OliverWyman

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

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

12 September 2025

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1. Executive Summary

1.1. Purpose and Scope

Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board's "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 commercial 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.

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

[1] Effective January 1, 2022, TPL was split into bodily injury, property damage and direct compensation property damage (DCPD).
[2] We refer to these as "selections" in this report.

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

	2024 Annual Review: Data as of December 31, 2023	2025 Annual Review: Data as of December 31, 2024
Trend Benchmarks		
TPL-Bodily Injury	+7.0%[3]	+7.9%
TPL-Property Damage	-0.3%[4]	-0.3%[5]
DCPD[6]	0.0%[7]	-0.3%[8]
AB – Total	+2.9%[9]	+11.1%[10]
Collision	-0.2%[11]	-0.1%[12]
Comprehensive	+3.9%[13]	+3.9%[14]
All Perils	+1.0%	+1.8%
Specified Perils	+3.9%[15]	+3.9%[16]
Underinsured Motorist	+7.7%	+9.8%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	1.94% of TPL Premiums
Operating Expenses	27.8% of Premiums	22.6% of Premiums
Profit Provision	6% of Premiums	6% of Premiums

1.3. Relevant Comments

Data

The data utilized in our analysis and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, IBM Canada (IBM) through to December 31, 2024.

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

> Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 – Individually

[3] Our model includes a November 1, 2020, reform scalar of -15.6%.
[4] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.
[5] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[6] The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced January 2022.
[7] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.
[8] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[9] Our model includes an October 29, 2020 reform scalar of +98.8%.
[10] Our model includes an October 29, 2020 reform scalar of +37.6%.
[11] Our model includes a 2021-2 scalar of +36.4% coincident with the rise in inflation.
[12] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[13] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.
[14] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.
[15] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.
[16] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.

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

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

Loss Trend Benchmarks

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

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

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

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

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

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

- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. DCPD was introduced January 1, 2022. The timing of the reform

introduction occurring during the pandemic creates additional challenges to isolating early estimates of the actual claims cost impact of the reforms. We discuss the estimated impact based on the current data in further detail in Section 6. 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 consumers to "do less" leading to a reduction in vehicle usage. This possible vehicle usage reduction may lead to a reduction in the future claims frequency rate.

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

  – The correlation of the historical CPI index with historical claim cost changes; and any recent changes to the CPI.

  – The actual change in claim costs data that emerged during the recent period.

  – The anticipated future CPI during the rating program period given the Federal Government's actions to curb inflation through higher interest rates.

  – The impact of economic conditions and general high inflation on vehicle usage.

We discuss this further in Section 5.3.

Experience Period

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

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

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

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

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

- Apply COVID-19 Unwinding Factors: Applying an adjustment to unwind the impact of COVID-19 would allow inclusion of the most recent data; however, the estimation of those factors adds to the uncertainty of the indication.
- Temper the Accident Year Weights: This lessens the use of the experience affected by the COVID-19 pandemic, but determining appropriate weights for each accident year adds to the uncertainty of the indication.

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 commercial vehicle claims experience that has emerged or is expected to emerge. However, in doing so, we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also 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 taken since the creation of the AIRB.

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

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

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

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

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

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

In Section 10, we discuss our methodology for considering recent higher inflation levels.

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

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

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

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

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

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

2.2. 2020 Reforms

On October 30, 2020, the Government announced reforms to the province's automobile insurance framework. Bill 41 amended the Insurance Act and includes several changes that should be reflected in any future filings. Bill 41 included changes related to prejudgment interest, minor injury regulation, diagnostic and treatment protocols regulation, automobile accident benefits regulation, and the property damage coverage. Bill 41 received Royal Assent on December 9, 2020.

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

- **Insurance Act – Prejudgment Interest** (Effective upon Royal Assent): Prejudgment interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.
- **Minor Injury Regulation** (Effective for accidents occurring on or after November 1, 2020): See Section 2.3 for details.
- **Diagnostic and Treatment Protocols Regulation** (Effective October 29, 2020): Dentists, psychologists and occupational therapists are now considered adjunct therapists and the new maximum benefit for treatment by any combination of these adjunct therapists is $1,000.
- **Automobile Accident Insurance Benefits Regulation** (Effective October 29, 2020, applicable to both new and existing claims): See Section 2.4 for details.

- **Introduction of Direct Compensation Property Damage** (Effective January 1, 2022): Insurers are required to provide DCPD premiums separated from third party liability premiums.
- **File and Use**: Insurers will be permitted to use a File and Use filing in accordance with the AIRB's File and Use Filing Guidelines.

Reports on the initial estimate of cost impact of Bill 41 can be found on the AIRB's website. In fitting models supporting our trend estimates, we consider the impact of Bill 41. However, due to the coincidence of the COVID-19 pandemic and subsequent higher inflation, isolating and measuring the impact of Bill 41 is challenging.

2.3. Minor Injury Reforms

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

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

Table 2: Historical Minor Injury Cap Amounts

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

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

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

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

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

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.[18]

[18] It is our understanding that the changes were administrative in nature (clarifications).

On May 17, 2018, the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations to clarify[19] that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains, and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation, and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.1.

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

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

2.4. Automobile Accidents Benefits Revisions

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

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

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

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

2.5. Legalization of Cannabis

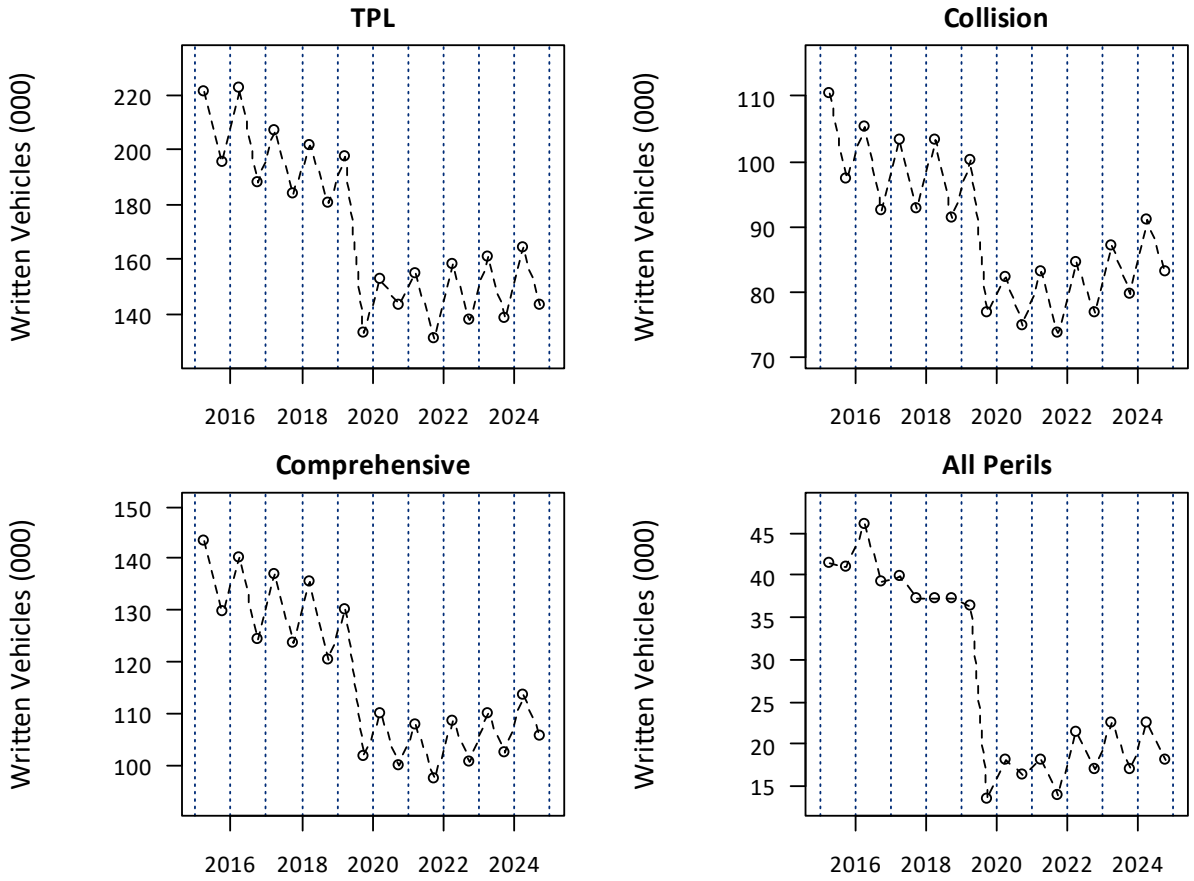
Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available to determine if this change may have affected claims costs. It is assumed any impact of this change will be captured through our trend analysis of the claims experience.

3. Summary of Alberta Commercial Vehicle 2015 to 2024 Experience

3.1. Growth of Insured Vehicles

From 2015 to 2018, the number of commercial vehicles in Alberta had decreased annually. As noted earlier, GISA changed its definition of fleets beginning the second half of 2019, and as a result the number of vehicles included in the commercial exhibits reduced significantly. Following the change in 2019, the number of commercial vehicles has been increasing annually. Figure 1 presents the number of written vehicles insured over each of the last ten years for TPL,[20] collision, comprehensive and all perils coverages. The significant decline in 2019 is principally due to the GISA change in definition of fleets beginning July 1, 2019.

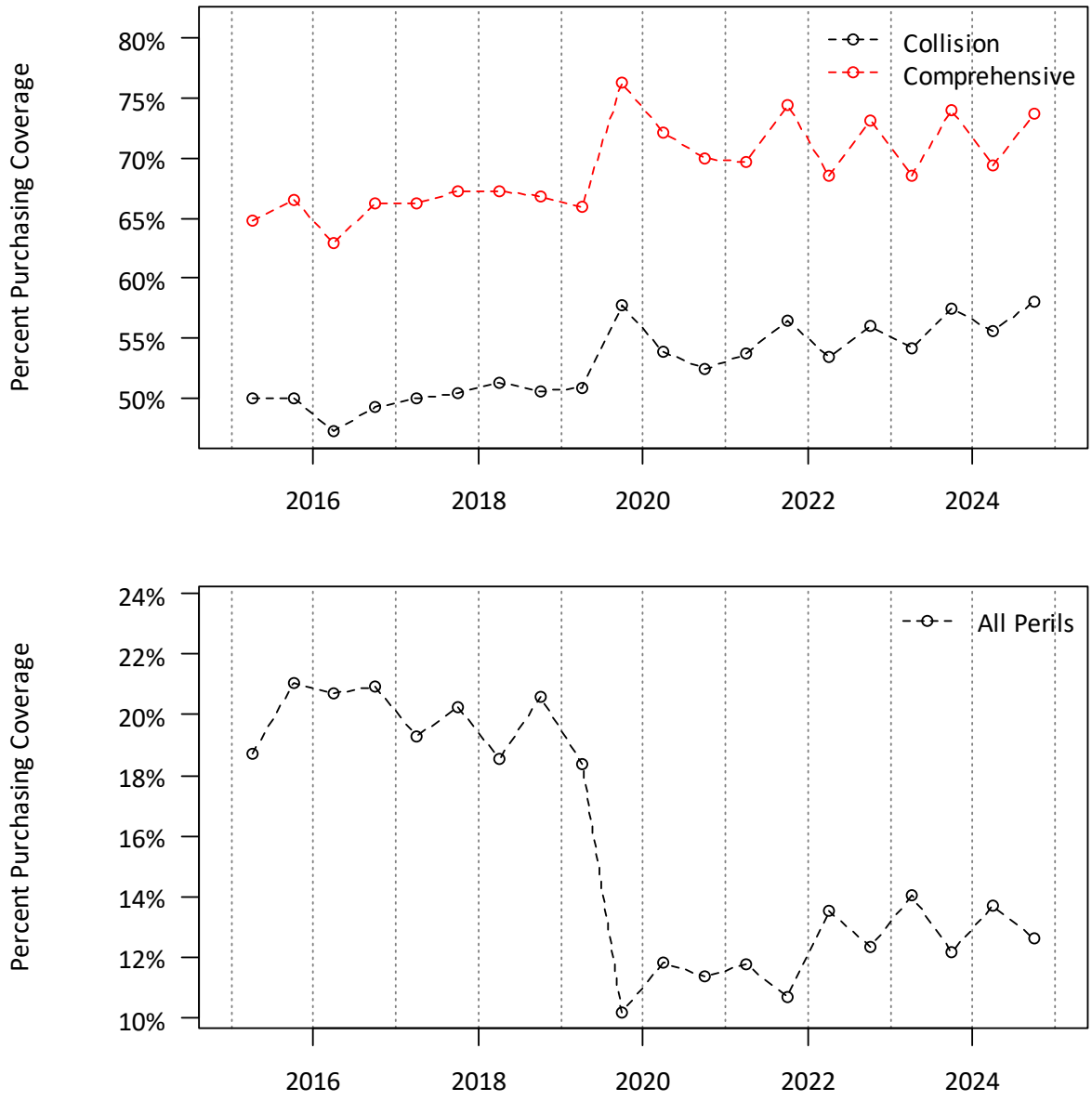
Figure 1: Written Vehicles



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

In Figure 2, we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Until the first half of 2019, the percentage of risks purchasing the optional coverages was relatively flat; in the 65% range for comprehensive, low 50% range for collision and 20% range for all perils. The changes beginning the second half of 2019 are likely associated with the GISA change in fleet definition.

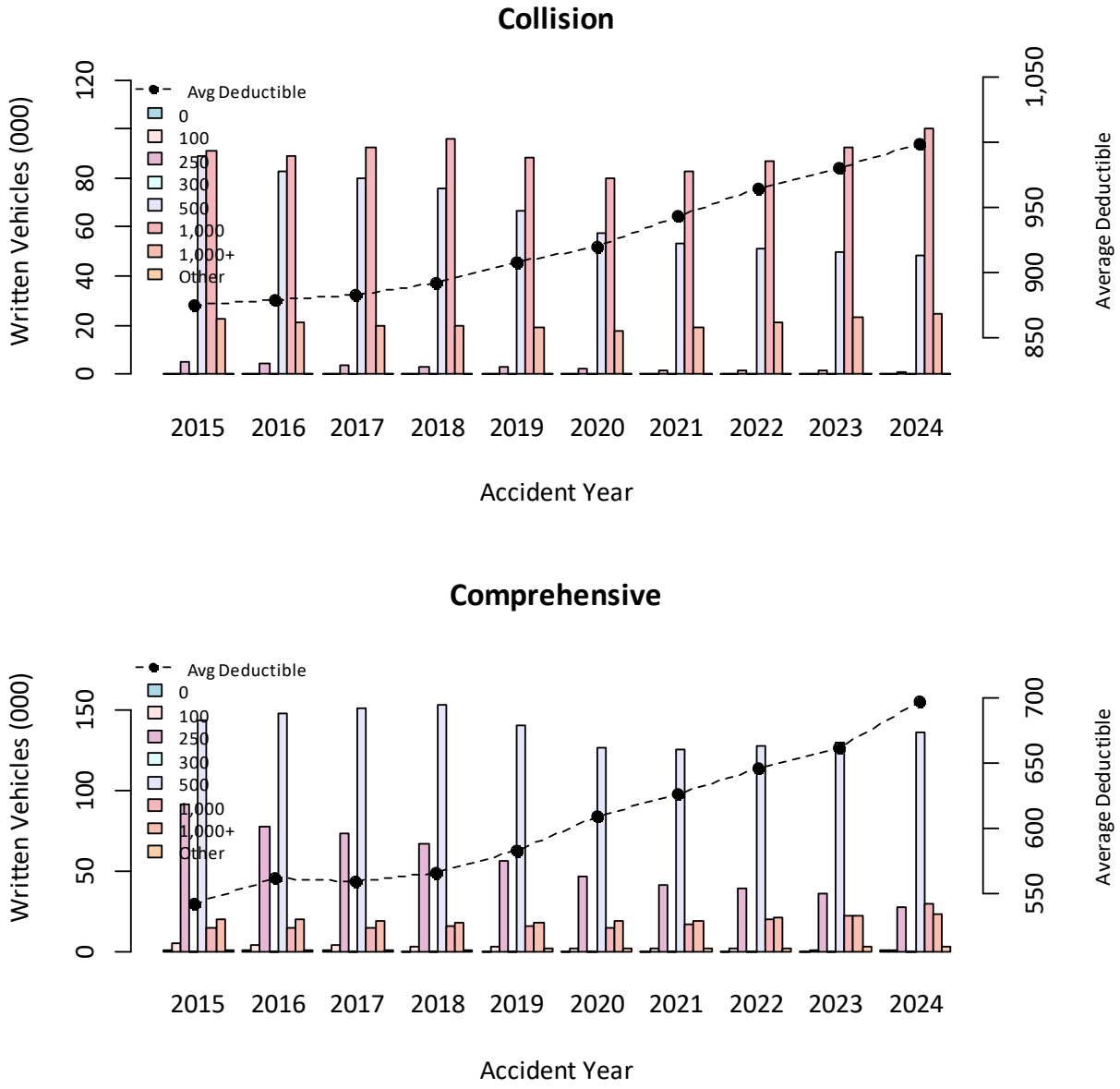
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



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

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

Figure 3: Average Deductible Summary

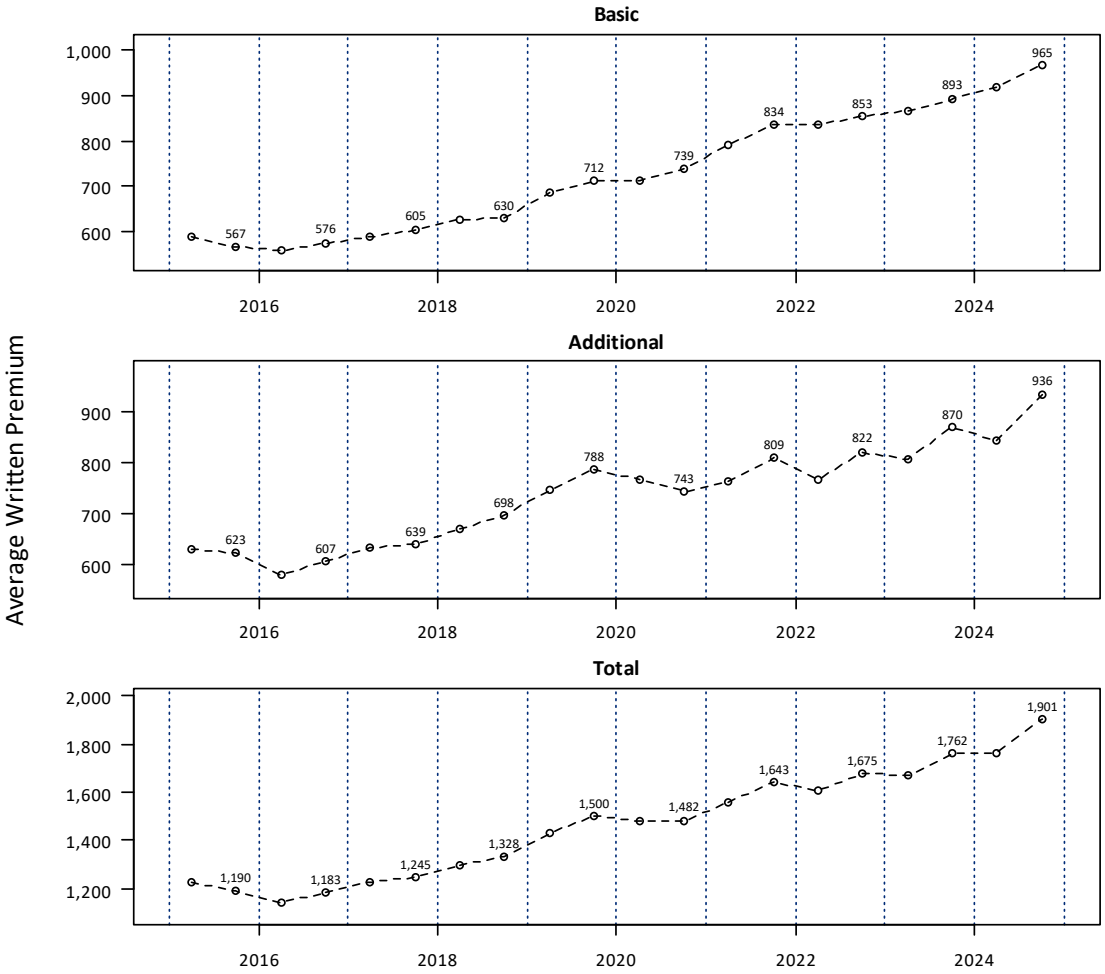


3.2. Change in Average Premiums

In Figure 4, we present the average written premiums for the Basic, Additional, and the total for all coverages, respectively, over the ten-year period, 2015 to 2024, in half-year increments.

The Basic Coverages average premium has gradually increased since 2016. The average premium for Additional Coverages was modestly decreasing until 2016, where an increasing pattern emerged. This increase in additional (physical damage) coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



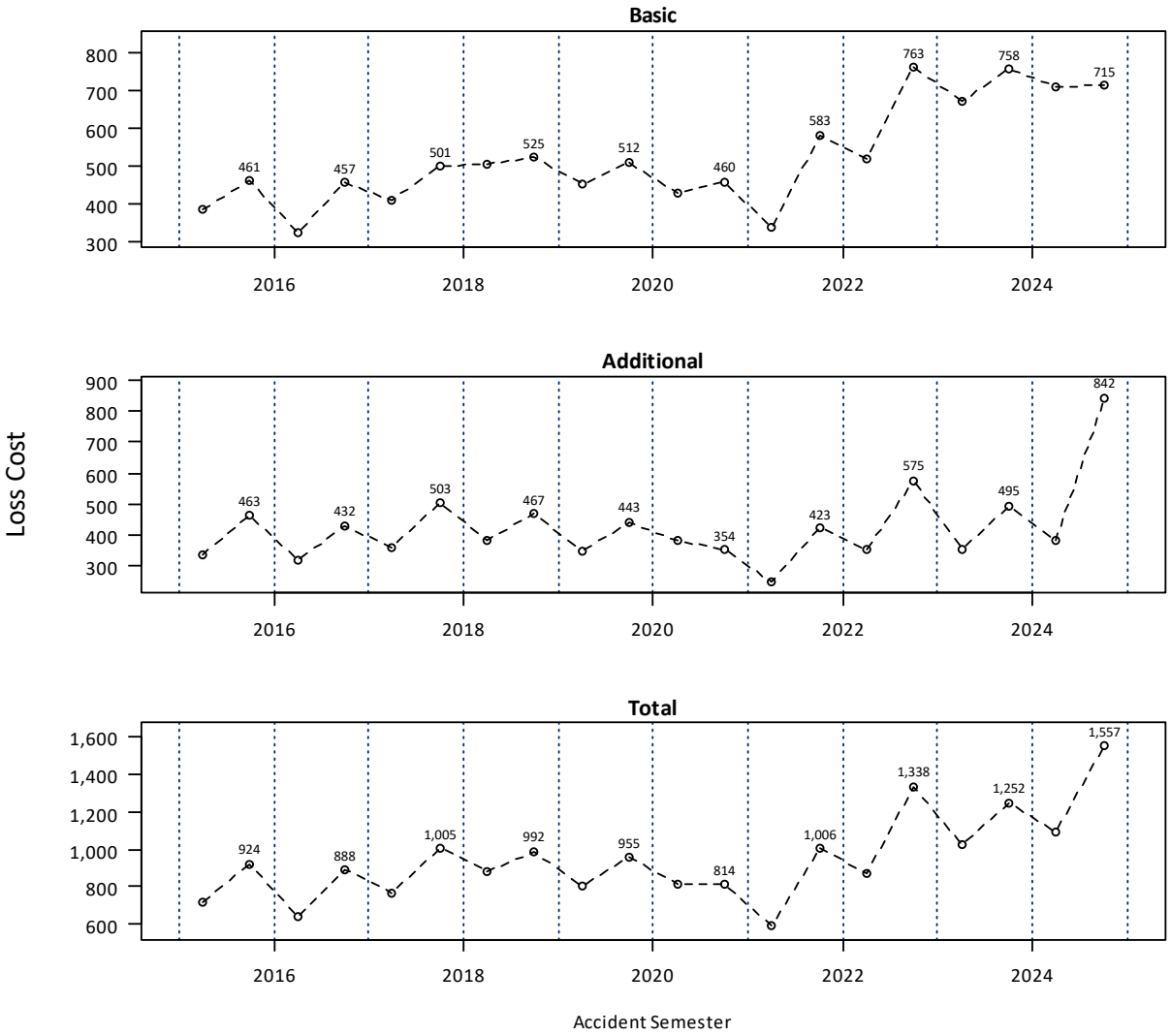
3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. In Figure 5, we present the estimated ultimate average claims cost per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined by half-year increments for the ten-year period ending December 31, 2024. This claims data represents amounts for claims where the event that gave rise to the claim occurred in that

time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident half-year experience. In the average claim cost estimate we include:

- indemnity amounts to fully settle and close the claim[21], and
- all internal and external claims settlement costs[22] (e.g., legal fees and claim adjuster costs).[23]

Figure 5: Oliver Wyman Estimated Claim Costs - Summary



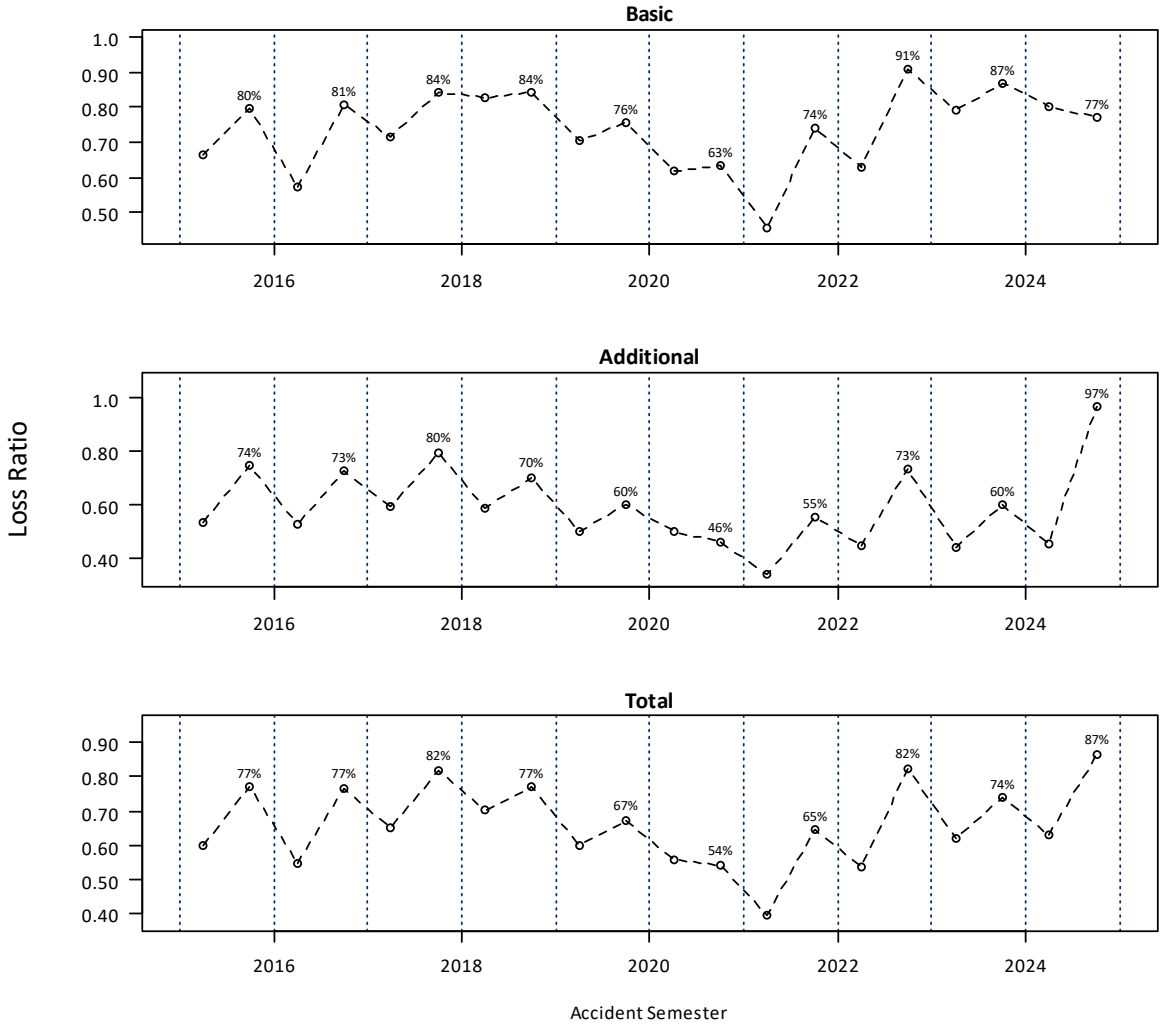
In Figure 6, we present the ratio of the loss and loss adjustment expense amount to the earned premiums to provide an indication of the relative change in the loss ratio over time.

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

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

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

Figure 6: Loss Ratio - Summary[24]



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

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

4. Analysis – General Discussion

4.1. Data

The source for the claim data that we analyze is the 2024-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2024) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association. We refer to this information as the AIX report.

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

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

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

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

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

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies from company to company: For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., $10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
2. The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (their actuaries) determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We estimate the final (ultimate)[25] number of claims and cost of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2024 (referred to as "accident half-years"[26]). These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claim cost by accident half-year by developing estimates of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA.[27] 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.[28] 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[29] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2024 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages.

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

4.3. Selection of Claim Count and Claim Amount Development Factors

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

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

[26] 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.

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

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

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

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

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

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

We note that the selection of development factors influences the selected loss trend rates.[30] As a result the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[31] and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

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

	2024 AR (as of December 31, 2023)			2025 AR (as of December 31, 2024)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$303.83	$118,983	2.55	$324.16	$127,467	2.54
2021	$287.43	$116,666	2.46	$316.30	$129,765	2.44
2022	$347.54	$124,129	2.80	$444.52	$158,730	2.80
2023	$348.45	$127,265	2.74	$530.29	$195,595	2.71
2024				$492.24	$162,773	3.02

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 25.5%. 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.

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

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

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

	2024 AR (as of December 31, 2023)			2025 AR (as of December 31, 2024)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$106.29	$8,836	12.03	$104.80	$8,717	12.02
2021	$125.92	$10,656	11.82	$125.53	$10,629	11.81
2022	$173.52	$14,427	12.03	$171.66	$14,395	11.93
2023	$180.72	$15,095	11.97	$154.30	$14,434	10.69
2024				$185.30	$14,198	13.05

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have decreased by 5.1%.

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

	2024 AR (as of December 31, 2023)			2025 AR (as of December 31, 2024)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$15.90	$9,149	1.74	$16.07	$9,272	1.73
2021	$20.73	$10,810	1.92	$20.30	$10,615	1.91
2022	$32.64	$12,091	2.70	$27.89	$10,710	2.60
2023	$29.59	$11,265	2.63	$31.89	$13,269	2.40
2024				$36.07	$12,750	2.83

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have decreased by 2.7%.

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

	2024 AR (as of December 31, 2023)			2025 AR (as of December 31, 2024)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$185.25	$10,617	17.45	$185.42	$10,629	17.45
2021	$187.80	$12,476	15.05	$188.32	$12,503	15.06
2022	$269.99	$16,670	16.20	$277.24	$16,861	16.44
2023	$207.71	$16,975	12.24	$231.36	$18,307	12.64
2024				$244.13	$18,205	13.41

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 3.7%.

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

	2024 AR (as of December 31, 2023)			2025 AR (as of December 31, 2024)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$281.62	$10,360	27.18	$281.45	$10,359	27.17
2021	$246.77	$10,837	22.77	$246.21	$10,827	22.74
2022	$298.99	$12,020	24.87	$299.36	$12,063	24.82
2023	$296.45	$13,679	21.67	$305.35	$13,985	21.83
2024				$469.95	$15,424	30.47

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 0.8%.

5. Loss Trend Methodology

5.1. Introduction

Loss trend rates are factors used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period,[32] adjusting those 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 change.

5.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Alberta Industry ultimate claims frequency, severity and loss cost[33] by accident half-year that we derive (as we discuss in Section 4.3) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level[34] change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we use a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 6 of this report we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2005-1 to 2024-2. For each coverage, we consider models started and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

[32] 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.

[33] 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.

[34] 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 claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether seasonality is statistically significant based on the measured *p*-values and, if appropriate, include seasonality in our regression model used as the basis for our trend selection.

Weather / Unemployment

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

Scalar / Level Change Parameter

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

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

In our August 25, 2020, and November 20, 2020, 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.

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

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

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

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.

GISA Fleet Data Change

As noted in Section 3.1, GISA changed to the definition of fleets beginning July 1, 2019. The ASP revised definition of Type of Business 3 - Fleet rated vehicles decreases the percentage of fleets included in the AUTO 7002 dataset used for our trend analysis. In considering whether this data change (i.e., mix of business change) has a material impact on our models, we compare the estimated ultimate frequency, severity, and loss cost values for all exposures (including fleets) to those excluding fleets. In prior reviews, we tested our trend models for sensitivity to this change. In general, we find the trend patterns are similar over both data sets.[35] We note that if this issue were material, we would expect to see a divergence in patterns in the last five data observations. As the patterns remain consistent, we continue to find the total AUTO 7002 dataset (including fleets) reasonable for the purpose of our trend analysis.

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

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[36] 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[37] 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. Insurers could consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation which led to increased claim costs. In the following figures we present the consumer price index data as of April 2025 (left panel) and year-over year percentage change (right panel)[38] 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

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

[37] 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.

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

Figure 7: Consumer Price Index – All Items & Transportation

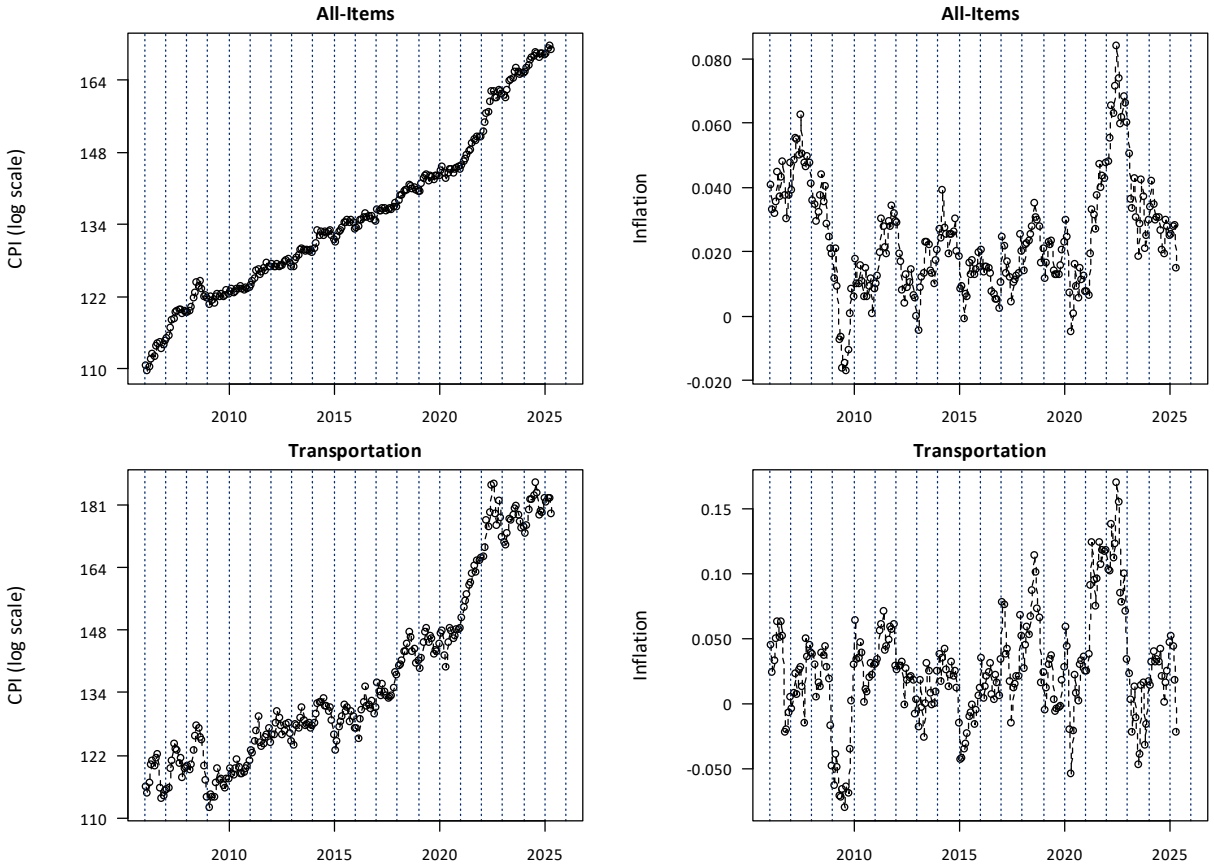
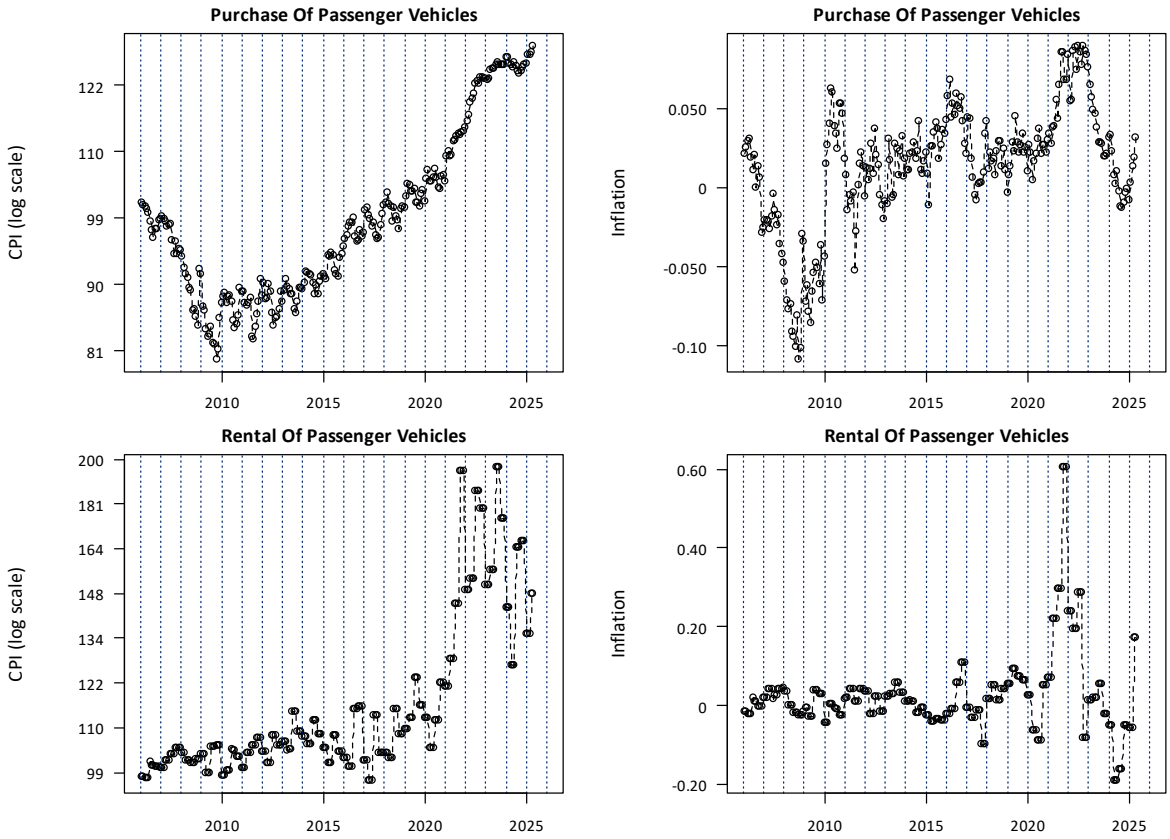
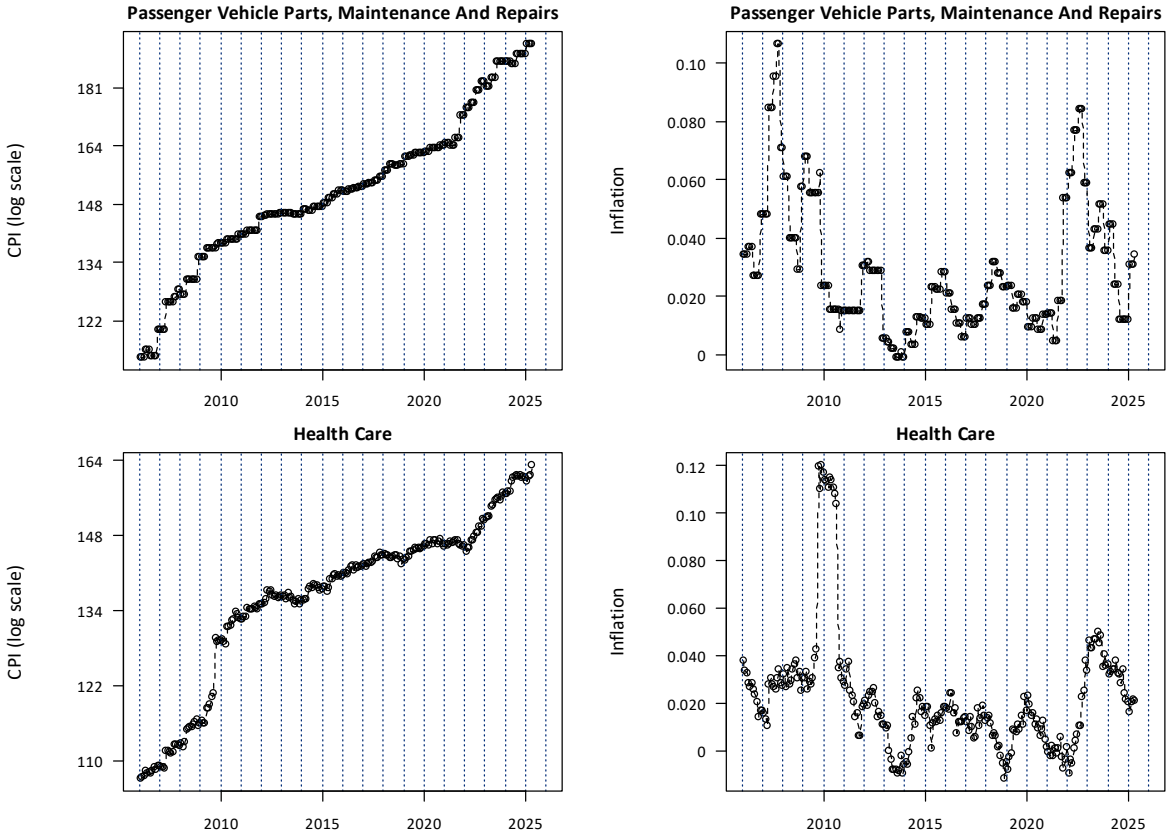


Figure 8[39]: Consumer Price Index – Purchase & Rental of Passenger Vehicle



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

Figure 9: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on 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 10, the 2021-2 through 2022-2 property damage and collision severity rose steeply, deviating from historical patterns, but has flattened since 2022-2. The 2021-1 through 2024-2 comprehensive and all perils severity also exhibited a steep rise. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage coverages[40] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large

[40] We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

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

Further complicating matters, DCPD was introduced on January 1, 2022, and may have (i) shifted claims from collision to total property damage (including PD-tort and DCPD) and (ii) changed the average severity for total property damage and collision. As a result of this dynamic, the impact of inflation on historical claims severity cannot be separately estimated for these coverages.

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

As described in Section 5.2, we take a holistic data−based approach to estimate the underlying past trend rate for each coverage. 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.[41]
- 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.

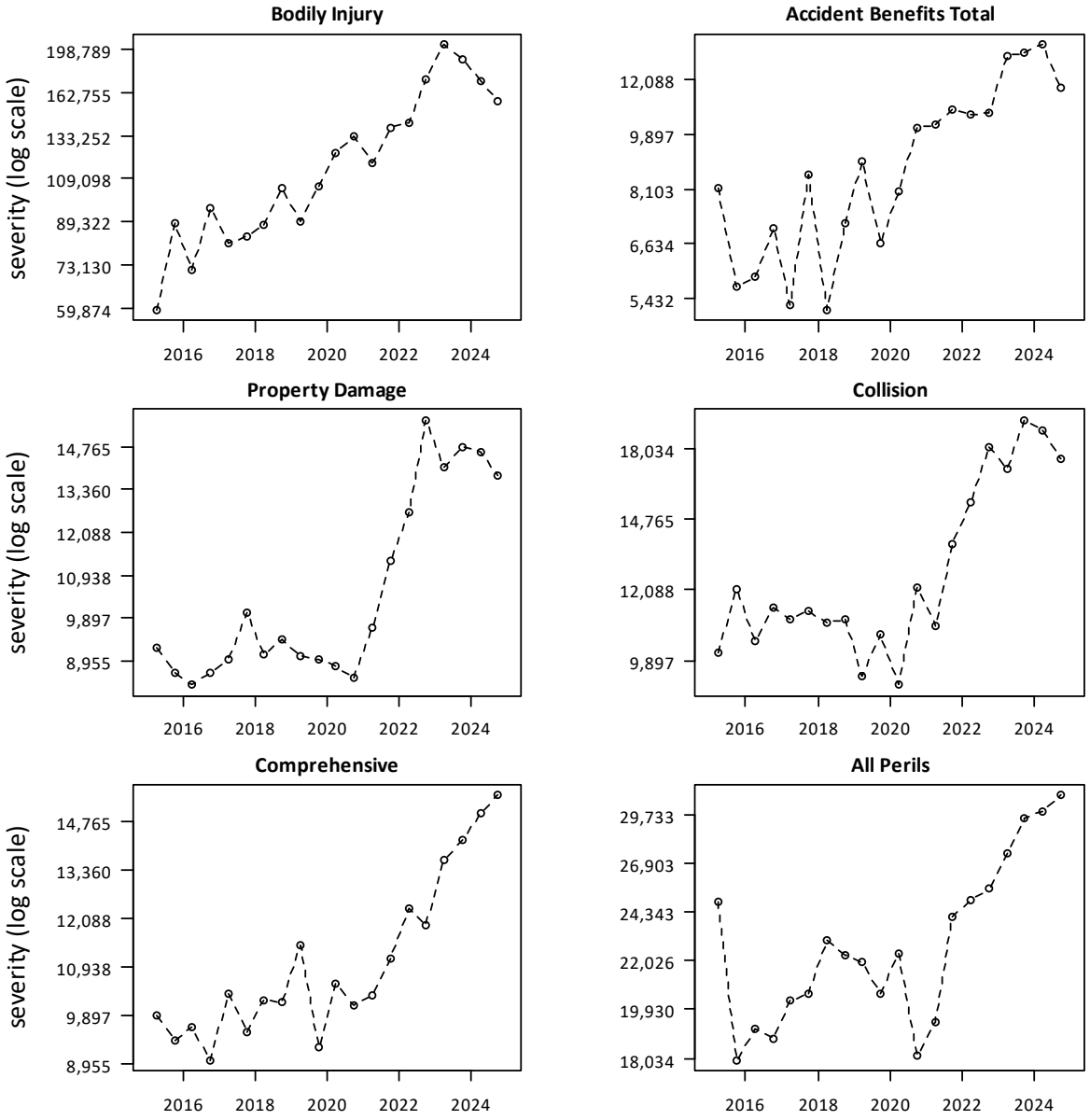
We observe the following regarding inflation:

- 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.

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 5.3 below.

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

Figure 10: Historical Severity by Coverage



5.3. Future Trend Considerations

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

If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. Changes in driving behaviour post-pandemic and recent increases in inflation may result in different patterns in 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.[42] As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. The estimation of this adjustment should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

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

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (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 5.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claims costs. The trend models we present, implicitly consider the impact of inflation up to 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.

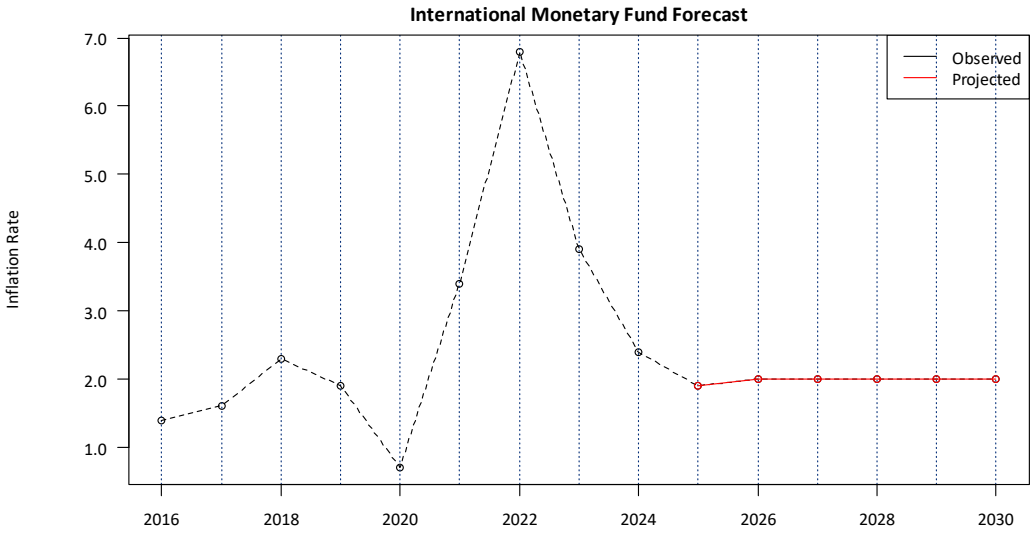
In Figure 11,[43] we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

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.

[42] 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.

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

Figure 11: IMF Forecasted Inflation



6. Selected Loss Trend Rates

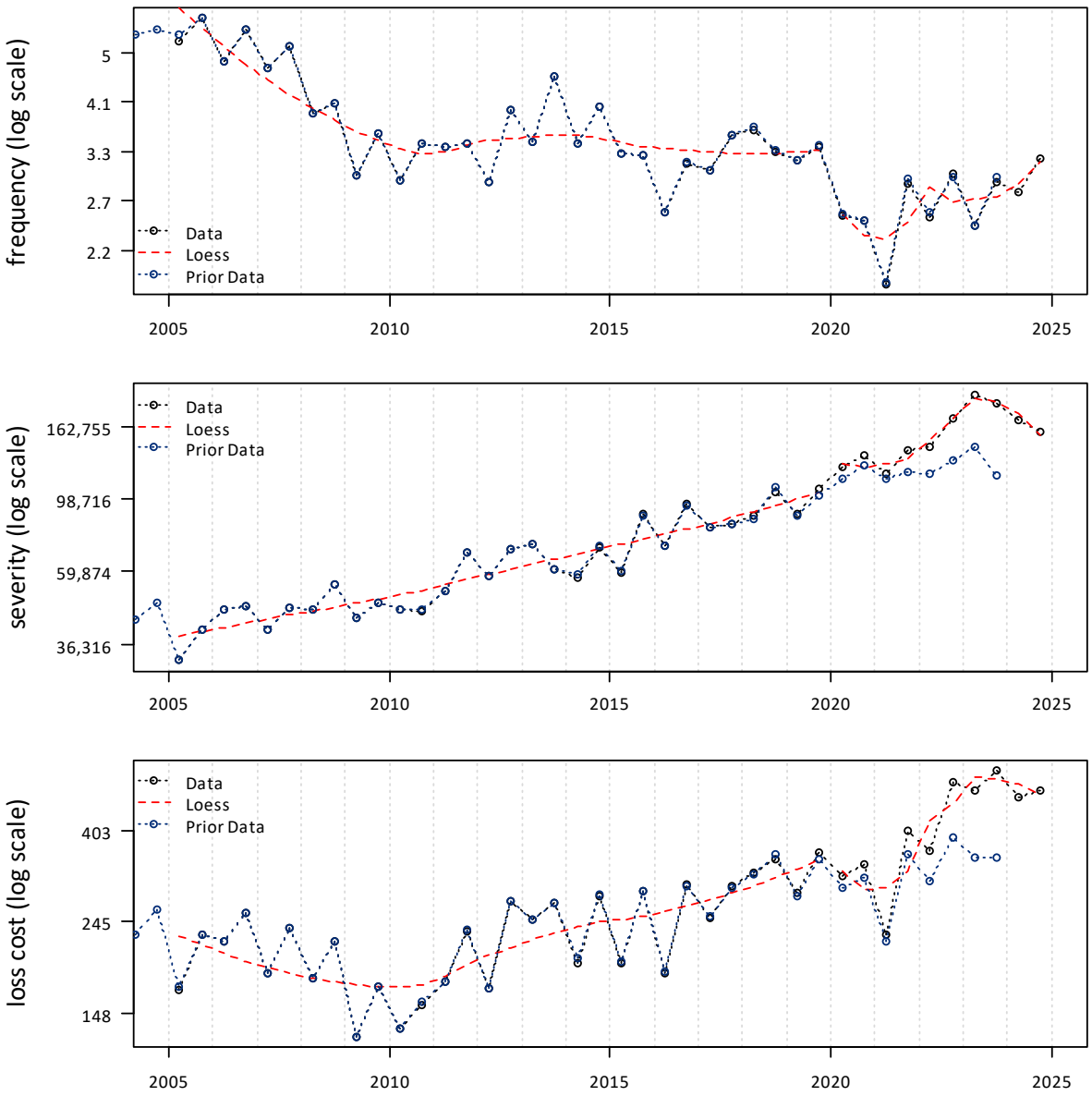
6.1. Bodily Injury

For the prior review we selected a past and future loss cost trend rate of +7.0%, with a November 1, 2020 reform scalar of −15.6%.

In Figure 12, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) 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 severity estimates since 2021 have increased. 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.

Figure 12: Observed Bodily Injury Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend ($p = 0.475$), mobility ($p = 0.000$), seasonality ($p = 0.002$), and a 2020 reform scalar ($p = 0.107$). The implied annual trend rate associated with our fitted frequency model is −0.5%. The modeled reform

scalar parameter corresponds to a −10.3%[44] decrease at November 1, 2020. The adjusted R-squared of our proposed frequency model is 0.674.

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 +9.8%. The adjusted R-squared of our proposed severity model is 0.909.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +9.2%.[45] The implied adjusted R-squared of the combined frequency and severity model is 0.839.

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 = 0.004), seasonality (p = 0.000), and a 2020 reform scalar (p = 0.641). The implied annual trend rate associated with our fitted loss cost model is +7.9%. The modeled reform scalar parameter corresponds to a +4.4%[46] increase at November 1, 2020. The adjusted R-squared of our proposed loss cost model is 0.871.

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +7.9%. We note the direct loss cost model implies a reform scalar of +4.4% 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 further note that the reform coefficient is not significant. Therefore, we select a November 1, 2020, reform scalar of +0.0%. However, the measurement is subject to considerable uncertainty as it is difficult to separate the effects of the reform and the pandemic. As more data emerges, a more accurate assessment can be evaluated in the future.

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

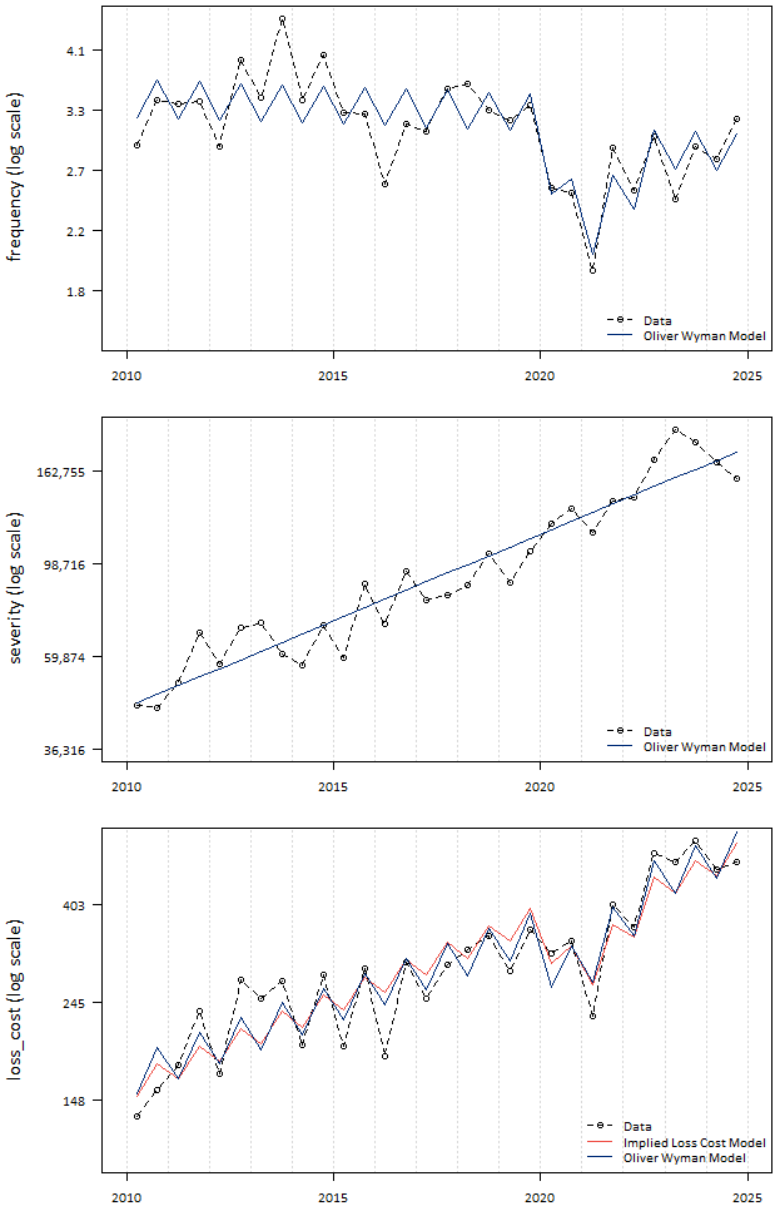
Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 5.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[44] = exp[-0.108] - 1

[45] = exp[-0.005 + 0.093] - 1

[46] = exp[0.043] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.005	0.475	0.674
Mobility	0.009	0	
Seasonality	0.124	0.002	
2020 Reform Scalar	-0.108	0.107	
Trend Rate	-0.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.093	0	0.909
Trend Rate	+9.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.076	0	0.871
Mobility	0.01	0.004	
Seasonality	0.202	0	
2020 Reform Scalar	0.043	0.641	
Trend Rate	+7.9%		

6.2. Property Damage (including DCPD)

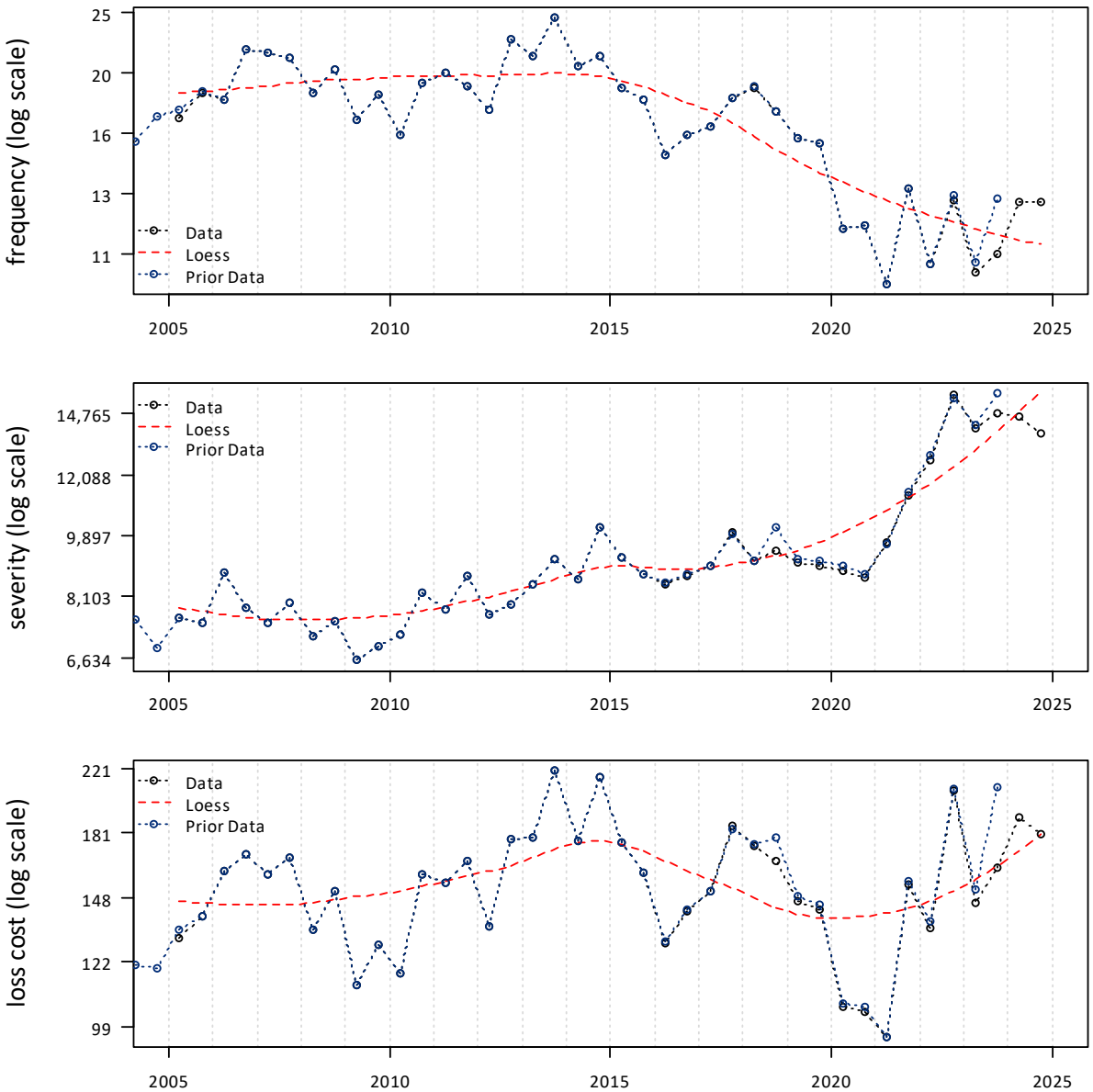
For the prior review we selected a past and future loss cost trend rate of −0.3%, with a July 1, 2021 scalar of +38.7%.

In Figure 14, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe

2023-2 estimates have decreased. 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 during 2020 and 2021 coincident with the COVID-19 pandemic, but 2022 has risen steeply, and this may be associated with the introduction of DCPD on January 1, 2022.
- We observe a spike in severity coincident with the rise in inflation between 2021-2 and 2022-2.

Figure 14: Observed Property Damage Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values,

and confidence intervals over various trend measurement periods, with and without a seasonality parameter, are presented in Appendix E.

The COVID-19 pandemic and the introduction of DCPD may have offsetting effects on the new-normal frequency level. We will continue to monitor the significance of a new-normal scalar parameter as more post-reform data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.020), mobility (p = 0.000), and a new normal scalar (p = 0.009). The implied annual trend rate associated with our fitted frequency model is −2.0%. The adjusted R-squared of our proposed frequency model is 0.790.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000) and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +1.7%. The adjusted R-squared of our proposed severity model is 0.890.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is −0.3%.[47] The implied adjusted R-squared of the combined frequency and severity model is 0.424.

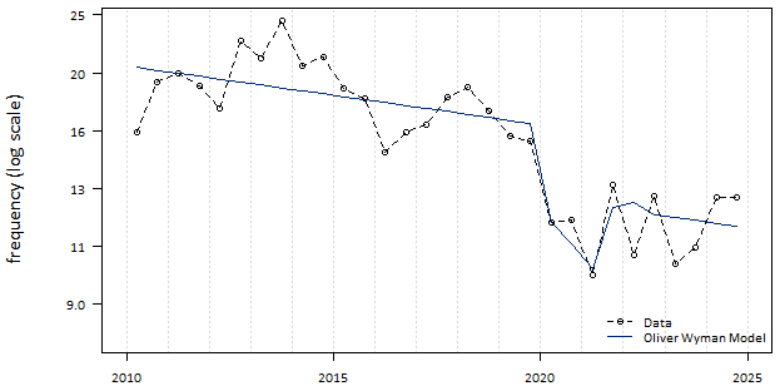
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.806), mobility (p = 0.001), excess inflation (p = 0.490), and a new normal scalar (p = 0.633). The implied annual trend rate associated with our fitted loss cost model is +0.3%. The adjusted R-squared of our proposed loss cost model is 0.442.

Due to the good fits of the frequency and severity models, and the significance of all parameters, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of −0.3%. In Section 10, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

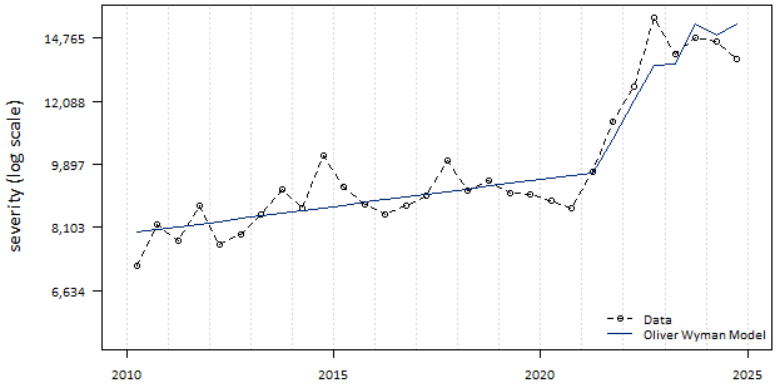
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. Effective January 1, 2022, premiums for third party liability are split into three separate coverages: bodily injury, property damage -tort and DCPD. Until sufficient separate property damage-tort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

[47] = exp[-0.020 + 0.017] - 1

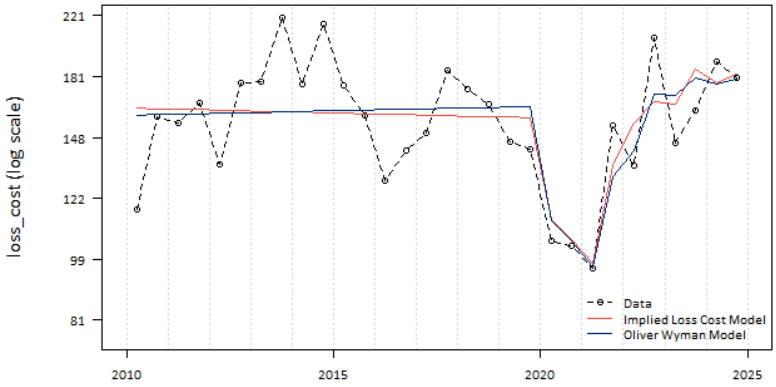
Figure 15: Total PD - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.02	0.02	0.79
Mobility	0.015	0	
New Normal	-0.254	0.009	
Trend Rate	-2.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0	0.89
Excess Inflation	0.453	0	
Trend Rate	+1.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.003	0.806	0.442
Mobility	0.017	0.001	
Excess Inflation	0.214	0.49	
New Normal	-0.118	0.633	
Trend Rate	+0.3%		

6.3. Accident Benefits

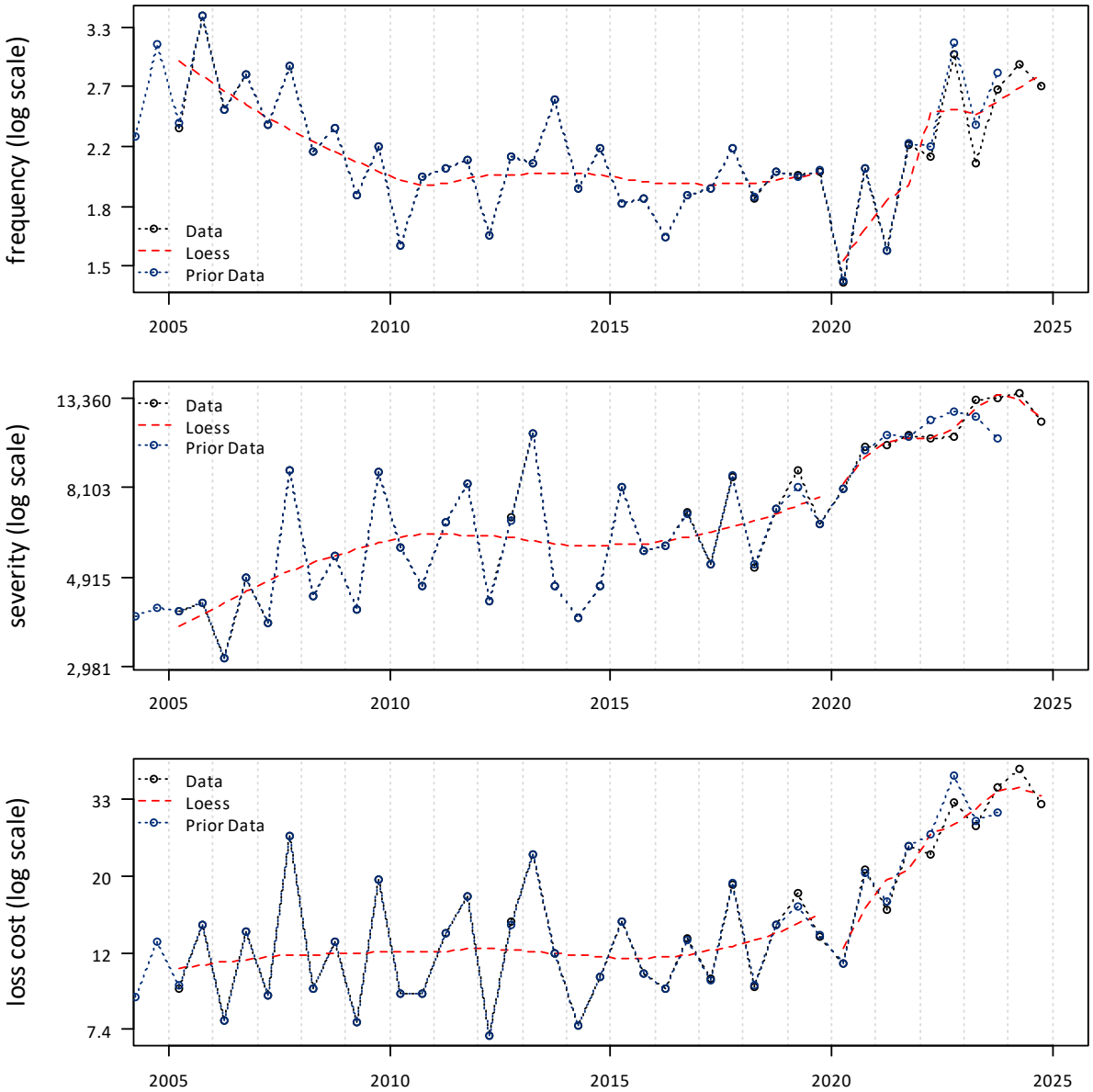
For the prior review, we selected a past lost cost trend rate of +2.9%, with an October 29, 2020, reform scalar of +98.8%.

In Figure 16, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe some variability in the 2021-1 to 2023-2 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:

- As we only observe large decreases during 2020-1 and 2021-1, not 2020-2 and 2021-2, the COVID-19 pandemic may or may not have influenced claims frequency levels. We observe an unusual frequency in the 2022-2 data point.
- The rise in severity at 2020-2 is likely due, in part, to the November 2020 reforms.

Figure 16: Observed Accident Benefits Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2015-2 and 2024-2, and include trend ($p = 0.077$), mobility ($p = 0.000$), seasonality ($p = 0.011$), and a 2020 reform scalar ($p = 0.189$). The implied annual trend rate associated with our fitted frequency model is +3.2%. The modeled scalar parameter corresponds to a +14.1%[48] increase at October 29, 2020. The adjusted R-squared of our proposed frequency model is 0.781.

We fit a severity model to all accident half-years between 2015-2 and 2024-2, and include trend ($p = 0.009$), and a 2020 reform scalar ($p = 0.202$). The implied annual trend rate associated with our fitted severity model is +7.6%. The modeled scalar parameter corresponds to a +20.5%[49] increase at October 29, 2020. The adjusted R-squared of our proposed severity model is 0.808.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +11.1%.[50] The reform scalar implied by the combined frequency and severity model is +37.6%.[51] The implied adjusted R-squared of the combined frequency and severity model is 0.830.

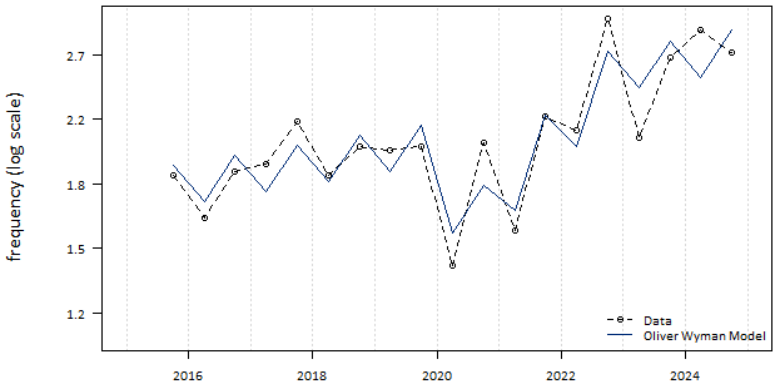
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2015-2 and 2024-2, and include trend ($p = 0.006$), mobility ($p = 0.075$), seasonality ($p = 0.055$), and a 2020 reform scalar ($p = 0.121$). The implied annual trend rate associated with our fitted loss cost model is +11.2%. The modeled scalar parameter corresponds to a +35.9%[52] increase at October 29, 2020. The adjusted R-squared of our proposed loss cost model is 0.848.

Due to the increased significance of individual parameters and similar adjusted R-squared, we select the combined frequency and severity model with a trend rate of +11.1%. We estimate a one-time loss cost increase of +37.6% at October 29, 2020 (coincident with the accident benefits reform). We expect a more accurate assessment of the 2020 reforms and new normal parameters as more data emerges. Although we observe a large reform scalar as a percentage increase, the indicated post-reform loss cost is approximately $5 higher than the pre-reform estimated loss cost. We estimate the reform scalar for private passenger vehicles to be 11.6%, which is much lower on a percentage basis, but indicates a similar dollar amount increase.

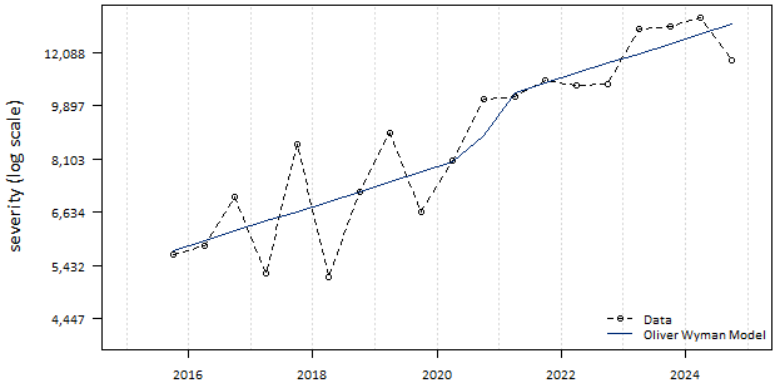
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

[48] = exp[0.132] - 1
[49] = exp[0.187] - 1
[50] = exp[0.032 + 0.074] - 1
[51] = exp[0.132 + 0.187] - 1
[52] = exp[0.307] - 1

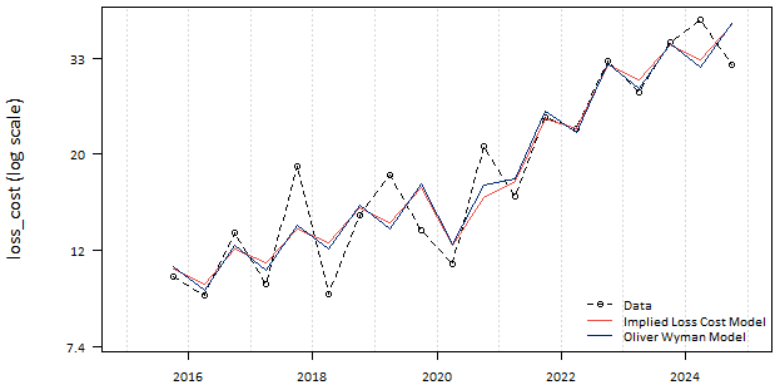
Figure 17: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.032	0.077	0.781
Mobility	0.01	0	
Seasonality	0.128	0.011	
2020 Reform Scalar	0.132	0.189	
Trend Rate	+3.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.074	0.009	0.808
2020 Reform Scalar	0.187	0.202	
Trend Rate	+7.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.106	0.006	0.848
Mobility	0.008	0.075	
Seasonality	0.179	0.055	
2020 Reform Scalar	0.307	0.121	
Trend Rate	+11.2%		

6.4. Collision

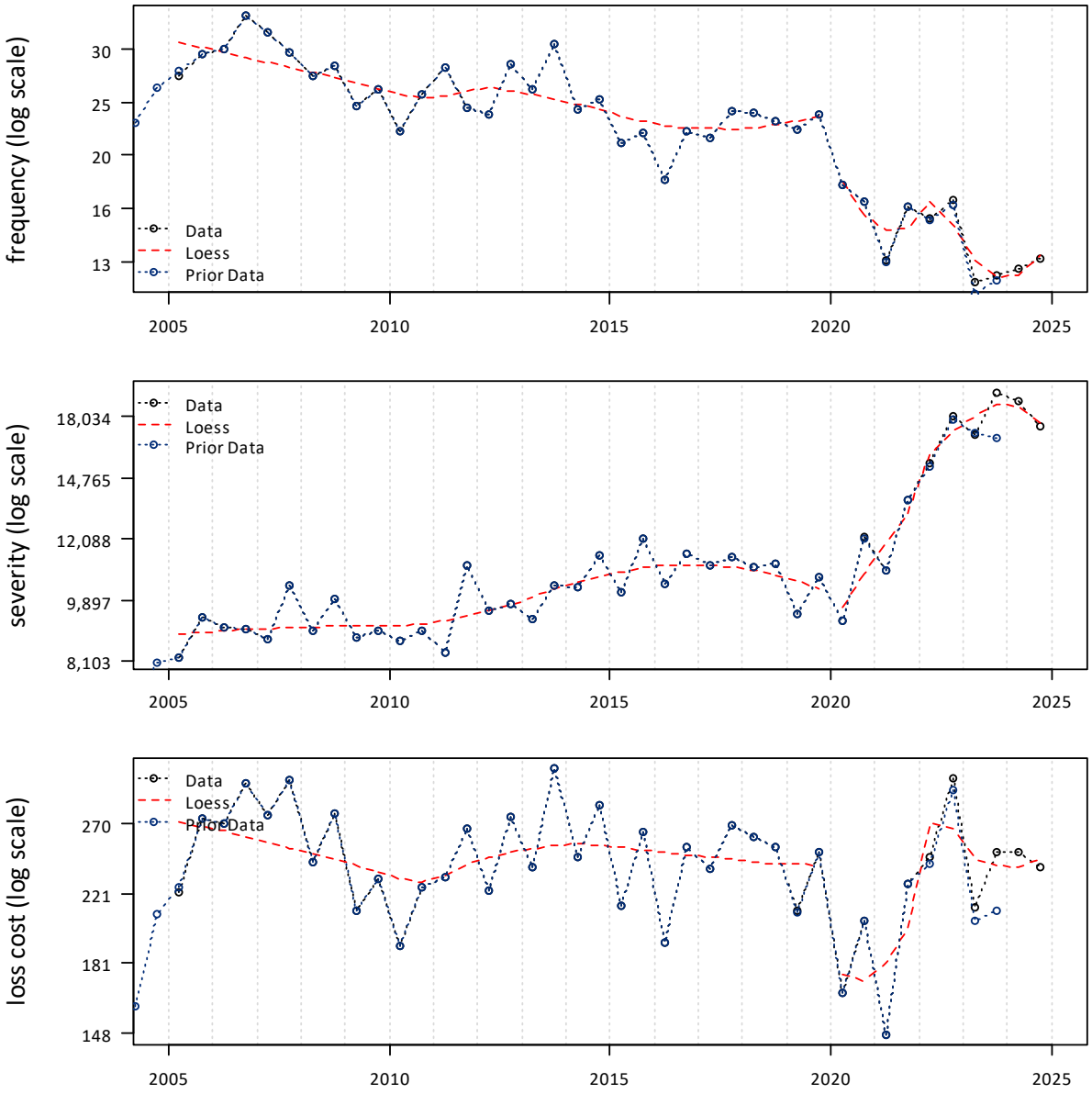
For the prior review, we selected a past and future lost cost trend rate of −0.2%, with a July 1, 2021, scalar of +36.4%.

In Figure 18, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) 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 2022-1 and 2022-2 severity and loss cost estimates have increased. 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 during 2020, 2021, and 2022 coincident with the COVID-19 pandemic. Part of the decrease in 2022 may be associated with the introduction DCPD.

Figure 18: Observed Collision Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.019), mobility (p = 0.001), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted frequency model is −1.9%. The adjusted R-squared of our proposed frequency model is 0.826.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.002), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +1.8%. The adjusted R-squared of our proposed severity model is 0.873.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is −0.1%.[53] The implied adjusted R-squared of the combined frequency and severity model is 0.317.

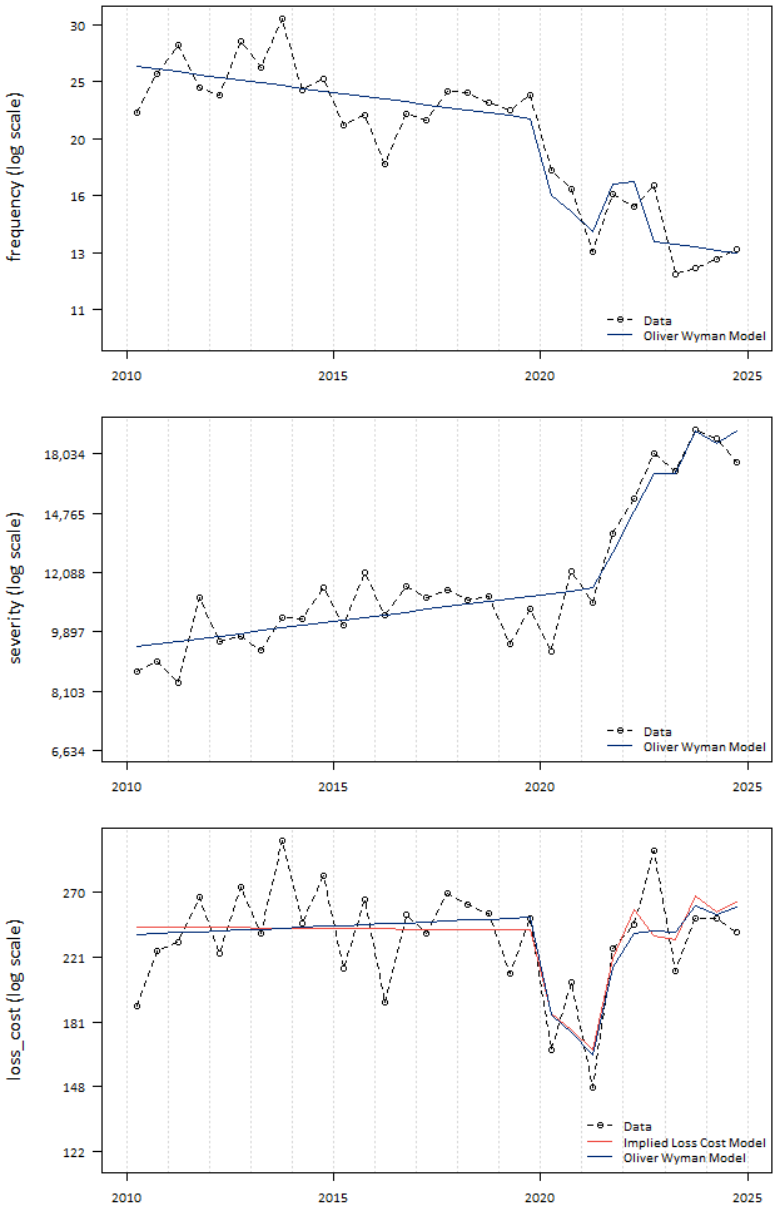
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.589), mobility (p = 0.001), excess inflation (p = 0.271), and a new normal (p = 0.219). The implied annual trend rate associated with our fitted loss cost model is +0.6%. The adjusted R-squared of our proposed loss cost model is 0.343.

Due to the good fits of the frequency and severity models and the significance of all parameters, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of −0.1%. In Section 10, 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 5.3 for more details regarding considerations when selecting the future loss cost trend.

[53] = exp[-0.019 + 0.018] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.019	0.019	0.826
Mobility	0.012	0.001	
New Normal	-0.375	0	
Trend Rate	-1.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.018	0.002	0.873
Excess Inflation	0.515	0	
Trend Rate	+1.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.006	0.589	0.343
Mobility	0.014	0.001	
Excess Inflation	0.3	0.271	
New Normal	-0.27	0.219	
Trend Rate	+0.6%		

6.5. Comprehensive

For the prior review, we selected a past lost cost trend rate of +3.9%, with a July 1, 2021, scalar of +10.6%.

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:

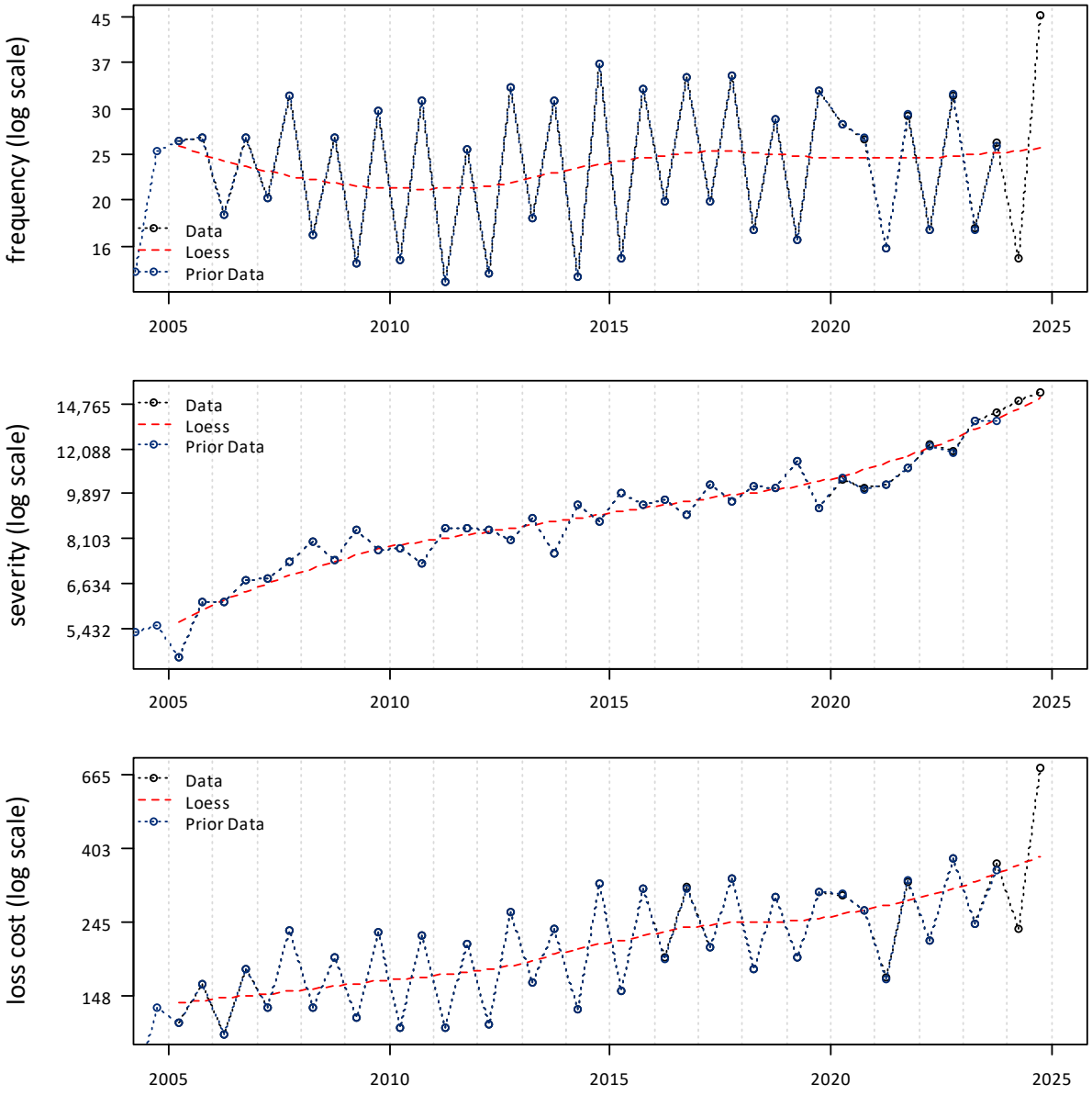
- Comprehensive including theft and catastrophes (Total Comprehensive), and
- Theft-only claims, and

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 20, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) 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.

