%		
2023.2	18	1,216,108	3,899	60,435	1.118	67,575	55.57	15.8%	17,330	39.6%	3.21	-17.0%	51.87	9.4%
2024.1	12	1,218,437	3,089	50,621	1.082	54,747	44.93	-6.5%	17,724	30.6%	2.54	-28.4%		
2024.2	6	1,250,759	3,336	59,068	1.082	63,883	51.08	-8.1%	19,147	10.5%	2.67	-16.8%	48.04	-7.4%
Total		44,023,954	156,280	1,434,521		1,577,661								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

All Perils

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

Loss Cost Summary
Data as of 31 Dec 2024

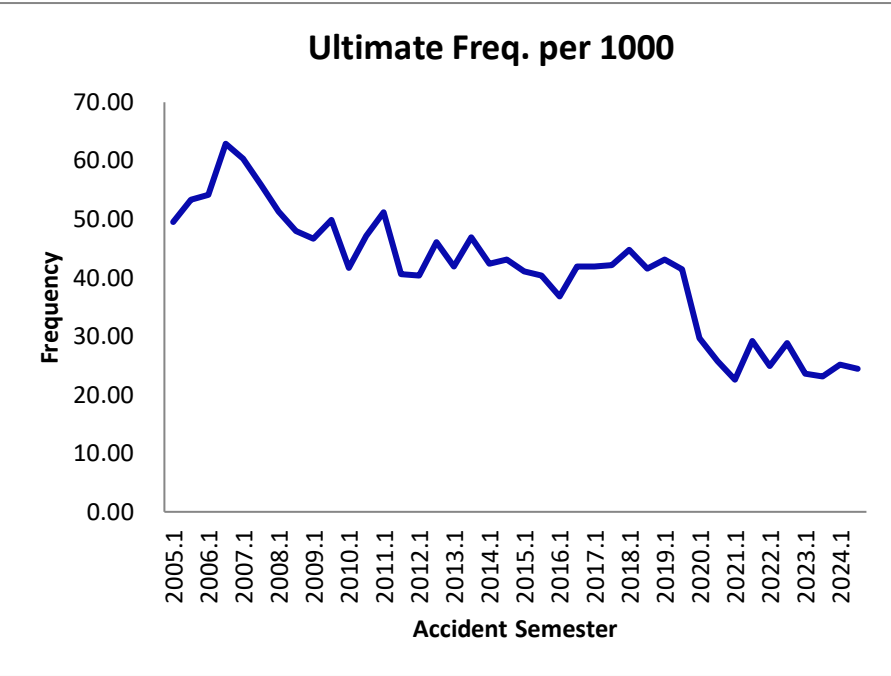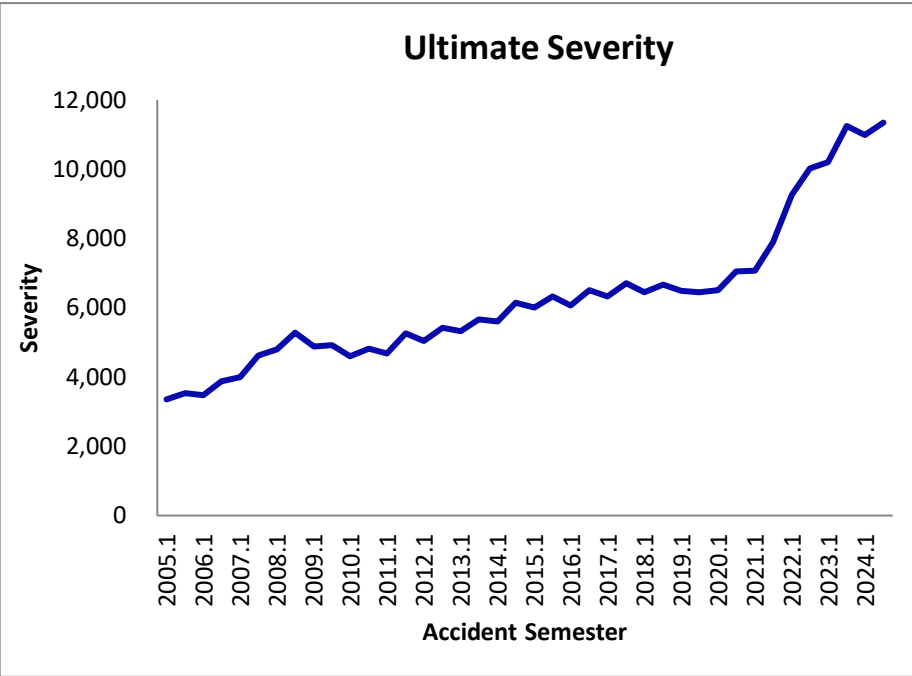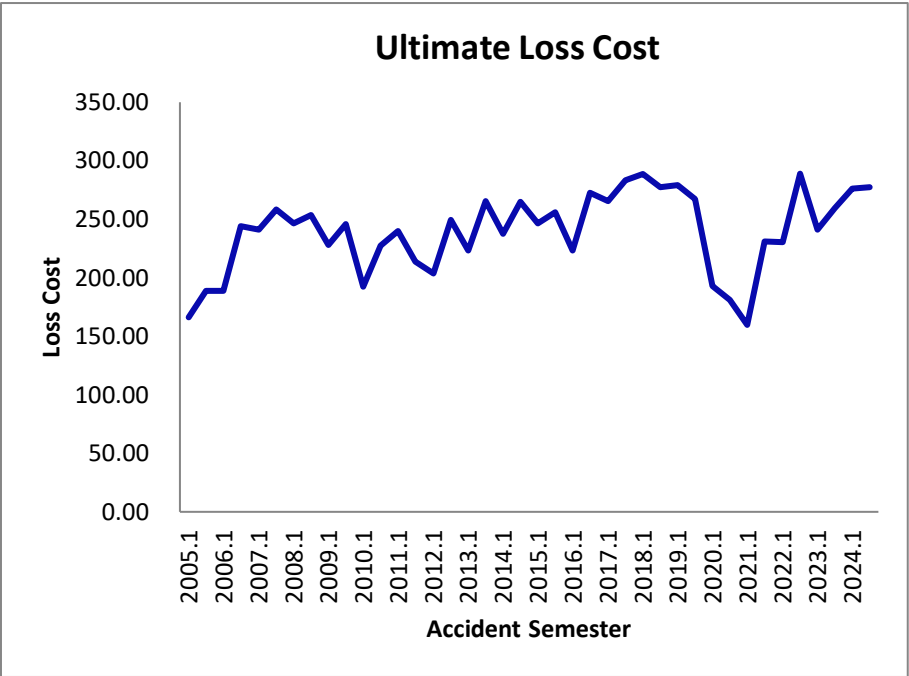| (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	22,856	2,468	5,288	1.097	5,803	253.87		2,351		107.98			
2005.2	234	20,220	2,221	4,725	1.097	5,185	256.44		2,335		109.84		255.08	
2006.1	228	19,577	2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%		
2006.2	222	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%	248.95	-2.4%
2007.1	216	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%		
2007.2	210	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%	305.17	22.6%
2008.1	204	19,098	1,717	4,464	1.084	4,837	253.28	-5.2%	2,817	17.6%	89.91	-19.4%		
2008.2	198	16,151	1,446	5,339	1.084	5,785	358.19	5.2%	4,001	35.8%	89.53	-22.5%	301.35	-1.3%
2009.1	192	13,978	999	4,413	1.105	4,877	348.88	37.7%	4,881	73.3%	71.47	-20.5%		
2009.2	186	13,536	1,178	4,465	1.105	4,934	364.50	1.8%	4,188	4.7%	87.03	-2.8%	356.56	18.3%
2010.1	180	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%		
2010.2	174	11,946	2,384	6,242	1.102	6,877	575.68	57.9%	2,885	-31.1%	199.57	129.3%	440.33	23.5%
2011.1	168	10,949	1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%		
2011.2	162	10,787	2,130	4,568	1.095	5,000	463.53	-19.5%	2,347	-18.6%	197.46	-1.1%	403.00	-8.5%
2012.1	156	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%		
2012.2	150	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%	431.01	7.0%
2013.1	144	9,851	1,586	4,640	1.099	5,102	517.90	82.6%	3,217	73.6%	161.00	5.2%		
2013.2	138	10,249	1,872	4,682	1.099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%	509.94	18.3%
2014.1	132	10,275	1,313	3,328	1.093	3,638	354.07	-31.6%	2,771	-13.9%	127.79	-20.6%		
2014.2	126	12,002	1,643	6,244	1.093	6,825	568.69	13.2%	4,154	51.1%	136.89	-25.1%	469.70	-7.9%
2015.1	120	12,139	1,268	3,798	1.103	4,189	345.11	-2.5%	3,304	19.2%	104.46	-18.3%		
2015.2	114	12,181	1,528	5,617	1.103	6,195	508.54	-10.6%	4,054	-2.4%	125.44	-8.4%	426.97	-9.1%
2016.1	108	11,504	1,194	3,861	1.085	4,189	364.11	5.5%	3,508	6.2%	103.79	-0.6%		
2016.2	102	11,092	1,729	6,449	1.085	6,997	630.78	24.0%	4,047	-0.2%	155.88	24.3%	495.01	15.9%
2017.1	96	10,763	1,216	4,369	1.092	4,769	443.07	21.7%	3,922	11.8%	112.98	8.8%		
2017.2	90	11,203	1,163	4,758	1.092	5,194	463.58	-26.5%	4,466	10.4%	103.81	-33.4%	453.53	-8.4%
2018.1	84	10,905	941	4,731	1.101	5,207	477.54	7.8%	5,534	41.1%	86.29	-23.6%		
2018.2	78	11,311	934	5,552	1.101	6,111	540.23	16.5%	6,542	46.5%	82.57	-20.5%	509.45	12.3%
2019.1	72	11,270	655	3,795	1.108	4,205	373.09	-21.9%	6,419	16.0%	58.12	-32.6%		
2019.2	66	11,762	825	5,522	1.108	6,119	520.22	-3.7%	7,417	13.4%	70.14	-15.1%	448.23	-12.0%
2020.1	60	10,844	634	4,341	1.103	4,786	441.39	18.3%	7,550	17.6%	58.47	0.6%		
2020.2	54	11,170	559	3,618	1.103	3,990	357.17	-31.3%	7,137	-3.8%	50.04	-28.7%	398.66	-11.1%
2021.1	48	11,897	473	3,142	1.126	3,539	297.49	-32.6%	7,484	-0.9%	39.75	-32.0%		
2021.2	42	13,542	943	6,974	1.126	7,854	580.02	62.4%	8,331	16.7%	69.62	39.1%	447.89	12.3%
2022.1	36	14,826	757	6,212	1.118	6,946	468.52	57.5%	9,180	22.7%	51.04	28.4%		
2022.2	30	17,957	1,212	10,613	1.118	11,867	660.83	13.9%	9,794	17.6%	67.47	-3.1%	573.86	28.1%
2023.1	24	20,767	1,086	10,045	1.118	11,232	540.85	15.4%	10,344	12.7%	52.29	2.5%		
2023.2	18	24,848	1,482	15,052	1.118	16,831	677.34	2.5%	11,354	15.9%	59.65	-11.6%	615.20	7.2%
2024.1	12	26,847	1,362	13,154	1.082	14,226	529.89	-2.0%	10,447	1.0%	50.72	-3.0%		
2024.2	6	29,411	2,782	31,238	1.082	33,784	1,148.67	69.6%	12,145	7.0%	94.58	58.5%	853.38	38.7%
Total		590,267	59,332	246,404		270,587								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

Specified Perils

Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)
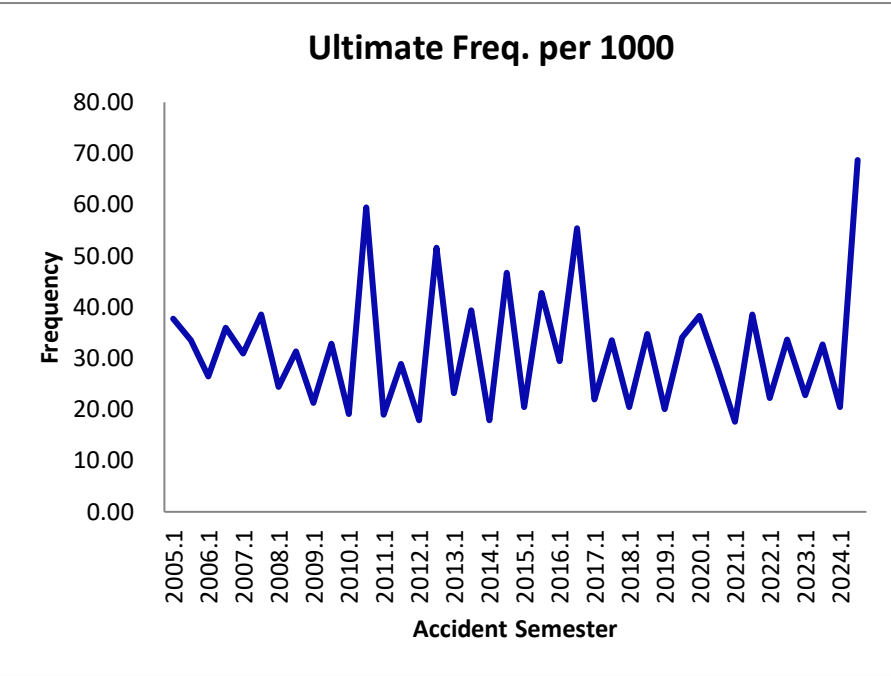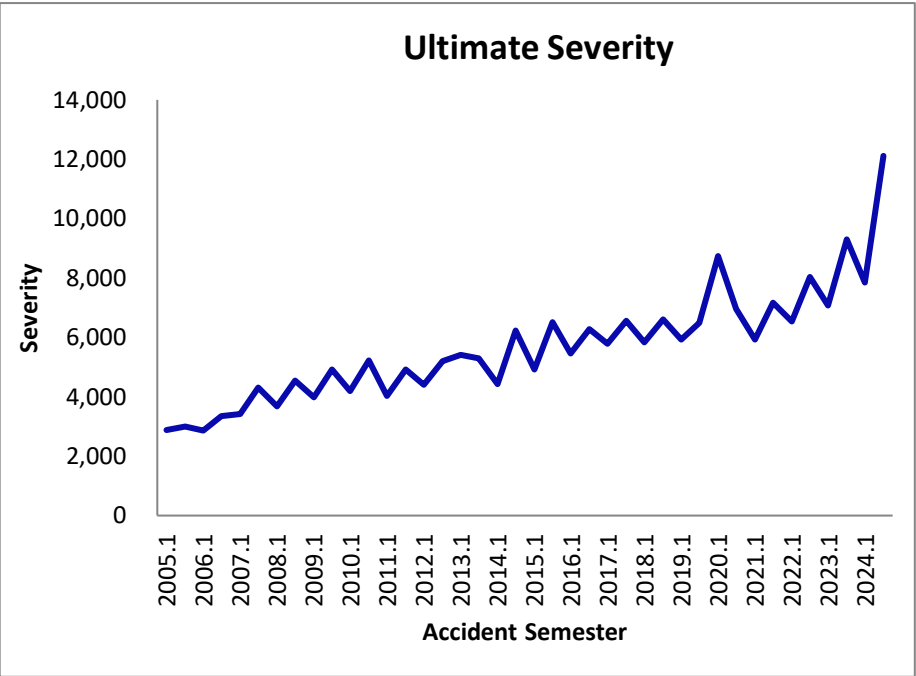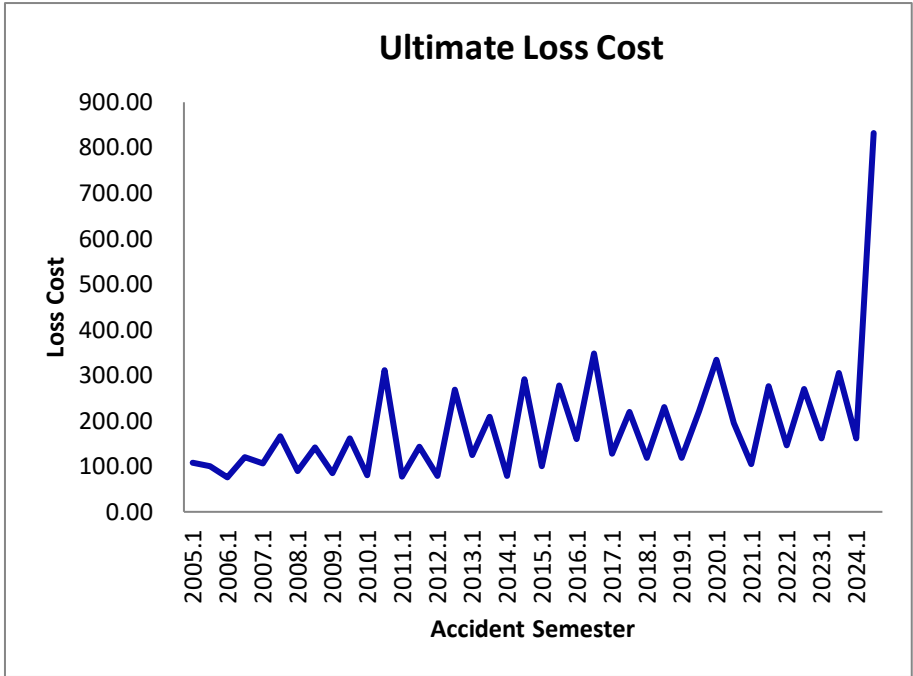
Loss Cost Summary
Data as of 31 Dec 2024

(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
2005.1	240	14,848	110	350	1.097	384	25.84		3,488		7.41			
2005.2	234	12,705	103	347	1.097	381	29.98		3,698		8.11		27.75	
2006.1	228	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%		
2006.2	222	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%	29.11	4.9%
2007.1	216	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%		
2007.2	210	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%	34.66	19.1%
2008.1	204	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%		
2008.2	198	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%	25.91	-25.3%
2009.1	192	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%		
2009.2	186	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%	29.72	14.7%
2010.1	180	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%		
2010.2	174	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%	35.41	19.2%
2011.1	168	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%		
2011.2	162	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%	31.08	-12.2%
2012.1	156	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%		
2012.2	150	9,183	170	678	1.091	740	80.54	98.7%	4,351	-4.9%	18.51	109.0%	50.41	62.2%
2013.1	144	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%		
2013.2	138	8,724	84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%	39.84	-21.0%
2014.1	132	8,766	46	263	1.093	288	32.81	-14.7%	6,253	23.2%	5.25	-30.8%		
2014.2	126	8,612	138	594	1.093	649	75.34	82.6%	4,701	9.7%	16.02	66.4%	53.88	35.3%
2015.1	120	8,717	54	255	1.103	281	32.27	-1.7%	5,209	-16.7%	6.19	18.1%		
2015.2	114	8,615	129	534	1.103	589	68.39	-9.2%	4,567	-2.9%	14.97	-6.5%	50.22	-6.8%
2016.1	108	8,882	72	444	1.085	482	54.26	68.2%	6,693	28.5%	8.11	30.9%		
2016.2	102	8,950	139	621	1.085	674	75.32	10.1%	4,850	6.2%	15.53	3.7%	64.83	29.1%
2017.1	96	9,325	70	369	1.092	402	43.13	-20.5%	5,746	-14.1%	7.51	-7.4%		
2017.2	90	9,800	126	678	1.092	740	75.56	0.3%	5,877	21.2%	12.86	-17.2%	59.75	-7.8%
2018.1	84	10,816	70	510	1.101	561	51.89	20.3%	8,018	39.5%	6.47	-13.8%		
2018.2	78	10,677	111	595	1.101	655	61.31	-18.9%	5,897	0.4%	10.40	-19.1%	56.57	-5.3%
2019.1	72	10,875	75	402	1.108	445	40.96	-21.1%	5,940	-25.9%	6.90	6.6%		
2019.2	66	10,926	119	550	1.108	609	55.76	-9.1%	5,117	-13.2%	10.90	4.8%	48.38	-14.5%
2020.1	60	11,647	144	806	1.103	889	76.31	86.3%	6,169	3.9%	12.37	79.4%		
2020.2	54	11,637	131	626	1.103	690	59.27	6.3%	5,262	2.8%	11.26	3.4%	67.80	40.1%
2021.1	48	12,063	87	450	1.126	507	42.04	-44.9%	5,826	-5.6%	7.22	-41.7%		
2021.2	42	12,023	139	869	1.126	978	81.37	37.3%	7,034	33.7%	11.57	2.7%	61.67	-9.0%
2022.1	36	12,332	82	582	1.118	650	52.73	25.4%	7,926	36.0%	6.65	-7.8%		
2022.2	30	12,179	165	1,095	1.118	1,225	100.54	23.6%	7,414	5.4%	13.56	17.2%	76.49	24.0%
2023.1	24	12,348	84	615	1.118	688	55.72	5.7%	8,178	3.2%	6.81	2.4%		
2023.2	18	12,097	137	1,197	1.118	1,338	110.59	10.0%	9,765	31.7%	11.33	-16.5%	82.87	8.3%
2024.1	12	12,209	72	938	1.082	1,014	83.09	49.1%	13,999	71.2%	5.94	-12.9%		
2024.2	6	12,027	269	2,084	1.082	2,253	187.36	69.4%	8,369	-14.3%	22.39	97.7%	134.83	62.7%
Total		423,063	4,035	20,780		22,850								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Alberta

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

Loss Cost Summary
Data as of 31 Dec 2024

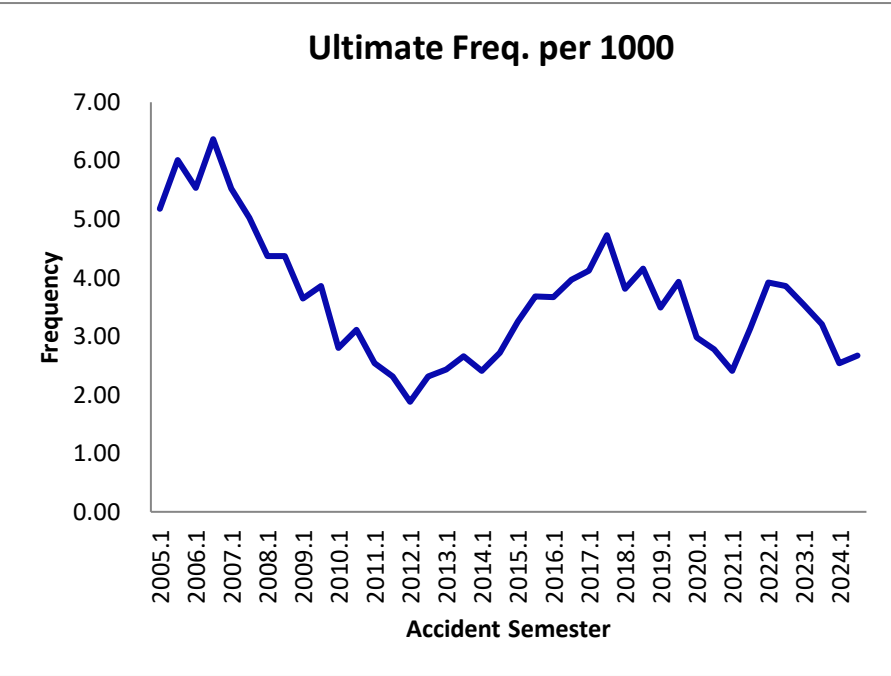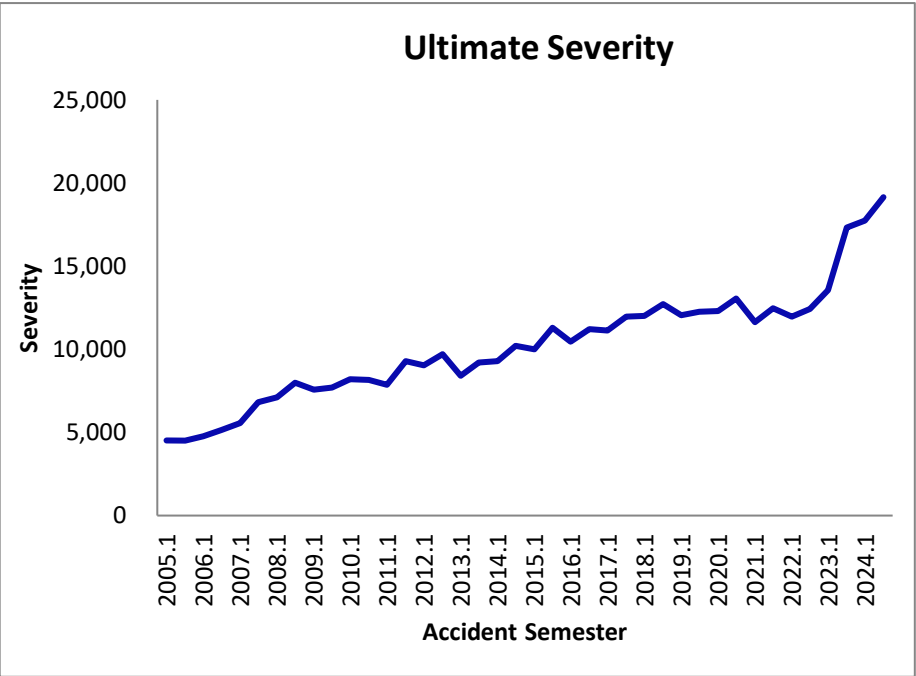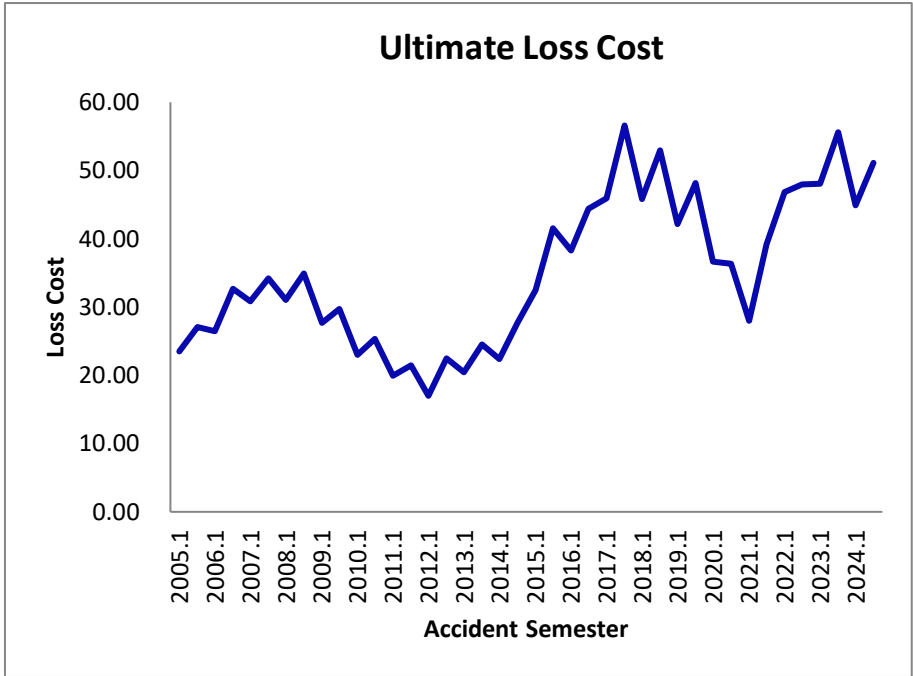| (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	774,687	25	3,786	1.097	4,155	5.36		166,187		0.03			
2005.2	234	811,810	12	5,284	1.097	5,798	7.14		483,197		0.01		6.27	
2006.1	228	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%		
2006.2	222	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%	5.79	-7.7%
2007.1	216	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%		
2007.2	210	899,626	23	5,617	1.089	6,116	6.80	28.6%	265,896	17.6%	0.03	9.3%	4.30	-25.8%
2008.1	204	1,038,913	8	2,623	1.084	2,842	2.74	64.8%	355,233	100.7%	0.01	-17.9%		
2008.2	198	1,084,284	17	2,815	1.084	3,050	2.81	-58.6%	179,406	-32.5%	0.02	-38.7%	2.77	-35.4%
2009.1	192	1,067,335	12	3,525	1.105	3,896	3.65	33.4%	324,626	-8.6%	0.01	46.0%		
2009.2	186	1,106,400	23	4,736	1.105	5,234	4.73	68.2%	227,568	26.8%	0.02	32.6%	4.20	51.4%
2010.1	180	1,089,429	15	4,770	1.102	5,255	4.82	32.2%	350,365	7.9%	0.01	22.5%		
2010.2	174	1,137,651	12	1,890	1.102	2,083	1.83	-61.3%	173,561	-23.7%	0.01	-49.3%	3.29	-21.5%
2011.1	168	1,118,918	9	2,212	1.095	2,421	2.16	-55.2%	268,946	-23.2%	0.01	-41.6%		
2011.2	162	1,168,796	30	7,195	1.095	7,875	6.74	268.0%	262,488	51.2%	0.03	143.3%	4.50	36.6%
2012.1	156	1,161,583	17	3,524	1.091	3,845	3.31	53.0%	226,178	-15.9%	0.01	82.0%		
2012.2	150	1,211,403	21	8,139	1.091	8,881	7.33	8.8%	422,895	61.1%	0.02	-32.5%	5.36	19.2%
2013.1	144	1,201,134	20	2,342	1.099	2,575	2.14	-35.2%	131,588	-41.8%	0.02	11.3%		
2013.2	138	1,259,941	25	3,826	1.099	4,207	3.34	-54.5%	165,352	-60.9%	0.02	16.5%	2.76	-48.6%
2014.1	132	1,245,974	16	1,886	1.093	2,061	1.65	-22.8%	125,049	-5.0%	0.01	-18.8%		
2014.2	126	1,305,283	35	6,266	1.093	6,850	5.25	57.2%	196,205	18.7%	0.03	32.4%	3.49	26.7%
2015.1	120	1,286,321	33	9,170	1.103	10,114	7.86	375.2%	308,213	146.5%	0.03	92.8%		
2015.2	114	1,329,725	36	8,594	1.103	9,478	7.13	35.8%	265,654	35.4%	0.03	0.3%	7.49	114.4%
2016.1	108	1,304,041	27	5,795	1.085	6,287	4.82	-38.7%	231,574	-24.9%	0.02	-18.4%		
2016.2	102	1,334,353	38	10,242	1.085	11,112	8.33	16.8%	292,041	9.9%	0.03	6.3%	6.59	-11.9%
2017.1	96	1,303,721	23	4,744	1.092	5,178	3.97	-17.6%	225,675	-2.5%	0.02	-15.5%		
2017.2	90	1,347,000	44	9,077	1.092	9,907	7.36	-11.7%	223,027	-23.6%	0.03	15.7%	5.69	-13.7%
2018.1	84	1,326,244	30	7,643	1.101	8,412	6.34	59.7%	283,912	25.8%	0.02	26.9%		
2018.2	78	1,372,662	45	8,832	1.101	9,722	7.08	-3.7%	216,353	-3.0%	0.03	-0.7%	6.72	18.1%
2019.1	72	1,341,118	34	7,608	1.108	8,430	6.29	-0.9%	244,491	-13.9%	0.03	15.1%		
2019.2	66	1,376,060	42	10,110	1.108	11,202	8.14	14.9%	269,000	24.3%	0.03	-7.6%	7.22	7.5%
2020.1	60	1,336,598	29	4,854	1.103	5,352	4.00	-36.3%	184,493	-24.5%	0.02	-15.6%		
2020.2	54	1,371,523	41	11,724	1.103	12,928	9.43	15.8%	313,113	16.4%	0.03	-0.5%	6.75	-6.6%
2021.1	48	1,342,871	23	7,088	1.126	7,982	5.94	48.4%	349,877	89.6%	0.02	-21.7%		
2021.2	42	1,385,134	32	10,413	1.126	11,727	8.47	-10.2%	360,868	15.3%	0.02	-22.1%	7.22	7.0%
2022.1	36	1,353,207	36	7,596	1.118	8,493	6.28	5.6%	233,649	-33.2%	0.03	58.1%		
2022.2	30	1,398,614	45	14,070	1.118	15,732	11.25	32.9%	347,144	-3.8%	0.03	38.1%	8.80	21.8%
2023.1	24	1,377,668	43	11,310	1.118	12,647	9.18	46.3%	292,619	25.2%	0.03	16.8%		
2023.2	18	1,430,518	35	5,687	1.118	6,358	4.44	-60.5%	183,762	-47.1%	0.02	-25.4%	6.77	-23.1%
2024.1	12	1,424,093	54	10,806	1.082	11,687	8.21	-10.6%	215,834	-26.2%	0.04	21.2%		
2024.2	6	1,477,968	45	5,099	1.082	5,515	3.73	-16.1%	121,367	-34.0%	0.03	27.1%	5.93	-12.4%
Total		48,420,341	1,104	251,072		276,465								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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 31 Dec 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
2005.1	240	188,330	188,330	1.000	188,330	188,330	0
2005.2	234	218,653	218,653	1.000	218,653	218,653	0
2006.1	228	193,296	193,296	1.000	193,296	193,296	0
2006.2	222	249,576	250,340	1.000	250,340	250,339	1
2007.1	216	200,550	200,997	1.000	200,997	200,979	18
2007.2	210	256,314	256,614	1.000	256,594	256,451	143
2008.1	204	229,549	230,000	0.999	229,882	229,484	398
2008.2	198	263,325	263,325	1.000	263,302	263,159	143
2009.1	192	212,192	213,008	1.000	212,988	212,865	122
2009.2	186	266,018	266,067	1.000	266,039	265,941	98
2010.1	180	193,017	193,017	1.000	192,970	192,911	59
2010.2	174	275,832	276,272	1.001	276,440	276,295	144
2011.1	168	225,475	225,845	1.001	226,143	225,649	494
2011.2	162	293,401	293,485	1.000	293,561	293,530	32
2012.1	156	270,743	270,979	1.001	271,246	271,284	(38)
2012.2	150	327,159	328,340	1.002	328,833	329,096	(263)
2013.1	144	293,386	295,061	1.002	295,775	295,372	403
2013.2	138	367,455	371,201	1.001	371,719	371,388	331
2014.1	132	313,435	317,315	1.002	317,857	319,015	(1,158)
2014.2	126	418,376	423,130	1.002	423,904	425,971	(2,068)
2015.1	120	378,078	382,585	1.004	383,986	385,592	(1,606)
2015.2	114	465,476	479,997	1.004	482,016	481,541	475
2016.1	108	409,016	420,823	1.007	423,695	423,924	(229)
2016.2	102	502,905	526,504	1.009	531,292	531,720	(428)
2017.1	96	444,768	470,107	1.010	474,930	474,821	109
2017.2	90	516,168	554,053	1.012	560,828	564,815	(3,986)
2018.1	84	476,194	519,733	1.016	527,900	528,605	(705)
2018.2	78	516,450	596,620	1.022	609,848	607,099	2,748
2019.1	72	471,316	584,975	1.026	600,331	597,578	2,753
2019.2	66	501,022	660,457	1.040	686,573	683,536	3,037
2020.1	60	313,509	421,608	1.062	447,668	451,021	(3,353)
2020.2	54	318,494	490,187	1.098	538,241	530,044	8,197
2021.1	48	240,450	413,155	1.148	474,354	459,572	14,782
2021.2	42	287,781	568,184	1.228	697,765	646,749	51,016
2022.1	36	168,877	436,188	1.379	601,530	535,732	65,798
2022.2	30	162,092	588,218	1.622	953,995	782,178	171,816
2023.1	24	73,480	407,317	2.044	832,567	626,572	205,995
2023.2	18	38,032	413,826	2.609	1,079,625	781,927	297,698
2024.1	12	13,845	323,878	3.384	1,095,917	734,024	361,893
2024.2	6	2,571	219,229	5.620	1,232,027		
Total		11,556,603	14,752,919		18,513,955	16,107,061	1,174,867

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 31 Dec 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
2005.1	240	83,059	83,059	1.000	83,059	83,059	0
2005.2	234	99,750	99,750	1.000	99,750	99,750	0
2006.1	228	98,202	98,202	1.000	98,202	98,202	0
2006.2	222	130,657	130,657	1.000	130,657	130,657	0
2007.1	216	126,376	126,376	1.000	126,376	126,376	(0)
2007.2	210	150,261	150,261	1.000	150,261	150,261	0
2008.1	204	141,016	141,016	1.000	141,016	141,016	0
2008.2	198	156,640	156,642	1.000	156,642	156,643	(1)
2009.1	192	140,589	140,589	1.000	140,589	140,589	0
2009.2	186	158,891	158,891	1.000	158,891	158,892	(1)
2010.1	180	132,573	132,573	1.000	132,573	132,573	0
2010.2	174	162,926	162,926	1.000	162,926	162,926	0
2011.1	168	163,581	163,581	1.000	163,581	163,579	2
2011.2	162	160,424	160,424	1.000	160,424	160,424	0
2012.1	156	150,259	150,259	1.000	150,259	150,259	(0)
2012.2	150	190,259	190,259	1.000	190,259	190,259	(0)
2013.1	144	168,497	168,512	1.000	168,512	168,512	0
2013.2	138	205,457	205,475	1.000	205,475	205,493	(18)
2014.1	132	183,993	183,997	1.000	183,997	183,997	(0)
2014.2	126	211,368	211,480	1.000	211,480	211,481	(1)
2015.1	120	195,366	195,363	1.000	195,363	195,370	(7)
2015.2	114	212,296	212,302	1.000	212,302	212,310	(8)
2016.1	108	180,231	180,371	1.000	180,371	180,358	13
2016.2	102	210,575	210,689	1.000	210,689	210,695	(6)
2017.1	96	206,070	206,070	1.000	206,070	206,098	(28)
2017.2	90	221,921	221,921	1.000	221,921	221,918	3
2018.1	84	224,075	224,480	1.000	224,480	224,480	(0)
2018.2	78	213,694	213,772	1.000	213,772	213,834	(63)
2019.1	72	211,886	211,986	1.000	211,983	211,903	79
2019.2	66	213,990	214,109	1.000	214,117	214,040	76
2020.1	60	145,994	145,994	1.000	145,991	146,029	(38)
2020.2	54	145,480	145,800	1.000	145,737	145,690	47
2021.1	48	136,310	138,615	0.999	138,535	138,553	(18)
2021.2	42	196,587	198,997	0.999	198,895	198,887	8
2022.1	36	192,272	193,503	1.001	193,600	193,572	28
2022.2	30	279,463	280,429	1.001	280,660	281,251	(591)
2023.1	24	248,433	251,050	1.010	253,507	251,956	1,551
2023.2	18	284,122	288,364	1.018	293,435	290,720	2,715
2024.1	12	291,619	303,408	1.029	312,062	319,973	(7,911)
2024.2	6	180,719	311,330	1.076	334,945		
Total		7,205,770	7,363,482		7,403,363	7,072,586	(4,167)

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 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
2005.1	240	29,210	29,248	1.000	29,248	29,248	0
2005.2	234	39,013	39,061	1.000	39,061	39,061	0
2006.1	228	27,918	27,918	1.000	27,918	27,918	0
2006.2	222	36,355	36,355	1.000	36,355	36,355	0
2007.1	216	30,836	30,836	1.000	30,836	30,836	0
2007.2	210	41,260	41,260	1.000	41,260	41,260	0
2008.1	204	33,037	33,097	1.000	33,097	33,097	0
2008.2	198	44,779	44,779	1.000	44,779	44,778	1
2009.1	192	35,873	35,873	1.000	35,873	35,873	0
2009.2	186	43,659	43,659	1.000	43,659	43,660	(1)
2010.1	180	34,444	34,444	1.000	34,439	34,432	8
2010.2	174	44,265	45,704	1.000	45,694	45,667	27
2011.1	168	36,089	36,089	0.999	36,069	36,063	6
2011.2	162	44,869	44,941	0.999	44,916	44,930	(14)
2012.1	156	39,938	39,938	1.000	39,934	39,943	(10)
2012.2	150	53,606	55,170	1.000	55,186	55,139	47
2013.1	144	41,022	42,737	1.000	42,753	42,667	85
2013.2	138	51,851	52,081	1.000	52,091	52,127	(36)
2014.1	132	42,133	42,263	1.001	42,320	42,304	17
2014.2	126	55,096	55,776	1.001	55,856	55,956	(99)
2015.1	120	51,939	52,074	1.004	52,263	52,284	(21)
2015.2	114	68,681	68,871	1.004	69,168	69,441	(274)
2016.1	108	53,829	53,902	1.008	54,311	54,371	(60)
2016.2	102	73,950	74,717	1.007	75,215	75,345	(130)
2017.1	96	68,709	70,467	1.008	71,046	71,105	(59)
2017.2	90	79,338	82,595	1.009	83,360	83,413	(53)
2018.1	84	78,700	85,102	1.008	85,799	85,945	(146)
2018.2	78	79,549	81,644	1.009	82,359	81,739	620
2019.1	72	82,668	83,809	1.007	84,376	83,936	440
2019.2	66	94,942	98,795	1.009	99,667	99,675	(8)
2020.1	60	63,670	64,998	1.010	65,665	66,642	(977)
2020.2	54	80,731	82,376	1.017	83,765	83,753	13
2021.1	48	70,479	71,994	1.023	73,625	73,708	(83)
2021.2	42	104,128	109,081	1.025	111,850	110,801	1,049
2022.1	36	92,127	102,784	1.036	106,459	106,177	281
2022.2	30	129,906	138,942	1.032	143,354	139,316	4,038
2023.1	24	106,220	127,847	1.000	127,868	126,224	1,643
2023.2	18	106,233	143,134	1.077	154,090	137,952	16,138
2024.1	12	76,693	134,296	1.168	156,817	136,953	19,864
2024.2	6	22,626	125,560	1.346	168,995		
Total		2,390,368	2,664,217		2,761,396	2,550,094	42,307

Province of Alberta

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 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
2005.1	240	98,079	98,079	1.000	98,079	98,079	0
2005.2	234	118,370	118,370	1.000	118,370	118,370	0
2006.1	228	120,847	120,845	1.000	120,845	120,845	(0)
2006.2	222	166,719	166,718	1.000	166,718	166,719	(0)
2007.1	216	166,192	166,194	1.000	166,194	166,197	(3)
2007.2	210	187,940	187,940	1.000	187,940	187,944	(4)
2008.1	204	181,618	181,619	1.000	181,619	181,619	(0)
2008.2	198	195,121	195,123	1.000	195,123	195,128	(4)
2009.1	192	170,079	170,089	1.000	170,089	170,079	10
2009.2	186	188,188	188,188	1.000	188,188	188,191	(3)
2010.1	180	144,597	144,597	1.000	144,597	144,597	(0)
2010.2	174	176,218	176,219	1.000	176,219	176,222	(3)
2011.1	168	184,195	184,196	1.000	184,196	184,196	(1)
2011.2	162	170,536	170,538	1.000	170,538	170,542	(4)
2012.1	156	162,384	162,385	1.000	162,385	162,386	(1)
2012.2	150	206,717	206,717	1.000	206,717	206,714	3
2013.1	144	182,691	182,694	1.000	182,694	182,688	6
2013.2	138	227,840	227,845	1.000	227,845	227,850	(5)
2014.1	132	203,534	203,535	1.000	203,535	203,540	(6)
2014.2	126	237,718	237,733	1.000	237,733	237,735	(2)
2015.1	120	217,168	217,173	1.000	217,173	217,184	(11)
2015.2	114	232,263	232,391	1.000	232,391	232,387	4
2016.1	108	201,654	201,759	1.000	201,759	201,735	25
2016.2	102	251,263	251,274	1.000	251,274	251,286	(12)
2017.1	96	238,226	238,228	1.000	238,228	238,213	16
2017.2	90	262,227	262,239	1.000	262,239	262,212	(1)
2018.1	84	261,668	261,767	1.000	261,735	261,737	(2)
2018.2	78	260,007	260,053	1.000	260,003	259,990	14
2019.1	72	254,813	254,890	1.000	254,817	254,850	(33)
2019.2	66	249,651	249,694	1.000	249,591	249,593	(2)
2020.1	60	175,665	175,718	0.999	175,596	175,627	(30)
2020.2	54	168,425	168,464	0.999	168,302	168,338	(36)
2021.1	48	142,203	142,285	0.999	142,131	142,101	30
2021.2	42	211,342	211,557	0.999	211,261	211,407	(146)
2022.1	36	208,627	208,676	0.998	208,310	208,100	210
2022.2	30	270,369	270,704	0.997	269,992	267,878	2,114
2023.1	24	223,066	223,745	0.997	223,167	217,313	5,854
2023.2	18	248,123	250,247	0.998	249,725	235,180	14,545
2024.1	12	269,148	277,212	0.992	274,983	265,380	9,604
2024.2	6	174,758	293,071	0.977	286,426		
Total		8,010,251	8,140,770		8,128,700	7,810,154	32,120

Province of Alberta

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 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
2005.1	240	77,572	77,572	1.000	77,572	77,572	0
2005.2	234	76,081	76,081	1.000	76,081	76,081	(1)
2006.1	228	58,706	58,706	1.000	58,706	58,706	0
2006.2	222	98,467	98,467	1.000	98,467	98,467	0
2007.1	216	88,133	88,135	1.000	88,135	88,135	0
2007.2	210	145,950	145,950	1.000	145,950	145,949	1
2008.1	204	80,136	80,136	1.000	80,136	80,135	1
2008.2	198	132,035	132,035	1.000	132,034	132,034	(0)
2009.1	192	77,129	77,129	1.000	77,128	77,128	0
2009.2	186	150,053	150,053	1.000	150,051	150,050	1
2010.1	180	73,621	73,622	1.000	73,621	73,621	0
2010.2	174	295,789	295,789	1.000	295,789	295,777	2
2011.1	168	72,844	72,844	1.000	72,841	72,841	0
2011.2	162	139,790	139,790	1.000	139,784	139,781	2
2012.1	156	77,497	77,497	1.000	77,493	77,494	(1)
2012.2	150	272,014	272,014	1.000	272,003	272,002	1
2013.1	144	125,799	125,799	1.000	125,792	125,790	2
2013.2	138	216,925	216,927	1.000	216,912	216,894	17
2014.1	132	83,137	83,138	1.000	83,127	83,124	3
2014.2	126	314,775	314,788	1.000	314,745	314,724	20
2015.1	120	107,409	107,410	1.000	107,393	107,388	5
2015.2	114	302,318	302,359	1.000	302,311	302,294	17
2016.1	108	174,201	174,204	1.000	174,176	174,155	20
2016.2	102	381,517	381,519	1.000	381,436	381,405	31
2017.1	96	136,284	136,290	1.000	136,256	136,250	6
2017.2	90	241,243	241,243	1.000	241,186	241,274	(88)
2018.1	84	128,410	128,418	1.000	128,369	128,373	(5)
2018.2	78	253,741	253,764	1.000	253,669	253,690	(22)
2019.1	72	128,403	128,492	1.000	128,440	128,438	3
2019.2	66	240,205	240,378	1.000	240,270	240,277	(7)
2020.1	60	359,464	359,561	1.000	359,401	359,420	(19)
2020.2	54	212,035	212,120	0.999	212,004	212,019	(15)
2021.1	48	108,478	108,525	0.999	108,446	108,466	(19)
2021.2	42	290,916	291,011	0.999	290,780	290,786	(6)
2022.1	36	151,928	152,060	0.999	151,962	151,885	76
2022.2	30	287,724	288,016	0.999	287,760	287,445	315
2023.1	24	170,082	170,680	1.001	170,784	170,705	79
2023.2	18	327,236	330,016	1.004	331,220	328,497	2,723
2024.1	12	174,051	180,151	1.005	181,131	183,020	(1,889)
2024.2	6	692,998	936,859	1.027	962,588		
Total		7,525,095	7,779,547		7,805,939	6,842,094	1,256

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
			Reported Incurred Claims and	Selected Age-to-Ultimate	Selected Ultimate Claims and		
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	ACAE (000)	Development Factors	ACAE Estimate	Prior	Difference
2005.1	240	16,794	16,794	1.000	16,794	16,794	0
2005.2	234	20,560	20,560	1.000	20,560	20,561	(1)
2006.1	228	20,503	20,503	1.000	20,503	20,503	0
2006.2	222	26,796	26,796	1.000	26,796	26,796	0
2007.1	216	25,651	25,651	1.000	25,651	25,651	0
2007.2	210	29,980	29,980	1.000	29,980	29,980	0
2008.1	204	27,751	27,751	1.000	27,751	27,751	0
2008.2	198	32,509	32,509	1.000	32,509	32,510	(0)
2009.1	192	25,140	25,140	1.000	25,140	25,140	0
2009.2	186	27,662	27,662	1.000	27,662	27,662	0
2010.1	180	21,244	21,246	1.000	21,246	21,247	(1)
2010.2	174	24,129	24,129	1.000	24,129	24,129	0
2011.1	168	18,947	18,947	1.000	18,947	18,947	0
2011.2	162	21,060	21,060	1.000	21,060	21,059	1
2012.1	156	16,710	16,710	1.000	16,710	16,710	0
2012.2	150	22,747	22,747	1.000	22,747	22,747	0
2013.1	144	20,532	20,532	1.000	20,532	20,532	0
2013.2	138	25,527	25,529	1.000	25,529	25,533	(4)
2014.1	132	23,366	23,366	1.000	23,366	23,365	0
2014.2	126	29,946	29,959	1.000	29,959	29,959	0
2015.1	120	34,551	34,552	1.000	34,552	34,550	2
2015.2	114	45,133	45,135	1.000	45,133	45,134	(0)
2016.1	108	41,492	41,495	1.000	41,493	41,489	5
2016.2	102	48,627	48,630	1.000	48,625	48,623	2
2017.1	96	49,179	49,185	1.000	49,178	49,179	(1)
2017.2	90	62,123	62,123	1.000	62,119	62,124	(5)
2018.1	84	49,480	49,480	1.000	49,456	49,455	1
2018.2	78	58,434	58,450	1.000	58,423	58,454	(30)
2019.1	72	45,281	45,366	1.000	45,360	45,361	(0)
2019.2	66	52,291	52,464	1.000	52,460	52,454	6
2020.1	60	39,320	39,330	1.000	39,328	39,297	31
2020.2	54	39,406	39,428	1.000	39,417	39,416	1
2021.1	48	29,117	29,117	0.999	29,101	29,088	13
2021.2	42	41,281	41,336	0.999	41,303	41,188	115
2022.1	36	48,777	48,819	1.000	48,821	48,787	33
2022.2	30	51,077	51,246	0.999	51,216	51,184	31
2023.1	24	50,626	50,875	0.999	50,837	50,797	39
2023.2	18	59,933	60,539	0.998	60,435	59,889	546
2024.1	12	49,731	51,160	0.989	50,621	51,472	(851)
2024.2	6	42,722	59,406	0.994	59,068		
Total		1,416,114	1,435,708		1,434,521	1,375,518	(66)

Province of Alberta

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 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
2005.1	240	5,288	5,288	1.000	5,288	5,288	0
2005.2	234	4,725	4,725	1.000	4,725	4,725	0
2006.1	228	3,941	3,941	1.000	3,941	3,941	0
2006.2	222	5,100	5,100	1.000	5,100	5,100	0
2007.1	216	4,747	4,747	1.000	4,747	4,747	0
2007.2	210	6,506	6,506	1.000	6,506	6,506	0
2008.1	204	4,464	4,464	1.000	4,464	4,464	0
2008.2	198	5,339	5,339	1.000	5,339	5,339	0
2009.1	192	4,413	4,413	1.000	4,413	4,413	0
2009.2	186	4,465	4,465	1.000	4,465	4,464	0
2010.1	180	3,370	3,370	1.000	3,370	3,370	0
2010.2	174	6,242	6,242	1.000	6,242	6,242	0
2011.1	168	3,435	3,435	1.000	3,435	3,435	0
2011.2	162	4,568	4,568	1.000	4,568	4,568	0
2012.1	156	2,664	2,664	1.000	2,664	2,664	0
2012.2	150	5,400	5,400	1.000	5,400	5,400	0
2013.1	144	4,640	4,640	1.000	4,640	4,640	0
2013.2	138	4,682	4,682	1.000	4,682	4,682	0
2014.1	132	3,328	3,328	1.000	3,328	3,328	0
2014.2	126	6,244	6,244	1.000	6,244	6,244	0
2015.1	120	3,798	3,798	1.000	3,798	3,798	0
2015.2	114	5,617	5,617	1.000	5,617	5,622	(5)
2016.1	108	3,861	3,861	1.000	3,861	3,861	(1)
2016.2	102	6,449	6,449	1.000	6,449	6,449	0
2017.1	96	4,369	4,369	1.000	4,369	4,369	(0)
2017.2	90	4,758	4,758	1.000	4,758	4,759	(1)
2018.1	84	4,730	4,730	1.000	4,731	4,730	1
2018.2	78	5,551	5,552	1.000	5,552	5,549	3
2019.1	72	3,795	3,795	1.000	3,795	3,794	1
2019.2	66	5,523	5,523	1.000	5,522	5,520	3
2020.1	60	4,341	4,341	1.000	4,341	4,337	4
2020.2	54	3,620	3,620	0.999	3,618	3,616	2
2021.1	48	3,144	3,144	0.999	3,142	3,143	(1)
2021.2	42	6,960	6,974	1.000	6,974	6,963	11
2022.1	36	6,199	6,205	1.001	6,212	6,070	142
2022.2	30	10,528	10,557	1.005	10,613	10,449	163
2023.1	24	10,022	10,031	1.001	10,045	9,995	50
2023.2	18	14,797	15,096	0.997	15,052	14,795	257
2024.1	12	12,748	13,297	0.989	13,154	13,578	(424)
2024.2	6	19,387	30,082	1.038	31,238		
Total		233,758	245,364		246,404	214,960	206

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 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
2005.1	240	350	350	1.000	350	350	0
2005.2	234	347	347	1.000	347	347	0
2006.1	228	205	205	1.000	205	205	0
2006.2	222	419	419	1.000	419	419	0
2007.1	216	330	330	1.000	330	330	0
2007.2	210	377	377	1.000	377	377	0
2008.1	204	200	200	1.000	200	200	0
2008.2	198	279	279	1.000	279	279	0
2009.1	192	112	112	1.000	112	112	0
2009.2	186	409	409	1.000	409	409	0
2010.1	180	206	206	1.000	206	206	0
2010.2	174	419	419	1.000	419	419	0
2011.1	168	193	193	1.000	193	193	0
2011.2	162	351	351	1.000	351	351	0
2012.1	156	184	184	1.000	184	184	0
2012.2	150	678	678	1.000	678	678	0
2013.1	144	319	319	1.000	319	319	0
2013.2	138	327	327	1.000	327	327	0
2014.1	132	263	263	1.000	263	263	0
2014.2	126	594	594	1.000	594	594	0
2015.1	120	255	255	1.000	255	255	0
2015.2	114	534	534	1.000	534	534	0
2016.1	108	444	444	1.000	444	444	0
2016.2	102	621	621	1.000	621	624	(2)
2017.1	96	369	369	0.999	369	369	(0)
2017.2	90	679	679	1.000	678	679	(1)
2018.1	84	510	510	1.000	510	510	(0)
2018.2	78	595	595	1.000	595	597	(2)
2019.1	72	402	402	0.999	402	403	(1)
2019.2	66	550	550	1.000	550	551	(1)
2020.1	60	806	806	1.000	806	806	0
2020.2	54	626	626	1.000	626	626	(1)
2021.1	48	450	450	1.000	450	451	(1)
2021.2	42	869	869	1.000	869	869	0
2022.1	36	582	582	1.000	582	582	(0)
2022.2	30	1,095	1,095	1.000	1,095	1,086	10
2023.1	24	616	616	0.999	615	610	5
2023.2	18	1,181	1,198	0.999	1,197	1,174	23
2024.1	12	823	916	1.023	938	796	142
2024.2	6	1,627	2,044	1.019	2,084		
Total		20,195	20,723		20,780	18,526	171

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 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
2005.1	240	3,786	3,786	1.000	3,786	3,786	0
2005.2	234	5,284	5,284	1.000	5,284	5,284	0
2006.1	228	4,715	4,715	1.000	4,715	4,715	0
2006.2	222	4,161	4,161	1.000	4,161	4,161	0
2007.1	216	1,300	1,300	1.000	1,300	1,300	0
2007.2	210	5,099	5,617	1.000	5,617	5,622	(6)
2008.1	204	2,623	2,623	1.000	2,623	2,623	0
2008.2	198	2,815	2,815	1.000	2,815	2,815	0
2009.1	192	3,464	3,525	1.000	3,525	3,759	(234)
2009.2	186	4,736	4,736	1.000	4,736	4,736	0
2010.1	180	4,770	4,770	1.000	4,770	4,770	0
2010.2	174	1,840	1,890	1.000	1,890	1,890	0
2011.1	168	2,063	2,212	1.000	2,212	2,212	(0)
2011.2	162	7,195	7,195	1.000	7,195	7,231	(36)
2012.1	156	3,520	3,520	1.001	3,524	3,531	(7)
2012.2	150	8,145	8,145	0.999	8,139	8,146	(8)
2013.1	144	2,351	2,351	0.996	2,342	2,355	(13)
2013.2	138	3,790	3,835	0.998	3,826	3,835	(8)
2014.1	132	1,552	1,900	0.992	1,886	1,907	(21)
2014.2	126	6,220	6,245	1.003	6,266	6,185	82
2015.1	120	8,946	9,257	0.991	9,170	9,157	13
2015.2	114	6,136	8,673	0.991	8,594	8,571	22
2016.1	108	5,450	5,807	0.998	5,795	5,826	(31)
2016.2	102	7,978	10,172	1.007	10,242	9,864	379
2017.1	96	4,176	4,775	0.994	4,744	4,722	22
2017.2	90	7,452	9,125	0.995	9,077	8,617	459
2018.1	84	5,557	7,776	0.983	7,643	7,725	(82)
2018.2	78	4,002	8,972	0.984	8,832	9,071	(238)
2019.1	72	4,252	7,829	0.972	7,608	7,962	(353)
2019.2	66	3,140	10,091	1.002	10,110	9,499	610
2020.1	60	1,356	4,729	1.026	4,854	5,302	(448)
2020.2	54	1,923	11,097	1.057	11,724	11,604	120
2021.1	48	464	6,466	1.096	7,088	6,880	208
2021.2	42	274	9,075	1.147	10,413	10,300	113
2022.1	36	472	5,947	1.277	7,596	6,284	1,312
2022.2	30	2,274	9,145	1.538	14,070	10,842	3,227
2023.1	24	311	5,542	2.041	11,310	7,818	3,492
2023.2	18	34	2,253	2.523	5,687	2,497	3,189
2024.1	12	29	3,163	3.417	10,806	11,395	(588)
2024.2	6	9	543	9.396	5,099		
Total		143,658	221,061		251,072	234,799	11,174

Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	6,442	1.000	6,442	6,442	0
2005.2	234	7,446	1.000	7,446	7,446	0
2006.1	228	6,859	1.000	6,859	6,859	0
2006.2	222	7,636	1.000	7,636	7,636	0
2007.1	216	6,661	1.000	6,661	6,661	0
2007.2	210	7,050	1.000	7,050	7,050	0
2008.1	204	6,470	1.000	6,470	6,470	0
2008.2	198	6,777	1.000	6,777	6,777	0
2009.1	192	6,201	1.000	6,201	6,202	(1)
2009.2	186	7,035	1.000	7,035	7,035	(0)
2010.1	180	6,184	1.000	6,184	6,184	(0)
2010.2	174	7,447	1.000	7,447	7,449	(2)
2011.1	168	7,017	1.000	7,016	7,017	(1)
2011.2	162	7,011	1.000	7,010	7,010	1
2012.1	156	6,659	1.000	6,658	6,659	(0)
2012.2	150	7,744	1.000	7,743	7,744	(1)
2013.1	144	7,173	1.000	7,172	7,173	(1)
2013.2	138	8,618	1.000	8,617	8,620	(3)
2014.1	132	7,566	1.000	7,565	7,567	(2)
2014.2	126	8,818	1.000	8,817	8,819	(3)
2015.1	120	8,093	1.000	8,091	8,092	(1)
2015.2	114	8,836	1.000	8,834	8,834	(1)
2016.1	108	7,755	1.000	7,752	7,753	(1)
2016.2	102	9,053	0.999	9,048	9,052	(4)
2017.1	96	8,616	0.999	8,610	8,615	(5)
2017.2	90	9,031	0.999	9,022	9,029	(7)
2018.1	84	8,674	0.998	8,659	8,668	(8)
2018.2	78	8,791	0.998	8,769	8,777	(8)
2019.1	72	8,879	0.996	8,845	8,848	(3)
2019.2	66	9,085	0.995	9,037	9,036	1
2020.1	60	5,910	0.993	5,867	5,875	(8)
2020.2	54	6,138	0.990	6,078	6,067	11
2021.1	48	5,591	0.986	5,511	5,511	1
2021.2	42	7,461	0.981	7,323	7,303	20
2022.1	36	5,953	0.984	5,857	5,823	34
2022.2	30	7,924	0.983	7,788	7,461	327
2023.1	24	6,316	1.017	6,423	6,232	191
2023.2	18	6,531	1.052	6,871	6,766	105
2024.1	12	6,565	1.061	6,966	7,527	(561)
2024.2	6	5,922	1.204	7,130		
Total		293,938		295,287	288,087	70

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	22,494	1.000	22,494	22,494	0
2005.2	234	25,852	1.000	25,852	25,852	0
2006.1	228	26,425	1.000	26,425	26,425	0
2006.2	222	32,321	1.000	32,321	32,321	0
2007.1	216	30,643	1.000	30,643	30,643	0
2007.2	210	33,104	1.000	33,104	33,104	0
2008.1	204	32,851	1.000	32,851	32,851	0
2008.2	198	35,307	1.000	35,307	35,309	(2)
2009.1	192	34,399	1.000	34,399	34,399	(1)
2009.2	186	37,468	1.000	37,468	37,468	(0)
2010.1	180	32,649	1.000	32,649	32,649	(0)
2010.2	174	39,311	1.000	39,310	39,311	(0)
2011.1	168	40,122	1.000	40,122	40,122	(0)
2011.2	162	35,010	1.000	35,010	35,010	(0)
2012.1	156	34,575	1.000	34,575	34,575	(0)
2012.2	150	40,523	1.000	40,523	40,524	(1)
2013.1	144	38,045	1.000	38,044	38,045	(1)
2013.2	138	43,628	1.000	43,628	43,629	(2)
2014.1	132	40,474	1.000	40,474	40,474	(0)
2014.2	126	43,372	1.000	43,372	43,373	(2)
2015.1	120	41,470	1.000	41,469	41,470	(0)
2015.2	114	42,227	1.000	42,226	42,228	(2)
2016.1	108	37,628	1.000	37,627	37,628	(1)
2016.2	102	41,288	1.000	41,287	41,287	(0)
2017.1	96	40,812	1.000	40,810	40,811	(0)
2017.2	90	42,018	1.000	42,015	42,015	0
2018.1	84	43,578	1.000	43,574	43,574	(0)
2018.2	78	39,554	1.000	39,549	39,551	(2)
2019.1	72	40,765	1.000	40,760	40,762	(3)
2019.2	66	39,068	1.000	39,062	39,064	(2)
2020.1	60	27,497	1.000	27,492	27,495	(3)
2020.2	54	26,507	1.000	26,502	26,505	(3)
2021.1	48	24,763	1.000	24,757	24,760	(4)
2021.2	42	32,745	1.000	32,737	32,740	(3)
2022.1	36	31,312	1.000	31,303	31,310	(7)
2022.2	30	41,043	1.000	41,035	40,937	98
2023.1	24	36,977	1.003	37,079	36,984	95
2023.2	18	38,989	1.010	39,366	38,668	699
2024.1	12	41,177	1.014	41,750	41,875	(126)
2024.2	6	41,135	1.034	42,520		
Total		1,449,126		1,451,489	1,408,242	727

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	10,544	1.000	10,544	10,544	0
2005.2	234	12,400	1.000	12,400	12,400	0
2006.1	228	11,793	1.000	11,793	11,793	0
2006.2	222	13,388	1.000	13,388	13,388	0
2007.1	216	12,116	1.000	12,116	12,116	0
2007.2	210	13,185	1.000	13,185	13,185	0
2008.1	204	11,753	1.000	11,753	11,753	0
2008.2	198	12,154	1.000	12,154	12,154	0
2009.1	192	10,798	1.000	10,798	10,798	0
2009.2	186	12,288	1.000	12,288	12,288	(0)
2010.1	180	10,502	1.000	10,502	10,502	(0)
2010.2	174	12,705	1.000	12,705	12,705	0
2011.1	168	12,056	1.000	12,056	12,056	0
2011.2	162	12,214	1.000	12,214	12,214	0
2012.1	156	11,638	1.000	11,638	11,638	(0)
2012.2	150	13,507	1.000	13,507	13,507	0
2013.1	144	13,132	1.000	13,132	13,132	0
2013.2	138	15,332	1.000	15,332	15,332	0
2014.1	132	13,674	1.000	13,674	13,674	0
2014.2	126	15,697	1.000	15,697	15,696	1
2015.1	120	14,045	1.000	14,046	14,046	(1)
2015.2	114	15,721	1.000	15,721	15,721	0
2016.1	108	13,565	1.000	13,565	13,566	(1)
2016.2	102	16,055	1.000	16,054	16,053	1
2017.1	96	14,961	1.000	14,960	14,961	(1)
2017.2	90	16,233	1.000	16,231	16,235	(4)
2018.1	84	15,794	1.000	15,791	15,792	(1)
2018.2	78	15,763	1.000	15,759	15,758	1
2019.1	72	15,565	1.000	15,560	15,560	(0)
2019.2	66	16,462	1.000	16,456	16,455	1
2020.1	60	10,169	1.000	10,164	10,166	(2)
2020.2	54	11,049	1.000	11,044	11,043	0
2021.1	48	10,048	0.999	10,043	10,041	1
2021.2	42	14,489	0.999	14,480	14,480	(0)
2022.1	36	12,126	1.000	12,121	12,122	(1)
2022.2	30	16,522	0.999	16,510	16,508	2
2023.1	24	13,956	0.999	13,939	13,945	(6)
2023.2	18	15,784	0.998	15,752	15,745	7
2024.1	12	15,975	0.994	15,879	16,160	(281)
2024.2	6	17,872	0.983	17,563		
Total		543,030		542,516	525,236	(283)

Province of Alberta

Collision

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	32,092	1.000	32,092	32,092	0
2005.2	234	36,676	1.000	36,676	36,676	0
2006.1	228	37,742	1.000	37,742	37,742	0
2006.2	222	46,633	1.000	46,633	46,633	0
2007.1	216	45,256	1.000	45,256	45,256	0
2007.2	210	44,265	1.000	44,265	44,265	0
2008.1	204	40,955	1.000	40,955	40,955	0
2008.2	198	40,019	1.000	40,019	40,019	(0)
2009.1	192	38,449	1.000	38,449	38,449	(0)
2009.2	186	42,189	1.000	42,189	42,189	(0)
2010.1	180	34,579	1.000	34,579	34,579	(0)
2010.2	174	40,321	1.000	40,321	40,322	(1)
2011.1	168	43,035	1.000	43,035	43,035	0
2011.2	162	35,467	1.000	35,467	35,467	(1)
2012.1	156	35,137	1.000	35,136	35,136	(0)
2012.2	150	41,648	1.000	41,647	41,650	(3)
2013.1	144	37,735	1.000	37,733	37,734	(0)
2013.2	138	44,198	1.000	44,196	44,196	(0)
2014.1	132	39,755	1.000	39,753	39,753	0
2014.2	126	42,320	1.000	42,318	42,320	(2)
2015.1	120	39,931	1.000	39,929	39,928	0
2015.2	114	40,460	1.000	40,457	40,455	2
2016.1	108	36,082	1.000	36,079	36,079	0
2016.2	102	41,964	1.000	41,960	41,958	2
2017.1	96	41,088	1.000	41,084	41,082	2
2017.2	90	42,666	1.000	42,661	42,659	2
2018.1	84	44,685	1.000	44,678	44,678	(0)
2018.2	78	42,909	1.000	42,902	42,893	8
2019.1	72	43,569	1.000	43,558	43,556	2
2019.2	66	42,938	1.000	42,924	42,920	4
2020.1	60	29,808	1.000	29,798	29,799	(2)
2020.2	54	26,340	1.000	26,330	26,327	3
2021.1	48	22,642	1.000	22,632	22,632	0
2021.2	42	30,161	1.000	30,146	30,137	9
2022.1	36	25,158	1.000	25,147	25,142	4
2022.2	30	30,157	1.000	30,146	30,049	97
2023.1	24	24,536	0.997	24,452	24,240	212
2023.2	18	25,150	0.988	24,842	24,116	726
2024.1	12	27,610	0.980	27,069	25,685	1,383
2024.2	6	30,220	0.904	27,306		
Total		1,486,545		1,482,562	1,452,806	2,449

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	29,597	1.000	29,597	29,597	0
2005.2	234	27,889	1.000	27,889	27,889	0
2006.1	228	22,280	1.000	22,280	22,280	0
2006.2	222	31,992	1.000	31,992	31,992	0
2007.1	216	28,051	1.000	28,051	28,051	0
2007.2	210	36,870	1.000	36,870	36,870	0
2008.1	204	23,659	1.000	23,659	23,659	0
2008.2	198	31,543	1.000	31,543	31,543	0
2009.1	192	21,405	1.000	21,405	21,405	0
2009.2	186	33,705	1.000	33,705	33,705	0
2010.1	180	19,397	1.000	19,397	19,397	0
2010.2	174	62,305	1.000	62,305	62,305	0
2011.1	168	19,785	1.000	19,785	19,785	0
2011.2	162	31,030	1.000	31,030	31,030	0
2012.1	156	19,216	1.000	19,216	19,216	0
2012.2	150	57,059	1.000	57,059	57,059	0
2013.1	144	25,558	1.000	25,558	25,557	0
2013.2	138	45,103	1.000	45,102	45,102	(0)
2014.1	132	20,492	1.000	20,492	20,492	0
2014.2	126	55,115	1.000	55,114	55,114	0
2015.1	120	24,057	1.000	24,057	24,056	0
2015.2	114	51,149	1.000	51,148	51,148	1
2016.1	108	34,592	1.000	34,592	34,590	2
2016.2	102	65,815	1.000	65,814	65,812	2
2017.1	96	25,753	1.000	25,752	25,752	0
2017.2	90	40,161	1.000	40,160	40,159	1
2018.1	84	24,254	1.000	24,253	24,252	1
2018.2	78	42,205	1.000	42,203	42,200	3
2019.1	72	23,991	1.000	23,988	23,988	(0)
2019.2	66	41,010	1.000	41,003	41,003	(1)
2020.1	60	45,344	1.000	45,336	45,334	1
2020.2	54	33,630	1.000	33,623	33,626	(3)
2021.1	48	20,605	1.000	20,600	20,599	1
2021.2	42	45,720	1.000	45,710	45,720	(10)
2022.1	36	25,990	1.000	25,986	25,976	10
2022.2	30	40,082	1.000	40,087	40,037	50
2023.1	24	26,898	1.002	26,962	26,937	25
2023.2	18	39,549	1.007	39,840	39,650	191
2024.1	12	24,558	1.018	24,993	24,530	463
2024.2	6	81,830	1.050	85,942		
Total		1,399,244		1,404,095	1,317,415	738

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	4,067	1.000	4,067	4,067	0
2005.2	234	5,005	1.000	5,005	5,005	0
2006.1	228	4,667	1.000	4,667	4,667	0
2006.2	222	5,671	1.000	5,671	5,671	0
2007.1	216	5,006	1.000	5,006	5,006	0
2007.2	210	4,799	1.000	4,799	4,799	0
2008.1	204	4,229	1.000	4,229	4,229	0
2008.2	198	4,402	1.000	4,402	4,402	0
2009.1	192	3,663	1.000	3,663	3,663	0
2009.2	186	3,967	1.000	3,967	3,967	0
2010.1	180	2,851	1.000	2,851	2,851	0
2010.2	174	3,261	1.000	3,261	3,261	0
2011.1	168	2,642	1.000	2,642	2,642	0
2011.2	162	2,484	1.000	2,484	2,484	0
2012.1	156	2,018	1.000	2,018	2,018	0
2012.2	150	2,553	1.000	2,553	2,553	0
2013.1	144	2,687	1.000	2,687	2,687	0
2013.2	138	3,044	1.000	3,044	3,044	0
2014.1	132	2,752	1.000	2,752	2,752	0
2014.2	126	3,213	1.000	3,213	3,213	0
2015.1	120	3,811	1.000	3,811	3,811	0
2015.2	114	4,405	1.000	4,405	4,405	0
2016.1	108	4,311	1.000	4,311	4,311	0
2016.2	102	4,712	1.000	4,712	4,712	0
2017.1	96	4,821	1.000	4,821	4,821	(0)
2017.2	90	5,658	1.000	5,658	5,658	(0)
2018.1	84	4,532	1.000	4,532	4,531	1
2018.2	78	5,049	1.000	5,049	5,048	1
2019.1	72	4,171	1.000	4,170	4,170	(0)
2019.2	66	4,736	1.000	4,735	4,735	0
2020.1	60	3,530	1.000	3,529	3,528	1
2020.2	54	3,326	1.000	3,325	3,325	0
2021.1	48	2,821	1.000	2,820	2,819	1
2021.2	42	3,729	1.000	3,728	3,727	1
2022.1	36	4,569	1.000	4,568	4,571	(3)
2022.2	30	4,613	1.000	4,612	4,607	5
2023.1	24	4,190	1.000	4,189	4,188	1
2023.2	18	3,900	1.000	3,899	3,895	5
2024.1	12	3,091	0.999	3,089	3,160	(72)
2024.2	6	3,327	1.003	3,336		
Total		156,283		156,280	153,004	(61)

Province of Alberta

All Perils

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	2,468	1.000	2,468	2,468	0
2005.2	234	2,221	1.000	2,221	2,221	0
2006.1	228	2,002	1.000	2,002	2,002	0
2006.2	222	2,326	1.000	2,326	2,326	0
2007.1	216	2,158	1.000	2,158	2,158	0
2007.2	210	2,404	1.000	2,404	2,404	0
2008.1	204	1,717	1.000	1,717	1,717	0
2008.2	198	1,446	1.000	1,446	1,446	0
2009.1	192	999	1.000	999	999	0
2009.2	186	1,178	1.000	1,178	1,178	0
2010.1	180	1,232	1.000	1,232	1,232	0
2010.2	174	2,384	1.000	2,384	2,384	0
2011.1	168	1,835	1.000	1,835	1,835	0
2011.2	162	2,130	1.000	2,130	2,130	0
2012.1	156	1,569	1.000	1,569	1,569	0
2012.2	150	2,108	1.000	2,108	2,108	0
2013.1	144	1,586	1.000	1,586	1,586	0
2013.2	138	1,872	1.000	1,872	1,872	0
2014.1	132	1,313	1.000	1,313	1,313	0
2014.2	126	1,643	1.000	1,643	1,643	0
2015.1	120	1,268	1.000	1,268	1,268	0
2015.2	114	1,528	1.000	1,528	1,529	(1)
2016.1	108	1,194	1.000	1,194	1,194	0
2016.2	102	1,729	1.000	1,729	1,729	0
2017.1	96	1,216	1.000	1,216	1,216	0
2017.2	90	1,163	1.000	1,163	1,163	0
2018.1	84	941	1.000	941	941	0
2018.2	78	934	1.000	934	933	1
2019.1	72	655	1.000	655	655	0
2019.2	66	825	1.000	825	825	0
2020.1	60	634	1.000	634	634	0
2020.2	54	559	1.000	559	559	0
2021.1	48	473	1.000	473	473	(0)
2021.2	42	943	1.000	943	943	(0)
2022.1	36	757	1.000	757	756	0
2022.2	30	1,213	0.999	1,212	1,200	11
2023.1	24	1,089	0.997	1,086	1,082	4
2023.2	18	1,486	0.998	1,482	1,441	41
2024.1	12	1,370	0.994	1,362	1,288	74
2024.2	6	2,868	0.970	2,782		
Total		59,436		59,332	56,420	131

Province of Alberta

Specified Perils

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

Selected Ultimate Claim Counts
Data as of 31 Dec 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
2005.1	240	110	1.000	110	110	0
2005.2	234	103	1.000	103	103	0
2006.1	228	96	1.000	96	96	0
2006.2	222	139	1.000	139	139	0
2007.1	216	104	1.000	104	104	0
2007.2	210	109	1.000	109	109	0
2008.1	204	59	1.000	59	59	0
2008.2	198	71	1.000	71	71	0
2009.1	192	35	1.000	35	35	0
2009.2	186	93	1.000	93	93	0
2010.1	180	36	1.000	36	36	0
2010.2	174	132	1.000	132	132	0
2011.1	168	47	1.000	47	47	0
2011.2	162	84	1.000	84	84	0
2012.1	156	34	1.000	34	34	0
2012.2	150	170	1.000	170	170	0
2013.1	144	69	1.000	69	69	0
2013.2	138	84	1.000	84	84	0
2014.1	132	46	1.000	46	46	0
2014.2	126	138	1.000	138	138	0
2015.1	120	54	1.000	54	54	0
2015.2	114	129	1.000	129	129	0
2016.1	108	72	1.000	72	72	0
2016.2	102	139	1.000	139	139	0
2017.1	96	70	1.000	70	70	0
2017.2	90	126	1.000	126	126	0
2018.1	84	70	1.000	70	70	0
2018.2	78	111	1.000	111	111	0
2019.1	72	75	1.000	75	75	(0)
2019.2	66	119	1.001	119	119	(0)
2020.1	60	144	1.001	144	144	(0)
2020.2	54	131	1.001	131	131	(0)
2021.1	48	87	1.001	87	87	(0)
2021.2	42	139	1.001	139	139	(0)
2022.1	36	82	1.001	82	82	(0)
2022.2	30	165	1.001	165	163	2
2023.1	24	84	1.002	84	85	(0)
2023.2	18	136	1.007	137	136	1
2024.1	12	72	1.006	72	72	1
2024.2	6	258	1.044	269		
Total		4,022		4,035	3,763	3

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(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
2005.1	240	25	1.000	25	25	0
2005.2	234	12	1.000	12	12	0
2006.1	228	19	1.000	19	19	0
2006.2	222	20	1.000	20	20	0
2007.1	216	8	1.000	8	8	0
2007.2	210	23	1.000	23	23	0
2008.1	204	8	1.000	8	8	0
2008.2	198	17	1.000	17	17	0
2009.1	192	12	1.000	12	13	(1)
2009.2	186	23	1.000	23	23	0
2010.1	180	15	1.000	15	15	0
2010.2	174	12	1.000	12	12	0
2011.1	168	9	1.000	9	9	0
2011.2	162	30	1.000	30	30	0
2012.1	156	17	1.000	17	17	0
2012.2	150	21	1.000	21	21	0
2013.1	144	20	0.979	20	20	(0)
2013.2	138	26	0.979	25	25	0
2014.1	132	17	0.970	16	17	(0)
2014.2	126	36	0.970	35	35	0
2015.1	120	34	0.965	33	32	1
2015.2	114	38	0.939	36	34	2
2016.1	108	30	0.905	27	27	(0)
2016.2	102	43	0.885	38	37	1
2017.1	96	27	0.850	23	23	(0)
2017.2	90	54	0.823	44	43	2
2018.1	84	38	0.780	30	29	1
2018.2	78	61	0.737	45	41	3
2019.1	72	51	0.676	34	35	(0)
2019.2	66	64	0.651	42	42	0
2020.1	60	47	0.617	29	27	2
2020.2	54	69	0.598	41	42	(0)
2021.1	48	40	0.570	23	22	1
2021.2	42	60	0.542	32	33	(1)
2022.1	36	65	0.559	36	29	8
2022.2	30	69	0.657	45	36	9
2023.1	24	46	0.940	43	38	6
2023.2	18	31	1.116	35	29	5
2024.1	12	41	1.321	54	74	(20)
2024.2	6	27	1.683	45		
Total		1,305		1,104	1,040	19