Figure 20: Observed Comprehensive Loss Cost Experience



As observed from the charts, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and other significant events such as the wildfires in Slave Lake (May 2011) and Fort McMurray (May 2016) which are not considered catastrophes by GISA.

We assume the June 2020 hailstorm in southern Alberta contributes to the unusual rise in frequency and loss cost in 2020-1. We assume the 2024-2 spike in frequency is attributable to hailstorms in Calgary and Southern Alberta.

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

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.188), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.9%. The adjusted R-squared of our proposed frequency model is 0.788.

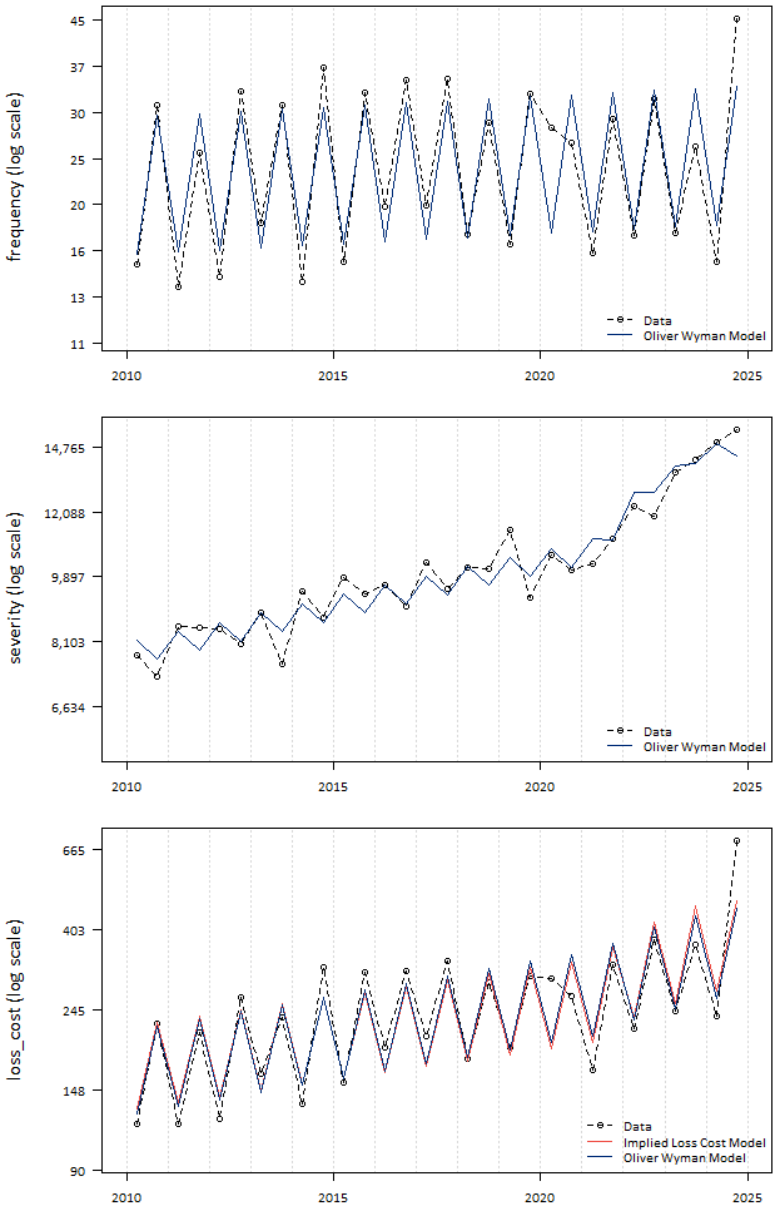
We fit a severity model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.001), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +2.9%. The adjusted R-squared of our proposed severity model is 0.934.

In Figure 21, 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 +3.8%.[54] The implied adjusted R-squared of the combined frequency and severity model is 0.814.

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 excess inflation (p = 0.410). The implied annual trend rate associated with our fitted loss cost model is +4.5%. The adjusted R-squared of our proposed loss cost model is 0.819.

[54] = exp[0.009 + 0.028] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	0.009	0.188	0.788
Seasonality	0.596	0	
Trend Rate	+0.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.028	0	0.934
Seasonality	-0.072	0.001	
Excess Inflation	0.249	0	
Trend Rate	+2.9%		

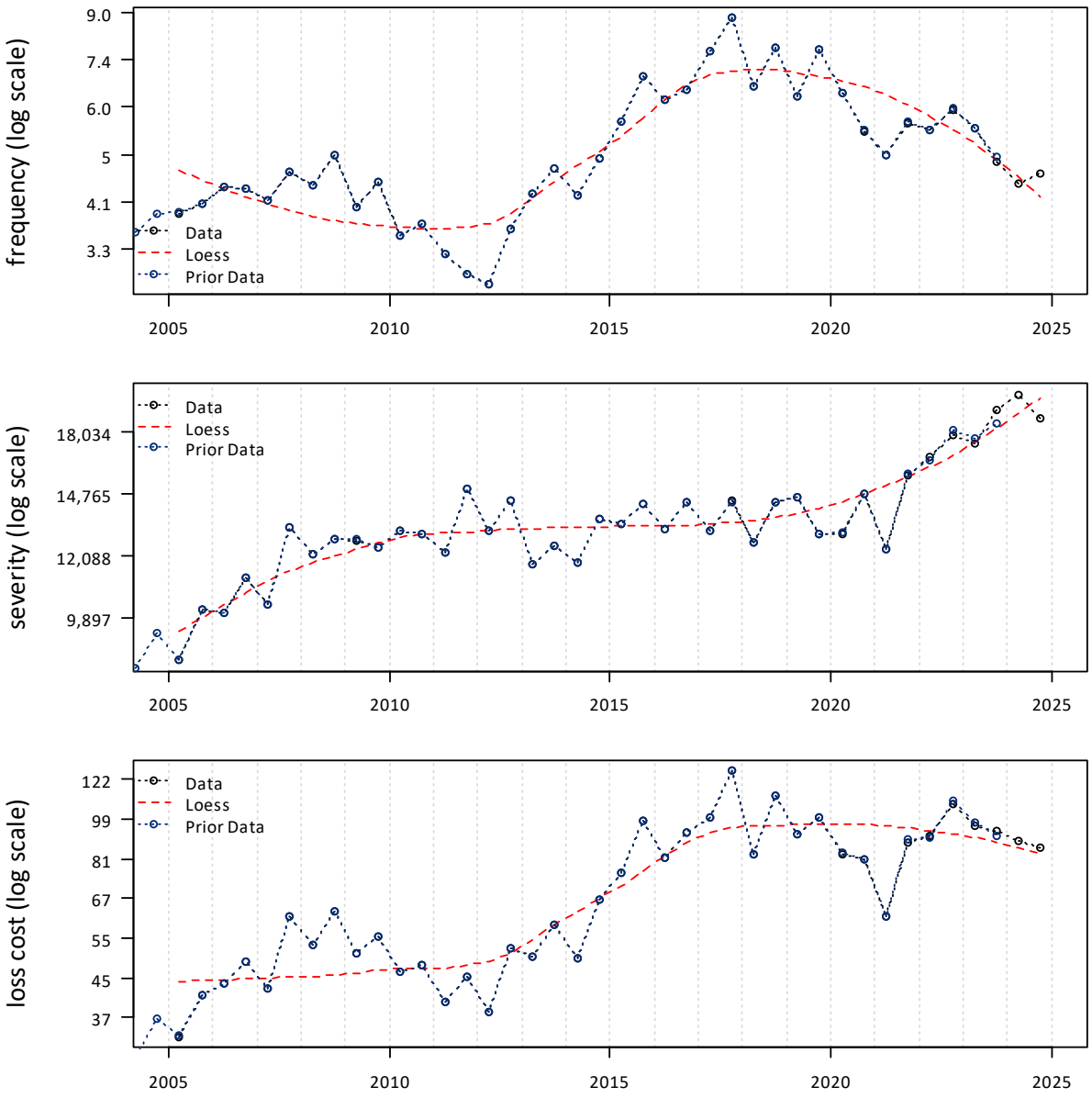
Parameter	Coefficient	p.value	Adj.R2
Trend	0.044	0	0.819
Seasonality	0.527	0	
Excess Inflation	0.118	0.41	
Trend Rate	+4.5%		

Comprehensive – Theft Only

In Figure 22, we present our estimate of the loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) 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 2022-2 through 2023-2 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:

- We observe a decrease in frequency at 2020, 2021, and 2022 coincident with the COVID-19 pandemic.

Figure 22: Observed Comprehensive – Theft Only Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2012-1 and 2024-2, and include trend (p = 0.000) and a 2018 trend change (p = 0.000). The implied annual trend rates associated with our fitted

frequency model is +17.3% up to January 1, 2018 and -8.1%[55] thereafter. The adjusted R-squared of our proposed frequency model is 0.851.

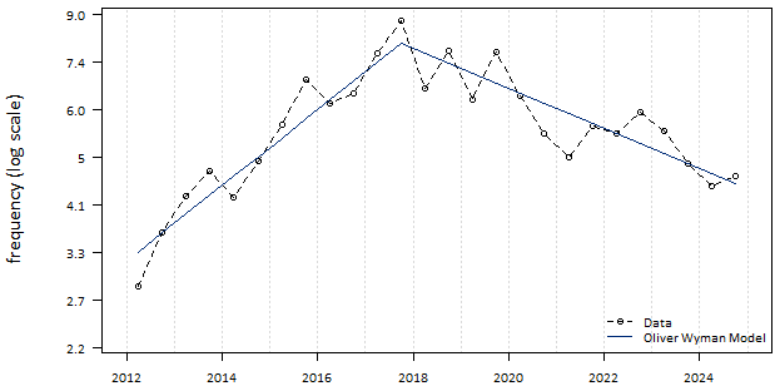
We fit a severity model to all accident half-years between 2012-1 and 2024-2, and include trend (p = 0.149), seasonality (p = 0.021), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is 0.857.

In Figure 23, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +18.1%[56] prior to October 29, 2020, and -7.5%[57] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.853.

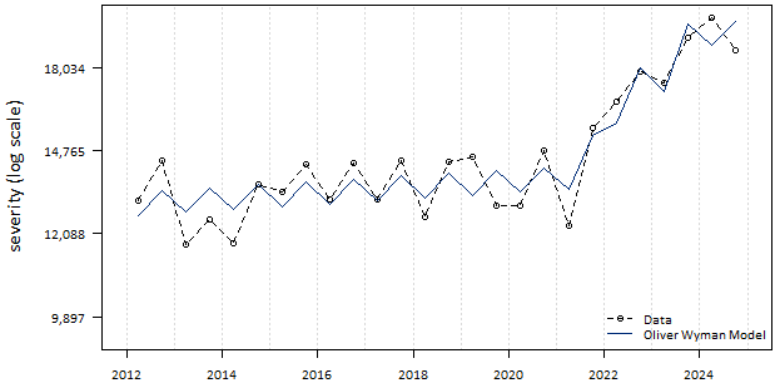
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2012-1 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.004), excess inflation (p = 0.000), and a 2018 trend change (p = 0.000). The implied annual trend rates associated with our fitted loss cost model is +19.9% up to January 1, 2018 and -11.3%[58] thereafter. The adjusted R-squared of our proposed loss cost model is 0.885.

[55] = exp[0.160 + -0.244] - 1
[56] = exp[0.160 + 0.007] - 1
[57] = exp[0.160 + -0.244 + 0.007] - 1
[58] = exp[0.181 + -0.302] - 1

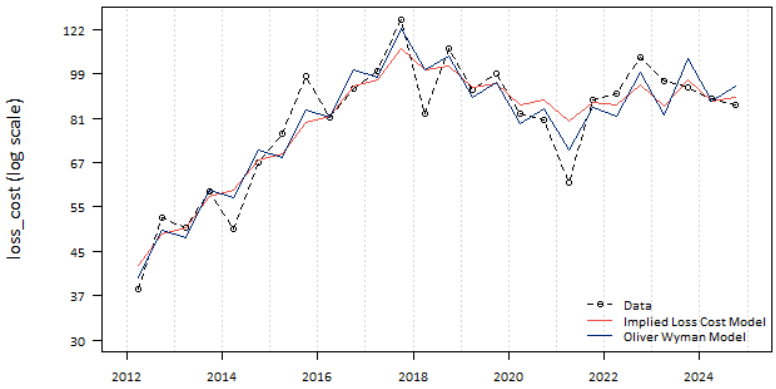
Figure 23: Comprehensive Theft - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.16	0	0.851
2018 Trend Change	-0.244	0	
Trend Rate (Period 1)	+17.3%		
Trend Rate (Period 2)	-8.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.007	0.149	0.857
Seasonality	0.057	0.021	
Excess Inflation	0.326	0	
Trend Rate	+0.7%		

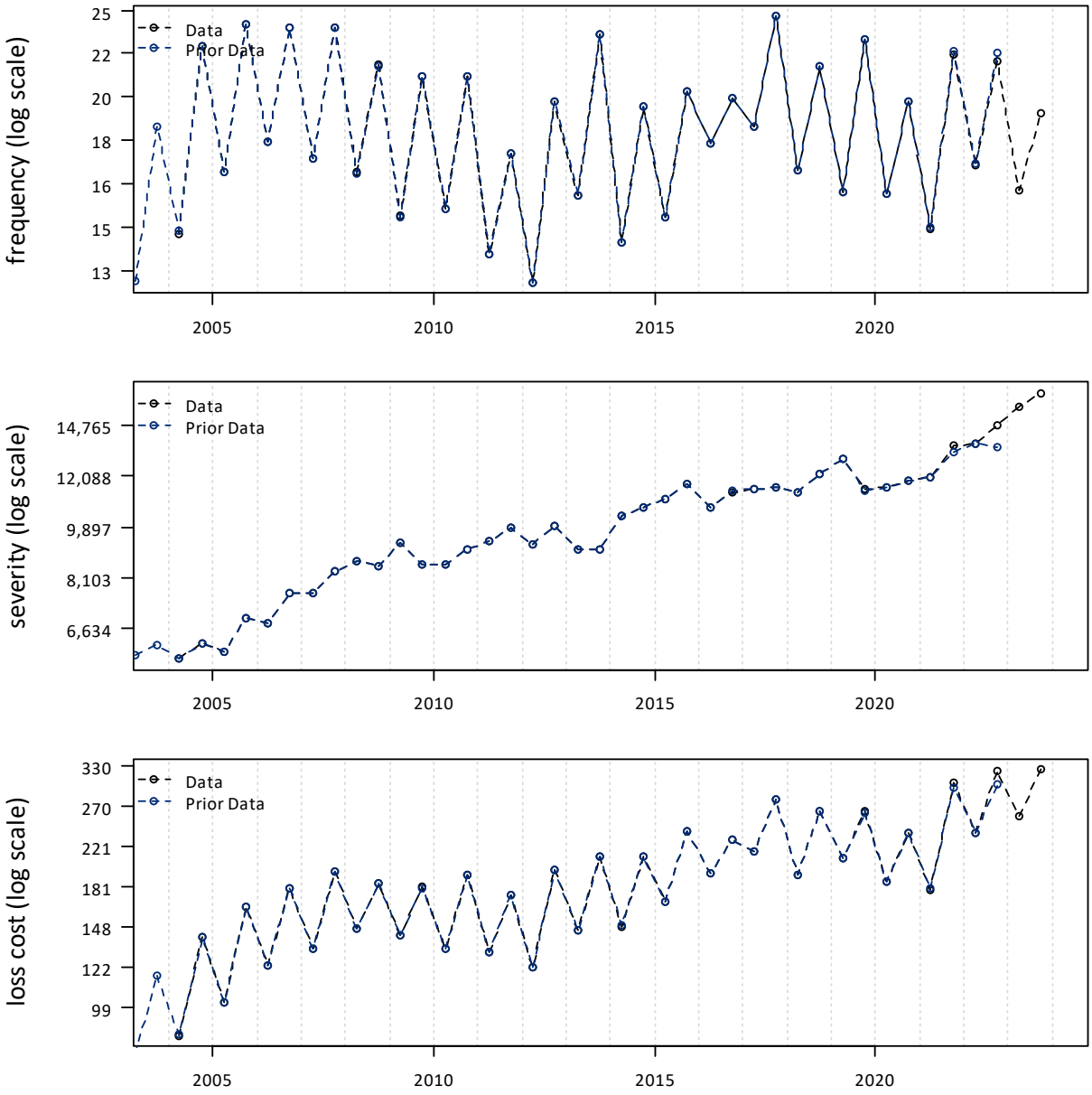


Parameter	Coefficient	p.value	Adj.R2
Trend	0.181	0	0.885
Seasonality	0.126	0.004	
Excess Inflation	0.586	0	
2018 Trend Change	-0.302	0	
Trend Rate (Period 1)	+19.9%		
Trend Rate (Period 2)	-11.3%		

Comprehensive – Total Excluding Catastrophes

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

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



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

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

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

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

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

In Figure 25, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +3.9%.[59] *The implied adjusted R-squared of the combined frequency and severity model is 0.870.*

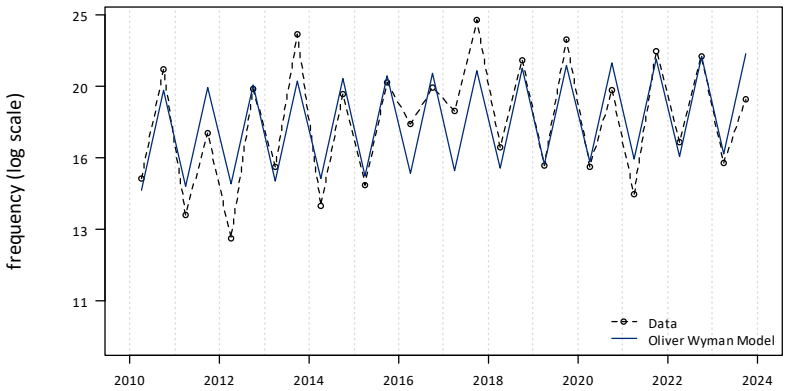
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate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

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

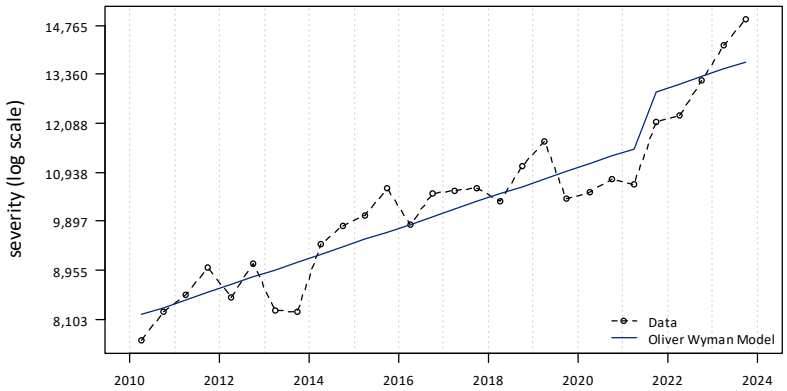
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

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

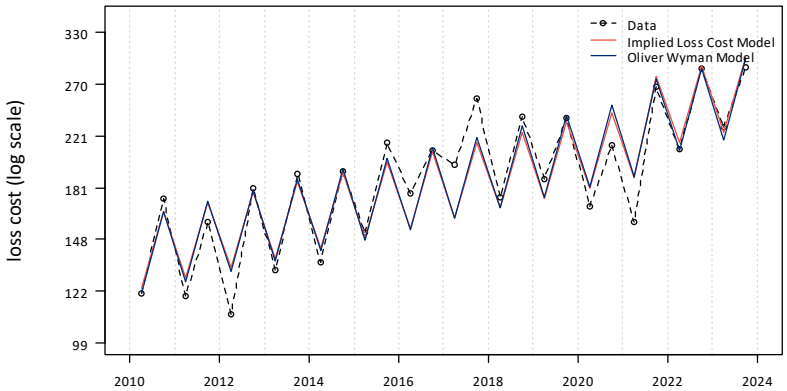
Figure 25: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost



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



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



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

6.6. All Perils

Due to insufficient data, we will select a past and future loss cost trend rate considering our selected rates for collision and comprehensive.[60] We select a loss cost trend rate of +1.8%.

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

6.7. Specified Perils

Due to insufficient data, we will select the same past and future loss cost trend rate we select for comprehensive. We select a loss cost trend rate of +3.9% and a one-time increase of 10.6% at 2021-2 (coincident with the rise in inflation).

6.8. Underinsured Motorists

Due to insufficient data, we select the same past loss cost trend rate we select for bodily injury severity, +9.8%. We are unable able to discern a frequency trend rate for this coverage and assume it is flat.

6.9. Summary of Selections

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

Table 8: Estimated Annual Past Loss Cost Trend Rates

Coverages	2024 Annual Review Data as of December 31, 2023	2025 Annual Review Data as of December 31, 2024
TPL-Bodily Injury	+7.0%[61]	+7.9%
TPL-Property Damage	-0.3%[62]	-0.3%[63]
DCPD[64]	0.0%[65]	-0.3%[66]
Accident Benefits – Total	+2.9%[67]	+11.1%[68]
Collision	-0.2%[69]	-0.1%[70]
Comprehensive	+3.9%[71]	+3.9%[72]
All Perils	+1.0%	+1.8%
Specified Perils	+3.9%[73]	+3.9%[74]
Underinsured Motorist	+7.7%	+9.8%

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

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

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

[64] 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.

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

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

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

[68] Our model includes an October 29, 2020 reform scalar of +37.6%.

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

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

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

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

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

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

7. Additional Considerations

7.1. Loss Adjustment Expenses

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

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[75] to the accident year loss experience.[76] 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[77] expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates in Table 9.

Table 9: Unallocated Loss Adjustment Expenses[78]

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%[79]
2014	9.3%	2024	8.2%

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

[76] We do not consider the temporal mismatch in the application of calendar year factors to accident year data to be material in estimating trend rates.

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

[78] 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.

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

7.2. Catastrophe Provision

As GISA has not updated its annual catastrophe report through December 31, 2024, we repeat the discussion and recommendation we presented in our 2024 AR report.

The AIRB is no longer approving a benchmark for catastrophe loading. As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected to consider their own claim experience. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

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

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

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2004 – 2023 for commercial vehicle comprehensive coverage as reported in GISA's 2023 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately $106 million of catastrophe losses have been reported as compared to approximately $483 million of non-catastrophe losses - a ratio of 22%. Over the last five years, approximately $48 million of catastrophe losses have been reported as compared to approximately $241 million of non-catastrophe losses - a ratio of 20%. We observe relatively low levels of catastrophe claims between 2018 and 2019, followed by a rise in 2020 due to the large hailstorm near Calgary[80], followed by a return to relatively low levels in 2021 through 2023.

Table 10: Catastrophe Experience

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2004	3,532	214	6%	17,486,278	772,643	1.046
2005	4,822	1,070	22%	23,965,003	3,527,973	1.173
2006	4,477	367	8%	26,940,473	1,456,956	1.057
2007	5,744	1,206	21%	37,989,950	6,875,342	1.221
2008	5,161	605	12%	36,596,048	2,912,925	1.086
2009	5,292	1,005	19%	38,281,514	6,930,186	1.221
2010	5,342	1,135	21%	36,295,652	5,376,639	1.174

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

Accident Year	*Number of Total Claims*	*Number of Cat Claims*	*Catastrophe Claim %*	*Total Loss and Expense*	*Cat Loss and Expense*	*Catastrophe Factor*
2011	*4,550*	*884*	*19%*	*36,019,180*	*5,769,779*	*1.191*
2012	*5,701*	*1,729*	*30%*	*42,901,595*	*10,483,671*	*1.323*
2013	*6,206*	*1,275*	*21%*	*45,856,842*	*8,446,482*	*1.226*
2014	*6,810*	*2,247*	*33%*	*55,898,698*	*15,400,119*	*1.380*
2015	*6,738*	*1,763*	*26%*	*58,675,745*	*11,802,146*	*1.252*
2016	*7,377*	*2,172*	*29%*	*63,035,992*	*14,210,595*	*1.291*
2017	*7,247*	*1,538*	*21%*	*65,851,290*	*10,068,861*	*1.181*
2018	*6,061*	*994*	*16%*	*56,444,110*	*6,651,656*	*1.134*
2019	*6,207*	*1,258*	*20%*	*57,160,350*	*7,573,116*	*1.153*
2020	*6,311*	*2,004*	*32%*	*60,628,712*	*17,828,769*	*1.417*
2021	*5,134*	*890*	*17%*	*50,507,056*	*6,163,204*	*1.139*
2022	*5,636*	*1,108*	*20%*	*61,688,662*	*9,114,386*	*1.173*
2023	*4,861*	*817*	*17%*	*58,718,386*	*6,902,205*	*1.133*
All Years	***113,209***	***24,281***	***21%***	***930,941,536***	***158,267,653***	***1.205***
Last 10 Years	***62,382***	***14,791***	***24%***	***588,609,001***	***105,715,057***	***1.219***
Last 5 Years	***28,149***	***6,077***	***22%***	***288,703,166***	***47,581,680***	***1.197***

7.3. Investment Income on Cash Flow

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

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

Table 11: Industry Average Investment Income Rate

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

Calendar Year	Industry Average Investment Income Rate
2023	4.45%[81]
2024	7.15%

7.4. 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.[82] Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommended 1.94% as the Benchmark.

7.5. 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*,[83] by province. The 2024 Expense Report was not released by GISA at the time of this report; however, we were provided with the draft expense exhibit. Following the transition to IFRS-17, GISA reports expense ratios as a percent of total insurance revenue. However, we note that insurers will likely continue to use expense ratios expressed as a percentage of premium in rate filings, as the expenses are used as a load on premium. Therefore, we estimate the expense ratio benchmark as a percent of premium. As a result, our recommended Benchmark for the current review is calculated on the following basis:

- We divide the amortization of insurance acquisition cash flows amount by our estimate of direct written premium using the 2024-2 AUTO7001 Automobile Industry Exhibit; and

We divide the general and operating expense amount by our estimate of direct earned premium using the 2024-2 AUTO7001 Automobile Industry Exhibit.

The resulting recommended Benchmark based on the 2024 Expense Report data and our estimate of premiums is 22.6%. The components of the recommended Benchmark are as follows.

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

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

[83] GISA does not publish an expense exhibit for commercial vehicles.

Table 12: Summary of Indicated Operating Expense Ratios

Component	Recommended Benchmark under IFRS-4	Recommended Benchmark under IFRS-17 (2025 AR)
Amortization of Insurance Acquisition Cash Flows	20.0%	17.7%
General and Operating Expenses	7.8%	4.9%
Total Expenses	27.8%	22.6%

7.6. Profit

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

8. Summary of Benchmarks

In Table 13 we present a summary of our selected benchmarks for the 2025 Annual Review

Table 13: Estimated Annual Past Loss Cost Trend Rates

	2024 Annual Review Data as of December 31, 2023	2025 Annual Review Data as of December 31, 2024
Trend Benchmarks		
TPL-Bodily Injury	+7.0%[84]	+7.9%
TPL-Property Damage	-0.3%[85]	-0.3%[86]
DCPD[87]	0.0%[88]	-0.3%[89]
AB – Total	+2.9%[90]	+11.1%[91]
Collision	-0.2%[92]	-0.1%[93]
Comprehensive	+3.7% [94]	+3.9%[95]
All Perils	+1.0%	+1.8%
Specified Perils	+3.7%	+3.9%[96]
Underinsured Motorist	+7.7%	+9.8%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	1.94% of TPL Premiums
Operating Expenses	27.8%	22.6%
Profit Provision	6%	6%

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

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

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

[87] 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.

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

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

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

[91] Our model includes an October 29, 2020 reform scalar of +37.6%.

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

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

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

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

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

9. 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. Added to the challenge is the influence of Bill 41 on bodily injury and accident benefits frequency, as a policyholder may be more/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 comingling effect of COVID-19 and the reforms during the same period, there is some uncertainty in the estimate the impact of each (the reform 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 expected to rise to the "new normal level" and claims frequency prior to the pandemic period would be expected to decline to the "new normal level."[97]

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, we observe a rise in frequency higher than pre-pandemic levels which could reflect the effects of an evolution of remote and hybrid work options.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[98] we discuss in, Section 6, 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"[99] included in the models that we discuss, in Section 6.
- 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.

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

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

[99] Mobility and scalars, but not seasonality.

We present adjustment factors for the change in frequency level for each major coverage[100] impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

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

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

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

Figure 26: Bodily Injury

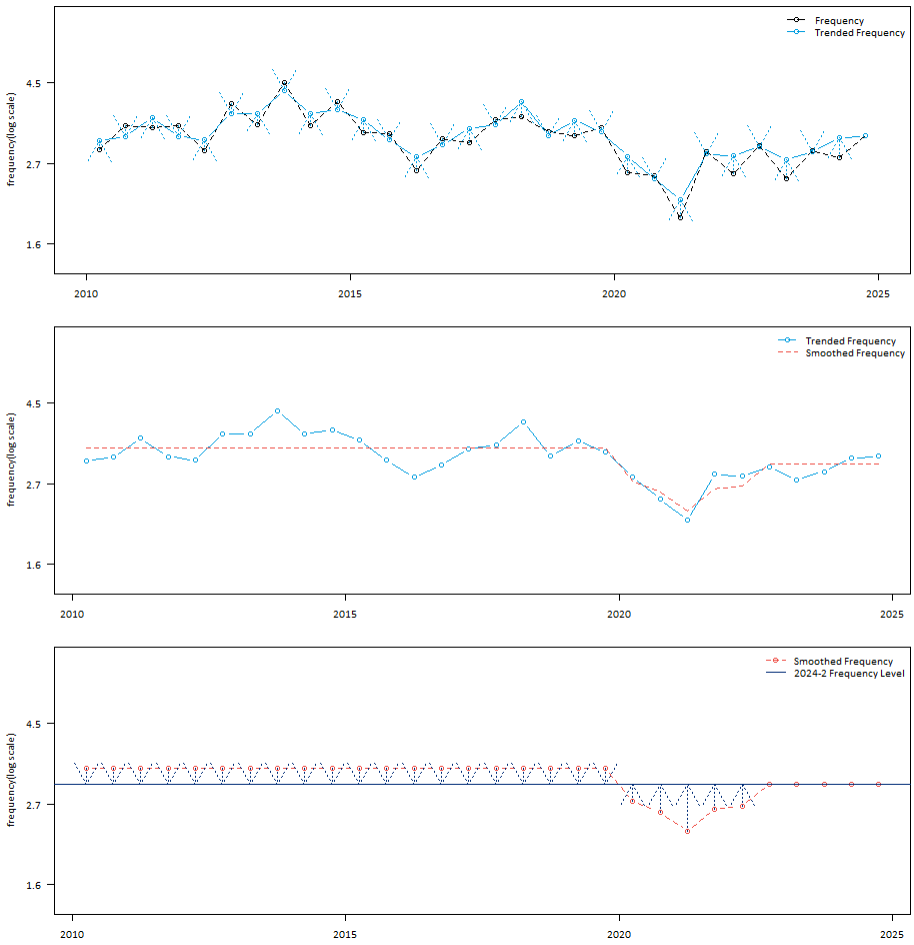


Table 14: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.904
202001	1.108
202002	1.189
202101	1.334
202102	1.165
202201	1.146
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

Figure 27: Property Damage (including DCPD)

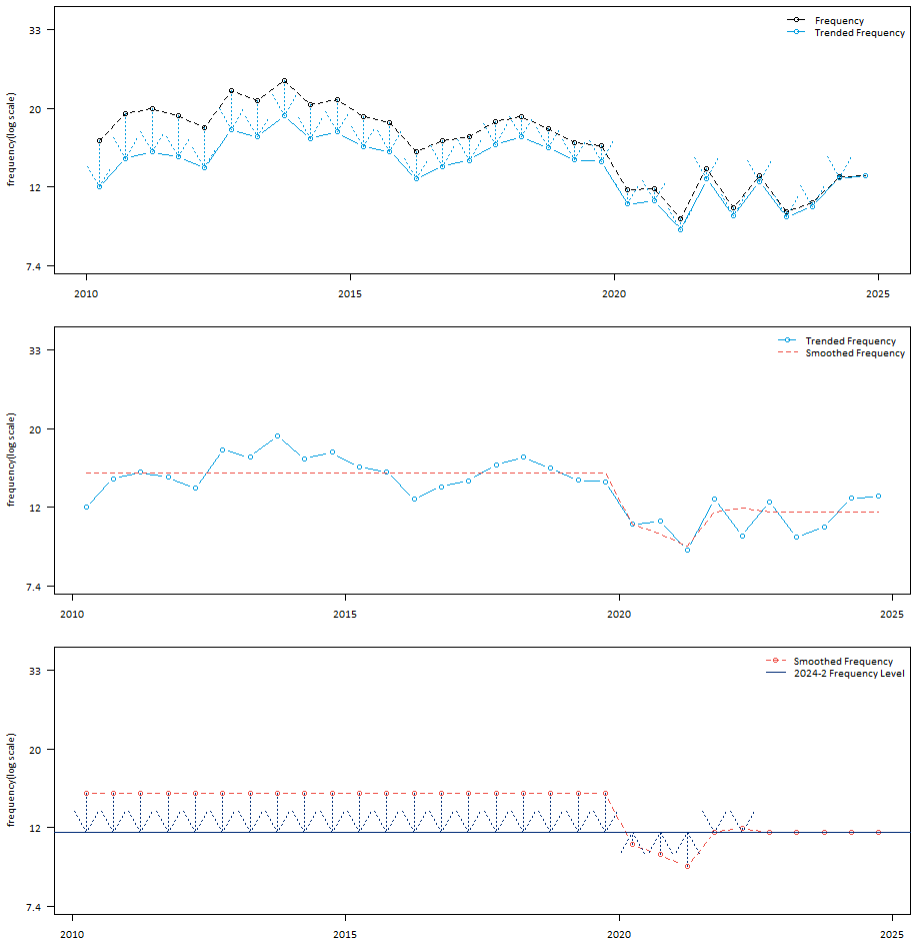


Table 15: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.780
202001	1.082
202002	1.151
202101	1.242
202102	0.997
202201	0.972
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

Figure 28: Accident Benefits

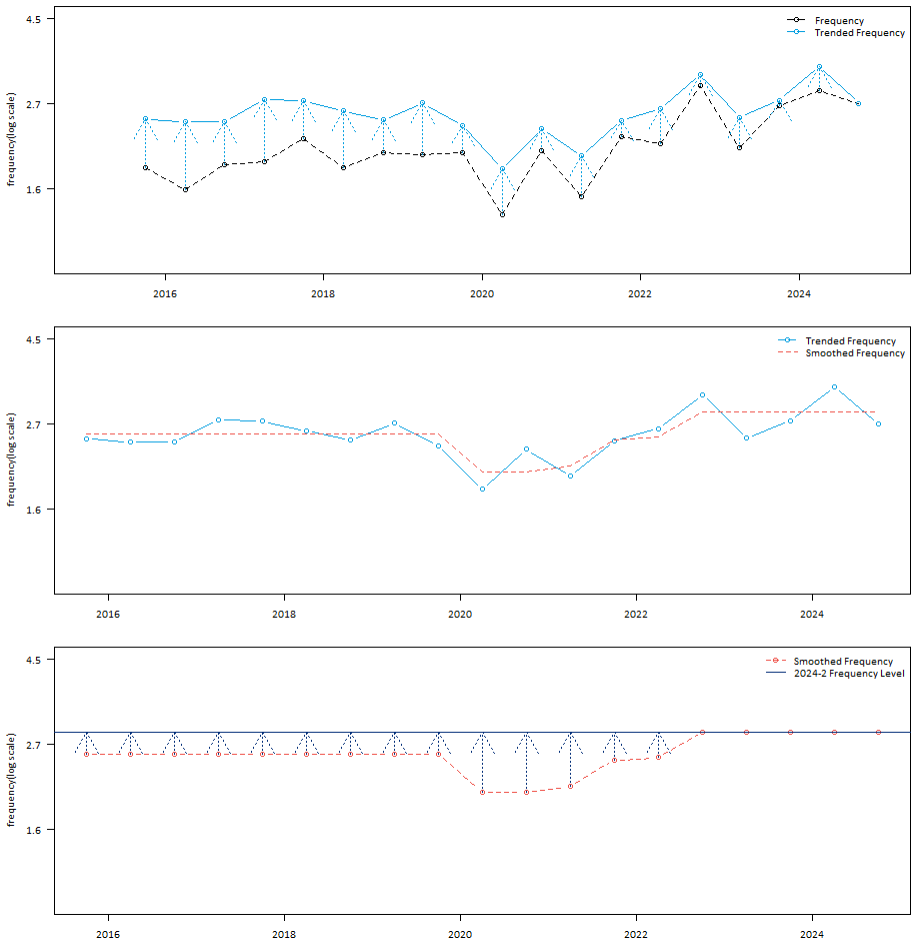


Table 16: Accident Benefits Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.141
202001	1.427
202002	1.422
202101	1.374
202102	1.183
202201	1.162
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

Figure 29: Collision

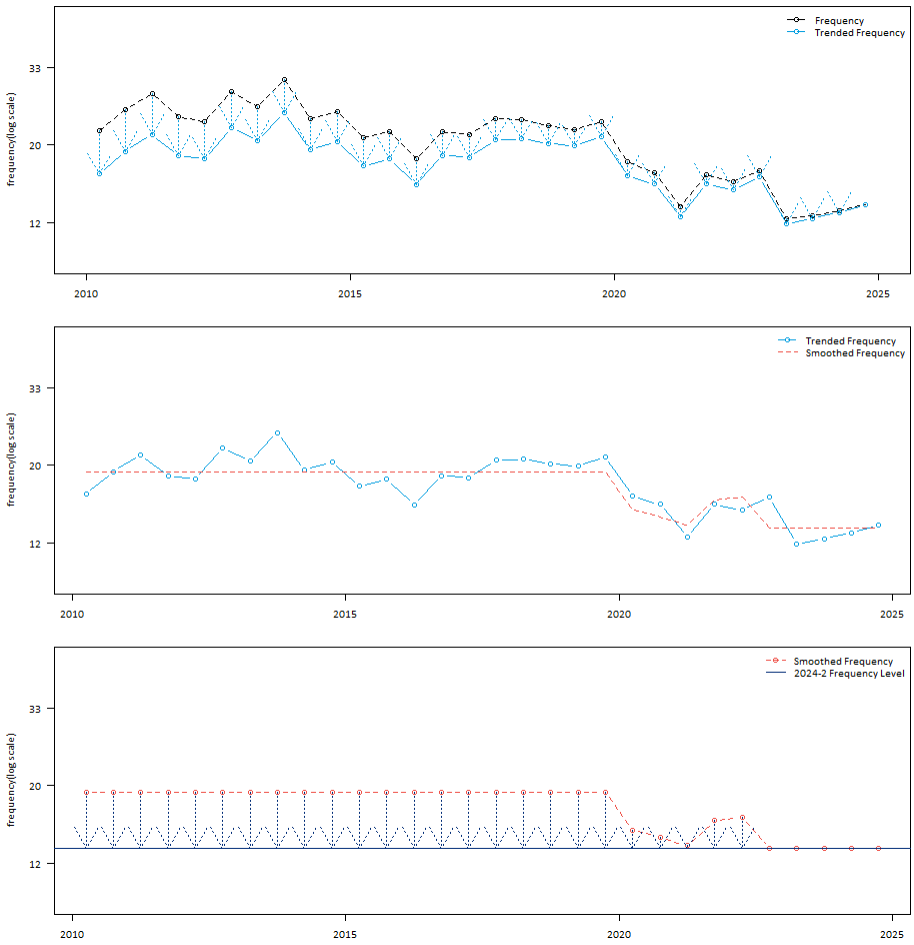


Table 17: Collision Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.700
202001	0.891
202002	0.933
202101	0.987
202102	0.839
202201	0.823
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

10. 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:

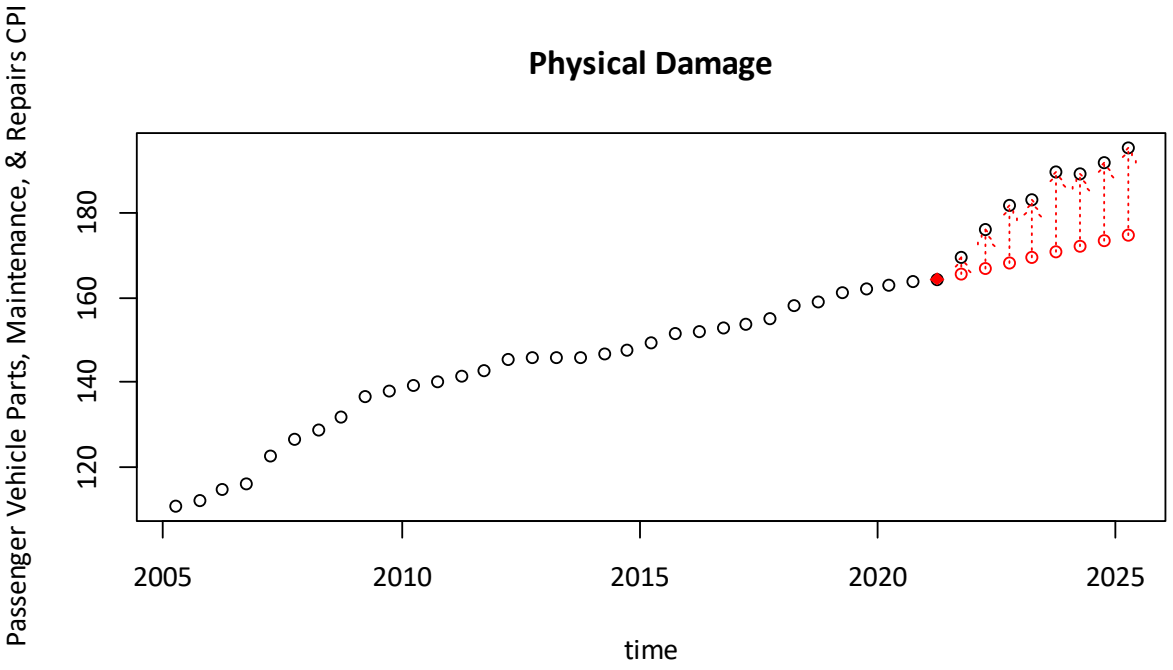
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as 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.

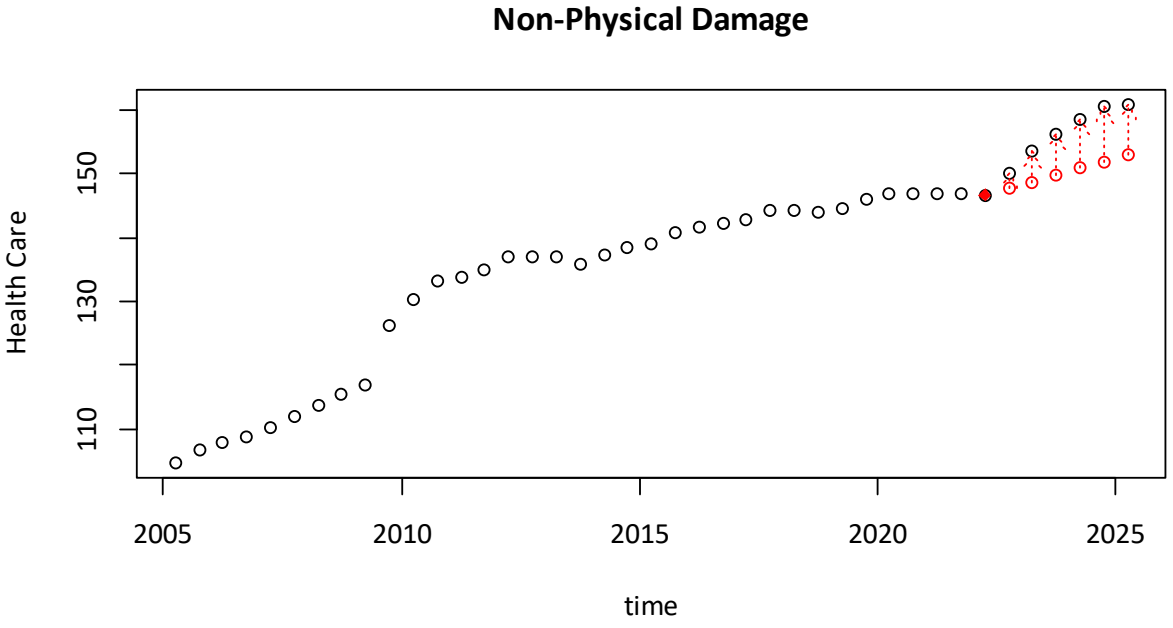
We present the CPI values, in Figure 30, and the excess inflation parameter values, in Table 18.

Table 18: 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 30: CPI Inflation





We include an excess inflation parameter in our property damage and collision severity models. The combination of the modelled coefficient and the parameter values in Table 18 adjust the historical data to a 2024-2 cost level. We present the adjustment factors by coverage in Table 19.

Table 19: Excess Inflation Adjustment Factors

Accident Semester	Total Property Damage	Collision
2019-2	1.501	1.596
2020-1	1.481	1.572
2020-2	1.478	1.569
2021-1	1.487	1.579
2021-2	1.491	1.584
2022-1	1.501	1.596
2022-2	1.324	1.382
2023-1	1.192	1.224
2023-2	1.097	1.112
2024-1	1.000	1.000
2024-2	1.000	1.000

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12. 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.

13. Definition of Key Terms

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

13.1. 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.

13.2. Other Terms

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

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

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

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

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

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

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

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

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

Combined Ratio

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

Earned Premium

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

Exposure Unit

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

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and

Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve estimates are adjusted to reflect newly

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

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

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

Operating Expenses

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

Paid Losses

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

Premium Drift

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

Rate Group Drift

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

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

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

Reported Incurred Loss
The sum of:

the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and

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

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

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

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

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

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

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

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

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

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

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

14. 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,

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15. Appendices

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

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

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

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

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

Bodily Injury: Pages 1 to 6

Property Damage: Pages 7 to 13

Accident Benefits: Pages 14 to 22

Collision: Pages 23 to 30

Comprehensive: Pages 31 to 34

Comprehensive Theft: Pages 35 to 38

Appendix F: Summary of selected loss trend models.

Appendix G: New Normal adjustment factor calculation.

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Province of Alberta

Alberta Automobile Insurance Board - Commercial 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	1.118	1.116	0.900	0.825	1.034	1.015	0.860	1.038	3.122
12	0.985	1.023	0.949	0.955	1.007	0.997	0.936	1.004	1.725
18	0.987	1.011	0.968	0.980	1.005	0.998	0.979	1.004	1.520
24	0.965	1.003	0.980	0.994	1.002	0.999	0.992	1.002	1.192
30	0.957	0.998	0.991	0.998	0.999	0.999	0.998	0.999	0.773
36	0.971	0.999	0.996	0.999	0.999	0.999	0.999	0.998	0.612
42	0.975	0.999	0.998	1.000	0.999	0.999	0.999	0.998	0.562
48	0.981	0.999	0.998	0.999	0.999	0.999	0.999	0.998	0.574
54	0.984	0.999	0.998	1.000	0.999	0.999	0.999	0.998	0.623
60	0.984	1.000	0.998	1.000	1.000	0.999	0.999	0.998	0.664
66	0.988	1.000	0.999	1.000	1.000	0.999	0.999	0.998	0.673
72	0.990	1.000	1.000	1.000	1.000	0.999	0.999	0.998	0.748
78	0.993	1.000	1.000	1.000	1.000	0.999	0.999	0.998	0.761
84	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.823
90	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.823
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.862
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.862
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.967
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Claim Count Development Selections
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	1.000
120	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 31 Dec 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	4.665	1.437	1.447	1.031	1.098	1.080	1.218	1.025	16.450
12	3.103	1.117	1.179	0.951	1.008	0.995	0.946	0.997	4.924
18	2.455	1.055	1.044	0.981	1.008	1.002	0.968	0.998	3.445
24	1.968	1.032	0.971	0.990	1.003	1.003	0.980	0.990	2.720
30	1.582	1.011	1.036	0.996	0.998	1.000	0.988	0.992	1.986
36	1.377	1.008	1.027	0.998	0.998	0.998	0.990	0.993	1.532
42	1.257	1.005	1.023	0.998	0.998	0.998	0.992	0.990	1.296
48	1.172	1.004	1.021	0.999	0.998	0.998	0.992	0.991	1.157
54	1.118	1.004	1.045	0.999	0.998	0.999	0.992	0.990	1.127
60	1.072	1.005	1.047	0.999	0.999	1.001	0.992	0.988	1.093
66	1.053	1.005	1.030	0.999	0.998	0.999	0.996	0.988	1.018
72	1.033	1.005	1.007	1.000	0.998	1.000	0.997	0.988	1.048
78	1.027	1.001	1.006	1.000	0.998	1.000	0.997	0.988	1.078
84	1.020	1.001	0.994	1.000	0.998	1.000	0.997	0.988	1.123
90	1.016	0.999	1.000	1.000	0.999	1.000	0.997	0.991	1.134
96	1.015	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.138
102	1.014	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.097
108	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.050
114	1.004	0.999	1.000	1.000	1.000	1.000	1.000	0.999	1.021
120	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 4 Semesters Excl Latest Diagonal	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 4 Semesters Excl Latest Diagonal	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
36	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
42	Avg(Wght Avg: 6 Semesters, Wght Avg: 4 Semesters)	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
54	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
60	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
78	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
84	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
90	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
96	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
102	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
108	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
114	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
120	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

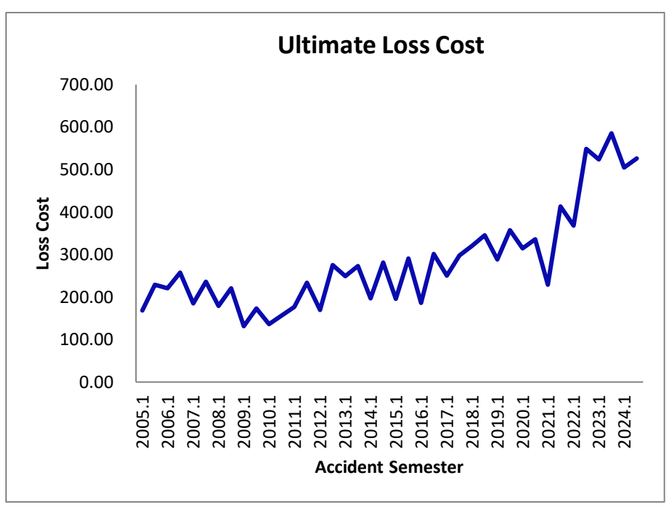
Province of Alberta

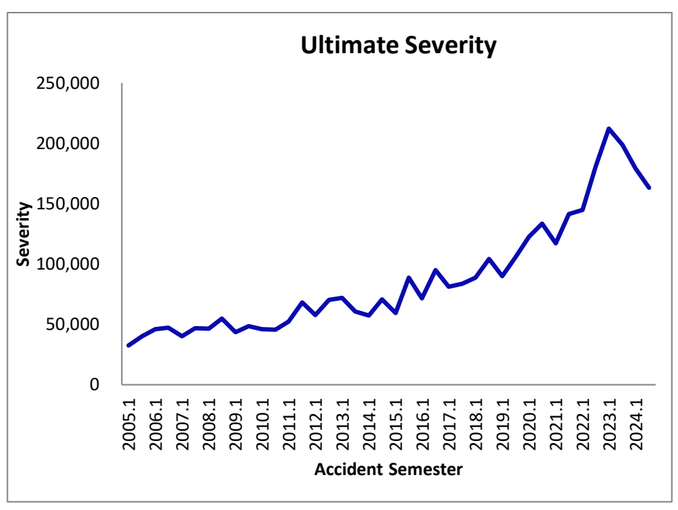
Third Party Liability - Bodily Injury

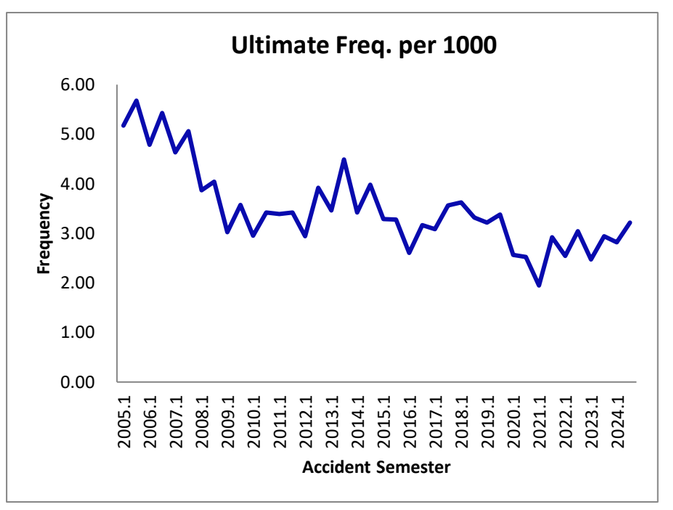
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 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	148,061	766	22,705	1.097	24,917	168.29		32,525		5.17			
2005.2	234	146,935	834	30,617	1.097	33,600	228.67		40,278		5.68		198.36	
2006.1	228	147,591	707	29,980	1.087	32,573	220.70	31.1%	46,072	41.7%	4.79	-7.4%		
2006.2	222	156,062	847	36,971	1.087	40,169	257.39	12.6%	47,430	17.8%	5.43	-4.4%	239.56	20.8%
2007.1	216	164,487	763	28,028	1.089	30,517	185.53	-15.9%	40,005	-13.2%	4.64	-3.2%		
2007.2	210	176,457	894	38,329	1.089	41,733	236.50	-8.1%	46,684	-1.6%	5.07	-6.6%	211.91	-11.5%
2008.1	204	176,620	683	29,233	1.084	31,677	179.35	-3.3%	46,363	15.9%	3.87	-16.6%		
2008.2	198	177,733	718	36,238	1.084	39,268	220.94	-6.6%	54,691	17.1%	4.04	-20.3%	200.21	-5.5%
2009.1	192	168,131	508	19,982	1.105	22,082	131.34	-26.8%	43,468	-6.2%	3.02	-21.9%		
2009.2	186	170,780	610	26,667	1.105	29,470	172.56	-21.9%	48,311	-11.7%	3.57	-11.6%	152.11	-24.0%
2010.1	180	166,455	492	20,603	1.102	22,699	136.37	3.8%	46,136	6.1%	2.96	-2.2%		
2010.2	174	173,705	595	24,626	1.102	27,130	156.19	-9.5%	45,597	-5.6%	3.43	-4.1%	146.49	-3.7%
2011.1	168	168,712	572	27,277	1.095	29,855	176.96	29.8%	52,193	13.1%	3.39	14.7%		
2011.2	162	174,154	596	37,186	1.095	40,700	233.70	49.6%	68,288	49.8%	3.42	-0.1%	205.78	40.5%
2012.1	156	172,211	507	26,830	1.091	29,277	170.00	-3.9%	57,745	10.6%	2.94	-13.2%		
2012.2	150	175,745	689	44,331	1.091	48,374	275.25	17.8%	70,209	2.8%	3.92	14.6%	223.16	8.4%
2013.1	144	175,273	606	39,662	1.099	43,607	248.79	46.3%	71,958	24.6%	3.46	17.4%		
2013.2	138	186,138	836	46,149	1.099	50,739	272.59	-1.0%	60,693	-13.6%	4.49	14.6%	261.05	17.0%
2014.1	132	187,141	641	33,626	1.093	36,756	196.41	-21.1%	57,342	-20.3%	3.43	-0.9%		
2014.2	126	204,975	816	52,834	1.093	57,753	281.76	3.4%	70,776	16.6%	3.98	-11.4%	241.02	-7.7%
2015.1	120	207,348	683	36,750	1.103	40,532	195.48	-0.5%	59,373	3.5%	3.29	-3.9%		
2015.2	114	211,513	693	55,754	1.103	61,491	290.72	3.2%	88,755	25.4%	3.28	-17.7%	243.57	1.1%
2016.1	108	204,496	532	34,984	1.085	37,954	185.60	-5.1%	71,378	20.2%	2.60	-21.0%		
2016.2	102	209,514	664	58,137	1.085	63,073	301.04	3.5%	95,058	7.1%	3.17	-3.3%	244.02	0.2%
2017.1	96	199,057	615	45,581	1.092	49,752	249.94	34.7%	80,956	13.4%	3.09	18.7%		
2017.2	90	197,412	703	53,799	1.092	58,722	297.46	-1.2%	83,541	-12.1%	3.56	12.4%	273.60	12.1%
2018.1	84	189,278	687	55,215	1.101	60,775	321.09	28.5%	88,515	9.3%	3.63	17.5%		
2018.2	78	194,547	645	61,110	1.101	67,264	345.75	16.2%	104,350	24.9%	3.31	-6.9%	333.59	21.9%
2019.1	72	186,947	601	48,698	1.108	53,957	288.62	-10.1%	89,753	1.4%	3.22	-11.4%		
2019.2	66	179,640	607	57,902	1.108	64,156	357.13	3.3%	105,622	1.2%	3.38	2.0%	322.20	-3.4%
2020.1	60	153,239	393	43,732	1.103	48,222	314.69	9.0%	122,776	36.8%	2.56	-20.3%		
2020.2	54	147,401	372	44,929	1.103	49,543	336.11	-5.9%	133,253	26.2%	2.52	-25.4%	325.19	0.9%
2021.1	48	147,094	286	29,835	1.126	33,602	228.44	-27.4%	117,309	-4.5%	1.95	-24.0%		
2021.2	42	148,093	433	54,378	1.126	61,243	413.54	23.0%	141,419	6.1%	2.92	15.9%	321.30	-1.2%
2022.1	36	141,071	359	46,492	1.118	51,985	368.51	61.3%	144,675	23.3%	2.55	30.8%		
2022.2	30	149,250	454	73,273	1.118	81,930	548.95	32.7%	180,579	27.7%	3.04	4.0%	461.27	43.6%
2023.1	24	146,443	362	68,666	1.118	76,779	524.30	42.3%	212,127	46.6%	2.47	-3.0%		
2023.2	18	150,812	444	78,971	1.118	88,302	585.51	6.7%	198,899	10.1%	2.94	-3.2%	555.35	20.4%
2024.1	12	148,441	419	69,287	1.082	74,934	504.81	-3.7%	178,942	-15.6%	2.82	14.1%		
2024.2	6	154,181	496	74,959	1.082	81,068	525.80	-10.2%	163,317	-17.9%	3.22	9.4%	515.50	-7.2%
Total		6,883,141	24,126	1,744,328		1,918,179								







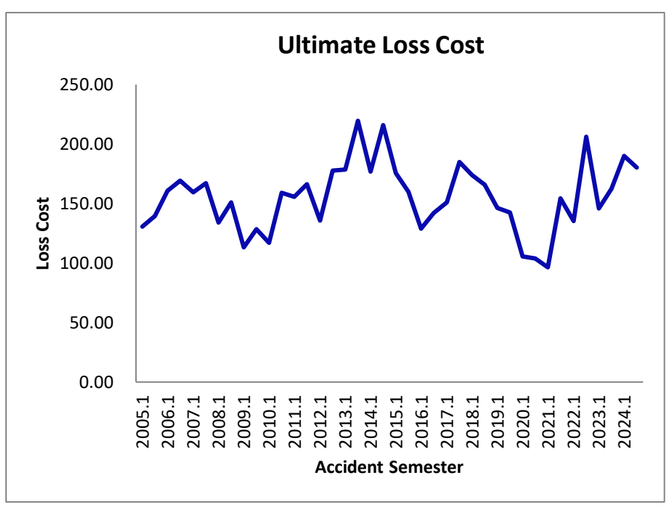
Province of Alberta

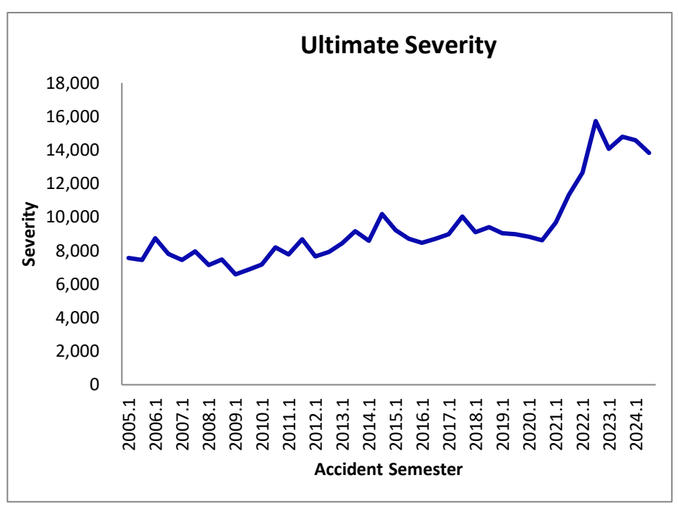
Third Party Liability - Property Damage

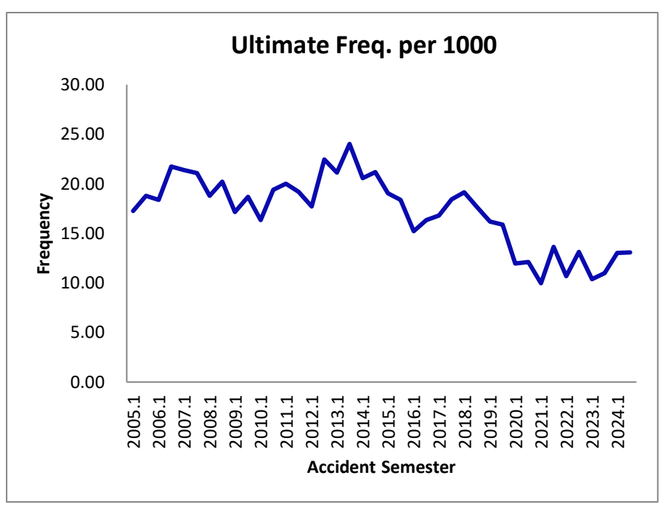
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	148,061	2,558	17,623	1.097	19,340	130.62		7,560		17.28			
2005.2	234	146,935	2,760	18,680	1.097	20,500	139.52		7,428		18.78		135.05	
2006.1	228	147,591	2,711	21,827	1.087	23,715	160.68	23.0%	8,748	15.7%	18.37	6.3%		
2006.2	222	156,062	3,389	24,305	1.087	26,407	169.21	21.3%	7,793	4.9%	21.71	15.6%	165.07	22.2%
2007.1	216	164,487	3,517	24,075	1.089	26,213	159.36	-0.8%	7,452	-14.8%	21.38	16.4%		
2007.2	210	176,457	3,717	27,122	1.089	29,530	167.35	-1.1%	7,944	1.9%	21.07	-3.0%	163.50	-1.0%
2008.1	204	176,620	3,317	21,833	1.084	23,658	133.95	-15.9%	7,132	-4.3%	18.78	-12.2%		
2008.2	198	177,733	3,596	24,758	1.084	26,827	150.94	-9.8%	7,460	-6.1%	20.23	-4.0%	142.47	-12.9%
2009.1	192	168,131	2,887	17,193	1.105	19,000	113.01	-15.6%	6,581	-7.7%	17.17	-8.6%		
2009.2	186	170,780	3,188	19,829	1.105	21,913	128.31	-15.0%	6,874	-7.9%	18.67	-7.7%	120.72	-15.3%
2010.1	180	166,455	2,721	17,693	1.102	19,492	117.10	3.6%	7,164	8.8%	16.35	-4.8%		
2010.2	174	173,705	3,373	25,069	1.102	27,618	159.00	23.9%	8,188	19.1%	19.42	4.0%	138.49	14.7%
2011.1	168	168,712	3,376	23,967	1.095	26,232	155.49	32.8%	7,770	8.5%	20.01	22.4%		
2011.2	162	174,154	3,343	26,470	1.095	28,972	166.36	4.6%	8,666	5.8%	19.20	-1.1%	161.01	16.3%
2012.1	156	172,211	3,052	21,433	1.091	23,388	135.81	-12.7%	7,663	-1.4%	17.72	-11.4%		
2012.2	150	175,745	3,942	28,613	1.091	31,223	177.66	6.8%	7,921	-8.6%	22.43	16.9%	156.95	-2.5%
2013.1	144	175,273	3,707	28,464	1.099	31,295	178.55	31.5%	8,442	10.2%	21.15	19.3%		
2013.2	138	186,138	4,471	37,183	1.099	40,882	219.63	23.6%	9,144	15.4%	24.02	7.1%	199.71	27.2%
2014.1	132	187,141	3,846	30,255	1.093	33,071	176.72	-1.0%	8,599	1.9%	20.55	-2.8%		
2014.2	126	204,975	4,339	40,462	1.093	44,229	215.78	-1.8%	10,193	11.5%	21.17	-11.9%	197.14	-1.3%
2015.1	120	207,348	3,952	33,045	1.103	36,446	175.77	-0.5%	9,222	7.2%	19.06	-7.3%		
2015.2	114	211,513	3,885	30,647	1.103	33,800	159.80	-25.9%	8,700	-14.6%	18.37	-13.2%	167.71	-14.9%
2016.1	108	204,496	3,116	24,288	1.085	26,350	128.85	-26.7%	8,456	-8.3%	15.24	-20.1%		
2016.2	102	209,514	3,428	27,470	1.085	29,802	142.25	-11.0%	8,695	-0.1%	16.36	-10.9%	135.63	-19.1%
2017.1	96	199,057	3,347	27,522	1.092	30,040	150.91	17.1%	8,974	6.1%	16.82	10.4%		
2017.2	90	197,412	3,641	33,451	1.092	36,512	184.95	30.0%	10,027	15.3%	18.44	12.7%	167.86	23.8%
2018.1	84	189,278	3,618	29,907	1.101	32,919	173.92	15.2%	9,098	1.4%	19.11	13.7%		
2018.2	78	194,547	3,428	29,294	1.101	32,244	165.74	-10.4%	9,406	-6.2%	17.62	-4.5%	169.77	1.1%
2019.1	72	186,947	3,023	24,680	1.108	27,345	146.27	-15.9%	9,046	-0.6%	16.17	-15.4%		
2019.2	66	179,640	2,852	23,122	1.108	25,619	142.61	-14.0%	8,983	-4.5%	15.88	-9.9%	144.48	-14.9%
2020.1	60	153,239	1,833	14,666	1.103	16,172	105.53	-27.9%	8,822	-2.5%	11.96	-26.0%		
2020.2	54	147,401	1,781	13,906	1.103	15,334	104.03	-27.1%	8,609	-4.2%	12.08	-23.9%	104.80	-27.5%
2021.1	48	147,094	1,465	12,592	1.126	14,182	96.41	-8.6%	9,678	9.7%	9.96	-16.7%		
2021.2	42	148,093	2,021	20,308	1.126	22,872	154.44	48.5%	11,319	31.5%	13.64	12.9%	125.53	19.8%
2022.1	36	141,071	1,505	17,048	1.118	19,062	135.13	40.2%	12,664	30.9%	10.67	7.1%		
2022.2	30	149,250	1,957	27,522	1.118	30,774	206.19	33.5%	15,726	38.9%	13.11	-3.9%	171.66	36.8%
2023.1	24	146,443	1,520	19,105	1.118	21,363	145.88	8.0%	14,058	11.0%	10.38	-2.7%		
2023.2	18	150,812	1,658	21,914	1.118	24,504	162.48	-21.2%	14,779	-6.0%	10.99	-16.2%	154.30	-10.1%
2024.1	12	148,441	1,936	26,116	1.082	28,245	190.28	30.4%	14,593	3.8%	13.04	25.7%		
2024.2	6	154,181	2,014	25,733	1.082	27,830	180.50	11.1%	13,819	-6.5%	13.06	18.8%	185.30	20.1%
Total		6,883,141	119,790	979,192		1,074,921								







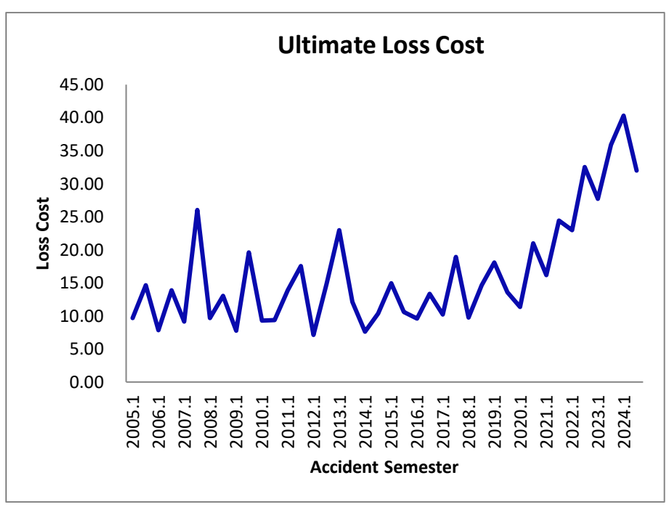
Province of Alberta

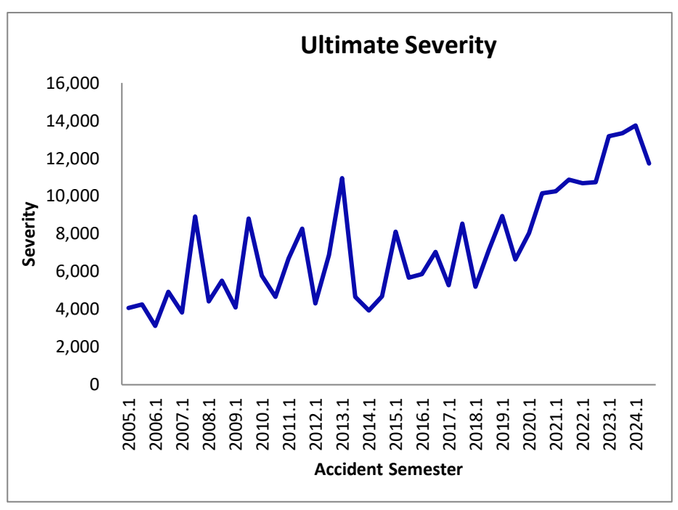
Accident Benefits - Total

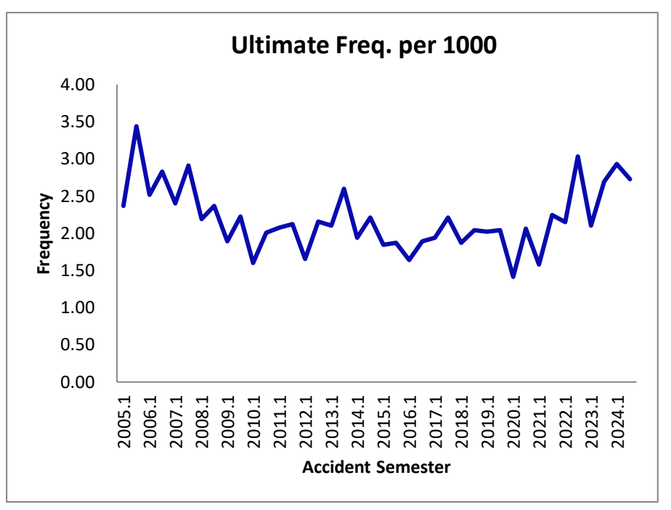
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	143,058	339	1,256	1.097	1,379	9.64		4,067		2.37			
2005.2	234	143,602	494	1,914	1.097	2,100	14.62		4,251		3.44		12.14	
2006.1	228	144,515	364	1,044	1.087	1,135	7.85	-18.5%	3,117	-23.3%	2.52	6.3%		
2006.2	222	152,715	432	1,956	1.087	2,125	13.91	-4.9%	4,919	15.7%	2.83	-17.8%	10.97	-9.6%
2007.1	216	159,525	383	1,343	1.089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	210	169,443	494	4,051	1.089	4,411	26.03	87.1%	8,929	81.5%	2.92	3.1%	17.85	62.8%
2008.1	204	167,849	368	1,499	1.084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	198	169,118	400	2,033	1.084	2,203	13.03	-50.0%	5,508	-38.3%	2.37	-18.9%	11.36	-36.4%
2009.1	192	160,175	303	1,124	1.105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	186	164,034	365	2,908	1.105	3,214	19.59	50.4%	8,805	59.9%	2.23	-5.9%	13.75	21.0%
2010.1	180	159,334	255	1,341	1.102	1,477	9.27	19.5%	5,793	41.3%	1.60	-15.4%		
2010.2	174	167,115	336	1,420	1.102	1,564	9.36	-52.2%	4,656	-47.1%	2.01	-9.6%	9.32	-32.2%
2011.1	168	164,476	341	2,084	1.095	2,281	13.87	49.6%	6,689	15.5%	2.07	29.5%		
2011.2	162	170,768	363	2,742	1.095	3,001	17.58	87.8%	8,268	77.6%	2.13	5.7%	15.76	69.1%
2012.1	156	170,079	281	1,111	1.091	1,212	7.13	-48.6%	4,313	-35.5%	1.65	-20.3%		
2012.2	150	174,490	376	2,373	1.091	2,589	14.84	-15.6%	6,886	-16.7%	2.15	1.4%	11.03	-30.0%
2013.1	144	174,195	366	3,646	1.099	4,008	23.01	222.9%	10,951	153.9%	2.10	27.2%		
2013.2	138	185,448	482	2,046	1.099	2,250	12.13	-18.2%	4,668	-32.2%	2.60	20.6%	17.40	57.7%
2014.1	132	185,720	360	1,292	1.093	1,413	7.61	-66.9%	3,924	-64.2%	1.94	-7.7%		
2014.2	126	200,606	444	1,899	1.093	2,076	10.35	-14.7%	4,676	0.2%	2.21	-14.8%	9.03	-48.1%
2015.1	120	202,217	373	2,745	1.103	3,027	14.97	96.8%	8,115	106.8%	1.84	-4.8%		
2015.2	114	209,313	392	2,017	1.103	2,224	10.63	2.7%	5,675	21.4%	1.87	-15.4%	12.76	41.3%
2016.1	108	203,960	335	1,811	1.085	1,965	9.63	-35.6%	5,866	-27.7%	1.64	-11.0%		
2016.2	102	208,842	396	2,567	1.085	2,785	13.34	25.5%	7,034	23.9%	1.90	1.2%	11.51	-9.8%
2017.1	96	198,182	384	1,860	1.092	2,030	10.24	6.3%	5,286	-9.9%	1.94	18.0%		
2017.2	90	196,521	435	3,408	1.092	3,720	18.93	41.9%	8,552	21.6%	2.21	16.7%	14.57	26.6%
2018.1	84	188,779	353	1,667	1.101	1,834	9.72	-5.1%	5,199	-1.7%	1.87	-3.5%		
2018.2	78	194,144	397	2,582	1.101	2,842	14.64	-22.7%	7,163	-16.3%	2.04	-7.7%	12.21	-16.2%
2019.1	72	186,625	377	3,042	1.108	3,370	18.06	85.9%	8,944	72.0%	2.02	8.0%		
2019.2	66	179,278	367	2,196	1.108	2,433	13.57	-7.3%	6,636	-7.4%	2.05	0.1%	15.86	29.9%
2020.1	60	153,026	217	1,580	1.103	1,742	11.38	-37.0%	8,045	-10.0%	1.42	-29.9%		
2020.2	54	146,957	303	2,793	1.103	3,080	20.96	54.4%	10,147	52.9%	2.07	1.0%	16.07	1.3%
2021.1	48	146,792	231	2,108	1.126	2,374	16.17	42.1%	10,256	27.5%	1.58	11.4%		
2021.2	42	147,979	332	3,205	1.126	3,610	24.40	16.4%	10,865	7.1%	2.25	8.7%	20.30	26.3%
2022.1	36	141,518	305	2,909	1.118	3,253	22.99	42.1%	10,678	4.1%	2.15	36.5%		
2022.2	30	149,384	453	4,348	1.118	4,861	32.54	33.4%	10,732	-1.2%	3.03	35.0%	27.89	37.4%
2023.1	24	146,594	309	3,635	1.118	4,064	27.73	20.6%	13,172	23.4%	2.10	-2.2%		
2023.2	18	150,967	406	4,850	1.118	5,423	35.92	10.4%	13,343	24.3%	2.69	-11.2%	31.89	14.3%
2024.1	12	148,572	436	5,537	1.082	5,989	40.31	45.4%	13,744	4.3%	2.93	39.3%		
2024.2	6	154,255	421	4,563	1.082	4,934	31.99	-11.0%	11,722	-12.1%	2.73	1.4%	36.07	13.1%
Total		6,780,172	14,767	98,507		108,332								







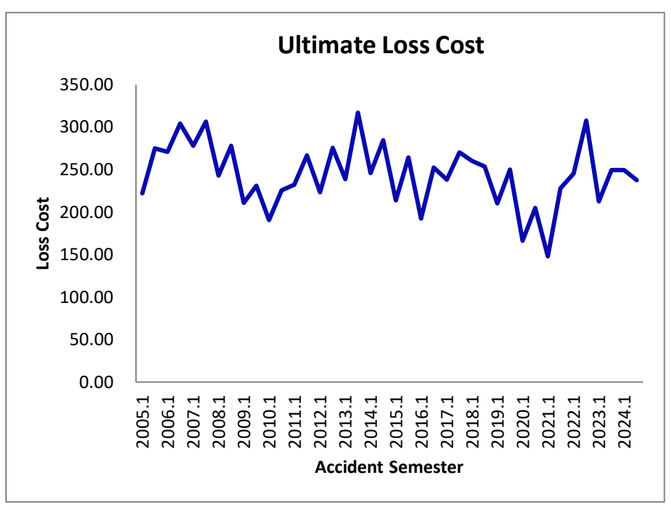
Province of Alberta

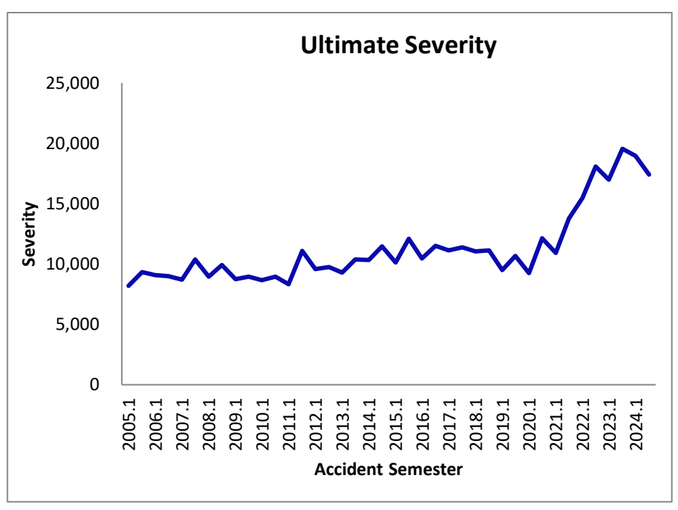
Collision

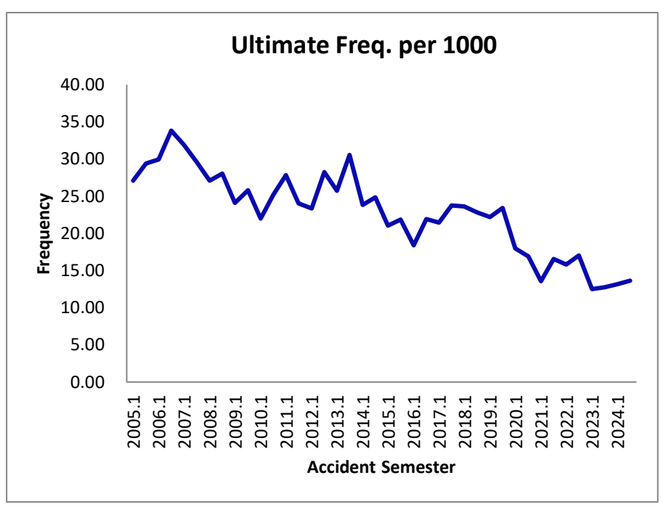
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	66,587	1,804	13,466	1.097	14,777	221.93		8,192		27.09			
2005.2	234	68,693	2,020	17,204	1.097	18,879	274.83		9,346		29.41		248.79	
2006.1	228	70,100	2,097	17,489	1.087	19,002	271.07	22.1%	9,062	10.6%	29.91	10.4%		
2006.2	222	74,814	2,530	20,931	1.087	22,741	303.97	10.6%	8,989	-3.8%	33.82	15.0%	288.06	15.8%
2007.1	216	79,056	2,523	20,174	1.089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	210	84,739	2,500	23,851	1.089	25,969	306.46	0.8%	10,388	15.6%	29.50	-12.8%	292.65	1.6%
2008.1	204	86,340	2,338	19,350	1.084	20,967	242.84	-12.6%	8,968	3.0%	27.08	-15.2%		
2008.2	198	90,091	2,527	23,114	1.084	25,046	278.00	-9.3%	9,911	-4.6%	28.05	-4.9%	260.80	-10.9%
2009.1	192	87,498	2,110	16,693	1.105	18,448	210.84	-13.2%	8,743	-2.5%	24.11	-10.9%		
2009.2	186	87,050	2,243	18,202	1.105	20,116	231.08	-16.9%	8,968	-9.5%	25.77	-8.1%	220.93	-15.3%
2010.1	180	83,790	1,844	14,505	1.102	15,980	190.72	-9.5%	8,666	-0.9%	22.01	-8.7%		
2010.2	174	85,592	2,158	17,549	1.102	19,334	225.88	-2.2%	8,959	-0.1%	25.21	-2.2%	208.49	-5.6%
2011.1	168	83,472	2,325	17,700	1.095	19,373	232.09	21.7%	8,332	-3.9%	27.85	26.6%		
2011.2	162	86,408	2,076	21,042	1.095	23,030	266.53	18.0%	11,093	23.8%	24.03	-4.7%	249.60	19.7%
2012.1	156	86,613	2,023	17,745	1.091	19,363	223.56	-3.7%	9,572	14.9%	23.36	-16.1%		
2012.2	150	90,575	2,555	22,855	1.091	24,939	275.35	3.3%	9,761	-12.0%	28.21	17.4%	250.03	0.2%
2013.1	144	91,135	2,344	19,790	1.099	21,759	238.75	6.8%	9,283	-3.0%	25.72	10.1%		
2013.2	138	95,617	2,920	27,570	1.099	30,313	317.02	15.1%	10,381	6.4%	30.54	8.3%	278.83	11.5%
2014.1	132	95,950	2,287	21,605	1.093	23,617	246.13	3.1%	10,326	11.2%	23.84	-7.3%		
2014.2	126	103,852	2,578	27,048	1.093	29,567	284.70	-10.2%	11,469	10.5%	24.82	-18.7%	266.18	-4.5%
2015.1	120	104,860	2,209	20,303	1.103	22,392	213.54	-13.2%	10,136	-1.8%	21.07	-11.6%		
2015.2	114	105,995	2,314	25,409	1.103	28,023	264.38	-7.1%	12,110	5.6%	21.83	-12.0%	239.10	-10.2%
2016.1	108	101,085	1,857	17,911	1.085	19,432	192.24	-10.0%	10,464	3.2%	18.37	-12.8%		
2016.2	102	100,700	2,208	23,440	1.085	25,430	252.54	-4.5%	11,517	-4.9%	21.93	0.4%	222.33	-7.0%
2017.1	96	97,196	2,082	21,200	1.092	23,140	238.08	23.8%	11,114	6.2%	21.42	16.6%		
2017.2	90	98,772	2,343	24,433	1.092	26,668	270.00	6.9%	11,382	-1.2%	23.72	8.2%	254.17	14.3%
2018.1	84	96,449	2,278	22,818	1.101	25,115	260.40	9.4%	11,025	-0.8%	23.62	10.3%		
2018.2	78	98,942	2,253	22,792	1.101	25,087	253.55	-6.1%	11,135	-2.2%	22.77	-4.0%	256.93	1.1%
2019.1	72	95,318	2,114	18,090	1.108	20,044	210.28	-19.2%	9,482	-14.0%	22.18	-6.1%		
2019.2	66	93,260	2,181	21,039	1.108	23,312	249.97	-1.4%	10,687	-4.0%	23.39	2.7%	229.91	-10.5%
2020.1	60	82,880	1,493	12,514	1.103	13,799	166.50	-20.8%	9,246	-2.5%	18.01	-18.8%		
2020.2	54	80,373	1,355	14,938	1.103	16,471	204.94	-18.0%	12,152	13.7%	16.86	-27.9%	185.42	-19.3%
2021.1	48	78,142	1,057	10,267	1.126	11,563	147.97	-11.1%	10,936	18.3%	13.53	-24.9%		
2021.2	42	79,785	1,321	16,141	1.126	18,178	227.84	11.2%	13,757	13.2%	16.56	-1.8%	188.32	1.6%
2022.1	36	77,763	1,231	17,056	1.118	19,072	245.26	65.7%	15,490	41.6%	15.83	17.0%		
2022.2	30	81,176	1,382	22,351	1.118	24,992	307.87	35.1%	18,082	31.4%	17.03	2.8%	277.24	47.2%
2023.1	24	80,436	1,005	15,279	1.118	17,084	212.39	-13.4%	16,993	9.7%	12.50	-21.1%		
2023.2	18	83,640	1,068	18,671	1.118	20,877	249.60	-18.9%	19,544	8.1%	12.77	-25.0%	231.36	-16.5%
2024.1	12	83,397	1,097	19,247	1.082	20,816	249.60	17.5%	18,968	11.6%	13.16	5.3%		
2024.2	6	87,203	1,190	19,168	1.082	20,730	237.73	-4.8%	17,416	-10.9%	13.65	6.9%	243.53	5.3%
Total		3,505,344	79,843	780,949		857,411								







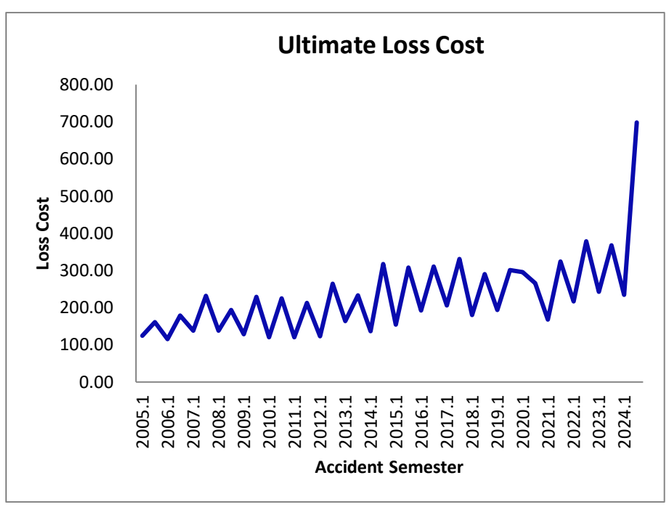
Province of Alberta

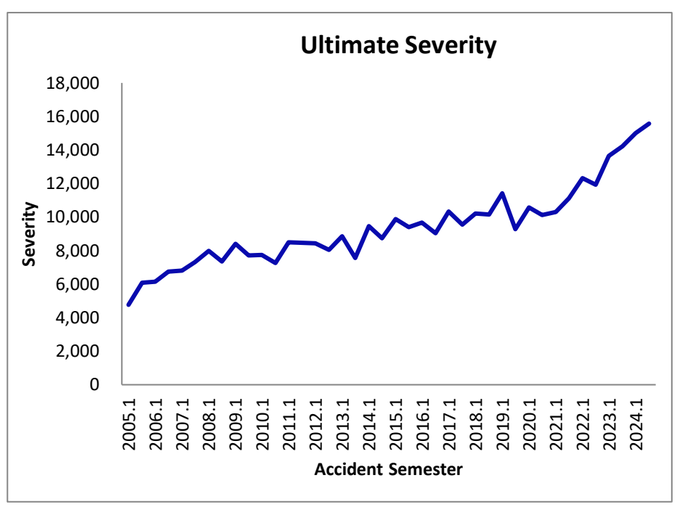
Comprehensive - Total

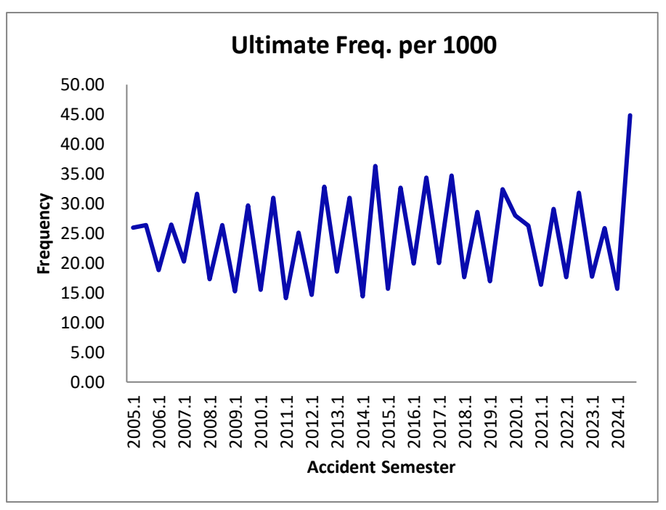
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	90,404	2,348	10,198	1.097	11,192	123.80		4,766		25.97			
2005.2	234	93,659	2,468	13,703	1.097	15,038	160.56		6,093		26.35		142.50	
2006.1	228	95,454	1,797	10,138	1.087	11,015	115.39	-6.8%	6,130	28.6%	18.83	-27.5%		
2006.2	222	100,625	2,665	16,524	1.087	17,953	178.42	11.1%	6,737	10.6%	26.48	0.5%	147.74	3.7%
2007.1	216	106,279	2,158	13,471	1.089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	210	112,706	3,563	23,962	1.089	26,089	231.48	29.7%	7,322	8.7%	31.61	19.4%	186.11	26.0%
2008.1	204	114,668	1,978	14,546	1.084	15,762	137.46	-0.4%	7,969	17.2%	17.25	-15.0%		
2008.2	198	118,897	3,133	21,256	1.084	23,033	193.73	-16.3%	7,352	0.4%	26.35	-16.6%	166.10	-10.8%
2009.1	192	116,536	1,780	13,537	1.105	14,960	128.37	-6.6%	8,404	5.5%	15.27	-11.5%		
2009.2	186	116,182	3,454	24,070	1.105	26,600	228.95	18.2%	7,701	4.8%	29.73	12.8%	178.59	7.5%
2010.1	180	113,049	1,756	12,361	1.102	13,618	120.46	-6.2%	7,755	-7.7%	15.53	1.7%		
2010.2	174	115,178	3,562	23,516	1.102	25,908	224.94	-1.8%	7,273	-5.6%	30.93	4.0%	173.19	-3.0%
2011.1	168	113,141	1,596	12,399	1.095	13,571	119.95	-0.4%	8,503	9.6%	14.11	-9.2%		
2011.2	162	115,919	2,915	22,523	1.095	24,651	212.66	-5.5%	8,457	16.3%	25.15	-18.7%	166.86	-3.7%
2012.1	156	116,236	1,705	13,160	1.091	14,360	123.54	3.0%	8,422	-1.0%	14.67	4.0%		
2012.2	150	120,110	3,941	29,054	1.091	31,703	263.95	24.1%	8,045	-4.9%	32.81	30.5%	194.90	16.8%
2013.1	144	120,961	2,244	18,061	1.099	19,857	164.16	32.9%	8,849	5.1%	18.55	26.5%		
2013.2	138	125,829	3,891	26,760	1.099	29,422	233.83	-11.4%	7,562	-6.0%	30.92	-5.8%	199.68	2.5%
2014.1	132	126,351	1,819	15,726	1.093	17,190	136.05	-17.1%	9,450	6.8%	14.40	-22.4%		
2014.2	126	134,798	4,900	39,177	1.093	42,825	317.70	35.9%	8,740	15.6%	36.35	17.6%	229.81	15.1%
2015.1	120	136,523	2,138	19,178	1.103	21,151	154.93	13.9%	9,893	4.7%	15.66	8.8%		
2015.2	114	138,068	4,515	38,506	1.103	42,469	307.59	-3.2%	9,406	7.6%	32.70	-10.0%	231.69	0.8%
2016.1	108	134,358	2,679	23,863	1.085	25,889	192.69	24.4%	9,664	-2.3%	19.94	27.3%		
2016.2	102	133,894	4,599	38,294	1.085	41,546	310.29	0.9%	9,034	-4.0%	34.35	5.0%	251.39	8.5%
2017.1	96	130,173	2,603	24,638	1.092	26,892	206.59	7.2%	10,332	6.9%	20.00	0.3%		
2017.2	90	130,991	4,541	39,740	1.092	43,376	331.14	6.7%	9,553	5.7%	34.66	0.9%	269.06	7.0%
2018.1	84	128,298	2,262	20,961	1.101	23,072	179.83	-13.0%	10,200	-1.3%	17.63	-11.8%		
2018.2	78	129,893	3,710	34,254	1.101	37,704	290.27	-12.3%	10,162	6.4%	28.56	-17.6%	235.39	-12.5%
2019.1	72	125,592	2,125	21,911	1.108	24,277	193.30	7.5%	11,423	12.0%	16.92	-4.0%		
2019.2	66	121,420	3,936	32,965	1.108	36,525	300.82	3.6%	9,281	-8.7%	32.41	13.5%	246.15	4.6%
2020.1	60	110,112	3,083	29,581	1.103	32,619	296.23	53.2%	10,579	-7.4%	28.00	65.5%		
2020.2	54	106,348	2,797	25,668	1.103	28,304	266.14	-11.5%	10,118	9.0%	26.30	-18.8%	281.45	14.3%
2021.1	48	103,687	1,692	15,474	1.126	17,427	168.08	-43.3%	10,300	-2.6%	16.32	-41.7%		
2021.2	42	104,131	3,034	29,958	1.126	33,740	324.02	21.7%	11,121	9.9%	29.13	10.8%	246.21	-12.5%
2022.1	36	101,753	1,793	19,750	1.118	22,084	217.03	29.1%	12,317	19.6%	17.62	8.0%		
2022.2	30	104,911	3,336	35,580	1.118	39,784	379.21	17.0%	11,926	7.2%	31.80	9.1%	299.36	21.6%
2023.1	24	104,039	1,846	22,522	1.118	25,184	242.06	11.5%	13,642	10.8%	17.74	0.7%		
2023.2	18	106,492	2,751	34,970	1.118	39,102	367.19	-3.2%	14,215	19.2%	25.83	-18.8%	305.35	2.0%
2024.1	12	106,414	1,666	23,090	1.082	24,972	234.66	-3.1%	14,987	9.9%	15.66	-11.8%		
2024.2	6	109,663	4,917	70,803	1.082	76,574	698.26	90.2%	15,572	9.5%	44.84	73.6%	469.95	53.9%
Total		4,633,739	113,696	975,850		1,072,104								







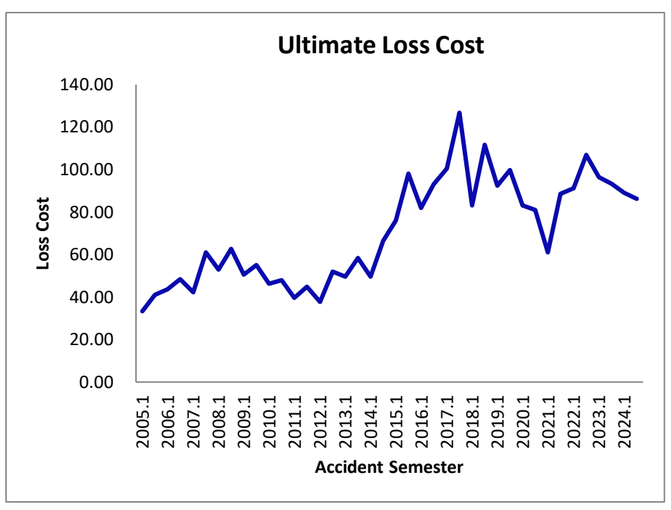
Province of Alberta

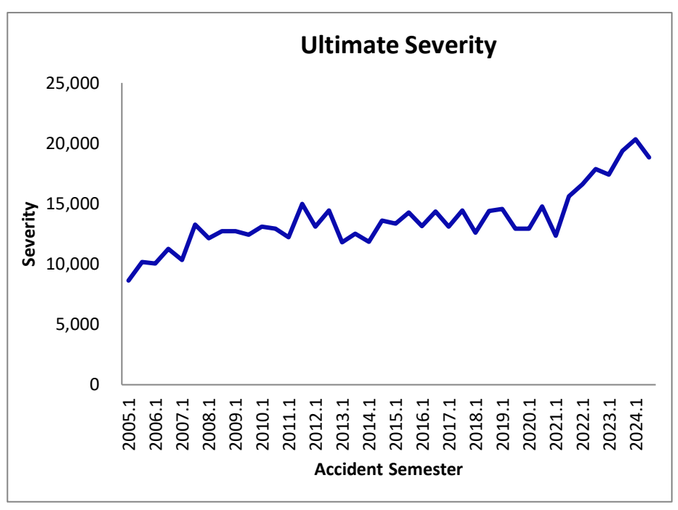
Comprehensive - Theft

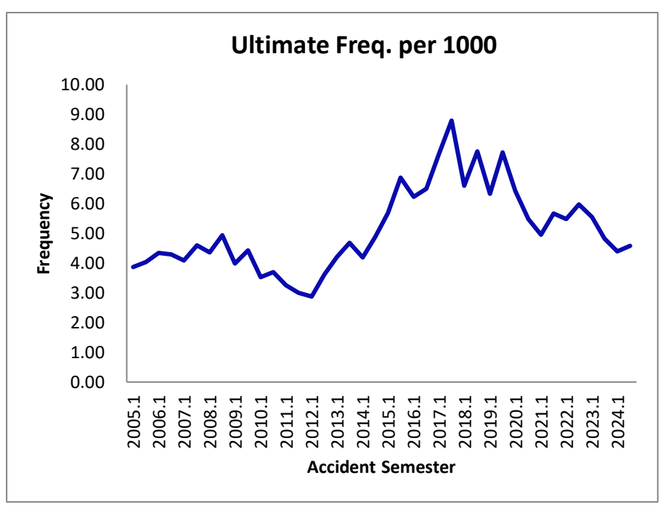
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	90,404	349	2,744	1.097	3,012	33.31		8,629		3.86			
2005.2	234	93,659	378	3,499	1.097	3,840	41.00		10,159		4.04		37.22	
2006.1	228	95,454	414	3,829	1.087	4,160	43.58	30.8%	10,049	16.5%	4.34	12.3%		
2006.2	222	100,625	432	4,476	1.087	4,863	48.33	17.9%	11,257	10.8%	4.29	6.4%	46.02	23.6%
2007.1	216	106,279	435	4,125	1.089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	210	112,706	518	6,313	1.089	6,874	60.99	26.2%	13,270	17.9%	4.60	7.1%	51.90	12.8%
2008.1	204	114,668	500	5,603	1.084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	198	118,897	586	6,882	1.084	7,457	62.72	2.8%	12,725	-4.1%	4.93	7.2%	57.92	11.6%
2009.1	192	116,536	464	5,340	1.105	5,901	50.64	-4.4%	12,718	4.7%	3.98	-8.7%		
2009.2	186	116,182	514	5,785	1.105	6,393	55.03	-12.3%	12,439	-2.3%	4.42	-10.2%	52.83	-8.8%
2010.1	180	113,049	399	4,740	1.102	5,222	46.19	-8.8%	13,088	2.9%	3.53	-11.4%		
2010.2	174	115,178	426	5,004	1.102	5,513	47.87	-13.0%	12,942	4.0%	3.70	-16.4%	47.04	-11.0%
2011.1	168	113,141	368	4,101	1.095	4,488	39.67	-14.1%	12,196	-6.8%	3.25	-7.8%		
2011.2	162	115,919	347	4,748	1.095	5,197	44.83	-6.3%	14,977	15.7%	2.99	-19.1%	42.28	-10.1%
2012.1	156	116,236	334	4,008	1.091	4,374	37.63	-5.1%	13,095	7.4%	2.87	-11.7%		
2012.2	150	120,110	434	5,734	1.091	6,257	52.09	16.2%	14,416	-3.7%	3.61	20.7%	44.98	6.4%
2013.1	144	120,961	509	5,458	1.099	6,001	49.61	31.8%	11,789	-10.0%	4.21	46.4%		
2013.2	138	125,829	588	6,692	1.099	7,358	58.48	12.3%	12,514	-13.2%	4.67	29.3%	54.13	20.3%
2014.1	132	126,351	529	5,722	1.093	6,255	49.50	-0.2%	11,824	0.3%	4.19	-0.5%		
2014.2	126	134,798	659	8,200	1.093	8,963	66.50	13.7%	13,602	8.7%	4.89	4.6%	58.27	7.7%
2015.1	120	136,523	777	9,415	1.103	10,383	76.06	53.6%	13,363	13.0%	5.69	35.9%		
2015.2	114	138,068	950	12,295	1.103	13,560	98.21	47.7%	14,274	4.9%	6.88	40.7%	87.20	49.6%
2016.1	108	134,358	837	10,140	1.085	11,001	81.88	7.7%	13,147	-1.6%	6.23	9.4%		
2016.2	102	133,894	870	11,501	1.085	12,477	93.19	-5.1%	14,345	0.5%	6.50	-5.6%	87.52	0.4%
2017.1	96	130,173	998	11,989	1.092	13,086	100.53	22.8%	13,115	-0.2%	7.66	23.1%		
2017.2	90	130,991	1,152	15,215	1.092	16,607	126.78	36.1%	14,420	0.5%	8.79	35.3%	113.69	29.9%
2018.1	84	128,298	848	9,703	1.101	10,681	83.25	-17.2%	12,598	-3.9%	6.61	-13.8%		
2018.2	78	129,893	1,008	13,184	1.101	14,511	111.72	-11.9%	14,393	-0.2%	7.76	-11.7%	97.57	-14.2%
2019.1	72	125,592	795	10,463	1.108	11,593	92.30	10.9%	14,575	15.7%	6.33	-4.2%		
2019.2	66	121,420	937	10,941	1.108	12,122	99.84	-10.6%	12,933	-10.1%	7.72	-0.5%	96.01	-1.6%
2020.1	60	110,112	707	8,302	1.103	9,154	83.14	-9.9%	12,942	-11.2%	6.42	1.4%		
2020.2	54	106,348	582	7,801	1.103	8,602	80.88	-19.0%	14,768	14.2%	5.48	-29.1%	82.03	-14.6%
2021.1	48	103,687	514	5,621	1.126	6,331	61.06	-26.6%	12,329	-4.7%	4.95	-22.9%		
2021.2	42	104,131	590	8,189	1.126	9,223	88.57	9.5%	15,624	5.8%	5.67	3.5%	74.85	-8.8%
2022.1	36	101,753	558	8,300	1.118	9,281	91.21	49.4%	16,622	34.8%	5.49	10.8%		
2022.2	30	104,911	627	10,028	1.118	11,213	106.88	20.7%	17,876	14.4%	5.98	5.5%	99.17	32.5%
2023.1	24	104,039	577	8,975	1.118	10,036	96.46	5.8%	17,403	4.7%	5.54	1.0%		
2023.2	18	106,492	513	8,892	1.118	9,943	93.37	-12.6%	19,378	8.4%	4.82	-19.4%	94.90	-4.3%
2024.1	12	106,414	467	8,774	1.082	9,489	89.17	-7.6%	20,331	16.8%	4.39	-20.9%		
2024.2	6	109,663	502	8,751	1.082	9,464	86.30	-7.6%	18,838	-2.8%	4.58	-4.9%	87.72	-7.6%
Total		4,633,739	23,993	301,483		331,449								







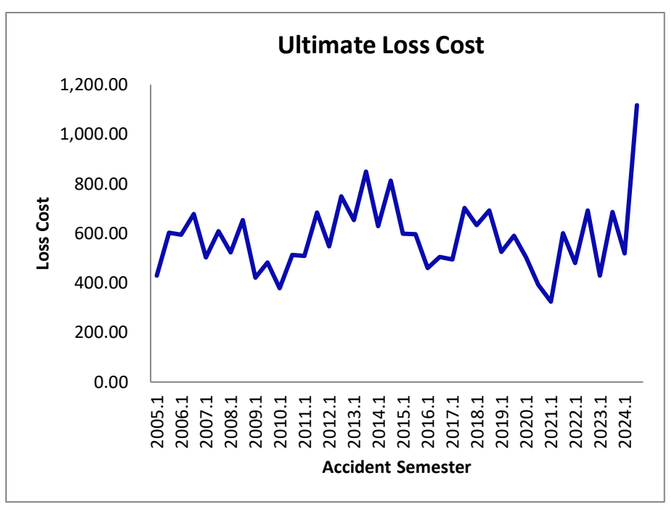
Province of Alberta

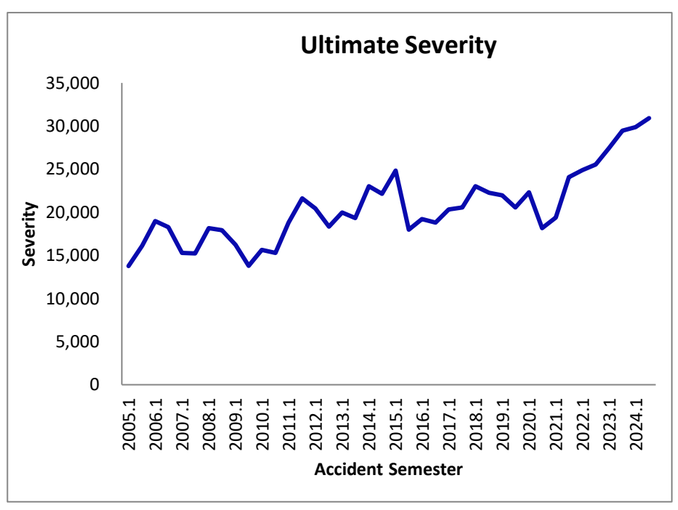
All Perils

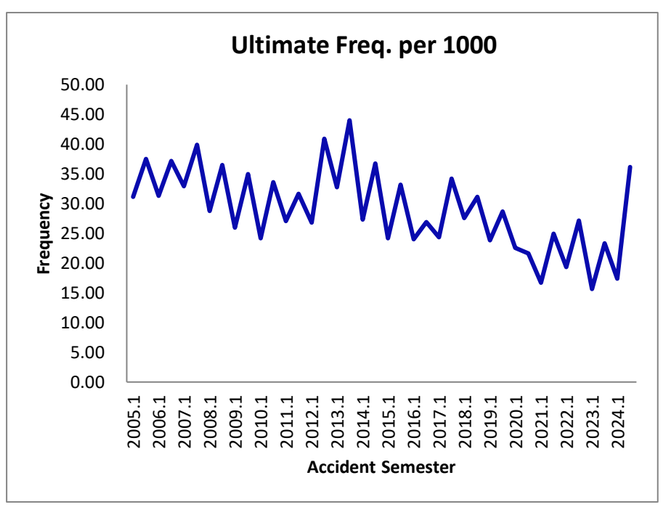
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	20,007	623	7,830	1.097	8,592	429.46		13,792		31.14			
2005.2	234	18,123	679	9,960	1.097	10,930	603.08		16,097		37.47		511.98	
2006.1	228	19,740	618	10,803	1.087	11,737	594.58	38.4%	18,992	37.7%	31.31	0.5%		
2006.2	222	21,111	784	13,180	1.087	14,320	678.32	12.5%	18,265	13.5%	37.14	-0.9%	637.86	24.6%
2007.1	216	24,351	802	11,259	1.089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	210	25,796	1,029	14,397	1.089	15,676	607.68	-10.4%	15,234	-16.6%	39.89	7.4%	557.07	-12.7%
2008.1	204	27,302	784	13,158	1.084	14,258	522.22	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	198	26,586	970	16,050	1.084	17,391	654.15	7.6%	17,929	17.7%	36.49	-8.5%	587.31	5.4%
2009.1	192	24,305	631	9,250	1.105	10,222	420.57	-19.5%	16,200	-10.9%	25.96	-9.6%		
2009.2	186	24,932	871	10,867	1.105	12,009	481.67	-26.4%	13,788	-23.1%	34.93	-4.2%	451.51	-23.1%
2010.1	180	24,890	601	8,539	1.102	9,408	377.98	-10.1%	15,654	-3.4%	24.15	-7.0%		
2010.2	174	27,261	917	12,702	1.102	13,994	513.33	6.6%	15,260	10.7%	33.64	-3.7%	448.73	-0.6%
2011.1	168	27,759	752	12,922	1.095	14,143	509.49	34.8%	18,807	20.1%	27.09	12.2%		
2011.2	162	28,595	905	17,894	1.095	19,585	684.91	33.4%	21,641	41.8%	31.65	-5.9%	598.50	33.4%
2012.1	156	27,844	746	13,973	1.091	15,247	547.58	7.5%	20,438	8.7%	26.79	-1.1%		
2012.2	150	27,765	1,136	19,058	1.091	20,796	749.02	9.4%	18,307	-15.4%	40.91	29.3%	648.15	8.3%
2013.1	144	28,464	931	16,916	1.099	18,599	653.41	19.3%	19,977	-2.3%	32.71	22.1%		
2013.2	138	31,293	1,377	24,194	1.099	26,601	850.06	13.5%	19,318	5.5%	44.00	7.5%	756.39	16.7%
2014.1	132	32,242	880	18,534	1.093	20,260	628.37	-3.8%	23,023	15.2%	27.29	-16.6%		
2014.2	126	37,226	1,367	27,696	1.093	30,274	813.26	-4.3%	22,147	14.6%	36.72	-16.5%	727.45	-3.8%
2015.1	120	40,230	971	21,844	1.103	24,092	598.85	-4.7%	24,811	7.8%	24.14	-11.6%		
2015.2	114	40,997	1,359	22,149	1.103	24,429	595.87	-26.7%	17,978	-18.8%	33.14	-9.7%	597.34	-17.9%
2016.1	108	41,398	992	17,539	1.085	19,028	459.63	-23.2%	19,184	-22.7%	23.96	-0.7%		
2016.2	102	43,911	1,179	20,416	1.085	22,149	504.41	-15.3%	18,787	4.5%	26.85	-19.0%	482.68	-19.2%
2017.1	96	40,644	991	18,430	1.092	20,116	494.93	7.7%	20,302	5.8%	24.38	1.8%		
2017.2	90	39,126	1,337	25,202	1.092	27,507	703.04	39.4%	20,577	9.5%	34.17	27.3%	597.01	23.7%
2018.1	84	36,334	1,001	20,909	1.101	23,014	633.40	28.0%	22,995	13.3%	27.55	13.0%		
2018.2	78	37,932	1,181	23,872	1.101	26,276	692.72	-1.5%	22,244	8.1%	31.14	-8.8%	663.70	11.2%
2019.1	72	36,439	870	17,261	1.108	19,125	524.85	-17.1%	21,993	-4.4%	23.86	-13.4%		
2019.2	66	31,213	895	16,616	1.108	18,411	589.85	-14.9%	20,581	-7.5%	28.66	-8.0%	554.84	-16.4%
2020.1	60	21,278	480	9,717	1.103	10,715	503.58	-4.1%	22,338	1.6%	22.54	-5.5%		
2020.2	54	16,937	367	6,038	1.103	6,659	393.15	-33.3%	18,159	-11.8%	21.65	-24.5%	454.63	-18.1%
2021.1	48	17,271	289	4,974	1.126	5,602	324.38	-35.6%	19,400	-13.2%	16.72	-25.8%		
2021.2	42	16,611	415	8,857	1.126	9,975	600.53	52.7%	24,061	32.5%	24.96	15.3%	459.76	1.1%
2022.1	36	16,702	323	7,183	1.118	8,032	480.89	48.2%	24,891	28.3%	19.32	15.5%		
2022.2	30	19,047	517	11,806	1.118	13,201	693.07	15.4%	25,531	6.1%	27.15	8.8%	593.94	29.2%
2023.1	24	19,164	300	7,345	1.118	8,213	428.57	-10.9%	27,405	10.1%	15.64	-19.1%		
2023.2	18	19,706	459	12,089	1.118	13,518	685.98	-1.0%	29,454	15.4%	23.29	-14.2%	559.07	-5.9%
2024.1	12	19,426	338	9,332	1.082	10,092	519.52	21.2%	29,863	9.0%	17.40	11.2%		
2024.2	6	20,161	728	20,824	1.082	22,522	1,117.12	62.9%	30,915	5.0%	36.13	55.2%	823.86	47.4%
Total		1,100,118	32,392	591,586		648,976								







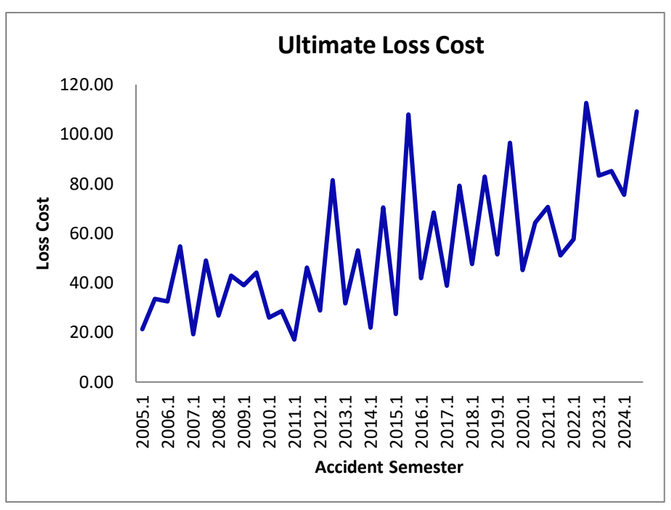
Province of Alberta

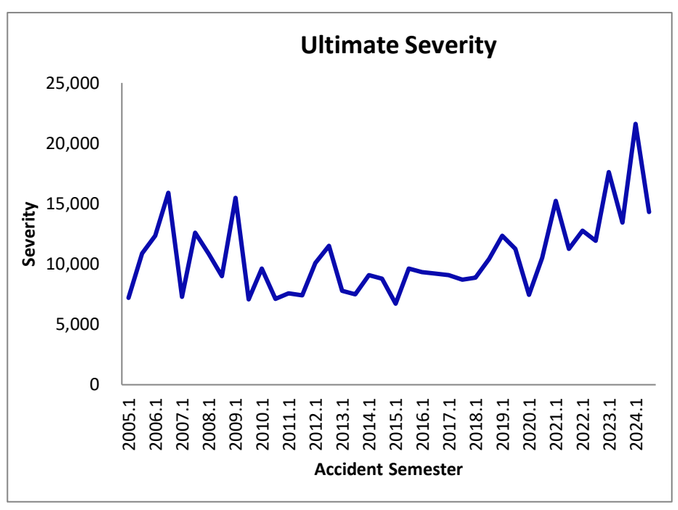
Specified Perils

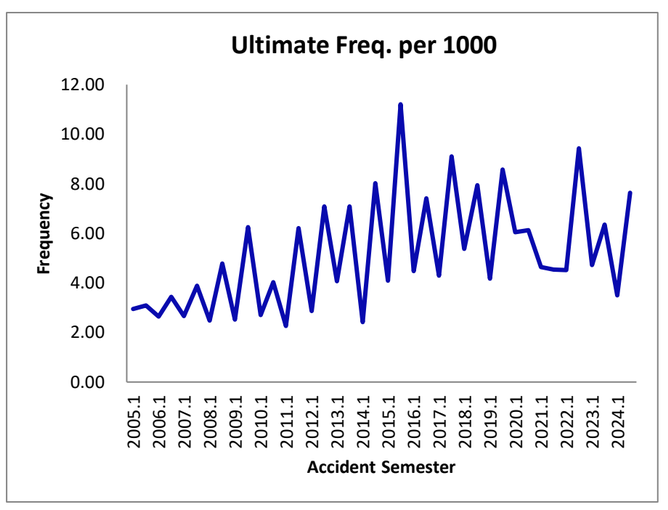
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	16,272	48	315	1.097	346	21.27		7,210		2.95			
2005.2	234	15,910	49	486	1.097	534	33.54		10,890		3.08		27.33	
2006.1	228	15,578	41	466	1.087	507	32.53	52.9%	12,360	71.4%	2.63	-10.8%		
2006.2	222	15,681	54	789	1.087	858	54.70	63.1%	15,885	45.9%	3.44	11.8%	43.65	59.7%
2007.1	216	16,206	43	288	1.089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	210	15,927	62	718	1.089	782	49.08	-10.3%	12,607	-20.6%	3.89	13.0%	34.09	-21.9%
2008.1	204	15,789	39	389	1.084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	198	15,677	75	622	1.084	674	43.01	-12.4%	8,990	-28.7%	4.78	22.9%	34.84	2.2%
2009.1	192	15,045	38	532	1.105	588	39.10	46.3%	15,480	43.1%	2.53	2.3%		
2009.2	186	14,555	91	581	1.105	642	44.08	2.5%	7,050	-21.6%	6.25	30.7%	41.55	19.2%
2010.1	180	14,039	38	332	1.102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	174	13,876	56	362	1.102	399	28.73	-34.8%	7,120	1.0%	4.04	-35.5%	27.40	-34.0%
2011.1	168	13,262	30	208	1.095	227	17.13	-34.3%	7,572	-21.4%	2.26	-16.4%		
2011.2	162	12,881	80	543	1.095	594	46.11	60.5%	7,425	4.3%	6.21	53.9%	31.41	14.6%
2012.1	156	12,243	35	323	1.091	353	28.79	68.1%	10,071	33.0%	2.86	26.4%		
2012.2	150	11,985	85	895	1.091	976	81.46	76.6%	11,486	54.7%	7.09	14.2%	54.85	74.6%
2013.1	144	11,790	48	339	1.099	373	31.63	9.8%	7,768	-22.9%	4.07	42.4%		
2013.2	138	11,713	83	567	1.099	623	53.20	-34.7%	7,507	-34.6%	7.09	-0.1%	42.38	-22.7%
2014.1	132	11,567	28	232	1.093	254	21.96	-30.6%	9,070	16.8%	2.42	-40.5%		
2014.2	126	11,979	96	773	1.093	845	70.53	32.6%	8,801	17.2%	8.01	13.1%	46.67	10.1%
2015.1	120	11,960	49	298	1.103	329	27.50	25.2%	6,711	-26.0%	4.10	69.2%		
2015.2	114	11,411	128	1,116	1.103	1,231	107.87	52.9%	9,625	9.4%	11.21	39.8%	66.74	43.0%
2016.1	108	11,361	51	438	1.085	475	41.85	52.2%	9,332	39.0%	4.48	9.5%		
2016.2	102	11,590	86	730	1.085	792	68.34	-36.6%	9,218	-4.2%	7.41	-33.8%	55.23	-17.2%
2017.1	96	11,194	48	398	1.092	435	38.82	-7.2%	9,063	-2.9%	4.28	-4.5%		
2017.2	90	10,757	98	781	1.092	852	79.25	16.0%	8,707	-5.5%	9.10	22.8%	58.64	6.2%
2018.1	84	10,606	57	459	1.101	505	47.64	22.7%	8,872	-2.1%	5.37	25.3%		
2018.2	78	10,428	83	785	1.101	864	82.88	4.6%	10,430	19.8%	7.95	-12.7%	65.11	11.0%
2019.1	72	10,303	43	478	1.108	530	51.42	7.9%	12,342	39.1%	4.17	-22.4%		
2019.2	66	10,371	89	904	1.108	1,002	96.59	16.5%	11,274	8.1%	8.57	7.8%	74.08	13.8%
2020.1	60	10,394	63	425	1.103	469	45.08	-12.3%	7,450	-39.6%	6.05	45.2%		
2020.2	54	10,268	63	599	1.103	661	64.36	-33.4%	10,507	-6.8%	6.13	-28.5%	54.66	-26.2%
2021.1	48	10,332	48	647	1.126	729	70.55	56.5%	15,213	104.2%	4.64	-23.4%		
2021.2	42	10,334	47	468	1.126	527	51.05	-20.7%	11,242	7.0%	4.54	-25.9%	60.80	11.2%
2022.1	36	10,392	47	535	1.118	598	57.53	-18.5%	12,742	-16.2%	4.52	-2.6%		
2022.2	30	10,379	98	1,045	1.118	1,169	112.60	120.6%	11,937	6.2%	9.43	107.7%	85.05	39.9%
2023.1	24	10,176	48	758	1.118	848	83.34	44.9%	17,632	38.4%	4.73	4.7%		
2023.2	18	9,974	63	760	1.118	850	85.22	-24.3%	13,434	12.5%	6.34	-32.8%	84.27	-0.9%
2024.1	12	9,776	34	682	1.082	738	75.47	-9.4%	21,607	22.5%	3.49	-26.1%		
2024.2	6	9,662	74	975	1.082	1,055	109.17	28.1%	14,315	6.6%	7.63	20.2%	92.22	9.4%
Total		493,643	2,435	23,046		25,334								







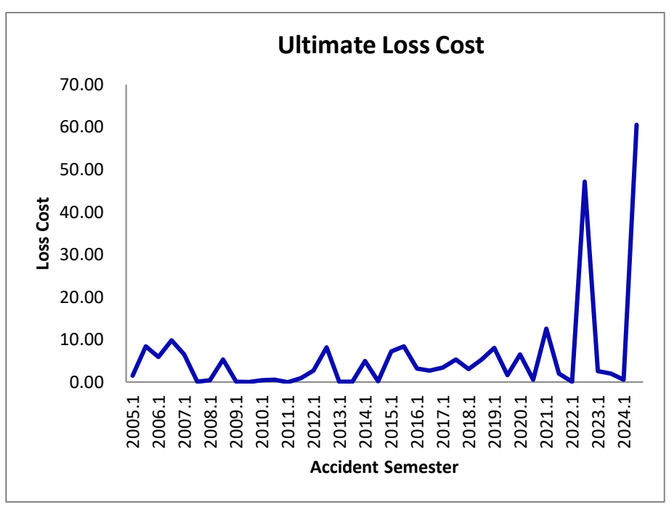
Province of Alberta

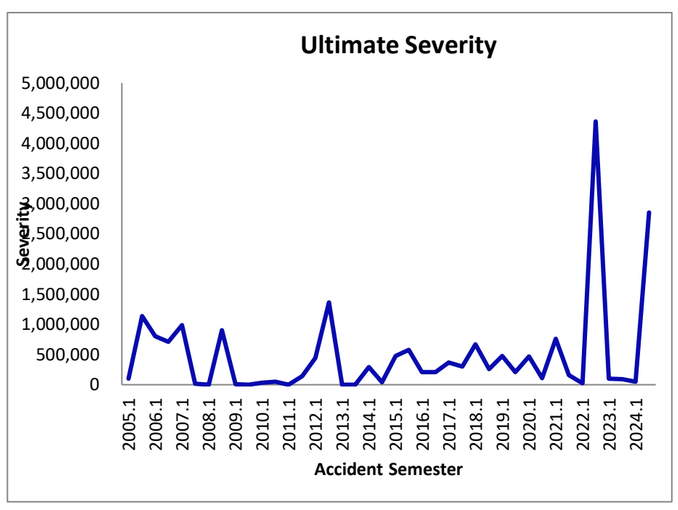
Underinsured Motorist

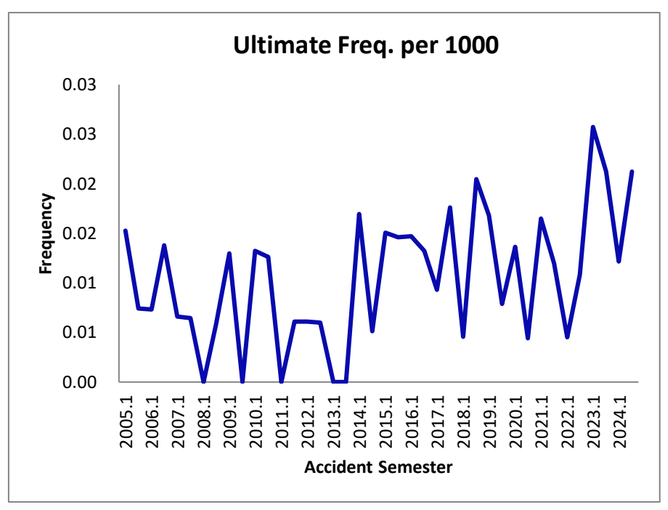
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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	130,964	2	177	1.097	195	1.49		97,278		0.02			
2005.2	234	134,980	1	1,036	1.097	1,137	8.42		1,136,641		0.01		5.01	
2006.1	228	136,395	1	736	1.087	800	5.86	294.7%	799,696	722.1%	0.01	-52.0%		
2006.2	222	144,853	2	1,305	1.087	1,418	9.79	16.3%	709,040	-37.6%	0.01	86.4%	7.89	57.5%
2007.1	216	151,488	1	904	1.089	984	6.50	10.8%	984,305	23.1%	0.01	-10.0%		
2007.2	210	155,176	1	12	1.089	13	0.08	-99.2%	12,645	-98.2%	0.01	-53.3%	3.25	-58.8%
2008.1	204	169,167	0	60	1.084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	198	170,266	1	831	1.084	901	5.29	6390.3%	900,532	7021.5%	0.01	-8.9%	2.85	-12.5%
2009.1	192	154,102	2	10	1.105	11	0.07	-81.7%	5,428	#DIV/0!	0.01	#DIV/0!		
2009.2	186	155,431	0	0	1.105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.04	-98.8%
2010.1	180	151,225	2	57	1.102	62	0.41	485.7%	31,196	474.8%	0.01	1.9%		
2010.2	174	158,710	2	83	1.102	91	0.58	#DIV/0!	45,718	#DIV/0!	0.01	#DIV/0!	0.50	1315.2%
2011.1	168	156,552	0	0	1.095	1	0.00	-99.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	162	164,235	1	130	1.095	142	0.87	50.2%	142,134	210.9%	0.01	-51.7%	0.44	-10.4%
2012.1	156	163,593	1	405	1.091	442	2.70	81338.2%	442,429	#DIV/0!	0.01	#DIV/0!		
2012.2	150	167,492	1	1,253	1.091	1,367	8.16	843.2%	1,367,254	861.9%	0.01	-1.9%	5.47	1129.1%
2013.1	144	166,739	0	10	1.099	11	0.07	-97.5%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	138	176,781	0	15	1.099	16	0.09	-98.9%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.08	-98.5%
2014.1	132	176,778	3	800	1.093	874	4.95	7265.3%	291,392	#DIV/0!	0.02	#DIV/0!		
2014.2	126	194,747	1	41	1.093	45	0.23	152.0%	45,266	#DIV/0!	0.01	#DIV/0!	2.47	2991.5%
2015.1	120	198,922	3	1,294	1.103	1,428	7.18	45.1%	475,861	63.3%	0.02	-11.1%		
2015.2	114	205,392	3	1,568	1.103	1,729	8.42	3522.2%	576,414	1173.4%	0.01	184.5%	7.81	215.5%
2016.1	108	197,041	3	568	1.085	616	3.13	-56.4%	212,497	-55.3%	0.01	-2.4%		
2016.2	102	195,759	3	494	1.085	536	2.74	-67.5%	207,397	-64.0%	0.01	-9.5%	2.93	-62.4%
2017.1	96	185,576	2	581	1.092	634	3.42	9.3%	367,958	73.2%	0.01	-36.9%		
2017.2	90	186,870	3	901	1.092	984	5.26	92.1%	298,867	44.1%	0.02	33.3%	4.35	48.1%
2018.1	84	180,834	1	501	1.101	551	3.05	-10.9%	669,558	82.0%	0.00	-51.0%		
2018.2	78	185,978	4	904	1.101	995	5.35	1.7%	261,650	-12.5%	0.02	16.1%	4.22	-3.0%
2019.1	72	178,261	3	1,294	1.108	1,434	8.05	164.0%	479,391	-28.4%	0.02	268.8%		
2019.2	66	170,899	1	257	1.108	284	1.66	-68.9%	211,186	-19.3%	0.01	-61.5%	4.92	16.8%
2020.1	60	145,926	2	852	1.103	940	6.44	-20.0%	471,807	-1.6%	0.01	-18.7%		
2020.2	54	140,629	1	62	1.103	68	0.49	-70.8%	109,674	-48.1%	0.00	-43.8%	3.52	-28.5%
2021.1	48	139,370	2	1,552	1.126	1,748	12.54	94.7%	761,154	61.3%	0.02	20.7%		
2021.2	42	141,234	2	241	1.126	271	1.92	294.9%	160,765	46.6%	0.01	169.4%	7.19	104.5%
2022.1	36	135,931	1	11	1.118	13	0.09	-99.2%	20,999	-97.2%	0.00	-72.7%		
2022.2	30	142,990	2	6,032	1.118	6,745	47.17	2358.4%	4,361,181	2612.8%	0.01	-9.4%	24.23	236.8%
2023.1	24	139,007	4	316	1.118	353	2.54	2586.0%	98,676	369.9%	0.03	471.6%		
2023.2	18	143,076	3	253	1.118	283	1.98	-95.8%	93,219	-97.9%	0.02	96.4%	2.26	-90.7%
2024.1	12	141,669	2	74	1.082	80	0.56	-77.8%	46,300	-53.1%	0.01	-52.7%		
2024.2	6	146,912	3	8,225	1.082	8,895	60.55	2957.0%	2,849,142	2956.4%	0.02	0.0%	31.10	1278.8%
Total		6,481,951	68	33,847		37,164								







Province of Alberta

Third Party Liability - Bodily Injury

Alberta Automobile Insurance Board - Commercial 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	22,705	22,705	1.000	22,705	22,705	0
2005.2	234	30,617	30,617	1.000	30,617	30,617	0
2006.1	228	29,980	29,980	1.000	29,980	29,980	0
2006.2	222	36,971	36,971	1.000	36,971	36,971	0
2007.1	216	28,028	28,028	1.000	28,028	28,028	0
2007.2	210	38,329	38,329	1.000	38,329	38,333	(4)
2008.1	204	29,233	29,233	1.000	29,233	29,233	0
2008.2	198	36,238	36,238	1.000	36,238	36,238	0
2009.1	192	19,982	19,982	1.000	19,982	19,982	0
2009.2	186	26,667	26,667	1.000	26,667	26,667	0
2010.1	180	20,603	20,603	1.000	20,603	20,603	0
2010.2	174	24,626	24,626	1.000	24,626	24,903	(277)
2011.1	168	27,277	27,277	1.000	27,277	27,277	0
2011.2	162	36,720	37,186	1.000	37,186	37,302	(116)
2012.1	156	26,830	26,830	1.000	26,830	26,830	0
2012.2	150	43,836	44,331	1.000	44,331	44,329	2
2013.1	144	39,662	39,662	1.000	39,662	39,701	(39)
2013.2	138	46,149	46,149	1.000	46,149	46,150	(1)
2014.1	132	33,554	33,626	1.000	33,626	34,327	(701)
2014.2	126	51,859	52,834	1.000	52,834	53,184	(349)
2015.1	120	35,878	36,809	0.998	36,750	37,104	(354)
2015.2	114	52,380	55,508	1.004	55,754	55,441	313
2016.1	108	33,297	34,737	1.007	34,984	35,097	(113)
2016.2	102	52,351	57,312	1.014	58,137	57,714	422
2017.1	96	41,079	44,894	1.015	45,581	45,964	(383)
2017.2	90	50,073	52,965	1.016	53,799	53,258	541
2018.1	84	49,184	54,134	1.020	55,215	54,398	816
2018.2	78	51,799	59,498	1.027	61,110	62,692	(1,582)
2019.1	72	39,222	47,131	1.033	48,698	47,503	1,195
2019.2	66	37,249	55,007	1.053	57,902	55,923	1,980
2020.1	60	26,729	40,780	1.072	43,732	40,982	2,750
2020.2	54	20,805	40,189	1.118	44,929	41,857	3,073
2021.1	48	14,061	25,461	1.172	29,835	28,796	1,039
2021.2	42	21,026	43,254	1.257	54,378	46,542	7,836
2022.1	36	14,906	33,762	1.377	46,492	38,636	7,856
2022.2	30	11,897	46,307	1.582	73,273	51,599	21,674
2023.1	24	5,064	34,893	1.968	68,666	45,525	23,141
2023.2	18	2,239	32,161	2.455	78,971	47,218	31,753
2024.1	12	921	22,329	3.103	69,287	0	69,287
2024.2	6	214	16,067	4.665	74,959		
Total		1,210,242	1,485,072		1,744,328	1,499,612	169,757

Province of Alberta

Third Party Liability - Property Damage

Alberta Automobile Insurance Board - Commercial 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	17,623	17,623	1.000	17,623	17,623	0
2005.2	234	18,680	18,680	1.000	18,680	18,680	0
2006.1	228	21,827	21,827	1.000	21,827	21,827	(0)
2006.2	222	24,305	24,305	1.000	24,305	24,305	0
2007.1	216	24,075	24,075	1.000	24,075	24,075	0
2007.2	210	27,006	27,122	1.000	27,122	27,122	0
2008.1	204	21,833	21,833	1.000	21,833	21,833	0
2008.2	198	24,758	24,758	1.000	24,758	24,758	0
2009.1	192	17,193	17,193	1.000	17,193	17,193	0
2009.2	186	19,829	19,829	1.000	19,829	19,829	0
2010.1	180	17,693	17,693	1.000	17,693	17,693	0
2010.2	174	25,069	25,069	1.000	25,069	25,069	0
2011.1	168	23,967	23,967	1.000	23,967	23,967	0
2011.2	162	26,470	26,470	1.000	26,470	26,470	0
2012.1	156	21,433	21,433	1.000	21,433	21,433	0
2012.2	150	28,587	28,613	1.000	28,613	28,613	(0)
2013.1	144	28,464	28,464	1.000	28,464	28,464	0
2013.2	138	36,979	37,183	1.000	37,183	37,183	0
2014.1	132	30,255	30,255	1.000	30,255	30,231	24
2014.2	126	40,455	40,462	1.000	40,462	40,434	28
2015.1	120	33,068	33,068	0.999	33,045	33,058	(13)
2015.2	114	30,666	30,666	0.999	30,647	30,655	(8)
2016.1	108	24,303	24,303	0.999	24,288	24,338	(49)
2016.2	102	27,488	27,488	0.999	27,470	27,530	(60)
2017.1	96	27,516	27,541	0.999	27,522	27,568	(46)
2017.2	90	33,440	33,484	0.999	33,451	33,206	245
2018.1	84	29,852	29,882	1.001	29,907	30,036	(129)
2018.2	78	29,200	29,270	1.001	29,294	31,601	(2,307)
2019.1	72	24,522	24,553	1.005	24,680	25,055	(376)
2019.2	66	23,002	23,008	1.005	23,122	23,470	(348)
2020.1	60	14,598	14,600	1.005	14,666	14,860	(194)
2020.2	54	13,750	13,848	1.004	13,906	14,119	(213)
2021.1	48	12,240	12,540	1.004	12,592	12,543	50
2021.2	42	20,049	20,200	1.005	20,308	20,462	(154)
2022.1	36	16,903	16,910	1.008	17,048	17,344	(296)
2022.2	30	23,021	27,220	1.011	27,522	27,710	(187)
2023.1	24	18,202	18,521	1.032	19,105	19,888	(783)
2023.2	18	19,589	20,773	1.055	21,914	28,211	(6,297)
2024.1	12	21,490	23,388	1.117	26,116	0	26,116
2024.2	6	8,693	17,909	1.437	25,733		
Total		948,094	966,028		979,192	938,456	15,003

Province of Alberta

Accident Benefits - Total

Alberta Automobile Insurance Board - Commercial 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	1,256	1,256	1.000	1,256	1,256	0
2005.2	234	1,914	1,914	1.000	1,914	1,914	0
2006.1	228	1,044	1,044	1.000	1,044	1,044	0
2006.2	222	1,956	1,956	1.000	1,956	1,956	0
2007.1	216	1,343	1,343	1.000	1,343	1,343	0
2007.2	210	4,051	4,051	1.000	4,051	4,051	0
2008.1	204	1,499	1,499	1.000	1,499	1,499	0
2008.2	198	2,033	2,033	1.000	2,033	2,033	0
2009.1	192	1,124	1,124	1.000	1,124	1,124	0
2009.2	186	2,908	2,908	1.000	2,908	2,908	0
2010.1	180	1,341	1,341	1.000	1,341	1,341	0
2010.2	174	1,420	1,420	1.000	1,420	1,420	0
2011.1	168	2,084	2,084	1.000	2,084	2,084	0
2011.2	162	2,742	2,742	1.000	2,742	2,742	0
2012.1	156	1,111	1,111	1.000	1,111	1,111	0
2012.2	150	2,248	2,373	1.000	2,373	2,328	45
2013.1	144	2,439	3,646	1.000	3,646	3,646	(0)
2013.2	138	2,046	2,046	1.000	2,046	2,046	0
2014.1	132	1,292	1,292	1.000	1,292	1,292	0
2014.2	126	1,899	1,899	1.000	1,899	1,899	0
2015.1	120	2,725	2,745	1.000	2,745	2,745	0
2015.2	114	2,017	2,017	1.000	2,017	2,017	0
2016.1	108	1,811	1,811	1.000	1,811	1,811	0
2016.2	102	2,547	2,567	1.000	2,567	2,551	17
2017.1	96	1,849	1,860	1.000	1,860	1,847	13
2017.2	90	3,408	3,408	1.000	3,408	3,458	(50)
2018.1	84	1,676	1,676	0.994	1,667	1,694	(28)
2018.2	78	2,470	2,566	1.006	2,582	2,580	3
2019.1	72	3,013	3,019	1.007	3,042	2,763	279
2019.2	66	2,132	2,132	1.030	2,196	2,200	(4)
2020.1	60	1,509	1,509	1.047	1,580	1,582	(2)
2020.2	54	2,622	2,672	1.045	2,793	2,743	50
2021.1	48	2,066	2,066	1.021	2,108	2,228	(119)
2021.2	42	2,862	3,135	1.023	3,205	3,197	8
2022.1	36	2,661	2,833	1.027	2,909	3,317	(408)
2022.2	30	4,093	4,198	1.036	4,348	5,174	(827)
2023.1	24	3,271	3,744	0.971	3,635	3,763	(128)
2023.2	18	3,429	4,647	1.044	4,850	4,116	734
2024.1	12	2,336	4,695	1.179	5,537	0	5,537
2024.2	6	565	3,153	1.447	4,563		
Total		86,816	95,537		98,507	88,826	5,119

Province of Alberta

Collision

Alberta Automobile Insurance Board - Commercial 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	13,466	13,466	1.000	13,466	13,466	0
2005.2	234	17,204	17,204	1.000	17,204	17,204	0
2006.1	228	17,489	17,489	1.000	17,489	17,489	0
2006.2	222	20,931	20,931	1.000	20,931	20,931	0
2007.1	216	20,174	20,174	1.000	20,174	20,174	0
2007.2	210	23,851	23,851	1.000	23,851	23,851	0
2008.1	204	19,350	19,350	1.000	19,350	19,351	(1)
2008.2	198	23,114	23,114	1.000	23,114	23,114	0
2009.1	192	16,693	16,693	1.000	16,693	16,693	0
2009.2	186	18,202	18,202	1.000	18,202	18,202	0
2010.1	180	14,505	14,505	1.000	14,505	14,505	0
2010.2	174	17,549	17,549	1.000	17,549	17,549	0
2011.1	168	17,700	17,700	1.000	17,700	17,700	0
2011.2	162	21,042	21,042	1.000	21,042	21,042	0
2012.1	156	17,740	17,745	1.000	17,745	17,746	(1)
2012.2	150	22,845	22,855	1.000	22,855	22,855	0
2013.1	144	19,790	19,790	1.000	19,790	19,792	(1)
2013.2	138	27,558	27,570	1.000	27,570	27,575	(4)
2014.1	132	21,605	21,605	1.000	21,605	21,606	(1)
2014.2	126	27,048	27,048	1.000	27,048	27,047	2
2015.1	120	20,286	20,303	1.000	20,303	20,291	12
2015.2	114	25,408	25,408	1.000	25,409	25,412	(3)
2016.1	108	17,912	17,912	1.000	17,911	17,909	2
2016.2	102	23,442	23,442	1.000	23,440	23,438	2
2017.1	96	21,204	21,204	1.000	21,200	21,182	18
2017.2	90	24,432	24,437	1.000	24,433	24,405	28
2018.1	84	22,816	22,816	1.000	22,818	22,808	9
2018.2	78	22,792	22,794	1.000	22,792	22,766	26
2019.1	72	18,091	18,092	1.000	18,090	18,073	17
2019.2	66	21,001	21,050	0.999	21,039	20,983	57
2020.1	60	12,511	12,522	0.999	12,514	12,505	9
2020.2	54	14,939	14,948	0.999	14,938	14,921	16
2021.1	48	10,262	10,274	0.999	10,267	10,241	26
2021.2	42	16,167	16,173	0.998	16,141	16,093	47
2022.1	36	17,093	17,096	0.998	17,056	16,776	280
2022.2	30	22,337	22,444	0.996	22,351	21,606	745
2023.1	24	15,401	15,438	0.990	15,279	14,722	557
2023.2	18	18,828	19,040	0.981	18,671	15,783	2,888
2024.1	12	19,464	20,239	0.951	19,247	0	19,247
2024.2	6	9,893	18,692	1.025	19,168		
Total		772,135	782,206		780,949	737,806	23,975

Province of Alberta

Comprehensive - Total

Alberta Automobile Insurance Board - Commercial 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	10,198	10,198	1.000	10,198	10,198	0
2005.2	234	13,703	13,703	1.000	13,703	13,703	0
2006.1	228	10,138	10,138	1.000	10,138	10,138	0
2006.2	222	16,524	16,524	1.000	16,524	16,524	0
2007.1	216	13,471	13,471	1.000	13,471	13,471	0
2007.2	210	23,962	23,962	1.000	23,962	23,962	0
2008.1	204	14,546	14,546	1.000	14,546	14,546	0
2008.2	198	21,256	21,256	1.000	21,256	21,256	0
2009.1	192	13,537	13,537	1.000	13,537	13,539	(2)
2009.2	186	24,070	24,070	1.000	24,070	24,070	0
2010.1	180	12,361	12,361	1.000	12,361	12,361	0
2010.2	174	23,516	23,516	1.000	23,516	23,516	0
2011.1	168	12,399	12,399	1.000	12,399	12,399	0
2011.2	162	22,523	22,523	1.000	22,523	22,523	(1)
2012.1	156	13,160	13,160	1.000	13,160	13,160	0
2012.2	150	29,054	29,054	1.000	29,054	29,054	0
2013.1	144	18,061	18,061	1.000	18,061	18,061	0
2013.2	138	26,760	26,760	1.000	26,760	26,760	0
2014.1	132	15,726	15,726	1.000	15,726	15,734	(8)
2014.2	126	39,177	39,177	1.000	39,177	39,177	1
2015.1	120	19,177	19,179	1.000	19,178	19,179	(1)
2015.2	114	38,509	38,509	1.000	38,506	38,510	(4)
2016.1	108	23,866	23,866	1.000	23,863	23,841	22
2016.2	102	38,299	38,307	1.000	38,294	38,239	56
2017.1	96	24,665	24,667	0.999	24,638	24,625	13
2017.2	90	39,799	39,799	0.999	39,740	39,730	10
2018.1	84	20,994	20,994	0.998	20,961	20,955	7
2018.2	78	34,309	34,309	0.998	34,254	34,266	(11)
2019.1	72	21,946	21,946	0.998	21,911	21,921	(10)
2019.2	66	33,027	33,027	0.998	32,965	32,948	17
2020.1	60	29,623	29,623	0.999	29,581	29,634	(53)
2020.2	54	25,713	25,718	0.998	25,668	25,650	18
2021.1	48	15,498	15,501	0.998	15,474	15,449	25
2021.2	42	29,507	30,022	0.998	29,958	30,087	(129)
2022.1	36	19,672	19,795	0.998	19,750	19,646	104
2022.2	30	35,545	35,636	0.998	35,580	35,621	(42)
2023.1	24	22,327	22,464	1.003	22,522	22,520	3
2023.2	18	34,304	34,700	1.008	34,970	33,347	1,623
2024.1	12	22,005	22,914	1.008	23,090	0	23,090
2024.2	6	40,016	64,468	1.098	70,803		
Total		942,941	969,586		975,850	880,320	24,727

Province of Alberta

Comprehensive - Theft

Alberta Automobile Insurance Board - Commercial 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	2,744	2,744	1.000	2,744	2,744	0
2005.2	234	3,499	3,499	1.000	3,499	3,499	0
2006.1	228	3,829	3,829	1.000	3,829	3,829	0
2006.2	222	4,476	4,476	1.000	4,476	4,476	0
2007.1	216	4,125	4,125	1.000	4,125	4,125	0
2007.2	210	6,313	6,313	1.000	6,313	6,313	0
2008.1	204	5,603	5,603	1.000	5,603	5,603	0
2008.2	198	6,882	6,882	1.000	6,882	6,882	0
2009.1	192	5,340	5,340	1.000	5,340	5,341	(2)
2009.2	186	5,785	5,785	1.000	5,785	5,785	0
2010.1	180	4,740	4,740	1.000	4,740	4,740	0
2010.2	174	5,004	5,004	1.000	5,004	5,004	0
2011.1	168	4,101	4,101	1.000	4,101	4,101	0
2011.2	162	4,748	4,748	1.000	4,748	4,748	0
2012.1	156	4,008	4,008	1.000	4,008	4,008	0
2012.2	150	5,734	5,734	1.000	5,734	5,734	0
2013.1	144	5,458	5,458	1.000	5,458	5,458	0
2013.2	138	6,692	6,692	1.000	6,692	6,692	0
2014.1	132	5,722	5,722	1.000	5,722	5,722	0
2014.2	126	8,200	8,200	1.000	8,200	8,200	0
2015.1	120	9,413	9,415	1.000	9,415	9,415	(1)
2015.2	114	12,296	12,296	1.000	12,295	12,299	(4)
2016.1	108	10,140	10,140	1.000	10,140	10,144	(4)
2016.2	102	11,494	11,501	1.000	11,501	11,493	7
2017.1	96	11,987	11,989	1.000	11,989	11,984	5
2017.2	90	15,214	15,214	1.000	15,215	15,202	13
2018.1	84	9,705	9,705	1.000	9,703	9,698	5
2018.2	78	13,190	13,190	1.000	13,184	13,176	8
2019.1	72	10,467	10,467	1.000	10,463	10,472	(10)
2019.2	66	10,948	10,948	0.999	10,941	10,973	(32)
2020.1	60	8,297	8,297	1.001	8,302	8,369	(67)
2020.2	54	7,804	7,809	0.999	7,801	7,799	1
2021.1	48	5,630	5,630	0.998	5,621	5,618	4
2021.2	42	7,688	8,203	0.998	8,189	8,277	(88)
2022.1	36	8,317	8,317	0.998	8,300	8,226	75
2022.2	30	10,031	10,031	1.000	10,028	10,207	(178)
2023.1	24	8,889	8,947	1.003	8,975	9,062	(87)
2023.2	18	8,783	8,873	1.002	8,892	8,685	207
2024.1	12	8,390	8,815	0.995	8,774	0	8,774
2024.2	6	5,325	8,100	1.080	8,751		
Total		297,012	300,892		301,483	284,105	8,627

Province of Alberta

All Perils

Alberta Automobile Insurance Board - Commercial 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	7,830	7,830	1.000	7,830	7,830	0
2005.2	234	9,960	9,960	1.000	9,960	9,960	0
2006.1	228	10,803	10,803	1.000	10,803	10,803	0
2006.2	222	13,180	13,180	1.000	13,180	13,180	0
2007.1	216	11,259	11,259	1.000	11,259	11,259	0
2007.2	210	14,397	14,397	1.000	14,397	14,397	(0)
2008.1	204	13,158	13,158	1.000	13,158	13,158	0
2008.2	198	16,050	16,050	1.000	16,050	16,050	0
2009.1	192	9,250	9,250	1.000	9,250	9,251	(1)
2009.2	186	10,867	10,867	1.000	10,867	10,867	0
2010.1	180	8,539	8,539	1.000	8,539	8,539	0
2010.2	174	12,702	12,702	1.000	12,702	12,703	(1)
2011.1	168	12,922	12,922	1.000	12,922	12,922	(0)
2011.2	162	17,894	17,894	1.000	17,894	17,894	0
2012.1	156	13,973	13,973	1.000	13,973	13,973	0
2012.2	150	19,058	19,058	1.000	19,058	19,058	0
2013.1	144	16,916	16,916	1.000	16,916	16,982	(66)
2013.2	138	24,187	24,194	1.000	24,194	24,194	0
2014.1	132	18,526	18,534	1.000	18,534	18,535	(1)
2014.2	126	27,696	27,696	1.000	27,696	27,697	(1)
2015.1	120	21,844	21,844	1.000	21,844	21,847	(3)
2015.2	114	22,149	22,149	1.000	22,149	22,152	(2)
2016.1	108	17,537	17,537	1.000	17,539	17,539	(1)
2016.2	102	20,414	20,414	1.000	20,416	20,364	52
2017.1	96	18,429	18,429	1.000	18,430	18,374	56
2017.2	90	25,278	25,278	0.997	25,202	25,201	0
2018.1	84	20,969	20,971	0.997	20,909	20,891	17
2018.2	78	23,945	23,945	0.997	23,872	23,839	33
2019.1	72	17,309	17,316	0.997	17,261	17,185	75
2019.2	66	16,685	16,685	0.996	16,616	16,611	6
2020.1	60	9,792	9,792	0.992	9,717	9,692	25
2020.2	54	6,068	6,085	0.992	6,038	6,025	14
2021.1	48	5,004	5,014	0.992	4,974	5,023	(48)
2021.2	42	8,919	8,933	0.992	8,857	8,821	36
2022.1	36	7,241	7,252	0.990	7,183	7,069	114
2022.2	30	11,031	11,951	0.988	11,806	11,358	448
2023.1	24	7,379	7,492	0.980	7,345	6,562	784
2023.2	18	12,241	12,492	0.968	12,089	9,859	2,231
2024.1	12	8,943	9,868	0.946	9,332	0	9,332
2024.2	6	8,687	17,100	1.218	20,824		
Total		579,030	589,731		591,586	557,663	13,098

Province of Alberta

Specified Perils

Alberta Automobile Insurance Board - Commercial 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	315	315	1.000	315	315	0
2005.2	234	486	486	1.000	486	486	0
2006.1	228	466	466	1.000	466	466	0
2006.2	222	789	789	1.000	789	789	0
2007.1	216	288	288	1.000	288	288	0
2007.2	210	718	718	1.000	718	718	0
2008.1	204	389	389	1.000	389	389	0
2008.2	198	622	622	1.000	622	622	0
2009.1	192	532	532	1.000	532	532	0
2009.2	186	581	581	1.000	581	581	0
2010.1	180	332	332	1.000	332	332	0
2010.2	174	362	362	1.000	362	362	0
2011.1	168	208	208	1.000	208	208	0
2011.2	162	543	543	1.000	543	543	0
2012.1	156	323	323	1.000	323	323	0
2012.2	150	895	895	1.000	895	895	0
2013.1	144	339	339	1.000	339	339	0
2013.2	138	567	567	1.000	567	567	0
2014.1	132	232	232	1.000	232	232	0
2014.2	126	773	773	1.000	773	773	0
2015.1	120	298	298	1.000	298	300	(2)
2015.2	114	1,117	1,117	0.999	1,116	1,117	(1)
2016.1	108	438	438	1.000	438	439	(0)
2016.2	102	730	730	1.000	730	723	7
2017.1	96	398	398	1.000	398	394	4
2017.2	90	788	788	0.991	781	807	(26)
2018.1	84	465	465	0.988	459	460	(1)
2018.2	78	795	795	0.988	785	788	(2)
2019.1	72	484	484	0.988	478	479	(1)
2019.2	66	915	915	0.988	904	909	(5)
2020.1	60	430	430	0.988	425	427	(2)
2020.2	54	605	605	0.990	599	600	(1)
2021.1	48	653	653	0.991	647	649	(2)
2021.2	42	473	473	0.990	468	470	(1)
2022.1	36	535	539	0.993	535	530	5
2022.2	30	1,054	1,054	0.992	1,045	1,065	(20)
2023.1	24	766	766	0.990	758	708	51
2023.2	18	715	762	0.998	760	720	40
2024.1	12	681	684	0.997	682	0	682
2024.2	6	616	951	1.025	975		
Total		22,718	23,107		23,046	21,348	722

Province of Alberta

Underinsured Motorist

Alberta Automobile Insurance Board - Commercial 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	177	177	1.000	177	177	0
2005.2	234	1,036	1,036	1.000	1,036	1,036	0
2006.1	228	736	736	1.000	736	736	0
2006.2	222	1,305	1,305	1.000	1,305	1,305	0
2007.1	216	904	904	1.000	904	904	0
2007.2	210	12	12	1.000	12	12	0
2008.1	204	60	60	1.000	60	60	0
2008.2	198	831	831	1.000	831	831	0
2009.1	192	10	10	1.000	10	10	0
2009.2	186	0	0	1.000	0	0	0
2010.1	180	57	57	1.000	57	57	0
2010.2	174	83	83	1.000	83	83	0
2011.1	168	0	0	1.000	0	0	0
2011.2	162	130	130	1.000	130	130	0
2012.1	156	405	405	1.000	405	405	0
2012.2	150	1,253	1,253	1.000	1,253	1,253	0
2013.1	144	10	10	1.000	10	10	0
2013.2	138	15	15	1.000	15	15	0
2014.1	132	800	800	1.000	800	800	0
2014.2	126	41	41	1.000	41	42	(1)
2015.1	120	1,294	1,294	1.000	1,294	1,439	(144)
2015.2	114	1,536	1,536	1.021	1,568	1,737	(169)
2016.1	108	139	541	1.050	568	619	(51)
2016.2	102	109	451	1.097	494	212	282
2017.1	96	511	511	1.138	581	571	10
2017.2	90	150	795	1.134	901	762	139
2018.1	84	442	446	1.123	501	204	297
2018.2	78	106	839	1.078	904	558	346
2019.1	72	110	1,236	1.048	1,294	1,250	44
2019.2	66	65	252	1.018	257	249	8
2020.1	60	155	780	1.093	852	470	382
2020.2	54	0	55	1.127	62	34	28
2021.1	48	3	1,341	1.157	1,552	49	1,503
2021.2	42	71	186	1.296	241	172	69
2022.1	36	0	8	1.532	11	0	11
2022.2	30	3,008	3,038	1.986	6,032	0	6,032
2023.1	24	0	116	2.720	316	425	(109)
2023.2	18	0	74	3.445	253	0	253
2024.1	12	0	15	4.924	74	0	74
2024.2	6	0	500	16.450	8,225		
Total		15,566	21,878		33,847	16,617	9,005

Province of Alberta

Third Party Liability - Bodily Injury

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	766	1.000	766	766	0
2005.2	234	834	1.000	834	834	0
2006.1	228	707	1.000	707	707	0
2006.2	222	847	1.000	847	847	0
2007.1	216	763	1.000	763	763	0
2007.2	210	894	1.000	894	894	0
2008.1	204	683	1.000	683	683	0
2008.2	198	718	1.000	718	718	0
2009.1	192	508	1.000	508	508	0
2009.2	186	610	1.000	610	610	0
2010.1	180	492	1.000	492	492	0
2010.2	174	595	1.000	595	595	0
2011.1	168	572	1.000	572	572	0
2011.2	162	596	1.000	596	596	0
2012.1	156	507	1.000	507	507	0
2012.2	150	689	1.000	689	689	0
2013.1	144	606	1.000	606	606	0
2013.2	138	836	1.000	836	836	0
2014.1	132	641	1.000	641	642	(1)
2014.2	126	816	1.000	816	817	(1)
2015.1	120	683	1.000	683	683	(0)
2015.2	114	693	1.000	693	694	(1)
2016.1	108	532	1.000	532	532	0
2016.2	102	664	0.999	664	667	(3)
2017.1	96	615	0.999	615	615	(1)
2017.2	90	705	0.997	703	700	3
2018.1	84	689	0.997	687	696	(9)
2018.2	78	649	0.993	645	648	(3)
2019.1	72	607	0.990	601	601	1
2019.2	66	615	0.988	607	614	(7)
2020.1	60	399	0.984	393	397	(4)
2020.2	54	378	0.984	372	371	1
2021.1	48	292	0.981	286	287	(1)
2021.2	42	444	0.975	433	440	(7)
2022.1	36	370	0.971	359	366	(7)
2022.2	30	474	0.957	454	447	7
2023.1	24	375	0.965	362	361	1
2023.2	18	450	0.987	444	454	(10)
2024.1	12	425	0.985	419	0	419
2024.2	6	444	1.118	496		
Total		24,183		24,126	23,253	377

Province of Alberta

Third Party Liability - Property Damage

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (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	2,558	1.000	2,558	2,558	0
2005.2	234	2,760	1.000	2,760	2,760	0
2006.1	228	2,711	1.000	2,711	2,711	0
2006.2	222	3,389	1.000	3,389	3,389	0
2007.1	216	3,517	1.000	3,517	3,517	0
2007.2	210	3,717	1.000	3,717	3,716	1
2008.1	204	3,317	1.000	3,317	3,317	0
2008.2	198	3,596	1.000	3,596	3,596	0
2009.1	192	2,887	1.000	2,887	2,887	0
2009.2	186	3,188	1.000	3,188	3,188	0
2010.1	180	2,721	1.000	2,721	2,721	0
2010.2	174	3,373	1.000	3,373	3,373	0
2011.1	168	3,376	1.000	3,376	3,376	0
2011.2	162	3,343	1.000	3,343	3,343	0
2012.1	156	3,052	1.000	3,052	3,052	0
2012.2	150	3,942	1.000	3,942	3,942	0
2013.1	144	3,707	1.000	3,707	3,707	0
2013.2	138	4,471	1.000	4,471	4,471	0
2014.1	132	3,846	1.000	3,846	3,846	0
2014.2	126	4,339	1.000	4,339	4,339	0
2015.1	120	3,952	1.000	3,952	3,952	0
2015.2	114	3,885	1.000	3,885	3,885	(0)
2016.1	108	3,116	1.000	3,116	3,117	(1)
2016.2	102	3,428	1.000	3,428	3,428	(0)
2017.1	96	3,348	1.000	3,347	3,348	(0)
2017.2	90	3,642	1.000	3,641	3,642	(0)
2018.1	84	3,619	1.000	3,618	3,621	(3)
2018.2	78	3,429	1.000	3,428	3,428	0
2019.1	72	3,024	1.000	3,023	3,022	0
2019.2	66	2,853	1.000	2,852	2,852	(0)
2020.1	60	1,834	1.000	1,833	1,833	1
2020.2	54	1,782	0.999	1,781	1,784	(3)
2021.1	48	1,467	0.999	1,465	1,466	(1)
2021.2	42	2,023	0.999	2,021	2,022	(2)
2022.1	36	1,507	0.999	1,505	1,501	4
2022.2	30	1,961	0.998	1,957	1,991	(34)
2023.1	24	1,515	1.003	1,520	1,564	(44)
2023.2	18	1,640	1.011	1,658	1,999	(341)
2024.1	12	1,892	1.023	1,936	0	1,936
2024.2	6	1,804	1.116	2,014		
Total		119,532		119,790	116,263	1,513

Province of Alberta

Accident Benefits - Total

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	339	1.000	339	339	0
2005.2	234	494	1.000	494	494	0
2006.1	228	364	1.000	364	364	0
2006.2	222	432	1.000	432	432	0
2007.1	216	383	1.000	383	383	0
2007.2	210	494	1.000	494	494	0
2008.1	204	368	1.000	368	368	0
2008.2	198	400	1.000	400	400	0
2009.1	192	303	1.000	303	303	0
2009.2	186	365	1.000	365	365	0
2010.1	180	255	1.000	255	255	0
2010.2	174	336	1.000	336	336	0
2011.1	168	341	1.000	341	341	0
2011.2	162	363	1.000	363	363	0
2012.1	156	281	1.000	281	281	0
2012.2	150	376	1.000	376	376	0
2013.1	144	366	1.000	366	366	0
2013.2	138	482	1.000	482	482	0
2014.1	132	360	1.000	360	360	0
2014.2	126	444	1.000	444	444	0
2015.1	120	373	1.000	373	373	0
2015.2	114	392	1.000	392	392	0
2016.1	108	335	1.000	335	335	0
2016.2	102	396	1.000	396	396	0
2017.1	96	384	1.000	384	384	0
2017.2	90	435	1.000	435	436	(1)
2018.1	84	353	1.000	353	355	(2)
2018.2	78	397	1.000	397	396	0
2019.1	72	377	1.000	377	377	0
2019.2	66	367	0.999	367	370	(3)
2020.1	60	217	0.998	217	218	(1)
2020.2	54	304	0.998	303	304	(0)
2021.1	48	232	0.998	231	231	0
2021.2	42	333	0.998	332	334	(2)
2022.1	36	306	0.996	305	316	(11)
2022.2	30	457	0.991	453	470	(17)
2023.1	24	315	0.980	309	351	(43)
2023.2	18	420	0.968	406	431	(24)
2024.1	12	459	0.949	436	0	436
2024.2	6	468	0.900	421		
Total		14,866		14,767	14,012	334

Province of Alberta

Collision

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	1,804	1.000	1,804	1,804	0
2005.2	234	2,020	1.000	2,020	2,020	0
2006.1	228	2,097	1.000	2,097	2,097	0
2006.2	222	2,530	1.000	2,530	2,530	0
2007.1	216	2,523	1.000	2,523	2,523	0
2007.2	210	2,500	1.000	2,500	2,500	0
2008.1	204	2,338	1.000	2,338	2,338	0
2008.2	198	2,527	1.000	2,527	2,527	0
2009.1	192	2,110	1.000	2,110	2,110	0
2009.2	186	2,243	1.000	2,243	2,243	0
2010.1	180	1,844	1.000	1,844	1,844	0
2010.2	174	2,158	1.000	2,158	2,158	0
2011.1	168	2,325	1.000	2,325	2,325	0
2011.2	162	2,076	1.000	2,076	2,076	0
2012.1	156	2,023	1.000	2,023	2,023	0
2012.2	150	2,555	1.000	2,555	2,555	0
2013.1	144	2,344	1.000	2,344	2,344	0
2013.2	138	2,920	1.000	2,920	2,921	(1)
2014.1	132	2,287	1.000	2,287	2,287	(0)
2014.2	126	2,578	1.000	2,578	2,578	(0)
2015.1	120	2,209	1.000	2,209	2,209	0
2015.2	114	2,314	1.000	2,314	2,314	0
2016.1	108	1,857	1.000	1,857	1,857	0
2016.2	102	2,208	1.000	2,208	2,208	(0)
2017.1	96	2,082	1.000	2,082	2,082	(0)
2017.2	90	2,343	1.000	2,343	2,343	(0)
2018.1	84	2,278	1.000	2,278	2,278	0
2018.2	78	2,253	1.000	2,253	2,252	1
2019.1	72	2,114	1.000	2,114	2,115	(1)
2019.2	66	2,182	1.000	2,181	2,181	(0)
2020.1	60	1,493	1.000	1,493	1,492	0
2020.2	54	1,356	1.000	1,355	1,356	(1)
2021.1	48	1,058	0.999	1,057	1,055	2
2021.2	42	1,322	1.000	1,321	1,322	(1)
2022.1	36	1,232	0.999	1,231	1,222	9
2022.2	30	1,385	0.998	1,382	1,352	30
2023.1	24	1,011	0.994	1,005	960	45
2023.2	18	1,090	0.980	1,068	1,049	19
2024.1	12	1,149	0.955	1,097	0	1,097
2024.2	6	1,442	0.825	1,190		
Total		80,180		79,843	77,452	1,201

Province of Alberta

Comprehensive - Total

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	2,348	1.000	2,348	2,348	0
2005.2	234	2,468	1.000	2,468	2,468	0
2006.1	228	1,797	1.000	1,797	1,797	0
2006.2	222	2,665	1.000	2,665	2,665	0
2007.1	216	2,158	1.000	2,158	2,158	0
2007.2	210	3,563	1.000	3,563	3,563	0
2008.1	204	1,978	1.000	1,978	1,978	0
2008.2	198	3,133	1.000	3,133	3,133	0
2009.1	192	1,780	1.000	1,780	1,780	0
2009.2	186	3,454	1.000	3,454	3,454	0
2010.1	180	1,756	1.000	1,756	1,756	0
2010.2	174	3,562	1.000	3,562	3,562	0
2011.1	168	1,596	1.000	1,596	1,596	0
2011.2	162	2,915	1.000	2,915	2,915	0
2012.1	156	1,705	1.000	1,705	1,705	0
2012.2	150	3,941	1.000	3,941	3,941	0
2013.1	144	2,244	1.000	2,244	2,244	0
2013.2	138	3,891	1.000	3,891	3,891	0
2014.1	132	1,819	1.000	1,819	1,819	0
2014.2	126	4,900	1.000	4,900	4,900	0
2015.1	120	2,138	1.000	2,138	2,138	0
2015.2	114	4,515	1.000	4,515	4,515	0
2016.1	108	2,679	1.000	2,679	2,679	0
2016.2	102	4,599	1.000	4,599	4,599	0
2017.1	96	2,603	1.000	2,603	2,603	0
2017.2	90	4,541	1.000	4,541	4,543	(2)
2018.1	84	2,262	1.000	2,262	2,263	(1)
2018.2	78	3,711	1.000	3,710	3,711	(1)
2019.1	72	2,126	1.000	2,125	2,127	(1)
2019.2	66	3,937	1.000	3,936	3,936	(1)
2020.1	60	3,085	1.000	3,083	3,085	(2)
2020.2	54	2,799	0.999	2,797	2,799	(2)
2021.1	48	1,693	0.999	1,692	1,693	(1)
2021.2	42	3,036	0.999	3,034	3,039	(6)
2022.1	36	1,794	0.999	1,793	1,799	(6)
2022.2	30	3,338	0.999	3,336	3,342	(6)
2023.1	24	1,842	1.002	1,846	1,844	3
2023.2	18	2,736	1.005	2,751	2,723	27
2024.1	12	1,655	1.007	1,666	0	1,666
2024.2	6	4,754	1.034	4,917		
Total		113,516		113,696	107,110	1,669

Province of Alberta

Comprehensive - Theft

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	349	1.000	349	349	0
2005.2	234	378	1.000	378	378	0
2006.1	228	414	1.000	414	414	0
2006.2	222	432	1.000	432	432	0
2007.1	216	435	1.000	435	435	0
2007.2	210	518	1.000	518	518	0
2008.1	204	500	1.000	500	500	0
2008.2	198	586	1.000	586	586	0
2009.1	192	464	1.000	464	464	0
2009.2	186	514	1.000	514	514	0
2010.1	180	399	1.000	399	399	0
2010.2	174	426	1.000	426	426	0
2011.1	168	368	1.000	368	368	0
2011.2	162	347	1.000	347	347	0
2012.1	156	334	1.000	334	334	0
2012.2	150	434	1.000	434	434	0
2013.1	144	509	1.000	509	509	0
2013.2	138	588	1.000	588	588	0
2014.1	132	529	1.000	529	529	0
2014.2	126	659	1.000	659	659	0
2015.1	120	777	1.000	777	777	0
2015.2	114	950	1.000	950	950	0
2016.1	108	837	1.000	837	837	0
2016.2	102	870	1.000	870	870	0
2017.1	96	998	1.000	998	998	0
2017.2	90	1,152	1.000	1,152	1,152	(0)
2018.1	84	848	1.000	848	847	0
2018.2	78	1,009	0.999	1,008	1,008	(0)
2019.1	72	796	0.999	795	795	(0)
2019.2	66	938	0.999	937	937	(0)
2020.1	60	708	0.999	707	708	(0)
2020.2	54	583	0.999	582	583	(0)
2021.1	48	514	0.999	514	514	(0)
2021.2	42	591	0.999	590	592	(2)
2022.1	36	559	0.999	558	559	(1)
2022.2	30	628	0.999	627	631	(4)
2023.1	24	577	0.999	577	576	1
2023.2	18	514	0.998	513	524	(11)
2024.1	12	468	0.997	467	0	467
2024.2	6	495	1.015	502		
Total		23,995		23,993	23,040	450

Province of Alberta

All Perils

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	623	1.000	623	623	0
2005.2	234	679	1.000	679	679	0
2006.1	228	618	1.000	618	618	0
2006.2	222	784	1.000	784	784	0
2007.1	216	802	1.000	802	802	0
2007.2	210	1,029	1.000	1,029	1,029	0
2008.1	204	784	1.000	784	784	0
2008.2	198	970	1.000	970	970	0
2009.1	192	631	1.000	631	631	0
2009.2	186	871	1.000	871	871	0
2010.1	180	601	1.000	601	601	0
2010.2	174	917	1.000	917	917	0
2011.1	168	752	1.000	752	752	0
2011.2	162	905	1.000	905	905	0
2012.1	156	746	1.000	746	746	0
2012.2	150	1,136	1.000	1,136	1,136	0
2013.1	144	931	1.000	931	931	0
2013.2	138	1,377	1.000	1,377	1,377	0
2014.1	132	880	1.000	880	880	0
2014.2	126	1,367	1.000	1,367	1,367	0
2015.1	120	971	1.000	971	971	0
2015.2	114	1,359	1.000	1,359	1,359	(0)
2016.1	108	992	1.000	992	992	0
2016.2	102	1,179	1.000	1,179	1,179	0
2017.1	96	991	1.000	991	991	0
2017.2	90	1,337	1.000	1,337	1,337	(1)
2018.1	84	1,001	1.000	1,001	1,001	0
2018.2	78	1,182	0.999	1,181	1,182	(0)
2019.1	72	870	0.999	870	868	1
2019.2	66	895	0.999	895	894	1
2020.1	60	480	0.999	480	480	0
2020.2	54	367	0.999	367	367	0
2021.1	48	289	0.999	289	290	(1)
2021.2	42	415	0.999	415	415	(0)
2022.1	36	323	0.999	323	318	4
2022.2	30	518	0.998	517	503	14
2023.1	24	302	0.992	300	289	11
2023.2	18	469	0.979	459	414	45
2024.1	12	361	0.936	338	0	338
2024.2	6	847	0.860	728		
Total		32,551		32,392	31,252	412

Province of Alberta

Specified Perils

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	48	1.000	48	48	0
2005.2	234	49	1.000	49	49	0
2006.1	228	41	1.000	41	41	0
2006.2	222	54	1.000	54	54	0
2007.1	216	43	1.000	43	43	0
2007.2	210	62	1.000	62	62	0
2008.1	204	39	1.000	39	39	0
2008.2	198	75	1.000	75	75	0
2009.1	192	38	1.000	38	38	0
2009.2	186	91	1.000	91	91	0
2010.1	180	38	1.000	38	38	0
2010.2	174	56	1.000	56	56	0
2011.1	168	30	1.000	30	30	0
2011.2	162	80	1.000	80	80	0
2012.1	156	35	1.000	35	35	0
2012.2	150	85	1.000	85	85	0
2013.1	144	48	1.000	48	48	0
2013.2	138	83	1.000	83	83	0
2014.1	132	28	1.000	28	28	0
2014.2	126	96	1.000	96	96	0
2015.1	120	49	1.000	49	50	(1)
2015.2	114	128	0.999	128	128	(0)
2016.1	108	51	0.999	51	51	(0)
2016.2	102	86	0.999	86	86	(0)
2017.1	96	48	0.999	48	48	(0)
2017.2	90	98	0.999	98	98	(0)
2018.1	84	57	0.999	57	57	(0)
2018.2	78	83	0.998	83	83	(0)
2019.1	72	43	0.998	43	43	(0)
2019.2	66	89	0.998	89	89	(0)
2020.1	60	63	0.998	63	63	(0)
2020.2	54	63	0.998	63	63	(0)
2021.1	48	48	0.998	48	48	(0)
2021.2	42	47	0.998	47	47	(0)
2022.1	36	47	0.998	47	47	(0)
2022.2	30	98	0.999	98	100	(2)
2023.1	24	48	1.002	48	47	1
2023.2	18	63	1.004	63	61	2
2024.1	12	34	1.004	34	0	34
2024.2	6	71	1.038	74		
Total		2,433		2,435	2,328	34

Province of Alberta

Underinsured Motorist

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	2	1.000	2	2	0
2005.2	234	1	1.000	1	1	0
2006.1	228	1	1.000	1	1	0
2006.2	222	2	1.000	2	2	0
2007.1	216	1	1.000	1	1	0
2007.2	210	1	1.000	1	1	0
2008.1	204	0	1.000	0	0	0
2008.2	198	1	1.000	1	1	0
2009.1	192	2	1.000	2	2	0
2009.2	186	0	1.000	0	0	0
2010.1	180	2	1.000	2	2	0
2010.2	174	2	1.000	2	2	0
2011.1	168	0	1.000	0	0	0
2011.2	162	1	1.000	1	1	0
2012.1	156	1	1.000	1	1	0
2012.2	150	1	1.000	1	1	0
2013.1	144	0	1.000	0	0	0
2013.2	138	0	1.000	0	0	0
2014.1	132	3	1.000	3	3	0
2014.2	126	1	1.000	1	1	0
2015.1	120	3	1.000	3	4	(1)
2015.2	114	3	1.000	3	3	0
2016.1	108	3	0.967	3	3	0
2016.2	102	3	0.862	3	4	(2)
2017.1	96	2	0.862	2	2	(0)
2017.2	90	4	0.823	3	4	(1)
2018.1	84	1	0.823	1	1	0
2018.2	78	5	0.761	4	1	2
2019.1	72	4	0.748	3	3	0
2019.2	66	2	0.673	1	1	0
2020.1	60	3	0.664	2	2	(0)
2020.2	54	1	0.623	1	1	0
2021.1	48	4	0.574	2	1	1
2021.2	42	3	0.562	2	1	0
2022.1	36	1	0.612	1	0	1
2022.2	30	2	0.773	2	1	0
2023.1	24	3	1.192	4	3	1
2023.2	18	2	1.520	3	0	3
2024.1	12	1	1.725	2	0	2
2024.2	6	1	3.122	3		
Total		73		68	57	7