Bodily Injury

Fit	Start Date	Seasonality	Mobility	New Normal	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.155 (CI = +/-0.164; p = 0.062)	-0.005 (CI = +/-0.016; p = 0.548)	0.561 (CI = +/-0.524; p = 0.037)	0.352 (CI = +/-0.467; p = 0.135)	0.621	0.00%
Loss Cost	2006.1	0.169 (CI = +/-0.166; p = 0.046)	-0.005 (CI = +/-0.016; p = 0.568)	0.553 (CI = +/-0.524; p = 0.039)	0.350 (CI = +/-0.467; p = 0.137)	0.625	0.00%
Loss Cost	2006.2	0.155 (CI = +/-0.168; p = 0.070)	-0.004 (CI = +/-0.016; p = 0.600)	0.548 (CI = +/-0.524; p = 0.041)	0.347 (CI = +/-0.468; p = 0.140)	0.620	0.00%
Loss Cost	2007.1	0.167 (CI = +/-0.172; p = 0.056)	-0.004 (CI = +/-0.016; p = 0.621)	0.541 (CI = +/-0.527; p = 0.045)	0.345 (CI = +/-0.470; p = 0.145)	0.622	0.00%
Loss Cost	2007.2	0.150 (CI = +/-0.173; p = 0.087)	-0.004 (CI = +/-0.016; p = 0.661)	0.534 (CI = +/-0.525; p = 0.046)	0.342 (CI = +/-0.468; p = 0.147)	0.617	0.00%
Loss Cost	2008.1	0.166 (CI = +/-0.176; p = 0.064)	-0.003 (CI = +/-0.016; p = 0.686)	0.525 (CI = +/-0.525; p = 0.050)	0.338 (CI = +/-0.468; p = 0.150)	0.622	0.00%
Loss Cost	2008.2	0.151 (CI = +/-0.179; p = 0.095)	-0.003 (CI = +/-0.016; p = 0.724)	0.520 (CI = +/-0.527; p = 0.053)	0.336 (CI = +/-0.470; p = 0.155)	0.615	0.00%
Loss Cost	2009.1	0.170 (CI = +/-0.181; p = 0.064)	-0.003 (CI = +/-0.016; p = 0.755)	0.508 (CI = +/-0.524; p = 0.057)	0.332 (CI = +/-0.466; p = 0.156)	0.622	0.00%
Loss Cost	2009.2	0.148 (CI = +/-0.181; p = 0.105)	-0.002 (CI = +/-0.016; p = 0.815)	0.499 (CI = +/-0.516; p = 0.057)	0.327 (CI = +/-0.460; p = 0.155)	0.619	0.00%
Loss Cost	2010.1	0.169 (CI = +/-0.181; p = 0.067)	-0.001 (CI = +/-0.016; p = 0.854)	0.486 (CI = +/-0.510; p = 0.061)	0.323 (CI = +/-0.453; p = 0.155)	0.629	0.00%
Loss Cost	2010.2	0.134 (CI = +/-0.172; p = 0.122)	0.000 (CI = +/-0.015; p = 0.957)	0.471 (CI = +/-0.474; p = 0.051)	0.316 (CI = +/-0.422; p = 0.136)	0.647	0.00%
Loss Cost	2011.1	0.158 (CI = +/-0.170; p = 0.067)	0.000 (CI = +/-0.014; p = 0.987)	0.456 (CI = +/-0.461; p = 0.052)	0.310 (CI = +/-0.409; p = 0.130)	0.664	0.00%
Loss Cost	2011.2	0.126 (CI = +/-0.162; p = 0.121)	0.001 (CI = +/-0.014; p = 0.869)	0.442 (CI = +/-0.432; p = 0.045)	0.304 (CI = +/-0.384; p = 0.115)	0.679	0.00%
Loss Cost	2012.1	0.153 (CI = +/-0.156; p = 0.055)	0.002 (CI = +/-0.013; p = 0.788)	0.424 (CI = +/-0.410; p = 0.043)	0.297 (CI = +/-0.364; p = 0.104)	0.705	0.00%
Loss Cost	2012.2	0.126 (CI = +/-0.153; p = 0.100)	0.003 (CI = +/-0.012; p = 0.674)	0.412 (CI = +/-0.392; p = 0.040)	0.292 (CI = +/-0.348; p = 0.095)	0.714	0.00%
Loss Cost	2013.1	0.153 (CI = +/-0.146; p = 0.041)	0.003 (CI = +/-0.012; p = 0.578)	0.394 (CI = +/-0.369; p = 0.038)	0.285 (CI = +/-0.327; p = 0.083)	0.742	0.00%
Loss Cost	2013.2	0.125 (CI = +/-0.141; p = 0.078)	0.004 (CI = +/-0.011; p = 0.448)	0.380 (CI = +/-0.347; p = 0.033)	0.279 (CI = +/-0.307; p = 0.073)	0.756	0.00%
Loss Cost	2014.1	0.150 (CI = +/-0.135; p = 0.031)	0.005 (CI = +/-0.010; p = 0.352)	0.362 (CI = +/-0.326; p = 0.031)	0.273 (CI = +/-0.288; p = 0.062)	0.783	0.00%
Loss Cost	2014.2	0.118 (CI = +/-0.121; p = 0.057)	0.006 (CI = +/-0.009; p = 0.195)	0.345 (CI = +/-0.286; p = 0.021)	0.265 (CI = +/-0.253; p = 0.041)	0.816	0.00%
Loss Cost	2015.1	0.141 (CI = +/-0.114; p = 0.019)	0.006 (CI = +/-0.008; p = 0.122)	0.327 (CI = +/-0.264; p = 0.018)	0.258 (CI = +/-0.232; p = 0.032)	0.845	0.00%
Loss Cost	2015.2	0.117 (CI = +/-0.108; p = 0.036)	0.007 (CI = +/-0.008; p = 0.063)	0.313 (CI = +/-0.244; p = 0.015)	0.252 (CI = +/-0.214; p = 0.025)	0.861	0.00%
Loss Cost	2016.1	0.134 (CI = +/-0.106; p = 0.017)	0.008 (CI = +/-0.007; p = 0.040)	0.298 (CI = +/-0.233; p = 0.016)	0.246 (CI = +/-0.204; p = 0.022)	0.878	0.00%
Loss Cost	2016.2	0.110 (CI = +/-0.098; p = 0.031)	0.009 (CI = +/-0.007; p = 0.014)	0.282 (CI = +/-0.209; p = 0.012)	0.239 (CI = +/-0.183; p = 0.015)	0.898	0.00%
Loss Cost	2017.1	0.125 (CI = +/-0.096; p = 0.016)	0.009 (CI = +/-0.006; p = 0.009)	0.267 (CI = +/-0.201; p = 0.014)	0.234 (CI = +/-0.176; p = 0.014)	0.911	0.00%
Severity	2005.2	0.084 (CI = +/-0.173; p = 0.333)	-0.019 (CI = +/-0.017; p = 0.028)	0.806 (CI = +/-0.554; p = 0.006)	0.403 (CI = +/-0.495; p = 0.107)	0.736	0.00%
Severity	2006.1	0.107 (CI = +/-0.171; p = 0.211)	-0.019 (CI = +/-0.017; p = 0.027)	0.793 (CI = +/-0.539; p = 0.005)	0.399 (CI = +/-0.481; p = 0.101)	0.747	0.00%
Severity	2006.2	0.084 (CI = +/-0.169; p = 0.319)	-0.018 (CI = +/-0.016; p = 0.028)	0.784 (CI = +/-0.525; p = 0.005)	0.394 (CI = +/-0.469; p = 0.096)	0.754	0.00%
Severity	2007.1	0.104 (CI = +/-0.168; p = 0.213)	-0.018 (CI = +/-0.016; p = 0.028)	0.772 (CI = +/-0.515; p = 0.005)	0.390 (CI = +/-0.459; p = 0.093)	0.762	0.00%
Severity	2007.2	0.082 (CI = +/-0.166; p = 0.321)	-0.017 (CI = +/-0.016; p = 0.030)	0.764 (CI = +/-0.503; p = 0.004)	0.386 (CI = +/-0.449; p = 0.089)	0.767	0.00%
Severity	2008.1	0.099 (CI = +/-0.167; p = 0.234)	-0.017 (CI = +/-0.016; p = 0.032)	0.754 (CI = +/-0.499; p = 0.004)	0.383 (CI = +/-0.445; p = 0.089)	0.771	0.00%
Severity	2008.2	0.084 (CI = +/-0.170; p = 0.319)	-0.017 (CI = +/-0.016; p = 0.036)	0.747 (CI = +/-0.499; p = 0.005)	0.380 (CI = +/-0.445; p = 0.091)	0.770	0.00%
Severity	2009.1	0.100 (CI = +/-0.172; p = 0.243)	-0.016 (CI = +/-0.016; p = 0.039)	0.738 (CI = +/-0.498; p = 0.005)	0.376 (CI = +/-0.444; p = 0.093)	0.772	0.00%
Severity	2009.2	0.081 (CI = +/-0.173; p = 0.346)	-0.016 (CI = +/-0.015; p = 0.045)	0.730 (CI = +/-0.495; p = 0.005)	0.373 (CI = +/-0.440; p = 0.094)	0.773	0.00%
Severity	2010.1	0.100 (CI = +/-0.174; p = 0.248)	-0.015 (CI = +/-0.015; p = 0.048)	0.718 (CI = +/-0.490; p = 0.006)	0.368 (CI = +/-0.436; p = 0.094)	0.777	0.00%
Severity	2010.2	0.070 (CI = +/-0.169; p = 0.399)	-0.015 (CI = +/-0.015; p = 0.050)	0.706 (CI = +/-0.467; p = 0.005)	0.362 (CI = +/-0.415; p = 0.084)	0.788	0.00%
Severity	2011.1	0.095 (CI = +/-0.166; p = 0.252)	-0.014 (CI = +/-0.014; p = 0.051)	0.690 (CI = +/-0.452; p = 0.004)	0.357 (CI = +/-0.402; p = 0.079)	0.799	0.00%
Severity	2011.2	0.061 (CI = +/-0.157; p = 0.428)	-0.013 (CI = +/-0.013; p = 0.051)	0.675 (CI = +/-0.417; p = 0.003)	0.350 (CI = +/-0.371; p = 0.063)	0.818	0.00%
Severity	2012.1	0.081 (CI = +/-0.156; p = 0.291)	-0.013 (CI = +/-0.013; p = 0.054)	0.662 (CI = +/-0.409; p = 0.003)	0.345 (CI = +/-0.363; p = 0.061)	0.824	0.00%
Severity	2012.2	0.061 (CI = +/-0.157; p = 0.430)	-0.012 (CI = +/-0.013; p = 0.063)	0.652 (CI = +/-0.403; p = 0.003)	0.341 (CI = +/-0.358; p = 0.061)	0.825	0.00%
Severity	2013.1	0.084 (CI = +/-0.154; p = 0.265)	-0.011 (CI = +/-0.012; p = 0.066)	0.636 (CI = +/-0.388; p = 0.003)	0.335 (CI = +/-0.344; p = 0.056)	0.835	0.00%
Severity	2013.2	0.060 (CI = +/-0.153; p = 0.418)	-0.011 (CI = +/-0.012; p = 0.077)	0.624 (CI = +/-0.377; p = 0.003)	0.329 (CI = +/-0.334; p = 0.053)	0.840	0.00%
Severity	2014.1	0.088 (CI = +/-0.146; p = 0.220)	-0.010 (CI = +/-0.011; p = 0.077)	0.604 (CI = +/-0.352; p = 0.002)	0.322 (CI = +/-0.311; p = 0.043)	0.856	0.00%
Severity	2014.2	0.058 (CI = +/-0.138; p = 0.386)	-0.009 (CI = +/-0.010; p = 0.087)	0.588 (CI = +/-0.325; p = 0.001)	0.315 (CI = +/-0.287; p = 0.034)	0.870	0.00%
Severity	2015.1	0.083 (CI = +/-0.131; p = 0.198)	-0.008 (CI = +/-0.010; p = 0.090)	0.569 (CI = +/-0.303; p = 0.001)	0.308 (CI = +/-0.267; p = 0.027)	0.884	0.00%
Severity	2015.2	0.058 (CI = +/-0.128; p = 0.345)	-0.007 (CI = +/-0.009; p = 0.111)	0.555 (CI = +/-0.288; p = 0.001)	0.301 (CI = +/-0.253; p = 0.023)	0.891	0.00%
Severity	2016.1	0.076 (CI = +/-0.128; p = 0.222)	-0.007 (CI = +/-0.009; p = 0.132)	0.540 (CI = +/-0.282; p = 0.001)	0.296 (CI = +/-0.248; p = 0.023)	0.895	0.00%
Severity	2016.2	0.059 (CI = +/-0.133; p = 0.353)	-0.006 (CI = +/-0.009; p = 0.177)	0.528 (CI = +/-0.283; p = 0.002)	0.291 (CI = +/-0.248; p = 0.025)	0.891	0.00%
Severity	2017.1	0.076 (CI = +/-0.134; p = 0.238)	-0.005 (CI = +/-0.009; p = 0.221)	0.511 (CI = +/-0.281; p = 0.002)	0.285 (CI = +/-0.245; p = 0.027)	0.893	0.00%
Frequency	2005.2	0.072 (CI = +/-0.048; p = 0.004)	0.015 (CI = +/-0.005; p = 0.000)	-0.246 (CI = +/-0.153; p = 0.002)	-0.051 (CI = +/-0.136; p = 0.452)	0.816	0.00%
Frequency	2006.1	0.062 (CI = +/-0.044; p = 0.007)	0.014 (CI = +/-0.004; p = 0.000)	-0.240 (CI = +/-0.140; p = 0.001)	-0.049 (CI = +/-0.125; p = 0.428)	0.837	0.00%
Frequency	2006.2	0.071 (CI = +/-0.041; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.237 (CI = +/-0.127; p = 0.001)	-0.047 (CI = +/-0.113; p = 0.400)	0.862	0.00%
Frequency	2007.1	0.063 (CI = +/-0.037; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.232 (CI = +/-0.114; p = 0.000)	-0.046 (CI = +/-0.102; p = 0.367)	0.883	0.00%
Frequency	2007.2	0.068 (CI = +/-0.036; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.110; p = 0.000)	-0.045 (CI = +/-0.098; p = 0.362)	0.891	0.00%
Frequency	2008.1	0.066 (CI = +/-0.037; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.228 (CI = +/-0.112; p = 0.000)	-0.044 (CI = +/-0.099; p = 0.371)	0.889	0.00%
Frequency	2008.2	0.067 (CI = +/-0.039; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.228 (CI = +/-0.113; p = 0.000)	-0.044 (CI = +/-0.101; p = 0.381)	0.888	0.00%
Frequency	2009.1	0.070 (CI = +/-0.039; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.229 (CI = +/-0.114; p = 0.000)	-0.044 (CI = +/-0.102; p = 0.379)	0.889	0.00%
Frequency	2009.2	0.067 (CI = +/-0.040; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.231 (CI = +/-0.115; p = 0.000)	-0.045 (CI = +/-0.103; p = 0.374)	0.892	0.00%
Frequency	2010.1	0.069 (CI = +/-0.042; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.232 (CI = +/-0.117; p = 0.000)	-0.046 (CI = +/-0.104; p = 0.377)	0.891	0.00%
Frequency	2010.2	0.063 (CI = +/-0.042; p = 0.005)	0.014 (CI = +/-0.004; p = 0.000)	-0.234 (CI = +/-0.115; p = 0.000)	-0.047 (CI = +/-0.102; p = 0.357)	0.899	0.00%
Frequency	2011.1	0.063 (CI = +/-0.043; p = 0.006)	0.014 (CI = +/-0.004; p = 0.000)	-0.234 (CI = +/-0.118; p = 0.000)	-0.047 (CI = +/-0.105; p = 0.368)	0.896	0.00%
Frequency	2011.2	0.065 (CI = +/-0.045; p = 0.007)	0.014 (CI = +/-0.004; p = 0.000)	-0.233 (CI = +/-0.121; p = 0.001)	-0.046 (CI = +/-0.107; p = 0.380)	0.894	0.00%
Frequency	2012.1	0.072 (CI = +/-0.044; p = 0.003)	0.014 (CI = +/-0.004; p = 0.000)	-0.238 (CI = +/-0.116; p = 0.000)	-0.048 (CI = +/-0.103; p = 0.347)	0.905	0.00%
Frequency	2012.2	0.066 (CI = +/-0.045; p = 0.006)	0.014 (CI = +/-0.004; p = 0.000)	-0.240 (CI = +/-0.115; p = 0.000)	-0.049 (CI = +/-0.102; p = 0.326)	0.913	0.00%
Frequency	2013.1	0.068 (CI = +/-0.046; p = 0.006)	0.015 (CI = +/-0.004; p = 0.000)	-0.242 (CI = +/-0.117; p = 0.000)	-0.050 (CI = +/-0.104; p = 0.328)	0.912	0.00%
Frequency	2013.2	0.065 (CI = +/-0.048; p = 0.011)	0.015 (CI = +/-0.004; p = 0.000)	-0.244 (CI = +/-0.119; p = 0.000)	-0.051 (CI = +/-0.106; p = 0.328)	0.913	0.00%
Frequency	2014.1	0.062 (CI = +/-0.051; p = 0.019)	0.015 (CI = +/-0.004; p = 0.000)	-0.242 (CI = +/-0.122; p = 0.001)	-0.050 (CI = +/-0.108; p = 0.345)	0.908	0.00%
Frequency	2014.2	0.060 (CI = +/-0.053; p = 0.031)	0.015 (CI = +/-0.004; p = 0.000)	-0.243 (CI = +/-0.126; p = 0.001)	-0.050 (CI = +/-0.111; p = 0.351)	0.907	0.00%
Frequency	2015.1	0.058 (CI = +/-0.056; p = 0.046)	0.015 (CI = +/-0.004; p = 0.000)	-0.242 (CI = +/-0.131; p = 0.001)	-0.050 (CI = +/-0.115; p = 0.371)	0.900	0.00%
Frequency	2015.2	0.058 (CI = +/-0.061; p = 0.057)	0.015 (CI = +/-0.004; p = 0.000)	-0.241 (CI = +/-0.136; p = 0.002)	-0.050 (CI = +/-0.120; p = 0.390)	0.895	0.00%
Frequency	2016.1	0.058 (CI = +/-0.065; p = 0.074)	0.015 (CI = +/-0.005; p = 0.000)	-0.241 (CI = +/-0.143; p = 0.003)	-0.050 (CI = +/-0.125; p = 0.408)	0.886	0.00%
Frequency	2016.2	0.051 (CI = +/-0.068; p = 0.128)	0.015 (CI = +/-0.005; p = 0.000)	-0.246 (CI = +/-0.146; p = 0.003)	-0.052 (CI = +/-0.128; p = 0.394)	0.889	0.00%
Frequency	2017.1	0.049 (CI = +/-0.074; p = 0.172)	0.015 (CI = +/-0.005; p = 0.000)	-0.244 (CI = +/-0.154; p = 0.005)	-0.051 (CI = +/-0.134; p = 0.421)	0.875	0.00%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, non_phys_dam_xs_inf
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Non Phys Dam Xs Inf	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.054 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.073; p = 0.000)	0.413 (CI = +/-0.198; p = 0.000)	0.002 (CI = +/-0.152; p = 0.984)	0.925	+5.57%
Loss Cost	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.073; p = 0.000)	0.409 (CI = +/-0.196; p = 0.000)	-0.011 (CI = +/-0.152; p = 0.885)	0.927	+5.78%
Loss Cost	2006.2	0.058 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.073; p = 0.000)	0.402 (CI = +/-0.193; p = 0.000)	-0.024 (CI = +/-0.151; p = 0.744)	0.929	+6.02%
Loss Cost	2007.1	0.061 (CI = +/-0.010; p = 0.000)	0.157 (CI = +/-0.071; p = 0.000)	0.395 (CI = +/-0.187; p = 0.000)	-0.043 (CI = +/-0.147; p = 0.558)	0.935	+6.34%
Loss Cost	2007.2	0.064 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.071; p = 0.000)	0.389 (CI = +/-0.185; p = 0.000)	-0.055 (CI = +/-0.147; p = 0.454)	0.934	+6.57%
Loss Cost	2008.1	0.066 (CI = +/-0.011; p = 0.000)	0.155 (CI = +/-0.071; p = 0.000)	0.383 (CI = +/-0.182; p = 0.000)	-0.070 (CI = +/-0.146; p = 0.333)	0.937	+6.86%
Loss Cost	2008.2	0.070 (CI = +/-0.011; p = 0.000)	0.166 (CI = +/-0.069; p = 0.000)	0.372 (CI = +/-0.174; p = 0.000)	-0.090 (CI = +/-0.140; p = 0.201)	0.943	+7.27%
Loss Cost	2009.1	0.073 (CI = +/-0.012; p = 0.000)	0.159 (CI = +/-0.069; p = 0.000)	0.366 (CI = +/-0.173; p = 0.000)	-0.103 (CI = +/-0.141; p = 0.145)	0.944	+7.53%
Loss Cost	2009.2	0.075 (CI = +/-0.013; p = 0.000)	0.164 (CI = +/-0.071; p = 0.000)	0.360 (CI = +/-0.174; p = 0.000)	-0.112 (CI = +/-0.143; p = 0.119)	0.941	+7.74%
Loss Cost	2010.1	0.077 (CI = +/-0.014; p = 0.000)	0.158 (CI = +/-0.073; p = 0.000)	0.355 (CI = +/-0.176; p = 0.000)	-0.124 (CI = +/-0.146; p = 0.094)	0.940	+7.98%
Loss Cost	2010.2	0.074 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.074; p = 0.000)	0.363 (CI = +/-0.176; p = 0.000)	-0.111 (CI = +/-0.148; p = 0.136)	0.934	+7.69%
Loss Cost	2011.1	0.075 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.077; p = 0.001)	0.362 (CI = +/-0.181; p = 0.000)	-0.114 (CI = +/-0.155; p = 0.141)	0.930	+7.75%
Loss Cost	2011.2	0.073 (CI = +/-0.018; p = 0.000)	0.145 (CI = +/-0.079; p = 0.001)	0.368 (CI = +/-0.185; p = 0.000)	-0.105 (CI = +/-0.160; p = 0.187)	0.922	+7.52%
Loss Cost	2012.1	0.071 (CI = +/-0.020; p = 0.000)	0.149 (CI = +/-0.083; p = 0.001)	0.372 (CI = +/-0.190; p = 0.001)	-0.098 (CI = +/-0.167; p = 0.236)	0.917	+7.35%
Loss Cost	2012.2	0.070 (CI = +/-0.023; p = 0.000)	0.148 (CI = +/-0.087; p = 0.002)	0.373 (CI = +/-0.197; p = 0.001)	-0.096 (CI = +/-0.175; p = 0.266)	0.906	+7.30%
Loss Cost	2013.1	0.068 (CI = +/-0.026; p = 0.000)	0.152 (CI = +/-0.091; p = 0.002)	0.380 (CI = +/-0.203; p = 0.001)	-0.086 (CI = +/-0.184; p = 0.340)	0.900	+7.02%
Loss Cost	2013.2	0.066 (CI = +/-0.029; p = 0.000)	0.149 (CI = +/-0.095; p = 0.004)	0.386 (CI = +/-0.212; p = 0.001)	-0.079 (CI = +/-0.194; p = 0.405)	0.887	+6.80%
Loss Cost	2014.1	0.062 (CI = +/-0.033; p = 0.001)	0.154 (CI = +/-0.100; p = 0.005)	0.394 (CI = +/-0.220; p = 0.002)	-0.066 (CI = +/-0.206; p = 0.506)	0.880	+6.43%
Loss Cost	2014.2	0.054 (CI = +/-0.038; p = 0.007)	0.145 (CI = +/-0.103; p = 0.009)	0.417 (CI = +/-0.227; p = 0.001)	-0.040 (CI = +/-0.214; p = 0.694)	0.866	+5.57%
Loss Cost	2015.1	0.047 (CI = +/-0.044; p = 0.036)	0.153 (CI = +/-0.108; p = 0.009)	0.435 (CI = +/-0.237; p = 0.001)	-0.018 (CI = +/-0.228; p = 0.868)	0.860	+4.83%
Loss Cost	2015.2	0.042 (CI = +/-0.052; p = 0.106)	0.148 (CI = +/-0.114; p = 0.015)	0.451 (CI = +/-0.255; p = 0.002)	-0.002 (CI = +/-0.247; p = 0.987)	0.844	+4.25%
Loss Cost	2016.1	0.034 (CI = +/-0.063; p = 0.257)	0.154 (CI = +/-0.122; p = 0.017)	0.469 (CI = +/-0.277; p = 0.003)	0.018 (CI = +/-0.272; p = 0.887)	0.837	+3.50%
Loss Cost	2016.2	0.023 (CI = +/-0.076; p = 0.528)	0.146 (CI = +/-0.129; p = 0.029)	0.502 (CI = +/-0.308; p = 0.004)	0.048 (CI = +/-0.299; p = 0.732)	0.819	+2.30%
Loss Cost	2017.1	0.009 (CI = +/-0.097; p = 0.849)	0.156 (CI = +/-0.139; p = 0.031)	0.539 (CI = +/-0.351; p = 0.006)	0.083 (CI = +/-0.339; p = 0.601)	0.813	+0.86%
Severity	2005.2	0.065 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.046; p = 0.001)	0.342 (CI = +/-0.124; p = 0.000)	0.235 (CI = +/-0.096; p = 0.000)	0.982	+6.76%
Severity	2006.1	0.066 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.047; p = 0.001)	0.342 (CI = +/-0.126; p = 0.000)	0.233 (CI = +/-0.098; p = 0.000)	0.981	+6.80%
Severity	2006.2	0.066 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.048; p = 0.001)	0.340 (CI = +/-0.128; p = 0.000)	0.231 (CI = +/-0.100; p = 0.000)	0.980	+6.84%
Severity	2007.1	0.067 (CI = +/-0.007; p = 0.000)	0.081 (CI = +/-0.049; p = 0.002)	0.338 (CI = +/-0.129; p = 0.000)	0.225 (CI = +/-0.101; p = 0.000)	0.979	+6.95%
Severity	2007.2	0.068 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.050; p = 0.002)	0.336 (CI = +/-0.130; p = 0.000)	0.220 (CI = +/-0.103; p = 0.000)	0.978	+7.03%
Severity	2008.1	0.070 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.049; p = 0.004)	0.331 (CI = +/-0.125; p = 0.000)	0.207 (CI = +/-0.100; p = 0.000)	0.980	+7.29%
Severity	2008.2	0.074 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.045; p = 0.001)	0.321 (CI = +/-0.114; p = 0.000)	0.190 (CI = +/-0.092; p = 0.000)	0.984	+7.64%
Severity	2009.1	0.077 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.040; p = 0.001)	0.313 (CI = +/-0.100; p = 0.000)	0.170 (CI = +/-0.082; p = 0.000)	0.987	+8.03%
Severity	2009.2	0.080 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.037; p = 0.000)	0.303 (CI = +/-0.091; p = 0.000)	0.155 (CI = +/-0.075; p = 0.000)	0.990	+8.37%
Severity	2010.1	0.084 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.033; p = 0.000)	0.296 (CI = +/-0.079; p = 0.000)	0.138 (CI = +/-0.066; p = 0.000)	0.992	+8.74%
Severity	2010.2	0.083 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.034; p = 0.000)	0.297 (CI = +/-0.081; p = 0.000)	0.140 (CI = +/-0.068; p = 0.000)	0.991	+8.70%
Severity	2011.1	0.085 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.034; p = 0.000)	0.293 (CI = +/-0.081; p = 0.000)	0.133 (CI = +/-0.069; p = 0.001)	0.991	+8.87%
Severity	2011.2	0.082 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.034; p = 0.001)	0.300 (CI = +/-0.078; p = 0.000)	0.143 (CI = +/-0.068; p = 0.000)	0.992	+8.60%
Severity	2012.1	0.086 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.032; p = 0.001)	0.293 (CI = +/-0.073; p = 0.000)	0.130 (CI = +/-0.064; p = 0.000)	0.993	+8.94%
Severity	2012.2	0.090 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.029; p = 0.000)	0.282 (CI = +/-0.065; p = 0.000)	0.115 (CI = +/-0.058; p = 0.000)	0.994	+9.37%
Severity	2013.1	0.092 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.029; p = 0.000)	0.277 (CI = +/-0.065; p = 0.000)	0.107 (CI = +/-0.059; p = 0.001)	0.994	+9.59%
Severity	2013.2	0.094 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.029; p = 0.000)	0.269 (CI = +/-0.064; p = 0.000)	0.097 (CI = +/-0.058; p = 0.003)	0.994	+9.90%
Severity	2014.1	0.094 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.030; p = 0.000)	0.270 (CI = +/-0.066; p = 0.000)	0.099 (CI = +/-0.062; p = 0.004)	0.994	+9.82%
Severity	2014.2	0.092 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.031; p = 0.000)	0.276 (CI = +/-0.069; p = 0.000)	0.106 (CI = +/-0.065; p = 0.003)	0.993	+9.60%
Severity	2015.1	0.091 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.033; p = 0.001)	0.279 (CI = +/-0.073; p = 0.000)	0.109 (CI = +/-0.070; p = 0.005)	0.993	+9.48%
Severity	2015.2	0.091 (CI = +/-0.016; p = 0.000)	0.066 (CI = +/-0.034; p = 0.001)	0.278 (CI = +/-0.079; p = 0.000)	0.109 (CI = +/-0.076; p = 0.009)	0.992	+9.50%
Severity	2016.1	0.096 (CI = +/-0.019; p = 0.000)	0.061 (CI = +/-0.036; p = 0.003)	0.266 (CI = +/-0.083; p = 0.000)	0.095 (CI = +/-0.081; p = 0.026)	0.991	+10.04%
Severity	2016.2	0.105 (CI = +/-0.020; p = 0.000)	0.068 (CI = +/-0.034; p = 0.001)	0.240 (CI = +/-0.082; p = 0.000)	0.071 (CI = +/-0.080; p = 0.076)	0.992	+11.07%
Severity	2017.1	0.113 (CI = +/-0.025; p = 0.000)	0.062 (CI = +/-0.035; p = 0.003)	0.219 (CI = +/-0.089; p = 0.000)	0.051 (CI = +/-0.086; p = 0.216)	0.993	+11.96%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.010)	0.082 (CI = +/-0.064; p = 0.014)	0.071 (CI = +/-0.175; p = 0.418)	-0.234 (CI = +/-0.135; p = 0.001)	0.663	-1.11%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.031)	0.075 (CI = +/-0.065; p = 0.024)	0.067 (CI = +/-0.174; p = 0.438)	-0.244 (CI = +/-0.135; p = 0.001)	0.647	-0.95%
Frequency	2006.2	-0.008 (CI = +/-0.009; p = 0.092)	0.082 (CI = +/-0.065; p = 0.015)	0.061 (CI = +/-0.172; p = 0.473)	-0.255 (CI = +/-0.134; p = 0.001)	0.648	-0.77%
Frequency	2007.1	-0.006 (CI = +/-0.009; p = 0.225)	0.075 (CI = +/-0.065; p = 0.025)	0.057 (CI = +/-0.171; p = 0.499)	-0.267 (CI = +/-0.134; p = 0.000)	0.636	-0.57%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.386)	0.080 (CI = +/-0.066; p = 0.020)	0.053 (CI = +/-0.172; p = 0.534)	-0.275 (CI = +/-0.136; p = 0.000)	0.635	-0.43%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.462)	0.079 (CI = +/-0.068; p = 0.026)	0.052 (CI = +/-0.175; p = 0.547)	-0.277 (CI = +/-0.140; p = 0.000)	0.623	-0.39%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.546)	0.080 (CI = +/-0.071; p = 0.028)	0.051 (CI = +/-0.179; p = 0.565)	-0.279 (CI = +/-0.144; p = 0.000)	0.619	-0.35%
Frequency	2009.1	-0.005 (CI = +/-0.013; p = 0.461)	0.083 (CI = +/-0.073; p = 0.027)	0.053 (CI = +/-0.182; p = 0.552)	-0.273 (CI = +/-0.148; p = 0.001)	0.618	-0.46%
Frequency	2009.2	-0.006 (CI = +/-0.014; p = 0.396)	0.080 (CI = +/-0.075; p = 0.038)	0.057 (CI = +/-0.185; p = 0.534)	-0.268 (CI = +/-0.152; p = 0.001)	0.620	-0.57%
Frequency	2010.1	-0.007 (CI = +/-0.015; p = 0.347)	0.083 (CI = +/-0.078; p = 0.037)	0.059 (CI = +/-0.189; p = 0.522)	-0.262 (CI = +/-0.157; p = 0.002)	0.616	-0.69%
Frequency	2010.2	-0.009 (CI = +/-0.016; p = 0.244)	0.078 (CI = +/-0.080; p = 0.056)	0.067 (CI = +/-0.191; p = 0.479)	-0.251 (CI = +/-0.161; p = 0.004)	0.624	-0.93%
Frequency	2011.1	-0.010 (CI = +/-0.018; p = 0.246)	0.080 (CI = +/-0.083; p = 0.059)	0.069 (CI = +/-0.196; p = 0.476)	-0.247 (CI = +/-0.167; p = 0.006)	0.614	-1.02%
Frequency	2011.2	-0.010 (CI = +/-0.020; p = 0.308)	0.080 (CI = +/-0.087; p = 0.068)	0.068 (CI = +/-0.202; p = 0.494)	-0.248 (CI = +/-0.174; p = 0.007)	0.606	-0.99%
Frequency	2012.1	-0.015 (CI = +/-0.022; p = 0.168)	0.090 (CI = +/-0.088; p = 0.045)	0.079 (CI = +/-0.202; p = 0.424)	-0.228 (CI = +/-0.177; p = 0.014)	0.625	-1.47%
Frequency	2012.2	-0.019 (CI = +/-0.024; p = 0.106)	0.082 (CI = +/-0.090; p = 0.071)	0.092 (CI = +/-0.205; p = 0.361)	-0.211 (CI = +/-0.182; p = 0.025)	0.639	-1.89%
Frequency	2013.1	-0.024 (CI = +/-0.026; p = 0.073)	0.091 (CI = +/-0.093; p = 0.056)	0.103 (CI = +/-0.208; p = 0.314)	-0.193 (CI = +/-0.189; p = 0.046)	0.642	-2.35%
Frequency	2013.2	-0.029 (CI = +/-0.029; p = 0.056)	0.083 (CI = +/-0.096; p = 0.085)	0.117 (CI = +/-0.214; p = 0.266)	-0.176 (CI = +/-0.196; p = 0.076)	0.649	-2.82%
Frequency	2014.1	-0.031 (CI = +/-0.034; p = 0.066)	0.087 (CI = +/-0.101; p = 0.086)	0.124 (CI = +/-0.223; p = 0.258)	-0.166 (CI = +/-0.209; p = 0.112)	0.627	-3.09%
Frequency	2014.2	-0.037 (CI = +/-0.039; p = 0.057)	0.080 (CI = +/-0.105; p = 0.127)	0.141 (CI = +/-0.233; p = 0.218)	-0.146 (CI = +/-0.220; p = 0.177)	0.629	-3.67%
Frequency	2015.1	-0.043 (CI = +/-0.045; p = 0.059)	0.087 (CI = +/-0.111; p = 0.116)	0.156 (CI = +/-0.245; p = 0.196)	-0.127 (CI = +/-0.236; p = 0.268)	0.609	-4.24%
Frequency	2015.2	-0.049 (CI = +/-0.053; p = 0.068)	0.082 (CI = +/-0.118; p = 0.159)	0.172 (CI = +/-0.264; p = 0.183)	-0.111 (CI = +/-0.255; p = 0.368)	0.596	-4.80%
Frequency	2016.1	-0.061 (CI = +/-0.064; p = 0.059)	0.093 (CI = +/-0.124; p = 0.130)	0.203 (CI = +/-0.283; p = 0.144)	-0.076 (CI = +/-0.277; p = 0.561)	0.580	-5.94%
Frequency	2016.2	-0.082 (CI = +/-0.075; p = 0.034)	0.079 (CI = +/-0.127; p = 0.201)	0.262 (CI = +/-0.302; p = 0.084)	-0.023 (CI = +/-0.293; p = 0.866)	0.608	-7.89%
Frequency	2017.1	-0.104 (CI = +/-0.093; p = 0.031)	0.094 (CI = +/-0.134; p = 0.150)	0.320 (CI = +/-0.337; p = 0.061)	0.032 (CI = +/-0.326; p = 0.834)	0.585	-9.92%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal, non_phys_dam_xs_inf
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Non Phys Dam Xs Inf	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.058 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.026 (CI = +/-0.325; p = 0.870)	0.159 (CI = +/-0.334; p = 0.340)	0.133 (CI = +/-0.185; p = 0.154)	0.943	+6.01%
Loss Cost	2006.1	0.061 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.021 (CI = +/-0.315; p = 0.894)	0.150 (CI = +/-0.324; p = 0.352)	0.125 (CI = +/-0.179; p = 0.165)	0.947	+6.27%
Loss Cost	2006.2	0.064 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.061; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.010 (CI = +/-0.302; p = 0.949)	0.146 (CI = +/-0.310; p = 0.346)	0.117 (CI = +/-0.172; p = 0.176)	0.951	+6.56%
Loss Cost	2007.1	0.067 (CI = +/-0.009; p = 0.000)	0.143 (CI = +/-0.056; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.274; p = 0.991)	0.132 (CI = +/-0.282; p = 0.346)	0.105 (CI = +/-0.156; p = 0.179)	0.960	+6.96%
Loss Cost	2007.2	0.070 (CI = +/-0.009; p = 0.000)	0.151 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.263; p = 0.947)	0.127 (CI = +/-0.270; p = 0.342)	0.097 (CI = +/-0.150; p = 0.194)	0.963	+7.24%
Loss Cost	2008.1	0.074 (CI = +/-0.008; p = 0.000)	0.139 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.239; p = 0.893)	0.115 (CI = +/-0.246; p = 0.348)	0.086 (CI = +/-0.137; p = 0.206)	0.969	+7.64%
Loss Cost	2008.2	0.078 (CI = +/-0.007; p = 0.000)	0.152 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.198; p = 0.746)	0.106 (CI = +/-0.204; p = 0.293)	0.074 (CI = +/-0.113; p = 0.193)	0.979	+8.12%
Loss Cost	2009.1	0.082 (CI = +/-0.007; p = 0.000)	0.141 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.172; p = 0.651)	0.094 (CI = +/-0.177; p = 0.285)	0.063 (CI = +/-0.099; p = 0.200)	0.984	+8.52%
Loss Cost	2009.2	0.084 (CI = +/-0.007; p = 0.000)	0.148 (CI = +/-0.035; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.159; p = 0.550)	0.089 (CI = +/-0.164; p = 0.274)	0.056 (CI = +/-0.092; p = 0.220)	0.986	+8.81%
Loss Cost	2010.1	0.088 (CI = +/-0.006; p = 0.000)	0.138 (CI = +/-0.030; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.133; p = 0.419)	0.077 (CI = +/-0.137; p = 0.260)	0.046 (CI = +/-0.077; p = 0.232)	0.990	+9.21%
Loss Cost	2010.2	0.086 (CI = +/-0.006; p = 0.000)	0.134 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.126; p = 0.449)	0.081 (CI = +/-0.130; p = 0.209)	0.051 (CI = +/-0.073; p = 0.158)	0.990	+8.98%
Loss Cost	2011.1	0.088 (CI = +/-0.006; p = 0.000)	0.129 (CI = +/-0.028; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.119; p = 0.390)	0.073 (CI = +/-0.123; p = 0.227)	0.045 (CI = +/-0.069; p = 0.189)	0.991	+9.23%
Loss Cost	2011.2	0.087 (CI = +/-0.007; p = 0.000)	0.126 (CI = +/-0.028; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.120; p = 0.421)	0.076 (CI = +/-0.123; p = 0.213)	0.048 (CI = +/-0.070; p = 0.163)	0.990	+9.09%
Loss Cost	2012.1	0.087 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.030; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.123; p = 0.427)	0.075 (CI = +/-0.127; p = 0.233)	0.047 (CI = +/-0.072; p = 0.185)	0.990	+9.14%
Loss Cost	2012.2	0.088 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.031; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.126; p = 0.418)	0.073 (CI = +/-0.130; p = 0.256)	0.045 (CI = +/-0.074; p = 0.219)	0.989	+9.24%
Loss Cost	2013.1	0.089 (CI = +/-0.010; p = 0.000)	0.126 (CI = +/-0.033; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.131; p = 0.429)	0.072 (CI = +/-0.135; p = 0.276)	0.045 (CI = +/-0.077; p = 0.241)	0.988	+9.26%
Loss Cost	2013.2	0.088 (CI = +/-0.011; p = 0.000)	0.126 (CI = +/-0.034; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.135; p = 0.449)	0.073 (CI = +/-0.140; p = 0.289)	0.045 (CI = +/-0.081; p = 0.255)	0.986	+9.23%
Loss Cost	2014.1	0.089 (CI = +/-0.013; p = 0.000)	0.125 (CI = +/-0.037; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.141; p = 0.459)	0.071 (CI = +/-0.147; p = 0.318)	0.044 (CI = +/-0.085; p = 0.289)	0.985	+9.29%
Loss Cost	2014.2	0.083 (CI = +/-0.014; p = 0.000)	0.119 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.128; p = 0.506)	0.085 (CI = +/-0.134; p = 0.193)	0.058 (CI = +/-0.078; p = 0.137)	0.986	+8.63%
Loss Cost	2015.1	0.081 (CI = +/-0.016; p = 0.000)	0.121 (CI = +/-0.036; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.133; p = 0.534)	0.089 (CI = +/-0.141; p = 0.193)	0.061 (CI = +/-0.083; p = 0.138)	0.985	+8.47%
Loss Cost	2015.2	0.079 (CI = +/-0.019; p = 0.000)	0.119 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.139; p = 0.575)	0.095 (CI = +/-0.148; p = 0.189)	0.066 (CI = +/-0.089; p = 0.133)	0.983	+8.24%
Loss Cost	2016.1	0.081 (CI = +/-0.024; p = 0.000)	0.117 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.146; p = 0.577)	0.089 (CI = +/-0.159; p = 0.245)	0.062 (CI = +/-0.097; p = 0.192)	0.982	+8.45%
Loss Cost	2016.2	0.074 (CI = +/-0.028; p = 0.000)	0.113 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.147; p = 0.643)	0.106 (CI = +/-0.164; p = 0.179)	0.076 (CI = +/-0.102; p = 0.127)	0.981	+7.68%
Loss Cost	2017.1	0.074 (CI = +/-0.037; p = 0.001)	0.113 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.157; p = 0.664)	0.107 (CI = +/-0.185; p = 0.222)	0.077 (CI = +/-0.118; p = 0.173)	0.980	+7.64%
Severity	2005.2	0.064 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.046; p = 0.001)	-0.003 (CI = +/-0.005; p = 0.154)	0.149 (CI = +/-0.232; p = 0.202)	0.270 (CI = +/-0.239; p = 0.028)	0.164 (CI = +/-0.132; p = 0.017)	0.982	+6.62%
Severity	2006.1	0.064 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.047; p = 0.001)	-0.003 (CI = +/-0.005; p = 0.167)	0.148 (CI = +/-0.236; p = 0.210)	0.269 (CI = +/-0.243; p = 0.031)	0.163 (CI = +/-0.134; p = 0.019)	0.981	+6.65%
Severity	2006.2	0.065 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.048; p = 0.001)	-0.003 (CI = +/-0.005; p = 0.179)	0.147 (CI = +/-0.240; p = 0.222)	0.268 (CI = +/-0.247; p = 0.034)	0.162 (CI = +/-0.137; p = 0.022)	0.980	+6.68%
Severity	2007.1	0.066 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.049; p = 0.002)	-0.003 (CI = +/-0.005; p = 0.205)	0.144 (CI = +/-0.242; p = 0.231)	0.264 (CI = +/-0.249; p = 0.038)	0.159 (CI = +/-0.138; p = 0.025)	0.980	+6.79%
Severity	2007.2	0.066 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	-0.003 (CI = +/-0.005; p = 0.224)	0.142 (CI = +/-0.245; p = 0.246)	0.263 (CI = +/-0.252; p = 0.041)	0.157 (CI = +/-0.140; p = 0.030)	0.978	+6.87%
Severity	2008.1	0.069 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.050; p = 0.004)	-0.003 (CI = +/-0.005; p = 0.267)	0.137 (CI = +/-0.237; p = 0.246)	0.255 (CI = +/-0.244; p = 0.041)	0.149 (CI = +/-0.135; p = 0.032)	0.980	+7.13%
Severity	2008.2	0.072 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.046; p = 0.001)	-0.002 (CI = +/-0.004; p = 0.293)	0.125 (CI = +/-0.216; p = 0.244)	0.248 (CI = +/-0.222; p = 0.030)	0.140 (CI = +/-0.123; p = 0.028)	0.983	+7.50%
Severity	2009.1	0.076 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.041; p = 0.001)	-0.002 (CI = +/-0.004; p = 0.354)	0.118 (CI = +/-0.189; p = 0.212)	0.235 (CI = +/-0.195; p = 0.020)	0.129 (CI = +/-0.109; p = 0.022)	0.987	+7.92%
Severity	2009.2	0.079 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.038; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.399)	0.108 (CI = +/-0.171; p = 0.207)	0.229 (CI = +/-0.176; p = 0.013)	0.120 (CI = +/-0.098; p = 0.019)	0.989	+8.26%
Severity	2010.1	0.083 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.033; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.497)	0.101 (CI = +/-0.148; p = 0.169)	0.217 (CI = +/-0.152; p = 0.007)	0.109 (CI = +/-0.085; p = 0.014)	0.992	+8.67%
Severity	2010.2	0.083 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.490)	0.103 (CI = +/-0.151; p = 0.173)	0.218 (CI = +/-0.155; p = 0.008)	0.111 (CI = +/-0.087; p = 0.015)	0.991	+8.62%
Severity	2011.1	0.084 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.182)	0.100 (CI = +/-0.151; p = 0.182)	0.212 (CI = +/-0.155; p = 0.010)	0.106 (CI = +/-0.087; p = 0.020)	0.991	+8.79%
Severity	2011.2	0.082 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.034; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.452)	0.107 (CI = +/-0.144; p = 0.135)	0.218 (CI = +/-0.148; p = 0.006)	0.113 (CI = +/-0.084; p = 0.010)	0.992	+8.49%
Severity	2012.1	0.085 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.032; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.123)	0.102 (CI = +/-0.133; p = 0.123)	0.207 (CI = +/-0.137; p = 0.005)	0.104 (CI = +/-0.078; p = 0.011)	0.993	+8.87%
Severity	2012.2	0.089 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.002; p = 0.681)	0.093 (CI = +/-0.116; p = 0.108)	0.198 (CI = +/-0.120; p = 0.003)	0.094 (CI = +/-0.068; p = 0.009)	0.994	+9.32%
Severity	2013.1	0.091 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.002; p = 0.804)	0.090 (CI = +/-0.114; p = 0.113)	0.191 (CI = +/-0.118; p = 0.003)	0.088 (CI = +/-0.068; p = 0.014)	0.995	+9.58%
Severity	2013.2	0.094 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.002; p = 0.917)	0.085 (CI = +/-0.110; p = 0.122)	0.184 (CI = +/-0.114; p = 0.003)	0.081 (CI = +/-0.066; p = 0.019)	0.995	+9.90%
Severity	2014.1	0.094 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.002; p = 0.890)	0.086 (CI = +/-0.114; p = 0.132)	0.186 (CI = +/-0.119; p = 0.005)	0.083 (CI = +/-0.069; p = 0.022)	0.994	+9.83%
Severity	2014.2	0.091 (CI = +/-0.012; p = 0.000)	0.061 (CI = +/-0.031; p = 0.001)	0.000 (CI = +/-0.003; p = 0.812)	0.089 (CI = +/-0.116; p = 0.120)	0.192 (CI = +/-0.121; p = 0.004)	0.089 (CI = +/-0.071; p = 0.018)	0.994	+9.56%
Severity	2015.1	0.090 (CI = +/-0.015; p = 0.000)	0.063 (CI = +/-0.033; p = 0.001)	0.000 (CI = +/-0.003; p = 0.780)	0.090 (CI = +/-0.121; p = 0.129)	0.195 (CI = +/-0.128; p = 0.006)	0.091 (CI = +/-0.076; p = 0.022)	0.993	+9.44%
Severity	2015.2	0.090 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.035; p = 0.002)	0.000 (CI = +/-0.003; p = 0.789)	0.090 (CI = +/-0.127; p = 0.146)	0.195 (CI = +/-0.136; p = 0.008)	0.091 (CI = +/-0.082; p = 0.031)	0.992	+9.43%
Severity	2016.1	0.096 (CI = +/-0.021; p = 0.000)	0.057 (CI = +/-0.036; p = 0.005)	0.000 (CI = +/-0.003; p = 0.943)	0.086 (CI = +/-0.127; p = 0.161)	0.179 (CI = +/-0.138; p = 0.016)	0.078 (CI = +/-0.085; p = 0.066)	0.992	+10.08%
Severity	2016.2	0.106 (CI = +/-0.022; p = 0.000)	0.063 (CI = +/-0.034; p = 0.002)	0.000 (CI = +/-0.003; p = 0.887)	0.077 (CI = +/-0.115; p = 0.165)	0.155 (CI = +/-0.128; p = 0.023)	0.058 (CI = +/-0.080; p = 0.139)	0.993	+11.18%
Severity	2017.1	0.116 (CI = +/-0.026; p = 0.000)	0.056 (CI = +/-0.034; p = 0.004)	0.000 (CI = +/-0.003; p = 0.683)	0.072 (CI = +/-0.110; p = 0.171)	0.127 (CI = +/-0.129; p = 0.054)	0.037 (CI = +/-0.082; p = 0.334)	0.994	+12.30%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.069)	0.071 (CI = +/-0.046; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.122 (CI = +/-0.235; p = 0.298)	-0.110 (CI = +/-0.242; p = 0.360)	-0.031 (CI = +/-0.134; p = 0.640)	0.829	-0.57%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.255)	0.062 (CI = +/-0.044; p = 0.007)	0.013 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.221; p = 0.249)	-0.119 (CI = +/-0.227; p = 0.296)	-0.038 (CI = +/-0.126; p = 0.542)	0.840	-0.35%
Frequency	2006.2	-0.001 (CI = +/-0.006; p = 0.696)	0.070 (CI = +/-0.041; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.204; p = 0.180)	-0.123 (CI = +/-0.210; p = 0.243)	-0.045 (CI = +/-0.116; p = 0.433)	0.861	-0.12%
Frequency	2007.1	0.002 (CI = +/-0.006; p = 0.571)	0.061 (CI = +/-0.037; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.182; p = 0.118)	-0.132 (CI = +/-0.187; p = 0.158)	-0.054 (CI = +/-0.104; p = 0.298)	0.884	+0.16%
Frequency	2007.2	0.004 (CI = +/-0.006; p = 0.213)	0.067 (CI = +/-0.036; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.172; p = 0.083)	-0.136 (CI = +/-0.176; p = 0.126)	-0.059 (CI = +/-0.098; p = 0.224)	0.897	+0.35%
Frequency	2008.1	0.005 (CI = +/-0.006; p = 0.116)	0.063 (CI = +/-0.036; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.153 (CI = +/-0.171; p = 0.077)	-0.140 (CI = +/-0.175; p = 0.113)	-0.063 (CI = +/-0.097; p = 0.196)	0.899	+0.47%
Frequency	2008.2	0.006 (CI = +/-0.006; p = 0.074)	0.066 (CI = +/-0.036; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.171; p = 0.071)	-0.142 (CI = +/-0.176; p = 0.109)	-0.066 (CI = +/-0.098; p = 0.178)	0.901	+0.58%
Frequency	2009.1	0.006 (CI = +/-0.007; p = 0.112)	0.066 (CI = +/-0.038; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.175; p = 0.078)	-0.141 (CI = +/-0.180; p = 0.118)	-0.065 (CI = +/-0.100; p = 0.191)	0.900	+0.56%
Frequency	2009.2	0.005 (CI = +/-0.008; p = 0.183)	0.065 (CI = +/-0.039; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.178; p = 0.086)	-0.140 (CI = +/-0.183; p = 0.128)	-0.064 (CI = +/-0.102; p = 0.210)	0.900	+0.50%
Frequency	2010.1	0.005 (CI = +/-0.008; p = 0.228)	0.065 (CI = +/-0.041; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.183; p = 0.094)	-0.140 (CI = +/-0.188; p = 0.137)	-0.064 (CI = +/-0.105; p = 0.222)	0.897	+0.50%
Frequency	2010.2	0.003 (CI = +/-0.009; p = 0.452)	0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.183; p = 0.104)	-0.137 (CI = +/-0.188; p = 0.146)	-0.059 (CI = +/-0.105; p = 0.256)	0.901	+0.33%
Frequency	2011.1	0.004 (CI = +/-0.010; p = 0.416)	0.060 (CI = +/-0.043; p = 0.009)	0.015 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.187; p = 0.109)	-0.139 (CI = +/-0.193; p = 0.149)	-0.061 (CI = +/-0.108; p = 0.255)	0.898	+0.40%
Frequency	2011.2	0.005 (CI = +/-0.011; p = 0.306)	0.063 (CI = +/-0.045; p = 0.008)	0.015 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.190; p = 0.105)	-0.142 (CI = +/-0.195; p = 0.145)	-0.065 (CI = +/-0.110; p = 0.234)	0.899	+0.55%
Frequency	2012.1	0.002 (CI = +/-0.012; p = 0.672)	0.069 (CI = +/-0.045; p = 0.005)	0.014 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.187; p = 0.109)	-0.132 (CI = +/-0.193; p = 0.168)	-0.057 (CI = +/-0.109; p = 0.288)	0.906	+0.24%
Frequency	2012.2	-0.001 (CI = +/-0.013; p = 0.902)	0.064 (CI = +/-0.045; p = 0.008)	0.014 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.185; p = 0.121)	-0.125 (CI = +/-0.191; p = 0.184)	-0.049 (CI = +/-0.109; p = 0.354)	0.913	-0.08%
Frequency	2013.1	-0.003 (CI = +/-0.014; p = 0.672)	0.067 (CI = +/-0.047; p = 0.008)	0.014 (CI = +/-0.004; p = 0.000)	-0.140 (CI = +/-0.188; p = 0.133)	-0.119 (CI = +/-0.195; p = 0.215)	-0.044 (CI = +/-0.112; p = 0.418)	0.912	-0.29%
Frequency	2013.2	-0.006 (CI = +/-0.016; p = 0.428)	0.063 (CI = +/-0.048; p = 0.013)	0.014 (CI = +/-0.004; p = 0.000)	-0.134 (CI = +/-0.189; p = 0.152)	-0.112 (CI = +/-0.196; p = 0.245)	-0.036 (CI = +/-0.113; p = 0.507)	0.916	-0.61%
Frequency	2014.1	-0.005 (CI = +/-0.019; p = 0.578)	0.061 (CI = +/-0.051; p = 0.022)	0.014 (CI = +/-0.004; p = 0.000)	-0.136 (CI = +/-0.196; p = 0.162)	-0.115 (CI = +/-0.205; p = 0.250)	-0.039 (CI = +/-0.119; p = 0.496)	0.909	-0.49%
Frequency	2014.2	-0.009 (CI = +/-0.021; p = 0.402)	0.058 (CI = +/-0.053; p = 0.035)	0.014 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.201; p = 0.186)	-0.107 (CI = +/-0.210; p = 0.293)	-0.031 (CI = +/-0.123; p = 0.600)	0.910	-0.85%
Frequency	2015.1	-0.009 (CI = +/-0.026; p = 0.465)	0.058 (CI = +/-0.057; p = 0.048)	0.014 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.210; p = 0.205)	-0.106 (CI = +/-0.222; p = 0.323)	-0.030 (CI = +/-0.132; p = 0.631)	0.902	-0.89%
Frequency	2015.2	-0.011 (CI = +/-0.030; p = 0.449)	0.056 (CI = +/-0.061; p = 0.068)	0.014 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.220; p = 0.232)	-0.101 (CI = +/-0.235; p = 0.368)	-0.026 (CI = +/-0.142; p = 0.702)	0.897	-1.09%
Frequency	2016.1	-0.015 (CI = +/-0.038; p = 0.404)	0.060 (CI = +/-0.067; p = 0.073)	0.013 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.231; p = 0.261)	-0.090 (CI = +/-0.253; p = 0.451)	-0.017 (CI = +/-0.155; p = 0.814)	0.888	-1.48%
Frequency	2016.2	-0.032 (CI = +/-0.041; p = 0.112)	0.050 (CI = +/-0.063; p = 0.108)	0.013 (CI = +/-0.005; p = 0.000)	-0.109 (CI = +/-0.214; p = 0.285)	-0.048 (CI = +/-0.239; p = 0.662)	0.018 (CI = +/-0.149; p = 0.788)	0.911	-3.15%
Frequency	2017.1	-0.042 (CI = +/-0.052; p = 0.098)	0.057 (CI = +/-0.068; p = 0.092)	0.013 (CI = +/-0.005; p = 0.000)	-0.104 (CI = +/-0.222; p = 0.319)	-0.019 (CI = +/-0.261; p = 0.870)	0.040 (CI = +/-0.167; p = 0.601)	0.903	-4.15%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, non_phys_dam_xs_inf

Fit	Start Date	Time	Seasonality	Non Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.054 (CI = +/-0.008; p = 0.000)	0.167 (CI = +/-0.071; p = 0.000)	0.414 (CI = +/-0.166; p = 0.000)	0.927	+5.58%
Loss Cost	2006.1	0.056 (CI = +/-0.008; p = 0.000)	0.159 (CI = +/-0.072; p = 0.000)	0.402 (CI = +/-0.166; p = 0.000)	0.929	+5.74%
Loss Cost	2006.2	0.058 (CI = +/-0.008; p = 0.000)	0.168 (CI = +/-0.072; p = 0.000)	0.386 (CI = +/-0.165; p = 0.000)	0.931	+5.92%
Loss Cost	2007.1	0.060 (CI = +/-0.008; p = 0.000)	0.157 (CI = +/-0.070; p = 0.000)	0.369 (CI = +/-0.161; p = 0.000)	0.936	+6.16%
Loss Cost	2007.2	0.061 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.071; p = 0.000)	0.356 (CI = +/-0.161; p = 0.000)	0.935	+6.32%
Loss Cost	2008.1	0.063 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.071; p = 0.000)	0.342 (CI = +/-0.161; p = 0.000)	0.937	+6.52%
Loss Cost	2008.2	0.066 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.070; p = 0.000)	0.321 (CI = +/-0.157; p = 0.000)	0.941	+6.80%
Loss Cost	2009.1	0.067 (CI = +/-0.010; p = 0.000)	0.161 (CI = +/-0.071; p = 0.000)	0.311 (CI = +/-0.159; p = 0.000)	0.941	+6.96%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.073; p = 0.000)	0.303 (CI = +/-0.163; p = 0.001)	0.937	+7.07%
Loss Cost	2010.1	0.069 (CI = +/-0.011; p = 0.000)	0.161 (CI = +/-0.075; p = 0.000)	0.296 (CI = +/-0.167; p = 0.001)	0.936	+7.19%
Loss Cost	2010.2	0.067 (CI = +/-0.012; p = 0.000)	0.152 (CI = +/-0.076; p = 0.000)	0.313 (CI = +/-0.167; p = 0.001)	0.931	+6.92%
Loss Cost	2011.1	0.067 (CI = +/-0.013; p = 0.000)	0.153 (CI = +/-0.079; p = 0.001)	0.315 (CI = +/-0.173; p = 0.001)	0.927	+6.90%
Loss Cost	2011.2	0.065 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.081; p = 0.001)	0.329 (CI = +/-0.178; p = 0.001)	0.919	+6.68%
Loss Cost	2012.1	0.063 (CI = +/-0.015; p = 0.000)	0.152 (CI = +/-0.083; p = 0.001)	0.339 (CI = +/-0.183; p = 0.001)	0.915	+6.49%
Loss Cost	2012.2	0.062 (CI = +/-0.017; p = 0.000)	0.149 (CI = +/-0.087; p = 0.002)	0.345 (CI = +/-0.191; p = 0.001)	0.905	+6.38%
Loss Cost	2013.1	0.059 (CI = +/-0.018; p = 0.000)	0.155 (CI = +/-0.090; p = 0.002)	0.358 (CI = +/-0.197; p = 0.001)	0.900	+6.12%
Loss Cost	2013.2	0.057 (CI = +/-0.020; p = 0.000)	0.150 (CI = +/-0.094; p = 0.003)	0.370 (CI = +/-0.206; p = 0.001)	0.888	+5.90%
Loss Cost	2014.1	0.054 (CI = +/-0.022; p = 0.000)	0.157 (CI = +/-0.098; p = 0.003)	0.385 (CI = +/-0.214; p = 0.001)	0.883	+5.59%
Loss Cost	2014.2	0.049 (CI = +/-0.024; p = 0.001)	0.145 (CI = +/-0.099; p = 0.007)	0.414 (CI = +/-0.219; p = 0.001)	0.873	+5.01%
Loss Cost	2015.1	0.045 (CI = +/-0.027; p = 0.003)	0.154 (CI = +/-0.103; p = 0.006)	0.435 (CI = +/-0.229; p = 0.001)	0.869	+4.55%
Loss Cost	2015.2	0.041 (CI = +/-0.031; p = 0.012)	0.148 (CI = +/-0.109; p = 0.011)	0.451 (CI = +/-0.244; p = 0.001)	0.854	+4.21%
Loss Cost	2016.1	0.038 (CI = +/-0.036; p = 0.038)	0.153 (CI = +/-0.116; p = 0.013)	0.466 (CI = +/-0.261; p = 0.002)	0.848	+3.86%
Loss Cost	2016.2	0.033 (CI = +/-0.041; p = 0.110)	0.146 (CI = +/-0.123; p = 0.024)	0.488 (CI = +/-0.283; p = 0.003)	0.831	+3.34%
Loss Cost	2017.1	0.029 (CI = +/-0.049; p = 0.227)	0.152 (CI = +/-0.133; p = 0.028)	0.504 (CI = +/-0.309; p = 0.004)	0.824	+2.90%
Severity	2005.2	0.073 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.059; p = 0.007)	0.502 (CI = +/-0.138; p = 0.000)	0.969	+7.62%
Severity	2006.1	0.074 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.060; p = 0.011)	0.496 (CI = +/-0.140; p = 0.000)	0.968	+7.69%
Severity	2006.2	0.075 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.062; p = 0.010)	0.489 (CI = +/-0.142; p = 0.000)	0.967	+7.78%
Severity	2007.1	0.076 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.062; p = 0.016)	0.478 (CI = +/-0.142; p = 0.000)	0.967	+7.92%
Severity	2007.2	0.077 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.063; p = 0.012)	0.469 (CI = +/-0.144; p = 0.000)	0.966	+8.04%
Severity	2008.1	0.080 (CI = +/-0.008; p = 0.000)	0.072 (CI = +/-0.061; p = 0.023)	0.451 (CI = +/-0.138; p = 0.000)	0.969	+8.30%
Severity	2008.2	0.083 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.057; p = 0.005)	0.427 (CI = +/-0.128; p = 0.000)	0.974	+8.64%
Severity	2009.1	0.086 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.051; p = 0.008)	0.404 (CI = +/-0.115; p = 0.000)	0.980	+8.99%
Severity	2009.2	0.089 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.047; p = 0.001)	0.383 (CI = +/-0.106; p = 0.000)	0.983	+9.30%
Severity	2010.1	0.092 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.042; p = 0.002)	0.362 (CI = +/-0.094; p = 0.000)	0.987	+9.64%
Severity	2010.2	0.092 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.044; p = 0.002)	0.360 (CI = +/-0.097; p = 0.000)	0.986	+9.68%
Severity	2011.1	0.094 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.044; p = 0.004)	0.348 (CI = +/-0.096; p = 0.000)	0.986	+9.88%
Severity	2011.2	0.093 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.045; p = 0.007)	0.355 (CI = +/-0.099; p = 0.000)	0.985	+9.77%
Severity	2012.1	0.096 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.042; p = 0.013)	0.337 (CI = +/-0.092; p = 0.000)	0.987	+10.11%
Severity	2012.2	0.100 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.038; p = 0.002)	0.315 (CI = +/-0.083; p = 0.000)	0.990	+10.49%
Severity	2013.1	0.102 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.037; p = 0.004)	0.303 (CI = +/-0.081; p = 0.000)	0.990	+10.74%
Severity	2013.2	0.105 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.036; p = 0.001)	0.287 (CI = +/-0.079; p = 0.000)	0.991	+11.04%
Severity	2014.1	0.105 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.038; p = 0.002)	0.284 (CI = +/-0.082; p = 0.000)	0.990	+11.12%
Severity	2014.2	0.106 (CI = +/-0.010; p = 0.000)	0.064 (CI = +/-0.040; p = 0.004)	0.284 (CI = +/-0.088; p = 0.000)	0.989	+11.13%
Severity	2015.1	0.107 (CI = +/-0.011; p = 0.000)	0.061 (CI = +/-0.042; p = 0.007)	0.278 (CI = +/-0.093; p = 0.000)	0.988	+11.25%
Severity	2015.2	0.109 (CI = +/-0.012; p = 0.000)	0.065 (CI = +/-0.044; p = 0.006)	0.269 (CI = +/-0.098; p = 0.000)	0.987	+11.47%
Severity	2016.1	0.113 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.042; p = 0.012)	0.248 (CI = +/-0.095; p = 0.000)	0.988	+12.00%
Severity	2016.2	0.120 (CI = +/-0.013; p = 0.000)	0.067 (CI = +/-0.038; p = 0.002)	0.219 (CI = +/-0.086; p = 0.000)	0.991	+12.74%
Severity	2017.1	0.125 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.036; p = 0.004)	0.198 (CI = +/-0.083; p = 0.000)	0.992	+13.36%
Frequency	2005.2	-0.019 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.074; p = 0.028)	-0.088 (CI = +/-0.172; p = 0.308)	0.554	-1.89%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.076; p = 0.039)	-0.094 (CI = +/-0.175; p = 0.281)	0.517	-1.82%
Frequency	2006.2	-0.017 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.077; p = 0.033)	-0.103 (CI = +/-0.178; p = 0.248)	0.500	-1.72%
Frequency	2007.1	-0.016 (CI = +/-0.009; p = 0.001)	0.080 (CI = +/-0.079; p = 0.047)	-0.110 (CI = +/-0.181; p = 0.226)	0.460	-1.63%
Frequency	2007.2	-0.016 (CI = +/-0.010; p = 0.003)	0.082 (CI = +/-0.081; p = 0.048)	-0.113 (CI = +/-0.186; p = 0.223)	0.446	-1.59%
Frequency	2008.1	-0.017 (CI = +/-0.011; p = 0.004)	0.084 (CI = +/-0.084; p = 0.049)	-0.109 (CI = +/-0.190; p = 0.249)	0.430	-1.64%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.005)	0.082 (CI = +/-0.087; p = 0.062)	-0.106 (CI = +/-0.196; p = 0.278)	0.426	-1.69%
Frequency	2009.1	-0.019 (CI = +/-0.012; p = 0.004)	0.089 (CI = +/-0.088; p = 0.048)	-0.093 (CI = +/-0.198; p = 0.344)	0.436	-1.86%
Frequency	2009.2	-0.021 (CI = +/-0.013; p = 0.003)	0.083 (CI = +/-0.090; p = 0.072)	-0.080 (CI = +/-0.202; p = 0.426)	0.450	-2.04%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.002)	0.090 (CI = +/-0.092; p = 0.056)	-0.066 (CI = +/-0.205; p = 0.512)	0.457	-2.24%
Frequency	2010.2	-0.025 (CI = +/-0.015; p = 0.001)	0.080 (CI = +/-0.093; p = 0.091)	-0.046 (CI = +/-0.207; p = 0.650)	0.484	-2.52%
Frequency	2011.1	-0.027 (CI = +/-0.016; p = 0.001)	0.086 (CI = +/-0.096; p = 0.076)	-0.034 (CI = +/-0.212; p = 0.744)	0.480	-2.71%
Frequency	2011.2	-0.029 (CI = +/-0.017; p = 0.002)	0.083 (CI = +/-0.100; p = 0.101)	-0.026 (CI = +/-0.220; p = 0.808)	0.474	-2.82%
Frequency	2012.1	-0.033 (CI = +/-0.018; p = 0.001)	0.097 (CI = +/-0.099; p = 0.055)	0.002 (CI = +/-0.217; p = 0.986)	0.521	-3.29%
Frequency	2012.2	-0.038 (CI = +/-0.019; p = 0.000)	0.084 (CI = +/-0.100; p = 0.093)	0.030 (CI = +/-0.219; p = 0.781)	0.555	-3.72%
Frequency	2013.1	-0.043 (CI = +/-0.020; p = 0.000)	0.097 (CI = +/-0.100; p = 0.058)	0.055 (CI = +/-0.220; p = 0.605)	0.578	-4.17%
Frequency	2013.2	-0.047 (CI = +/-0.022; p = 0.000)	0.085 (CI = +/-0.102; p = 0.098)	0.083 (CI = +/-0.224; p = 0.447)	0.602	-4.63%
Frequency	2014.1	-0.051 (CI = +/-0.024; p = 0.000)	0.093 (CI = +/-0.106; p = 0.080)	0.102 (CI = +/-0.231; p = 0.369)	0.589	-4.98%
Frequency	2014.2	-0.057 (CI = +/-0.026; p = 0.000)	0.081 (CI = +/-0.108; p = 0.130)	0.131 (CI = +/-0.238; p = 0.262)	0.608	-5.50%
Frequency	2015.1	-0.062 (CI = +/-0.029; p = 0.000)	0.092 (CI = +/-0.111; p = 0.098)	0.157 (CI = +/-0.247; p = 0.197)	0.601	-6.02%
Frequency	2015.2	-0.067 (CI = +/-0.033; p = 0.001)	0.083 (CI = +/-0.116; p = 0.151)	0.182 (CI = +/-0.260; p = 0.157)	0.600	-6.51%
Frequency	2016.1	-0.075 (CI = +/-0.037; p = 0.001)	0.097 (CI = +/-0.120; p = 0.106)	0.217 (CI = +/-0.270; p = 0.106)	0.599	-7.27%
Frequency	2016.2	-0.087 (CI = +/-0.040; p = 0.000)	0.079 (CI = +/-0.121; p = 0.182)	0.268 (CI = +/-0.277; p = 0.056)	0.637	-8.34%
Frequency	2017.1	-0.097 (CI = +/-0.047; p = 0.001)	0.092 (CI = +/-0.126; p = 0.136)	0.307 (CI = +/-0.293; p = 0.042)	0.618	-9.22%

Bodily Injury

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.065 (CI = +/-0.008; p = 0.000)	0.175 (CI = +/-0.092; p = 0.000)	0.878	+6.74%
Loss Cost	2006.1	0.067 (CI = +/-0.008; p = 0.000)	0.164 (CI = +/-0.092; p = 0.001)	0.882	+6.92%
Loss Cost	2006.2	0.069 (CI = +/-0.009; p = 0.000)	0.176 (CI = +/-0.091; p = 0.000)	0.886	+7.12%
Loss Cost	2007.1	0.071 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.090; p = 0.001)	0.895	+7.36%
Loss Cost	2007.2	0.073 (CI = +/-0.009; p = 0.000)	0.172 (CI = +/-0.089; p = 0.000)	0.896	+7.55%
Loss Cost	2008.1	0.075 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.089; p = 0.001)	0.901	+7.77%
Loss Cost	2008.2	0.077 (CI = +/-0.009; p = 0.000)	0.175 (CI = +/-0.086; p = 0.000)	0.909	+8.04%
Loss Cost	2009.1	0.079 (CI = +/-0.009; p = 0.000)	0.165 (CI = +/-0.087; p = 0.001)	0.910	+8.23%
Loss Cost	2009.2	0.081 (CI = +/-0.010; p = 0.000)	0.173 (CI = +/-0.088; p = 0.000)	0.907	+8.39%
Loss Cost	2010.1	0.082 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.090; p = 0.001)	0.906	+8.55%
Loss Cost	2010.2	0.081 (CI = +/-0.011; p = 0.000)	0.161 (CI = +/-0.093; p = 0.002)	0.894	+8.46%
Loss Cost	2011.1	0.082 (CI = +/-0.012; p = 0.000)	0.157 (CI = +/-0.097; p = 0.003)	0.888	+8.55%
Loss Cost	2011.2	0.082 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.101; p = 0.004)	0.873	+8.51%
Loss Cost	2012.1	0.082 (CI = +/-0.014; p = 0.000)	0.155 (CI = +/-0.105; p = 0.006)	0.864	+8.51%
Loss Cost	2012.2	0.082 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.109; p = 0.006)	0.848	+8.59%
Loss Cost	2013.1	0.082 (CI = +/-0.017; p = 0.000)	0.159 (CI = +/-0.115; p = 0.009)	0.837	+8.59%
Loss Cost	2013.2	0.083 (CI = +/-0.018; p = 0.000)	0.161 (CI = +/-0.120; p = 0.011)	0.815	+8.65%
Loss Cost	2014.1	0.083 (CI = +/-0.020; p = 0.000)	0.160 (CI = +/-0.127; p = 0.016)	0.802	+8.67%
Loss Cost	2014.2	0.083 (CI = +/-0.022; p = 0.000)	0.158 (CI = +/-0.134; p = 0.023)	0.768	+8.60%
Loss Cost	2015.1	0.083 (CI = +/-0.025; p = 0.000)	0.157 (CI = +/-0.142; p = 0.032)	0.751	+8.64%
Loss Cost	2015.2	0.085 (CI = +/-0.027; p = 0.000)	0.163 (CI = +/-0.150; p = 0.035)	0.722	+8.84%
Loss Cost	2016.1	0.087 (CI = +/-0.031; p = 0.000)	0.155 (CI = +/-0.159; p = 0.055)	0.710	+9.09%
Loss Cost	2016.2	0.090 (CI = +/-0.034; p = 0.000)	0.162 (CI = +/-0.169; p = 0.059)	0.675	+9.37%
Loss Cost	2017.1	0.093 (CI = +/-0.039; p = 0.000)	0.151 (CI = +/-0.181; p = 0.094)	0.667	+9.79%
Severity	2005.2	0.087 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.093; p = 0.049)	0.923	+9.05%
Severity	2006.1	0.088 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.095; p = 0.073)	0.921	+9.18%
Severity	2006.2	0.089 (CI = +/-0.009; p = 0.000)	0.094 (CI = +/-0.096; p = 0.053)	0.920	+9.32%
Severity	2007.1	0.091 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.096; p = 0.086)	0.921	+9.51%
Severity	2007.2	0.092 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.097; p = 0.059)	0.920	+9.69%
Severity	2008.1	0.095 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.095; p = 0.103)	0.926	+9.97%
Severity	2008.2	0.098 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.090; p = 0.039)	0.934	+10.32%
Severity	2009.1	0.101 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.085; p = 0.074)	0.943	+10.68%
Severity	2009.2	0.104 (CI = +/-0.009; p = 0.000)	0.092 (CI = +/-0.081; p = 0.027)	0.950	+11.00%
Severity	2010.1	0.108 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.076; p = 0.051)	0.956	+11.35%
Severity	2010.2	0.109 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.078; p = 0.040)	0.954	+11.49%
Severity	2011.1	0.111 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.078; p = 0.072)	0.955	+11.75%
Severity	2011.2	0.112 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.081; p = 0.072)	0.950	+11.81%
Severity	2012.1	0.115 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.078; p = 0.133)	0.955	+12.18%
Severity	2012.2	0.119 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.073; p = 0.049)	0.961	+12.59%
Severity	2013.1	0.121 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.072; p = 0.092)	0.963	+12.91%
Severity	2013.2	0.125 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.070; p = 0.040)	0.965	+13.27%
Severity	2014.1	0.127 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.072; p = 0.070)	0.964	+13.51%
Severity	2014.2	0.129 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.074; p = 0.055)	0.961	+13.71%
Severity	2015.1	0.131 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.076; p = 0.097)	0.960	+14.02%
Severity	2015.2	0.135 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.076; p = 0.057)	0.959	+14.40%
Severity	2016.1	0.140 (CI = +/-0.014; p = 0.000)	0.058 (CI = +/-0.073; p = 0.112)	0.964	+14.98%
Severity	2016.2	0.145 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.065; p = 0.028)	0.972	+15.65%
Severity	2017.1	0.151 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.061; p = 0.057)	0.976	+16.28%
Frequency	2005.2	-0.021 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.074; p = 0.031)	0.553	-2.12%
Frequency	2006.1	-0.021 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.076; p = 0.043)	0.515	-2.07%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.077; p = 0.038)	0.494	-2.01%
Frequency	2007.1	-0.020 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.080; p = 0.052)	0.452	-1.96%
Frequency	2007.2	-0.020 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.082; p = 0.057)	0.437	-1.95%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.084; p = 0.054)	0.423	-2.01%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.087; p = 0.070)	0.421	-2.06%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.088; p = 0.050)	0.438	-2.21%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.090; p = 0.076)	0.457	-2.36%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.091; p = 0.056)	0.468	-2.51%
Frequency	2010.2	-0.028 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.092; p = 0.090)	0.499	-2.72%
Frequency	2011.1	-0.029 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.094; p = 0.072)	0.499	-2.87%
Frequency	2011.2	-0.030 (CI = +/-0.013; p = 0.000)	0.082 (CI = +/-0.098; p = 0.096)	0.495	-2.95%
Frequency	2012.1	-0.033 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.097; p = 0.050)	0.541	-3.28%
Frequency	2012.2	-0.036 (CI = +/-0.013; p = 0.000)	0.085 (CI = +/-0.097; p = 0.083)	0.574	-3.55%
Frequency	2013.1	-0.039 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.098; p = 0.052)	0.592	-3.83%
Frequency	2013.2	-0.042 (CI = +/-0.015; p = 0.000)	0.087 (CI = +/-0.100; p = 0.085)	0.610	-4.08%
Frequency	2014.1	-0.043 (CI = +/-0.017; p = 0.000)	0.094 (CI = +/-0.105; p = 0.075)	0.592	-4.26%
Frequency	2014.2	-0.046 (CI = +/-0.018; p = 0.000)	0.085 (CI = +/-0.108; p = 0.114)	0.600	-4.49%
Frequency	2015.1	-0.048 (CI = +/-0.020; p = 0.000)	0.093 (CI = +/-0.114; p = 0.101)	0.582	-4.71%
Frequency	2015.2	-0.050 (CI = +/-0.022; p = 0.000)	0.089 (CI = +/-0.120; p = 0.136)	0.569	-4.86%
Frequency	2016.1	-0.053 (CI = +/-0.024; p = 0.000)	0.097 (CI = +/-0.127; p = 0.122)	0.546	-5.12%
Frequency	2016.2	-0.056 (CI = +/-0.027; p = 0.001)	0.088 (CI = +/-0.133; p = 0.178)	0.549	-5.43%
Frequency	2017.1	-0.057 (CI = +/-0.031; p = 0.002)	0.092 (CI = +/-0.144; p = 0.189)	0.495	-5.58%

Bodily Injury

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.064 (CI = +/-0.008; p = 0.000)	0.165 (CI = +/-0.093; p = 0.001)	0.867	+6.57%
Loss Cost	2006.1	0.065 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.092; p = 0.002)	0.872	+6.75%
Loss Cost	2006.2	0.067 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.092; p = 0.001)	0.875	+6.95%
Loss Cost	2007.1	0.069 (CI = +/-0.009; p = 0.000)	0.153 (CI = +/-0.090; p = 0.002)	0.885	+7.20%
Loss Cost	2007.2	0.071 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.090; p = 0.001)	0.885	+7.39%
Loss Cost	2008.1	0.073 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.090; p = 0.002)	0.891	+7.60%
Loss Cost	2008.2	0.076 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.088; p = 0.001)	0.898	+7.89%
Loss Cost	2009.1	0.078 (CI = +/-0.010; p = 0.000)	0.158 (CI = +/-0.089; p = 0.001)	0.900	+8.08%
Loss Cost	2009.2	0.079 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.091; p = 0.001)	0.895	+8.24%
Loss Cost	2010.1	0.081 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.092; p = 0.002)	0.894	+8.40%
Loss Cost	2010.2	0.080 (CI = +/-0.012; p = 0.000)	0.153 (CI = +/-0.096; p = 0.003)	0.879	+8.28%
Loss Cost	2011.1	0.080 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.099; p = 0.005)	0.872	+8.36%
Loss Cost	2011.2	0.080 (CI = +/-0.014; p = 0.000)	0.147 (CI = +/-0.103; p = 0.007)	0.854	+8.30%
Loss Cost	2012.1	0.080 (CI = +/-0.015; p = 0.000)	0.147 (CI = +/-0.108; p = 0.010)	0.842	+8.29%
Loss Cost	2012.2	0.080 (CI = +/-0.016; p = 0.000)	0.150 (CI = +/-0.113; p = 0.012)	0.822	+8.36%
Loss Cost	2013.1	0.080 (CI = +/-0.018; p = 0.000)	0.150 (CI = +/-0.119; p = 0.016)	0.808	+8.34%
Loss Cost	2013.2	0.080 (CI = +/-0.020; p = 0.000)	0.152 (CI = +/-0.125; p = 0.020)	0.780	+8.38%
Loss Cost	2014.1	0.081 (CI = +/-0.022; p = 0.000)	0.151 (CI = +/-0.132; p = 0.027)	0.763	+8.39%
Loss Cost	2014.2	0.079 (CI = +/-0.024; p = 0.000)	0.147 (CI = +/-0.140; p = 0.040)	0.718	+8.26%
Loss Cost	2015.1	0.080 (CI = +/-0.027; p = 0.000)	0.146 (CI = +/-0.148; p = 0.053)	0.697	+8.28%
Loss Cost	2015.2	0.081 (CI = +/-0.030; p = 0.000)	0.151 (CI = +/-0.158; p = 0.059)	0.657	+8.45%
Loss Cost	2016.1	0.083 (CI = +/-0.034; p = 0.000)	0.145 (CI = +/-0.168; p = 0.086)	0.642	+8.69%
Loss Cost	2016.2	0.086 (CI = +/-0.039; p = 0.000)	0.151 (CI = +/-0.181; p = 0.094)	0.593	+8.94%
Loss Cost	2017.1	0.090 (CI = +/-0.045; p = 0.001)	0.142 (CI = +/-0.194; p = 0.138)	0.582	+9.37%
Severity	2005.2	0.084 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.091; p = 0.085)	0.920	+8.81%
Severity	2006.1	0.086 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.093; p = 0.120)	0.918	+8.94%
Severity	2006.2	0.087 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.094; p = 0.092)	0.916	+9.07%
Severity	2007.1	0.089 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.094; p = 0.140)	0.917	+9.26%
Severity	2007.2	0.090 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.095; p = 0.101)	0.915	+9.43%
Severity	2008.1	0.093 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.093; p = 0.165)	0.921	+9.72%
Severity	2008.2	0.096 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.089; p = 0.069)	0.930	+10.07%
Severity	2009.1	0.099 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.084; p = 0.122)	0.940	+10.43%
Severity	2009.2	0.102 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.080; p = 0.049)	0.946	+10.77%
Severity	2010.1	0.105 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.076; p = 0.087)	0.954	+11.12%
Severity	2010.2	0.107 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.078; p = 0.071)	0.950	+11.25%
Severity	2011.1	0.109 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.078; p = 0.117)	0.952	+11.50%
Severity	2011.2	0.109 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.081; p = 0.123)	0.946	+11.54%
Severity	2012.1	0.113 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.078; p = 0.208)	0.951	+11.92%
Severity	2012.2	0.116 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.074; p = 0.086)	0.957	+12.34%
Severity	2013.1	0.119 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.073; p = 0.146)	0.959	+12.66%
Severity	2013.2	0.123 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.072; p = 0.070)	0.960	+13.04%
Severity	2014.1	0.125 (CI = +/-0.012; p = 0.000)	0.059 (CI = +/-0.074; p = 0.111)	0.959	+13.27%
Severity	2014.2	0.126 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.077; p = 0.092)	0.954	+13.48%
Severity	2015.1	0.129 (CI = +/-0.014; p = 0.000)	0.057 (CI = +/-0.079; p = 0.147)	0.953	+13.78%
Severity	2015.2	0.133 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.080; p = 0.091)	0.951	+14.19%
Severity	2016.1	0.138 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.077; p = 0.161)	0.957	+14.79%
Severity	2016.2	0.145 (CI = +/-0.015; p = 0.000)	0.072 (CI = +/-0.071; p = 0.045)	0.965	+15.57%
Severity	2017.1	0.150 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.066; p = 0.079)	0.971	+16.23%
Frequency	2005.2	-0.021 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.076; p = 0.028)	0.534	-2.06%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.077; p = 0.038)	0.494	-2.01%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.079; p = 0.034)	0.473	-1.94%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.081; p = 0.045)	0.430	-1.89%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.084; p = 0.049)	0.415	-1.87%
Frequency	2008.1	-0.019 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.086; p = 0.047)	0.401	-1.93%
Frequency	2008.2	-0.020 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.089; p = 0.063)	0.398	-1.98%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.091; p = 0.046)	0.415	-2.13%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.093; p = 0.072)	0.433	-2.28%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.094; p = 0.054)	0.445	-2.44%
Frequency	2010.2	-0.027 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.095; p = 0.091)	0.475	-2.66%
Frequency	2011.1	-0.029 (CI = +/-0.013; p = 0.000)	0.088 (CI = +/-0.098; p = 0.075)	0.475	-2.81%
Frequency	2011.2	-0.029 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.102; p = 0.101)	0.471	-2.90%
Frequency	2012.1	-0.033 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.101; p = 0.055)	0.520	-3.24%
Frequency	2012.2	-0.036 (CI = +/-0.015; p = 0.000)	0.085 (CI = +/-0.102; p = 0.096)	0.553	-3.54%
Frequency	2013.1	-0.039 (CI = +/-0.016; p = 0.000)	0.097 (CI = +/-0.103; p = 0.064)	0.573	-3.84%
Frequency	2013.2	-0.042 (CI = +/-0.017; p = 0.000)	0.086 (CI = +/-0.106; p = 0.107)	0.592	-4.13%
Frequency	2014.1	-0.044 (CI = +/-0.018; p = 0.000)	0.092 (CI = +/-0.110; p = 0.096)	0.575	-4.31%
Frequency	2014.2	-0.047 (CI = +/-0.020; p = 0.000)	0.082 (CI = +/-0.115; p = 0.151)	0.585	-4.60%
Frequency	2015.1	-0.050 (CI = +/-0.022; p = 0.000)	0.089 (CI = +/-0.120; p = 0.133)	0.567	-4.83%
Frequency	2015.2	-0.052 (CI = +/-0.025; p = 0.000)	0.083 (CI = +/-0.128; p = 0.186)	0.556	-5.02%
Frequency	2016.1	-0.055 (CI = +/-0.027; p = 0.001)	0.092 (CI = +/-0.135; p = 0.166)	0.534	-5.31%
Frequency	2016.2	-0.059 (CI = +/-0.031; p = 0.001)	0.079 (CI = +/-0.143; p = 0.253)	0.542	-5.73%
Frequency	2017.1	-0.061 (CI = +/-0.035; p = 0.003)	0.083 (CI = +/-0.153; p = 0.259)	0.489	-5.91%

Bodily Injury

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.053 (CI = +/-0.008; p = 0.000)	0.171 (CI = +/-0.079; p = 0.000)	0.852	+5.42%
Loss Cost	2006.1	0.054 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.080; p = 0.000)	0.856	+5.58%
Loss Cost	2006.2	0.056 (CI = +/-0.009; p = 0.000)	0.172 (CI = +/-0.080; p = 0.000)	0.858	+5.77%
Loss Cost	2007.1	0.058 (CI = +/-0.009; p = 0.000)	0.160 (CI = +/-0.079; p = 0.000)	0.869	+6.02%
Loss Cost	2007.2	0.060 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.080; p = 0.000)	0.866	+6.18%
Loss Cost	2008.1	0.062 (CI = +/-0.010; p = 0.000)	0.158 (CI = +/-0.081; p = 0.000)	0.871	+6.39%
Loss Cost	2008.2	0.065 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.080; p = 0.000)	0.878	+6.68%
Loss Cost	2009.1	0.066 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.082; p = 0.000)	0.878	+6.85%
Loss Cost	2009.2	0.067 (CI = +/-0.012; p = 0.000)	0.167 (CI = +/-0.085; p = 0.000)	0.866	+6.96%
Loss Cost	2010.1	0.068 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.088; p = 0.001)	0.862	+7.08%
Loss Cost	2010.2	0.066 (CI = +/-0.013; p = 0.000)	0.152 (CI = +/-0.089; p = 0.002)	0.839	+6.78%
Loss Cost	2011.1	0.065 (CI = +/-0.015; p = 0.000)	0.153 (CI = +/-0.094; p = 0.003)	0.827	+6.74%
Loss Cost	2011.2	0.063 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.097; p = 0.006)	0.792	+6.48%
Loss Cost	2012.1	0.061 (CI = +/-0.018; p = 0.000)	0.152 (CI = +/-0.101; p = 0.006)	0.775	+6.24%
Loss Cost	2012.2	0.059 (CI = +/-0.019; p = 0.000)	0.148 (CI = +/-0.107; p = 0.010)	0.728	+6.10%
Loss Cost	2013.1	0.056 (CI = +/-0.022; p = 0.000)	0.158 (CI = +/-0.112; p = 0.009)	0.708	+5.75%
Loss Cost	2013.2	0.053 (CI = +/-0.024; p = 0.000)	0.150 (CI = +/-0.118; p = 0.016)	0.637	+5.46%
Loss Cost	2014.1	0.049 (CI = +/-0.027; p = 0.002)	0.162 (CI = +/-0.124; p = 0.015)	0.615	+5.02%
Loss Cost	2014.2	0.042 (CI = +/-0.029; p = 0.008)	0.145 (CI = +/-0.126; p = 0.028)	0.502	+4.30%
Loss Cost	2015.1	0.035 (CI = +/-0.033; p = 0.037)	0.161 (CI = +/-0.133; p = 0.022)	0.491	+3.60%
Loss Cost	2015.2	0.030 (CI = +/-0.038; p = 0.105)	0.150 (CI = +/-0.142; p = 0.040)	0.359	+3.07%
Loss Cost	2016.1	0.023 (CI = +/-0.045; p = 0.269)	0.165 (CI = +/-0.155; p = 0.039)	0.360	+2.37%
Loss Cost	2016.2	0.015 (CI = +/-0.053; p = 0.532)	0.150 (CI = +/-0.168; p = 0.074)	0.210	+1.51%
Loss Cost	2017.1	0.004 (CI = +/-0.065; p = 0.883)	0.169 (CI = +/-0.187; p = 0.070)	0.240	+0.42%
Severity	2005.2	0.070 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.060; p = 0.004)	0.943	+7.29%
Severity	2006.1	0.071 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.062; p = 0.006)	0.939	+7.35%
Severity	2006.2	0.072 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.064; p = 0.005)	0.935	+7.42%
Severity	2007.1	0.073 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.065; p = 0.010)	0.934	+7.55%
Severity	2007.2	0.074 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.066; p = 0.008)	0.930	+7.66%
Severity	2008.1	0.076 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.065; p = 0.016)	0.936	+7.91%
Severity	2008.2	0.079 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.059; p = 0.003)	0.948	+8.25%
Severity	2009.1	0.083 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.053; p = 0.005)	0.961	+8.60%
Severity	2009.2	0.085 (CI = +/-0.007; p = 0.000)	0.092 (CI = +/-0.047; p = 0.001)	0.969	+8.92%
Severity	2010.1	0.088 (CI = +/-0.006; p = 0.000)	0.079 (CI = +/-0.041; p = 0.001)	0.977	+9.25%
Severity	2010.2	0.089 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.043; p = 0.001)	0.974	+9.27%
Severity	2011.1	0.090 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.043; p = 0.002)	0.974	+9.44%
Severity	2011.2	0.089 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.044; p = 0.004)	0.971	+9.30%
Severity	2012.1	0.092 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.041; p = 0.008)	0.976	+9.62%
Severity	2012.2	0.095 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.034; p = 0.001)	0.984	+10.00%
Severity	2013.1	0.097 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.033; p = 0.001)	0.985	+10.23%
Severity	2013.2	0.100 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.030; p = 0.000)	0.987	+10.51%
Severity	2014.1	0.100 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.033; p = 0.000)	0.985	+10.52%
Severity	2014.2	0.099 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	0.981	+10.45%
Severity	2015.1	0.100 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.039; p = 0.003)	0.977	+10.47%
Severity	2015.2	0.101 (CI = +/-0.011; p = 0.000)	0.071 (CI = +/-0.042; p = 0.003)	0.972	+10.62%
Severity	2016.1	0.105 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.040; p = 0.007)	0.976	+11.10%
Severity	2016.2	0.112 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.026; p = 0.000)	0.990	+11.84%
Severity	2017.1	0.117 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.018; p = 0.000)	0.996	+12.41%
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.084; p = 0.067)	0.366	-1.75%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	0.072 (CI = +/-0.086; p = 0.095)	0.308	-1.65%
Frequency	2006.2	-0.016 (CI = +/-0.010; p = 0.003)	0.078 (CI = +/-0.088; p = 0.079)	0.283	-1.54%
Frequency	2007.1	-0.014 (CI = +/-0.010; p = 0.009)	0.072 (CI = +/-0.090; p = 0.112)	0.221	-1.43%
Frequency	2007.2	-0.014 (CI = +/-0.011; p = 0.017)	0.075 (CI = +/-0.093; p = 0.111)	0.205	-1.37%
Frequency	2008.1	-0.014 (CI = +/-0.012; p = 0.023)	0.076 (CI = +/-0.097; p = 0.117)	0.183	-1.41%
Frequency	2008.2	-0.015 (CI = +/-0.013; p = 0.029)	0.075 (CI = +/-0.101; p = 0.140)	0.180	-1.45%
Frequency	2009.1	-0.016 (CI = +/-0.014; p = 0.023)	0.082 (CI = +/-0.104; p = 0.115)	0.196	-1.62%
Frequency	2009.2	-0.018 (CI = +/-0.015; p = 0.019)	0.075 (CI = +/-0.107; p = 0.162)	0.213	-1.80%
Frequency	2010.1	-0.020 (CI = +/-0.016; p = 0.017)	0.083 (CI = +/-0.111; p = 0.135)	0.224	-1.99%
Frequency	2010.2	-0.023 (CI = +/-0.017; p = 0.011)	0.072 (CI = +/-0.113; p = 0.202)	0.259	-2.28%
Frequency	2011.1	-0.025 (CI = +/-0.019; p = 0.011)	0.079 (CI = +/-0.118; p = 0.179)	0.256	-2.47%
Frequency	2011.2	-0.026 (CI = +/-0.021; p = 0.015)	0.075 (CI = +/-0.124; p = 0.221)	0.252	-2.58%
Frequency	2012.1	-0.031 (CI = +/-0.022; p = 0.008)	0.093 (CI = +/-0.126; p = 0.136)	0.319	-3.08%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.005)	0.078 (CI = +/-0.128; p = 0.213)	0.368	-3.55%
Frequency	2013.1	-0.041 (CI = +/-0.025; p = 0.003)	0.095 (CI = +/-0.131; p = 0.145)	0.406	-4.06%
Frequency	2013.2	-0.047 (CI = +/-0.027; p = 0.003)	0.080 (CI = +/-0.135; p = 0.225)	0.446	-4.56%
Frequency	2014.1	-0.051 (CI = +/-0.031; p = 0.004)	0.092 (CI = +/-0.143; p = 0.189)	0.435	-4.97%
Frequency	2014.2	-0.057 (CI = +/-0.034; p = 0.003)	0.076 (CI = +/-0.149; p = 0.288)	0.471	-5.57%
Frequency	2015.1	-0.064 (CI = +/-0.039; p = 0.004)	0.093 (CI = +/-0.158; p = 0.222)	0.473	-6.22%
Frequency	2015.2	-0.071 (CI = +/-0.045; p = 0.006)	0.079 (CI = +/-0.169; p = 0.322)	0.485	-6.82%
Frequency	2016.1	-0.082 (CI = +/-0.052; p = 0.006)	0.103 (CI = +/-0.180; p = 0.226)	0.507	-7.86%
Frequency	2016.2	-0.097 (CI = +/-0.058; p = 0.005)	0.076 (CI = +/-0.183; p = 0.368)	0.582	-9.24%
Frequency	2017.1	-0.113 (CI = +/-0.069; p = 0.006)	0.105 (CI = +/-0.198; p = 0.251)	0.596	-10.66%

Bodily Injury

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)	0.857	+6.00%
Loss Cost	2006.1	0.061 (CI = +/-0.010; p = 0.000)	0.150 (CI = +/-0.080; p = 0.001)	0.868	+6.27%
Loss Cost	2006.2	0.064 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.079; p = 0.000)	0.877	+6.56%
Loss Cost	2007.1	0.067 (CI = +/-0.010; p = 0.000)	0.145 (CI = +/-0.073; p = 0.000)	0.902	+6.98%
Loss Cost	2007.2	0.070 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.071; p = 0.000)	0.908	+7.27%
Loss Cost	2008.1	0.074 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.066; p = 0.000)	0.926	+7.68%
Loss Cost	2008.2	0.079 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.055; p = 0.000)	0.951	+8.19%
Loss Cost	2009.1	0.083 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.048; p = 0.000)	0.965	+8.60%
Loss Cost	2009.2	0.085 (CI = +/-0.007; p = 0.000)	0.154 (CI = +/-0.044; p = 0.000)	0.971	+8.92%
Loss Cost	2010.1	0.089 (CI = +/-0.006; p = 0.000)	0.140 (CI = +/-0.035; p = 0.000)	0.983	+9.36%
Loss Cost	2010.2	0.087 (CI = +/-0.006; p = 0.000)	0.134 (CI = +/-0.033; p = 0.000)	0.982	+9.13%
Loss Cost	2011.1	0.090 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.030; p = 0.000)	0.987	+9.42%
Loss Cost	2011.2	0.089 (CI = +/-0.006; p = 0.000)	0.122 (CI = +/-0.031; p = 0.000)	0.984	+9.29%
Loss Cost	2012.1	0.090 (CI = +/-0.007; p = 0.000)	0.119 (CI = +/-0.033; p = 0.000)	0.983	+9.39%
Loss Cost	2012.2	0.091 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.034; p = 0.000)	0.980	+9.53%
Loss Cost	2013.1	0.092 (CI = +/-0.009; p = 0.000)	0.120 (CI = +/-0.037; p = 0.000)	0.978	+9.62%
Loss Cost	2013.2	0.092 (CI = +/-0.011; p = 0.000)	0.120 (CI = +/-0.041; p = 0.000)	0.970	+9.64%
Loss Cost	2014.1	0.094 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.045; p = 0.000)	0.968	+9.83%
Loss Cost	2014.2	0.088 (CI = +/-0.012; p = 0.000)	0.105 (CI = +/-0.037; p = 0.000)	0.971	+9.15%
Loss Cost	2015.1	0.088 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.043; p = 0.001)	0.966	+9.22%
Loss Cost	2015.2	0.086 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.050; p = 0.002)	0.948	+9.03%
Loss Cost	2016.1	0.094 (CI = +/-0.022; p = 0.000)	0.090 (CI = +/-0.051; p = 0.006)	0.959	+9.85%
Loss Cost	2016.2	0.086 (CI = +/-0.026; p = 0.001)	0.081 (CI = +/-0.052; p = 0.012)	0.945	+9.01%
Loss Cost	2017.1	0.100 (CI = +/-0.023; p = 0.001)	0.065 (CI = +/-0.039; p = 0.013)	0.983	+10.54%
Severity	2005.2	0.063 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.054; p = 0.001)	0.936	+6.53%
Severity	2006.1	0.063 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.057; p = 0.002)	0.931	+6.54%
Severity	2006.2	0.064 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.059; p = 0.003)	0.923	+6.57%
Severity	2007.1	0.065 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.061; p = 0.005)	0.920	+6.67%
Severity	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.094 (CI = +/-0.063; p = 0.005)	0.911	+6.74%
Severity	2008.1	0.068 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.063; p = 0.011)	0.917	+6.99%
Severity	2008.2	0.071 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.058; p = 0.002)	0.932	+7.37%
Severity	2009.1	0.075 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.052; p = 0.003)	0.949	+7.78%
Severity	2009.2	0.078 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.046; p = 0.000)	0.960	+8.14%
Severity	2010.1	0.082 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.040; p = 0.000)	0.972	+8.53%
Severity	2010.2	0.081 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.043; p = 0.001)	0.966	+8.48%
Severity	2011.1	0.083 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.044; p = 0.002)	0.964	+8.63%
Severity	2011.2	0.080 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.042; p = 0.004)	0.962	+8.30%
Severity	2012.1	0.083 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.040; p = 0.008)	0.969	+8.67%
Severity	2012.2	0.087 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.033; p = 0.001)	0.979	+9.13%
Severity	2013.1	0.089 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.033; p = 0.002)	0.979	+9.36%
Severity	2013.2	0.092 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.032; p = 0.001)	0.981	+9.68%
Severity	2014.1	0.091 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.035; p = 0.001)	0.977	+9.52%
Severity	2014.2	0.088 (CI = +/-0.011; p = 0.000)	0.067 (CI = +/-0.035; p = 0.002)	0.972	+9.19%
Severity	2015.1	0.085 (CI = +/-0.013; p = 0.000)	0.072 (CI = +/-0.039; p = 0.003)	0.968	+8.89%
Severity	2015.2	0.084 (CI = +/-0.017; p = 0.000)	0.071 (CI = +/-0.045; p = 0.008)	0.951	+8.80%
Severity	2016.1	0.089 (CI = +/-0.023; p = 0.000)	0.064 (CI = +/-0.052; p = 0.024)	0.949	+9.30%
Severity	2016.2	0.100 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.033; p = 0.003)	0.983	+10.53%
Severity	2017.1	0.110 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.017; p = 0.001)	0.997	+11.57%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.126)	0.068 (CI = +/-0.054; p = 0.016)	0.203	-0.49%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.409)	0.056 (CI = +/-0.050; p = 0.031)	0.121	-0.25%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.978)	0.067 (CI = +/-0.046; p = 0.006)	0.216	-0.01%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.247)	0.054 (CI = +/-0.038; p = 0.008)	0.253	+0.29%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.041)	0.062 (CI = +/-0.034; p = 0.001)	0.414	+0.50%
Frequency	2008.1	0.006 (CI = +/-0.005; p = 0.011)	0.056 (CI = +/-0.033; p = 0.002)	0.458	+0.64%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.005)	0.061 (CI = +/-0.033; p = 0.001)	0.506	+0.76%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.009)	0.060 (CI = +/-0.035; p = 0.002)	0.502	+0.77%
Frequency	2009.2	0.007 (CI = +/-0.006; p = 0.022)	0.059 (CI = +/-0.037; p = 0.003)	0.439	+0.73%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.030)	0.058 (CI = +/-0.039; p = 0.006)	0.439	+0.76%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.095)	0.053 (CI = +/-0.039; p = 0.012)	0.339	+0.60%
Frequency	2011.1	0.007 (CI = +/-0.008; p = 0.070)	0.049 (CI = +/-0.041; p = 0.023)	0.353	+0.73%
Frequency	2011.2	0.009 (CI = +/-0.009; p = 0.038)	0.054 (CI = +/-0.042; p = 0.015)	0.406	+0.92%
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.143)	0.061 (CI = +/-0.042; p = 0.008)	0.434	+0.66%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.418)	0.054 (CI = +/-0.041; p = 0.014)	0.330	+0.37%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.639)	0.057 (CI = +/-0.044; p = 0.017)	0.338	+0.24%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.940)	0.051 (CI = +/-0.046; p = 0.032)	0.258	-0.04%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.660)	0.044 (CI = +/-0.048; p = 0.069)	0.205	+0.28%
Frequency	2014.2	0.000 (CI = +/-0.016; p = 0.960)	0.038 (CI = +/-0.051; p = 0.124)	0.088	-0.04%
Frequency	2015.1	0.003 (CI = +/-0.020; p = 0.731)	0.032 (CI = +/-0.057; p = 0.227)	0.012	+0.30%
Frequency	2015.2	0.002 (CI = +/-0.025; p = 0.850)	0.030 (CI = +/-0.066; p = 0.304)	-0.095	+0.21%
Frequency	2016.1	0.005 (CI = +/-0.035; p = 0.731)	0.026 (CI = +/-0.081; p = 0.448)	-0.169	+0.50%
Frequency	2016.2	-0.014 (CI = +/-0.018; p = 0.100)	0.004 (CI = +/-0.036; p = 0.778)	0.305	-1.38%
Frequency	2017.1	-0.009 (CI = +/-0.029; p = 0.380)	-0.001 (CI = +/-0.049; p = 0.938)	-0.186	-0.93%

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)	0.155 (CI = +/-0.083; p = 0.001)	0.835	+5.85%
Loss Cost	2006.1	0.059 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.082; p = 0.001)	0.848	+6.12%
Loss Cost	2006.2	0.062 (CI = +/-0.011; p = 0.000)	0.157 (CI = +/-0.081; p = 0.001)	0.857	+6.44%
Loss Cost	2007.1	0.066 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.075; p = 0.001)	0.886	+6.86%
Loss Cost	2007.2	0.069 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.074; p = 0.000)	0.892	+7.18%
Loss Cost	2008.1	0.073 (CI = +/-0.010; p = 0.000)	0.138 (CI = +/-0.069; p = 0.001)	0.913	+7.60%
Loss Cost	2008.2	0.079 (CI = +/-0.009; p = 0.000)	0.158 (CI = +/-0.058; p = 0.000)	0.942	+8.18%
Loss Cost	2009.1	0.083 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.050; p = 0.000)	0.959	+8.61%
Loss Cost	2009.2	0.086 (CI = +/-0.008; p = 0.000)	0.156 (CI = +/-0.046; p = 0.000)	0.966	+8.98%
Loss Cost	2010.1	0.090 (CI = +/-0.007; p = 0.000)	0.143 (CI = +/-0.036; p = 0.000)	0.980	+9.44%
Loss Cost	2010.2	0.088 (CI = +/-0.007; p = 0.000)	0.135 (CI = +/-0.035; p = 0.000)	0.979	+9.19%
Loss Cost	2011.1	0.091 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.031; p = 0.000)	0.984	+9.50%
Loss Cost	2011.2	0.090 (CI = +/-0.007; p = 0.000)	0.124 (CI = +/-0.033; p = 0.000)	0.980	+9.37%
Loss Cost	2012.1	0.091 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.035; p = 0.000)	0.979	+9.47%
Loss Cost	2012.2	0.092 (CI = +/-0.009; p = 0.000)	0.125 (CI = +/-0.037; p = 0.000)	0.975	+9.66%
Loss Cost	2013.1	0.093 (CI = +/-0.011; p = 0.000)	0.123 (CI = +/-0.040; p = 0.000)	0.972	+9.78%
Loss Cost	2013.2	0.094 (CI = +/-0.013; p = 0.000)	0.124 (CI = +/-0.045; p = 0.000)	0.962	+9.85%
Loss Cost	2014.1	0.096 (CI = +/-0.015; p = 0.000)	0.121 (CI = +/-0.049; p = 0.000)	0.959	+10.07%
Loss Cost	2014.2	0.088 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.043; p = 0.001)	0.958	+9.23%
Loss Cost	2015.1	0.089 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.050; p = 0.002)	0.950	+9.31%
Loss Cost	2015.2	0.087 (CI = +/-0.027; p = 0.000)	0.102 (CI = +/-0.062; p = 0.008)	0.913	+9.08%
Loss Cost	2016.1	0.096 (CI = +/-0.032; p = 0.001)	0.092 (CI = +/-0.065; p = 0.017)	0.932	+10.02%
Loss Cost	2016.2	0.083 (CI = +/-0.044; p = 0.009)	0.078 (CI = +/-0.076; p = 0.046)	0.879	+8.68%
Loss Cost	2017.1	0.099 (CI = +/-0.047; p = 0.012)	0.065 (CI = +/-0.068; p = 0.055)	0.960	+10.45%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.055; p = 0.003)	0.929	+6.38%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.057; p = 0.004)	0.923	+6.39%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.060; p = 0.006)	0.913	+6.41%
Severity	2007.1	0.063 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.062; p = 0.009)	0.909	+6.50%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.065; p = 0.011)	0.898	+6.56%
Severity	2008.1	0.066 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.064; p = 0.020)	0.904	+6.82%
Severity	2008.2	0.070 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.060; p = 0.004)	0.921	+7.22%
Severity	2009.1	0.074 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.053; p = 0.006)	0.941	+7.64%
Severity	2009.2	0.077 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.049; p = 0.001)	0.952	+8.04%
Severity	2010.1	0.081 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.042; p = 0.001)	0.966	+8.45%
Severity	2010.2	0.080 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.045; p = 0.002)	0.958	+8.37%
Severity	2011.1	0.082 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.047; p = 0.005)	0.956	+8.52%
Severity	2011.2	0.078 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.044; p = 0.009)	0.954	+8.11%
Severity	2012.1	0.081 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.041; p = 0.015)	0.962	+8.49%
Severity	2012.2	0.086 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.035; p = 0.002)	0.973	+9.01%
Severity	2013.1	0.088 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.036; p = 0.004)	0.973	+9.25%
Severity	2013.2	0.092 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.036; p = 0.002)	0.974	+9.64%
Severity	2014.1	0.090 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.039; p = 0.003)	0.968	+9.46%
Severity	2014.2	0.086 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.040; p = 0.007)	0.960	+8.98%
Severity	2015.1	0.083 (CI = +/-0.017; p = 0.000)	0.069 (CI = +/-0.043; p = 0.008)	0.953	+8.62%
Severity	2015.2	0.080 (CI = +/-0.023; p = 0.000)	0.065 (CI = +/-0.053; p = 0.025)	0.920	+8.36%
Severity	2016.1	0.085 (CI = +/-0.031; p = 0.002)	0.060 (CI = +/-0.063; p = 0.057)	0.913	+8.86%
Severity	2016.2	0.102 (CI = +/-0.028; p = 0.001)	0.079 (CI = +/-0.048; p = 0.013)	0.964	+10.68%
Severity	2017.1	0.113 (CI = +/-0.012; p = 0.001)	0.070 (CI = +/-0.018; p = 0.003)	0.998	+11.97%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.151)	0.067 (CI = +/-0.056; p = 0.021)	0.201	-0.50%
Frequency	2006.1	-0.003 (CI = +/-0.007; p = 0.449)	0.056 (CI = +/-0.052; p = 0.037)	0.118	-0.25%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.931)	0.069 (CI = +/-0.048; p = 0.007)	0.216	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.211)	0.056 (CI = +/-0.039; p = 0.008)	0.256	+0.34%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.027)	0.066 (CI = +/-0.035; p = 0.001)	0.433	+0.58%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.007)	0.060 (CI = +/-0.034; p = 0.002)	0.482	+0.74%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.002)	0.065 (CI = +/-0.033; p = 0.001)	0.543	+0.89%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.005)	0.065 (CI = +/-0.035; p = 0.001)	0.540	+0.90%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.012)	0.064 (CI = +/-0.037; p = 0.002)	0.479	+0.87%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.016)	0.063 (CI = +/-0.039; p = 0.004)	0.480	+0.92%
Frequency	2010.2	0.008 (CI = +/-0.008; p = 0.058)	0.058 (CI = +/-0.041; p = 0.009)	0.377	+0.76%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.042)	0.054 (CI = +/-0.042; p = 0.016)	0.395	+0.90%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.017)	0.061 (CI = +/-0.042; p = 0.008)	0.474	+1.16%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.067)	0.067 (CI = +/-0.042; p = 0.005)	0.500	+0.91%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.241)	0.060 (CI = +/-0.043; p = 0.011)	0.386	+0.60%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.404)	0.062 (CI = +/-0.046; p = 0.014)	0.390	+0.49%
Frequency	2013.2	0.002 (CI = +/-0.014; p = 0.775)	0.056 (CI = +/-0.050; p = 0.032)	0.289	+0.19%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.450)	0.049 (CI = +/-0.052; p = 0.060)	0.254	+0.56%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.795)	0.043 (CI = +/-0.058; p = 0.123)	0.107	+0.23%
Frequency	2015.1	0.006 (CI = +/-0.025; p = 0.553)	0.037 (CI = +/-0.064; p = 0.209)	0.044	+0.64%
Frequency	2015.2	0.007 (CI = +/-0.035; p = 0.647)	0.037 (CI = +/-0.080; p = 0.284)	-0.078	+0.66%
Frequency	2016.1	0.011 (CI = +/-0.049; p = 0.581)	0.033 (CI = +/-0.099; p = 0.415)	-0.157	+1.07%
Frequency	2016.2	-0.018 (CI = +/-0.029; p = 0.140)	-0.001 (CI = +/-0.050; p = 0.947)	0.310	-1.81%
Frequency	2017.1	-0.014 (CI = +/-0.057; p = 0.408)	-0.005 (CI = +/-0.082; p = 0.820)	-0.272	-1.36%

Bodily Injury

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.065 (CI = +/-0.010; p = 0.000)	0.832	+6.74%
Loss Cost	2006.1	0.068 (CI = +/-0.010; p = 0.000)	0.843	+6.99%
Loss Cost	2006.2	0.069 (CI = +/-0.010; p = 0.000)	0.839	+7.12%
Loss Cost	2007.1	0.072 (CI = +/-0.010; p = 0.000)	0.857	+7.44%
Loss Cost	2007.2	0.073 (CI = +/-0.011; p = 0.000)	0.851	+7.55%
Loss Cost	2008.1	0.076 (CI = +/-0.011; p = 0.000)	0.863	+7.86%
Loss Cost	2008.2	0.077 (CI = +/-0.011; p = 0.000)	0.861	+8.04%
Loss Cost	2009.1	0.080 (CI = +/-0.011; p = 0.000)	0.869	+8.34%
Loss Cost	2009.2	0.081 (CI = +/-0.012; p = 0.000)	0.859	+8.39%
Loss Cost	2010.1	0.083 (CI = +/-0.013; p = 0.000)	0.863	+8.67%
Loss Cost	2010.2	0.081 (CI = +/-0.013; p = 0.000)	0.848	+8.46%
Loss Cost	2011.1	0.083 (CI = +/-0.014; p = 0.000)	0.845	+8.68%
Loss Cost	2011.2	0.082 (CI = +/-0.015; p = 0.000)	0.827	+8.51%
Loss Cost	2012.1	0.083 (CI = +/-0.016; p = 0.000)	0.816	+8.66%
Loss Cost	2012.2	0.082 (CI = +/-0.018; p = 0.000)	0.795	+8.59%
Loss Cost	2013.1	0.084 (CI = +/-0.019; p = 0.000)	0.783	+8.77%
Loss Cost	2013.2	0.083 (CI = +/-0.021; p = 0.000)	0.755	+8.65%
Loss Cost	2014.1	0.085 (CI = +/-0.023; p = 0.000)	0.742	+8.89%
Loss Cost	2014.2	0.083 (CI = +/-0.025; p = 0.000)	0.705	+8.60%
Loss Cost	2015.1	0.085 (CI = +/-0.027; p = 0.000)	0.690	+8.90%
Loss Cost	2015.2	0.085 (CI = +/-0.030; p = 0.000)	0.651	+8.84%
Loss Cost	2016.1	0.090 (CI = +/-0.033; p = 0.000)	0.650	+9.41%
Loss Cost	2016.2	0.090 (CI = +/-0.038; p = 0.000)	0.605	+9.37%
Loss Cost	2017.1	0.097 (CI = +/-0.042; p = 0.000)	0.613	+10.19%
Severity	2005.2	0.087 (CI = +/-0.009; p = 0.000)	0.916	+9.05%
Severity	2006.1	0.088 (CI = +/-0.009; p = 0.000)	0.916	+9.22%
Severity	2006.2	0.089 (CI = +/-0.009; p = 0.000)	0.913	+9.32%
Severity	2007.1	0.091 (CI = +/-0.009; p = 0.000)	0.916	+9.55%
Severity	2007.2	0.092 (CI = +/-0.010; p = 0.000)	0.913	+9.69%
Severity	2008.1	0.095 (CI = +/-0.010; p = 0.000)	0.921	+10.02%
Severity	2008.2	0.098 (CI = +/-0.010; p = 0.000)	0.927	+10.32%
Severity	2009.1	0.102 (CI = +/-0.010; p = 0.000)	0.939	+10.73%
Severity	2009.2	0.104 (CI = +/-0.010; p = 0.000)	0.942	+11.00%
Severity	2010.1	0.108 (CI = +/-0.009; p = 0.000)	0.951	+11.41%
Severity	2010.2	0.109 (CI = +/-0.010; p = 0.000)	0.948	+11.49%
Severity	2011.1	0.112 (CI = +/-0.010; p = 0.000)	0.951	+11.81%
Severity	2011.2	0.112 (CI = +/-0.011; p = 0.000)	0.945	+11.81%
Severity	2012.1	0.115 (CI = +/-0.011; p = 0.000)	0.952	+12.24%
Severity	2012.2	0.119 (CI = +/-0.011; p = 0.000)	0.955	+12.59%
Severity	2013.1	0.122 (CI = +/-0.011; p = 0.000)	0.959	+12.98%
Severity	2013.2	0.125 (CI = +/-0.011; p = 0.000)	0.959	+13.27%
Severity	2014.1	0.127 (CI = +/-0.012; p = 0.000)	0.959	+13.60%
Severity	2014.2	0.129 (CI = +/-0.013; p = 0.000)	0.954	+13.71%
Severity	2015.1	0.132 (CI = +/-0.014; p = 0.000)	0.955	+14.12%
Severity	2015.2	0.135 (CI = +/-0.015; p = 0.000)	0.952	+14.40%
Severity	2016.1	0.141 (CI = +/-0.015; p = 0.000)	0.960	+15.10%
Severity	2016.2	0.145 (CI = +/-0.015; p = 0.000)	0.963	+15.65%
Severity	2017.1	0.152 (CI = +/-0.015; p = 0.000)	0.971	+16.44%
Frequency	2005.2	-0.021 (CI = +/-0.007; p = 0.000)	0.504	-2.12%
Frequency	2006.1	-0.021 (CI = +/-0.007; p = 0.000)	0.468	-2.04%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	0.441	-2.01%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	0.402	-1.93%
Frequency	2007.2	-0.020 (CI = +/-0.008; p = 0.000)	0.387	-1.95%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	0.369	-1.96%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.374	-2.06%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.378	-2.16%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.412	-2.36%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.411	-2.46%
Frequency	2010.2	-0.028 (CI = +/-0.011; p = 0.000)	0.460	-2.72%
Frequency	2011.1	-0.028 (CI = +/-0.012; p = 0.000)	0.450	-2.80%
Frequency	2011.2	-0.030 (CI = +/-0.013; p = 0.000)	0.454	-2.95%
Frequency	2012.1	-0.032 (CI = +/-0.014; p = 0.000)	0.478	-3.19%
Frequency	2012.2	-0.036 (CI = +/-0.014; p = 0.000)	0.531	-3.55%
Frequency	2013.1	-0.038 (CI = +/-0.015; p = 0.000)	0.532	-3.73%
Frequency	2013.2	-0.042 (CI = +/-0.016; p = 0.000)	0.567	-4.08%
Frequency	2014.1	-0.042 (CI = +/-0.017; p = 0.000)	0.541	-4.14%
Frequency	2014.2	-0.046 (CI = +/-0.019; p = 0.000)	0.563	-4.49%
Frequency	2015.1	-0.047 (CI = +/-0.021; p = 0.000)	0.535	-4.58%
Frequency	2015.2	-0.050 (CI = +/-0.023; p = 0.000)	0.532	-4.86%
Frequency	2016.1	-0.051 (CI = +/-0.025; p = 0.001)	0.499	-4.95%
Frequency	2016.2	-0.056 (CI = +/-0.028; p = 0.001)	0.519	-5.43%
Frequency	2017.1	-0.055 (CI = +/-0.032; p = 0.002)	0.462	-5.37%

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)	0.798	+6.39%
Loss Cost	2006.2	0.064 (CI = +/-0.013; p = 0.000)	0.793	+6.56%
Loss Cost	2007.1	0.069 (CI = +/-0.012; p = 0.000)	0.837	+7.12%
Loss Cost	2007.2	0.070 (CI = +/-0.013; p = 0.000)	0.829	+7.27%
Loss Cost	2008.1	0.075 (CI = +/-0.013; p = 0.000)	0.864	+7.84%
Loss Cost	2008.2	0.079 (CI = +/-0.013; p = 0.000)	0.869	+8.19%
Loss Cost	2009.1	0.084 (CI = +/-0.013; p = 0.000)	0.899	+8.80%
Loss Cost	2009.2	0.085 (CI = +/-0.014; p = 0.000)	0.889	+8.92%
Loss Cost	2010.1	0.092 (CI = +/-0.013; p = 0.000)	0.916	+9.59%
Loss Cost	2010.2	0.087 (CI = +/-0.014; p = 0.000)	0.908	+9.13%
Loss Cost	2011.1	0.092 (CI = +/-0.014; p = 0.000)	0.921	+9.68%
Loss Cost	2011.2	0.089 (CI = +/-0.015; p = 0.000)	0.909	+9.29%
Loss Cost	2012.1	0.093 (CI = +/-0.016; p = 0.000)	0.908	+9.70%
Loss Cost	2012.2	0.091 (CI = +/-0.019; p = 0.000)	0.888	+9.53%
Loss Cost	2013.1	0.096 (CI = +/-0.021; p = 0.000)	0.887	+10.03%
Loss Cost	2013.2	0.092 (CI = +/-0.024; p = 0.000)	0.858	+9.64%
Loss Cost	2014.1	0.099 (CI = +/-0.026; p = 0.000)	0.860	+10.37%
Loss Cost	2014.2	0.088 (CI = +/-0.027; p = 0.000)	0.838	+9.15%
Loss Cost	2015.1	0.094 (CI = +/-0.032; p = 0.000)	0.833	+9.91%
Loss Cost	2015.2	0.086 (CI = +/-0.039; p = 0.001)	0.769	+9.03%
Loss Cost	2016.1	0.103 (CI = +/-0.043; p = 0.001)	0.826	+10.80%
Loss Cost	2016.2	0.086 (CI = +/-0.051; p = 0.007)	0.749	+9.01%
Loss Cost	2017.1	0.111 (CI = +/-0.053; p = 0.004)	0.867	+11.78%
Severity	2005.2	0.063 (CI = +/-0.008; p = 0.000)	0.908	+6.53%
Severity	2006.1	0.064 (CI = +/-0.008; p = 0.000)	0.903	+6.61%
Severity	2006.2	0.064 (CI = +/-0.009; p = 0.000)	0.892	+6.57%
Severity	2007.1	0.065 (CI = +/-0.009; p = 0.000)	0.891	+6.75%
Severity	2007.2	0.065 (CI = +/-0.010; p = 0.000)	0.878	+6.74%
Severity	2008.1	0.068 (CI = +/-0.010; p = 0.000)	0.891	+7.09%
Severity	2008.2	0.071 (CI = +/-0.011; p = 0.000)	0.895	+7.37%
Severity	2009.1	0.076 (CI = +/-0.010; p = 0.000)	0.923	+7.89%
Severity	2009.2	0.078 (CI = +/-0.011; p = 0.000)	0.923	+8.14%
Severity	2010.1	0.083 (CI = +/-0.010; p = 0.000)	0.944	+8.66%
Severity	2010.2	0.081 (CI = +/-0.011; p = 0.000)	0.935	+8.48%
Severity	2011.1	0.084 (CI = +/-0.011; p = 0.000)	0.936	+8.78%
Severity	2011.2	0.080 (CI = +/-0.011; p = 0.000)	0.935	+8.30%
Severity	2012.1	0.085 (CI = +/-0.011; p = 0.000)	0.949	+8.82%
Severity	2012.2	0.087 (CI = +/-0.012; p = 0.000)	0.947	+9.13%
Severity	2013.1	0.091 (CI = +/-0.013; p = 0.000)	0.951	+9.57%
Severity	2013.2	0.092 (CI = +/-0.015; p = 0.000)	0.941	+9.68%
Severity	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.929	+9.86%
Severity	2014.2	0.088 (CI = +/-0.019; p = 0.000)	0.916	+9.19%
Severity	2015.1	0.090 (CI = +/-0.024; p = 0.000)	0.894	+9.37%
Severity	2015.2	0.084 (CI = +/-0.029; p = 0.000)	0.853	+8.80%
Severity	2016.1	0.095 (CI = +/-0.033; p = 0.000)	0.871	+9.97%
Severity	2016.2	0.100 (CI = +/-0.046; p = 0.003)	0.834	+10.53%
Severity	2017.1	0.121 (CI = +/-0.052; p = 0.003)	0.890	+12.85%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.162)	0.037	-0.49%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.522)	-0.022	-0.21%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.981)	-0.040	-0.01%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.239)	0.018	+0.34%
Frequency	2007.2	0.005 (CI = +/-0.006; p = 0.097)	0.077	+0.50%
Frequency	2008.1	0.007 (CI = +/-0.006; p = 0.022)	0.181	+0.70%
Frequency	2008.2	0.008 (CI = +/-0.006; p = 0.022)	0.188	+0.76%
Frequency	2009.1	0.008 (CI = +/-0.007; p = 0.020)	0.203	+0.84%
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.058)	0.133	+0.73%
Frequency	2010.1	0.008 (CI = +/-0.008; p = 0.044)	0.163	+0.85%
Frequency	2010.2	0.006 (CI = +/-0.009; p = 0.155)	0.063	+0.60%
Frequency	2011.1	0.008 (CI = +/-0.009; p = 0.074)	0.135	+0.82%
Frequency	2011.2	0.009 (CI = +/-0.010; p = 0.076)	0.142	+0.92%
Frequency	2012.1	0.008 (CI = +/-0.012; p = 0.157)	0.076	+0.81%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.513)	-0.041	+0.37%
Frequency	2013.1	0.004 (CI = +/-0.014; p = 0.517)	-0.045	+0.42%
Frequency	2013.2	0.000 (CI = +/-0.015; p = 0.950)	-0.091	-0.04%
Frequency	2014.1	0.005 (CI = +/-0.016; p = 0.524)	-0.054	+0.46%
Frequency	2014.2	0.000 (CI = +/-0.017; p = 0.963)	-0.111	-0.04%
Frequency	2015.1	0.005 (CI = +/-0.020; p = 0.583)	-0.081	+0.49%
Frequency	2015.2	0.002 (CI = +/-0.025; p = 0.852)	-0.137	+0.21%
Frequency	2016.1	0.007 (CI = +/-0.032; p = 0.588)	-0.106	+0.75%
Frequency	2016.2	-0.014 (CI = +/-0.015; p = 0.065)	0.432	-1.38%
Frequency	2017.1	-0.010 (CI = +/-0.021; p = 0.274)	0.108	-0.95%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
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 = +/-0.003; p = 0.000)	0.827	+2.75%
Loss Cost	2006.1	0.026 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.823	+2.65%
Loss Cost	2006.2	0.025 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.831	+2.49%
Loss Cost	2007.1	0.025 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.830	+2.53%
Loss Cost	2007.2	0.025 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.825	+2.52%
Loss Cost	2008.1	0.026 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.836	+2.64%
Loss Cost	2008.2	0.027 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.836	+2.69%
Loss Cost	2009.1	0.028 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.845	+2.82%
Loss Cost	2009.2	0.028 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.843	+2.84%
Loss Cost	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.853	+2.98%
Loss Cost	2010.2	0.028 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.852	+2.87%
Loss Cost	2011.1	0.029 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.857	+2.98%
Loss Cost	2011.2	0.031 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.864	+3.11%
Loss Cost	2012.1	0.031 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.861	+3.13%
Loss Cost	2012.2	0.029 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.862	+2.99%
Loss Cost	2013.1	0.032 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.877	+3.22%
Loss Cost	2013.2	0.032 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.875	+3.21%
Loss Cost	2014.1	0.035 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.900	+3.56%
Loss Cost	2014.2	0.036 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.901	+3.66%
Loss Cost	2015.1	0.039 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.920	+4.02%
Loss Cost	2015.2	0.041 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.926	+4.23%
Loss Cost	2016.1	0.045 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.942	+4.64%
Loss Cost	2016.2	0.043 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.946	+4.38%
Loss Cost	2017.1	0.045 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.948	+4.58%
Severity	2005.2	0.034 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.068)	0.889	+3.43%
Severity	2006.1	0.034 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.063)	0.886	+3.48%
Severity	2006.2	0.034 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.068)	0.877	+3.48%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.061)	0.875	+3.54%
Severity	2007.2	0.036 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.053)	0.875	+3.63%
Severity	2008.1	0.037 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.024)	0.900	+3.82%
Severity	2008.2	0.039 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.016)	0.908	+3.95%
Severity	2009.1	0.040 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.924	+4.12%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.005)	0.925	+4.22%
Severity	2010.1	0.043 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.931	+4.35%
Severity	2010.2	0.043 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.927	+4.41%
Severity	2011.1	0.044 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.924	+4.48%
Severity	2011.2	0.044 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.916	+4.48%
Severity	2012.1	0.046 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.927	+4.66%
Severity	2012.2	0.046 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.922	+4.73%
Severity	2013.1	0.048 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.935	+4.94%
Severity	2013.2	0.049 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.931	+5.03%
Severity	2014.1	0.051 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.941	+5.23%
Severity	2014.2	0.052 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.936	+5.30%
Severity	2015.1	0.054 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.947	+5.54%
Severity	2015.2	0.055 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.945	+5.68%
Severity	2016.1	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.965	+6.01%
Severity	2016.2	0.059 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.961	+6.06%
Severity	2017.1	0.061 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.966	+6.30%
Frequency	2005.2	-0.007 (CI = +/-0.004; p = 0.003)	0.016 (CI = +/-0.003; p = 0.000)	0.829	-0.65%
Frequency	2006.1	-0.008 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.860	-0.80%
Frequency	2006.2	-0.010 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.890	-0.95%
Frequency	2007.1	-0.010 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.890	-0.98%
Frequency	2007.2	-0.011 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.897	-1.06%
Frequency	2008.1	-0.011 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.901	-1.13%
Frequency	2008.2	-0.012 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.905	-1.21%
Frequency	2009.1	-0.013 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.906	-1.26%
Frequency	2009.2	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.907	-1.32%
Frequency	2010.1	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.904	-1.31%
Frequency	2010.2	-0.015 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.920	-1.48%
Frequency	2011.1	-0.014 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.917	-1.43%
Frequency	2011.2	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.920	-1.30%
Frequency	2012.1	-0.015 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.932	-1.47%
Frequency	2012.2	-0.017 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.948	-1.67%
Frequency	2013.1	-0.017 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.945	-1.65%
Frequency	2013.2	-0.017 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.946	-1.73%
Frequency	2014.1	-0.016 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.59%
Frequency	2014.2	-0.016 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.945	-1.57%
Frequency	2015.1	-0.015 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.944	-1.45%
Frequency	2015.2	-0.014 (CI = +/-0.008; p = 0.002)	0.015 (CI = +/-0.002; p = 0.000)	0.942	-1.37%
Frequency	2016.1	-0.013 (CI = +/-0.009; p = 0.005)	0.015 (CI = +/-0.002; p = 0.000)	0.939	-1.30%
Frequency	2016.2	-0.016 (CI = +/-0.009; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	0.950	-1.58%
Frequency	2017.1	-0.016 (CI = +/-0.010; p = 0.003)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.62%