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.044 (CI = +/-0.016; p = 0.000)	0.222 (CI = +/-0.120; p = 0.001)	0.009 (CI = +/-0.009; p = 0.031)	0.296 (CI = +/-0.218; p = 0.009)	0.773	+4.45%
Loss Cost	2006.1	0.046 (CI = +/-0.016; p = 0.000)	0.210 (CI = +/-0.122; p = 0.001)	0.010 (CI = +/-0.008; p = 0.028)	0.277 (CI = +/-0.220; p = 0.015)	0.780	+4.75%
Loss Cost	2006.2	0.052 (CI = +/-0.016; p = 0.000)	0.232 (CI = +/-0.115; p = 0.000)	0.010 (CI = +/-0.008; p = 0.019)	0.235 (CI = +/-0.209; p = 0.028)	0.812	+5.36%
Loss Cost	2007.1	0.058 (CI = +/-0.016; p = 0.000)	0.210 (CI = +/-0.110; p = 0.000)	0.010 (CI = +/-0.007; p = 0.010)	0.197 (CI = +/-0.199; p = 0.052)	0.839	+5.97%
Loss Cost	2007.2	0.063 (CI = +/-0.016; p = 0.000)	0.225 (CI = +/-0.108; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.166 (CI = +/-0.196; p = 0.093)	0.850	+6.45%
Loss Cost	2008.1	0.068 (CI = +/-0.016; p = 0.000)	0.205 (CI = +/-0.103; p = 0.000)	0.010 (CI = +/-0.007; p = 0.004)	0.129 (CI = +/-0.187; p = 0.169)	0.871	+7.07%
Loss Cost	2008.2	0.073 (CI = +/-0.016; p = 0.000)	0.221 (CI = +/-0.100; p = 0.000)	0.010 (CI = +/-0.007; p = 0.003)	0.096 (CI = +/-0.183; p = 0.290)	0.882	+7.62%
Loss Cost	2009.1	0.079 (CI = +/-0.017; p = 0.000)	0.203 (CI = +/-0.096; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.061 (CI = +/-0.176; p = 0.481)	0.897	+8.24%
Loss Cost	2009.2	0.078 (CI = +/-0.018; p = 0.000)	0.199 (CI = +/-0.099; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.070 (CI = +/-0.183; p = 0.442)	0.884	+8.10%
Loss Cost	2010.1	0.077 (CI = +/-0.020; p = 0.000)	0.202 (CI = +/-0.103; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.074 (CI = +/-0.191; p = 0.430)	0.877	+8.01%
Loss Cost	2010.2	0.074 (CI = +/-0.021; p = 0.000)	0.194 (CI = +/-0.105; p = 0.001)	0.011 (CI = +/-0.006; p = 0.002)	0.093 (CI = +/-0.197; p = 0.338)	0.862	+7.66%
Loss Cost	2011.1	0.066 (CI = +/-0.021; p = 0.000)	0.214 (CI = +/-0.101; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.136 (CI = +/-0.190; p = 0.154)	0.867	+6.83%
Loss Cost	2011.2	0.066 (CI = +/-0.023; p = 0.000)	0.215 (CI = +/-0.106; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.133 (CI = +/-0.201; p = 0.182)	0.853	+6.87%
Loss Cost	2012.1	0.068 (CI = +/-0.026; p = 0.000)	0.210 (CI = +/-0.110; p = 0.001)	0.010 (CI = +/-0.006; p = 0.003)	0.124 (CI = +/-0.212; p = 0.237)	0.849	+7.07%
Loss Cost	2012.2	0.065 (CI = +/-0.028; p = 0.000)	0.203 (CI = +/-0.114; p = 0.001)	0.010 (CI = +/-0.006; p = 0.003)	0.143 (CI = +/-0.222; p = 0.195)	0.829	+6.68%
Loss Cost	2013.1	0.072 (CI = +/-0.031; p = 0.000)	0.189 (CI = +/-0.116; p = 0.003)	0.011 (CI = +/-0.006; p = 0.003)	0.109 (CI = +/-0.229; p = 0.332)	0.838	+7.43%
Loss Cost	2013.2	0.084 (CI = +/-0.031; p = 0.000)	0.211 (CI = +/-0.108; p = 0.001)	0.010 (CI = +/-0.006; p = 0.002)	0.048 (CI = +/-0.217; p = 0.648)	0.867	+8.80%
Loss Cost	2014.1	0.094 (CI = +/-0.033; p = 0.000)	0.194 (CI = +/-0.108; p = 0.001)	0.010 (CI = +/-0.006; p = 0.002)	0.004 (CI = +/-0.220; p = 0.968)	0.880	+9.86%
Loss Cost	2014.2	0.096 (CI = +/-0.037; p = 0.000)	0.196 (CI = +/-0.114; p = 0.002)	0.010 (CI = +/-0.006; p = 0.002)	-0.003 (CI = +/-0.237; p = 0.980)	0.863	+10.03%
Loss Cost	2015.1	0.108 (CI = +/-0.040; p = 0.000)	0.177 (CI = +/-0.114; p = 0.005)	0.010 (CI = +/-0.006; p = 0.002)	-0.054 (CI = +/-0.241; p = 0.638)	0.877	+11.40%
Loss Cost	2015.2	0.105 (CI = +/-0.046; p = 0.000)	0.174 (CI = +/-0.121; p = 0.008)	0.010 (CI = +/-0.006; p = 0.003)	-0.043 (CI = +/-0.261; p = 0.730)	0.854	+11.09%
Loss Cost	2016.1	0.119 (CI = +/-0.050; p = 0.000)	0.156 (CI = +/-0.123; p = 0.017)	0.010 (CI = +/-0.006; p = 0.004)	-0.094 (CI = +/-0.271; p = 0.470)	0.865	+12.59%
Loss Cost	2016.2	0.099 (CI = +/-0.051; p = 0.001)	0.132 (CI = +/-0.116; p = 0.029)	0.011 (CI = +/-0.006; p = 0.001)	-0.025 (CI = +/-0.261; p = 0.838)	0.859	+10.46%
Loss Cost	2017.1	0.107 (CI = +/-0.060; p = 0.002)	0.124 (CI = +/-0.125; p = 0.051)	0.010 (CI = +/-0.006; p = 0.002)	-0.048 (CI = +/-0.286; p = 0.716)	0.856	+11.24%
Severity	2005.2	0.070 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.079; p = 0.042)	0.001 (CI = +/-0.006; p = 0.760)	0.263 (CI = +/-0.144; p = 0.001)	0.940	+7.20%
Severity	2006.1	0.070 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.082; p = 0.049)	0.001 (CI = +/-0.006; p = 0.763)	0.263 (CI = +/-0.148; p = 0.001)	0.936	+7.21%
Severity	2006.2	0.072 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.081; p = 0.026)	0.001 (CI = +/-0.006; p = 0.750)	0.242 (CI = +/-0.146; p = 0.002)	0.939	+7.52%
Severity	2007.1	0.075 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.082; p = 0.042)	0.001 (CI = +/-0.006; p = 0.717)	0.229 (CI = +/-0.148; p = 0.004)	0.939	+7.74%
Severity	2007.2	0.075 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.084; p = 0.045)	0.001 (CI = +/-0.006; p = 0.721)	0.226 (CI = +/-0.153; p = 0.005)	0.935	+7.78%
Severity	2008.1	0.076 (CI = +/-0.014; p = 0.000)	0.082 (CI = +/-0.087; p = 0.062)	0.001 (CI = +/-0.006; p = 0.710)	0.219 (CI = +/-0.158; p = 0.008)	0.932	+7.90%
Severity	2008.2	0.078 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.088; p = 0.048)	0.001 (CI = +/-0.006; p = 0.711)	0.205 (CI = +/-0.161; p = 0.014)	0.930	+8.13%
Severity	2009.1	0.082 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.088; p = 0.083)	0.001 (CI = +/-0.006; p = 0.664)	0.182 (CI = +/-0.161; p = 0.028)	0.933	+8.54%
Severity	2009.2	0.082 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.091; p = 0.093)	0.001 (CI = +/-0.006; p = 0.670)	0.182 (CI = +/-0.168; p = 0.035)	0.926	+8.55%
Severity	2010.1	0.082 (CI = +/-0.018; p = 0.000)	0.078 (CI = +/-0.095; p = 0.103)	0.001 (CI = +/-0.006; p = 0.678)	0.183 (CI = +/-0.176; p = 0.042)	0.921	+8.53%
Severity	2010.2	0.081 (CI = +/-0.020; p = 0.000)	0.077 (CI = +/-0.098; p = 0.121)	0.001 (CI = +/-0.006; p = 0.683)	0.186 (CI = +/-0.184; p = 0.048)	0.913	+8.47%
Severity	2011.1	0.076 (CI = +/-0.021; p = 0.000)	0.090 (CI = +/-0.099; p = 0.074)	0.001 (CI = +/-0.006; p = 0.709)	0.214 (CI = +/-0.186; p = 0.026)	0.909	+7.92%
Severity	2011.2	0.076 (CI = +/-0.023; p = 0.000)	0.089 (CI = +/-0.103; p = 0.086)	0.001 (CI = +/-0.006; p = 0.715)	0.215 (CI = +/-0.196; p = 0.033)	0.900	+7.90%
Severity	2012.1	0.082 (CI = +/-0.025; p = 0.000)	0.077 (CI = +/-0.105; p = 0.143)	0.001 (CI = +/-0.006; p = 0.691)	0.186 (CI = +/-0.200; p = 0.067)	0.902	+8.50%
Severity	2012.2	0.083 (CI = +/-0.027; p = 0.000)	0.080 (CI = +/-0.109; p = 0.140)	0.001 (CI = +/-0.006; p = 0.707)	0.176 (CI = +/-0.212; p = 0.098)	0.893	+8.71%
Severity	2013.1	0.090 (CI = +/-0.030; p = 0.000)	0.067 (CI = +/-0.111; p = 0.222)	0.001 (CI = +/-0.006; p = 0.694)	0.145 (CI = +/-0.219; p = 0.182)	0.895	+9.42%
Severity	2013.2	0.102 (CI = +/-0.030; p = 0.000)	0.087 (CI = +/-0.104; p = 0.095)	0.001 (CI = +/-0.006; p = 0.753)	0.088 (CI = +/-0.209; p = 0.387)	0.912	+10.71%
Severity	2014.1	0.100 (CI = +/-0.034; p = 0.000)	0.090 (CI = +/-0.111; p = 0.105)	0.001 (CI = +/-0.006; p = 0.759)	0.094 (CI = +/-0.225; p = 0.391)	0.902	+10.57%
Severity	2014.2	0.097 (CI = +/-0.038; p = 0.000)	0.085 (CI = +/-0.116; p = 0.141)	0.001 (CI = +/-0.006; p = 0.740)	0.107 (CI = +/-0.242; p = 0.360)	0.885	+10.24%
Severity	2015.1	0.099 (CI = +/-0.044; p = 0.000)	0.083 (CI = +/-0.124; p = 0.175)	0.001 (CI = +/-0.006; p = 0.752)	0.102 (CI = +/-0.263; p = 0.422)	0.873	+10.38%
Severity	2015.2	0.088 (CI = +/-0.048; p = 0.001)	0.069 (CI = +/-0.127; p = 0.264)	0.001 (CI = +/-0.006; p = 0.650)	0.144 (CI = +/-0.275; p = 0.279)	0.854	+9.23%
Severity	2016.1	0.101 (CI = +/-0.054; p = 0.001)	0.052 (CI = +/-0.130; p = 0.407)	0.001 (CI = +/-0.006; p = 0.718)	0.096 (CI = +/-0.288; p = 0.486)	0.859	+10.65%
Severity	2016.2	0.096 (CI = +/-0.062; p = 0.005)	0.046 (CI = +/-0.140; p = 0.487)	0.001 (CI = +/-0.007; p = 0.679)	0.113 (CI = +/-0.315; p = 0.452)	0.830	+10.13%
Severity	2017.1	0.115 (CI = +/-0.068; p = 0.004)	0.025 (CI = +/-0.142; p = 0.706)	0.001 (CI = +/-0.007; p = 0.824)	0.053 (CI = +/-0.327; p = 0.727)	0.841	+12.14%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.083; p = 0.002)	0.009 (CI = +/-0.006; p = 0.005)	0.033 (CI = +/-0.150; p = 0.654)	0.688	-2.57%
Frequency	2006.1	-0.023 (CI = +/-0.011; p = 0.000)	0.128 (CI = +/-0.082; p = 0.003)	0.009 (CI = +/-0.006; p = 0.004)	0.014 (CI = +/-0.148; p = 0.847)	0.662	-2.30%
Frequency	2006.2	-0.020 (CI = +/-0.011; p = 0.001)	0.139 (CI = +/-0.081; p = 0.001)	0.009 (CI = +/-0.006; p = 0.003)	-0.007 (CI = +/-0.146; p = 0.926)	0.662	-2.01%
Frequency	2007.1	-0.017 (CI = +/-0.011; p = 0.005)	0.125 (CI = +/-0.078; p = 0.003)	0.009 (CI = +/-0.005; p = 0.002)	-0.031 (CI = +/-0.141; p = 0.653)	0.644	-1.64%
Frequency	2007.2	-0.012 (CI = +/-0.011; p = 0.029)	0.139 (CI = +/-0.073; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	-0.060 (CI = +/-0.133; p = 0.363)	0.669	-1.23%
Frequency	2008.1	-0.008 (CI = +/-0.011; p = 0.151)	0.123 (CI = +/-0.068; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.123; p = 0.146)	0.675	-0.76%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.383)	0.132 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.109 (CI = +/-0.121; p = 0.077)	0.691	-0.47%
Frequency	2009.1	-0.003 (CI = +/-0.012; p = 0.635)	0.126 (CI = +/-0.068; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.124; p = 0.055)	0.678	-0.27%
Frequency	2009.2	-0.004 (CI = +/-0.012; p = 0.502)	0.122 (CI = +/-0.069; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.112 (CI = +/-0.128; p = 0.083)	0.682	-0.41%
Frequency	2010.1	-0.005 (CI = +/-0.014; p = 0.475)	0.124 (CI = +/-0.072; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.134; p = 0.107)	0.674	-0.48%
Frequency	2010.2	-0.007 (CI = +/-0.015; p = 0.298)	0.117 (CI = +/-0.073; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	-0.093 (CI = +/-0.137; p = 0.174)	0.687	-0.75%
Frequency	2011.1	-0.010 (CI = +/-0.016; p = 0.193)	0.124 (CI = +/-0.075; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	-0.078 (CI = +/-0.141; p = 0.264)	0.694	-1.01%
Frequency	2011.2	-0.010 (CI = +/-0.017; p = 0.260)	0.125 (CI = +/-0.078; p = 0.003)	0.009 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.148; p = 0.269)	0.689	-0.96%
Frequency	2012.1	-0.013 (CI = +/-0.019; p = 0.153)	0.134 (CI = +/-0.080; p = 0.002)	0.009 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.153; p = 0.408)	0.699	-1.32%
Frequency	2012.2	-0.019 (CI = +/-0.020; p = 0.060)	0.123 (CI = +/-0.079; p = 0.004)	0.009 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.153; p = 0.652)	0.728	-1.86%
Frequency	2013.1	-0.018 (CI = +/-0.022; p = 0.098)	0.122 (CI = +/-0.083; p = 0.006)	0.009 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.164; p = 0.652)	0.704	-1.82%
Frequency	2013.2	-0.017 (CI = +/-0.025; p = 0.156)	0.124 (CI = +/-0.087; p = 0.008)	0.009 (CI = +/-0.005; p = 0.001)	-0.040 (CI = +/-0.175; p = 0.634)	0.696	-1.73%
Frequency	2014.1	-0.006 (CI = +/-0.025; p = 0.588)	0.104 (CI = +/-0.082; p = 0.015)	0.009 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.166; p = 0.270)	0.695	-0.65%
Frequency	2014.2	-0.002 (CI = +/-0.027; p = 0.887)	0.111 (CI = +/-0.084; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000)	-0.110 (CI = +/-0.175; p = 0.201)	0.695	-0.19%
Frequency	2015.1	0.009 (CI = +/-0.028; p = 0.503)	0.094 (CI = +/-0.081; p = 0.025)	0.009 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.171; p = 0.071)	0.702	+0.92%
Frequency	2015.2	0.017 (CI = +/-0.031; p = 0.263)	0.105 (CI = +/-0.082; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.177; p = 0.040)	0.720	+1.70%
Frequency	2016.1	0.017 (CI = +/-0.036; p = 0.318)	0.104 (CI = +/-0.088; p = 0.024)	0.009 (CI = +/-0.004; p = 0.001)	-0.189 (CI = +/-0.195; p = 0.056)	0.707	+1.76%
Frequency	2016.2	0.003 (CI = +/-0.036; p = 0.861)	0.086 (CI = +/-0.082; p = 0.041)	0.009 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.185; p = 0.131)	0.771	+0.30%
Frequency	2017.1	-0.008 (CI = +/-0.040; p = 0.667)	0.099 (CI = +/-0.083; p = 0.024)	0.010 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.190; p = 0.265)	0.795	-0.80%

Bodily Injury

Coverage = BI
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	0.054 (CI = +/-0.014; p = 0.000)	0.625	+5.53%
Loss Cost	2006.1	0.057 (CI = +/-0.014; p = 0.000)	0.650	+5.86%
Loss Cost	2006.2	0.060 (CI = +/-0.014; p = 0.000)	0.671	+6.18%
Loss Cost	2007.1	0.065 (CI = +/-0.014; p = 0.000)	0.721	+6.69%
Loss Cost	2007.2	0.067 (CI = +/-0.014; p = 0.000)	0.722	+6.90%
Loss Cost	2008.1	0.071 (CI = +/-0.014; p = 0.000)	0.761	+7.40%
Loss Cost	2008.2	0.073 (CI = +/-0.015; p = 0.000)	0.759	+7.60%
Loss Cost	2009.1	0.078 (CI = +/-0.015; p = 0.000)	0.786	+8.08%
Loss Cost	2009.2	0.076 (CI = +/-0.016; p = 0.000)	0.764	+7.88%
Loss Cost	2010.1	0.077 (CI = +/-0.017; p = 0.000)	0.751	+7.98%
Loss Cost	2010.2	0.074 (CI = +/-0.018; p = 0.000)	0.725	+7.67%
Loss Cost	2011.1	0.072 (CI = +/-0.019; p = 0.000)	0.694	+7.45%
Loss Cost	2011.2	0.071 (CI = +/-0.020; p = 0.000)	0.665	+7.35%
Loss Cost	2012.1	0.074 (CI = +/-0.021; p = 0.000)	0.668	+7.71%
Loss Cost	2012.2	0.071 (CI = +/-0.023; p = 0.000)	0.627	+7.39%
Loss Cost	2013.1	0.077 (CI = +/-0.024; p = 0.000)	0.659	+8.03%
Loss Cost	2013.2	0.082 (CI = +/-0.025; p = 0.000)	0.666	+8.50%
Loss Cost	2014.1	0.089 (CI = +/-0.026; p = 0.000)	0.697	+9.26%
Loss Cost	2014.2	0.087 (CI = +/-0.029; p = 0.000)	0.659	+9.10%
Loss Cost	2015.1	0.095 (CI = +/-0.030; p = 0.000)	0.691	+9.98%
Loss Cost	2015.2	0.091 (CI = +/-0.033; p = 0.000)	0.642	+9.58%
Loss Cost	2016.1	0.100 (CI = +/-0.036; p = 0.000)	0.671	+10.54%
Loss Cost	2016.2	0.090 (CI = +/-0.038; p = 0.000)	0.608	+9.47%
Loss Cost	2017.1	0.098 (CI = +/-0.042; p = 0.000)	0.620	+10.35%
Severity	2005.2	0.083 (CI = +/-0.008; p = 0.000)	0.914	+8.62%
Severity	2006.1	0.084 (CI = +/-0.009; p = 0.000)	0.911	+8.73%
Severity	2006.2	0.086 (CI = +/-0.009; p = 0.000)	0.914	+8.95%
Severity	2007.1	0.088 (CI = +/-0.009; p = 0.000)	0.919	+9.19%
Severity	2007.2	0.088 (CI = +/-0.009; p = 0.000)	0.913	+9.24%
Severity	2008.1	0.090 (CI = +/-0.010; p = 0.000)	0.913	+9.43%
Severity	2008.2	0.092 (CI = +/-0.010; p = 0.000)	0.911	+9.59%
Severity	2009.1	0.095 (CI = +/-0.010; p = 0.000)	0.920	+9.94%
Severity	2009.2	0.095 (CI = +/-0.011; p = 0.000)	0.913	+9.97%
Severity	2010.1	0.096 (CI = +/-0.012; p = 0.000)	0.908	+10.09%
Severity	2010.2	0.096 (CI = +/-0.012; p = 0.000)	0.899	+10.10%
Severity	2011.1	0.095 (CI = +/-0.013; p = 0.000)	0.888	+9.99%
Severity	2011.2	0.096 (CI = +/-0.014; p = 0.000)	0.877	+10.03%
Severity	2012.1	0.100 (CI = +/-0.015; p = 0.000)	0.890	+10.52%
Severity	2012.2	0.101 (CI = +/-0.016; p = 0.000)	0.881	+10.67%
Severity	2013.1	0.106 (CI = +/-0.016; p = 0.000)	0.893	+11.20%
Severity	2013.2	0.112 (CI = +/-0.016; p = 0.000)	0.907	+11.81%
Severity	2014.1	0.113 (CI = +/-0.017; p = 0.000)	0.898	+11.96%
Severity	2014.2	0.111 (CI = +/-0.019; p = 0.000)	0.882	+11.78%
Severity	2015.1	0.114 (CI = +/-0.021; p = 0.000)	0.875	+12.09%
Severity	2015.2	0.110 (CI = +/-0.022; p = 0.000)	0.855	+11.60%
Severity	2016.1	0.117 (CI = +/-0.023; p = 0.000)	0.874	+12.45%
Severity	2016.2	0.116 (CI = +/-0.026; p = 0.000)	0.850	+12.28%
Severity	2017.1	0.125 (CI = +/-0.026; p = 0.000)	0.871	+13.31%
Frequency	2005.2	-0.029 (CI = +/-0.009; p = 0.000)	0.518	-2.84%
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.479	-2.64%
Frequency	2006.2	-0.026 (CI = +/-0.010; p = 0.000)	0.442	-2.54%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.394	-2.29%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	0.348	-2.14%
Frequency	2008.1	-0.019 (CI = +/-0.010; p = 0.001)	0.289	-1.86%
Frequency	2008.2	-0.018 (CI = +/-0.011; p = 0.001)	0.258	-1.81%
Frequency	2009.1	-0.017 (CI = +/-0.011; p = 0.004)	0.215	-1.69%
Frequency	2009.2	-0.019 (CI = +/-0.012; p = 0.002)	0.254	-1.90%
Frequency	2010.1	-0.019 (CI = +/-0.013; p = 0.004)	0.237	-1.92%
Frequency	2010.2	-0.022 (CI = +/-0.013; p = 0.002)	0.290	-2.21%
Frequency	2011.1	-0.023 (CI = +/-0.014; p = 0.002)	0.288	-2.31%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.002)	0.288	-2.43%
Frequency	2012.1	-0.026 (CI = +/-0.016; p = 0.003)	0.285	-2.55%
Frequency	2012.2	-0.030 (CI = +/-0.017; p = 0.001)	0.352	-2.96%
Frequency	2013.1	-0.029 (CI = +/-0.018; p = 0.003)	0.305	-2.85%
Frequency	2013.2	-0.030 (CI = +/-0.020; p = 0.004)	0.293	-2.96%
Frequency	2014.1	-0.024 (CI = +/-0.020; p = 0.021)	0.202	-2.41%
Frequency	2014.2	-0.024 (CI = +/-0.022; p = 0.035)	0.173	-2.40%
Frequency	2015.1	-0.019 (CI = +/-0.024; p = 0.109)	0.088	-1.89%
Frequency	2015.2	-0.018 (CI = +/-0.027; p = 0.163)	0.059	-1.82%
Frequency	2016.1	-0.017 (CI = +/-0.030; p = 0.239)	0.028	-1.70%
Frequency	2016.2	-0.025 (CI = +/-0.032; p = 0.109)	0.106	-2.50%
Frequency	2017.1	-0.026 (CI = +/-0.036; p = 0.138)	0.089	-2.61%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
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	0.039 (CI = +/-0.015; p = 0.000)	0.234 (CI = +/-0.123; p = 0.001)	0.604 (CI = +/-0.510; p = 0.022)	0.074 (CI = +/-0.258; p = 0.565)	0.743	+3.97%
Loss Cost	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.224 (CI = +/-0.125; p = 0.001)	0.601 (CI = +/-0.511; p = 0.023)	0.058 (CI = +/-0.261; p = 0.653)	0.749	+4.22%
Loss Cost	2006.2	0.047 (CI = +/-0.016; p = 0.000)	0.246 (CI = +/-0.120; p = 0.000)	0.578 (CI = +/-0.481; p = 0.020)	0.026 (CI = +/-0.247; p = 0.832)	0.784	+4.80%
Loss Cost	2007.1	0.052 (CI = +/-0.016; p = 0.000)	0.226 (CI = +/-0.116; p = 0.000)	0.572 (CI = +/-0.458; p = 0.016)	-0.007 (CI = +/-0.237; p = 0.955)	0.811	+5.36%
Loss Cost	2007.2	0.057 (CI = +/-0.017; p = 0.000)	0.242 (CI = +/-0.114; p = 0.000)	0.555 (CI = +/-0.446; p = 0.017)	-0.030 (CI = +/-0.233; p = 0.792)	0.823	+5.82%
Loss Cost	2008.1	0.062 (CI = +/-0.017; p = 0.000)	0.224 (CI = +/-0.111; p = 0.000)	0.548 (CI = +/-0.428; p = 0.014)	-0.060 (CI = +/-0.226; p = 0.587)	0.842	+6.37%
Loss Cost	2008.2	0.067 (CI = +/-0.017; p = 0.000)	0.240 (CI = +/-0.109; p = 0.000)	0.529 (CI = +/-0.414; p = 0.014)	-0.085 (CI = +/-0.220; p = 0.432)	0.853	+6.89%
Loss Cost	2009.1	0.072 (CI = +/-0.018; p = 0.000)	0.224 (CI = +/-0.108; p = 0.000)	0.522 (CI = +/-0.401; p = 0.013)	-0.113 (CI = +/-0.216; p = 0.291)	0.866	+7.44%
Loss Cost	2009.2	0.070 (CI = +/-0.020; p = 0.000)	0.219 (CI = +/-0.111; p = 0.000)	0.528 (CI = +/-0.409; p = 0.014)	-0.105 (CI = +/-0.222; p = 0.340)	0.849	+7.25%
Loss Cost	2010.1	0.068 (CI = +/-0.021; p = 0.000)	0.224 (CI = +/-0.115; p = 0.001)	0.531 (CI = +/-0.417; p = 0.015)	-0.095 (CI = +/-0.229; p = 0.399)	0.841	+7.05%
Loss Cost	2010.2	0.064 (CI = +/-0.023; p = 0.000)	0.214 (CI = +/-0.118; p = 0.001)	0.545 (CI = +/-0.419; p = 0.013)	-0.078 (CI = +/-0.233; p = 0.496)	0.821	+6.63%
Loss Cost	2011.1	0.055 (CI = +/-0.023; p = 0.000)	0.238 (CI = +/-0.111; p = 0.000)	0.561 (CI = +/-0.386; p = 0.007)	-0.034 (CI = +/-0.218; p = 0.752)	0.835	+5.64%
Loss Cost	2011.2	0.055 (CI = +/-0.025; p = 0.000)	0.237 (CI = +/-0.116; p = 0.000)	0.562 (CI = +/-0.398; p = 0.008)	-0.032 (CI = +/-0.228; p = 0.770)	0.816	+5.60%
Loss Cost	2012.1	0.055 (CI = +/-0.028; p = 0.001)	0.237 (CI = +/-0.122; p = 0.001)	0.562 (CI = +/-0.410; p = 0.010)	-0.033 (CI = +/-0.240; p = 0.777)	0.810	+5.62%
Loss Cost	2012.2	0.050 (CI = +/-0.031; p = 0.004)	0.226 (CI = +/-0.126; p = 0.001)	0.579 (CI = +/-0.417; p = 0.009)	-0.014 (CI = +/-0.247; p = 0.909)	0.785	+5.08%
Loss Cost	2013.1	0.055 (CI = +/-0.035; p = 0.004)	0.217 (CI = +/-0.131; p = 0.003)	0.569 (CI = +/-0.425; p = 0.012)	-0.034 (CI = +/-0.258; p = 0.783)	0.789	+5.63%
Loss Cost	2013.2	0.068 (CI = +/-0.037; p = 0.001)	0.240 (CI = +/-0.126; p = 0.001)	0.524 (CI = +/-0.404; p = 0.014)	-0.082 (CI = +/-0.249; p = 0.497)	0.819	+7.07%
Loss Cost	2014.1	0.077 (CI = +/-0.041; p = 0.001)	0.227 (CI = +/-0.131; p = 0.002)	0.508 (CI = +/-0.409; p = 0.018)	-0.111 (CI = +/-0.260; p = 0.375)	0.825	+7.96%
Loss Cost	2014.2	0.078 (CI = +/-0.048; p = 0.004)	0.228 (CI = +/-0.139; p = 0.003)	0.504 (CI = +/-0.431; p = 0.025)	-0.115 (CI = +/-0.279; p = 0.391)	0.799	+8.09%
Loss Cost	2015.1	0.090 (CI = +/-0.055; p = 0.004)	0.212 (CI = +/-0.145; p = 0.007)	0.478 (CI = +/-0.438; p = 0.035)	-0.155 (CI = +/-0.294; p = 0.277)	0.808	+9.42%
Loss Cost	2015.2	0.086 (CI = +/-0.067; p = 0.015)	0.208 (CI = +/-0.156; p = 0.013)	0.489 (CI = +/-0.470; p = 0.042)	-0.144 (CI = +/-0.322; p = 0.348)	0.769	+9.01%
Loss Cost	2016.1	0.103 (CI = +/-0.079; p = 0.016)	0.192 (CI = +/-0.164; p = 0.026)	0.452 (CI = +/-0.488; p = 0.066)	-0.191 (CI = +/-0.349; p = 0.253)	0.776	+10.81%
Loss Cost	2016.2	0.074 (CI = +/-0.092; p = 0.106)	0.167 (CI = +/-0.166; p = 0.049)	0.539 (CI = +/-0.500; p = 0.037)	-0.118 (CI = +/-0.364; p = 0.487)	0.733	+7.63%
Loss Cost	2017.1	0.083 (CI = +/-0.119; p = 0.149)	0.160 (CI = +/-0.184; p = 0.080)	0.516 (CI = +/-0.555; p = 0.065)	-0.142 (CI = +/-0.423; p = 0.467)	0.721	+8.67%
Severity	2005.2	0.069 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.073; p = 0.024)	0.395 (CI = +/-0.303; p = 0.012)	0.176 (CI = +/-0.154; p = 0.026)	0.946	+7.13%
Severity	2006.1	0.069 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.076; p = 0.028)	0.395 (CI = +/-0.309; p = 0.014)	0.176 (CI = +/-0.157; p = 0.030)	0.943	+7.13%
Severity	2006.2	0.072 (CI = +/-0.010; p = 0.000)	0.097 (CI = +/-0.074; p = 0.012)	0.383 (CI = +/-0.297; p = 0.013)	0.160 (CI = +/-0.153; p = 0.041)	0.947	+7.44%
Severity	2007.1	0.074 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.075; p = 0.020)	0.381 (CI = +/-0.296; p = 0.013)	0.148 (CI = +/-0.153; p = 0.058)	0.947	+7.65%
Severity	2007.2	0.074 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.077; p = 0.023)	0.380 (CI = +/-0.302; p = 0.015)	0.146 (CI = +/-0.157; p = 0.068)	0.943	+7.68%
Severity	2008.1	0.075 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.080; p = 0.033)	0.378 (CI = +/-0.306; p = 0.017)	0.140 (CI = +/-0.162; p = 0.086)	0.941	+7.79%
Severity	2008.2	0.077 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.081; p = 0.024)	0.370 (CI = +/-0.307; p = 0.020)	0.129 (CI = +/-0.163; p = 0.116)	0.940	+8.02%
Severity	2009.1	0.081 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.080; p = 0.043)	0.365 (CI = +/-0.298; p = 0.019)	0.109 (CI = +/-0.160; p = 0.173)	0.943	+8.42%
Severity	2009.2	0.081 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.083; p = 0.050)	0.365 (CI = +/-0.306; p = 0.021)	0.109 (CI = +/-0.166; p = 0.188)	0.938	+8.43%
Severity	2010.1	0.081 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.087; p = 0.056)	0.365 (CI = +/-0.313; p = 0.024)	0.111 (CI = +/-0.172; p = 0.196)	0.933	+8.38%
Severity	2010.2	0.080 (CI = +/-0.018; p = 0.000)	0.083 (CI = +/-0.090; p = 0.071)	0.367 (CI = +/-0.321; p = 0.027)	0.113 (CI = +/-0.179; p = 0.201)	0.926	+8.32%
Severity	2011.1	0.074 (CI = +/-0.018; p = 0.000)	0.097 (CI = +/-0.089; p = 0.035)	0.376 (CI = +/-0.310; p = 0.020)	0.140 (CI = +/-0.176; p = 0.113)	0.926	+7.72%
Severity	2011.2	0.074 (CI = +/-0.020; p = 0.000)	0.096 (CI = +/-0.093; p = 0.044)	0.377 (CI = +/-0.320; p = 0.023)	0.141 (CI = +/-0.183; p = 0.125)	0.918	+7.69%
Severity	2012.1	0.080 (CI = +/-0.022; p = 0.000)	0.084 (CI = +/-0.094; p = 0.077)	0.368 (CI = +/-0.316; p = 0.025)	0.117 (CI = +/-0.184; p = 0.201)	0.922	+8.29%
Severity	2012.2	0.082 (CI = +/-0.025; p = 0.000)	0.088 (CI = +/-0.098; p = 0.077)	0.361 (CI = +/-0.326; p = 0.032)	0.109 (CI = +/-0.193; p = 0.250)	0.915	+8.50%
Severity	2013.1	0.088 (CI = +/-0.027; p = 0.000)	0.075 (CI = +/-0.099; p = 0.130)	0.348 (CI = +/-0.322; p = 0.036)	0.082 (CI = +/-0.196; p = 0.388)	0.919	+9.25%
Severity	2013.2	0.102 (CI = +/-0.025; p = 0.000)	0.099 (CI = +/-0.087; p = 0.028)	0.302 (CI = +/-0.277; p = 0.034)	0.033 (CI = +/-0.171; p = 0.684)	0.942	+10.78%
Severity	2014.1	0.101 (CI = +/-0.029; p = 0.000)	0.101 (CI = +/-0.092; p = 0.034)	0.305 (CI = +/-0.288; p = 0.039)	0.039 (CI = +/-0.183; p = 0.657)	0.936	+10.62%
Severity	2014.2	0.098 (CI = +/-0.034; p = 0.000)	0.097 (CI = +/-0.098; p = 0.052)	0.314 (CI = +/-0.302; p = 0.042)	0.048 (CI = +/-0.196; p = 0.604)	0.925	+10.28%
Severity	2015.1	0.099 (CI = +/-0.040; p = 0.000)	0.095 (CI = +/-0.105; p = 0.073)	0.311 (CI = +/-0.318; p = 0.055)	0.043 (CI = +/-0.214; p = 0.669)	0.917	+10.46%
Severity	2015.2	0.086 (CI = +/-0.045; p = 0.001)	0.079 (CI = +/-0.106; p = 0.127)	0.353 (CI = +/-0.318; p = 0.032)	0.082 (CI = +/-0.218; p = 0.427)	0.908	+8.95%
Severity	2016.1	0.104 (CI = +/-0.050; p = 0.001)	0.061 (CI = +/-0.104; p = 0.227)	0.312 (CI = +/-0.310; p = 0.049)	0.029 (CI = +/-0.222; p = 0.776)	0.920	+10.98%
Severity	2016.2	0.099 (CI = +/-0.063; p = 0.006)	0.056 (CI = +/-0.114; p = 0.295)	0.327 (CI = +/-0.342; p = 0.059)	0.042 (CI = +/-0.249; p = 0.713)	0.903	+10.41%
Severity	2017.1	0.136 (CI = +/-0.066; p = 0.001)	0.029 (CI = +/-0.101; p = 0.534)	0.240 (CI = +/-0.306; p = 0.110)	-0.050 (CI = +/-0.233; p = 0.637)	0.933	+14.56%
Frequency	2005.2	-0.030 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.092; p = 0.002)	0.209 (CI = +/-0.379; p = 0.270)	-0.102 (CI = +/-0.192; p = 0.285)	0.649	-2.95%
Frequency	2006.1	-0.028 (CI = +/-0.012; p = 0.000)	0.139 (CI = +/-0.092; p = 0.004)	0.206 (CI = +/-0.375; p = 0.270)	-0.118 (CI = +/-0.191; p = 0.217)	0.611	-2.72%
Frequency	2006.2	-0.025 (CI = +/-0.012; p = 0.000)	0.149 (CI = +/-0.092; p = 0.002)	0.195 (CI = +/-0.369; p = 0.290)	-0.134 (CI = +/-0.190; p = 0.160)	0.603	-2.45%
Frequency	2007.1	-0.021 (CI = +/-0.013; p = 0.002)	0.137 (CI = +/-0.091; p = 0.004)	0.191 (CI = +/-0.359; p = 0.286)	-0.154 (CI = +/-0.186; p = 0.101)	0.563	-2.13%
Frequency	2007.2	-0.017 (CI = +/-0.013; p = 0.010)	0.151 (CI = +/-0.088; p = 0.001)	0.175 (CI = +/-0.343; p = 0.306)	-0.176 (CI = +/-0.179; p = 0.054)	0.572	-1.73%
Frequency	2008.1	-0.013 (CI = +/-0.013; p = 0.046)	0.137 (CI = +/-0.085; p = 0.003)	0.169 (CI = +/-0.327; p = 0.297)	-0.201 (CI = +/-0.172; p = 0.024)	0.540	-1.32%
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.127)	0.146 (CI = +/-0.086; p = 0.002)	0.159 (CI = +/-0.325; p = 0.324)	-0.215 (CI = +/-0.173; p = 0.017)	0.543	-1.04%
Frequency	2009.1	-0.009 (CI = +/-0.015; p = 0.217)	0.141 (CI = +/-0.088; p = 0.003)	0.157 (CI = +/-0.330; p = 0.337)	-0.222 (CI = +/-0.177; p = 0.016)	0.513	-0.91%
Frequency	2009.2	-0.011 (CI = +/-0.016; p = 0.171)	0.136 (CI = +/-0.091; p = 0.005)	0.164 (CI = +/-0.335; p = 0.323)	-0.214 (CI = +/-0.182; p = 0.023)	0.518	-1.09%
Frequency	2010.1	-0.012 (CI = +/-0.017; p = 0.156)	0.140 (CI = +/-0.095; p = 0.005)	0.166 (CI = +/-0.341; p = 0.325)	-0.206 (CI = +/-0.188; p = 0.033)	0.510	-1.23%
Frequency	2010.2	-0.016 (CI = +/-0.019; p = 0.097)	0.131 (CI = +/-0.096; p = 0.010)	0.178 (CI = +/-0.343; p = 0.294)	-0.191 (CI = +/-0.191; p = 0.049)	0.526	-1.56%
Frequency	2011.1	-0.020 (CI = +/-0.020; p = 0.058)	0.141 (CI = +/-0.098; p = 0.007)	0.184 (CI = +/-0.344; p = 0.277)	-0.173 (CI = +/-0.194; p = 0.078)	0.542	-1.94%
Frequency	2011.2	-0.020 (CI = +/-0.023; p = 0.086)	0.141 (CI = +/-0.103; p = 0.010)	0.185 (CI = +/-0.354; p = 0.290)	-0.173 (CI = +/-0.203; p = 0.090)	0.534	-1.94%
Frequency	2012.1	-0.025 (CI = +/-0.025; p = 0.046)	0.153 (CI = +/-0.105; p = 0.007)	0.194 (CI = +/-0.353; p = 0.264)	-0.150 (CI = +/-0.206; p = 0.145)	0.555	-2.46%
Frequency	2012.2	-0.032 (CI = +/-0.026; p = 0.019)	0.139 (CI = +/-0.105; p = 0.012)	0.218 (CI = +/-0.347; p = 0.203)	-0.123 (CI = +/-0.206; p = 0.226)	0.594	-3.15%
Frequency	2013.1	-0.034 (CI = +/-0.030; p = 0.029)	0.142 (CI = +/-0.111; p = 0.015)	0.221 (CI = +/-0.359; p = 0.211)	-0.116 (CI = +/-0.218; p = 0.276)	0.560	-3.31%
Frequency	2013.2	-0.034 (CI = +/-0.034; p = 0.050)	0.141 (CI = +/-0.117; p = 0.021)	0.223 (CI = +/-0.375; p = 0.226)	-0.115 (CI = +/-0.231; p = 0.308)	0.545	-3.35%
Frequency	2014.1	-0.024 (CI = +/-0.038; p = 0.189)	0.125 (CI = +/-0.119; p = 0.040)	0.203 (CI = +/-0.372; p = 0.263)	-0.150 (CI = +/-0.237; p = 0.196)	0.463	-2.40%
Frequency	2014.2	-0.020 (CI = +/-0.044; p = 0.342)	0.131 (CI = +/-0.126; p = 0.042)	0.189 (CI = +/-0.390; p = 0.315)	-0.164 (CI = +/-0.253; p = 0.186)	0.445	-1.99%
Frequency	2015.1	-0.010 (CI = +/-0.050; p = 0.690)	0.118 (CI = +/-0.131; p = 0.075)	0.167 (CI = +/-0.398; p = 0.381)	-0.198 (CI = +/-0.267; p = 0.133)	0.365	-0.95%
Frequency	2015.2	0.001 (CI = +/-0.059; p = 0.983)	0.129 (CI = +/-0.139; p = 0.065)	0.136 (CI = +/-0.417; p = 0.492)	-0.227 (CI = +/-0.286; p = 0.110)	0.362	+0.06%
Frequency	2016.1	-0.001 (CI = +/-0.073; p = 0.965)	0.131 (CI = +/-0.151; p = 0.083)	0.141 (CI = +/-0.448; p = 0.504)	-0.221 (CI = +/-0.321; p = 0.158)	0.325	-0.15%
Frequency	2016.2	-0.025 (CI = +/-0.086; p = 0.524)	0.111 (CI = +/-0.155; p = 0.143)	0.212 (CI = +/-0.467; p = 0.336)	-0.160 (CI = +/-0.340; p = 0.319)	0.371	-2.52%
Frequency	2017.1	-0.053 (CI = +/-0.106; p = 0.289)	0.131 (CI = +/-0.164; p = 0.103)	0.276 (CI = +/-0.494; p = 0.238)	-0.092 (CI = +/-0.376; p = 0.595)	0.408	-5.14%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.037 (CI = +/-0.017; p = 0.000)	0.247 (CI = +/-0.141; p = 0.001)	0.530	+3.79%
Loss Cost	2006.1	0.040 (CI = +/-0.018; p = 0.000)	0.235 (CI = +/-0.145; p = 0.003)	0.543	+4.05%
Loss Cost	2006.2	0.046 (CI = +/-0.017; p = 0.000)	0.262 (CI = +/-0.136; p = 0.001)	0.623	+4.68%
Loss Cost	2007.1	0.051 (CI = +/-0.018; p = 0.000)	0.237 (CI = +/-0.131; p = 0.001)	0.676	+5.28%
Loss Cost	2007.2	0.056 (CI = +/-0.018; p = 0.000)	0.257 (CI = +/-0.129; p = 0.000)	0.707	+5.79%
Loss Cost	2008.1	0.062 (CI = +/-0.018; p = 0.000)	0.233 (CI = +/-0.125; p = 0.001)	0.749	+6.39%
Loss Cost	2008.2	0.068 (CI = +/-0.018; p = 0.000)	0.255 (CI = +/-0.121; p = 0.000)	0.779	+6.99%
Loss Cost	2009.1	0.073 (CI = +/-0.019; p = 0.000)	0.233 (CI = +/-0.118; p = 0.001)	0.809	+7.60%
Loss Cost	2009.2	0.071 (CI = +/-0.020; p = 0.000)	0.227 (CI = +/-0.123; p = 0.001)	0.771	+7.41%
Loss Cost	2010.1	0.069 (CI = +/-0.022; p = 0.000)	0.234 (CI = +/-0.130; p = 0.001)	0.758	+7.17%
Loss Cost	2010.2	0.065 (CI = +/-0.024; p = 0.000)	0.221 (CI = +/-0.133; p = 0.003)	0.702	+6.72%
Loss Cost	2011.1	0.054 (CI = +/-0.023; p = 0.000)	0.257 (CI = +/-0.117; p = 0.000)	0.749	+5.51%
Loss Cost	2011.2	0.053 (CI = +/-0.025; p = 0.001)	0.256 (CI = +/-0.125; p = 0.001)	0.701	+5.49%
Loss Cost	2012.1	0.053 (CI = +/-0.029; p = 0.002)	0.258 (CI = +/-0.135; p = 0.001)	0.694	+5.42%
Loss Cost	2012.2	0.047 (CI = +/-0.032; p = 0.008)	0.243 (CI = +/-0.141; p = 0.003)	0.612	+4.80%
Loss Cost	2013.1	0.052 (CI = +/-0.038; p = 0.011)	0.230 (CI = +/-0.151; p = 0.006)	0.623	+5.35%
Loss Cost	2013.2	0.068 (CI = +/-0.036; p = 0.002)	0.265 (CI = +/-0.134; p = 0.001)	0.747	+7.05%
Loss Cost	2014.1	0.077 (CI = +/-0.041; p = 0.002)	0.245 (CI = +/-0.142; p = 0.004)	0.770	+8.03%
Loss Cost	2014.2	0.079 (CI = +/-0.050; p = 0.007)	0.249 (CI = +/-0.159; p = 0.007)	0.708	+8.23%
Loss Cost	2015.1	0.094 (CI = +/-0.059; p = 0.007)	0.221 (CI = +/-0.170; p = 0.018)	0.746	+9.84%
Loss Cost	2015.2	0.089 (CI = +/-0.076; p = 0.028)	0.214 (CI = +/-0.197; p = 0.037)	0.626	+9.33%
Loss Cost	2016.1	0.112 (CI = +/-0.097; p = 0.031)	0.180 (CI = +/-0.222; p = 0.091)	0.677	+11.84%
Loss Cost	2016.2	0.068 (CI = +/-0.084; p = 0.089)	0.129 (CI = +/-0.170; p = 0.103)	0.554	+7.03%
Loss Cost	2017.1	0.082 (CI = +/-0.142; p = 0.165)	0.113 (CI = +/-0.243; p = 0.236)	0.536	+8.51%
Severity	2005.2	0.065 (CI = +/-0.009; p = 0.000)	0.108 (CI = +/-0.078; p = 0.009)	0.882	+6.72%
Severity	2006.1	0.065 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.082; p = 0.010)	0.872	+6.67%
Severity	2006.2	0.068 (CI = +/-0.010; p = 0.000)	0.124 (CI = +/-0.079; p = 0.003)	0.884	+6.99%
Severity	2007.1	0.069 (CI = +/-0.011; p = 0.000)	0.117 (CI = +/-0.081; p = 0.007)	0.883	+7.16%
Severity	2007.2	0.069 (CI = +/-0.012; p = 0.000)	0.118 (CI = +/-0.084; p = 0.008)	0.868	+7.19%
Severity	2008.1	0.070 (CI = +/-0.013; p = 0.000)	0.116 (CI = +/-0.088; p = 0.013)	0.859	+7.23%
Severity	2008.2	0.072 (CI = +/-0.014; p = 0.000)	0.125 (CI = +/-0.090; p = 0.009)	0.854	+7.48%
Severity	2009.1	0.075 (CI = +/-0.014; p = 0.000)	0.112 (CI = +/-0.091; p = 0.019)	0.862	+7.83%
Severity	2009.2	0.075 (CI = +/-0.016; p = 0.000)	0.112 (CI = +/-0.096; p = 0.025)	0.839	+7.83%
Severity	2010.1	0.074 (CI = +/-0.018; p = 0.000)	0.117 (CI = +/-0.101; p = 0.026)	0.821	+7.66%
Severity	2010.2	0.073 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.107; p = 0.038)	0.785	+7.56%
Severity	2011.1	0.065 (CI = +/-0.019; p = 0.000)	0.140 (CI = +/-0.098; p = 0.008)	0.793	+6.69%
Severity	2011.2	0.064 (CI = +/-0.021; p = 0.000)	0.138 (CI = +/-0.105; p = 0.014)	0.747	+6.62%
Severity	2012.1	0.068 (CI = +/-0.024; p = 0.000)	0.126 (CI = +/-0.110; p = 0.028)	0.754	+7.07%
Severity	2012.2	0.070 (CI = +/-0.027; p = 0.000)	0.131 (CI = +/-0.119; p = 0.033)	0.714	+7.26%
Severity	2013.1	0.075 (CI = +/-0.031; p = 0.000)	0.118 (CI = +/-0.126; p = 0.065)	0.720	+7.83%
Severity	2013.2	0.091 (CI = +/-0.026; p = 0.000)	0.153 (CI = +/-0.098; p = 0.006)	0.856	+9.57%
Severity	2014.1	0.085 (CI = +/-0.030; p = 0.000)	0.167 (CI = +/-0.103; p = 0.005)	0.846	+8.83%
Severity	2014.2	0.081 (CI = +/-0.036; p = 0.001)	0.160 (CI = +/-0.114; p = 0.012)	0.780	+8.41%
Severity	2015.1	0.074 (CI = +/-0.045; p = 0.006)	0.172 (CI = +/-0.128; p = 0.016)	0.762	+7.70%
Severity	2015.2	0.055 (CI = +/-0.044; p = 0.021)	0.144 (CI = +/-0.113; p = 0.021)	0.683	+5.69%
Severity	2016.1	0.066 (CI = +/-0.058; p = 0.033)	0.128 (CI = +/-0.133; p = 0.055)	0.705	+6.80%
Severity	2016.2	0.053 (CI = +/-0.077; p = 0.129)	0.114 (CI = +/-0.156; p = 0.113)	0.489	+5.46%
Severity	2017.1	0.084 (CI = +/-0.103; p = 0.080)	0.077 (CI = +/-0.176; p = 0.257)	0.664	+8.81%
Frequency	2005.2	-0.028 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.105; p = 0.012)	0.483	-2.75%
Frequency	2006.1	-0.025 (CI = +/-0.013; p = 0.001)	0.125 (CI = +/-0.105; p = 0.022)	0.405	-2.46%
Frequency	2006.2	-0.022 (CI = +/-0.013; p = 0.003)	0.139 (CI = +/-0.105; p = 0.012)	0.392	-2.16%
Frequency	2007.1	-0.018 (CI = +/-0.014; p = 0.013)	0.120 (CI = +/-0.102; p = 0.023)	0.295	-1.76%
Frequency	2007.2	-0.013 (CI = +/-0.013; p = 0.053)	0.139 (CI = +/-0.096; p = 0.007)	0.317	-1.31%
Frequency	2008.1	-0.008 (CI = +/-0.013; p = 0.218)	0.117 (CI = +/-0.089; p = 0.012)	0.224	-0.78%
Frequency	2008.2	-0.005 (CI = +/-0.013; p = 0.484)	0.130 (CI = +/-0.088; p = 0.006)	0.264	-0.45%
Frequency	2009.1	-0.002 (CI = +/-0.014; p = 0.755)	0.121 (CI = +/-0.091; p = 0.012)	0.214	-0.22%
Frequency	2009.2	-0.004 (CI = +/-0.016; p = 0.610)	0.115 (CI = +/-0.095; p = 0.020)	0.192	-0.39%
Frequency	2010.1	-0.005 (CI = +/-0.017; p = 0.591)	0.117 (CI = +/-0.101; p = 0.025)	0.180	-0.45%
Frequency	2010.2	-0.008 (CI = +/-0.019; p = 0.389)	0.107 (CI = +/-0.103; p = 0.044)	0.166	-0.78%
Frequency	2011.1	-0.011 (CI = +/-0.021; p = 0.273)	0.117 (CI = +/-0.108; p = 0.036)	0.197	-1.11%
Frequency	2011.2	-0.011 (CI = +/-0.024; p = 0.346)	0.118 (CI = +/-0.115; p = 0.046)	0.190	-1.06%
Frequency	2012.1	-0.016 (CI = +/-0.026; p = 0.222)	0.132 (CI = +/-0.121; p = 0.035)	0.236	-1.54%
Frequency	2012.2	-0.023 (CI = +/-0.028; p = 0.092)	0.113 (CI = +/-0.120; p = 0.063)	0.284	-2.30%
Frequency	2013.1	-0.023 (CI = +/-0.033; p = 0.145)	0.113 (CI = +/-0.132; p = 0.087)	0.205	-2.30%
Frequency	2013.2	-0.023 (CI = +/-0.038; p = 0.206)	0.112 (CI = +/-0.144; p = 0.114)	0.191	-2.31%
Frequency	2014.1	-0.007 (CI = +/-0.040; p = 0.683)	0.078 (CI = +/-0.137; p = 0.231)	-0.027	-0.74%
Frequency	2014.2	-0.002 (CI = +/-0.047; p = 0.936)	0.088 (CI = +/-0.150; p = 0.213)	-0.017	-0.17%
Frequency	2015.1	0.020 (CI = +/-0.049; p = 0.369)	0.049 (CI = +/-0.140; p = 0.434)	-0.006	+1.99%
Frequency	2015.2	0.034 (CI = +/-0.056; p = 0.190)	0.070 (CI = +/-0.146; p = 0.283)	0.165	+3.44%
Frequency	2016.1	0.046 (CI = +/-0.075; p = 0.175)	0.052 (CI = +/-0.172; p = 0.474)	0.205	+4.72%
Frequency	2016.2	0.015 (CI = +/-0.074; p = 0.608)	0.015 (CI = +/-0.149; p = 0.792)	-0.367	+1.48%
Frequency	2017.1	-0.003 (CI = +/-0.119; p = 0.946)	0.035 (CI = +/-0.203; p = 0.618)	-0.508	-0.27%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.058 (CI = +/-0.013; p = 0.000)	0.227 (CI = +/-0.131; p = 0.001)	0.007 (CI = +/-0.009; p = 0.112)	0.730	+5.95%
Loss Cost	2006.1	0.060 (CI = +/-0.013; p = 0.000)	0.211 (CI = +/-0.131; p = 0.002)	0.008 (CI = +/-0.009; p = 0.088)	0.744	+6.22%
Loss Cost	2006.2	0.065 (CI = +/-0.012; p = 0.000)	0.235 (CI = +/-0.122; p = 0.000)	0.008 (CI = +/-0.008; p = 0.055)	0.787	+6.68%
Loss Cost	2007.1	0.069 (CI = +/-0.012; p = 0.000)	0.210 (CI = +/-0.115; p = 0.001)	0.009 (CI = +/-0.008; p = 0.026)	0.823	+7.14%
Loss Cost	2007.2	0.072 (CI = +/-0.012; p = 0.000)	0.228 (CI = +/-0.111; p = 0.000)	0.009 (CI = +/-0.007; p = 0.017)	0.841	+7.50%
Loss Cost	2008.1	0.076 (CI = +/-0.011; p = 0.000)	0.205 (CI = +/-0.105; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	0.867	+7.94%
Loss Cost	2008.2	0.080 (CI = +/-0.011; p = 0.000)	0.222 (CI = +/-0.100; p = 0.000)	0.010 (CI = +/-0.006; p = 0.004)	0.881	+8.30%
Loss Cost	2009.1	0.083 (CI = +/-0.011; p = 0.000)	0.203 (CI = +/-0.095; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.899	+8.70%
Loss Cost	2009.2	0.083 (CI = +/-0.012; p = 0.000)	0.200 (CI = +/-0.098; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.886	+8.65%
Loss Cost	2010.1	0.083 (CI = +/-0.013; p = 0.000)	0.201 (CI = +/-0.102; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.879	+8.63%
Loss Cost	2010.2	0.081 (CI = +/-0.013; p = 0.000)	0.195 (CI = +/-0.105; p = 0.001)	0.010 (CI = +/-0.006; p = 0.003)	0.862	+8.49%
Loss Cost	2011.1	0.078 (CI = +/-0.014; p = 0.000)	0.212 (CI = +/-0.104; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.861	+8.10%
Loss Cost	2011.2	0.079 (CI = +/-0.015; p = 0.000)	0.216 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.006; p = 0.004)	0.847	+8.19%
Loss Cost	2012.1	0.080 (CI = +/-0.016; p = 0.000)	0.208 (CI = +/-0.111; p = 0.001)	0.010 (CI = +/-0.006; p = 0.004)	0.846	+8.38%
Loss Cost	2012.2	0.080 (CI = +/-0.017; p = 0.000)	0.204 (CI = +/-0.116; p = 0.001)	0.010 (CI = +/-0.007; p = 0.004)	0.822	+8.28%
Loss Cost	2013.1	0.084 (CI = +/-0.017; p = 0.000)	0.187 (CI = +/-0.116; p = 0.003)	0.010 (CI = +/-0.006; p = 0.003)	0.838	+8.74%
Loss Cost	2013.2	0.090 (CI = +/-0.016; p = 0.000)	0.211 (CI = +/-0.106; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.873	+9.41%
Loss Cost	2014.1	0.095 (CI = +/-0.017; p = 0.000)	0.194 (CI = +/-0.104; p = 0.001)	0.010 (CI = +/-0.006; p = 0.001)	0.886	+9.91%
Loss Cost	2014.2	0.095 (CI = +/-0.019; p = 0.000)	0.196 (CI = +/-0.110; p = 0.002)	0.010 (CI = +/-0.006; p = 0.002)	0.871	+9.99%
Loss Cost	2015.1	0.100 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.110; p = 0.003)	0.010 (CI = +/-0.006; p = 0.001)	0.883	+10.53%
Loss Cost	2015.2	0.099 (CI = +/-0.021; p = 0.000)	0.174 (CI = +/-0.116; p = 0.006)	0.010 (CI = +/-0.006; p = 0.002)	0.863	+10.36%
Loss Cost	2016.1	0.103 (CI = +/-0.023; p = 0.000)	0.159 (CI = +/-0.119; p = 0.013)	0.010 (CI = +/-0.006; p = 0.002)	0.870	+10.88%
Loss Cost	2016.2	0.095 (CI = +/-0.022; p = 0.000)	0.132 (CI = +/-0.111; p = 0.023)	0.011 (CI = +/-0.005; p = 0.001)	0.870	+9.97%
Loss Cost	2017.1	0.097 (CI = +/-0.025; p = 0.000)	0.126 (CI = +/-0.118; p = 0.039)	0.011 (CI = +/-0.005; p = 0.001)	0.866	+10.24%
Severity	2005.2	0.082 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.093; p = 0.066)	-0.001 (CI = +/-0.006; p = 0.754)	0.917	+8.56%
Severity	2006.1	0.083 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.095; p = 0.087)	-0.001 (CI = +/-0.007; p = 0.785)	0.914	+8.64%
Severity	2006.2	0.085 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.092; p = 0.041)	-0.001 (CI = +/-0.006; p = 0.828)	0.920	+8.91%
Severity	2007.1	0.087 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.092; p = 0.071)	0.000 (CI = +/-0.006; p = 0.905)	0.922	+9.12%
Severity	2007.2	0.088 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.094; p = 0.062)	0.000 (CI = +/-0.006; p = 0.922)	0.917	+9.22%
Severity	2008.1	0.090 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.096; p = 0.094)	0.000 (CI = +/-0.006; p = 0.972)	0.916	+9.37%
Severity	2008.2	0.092 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.096; p = 0.062)	0.000 (CI = +/-0.006; p = 1.000)	0.916	+9.59%
Severity	2009.1	0.095 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.095; p = 0.111)	0.000 (CI = +/-0.006; p = 0.904)	0.922	+9.92%
Severity	2009.2	0.095 (CI = +/-0.012; p = 0.000)	0.080 (CI = +/-0.097; p = 0.105)	0.000 (CI = +/-0.006; p = 0.897)	0.916	+10.00%
Severity	2010.1	0.096 (CI = +/-0.012; p = 0.000)	0.076 (CI = +/-0.101; p = 0.133)	0.000 (CI = +/-0.006; p = 0.881)	0.910	+10.07%
Severity	2010.2	0.097 (CI = +/-0.013; p = 0.000)	0.079 (CI = +/-0.105; p = 0.134)	0.000 (CI = +/-0.006; p = 0.880)	0.901	+10.13%
Severity	2011.1	0.095 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.108; p = 0.110)	0.000 (CI = +/-0.006; p = 0.917)	0.891	+9.95%
Severity	2011.2	0.096 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.112; p = 0.105)	0.000 (CI = +/-0.007; p = 0.916)	0.881	+10.06%
Severity	2012.1	0.100 (CI = +/-0.016; p = 0.000)	0.073 (CI = +/-0.111; p = 0.183)	0.001 (CI = +/-0.006; p = 0.848)	0.890	+10.50%
Severity	2012.2	0.102 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.114; p = 0.151)	0.001 (CI = +/-0.006; p = 0.854)	0.883	+10.72%
Severity	2013.1	0.106 (CI = +/-0.017; p = 0.000)	0.064 (CI = +/-0.113; p = 0.253)	0.001 (CI = +/-0.006; p = 0.801)	0.890	+11.20%
Severity	2013.2	0.112 (CI = +/-0.016; p = 0.000)	0.088 (CI = +/-0.103; p = 0.091)	0.001 (CI = +/-0.006; p = 0.825)	0.913	+11.87%
Severity	2014.1	0.112 (CI = +/-0.018; p = 0.000)	0.087 (CI = +/-0.109; p = 0.111)	0.001 (CI = +/-0.006; p = 0.829)	0.903	+11.89%
Severity	2014.2	0.112 (CI = +/-0.019; p = 0.000)	0.085 (CI = +/-0.115; p = 0.137)	0.001 (CI = +/-0.006; p = 0.828)	0.886	+11.84%
Severity	2015.1	0.113 (CI = +/-0.022; p = 0.000)	0.080 (CI = +/-0.122; p = 0.184)	0.001 (CI = +/-0.006; p = 0.831)	0.876	+12.01%
Severity	2015.2	0.110 (CI = +/-0.023; p = 0.000)	0.069 (CI = +/-0.127; p = 0.266)	0.001 (CI = +/-0.006; p = 0.782)	0.851	+11.67%
Severity	2016.1	0.117 (CI = +/-0.024; p = 0.000)	0.048 (CI = +/-0.127; p = 0.426)	0.001 (CI = +/-0.006; p = 0.808)	0.863	+12.40%
Severity	2016.2	0.116 (CI = +/-0.027; p = 0.000)	0.046 (CI = +/-0.136; p = 0.480)	0.001 (CI = +/-0.006; p = 0.800)	0.836	+12.31%
Severity	2017.1	0.124 (CI = +/-0.029; p = 0.000)	0.023 (CI = +/-0.135; p = 0.716)	0.000 (CI = +/-0.006; p = 0.888)	0.852	+13.26%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.082; p = 0.001)	0.008 (CI = +/-0.006; p = 0.005)	0.695	-2.41%
Frequency	2006.1	-0.023 (CI = +/-0.008; p = 0.000)	0.128 (CI = +/-0.081; p = 0.003)	0.009 (CI = +/-0.006; p = 0.003)	0.672	-2.23%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.139 (CI = +/-0.079; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	0.673	-2.05%
Frequency	2007.1	-0.018 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.077; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	0.653	-1.81%
Frequency	2007.2	-0.016 (CI = +/-0.008; p = 0.000)	0.138 (CI = +/-0.073; p = 0.001)	0.009 (CI = +/-0.005; p = 0.000)	0.671	-1.58%
Frequency	2008.1	-0.013 (CI = +/-0.008; p = 0.001)	0.123 (CI = +/-0.069; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.662	-1.31%
Frequency	2008.2	-0.012 (CI = +/-0.008; p = 0.004)	0.131 (CI = +/-0.069; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.665	-1.18%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.010)	0.127 (CI = +/-0.071; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.644	-1.10%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.007)	0.121 (CI = +/-0.072; p = 0.002)	0.010 (CI = +/-0.005; p = 0.000)	0.655	-1.22%
Frequency	2010.1	-0.013 (CI = +/-0.009; p = 0.007)	0.125 (CI = +/-0.075; p = 0.002)	0.010 (CI = +/-0.005; p = 0.000)	0.652	-1.31%
Frequency	2010.2	-0.015 (CI = +/-0.009; p = 0.003)	0.116 (CI = +/-0.074; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	0.675	-1.50%
Frequency	2011.1	-0.017 (CI = +/-0.010; p = 0.002)	0.125 (CI = +/-0.075; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.690	-1.68%
Frequency	2011.2	-0.017 (CI = +/-0.011; p = 0.003)	0.125 (CI = +/-0.078; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	0.685	-1.69%
Frequency	2012.1	-0.019 (CI = +/-0.011; p = 0.001)	0.135 (CI = +/-0.079; p = 0.002)	0.009 (CI = +/-0.005; p = 0.000)	0.703	-1.92%
Frequency	2012.2	-0.022 (CI = +/-0.011; p = 0.000)	0.123 (CI = +/-0.077; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.739	-2.21%
Frequency	2013.1	-0.022 (CI = +/-0.012; p = 0.001)	0.123 (CI = +/-0.081; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.716	-2.21%
Frequency	2013.2	-0.022 (CI = +/-0.013; p = 0.002)	0.123 (CI = +/-0.085; p = 0.007)	0.009 (CI = +/-0.005; p = 0.000)	0.708	-2.19%
Frequency	2014.1	-0.018 (CI = +/-0.013; p = 0.011)	0.107 (CI = +/-0.082; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.690	-1.77%
Frequency	2014.2	-0.017 (CI = +/-0.014; p = 0.026)	0.111 (CI = +/-0.086; p = 0.014)	0.009 (CI = +/-0.004; p = 0.000)	0.681	-1.65%
Frequency	2015.1	-0.013 (CI = +/-0.015; p = 0.085)	0.099 (CI = +/-0.087; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	0.650	-1.32%
Frequency	2015.2	-0.012 (CI = +/-0.017; p = 0.156)	0.105 (CI = +/-0.092; p = 0.028)	0.009 (CI = +/-0.005; p = 0.000)	0.643	-1.17%
Frequency	2016.1	-0.014 (CI = +/-0.019; p = 0.141)	0.110 (CI = +/-0.097; p = 0.029)	0.009 (CI = +/-0.005; p = 0.001)	0.636	-1.36%
Frequency	2016.2	-0.021 (CI = +/-0.017; p = 0.021)	0.086 (CI = +/-0.086; p = 0.050)	0.010 (CI = +/-0.004; p = 0.000)	0.742	-2.08%
Frequency	2017.1	-0.027 (CI = +/-0.018; p = 0.006)	0.103 (CI = +/-0.083; p = 0.020)	0.010 (CI = +/-0.004; p = 0.000)	0.788	-2.66%

Bodily Injury

Coverage = BI
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	0.054 (CI = +/-0.014; p = 0.000)	0.625	+5.53%
Loss Cost	2006.1	0.057 (CI = +/-0.014; p = 0.000)	0.650	+5.86%
Loss Cost	2006.2	0.060 (CI = +/-0.014; p = 0.000)	0.671	+6.18%
Loss Cost	2007.1	0.065 (CI = +/-0.014; p = 0.000)	0.721	+6.69%
Loss Cost	2007.2	0.067 (CI = +/-0.014; p = 0.000)	0.722	+6.90%
Loss Cost	2008.1	0.071 (CI = +/-0.014; p = 0.000)	0.761	+7.40%
Loss Cost	2008.2	0.073 (CI = +/-0.015; p = 0.000)	0.759	+7.60%
Loss Cost	2009.1	0.078 (CI = +/-0.015; p = 0.000)	0.786	+8.08%
Loss Cost	2009.2	0.076 (CI = +/-0.016; p = 0.000)	0.764	+7.88%
Loss Cost	2010.1	0.077 (CI = +/-0.017; p = 0.000)	0.751	+7.98%
Loss Cost	2010.2	0.074 (CI = +/-0.018; p = 0.000)	0.725	+7.67%
Loss Cost	2011.1	0.072 (CI = +/-0.019; p = 0.000)	0.694	+7.45%
Loss Cost	2011.2	0.071 (CI = +/-0.020; p = 0.000)	0.665	+7.35%
Loss Cost	2012.1	0.074 (CI = +/-0.021; p = 0.000)	0.668	+7.71%
Loss Cost	2012.2	0.071 (CI = +/-0.023; p = 0.000)	0.627	+7.39%
Loss Cost	2013.1	0.077 (CI = +/-0.024; p = 0.000)	0.659	+8.03%
Loss Cost	2013.2	0.082 (CI = +/-0.025; p = 0.000)	0.666	+8.50%
Loss Cost	2014.1	0.089 (CI = +/-0.026; p = 0.000)	0.697	+9.26%
Loss Cost	2014.2	0.087 (CI = +/-0.029; p = 0.000)	0.659	+9.10%
Loss Cost	2015.1	0.095 (CI = +/-0.030; p = 0.000)	0.691	+9.98%
Loss Cost	2015.2	0.091 (CI = +/-0.033; p = 0.000)	0.642	+9.58%
Loss Cost	2016.1	0.100 (CI = +/-0.036; p = 0.000)	0.671	+10.54%
Loss Cost	2016.2	0.090 (CI = +/-0.038; p = 0.000)	0.608	+9.47%
Loss Cost	2017.1	0.098 (CI = +/-0.042; p = 0.000)	0.620	+10.35%
Severity	2005.2	0.083 (CI = +/-0.008; p = 0.000)	0.914	+8.62%
Severity	2006.1	0.084 (CI = +/-0.009; p = 0.000)	0.911	+8.73%
Severity	2006.2	0.086 (CI = +/-0.009; p = 0.000)	0.914	+8.95%
Severity	2007.1	0.088 (CI = +/-0.009; p = 0.000)	0.919	+9.19%
Severity	2007.2	0.088 (CI = +/-0.009; p = 0.000)	0.913	+9.24%
Severity	2008.1	0.090 (CI = +/-0.010; p = 0.000)	0.913	+9.43%
Severity	2008.2	0.092 (CI = +/-0.010; p = 0.000)	0.911	+9.59%
Severity	2009.1	0.095 (CI = +/-0.010; p = 0.000)	0.920	+9.94%
Severity	2009.2	0.095 (CI = +/-0.011; p = 0.000)	0.913	+9.97%
Severity	2010.1	0.096 (CI = +/-0.012; p = 0.000)	0.908	+10.09%
Severity	2010.2	0.096 (CI = +/-0.012; p = 0.000)	0.899	+10.10%
Severity	2011.1	0.095 (CI = +/-0.013; p = 0.000)	0.888	+9.99%
Severity	2011.2	0.096 (CI = +/-0.014; p = 0.000)	0.877	+10.03%
Severity	2012.1	0.100 (CI = +/-0.015; p = 0.000)	0.890	+10.52%
Severity	2012.2	0.101 (CI = +/-0.016; p = 0.000)	0.881	+10.67%
Severity	2013.1	0.106 (CI = +/-0.016; p = 0.000)	0.893	+11.20%
Severity	2013.2	0.112 (CI = +/-0.016; p = 0.000)	0.907	+11.81%
Severity	2014.1	0.113 (CI = +/-0.017; p = 0.000)	0.898	+11.96%
Severity	2014.2	0.111 (CI = +/-0.019; p = 0.000)	0.882	+11.78%
Severity	2015.1	0.114 (CI = +/-0.021; p = 0.000)	0.875	+12.09%
Severity	2015.2	0.110 (CI = +/-0.022; p = 0.000)	0.855	+11.60%
Severity	2016.1	0.117 (CI = +/-0.023; p = 0.000)	0.874	+12.45%
Severity	2016.2	0.116 (CI = +/-0.026; p = 0.000)	0.850	+12.28%
Severity	2017.1	0.125 (CI = +/-0.026; p = 0.000)	0.871	+13.31%
Frequency	2005.2	-0.029 (CI = +/-0.009; p = 0.000)	0.518	-2.84%
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.479	-2.64%
Frequency	2006.2	-0.026 (CI = +/-0.010; p = 0.000)	0.442	-2.54%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.394	-2.29%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	0.348	-2.14%
Frequency	2008.1	-0.019 (CI = +/-0.010; p = 0.001)	0.289	-1.86%
Frequency	2008.2	-0.018 (CI = +/-0.011; p = 0.001)	0.258	-1.81%
Frequency	2009.1	-0.017 (CI = +/-0.011; p = 0.004)	0.215	-1.69%
Frequency	2009.2	-0.019 (CI = +/-0.012; p = 0.002)	0.254	-1.90%
Frequency	2010.1	-0.019 (CI = +/-0.013; p = 0.004)	0.237	-1.92%
Frequency	2010.2	-0.022 (CI = +/-0.013; p = 0.002)	0.290	-2.21%
Frequency	2011.1	-0.023 (CI = +/-0.014; p = 0.002)	0.288	-2.31%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.002)	0.288	-2.43%
Frequency	2012.1	-0.026 (CI = +/-0.016; p = 0.003)	0.285	-2.55%
Frequency	2012.2	-0.030 (CI = +/-0.017; p = 0.001)	0.352	-2.96%
Frequency	2013.1	-0.029 (CI = +/-0.018; p = 0.003)	0.305	-2.85%
Frequency	2013.2	-0.030 (CI = +/-0.020; p = 0.004)	0.293	-2.96%
Frequency	2014.1	-0.024 (CI = +/-0.020; p = 0.021)	0.202	-2.41%
Frequency	2014.2	-0.024 (CI = +/-0.022; p = 0.035)	0.173	-2.40%
Frequency	2015.1	-0.019 (CI = +/-0.024; p = 0.109)	0.088	-1.89%
Frequency	2015.2	-0.018 (CI = +/-0.027; p = 0.163)	0.059	-1.82%
Frequency	2016.1	-0.017 (CI = +/-0.030; p = 0.239)	0.028	-1.70%
Frequency	2016.2	-0.025 (CI = +/-0.032; p = 0.109)	0.106	-2.50%
Frequency	2017.1	-0.026 (CI = +/-0.036; p = 0.138)	0.089	-2.61%

Total Property Damage

Coverage = Total PD
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	0.009 (CI = +/-0.013; p = 0.145)	0.017 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.203; p = 0.929)	0.395	+0.95%
Loss Cost	2006.1	0.009 (CI = +/-0.014; p = 0.207)	0.017 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.209; p = 0.882)	0.392	+0.88%
Loss Cost	2006.2	0.010 (CI = +/-0.015; p = 0.177)	0.017 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.214; p = 0.961)	0.395	+1.00%
Loss Cost	2007.1	0.012 (CI = +/-0.016; p = 0.116)	0.018 (CI = +/-0.008; p = 0.000)	-0.013 (CI = +/-0.218; p = 0.901)	0.406	+1.24%
Loss Cost	2007.2	0.014 (CI = +/-0.017; p = 0.095)	0.018 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.225; p = 0.811)	0.412	+1.41%
Loss Cost	2008.1	0.017 (CI = +/-0.018; p = 0.058)	0.019 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.229; p = 0.664)	0.427	+1.71%
Loss Cost	2008.2	0.016 (CI = +/-0.019; p = 0.100)	0.019 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.237; p = 0.733)	0.421	+1.59%
Loss Cost	2009.1	0.017 (CI = +/-0.021; p = 0.106)	0.019 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.247; p = 0.697)	0.421	+1.69%
Loss Cost	2009.2	0.010 (CI = +/-0.021; p = 0.321)	0.018 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.244; p = 0.982)	0.439	+1.05%
Loss Cost	2010.1	0.006 (CI = +/-0.022; p = 0.613)	0.017 (CI = +/-0.009; p = 0.001)	0.031 (CI = +/-0.248; p = 0.802)	0.453	+0.56%
Loss Cost	2010.2	-0.004 (CI = +/-0.022; p = 0.736)	0.015 (CI = +/-0.008; p = 0.001)	0.093 (CI = +/-0.235; p = 0.424)	0.518	-0.37%
Loss Cost	2011.1	-0.006 (CI = +/-0.024; p = 0.641)	0.015 (CI = +/-0.008; p = 0.001)	0.105 (CI = +/-0.247; p = 0.388)	0.520	-0.56%
Loss Cost	2011.2	-0.009 (CI = +/-0.027; p = 0.498)	0.014 (CI = +/-0.009; p = 0.002)	0.126 (CI = +/-0.258; p = 0.323)	0.527	-0.89%
Loss Cost	2012.1	-0.010 (CI = +/-0.030; p = 0.474)	0.014 (CI = +/-0.009; p = 0.004)	0.135 (CI = +/-0.274; p = 0.316)	0.525	-1.03%
Loss Cost	2012.2	-0.022 (CI = +/-0.030; p = 0.151)	0.013 (CI = +/-0.009; p = 0.007)	0.203 (CI = +/-0.267; p = 0.129)	0.590	-2.15%
Loss Cost	2013.1	-0.023 (CI = +/-0.034; p = 0.172)	0.012 (CI = +/-0.009; p = 0.010)	0.211 (CI = +/-0.286; p = 0.139)	0.582	-2.28%
Loss Cost	2013.2	-0.024 (CI = +/-0.038; p = 0.205)	0.012 (CI = +/-0.010; p = 0.014)	0.216 (CI = +/-0.307; p = 0.156)	0.573	-2.38%
Loss Cost	2014.1	-0.011 (CI = +/-0.041; p = 0.583)	0.014 (CI = +/-0.009; p = 0.006)	0.145 (CI = +/-0.309; p = 0.337)	0.577	-1.07%
Loss Cost	2014.2	-0.007 (CI = +/-0.046; p = 0.746)	0.014 (CI = +/-0.010; p = 0.008)	0.126 (CI = +/-0.333; p = 0.435)	0.567	-0.72%
Loss Cost	2015.1	0.016 (CI = +/-0.045; p = 0.469)	0.016 (CI = +/-0.009; p = 0.001)	0.013 (CI = +/-0.308; p = 0.932)	0.636	+1.59%
Loss Cost	2015.2	0.030 (CI = +/-0.049; p = 0.208)	0.018 (CI = +/-0.009; p = 0.001)	-0.055 (CI = +/-0.317; p = 0.716)	0.665	+3.05%
Loss Cost	2016.1	0.040 (CI = +/-0.055; p = 0.141)	0.019 (CI = +/-0.009; p = 0.001)	-0.100 (CI = +/-0.339; p = 0.538)	0.676	+4.09%
Loss Cost	2016.2	0.026 (CI = +/-0.061; p = 0.369)	0.018 (CI = +/-0.009; p = 0.001)	-0.042 (CI = +/-0.358; p = 0.802)	0.691	+2.68%
Loss Cost	2017.1	0.017 (CI = +/-0.070; p = 0.610)	0.017 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.387; p = 0.976)	0.697	+1.70%
Severity	2005.2	0.021 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.005; p = 0.764)	0.324 (CI = +/-0.120; p = 0.000)	0.842	+2.17%
Severity	2006.1	0.022 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.005; p = 0.727)	0.320 (CI = +/-0.124; p = 0.000)	0.839	+2.22%
Severity	2006.2	0.025 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.487)	0.295 (CI = +/-0.117; p = 0.000)	0.864	+2.54%
Severity	2007.1	0.027 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.391)	0.282 (CI = +/-0.118; p = 0.000)	0.868	+2.71%
Severity	2007.2	0.028 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.004; p = 0.351)	0.274 (CI = +/-0.122; p = 0.000)	0.866	+2.81%
Severity	2008.1	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.254)	0.257 (CI = +/-0.122; p = 0.000)	0.872	+3.04%
Severity	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.263)	0.257 (CI = +/-0.127; p = 0.000)	0.866	+3.05%
Severity	2009.1	0.031 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.245)	0.250 (CI = +/-0.132; p = 0.001)	0.862	+3.14%
Severity	2009.2	0.028 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.005; p = 0.334)	0.268 (CI = +/-0.133; p = 0.000)	0.857	+2.88%
Severity	2010.1	0.026 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.005; p = 0.437)	0.285 (CI = +/-0.136; p = 0.000)	0.852	+2.63%
Severity	2010.2	0.024 (CI = +/-0.013; p = 0.001)	0.001 (CI = +/-0.005; p = 0.547)	0.300 (CI = +/-0.140; p = 0.000)	0.846	+2.39%
Severity	2011.1	0.025 (CI = +/-0.015; p = 0.002)	0.002 (CI = +/-0.005; p = 0.515)	0.293 (CI = +/-0.147; p = 0.000)	0.842	+2.50%
Severity	2011.2	0.024 (CI = +/-0.016; p = 0.006)	0.001 (CI = +/-0.005; p = 0.572)	0.300 (CI = +/-0.155; p = 0.001)	0.834	+2.39%
Severity	2012.1	0.026 (CI = +/-0.018; p = 0.005)	0.002 (CI = +/-0.005; p = 0.484)	0.284 (CI = +/-0.162; p = 0.001)	0.835	+2.66%
Severity	2012.2	0.024 (CI = +/-0.019; p = 0.019)	0.001 (CI = +/-0.006; p = 0.588)	0.300 (CI = +/-0.170; p = 0.001)	0.827	+2.39%
Severity	2013.1	0.021 (CI = +/-0.022; p = 0.056)	0.001 (CI = +/-0.006; p = 0.690)	0.315 (CI = +/-0.180; p = 0.002)	0.818	+2.12%
Severity	2013.2	0.020 (CI = +/-0.024; p = 0.096)	0.001 (CI = +/-0.006; p = 0.725)	0.319 (CI = +/-0.194; p = 0.003)	0.810	+2.05%
Severity	2014.1	0.024 (CI = +/-0.027; p = 0.080)	0.001 (CI = +/-0.006; p = 0.632)	0.299 (CI = +/-0.206; p = 0.007)	0.810	+2.42%
Severity	2014.2	0.024 (CI = +/-0.031; p = 0.123)	0.001 (CI = +/-0.007; p = 0.652)	0.300 (CI = +/-0.224; p = 0.012)	0.801	+2.41%
Severity	2015.1	0.037 (CI = +/-0.032; p = 0.023)	0.003 (CI = +/-0.006; p = 0.363)	0.233 (CI = +/-0.216; p = 0.037)	0.842	+3.80%
Severity	2015.2	0.046 (CI = +/-0.035; p = 0.012)	0.004 (CI = +/-0.006; p = 0.249)	0.190 (CI = +/-0.225; p = 0.092)	0.853	+4.74%
Severity	2016.1	0.051 (CI = +/-0.040; p = 0.015)	0.004 (CI = +/-0.007; p = 0.224)	0.168 (CI = +/-0.245; p = 0.162)	0.848	+5.26%
Severity	2016.2	0.052 (CI = +/-0.046; p = 0.030)	0.004 (CI = +/-0.007; p = 0.243)	0.164 (CI = +/-0.270; p = 0.211)	0.835	+5.36%
Severity	2017.1	0.054 (CI = +/-0.054; p = 0.050)	0.004 (CI = +/-0.008; p = 0.258)	0.157 (CI = +/-0.297; p = 0.271)	0.822	+5.55%
Frequency	2005.2	-0.012 (CI = +/-0.009; p = 0.013)	0.017 (CI = +/-0.006; p = 0.000)	-0.315 (CI = +/-0.146; p = 0.000)	0.792	-1.19%
Frequency	2006.1	-0.013 (CI = +/-0.010; p = 0.010)	0.016 (CI = +/-0.006; p = 0.000)	-0.304 (CI = +/-0.149; p = 0.000)	0.794	-1.32%
Frequency	2006.2	-0.015 (CI = +/-0.010; p = 0.005)	0.016 (CI = +/-0.006; p = 0.000)	-0.289 (CI = +/-0.151; p = 0.000)	0.801	-1.50%
Frequency	2007.1	-0.014 (CI = +/-0.011; p = 0.012)	0.016 (CI = +/-0.006; p = 0.000)	-0.295 (CI = +/-0.156; p = 0.001)	0.794	-1.43%
Frequency	2007.2	-0.014 (CI = +/-0.012; p = 0.025)	0.016 (CI = +/-0.006; p = 0.000)	-0.301 (CI = +/-0.161; p = 0.001)	0.788	-1.36%
Frequency	2008.1	-0.013 (CI = +/-0.013; p = 0.048)	0.016 (CI = +/-0.006; p = 0.000)	-0.307 (CI = +/-0.166; p = 0.001)	0.781	-1.28%
Frequency	2008.2	-0.014 (CI = +/-0.014; p = 0.042)	0.016 (CI = +/-0.006; p = 0.000)	-0.296 (CI = +/-0.172; p = 0.001)	0.780	-1.42%
Frequency	2009.1	-0.014 (CI = +/-0.015; p = 0.062)	0.016 (CI = +/-0.006; p = 0.000)	-0.298 (CI = +/-0.179; p = 0.002)	0.774	-1.40%
Frequency	2009.2	-0.018 (CI = +/-0.016; p = 0.026)	0.015 (CI = +/-0.006; p = 0.000)	-0.271 (CI = +/-0.180; p = 0.005)	0.789	-1.78%
Frequency	2010.1	-0.020 (CI = +/-0.017; p = 0.020)	0.015 (CI = +/-0.007; p = 0.000)	-0.254 (CI = +/-0.186; p = 0.009)	0.790	-2.02%
Frequency	2010.2	-0.027 (CI = +/-0.017; p = 0.002)	0.014 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.176; p = 0.023)	0.828	-2.70%
Frequency	2011.1	-0.030 (CI = +/-0.018; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.183; p = 0.044)	0.829	-2.98%
Frequency	2011.2	-0.033 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	-0.174 (CI = +/-0.191; p = 0.073)	0.826	-3.20%
Frequency	2012.1	-0.037 (CI = +/-0.021; p = 0.002)	0.012 (CI = +/-0.007; p = 0.001)	-0.148 (CI = +/-0.198; p = 0.135)	0.829	-3.60%
Frequency	2012.2	-0.045 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.097 (CI = +/-0.192; p = 0.307)	0.857	-4.44%
Frequency	2013.1	-0.044 (CI = +/-0.024; p = 0.001)	0.011 (CI = +/-0.007; p = 0.002)	-0.104 (CI = +/-0.204; p = 0.301)	0.843	-4.31%
Frequency	2013.2	-0.044 (CI = +/-0.027; p = 0.003)	0.011 (CI = +/-0.007; p = 0.003)	-0.103 (CI = +/-0.220; p = 0.341)	0.829	-4.34%
Frequency	2014.1	-0.035 (CI = +/-0.029; p = 0.022)	0.012 (CI = +/-0.007; p = 0.001)	-0.154 (CI = +/-0.221; p = 0.160)	0.822	-3.42%
Frequency	2014.2	-0.031 (CI = +/-0.033; p = 0.063)	0.013 (CI = +/-0.007; p = 0.001)	-0.173 (CI = +/-0.237; p = 0.142)	0.804	-3.06%
Frequency	2015.1	-0.022 (CI = +/-0.036; p = 0.222)	0.014 (CI = +/-0.007; p = 0.001)	-0.220 (CI = +/-0.246; p = 0.076)	0.791	-2.13%
Frequency	2015.2	-0.016 (CI = +/-0.041; p = 0.411)	0.014 (CI = +/-0.007; p = 0.001)	-0.245 (CI = +/-0.266; p = 0.068)	0.772	-1.61%
Frequency	2016.1	-0.011 (CI = +/-0.047; p = 0.618)	0.015 (CI = +/-0.008; p = 0.001)	-0.268 (CI = +/-0.290; p = 0.067)	0.750	-1.11%
Frequency	2016.2	-0.026 (CI = +/-0.051; p = 0.295)	0.014 (CI = +/-0.008; p = 0.002)	-0.207 (CI = +/-0.298; p = 0.158)	0.777	-2.55%
Frequency	2017.1	-0.037 (CI = +/-0.057; p = 0.184)	0.013 (CI = +/-0.008; p = 0.004)	-0.163 (CI = +/-0.316; p = 0.284)	0.781	-3.64%

Total Property Damage

Coverage = Total PD
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	2005.2	-0.008 (CI = +/-0.014; p = 0.247)	0.253 (CI = +/-0.261; p = 0.056)	0.048	-0.81%
Loss Cost	2006.1	-0.010 (CI = +/-0.015; p = 0.186)	0.268 (CI = +/-0.265; p = 0.048)	0.056	-0.98%
Loss Cost	2006.2	-0.010 (CI = +/-0.016; p = 0.208)	0.269 (CI = +/-0.272; p = 0.053)	0.054	-0.99%
Loss Cost	2007.1	-0.009 (CI = +/-0.017; p = 0.268)	0.264 (CI = +/-0.279; p = 0.064)	0.047	-0.93%
Loss Cost	2007.2	-0.009 (CI = +/-0.018; p = 0.298)	0.264 (CI = +/-0.288; p = 0.071)	0.044	-0.93%
Loss Cost	2008.1	-0.009 (CI = +/-0.019; p = 0.374)	0.258 (CI = +/-0.296; p = 0.086)	0.038	-0.85%
Loss Cost	2008.2	-0.011 (CI = +/-0.020; p = 0.267)	0.279 (CI = +/-0.302; p = 0.069)	0.048	-1.13%
Loss Cost	2009.1	-0.012 (CI = +/-0.022; p = 0.257)	0.287 (CI = +/-0.312; p = 0.069)	0.049	-1.24%
Loss Cost	2009.2	-0.020 (CI = +/-0.022; p = 0.081)	0.340 (CI = +/-0.302; p = 0.029)	0.101	-1.96%
Loss Cost	2010.1	-0.026 (CI = +/-0.023; p = 0.029)	0.383 (CI = +/-0.300; p = 0.014)	0.153	-2.57%
Loss Cost	2010.2	-0.036 (CI = +/-0.023; p = 0.003)	0.451 (CI = +/-0.278; p = 0.003)	0.277	-3.53%
Loss Cost	2011.1	-0.040 (CI = +/-0.024; p = 0.002)	0.479 (CI = +/-0.284; p = 0.002)	0.304	-3.95%
Loss Cost	2011.2	-0.046 (CI = +/-0.026; p = 0.001)	0.515 (CI = +/-0.287; p = 0.001)	0.346	-4.50%
Loss Cost	2012.1	-0.051 (CI = +/-0.028; p = 0.001)	0.545 (CI = +/-0.296; p = 0.001)	0.366	-4.95%
Loss Cost	2012.2	-0.064 (CI = +/-0.027; p = 0.000)	0.622 (CI = +/-0.272; p = 0.000)	0.504	-6.17%
Loss Cost	2013.1	-0.069 (CI = +/-0.029; p = 0.000)	0.655 (CI = +/-0.281; p = 0.000)	0.518	-6.69%
Loss Cost	2013.2	-0.075 (CI = +/-0.032; p = 0.000)	0.688 (CI = +/-0.291; p = 0.000)	0.530	-7.25%
Loss Cost	2014.1	-0.071 (CI = +/-0.036; p = 0.001)	0.665 (CI = +/-0.308; p = 0.000)	0.476	-6.85%
Loss Cost	2014.2	-0.076 (CI = +/-0.041; p = 0.001)	0.690 (CI = +/-0.328; p = 0.000)	0.471	-7.29%
Loss Cost	2015.1	-0.066 (CI = +/-0.046; p = 0.007)	0.642 (CI = +/-0.344; p = 0.001)	0.417	-6.40%
Loss Cost	2015.2	-0.065 (CI = +/-0.053; p = 0.019)	0.638 (CI = +/-0.376; p = 0.002)	0.393	-6.34%
Loss Cost	2016.1	-0.070 (CI = +/-0.063; p = 0.030)	0.662 (CI = +/-0.412; p = 0.004)	0.389	-6.80%
Loss Cost	2016.2	-0.101 (CI = +/-0.066; p = 0.006)	0.795 (CI = +/-0.405; p = 0.001)	0.506	-9.57%
Loss Cost	2017.1	-0.132 (CI = +/-0.072; p = 0.002)	0.929 (CI = +/-0.408; p = 0.000)	0.605	-12.37%
Severity	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.411 (CI = +/-0.114; p = 0.000)	0.866	+1.83%
Severity	2006.1	0.018 (CI = +/-0.006; p = 0.000)	0.409 (CI = +/-0.117; p = 0.000)	0.863	+1.85%
Severity	2006.2	0.021 (CI = +/-0.006; p = 0.000)	0.390 (CI = +/-0.111; p = 0.000)	0.882	+2.09%
Severity	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.382 (CI = +/-0.112; p = 0.000)	0.884	+2.19%
Severity	2007.2	0.022 (CI = +/-0.007; p = 0.000)	0.378 (CI = +/-0.115; p = 0.000)	0.881	+2.24%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.367 (CI = +/-0.116; p = 0.000)	0.884	+2.38%
Severity	2008.2	0.023 (CI = +/-0.008; p = 0.000)	0.370 (CI = +/-0.120; p = 0.000)	0.879	+2.34%
Severity	2009.1	0.023 (CI = +/-0.009; p = 0.000)	0.369 (CI = +/-0.124; p = 0.000)	0.875	+2.36%
Severity	2009.2	0.021 (CI = +/-0.009; p = 0.000)	0.388 (CI = +/-0.121; p = 0.000)	0.876	+2.09%
Severity	2010.1	0.018 (CI = +/-0.009; p = 0.000)	0.406 (CI = +/-0.120; p = 0.000)	0.878	+1.82%
Severity	2010.2	0.016 (CI = +/-0.010; p = 0.003)	0.423 (CI = +/-0.119; p = 0.000)	0.880	+1.56%
Severity	2011.1	0.016 (CI = +/-0.011; p = 0.006)	0.423 (CI = +/-0.124; p = 0.000)	0.876	+1.57%
Severity	2011.2	0.014 (CI = +/-0.011; p = 0.020)	0.434 (CI = +/-0.128; p = 0.000)	0.873	+1.39%
Severity	2012.1	0.015 (CI = +/-0.013; p = 0.023)	0.428 (CI = +/-0.134; p = 0.000)	0.872	+1.50%
Severity	2012.2	0.011 (CI = +/-0.013; p = 0.089)	0.448 (CI = +/-0.135; p = 0.000)	0.873	+1.16%
Severity	2013.1	0.008 (CI = +/-0.014; p = 0.263)	0.468 (CI = +/-0.137; p = 0.000)	0.874	+0.80%
Severity	2013.2	0.006 (CI = +/-0.016; p = 0.462)	0.481 (CI = +/-0.144; p = 0.000)	0.872	+0.58%
Severity	2014.1	0.007 (CI = +/-0.018; p = 0.452)	0.476 (CI = +/-0.153; p = 0.000)	0.870	+0.66%
Severity	2014.2	0.004 (CI = +/-0.020; p = 0.686)	0.490 (CI = +/-0.163; p = 0.000)	0.867	+0.40%
Severity	2015.1	0.012 (CI = +/-0.022; p = 0.263)	0.450 (CI = +/-0.162; p = 0.000)	0.886	+1.19%
Severity	2015.2	0.015 (CI = +/-0.025; p = 0.207)	0.433 (CI = +/-0.175; p = 0.000)	0.886	+1.55%
Severity	2016.1	0.015 (CI = +/-0.029; p = 0.306)	0.437 (CI = +/-0.192; p = 0.000)	0.880	+1.46%
Severity	2016.2	0.009 (CI = +/-0.034; p = 0.590)	0.463 (CI = +/-0.210; p = 0.000)	0.875	+0.89%
Severity	2017.1	0.002 (CI = +/-0.041; p = 0.912)	0.491 (CI = +/-0.234; p = 0.001)	0.870	+0.21%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.209; p = 0.135)	0.594	-2.59%
Frequency	2006.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.141 (CI = +/-0.211; p = 0.183)	0.605	-2.78%
Frequency	2006.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.211; p = 0.252)	0.622	-3.02%
Frequency	2007.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.118 (CI = +/-0.217; p = 0.277)	0.608	-3.05%
Frequency	2007.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.114 (CI = +/-0.223; p = 0.305)	0.594	-3.10%
Frequency	2008.1	-0.032 (CI = +/-0.015; p = 0.000)	-0.110 (CI = +/-0.230; p = 0.337)	0.581	-3.15%
Frequency	2008.2	-0.034 (CI = +/-0.016; p = 0.000)	-0.091 (CI = +/-0.233; p = 0.431)	0.588	-3.39%
Frequency	2009.1	-0.036 (CI = +/-0.017; p = 0.000)	-0.082 (CI = +/-0.240; p = 0.493)	0.579	-3.51%
Frequency	2009.2	-0.040 (CI = +/-0.018; p = 0.000)	-0.048 (CI = +/-0.238; p = 0.681)	0.613	-3.96%
Frequency	2010.1	-0.044 (CI = +/-0.019; p = 0.000)	-0.023 (CI = +/-0.241; p = 0.847)	0.626	-4.31%
Frequency	2010.2	-0.051 (CI = +/-0.018; p = 0.000)	0.027 (CI = +/-0.228; p = 0.808)	0.691	-5.02%
Frequency	2011.1	-0.056 (CI = +/-0.020; p = 0.000)	0.056 (CI = +/-0.230; p = 0.623)	0.702	-5.43%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	0.081 (CI = +/-0.235; p = 0.482)	0.706	-5.81%
Frequency	2012.1	-0.066 (CI = +/-0.022; p = 0.000)	0.117 (CI = +/-0.236; p = 0.316)	0.722	-6.35%
Frequency	2012.2	-0.075 (CI = +/-0.022; p = 0.000)	0.174 (CI = +/-0.222; p = 0.118)	0.775	-7.24%
Frequency	2013.1	-0.077 (CI = +/-0.024; p = 0.000)	0.186 (CI = +/-0.234; p = 0.112)	0.755	-7.43%
Frequency	2013.2	-0.081 (CI = +/-0.027; p = 0.000)	0.207 (CI = +/-0.245; p = 0.093)	0.742	-7.78%
Frequency	2014.1	-0.078 (CI = +/-0.030; p = 0.000)	0.189 (CI = +/-0.259; p = 0.143)	0.695	-7.47%
Frequency	2014.2	-0.080 (CI = +/-0.035; p = 0.000)	0.200 (CI = +/-0.278; p = 0.147)	0.661	-7.66%
Frequency	2015.1	-0.078 (CI = +/-0.040; p = 0.001)	0.191 (CI = +/-0.300; p = 0.196)	0.603	-7.50%
Frequency	2015.2	-0.081 (CI = +/-0.046; p = 0.002)	0.205 (CI = +/-0.326; p = 0.201)	0.559	-7.76%
Frequency	2016.1	-0.085 (CI = +/-0.054; p = 0.005)	0.224 (CI = +/-0.358; p = 0.201)	0.514	-8.15%
Frequency	2016.2	-0.109 (CI = +/-0.058; p = 0.001)	0.333 (CI = +/-0.358; p = 0.066)	0.598	-10.36%
Frequency	2017.1	-0.134 (CI = +/-0.065; p = 0.001)	0.438 (CI = +/-0.370; p = 0.024)	0.646	-12.56%

Total Property Damage

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

Fit	Start Date	Time	New_normal	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.008 (CI = +/-0.014; p = 0.284)	0.201 (CI = +/-0.571; p = 0.481)	0.037 (CI = +/-0.670; p = 0.911)	0.034	-0.76%
Loss Cost	2006.1	-0.009 (CI = +/-0.015; p = 0.216)	0.196 (CI = +/-0.576; p = 0.493)	0.056 (CI = +/-0.677; p = 0.867)	0.042	-0.92%
Loss Cost	2006.2	-0.009 (CI = +/-0.016; p = 0.241)	0.196 (CI = +/-0.585; p = 0.500)	0.057 (CI = +/-0.690; p = 0.867)	0.038	-0.93%
Loss Cost	2007.1	-0.009 (CI = +/-0.017; p = 0.307)	0.198 (CI = +/-0.594; p = 0.503)	0.050 (CI = +/-0.703; p = 0.886)	0.031	-0.86%
Loss Cost	2007.2	-0.009 (CI = +/-0.018; p = 0.340)	0.198 (CI = +/-0.605; p = 0.510)	0.050 (CI = +/-0.717; p = 0.889)	0.027	-0.86%
Loss Cost	2008.1	-0.008 (CI = +/-0.020; p = 0.422)	0.200 (CI = +/-0.615; p = 0.512)	0.041 (CI = +/-0.732; p = 0.910)	0.021	-0.78%
Loss Cost	2008.2	-0.011 (CI = +/-0.021; p = 0.307)	0.194 (CI = +/-0.619; p = 0.527)	0.068 (CI = +/-0.740; p = 0.852)	0.029	-1.05%
Loss Cost	2009.1	-0.012 (CI = +/-0.022; p = 0.295)	0.191 (CI = +/-0.630; p = 0.539)	0.079 (CI = +/-0.756; p = 0.833)	0.029	-1.16%
Loss Cost	2009.2	-0.019 (CI = +/-0.023; p = 0.099)	0.177 (CI = +/-0.602; p = 0.551)	0.146 (CI = +/-0.726; p = 0.683)	0.080	-1.88%
Loss Cost	2010.1	-0.025 (CI = +/-0.024; p = 0.038)	0.166 (CI = +/-0.588; p = 0.567)	0.202 (CI = +/-0.711; p = 0.565)	0.132	-2.49%
Loss Cost	2010.2	-0.035 (CI = +/-0.023; p = 0.004)	0.148 (CI = +/-0.535; p = 0.574)	0.288 (CI = +/-0.651; p = 0.371)	0.258	-3.46%
Loss Cost	2011.1	-0.039 (CI = +/-0.025; p = 0.003)	0.141 (CI = +/-0.536; p = 0.593)	0.324 (CI = +/-0.657; p = 0.319)	0.284	-3.87%
Loss Cost	2011.2	-0.045 (CI = +/-0.026; p = 0.002)	0.132 (CI = +/-0.532; p = 0.613)	0.370 (CI = +/-0.656; p = 0.255)	0.325	-4.42%
Loss Cost	2012.1	-0.050 (CI = +/-0.029; p = 0.002)	0.125 (CI = +/-0.536; p = 0.634)	0.407 (CI = +/-0.665; p = 0.218)	0.344	-4.87%
Loss Cost	2012.2	-0.063 (CI = +/-0.028; p = 0.000)	0.107 (CI = +/-0.481; p = 0.650)	0.504 (CI = +/-0.603; p = 0.097)	0.486	-6.10%
Loss Cost	2013.1	-0.068 (CI = +/-0.030; p = 0.000)	0.099 (CI = +/-0.484; p = 0.673)	0.544 (CI = +/-0.611; p = 0.078)	0.499	-6.62%
Loss Cost	2013.2	-0.074 (CI = +/-0.033; p = 0.000)	0.092 (CI = +/-0.487; p = 0.696)	0.585 (CI = +/-0.623; p = 0.064)	0.509	-7.17%
Loss Cost	2014.1	-0.070 (CI = +/-0.037; p = 0.001)	0.097 (CI = +/-0.498; p = 0.687)	0.556 (CI = +/-0.644; p = 0.087)	0.452	-6.76%
Loss Cost	2014.2	-0.075 (CI = +/-0.042; p = 0.002)	0.092 (CI = +/-0.510; p = 0.707)	0.585 (CI = +/-0.670; p = 0.083)	0.444	-7.20%
Loss Cost	2015.1	-0.065 (CI = +/-0.048; p = 0.011)	0.101 (CI = +/-0.513; p = 0.681)	0.526 (CI = +/-0.685; p = 0.123)	0.387	-6.28%
Loss Cost	2015.2	-0.064 (CI = +/-0.056; p = 0.027)	0.102 (CI = +/-0.533; p = 0.689)	0.521 (CI = +/-0.726; p = 0.147)	0.359	-6.19%
Loss Cost	2016.1	-0.069 (CI = +/-0.065; p = 0.041)	0.099 (CI = +/-0.554; p = 0.708)	0.547 (CI = +/-0.772; p = 0.151)	0.352	-6.65%
Loss Cost	2016.2	-0.099 (CI = +/-0.070; p = 0.009)	0.079 (CI = +/-0.512; p = 0.745)	0.703 (CI = +/-0.735; p = 0.059)	0.473	-9.42%
Loss Cost	2017.1	-0.131 (CI = +/-0.076; p = 0.003)	0.061 (CI = +/-0.479; p = 0.786)	0.856 (CI = +/-0.712; p = 0.022)	0.574	-12.24%
Severity	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.250; p = 0.592)	0.339 (CI = +/-0.293; p = 0.025)	0.863	+1.85%
Severity	2006.1	0.019 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.254; p = 0.593)	0.336 (CI = +/-0.298; p = 0.028)	0.860	+1.87%
Severity	2006.2	0.021 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.238; p = 0.536)	0.311 (CI = +/-0.281; p = 0.031)	0.880	+2.11%
Severity	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.238; p = 0.522)	0.300 (CI = +/-0.282; p = 0.038)	0.882	+2.22%
Severity	2007.2	0.022 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.242; p = 0.522)	0.295 (CI = +/-0.287; p = 0.044)	0.879	+2.26%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.241; p = 0.503)	0.281 (CI = +/-0.287; p = 0.055)	0.882	+2.41%
Severity	2008.2	0.023 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.245; p = 0.514)	0.284 (CI = +/-0.293; p = 0.057)	0.877	+2.37%
Severity	2009.1	0.024 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.250; p = 0.519)	0.282 (CI = +/-0.300; p = 0.064)	0.872	+2.39%
Severity	2009.2	0.021 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.242; p = 0.533)	0.307 (CI = +/-0.291; p = 0.040)	0.874	+2.12%
Severity	2010.1	0.018 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.235; p = 0.548)	0.330 (CI = +/-0.284; p = 0.025)	0.875	+1.86%
Severity	2010.2	0.016 (CI = +/-0.010; p = 0.003)	0.065 (CI = +/-0.230; p = 0.565)	0.352 (CI = +/-0.280; p = 0.016)	0.877	+1.60%
Severity	2011.1	0.016 (CI = +/-0.011; p = 0.006)	0.065 (CI = +/-0.235; p = 0.572)	0.351 (CI = +/-0.288; p = 0.019)	0.873	+1.61%
Severity	2011.2	0.014 (CI = +/-0.012; p = 0.020)	0.062 (CI = +/-0.237; p = 0.591)	0.365 (CI = +/-0.292; p = 0.017)	0.869	+1.43%
Severity	2012.1	0.015 (CI = +/-0.013; p = 0.022)	0.064 (CI = +/-0.242; p = 0.588)	0.357 (CI = +/-0.301; p = 0.022)	0.868	+1.54%
Severity	2012.2	0.012 (CI = +/-0.014; p = 0.086)	0.059 (CI = +/-0.239; p = 0.610)	0.382 (CI = +/-0.299; p = 0.015)	0.868	+1.20%
Severity	2013.1	0.008 (CI = +/-0.015; p = 0.251)	0.055 (CI = +/-0.236; p = 0.634)	0.407 (CI = +/-0.299; p = 0.010)	0.870	+0.84%
Severity	2013.2	0.006 (CI = +/-0.016; p = 0.440)	0.052 (CI = +/-0.240; p = 0.655)	0.422 (CI = +/-0.307; p = 0.010)	0.867	+0.62%
Severity	2014.1	0.007 (CI = +/-0.019; p = 0.431)	0.053 (CI = +/-0.248; p = 0.657)	0.416 (CI = +/-0.320; p = 0.014)	0.864	+0.72%
Severity	2014.2	0.005 (CI = +/-0.021; p = 0.655)	0.051 (CI = +/-0.253; p = 0.679)	0.432 (CI = +/-0.333; p = 0.014)	0.860	+0.46%
Severity	2015.1	0.013 (CI = +/-0.022; p = 0.250)	0.058 (CI = +/-0.241; p = 0.617)	0.384 (CI = +/-0.322; p = 0.022)	0.881	+1.27%
Severity	2015.2	0.016 (CI = +/-0.026; p = 0.198)	0.061 (CI = +/-0.247; p = 0.606)	0.363 (CI = +/-0.336; p = 0.036)	0.881	+1.64%
Severity	2016.1	0.016 (CI = +/-0.030; p = 0.292)	0.061 (CI = +/-0.257; p = 0.621)	0.367 (CI = +/-0.359; p = 0.046)	0.874	+1.57%
Severity	2016.2	0.010 (CI = +/-0.036; p = 0.559)	0.057 (CI = +/-0.265; p = 0.650)	0.396 (CI = +/-0.380; p = 0.042)	0.868	+1.00%
Severity	2017.1	0.003 (CI = +/-0.043; p = 0.866)	0.053 (CI = +/-0.273; p = 0.679)	0.428 (CI = +/-0.406; p = 0.041)	0.861	+0.34%
Frequency	2005.2	-0.026 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.460; p = 0.558)	-0.302 (CI = +/-0.539; p = 0.263)	0.587	-2.56%
Frequency	2006.1	-0.028 (CI = +/-0.012; p = 0.000)	0.129 (CI = +/-0.459; p = 0.572)	-0.280 (CI = +/-0.540; p = 0.298)	0.597	-2.75%
Frequency	2006.2	-0.030 (CI = +/-0.012; p = 0.000)	0.123 (CI = +/-0.455; p = 0.586)	-0.254 (CI = +/-0.536; p = 0.343)	0.614	-2.98%
Frequency	2007.1	-0.031 (CI = +/-0.013; p = 0.000)	0.122 (CI = +/-0.462; p = 0.595)	-0.250 (CI = +/-0.547; p = 0.359)	0.600	-3.02%
Frequency	2007.2	-0.031 (CI = +/-0.014; p = 0.000)	0.121 (CI = +/-0.470; p = 0.604)	-0.245 (CI = +/-0.558; p = 0.377)	0.585	-3.06%
Frequency	2008.1	-0.032 (CI = +/-0.015; p = 0.000)	0.120 (CI = +/-0.478; p = 0.613)	-0.240 (CI = +/-0.569; p = 0.397)	0.570	-3.11%
Frequency	2008.2	-0.034 (CI = +/-0.016; p = 0.000)	0.115 (CI = +/-0.480; p = 0.629)	-0.216 (CI = +/-0.574; p = 0.447)	0.577	-3.35%
Frequency	2009.1	-0.035 (CI = +/-0.017; p = 0.000)	0.112 (CI = +/-0.488; p = 0.642)	-0.204 (CI = +/-0.585; p = 0.482)	0.567	-3.47%
Frequency	2009.2	-0.040 (CI = +/-0.018; p = 0.000)	0.103 (CI = +/-0.476; p = 0.661)	-0.161 (CI = +/-0.574; p = 0.571)	0.601	-3.92%
Frequency	2010.1	-0.044 (CI = +/-0.019; p = 0.000)	0.096 (CI = +/-0.475; p = 0.681)	-0.128 (CI = +/-0.575; p = 0.651)	0.614	-4.27%
Frequency	2010.2	-0.051 (CI = +/-0.019; p = 0.000)	0.083 (CI = +/-0.441; p = 0.702)	-0.064 (CI = +/-0.536; p = 0.809)	0.680	-4.98%
Frequency	2011.1	-0.055 (CI = +/-0.020; p = 0.000)	0.076 (CI = +/-0.437; p = 0.724)	-0.027 (CI = +/-0.535; p = 0.916)	0.691	-5.39%
Frequency	2011.2	-0.059 (CI = +/-0.022; p = 0.000)	0.069 (CI = +/-0.437; p = 0.746)	0.005 (CI = +/-0.539; p = 0.985)	0.694	-5.77%
Frequency	2012.1	-0.065 (CI = +/-0.023; p = 0.000)	0.061 (CI = +/-0.429; p = 0.772)	0.050 (CI = +/-0.533; p = 0.848)	0.711	-6.31%
Frequency	2012.2	-0.075 (CI = +/-0.023; p = 0.000)	0.047 (CI = +/-0.394; p = 0.806)	0.122 (CI = +/-0.494; p = 0.613)	0.765	-7.21%
Frequency	2013.1	-0.077 (CI = +/-0.025; p = 0.000)	0.045 (CI = +/-0.404; p = 0.820)	0.136 (CI = +/-0.510; p = 0.583)	0.744	-7.40%
Frequency	2013.2	-0.081 (CI = +/-0.028; p = 0.000)	0.040 (CI = +/-0.411; p = 0.841)	0.163 (CI = +/-0.525; p = 0.524)	0.729	-7.75%
Frequency	2014.1	-0.077 (CI = +/-0.032; p = 0.000)	0.044 (CI = +/-0.420; p = 0.829)	0.140 (CI = +/-0.543; p = 0.596)	0.678	-7.43%
Frequency	2014.2	-0.079 (CI = +/-0.036; p = 0.000)	0.042 (CI = +/-0.433; p = 0.841)	0.153 (CI = +/-0.569; p = 0.579)	0.642	-7.62%
Frequency	2015.1	-0.077 (CI = +/-0.042; p = 0.001)	0.043 (CI = +/-0.449; p = 0.840)	0.142 (CI = +/-0.599; p = 0.622)	0.579	-7.45%
Frequency	2015.2	-0.080 (CI = +/-0.048; p = 0.003)	0.041 (CI = +/-0.465; p = 0.853)	0.158 (CI = +/-0.633; p = 0.604)	0.531	-7.71%
Frequency	2016.1	-0.084 (CI = +/-0.057; p = 0.007)	0.038 (CI = +/-0.483; p = 0.868)	0.180 (CI = +/-0.673; p = 0.575)	0.480	-8.09%
Frequency	2016.2	-0.109 (CI = +/-0.062; p = 0.002)	0.022 (CI = +/-0.455; p = 0.919)	0.307 (CI = +/-0.652; p = 0.328)	0.568	-10.32%
Frequency	2017.1	-0.134 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.436; p = 0.970)	0.429 (CI = +/-0.648; p = 0.175)	0.617	-12.54%

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.007 (CI = +/-0.015; p = 0.334)	0.169 (CI = +/-0.215; p = 0.120)	0.014	-0.71%
Loss Cost	2006.1	-0.009 (CI = +/-0.015; p = 0.260)	0.180 (CI = +/-0.219; p = 0.103)	0.021	-0.87%
Loss Cost	2006.2	-0.009 (CI = +/-0.017; p = 0.288)	0.181 (CI = +/-0.225; p = 0.112)	0.018	-0.87%
Loss Cost	2007.1	-0.008 (CI = +/-0.018; p = 0.363)	0.175 (CI = +/-0.231; p = 0.132)	0.012	-0.80%
Loss Cost	2007.2	-0.008 (CI = +/-0.019; p = 0.400)	0.175 (CI = +/-0.238; p = 0.145)	0.009	-0.79%
Loss Cost	2008.1	-0.007 (CI = +/-0.020; p = 0.492)	0.169 (CI = +/-0.245; p = 0.171)	0.004	-0.69%
Loss Cost	2008.2	-0.010 (CI = +/-0.022; p = 0.368)	0.185 (CI = +/-0.251; p = 0.142)	0.010	-0.96%
Loss Cost	2009.1	-0.011 (CI = +/-0.023; p = 0.357)	0.191 (CI = +/-0.259; p = 0.142)	0.010	-1.06%
Loss Cost	2009.2	-0.018 (CI = +/-0.024; p = 0.133)	0.233 (CI = +/-0.253; p = 0.070)	0.052	-1.78%
Loss Cost	2010.1	-0.024 (CI = +/-0.025; p = 0.056)	0.268 (CI = +/-0.253; p = 0.039)	0.096	-2.38%
Loss Cost	2010.2	-0.034 (CI = +/-0.024; p = 0.008)	0.322 (CI = +/-0.238; p = 0.010)	0.205	-3.35%
Loss Cost	2011.1	-0.038 (CI = +/-0.026; p = 0.006)	0.344 (CI = +/-0.244; p = 0.008)	0.227	-3.74%
Loss Cost	2011.2	-0.044 (CI = +/-0.028; p = 0.004)	0.371 (CI = +/-0.249; p = 0.005)	0.262	-4.26%
Loss Cost	2012.1	-0.048 (CI = +/-0.030; p = 0.004)	0.393 (CI = +/-0.258; p = 0.004)	0.277	-4.67%
Loss Cost	2012.2	-0.060 (CI = +/-0.030; p = 0.000)	0.452 (CI = +/-0.245; p = 0.001)	0.398	-5.85%
Loss Cost	2013.1	-0.065 (CI = +/-0.033; p = 0.001)	0.473 (CI = +/-0.255; p = 0.001)	0.404	-6.29%
Loss Cost	2013.2	-0.070 (CI = +/-0.037; p = 0.001)	0.495 (CI = +/-0.267; p = 0.001)	0.405	-6.75%
Loss Cost	2014.1	-0.064 (CI = +/-0.041; p = 0.004)	0.471 (CI = +/-0.280; p = 0.002)	0.343	-6.22%
Loss Cost	2014.2	-0.067 (CI = +/-0.046; p = 0.007)	0.481 (CI = +/-0.298; p = 0.003)	0.327	-6.47%
Loss Cost	2015.1	-0.055 (CI = +/-0.051; p = 0.035)	0.437 (CI = +/-0.308; p = 0.008)	0.271	-5.37%
Loss Cost	2015.2	-0.051 (CI = +/-0.058; p = 0.080)	0.423 (CI = +/-0.331; p = 0.016)	0.246	-5.01%
Loss Cost	2016.1	-0.052 (CI = +/-0.067; p = 0.124)	0.423 (CI = +/-0.358; p = 0.024)	0.234	-5.02%
Loss Cost	2016.2	-0.071 (CI = +/-0.074; p = 0.061)	0.485 (CI = +/-0.371; p = 0.014)	0.285	-6.82%
Loss Cost	2017.1	-0.085 (CI = +/-0.085; p = 0.049)	0.530 (CI = +/-0.395; p = 0.012)	0.312	-8.18%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.334 (CI = +/-0.092; p = 0.000)	0.866	+1.73%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.332 (CI = +/-0.095; p = 0.000)	0.863	+1.75%
Severity	2006.2	0.020 (CI = +/-0.007; p = 0.000)	0.316 (CI = +/-0.090; p = 0.000)	0.882	+1.99%
Severity	2007.1	0.021 (CI = +/-0.007; p = 0.000)	0.309 (CI = +/-0.091; p = 0.000)	0.883	+2.09%
Severity	2007.2	0.021 (CI = +/-0.007; p = 0.000)	0.307 (CI = +/-0.094; p = 0.000)	0.880	+2.13%
Severity	2008.1	0.022 (CI = +/-0.008; p = 0.000)	0.298 (CI = +/-0.095; p = 0.000)	0.883	+2.27%
Severity	2008.2	0.022 (CI = +/-0.008; p = 0.000)	0.301 (CI = +/-0.098; p = 0.000)	0.878	+2.23%
Severity	2009.1	0.022 (CI = +/-0.009; p = 0.000)	0.300 (CI = +/-0.101; p = 0.000)	0.873	+2.24%
Severity	2009.2	0.019 (CI = +/-0.009; p = 0.000)	0.316 (CI = +/-0.099; p = 0.000)	0.875	+1.97%
Severity	2010.1	0.017 (CI = +/-0.010; p = 0.001)	0.331 (CI = +/-0.098; p = 0.000)	0.877	+1.69%
Severity	2010.2	0.014 (CI = +/-0.010; p = 0.007)	0.345 (CI = +/-0.098; p = 0.000)	0.879	+1.42%
Severity	2011.1	0.014 (CI = +/-0.011; p = 0.013)	0.345 (CI = +/-0.102; p = 0.000)	0.875	+1.42%
Severity	2011.2	0.012 (CI = +/-0.012; p = 0.041)	0.354 (CI = +/-0.105; p = 0.000)	0.872	+1.25%
Severity	2012.1	0.013 (CI = +/-0.013; p = 0.043)	0.349 (CI = +/-0.110; p = 0.000)	0.871	+1.36%
Severity	2012.2	0.010 (CI = +/-0.014; p = 0.143)	0.365 (CI = +/-0.111; p = 0.000)	0.871	+1.02%
Severity	2013.1	0.007 (CI = +/-0.015; p = 0.359)	0.380 (CI = +/-0.113; p = 0.000)	0.872	+0.67%
Severity	2013.2	0.005 (CI = +/-0.016; p = 0.557)	0.389 (CI = +/-0.118; p = 0.000)	0.869	+0.47%
Severity	2014.1	0.006 (CI = +/-0.018; p = 0.509)	0.384 (CI = +/-0.126; p = 0.000)	0.867	+0.60%
Severity	2014.2	0.004 (CI = +/-0.021; p = 0.697)	0.392 (CI = +/-0.133; p = 0.000)	0.863	+0.39%
Severity	2015.1	0.012 (CI = +/-0.021; p = 0.248)	0.360 (CI = +/-0.129; p = 0.000)	0.887	+1.22%
Severity	2015.2	0.016 (CI = +/-0.024; p = 0.167)	0.345 (CI = +/-0.136; p = 0.000)	0.889	+1.65%
Severity	2016.1	0.017 (CI = +/-0.028; p = 0.210)	0.342 (CI = +/-0.148; p = 0.000)	0.883	+1.72%
Severity	2016.2	0.014 (CI = +/-0.032; p = 0.351)	0.351 (CI = +/-0.160; p = 0.000)	0.875	+1.46%
Severity	2017.1	0.013 (CI = +/-0.038; p = 0.480)	0.356 (CI = +/-0.175; p = 0.001)	0.866	+1.27%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.165 (CI = +/-0.166; p = 0.052)	0.611	-2.39%
Frequency	2006.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.152 (CI = +/-0.168; p = 0.075)	0.620	-2.57%
Frequency	2006.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.136 (CI = +/-0.168; p = 0.111)	0.636	-2.80%
Frequency	2007.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.134 (CI = +/-0.173; p = 0.125)	0.622	-2.83%
Frequency	2007.2	-0.029 (CI = +/-0.014; p = 0.000)	-0.132 (CI = +/-0.178; p = 0.142)	0.609	-2.86%
Frequency	2008.1	-0.029 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.184; p = 0.161)	0.595	-2.90%
Frequency	2008.2	-0.032 (CI = +/-0.016; p = 0.000)	-0.115 (CI = +/-0.187; p = 0.219)	0.600	-3.12%
Frequency	2009.1	-0.033 (CI = +/-0.017; p = 0.001)	-0.109 (CI = +/-0.193; p = 0.260)	0.590	-3.23%
Frequency	2009.2	-0.037 (CI = +/-0.018; p = 0.000)	-0.082 (CI = +/-0.192; p = 0.389)	0.621	-3.67%
Frequency	2010.1	-0.041 (CI = +/-0.019; p = 0.000)	-0.063 (CI = +/-0.196; p = 0.516)	0.631	-4.00%
Frequency	2010.2	-0.048 (CI = +/-0.019; p = 0.000)	-0.023 (CI = +/-0.186; p = 0.801)	0.691	-4.70%
Frequency	2011.1	-0.052 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.189; p = 0.987)	0.699	-5.09%
Frequency	2011.2	-0.056 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.194; p = 0.855)	0.700	-5.44%
Frequency	2012.1	-0.061 (CI = +/-0.023; p = 0.000)	0.044 (CI = +/-0.196; p = 0.649)	0.712	-5.95%
Frequency	2012.2	-0.070 (CI = +/-0.023; p = 0.000)	0.087 (CI = +/-0.188; p = 0.347)	0.758	-6.80%
Frequency	2013.1	-0.072 (CI = +/-0.026; p = 0.000)	0.093 (CI = +/-0.198; p = 0.340)	0.735	-6.92%
Frequency	2013.2	-0.075 (CI = +/-0.029; p = 0.000)	0.106 (CI = +/-0.208; p = 0.303)	0.717	-7.19%
Frequency	2014.1	-0.070 (CI = +/-0.032; p = 0.000)	0.087 (CI = +/-0.219; p = 0.416)	0.669	-6.77%
Frequency	2014.2	-0.071 (CI = +/-0.036; p = 0.001)	0.089 (CI = +/-0.233; p = 0.431)	0.631	-6.83%
Frequency	2015.1	-0.067 (CI = +/-0.041; p = 0.003)	0.076 (CI = +/-0.249; p = 0.526)	0.571	-6.52%
Frequency	2015.2	-0.068 (CI = +/-0.047; p = 0.008)	0.078 (CI = +/-0.268; p = 0.548)	0.521	-6.55%
Frequency	2016.1	-0.069 (CI = +/-0.055; p = 0.017)	0.081 (CI = +/-0.291; p = 0.563)	0.468	-6.63%
Frequency	2016.2	-0.085 (CI = +/-0.060; p = 0.009)	0.134 (CI = +/-0.299; p = 0.352)	0.517	-8.15%
Frequency	2017.1	-0.098 (CI = +/-0.068; p = 0.008)	0.173 (CI = +/-0.317; p = 0.258)	0.520	-9.33%

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	0.001 (CI = +/-0.011; p = 0.918)	-0.027	+0.06%
Loss Cost	2006.1	0.000 (CI = +/-0.012; p = 0.976)	-0.028	-0.02%
Loss Cost	2006.2	0.000 (CI = +/-0.012; p = 0.971)	-0.029	+0.02%
Loss Cost	2007.1	0.001 (CI = +/-0.013; p = 0.856)	-0.028	+0.12%
Loss Cost	2007.2	0.002 (CI = +/-0.014; p = 0.804)	-0.028	+0.17%
Loss Cost	2008.1	0.003 (CI = +/-0.015; p = 0.696)	-0.026	+0.28%
Loss Cost	2008.2	0.002 (CI = +/-0.015; p = 0.831)	-0.031	+0.16%
Loss Cost	2009.1	0.002 (CI = +/-0.017; p = 0.840)	-0.032	+0.16%
Loss Cost	2009.2	-0.002 (CI = +/-0.017; p = 0.802)	-0.032	-0.21%
Loss Cost	2010.1	-0.005 (CI = +/-0.018; p = 0.581)	-0.024	-0.49%
Loss Cost	2010.2	-0.010 (CI = +/-0.018; p = 0.290)	0.006	-0.95%
Loss Cost	2011.1	-0.010 (CI = +/-0.020; p = 0.283)	0.007	-1.04%
Loss Cost	2011.2	-0.012 (CI = +/-0.021; p = 0.259)	0.013	-1.17%
Loss Cost	2012.1	-0.012 (CI = +/-0.023; p = 0.282)	0.008	-1.21%
Loss Cost	2012.2	-0.017 (CI = +/-0.024; p = 0.170)	0.040	-1.64%
Loss Cost	2013.1	-0.016 (CI = +/-0.026; p = 0.219)	0.026	-1.59%
Loss Cost	2013.2	-0.015 (CI = +/-0.029; p = 0.286)	0.009	-1.50%
Loss Cost	2014.1	-0.008 (CI = +/-0.030; p = 0.571)	-0.033	-0.83%
Loss Cost	2014.2	-0.006 (CI = +/-0.033; p = 0.729)	-0.046	-0.56%
Loss Cost	2015.1	0.005 (CI = +/-0.034; p = 0.783)	-0.051	+0.46%
Loss Cost	2015.2	0.011 (CI = +/-0.037; p = 0.544)	-0.035	+1.10%
Loss Cost	2016.1	0.016 (CI = +/-0.041; p = 0.431)	-0.021	+1.59%
Loss Cost	2016.2	0.013 (CI = +/-0.047; p = 0.571)	-0.043	+1.27%
Loss Cost	2017.1	0.013 (CI = +/-0.053; p = 0.613)	-0.051	+1.29%
Severity	2005.2	0.032 (CI = +/-0.007; p = 0.000)	0.675	+3.28%
Severity	2006.1	0.033 (CI = +/-0.008; p = 0.000)	0.673	+3.37%
Severity	2006.2	0.035 (CI = +/-0.008; p = 0.000)	0.713	+3.60%
Severity	2007.1	0.037 (CI = +/-0.008; p = 0.000)	0.723	+3.76%
Severity	2007.2	0.038 (CI = +/-0.008; p = 0.000)	0.723	+3.87%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	0.737	+4.05%
Severity	2008.2	0.040 (CI = +/-0.009; p = 0.000)	0.727	+4.12%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.723	+4.23%
Severity	2009.2	0.041 (CI = +/-0.010; p = 0.000)	0.698	+4.17%
Severity	2010.1	0.040 (CI = +/-0.011; p = 0.000)	0.672	+4.13%
Severity	2010.2	0.040 (CI = +/-0.011; p = 0.000)	0.647	+4.11%
Severity	2011.1	0.042 (CI = +/-0.012; p = 0.000)	0.647	+4.28%
Severity	2011.2	0.043 (CI = +/-0.013; p = 0.000)	0.630	+4.36%
Severity	2012.1	0.045 (CI = +/-0.014; p = 0.000)	0.643	+4.62%
Severity	2012.2	0.045 (CI = +/-0.015; p = 0.000)	0.617	+4.65%
Severity	2013.1	0.046 (CI = +/-0.016; p = 0.000)	0.593	+4.71%
Severity	2013.2	0.048 (CI = +/-0.018; p = 0.000)	0.583	+4.89%
Severity	2014.1	0.051 (CI = +/-0.019; p = 0.000)	0.602	+5.28%
Severity	2014.2	0.054 (CI = +/-0.020; p = 0.000)	0.594	+5.53%
Severity	2015.1	0.061 (CI = +/-0.020; p = 0.000)	0.676	+6.34%
Severity	2015.2	0.067 (CI = +/-0.021; p = 0.000)	0.708	+6.95%
Severity	2016.1	0.072 (CI = +/-0.023; p = 0.000)	0.712	+7.41%
Severity	2016.2	0.075 (CI = +/-0.026; p = 0.000)	0.698	+7.75%
Severity	2017.1	0.079 (CI = +/-0.029; p = 0.000)	0.688	+8.19%
Frequency	2005.2	-0.032 (CI = +/-0.009; p = 0.000)	0.579	-3.12%
Frequency	2006.1	-0.033 (CI = +/-0.009; p = 0.000)	0.595	-3.27%
Frequency	2006.2	-0.035 (CI = +/-0.009; p = 0.000)	0.618	-3.46%
Frequency	2007.1	-0.036 (CI = +/-0.010; p = 0.000)	0.606	-3.51%
Frequency	2007.2	-0.036 (CI = +/-0.010; p = 0.000)	0.593	-3.56%
Frequency	2008.1	-0.037 (CI = +/-0.011; p = 0.000)	0.581	-3.62%
Frequency	2008.2	-0.039 (CI = +/-0.011; p = 0.000)	0.593	-3.80%
Frequency	2009.1	-0.040 (CI = +/-0.012; p = 0.000)	0.586	-3.90%
Frequency	2009.2	-0.043 (CI = +/-0.012; p = 0.000)	0.624	-4.20%
Frequency	2010.1	-0.045 (CI = +/-0.013; p = 0.000)	0.639	-4.43%
Frequency	2010.2	-0.050 (CI = +/-0.013; p = 0.000)	0.701	-4.87%
Frequency	2011.1	-0.052 (CI = +/-0.013; p = 0.000)	0.711	-5.10%
Frequency	2011.2	-0.054 (CI = +/-0.014; p = 0.000)	0.712	-5.30%
Frequency	2012.1	-0.057 (CI = +/-0.015; p = 0.000)	0.722	-5.57%
Frequency	2012.2	-0.062 (CI = +/-0.015; p = 0.000)	0.759	-6.01%
Frequency	2013.1	-0.062 (CI = +/-0.016; p = 0.000)	0.736	-6.02%
Frequency	2013.2	-0.063 (CI = +/-0.017; p = 0.000)	0.715	-6.09%
Frequency	2014.1	-0.060 (CI = +/-0.019; p = 0.000)	0.674	-5.81%
Frequency	2014.2	-0.059 (CI = +/-0.021; p = 0.000)	0.638	-5.76%
Frequency	2015.1	-0.057 (CI = +/-0.023; p = 0.000)	0.585	-5.53%
Frequency	2015.2	-0.056 (CI = +/-0.025; p = 0.000)	0.539	-5.47%
Frequency	2016.1	-0.056 (CI = +/-0.028; p = 0.001)	0.490	-5.42%
Frequency	2016.2	-0.062 (CI = +/-0.031; p = 0.001)	0.519	-6.02%
Frequency	2017.1	-0.066 (CI = +/-0.035; p = 0.001)	0.506	-6.38%

Total Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.014; p = 0.259)	0.012	+0.80%
Loss Cost	2006.1	0.007 (CI = +/-0.015; p = 0.351)	-0.004	+0.71%
Loss Cost	2006.2	0.008 (CI = +/-0.016; p = 0.311)	0.003	+0.82%
Loss Cost	2007.1	0.011 (CI = +/-0.017; p = 0.223)	0.022	+1.06%
Loss Cost	2007.2	0.012 (CI = +/-0.019; p = 0.192)	0.032	+1.23%
Loss Cost	2008.1	0.015 (CI = +/-0.020; p = 0.130)	0.060	+1.54%
Loss Cost	2008.2	0.014 (CI = +/-0.022; p = 0.207)	0.031	+1.38%
Loss Cost	2009.1	0.015 (CI = +/-0.024; p = 0.219)	0.028	+1.47%
Loss Cost	2009.2	0.007 (CI = +/-0.025; p = 0.542)	-0.032	+0.74%
Loss Cost	2010.1	0.002 (CI = +/-0.026; p = 0.903)	-0.055	+0.15%
Loss Cost	2010.2	-0.010 (CI = +/-0.025; p = 0.437)	-0.021	-0.95%
Loss Cost	2011.1	-0.013 (CI = +/-0.028; p = 0.358)	-0.006	-1.25%
Loss Cost	2011.2	-0.017 (CI = +/-0.031; p = 0.249)	0.027	-1.73%
Loss Cost	2012.1	-0.021 (CI = +/-0.035; p = 0.227)	0.038	-2.05%
Loss Cost	2012.2	-0.036 (CI = +/-0.034; p = 0.037)	0.240	-3.57%
Loss Cost	2013.1	-0.041 (CI = +/-0.039; p = 0.040)	0.248	-4.00%
Loss Cost	2013.2	-0.046 (CI = +/-0.045; p = 0.047)	0.250	-4.48%
Loss Cost	2014.1	-0.033 (CI = +/-0.050; p = 0.176)	0.093	-3.23%
Loss Cost	2014.2	-0.033 (CI = +/-0.061; p = 0.250)	0.049	-3.28%
Loss Cost	2015.1	-0.005 (CI = +/-0.061; p = 0.848)	-0.120	-0.53%
Loss Cost	2015.2	0.012 (CI = +/-0.073; p = 0.699)	-0.117	+1.25%
Loss Cost	2016.1	0.025 (CI = +/-0.094; p = 0.534)	-0.088	+2.58%
Loss Cost	2016.2	-0.012 (CI = +/-0.111; p = 0.796)	-0.182	-1.17%
Loss Cost	2017.1	-0.059 (CI = +/-0.130; p = 0.276)	0.105	-5.74%
Severity	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.502	+1.89%
Severity	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.484	+1.92%
Severity	2006.2	0.022 (CI = +/-0.007; p = 0.000)	0.597	+2.23%
Severity	2007.1	0.024 (CI = +/-0.008; p = 0.000)	0.615	+2.39%
Severity	2007.2	0.024 (CI = +/-0.008; p = 0.000)	0.604	+2.46%
Severity	2008.1	0.026 (CI = +/-0.009; p = 0.000)	0.635	+2.67%
Severity	2008.2	0.026 (CI = +/-0.009; p = 0.000)	0.600	+2.65%
Severity	2009.1	0.027 (CI = +/-0.010; p = 0.000)	0.576	+2.70%
Severity	2009.2	0.023 (CI = +/-0.010; p = 0.000)	0.513	+2.37%
Severity	2010.1	0.020 (CI = +/-0.011; p = 0.001)	0.435	+2.02%
Severity	2010.2	0.017 (CI = +/-0.011; p = 0.005)	0.340	+1.68%
Severity	2011.1	0.017 (CI = +/-0.012; p = 0.010)	0.304	+1.70%
Severity	2011.2	0.014 (CI = +/-0.014; p = 0.038)	0.208	+1.46%
Severity	2012.1	0.016 (CI = +/-0.015; p = 0.039)	0.217	+1.63%
Severity	2012.2	0.011 (CI = +/-0.016; p = 0.157)	0.082	+1.12%
Severity	2013.1	0.005 (CI = +/-0.017; p = 0.491)	-0.040	+0.55%
Severity	2013.2	0.001 (CI = +/-0.019; p = 0.872)	-0.088	+0.14%
Severity	2014.1	0.002 (CI = +/-0.023; p = 0.834)	-0.095	+0.22%
Severity	2014.2	-0.003 (CI = +/-0.026; p = 0.776)	-0.101	-0.34%
Severity	2015.1	0.010 (CI = +/-0.024; p = 0.374)	-0.013	+0.99%
Severity	2015.2	0.017 (CI = +/-0.029; p = 0.214)	0.098	+1.69%
Severity	2016.1	0.016 (CI = +/-0.039; p = 0.354)	0.001	+1.60%
Severity	2016.2	0.004 (CI = +/-0.049; p = 0.858)	-0.191	+0.36%
Severity	2017.1	-0.015 (CI = +/-0.060; p = 0.517)	-0.110	-1.53%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.028)	0.135	-1.07%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.021)	0.156	-1.19%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.012)	0.194	-1.38%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.028)	0.153	-1.29%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.055)	0.114	-1.20%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.101)	0.078	-1.10%
Frequency	2008.2	-0.012 (CI = +/-0.015; p = 0.091)	0.088	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.016; p = 0.133)	0.065	-1.20%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.061)	0.129	-1.59%
Frequency	2010.1	-0.018 (CI = +/-0.018; p = 0.049)	0.154	-1.83%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.006)	0.325	-2.58%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	0.353	-2.90%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.356	-3.14%
Frequency	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.401	-3.62%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.579	-4.64%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.002)	0.510	-4.53%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.007)	0.458	-4.62%
Frequency	2014.1	-0.035 (CI = +/-0.032; p = 0.037)	0.304	-3.45%
Frequency	2014.2	-0.030 (CI = +/-0.039; p = 0.114)	0.171	-2.95%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.428)	-0.035	-1.51%
Frequency	2015.2	-0.004 (CI = +/-0.051; p = 0.847)	-0.136	-0.43%
Frequency	2016.1	0.010 (CI = +/-0.063; p = 0.720)	-0.140	+0.97%
Frequency	2016.2	-0.015 (CI = +/-0.073; p = 0.613)	-0.134	-1.52%
Frequency	2017.1	-0.044 (CI = +/-0.091; p = 0.254)	0.134	-4.27%

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	0.008 (CI = +/-0.014; p = 0.242)	0.098 (CI = +/-0.115; p = 0.092)	0.082	+0.80%
Loss Cost	2006.1	0.006 (CI = +/-0.015; p = 0.389)	0.106 (CI = +/-0.118; p = 0.076)	0.082	+0.62%
Loss Cost	2006.2	0.008 (CI = +/-0.016; p = 0.286)	0.115 (CI = +/-0.121; p = 0.061)	0.105	+0.82%
Loss Cost	2007.1	0.010 (CI = +/-0.017; p = 0.249)	0.109 (CI = +/-0.126; p = 0.087)	0.104	+0.96%
Loss Cost	2007.2	0.012 (CI = +/-0.018; p = 0.169)	0.120 (CI = +/-0.129; p = 0.067)	0.135	+1.23%
Loss Cost	2008.1	0.014 (CI = +/-0.019; p = 0.145)	0.112 (CI = +/-0.134; p = 0.097)	0.139	+1.42%
Loss Cost	2008.2	0.014 (CI = +/-0.021; p = 0.191)	0.111 (CI = +/-0.140; p = 0.116)	0.103	+1.38%
Loss Cost	2009.1	0.013 (CI = +/-0.023; p = 0.250)	0.112 (CI = +/-0.148; p = 0.129)	0.097	+1.33%
Loss Cost	2009.2	0.007 (CI = +/-0.024; p = 0.535)	0.092 (CI = +/-0.148; p = 0.208)	0.005	+0.74%
Loss Cost	2010.1	0.000 (CI = +/-0.025; p = 0.985)	0.118 (CI = +/-0.145; p = 0.104)	0.048	-0.02%
Loss Cost	2010.2	-0.010 (CI = +/-0.025; p = 0.426)	0.089 (CI = +/-0.136; p = 0.184)	0.032	-0.95%
Loss Cost	2011.1	-0.014 (CI = +/-0.027; p = 0.273)	0.105 (CI = +/-0.141; p = 0.134)	0.081	-1.44%
Loss Cost	2011.2	-0.017 (CI = +/-0.030; p = 0.237)	0.096 (CI = +/-0.149; p = 0.187)	0.083	-1.73%
Loss Cost	2012.1	-0.023 (CI = +/-0.034; p = 0.161)	0.113 (CI = +/-0.156; p = 0.143)	0.127	-2.31%
Loss Cost	2012.2	-0.036 (CI = +/-0.033; p = 0.036)	0.080 (CI = +/-0.145; p = 0.251)	0.266	-3.57%
Loss Cost	2013.1	-0.044 (CI = +/-0.038; p = 0.027)	0.099 (CI = +/-0.152; p = 0.180)	0.308	-4.30%
Loss Cost	2013.2	-0.046 (CI = +/-0.044; p = 0.044)	0.095 (CI = +/-0.167; p = 0.233)	0.290	-4.48%
Loss Cost	2014.1	-0.036 (CI = +/-0.052; p = 0.152)	0.074 (CI = +/-0.179; p = 0.378)	0.080	-3.53%
Loss Cost	2014.2	-0.033 (CI = +/-0.063; p = 0.259)	0.078 (CI = +/-0.201; p = 0.394)	0.028	-3.28%
Loss Cost	2015.1	-0.007 (CI = +/-0.068; p = 0.811)	0.030 (CI = +/-0.195; p = 0.724)	-0.255	-0.71%
Loss Cost	2015.2	0.012 (CI = +/-0.078; p = 0.711)	0.060 (CI = +/-0.203; p = 0.500)	-0.200	+1.25%
Loss Cost	2016.1	0.021 (CI = +/-0.109; p = 0.641)	0.047 (CI = +/-0.249; p = 0.651)	-0.248	+2.12%
Loss Cost	2016.2	-0.012 (CI = +/-0.133; p = 0.819)	0.008 (CI = +/-0.270; p = 0.935)	-0.475	-1.17%
Loss Cost	2017.1	-0.073 (CI = +/-0.159; p = 0.241)	0.080 (CI = +/-0.271; p = 0.419)	0.076	-7.02%
Severity	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.059; p = 0.187)	0.517	+1.89%
Severity	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.061; p = 0.206)	0.498	+1.89%
Severity	2006.2	0.022 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.053; p = 0.049)	0.644	+2.23%
Severity	2007.1	0.023 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.055; p = 0.077)	0.650	+2.34%
Severity	2007.2	0.024 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.056; p = 0.059)	0.649	+2.46%
Severity	2008.1	0.026 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.057; p = 0.099)	0.665	+2.62%
Severity	2008.2	0.026 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.060; p = 0.107)	0.632	+2.65%
Severity	2009.1	0.026 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.063; p = 0.123)	0.608	+2.64%
Severity	2009.2	0.023 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.062; p = 0.203)	0.532	+2.37%
Severity	2010.1	0.019 (CI = +/-0.010; p = 0.001)	0.054 (CI = +/-0.057; p = 0.065)	0.513	+1.94%
Severity	2010.2	0.017 (CI = +/-0.010; p = 0.004)	0.045 (CI = +/-0.057; p = 0.113)	0.403	+1.68%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.011)	0.047 (CI = +/-0.061; p = 0.119)	0.372	+1.61%
Severity	2011.2	0.014 (CI = +/-0.013; p = 0.033)	0.043 (CI = +/-0.064; p = 0.173)	0.260	+1.46%
Severity	2012.1	0.015 (CI = +/-0.015; p = 0.049)	0.041 (CI = +/-0.070; p = 0.224)	0.251	+1.53%
Severity	2012.2	0.011 (CI = +/-0.016; p = 0.160)	0.031 (CI = +/-0.070; p = 0.354)	0.077	+1.12%
Severity	2013.1	0.004 (CI = +/-0.016; p = 0.595)	0.049 (CI = +/-0.064; p = 0.120)	0.099	+0.40%
Severity	2013.2	0.001 (CI = +/-0.018; p = 0.866)	0.044 (CI = +/-0.068; p = 0.187)	0.003	+0.14%
Severity	2014.1	0.000 (CI = +/-0.022; p = 0.981)	0.046 (CI = +/-0.077; p = 0.207)	-0.009	+0.02%
Severity	2014.2	-0.003 (CI = +/-0.026; p = 0.774)	0.039 (CI = +/-0.083; p = 0.308)	-0.078	-0.34%
Severity	2015.1	0.009 (CI = +/-0.026; p = 0.455)	0.017 (CI = +/-0.076; p = 0.615)	-0.114	+0.89%
Severity	2015.2	0.017 (CI = +/-0.030; p = 0.227)	0.029 (CI = +/-0.079; p = 0.408)	0.070	+1.69%
Severity	2016.1	0.013 (CI = +/-0.042; p = 0.479)	0.035 (CI = +/-0.096; p = 0.392)	-0.020	+1.26%
Severity	2016.2	0.004 (CI = +/-0.056; p = 0.868)	0.025 (CI = +/-0.114; p = 0.580)	-0.366	+0.36%
Severity	2017.1	-0.025 (CI = +/-0.055; p = 0.237)	0.059 (CI = +/-0.094; p = 0.142)	0.359	-2.52%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.025)	0.059 (CI = +/-0.078; p = 0.130)	0.179	-1.07%
Frequency	2006.1	-0.013 (CI = +/-0.010; p = 0.014)	0.068 (CI = +/-0.079; p = 0.088)	0.220	-1.25%
Frequency	2006.2	-0.014 (CI = +/-0.010; p = 0.011)	0.062 (CI = +/-0.081; p = 0.128)	0.239	-1.38%
Frequency	2007.1	-0.014 (CI = +/-0.011; p = 0.020)	0.060 (CI = +/-0.084; p = 0.153)	0.192	-1.35%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.049)	0.066 (CI = +/-0.087; p = 0.128)	0.168	-1.20%
Frequency	2008.1	-0.012 (CI = +/-0.013; p = 0.077)	0.065 (CI = +/-0.091; p = 0.153)	0.125	-1.17%
Frequency	2008.2	-0.012 (CI = +/-0.014; p = 0.086)	0.062 (CI = +/-0.095; p = 0.186)	0.125	-1.23%
Frequency	2009.1	-0.013 (CI = +/-0.016; p = 0.106)	0.064 (CI = +/-0.100; p = 0.197)	0.100	-1.27%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.061)	0.053 (CI = +/-0.102; p = 0.292)	0.137	-1.59%
Frequency	2010.1	-0.019 (CI = +/-0.018; p = 0.037)	0.065 (CI = +/-0.105; p = 0.211)	0.185	-1.93%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.007)	0.044 (CI = +/-0.098; p = 0.360)	0.321	-2.58%
Frequency	2011.1	-0.030 (CI = +/-0.019; p = 0.004)	0.057 (CI = +/-0.100; p = 0.243)	0.372	-3.00%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.053 (CI = +/-0.107; p = 0.305)	0.361	-3.14%
Frequency	2012.1	-0.039 (CI = +/-0.023; p = 0.003)	0.072 (CI = +/-0.107; p = 0.172)	0.444	-3.78%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.049 (CI = +/-0.099; p = 0.299)	0.585	-4.64%
Frequency	2013.1	-0.048 (CI = +/-0.027; p = 0.002)	0.050 (CI = +/-0.108; p = 0.331)	0.512	-4.67%
Frequency	2013.2	-0.047 (CI = +/-0.032; p = 0.008)	0.051 (CI = +/-0.119; p = 0.358)	0.454	-4.62%
Frequency	2014.1	-0.036 (CI = +/-0.035; p = 0.042)	0.027 (CI = +/-0.119; p = 0.615)	0.249	-3.56%
Frequency	2014.2	-0.030 (CI = +/-0.041; p = 0.128)	0.039 (CI = +/-0.129; p = 0.506)	0.120	-2.95%
Frequency	2015.1	-0.016 (CI = +/-0.046; p = 0.443)	0.013 (CI = +/-0.134; p = 0.820)	-0.173	-1.59%
Frequency	2015.2	-0.004 (CI = +/-0.055; p = 0.856)	0.031 (CI = +/-0.144; p = 0.618)	-0.267	-0.43%
Frequency	2016.1	0.009 (CI = +/-0.074; p = 0.778)	0.012 (CI = +/-0.169; p = 0.866)	-0.359	+0.85%
Frequency	2016.2	-0.015 (CI = +/-0.087; p = 0.652)	-0.016 (CI = +/-0.177; p = 0.812)	-0.395	-1.52%
Frequency	2017.1	-0.047 (CI = +/-0.124; p = 0.311)	0.021 (CI = +/-0.212; p = 0.771)	-0.117	-4.62%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.014 (CI = +/-0.025; p = 0.270)	0.269 (CI = +/-0.192; p = 0.007)	0.009 (CI = +/-0.014; p = 0.206)	0.749 (CI = +/-0.349; p = 0.000)	0.602	+1.38%
Loss Cost	2006.1	0.016 (CI = +/-0.026; p = 0.242)	0.262 (CI = +/-0.197; p = 0.011)	0.009 (CI = +/-0.014; p = 0.206)	0.736 (CI = +/-0.358; p = 0.000)	0.603	+1.56%
Loss Cost	2006.2	0.012 (CI = +/-0.028; p = 0.386)	0.250 (CI = +/-0.201; p = 0.017)	0.009 (CI = +/-0.014; p = 0.209)	0.761 (CI = +/-0.365; p = 0.000)	0.589	+1.22%
Loss Cost	2007.1	0.013 (CI = +/-0.030; p = 0.385)	0.246 (CI = +/-0.208; p = 0.022)	0.009 (CI = +/-0.014; p = 0.214)	0.755 (CI = +/-0.377; p = 0.000)	0.588	+1.31%
Loss Cost	2007.2	0.011 (CI = +/-0.032; p = 0.492)	0.239 (CI = +/-0.214; p = 0.029)	0.009 (CI = +/-0.014; p = 0.221)	0.769 (CI = +/-0.389; p = 0.000)	0.574	+1.10%
Loss Cost	2008.1	0.024 (CI = +/-0.031; p = 0.127)	0.195 (CI = +/-0.199; p = 0.055)	0.009 (CI = +/-0.013; p = 0.154)	0.686 (CI = +/-0.363; p = 0.001)	0.638	+2.44%
Loss Cost	2008.2	0.024 (CI = +/-0.034; p = 0.159)	0.194 (CI = +/-0.206; p = 0.064)	0.009 (CI = +/-0.013; p = 0.162)	0.687 (CI = +/-0.377; p = 0.001)	0.626	+2.42%
Loss Cost	2009.1	0.026 (CI = +/-0.037; p = 0.161)	0.188 (CI = +/-0.213; p = 0.082)	0.010 (CI = +/-0.014; p = 0.166)	0.676 (CI = +/-0.392; p = 0.001)	0.625	+2.61%
Loss Cost	2009.2	0.020 (CI = +/-0.039; p = 0.309)	0.171 (CI = +/-0.217; p = 0.117)	0.010 (CI = +/-0.014; p = 0.165)	0.714 (CI = +/-0.402; p = 0.001)	0.608	+1.99%
Loss Cost	2010.1	0.032 (CI = +/-0.040; p = 0.114)	0.137 (CI = +/-0.214; p = 0.200)	0.010 (CI = +/-0.013; p = 0.135)	0.643 (CI = +/-0.396; p = 0.003)	0.647	+3.26%
Loss Cost	2010.2	0.030 (CI = +/-0.044; p = 0.175)	0.131 (CI = +/-0.221; p = 0.234)	0.010 (CI = +/-0.014; p = 0.142)	0.656 (CI = +/-0.414; p = 0.003)	0.630	+3.03%
Loss Cost	2011.1	0.022 (CI = +/-0.048; p = 0.349)	0.151 (CI = +/-0.227; p = 0.183)	0.010 (CI = +/-0.014; p = 0.151)	0.698 (CI = +/-0.428; p = 0.003)	0.623	+2.23%
Loss Cost	2011.2	0.030 (CI = +/-0.051; p = 0.233)	0.170 (CI = +/-0.232; p = 0.144)	0.010 (CI = +/-0.014; p = 0.159)	0.652 (CI = +/-0.442; p = 0.006)	0.633	+3.09%
Loss Cost	2012.1	0.045 (CI = +/-0.055; p = 0.102)	0.137 (CI = +/-0.233; p = 0.235)	0.010 (CI = +/-0.013; p = 0.142)	0.577 (CI = +/-0.447; p = 0.014)	0.663	+4.60%
Loss Cost	2012.2	0.031 (CI = +/-0.058; p = 0.282)	0.108 (CI = +/-0.233; p = 0.344)	0.010 (CI = +/-0.013; p = 0.124)	0.651 (CI = +/-0.454; p = 0.007)	0.647	+3.12%
Loss Cost	2013.1	0.040 (CI = +/-0.064; p = 0.208)	0.090 (CI = +/-0.242; p = 0.448)	0.010 (CI = +/-0.013; p = 0.127)	0.606 (CI = +/-0.477; p = 0.016)	0.653	+4.08%
Loss Cost	2013.2	0.081 (CI = +/-0.051; p = 0.004)	0.160 (CI = +/-0.179; p = 0.076)	0.009 (CI = +/-0.010; p = 0.065)	0.410 (CI = +/-0.360; p = 0.028)	0.823	+8.39%
Loss Cost	2014.1	0.091 (CI = +/-0.056; p = 0.004)	0.143 (CI = +/-0.185; p = 0.123)	0.009 (CI = +/-0.010; p = 0.068)	0.364 (CI = +/-0.379; p = 0.058)	0.826	+9.49%
Loss Cost	2014.2	0.080 (CI = +/-0.062; p = 0.015)	0.126 (CI = +/-0.191; p = 0.181)	0.009 (CI = +/-0.010; p = 0.062)	0.412 (CI = +/-0.399; p = 0.044)	0.806	+8.31%
Loss Cost	2015.1	0.074 (CI = +/-0.072; p = 0.045)	0.135 (CI = +/-0.203; p = 0.176)	0.010 (CI = +/-0.010; p = 0.068)	0.438 (CI = +/-0.432; p = 0.047)	0.792	+7.65%
Loss Cost	2015.2	0.106 (CI = +/-0.070; p = 0.006)	0.179 (CI = +/-0.183; p = 0.055)	0.008 (CI = +/-0.009; p = 0.075)	0.307 (CI = +/-0.398; p = 0.121)	0.848	+11.18%
Loss Cost	2016.1	0.100 (CI = +/-0.081; p = 0.019)	0.187 (CI = +/-0.196; p = 0.060)	0.008 (CI = +/-0.010; p = 0.081)	0.330 (CI = +/-0.436; p = 0.126)	0.834	+10.50%
Loss Cost	2016.2	0.095 (CI = +/-0.094; p = 0.048)	0.181 (CI = +/-0.211; p = 0.087)	0.009 (CI = +/-0.010; p = 0.091)	0.348 (CI = +/-0.479; p = 0.139)	0.807	+9.94%
Loss Cost	2017.1	0.099 (CI = +/-0.111; p = 0.075)	0.176 (CI = +/-0.230; p = 0.120)	0.008 (CI = +/-0.011; p = 0.115)	0.334 (CI = +/-0.531; p = 0.194)	0.794	+10.41%
Severity	2005.2	0.033 (CI = +/-0.022; p = 0.004)	0.106 (CI = +/-0.170; p = 0.214)	-0.001 (CI = +/-0.012; p = 0.816)	0.351 (CI = +/-0.309; p = 0.027)	0.582	+3.37%
Severity	2006.1	0.031 (CI = +/-0.023; p = 0.011)	0.114 (CI = +/-0.174; p = 0.192)	-0.002 (CI = +/-0.012; p = 0.801)	0.365 (CI = +/-0.316; p = 0.025)	0.569	+3.16%
Severity	2006.2	0.025 (CI = +/-0.024; p = 0.039)	0.093 (CI = +/-0.173; p = 0.281)	-0.002 (CI = +/-0.012; p = 0.792)	0.406 (CI = +/-0.314; p = 0.013)	0.548	+2.57%
Severity	2007.1	0.024 (CI = +/-0.026; p = 0.069)	0.099 (CI = +/-0.178; p = 0.267)	-0.002 (CI = +/-0.012; p = 0.784)	0.416 (CI = +/-0.324; p = 0.013)	0.536	+2.41%
Severity	2007.2	0.019 (CI = +/-0.027; p = 0.162)	0.083 (CI = +/-0.180; p = 0.356)	-0.002 (CI = +/-0.012; p = 0.782)	0.450 (CI = +/-0.328; p = 0.009)	0.514	+1.92%
Severity	2008.1	0.028 (CI = +/-0.028; p = 0.050)	0.053 (CI = +/-0.175; p = 0.540)	-0.001 (CI = +/-0.012; p = 0.830)	0.395 (CI = +/-0.320; p = 0.017)	0.563	+2.80%
Severity	2008.2	0.025 (CI = +/-0.030; p = 0.099)	0.044 (CI = +/-0.180; p = 0.620)	-0.001 (CI = +/-0.012; p = 0.833)	0.415 (CI = +/-0.330; p = 0.016)	0.542	+2.49%
Severity	2009.1	0.024 (CI = +/-0.032; p = 0.130)	0.045 (CI = +/-0.187; p = 0.627)	-0.001 (CI = +/-0.012; p = 0.835)	0.416 (CI = +/-0.343; p = 0.019)	0.531	+2.47%
Severity	2009.2	0.018 (CI = +/-0.034; p = 0.291)	0.026 (CI = +/-0.188; p = 0.777)	-0.001 (CI = +/-0.012; p = 0.840)	0.457 (CI = +/-0.348; p = 0.012)	0.511	+1.79%
Severity	2010.1	0.029 (CI = +/-0.035; p = 0.102)	-0.005 (CI = +/-0.184; p = 0.958)	-0.001 (CI = +/-0.011; p = 0.882)	0.395 (CI = +/-0.342; p = 0.026)	0.563	+2.92%
Severity	2010.2	0.030 (CI = +/-0.038; p = 0.114)	-0.001 (CI = +/-0.191; p = 0.992)	-0.001 (CI = +/-0.012; p = 0.882)	0.386 (CI = +/-0.358; p = 0.036)	0.553	+3.07%
Severity	2011.1	0.025 (CI = +/-0.041; p = 0.232)	0.013 (CI = +/-0.197; p = 0.890)	-0.001 (CI = +/-0.012; p = 0.865)	0.416 (CI = +/-0.372; p = 0.030)	0.530	+2.49%
Severity	2011.2	0.030 (CI = +/-0.045; p = 0.183)	0.025 (CI = +/-0.204; p = 0.799)	-0.001 (CI = +/-0.012; p = 0.855)	0.387 (CI = +/-0.388; p = 0.050)	0.533	+3.03%
Severity	2012.1	0.045 (CI = +/-0.047; p = 0.061)	-0.008 (CI = +/-0.200; p = 0.931)	-0.001 (CI = +/-0.012; p = 0.880)	0.311 (CI = +/-0.385; p = 0.108)	0.586	+4.58%
Severity	2012.2	0.036 (CI = +/-0.051; p = 0.162)	-0.027 (CI = +/-0.205; p = 0.787)	-0.001 (CI = +/-0.012; p = 0.908)	0.359 (CI = +/-0.399; p = 0.075)	0.557	+3.61%
Severity	2013.1	0.046 (CI = +/-0.056; p = 0.104)	-0.047 (CI = +/-0.211; p = 0.644)	-0.001 (CI = +/-0.012; p = 0.916)	0.309 (CI = +/-0.416; p = 0.137)	0.570	+4.68%
Severity	2013.2	0.081 (CI = +/-0.044; p = 0.001)	0.015 (CI = +/-0.154; p = 0.841)	-0.002 (CI = +/-0.008; p = 0.700)	0.136 (CI = +/-0.310; p = 0.368)	0.782	+8.48%
Severity	2014.1	0.079 (CI = +/-0.050; p = 0.004)	0.019 (CI = +/-0.164; p = 0.813)	-0.002 (CI = +/-0.009; p = 0.709)	0.146 (CI = +/-0.334; p = 0.370)	0.757	+8.25%
Severity	2014.2	0.063 (CI = +/-0.052; p = 0.021)	-0.007 (CI = +/-0.160; p = 0.932)	-0.001 (CI = +/-0.008; p = 0.800)	0.219 (CI = +/-0.334; p = 0.183)	0.737	+6.49%
Severity	2015.1	0.048 (CI = +/-0.057; p = 0.094)	0.016 (CI = +/-0.163; p = 0.838)	-0.001 (CI = +/-0.008; p = 0.835)	0.280 (CI = +/-0.346; p = 0.105)	0.712	+4.93%
Severity	2015.2	0.074 (CI = +/-0.056; p = 0.013)	0.051 (CI = +/-0.146; p = 0.467)	-0.002 (CI = +/-0.007; p = 0.591)	0.175 (CI = +/-0.318; p = 0.258)	0.792	+7.70%
Severity	2016.1	0.071 (CI = +/-0.065; p = 0.034)	0.055 (CI = +/-0.157; p = 0.463)	-0.002 (CI = +/-0.008; p = 0.619)	0.187 (CI = +/-0.350; p = 0.270)	0.765	+7.37%
Severity	2016.2	0.072 (CI = +/-0.075; p = 0.059)	0.057 (CI = +/-0.170; p = 0.482)	-0.002 (CI = +/-0.008; p = 0.629)	0.182 (CI = +/-0.385; p = 0.323)	0.730	+7.50%
Severity	2017.1	0.087 (CI = +/-0.087; p = 0.050)	0.040 (CI = +/-0.180; p = 0.635)	-0.002 (CI = +/-0.009; p = 0.553)	0.134 (CI = +/-0.416; p = 0.492)	0.726	+9.07%
Frequency	2005.2	-0.019 (CI = +/-0.011; p = 0.001)	0.163 (CI = +/-0.082; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.398 (CI = +/-0.148; p = 0.000)	0.588	-1.93%
Frequency	2006.1	-0.016 (CI = +/-0.010; p = 0.004)	0.148 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.371 (CI = +/-0.140; p = 0.000)	0.584	-1.55%
Frequency	2006.2	-0.013 (CI = +/-0.011; p = 0.017)	0.156 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.355 (CI = +/-0.140; p = 0.000)	0.598	-1.32%
Frequency	2007.1	-0.011 (CI = +/-0.011; p = 0.057)	0.147 (CI = +/-0.078; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.339 (CI = +/-0.141; p = 0.000)	0.589	-1.08%
Frequency	2007.2	-0.008 (CI = +/-0.012; p = 0.165)	0.157 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.319 (CI = +/-0.140; p = 0.000)	0.612	-0.80%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.533)	0.141 (CI = +/-0.072; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.291 (CI = +/-0.132; p = 0.000)	0.640	-0.35%
Frequency	2008.2	-0.001 (CI = +/-0.012; p = 0.898)	0.150 (CI = +/-0.072; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.273 (CI = +/-0.132; p = 0.000)	0.663	-0.07%
Frequency	2009.1	0.001 (CI = +/-0.013; p = 0.833)	0.143 (CI = +/-0.074; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.260 (CI = +/-0.135; p = 0.000)	0.666	+0.13%
Frequency	2009.2	0.002 (CI = +/-0.014; p = 0.770)	0.145 (CI = +/-0.076; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.256 (CI = +/-0.141; p = 0.001)	0.663	+0.20%
Frequency	2010.1	0.003 (CI = +/-0.015; p = 0.649)	0.141 (CI = +/-0.079; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.248 (CI = +/-0.146; p = 0.002)	0.663	+0.33%
Frequency	2010.2	0.000 (CI = +/-0.016; p = 0.957)	0.132 (CI = +/-0.079; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.270 (CI = +/-0.147; p = 0.001)	0.663	-0.04%
Frequency	2011.1	-0.003 (CI = +/-0.017; p = 0.759)	0.137 (CI = +/-0.081; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.282 (CI = +/-0.153; p = 0.001)	0.668	-0.26%
Frequency	2011.2	0.001 (CI = +/-0.018; p = 0.950)	0.144 (CI = +/-0.083; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.265 (CI = +/-0.158; p = 0.002)	0.679	+0.06%
Frequency	2012.1	0.000 (CI = +/-0.020; p = 0.980)	0.145 (CI = +/-0.087; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.266 (CI = +/-0.167; p = 0.003)	0.677	+0.02%
Frequency	2012.2	-0.005 (CI = +/-0.022; p = 0.651)	0.135 (CI = +/-0.087; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.292 (CI = +/-0.171; p = 0.002)	0.678	-0.48%
Frequency	2013.1	-0.006 (CI = +/-0.024; p = 0.631)	0.137 (CI = +/-0.092; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.297 (CI = +/-0.182; p = 0.003)	0.675	-0.57%
Frequency	2013.2	-0.001 (CI = +/-0.027; p = 0.949)	0.145 (CI = +/-0.094; p = 0.005)	0.011 (CI = +/-0.005; p = 0.000)	0.273 (CI = +/-0.190; p = 0.007)	0.689	-0.08%
Frequency	2014.1	0.011 (CI = +/-0.027; p = 0.381)	0.124 (CI = +/-0.087; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.218 (CI = +/-0.179; p = 0.019)	0.745	+1.14%
Frequency	2014.2	0.017 (CI = +/-0.029; p = 0.237)	0.133 (CI = +/-0.090; p = 0.006)	0.010 (CI = +/-0.005; p = 0.000)	0.193 (CI = +/-0.187; p = 0.044)	0.755	+1.71%
Frequency	2015.1	0.026 (CI = +/-0.032; p = 0.109)	0.120 (CI = +/-0.091; p = 0.013)	0.010 (CI = +/-0.005; p = 0.000)	0.157 (CI = +/-0.193; p = 0.103)	0.776	+2.59%
Frequency	2015.2	0.032 (CI = +/-0.036; p = 0.077)	0.128 (CI = +/-0.094; p = 0.011)	0.010 (CI = +/-0.005; p = 0.000)	0.132 (CI = +/-0.205; p = 0.189)	0.781	+3.23%
Frequency	2016.1	0.029 (CI = +/-0.042; p = 0.160)	0.132 (CI = +/-0.101; p = 0.014)	0.010 (CI = +/-0.005; p = 0.001)	0.144 (CI = +/-0.225; p = 0.190)	0.775	+2.92%
Frequency	2016.2	0.022 (CI = +/-0.047; p = 0.323)	0.124 (CI = +/-0.107; p = 0.026)	0.010 (CI = +/-0.005; p = 0.001)	0.166 (CI = +/-0.243; p = 0.161)	0.757	+2.27%
Frequency	2017.1	0.012 (CI = +/-0.054; p = 0.629)	0.136 (CI = +/-0.113; p = 0.022)	0.011 (CI = +/-0.005; p = 0.001)	0.200 (CI = +/-0.260; p = 0.119)	0.764	+1.23%

Accident Benefits Total

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

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.011 (CI = +/-0.027; p = 0.422)	0.714 (CI = +/-0.381; p = 0.001)	0.506	+1.10%
Loss Cost	2006.1	0.014 (CI = +/-0.029; p = 0.319)	0.688 (CI = +/-0.389; p = 0.001)	0.514	+1.45%
Loss Cost	2006.2	0.009 (CI = +/-0.030; p = 0.548)	0.727 (CI = +/-0.393; p = 0.001)	0.506	+0.91%
Loss Cost	2007.1	0.012 (CI = +/-0.032; p = 0.464)	0.708 (CI = +/-0.404; p = 0.001)	0.509	+1.18%
Loss Cost	2007.2	0.008 (CI = +/-0.034; p = 0.653)	0.736 (CI = +/-0.415; p = 0.001)	0.501	+0.77%
Loss Cost	2008.1	0.022 (CI = +/-0.033; p = 0.181)	0.638 (CI = +/-0.385; p = 0.002)	0.581	+2.25%
Loss Cost	2008.2	0.020 (CI = +/-0.036; p = 0.259)	0.652 (CI = +/-0.399; p = 0.002)	0.570	+2.04%
Loss Cost	2009.1	0.024 (CI = +/-0.038; p = 0.215)	0.629 (CI = +/-0.412; p = 0.004)	0.573	+2.41%
Loss Cost	2009.2	0.016 (CI = +/-0.041; p = 0.437)	0.678 (CI = +/-0.419; p = 0.003)	0.562	+1.58%
Loss Cost	2010.1	0.030 (CI = +/-0.042; p = 0.157)	0.596 (CI = +/-0.410; p = 0.006)	0.611	+3.00%
Loss Cost	2010.2	0.025 (CI = +/-0.045; p = 0.259)	0.619 (CI = +/-0.427; p = 0.006)	0.597	+2.58%
Loss Cost	2011.1	0.020 (CI = +/-0.049; p = 0.413)	0.650 (CI = +/-0.445; p = 0.006)	0.582	+2.02%
Loss Cost	2011.2	0.026 (CI = +/-0.054; p = 0.328)	0.617 (CI = +/-0.464; p = 0.011)	0.586	+2.65%
Loss Cost	2012.1	0.043 (CI = +/-0.057; p = 0.127)	0.527 (CI = +/-0.464; p = 0.028)	0.628	+4.42%
Loss Cost	2012.2	0.027 (CI = +/-0.060; p = 0.368)	0.611 (CI = +/-0.468; p = 0.013)	0.615	+2.70%
Loss Cost	2013.1	0.038 (CI = +/-0.066; p = 0.238)	0.554 (CI = +/-0.488; p = 0.028)	0.628	+3.91%
Loss Cost	2013.2	0.078 (CI = +/-0.058; p = 0.011)	0.369 (CI = +/-0.409; p = 0.075)	0.764	+8.10%
Loss Cost	2014.1	0.093 (CI = +/-0.063; p = 0.006)	0.300 (CI = +/-0.422; p = 0.153)	0.776	+9.75%
Loss Cost	2014.2	0.080 (CI = +/-0.070; p = 0.028)	0.358 (CI = +/-0.443; p = 0.107)	0.752	+8.29%
Loss Cost	2015.1	0.081 (CI = +/-0.080; p = 0.048)	0.353 (CI = +/-0.478; p = 0.137)	0.733	+8.42%
Loss Cost	2015.2	0.111 (CI = +/-0.083; p = 0.012)	0.236 (CI = +/-0.472; p = 0.305)	0.775	+11.77%
Loss Cost	2016.1	0.118 (CI = +/-0.095; p = 0.019)	0.212 (CI = +/-0.510; p = 0.390)	0.756	+12.52%
Loss Cost	2016.2	0.111 (CI = +/-0.109; p = 0.047)	0.235 (CI = +/-0.551; p = 0.377)	0.721	+11.76%
Loss Cost	2017.1	0.132 (CI = +/-0.122; p = 0.036)	0.171 (CI = +/-0.580; p = 0.535)	0.721	+14.13%
Severity	2005.2	0.033 (CI = +/-0.022; p = 0.003)	0.360 (CI = +/-0.301; p = 0.021)	0.587	+3.40%
Severity	2006.1	0.032 (CI = +/-0.023; p = 0.007)	0.369 (CI = +/-0.310; p = 0.021)	0.571	+3.27%
Severity	2006.2	0.026 (CI = +/-0.023; p = 0.032)	0.415 (CI = +/-0.305; p = 0.009)	0.558	+2.61%
Severity	2007.1	0.025 (CI = +/-0.025; p = 0.051)	0.420 (CI = +/-0.315; p = 0.010)	0.546	+2.54%
Severity	2007.2	0.019 (CI = +/-0.026; p = 0.140)	0.458 (CI = +/-0.317; p = 0.006)	0.531	+1.97%
Severity	2008.1	0.028 (CI = +/-0.026; p = 0.036)	0.398 (CI = +/-0.307; p = 0.013)	0.586	+2.89%
Severity	2008.2	0.025 (CI = +/-0.028; p = 0.081)	0.421 (CI = +/-0.316; p = 0.011)	0.568	+2.53%
Severity	2009.1	0.025 (CI = +/-0.031; p = 0.102)	0.419 (CI = +/-0.328; p = 0.014)	0.559	+2.56%
Severity	2009.2	0.018 (CI = +/-0.032; p = 0.258)	0.463 (CI = +/-0.332; p = 0.008)	0.544	+1.84%
Severity	2010.1	0.029 (CI = +/-0.033; p = 0.083)	0.398 (CI = +/-0.325; p = 0.018)	0.595	+2.94%
Severity	2010.2	0.031 (CI = +/-0.036; p = 0.093)	0.389 (CI = +/-0.340; p = 0.027)	0.587	+3.11%
Severity	2011.1	0.025 (CI = +/-0.039; p = 0.197)	0.419 (CI = +/-0.353; p = 0.022)	0.567	+2.55%
Severity	2011.2	0.030 (CI = +/-0.043; p = 0.157)	0.391 (CI = +/-0.368; p = 0.038)	0.570	+3.08%
Severity	2012.1	0.045 (CI = +/-0.044; p = 0.047)	0.315 (CI = +/-0.364; p = 0.087)	0.621	+4.60%
Severity	2012.2	0.036 (CI = +/-0.048; p = 0.138)	0.361 (CI = +/-0.377; p = 0.059)	0.595	+3.64%
Severity	2013.1	0.045 (CI = +/-0.053; p = 0.092)	0.317 (CI = +/-0.393; p = 0.108)	0.606	+4.59%
Severity	2013.2	0.082 (CI = +/-0.041; p = 0.001)	0.143 (CI = +/-0.292; p = 0.318)	0.802	+8.53%
Severity	2014.1	0.080 (CI = +/-0.047; p = 0.002)	0.151 (CI = +/-0.312; p = 0.325)	0.780	+8.35%
Severity	2014.2	0.063 (CI = +/-0.049; p = 0.015)	0.225 (CI = +/-0.310; p = 0.145)	0.765	+6.50%
Severity	2015.1	0.049 (CI = +/-0.053; p = 0.070)	0.283 (CI = +/-0.318; p = 0.078)	0.744	+4.99%
Severity	2015.2	0.074 (CI = +/-0.053; p = 0.009)	0.187 (CI = +/-0.298; p = 0.202)	0.808	+7.64%
Severity	2016.1	0.072 (CI = +/-0.060; p = 0.022)	0.191 (CI = +/-0.323; p = 0.226)	0.784	+7.51%
Severity	2016.2	0.070 (CI = +/-0.070; p = 0.048)	0.199 (CI = +/-0.350; p = 0.244)	0.756	+7.27%
Severity	2017.1	0.084 (CI = +/-0.077; p = 0.036)	0.157 (CI = +/-0.368; p = 0.373)	0.757	+8.75%
Frequency	2005.2	-0.023 (CI = +/-0.014; p = 0.003)	0.354 (CI = +/-0.197; p = 0.001)	0.240	-2.23%
Frequency	2006.1	-0.018 (CI = +/-0.014; p = 0.015)	0.320 (CI = +/-0.190; p = 0.002)	0.206	-1.77%
Frequency	2006.2	-0.017 (CI = +/-0.015; p = 0.030)	0.311 (CI = +/-0.196; p = 0.003)	0.191	-1.66%
Frequency	2007.1	-0.013 (CI = +/-0.016; p = 0.093)	0.287 (CI = +/-0.196; p = 0.005)	0.175	-1.32%
Frequency	2007.2	-0.012 (CI = +/-0.017; p = 0.160)	0.277 (CI = +/-0.202; p = 0.009)	0.167	-1.18%
Frequency	2008.1	-0.006 (CI = +/-0.017; p = 0.460)	0.240 (CI = +/-0.196; p = 0.018)	0.181	-0.62%
Frequency	2008.2	-0.005 (CI = +/-0.018; p = 0.587)	0.231 (CI = +/-0.203; p = 0.027)	0.182	-0.49%
Frequency	2009.1	-0.001 (CI = +/-0.019; p = 0.877)	0.210 (CI = +/-0.207; p = 0.047)	0.196	-0.15%
Frequency	2009.2	-0.002 (CI = +/-0.021; p = 0.809)	0.216 (CI = +/-0.215; p = 0.049)	0.190	-0.25%
Frequency	2010.1	0.001 (CI = +/-0.023; p = 0.963)	0.198 (CI = +/-0.222; p = 0.079)	0.201	+0.05%
Frequency	2010.2	-0.005 (CI = +/-0.024; p = 0.663)	0.231 (CI = +/-0.225; p = 0.045)	0.194	-0.51%
Frequency	2011.1	-0.005 (CI = +/-0.026; p = 0.686)	0.231 (CI = +/-0.236; p = 0.054)	0.190	-0.52%
Frequency	2011.2	-0.004 (CI = +/-0.029; p = 0.769)	0.225 (CI = +/-0.248; p = 0.073)	0.189	-0.41%
Frequency	2012.1	-0.002 (CI = +/-0.032; p = 0.915)	0.212 (CI = +/-0.261; p = 0.106)	0.192	-0.17%
Frequency	2012.2	-0.009 (CI = +/-0.034; p = 0.585)	0.250 (CI = +/-0.268; p = 0.066)	0.184	-0.91%
Frequency	2013.1	-0.007 (CI = +/-0.038; p = 0.726)	0.237 (CI = +/-0.284; p = 0.097)	0.185	-0.65%
Frequency	2013.2	-0.004 (CI = +/-0.043; p = 0.849)	0.225 (CI = +/-0.302; p = 0.136)	0.186	-0.40%
Frequency	2014.1	0.013 (CI = +/-0.044; p = 0.549)	0.150 (CI = +/-0.296; p = 0.304)	0.273	+1.30%
Frequency	2014.2	0.017 (CI = +/-0.050; p = 0.491)	0.133 (CI = +/-0.317; p = 0.390)	0.270	+1.69%
Frequency	2015.1	0.032 (CI = +/-0.054; p = 0.227)	0.070 (CI = +/-0.324; p = 0.652)	0.339	+3.27%
Frequency	2015.2	0.038 (CI = +/-0.062; p = 0.213)	0.049 (CI = +/-0.349; p = 0.769)	0.330	+3.84%
Frequency	2016.1	0.046 (CI = +/-0.070; p = 0.186)	0.020 (CI = +/-0.374; p = 0.909)	0.327	+4.67%
Frequency	2016.2	0.041 (CI = +/-0.080; p = 0.294)	0.036 (CI = +/-0.405; p = 0.852)	0.259	+4.18%
Frequency	2017.1	0.048 (CI = +/-0.092; p = 0.277)	0.014 (CI = +/-0.436; p = 0.946)	0.244	+4.94%