Total Property Damage

Fit	Start Date	Time	Seasonality	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.006 (CI = +/-0.010; p = 0.268)	0.072 (CI = +/-0.086; p = 0.098)	0.339 (CI = +/-0.186; p = 0.001)	0.481	+0.55%
Loss Cost	2006.1	0.002 (CI = +/-0.010; p = 0.619)	0.086 (CI = +/-0.083; p = 0.044)	0.363 (CI = +/-0.179; p = 0.000)	0.502	+0.25%
Loss Cost	2006.2	-0.001 (CI = +/-0.010; p = 0.885)	0.072 (CI = +/-0.081; p = 0.079)	0.391 (CI = +/-0.173; p = 0.000)	0.509	-0.07%
Loss Cost	2007.1	-0.002 (CI = +/-0.010; p = 0.646)	0.079 (CI = +/-0.082; p = 0.058)	0.404 (CI = +/-0.174; p = 0.000)	0.516	-0.24%
Loss Cost	2007.2	-0.004 (CI = +/-0.011; p = 0.492)	0.073 (CI = +/-0.084; p = 0.084)	0.416 (CI = +/-0.178; p = 0.000)	0.512	-0.38%
Loss Cost	2008.1	-0.005 (CI = +/-0.012; p = 0.422)	0.077 (CI = +/-0.086; p = 0.078)	0.423 (CI = +/-0.182; p = 0.000)	0.513	-0.47%
Loss Cost	2008.2	-0.006 (CI = +/-0.013; p = 0.368)	0.073 (CI = +/-0.089; p = 0.102)	0.430 (CI = +/-0.188; p = 0.000)	0.509	-0.57%
Loss Cost	2009.1	-0.007 (CI = +/-0.014; p = 0.299)	0.078 (CI = +/-0.091; p = 0.091)	0.440 (CI = +/-0.193; p = 0.000)	0.512	-0.70%
Loss Cost	2009.2	-0.009 (CI = +/-0.015; p = 0.237)	0.072 (CI = +/-0.094; p = 0.126)	0.452 (CI = +/-0.199; p = 0.000)	0.510	-0.86%
Loss Cost	2010.1	-0.010 (CI = +/-0.016; p = 0.191)	0.077 (CI = +/-0.096; p = 0.111)	0.463 (CI = +/-0.204; p = 0.000)	0.514	-1.03%
Loss Cost	2010.2	-0.015 (CI = +/-0.016; p = 0.078)	0.064 (CI = +/-0.096; p = 0.184)	0.495 (CI = +/-0.204; p = 0.000)	0.532	-1.46%
Loss Cost	2011.1	-0.018 (CI = +/-0.018; p = 0.051)	0.072 (CI = +/-0.098; p = 0.143)	0.513 (CI = +/-0.208; p = 0.000)	0.546	-1.75%
Loss Cost	2011.2	-0.019 (CI = +/-0.019; p = 0.057)	0.068 (CI = +/-0.102; p = 0.178)	0.521 (CI = +/-0.218; p = 0.000)	0.544	-1.86%
Loss Cost	2012.1	-0.024 (CI = +/-0.020; p = 0.021)	0.082 (CI = +/-0.101; p = 0.104)	0.554 (CI = +/-0.217; p = 0.000)	0.581	-2.41%
Loss Cost	2012.2	-0.031 (CI = +/-0.021; p = 0.006)	0.065 (CI = +/-0.099; p = 0.184)	0.597 (CI = +/-0.214; p = 0.000)	0.619	-3.09%
Loss Cost	2013.1	-0.035 (CI = +/-0.023; p = 0.005)	0.073 (CI = +/-0.101; p = 0.148)	0.618 (CI = +/-0.222; p = 0.000)	0.630	-3.45%
Loss Cost	2013.2	-0.042 (CI = +/-0.025; p = 0.003)	0.059 (CI = +/-0.102; p = 0.239)	0.655 (CI = +/-0.227; p = 0.000)	0.655	-4.07%
Loss Cost	2014.1	-0.045 (CI = +/-0.028; p = 0.003)	0.066 (CI = +/-0.107; p = 0.212)	0.673 (CI = +/-0.239; p = 0.000)	0.658	-4.39%
Loss Cost	2014.2	-0.051 (CI = +/-0.031; p = 0.003)	0.054 (CI = +/-0.110; p = 0.317)	0.708 (CI = +/-0.251; p = 0.000)	0.674	-5.01%
Loss Cost	2015.1	-0.057 (CI = +/-0.035; p = 0.003)	0.062 (CI = +/-0.114; p = 0.265)	0.735 (CI = +/-0.266; p = 0.000)	0.682	-5.53%
Loss Cost	2015.2	-0.064 (CI = +/-0.041; p = 0.005)	0.052 (CI = +/-0.120; p = 0.369)	0.768 (CI = +/-0.287; p = 0.000)	0.690	-6.16%
Loss Cost	2016.1	-0.072 (CI = +/-0.047; p = 0.005)	0.062 (CI = +/-0.125; p = 0.305)	0.804 (CI = +/-0.308; p = 0.000)	0.699	-6.91%
Loss Cost	2016.2	-0.095 (CI = +/-0.049; p = 0.001)	0.034 (CI = +/-0.118; p = 0.550)	0.911 (CI = +/-0.303; p = 0.000)	0.763	-9.05%
Loss Cost	2017.1	-0.115 (CI = +/-0.054; p = 0.001)	0.052 (CI = +/-0.116; p = 0.343)	0.993 (CI = +/-0.310; p = 0.000)	0.801	-10.84%
Severity	2005.2	0.024 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.020; p = 0.000)	0.231 (CI = +/-0.042; p = 0.000)	0.976	+2.47%
Severity	2006.1	0.024 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.020; p = 0.000)	0.232 (CI = +/-0.043; p = 0.000)	0.975	+2.44%
Severity	2006.2	0.024 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.020; p = 0.000)	0.237 (CI = +/-0.043; p = 0.000)	0.975	+2.39%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.021; p = 0.000)	0.238 (CI = +/-0.044; p = 0.000)	0.973	+2.38%
Severity	2007.2	0.024 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.021; p = 0.000)	0.233 (CI = +/-0.044; p = 0.000)	0.974	+2.44%
Severity	2008.1	0.026 (CI = +/-0.002; p = 0.000)	0.039 (CI = +/-0.018; p = 0.000)	0.222 (CI = +/-0.038; p = 0.000)	0.982	+2.58%
Severity	2008.2	0.027 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.016; p = 0.000)	0.213 (CI = +/-0.033; p = 0.000)	0.986	+2.71%
Severity	2009.1	0.028 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.014; p = 0.000)	0.205 (CI = +/-0.029; p = 0.000)	0.990	+2.82%
Severity	2009.2	0.028 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.013; p = 0.000)	0.200 (CI = +/-0.029; p = 0.000)	0.990	+2.89%
Severity	2010.1	0.029 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.014; p = 0.000)	0.197 (CI = +/-0.029; p = 0.000)	0.990	+2.93%
Severity	2010.2	0.029 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.014; p = 0.000)	0.197 (CI = +/-0.030; p = 0.000)	0.990	+2.94%
Severity	2011.1	0.028 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.014; p = 0.000)	0.202 (CI = +/-0.029; p = 0.000)	0.990	+2.85%
Severity	2011.2	0.027 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.013; p = 0.000)	0.209 (CI = +/-0.027; p = 0.000)	0.991	+2.74%
Severity	2012.1	0.028 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.013; p = 0.000)	0.205 (CI = +/-0.027; p = 0.000)	0.992	+2.81%
Severity	2012.2	0.028 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.013; p = 0.000)	0.206 (CI = +/-0.029; p = 0.000)	0.991	+2.80%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.013; p = 0.000)	0.202 (CI = +/-0.029; p = 0.000)	0.992	+2.88%
Severity	2013.2	0.028 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.014; p = 0.000)	0.203 (CI = +/-0.031; p = 0.000)	0.991	+2.86%
Severity	2014.1	0.029 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.015; p = 0.000)	0.201 (CI = +/-0.032; p = 0.000)	0.990	+2.90%
Severity	2014.2	0.028 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.015; p = 0.000)	0.204 (CI = +/-0.035; p = 0.000)	0.990	+2.83%
Severity	2015.1	0.028 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.016; p = 0.000)	0.202 (CI = +/-0.037; p = 0.000)	0.989	+2.88%
Severity	2015.2	0.029 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.017; p = 0.001)	0.201 (CI = +/-0.041; p = 0.000)	0.988	+2.91%
Severity	2016.1	0.031 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.017; p = 0.001)	0.191 (CI = +/-0.041; p = 0.000)	0.989	+3.14%
Severity	2016.2	0.029 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.017; p = 0.003)	0.200 (CI = +/-0.043; p = 0.000)	0.989	+2.92%
Severity	2017.1	0.028 (CI = +/-0.009; p = 0.000)	0.029 (CI = +/-0.018; p = 0.004)	0.204 (CI = +/-0.049; p = 0.000)	0.988	+2.84%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.001)	0.030 (CI = +/-0.088; p = 0.492)	0.108 (CI = +/-0.189; p = 0.255)	0.275	-1.87%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.086; p = 0.320)	0.131 (CI = +/-0.185; p = 0.158)	0.342	-2.15%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.085; p = 0.465)	0.155 (CI = +/-0.182; p = 0.093)	0.392	-2.41%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.087; p = 0.389)	0.166 (CI = +/-0.185; p = 0.076)	0.399	-2.56%
Frequency	2007.2	-0.028 (CI = +/-0.012; p = 0.000)	0.029 (CI = +/-0.088; p = 0.506)	0.183 (CI = +/-0.187; p = 0.054)	0.418	-2.75%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.088; p = 0.389)	0.200 (CI = +/-0.188; p = 0.037)	0.441	-2.98%
Frequency	2008.2	-0.032 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.090; p = 0.505)	0.218 (CI = +/-0.192; p = 0.027)	0.456	-3.19%
Frequency	2009.1	-0.035 (CI = +/-0.014; p = 0.000)	0.038 (CI = +/-0.091; p = 0.398)	0.235 (CI = +/-0.192; p = 0.019)	0.470	-3.42%
Frequency	2009.2	-0.037 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.093; p = 0.510)	0.252 (CI = +/-0.197; p = 0.014)	0.478	-3.64%
Frequency	2010.1	-0.039 (CI = +/-0.016; p = 0.000)	0.037 (CI = +/-0.095; p = 0.434)	0.266 (CI = +/-0.201; p = 0.012)	0.474	-3.84%
Frequency	2010.2	-0.044 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.094; p = 0.623)	0.298 (CI = +/-0.200; p = 0.005)	0.520	-4.27%
Frequency	2011.1	-0.046 (CI = +/-0.018; p = 0.000)	0.028 (CI = +/-0.097; p = 0.550)	0.310 (CI = +/-0.206; p = 0.005)	0.506	-4.47%
Frequency	2011.2	-0.046 (CI = +/-0.019; p = 0.000)	0.028 (CI = +/-0.101; p = 0.573)	0.311 (CI = +/-0.217; p = 0.007)	0.468	-4.48%
Frequency	2012.1	-0.052 (CI = +/-0.020; p = 0.000)	0.044 (CI = +/-0.099; p = 0.368)	0.348 (CI = +/-0.212; p = 0.003)	0.530	-5.08%
Frequency	2012.2	-0.059 (CI = +/-0.021; p = 0.000)	0.027 (CI = +/-0.096; p = 0.568)	0.391 (CI = +/-0.210; p = 0.001)	0.586	-5.73%
Frequency	2013.1	-0.064 (CI = +/-0.022; p = 0.000)	0.037 (CI = +/-0.098; p = 0.444)	0.416 (CI = +/-0.215; p = 0.001)	0.589	-6.15%
Frequency	2013.2	-0.070 (CI = +/-0.024; p = 0.000)	0.023 (CI = +/-0.099; p = 0.628)	0.453 (CI = +/-0.219; p = 0.000)	0.612	-6.74%
Frequency	2014.1	-0.073 (CI = +/-0.027; p = 0.000)	0.030 (CI = +/-0.103; p = 0.545)	0.472 (CI = +/-0.230; p = 0.000)	0.589	-7.08%
Frequency	2014.2	-0.079 (CI = +/-0.030; p = 0.000)	0.019 (CI = +/-0.106; p = 0.704)	0.504 (CI = +/-0.243; p = 0.000)	0.587	-7.62%
Frequency	2015.1	-0.085 (CI = +/-0.034; p = 0.000)	0.029 (CI = +/-0.110; p = 0.587)	0.533 (CI = +/-0.256; p = 0.000)	0.574	-8.18%
Frequency	2015.2	-0.092 (CI = +/-0.039; p = 0.000)	0.018 (CI = +/-0.115; p = 0.741)	0.568 (CI = +/-0.276; p = 0.001)	0.563	-8.81%
Frequency	2016.1	-0.103 (CI = +/-0.044; p = 0.000)	0.031 (CI = +/-0.118; p = 0.583)	0.613 (CI = +/-0.291; p = 0.000)	0.569	-9.74%
Frequency	2016.2	-0.124 (CI = +/-0.047; p = 0.000)	0.005 (CI = +/-0.113; p = 0.926)	0.711 (CI = +/-0.289; p = 0.000)	0.656	-11.63%
Frequency	2017.1	-0.143 (CI = +/-0.052; p = 0.000)	0.023 (CI = +/-0.110; p = 0.657)	0.789 (CI = +/-0.296; p = 0.000)	0.696	-13.30%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility, phys_dam_xs_inf

Fit	Start Date	Time	Seasonality	Mobility	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.022 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.043; p = 0.015)	0.017 (CI = +/-0.003; p = 0.000)	0.131 (CI = +/-0.102; p = 0.013)	0.870	+2.18%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.040; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	0.155 (CI = +/-0.093; p = 0.002)	0.888	+1.91%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.039; p = 0.003)	0.016 (CI = +/-0.003; p = 0.000)	0.182 (CI = +/-0.082; p = 0.000)	0.910	+1.62%
Loss Cost	2007.1	0.015 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.036; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	0.188 (CI = +/-0.084; p = 0.000)	0.910	+1.56%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.037; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	0.192 (CI = +/-0.087; p = 0.000)	0.908	+1.51%
Loss Cost	2008.1	0.016 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.038; p = 0.007)	0.016 (CI = +/-0.003; p = 0.000)	0.186 (CI = +/-0.090; p = 0.000)	0.908	+1.58%
Loss Cost	2008.2	0.016 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.039; p = 0.007)	0.016 (CI = +/-0.003; p = 0.000)	0.183 (CI = +/-0.094; p = 0.000)	0.907	+1.61%
Loss Cost	2009.1	0.017 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.040; p = 0.011)	0.016 (CI = +/-0.003; p = 0.000)	0.179 (CI = +/-0.098; p = 0.001)	0.907	+1.67%
Loss Cost	2009.2	0.017 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.042; p = 0.014)	0.016 (CI = +/-0.003; p = 0.000)	0.179 (CI = +/-0.103; p = 0.001)	0.905	+1.67%
Loss Cost	2010.1	0.017 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.043; p = 0.022)	0.016 (CI = +/-0.003; p = 0.000)	0.173 (CI = +/-0.107; p = 0.003)	0.905	+1.74%
Loss Cost	2010.2	0.014 (CI = +/-0.009; p = 0.004)	0.044 (CI = +/-0.041; p = 0.037)	0.015 (CI = +/-0.003; p = 0.000)	0.199 (CI = +/-0.105; p = 0.001)	0.914	+1.41%
Loss Cost	2011.1	0.014 (CI = +/-0.010; p = 0.010)	0.045 (CI = +/-0.043; p = 0.043)	0.015 (CI = +/-0.003; p = 0.000)	0.201 (CI = +/-0.112; p = 0.001)	0.913	+1.39%
Loss Cost	2011.2	0.016 (CI = +/-0.011; p = 0.008)	0.048 (CI = +/-0.044; p = 0.034)	0.016 (CI = +/-0.003; p = 0.000)	0.187 (CI = +/-0.117; p = 0.003)	0.915	+1.57%
Loss Cost	2012.1	0.012 (CI = +/-0.012; p = 0.043)	0.054 (CI = +/-0.044; p = 0.019)	0.015 (CI = +/-0.003; p = 0.000)	0.210 (CI = +/-0.120; p = 0.002)	0.920	+1.24%
Loss Cost	2012.2	0.007 (CI = +/-0.012; p = 0.235)	0.046 (CI = +/-0.041; p = 0.031)	0.014 (CI = +/-0.003; p = 0.000)	0.248 (CI = +/-0.115; p = 0.000)	0.934	+0.70%
Loss Cost	2013.1	0.008 (CI = +/-0.014; p = 0.239)	0.044 (CI = +/-0.043; p = 0.046)	0.015 (CI = +/-0.003; p = 0.000)	0.242 (CI = +/-0.124; p = 0.001)	0.934	+0.79%
Loss Cost	2013.2	0.005 (CI = +/-0.015; p = 0.535)	0.040 (CI = +/-0.044; p = 0.073)	0.014 (CI = +/-0.003; p = 0.000)	0.265 (CI = +/-0.132; p = 0.001)	0.937	+0.45%
Loss Cost	2014.1	0.009 (CI = +/-0.017; p = 0.303)	0.035 (CI = +/-0.045; p = 0.126)	0.015 (CI = +/-0.003; p = 0.000)	0.239 (CI = +/-0.141; p = 0.002)	0.940	+0.86%
Loss Cost	2014.2	0.007 (CI = +/-0.020; p = 0.441)	0.033 (CI = +/-0.048; p = 0.158)	0.015 (CI = +/-0.004; p = 0.000)	0.247 (CI = +/-0.157; p = 0.004)	0.939	+0.74%
Loss Cost	2015.1	0.012 (CI = +/-0.023; p = 0.282)	0.028 (CI = +/-0.050; p = 0.245)	0.015 (CI = +/-0.004; p = 0.000)	0.218 (CI = +/-0.173; p = 0.017)	0.941	+1.22%
Loss Cost	2015.2	0.015 (CI = +/-0.027; p = 0.256)	0.031 (CI = +/-0.053; p = 0.231)	0.015 (CI = +/-0.004; p = 0.000)	0.200 (CI = +/-0.196; p = 0.046)	0.941	+1.52%
Loss Cost	2016.1	0.023 (CI = +/-0.033; p = 0.146)	0.024 (CI = +/-0.055; p = 0.363)	0.016 (CI = +/-0.004; p = 0.000)	0.153 (CI = +/-0.221; p = 0.160)	0.945	+2.38%
Loss Cost	2016.2	0.005 (CI = +/-0.034; p = 0.761)	0.013 (CI = +/-0.050; p = 0.570)	0.015 (CI = +/-0.004; p = 0.000)	0.255 (CI = +/-0.219; p = 0.026)	0.959	+0.49%
Loss Cost	2017.1	-0.001 (CI = +/-0.044; p = 0.961)	0.017 (CI = +/-0.054; p = 0.508)	0.014 (CI = +/-0.005; p = 0.000)	0.286 (CI = +/-0.266; p = 0.037)	0.959	-0.10%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.333)	0.240 (CI = +/-0.046; p = 0.000)	0.976	+2.39%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.293)	0.243 (CI = +/-0.047; p = 0.000)	0.975	+2.36%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.225)	0.249 (CI = +/-0.048; p = 0.000)	0.975	+2.29%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.204)	0.252 (CI = +/-0.049; p = 0.000)	0.974	+2.26%
Severity	2007.2	0.023 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.259)	0.245 (CI = +/-0.050; p = 0.000)	0.974	+2.33%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.001; p = 0.436)	0.230 (CI = +/-0.043; p = 0.000)	0.981	+2.51%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.001; p = 0.627)	0.217 (CI = +/-0.039; p = 0.000)	0.986	+2.67%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.976)	0.206 (CI = +/-0.035; p = 0.000)	0.989	+2.82%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.822)	0.198 (CI = +/-0.034; p = 0.000)	0.990	+2.90%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.665)	0.194 (CI = +/-0.035; p = 0.000)	0.990	+2.97%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.652)	0.193 (CI = +/-0.037; p = 0.000)	0.989	+2.98%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.929)	0.202 (CI = +/-0.036; p = 0.000)	0.990	+2.86%
Severity	2011.2	0.027 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.780)	0.212 (CI = +/-0.035; p = 0.000)	0.991	+2.71%
Severity	2012.1	0.028 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.972)	0.205 (CI = +/-0.035; p = 0.000)	0.992	+2.82%
Severity	2012.2	0.028 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.982)	0.206 (CI = +/-0.038; p = 0.000)	0.991	+2.79%
Severity	2013.1	0.029 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.749)	0.198 (CI = +/-0.039; p = 0.000)	0.991	+2.93%
Severity	2013.2	0.029 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.786)	0.199 (CI = +/-0.043; p = 0.000)	0.990	+2.91%
Severity	2014.1	0.029 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.001; p = 0.683)	0.194 (CI = +/-0.047; p = 0.000)	0.990	+2.98%
Severity	2014.2	0.028 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.001; p = 0.812)	0.200 (CI = +/-0.051; p = 0.000)	0.989	+2.89%
Severity	2015.1	0.030 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.017; p = 0.001)	0.000 (CI = +/-0.001; p = 0.692)	0.194 (CI = +/-0.058; p = 0.000)	0.988	+2.99%
Severity	2015.2	0.030 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.018; p = 0.001)	0.000 (CI = +/-0.001; p = 0.644)	0.189 (CI = +/-0.065; p = 0.000)	0.987	+3.07%
Severity	2016.1	0.035 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.017; p = 0.002)	0.001 (CI = +/-0.001; p = 0.265)	0.162 (CI = +/-0.068; p = 0.000)	0.990	+3.58%
Severity	2016.2	0.032 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.017; p = 0.004)	0.001 (CI = +/-0.001; p = 0.429)	0.177 (CI = +/-0.077; p = 0.000)	0.989	+3.29%
Severity	2017.1	0.032 (CI = +/-0.016; p = 0.001)	0.028 (CI = +/-0.019; p = 0.008)	0.000 (CI = +/-0.002; p = 0.512)	0.179 (CI = +/-0.094; p = 0.002)	0.987	+3.25%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.441)	0.012 (CI = +/-0.041; p = 0.568)	0.017 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.096; p = 0.028)	0.844	-0.21%
Frequency	2006.1	-0.004 (CI = +/-0.005; p = 0.108)	0.020 (CI = +/-0.038; p = 0.295)	0.017 (CI = +/-0.003; p = 0.000)	-0.087 (CI = +/-0.090; p = 0.056)	0.871	-0.44%
Frequency	2006.2	-0.007 (CI = +/-0.005; p = 0.016)	0.013 (CI = +/-0.036; p = 0.471)	0.017 (CI = +/-0.003; p = 0.000)	-0.067 (CI = +/-0.084; p = 0.116)	0.894	-0.65%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.019)	0.014 (CI = +/-0.037; p = 0.445)	0.016 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.087; p = 0.145)	0.892	-0.69%
Frequency	2007.2	-0.008 (CI = +/-0.006; p = 0.010)	0.011 (CI = +/-0.037; p = 0.568)	0.016 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.089; p = 0.226)	0.897	-0.80%
Frequency	2008.1	-0.009 (CI = +/-0.006; p = 0.006)	0.014 (CI = +/-0.038; p = 0.453)	0.016 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.090; p = 0.328)	0.899	-0.91%
Frequency	2008.2	-0.010 (CI = +/-0.007; p = 0.004)	0.011 (CI = +/-0.038; p = 0.562)	0.016 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.093; p = 0.456)	0.902	-1.02%
Frequency	2009.1	-0.011 (CI = +/-0.007; p = 0.004)	0.013 (CI = +/-0.039; p = 0.490)	0.016 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.096; p = 0.569)	0.902	-1.11%
Frequency	2009.2	-0.012 (CI = +/-0.008; p = 0.004)	0.011 (CI = +/-0.040; p = 0.573)	0.016 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.100; p = 0.693)	0.902	-1.20%
Frequency	2010.1	-0.012 (CI = +/-0.009; p = 0.009)	0.011 (CI = +/-0.042; p = 0.598)	0.016 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.105; p = 0.693)	0.898	-1.19%
Frequency	2010.2	-0.015 (CI = +/-0.009; p = 0.001)	0.004 (CI = +/-0.040; p = 0.850)	0.015 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.102; p = 0.902)	0.914	-1.52%
Frequency	2011.1	-0.014 (CI = +/-0.010; p = 0.005)	0.002 (CI = +/-0.042; p = 0.933)	0.015 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.108; p = 0.989)	0.910	-1.43%
Frequency	2011.2	-0.011 (CI = +/-0.010; p = 0.032)	0.008 (CI = +/-0.041; p = 0.701)	0.016 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.108; p = 0.639)	0.914	-1.11%
Frequency	2012.1	-0.015 (CI = +/-0.010; p = 0.006)	0.016 (CI = +/-0.039; p = 0.414)	0.015 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.106; p = 0.917)	0.928	-1.53%
Frequency	2012.2	-0.021 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.035; p = 0.660)	0.015 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.098; p = 0.385)	0.945	-2.04%
Frequency	2013.1	-0.021 (CI = +/-0.012; p = 0.001)	0.008 (CI = +/-0.037; p = 0.651)	0.014 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.107; p = 0.394)	0.942	-2.08%
Frequency	2013.2	-0.024 (CI = +/-0.013; p = 0.001)	0.004 (CI = +/-0.038; p = 0.823)	0.014 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.112; p = 0.233)	0.945	-2.39%
Frequency	2014.1	-0.021 (CI = +/-0.014; p = 0.007)	0.000 (CI = +/-0.039; p = 0.987)	0.015 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.121; p = 0.444)	0.943	-2.06%
Frequency	2014.2	-0.021 (CI = +/-0.017; p = 0.018)	-0.001 (CI = +/-0.041; p = 0.977)	0.014 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.134; p = 0.475)	0.940	-2.09%
Frequency	2015.1	-0.017 (CI = +/-0.020; p = 0.081)	-0.004 (CI = +/-0.043; p = 0.828)	0.015 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.149; p = 0.735)	0.937	-1.73%
Frequency	2015.2	-0.015 (CI = +/-0.024; p = 0.191)	-0.003 (CI = +/-0.045; p = 0.902)	0.015 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.169; p = 0.896)	0.934	-1.50%
Frequency	2016.1	-0.012 (CI = +/-0.029; p = 0.402)	-0.005 (CI = +/-0.049; p = 0.813)	0.015 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.197; p = 0.923)	0.930	-1.16%
Frequency	2016.2	-0.028 (CI = +/-0.031; p = 0.075)	-0.015 (CI = +/-0.045; p = 0.491)	0.014 (CI = +/-0.004; p = 0.000)	0.078 (CI = +/-0.198; p = 0.406)	0.947	-2.72%
Frequency	2017.1	-0.033 (CI = +/-0.040; p = 0.094)	-0.011 (CI = +/-0.049; p = 0.617)	0.014 (CI = +/-0.004; p = 0.000)	0.107 (CI = +/-0.240; p = 0.348)	0.944	-3.24%

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 = 0.158)	0.068 (CI = +/-0.096; p = 0.157)	0.176 (CI = +/-0.169; p = 0.043)	0.304	+0.80%
Loss Cost	2006.1	0.005 (CI = +/-0.011; p = 0.376)	0.081 (CI = +/-0.094; p = 0.090)	0.195 (CI = +/-0.166; p = 0.023)	0.306	+0.51%
Loss Cost	2006.2	0.002 (CI = +/-0.012; p = 0.741)	0.067 (CI = +/-0.093; p = 0.151)	0.216 (CI = +/-0.163; p = 0.011)	0.283	+0.19%
Loss Cost	2007.1	0.000 (CI = +/-0.012; p = 0.941)	0.073 (CI = +/-0.095; p = 0.127)	0.225 (CI = +/-0.166; p = 0.009)	0.284	+0.05%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.902)	0.068 (CI = +/-0.097; p = 0.166)	0.233 (CI = +/-0.170; p = 0.009)	0.270	-0.08%
Loss Cost	2008.1	-0.001 (CI = +/-0.014; p = 0.836)	0.070 (CI = +/-0.100; p = 0.164)	0.237 (CI = +/-0.175; p = 0.010)	0.269	-0.14%
Loss Cost	2008.2	-0.002 (CI = +/-0.015; p = 0.771)	0.067 (CI = +/-0.104; p = 0.196)	0.242 (CI = +/-0.181; p = 0.011)	0.259	-0.22%
Loss Cost	2009.1	-0.003 (CI = +/-0.016; p = 0.695)	0.071 (CI = +/-0.107; p = 0.189)	0.247 (CI = +/-0.186; p = 0.011)	0.259	-0.32%
Loss Cost	2009.2	-0.005 (CI = +/-0.018; p = 0.607)	0.066 (CI = +/-0.111; p = 0.234)	0.255 (CI = +/-0.192; p = 0.011)	0.249	-0.45%
Loss Cost	2010.1	-0.006 (CI = +/-0.019; p = 0.549)	0.069 (CI = +/-0.115; p = 0.226)	0.261 (CI = +/-0.199; p = 0.012)	0.249	-0.57%
Loss Cost	2010.2	-0.010 (CI = +/-0.021; p = 0.331)	0.056 (CI = +/-0.117; p = 0.331)	0.283 (CI = +/-0.202; p = 0.008)	0.247	-0.98%
Loss Cost	2011.1	-0.012 (CI = +/-0.022; p = 0.272)	0.062 (CI = +/-0.120; p = 0.297)	0.294 (CI = +/-0.209; p = 0.008)	0.253	-1.20%
Loss Cost	2011.2	-0.013 (CI = +/-0.025; p = 0.296)	0.060 (CI = +/-0.126; p = 0.332)	0.297 (CI = +/-0.219; p = 0.010)	0.249	-1.26%
Loss Cost	2012.1	-0.017 (CI = +/-0.026; p = 0.186)	0.072 (CI = +/-0.129; p = 0.259)	0.319 (CI = +/-0.224; p = 0.007)	0.271	-1.73%
Loss Cost	2012.2	-0.024 (CI = +/-0.029; p = 0.098)	0.055 (CI = +/-0.131; p = 0.389)	0.349 (CI = +/-0.228; p = 0.005)	0.288	-2.35%
Loss Cost	2013.1	-0.026 (CI = +/-0.032; p = 0.101)	0.060 (CI = +/-0.137; p = 0.369)	0.358 (CI = +/-0.240; p = 0.005)	0.289	-2.58%
Loss Cost	2013.2	-0.031 (CI = +/-0.035; p = 0.078)	0.048 (CI = +/-0.143; p = 0.489)	0.381 (CI = +/-0.251; p = 0.005)	0.299	-3.09%
Loss Cost	2014.1	-0.032 (CI = +/-0.040; p = 0.103)	0.050 (CI = +/-0.150; p = 0.492)	0.385 (CI = +/-0.267; p = 0.007)	0.290	-3.20%
Loss Cost	2014.2	-0.037 (CI = +/-0.045; p = 0.104)	0.041 (CI = +/-0.159; p = 0.593)	0.403 (CI = +/-0.285; p = 0.009)	0.292	-3.63%
Loss Cost	2015.1	-0.039 (CI = +/-0.052; p = 0.133)	0.044 (CI = +/-0.168; p = 0.590)	0.409 (CI = +/-0.306; p = 0.012)	0.283	-3.79%
Loss Cost	2015.2	-0.041 (CI = +/-0.061; p = 0.169)	0.039 (CI = +/-0.182; p = 0.652)	0.418 (CI = +/-0.334; p = 0.018)	0.276	-4.04%
Loss Cost	2016.1	-0.042 (CI = +/-0.071; p = 0.218)	0.040 (CI = +/-0.194; p = 0.660)	0.421 (CI = +/-0.362; p = 0.026)	0.265	-4.14%
Loss Cost	2016.2	-0.057 (CI = +/-0.083; p = 0.162)	0.019 (CI = +/-0.208; p = 0.848)	0.468 (CI = +/-0.393; p = 0.024)	0.275	-5.52%
Loss Cost	2017.1	-0.061 (CI = +/-0.098; p = 0.195)	0.023 (CI = +/-0.223; p = 0.824)	0.480 (CI = +/-0.432; p = 0.032)	0.265	-5.94%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.025; p = 0.002)	0.164 (CI = +/-0.044; p = 0.000)	0.958	+2.47%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.025; p = 0.003)	0.165 (CI = +/-0.045; p = 0.000)	0.956	+2.45%
Severity	2006.2	0.024 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.026; p = 0.005)	0.169 (CI = +/-0.045; p = 0.000)	0.954	+2.40%
Severity	2007.1	0.024 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.027; p = 0.005)	0.169 (CI = +/-0.047; p = 0.000)	0.952	+2.39%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.027; p = 0.004)	0.165 (CI = +/-0.047; p = 0.000)	0.951	+2.45%
Severity	2008.1	0.026 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.025; p = 0.006)	0.156 (CI = +/-0.043; p = 0.000)	0.961	+2.60%
Severity	2008.2	0.027 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.023; p = 0.001)	0.149 (CI = +/-0.041; p = 0.000)	0.966	+2.74%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.022; p = 0.002)	0.142 (CI = +/-0.039; p = 0.000)	0.970	+2.86%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.023; p = 0.001)	0.138 (CI = +/-0.039; p = 0.000)	0.970	+2.94%
Severity	2010.1	0.029 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.023; p = 0.002)	0.135 (CI = +/-0.040; p = 0.000)	0.970	+2.99%
Severity	2010.2	0.030 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.024; p = 0.003)	0.134 (CI = +/-0.042; p = 0.000)	0.967	+3.01%
Severity	2011.1	0.029 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.025; p = 0.002)	0.138 (CI = +/-0.043; p = 0.000)	0.965	+2.93%
Severity	2011.2	0.028 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.025; p = 0.005)	0.142 (CI = +/-0.044; p = 0.000)	0.963	+2.83%
Severity	2012.1	0.029 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.026; p = 0.009)	0.138 (CI = +/-0.045; p = 0.000)	0.963	+2.93%
Severity	2012.2	0.029 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.027; p = 0.012)	0.138 (CI = +/-0.047; p = 0.000)	0.959	+2.93%
Severity	2013.1	0.030 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.028; p = 0.021)	0.133 (CI = +/-0.048; p = 0.000)	0.959	+3.05%
Severity	2013.2	0.030 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.029; p = 0.027)	0.132 (CI = +/-0.051; p = 0.000)	0.955	+3.07%
Severity	2014.1	0.031 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.030; p = 0.041)	0.129 (CI = +/-0.054; p = 0.000)	0.953	+3.16%
Severity	2014.2	0.031 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.033; p = 0.056)	0.130 (CI = +/-0.058; p = 0.000)	0.947	+3.14%
Severity	2015.1	0.032 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.034; p = 0.083)	0.125 (CI = +/-0.062; p = 0.001)	0.945	+3.28%
Severity	2015.2	0.034 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.036; p = 0.081)	0.120 (CI = +/-0.067; p = 0.002)	0.940	+3.42%
Severity	2016.1	0.037 (CI = +/-0.013; p = 0.000)	0.028 (CI = +/-0.036; p = 0.126)	0.109 (CI = +/-0.068; p = 0.004)	0.944	+3.78%
Severity	2016.2	0.037 (CI = +/-0.016; p = 0.000)	0.027 (CI = +/-0.040; p = 0.161)	0.109 (CI = +/-0.076; p = 0.008)	0.935	+3.77%
Severity	2017.1	0.039 (CI = +/-0.019; p = 0.001)	0.025 (CI = +/-0.043; p = 0.214)	0.104 (CI = +/-0.082; p = 0.018)	0.929	+3.97%
Frequency	2005.2	-0.016 (CI = +/-0.011; p = 0.004)	0.028 (CI = +/-0.092; p = 0.533)	0.012 (CI = +/-0.162; p = 0.884)	0.255	-1.63%
Frequency	2006.1	-0.019 (CI = +/-0.011; p = 0.001)	0.040 (CI = +/-0.090; p = 0.371)	0.030 (CI = +/-0.159; p = 0.704)	0.313	-1.90%
Frequency	2006.2	-0.022 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.090; p = 0.522)	0.048 (CI = +/-0.158; p = 0.544)	0.357	-2.15%
Frequency	2007.1	-0.023 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.092; p = 0.457)	0.056 (CI = +/-0.161; p = 0.483)	0.359	-2.29%
Frequency	2007.2	-0.025 (CI = +/-0.013; p = 0.000)	0.026 (CI = +/-0.094; p = 0.573)	0.068 (CI = +/-0.163; p = 0.402)	0.374	-2.47%
Frequency	2008.1	-0.027 (CI = +/-0.013; p = 0.000)	0.034 (CI = +/-0.095; p = 0.470)	0.081 (CI = +/-0.165; p = 0.326)	0.390	-2.68%
Frequency	2008.2	-0.029 (CI = +/-0.014; p = 0.000)	0.026 (CI = +/-0.097; p = 0.585)	0.093 (CI = +/-0.169; p = 0.268)	0.400	-2.88%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	0.033 (CI = +/-0.099; p = 0.494)	0.105 (CI = +/-0.172; p = 0.220)	0.408	-3.09%
Frequency	2009.2	-0.033 (CI = +/-0.016; p = 0.000)	0.026 (CI = +/-0.102; p = 0.602)	0.117 (CI = +/-0.176; p = 0.184)	0.411	-3.29%
Frequency	2010.1	-0.035 (CI = +/-0.018; p = 0.000)	0.031 (CI = +/-0.105; p = 0.544)	0.126 (CI = +/-0.182; p = 0.165)	0.399	-3.46%
Frequency	2010.2	-0.039 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.106; p = 0.734)	0.149 (CI = +/-0.183; p = 0.105)	0.437	-3.87%
Frequency	2011.1	-0.041 (CI = +/-0.020; p = 0.000)	0.022 (CI = +/-0.109; p = 0.686)	0.157 (CI = +/-0.189; p = 0.101)	0.415	-4.02%
Frequency	2011.2	-0.041 (CI = +/-0.022; p = 0.001)	0.023 (CI = +/-0.115; p = 0.685)	0.155 (CI = +/-0.199; p = 0.120)	0.369	-3.98%
Frequency	2012.1	-0.046 (CI = +/-0.024; p = 0.001)	0.036 (CI = +/-0.114; p = 0.518)	0.181 (CI = +/-0.199; p = 0.073)	0.415	-4.52%
Frequency	2012.2	-0.053 (CI = +/-0.025; p = 0.000)	0.020 (CI = +/-0.116; p = 0.725)	0.210 (CI = +/-0.201; p = 0.041)	0.458	-5.13%
Frequency	2013.1	-0.056 (CI = +/-0.028; p = 0.000)	0.027 (CI = +/-0.120; p = 0.643)	0.225 (CI = +/-0.210; p = 0.037)	0.443	-5.46%
Frequency	2013.2	-0.062 (CI = +/-0.031; p = 0.001)	0.015 (CI = +/-0.124; p = 0.809)	0.249 (CI = +/-0.219; p = 0.028)	0.450	-5.97%
Frequency	2014.1	-0.064 (CI = +/-0.035; p = 0.001)	0.018 (CI = +/-0.130; p = 0.774)	0.256 (CI = +/-0.231; p = 0.032)	0.404	-6.16%
Frequency	2014.2	-0.068 (CI = +/-0.039; p = 0.002)	0.009 (CI = +/-0.138; p = 0.887)	0.273 (CI = +/-0.247; p = 0.032)	0.380	-6.56%
Frequency	2015.1	-0.071 (CI = +/-0.045; p = 0.004)	0.014 (CI = +/-0.145; p = 0.840)	0.284 (CI = +/-0.264; p = 0.037)	0.334	-6.84%
Frequency	2015.2	-0.075 (CI = +/-0.052; p = 0.009)	0.007 (CI = +/-0.157; p = 0.923)	0.298 (CI = +/-0.287; p = 0.043)	0.291	-7.21%
Frequency	2016.1	-0.079 (CI = +/-0.060; p = 0.014)	0.013 (CI = +/-0.166; p = 0.870)	0.313 (CI = +/-0.310; p = 0.049)	0.247	-7.63%
Frequency	2016.2	-0.094 (CI = +/-0.071; p = 0.014)	-0.009 (CI = +/-0.177; p = 0.916)	0.359 (CI = +/-0.334; p = 0.038)	0.273	-8.95%
Frequency	2017.1	-0.100 (CI = +/-0.083; p = 0.022)	-0.002 (CI = +/-0.189; p = 0.978)	0.377 (CI = +/-0.365; p = 0.044)	0.228	-9.53%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
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 = 0.139)	0.075 (CI = +/-0.095; p = 0.116)	0.193 (CI = +/-0.165; p = 0.023)	0.378	+0.84%
Loss Cost	2006.1	0.005 (CI = +/-0.011; p = 0.342)	0.088 (CI = +/-0.093; p = 0.063)	0.213 (CI = +/-0.162; p = 0.011)	0.383	+0.54%
Loss Cost	2006.2	0.002 (CI = +/-0.012; p = 0.680)	0.075 (CI = +/-0.092; p = 0.107)	0.234 (CI = +/-0.160; p = 0.005)	0.364	+0.24%
Loss Cost	2007.1	0.001 (CI = +/-0.012; p = 0.880)	0.081 (CI = +/-0.094; p = 0.089)	0.244 (CI = +/-0.162; p = 0.005)	0.364	+0.09%
Loss Cost	2007.2	0.000 (CI = +/-0.013; p = 0.976)	0.076 (CI = +/-0.096; p = 0.117)	0.251 (CI = +/-0.167; p = 0.004)	0.351	-0.02%
Loss Cost	2008.1	-0.001 (CI = +/-0.014; p = 0.903)	0.079 (CI = +/-0.099; p = 0.116)	0.255 (CI = +/-0.172; p = 0.005)	0.350	-0.08%
Loss Cost	2008.2	-0.001 (CI = +/-0.015; p = 0.849)	0.076 (CI = +/-0.103; p = 0.139)	0.259 (CI = +/-0.178; p = 0.006)	0.340	-0.14%
Loss Cost	2009.1	-0.002 (CI = +/-0.016; p = 0.766)	0.080 (CI = +/-0.106; p = 0.134)	0.264 (CI = +/-0.183; p = 0.006)	0.339	-0.24%
Loss Cost	2009.2	-0.004 (CI = +/-0.018; p = 0.687)	0.076 (CI = +/-0.110; p = 0.167)	0.271 (CI = +/-0.190; p = 0.007)	0.328	-0.35%
Loss Cost	2010.1	-0.005 (CI = +/-0.019; p = 0.621)	0.079 (CI = +/-0.113; p = 0.162)	0.277 (CI = +/-0.197; p = 0.007)	0.327	-0.47%
Loss Cost	2010.2	-0.008 (CI = +/-0.020; p = 0.402)	0.068 (CI = +/-0.115; p = 0.237)	0.299 (CI = +/-0.201; p = 0.005)	0.321	-0.85%
Loss Cost	2011.1	-0.011 (CI = +/-0.022; p = 0.331)	0.074 (CI = +/-0.119; p = 0.212)	0.310 (CI = +/-0.208; p = 0.005)	0.325	-1.06%
Loss Cost	2011.2	-0.011 (CI = +/-0.024; p = 0.368)	0.073 (CI = +/-0.124; p = 0.235)	0.311 (CI = +/-0.218; p = 0.007)	0.320	-1.08%
Loss Cost	2012.1	-0.015 (CI = +/-0.026; p = 0.236)	0.085 (CI = +/-0.127; p = 0.180)	0.333 (CI = +/-0.223; p = 0.005)	0.336	-1.54%
Loss Cost	2012.2	-0.021 (CI = +/-0.029; p = 0.140)	0.071 (CI = +/-0.130; p = 0.268)	0.361 (CI = +/-0.230; p = 0.004)	0.342	-2.08%
Loss Cost	2013.1	-0.023 (CI = +/-0.032; p = 0.142)	0.076 (CI = +/-0.135; p = 0.258)	0.370 (CI = +/-0.241; p = 0.005)	0.342	-2.29%
Loss Cost	2013.2	-0.027 (CI = +/-0.035; p = 0.122)	0.067 (CI = +/-0.141; p = 0.335)	0.389 (CI = +/-0.254; p = 0.005)	0.343	-2.69%
Loss Cost	2014.1	-0.028 (CI = +/-0.040; p = 0.155)	0.068 (CI = +/-0.149; p = 0.348)	0.392 (CI = +/-0.270; p = 0.007)	0.336	-2.76%
Loss Cost	2014.2	-0.031 (CI = +/-0.045; p = 0.169)	0.063 (CI = +/-0.157; p = 0.409)	0.403 (CI = +/-0.289; p = 0.009)	0.331	-3.01%
Loss Cost	2015.1	-0.032 (CI = +/-0.051; p = 0.208)	0.065 (CI = +/-0.167; p = 0.421)	0.406 (CI = +/-0.309; p = 0.013)	0.325	-3.11%
Loss Cost	2015.2	-0.031 (CI = +/-0.059; p = 0.275)	0.065 (CI = +/-0.178; p = 0.448)	0.406 (CI = +/-0.337; p = 0.021)	0.317	-3.09%
Loss Cost	2016.1	-0.031 (CI = +/-0.068; p = 0.342)	0.065 (CI = +/-0.190; p = 0.476)	0.405 (CI = +/-0.364; p = 0.031)	0.308	-3.08%
Loss Cost	2016.2	-0.039 (CI = +/-0.079; p = 0.303)	0.053 (CI = +/-0.203; p = 0.581)	0.433 (CI = +/-0.397; p = 0.035)	0.296	-3.87%
Loss Cost	2017.1	-0.041 (CI = +/-0.093; p = 0.354)	0.055 (CI = +/-0.219; p = 0.593)	0.438 (CI = +/-0.432; p = 0.047)	0.285	-4.03%
Severity	2005.2	0.025 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.025; p = 0.001)	0.171 (CI = +/-0.043; p = 0.000)	0.962	+2.48%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.025; p = 0.001)	0.172 (CI = +/-0.044; p = 0.000)	0.960	+2.46%
Severity	2006.2	0.024 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.026; p = 0.003)	0.175 (CI = +/-0.045; p = 0.000)	0.958	+2.42%
Severity	2007.1	0.024 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.027; p = 0.003)	0.176 (CI = +/-0.046; p = 0.000)	0.956	+2.40%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.027; p = 0.002)	0.171 (CI = +/-0.047; p = 0.000)	0.956	+2.47%
Severity	2008.1	0.026 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.025; p = 0.003)	0.162 (CI = +/-0.043; p = 0.000)	0.964	+2.63%
Severity	2008.2	0.027 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.024; p = 0.001)	0.154 (CI = +/-0.041; p = 0.000)	0.969	+2.76%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.023; p = 0.001)	0.147 (CI = +/-0.039; p = 0.000)	0.973	+2.88%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.023; p = 0.001)	0.142 (CI = +/-0.039; p = 0.000)	0.973	+2.97%
Severity	2010.1	0.030 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.023; p = 0.001)	0.139 (CI = +/-0.040; p = 0.000)	0.972	+3.02%
Severity	2010.2	0.030 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.024; p = 0.002)	0.138 (CI = +/-0.042; p = 0.000)	0.970	+3.04%
Severity	2011.1	0.029 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.025; p = 0.001)	0.142 (CI = +/-0.043; p = 0.000)	0.969	+2.97%
Severity	2011.2	0.028 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.025; p = 0.003)	0.146 (CI = +/-0.044; p = 0.000)	0.966	+2.89%
Severity	2012.1	0.029 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.026; p = 0.005)	0.142 (CI = +/-0.045; p = 0.000)	0.966	+2.98%
Severity	2012.2	0.030 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.027; p = 0.006)	0.141 (CI = +/-0.048; p = 0.000)	0.963	+3.00%
Severity	2013.1	0.031 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.028; p = 0.012)	0.136 (CI = +/-0.049; p = 0.000)	0.963	+3.12%
Severity	2013.2	0.031 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.029; p = 0.014)	0.134 (CI = +/-0.052; p = 0.000)	0.960	+3.16%
Severity	2014.1	0.032 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.030; p = 0.023)	0.130 (CI = +/-0.055; p = 0.000)	0.958	+3.26%
Severity	2014.2	0.032 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.032; p = 0.030)	0.130 (CI = +/-0.059; p = 0.000)	0.953	+3.27%
Severity	2015.1	0.034 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.033; p = 0.048)	0.124 (CI = +/-0.062; p = 0.001)	0.952	+3.42%
Severity	2015.2	0.035 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.035; p = 0.043)	0.118 (CI = +/-0.067; p = 0.002)	0.948	+3.60%
Severity	2016.1	0.039 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.035; p = 0.076)	0.106 (CI = +/-0.067; p = 0.004)	0.952	+3.96%
Severity	2016.2	0.039 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.038; p = 0.089)	0.104 (CI = +/-0.074; p = 0.009)	0.944	+4.02%
Severity	2017.1	0.042 (CI = +/-0.017; p = 0.000)	0.030 (CI = +/-0.040; p = 0.135)	0.098 (CI = +/-0.080; p = 0.020)	0.941	+4.24%
Frequency	2005.2	-0.016 (CI = +/-0.011; p = 0.004)	0.033 (CI = +/-0.090; p = 0.465)	0.023 (CI = +/-0.156; p = 0.771)	0.249	-1.60%
Frequency	2006.1	-0.019 (CI = +/-0.011; p = 0.001)	0.044 (CI = +/-0.088; p = 0.313)	0.041 (CI = +/-0.154; p = 0.592)	0.308	-1.87%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.088; p = 0.444)	0.059 (CI = +/-0.153; p = 0.437)	0.349	-2.12%
Frequency	2007.1	-0.023 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.090; p = 0.385)	0.068 (CI = +/-0.156; p = 0.384)	0.351	-2.26%
Frequency	2007.2	-0.025 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.092; p = 0.485)	0.080 (CI = +/-0.159; p = 0.313)	0.364	-2.43%
Frequency	2008.1	-0.027 (CI = +/-0.013; p = 0.000)	0.040 (CI = +/-0.093; p = 0.391)	0.093 (CI = +/-0.161; p = 0.248)	0.381	-2.64%
Frequency	2008.2	-0.029 (CI = +/-0.014; p = 0.000)	0.033 (CI = +/-0.095; p = 0.488)	0.105 (CI = +/-0.165; p = 0.202)	0.389	-2.83%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	0.040 (CI = +/-0.097; p = 0.407)	0.117 (CI = +/-0.168; p = 0.163)	0.396	-3.04%
Frequency	2009.2	-0.033 (CI = +/-0.016; p = 0.000)	0.033 (CI = +/-0.100; p = 0.497)	0.129 (CI = +/-0.173; p = 0.137)	0.398	-3.22%
Frequency	2010.1	-0.034 (CI = +/-0.017; p = 0.000)	0.039 (CI = +/-0.102; p = 0.446)	0.138 (CI = +/-0.178; p = 0.123)	0.385	-3.39%
Frequency	2010.2	-0.038 (CI = +/-0.018; p = 0.000)	0.026 (CI = +/-0.103; p = 0.605)	0.161 (CI = +/-0.180; p = 0.077)	0.419	-3.77%
Frequency	2011.1	-0.040 (CI = +/-0.020; p = 0.000)	0.030 (CI = +/-0.107; p = 0.564)	0.168 (CI = +/-0.187; p = 0.075)	0.395	-3.92%
Frequency	2011.2	-0.039 (CI = +/-0.022; p = 0.001)	0.032 (CI = +/-0.112; p = 0.558)	0.165 (CI = +/-0.196; p = 0.095)	0.349	-3.85%
Frequency	2012.1	-0.045 (CI = +/-0.023; p = 0.001)	0.046 (CI = +/-0.112; p = 0.406)	0.191 (CI = +/-0.197; p = 0.057)	0.394	-4.39%
Frequency	2012.2	-0.051 (CI = +/-0.025; p = 0.000)	0.032 (CI = +/-0.113; p = 0.567)	0.220 (CI = +/-0.201; p = 0.034)	0.429	-4.93%
Frequency	2013.1	-0.054 (CI = +/-0.027; p = 0.001)	0.039 (CI = +/-0.117; p = 0.498)	0.234 (CI = +/-0.209; p = 0.030)	0.413	-5.25%
Frequency	2013.2	-0.058 (CI = +/-0.030; p = 0.001)	0.029 (CI = +/-0.122; p = 0.622)	0.255 (CI = +/-0.220; p = 0.025)	0.412	-5.67%
Frequency	2014.1	-0.060 (CI = +/-0.034; p = 0.002)	0.032 (CI = +/-0.128; p = 0.602)	0.261 (CI = +/-0.232; p = 0.030)	0.363	-5.82%
Frequency	2014.2	-0.063 (CI = +/-0.039; p = 0.003)	0.027 (CI = +/-0.135; p = 0.678)	0.273 (CI = +/-0.249; p = 0.033)	0.332	-6.09%
Frequency	2015.1	-0.065 (CI = +/-0.044; p = 0.006)	0.031 (CI = +/-0.143; p = 0.651)	0.282 (CI = +/-0.266; p = 0.039)	0.283	-6.32%
Frequency	2015.2	-0.067 (CI = +/-0.051; p = 0.013)	0.029 (CI = +/-0.153; p = 0.695)	0.288 (CI = +/-0.289; p = 0.051)	0.234	-6.46%
Frequency	2016.1	-0.070 (CI = +/-0.058; p = 0.022)	0.033 (CI = +/-0.163; p = 0.666)	0.299 (CI = +/-0.311; p = 0.058)	0.185	-6.77%
Frequency	2016.2	-0.079 (CI = +/-0.068; p = 0.026)	0.021 (CI = +/-0.173; p = 0.798)	0.329 (CI = +/-0.337; p = 0.055)	0.187	-7.59%
Frequency	2017.1	-0.083 (CI = +/-0.079; p = 0.041)	0.026 (CI = +/-0.186; p = 0.770)	0.340 (CI = +/-0.367; p = 0.067)	0.134	-7.93%

Total Property Damage

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.015 (CI = +/-0.009; p = 0.002)	0.072 (CI = +/-0.100; p = 0.154)	0.235	+1.55%
Loss Cost	2006.1	0.014 (CI = +/-0.009; p = 0.006)	0.083 (CI = +/-0.100; p = 0.104)	0.209	+1.38%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.018)	0.072 (CI = +/-0.101; p = 0.157)	0.146	+1.20%
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.031)	0.075 (CI = +/-0.104; p = 0.151)	0.134	+1.15%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.045)	0.074 (CI = +/-0.107; p = 0.171)	0.109	+1.13%
Loss Cost	2008.1	0.011 (CI = +/-0.012; p = 0.055)	0.073 (CI = +/-0.111; p = 0.190)	0.106	+1.15%
Loss Cost	2008.2	0.012 (CI = +/-0.012; p = 0.065)	0.074 (CI = +/-0.115; p = 0.196)	0.093	+1.17%
Loss Cost	2009.1	0.012 (CI = +/-0.013; p = 0.080)	0.074 (CI = +/-0.119; p = 0.214)	0.089	+1.18%
Loss Cost	2009.2	0.012 (CI = +/-0.014; p = 0.099)	0.074 (CI = +/-0.123; p = 0.228)	0.071	+1.19%
Loss Cost	2010.1	0.012 (CI = +/-0.015; p = 0.117)	0.073 (CI = +/-0.128; p = 0.250)	0.067	+1.21%
Loss Cost	2010.2	0.011 (CI = +/-0.016; p = 0.192)	0.066 (CI = +/-0.132; p = 0.311)	0.025	+1.07%
Loss Cost	2011.1	0.011 (CI = +/-0.018; p = 0.231)	0.067 (CI = +/-0.138; p = 0.325)	0.020	+1.06%
Loss Cost	2011.2	0.012 (CI = +/-0.019; p = 0.215)	0.073 (CI = +/-0.143; p = 0.305)	0.022	+1.19%
Loss Cost	2012.1	0.011 (CI = +/-0.021; p = 0.301)	0.078 (CI = +/-0.149; p = 0.291)	0.012	+1.06%
Loss Cost	2012.2	0.009 (CI = +/-0.023; p = 0.411)	0.072 (CI = +/-0.156; p = 0.350)	-0.022	+0.91%
Loss Cost	2013.1	0.010 (CI = +/-0.025; p = 0.406)	0.068 (CI = +/-0.163; p = 0.394)	-0.024	+1.00%
Loss Cost	2013.2	0.010 (CI = +/-0.027; p = 0.443)	0.069 (CI = +/-0.172; p = 0.413)	-0.039	+1.02%
Loss Cost	2014.1	0.013 (CI = +/-0.030; p = 0.387)	0.060 (CI = +/-0.180; p = 0.490)	-0.037	+1.26%
Loss Cost	2014.2	0.014 (CI = +/-0.033; p = 0.374)	0.067 (CI = +/-0.191; p = 0.471)	-0.040	+1.44%
Loss Cost	2015.1	0.017 (CI = +/-0.037; p = 0.331)	0.057 (CI = +/-0.201; p = 0.555)	-0.036	+1.75%
Loss Cost	2015.2	0.021 (CI = +/-0.041; p = 0.282)	0.070 (CI = +/-0.213; p = 0.492)	-0.024	+2.17%
Loss Cost	2016.1	0.026 (CI = +/-0.046; p = 0.247)	0.058 (CI = +/-0.225; p = 0.590)	-0.015	+2.62%
Loss Cost	2016.2	0.027 (CI = +/-0.053; p = 0.294)	0.060 (CI = +/-0.244; p = 0.601)	-0.044	+2.71%
Loss Cost	2017.1	0.031 (CI = +/-0.060; p = 0.280)	0.049 (CI = +/-0.261; p = 0.691)	-0.041	+3.19%
Severity	2005.2	0.031 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.040; p = 0.035)	0.891	+3.18%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.041; p = 0.045)	0.885	+3.20%
Severity	2006.2	0.032 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.042; p = 0.050)	0.876	+3.20%
Severity	2007.1	0.032 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.044; p = 0.066)	0.870	+3.23%
Severity	2007.2	0.033 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.044; p = 0.040)	0.872	+3.33%
Severity	2008.1	0.034 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.041; p = 0.071)	0.891	+3.48%
Severity	2008.2	0.036 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.040; p = 0.027)	0.902	+3.62%
Severity	2009.1	0.037 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.038; p = 0.048)	0.912	+3.75%
Severity	2009.2	0.038 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.038; p = 0.026)	0.913	+3.85%
Severity	2010.1	0.039 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.039; p = 0.043)	0.914	+3.94%
Severity	2010.2	0.039 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.040; p = 0.033)	0.910	+4.01%
Severity	2011.1	0.039 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.041; p = 0.043)	0.903	+4.03%
Severity	2011.2	0.040 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.043; p = 0.047)	0.891	+4.05%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.043; p = 0.079)	0.895	+4.18%
Severity	2012.2	0.042 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.044; p = 0.062)	0.889	+4.28%
Severity	2013.1	0.043 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.044; p = 0.104)	0.894	+4.44%
Severity	2013.2	0.045 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.046; p = 0.078)	0.888	+4.57%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.046; p = 0.126)	0.890	+4.72%
Severity	2014.2	0.047 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.048; p = 0.100)	0.882	+4.86%
Severity	2015.1	0.049 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.049; p = 0.163)	0.885	+5.06%
Severity	2015.2	0.052 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.050; p = 0.100)	0.885	+5.30%
Severity	2016.1	0.055 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.048; p = 0.174)	0.900	+5.62%
Severity	2016.2	0.056 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.051; p = 0.137)	0.890	+5.81%
Severity	2017.1	0.059 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.052; p = 0.220)	0.890	+6.07%
Frequency	2005.2	-0.016 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.090; p = 0.524)	0.276	-1.58%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.089; p = 0.362)	0.330	-1.77%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.089; p = 0.502)	0.369	-1.94%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.091; p = 0.446)	0.369	-2.02%
Frequency	2007.2	-0.022 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.093; p = 0.545)	0.379	-2.13%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.095; p = 0.458)	0.390	-2.25%
Frequency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.097; p = 0.548)	0.395	-2.36%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.100; p = 0.482)	0.395	-2.47%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.103; p = 0.557)	0.392	-2.56%
Frequency	2010.1	-0.027 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.107; p = 0.529)	0.375	-2.62%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.109; p = 0.668)	0.396	-2.83%
Frequency	2011.1	-0.029 (CI = +/-0.015; p = 0.000)	0.024 (CI = +/-0.113; p = 0.663)	0.368	-2.86%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.001)	0.029 (CI = +/-0.118; p = 0.615)	0.325	-2.75%
Frequency	2012.1	-0.030 (CI = +/-0.017; p = 0.001)	0.040 (CI = +/-0.121; p = 0.502)	0.347	-3.00%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	0.030 (CI = +/-0.125; p = 0.626)	0.361	-3.23%
Frequency	2013.1	-0.033 (CI = +/-0.020; p = 0.002)	0.032 (CI = +/-0.131; p = 0.614)	0.331	-3.29%
Frequency	2013.2	-0.034 (CI = +/-0.022; p = 0.003)	0.028 (CI = +/-0.137; p = 0.674)	0.313	-3.39%
Frequency	2014.1	-0.034 (CI = +/-0.024; p = 0.008)	0.025 (CI = +/-0.145; p = 0.721)	0.257	-3.31%
Frequency	2014.2	-0.033 (CI = +/-0.027; p = 0.018)	0.027 (CI = +/-0.153; p = 0.717)	0.216	-3.26%
Frequency	2015.1	-0.032 (CI = +/-0.030; p = 0.036)	0.023 (CI = +/-0.162; p = 0.763)	0.157	-3.15%
Frequency	2015.2	-0.030 (CI = +/-0.033; p = 0.074)	0.030 (CI = +/-0.173; p = 0.721)	0.105	-2.97%
Frequency	2016.1	-0.029 (CI = +/-0.038; p = 0.123)	0.026 (CI = +/-0.185; p = 0.769)	0.046	-2.84%
Frequency	2016.2	-0.030 (CI = +/-0.043; p = 0.163)	0.023 (CI = +/-0.200; p = 0.806)	0.024	-2.93%
Frequency	2017.1	-0.028 (CI = +/-0.050; p = 0.251)	0.018 (CI = +/-0.216; p = 0.860)	-0.038	-2.72%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.017 (CI = +/-0.009; p = 0.001)	0.263	+1.73%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.002)	0.222	+1.60%
Loss Cost	2006.2	0.014 (CI = +/-0.010; p = 0.006)	0.174	+1.42%
Loss Cost	2007.1	0.014 (CI = +/-0.010; p = 0.009)	0.159	+1.41%
Loss Cost	2007.2	0.014 (CI = +/-0.011; p = 0.016)	0.137	+1.37%
Loss Cost	2008.1	0.014 (CI = +/-0.012; p = 0.017)	0.139	+1.44%
Loss Cost	2008.2	0.014 (CI = +/-0.012; p = 0.024)	0.126	+1.44%
Loss Cost	2009.1	0.015 (CI = +/-0.013; p = 0.026)	0.126	+1.51%
Loss Cost	2009.2	0.015 (CI = +/-0.014; p = 0.038)	0.110	+1.50%
Loss Cost	2010.1	0.016 (CI = +/-0.015; p = 0.040)	0.112	+1.59%
Loss Cost	2010.2	0.014 (CI = +/-0.016; p = 0.078)	0.078	+1.43%
Loss Cost	2011.1	0.015 (CI = +/-0.017; p = 0.086)	0.075	+1.50%
Loss Cost	2011.2	0.016 (CI = +/-0.018; p = 0.091)	0.074	+1.59%
Loss Cost	2012.1	0.016 (CI = +/-0.020; p = 0.121)	0.060	+1.57%
Loss Cost	2012.2	0.014 (CI = +/-0.022; p = 0.195)	0.031	+1.40%
Loss Cost	2013.1	0.016 (CI = +/-0.023; p = 0.172)	0.041	+1.60%
Loss Cost	2013.2	0.016 (CI = +/-0.026; p = 0.213)	0.029	+1.59%
Loss Cost	2014.1	0.019 (CI = +/-0.028; p = 0.161)	0.050	+1.95%
Loss Cost	2014.2	0.021 (CI = +/-0.031; p = 0.173)	0.048	+2.09%
Loss Cost	2015.1	0.025 (CI = +/-0.033; p = 0.133)	0.072	+2.53%
Loss Cost	2015.2	0.028 (CI = +/-0.037; p = 0.124)	0.083	+2.88%
Loss Cost	2016.1	0.034 (CI = +/-0.041; p = 0.093)	0.115	+3.49%
Loss Cost	2016.2	0.035 (CI = +/-0.046; p = 0.128)	0.091	+3.55%
Loss Cost	2017.1	0.041 (CI = +/-0.052; p = 0.109)	0.114	+4.22%
Severity	2005.2	0.032 (CI = +/-0.004; p = 0.000)	0.882	+3.28%
Severity	2006.1	0.033 (CI = +/-0.004; p = 0.000)	0.878	+3.32%
Severity	2006.2	0.033 (CI = +/-0.004; p = 0.000)	0.868	+3.31%
Severity	2007.1	0.033 (CI = +/-0.004; p = 0.000)	0.865	+3.37%
Severity	2007.2	0.034 (CI = +/-0.005; p = 0.000)	0.864	+3.44%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	0.886	+3.61%
Severity	2008.2	0.037 (CI = +/-0.005; p = 0.000)	0.892	+3.73%
Severity	2009.1	0.038 (CI = +/-0.005; p = 0.000)	0.905	+3.88%
Severity	2009.2	0.039 (CI = +/-0.005; p = 0.000)	0.904	+3.96%
Severity	2010.1	0.040 (CI = +/-0.005; p = 0.000)	0.908	+4.08%
Severity	2010.2	0.040 (CI = +/-0.005; p = 0.000)	0.902	+4.13%
Severity	2011.1	0.041 (CI = +/-0.006; p = 0.000)	0.896	+4.19%
Severity	2011.2	0.041 (CI = +/-0.006; p = 0.000)	0.884	+4.18%
Severity	2012.1	0.043 (CI = +/-0.006; p = 0.000)	0.893	+4.36%
Severity	2012.2	0.043 (CI = +/-0.007; p = 0.000)	0.885	+4.42%
Severity	2013.1	0.045 (CI = +/-0.007; p = 0.000)	0.895	+4.62%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	0.887	+4.70%
Severity	2014.1	0.048 (CI = +/-0.007; p = 0.000)	0.894	+4.91%
Severity	2014.2	0.049 (CI = +/-0.008; p = 0.000)	0.884	+4.99%
Severity	2015.1	0.051 (CI = +/-0.008; p = 0.000)	0.893	+5.25%
Severity	2015.2	0.053 (CI = +/-0.009; p = 0.000)	0.889	+5.41%
Severity	2016.1	0.056 (CI = +/-0.009; p = 0.000)	0.909	+5.80%
Severity	2016.2	0.057 (CI = +/-0.010; p = 0.000)	0.899	+5.90%
Severity	2017.1	0.060 (CI = +/-0.011; p = 0.000)	0.905	+6.23%
Frequency	2005.2	-0.015 (CI = +/-0.008; p = 0.000)	0.276	-1.50%
Frequency	2006.1	-0.017 (CI = +/-0.008; p = 0.000)	0.319	-1.67%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	0.362	-1.84%
Frequency	2007.1	-0.019 (CI = +/-0.009; p = 0.000)	0.358	-1.89%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	0.371	-2.00%
Frequency	2008.1	-0.021 (CI = +/-0.009; p = 0.000)	0.376	-2.10%
Frequency	2008.2	-0.022 (CI = +/-0.010; p = 0.000)	0.382	-2.20%
Frequency	2009.1	-0.023 (CI = +/-0.011; p = 0.000)	0.378	-2.28%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.376	-2.37%
Frequency	2010.1	-0.024 (CI = +/-0.012; p = 0.000)	0.357	-2.40%
Frequency	2010.2	-0.026 (CI = +/-0.013; p = 0.000)	0.379	-2.59%
Frequency	2011.1	-0.026 (CI = +/-0.014; p = 0.001)	0.350	-2.58%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.002)	0.307	-2.49%
Frequency	2012.1	-0.027 (CI = +/-0.016; p = 0.002)	0.319	-2.67%
Frequency	2012.2	-0.029 (CI = +/-0.017; p = 0.001)	0.334	-2.89%
Frequency	2013.1	-0.029 (CI = +/-0.018; p = 0.003)	0.303	-2.88%
Frequency	2013.2	-0.030 (CI = +/-0.020; p = 0.005)	0.287	-2.97%
Frequency	2014.1	-0.029 (CI = +/-0.022; p = 0.013)	0.235	-2.82%
Frequency	2014.2	-0.028 (CI = +/-0.024; p = 0.025)	0.198	-2.77%
Frequency	2015.1	-0.026 (CI = +/-0.027; p = 0.054)	0.147	-2.59%
Frequency	2015.2	-0.024 (CI = +/-0.030; p = 0.101)	0.100	-2.41%
Frequency	2016.1	-0.022 (CI = +/-0.033; p = 0.179)	0.055	-2.18%
Frequency	2016.2	-0.022 (CI = +/-0.038; p = 0.220)	0.038	-2.22%
Frequency	2017.1	-0.019 (CI = +/-0.043; p = 0.351)	-0.005	-1.90%

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)	0.211	+1.52%
Loss Cost	2006.1	0.014 (CI = +/-0.010; p = 0.007)	0.169	+1.38%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.022)	0.119	+1.17%
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.033)	0.104	+1.15%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.055)	0.082	+1.09%
Loss Cost	2008.1	0.011 (CI = +/-0.012; p = 0.057)	0.083	+1.15%
Loss Cost	2008.2	0.011 (CI = +/-0.013; p = 0.078)	0.070	+1.13%
Loss Cost	2009.1	0.012 (CI = +/-0.013; p = 0.082)	0.069	+1.18%
Loss Cost	2009.2	0.011 (CI = +/-0.014; p = 0.115)	0.054	+1.14%
Loss Cost	2010.1	0.012 (CI = +/-0.015; p = 0.119)	0.054	+1.21%
Loss Cost	2010.2	0.010 (CI = +/-0.016; p = 0.213)	0.023	+1.02%
Loss Cost	2011.1	0.011 (CI = +/-0.018; p = 0.230)	0.019	+1.06%
Loss Cost	2011.2	0.011 (CI = +/-0.019; p = 0.240)	0.018	+1.12%
Loss Cost	2012.1	0.011 (CI = +/-0.021; p = 0.302)	0.005	+1.06%
Loss Cost	2012.2	0.008 (CI = +/-0.022; p = 0.448)	-0.018	+0.84%
Loss Cost	2013.1	0.010 (CI = +/-0.024; p = 0.403)	-0.012	+1.00%
Loss Cost	2013.2	0.009 (CI = +/-0.027; p = 0.477)	-0.023	+0.93%
Loss Cost	2014.1	0.013 (CI = +/-0.029; p = 0.380)	-0.010	+1.26%
Loss Cost	2014.2	0.013 (CI = +/-0.032; p = 0.399)	-0.014	+1.34%
Loss Cost	2015.1	0.017 (CI = +/-0.036; p = 0.322)	0.002	+1.75%
Loss Cost	2015.2	0.020 (CI = +/-0.040; p = 0.300)	0.008	+2.04%
Loss Cost	2016.1	0.026 (CI = +/-0.045; p = 0.235)	0.032	+2.62%
Loss Cost	2016.2	0.025 (CI = +/-0.051; p = 0.303)	0.009	+2.56%
Loss Cost	2017.1	0.031 (CI = +/-0.058; p = 0.263)	0.026	+3.19%
Severity	2005.2	0.031 (CI = +/-0.004; p = 0.000)	0.879	+3.16%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	0.875	+3.20%
Severity	2006.2	0.031 (CI = +/-0.004; p = 0.000)	0.864	+3.18%
Severity	2007.1	0.032 (CI = +/-0.004; p = 0.000)	0.860	+3.23%
Severity	2007.2	0.032 (CI = +/-0.005; p = 0.000)	0.858	+3.30%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.882	+3.48%
Severity	2008.2	0.035 (CI = +/-0.005; p = 0.000)	0.887	+3.59%
Severity	2009.1	0.037 (CI = +/-0.005; p = 0.000)	0.902	+3.75%
Severity	2009.2	0.037 (CI = +/-0.005; p = 0.000)	0.899	+3.82%
Severity	2010.1	0.039 (CI = +/-0.005; p = 0.000)	0.903	+3.94%
Severity	2010.2	0.039 (CI = +/-0.005; p = 0.000)	0.896	+3.98%
Severity	2011.1	0.039 (CI = +/-0.006; p = 0.000)	0.889	+4.03%
Severity	2011.2	0.039 (CI = +/-0.006; p = 0.000)	0.876	+4.01%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	0.884	+4.18%
Severity	2012.2	0.041 (CI = +/-0.007; p = 0.000)	0.874	+4.24%
Severity	2013.1	0.043 (CI = +/-0.007; p = 0.000)	0.884	+4.44%
Severity	2013.2	0.044 (CI = +/-0.008; p = 0.000)	0.875	+4.51%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.881	+4.72%
Severity	2014.2	0.047 (CI = +/-0.009; p = 0.000)	0.868	+4.79%
Severity	2015.1	0.049 (CI = +/-0.009; p = 0.000)	0.877	+5.06%
Severity	2015.2	0.051 (CI = +/-0.010; p = 0.000)	0.870	+5.22%
Severity	2016.1	0.055 (CI = +/-0.010; p = 0.000)	0.893	+5.62%
Severity	2016.2	0.056 (CI = +/-0.011; p = 0.000)	0.878	+5.72%
Severity	2017.1	0.059 (CI = +/-0.012; p = 0.000)	0.884	+6.07%
Frequency	2005.2	-0.016 (CI = +/-0.008; p = 0.000)	0.287	-1.59%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	0.333	-1.77%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	0.379	-1.95%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.376	-2.02%
Frequency	2007.2	-0.022 (CI = +/-0.009; p = 0.000)	0.391	-2.14%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	0.399	-2.25%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.407	-2.38%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.406	-2.47%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	0.406	-2.58%
Frequency	2010.1	-0.027 (CI = +/-0.013; p = 0.000)	0.389	-2.62%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)	0.415	-2.85%
Frequency	2011.1	-0.029 (CI = +/-0.014; p = 0.000)	0.388	-2.86%
Frequency	2011.2	-0.028 (CI = +/-0.015; p = 0.001)	0.346	-2.78%
Frequency	2012.1	-0.030 (CI = +/-0.016; p = 0.001)	0.362	-3.00%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	0.383	-3.26%
Frequency	2013.1	-0.033 (CI = +/-0.019; p = 0.002)	0.354	-3.29%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.003)	0.342	-3.42%
Frequency	2014.1	-0.034 (CI = +/-0.023; p = 0.007)	0.291	-3.31%
Frequency	2014.2	-0.034 (CI = +/-0.026; p = 0.014)	0.254	-3.29%
Frequency	2015.1	-0.032 (CI = +/-0.029; p = 0.031)	0.202	-3.15%
Frequency	2015.2	-0.031 (CI = +/-0.032; p = 0.060)	0.154	-3.02%
Frequency	2016.1	-0.029 (CI = +/-0.036; p = 0.111)	0.104	-2.84%
Frequency	2016.2	-0.030 (CI = +/-0.041; p = 0.139)	0.089	-2.98%
Frequency	2017.1	-0.028 (CI = +/-0.047; p = 0.232)	0.039	-2.72%

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)	0.609	+1.56%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.046; p = 0.011)	0.556	+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)	0.466	+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	0.007 (CI = +/-0.014; p = 0.316)	0.049 (CI = +/-0.059; p = 0.092)	0.148	+0.65%
Loss Cost	2013.1	0.007 (CI = +/-0.016; p = 0.342)	0.048 (CI = +/-0.064; p = 0.132)	0.139	+0.72%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.667)	0.040 (CI = +/-0.067; p = 0.216)	-0.005	+0.36%
Loss Cost	2014.1	0.008 (CI = +/-0.021; p = 0.428)	0.031 (CI = +/-0.072; p = 0.357)	-0.009	+0.77%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.611)	0.027 (CI = +/-0.080; p = 0.452)	-0.123	+0.58%
Loss Cost	2015.1	0.011 (CI = +/-0.031; p = 0.435)	0.018 (CI = +/-0.089; p = 0.649)	-0.114	+1.10%
Loss Cost	2015.2	0.013 (CI = +/-0.040; p = 0.463)	0.021 (CI = +/-0.104; p = 0.641)	-0.167	+1.29%
Loss Cost	2016.1	0.023 (CI = +/-0.053; p = 0.318)	0.006 (CI = +/-0.121; p = 0.905)	-0.099	+2.30%
Loss Cost	2016.2	-0.003 (CI = +/-0.038; p = 0.819)	-0.025 (CI = +/-0.076; p = 0.423)	-0.236	-0.33%
Loss Cost	2017.1	-0.011 (CI = +/-0.063; p = 0.620)	-0.016 (CI = +/-0.107; p = 0.672)	-0.338	-1.08%
Severity	2005.2	0.024 (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	+2.65%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.016; p = 0.000)	0.964	+2.79%
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)	0.968	+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)	0.971	+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	+2.83%
Severity	2014.1	0.028 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.016; p = 0.000)	0.961	+2.85%
Severity	2014.2	0.027 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.017; p = 0.000)	0.946	+2.75%
Severity	2015.1	0.027 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.019; p = 0.001)	0.939	+2.78%
Severity	2015.2	0.028 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.022; p = 0.003)	0.914	+2.85%
Severity	2016.1	0.032 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.020; p = 0.006)	0.951	+3.28%
Severity	2016.2	0.028 (CI = +/-0.008; p = 0.001)	0.031 (CI = +/-0.016; p = 0.006)	0.954	+2.89%
Severity	2017.1	0.024 (CI = +/-0.007; p = 0.002)	0.036 (CI = +/-0.012; p = 0.002)	0.983	+2.44%
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 = 0.575)	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 = 0.695)	0.199	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	0.013 (CI = +/-0.053; p = 0.613)	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 = 0.078)	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 = +/-0.076; 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	-0.010 (CI = +/-0.046; p = 0.620)	-0.030 (CI = +/-0.106; p = 0.500)	-0.162	-0.95%
Frequency	2016.2	-0.032 (CI = +/-0.036; p = 0.069)	-0.056 (CI = +/-0.072; p = 0.098)	0.593	-3.13%
Frequency	2017.1	-0.035 (CI = +/-0.062; p = 0.169)	-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)	0.065 (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 = 0.013)	0.055 (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)	0.413	+1.96%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.039)	0.073 (CI = +/-0.065; p = 0.031)	0.400	+1.59%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.181)	0.058 (CI = +/-0.061; p = 0.063)	0.221	+0.99%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.204)	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 = 0.171)	0.046	+0.72%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.285)	0.039 (CI = +/-0.077; p = 0.277)	0.063	+1.21%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.426)	0.037 (CI = +/-0.089; p = 0.358)	-0.067	+1.12%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.307)	0.028 (CI = +/-0.099; p = 0.518)	-0.036	+1.75%
Loss Cost	2015.2	0.023 (CI = +/-0.052; p = 0.300)	0.037 (CI = +/-0.120; p = 0.464)	-0.054	+2.38%
Loss Cost	2016.1	0.036 (CI = +/-0.068; p = 0.211)	0.022 (CI = +/-0.137; p = 0.682)	0.063	+3.71%
Loss Cost	2016.2	0.001 (CI = +/-0.065; p = 0.967)	-0.020 (CI = +/-0.111; p = 0.614)	-0.487	+0.09%
Loss Cost	2017.1	-0.007 (CI = +/-0.130; p = 0.833)	-0.013 (CI = +/-0.188; p = 0.798)	-0.867	-0.72%
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)	0.051 (CI = +/-0.020; p = 0.000)	0.938	+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.046 (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)	0.047 (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)	0.923	+2.80%
Severity	2015.1	0.028 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.022; p = 0.004)	0.912	+2.84%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	0.044 (CI = +/-0.027; p = 0.008)	0.873	+2.98%
Severity	2016.1	0.034 (CI = +/-0.011; p = 0.001)	0.038 (CI = +/-0.023; p = 0.010)	0.936	+3.49%
Severity	2016.2	0.029 (CI = +/-0.014; p = 0.007)	0.032 (CI = +/-0.024; p = 0.023)	0.907	+2.96%
Severity	2017.1	0.024 (CI = +/-0.015; p = 0.020)	0.036 (CI = +/-0.021; p = 0.018)	0.962	+2.44%
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 = 0.438)	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)	0.075	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.064)	0.021 (CI = +/-0.049; p = 0.379)	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 = 0.561)	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 = 0.363)	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 = 0.922)	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 = 0.875)	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 = 0.928)	-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 = 0.216)	0.235	-2.78%
Frequency	2017.1	-0.031 (CI = +/-0.128; p = 0.403)	-0.049 (CI = +/-0.185; p = 0.372)	0.094	-3.09%

Total Property Damage

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)	0.516	+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)	0.425	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.008; p = 0.000)	0.443	+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	+1.84%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.014)	0.265	+1.42%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.022)	0.243	+1.47%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.028)	0.234	+1.57%
Loss Cost	2012.1	0.013 (CI = +/-0.015; p = 0.080)	0.146	+1.36%
Loss Cost	2012.2	0.007 (CI = +/-0.015; p = 0.353)	-0.005	+0.65%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.281)	0.021	+0.87%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.676)	-0.073	+0.36%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.348)	-0.003	+0.90%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.602)	-0.076	+0.58%
Loss Cost	2015.1	0.012 (CI = +/-0.028; p = 0.359)	-0.006	+1.21%
Loss Cost	2015.2	0.013 (CI = +/-0.037; p = 0.434)	-0.041	+1.29%
Loss Cost	2016.1	0.023 (CI = +/-0.045; p = 0.250)	0.082	+2.36%
Loss Cost	2016.2	-0.003 (CI = +/-0.034; p = 0.813)	-0.185	-0.33%
Loss Cost	2017.1	-0.014 (CI = +/-0.047; p = 0.468)	-0.077	-1.35%
Severity	2005.2	0.024 (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)	0.804	+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	+2.65%
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)	0.893	+2.88%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.897	+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	+2.91%
Severity	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.846	+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)	0.850	+2.97%
Severity	2013.2	0.028 (CI = +/-0.008; p = 0.000)	0.811	+2.83%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.809	+3.03%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.752	+2.75%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.753	+3.03%
Severity	2015.2	0.028 (CI = +/-0.016; p = 0.005)	0.660	+2.85%
Severity	2016.1	0.036 (CI = +/-0.017; p = 0.002)	0.785	+3.63%
Severity	2016.2	0.028 (CI = +/-0.019; p = 0.012)	0.696	+2.89%
Severity	2017.1	0.030 (CI = +/-0.029; p = 0.043)	0.603	+3.09%
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)	0.269	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.068)	0.151	-1.07%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.020)	0.281	-1.46%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.002)	0.509	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.013; p = 0.005)	0.454	-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 = 0.491)	-0.071	-1.23%
Frequency	2016.2	-0.032 (CI = +/-0.043; p = 0.119)	0.297	-3.13%
Frequency	2017.1	-0.044 (CI = +/-0.060; p = 0.113)	0.382	-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)	0.283	+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 = 0.071)	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)	0.041	+1.09%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.603)	-0.069	+0.52%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.290)	0.025	+1.21%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.513)	-0.063	+0.89%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.283)	0.042	+1.75%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.339)	0.011	+2.02%
Loss Cost	2016.1	0.036 (CI = +/-0.058; p = 0.165)	0.214	+3.71%
Loss Cost	2016.2	0.004 (CI = +/-0.049; p = 0.822)	-0.232	+0.43%
Loss Cost	2017.1	-0.007 (CI = +/-0.080; p = 0.792)	-0.297	-0.72%
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)	0.778	+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)	0.814	+2.57%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.830	+2.78%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.790	+2.62%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.811	+2.88%
Severity	2013.2	0.027 (CI = +/-0.010; p = 0.000)	0.758	+2.69%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.751	+2.91%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.002)	0.667	+2.54%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.659	+2.84%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.027)	0.517	+2.55%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.014)	0.681	+3.49%
Severity	2016.2	0.024 (CI = +/-0.027; p = 0.072)	0.495	+2.39%
Severity	2017.1	0.024 (CI = +/-0.047; p = 0.203)	0.291	+2.44%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.959)	-0.038	-0.02%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.445)	-0.015	-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)	0.043	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.079)	0.158	-1.16%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.009)	0.399	-1.76%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.024)	0.329	-1.74%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.017)	0.393	-2.11%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.078)	0.228	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.153)	0.142	-1.61%
Frequency	2015.1	-0.011 (CI = +/-0.029; p = 0.415)	-0.032	-1.05%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.743)	-0.144	-0.52%
Frequency	2016.1	0.002 (CI = +/-0.051; p = 0.920)	-0.197	+0.21%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.422)	-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 = 2024.2
Excluded Points = NA
Parameters Included: seasonality, mobility, new_normal

Fit	Start Date	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.167 (CI = +/-0.152; p = 0.033)	-0.016 (CI = +/-0.010; p = 0.002)	0.874 (CI = +/-0.229; p = 0.000)	0.642	0.00%
Loss Cost	2006.1	0.172 (CI = +/-0.156; p = 0.032)	-0.016 (CI = +/-0.010; p = 0.003)	0.870 (CI = +/-0.233; p = 0.000)	0.641	0.00%
Loss Cost	2006.2	0.156 (CI = +/-0.157; p = 0.052)	-0.015 (CI = +/-0.010; p = 0.004)	0.861 (CI = +/-0.232; p = 0.000)	0.638	0.00%
Loss Cost	2007.1	0.170 (CI = +/-0.159; p = 0.037)	-0.015 (CI = +/-0.010; p = 0.005)	0.850 (CI = +/-0.232; p = 0.000)	0.643	0.00%
Loss Cost	2007.2	0.154 (CI = +/-0.161; p = 0.060)	-0.014 (CI = +/-0.010; p = 0.006)	0.841 (CI = +/-0.231; p = 0.000)	0.639	0.00%
Loss Cost	2008.1	0.166 (CI = +/-0.164; p = 0.048)	-0.014 (CI = +/-0.010; p = 0.007)	0.832 (CI = +/-0.234; p = 0.000)	0.640	0.00%
Loss Cost	2008.2	0.149 (CI = +/-0.166; p = 0.077)	-0.014 (CI = +/-0.010; p = 0.010)	0.822 (CI = +/-0.233; p = 0.000)	0.636	0.00%
Loss Cost	2009.1	0.160 (CI = +/-0.170; p = 0.064)	-0.013 (CI = +/-0.010; p = 0.012)	0.814 (CI = +/-0.236; p = 0.000)	0.636	0.00%
Loss Cost	2009.2	0.145 (CI = +/-0.173; p = 0.097)	-0.013 (CI = +/-0.010; p = 0.016)	0.805 (CI = +/-0.238; p = 0.000)	0.629	0.00%
Loss Cost	2010.1	0.159 (CI = +/-0.176; p = 0.075)	-0.012 (CI = +/-0.010; p = 0.020)	0.793 (CI = +/-0.240; p = 0.000)	0.631	0.00%
Loss Cost	2010.2	0.138 (CI = +/-0.177; p = 0.123)	-0.012 (CI = +/-0.010; p = 0.027)	0.779 (CI = +/-0.238; p = 0.000)	0.627	0.00%
Loss Cost	2011.1	0.153 (CI = +/-0.181; p = 0.093)	-0.011 (CI = +/-0.010; p = 0.034)	0.766 (CI = +/-0.240; p = 0.000)	0.629	0.00%
Loss Cost	2011.2	0.128 (CI = +/-0.181; p = 0.155)	-0.010 (CI = +/-0.010; p = 0.047)	0.749 (CI = +/-0.236; p = 0.000)	0.626	0.00%
Loss Cost	2012.1	0.151 (CI = +/-0.181; p = 0.096)	-0.010 (CI = +/-0.010; p = 0.058)	0.729 (CI = +/-0.234; p = 0.000)	0.637	0.00%
Loss Cost	2012.2	0.126 (CI = +/-0.181; p = 0.162)	-0.009 (CI = +/-0.010; p = 0.082)	0.712 (CI = +/-0.231; p = 0.000)	0.632	0.00%
Loss Cost	2013.1	0.140 (CI = +/-0.187; p = 0.133)	-0.008 (CI = +/-0.010; p = 0.101)	0.699 (CI = +/-0.236; p = 0.000)	0.631	0.00%
Loss Cost	2013.2	0.113 (CI = +/-0.187; p = 0.222)	-0.007 (CI = +/-0.010; p = 0.145)	0.680 (CI = +/-0.233; p = 0.000)	0.626	0.00%
Loss Cost	2014.1	0.139 (CI = +/-0.187; p = 0.135)	-0.006 (CI = +/-0.010; p = 0.186)	0.654 (CI = +/-0.230; p = 0.000)	0.638	0.00%
Loss Cost	2014.2	0.098 (CI = +/-0.175; p = 0.253)	-0.005 (CI = +/-0.009; p = 0.286)	0.623 (CI = +/-0.213; p = 0.000)	0.656	0.00%
Loss Cost	2015.1	0.129 (CI = +/-0.168; p = 0.123)	-0.004 (CI = +/-0.009; p = 0.379)	0.590 (CI = +/-0.203; p = 0.000)	0.685	0.00%
Loss Cost	2015.2	0.097 (CI = +/-0.164; p = 0.226)	-0.002 (CI = +/-0.008; p = 0.569)	0.563 (CI = +/-0.195; p = 0.000)	0.692	0.00%
Loss Cost	2016.1	0.116 (CI = +/-0.168; p = 0.162)	-0.002 (CI = +/-0.009; p = 0.699)	0.542 (CI = +/-0.200; p = 0.000)	0.696	0.00%
Loss Cost	2016.2	0.071 (CI = +/-0.150; p = 0.321)	0.001 (CI = +/-0.008; p = 0.874)	0.500 (CI = +/-0.176; p = 0.000)	0.739	0.00%
Loss Cost	2017.1	0.091 (CI = +/-0.152; p = 0.216)	0.001 (CI = +/-0.008; p = 0.682)	0.474 (CI = +/-0.180; p = 0.000)	0.749	0.00%
Severity	2005.2	0.088 (CI = +/-0.154; p = 0.251)	-0.030 (CI = +/-0.010; p = 0.000)	0.923 (CI = +/-0.231; p = 0.000)	0.702	0.00%
Severity	2006.1	0.100 (CI = +/-0.156; p = 0.203)	-0.030 (CI = +/-0.010; p = 0.000)	0.914 (CI = +/-0.232; p = 0.000)	0.703	0.00%
Severity	2006.2	0.076 (CI = +/-0.152; p = 0.320)	-0.029 (CI = +/-0.010; p = 0.000)	0.901 (CI = +/-0.224; p = 0.000)	0.712	0.00%
Severity	2007.1	0.097 (CI = +/-0.149; p = 0.193)	-0.028 (CI = +/-0.009; p = 0.000)	0.884 (CI = +/-0.218; p = 0.000)	0.725	0.00%
Severity	2007.2	0.075 (CI = +/-0.146; p = 0.307)	-0.028 (CI = +/-0.009; p = 0.000)	0.871 (CI = +/-0.211; p = 0.000)	0.734	0.00%
Severity	2008.1	0.091 (CI = +/-0.146; p = 0.215)	-0.027 (CI = +/-0.009; p = 0.000)	0.858 (CI = +/-0.209; p = 0.000)	0.739	0.00%
Severity	2008.2	0.071 (CI = +/-0.145; p = 0.328)	-0.027 (CI = +/-0.009; p = 0.000)	0.846 (CI = +/-0.204; p = 0.000)	0.744	0.00%
Severity	2009.1	0.079 (CI = +/-0.149; p = 0.284)	-0.026 (CI = +/-0.009; p = 0.000)	0.839 (CI = +/-0.208; p = 0.000)	0.742	0.00%
Severity	2009.2	0.069 (CI = +/-0.153; p = 0.363)	-0.026 (CI = +/-0.009; p = 0.000)	0.833 (CI = +/-0.210; p = 0.000)	0.737	0.00%
Severity	2010.1	0.080 (CI = +/-0.156; p = 0.302)	-0.026 (CI = +/-0.009; p = 0.000)	0.823 (CI = +/-0.213; p = 0.000)	0.736	0.00%
Severity	2010.2	0.067 (CI = +/-0.160; p = 0.400)	-0.025 (CI = +/-0.009; p = 0.000)	0.815 (CI = +/-0.215; p = 0.000)	0.731	0.00%
Severity	2011.1	0.079 (CI = +/-0.164; p = 0.328)	-0.025 (CI = +/-0.009; p = 0.000)	0.804 (CI = +/-0.217; p = 0.000)	0.730	0.00%
Severity	2011.2	0.055 (CI = +/-0.163; p = 0.491)	-0.024 (CI = +/-0.009; p = 0.000)	0.788 (CI = +/-0.213; p = 0.000)	0.733	0.00%
Severity	2012.1	0.069 (CI = +/-0.166; p = 0.398)	-0.024 (CI = +/-0.009; p = 0.000)	0.775 (CI = +/-0.215; p = 0.000)	0.731	0.00%
Severity	2012.2	0.051 (CI = +/-0.170; p = 0.536)	-0.023 (CI = +/-0.009; p = 0.000)	0.763 (CI = +/-0.217; p = 0.000)	0.725	0.00%
Severity	2013.1	0.060 (CI = +/-0.177; p = 0.487)	-0.023 (CI = +/-0.010; p = 0.000)	0.755 (CI = +/-0.223; p = 0.000)	0.718	0.00%
Severity	2013.2	0.034 (CI = +/-0.177; p = 0.694)	-0.022 (CI = +/-0.009; p = 0.000)	0.736 (CI = +/-0.220; p = 0.000)	0.717	0.00%
Severity	2014.1	0.061 (CI = +/-0.173; p = 0.466)	-0.021 (CI = +/-0.009; p = 0.000)	0.709 (CI = +/-0.214; p = 0.000)	0.725	0.00%
Severity	2014.2	0.021 (CI = +/-0.160; p = 0.783)	-0.019 (CI = +/-0.008; p = 0.000)	0.678 (CI = +/-0.194; p = 0.000)	0.748	0.00%
Severity	2015.1	0.053 (CI = +/-0.149; p = 0.461)	-0.018 (CI = +/-0.008; p = 0.000)	0.645 (CI = +/-0.180; p = 0.000)	0.770	0.00%
Severity	2015.2	0.022 (CI = +/-0.143; p = 0.742)	-0.017 (CI = +/-0.007; p = 0.000)	0.619 (CI = +/-0.170; p = 0.000)	0.778	0.00%
Severity	2016.1	0.040 (CI = +/-0.146; p = 0.570)	-0.016 (CI = +/-0.007; p = 0.000)	0.600 (CI = +/-0.173; p = 0.000)	0.772	0.00%
Severity	2016.2	0.005 (CI = +/-0.135; p = 0.940)	-0.014 (CI = +/-0.007; p = 0.001)	0.567 (CI = +/-0.159; p = 0.000)	0.788	0.00%
Severity	2017.1	0.024 (CI = +/-0.136; p = 0.708)	-0.013 (CI = +/-0.007; p = 0.001)	0.541 (CI = +/-0.160; p = 0.000)	0.781	0.00%
Frequency	2005.2	0.078 (CI = +/-0.045; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.068; p = 0.156)	0.743	0.00%
Frequency	2006.1	0.072 (CI = +/-0.045; p = 0.002)	0.014 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.066; p = 0.187)	0.750	0.00%
Frequency	2006.2	0.080 (CI = +/-0.043; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.063; p = 0.210)	0.775	0.00%
Frequency	2007.1	0.072 (CI = +/-0.040; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.059; p = 0.257)	0.793	0.00%
Frequency	2007.2	0.080 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.056; p = 0.293)	0.816	0.00%
Frequency	2008.1	0.075 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.025 (CI = +/-0.055; p = 0.351)	0.820	0.00%
Frequency	2008.2	0.078 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.055; p = 0.389)	0.823	0.00%
Frequency	2009.1	0.080 (CI = +/-0.040; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.025 (CI = +/-0.056; p = 0.363)	0.824	0.00%
Frequency	2009.2	0.076 (CI = +/-0.041; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.056; p = 0.320)	0.830	0.00%
Frequency	2010.1	0.079 (CI = +/-0.042; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.057; p = 0.283)	0.834	0.00%
Frequency	2010.2	0.071 (CI = +/-0.040; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.053; p = 0.183)	0.858	0.00%
Frequency	2011.1	0.074 (CI = +/-0.041; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.054; p = 0.160)	0.861	0.00%
Frequency	2011.2	0.073 (CI = +/-0.043; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.056; p = 0.166)	0.861	0.00%
Frequency	2012.1	0.082 (CI = +/-0.039; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.073)	0.890	0.00%
Frequency	2012.2	0.075 (CI = +/-0.038; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.051 (CI = +/-0.048; p = 0.039)	0.906	0.00%
Frequency	2013.1	0.080 (CI = +/-0.038; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.056 (CI = +/-0.048; p = 0.024)	0.914	0.00%
Frequency	2013.2	0.079 (CI = +/-0.040; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.049; p = 0.027)	0.914	0.00%
Frequency	2014.1	0.078 (CI = +/-0.042; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.051; p = 0.038)	0.910	0.00%
Frequency	2014.2	0.077 (CI = +/-0.044; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.054; p = 0.044)	0.909	0.00%
Frequency	2015.1	0.076 (CI = +/-0.047; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.056; p = 0.057)	0.905	0.00%
Frequency	2015.2	0.075 (CI = +/-0.050; p = 0.006)	0.014 (CI = +/-0.003; p = 0.000)	-0.056 (CI = +/-0.059; p = 0.063)	0.904	0.00%
Frequency	2016.1	0.076 (CI = +/-0.053; p = 0.008)	0.014 (CI = +/-0.003; p = 0.000)	-0.058 (CI = +/-0.063; p = 0.071)	0.900	0.00%
Frequency	2016.2	0.067 (CI = +/-0.053; p = 0.018)	0.015 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.062; p = 0.038)	0.914	0.00%
Frequency	2017.1	0.067 (CI = +/-0.057; p = 0.025)	0.015 (CI = +/-0.003; p = 0.000)	-0.067 (CI = +/-0.068; p = 0.051)	0.908	0.00%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.044 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.266; p = 0.959)	0.124 (CI = +/-0.090; p = 0.008)	0.860	+4.54%	+18.30%
Loss Cost	2006.1	0.049 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.250; p = 0.887)	0.120 (CI = +/-0.084; p = 0.007)	0.880	+5.01%	+18.40%
Loss Cost	2006.2	0.049 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.255; p = 0.898)	0.120 (CI = +/-0.086; p = 0.007)	0.873	+4.98%	+18.39%
Loss Cost	2007.1	0.051 (CI = +/-0.013; p = 0.000)	-0.030 (CI = +/-0.254; p = 0.813)	0.118 (CI = +/-0.085; p = 0.008)	0.876	+5.26%	+18.45%
Loss Cost	2007.2	0.051 (CI = +/-0.015; p = 0.000)	-0.030 (CI = +/-0.259; p = 0.818)	0.118 (CI = +/-0.087; p = 0.009)	0.870	+5.26%	+18.45%
Loss Cost	2008.1	0.055 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.253; p = 0.698)	0.115 (CI = +/-0.084; p = 0.009)	0.878	+5.69%	+18.53%
Loss Cost	2008.2	0.055 (CI = +/-0.016; p = 0.000)	-0.048 (CI = +/-0.259; p = 0.707)	0.115 (CI = +/-0.086; p = 0.011)	0.871	+5.67%	+18.52%
Loss Cost	2009.1	0.060 (CI = +/-0.017; p = 0.000)	-0.070 (CI = +/-0.250; p = 0.569)	0.110 (CI = +/-0.083; p = 0.011)	0.883	+6.22%	+18.62%
Loss Cost	2009.2	0.062 (CI = +/-0.018; p = 0.000)	-0.076 (CI = +/-0.256; p = 0.548)	0.109 (CI = +/-0.084; p = 0.013)	0.877	+6.36%	+18.64%
Loss Cost	2010.1	0.067 (CI = +/-0.019; p = 0.000)	-0.097 (CI = +/-0.251; p = 0.435)	0.105 (CI = +/-0.082; p = 0.015)	0.885	+6.92%	+18.72%
Loss Cost	2010.2	0.066 (CI = +/-0.021; p = 0.000)	-0.094 (CI = +/-0.257; p = 0.461)	0.105 (CI = +/-0.084; p = 0.016)	0.876	+6.83%	+18.71%
Loss Cost	2011.1	0.072 (CI = +/-0.022; p = 0.000)	-0.115 (CI = +/-0.253; p = 0.360)	0.100 (CI = +/-0.083; p = 0.020)	0.882	+7.47%	+18.80%
Loss Cost	2011.2	0.070 (CI = +/-0.024; p = 0.000)	-0.109 (CI = +/-0.260; p = 0.397)	0.102 (CI = +/-0.085; p = 0.021)	0.871	+7.27%	+18.77%
Loss Cost	2012.1	0.074 (CI = +/-0.026; p = 0.000)	-0.120 (CI = +/-0.266; p = 0.361)	0.099 (CI = +/-0.087; p = 0.027)	0.867	+7.64%	+18.82%
Loss Cost	2012.2	0.071 (CI = +/-0.030; p = 0.000)	-0.113 (CI = +/-0.275; p = 0.403)	0.101 (CI = +/-0.089; p = 0.029)	0.853	+7.39%	+18.79%
Loss Cost	2013.1	0.081 (CI = +/-0.031; p = 0.000)	-0.141 (CI = +/-0.269; p = 0.287)	0.092 (CI = +/-0.087; p = 0.040)	0.865	+8.47%	+18.91%
Loss Cost	2013.2	0.079 (CI = +/-0.036; p = 0.000)	-0.134 (CI = +/-0.278; p = 0.328)	0.094 (CI = +/-0.091; p = 0.042)	0.850	+8.17%	+18.88%
Loss Cost	2014.1	0.082 (CI = +/-0.041; p = 0.000)	-0.143 (CI = +/-0.289; p = 0.312)	0.091 (CI = +/-0.094; p = 0.058)	0.840	+8.59%	+18.92%
Loss Cost	2014.2	0.068 (CI = +/-0.044; p = 0.005)	-0.110 (CI = +/-0.284; p = 0.426)	0.104 (CI = +/-0.093; p = 0.030)	0.829	+7.00%	+18.78%
Severity	2005.2	0.055 (CI = +/-0.009; p = 0.000)	0.307 (CI = +/-0.206; p = 0.005)	0.007 (CI = +/-0.070; p = 0.848)	0.931	+5.60%	+6.30%
Severity	2006.1	0.058 (CI = +/-0.009; p = 0.000)	0.290 (CI = +/-0.197; p = 0.005)	0.004 (CI = +/-0.066; p = 0.900)	0.938	+5.93%	+6.37%
Severity	2006.2	0.056 (CI = +/-0.010; p = 0.000)	0.296 (CI = +/-0.199; p = 0.005)	0.005 (CI = +/-0.067; p = 0.876)	0.935	+5.80%	+6.34%
Severity	2007.1	0.057 (CI = +/-0.011; p = 0.000)	0.295 (CI = +/-0.203; p = 0.006)	0.005 (CI = +/-0.068; p = 0.884)	0.931	+5.82%	+6.35%
Severity	2007.2	0.055 (CI = +/-0.012; p = 0.000)	0.301 (CI = +/-0.206; p = 0.005)	0.006 (CI = +/-0.069; p = 0.860)	0.927	+5.69%	+6.32%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.293 (CI = +/-0.207; p = 0.007)	0.004 (CI = +/-0.069; p = 0.896)	0.926	+5.88%	+6.36%
Severity	2008.2	0.057 (CI = +/-0.013; p = 0.000)	0.295 (CI = +/-0.212; p = 0.008)	0.005 (CI = +/-0.070; p = 0.887)	0.921	+5.82%	+6.35%
Severity	2009.1	0.061 (CI = +/-0.013; p = 0.000)	0.275 (CI = +/-0.201; p = 0.009)	0.001 (CI = +/-0.067; p = 0.978)	0.930	+6.33%	+6.42%
Severity	2009.2	0.065 (CI = +/-0.014; p = 0.000)	0.261 (CI = +/-0.199; p = 0.012)	-0.002 (CI = +/-0.066; p = 0.953)	0.932	+6.68%	+6.47%
Severity	2010.1	0.070 (CI = +/-0.014; p = 0.000)	0.240 (CI = +/-0.189; p = 0.015)	-0.006 (CI = +/-0.062; p = 0.833)	0.940	+7.24%	+6.55%
Severity	2010.2	0.073 (CI = +/-0.015; p = 0.000)	0.227 (CI = +/-0.188; p = 0.020)	-0.009 (CI = +/-0.062; p = 0.756)	0.941	+7.61%	+6.60%
Severity	2011.1	0.080 (CI = +/-0.015; p = 0.000)	0.205 (CI = +/-0.175; p = 0.024)	-0.015 (CI = +/-0.057; p = 0.592)	0.950	+8.30%	+6.68%
Severity	2011.2	0.080 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.180; p = 0.028)	-0.015 (CI = +/-0.059; p = 0.599)	0.946	+8.31%	+6.69%
Severity	2012.1	0.087 (CI = +/-0.017; p = 0.000)	0.181 (CI = +/-0.167; p = 0.035)	-0.021 (CI = +/-0.054; p = 0.422)	0.954	+9.09%	+6.77%
Severity	2012.2	0.092 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.166; p = 0.049)	-0.026 (CI = +/-0.054; p = 0.336)	0.954	+9.59%	+6.82%
Severity	2013.1	0.105 (CI = +/-0.013; p = 0.000)	0.129 (CI = +/-0.113; p = 0.028)	-0.038 (CI = +/-0.037; p = 0.044)	0.980	+11.10%	+6.97%
Severity	2013.2	0.108 (CI = +/-0.015; p = 0.000)	0.120 (CI = +/-0.114; p = 0.040)	-0.041 (CI = +/-0.037; p = 0.033)	0.979	+11.46%	+7.00%
Severity	2014.1	0.113 (CI = +/-0.016; p = 0.000)	0.110 (CI = +/-0.115; p = 0.059)	-0.045 (CI = +/-0.037; p = 0.022)	0.978	+11.92%	+7.04%
Severity	2014.2	0.106 (CI = +/-0.017; p = 0.000)	0.125 (CI = +/-0.110; p = 0.028)	-0.038 (CI = +/-0.036; p = 0.039)	0.977	+11.16%	+6.98%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.034)	-0.300 (CI = +/-0.201; p = 0.005)	0.117 (CI = +/-0.068; p = 0.001)	0.348	-1.00%	+11.28%
Frequency	2006.1	-0.009 (CI = +/-0.010; p = 0.079)	-0.308 (CI = +/-0.202; p = 0.004)	0.116 (CI = +/-0.068; p = 0.002)	0.324	-0.86%	+11.31%
Frequency	2006.2	-0.008 (CI = +/-0.010; p = 0.140)	-0.313 (CI = +/-0.205; p = 0.004)	0.115 (CI = +/-0.069; p = 0.002)	0.305	-0.77%	+11.33%
Frequency	2007.1	-0.005 (CI = +/-0.011; p = 0.324)	-0.325 (CI = +/-0.203; p = 0.003)	0.113 (CI = +/-0.068; p = 0.002)	0.288	-0.53%	+11.38%
Frequency	2007.2	-0.004 (CI = +/-0.012; p = 0.477)	-0.331 (CI = +/-0.206; p = 0.003)	0.112 (CI = +/-0.069; p = 0.002)	0.275	-0.41%	+11.40%
Frequency	2008.1	-0.002 (CI = +/-0.012; p = 0.757)	-0.341 (CI = +/-0.206; p = 0.002)	0.110 (CI = +/-0.069; p = 0.003)	0.266	-0.19%	+11.44%
Frequency	2008.2	-0.001 (CI = +/-0.013; p = 0.829)	-0.343 (CI = +/-0.211; p = 0.002)	0.110 (CI = +/-0.070; p = 0.003)	0.260	-0.14%	+11.45%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.889)	-0.345 (CI = +/-0.216; p = 0.003)	0.109 (CI = +/-0.072; p = 0.004)	0.255	-0.10%	+11.46%
Frequency	2009.2	-0.003 (CI = +/-0.015; p = 0.694)	-0.337 (CI = +/-0.219; p = 0.004)	0.111 (CI = +/-0.072; p = 0.004)	0.264	-0.30%	+11.42%
Frequency	2010.1	-0.003 (CI = +/-0.017; p = 0.717)	-0.337 (CI = +/-0.225; p = 0.005)	0.111 (CI = +/-0.074; p = 0.005)	0.259	-0.30%	+11.42%
Frequency	2010.2	-0.007 (CI = +/-0.018; p = 0.415)	-0.321 (CI = +/-0.224; p = 0.007)	0.115 (CI = +/-0.073; p = 0.004)	0.292	-0.72%	+11.36%
Frequency	2011.1	-0.008 (CI = +/-0.020; p = 0.427)	-0.319 (CI = +/-0.230; p = 0.009)	0.115 (CI = +/-0.075; p = 0.004)	0.286	-0.77%	+11.36%
Frequency	2011.2	-0.010 (CI = +/-0.022; p = 0.370)	-0.313 (CI = +/-0.236; p = 0.012)	0.117 (CI = +/-0.077; p = 0.005)	0.289	-0.96%	+11.33%
Frequency	2012.1	-0.013 (CI = +/-0.024; p = 0.259)	-0.301 (CI = +/-0.240; p = 0.017)	0.120 (CI = +/-0.078; p = 0.004)	0.306	-1.33%	+11.28%
Frequency	2012.2	-0.020 (CI = +/-0.026; p = 0.115)	-0.280 (CI = +/-0.238; p = 0.023)	0.126 (CI = +/-0.077; p = 0.003)	0.357	-2.01%	+11.20%
Frequency	2013.1	-0.024 (CI = +/-0.029; p = 0.096)	-0.269 (CI = +/-0.245; p = 0.033)	0.130 (CI = +/-0.079; p = 0.003)	0.364	-2.37%	+11.16%
Frequency	2013.2	-0.030 (CI = +/-0.032; p = 0.065)	-0.254 (CI = +/-0.249; p = 0.046)	0.135 (CI = +/-0.081; p = 0.002)	0.385	-2.95%	+11.10%
Frequency	2014.1	-0.030 (CI = +/-0.037; p = 0.102)	-0.253 (CI = +/-0.260; p = 0.056)	0.135 (CI = +/-0.085; p = 0.004)	0.355	-2.97%	+11.10%
Frequency	2014.2	-0.038 (CI = +/-0.042; p = 0.071)	-0.235 (CI = +/-0.266; p = 0.080)	0.143 (CI = +/-0.088; p = 0.003)	0.376	-3.74%	+11.03%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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	0.103 (CI = +/-0.031; p = 0.000)	0.100 (CI = +/-0.066; p = 0.007)	0.015 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.217; p = 0.372)	0.201 (CI = +/-0.183; p = 0.033)	-0.043 (CI = +/-0.094; p = 0.346)	0.954	+10.82%	+6.18%
Loss Cost	2015.2	0.098 (CI = +/-0.037; p = 0.000)	0.096 (CI = +/-0.070; p = 0.011)	0.015 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.226; p = 0.413)	0.204 (CI = +/-0.190; p = 0.038)	-0.038 (CI = +/-0.100; p = 0.426)	0.946	+10.34%	+6.23%
Loss Cost	2016.1	0.111 (CI = +/-0.045; p = 0.000)	0.086 (CI = +/-0.074; p = 0.025)	0.016 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.228; p = 0.366)	0.199 (CI = +/-0.191; p = 0.043)	-0.053 (CI = +/-0.105; p = 0.293)	0.947	+11.70%	+5.96%
Loss Cost	2016.2	0.082 (CI = +/-0.044; p = 0.002)	0.072 (CI = +/-0.061; p = 0.024)	0.015 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.186; p = 0.410)	0.214 (CI = +/-0.155; p = 0.012)	-0.021 (CI = +/-0.089; p = 0.610)	0.960	+8.52%	+6.26%
Loss Cost	2017.1	0.079 (CI = +/-0.059; p = 0.015)	0.074 (CI = +/-0.068; p = 0.037)	0.014 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.200; p = 0.450)	0.215 (CI = +/-0.166; p = 0.017)	-0.018 (CI = +/-0.104; p = 0.707)	0.956	+8.23%	+6.31%
Loss Cost	2017.2	0.075 (CI = +/-0.081; p = 0.066)	0.072 (CI = +/-0.075; p = 0.056)	0.014 (CI = +/-0.007; p = 0.001)	-0.067 (CI = +/-0.218; p = 0.498)	0.216 (CI = +/-0.181; p = 0.025)	-0.014 (CI = +/-0.125; p = 0.806)	0.949	+7.81%	+6.34%
Loss Cost	2018.1	0.075 (CI = +/-0.127; p = 0.208)	0.073 (CI = +/-0.088; p = 0.092)	0.014 (CI = +/-0.008; p = 0.005)	-0.067 (CI = +/-0.244; p = 0.537)	0.217 (CI = +/-0.201; p = 0.038)	-0.013 (CI = +/-0.170; p = 0.859)	0.944	+7.77%	+6.35%
Loss Cost	2018.2	0.197 (CI = +/-0.105; p = 0.004)	0.086 (CI = +/-0.052; p = 0.007)	0.018 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.146; p = 0.083)	0.171 (CI = +/-0.120; p = 0.013)	-0.143 (CI = +/-0.126; p = 0.033)	0.983	+21.78%	+5.57%
Loss Cost	2019.1	0.160 (CI = +/-0.220; p = 0.121)	0.093 (CI = +/-0.067; p = 0.017)	0.017 (CI = +/-0.007; p = 0.002)	-0.111 (CI = +/-0.175; p = 0.164)	0.183 (CI = +/-0.147; p = 0.024)	-0.103 (CI = +/-0.244; p = 0.328)	0.981	+17.30%	+5.84%
Loss Cost	2019.2	0.292 (CI = +/-0.394; p = 0.108)	0.094 (CI = +/-0.071; p = 0.021)	0.019 (CI = +/-0.009; p = 0.005)	-0.141 (CI = +/-0.197; p = 0.117)	0.142 (CI = +/-0.183; p = 0.096)	-0.239 (CI = +/-0.416; p = 0.186)	0.983	+33.96%	+5.43%
Severity	2015.1	0.099 (CI = +/-0.025; p = 0.000)	0.025 (CI = +/-0.055; p = 0.347)	-0.001 (CI = +/-0.005; p = 0.549)	0.054 (CI = +/-0.178; p = 0.527)	0.121 (CI = +/-0.150; p = 0.104)	-0.040 (CI = +/-0.077; p = 0.285)	0.971	+10.40%	+6.07%
Severity	2015.2	0.095 (CI = +/-0.030; p = 0.000)	0.022 (CI = +/-0.058; p = 0.427)	-0.002 (CI = +/-0.005; p = 0.504)	0.058 (CI = +/-0.185; p = 0.508)	0.123 (CI = +/-0.156; p = 0.109)	-0.036 (CI = +/-0.082; p = 0.363)	0.966	+9.96%	+6.12%
Severity	2016.1	0.108 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.058; p = 0.671)	0.001 (CI = +/-0.005; p = 0.747)	0.048 (CI = +/-0.181; p = 0.571)	0.118 (CI = +/-0.151; p = 0.114)	-0.051 (CI = +/-0.083; p = 0.205)	0.967	+11.37%	+5.84%
Severity	2016.2	0.094 (CI = +/-0.042; p = 0.001)	0.005 (CI = +/-0.058; p = 0.860)	-0.001 (CI = +/-0.005; p = 0.546)	0.060 (CI = +/-0.178; p = 0.468)	0.125 (CI = +/-0.149; p = 0.090)	-0.036 (CI = +/-0.085; p = 0.370)	0.963	+9.86%	+5.98%
Severity	2017.1	0.099 (CI = +/-0.057; p = 0.003)	0.002 (CI = +/-0.065; p = 0.952)	-0.001 (CI = +/-0.006; p = 0.658)	0.057 (CI = +/-0.191; p = 0.517)	0.123 (CI = +/-0.159; p = 0.113)	-0.042 (CI = +/-0.100; p = 0.366)	0.956	+10.42%	+5.89%
Severity	2017.2	0.098 (CI = +/-0.078; p = 0.020)	0.001 (CI = +/-0.072; p = 0.964)	-0.001 (CI = +/-0.006; p = 0.678)	0.058 (CI = +/-0.209; p = 0.541)	0.124 (CI = +/-0.173; p = 0.137)	-0.040 (CI = +/-0.119; p = 0.457)	0.943	+10.28%	+5.91%
Severity	2018.1	0.120 (CI = +/-0.119; p = 0.048)	-0.006 (CI = +/-0.082; p = 0.860)	0.000 (CI = +/-0.008; p = 0.916)	0.047 (CI = +/-0.227; p = 0.642)	0.116 (CI = +/-0.187; p = 0.187)	-0.065 (CI = +/-0.159; p = 0.366)	0.931	+12.72%	+5.64%
Severity	2018.2	0.204 (CI = +/-0.146; p = 0.014)	0.003 (CI = +/-0.072; p = 0.929)	0.002 (CI = +/-0.007; p = 0.535)	0.008 (CI = +/-0.203; p = 0.928)	0.084 (CI = +/-0.167; p = 0.263)	-0.154 (CI = +/-0.176; p = 0.077)	0.947	+22.57%	+5.11%
Severity	2019.1	0.332 (CI = +/-0.262; p = 0.023)	-0.021 (CI = +/-0.080; p = 0.534)	0.005 (CI = +/-0.009; p = 0.195)	-0.036 (CI = +/-0.209; p = 0.677)	0.043 (CI = +/-0.176; p = 0.561)	-0.291 (CI = +/-0.291; p = 0.050)	0.944	+39.36%	+4.20%
Severity	2019.2	0.468 (CI = +/-0.490; p = 0.057)	-0.020 (CI = +/-0.088; p = 0.560)	0.007 (CI = +/-0.011; p = 0.154)	-0.067 (CI = +/-0.245; p = 0.489)	0.001 (CI = +/-0.227; p = 0.992)	-0.431 (CI = +/-0.518; p = 0.082)	0.919	+59.70%	+3.79%
Frequency	2015.1	0.004 (CI = +/-0.022; p = 0.715)	0.075 (CI = +/-0.047; p = 0.004)	0.017 (CI = +/-0.004; p = 0.000)	-0.146 (CI = +/-0.153; p = 0.059)	0.080 (CI = +/-0.129; p = 0.202)	-0.003 (CI = +/-0.067; p = 0.929)	0.910	+0.38%	+0.10%
Frequency	2015.2	0.003 (CI = +/-0.027; p = 0.785)	0.075 (CI = +/-0.050; p = 0.007)	0.017 (CI = +/-0.004; p = 0.000)	-0.146 (CI = +/-0.161; p = 0.072)	0.080 (CI = +/-0.135; p = 0.221)	-0.002 (CI = +/-0.071; p = 0.944)	0.908	+0.34%	+0.10%
Frequency	2016.1	0.003 (CI = +/-0.034; p = 0.851)	0.075 (CI = +/-0.055; p = 0.012)	0.017 (CI = +/-0.005; p = 0.000)	-0.146 (CI = +/-0.171; p = 0.087)	0.081 (CI = +/-0.143; p = 0.241)	-0.002 (CI = +/-0.079; p = 0.960)	0.902	+0.30%	+0.11%
Frequency	2016.2	-0.012 (CI = +/-0.038; p = 0.490)	0.067 (CI = +/-0.053; p = 0.018)	0.016 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.162; p = 0.101)	0.088 (CI = +/-0.136; p = 0.177)	0.015 (CI = +/-0.078; p = 0.679)	0.919	-1.22%	+0.27%
Frequency	2017.1	-0.020 (CI = +/-0.051; p = 0.399)	0.072 (CI = +/-0.059; p = 0.022)	0.016 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.172; p = 0.130)	0.092 (CI = +/-0.143; p = 0.183)	0.024 (CI = +/-0.090; p = 0.561)	0.915	-1.99%	+0.39%
Frequency	2017.2	-0.023 (CI = +/-0.057; p = 0.478)	0.071 (CI = +/-0.065; p = 0.035)	0.016 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.188; p = 0.164)	0.093 (CI = +/-0.156; p = 0.208)	0.027 (CI = +/-0.108; p = 0.582)	0.908	-2.24%	+0.41%
Frequency	2018.1	-0.045 (CI = +/-0.106; p = 0.351)	0.079 (CI = +/-0.074; p = 0.039)	0.015 (CI = +/-0.007; p = 0.002)	-0.114 (CI = +/-0.203; p = 0.228)	0.101 (CI = +/-0.168; p = 0.198)	0.052 (CI = +/-0.142; p = 0.419)	0.903	-4.39%	+0.67%
Frequency	2018.2	-0.006 (CI = +/-0.159; p = 0.924)	0.083 (CI = +/-0.079; p = 0.042)	0.016 (CI = +/-0.008; p = 0.003)	-0.132 (CI = +/-0.221; p = 0.196)	0.086 (CI = +/-0.182; p = 0.291)	0.011 (CI = +/-0.192; p = 0.895)	0.899	-0.64%	+0.44%
Frequency	2019.1	-0.172 (CI = +/-0.259; p = 0.148)	0.114 (CI = +/-0.079; p = 0.014)	0.012 (CI = +/-0.009; p = 0.020)	-0.075 (CI = +/-0.206; p = 0.392)	0.140 (CI = +/-0.174; p = 0.092)	0.188 (CI = +/-0.287; p = 0.153)	0.934	-15.83%	+1.57%
Frequency	2019.2	-0.176 (CI = +/-0.535; p = 0.413)	0.114 (CI = +/-0.096; p = 0.030)	0.011 (CI = +/-0.012; p = 0.061)	-0.074 (CI = +/-0.268; p = 0.485)	0.141 (CI = +/-0.248; p = 0.189)	0.192 (CI = +/-0.566; p = 0.400)	0.919	-16.12%	+1.58%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal, non_phys_dam_xs_inf