Accident Benefits Total

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

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.014 (CI = +/-0.025; p = 0.246)	0.256 (CI = +/-0.125; p = 0.000)	0.531	+1.44%	+31.06%
Loss Cost	2006.1	0.018 (CI = +/-0.026; p = 0.178)	0.248 (CI = +/-0.127; p = 0.000)	0.540	+1.77%	+30.44%
Loss Cost	2006.2	0.013 (CI = +/-0.027; p = 0.345)	0.260 (CI = +/-0.129; p = 0.000)	0.533	+1.29%	+31.32%
Loss Cost	2007.1	0.015 (CI = +/-0.029; p = 0.288)	0.254 (CI = +/-0.132; p = 0.000)	0.537	+1.55%	+30.86%
Loss Cost	2007.2	0.012 (CI = +/-0.031; p = 0.442)	0.262 (CI = +/-0.135; p = 0.000)	0.528	+1.18%	+31.48%
Loss Cost	2008.1	0.025 (CI = +/-0.029; p = 0.092)	0.232 (CI = +/-0.124; p = 0.001)	0.611	+2.54%	+29.32%
Loss Cost	2008.2	0.023 (CI = +/-0.032; p = 0.146)	0.236 (CI = +/-0.128; p = 0.001)	0.601	+2.34%	+29.62%
Loss Cost	2009.1	0.026 (CI = +/-0.034; p = 0.122)	0.229 (CI = +/-0.132; p = 0.001)	0.603	+2.68%	+29.13%
Loss Cost	2009.2	0.019 (CI = +/-0.036; p = 0.286)	0.245 (CI = +/-0.133; p = 0.001)	0.595	+1.92%	+30.17%
Loss Cost	2010.1	0.031 (CI = +/-0.036; p = 0.088)	0.220 (CI = +/-0.129; p = 0.002)	0.644	+3.19%	+28.53%
Loss Cost	2010.2	0.028 (CI = +/-0.040; p = 0.165)	0.227 (CI = +/-0.134; p = 0.002)	0.631	+2.79%	+29.02%
Loss Cost	2011.1	0.022 (CI = +/-0.043; p = 0.297)	0.237 (CI = +/-0.139; p = 0.002)	0.620	+2.25%	+29.64%
Loss Cost	2011.2	0.027 (CI = +/-0.047; p = 0.241)	0.228 (CI = +/-0.145; p = 0.003)	0.623	+2.78%	+29.07%
Loss Cost	2012.1	0.042 (CI = +/-0.049; p = 0.088)	0.201 (CI = +/-0.144; p = 0.008)	0.661	+4.34%	+27.52%
Loss Cost	2012.2	0.026 (CI = +/-0.052; p = 0.306)	0.229 (CI = +/-0.144; p = 0.003)	0.657	+2.65%	+29.08%
Loss Cost	2013.1	0.036 (CI = +/-0.057; p = 0.205)	0.213 (CI = +/-0.150; p = 0.008)	0.667	+3.65%	+28.22%
Loss Cost	2013.2	0.071 (CI = +/-0.050; p = 0.008)	0.154 (CI = +/-0.125; p = 0.018)	0.792	+7.41%	+25.33%
Loss Cost	2014.1	0.084 (CI = +/-0.056; p = 0.005)	0.135 (CI = +/-0.130; p = 0.044)	0.799	+8.75%	+24.42%
Loss Cost	2014.2	0.068 (CI = +/-0.061; p = 0.032)	0.160 (CI = +/-0.135; p = 0.023)	0.786	+6.99%	+25.51%
Loss Cost	2015.1	0.064 (CI = +/-0.071; p = 0.073)	0.164 (CI = +/-0.148; p = 0.031)	0.769	+6.65%	+25.70%
Loss Cost	2015.2	0.092 (CI = +/-0.078; p = 0.023)	0.125 (CI = +/-0.152; p = 0.100)	0.798	+9.63%	+24.23%
Loss Cost	2016.1	0.093 (CI = +/-0.093; p = 0.050)	0.124 (CI = +/-0.170; p = 0.141)	0.779	+9.72%	+24.19%
Loss Cost	2016.2	0.073 (CI = +/-0.111; p = 0.181)	0.150 (CI = +/-0.189; p = 0.111)	0.755	+7.55%	+25.00%
Loss Cost	2017.1	0.089 (CI = +/-0.137; p = 0.183)	0.129 (CI = +/-0.218; p = 0.224)	0.745	+9.35%	+24.43%
Severity	2005.2	0.038 (CI = +/-0.020; p = 0.001)	0.104 (CI = +/-0.104; p = 0.049)	0.569	+3.91%	+15.35%
Severity	2006.1	0.038 (CI = +/-0.022; p = 0.001)	0.106 (CI = +/-0.107; p = 0.050)	0.552	+3.83%	+15.49%
Severity	2006.2	0.032 (CI = +/-0.022; p = 0.006)	0.120 (CI = +/-0.106; p = 0.027)	0.532	+3.25%	+16.40%
Severity	2007.1	0.032 (CI = +/-0.024; p = 0.011)	0.120 (CI = +/-0.109; p = 0.031)	0.518	+3.23%	+16.44%
Severity	2007.2	0.027 (CI = +/-0.025; p = 0.034)	0.131 (CI = +/-0.110; p = 0.021)	0.497	+2.75%	+17.13%
Severity	2008.1	0.036 (CI = +/-0.025; p = 0.007)	0.112 (CI = +/-0.106; p = 0.039)	0.558	+3.64%	+15.89%
Severity	2008.2	0.033 (CI = +/-0.027; p = 0.017)	0.117 (CI = +/-0.109; p = 0.035)	0.537	+3.37%	+16.25%
Severity	2009.1	0.034 (CI = +/-0.029; p = 0.023)	0.116 (CI = +/-0.112; p = 0.044)	0.527	+3.46%	+16.14%
Severity	2009.2	0.028 (CI = +/-0.031; p = 0.071)	0.128 (CI = +/-0.114; p = 0.030)	0.504	+2.86%	+16.86%
Severity	2010.1	0.039 (CI = +/-0.031; p = 0.017)	0.106 (CI = +/-0.111; p = 0.060)	0.563	+3.95%	+15.62%
Severity	2010.2	0.041 (CI = +/-0.034; p = 0.021)	0.102 (CI = +/-0.116; p = 0.081)	0.555	+4.17%	+15.38%
Severity	2011.1	0.037 (CI = +/-0.037; p = 0.052)	0.110 (CI = +/-0.120; p = 0.071)	0.530	+3.75%	+15.80%
Severity	2011.2	0.042 (CI = +/-0.041; p = 0.041)	0.099 (CI = +/-0.125; p = 0.112)	0.536	+4.34%	+15.25%
Severity	2012.1	0.057 (CI = +/-0.042; p = 0.010)	0.073 (CI = +/-0.122; p = 0.226)	0.596	+5.85%	+13.92%
Severity	2012.2	0.050 (CI = +/-0.046; p = 0.035)	0.086 (CI = +/-0.127; p = 0.174)	0.562	+5.08%	+14.54%
Severity	2013.1	0.059 (CI = +/-0.050; p = 0.023)	0.070 (CI = +/-0.132; p = 0.286)	0.578	+6.12%	+13.77%
Severity	2013.2	0.096 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.097; p = 0.837)	0.792	+10.07%	+11.14%
Severity	2014.1	0.096 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.105; p = 0.857)	0.769	+10.11%	+11.12%
Severity	2014.2	0.082 (CI = +/-0.048; p = 0.002)	0.032 (CI = +/-0.107; p = 0.542)	0.740	+8.50%	+11.99%
Severity	2015.1	0.069 (CI = +/-0.055; p = 0.016)	0.050 (CI = +/-0.114; p = 0.369)	0.706	+7.19%	+12.65%
Severity	2015.2	0.100 (CI = +/-0.054; p = 0.001)	0.006 (CI = +/-0.106; p = 0.904)	0.787	+10.51%	+11.19%
Severity	2016.1	0.104 (CI = +/-0.065; p = 0.004)	0.001 (CI = +/-0.119; p = 0.983)	0.761	+10.91%	+11.04%
Severity	2016.2	0.107 (CI = +/-0.079; p = 0.011)	-0.004 (CI = +/-0.135; p = 0.954)	0.730	+11.31%	+10.91%
Severity	2017.1	0.139 (CI = +/-0.092; p = 0.006)	-0.044 (CI = +/-0.147; p = 0.530)	0.749	+14.88%	+9.95%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	0.152 (CI = +/-0.059; p = 0.000)	0.411	-2.38%	+13.62%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	0.142 (CI = +/-0.056; p = 0.000)	0.399	-1.98%	+12.94%
Frequency	2006.2	-0.019 (CI = +/-0.012; p = 0.003)	0.140 (CI = +/-0.057; p = 0.000)	0.386	-1.90%	+12.82%
Frequency	2007.1	-0.016 (CI = +/-0.013; p = 0.012)	0.133 (CI = +/-0.057; p = 0.000)	0.377	-1.63%	+12.39%
Frequency	2007.2	-0.015 (CI = +/-0.013; p = 0.026)	0.131 (CI = +/-0.059; p = 0.000)	0.370	-1.53%	+12.25%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.113)	0.120 (CI = +/-0.056; p = 0.000)	0.390	-1.07%	+11.59%
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.166)	0.119 (CI = +/-0.058; p = 0.000)	0.389	-1.00%	+11.50%
Frequency	2009.1	-0.008 (CI = +/-0.015; p = 0.323)	0.114 (CI = +/-0.059; p = 0.001)	0.396	-0.75%	+11.19%
Frequency	2009.2	-0.009 (CI = +/-0.017; p = 0.265)	0.117 (CI = +/-0.061; p = 0.001)	0.397	-0.91%	+11.38%
Frequency	2010.1	-0.007 (CI = +/-0.018; p = 0.410)	0.113 (CI = +/-0.063; p = 0.001)	0.400	-0.72%	+11.17%
Frequency	2010.2	-0.013 (CI = +/-0.018; p = 0.145)	0.125 (CI = +/-0.062; p = 0.000)	0.433	-1.33%	+11.82%
Frequency	2011.1	-0.015 (CI = +/-0.020; p = 0.145)	0.127 (CI = +/-0.064; p = 0.000)	0.434	-1.45%	+11.95%
Frequency	2011.2	-0.015 (CI = +/-0.022; p = 0.172)	0.128 (CI = +/-0.068; p = 0.001)	0.432	-1.49%	+11.99%
Frequency	2012.1	-0.014 (CI = +/-0.024; p = 0.233)	0.127 (CI = +/-0.071; p = 0.001)	0.430	-1.43%	+11.94%
Frequency	2012.2	-0.023 (CI = +/-0.025; p = 0.066)	0.143 (CI = +/-0.070; p = 0.000)	0.475	-2.32%	+12.69%
Frequency	2013.1	-0.024 (CI = +/-0.028; p = 0.097)	0.143 (CI = +/-0.074; p = 0.001)	0.472	-2.33%	+12.70%
Frequency	2013.2	-0.024 (CI = +/-0.032; p = 0.125)	0.145 (CI = +/-0.079; p = 0.001)	0.470	-2.42%	+12.77%
Frequency	2014.1	-0.012 (CI = +/-0.034; p = 0.450)	0.126 (CI = +/-0.079; p = 0.004)	0.513	-1.23%	+11.97%
Frequency	2014.2	-0.014 (CI = +/-0.039; p = 0.458)	0.128 (CI = +/-0.086; p = 0.006)	0.508	-1.39%	+12.07%
Frequency	2015.1	-0.005 (CI = +/-0.044; p = 0.812)	0.115 (CI = +/-0.091; p = 0.017)	0.527	-0.50%	+11.59%
Frequency	2015.2	-0.008 (CI = +/-0.051; p = 0.747)	0.119 (CI = +/-0.101; p = 0.023)	0.516	-0.79%	+11.73%
Frequency	2016.1	-0.011 (CI = +/-0.061; p = 0.715)	0.123 (CI = +/-0.112; p = 0.034)	0.505	-1.07%	+11.84%
Frequency	2016.2	-0.034 (CI = +/-0.070; p = 0.311)	0.154 (CI = +/-0.120; p = 0.015)	0.518	-3.38%	+12.71%
Frequency	2017.1	-0.049 (CI = +/-0.086; p = 0.237)	0.173 (CI = +/-0.137; p = 0.017)	0.520	-4.82%	+13.17%

Accident Benefits Total

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

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.012 (CI = +/-0.025; p = 0.345)	0.309 (CI = +/-0.172; p = 0.001)	0.432	+1.20%	+37.82%
Loss Cost	2006.1	0.015 (CI = +/-0.027; p = 0.259)	0.299 (CI = +/-0.175; p = 0.001)	0.442	+1.52%	+36.97%
Loss Cost	2006.2	0.010 (CI = +/-0.028; p = 0.469)	0.314 (CI = +/-0.176; p = 0.001)	0.434	+1.01%	+38.27%
Loss Cost	2007.1	0.013 (CI = +/-0.030; p = 0.399)	0.307 (CI = +/-0.180; p = 0.002)	0.438	+1.26%	+37.66%
Loss Cost	2007.2	0.009 (CI = +/-0.032; p = 0.584)	0.318 (CI = +/-0.184; p = 0.001)	0.429	+0.87%	+38.60%
Loss Cost	2008.1	0.022 (CI = +/-0.030; p = 0.148)	0.282 (CI = +/-0.168; p = 0.002)	0.521	+2.23%	+35.54%
Loss Cost	2008.2	0.020 (CI = +/-0.033; p = 0.224)	0.288 (CI = +/-0.173; p = 0.002)	0.509	+2.01%	+36.01%
Loss Cost	2009.1	0.023 (CI = +/-0.035; p = 0.191)	0.280 (CI = +/-0.178; p = 0.003)	0.512	+2.33%	+35.36%
Loss Cost	2009.2	0.015 (CI = +/-0.037; p = 0.411)	0.299 (CI = +/-0.179; p = 0.002)	0.502	+1.52%	+36.92%
Loss Cost	2010.1	0.028 (CI = +/-0.038; p = 0.146)	0.270 (CI = +/-0.174; p = 0.004)	0.559	+2.79%	+34.60%
Loss Cost	2010.2	0.023 (CI = +/-0.041; p = 0.256)	0.280 (CI = +/-0.179; p = 0.004)	0.544	+2.34%	+35.37%
Loss Cost	2011.1	0.017 (CI = +/-0.045; p = 0.431)	0.293 (CI = +/-0.185; p = 0.003)	0.531	+1.75%	+36.35%
Loss Cost	2011.2	0.022 (CI = +/-0.049; p = 0.359)	0.282 (CI = +/-0.193; p = 0.006)	0.534	+2.24%	+35.58%
Loss Cost	2012.1	0.037 (CI = +/-0.052; p = 0.149)	0.251 (CI = +/-0.192; p = 0.013)	0.580	+3.79%	+33.38%
Loss Cost	2012.2	0.020 (CI = +/-0.054; p = 0.454)	0.286 (CI = +/-0.189; p = 0.005)	0.576	+1.99%	+35.77%
Loss Cost	2013.1	0.029 (CI = +/-0.060; p = 0.321)	0.268 (CI = +/-0.197; p = 0.010)	0.588	+2.95%	+34.58%
Loss Cost	2013.2	0.065 (CI = +/-0.052; p = 0.017)	0.200 (CI = +/-0.162; p = 0.018)	0.743	+6.74%	+30.39%
Loss Cost	2014.1	0.077 (CI = +/-0.058; p = 0.012)	0.178 (CI = +/-0.168; p = 0.039)	0.753	+8.04%	+29.13%
Loss Cost	2014.2	0.059 (CI = +/-0.064; p = 0.065)	0.209 (CI = +/-0.172; p = 0.020)	0.737	+6.13%	+30.83%
Loss Cost	2015.1	0.055 (CI = +/-0.074; p = 0.135)	0.217 (CI = +/-0.187; p = 0.026)	0.717	+5.64%	+31.23%
Loss Cost	2015.2	0.082 (CI = +/-0.082; p = 0.049)	0.174 (CI = +/-0.191; p = 0.072)	0.753	+8.56%	+29.13%
Loss Cost	2016.1	0.081 (CI = +/-0.098; p = 0.098)	0.175 (CI = +/-0.214; p = 0.100)	0.731	+8.46%	+29.19%
Loss Cost	2016.2	0.058 (CI = +/-0.118; p = 0.304)	0.209 (CI = +/-0.236; p = 0.078)	0.702	+5.97%	+30.57%
Loss Cost	2017.1	0.072 (CI = +/-0.147; p = 0.305)	0.189 (CI = +/-0.271; p = 0.153)	0.690	+7.47%	+29.85%
Severity	2005.2	0.037 (CI = +/-0.021; p = 0.001)	0.146 (CI = +/-0.143; p = 0.046)	0.518	+3.72%	+20.02%
Severity	2006.1	0.036 (CI = +/-0.022; p = 0.003)	0.149 (CI = +/-0.147; p = 0.047)	0.499	+3.62%	+20.24%
Severity	2006.2	0.030 (CI = +/-0.023; p = 0.013)	0.165 (CI = +/-0.145; p = 0.026)	0.476	+3.02%	+21.56%
Severity	2007.1	0.029 (CI = +/-0.025; p = 0.021)	0.167 (CI = +/-0.149; p = 0.029)	0.461	+2.98%	+21.66%
Severity	2007.2	0.024 (CI = +/-0.026; p = 0.063)	0.180 (CI = +/-0.150; p = 0.020)	0.438	+2.48%	+22.70%
Severity	2008.1	0.033 (CI = +/-0.026; p = 0.014)	0.157 (CI = +/-0.144; p = 0.033)	0.504	+3.37%	+20.94%
Severity	2008.2	0.030 (CI = +/-0.028; p = 0.035)	0.164 (CI = +/-0.148; p = 0.030)	0.481	+3.07%	+21.50%
Severity	2009.1	0.031 (CI = +/-0.030; p = 0.046)	0.163 (CI = +/-0.153; p = 0.037)	0.470	+3.13%	+21.38%
Severity	2009.2	0.025 (CI = +/-0.032; p = 0.125)	0.178 (CI = +/-0.154; p = 0.025)	0.445	+2.50%	+22.48%
Severity	2010.1	0.035 (CI = +/-0.033; p = 0.036)	0.153 (CI = +/-0.150; p = 0.046)	0.508	+3.58%	+20.72%
Severity	2010.2	0.037 (CI = +/-0.036; p = 0.042)	0.149 (CI = +/-0.156; p = 0.061)	0.501	+3.78%	+20.42%
Severity	2011.1	0.033 (CI = +/-0.039; p = 0.097)	0.159 (CI = +/-0.161; p = 0.053)	0.473	+3.31%	+21.09%
Severity	2011.2	0.038 (CI = +/-0.043; p = 0.078)	0.147 (CI = +/-0.167; p = 0.081)	0.481	+3.87%	+20.34%
Severity	2012.1	0.052 (CI = +/-0.044; p = 0.022)	0.117 (CI = +/-0.164; p = 0.152)	0.545	+5.38%	+18.46%
Severity	2012.2	0.044 (CI = +/-0.048; p = 0.070)	0.133 (CI = +/-0.169; p = 0.117)	0.509	+4.54%	+19.43%
Severity	2013.1	0.054 (CI = +/-0.053; p = 0.047)	0.114 (CI = +/-0.176; p = 0.189)	0.526	+5.55%	+18.35%
Severity	2013.2	0.091 (CI = +/-0.041; p = 0.000)	0.045 (CI = +/-0.127; p = 0.471)	0.768	+9.56%	+14.56%
Severity	2014.1	0.091 (CI = +/-0.047; p = 0.001)	0.045 (CI = +/-0.137; p = 0.496)	0.742	+9.53%	+14.58%
Severity	2014.2	0.075 (CI = +/-0.051; p = 0.007)	0.073 (CI = +/-0.138; p = 0.279)	0.712	+7.78%	+15.94%
Severity	2015.1	0.061 (CI = +/-0.057; p = 0.037)	0.096 (CI = +/-0.144; p = 0.178)	0.677	+6.32%	+16.99%
Severity	2015.2	0.092 (CI = +/-0.057; p = 0.004)	0.047 (CI = +/-0.134; p = 0.464)	0.770	+9.62%	+14.89%
Severity	2016.1	0.094 (CI = +/-0.069; p = 0.011)	0.044 (CI = +/-0.149; p = 0.539)	0.742	+9.87%	+14.75%
Severity	2016.2	0.096 (CI = +/-0.084; p = 0.029)	0.041 (CI = +/-0.169; p = 0.610)	0.707	+10.08%	+14.65%
Severity	2017.1	0.127 (CI = +/-0.100; p = 0.017)	-0.002 (CI = +/-0.184; p = 0.982)	0.729	+13.51%	+13.29%
Frequency	2005.2	-0.025 (CI = +/-0.012; p = 0.000)	0.163 (CI = +/-0.082; p = 0.000)	0.345	-2.43%	+14.83%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.001)	0.151 (CI = +/-0.078; p = 0.000)	0.306	-2.03%	+13.91%
Frequency	2006.2	-0.020 (CI = +/-0.013; p = 0.003)	0.148 (CI = +/-0.079; p = 0.001)	0.284	-1.95%	+13.74%
Frequency	2007.1	-0.017 (CI = +/-0.013; p = 0.014)	0.140 (CI = +/-0.079; p = 0.001)	0.254	-1.67%	+13.16%
Frequency	2007.2	-0.016 (CI = +/-0.014; p = 0.029)	0.138 (CI = +/-0.081; p = 0.002)	0.238	-1.57%	+12.96%
Frequency	2008.1	-0.011 (CI = +/-0.014; p = 0.119)	0.125 (CI = +/-0.078; p = 0.003)	0.230	-1.10%	+12.07%
Frequency	2008.2	-0.010 (CI = +/-0.015; p = 0.172)	0.123 (CI = +/-0.080; p = 0.004)	0.224	-1.03%	+11.95%
Frequency	2009.1	-0.008 (CI = +/-0.016; p = 0.329)	0.117 (CI = +/-0.082; p = 0.007)	0.222	-0.78%	+11.51%
Frequency	2009.2	-0.010 (CI = +/-0.017; p = 0.272)	0.121 (CI = +/-0.084; p = 0.007)	0.225	-0.95%	+11.79%
Frequency	2010.1	-0.008 (CI = +/-0.019; p = 0.415)	0.116 (CI = +/-0.087; p = 0.011)	0.224	-0.76%	+11.49%
Frequency	2010.2	-0.014 (CI = +/-0.019; p = 0.151)	0.131 (CI = +/-0.085; p = 0.004)	0.264	-1.38%	+12.41%
Frequency	2011.1	-0.015 (CI = +/-0.021; p = 0.151)	0.134 (CI = +/-0.088; p = 0.005)	0.265	-1.51%	+12.60%
Frequency	2011.2	-0.016 (CI = +/-0.023; p = 0.178)	0.135 (CI = +/-0.092; p = 0.006)	0.263	-1.56%	+12.66%
Frequency	2012.1	-0.015 (CI = +/-0.026; p = 0.238)	0.134 (CI = +/-0.097; p = 0.009)	0.258	-1.51%	+12.60%
Frequency	2012.2	-0.025 (CI = +/-0.027; p = 0.071)	0.153 (CI = +/-0.094; p = 0.003)	0.318	-2.44%	+13.68%
Frequency	2013.1	-0.025 (CI = +/-0.030; p = 0.102)	0.153 (CI = +/-0.100; p = 0.005)	0.311	-2.46%	+13.71%
Frequency	2013.2	-0.026 (CI = +/-0.034; p = 0.130)	0.155 (CI = +/-0.107; p = 0.007)	0.307	-2.57%	+13.82%
Frequency	2014.1	-0.014 (CI = +/-0.037; p = 0.440)	0.133 (CI = +/-0.106; p = 0.017)	0.331	-1.36%	+12.70%
Frequency	2014.2	-0.015 (CI = +/-0.042; p = 0.448)	0.136 (CI = +/-0.114; p = 0.022)	0.327	-1.54%	+12.85%
Frequency	2015.1	-0.006 (CI = +/-0.048; p = 0.781)	0.121 (CI = +/-0.122; p = 0.051)	0.344	-0.64%	+12.17%
Frequency	2015.2	-0.010 (CI = +/-0.057; p = 0.720)	0.126 (CI = +/-0.134; p = 0.062)	0.332	-0.96%	+12.39%
Frequency	2016.1	-0.013 (CI = +/-0.068; p = 0.691)	0.131 (CI = +/-0.149; p = 0.079)	0.320	-1.28%	+12.58%
Frequency	2016.2	-0.038 (CI = +/-0.078; p = 0.311)	0.168 (CI = +/-0.157; p = 0.038)	0.343	-3.74%	+13.88%
Frequency	2017.1	-0.055 (CI = +/-0.097; p = 0.240)	0.191 (CI = +/-0.178; p = 0.038)	0.352	-5.32%	+14.62%

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	0.009 (CI = +/-0.027; p = 0.514)	0.320 (CI = +/-0.579; p = 0.270)	0.173 (CI = +/-0.196; p = 0.081)	0.535	+0.87%	+19.92%
Loss Cost	2006.1	0.012 (CI = +/-0.028; p = 0.398)	0.302 (CI = +/-0.585; p = 0.301)	0.170 (CI = +/-0.197; p = 0.088)	0.541	+1.19%	+20.00%
Loss Cost	2006.2	0.006 (CI = +/-0.029; p = 0.674)	0.332 (CI = +/-0.583; p = 0.254)	0.175 (CI = +/-0.196; p = 0.078)	0.538	+0.62%	+19.87%
Loss Cost	2007.1	0.009 (CI = +/-0.032; p = 0.585)	0.320 (CI = +/-0.593; p = 0.279)	0.173 (CI = +/-0.199; p = 0.085)	0.539	+0.86%	+19.92%
Loss Cost	2007.2	0.004 (CI = +/-0.034; p = 0.812)	0.343 (CI = +/-0.599; p = 0.252)	0.177 (CI = +/-0.200; p = 0.081)	0.534	+0.40%	+19.83%
Loss Cost	2008.1	0.018 (CI = +/-0.032; p = 0.255)	0.275 (CI = +/-0.547; p = 0.312)	0.165 (CI = +/-0.182; p = 0.074)	0.612	+1.85%	+20.11%
Loss Cost	2008.2	0.016 (CI = +/-0.035; p = 0.366)	0.287 (CI = +/-0.557; p = 0.300)	0.167 (CI = +/-0.185; p = 0.075)	0.602	+1.57%	+20.06%
Loss Cost	2009.1	0.019 (CI = +/-0.038; p = 0.316)	0.274 (CI = +/-0.568; p = 0.332)	0.165 (CI = +/-0.188; p = 0.084)	0.603	+1.89%	+20.12%
Loss Cost	2009.2	0.010 (CI = +/-0.040; p = 0.624)	0.312 (CI = +/-0.564; p = 0.266)	0.172 (CI = +/-0.186; p = 0.068)	0.599	+0.96%	+19.96%
Loss Cost	2010.1	0.023 (CI = +/-0.041; p = 0.257)	0.259 (CI = +/-0.543; p = 0.336)	0.161 (CI = +/-0.179; p = 0.076)	0.643	+2.32%	+20.18%
Loss Cost	2010.2	0.018 (CI = +/-0.044; p = 0.422)	0.279 (CI = +/-0.553; p = 0.308)	0.166 (CI = +/-0.181; p = 0.072)	0.632	+1.77%	+20.09%
Loss Cost	2011.1	0.010 (CI = +/-0.048; p = 0.661)	0.305 (CI = +/-0.562; p = 0.274)	0.172 (CI = +/-0.184; p = 0.065)	0.623	+1.04%	+19.98%
Loss Cost	2011.2	0.015 (CI = +/-0.053; p = 0.561)	0.289 (CI = +/-0.576; p = 0.311)	0.168 (CI = +/-0.188; p = 0.078)	0.624	+1.52%	+20.05%
Loss Cost	2012.1	0.031 (CI = +/-0.056; p = 0.261)	0.237 (CI = +/-0.566; p = 0.395)	0.153 (CI = +/-0.184; p = 0.099)	0.657	+3.18%	+20.27%
Loss Cost	2012.2	0.011 (CI = +/-0.059; p = 0.710)	0.299 (CI = +/-0.545; p = 0.267)	0.172 (CI = +/-0.177; p = 0.057)	0.662	+1.07%	+20.01%
Loss Cost	2013.1	0.020 (CI = +/-0.065; p = 0.528)	0.272 (CI = +/-0.558; p = 0.321)	0.163 (CI = +/-0.181; p = 0.075)	0.667	+2.04%	+20.12%
Loss Cost	2013.2	0.061 (CI = +/-0.059; p = 0.043)	0.164 (CI = +/-0.459; p = 0.462)	0.126 (CI = +/-0.149; p = 0.093)	0.787	+6.28%	+20.57%
Loss Cost	2014.1	0.074 (CI = +/-0.066; p = 0.029)	0.131 (CI = +/-0.467; p = 0.562)	0.114 (CI = +/-0.152; p = 0.134)	0.792	+7.73%	+20.71%
Loss Cost	2014.2	0.053 (CI = +/-0.073; p = 0.144)	0.180 (CI = +/-0.464; p = 0.423)	0.134 (CI = +/-0.152; p = 0.082)	0.782	+5.42%	+20.51%
Loss Cost	2015.1	0.046 (CI = +/-0.085; p = 0.268)	0.194 (CI = +/-0.486; p = 0.409)	0.140 (CI = +/-0.162; p = 0.085)	0.766	+4.72%	+20.45%
Loss Cost	2015.2	0.077 (CI = +/-0.095; p = 0.105)	0.135 (CI = +/-0.482; p = 0.559)	0.111 (CI = +/-0.164; p = 0.170)	0.789	+8.03%	+20.70%
Loss Cost	2016.1	0.075 (CI = +/-0.116; p = 0.186)	0.139 (CI = +/-0.513; p = 0.570)	0.113 (CI = +/-0.179; p = 0.198)	0.769	+7.80%	+20.68%
Loss Cost	2016.2	0.045 (CI = +/-0.139; p = 0.501)	0.185 (CI = +/-0.533; p = 0.466)	0.142 (CI = +/-0.196; p = 0.141)	0.747	+4.57%	+20.49%
Loss Cost	2017.1	0.059 (CI = +/-0.177; p = 0.483)	0.166 (CI = +/-0.573; p = 0.539)	0.128 (CI = +/-0.226; p = 0.239)	0.732	+6.05%	+20.57%
Severity	2005.2	0.033 (CI = +/-0.022; p = 0.004)	0.299 (CI = +/-0.478; p = 0.213)	0.027 (CI = +/-0.161; p = 0.738)	0.577	+3.37%	+6.17%
Severity	2006.1	0.032 (CI = +/-0.023; p = 0.009)	0.306 (CI = +/-0.486; p = 0.210)	0.028 (CI = +/-0.164; p = 0.732)	0.560	+3.23%	+6.15%
Severity	2006.2	0.025 (CI = +/-0.024; p = 0.039)	0.340 (CI = +/-0.473; p = 0.153)	0.033 (CI = +/-0.159; p = 0.674)	0.547	+2.55%	+6.02%
Severity	2007.1	0.024 (CI = +/-0.026; p = 0.061)	0.344 (CI = +/-0.483; p = 0.156)	0.034 (CI = +/-0.162; p = 0.673)	0.534	+2.47%	+6.00%
Severity	2007.2	0.019 (CI = +/-0.027; p = 0.166)	0.373 (CI = +/-0.479; p = 0.123)	0.039 (CI = +/-0.160; p = 0.626)	0.520	+1.89%	+5.90%
Severity	2008.1	0.028 (CI = +/-0.027; p = 0.045)	0.330 (CI = +/-0.458; p = 0.152)	0.031 (CI = +/-0.153; p = 0.681)	0.574	+2.81%	+6.06%
Severity	2008.2	0.024 (CI = +/-0.029; p = 0.100)	0.346 (CI = +/-0.464; p = 0.138)	0.034 (CI = +/-0.154; p = 0.654)	0.557	+2.44%	+5.99%
Severity	2009.1	0.024 (CI = +/-0.031; p = 0.126)	0.346 (CI = +/-0.476; p = 0.148)	0.034 (CI = +/-0.157; p = 0.662)	0.546	+2.46%	+6.00%
Severity	2009.2	0.017 (CI = +/-0.033; p = 0.310)	0.377 (CI = +/-0.473; p = 0.114)	0.040 (CI = +/-0.156; p = 0.600)	0.532	+1.69%	+5.88%
Severity	2010.1	0.028 (CI = +/-0.034; p = 0.107)	0.333 (CI = +/-0.456; p = 0.145)	0.031 (CI = +/-0.150; p = 0.675)	0.582	+2.81%	+6.04%
Severity	2010.2	0.029 (CI = +/-0.037; p = 0.122)	0.328 (CI = +/-0.469; p = 0.162)	0.030 (CI = +/-0.154; p = 0.694)	0.573	+2.96%	+6.06%
Severity	2011.1	0.023 (CI = +/-0.041; p = 0.251)	0.349 (CI = +/-0.476; p = 0.143)	0.035 (CI = +/-0.156; p = 0.648)	0.553	+2.35%	+5.98%
Severity	2011.2	0.028 (CI = +/-0.045; p = 0.205)	0.332 (CI = +/-0.487; p = 0.172)	0.030 (CI = +/-0.159; p = 0.696)	0.555	+2.87%	+6.05%
Severity	2012.1	0.044 (CI = +/-0.047; p = 0.067)	0.283 (CI = +/-0.473; p = 0.228)	0.017 (CI = +/-0.154; p = 0.823)	0.605	+4.46%	+6.23%
Severity	2012.2	0.033 (CI = +/-0.051; p = 0.192)	0.314 (CI = +/-0.478; p = 0.186)	0.026 (CI = +/-0.155; p = 0.731)	0.579	+3.39%	+6.12%
Severity	2013.1	0.043 (CI = +/-0.057; p = 0.132)	0.287 (CI = +/-0.487; p = 0.234)	0.017 (CI = +/-0.158; p = 0.821)	0.588	+4.39%	+6.22%
Severity	2013.2	0.085 (CI = +/-0.045; p = 0.001)	0.176 (CI = +/-0.352; p = 0.307)	-0.020 (CI = +/-0.114; p = 0.712)	0.793	+8.83%	+6.63%
Severity	2014.1	0.083 (CI = +/-0.052; p = 0.003)	0.179 (CI = +/-0.367; p = 0.318)	-0.019 (CI = +/-0.120; p = 0.739)	0.770	+8.69%	+6.61%
Severity	2014.2	0.063 (CI = +/-0.056; p = 0.029)	0.226 (CI = +/-0.356; p = 0.199)	-0.001 (CI = +/-0.117; p = 0.991)	0.751	+6.51%	+6.44%
Severity	2015.1	0.045 (CI = +/-0.062; p = 0.148)	0.264 (CI = +/-0.355; p = 0.135)	0.016 (CI = +/-0.118; p = 0.771)	0.730	+4.56%	+6.30%
Severity	2015.2	0.078 (CI = +/-0.064; p = 0.020)	0.200 (CI = +/-0.324; p = 0.207)	-0.015 (CI = +/-0.110; p = 0.777)	0.796	+8.13%	+6.54%
Severity	2016.1	0.078 (CI = +/-0.078; p = 0.050)	0.201 (CI = +/-0.344; p = 0.232)	-0.015 (CI = +/-0.120; p = 0.798)	0.770	+8.10%	+6.53%
Severity	2016.2	0.076 (CI = +/-0.096; p = 0.110)	0.203 (CI = +/-0.368; p = 0.255)	-0.013 (CI = +/-0.135; p = 0.836)	0.738	+7.94%	+6.53%
Severity	2017.1	0.110 (CI = +/-0.117; p = 0.064)	0.159 (CI = +/-0.379; p = 0.380)	-0.045 (CI = +/-0.149; p = 0.526)	0.746	+11.58%	+6.69%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.276; p = 0.877)	0.146 (CI = +/-0.093; p = 0.003)	0.394	-2.42%	+12.95%
Frequency	2006.1	-0.020 (CI = +/-0.013; p = 0.003)	-0.003 (CI = +/-0.261; p = 0.979)	0.143 (CI = +/-0.088; p = 0.002)	0.381	-1.97%	+13.05%
Frequency	2006.2	-0.019 (CI = +/-0.013; p = 0.007)	-0.008 (CI = +/-0.265; p = 0.951)	0.142 (CI = +/-0.089; p = 0.003)	0.368	-1.89%	+13.07%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.027)	-0.024 (CI = +/-0.262; p = 0.852)	0.139 (CI = +/-0.088; p = 0.003)	0.358	-1.58%	+13.13%
Frequency	2007.2	-0.015 (CI = +/-0.015; p = 0.053)	-0.030 (CI = +/-0.266; p = 0.821)	0.138 (CI = +/-0.089; p = 0.003)	0.350	-1.46%	+13.15%
Frequency	2008.1	-0.009 (CI = +/-0.015; p = 0.209)	-0.055 (CI = +/-0.253; p = 0.660)	0.134 (CI = +/-0.084; p = 0.003)	0.374	-0.93%	+13.25%
Frequency	2008.2	-0.008 (CI = +/-0.016; p = 0.290)	-0.059 (CI = +/-0.258; p = 0.644)	0.133 (CI = +/-0.086; p = 0.004)	0.372	-0.85%	+13.27%
Frequency	2009.1	-0.006 (CI = +/-0.017; p = 0.515)	-0.072 (CI = +/-0.259; p = 0.575)	0.131 (CI = +/-0.086; p = 0.004)	0.381	-0.55%	+13.32%
Frequency	2009.2	-0.007 (CI = +/-0.019; p = 0.434)	-0.065 (CI = +/-0.265; p = 0.619)	0.132 (CI = +/-0.087; p = 0.004)	0.381	-0.72%	+13.29%
Frequency	2010.1	-0.005 (CI = +/-0.020; p = 0.626)	-0.074 (CI = +/-0.269; p = 0.576)	0.130 (CI = +/-0.089; p = 0.006)	0.385	-0.48%	+13.33%
Frequency	2010.2	-0.012 (CI = +/-0.021; p = 0.260)	-0.049 (CI = +/-0.260; p = 0.703)	0.136 (CI = +/-0.085; p = 0.003)	0.414	-1.16%	+13.23%
Frequency	2011.1	-0.013 (CI = +/-0.023; p = 0.257)	-0.044 (CI = +/-0.267; p = 0.736)	0.137 (CI = +/-0.087; p = 0.004)	0.413	-1.28%	+13.21%
Frequency	2011.2	-0.013 (CI = +/-0.025; p = 0.293)	-0.043 (CI = +/-0.275; p = 0.749)	0.137 (CI = +/-0.090; p = 0.004)	0.410	-1.31%	+13.21%
Frequency	2012.1	-0.012 (CI = +/-0.028; p = 0.377)	-0.046 (CI = +/-0.284; p = 0.741)	0.136 (CI = +/-0.093; p = 0.006)	0.407	-1.22%	+13.22%
Frequency	2012.2	-0.023 (CI = +/-0.029; p = 0.124)	-0.014 (CI = +/-0.274; p = 0.913)	0.146 (CI = +/-0.089; p = 0.003)	0.450	-2.25%	+13.09%
Frequency	2013.1	-0.023 (CI = +/-0.033; p = 0.169)	-0.014 (CI = +/-0.284; p = 0.917)	0.146 (CI = +/-0.092; p = 0.004)	0.446	-2.25%	+13.09%
Frequency	2013.2	-0.024 (CI = +/-0.038; p = 0.206)	-0.012 (CI = +/-0.295; p = 0.934)	0.147 (CI = +/-0.096; p = 0.005)	0.443	-2.34%	+13.08%
Frequency	2014.1	-0.009 (CI = +/-0.040; p = 0.647)	-0.048 (CI = +/-0.285; p = 0.726)	0.133 (CI = +/-0.093; p = 0.008)	0.489	-0.89%	+13.23%
Frequency	2014.2	-0.010 (CI = +/-0.047; p = 0.650)	-0.045 (CI = +/-0.298; p = 0.753)	0.134 (CI = +/-0.098; p = 0.010)	0.482	-1.02%	+13.21%
Frequency	2015.1	0.002 (CI = +/-0.053; p = 0.952)	-0.070 (CI = +/-0.304; p = 0.633)	0.123 (CI = +/-0.101; p = 0.020)	0.505	+0.15%	+13.31%
Frequency	2015.2	-0.001 (CI = +/-0.064; p = 0.977)	-0.065 (CI = +/-0.321; p = 0.672)	0.126 (CI = +/-0.109; p = 0.027)	0.490	-0.09%	+13.29%
Frequency	2016.1	-0.003 (CI = +/-0.077; p = 0.938)	-0.062 (CI = +/-0.341; p = 0.704)	0.128 (CI = +/-0.119; p = 0.038)	0.476	-0.29%	+13.28%
Frequency	2016.2	-0.032 (CI = +/-0.090; p = 0.460)	-0.018 (CI = +/-0.344; p = 0.913)	0.155 (CI = +/-0.126; p = 0.020)	0.482	-3.12%	+13.11%
Frequency	2017.1	-0.051 (CI = +/-0.112; p = 0.345)	0.008 (CI = +/-0.365; p = 0.964)	0.173 (CI = +/-0.144; p = 0.022)	0.480	-4.95%	+13.00%

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	0.009 (CI = +/-0.027; p = 0.514)	0.320 (CI = +/-0.579; p = 0.270)	0.173 (CI = +/-0.196; p = 0.081)	0.535	+0.87%	+19.92%
Loss Cost	2006.1	0.012 (CI = +/-0.028; p = 0.398)	0.302 (CI = +/-0.585; p = 0.301)	0.170 (CI = +/-0.197; p = 0.088)	0.541	+1.19%	+20.00%
Loss Cost	2006.2	0.006 (CI = +/-0.029; p = 0.674)	0.332 (CI = +/-0.583; p = 0.254)	0.175 (CI = +/-0.196; p = 0.078)	0.538	+0.62%	+19.87%
Loss Cost	2007.1	0.009 (CI = +/-0.032; p = 0.585)	0.320 (CI = +/-0.593; p = 0.279)	0.173 (CI = +/-0.199; p = 0.085)	0.539	+0.86%	+19.92%
Loss Cost	2007.2	0.004 (CI = +/-0.034; p = 0.812)	0.343 (CI = +/-0.599; p = 0.252)	0.177 (CI = +/-0.200; p = 0.081)	0.534	+0.40%	+19.83%
Loss Cost	2008.1	0.018 (CI = +/-0.032; p = 0.255)	0.275 (CI = +/-0.547; p = 0.312)	0.165 (CI = +/-0.182; p = 0.074)	0.612	+1.85%	+20.11%
Loss Cost	2008.2	0.016 (CI = +/-0.035; p = 0.366)	0.287 (CI = +/-0.557; p = 0.300)	0.167 (CI = +/-0.185; p = 0.075)	0.602	+1.57%	+20.06%
Loss Cost	2009.1	0.019 (CI = +/-0.038; p = 0.316)	0.274 (CI = +/-0.568; p = 0.332)	0.165 (CI = +/-0.188; p = 0.084)	0.603	+1.89%	+20.12%
Loss Cost	2009.2	0.010 (CI = +/-0.040; p = 0.624)	0.312 (CI = +/-0.564; p = 0.266)	0.172 (CI = +/-0.186; p = 0.068)	0.599	+0.96%	+19.96%
Loss Cost	2010.1	0.023 (CI = +/-0.041; p = 0.257)	0.259 (CI = +/-0.543; p = 0.336)	0.161 (CI = +/-0.179; p = 0.076)	0.643	+2.32%	+20.18%
Loss Cost	2010.2	0.018 (CI = +/-0.044; p = 0.422)	0.279 (CI = +/-0.553; p = 0.308)	0.166 (CI = +/-0.181; p = 0.072)	0.632	+1.77%	+20.09%
Loss Cost	2011.1	0.010 (CI = +/-0.048; p = 0.661)	0.305 (CI = +/-0.562; p = 0.274)	0.172 (CI = +/-0.184; p = 0.065)	0.623	+1.04%	+19.98%
Loss Cost	2011.2	0.015 (CI = +/-0.053; p = 0.561)	0.289 (CI = +/-0.576; p = 0.311)	0.168 (CI = +/-0.188; p = 0.078)	0.624	+1.52%	+20.05%
Loss Cost	2012.1	0.031 (CI = +/-0.056; p = 0.261)	0.237 (CI = +/-0.566; p = 0.395)	0.153 (CI = +/-0.184; p = 0.099)	0.657	+3.18%	+20.27%
Loss Cost	2012.2	0.011 (CI = +/-0.059; p = 0.710)	0.299 (CI = +/-0.545; p = 0.267)	0.172 (CI = +/-0.177; p = 0.057)	0.662	+1.07%	+20.01%
Loss Cost	2013.1	0.020 (CI = +/-0.065; p = 0.528)	0.272 (CI = +/-0.558; p = 0.321)	0.163 (CI = +/-0.181; p = 0.075)	0.667	+2.04%	+20.12%
Loss Cost	2013.2	0.061 (CI = +/-0.059; p = 0.043)	0.164 (CI = +/-0.459; p = 0.462)	0.126 (CI = +/-0.149; p = 0.093)	0.787	+6.28%	+20.57%
Loss Cost	2014.1	0.074 (CI = +/-0.066; p = 0.029)	0.131 (CI = +/-0.467; p = 0.562)	0.114 (CI = +/-0.152; p = 0.134)	0.792	+7.73%	+20.71%
Loss Cost	2014.2	0.053 (CI = +/-0.073; p = 0.144)	0.180 (CI = +/-0.464; p = 0.423)	0.134 (CI = +/-0.152; p = 0.082)	0.782	+5.42%	+20.51%
Loss Cost	2015.1	0.046 (CI = +/-0.085; p = 0.268)	0.194 (CI = +/-0.486; p = 0.409)	0.140 (CI = +/-0.162; p = 0.085)	0.766	+4.72%	+20.45%
Loss Cost	2015.2	0.077 (CI = +/-0.095; p = 0.105)	0.135 (CI = +/-0.482; p = 0.559)	0.111 (CI = +/-0.164; p = 0.170)	0.789	+8.03%	+20.70%
Loss Cost	2016.1	0.075 (CI = +/-0.116; p = 0.186)	0.139 (CI = +/-0.513; p = 0.570)	0.113 (CI = +/-0.179; p = 0.198)	0.769	+7.80%	+20.68%
Loss Cost	2016.2	0.045 (CI = +/-0.139; p = 0.501)	0.185 (CI = +/-0.533; p = 0.466)	0.142 (CI = +/-0.196; p = 0.141)	0.747	+4.57%	+20.49%
Loss Cost	2017.1	0.059 (CI = +/-0.177; p = 0.483)	0.166 (CI = +/-0.573; p = 0.539)	0.128 (CI = +/-0.226; p = 0.239)	0.732	+6.05%	+20.57%
Severity	2005.2	0.033 (CI = +/-0.022; p = 0.004)	0.299 (CI = +/-0.478; p = 0.213)	0.027 (CI = +/-0.161; p = 0.738)	0.577	+3.37%	+6.17%
Severity	2006.1	0.032 (CI = +/-0.023; p = 0.009)	0.306 (CI = +/-0.486; p = 0.210)	0.028 (CI = +/-0.164; p = 0.732)	0.560	+3.23%	+6.15%
Severity	2006.2	0.025 (CI = +/-0.024; p = 0.039)	0.340 (CI = +/-0.473; p = 0.153)	0.033 (CI = +/-0.159; p = 0.674)	0.547	+2.55%	+6.02%
Severity	2007.1	0.024 (CI = +/-0.026; p = 0.061)	0.344 (CI = +/-0.483; p = 0.156)	0.034 (CI = +/-0.162; p = 0.673)	0.534	+2.47%	+6.00%
Severity	2007.2	0.019 (CI = +/-0.027; p = 0.166)	0.373 (CI = +/-0.479; p = 0.123)	0.039 (CI = +/-0.160; p = 0.626)	0.520	+1.89%	+5.90%
Severity	2008.1	0.028 (CI = +/-0.027; p = 0.045)	0.330 (CI = +/-0.458; p = 0.152)	0.031 (CI = +/-0.153; p = 0.681)	0.574	+2.81%	+6.06%
Severity	2008.2	0.024 (CI = +/-0.029; p = 0.100)	0.346 (CI = +/-0.464; p = 0.138)	0.034 (CI = +/-0.154; p = 0.654)	0.557	+2.44%	+5.99%
Severity	2009.1	0.024 (CI = +/-0.031; p = 0.126)	0.346 (CI = +/-0.476; p = 0.148)	0.034 (CI = +/-0.157; p = 0.662)	0.546	+2.46%	+6.00%
Severity	2009.2	0.017 (CI = +/-0.033; p = 0.310)	0.377 (CI = +/-0.473; p = 0.114)	0.040 (CI = +/-0.156; p = 0.600)	0.532	+1.69%	+5.88%
Severity	2010.1	0.028 (CI = +/-0.034; p = 0.107)	0.333 (CI = +/-0.456; p = 0.145)	0.031 (CI = +/-0.150; p = 0.675)	0.582	+2.81%	+6.04%
Severity	2010.2	0.029 (CI = +/-0.037; p = 0.122)	0.328 (CI = +/-0.469; p = 0.162)	0.030 (CI = +/-0.154; p = 0.694)	0.573	+2.96%	+6.06%
Severity	2011.1	0.023 (CI = +/-0.041; p = 0.251)	0.349 (CI = +/-0.476; p = 0.143)	0.035 (CI = +/-0.156; p = 0.648)	0.553	+2.35%	+5.98%
Severity	2011.2	0.028 (CI = +/-0.045; p = 0.205)	0.332 (CI = +/-0.487; p = 0.172)	0.030 (CI = +/-0.159; p = 0.696)	0.555	+2.87%	+6.05%
Severity	2012.1	0.044 (CI = +/-0.047; p = 0.067)	0.283 (CI = +/-0.473; p = 0.228)	0.017 (CI = +/-0.154; p = 0.823)	0.605	+4.46%	+6.23%
Severity	2012.2	0.033 (CI = +/-0.051; p = 0.192)	0.314 (CI = +/-0.478; p = 0.186)	0.026 (CI = +/-0.155; p = 0.731)	0.579	+3.39%	+6.12%
Severity	2013.1	0.043 (CI = +/-0.057; p = 0.132)	0.287 (CI = +/-0.487; p = 0.234)	0.017 (CI = +/-0.158; p = 0.821)	0.588	+4.39%	+6.22%
Severity	2013.2	0.085 (CI = +/-0.045; p = 0.001)	0.176 (CI = +/-0.352; p = 0.307)	-0.020 (CI = +/-0.114; p = 0.712)	0.793	+8.83%	+6.63%
Severity	2014.1	0.083 (CI = +/-0.052; p = 0.003)	0.179 (CI = +/-0.367; p = 0.318)	-0.019 (CI = +/-0.120; p = 0.739)	0.770	+8.69%	+6.61%
Severity	2014.2	0.063 (CI = +/-0.056; p = 0.029)	0.226 (CI = +/-0.356; p = 0.199)	-0.001 (CI = +/-0.117; p = 0.991)	0.751	+6.51%	+6.44%
Severity	2015.1	0.045 (CI = +/-0.062; p = 0.148)	0.264 (CI = +/-0.355; p = 0.135)	0.016 (CI = +/-0.118; p = 0.771)	0.730	+4.56%	+6.30%
Severity	2015.2	0.078 (CI = +/-0.064; p = 0.020)	0.200 (CI = +/-0.324; p = 0.207)	-0.015 (CI = +/-0.110; p = 0.777)	0.796	+8.13%	+6.54%
Severity	2016.1	0.078 (CI = +/-0.078; p = 0.050)	0.201 (CI = +/-0.344; p = 0.232)	-0.015 (CI = +/-0.120; p = 0.798)	0.770	+8.10%	+6.53%
Severity	2016.2	0.076 (CI = +/-0.096; p = 0.110)	0.203 (CI = +/-0.368; p = 0.255)	-0.013 (CI = +/-0.135; p = 0.836)	0.738	+7.94%	+6.53%
Severity	2017.1	0.110 (CI = +/-0.117; p = 0.064)	0.159 (CI = +/-0.379; p = 0.380)	-0.045 (CI = +/-0.149; p = 0.526)	0.746	+11.58%	+6.69%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.276; p = 0.877)	0.146 (CI = +/-0.093; p = 0.003)	0.394	-2.42%	+12.95%
Frequency	2006.1	-0.020 (CI = +/-0.013; p = 0.003)	-0.003 (CI = +/-0.261; p = 0.979)	0.143 (CI = +/-0.088; p = 0.002)	0.381	-1.97%	+13.05%
Frequency	2006.2	-0.019 (CI = +/-0.013; p = 0.007)	-0.008 (CI = +/-0.265; p = 0.951)	0.142 (CI = +/-0.089; p = 0.003)	0.368	-1.89%	+13.07%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.027)	-0.024 (CI = +/-0.262; p = 0.852)	0.139 (CI = +/-0.088; p = 0.003)	0.358	-1.58%	+13.13%
Frequency	2007.2	-0.015 (CI = +/-0.015; p = 0.053)	-0.030 (CI = +/-0.266; p = 0.821)	0.138 (CI = +/-0.089; p = 0.003)	0.350	-1.46%	+13.15%
Frequency	2008.1	-0.009 (CI = +/-0.015; p = 0.209)	-0.055 (CI = +/-0.253; p = 0.660)	0.134 (CI = +/-0.084; p = 0.003)	0.374	-0.93%	+13.25%
Frequency	2008.2	-0.008 (CI = +/-0.016; p = 0.290)	-0.059 (CI = +/-0.258; p = 0.644)	0.133 (CI = +/-0.086; p = 0.004)	0.372	-0.85%	+13.27%
Frequency	2009.1	-0.006 (CI = +/-0.017; p = 0.515)	-0.072 (CI = +/-0.259; p = 0.575)	0.131 (CI = +/-0.086; p = 0.004)	0.381	-0.55%	+13.32%
Frequency	2009.2	-0.007 (CI = +/-0.019; p = 0.434)	-0.065 (CI = +/-0.265; p = 0.619)	0.132 (CI = +/-0.087; p = 0.004)	0.381	-0.72%	+13.29%
Frequency	2010.1	-0.005 (CI = +/-0.020; p = 0.626)	-0.074 (CI = +/-0.269; p = 0.576)	0.130 (CI = +/-0.089; p = 0.006)	0.385	-0.48%	+13.33%
Frequency	2010.2	-0.012 (CI = +/-0.021; p = 0.260)	-0.049 (CI = +/-0.260; p = 0.703)	0.136 (CI = +/-0.085; p = 0.003)	0.414	-1.16%	+13.23%
Frequency	2011.1	-0.013 (CI = +/-0.023; p = 0.257)	-0.044 (CI = +/-0.267; p = 0.736)	0.137 (CI = +/-0.087; p = 0.004)	0.413	-1.28%	+13.21%
Frequency	2011.2	-0.013 (CI = +/-0.025; p = 0.293)	-0.043 (CI = +/-0.275; p = 0.749)	0.137 (CI = +/-0.090; p = 0.004)	0.410	-1.31%	+13.21%
Frequency	2012.1	-0.012 (CI = +/-0.028; p = 0.377)	-0.046 (CI = +/-0.284; p = 0.741)	0.136 (CI = +/-0.093; p = 0.006)	0.407	-1.22%	+13.22%
Frequency	2012.2	-0.023 (CI = +/-0.029; p = 0.124)	-0.014 (CI = +/-0.274; p = 0.913)	0.146 (CI = +/-0.089; p = 0.003)	0.450	-2.25%	+13.09%
Frequency	2013.1	-0.023 (CI = +/-0.033; p = 0.169)	-0.014 (CI = +/-0.284; p = 0.917)	0.146 (CI = +/-0.092; p = 0.004)	0.446	-2.25%	+13.09%
Frequency	2013.2	-0.024 (CI = +/-0.038; p = 0.206)	-0.012 (CI = +/-0.295; p = 0.934)	0.147 (CI = +/-0.096; p = 0.005)	0.443	-2.34%	+13.08%
Frequency	2014.1	-0.009 (CI = +/-0.040; p = 0.647)	-0.048 (CI = +/-0.285; p = 0.726)	0.133 (CI = +/-0.093; p = 0.008)	0.489	-0.89%	+13.23%
Frequency	2014.2	-0.010 (CI = +/-0.047; p = 0.650)	-0.045 (CI = +/-0.298; p = 0.753)	0.134 (CI = +/-0.098; p = 0.010)	0.482	-1.02%	+13.21%
Frequency	2015.1	0.002 (CI = +/-0.053; p = 0.952)	-0.070 (CI = +/-0.304; p = 0.633)	0.123 (CI = +/-0.101; p = 0.020)	0.505	+0.15%	+13.31%
Frequency	2015.2	-0.001 (CI = +/-0.064; p = 0.977)	-0.065 (CI = +/-0.321; p = 0.672)	0.126 (CI = +/-0.109; p = 0.027)	0.490	-0.09%	+13.29%
Frequency	2016.1	-0.003 (CI = +/-0.077; p = 0.938)	-0.062 (CI = +/-0.341; p = 0.704)	0.128 (CI = +/-0.119; p = 0.038)	0.476	-0.29%	+13.28%
Frequency	2016.2	-0.032 (CI = +/-0.090; p = 0.460)	-0.018 (CI = +/-0.344; p = 0.913)	0.155 (CI = +/-0.126; p = 0.020)	0.482	-3.12%	+13.11%
Frequency	2017.1	-0.051 (CI = +/-0.112; p = 0.345)	0.008 (CI = +/-0.365; p = 0.964)	0.173 (CI = +/-0.144; p = 0.022)	0.480	-4.95%	+13.00%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, non_phys_dam_xs_inf
Scalar Level Change Start Date = NA

Fit	Start Date	Time	Non_phys_dam_xs_inf	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.026 (CI = +/-0.024; p = 0.035)	0.841 (CI = +/-0.511; p = 0.002)	NA (CI = +/-NA; p = NA)	0.471	+2.60%
Loss Cost	2006.1	0.029 (CI = +/-0.025; p = 0.023)	0.811 (CI = +/-0.516; p = 0.003)	NA (CI = +/-NA; p = NA)	0.484	+2.96%
Loss Cost	2006.2	0.026 (CI = +/-0.026; p = 0.053)	0.839 (CI = +/-0.522; p = 0.002)	NA (CI = +/-NA; p = NA)	0.469	+2.61%
Loss Cost	2007.1	0.029 (CI = +/-0.028; p = 0.041)	0.815 (CI = +/-0.531; p = 0.004)	NA (CI = +/-NA; p = NA)	0.476	+2.92%
Loss Cost	2007.2	0.027 (CI = +/-0.029; p = 0.074)	0.832 (CI = +/-0.542; p = 0.004)	NA (CI = +/-NA; p = NA)	0.461	+2.70%
Loss Cost	2008.1	0.039 (CI = +/-0.028; p = 0.008)	0.737 (CI = +/-0.493; p = 0.005)	NA (CI = +/-NA; p = NA)	0.559	+3.97%
Loss Cost	2008.2	0.038 (CI = +/-0.030; p = 0.014)	0.741 (CI = +/-0.507; p = 0.006)	NA (CI = +/-NA; p = NA)	0.546	+3.90%
Loss Cost	2009.1	0.042 (CI = +/-0.032; p = 0.011)	0.713 (CI = +/-0.517; p = 0.009)	NA (CI = +/-NA; p = NA)	0.552	+4.30%
Loss Cost	2009.2	0.037 (CI = +/-0.034; p = 0.032)	0.748 (CI = +/-0.525; p = 0.007)	NA (CI = +/-NA; p = NA)	0.532	+3.79%
Loss Cost	2010.1	0.049 (CI = +/-0.034; p = 0.006)	0.668 (CI = +/-0.502; p = 0.011)	NA (CI = +/-NA; p = NA)	0.595	+5.00%
Loss Cost	2010.2	0.047 (CI = +/-0.037; p = 0.014)	0.680 (CI = +/-0.518; p = 0.012)	NA (CI = +/-NA; p = NA)	0.577	+4.81%
Loss Cost	2011.1	0.044 (CI = +/-0.040; p = 0.030)	0.697 (CI = +/-0.535; p = 0.013)	NA (CI = +/-NA; p = NA)	0.558	+4.54%
Loss Cost	2011.2	0.051 (CI = +/-0.043; p = 0.023)	0.658 (CI = +/-0.548; p = 0.021)	NA (CI = +/-NA; p = NA)	0.567	+5.18%
Loss Cost	2012.1	0.064 (CI = +/-0.044; p = 0.006)	0.573 (CI = +/-0.533; p = 0.036)	NA (CI = +/-NA; p = NA)	0.620	+6.66%
Loss Cost	2012.2	0.054 (CI = +/-0.047; p = 0.025)	0.634 (CI = +/-0.538; p = 0.023)	NA (CI = +/-NA; p = NA)	0.596	+5.55%
Loss Cost	2013.1	0.064 (CI = +/-0.050; p = 0.015)	0.576 (CI = +/-0.547; p = 0.040)	NA (CI = +/-NA; p = NA)	0.616	+6.63%
Loss Cost	2013.2	0.094 (CI = +/-0.043; p = 0.000)	0.413 (CI = +/-0.443; p = 0.066)	NA (CI = +/-NA; p = NA)	0.767	+9.83%
Loss Cost	2014.1	0.105 (CI = +/-0.046; p = 0.000)	0.352 (CI = +/-0.447; p = 0.115)	NA (CI = +/-NA; p = NA)	0.781	+11.11%
Loss Cost	2014.2	0.096 (CI = +/-0.051; p = 0.001)	0.398 (CI = +/-0.463; p = 0.088)	NA (CI = +/-NA; p = NA)	0.757	+10.12%
Loss Cost	2015.1	0.098 (CI = +/-0.058; p = 0.002)	0.390 (CI = +/-0.493; p = 0.113)	NA (CI = +/-NA; p = NA)	0.738	+10.28%
Loss Cost	2015.2	0.121 (CI = +/-0.060; p = 0.001)	0.284 (CI = +/-0.479; p = 0.227)	NA (CI = +/-NA; p = NA)	0.781	+12.82%
Loss Cost	2016.1	0.125 (CI = +/-0.070; p = 0.002)	0.263 (CI = +/-0.515; p = 0.294)	NA (CI = +/-NA; p = NA)	0.762	+13.35%
Loss Cost	2016.2	0.119 (CI = +/-0.082; p = 0.008)	0.291 (CI = +/-0.557; p = 0.281)	NA (CI = +/-NA; p = NA)	0.728	+12.60%
Loss Cost	2017.1	0.136 (CI = +/-0.095; p = 0.008)	0.222 (CI = +/-0.597; p = 0.435)	NA (CI = +/-NA; p = NA)	0.726	+14.52%
Severity	2005.2	0.043 (CI = +/-0.019; p = 0.000)	0.326 (CI = +/-0.407; p = 0.112)	NA (CI = +/-NA; p = NA)	0.553	+4.44%
Severity	2006.1	0.043 (CI = +/-0.020; p = 0.000)	0.330 (CI = +/-0.416; p = 0.116)	NA (CI = +/-NA; p = NA)	0.534	+4.40%
Severity	2006.2	0.039 (CI = +/-0.021; p = 0.001)	0.367 (CI = +/-0.413; p = 0.079)	NA (CI = +/-NA; p = NA)	0.506	+3.94%
Severity	2007.1	0.039 (CI = +/-0.022; p = 0.001)	0.366 (CI = +/-0.423; p = 0.088)	NA (CI = +/-NA; p = NA)	0.492	+3.96%
Severity	2007.2	0.035 (CI = +/-0.023; p = 0.004)	0.393 (CI = +/-0.427; p = 0.070)	NA (CI = +/-NA; p = NA)	0.463	+3.60%
Severity	2008.1	0.043 (CI = +/-0.023; p = 0.001)	0.332 (CI = +/-0.406; p = 0.106)	NA (CI = +/-NA; p = NA)	0.534	+4.41%
Severity	2008.2	0.042 (CI = +/-0.024; p = 0.002)	0.345 (CI = +/-0.416; p = 0.101)	NA (CI = +/-NA; p = NA)	0.509	+4.24%
Severity	2009.1	0.043 (CI = +/-0.026; p = 0.002)	0.335 (CI = +/-0.428; p = 0.120)	NA (CI = +/-NA; p = NA)	0.499	+4.38%
Severity	2009.2	0.039 (CI = +/-0.028; p = 0.008)	0.365 (CI = +/-0.435; p = 0.097)	NA (CI = +/-NA; p = NA)	0.467	+3.95%
Severity	2010.1	0.048 (CI = +/-0.028; p = 0.002)	0.299 (CI = +/-0.416; p = 0.152)	NA (CI = +/-NA; p = NA)	0.537	+4.94%
Severity	2010.2	0.051 (CI = +/-0.030; p = 0.002)	0.282 (CI = +/-0.429; p = 0.188)	NA (CI = +/-NA; p = NA)	0.532	+5.20%
Severity	2011.1	0.048 (CI = +/-0.033; p = 0.006)	0.297 (CI = +/-0.443; p = 0.179)	NA (CI = +/-NA; p = NA)	0.501	+4.95%
Severity	2011.2	0.054 (CI = +/-0.035; p = 0.004)	0.263 (CI = +/-0.452; p = 0.242)	NA (CI = +/-NA; p = NA)	0.513	+5.53%
Severity	2012.1	0.066 (CI = +/-0.036; p = 0.001)	0.187 (CI = +/-0.434; p = 0.383)	NA (CI = +/-NA; p = NA)	0.583	+6.85%
Severity	2012.2	0.062 (CI = +/-0.039; p = 0.003)	0.214 (CI = +/-0.449; p = 0.333)	NA (CI = +/-NA; p = NA)	0.543	+6.35%
Severity	2013.1	0.070 (CI = +/-0.042; p = 0.002)	0.165 (CI = +/-0.456; p = 0.461)	NA (CI = +/-NA; p = NA)	0.565	+7.27%
Severity	2013.2	0.099 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.326; p = 0.956)	NA (CI = +/-NA; p = NA)	0.792	+10.35%
Severity	2014.1	0.099 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.343; p = 0.973)	NA (CI = +/-NA; p = NA)	0.769	+10.42%
Severity	2014.2	0.089 (CI = +/-0.038; p = 0.000)	0.057 (CI = +/-0.346; p = 0.734)	NA (CI = +/-NA; p = NA)	0.736	+9.32%
Severity	2015.1	0.082 (CI = +/-0.043; p = 0.001)	0.093 (CI = +/-0.361; p = 0.596)	NA (CI = +/-NA; p = NA)	0.697	+8.52%
Severity	2015.2	0.104 (CI = +/-0.041; p = 0.000)	-0.010 (CI = +/-0.323; p = 0.950)	NA (CI = +/-NA; p = NA)	0.787	+10.92%
Severity	2016.1	0.106 (CI = +/-0.047; p = 0.000)	-0.023 (CI = +/-0.347; p = 0.891)	NA (CI = +/-NA; p = NA)	0.762	+11.24%
Severity	2016.2	0.109 (CI = +/-0.055; p = 0.001)	-0.034 (CI = +/-0.377; p = 0.847)	NA (CI = +/-NA; p = NA)	0.731	+11.54%
Severity	2017.1	0.127 (CI = +/-0.062; p = 0.001)	-0.107 (CI = +/-0.389; p = 0.563)	NA (CI = +/-NA; p = NA)	0.748	+13.55%
Frequency	2005.2	-0.018 (CI = +/-0.011; p = 0.003)	0.515 (CI = +/-0.244; p = 0.000)	NA (CI = +/-NA; p = NA)	0.312	-1.76%
Frequency	2006.1	-0.014 (CI = +/-0.011; p = 0.016)	0.481 (CI = +/-0.230; p = 0.000)	NA (CI = +/-NA; p = NA)	0.302	-1.38%
Frequency	2006.2	-0.013 (CI = +/-0.012; p = 0.033)	0.472 (CI = +/-0.234; p = 0.000)	NA (CI = +/-NA; p = NA)	0.292	-1.27%
Frequency	2007.1	-0.010 (CI = +/-0.012; p = 0.101)	0.449 (CI = +/-0.231; p = 0.000)	NA (CI = +/-NA; p = NA)	0.289	-0.99%
Frequency	2007.2	-0.009 (CI = +/-0.013; p = 0.173)	0.439 (CI = +/-0.236; p = 0.001)	NA (CI = +/-NA; p = NA)	0.285	-0.87%
Frequency	2008.1	-0.004 (CI = +/-0.013; p = 0.492)	0.404 (CI = +/-0.223; p = 0.001)	NA (CI = +/-NA; p = NA)	0.317	-0.43%
Frequency	2008.2	-0.003 (CI = +/-0.013; p = 0.624)	0.397 (CI = +/-0.229; p = 0.001)	NA (CI = +/-NA; p = NA)	0.319	-0.33%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.920)	0.378 (CI = +/-0.230; p = 0.002)	NA (CI = +/-NA; p = NA)	0.335	-0.07%
Frequency	2009.2	-0.002 (CI = +/-0.015; p = 0.837)	0.384 (CI = +/-0.237; p = 0.003)	NA (CI = +/-NA; p = NA)	0.331	-0.15%
Frequency	2010.1	0.001 (CI = +/-0.016; p = 0.940)	0.369 (CI = +/-0.242; p = 0.004)	NA (CI = +/-NA; p = NA)	0.341	+0.06%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.655)	0.398 (CI = +/-0.239; p = 0.002)	NA (CI = +/-NA; p = NA)	0.349	-0.37%
Frequency	2011.1	-0.004 (CI = +/-0.018; p = 0.666)	0.399 (CI = +/-0.248; p = 0.003)	NA (CI = +/-NA; p = NA)	0.346	-0.39%
Frequency	2011.2	-0.003 (CI = +/-0.020; p = 0.737)	0.395 (CI = +/-0.257; p = 0.004)	NA (CI = +/-NA; p = NA)	0.345	-0.33%
Frequency	2012.1	-0.002 (CI = +/-0.022; p = 0.869)	0.386 (CI = +/-0.267; p = 0.007)	NA (CI = +/-NA; p = NA)	0.347	-0.18%
Frequency	2012.2	-0.008 (CI = +/-0.023; p = 0.509)	0.420 (CI = +/-0.267; p = 0.004)	NA (CI = +/-NA; p = NA)	0.356	-0.75%
Frequency	2013.1	-0.006 (CI = +/-0.026; p = 0.632)	0.411 (CI = +/-0.279; p = 0.006)	NA (CI = +/-NA; p = NA)	0.356	-0.60%
Frequency	2013.2	-0.005 (CI = +/-0.029; p = 0.731)	0.405 (CI = +/-0.293; p = 0.009)	NA (CI = +/-NA; p = NA)	0.355	-0.48%
Frequency	2014.1	0.006 (CI = +/-0.029; p = 0.661)	0.347 (CI = +/-0.281; p = 0.018)	NA (CI = +/-NA; p = NA)	0.430	+0.62%
Frequency	2014.2	0.007 (CI = +/-0.033; p = 0.645)	0.341 (CI = +/-0.297; p = 0.027)	NA (CI = +/-NA; p = NA)	0.424	+0.73%
Frequency	2015.1	0.016 (CI = +/-0.036; p = 0.355)	0.298 (CI = +/-0.303; p = 0.054)	NA (CI = +/-NA; p = NA)	0.466	+1.62%
Frequency	2015.2	0.017 (CI = +/-0.041; p = 0.392)	0.294 (CI = +/-0.324; p = 0.073)	NA (CI = +/-NA; p = NA)	0.452	+1.71%
Frequency	2016.1	0.019 (CI = +/-0.047; p = 0.411)	0.285 (CI = +/-0.349; p = 0.102)	NA (CI = +/-NA; p = NA)	0.440	+1.90%
Frequency	2016.2	0.009 (CI = +/-0.054; p = 0.716)	0.326 (CI = +/-0.371; p = 0.081)	NA (CI = +/-NA; p = NA)	0.407	+0.95%
Frequency	2017.1	0.009 (CI = +/-0.065; p = 0.779)	0.329 (CI = +/-0.408; p = 0.105)	NA (CI = +/-NA; p = NA)	0.387	+0.86%

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 = 2020-10-29

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.011 (CI = +/-0.025; p = 0.363)	0.282 (CI = +/-0.193; p = 0.005)	0.708 (CI = +/-0.346; p = 0.000)	0.594	+1.13%
Loss Cost	2006.1	0.013 (CI = +/-0.026; p = 0.331)	0.276 (CI = +/-0.198; p = 0.008)	0.696 (CI = +/-0.355; p = 0.000)	0.595	+1.29%
Loss Cost	2006.2	0.009 (CI = +/-0.028; p = 0.500)	0.263 (CI = +/-0.202; p = 0.012)	0.721 (CI = +/-0.363; p = 0.000)	0.581	+0.94%
Loss Cost	2007.1	0.010 (CI = +/-0.030; p = 0.501)	0.261 (CI = +/-0.208; p = 0.016)	0.717 (CI = +/-0.375; p = 0.000)	0.580	+1.01%
Loss Cost	2007.2	0.008 (CI = +/-0.032; p = 0.616)	0.254 (CI = +/-0.214; p = 0.021)	0.731 (CI = +/-0.387; p = 0.001)	0.567	+0.80%
Loss Cost	2008.1	0.021 (CI = +/-0.032; p = 0.192)	0.211 (CI = +/-0.201; p = 0.040)	0.647 (CI = +/-0.365; p = 0.001)	0.625	+2.08%
Loss Cost	2008.2	0.020 (CI = +/-0.034; p = 0.229)	0.211 (CI = +/-0.208; p = 0.047)	0.648 (CI = +/-0.379; p = 0.002)	0.613	+2.06%
Loss Cost	2009.1	0.022 (CI = +/-0.037; p = 0.233)	0.206 (CI = +/-0.215; p = 0.060)	0.639 (CI = +/-0.394; p = 0.003)	0.611	+2.21%
Loss Cost	2009.2	0.016 (CI = +/-0.039; p = 0.413)	0.190 (CI = +/-0.220; p = 0.088)	0.675 (CI = +/-0.405; p = 0.002)	0.593	+1.61%
Loss Cost	2010.1	0.028 (CI = +/-0.041; p = 0.175)	0.157 (CI = +/-0.217; p = 0.150)	0.605 (CI = +/-0.402; p = 0.005)	0.628	+2.81%
Loss Cost	2010.2	0.026 (CI = +/-0.045; p = 0.248)	0.151 (CI = +/-0.225; p = 0.178)	0.617 (CI = +/-0.421; p = 0.006)	0.610	+2.60%
Loss Cost	2011.1	0.018 (CI = +/-0.048; p = 0.461)	0.172 (CI = +/-0.230; p = 0.137)	0.663 (CI = +/-0.435; p = 0.004)	0.604	+1.77%
Loss Cost	2011.2	0.026 (CI = +/-0.052; p = 0.308)	0.191 (CI = +/-0.235; p = 0.107)	0.615 (CI = +/-0.449; p = 0.009)	0.615	+2.67%
Loss Cost	2012.1	0.040 (CI = +/-0.056; p = 0.147)	0.159 (CI = +/-0.237; p = 0.177)	0.541 (CI = +/-0.456; p = 0.022)	0.643	+4.13%
Loss Cost	2012.2	0.027 (CI = +/-0.060; p = 0.364)	0.133 (CI = +/-0.238; p = 0.260)	0.611 (CI = +/-0.466; p = 0.013)	0.621	+2.70%
Loss Cost	2013.1	0.036 (CI = +/-0.066; p = 0.274)	0.115 (CI = +/-0.248; p = 0.346)	0.567 (CI = +/-0.491; p = 0.026)	0.626	+3.64%
Loss Cost	2013.2	0.078 (CI = +/-0.054; p = 0.007)	0.184 (CI = +/-0.189; p = 0.055)	0.370 (CI = +/-0.382; p = 0.057)	0.796	+8.09%
Loss Cost	2014.1	0.088 (CI = +/-0.060; p = 0.007)	0.166 (CI = +/-0.196; p = 0.092)	0.324 (CI = +/-0.402; p = 0.108)	0.799	+9.20%
Loss Cost	2014.2	0.079 (CI = +/-0.067; p = 0.024)	0.154 (CI = +/-0.204; p = 0.130)	0.361 (CI = +/-0.427; p = 0.092)	0.772	+8.24%
Loss Cost	2015.1	0.074 (CI = +/-0.077; p = 0.059)	0.162 (CI = +/-0.217; p = 0.135)	0.382 (CI = +/-0.462; p = 0.099)	0.754	+7.71%
Loss Cost	2015.2	0.110 (CI = +/-0.075; p = 0.007)	0.206 (CI = +/-0.195; p = 0.040)	0.246 (CI = +/-0.424; p = 0.236)	0.820	+11.60%
Loss Cost	2016.1	0.106 (CI = +/-0.087; p = 0.020)	0.210 (CI = +/-0.210; p = 0.050)	0.258 (CI = +/-0.463; p = 0.252)	0.804	+11.23%
Loss Cost	2016.2	0.108 (CI = +/-0.100; p = 0.036)	0.212 (CI = +/-0.224; p = 0.062)	0.253 (CI = +/-0.502; p = 0.296)	0.772	+11.39%
Loss Cost	2017.1	0.118 (CI = +/-0.115; p = 0.046)	0.198 (CI = +/-0.243; p = 0.101)	0.222 (CI = +/-0.545; p = 0.393)	0.761	+12.52%
Severity	2005.2	0.034 (CI = +/-0.021; p = 0.003)	0.104 (CI = +/-0.167; p = 0.214)	0.357 (CI = +/-0.299; p = 0.021)	0.594	+3.41%
Severity	2006.1	0.032 (CI = +/-0.023; p = 0.008)	0.112 (CI = +/-0.171; p = 0.193)	0.372 (CI = +/-0.307; p = 0.019)	0.580	+3.21%
Severity	2006.2	0.026 (CI = +/-0.023; p = 0.031)	0.091 (CI = +/-0.169; p = 0.284)	0.413 (CI = +/-0.305; p = 0.009)	0.560	+2.62%
Severity	2007.1	0.024 (CI = +/-0.025; p = 0.056)	0.096 (CI = +/-0.174; p = 0.270)	0.424 (CI = +/-0.314; p = 0.010)	0.549	+2.47%
Severity	2007.2	0.020 (CI = +/-0.026; p = 0.140)	0.080 (CI = +/-0.176; p = 0.362)	0.457 (CI = +/-0.318; p = 0.006)	0.529	+1.98%
Severity	2008.1	0.028 (CI = +/-0.027; p = 0.041)	0.051 (CI = +/-0.171; p = 0.547)	0.400 (CI = +/-0.311; p = 0.013)	0.577	+2.85%
Severity	2008.2	0.025 (CI = +/-0.029; p = 0.084)	0.042 (CI = +/-0.176; p = 0.629)	0.420 (CI = +/-0.320; p = 0.012)	0.557	+2.54%
Severity	2009.1	0.025 (CI = +/-0.031; p = 0.112)	0.042 (CI = +/-0.182; p = 0.636)	0.421 (CI = +/-0.333; p = 0.015)	0.547	+2.52%
Severity	2009.2	0.018 (CI = +/-0.033; p = 0.265)	0.024 (CI = +/-0.183; p = 0.790)	0.462 (CI = +/-0.338; p = 0.009)	0.528	+1.84%
Severity	2010.1	0.029 (CI = +/-0.034; p = 0.088)	-0.006 (CI = +/-0.179; p = 0.942)	0.398 (CI = +/-0.332; p = 0.021)	0.579	+2.95%
Severity	2010.2	0.031 (CI = +/-0.037; p = 0.100)	-0.003 (CI = +/-0.186; p = 0.976)	0.389 (CI = +/-0.347; p = 0.030)	0.570	+3.11%
Severity	2011.1	0.025 (CI = +/-0.040; p = 0.210)	0.011 (CI = +/-0.191; p = 0.904)	0.420 (CI = +/-0.361; p = 0.024)	0.549	+2.54%
Severity	2011.2	0.030 (CI = +/-0.044; p = 0.165)	0.023 (CI = +/-0.197; p = 0.812)	0.391 (CI = +/-0.376; p = 0.042)	0.553	+3.08%
Severity	2012.1	0.045 (CI = +/-0.046; p = 0.052)	-0.010 (CI = +/-0.194; p = 0.912)	0.314 (CI = +/-0.373; p = 0.095)	0.604	+4.62%
Severity	2012.2	0.036 (CI = +/-0.049; p = 0.147)	-0.028 (CI = +/-0.197; p = 0.768)	0.361 (CI = +/-0.386; p = 0.065)	0.578	+3.64%
Severity	2013.1	0.046 (CI = +/-0.054; p = 0.092)	-0.049 (CI = +/-0.203; p = 0.622)	0.311 (CI = +/-0.402; p = 0.122)	0.592	+4.71%
Severity	2013.2	0.082 (CI = +/-0.043; p = 0.001)	0.011 (CI = +/-0.149; p = 0.881)	0.143 (CI = +/-0.300; p = 0.330)	0.792	+8.53%
Severity	2014.1	0.080 (CI = +/-0.048; p = 0.003)	0.015 (CI = +/-0.157; p = 0.848)	0.153 (CI = +/-0.322; p = 0.333)	0.769	+8.30%
Severity	2014.2	0.063 (CI = +/-0.051; p = 0.018)	-0.009 (CI = +/-0.153; p = 0.898)	0.225 (CI = +/-0.320; p = 0.157)	0.751	+6.50%
Severity	2015.1	0.048 (CI = +/-0.055; p = 0.084)	0.014 (CI = +/-0.155; p = 0.854)	0.285 (CI = +/-0.331; p = 0.086)	0.729	+4.93%
Severity	2015.2	0.073 (CI = +/-0.054; p = 0.011)	0.045 (CI = +/-0.140; p = 0.505)	0.189 (CI = +/-0.304; p = 0.206)	0.801	+7.60%
Severity	2016.1	0.070 (CI = +/-0.062; p = 0.031)	0.050 (CI = +/-0.151; p = 0.488)	0.202 (CI = +/-0.332; p = 0.212)	0.777	+7.21%
Severity	2016.2	0.069 (CI = +/-0.072; p = 0.056)	0.050 (CI = +/-0.161; p = 0.515)	0.203 (CI = +/-0.360; p = 0.245)	0.746	+7.19%
Severity	2017.1	0.082 (CI = +/-0.082; p = 0.050)	0.034 (CI = +/-0.172; p = 0.678)	0.166 (CI = +/-0.386; p = 0.367)	0.741	+8.49%
Frequency	2005.2	-0.022 (CI = +/-0.012; p = 0.001)	0.178 (CI = +/-0.093; p = 0.000)	0.350 (CI = +/-0.167; p = 0.000)	0.454	-2.21%
Frequency	2006.1	-0.019 (CI = +/-0.012; p = 0.003)	0.164 (CI = +/-0.091; p = 0.001)	0.324 (CI = +/-0.164; p = 0.000)	0.414	-1.86%
Frequency	2006.2	-0.017 (CI = +/-0.013; p = 0.013)	0.173 (CI = +/-0.092; p = 0.001)	0.308 (CI = +/-0.166; p = 0.001)	0.422	-1.64%
Frequency	2007.1	-0.014 (CI = +/-0.013; p = 0.037)	0.165 (CI = +/-0.094; p = 0.001)	0.293 (CI = +/-0.169; p = 0.001)	0.393	-1.43%
Frequency	2007.2	-0.012 (CI = +/-0.014; p = 0.103)	0.174 (CI = +/-0.094; p = 0.001)	0.274 (CI = +/-0.170; p = 0.003)	0.412	-1.16%
Frequency	2008.1	-0.007 (CI = +/-0.014; p = 0.301)	0.160 (CI = +/-0.092; p = 0.001)	0.246 (CI = +/-0.168; p = 0.005)	0.403	-0.74%
Frequency	2008.2	-0.005 (CI = +/-0.015; p = 0.536)	0.169 (CI = +/-0.093; p = 0.001)	0.228 (CI = +/-0.170; p = 0.010)	0.425	-0.47%
Frequency	2009.1	-0.003 (CI = +/-0.016; p = 0.711)	0.164 (CI = +/-0.096; p = 0.002)	0.218 (CI = +/-0.176; p = 0.017)	0.419	-0.30%
Frequency	2009.2	-0.002 (CI = +/-0.018; p = 0.795)	0.166 (CI = +/-0.099; p = 0.002)	0.213 (CI = +/-0.183; p = 0.024)	0.413	-0.23%
Frequency	2010.1	-0.001 (CI = +/-0.019; p = 0.888)	0.163 (CI = +/-0.103; p = 0.003)	0.208 (CI = +/-0.191; p = 0.035)	0.409	-0.13%
Frequency	2010.2	-0.005 (CI = +/-0.021; p = 0.630)	0.154 (CI = +/-0.105; p = 0.006)	0.228 (CI = +/-0.197; p = 0.025)	0.386	-0.49%
Frequency	2011.1	-0.007 (CI = +/-0.023; p = 0.505)	0.161 (CI = +/-0.109; p = 0.006)	0.243 (CI = +/-0.205; p = 0.022)	0.392	-0.74%
Frequency	2011.2	-0.004 (CI = +/-0.025; p = 0.741)	0.168 (CI = +/-0.112; p = 0.005)	0.224 (CI = +/-0.213; p = 0.040)	0.405	-0.40%
Frequency	2012.1	-0.005 (CI = +/-0.028; p = 0.727)	0.170 (CI = +/-0.117; p = 0.006)	0.227 (CI = +/-0.225; p = 0.048)	0.402	-0.47%
Frequency	2012.2	-0.009 (CI = +/-0.030; p = 0.535)	0.161 (CI = +/-0.120; p = 0.011)	0.250 (CI = +/-0.235; p = 0.038)	0.376	-0.91%
Frequency	2013.1	-0.010 (CI = +/-0.034; p = 0.533)	0.163 (CI = +/-0.126; p = 0.014)	0.255 (CI = +/-0.250; p = 0.046)	0.373	-1.02%
Frequency	2013.2	-0.004 (CI = +/-0.037; p = 0.820)	0.174 (CI = +/-0.130; p = 0.011)	0.227 (CI = +/-0.262; p = 0.086)	0.393	-0.41%
Frequency	2014.1	0.008 (CI = +/-0.040; p = 0.665)	0.152 (CI = +/-0.129; p = 0.024)	0.171 (CI = +/-0.265; p = 0.192)	0.427	+0.83%
Frequency	2014.2	0.016 (CI = +/-0.044; p = 0.444)	0.163 (CI = +/-0.133; p = 0.019)	0.137 (CI = +/-0.277; p = 0.313)	0.447	+1.64%
Frequency	2015.1	0.026 (CI = +/-0.049; p = 0.275)	0.148 (CI = +/-0.138; p = 0.037)	0.096 (CI = +/-0.293; p = 0.495)	0.470	+2.65%
Frequency	2015.2	0.036 (CI = +/-0.054; p = 0.172)	0.161 (CI = +/-0.141; p = 0.028)	0.057 (CI = +/-0.307; p = 0.700)	0.487	+3.72%
Frequency	2016.1	0.037 (CI = +/-0.063; p = 0.231)	0.160 (CI = +/-0.152; p = 0.041)	0.055 (CI = +/-0.336; p = 0.729)	0.471	+3.75%
Frequency	2016.2	0.038 (CI = +/-0.072; p = 0.271)	0.162 (CI = +/-0.163; p = 0.051)	0.050 (CI = +/-0.364; p = 0.771)	0.412	+3.92%
Frequency	2017.1	0.036 (CI = +/-0.084; p = 0.364)	0.165 (CI = +/-0.178; p = 0.066)	0.056 (CI = +/-0.398; p = 0.764)	0.389	+3.71%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.010 (CI = +/-0.024; p = 0.405)	0.312 (CI = +/-0.194; p = 0.003)	0.642 (CI = +/-0.354; p = 0.001)	0.535	+1.02%
Loss Cost	2006.1	0.011 (CI = +/-0.026; p = 0.381)	0.306 (CI = +/-0.200; p = 0.004)	0.634 (CI = +/-0.363; p = 0.001)	0.535	+1.14%
Loss Cost	2006.2	0.008 (CI = +/-0.028; p = 0.562)	0.293 (CI = +/-0.204; p = 0.006)	0.657 (CI = +/-0.370; p = 0.001)	0.517	+0.80%
Loss Cost	2007.1	0.008 (CI = +/-0.030; p = 0.578)	0.292 (CI = +/-0.211; p = 0.008)	0.656 (CI = +/-0.382; p = 0.001)	0.516	+0.82%
Loss Cost	2007.2	0.006 (CI = +/-0.032; p = 0.695)	0.285 (CI = +/-0.218; p = 0.012)	0.669 (CI = +/-0.394; p = 0.002)	0.500	+0.62%
Loss Cost	2008.1	0.018 (CI = +/-0.031; p = 0.238)	0.242 (CI = +/-0.205; p = 0.023)	0.593 (CI = +/-0.371; p = 0.003)	0.559	+1.86%
Loss Cost	2008.2	0.018 (CI = +/-0.034; p = 0.278)	0.241 (CI = +/-0.212; p = 0.027)	0.594 (CI = +/-0.385; p = 0.004)	0.545	+1.85%
Loss Cost	2009.1	0.019 (CI = +/-0.037; p = 0.296)	0.238 (CI = +/-0.221; p = 0.035)	0.589 (CI = +/-0.400; p = 0.005)	0.542	+1.93%
Loss Cost	2009.2	0.013 (CI = +/-0.039; p = 0.502)	0.221 (CI = +/-0.225; p = 0.054)	0.624 (CI = +/-0.409; p = 0.004)	0.520	+1.31%
Loss Cost	2010.1	0.024 (CI = +/-0.041; p = 0.237)	0.188 (CI = +/-0.224; p = 0.096)	0.562 (CI = +/-0.407; p = 0.009)	0.555	+2.46%
Loss Cost	2010.2	0.022 (CI = +/-0.045; p = 0.324)	0.182 (CI = +/-0.233; p = 0.119)	0.575 (CI = +/-0.425; p = 0.010)	0.534	+2.23%
Loss Cost	2011.1	0.012 (CI = +/-0.049; p = 0.600)	0.207 (CI = +/-0.237; p = 0.084)	0.624 (CI = +/-0.435; p = 0.007)	0.532	+1.26%
Loss Cost	2011.2	0.021 (CI = +/-0.053; p = 0.409)	0.227 (CI = +/-0.243; p = 0.065)	0.579 (CI = +/-0.449; p = 0.014)	0.547	+2.16%
Loss Cost	2012.1	0.035 (CI = +/-0.057; p = 0.222)	0.197 (CI = +/-0.246; p = 0.111)	0.516 (CI = +/-0.458; p = 0.029)	0.574	+3.51%
Loss Cost	2012.2	0.020 (CI = +/-0.061; p = 0.512)	0.167 (CI = +/-0.248; p = 0.174)	0.586 (CI = +/-0.466; p = 0.016)	0.546	+1.97%
Loss Cost	2013.1	0.027 (CI = +/-0.069; p = 0.424)	0.153 (CI = +/-0.260; p = 0.233)	0.553 (CI = +/-0.494; p = 0.030)	0.549	+2.72%
Loss Cost	2013.2	0.072 (CI = +/-0.054; p = 0.013)	0.229 (CI = +/-0.191; p = 0.022)	0.358 (CI = +/-0.368; p = 0.056)	0.770	+7.46%
Loss Cost	2014.1	0.080 (CI = +/-0.062; p = 0.014)	0.214 (CI = +/-0.201; p = 0.038)	0.324 (CI = +/-0.393; p = 0.100)	0.771	+8.37%
Loss Cost	2014.2	0.070 (CI = +/-0.070; p = 0.050)	0.200 (CI = +/-0.210; p = 0.060)	0.364 (CI = +/-0.418; p = 0.084)	0.737	+7.27%
Loss Cost	2015.1	0.060 (CI = +/-0.081; p = 0.139)	0.216 (CI = +/-0.223; p = 0.057)	0.403 (CI = +/-0.453; p = 0.077)	0.721	+6.15%
Loss Cost	2015.2	0.102 (CI = +/-0.077; p = 0.014)	0.265 (CI = +/-0.193; p = 0.011)	0.253 (CI = +/-0.403; p = 0.199)	0.814	+10.75%
Loss Cost	2016.1	0.091 (CI = +/-0.092; p = 0.052)	0.278 (CI = +/-0.209; p = 0.013)	0.288 (CI = +/-0.446; p = 0.184)	0.800	+9.58%
Loss Cost	2016.2	0.094 (CI = +/-0.110; p = 0.088)	0.280 (CI = +/-0.225; p = 0.019)	0.282 (CI = +/-0.498; p = 0.239)	0.765	+9.82%
Loss Cost	2017.1	0.098 (CI = +/-0.136; p = 0.141)	0.276 (CI = +/-0.251; p = 0.034)	0.270 (CI = +/-0.566; p = 0.314)	0.750	+10.26%
Severity	2005.2	0.034 (CI = +/-0.022; p = 0.004)	0.119 (CI = +/-0.175; p = 0.175)	0.350 (CI = +/-0.318; p = 0.032)	0.539	+3.41%
Severity	2006.1	0.031 (CI = +/-0.023; p = 0.010)	0.128 (CI = +/-0.180; p = 0.157)	0.364 (CI = +/-0.326; p = 0.030)	0.524	+3.20%
Severity	2006.2	0.026 (CI = +/-0.024; p = 0.037)	0.106 (CI = +/-0.178; p = 0.235)	0.403 (CI = +/-0.323; p = 0.016)	0.497	+2.61%
Severity	2007.1	0.024 (CI = +/-0.026; p = 0.066)	0.112 (CI = +/-0.184; p = 0.223)	0.413 (CI = +/-0.333; p = 0.017)	0.485	+2.45%
Severity	2007.2	0.019 (CI = +/-0.027; p = 0.156)	0.095 (CI = +/-0.186; p = 0.304)	0.444 (CI = +/-0.337; p = 0.011)	0.459	+1.96%
Severity	2008.1	0.028 (CI = +/-0.028; p = 0.050)	0.065 (CI = +/-0.182; p = 0.467)	0.392 (CI = +/-0.329; p = 0.021)	0.511	+2.82%
Severity	2008.2	0.025 (CI = +/-0.030; p = 0.098)	0.056 (CI = +/-0.187; p = 0.544)	0.410 (CI = +/-0.338; p = 0.019)	0.487	+2.52%
Severity	2009.1	0.025 (CI = +/-0.032; p = 0.133)	0.057 (CI = +/-0.194; p = 0.551)	0.412 (CI = +/-0.352; p = 0.023)	0.475	+2.48%
Severity	2009.2	0.018 (CI = +/-0.034; p = 0.297)	0.038 (CI = +/-0.196; p = 0.697)	0.451 (CI = +/-0.357; p = 0.015)	0.451	+1.80%
Severity	2010.1	0.029 (CI = +/-0.036; p = 0.109)	0.006 (CI = +/-0.193; p = 0.950)	0.391 (CI = +/-0.351; p = 0.030)	0.506	+2.91%
Severity	2010.2	0.030 (CI = +/-0.039; p = 0.121)	0.010 (CI = +/-0.200; p = 0.917)	0.382 (CI = +/-0.366; p = 0.042)	0.497	+3.08%
Severity	2011.1	0.024 (CI = +/-0.043; p = 0.248)	0.026 (CI = +/-0.207; p = 0.798)	0.413 (CI = +/-0.380; p = 0.034)	0.473	+2.46%
Severity	2011.2	0.030 (CI = +/-0.047; p = 0.194)	0.039 (CI = +/-0.214; p = 0.709)	0.385 (CI = +/-0.395; p = 0.056)	0.479	+3.05%
Severity	2012.1	0.045 (CI = +/-0.049; p = 0.068)	0.004 (CI = +/-0.211; p = 0.970)	0.312 (CI = +/-0.393; p = 0.113)	0.536	+4.62%
Severity	2012.2	0.036 (CI = +/-0.053; p = 0.180)	-0.015 (CI = +/-0.216; p = 0.884)	0.357 (CI = +/-0.407; p = 0.082)	0.502	+3.62%
Severity	2013.1	0.046 (CI = +/-0.059; p = 0.120)	-0.037 (CI = +/-0.224; p = 0.735)	0.310 (CI = +/-0.425; p = 0.143)	0.518	+4.72%
Severity	2013.2	0.086 (CI = +/-0.046; p = 0.001)	0.030 (CI = +/-0.161; p = 0.695)	0.139 (CI = +/-0.311; p = 0.359)	0.762	+8.94%
Severity	2014.1	0.084 (CI = +/-0.053; p = 0.004)	0.034 (CI = +/-0.172; p = 0.679)	0.147 (CI = +/-0.335; p = 0.365)	0.735	+8.72%
Severity	2014.2	0.066 (CI = +/-0.057; p = 0.025)	0.009 (CI = +/-0.169; p = 0.907)	0.216 (CI = +/-0.338; p = 0.193)	0.706	+6.83%
Severity	2015.1	0.049 (CI = +/-0.063; p = 0.120)	0.035 (CI = +/-0.173; p = 0.667)	0.282 (CI = +/-0.351; p = 0.108)	0.678	+4.99%
Severity	2015.2	0.081 (CI = +/-0.061; p = 0.013)	0.073 (CI = +/-0.151; p = 0.318)	0.167 (CI = +/-0.316; p = 0.274)	0.782	+8.43%
Severity	2016.1	0.077 (CI = +/-0.073; p = 0.040)	0.078 (CI = +/-0.165; p = 0.323)	0.181 (CI = +/-0.352; p = 0.286)	0.755	+7.99%
Severity	2016.2	0.081 (CI = +/-0.087; p = 0.065)	0.082 (CI = +/-0.178; p = 0.334)	0.168 (CI = +/-0.392; p = 0.366)	0.721	+8.42%
Severity	2017.1	0.100 (CI = +/-0.104; p = 0.057)	0.060 (CI = +/-0.192; p = 0.500)	0.110 (CI = +/-0.433; p = 0.582)	0.722	+10.57%
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.193 (CI = +/-0.088; p = 0.000)	0.293 (CI = +/-0.161; p = 0.001)	0.506	-2.32%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	0.179 (CI = +/-0.086; p = 0.000)	0.270 (CI = +/-0.156; p = 0.001)	0.455	-1.99%
Frequency	2006.2	-0.018 (CI = +/-0.012; p = 0.004)	0.187 (CI = +/-0.087; p = 0.000)	0.254 (CI = +/-0.157; p = 0.002)	0.462	-1.77%
Frequency	2007.1	-0.016 (CI = +/-0.012; p = 0.013)	0.180 (CI = +/-0.088; p = 0.000)	0.242 (CI = +/-0.160; p = 0.004)	0.420	-1.59%
Frequency	2007.2	-0.013 (CI = +/-0.013; p = 0.046)	0.190 (CI = +/-0.088; p = 0.000)	0.224 (CI = +/-0.160; p = 0.008)	0.438	-1.31%
Frequency	2008.1	-0.009 (CI = +/-0.013; p = 0.160)	0.176 (CI = +/-0.087; p = 0.000)	0.201 (CI = +/-0.157; p = 0.014)	0.409	-0.93%
Frequency	2008.2	-0.007 (CI = +/-0.014; p = 0.341)	0.185 (CI = +/-0.087; p = 0.000)	0.184 (CI = +/-0.158; p = 0.025)	0.434	-0.66%
Frequency	2009.1	-0.005 (CI = +/-0.015; p = 0.472)	0.181 (CI = +/-0.091; p = 0.000)	0.177 (CI = +/-0.164; p = 0.036)	0.417	-0.54%
Frequency	2009.2	-0.005 (CI = +/-0.016; p = 0.557)	0.183 (CI = +/-0.094; p = 0.000)	0.173 (CI = +/-0.171; p = 0.047)	0.413	-0.47%
Frequency	2010.1	-0.004 (CI = +/-0.018; p = 0.618)	0.182 (CI = +/-0.098; p = 0.001)	0.171 (CI = +/-0.178; p = 0.059)	0.402	-0.44%
Frequency	2010.2	-0.008 (CI = +/-0.019; p = 0.379)	0.172 (CI = +/-0.099; p = 0.002)	0.192 (CI = +/-0.181; p = 0.038)	0.386	-0.83%
Frequency	2011.1	-0.012 (CI = +/-0.021; p = 0.252)	0.181 (CI = +/-0.102; p = 0.001)	0.210 (CI = +/-0.186; p = 0.029)	0.405	-1.18%
Frequency	2011.2	-0.009 (CI = +/-0.023; p = 0.441)	0.189 (CI = +/-0.105; p = 0.001)	0.194 (CI = +/-0.193; p = 0.049)	0.419	-0.86%
Frequency	2012.1	-0.011 (CI = +/-0.025; p = 0.392)	0.193 (CI = +/-0.109; p = 0.001)	0.204 (CI = +/-0.204; p = 0.050)	0.418	-1.06%
Frequency	2012.2	-0.016 (CI = +/-0.028; p = 0.241)	0.183 (CI = +/-0.112; p = 0.003)	0.229 (CI = +/-0.210; p = 0.034)	0.406	-1.59%
Frequency	2013.1	-0.019 (CI = +/-0.031; p = 0.209)	0.189 (CI = +/-0.117; p = 0.003)	0.244 (CI = +/-0.223; p = 0.034)	0.408	-1.91%
Frequency	2013.2	-0.014 (CI = +/-0.035; p = 0.414)	0.199 (CI = +/-0.121; p = 0.003)	0.220 (CI = +/-0.234; p = 0.064)	0.425	-1.36%
Frequency	2014.1	-0.003 (CI = +/-0.038; p = 0.859)	0.180 (CI = +/-0.123; p = 0.007)	0.176 (CI = +/-0.240; p = 0.138)	0.418	-0.32%
Frequency	2014.2	0.004 (CI = +/-0.043; p = 0.840)	0.191 (CI = +/-0.127; p = 0.006)	0.147 (CI = +/-0.254; p = 0.234)	0.437	+0.41%
Frequency	2015.1	0.011 (CI = +/-0.049; p = 0.641)	0.180 (CI = +/-0.135; p = 0.012)	0.122 (CI = +/-0.274; p = 0.357)	0.437	+1.10%
Frequency	2015.2	0.021 (CI = +/-0.056; p = 0.431)	0.192 (CI = +/-0.140; p = 0.011)	0.086 (CI = +/-0.293; p = 0.540)	0.453	+2.14%
Frequency	2016.1	0.015 (CI = +/-0.067; p = 0.645)	0.200 (CI = +/-0.152; p = 0.014)	0.108 (CI = +/-0.325; p = 0.484)	0.447	+1.47%
Frequency	2016.2	0.013 (CI = +/-0.080; p = 0.733)	0.199 (CI = +/-0.164; p = 0.022)	0.113 (CI = +/-0.363; p = 0.506)	0.381	+1.29%
Frequency	2017.1	-0.003 (CI = +/-0.097; p = 0.950)	0.216 (CI = +/-0.179; p = 0.023)	0.159 (CI = +/-0.403; p = 0.400)	0.388	-0.28%

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	-0.005 (CI = +/-0.012; p = 0.406)	0.011 (CI = +/-0.007; p = 0.004)	0.049 (CI = +/-0.183; p = 0.591)	0.314	-0.48%
Loss Cost	2006.1	-0.004 (CI = +/-0.012; p = 0.519)	0.011 (CI = +/-0.007; p = 0.004)	0.042 (CI = +/-0.188; p = 0.654)	0.305	-0.40%
Loss Cost	2006.2	-0.003 (CI = +/-0.013; p = 0.635)	0.011 (CI = +/-0.007; p = 0.004)	0.035 (CI = +/-0.194; p = 0.716)	0.297	-0.31%
Loss Cost	2007.1	0.000 (CI = +/-0.014; p = 0.993)	0.012 (CI = +/-0.007; p = 0.002)	0.011 (CI = +/-0.194; p = 0.912)	0.295	-0.01%
Loss Cost	2007.2	0.002 (CI = +/-0.015; p = 0.773)	0.012 (CI = +/-0.007; p = 0.002)	-0.006 (CI = +/-0.199; p = 0.951)	0.294	+0.21%
Loss Cost	2008.1	0.007 (CI = +/-0.015; p = 0.364)	0.013 (CI = +/-0.007; p = 0.001)	-0.041 (CI = +/-0.194; p = 0.667)	0.319	+0.68%
Loss Cost	2008.2	0.007 (CI = +/-0.016; p = 0.350)	0.013 (CI = +/-0.007; p = 0.001)	-0.047 (CI = +/-0.202; p = 0.638)	0.318	+0.75%
Loss Cost	2009.1	0.012 (CI = +/-0.017; p = 0.171)	0.014 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.203; p = 0.447)	0.341	+1.16%
Loss Cost	2009.2	0.010 (CI = +/-0.018; p = 0.292)	0.014 (CI = +/-0.007; p = 0.001)	-0.062 (CI = +/-0.210; p = 0.549)	0.339	+0.96%
Loss Cost	2010.1	0.009 (CI = +/-0.020; p = 0.342)	0.014 (CI = +/-0.008; p = 0.001)	-0.061 (CI = +/-0.220; p = 0.574)	0.336	+0.94%
Loss Cost	2010.2	0.003 (CI = +/-0.021; p = 0.763)	0.013 (CI = +/-0.008; p = 0.002)	-0.019 (CI = +/-0.218; p = 0.862)	0.368	+0.31%
Loss Cost	2011.1	0.000 (CI = +/-0.022; p = 0.976)	0.012 (CI = +/-0.008; p = 0.004)	-0.001 (CI = +/-0.227; p = 0.994)	0.375	+0.03%
Loss Cost	2011.2	-0.002 (CI = +/-0.025; p = 0.847)	0.012 (CI = +/-0.008; p = 0.006)	0.016 (CI = +/-0.238; p = 0.891)	0.381	-0.23%
Loss Cost	2012.1	0.000 (CI = +/-0.027; p = 0.994)	0.012 (CI = +/-0.008; p = 0.007)	0.002 (CI = +/-0.252; p = 0.985)	0.371	-0.01%
Loss Cost	2012.2	-0.005 (CI = +/-0.030; p = 0.718)	0.011 (CI = +/-0.009; p = 0.012)	0.033 (CI = +/-0.263; p = 0.796)	0.389	-0.52%
Loss Cost	2013.1	-0.001 (CI = +/-0.033; p = 0.929)	0.012 (CI = +/-0.009; p = 0.012)	0.011 (CI = +/-0.279; p = 0.935)	0.376	-0.14%
Loss Cost	2013.2	-0.004 (CI = +/-0.037; p = 0.809)	0.011 (CI = +/-0.009; p = 0.018)	0.027 (CI = +/-0.298; p = 0.849)	0.377	-0.44%
Loss Cost	2014.1	0.010 (CI = +/-0.039; p = 0.575)	0.013 (CI = +/-0.009; p = 0.006)	-0.052 (CI = +/-0.293; p = 0.711)	0.402	+1.05%
Loss Cost	2014.2	0.013 (CI = +/-0.044; p = 0.543)	0.013 (CI = +/-0.009; p = 0.008)	-0.065 (CI = +/-0.317; p = 0.671)	0.396	+1.30%
Loss Cost	2015.1	0.029 (CI = +/-0.047; p = 0.212)	0.015 (CI = +/-0.009; p = 0.003)	-0.143 (CI = +/-0.320; p = 0.358)	0.438	+2.90%
Loss Cost	2015.2	0.023 (CI = +/-0.053; p = 0.373)	0.015 (CI = +/-0.010; p = 0.006)	-0.116 (CI = +/-0.347; p = 0.486)	0.436	+2.33%
Loss Cost	2016.1	0.037 (CI = +/-0.059; p = 0.205)	0.016 (CI = +/-0.010; p = 0.005)	-0.178 (CI = +/-0.365; p = 0.314)	0.457	+3.75%
Loss Cost	2016.2	0.016 (CI = +/-0.063; p = 0.585)	0.014 (CI = +/-0.010; p = 0.007)	-0.092 (CI = +/-0.369; p = 0.597)	0.508	+1.65%
Loss Cost	2017.1	0.021 (CI = +/-0.074; p = 0.546)	0.014 (CI = +/-0.010; p = 0.010)	-0.110 (CI = +/-0.405; p = 0.565)	0.496	+2.12%
Severity	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.005; p = 0.917)	0.378 (CI = +/-0.132; p = 0.000)	0.831	+2.03%
Severity	2006.1	0.021 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.837)	0.369 (CI = +/-0.134; p = 0.000)	0.831	+2.14%
Severity	2006.2	0.022 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.793)	0.364 (CI = +/-0.138; p = 0.000)	0.828	+2.21%
Severity	2007.1	0.022 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.005; p = 0.764)	0.359 (CI = +/-0.143; p = 0.000)	0.825	+2.26%
Severity	2007.2	0.022 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.005; p = 0.779)	0.361 (CI = +/-0.148; p = 0.000)	0.818	+2.25%
Severity	2008.1	0.025 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.005; p = 0.596)	0.337 (CI = +/-0.146; p = 0.000)	0.833	+2.57%
Severity	2008.2	0.026 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.006; p = 0.581)	0.333 (CI = +/-0.152; p = 0.000)	0.828	+2.62%
Severity	2009.1	0.029 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.006; p = 0.461)	0.314 (CI = +/-0.154; p = 0.000)	0.835	+2.89%
Severity	2009.2	0.028 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.006; p = 0.480)	0.315 (CI = +/-0.160; p = 0.000)	0.827	+2.88%
Severity	2010.1	0.029 (CI = +/-0.015; p = 0.001)	0.002 (CI = +/-0.006; p = 0.489)	0.314 (CI = +/-0.168; p = 0.001)	0.820	+2.89%
Severity	2010.2	0.027 (CI = +/-0.017; p = 0.002)	0.002 (CI = +/-0.006; p = 0.551)	0.323 (CI = +/-0.176; p = 0.001)	0.811	+2.76%
Severity	2011.1	0.026 (CI = +/-0.018; p = 0.007)	0.002 (CI = +/-0.006; p = 0.603)	0.330 (CI = +/-0.185; p = 0.001)	0.801	+2.64%
Severity	2011.2	0.021 (CI = +/-0.019; p = 0.033)	0.001 (CI = +/-0.006; p = 0.776)	0.360 (CI = +/-0.188; p = 0.001)	0.797	+2.16%
Severity	2012.1	0.027 (CI = +/-0.021; p = 0.015)	0.002 (CI = +/-0.006; p = 0.599)	0.328 (CI = +/-0.192; p = 0.002)	0.810	+2.69%
Severity	2012.2	0.026 (CI = +/-0.023; p = 0.029)	0.002 (CI = +/-0.007; p = 0.627)	0.331 (CI = +/-0.204; p = 0.003)	0.801	+2.64%
Severity	2013.1	0.026 (CI = +/-0.026; p = 0.052)	0.002 (CI = +/-0.007; p = 0.649)	0.332 (CI = +/-0.218; p = 0.005)	0.792	+2.62%
Severity	2013.2	0.022 (CI = +/-0.029; p = 0.133)	0.001 (CI = +/-0.007; p = 0.768)	0.355 (CI = +/-0.231; p = 0.005)	0.782	+2.20%
Severity	2014.1	0.022 (CI = +/-0.033; p = 0.168)	0.001 (CI = +/-0.008; p = 0.760)	0.351 (CI = +/-0.250; p = 0.008)	0.775	+2.27%
Severity	2014.2	0.022 (CI = +/-0.038; p = 0.225)	0.001 (CI = +/-0.008; p = 0.775)	0.352 (CI = +/-0.271; p = 0.014)	0.765	+2.26%
Severity	2015.1	0.030 (CI = +/-0.042; p = 0.146)	0.002 (CI = +/-0.008; p = 0.638)	0.313 (CI = +/-0.288; p = 0.035)	0.772	+3.07%
Severity	2015.2	0.029 (CI = +/-0.048; p = 0.225)	0.002 (CI = +/-0.009; p = 0.678)	0.320 (CI = +/-0.315; p = 0.047)	0.759	+2.92%
Severity	2016.1	0.045 (CI = +/-0.052; p = 0.089)	0.003 (CI = +/-0.009; p = 0.477)	0.249 (CI = +/-0.322; p = 0.120)	0.788	+4.56%
Severity	2016.2	0.048 (CI = +/-0.061; p = 0.109)	0.003 (CI = +/-0.009; p = 0.466)	0.233 (CI = +/-0.354; p = 0.179)	0.776	+4.96%
Severity	2017.1	0.064 (CI = +/-0.067; p = 0.060)	0.004 (CI = +/-0.009; p = 0.363)	0.172 (CI = +/-0.370; p = 0.331)	0.793	+6.62%
Frequency	2005.2	-0.025 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.329 (CI = +/-0.136; p = 0.000)	0.863	-2.46%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.327 (CI = +/-0.141; p = 0.000)	0.859	-2.48%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.329 (CI = +/-0.145; p = 0.000)	0.853	-2.47%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.349 (CI = +/-0.144; p = 0.000)	0.851	-2.22%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.367 (CI = +/-0.145; p = 0.000)	0.848	-1.99%
Frequency	2008.1	-0.019 (CI = +/-0.011; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.378 (CI = +/-0.149; p = 0.000)	0.843	-1.84%
Frequency	2008.2	-0.018 (CI = +/-0.012; p = 0.005)	0.012 (CI = +/-0.006; p = 0.000)	-0.380 (CI = +/-0.155; p = 0.000)	0.837	-1.82%
Frequency	2009.1	-0.017 (CI = +/-0.013; p = 0.015)	0.012 (CI = +/-0.006; p = 0.000)	-0.390 (CI = +/-0.160; p = 0.000)	0.831	-1.68%
Frequency	2009.2	-0.019 (CI = +/-0.014; p = 0.012)	0.012 (CI = +/-0.006; p = 0.000)	-0.377 (CI = +/-0.166; p = 0.000)	0.832	-1.86%
Frequency	2010.1	-0.019 (CI = +/-0.016; p = 0.019)	0.012 (CI = +/-0.006; p = 0.001)	-0.375 (CI = +/-0.173; p = 0.000)	0.826	-1.90%
Frequency	2010.2	-0.024 (CI = +/-0.016; p = 0.005)	0.011 (CI = +/-0.006; p = 0.001)	-0.341 (CI = +/-0.172; p = 0.000)	0.844	-2.39%
Frequency	2011.1	-0.026 (CI = +/-0.018; p = 0.006)	0.011 (CI = +/-0.006; p = 0.002)	-0.331 (CI = +/-0.180; p = 0.001)	0.840	-2.54%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.019)	0.011 (CI = +/-0.006; p = 0.002)	-0.344 (CI = +/-0.189; p = 0.001)	0.831	-2.34%
Frequency	2012.1	-0.027 (CI = +/-0.021; p = 0.017)	0.010 (CI = +/-0.007; p = 0.003)	-0.326 (CI = +/-0.198; p = 0.002)	0.831	-2.63%
Frequency	2012.2	-0.031 (CI = +/-0.023; p = 0.011)	0.010 (CI = +/-0.007; p = 0.006)	-0.298 (CI = +/-0.205; p = 0.006)	0.835	-3.09%
Frequency	2013.1	-0.027 (CI = +/-0.026; p = 0.039)	0.010 (CI = +/-0.007; p = 0.005)	-0.321 (CI = +/-0.216; p = 0.006)	0.824	-2.69%
Frequency	2013.2	-0.026 (CI = +/-0.029; p = 0.075)	0.010 (CI = +/-0.007; p = 0.007)	-0.328 (CI = +/-0.231; p = 0.008)	0.812	-2.58%
Frequency	2014.1	-0.012 (CI = +/-0.028; p = 0.384)	0.012 (CI = +/-0.007; p = 0.001)	-0.404 (CI = +/-0.215; p = 0.001)	0.831	-1.19%
Frequency	2014.2	-0.009 (CI = +/-0.032; p = 0.543)	0.012 (CI = +/-0.007; p = 0.002)	-0.417 (CI = +/-0.232; p = 0.001)	0.821	-0.94%
Frequency	2015.1	-0.002 (CI = +/-0.036; p = 0.921)	0.013 (CI = +/-0.007; p = 0.001)	-0.455 (CI = +/-0.245; p = 0.001)	0.815	-0.17%
Frequency	2015.2	-0.006 (CI = +/-0.041; p = 0.768)	0.013 (CI = +/-0.007; p = 0.002)	-0.436 (CI = +/-0.266; p = 0.003)	0.811	-0.58%
Frequency	2016.1	-0.008 (CI = +/-0.047; p = 0.729)	0.013 (CI = +/-0.008; p = 0.004)	-0.427 (CI = +/-0.292; p = 0.007)	0.801	-0.78%
Frequency	2016.2	-0.032 (CI = +/-0.044; p = 0.144)	0.011 (CI = +/-0.007; p = 0.004)	-0.326 (CI = +/-0.259; p = 0.018)	0.869	-3.15%
Frequency	2017.1	-0.043 (CI = +/-0.049; p = 0.080)	0.010 (CI = +/-0.007; p = 0.006)	-0.282 (CI = +/-0.271; p = 0.043)	0.873	-4.22%

Collision

Coverage = CL
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	2005.2	-0.017 (CI = +/-0.011; p = 0.004)	0.235 (CI = +/-0.207; p = 0.027)	0.169	-1.67%
Loss Cost	2006.1	-0.017 (CI = +/-0.012; p = 0.006)	0.235 (CI = +/-0.212; p = 0.031)	0.153	-1.68%
Loss Cost	2006.2	-0.017 (CI = +/-0.013; p = 0.010)	0.236 (CI = +/-0.218; p = 0.034)	0.140	-1.69%
Loss Cost	2007.1	-0.015 (CI = +/-0.013; p = 0.025)	0.223 (CI = +/-0.222; p = 0.049)	0.102	-1.53%
Loss Cost	2007.2	-0.015 (CI = +/-0.014; p = 0.043)	0.217 (CI = +/-0.228; p = 0.061)	0.080	-1.46%
Loss Cost	2008.1	-0.012 (CI = +/-0.015; p = 0.110)	0.197 (CI = +/-0.230; p = 0.090)	0.042	-1.20%
Loss Cost	2008.2	-0.013 (CI = +/-0.016; p = 0.114)	0.203 (CI = +/-0.237; p = 0.091)	0.042	-1.27%
Loss Cost	2009.1	-0.011 (CI = +/-0.017; p = 0.200)	0.190 (CI = +/-0.244; p = 0.122)	0.020	-1.10%
Loss Cost	2009.2	-0.014 (CI = +/-0.018; p = 0.117)	0.214 (CI = +/-0.247; p = 0.087)	0.045	-1.43%
Loss Cost	2010.1	-0.016 (CI = +/-0.020; p = 0.098)	0.228 (CI = +/-0.255; p = 0.077)	0.056	-1.63%
Loss Cost	2010.2	-0.024 (CI = +/-0.020; p = 0.021)	0.277 (CI = +/-0.244; p = 0.028)	0.142	-2.33%
Loss Cost	2011.1	-0.028 (CI = +/-0.021; p = 0.011)	0.306 (CI = +/-0.248; p = 0.017)	0.186	-2.77%
Loss Cost	2011.2	-0.033 (CI = +/-0.022; p = 0.006)	0.336 (CI = +/-0.252; p = 0.011)	0.227	-3.23%
Loss Cost	2012.1	-0.034 (CI = +/-0.025; p = 0.009)	0.343 (CI = +/-0.264; p = 0.013)	0.213	-3.34%
Loss Cost	2012.2	-0.041 (CI = +/-0.026; p = 0.003)	0.388 (CI = +/-0.264; p = 0.006)	0.284	-4.06%
Loss Cost	2013.1	-0.042 (CI = +/-0.029; p = 0.006)	0.393 (CI = +/-0.278; p = 0.008)	0.258	-4.15%
Loss Cost	2013.2	-0.049 (CI = +/-0.032; p = 0.004)	0.432 (CI = +/-0.287; p = 0.005)	0.300	-4.81%
Loss Cost	2014.1	-0.043 (CI = +/-0.035; p = 0.019)	0.398 (CI = +/-0.299; p = 0.012)	0.223	-4.20%
Loss Cost	2014.2	-0.048 (CI = +/-0.040; p = 0.021)	0.422 (CI = +/-0.318; p = 0.012)	0.229	-4.66%
Loss Cost	2015.1	-0.043 (CI = +/-0.045; p = 0.063)	0.398 (CI = +/-0.342; p = 0.025)	0.176	-4.20%
Loss Cost	2015.2	-0.057 (CI = +/-0.050; p = 0.027)	0.469 (CI = +/-0.353; p = 0.012)	0.248	-5.59%
Loss Cost	2016.1	-0.057 (CI = +/-0.059; p = 0.056)	0.468 (CI = +/-0.388; p = 0.022)	0.215	-5.56%
Loss Cost	2016.2	-0.092 (CI = +/-0.058; p = 0.005)	0.620 (CI = +/-0.357; p = 0.002)	0.428	-8.75%
Loss Cost	2017.1	-0.105 (CI = +/-0.069; p = 0.006)	0.679 (CI = +/-0.393; p = 0.003)	0.443	-10.00%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.488 (CI = +/-0.115; p = 0.000)	0.876	+1.63%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.483 (CI = +/-0.117; p = 0.000)	0.876	+1.70%
Severity	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.481 (CI = +/-0.120; p = 0.000)	0.874	+1.73%
Severity	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.480 (CI = +/-0.124; p = 0.000)	0.870	+1.73%
Severity	2007.2	0.017 (CI = +/-0.008; p = 0.000)	0.484 (CI = +/-0.127; p = 0.000)	0.866	+1.68%
Severity	2008.1	0.019 (CI = +/-0.008; p = 0.000)	0.468 (CI = +/-0.126; p = 0.000)	0.877	+1.90%
Severity	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.469 (CI = +/-0.130; p = 0.000)	0.873	+1.88%
Severity	2009.1	0.020 (CI = +/-0.009; p = 0.000)	0.457 (CI = +/-0.132; p = 0.000)	0.876	+2.04%
Severity	2009.2	0.019 (CI = +/-0.010; p = 0.000)	0.463 (CI = +/-0.136; p = 0.000)	0.871	+1.96%
Severity	2010.1	0.019 (CI = +/-0.011; p = 0.001)	0.468 (CI = +/-0.140; p = 0.000)	0.866	+1.89%
Severity	2010.2	0.017 (CI = +/-0.012; p = 0.006)	0.481 (CI = +/-0.143; p = 0.000)	0.864	+1.69%
Severity	2011.1	0.015 (CI = +/-0.013; p = 0.022)	0.493 (CI = +/-0.147; p = 0.000)	0.861	+1.50%
Severity	2011.2	0.010 (CI = +/-0.013; p = 0.111)	0.524 (CI = +/-0.141; p = 0.000)	0.872	+1.01%
Severity	2012.1	0.013 (CI = +/-0.014; p = 0.062)	0.507 (CI = +/-0.144; p = 0.000)	0.878	+1.29%
Severity	2012.2	0.011 (CI = +/-0.015; p = 0.141)	0.518 (CI = +/-0.150; p = 0.000)	0.875	+1.10%
Severity	2013.1	0.009 (CI = +/-0.016; p = 0.273)	0.530 (CI = +/-0.157; p = 0.000)	0.872	+0.89%
Severity	2013.2	0.003 (CI = +/-0.017; p = 0.683)	0.561 (CI = +/-0.156; p = 0.000)	0.879	+0.34%
Severity	2014.1	0.001 (CI = +/-0.019; p = 0.879)	0.572 (CI = +/-0.166; p = 0.000)	0.877	+0.14%
Severity	2014.2	-0.002 (CI = +/-0.022; p = 0.858)	0.589 (CI = +/-0.175; p = 0.000)	0.875	-0.19%
Severity	2015.1	0.001 (CI = +/-0.025; p = 0.963)	0.577 (CI = +/-0.188; p = 0.000)	0.875	+0.06%
Severity	2015.2	-0.006 (CI = +/-0.028; p = 0.662)	0.608 (CI = +/-0.198; p = 0.000)	0.877	-0.59%
Severity	2016.1	0.001 (CI = +/-0.032; p = 0.922)	0.574 (CI = +/-0.211; p = 0.000)	0.884	+0.15%
Severity	2016.2	-0.004 (CI = +/-0.038; p = 0.843)	0.596 (CI = +/-0.232; p = 0.000)	0.880	-0.36%
Severity	2017.1	0.002 (CI = +/-0.046; p = 0.929)	0.573 (CI = +/-0.260; p = 0.000)	0.879	+0.19%
Frequency	2005.2	-0.033 (CI = +/-0.009; p = 0.000)	-0.253 (CI = +/-0.164; p = 0.003)	0.813	-3.25%
Frequency	2006.1	-0.034 (CI = +/-0.009; p = 0.000)	-0.248 (CI = +/-0.167; p = 0.005)	0.808	-3.32%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	-0.245 (CI = +/-0.171; p = 0.007)	0.800	-3.35%
Frequency	2007.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.257 (CI = +/-0.174; p = 0.005)	0.789	-3.21%
Frequency	2007.2	-0.031 (CI = +/-0.011; p = 0.000)	-0.267 (CI = +/-0.177; p = 0.004)	0.776	-3.09%
Frequency	2008.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.271 (CI = +/-0.183; p = 0.005)	0.764	-3.04%
Frequency	2008.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.188; p = 0.007)	0.756	-3.10%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	-0.267 (CI = +/-0.195; p = 0.009)	0.743	-3.08%
Frequency	2009.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.249 (CI = +/-0.198; p = 0.015)	0.749	-3.33%
Frequency	2010.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.240 (CI = +/-0.204; p = 0.023)	0.743	-3.46%
Frequency	2010.2	-0.040 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.199; p = 0.045)	0.773	-3.96%
Frequency	2011.1	-0.043 (CI = +/-0.017; p = 0.000)	-0.187 (CI = +/-0.205; p = 0.071)	0.773	-4.21%
Frequency	2011.2	-0.043 (CI = +/-0.019; p = 0.000)	-0.188 (CI = +/-0.214; p = 0.082)	0.757	-4.20%
Frequency	2012.1	-0.047 (CI = +/-0.021; p = 0.000)	-0.164 (CI = +/-0.219; p = 0.136)	0.762	-4.57%
Frequency	2012.2	-0.052 (CI = +/-0.022; p = 0.000)	-0.130 (CI = +/-0.221; p = 0.235)	0.776	-5.10%
Frequency	2013.1	-0.051 (CI = +/-0.024; p = 0.000)	-0.137 (CI = +/-0.234; p = 0.236)	0.754	-4.99%
Frequency	2013.2	-0.053 (CI = +/-0.027; p = 0.001)	-0.129 (CI = +/-0.248; p = 0.291)	0.738	-5.13%
Frequency	2014.1	-0.044 (CI = +/-0.029; p = 0.005)	-0.174 (CI = +/-0.251; p = 0.164)	0.713	-4.34%
Frequency	2014.2	-0.046 (CI = +/-0.034; p = 0.010)	-0.166 (CI = +/-0.269; p = 0.210)	0.695	-4.48%
Frequency	2015.1	-0.043 (CI = +/-0.039; p = 0.030)	-0.178 (CI = +/-0.290; p = 0.213)	0.665	-4.25%
Frequency	2015.2	-0.052 (CI = +/-0.044; p = 0.024)	-0.139 (CI = +/-0.309; p = 0.355)	0.669	-5.03%
Frequency	2016.1	-0.059 (CI = +/-0.051; p = 0.027)	-0.106 (CI = +/-0.336; p = 0.512)	0.661	-5.70%
Frequency	2016.2	-0.088 (CI = +/-0.051; p = 0.002)	0.024 (CI = +/-0.311; p = 0.871)	0.764	-8.42%
Frequency	2017.1	-0.107 (CI = +/-0.057; p = 0.001)	0.106 (CI = +/-0.328; p = 0.496)	0.782	-10.17%

Collision

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

Fit	Start Date	Time	Mobility	New_normal	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.007 (CI = +/-0.012; p = 0.261)	0.011 (CI = +/-0.007; p = 0.002)	-0.209 (CI = +/-0.425; p = 0.324)	0.321 (CI = +/-0.477; p = 0.181)	0.331	-0.67%
Loss Cost	2006.1	-0.006 (CI = +/-0.013; p = 0.347)	0.011 (CI = +/-0.007; p = 0.003)	-0.211 (CI = +/-0.431; p = 0.327)	0.315 (CI = +/-0.485; p = 0.195)	0.320	-0.59%
Loss Cost	2006.2	-0.005 (CI = +/-0.014; p = 0.440)	0.011 (CI = +/-0.007; p = 0.003)	-0.212 (CI = +/-0.437; p = 0.331)	0.310 (CI = +/-0.493; p = 0.209)	0.310	-0.52%
Loss Cost	2007.1	-0.002 (CI = +/-0.014; p = 0.756)	0.012 (CI = +/-0.007; p = 0.002)	-0.218 (CI = +/-0.433; p = 0.313)	0.288 (CI = +/-0.489; p = 0.238)	0.305	-0.22%
Loss Cost	2007.2	0.000 (CI = +/-0.015; p = 0.988)	0.012 (CI = +/-0.007; p = 0.002)	-0.221 (CI = +/-0.435; p = 0.308)	0.273 (CI = +/-0.493; p = 0.266)	0.300	-0.01%
Loss Cost	2008.1	0.005 (CI = +/-0.016; p = 0.549)	0.013 (CI = +/-0.007; p = 0.001)	-0.229 (CI = +/-0.420; p = 0.274)	0.240 (CI = +/-0.477; p = 0.311)	0.320	+0.46%
Loss Cost	2008.2	0.005 (CI = +/-0.017; p = 0.534)	0.013 (CI = +/-0.007; p = 0.001)	-0.230 (CI = +/-0.428; p = 0.280)	0.237 (CI = +/-0.487; p = 0.328)	0.318	+0.52%
Loss Cost	2009.1	0.009 (CI = +/-0.018; p = 0.292)	0.014 (CI = +/-0.007; p = 0.000)	-0.236 (CI = +/-0.422; p = 0.261)	0.209 (CI = +/-0.483; p = 0.383)	0.336	+0.94%
Loss Cost	2009.2	0.007 (CI = +/-0.019; p = 0.471)	0.014 (CI = +/-0.007; p = 0.001)	-0.233 (CI = +/-0.427; p = 0.273)	0.225 (CI = +/-0.490; p = 0.354)	0.336	+0.69%
Loss Cost	2010.1	0.006 (CI = +/-0.021; p = 0.545)	0.014 (CI = +/-0.008; p = 0.001)	-0.232 (CI = +/-0.436; p = 0.284)	0.229 (CI = +/-0.503; p = 0.358)	0.333	+0.63%
Loss Cost	2010.2	-0.001 (CI = +/-0.022; p = 0.916)	0.013 (CI = +/-0.008; p = 0.002)	-0.222 (CI = +/-0.417; p = 0.283)	0.276 (CI = +/-0.483; p = 0.250)	0.378	-0.11%
Loss Cost	2011.1	-0.005 (CI = +/-0.024; p = 0.681)	0.012 (CI = +/-0.008; p = 0.004)	-0.217 (CI = +/-0.421; p = 0.297)	0.299 (CI = +/-0.491; p = 0.221)	0.390	-0.48%
Loss Cost	2011.2	-0.009 (CI = +/-0.026; p = 0.504)	0.011 (CI = +/-0.008; p = 0.007)	-0.212 (CI = +/-0.426; p = 0.312)	0.322 (CI = +/-0.501; p = 0.196)	0.401	-0.86%
Loss Cost	2012.1	-0.007 (CI = +/-0.029; p = 0.622)	0.012 (CI = +/-0.008; p = 0.008)	-0.214 (CI = +/-0.436; p = 0.319)	0.313 (CI = +/-0.518; p = 0.223)	0.388	-0.70%
Loss Cost	2012.2	-0.014 (CI = +/-0.032; p = 0.362)	0.011 (CI = +/-0.008; p = 0.015)	-0.206 (CI = +/-0.435; p = 0.335)	0.356 (CI = +/-0.522; p = 0.170)	0.418	-1.43%
Loss Cost	2013.1	-0.012 (CI = +/-0.037; p = 0.516)	0.011 (CI = +/-0.009; p = 0.017)	-0.209 (CI = +/-0.446; p = 0.339)	0.340 (CI = +/-0.543; p = 0.206)	0.398	-1.15%
Loss Cost	2013.2	-0.017 (CI = +/-0.041; p = 0.393)	0.010 (CI = +/-0.009; p = 0.030)	-0.203 (CI = +/-0.455; p = 0.360)	0.372 (CI = +/-0.563; p = 0.182)	0.406	-1.71%
Loss Cost	2014.1	-0.001 (CI = +/-0.045; p = 0.961)	0.012 (CI = +/-0.009; p = 0.012)	-0.218 (CI = +/-0.436; p = 0.305)	0.282 (CI = +/-0.550; p = 0.294)	0.408	-0.10%
Loss Cost	2014.2	-0.001 (CI = +/-0.052; p = 0.980)	0.012 (CI = +/-0.010; p = 0.018)	-0.219 (CI = +/-0.452; p = 0.320)	0.280 (CI = +/-0.585; p = 0.325)	0.397	-0.06%
Loss Cost	2015.1	0.018 (CI = +/-0.059; p = 0.519)	0.014 (CI = +/-0.010; p = 0.009)	-0.233 (CI = +/-0.442; p = 0.278)	0.181 (CI = +/-0.591; p = 0.524)	0.417	+1.83%
Loss Cost	2015.2	0.006 (CI = +/-0.070; p = 0.847)	0.013 (CI = +/-0.011; p = 0.021)	-0.225 (CI = +/-0.453; p = 0.305)	0.242 (CI = +/-0.632; p = 0.426)	0.423	+0.64%
Loss Cost	2016.1	0.024 (CI = +/-0.083; p = 0.540)	0.014 (CI = +/-0.011; p = 0.017)	-0.237 (CI = +/-0.461; p = 0.287)	0.152 (CI = +/-0.678; p = 0.637)	0.426	+2.45%
Loss Cost	2016.2	-0.020 (CI = +/-0.091; p = 0.638)	0.011 (CI = +/-0.011; p = 0.051)	-0.210 (CI = +/-0.423; p = 0.300)	0.370 (CI = +/-0.669; p = 0.251)	0.525	-2.00%
Loss Cost	2017.1	-0.026 (CI = +/-0.117; p = 0.639)	0.011 (CI = +/-0.013; p = 0.088)	-0.208 (CI = +/-0.448; p = 0.329)	0.396 (CI = +/-0.773; p = 0.284)	0.507	-2.54%
Severity	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.004; p = 0.620)	-0.032 (CI = +/-0.270; p = 0.812)	0.509 (CI = +/-0.304; p = 0.002)	0.870	+1.73%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.004; p = 0.566)	-0.034 (CI = +/-0.273; p = 0.803)	0.503 (CI = +/-0.307; p = 0.002)	0.870	+1.82%
Severity	2006.2	0.018 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.548)	-0.034 (CI = +/-0.277; p = 0.802)	0.499 (CI = +/-0.312; p = 0.003)	0.867	+1.87%
Severity	2007.1	0.019 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.545)	-0.035 (CI = +/-0.282; p = 0.803)	0.498 (CI = +/-0.318; p = 0.003)	0.864	+1.89%
Severity	2007.2	0.018 (CI = +/-0.010; p = 0.001)	0.001 (CI = +/-0.005; p = 0.584)	-0.034 (CI = +/-0.286; p = 0.811)	0.502 (CI = +/-0.324; p = 0.004)	0.859	+1.83%
Severity	2008.1	0.021 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.005; p = 0.429)	-0.039 (CI = +/-0.278; p = 0.778)	0.481 (CI = +/-0.316; p = 0.004)	0.871	+2.13%
Severity	2008.2	0.021 (CI = +/-0.011; p = 0.001)	0.002 (CI = +/-0.005; p = 0.440)	-0.039 (CI = +/-0.283; p = 0.781)	0.481 (CI = +/-0.323; p = 0.005)	0.866	+2.14%
Severity	2009.1	0.023 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.005; p = 0.350)	-0.042 (CI = +/-0.282; p = 0.760)	0.465 (CI = +/-0.323; p = 0.006)	0.871	+2.37%
Severity	2009.2	0.023 (CI = +/-0.013; p = 0.001)	0.002 (CI = +/-0.005; p = 0.391)	-0.041 (CI = +/-0.288; p = 0.770)	0.470 (CI = +/-0.330; p = 0.007)	0.865	+2.30%
Severity	2010.1	0.022 (CI = +/-0.014; p = 0.004)	0.002 (CI = +/-0.005; p = 0.427)	-0.040 (CI = +/-0.294; p = 0.779)	0.474 (CI = +/-0.339; p = 0.008)	0.859	+2.24%
Severity	2010.2	0.020 (CI = +/-0.015; p = 0.014)	0.002 (CI = +/-0.005; p = 0.521)	-0.037 (CI = +/-0.296; p = 0.797)	0.489 (CI = +/-0.343; p = 0.007)	0.855	+2.00%
Severity	2011.1	0.017 (CI = +/-0.017; p = 0.044)	0.001 (CI = +/-0.005; p = 0.618)	-0.034 (CI = +/-0.300; p = 0.815)	0.503 (CI = +/-0.350; p = 0.007)	0.850	+1.76%
Severity	2011.2	0.011 (CI = +/-0.017; p = 0.211)	0.000 (CI = +/-0.005; p = 0.879)	-0.026 (CI = +/-0.282; p = 0.850)	0.544 (CI = +/-0.332; p = 0.003)	0.861	+1.09%
Severity	2012.1	0.015 (CI = +/-0.019; p = 0.116)	0.001 (CI = +/-0.005; p = 0.714)	-0.031 (CI = +/-0.282; p = 0.822)	0.519 (CI = +/-0.334; p = 0.004)	0.867	+1.51%
Severity	2012.2	0.012 (CI = +/-0.021; p = 0.238)	0.001 (CI = +/-0.006; p = 0.818)	-0.028 (CI = +/-0.287; p = 0.840)	0.534 (CI = +/-0.344; p = 0.004)	0.863	+1.25%
Severity	2013.1	0.009 (CI = +/-0.024; p = 0.420)	0.000 (CI = +/-0.006; p = 0.926)	-0.025 (CI = +/-0.293; p = 0.860)	0.551 (CI = +/-0.356; p = 0.004)	0.859	+0.95%
Severity	2013.2	0.001 (CI = +/-0.026; p = 0.941)	-0.001 (CI = +/-0.006; p = 0.795)	-0.017 (CI = +/-0.284; p = 0.903)	0.600 (CI = +/-0.350; p = 0.002)	0.866	+0.09%
Severity	2014.1	-0.003 (CI = +/-0.030; p = 0.844)	-0.001 (CI = +/-0.006; p = 0.699)	-0.013 (CI = +/-0.290; p = 0.924)	0.620 (CI = +/-0.366; p = 0.002)	0.864	-0.28%
Severity	2014.2	-0.009 (CI = +/-0.034; p = 0.572)	-0.002 (CI = +/-0.006; p = 0.559)	-0.008 (CI = +/-0.294; p = 0.956)	0.655 (CI = +/-0.381; p = 0.002)	0.863	-0.92%
Severity	2015.1	-0.007 (CI = +/-0.041; p = 0.731)	-0.002 (CI = +/-0.007; p = 0.639)	-0.010 (CI = +/-0.305; p = 0.946)	0.641 (CI = +/-0.408; p = 0.004)	0.861	-0.66%
Severity	2015.2	-0.020 (CI = +/-0.047; p = 0.366)	-0.003 (CI = +/-0.007; p = 0.420)	0.000 (CI = +/-0.303; p = 1.000)	0.711 (CI = +/-0.422; p = 0.003)	0.866	-2.00%
Severity	2016.1	-0.010 (CI = +/-0.056; p = 0.707)	-0.002 (CI = +/-0.008; p = 0.600)	-0.007 (CI = +/-0.310; p = 0.963)	0.660 (CI = +/-0.457; p = 0.008)	0.869	-0.99%
Severity	2016.2	-0.024 (CI = +/-0.069; p = 0.467)	-0.003 (CI = +/-0.008; p = 0.458)	0.001 (CI = +/-0.318; p = 0.993)	0.727 (CI = +/-0.503; p = 0.008)	0.867	-2.34%
Severity	2017.1	-0.019 (CI = +/-0.088; p = 0.647)	-0.003 (CI = +/-0.009; p = 0.555)	-0.001 (CI = +/-0.336; p = 0.994)	0.704 (CI = +/-0.581; p = 0.022)	0.863	-1.87%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.177 (CI = +/-0.320; p = 0.267)	-0.188 (CI = +/-0.359; p = 0.293)	0.864	-2.36%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	-0.177 (CI = +/-0.325; p = 0.275)	-0.187 (CI = +/-0.365; p = 0.304)	0.859	-2.37%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	-0.178 (CI = +/-0.330; p = 0.281)	-0.189 (CI = +/-0.372; p = 0.307)	0.853	-2.34%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.322; p = 0.256)	-0.210 (CI = +/-0.363; p = 0.248)	0.853	-2.07%
Frequency	2007.2	-0.018 (CI = +/-0.011; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.317; p = 0.237)	-0.228 (CI = +/-0.358; p = 0.203)	0.852	-1.81%
Frequency	2008.1	-0.016 (CI = +/-0.012; p = 0.008)	0.012 (CI = +/-0.005; p = 0.000)	-0.190 (CI = +/-0.318; p = 0.231)	-0.241 (CI = +/-0.361; p = 0.183)	0.847	-1.63%
Frequency	2008.2	-0.016 (CI = +/-0.013; p = 0.016)	0.012 (CI = +/-0.006; p = 0.000)	-0.191 (CI = +/-0.324; p = 0.237)	-0.244 (CI = +/-0.369; p = 0.185)	0.842	-1.58%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.044)	0.012 (CI = +/-0.006; p = 0.000)	-0.194 (CI = +/-0.327; p = 0.234)	-0.256 (CI = +/-0.374; p = 0.170)	0.837	-1.41%
Frequency	2009.2	-0.016 (CI = +/-0.015; p = 0.038)	0.012 (CI = +/-0.006; p = 0.000)	-0.191 (CI = +/-0.331; p = 0.246)	-0.245 (CI = +/-0.380; p = 0.196)	0.836	-1.57%
Frequency	2010.1	-0.016 (CI = +/-0.016; p = 0.058)	0.012 (CI = +/-0.006; p = 0.001)	-0.191 (CI = +/-0.338; p = 0.255)	-0.245 (CI = +/-0.390; p = 0.207)	0.830	-1.57%
Frequency	2010.2	-0.021 (CI = +/-0.017; p = 0.019)	0.011 (CI = +/-0.006; p = 0.001)	-0.184 (CI = +/-0.329; p = 0.258)	-0.213 (CI = +/-0.381; p = 0.260)	0.846	-2.07%
Frequency	2011.1	-0.022 (CI = +/-0.019; p = 0.024)	0.011 (CI = +/-0.006; p = 0.002)	-0.183 (CI = +/-0.335; p = 0.271)	-0.205 (CI = +/-0.391; p = 0.291)	0.841	-2.20%
Frequency	2011.2	-0.019 (CI = +/-0.021; p = 0.068)	0.011 (CI = +/-0.006; p = 0.002)	-0.186 (CI = +/-0.340; p = 0.268)	-0.222 (CI = +/-0.400; p = 0.261)	0.834	-1.92%
Frequency	2012.1	-0.022 (CI = +/-0.023; p = 0.063)	0.011 (CI = +/-0.007; p = 0.003)	-0.183 (CI = +/-0.346; p = 0.284)	-0.206 (CI = +/-0.411; p = 0.308)	0.831	-2.18%
Frequency	2012.2	-0.027 (CI = +/-0.026; p = 0.043)	0.010 (CI = +/-0.007; p = 0.006)	-0.178 (CI = +/-0.349; p = 0.300)	-0.178 (CI = +/-0.419; p = 0.384)	0.834	-2.64%
Frequency	2013.1	-0.021 (CI = +/-0.029; p = 0.142)	0.011 (CI = +/-0.007; p = 0.004)	-0.184 (CI = +/-0.351; p = 0.286)	-0.212 (CI = +/-0.426; p = 0.311)	0.825	-2.08%
Frequency	2013.2	-0.018 (CI = +/-0.033; p = 0.259)	0.011 (CI = +/-0.007; p = 0.005)	-0.187 (CI = +/-0.360; p = 0.290)	-0.228 (CI = +/-0.445; p = 0.297)	0.814	-1.80%
Frequency	2014.1	0.002 (CI = +/-0.031; p = 0.905)	0.013 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.301; p = 0.169)	-0.338 (CI = +/-0.380; p = 0.078)	0.852	+0.18%
Frequency	2014.2	0.009 (CI = +/-0.035; p = 0.610)	0.014 (CI = +/-0.007; p = 0.000)	-0.211 (CI = +/-0.305; p = 0.162)	-0.375 (CI = +/-0.395; p = 0.061)	0.848	+0.87%
Frequency	2015.1	0.025 (CI = +/-0.038; p = 0.184)	0.016 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.286; p = 0.116)	-0.461 (CI = +/-0.382; p = 0.021)	0.863	+2.51%
Frequency	2015.2	0.027 (CI = +/-0.046; p = 0.233)	0.016 (CI = +/-0.007; p = 0.000)	-0.225 (CI = +/-0.298; p = 0.128)	-0.470 (CI = +/-0.416; p = 0.029)	0.857	+2.70%
Frequency	2016.1	0.034 (CI = +/-0.056; p = 0.208)	0.016 (CI = +/-0.008; p = 0.000)	-0.230 (CI = +/-0.309; p = 0.131)	-0.508 (CI = +/-0.454; p = 0.031)	0.852	+3.48%
Frequency	2016.2	0.003 (CI = +/-0.060; p = 0.904)	0.014 (CI = +/-0.007; p = 0.001)	-0.212 (CI = +/-0.280; p = 0.126)	-0.357 (CI = +/-0.443; p = 0.104)	0.887	+0.34%
Frequency	2017.1	-0.007 (CI = +/-0.077; p = 0.848)	0.013 (CI = +/-0.008; p = 0.005)	-0.206 (CI = +/-0.293; p = 0.150)	-0.308 (CI = +/-0.507; p = 0.208)	0.881	-0.68%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.009 (CI = +/-0.009; p = 0.048)	0.148 (CI = +/-0.069; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.117 (CI = +/-0.123; p = 0.061)	0.582	-0.90%
Loss Cost	2006.1	-0.010 (CI = +/-0.010; p = 0.049)	0.151 (CI = +/-0.071; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.120 (CI = +/-0.126; p = 0.060)	0.575	-0.96%
Loss Cost	2006.2	-0.008 (CI = +/-0.010; p = 0.112)	0.156 (CI = +/-0.072; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.109 (CI = +/-0.128; p = 0.091)	0.581	-0.81%
Loss Cost	2007.1	-0.007 (CI = +/-0.011; p = 0.208)	0.151 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.131; p = 0.126)	0.562	-0.68%
Loss Cost	2007.2	-0.004 (CI = +/-0.011; p = 0.473)	0.161 (CI = +/-0.072; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.081 (CI = +/-0.130; p = 0.210)	0.586	-0.39%
Loss Cost	2008.1	-0.001 (CI = +/-0.012; p = 0.805)	0.153 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.130; p = 0.309)	0.578	-0.14%
Loss Cost	2008.2	0.000 (CI = +/-0.012; p = 0.984)	0.157 (CI = +/-0.074; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.134; p = 0.400)	0.584	+0.01%
Loss Cost	2009.1	0.002 (CI = +/-0.013; p = 0.801)	0.153 (CI = +/-0.076; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.138; p = 0.491)	0.575	+0.17%
Loss Cost	2009.2	0.001 (CI = +/-0.014; p = 0.940)	0.150 (CI = +/-0.079; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.144; p = 0.447)	0.570	+0.05%
Loss Cost	2010.1	-0.003 (CI = +/-0.015; p = 0.726)	0.158 (CI = +/-0.080; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.072 (CI = +/-0.146; p = 0.322)	0.591	-0.26%
Loss Cost	2010.2	-0.008 (CI = +/-0.016; p = 0.312)	0.145 (CI = +/-0.077; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.102 (CI = +/-0.142; p = 0.154)	0.622	-0.77%
Loss Cost	2011.1	-0.014 (CI = +/-0.015; p = 0.072)	0.161 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.135 (CI = +/-0.135; p = 0.050)	0.689	-1.40%
Loss Cost	2011.2	-0.016 (CI = +/-0.017; p = 0.070)	0.157 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.143 (CI = +/-0.142; p = 0.048)	0.690	-1.54%
Loss Cost	2012.1	-0.018 (CI = +/-0.019; p = 0.054)	0.163 (CI = +/-0.078; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.156 (CI = +/-0.148; p = 0.040)	0.691	-1.80%
Loss Cost	2012.2	-0.022 (CI = +/-0.020; p = 0.033)	0.155 (CI = +/-0.079; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	0.175 (CI = +/-0.153; p = 0.027)	0.703	-2.17%
Loss Cost	2013.1	-0.024 (CI = +/-0.022; p = 0.034)	0.160 (CI = +/-0.083; p = 0.001)	0.008 (CI = +/-0.005; p = 0.002)	0.187 (CI = +/-0.161; p = 0.026)	0.696	-2.41%
Loss Cost	2013.2	-0.026 (CI = +/-0.025; p = 0.040)	0.156 (CI = +/-0.087; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.195 (CI = +/-0.172; p = 0.028)	0.695	-2.59%
Loss Cost	2014.1	-0.020 (CI = +/-0.027; p = 0.137)	0.146 (CI = +/-0.089; p = 0.003)	0.009 (CI = +/-0.005; p = 0.003)	0.169 (CI = +/-0.178; p = 0.061)	0.671	-1.99%
Loss Cost	2014.2	-0.018 (CI = +/-0.031; p = 0.235)	0.150 (CI = +/-0.094; p = 0.004)	0.009 (CI = +/-0.005; p = 0.003)	0.159 (CI = +/-0.192; p = 0.098)	0.668	-1.77%
Loss Cost	2015.1	-0.014 (CI = +/-0.035; p = 0.408)	0.144 (CI = +/-0.099; p = 0.007)	0.009 (CI = +/-0.006; p = 0.004)	0.143 (CI = +/-0.205; p = 0.157)	0.645	-1.38%
Loss Cost	2015.2	-0.020 (CI = +/-0.039; p = 0.296)	0.135 (CI = +/-0.103; p = 0.014)	0.009 (CI = +/-0.006; p = 0.005)	0.167 (CI = +/-0.219; p = 0.125)	0.651	-1.95%
Loss Cost	2016.1	-0.020 (CI = +/-0.045; p = 0.344)	0.136 (CI = +/-0.111; p = 0.020)	0.009 (CI = +/-0.006; p = 0.007)	0.169 (CI = +/-0.238; p = 0.150)	0.632	-2.02%
Loss Cost	2016.2	-0.040 (CI = +/-0.043; p = 0.062)	0.109 (CI = +/-0.098; p = 0.033)	0.009 (CI = +/-0.005; p = 0.003)	0.237 (CI = +/-0.214; p = 0.033)	0.732	-3.94%
Loss Cost	2017.1	-0.050 (CI = +/-0.047; p = 0.038)	0.121 (CI = +/-0.101; p = 0.023)	0.009 (CI = +/-0.005; p = 0.004)	0.267 (CI = +/-0.222; p = 0.023)	0.750	-4.90%
Severity	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.050; p = 0.005)	0.003 (CI = +/-0.004; p = 0.056)	0.352 (CI = +/-0.089; p = 0.000)	0.893	+1.90%
Severity	2006.1	0.019 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.052; p = 0.008)	0.004 (CI = +/-0.004; p = 0.055)	0.349 (CI = +/-0.092; p = 0.000)	0.892	+1.95%
Severity	2006.2	0.020 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.052; p = 0.006)	0.004 (CI = +/-0.004; p = 0.048)	0.341 (CI = +/-0.093; p = 0.000)	0.893	+2.06%
Severity	2007.1	0.020 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.054; p = 0.007)	0.004 (CI = +/-0.004; p = 0.056)	0.343 (CI = +/-0.096; p = 0.000)	0.890	+2.04%
Severity	2007.2	0.020 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.056; p = 0.008)	0.004 (CI = +/-0.004; p = 0.058)	0.340 (CI = +/-0.100; p = 0.000)	0.886	+2.07%
Severity	2008.1	0.023 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.055; p = 0.014)	0.004 (CI = +/-0.004; p = 0.037)	0.327 (CI = +/-0.099; p = 0.000)	0.894	+2.29%
Severity	2008.2	0.024 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.057; p = 0.013)	0.004 (CI = +/-0.004; p = 0.036)	0.321 (CI = +/-0.102; p = 0.000)	0.892	+2.39%
Severity	2009.1	0.025 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.058; p = 0.022)	0.004 (CI = +/-0.004; p = 0.029)	0.311 (CI = +/-0.105; p = 0.000)	0.894	+2.56%
Severity	2009.2	0.026 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.060; p = 0.024)	0.004 (CI = +/-0.004; p = 0.032)	0.309 (CI = +/-0.109; p = 0.000)	0.889	+2.60%
Severity	2010.1	0.025 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.062; p = 0.023)	0.004 (CI = +/-0.004; p = 0.041)	0.315 (CI = +/-0.113; p = 0.000)	0.885	+2.48%
Severity	2010.2	0.024 (CI = +/-0.013; p = 0.001)	0.071 (CI = +/-0.064; p = 0.032)	0.004 (CI = +/-0.004; p = 0.049)	0.319 (CI = +/-0.119; p = 0.000)	0.878	+2.42%
Severity	2011.1	0.021 (CI = +/-0.014; p = 0.004)	0.078 (CI = +/-0.066; p = 0.023)	0.004 (CI = +/-0.004; p = 0.067)	0.333 (CI = +/-0.122; p = 0.000)	0.877	+2.15%
Severity	2011.2	0.018 (CI = +/-0.015; p = 0.022)	0.069 (CI = +/-0.066; p = 0.040)	0.004 (CI = +/-0.004; p = 0.082)	0.353 (CI = +/-0.123; p = 0.000)	0.877	+1.77%
Severity	2012.1	0.021 (CI = +/-0.016; p = 0.013)	0.062 (CI = +/-0.067; p = 0.067)	0.004 (CI = +/-0.004; p = 0.063)	0.337 (CI = +/-0.127; p = 0.000)	0.882	+2.09%
Severity	2012.2	0.021 (CI = +/-0.018; p = 0.023)	0.062 (CI = +/-0.070; p = 0.078)	0.004 (CI = +/-0.004; p = 0.071)	0.337 (CI = +/-0.135; p = 0.000)	0.876	+2.11%
Severity	2013.1	0.018 (CI = +/-0.020; p = 0.064)	0.067 (CI = +/-0.073; p = 0.068)	0.004 (CI = +/-0.004; p = 0.093)	0.348 (CI = +/-0.142; p = 0.000)	0.873	+1.86%
Severity	2013.2	0.015 (CI = +/-0.022; p = 0.155)	0.062 (CI = +/-0.075; p = 0.104)	0.004 (CI = +/-0.005; p = 0.113)	0.363 (CI = +/-0.149; p = 0.000)	0.867	+1.54%
Severity	2014.1	0.013 (CI = +/-0.024; p = 0.268)	0.065 (CI = +/-0.079; p = 0.102)	0.003 (CI = +/-0.005; p = 0.139)	0.372 (CI = +/-0.160; p = 0.000)	0.863	+1.33%
Severity	2014.2	0.014 (CI = +/-0.028; p = 0.304)	0.066 (CI = +/-0.084; p = 0.115)	0.003 (CI = +/-0.005; p = 0.151)	0.369 (CI = +/-0.172; p = 0.000)	0.857	+1.39%
Severity	2015.1	0.017 (CI = +/-0.031; p = 0.255)	0.061 (CI = +/-0.089; p = 0.164)	0.004 (CI = +/-0.005; p = 0.144)	0.355 (CI = +/-0.185; p = 0.001)	0.857	+1.75%
Severity	2015.2	0.017 (CI = +/-0.036; p = 0.339)	0.060 (CI = +/-0.095; p = 0.199)	0.004 (CI = +/-0.005; p = 0.162)	0.359 (CI = +/-0.201; p = 0.002)	0.847	+1.66%
Severity	2016.1	0.026 (CI = +/-0.039; p = 0.173)	0.047 (CI = +/-0.096; p = 0.311)	0.004 (CI = +/-0.005; p = 0.127)	0.325 (CI = +/-0.207; p = 0.005)	0.861	+2.64%
Severity	2016.2	0.029 (CI = +/-0.045; p = 0.187)	0.051 (CI = +/-0.104; p = 0.307)	0.004 (CI = +/-0.005; p = 0.140)	0.315 (CI = +/-0.226; p = 0.010)	0.853	+2.93%
Severity	2017.1	0.037 (CI = +/-0.051; p = 0.134)	0.041 (CI = +/-0.109; p = 0.428)	0.004 (CI = +/-0.006; p = 0.137)	0.291 (CI = +/-0.239; p = 0.022)	0.856	+3.79%
Frequency	2005.2	-0.028 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.069; p = 0.036)	0.006 (CI = +/-0.005; p = 0.020)	-0.235 (CI = +/-0.123; p = 0.000)	0.848	-2.76%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.071; p = 0.031)	0.006 (CI = +/-0.005; p = 0.025)	-0.229 (CI = +/-0.126; p = 0.001)	0.845	-2.85%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.073; p = 0.032)	0.006 (CI = +/-0.005; p = 0.027)	-0.232 (CI = +/-0.130; p = 0.001)	0.838	-2.81%
Frequency	2007.1	-0.027 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.074; p = 0.049)	0.006 (CI = +/-0.005; p = 0.022)	-0.242 (CI = +/-0.132; p = 0.001)	0.828	-2.66%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.074; p = 0.029)	0.006 (CI = +/-0.005; p = 0.016)	-0.259 (CI = +/-0.133; p = 0.000)	0.826	-2.41%
Frequency	2008.1	-0.024 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.077; p = 0.037)	0.006 (CI = +/-0.005; p = 0.018)	-0.261 (CI = +/-0.137; p = 0.001)	0.816	-2.38%
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	0.084 (CI = +/-0.079; p = 0.039)	0.006 (CI = +/-0.005; p = 0.019)	-0.265 (CI = +/-0.143; p = 0.001)	0.810	-2.32%
Frequency	2009.1	-0.024 (CI = +/-0.014; p = 0.002)	0.084 (CI = +/-0.082; p = 0.045)	0.006 (CI = +/-0.005; p = 0.023)	-0.264 (CI = +/-0.148; p = 0.001)	0.799	-2.33%
Frequency	2009.2	-0.025 (CI = +/-0.015; p = 0.002)	0.080 (CI = +/-0.084; p = 0.063)	0.006 (CI = +/-0.006; p = 0.028)	-0.255 (CI = +/-0.154; p = 0.002)	0.798	-2.48%
Frequency	2010.1	-0.027 (CI = +/-0.017; p = 0.003)	0.085 (CI = +/-0.087; p = 0.054)	0.006 (CI = +/-0.006; p = 0.038)	-0.244 (CI = +/-0.159; p = 0.004)	0.795	-2.68%
Frequency	2010.2	-0.032 (CI = +/-0.017; p = 0.001)	0.074 (CI = +/-0.086; p = 0.090)	0.006 (CI = +/-0.006; p = 0.046)	-0.217 (CI = +/-0.159; p = 0.010)	0.811	-3.11%
Frequency	2011.1	-0.035 (CI = +/-0.019; p = 0.001)	0.083 (CI = +/-0.088; p = 0.063)	0.005 (CI = +/-0.006; p = 0.064)	-0.198 (CI = +/-0.163; p = 0.019)	0.815	-3.47%
Frequency	2011.2	-0.033 (CI = +/-0.020; p = 0.003)	0.088 (CI = +/-0.091; p = 0.057)	0.005 (CI = +/-0.006; p = 0.062)	-0.210 (CI = +/-0.171; p = 0.018)	0.804	-3.26%
Frequency	2012.1	-0.039 (CI = +/-0.022; p = 0.001)	0.101 (CI = +/-0.091; p = 0.031)	0.005 (CI = +/-0.006; p = 0.087)	-0.182 (CI = +/-0.172; p = 0.039)	0.817	-3.81%
Frequency	2012.2	-0.043 (CI = +/-0.023; p = 0.001)	0.093 (CI = +/-0.093; p = 0.051)	0.005 (CI = +/-0.006; p = 0.106)	-0.161 (CI = +/-0.179; p = 0.075)	0.819	-4.19%
Frequency	2013.1	-0.043 (CI = +/-0.026; p = 0.003)	0.093 (CI = +/-0.098; p = 0.063)	0.005 (CI = +/-0.006; p = 0.118)	-0.162 (CI = +/-0.191; p = 0.092)	0.800	-4.19%
Frequency	2013.2	-0.041 (CI = +/-0.030; p = 0.009)	0.095 (CI = +/-0.103; p = 0.069)	0.005 (CI = +/-0.006; p = 0.125)	-0.168 (CI = +/-0.204; p = 0.101)	0.786	-4.06%
Frequency	2014.1	-0.033 (CI = +/-0.032; p = 0.041)	0.081 (CI = +/-0.104; p = 0.118)	0.005 (CI = +/-0.006; p = 0.088)	-0.203 (CI = +/-0.209; p = 0.056)	0.763	-3.28%
Frequency	2014.2	-0.032 (CI = +/-0.036; p = 0.081)	0.084 (CI = +/-0.110; p = 0.126)	0.005 (CI = +/-0.006; p = 0.095)	-0.210 (CI = +/-0.225; p = 0.065)	0.747	-3.12%
Frequency	2015.1	-0.031 (CI = +/-0.041; p = 0.127)	0.083 (CI = +/-0.117; p = 0.151)	0.005 (CI = +/-0.007; p = 0.107)	-0.212 (CI = +/-0.244; p = 0.083)	0.719	-3.07%
Frequency	2015.2	-0.036 (CI = +/-0.047; p = 0.119)	0.076 (CI = +/-0.124; p = 0.211)	0.005 (CI = +/-0.007; p = 0.125)	-0.192 (CI = +/-0.262; p = 0.139)	0.713	-3.56%
Frequency	2016.1	-0.047 (CI = +/-0.052; p = 0.076)	0.089 (CI = +/-0.128; p = 0.156)	0.005 (CI = +/-0.007; p = 0.154)	-0.156 (CI = +/-0.276; p = 0.243)	0.717	-4.54%
Frequency	2016.2	-0.069 (CI = +/-0.050; p = 0.010)	0.058 (CI = +/-0.114; p = 0.289)	0.005 (CI = +/-0.006; p = 0.111)	-0.078 (CI = +/-0.249; p = 0.508)	0.804	-6.68%
Frequency	2017.1	-0.087 (CI = +/-0.050; p = 0.003)	0.080 (CI = +/-0.107; p = 0.127)	0.005 (CI = +/-0.006; p = 0.097)	-0.024 (CI = +/-0.235; p = 0.829)	0.842	-8.37%

Collision

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

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.017 (CI = +/-0.012; p = 0.005)	0.184 (CI = +/-0.185; p = 0.051)	0.165	-1.73%
Loss Cost	2006.1	-0.018 (CI = +/-0.013; p = 0.008)	0.184 (CI = +/-0.189; p = 0.056)	0.149	-1.74%
Loss Cost	2006.2	-0.018 (CI = +/-0.013; p = 0.012)	0.185 (CI = +/-0.194; p = 0.061)	0.135	-1.75%
Loss Cost	2007.1	-0.016 (CI = +/-0.014; p = 0.029)	0.175 (CI = +/-0.198; p = 0.080)	0.096	-1.59%
Loss Cost	2007.2	-0.015 (CI = +/-0.015; p = 0.050)	0.171 (CI = +/-0.203; p = 0.096)	0.072	-1.52%
Loss Cost	2008.1	-0.013 (CI = +/-0.016; p = 0.121)	0.155 (CI = +/-0.205; p = 0.133)	0.032	-1.25%
Loss Cost	2008.2	-0.013 (CI = +/-0.017; p = 0.126)	0.160 (CI = +/-0.211; p = 0.133)	0.032	-1.33%
Loss Cost	2009.1	-0.012 (CI = +/-0.019; p = 0.215)	0.150 (CI = +/-0.217; p = 0.168)	0.008	-1.15%
Loss Cost	2009.2	-0.015 (CI = +/-0.020; p = 0.130)	0.168 (CI = +/-0.219; p = 0.127)	0.034	-1.49%
Loss Cost	2010.1	-0.017 (CI = +/-0.021; p = 0.110)	0.179 (CI = +/-0.226; p = 0.114)	0.045	-1.71%
Loss Cost	2010.2	-0.025 (CI = +/-0.022; p = 0.026)	0.217 (CI = +/-0.216; p = 0.049)	0.134	-2.45%
Loss Cost	2011.1	-0.029 (CI = +/-0.023; p = 0.014)	0.240 (CI = +/-0.219; p = 0.033)	0.179	-2.91%
Loss Cost	2011.2	-0.034 (CI = +/-0.025; p = 0.008)	0.263 (CI = +/-0.222; p = 0.022)	0.222	-3.39%
Loss Cost	2012.1	-0.036 (CI = +/-0.027; p = 0.012)	0.269 (CI = +/-0.232; p = 0.025)	0.206	-3.52%
Loss Cost	2012.2	-0.044 (CI = +/-0.029; p = 0.005)	0.303 (CI = +/-0.231; p = 0.013)	0.280	-4.28%
Loss Cost	2013.1	-0.045 (CI = +/-0.032; p = 0.009)	0.307 (CI = +/-0.243; p = 0.016)	0.253	-4.38%
Loss Cost	2013.2	-0.052 (CI = +/-0.035; p = 0.006)	0.336 (CI = +/-0.249; p = 0.011)	0.295	-5.07%
Loss Cost	2014.1	-0.046 (CI = +/-0.039; p = 0.025)	0.311 (CI = +/-0.259; p = 0.022)	0.213	-4.45%
Loss Cost	2014.2	-0.050 (CI = +/-0.044; p = 0.028)	0.329 (CI = +/-0.275; p = 0.022)	0.217	-4.91%
Loss Cost	2015.1	-0.045 (CI = +/-0.051; p = 0.075)	0.311 (CI = +/-0.293; p = 0.039)	0.158	-4.43%
Loss Cost	2015.2	-0.060 (CI = +/-0.056; p = 0.038)	0.359 (CI = +/-0.301; p = 0.023)	0.229	-5.82%
Loss Cost	2016.1	-0.059 (CI = +/-0.066; p = 0.075)	0.357 (CI = +/-0.329; p = 0.036)	0.189	-5.74%
Loss Cost	2016.2	-0.092 (CI = +/-0.066; p = 0.010)	0.452 (CI = +/-0.303; p = 0.007)	0.391	-8.79%
Loss Cost	2017.1	-0.103 (CI = +/-0.079; p = 0.015)	0.482 (CI = +/-0.332; p = 0.009)	0.391	-9.77%
Severity	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.365 (CI = +/-0.108; p = 0.000)	0.815	+1.56%
Severity	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.361 (CI = +/-0.111; p = 0.000)	0.814	+1.63%
Severity	2006.2	0.016 (CI = +/-0.008; p = 0.000)	0.359 (CI = +/-0.113; p = 0.000)	0.810	+1.65%
Severity	2007.1	0.016 (CI = +/-0.008; p = 0.000)	0.359 (CI = +/-0.116; p = 0.000)	0.805	+1.66%
Severity	2007.2	0.016 (CI = +/-0.009; p = 0.001)	0.362 (CI = +/-0.119; p = 0.000)	0.799	+1.60%
Severity	2008.1	0.018 (CI = +/-0.009; p = 0.000)	0.349 (CI = +/-0.118; p = 0.000)	0.812	+1.83%
Severity	2008.2	0.018 (CI = +/-0.010; p = 0.001)	0.350 (CI = +/-0.122; p = 0.000)	0.806	+1.81%
Severity	2009.1	0.020 (CI = +/-0.011; p = 0.001)	0.341 (CI = +/-0.124; p = 0.000)	0.810	+1.98%
Severity	2009.2	0.019 (CI = +/-0.012; p = 0.003)	0.346 (CI = +/-0.128; p = 0.000)	0.803	+1.90%
Severity	2010.1	0.018 (CI = +/-0.013; p = 0.006)	0.349 (CI = +/-0.132; p = 0.000)	0.795	+1.83%
Severity	2010.2	0.016 (CI = +/-0.014; p = 0.021)	0.359 (CI = +/-0.135; p = 0.000)	0.789	+1.62%
Severity	2011.1	0.014 (CI = +/-0.015; p = 0.056)	0.368 (CI = +/-0.139; p = 0.000)	0.782	+1.43%
Severity	2011.2	0.009 (CI = +/-0.015; p = 0.215)	0.391 (CI = +/-0.135; p = 0.000)	0.792	+0.93%
Severity	2012.1	0.012 (CI = +/-0.016; p = 0.132)	0.378 (CI = +/-0.138; p = 0.000)	0.801	+1.23%
Severity	2012.2	0.010 (CI = +/-0.018; p = 0.240)	0.386 (CI = +/-0.144; p = 0.000)	0.795	+1.04%
Severity	2013.1	0.008 (CI = +/-0.020; p = 0.384)	0.394 (CI = +/-0.150; p = 0.000)	0.789	+0.85%
Severity	2013.2	0.003 (CI = +/-0.021; p = 0.765)	0.415 (CI = +/-0.152; p = 0.000)	0.792	+0.31%
Severity	2014.1	0.001 (CI = +/-0.024; p = 0.900)	0.421 (CI = +/-0.161; p = 0.000)	0.787	+0.15%
Severity	2014.2	-0.001 (CI = +/-0.027; p = 0.920)	0.431 (CI = +/-0.171; p = 0.000)	0.782	-0.13%
Severity	2015.1	0.002 (CI = +/-0.031; p = 0.885)	0.419 (CI = +/-0.182; p = 0.000)	0.784	+0.22%
Severity	2015.2	-0.003 (CI = +/-0.036; p = 0.861)	0.436 (CI = +/-0.194; p = 0.000)	0.779	-0.30%
Severity	2016.1	0.007 (CI = +/-0.041; p = 0.729)	0.406 (CI = +/-0.202; p = 0.001)	0.796	+0.67%
Severity	2016.2	0.005 (CI = +/-0.049; p = 0.829)	0.411 (CI = +/-0.223; p = 0.002)	0.786	+0.49%
Severity	2017.1	0.015 (CI = +/-0.057; p = 0.570)	0.383 (CI = +/-0.241; p = 0.005)	0.794	+1.54%
Frequency	2005.2	-0.033 (CI = +/-0.009; p = 0.000)	-0.181 (CI = +/-0.148; p = 0.018)	0.764	-3.24%
Frequency	2006.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.177 (CI = +/-0.151; p = 0.023)	0.757	-3.31%
Frequency	2006.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.174 (CI = +/-0.155; p = 0.029)	0.747	-3.35%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.184 (CI = +/-0.157; p = 0.023)	0.730	-3.19%
Frequency	2007.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.191 (CI = +/-0.160; p = 0.021)	0.712	-3.07%
Frequency	2008.1	-0.031 (CI = +/-0.013; p = 0.000)	-0.194 (CI = +/-0.165; p = 0.023)	0.695	-3.02%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.191 (CI = +/-0.170; p = 0.029)	0.685	-3.09%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.192 (CI = +/-0.175; p = 0.033)	0.668	-3.07%
Frequency	2009.2	-0.034 (CI = +/-0.016; p = 0.000)	-0.177 (CI = +/-0.178; p = 0.051)	0.676	-3.33%
Frequency	2010.1	-0.035 (CI = +/-0.017; p = 0.000)	-0.170 (CI = +/-0.183; p = 0.068)	0.669	-3.47%
Frequency	2010.2	-0.041 (CI = +/-0.018; p = 0.000)	-0.142 (CI = +/-0.179; p = 0.114)	0.708	-4.00%
Frequency	2011.1	-0.044 (CI = +/-0.019; p = 0.000)	-0.128 (CI = +/-0.183; p = 0.160)	0.709	-4.28%
Frequency	2011.2	-0.044 (CI = +/-0.021; p = 0.000)	-0.129 (CI = +/-0.191; p = 0.177)	0.687	-4.27%
Frequency	2012.1	-0.048 (CI = +/-0.023; p = 0.000)	-0.109 (CI = +/-0.195; p = 0.258)	0.696	-4.69%
Frequency	2012.2	-0.054 (CI = +/-0.024; p = 0.000)	-0.083 (CI = +/-0.196; p = 0.387)	0.715	-5.26%
Frequency	2013.1	-0.053 (CI = +/-0.027; p = 0.001)	-0.087 (CI = +/-0.207; p = 0.391)	0.686	-5.18%
Frequency	2013.2	-0.055 (CI = +/-0.031; p = 0.001)	-0.079 (CI = +/-0.218; p = 0.456)	0.667	-5.37%
Frequency	2014.1	-0.047 (CI = +/-0.033; p = 0.009)	-0.110 (CI = +/-0.222; p = 0.310)	0.624	-4.59%
Frequency	2014.2	-0.049 (CI = +/-0.038; p = 0.015)	-0.102 (CI = +/-0.237; p = 0.373)	0.602	-4.79%
Frequency	2015.1	-0.048 (CI = +/-0.044; p = 0.036)	-0.108 (CI = +/-0.254; p = 0.380)	0.560	-4.64%
Frequency	2015.2	-0.057 (CI = +/-0.050; p = 0.028)	-0.077 (CI = +/-0.268; p = 0.548)	0.573	-5.54%
Frequency	2016.1	-0.066 (CI = +/-0.058; p = 0.028)	-0.050 (CI = +/-0.287; p = 0.714)	0.569	-6.37%
Frequency	2016.2	-0.097 (CI = +/-0.055; p = 0.002)	0.041 (CI = +/-0.254; p = 0.732)	0.718	-9.24%
Frequency	2017.1	-0.118 (CI = +/-0.061; p = 0.001)	0.099 (CI = +/-0.256; p = 0.415)	0.754	-11.14%