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Non Phys Dam Xs Inf	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)	0.002 (CI = +/-0.006; p = 0.604)	0.294 (CI = +/-0.342; p = 0.090)	0.041 (CI = +/-0.419; p = 0.845)	0.902	+5.20%
Loss Cost	2006.1	0.055 (CI = +/-0.010; p = 0.000)	0.150 (CI = +/-0.075; p = 0.000)	0.003 (CI = +/-0.006; p = 0.368)	0.271 (CI = +/-0.318; p = 0.092)	0.026 (CI = +/-0.389; p = 0.891)	0.917	+5.63%
Loss Cost	2006.2	0.056 (CI = +/-0.011; p = 0.000)	0.155 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.006; p = 0.327)	0.262 (CI = +/-0.322; p = 0.107)	0.024 (CI = +/-0.392; p = 0.900)	0.914	+5.77%
Loss Cost	2007.1	0.058 (CI = +/-0.012; p = 0.000)	0.147 (CI = +/-0.078; p = 0.001)	0.003 (CI = +/-0.006; p = 0.253)	0.250 (CI = +/-0.321; p = 0.121)	0.017 (CI = +/-0.390; p = 0.930)	0.916	+6.00%
Loss Cost	2007.2	0.060 (CI = +/-0.012; p = 0.000)	0.153 (CI = +/-0.079; p = 0.000)	0.004 (CI = +/-0.006; p = 0.212)	0.238 (CI = +/-0.323; p = 0.143)	0.014 (CI = +/-0.391; p = 0.942)	0.914	+6.20%
Loss Cost	2008.1	0.064 (CI = +/-0.013; p = 0.000)	0.141 (CI = +/-0.078; p = 0.001)	0.005 (CI = +/-0.006; p = 0.125)	0.220 (CI = +/-0.313; p = 0.161)	0.002 (CI = +/-0.379; p = 0.992)	0.921	+6.58%
Loss Cost	2008.2	0.066 (CI = +/-0.013; p = 0.000)	0.148 (CI = +/-0.079; p = 0.001)	0.005 (CI = +/-0.006; p = 0.101)	0.206 (CI = +/-0.315; p = 0.191)	-0.002 (CI = +/-0.380; p = 0.993)	0.918	+6.81%
Loss Cost	2009.1	0.071 (CI = +/-0.013; p = 0.000)	0.133 (CI = +/-0.076; p = 0.001)	0.006 (CI = +/-0.006; p = 0.042)	0.183 (CI = +/-0.297; p = 0.217)	-0.018 (CI = +/-0.358; p = 0.920)	0.929	+7.34%
Loss Cost	2009.2	0.075 (CI = +/-0.014; p = 0.000)	0.144 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.006; p = 0.022)	0.159 (CI = +/-0.288; p = 0.267)	-0.025 (CI = +/-0.345; p = 0.884)	0.933	+7.77%
Loss Cost	2010.1	0.080 (CI = +/-0.014; p = 0.000)	0.130 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.005; p = 0.007)	0.137 (CI = +/-0.273; p = 0.312)	-0.041 (CI = +/-0.326; p = 0.799)	0.941	+8.32%
Loss Cost	2010.2	0.082 (CI = +/-0.015; p = 0.000)	0.136 (CI = +/-0.072; p = 0.001)	0.008 (CI = +/-0.006; p = 0.006)	0.123 (CI = +/-0.275; p = 0.367)	-0.045 (CI = +/-0.328; p = 0.777)	0.939	+8.59%
Loss Cost	2011.1	0.088 (CI = +/-0.015; p = 0.000)	0.122 (CI = +/-0.069; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	0.098 (CI = +/-0.258; p = 0.439)	-0.064 (CI = +/-0.306; p = 0.670)	0.947	+9.24%
Loss Cost	2011.2	0.091 (CI = +/-0.017; p = 0.000)	0.127 (CI = +/-0.071; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.086 (CI = +/-0.263; p = 0.503)	-0.068 (CI = +/-0.310; p = 0.652)	0.943	+9.50%
Loss Cost	2012.1	0.094 (CI = +/-0.018; p = 0.000)	0.119 (CI = +/-0.073; p = 0.003)	0.010 (CI = +/-0.005; p = 0.001)	0.072 (CI = +/-0.264; p = 0.575)	-0.079 (CI = +/-0.311; p = 0.601)	0.943	+9.90%
Loss Cost	2012.2	0.097 (CI = +/-0.020; p = 0.000)	0.124 (CI = +/-0.075; p = 0.002)	0.010 (CI = +/-0.006; p = 0.001)	0.058 (CI = +/-0.270; p = 0.658)	-0.085 (CI = +/-0.315; p = 0.577)	0.939	+10.23%
Loss Cost	2013.1	0.108 (CI = +/-0.018; p = 0.000)	0.104 (CI = +/-0.064; p = 0.003)	0.012 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.229; p = 0.861)	-0.118 (CI = +/-0.266; p = 0.365)	0.957	+11.44%
Loss Cost	2013.2	0.113 (CI = +/-0.020; p = 0.000)	0.111 (CI = +/-0.066; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.231; p = 0.987)	-0.126 (CI = +/-0.266; p = 0.332)	0.955	+11.91%
Loss Cost	2014.1	0.118 (CI = +/-0.022; p = 0.000)	0.102 (CI = +/-0.067; p = 0.005)	0.013 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.231; p = 0.884)	-0.142 (CI = +/-0.265; p = 0.272)	0.955	+12.53%
Loss Cost	2014.2	0.114 (CI = +/-0.025; p = 0.000)	0.096 (CI = +/-0.069; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.237; p = 0.996)	-0.133 (CI = +/-0.269; p = 0.309)	0.948	+12.03%
Loss Cost	2015.1	0.113 (CI = +/-0.029; p = 0.000)	0.096 (CI = +/-0.074; p = 0.014)	0.013 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.250; p = 0.993)	-0.132 (CI = +/-0.282; p = 0.332)	0.942	+12.01%
Loss Cost	2015.2	0.113 (CI = +/-0.034; p = 0.000)	0.095 (CI = +/-0.079; p = 0.022)	0.013 (CI = +/-0.006; p = 0.001)	0.003 (CI = +/-0.265; p = 0.979)	-0.131 (CI = +/-0.297; p = 0.359)	0.931	+11.93%
Loss Cost	2016.1	0.124 (CI = +/-0.037; p = 0.000)	0.083 (CI = +/-0.080; p = 0.043)	0.014 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.263; p = 0.842)	-0.162 (CI = +/-0.294; p = 0.254)	0.936	+13.18%
Loss Cost	2016.2	0.111 (CI = +/-0.040; p = 0.000)	0.070 (CI = +/-0.078; p = 0.072)	0.013 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.255; p = 0.930)	-0.133 (CI = +/-0.283; p = 0.321)	0.933	+11.74%
Loss Cost	2017.1	0.118 (CI = +/-0.047; p = 0.000)	0.064 (CI = +/-0.084; p = 0.122)	0.013 (CI = +/-0.006; p = 0.001)	-0.003 (CI = +/-0.269; p = 0.983)	-0.151 (CI = +/-0.301; p = 0.289)	0.929	+12.47%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.070; p = 0.016)	-0.011 (CI = +/-0.006; p = 0.000)	0.347 (CI = +/-0.298; p = 0.024)	-0.007 (CI = +/-0.365; p = 0.969)	0.939	+5.48%
Severity	2006.1	0.056 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.069; p = 0.029)	-0.011 (CI = +/-0.005; p = 0.000)	0.333 (CI = +/-0.290; p = 0.026)	-0.016 (CI = +/-0.355; p = 0.927)	0.943	+5.76%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.071; p = 0.039)	-0.011 (CI = +/-0.006; p = 0.000)	0.339 (CI = +/-0.295; p = 0.026)	-0.015 (CI = +/-0.359; p = 0.933)	0.939	+5.68%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.073; p = 0.041)	-0.011 (CI = +/-0.006; p = 0.000)	0.341 (CI = +/-0.300; p = 0.027)	-0.014 (CI = +/-0.365; p = 0.940)	0.936	+5.63%
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.075; p = 0.054)	-0.011 (CI = +/-0.006; p = 0.000)	0.346 (CI = +/-0.306; p = 0.028)	-0.012 (CI = +/-0.371; p = 0.946)	0.931	+5.55%
Severity	2008.1	0.055 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.077; p = 0.075)	-0.011 (CI = +/-0.006; p = 0.000)	0.340 (CI = +/-0.311; p = 0.033)	-0.016 (CI = +/-0.376; p = 0.929)	0.929	+5.68%
Severity	2008.2	0.055 (CI = +/-0.014; p = 0.000)	0.070 (CI = +/-0.080; p = 0.084)	-0.011 (CI = +/-0.006; p = 0.001)	0.340 (CI = +/-0.318; p = 0.037)	-0.016 (CI = +/-0.384; p = 0.930)	0.924	+5.68%
Severity	2009.1	0.060 (CI = +/-0.014; p = 0.000)	0.057 (CI = +/-0.078; p = 0.145)	-0.010 (CI = +/-0.006; p = 0.002)	0.320 (CI = +/-0.307; p = 0.042)	-0.030 (CI = +/-0.370; p = 0.867)	0.930	+6.14%
Severity	2009.2	0.064 (CI = +/-0.014; p = 0.000)	0.068 (CI = +/-0.077; p = 0.082)	-0.009 (CI = +/-0.006; p = 0.003)	0.296 (CI = +/-0.299; p = 0.052)	-0.037 (CI = +/-0.359; p = 0.832)	0.935	+6.56%
Severity	2010.1	0.068 (CI = +/-0.015; p = 0.000)	0.055 (CI = +/-0.075; p = 0.143)	-0.008 (CI = +/-0.006; p = 0.006)	0.275 (CI = +/-0.288; p = 0.060)	-0.052 (CI = +/-0.345; p = 0.757)	0.940	+7.07%
Severity	2010.2	0.073 (CI = +/-0.015; p = 0.000)	0.065 (CI = +/-0.074; p = 0.083)	-0.008 (CI = +/-0.006; p = 0.009)	0.252 (CI = +/-0.282; p = 0.077)	-0.060 (CI = +/-0.335; p = 0.714)	0.943	+7.52%
Severity	2011.1	0.078 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.071; p = 0.151)	-0.007 (CI = +/-0.005; p = 0.016)	0.228 (CI = +/-0.266; p = 0.090)	-0.078 (CI = +/-0.316; p = 0.613)	0.950	+8.15%
Severity	2011.2	0.079 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.074; p = 0.150)	-0.007 (CI = +/-0.006; p = 0.022)	0.223 (CI = +/-0.274; p = 0.106)	-0.080 (CI = +/-0.324; p = 0.612)	0.945	+8.26%
Severity	2012.1	0.086 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.071; p = 0.265)	-0.006 (CI = +/-0.005; p = 0.043)	0.197 (CI = +/-0.260; p = 0.129)	-0.100 (CI = +/-0.305; p = 0.502)	0.952	+8.98%
Severity	2012.2	0.092 (CI = +/-0.019; p = 0.000)	0.049 (CI = +/-0.070; p = 0.158)	-0.005 (CI = +/-0.005; p = 0.068)	0.171 (CI = +/-0.253; p = 0.173)	-0.111 (CI = +/-0.295; p = 0.441)	0.954	+9.59%
Severity	2013.1	0.105 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.049; p = 0.305)	-0.003 (CI = +/-0.004; p = 0.108)	0.124 (CI = +/-0.175; p = 0.152)	-0.150 (CI = +/-0.203; p = 0.138)	0.979	+11.05%
Severity	2013.2	0.109 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.049; p = 0.205)	-0.003 (CI = +/-0.004; p = 0.165)	0.108 (CI = +/-0.174; p = 0.207)	-0.158 (CI = +/-0.200; p = 0.114)	0.978	+11.48%
Severity	2014.1	0.112 (CI = +/-0.017; p = 0.000)	0.026 (CI = +/-0.051; p = 0.304)	-0.002 (CI = +/-0.004; p = 0.256)	0.097 (CI = +/-0.177; p = 0.260)	-0.168 (CI = +/-0.203; p = 0.099)	0.977	+11.85%
Severity	2014.2	0.107 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.050; p = 0.446)	-0.003 (CI = +/-0.004; p = 0.156)	0.118 (CI = +/-0.174; p = 0.169)	-0.156 (CI = +/-0.197; p = 0.112)	0.975	+11.25%
Severity	2015.1	0.104 (CI = +/-0.021; p = 0.000)	0.022 (CI = +/-0.053; p = 0.390)	-0.003 (CI = +/-0.004; p = 0.140)	0.125 (CI = +/-0.181; p = 0.159)	-0.149 (CI = +/-0.204; p = 0.141)	0.972	+10.95%
Severity	2015.2	0.102 (CI = +/-0.024; p = 0.000)	0.020 (CI = +/-0.057; p = 0.454)	-0.003 (CI = +/-0.004; p = 0.145)	0.131 (CI = +/-0.191; p = 0.164)	-0.145 (CI = +/-0.214; p = 0.167)	0.966	+10.77%
Severity	2016.1	0.112 (CI = +/-0.029; p = 0.000)	0.009 (CI = +/-0.055; p = 0.727)	-0.002 (CI = +/-0.004; p = 0.267)	0.106 (CI = +/-0.182; p = 0.228)	-0.172 (CI = +/-0.204; p = 0.091)	0.969	+11.86%
Severity	2016.2	0.106 (CI = +/-0.029; p = 0.000)	0.003 (CI = +/-0.057; p = 0.913)	-0.003 (CI = +/-0.004; p = 0.203)	0.124 (CI = +/-0.186; p = 0.171)	-0.158 (CI = +/-0.207; p = 0.120)	0.964	+11.14%
Severity	2017.1	0.111 (CI = +/-0.034; p = 0.000)	-0.003 (CI = +/-0.061; p = 0.926)	-0.002 (CI = +/-0.005; p = 0.292)	0.112 (CI = +/-0.195; p = 0.228)	-0.173 (CI = +/-0.218; p = 0.107)	0.959	+11.76%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.372)	0.079 (CI = +/-0.046; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.197; p = 0.583)	0.048 (CI = +/-0.241; p = 0.691)	0.735	-0.27%
Frequency	2006.1	-0.001 (CI = +/-0.006; p = 0.690)	0.073 (CI = +/-0.046; p = 0.003)	0.013 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.194; p = 0.522)	0.042 (CI = +/-0.237; p = 0.718)	0.736	-0.13%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.783)	0.081 (CI = +/-0.044; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.184; p = 0.400)	0.039 (CI = +/-0.225; p = 0.723)	0.763	+0.09%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.260)	0.071 (CI = +/-0.041; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.169; p = 0.283)	0.031 (CI = +/-0.206; p = 0.764)	0.790	+0.35%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.041)	0.080 (CI = +/-0.037; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.109 (CI = +/-0.152; p = 0.156)	0.026 (CI = +/-0.185; p = 0.772)	0.831	+0.61%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	0.072 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.121 (CI = +/-0.139; p = 0.087)	0.018 (CI = +/-0.169; p = 0.826)	0.857	+0.86%
Frequency	2008.2	0.011 (CI = +/-0.006; p = 0.001)	0.078 (CI = +/-0.033; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.134 (CI = +/-0.130; p = 0.043)	0.015 (CI = +/-0.157; p = 0.848)	0.880	+1.07%
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.001)	0.076 (CI = +/-0.034; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.137 (CI = +/-0.132; p = 0.042)	0.013 (CI = +/-0.159; p = 0.871)	0.881	+1.14%
Frequency	2009.2	0.011 (CI = +/-0.007; p = 0.001)	0.076 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.137 (CI = +/-0.135; p = 0.047)	0.013 (CI = +/-0.162; p = 0.873)	0.879	+1.14%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.003)	0.075 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.139 (CI = +/-0.139; p = 0.050)	0.012 (CI = +/-0.166; p = 0.887)	0.879	+1.17%
Frequency	2010.2	0.010 (CI = +/-0.008; p = 0.012)	0.071 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.138; p = 0.065)	0.015 (CI = +/-0.164; p = 0.854)	0.884	+1.00%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.021)	0.071 (CI = +/-0.038; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.142; p = 0.071)	0.014 (CI = +/-0.168; p = 0.862)	0.883	+1.01%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.017)	0.074 (CI = +/-0.039; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.144; p = 0.063)	0.012 (CI = +/-0.170; p = 0.886)	0.885	+1.14%
Frequency	2012.1	0.008 (CI = +/-0.010; p = 0.083)	0.080 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.125 (CI = +/-0.140; p = 0.078)	0.021 (CI = +/-0.165; p = 0.795)	0.898	+0.84%
Frequency	2012.2	0.006 (CI = +/-0.010; p = 0.244)	0.075 (CI = +/-0.039; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.113 (CI = +/-0.139; p = 0.105)	0.026 (CI = +/-0.162; p = 0.744)	0.905	+0.59%
Frequency	2013.1	0.004 (CI = +/-0.011; p = 0.514)	0.079 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.105 (CI = +/-0.141; p = 0.134)	0.033 (CI = +/-0.163; p = 0.681)	0.909	+0.36%
Frequency	2013.2	0.004 (CI = +/-0.013; p = 0.536)	0.080 (CI = +/-0.042; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.106 (CI = +/-0.147; p = 0.146)	0.032 (CI = +/-0.169; p = 0.694)	0.907	+0.38%
Frequency	2014.1	0.006 (CI = +/-0.014; p = 0.384)	0.076 (CI = +/-0.044; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.151; p = 0.130)	0.025 (CI = +/-0.173; p = 0.759)	0.906	+0.61%
Frequency	2014.2	0.007 (CI = +/-0.016; p = 0.379)	0.077 (CI = +/-0.046; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.117 (CI = +/-0.158; p = 0.136)	0.024 (CI = +/-0.180; p = 0.784)	0.904	+0.70%
Frequency	2015.1	0.010 (CI = +/-0.019; p = 0.302)	0.074 (CI = +/-0.049; p = 0.006)	0.016 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.165; p = 0.128)	0.016 (CI = +/-0.186; p = 0.853)	0.901	+0.96%
Frequency	2015.2	0.010 (CI = +/-0.022; p = 0.327)	0.075 (CI = +/-0.052; p = 0.008)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.175; p = 0.140)	0.014 (CI = +/-0.196; p = 0.876)	0.899	+1.05%
Frequency	2016.1	0.012 (CI = +/-0.026; p = 0.348)	0.073 (CI = +/-0.056; p = 0.015)	0.016 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.186; p = 0.151)	0.011 (CI = +/-0.208; p = 0.913)	0.894	+1.19%
Frequency	2016.2	0.005 (CI = +/-0.030; p = 0.695)	0.067 (CI = +/-0.058; p = 0.027)	0.015 (CI = +/-0.004; p = 0.000)	-0.113 (CI = +/-0.190; p = 0.217)	0.025 (CI = +/-0.211; p = 0.801)	0.901	+0.54%
Frequency	2017.1	0.006 (CI = +/-0.036; p = 0.703)	0.066 (CI = +/-0.064; p = 0.043)	0.016 (CI = +/-0.005; p = 0.000)	-0.115 (CI = +/-0.205; p = 0.239)	0.022 (CI = +/-0.229; p = 0.833)	0.893	+0.63%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.061 (CI = +/-0.010; p = 0.000)	0.793	+6.29%
Loss Cost	2006.1	0.064 (CI = +/-0.010; p = 0.000)	0.824	+6.65%
Loss Cost	2006.2	0.065 (CI = +/-0.010; p = 0.000)	0.816	+6.72%
Loss Cost	2007.1	0.067 (CI = +/-0.011; p = 0.000)	0.825	+6.97%
Loss Cost	2007.2	0.068 (CI = +/-0.011; p = 0.000)	0.817	+7.06%
Loss Cost	2008.1	0.071 (CI = +/-0.011; p = 0.000)	0.834	+7.40%
Loss Cost	2008.2	0.072 (CI = +/-0.012; p = 0.000)	0.826	+7.49%
Loss Cost	2009.1	0.076 (CI = +/-0.012; p = 0.000)	0.847	+7.88%
Loss Cost	2009.2	0.077 (CI = +/-0.012; p = 0.000)	0.843	+8.06%
Loss Cost	2010.1	0.081 (CI = +/-0.013; p = 0.000)	0.857	+8.45%
Loss Cost	2010.2	0.082 (CI = +/-0.013; p = 0.000)	0.846	+8.50%
Loss Cost	2011.1	0.085 (CI = +/-0.014; p = 0.000)	0.859	+8.92%
Loss Cost	2011.2	0.086 (CI = +/-0.015; p = 0.000)	0.846	+8.93%
Loss Cost	2012.1	0.088 (CI = +/-0.016; p = 0.000)	0.844	+9.21%
Loss Cost	2012.2	0.088 (CI = +/-0.017; p = 0.000)	0.828	+9.22%
Loss Cost	2013.1	0.094 (CI = +/-0.017; p = 0.000)	0.848	+9.80%
Loss Cost	2013.2	0.094 (CI = +/-0.019; p = 0.000)	0.830	+9.81%
Loss Cost	2014.1	0.096 (CI = +/-0.020; p = 0.000)	0.823	+10.10%
Loss Cost	2014.2	0.093 (CI = +/-0.022; p = 0.000)	0.796	+9.71%
Loss Cost	2015.1	0.094 (CI = +/-0.024; p = 0.000)	0.774	+9.81%
Loss Cost	2015.2	0.092 (CI = +/-0.027; p = 0.000)	0.739	+9.60%
Loss Cost	2016.1	0.097 (CI = +/-0.029; p = 0.000)	0.739	+10.18%
Loss Cost	2016.2	0.092 (CI = +/-0.032; p = 0.000)	0.689	+9.59%
Loss Cost	2017.1	0.097 (CI = +/-0.036; p = 0.000)	0.680	+10.15%
Severity	2005.2	0.071 (CI = +/-0.008; p = 0.000)	0.889	+7.39%
Severity	2006.1	0.074 (CI = +/-0.008; p = 0.000)	0.902	+7.66%
Severity	2006.2	0.074 (CI = +/-0.009; p = 0.000)	0.895	+7.67%
Severity	2007.1	0.075 (CI = +/-0.009; p = 0.000)	0.891	+7.77%
Severity	2007.2	0.075 (CI = +/-0.010; p = 0.000)	0.883	+7.79%
Severity	2008.1	0.077 (CI = +/-0.010; p = 0.000)	0.886	+8.01%
Severity	2008.2	0.078 (CI = +/-0.010; p = 0.000)	0.879	+8.09%
Severity	2009.1	0.081 (CI = +/-0.010; p = 0.000)	0.897	+8.48%
Severity	2009.2	0.084 (CI = +/-0.010; p = 0.000)	0.905	+8.78%
Severity	2010.1	0.088 (CI = +/-0.010; p = 0.000)	0.920	+9.18%
Severity	2010.2	0.091 (CI = +/-0.010; p = 0.000)	0.924	+9.47%
Severity	2011.1	0.095 (CI = +/-0.009; p = 0.000)	0.939	+9.91%
Severity	2011.2	0.095 (CI = +/-0.010; p = 0.000)	0.935	+10.01%
Severity	2012.1	0.099 (CI = +/-0.010; p = 0.000)	0.947	+10.46%
Severity	2012.2	0.102 (CI = +/-0.010; p = 0.000)	0.949	+10.75%
Severity	2013.1	0.108 (CI = +/-0.007; p = 0.000)	0.975	+11.43%
Severity	2013.2	0.109 (CI = +/-0.008; p = 0.000)	0.974	+11.57%
Severity	2014.1	0.111 (CI = +/-0.009; p = 0.000)	0.972	+11.73%
Severity	2014.2	0.108 (CI = +/-0.009; p = 0.000)	0.971	+11.44%
Severity	2015.1	0.108 (CI = +/-0.010; p = 0.000)	0.966	+11.35%
Severity	2015.2	0.106 (CI = +/-0.011; p = 0.000)	0.960	+11.24%
Severity	2016.1	0.110 (CI = +/-0.011; p = 0.000)	0.961	+11.58%
Severity	2016.2	0.107 (CI = +/-0.012; p = 0.000)	0.956	+11.24%
Severity	2017.1	0.107 (CI = +/-0.014; p = 0.000)	0.949	+11.34%
Frequency	2005.2	-0.010 (CI = +/-0.007; p = 0.006)	0.163	-1.02%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.015)	0.129	-0.94%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.029)	0.104	-0.88%
Frequency	2007.1	-0.007 (CI = +/-0.008; p = 0.072)	0.065	-0.75%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.118)	0.044	-0.68%
Frequency	2008.1	-0.006 (CI = +/-0.009; p = 0.211)	0.019	-0.57%
Frequency	2008.2	-0.006 (CI = +/-0.010; p = 0.249)	0.012	-0.56%
Frequency	2009.1	-0.005 (CI = +/-0.010; p = 0.285)	0.006	-0.55%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.221)	0.019	-0.66%
Frequency	2010.1	-0.007 (CI = +/-0.012; p = 0.244)	0.014	-0.68%
Frequency	2010.2	-0.009 (CI = +/-0.012; p = 0.146)	0.042	-0.89%
Frequency	2011.1	-0.009 (CI = +/-0.013; p = 0.167)	0.037	-0.91%
Frequency	2011.2	-0.010 (CI = +/-0.014; p = 0.163)	0.039	-0.98%
Frequency	2012.1	-0.011 (CI = +/-0.015; p = 0.137)	0.052	-1.13%
Frequency	2012.2	-0.014 (CI = +/-0.016; p = 0.089)	0.082	-1.38%
Frequency	2013.1	-0.015 (CI = +/-0.018; p = 0.098)	0.079	-1.45%
Frequency	2013.2	-0.016 (CI = +/-0.019; p = 0.099)	0.083	-1.58%
Frequency	2014.1	-0.015 (CI = +/-0.021; p = 0.162)	0.050	-1.45%
Frequency	2014.2	-0.016 (CI = +/-0.023; p = 0.174)	0.048	-1.55%
Frequency	2015.1	-0.014 (CI = +/-0.026; p = 0.268)	0.016	-1.38%
Frequency	2015.2	-0.015 (CI = +/-0.029; p = 0.290)	0.011	-1.47%
Frequency	2016.1	-0.013 (CI = +/-0.032; p = 0.415)	-0.018	-1.25%
Frequency	2016.2	-0.015 (CI = +/-0.036; p = 0.389)	-0.014	-1.49%
Frequency	2017.1	-0.011 (CI = +/-0.041; p = 0.579)	-0.047	-1.07%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2015-01-01

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 = +/-0.018; p = 0.124)	0.175 (CI = +/-0.067; p = 0.000)	0.074 (CI = +/-0.135; p = 0.272)	0.077 (CI = +/-0.024; p = 0.000)	0.930	+1.37%	+9.52%
Loss Cost	2006.1	0.018 (CI = +/-0.019; p = 0.058)	0.168 (CI = +/-0.068; p = 0.000)	0.060 (CI = +/-0.135; p = 0.374)	0.073 (CI = +/-0.025; p = 0.000)	0.932	+1.85%	+9.53%
Loss Cost	2006.2	0.016 (CI = +/-0.021; p = 0.119)	0.166 (CI = +/-0.069; p = 0.000)	0.065 (CI = +/-0.139; p = 0.349)	0.075 (CI = +/-0.027; p = 0.000)	0.929	+1.66%	+9.54%
Loss Cost	2007.1	0.015 (CI = +/-0.023; p = 0.190)	0.167 (CI = +/-0.072; p = 0.000)	0.068 (CI = +/-0.143; p = 0.343)	0.076 (CI = +/-0.029; p = 0.000)	0.927	+1.54%	+9.54%
Loss Cost	2007.2	0.013 (CI = +/-0.026; p = 0.299)	0.165 (CI = +/-0.074; p = 0.000)	0.072 (CI = +/-0.147; p = 0.328)	0.078 (CI = +/-0.031; p = 0.000)	0.924	+1.35%	+9.54%
Loss Cost	2008.1	0.015 (CI = +/-0.029; p = 0.306)	0.163 (CI = +/-0.076; p = 0.000)	0.068 (CI = +/-0.153; p = 0.369)	0.076 (CI = +/-0.034; p = 0.000)	0.922	+1.51%	+9.54%
Loss Cost	2008.2	0.012 (CI = +/-0.033; p = 0.457)	0.161 (CI = +/-0.079; p = 0.000)	0.073 (CI = +/-0.158; p = 0.349)	0.079 (CI = +/-0.038; p = 0.000)	0.918	+1.24%	+9.55%
Loss Cost	2009.1	0.016 (CI = +/-0.038; p = 0.386)	0.158 (CI = +/-0.081; p = 0.000)	0.065 (CI = +/-0.164; p = 0.422)	0.075 (CI = +/-0.042; p = 0.001)	0.917	+1.66%	+9.55%
Loss Cost	2009.2	0.019 (CI = +/-0.044; p = 0.376)	0.159 (CI = +/-0.084; p = 0.001)	0.061 (CI = +/-0.171; p = 0.472)	0.072 (CI = +/-0.048; p = 0.005)	0.912	+1.96%	+9.55%
Loss Cost	2010.1	0.024 (CI = +/-0.053; p = 0.361)	0.157 (CI = +/-0.087; p = 0.001)	0.054 (CI = +/-0.179; p = 0.542)	0.067 (CI = +/-0.056; p = 0.019)	0.910	+2.41%	+9.55%
Loss Cost	2010.2	0.019 (CI = +/-0.063; p = 0.544)	0.154 (CI = +/-0.090; p = 0.002)	0.060 (CI = +/-0.187; p = 0.513)	0.073 (CI = +/-0.065; p = 0.031)	0.903	+1.88%	+9.56%
Loss Cost	2011.1	0.025 (CI = +/-0.077; p = 0.504)	0.151 (CI = +/-0.094; p = 0.003)	0.052 (CI = +/-0.198; p = 0.592)	0.066 (CI = +/-0.079; p = 0.098)	0.900	+2.56%	+9.56%
Loss Cost	2011.2	0.014 (CI = +/-0.096; p = 0.760)	0.148 (CI = +/-0.098; p = 0.005)	0.063 (CI = +/-0.209; p = 0.541)	0.077 (CI = +/-0.098; p = 0.115)	0.890	+1.43%	+9.57%
Loss Cost	2012.1	-0.006 (CI = +/-0.124; p = 0.926)	0.154 (CI = +/-0.102; p = 0.005)	0.080 (CI = +/-0.224; p = 0.465)	0.097 (CI = +/-0.126; p = 0.124)	0.885	-0.56%	+9.56%
Loss Cost	2012.2	-0.036 (CI = +/-0.166; p = 0.657)	0.149 (CI = +/-0.106; p = 0.008)	0.099 (CI = +/-0.238; p = 0.394)	0.127 (CI = +/-0.167; p = 0.128)	0.874	-3.53%	+9.57%
Loss Cost	2013.1	0.008 (CI = +/-0.244; p = 0.944)	0.142 (CI = +/-0.112; p = 0.016)	0.076 (CI = +/-0.260; p = 0.549)	0.083 (CI = +/-0.245; p = 0.486)	0.872	+0.84%	+9.58%
Loss Cost	2013.2	0.026 (CI = +/-0.391; p = 0.889)	0.143 (CI = +/-0.117; p = 0.019)	0.070 (CI = +/-0.285; p = 0.611)	0.065 (CI = +/-0.392; p = 0.731)	0.856	+2.68%	+9.58%
Loss Cost	2014.1	0.194 (CI = +/-0.843; p = 0.634)	0.133 (CI = +/-0.127; p = 0.042)	0.040 (CI = +/-0.322; p = 0.797)	-0.102 (CI = +/-0.843; p = 0.802)	0.846	+21.36%	+9.59%
Loss Cost	2014.2	0.092 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.127; p = 0.042)	0.040 (CI = +/-0.322; p = 0.797)	NA (CI = +/-NA; p = NA)	0.823	+9.59%	+9.59%
Loss Cost	2015.1	0.092 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.127; p = 0.042)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.814	+9.59%	+9.59%
Loss Cost	2015.2	0.092 (CI = +/-0.025; p = 0.000)	0.133 (CI = +/-0.135; p = 0.053)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.782	+9.60%	+9.60%
Loss Cost	2016.1	0.095 (CI = +/-0.028; p = 0.000)	0.124 (CI = +/-0.143; p = 0.085)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.774	+9.93%	+9.93%
Loss Cost	2016.2	0.092 (CI = +/-0.031; p = 0.000)	0.115 (CI = +/-0.151; p = 0.125)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.721	+9.59%	+9.59%
Loss Cost	2017.1	0.094 (CI = +/-0.035; p = 0.000)	0.108 (CI = +/-0.163; p = 0.176)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.703	+9.87%	+9.87%
Severity	2005.2	0.030 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.054; p = 0.007)	0.005 (CI = +/-0.108; p = 0.930)	0.077 (CI = +/-0.019; p = 0.000)	0.963	+2.99%	+11.22%
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	0.072 (CI = +/-0.055; p = 0.011)	-0.005 (CI = +/-0.109; p = 0.929)	0.074 (CI = +/-0.020; p = 0.000)	0.963	+3.32%	+11.23%
Severity	2006.2	0.027 (CI = +/-0.016; p = 0.002)	0.064 (CI = +/-0.053; p = 0.020)	0.011 (CI = +/-0.106; p = 0.838)	0.080 (CI = +/-0.020; p = 0.000)	0.965	+2.69%	+11.24%
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.020)	0.072 (CI = +/-0.052; p = 0.008)	0.027 (CI = +/-0.104; p = 0.600)	0.086 (CI = +/-0.021; p = 0.000)	0.966	+2.05%	+11.23%
Severity	2007.2	0.011 (CI = +/-0.017; p = 0.189)	0.062 (CI = +/-0.049; p = 0.014)	0.047 (CI = +/-0.097; p = 0.331)	0.095 (CI = +/-0.020; p = 0.000)	0.970	+1.13%	+11.25%
Severity	2008.1	0.006 (CI = +/-0.019; p = 0.496)	0.068 (CI = +/-0.049; p = 0.009)	0.058 (CI = +/-0.099; p = 0.236)	0.100 (CI = +/-0.022; p = 0.000)	0.971	+0.64%	+11.24%
Severity	2008.2	-0.005 (CI = +/-0.019; p = 0.625)	0.058 (CI = +/-0.045; p = 0.014)	0.079 (CI = +/-0.091; p = 0.086)	0.111 (CI = +/-0.022; p = 0.000)	0.975	-0.46%	+11.25%
Severity	2009.1	-0.003 (CI = +/-0.022; p = 0.764)	0.057 (CI = +/-0.047; p = 0.019)	0.077 (CI = +/-0.095; p = 0.110)	0.110 (CI = +/-0.024; p = 0.000)	0.974	-0.33%	+11.26%
Severity	2009.2	-0.004 (CI = +/-0.026; p = 0.767)	0.057 (CI = +/-0.049; p = 0.024)	0.077 (CI = +/-0.099; p = 0.120)	0.110 (CI = +/-0.028; p = 0.000)	0.973	-0.37%	+11.26%
Severity	2010.1	-0.003 (CI = +/-0.031; p = 0.845)	0.056 (CI = +/-0.051; p = 0.031)	0.076 (CI = +/-0.104; p = 0.144)	0.110 (CI = +/-0.032; p = 0.000)	0.972	-0.29%	+11.26%
Severity	2010.2	-0.006 (CI = +/-0.036; p = 0.750)	0.055 (CI = +/-0.053; p = 0.041)	0.080 (CI = +/-0.109; p = 0.144)	0.112 (CI = +/-0.038; p = 0.000)	0.971	-0.57%	+11.26%
Severity	2011.1	-0.002 (CI = +/-0.045; p = 0.910)	0.053 (CI = +/-0.055; p = 0.056)	0.076 (CI = +/-0.115; p = 0.188)	0.109 (CI = +/-0.046; p = 0.000)	0.970	-0.25%	+11.26%
Severity	2011.2	-0.034 (CI = +/-0.050; p = 0.167)	0.044 (CI = +/-0.051; p = 0.089)	0.106 (CI = +/-0.109; p = 0.056)	0.141 (CI = +/-0.051; p = 0.000)	0.973	-3.39%	+11.28%
Severity	2012.1	-0.042 (CI = +/-0.065; p = 0.197)	0.046 (CI = +/-0.054; p = 0.089)	0.113 (CI = +/-0.117; p = 0.059)	0.149 (CI = +/-0.066; p = 0.000)	0.972	-4.10%	+11.27%
Severity	2012.2	-0.066 (CI = +/-0.086; p = 0.127)	0.042 (CI = +/-0.055; p = 0.124)	0.128 (CI = +/-0.124; p = 0.043)	0.173 (CI = +/-0.087; p = 0.000)	0.971	-6.37%	+11.28%
Severity	2013.1	0.019 (CI = +/-0.115; p = 0.737)	0.029 (CI = +/-0.052; p = 0.269)	0.083 (CI = +/-0.122; p = 0.170)	0.088 (CI = +/-0.115; p = 0.123)	0.976	+1.88%	+11.30%
Severity	2013.2	0.040 (CI = +/-0.183; p = 0.648)	0.030 (CI = +/-0.055; p = 0.266)	0.076 (CI = +/-0.133; p = 0.245)	0.067 (CI = +/-0.183; p = 0.455)	0.973	+4.13%	+11.30%
Severity	2014.1	0.244 (CI = +/-0.379; p = 0.193)	0.018 (CI = +/-0.057; p = 0.521)	0.039 (CI = +/-0.145; p = 0.572)	-0.136 (CI = +/-0.379; p = 0.458)	0.973	+27.57%	+11.32%
Severity	2014.2	0.107 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.057; p = 0.521)	0.039 (CI = +/-0.145; p = 0.572)	NA (CI = +/-NA; p = NA)	0.968	+11.32%	+11.32%
Severity	2015.1	0.107 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.057; p = 0.521)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.965	+11.32%	+11.32%
Severity	2015.2	0.106 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.060; p = 0.597)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	+11.24%	+11.24%
Severity	2016.1	0.109 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.061; p = 0.837)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.959	+11.57%	+11.57%
Severity	2016.2	0.107 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.062; p = 0.940)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.953	+11.24%	+11.24%
Severity	2017.1	0.108 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.871)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.945	+11.36%	+11.36%
Frequency	2005.2	-0.016 (CI = +/-0.020; p = 0.118)	0.098 (CI = +/-0.077; p = 0.014)	0.069 (CI = +/-0.154; p = 0.367)	0.000 (CI = +/-0.027; p = 0.973)	0.251	-1.57%	-1.53%
Frequency	2006.1	-0.014 (CI = +/-0.022; p = 0.197)	0.096 (CI = +/-0.079; p = 0.019)	0.065 (CI = +/-0.158; p = 0.412)	-0.001 (CI = +/-0.029; p = 0.944)	0.206	-1.43%	-1.53%
Frequency	2006.2	-0.010 (CI = +/-0.024; p = 0.402)	0.102 (CI = +/-0.081; p = 0.015)	0.054 (CI = +/-0.161; p = 0.499)	-0.005 (CI = +/-0.031; p = 0.725)	0.195	-1.00%	-1.53%
Frequency	2007.1	-0.005 (CI = +/-0.027; p = 0.703)	0.095 (CI = +/-0.082; p = 0.025)	0.041 (CI = +/-0.164; p = 0.611)	-0.010 (CI = +/-0.033; p = 0.524)	0.146	-0.50%	-1.52%
Frequency	2007.2	0.002 (CI = +/-0.029; p = 0.881)	0.103 (CI = +/-0.083; p = 0.017)	0.025 (CI = +/-0.165; p = 0.762)	-0.018 (CI = +/-0.035; p = 0.308)	0.158	+0.22%	-1.54%
Frequency	2008.1	0.009 (CI = +/-0.033; p = 0.593)	0.096 (CI = +/-0.084; p = 0.027)	0.010 (CI = +/-0.169; p = 0.905)	-0.024 (CI = +/-0.038; p = 0.203)	0.137	+0.86%	-1.52%
Frequency	2008.2	0.017 (CI = +/-0.036; p = 0.347)	0.103 (CI = +/-0.085; p = 0.020)	-0.006 (CI = +/-0.171; p = 0.944)	-0.032 (CI = +/-0.041; p = 0.116)	0.162	+1.71%	-1.54%
Frequency	2009.1	0.020 (CI = +/-0.042; p = 0.340)	0.100 (CI = +/-0.089; p = 0.028)	-0.011 (CI = +/-0.179; p = 0.897)	-0.035 (CI = +/-0.046; p = 0.127)	0.156	+2.00%	-1.53%
Frequency	2009.2	0.023 (CI = +/-0.048; p = 0.333)	0.103 (CI = +/-0.091; p = 0.029)	-0.017 (CI = +/-0.186; p = 0.854)	-0.039 (CI = +/-0.052; p = 0.140)	0.151	+2.35%	-1.54%
Frequency	2010.1	0.027 (CI = +/-0.057; p = 0.346)	0.100 (CI = +/-0.095; p = 0.040)	-0.022 (CI = +/-0.195; p = 0.815)	-0.042 (CI = +/-0.061; p = 0.164)	0.146	+2.71%	-1.53%
Frequency	2010.2	0.024 (CI = +/-0.068; p = 0.469)	0.099 (CI = +/-0.099; p = 0.049)	-0.019 (CI = +/-0.204; p = 0.847)	-0.040 (CI = +/-0.071; p = 0.261)	0.126	+2.46%	-1.53%
Frequency	2011.1	0.028 (CI = +/-0.084; p = 0.502)	0.098 (CI = +/-0.103; p = 0.063)	-0.024 (CI = +/-0.217; p = 0.825)	-0.043 (CI = +/-0.087; p = 0.314)	0.117	+2.81%	-1.53%
Frequency	2011.2	0.049 (CI = +/-0.104; p = 0.341)	0.104 (CI = +/-0.106; p = 0.054)	-0.044 (CI = +/-0.227; p = 0.694)	-0.064 (CI = +/-0.106; p = 0.222)	0.132	+4.99%	-1.54%
Frequency	2012.1	0.036 (CI = +/-0.136; p = 0.584)	0.108 (CI = +/-0.112; p = 0.058)	-0.033 (CI = +/-0.244; p = 0.783)	-0.052 (CI = +/-0.137; p = 0.441)	0.130	+3.69%	-1.54%
Frequency	2012.2	0.030 (CI = +/-0.182; p = 0.736)	0.107 (CI = +/-0.116; p = 0.070)	-0.029 (CI = +/-0.261; p = 0.822)	-0.045 (CI = +/-0.184; p = 0.612)	0.118	+3.04%	-1.54%
Frequency	2013.1	-0.010 (CI = +/-0.269; p = 0.937)	0.113 (CI = +/-0.123; p = 0.069)	-0.007 (CI = +/-0.287; p = 0.958)	-0.005 (CI = +/-0.270; p = 0.967)	0.115	-1.02%	-1.55%
Frequency	2013.2	-0.014 (CI = +/-0.431; p = 0.946)	0.113 (CI = +/-0.128; p = 0.072)	-0.006 (CI = +/-0.314; p = 0.968)	-0.002 (CI = +/-0.432; p = 0.994)	0.104	-1.40%	-1.55%
Frequency	2014.1	-0.050 (CI = +/-0.934; p = 0.912)	0.115 (CI = +/-0.141; p = 0.104)	0.000 (CI = +/-0.357; p = 0.998)	0.034 (CI = +/-0.934; p = 0.939)	0.059	-4.87%	-1.55%
Frequency	2014.2	-0.016 (CI = +/-0.025; p = 0.195)	0.115 (CI = +/-0.141; p = 0.104)	0.000 (CI = +/-0.357; p = 0.998)	NA (CI = +/-NA; p = NA)	0.100	-1.55%	-1.55%
Frequency	2015.1	-0.016 (CI = +/-0.025; p = 0.195)	0.115 (CI = +/-0.141; p = 0.104)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.112	-1.55%	-1.55%
Frequency	2015.2	-0.015 (CI = +/-0.027; p = 0.268)	0.118 (CI = +/-0.150; p = 0.114)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.105	-1.47%	-1.47%
Frequency	2016.1	-0.015 (CI = +/-0.031; p = 0.323)	0.118 (CI = +/-0.160; p = 0.137)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.067	-1.47%	-1.47%
Frequency	2016.2	-0.015 (CI = +/-0.035; p = 0.373)	0.117 (CI = +/-0.171; p = 0.163)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.060	-1.49%	-1.49%
Frequency	2017.1	-0.013 (CI = +/-0.040; p = 0.483)	0.113 (CI = +/-0.185; p = 0.209)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.005	-1.33%	-1.33%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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	0.055 (CI = +/-0.018; p = 0.000)	0.185 (CI = +/-0.100; p = 0.001)	0.075 (CI = +/-0.199; p = 0.451)	0.845	+5.68%
Loss Cost	2006.1	0.060 (CI = +/-0.017; p = 0.000)	0.166 (CI = +/-0.096; p = 0.001)	0.042 (CI = +/-0.192; p = 0.661)	0.864	+6.23%
Loss Cost	2006.2	0.063 (CI = +/-0.018; p = 0.000)	0.173 (CI = +/-0.097; p = 0.001)	0.030 (CI = +/-0.193; p = 0.758)	0.860	+6.46%
Loss Cost	2007.1	0.066 (CI = +/-0.019; p = 0.000)	0.163 (CI = +/-0.098; p = 0.002)	0.014 (CI = +/-0.194; p = 0.888)	0.863	+6.77%
Loss Cost	2007.2	0.068 (CI = +/-0.019; p = 0.000)	0.172 (CI = +/-0.099; p = 0.001)	0.002 (CI = +/-0.195; p = 0.983)	0.862	+7.04%
Loss Cost	2008.1	0.072 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.098; p = 0.003)	-0.015 (CI = +/-0.191; p = 0.871)	0.870	+7.45%
Loss Cost	2008.2	0.074 (CI = +/-0.020; p = 0.000)	0.166 (CI = +/-0.099; p = 0.002)	-0.023 (CI = +/-0.191; p = 0.809)	0.868	+7.70%
Loss Cost	2009.1	0.078 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.097; p = 0.004)	-0.036 (CI = +/-0.184; p = 0.694)	0.880	+8.13%
Loss Cost	2009.2	0.081 (CI = +/-0.019; p = 0.000)	0.163 (CI = +/-0.096; p = 0.002)	-0.039 (CI = +/-0.179; p = 0.656)	0.885	+8.43%
Loss Cost	2010.1	0.084 (CI = +/-0.019; p = 0.000)	0.149 (CI = +/-0.095; p = 0.003)	-0.043 (CI = +/-0.175; p = 0.615)	0.892	+8.76%
Loss Cost	2010.2	0.085 (CI = +/-0.019; p = 0.000)	0.156 (CI = +/-0.098; p = 0.003)	-0.041 (CI = +/-0.176; p = 0.635)	0.886	+8.90%
Loss Cost	2011.1	0.088 (CI = +/-0.019; p = 0.000)	0.144 (CI = +/-0.098; p = 0.006)	-0.037 (CI = +/-0.173; p = 0.663)	0.891	+9.15%
Loss Cost	2011.2	0.088 (CI = +/-0.020; p = 0.000)	0.149 (CI = +/-0.101; p = 0.006)	-0.032 (CI = +/-0.177; p = 0.713)	0.882	+9.23%
Loss Cost	2012.1	0.089 (CI = +/-0.020; p = 0.000)	0.144 (CI = +/-0.105; p = 0.009)	-0.026 (CI = +/-0.182; p = 0.768)	0.877	+9.31%
Loss Cost	2012.2	0.089 (CI = +/-0.021; p = 0.000)	0.150 (CI = +/-0.109; p = 0.010)	-0.016 (CI = +/-0.189; p = 0.862)	0.865	+9.36%
Loss Cost	2013.1	0.091 (CI = +/-0.021; p = 0.000)	0.135 (CI = +/-0.108; p = 0.017)	0.017 (CI = +/-0.190; p = 0.857)	0.875	+9.52%
Loss Cost	2013.2	0.091 (CI = +/-0.021; p = 0.000)	0.143 (CI = +/-0.113; p = 0.016)	0.039 (CI = +/-0.207; p = 0.699)	0.862	+9.55%
Loss Cost	2014.1	0.092 (CI = +/-0.021; p = 0.000)	0.138 (CI = +/-0.118; p = 0.025)	0.065 (CI = +/-0.236; p = 0.567)	0.854	+9.59%
Loss Cost	2014.2	0.092 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.127; p = 0.042)	0.040 (CI = +/-0.322; p = 0.797)	0.823	+9.59%
Loss Cost	2015.1	0.092 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.127; p = 0.042)	NA (CI = +/-NA; p = NA)	0.814	+9.59%
Loss Cost	2015.2	0.092 (CI = +/-0.025; p = 0.000)	0.133 (CI = +/-0.135; p = 0.053)	NA (CI = +/-NA; p = NA)	0.782	+9.60%
Loss Cost	2016.1	0.095 (CI = +/-0.028; p = 0.000)	0.124 (CI = +/-0.143; p = 0.085)	NA (CI = +/-NA; p = NA)	0.774	+9.93%
Loss Cost	2016.2	0.092 (CI = +/-0.031; p = 0.000)	0.115 (CI = +/-0.151; p = 0.125)	NA (CI = +/-NA; p = NA)	0.721	+9.59%
Loss Cost	2017.1	0.094 (CI = +/-0.035; p = 0.000)	0.108 (CI = +/-0.163; p = 0.176)	NA (CI = +/-NA; p = NA)	0.703	+9.87%
Severity	2005.2	0.071 (CI = +/-0.016; p = 0.000)	0.086 (CI = +/-0.091; p = 0.063)	0.006 (CI = +/-0.182; p = 0.950)	0.894	+7.34%
Severity	2006.1	0.075 (CI = +/-0.016; p = 0.000)	0.070 (CI = +/-0.088; p = 0.116)	-0.023 (CI = +/-0.176; p = 0.790)	0.904	+7.83%
Severity	2006.2	0.076 (CI = +/-0.017; p = 0.000)	0.072 (CI = +/-0.091; p = 0.114)	-0.027 (CI = +/-0.180; p = 0.763)	0.897	+7.90%
Severity	2007.1	0.077 (CI = +/-0.018; p = 0.000)	0.068 (CI = +/-0.093; p = 0.150)	-0.034 (CI = +/-0.184; p = 0.706)	0.893	+8.05%
Severity	2007.2	0.078 (CI = +/-0.018; p = 0.000)	0.071 (CI = +/-0.096; p = 0.143)	-0.038 (CI = +/-0.188; p = 0.680)	0.885	+8.14%
Severity	2008.1	0.081 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.097; p = 0.216)	-0.051 (CI = +/-0.188; p = 0.580)	0.886	+8.45%
Severity	2008.2	0.083 (CI = +/-0.019; p = 0.000)	0.066 (CI = +/-0.099; p = 0.185)	-0.056 (CI = +/-0.190; p = 0.549)	0.880	+8.62%
Severity	2009.1	0.087 (CI = +/-0.019; p = 0.000)	0.046 (CI = +/-0.094; p = 0.324)	-0.072 (CI = +/-0.178; p = 0.416)	0.897	+9.14%
Severity	2009.2	0.091 (CI = +/-0.018; p = 0.000)	0.062 (CI = +/-0.090; p = 0.170)	-0.077 (CI = +/-0.168; p = 0.359)	0.908	+9.52%
Severity	2010.1	0.095 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.085; p = 0.299)	-0.082 (CI = +/-0.156; p = 0.293)	0.921	+9.95%
Severity	2010.2	0.097 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.082; p = 0.157)	-0.077 (CI = +/-0.148; p = 0.294)	0.929	+10.23%
Severity	2011.1	0.100 (CI = +/-0.015; p = 0.000)	0.041 (CI = +/-0.076; p = 0.279)	-0.072 (CI = +/-0.136; p = 0.286)	0.941	+10.57%
Severity	2011.2	0.101 (CI = +/-0.016; p = 0.000)	0.046 (CI = +/-0.079; p = 0.240)	-0.067 (CI = +/-0.138; p = 0.327)	0.936	+10.64%
Severity	2012.1	0.103 (CI = +/-0.014; p = 0.000)	0.031 (CI = +/-0.074; p = 0.400)	-0.050 (CI = +/-0.129; p = 0.426)	0.946	+10.88%
Severity	2012.2	0.104 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.073; p = 0.230)	-0.029 (CI = +/-0.126; p = 0.643)	0.949	+11.00%
Severity	2013.1	0.107 (CI = +/-0.010; p = 0.000)	0.021 (CI = +/-0.053; p = 0.413)	0.020 (CI = +/-0.094; p = 0.659)	0.974	+11.25%
Severity	2013.2	0.107 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.054; p = 0.259)	0.044 (CI = +/-0.098; p = 0.358)	0.974	+11.28%
Severity	2014.1	0.107 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.054; p = 0.361)	0.074 (CI = +/-0.108; p = 0.168)	0.973	+11.32%
Severity	2014.2	0.107 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.057; p = 0.521)	0.039 (CI = +/-0.145; p = 0.572)	0.968	+11.32%
Severity	2015.1	0.107 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.057; p = 0.521)	NA (CI = +/-NA; p = NA)	0.965	+11.32%
Severity	2015.2	0.106 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.060; p = 0.597)	NA (CI = +/-NA; p = NA)	0.959	+11.24%
Severity	2016.1	0.109 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.061; p = 0.837)	NA (CI = +/-NA; p = NA)	0.959	+11.57%
Severity	2016.2	0.107 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.062; p = 0.940)	NA (CI = +/-NA; p = NA)	0.953	+11.24%
Severity	2017.1	0.108 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.871)	NA (CI = +/-NA; p = NA)	0.945	+11.36%
Frequency	2005.2	-0.016 (CI = +/-0.013; p = 0.024)	0.098 (CI = +/-0.076; p = 0.012)	0.069 (CI = +/-0.152; p = 0.360)	0.272	-1.55%
Frequency	2006.1	-0.015 (CI = +/-0.014; p = 0.040)	0.096 (CI = +/-0.078; p = 0.017)	0.065 (CI = +/-0.156; p = 0.402)	0.229	-1.48%
Frequency	2006.2	-0.013 (CI = +/-0.015; p = 0.073)	0.101 (CI = +/-0.079; p = 0.014)	0.056 (CI = +/-0.158; p = 0.472)	0.217	-1.33%
Frequency	2007.1	-0.012 (CI = +/-0.015; p = 0.125)	0.096 (CI = +/-0.081; p = 0.023)	0.048 (CI = +/-0.161; p = 0.547)	0.162	-1.18%
Frequency	2007.2	-0.010 (CI = +/-0.016; p = 0.198)	0.101 (CI = +/-0.083; p = 0.018)	0.040 (CI = +/-0.162; p = 0.614)	0.156	-1.02%
Frequency	2008.1	-0.009 (CI = +/-0.017; p = 0.262)	0.098 (CI = +/-0.085; p = 0.026)	0.036 (CI = +/-0.165; p = 0.658)	0.117	-0.93%
Frequency	2008.2	-0.008 (CI = +/-0.017; p = 0.323)	0.101 (CI = +/-0.088; p = 0.026)	0.034 (CI = +/-0.168; p = 0.686)	0.115	-0.85%
Frequency	2009.1	-0.009 (CI = +/-0.018; p = 0.301)	0.104 (CI = +/-0.091; p = 0.026)	0.036 (CI = +/-0.172; p = 0.669)	0.112	-0.92%
Frequency	2009.2	-0.010 (CI = +/-0.019; p = 0.283)	0.101 (CI = +/-0.093; p = 0.035)	0.037 (CI = +/-0.175; p = 0.667)	0.110	-0.99%
Frequency	2010.1	-0.011 (CI = +/-0.019; p = 0.259)	0.105 (CI = +/-0.097; p = 0.034)	0.038 (CI = +/-0.178; p = 0.661)	0.111	-1.08%
Frequency	2010.2	-0.012 (CI = +/-0.020; p = 0.219)	0.098 (CI = +/-0.099; p = 0.052)	0.036 (CI = +/-0.179; p = 0.681)	0.115	-1.20%
Frequency	2011.1	-0.013 (CI = +/-0.020; p = 0.204)	0.103 (CI = +/-0.103; p = 0.050)	0.035 (CI = +/-0.182; p = 0.698)	0.115	-1.29%
Frequency	2011.2	-0.013 (CI = +/-0.021; p = 0.219)	0.103 (CI = +/-0.107; p = 0.059)	0.035 (CI = +/-0.188; p = 0.703)	0.111	-1.28%
Frequency	2012.1	-0.014 (CI = +/-0.021; p = 0.178)	0.113 (CI = +/-0.109; p = 0.043)	0.024 (CI = +/-0.190; p = 0.794)	0.145	-1.42%
Frequency	2012.2	-0.015 (CI = +/-0.022; p = 0.171)	0.106 (CI = +/-0.114; p = 0.065)	0.013 (CI = +/-0.197; p = 0.895)	0.148	-1.47%
Frequency	2013.1	-0.016 (CI = +/-0.022; p = 0.160)	0.114 (CI = +/-0.118; p = 0.058)	-0.003 (CI = +/-0.206; p = 0.972)	0.159	-1.55%
Frequency	2013.2	-0.016 (CI = +/-0.023; p = 0.171)	0.113 (CI = +/-0.125; p = 0.073)	-0.005 (CI = +/-0.228; p = 0.961)	0.152	-1.55%
Frequency	2014.1	-0.016 (CI = +/-0.024; p = 0.182)	0.114 (CI = +/-0.130; p = 0.084)	-0.008 (CI = +/-0.261; p = 0.948)	0.111	-1.55%
Frequency	2014.2	-0.016 (CI = +/-0.025; p = 0.195)	0.115 (CI = +/-0.141; p = 0.104)	0.000 (CI = +/-0.357; p = 0.998)	0.100	-1.55%
Frequency	2015.1	-0.016 (CI = +/-0.025; p = 0.195)	0.115 (CI = +/-0.141; p = 0.104)	NA (CI = +/-NA; p = NA)	0.112	-1.55%
Frequency	2015.2	-0.015 (CI = +/-0.027; p = 0.268)	0.118 (CI = +/-0.150; p = 0.114)	NA (CI = +/-NA; p = NA)	0.105	-1.47%
Frequency	2016.1	-0.015 (CI = +/-0.031; p = 0.323)	0.118 (CI = +/-0.160; p = 0.137)	NA (CI = +/-NA; p = NA)	0.067	-1.47%
Frequency	2016.2	-0.015 (CI = +/-0.035; p = 0.373)	0.117 (CI = +/-0.171; p = 0.163)	NA (CI = +/-NA; p = NA)	0.060	-1.49%
Frequency	2017.1	-0.013 (CI = +/-0.040; p = 0.483)	0.113 (CI = +/-0.185; p = 0.209)	NA (CI = +/-NA; p = NA)	0.005	-1.33%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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 = +/-0.073; p = 0.000)	0.107 (CI = +/-0.011; p = 0.000)	0.916	0.00%	+11.28%
Loss Cost	2006.1	0.168 (CI = +/-0.075; p = 0.000)	0.107 (CI = +/-0.011; p = 0.000)	0.916	0.00%	+11.30%
Loss Cost	2006.2	0.160 (CI = +/-0.075; p = 0.000)	0.106 (CI = +/-0.011; p = 0.000)	0.916	0.00%	+11.19%
Loss Cost	2007.1	0.167 (CI = +/-0.076; p = 0.000)	0.105 (CI = +/-0.011; p = 0.000)	0.917	0.00%	+11.10%
Loss Cost	2007.2	0.160 (CI = +/-0.077; p = 0.000)	0.104 (CI = +/-0.011; p = 0.000)	0.915	0.00%	+11.01%
Loss Cost	2008.1	0.163 (CI = +/-0.080; p = 0.000)	0.104 (CI = +/-0.012; p = 0.000)	0.914	0.00%	+10.96%
Loss Cost	2008.2	0.156 (CI = +/-0.081; p = 0.000)	0.103 (CI = +/-0.012; p = 0.000)	0.912	0.00%	+10.86%
Loss Cost	2009.1	0.157 (CI = +/-0.083; p = 0.001)	0.103 (CI = +/-0.012; p = 0.000)	0.911	0.00%	+10.84%
Loss Cost	2009.2	0.154 (CI = +/-0.086; p = 0.001)	0.102 (CI = +/-0.013; p = 0.000)	0.907	0.00%	+10.79%
Loss Cost	2010.1	0.157 (CI = +/-0.089; p = 0.001)	0.102 (CI = +/-0.013; p = 0.000)	0.905	0.00%	+10.73%
Loss Cost	2010.2	0.149 (CI = +/-0.091; p = 0.002)	0.101 (CI = +/-0.013; p = 0.000)	0.901	0.00%	+10.60%
Loss Cost	2011.1	0.152 (CI = +/-0.094; p = 0.003)	0.100 (CI = +/-0.014; p = 0.000)	0.898	0.00%	+10.54%
Loss Cost	2011.2	0.143 (CI = +/-0.096; p = 0.005)	0.099 (CI = +/-0.014; p = 0.000)	0.893	0.00%	+10.38%
Loss Cost	2012.1	0.151 (CI = +/-0.098; p = 0.004)	0.097 (CI = +/-0.015; p = 0.000)	0.890	0.00%	+10.22%
Loss Cost	2012.2	0.145 (CI = +/-0.102; p = 0.007)	0.096 (CI = +/-0.015; p = 0.000)	0.881	0.00%	+10.10%
Loss Cost	2013.1	0.140 (CI = +/-0.106; p = 0.012)	0.097 (CI = +/-0.016; p = 0.000)	0.878	0.00%	+10.19%
Loss Cost	2013.2	0.136 (CI = +/-0.111; p = 0.019)	0.096 (CI = +/-0.017; p = 0.000)	0.865	0.00%	+10.10%
Loss Cost	2014.1	0.140 (CI = +/-0.117; p = 0.021)	0.095 (CI = +/-0.019; p = 0.000)	0.855	0.00%	+10.01%
Loss Cost	2014.2	0.129 (CI = +/-0.120; p = 0.037)	0.093 (CI = +/-0.020; p = 0.000)	0.832	0.00%	+9.71%
Loss Cost	2015.1	0.133 (CI = +/-0.127; p = 0.042)	0.092 (CI = +/-0.022; p = 0.000)	0.814	0.00%	+9.59%
Loss Cost	2015.2	0.133 (CI = +/-0.135; p = 0.053)	0.092 (CI = +/-0.025; p = 0.000)	0.782	0.00%	+9.60%
Loss Cost	2016.1	0.124 (CI = +/-0.143; p = 0.085)	0.095 (CI = +/-0.028; p = 0.000)	0.774	0.00%	+9.93%
Loss Cost	2016.2	0.115 (CI = +/-0.151; p = 0.125)	0.092 (CI = +/-0.031; p = 0.000)	0.721	0.00%	+9.59%
Loss Cost	2017.1	0.108 (CI = +/-0.163; p = 0.176)	0.094 (CI = +/-0.035; p = 0.000)	0.703	0.00%	+9.87%
Severity	2005.2	0.071 (CI = +/-0.071; p = 0.048)	0.123 (CI = +/-0.011; p = 0.000)	0.936	0.00%	+13.04%
Severity	2006.1	0.076 (CI = +/-0.072; p = 0.040)	0.122 (CI = +/-0.011; p = 0.000)	0.935	0.00%	+12.98%
Severity	2006.2	0.059 (CI = +/-0.065; p = 0.073)	0.120 (CI = +/-0.010; p = 0.000)	0.947	0.00%	+12.75%
Severity	2007.1	0.073 (CI = +/-0.060; p = 0.017)	0.118 (CI = +/-0.009; p = 0.000)	0.956	0.00%	+12.54%
Severity	2007.2	0.059 (CI = +/-0.052; p = 0.029)	0.116 (CI = +/-0.008; p = 0.000)	0.966	0.00%	+12.33%
Severity	2008.1	0.066 (CI = +/-0.051; p = 0.013)	0.115 (CI = +/-0.008; p = 0.000)	0.968	0.00%	+12.21%
Severity	2008.2	0.055 (CI = +/-0.047; p = 0.022)	0.114 (CI = +/-0.007; p = 0.000)	0.973	0.00%	+12.04%
Severity	2009.1	0.054 (CI = +/-0.048; p = 0.028)	0.114 (CI = +/-0.007; p = 0.000)	0.973	0.00%	+12.06%
Severity	2009.2	0.053 (CI = +/-0.050; p = 0.037)	0.114 (CI = +/-0.007; p = 0.000)	0.972	0.00%	+12.04%
Severity	2010.1	0.053 (CI = +/-0.052; p = 0.043)	0.114 (CI = +/-0.008; p = 0.000)	0.971	0.00%	+12.04%
Severity	2010.2	0.051 (CI = +/-0.053; p = 0.059)	0.113 (CI = +/-0.008; p = 0.000)	0.970	0.00%	+12.00%
Severity	2011.1	0.051 (CI = +/-0.055; p = 0.071)	0.113 (CI = +/-0.008; p = 0.000)	0.968	0.00%	+12.00%
Severity	2011.2	0.041 (CI = +/-0.053; p = 0.127)	0.112 (CI = +/-0.008; p = 0.000)	0.971	0.00%	+11.81%
Severity	2012.1	0.039 (CI = +/-0.055; p = 0.153)	0.112 (CI = +/-0.008; p = 0.000)	0.970	0.00%	+11.84%
Severity	2012.2	0.038 (CI = +/-0.057; p = 0.185)	0.112 (CI = +/-0.009; p = 0.000)	0.968	0.00%	+11.81%
Severity	2013.1	0.027 (CI = +/-0.056; p = 0.318)	0.114 (CI = +/-0.008; p = 0.000)	0.972	0.00%	+12.04%
Severity	2013.2	0.022 (CI = +/-0.057; p = 0.424)	0.113 (CI = +/-0.009; p = 0.000)	0.970	0.00%	+11.92%
Severity	2014.1	0.027 (CI = +/-0.059; p = 0.354)	0.112 (CI = +/-0.009; p = 0.000)	0.967	0.00%	+11.80%
Severity	2014.2	0.014 (CI = +/-0.055; p = 0.591)	0.108 (CI = +/-0.009; p = 0.000)	0.970	0.00%	+11.44%
Severity	2015.1	0.018 (CI = +/-0.057; p = 0.521)	0.107 (CI = +/-0.010; p = 0.000)	0.965	0.00%	+11.32%
Severity	2015.2	0.015 (CI = +/-0.060; p = 0.597)	0.106 (CI = +/-0.011; p = 0.000)	0.959	0.00%	+11.24%
Severity	2016.1	0.006 (CI = +/-0.061; p = 0.837)	0.109 (CI = +/-0.012; p = 0.000)	0.959	0.00%	+11.57%
Severity	2016.2	-0.002 (CI = +/-0.062; p = 0.940)	0.107 (CI = +/-0.013; p = 0.000)	0.953	0.00%	+11.24%
Severity	2017.1	-0.005 (CI = +/-0.067; p = 0.871)	0.108 (CI = +/-0.014; p = 0.000)	0.945	0.00%	+11.36%
Frequency	2005.2	0.098 (CI = +/-0.077; p = 0.014)	-0.016 (CI = +/-0.012; p = 0.009)	0.239	0.00%	-1.55%
Frequency	2006.1	0.092 (CI = +/-0.079; p = 0.022)	-0.015 (CI = +/-0.012; p = 0.014)	0.212	0.00%	-1.48%
Frequency	2006.2	0.101 (CI = +/-0.079; p = 0.013)	-0.014 (CI = +/-0.012; p = 0.021)	0.224	0.00%	-1.38%
Frequency	2007.1	0.093 (CI = +/-0.079; p = 0.023)	-0.013 (CI = +/-0.012; p = 0.033)	0.191	0.00%	-1.28%
Frequency	2007.2	0.101 (CI = +/-0.080; p = 0.015)	-0.012 (CI = +/-0.012; p = 0.048)	0.203	0.00%	-1.18%
Frequency	2008.1	0.096 (CI = +/-0.082; p = 0.023)	-0.011 (CI = +/-0.012; p = 0.067)	0.175	0.00%	-1.11%
Frequency	2008.2	0.101 (CI = +/-0.084; p = 0.020)	-0.011 (CI = +/-0.012; p = 0.088)	0.179	0.00%	-1.06%
Frequency	2009.1	0.103 (CI = +/-0.087; p = 0.022)	-0.011 (CI = +/-0.013; p = 0.090)	0.175	0.00%	-1.09%
Frequency	2009.2	0.101 (CI = +/-0.090; p = 0.029)	-0.011 (CI = +/-0.013; p = 0.091)	0.172	0.00%	-1.12%
Frequency	2010.1	0.104 (CI = +/-0.093; p = 0.030)	-0.012 (CI = +/-0.014; p = 0.089)	0.171	0.00%	-1.16%
Frequency	2010.2	0.098 (CI = +/-0.095; p = 0.045)	-0.013 (CI = +/-0.014; p = 0.076)	0.170	0.00%	-1.25%
Frequency	2011.1	0.101 (CI = +/-0.099; p = 0.046)	-0.013 (CI = +/-0.015; p = 0.076)	0.168	0.00%	-1.30%
Frequency	2011.2	0.102 (CI = +/-0.103; p = 0.052)	-0.013 (CI = +/-0.015; p = 0.093)	0.166	0.00%	-1.28%
Frequency	2012.1	0.112 (CI = +/-0.106; p = 0.039)	-0.015 (CI = +/-0.016; p = 0.069)	0.193	0.00%	-1.44%
Frequency	2012.2	0.107 (CI = +/-0.110; p = 0.056)	-0.015 (CI = +/-0.016; p = 0.065)	0.193	0.00%	-1.53%
Frequency	2013.1	0.113 (CI = +/-0.114; p = 0.053)	-0.017 (CI = +/-0.017; p = 0.060)	0.198	0.00%	-1.65%
Frequency	2013.2	0.114 (CI = +/-0.120; p = 0.061)	-0.016 (CI = +/-0.019; p = 0.081)	0.193	0.00%	-1.62%
Frequency	2014.1	0.113 (CI = +/-0.126; p = 0.076)	-0.016 (CI = +/-0.020; p = 0.109)	0.157	0.00%	-1.60%
Frequency	2014.2	0.115 (CI = +/-0.133; p = 0.086)	-0.016 (CI = +/-0.022; p = 0.152)	0.150	0.00%	-1.55%
Frequency	2015.1	0.115 (CI = +/-0.141; p = 0.104)	-0.016 (CI = +/-0.025; p = 0.195)	0.112	0.00%	-1.55%
Frequency	2015.2	0.118 (CI = +/-0.150; p = 0.114)	-0.015 (CI = +/-0.027; p = 0.268)	0.105	0.00%	-1.47%
Frequency	2016.1	0.118 (CI = +/-0.160; p = 0.137)	-0.015 (CI = +/-0.031; p = 0.323)	0.067	0.00%	-1.47%
Frequency	2016.2	0.117 (CI = +/-0.171; p = 0.163)	-0.015 (CI = +/-0.035; p = 0.373)	0.060	0.00%	-1.49%
Frequency	2017.1	0.113 (CI = +/-0.185; p = 0.209)	-0.013 (CI = +/-0.040; p = 0.483)	0.005	0.00%	-1.33%

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	0.174 (CI = +/-0.075; p = 0.000)	0.108 (CI = +/-0.012; p = 0.000)	0.907	0.00%	+11.44%
Loss Cost	2006.1	0.172 (CI = +/-0.077; p = 0.000)	0.108 (CI = +/-0.012; p = 0.000)	0.906	0.00%	+11.46%
Loss Cost	2006.2	0.164 (CI = +/-0.077; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.906	0.00%	+11.34%
Loss Cost	2007.1	0.170 (CI = +/-0.078; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.907	0.00%	+11.24%
Loss Cost	2007.2	0.163 (CI = +/-0.079; p = 0.000)	0.106 (CI = +/-0.012; p = 0.000)	0.905	0.00%	+11.14%
Loss Cost	2008.1	0.166 (CI = +/-0.082; p = 0.000)	0.105 (CI = +/-0.013; p = 0.000)	0.904	0.00%	+11.09%
Loss Cost	2008.2	0.159 (CI = +/-0.083; p = 0.001)	0.104 (CI = +/-0.013; p = 0.000)	0.901	0.00%	+10.98%
Loss Cost	2009.1	0.160 (CI = +/-0.086; p = 0.001)	0.104 (CI = +/-0.013; p = 0.000)	0.900	0.00%	+10.96%
Loss Cost	2009.2	0.157 (CI = +/-0.089; p = 0.001)	0.104 (CI = +/-0.014; p = 0.000)	0.895	0.00%	+10.91%
Loss Cost	2010.1	0.161 (CI = +/-0.092; p = 0.001)	0.103 (CI = +/-0.014; p = 0.000)	0.893	0.00%	+10.85%
Loss Cost	2010.2	0.152 (CI = +/-0.094; p = 0.003)	0.102 (CI = +/-0.014; p = 0.000)	0.888	0.00%	+10.70%
Loss Cost	2011.1	0.155 (CI = +/-0.098; p = 0.003)	0.101 (CI = +/-0.015; p = 0.000)	0.885	0.00%	+10.65%
Loss Cost	2011.2	0.145 (CI = +/-0.100; p = 0.006)	0.100 (CI = +/-0.015; p = 0.000)	0.878	0.00%	+10.46%
Loss Cost	2012.1	0.153 (CI = +/-0.103; p = 0.005)	0.098 (CI = +/-0.016; p = 0.000)	0.875	0.00%	+10.30%
Loss Cost	2012.2	0.147 (CI = +/-0.107; p = 0.009)	0.097 (CI = +/-0.017; p = 0.000)	0.864	0.00%	+10.16%
Loss Cost	2013.1	0.142 (CI = +/-0.111; p = 0.015)	0.098 (CI = +/-0.018; p = 0.000)	0.861	0.00%	+10.26%
Loss Cost	2013.2	0.138 (CI = +/-0.117; p = 0.023)	0.097 (CI = +/-0.019; p = 0.000)	0.844	0.00%	+10.17%
Loss Cost	2014.1	0.142 (CI = +/-0.123; p = 0.026)	0.096 (CI = +/-0.021; p = 0.000)	0.833	0.00%	+10.07%
Loss Cost	2014.2	0.130 (CI = +/-0.128; p = 0.047)	0.093 (CI = +/-0.022; p = 0.000)	0.804	0.00%	+9.72%
Loss Cost	2015.1	0.133 (CI = +/-0.135; p = 0.053)	0.092 (CI = +/-0.025; p = 0.000)	0.782	0.00%	+9.61%
Loss Cost	2015.2	0.134 (CI = +/-0.145; p = 0.067)	0.092 (CI = +/-0.028; p = 0.000)	0.742	0.00%	+9.62%
Loss Cost	2016.1	0.125 (CI = +/-0.153; p = 0.101)	0.095 (CI = +/-0.031; p = 0.000)	0.733	0.00%	+9.97%
Loss Cost	2016.2	0.115 (CI = +/-0.164; p = 0.154)	0.091 (CI = +/-0.036; p = 0.000)	0.665	0.00%	+9.56%
Loss Cost	2017.1	0.108 (CI = +/-0.176; p = 0.207)	0.094 (CI = +/-0.041; p = 0.000)	0.643	0.00%	+9.86%
Severity	2005.2	0.083 (CI = +/-0.069; p = 0.019)	0.127 (CI = +/-0.011; p = 0.000)	0.938	0.00%	+13.50%
Severity	2006.1	0.088 (CI = +/-0.070; p = 0.016)	0.126 (CI = +/-0.011; p = 0.000)	0.938	0.00%	+13.44%
Severity	2006.2	0.071 (CI = +/-0.062; p = 0.028)	0.124 (CI = +/-0.010; p = 0.000)	0.950	0.00%	+13.19%
Severity	2007.1	0.085 (CI = +/-0.056; p = 0.004)	0.122 (CI = +/-0.009; p = 0.000)	0.960	0.00%	+12.98%
Severity	2007.2	0.070 (CI = +/-0.048; p = 0.006)	0.120 (CI = +/-0.007; p = 0.000)	0.970	0.00%	+12.75%
Severity	2008.1	0.078 (CI = +/-0.046; p = 0.002)	0.119 (CI = +/-0.007; p = 0.000)	0.973	0.00%	+12.63%
Severity	2008.2	0.067 (CI = +/-0.041; p = 0.003)	0.117 (CI = +/-0.006; p = 0.000)	0.979	0.00%	+12.44%
Severity	2009.1	0.066 (CI = +/-0.043; p = 0.004)	0.117 (CI = +/-0.007; p = 0.000)	0.978	0.00%	+12.46%
Severity	2009.2	0.065 (CI = +/-0.044; p = 0.005)	0.117 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.45%
Severity	2010.1	0.066 (CI = +/-0.046; p = 0.007)	0.117 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.45%
Severity	2010.2	0.064 (CI = +/-0.048; p = 0.011)	0.117 (CI = +/-0.007; p = 0.000)	0.975	0.00%	+12.42%
Severity	2011.1	0.064 (CI = +/-0.050; p = 0.014)	0.117 (CI = +/-0.008; p = 0.000)	0.975	0.00%	+12.42%
Severity	2011.2	0.054 (CI = +/-0.047; p = 0.027)	0.115 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.23%
Severity	2012.1	0.052 (CI = +/-0.049; p = 0.037)	0.116 (CI = +/-0.008; p = 0.000)	0.976	0.00%	+12.25%
Severity	2012.2	0.052 (CI = +/-0.051; p = 0.047)	0.116 (CI = +/-0.008; p = 0.000)	0.974	0.00%	+12.25%
Severity	2013.1	0.042 (CI = +/-0.048; p = 0.085)	0.118 (CI = +/-0.008; p = 0.000)	0.979	0.00%	+12.49%
Severity	2013.2	0.038 (CI = +/-0.050; p = 0.130)	0.117 (CI = +/-0.008; p = 0.000)	0.978	0.00%	+12.40%
Severity	2014.1	0.042 (CI = +/-0.051; p = 0.105)	0.116 (CI = +/-0.009; p = 0.000)	0.976	0.00%	+12.28%
Severity	2014.2	0.029 (CI = +/-0.047; p = 0.206)	0.113 (CI = +/-0.008; p = 0.000)	0.978	0.00%	+11.92%
Severity	2015.1	0.032 (CI = +/-0.049; p = 0.188)	0.112 (CI = +/-0.009; p = 0.000)	0.975	0.00%	+11.82%
Severity	2015.2	0.032 (CI = +/-0.053; p = 0.219)	0.112 (CI = +/-0.010; p = 0.000)	0.970	0.00%	+11.82%
Severity	2016.1	0.022 (CI = +/-0.051; p = 0.366)	0.115 (CI = +/-0.010; p = 0.000)	0.973	0.00%	+12.20%
Severity	2016.2	0.016 (CI = +/-0.053; p = 0.536)	0.113 (CI = +/-0.011; p = 0.000)	0.968	0.00%	+11.94%
Severity	2017.1	0.012 (CI = +/-0.056; p = 0.655)	0.114 (CI = +/-0.013; p = 0.000)	0.963	0.00%	+12.11%
Frequency	2005.2	0.091 (CI = +/-0.078; p = 0.024)	-0.018 (CI = +/-0.012; p = 0.005)	0.265	0.00%	-1.82%
Frequency	2006.1	0.085 (CI = +/-0.079; p = 0.037)	-0.018 (CI = +/-0.012; p = 0.007)	0.238	0.00%	-1.74%
Frequency	2006.2	0.093 (CI = +/-0.079; p = 0.023)	-0.016 (CI = +/-0.012; p = 0.011)	0.248	0.00%	-1.63%
Frequency	2007.1	0.085 (CI = +/-0.080; p = 0.037)	-0.015 (CI = +/-0.012; p = 0.017)	0.215	0.00%	-1.53%
Frequency	2007.2	0.093 (CI = +/-0.081; p = 0.025)	-0.014 (CI = +/-0.013; p = 0.026)	0.224	0.00%	-1.43%
Frequency	2008.1	0.089 (CI = +/-0.083; p = 0.037)	-0.014 (CI = +/-0.013; p = 0.037)	0.194	0.00%	-1.36%
Frequency	2008.2	0.093 (CI = +/-0.085; p = 0.034)	-0.013 (CI = +/-0.013; p = 0.051)	0.196	0.00%	-1.30%
Frequency	2009.1	0.095 (CI = +/-0.088; p = 0.036)	-0.013 (CI = +/-0.014; p = 0.053)	0.192	0.00%	-1.33%
Frequency	2009.2	0.092 (CI = +/-0.091; p = 0.049)	-0.014 (CI = +/-0.014; p = 0.053)	0.190	0.00%	-1.37%
Frequency	2010.1	0.095 (CI = +/-0.094; p = 0.049)	-0.014 (CI = +/-0.015; p = 0.053)	0.189	0.00%	-1.42%
Frequency	2010.2	0.088 (CI = +/-0.097; p = 0.074)	-0.015 (CI = +/-0.015; p = 0.044)	0.193	0.00%	-1.53%
Frequency	2011.1	0.091 (CI = +/-0.101; p = 0.074)	-0.016 (CI = +/-0.016; p = 0.045)	0.190	0.00%	-1.58%
Frequency	2011.2	0.092 (CI = +/-0.105; p = 0.084)	-0.016 (CI = +/-0.016; p = 0.056)	0.187	0.00%	-1.57%
Frequency	2012.1	0.101 (CI = +/-0.108; p = 0.065)	-0.018 (CI = +/-0.017; p = 0.042)	0.215	0.00%	-1.74%
Frequency	2012.2	0.095 (CI = +/-0.112; p = 0.094)	-0.019 (CI = +/-0.018; p = 0.039)	0.220	0.00%	-1.86%
Frequency	2013.1	0.101 (CI = +/-0.117; p = 0.086)	-0.020 (CI = +/-0.019; p = 0.036)	0.225	0.00%	-1.98%
Frequency	2013.2	0.101 (CI = +/-0.123; p = 0.102)	-0.020 (CI = +/-0.020; p = 0.050)	0.219	0.00%	-1.98%
Frequency	2014.1	0.100 (CI = +/-0.130; p = 0.122)	-0.020 (CI = +/-0.022; p = 0.069)	0.181	0.00%	-1.97%
Frequency	2014.2	0.101 (CI = +/-0.138; p = 0.141)	-0.020 (CI = +/-0.024; p = 0.098)	0.172	0.00%	-1.96%
Frequency	2015.1	0.101 (CI = +/-0.146; p = 0.160)	-0.020 (CI = +/-0.027; p = 0.130)	0.131	0.00%	-1.98%
Frequency	2015.2	0.102 (CI = +/-0.156; p = 0.184)	-0.020 (CI = +/-0.030; p = 0.181)	0.120	0.00%	-1.96%
Frequency	2016.1	0.103 (CI = +/-0.167; p = 0.207)	-0.020 (CI = +/-0.034; p = 0.225)	0.079	0.00%	-1.99%
Frequency	2016.2	0.099 (CI = +/-0.180; p = 0.256)	-0.021 (CI = +/-0.039; p = 0.257)	0.072	0.00%	-2.12%
Frequency	2017.1	0.096 (CI = +/-0.195; p = 0.304)	-0.020 (CI = +/-0.045; p = 0.346)	0.008	0.00%	-2.00%

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 = +/-0.064; p = 0.000)	0.137 (CI = +/-0.021; p = 0.000)	0.887	0.00%	+14.69%
Loss Cost	2006.1	0.167 (CI = +/-0.067; p = 0.000)	0.138 (CI = +/-0.021; p = 0.000)	0.887	0.00%	+14.76%
Loss Cost	2006.2	0.156 (CI = +/-0.065; p = 0.000)	0.136 (CI = +/-0.020; p = 0.000)	0.892	0.00%	+14.54%
Loss Cost	2007.1	0.164 (CI = +/-0.066; p = 0.000)	0.134 (CI = +/-0.020; p = 0.000)	0.897	0.00%	+14.34%
Loss Cost	2007.2	0.155 (CI = +/-0.066; p = 0.000)	0.132 (CI = +/-0.020; p = 0.000)	0.898	0.00%	+14.14%
Loss Cost	2008.1	0.159 (CI = +/-0.068; p = 0.000)	0.132 (CI = +/-0.021; p = 0.000)	0.898	0.00%	+14.06%
Loss Cost	2008.2	0.149 (CI = +/-0.069; p = 0.000)	0.130 (CI = +/-0.021; p = 0.000)	0.899	0.00%	+13.85%
Loss Cost	2009.1	0.150 (CI = +/-0.072; p = 0.000)	0.130 (CI = +/-0.022; p = 0.000)	0.897	0.00%	+13.84%
Loss Cost	2009.2	0.146 (CI = +/-0.076; p = 0.001)	0.129 (CI = +/-0.022; p = 0.000)	0.892	0.00%	+13.74%
Loss Cost	2010.1	0.149 (CI = +/-0.080; p = 0.001)	0.128 (CI = +/-0.023; p = 0.000)	0.891	0.00%	+13.64%
Loss Cost	2010.2	0.137 (CI = +/-0.080; p = 0.002)	0.125 (CI = +/-0.023; p = 0.000)	0.891	0.00%	+13.34%
Loss Cost	2011.1	0.140 (CI = +/-0.085; p = 0.003)	0.125 (CI = +/-0.024; p = 0.000)	0.888	0.00%	+13.26%
Loss Cost	2011.2	0.126 (CI = +/-0.084; p = 0.006)	0.121 (CI = +/-0.024; p = 0.000)	0.888	0.00%	+12.88%
Loss Cost	2012.1	0.137 (CI = +/-0.087; p = 0.005)	0.118 (CI = +/-0.025; p = 0.000)	0.891	0.00%	+12.52%
Loss Cost	2012.2	0.127 (CI = +/-0.090; p = 0.010)	0.115 (CI = +/-0.026; p = 0.000)	0.881	0.00%	+12.19%
Loss Cost	2013.1	0.117 (CI = +/-0.095; p = 0.021)	0.118 (CI = +/-0.027; p = 0.000)	0.886	0.00%	+12.56%
Loss Cost	2013.2	0.110 (CI = +/-0.103; p = 0.039)	0.116 (CI = +/-0.030; p = 0.000)	0.867	0.00%	+12.29%
Loss Cost	2014.1	0.113 (CI = +/-0.115; p = 0.054)	0.115 (CI = +/-0.035; p = 0.000)	0.854	0.00%	+12.16%
Loss Cost	2014.2	0.091 (CI = +/-0.112; p = 0.099)	0.105 (CI = +/-0.035; p = 0.000)	0.829	0.00%	+11.03%
Loss Cost	2015.1	0.096 (CI = +/-0.129; p = 0.122)	0.102 (CI = +/-0.045; p = 0.001)	0.791	0.00%	+10.70%
Loss Cost	2015.2	0.088 (CI = +/-0.148; p = 0.196)	0.096 (CI = +/-0.057; p = 0.006)	0.683	0.00%	+10.12%
Loss Cost	2016.1	0.067 (CI = +/-0.172; p = 0.366)	0.111 (CI = +/-0.075; p = 0.013)	0.693	0.00%	+11.70%
Loss Cost	2016.2	0.026 (CI = +/-0.129; p = 0.602)	0.076 (CI = +/-0.064; p = 0.030)	0.607	0.00%	+7.89%
Loss Cost	2017.1	0.023 (CI = +/-0.190; p = 0.730)	0.079 (CI = +/-0.111; p = 0.109)	0.462	0.00%	+8.23%
Severity	2005.2	0.100 (CI = +/-0.088; p = 0.028)	0.133 (CI = +/-0.028; p = 0.000)	0.778	0.00%	+14.17%
Severity	2006.1	0.106 (CI = +/-0.090; p = 0.024)	0.131 (CI = +/-0.029; p = 0.000)	0.779	0.00%	+14.02%
Severity	2006.2	0.085 (CI = +/-0.081; p = 0.042)	0.127 (CI = +/-0.026; p = 0.000)	0.809	0.00%	+13.58%
Severity	2007.1	0.105 (CI = +/-0.072; p = 0.006)	0.123 (CI = +/-0.022; p = 0.000)	0.848	0.00%	+13.08%
Severity	2007.2	0.086 (CI = +/-0.062; p = 0.009)	0.119 (CI = +/-0.019; p = 0.000)	0.882	0.00%	+12.67%
Severity	2008.1	0.098 (CI = +/-0.059; p = 0.002)	0.117 (CI = +/-0.018; p = 0.000)	0.897	0.00%	+12.37%
Severity	2008.2	0.083 (CI = +/-0.052; p = 0.003)	0.114 (CI = +/-0.016; p = 0.000)	0.917	0.00%	+12.04%
Severity	2009.1	0.083 (CI = +/-0.055; p = 0.005)	0.114 (CI = +/-0.016; p = 0.000)	0.916	0.00%	+12.05%
Severity	2009.2	0.083 (CI = +/-0.058; p = 0.007)	0.114 (CI = +/-0.017; p = 0.000)	0.912	0.00%	+12.05%
Severity	2010.1	0.085 (CI = +/-0.061; p = 0.009)	0.113 (CI = +/-0.018; p = 0.000)	0.911	0.00%	+12.02%
Severity	2010.2	0.083 (CI = +/-0.065; p = 0.015)	0.113 (CI = +/-0.019; p = 0.000)	0.905	0.00%	+11.98%
Severity	2011.1	0.084 (CI = +/-0.069; p = 0.021)	0.113 (CI = +/-0.020; p = 0.000)	0.902	0.00%	+11.96%
Severity	2011.2	0.070 (CI = +/-0.066; p = 0.038)	0.110 (CI = +/-0.019; p = 0.000)	0.910	0.00%	+11.58%
Severity	2012.1	0.070 (CI = +/-0.071; p = 0.053)	0.110 (CI = +/-0.020; p = 0.000)	0.907	0.00%	+11.59%
Severity	2012.2	0.070 (CI = +/-0.077; p = 0.070)	0.110 (CI = +/-0.022; p = 0.000)	0.898	0.00%	+11.60%
Severity	2013.1	0.053 (CI = +/-0.072; p = 0.137)	0.115 (CI = +/-0.021; p = 0.000)	0.922	0.00%	+12.21%
Severity	2013.2	0.047 (CI = +/-0.078; p = 0.208)	0.113 (CI = +/-0.023; p = 0.000)	0.911	0.00%	+12.00%
Severity	2014.1	0.057 (CI = +/-0.084; p = 0.162)	0.110 (CI = +/-0.025; p = 0.000)	0.903	0.00%	+11.60%
Severity	2014.2	0.035 (CI = +/-0.070; p = 0.281)	0.100 (CI = +/-0.022; p = 0.000)	0.915	0.00%	+10.52%
Severity	2015.1	0.049 (CI = +/-0.074; p = 0.162)	0.093 (CI = +/-0.026; p = 0.000)	0.900	0.00%	+9.72%
Severity	2015.2	0.043 (CI = +/-0.083; p = 0.258)	0.089 (CI = +/-0.032; p = 0.001)	0.850	0.00%	+9.27%
Severity	2016.1	0.027 (CI = +/-0.093; p = 0.482)	0.099 (CI = +/-0.040; p = 0.002)	0.857	0.00%	+10.38%
Severity	2016.2	0.008 (CI = +/-0.083; p = 0.795)	0.082 (CI = +/-0.041; p = 0.005)	0.828	0.00%	+8.60%
Severity	2017.1	0.009 (CI = +/-0.123; p = 0.831)	0.082 (CI = +/-0.072; p = 0.037)	0.719	0.00%	+8.53%
Frequency	2005.2	0.070 (CI = +/-0.056; p = 0.017)	0.005 (CI = +/-0.018; p = 0.612)	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	0.070 (CI = +/-0.044; p = 0.003)	0.013 (CI = +/-0.013; p = 0.056)	0.360	0.00%	+1.31%
Frequency	2008.1	0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.013; p = 0.022)	0.387	0.00%	+1.51%
Frequency	2008.2	0.066 (CI = +/-0.042; p = 0.003)	0.016 (CI = +/-0.013; p = 0.015)	0.432	0.00%	+1.62%
Frequency	2009.1	0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.020)	0.430	0.00%	+1.60%
Frequency	2009.2	0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.030)	0.385	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 = 0.029)	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 = 0.195)	0.424	0.00%	+0.83%
Frequency	2012.2	0.057 (CI = +/-0.041; p = 0.010)	0.005 (CI = +/-0.012; p = 0.347)	0.372	0.00%	+0.53%
Frequency	2013.1	0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.585)	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)	0.388	0.00%	+0.25%
Frequency	2014.1	0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.014; p = 0.455)	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)	0.282	0.00%	+0.46%
Frequency	2015.1	0.047 (CI = +/-0.059; p = 0.101)	0.009 (CI = +/-0.021; p = 0.340)	0.277	0.00%	+0.90%
Frequency	2015.2	0.046 (CI = +/-0.069; p = 0.157)	0.008 (CI = +/-0.027; p = 0.503)	0.123	0.00%	+0.78%
Frequency	2016.1	0.039 (CI = +/-0.084; p = 0.281)	0.012 (CI = +/-0.037; p = 0.440)	0.095	0.00%	+1.20%
Frequency	2016.2	0.018 (CI = +/-0.050; p = 0.373)	-0.007 (CI = +/-0.025; p = 0.503)	-0.082	0.00%	-0.65%
Frequency	2017.1	0.014 (CI = +/-0.071; p = 0.587)	-0.003 (CI = +/-0.042; p = 0.843)	-0.484	0.00%	-0.28%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
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	0.047 (CI = +/-0.014; p = 0.000)	0.283 (CI = +/-0.187; p = 0.004)	0.834	+4.79%
Loss Cost	2006.1	0.052 (CI = +/-0.013; p = 0.000)	0.248 (CI = +/-0.179; p = 0.008)	0.856	+5.29%
Loss Cost	2006.2	0.052 (CI = +/-0.014; p = 0.000)	0.248 (CI = +/-0.185; p = 0.010)	0.848	+5.29%
Loss Cost	2007.1	0.055 (CI = +/-0.015; p = 0.000)	0.227 (CI = +/-0.187; p = 0.019)	0.852	+5.61%
Loss Cost	2007.2	0.055 (CI = +/-0.016; p = 0.000)	0.224 (CI = +/-0.193; p = 0.024)	0.844	+5.64%
Loss Cost	2008.1	0.059 (CI = +/-0.017; p = 0.000)	0.194 (CI = +/-0.192; p = 0.047)	0.855	+6.12%
Loss Cost	2008.2	0.060 (CI = +/-0.018; p = 0.000)	0.192 (CI = +/-0.199; p = 0.058)	0.846	+6.15%
Loss Cost	2009.1	0.065 (CI = +/-0.018; p = 0.000)	0.156 (CI = +/-0.196; p = 0.114)	0.861	+6.76%
Loss Cost	2009.2	0.067 (CI = +/-0.020; p = 0.000)	0.144 (CI = +/-0.203; p = 0.157)	0.855	+6.97%
Loss Cost	2010.1	0.073 (CI = +/-0.021; p = 0.000)	0.108 (CI = +/-0.201; p = 0.280)	0.866	+7.61%
Loss Cost	2010.2	0.073 (CI = +/-0.023; p = 0.000)	0.108 (CI = +/-0.211; p = 0.304)	0.855	+7.62%
Loss Cost	2011.1	0.080 (CI = +/-0.024; p = 0.000)	0.069 (CI = +/-0.211; p = 0.504)	0.865	+8.35%
Loss Cost	2011.2	0.080 (CI = +/-0.026; p = 0.000)	0.072 (CI = +/-0.222; p = 0.509)	0.852	+8.30%
Loss Cost	2012.1	0.085 (CI = +/-0.028; p = 0.000)	0.047 (CI = +/-0.231; p = 0.678)	0.849	+8.82%
Loss Cost	2012.2	0.084 (CI = +/-0.032; p = 0.000)	0.049 (CI = +/-0.245; p = 0.683)	0.833	+8.77%
Loss Cost	2013.1	0.095 (CI = +/-0.033; p = 0.000)	-0.007 (CI = +/-0.242; p = 0.953)	0.852	+10.02%
Loss Cost	2013.2	0.096 (CI = +/-0.037; p = 0.000)	-0.007 (CI = +/-0.259; p = 0.953)	0.834	+10.03%
Loss Cost	2014.1	0.102 (CI = +/-0.041; p = 0.000)	-0.037 (CI = +/-0.273; p = 0.780)	0.828	+10.75%
Loss Cost	2014.2	0.094 (CI = +/-0.045; p = 0.000)	-0.001 (CI = +/-0.287; p = 0.996)	0.801	+9.82%
Loss Cost	2015.1	0.096 (CI = +/-0.052; p = 0.001)	-0.009 (CI = +/-0.310; p = 0.950)	0.778	+10.06%
Loss Cost	2015.2	0.091 (CI = +/-0.059; p = 0.005)	0.010 (CI = +/-0.334; p = 0.950)	0.742	+9.51%
Loss Cost	2016.1	0.103 (CI = +/-0.066; p = 0.005)	-0.034 (CI = +/-0.353; p = 0.839)	0.740	+10.85%
Loss Cost	2016.2	0.090 (CI = +/-0.074; p = 0.021)	0.010 (CI = +/-0.372; p = 0.956)	0.688	+9.40%
Loss Cost	2017.1	0.100 (CI = +/-0.083; p = 0.022)	-0.021 (CI = +/-0.397; p = 0.911)	0.673	+10.52%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.331 (CI = +/-0.128; p = 0.000)	0.935	+5.48%
Severity	2006.1	0.056 (CI = +/-0.009; p = 0.000)	0.309 (CI = +/-0.123; p = 0.000)	0.942	+5.80%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.318 (CI = +/-0.126; p = 0.000)	0.939	+5.66%
Severity	2007.1	0.055 (CI = +/-0.010; p = 0.000)	0.317 (CI = +/-0.130; p = 0.000)	0.935	+5.68%
Severity	2007.2	0.054 (CI = +/-0.011; p = 0.000)	0.326 (CI = +/-0.133; p = 0.000)	0.932	+5.53%
Severity	2008.1	0.056 (CI = +/-0.012; p = 0.000)	0.314 (CI = +/-0.136; p = 0.000)	0.931	+5.72%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.319 (CI = +/-0.141; p = 0.000)	0.927	+5.65%
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	0.290 (CI = +/-0.136; p = 0.000)	0.936	+6.13%
Severity	2009.2	0.063 (CI = +/-0.014; p = 0.000)	0.270 (CI = +/-0.137; p = 0.000)	0.938	+6.47%
Severity	2010.1	0.068 (CI = +/-0.014; p = 0.000)	0.240 (CI = +/-0.132; p = 0.001)	0.945	+7.00%
Severity	2010.2	0.071 (CI = +/-0.014; p = 0.000)	0.222 (CI = +/-0.135; p = 0.002)	0.946	+7.34%
Severity	2011.1	0.077 (CI = +/-0.014; p = 0.000)	0.188 (CI = +/-0.128; p = 0.006)	0.955	+7.98%
Severity	2011.2	0.077 (CI = +/-0.016; p = 0.000)	0.190 (CI = +/-0.135; p = 0.008)	0.950	+7.96%
Severity	2012.1	0.083 (CI = +/-0.016; p = 0.000)	0.156 (CI = +/-0.129; p = 0.020)	0.958	+8.65%
Severity	2012.2	0.087 (CI = +/-0.017; p = 0.000)	0.136 (CI = +/-0.132; p = 0.044)	0.957	+9.07%
Severity	2013.1	0.099 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.097; p = 0.107)	0.979	+10.36%
Severity	2013.2	0.100 (CI = +/-0.015; p = 0.000)	0.070 (CI = +/-0.102; p = 0.169)	0.977	+10.56%
Severity	2014.1	0.102 (CI = +/-0.016; p = 0.000)	0.060 (CI = +/-0.109; p = 0.258)	0.975	+10.79%
Severity	2014.2	0.095 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.101; p = 0.071)	0.978	+9.96%
Severity	2015.1	0.091 (CI = +/-0.018; p = 0.000)	0.108 (CI = +/-0.106; p = 0.046)	0.976	+9.55%
Severity	2015.2	0.086 (CI = +/-0.019; p = 0.000)	0.127 (CI = +/-0.109; p = 0.025)	0.974	+9.01%
Severity	2016.1	0.091 (CI = +/-0.021; p = 0.000)	0.110 (CI = +/-0.114; p = 0.057)	0.973	+9.54%
Severity	2016.2	0.082 (CI = +/-0.020; p = 0.000)	0.142 (CI = +/-0.103; p = 0.010)	0.977	+8.49%
Severity	2017.1	0.081 (CI = +/-0.023; p = 0.000)	0.144 (CI = +/-0.111; p = 0.016)	0.973	+8.42%
Frequency	2005.2	-0.007 (CI = +/-0.010; p = 0.198)	-0.048 (CI = +/-0.140; p = 0.488)	0.128	-0.65%
Frequency	2006.1	-0.005 (CI = +/-0.011; p = 0.364)	-0.061 (CI = +/-0.142; p = 0.388)	0.100	-0.48%
Frequency	2006.2	-0.003 (CI = +/-0.011; p = 0.533)	-0.070 (CI = +/-0.145; p = 0.330)	0.080	-0.35%
Frequency	2007.1	-0.001 (CI = +/-0.012; p = 0.908)	-0.090 (CI = +/-0.144; p = 0.212)	0.060	-0.07%
Frequency	2007.2	0.001 (CI = +/-0.012; p = 0.865)	-0.102 (CI = +/-0.148; p = 0.169)	0.052	+0.10%
Frequency	2008.1	0.004 (CI = +/-0.013; p = 0.558)	-0.120 (CI = +/-0.149; p = 0.110)	0.052	+0.38%
Frequency	2008.2	0.005 (CI = +/-0.014; p = 0.487)	-0.127 (CI = +/-0.154; p = 0.103)	0.052	+0.48%
Frequency	2009.1	0.006 (CI = +/-0.015; p = 0.429)	-0.134 (CI = +/-0.160; p = 0.097)	0.052	+0.59%
Frequency	2009.2	0.005 (CI = +/-0.016; p = 0.559)	-0.127 (CI = +/-0.166; p = 0.130)	0.049	+0.47%
Frequency	2010.1	0.006 (CI = +/-0.018; p = 0.521)	-0.132 (CI = +/-0.174; p = 0.130)	0.047	+0.57%
Frequency	2010.2	0.003 (CI = +/-0.019; p = 0.781)	-0.114 (CI = +/-0.179; p = 0.200)	0.050	+0.26%
Frequency	2011.1	0.003 (CI = +/-0.021; p = 0.741)	-0.119 (CI = +/-0.188; p = 0.204)	0.046	+0.34%
Frequency	2011.2	0.003 (CI = +/-0.023; p = 0.782)	-0.118 (CI = +/-0.198; p = 0.233)	0.043	+0.32%
Frequency	2012.1	0.001 (CI = +/-0.026; p = 0.905)	-0.109 (CI = +/-0.209; p = 0.293)	0.043	+0.15%
Frequency	2012.2	-0.003 (CI = +/-0.028; p = 0.845)	-0.087 (CI = +/-0.219; p = 0.415)	0.057	-0.27%
Frequency	2013.1	-0.003 (CI = +/-0.032; p = 0.837)	-0.085 (CI = +/-0.233; p = 0.455)	0.050	-0.32%
Frequency	2013.2	-0.005 (CI = +/-0.036; p = 0.778)	-0.077 (CI = +/-0.249; p = 0.524)	0.048	-0.48%
Frequency	2014.1	0.000 (CI = +/-0.040; p = 0.983)	-0.097 (CI = +/-0.265; p = 0.451)	0.022	-0.04%
Frequency	2014.2	-0.001 (CI = +/-0.045; p = 0.953)	-0.094 (CI = +/-0.286; p = 0.499)	0.015	-0.13%
Frequency	2015.1	0.005 (CI = +/-0.051; p = 0.850)	-0.118 (CI = +/-0.306; p = 0.427)	-0.008	+0.46%
Frequency	2015.2	0.005 (CI = +/-0.059; p = 0.871)	-0.117 (CI = +/-0.332; p = 0.462)	-0.017	+0.46%
Frequency	2016.1	0.012 (CI = +/-0.067; p = 0.708)	-0.144 (CI = +/-0.357; p = 0.402)	-0.035	+1.20%
Frequency	2016.2	0.008 (CI = +/-0.077; p = 0.818)	-0.132 (CI = +/-0.388; p = 0.475)	-0.041	+0.84%
Frequency	2017.1	0.019 (CI = +/-0.087; p = 0.638)	-0.165 (CI = +/-0.414; p = 0.403)	-0.064	+1.94%

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 = +/-0.014; p = 0.000)	0.269 (CI = +/-0.191; p = 0.007)	0.816	+4.75%
Loss Cost	2006.1	0.051 (CI = +/-0.014; p = 0.000)	0.235 (CI = +/-0.183; p = 0.013)	0.840	+5.24%
Loss Cost	2006.2	0.051 (CI = +/-0.015; p = 0.000)	0.236 (CI = +/-0.189; p = 0.016)	0.831	+5.24%
Loss Cost	2007.1	0.054 (CI = +/-0.015; p = 0.000)	0.215 (CI = +/-0.190; p = 0.028)	0.836	+5.55%
Loss Cost	2007.2	0.054 (CI = +/-0.016; p = 0.000)	0.214 (CI = +/-0.197; p = 0.034)	0.827	+5.58%
Loss Cost	2008.1	0.059 (CI = +/-0.017; p = 0.000)	0.185 (CI = +/-0.195; p = 0.063)	0.838	+6.05%
Loss Cost	2008.2	0.059 (CI = +/-0.018; p = 0.000)	0.183 (CI = +/-0.203; p = 0.075)	0.828	+6.08%
Loss Cost	2009.1	0.065 (CI = +/-0.019; p = 0.000)	0.148 (CI = +/-0.199; p = 0.138)	0.844	+6.69%
Loss Cost	2009.2	0.067 (CI = +/-0.020; p = 0.000)	0.137 (CI = +/-0.207; p = 0.184)	0.838	+6.89%
Loss Cost	2010.1	0.073 (CI = +/-0.021; p = 0.000)	0.103 (CI = +/-0.205; p = 0.312)	0.849	+7.52%
Loss Cost	2010.2	0.073 (CI = +/-0.023; p = 0.000)	0.103 (CI = +/-0.215; p = 0.333)	0.837	+7.52%
Loss Cost	2011.1	0.079 (CI = +/-0.024; p = 0.000)	0.066 (CI = +/-0.215; p = 0.532)	0.848	+8.26%
Loss Cost	2011.2	0.079 (CI = +/-0.027; p = 0.000)	0.069 (CI = +/-0.227; p = 0.532)	0.832	+8.19%
Loss Cost	2012.1	0.083 (CI = +/-0.029; p = 0.000)	0.045 (CI = +/-0.236; p = 0.693)	0.829	+8.70%
Loss Cost	2012.2	0.083 (CI = +/-0.033; p = 0.000)	0.048 (CI = +/-0.251; p = 0.691)	0.810	+8.63%
Loss Cost	2013.1	0.094 (CI = +/-0.034; p = 0.000)	-0.006 (CI = +/-0.248; p = 0.958)	0.831	+9.90%
Loss Cost	2013.2	0.094 (CI = +/-0.039; p = 0.000)	-0.006 (CI = +/-0.266; p = 0.963)	0.810	+9.89%
Loss Cost	2014.1	0.101 (CI = +/-0.044; p = 0.000)	-0.035 (CI = +/-0.282; p = 0.797)	0.802	+10.63%
Loss Cost	2014.2	0.092 (CI = +/-0.049; p = 0.001)	0.004 (CI = +/-0.297; p = 0.980)	0.769	+9.60%
Loss Cost	2015.1	0.094 (CI = +/-0.056; p = 0.003)	-0.004 (CI = +/-0.324; p = 0.981)	0.742	+9.81%
Loss Cost	2015.2	0.087 (CI = +/-0.065; p = 0.012)	0.020 (CI = +/-0.352; p = 0.907)	0.698	+9.13%
Loss Cost	2016.1	0.101 (CI = +/-0.074; p = 0.012)	-0.027 (CI = +/-0.377; p = 0.879)	0.695	+10.58%
Loss Cost	2016.2	0.084 (CI = +/-0.084; p = 0.050)	0.027 (CI = +/-0.402; p = 0.887)	0.630	+8.78%
Loss Cost	2017.1	0.096 (CI = +/-0.098; p = 0.055)	-0.007 (CI = +/-0.438; p = 0.971)	0.610	+10.02%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.334 (CI = +/-0.131; p = 0.000)	0.929	+5.49%
Severity	2006.1	0.057 (CI = +/-0.009; p = 0.000)	0.313 (CI = +/-0.127; p = 0.000)	0.937	+5.81%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.322 (CI = +/-0.129; p = 0.000)	0.933	+5.67%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.320 (CI = +/-0.134; p = 0.000)	0.930	+5.70%
Severity	2007.2	0.054 (CI = +/-0.011; p = 0.000)	0.330 (CI = +/-0.137; p = 0.000)	0.925	+5.55%
Severity	2008.1	0.056 (CI = +/-0.012; p = 0.000)	0.318 (CI = +/-0.140; p = 0.000)	0.925	+5.74%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.322 (CI = +/-0.145; p = 0.000)	0.920	+5.67%
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	0.293 (CI = +/-0.139; p = 0.000)	0.930	+6.17%
Severity	2009.2	0.063 (CI = +/-0.014; p = 0.000)	0.274 (CI = +/-0.140; p = 0.000)	0.932	+6.51%
Severity	2010.1	0.068 (CI = +/-0.014; p = 0.000)	0.244 (CI = +/-0.135; p = 0.001)	0.941	+7.07%
Severity	2010.2	0.072 (CI = +/-0.015; p = 0.000)	0.226 (CI = +/-0.137; p = 0.002)	0.942	+7.42%
Severity	2011.1	0.078 (CI = +/-0.015; p = 0.000)	0.192 (CI = +/-0.128; p = 0.005)	0.952	+8.09%
Severity	2011.2	0.078 (CI = +/-0.016; p = 0.000)	0.192 (CI = +/-0.136; p = 0.008)	0.948	+8.08%
Severity	2012.1	0.085 (CI = +/-0.016; p = 0.000)	0.158 (CI = +/-0.128; p = 0.018)	0.956	+8.83%
Severity	2012.2	0.089 (CI = +/-0.017; p = 0.000)	0.137 (CI = +/-0.131; p = 0.041)	0.957	+9.29%
Severity	2013.1	0.102 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.087; p = 0.079)	0.983	+10.69%
Severity	2013.2	0.104 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.091; p = 0.146)	0.982	+10.96%
Severity	2014.1	0.107 (CI = +/-0.015; p = 0.000)	0.052 (CI = +/-0.095; p = 0.260)	0.981	+11.30%
Severity	2014.2	0.100 (CI = +/-0.014; p = 0.000)	0.082 (CI = +/-0.088; p = 0.066)	0.983	+10.51%
Severity	2015.1	0.097 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.093; p = 0.049)	0.981	+10.18%
Severity	2015.2	0.093 (CI = +/-0.018; p = 0.000)	0.109 (CI = +/-0.098; p = 0.032)	0.979	+9.73%
Severity	2016.1	0.100 (CI = +/-0.019; p = 0.000)	0.083 (CI = +/-0.096; p = 0.083)	0.982	+10.54%
Severity	2016.2	0.091 (CI = +/-0.018; p = 0.000)	0.113 (CI = +/-0.087; p = 0.015)	0.984	+9.53%
Severity	2017.1	0.093 (CI = +/-0.021; p = 0.000)	0.109 (CI = +/-0.095; p = 0.029)	0.982	+9.70%
Frequency	2005.2	-0.007 (CI = +/-0.010; p = 0.159)	-0.065 (CI = +/-0.140; p = 0.348)	0.173	-0.71%
Frequency	2006.1	-0.005 (CI = +/-0.011; p = 0.303)	-0.077 (CI = +/-0.142; p = 0.274)	0.144	-0.54%
Frequency	2006.2	-0.004 (CI = +/-0.011; p = 0.455)	-0.086 (CI = +/-0.145; p = 0.234)	0.124	-0.41%
Frequency	2007.1	-0.001 (CI = +/-0.012; p = 0.809)	-0.105 (CI = +/-0.144; p = 0.148)	0.103	-0.14%
Frequency	2007.2	0.000 (CI = +/-0.012; p = 0.966)	-0.116 (CI = +/-0.148; p = 0.119)	0.093	+0.03%
Frequency	2008.1	0.003 (CI = +/-0.013; p = 0.648)	-0.133 (CI = +/-0.149; p = 0.078)	0.090	+0.29%
Frequency	2008.2	0.004 (CI = +/-0.014; p = 0.573)	-0.139 (CI = +/-0.154; p = 0.075)	0.088	+0.39%
Frequency	2009.1	0.005 (CI = +/-0.015; p = 0.514)	-0.145 (CI = +/-0.160; p = 0.073)	0.087	+0.49%
Frequency	2009.2	0.003 (CI = +/-0.016; p = 0.663)	-0.137 (CI = +/-0.166; p = 0.102)	0.086	+0.35%
Frequency	2010.1	0.004 (CI = +/-0.018; p = 0.627)	-0.141 (CI = +/-0.173; p = 0.105)	0.083	+0.43%
Frequency	2010.2	0.001 (CI = +/-0.019; p = 0.918)	-0.123 (CI = +/-0.178; p = 0.167)	0.093	+0.10%
Frequency	2011.1	0.002 (CI = +/-0.021; p = 0.882)	-0.126 (CI = +/-0.187; p = 0.177)	0.087	+0.15%
Frequency	2011.2	0.001 (CI = +/-0.023; p = 0.935)	-0.123 (CI = +/-0.197; p = 0.210)	0.084	+0.09%
Frequency	2012.1	-0.001 (CI = +/-0.026; p = 0.927)	-0.112 (CI = +/-0.208; p = 0.274)	0.087	-0.12%
Frequency	2012.2	-0.006 (CI = +/-0.028; p = 0.665)	-0.089 (CI = +/-0.217; p = 0.404)	0.110	-0.60%
Frequency	2013.1	-0.007 (CI = +/-0.032; p = 0.646)	-0.083 (CI = +/-0.231; p = 0.460)	0.104	-0.71%
Frequency	2013.2	-0.010 (CI = +/-0.036; p = 0.578)	-0.071 (CI = +/-0.247; p = 0.551)	0.105	-0.97%
Frequency	2014.1	-0.006 (CI = +/-0.041; p = 0.758)	-0.087 (CI = +/-0.264; p = 0.495)	0.071	-0.60%
Frequency	2014.2	-0.008 (CI = +/-0.047; p = 0.713)	-0.078 (CI = +/-0.286; p = 0.570)	0.066	-0.82%
Frequency	2015.1	-0.003 (CI = +/-0.054; p = 0.893)	-0.097 (CI = +/-0.309; p = 0.513)	0.032	-0.34%
Frequency	2015.2	-0.006 (CI = +/-0.063; p = 0.853)	-0.089 (CI = +/-0.339; p = 0.580)	0.023	-0.55%
Frequency	2016.1	0.000 (CI = +/-0.073; p = 0.990)	-0.110 (CI = +/-0.370; p = 0.531)	-0.010	+0.04%
Frequency	2016.2	-0.007 (CI = +/-0.085; p = 0.865)	-0.087 (CI = +/-0.406; p = 0.650)	-0.007	-0.68%
Frequency	2017.1	0.003 (CI = +/-0.099; p = 0.949)	-0.116 (CI = +/-0.445; p = 0.577)	-0.054	+0.30%

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)	0.184 (CI = +/-0.090; p = 0.000)	0.776	+4.85%
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)	0.171 (CI = +/-0.088; p = 0.000)	0.805	+5.38%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	0.163 (CI = +/-0.090; p = 0.001)	0.808	+5.58%
Loss Cost	2007.2	0.056 (CI = +/-0.013; p = 0.000)	0.170 (CI = +/-0.092; p = 0.001)	0.799	+5.76%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.092; p = 0.002)	0.817	+6.12%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.164 (CI = +/-0.094; p = 0.002)	0.807	+6.33%
Loss Cost	2009.1	0.066 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.092; p = 0.003)	0.835	+6.83%
Loss Cost	2009.2	0.070 (CI = +/-0.015; p = 0.000)	0.160 (CI = +/-0.090; p = 0.002)	0.846	+7.26%
Loss Cost	2010.1	0.075 (CI = +/-0.015; p = 0.000)	0.144 (CI = +/-0.088; p = 0.003)	0.867	+7.77%
Loss Cost	2010.2	0.077 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.092; p = 0.003)	0.855	+8.02%
Loss Cost	2011.1	0.083 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.089; p = 0.006)	0.877	+8.65%
Loss Cost	2011.2	0.085 (CI = +/-0.019; p = 0.000)	0.139 (CI = +/-0.094; p = 0.007)	0.860	+8.87%
Loss Cost	2012.1	0.088 (CI = +/-0.022; p = 0.000)	0.130 (CI = +/-0.100; p = 0.014)	0.856	+9.20%
Loss Cost	2012.2	0.091 (CI = +/-0.025; p = 0.000)	0.137 (CI = +/-0.106; p = 0.016)	0.835	+9.50%
Loss Cost	2013.1	0.103 (CI = +/-0.023; p = 0.000)	0.108 (CI = +/-0.093; p = 0.027)	0.893	+10.80%
Loss Cost	2013.2	0.107 (CI = +/-0.026; p = 0.000)	0.117 (CI = +/-0.099; p = 0.025)	0.878	+11.25%
Loss Cost	2014.1	0.112 (CI = +/-0.031; p = 0.000)	0.104 (CI = +/-0.107; p = 0.054)	0.876	+11.88%
Loss Cost	2014.2	0.105 (CI = +/-0.035; p = 0.000)	0.091 (CI = +/-0.112; p = 0.099)	0.829	+11.03%
Loss Cost	2015.1	0.102 (CI = +/-0.045; p = 0.001)	0.096 (CI = +/-0.129; p = 0.122)	0.791	+10.70%
Loss Cost	2015.2	0.096 (CI = +/-0.057; p = 0.006)	0.088 (CI = +/-0.148; p = 0.196)	0.683	+10.12%
Loss Cost	2016.1	0.111 (CI = +/-0.075; p = 0.013)	0.067 (CI = +/-0.172; p = 0.366)	0.693	+11.70%
Loss Cost	2016.2	0.076 (CI = +/-0.064; p = 0.030)	0.026 (CI = +/-0.129; p = 0.602)	0.607	+7.89%
Loss Cost	2017.1	0.079 (CI = +/-0.111; p = 0.109)	0.023 (CI = +/-0.190; p = 0.730)	0.462	+8.23%
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 = 0.012)	0.836	+5.44%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.081; p = 0.018)	0.812	+5.34%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.084; p = 0.018)	0.797	+5.24%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.099 (CI = +/-0.087; p = 0.027)	0.765	+5.14%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.091; p = 0.038)	0.754	+5.21%
Severity	2008.2	0.051 (CI = +/-0.014; p = 0.000)	0.096 (CI = +/-0.095; p = 0.048)	0.720	+5.19%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.095; p = 0.089)	0.745	+5.60%
Severity	2009.2	0.059 (CI = +/-0.015; p = 0.000)	0.096 (CI = +/-0.094; p = 0.045)	0.767	+6.04%
Severity	2010.1	0.063 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.094; p = 0.085)	0.787	+6.48%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.096 (CI = +/-0.093; p = 0.045)	0.802	+6.96%
Severity	2011.1	0.073 (CI = +/-0.018; p = 0.000)	0.079 (CI = +/-0.093; p = 0.089)	0.826	+7.53%
Severity	2011.2	0.073 (CI = +/-0.020; p = 0.000)	0.082 (CI = +/-0.099; p = 0.098)	0.797	+7.63%
Severity	2012.1	0.080 (CI = +/-0.021; p = 0.000)	0.064 (CI = +/-0.099; p = 0.184)	0.819	+8.29%
Severity	2012.2	0.086 (CI = +/-0.023; p = 0.000)	0.080 (CI = +/-0.098; p = 0.103)	0.831	+8.96%
Severity	2013.1	0.100 (CI = +/-0.016; p = 0.000)	0.044 (CI = +/-0.065; p = 0.169)	0.937	+10.54%
Severity	2013.2	0.105 (CI = +/-0.018; p = 0.000)	0.054 (CI = +/-0.066; p = 0.097)	0.937	+11.06%
Severity	2014.1	0.107 (CI = +/-0.021; p = 0.000)	0.049 (CI = +/-0.073; p = 0.163)	0.928	+11.33%
Severity	2014.2	0.100 (CI = +/-0.022; p = 0.000)	0.035 (CI = +/-0.070; p = 0.281)	0.915	+10.52%
Severity	2015.1	0.093 (CI = +/-0.026; p = 0.000)	0.049 (CI = +/-0.074; p = 0.162)	0.900	+9.72%
Severity	2015.2	0.089 (CI = +/-0.032; p = 0.001)	0.043 (CI = +/-0.083; p = 0.258)	0.850	+9.27%
Severity	2016.1	0.099 (CI = +/-0.040; p = 0.002)	0.027 (CI = +/-0.093; p = 0.482)	0.857	+10.38%
Severity	2016.2	0.082 (CI = +/-0.041; p = 0.005)	0.008 (CI = +/-0.083; p = 0.795)	0.828	+8.60%
Severity	2017.1	0.082 (CI = +/-0.072; p = 0.037)	0.009 (CI = +/-0.123; p = 0.831)	0.719	+8.53%
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)	0.118	-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	+1.16%
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)	0.452	+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)	0.388	+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)	0.361	+0.49%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.550)	0.055 (CI = +/-0.054; p = 0.047)	0.282	+0.46%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.340)	0.047 (CI = +/-0.059; p = 0.101)	0.277	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.503)	0.046 (CI = +/-0.069; p = 0.157)	0.123	+0.78%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.440)	0.039 (CI = +/-0.084; p = 0.281)	0.095	+1.20%
Frequency	2016.2	-0.007 (CI = +/-0.025; p = 0.503)	0.018 (CI = +/-0.050; p = 0.373)	-0.082	-0.65%
Frequency	2017.1	-0.003 (CI = +/-0.042; p = 0.843)	0.014 (CI = +/-0.071; p = 0.587)	-0.484	-0.28%

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)	0.175 (CI = +/-0.092; p = 0.001)	0.741	+4.65%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	0.157 (CI = +/-0.086; p = 0.001)	0.788	+5.06%
Loss Cost	2006.2	0.051 (CI = +/-0.012; p = 0.000)	0.163 (CI = +/-0.090; p = 0.001)	0.772	+5.18%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.092; p = 0.002)	0.776	+5.38%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	0.162 (CI = +/-0.095; p = 0.002)	0.763	+5.56%
Loss Cost	2008.1	0.058 (CI = +/-0.014; p = 0.000)	0.149 (CI = +/-0.095; p = 0.004)	0.783	+5.92%
Loss Cost	2008.2	0.060 (CI = +/-0.016; p = 0.000)	0.157 (CI = +/-0.098; p = 0.003)	0.769	+6.14%
Loss Cost	2009.1	0.064 (CI = +/-0.016; p = 0.000)	0.140 (CI = +/-0.095; p = 0.006)	0.803	+6.65%
Loss Cost	2009.2	0.069 (CI = +/-0.017; p = 0.000)	0.156 (CI = +/-0.095; p = 0.003)	0.813	+7.12%
Loss Cost	2010.1	0.074 (CI = +/-0.017; p = 0.000)	0.140 (CI = +/-0.093; p = 0.006)	0.838	+7.65%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	0.148 (CI = +/-0.098; p = 0.006)	0.821	+7.93%
Loss Cost	2011.1	0.082 (CI = +/-0.019; p = 0.000)	0.131 (CI = +/-0.095; p = 0.010)	0.849	+8.58%
Loss Cost	2011.2	0.085 (CI = +/-0.022; p = 0.000)	0.138 (CI = +/-0.102; p = 0.012)	0.825	+8.84%
Loss Cost	2012.1	0.088 (CI = +/-0.025; p = 0.000)	0.130 (CI = +/-0.108; p = 0.022)	0.821	+9.18%
Loss Cost	2012.2	0.091 (CI = +/-0.029; p = 0.000)	0.139 (CI = +/-0.117; p = 0.024)	0.792	+9.56%
Loss Cost	2013.1	0.104 (CI = +/-0.027; p = 0.000)	0.111 (CI = +/-0.101; p = 0.035)	0.866	+10.96%
Loss Cost	2013.2	0.110 (CI = +/-0.032; p = 0.000)	0.124 (CI = +/-0.110; p = 0.031)	0.848	+11.60%
Loss Cost	2014.1	0.116 (CI = +/-0.037; p = 0.000)	0.112 (CI = +/-0.118; p = 0.060)	0.847	+12.32%
Loss Cost	2014.2	0.107 (CI = +/-0.045; p = 0.001)	0.095 (CI = +/-0.129; p = 0.125)	0.771	+11.32%
Loss Cost	2015.1	0.104 (CI = +/-0.058; p = 0.005)	0.100 (CI = +/-0.150; p = 0.155)	0.715	+10.98%
Loss Cost	2015.2	0.098 (CI = +/-0.080; p = 0.026)	0.090 (CI = +/-0.184; p = 0.265)	0.536	+10.26%
Loss Cost	2016.1	0.114 (CI = +/-0.108; p = 0.043)	0.071 (CI = +/-0.219; p = 0.420)	0.551	+12.09%
Loss Cost	2016.2	0.056 (CI = +/-0.096; p = 0.162)	0.003 (CI = +/-0.165; p = 0.960)	0.250	+5.75%
Loss Cost	2017.1	0.056 (CI = +/-0.202; p = 0.357)	0.003 (CI = +/-0.291; p = 0.968)	-0.174	+5.72%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	0.106 (CI = +/-0.080; p = 0.011)	0.798	+5.03%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.080; p = 0.020)	0.812	+5.27%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.082; p = 0.032)	0.783	+5.15%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.085; p = 0.031)	0.764	+5.04%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.089; p = 0.048)	0.725	+4.90%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.093; p = 0.063)	0.710	+4.96%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	0.086 (CI = +/-0.098; p = 0.083)	0.666	+4.90%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.098; p = 0.139)	0.696	+5.31%
Severity	2009.2	0.056 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.098; p = 0.076)	0.718	+5.77%
Severity	2010.1	0.060 (CI = +/-0.018; p = 0.000)	0.074 (CI = +/-0.098; p = 0.130)	0.742	+6.23%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	0.089 (CI = +/-0.099; p = 0.073)	0.756	+6.74%
Severity	2011.1	0.071 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.098; p = 0.128)	0.785	+7.33%
Severity	2011.2	0.071 (CI = +/-0.023; p = 0.000)	0.076 (CI = +/-0.106; p = 0.146)	0.745	+7.41%
Severity	2012.1	0.078 (CI = +/-0.024; p = 0.000)	0.060 (CI = +/-0.106; p = 0.243)	0.772	+8.10%
Severity	2012.2	0.085 (CI = +/-0.027; p = 0.000)	0.078 (CI = +/-0.108; p = 0.140)	0.785	+8.89%
Severity	2013.1	0.101 (CI = +/-0.019; p = 0.000)	0.045 (CI = +/-0.072; p = 0.196)	0.920	+10.58%
Severity	2013.2	0.107 (CI = +/-0.021; p = 0.000)	0.058 (CI = +/-0.073; p = 0.105)	0.921	+11.28%
Severity	2014.1	0.110 (CI = +/-0.025; p = 0.000)	0.053 (CI = +/-0.080; p = 0.167)	0.909	+11.59%
Severity	2014.2	0.100 (CI = +/-0.028; p = 0.000)	0.036 (CI = +/-0.082; p = 0.331)	0.883	+10.57%
Severity	2015.1	0.092 (CI = +/-0.033; p = 0.000)	0.048 (CI = +/-0.086; p = 0.219)	0.854	+9.68%
Severity	2015.2	0.086 (CI = +/-0.045; p = 0.004)	0.039 (CI = +/-0.103; p = 0.377)	0.762	+9.01%
Severity	2016.1	0.097 (CI = +/-0.058; p = 0.010)	0.026 (CI = +/-0.118; p = 0.576)	0.768	+10.23%
Severity	2016.2	0.068 (CI = +/-0.060; p = 0.036)	-0.009 (CI = +/-0.102; p = 0.803)	0.724	+7.02%
Severity	2017.1	0.064 (CI = +/-0.123; p = 0.154)	-0.006 (CI = +/-0.178; p = 0.904)	0.431	+6.63%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.303)	0.069 (CI = +/-0.058; p = 0.021)	0.169	-0.36%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.577)	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)	0.172	+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)	0.455	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.036; p = 0.001)	0.595	+1.18%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.037; p = 0.001)	0.610	+1.27%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	0.068 (CI = +/-0.040; p = 0.002)	0.558	+1.27%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	0.066 (CI = +/-0.042; p = 0.004)	0.562	+1.34%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	0.059 (CI = +/-0.041; p = 0.008)	0.456	+1.11%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.016)	0.058 (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)	0.379	+0.61%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.545)	0.066 (CI = +/-0.045; p = 0.009)	0.429	+0.34%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.665)	0.065 (CI = +/-0.051; p = 0.017)	0.369	+0.29%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.399)	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)	0.262	+0.68%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.311)	0.052 (CI = +/-0.068; p = 0.111)	0.253	+1.19%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.461)	0.051 (CI = +/-0.084; p = 0.179)	0.086	+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 = 0.414)	0.012 (CI = +/-0.069; p = 0.630)	-0.083	-1.19%
Frequency	2017.1	-0.009 (CI = +/-0.082; p = 0.697)	0.009 (CI = +/-0.119; p = 0.782)	-0.738	-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 = 0.036)	0.207 (CI = +/-0.051; p = 0.000)	0.875	+1.37%
Loss Cost	2008.2	0.012 (CI = +/-0.015; p = 0.092)	0.204 (CI = +/-0.055; p = 0.000)	0.853	+1.24%
Severity	2008.1	0.004 (CI = +/-0.020; p = 0.647)	0.140 (CI = +/-0.079; p = 0.003)	0.519	+0.42%
Severity	2008.2	-0.005 (CI = +/-0.018; p = 0.579)	0.120 (CI = +/-0.068; p = 0.003)	0.539	-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 = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2015.1	0.092 (CI = +/-0.022; p = 0.000)	0.133 (CI = +/-0.127; p = 0.042)	0.814	+9.59%
Loss Cost	2015.2	0.092 (CI = +/-0.025; p = 0.000)	0.133 (CI = +/-0.135; p = 0.053)	0.782	+9.60%
Loss Cost	2016.1	0.095 (CI = +/-0.028; p = 0.000)	0.124 (CI = +/-0.143; p = 0.085)	0.774	+9.93%
Loss Cost	2016.2	0.092 (CI = +/-0.031; p = 0.000)	0.115 (CI = +/-0.151; p = 0.125)	0.721	+9.59%
Loss Cost	2017.1	0.094 (CI = +/-0.035; p = 0.000)	0.108 (CI = +/-0.163; p = 0.176)	0.703	+9.87%
Severity	2015.1	0.107 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.057; p = 0.521)	0.965	+11.32%
Severity	2015.2	0.106 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.060; p = 0.597)	0.959	+11.24%
Severity	2016.1	0.109 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.061; p = 0.837)	0.959	+11.57%
Severity	2016.2	0.107 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.062; p = 0.940)	0.953	+11.24%
Severity	2017.1	0.108 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.871)	0.945	+11.36%
Frequency	2015.1	-0.016 (CI = +/-0.025; p = 0.195)	0.115 (CI = +/-0.141; p = 0.104)	0.112	-1.55%
Frequency	2015.2	-0.015 (CI = +/-0.027; p = 0.268)	0.118 (CI = +/-0.150; p = 0.114)	0.105	-1.47%
Frequency	2016.1	-0.015 (CI = +/-0.031; p = 0.323)	0.118 (CI = +/-0.160; p = 0.137)	0.067	-1.47%
Frequency	2016.2	-0.015 (CI = +/-0.035; p = 0.373)	0.117 (CI = +/-0.171; p = 0.163)	0.060	-1.49%
Frequency	2017.1	-0.013 (CI = +/-0.040; p = 0.483)	0.113 (CI = +/-0.185; p = 0.209)	0.005	-1.33%

Collision

Coverage = CL
End Trend Period = 2024.2
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 = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.118; p = 0.082)	0.631	+1.87%
Loss Cost	2006.1	0.017 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.118; p = 0.133)	0.626	+1.69%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.070 (CI = +/-0.116; p = 0.224)	0.632	+1.45%
Loss Cost	2007.1	0.016 (CI = +/-0.008; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.082 (CI = +/-0.117; p = 0.166)	0.644	+1.60%
Loss Cost	2007.2	0.017 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.092 (CI = +/-0.120; p = 0.126)	0.653	+1.73%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.114 (CI = +/-0.117; p = 0.054)	0.692	+2.03%
Loss Cost	2008.2	0.023 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.133 (CI = +/-0.116; p = 0.027)	0.716	+2.28%
Loss Cost	2009.1	0.026 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.158 (CI = +/-0.111; p = 0.007)	0.759	+2.65%
Loss Cost	2009.2	0.028 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.114; p = 0.005)	0.764	+2.80%
Loss Cost	2010.1	0.031 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.195 (CI = +/-0.110; p = 0.001)	0.799	+3.19%
Loss Cost	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.173 (CI = +/-0.109; p = 0.003)	0.804	+2.86%
Loss Cost	2011.1	0.029 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.114; p = 0.004)	0.804	+2.95%
Loss Cost	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.117; p = 0.002)	0.815	+3.23%
Loss Cost	2012.1	0.030 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.186 (CI = +/-0.123; p = 0.005)	0.812	+3.06%
Loss Cost	2012.2	0.025 (CI = +/-0.014; p = 0.001)	0.018 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.119; p = 0.014)	0.833	+2.51%
Loss Cost	2013.1	0.027 (CI = +/-0.015; p = 0.001)	0.019 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.125; p = 0.011)	0.838	+2.77%
Loss Cost	2013.2	0.023 (CI = +/-0.016; p = 0.007)	0.018 (CI = +/-0.004; p = 0.000)	-0.147 (CI = +/-0.129; p = 0.028)	0.846	+2.37%
Loss Cost	2014.1	0.029 (CI = +/-0.017; p = 0.003)	0.019 (CI = +/-0.004; p = 0.000)	-0.175 (CI = +/-0.131; p = 0.012)	0.861	+2.91%
Loss Cost	2014.2	0.027 (CI = +/-0.020; p = 0.010)	0.018 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.141; p = 0.025)	0.861	+2.71%
Loss Cost	2015.1	0.032 (CI = +/-0.021; p = 0.006)	0.019 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.147; p = 0.014)	0.871	+3.27%
Loss Cost	2015.2	0.032 (CI = +/-0.025; p = 0.015)	0.019 (CI = +/-0.005; p = 0.000)	-0.191 (CI = +/-0.161; p = 0.023)	0.870	+3.25%
Loss Cost	2016.1	0.034 (CI = +/-0.029; p = 0.023)	0.019 (CI = +/-0.005; p = 0.000)	-0.200 (CI = +/-0.176; p = 0.029)	0.869	+3.46%
Loss Cost	2016.2	0.018 (CI = +/-0.025; p = 0.148)	0.018 (CI = +/-0.004; p = 0.000)	-0.133 (CI = +/-0.148; p = 0.073)	0.922	+1.82%
Loss Cost	2017.1	0.019 (CI = +/-0.029; p = 0.178)	0.018 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.162; p = 0.088)	0.920	+1.96%
Loss Cost	2017.2	0.016 (CI = +/-0.034; p = 0.322)	0.018 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.177; p = 0.143)	0.919	+1.62%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.322)	0.228 (CI = +/-0.094; p = 0.000)	0.948	+4.44%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.004; p = 0.420)	0.240 (CI = +/-0.094; p = 0.000)	0.947	+4.29%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.600)	0.260 (CI = +/-0.088; p = 0.000)	0.951	+4.03%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.743)	0.271 (CI = +/-0.088; p = 0.000)	0.950	+3.88%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.912)	0.284 (CI = +/-0.087; p = 0.000)	0.950	+3.71%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.867)	0.281 (CI = +/-0.090; p = 0.000)	0.947	+3.76%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.773)	0.273 (CI = +/-0.093; p = 0.000)	0.946	+3.86%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.484)	0.250 (CI = +/-0.087; p = 0.000)	0.956	+4.19%
Severity	2009.2	0.043 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.384)	0.240 (CI = +/-0.088; p = 0.000)	0.956	+4.34%
Severity	2010.1	0.044 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.300)	0.229 (CI = +/-0.090; p = 0.000)	0.956	+4.51%
Severity	2010.2	0.043 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.350)	0.234 (CI = +/-0.095; p = 0.000)	0.952	+4.43%
Severity	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.376)	0.235 (CI = +/-0.100; p = 0.000)	0.949	+4.42%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.492)	0.248 (CI = +/-0.103; p = 0.000)	0.946	+4.20%
Severity	2012.1	0.042 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.446)	0.241 (CI = +/-0.108; p = 0.000)	0.944	+4.32%
Severity	2012.2	0.041 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.004; p = 0.526)	0.249 (CI = +/-0.114; p = 0.000)	0.939	+4.18%
Severity	2013.1	0.042 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.004; p = 0.509)	0.244 (CI = +/-0.122; p = 0.000)	0.935	+4.26%
Severity	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.004; p = 0.575)	0.251 (CI = +/-0.131; p = 0.001)	0.930	+4.14%
Severity	2014.1	0.042 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.004; p = 0.550)	0.245 (CI = +/-0.141; p = 0.002)	0.926	+4.26%
Severity	2014.2	0.041 (CI = +/-0.021; p = 0.001)	0.001 (CI = +/-0.005; p = 0.597)	0.249 (CI = +/-0.152; p = 0.003)	0.920	+4.18%
Severity	2015.1	0.046 (CI = +/-0.023; p = 0.001)	0.002 (CI = +/-0.005; p = 0.465)	0.224 (CI = +/-0.161; p = 0.009)	0.921	+4.70%
Severity	2015.2	0.049 (CI = +/-0.027; p = 0.001)	0.002 (CI = +/-0.005; p = 0.417)	0.210 (CI = +/-0.174; p = 0.022)	0.917	+5.02%
Severity	2016.1	0.057 (CI = +/-0.029; p = 0.001)	0.003 (CI = +/-0.005; p = 0.284)	0.173 (CI = +/-0.181; p = 0.059)	0.922	+5.88%
Severity	2016.2	0.061 (CI = +/-0.034; p = 0.002)	0.003 (CI = +/-0.005; p = 0.263)	0.158 (CI = +/-0.197; p = 0.107)	0.917	+6.27%
Severity	2017.1	0.072 (CI = +/-0.036; p = 0.001)	0.003 (CI = +/-0.005; p = 0.169)	0.115 (CI = +/-0.198; p = 0.232)	0.926	+7.46%
Severity	2017.2	0.080 (CI = +/-0.040; p = 0.001)	0.004 (CI = +/-0.005; p = 0.142)	0.087 (CI = +/-0.209; p = 0.378)	0.926	+8.31%
Frequency	2005.2	-0.025 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.332 (CI = +/-0.116; p = 0.000)	0.911	-2.46%
Frequency	2006.1	-0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.329 (CI = +/-0.119; p = 0.000)	0.908	-2.49%
Frequency	2006.2	-0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.330 (CI = +/-0.123; p = 0.000)	0.904	-2.48%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.353 (CI = +/-0.119; p = 0.000)	0.909	-2.20%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.376 (CI = +/-0.114; p = 0.000)	0.915	-1.90%
Frequency	2008.1	-0.017 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.395 (CI = +/-0.113; p = 0.000)	0.917	-1.66%
Frequency	2008.2	-0.015 (CI = +/-0.009; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.406 (CI = +/-0.115; p = 0.000)	0.915	-1.52%
Frequency	2009.1	-0.015 (CI = +/-0.010; p = 0.005)	0.017 (CI = +/-0.004; p = 0.000)	-0.409 (CI = +/-0.120; p = 0.000)	0.912	-1.48%
Frequency	2009.2	-0.015 (CI = +/-0.011; p = 0.009)	0.017 (CI = +/-0.004; p = 0.000)	-0.409 (CI = +/-0.125; p = 0.000)	0.909	-1.48%
Frequency	2010.1	-0.013 (CI = +/-0.012; p = 0.033)	0.018 (CI = +/-0.005; p = 0.000)	-0.424 (CI = +/-0.129; p = 0.000)	0.908	-1.26%
Frequency	2010.2	-0.015 (CI = +/-0.012; p = 0.018)	0.017 (CI = +/-0.005; p = 0.000)	-0.407 (CI = +/-0.131; p = 0.000)	0.911	-1.51%
Frequency	2011.1	-0.014 (CI = +/-0.014; p = 0.043)	0.017 (CI = +/-0.005; p = 0.000)	-0.414 (CI = +/-0.138; p = 0.000)	0.908	-1.40%
Frequency	2011.2	-0.009 (CI = +/-0.014; p = 0.182)	0.018 (CI = +/-0.005; p = 0.000)	-0.444 (CI = +/-0.136; p = 0.000)	0.913	-0.93%
Frequency	2012.1	-0.012 (CI = +/-0.015; p = 0.111)	0.018 (CI = +/-0.005; p = 0.000)	-0.427 (CI = +/-0.141; p = 0.000)	0.916	-1.21%
Frequency	2012.2	-0.016 (CI = +/-0.016; p = 0.053)	0.017 (CI = +/-0.005; p = 0.000)	-0.403 (CI = +/-0.144; p = 0.000)	0.920	-1.60%
Frequency	2013.1	-0.014 (CI = +/-0.018; p = 0.114)	0.017 (CI = +/-0.005; p = 0.000)	-0.413 (CI = +/-0.153; p = 0.000)	0.916	-1.44%
Frequency	2013.2	-0.017 (CI = +/-0.020; p = 0.093)	0.017 (CI = +/-0.005; p = 0.000)	-0.398 (CI = +/-0.163; p = 0.000)	0.915	-1.70%
Frequency	2014.1	-0.013 (CI = +/-0.023; p = 0.238)	0.017 (CI = +/-0.005; p = 0.000)	-0.420 (CI = +/-0.172; p = 0.000)	0.912	-1.30%
Frequency	2014.2	-0.014 (CI = +/-0.026; p = 0.261)	0.017 (CI = +/-0.006; p = 0.000)	-0.414 (CI = +/-0.186; p = 0.000)	0.908	-1.41%
Frequency	2015.1	-0.014 (CI = +/-0.030; p = 0.339)	0.017 (CI = +/-0.006; p = 0.000)	-0.416 (CI = +/-0.203; p = 0.000)	0.902	-1.37%
Frequency	2015.2	-0.017 (CI = +/-0.034; p = 0.302)	0.017 (CI = +/-0.006; p = 0.000)	-0.401 (CI = +/-0.220; p = 0.001)	0.897	-1.69%
Frequency	2016.1	-0.023 (CI = +/-0.039; p = 0.221)	0.017 (CI = +/-0.006; p = 0.000)	-0.374 (CI = +/-0.238; p = 0.005)	0.896	-2.28%
Frequency	2016.2	-0.043 (CI = +/-0.036; p = 0.024)	0.015 (CI = +/-0.006; p = 0.000)	-0.291 (CI = +/-0.210; p = 0.010)	0.930	-4.19%
Frequency	2017.1	-0.053 (CI = +/-0.040; p = 0.014)	0.015 (CI = +/-0.006; p = 0.000)	-0.253 (CI = +/-0.219; p = 0.027)	0.932	-5.12%
Frequency	2017.2	-0.064 (CI = +/-0.043; p = 0.007)	0.014 (CI = +/-0.005; p = 0.000)	-0.214 (CI = +/-0.223; p = 0.058)	0.935	-6.18%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, phys_dam_xs_inf

Fit	Start Date	Time	Seasonality	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.003 (CI = +/-0.010; p = 0.604)	0.077 (CI = +/-0.089; p = 0.086)	0.099 (CI = +/-0.191; p = 0.297)	0.094	+0.26%
Loss Cost	2006.1	0.000 (CI = +/-0.010; p = 0.960)	0.090 (CI = +/-0.087; p = 0.042)	0.123 (CI = +/-0.186; p = 0.188)	0.117	-0.03%
Loss Cost	2006.2	-0.003 (CI = +/-0.011; p = 0.603)	0.079 (CI = +/-0.086; p = 0.071)	0.145 (CI = +/-0.184; p = 0.120)	0.099	-0.27%
Loss Cost	2007.1	-0.003 (CI = +/-0.011; p = 0.567)	0.081 (CI = +/-0.089; p = 0.072)	0.148 (CI = +/-0.189; p = 0.120)	0.099	-0.32%
Loss Cost	2007.2	-0.003 (CI = +/-0.012; p = 0.647)	0.083 (CI = +/-0.091; p = 0.074)	0.145 (CI = +/-0.195; p = 0.140)	0.098	-0.28%
Loss Cost	2008.1	-0.002 (CI = +/-0.013; p = 0.709)	0.082 (CI = +/-0.094; p = 0.088)	0.142 (CI = +/-0.201; p = 0.159)	0.091	-0.24%
Loss Cost	2008.2	-0.001 (CI = +/-0.014; p = 0.852)	0.086 (CI = +/-0.097; p = 0.082)	0.133 (CI = +/-0.207; p = 0.198)	0.095	-0.13%
Loss Cost	2009.1	-0.001 (CI = +/-0.015; p = 0.896)	0.085 (CI = +/-0.101; p = 0.096)	0.131 (CI = +/-0.213; p = 0.220)	0.089	-0.10%
Loss Cost	2009.2	-0.001 (CI = +/-0.016; p = 0.906)	0.085 (CI = +/-0.104; p = 0.107)	0.131 (CI = +/-0.222; p = 0.237)	0.082	-0.10%
Loss Cost	2010.1	-0.001 (CI = +/-0.018; p = 0.896)	0.085 (CI = +/-0.108; p = 0.117)	0.132 (CI = +/-0.230; p = 0.249)	0.078	-0.11%
Loss Cost	2010.2	-0.005 (CI = +/-0.019; p = 0.554)	0.072 (CI = +/-0.109; p = 0.186)	0.163 (CI = +/-0.232; p = 0.160)	0.058	-0.55%
Loss Cost	2011.1	-0.009 (CI = +/-0.020; p = 0.392)	0.080 (CI = +/-0.111; p = 0.149)	0.182 (CI = +/-0.237; p = 0.127)	0.076	-0.85%
Loss Cost	2011.2	-0.009 (CI = +/-0.022; p = 0.434)	0.080 (CI = +/-0.116; p = 0.167)	0.182 (CI = +/-0.249; p = 0.144)	0.071	-0.85%
Loss Cost	2012.1	-0.015 (CI = +/-0.023; p = 0.199)	0.096 (CI = +/-0.115; p = 0.098)	0.219 (CI = +/-0.248; p = 0.080)	0.129	-1.48%
Loss Cost	2012.2	-0.022 (CI = +/-0.025; p = 0.077)	0.078 (CI = +/-0.115; p = 0.169)	0.264 (CI = +/-0.249; p = 0.038)	0.162	-2.18%
Loss Cost	2013.1	-0.026 (CI = +/-0.027; p = 0.054)	0.088 (CI = +/-0.118; p = 0.135)	0.288 (CI = +/-0.257; p = 0.030)	0.188	-2.60%
Loss Cost	2013.2	-0.034 (CI = +/-0.029; p = 0.026)	0.072 (CI = +/-0.119; p = 0.219)	0.330 (CI = +/-0.264; p = 0.017)	0.230	-3.30%
Loss Cost	2014.1	-0.038 (CI = +/-0.033; p = 0.026)	0.080 (CI = +/-0.124; p = 0.192)	0.352 (CI = +/-0.278; p = 0.016)	0.235	-3.70%
Loss Cost	2014.2	-0.045 (CI = +/-0.036; p = 0.018)	0.066 (CI = +/-0.128; p = 0.290)	0.393 (CI = +/-0.292; p = 0.011)	0.270	-4.43%
Loss Cost	2015.1	-0.052 (CI = +/-0.041; p = 0.016)	0.077 (CI = +/-0.133; p = 0.238)	0.426 (CI = +/-0.308; p = 0.010)	0.286	-5.08%
Loss Cost	2015.2	-0.061 (CI = +/-0.047; p = 0.014)	0.063 (CI = +/-0.138; p = 0.347)	0.471 (CI = +/-0.331; p = 0.008)	0.314	-5.92%
Loss Cost	2016.1	-0.075 (CI = +/-0.052; p = 0.008)	0.081 (CI = +/-0.140; p = 0.237)	0.534 (CI = +/-0.344; p = 0.005)	0.374	-7.25%
Loss Cost	2016.2	-0.104 (CI = +/-0.053; p = 0.001)	0.045 (CI = +/-0.126; p = 0.459)	0.669 (CI = +/-0.324; p = 0.001)	0.550	-9.92%
Loss Cost	2017.1	-0.126 (CI = +/-0.058; p = 0.000)	0.065 (CI = +/-0.123; p = 0.272)	0.757 (CI = +/-0.330; p = 0.000)	0.617	-11.84%
Loss Cost	2017.2	-0.152 (CI = +/-0.066; p = 0.000)	0.041 (CI = +/-0.123; p = 0.478)	0.864 (CI = +/-0.351; p = 0.000)	0.675	-14.06%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.040; p = 0.114)	0.313 (CI = +/-0.085; p = 0.000)	0.959	+4.04%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.037; p = 0.041)	0.326 (CI = +/-0.080; p = 0.000)	0.963	+3.87%
Severity	2006.2	0.036 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.033; p = 0.076)	0.345 (CI = +/-0.071; p = 0.000)	0.969	+3.65%
Severity	2007.1	0.034 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.031; p = 0.020)	0.358 (CI = +/-0.065; p = 0.000)	0.973	+3.48%
Severity	2007.2	0.033 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.029; p = 0.037)	0.369 (CI = +/-0.062; p = 0.000)	0.975	+3.33%
Severity	2008.1	0.033 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.030; p = 0.039)	0.370 (CI = +/-0.064; p = 0.000)	0.974	+3.32%
Severity	2008.2	0.033 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.030; p = 0.027)	0.364 (CI = +/-0.065; p = 0.000)	0.974	+3.40%
Severity	2009.1	0.035 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.028; p = 0.048)	0.352 (CI = +/-0.059; p = 0.000)	0.979	+3.59%
Severity	2009.2	0.036 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.028; p = 0.028)	0.344 (CI = +/-0.060; p = 0.000)	0.979	+3.69%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.029; p = 0.039)	0.342 (CI = +/-0.062; p = 0.000)	0.978	+3.73%
Severity	2010.2	0.036 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.030; p = 0.064)	0.348 (CI = +/-0.063; p = 0.000)	0.977	+3.64%
Severity	2011.1	0.034 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.030; p = 0.039)	0.356 (CI = +/-0.063; p = 0.000)	0.977	+3.51%
Severity	2011.2	0.032 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.028; p = 0.075)	0.370 (CI = +/-0.060; p = 0.000)	0.980	+3.28%
Severity	2012.1	0.032 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.029; p = 0.074)	0.373 (CI = +/-0.063; p = 0.000)	0.978	+3.24%
Severity	2012.2	0.030 (CI = +/-0.006; p = 0.000)	0.022 (CI = +/-0.029; p = 0.131)	0.384 (CI = +/-0.063; p = 0.000)	0.979	+3.05%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.030; p = 0.102)	0.391 (CI = +/-0.065; p = 0.000)	0.979	+2.93%
Severity	2013.2	0.027 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.029; p = 0.177)	0.403 (CI = +/-0.065; p = 0.000)	0.979	+2.71%
Severity	2014.1	0.025 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.030; p = 0.134)	0.411 (CI = +/-0.068; p = 0.000)	0.979	+2.55%
Severity	2014.2	0.023 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.030; p = 0.231)	0.426 (CI = +/-0.069; p = 0.000)	0.980	+2.28%
Severity	2015.1	0.023 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.032; p = 0.275)	0.423 (CI = +/-0.074; p = 0.000)	0.979	+2.33%
Severity	2015.2	0.022 (CI = +/-0.011; p = 0.001)	0.016 (CI = +/-0.034; p = 0.335)	0.427 (CI = +/-0.081; p = 0.000)	0.977	+2.26%
Severity	2016.1	0.024 (CI = +/-0.013; p = 0.002)	0.014 (CI = +/-0.036; p = 0.419)	0.420 (CI = +/-0.088; p = 0.000)	0.977	+2.42%
Severity	2016.2	0.022 (CI = +/-0.016; p = 0.012)	0.011 (CI = +/-0.038; p = 0.543)	0.431 (CI = +/-0.098; p = 0.000)	0.975	+2.17%
Severity	2017.1	0.024 (CI = +/-0.019; p = 0.017)	0.008 (CI = +/-0.040; p = 0.657)	0.420 (CI = +/-0.109; p = 0.000)	0.974	+2.45%
Severity	2017.2	0.024 (CI = +/-0.024; p = 0.050)	0.008 (CI = +/-0.044; p = 0.691)	0.421 (CI = +/-0.127; p = 0.000)	0.972	+2.43%
Frequency	2005.2	-0.037 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.081; p = 0.266)	-0.213 (CI = +/-0.175; p = 0.018)	0.807	-3.63%
Frequency	2006.1	-0.038 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.083; p = 0.222)	-0.203 (CI = +/-0.178; p = 0.026)	0.805	-3.75%
Frequency	2006.2	-0.039 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.085; p = 0.251)	-0.200 (CI = +/-0.183; p = 0.033)	0.798	-3.79%
Frequency	2007.1	-0.037 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.087; p = 0.310)	-0.209 (CI = +/-0.186; p = 0.029)	0.782	-3.67%
Frequency	2007.2	-0.036 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.089; p = 0.243)	-0.225 (CI = +/-0.189; p = 0.021)	0.770	-3.49%
Frequency	2008.1	-0.035 (CI = +/-0.013; p = 0.000)	0.050 (CI = +/-0.091; p = 0.274)	-0.228 (CI = +/-0.194; p = 0.023)	0.754	-3.45%
Frequency	2008.2	-0.035 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.095; p = 0.277)	-0.231 (CI = +/-0.201; p = 0.026)	0.741	-3.41%
Frequency	2009.1	-0.036 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.097; p = 0.244)	-0.221 (CI = +/-0.206; p = 0.037)	0.736	-3.56%
Frequency	2009.2	-0.037 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.100; p = 0.289)	-0.213 (CI = +/-0.213; p = 0.050)	0.729	-3.65%
Frequency	2010.1	-0.038 (CI = +/-0.017; p = 0.000)	0.055 (CI = +/-0.104; p = 0.291)	-0.210 (CI = +/-0.221; p = 0.062)	0.714	-3.70%
Frequency	2010.2	-0.041 (CI = +/-0.018; p = 0.000)	0.044 (CI = +/-0.106; p = 0.400)	-0.185 (CI = +/-0.225; p = 0.103)	0.722	-4.03%
Frequency	2011.1	-0.043 (CI = +/-0.020; p = 0.000)	0.049 (CI = +/-0.109; p = 0.364)	-0.174 (CI = +/-0.233; p = 0.137)	0.713	-4.21%
Frequency	2011.2	-0.041 (CI = +/-0.022; p = 0.001)	0.055 (CI = +/-0.113; p = 0.327)	-0.188 (CI = +/-0.243; p = 0.124)	0.691	-4.01%
Frequency	2012.1	-0.047 (CI = +/-0.023; p = 0.000)	0.070 (CI = +/-0.113; p = 0.215)	-0.153 (CI = +/-0.243; p = 0.205)	0.713	-4.57%
Frequency	2012.2	-0.052 (CI = +/-0.025; p = 0.000)	0.057 (CI = +/-0.115; p = 0.318)	-0.120 (CI = +/-0.250; p = 0.328)	0.724	-5.07%
Frequency	2013.1	-0.055 (CI = +/-0.027; p = 0.000)	0.064 (CI = +/-0.119; p = 0.280)	-0.103 (CI = +/-0.261; p = 0.422)	0.713	-5.37%
Frequency	2013.2	-0.060 (CI = +/-0.030; p = 0.001)	0.053 (CI = +/-0.123; p = 0.384)	-0.073 (CI = +/-0.273; p = 0.583)	0.714	-5.85%
Frequency	2014.1	-0.063 (CI = +/-0.034; p = 0.001)	0.057 (CI = +/-0.129; p = 0.363)	-0.060 (CI = +/-0.290; p = 0.671)	0.692	-6.10%
Frequency	2014.2	-0.068 (CI = +/-0.039; p = 0.002)	0.048 (CI = +/-0.136; p = 0.462)	-0.033 (CI = +/-0.310; p = 0.826)	0.683	-6.56%
Frequency	2015.1	-0.075 (CI = +/-0.041; p = 0.002)	0.060 (CI = +/-0.141; p = 0.382)	0.003 (CI = +/-0.327; p = 0.987)	0.675	-7.24%
Frequency	2015.2	-0.083 (CI = +/-0.050; p = 0.003)	0.047 (CI = +/-0.148; p = 0.507)	0.044 (CI = +/-0.353; p = 0.795)	0.669	-8.00%
Frequency	2016.1	-0.099 (CI = +/-0.056; p = 0.002)	0.067 (CI = +/-0.149; p = 0.353)	0.114 (CI = +/-0.366; p = 0.515)	0.687	-9.43%
Frequency	2016.2	-0.126 (CI = +/-0.059; p = 0.000)	0.034 (CI = +/-0.142; p = 0.617)	0.238 (CI = +/-0.363; p = 0.180)	0.750	-11.84%
Frequency	2017.1	-0.150 (CI = +/-0.065; p = 0.000)	0.057 (CI = +/-0.138; p = 0.390)	0.338 (CI = +/-0.370; p = 0.070)	0.775	-13.95%
Frequency	2017.2	-0.176 (CI = +/-0.076; p = 0.000)	0.033 (CI = +/-0.141; p = 0.619)	0.444 (CI = +/-0.403; p = 0.034)	0.782	-16.10%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal, phys_dam_xs_inf

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.054; p = 0.028)	0.017 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.265; p = 0.179)	0.086 (CI = +/-0.297; p = 0.559)	0.666	+1.82%
Loss Cost	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.052; p = 0.010)	0.016 (CI = +/-0.004; p = 0.000)	-0.175 (CI = +/-0.252; p = 0.168)	0.105 (CI = +/-0.284; p = 0.457)	0.682	+1.57%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	0.064 (CI = +/-0.052; p = 0.017)	0.016 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.246; p = 0.167)	0.119 (CI = +/-0.277; p = 0.386)	0.681	+1.37%
Loss Cost	2007.1	0.014 (CI = +/-0.008; p = 0.001)	0.061 (CI = +/-0.053; p = 0.026)	0.016 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.248; p = 0.168)	0.113 (CI = +/-0.280; p = 0.418)	0.684	+1.46%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.001)	0.066 (CI = +/-0.053; p = 0.016)	0.016 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.245; p = 0.153)	0.100 (CI = +/-0.277; p = 0.468)	0.703	+1.65%
Loss Cost	2008.1	0.019 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.052; p = 0.029)	0.017 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.239; p = 0.136)	0.082 (CI = +/-0.271; p = 0.538)	0.725	+1.90%
Loss Cost	2008.2	0.022 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.050; p = 0.010)	0.017 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.225; p = 0.103)	0.061 (CI = +/-0.256; p = 0.628)	0.764	+2.22%
Loss Cost	2009.1	0.025 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.049; p = 0.019)	0.018 (CI = +/-0.004; p = 0.000)	-0.189 (CI = +/-0.215; p = 0.083)	0.040 (CI = +/-0.246; p = 0.738)	0.791	+2.53%
Loss Cost	2009.2	0.027 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.048; p = 0.011)	0.018 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.211; p = 0.072)	0.025 (CI = +/-0.242; p = 0.832)	0.805	+2.77%
Loss Cost	2010.1	0.031 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.047; p = 0.020)	0.019 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.203; p = 0.057)	0.004 (CI = +/-0.234; p = 0.971)	0.827	+3.10%
Loss Cost	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.047; p = 0.034)	0.018 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.199; p = 0.057)	0.021 (CI = +/-0.230; p = 0.851)	0.826	+2.82%
Loss Cost	2011.1	0.028 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.049; p = 0.043)	0.018 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.204; p = 0.063)	0.021 (CI = +/-0.238; p = 0.858)	0.823	+2.83%
Loss Cost	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.059 (CI = +/-0.048; p = 0.019)	0.019 (CI = +/-0.004; p = 0.000)	-0.198 (CI = +/-0.195; p = 0.047)	-0.003 (CI = +/-0.229; p = 0.976)	0.845	+3.24%
Loss Cost	2012.1	0.028 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.048; p = 0.011)	0.018 (CI = +/-0.004; p = 0.000)	-0.194 (CI = +/-0.192; p = 0.047)	0.018 (CI = +/-0.228; p = 0.874)	0.852	+2.88%
Loss Cost	2012.2	0.024 (CI = +/-0.013; p = 0.002)	0.057 (CI = +/-0.049; p = 0.018)	0.018 (CI = +/-0.004; p = 0.000)	-0.188 (CI = +/-0.182; p = 0.044)	0.045 (CI = +/-0.219; p = 0.669)	0.864	+2.39%
Loss Cost	2013.1	0.025 (CI = +/-0.015; p = 0.003)	0.056 (CI = +/-0.049; p = 0.028)	0.018 (CI = +/-0.004; p = 0.000)	-0.189 (CI = +/-0.188; p = 0.048)	0.039 (CI = +/-0.228; p = 0.725)	0.864	+2.51%
Loss Cost	2013.2	0.021 (CI = +/-0.017; p = 0.018)	0.051 (CI = +/-0.050; p = 0.046)	0.018 (CI = +/-0.004; p = 0.000)	-0.186 (CI = +/-0.189; p = 0.054)	0.058 (CI = +/-0.234; p = 0.610)	0.866	+2.16%
Loss Cost	2014.1	0.026 (CI = +/-0.020; p = 0.012)	0.045 (CI = +/-0.052; p = 0.082)	0.018 (CI = +/-0.004; p = 0.000)	-0.189 (CI = +/-0.190; p = 0.050)	0.032 (CI = +/-0.240; p = 0.778)	0.872	+2.62%
Loss Cost	2014.2	0.025 (CI = +/-0.023; p = 0.034)	0.044 (CI = +/-0.055; p = 0.105)	0.018 (CI = +/-0.004; p = 0.000)	-0.188 (CI = +/-0.197; p = 0.060)	0.038 (CI = +/-0.255; p = 0.757)	0.870	+2.52%
Loss Cost	2015.1	0.030 (CI = +/-0.027; p = 0.031)	0.039 (CI = +/-0.058; p = 0.168)	0.019 (CI = +/-0.005; p = 0.000)	-0.192 (CI = +/-0.200; p = 0.059)	0.010 (CI = +/-0.269; p = 0.936)	0.872	+3.05%
Loss Cost	2015.2	0.032 (CI = +/-0.032; p = 0.051)	0.041 (CI = +/-0.061; p = 0.177)	0.019 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.209; p = 0.067)	0.000 (CI = +/-0.292; p = 0.999)	0.870	+3.25%
Loss Cost	2016.1	0.032 (CI = +/-0.040; p = 0.107)	0.040 (CI = +/-0.067; p = 0.211)	0.019 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.220; p = 0.080)	-0.001 (CI = +/-0.326; p = 0.996)	0.867	+3.27%
Loss Cost	2016.2	0.005 (CI = +/-0.037; p = 0.765)	0.025 (CI = +/-0.054; p = 0.325)	0.017 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.173; p = 0.047)	0.130 (CI = +/-0.274; p = 0.317)	0.923	+0.52%
Loss Cost	2017.1	-0.001 (CI = +/-0.048; p = 0.958)	0.029 (CI = +/-0.059; p = 0.300)	0.016 (CI = +/-0.005; p = 0.000)	-0.173 (CI = +/-0.182; p = 0.061)	0.161 (CI = +/-0.318; p = 0.285)	0.921	-0.12%
Loss Cost	2017.2	-0.014 (CI = +/-0.061; p = 0.605)	0.024 (CI = +/-0.062; p = 0.412)	0.016 (CI = +/-0.006; p = 0.000)	-0.167 (CI = +/-0.188; p = 0.076)	0.222 (CI = +/-0.364; p = 0.201)	0.923	-1.43%
Severity	2005.2	0.042 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.040; p = 0.139)	0.002 (CI = +/-0.003; p = 0.183)	-0.041 (CI = +/-0.196; p = 0.674)	0.330 (CI = +/-0.220; p = 0.004)	0.959	+4.25%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.038; p = 0.055)	0.002 (CI = +/-0.003; p = 0.271)	-0.038 (CI = +/-0.184; p = 0.678)	0.345 (CI = +/-0.207; p = 0.002)	0.962	+4.04%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.034; p = 0.093)	0.001 (CI = +/-0.003; p = 0.371)	-0.032 (CI = +/-0.162; p = 0.688)	0.363 (CI = +/-0.183; p = 0.000)	0.968	+3.78%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.032; p = 0.027)	0.001 (CI = +/-0.002; p = 0.552)	-0.029 (CI = +/-0.148; p = 0.690)	0.379 (CI = +/-0.167; p = 0.000)	0.972	+3.56%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.031; p = 0.045)	0.000 (CI = +/-0.002; p = 0.713)	-0.026 (CI = +/-0.140; p = 0.710)	0.391 (CI = +/-0.158; p = 0.000)	0.973	+3.38%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.031; p = 0.049)	0.000 (CI = +/-0.002; p = 0.741)	-0.025 (CI = +/-0.142; p = 0.717)	0.392 (CI = +/-0.162; p = 0.000)	0.972	+3.36%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.032; p = 0.035)	0.001 (CI = +/-0.002; p = 0.637)	-0.027 (CI = +/-0.142; p = 0.695)	0.385 (CI = +/-0.162; p = 0.000)	0.972	+3.47%
Severity	2009.1	0.037 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.029; p = 0.065)	0.001 (CI = +/-0.002; p = 0.334)	-0.031 (CI = +/-0.127; p = 0.625)	0.367 (CI = +/-0.146; p = 0.000)	0.978	+3.74%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.029; p = 0.037)	0.001 (CI = +/-0.002; p = 0.238)	-0.033 (CI = +/-0.125; p = 0.588)	0.358 (CI = +/-0.143; p = 0.000)	0.979	+3.89%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.030; p = 0.056)	0.001 (CI = +/-0.002; p = 0.207)	-0.034 (CI = +/-0.126; p = 0.582)	0.353 (CI = +/-0.146; p = 0.000)	0.978	+3.97%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.030; p = 0.081)	0.001 (CI = +/-0.002; p = 0.263)	-0.033 (CI = +/-0.127; p = 0.602)	0.359 (CI = +/-0.148; p = 0.000)	0.977	+3.87%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.031; p = 0.056)	0.001 (CI = +/-0.002; p = 0.371)	-0.031 (CI = +/-0.127; p = 0.619)	0.369 (CI = +/-0.148; p = 0.000)	0.976	+3.71%
Severity	2011.2	0.034 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.029; p = 0.093)	0.001 (CI = +/-0.002; p = 0.540)	-0.027 (CI = +/-0.119; p = 0.643)	0.385 (CI = +/-0.140; p = 0.000)	0.978	+3.42%
Severity	2012.1	0.033 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.031; p = 0.097)	0.001 (CI = +/-0.002; p = 0.599)	-0.026 (CI = +/-0.122; p = 0.657)	0.388 (CI = +/-0.145; p = 0.000)	0.977	+3.37%
Severity	2012.2	0.031 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.031; p = 0.153)	0.000 (CI = +/-0.002; p = 0.792)	-0.023 (CI = +/-0.119; p = 0.688)	0.403 (CI = +/-0.143; p = 0.000)	0.977	+3.11%
Severity	2013.1	0.029 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.032; p = 0.120)	0.000 (CI = +/-0.002; p = 0.958)	-0.022 (CI = +/-0.121; p = 0.710)	0.413 (CI = +/-0.147; p = 0.000)	0.976	+2.93%
Severity	2013.2	0.026 (CI = +/-0.011; p = 0.000)	0.020 (CI = +/-0.031; p = 0.188)	0.000 (CI = +/-0.002; p = 0.804)	-0.018 (CI = +/-0.118; p = 0.749)	0.431 (CI = +/-0.145; p = 0.000)	0.977	+2.60%
Severity	2014.1	0.023 (CI = +/-0.012; p = 0.001)	0.024 (CI = +/-0.032; p = 0.131)	-0.001 (CI = +/-0.002; p = 0.601)	-0.016 (CI = +/-0.118; p = 0.779)	0.448 (CI = +/-0.149; p = 0.000)	0.977	+2.30%
Severity	2014.2	0.018 (CI = +/-0.013; p = 0.010)	0.019 (CI = +/-0.031; p = 0.208)	-0.001 (CI = +/-0.002; p = 0.367)	-0.011 (CI = +/-0.113; p = 0.832)	0.472 (CI = +/-0.146; p = 0.000)	0.979	+1.83%
Severity	2015.1	0.018 (CI = +/-0.016; p = 0.029)	0.020 (CI = +/-0.034; p = 0.232)	-0.001 (CI = +/-0.003; p = 0.396)	-0.011 (CI = +/-0.117; p = 0.840)	0.474 (CI = +/-0.158; p = 0.000)	0.977	+1.80%
Severity	2015.2	0.016 (CI = +/-0.019; p = 0.096)	0.018 (CI = +/-0.036; p = 0.299)	-0.001 (CI = +/-0.003; p = 0.350)	-0.009 (CI = +/-0.122; p = 0.870)	0.486 (CI = +/-0.170; p = 0.000)	0.976	+1.57%
Severity	2016.1	0.017 (CI = +/-0.023; p = 0.148)	0.017 (CI = +/-0.039; p = 0.357)	-0.001 (CI = +/-0.003; p = 0.432)	-0.010 (CI = +/-0.128; p = 0.868)	0.480 (CI = +/-0.189; p = 0.000)	0.975	+1.67%
Severity	2016.2	0.010 (CI = +/-0.028; p = 0.438)	0.013 (CI = +/-0.040; p = 0.478)	-0.002 (CI = +/-0.003; p = 0.314)	-0.006 (CI = +/-0.130; p = 0.922)	0.511 (CI = +/-0.206; p = 0.000)	0.974	+1.03%
Severity	2017.1	0.012 (CI = +/-0.037; p = 0.484)	0.012 (CI = +/-0.044; p = 0.548)	-0.002 (CI = +/-0.004; p = 0.413)	-0.007 (CI = +/-0.138; p = 0.915)	0.503 (CI = +/-0.241; p = 0.001)	0.972	+1.21%
Severity	2017.2	0.008 (CI = +/-0.048; p = 0.718)	0.011 (CI = +/-0.048; p = 0.629)	-0.002 (CI = +/-0.005; p = 0.399)	-0.005 (CI = +/-0.148; p = 0.943)	0.522 (CI = +/-0.285; p = 0.003)	0.969	+0.79%
Frequency	2005.2	-0.024 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.054; p = 0.245)	0.014 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.264; p = 0.296)	-0.244 (CI = +/-0.296; p = 0.103)	0.916	-2.32%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.056; p = 0.235)	0.014 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.268; p = 0.305)	-0.241 (CI = +/-0.301; p = 0.114)	0.914	-2.37%
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.057; p = 0.225)	0.014 (CI = +/-0.005; p = 0.000)	-0.138 (CI = +/-0.272; p = 0.308)	-0.244 (CI = +/-0.307; p = 0.114)	0.910	-2.32%
Frequency	2007.1	-0.020 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.055; p = 0.368)	0.015 (CI = +/-0.004; p = 0.000)	-0.142 (CI = +/-0.257; p = 0.267)	-0.266 (CI = +/-0.291; p = 0.071)	0.915	-2.03%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.050; p = 0.159)	0.016 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.233; p = 0.198)	-0.291 (CI = +/-0.263; p = 0.031)	0.927	-1.67%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.001)	0.028 (CI = +/-0.049; p = 0.259)	0.016 (CI = +/-0.004; p = 0.000)	-0.153 (CI = +/-0.224; p = 0.172)	-0.310 (CI = +/-0.254; p = 0.019)	0.930	-1.42%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.008)	0.033 (CI = +/-0.049; p = 0.172)	0.017 (CI = +/-0.004; p = 0.000)	-0.157 (CI = +/-0.220; p = 0.153)	-0.324 (CI = +/-0.250; p = 0.013)	0.932	-1.21%
Frequency	2009.1	-0.012 (CI = +/-0.009; p = 0.017)	0.032 (CI = +/-0.051; p = 0.202)	0.017 (CI = +/-0.004; p = 0.000)	-0.158 (CI = +/-0.224; p = 0.159)	-0.327 (CI = +/-0.256; p = 0.014)	0.929	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.010; p = 0.039)	0.034 (CI = +/-0.052; p = 0.188)	0.017 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.228; p = 0.162)	-0.332 (CI = +/-0.262; p = 0.015)	0.927	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.127)	0.028 (CI = +/-0.053; p = 0.280)	0.017 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.226; p = 0.151)	-0.349 (CI = +/-0.261; p = 0.011)	0.928	-0.84%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.093)	0.025 (CI = +/-0.054; p = 0.357)	0.017 (CI = +/-0.004; p = 0.000)	-0.160 (CI = +/-0.228; p = 0.162)	-0.338 (CI = +/-0.265; p = 0.015)	0.928	-1.01%
Frequency	2011.1	-0.009 (CI = +/-0.013; p = 0.193)	0.021 (CI = +/-0.056; p = 0.442)	0.017 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.232; p = 0.164)	-0.348 (CI = +/-0.271; p = 0.014)	0.926	-0.85%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.768)	0.034 (CI = +/-0.049; p = 0.170)	0.018 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.200; p = 0.091)	-0.389 (CI = +/-0.236; p = 0.003)	0.943	-0.18%
Frequency	2012.1	-0.005 (CI = +/-0.014; p = 0.473)	0.039 (CI = +/-0.050; p = 0.119)	0.018 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.200; p = 0.095)	-0.371 (CI = +/-0.238; p = 0.004)	0.945	-0.47%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.340)	0.036 (CI = +/-0.052; p = 0.166)	0.017 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.203; p = 0.105)	-0.358 (CI = +/-0.243; p = 0.006)	0.945	-0.70%
Frequency	2013.1	-0.004 (CI = +/-0.017; p = 0.616)	0.031 (CI = +/-0.054; p = 0.240)	0.018 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.205; p = 0.104)	-0.375 (CI = +/-0.250; p = 0.006)	0.944	-0.41%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.651)	0.031 (CI = +/-0.057; p = 0.265)	0.018 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.213; p = 0.115)	-0.374 (CI = +/-0.263; p = 0.008)	0.941	-0.42%
Frequency	2014.1	0.003 (CI = +/-0.021; p = 0.754)	0.021 (CI = +/-0.056; p = 0.433)	0.019 (CI = +/-0.004; p = 0.000)	-0.173 (CI = +/-0.205; p = 0.091)	-0.415 (CI = +/-0.259; p = 0.004)	0.945	+0.32%
Frequency	2014.2	0.007 (CI = +/-0.024; p = 0.559)	0.025 (CI = +/-0.058; p = 0.376)	0.019 (CI = +/-0.005; p = 0.000)	-0.177 (CI = +/-0.209; p = 0.092)	-0.435 (CI = +/-0.271; p = 0.004)	0.943	+0.68%
Frequency	2015.1	0.012 (CI = +/-0.029; p = 0.376)	0.019 (CI = +/-0.061; p = 0.509)	0.020 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.213; p = 0.091)	-0.463 (CI = +/-0.286; p = 0.004)	0.942	+1.23%
Frequency	2015.2	0.016 (CI = +/-0.034; p = 0.314)	0.023 (CI = +/-0.065; p = 0.461)	0.020 (CI = +/-0.005; p = 0.000)	-0.184 (CI = +/-0.221; p = 0.095)	-0.485 (CI = +/-0.308; p = 0.005)	0.939	+1.66%
Frequency	2016.1	0.016 (CI = +/-0.042; p = 0.438)	0.023 (CI = +/-0.070; p = 0.483)	0.020 (CI = +/-0.006; p = 0.000)	-0.183 (CI = +/-0.232; p = 0.111)	-0.481 (CI = +/-0.344; p = 0.010)	0.935	+1.58%
Frequency	2016.2	-0.005 (CI = +/-0.046; p = 0.815)	0.012 (CI = +/-0.066; p = 0.707)	0.018 (CI = +/-0.006; p = 0.000)	-0.170 (CI = +/-0.215; p = 0.109)	-0.381 (CI = +/-0.339; p = 0.031)	0.948	-0.50%
Frequency	2017.1	-0.013 (CI = +/-0.060; p = 0.635)	0.016 (CI = +/-0.073; p = 0.626)	0.018 (CI = +/-0.006; p = 0.000)	-0.166 (CI = +/-0.226; p = 0.132)	-0.341 (CI = +/-0.394; p = 0.083)	0.943	-1.31%
Frequency	2017.2	-0.022 (CI = +/-0.077; p = 0.532)	0.013 (CI = +/-0.079; p = 0.722)	0.017 (CI = +/-0.007; p = 0.000)	-0.162 (CI = +/-0.240; p = 0.161)	-0.300 (CI = +/-0.464; p = 0.177)	0.936	-2.20%

Collision

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.011; p = 0.433)	0.079 (CI = +/-0.090; p = 0.084)	0.042 (CI = +/-0.157; p = 0.593)	0.073	+0.42%
Loss Cost	2006.1	0.001 (CI = +/-0.011; p = 0.811)	0.091 (CI = +/-0.088; p = 0.043)	0.061 (CI = +/-0.153; p = 0.427)	0.088	+0.13%
Loss Cost	2006.2	-0.001 (CI = +/-0.011; p = 0.834)	0.080 (CI = +/-0.088; p = 0.072)	0.078 (CI = +/-0.153; p = 0.306)	0.060	-0.12%
Loss Cost	2007.1	-0.002 (CI = +/-0.012; p = 0.795)	0.082 (CI = +/-0.091; p = 0.075)	0.080 (CI = +/-0.157; p = 0.305)	0.059	-0.15%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.887)	0.084 (CI = +/-0.093; p = 0.075)	0.076 (CI = +/-0.162; p = 0.345)	0.059	-0.09%
Loss Cost	2008.1	0.000 (CI = +/-0.014; p = 0.956)	0.083 (CI = +/-0.096; p = 0.090)	0.073 (CI = +/-0.167; p = 0.379)	0.052	-0.04%
Loss Cost	2008.2	0.001 (CI = +/-0.015; p = 0.891)	0.088 (CI = +/-0.099; p = 0.081)	0.064 (CI = +/-0.172; p = 0.451)	0.060	+0.10%
Loss Cost	2009.1	0.002 (CI = +/-0.016; p = 0.844)	0.086 (CI = +/-0.102; p = 0.097)	0.061 (CI = +/-0.177; p = 0.486)	0.055	+0.15%
Loss Cost	2009.2	0.002 (CI = +/-0.017; p = 0.829)	0.087 (CI = +/-0.106; p = 0.106)	0.059 (CI = +/-0.184; p = 0.515)	0.047	+0.18%
Loss Cost	2010.1	0.002 (CI = +/-0.019; p = 0.835)	0.086 (CI = +/-0.110; p = 0.119)	0.059 (CI = +/-0.191; p = 0.532)	0.043	+0.19%
Loss Cost	2010.2	-0.002 (CI = +/-0.020; p = 0.822)	0.074 (CI = +/-0.112; p = 0.184)	0.082 (CI = +/-0.194; p = 0.391)	0.010	-0.22%
Loss Cost	2011.1	-0.005 (CI = +/-0.021; p = 0.639)	0.082 (CI = +/-0.115; p = 0.155)	0.096 (CI = +/-0.200; p = 0.331)	0.020	-0.49%
Loss Cost	2011.2	-0.004 (CI = +/-0.024; p = 0.698)	0.083 (CI = +/-0.120; p = 0.166)	0.094 (CI = +/-0.210; p = 0.365)	0.016	-0.45%
Loss Cost	2012.1	-0.010 (CI = +/-0.025; p = 0.397)	0.097 (CI = +/-0.120; p = 0.107)	0.121 (CI = +/-0.211; p = 0.246)	0.057	-1.03%
Loss Cost	2012.2	-0.017 (CI = +/-0.027; p = 0.201)	0.081 (CI = +/-0.121; p = 0.177)	0.154 (CI = +/-0.214; p = 0.150)	0.067	-1.67%
Loss Cost	2013.1	-0.020 (CI = +/-0.029; p = 0.160)	0.089 (CI = +/-0.125; p = 0.154)	0.169 (CI = +/-0.223; p = 0.129)	0.082	-2.03%
Loss Cost	2013.2	-0.027 (CI = +/-0.032; p = 0.100)	0.076 (CI = +/-0.129; p = 0.232)	0.197 (CI = +/-0.232; p = 0.091)	0.102	-2.62%
Loss Cost	2014.1	-0.029 (CI = +/-0.036; p = 0.103)	0.081 (CI = +/-0.135; p = 0.222)	0.209 (CI = +/-0.245; p = 0.090)	0.095	-2.89%
Loss Cost	2014.2	-0.035 (CI = +/-0.040; p = 0.087)	0.071 (CI = +/-0.141; p = 0.305)	0.232 (CI = +/-0.260; p = 0.077)	0.109	-3.42%
Loss Cost	2015.1	-0.039 (CI = +/-0.046; p = 0.088)	0.078 (CI = +/-0.148; p = 0.283)	0.247 (CI = +/-0.276; p = 0.076)	0.105	-3.83%
Loss Cost	2015.2	-0.044 (CI = +/-0.052; p = 0.094)	0.070 (CI = +/-0.158; p = 0.360)	0.266 (CI = +/-0.298; p = 0.076)	0.108	-4.30%
Loss Cost	2016.1	-0.052 (CI = +/-0.059; p = 0.079)	0.082 (CI = +/-0.165; p = 0.308)	0.294 (CI = +/-0.316; p = 0.066)	0.126	-5.10%
Loss Cost	2016.2	-0.070 (CI = +/-0.066; p = 0.039)	0.057 (CI = +/-0.168; p = 0.481)	0.354 (CI = +/-0.328; p = 0.037)	0.195	-6.77%
Loss Cost	2017.1	-0.078 (CI = +/-0.076; p = 0.046)	0.066 (CI = +/-0.180; p = 0.441)	0.376 (CI = +/-0.354; p = 0.040)	0.183	-7.46%
Loss Cost	2017.2	-0.080 (CI = +/-0.091; p = 0.078)	0.063 (CI = +/-0.197; p = 0.499)	0.383 (CI = +/-0.394; p = 0.055)	0.159	-7.71%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.046; p = 0.162)	0.225 (CI = +/-0.080; p = 0.000)	0.946	+4.10%
Severity	2006.1	0.039 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.045; p = 0.080)	0.236 (CI = +/-0.077; p = 0.000)	0.947	+3.93%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.042; p = 0.147)	0.251 (CI = +/-0.073; p = 0.000)	0.951	+3.71%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.040; p = 0.071)	0.261 (CI = +/-0.070; p = 0.000)	0.953	+3.54%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.040; p = 0.118)	0.271 (CI = +/-0.070; p = 0.000)	0.952	+3.39%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.041; p = 0.126)	0.271 (CI = +/-0.072; p = 0.000)	0.950	+3.39%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.042; p = 0.098)	0.265 (CI = +/-0.073; p = 0.000)	0.949	+3.48%
Severity	2009.1	0.036 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.041; p = 0.163)	0.254 (CI = +/-0.071; p = 0.000)	0.954	+3.69%
Severity	2009.2	0.037 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.042; p = 0.118)	0.246 (CI = +/-0.072; p = 0.000)	0.954	+3.82%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.043; p = 0.150)	0.243 (CI = +/-0.075; p = 0.000)	0.952	+3.87%
Severity	2010.2	0.037 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.045; p = 0.192)	0.247 (CI = +/-0.078; p = 0.000)	0.949	+3.80%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.046; p = 0.167)	0.252 (CI = +/-0.080; p = 0.000)	0.946	+3.70%
Severity	2011.2	0.034 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.047; p = 0.249)	0.262 (CI = +/-0.082; p = 0.000)	0.944	+3.51%
Severity	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.049; p = 0.266)	0.262 (CI = +/-0.086; p = 0.000)	0.940	+3.50%
Severity	2012.2	0.033 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.051; p = 0.345)	0.269 (CI = +/-0.090; p = 0.000)	0.936	+3.37%
Severity	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.053; p = 0.342)	0.271 (CI = +/-0.094; p = 0.000)	0.932	+3.31%
Severity	2013.2	0.031 (CI = +/-0.014; p = 0.000)	0.022 (CI = +/-0.055; p = 0.417)	0.277 (CI = +/-0.100; p = 0.000)	0.927	+3.18%
Severity	2014.1	0.031 (CI = +/-0.015; p = 0.001)	0.023 (CI = +/-0.058; p = 0.421)	0.279 (CI = +/-0.106; p = 0.000)	0.922	+3.13%
Severity	2014.2	0.030 (CI = +/-0.018; p = 0.002)	0.021 (CI = +/-0.062; p = 0.486)	0.284 (CI = +/-0.113; p = 0.000)	0.915	+3.02%
Severity	2015.1	0.032 (CI = +/-0.020; p = 0.003)	0.017 (CI = +/-0.065; p = 0.581)	0.275 (CI = +/-0.120; p = 0.000)	0.913	+3.25%
Severity	2015.2	0.034 (CI = +/-0.023; p = 0.006)	0.020 (CI = +/-0.069; p = 0.539)	0.268 (CI = +/-0.130; p = 0.001)	0.907	+3.45%
Severity	2016.1	0.038 (CI = +/-0.026; p = 0.006)	0.014 (CI = +/-0.071; p = 0.680)	0.254 (CI = +/-0.137; p = 0.001)	0.907	+3.90%
Severity	2016.2	0.041 (CI = +/-0.030; p = 0.011)	0.018 (CI = +/-0.077; p = 0.629)	0.245 (CI = +/-0.149; p = 0.004)	0.900	+4.16%
Severity	2017.1	0.048 (CI = +/-0.033; p = 0.008)	0.008 (CI = +/-0.079; p = 0.821)	0.224 (CI = +/-0.155; p = 0.008)	0.903	+4.93%
Severity	2017.2	0.056 (CI = +/-0.038; p = 0.009)	0.018 (CI = +/-0.083; p = 0.650)	0.202 (CI = +/-0.166; p = 0.022)	0.902	+5.72%
Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.081; p = 0.253)	-0.183 (CI = +/-0.141; p = 0.012)	0.811	-3.54%
Frequency	2006.1	-0.037 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.082; p = 0.212)	-0.175 (CI = +/-0.143; p = 0.018)	0.809	-3.65%
Frequency	2006.2	-0.038 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.085; p = 0.239)	-0.173 (CI = +/-0.147; p = 0.023)	0.801	-3.69%
Frequency	2007.1	-0.036 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.086; p = 0.299)	-0.181 (CI = +/-0.150; p = 0.020)	0.787	-3.56%
Frequency	2007.2	-0.034 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.088; p = 0.228)	-0.194 (CI = +/-0.152; p = 0.014)	0.776	-3.37%
Frequency	2008.1	-0.034 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.090; p = 0.261)	-0.198 (CI = +/-0.156; p = 0.015)	0.760	-3.31%
Frequency	2008.2	-0.033 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.093; p = 0.262)	-0.201 (CI = +/-0.162; p = 0.017)	0.748	-3.27%
Frequency	2009.1	-0.035 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.096; p = 0.233)	-0.193 (CI = +/-0.166; p = 0.025)	0.742	-3.41%
Frequency	2009.2	-0.036 (CI = +/-0.016; p = 0.000)	0.054 (CI = +/-0.099; p = 0.274)	-0.187 (CI = +/-0.172; p = 0.034)	0.735	-3.50%
Frequency	2010.1	-0.036 (CI = +/-0.017; p = 0.000)	0.055 (CI = +/-0.103; p = 0.278)	-0.184 (CI = +/-0.178; p = 0.043)	0.720	-3.55%
Frequency	2010.2	-0.040 (CI = +/-0.019; p = 0.000)	0.045 (CI = +/-0.105; p = 0.383)	-0.165 (CI = +/-0.182; p = 0.074)	0.728	-3.87%
Frequency	2011.1	-0.041 (CI = +/-0.020; p = 0.000)	0.050 (CI = +/-0.108; p = 0.351)	-0.156 (CI = +/-0.189; p = 0.101)	0.718	-4.04%
Frequency	2011.2	-0.039 (CI = +/-0.022; p = 0.001)	0.056 (CI = +/-0.112; p = 0.311)	-0.168 (CI = +/-0.197; p = 0.090)	0.698	-3.82%
Frequency	2012.1	-0.045 (CI = +/-0.023; p = 0.001)	0.070 (CI = +/-0.112; p = 0.205)	-0.141 (CI = +/-0.197; p = 0.152)	0.719	-4.38%
Frequency	2012.2	-0.050 (CI = +/-0.025; p = 0.000)	0.058 (CI = +/-0.114; p = 0.304)	-0.115 (CI = +/-0.202; p = 0.250)	0.729	-4.88%
Frequency	2013.1	-0.053 (CI = +/-0.028; p = 0.001)	0.064 (CI = +/-0.118; p = 0.270)	-0.102 (CI = +/-0.211; p = 0.326)	0.718	-5.17%
Frequency	2013.2	-0.058 (CI = +/-0.031; p = 0.001)	0.054 (CI = +/-0.123; p = 0.368)	-0.080 (CI = +/-0.221; p = 0.460)	0.718	-5.62%
Frequency	2014.1	-0.060 (CI = +/-0.034; p = 0.002)	0.058 (CI = +/-0.129; p = 0.353)	-0.070 (CI = +/-0.234; p = 0.534)	0.696	-5.84%
Frequency	2014.2	-0.065 (CI = +/-0.039; p = 0.003)	0.050 (CI = +/-0.135; p = 0.446)	-0.052 (CI = +/-0.249; p = 0.666)	0.686	-6.25%
Frequency	2015.1	-0.071 (CI = +/-0.043; p = 0.003)	0.061 (CI = +/-0.141; p = 0.374)	-0.028 (CI = +/-0.261; p = 0.823)	0.676	-6.86%
Frequency	2015.2	-0.078 (CI = +/-0.049; p = 0.004)	0.050 (CI = +/-0.148; p = 0.487)	-0.002 (CI = +/-0.280; p = 0.988)	0.667	-7.49%
Frequency	2016.1	-0.091 (CI = +/-0.054; p = 0.003)	0.068 (CI = +/-0.151; p = 0.353)	0.040 (CI = +/-0.289; p = 0.770)	0.679	-8.66%
Frequency	2016.2	-0.111 (CI = +/-0.058; p = 0.001)	0.039 (CI = +/-0.148; p = 0.579)	0.109 (CI = +/-0.289; p = 0.429)	0.726	-10.49%
Frequency	2017.1	-0.126 (CI = +/-0.064; p = 0.001)	0.057 (CI = +/-0.152; p = 0.426)	0.152 (CI = +/-0.299; p = 0.291)	0.729	-11.81%
Frequency	2017.2	-0.136 (CI = +/-0.075; p = 0.002)	0.045 (CI = +/-0.163; p = 0.557)	0.181 (CI = +/-0.326; p = 0.247)	0.706	-12.70%

Collision

Fit	Start Date	Time	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.002 (CI = +/-0.011; p = 0.668)	0.111 (CI = +/-0.196; p = 0.257)	0.041	+0.22%
Loss Cost	2006.1	0.000 (CI = +/-0.011; p = 0.968)	0.132 (CI = +/-0.194; p = 0.176)	0.030	-0.02%
Loss Cost	2006.2	-0.003 (CI = +/-0.011; p = 0.558)	0.157 (CI = +/-0.190; p = 0.103)	0.034	-0.32%
Loss Cost	2007.1	-0.003 (CI = +/-0.012; p = 0.586)	0.157 (CI = +/-0.196; p = 0.113)	0.032	-0.32%
Loss Cost	2007.2	-0.003 (CI = +/-0.013; p = 0.595)	0.158 (CI = +/-0.201; p = 0.120)	0.030	-0.33%
Loss Cost	2008.1	-0.002 (CI = +/-0.013; p = 0.724)	0.150 (CI = +/-0.207; p = 0.148)	0.029	-0.24%
Loss Cost	2008.2	-0.002 (CI = +/-0.014; p = 0.785)	0.147 (CI = +/-0.213; p = 0.169)	0.027	-0.19%
Loss Cost	2009.1	-0.001 (CI = +/-0.016; p = 0.906)	0.140 (CI = +/-0.220; p = 0.204)	0.027	-0.09%
Loss Cost	2009.2	-0.002 (CI = +/-0.017; p = 0.836)	0.145 (CI = +/-0.227; p = 0.201)	0.023	-0.17%
Loss Cost	2010.1	-0.001 (CI = +/-0.018; p = 0.906)	0.141 (CI = +/-0.236; p = 0.231)	0.022	-0.11%
Loss Cost	2010.2	-0.006 (CI = +/-0.019; p = 0.505)	0.176 (CI = +/-0.234; p = 0.135)	0.027	-0.62%
Loss Cost	2011.1	-0.008 (CI = +/-0.021; p = 0.408)	0.190 (CI = +/-0.242; p = 0.118)	0.031	-0.84%
Loss Cost	2011.2	-0.010 (CI = +/-0.023; p = 0.389)	0.198 (CI = +/-0.253; p = 0.120)	0.031	-0.96%
Loss Cost	2012.1	-0.015 (CI = +/-0.024; p = 0.220)	0.230 (CI = +/-0.258; p = 0.078)	0.054	-1.46%
Loss Cost	2012.2	-0.023 (CI = +/-0.025; p = 0.067)	0.281 (CI = +/-0.252; p = 0.031)	0.123	-2.30%
Loss Cost	2013.1	-0.026 (CI = +/-0.028; p = 0.062)	0.298 (CI = +/-0.265; p = 0.029)	0.133	-2.59%
Loss Cost	2013.2	-0.035 (CI = +/-0.029; p = 0.022)	0.347 (CI = +/-0.266; p = 0.013)	0.207	-3.44%
Loss Cost	2014.1	-0.038 (CI = +/-0.033; p = 0.029)	0.361 (CI = +/-0.282; p = 0.015)	0.201	-3.69%
Loss Cost	2014.2	-0.047 (CI = +/-0.036; p = 0.014)	0.410 (CI = +/-0.290; p = 0.008)	0.262	-4.59%
Loss Cost	2015.1	-0.052 (CI = +/-0.041; p = 0.017)	0.435 (CI = +/-0.311; p = 0.009)	0.265	-5.06%
Loss Cost	2015.2	-0.063 (CI = +/-0.046; p = 0.010)	0.490 (CI = +/-0.326; p = 0.006)	0.316	-6.13%
Loss Cost	2016.1	-0.075 (CI = +/-0.053; p = 0.008)	0.544 (CI = +/-0.347; p = 0.005)	0.352	-7.22%
Loss Cost	2016.2	-0.107 (CI = +/-0.051; p = 0.001)	0.685 (CI = +/-0.313; p = 0.000)	0.563	-10.13%
Loss Cost	2017.1	-0.126 (CI = +/-0.058; p = 0.000)	0.765 (CI = +/-0.331; p = 0.000)	0.607	-11.82%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.318 (CI = +/-0.087; p = 0.000)	0.958	+4.03%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.330 (CI = +/-0.084; p = 0.000)	0.959	+3.87%
Severity	2006.2	0.036 (CI = +/-0.004; p = 0.000)	0.349 (CI = +/-0.073; p = 0.000)	0.967	+3.63%
Severity	2007.1	0.034 (CI = +/-0.004; p = 0.000)	0.361 (CI = +/-0.070; p = 0.000)	0.969	+3.48%
Severity	2007.2	0.033 (CI = +/-0.004; p = 0.000)	0.374 (CI = +/-0.065; p = 0.000)	0.972	+3.31%
Severity	2008.1	0.033 (CI = +/-0.004; p = 0.000)	0.374 (CI = +/-0.067; p = 0.000)	0.971	+3.32%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	0.370 (CI = +/-0.069; p = 0.000)	0.970	+3.37%
Severity	2009.1	0.035 (CI = +/-0.004; p = 0.000)	0.354 (CI = +/-0.063; p = 0.000)	0.976	+3.59%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	0.349 (CI = +/-0.064; p = 0.000)	0.976	+3.66%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	0.345 (CI = +/-0.066; p = 0.000)	0.975	+3.73%
Severity	2010.2	0.035 (CI = +/-0.005; p = 0.000)	0.353 (CI = +/-0.066; p = 0.000)	0.975	+3.60%
Severity	2011.1	0.035 (CI = +/-0.006; p = 0.000)	0.359 (CI = +/-0.068; p = 0.000)	0.974	+3.51%
Severity	2011.2	0.032 (CI = +/-0.006; p = 0.000)	0.375 (CI = +/-0.063; p = 0.000)	0.977	+3.25%
Severity	2012.1	0.032 (CI = +/-0.006; p = 0.000)	0.376 (CI = +/-0.066; p = 0.000)	0.976	+3.24%
Severity	2012.2	0.030 (CI = +/-0.006; p = 0.000)	0.389 (CI = +/-0.064; p = 0.000)	0.978	+3.01%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.393 (CI = +/-0.067; p = 0.000)	0.977	+2.93%
Severity	2013.2	0.026 (CI = +/-0.007; p = 0.000)	0.408 (CI = +/-0.066; p = 0.000)	0.978	+2.67%
Severity	2014.1	0.025 (CI = +/-0.008; p = 0.000)	0.414 (CI = +/-0.070; p = 0.000)	0.977	+2.55%
Severity	2014.2	0.022 (CI = +/-0.009; p = 0.000)	0.430 (CI = +/-0.069; p = 0.000)	0.979	+2.23%
Severity	2015.1	0.023 (CI = +/-0.010; p = 0.000)	0.425 (CI = +/-0.074; p = 0.000)	0.978	+2.34%
Severity	2015.2	0.022 (CI = +/-0.011; p = 0.001)	0.432 (CI = +/-0.080; p = 0.000)	0.977	+2.20%
Severity	2016.1	0.024 (CI = +/-0.013; p = 0.001)	0.422 (CI = +/-0.087; p = 0.000)	0.977	+2.42%
Severity	2016.2	0.021 (CI = +/-0.015; p = 0.011)	0.435 (CI = +/-0.094; p = 0.000)	0.976	+2.12%
Severity	2017.1	0.024 (CI = +/-0.018; p = 0.013)	0.421 (CI = +/-0.104; p = 0.000)	0.976	+2.46%
Frequency	2005.2	-0.037 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.175; p = 0.022)	0.806	-3.65%
Frequency	2006.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.198 (CI = +/-0.179; p = 0.031)	0.802	-3.75%
Frequency	2006.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.192 (CI = +/-0.183; p = 0.040)	0.795	-3.82%
Frequency	2007.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.205 (CI = +/-0.186; p = 0.032)	0.782	-3.67%
Frequency	2007.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.216 (CI = +/-0.189; p = 0.026)	0.767	-3.53%
Frequency	2008.1	-0.035 (CI = +/-0.013; p = 0.000)	-0.223 (CI = +/-0.194; p = 0.026)	0.752	-3.44%
Frequency	2008.2	-0.035 (CI = +/-0.014; p = 0.000)	-0.223 (CI = +/-0.201; p = 0.031)	0.740	-3.45%
Frequency	2009.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.215 (CI = +/-0.207; p = 0.042)	0.732	-3.55%
Frequency	2009.2	-0.038 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.213; p = 0.060)	0.727	-3.70%
Frequency	2010.1	-0.038 (CI = +/-0.017; p = 0.000)	-0.204 (CI = +/-0.221; p = 0.069)	0.712	-3.70%
Frequency	2010.2	-0.042 (CI = +/-0.018; p = 0.000)	-0.177 (CI = +/-0.223; p = 0.114)	0.725	-4.08%
Frequency	2011.1	-0.043 (CI = +/-0.020; p = 0.000)	-0.169 (CI = +/-0.232; p = 0.146)	0.714	-4.20%
Frequency	2011.2	-0.042 (CI = +/-0.022; p = 0.001)	-0.177 (CI = +/-0.242; p = 0.143)	0.691	-4.07%
Frequency	2012.1	-0.047 (CI = +/-0.023; p = 0.000)	-0.146 (CI = +/-0.246; p = 0.232)	0.705	-4.56%
Frequency	2012.2	-0.053 (CI = +/-0.025; p = 0.000)	-0.108 (CI = +/-0.248; p = 0.375)	0.724	-5.16%
Frequency	2013.1	-0.055 (CI = +/-0.027; p = 0.000)	-0.096 (CI = +/-0.261; p = 0.455)	0.710	-5.36%
Frequency	2013.2	-0.061 (CI = +/-0.030; p = 0.000)	-0.061 (CI = +/-0.270; p = 0.643)	0.717	-5.95%
Frequency	2014.1	-0.063 (CI = +/-0.034; p = 0.001)	-0.053 (CI = +/-0.287; p = 0.703)	0.694	-6.08%
Frequency	2014.2	-0.069 (CI = +/-0.038; p = 0.001)	-0.020 (CI = +/-0.303; p = 0.890)	0.691	-6.68%
Frequency	2015.1	-0.075 (CI = +/-0.043; p = 0.002)	0.009 (CI = +/-0.323; p = 0.952)	0.679	-7.22%
Frequency	2015.2	-0.085 (CI = +/-0.049; p = 0.002)	0.058 (CI = +/-0.343; p = 0.725)	0.680	-8.15%
Frequency	2016.1	-0.099 (CI = +/-0.055; p = 0.002)	0.122 (CI = +/-0.362; p = 0.484)	0.689	-9.41%
Frequency	2016.2	-0.128 (CI = +/-0.057; p = 0.000)	0.250 (CI = +/-0.347; p = 0.145)	0.764	-11.99%
Frequency	2017.1	-0.150 (CI = +/-0.064; p = 0.000)	0.345 (CI = +/-0.364; p = 0.061)	0.778	-13.93%

Collision

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.005 (CI = +/-0.009; p = 0.217)	0.015	+0.53%
Loss Cost	2006.1	0.004 (CI = +/-0.009; p = 0.406)	-0.008	+0.36%
Loss Cost	2006.2	0.002 (CI = +/-0.009; p = 0.708)	-0.025	+0.17%
Loss Cost	2007.1	0.002 (CI = +/-0.009; p = 0.680)	-0.025	+0.19%
Loss Cost	2007.2	0.002 (CI = +/-0.010; p = 0.670)	-0.025	+0.21%
Loss Cost	2008.1	0.003 (CI = +/-0.011; p = 0.556)	-0.021	+0.31%
Loss Cost	2008.2	0.004 (CI = +/-0.011; p = 0.510)	-0.018	+0.37%
Loss Cost	2009.1	0.005 (CI = +/-0.012; p = 0.426)	-0.012	+0.47%
Loss Cost	2009.2	0.005 (CI = +/-0.013; p = 0.475)	-0.017	+0.45%
Loss Cost	2010.1	0.005 (CI = +/-0.014; p = 0.430)	-0.013	+0.54%
Loss Cost	2010.2	0.002 (CI = +/-0.014; p = 0.730)	-0.034	+0.24%
Loss Cost	2011.1	0.002 (CI = +/-0.015; p = 0.831)	-0.038	+0.16%
Loss Cost	2011.2	0.002 (CI = +/-0.017; p = 0.847)	-0.040	+0.16%
Loss Cost	2012.1	-0.001 (CI = +/-0.018; p = 0.931)	-0.043	-0.08%
Loss Cost	2012.2	-0.005 (CI = +/-0.019; p = 0.604)	-0.032	-0.47%
Loss Cost	2013.1	-0.005 (CI = +/-0.021; p = 0.614)	-0.035	-0.50%
Loss Cost	2013.2	-0.008 (CI = +/-0.022; p = 0.444)	-0.019	-0.82%
Loss Cost	2014.1	-0.007 (CI = +/-0.024; p = 0.533)	-0.031	-0.74%
Loss Cost	2014.2	-0.010 (CI = +/-0.027; p = 0.458)	-0.023	-0.97%
Loss Cost	2015.1	-0.009 (CI = +/-0.030; p = 0.545)	-0.036	-0.87%
Loss Cost	2015.2	-0.010 (CI = +/-0.034; p = 0.532)	-0.036	-1.01%
Loss Cost	2016.1	-0.010 (CI = +/-0.038; p = 0.579)	-0.044	-1.01%
Loss Cost	2016.2	-0.017 (CI = +/-0.042; p = 0.410)	-0.019	-1.66%
Loss Cost	2017.1	-0.015 (CI = +/-0.049; p = 0.531)	-0.044	-1.44%
Severity	2005.2	0.049 (CI = +/-0.006; p = 0.000)	0.891	+5.03%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.881	+4.97%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.873	+4.85%
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)	0.844	+4.97%
Severity	2009.1	0.051 (CI = +/-0.008; p = 0.000)	0.861	+5.22%
Severity	2009.2	0.052 (CI = +/-0.008; p = 0.000)	0.862	+5.37%
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	+5.56%
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	+5.62%
Severity	2012.1	0.056 (CI = +/-0.011; p = 0.000)	0.820	+5.79%
Severity	2012.2	0.057 (CI = +/-0.012; p = 0.000)	0.804	+5.85%
Severity	2013.1	0.058 (CI = +/-0.013; p = 0.000)	0.797	+6.02%
Severity	2013.2	0.059 (CI = +/-0.014; p = 0.000)	0.780	+6.12%
Severity	2014.1	0.062 (CI = +/-0.015; p = 0.000)	0.774	+6.36%
Severity	2014.2	0.063 (CI = +/-0.017; p = 0.000)	0.758	+6.52%
Severity	2015.1	0.067 (CI = +/-0.018; p = 0.000)	0.771	+6.97%
Severity	2015.2	0.071 (CI = +/-0.020; p = 0.000)	0.770	+7.36%
Severity	2016.1	0.077 (CI = +/-0.021; p = 0.000)	0.791	+7.99%
Severity	2016.2	0.081 (CI = +/-0.023; p = 0.000)	0.789	+8.45%
Severity	2017.1	0.089 (CI = +/-0.024; p = 0.000)	0.817	+9.29%
Frequency	2005.2	-0.044 (CI = +/-0.008; p = 0.000)	0.764	-4.29%
Frequency	2006.1	-0.045 (CI = +/-0.008; p = 0.000)	0.762	-4.39%
Frequency	2006.2	-0.046 (CI = +/-0.009; p = 0.000)	0.757	-4.47%
Frequency	2007.1	-0.045 (CI = +/-0.009; p = 0.000)	0.736	-4.40%
Frequency	2007.2	-0.044 (CI = +/-0.010; p = 0.000)	0.714	-4.34%
Frequency	2008.1	-0.044 (CI = +/-0.011; p = 0.000)	0.693	-4.33%
Frequency	2008.2	-0.045 (CI = +/-0.011; p = 0.000)	0.680	-4.39%
Frequency	2009.1	-0.046 (CI = +/-0.012; p = 0.000)	0.675	-4.51%
Frequency	2009.2	-0.048 (CI = +/-0.013; p = 0.000)	0.674	-4.67%
Frequency	2010.1	-0.048 (CI = +/-0.013; p = 0.000)	0.658	-4.73%
Frequency	2010.2	-0.052 (CI = +/-0.014; p = 0.000)	0.683	-5.04%
Frequency	2011.1	-0.053 (CI = +/-0.015; p = 0.000)	0.675	-5.18%
Frequency	2011.2	-0.053 (CI = +/-0.016; p = 0.000)	0.647	-5.17%
Frequency	2012.1	-0.057 (CI = +/-0.017; p = 0.000)	0.673	-5.55%
Frequency	2012.2	-0.062 (CI = +/-0.017; p = 0.000)	0.703	-5.97%
Frequency	2013.1	-0.064 (CI = +/-0.019; p = 0.000)	0.692	-6.16%
Frequency	2013.2	-0.068 (CI = +/-0.020; p = 0.000)	0.707	-6.55%
Frequency	2014.1	-0.069 (CI = +/-0.022; p = 0.000)	0.685	-6.67%
Frequency	2014.2	-0.073 (CI = +/-0.023; p = 0.000)	0.687	-7.03%
Frequency	2015.1	-0.076 (CI = +/-0.026; p = 0.000)	0.678	-7.34%
Frequency	2015.2	-0.081 (CI = +/-0.028; p = 0.000)	0.681	-7.79%
Frequency	2016.1	-0.087 (CI = +/-0.031; p = 0.000)	0.687	-8.33%
Frequency	2016.2	-0.098 (CI = +/-0.032; p = 0.000)	0.741	-9.32%
Frequency	2017.1	-0.103 (CI = +/-0.036; p = 0.000)	0.732	-9.82%

Collision

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)	0.611	+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)	0.484	+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 = +/-0.099; p = 0.515)	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	+3.25%
Loss Cost	2016.1	0.034 (CI = +/-0.063; p = 0.225)	0.029 (CI = +/-0.144; p = 0.629)	0.080	+3.43%
Loss Cost	2016.2	0.001 (CI = +/-0.038; p = 0.925)	-0.009 (CI = +/-0.078; p = 0.764)	-0.459	+0.14%
Loss Cost	2017.1	-0.002 (CI = +/-0.067; p = 0.930)	-0.005 (CI = +/-0.114; p = 0.897)	-0.645	-0.20%
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	+4.01%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.042; p = 0.078)	0.886	+3.76%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.038; p = 0.016)	0.894	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.036; p = 0.029)	0.888	+3.35%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.038; p = 0.032)	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	+3.86%
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 = 0.026)	0.878	+3.64%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.035; p = 0.045)	0.864	+3.36%
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 = 0.082)	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)	0.724	+2.46%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.002)	0.040 (CI = +/-0.036; p = 0.031)	0.719	+2.05%
Severity	2014.2	0.016 (CI = +/-0.010; p = 0.005)	0.032 (CI = +/-0.030; p = 0.043)	0.644	+1.57%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.028)	0.035 (CI = +/-0.034; p = 0.046)	0.614	+1.39%
Severity	2015.2	0.011 (CI = +/-0.014; p = 0.105)	0.031 (CI = +/-0.037; p = 0.088)	0.419	+1.13%
Severity	2016.1	0.009 (CI = +/-0.020; p = 0.284)	0.034 (CI = +/-0.046; p = 0.114)	0.386	+0.94%
Severity	2016.2	0.001 (CI = +/-0.020; p = 0.876)	0.025 (CI = +/-0.041; p = 0.170)	0.121	+0.12%
Severity	2017.1	-0.004 (CI = +/-0.032; p = 0.706)	0.031 (CI = +/-0.054; p = 0.170)	0.200	-0.42%
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	-1.68%
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)	0.248	-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 = 0.349)	0.148	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.146)	0.021 (CI = +/-0.066; p = 0.520)	0.031	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.104)	0.015 (CI = +/-0.068; p = 0.656)	0.061	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.224)	0.009 (CI = +/-0.072; p = 0.801)	-0.022	-0.82%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.796)	0.028 (CI = +/-0.059; p = 0.329)	-0.060	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.487)	0.036 (CI = +/-0.061; p = 0.223)	-0.002	-0.44%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.340)	0.030 (CI = +/-0.064; p = 0.324)	0.003	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.668)	0.022 (CI = +/-0.067; p = 0.492)	-0.118	-0.33%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.690)	0.021 (CI = +/-0.074; p = 0.538)	-0.135	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.568)	0.002 (CI = +/-0.068; p = 0.945)	-0.173	+0.52%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.416)	0.008 (CI = +/-0.073; p = 0.797)	-0.136	+0.86%
Frequency	2015.1	0.017 (CI = +/-0.026; p = 0.183)	-0.006 (CI = +/-0.076; p = 0.855)	0.021	+1.67%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.175)	0.000 (CI = +/-0.086; p = 0.994)	0.043	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.046; p = 0.231)	-0.005 (CI = +/-0.105; p = 0.904)	-0.016	+2.47%
Frequency	2016.2	0.000 (CI = +/-0.025; p = 0.985)	-0.034 (CI = +/-0.051; p = 0.143)	0.180	+0.02%
Frequency	2017.1	0.002 (CI = +/-0.044; p = 0.885)	-0.036 (CI = +/-0.075; p = 0.226)	0.075	+0.22%

Collision

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)	0.658	+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 = 0.064)	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)	0.704	+3.39%
Loss Cost	2012.2	0.029 (CI = +/-0.015; p = 0.002)	0.077 (CI = +/-0.062; p = 0.020)	0.601	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	0.074 (CI = +/-0.068; p = 0.036)	0.596	+3.07%
Loss Cost	2013.2	0.028 (CI = +/-0.022; p = 0.018)	0.068 (CI = +/-0.075; p = 0.070)	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	+5.30%
Loss Cost	2016.1	0.056 (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 = 0.762)	-0.219	+1.70%
Loss Cost	2017.1	0.016 (CI = +/-0.107; p = 0.588)	0.010 (CI = +/-0.155; p = 0.809)	-0.610	+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	+3.53%
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)	0.933	+3.80%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.028; p = 0.002)	0.924	+3.73%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.028; p = 0.005)	0.904	+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)	0.871	+3.04%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.023; p = 0.001)	0.905	+2.65%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.016; p = 0.000)	0.919	+2.22%
Severity	2015.1	0.021 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.018; p = 0.001)	0.918	+2.08%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.003)	0.045 (CI = +/-0.022; p = 0.004)	0.861	+2.04%
Severity	2016.1	0.019 (CI = +/-0.014; p = 0.018)	0.046 (CI = +/-0.028; p = 0.010)	0.849	+1.95%
Severity	2016.2	0.013 (CI = +/-0.015; p = 0.077)	0.038 (CI = +/-0.026; p = 0.019)	0.812	+1.26%
Severity	2017.1	0.008 (CI = +/-0.024; p = 0.270)	0.041 (CI = +/-0.034; p = 0.036)	0.870	+0.84%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.067; p = 0.499)	0.571	-2.43%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.070; p = 0.475)	0.549	-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 = 0.004)	0.019 (CI = +/-0.062; p = 0.529)	0.298	-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 = 0.070)	0.029 (CI = +/-0.069; p = 0.382)	0.132	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.190)	0.021 (CI = +/-0.070; p = 0.540)	0.014	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.136)	0.014 (CI = +/-0.073; p = 0.696)	0.045	-1.04%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.266)	0.008 (CI = +/-0.077; p = 0.825)	-0.039	-0.84%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.965)	0.031 (CI = +/-0.063; p = 0.307)	-0.060	-0.03%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.642)	0.039 (CI = +/-0.065; p = 0.221)	-0.008	-0.33%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.464)	0.032 (CI = +/-0.070; p = 0.335)	-0.015	-0.60%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.802)	0.024 (CI = +/-0.073; p = 0.483)	-0.132	-0.23%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.832)	0.024 (CI = +/-0.082; p = 0.528)	-0.154	-0.23%
Frequency	2014.1	0.007 (CI = +/-0.024; p = 0.492)	0.006 (CI = +/-0.075; p = 0.854)	-0.169	+0.74%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.322)	0.016 (CI = +/-0.083; p = 0.652)	-0.095	+1.30%
Frequency	2015.1	0.022 (CI = +/-0.032; p = 0.141)	0.002 (CI = +/-0.084; p = 0.944)	0.098	+2.25%
Frequency	2015.2	0.031 (CI = +/-0.041; p = 0.108)	0.016 (CI = +/-0.095; p = 0.677)	0.206	+3.20%
Frequency	2016.1	0.037 (CI = +/-0.058; p = 0.150)	0.010 (CI = +/-0.117; p = 0.830)	0.169	+3.79%
Frequency	2016.2	0.004 (CI = +/-0.043; p = 0.768)	-0.029 (CI = +/-0.073; p = 0.299)	0.017	+0.43%
Frequency	2017.1	0.008 (CI = +/-0.088; p = 0.748)	-0.031 (CI = +/-0.127; p = 0.399)	-0.226	+0.76%

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)	0.555	+3.21%
Loss Cost	2012.1	0.030 (CI = +/-0.017; p = 0.002)	0.477	+3.00%
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)	0.236	+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 = 0.110)	0.228	+3.25%
Loss Cost	2016.1	0.036 (CI = +/-0.055; p = 0.153)	0.193	+3.72%
Loss Cost	2016.2	0.001 (CI = +/-0.032; p = 0.916)	-0.197	+0.14%
Loss Cost	2017.1	-0.003 (CI = +/-0.048; p = 0.877)	-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	+3.86%
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)	0.838	+3.72%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.829	+3.36%
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	+1.57%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.035)	0.378	+1.60%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.157)	0.159	+1.13%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.217)	0.115	+1.26%
Severity	2016.2	0.001 (CI = +/-0.022; p = 0.892)	-0.195	+0.12%
Severity	2017.1	0.001 (CI = +/-0.033; p = 0.930)	-0.247	+0.11%
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)	0.404	-1.68%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.325	-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)	0.151	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.152)	0.061	-0.79%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.096)	0.105	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.216)	0.037	-0.80%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.796)	-0.062	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.579)	-0.047	-0.35%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.339)	-0.001	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.723)	-0.072	-0.27%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.681)	-0.074	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.535)	-0.056	+0.52%
Frequency	2014.2	0.009 (CI = +/-0.021; p = 0.389)	-0.018	+0.86%
Frequency	2015.1	0.016 (CI = +/-0.024; p = 0.156)	0.139	+1.63%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.141)	0.180	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.185)	0.151	+2.42%
Frequency	2016.2	0.000 (CI = +/-0.028; p = 0.987)	-0.200	+0.02%
Frequency	2017.1	-0.004 (CI = +/-0.042; p = 0.807)	-0.229	-0.40%

Collision

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)	0.392	+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)	0.276	+2.51%
Loss Cost	2014.1	0.034 (CI = +/-0.026; p = 0.018)	0.423	+3.41%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.058)	0.302	+3.18%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.029)	0.449	+4.38%
Loss Cost	2015.2	0.046 (CI = +/-0.049; p = 0.062)	0.377	+4.70%
Loss Cost	2016.1	0.056 (CI = +/-0.066; p = 0.079)	0.391	+5.81%
Loss Cost	2016.2	0.015 (CI = +/-0.038; p = 0.322)	0.053	+1.54%
Loss Cost	2017.1	0.016 (CI = +/-0.066; p = 0.498)	-0.114	+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	+3.60%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.902	+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	0.040 (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	+3.73%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.815	+3.39%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.769	+3.31%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.720	+2.85%
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	+2.08%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.108)	0.269	+1.61%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.141)	0.255	+1.95%
Severity	2016.2	0.006 (CI = +/-0.031; p = 0.618)	-0.165	+0.61%
Severity	2017.1	0.008 (CI = +/-0.054; p = 0.657)	-0.234	+0.84%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.579	-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 = 0.115)	0.095	-1.06%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.250)	0.026	-0.84%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.875)	-0.069	-0.10%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.649)	-0.059	-0.33%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.391)	-0.016	-0.69%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.797)	-0.084	-0.23%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.751)	-0.088	-0.33%
Frequency	2014.1	0.007 (CI = +/-0.022; p = 0.466)	-0.044	+0.74%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.324)	0.011	+1.20%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.110)	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)	0.326	+3.79%
Frequency	2016.2	0.009 (CI = +/-0.038; p = 0.537)	-0.122	+0.93%
Frequency	2017.1	0.008 (CI = +/-0.066; p = 0.742)	-0.278	+0.76%

Comprehensive - Total

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.048 (CI = +/-0.017; p = 0.000)	0.671 (CI = +/-0.196; p = 0.000)	0.677	+4.89%
Loss Cost	2005.2	0.051 (CI = +/-0.017; p = 0.000)	0.692 (CI = +/-0.196; p = 0.000)	0.690	+5.24%
Loss Cost	2006.1	0.048 (CI = +/-0.018; p = 0.000)	0.711 (CI = +/-0.198; p = 0.000)	0.695	+4.93%
Loss Cost	2006.2	0.048 (CI = +/-0.019; p = 0.000)	0.713 (CI = +/-0.204; p = 0.000)	0.676	+4.96%
Loss Cost	2007.1	0.046 (CI = +/-0.020; p = 0.000)	0.728 (CI = +/-0.208; p = 0.000)	0.679	+4.71%
Loss Cost	2007.2	0.049 (CI = +/-0.021; p = 0.000)	0.745 (CI = +/-0.210; p = 0.000)	0.682	+5.03%
Loss Cost	2008.1	0.049 (CI = +/-0.022; p = 0.000)	0.743 (CI = +/-0.217; p = 0.000)	0.682	+5.05%
Loss Cost	2008.2	0.051 (CI = +/-0.023; p = 0.000)	0.752 (CI = +/-0.224; p = 0.000)	0.669	+5.21%
Loss Cost	2009.1	0.049 (CI = +/-0.025; p = 0.000)	0.763 (CI = +/-0.230; p = 0.000)	0.670	+4.99%
Loss Cost	2009.2	0.049 (CI = +/-0.027; p = 0.001)	0.765 (CI = +/-0.238; p = 0.000)	0.649	+5.03%
Loss Cost	2010.1	0.047 (CI = +/-0.028; p = 0.002)	0.773 (CI = +/-0.247; p = 0.000)	0.650	+4.86%
Loss Cost	2010.2	0.046 (CI = +/-0.031; p = 0.005)	0.767 (CI = +/-0.255; p = 0.000)	0.621	+4.72%
Loss Cost	2011.1	0.054 (CI = +/-0.031; p = 0.002)	0.730 (CI = +/-0.254; p = 0.000)	0.642	+5.53%
Loss Cost	2011.2	0.051 (CI = +/-0.034; p = 0.004)	0.719 (CI = +/-0.263; p = 0.000)	0.605	+5.28%
Loss Cost	2012.1	0.046 (CI = +/-0.036; p = 0.015)	0.744 (CI = +/-0.269; p = 0.000)	0.615	+4.69%
Loss Cost	2012.2	0.041 (CI = +/-0.038; p = 0.036)	0.725 (CI = +/-0.277; p = 0.000)	0.574	+4.22%
Loss Cost	2013.1	0.046 (CI = +/-0.042; p = 0.032)	0.706 (CI = +/-0.288; p = 0.000)	0.575	+4.71%
Loss Cost	2013.2	0.050 (CI = +/-0.045; p = 0.031)	0.722 (CI = +/-0.300; p = 0.000)	0.565	+5.14%
Loss Cost	2014.1	0.049 (CI = +/-0.050; p = 0.051)	0.724 (CI = +/-0.316; p = 0.000)	0.563	+5.07%
Loss Cost	2014.2	0.041 (CI = +/-0.054; p = 0.125)	0.695 (CI = +/-0.325; p = 0.000)	0.509	+4.20%
Loss Cost	2015.1	0.048 (CI = +/-0.059; p = 0.103)	0.670 (CI = +/-0.341; p = 0.001)	0.507	+4.94%
Loss Cost	2015.2	0.043 (CI = +/-0.065; p = 0.180)	0.654 (CI = +/-0.359; p = 0.001)	0.453	+4.43%
Loss Cost	2016.1	0.050 (CI = +/-0.074; p = 0.168)	0.633 (CI = +/-0.382; p = 0.003)	0.447	+5.13%
Loss Cost	2016.2	0.062 (CI = +/-0.081; p = 0.124)	0.667 (CI = +/-0.399; p = 0.003)	0.459	+6.38%
Loss Cost	2017.1	0.085 (CI = +/-0.088; p = 0.056)	0.601 (CI = +/-0.403; p = 0.007)	0.491	+8.88%
Severity	2005.1	0.051 (CI = +/-0.006; p = 0.000)	0.145 (CI = +/-0.067; p = 0.000)	0.897	+5.21%
Severity	2005.2	0.050 (CI = +/-0.006; p = 0.000)	0.142 (CI = +/-0.068; p = 0.000)	0.887	+5.16%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.153 (CI = +/-0.067; p = 0.000)	0.887	+4.98%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	0.145 (CI = +/-0.066; p = 0.000)	0.877	+4.85%
Severity	2007.1	0.046 (CI = +/-0.006; p = 0.000)	0.155 (CI = +/-0.065; p = 0.000)	0.877	+4.68%
Severity	2007.2	0.045 (CI = +/-0.007; p = 0.000)	0.153 (CI = +/-0.067; p = 0.000)	0.863	+4.64%
Severity	2008.1	0.045 (CI = +/-0.007; p = 0.000)	0.152 (CI = +/-0.069; p = 0.000)	0.857	+4.65%
Severity	2008.2	0.045 (CI = +/-0.007; p = 0.000)	0.151 (CI = +/-0.071; p = 0.000)	0.841	+4.63%
Severity	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.074; p = 0.000)	0.835	+4.65%
Severity	2009.2	0.046 (CI = +/-0.009; p = 0.000)	0.151 (CI = +/-0.076; p = 0.000)	0.818	+4.67%
Severity	2010.1	0.046 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.079; p = 0.001)	0.815	+4.76%
Severity	2010.2	0.047 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.081; p = 0.001)	0.798	+4.80%
Severity	2011.1	0.048 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.084; p = 0.002)	0.799	+4.95%
Severity	2011.2	0.048 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.087; p = 0.003)	0.770	+4.88%
Severity	2012.1	0.047 (CI = +/-0.012; p = 0.000)	0.140 (CI = +/-0.090; p = 0.004)	0.758	+4.86%
Severity	2012.2	0.047 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.094; p = 0.006)	0.725	+4.84%
Severity	2013.1	0.047 (CI = +/-0.014; p = 0.000)	0.140 (CI = +/-0.099; p = 0.008)	0.711	+4.82%
Severity	2013.2	0.051 (CI = +/-0.015; p = 0.000)	0.153 (CI = +/-0.099; p = 0.004)	0.727	+5.18%
Severity	2014.1	0.050 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.104; p = 0.006)	0.711	+5.12%
Severity	2014.2	0.048 (CI = +/-0.018; p = 0.000)	0.148 (CI = +/-0.108; p = 0.010)	0.655	+4.91%
Severity	2015.1	0.051 (CI = +/-0.020; p = 0.000)	0.139 (CI = +/-0.113; p = 0.019)	0.661	+5.19%
Severity	2015.2	0.050 (CI = +/-0.022; p = 0.000)	0.136 (CI = +/-0.120; p = 0.028)	0.602	+5.11%
Severity	2016.1	0.054 (CI = +/-0.024; p = 0.000)	0.124 (CI = +/-0.125; p = 0.052)	0.615	+5.52%
Severity	2016.2	0.056 (CI = +/-0.027; p = 0.001)	0.129 (CI = +/-0.133; p = 0.056)	0.574	+5.71%
Severity	2017.1	0.058 (CI = +/-0.031; p = 0.002)	0.123 (CI = +/-0.143; p = 0.086)	0.563	+5.93%
Frequency	2005.1	-0.003 (CI = +/-0.013; p = 0.654)	0.526 (CI = +/-0.155; p = 0.000)	0.539	-0.30%
Frequency	2005.2	0.001 (CI = +/-0.013; p = 0.904)	0.551 (CI = +/-0.149; p = 0.000)	0.587	+0.08%
Frequency	2006.1	0.000 (CI = +/-0.014; p = 0.950)	0.559 (CI = +/-0.153; p = 0.000)	0.589	-0.04%
Frequency	2006.2	0.001 (CI = +/-0.015; p = 0.886)	0.568 (CI = +/-0.156; p = 0.000)	0.594	+0.10%
Frequency	2007.1	0.000 (CI = +/-0.015; p = 0.969)	0.572 (CI = +/-0.161; p = 0.000)	0.592	+0.03%
Frequency	2007.2	0.004 (CI = +/-0.016; p = 0.636)	0.592 (CI = +/-0.159; p = 0.000)	0.620	+0.37%
Frequency	2008.1	0.004 (CI = +/-0.017; p = 0.643)	0.591 (CI = +/-0.165; p = 0.000)	0.613	+0.39%
Frequency	2008.2	0.006 (CI = +/-0.018; p = 0.528)	0.601 (CI = +/-0.169; p = 0.000)	0.616	+0.56%
Frequency	2009.1	0.003 (CI = +/-0.019; p = 0.725)	0.613 (CI = +/-0.173; p = 0.000)	0.623	+0.33%
Frequency	2009.2	0.003 (CI = +/-0.020; p = 0.729)	0.614 (CI = +/-0.179; p = 0.000)	0.614	+0.34%
Frequency	2010.1	0.001 (CI = +/-0.021; p = 0.926)	0.627 (CI = +/-0.184; p = 0.000)	0.620	+0.10%
Frequency	2010.2	-0.001 (CI = +/-0.023; p = 0.944)	0.618 (CI = +/-0.189; p = 0.000)	0.606	-0.08%
Frequency	2011.1	0.006 (CI = +/-0.023; p = 0.627)	0.588 (CI = +/-0.186; p = 0.000)	0.604	+0.55%
Frequency	2011.2	0.004 (CI = +/-0.025; p = 0.754)	0.580 (CI = +/-0.193; p = 0.000)	0.585	+0.38%
Frequency	2012.1	-0.002 (CI = +/-0.026; p = 0.899)	0.605 (CI = +/-0.195; p = 0.000)	0.612	-0.16%
Frequency	2012.2	-0.006 (CI = +/-0.028; p = 0.660)	0.587 (CI = +/-0.199; p = 0.000)	0.598	-0.59%
Frequency	2013.1	-0.001 (CI = +/-0.029; p = 0.940)	0.566 (CI = +/-0.204; p = 0.000)	0.578	-0.11%
Frequency	2013.2	0.000 (CI = +/-0.032; p = 0.977)	0.569 (CI = +/-0.214; p = 0.000)	0.567	-0.04%
Frequency	2014.1	-0.001 (CI = +/-0.036; p = 0.976)	0.569 (CI = +/-0.225; p = 0.000)	0.554	-0.05%
Frequency	2014.2	-0.007 (CI = +/-0.038; p = 0.711)	0.547 (CI = +/-0.231; p = 0.000)	0.533	-0.68%
Frequency	2015.1	-0.002 (CI = +/-0.042; p = 0.907)	0.531 (CI = +/-0.243; p = 0.000)	0.505	-0.24%
Frequency	2015.2	-0.006 (CI = +/-0.047; p = 0.772)	0.518 (CI = +/-0.256; p = 0.001)	0.479	-0.65%
Frequency	2016.1	-0.004 (CI = +/-0.053; p = 0.884)	0.509 (CI = +/-0.273; p = 0.001)	0.450	-0.37%
Frequency	2016.2	0.006 (CI = +/-0.058; p = 0.817)	0.538 (CI = +/-0.282; p = 0.001)	0.480	+0.64%
Frequency	2017.1	0.027 (CI = +/-0.059; p = 0.334)	0.478 (CI = +/-0.272; p = 0.002)	0.490	+2.78%

Comprehensive - Total

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.050 (CI = +/-0.025; p = 0.000)	0.279	+5.16%
Loss Cost	2005.2	0.051 (CI = +/-0.027; p = 0.000)	0.269	+5.24%
Loss Cost	2006.1	0.051 (CI = +/-0.028; p = 0.001)	0.253	+5.24%
Loss Cost	2006.2	0.048 (CI = +/-0.030; p = 0.002)	0.218	+4.96%
Loss Cost	2007.1	0.049 (CI = +/-0.031; p = 0.003)	0.209	+5.06%
Loss Cost	2007.2	0.049 (CI = +/-0.033; p = 0.005)	0.191	+5.03%
Loss Cost	2008.1	0.053 (CI = +/-0.035; p = 0.004)	0.208	+5.46%
Loss Cost	2008.2	0.051 (CI = +/-0.037; p = 0.009)	0.176	+5.21%
Loss Cost	2009.1	0.053 (CI = +/-0.039; p = 0.010)	0.176	+5.46%
Loss Cost	2009.2	0.049 (CI = +/-0.042; p = 0.023)	0.138	+5.03%
Loss Cost	2010.1	0.053 (CI = +/-0.044; p = 0.022)	0.145	+5.40%
Loss Cost	2010.2	0.046 (CI = +/-0.047; p = 0.054)	0.099	+4.72%
Loss Cost	2011.1	0.059 (CI = +/-0.048; p = 0.016)	0.172	+6.12%
Loss Cost	2011.2	0.051 (CI = +/-0.050; p = 0.046)	0.117	+5.28%
Loss Cost	2012.1	0.052 (CI = +/-0.054; p = 0.058)	0.106	+5.38%
Loss Cost	2012.2	0.041 (CI = +/-0.057; p = 0.150)	0.048	+4.22%
Loss Cost	2013.1	0.053 (CI = +/-0.060; p = 0.081)	0.093	+5.48%
Loss Cost	2013.2	0.050 (CI = +/-0.066; p = 0.130)	0.063	+5.14%
Loss Cost	2014.1	0.058 (CI = +/-0.072; p = 0.105)	0.083	+6.02%
Loss Cost	2014.2	0.041 (CI = +/-0.076; p = 0.270)	0.014	+4.20%
Loss Cost	2015.1	0.058 (CI = +/-0.081; p = 0.147)	0.064	+6.00%
Loss Cost	2015.2	0.043 (CI = +/-0.088; p = 0.313)	0.005	+4.43%
Loss Cost	2016.1	0.062 (CI = +/-0.095; p = 0.189)	0.049	+6.37%
Loss Cost	2016.2	0.062 (CI = +/-0.108; p = 0.241)	0.030	+6.38%
Loss Cost	2017.1	0.099 (CI = +/-0.112; p = 0.077)	0.149	+10.43%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	0.848	+5.26%
Severity	2005.2	0.050 (CI = +/-0.007; p = 0.000)	0.836	+5.16%
Severity	2006.1	0.049 (CI = +/-0.008; p = 0.000)	0.823	+5.05%
Severity	2006.2	0.047 (CI = +/-0.008; p = 0.000)	0.812	+4.85%
Severity	2007.1	0.046 (CI = +/-0.008; p = 0.000)	0.795	+4.75%
Severity	2007.2	0.045 (CI = +/-0.008; p = 0.000)	0.777	+4.64%
Severity	2008.1	0.046 (CI = +/-0.009; p = 0.000)	0.772	+4.73%
Severity	2008.2	0.045 (CI = +/-0.009; p = 0.000)	0.750	+4.63%
Severity	2009.1	0.046 (CI = +/-0.010; p = 0.000)	0.745	+4.74%
Severity	2009.2	0.046 (CI = +/-0.011; p = 0.000)	0.721	+4.67%
Severity	2010.1	0.047 (CI = +/-0.011; p = 0.000)	0.725	+4.86%
Severity	2010.2	0.047 (CI = +/-0.012; p = 0.000)	0.699	+4.80%
Severity	2011.1	0.049 (CI = +/-0.012; p = 0.000)	0.712	+5.06%
Severity	2011.2	0.048 (CI = +/-0.013; p = 0.000)	0.679	+4.88%
Severity	2012.1	0.049 (CI = +/-0.014; p = 0.000)	0.665	+4.99%
Severity	2012.2	0.047 (CI = +/-0.015; p = 0.000)	0.626	+4.84%
Severity	2013.1	0.049 (CI = +/-0.017; p = 0.000)	0.611	+4.97%
Severity	2013.2	0.051 (CI = +/-0.018; p = 0.000)	0.604	+5.18%
Severity	2014.1	0.052 (CI = +/-0.020; p = 0.000)	0.586	+5.33%
Severity	2014.2	0.048 (CI = +/-0.021; p = 0.000)	0.524	+4.91%
Severity	2015.1	0.053 (CI = +/-0.022; p = 0.000)	0.554	+5.41%
Severity	2015.2	0.050 (CI = +/-0.025; p = 0.001)	0.489	+5.11%
Severity	2016.1	0.056 (CI = +/-0.026; p = 0.000)	0.531	+5.76%
Severity	2016.2	0.056 (CI = +/-0.030; p = 0.001)	0.480	+5.71%
Severity	2017.1	0.061 (CI = +/-0.033; p = 0.002)	0.487	+6.24%
Frequency	2005.1	-0.001 (CI = +/-0.020; p = 0.919)	-0.026	-0.10%
Frequency	2005.2	0.001 (CI = +/-0.021; p = 0.939)	-0.027	+0.08%
Frequency	2006.1	0.002 (CI = +/-0.022; p = 0.863)	-0.027	+0.19%
Frequency	2006.2	0.001 (CI = +/-0.023; p = 0.928)	-0.028	+0.10%
Frequency	2007.1	0.003 (CI = +/-0.024; p = 0.808)	-0.028	+0.30%
Frequency	2007.2	0.004 (CI = +/-0.026; p = 0.773)	-0.028	+0.37%
Frequency	2008.1	0.007 (CI = +/-0.027; p = 0.608)	-0.023	+0.69%
Frequency	2008.2	0.006 (CI = +/-0.029; p = 0.699)	-0.027	+0.56%
Frequency	2009.1	0.007 (CI = +/-0.031; p = 0.653)	-0.026	+0.69%
Frequency	2009.2	0.003 (CI = +/-0.033; p = 0.832)	-0.033	+0.34%
Frequency	2010.1	0.005 (CI = +/-0.035; p = 0.764)	-0.032	+0.52%
Frequency	2010.2	-0.001 (CI = +/-0.037; p = 0.966)	-0.037	-0.08%
Frequency	2011.1	0.010 (CI = +/-0.037; p = 0.582)	-0.026	+1.01%
Frequency	2011.2	0.004 (CI = +/-0.039; p = 0.843)	-0.038	+0.38%
Frequency	2012.1	0.004 (CI = +/-0.042; p = 0.856)	-0.040	+0.38%
Frequency	2012.2	-0.006 (CI = +/-0.044; p = 0.784)	-0.040	-0.59%
Frequency	2013.1	0.005 (CI = +/-0.046; p = 0.830)	-0.043	+0.48%
Frequency	2013.2	0.000 (CI = +/-0.050; p = 0.985)	-0.048	-0.04%
Frequency	2014.1	0.007 (CI = +/-0.054; p = 0.803)	-0.047	+0.66%
Frequency	2014.2	-0.007 (CI = +/-0.057; p = 0.804)	-0.049	-0.68%
Frequency	2015.1	0.006 (CI = +/-0.061; p = 0.848)	-0.053	+0.56%
Frequency	2015.2	-0.006 (CI = +/-0.066; p = 0.838)	-0.056	-0.65%
Frequency	2016.1	0.006 (CI = +/-0.072; p = 0.867)	-0.061	+0.58%
Frequency	2016.2	0.006 (CI = +/-0.082; p = 0.871)	-0.065	+0.64%
Frequency	2017.1	0.039 (CI = +/-0.082; p = 0.326)	0.002	+3.94%

Comprehensive - Theft

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	0.036 (CI = +/-0.024; p = 0.004)	0.170 (CI = +/-0.489; p = 0.484)	-0.021 (CI = +/-0.109; p = 0.694)	0.413	+3.69%	+1.50%
Loss Cost	2005.2	0.036 (CI = +/-0.026; p = 0.007)	0.170 (CI = +/-0.497; p = 0.491)	-0.021 (CI = +/-0.112; p = 0.701)	0.393	+3.69%	+1.50%
Loss Cost	2006.1	0.039 (CI = +/-0.027; p = 0.007)	0.177 (CI = +/-0.503; p = 0.480)	-0.026 (CI = +/-0.115; p = 0.644)	0.389	+3.94%	+1.24%
Loss Cost	2006.2	0.041 (CI = +/-0.029; p = 0.008)	0.182 (CI = +/-0.510; p = 0.472)	-0.031 (CI = +/-0.118; p = 0.600)	0.381	+4.16%	+1.01%
Loss Cost	2007.1	0.048 (CI = +/-0.031; p = 0.004)	0.200 (CI = +/-0.505; p = 0.427)	-0.045 (CI = +/-0.119; p = 0.450)	0.412	+4.90%	+0.33%
Loss Cost	2007.2	0.055 (CI = +/-0.033; p = 0.002)	0.216 (CI = +/-0.502; p = 0.388)	-0.058 (CI = +/-0.120; p = 0.330)	0.437	+5.65%	-0.32%
Loss Cost	2008.1	0.066 (CI = +/-0.034; p = 0.000)	0.240 (CI = +/-0.484; p = 0.319)	-0.079 (CI = +/-0.118; p = 0.179)	0.496	+6.85%	-1.29%
Loss Cost	2008.2	0.077 (CI = +/-0.035; p = 0.000)	0.263 (CI = +/-0.469; p = 0.262)	-0.099 (CI = +/-0.116; p = 0.091)	0.542	+8.05%	-2.18%
Loss Cost	2009.1	0.095 (CI = +/-0.034; p = 0.000)	0.296 (CI = +/-0.424; p = 0.163)	-0.130 (CI = +/-0.107; p = 0.019)	0.640	+9.97%	-3.48%
Loss Cost	2009.2	0.109 (CI = +/-0.035; p = 0.000)	0.320 (CI = +/-0.403; p = 0.114)	-0.154 (CI = +/-0.104; p = 0.005)	0.684	+11.49%	-4.41%
Loss Cost	2010.1	0.128 (CI = +/-0.034; p = 0.000)	0.353 (CI = +/-0.354; p = 0.051)	-0.186 (CI = +/-0.094; p = 0.000)	0.764	+13.71%	-5.63%
Loss Cost	2010.2	0.141 (CI = +/-0.036; p = 0.000)	0.372 (CI = +/-0.340; p = 0.033)	-0.207 (CI = +/-0.093; p = 0.000)	0.781	+15.18%	-6.36%
Loss Cost	2011.1	0.162 (CI = +/-0.035; p = 0.000)	0.400 (CI = +/-0.301; p = 0.011)	-0.238 (CI = +/-0.085; p = 0.000)	0.831	+17.54%	-7.40%
Loss Cost	2011.2	0.172 (CI = +/-0.038; p = 0.000)	0.413 (CI = +/-0.299; p = 0.009)	-0.254 (CI = +/-0.088; p = 0.000)	0.824	+18.73%	-7.87%
Loss Cost	2012.1	0.186 (CI = +/-0.041; p = 0.000)	0.429 (CI = +/-0.289; p = 0.006)	-0.275 (CI = +/-0.089; p = 0.000)	0.826	+20.49%	-8.47%
Loss Cost	2012.2	0.181 (CI = +/-0.047; p = 0.000)	0.424 (CI = +/-0.296; p = 0.007)	-0.268 (CI = +/-0.096; p = 0.000)	0.777	+19.87%	-8.29%
Loss Cost	2013.1	0.192 (CI = +/-0.055; p = 0.000)	0.434 (CI = +/-0.299; p = 0.007)	-0.283 (CI = +/-0.103; p = 0.000)	0.750	+21.22%	-8.65%
Loss Cost	2013.2	0.187 (CI = +/-0.065; p = 0.000)	0.430 (CI = +/-0.308; p = 0.009)	-0.276 (CI = +/-0.114; p = 0.000)	0.673	+20.61%	-8.51%
Loss Cost	2014.1	0.193 (CI = +/-0.079; p = 0.000)	0.433 (CI = +/-0.319; p = 0.010)	-0.283 (CI = +/-0.129; p = 0.000)	0.600	+21.23%	-8.63%
Loss Cost	2014.2	0.162 (CI = +/-0.095; p = 0.002)	0.417 (CI = +/-0.317; p = 0.013)	-0.246 (CI = +/-0.144; p = 0.002)	0.445	+17.57%	-8.04%
Loss Cost	2015.1	0.133 (CI = +/-0.121; p = 0.032)	0.405 (CI = +/-0.323; p = 0.017)	-0.212 (CI = +/-0.168; p = 0.017)	0.293	+14.27%	-7.60%
Loss Cost	2015.2	0.100 (CI = +/-0.161; p = 0.204)	0.395 (CI = +/-0.332; p = 0.023)	-0.175 (CI = +/-0.208; p = 0.093)	0.186	+10.57%	-7.22%
Loss Cost	2016.1	0.139 (CI = +/-0.234; p = 0.224)	0.403 (CI = +/-0.345; p = 0.025)	-0.217 (CI = +/-0.279; p = 0.118)	0.184	+14.86%	-7.52%
Loss Cost	2016.2	0.089 (CI = +/-0.385; p = 0.627)	0.397 (CI = +/-0.361; p = 0.033)	-0.164 (CI = +/-0.427; p = 0.421)	0.143	+9.28%	-7.28%
Loss Cost	2017.1	0.107 (CI = +/-0.838; p = 0.786)	0.398 (CI = +/-0.381; p = 0.042)	-0.183 (CI = +/-0.874; p = 0.656)	0.130	+11.30%	-7.32%
Severity	2005.1	0.066 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.218; p = 0.992)	-0.028 (CI = +/-0.049; p = 0.243)	0.901	+6.78%	+3.78%
Severity	2005.2	0.063 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.215; p = 0.953)	-0.023 (CI = +/-0.048; p = 0.346)	0.894	+6.50%	+4.09%
Severity	2006.1	0.059 (CI = +/-0.011; p = 0.000)	-0.017 (CI = +/-0.205; p = 0.866)	-0.015 (CI = +/-0.047; p = 0.532)	0.891	+6.07%	+4.54%
Severity	2006.2	0.054 (CI = +/-0.011; p = 0.000)	-0.029 (CI = +/-0.191; p = 0.763)	-0.005 (CI = +/-0.044; p = 0.805)	0.890	+5.59%	+5.02%
Severity	2007.1	0.050 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.177; p = 0.648)	0.004 (CI = +/-0.042; p = 0.849)	0.892	+5.10%	+5.51%
Severity	2007.2	0.045 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.165; p = 0.533)	0.013 (CI = +/-0.039; p = 0.507)	0.894	+4.60%	+5.96%
Severity	2008.1	0.044 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.166; p = 0.513)	0.016 (CI = +/-0.040; p = 0.438)	0.884	+4.46%	+6.09%
Severity	2008.2	0.042 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.169; p = 0.501)	0.018 (CI = +/-0.042; p = 0.394)	0.874	+4.33%	+6.20%
Severity	2009.1	0.044 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.171; p = 0.529)	0.015 (CI = +/-0.043; p = 0.487)	0.868	+4.50%	+6.07%
Severity	2009.2	0.043 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.175; p = 0.476)	0.016 (CI = +/-0.045; p = 0.476)	0.856	+4.43%	+6.11%
Severity	2010.1	0.042 (CI = +/-0.017; p = 0.000)	-0.056 (CI = +/-0.179; p = 0.523)	0.018 (CI = +/-0.047; p = 0.449)	0.842	+4.32%	+6.19%
Severity	2010.2	0.043 (CI = +/-0.019; p = 0.000)	-0.056 (CI = +/-0.183; p = 0.537)	0.017 (CI = +/-0.050; p = 0.489)	0.829	+4.36%	+6.16%
Severity	2011.1	0.042 (CI = +/-0.021; p = 0.001)	-0.057 (CI = +/-0.187; p = 0.537)	0.018 (CI = +/-0.053; p = 0.479)	0.812	+4.27%	+6.21%
Severity	2011.2	0.037 (CI = +/-0.024; p = 0.004)	-0.063 (CI = +/-0.188; p = 0.495)	0.026 (CI = +/-0.055; p = 0.341)	0.794	+3.75%	+6.48%
Severity	2012.1	0.040 (CI = +/-0.027; p = 0.006)	-0.059 (CI = +/-0.192; p = 0.527)	0.021 (CI = +/-0.059; p = 0.461)	0.784	+4.08%	+6.33%
Severity	2012.2	0.041 (CI = +/-0.032; p = 0.013)	-0.058 (CI = +/-0.198; p = 0.545)	0.020 (CI = +/-0.064; p = 0.524)	0.766	+4.18%	+6.29%
Severity	2013.1	0.048 (CI = +/-0.036; p = 0.012)	-0.052 (CI = +/-0.200; p = 0.593)	0.010 (CI = +/-0.069; p = 0.761)	0.762	+4.94%	+6.02%
Severity	2013.2	0.039 (CI = +/-0.043; p = 0.072)	-0.059 (CI = +/-0.202; p = 0.547)	0.023 (CI = +/-0.075; p = 0.538)	0.730	+3.95%	+6.32%
Severity	2014.1	0.033 (CI = +/-0.052; p = 0.193)	-0.063 (CI = +/-0.208; p = 0.535)	0.029 (CI = +/-0.084; p = 0.475)	0.698	+3.39%	+6.47%
Severity	2014.2	0.020 (CI = +/-0.064; p = 0.513)	-0.070 (CI = +/-0.212; p = 0.498)	0.045 (CI = +/-0.096; p = 0.334)	0.663	+2.04%	+6.76%
Severity	2015.1	0.016 (CI = +/-0.082; p = 0.692)	-0.072 (CI = +/-0.221; p = 0.502)	0.051 (CI = +/-0.115; p = 0.365)	0.633	+1.58%	+6.84%
Severity	2015.2	-0.008 (CI = +/-0.110; p = 0.880)	-0.079 (CI = +/-0.227; p = 0.469)	0.077 (CI = +/-0.142; p = 0.266)	0.599	-0.79%	+7.16%
Severity	2016.1	0.009 (CI = +/-0.160; p = 0.905)	-0.075 (CI = +/-0.236; p = 0.506)	0.059 (CI = +/-0.191; p = 0.522)	0.583	+0.91%	+7.00%
Severity	2016.2	-0.036 (CI = +/-0.263; p = 0.769)	-0.081 (CI = +/-0.246; p = 0.489)	0.106 (CI = +/-0.292; p = 0.445)	0.539	-3.58%	+7.25%
Severity	2017.1	-0.056 (CI = +/-0.572; p = 0.835)	-0.082 (CI = +/-0.260; p = 0.504)	0.126 (CI = +/-0.597; p = 0.653)	0.503	-5.45%	+7.30%
Frequency	2005.1	-0.029 (CI = +/-0.026; p = 0.030)	0.169 (CI = +/-0.542; p = 0.531)	0.007 (CI = +/-0.121; p = 0.905)	0.125	-2.89%	-2.20%
Frequency	2005.2	-0.027 (CI = +/-0.028; p = 0.063)	0.177 (CI = +/-0.548; p = 0.517)	0.001 (CI = +/-0.124; p = 0.981)	0.088	-2.63%	-2.49%
Frequency	2006.1	-0.020 (CI = +/-0.030; p = 0.173)	0.194 (CI = +/-0.544; p = 0.473)	-0.012 (CI = +/-0.124; p = 0.847)	0.035	-2.01%	-3.16%
Frequency	2006.2	-0.014 (CI = +/-0.031; p = 0.380)	0.211 (CI = +/-0.540; p = 0.432)	-0.025 (CI = +/-0.125; p = 0.683)	-0.007	-1.35%	-3.82%
Frequency	2007.1	-0.002 (CI = +/-0.031; p = 0.905)	0.240 (CI = +/-0.512; p = 0.347)	-0.049 (CI = +/-0.120; p = 0.417)	-0.043	-0.18%	-4.91%
Frequency	2007.2	0.010 (CI = +/-0.032; p = 0.530)	0.267 (CI = +/-0.486; p = 0.272)	-0.071 (CI = +/-0.116; p = 0.221)	-0.041	+1.00%	-5.93%
Frequency	2008.1	0.023 (CI = +/-0.032; p = 0.161)	0.294 (CI = +/-0.459; p = 0.201)	-0.095 (CI = +/-0.111; p = 0.093)	0.004	+2.29%	-6.96%
Frequency	2008.2	0.035 (CI = +/-0.033; p = 0.038)	0.319 (CI = +/-0.436; p = 0.145)	-0.117 (CI = +/-0.108; p = 0.034)	0.079	+3.56%	-7.89%
Frequency	2009.1	0.051 (CI = +/-0.032; p = 0.003)	0.350 (CI = +/-0.396; p = 0.082)	-0.145 (CI = +/-0.100; p = 0.006)	0.217	+5.24%	-9.00%
Frequency	2009.2	0.065 (CI = +/-0.032; p = 0.000)	0.375 (CI = +/-0.369; p = 0.047)	-0.170 (CI = +/-0.096; p = 0.001)	0.337	+6.75%	-9.91%
Frequency	2010.1	0.086 (CI = +/-0.029; p = 0.000)	0.409 (CI = +/-0.305; p = 0.011)	-0.204 (CI = +/-0.081; p = 0.000)	0.552	+9.00%	-11.14%
Frequency	2010.2	0.099 (CI = +/-0.030; p = 0.000)	0.428 (CI = +/-0.288; p = 0.005)	-0.224 (CI = +/-0.079; p = 0.000)	0.614	+10.37%	-11.80%
Frequency	2011.1	0.120 (CI = +/-0.026; p = 0.000)	0.457 (CI = +/-0.230; p = 0.000)	-0.257 (CI = +/-0.065; p = 0.000)	0.764	+12.73%	-12.82%
Frequency	2011.2	0.135 (CI = +/-0.026; p = 0.000)	0.476 (CI = +/-0.205; p = 0.000)	-0.280 (CI = +/-0.060; p = 0.000)	0.817	+14.44%	-13.47%
Frequency	2012.1	0.146 (CI = +/-0.028; p = 0.000)	0.489 (CI = +/-0.195; p = 0.000)	-0.296 (CI = +/-0.060; p = 0.000)	0.832	+15.77%	-13.92%
Frequency	2012.2	0.140 (CI = +/-0.031; p = 0.000)	0.482 (CI = +/-0.197; p = 0.000)	-0.288 (CI = +/-0.064; p = 0.000)	0.793	+15.06%	-13.71%
Frequency	2013.1	0.144 (CI = +/-0.037; p = 0.000)	0.486 (CI = +/-0.202; p = 0.000)	-0.293 (CI = +/-0.070; p = 0.000)	0.768	+15.52%	-13.83%
Frequency	2013.2	0.149 (CI = +/-0.044; p = 0.000)	0.489 (CI = +/-0.208; p = 0.000)	-0.299 (CI = +/-0.077; p = 0.000)	0.743	+16.02%	-13.94%
Frequency	2014.1	0.159 (CI = +/-0.052; p = 0.000)	0.496 (CI = +/-0.211; p = 0.000)	-0.312 (CI = +/-0.086; p = 0.000)	0.734	+17.26%	-14.18%
Frequency	2014.2	0.142 (CI = +/-0.064; p = 0.000)	0.487 (CI = +/-0.213; p = 0.000)	-0.291 (CI = +/-0.096; p = 0.000)	0.705	+15.23%	-13.86%
Frequency	2015.1	0.118 (CI = +/-0.080; p = 0.006)	0.477 (CI = +/-0.214; p = 0.000)	-0.263 (CI = +/-0.111; p = 0.000)	0.699	+12.49%	-13.52%
Frequency	2015.2	0.108 (CI = +/-0.108; p = 0.049)	0.474 (CI = +/-0.222; p = 0.000)	-0.252 (CI = +/-0.139; p = 0.002)	0.696	+11.44%	-13.42%
Frequency	2016.1	0.129 (CI = +/-0.157; p = 0.098)	0.478 (CI = +/-0.231; p = 0.001)	-0.275 (CI = +/-0.187; p = 0.007)	0.693	+13.82%	-13.57%
Frequency	2016.2	0.125 (CI = +/-0.260; p = 0.317)	0.478 (CI = +/-0.243; p = 0.001)	-0.271 (CI = +/-0.288; p = 0.063)	0.687	+13.33%	-13.55%
Frequency	2017.1	0.163 (CI = +/-0.565; p = 0.541)	0.480 (CI = +/-0.256; p = 0.002)	-0.310 (CI = +/-0.589; p = 0.275)	0.671	+17.71%	-13.62%

Comprehensive - Theft

Fit	Start Date	Time	Seasonality	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.037 (CI = +/-0.019; p = 0.001)	0.133 (CI = +/-0.172; p = 0.124)	0.047 (CI = +/-0.376; p = 0.799)	0.426	+3.72%
Loss Cost	2005.2	0.037 (CI = +/-0.021; p = 0.001)	0.138 (CI = +/-0.177; p = 0.124)	0.039 (CI = +/-0.386; p = 0.836)	0.409	+3.81%
Loss Cost	2006.1	0.038 (CI = +/-0.022; p = 0.001)	0.133 (CI = +/-0.183; p = 0.148)	0.032 (CI = +/-0.396; p = 0.869)	0.402	+3.91%
Loss Cost	2006.2	0.041 (CI = +/-0.023; p = 0.001)	0.144 (CI = +/-0.188; p = 0.128)	0.010 (CI = +/-0.405; p = 0.959)	0.402	+4.17%
Loss Cost	2007.1	0.045 (CI = +/-0.025; p = 0.001)	0.126 (CI = +/-0.191; p = 0.187)	-0.019 (CI = +/-0.410; p = 0.924)	0.423	+4.59%
Loss Cost	2007.2	0.051 (CI = +/-0.026; p = 0.000)	0.150 (CI = +/-0.191; p = 0.118)	-0.068 (CI = +/-0.408; p = 0.735)	0.464	+5.19%
Loss Cost	2008.1	0.057 (CI = +/-0.027; p = 0.000)	0.124 (CI = +/-0.190; p = 0.192)	-0.112 (CI = +/-0.405; p = 0.572)	0.504	+5.86%
Loss Cost	2008.2	0.065 (CI = +/-0.027; p = 0.000)	0.154 (CI = +/-0.185; p = 0.099)	-0.177 (CI = +/-0.393; p = 0.363)	0.564	+6.71%
Loss Cost	2009.1	0.074 (CI = +/-0.027; p = 0.000)	0.119 (CI = +/-0.177; p = 0.180)	-0.240 (CI = +/-0.375; p = 0.198)	0.631	+7.71%
Loss Cost	2009.2	0.083 (CI = +/-0.027; p = 0.000)	0.148 (CI = +/-0.172; p = 0.089)	-0.304 (CI = +/-0.364; p = 0.097)	0.677	+8.62%
Loss Cost	2010.1	0.091 (CI = +/-0.028; p = 0.000)	0.118 (CI = +/-0.168; p = 0.159)	-0.360 (CI = +/-0.354; p = 0.046)	0.716	+9.56%
Loss Cost	2010.2	0.097 (CI = +/-0.030; p = 0.000)	0.137 (CI = +/-0.170; p = 0.109)	-0.404 (CI = +/-0.360; p = 0.030)	0.721	+10.23%
Loss Cost	2011.1	0.103 (CI = +/-0.032; p = 0.000)	0.118 (CI = +/-0.175; p = 0.172)	-0.441 (CI = +/-0.369; p = 0.021)	0.726	+10.88%
Loss Cost	2011.2	0.105 (CI = +/-0.036; p = 0.000)	0.124 (CI = +/-0.183; p = 0.174)	-0.454 (CI = +/-0.390; p = 0.025)	0.695	+11.09%
Loss Cost	2012.1	0.104 (CI = +/-0.040; p = 0.000)	0.127 (CI = +/-0.194; p = 0.185)	-0.447 (CI = +/-0.413; p = 0.036)	0.661	+10.95%
Loss Cost	2012.2	0.095 (CI = +/-0.043; p = 0.000)	0.105 (CI = +/-0.198; p = 0.276)	-0.390 (CI = +/-0.427; p = 0.071)	0.584	+9.98%
Loss Cost	2013.1	0.088 (CI = +/-0.049; p = 0.002)	0.123 (CI = +/-0.208; p = 0.225)	-0.348 (CI = +/-0.449; p = 0.119)	0.527	+9.18%
Loss Cost	2013.2	0.076 (CI = +/-0.053; p = 0.008)	0.099 (CI = +/-0.213; p = 0.335)	-0.278 (CI = +/-0.467; p = 0.222)	0.408	+7.94%
Loss Cost	2014.1	0.060 (CI = +/-0.058; p = 0.042)	0.133 (CI = +/-0.215; p = 0.205)	-0.193 (CI = +/-0.478; p = 0.400)	0.334	+6.23%
Loss Cost	2014.2	0.037 (CI = +/-0.058; p = 0.194)	0.090 (CI = +/-0.200; p = 0.346)	-0.057 (CI = +/-0.456; p = 0.790)	0.149	+3.74%
Loss Cost	2015.1	0.004 (CI = +/-0.053; p = 0.863)	0.149 (CI = +/-0.167; p = 0.075)	0.108 (CI = +/-0.387; p = 0.551)	0.223	+0.43%
Loss Cost	2015.2	-0.016 (CI = +/-0.055; p = 0.524)	0.118 (CI = +/-0.158; p = 0.128)	0.218 (CI = +/-0.382; p = 0.233)	0.170	-1.62%
Loss Cost	2016.1	-0.038 (CI = +/-0.061; p = 0.191)	0.151 (CI = +/-0.157; p = 0.059)	0.322 (CI = +/-0.392; p = 0.096)	0.311	-3.74%
Loss Cost	2016.2	-0.063 (CI = +/-0.064; p = 0.052)	0.121 (CI = +/-0.148; p = 0.097)	0.447 (CI = +/-0.389; p = 0.029)	0.425	-6.13%
Loss Cost	2017.1	-0.108 (CI = +/-0.046; p = 0.001)	0.173 (CI = +/-0.094; p = 0.003)	0.647 (CI = +/-0.262; p = 0.001)	0.818	-10.20%
Severity	2005.1	0.063 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.066; p = 0.188)	0.013 (CI = +/-0.145; p = 0.860)	0.931	+6.49%
Severity	2005.2	0.061 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.065; p = 0.285)	0.030 (CI = +/-0.142; p = 0.670)	0.928	+6.29%
Severity	2006.1	0.058 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.058; p = 0.081)	0.056 (CI = +/-0.125; p = 0.367)	0.938	+5.92%
Severity	2006.2	0.055 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.052; p = 0.145)	0.083 (CI = +/-0.111; p = 0.139)	0.946	+5.60%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.039; p = 0.008)	0.111 (CI = +/-0.084; p = 0.012)	0.965	+5.20%
Severity	2007.2	0.048 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.031; p = 0.008)	0.134 (CI = +/-0.066; p = 0.000)	0.976	+4.91%
Severity	2008.1	0.047 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.030; p = 0.003)	0.143 (CI = +/-0.064; p = 0.000)	0.977	+4.77%
Severity	2008.2	0.046 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.031; p = 0.004)	0.145 (CI = +/-0.066; p = 0.000)	0.975	+4.75%
Severity	2009.1	0.047 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.032; p = 0.008)	0.139 (CI = +/-0.067; p = 0.000)	0.975	+4.84%
Severity	2009.2	0.047 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.033; p = 0.009)	0.138 (CI = +/-0.070; p = 0.001)	0.973	+4.86%
Severity	2010.1	0.046 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.034; p = 0.006)	0.145 (CI = +/-0.071; p = 0.000)	0.972	+4.75%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.053 (CI = +/-0.034; p = 0.005)	0.136 (CI = +/-0.073; p = 0.001)	0.971	+4.87%
Severity	2011.1	0.046 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.035; p = 0.004)	0.144 (CI = +/-0.075; p = 0.001)	0.970	+4.75%
Severity	2011.2	0.045 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.035; p = 0.007)	0.155 (CI = +/-0.075; p = 0.000)	0.969	+4.57%
Severity	2012.1	0.046 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.037; p = 0.013)	0.148 (CI = +/-0.078; p = 0.001)	0.969	+4.70%
Severity	2012.2	0.048 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.037; p = 0.009)	0.136 (CI = +/-0.080; p = 0.002)	0.969	+4.88%
Severity	2013.1	0.050 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.037; p = 0.019)	0.122 (CI = +/-0.080; p = 0.005)	0.971	+5.15%
Severity	2013.2	0.047 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.035; p = 0.032)	0.143 (CI = +/-0.076; p = 0.001)	0.974	+4.80%
Severity	2014.1	0.043 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.033; p = 0.011)	0.161 (CI = +/-0.074; p = 0.000)	0.977	+4.44%
Severity	2014.2	0.040 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.033; p = 0.019)	0.178 (CI = +/-0.074; p = 0.000)	0.977	+4.12%
Severity	2015.1	0.038 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.034; p = 0.016)	0.190 (CI = +/-0.080; p = 0.000)	0.977	+3.90%
Severity	2015.2	0.035 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.035; p = 0.030)	0.205 (CI = +/-0.085; p = 0.000)	0.976	+3.59%
Severity	2016.1	0.039 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.038; p = 0.064)	0.189 (CI = +/-0.094; p = 0.001)	0.977	+3.93%
Severity	2016.2	0.034 (CI = +/-0.017; p = 0.002)	0.030 (CI = +/-0.039; p = 0.113)	0.210 (CI = +/-0.103; p = 0.002)	0.977	+3.50%
Severity	2017.1	0.030 (CI = +/-0.021; p = 0.012)	0.035 (CI = +/-0.043; p = 0.091)	0.230 (CI = +/-0.119; p = 0.003)	0.976	+3.04%
Frequency	2005.1	-0.026 (CI = +/-0.022; p = 0.023)	0.090 (CI = +/-0.198; p = 0.363)	0.035 (CI = +/-0.433; p = 0.871)	0.138	-2.60%
Frequency	2005.2	-0.024 (CI = +/-0.024; p = 0.050)	0.103 (CI = +/-0.203; p = 0.308)	0.009 (CI = +/-0.441; p = 0.965)	0.109	-2.33%
Frequency	2006.1	-0.019 (CI = +/-0.025; p = 0.123)	0.082 (CI = +/-0.205; p = 0.420)	-0.024 (CI = +/-0.443; p = 0.913)	0.048	-1.90%
Frequency	2006.2	-0.014 (CI = +/-0.026; p = 0.281)	0.106 (CI = +/-0.205; p = 0.296)	-0.072 (CI = +/-0.441; p = 0.740)	0.023	-1.36%
Frequency	2007.1	-0.006 (CI = +/-0.026; p = 0.646)	0.072 (CI = +/-0.199; p = 0.467)	-0.130 (CI = +/-0.425; p = 0.536)	-0.037	-0.58%
Frequency	2007.2	0.003 (CI = +/-0.025; p = 0.826)	0.107 (CI = +/-0.189; p = 0.257)	-0.202 (CI = +/-0.405; p = 0.314)	-0.018	+0.27%
Frequency	2008.1	0.010 (CI = +/-0.026; p = 0.420)	0.076 (CI = +/-0.185; p = 0.409)	-0.256 (CI = +/-0.394; p = 0.193)	-0.021	+1.04%
Frequency	2008.2	0.018 (CI = +/-0.026; p = 0.156)	0.106 (CI = +/-0.179; p = 0.231)	-0.321 (CI = +/-0.380; p = 0.093)	0.054	+1.87%
Frequency	2009.1	0.027 (CI = +/-0.026; p = 0.044)	0.074 (CI = +/-0.173; p = 0.384)	-0.379 (CI = +/-0.365; p = 0.042)	0.115	+2.74%
Frequency	2009.2	0.035 (CI = +/-0.027; p = 0.012)	0.102 (CI = +/-0.168; p = 0.219)	-0.442 (CI = +/-0.355; p = 0.017)	0.216	+3.58%
Frequency	2010.1	0.045 (CI = +/-0.027; p = 0.002)	0.069 (CI = +/-0.160; p = 0.381)	-0.505 (CI = +/-0.337; p = 0.005)	0.322	+4.59%
Frequency	2010.2	0.050 (CI = +/-0.029; p = 0.002)	0.084 (CI = +/-0.163; p = 0.295)	-0.541 (CI = +/-0.345; p = 0.004)	0.347	+5.11%
Frequency	2011.1	0.057 (CI = +/-0.030; p = 0.001)	0.062 (CI = +/-0.165; p = 0.440)	-0.585 (CI = +/-0.348; p = 0.002)	0.396	+5.86%
Frequency	2011.2	0.061 (CI = +/-0.033; p = 0.001)	0.072 (CI = +/-0.172; p = 0.389)	-0.610 (CI = +/-0.366; p = 0.003)	0.386	+6.24%
Frequency	2012.1	0.058 (CI = +/-0.037; p = 0.005)	0.079 (CI = +/-0.182; p = 0.370)	-0.595 (CI = +/-0.386; p = 0.005)	0.341	+5.97%
Frequency	2012.2	0.047 (CI = +/-0.040; p = 0.022)	0.053 (CI = +/-0.181; p = 0.540)	-0.526 (CI = +/-0.389; p = 0.011)	0.233	+4.86%
Frequency	2013.1	0.038 (CI = +/-0.043; p = 0.084)	0.078 (CI = +/-0.185; p = 0.385)	-0.470 (CI = +/-0.400; p = 0.024)	0.185	+3.83%
Frequency	2013.2	0.029 (CI = +/-0.048; p = 0.209)	0.060 (CI = +/-0.192; p = 0.511)	-0.421 (CI = +/-0.423; p = 0.051)	0.114	+2.99%
Frequency	2014.1	0.017 (CI = +/-0.053; p = 0.504)	0.087 (CI = +/-0.198; p = 0.360)	-0.354 (CI = +/-0.441; p = 0.106)	0.118	+1.72%
Frequency	2014.2	-0.004 (CI = +/-0.055; p = 0.885)	0.050 (CI = +/-0.187; p = 0.575)	-0.235 (CI = +/-0.427; p = 0.253)	0.156	-0.37%
Frequency	2015.1	-0.034 (CI = +/-0.050; p = 0.162)	0.104 (CI = +/-0.157; p = 0.170)	-0.081 (CI = +/-0.364; p = 0.632)	0.439	-3.34%
Frequency	2015.2	-0.052 (CI = +/-0.053; p = 0.056)	0.078 (CI = +/-0.153; p = 0.283)	0.013 (CI = +/-0.369; p = 0.940)	0.538	-5.03%
Frequency	2016.1	-0.077 (CI = +/-0.055; p = 0.012)	0.116 (CI = +/-0.143; p = 0.100)	0.133 (CI = +/-0.356; p = 0.420)	0.670	-7.38%
Frequency	2016.2	-0.098 (CI = +/-0.060; p = 0.005)	0.090 (CI = +/-0.138; p = 0.170)	0.237 (CI = +/-0.364; p = 0.172)	0.743	-9.31%
Frequency	2017.1	-0.138 (CI = +/-0.047; p = 0.000)	0.138 (CI = +/-0.096; p = 0.011)	0.416 (CI = +/-0.267; p = 0.008)	0.900	-12.85%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, phys_dam_xs_inf
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2018-01-01

Fit	Start Date	Time	Seasonality	Phys Dam Xs Inf	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	0.038 (CI = +/-0.024; p = 0.003)	0.127 (CI = +/-0.158; p = 0.112)	0.260 (CI = +/-0.757; p = 0.491)	0.032 (CI = +/-0.579; p = 0.910)	-0.036 (CI = +/-0.122; p = 0.551)	0.433	+3.84%	+0.16%
Loss Cost	2005.2	0.039 (CI = +/-0.026; p = 0.005)	0.130 (CI = +/-0.162; p = 0.112)	0.265 (CI = +/-0.770; p = 0.489)	0.033 (CI = +/-0.588; p = 0.911)	-0.039 (CI = +/-0.125; p = 0.531)	0.414	+3.96%	0.00%
Loss Cost	2006.1	0.040 (CI = +/-0.028; p = 0.006)	0.126 (CI = +/-0.167; p = 0.134)	0.272 (CI = +/-0.782; p = 0.484)	0.034 (CI = +/-0.597; p = 0.907)	-0.043 (CI = +/-0.129; p = 0.506)	0.406	+4.12%	-0.22%
Loss Cost	2006.2	0.044 (CI = +/-0.030; p = 0.005)	0.136 (CI = +/-0.170; p = 0.114)	0.286 (CI = +/-0.790; p = 0.465)	0.035 (CI = +/-0.602; p = 0.905)	-0.051 (CI = +/-0.132; p = 0.439)	0.404	+4.50%	-0.65%
Loss Cost	2007.1	0.050 (CI = +/-0.032; p = 0.003)	0.119 (CI = +/-0.172; p = 0.167)	0.314 (CI = +/-0.789; p = 0.422)	0.042 (CI = +/-0.600; p = 0.888)	-0.065 (CI = +/-0.134; p = 0.329)	0.426	+5.16%	-1.46%
Loss Cost	2007.2	0.059 (CI = +/-0.033; p = 0.001)	0.141 (CI = +/-0.171; p = 0.101)	0.346 (CI = +/-0.771; p = 0.366)	0.044 (CI = +/-0.585; p = 0.879)	-0.084 (CI = +/-0.133; p = 0.207)	0.468	+6.12%	-2.41%
Loss Cost	2008.1	0.070 (CI = +/-0.035; p = 0.000)	0.117 (CI = +/-0.168; p = 0.298)	0.388 (CI = +/-0.749; p = 0.298)	0.054 (CI = +/-0.568; p = 0.848)	-0.107 (CI = +/-0.132; p = 0.108)	0.517	+7.26%	-3.60%
Loss Cost	2008.2	0.084 (CI = +/-0.035; p = 0.000)	0.146 (CI = +/-0.160; p = 0.073)	0.431 (CI = +/-0.704; p = 0.220)	0.057 (CI = +/-0.533; p = 0.828)	-0.134 (CI = +/-0.126; p = 0.038)	0.588	+8.75%	-4.86%
Loss Cost	2009.1	0.101 (CI = +/-0.034; p = 0.000)	0.111 (CI = +/-0.146; p = 0.132)	0.491 (CI = +/-0.636; p = 0.124)	0.070 (CI = +/-0.480; p = 0.766)	-0.169 (CI = +/-0.117; p = 0.006)	0.677	+10.64%	-6.53%
Loss Cost	2009.2	0.118 (CI = +/-0.033; p = 0.000)	0.142 (CI = +/-0.133; p = 0.037)	0.538 (CI = +/-0.569; p = 0.063)	0.074 (CI = +/-0.429; p = 0.725)	-0.200 (CI = +/-0.107; p = 0.001)	0.749	+12.56%	-7.84%
Loss Cost	2010.1	0.138 (CI = +/-0.031; p = 0.000)	0.108 (CI = +/-0.115; p = 0.065)	0.597 (CI = +/-0.486; p = 0.018)	0.087 (CI = +/-0.365; p = 0.627)	-0.237 (CI = +/-0.094; p = 0.000)	0.823	+14.77%	-9.43%
Loss Cost	2010.2	0.155 (CI = +/-0.029; p = 0.000)	0.134 (CI = +/-0.101; p = 0.012)	0.638 (CI = +/-0.423; p = 0.005)	0.090 (CI = +/-0.317; p = 0.561)	-0.266 (CI = +/-0.084; p = 0.000)	0.866	+16.77%	-10.54%
Loss Cost	2011.1	0.175 (CI = +/-0.026; p = 0.000)	0.105 (CI = +/-0.082; p = 0.015)	0.690 (CI = +/-0.338; p = 0.000)	0.102 (CI = +/-0.252; p = 0.411)	-0.302 (CI = +/-0.069; p = 0.000)	0.916	+19.14%	-11.89%
Loss Cost	2011.2	0.191 (CI = +/-0.024; p = 0.000)	0.124 (CI = +/-0.071; p = 0.001)	0.720 (CI = +/-0.287; p = 0.000)	0.104 (CI = +/-0.214; p = 0.321)	-0.327 (CI = +/-0.061; p = 0.000)	0.936	+21.03%	-12.71%
Loss Cost	2012.1	0.205 (CI = +/-0.024; p = 0.000)	0.107 (CI = +/-0.063; p = 0.002)	0.751 (CI = +/-0.252; p = 0.000)	0.111 (CI = +/-0.187; p = 0.228)	-0.350 (CI = +/-0.056; p = 0.000)	0.948	+22.78%	-13.49%
Loss Cost	2012.2	0.207 (CI = +/-0.027; p = 0.000)	0.109 (CI = +/-0.066; p = 0.003)	0.754 (CI = +/-0.259; p = 0.000)	0.112 (CI = +/-0.192; p = 0.238)	-0.353 (CI = +/-0.061; p = 0.000)	0.933	+23.02%	-13.58%
Loss Cost	2013.1	0.218 (CI = +/-0.031; p = 0.000)	0.099 (CI = +/-0.066; p = 0.005)	0.773 (CI = +/-0.252; p = 0.000)	0.116 (CI = +/-0.186; p = 0.208)	-0.370 (CI = +/-0.063; p = 0.000)	0.931	+24.40%	-14.05%
Loss Cost	2013.2	0.224 (CI = +/-0.036; p = 0.000)	0.103 (CI = +/-0.068; p = 0.005)	0.779 (CI = +/-0.259; p = 0.000)	0.116 (CI = +/-0.190; p = 0.214)	-0.377 (CI = +/-0.069; p = 0.000)	0.910	+25.08%	-14.22%
Loss Cost	2014.1	0.229 (CI = +/-0.044; p = 0.000)	0.100 (CI = +/-0.072; p = 0.010)	0.786 (CI = +/-0.268; p = 0.000)	0.118 (CI = +/-0.195; p = 0.220)	-0.384 (CI = +/-0.078; p = 0.000)	0.891	+25.72%	-14.39%
Loss Cost	2014.2	0.214 (CI = +/-0.054; p = 0.000)	0.092 (CI = +/-0.074; p = 0.018)	0.773 (CI = +/-0.270; p = 0.000)	0.117 (CI = +/-0.196; p = 0.225)	-0.366 (CI = +/-0.087; p = 0.000)	0.845	+23.91%	-14.06%
Loss Cost	2015.1	0.184 (CI = +/-0.064; p = 0.000)	0.106 (CI = +/-0.072; p = 0.007)	0.748 (CI = +/-0.259; p = 0.000)	0.111 (CI = +/-0.187; p = 0.223)	-0.328 (CI = +/-0.096; p = 0.000)	0.827	+20.20%	-13.41%
Loss Cost	2015.2	0.185 (CI = +/-0.087; p = 0.001)	0.106 (CI = +/-0.077; p = 0.011)	0.748 (CI = +/-0.272; p = 0.000)	0.111 (CI = +/-0.195; p = 0.241)	-0.329 (CI = +/-0.119; p = 0.000)	0.793	+20.31%	-13.43%
Loss Cost	2016.1	0.228 (CI = +/-0.124; p = 0.002)	0.096 (CI = +/-0.081; p = 0.024)	0.768 (CI = +/-0.276; p = 0.000)	0.115 (CI = +/-0.196; p = 0.225)	-0.377 (CI = +/-0.156; p = 0.000)	0.804	+25.56%	-13.92%
Loss Cost	2016.2	0.272 (CI = +/-0.201; p = 0.013)	0.101 (CI = +/-0.085; p = 0.025)	0.777 (CI = +/-0.288; p = 0.000)	0.116 (CI = +/-0.203; p = 0.235)	-0.424 (CI = +/-0.230; p = 0.002)	0.797	+31.20%	-14.17%
Loss Cost	2017.1	0.276 (CI = +/-0.455; p = 0.206)	0.101 (CI = +/-0.097; p = 0.043)	0.778 (CI = +/-0.310; p = 0.000)	0.116 (CI = +/-0.216; p = 0.258)	-0.429 (CI = +/-0.483; p = 0.076)	0.791	+31.74%	-14.18%
Severity	2005.1	0.070 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.059; p = 0.086)	0.559 (CI = +/-0.281; p = 0.000)	-0.247 (CI = +/-0.215; p = 0.025)	-0.068 (CI = +/-0.045; p = 0.004)	0.934	+7.22%	+0.15%
Severity	2005.2	0.068 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.059; p = 0.128)	0.550 (CI = +/-0.278; p = 0.000)	-0.247 (CI = +/-0.212; p = 0.024)	-0.064 (CI = +/-0.045; p = 0.007)	0.928	+7.01%	+0.41%
Severity	2006.1	0.063 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.054; p = 0.036)	0.529 (CI = +/-0.252; p = 0.000)	-0.252 (CI = +/-0.192; p = 0.012)	-0.053 (CI = +/-0.041; p = 0.014)	0.933	+6.54%	+1.04%
Severity	2006.2	0.060 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.050; p = 0.063)	0.514 (CI = +/-0.233; p = 0.000)	-0.253 (CI = +/-0.177; p = 0.007)	-0.045 (CI = +/-0.039; p = 0.025)	0.935	+6.14%	+1.49%
Severity	2007.1	0.054 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.042; p = 0.006)	0.491 (CI = +/-0.194; p = 0.000)	-0.259 (CI = +/-0.148; p = 0.050)	-0.033 (CI = +/-0.033; p = 0.050)	0.948	+5.59%	+2.17%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.038; p = 0.010)	0.478 (CI = +/-0.174; p = 0.000)	-0.260 (CI = +/-0.132; p = 0.000)	-0.025 (CI = +/-0.030; p = 0.097)	0.952	+5.20%	+2.59%
Severity	2008.1	0.049 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.039; p = 0.006)	0.471 (CI = +/-0.173; p = 0.000)	-0.261 (CI = +/-0.131; p = 0.000)	-0.021 (CI = +/-0.030; p = 0.160)	0.950	+5.02%	+2.79%
Severity	2008.2	0.049 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.040; p = 0.008)	0.471 (CI = +/-0.177; p = 0.000)	-0.261 (CI = +/-0.134; p = 0.000)	-0.022 (CI = +/-0.032; p = 0.173)	0.945	+5.02%	+2.78%
Severity	2009.1	0.050 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.041; p = 0.013)	0.476 (CI = +/-0.179; p = 0.000)	-0.260 (CI = +/-0.135; p = 0.001)	-0.024 (CI = +/-0.033; p = 0.136)	0.943	+5.18%	+2.63%
Severity	2009.2	0.051 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.042; p = 0.013)	0.479 (CI = +/-0.182; p = 0.000)	-0.260 (CI = +/-0.137; p = 0.001)	-0.026 (CI = +/-0.034; p = 0.125)	0.938	+5.28%	+2.55%
Severity	2010.1	0.050 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.044; p = 0.012)	0.475 (CI = +/-0.185; p = 0.000)	-0.261 (CI = +/-0.139; p = 0.001)	-0.024 (CI = +/-0.036; p = 0.186)	0.932	+5.13%	+2.68%
Severity	2010.2	0.053 (CI = +/-0.013; p = 0.000)	0.062 (CI = +/-0.045; p = 0.009)	0.481 (CI = +/-0.185; p = 0.000)	-0.260 (CI = +/-0.139; p = 0.001)	-0.028 (CI = +/-0.037; p = 0.126)	0.930	+5.41%	+2.48%
Severity	2011.1	0.051 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.046; p = 0.009)	0.477 (CI = +/-0.190; p = 0.000)	-0.261 (CI = +/-0.142; p = 0.001)	-0.026 (CI = +/-0.039; p = 0.185)	0.924	+5.27%	+2.59%
Severity	2011.2	0.049 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.048; p = 0.015)	0.473 (CI = +/-0.194; p = 0.000)	-0.261 (CI = +/-0.144; p = 0.001)	-0.022 (CI = +/-0.041; p = 0.273)	0.914	+5.04%	+2.72%
Severity	2012.1	0.052 (CI = +/-0.019; p = 0.000)	0.057 (CI = +/-0.050; p = 0.025)	0.480 (CI = +/-0.197; p = 0.000)	-0.260 (CI = +/-0.146; p = 0.001)	-0.027 (CI = +/-0.044; p = 0.210)	0.910	+5.36%	+2.52%
Severity	2012.2	0.058 (CI = +/-0.021; p = 0.000)	0.063 (CI = +/-0.050; p = 0.017)	0.488 (CI = +/-0.196; p = 0.000)	-0.259 (CI = +/-0.145; p = 0.001)	-0.035 (CI = +/-0.046; p = 0.125)	0.909	+5.94%	+2.26%
Severity	2013.1	0.065 (CI = +/-0.023; p = 0.000)	0.056 (CI = +/-0.050; p = 0.032)	0.501 (CI = +/-0.194; p = 0.000)	-0.256 (CI = +/-0.143; p = 0.001)	-0.047 (CI = +/-0.048; p = 0.058)	0.913	+6.74%	+1.87%
Severity	2013.2	0.062 (CI = +/-0.028; p = 0.000)	0.053 (CI = +/-0.053; p = 0.048)	0.497 (CI = +/-0.199; p = 0.000)	-0.257 (CI = +/-0.146; p = 0.002)	-0.042 (CI = +/-0.053; p = 0.115)	0.898	+6.37%	+2.01%
Severity	2014.1	0.056 (CI = +/-0.034; p = 0.002)	0.057 (CI = +/-0.055; p = 0.044)	0.490 (CI = +/-0.205; p = 0.000)	-0.258 (CI = +/-0.150; p = 0.002)	-0.034 (CI = +/-0.060; p = 0.242)	0.887	+5.79%	+2.21%
Severity	2014.2	0.053 (CI = +/-0.042; p = 0.017)	0.055 (CI = +/-0.058; p = 0.062)	0.487 (CI = +/-0.214; p = 0.000)	-0.258 (CI = +/-0.155; p = 0.003)	-0.030 (CI = +/-0.069; p = 0.362)	0.869	+5.46%	+2.29%
Severity	2015.1	0.049 (CI = +/-0.056; p = 0.077)	0.057 (CI = +/-0.063; p = 0.071)	0.484 (CI = +/-0.224; p = 0.000)	-0.259 (CI = +/-0.161; p = 0.004)	-0.026 (CI = +/-0.083; p = 0.516)	0.856	+5.06%	+2.39%
Severity	2015.2	0.046 (CI = +/-0.075; p = 0.213)	0.056 (CI = +/-0.067; p = 0.094)	0.482 (CI = +/-0.235; p = 0.001)	-0.259 (CI = +/-0.169; p = 0.005)	-0.021 (CI = +/-0.103; p = 0.660)	0.836	+4.67%	+2.45%
Severity	2016.1	0.068 (CI = +/-0.110; p = 0.201)	0.050 (CI = +/-0.072; p = 0.151)	0.493 (CI = +/-0.245; p = 0.001)	-0.257 (CI = +/-0.174; p = 0.007)	-0.047 (CI = +/-0.138; p = 0.471)	0.832	+7.08%	+2.14%
Severity	2016.2	0.077 (CI = +/-0.181; p = 0.367)	0.051 (CI = +/-0.077; p = 0.171)	0.495 (CI = +/-0.260; p = 0.002)	-0.257 (CI = +/-0.184; p = 0.010)	-0.057 (CI = +/-0.208; p = 0.560)	0.809	+8.05%	+2.08%
Severity	2017.1	0.064 (CI = +/-0.410; p = 0.734)	0.052 (CI = +/-0.088; p = 0.211)	0.493 (CI = +/-0.280; p = 0.003)	-0.257 (CI = +/-0.195; p = 0.015)	-0.043 (CI = +/-0.436; p = 0.829)	0.791	+6.65%	+2.13%
Frequency	2005.1	-0.032 (CI = +/-0.028; p = 0.024)	0.076 (CI = +/-0.180; p = 0.399)	-0.299 (CI = +/-0.865; p = 0.487)	0.279 (CI = +/-0.661; p = 0.397)	0.032 (CI = +/-0.139; p = 0.640)	0.105	-3.16%	+0.01%
Frequency	2005.2	-0.029 (CI = +/-0.030; p = 0.055)	0.085 (CI = +/-0.184; p = 0.352)	-0.285 (CI = +/-0.873; p = 0.511)	0.280 (CI = +/-0.667; p = 0.399)	0.025 (CI = +/-0.142; p = 0.724)	0.069	-2.84%	-0.41%
Frequency	2006.1	-0.023 (CI = +/-0.031; p = 0.143)	0.068 (CI = +/-0.186; p = 0.460)	-0.256 (CI = +/-0.872; p = 0.553)	0.287 (CI = +/-0.665; p = 0.386)	0.011 (CI = +/-0.144; p = 0.882)	0.002	-2.28%	-1.24%
Frequency	2006.2	-0.016 (CI = +/-0.033; p = 0.340)	0.088 (CI = +/-0.186; p = 0.341)	-0.228 (CI = +/-0.862; p = 0.594)	0.289 (CI = +/-0.657; p = 0.377)	-0.006 (CI = +/-0.144; p = 0.936)	-0.033	-1.54%	-2.11%
Frequency	2007.1	-0.004 (CI = +/-0.033; p = 0.803)	0.058 (CI = +/-0.181; p = 0.514)	-0.177 (CI = +/-0.826; p = 0.665)	0.300 (CI = +/-0.628; p = 0.337)	-0.032 (CI = +/-0.140; p = 0.644)	-0.091	-0.41%	-3.55%
Frequency	2007.2	0.009 (CI = +/-0.034; p = 0.597)	0.089 (CI = +/-0.172; p = 0.298)	-0.132 (CI = +/-0.778; p = 0.731)	0.304 (CI = +/-0.591; p = 0.302)	-0.059 (CI = +/-0.134; p = 0.378)	-0.068	+0.88%	-4.87%
Frequency	2008.1	0.021 (CI = +/-0.034; p = 0.219)	0.061 (CI = +/-0.167; p = 0.462)	-0.083 (CI = +/-0.743; p = 0.821)	0.315 (CI = +/-0.563; p = 0.262)	-0.085 (CI = +/-0.130; p = 0.191)	-0.045	+2.13%	-6.22%
Frequency	2008.2	0.035 (CI = +/-0.035; p = 0.048)	0.089 (CI = +/-0.158; p = 0.257)	-0.040 (CI = +/-0.698; p = 0.906)	0.318 (CI = +/-0.528; p = 0.227)	-0.112 (CI = +/-0.125; p = 0.076)	0.058	+3.55%	-7.43%
Frequency	2009.1	0.051 (CI = +/-0.034; p = 0.006)	0.058 (CI = +/-0.148; p = 0.432)	0.015 (CI = +/-0.643; p = 0.962)	0.330 (CI = +/-0.485; p = 0.174)	-0.144 (CI = +/-0.118; p = 0.018)	0.177	+5.20%	-8.92%
Frequency	2009.2	0.067 (CI = +/-0.034; p = 0.000)	0.087 (CI = +/-0.137; p = 0.204)	0.059 (CI = +/-0.587; p = 0.838)	0.334 (CI = +/-0.442; p = 0.133)	-0.174 (CI = +/-0.110; p = 0.003)	0.331	+6.91%	-10.13%
Frequency	2010.1	0.088 (CI = +/-0.031; p = 0.000)	0.050 (CI = +/-0.117; p = 0.382)	0.123 (CI = +/-0.492; p = 0.612)	0.348 (CI = +/-0.370; p = 0.064)	-0.213 (CI = +/-0.095; p = 0.000)	0.536	+9.17%	-11.79%
Frequency	2010.2	0.102 (CI = +/-0.031; p = 0.000)	0.072 (CI = +/-0.109; p = 0.181)	0.156 (CI = +/-0.453; p = 0.482)	0.351 (CI = +/-0.339; p = 0.043)	-0.238 (CI = +/-0.090; p = 0.000)	0.621	+10.77%	-12.70%
Frequency	2011.1	0.124 (CI = +/-0.028; p = 0.000)	0.041 (CI = +/-0.088; p = 0.344)	0.212 (CI = +/-0.362; p = 0.237)	0.363 (CI = +/-0.270; p = 0.011)	-0.276 (CI = +/-0.074; p = 0.000)	0.769	+13.18%	-14.12%
Frequency	2011.2	0.142 (CI = +/-0.025; p = 0.000)	0.063 (CI = +/-0.074; p = 0.089)	0.247 (CI = +/-0.298; p = 0.100)	0.366 (CI = +/-0.222; p = 0.003)	-0.304 (CI = +/-0.064; p = 0.000)	0.846	+15.22%	-15.02%
Frequency	2012.1	0.153 (CI = +/-0.027; p = 0.000)	0.050 (CI = +/-0.071; p = 0.158)	0.271 (CI = +/-0.283; p = 0.059)	0.371 (CI = +/-0.210; p = 0.001)	-0.323 (CI = +/-0.063; p = 0.000)	0.860	+16.53%	-15.62%
Frequency	2012.2	0.150 (CI = +/-0.031; p = 0.000)	0.047 (CI = +/-0.074; p = 0.203)	0.266 (CI = +/-0.290; p = 0.070)	0.371 (CI = +/-0.215; p = 0.002)	-0.318 (CI = +/-0.068; p = 0.000)	0.823	+16.13%	-15.48%
Frequency	2013.1	0.153 (CI = +/-0.036; p = 0.000)	0.043 (CI = +/-0.078; p = 0.256)	0.272 (CI = +/-0.299; p = 0.072)	0.372 (CI = +/-0.220; p = 0.002)	-0.323 (CI = +/-0.075; p = 0.000)	0.801	+16.54%	-15.63%
Frequency	2013.2	0.162 (CI = +/-0.042; p = 0.000)	0.050 (CI = +/-0.080; p = 0.206)	0.283 (CI = +/-0.303; p = 0.066)	0.373 (CI = +/-0.223; p = 0.003)	-0.335 (CI = +/-0.081; p = 0.000)	0.786	+17.59%	-15.91%
Frequency	2014.1	0.173 (CI = +/-0.051; p = 0.000)	0.043 (CI = +/-0.083; p = 0.292)	0.296 (CI = +/-0.310; p = 0.060)	0.376 (CI = +/-0.226; p = 0.003)	-0.350 (CI = +/-0.091; p = 0.000)	0.778	+18.84%	-16.24%
Frequency	2014.2	0.161 (CI = +/-0.063; p = 0.000)	0.037 (CI = +/-0.087; p = 0.378)	0.286 (CI = +/-0.318; p = 0.075)	0.375 (CI = +/-0.231; p = 0.004)	-0.335 (CI = +/-0.103; p = 0.000)	0.745	+17.50%	-15.99%
Frequency	2015.1	0.135 (CI = +/-0.079; p = 0.003)	0.049 (CI = +/-0.089; p = 0.257)	0.264 (CI = +/-0.318; p = 0.097)	0.370 (CI = +/-0.230; p = 0.004)	-0.302 (CI = +/-0.118; p = 0.000)	0.745	+14.40%	-15.43%
Frequency	2015.2	0.139 (CI = +/-0.107; p = 0.015)	0.050 (CI = +/-0.095; p = 0.273)	0.266 (CI = +/-0.334; p = 0.109)	0.370 (CI = +/-0.240; p = 0.005)	-0.308 (CI = +/-0.147; p = 0.001)	0.738	+14.94%	-15.50%
Frequency	2016.1	0.159 (CI = +/-0.158; p = 0.049)	0.046 (CI = +/-0.103; p = 0.354)	0.275 (CI = +/-0.353; p = 0.115)	0.372 (CI = +/-0.250; p = 0.007)	-0.330 (CI = +/-0.199; p = 0.004)	0.734	+17.25%	-15.72%
Frequency	2016.2	0.194 (CI = +/-0.259; p = 0.127)	0.050 (CI = +/-0.110; p = 0.343)	0.283 (CI = +/-0.372; p = 0.122)	0.373 (CI = +/-0.263; p = 0.010)	-0.367 (CI = +/-0.298; p = 0.020)	0.729	+21.42%	-15.92%
Frequency	2017.1	0.211 (CI = +/-0.587; p = 0.441)	0.048 (CI = +/-0.125; p = 0.411)	0.285 (CI = +/-0.400; p = 0.144)	0.374 (CI = +/-0.279; p = 0.014)	-0.385 (CI = +/-0.623; p = 0.199)	0.709	+23.52%	-15.97%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.037 (CI = +/-0.014; p = 0.000)	0.435	+3.79%
Loss Cost	2005.2	0.037 (CI = +/-0.014; p = 0.000)	0.416	+3.80%
Loss Cost	2006.1	0.038 (CI = +/-0.015; p = 0.000)	0.414	+3.92%
Loss Cost	2006.2	0.039 (CI = +/-0.016; p = 0.000)	0.407	+4.02%
Loss Cost	2007.1	0.042 (CI = +/-0.016; p = 0.000)	0.435	+4.33%
Loss Cost	2007.2	0.045 (CI = +/-0.017; p = 0.000)	0.454	+4.61%
Loss Cost	2008.1	0.049 (CI = +/-0.017; p = 0.000)	0.497	+5.04%
Loss Cost	2008.2	0.053 (CI = +/-0.018; p = 0.000)	0.524	+5.41%
Loss Cost	2009.1	0.058 (CI = +/-0.018; p = 0.000)	0.582	+5.97%
Loss Cost	2009.2	0.061 (CI = +/-0.019; p = 0.000)	0.593	+6.29%
Loss Cost	2010.1	0.065 (CI = +/-0.019; p = 0.000)	0.619	+6.73%
Loss Cost	2010.2	0.066 (CI = +/-0.021; p = 0.000)	0.600	+6.83%
Loss Cost	2011.1	0.068 (CI = +/-0.022; p = 0.000)	0.593	+7.05%
Loss Cost	2011.2	0.066 (CI = +/-0.024; p = 0.000)	0.552	+6.83%
Loss Cost	2012.1	0.064 (CI = +/-0.025; p = 0.000)	0.510	+6.63%
Loss Cost	2012.2	0.057 (CI = +/-0.026; p = 0.000)	0.448	+5.82%
Loss Cost	2013.1	0.052 (CI = +/-0.028; p = 0.001)	0.385	+5.36%
Loss Cost	2013.2	0.044 (CI = +/-0.028; p = 0.004)	0.302	+4.48%
Loss Cost	2014.1	0.037 (CI = +/-0.030; p = 0.016)	0.218	+3.78%
Loss Cost	2014.2	0.025 (CI = +/-0.029; p = 0.081)	0.107	+2.55%
Loss Cost	2015.1	0.016 (CI = +/-0.029; p = 0.273)	0.014	+1.57%
Loss Cost	2015.2	0.008 (CI = +/-0.031; p = 0.592)	-0.041	+0.79%
Loss Cost	2016.1	0.007 (CI = +/-0.034; p = 0.675)	-0.051	+0.69%
Loss Cost	2016.2	0.002 (CI = +/-0.038; p = 0.925)	-0.066	+0.17%
Loss Cost	2017.1	0.002 (CI = +/-0.044; p = 0.934)	-0.071	+0.17%
Severity	2005.1	0.057 (CI = +/-0.006; p = 0.000)	0.895	+5.88%
Severity	2005.2	0.056 (CI = +/-0.006; p = 0.000)	0.891	+5.71%
Severity	2006.1	0.053 (CI = +/-0.006; p = 0.000)	0.891	+5.48%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.894	+5.25%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.897	+5.02%
Severity	2007.2	0.047 (CI = +/-0.006; p = 0.000)	0.899	+4.81%
Severity	2008.1	0.047 (CI = +/-0.006; p = 0.000)	0.889	+4.77%
Severity	2008.2	0.046 (CI = +/-0.006; p = 0.000)	0.879	+4.73%
Severity	2009.1	0.047 (CI = +/-0.007; p = 0.000)	0.874	+4.81%
Severity	2009.2	0.047 (CI = +/-0.007; p = 0.000)	0.863	+4.80%
Severity	2010.1	0.047 (CI = +/-0.007; p = 0.000)	0.850	+4.78%
Severity	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.838	+4.82%
Severity	2011.1	0.047 (CI = +/-0.009; p = 0.000)	0.823	+4.81%
Severity	2011.2	0.046 (CI = +/-0.009; p = 0.000)	0.802	+4.69%
Severity	2012.1	0.047 (CI = +/-0.010; p = 0.000)	0.797	+4.82%
Severity	2012.2	0.048 (CI = +/-0.011; p = 0.000)	0.782	+4.88%
Severity	2013.1	0.050 (CI = +/-0.011; p = 0.000)	0.780	+5.08%
Severity	2013.2	0.048 (CI = +/-0.012; p = 0.000)	0.750	+4.89%
Severity	2014.1	0.047 (CI = +/-0.013; p = 0.000)	0.719	+4.85%
Severity	2014.2	0.046 (CI = +/-0.015; p = 0.000)	0.681	+4.74%
Severity	2015.1	0.047 (CI = +/-0.016; p = 0.000)	0.656	+4.82%
Severity	2015.2	0.047 (CI = +/-0.018; p = 0.000)	0.614	+4.78%
Severity	2016.1	0.050 (CI = +/-0.020; p = 0.000)	0.619	+5.13%
Severity	2016.2	0.050 (CI = +/-0.022; p = 0.000)	0.575	+5.14%
Severity	2017.1	0.052 (CI = +/-0.025; p = 0.001)	0.554	+5.38%
Frequency	2005.1	-0.020 (CI = +/-0.015; p = 0.012)	0.133	-1.97%
Frequency	2005.2	-0.018 (CI = +/-0.016; p = 0.026)	0.103	-1.81%
Frequency	2006.1	-0.015 (CI = +/-0.016; p = 0.072)	0.062	-1.48%
Frequency	2006.2	-0.012 (CI = +/-0.017; p = 0.164)	0.027	-1.17%
Frequency	2007.1	-0.007 (CI = +/-0.017; p = 0.424)	-0.010	-0.66%
Frequency	2007.2	-0.002 (CI = +/-0.017; p = 0.815)	-0.029	-0.19%
Frequency	2008.1	0.003 (CI = +/-0.017; p = 0.750)	-0.028	+0.26%
Frequency	2008.2	0.006 (CI = +/-0.017; p = 0.447)	-0.013	+0.65%
Frequency	2009.1	0.011 (CI = +/-0.017; p = 0.204)	0.022	+1.10%
Frequency	2009.2	0.014 (CI = +/-0.018; p = 0.121)	0.049	+1.42%
Frequency	2010.1	0.018 (CI = +/-0.018; p = 0.050)	0.099	+1.86%
Frequency	2010.2	0.019 (CI = +/-0.020; p = 0.060)	0.093	+1.92%
Frequency	2011.1	0.021 (CI = +/-0.021; p = 0.050)	0.107	+2.14%
Frequency	2011.2	0.020 (CI = +/-0.023; p = 0.080)	0.082	+2.04%
Frequency	2012.1	0.017 (CI = +/-0.024; p = 0.160)	0.042	+1.72%
Frequency	2012.2	0.009 (CI = +/-0.024; p = 0.457)	-0.018	+0.89%
Frequency	2013.1	0.003 (CI = +/-0.025; p = 0.824)	-0.043	+0.27%
Frequency	2013.2	-0.004 (CI = +/-0.026; p = 0.757)	-0.043	-0.39%
Frequency	2014.1	-0.010 (CI = +/-0.027; p = 0.447)	-0.019	-1.01%
Frequency	2014.2	-0.021 (CI = +/-0.027; p = 0.113)	0.081	-2.09%
Frequency	2015.1	-0.032 (CI = +/-0.026; p = 0.020)	0.224	-3.10%
Frequency	2015.2	-0.039 (CI = +/-0.027; p = 0.008)	0.307	-3.80%
Frequency	2016.1	-0.043 (CI = +/-0.030; p = 0.008)	0.326	-4.22%
Frequency	2016.2	-0.048 (CI = +/-0.033; p = 0.007)	0.350	-4.72%
Frequency	2017.1	-0.051 (CI = +/-0.038; p = 0.012)	0.326	-4.95%

All Perils

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.048 (CI = +/-0.010; p = 0.000)	0.267 (CI = +/-0.110; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	0.757	+4.94%
Loss Cost	2005.2	0.049 (CI = +/-0.011; p = 0.000)	0.270 (CI = +/-0.112; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	0.743	+4.99%
Loss Cost	2006.1	0.047 (CI = +/-0.011; p = 0.000)	0.283 (CI = +/-0.113; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	0.740	+4.77%
Loss Cost	2006.2	0.045 (CI = +/-0.012; p = 0.000)	0.275 (CI = +/-0.114; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	0.713	+4.62%
Loss Cost	2007.1	0.043 (CI = +/-0.012; p = 0.000)	0.289 (CI = +/-0.114; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	0.714	+4.37%
Loss Cost	2007.2	0.042 (CI = +/-0.013; p = 0.000)	0.287 (CI = +/-0.118; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	0.689	+4.33%
Loss Cost	2008.1	0.041 (CI = +/-0.013; p = 0.000)	0.294 (CI = +/-0.121; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.685	+4.20%
Loss Cost	2008.2	0.039 (CI = +/-0.014; p = 0.000)	0.285 (CI = +/-0.123; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.653	+4.02%
Loss Cost	2009.1	0.038 (CI = +/-0.015; p = 0.000)	0.294 (CI = +/-0.126; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.651	+3.84%
Loss Cost	2009.2	0.039 (CI = +/-0.016; p = 0.000)	0.301 (CI = +/-0.130; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.643	+3.98%
Loss Cost	2010.1	0.037 (CI = +/-0.016; p = 0.000)	0.313 (CI = +/-0.133; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.645	+3.73%
Loss Cost	2010.2	0.036 (CI = +/-0.017; p = 0.000)	0.308 (CI = +/-0.137; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.616	+3.63%
Loss Cost	2011.1	0.040 (CI = +/-0.018; p = 0.000)	0.290 (CI = +/-0.138; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.639	+4.04%
Loss Cost	2011.2	0.040 (CI = +/-0.019; p = 0.000)	0.291 (CI = +/-0.143; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.618	+4.09%
Loss Cost	2012.1	0.040 (CI = +/-0.021; p = 0.001)	0.290 (CI = +/-0.150; p = 0.001)	0.014 (CI = +/-0.009; p = 0.002)	0.616	+4.12%
Loss Cost	2012.2	0.036 (CI = +/-0.022; p = 0.002)	0.273 (CI = +/-0.151; p = 0.001)	0.014 (CI = +/-0.009; p = 0.002)	0.582	+3.71%
Loss Cost	2013.1	0.041 (CI = +/-0.023; p = 0.002)	0.255 (CI = +/-0.154; p = 0.003)	0.014 (CI = +/-0.009; p = 0.002)	0.599	+4.16%
Loss Cost	2013.2	0.049 (CI = +/-0.022; p = 0.000)	0.288 (CI = +/-0.142; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.688	+4.99%
Loss Cost	2014.1	0.051 (CI = +/-0.024; p = 0.000)	0.279 (CI = +/-0.149; p = 0.001)	0.014 (CI = +/-0.008; p = 0.001)	0.692	+5.24%
Loss Cost	2014.2	0.051 (CI = +/-0.026; p = 0.001)	0.279 (CI = +/-0.157; p = 0.002)	0.014 (CI = +/-0.008; p = 0.002)	0.669	+5.27%
Loss Cost	2015.1	0.057 (CI = +/-0.028; p = 0.001)	0.258 (CI = +/-0.160; p = 0.003)	0.014 (CI = +/-0.008; p = 0.002)	0.691	+5.90%
Loss Cost	2015.2	0.056 (CI = +/-0.031; p = 0.002)	0.254 (CI = +/-0.170; p = 0.006)	0.014 (CI = +/-0.008; p = 0.002)	0.662	+5.76%
Loss Cost	2016.1	0.058 (CI = +/-0.035; p = 0.003)	0.247 (CI = +/-0.181; p = 0.011)	0.014 (CI = +/-0.009; p = 0.001)	0.661	+6.01%
Loss Cost	2016.2	0.056 (CI = +/-0.039; p = 0.008)	0.241 (CI = +/-0.195; p = 0.019)	0.014 (CI = +/-0.009; p = 0.005)	0.632	+5.81%
Loss Cost	2017.1	0.068 (CI = +/-0.042; p = 0.004)	0.209 (CI = +/-0.194; p = 0.037)	0.014 (CI = +/-0.009; p = 0.005)	0.675	+7.07%
Severity	2005.1	0.081 (CI = +/-0.016; p = 0.000)	0.086 (CI = +/-0.168; p = 0.306)	-0.005 (CI = +/-0.012; p = 0.434)	0.777	+8.41%
Severity	2005.2	0.083 (CI = +/-0.016; p = 0.000)	0.098 (CI = +/-0.170; p = 0.250)	-0.004 (CI = +/-0.012; p = 0.456)	0.775	+8.63%
Severity	2006.1	0.084 (CI = +/-0.017; p = 0.000)	0.091 (CI = +/-0.175; p = 0.298)	-0.004 (CI = +/-0.012; p = 0.482)	0.768	+8.76%
Severity	2006.2	0.085 (CI = +/-0.018; p = 0.000)	0.096 (CI = +/-0.179; p = 0.283)	-0.004 (CI = +/-0.012; p = 0.497)	0.756	+8.86%
Severity	2007.1	0.086 (CI = +/-0.019; p = 0.000)	0.091 (CI = +/-0.185; p = 0.324)	-0.004 (CI = +/-0.012; p = 0.518)	0.746	+8.96%
Severity	2007.2	0.087 (CI = +/-0.020; p = 0.000)	0.099 (CI = +/-0.189; p = 0.292)	-0.004 (CI = +/-0.013; p = 0.534)	0.737	+9.13%
Severity	2008.1	0.090 (CI = +/-0.021; p = 0.000)	0.084 (CI = +/-0.193; p = 0.384)	-0.003 (CI = +/-0.013; p = 0.578)	0.737	+9.44%
Severity	2008.2	0.093 (CI = +/-0.022; p = 0.000)	0.100 (CI = +/-0.196; p = 0.304)	-0.003 (CI = +/-0.013; p = 0.597)	0.738	+9.78%
Severity	2009.1	0.100 (CI = +/-0.022; p = 0.000)	0.063 (CI = +/-0.188; p = 0.497)	-0.002 (CI = +/-0.012; p = 0.676)	0.774	+10.55%
Severity	2009.2	0.111 (CI = +/-0.018; p = 0.000)	0.117 (CI = +/-0.148; p = 0.117)	-0.002 (CI = +/-0.009; p = 0.656)	0.869	+11.76%
Severity	2010.1	0.121 (CI = +/-0.014; p = 0.000)	0.068 (CI = +/-0.115; p = 0.235)	-0.001 (CI = +/-0.007; p = 0.764)	0.926	+12.85%
Severity	2010.2	0.127 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.096; p = 0.045)	-0.001 (CI = +/-0.006; p = 0.754)	0.951	+13.57%
Severity	2011.1	0.132 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.085; p = 0.088)	0.000 (CI = +/-0.005; p = 0.853)	0.963	+14.17%
Severity	2011.2	0.133 (CI = +/-0.012; p = 0.000)	0.075 (CI = +/-0.089; p = 0.093)	0.000 (CI = +/-0.005; p = 0.857)	0.958	+14.21%
Severity	2012.1	0.133 (CI = +/-0.013; p = 0.000)	0.073 (CI = +/-0.093; p = 0.115)	0.000 (CI = +/-0.005; p = 0.868)	0.954	+14.25%
Severity	2012.2	0.129 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.087; p = 0.197)	0.000 (CI = +/-0.005; p = 0.870)	0.954	+13.78%
Severity	2013.1	0.130 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.092; p = 0.249)	0.000 (CI = +/-0.005; p = 0.886)	0.950	+13.89%
Severity	2013.2	0.134 (CI = +/-0.014; p = 0.000)	0.068 (CI = +/-0.088; p = 0.118)	0.000 (CI = +/-0.005; p = 0.840)	0.955	+14.36%
Severity	2014.1	0.132 (CI = +/-0.015; p = 0.000)	0.076 (CI = +/-0.091; p = 0.094)	-0.001 (CI = +/-0.005; p = 0.825)	0.949	+14.12%
Severity	2014.2	0.130 (CI = +/-0.016; p = 0.000)	0.069 (CI = +/-0.094; p = 0.142)	0.000 (CI = +/-0.005; p = 0.858)	0.941	+13.89%
Severity	2015.1	0.136 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.088; p = 0.263)	0.000 (CI = +/-0.004; p = 0.849)	0.952	+14.56%
Severity	2015.2	0.135 (CI = +/-0.017; p = 0.000)	0.045 (CI = +/-0.093; p = 0.317)	0.000 (CI = +/-0.005; p = 0.872)	0.942	+14.47%
Severity	2016.1	0.138 (CI = +/-0.019; p = 0.000)	0.037 (CI = +/-0.098; p = 0.429)	0.000 (CI = +/-0.005; p = 0.856)	0.937	+14.77%
Severity	2016.2	0.134 (CI = +/-0.020; p = 0.000)	0.024 (CI = +/-0.100; p = 0.611)	0.000 (CI = +/-0.005; p = 0.975)	0.927	+14.31%
Severity	2017.1	0.130 (CI = +/-0.023; p = 0.000)	0.035 (CI = +/-0.105; p = 0.482)	0.000 (CI = +/-0.005; p = 0.965)	0.914	+13.86%
Frequency	2005.1	-0.033 (CI = +/-0.019; p = 0.001)	0.181 (CI = +/-0.201; p = 0.077)	0.020 (CI = +/-0.014; p = 0.007)	0.467	-3.20%
Frequency	2005.2	-0.034 (CI = +/-0.020; p = 0.001)	0.172 (CI = +/-0.206; p = 0.099)	0.020 (CI = +/-0.014; p = 0.008)	0.470	-3.35%
Frequency	2006.1	-0.037 (CI = +/-0.020; p = 0.001)	0.192 (CI = +/-0.208; p = 0.069)	0.019 (CI = +/-0.014; p = 0.010)	0.487	-3.67%
Frequency	2006.2	-0.040 (CI = +/-0.021; p = 0.001)	0.179 (CI = +/-0.212; p = 0.096)	0.019 (CI = +/-0.014; p = 0.011)	0.497	-3.89%
Frequency	2007.1	-0.043 (CI = +/-0.022; p = 0.000)	0.198 (CI = +/-0.215; p = 0.070)	0.019 (CI = +/-0.014; p = 0.013)	0.510	-4.21%
Frequency	2007.2	-0.045 (CI = +/-0.023; p = 0.000)	0.187 (CI = +/-0.220; p = 0.092)	0.018 (CI = +/-0.015; p = 0.015)	0.513	-4.40%
Frequency	2008.1	-0.049 (CI = +/-0.024; p = 0.000)	0.210 (CI = +/-0.223; p = 0.063)	0.018 (CI = +/-0.015; p = 0.018)	0.530	-4.79%
Frequency	2008.2	-0.054 (CI = +/-0.025; p = 0.000)	0.185 (CI = +/-0.222; p = 0.099)	0.018 (CI = +/-0.014; p = 0.018)	0.559	-5.25%
Frequency	2009.1	-0.063 (CI = +/-0.024; p = 0.000)	0.231 (CI = +/-0.210; p = 0.032)	0.017 (CI = +/-0.013; p = 0.017)	0.634	-6.07%
Frequency	2009.2	-0.072 (CI = +/-0.022; p = 0.000)	0.184 (CI = +/-0.187; p = 0.053)	0.016 (CI = +/-0.012; p = 0.009)	0.724	-6.96%
Frequency	2010.1	-0.084 (CI = +/-0.018; p = 0.000)	0.245 (CI = +/-0.147; p = 0.002)	0.015 (CI = +/-0.009; p = 0.002)	0.842	-8.08%
Frequency	2010.2	-0.092 (CI = +/-0.016; p = 0.000)	0.210 (CI = +/-0.129; p = 0.002)	0.015 (CI = +/-0.008; p = 0.001)	0.887	-8.76%
Frequency	2011.1	-0.093 (CI = +/-0.018; p = 0.000)	0.216 (CI = +/-0.134; p = 0.003)	0.015 (CI = +/-0.008; p = 0.001)	0.878	-8.87%
Frequency	2011.2	-0.093 (CI = +/-0.019; p = 0.000)	0.216 (CI = +/-0.139; p = 0.004)	0.015 (CI = +/-0.008; p = 0.001)	0.870	-8.86%
Frequency	2012.1	-0.093 (CI = +/-0.020; p = 0.000)	0.217 (CI = +/-0.146; p = 0.005)	0.015 (CI = +/-0.008; p = 0.001)	0.854	-8.86%
Frequency	2012.2	-0.093 (CI = +/-0.022; p = 0.000)	0.217 (CI = +/-0.152; p = 0.007)	0.015 (CI = +/-0.009; p = 0.002)	0.845	-8.85%
Frequency	2013.1	-0.089 (CI = +/-0.024; p = 0.000)	0.203 (CI = +/-0.157; p = 0.014)	0.015 (CI = +/-0.009; p = 0.002)	0.822	-8.55%
Frequency	2013.2	-0.085 (CI = +/-0.025; p = 0.000)	0.219 (CI = +/-0.161; p = 0.010)	0.015 (CI = +/-0.009; p = 0.002)	0.810	-8.19%
Frequency	2014.1	-0.081 (CI = +/-0.027; p = 0.000)	0.202 (CI = +/-0.165; p = 0.019)	0.015 (CI = +/-0.009; p = 0.002)	0.780	-7.78%
Frequency	2014.2	-0.079 (CI = +/-0.029; p = 0.000)	0.211 (CI = +/-0.174; p = 0.020)	0.015 (CI = +/-0.009; p = 0.003)	0.763	-7.57%
Frequency	2015.1	-0.079 (CI = +/-0.033; p = 0.000)	0.210 (CI = +/-0.185; p = 0.028)	0.015 (CI = +/-0.009; p = 0.004)	0.728	-7.56%
Frequency	2015.2	-0.079 (CI = +/-0.036; p = 0.000)	0.209 (CI = +/-0.197; p = 0.039)	0.015 (CI = +/-0.010; p = 0.005)	0.712	-7.61%
Frequency	2016.1	-0.079 (CI = +/-0.041; p = 0.001)	0.209 (CI = +/-0.211; p = 0.051)	0.015 (CI = +/-0.010; p = 0.007)	0.668	-7.63%
Frequency	2016.2	-0.077 (CI = +/-0.046; p = 0.003)	0.216 (CI = +/-0.226; p = 0.059)	0.015 (CI = +/-0.011; p = 0.011)	0.641	-7.43%
Frequency	2017.1	-0.062 (CI = +/-0.047; p = 0.014)	0.174 (CI = +/-0.218; p = 0.108)	0.014 (CI = +/-0.010; p = 0.010)	0.560	-5.97%

All Perils

Coverage = AP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.041 (CI = +/-0.014; p = 0.000)	0.478	+4.21%
Loss Cost	2005.2	0.040 (CI = +/-0.014; p = 0.000)	0.449	+4.13%
Loss Cost	2006.1	0.039 (CI = +/-0.015; p = 0.000)	0.418	+4.02%
Loss Cost	2006.2	0.037 (CI = +/-0.016; p = 0.000)	0.373	+3.73%
Loss Cost	2007.1	0.035 (CI = +/-0.017; p = 0.000)	0.338	+3.61%
Loss Cost	2007.2	0.033 (CI = +/-0.017; p = 0.000)	0.296	+3.41%
Loss Cost	2008.1	0.034 (CI = +/-0.018; p = 0.001)	0.277	+3.41%
Loss Cost	2008.2	0.030 (CI = +/-0.019; p = 0.003)	0.224	+3.05%
Loss Cost	2009.1	0.030 (CI = +/-0.020; p = 0.006)	0.204	+3.03%
Loss Cost	2009.2	0.029 (CI = +/-0.022; p = 0.011)	0.177	+2.96%
Loss Cost	2010.1	0.029 (CI = +/-0.023; p = 0.018)	0.155	+2.91%
Loss Cost	2010.2	0.025 (CI = +/-0.025; p = 0.045)	0.109	+2.56%
Loss Cost	2011.1	0.031 (CI = +/-0.026; p = 0.020)	0.161	+3.14%
Loss Cost	2011.2	0.029 (CI = +/-0.027; p = 0.040)	0.124	+2.93%
Loss Cost	2012.1	0.032 (CI = +/-0.030; p = 0.037)	0.134	+3.20%
Loss Cost	2012.2	0.025 (CI = +/-0.031; p = 0.111)	0.068	+2.50%
Loss Cost	2013.1	0.031 (CI = +/-0.032; p = 0.058)	0.116	+3.19%
Loss Cost	2013.2	0.037 (CI = +/-0.035; p = 0.039)	0.149	+3.76%
Loss Cost	2014.1	0.043 (CI = +/-0.037; p = 0.027)	0.182	+4.36%
Loss Cost	2014.2	0.040 (CI = +/-0.041; p = 0.057)	0.134	+4.06%
Loss Cost	2015.1	0.050 (CI = +/-0.043; p = 0.026)	0.205	+5.16%
Loss Cost	2015.2	0.046 (CI = +/-0.048; p = 0.060)	0.145	+4.71%
Loss Cost	2016.1	0.054 (CI = +/-0.053; p = 0.044)	0.181	+5.59%
Loss Cost	2016.2	0.050 (CI = +/-0.060; p = 0.092)	0.123	+5.16%
Loss Cost	2017.1	0.071 (CI = +/-0.062; p = 0.028)	0.251	+7.31%
Severity	2005.1	0.083 (CI = +/-0.014; p = 0.000)	0.780	+8.70%
Severity	2005.2	0.085 (CI = +/-0.015; p = 0.000)	0.777	+8.88%
Severity	2006.1	0.087 (CI = +/-0.016; p = 0.000)	0.772	+9.05%
Severity	2006.2	0.087 (CI = +/-0.017; p = 0.000)	0.760	+9.11%
Severity	2007.1	0.089 (CI = +/-0.017; p = 0.000)	0.751	+9.26%
Severity	2007.2	0.090 (CI = +/-0.018; p = 0.000)	0.741	+9.38%
Severity	2008.1	0.093 (CI = +/-0.019; p = 0.000)	0.745	+9.73%
Severity	2008.2	0.095 (CI = +/-0.020; p = 0.000)	0.744	+10.02%
Severity	2009.1	0.102 (CI = +/-0.020; p = 0.000)	0.784	+10.78%
Severity	2009.2	0.113 (CI = +/-0.017; p = 0.000)	0.866	+11.92%
Severity	2010.1	0.122 (CI = +/-0.013; p = 0.000)	0.927	+12.99%
Severity	2010.2	0.128 (CI = +/-0.012; p = 0.000)	0.946	+13.65%
Severity	2011.1	0.133 (CI = +/-0.011; p = 0.000)	0.961	+14.27%
Severity	2011.2	0.133 (CI = +/-0.011; p = 0.000)	0.957	+14.25%
Severity	2012.1	0.134 (CI = +/-0.012; p = 0.000)	0.953	+14.37%
Severity	2012.2	0.129 (CI = +/-0.012; p = 0.000)	0.955	+13.82%
Severity	2013.1	0.131 (CI = +/-0.013; p = 0.000)	0.951	+13.99%
Severity	2013.2	0.135 (CI = +/-0.013; p = 0.000)	0.953	+14.40%
Severity	2014.1	0.133 (CI = +/-0.014; p = 0.000)	0.947	+14.28%
Severity	2014.2	0.130 (CI = +/-0.015; p = 0.000)	0.940	+13.92%
Severity	2015.1	0.137 (CI = +/-0.015; p = 0.000)	0.953	+14.68%
Severity	2015.2	0.135 (CI = +/-0.016; p = 0.000)	0.946	+14.50%
Severity	2016.1	0.139 (CI = +/-0.018; p = 0.000)	0.943	+14.87%
Severity	2016.2	0.134 (CI = +/-0.019; p = 0.000)	0.935	+14.31%
Severity	2017.1	0.131 (CI = +/-0.021; p = 0.000)	0.923	+13.95%
Frequency	2005.1	-0.042 (CI = +/-0.020; p = 0.000)	0.315	-4.13%
Frequency	2005.2	-0.045 (CI = +/-0.020; p = 0.000)	0.329	-4.37%
Frequency	2006.1	-0.047 (CI = +/-0.021; p = 0.000)	0.341	-4.61%
Frequency	2006.2	-0.051 (CI = +/-0.022; p = 0.000)	0.363	-4.93%
Frequency	2007.1	-0.053 (CI = +/-0.023; p = 0.000)	0.370	-5.17%
Frequency	2007.2	-0.056 (CI = +/-0.024; p = 0.000)	0.384	-5.47%
Frequency	2008.1	-0.059 (CI = +/-0.026; p = 0.000)	0.393	-5.76%
Frequency	2008.2	-0.065 (CI = +/-0.026; p = 0.000)	0.441	-6.33%
Frequency	2009.1	-0.072 (CI = +/-0.026; p = 0.000)	0.497	-6.99%
Frequency	2009.2	-0.083 (CI = +/-0.024; p = 0.000)	0.613	-8.00%
Frequency	2010.1	-0.093 (CI = +/-0.023; p = 0.000)	0.702	-8.92%
Frequency	2010.2	-0.103 (CI = +/-0.022; p = 0.000)	0.769	-9.75%
Frequency	2011.1	-0.102 (CI = +/-0.023; p = 0.000)	0.748	-9.74%
Frequency	2011.2	-0.104 (CI = +/-0.025; p = 0.000)	0.736	-9.91%
Frequency	2012.1	-0.103 (CI = +/-0.027; p = 0.000)	0.707	-9.76%
Frequency	2012.2	-0.105 (CI = +/-0.029; p = 0.000)	0.691	-9.94%
Frequency	2013.1	-0.100 (CI = +/-0.031; p = 0.000)	0.650	-9.47%
Frequency	2013.2	-0.098 (CI = +/-0.034; p = 0.000)	0.611	-9.31%
Frequency	2014.1	-0.091 (CI = +/-0.036; p = 0.000)	0.555	-8.68%
Frequency	2014.2	-0.091 (CI = +/-0.040; p = 0.000)	0.517	-8.66%
Frequency	2015.1	-0.087 (CI = +/-0.044; p = 0.001)	0.457	-8.30%
Frequency	2015.2	-0.089 (CI = +/-0.049; p = 0.001)	0.433	-8.55%
Frequency	2016.1	-0.084 (CI = +/-0.055; p = 0.005)	0.362	-8.08%
Frequency	2016.2	-0.083 (CI = +/-0.062; p = 0.012)	0.312	-8.01%
Frequency	2017.1	-0.060 (CI = +/-0.062; p = 0.059)	0.178	-5.82%

All Perils

Fit	Start Date	Time	Seasonality	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.014; p = 0.000)	0.266 (CI = +/-0.122; p = 0.000)	0.100 (CI = +/-0.284; p = 0.477)	0.624	+3.41%
Loss Cost	2005.2	0.033 (CI = +/-0.014; p = 0.000)	0.265 (CI = +/-0.126; p = 0.000)	0.102 (CI = +/-0.291; p = 0.480)	0.597	+3.39%
Loss Cost	2006.1	0.030 (CI = +/-0.015; p = 0.000)	0.282 (CI = +/-0.124; p = 0.000)	0.134 (CI = +/-0.286; p = 0.348)	0.601	+3.02%
Loss Cost	2006.2	0.027 (CI = +/-0.015; p = 0.001)	0.268 (CI = +/-0.125; p = 0.000)	0.160 (CI = +/-0.285; p = 0.263)	0.560	+2.70%
Loss Cost	2007.1	0.022 (CI = +/-0.015; p = 0.006)	0.286 (CI = +/-0.122; p = 0.000)	0.196 (CI = +/-0.278; p = 0.159)	0.575	+2.25%
Loss Cost	2007.2	0.020 (CI = +/-0.016; p = 0.017)	0.278 (CI = +/-0.124; p = 0.000)	0.212 (CI = +/-0.283; p = 0.136)	0.538	+2.04%
Loss Cost	2008.1	0.017 (CI = +/-0.017; p = 0.052)	0.290 (CI = +/-0.125; p = 0.000)	0.238 (CI = +/-0.284; p = 0.097)	0.547	+1.71%
Loss Cost	2008.2	0.012 (CI = +/-0.018; p = 0.159)	0.273 (CI = +/-0.124; p = 0.000)	0.271 (CI = +/-0.280; p = 0.057)	0.512	+1.26%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.373)	0.289 (CI = +/-0.124; p = 0.000)	0.304 (CI = +/-0.278; p = 0.033)	0.535	+0.81%
Loss Cost	2009.2	0.008 (CI = +/-0.020; p = 0.435)	0.287 (CI = +/-0.128; p = 0.000)	0.307 (CI = +/-0.288; p = 0.037)	0.515	+0.77%
Loss Cost	2010.1	0.002 (CI = +/-0.020; p = 0.875)	0.307 (CI = +/-0.125; p = 0.000)	0.350 (CI = +/-0.281; p = 0.016)	0.557	+0.16%
Loss Cost	2010.2	-0.003 (CI = +/-0.021; p = 0.745)	0.291 (CI = +/-0.126; p = 0.000)	0.384 (CI = +/-0.281; p = 0.010)	0.541	-0.34%
Loss Cost	2011.1	-0.001 (CI = +/-0.023; p = 0.946)	0.283 (CI = +/-0.130; p = 0.000)	0.366 (CI = +/-0.290; p = 0.016)	0.534	-0.08%
Loss Cost	2011.2	-0.004 (CI = +/-0.025; p = 0.732)	0.273 (CI = +/-0.134; p = 0.000)	0.388 (CI = +/-0.299; p = 0.014)	0.513	-0.42%
Loss Cost	2012.1	-0.008 (CI = +/-0.027; p = 0.555)	0.283 (CI = +/-0.138; p = 0.000)	0.411 (CI = +/-0.310; p = 0.012)	0.523	-0.79%
Loss Cost	2012.2	-0.021 (CI = +/-0.026; p = 0.108)	0.249 (CI = +/-0.124; p = 0.000)	0.489 (CI = +/-0.279; p = 0.002)	0.567	-2.09%
Loss Cost	2013.1	-0.020 (CI = +/-0.029; p = 0.169)	0.246 (CI = +/-0.130; p = 0.001)	0.482 (CI = +/-0.294; p = 0.003)	0.550	-1.98%
Loss Cost	2013.2	-0.011 (CI = +/-0.031; p = 0.463)	0.266 (CI = +/-0.130; p = 0.000)	0.434 (CI = +/-0.296; p = 0.006)	0.590	-1.11%
Loss Cost	2014.1	-0.014 (CI = +/-0.035; p = 0.419)	0.271 (CI = +/-0.137; p = 0.001)	0.448 (CI = +/-0.314; p = 0.008)	0.589	-1.37%
Loss Cost	2014.2	-0.023 (CI = +/-0.039; p = 0.235)	0.254 (CI = +/-0.141; p = 0.001)	0.493 (CI = +/-0.325; p = 0.005)	0.581	-2.25%
Loss Cost	2015.1	-0.020 (CI = +/-0.045; p = 0.358)	0.249 (CI = +/-0.149; p = 0.003)	0.480 (CI = +/-0.350; p = 0.011)	0.565	-1.98%
Loss Cost	2015.2	-0.036 (CI = +/-0.049; p = 0.133)	0.223 (CI = +/-0.148; p = 0.006)	0.557 (CI = +/-0.354; p = 0.005)	0.577	-3.57%
Loss Cost	2016.1	-0.045 (CI = +/-0.057; p = 0.110)	0.233 (CI = +/-0.156; p = 0.006)	0.596 (CI = +/-0.382; p = 0.005)	0.586	-4.40%
Loss Cost	2016.2	-0.072 (CI = +/-0.061; p = 0.024)	0.198 (CI = +/-0.149; p = 0.013)	0.711 (CI = +/-0.376; p = 0.001)	0.641	-6.91%
Loss Cost	2017.1	-0.062 (CI = +/-0.073; p = 0.089)	0.188 (CI = +/-0.158; p = 0.024)	0.669 (CI = +/-0.418; p = 0.005)	0.611	-5.97%
Severity	2005.1	0.070 (CI = +/-0.018; p = 0.000)	0.072 (CI = +/-0.159; p = 0.365)	0.428 (CI = +/-0.370; p = 0.024)	0.787	+7.20%
Severity	2005.2	0.071 (CI = +/-0.019; p = 0.000)	0.081 (CI = +/-0.163; p = 0.319)	0.412 (CI = +/-0.376; p = 0.033)	0.783	+7.40%
Severity	2006.1	0.072 (CI = +/-0.020; p = 0.000)	0.078 (CI = +/-0.167; p = 0.352)	0.405 (CI = +/-0.385; p = 0.040)	0.774	+7.49%
Severity	2006.2	0.073 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.173; p = 0.357)	0.403 (CI = +/-0.395; p = 0.046)	0.762	+7.52%
Severity	2007.1	0.073 (CI = +/-0.023; p = 0.000)	0.078 (CI = +/-0.178; p = 0.379)	0.400 (CI = +/-0.406; p = 0.053)	0.751	+7.55%
Severity	2007.2	0.074 (CI = +/-0.024; p = 0.000)	0.083 (CI = +/-0.184; p = 0.366)	0.391 (CI = +/-0.417; p = 0.065)	0.739	+7.67%
Severity	2008.1	0.077 (CI = +/-0.026; p = 0.000)	0.072 (CI = +/-0.188; p = 0.442)	0.369 (CI = +/-0.426; p = 0.087)	0.736	+7.97%
Severity	2008.2	0.080 (CI = +/-0.027; p = 0.000)	0.085 (CI = +/-0.193; p = 0.374)	0.343 (CI = +/-0.435; p = 0.117)	0.733	+8.35%
Severity	2009.1	0.089 (CI = +/-0.028; p = 0.000)	0.054 (CI = +/-0.187; p = 0.556)	0.278 (CI = +/-0.420; p = 0.185)	0.765	+9.29%
Severity	2009.2	0.105 (CI = +/-0.023; p = 0.000)	0.111 (CI = +/-0.150; p = 0.141)	0.165 (CI = +/-0.336; p = 0.324)	0.859	+11.06%
Severity	2010.1	0.118 (CI = +/-0.019; p = 0.000)	0.067 (CI = +/-0.118; p = 0.252)	0.069 (CI = +/-0.264; p = 0.596)	0.919	+12.58%
Severity	2010.2	0.129 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.099; p = 0.046)	-0.001 (CI = +/-0.221; p = 0.993)	0.946	+13.76%
Severity	2011.1	0.137 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.087; p = 0.078)	-0.055 (CI = +/-0.194; p = 0.564)	0.960	+14.68%
Severity	2011.2	0.138 (CI = +/-0.017; p = 0.000)	0.081 (CI = +/-0.090; p = 0.077)	-0.062 (CI = +/-0.202; p = 0.528)	0.955	+14.82%
Severity	2012.1	0.139 (CI = +/-0.019; p = 0.000)	0.078 (CI = +/-0.094; p = 0.101)	-0.070 (CI = +/-0.211; p = 0.499)	0.951	+14.96%
Severity	2012.2	0.132 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.090; p = 0.184)	-0.028 (CI = +/-0.203; p = 0.773)	0.949	+14.16%
Severity	2013.1	0.134 (CI = +/-0.021; p = 0.000)	0.055 (CI = +/-0.094; p = 0.236)	-0.040 (CI = +/-0.213; p = 0.698)	0.944	+14.39%
Severity	2013.2	0.144 (CI = +/-0.021; p = 0.000)	0.076 (CI = +/-0.088; p = 0.086)	-0.091 (CI = +/-0.200; p = 0.350)	0.953	+15.45%
Severity	2014.1	0.141 (CI = +/-0.024; p = 0.000)	0.081 (CI = +/-0.092; p = 0.080)	-0.077 (CI = +/-0.211; p = 0.452)	0.946	+15.15%
Severity	2014.2	0.138 (CI = +/-0.027; p = 0.000)	0.075 (CI = +/-0.097; p = 0.120)	-0.061 (CI = +/-0.224; p = 0.573)	0.935	+14.79%
Severity	2015.1	0.152 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.085; p = 0.202)	-0.128 (CI = +/-0.201; p = 0.192)	0.952	+16.37%
Severity	2015.2	0.153 (CI = +/-0.030; p = 0.000)	0.056 (CI = +/-0.092; p = 0.211)	-0.136 (CI = +/-0.219; p = 0.205)	0.943	+16.55%
Severity	2016.1	0.163 (CI = +/-0.033; p = 0.000)	0.044 (CI = +/-0.092; p = 0.322)	-0.180 (CI = +/-0.225; p = 0.109)	0.943	+17.69%
Severity	2016.2	0.158 (CI = +/-0.040; p = 0.000)	0.037 (CI = +/-0.099; p = 0.432)	-0.157 (CI = +/-0.250; p = 0.195)	0.928	+17.09%
Severity	2017.1	0.153 (CI = +/-0.049; p = 0.000)	0.042 (CI = +/-0.106; p = 0.404)	-0.136 (CI = +/-0.280; p = 0.306)	0.909	+16.49%
Frequency	2005.1	-0.036 (CI = +/-0.024; p = 0.005)	0.194 (CI = +/-0.220; p = 0.082)	-0.328 (CI = +/-0.511; p = 0.201)	0.388	-3.54%
Frequency	2005.2	-0.038 (CI = +/-0.026; p = 0.005)	0.184 (CI = +/-0.226; p = 0.106)	-0.310 (CI = +/-0.521; p = 0.235)	0.391	-3.74%
Frequency	2006.1	-0.042 (CI = +/-0.027; p = 0.003)	0.204 (CI = +/-0.228; p = 0.078)	-0.272 (CI = +/-0.524; p = 0.300)	0.410	-4.16%
Frequency	2006.2	-0.046 (CI = +/-0.028; p = 0.002)	0.189 (CI = +/-0.233; p = 0.109)	-0.243 (CI = +/-0.533; p = 0.360)	0.420	-4.49%
Frequency	2007.1	-0.051 (CI = +/-0.030; p = 0.002)	0.208 (CI = +/-0.236; p = 0.082)	-0.204 (CI = +/-0.538; p = 0.445)	0.435	-4.93%
Frequency	2007.2	-0.054 (CI = +/-0.032; p = 0.002)	0.195 (CI = +/-0.242; p = 0.110)	-0.179 (CI = +/-0.550; p = 0.510)	0.439	-5.23%
Frequency	2008.1	-0.060 (CI = +/-0.033; p = 0.001)	0.219 (CI = +/-0.245; p = 0.078)	-0.132 (CI = +/-0.554; p = 0.631)	0.460	-5.80%
Frequency	2008.2	-0.068 (CI = +/-0.035; p = 0.000)	0.188 (CI = +/-0.245; p = 0.127)	-0.072 (CI = +/-0.551; p = 0.791)	0.495	-6.54%
Frequency	2009.1	-0.081 (CI = +/-0.034; p = 0.000)	0.234 (CI = +/-0.230; p = 0.046)	0.026 (CI = +/-0.517; p = 0.918)	0.583	-7.76%
Frequency	2009.2	-0.097 (CI = +/-0.031; p = 0.000)	0.176 (CI = +/-0.203; p = 0.085)	0.143 (CI = +/-0.454; p = 0.524)	0.695	-9.26%
Frequency	2010.1	-0.117 (CI = +/-0.024; p = 0.000)	0.240 (CI = +/-0.150; p = 0.003)	0.281 (CI = +/-0.336; p = 0.097)	0.844	-11.03%
Frequency	2010.2	-0.132 (CI = +/-0.019; p = 0.000)	0.190 (CI = +/-0.113; p = 0.002)	0.385 (CI = +/-0.252; p = 0.004)	0.918	-12.39%
Frequency	2011.1	-0.138 (CI = +/-0.020; p = 0.000)	0.206 (CI = +/-0.111; p = 0.001)	0.421 (CI = +/-0.249; p = 0.002)	0.920	-12.87%
Frequency	2011.2	-0.142 (CI = +/-0.021; p = 0.000)	0.193 (CI = +/-0.113; p = 0.002)	0.450 (CI = +/-0.252; p = 0.001)	0.920	-13.27%
Frequency	2012.1	-0.147 (CI = +/-0.023; p = 0.000)	0.205 (CI = +/-0.114; p = 0.001)	0.481 (CI = +/-0.255; p = 0.001)	0.917	-13.70%
Frequency	2012.2	-0.154 (CI = +/-0.024; p = 0.000)	0.189 (CI = +/-0.114; p = 0.002)	0.517 (CI = +/-0.256; p = 0.000)	0.919	-14.23%
Frequency	2013.1	-0.154 (CI = +/-0.027; p = 0.000)	0.191 (CI = +/-0.120; p = 0.003)	0.522 (CI = +/-0.270; p = 0.001)	0.903	-14.30%
Frequency	2013.2	-0.155 (CI = +/-0.030; p = 0.000)	0.190 (CI = +/-0.127; p = 0.006)	0.525 (CI = +/-0.287; p = 0.001)	0.891	-14.35%
Frequency	2014.1	-0.155 (CI = +/-0.034; p = 0.000)	0.190 (CI = +/-0.134; p = 0.008)	0.525 (CI = +/-0.306; p = 0.002)	0.866	-14.35%
Frequency	2014.2	-0.161 (CI = +/-0.039; p = 0.000)	0.179 (CI = +/-0.140; p = 0.016)	0.554 (CI = +/-0.324; p = 0.002)	0.857	-14.84%
Frequency	2015.1	-0.172 (CI = +/-0.043; p = 0.000)	0.196 (CI = +/-0.141; p = 0.010)	0.608 (CI = +/-0.332; p = 0.001)	0.851	-15.77%
Frequency	2015.2	-0.190 (CI = +/-0.045; p = 0.000)	0.167 (CI = +/-0.137; p = 0.020)	0.693 (CI = +/-0.327; p = 0.000)	0.871	-17.27%
Frequency	2016.1	-0.208 (CI = +/-0.048; p = 0.000)	0.190 (CI = +/-0.131; p = 0.008)	0.775 (CI = +/-0.322; p = 0.000)	0.879	-18.76%
Frequency	2016.2	-0.229 (CI = +/-0.052; p = 0.000)	0.161 (CI = +/-0.127; p = 0.017)	0.868 (CI = +/-0.321; p = 0.000)	0.895	-20.50%
Frequency	2017.1	-0.214 (CI = +/-0.060; p = 0.000)	0.147 (CI = +/-0.130; p = 0.031)	0.806 (CI = +/-0.343; p = 0.000)	0.845	-19.28%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
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	+4.40%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	0.280 (CI = +/-0.131; p = 0.000)	0.618	+4.11%
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)	0.586	+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	+2.15%
Loss Cost	2009.2	0.022 (CI = +/-0.024; p = 0.066)	0.318 (CI = +/-0.146; p = 0.000)	0.534	+2.27%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.227)	0.345 (CI = +/-0.142; p = 0.000)	0.588	+1.48%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.440)	0.330 (CI = +/-0.146; p = 0.000)	0.545	+1.00%
Loss Cost	2011.1	0.015 (CI = +/-0.029; p = 0.292)	0.314 (CI = +/-0.152; p = 0.001)	0.537	+1.52%
Loss Cost	2011.2	0.013 (CI = +/-0.033; p = 0.416)	0.308 (CI = +/-0.162; p = 0.001)	0.490	+1.30%
Loss Cost	2012.1	0.009 (CI = +/-0.037; p = 0.627)	0.320 (CI = +/-0.173; p = 0.002)	0.498	+0.87%
Loss Cost	2012.2	-0.008 (CI = +/-0.035; p = 0.647)	0.280 (CI = +/-0.152; p = 0.002)	0.505	-0.76%
Loss Cost	2013.1	-0.004 (CI = +/-0.041; p = 0.833)	0.271 (CI = +/-0.166; p = 0.004)	0.458	-0.40%
Loss Cost	2013.2	0.014 (CI = +/-0.039; p = 0.448)	0.309 (CI = +/-0.146; p = 0.001)	0.636	+1.39%
Loss Cost	2014.1	0.012 (CI = +/-0.047; p = 0.571)	0.313 (CI = +/-0.163; p = 0.002)	0.624	+1.24%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.839)	0.299 (CI = +/-0.179; p = 0.005)	0.564	+0.51%
Loss Cost	2015.1	0.016 (CI = +/-0.070; p = 0.608)	0.280 (CI = +/-0.201; p = 0.013)	0.528	+1.60%
Loss Cost	2015.2	-0.002 (CI = +/-0.083; p = 0.946)	0.252 (CI = +/-0.215; p = 0.028)	0.439	-0.24%
Loss Cost	2016.1	-0.014 (CI = +/-0.114; p = 0.768)	0.270 (CI = +/-0.262; p = 0.046)	0.420	-1.38%
Loss Cost	2016.2	-0.055 (CI = +/-0.128; p = 0.299)	0.222 (CI = +/-0.259; p = 0.076)	0.459	-5.34%
Loss Cost	2017.1	-0.014 (CI = +/-0.193; p = 0.830)	0.174 (CI = +/-0.329; p = 0.191)	0.154	-1.41%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	0.108 (CI = +/-0.194; p = 0.265)	0.491	+5.93%
Severity	2005.2	0.059 (CI = +/-0.024; p = 0.000)	0.116 (CI = +/-0.200; p = 0.245)	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	+5.94%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	0.123 (CI = +/-0.236; p = 0.292)	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 = 0.121)	0.630	+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	+14.82%
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 = 0.207)	0.847	+14.24%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.080 (CI = +/-0.155; p = 0.280)	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	+15.84%
Severity	2014.2	0.145 (CI = +/-0.055; p = 0.000)	0.123 (CI = +/-0.173; p = 0.141)	0.794	+15.66%
Severity	2015.1	0.174 (CI = +/-0.051; p = 0.000)	0.071 (CI = +/-0.146; p = 0.288)	0.886	+18.96%
Severity	2015.2	0.184 (CI = +/-0.062; p = 0.000)	0.087 (CI = +/-0.161; p = 0.233)	0.868	+20.26%
Severity	2016.1	0.218 (CI = +/-0.057; p = 0.000)	0.037 (CI = +/-0.130; p = 0.495)	0.937	+24.34%
Severity	2016.2	0.228 (CI = +/-0.078; p = 0.001)	0.048 (CI = +/-0.158; p = 0.442)	0.914	+25.55%
Severity	2017.1	0.250 (CI = +/-0.121; p = 0.007)	0.022 (CI = +/-0.207; p = 0.755)	0.903	+28.41%
Frequency	2005.1	-0.012 (CI = +/-0.028; p = 0.403)	0.163 (CI = +/-0.240; p = 0.175)	0.018	-1.14%
Frequency	2005.2	-0.013 (CI = +/-0.030; p = 0.395)	0.159 (CI = +/-0.249; p = 0.202)	0.016	-1.24%
Frequency	2006.1	-0.016 (CI = +/-0.032; p = 0.308)	0.176 (CI = +/-0.257; p = 0.171)	0.032	-1.59%
Frequency	2006.2	-0.019 (CI = +/-0.034; p = 0.273)	0.165 (CI = +/-0.266; p = 0.214)	0.033	-1.84%
Frequency	2007.1	-0.022 (CI = +/-0.037; p = 0.222)	0.181 (CI = +/-0.275; p = 0.186)	0.046	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.040; p = 0.222)	0.174 (CI = +/-0.287; p = 0.222)	0.046	-2.38%
Frequency	2008.1	-0.029 (CI = +/-0.043; p = 0.168)	0.196 (CI = +/-0.297; p = 0.184)	0.067	-2.90%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.104)	0.166 (CI = +/-0.303; p = 0.267)	0.091	-3.66%
Frequency	2009.1	-0.053 (CI = +/-0.046; p = 0.028)	0.225 (CI = +/-0.293; p = 0.125)	0.214	-5.12%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	0.157 (CI = +/-0.261; p = 0.223)	0.373	-6.94%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	0.247 (CI = +/-0.190; p = 0.014)	0.689	-9.31%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	0.187 (CI = +/-0.135; p = 0.010)	0.857	-11.02%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	0.207 (CI = +/-0.137; p = 0.006)	0.857	-11.58%
Frequency	2011.2	-0.128 (CI = +/-0.029; p = 0.000)	0.194 (CI = +/-0.143; 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	-13.12%
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)	0.778	-12.90%
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	-13.09%
Frequency	2015.1	-0.158 (CI = +/-0.089; p = 0.004)	0.209 (CI = +/-0.254; p = 0.093)	0.657	-14.59%
Frequency	2015.2	-0.187 (CI = +/-0.098; p = 0.004)	0.165 (CI = +/-0.256; p = 0.165)	0.734	-17.04%
Frequency	2016.1	-0.232 (CI = +/-0.106; p = 0.002)	0.232 (CI = +/-0.243; p = 0.057)	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	-24.60%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.009)	0.152 (CI = +/-0.232; p = 0.129)	0.879	-23.22%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
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)	0.293 (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)	0.323 (CI = +/-0.144; p = 0.000)	0.553	+2.43%
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	+1.80%
Loss Cost	2010.2	0.013 (CI = +/-0.030; p = 0.375)	0.339 (CI = +/-0.155; p = 0.000)	0.540	+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 = 0.547)	0.329 (CI = +/-0.185; p = 0.002)	0.489	+1.22%
Loss Cost	2012.2	-0.007 (CI = +/-0.041; p = 0.709)	0.281 (CI = +/-0.167; p = 0.004)	0.488	-0.72%
Loss Cost	2013.1	-0.003 (CI = +/-0.048; p = 0.880)	0.272 (CI = +/-0.182; p = 0.008)	0.433	-0.33%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.355)	0.323 (CI = +/-0.160; p = 0.001)	0.632	+2.02%
Loss Cost	2014.1	0.019 (CI = +/-0.057; p = 0.462)	0.325 (CI = +/-0.179; p = 0.003)	0.616	+1.91%
Loss Cost	2014.2	0.012 (CI = +/-0.072; p = 0.713)	0.311 (CI = +/-0.205; p = 0.009)	0.547	+1.17%
Loss Cost	2015.1	0.024 (CI = +/-0.089; p = 0.529)	0.292 (CI = +/-0.231; p = 0.021)	0.502	+2.45%
Loss Cost	2015.2	0.001 (CI = +/-0.116; p = 0.982)	0.257 (CI = +/-0.267; p = 0.056)	0.389	+0.11%
Loss Cost	2016.1	-0.012 (CI = +/-0.165; p = 0.855)	0.272 (CI = +/-0.333; p = 0.086)	0.347	-1.15%
Loss Cost	2016.2	-0.082 (CI = +/-0.211; p = 0.306)	0.190 (CI = +/-0.360; p = 0.191)	0.449	-7.85%
Loss Cost	2017.1	-0.038 (CI = +/-0.385; p = 0.712)	0.154 (CI = +/-0.556; p = 0.355)	-0.110	-3.74%
Severity	2005.1	0.053 (CI = +/-0.023; p = 0.000)	0.085 (CI = +/-0.194; p = 0.379)	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 = 0.411)	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 = 0.426)	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 = 0.186)	0.556	+9.27%
Severity	2010.1	0.107 (CI = +/-0.032; p = 0.000)	0.082 (CI = +/-0.175; p = 0.336)	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 = 0.131)	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	+14.78%
Severity	2012.1	0.139 (CI = +/-0.035; p = 0.000)	0.103 (CI = +/-0.154; p = 0.171)	0.840	+14.95%
Severity	2012.2	0.127 (CI = +/-0.038; p = 0.000)	0.072 (CI = +/-0.152; p = 0.318)	0.803	+13.56%
Severity	2013.1	0.130 (CI = +/-0.044; p = 0.000)	0.067 (CI = +/-0.166; p = 0.391)	0.775	+13.85%
Severity	2013.2	0.149 (CI = +/-0.045; p = 0.000)	0.108 (CI = +/-0.156; p = 0.151)	0.830	+16.03%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	0.118 (CI = +/-0.172; p = 0.151)	0.790	+15.38%
Severity	2014.2	0.139 (CI = +/-0.069; p = 0.002)	0.112 (CI = +/-0.199; p = 0.226)	0.699	+14.97%
Severity	2015.1	0.170 (CI = +/-0.065; p = 0.001)	0.066 (CI = +/-0.170; p = 0.380)	0.832	+18.54%
Severity	2015.2	0.185 (CI = +/-0.087; p = 0.003)	0.087 (CI = +/-0.200; p = 0.313)	0.797	+20.27%
Severity	2016.1	0.223 (CI = +/-0.081; p = 0.002)	0.043 (CI = +/-0.163; p = 0.507)	0.905	+24.95%
Severity	2016.2	0.243 (CI = +/-0.129; p = 0.009)	0.067 (CI = +/-0.221; p = 0.406)	0.873	+27.55%
Severity	2017.1	0.273 (CI = +/-0.226; p = 0.035)	0.042 (CI = +/-0.326; p = 0.636)	0.864	+31.45%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.763)	0.199 (CI = +/-0.236; p = 0.095)	0.038	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.765)	0.197 (CI = +/-0.246; p = 0.110)	0.032	-0.44%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.623)	0.213 (CI = +/-0.253; p = 0.096)	0.046	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.578)	0.205 (CI = +/-0.264; p = 0.122)	0.040	-0.96%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.480)	0.219 (CI = +/-0.273; p = 0.110)	0.051	-1.30%
Frequency	2007.2	-0.014 (CI = +/-0.041; p = 0.492)	0.216 (CI = +/-0.287; p = 0.132)	0.046	-1.39%
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	-2.62%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.086)	0.261 (CI = +/-0.295; p = 0.079)	0.192	-4.12%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	0.189 (CI = +/-0.268; p = 0.156)	0.326	-6.10%
Frequency	2010.1	-0.090 (CI = +/-0.035; p = 0.000)	0.273 (CI = +/-0.191; p = 0.008)	0.672	-8.57%
Frequency	2010.2	-0.111 (CI = +/-0.027; p = 0.000)	0.207 (CI = +/-0.138; p = 0.006)	0.846	-10.47%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	0.225 (CI = +/-0.140; p = 0.004)	0.845	-11.04%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	0.212 (CI = +/-0.148; p = 0.009)	0.843	-11.43%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	0.226 (CI = +/-0.156; p = 0.008)	0.828	-11.94%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000)	0.208 (CI = +/-0.165; p = 0.018)	0.830	-12.58%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	0.205 (CI = +/-0.181; p = 0.030)	0.778	-12.46%
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 = 0.067)	0.652	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.091; p = 0.013)	0.200 (CI = +/-0.261; p = 0.114)	0.624	-12.00%
Frequency	2015.1	-0.146 (CI = +/-0.112; p = 0.019)	0.227 (CI = +/-0.290; p = 0.105)	0.597	-13.57%
Frequency	2015.2	-0.184 (CI = +/-0.138; p = 0.019)	0.170 (CI = +/-0.317; p = 0.227)	0.672	-16.77%
Frequency	2016.1	-0.234 (CI = +/-0.153; p = 0.013)	0.229 (CI = +/-0.309; p = 0.108)	0.772	-20.89%
Frequency	2016.2	-0.325 (CI = +/-0.083; p = 0.001)	0.123 (CI = +/-0.141; p = 0.069)	0.976	-27.75%
Frequency	2017.1	-0.312 (CI = +/-0.160; p = 0.014)	0.112 (CI = +/-0.231; p = 0.172)	0.948	-26.78%

All Perils

Coverage = AP
End Trend Period = 2024.2
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	2005.1	0.042 (CI = +/-0.011; p = 0.000)	0.242 (CI = +/-0.128; p = 0.001)	0.689	+4.28%
Loss Cost	2005.2	0.042 (CI = +/-0.011; p = 0.000)	0.244 (CI = +/-0.131; p = 0.001)	0.671	+4.32%
Loss Cost	2006.1	0.040 (CI = +/-0.012; p = 0.000)	0.258 (CI = +/-0.134; p = 0.000)	0.663	+4.13%
Loss Cost	2006.2	0.039 (CI = +/-0.012; p = 0.000)	0.251 (CI = +/-0.136; p = 0.001)	0.627	+3.98%
Loss Cost	2007.1	0.037 (CI = +/-0.013; p = 0.000)	0.266 (CI = +/-0.139; p = 0.000)	0.619	+3.75%
Loss Cost	2007.2	0.037 (CI = +/-0.014; p = 0.000)	0.265 (CI = +/-0.142; p = 0.001)	0.587	+3.72%
Loss Cost	2008.1	0.036 (CI = +/-0.015; p = 0.000)	0.271 (CI = +/-0.148; p = 0.001)	0.579	+3.63%
Loss Cost	2008.2	0.034 (CI = +/-0.016; p = 0.000)	0.264 (CI = +/-0.151; p = 0.001)	0.533	+3.46%
Loss Cost	2009.1	0.033 (CI = +/-0.017; p = 0.001)	0.273 (CI = +/-0.158; p = 0.002)	0.525	+3.32%
Loss Cost	2009.2	0.034 (CI = +/-0.018; p = 0.001)	0.279 (CI = +/-0.162; p = 0.002)	0.518	+3.51%
Loss Cost	2010.1	0.032 (CI = +/-0.020; p = 0.003)	0.291 (CI = +/-0.170; p = 0.002)	0.511	+3.30%
Loss Cost	2011.1	0.032 (CI = +/-0.022; p = 0.006)	0.290 (CI = +/-0.175; p = 0.002)	0.471	+3.24%
Loss Cost	2011.2	0.033 (CI = +/-0.023; p = 0.008)	0.293 (CI = +/-0.182; p = 0.003)	0.443	+3.32%
Loss Cost	2012.1	0.034 (CI = +/-0.026; p = 0.013)	0.287 (CI = +/-0.193; p = 0.005)	0.442	+3.44%
Loss Cost	2013.1	0.030 (CI = +/-0.028; p = 0.038)	0.276 (CI = +/-0.197; p = 0.008)	0.372	+3.04%
Loss Cost	2013.2	0.039 (CI = +/-0.028; p = 0.009)	0.308 (CI = +/-0.188; p = 0.003)	0.473	+3.97%
Loss Cost	2014.1	0.042 (CI = +/-0.031; p = 0.011)	0.296 (CI = +/-0.199; p = 0.006)	0.478	+4.28%
Loss Cost	2014.2	0.043 (CI = +/-0.034; p = 0.016)	0.300 (CI = +/-0.208; p = 0.007)	0.445	+4.44%
Loss Cost	2015.1	0.052 (CI = +/-0.038; p = 0.010)	0.269 (CI = +/-0.215; p = 0.018)	0.477	+5.33%
Loss Cost	2015.2	0.053 (CI = +/-0.042; p = 0.017)	0.272 (CI = +/-0.227; p = 0.022)	0.430	+5.47%
Loss Cost	2016.1	0.061 (CI = +/-0.049; p = 0.018)	0.248 (CI = +/-0.244; p = 0.047)	0.444	+6.24%
Loss Cost	2017.1	0.065 (CI = +/-0.056; p = 0.026)	0.255 (CI = +/-0.257; p = 0.051)	0.404	+6.67%
Severity	2005.1	0.082 (CI = +/-0.015; p = 0.000)	0.116 (CI = +/-0.175; p = 0.185)	0.788	+8.59%
Severity	2005.2	0.084 (CI = +/-0.015; p = 0.000)	0.128 (CI = +/-0.177; p = 0.150)	0.785	+8.80%
Severity	2006.1	0.085 (CI = +/-0.016; p = 0.000)	0.122 (CI = +/-0.183; p = 0.185)	0.777	+8.90%
Severity	2006.2	0.086 (CI = +/-0.017; p = 0.000)	0.126 (CI = +/-0.187; p = 0.178)	0.764	+8.99%
Severity	2007.1	0.087 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.195; p = 0.208)	0.752	+9.05%
Severity	2007.2	0.088 (CI = +/-0.019; p = 0.000)	0.130 (CI = +/-0.199; p = 0.192)	0.741	+9.21%
Severity	2008.1	0.091 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.206; p = 0.270)	0.738	+9.49%
Severity	2008.2	0.094 (CI = +/-0.022; p = 0.000)	0.127 (CI = +/-0.208; p = 0.221)	0.737	+9.84%
Severity	2009.1	0.101 (CI = +/-0.022; p = 0.000)	0.080 (CI = +/-0.203; p = 0.426)	0.770	+10.65%
Severity	2009.2	0.113 (CI = +/-0.018; p = 0.000)	0.124 (CI = +/-0.157; p = 0.118)	0.870	+11.97%
Severity	2010.1	0.125 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.119; p = 0.373)	0.933	+13.33%
Severity	2011.1	0.133 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.088; p = 0.090)	0.964	+14.25%
Severity	2011.2	0.134 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.092; p = 0.094)	0.959	+14.30%
Severity	2012.1	0.134 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.097; p = 0.124)	0.954	+14.35%
Severity	2013.1	0.129 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.091; p = 0.174)	0.953	+13.81%
Severity	2013.2	0.134 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.086; p = 0.082)	0.958	+14.29%
Severity	2014.1	0.131 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.089; p = 0.057)	0.953	+13.99%
Severity	2014.2	0.128 (CI = +/-0.015; p = 0.000)	0.079 (CI = +/-0.091; p = 0.086)	0.945	+13.70%
Severity	2015.1	0.134 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.088; p = 0.192)	0.953	+14.38%
Severity	2015.2	0.133 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.092; p = 0.236)	0.942	+14.24%
Severity	2016.1	0.135 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.100; p = 0.342)	0.934	+14.50%
Severity	2017.1	0.130 (CI = +/-0.021; p = 0.000)	0.035 (CI = +/-0.099; p = 0.454)	0.921	+13.85%
Frequency	2005.1	-0.041 (CI = +/-0.018; p = 0.000)	0.125 (CI = +/-0.215; p = 0.244)	0.353	-3.97%
Frequency	2005.2	-0.042 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.219; p = 0.289)	0.356	-4.12%
Frequency	2006.1	-0.045 (CI = +/-0.020; p = 0.000)	0.137 (CI = +/-0.224; p = 0.223)	0.369	-4.38%
Frequency	2006.2	-0.047 (CI = +/-0.021; p = 0.000)	0.124 (CI = +/-0.228; p = 0.275)	0.380	-4.60%
Frequency	2007.1	-0.050 (CI = +/-0.022; p = 0.000)	0.143 (CI = +/-0.235; p = 0.221)	0.385	-4.86%
Frequency	2007.2	-0.052 (CI = +/-0.023; p = 0.000)	0.134 (CI = +/-0.240; p = 0.261)	0.385	-5.03%
Frequency	2008.1	-0.055 (CI = +/-0.025; p = 0.000)	0.158 (CI = +/-0.247; p = 0.201)	0.393	-5.35%
Frequency	2008.2	-0.060 (CI = +/-0.026; p = 0.000)	0.137 (CI = +/-0.247; p = 0.265)	0.426	-5.81%
Frequency	2009.1	-0.069 (CI = +/-0.026; p = 0.000)	0.192 (CI = +/-0.242; p = 0.114)	0.501	-6.62%
Frequency	2009.2	-0.079 (CI = +/-0.025; p = 0.000)	0.156 (CI = +/-0.220; p = 0.157)	0.607	-7.56%
Frequency	2010.1	-0.093 (CI = +/-0.022; p = 0.000)	0.239 (CI = +/-0.188; p = 0.015)	0.742	-8.85%
Frequency	2011.1	-0.101 (CI = +/-0.021; p = 0.000)	0.214 (CI = +/-0.172; p = 0.017)	0.796	-9.64%
Frequency	2011.2	-0.101 (CI = +/-0.023; p = 0.000)	0.215 (CI = +/-0.178; p = 0.020)	0.778	-9.60%
Frequency	2012.1	-0.100 (CI = +/-0.026; p = 0.000)	0.212 (CI = +/-0.189; p = 0.029)	0.741	-9.55%
Frequency	2013.1	-0.099 (CI = +/-0.028; p = 0.000)	0.215 (CI = +/-0.196; p = 0.033)	0.715	-9.47%
Frequency	2013.2	-0.095 (CI = +/-0.030; p = 0.000)	0.232 (CI = +/-0.200; p = 0.025)	0.690	-9.03%
Frequency	2014.1	-0.089 (CI = +/-0.033; p = 0.000)	0.209 (CI = +/-0.208; p = 0.049)	0.622	-8.52%
Frequency	2014.2	-0.085 (CI = +/-0.036; p = 0.000)	0.221 (CI = +/-0.216; p = 0.045)	0.586	-8.14%
Frequency	2015.1	-0.082 (CI = +/-0.040; p = 0.001)	0.212 (CI = +/-0.232; p = 0.070)	0.504	-7.91%
Frequency	2015.2	-0.080 (CI = +/-0.045; p = 0.002)	0.219 (CI = +/-0.243; p = 0.075)	0.465	-7.67%
Frequency	2016.1	-0.075 (CI = +/-0.053; p = 0.009)	0.202 (CI = +/-0.264; p = 0.123)	0.344	-7.21%
Frequency	2017.1	-0.065 (CI = +/-0.059; p = 0.033)	0.220 (CI = +/-0.273; p = 0.105)	0.282	-6.31%

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	2005.1	0.038 (CI = +/-0.010; p = 0.000)	0.211 (CI = +/-0.116; p = 0.001)	0.676	+3.85%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.212 (CI = +/-0.119; p = 0.001)	0.653	+3.87%
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.226 (CI = +/-0.120; p = 0.001)	0.646	+3.66%
Loss Cost	2006.2	0.034 (CI = +/-0.011; p = 0.000)	0.216 (CI = +/-0.121; p = 0.001)	0.603	+3.46%
Loss Cost	2007.1	0.032 (CI = +/-0.012; p = 0.000)	0.232 (CI = +/-0.122; p = 0.001)	0.598	+3.22%
Loss Cost	2007.2	0.031 (CI = +/-0.012; p = 0.000)	0.227 (CI = +/-0.125; p = 0.001)	0.557	+3.13%
Loss Cost	2008.1	0.030 (CI = +/-0.013; p = 0.000)	0.235 (CI = +/-0.130; p = 0.001)	0.549	+3.02%
Loss Cost	2008.2	0.027 (CI = +/-0.014; p = 0.000)	0.224 (CI = +/-0.131; p = 0.002)	0.492	+2.77%
Loss Cost	2009.1	0.026 (CI = +/-0.015; p = 0.002)	0.234 (CI = +/-0.136; p = 0.002)	0.486	+2.61%
Loss Cost	2009.2	0.027 (CI = +/-0.016; p = 0.002)	0.238 (CI = +/-0.140; p = 0.002)	0.470	+2.73%
Loss Cost	2010.1	0.025 (CI = +/-0.018; p = 0.008)	0.251 (CI = +/-0.146; p = 0.002)	0.468	+2.49%
Loss Cost	2011.1	0.023 (CI = +/-0.019; p = 0.021)	0.246 (CI = +/-0.150; p = 0.003)	0.414	+2.31%
Loss Cost	2011.2	0.023 (CI = +/-0.021; p = 0.036)	0.245 (CI = +/-0.157; p = 0.004)	0.374	+2.28%
Loss Cost	2012.1	0.023 (CI = +/-0.023; p = 0.050)	0.242 (CI = +/-0.166; p = 0.006)	0.372	+2.35%
Loss Cost	2013.1	0.017 (CI = +/-0.024; p = 0.156)	0.224 (CI = +/-0.165; p = 0.010)	0.289	+1.74%
Loss Cost	2013.2	0.026 (CI = +/-0.025; p = 0.042)	0.254 (CI = +/-0.158; p = 0.003)	0.404	+2.59%
Loss Cost	2014.1	0.028 (CI = +/-0.027; p = 0.044)	0.245 (CI = +/-0.166; p = 0.007)	0.406	+2.84%
Loss Cost	2014.2	0.027 (CI = +/-0.030; p = 0.075)	0.243 (CI = +/-0.176; p = 0.010)	0.351	+2.78%
Loss Cost	2015.1	0.035 (CI = +/-0.033; p = 0.037)	0.215 (CI = +/-0.180; p = 0.022)	0.385	+3.60%
Loss Cost	2015.2	0.034 (CI = +/-0.037; p = 0.076)	0.211 (CI = +/-0.191; p = 0.033)	0.306	+3.41%
Loss Cost	2016.1	0.040 (CI = +/-0.043; p = 0.068)	0.192 (CI = +/-0.204; p = 0.063)	0.320	+4.04%
Loss Cost	2017.1	0.039 (CI = +/-0.051; p = 0.119)	0.191 (CI = +/-0.219; p = 0.081)	0.241	+3.98%
Severity	2005.1	0.081 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.179; p = 0.233)	0.769	+8.46%
Severity	2005.2	0.083 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.182; p = 0.191)	0.765	+8.67%
Severity	2006.1	0.084 (CI = +/-0.017; p = 0.000)	0.113 (CI = +/-0.188; p = 0.229)	0.756	+8.77%
Severity	2006.2	0.085 (CI = +/-0.018; p = 0.000)	0.118 (CI = +/-0.193; p = 0.222)	0.742	+8.86%
Severity	2007.1	0.085 (CI = +/-0.019; p = 0.000)	0.114 (CI = +/-0.200; p = 0.253)	0.728	+8.91%
Severity	2007.2	0.087 (CI = +/-0.020; p = 0.000)	0.122 (CI = +/-0.206; p = 0.235)	0.715	+9.08%
Severity	2008.1	0.089 (CI = +/-0.022; p = 0.000)	0.106 (CI = +/-0.213; p = 0.317)	0.712	+9.35%
Severity	2008.2	0.093 (CI = +/-0.023; p = 0.000)	0.120 (CI = +/-0.216; p = 0.262)	0.710	+9.72%
Severity	2009.1	0.100 (CI = +/-0.023; p = 0.000)	0.075 (CI = +/-0.211; p = 0.472)	0.747	+10.54%
Severity	2009.2	0.113 (CI = +/-0.019; p = 0.000)	0.124 (CI = +/-0.164; p = 0.131)	0.856	+11.98%
Severity	2010.1	0.126 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.123; p = 0.374)	0.927	+13.37%
Severity	2011.1	0.134 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.091; p = 0.077)	0.961	+14.39%
Severity	2011.2	0.135 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.095; p = 0.080)	0.956	+14.46%
Severity	2012.1	0.136 (CI = +/-0.014; p = 0.000)	0.081 (CI = +/-0.100; p = 0.107)	0.950	+14.53%
Severity	2013.1	0.131 (CI = +/-0.014; p = 0.000)	0.066 (CI = +/-0.095; p = 0.161)	0.948	+13.94%
Severity	2013.2	0.135 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.090; p = 0.066)	0.954	+14.51%
Severity	2014.1	0.133 (CI = +/-0.015; p = 0.000)	0.094 (CI = +/-0.093; p = 0.048)	0.948	+14.20%
Severity	2014.2	0.130 (CI = +/-0.017; p = 0.000)	0.086 (CI = +/-0.096; p = 0.077)	0.939	+13.91%
Severity	2015.1	0.137 (CI = +/-0.017; p = 0.000)	0.064 (CI = +/-0.091; p = 0.159)	0.948	+14.64%
Severity	2015.2	0.136 (CI = +/-0.019; p = 0.000)	0.061 (CI = +/-0.097; p = 0.199)	0.936	+14.52%
Severity	2016.1	0.138 (CI = +/-0.022; p = 0.000)	0.053 (CI = +/-0.104; p = 0.292)	0.927	+14.82%
Severity	2017.1	0.132 (CI = +/-0.024; p = 0.000)	0.041 (CI = +/-0.106; p = 0.412)	0.908	+14.12%
Frequency	2005.1	-0.043 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.217; p = 0.335)	0.378	-4.24%
Frequency	2005.2	-0.045 (CI = +/-0.020; p = 0.000)	0.093 (CI = +/-0.222; p = 0.400)	0.383	-4.42%
Frequency	2006.1	-0.048 (CI = +/-0.020; p = 0.000)	0.113 (CI = +/-0.226; p = 0.314)	0.397	-4.69%
Frequency	2006.2	-0.051 (CI = +/-0.021; p = 0.000)	0.098 (CI = +/-0.230; p = 0.392)	0.411	-4.96%
Frequency	2007.1	-0.054 (CI = +/-0.023; p = 0.000)	0.117 (CI = +/-0.236; p = 0.317)	0.417	-5.23%
Frequency	2007.2	-0.056 (CI = +/-0.024; p = 0.000)	0.105 (CI = +/-0.241; p = 0.378)	0.420	-5.45%
Frequency	2008.1	-0.060 (CI = +/-0.025; p = 0.000)	0.129 (CI = +/-0.248; p = 0.294)	0.430	-5.79%
Frequency	2008.2	-0.065 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.246; p = 0.396)	0.470	-6.33%
Frequency	2009.1	-0.074 (CI = +/-0.026; p = 0.000)	0.159 (CI = +/-0.238; p = 0.181)	0.549	-7.17%
Frequency	2009.2	-0.086 (CI = +/-0.024; p = 0.000)	0.114 (CI = +/-0.208; p = 0.270)	0.672	-8.26%
Frequency	2010.1	-0.101 (CI = +/-0.020; p = 0.000)	0.197 (CI = +/-0.166; p = 0.022)	0.813	-9.60%
Frequency	2011.1	-0.112 (CI = +/-0.017; p = 0.000)	0.165 (CI = +/-0.135; p = 0.019)	0.884	-10.56%
Frequency	2011.2	-0.113 (CI = +/-0.019; p = 0.000)	0.161 (CI = +/-0.140; p = 0.026)	0.874	-10.64%
Frequency	2012.1	-0.112 (CI = +/-0.021; p = 0.000)	0.161 (CI = +/-0.149; p = 0.035)	0.852	-10.63%
Frequency	2013.1	-0.113 (CI = +/-0.023; p = 0.000)	0.158 (CI = +/-0.155; p = 0.046)	0.837	-10.71%
Frequency	2013.2	-0.110 (CI = +/-0.025; p = 0.000)	0.170 (CI = +/-0.160; p = 0.039)	0.819	-10.41%
Frequency	2014.1	-0.105 (CI = +/-0.027; p = 0.000)	0.151 (CI = +/-0.165; p = 0.071)	0.781	-9.95%
Frequency	2014.2	-0.103 (CI = +/-0.030; p = 0.000)	0.157 (CI = +/-0.174; p = 0.074)	0.754	-9.77%
Frequency	2015.1	-0.101 (CI = +/-0.034; p = 0.000)	0.152 (CI = +/-0.187; p = 0.103)	0.701	-9.63%
Frequency	2015.2	-0.102 (CI = +/-0.039; p = 0.000)	0.150 (CI = +/-0.199; p = 0.128)	0.671	-9.70%
Frequency	2016.1	-0.099 (CI = +/-0.045; p = 0.000)	0.139 (CI = +/-0.215; p = 0.185)	0.583	-9.39%
Frequency	2017.1	-0.093 (CI = +/-0.053; p = 0.002)	0.150 (CI = +/-0.228; p = 0.178)	0.515	-8.89%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	0.208 (CI = +/-0.114; 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	+4.19%
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)	0.607	+3.49%
Loss Cost	2008.2	0.030 (CI = +/-0.020; p = 0.005)	0.228 (CI = +/-0.134; p = 0.002)	0.540	+3.05%
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 = 0.095)	0.276 (CI = +/-0.157; p = 0.002)	0.549	+2.29%
Loss Cost	2011.1	0.018 (CI = +/-0.030; p = 0.220)	0.269 (CI = +/-0.162; p = 0.003)	0.487	+1.83%
Loss Cost	2011.2	0.016 (CI = +/-0.035; p = 0.327)	0.265 (CI = +/-0.172; p = 0.006)	0.433	+1.64%
Loss Cost	2012.1	0.015 (CI = +/-0.042; p = 0.456)	0.270 (CI = +/-0.194; p = 0.011)	0.424	+1.48%
Loss Cost	2013.1	-0.004 (CI = +/-0.040; p = 0.827)	0.242 (CI = +/-0.168; p = 0.009)	0.411	-0.40%
Loss Cost	2013.2	0.014 (CI = +/-0.036; p = 0.410)	0.281 (CI = +/-0.140; p = 0.001)	0.637	+1.39%
Loss Cost	2014.1	0.015 (CI = +/-0.045; p = 0.453)	0.277 (CI = +/-0.161; p = 0.004)	0.614	+1.53%
Loss Cost	2014.2	0.009 (CI = +/-0.054; p = 0.711)	0.266 (CI = +/-0.177; p = 0.009)	0.547	+0.88%
Loss Cost	2015.1	0.029 (CI = +/-0.063; p = 0.310)	0.223 (CI = +/-0.189; p = 0.028)	0.553	+2.90%
Loss Cost	2015.2	0.013 (CI = +/-0.077; p = 0.679)	0.205 (CI = +/-0.204; p = 0.049)	0.425	+1.33%
Loss Cost	2016.1	0.027 (CI = +/-0.128; p = 0.590)	0.181 (CI = +/-0.289; p = 0.157)	0.355	+2.74%
Loss Cost	2017.1	-0.014 (CI = +/-0.193; p = 0.830)	0.174 (CI = +/-0.329; p = 0.191)	0.154	-1.41%
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 = 0.159)	0.488	+6.19%
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	0.160 (CI = +/-0.231; p = 0.166)	0.465	+6.10%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	0.159 (CI = +/-0.241; p = 0.186)	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)	0.337	+5.99%
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.008)	0.179 (CI = +/-0.295; p = 0.219)	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 = 0.205)	0.840	+14.55%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	0.135 (CI = +/-0.145; p = 0.065)	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	+15.33%
Severity	2015.1	0.169 (CI = +/-0.056; p = 0.000)	0.090 (CI = +/-0.169; p = 0.239)	0.887	+18.46%
Severity	2015.2	0.180 (CI = +/-0.072; p = 0.001)	0.102 (CI = +/-0.190; p = 0.227)	0.860	+19.68%
Severity	2016.1	0.227 (CI = +/-0.079; p = 0.001)	0.018 (CI = +/-0.178; p = 0.789)	0.930	+25.43%
Severity	2017.1	0.250 (CI = +/-0.121; p = 0.007)	0.022 (CI = +/-0.207; p = 0.755)	0.903	+28.41%
Frequency	2005.1	-0.012 (CI = +/-0.026; p = 0.349)	0.062 (CI = +/-0.238; p = 0.596)	-0.033	-1.21%
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 = 0.273)	0.057 (CI = +/-0.268; p = 0.661)	-0.023	-1.77%
Frequency	2007.1	-0.020 (CI = +/-0.036; p = 0.270)	0.067 (CI = +/-0.283; p = 0.629)	-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	-0.045 (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	-9.31%
Frequency	2011.1	-0.123 (CI = +/-0.023; p = 0.000)	0.153 (CI = +/-0.124; p = 0.019)	0.895	-11.53%
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	0.142 (CI = +/-0.127; p = 0.031)	0.895	-11.98%
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	-12.90%
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	-12.53%
Frequency	2015.1	-0.141 (CI = +/-0.077; p = 0.004)	0.133 (CI = +/-0.230; p = 0.208)	0.696	-13.14%
Frequency	2015.2	-0.166 (CI = +/-0.086; p = 0.004)	0.104 (CI = +/-0.226; p = 0.291)	0.769	-15.33%
Frequency	2016.1	-0.200 (CI = +/-0.130; p = 0.013)	0.163 (CI = +/-0.292; p = 0.197)	0.733	-18.09%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.009)	0.152 (CI = +/-0.232; p = 0.129)	0.879	-23.22%

All Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
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)	0.223 (CI = +/-0.123; p = 0.001)	0.698	+5.00%
Loss Cost	2006.1	0.046 (CI = +/-0.015; p = 0.000)	0.239 (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)	0.524	+2.52%
Loss Cost	2011.1	0.020 (CI = +/-0.034; p = 0.225)	0.276 (CI = +/-0.175; p = 0.005)	0.456	+2.04%
Loss Cost	2011.2	0.018 (CI = +/-0.040; p = 0.335)	0.272 (CI = +/-0.189; p = 0.009)	0.398	+1.86%
Loss Cost	2012.1	0.017 (CI = +/-0.048; p = 0.452)	0.277 (CI = +/-0.212; p = 0.016)	0.386	+1.71%
Loss Cost	2013.1	-0.006 (CI = +/-0.048; p = 0.796)	0.238 (CI = +/-0.187; p = 0.018)	0.367	-0.56%
Loss Cost	2013.2	0.017 (CI = +/-0.044; p = 0.394)	0.290 (CI = +/-0.160; p = 0.003)	0.608	+1.74%
Loss Cost	2014.1	0.019 (CI = +/-0.054; p = 0.437)	0.286 (CI = +/-0.184; p = 0.008)	0.575	+1.91%
Loss Cost	2014.2	0.012 (CI = +/-0.070; p = 0.698)	0.272 (CI = +/-0.212; p = 0.020)	0.496	+1.17%
Loss Cost	2015.1	0.033 (CI = +/-0.081; p = 0.352)	0.230 (CI = +/-0.228; p = 0.048)	0.467	+3.30%
Loss Cost	2015.2	0.013 (CI = +/-0.112; p = 0.766)	0.205 (CI = +/-0.268; p = 0.101)	0.295	+1.29%
Loss Cost	2016.1	0.027 (CI = +/-0.192; p = 0.680)	0.181 (CI = +/-0.401; p = 0.245)	0.131	+2.77%
Loss Cost	2017.1	-0.038 (CI = +/-0.385; p = 0.712)	0.154 (CI = +/-0.556; p = 0.355)	-0.110	-3.74%
Severity	2005.1	0.054 (CI = +/-0.025; p = 0.000)	0.119 (CI = +/-0.217; p = 0.268)	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 = 0.260)	0.383	+5.58%
Severity	2006.2	0.053 (CI = +/-0.032; p = 0.002)	0.128 (CI = +/-0.248; p = 0.296)	0.330	+5.47%
Severity	2007.1	0.051 (CI = +/-0.034; p = 0.006)	0.139 (CI = +/-0.261; p = 0.278)	0.296	+5.23%
Severity	2007.2	0.051 (CI = +/-0.038; p = 0.012)	0.138 (CI = +/-0.275; p = 0.305)	0.247	+5.20%
Severity	2008.1	0.051 (CI = +/-0.042; p = 0.019)	0.134 (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 = 0.335)	0.211	+5.59%
Severity	2009.1	0.065 (CI = +/-0.050; p = 0.015)	0.097 (CI = +/-0.319; p = 0.526)	0.266	+6.70%
Severity	2009.2	0.091 (CI = +/-0.044; p = 0.001)	0.168 (CI = +/-0.259; p = 0.185)	0.547	+9.49%
Severity	2010.1	0.116 (CI = +/-0.038; p = 0.000)	0.065 (CI = +/-0.210; p = 0.513)	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)	0.117 (CI = +/-0.162; p = 0.139)	0.862	+15.28%
Severity	2012.1	0.144 (CI = +/-0.041; p = 0.000)	0.110 (CI = +/-0.181; p = 0.205)	0.841	+15.54%
Severity	2013.1	0.131 (CI = +/-0.046; p = 0.000)	0.087 (CI = +/-0.181; p = 0.302)	0.787	+14.00%
Severity	2013.2	0.151 (CI = +/-0.046; p = 0.000)	0.131 (CI = +/-0.166; p = 0.106)	0.847	+16.25%
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 = 0.160)	0.730	+14.97%
Severity	2015.1	0.167 (CI = +/-0.073; p = 0.002)	0.086 (CI = +/-0.204; p = 0.328)	0.833	+18.22%
Severity	2015.2	0.181 (CI = +/-0.104; p = 0.008)	0.104 (CI = +/-0.248; p = 0.311)	0.784	+19.83%
Severity	2016.1	0.231 (CI = +/-0.116; p = 0.008)	0.024 (CI = +/-0.244; p = 0.774)	0.892	+25.96%
Severity	2017.1	0.273 (CI = +/-0.226; p = 0.035)	0.042 (CI = +/-0.326; p = 0.636)	0.864	+31.45%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.657)	0.099 (CI = +/-0.238; p = 0.398)	-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	-0.83%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.543)	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 = 0.453)	-0.052	-1.50%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.353)	0.091 (CI = +/-0.331; p = 0.569)	-0.039	-2.24%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.162)	0.154 (CI = +/-0.336; p = 0.345)	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)	0.220 (CI = +/-0.224; p = 0.054)	0.621	-8.70%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	0.167 (CI = +/-0.131; p = 0.016)	0.883	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	0.154 (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 = 0.056)	0.855	-12.77%
Frequency	2013.2	-0.133 (CI = +/-0.049; p = 0.000)	0.158 (CI = +/-0.175; p = 0.071)	0.828	-12.49%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	0.137 (CI = +/-0.193; p = 0.137)	0.753	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.074; p = 0.006)	0.130 (CI = +/-0.226; p = 0.208)	0.717	-12.00%
Frequency	2015.1	-0.135 (CI = +/-0.099; p = 0.017)	0.144 (CI = +/-0.276; p = 0.238)	0.625	-12.62%
Frequency	2015.2	-0.168 (CI = +/-0.123; p = 0.019)	0.101 (CI = +/-0.296; p = 0.398)	0.707	-15.47%
Frequency	2016.1	-0.203 (CI = +/-0.193; p = 0.044)	0.157 (CI = +/-0.403; p = 0.302)	0.655	-18.41%
Frequency	2017.1	-0.312 (CI = +/-0.160; p = 0.014)	0.112 (CI = +/-0.231; p = 0.172)	0.948	-26.78%

Specified Perils

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.064 (CI = +/-0.014; p = 0.000)	0.489 (CI = +/-0.162; p = 0.000)	0.755	+6.60%
Loss Cost	2005.2	0.067 (CI = +/-0.015; p = 0.000)	0.506 (CI = +/-0.162; p = 0.000)	0.759	+6.88%
Loss Cost	2006.1	0.066 (CI = +/-0.016; p = 0.000)	0.508 (CI = +/-0.167; p = 0.000)	0.754	+6.84%
Loss Cost	2006.2	0.066 (CI = +/-0.017; p = 0.000)	0.506 (CI = +/-0.172; p = 0.000)	0.730	+6.81%
Loss Cost	2007.1	0.067 (CI = +/-0.017; p = 0.000)	0.497 (CI = +/-0.176; p = 0.000)	0.733	+6.98%
Loss Cost	2007.2	0.072 (CI = +/-0.017; p = 0.000)	0.525 (CI = +/-0.172; p = 0.000)	0.758	+7.51%
Loss Cost	2008.1	0.073 (CI = +/-0.019; p = 0.000)	0.520 (CI = +/-0.177; p = 0.000)	0.757	+7.62%
Loss Cost	2008.2	0.074 (CI = +/-0.020; p = 0.000)	0.520 (CI = +/-0.183; p = 0.000)	0.733	+7.64%
Loss Cost	2009.1	0.072 (CI = +/-0.021; p = 0.000)	0.529 (CI = +/-0.188; p = 0.000)	0.728	+7.45%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.488 (CI = +/-0.175; p = 0.000)	0.704	+6.60%
Loss Cost	2010.1	0.066 (CI = +/-0.022; p = 0.000)	0.480 (CI = +/-0.180; p = 0.000)	0.705	+6.78%
Loss Cost	2010.2	0.064 (CI = +/-0.023; p = 0.000)	0.471 (CI = +/-0.187; p = 0.000)	0.665	+6.58%
Loss Cost	2011.1	0.065 (CI = +/-0.025; p = 0.000)	0.465 (CI = +/-0.194; p = 0.000)	0.665	+6.72%
Loss Cost	2011.2	0.060 (CI = +/-0.026; p = 0.000)	0.443 (CI = +/-0.197; p = 0.000)	0.611	+6.20%
Loss Cost	2012.1	0.057 (CI = +/-0.028; p = 0.000)	0.457 (CI = +/-0.203; p = 0.000)	0.608	+5.85%
Loss Cost	2012.2	0.047 (CI = +/-0.028; p = 0.002)	0.417 (CI = +/-0.195; p = 0.000)	0.548	+4.85%
Loss Cost	2013.1	0.056 (CI = +/-0.028; p = 0.000)	0.383 (CI = +/-0.187; p = 0.000)	0.604	+5.80%
Loss Cost	2013.2	0.059 (CI = +/-0.031; p = 0.001)	0.392 (CI = +/-0.197; p = 0.001)	0.577	+6.04%
Loss Cost	2014.1	0.052 (CI = +/-0.033; p = 0.004)	0.416 (CI = +/-0.198; p = 0.000)	0.587	+5.30%
Loss Cost	2014.2	0.047 (CI = +/-0.036; p = 0.014)	0.399 (CI = +/-0.207; p = 0.001)	0.516	+4.78%
Loss Cost	2015.1	0.054 (CI = +/-0.038; p = 0.009)	0.375 (CI = +/-0.211; p = 0.002)	0.540	+5.59%
Loss Cost	2015.2	0.045 (CI = +/-0.042; p = 0.035)	0.346 (CI = +/-0.216; p = 0.004)	0.445	+4.63%
Loss Cost	2016.1	0.049 (CI = +/-0.047; p = 0.039)	0.334 (CI = +/-0.229; p = 0.007)	0.447	+5.07%
Loss Cost	2016.2	0.060 (CI = +/-0.051; p = 0.025)	0.365 (CI = +/-0.237; p = 0.006)	0.479	+6.22%
Loss Cost	2017.1	0.072 (CI = +/-0.056; p = 0.016)	0.335 (CI = +/-0.243; p = 0.011)	0.515	+7.50%
Severity	2005.1	0.051 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.117; p = 0.068)	0.723	+5.19%
Severity	2005.2	0.051 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.120; p = 0.081)	0.713	+5.22%
Severity	2006.1	0.052 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.122; p = 0.061)	0.712	+5.38%
Severity	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.114; p = 0.017)	0.713	+4.96%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.118; p = 0.021)	0.689	+4.95%
Severity	2007.2	0.047 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.120; p = 0.017)	0.671	+4.80%
Severity	2008.1	0.048 (CI = +/-0.013; p = 0.000)	-0.153 (CI = +/-0.124; p = 0.017)	0.654	+4.89%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	-0.161 (CI = +/-0.127; p = 0.015)	0.635	+4.72%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	-0.171 (CI = +/-0.130; p = 0.012)	0.631	+4.92%
Severity	2009.2	0.045 (CI = +/-0.015; p = 0.000)	-0.187 (CI = +/-0.130; p = 0.007)	0.615	+4.59%
Severity	2010.1	0.048 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.130; p = 0.003)	0.638	+4.95%
Severity	2010.2	0.053 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.125; p = 0.007)	0.690	+5.48%
Severity	2011.1	0.052 (CI = +/-0.017; p = 0.000)	-0.173 (CI = +/-0.129; p = 0.011)	0.647	+5.34%
Severity	2011.2	0.051 (CI = +/-0.018; p = 0.000)	-0.176 (CI = +/-0.135; p = 0.013)	0.630	+5.27%
Severity	2012.1	0.054 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.139; p = 0.011)	0.622	+5.53%
Severity	2012.2	0.058 (CI = +/-0.020; p = 0.000)	-0.169 (CI = +/-0.140; p = 0.021)	0.648	+5.99%
Severity	2013.1	0.060 (CI = +/-0.022; p = 0.000)	-0.175 (CI = +/-0.146; p = 0.021)	0.623	+6.16%
Severity	2013.2	0.061 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.154; p = 0.031)	0.612	+6.27%
Severity	2014.1	0.061 (CI = +/-0.027; p = 0.000)	-0.173 (CI = +/-0.162; p = 0.038)	0.567	+6.31%
Severity	2014.2	0.068 (CI = +/-0.029; p = 0.000)	-0.150 (CI = +/-0.164; p = 0.071)	0.602	+7.01%
Severity	2015.1	0.071 (CI = +/-0.032; p = 0.000)	-0.159 (CI = +/-0.173; p = 0.069)	0.575	+7.31%
Severity	2015.2	0.071 (CI = +/-0.036; p = 0.001)	-0.157 (CI = +/-0.185; p = 0.090)	0.553	+7.36%
Severity	2016.1	0.071 (CI = +/-0.040; p = 0.002)	-0.158 (CI = +/-0.198; p = 0.108)	0.490	+7.40%
Severity	2016.2	0.082 (CI = +/-0.044; p = 0.001)	-0.128 (CI = +/-0.202; p = 0.194)	0.540	+8.53%
Severity	2017.1	0.084 (CI = +/-0.050; p = 0.003)	-0.133 (CI = +/-0.218; p = 0.208)	0.480	+8.75%
Frequency	2005.1	0.013 (CI = +/-0.016; p = 0.099)	0.597 (CI = +/-0.179; p = 0.000)	0.551	+1.33%
Frequency	2005.2	0.016 (CI = +/-0.017; p = 0.062)	0.613 (CI = +/-0.181; p = 0.000)	0.564	+1.58%
Frequency	2006.1	0.014 (CI = +/-0.017; p = 0.114)	0.625 (CI = +/-0.184; p = 0.000)	0.572	+1.39%
Frequency	2006.2	0.017 (CI = +/-0.018; p = 0.053)	0.647 (CI = +/-0.184; p = 0.000)	0.598	+1.76%
Frequency	2007.1	0.019 (CI = +/-0.019; p = 0.044)	0.637 (CI = +/-0.188; p = 0.000)	0.595	+1.94%
Frequency	2007.2	0.025 (CI = +/-0.018; p = 0.008)	0.674 (CI = +/-0.179; p = 0.000)	0.657	+2.58%
Frequency	2008.1	0.026 (CI = +/-0.019; p = 0.011)	0.672 (CI = +/-0.184; p = 0.000)	0.655	+2.61%
Frequency	2008.2	0.027 (CI = +/-0.021; p = 0.011)	0.682 (CI = +/-0.190; p = 0.000)	0.649	+2.78%
Frequency	2009.1	0.024 (CI = +/-0.021; p = 0.030)	0.700 (CI = +/-0.192; p = 0.000)	0.663	+2.42%
Frequency	2009.2	0.019 (CI = +/-0.022; p = 0.090)	0.675 (CI = +/-0.192; p = 0.000)	0.641	+1.92%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.146)	0.683 (CI = +/-0.198; p = 0.000)	0.643	+1.74%
Frequency	2010.2	0.010 (CI = +/-0.024; p = 0.381)	0.650 (CI = +/-0.194; p = 0.000)	0.630	+1.04%
Frequency	2011.1	0.013 (CI = +/-0.026; p = 0.306)	0.638 (CI = +/-0.200; p = 0.000)	0.621	+1.31%
Frequency	2011.2	0.009 (CI = +/-0.027; p = 0.511)	0.620 (CI = +/-0.205; p = 0.000)	0.598	+0.89%
Frequency	2012.1	0.003 (CI = +/-0.029; p = 0.826)	0.643 (CI = +/-0.206; p = 0.000)	0.624	+0.31%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.389)	0.586 (CI = +/-0.176; p = 0.000)	0.674	-1.07%
Frequency	2013.1	-0.003 (CI = +/-0.026; p = 0.786)	0.558 (CI = +/-0.172; p = 0.000)	0.665	-0.34%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.879)	0.563 (CI = +/-0.181; p = 0.000)	0.659	-0.21%
Frequency	2014.1	-0.010 (CI = +/-0.030; p = 0.506)	0.589 (CI = +/-0.180; p = 0.000)	0.695	-0.95%
Frequency	2014.2	-0.021 (CI = +/-0.029; p = 0.150)	0.549 (CI = +/-0.169; p = 0.000)	0.721	-2.08%
Frequency	2015.1	-0.016 (CI = +/-0.032; p = 0.300)	0.534 (CI = +/-0.175; p = 0.000)	0.693	-1.60%
Frequency	2015.2	-0.026 (CI = +/-0.034; p = 0.123)	0.503 (CI = +/-0.175; p = 0.000)	0.705	-2.54%
Frequency	2016.1	-0.022 (CI = +/-0.038; p = 0.232)	0.492 (CI = +/-0.184; p = 0.000)	0.669	-2.16%
Frequency	2016.2	-0.022 (CI = +/-0.043; p = 0.301)	0.493 (CI = +/-0.200; p = 0.000)	0.661	-2.13%
Frequency	2017.1	-0.012 (CI = +/-0.047; p = 0.605)	0.468 (CI = +/-0.205; p = 0.000)	0.622	-1.15%

Specified Perils

Coverage = SP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.068 (CI = +/-0.014; p = 0.000)	0.514 (CI = +/-0.167; p = 0.000)	0.773	+7.02%
Loss Cost	2005.2	0.071 (CI = +/-0.015; p = 0.000)	0.532 (CI = +/-0.167; p = 0.000)	0.779	+7.32%
Loss Cost	2006.1	0.070 (CI = +/-0.016; p = 0.000)	0.534 (CI = +/-0.171; p = 0.000)	0.774	+7.29%
Loss Cost	2006.2	0.070 (CI = +/-0.017; p = 0.000)	0.534 (CI = +/-0.176; p = 0.000)	0.755	+7.29%
Loss Cost	2007.1	0.072 (CI = +/-0.017; p = 0.000)	0.524 (CI = +/-0.180; p = 0.000)	0.757	+7.48%
Loss Cost	2007.2	0.077 (CI = +/-0.017; p = 0.000)	0.552 (CI = +/-0.175; p = 0.000)	0.781	+8.00%
Loss Cost	2008.1	0.078 (CI = +/-0.018; p = 0.000)	0.545 (CI = +/-0.180; p = 0.000)	0.780	+8.13%
Loss Cost	2008.2	0.079 (CI = +/-0.020; p = 0.000)	0.548 (CI = +/-0.186; p = 0.000)	0.762	+8.19%
Loss Cost	2009.1	0.077 (CI = +/-0.021; p = 0.000)	0.557 (CI = +/-0.192; p = 0.000)	0.757	+8.03%
Loss Cost	2009.2	0.071 (CI = +/-0.020; p = 0.000)	0.522 (CI = +/-0.182; p = 0.000)	0.734	+7.31%
Loss Cost	2010.1	0.072 (CI = +/-0.022; p = 0.000)	0.513 (CI = +/-0.188; p = 0.000)	0.735	+7.50%
Loss Cost	2010.2	0.071 (CI = +/-0.023; p = 0.000)	0.508 (CI = +/-0.195; p = 0.000)	0.703	+7.40%
Loss Cost	2011.1	0.073 (CI = +/-0.025; p = 0.000)	0.501 (CI = +/-0.202; p = 0.000)	0.703	+7.57%
Loss Cost	2011.2	0.069 (CI = +/-0.027; p = 0.000)	0.485 (CI = +/-0.207; p = 0.000)	0.659	+7.19%
Loss Cost	2012.1	0.067 (CI = +/-0.029; p = 0.000)	0.498 (CI = +/-0.215; p = 0.000)	0.654	+6.89%
Loss Cost	2012.2	0.059 (CI = +/-0.030; p = 0.000)	0.468 (CI = +/-0.213; p = 0.000)	0.601	+6.13%
Loss Cost	2013.1	0.069 (CI = +/-0.030; p = 0.000)	0.430 (CI = +/-0.208; p = 0.000)	0.647	+7.10%
Loss Cost	2013.2	0.072 (CI = +/-0.032; p = 0.000)	0.443 (CI = +/-0.215; p = 0.000)	0.633	+7.48%
Loss Cost	2014.1	0.066 (CI = +/-0.035; p = 0.001)	0.467 (CI = +/-0.221; p = 0.000)	0.633	+6.83%
Loss Cost	2014.2	0.064 (CI = +/-0.038; p = 0.003)	0.459 (CI = +/-0.233; p = 0.001)	0.579	+6.60%
Loss Cost	2015.1	0.072 (CI = +/-0.041; p = 0.002)	0.431 (CI = +/-0.238; p = 0.001)	0.602	+7.48%
Loss Cost	2015.2	0.067 (CI = +/-0.046; p = 0.006)	0.415 (CI = +/-0.250; p = 0.003)	0.529	+6.95%
Loss Cost	2016.1	0.072 (CI = +/-0.051; p = 0.009)	0.399 (CI = +/-0.265; p = 0.006)	0.534	+7.51%
Loss Cost	2016.2	0.085 (CI = +/-0.054; p = 0.005)	0.436 (CI = +/-0.267; p = 0.004)	0.574	+8.91%
Loss Cost	2017.1	0.098 (CI = +/-0.060; p = 0.004)	0.399 (CI = +/-0.276; p = 0.008)	0.605	+10.32%
Severity	2005.1	0.051 (CI = +/-0.010; p = 0.000)	-0.107 (CI = +/-0.114; p = 0.064)	0.737	+5.21%
Severity	2005.2	0.051 (CI = +/-0.010; p = 0.000)	-0.105 (CI = +/-0.117; p = 0.076)	0.726	+5.24%
Severity	2006.1	0.053 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.118; p = 0.056)	0.726	+5.40%
Severity	2006.2	0.049 (CI = +/-0.010; p = 0.000)	-0.138 (CI = +/-0.111; p = 0.016)	0.727	+5.01%
Severity	2007.1	0.049 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.114; p = 0.020)	0.704	+5.00%
Severity	2007.2	0.048 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.117; p = 0.017)	0.687	+4.87%
Severity	2008.1	0.048 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.120; p = 0.017)	0.671	+4.95%
Severity	2008.2	0.047 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.123; p = 0.014)	0.652	+4.81%
Severity	2009.1	0.049 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.126; p = 0.011)	0.648	+5.00%
Severity	2009.2	0.046 (CI = +/-0.014; p = 0.000)	-0.180 (CI = +/-0.126; p = 0.007)	0.632	+4.72%
Severity	2010.1	0.049 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.126; p = 0.003)	0.653	+5.07%
Severity	2010.2	0.054 (CI = +/-0.014; p = 0.000)	-0.175 (CI = +/-0.120; p = 0.006)	0.705	+5.56%
Severity	2011.1	0.053 (CI = +/-0.015; p = 0.000)	-0.169 (CI = +/-0.124; p = 0.010)	0.665	+5.43%
Severity	2011.2	0.052 (CI = +/-0.017; p = 0.000)	-0.172 (CI = +/-0.129; p = 0.011)	0.648	+5.37%
Severity	2012.1	0.055 (CI = +/-0.018; p = 0.000)	-0.183 (CI = +/-0.133; p = 0.009)	0.640	+5.62%
Severity	2012.2	0.059 (CI = +/-0.019; p = 0.000)	-0.166 (CI = +/-0.134; p = 0.017)	0.666	+6.04%
Severity	2013.1	0.060 (CI = +/-0.020; p = 0.000)	-0.173 (CI = +/-0.139; p = 0.017)	0.642	+6.21%
Severity	2013.2	0.061 (CI = +/-0.022; p = 0.000)	-0.170 (CI = +/-0.146; p = 0.025)	0.631	+6.30%
Severity	2014.1	0.062 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.154; p = 0.031)	0.588	+6.35%
Severity	2014.2	0.067 (CI = +/-0.026; p = 0.000)	-0.152 (CI = +/-0.155; p = 0.054)	0.621	+6.95%
Severity	2015.1	0.070 (CI = +/-0.028; p = 0.000)	-0.161 (CI = +/-0.163; p = 0.052)	0.595	+7.24%
Severity	2015.2	0.070 (CI = +/-0.032; p = 0.000)	-0.160 (CI = +/-0.173; p = 0.067)	0.573	+7.27%
Severity	2016.1	0.070 (CI = +/-0.036; p = 0.001)	-0.161 (CI = +/-0.185; p = 0.084)	0.512	+7.30%
Severity	2016.2	0.079 (CI = +/-0.038; p = 0.001)	-0.137 (CI = +/-0.188; p = 0.141)	0.556	+8.21%
Severity	2017.1	0.081 (CI = +/-0.044; p = 0.002)	-0.141 (CI = +/-0.203; p = 0.156)	0.497	+8.39%
Frequency	2005.1	0.017 (CI = +/-0.016; p = 0.035)	0.621 (CI = +/-0.182; p = 0.000)	0.572	+1.72%
Frequency	2005.2	0.020 (CI = +/-0.016; p = 0.020)	0.638 (CI = +/-0.183; p = 0.000)	0.586	+1.98%
Frequency	2006.1	0.018 (CI = +/-0.017; p = 0.041)	0.649 (CI = +/-0.187; p = 0.000)	0.592	+1.80%
Frequency	2006.2	0.022 (CI = +/-0.017; p = 0.017)	0.672 (CI = +/-0.186; p = 0.000)	0.619	+2.18%
Frequency	2007.1	0.023 (CI = +/-0.018; p = 0.014)	0.661 (CI = +/-0.190; p = 0.000)	0.619	+2.36%
Frequency	2007.2	0.029 (CI = +/-0.018; p = 0.002)	0.697 (CI = +/-0.179; p = 0.000)	0.680	+2.98%
Frequency	2008.1	0.030 (CI = +/-0.019; p = 0.003)	0.695 (CI = +/-0.185; p = 0.000)	0.679	+3.02%
Frequency	2008.2	0.032 (CI = +/-0.020; p = 0.003)	0.705 (CI = +/-0.189; p = 0.000)	0.675	+3.22%
Frequency	2009.1	0.028 (CI = +/-0.021; p = 0.009)	0.723 (CI = +/-0.192; p = 0.000)	0.685	+2.88%
Frequency	2009.2	0.024 (CI = +/-0.022; p = 0.028)	0.703 (CI = +/-0.194; p = 0.000)	0.661	+2.47%
Frequency	2010.1	0.023 (CI = +/-0.023; p = 0.052)	0.710 (CI = +/-0.200; p = 0.000)	0.663	+2.32%
Frequency	2010.2	0.017 (CI = +/-0.024; p = 0.145)	0.684 (CI = +/-0.198; p = 0.000)	0.643	+1.75%
Frequency	2011.1	0.020 (CI = +/-0.025; p = 0.115)	0.670 (CI = +/-0.205; p = 0.000)	0.639	+2.03%
Frequency	2011.2	0.017 (CI = +/-0.027; p = 0.203)	0.657 (CI = +/-0.211; p = 0.000)	0.613	+1.73%
Frequency	2012.1	0.012 (CI = +/-0.029; p = 0.396)	0.681 (CI = +/-0.214; p = 0.000)	0.631	+1.20%
Frequency	2012.2	0.001 (CI = +/-0.027; p = 0.950)	0.634 (CI = +/-0.196; p = 0.000)	0.643	+0.08%
Frequency	2013.1	0.008 (CI = +/-0.028; p = 0.541)	0.603 (CI = +/-0.194; p = 0.000)	0.641	+0.84%
Frequency	2013.2	0.011 (CI = +/-0.030; p = 0.457)	0.613 (CI = +/-0.202; p = 0.000)	0.638	+1.11%
Frequency	2014.1	0.004 (CI = +/-0.032; p = 0.774)	0.638 (CI = +/-0.205; p = 0.000)	0.661	+0.45%
Frequency	2014.2	-0.003 (CI = +/-0.034; p = 0.842)	0.611 (CI = +/-0.206; p = 0.000)	0.648	-0.33%
Frequency	2015.1	0.002 (CI = +/-0.037; p = 0.901)	0.592 (CI = +/-0.215; p = 0.000)	0.629	+0.22%
Frequency	2015.2	-0.003 (CI = +/-0.041; p = 0.879)	0.575 (CI = +/-0.224; p = 0.000)	0.607	-0.30%
Frequency	2016.1	0.002 (CI = +/-0.046; p = 0.928)	0.560 (CI = +/-0.237; p = 0.000)	0.582	+0.20%
Frequency	2016.2	0.006 (CI = +/-0.051; p = 0.791)	0.572 (CI = +/-0.251; p = 0.000)	0.579	+0.65%
Frequency	2017.1	0.018 (CI = +/-0.057; p = 0.514)	0.541 (CI = +/-0.261; p = 0.001)	0.563	+1.78%

Specified Perils

Coverage = SP
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, phys_dam_xs_inf

Fit	Start Date	Time	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.059 (CI = +/-0.026; p = 0.000)	0.327 (CI = +/-0.504; p = 0.197)	0.555	+6.08%
Loss Cost	2005.2	0.060 (CI = +/-0.028; p = 0.000)	0.322 (CI = +/-0.516; p = 0.213)	0.541	+6.14%
Loss Cost	2006.1	0.062 (CI = +/-0.029; p = 0.000)	0.305 (CI = +/-0.527; p = 0.249)	0.535	+6.36%
Loss Cost	2006.2	0.058 (CI = +/-0.031; p = 0.001)	0.338 (CI = +/-0.536; p = 0.208)	0.506	+5.93%
Loss Cost	2007.1	0.063 (CI = +/-0.033; p = 0.000)	0.296 (CI = +/-0.542; p = 0.274)	0.519	+6.48%
Loss Cost	2007.2	0.066 (CI = +/-0.035; p = 0.001)	0.274 (CI = +/-0.555; p = 0.322)	0.514	+6.77%
Loss Cost	2008.1	0.071 (CI = +/-0.037; p = 0.000)	0.235 (CI = +/-0.565; p = 0.403)	0.521	+7.32%
Loss Cost	2008.2	0.066 (CI = +/-0.039; p = 0.002)	0.268 (CI = +/-0.579; p = 0.352)	0.488	+6.85%
Loss Cost	2009.1	0.068 (CI = +/-0.042; p = 0.003)	0.256 (CI = +/-0.598; p = 0.389)	0.474	+7.03%
Loss Cost	2009.2	0.051 (CI = +/-0.041; p = 0.018)	0.377 (CI = +/-0.560; p = 0.178)	0.445	+5.22%
Loss Cost	2010.1	0.057 (CI = +/-0.044; p = 0.013)	0.332 (CI = +/-0.573; p = 0.245)	0.457	+5.92%
Loss Cost	2010.2	0.048 (CI = +/-0.047; p = 0.045)	0.393 (CI = +/-0.581; p = 0.176)	0.419	+4.95%
Loss Cost	2011.1	0.055 (CI = +/-0.051; p = 0.036)	0.350 (CI = +/-0.600; p = 0.241)	0.428	+5.65%
Loss Cost	2011.2	0.040 (CI = +/-0.053; p = 0.136)	0.447 (CI = +/-0.596; p = 0.135)	0.389	+4.06%
Loss Cost	2012.1	0.039 (CI = +/-0.059; p = 0.182)	0.451 (CI = +/-0.625; p = 0.149)	0.371	+3.99%
Loss Cost	2012.2	0.014 (CI = +/-0.058; p = 0.629)	0.603 (CI = +/-0.587; p = 0.045)	0.358	+1.38%
Loss Cost	2013.1	0.033 (CI = +/-0.061; p = 0.270)	0.490 (CI = +/-0.582; p = 0.095)	0.421	+3.38%
Loss Cost	2013.2	0.026 (CI = +/-0.068; p = 0.440)	0.533 (CI = +/-0.613; p = 0.085)	0.394	+2.60%
Loss Cost	2014.1	0.018 (CI = +/-0.076; p = 0.633)	0.575 (CI = +/-0.649; p = 0.079)	0.370	+1.78%
Loss Cost	2014.2	-0.008 (CI = +/-0.082; p = 0.829)	0.712 (CI = +/-0.653; p = 0.034)	0.362	-0.84%
Loss Cost	2015.1	0.011 (CI = +/-0.091; p = 0.805)	0.615 (CI = +/-0.686; p = 0.076)	0.390	+1.09%
Loss Cost	2015.2	-0.030 (CI = +/-0.095; p = 0.516)	0.811 (CI = +/-0.670; p = 0.021)	0.407	-2.94%
Loss Cost	2016.1	-0.020 (CI = +/-0.111; p = 0.709)	0.765 (CI = +/-0.734; p = 0.042)	0.409	-1.97%
Loss Cost	2016.2	-0.030 (CI = +/-0.133; p = 0.638)	0.809 (CI = +/-0.815; p = 0.052)	0.397	-2.93%
Loss Cost	2017.1	0.004 (CI = +/-0.157; p = 0.962)	0.667 (CI = +/-0.895; p = 0.131)	0.424	+0.36%
Severity	2005.1	0.040 (CI = +/-0.012; p = 0.000)	0.306 (CI = +/-0.236; p = 0.013)	0.756	+4.12%
Severity	2005.2	0.041 (CI = +/-0.013; p = 0.000)	0.303 (CI = +/-0.242; p = 0.015)	0.746	+4.15%
Severity	2006.1	0.041 (CI = +/-0.014; p = 0.000)	0.297 (CI = +/-0.248; p = 0.020)	0.739	+4.23%
Severity	2006.2	0.036 (CI = +/-0.013; p = 0.000)	0.343 (CI = +/-0.229; p = 0.005)	0.745	+3.66%
Severity	2007.1	0.034 (CI = +/-0.014; p = 0.000)	0.360 (CI = +/-0.233; p = 0.004)	0.731	+3.44%
Severity	2007.2	0.032 (CI = +/-0.015; p = 0.000)	0.375 (CI = +/-0.237; p = 0.003)	0.717	+3.24%
Severity	2008.1	0.031 (CI = +/-0.016; p = 0.000)	0.385 (CI = +/-0.243; p = 0.003)	0.703	+3.11%
Severity	2008.2	0.028 (CI = +/-0.017; p = 0.002)	0.403 (CI = +/-0.248; p = 0.002)	0.688	+2.87%
Severity	2009.1	0.028 (CI = +/-0.018; p = 0.004)	0.406 (CI = +/-0.256; p = 0.003)	0.676	+2.83%
Severity	2009.2	0.023 (CI = +/-0.019; p = 0.017)	0.438 (CI = +/-0.255; p = 0.002)	0.666	+2.36%
Severity	2010.1	0.024 (CI = +/-0.020; p = 0.022)	0.431 (CI = +/-0.264; p = 0.002)	0.661	+2.46%
Severity	2010.2	0.032 (CI = +/-0.021; p = 0.004)	0.381 (CI = +/-0.254; p = 0.005)	0.709	+3.23%
Severity	2011.1	0.025 (CI = +/-0.021; p = 0.022)	0.425 (CI = +/-0.249; p = 0.002)	0.705	+2.54%
Severity	2011.2	0.023 (CI = +/-0.023; p = 0.049)	0.436 (CI = +/-0.259; p = 0.002)	0.692	+2.36%
Severity	2012.1	0.021 (CI = +/-0.025; p = 0.098)	0.449 (CI = +/-0.271; p = 0.002)	0.678	+2.15%
Severity	2012.2	0.027 (CI = +/-0.027; p = 0.050)	0.413 (CI = +/-0.276; p = 0.005)	0.697	+2.77%
Severity	2013.1	0.023 (CI = +/-0.030; p = 0.132)	0.439 (CI = +/-0.287; p = 0.005)	0.682	+2.29%
Severity	2013.2	0.023 (CI = +/-0.034; p = 0.175)	0.439 (CI = +/-0.305; p = 0.007)	0.671	+2.30%
Severity	2014.1	0.013 (CI = +/-0.037; p = 0.457)	0.490 (CI = +/-0.312; p = 0.004)	0.662	+1.34%
Severity	2014.2	0.022 (CI = +/-0.041; p = 0.272)	0.445 (CI = +/-0.325; p = 0.010)	0.679	+2.21%
Severity	2015.1	0.014 (CI = +/-0.046; p = 0.527)	0.485 (CI = +/-0.345; p = 0.009)	0.665	+1.41%
Severity	2015.2	0.010 (CI = +/-0.053; p = 0.705)	0.506 (CI = +/-0.374; p = 0.011)	0.650	+0.97%
Severity	2016.1	-0.011 (CI = +/-0.058; p = 0.692)	0.601 (CI = +/-0.381; p = 0.004)	0.658	-1.09%
Severity	2016.2	0.001 (CI = +/-0.068; p = 0.983)	0.550 (CI = +/-0.416; p = 0.013)	0.669	+0.07%
Severity	2017.1	-0.026 (CI = +/-0.076; p = 0.468)	0.665 (CI = +/-0.435; p = 0.006)	0.679	-2.60%
Frequency	2005.1	0.019 (CI = +/-0.031; p = 0.227)	0.021 (CI = +/-0.594; p = 0.943)	0.018	+1.88%
Frequency	2005.2	0.019 (CI = +/-0.033; p = 0.248)	0.019 (CI = +/-0.608; p = 0.950)	0.013	+1.91%
Frequency	2006.1	0.020 (CI = +/-0.035; p = 0.245)	0.008 (CI = +/-0.623; p = 0.980)	0.012	+2.04%
Frequency	2006.2	0.022 (CI = +/-0.037; p = 0.241)	-0.004 (CI = +/-0.639; p = 0.989)	0.012	+2.19%
Frequency	2007.1	0.029 (CI = +/-0.039; p = 0.137)	-0.063 (CI = +/-0.642; p = 0.842)	0.040	+2.93%
Frequency	2007.2	0.034 (CI = +/-0.041; p = 0.104)	-0.101 (CI = +/-0.656; p = 0.756)	0.055	+3.42%
Frequency	2008.1	0.040 (CI = +/-0.043; p = 0.069)	-0.150 (CI = +/-0.666; p = 0.649)	0.077	+4.08%
Frequency	2008.2	0.038 (CI = +/-0.047; p = 0.107)	-0.135 (CI = +/-0.687; p = 0.691)	0.053	+3.87%
Frequency	2009.1	0.040 (CI = +/-0.050; p = 0.114)	-0.150 (CI = +/-0.709; p = 0.669)	0.049	+4.08%
Frequency	2009.2	0.028 (CI = +/-0.052; p = 0.290)	-0.061 (CI = +/-0.709; p = 0.861)	-0.006	+2.80%
Frequency	2010.1	0.033 (CI = +/-0.057; p = 0.240)	-0.100 (CI = +/-0.731; p = 0.782)	0.004	+3.37%
Frequency	2010.2	0.017 (CI = +/-0.059; p = 0.566)	0.012 (CI = +/-0.723; p = 0.972)	-0.046	+1.67%
Frequency	2011.1	0.030 (CI = +/-0.062; p = 0.333)	-0.075 (CI = +/-0.733; p = 0.835)	-0.017	+3.03%
Frequency	2011.2	0.016 (CI = +/-0.067; p = 0.616)	0.011 (CI = +/-0.746; p = 0.976)	-0.056	+1.66%
Frequency	2012.1	0.018 (CI = +/-0.074; p = 0.620)	0.002 (CI = +/-0.783; p = 0.996)	-0.060	+1.80%
Frequency	2012.2	-0.014 (CI = +/-0.073; p = 0.703)	0.190 (CI = +/-0.738; p = 0.598)	-0.077	-1.35%
Frequency	2013.1	0.011 (CI = +/-0.077; p = 0.778)	0.051 (CI = +/-0.733; p = 0.887)	-0.074	+1.06%
Frequency	2013.2	0.003 (CI = +/-0.086; p = 0.945)	0.093 (CI = +/-0.774; p = 0.804)	-0.086	+0.29%
Frequency	2014.1	0.004 (CI = +/-0.097; p = 0.925)	0.085 (CI = +/-0.825; p = 0.831)	-0.091	+0.44%
Frequency	2014.2	-0.030 (CI = +/-0.103; p = 0.543)	0.266 (CI = +/-0.825; p = 0.506)	-0.083	-2.99%
Frequency	2015.1	-0.003 (CI = +/-0.114; p = 0.953)	0.130 (CI = +/-0.860; p = 0.753)	-0.102	-0.32%
Frequency	2015.2	-0.039 (CI = +/-0.126; p = 0.517)	0.305 (CI = +/-0.890; p = 0.478)	-0.088	-3.87%
Frequency	2016.1	-0.009 (CI = +/-0.144; p = 0.896)	0.164 (CI = +/-0.951; p = 0.719)	-0.114	-0.90%
Frequency	2016.2	-0.030 (CI = +/-0.171; p = 0.708)	0.259 (CI = +/-1.049; p = 0.605)	-0.118	-3.00%
Frequency	2017.1	0.030 (CI = +/-0.196; p = 0.746)	0.002 (CI = +/-1.117; p = 0.996)	-0.108	+3.04%

Specified Perils

Coverage = SP
End Trend Period = 2024.2
Excluded Points = 2006.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.068 (CI = +/-0.015; p = 0.000)	0.512 (CI = +/-0.171; p = 0.000)	0.756	+6.99%
Loss Cost	2005.2	0.071 (CI = +/-0.016; p = 0.000)	0.533 (CI = +/-0.172; p = 0.000)	0.761	+7.32%
Loss Cost	2006.2	0.070 (CI = +/-0.017; p = 0.000)	0.534 (CI = +/-0.176; p = 0.000)	0.755	+7.29%
Loss Cost	2007.1	0.072 (CI = +/-0.017; p = 0.000)	0.524 (CI = +/-0.180; p = 0.000)	0.757	+7.48%
Loss Cost	2007.2	0.077 (CI = +/-0.017; p = 0.000)	0.552 (CI = +/-0.175; p = 0.000)	0.781	+8.00%
Loss Cost	2008.1	0.078 (CI = +/-0.018; p = 0.000)	0.545 (CI = +/-0.180; p = 0.000)	0.780	+8.13%
Loss Cost	2008.2	0.079 (CI = +/-0.020; p = 0.000)	0.548 (CI = +/-0.186; p = 0.000)	0.762	+8.19%
Loss Cost	2009.1	0.077 (CI = +/-0.021; p = 0.000)	0.557 (CI = +/-0.192; p = 0.000)	0.757	+8.03%
Loss Cost	2009.2	0.071 (CI = +/-0.020; p = 0.000)	0.522 (CI = +/-0.182; p = 0.000)	0.734	+7.31%
Loss Cost	2010.1	0.072 (CI = +/-0.022; p = 0.000)	0.513 (CI = +/-0.188; p = 0.000)	0.735	+7.50%
Loss Cost	2010.2	0.071 (CI = +/-0.023; p = 0.000)	0.508 (CI = +/-0.195; p = 0.000)	0.703	+7.40%
Loss Cost	2011.1	0.073 (CI = +/-0.025; p = 0.000)	0.501 (CI = +/-0.202; p = 0.000)	0.703	+7.57%
Loss Cost	2011.2	0.069 (CI = +/-0.027; p = 0.000)	0.485 (CI = +/-0.207; p = 0.000)	0.659	+7.19%
Loss Cost	2012.1	0.067 (CI = +/-0.029; p = 0.000)	0.498 (CI = +/-0.215; p = 0.000)	0.654	+6.89%
Loss Cost	2012.2	0.059 (CI = +/-0.030; p = 0.000)	0.468 (CI = +/-0.213; p = 0.000)	0.601	+6.13%
Loss Cost	2013.1	0.069 (CI = +/-0.030; p = 0.000)	0.430 (CI = +/-0.208; p = 0.000)	0.647	+7.10%
Loss Cost	2013.2	0.072 (CI = +/-0.032; p = 0.000)	0.443 (CI = +/-0.215; p = 0.000)	0.633	+7.48%
Loss Cost	2014.1	0.066 (CI = +/-0.035; p = 0.001)	0.467 (CI = +/-0.221; p = 0.000)	0.633	+6.83%
Loss Cost	2014.2	0.064 (CI = +/-0.038; p = 0.003)	0.459 (CI = +/-0.233; p = 0.001)	0.579	+6.60%
Loss Cost	2015.1	0.072 (CI = +/-0.041; p = 0.002)	0.431 (CI = +/-0.238; p = 0.001)	0.602	+7.48%
Loss Cost	2015.2	0.067 (CI = +/-0.046; p = 0.006)	0.415 (CI = +/-0.250; p = 0.003)	0.529	+6.95%
Loss Cost	2016.1	0.072 (CI = +/-0.051; p = 0.009)	0.399 (CI = +/-0.265; p = 0.006)	0.534	+7.51%
Loss Cost	2016.2	0.085 (CI = +/-0.054; p = 0.005)	0.436 (CI = +/-0.267; p = 0.004)	0.574	+8.91%
Loss Cost	2017.1	0.098 (CI = +/-0.060; p = 0.004)	0.399 (CI = +/-0.276; p = 0.008)	0.605	+10.32%
Severity	2005.1	0.048 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.106; p = 0.018)	0.745	+4.89%
Severity	2005.2	0.048 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.109; p = 0.020)	0.732	+4.87%
Severity	2006.2	0.049 (CI = +/-0.010; p = 0.000)	-0.138 (CI = +/-0.111; p = 0.016)	0.727	+5.01%
Severity	2007.1	0.049 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.114; p = 0.020)	0.704	+5.00%
Severity	2007.2	0.048 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.117; p = 0.017)	0.687	+4.87%
Severity	2008.1	0.048 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.120; p = 0.017)	0.671	+4.95%
Severity	2008.2	0.047 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.123; p = 0.014)	0.652	+4.81%
Severity	2009.1	0.049 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.126; p = 0.011)	0.648	+5.00%
Severity	2009.2	0.046 (CI = +/-0.014; p = 0.000)	-0.180 (CI = +/-0.126; p = 0.007)	0.632	+4.72%
Severity	2010.1	0.049 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.126; p = 0.003)	0.653	+5.07%
Severity	2010.2	0.054 (CI = +/-0.014; p = 0.000)	-0.175 (CI = +/-0.120; p = 0.006)	0.705	+5.56%
Severity	2011.1	0.053 (CI = +/-0.015; p = 0.000)	-0.169 (CI = +/-0.124; p = 0.010)	0.665	+5.43%
Severity	2011.2	0.052 (CI = +/-0.017; p = 0.000)	-0.172 (CI = +/-0.129; p = 0.011)	0.648	+5.37%
Severity	2012.1	0.055 (CI = +/-0.018; p = 0.000)	-0.183 (CI = +/-0.133; p = 0.009)	0.640	+5.62%
Severity	2012.2	0.059 (CI = +/-0.019; p = 0.000)	-0.166 (CI = +/-0.134; p = 0.017)	0.666	+6.04%
Severity	2013.1	0.060 (CI = +/-0.020; p = 0.000)	-0.173 (CI = +/-0.139; p = 0.017)	0.642	+6.21%
Severity	2013.2	0.061 (CI = +/-0.022; p = 0.000)	-0.170 (CI = +/-0.146; p = 0.025)	0.631	+6.30%
Severity	2014.1	0.062 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.154; p = 0.031)	0.588	+6.35%
Severity	2014.2	0.067 (CI = +/-0.026; p = 0.000)	-0.152 (CI = +/-0.155; p = 0.054)	0.621	+6.95%
Severity	2015.1	0.070 (CI = +/-0.028; p = 0.000)	-0.161 (CI = +/-0.163; p = 0.052)	0.595	+7.24%
Severity	2015.2	0.070 (CI = +/-0.032; p = 0.000)	-0.160 (CI = +/-0.173; p = 0.067)	0.573	+7.27%
Severity	2016.1	0.070 (CI = +/-0.036; p = 0.001)	-0.161 (CI = +/-0.185; p = 0.084)	0.512	+7.30%
Severity	2016.2	0.079 (CI = +/-0.038; p = 0.001)	-0.137 (CI = +/-0.188; p = 0.141)	0.556	+8.21%
Severity	2017.1	0.081 (CI = +/-0.044; p = 0.002)	-0.141 (CI = +/-0.203; p = 0.156)	0.497	+8.39%
Frequency	2005.1	0.020 (CI = +/-0.016; p = 0.016)	0.642 (CI = +/-0.181; p = 0.000)	0.596	+2.00%
Frequency	2005.2	0.023 (CI = +/-0.016; p = 0.007)	0.663 (CI = +/-0.182; p = 0.000)	0.616	+2.34%
Frequency	2006.2	0.022 (CI = +/-0.017; p = 0.017)	0.672 (CI = +/-0.186; p = 0.000)	0.619	+2.18%
Frequency	2007.1	0.023 (CI = +/-0.018; p = 0.014)	0.661 (CI = +/-0.190; p = 0.000)	0.619	+2.36%
Frequency	2007.2	0.029 (CI = +/-0.018; p = 0.002)	0.697 (CI = +/-0.179; p = 0.000)	0.680	+2.98%
Frequency	2008.1	0.030 (CI = +/-0.019; p = 0.003)	0.695 (CI = +/-0.185; p = 0.000)	0.679	+3.02%
Frequency	2008.2	0.032 (CI = +/-0.020; p = 0.003)	0.705 (CI = +/-0.189; p = 0.000)	0.675	+3.22%
Frequency	2009.1	0.028 (CI = +/-0.021; p = 0.009)	0.723 (CI = +/-0.192; p = 0.000)	0.685	+2.88%
Frequency	2009.2	0.024 (CI = +/-0.022; p = 0.028)	0.703 (CI = +/-0.194; p = 0.000)	0.661	+2.47%
Frequency	2010.1	0.023 (CI = +/-0.023; p = 0.052)	0.710 (CI = +/-0.200; p = 0.000)	0.663	+2.32%
Frequency	2010.2	0.017 (CI = +/-0.024; p = 0.145)	0.684 (CI = +/-0.198; p = 0.000)	0.643	+1.75%
Frequency	2011.1	0.020 (CI = +/-0.025; p = 0.115)	0.670 (CI = +/-0.205; p = 0.000)	0.639	+2.03%
Frequency	2011.2	0.017 (CI = +/-0.027; p = 0.203)	0.657 (CI = +/-0.211; p = 0.000)	0.613	+1.73%
Frequency	2012.1	0.012 (CI = +/-0.029; p = 0.396)	0.681 (CI = +/-0.214; p = 0.000)	0.631	+1.20%
Frequency	2012.2	0.001 (CI = +/-0.027; p = 0.950)	0.634 (CI = +/-0.196; p = 0.000)	0.643	+0.08%
Frequency	2013.1	0.008 (CI = +/-0.028; p = 0.541)	0.603 (CI = +/-0.194; p = 0.000)	0.641	+0.84%
Frequency	2013.2	0.011 (CI = +/-0.030; p = 0.457)	0.613 (CI = +/-0.202; p = 0.000)	0.638	+1.11%
Frequency	2014.1	0.004 (CI = +/-0.032; p = 0.774)	0.638 (CI = +/-0.205; p = 0.000)	0.661	+0.45%
Frequency	2014.2	-0.003 (CI = +/-0.034; p = 0.842)	0.611 (CI = +/-0.206; p = 0.000)	0.648	-0.33%
Frequency	2015.1	0.002 (CI = +/-0.037; p = 0.901)	0.592 (CI = +/-0.215; p = 0.000)	0.629	+0.22%
Frequency	2015.2	-0.003 (CI = +/-0.041; p = 0.879)	0.575 (CI = +/-0.224; p = 0.000)	0.607	-0.30%
Frequency	2016.1	0.002 (CI = +/-0.046; p = 0.928)	0.560 (CI = +/-0.237; p = 0.000)	0.582	+0.20%
Frequency	2016.2	0.006 (CI = +/-0.051; p = 0.791)	0.572 (CI = +/-0.251; p = 0.000)	0.579	+0.65%
Frequency	2017.1	0.018 (CI = +/-0.057; p = 0.514)	0.541 (CI = +/-0.261; p = 0.001)	0.563	+1.78%

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	2005.1	0.064 (CI = +/-0.014; p = 0.000)	0.489 (CI = +/-0.162; p = 0.000)	0.755	+6.60%
Loss Cost	2005.2	0.067 (CI = +/-0.015; p = 0.000)	0.506 (CI = +/-0.162; p = 0.000)	0.759	+6.88%
Loss Cost	2006.1	0.066 (CI = +/-0.016; p = 0.000)	0.508 (CI = +/-0.167; p = 0.000)	0.754	+6.84%
Loss Cost	2006.2	0.066 (CI = +/-0.017; p = 0.000)	0.506 (CI = +/-0.172; p = 0.000)	0.730	+6.81%
Loss Cost	2007.1	0.067 (CI = +/-0.017; p = 0.000)	0.497 (CI = +/-0.176; p = 0.000)	0.733	+6.98%
Loss Cost	2007.2	0.072 (CI = +/-0.017; p = 0.000)	0.525 (CI = +/-0.172; p = 0.000)	0.758	+7.51%
Loss Cost	2008.1	0.073 (CI = +/-0.019; p = 0.000)	0.520 (CI = +/-0.177; p = 0.000)	0.757	+7.62%
Loss Cost	2008.2	0.074 (CI = +/-0.020; p = 0.000)	0.520 (CI = +/-0.183; p = 0.000)	0.733	+7.64%
Loss Cost	2009.1	0.072 (CI = +/-0.021; p = 0.000)	0.529 (CI = +/-0.188; p = 0.000)	0.728	+7.45%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.488 (CI = +/-0.175; p = 0.000)	0.704	+6.60%
Loss Cost	2010.1	0.066 (CI = +/-0.022; p = 0.000)	0.480 (CI = +/-0.180; p = 0.000)	0.705	+6.78%
Loss Cost	2010.2	0.064 (CI = +/-0.023; p = 0.000)	0.471 (CI = +/-0.187; p = 0.000)	0.665	+6.58%
Loss Cost	2011.1	0.065 (CI = +/-0.025; p = 0.000)	0.465 (CI = +/-0.194; p = 0.000)	0.665	+6.72%
Loss Cost	2011.2	0.060 (CI = +/-0.026; p = 0.000)	0.443 (CI = +/-0.197; p = 0.000)	0.611	+6.20%
Loss Cost	2012.1	0.057 (CI = +/-0.028; p = 0.000)	0.457 (CI = +/-0.203; p = 0.000)	0.608	+5.85%
Loss Cost	2012.2	0.047 (CI = +/-0.028; p = 0.002)	0.417 (CI = +/-0.195; p = 0.000)	0.548	+4.85%
Loss Cost	2013.1	0.056 (CI = +/-0.028; p = 0.000)	0.383 (CI = +/-0.187; p = 0.000)	0.604	+5.80%
Loss Cost	2013.2	0.059 (CI = +/-0.031; p = 0.001)	0.392 (CI = +/-0.197; p = 0.001)	0.577	+6.04%
Loss Cost	2014.1	0.052 (CI = +/-0.033; p = 0.004)	0.416 (CI = +/-0.198; p = 0.000)	0.587	+5.30%
Loss Cost	2014.2	0.047 (CI = +/-0.036; p = 0.014)	0.399 (CI = +/-0.207; p = 0.001)	0.516	+4.78%
Loss Cost	2015.1	0.054 (CI = +/-0.038; p = 0.009)	0.375 (CI = +/-0.211; p = 0.002)	0.540	+5.59%
Loss Cost	2015.2	0.045 (CI = +/-0.042; p = 0.035)	0.346 (CI = +/-0.216; p = 0.004)	0.445	+4.63%
Loss Cost	2016.1	0.049 (CI = +/-0.047; p = 0.039)	0.334 (CI = +/-0.229; p = 0.007)	0.447	+5.07%
Loss Cost	2016.2	0.060 (CI = +/-0.051; p = 0.025)	0.365 (CI = +/-0.237; p = 0.006)	0.479	+6.22%
Loss Cost	2017.1	0.072 (CI = +/-0.056; p = 0.016)	0.335 (CI = +/-0.243; p = 0.011)	0.515	+7.50%
Severity	2005.1	0.051 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.117; p = 0.068)	0.723	+5.19%
Severity	2005.2	0.051 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.120; p = 0.081)	0.713	+5.22%
Severity	2006.1	0.052 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.122; p = 0.061)	0.712	+5.38%
Severity	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.114; p = 0.017)	0.713	+4.96%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.118; p = 0.021)	0.689	+4.95%
Severity	2007.2	0.047 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.120; p = 0.017)	0.671	+4.80%
Severity	2008.1	0.048 (CI = +/-0.013; p = 0.000)	-0.153 (CI = +/-0.124; p = 0.017)	0.654	+4.89%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	-0.161 (CI = +/-0.127; p = 0.015)	0.635	+4.72%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	-0.171 (CI = +/-0.130; p = 0.012)	0.631	+4.92%
Severity	2009.2	0.045 (CI = +/-0.015; p = 0.000)	-0.187 (CI = +/-0.130; p = 0.007)	0.615	+4.59%
Severity	2010.1	0.048 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.130; p = 0.003)	0.638	+4.95%
Severity	2010.2	0.053 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.125; p = 0.007)	0.690	+5.48%
Severity	2011.1	0.052 (CI = +/-0.017; p = 0.000)	-0.173 (CI = +/-0.129; p = 0.011)	0.647	+5.34%
Severity	2011.2	0.051 (CI = +/-0.018; p = 0.000)	-0.176 (CI = +/-0.135; p = 0.013)	0.630	+5.27%
Severity	2012.1	0.054 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.139; p = 0.011)	0.622	+5.53%
Severity	2012.2	0.058 (CI = +/-0.020; p = 0.000)	-0.169 (CI = +/-0.140; p = 0.021)	0.648	+5.99%
Severity	2013.1	0.060 (CI = +/-0.022; p = 0.000)	-0.175 (CI = +/-0.146; p = 0.021)	0.623	+6.16%
Severity	2013.2	0.061 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.154; p = 0.031)	0.612	+6.27%
Severity	2014.1	0.061 (CI = +/-0.027; p = 0.000)	-0.173 (CI = +/-0.162; p = 0.038)	0.567	+6.31%
Severity	2014.2	0.068 (CI = +/-0.029; p = 0.000)	-0.150 (CI = +/-0.164; p = 0.071)	0.602	+7.01%
Severity	2015.1	0.071 (CI = +/-0.032; p = 0.000)	-0.159 (CI = +/-0.173; p = 0.069)	0.575	+7.31%
Severity	2015.2	0.071 (CI = +/-0.036; p = 0.001)	-0.157 (CI = +/-0.185; p = 0.090)	0.553	+7.36%
Severity	2016.1	0.071 (CI = +/-0.040; p = 0.002)	-0.158 (CI = +/-0.198; p = 0.108)	0.490	+7.40%
Severity	2016.2	0.082 (CI = +/-0.044; p = 0.001)	-0.128 (CI = +/-0.202; p = 0.194)	0.540	+8.53%
Severity	2017.1	0.084 (CI = +/-0.050; p = 0.003)	-0.133 (CI = +/-0.218; p = 0.208)	0.480	+8.75%
Frequency	2005.1	0.013 (CI = +/-0.016; p = 0.099)	0.597 (CI = +/-0.179; p = 0.000)	0.551	+1.33%
Frequency	2005.2	0.016 (CI = +/-0.017; p = 0.062)	0.613 (CI = +/-0.181; p = 0.000)	0.564	+1.58%
Frequency	2006.1	0.014 (CI = +/-0.017; p = 0.114)	0.625 (CI = +/-0.184; p = 0.000)	0.572	+1.39%
Frequency	2006.2	0.017 (CI = +/-0.018; p = 0.053)	0.647 (CI = +/-0.184; p = 0.000)	0.598	+1.76%
Frequency	2007.1	0.019 (CI = +/-0.019; p = 0.044)	0.637 (CI = +/-0.188; p = 0.000)	0.595	+1.94%
Frequency	2007.2	0.025 (CI = +/-0.018; p = 0.008)	0.674 (CI = +/-0.179; p = 0.000)	0.657	+2.58%
Frequency	2008.1	0.026 (CI = +/-0.019; p = 0.011)	0.672 (CI = +/-0.184; p = 0.000)	0.655	+2.61%
Frequency	2008.2	0.027 (CI = +/-0.021; p = 0.011)	0.682 (CI = +/-0.190; p = 0.000)	0.649	+2.78%
Frequency	2009.1	0.024 (CI = +/-0.021; p = 0.030)	0.700 (CI = +/-0.192; p = 0.000)	0.663	+2.42%
Frequency	2009.2	0.019 (CI = +/-0.022; p = 0.090)	0.675 (CI = +/-0.192; p = 0.000)	0.641	+1.92%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.146)	0.683 (CI = +/-0.198; p = 0.000)	0.643	+1.74%
Frequency	2010.2	0.010 (CI = +/-0.024; p = 0.381)	0.650 (CI = +/-0.194; p = 0.000)	0.630	+1.04%
Frequency	2011.1	0.013 (CI = +/-0.026; p = 0.306)	0.638 (CI = +/-0.200; p = 0.000)	0.621	+1.31%
Frequency	2011.2	0.009 (CI = +/-0.027; p = 0.511)	0.620 (CI = +/-0.205; p = 0.000)	0.598	+0.89%
Frequency	2012.1	0.003 (CI = +/-0.029; p = 0.826)	0.643 (CI = +/-0.206; p = 0.000)	0.624	+0.31%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.389)	0.586 (CI = +/-0.176; p = 0.000)	0.674	-1.07%
Frequency	2013.1	-0.003 (CI = +/-0.026; p = 0.786)	0.558 (CI = +/-0.172; p = 0.000)	0.665	-0.34%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.879)	0.563 (CI = +/-0.181; p = 0.000)	0.659	-0.21%
Frequency	2014.1	-0.010 (CI = +/-0.030; p = 0.506)	0.589 (CI = +/-0.180; p = 0.000)	0.695	-0.95%
Frequency	2014.2	-0.021 (CI = +/-0.029; p = 0.150)	0.549 (CI = +/-0.169; p = 0.000)	0.721	-2.08%
Frequency	2015.1	-0.016 (CI = +/-0.032; p = 0.300)	0.534 (CI = +/-0.175; p = 0.000)	0.693	-1.60%
Frequency	2015.2	-0.026 (CI = +/-0.034; p = 0.123)	0.503 (CI = +/-0.175; p = 0.000)	0.705	-2.54%
Frequency	2016.1	-0.022 (CI = +/-0.038; p = 0.232)	0.492 (CI = +/-0.184; p = 0.000)	0.669	-2.16%
Frequency	2016.2	-0.022 (CI = +/-0.043; p = 0.301)	0.493 (CI = +/-0.200; p = 0.000)	0.661	-2.13%
Frequency	2017.1	-0.012 (CI = +/-0.047; p = 0.605)	0.468 (CI = +/-0.205; p = 0.000)	0.622	-1.15%

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	2005.1	0.063 (CI = +/-0.015; p = 0.000)	0.485 (CI = +/-0.166; p = 0.000)	0.734	+6.54%
Loss Cost	2005.2	0.066 (CI = +/-0.016; p = 0.000)	0.504 (CI = +/-0.168; p = 0.000)	0.736	+6.85%
Loss Cost	2006.2	0.066 (CI = +/-0.017; p = 0.000)	0.506 (CI = +/-0.172; p = 0.000)	0.730	+6.81%
Loss Cost	2007.1	0.067 (CI = +/-0.017; p = 0.000)	0.497 (CI = +/-0.176; p = 0.000)	0.733	+6.98%
Loss Cost	2007.2	0.072 (CI = +/-0.017; p = 0.000)	0.525 (CI = +/-0.172; p = 0.000)	0.758	+7.51%
Loss Cost	2008.1	0.073 (CI = +/-0.019; p = 0.000)	0.520 (CI = +/-0.177; p = 0.000)	0.757	+7.62%
Loss Cost	2008.2	0.074 (CI = +/-0.020; p = 0.000)	0.520 (CI = +/-0.183; p = 0.000)	0.733	+7.64%
Loss Cost	2009.1	0.072 (CI = +/-0.021; p = 0.000)	0.529 (CI = +/-0.188; p = 0.000)	0.728	+7.45%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.488 (CI = +/-0.175; p = 0.000)	0.704	+6.60%
Loss Cost	2010.1	0.066 (CI = +/-0.022; p = 0.000)	0.480 (CI = +/-0.180; p = 0.000)	0.705	+6.78%
Loss Cost	2010.2	0.064 (CI = +/-0.023; p = 0.000)	0.471 (CI = +/-0.187; p = 0.000)	0.665	+6.58%
Loss Cost	2011.1	0.065 (CI = +/-0.025; p = 0.000)	0.465 (CI = +/-0.194; p = 0.000)	0.665	+6.72%
Loss Cost	2011.2	0.060 (CI = +/-0.026; p = 0.000)	0.443 (CI = +/-0.197; p = 0.000)	0.611	+6.20%
Loss Cost	2012.1	0.057 (CI = +/-0.028; p = 0.000)	0.457 (CI = +/-0.203; p = 0.000)	0.608	+5.85%
Loss Cost	2012.2	0.047 (CI = +/-0.028; p = 0.002)	0.417 (CI = +/-0.195; p = 0.000)	0.548	+4.85%
Loss Cost	2013.1	0.056 (CI = +/-0.028; p = 0.000)	0.383 (CI = +/-0.187; p = 0.000)	0.604	+5.80%
Loss Cost	2013.2	0.059 (CI = +/-0.031; p = 0.001)	0.392 (CI = +/-0.197; p = 0.001)	0.577	+6.04%
Loss Cost	2014.1	0.052 (CI = +/-0.033; p = 0.004)	0.416 (CI = +/-0.198; p = 0.000)	0.587	+5.30%
Loss Cost	2014.2	0.047 (CI = +/-0.036; p = 0.014)	0.399 (CI = +/-0.207; p = 0.001)	0.516	+4.78%
Loss Cost	2015.1	0.054 (CI = +/-0.038; p = 0.009)	0.375 (CI = +/-0.211; p = 0.002)	0.540	+5.59%
Loss Cost	2015.2	0.045 (CI = +/-0.042; p = 0.035)	0.346 (CI = +/-0.216; p = 0.004)	0.445	+4.63%
Loss Cost	2016.1	0.049 (CI = +/-0.047; p = 0.039)	0.334 (CI = +/-0.229; p = 0.007)	0.447	+5.07%
Loss Cost	2016.2	0.060 (CI = +/-0.051; p = 0.025)	0.365 (CI = +/-0.237; p = 0.006)	0.479	+6.22%
Loss Cost	2017.1	0.072 (CI = +/-0.056; p = 0.016)	0.335 (CI = +/-0.243; p = 0.011)	0.515	+7.50%
Severity	2005.1	0.047 (CI = +/-0.010; p = 0.000)	-0.132 (CI = +/-0.109; p = 0.019)	0.732	+4.84%
Severity	2005.2	0.047 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.113; p = 0.021)	0.718	+4.82%
Severity	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.114; p = 0.017)	0.713	+4.96%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.118; p = 0.021)	0.689	+4.95%
Severity	2007.2	0.047 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.120; p = 0.017)	0.671	+4.80%
Severity	2008.1	0.048 (CI = +/-0.013; p = 0.000)	-0.153 (CI = +/-0.124; p = 0.017)	0.654	+4.89%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	-0.161 (CI = +/-0.127; p = 0.015)	0.635	+4.72%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	-0.171 (CI = +/-0.130; p = 0.012)	0.631	+4.92%
Severity	2009.2	0.045 (CI = +/-0.015; p = 0.000)	-0.187 (CI = +/-0.130; p = 0.007)	0.615	+4.59%
Severity	2010.1	0.048 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.130; p = 0.003)	0.638	+4.95%
Severity	2010.2	0.053 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.125; p = 0.007)	0.690	+5.48%
Severity	2011.1	0.052 (CI = +/-0.017; p = 0.000)	-0.173 (CI = +/-0.129; p = 0.011)	0.647	+5.34%
Severity	2011.2	0.051 (CI = +/-0.018; p = 0.000)	-0.176 (CI = +/-0.135; p = 0.013)	0.630	+5.27%
Severity	2012.1	0.054 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.139; p = 0.011)	0.622	+5.53%
Severity	2012.2	0.058 (CI = +/-0.020; p = 0.000)	-0.169 (CI = +/-0.140; p = 0.021)	0.648	+5.99%
Severity	2013.1	0.060 (CI = +/-0.022; p = 0.000)	-0.175 (CI = +/-0.146; p = 0.021)	0.623	+6.16%
Severity	2013.2	0.061 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.154; p = 0.031)	0.612	+6.27%
Severity	2014.1	0.061 (CI = +/-0.027; p = 0.000)	-0.173 (CI = +/-0.162; p = 0.038)	0.567	+6.31%
Severity	2014.2	0.068 (CI = +/-0.029; p = 0.000)	-0.150 (CI = +/-0.164; p = 0.071)	0.602	+7.01%
Severity	2015.1	0.071 (CI = +/-0.032; p = 0.000)	-0.159 (CI = +/-0.173; p = 0.069)	0.575	+7.31%
Severity	2015.2	0.071 (CI = +/-0.036; p = 0.001)	-0.157 (CI = +/-0.185; p = 0.090)	0.553	+7.36%
Severity	2016.1	0.071 (CI = +/-0.040; p = 0.002)	-0.158 (CI = +/-0.198; p = 0.108)	0.490	+7.40%
Severity	2016.2	0.082 (CI = +/-0.044; p = 0.001)	-0.128 (CI = +/-0.202; p = 0.194)	0.540	+8.53%
Severity	2017.1	0.084 (CI = +/-0.050; p = 0.003)	-0.133 (CI = +/-0.218; p = 0.208)	0.480	+8.75%
Frequency	2005.1	0.016 (CI = +/-0.016; p = 0.052)	0.617 (CI = +/-0.179; p = 0.000)	0.574	+1.62%
Frequency	2005.2	0.019 (CI = +/-0.017; p = 0.026)	0.638 (CI = +/-0.181; p = 0.000)	0.592	+1.94%
Frequency	2006.2	0.017 (CI = +/-0.018; p = 0.053)	0.647 (CI = +/-0.184; p = 0.000)	0.598	+1.76%
Frequency	2007.1	0.019 (CI = +/-0.019; p = 0.044)	0.637 (CI = +/-0.188; p = 0.000)	0.595	+1.94%
Frequency	2007.2	0.025 (CI = +/-0.018; p = 0.008)	0.674 (CI = +/-0.179; p = 0.000)	0.657	+2.58%
Frequency	2008.1	0.026 (CI = +/-0.019; p = 0.011)	0.672 (CI = +/-0.184; p = 0.000)	0.655	+2.61%
Frequency	2008.2	0.027 (CI = +/-0.021; p = 0.011)	0.682 (CI = +/-0.190; p = 0.000)	0.649	+2.78%
Frequency	2009.1	0.024 (CI = +/-0.021; p = 0.030)	0.700 (CI = +/-0.192; p = 0.000)	0.663	+2.42%
Frequency	2009.2	0.019 (CI = +/-0.022; p = 0.090)	0.675 (CI = +/-0.192; p = 0.000)	0.641	+1.92%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.146)	0.683 (CI = +/-0.198; p = 0.000)	0.643	+1.74%
Frequency	2010.2	0.010 (CI = +/-0.024; p = 0.381)	0.650 (CI = +/-0.194; p = 0.000)	0.630	+1.04%
Frequency	2011.1	0.013 (CI = +/-0.026; p = 0.306)	0.638 (CI = +/-0.200; p = 0.000)	0.621	+1.31%
Frequency	2011.2	0.009 (CI = +/-0.027; p = 0.511)	0.620 (CI = +/-0.205; p = 0.000)	0.598	+0.89%
Frequency	2012.1	0.003 (CI = +/-0.029; p = 0.826)	0.643 (CI = +/-0.206; p = 0.000)	0.624	+0.31%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.389)	0.586 (CI = +/-0.176; p = 0.000)	0.674	-1.07%
Frequency	2013.1	-0.003 (CI = +/-0.026; p = 0.786)	0.558 (CI = +/-0.172; p = 0.000)	0.665	-0.34%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.879)	0.563 (CI = +/-0.181; p = 0.000)	0.659	-0.21%
Frequency	2014.1	-0.010 (CI = +/-0.030; p = 0.506)	0.589 (CI = +/-0.180; p = 0.000)	0.695	-0.95%
Frequency	2014.2	-0.021 (CI = +/-0.029; p = 0.150)	0.549 (CI = +/-0.169; p = 0.000)	0.721	-2.08%
Frequency	2015.1	-0.016 (CI = +/-0.032; p = 0.300)	0.534 (CI = +/-0.175; p = 0.000)	0.693	-1.60%
Frequency	2015.2	-0.026 (CI = +/-0.034; p = 0.123)	0.503 (CI = +/-0.175; p = 0.000)	0.705	-2.54%
Frequency	2016.1	-0.022 (CI = +/-0.038; p = 0.232)	0.492 (CI = +/-0.184; p = 0.000)	0.669	-2.16%
Frequency	2016.2	-0.022 (CI = +/-0.043; p = 0.301)	0.493 (CI = +/-0.200; p = 0.000)	0.661	-2.13%
Frequency	2017.1	-0.012 (CI = +/-0.047; p = 0.605)	0.468 (CI = +/-0.205; p = 0.000)	0.622	-1.15%

Underinsured Motorist

Coverage = UM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.035 (CI = +/-0.026; p = 0.009)	0.146	+3.60%
Loss Cost	2005.2	0.039 (CI = +/-0.027; p = 0.006)	0.164	+3.95%
Loss Cost	2006.1	0.045 (CI = +/-0.027; p = 0.002)	0.214	+4.60%
Loss Cost	2006.2	0.051 (CI = +/-0.028; p = 0.001)	0.259	+5.22%
Loss Cost	2007.1	0.056 (CI = +/-0.029; p = 0.000)	0.291	+5.76%
Loss Cost	2007.2	0.050 (CI = +/-0.030; p = 0.002)	0.238	+5.12%
Loss Cost	2008.1	0.058 (CI = +/-0.030; p = 0.000)	0.300	+5.94%
Loss Cost	2008.2	0.056 (CI = +/-0.032; p = 0.001)	0.269	+5.78%
Loss Cost	2009.1	0.054 (CI = +/-0.034; p = 0.003)	0.237	+5.59%
Loss Cost	2009.2	0.055 (CI = +/-0.036; p = 0.004)	0.224	+5.68%
Loss Cost	2010.1	0.059 (CI = +/-0.039; p = 0.004)	0.236	+6.13%
Loss Cost	2010.2	0.065 (CI = +/-0.041; p = 0.003)	0.252	+6.66%
Loss Cost	2011.1	0.055 (CI = +/-0.042; p = 0.013)	0.184	+5.63%
Loss Cost	2011.2	0.045 (CI = +/-0.044; p = 0.044)	0.118	+4.62%
Loss Cost	2012.1	0.054 (CI = +/-0.046; p = 0.025)	0.159	+5.51%
Loss Cost	2012.2	0.050 (CI = +/-0.050; p = 0.051)	0.118	+5.09%
Loss Cost	2013.1	0.061 (CI = +/-0.052; p = 0.024)	0.175	+6.32%
Loss Cost	2013.2	0.046 (CI = +/-0.054; p = 0.088)	0.091	+4.74%
Loss Cost	2014.1	0.038 (CI = +/-0.058; p = 0.190)	0.039	+3.85%
Loss Cost	2014.2	0.006 (CI = +/-0.048; p = 0.799)	-0.049	+0.60%
Loss Cost	2015.1	0.000 (CI = +/-0.053; p = 0.998)	-0.056	-0.01%
Loss Cost	2015.2	0.006 (CI = +/-0.058; p = 0.830)	-0.056	+0.60%
Loss Cost	2016.1	0.010 (CI = +/-0.065; p = 0.740)	-0.055	+1.04%
Loss Cost	2016.2	-0.001 (CI = +/-0.072; p = 0.978)	-0.067	-0.10%
Loss Cost	2017.1	0.010 (CI = +/-0.081; p = 0.790)	-0.066	+1.02%
Severity	2005.1	-0.003 (CI = +/-0.018; p = 0.749)	-0.024	-0.29%
Severity	2005.2	-0.006 (CI = +/-0.018; p = 0.506)	-0.015	-0.61%
Severity	2006.1	-0.001 (CI = +/-0.018; p = 0.930)	-0.028	-0.08%
Severity	2006.2	0.000 (CI = +/-0.019; p = 0.984)	-0.029	+0.02%
Severity	2007.1	0.000 (CI = +/-0.020; p = 0.974)	-0.029	-0.03%
Severity	2007.2	-0.003 (CI = +/-0.021; p = 0.746)	-0.027	-0.34%
Severity	2008.1	-0.003 (CI = +/-0.023; p = 0.809)	-0.029	-0.27%
Severity	2008.2	0.001 (CI = +/-0.024; p = 0.901)	-0.032	+0.15%
Severity	2009.1	-0.002 (CI = +/-0.025; p = 0.881)	-0.033	-0.18%
Severity	2009.2	0.002 (CI = +/-0.026; p = 0.884)	-0.034	+0.19%
Severity	2010.1	0.001 (CI = +/-0.028; p = 0.916)	-0.035	+0.14%
Severity	2010.2	0.007 (CI = +/-0.029; p = 0.609)	-0.027	+0.73%
Severity	2011.1	0.003 (CI = +/-0.031; p = 0.828)	-0.037	+0.33%
Severity	2011.2	0.006 (CI = +/-0.033; p = 0.721)	-0.035	+0.58%
Severity	2012.1	0.008 (CI = +/-0.036; p = 0.631)	-0.031	+0.84%
Severity	2012.2	0.009 (CI = +/-0.039; p = 0.649)	-0.034	+0.86%
Severity	2013.1	0.022 (CI = +/-0.038; p = 0.235)	0.021	+2.27%
Severity	2013.2	0.012 (CI = +/-0.039; p = 0.527)	-0.027	+1.23%
Severity	2014.1	0.005 (CI = +/-0.042; p = 0.820)	-0.047	+0.47%
Severity	2014.2	-0.013 (CI = +/-0.040; p = 0.496)	-0.027	-1.32%
Severity	2015.1	-0.023 (CI = +/-0.043; p = 0.277)	0.013	-2.24%
Severity	2015.2	-0.019 (CI = +/-0.047; p = 0.404)	-0.015	-1.90%
Severity	2016.1	-0.020 (CI = +/-0.053; p = 0.440)	-0.022	-1.96%
Severity	2016.2	-0.026 (CI = +/-0.059; p = 0.360)	-0.007	-2.60%
Severity	2017.1	-0.023 (CI = +/-0.068; p = 0.471)	-0.031	-2.30%
Frequency	2005.1	0.038 (CI = +/-0.019; p = 0.000)	0.280	+3.90%
Frequency	2005.2	0.045 (CI = +/-0.019; p = 0.000)	0.377	+4.59%
Frequency	2006.1	0.046 (CI = +/-0.020; p = 0.000)	0.367	+4.68%
Frequency	2006.2	0.051 (CI = +/-0.020; p = 0.000)	0.421	+5.20%
Frequency	2007.1	0.056 (CI = +/-0.020; p = 0.000)	0.483	+5.79%
Frequency	2007.2	0.053 (CI = +/-0.021; p = 0.000)	0.441	+5.48%
Frequency	2008.1	0.060 (CI = +/-0.020; p = 0.000)	0.526	+6.22%
Frequency	2008.2	0.055 (CI = +/-0.020; p = 0.000)	0.482	+5.63%
Frequency	2009.1	0.056 (CI = +/-0.021; p = 0.000)	0.474	+5.78%
Frequency	2009.2	0.053 (CI = +/-0.023; p = 0.000)	0.428	+5.48%
Frequency	2010.1	0.058 (CI = +/-0.023; p = 0.000)	0.461	+5.98%
Frequency	2010.2	0.057 (CI = +/-0.025; p = 0.000)	0.427	+5.89%
Frequency	2011.1	0.052 (CI = +/-0.026; p = 0.000)	0.366	+5.29%
Frequency	2011.2	0.039 (CI = +/-0.023; p = 0.002)	0.298	+4.02%
Frequency	2012.1	0.045 (CI = +/-0.024; p = 0.001)	0.359	+4.63%
Frequency	2012.2	0.041 (CI = +/-0.026; p = 0.003)	0.294	+4.19%
Frequency	2013.1	0.039 (CI = +/-0.028; p = 0.008)	0.244	+3.96%
Frequency	2013.2	0.034 (CI = +/-0.030; p = 0.027)	0.176	+3.47%
Frequency	2014.1	0.033 (CI = +/-0.033; p = 0.047)	0.142	+3.36%
Frequency	2014.2	0.019 (CI = +/-0.031; p = 0.210)	0.033	+1.94%
Frequency	2015.1	0.023 (CI = +/-0.034; p = 0.180)	0.047	+2.29%
Frequency	2015.2	0.025 (CI = +/-0.038; p = 0.178)	0.051	+2.55%
Frequency	2016.1	0.030 (CI = +/-0.042; p = 0.147)	0.072	+3.06%
Frequency	2016.2	0.025 (CI = +/-0.047; p = 0.269)	0.020	+2.57%
Frequency	2017.1	0.034 (CI = +/-0.052; p = 0.192)	0.056	+3.41%

Underinsured Motorist

Coverage = UM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.028; p = 0.020)	-0.002 (CI = +/-0.021; p = 0.814)	0.124	+3.47%
Loss Cost	2005.2	0.038 (CI = +/-0.030; p = 0.014)	-0.002 (CI = +/-0.021; p = 0.852)	0.142	+3.84%
Loss Cost	2006.1	0.044 (CI = +/-0.030; p = 0.005)	-0.001 (CI = +/-0.021; p = 0.915)	0.191	+4.53%
Loss Cost	2006.2	0.051 (CI = +/-0.031; p = 0.002)	0.000 (CI = +/-0.021; p = 0.975)	0.237	+5.20%
Loss Cost	2007.1	0.056 (CI = +/-0.032; p = 0.001)	0.000 (CI = +/-0.021; p = 0.976)	0.270	+5.78%
Loss Cost	2007.2	0.050 (CI = +/-0.033; p = 0.004)	0.000 (CI = +/-0.020; p = 0.970)	0.214	+5.10%
Loss Cost	2008.1	0.058 (CI = +/-0.033; p = 0.001)	0.000 (CI = +/-0.020; p = 0.964)	0.278	+5.97%
Loss Cost	2008.2	0.056 (CI = +/-0.035; p = 0.003)	0.000 (CI = +/-0.020; p = 0.977)	0.245	+5.80%
Loss Cost	2009.1	0.054 (CI = +/-0.037; p = 0.006)	0.000 (CI = +/-0.020; p = 0.989)	0.211	+5.60%
Loss Cost	2009.2	0.055 (CI = +/-0.040; p = 0.008)	0.000 (CI = +/-0.021; p = 0.984)	0.196	+5.70%
Loss Cost	2010.1	0.060 (CI = +/-0.042; p = 0.007)	0.000 (CI = +/-0.021; p = 0.962)	0.208	+6.17%
Loss Cost	2010.2	0.065 (CI = +/-0.045; p = 0.006)	0.001 (CI = +/-0.021; p = 0.939)	0.224	+6.73%
Loss Cost	2011.1	0.055 (CI = +/-0.046; p = 0.021)	0.000 (CI = +/-0.021; p = 0.976)	0.152	+5.66%
Loss Cost	2011.2	0.045 (CI = +/-0.048; p = 0.063)	0.000 (CI = +/-0.021; p = 0.993)	0.081	+4.61%
Loss Cost	2012.1	0.054 (CI = +/-0.050; p = 0.037)	0.000 (CI = +/-0.020; p = 0.986)	0.123	+5.53%
Loss Cost	2012.2	0.050 (CI = +/-0.054; p = 0.069)	0.000 (CI = +/-0.021; p = 0.993)	0.078	+5.10%
Loss Cost	2013.1	0.061 (CI = +/-0.056; p = 0.034)	0.000 (CI = +/-0.021; p = 0.981)	0.136	+6.34%
Loss Cost	2013.2	0.046 (CI = +/-0.058; p = 0.109)	0.000 (CI = +/-0.020; p = 0.984)	0.046	+4.75%
Loss Cost	2014.1	0.038 (CI = +/-0.062; p = 0.215)	0.000 (CI = +/-0.020; p = 0.980)	-0.012	+3.87%
Loss Cost	2014.2	0.007 (CI = +/-0.051; p = 0.791)	0.001 (CI = +/-0.016; p = 0.921)	-0.107	+0.66%
Loss Cost	2015.1	0.001 (CI = +/-0.056; p = 0.982)	0.001 (CI = +/-0.016; p = 0.907)	-0.117	+0.06%
Loss Cost	2015.2	0.006 (CI = +/-0.061; p = 0.826)	0.001 (CI = +/-0.016; p = 0.930)	-0.121	+0.65%
Loss Cost	2016.1	0.011 (CI = +/-0.068; p = 0.744)	0.000 (CI = +/-0.017; p = 0.951)	-0.125	+1.07%
Loss Cost	2016.2	0.000 (CI = +/-0.075; p = 0.989)	0.001 (CI = +/-0.017; p = 0.892)	-0.141	-0.05%
Loss Cost	2017.1	0.010 (CI = +/-0.084; p = 0.797)	0.000 (CI = +/-0.018; p = 0.962)	-0.148	+1.03%
Severity	2005.1	-0.008 (CI = +/-0.019; p = 0.398)	-0.010 (CI = +/-0.014; p = 0.160)	0.004	-0.81%
Severity	2005.2	-0.012 (CI = +/-0.020; p = 0.231)	-0.011 (CI = +/-0.014; p = 0.136)	0.020	-1.17%
Severity	2006.1	-0.006 (CI = +/-0.020; p = 0.518)	-0.010 (CI = +/-0.014; p = 0.146)	0.006	-0.63%
Severity	2006.2	-0.005 (CI = +/-0.021; p = 0.595)	-0.010 (CI = +/-0.014; p = 0.157)	0.003	-0.54%
Severity	2007.1	-0.006 (CI = +/-0.022; p = 0.566)	-0.010 (CI = +/-0.014; p = 0.159)	0.002	-0.62%
Severity	2007.2	-0.010 (CI = +/-0.023; p = 0.388)	-0.010 (CI = +/-0.014; p = 0.144)	0.010	-0.97%
Severity	2008.1	-0.009 (CI = +/-0.024; p = 0.440)	-0.010 (CI = +/-0.014; p = 0.153)	0.006	-0.92%
Severity	2008.2	-0.005 (CI = +/-0.025; p = 0.684)	-0.010 (CI = +/-0.014; p = 0.166)	0.001	-0.50%
Severity	2009.1	-0.009 (CI = +/-0.026; p = 0.499)	-0.010 (CI = +/-0.014; p = 0.154)	0.005	-0.87%
Severity	2009.2	-0.005 (CI = +/-0.027; p = 0.707)	-0.010 (CI = +/-0.014; p = 0.167)	0.001	-0.51%
Severity	2010.1	-0.006 (CI = +/-0.029; p = 0.690)	-0.010 (CI = +/-0.015; p = 0.173)	-0.001	-0.58%
Severity	2010.2	0.000 (CI = +/-0.030; p = 0.994)	-0.010 (CI = +/-0.014; p = 0.183)	0.005	+0.01%
Severity	2011.1	-0.004 (CI = +/-0.032; p = 0.787)	-0.010 (CI = +/-0.015; p = 0.176)	0.000	-0.43%
Severity	2011.2	-0.002 (CI = +/-0.035; p = 0.910)	-0.010 (CI = +/-0.015; p = 0.188)	-0.001	-0.19%
Severity	2012.1	0.001 (CI = +/-0.037; p = 0.974)	-0.010 (CI = +/-0.015; p = 0.199)	0.000	+0.06%
Severity	2012.2	0.001 (CI = +/-0.040; p = 0.973)	-0.010 (CI = +/-0.016; p = 0.209)	-0.005	+0.07%
Severity	2013.1	0.015 (CI = +/-0.039; p = 0.450)	-0.010 (CI = +/-0.014; p = 0.182)	0.060	+1.46%
Severity	2013.2	0.004 (CI = +/-0.040; p = 0.829)	-0.010 (CI = +/-0.014; p = 0.166)	0.022	+0.42%
Severity	2014.1	-0.003 (CI = +/-0.043; p = 0.878)	-0.010 (CI = +/-0.014; p = 0.168)	0.005	-0.32%
Severity	2014.2	-0.021 (CI = +/-0.040; p = 0.289)	-0.009 (CI = +/-0.012; p = 0.126)	0.052	-2.05%
Severity	2015.1	-0.030 (CI = +/-0.042; p = 0.156)	-0.009 (CI = +/-0.012; p = 0.131)	0.090	-2.91%
Severity	2015.2	-0.026 (CI = +/-0.046; p = 0.259)	-0.009 (CI = +/-0.012; p = 0.135)	0.066	-2.52%
Severity	2016.1	-0.025 (CI = +/-0.052; p = 0.316)	-0.009 (CI = +/-0.013; p = 0.148)	0.056	-2.49%
Severity	2016.2	-0.030 (CI = +/-0.058; p = 0.284)	-0.009 (CI = +/-0.013; p = 0.174)	0.059	-2.96%
Severity	2017.1	-0.025 (CI = +/-0.066; p = 0.425)	-0.009 (CI = +/-0.014; p = 0.176)	0.041	-2.47%
Frequency	2005.1	0.042 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.016; p = 0.327)	0.280	+4.31%
Frequency	2005.2	0.050 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.014; p = 0.231)	0.385	+5.08%
Frequency	2006.1	0.051 (CI = +/-0.021; p = 0.000)	0.009 (CI = +/-0.015; p = 0.229)	0.376	+5.19%
Frequency	2006.2	0.056 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.014; p = 0.180)	0.435	+5.78%
Frequency	2007.1	0.062 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.014; p = 0.132)	0.503	+6.43%
Frequency	2007.2	0.059 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.014; p = 0.145)	0.462	+6.13%
Frequency	2008.1	0.067 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.012; p = 0.090)	0.555	+6.95%
Frequency	2008.2	0.061 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.012; p = 0.093)	0.514	+6.33%
Frequency	2009.1	0.063 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.012; p = 0.093)	0.507	+6.53%
Frequency	2009.2	0.060 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.012; p = 0.102)	0.463	+6.24%
Frequency	2010.1	0.066 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.012; p = 0.086)	0.500	+6.78%
Frequency	2010.2	0.065 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.012; p = 0.093)	0.467	+6.72%
Frequency	2011.1	0.059 (CI = +/-0.027; p = 0.000)	0.010 (CI = +/-0.012; p = 0.096)	0.411	+6.11%
Frequency	2011.2	0.047 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.010; p = 0.060)	0.371	+4.81%
Frequency	2012.1	0.053 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.010; p = 0.048)	0.438	+5.47%
Frequency	2012.2	0.049 (CI = +/-0.025; p = 0.001)	0.010 (CI = +/-0.010; p = 0.050)	0.382	+5.03%
Frequency	2013.1	0.047 (CI = +/-0.027; p = 0.002)	0.010 (CI = +/-0.010; p = 0.055)	0.338	+4.80%
Frequency	2013.2	0.042 (CI = +/-0.029; p = 0.007)	0.010 (CI = +/-0.010; p = 0.056)	0.282	+4.31%
Frequency	2014.1	0.041 (CI = +/-0.032; p = 0.014)	0.010 (CI = +/-0.010; p = 0.062)	0.251	+4.20%
Frequency	2014.2	0.027 (CI = +/-0.029; p = 0.061)	0.010 (CI = +/-0.009; p = 0.027)	0.227	+2.76%
Frequency	2015.1	0.030 (CI = +/-0.031; p = 0.058)	0.010 (CI = +/-0.009; p = 0.032)	0.237	+3.06%
Frequency	2015.2	0.032 (CI = +/-0.035; p = 0.068)	0.010 (CI = +/-0.009; p = 0.038)	0.235	+3.25%
Frequency	2016.1	0.036 (CI = +/-0.038; p = 0.065)	0.010 (CI = +/-0.009; p = 0.047)	0.246	+3.65%
Frequency	2016.2	0.030 (CI = +/-0.042; p = 0.156)	0.010 (CI = +/-0.010; p = 0.044)	0.221	+3.01%
Frequency	2017.1	0.035 (CI = +/-0.048; p = 0.133)	0.010 (CI = +/-0.010; p = 0.059)	0.234	+3.59%

Underinsured Motorist

Coverage = UM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.025; p = 0.008)	0.287 (CI = +/-0.288; p = 0.051)	0.209	+3.49%
Loss Cost	2005.2	0.039 (CI = +/-0.026; p = 0.004)	0.315 (CI = +/-0.289; p = 0.033)	0.244	+3.95%
Loss Cost	2006.1	0.044 (CI = +/-0.026; p = 0.002)	0.283 (CI = +/-0.290; p = 0.055)	0.273	+4.47%
Loss Cost	2006.2	0.051 (CI = +/-0.026; p = 0.000)	0.327 (CI = +/-0.282; p = 0.024)	0.344	+5.22%
Loss Cost	2007.1	0.055 (CI = +/-0.028; p = 0.000)	0.304 (CI = +/-0.287; p = 0.038)	0.360	+5.61%
Loss Cost	2007.2	0.050 (CI = +/-0.029; p = 0.001)	0.278 (CI = +/-0.289; p = 0.060)	0.298	+5.12%
Loss Cost	2008.1	0.056 (CI = +/-0.029; p = 0.000)	0.240 (CI = +/-0.288; p = 0.100)	0.339	+5.80%
Loss Cost	2008.2	0.056 (CI = +/-0.031; p = 0.001)	0.239 (CI = +/-0.298; p = 0.112)	0.307	+5.78%
Loss Cost	2009.1	0.053 (CI = +/-0.033; p = 0.003)	0.257 (CI = +/-0.306; p = 0.097)	0.283	+5.43%
Loss Cost	2009.2	0.055 (CI = +/-0.035; p = 0.003)	0.269 (CI = +/-0.315; p = 0.091)	0.275	+5.68%
Loss Cost	2010.1	0.058 (CI = +/-0.038; p = 0.004)	0.256 (CI = +/-0.326; p = 0.119)	0.277	+5.95%
Loss Cost	2010.2	0.065 (CI = +/-0.039; p = 0.002)	0.288 (CI = +/-0.330; p = 0.084)	0.310	+6.66%
Loss Cost	2011.1	0.052 (CI = +/-0.039; p = 0.012)	0.348 (CI = +/-0.319; p = 0.033)	0.295	+5.35%
Loss Cost	2011.2	0.045 (CI = +/-0.042; p = 0.034)	0.317 (CI = +/-0.324; p = 0.055)	0.215	+4.62%
Loss Cost	2012.1	0.051 (CI = +/-0.044; p = 0.026)	0.290 (CI = +/-0.333; p = 0.085)	0.231	+5.24%
Loss Cost	2012.2	0.050 (CI = +/-0.048; p = 0.044)	0.284 (CI = +/-0.348; p = 0.104)	0.185	+5.09%
Loss Cost	2013.1	0.059 (CI = +/-0.051; p = 0.027)	0.247 (CI = +/-0.355; p = 0.164)	0.214	+6.04%
Loss Cost	2013.2	0.046 (CI = +/-0.053; p = 0.086)	0.199 (CI = +/-0.355; p = 0.256)	0.107	+4.74%
Loss Cost	2014.1	0.035 (CI = +/-0.057; p = 0.218)	0.243 (CI = +/-0.362; p = 0.175)	0.084	+3.53%
Loss Cost	2014.2	0.006 (CI = +/-0.048; p = 0.799)	0.143 (CI = +/-0.292; p = 0.319)	-0.046	+0.60%
Loss Cost	2015.1	-0.003 (CI = +/-0.053; p = 0.916)	0.173 (CI = +/-0.303; p = 0.246)	-0.030	-0.27%
Loss Cost	2015.2	0.006 (CI = +/-0.057; p = 0.826)	0.200 (CI = +/-0.314; p = 0.195)	-0.007	+0.60%
Loss Cost	2016.1	0.007 (CI = +/-0.065; p = 0.828)	0.198 (CI = +/-0.336; p = 0.228)	-0.018	+0.67%
Loss Cost	2016.2	-0.001 (CI = +/-0.072; p = 0.977)	0.176 (CI = +/-0.354; p = 0.305)	-0.057	-0.10%
Loss Cost	2017.1	0.007 (CI = +/-0.082; p = 0.866)	0.155 (CI = +/-0.380; p = 0.395)	-0.083	+0.66%
Severity	2005.1	-0.003 (CI = +/-0.018; p = 0.741)	0.034 (CI = +/-0.210; p = 0.745)	-0.048	-0.30%
Severity	2005.2	-0.006 (CI = +/-0.019; p = 0.511)	0.013 (CI = +/-0.211; p = 0.897)	-0.042	-0.61%
Severity	2006.1	-0.001 (CI = +/-0.019; p = 0.939)	-0.022 (CI = +/-0.204; p = 0.830)	-0.056	-0.07%
Severity	2006.2	0.000 (CI = +/-0.020; p = 0.985)	-0.016 (CI = +/-0.210; p = 0.876)	-0.058	+0.02%
Severity	2007.1	0.000 (CI = +/-0.021; p = 0.979)	-0.013 (CI = +/-0.216; p = 0.901)	-0.060	-0.03%
Severity	2007.2	-0.003 (CI = +/-0.022; p = 0.750)	-0.032 (CI = +/-0.219; p = 0.770)	-0.056	-0.34%
Severity	2008.1	-0.003 (CI = +/-0.023; p = 0.825)	-0.037 (CI = +/-0.226; p = 0.740)	-0.059	-0.25%
Severity	2008.2	0.001 (CI = +/-0.024; p = 0.902)	-0.015 (CI = +/-0.228; p = 0.893)	-0.065	+0.15%
Severity	2009.1	-0.002 (CI = +/-0.025; p = 0.882)	0.003 (CI = +/-0.233; p = 0.979)	-0.068	-0.18%
Severity	2009.2	0.002 (CI = +/-0.026; p = 0.886)	0.022 (CI = +/-0.237; p = 0.849)	-0.069	+0.19%
Severity	2010.1	0.001 (CI = +/-0.028; p = 0.927)	0.025 (CI = +/-0.246; p = 0.835)	-0.072	+0.13%
Severity	2010.2	0.007 (CI = +/-0.029; p = 0.614)	0.054 (CI = +/-0.246; p = 0.654)	-0.058	+0.73%
Severity	2011.1	0.003 (CI = +/-0.031; p = 0.860)	0.077 (CI = +/-0.252; p = 0.537)	-0.061	+0.27%
Severity	2011.2	0.006 (CI = +/-0.033; p = 0.724)	0.090 (CI = +/-0.260; p = 0.480)	-0.055	+0.58%
Severity	2012.1	0.008 (CI = +/-0.036; p = 0.665)	0.082 (CI = +/-0.271; p = 0.538)	-0.058	+0.77%
Severity	2012.2	0.009 (CI = +/-0.039; p = 0.653)	0.086 (CI = +/-0.283; p = 0.535)	-0.062	+0.86%
Severity	2013.1	0.022 (CI = +/-0.039; p = 0.253)	0.030 (CI = +/-0.271; p = 0.822)	-0.023	+2.23%
Severity	2013.2	0.012 (CI = +/-0.040; p = 0.537)	-0.008 (CI = +/-0.269; p = 0.949)	-0.079	+1.23%
Severity	2014.1	0.004 (CI = +/-0.043; p = 0.834)	0.021 (CI = +/-0.276; p = 0.872)	-0.101	+0.44%
Severity	2014.2	-0.013 (CI = +/-0.041; p = 0.507)	-0.040 (CI = +/-0.249; p = 0.738)	-0.077	-1.32%
Severity	2015.1	-0.023 (CI = +/-0.044; p = 0.295)	-0.008 (CI = +/-0.254; p = 0.950)	-0.044	-2.23%
Severity	2015.2	-0.019 (CI = +/-0.049; p = 0.418)	0.003 (CI = +/-0.268; p = 0.981)	-0.078	-1.90%
Severity	2016.1	-0.020 (CI = +/-0.055; p = 0.455)	0.005 (CI = +/-0.287; p = 0.969)	-0.091	-1.97%
Severity	2016.2	-0.026 (CI = +/-0.062; p = 0.377)	-0.013 (CI = +/-0.303; p = 0.929)	-0.078	-2.60%
Severity	2017.1	-0.023 (CI = +/-0.071; p = 0.500)	-0.023 (CI = +/-0.327; p = 0.883)	-0.108	-2.25%
Frequency	2005.1	0.037 (CI = +/-0.018; p = 0.000)	0.253 (CI = +/-0.209; p = 0.019)	0.364	+3.80%
Frequency	2005.2	0.045 (CI = +/-0.017; p = 0.000)	0.302 (CI = +/-0.186; p = 0.002)	0.508	+4.59%
Frequency	2006.1	0.044 (CI = +/-0.017; p = 0.000)	0.305 (CI = +/-0.191; p = 0.003)	0.499	+4.55%
Frequency	2006.2	0.051 (CI = +/-0.017; p = 0.000)	0.343 (CI = +/-0.178; p = 0.000)	0.590	+5.20%
Frequency	2007.1	0.055 (CI = +/-0.017; p = 0.000)	0.318 (CI = +/-0.175; p = 0.001)	0.623	+5.64%
Frequency	2007.2	0.053 (CI = +/-0.018; p = 0.000)	0.309 (CI = +/-0.180; p = 0.001)	0.584	+5.48%
Frequency	2008.1	0.059 (CI = +/-0.018; p = 0.000)	0.277 (CI = +/-0.173; p = 0.003)	0.637	+6.07%
Frequency	2008.2	0.055 (CI = +/-0.018; p = 0.000)	0.254 (CI = +/-0.171; p = 0.005)	0.591	+5.63%
Frequency	2009.1	0.055 (CI = +/-0.019; p = 0.000)	0.254 (CI = +/-0.177; p = 0.006)	0.581	+5.63%
Frequency	2009.2	0.053 (CI = +/-0.020; p = 0.000)	0.247 (CI = +/-0.182; p = 0.010)	0.536	+5.48%
Frequency	2010.1	0.057 (CI = +/-0.021; p = 0.000)	0.231 (CI = +/-0.186; p = 0.017)	0.550	+5.81%
Frequency	2010.2	0.057 (CI = +/-0.023; p = 0.000)	0.234 (CI = +/-0.193; p = 0.019)	0.520	+5.89%
Frequency	2011.1	0.049 (CI = +/-0.023; p = 0.000)	0.272 (CI = +/-0.184; p = 0.005)	0.519	+5.07%
Frequency	2011.2	0.039 (CI = +/-0.021; p = 0.001)	0.227 (CI = +/-0.160; p = 0.007)	0.461	+4.02%
Frequency	2012.1	0.043 (CI = +/-0.022; p = 0.000)	0.208 (CI = +/-0.162; p = 0.014)	0.488	+4.44%
Frequency	2012.2	0.041 (CI = +/-0.023; p = 0.001)	0.198 (CI = +/-0.168; p = 0.023)	0.420	+4.19%
Frequency	2013.1	0.037 (CI = +/-0.025; p = 0.006)	0.217 (CI = +/-0.172; p = 0.016)	0.404	+3.72%
Frequency	2013.2	0.034 (CI = +/-0.027; p = 0.015)	0.207 (CI = +/-0.178; p = 0.025)	0.331	+3.47%
Frequency	2014.1	0.030 (CI = +/-0.029; p = 0.043)	0.222 (CI = +/-0.186; p = 0.022)	0.320	+3.08%
Frequency	2014.2	0.019 (CI = +/-0.028; p = 0.170)	0.183 (CI = +/-0.171; p = 0.038)	0.203	+1.94%
Frequency	2015.1	0.020 (CI = +/-0.031; p = 0.200)	0.180 (CI = +/-0.182; p = 0.051)	0.199	+2.01%
Frequency	2015.2	0.025 (CI = +/-0.034; p = 0.139)	0.197 (CI = +/-0.188; p = 0.041)	0.230	+2.55%
Frequency	2016.1	0.027 (CI = +/-0.039; p = 0.164)	0.193 (CI = +/-0.201; p = 0.059)	0.226	+2.70%
Frequency	2016.2	0.025 (CI = +/-0.044; p = 0.234)	0.189 (CI = +/-0.214; p = 0.080)	0.163	+2.57%
Frequency	2017.1	0.029 (CI = +/-0.050; p = 0.227)	0.178 (CI = +/-0.231; p = 0.120)	0.161	+2.98%

Province of Alberta

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

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change			
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	New Normal	Reform Scalar	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024	Reform Scalar
2013.25	5.925	45,339	268.63	0.00	0	0	0.00	0.00	6.046	44,711	270.33	1.043	4.3%	2.621	1.097
2013.75	6.786	47,429	321.86	0.00	1	0	0.00	0.00	6.476	50,240	325.36	1.043	4.3%	2.513	1.097
2014.25	6.018	45,931	276.41	0.00	0	0	0.00	0.00	6.046	48,618	293.95	1.043	4.3%	2.410	1.097
2014.75	6.681	52,557	351.11	0.00	1	0	0.00	0.00	6.476	54,630	353.79	1.043	4.3%	2.311	1.097
2015.25	6.210	52,342	325.06	0.00	0	0	0.00	0.00	6.046	52,867	319.64	1.043	4.3%	2.216	1.097
2015.75	6.546	60,181	393.97	0.00	1	0	0.00	0.00	6.476	59,404	384.71	1.043	4.3%	2.125	1.097
2016.25	5.854	59,295	347.13	0.00	0	0	0.00	0.00	6.046	57,487	347.57	1.043	4.3%	2.038	1.097
2016.75	6.680	63,702	425.54	0.00	1	0	0.00	0.00	6.476	64,595	418.33	1.043	4.3%	1.955	1.097
2017.25	6.507	60,207	391.75	0.00	0	0	0.00	0.00	6.046	62,510	377.94	1.043	4.3%	1.874	1.097
2017.75	6.588	67,851	447.03	0.00	1	0	0.00	0.00	6.476	70,240	454.88	1.043	4.3%	1.798	1.097
2018.25	6.421	67,103	430.87	0.00	0	0	0.00	0.00	6.046	67,973	410.97	1.043	4.3%	1.724	1.097
2018.75	6.268	76,545	479.78	0.00	1	0	0.00	0.00	6.476	76,378	494.63	1.043	4.3%	1.653	1.097
2019.25	6.447	75,201	484.80	0.00	0	0	0.00	0.00	6.046	73,913	446.89	1.043	4.3%	1.585	1.097
2019.75	6.406	84,183	539.27	0.00	1	0	0.00	0.00	6.476	83,053	537.86	1.043	4.3%	1.520	1.097
2020.25	4.278	84,142	359.98	(22.16)	0	0	0.00	0.03	4.432	81,167	359.77	1.043	4.3%	1.458	1.097
2020.75	4.314	97,643	421.28	(26.32)	1	0	0.33	0.04	4.413	95,552	421.66	1.043	4.3%	1.398	1.064
2021.25	3.992	96,934	386.96	(31.49)	0	0	1.00	0.02	3.716	101,042	375.51	1.043	4.3%	1.341	1.000
2021.75	5.135	107,320	551.06	(16.63)	1	0	1.00	0.02	4.902	113,327	555.50	1.043	4.3%	1.286	1.000
2022.25	4.198	114,831	482.06	(14.90)	0	0	1.00	0.00	4.689	109,131	511.70	1.043	4.3%	1.233	1.000
2022.75	5.390	136,970	738.23	0.00	1	1	1.00	0.31	4.907	134,308	659.11	1.043	4.3%	1.182	1.000
2023.25	4.506	144,947	653.06	0.00	0	1	1.00	0.57	4.582	140,353	643.04	1.043	4.3%	1.134	1.000
2023.75	4.638	175,701	814.82	0.00	1	1	1.00	0.77	4.907	167,560	822.30	1.043	4.3%	1.087	1.000
2024.25	4.723	170,147	803.65	0.00	0	1	1.00	1.00	4.582	173,428	794.58	1.043	4.3%	1.043	1.000
2024.75	4.664	186,879	871.63	0.00	1	1	1.00	1.00	4.907	194,873	956.33			1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	1.799	(157.959)	(163.067)
B.	Time		0.084	0.084
C.	Mobility	0.014		0.014
D.	Seasonality	0.069	0.075	0.143
E.	New Normal	(0.232)		(0.232)
F.	Reform Scalar	(0.046)	0.138	0.093
G.	Excess Inflation		0.296	0.296

Province of Alberta

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

Selected Trend Model: Third Party Liability - Property Damage
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	31.427	4,870	153.05	0.00	0	0.00	31.799	4,866	154.75	1.008	0.8%	1.198
2013.75	34.358	5,178	177.91	0.00	1	0.00	31.590	5,142	162.43	1.008	0.8%	1.188
2014.25	32.198	4,969	160.00	0.00	0	0.00	31.383	5,009	157.20	1.008	0.8%	1.179
2014.75	32.864	5,330	175.17	0.00	1	0.00	31.176	5,292	165.00	1.008	0.8%	1.170
2015.25	31.830	5,196	165.38	0.00	0	0.00	30.971	5,156	159.68	1.008	0.8%	1.161
2015.75	31.293	5,545	173.52	0.00	1	0.00	30.768	5,448	167.61	1.008	0.8%	1.152
2016.25	28.415	5,201	147.78	0.00	0	0.00	30.565	5,307	162.20	1.008	0.8%	1.143
2016.75	30.481	5,536	168.75	0.00	1	0.00	30.364	5,607	170.25	1.008	0.8%	1.134
2017.25	30.840	5,511	169.98	0.00	0	0.00	30.165	5,462	164.76	1.008	0.8%	1.125
2017.75	30.682	5,765	176.89	0.00	1	0.00	29.966	5,771	172.94	1.008	0.8%	1.116
2018.25	32.311	5,671	183.22	0.00	0	0.00	29.769	5,622	167.37	1.008	0.8%	1.107
2018.75	28.268	5,950	168.18	0.00	1	0.00	29.573	5,940	175.68	1.008	0.8%	1.099
2019.25	29.707	5,762	171.19	0.00	0	0.00	29.379	5,787	170.01	1.008	0.8%	1.090
2019.75	27.691	6,073	168.18	0.00	1	0.00	29.186	6,114	178.45	1.008	0.8%	1.082
2020.25	20.048	5,856	117.39	(22.16)	0	0.00	20.625	5,956	122.85	1.008	0.8%	1.073
2020.75	18.811	6,064	114.07	(26.32)	1	0.00	19.222	6,293	120.97	1.008	0.8%	1.065
2021.25	17.932	6,302	113.01	(31.49)	0	0.00	17.636	6,131	108.12	1.008	0.8%	1.056
2021.75	22.956	6,843	157.08	(16.63)	1	0.21	22.014	6,758	148.77	1.008	0.8%	1.048
2022.25	22.435	6,915	155.15	(14.90)	0	0.47	22.460	6,923	155.49	1.008	0.8%	1.040
2022.75	28.398	7,648	217.18	0.00	1	0.70	28.053	7,653	214.68	1.008	0.8%	1.032
2023.25	26.011	7,645	198.85	0.00	0	0.68	27.868	7,432	207.12	1.008	0.8%	1.024
2023.75	26.571	8,335	221.46	0.00	1	1.00	27.685	8,361	231.48	1.008	0.8%	1.016
2024.25	28.309	8,084	228.84	0.00	0	1.00	27.503	8,145	224.02	1.008	0.8%	1.008
2024.75	27.815	8,519	236.97	0.00	1	1.00	27.322	8,606	235.14			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	30.025	(49.633)	(26.515)
B.	Time	(0.013)	0.029	0.016
C.	Mobility	0.015		0.015
D.	Seasonality		0.041	0.041
E.	Excess Inflation		0.197	0.197

Province of Alberta

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

Selected Trend Model: Accident Benefits - Total
Data as of 31 Dec 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 (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	New Normal	Reform Scalar	2020 Trend Change	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	2020 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024	Reform Scalar
2014.25	10.871	3,383	36.78	0.00	0	0	0.00	0.00	10.930	3,664	40.05	1.058	1.000	5.8%	2.708	1.116
2014.75	11.897	3,890	46.28	0.00	1	0	0.00	0.00	11.812	3,876	45.79	1.058	1.000	5.8%	2.559	1.116
2015.25	10.790	4,104	44.28	0.00	0	0	0.00	0.00	10.930	4,101	44.82	1.058	1.000	5.8%	2.419	1.116
2015.75	11.667	4,852	56.61	0.00	1	0	0.00	0.00	11.812	4,338	51.24	1.058	1.000	5.8%	2.287	1.116
2016.25	10.255	4,344	44.54	0.00	0	0	0.00	0.00	10.930	4,589	50.16	1.058	1.000	5.8%	2.162	1.116
2016.75	11.851	5,083	60.24	0.00	1	0	0.00	0.00	11.812	4,855	57.35	1.058	1.000	5.8%	2.043	1.116
2017.25	11.297	5,184	58.56	0.00	0	0	0.00	0.00	10.930	5,136	56.14	1.058	1.000	5.8%	1.932	1.116
2017.75	11.841	5,606	66.38	0.00	1	0	0.00	0.00	11.812	5,434	64.18	1.058	1.000	5.8%	1.826	1.116
2018.25	11.697	5,981	69.95	0.00	0	0	0.00	0.00	10.930	5,748	62.83	1.058	1.000	5.8%	1.726	1.116
2018.75	11.254	5,753	64.74	0.00	1	0	0.00	0.00	11.812	6,081	71.83	1.058	1.000	5.8%	1.631	1.116
2019.25	11.341	6,008	68.14	0.00	0	0	0.00	0.00	10.930	6,433	70.32	1.058	1.000	5.8%	1.542	1.116
2019.75	11.663	6,711	78.27	0.00	1	0	0.00	0.00	11.812	6,806	80.39	1.058	1.000	5.8%	1.458	1.116
2020.25	7.411	7,124	52.79	(22.16)	0	0	0.00	0.00	7.966	7,200	57.35	1.058	0.992	5.0%	1.378	1.116
2020.75	7.839	8,364	65.56	(26.32)	1	0	0.35	0.17	8.113	7,855	63.72	1.058	0.978	3.5%	1.313	1.074
2021.25	7.273	8,257	60.05	(31.49)	0	0	1.00	0.67	6.973	8,729	60.86	1.058	0.978	3.5%	1.269	1.000
2021.75	10.149	8,700	88.29	(16.63)	1	0	1.00	1.17	9.315	9,030	84.12	1.058	0.978	3.5%	1.226	1.000
2022.25	8.691	9,821	85.36	(14.90)	0	0	1.00	1.67	8.836	9,343	82.56	1.058	0.978	3.5%	1.185	1.000
2022.75	11.466	9,709	111.32	0.00	1	1	1.00	2.17	11.180	9,666	108.07	1.058	0.978	3.5%	1.146	1.000
2023.25	9.822	10,257	100.74	0.00	0	1	1.00	2.67	10.346	10,000	103.46	1.058	0.978	3.5%	1.107	1.000
2023.75	10.669	10,938	116.70	0.00	1	1	1.00	3.17	11.180	10,346	115.67	1.058	0.978	3.5%	1.070	1.000
2024.25	10.801	10,681	115.37	0.00	0	1	1.00	3.67	10.346	10,704	110.74	1.058	0.978	3.5%	1.035	1.000
2024.75	11.527	10,406	119.95	0.00	1	1	1.00	4.17	11.180	11,074	123.81				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	2.392	(218.554)	(223.070)
B.	Time		0.113	0.113
C.	Mobility	0.014		0.014
D.	Seasonality	0.078		0.078
F.	New Normal	(0.055)		(0.055)
G.	Reform Scalar		0.110	0.110
H.	2020 Trend Change		(0.045)	(0.045)

Province of Alberta

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

Selected Trend Model: Collision
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Excess Inflation	New Normal	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	41.917	5,323	223.13	0.00	0	0.00	0	43.571	5,329	232.20	1.012	1.2%	1.316
2013.75	46.885	5,668	265.75	0.00	1	0.00	0	43.294	5,597	242.31	1.012	1.2%	1.301
2014.25	42.396	5,597	237.27	0.00	0	0.00	0	43.020	5,528	237.82	1.012	1.2%	1.285
2014.75	43.133	6,141	264.87	0.00	1	0.00	0	42.747	5,805	248.17	1.012	1.2%	1.270
2015.25	41.133	5,999	246.74	0.00	0	0.00	0	42.476	5,734	243.57	1.012	1.2%	1.255
2015.75	40.434	6,335	256.16	0.00	1	0.00	0	42.207	6,022	254.17	1.012	1.2%	1.240
2016.25	36.775	6,067	223.11	0.00	0	0.00	0	41.940	5,948	249.46	1.012	1.2%	1.225
2016.75	41.973	6,497	272.69	0.00	1	0.00	0	41.674	6,247	260.32	1.012	1.2%	1.211
2017.25	41.951	6,329	265.52	0.00	0	0.00	0	41.410	6,170	255.49	1.012	1.2%	1.196
2017.75	42.218	6,709	283.23	0.00	1	0.00	0	41.147	6,479	266.61	1.012	1.2%	1.182
2018.25	44.760	6,448	288.62	0.00	0	0.00	0	40.886	6,400	261.67	1.012	1.2%	1.168
2018.75	41.601	6,671	277.51	0.00	1	0.00	0	40.627	6,721	273.06	1.012	1.2%	1.154
2019.25	43.065	6,482	279.14	0.00	0	0.00	0	40.370	6,639	268.00	1.012	1.2%	1.140
2019.75	41.485	6,443	267.27	0.00	1	0.00	0	40.114	6,972	279.66	1.012	1.2%	1.127
2020.25	29.653	6,498	192.69	(22.16)	0	0.00	0	27.031	6,886	186.14	1.012	1.2%	1.114
2020.75	25.716	7,048	181.26	(26.32)	1	0.00	0	24.974	7,232	180.60	1.012	1.2%	1.100
2021.25	22.586	7,073	159.75	(31.49)	0	0.00	0	22.664	7,143	161.89	1.012	1.2%	1.087
2021.75	29.256	7,893	230.90	(16.63)	1	0.21	0	29.218	8,071	235.84	1.012	1.2%	1.074
2022.25	24.901	9,263	230.65	(14.90)	0	0.47	0	29.930	8,697	260.31	1.012	1.2%	1.062
2022.75	28.854	10,014	288.96	0.00	1	0.70	1	25.278	9,876	249.64	1.012	1.2%	1.049
2023.25	23.630	10,205	241.14	0.00	0	0.68	1	25.118	9,703	243.70	1.012	1.2%	1.036
2023.75	23.088	11,240	259.51	0.00	1	1.00	1	24.958	11,357	283.46	1.012	1.2%	1.024
2024.25	25.148	10,987	276.29	0.00	0	1.00	1	24.800	11,218	278.21	1.012	1.2%	1.012
2024.75	24.459	11,344	277.47	0.00	1	1.00	1	24.643	11,781	290.32			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	29.378	(65.130)	(42.660)
B.	Time	(0.013)	0.037	0.024
C.	Mobility	0.018		0.018
D.	Seasonality		0.031	0.031
E.	Excess Inflation		0.342	0.342
F.	New Normal	(0.424)		(0.424)

Province of Alberta

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

Selected Trend Model: Comprehensive - Total
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		Observed		Covariates		Predicted		Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	23.134	5,411	125.19	0	21.497	4,672	100.46	1.024	2.4%	1.726
2013.75	39.420	5,288	208.44	1	40.251	5,538	222.95	1.024	2.4%	1.686
2014.25	17.934	4,434	79.52	0	21.518	4,894	105.34	1.024	2.4%	1.646
2014.75	46.644	6,242	291.17	1	40.290	5,801	233.78	1.024	2.4%	1.607
2015.25	20.506	4,923	100.96	0	21.539	5,127	110.46	1.024	2.4%	1.570
2015.75	42.698	6,519	278.33	1	40.330	6,077	245.15	1.024	2.4%	1.533
2016.25	29.395	5,463	160.57	0	21.560	5,371	115.83	1.024	2.4%	1.497
2016.75	55.405	6,288	348.37	1	40.369	6,367	257.07	1.024	2.4%	1.462
2017.25	22.008	5,775	127.10	0	21.581	5,627	121.46	1.024	2.4%	1.428
2017.75	33.523	6,555	219.75	1	40.408	6,670	269.56	1.024	2.4%	1.394
2018.25	20.402	5,826	118.86	0	21.602	5,895	127.37	1.024	2.4%	1.361
2018.75	34.728	6,616	229.76	1	40.448	6,987	282.66	1.024	2.4%	1.329
2019.25	20.095	5,933	119.21	0	21.623	6,175	133.56	1.024	2.4%	1.298
2019.75	33.988	6,493	220.68	1	40.487	7,319	296.40	1.024	2.4%	1.268
2020.25	38.304	8,742	334.84	0	21.644	6,469	140.05	1.024	2.4%	1.238
2020.75	28.140	6,953	195.65	1	40.526	7,668	310.81	1.024	2.4%	1.209
2021.25	17.594	5,929	104.31	0	21.666	6,777	146.86	1.024	2.4%	1.181
2021.75	38.469	7,165	275.62	1	40.566	8,033	325.92	1.024	2.4%	1.153
2022.25	22.279	6,539	145.68	0	21.687	7,100	154.00	1.024	2.4%	1.126
2022.75	33.598	8,026	269.68	1	40.605	8,415	341.76	1.024	2.4%	1.100
2023.25	22.799	7,083	161.48	0	21.708	7,437	161.48	1.024	2.4%	1.074
2023.75	32.761	9,296	304.54	1	40.645	8,815	358.38	1.024	2.4%	1.049
2024.25	20.512	7,838	160.77	0	21.729	7,791	169.33	1.024	2.4%	1.024
2024.75	68.712	12,113	832.33	1	40.685	9,235	375.80			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	1.108	(85.149)	(90.949)
B.	Time	0.001	0.046	0.047
C.	Seasonality	0.627	0.147	0.773

Province of Alberta

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

Selected Trend Model: Comprehensive - Theft
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		Semi-Annual	Trend Factor to 1
Time	Frequency (per 1000	Severity	Loss Cost	Seasonality	2018 Trend Change	2021-2 Multi-Period Scalar	Excess Inflation	Frequency (per 1000	Severity	Loss Cost	Time	2018 Trend Change	Trend Rate	Oct 2024
2013.25	2.432	8,401	20.43	0	0.00	0.00	0.00	2.325	9,097	20.36	1.108	1.000	10.8%	0.907
2013.75	2.660	9,221	24.53	1	0.00	0.00	0.00	2.511	9,764	25.31	1.108	1.000	10.8%	0.818
2014.25	2.409	9,281	22.35	0	0.00	0.00	0.00	2.712	9,525	24.99	1.108	1.000	10.8%	0.739
2014.75	2.719	10,193	27.72	1	0.00	0.00	0.00	2.929	10,224	31.07	1.108	1.000	10.8%	0.667
2015.25	3.248	9,999	32.48	0	0.00	0.00	0.00	3.163	9,973	30.67	1.108	1.000	10.8%	0.602
2015.75	3.677	11,300	41.55	1	0.00	0.00	0.00	3.416	10,705	38.13	1.108	1.000	10.8%	0.543
2016.25	3.663	10,442	38.25	0	0.00	0.00	0.00	3.690	10,442	37.63	1.108	1.000	10.8%	0.490
2016.75	3.967	11,196	44.41	1	0.00	0.00	0.00	3.985	11,208	46.79	1.108	1.000	10.8%	0.443
2017.25	4.120	11,135	45.87	0	0.00	0.00	0.00	4.304	10,933	46.19	1.108	1.000	10.8%	0.400
2017.75	4.723	11,984	56.60	1	0.00	0.00	0.00	4.648	11,735	57.42	1.108	0.839	-7.0%	0.361
2018.25	3.812	12,012	45.79	0	0.50	0.00	0.00	4.265	11,448	47.57	1.108	0.839	-7.0%	0.388
2018.75	4.155	12,737	52.92	1	1.00	0.00	0.00	3.914	12,287	49.64	1.108	0.839	-7.0%	0.417
2019.25	3.494	12,051	42.10	0	1.50	0.00	0.00	3.591	11,986	41.12	1.108	0.839	-7.0%	0.449
2019.75	3.925	12,275	48.18	1	2.00	0.00	0.00	3.295	12,865	42.91	1.108	0.839	-7.0%	0.483
2020.25	2.982	12,289	36.64	0	2.50	0.00	0.00	3.024	12,550	35.55	1.108	0.839	-7.0%	0.519
2020.75	2.783	13,072	36.38	1	3.00	0.00	0.00	2.775	13,471	37.09	1.108	0.839	-7.0%	0.558
2021.25	2.408	11,622	27.99	0	3.50	0.00	0.00	2.546	13,140	30.73	1.108	0.839	-7.0%	0.601
2021.75	3.137	12,479	39.15	1	4.00	1.00	0.21	4.374	14,558	46.35	1.108	0.839	-7.0%	0.646
2022.25	3.916	11,951	46.80	0	4.50	1.00	0.47	4.014	14,746	44.87	1.108	0.839	-7.0%	0.695
2022.75	3.865	12,418	48.00	1	5.00	1.00	0.70	3.683	16,371	53.85	1.108	0.839	-7.0%	0.747
2023.25	3.542	13,569	48.07	0	5.50	1.00	0.68	3.380	15,933	44.19	1.108	0.839	-7.0%	0.804
2023.75	3.206	17,330	55.57	1	6.00	1.00	1.00	3.101	17,923	56.00	1.108	0.839	-7.0%	0.864
2024.25	2.535	17,724	44.93	0	6.50	1.00	1.00	2.846	17,483	46.39	1.108	0.839	-7.0%	0.930
2024.75	2.668	19,147	51.08	1	7.00	1.00	1.00	2.611	18,766	48.41				1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(309.050)	(83.429)	(409.261)
B.	Time	0.154	0.046	0.205
C.	Seasonality		0.048	0.115
D.	2018 Trend Change	(0.326)		(0.350)
E.	2021-2 Multi-Period Scalar	0.627		0.237
F.	Excess Inflation		0.148	0.612

Province of Alberta

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

Selected Trend Model: All Perils
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Mobility	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	161.003	3,217	517.90	0	0.00	128.950	2,928	365.37	1.018	1.8%	1.523
2013.75	182.649	2,750	502.29	1	0.00	157.935	3,112	508.85	1.018	1.8%	1.496
2014.25	127.785	2,771	354.07	0	0.00	118.528	3,308	378.99	1.018	1.8%	1.469
2014.75	136.893	4,154	568.69	1	0.00	145.171	3,516	527.83	1.018	1.8%	1.442
2015.25	104.458	3,304	345.11	0	0.00	108.949	3,737	393.12	1.018	1.8%	1.416
2015.75	125.441	4,054	508.54	1	0.00	133.438	3,972	547.51	1.018	1.8%	1.390
2016.25	103.791	3,508	364.11	0	0.00	100.144	4,222	407.78	1.018	1.8%	1.365
2016.75	155.879	4,047	630.78	1	0.00	122.654	4,488	567.92	1.018	1.8%	1.340
2017.25	112.975	3,922	443.07	0	0.00	92.050	4,771	422.98	1.018	1.8%	1.316
2017.75	103.809	4,466	463.58	1	0.00	112.741	5,071	589.09	1.018	1.8%	1.292
2018.25	86.291	5,534	477.54	0	0.00	84.611	5,390	438.75	1.018	1.8%	1.269
2018.75	82.572	6,542	540.23	1	0.00	103.630	5,730	611.06	1.018	1.8%	1.246
2019.25	58.120	6,419	373.09	0	0.00	77.773	6,090	455.11	1.018	1.8%	1.223
2019.75	70.141	7,417	520.22	1	0.00	95.254	6,474	633.84	1.018	1.8%	1.201
2020.25	58.466	7,550	441.39	0	(22.16)	51.344	6,881	347.00	1.018	1.8%	1.179
2020.75	50.043	7,137	357.17	1	(26.32)	59.102	7,314	456.18	1.018	1.8%	1.158
2021.25	39.750	7,484	297.49	0	(31.49)	41.057	7,774	316.20	1.018	1.8%	1.137
2021.75	69.622	8,331	580.02	1	(16.63)	62.778	8,264	541.30	1.018	1.8%	1.116
2022.25	51.035	9,180	468.52	0	(14.90)	48.351	8,784	413.00	1.018	1.8%	1.096
2022.75	67.469	9,794	660.83	1	0.00	73.976	9,337	707.41	1.018	1.8%	1.076
2023.25	52.286	10,344	540.85	0	0.00	55.518	9,925	526.88	1.018	1.8%	1.056
2023.75	59.655	11,354	677.34	1	0.00	67.997	10,549	733.78	1.018	1.8%	1.037
2024.25	50.724	10,447	529.89	0	0.00	51.031	11,213	546.52	1.018	1.8%	1.018
2024.75	94.579	12,145	1,148.67	1	0.00	62.502	11,919	761.14			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	174.520	(237.809)	(67.794)
B.	Time	(0.084)	0.122	0.037
C.	Seasonality	0.245		0.313
D.	Mobility	0.015		0.014

Province of Alberta

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

Selected Trend Model: Specified Perils
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	7.579	5,077	38.48	0	7.463	4,830	36.12	1.026	2.6%	1.811
2013.75	9.629	4,284	41.25	1	13.383	4,196	56.19	1.026	2.6%	1.765
2014.25	5.247	6,253	32.81	0	7.392	5,137	38.04	1.026	2.6%	1.720
2014.75	16.024	4,701	75.34	1	13.255	4,463	59.17	1.026	2.6%	1.676
2015.25	6.195	5,209	32.27	0	7.321	5,463	40.05	1.026	2.6%	1.633
2015.75	14.975	4,567	68.39	1	13.129	4,746	62.31	1.026	2.6%	1.591
2016.25	8.107	6,693	54.26	0	7.251	5,810	42.17	1.026	2.6%	1.551
2016.75	15.531	4,850	75.32	1	13.003	5,048	65.61	1.026	2.6%	1.511
2017.25	7.506	5,746	43.13	0	7.182	6,179	44.41	1.026	2.6%	1.473
2017.75	12.857	5,877	75.56	1	12.879	5,369	69.08	1.026	2.6%	1.435
2018.25	6.472	8,018	51.89	0	7.113	6,572	46.76	1.026	2.6%	1.399
2018.75	10.396	5,897	61.31	1	12.756	5,710	72.75	1.026	2.6%	1.363
2019.25	6.897	5,940	40.96	0	7.045	6,989	49.24	1.026	2.6%	1.328
2019.75	10.898	5,117	55.76	1	12.634	6,072	76.60	1.026	2.6%	1.295
2020.25	12.371	6,169	76.31	0	6.978	7,433	51.85	1.026	2.6%	1.262
2020.75	11.263	5,262	59.27	1	12.514	6,458	80.66	1.026	2.6%	1.229
2021.25	7.216	5,826	42.04	0	6.911	7,906	54.59	1.026	2.6%	1.198
2021.75	11.567	7,034	81.37	1	12.394	6,868	84.93	1.026	2.6%	1.168
2022.25	6.653	7,926	52.73	0	6.845	8,408	57.49	1.026	2.6%	1.138
2022.75	13.562	7,414	100.54	1	12.276	7,305	89.43	1.026	2.6%	1.109
2023.25	6.813	8,178	55.72	0	6.780	8,942	60.53	1.026	2.6%	1.081
2023.75	11.325	9,765	110.59	1	12.159	7,769	94.17	1.026	2.6%	1.053
2024.25	5.935	13,999	83.09	0	6.715	9,510	63.74	1.026	2.6%	1.026
2024.75	22.387	8,369	187.36	1	12.042	8,262	99.16			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	21.328	(115.511)	(100.350)
B.	Time	(0.010)	0.062	0.052
C.	Seasonality	0.589	(0.171)	0.416

Province of Alberta

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

Selected Trend Model: Underinsured Motorist

Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Observed			Predicted		Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	0.016	131,588	2.14	0.019	225,525	4.27	1.027	2.7%	1.854
2013.75	0.020	165,352	3.34	0.019	226,473	4.39	1.027	2.7%	1.805
2014.25	0.013	125,049	1.65	0.020	227,425	4.51	1.027	2.7%	1.757
2014.75	0.027	196,205	5.25	0.020	228,380	4.63	1.027	2.7%	1.710
2015.25	0.026	308,213	7.86	0.021	229,340	4.76	1.027	2.7%	1.665
2015.75	0.027	265,654	7.13	0.021	230,304	4.89	1.027	2.7%	1.621
2016.25	0.021	231,574	4.82	0.022	231,271	5.02	1.027	2.7%	1.578
2016.75	0.029	292,041	8.33	0.022	232,243	5.16	1.027	2.7%	1.536
2017.25	0.018	225,675	3.97	0.023	233,219	5.30	1.027	2.7%	1.496
2017.75	0.033	223,027	7.36	0.023	234,199	5.44	1.027	2.7%	1.456
2018.25	0.022	283,912	6.34	0.024	235,183	5.59	1.027	2.7%	1.417
2018.75	0.033	216,353	7.08	0.024	236,171	5.74	1.027	2.7%	1.380
2019.25	0.026	244,491	6.29	0.025	237,163	5.90	1.027	2.7%	1.343
2019.75	0.030	269,000	8.14	0.025	238,160	6.06	1.027	2.7%	1.308
2020.25	0.022	184,493	4.00	0.026	239,161	6.22	1.027	2.7%	1.273
2020.75	0.030	313,113	9.43	0.027	240,165	6.39	1.027	2.7%	1.239
2021.25	0.017	349,877	5.94	0.027	241,175	6.56	1.027	2.7%	1.207
2021.75	0.023	360,868	8.47	0.028	242,188	6.74	1.027	2.7%	1.175
2022.25	0.027	233,649	6.28	0.028	243,206	6.93	1.027	2.7%	1.144
2022.75	0.032	347,144	11.25	0.029	244,228	7.11	1.027	2.7%	1.113
2023.25	0.031	292,619	9.18	0.030	245,254	7.31	1.027	2.7%	1.084
2023.75	0.024	183,762	4.44	0.030	246,284	7.51	1.027	2.7%	1.055
2024.25	0.038	215,834	8.21	0.031	247,319	7.71	1.027	2.7%	1.027
2024.75	0.031	121,367	3.73	0.032	248,358	7.92			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(95.120)	(4.557)	(106.584)
B.	Time	0.045	0.008	0.054

Province of Alberta

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

New Normal Adjustment Factors: Collision
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Covariates			
						Adjustment Factor to
Time	Observed Frequency (000)	Trended Frequency (000)	Mobility	New Normal	Smoothed Frequency (000)	2024-2 Level
2014.25	42.396	37.096	0.00	0	37.588	0.656
2014.75	43.133	37.982	0.00	0	37.588	0.656
2015.25	41.133	36.452	0.00	0	37.588	0.656
2015.75	40.434	36.061	0.00	0	37.588	0.656
2016.25	36.775	33.007	0.00	0	37.588	0.656
2016.75	41.973	37.913	0.00	0	37.588	0.656
2017.25	41.951	38.135	0.00	0	37.588	0.656
2017.75	42.218	38.622	0.00	0	37.588	0.656
2018.25	44.760	41.209	0.00	0	37.588	0.656
2018.75	41.601	38.545	0.00	0	37.588	0.656
2019.25	43.065	40.156	0.00	0	37.588	0.656
2019.75	41.485	38.929	0.00	0	37.588	0.656
2020.25	29.653	28.004	(22.16)	0	25.524	0.965
2020.75	25.716	24.441	(26.32)	0	23.737	1.038
2021.25	22.586	21.603	(31.49)	0	21.686	1.136
2021.75	29.256	28.161	(16.63)	0	28.111	0.877
2022.25	24.901	24.122	(14.90)	0	28.976	0.850
2022.75	28.854	28.130	0.00	1	24.642	1.000
2023.25	23.630	23.184	0.00	1	24.642	1.000
2023.75	23.088	22.796	0.00	1	24.642	1.000
2024.25	25.148	24.988	0.00	1	24.642	1.000
2024.75	24.459	24.459	0.00	1	24.642	1.000

Frequency Model Fitted to (3)

A.	Intercept	3.627
B.	Mobility	0.017
C.	New Normal	(0.422)

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