Collision

Coverage = CL
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	-0.009 (CI = +/-0.009; p = 0.055)	0.071	-0.88%
Loss Cost	2006.1	-0.008 (CI = +/-0.010; p = 0.080)	0.057	-0.84%
Loss Cost	2006.2	-0.008 (CI = +/-0.010; p = 0.110)	0.045	-0.81%
Loss Cost	2007.1	-0.007 (CI = +/-0.010; p = 0.211)	0.018	-0.65%
Loss Cost	2007.2	-0.006 (CI = +/-0.011; p = 0.308)	0.002	-0.56%
Loss Cost	2008.1	-0.003 (CI = +/-0.011; p = 0.546)	-0.019	-0.34%
Loss Cost	2008.2	-0.003 (CI = +/-0.012; p = 0.570)	-0.021	-0.34%
Loss Cost	2009.1	-0.002 (CI = +/-0.013; p = 0.782)	-0.031	-0.17%
Loss Cost	2009.2	-0.003 (CI = +/-0.013; p = 0.620)	-0.026	-0.33%
Loss Cost	2010.1	-0.004 (CI = +/-0.014; p = 0.584)	-0.024	-0.39%
Loss Cost	2010.2	-0.007 (CI = +/-0.015; p = 0.311)	0.002	-0.74%
Loss Cost	2011.1	-0.009 (CI = +/-0.016; p = 0.249)	0.014	-0.90%
Loss Cost	2011.2	-0.010 (CI = +/-0.017; p = 0.212)	0.024	-1.04%
Loss Cost	2012.1	-0.010 (CI = +/-0.018; p = 0.286)	0.008	-0.96%
Loss Cost	2012.2	-0.012 (CI = +/-0.020; p = 0.217)	0.025	-1.20%
Loss Cost	2013.1	-0.010 (CI = +/-0.021; p = 0.322)	0.001	-1.03%
Loss Cost	2013.2	-0.012 (CI = +/-0.023; p = 0.313)	0.003	-1.14%
Loss Cost	2014.1	-0.005 (CI = +/-0.024; p = 0.642)	-0.038	-0.55%
Loss Cost	2014.2	-0.005 (CI = +/-0.027; p = 0.717)	-0.045	-0.47%
Loss Cost	2015.1	0.001 (CI = +/-0.029; p = 0.942)	-0.055	+0.10%
Loss Cost	2015.2	-0.001 (CI = +/-0.032; p = 0.928)	-0.058	-0.14%
Loss Cost	2016.1	0.004 (CI = +/-0.035; p = 0.824)	-0.059	+0.37%
Loss Cost	2016.2	-0.003 (CI = +/-0.038; p = 0.858)	-0.064	-0.33%
Loss Cost	2017.1	0.000 (CI = +/-0.043; p = 0.982)	-0.071	+0.05%
Severity	2005.2	0.033 (CI = +/-0.008; p = 0.000)	0.632	+3.35%
Severity	2006.1	0.034 (CI = +/-0.009; p = 0.000)	0.639	+3.48%
Severity	2006.2	0.035 (CI = +/-0.009; p = 0.000)	0.639	+3.59%
Severity	2007.1	0.036 (CI = +/-0.009; p = 0.000)	0.637	+3.69%
Severity	2007.2	0.037 (CI = +/-0.010; p = 0.000)	0.627	+3.76%
Severity	2008.1	0.039 (CI = +/-0.010; p = 0.000)	0.658	+4.02%
Severity	2008.2	0.040 (CI = +/-0.011; p = 0.000)	0.652	+4.13%
Severity	2009.1	0.043 (CI = +/-0.011; p = 0.000)	0.670	+4.36%
Severity	2009.2	0.043 (CI = +/-0.012; p = 0.000)	0.658	+4.45%
Severity	2010.1	0.045 (CI = +/-0.012; p = 0.000)	0.649	+4.55%
Severity	2010.2	0.045 (CI = +/-0.013; p = 0.000)	0.629	+4.60%
Severity	2011.1	0.046 (CI = +/-0.014; p = 0.000)	0.612	+4.67%
Severity	2011.2	0.045 (CI = +/-0.015; p = 0.000)	0.576	+4.59%
Severity	2012.1	0.049 (CI = +/-0.016; p = 0.000)	0.613	+5.00%
Severity	2012.2	0.050 (CI = +/-0.017; p = 0.000)	0.601	+5.15%
Severity	2013.1	0.052 (CI = +/-0.018; p = 0.000)	0.591	+5.34%
Severity	2013.2	0.052 (CI = +/-0.020; p = 0.000)	0.562	+5.39%
Severity	2014.1	0.055 (CI = +/-0.022; p = 0.000)	0.561	+5.68%
Severity	2014.2	0.058 (CI = +/-0.024; p = 0.000)	0.555	+5.97%
Severity	2015.1	0.064 (CI = +/-0.025; p = 0.000)	0.592	+6.62%
Severity	2015.2	0.067 (CI = +/-0.028; p = 0.000)	0.578	+6.91%
Severity	2016.1	0.076 (CI = +/-0.029; p = 0.000)	0.647	+7.92%
Severity	2016.2	0.081 (CI = +/-0.032; p = 0.000)	0.646	+8.47%
Severity	2017.1	0.091 (CI = +/-0.033; p = 0.000)	0.693	+9.55%
Frequency	2005.2	-0.042 (CI = +/-0.008; p = 0.000)	0.768	-4.09%
Frequency	2006.1	-0.043 (CI = +/-0.008; p = 0.000)	0.765	-4.18%
Frequency	2006.2	-0.043 (CI = +/-0.008; p = 0.000)	0.758	-4.24%
Frequency	2007.1	-0.043 (CI = +/-0.009; p = 0.000)	0.739	-4.19%
Frequency	2007.2	-0.043 (CI = +/-0.009; p = 0.000)	0.719	-4.16%
Frequency	2008.1	-0.043 (CI = +/-0.010; p = 0.000)	0.704	-4.19%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	0.698	-4.29%
Frequency	2009.1	-0.044 (CI = +/-0.011; p = 0.000)	0.684	-4.35%
Frequency	2009.2	-0.047 (CI = +/-0.011; p = 0.000)	0.700	-4.57%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	0.700	-4.73%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.744	-5.10%
Frequency	2011.1	-0.055 (CI = +/-0.012; p = 0.000)	0.751	-5.32%
Frequency	2011.2	-0.055 (CI = +/-0.013; p = 0.000)	0.735	-5.39%
Frequency	2012.1	-0.058 (CI = +/-0.014; p = 0.000)	0.748	-5.67%
Frequency	2012.2	-0.062 (CI = +/-0.014; p = 0.000)	0.771	-6.04%
Frequency	2013.1	-0.062 (CI = +/-0.016; p = 0.000)	0.748	-6.05%
Frequency	2013.2	-0.064 (CI = +/-0.017; p = 0.000)	0.736	-6.20%
Frequency	2014.1	-0.061 (CI = +/-0.018; p = 0.000)	0.697	-5.89%
Frequency	2014.2	-0.063 (CI = +/-0.020; p = 0.000)	0.684	-6.08%
Frequency	2015.1	-0.063 (CI = +/-0.022; p = 0.000)	0.652	-6.11%
Frequency	2015.2	-0.068 (CI = +/-0.023; p = 0.000)	0.671	-6.59%
Frequency	2016.1	-0.073 (CI = +/-0.026; p = 0.000)	0.673	-7.00%
Frequency	2016.2	-0.085 (CI = +/-0.024; p = 0.000)	0.780	-8.11%
Frequency	2017.1	-0.091 (CI = +/-0.026; p = 0.000)	0.790	-8.68%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.007 (CI = +/-0.009; p = 0.122)	0.155 (CI = +/-0.079; p = 0.000)	0.372	-0.74%
Loss Cost	2006.1	-0.008 (CI = +/-0.010; p = 0.124)	0.157 (CI = +/-0.083; p = 0.001)	0.360	-0.79%
Loss Cost	2006.2	-0.006 (CI = +/-0.011; p = 0.260)	0.166 (CI = +/-0.084; p = 0.000)	0.382	-0.60%
Loss Cost	2007.1	-0.004 (CI = +/-0.011; p = 0.438)	0.158 (CI = +/-0.086; p = 0.001)	0.339	-0.44%
Loss Cost	2007.2	-0.001 (CI = +/-0.012; p = 0.870)	0.173 (CI = +/-0.083; p = 0.000)	0.409	-0.09%
Loss Cost	2008.1	0.002 (CI = +/-0.012; p = 0.710)	0.160 (CI = +/-0.083; p = 0.001)	0.389	+0.22%
Loss Cost	2008.2	0.004 (CI = +/-0.013; p = 0.482)	0.168 (CI = +/-0.084; p = 0.000)	0.419	+0.44%
Loss Cost	2009.1	0.007 (CI = +/-0.014; p = 0.332)	0.160 (CI = +/-0.087; p = 0.001)	0.409	+0.65%
Loss Cost	2009.2	0.006 (CI = +/-0.015; p = 0.419)	0.158 (CI = +/-0.091; p = 0.002)	0.372	+0.60%
Loss Cost	2010.1	0.003 (CI = +/-0.016; p = 0.724)	0.169 (CI = +/-0.094; p = 0.001)	0.404	+0.28%
Loss Cost	2010.2	-0.002 (CI = +/-0.017; p = 0.767)	0.153 (CI = +/-0.091; p = 0.003)	0.374	-0.24%
Loss Cost	2011.1	-0.009 (CI = +/-0.016; p = 0.227)	0.175 (CI = +/-0.083; p = 0.000)	0.527	-0.94%
Loss Cost	2011.2	-0.010 (CI = +/-0.018; p = 0.243)	0.173 (CI = +/-0.088; p = 0.001)	0.516	-1.02%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.188)	0.181 (CI = +/-0.094; p = 0.001)	0.520	-1.30%
Loss Cost	2012.2	-0.017 (CI = +/-0.023; p = 0.140)	0.172 (CI = +/-0.099; p = 0.003)	0.517	-1.64%
Loss Cost	2013.1	-0.019 (CI = +/-0.027; p = 0.138)	0.179 (CI = +/-0.107; p = 0.004)	0.498	-1.92%
Loss Cost	2013.2	-0.020 (CI = +/-0.031; p = 0.184)	0.178 (CI = +/-0.117; p = 0.007)	0.488	-1.99%
Loss Cost	2014.1	-0.010 (CI = +/-0.035; p = 0.537)	0.156 (CI = +/-0.120; p = 0.016)	0.379	-0.98%
Loss Cost	2014.2	-0.003 (CI = +/-0.040; p = 0.870)	0.168 (CI = +/-0.129; p = 0.017)	0.416	-0.30%
Loss Cost	2015.1	0.008 (CI = +/-0.048; p = 0.699)	0.148 (CI = +/-0.139; p = 0.040)	0.359	+0.83%
Loss Cost	2015.2	0.005 (CI = +/-0.062; p = 0.858)	0.142 (CI = +/-0.161; p = 0.074)	0.253	+0.48%
Loss Cost	2016.1	0.013 (CI = +/-0.086; p = 0.707)	0.130 (CI = +/-0.197; p = 0.151)	0.176	+1.34%
Loss Cost	2016.2	-0.024 (CI = +/-0.079; p = 0.438)	0.086 (CI = +/-0.159; p = 0.210)	0.139	-2.41%
Loss Cost	2017.1	-0.050 (CI = +/-0.117; p = 0.265)	0.116 (CI = +/-0.200; p = 0.163)	0.299	-4.91%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	0.598	+1.69%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.053; p = 0.004)	0.592	+1.71%
Severity	2006.2	0.018 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.054; p = 0.003)	0.594	+1.82%
Severity	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.056; p = 0.003)	0.580	+1.76%
Severity	2007.2	0.018 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.058; p = 0.004)	0.545	+1.78%
Severity	2008.1	0.020 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.058; p = 0.008)	0.584	+1.99%
Severity	2008.2	0.021 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.061; p = 0.008)	0.565	+2.07%
Severity	2009.1	0.022 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.063; p = 0.015)	0.575	+2.21%
Severity	2009.2	0.022 (CI = +/-0.011; p = 0.001)	0.081 (CI = +/-0.067; p = 0.019)	0.528	+2.23%
Severity	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.088 (CI = +/-0.069; p = 0.015)	0.508	+2.02%
Severity	2010.2	0.019 (CI = +/-0.013; p = 0.008)	0.085 (CI = +/-0.072; p = 0.025)	0.425	+1.90%
Severity	2011.1	0.015 (CI = +/-0.014; p = 0.039)	0.098 (CI = +/-0.071; p = 0.010)	0.438	+1.47%
Severity	2011.2	0.009 (CI = +/-0.013; p = 0.157)	0.084 (CI = +/-0.066; p = 0.017)	0.322	+0.94%
Severity	2012.1	0.012 (CI = +/-0.015; p = 0.120)	0.077 (CI = +/-0.070; p = 0.033)	0.331	+1.17%
Severity	2012.2	0.011 (CI = +/-0.017; p = 0.207)	0.074 (CI = +/-0.075; p = 0.052)	0.241	+1.07%
Severity	2013.1	0.005 (CI = +/-0.018; p = 0.599)	0.090 (CI = +/-0.074; p = 0.022)	0.312	+0.45%
Severity	2013.2	-0.002 (CI = +/-0.019; p = 0.818)	0.076 (CI = +/-0.071; p = 0.039)	0.237	-0.20%
Severity	2014.1	-0.010 (CI = +/-0.019; p = 0.241)	0.094 (CI = +/-0.065; p = 0.010)	0.459	-1.04%
Severity	2014.2	-0.014 (CI = +/-0.022; p = 0.176)	0.087 (CI = +/-0.070; p = 0.021)	0.459	-1.41%
Severity	2015.1	-0.018 (CI = +/-0.027; p = 0.159)	0.095 (CI = +/-0.079; p = 0.025)	0.447	-1.81%
Severity	2015.2	-0.029 (CI = +/-0.028; p = 0.044)	0.078 (CI = +/-0.073; p = 0.039)	0.587	-2.86%
Severity	2016.1	-0.028 (CI = +/-0.039; p = 0.132)	0.076 (CI = +/-0.090; p = 0.082)	0.394	-2.71%
Severity	2016.2	-0.040 (CI = +/-0.047; p = 0.074)	0.061 (CI = +/-0.094; p = 0.146)	0.539	-3.95%
Severity	2017.1	-0.055 (CI = +/-0.070; p = 0.085)	0.079 (CI = +/-0.119; p = 0.126)	0.564	-5.40%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.073; p = 0.056)	0.552	-2.38%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.075; p = 0.053)	0.535	-2.46%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.078; p = 0.049)	0.508	-2.37%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.078; p = 0.086)	0.430	-2.15%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.082 (CI = +/-0.076; p = 0.036)	0.407	-1.84%
Frequency	2008.1	-0.018 (CI = +/-0.011; p = 0.004)	0.077 (CI = +/-0.079; p = 0.054)	0.334	-1.73%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.013)	0.082 (CI = +/-0.082; p = 0.048)	0.312	-1.60%
Frequency	2009.1	-0.015 (CI = +/-0.014; p = 0.028)	0.079 (CI = +/-0.086; p = 0.068)	0.242	-1.52%
Frequency	2009.2	-0.016 (CI = +/-0.015; p = 0.036)	0.077 (CI = +/-0.090; p = 0.091)	0.241	-1.59%
Frequency	2010.1	-0.017 (CI = +/-0.017; p = 0.042)	0.081 (CI = +/-0.095; p = 0.092)	0.222	-1.71%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.021)	0.068 (CI = +/-0.096; p = 0.152)	0.276	-2.10%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.019)	0.077 (CI = +/-0.101; p = 0.124)	0.287	-2.37%
Frequency	2011.2	-0.020 (CI = +/-0.021; p = 0.064)	0.089 (CI = +/-0.103; p = 0.083)	0.256	-1.94%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.037)	0.104 (CI = +/-0.106; p = 0.054)	0.315	-2.44%
Frequency	2012.2	-0.027 (CI = +/-0.026; p = 0.043)	0.098 (CI = +/-0.113; p = 0.085)	0.322	-2.68%
Frequency	2013.1	-0.024 (CI = +/-0.031; p = 0.113)	0.090 (CI = +/-0.123; p = 0.137)	0.184	-2.36%
Frequency	2013.2	-0.018 (CI = +/-0.035; p = 0.273)	0.102 (CI = +/-0.130; p = 0.111)	0.167	-1.79%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.964)	0.062 (CI = +/-0.105; p = 0.218)	-0.017	+0.06%
Frequency	2014.2	0.011 (CI = +/-0.032; p = 0.447)	0.081 (CI = +/-0.102; p = 0.105)	0.165	+1.12%
Frequency	2015.1	0.026 (CI = +/-0.032; p = 0.093)	0.053 (CI = +/-0.092; p = 0.217)	0.346	+2.68%
Frequency	2015.2	0.034 (CI = +/-0.039; p = 0.077)	0.064 (CI = +/-0.101; p = 0.171)	0.382	+3.44%
Frequency	2016.1	0.041 (CI = +/-0.053; p = 0.105)	0.054 (CI = +/-0.121; p = 0.308)	0.391	+4.16%
Frequency	2016.2	0.016 (CI = +/-0.043; p = 0.364)	0.024 (CI = +/-0.087; p = 0.478)	-0.060	+1.60%
Frequency	2017.1	0.005 (CI = +/-0.069; p = 0.828)	0.037 (CI = +/-0.118; p = 0.392)	-0.162	+0.52%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.007 (CI = +/-0.012; p = 0.211)	0.023	-0.74%
Loss Cost	2006.1	-0.007 (CI = +/-0.013; p = 0.289)	0.006	-0.67%
Loss Cost	2006.2	-0.006 (CI = +/-0.014; p = 0.374)	-0.007	-0.60%
Loss Cost	2007.1	-0.003 (CI = +/-0.014; p = 0.671)	-0.034	-0.30%
Loss Cost	2007.2	-0.001 (CI = +/-0.015; p = 0.902)	-0.043	-0.09%
Loss Cost	2008.1	0.004 (CI = +/-0.015; p = 0.612)	-0.033	+0.38%
Loss Cost	2008.2	0.004 (CI = +/-0.017; p = 0.596)	-0.033	+0.44%
Loss Cost	2009.1	0.009 (CI = +/-0.018; p = 0.328)	0.000	+0.85%
Loss Cost	2009.2	0.006 (CI = +/-0.019; p = 0.526)	-0.030	+0.60%
Loss Cost	2010.1	0.005 (CI = +/-0.021; p = 0.607)	-0.040	+0.53%
Loss Cost	2010.2	-0.002 (CI = +/-0.021; p = 0.819)	-0.055	-0.24%
Loss Cost	2011.1	-0.006 (CI = +/-0.024; p = 0.584)	-0.042	-0.62%
Loss Cost	2011.2	-0.010 (CI = +/-0.026; p = 0.414)	-0.019	-1.02%
Loss Cost	2012.1	-0.009 (CI = +/-0.030; p = 0.533)	-0.041	-0.88%
Loss Cost	2012.2	-0.017 (CI = +/-0.032; p = 0.288)	0.016	-1.64%
Loss Cost	2013.1	-0.014 (CI = +/-0.037; p = 0.436)	-0.028	-1.37%
Loss Cost	2013.2	-0.020 (CI = +/-0.043; p = 0.328)	0.004	-1.99%
Loss Cost	2014.1	-0.003 (CI = +/-0.045; p = 0.873)	-0.097	-0.33%
Loss Cost	2014.2	-0.003 (CI = +/-0.055; p = 0.905)	-0.109	-0.30%
Loss Cost	2015.1	0.017 (CI = +/-0.060; p = 0.527)	-0.067	+1.73%
Loss Cost	2015.2	0.005 (CI = +/-0.074; p = 0.884)	-0.139	+0.48%
Loss Cost	2016.1	0.026 (CI = +/-0.091; p = 0.518)	-0.082	+2.59%
Loss Cost	2016.2	-0.024 (CI = +/-0.081; p = 0.476)	-0.073	-2.41%
Loss Cost	2017.1	-0.030 (CI = +/-0.124; p = 0.532)	-0.119	-3.00%
Severity	2005.2	0.017 (CI = +/-0.007; p = 0.000)	0.441	+1.69%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.445	+1.78%
Severity	2006.2	0.018 (CI = +/-0.008; p = 0.000)	0.429	+1.82%
Severity	2007.1	0.018 (CI = +/-0.009; p = 0.000)	0.404	+1.84%
Severity	2007.2	0.018 (CI = +/-0.010; p = 0.001)	0.359	+1.78%
Severity	2008.1	0.021 (CI = +/-0.010; p = 0.000)	0.440	+2.07%
Severity	2008.2	0.021 (CI = +/-0.011; p = 0.001)	0.406	+2.07%
Severity	2009.1	0.023 (CI = +/-0.011; p = 0.000)	0.444	+2.31%
Severity	2009.2	0.022 (CI = +/-0.012; p = 0.002)	0.389	+2.23%
Severity	2010.1	0.021 (CI = +/-0.014; p = 0.004)	0.336	+2.16%
Severity	2010.2	0.019 (CI = +/-0.015; p = 0.017)	0.251	+1.90%
Severity	2011.1	0.016 (CI = +/-0.017; p = 0.051)	0.168	+1.65%
Severity	2011.2	0.009 (CI = +/-0.016; p = 0.229)	0.035	+0.94%
Severity	2012.1	0.013 (CI = +/-0.017; p = 0.117)	0.107	+1.36%
Severity	2012.2	0.011 (CI = +/-0.019; p = 0.260)	0.027	+1.07%
Severity	2013.1	0.007 (CI = +/-0.022; p = 0.488)	-0.039	+0.73%
Severity	2013.2	-0.002 (CI = +/-0.022; p = 0.847)	-0.087	-0.20%
Severity	2014.1	-0.006 (CI = +/-0.026; p = 0.586)	-0.066	-0.65%
Severity	2014.2	-0.014 (CI = +/-0.029; p = 0.298)	0.022	-1.41%
Severity	2015.1	-0.013 (CI = +/-0.036; p = 0.447)	-0.042	-1.24%
Severity	2015.2	-0.029 (CI = +/-0.037; p = 0.104)	0.237	-2.86%
Severity	2016.1	-0.020 (CI = +/-0.046; p = 0.327)	0.019	-2.01%
Severity	2016.2	-0.040 (CI = +/-0.052; p = 0.103)	0.331	-3.95%
Severity	2017.1	-0.042 (CI = +/-0.079; p = 0.216)	0.188	-4.11%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.503	-2.38%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.479	-2.40%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	0.444	-2.37%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.001)	0.377	-2.09%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.003)	0.304	-1.84%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.009)	0.238	-1.66%
Frequency	2008.2	-0.016 (CI = +/-0.013; p = 0.019)	0.199	-1.60%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.050)	0.138	-1.42%
Frequency	2009.2	-0.016 (CI = +/-0.016; p = 0.045)	0.153	-1.59%
Frequency	2010.1	-0.016 (CI = +/-0.017; p = 0.068)	0.127	-1.59%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.024)	0.222	-2.10%
Frequency	2011.1	-0.023 (CI = +/-0.020; p = 0.031)	0.214	-2.23%
Frequency	2011.2	-0.020 (CI = +/-0.022; p = 0.082)	0.133	-1.94%
Frequency	2012.1	-0.022 (CI = +/-0.025; p = 0.080)	0.145	-2.21%
Frequency	2012.2	-0.027 (CI = +/-0.028; p = 0.059)	0.189	-2.68%
Frequency	2013.1	-0.021 (CI = +/-0.032; p = 0.175)	0.077	-2.09%
Frequency	2013.2	-0.018 (CI = +/-0.037; p = 0.310)	0.011	-1.79%
Frequency	2014.1	0.003 (CI = +/-0.031; p = 0.821)	-0.094	+0.32%
Frequency	2014.2	0.011 (CI = +/-0.035; p = 0.494)	-0.052	+1.12%
Frequency	2015.1	0.030 (CI = +/-0.032; p = 0.068)	0.277	+3.01%
Frequency	2015.2	0.034 (CI = +/-0.041; p = 0.093)	0.257	+3.44%
Frequency	2016.1	0.046 (CI = +/-0.050; p = 0.067)	0.362	+4.69%
Frequency	2016.2	0.016 (CI = +/-0.038; p = 0.335)	0.022	+1.60%
Frequency	2017.1	0.011 (CI = +/-0.058; p = 0.609)	-0.161	+1.16%

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	2005.2	0.045 (CI = +/-0.009; p = 0.000)	0.509 (CI = +/-0.101; p = 0.000)	0.844	+4.59%
Loss Cost	2006.1	0.044 (CI = +/-0.009; p = 0.000)	0.515 (CI = +/-0.103; p = 0.000)	0.844	+4.48%
Loss Cost	2006.2	0.044 (CI = +/-0.010; p = 0.000)	0.517 (CI = +/-0.106; p = 0.000)	0.832	+4.51%
Loss Cost	2007.1	0.043 (CI = +/-0.010; p = 0.000)	0.521 (CI = +/-0.109; p = 0.000)	0.832	+4.45%
Loss Cost	2007.2	0.045 (CI = +/-0.011; p = 0.000)	0.531 (CI = +/-0.110; p = 0.000)	0.830	+4.62%
Loss Cost	2008.1	0.047 (CI = +/-0.011; p = 0.000)	0.521 (CI = +/-0.112; p = 0.000)	0.836	+4.80%
Loss Cost	2008.2	0.049 (CI = +/-0.012; p = 0.000)	0.530 (CI = +/-0.113; p = 0.000)	0.833	+4.99%
Loss Cost	2009.1	0.048 (CI = +/-0.013; p = 0.000)	0.533 (CI = +/-0.117; p = 0.000)	0.832	+4.95%
Loss Cost	2009.2	0.049 (CI = +/-0.013; p = 0.000)	0.537 (CI = +/-0.121; p = 0.000)	0.820	+5.03%
Loss Cost	2010.1	0.050 (CI = +/-0.014; p = 0.000)	0.530 (CI = +/-0.125; p = 0.000)	0.821	+5.16%
Loss Cost	2010.2	0.050 (CI = +/-0.015; p = 0.000)	0.528 (CI = +/-0.129; p = 0.000)	0.801	+5.11%
Loss Cost	2011.1	0.050 (CI = +/-0.017; p = 0.000)	0.525 (CI = +/-0.134; p = 0.000)	0.801	+5.17%
Loss Cost	2011.2	0.049 (CI = +/-0.018; p = 0.000)	0.518 (CI = +/-0.139; p = 0.000)	0.775	+5.01%
Loss Cost	2012.1	0.047 (CI = +/-0.019; p = 0.000)	0.525 (CI = +/-0.144; p = 0.000)	0.775	+4.85%
Loss Cost	2012.2	0.045 (CI = +/-0.021; p = 0.000)	0.514 (CI = +/-0.148; p = 0.000)	0.744	+4.57%
Loss Cost	2013.1	0.046 (CI = +/-0.022; p = 0.000)	0.508 (CI = +/-0.155; p = 0.000)	0.745	+4.71%
Loss Cost	2013.2	0.048 (CI = +/-0.024; p = 0.001)	0.516 (CI = +/-0.162; p = 0.000)	0.729	+4.92%
Loss Cost	2014.1	0.046 (CI = +/-0.027; p = 0.002)	0.524 (CI = +/-0.169; p = 0.000)	0.730	+4.68%
Loss Cost	2014.2	0.042 (CI = +/-0.029; p = 0.007)	0.510 (CI = +/-0.175; p = 0.000)	0.691	+4.25%
Loss Cost	2015.1	0.046 (CI = +/-0.032; p = 0.007)	0.494 (CI = +/-0.182; p = 0.000)	0.696	+4.73%
Loss Cost	2015.2	0.044 (CI = +/-0.035; p = 0.018)	0.486 (CI = +/-0.192; p = 0.000)	0.651	+4.46%
Loss Cost	2016.1	0.047 (CI = +/-0.039; p = 0.022)	0.475 (CI = +/-0.204; p = 0.000)	0.652	+4.83%
Loss Cost	2016.2	0.051 (CI = +/-0.044; p = 0.025)	0.487 (CI = +/-0.216; p = 0.000)	0.633	+5.27%
Loss Cost	2017.1	0.056 (CI = +/-0.050; p = 0.031)	0.473 (CI = +/-0.232; p = 0.001)	0.633	+5.78%
Severity	2005.2	0.038 (CI = +/-0.004; p = 0.000)	-0.056 (CI = +/-0.049; p = 0.025)	0.895	+3.89%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.050; p = 0.033)	0.885	+3.86%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.050; p = 0.020)	0.879	+3.77%
Severity	2007.1	0.037 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.051; p = 0.021)	0.870	+3.79%
Severity	2007.2	0.037 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.053; p = 0.018)	0.860	+3.74%
Severity	2008.1	0.037 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.054; p = 0.014)	0.856	+3.81%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.054; p = 0.023)	0.856	+3.90%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.056; p = 0.020)	0.848	+3.96%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.056; p = 0.035)	0.856	+4.10%
Severity	2010.1	0.041 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.057; p = 0.024)	0.853	+4.22%
Severity	2010.2	0.041 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.059; p = 0.031)	0.843	+4.23%
Severity	2011.1	0.041 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.061; p = 0.039)	0.824	+4.21%
Severity	2011.2	0.042 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.063; p = 0.060)	0.822	+4.32%
Severity	2012.1	0.044 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.062; p = 0.032)	0.830	+4.54%
Severity	2012.2	0.045 (CI = +/-0.009; p = 0.000)	-0.066 (CI = +/-0.065; p = 0.045)	0.822	+4.60%
Severity	2013.1	0.046 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.068; p = 0.043)	0.806	+4.69%
Severity	2013.2	0.047 (CI = +/-0.011; p = 0.000)	-0.065 (CI = +/-0.070; p = 0.065)	0.801	+4.82%
Severity	2014.1	0.046 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.073; p = 0.102)	0.765	+4.66%
Severity	2014.2	0.048 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.075; p = 0.157)	0.768	+4.88%
Severity	2015.1	0.049 (CI = +/-0.014; p = 0.000)	-0.057 (CI = +/-0.079; p = 0.142)	0.748	+5.02%
Severity	2015.2	0.052 (CI = +/-0.014; p = 0.000)	-0.047 (CI = +/-0.079; p = 0.228)	0.765	+5.37%
Severity	2016.1	0.056 (CI = +/-0.015; p = 0.000)	-0.059 (CI = +/-0.080; p = 0.137)	0.776	+5.77%
Severity	2016.2	0.059 (CI = +/-0.017; p = 0.000)	-0.051 (CI = +/-0.083; p = 0.208)	0.775	+6.06%
Severity	2017.1	0.061 (CI = +/-0.019; p = 0.000)	-0.057 (CI = +/-0.089; p = 0.193)	0.747	+6.26%
Frequency	2005.2	0.007 (CI = +/-0.009; p = 0.122)	0.565 (CI = +/-0.096; p = 0.000)	0.788	+0.67%
Frequency	2006.1	0.006 (CI = +/-0.009; p = 0.188)	0.570 (CI = +/-0.099; p = 0.000)	0.789	+0.60%
Frequency	2006.2	0.007 (CI = +/-0.009; p = 0.130)	0.577 (CI = +/-0.100; p = 0.000)	0.792	+0.72%
Frequency	2007.1	0.006 (CI = +/-0.010; p = 0.203)	0.582 (CI = +/-0.103; p = 0.000)	0.793	+0.63%
Frequency	2007.2	0.008 (CI = +/-0.010; p = 0.097)	0.595 (CI = +/-0.102; p = 0.000)	0.806	+0.85%
Frequency	2008.1	0.009 (CI = +/-0.011; p = 0.080)	0.589 (CI = +/-0.105; p = 0.000)	0.804	+0.95%
Frequency	2008.2	0.010 (CI = +/-0.011; p = 0.070)	0.594 (CI = +/-0.108; p = 0.000)	0.801	+1.05%
Frequency	2009.1	0.009 (CI = +/-0.012; p = 0.120)	0.600 (CI = +/-0.111; p = 0.000)	0.802	+0.94%
Frequency	2009.2	0.009 (CI = +/-0.013; p = 0.168)	0.597 (CI = +/-0.114; p = 0.000)	0.792	+0.89%
Frequency	2010.1	0.009 (CI = +/-0.014; p = 0.188)	0.596 (CI = +/-0.119; p = 0.000)	0.788	+0.91%
Frequency	2010.2	0.008 (CI = +/-0.015; p = 0.250)	0.593 (CI = +/-0.123; p = 0.000)	0.777	+0.84%
Frequency	2011.1	0.009 (CI = +/-0.016; p = 0.247)	0.590 (CI = +/-0.128; p = 0.000)	0.772	+0.91%
Frequency	2011.2	0.007 (CI = +/-0.017; p = 0.427)	0.578 (CI = +/-0.130; p = 0.000)	0.760	+0.66%
Frequency	2012.1	0.003 (CI = +/-0.018; p = 0.724)	0.594 (CI = +/-0.132; p = 0.000)	0.774	+0.30%
Frequency	2012.2	0.000 (CI = +/-0.019; p = 0.972)	0.580 (CI = +/-0.134; p = 0.000)	0.767	-0.03%
Frequency	2013.1	0.000 (CI = +/-0.020; p = 0.986)	0.578 (CI = +/-0.140; p = 0.000)	0.757	+0.02%
Frequency	2013.2	0.001 (CI = +/-0.022; p = 0.926)	0.581 (CI = +/-0.147; p = 0.000)	0.750	+0.10%
Frequency	2014.1	0.000 (CI = +/-0.024; p = 0.985)	0.584 (CI = +/-0.155; p = 0.000)	0.743	+0.02%
Frequency	2014.2	-0.006 (CI = +/-0.025; p = 0.630)	0.562 (CI = +/-0.154; p = 0.000)	0.740	-0.59%
Frequency	2015.1	-0.003 (CI = +/-0.028; p = 0.838)	0.551 (CI = +/-0.162; p = 0.000)	0.723	-0.28%
Frequency	2015.2	-0.009 (CI = +/-0.030; p = 0.553)	0.533 (CI = +/-0.165; p = 0.000)	0.714	-0.86%
Frequency	2016.1	-0.009 (CI = +/-0.034; p = 0.586)	0.534 (CI = +/-0.177; p = 0.000)	0.698	-0.89%
Frequency	2016.2	-0.007 (CI = +/-0.038; p = 0.685)	0.538 (CI = +/-0.189; p = 0.000)	0.689	-0.74%
Frequency	2017.1	-0.004 (CI = +/-0.044; p = 0.829)	0.529 (CI = +/-0.203; p = 0.000)	0.665	-0.45%

Comprehensive - Total

Coverage = CM
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	0.040 (CI = +/-0.012; p = 0.000)	0.504 (CI = +/-0.100; p = 0.000)	0.146 (CI = +/-0.215; p = 0.176)	0.848	+4.06%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.512 (CI = +/-0.101; p = 0.000)	0.160 (CI = +/-0.217; p = 0.143)	0.850	+3.88%
Loss Cost	2006.2	0.038 (CI = +/-0.013; p = 0.000)	0.511 (CI = +/-0.104; p = 0.000)	0.160 (CI = +/-0.223; p = 0.153)	0.838	+3.88%
Loss Cost	2007.1	0.037 (CI = +/-0.014; p = 0.000)	0.517 (CI = +/-0.107; p = 0.000)	0.171 (CI = +/-0.228; p = 0.136)	0.838	+3.74%
Loss Cost	2007.2	0.039 (CI = +/-0.014; p = 0.000)	0.525 (CI = +/-0.109; p = 0.000)	0.154 (CI = +/-0.232; p = 0.186)	0.835	+3.95%
Loss Cost	2008.1	0.041 (CI = +/-0.015; p = 0.000)	0.517 (CI = +/-0.111; p = 0.000)	0.139 (CI = +/-0.236; p = 0.238)	0.838	+4.16%
Loss Cost	2008.2	0.043 (CI = +/-0.016; p = 0.000)	0.526 (CI = +/-0.113; p = 0.000)	0.121 (CI = +/-0.241; p = 0.313)	0.833	+4.40%
Loss Cost	2009.1	0.042 (CI = +/-0.018; p = 0.000)	0.530 (CI = +/-0.117; p = 0.000)	0.128 (CI = +/-0.248; p = 0.299)	0.833	+4.29%
Loss Cost	2009.2	0.043 (CI = +/-0.019; p = 0.000)	0.532 (CI = +/-0.121; p = 0.000)	0.123 (CI = +/-0.258; p = 0.335)	0.819	+4.36%
Loss Cost	2010.1	0.044 (CI = +/-0.021; p = 0.000)	0.527 (CI = +/-0.125; p = 0.000)	0.114 (CI = +/-0.266; p = 0.387)	0.820	+4.50%
Loss Cost	2010.2	0.043 (CI = +/-0.022; p = 0.001)	0.523 (CI = +/-0.130; p = 0.000)	0.125 (CI = +/-0.277; p = 0.362)	0.800	+4.34%
Loss Cost	2011.1	0.043 (CI = +/-0.025; p = 0.001)	0.522 (CI = +/-0.135; p = 0.000)	0.124 (CI = +/-0.289; p = 0.385)	0.799	+4.36%
Loss Cost	2011.2	0.039 (CI = +/-0.027; p = 0.006)	0.512 (CI = +/-0.140; p = 0.000)	0.149 (CI = +/-0.299; p = 0.315)	0.775	+3.98%
Loss Cost	2012.1	0.035 (CI = +/-0.029; p = 0.019)	0.521 (CI = +/-0.144; p = 0.000)	0.170 (CI = +/-0.310; p = 0.268)	0.778	+3.60%
Loss Cost	2012.2	0.029 (CI = +/-0.031; p = 0.073)	0.504 (CI = +/-0.146; p = 0.000)	0.213 (CI = +/-0.318; p = 0.179)	0.755	+2.90%
Loss Cost	2013.1	0.029 (CI = +/-0.035; p = 0.099)	0.503 (CI = +/-0.153; p = 0.000)	0.210 (CI = +/-0.335; p = 0.205)	0.753	+2.94%
Loss Cost	2013.2	0.030 (CI = +/-0.040; p = 0.124)	0.506 (CI = +/-0.161; p = 0.000)	0.202 (CI = +/-0.357; p = 0.251)	0.734	+3.08%
Loss Cost	2014.1	0.023 (CI = +/-0.044; p = 0.277)	0.519 (CI = +/-0.167; p = 0.000)	0.238 (CI = +/-0.374; p = 0.197)	0.741	+2.37%
Loss Cost	2014.2	0.010 (CI = +/-0.048; p = 0.664)	0.494 (CI = +/-0.168; p = 0.000)	0.311 (CI = +/-0.384; p = 0.105)	0.720	+1.01%
Loss Cost	2015.1	0.014 (CI = +/-0.055; p = 0.587)	0.488 (CI = +/-0.177; p = 0.000)	0.291 (CI = +/-0.412; p = 0.154)	0.717	+1.44%
Loss Cost	2015.2	0.001 (CI = +/-0.062; p = 0.979)	0.467 (CI = +/-0.184; p = 0.000)	0.358 (CI = +/-0.439; p = 0.103)	0.691	+0.08%
Loss Cost	2016.1	0.000 (CI = +/-0.073; p = 0.990)	0.468 (CI = +/-0.196; p = 0.000)	0.360 (CI = +/-0.482; p = 0.131)	0.685	+0.04%
Loss Cost	2016.2	0.000 (CI = +/-0.088; p = 0.994)	0.467 (CI = +/-0.212; p = 0.000)	0.363 (CI = +/-0.544; p = 0.173)	0.659	-0.03%
Loss Cost	2017.1	0.000 (CI = +/-0.107; p = 0.998)	0.467 (CI = +/-0.228; p = 0.001)	0.363 (CI = +/-0.612; p = 0.221)	0.651	-0.01%
Severity	2005.2	0.031 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.037; p = 0.001)	0.210 (CI = +/-0.079; p = 0.000)	0.941	+3.14%
Severity	2006.1	0.030 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.037; p = 0.002)	0.217 (CI = +/-0.079; p = 0.000)	0.938	+3.06%
Severity	2006.2	0.028 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.033; p = 0.000)	0.234 (CI = +/-0.071; p = 0.000)	0.948	+2.85%
Severity	2007.1	0.028 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.034; p = 0.000)	0.237 (CI = +/-0.072; p = 0.000)	0.944	+2.82%
Severity	2007.2	0.026 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.032; p = 0.000)	0.250 (CI = +/-0.069; p = 0.000)	0.948	+2.66%
Severity	2008.1	0.027 (CI = +/-0.005; p = 0.000)	-0.074 (CI = +/-0.033; p = 0.000)	0.248 (CI = +/-0.071; p = 0.000)	0.945	+2.69%
Severity	2008.2	0.027 (CI = +/-0.005; p = 0.000)	-0.073 (CI = +/-0.034; p = 0.000)	0.245 (CI = +/-0.073; p = 0.000)	0.943	+2.72%
Severity	2009.1	0.027 (CI = +/-0.005; p = 0.000)	-0.073 (CI = +/-0.036; p = 0.000)	0.245 (CI = +/-0.075; p = 0.000)	0.939	+2.72%
Severity	2009.2	0.028 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.036; p = 0.001)	0.237 (CI = +/-0.077; p = 0.000)	0.940	+2.83%
Severity	2010.1	0.028 (CI = +/-0.006; p = 0.000)	-0.071 (CI = +/-0.037; p = 0.001)	0.234 (CI = +/-0.079; p = 0.000)	0.937	+2.89%
Severity	2010.2	0.027 (CI = +/-0.007; p = 0.000)	-0.075 (CI = +/-0.038; p = 0.000)	0.242 (CI = +/-0.081; p = 0.000)	0.936	+2.76%
Severity	2011.1	0.026 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.038; p = 0.001)	0.252 (CI = +/-0.081; p = 0.000)	0.933	+2.59%
Severity	2011.2	0.026 (CI = +/-0.008; p = 0.000)	-0.071 (CI = +/-0.040; p = 0.001)	0.253 (CI = +/-0.085; p = 0.000)	0.930	+2.59%
Severity	2012.1	0.027 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.040; p = 0.001)	0.243 (CI = +/-0.086; p = 0.000)	0.930	+2.75%
Severity	2012.2	0.026 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.042; p = 0.001)	0.250 (CI = +/-0.090; p = 0.000)	0.928	+2.64%
Severity	2013.1	0.025 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.043; p = 0.002)	0.255 (CI = +/-0.095; p = 0.000)	0.921	+2.55%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.045; p = 0.002)	0.260 (CI = +/-0.101; p = 0.000)	0.917	+2.46%
Severity	2014.1	0.018 (CI = +/-0.010; p = 0.001)	-0.066 (CI = +/-0.038; p = 0.002)	0.292 (CI = +/-0.086; p = 0.000)	0.935	+1.83%
Severity	2014.2	0.018 (CI = +/-0.012; p = 0.005)	-0.067 (CI = +/-0.041; p = 0.003)	0.295 (CI = +/-0.093; p = 0.000)	0.933	+1.77%
Severity	2015.1	0.015 (CI = +/-0.013; p = 0.023)	-0.064 (CI = +/-0.042; p = 0.005)	0.306 (CI = +/-0.098; p = 0.000)	0.928	+1.55%
Severity	2015.2	0.016 (CI = +/-0.015; p = 0.039)	-0.063 (CI = +/-0.045; p = 0.010)	0.302 (CI = +/-0.107; p = 0.000)	0.926	+1.63%
Severity	2016.1	0.018 (CI = +/-0.018; p = 0.049)	-0.065 (CI = +/-0.048; p = 0.011)	0.294 (CI = +/-0.117; p = 0.000)	0.922	+1.80%
Severity	2016.2	0.015 (CI = +/-0.021; p = 0.147)	-0.068 (CI = +/-0.051; p = 0.013)	0.307 (CI = +/-0.131; p = 0.000)	0.919	+1.53%
Severity	2017.1	0.009 (CI = +/-0.025; p = 0.431)	-0.062 (CI = +/-0.053; p = 0.024)	0.331 (CI = +/-0.141; p = 0.000)	0.914	+0.93%
Frequency	2005.2	0.009 (CI = +/-0.011; p = 0.118)	0.567 (CI = +/-0.098; p = 0.000)	-0.064 (CI = +/-0.210; p = 0.542)	0.785	+0.89%
Frequency	2006.1	0.008 (CI = +/-0.012; p = 0.183)	0.571 (CI = +/-0.100; p = 0.000)	-0.056 (CI = +/-0.214; p = 0.596)	0.785	+0.80%
Frequency	2006.2	0.010 (CI = +/-0.013; p = 0.115)	0.580 (CI = +/-0.101; p = 0.000)	-0.074 (CI = +/-0.217; p = 0.494)	0.789	+1.00%
Frequency	2007.1	0.009 (CI = +/-0.013; p = 0.182)	0.584 (CI = +/-0.104; p = 0.000)	-0.066 (CI = +/-0.222; p = 0.550)	0.789	+0.90%
Frequency	2007.2	0.012 (CI = +/-0.014; p = 0.072)	0.598 (CI = +/-0.103; p = 0.000)	-0.096 (CI = +/-0.219; p = 0.380)	0.805	+1.26%
Frequency	2008.1	0.014 (CI = +/-0.015; p = 0.054)	0.592 (CI = +/-0.105; p = 0.000)	-0.109 (CI = +/-0.223; p = 0.329)	0.804	+1.43%
Frequency	2008.2	0.016 (CI = +/-0.015; p = 0.041)	0.599 (CI = +/-0.108; p = 0.000)	-0.124 (CI = +/-0.229; p = 0.277)	0.803	+1.63%
Frequency	2009.1	0.015 (CI = +/-0.017; p = 0.074)	0.603 (CI = +/-0.111; p = 0.000)	-0.117 (CI = +/-0.236; p = 0.319)	0.802	+1.52%
Frequency	2009.2	0.015 (CI = +/-0.018; p = 0.105)	0.601 (CI = +/-0.115; p = 0.000)	-0.114 (CI = +/-0.245; p = 0.348)	0.791	+1.49%
Frequency	2010.1	0.016 (CI = +/-0.020; p = 0.113)	0.599 (CI = +/-0.119; p = 0.000)	-0.120 (CI = +/-0.253; p = 0.341)	0.788	+1.57%
Frequency	2010.2	0.015 (CI = +/-0.021; p = 0.154)	0.598 (CI = +/-0.124; p = 0.000)	-0.117 (CI = +/-0.264; p = 0.370)	0.776	+1.54%
Frequency	2011.1	0.017 (CI = +/-0.023; p = 0.143)	0.593 (CI = +/-0.128; p = 0.000)	-0.129 (CI = +/-0.274; p = 0.343)	0.771	+1.72%
Frequency	2011.2	0.013 (CI = +/-0.025; p = 0.283)	0.583 (CI = +/-0.132; p = 0.000)	-0.104 (CI = +/-0.284; p = 0.455)	0.756	+1.36%
Frequency	2012.1	0.008 (CI = +/-0.027; p = 0.537)	0.596 (CI = +/-0.135; p = 0.000)	-0.073 (CI = +/-0.290; p = 0.605)	0.767	+0.83%
Frequency	2012.2	0.003 (CI = +/-0.030; p = 0.860)	0.582 (CI = +/-0.138; p = 0.000)	-0.038 (CI = +/-0.299; p = 0.795)	0.756	+0.26%
Frequency	2013.1	0.004 (CI = +/-0.033; p = 0.812)	0.579 (CI = +/-0.144; p = 0.000)	-0.045 (CI = +/-0.315; p = 0.770)	0.746	+0.38%
Frequency	2013.2	0.006 (CI = +/-0.037; p = 0.736)	0.584 (CI = +/-0.151; p = 0.000)	-0.058 (CI = +/-0.335; p = 0.722)	0.739	+0.61%
Frequency	2014.1	0.005 (CI = +/-0.042; p = 0.793)	0.585 (CI = +/-0.159; p = 0.000)	-0.054 (CI = +/-0.357; p = 0.754)	0.730	+0.53%
Frequency	2014.2	-0.008 (CI = +/-0.046; p = 0.731)	0.562 (CI = +/-0.161; p = 0.000)	0.016 (CI = +/-0.366; p = 0.928)	0.724	-0.75%
Frequency	2015.1	-0.001 (CI = +/-0.052; p = 0.966)	0.551 (CI = +/-0.168; p = 0.000)	-0.015 (CI = +/-0.390; p = 0.934)	0.706	-0.11%
Frequency	2015.2	-0.015 (CI = +/-0.058; p = 0.583)	0.530 (CI = +/-0.173; p = 0.000)	0.056 (CI = +/-0.413; p = 0.775)	0.697	-1.52%
Frequency	2016.1	-0.017 (CI = +/-0.069; p = 0.594)	0.532 (CI = +/-0.184; p = 0.000)	0.066 (CI = +/-0.453; p = 0.761)	0.678	-1.73%
Frequency	2016.2	-0.015 (CI = +/-0.083; p = 0.694)	0.535 (CI = +/-0.199; p = 0.000)	0.056 (CI = +/-0.510; p = 0.815)	0.667	-1.53%
Frequency	2017.1	-0.009 (CI = +/-0.100; p = 0.842)	0.529 (CI = +/-0.214; p = 0.000)	0.031 (CI = +/-0.573; p = 0.907)	0.637	-0.93%

Comprehensive - Total

Coverage = CM
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	0.050 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.013; p = 0.188)	0.447	+5.14%
Loss Cost	2005.2	0.050 (CI = +/-0.019; p = 0.000)	0.009 (CI = +/-0.014; p = 0.198)	0.419	+5.08%
Loss Cost	2006.1	0.051 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.014; p = 0.194)	0.414	+5.22%
Loss Cost	2006.2	0.049 (CI = +/-0.021; p = 0.000)	0.009 (CI = +/-0.014; p = 0.210)	0.376	+5.03%
Loss Cost	2007.1	0.051 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.014; p = 0.202)	0.379	+5.25%
Loss Cost	2007.2	0.051 (CI = +/-0.023; p = 0.000)	0.009 (CI = +/-0.014; p = 0.213)	0.350	+5.19%
Loss Cost	2008.1	0.056 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.014; p = 0.182)	0.392	+5.71%
Loss Cost	2008.2	0.055 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.014; p = 0.193)	0.361	+5.63%
Loss Cost	2009.1	0.058 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.014; p = 0.184)	0.371	+5.96%
Loss Cost	2009.2	0.056 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.015; p = 0.197)	0.328	+5.72%
Loss Cost	2010.1	0.061 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.015; p = 0.178)	0.362	+6.28%
Loss Cost	2010.2	0.057 (CI = +/-0.031; p = 0.001)	0.010 (CI = +/-0.015; p = 0.191)	0.309	+5.86%
Loss Cost	2011.1	0.062 (CI = +/-0.032; p = 0.001)	0.010 (CI = +/-0.015; p = 0.181)	0.334	+6.39%
Loss Cost	2011.2	0.056 (CI = +/-0.034; p = 0.002)	0.010 (CI = +/-0.015; p = 0.190)	0.273	+5.80%
Loss Cost	2012.1	0.060 (CI = +/-0.036; p = 0.002)	0.010 (CI = +/-0.015; p = 0.191)	0.278	+6.17%
Loss Cost	2012.2	0.053 (CI = +/-0.038; p = 0.009)	0.010 (CI = +/-0.015; p = 0.194)	0.210	+5.39%
Loss Cost	2013.1	0.059 (CI = +/-0.040; p = 0.006)	0.010 (CI = +/-0.015; p = 0.189)	0.248	+6.11%
Loss Cost	2013.2	0.056 (CI = +/-0.044; p = 0.015)	0.010 (CI = +/-0.015; p = 0.199)	0.200	+5.76%
Loss Cost	2014.1	0.060 (CI = +/-0.047; p = 0.016)	0.010 (CI = +/-0.015; p = 0.208)	0.206	+6.20%
Loss Cost	2014.2	0.050 (CI = +/-0.050; p = 0.051)	0.010 (CI = +/-0.015; p = 0.194)	0.134	+5.07%
Loss Cost	2015.1	0.061 (CI = +/-0.052; p = 0.026)	0.009 (CI = +/-0.015; p = 0.200)	0.197	+6.27%
Loss Cost	2015.2	0.050 (CI = +/-0.056; p = 0.076)	0.010 (CI = +/-0.015; p = 0.184)	0.132	+5.18%
Loss Cost	2016.1	0.062 (CI = +/-0.061; p = 0.048)	0.009 (CI = +/-0.015; p = 0.207)	0.177	+6.34%
Loss Cost	2016.2	0.056 (CI = +/-0.068; p = 0.102)	0.010 (CI = +/-0.016; p = 0.207)	0.130	+5.71%
Severity	2005.1	0.043 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.004; p = 0.012)	0.889	+4.37%
Severity	2005.2	0.041 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.003; p = 0.008)	0.901	+4.14%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.003; p = 0.009)	0.892	+4.10%
Severity	2006.2	0.040 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.883	+4.03%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.012)	0.874	+4.03%
Severity	2007.2	0.039 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	0.863	+4.02%
Severity	2008.1	0.040 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	0.856	+4.07%
Severity	2008.2	0.041 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.010)	0.863	+4.21%
Severity	2009.1	0.042 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.011)	0.854	+4.25%
Severity	2009.2	0.044 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.871	+4.45%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.866	+4.54%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.860	+4.61%
Severity	2011.1	0.045 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.844	+4.55%
Severity	2011.2	0.046 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.850	+4.73%
Severity	2012.1	0.048 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.852	+4.89%
Severity	2012.2	0.049 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.851	+5.04%
Severity	2013.1	0.049 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.836	+5.06%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.839	+5.26%
Severity	2014.1	0.049 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.821	+5.02%
Severity	2014.2	0.052 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.835	+5.30%
Severity	2015.1	0.052 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.817	+5.33%
Severity	2015.2	0.056 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.003; p = 0.005)	0.845	+5.73%
Severity	2016.1	0.058 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.843	+5.95%
Severity	2016.2	0.061 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.003; p = 0.008)	0.849	+6.27%
Frequency	2005.1	0.007 (CI = +/-0.020; p = 0.447)	0.004 (CI = +/-0.015; p = 0.588)	-0.035	+0.74%
Frequency	2005.2	0.009 (CI = +/-0.020; p = 0.384)	0.004 (CI = +/-0.015; p = 0.573)	-0.032	+0.90%
Frequency	2006.1	0.011 (CI = +/-0.022; p = 0.317)	0.004 (CI = +/-0.015; p = 0.555)	-0.025	+1.08%
Frequency	2006.2	0.010 (CI = +/-0.023; p = 0.396)	0.004 (CI = +/-0.015; p = 0.573)	-0.034	+0.96%
Frequency	2007.1	0.012 (CI = +/-0.024; p = 0.326)	0.005 (CI = +/-0.015; p = 0.556)	-0.028	+1.17%
Frequency	2007.2	0.011 (CI = +/-0.025; p = 0.373)	0.004 (CI = +/-0.016; p = 0.567)	-0.034	+1.13%
Frequency	2008.1	0.016 (CI = +/-0.026; p = 0.233)	0.005 (CI = +/-0.016; p = 0.527)	-0.015	+1.57%
Frequency	2008.2	0.013 (CI = +/-0.028; p = 0.328)	0.005 (CI = +/-0.016; p = 0.549)	-0.031	+1.36%
Frequency	2009.1	0.016 (CI = +/-0.029; p = 0.265)	0.005 (CI = +/-0.016; p = 0.534)	-0.022	+1.64%
Frequency	2009.2	0.012 (CI = +/-0.031; p = 0.428)	0.005 (CI = +/-0.016; p = 0.561)	-0.044	+1.21%
Frequency	2010.1	0.017 (CI = +/-0.032; p = 0.303)	0.005 (CI = +/-0.016; p = 0.537)	-0.029	+1.67%
Frequency	2010.2	0.012 (CI = +/-0.034; p = 0.481)	0.005 (CI = +/-0.016; p = 0.561)	-0.051	+1.19%
Frequency	2011.1	0.017 (CI = +/-0.036; p = 0.328)	0.005 (CI = +/-0.016; p = 0.539)	-0.035	+1.75%
Frequency	2011.2	0.010 (CI = +/-0.037; p = 0.579)	0.005 (CI = +/-0.016; p = 0.558)	-0.061	+1.02%
Frequency	2012.1	0.012 (CI = +/-0.040; p = 0.541)	0.005 (CI = +/-0.016; p = 0.561)	-0.061	+1.22%
Frequency	2012.2	0.003 (CI = +/-0.042; p = 0.869)	0.004 (CI = +/-0.016; p = 0.571)	-0.075	+0.34%
Frequency	2013.1	0.010 (CI = +/-0.045; p = 0.646)	0.005 (CI = +/-0.016; p = 0.565)	-0.073	+1.01%
Frequency	2013.2	0.005 (CI = +/-0.048; p = 0.837)	0.005 (CI = +/-0.017; p = 0.572)	-0.082	+0.48%
Frequency	2014.1	0.011 (CI = +/-0.052; p = 0.655)	0.005 (CI = +/-0.017; p = 0.580)	-0.082	+1.13%
Frequency	2014.2	-0.002 (CI = +/-0.054; p = 0.934)	0.005 (CI = +/-0.016; p = 0.550)	-0.085	-0.21%
Frequency	2015.1	0.009 (CI = +/-0.057; p = 0.745)	0.004 (CI = +/-0.016; p = 0.571)	-0.093	+0.90%
Frequency	2015.2	-0.005 (CI = +/-0.060; p = 0.857)	0.005 (CI = +/-0.016; p = 0.519)	-0.089	-0.52%
Frequency	2016.1	0.004 (CI = +/-0.066; p = 0.907)	0.005 (CI = +/-0.016; p = 0.560)	-0.107	+0.37%
Frequency	2016.2	-0.005 (CI = +/-0.073; p = 0.879)	0.005 (CI = +/-0.017; p = 0.528)	-0.106	-0.53%

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	0.046 (CI = +/-0.017; p = 0.000)	0.435	+4.67%
Loss Cost	2005.2	0.045 (CI = +/-0.017; p = 0.000)	0.407	+4.59%
Loss Cost	2006.1	0.046 (CI = +/-0.018; p = 0.000)	0.402	+4.71%
Loss Cost	2006.2	0.044 (CI = +/-0.019; p = 0.000)	0.365	+4.51%
Loss Cost	2007.1	0.046 (CI = +/-0.020; p = 0.000)	0.366	+4.70%
Loss Cost	2007.2	0.045 (CI = +/-0.021; p = 0.000)	0.338	+4.62%
Loss Cost	2008.1	0.050 (CI = +/-0.022; p = 0.000)	0.376	+5.08%
Loss Cost	2008.2	0.049 (CI = +/-0.023; p = 0.000)	0.345	+4.99%
Loss Cost	2009.1	0.051 (CI = +/-0.025; p = 0.000)	0.353	+5.27%
Loss Cost	2009.2	0.049 (CI = +/-0.026; p = 0.001)	0.311	+5.03%
Loss Cost	2010.1	0.054 (CI = +/-0.028; p = 0.000)	0.342	+5.53%
Loss Cost	2010.2	0.050 (CI = +/-0.029; p = 0.002)	0.288	+5.11%
Loss Cost	2011.1	0.054 (CI = +/-0.031; p = 0.001)	0.311	+5.59%
Loss Cost	2011.2	0.049 (CI = +/-0.032; p = 0.005)	0.249	+5.01%
Loss Cost	2012.1	0.052 (CI = +/-0.035; p = 0.005)	0.253	+5.34%
Loss Cost	2012.2	0.045 (CI = +/-0.037; p = 0.019)	0.183	+4.57%
Loss Cost	2013.1	0.051 (CI = +/-0.039; p = 0.012)	0.219	+5.27%
Loss Cost	2013.2	0.048 (CI = +/-0.042; p = 0.028)	0.171	+4.92%
Loss Cost	2014.1	0.052 (CI = +/-0.046; p = 0.029)	0.178	+5.37%
Loss Cost	2014.2	0.042 (CI = +/-0.049; p = 0.092)	0.097	+4.25%
Loss Cost	2015.1	0.054 (CI = +/-0.052; p = 0.044)	0.162	+5.51%
Loss Cost	2015.2	0.044 (CI = +/-0.057; p = 0.122)	0.084	+4.46%
Loss Cost	2016.1	0.056 (CI = +/-0.061; p = 0.070)	0.140	+5.76%
Loss Cost	2016.2	0.051 (CI = +/-0.069; p = 0.133)	0.087	+5.27%
Severity	2005.1	0.040 (CI = +/-0.005; p = 0.000)	0.872	+4.10%
Severity	2005.2	0.038 (CI = +/-0.005; p = 0.000)	0.882	+3.89%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.872	+3.84%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.862	+3.77%
Severity	2007.1	0.037 (CI = +/-0.005; p = 0.000)	0.851	+3.76%
Severity	2007.2	0.037 (CI = +/-0.006; p = 0.000)	0.839	+3.74%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	0.830	+3.78%
Severity	2008.2	0.038 (CI = +/-0.006; p = 0.000)	0.834	+3.90%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	0.823	+3.92%
Severity	2009.2	0.040 (CI = +/-0.007; p = 0.000)	0.836	+4.10%
Severity	2010.1	0.041 (CI = +/-0.007; p = 0.000)	0.828	+4.17%
Severity	2010.2	0.041 (CI = +/-0.008; p = 0.000)	0.819	+4.23%
Severity	2011.1	0.041 (CI = +/-0.008; p = 0.000)	0.799	+4.16%
Severity	2011.2	0.042 (CI = +/-0.008; p = 0.000)	0.801	+4.32%
Severity	2012.1	0.044 (CI = +/-0.009; p = 0.000)	0.800	+4.47%
Severity	2012.2	0.045 (CI = +/-0.010; p = 0.000)	0.794	+4.60%
Severity	2013.1	0.045 (CI = +/-0.010; p = 0.000)	0.774	+4.62%
Severity	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.774	+4.82%
Severity	2014.1	0.045 (CI = +/-0.012; p = 0.000)	0.742	+4.58%
Severity	2014.2	0.048 (CI = +/-0.013; p = 0.000)	0.753	+4.88%
Severity	2015.1	0.048 (CI = +/-0.014; p = 0.000)	0.728	+4.93%
Severity	2015.2	0.052 (CI = +/-0.015; p = 0.000)	0.757	+5.37%
Severity	2016.1	0.055 (CI = +/-0.016; p = 0.000)	0.755	+5.66%
Severity	2016.2	0.059 (CI = +/-0.017; p = 0.000)	0.764	+6.06%
Frequency	2005.1	0.005 (CI = +/-0.018; p = 0.545)	-0.016	+0.54%
Frequency	2005.2	0.007 (CI = +/-0.019; p = 0.473)	-0.013	+0.67%
Frequency	2006.1	0.008 (CI = +/-0.020; p = 0.396)	-0.007	+0.84%
Frequency	2006.2	0.007 (CI = +/-0.021; p = 0.487)	-0.014	+0.72%
Frequency	2007.1	0.009 (CI = +/-0.022; p = 0.407)	-0.008	+0.91%
Frequency	2007.2	0.008 (CI = +/-0.023; p = 0.461)	-0.013	+0.85%
Frequency	2008.1	0.013 (CI = +/-0.024; p = 0.296)	0.004	+1.26%
Frequency	2008.2	0.010 (CI = +/-0.025; p = 0.410)	-0.010	+1.05%
Frequency	2009.1	0.013 (CI = +/-0.027; p = 0.334)	-0.001	+1.30%
Frequency	2009.2	0.009 (CI = +/-0.028; p = 0.527)	-0.020	+0.89%
Frequency	2010.1	0.013 (CI = +/-0.030; p = 0.379)	-0.007	+1.31%
Frequency	2010.2	0.008 (CI = +/-0.031; p = 0.588)	-0.026	+0.84%
Frequency	2011.1	0.014 (CI = +/-0.033; p = 0.407)	-0.011	+1.37%
Frequency	2011.2	0.007 (CI = +/-0.035; p = 0.701)	-0.034	+0.66%
Frequency	2012.1	0.008 (CI = +/-0.037; p = 0.651)	-0.033	+0.84%
Frequency	2012.2	0.000 (CI = +/-0.039; p = 0.987)	-0.043	-0.03%
Frequency	2013.1	0.006 (CI = +/-0.042; p = 0.761)	-0.041	+0.62%
Frequency	2013.2	0.001 (CI = +/-0.045; p = 0.964)	-0.048	+0.10%
Frequency	2014.1	0.007 (CI = +/-0.049; p = 0.753)	-0.045	+0.75%
Frequency	2014.2	-0.006 (CI = +/-0.051; p = 0.810)	-0.049	-0.59%
Frequency	2015.1	0.006 (CI = +/-0.054; p = 0.833)	-0.053	+0.55%
Frequency	2015.2	-0.009 (CI = +/-0.058; p = 0.756)	-0.053	-0.86%
Frequency	2016.1	0.001 (CI = +/-0.063; p = 0.974)	-0.062	+0.10%
Frequency	2016.2	-0.007 (CI = +/-0.071; p = 0.826)	-0.063	-0.74%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2018-01-01

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.067 (CI = +/-0.020; p = 0.000)	-0.061 (CI = +/-0.051; p = 0.020)	0.665	+6.95%	+0.61%
Loss Cost	2006.1	0.068 (CI = +/-0.021; p = 0.000)	-0.063 (CI = +/-0.053; p = 0.022)	0.645	+7.06%	+0.55%
Loss Cost	2006.2	0.070 (CI = +/-0.023; p = 0.000)	-0.066 (CI = +/-0.055; p = 0.021)	0.629	+7.25%	+0.44%
Loss Cost	2007.1	0.074 (CI = +/-0.024; p = 0.000)	-0.072 (CI = +/-0.057; p = 0.015)	0.626	+7.66%	+0.22%
Loss Cost	2007.2	0.075 (CI = +/-0.026; p = 0.000)	-0.073 (CI = +/-0.059; p = 0.018)	0.599	+7.75%	+0.18%
Loss Cost	2008.1	0.084 (CI = +/-0.027; p = 0.000)	-0.087 (CI = +/-0.058; p = 0.005)	0.644	+8.80%	-0.31%
Loss Cost	2008.2	0.092 (CI = +/-0.028; p = 0.000)	-0.098 (CI = +/-0.059; p = 0.002)	0.659	+9.62%	-0.66%
Loss Cost	2009.1	0.106 (CI = +/-0.028; p = 0.000)	-0.119 (CI = +/-0.056; p = 0.000)	0.727	+11.16%	-1.27%
Loss Cost	2009.2	0.115 (CI = +/-0.029; p = 0.000)	-0.132 (CI = +/-0.056; p = 0.000)	0.744	+12.23%	-1.66%
Loss Cost	2010.1	0.130 (CI = +/-0.029; p = 0.000)	-0.152 (CI = +/-0.054; p = 0.000)	0.788	+13.84%	-2.19%
Loss Cost	2010.2	0.139 (CI = +/-0.031; p = 0.000)	-0.164 (CI = +/-0.055; p = 0.000)	0.791	+14.89%	-2.50%
Loss Cost	2011.1	0.150 (CI = +/-0.033; p = 0.000)	-0.179 (CI = +/-0.057; p = 0.000)	0.799	+16.24%	-2.86%
Loss Cost	2011.2	0.152 (CI = +/-0.037; p = 0.000)	-0.181 (CI = +/-0.061; p = 0.000)	0.762	+16.42%	-2.90%
Loss Cost	2012.1	0.158 (CI = +/-0.042; p = 0.000)	-0.188 (CI = +/-0.067; p = 0.000)	0.730	+17.07%	-3.04%
Loss Cost	2012.2	0.145 (CI = +/-0.048; p = 0.000)	-0.173 (CI = +/-0.072; p = 0.000)	0.646	+15.64%	-2.77%
Loss Cost	2013.1	0.150 (CI = +/-0.056; p = 0.000)	-0.179 (CI = +/-0.080; p = 0.000)	0.588	+16.23%	-2.87%
Loss Cost	2013.2	0.144 (CI = +/-0.066; p = 0.000)	-0.172 (CI = +/-0.091; p = 0.001)	0.475	+15.47%	-2.76%
Loss Cost	2014.1	0.146 (CI = +/-0.081; p = 0.001)	-0.175 (CI = +/-0.106; p = 0.003)	0.381	+15.76%	-2.79%
Loss Cost	2014.2	0.102 (CI = +/-0.093; p = 0.033)	-0.125 (CI = +/-0.116; p = 0.037)	0.142	+10.68%	-2.29%
Loss Cost	2015.1	0.072 (CI = +/-0.117; p = 0.212)	-0.092 (CI = +/-0.140; p = 0.182)	0.001	+7.45%	-2.02%
Loss Cost	2015.2	0.038 (CI = +/-0.156; p = 0.617)	-0.056 (CI = +/-0.179; p = 0.519)	-0.055	+3.82%	-1.79%
Loss Cost	2016.1	0.095 (CI = +/-0.223; p = 0.379)	-0.116 (CI = +/-0.245; p = 0.330)	-0.033	+9.97%	-2.05%
Loss Cost	2016.2	0.030 (CI = +/-0.367; p = 0.863)	-0.049 (CI = +/-0.388; p = 0.789)	-0.059	+3.06%	-1.88%
Loss Cost	2017.1	-0.061 (CI = +/-0.802; p = 0.873)	0.043 (CI = +/-0.819; p = 0.912)	-0.063	-5.88%	-1.78%
Severity	2005.2	0.013 (CI = +/-0.009; p = 0.006)	0.032 (CI = +/-0.024; p = 0.010)	0.683	+1.32%	+4.61%
Severity	2006.1	0.011 (CI = +/-0.010; p = 0.027)	0.036 (CI = +/-0.024; p = 0.004)	0.674	+1.08%	+4.76%
Severity	2006.2	0.008 (CI = +/-0.010; p = 0.122)	0.041 (CI = +/-0.023; p = 0.001)	0.673	+0.76%	+4.96%
Severity	2007.1	0.006 (CI = +/-0.010; p = 0.260)	0.044 (CI = +/-0.024; p = 0.001)	0.665	+0.58%	+5.07%
Severity	2007.2	0.001 (CI = +/-0.010; p = 0.776)	0.050 (CI = +/-0.023; p = 0.000)	0.682	+0.14%	+5.32%
Severity	2008.1	0.002 (CI = +/-0.011; p = 0.685)	0.049 (CI = +/-0.024; p = 0.000)	0.681	+0.22%	+5.27%
Severity	2008.2	0.001 (CI = +/-0.012; p = 0.905)	0.051 (CI = +/-0.025; p = 0.000)	0.675	+0.07%	+5.35%
Severity	2009.1	0.000 (CI = +/-0.013; p = 0.982)	0.052 (CI = +/-0.027; p = 0.000)	0.670	+0.01%	+5.38%
Severity	2009.2	-0.001 (CI = +/-0.015; p = 0.929)	0.053 (CI = +/-0.028; p = 0.001)	0.664	-0.06%	+5.41%
Severity	2010.1	-0.003 (CI = +/-0.016; p = 0.742)	0.056 (CI = +/-0.030; p = 0.001)	0.658	-0.26%	+5.49%
Severity	2010.2	-0.003 (CI = +/-0.018; p = 0.731)	0.057 (CI = +/-0.032; p = 0.001)	0.653	-0.30%	+5.50%
Severity	2011.1	-0.004 (CI = +/-0.020; p = 0.676)	0.058 (CI = +/-0.035; p = 0.002)	0.647	-0.41%	+5.54%
Severity	2011.2	-0.009 (CI = +/-0.022; p = 0.403)	0.065 (CI = +/-0.037; p = 0.001)	0.646	-0.92%	+5.69%
Severity	2012.1	-0.002 (CI = +/-0.025; p = 0.850)	0.056 (CI = +/-0.039; p = 0.007)	0.668	-0.23%	+5.51%
Severity	2012.2	-0.002 (CI = +/-0.029; p = 0.866)	0.056 (CI = +/-0.043; p = 0.013)	0.661	-0.23%	+5.51%
Severity	2013.1	0.007 (CI = +/-0.032; p = 0.644)	0.044 (CI = +/-0.047; p = 0.061)	0.684	+0.73%	+5.31%
Severity	2013.2	-0.001 (CI = +/-0.038; p = 0.942)	0.055 (CI = +/-0.052; p = 0.040)	0.671	-0.13%	+5.46%
Severity	2014.1	-0.008 (CI = +/-0.046; p = 0.723)	0.062 (CI = +/-0.060; p = 0.043)	0.658	-0.78%	+5.56%
Severity	2014.2	-0.032 (CI = +/-0.053; p = 0.222)	0.089 (CI = +/-0.066; p = 0.012)	0.669	-3.13%	+5.85%
Severity	2015.1	-0.040 (CI = +/-0.068; p = 0.226)	0.098 (CI = +/-0.081; p = 0.021)	0.664	-3.96%	+5.93%
Severity	2015.2	-0.061 (CI = +/-0.090; p = 0.169)	0.121 (CI = +/-0.104; p = 0.025)	0.663	-5.96%	+6.09%
Severity	2016.1	-0.060 (CI = +/-0.132; p = 0.345)	0.119 (CI = +/-0.145; p = 0.099)	0.658	-5.87%	+6.08%
Severity	2016.2	-0.130 (CI = +/-0.213; p = 0.212)	0.191 (CI = +/-0.225; p = 0.090)	0.658	-12.18%	+6.28%
Severity	2017.1	-0.093 (CI = +/-0.466; p = 0.673)	0.153 (CI = +/-0.476; p = 0.498)	0.652	-8.87%	+6.23%
Frequency	2005.2	0.054 (CI = +/-0.020; p = 0.000)	-0.093 (CI = +/-0.051; p = 0.001)	0.447	+5.56%	-3.82%
Frequency	2006.1	0.057 (CI = +/-0.021; p = 0.000)	-0.098 (CI = +/-0.053; p = 0.001)	0.453	+5.91%	-4.02%
Frequency	2006.2	0.062 (CI = +/-0.022; p = 0.000)	-0.107 (CI = +/-0.053; p = 0.000)	0.478	+6.44%	-4.31%
Frequency	2007.1	0.068 (CI = +/-0.023; p = 0.000)	-0.115 (CI = +/-0.054; p = 0.000)	0.503	+7.04%	-4.61%
Frequency	2007.2	0.073 (CI = +/-0.024; p = 0.000)	-0.123 (CI = +/-0.055; p = 0.000)	0.517	+7.60%	-4.88%
Frequency	2008.1	0.082 (CI = +/-0.025; p = 0.000)	-0.137 (CI = +/-0.054; p = 0.000)	0.571	+8.56%	-5.30%
Frequency	2008.2	0.091 (CI = +/-0.026; p = 0.000)	-0.150 (CI = +/-0.054; p = 0.000)	0.615	+9.54%	-5.71%
Frequency	2009.1	0.106 (CI = +/-0.024; p = 0.000)	-0.171 (CI = +/-0.049; p = 0.000)	0.719	+11.14%	-6.31%
Frequency	2009.2	0.116 (CI = +/-0.025; p = 0.000)	-0.185 (CI = +/-0.048; p = 0.000)	0.755	+12.30%	-6.70%
Frequency	2010.1	0.132 (CI = +/-0.022; p = 0.000)	-0.208 (CI = +/-0.041; p = 0.000)	0.840	+14.13%	-7.27%
Frequency	2010.2	0.142 (CI = +/-0.023; p = 0.000)	-0.221 (CI = +/-0.040; p = 0.000)	0.855	+15.24%	-7.59%
Frequency	2011.1	0.155 (CI = +/-0.022; p = 0.000)	-0.238 (CI = +/-0.038; p = 0.000)	0.884	+16.72%	-7.96%
Frequency	2011.2	0.161 (CI = +/-0.024; p = 0.000)	-0.246 (CI = +/-0.040; p = 0.000)	0.878	+17.50%	-8.13%
Frequency	2012.1	0.160 (CI = +/-0.028; p = 0.000)	-0.244 (CI = +/-0.044; p = 0.000)	0.851	+17.34%	-8.10%
Frequency	2012.2	0.148 (CI = +/-0.030; p = 0.000)	-0.229 (CI = +/-0.045; p = 0.000)	0.823	+15.91%	-7.84%
Frequency	2013.1	0.143 (CI = +/-0.035; p = 0.000)	-0.224 (CI = +/-0.050; p = 0.000)	0.787	+15.38%	-7.76%
Frequency	2013.2	0.145 (CI = +/-0.041; p = 0.000)	-0.226 (CI = +/-0.057; p = 0.000)	0.761	+15.63%	-7.79%
Frequency	2014.1	0.154 (CI = +/-0.050; p = 0.000)	-0.237 (CI = +/-0.065; p = 0.000)	0.752	+16.67%	-7.91%
Frequency	2014.2	0.133 (CI = +/-0.059; p = 0.000)	-0.213 (CI = +/-0.074; p = 0.000)	0.732	+14.26%	-7.69%
Frequency	2015.1	0.112 (CI = +/-0.075; p = 0.005)	-0.190 (CI = +/-0.089; p = 0.000)	0.727	+11.88%	-7.51%
Frequency	2015.2	0.099 (CI = +/-0.101; p = 0.053)	-0.176 (CI = +/-0.115; p = 0.005)	0.727	+10.40%	-7.43%
Frequency	2016.1	0.155 (CI = +/-0.140; p = 0.032)	-0.235 (CI = +/-0.154; p = 0.005)	0.744	+16.82%	-7.67%
Frequency	2016.2	0.160 (CI = +/-0.232; p = 0.161)	-0.240 (CI = +/-0.245; p = 0.054)	0.741	+17.35%	-7.68%
Frequency	2017.1	0.032 (CI = +/-0.501; p = 0.891)	-0.111 (CI = +/-0.511; p = 0.647)	0.744	+3.29%	-7.55%

Comprehensive - Theft

Coverage = CM - Theft
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	0.056 (CI = +/-0.015; p = 0.000)	0.140 (CI = +/-0.130; p = 0.035)	-0.227 (CI = +/-0.280; p = 0.109)	0.666	+5.75%
Loss Cost	2006.1	0.055 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.134; p = 0.035)	-0.220 (CI = +/-0.286; p = 0.127)	0.647	+5.66%
Loss Cost	2006.2	0.056 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.137; p = 0.033)	-0.232 (CI = +/-0.293; p = 0.117)	0.631	+5.81%
Loss Cost	2007.1	0.057 (CI = +/-0.018; p = 0.000)	0.148 (CI = +/-0.141; p = 0.041)	-0.237 (CI = +/-0.301; p = 0.119)	0.618	+5.87%
Loss Cost	2007.2	0.058 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.146; p = 0.044)	-0.241 (CI = +/-0.310; p = 0.123)	0.590	+5.93%
Loss Cost	2008.1	0.061 (CI = +/-0.020; p = 0.000)	0.136 (CI = +/-0.147; p = 0.069)	-0.269 (CI = +/-0.312; p = 0.089)	0.605	+6.32%
Loss Cost	2008.2	0.066 (CI = +/-0.021; p = 0.000)	0.152 (CI = +/-0.148; p = 0.045)	-0.303 (CI = +/-0.315; p = 0.059)	0.614	+6.78%
Loss Cost	2009.1	0.071 (CI = +/-0.022; p = 0.000)	0.134 (CI = +/-0.148; p = 0.074)	-0.338 (CI = +/-0.314; p = 0.036)	0.637	+7.32%
Loss Cost	2009.2	0.075 (CI = +/-0.024; p = 0.000)	0.149 (CI = +/-0.150; p = 0.051)	-0.371 (CI = +/-0.319; p = 0.024)	0.638	+7.79%
Loss Cost	2010.1	0.078 (CI = +/-0.025; p = 0.000)	0.139 (CI = +/-0.154; p = 0.075)	-0.392 (CI = +/-0.326; p = 0.020)	0.636	+8.14%
Loss Cost	2010.2	0.081 (CI = +/-0.027; p = 0.000)	0.147 (CI = +/-0.159; p = 0.069)	-0.411 (CI = +/-0.339; p = 0.020)	0.613	+8.42%
Loss Cost	2011.1	0.080 (CI = +/-0.030; p = 0.000)	0.149 (CI = +/-0.165; p = 0.075)	-0.406 (CI = +/-0.353; p = 0.026)	0.583	+8.34%
Loss Cost	2011.2	0.077 (CI = +/-0.033; p = 0.000)	0.139 (CI = +/-0.171; p = 0.106)	-0.383 (CI = +/-0.367; p = 0.042)	0.512	+7.96%
Loss Cost	2012.1	0.070 (CI = +/-0.035; p = 0.000)	0.155 (CI = +/-0.174; p = 0.078)	-0.345 (CI = +/-0.376; p = 0.070)	0.462	+7.27%
Loss Cost	2012.2	0.059 (CI = +/-0.037; p = 0.003)	0.127 (CI = +/-0.172; p = 0.140)	-0.272 (CI = +/-0.373; p = 0.144)	0.339	+6.03%
Loss Cost	2013.1	0.049 (CI = +/-0.040; p = 0.017)	0.147 (CI = +/-0.173; p = 0.093)	-0.222 (CI = +/-0.379; p = 0.237)	0.281	+5.07%
Loss Cost	2013.2	0.039 (CI = +/-0.043; p = 0.073)	0.124 (CI = +/-0.176; p = 0.156)	-0.161 (CI = +/-0.390; p = 0.398)	0.142	+3.98%
Loss Cost	2014.1	0.025 (CI = +/-0.046; p = 0.263)	0.150 (CI = +/-0.174; p = 0.086)	-0.088 (CI = +/-0.389; p = 0.638)	0.107	+2.54%
Loss Cost	2014.2	0.001 (CI = +/-0.044; p = 0.971)	0.106 (CI = +/-0.154; p = 0.167)	0.044 (CI = +/-0.352; p = 0.796)	-0.028	+0.08%
Loss Cost	2015.1	-0.023 (CI = +/-0.041; p = 0.254)	0.142 (CI = +/-0.133; p = 0.038)	0.158 (CI = +/-0.310; p = 0.295)	0.161	-2.27%
Loss Cost	2015.2	-0.039 (CI = +/-0.045; p = 0.085)	0.118 (CI = +/-0.132; p = 0.075)	0.237 (CI = +/-0.315; p = 0.131)	0.215	-3.79%
Loss Cost	2016.1	-0.049 (CI = +/-0.051; p = 0.060)	0.131 (CI = +/-0.137; p = 0.060)	0.281 (CI = +/-0.336; p = 0.095)	0.241	-4.74%
Loss Cost	2016.2	-0.071 (CI = +/-0.056; p = 0.017)	0.103 (CI = +/-0.134; p = 0.118)	0.384 (CI = +/-0.343; p = 0.031)	0.351	-6.84%
Loss Cost	2017.1	-0.102 (CI = +/-0.056; p = 0.002)	0.133 (CI = +/-0.118; p = 0.031)	0.510 (CI = +/-0.317; p = 0.004)	0.555	-9.66%
Severity	2005.2	0.014 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.047; p = 0.015)	0.265 (CI = +/-0.101; p = 0.000)	0.809	+1.41%
Severity	2006.1	0.012 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.044; p = 0.004)	0.281 (CI = +/-0.095; p = 0.000)	0.823	+1.21%
Severity	2006.2	0.010 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.007)	0.296 (CI = +/-0.091; p = 0.000)	0.826	+1.03%
Severity	2007.1	0.009 (CI = +/-0.005; p = 0.002)	0.066 (CI = +/-0.042; p = 0.003)	0.307 (CI = +/-0.089; p = 0.000)	0.834	+0.89%
Severity	2007.2	0.007 (CI = +/-0.005; p = 0.014)	0.057 (CI = +/-0.039; p = 0.005)	0.326 (CI = +/-0.082; p = 0.000)	0.851	+0.66%
Severity	2008.1	0.007 (CI = +/-0.005; p = 0.016)	0.056 (CI = +/-0.040; p = 0.008)	0.324 (CI = +/-0.084; p = 0.000)	0.850	+0.69%
Severity	2008.2	0.007 (CI = +/-0.006; p = 0.030)	0.055 (CI = +/-0.041; p = 0.011)	0.326 (CI = +/-0.087; p = 0.000)	0.845	+0.66%
Severity	2009.1	0.006 (CI = +/-0.006; p = 0.061)	0.056 (CI = +/-0.042; p = 0.011)	0.330 (CI = +/-0.089; p = 0.000)	0.843	+0.60%
Severity	2009.2	0.006 (CI = +/-0.007; p = 0.065)	0.058 (CI = +/-0.044; p = 0.011)	0.327 (CI = +/-0.093; p = 0.000)	0.841	+0.64%
Severity	2010.1	0.005 (CI = +/-0.007; p = 0.165)	0.062 (CI = +/-0.044; p = 0.008)	0.336 (CI = +/-0.094; p = 0.000)	0.843	+0.51%
Severity	2010.2	0.006 (CI = +/-0.008; p = 0.131)	0.065 (CI = +/-0.046; p = 0.007)	0.330 (CI = +/-0.097; p = 0.000)	0.843	+0.60%
Severity	2011.1	0.005 (CI = +/-0.009; p = 0.236)	0.068 (CI = +/-0.047; p = 0.007)	0.336 (CI = +/-0.100; p = 0.000)	0.843	+0.50%
Severity	2011.2	0.004 (CI = +/-0.009; p = 0.398)	0.064 (CI = +/-0.049; p = 0.012)	0.344 (CI = +/-0.104; p = 0.000)	0.838	+0.39%
Severity	2012.1	0.007 (CI = +/-0.010; p = 0.149)	0.057 (CI = +/-0.047; p = 0.021)	0.326 (CI = +/-0.102; p = 0.000)	0.857	+0.69%
Severity	2012.2	0.008 (CI = +/-0.011; p = 0.118)	0.060 (CI = +/-0.049; p = 0.019)	0.317 (CI = +/-0.107; p = 0.000)	0.857	+0.83%
Severity	2013.1	0.011 (CI = +/-0.011; p = 0.044)	0.053 (CI = +/-0.049; p = 0.033)	0.299 (CI = +/-0.106; p = 0.000)	0.872	+1.15%
Severity	2013.2	0.009 (CI = +/-0.012; p = 0.143)	0.048 (CI = +/-0.050; p = 0.059)	0.315 (CI = +/-0.110; p = 0.000)	0.868	+0.89%
Severity	2014.1	0.006 (CI = +/-0.013; p = 0.387)	0.054 (CI = +/-0.050; p = 0.036)	0.332 (CI = +/-0.112; p = 0.000)	0.872	+0.55%
Severity	2014.2	0.000 (CI = +/-0.013; p = 0.974)	0.043 (CI = +/-0.047; p = 0.071)	0.363 (CI = +/-0.108; p = 0.000)	0.885	-0.02%
Severity	2015.1	-0.002 (CI = +/-0.015; p = 0.774)	0.046 (CI = +/-0.050; p = 0.066)	0.372 (CI = +/-0.115; p = 0.000)	0.885	-0.21%
Severity	2015.2	-0.003 (CI = +/-0.018; p = 0.746)	0.045 (CI = +/-0.053; p = 0.089)	0.375 (CI = +/-0.127; p = 0.000)	0.880	-0.28%
Severity	2016.1	-0.002 (CI = +/-0.021; p = 0.868)	0.044 (CI = +/-0.056; p = 0.118)	0.371 (CI = +/-0.139; p = 0.000)	0.878	-0.17%
Severity	2016.2	-0.004 (CI = +/-0.025; p = 0.713)	0.040 (CI = +/-0.060; p = 0.172)	0.383 (CI = +/-0.155; p = 0.000)	0.872	-0.44%
Severity	2017.1	-0.002 (CI = +/-0.030; p = 0.888)	0.038 (CI = +/-0.065; p = 0.224)	0.373 (CI = +/-0.174; p = 0.001)	0.870	-0.20%
Frequency	2005.2	0.042 (CI = +/-0.015; p = 0.000)	0.081 (CI = +/-0.133; p = 0.222)	-0.492 (CI = +/-0.285; p = 0.001)	0.433	+4.29%
Frequency	2006.1	0.043 (CI = +/-0.016; p = 0.000)	0.076 (CI = +/-0.136; p = 0.262)	-0.501 (CI = +/-0.291; p = 0.001)	0.426	+4.40%
Frequency	2006.2	0.046 (CI = +/-0.017; p = 0.000)	0.090 (CI = +/-0.137; p = 0.190)	-0.528 (CI = +/-0.293; p = 0.001)	0.446	+4.73%
Frequency	2007.1	0.048 (CI = +/-0.018; p = 0.000)	0.082 (CI = +/-0.140; p = 0.243)	-0.544 (CI = +/-0.298; p = 0.001)	0.449	+4.94%
Frequency	2007.2	0.051 (CI = +/-0.019; p = 0.000)	0.093 (CI = +/-0.142; p = 0.192)	-0.568 (CI = +/-0.303; p = 0.001)	0.455	+5.24%
Frequency	2008.1	0.054 (CI = +/-0.020; p = 0.000)	0.080 (CI = +/-0.144; p = 0.265)	-0.593 (CI = +/-0.306; p = 0.000)	0.473	+5.60%
Frequency	2008.2	0.059 (CI = +/-0.021; p = 0.000)	0.097 (CI = +/-0.145; p = 0.180)	-0.629 (CI = +/-0.307; p = 0.000)	0.499	+6.08%
Frequency	2009.1	0.065 (CI = +/-0.021; p = 0.000)	0.078 (CI = +/-0.143; p = 0.275)	-0.668 (CI = +/-0.303; p = 0.000)	0.541	+6.67%
Frequency	2009.2	0.069 (CI = +/-0.023; p = 0.000)	0.091 (CI = +/-0.145; p = 0.208)	-0.698 (CI = +/-0.308; p = 0.000)	0.546	+7.10%
Frequency	2010.1	0.073 (CI = +/-0.024; p = 0.000)	0.077 (CI = +/-0.147; p = 0.292)	-0.729 (CI = +/-0.312; p = 0.000)	0.563	+7.59%
Frequency	2010.2	0.075 (CI = +/-0.026; p = 0.000)	0.082 (CI = +/-0.152; p = 0.279)	-0.740 (CI = +/-0.324; p = 0.000)	0.536	+7.77%
Frequency	2011.1	0.075 (CI = +/-0.029; p = 0.000)	0.081 (CI = +/-0.158; p = 0.300)	-0.742 (CI = +/-0.338; p = 0.000)	0.509	+7.80%
Frequency	2011.2	0.073 (CI = +/-0.032; p = 0.000)	0.075 (CI = +/-0.165; p = 0.357)	-0.726 (CI = +/-0.353; p = 0.000)	0.449	+7.55%
Frequency	2012.1	0.063 (CI = +/-0.033; p = 0.001)	0.099 (CI = +/-0.162; p = 0.221)	-0.670 (CI = +/-0.350; p = 0.001)	0.398	+6.53%
Frequency	2012.2	0.050 (CI = +/-0.033; p = 0.005)	0.067 (CI = +/-0.155; p = 0.382)	-0.589 (CI = +/-0.337; p = 0.002)	0.311	+5.16%
Frequency	2013.1	0.038 (CI = +/-0.034; p = 0.030)	0.093 (CI = +/-0.149; p = 0.205)	-0.521 (CI = +/-0.325; p = 0.003)	0.294	+3.87%
Frequency	2013.2	0.030 (CI = +/-0.037; p = 0.107)	0.077 (CI = +/-0.152; p = 0.306)	-0.475 (CI = +/-0.338; p = 0.008)	0.250	+3.06%
Frequency	2014.1	0.020 (CI = +/-0.040; p = 0.319)	0.096 (CI = +/-0.153; p = 0.201)	-0.420 (CI = +/-0.342; p = 0.019)	0.272	+1.97%
Frequency	2014.2	0.001 (CI = +/-0.041; p = 0.961)	0.062 (CI = +/-0.143; p = 0.370)	-0.319 (CI = +/-0.326; p = 0.054)	0.330	+0.10%
Frequency	2015.1	-0.021 (CI = +/-0.038; p = 0.263)	0.096 (CI = +/-0.124; p = 0.119)	-0.214 (CI = +/-0.288; p = 0.134)	0.515	-2.07%
Frequency	2015.2	-0.036 (CI = +/-0.041; p = 0.083)	0.073 (CI = +/-0.122; p = 0.219)	-0.139 (CI = +/-0.291; p = 0.325)	0.584	-3.52%
Frequency	2016.1	-0.047 (CI = +/-0.046; p = 0.048)	0.087 (CI = +/-0.124; p = 0.156)	-0.089 (CI = +/-0.306; p = 0.541)	0.603	-4.58%
Frequency	2016.2	-0.066 (CI = +/-0.051; p = 0.015)	0.063 (CI = +/-0.123; p = 0.287)	0.000 (CI = +/-0.314; p = 0.998)	0.666	-6.43%
Frequency	2017.1	-0.100 (CI = +/-0.046; p = 0.001)	0.094 (CI = +/-0.098; p = 0.057)	0.137 (CI = +/-0.263; p = 0.278)	0.812	-9.48%

Comprehensive - Theft

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

Fit	Start Date	Time	Seasonality	Phys_dam_xs_inf	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	0.071 (CI = +/-0.018; p = 0.000)	0.138 (CI = +/-0.120; p = 0.026)	0.223 (CI = +/-0.481; p = 0.353)	-0.098 (CI = +/-0.087; p = 0.028)	0.730	+7.40%	-2.67%
Loss Cost	2005.2	0.071 (CI = +/-0.020; p = 0.000)	0.137 (CI = +/-0.124; p = 0.031)	0.221 (CI = +/-0.490; p = 0.366)	-0.097 (CI = +/-0.089; p = 0.034)	0.700	+7.35%	-2.61%
Loss Cost	2006.1	0.071 (CI = +/-0.021; p = 0.000)	0.136 (CI = +/-0.127; p = 0.037)	0.221 (CI = +/-0.499; p = 0.373)	-0.098 (CI = +/-0.092; p = 0.039)	0.681	+7.36%	-2.62%
Loss Cost	2006.2	0.075 (CI = +/-0.023; p = 0.000)	0.146 (CI = +/-0.129; p = 0.028)	0.236 (CI = +/-0.501; p = 0.345)	-0.105 (CI = +/-0.094; p = 0.029)	0.673	+7.74%	-3.03%
Loss Cost	2007.1	0.078 (CI = +/-0.024; p = 0.000)	0.138 (CI = +/-0.132; p = 0.041)	0.251 (CI = +/-0.508; p = 0.321)	-0.112 (CI = +/-0.097; p = 0.025)	0.666	+8.06%	-3.37%
Loss Cost	2007.2	0.080 (CI = +/-0.026; p = 0.000)	0.146 (CI = +/-0.136; p = 0.036)	0.262 (CI = +/-0.515; p = 0.307)	-0.118 (CI = +/-0.100; p = 0.022)	0.645	+8.38%	-3.67%
Loss Cost	2008.1	0.090 (CI = +/-0.027; p = 0.000)	0.124 (CI = +/-0.132; p = 0.065)	0.305 (CI = +/-0.496; p = 0.219)	-0.137 (CI = +/-0.098; p = 0.008)	0.682	+9.39%	-4.65%
Loss Cost	2008.2	0.100 (CI = +/-0.028; p = 0.000)	0.146 (CI = +/-0.127; p = 0.025)	0.340 (CI = +/-0.470; p = 0.150)	-0.158 (CI = +/-0.095; p = 0.002)	0.718	+10.55%	-5.58%
Loss Cost	2009.1	0.114 (CI = +/-0.027; p = 0.000)	0.118 (CI = +/-0.116; p = 0.046)	0.397 (CI = +/-0.425; p = 0.066)	-0.185 (CI = +/-0.087; p = 0.000)	0.779	+12.11%	-6.86%
Loss Cost	2009.2	0.128 (CI = +/-0.026; p = 0.000)	0.142 (CI = +/-0.106; p = 0.010)	0.436 (CI = +/-0.382; p = 0.027)	-0.210 (CI = +/-0.081; p = 0.000)	0.821	+13.64%	-7.88%
Loss Cost	2010.1	0.142 (CI = +/-0.025; p = 0.000)	0.117 (CI = +/-0.095; p = 0.017)	0.487 (CI = +/-0.339; p = 0.007)	-0.237 (CI = +/-0.074; p = 0.000)	0.863	+15.29%	-9.00%
Loss Cost	2010.2	0.157 (CI = +/-0.024; p = 0.000)	0.139 (CI = +/-0.084; p = 0.002)	0.522 (CI = +/-0.295; p = 0.001)	-0.261 (CI = +/-0.066; p = 0.000)	0.893	+16.97%	-9.91%
Loss Cost	2011.1	0.168 (CI = +/-0.024; p = 0.000)	0.123 (CI = +/-0.079; p = 0.004)	0.557 (CI = +/-0.274; p = 0.000)	-0.281 (CI = +/-0.063; p = 0.000)	0.906	+18.34%	-10.66%
Loss Cost	2011.2	0.176 (CI = +/-0.027; p = 0.000)	0.132 (CI = +/-0.079; p = 0.002)	0.573 (CI = +/-0.270; p = 0.000)	-0.294 (CI = +/-0.065; p = 0.000)	0.898	+19.28%	-11.07%
Loss Cost	2012.1	0.181 (CI = +/-0.030; p = 0.000)	0.126 (CI = +/-0.081; p = 0.004)	0.586 (CI = +/-0.276; p = 0.000)	-0.302 (CI = +/-0.069; p = 0.000)	0.885	+19.88%	-11.34%
Loss Cost	2012.2	0.177 (CI = +/-0.035; p = 0.000)	0.122 (CI = +/-0.084; p = 0.007)	0.578 (CI = +/-0.282; p = 0.000)	-0.295 (CI = +/-0.075; p = 0.000)	0.842	+19.31%	-11.14%
Loss Cost	2013.1	0.181 (CI = +/-0.041; p = 0.000)	0.117 (CI = +/-0.088; p = 0.012)	0.588 (CI = +/-0.292; p = 0.000)	-0.302 (CI = +/-0.082; p = 0.000)	0.817	+19.90%	-11.34%
Loss Cost	2013.2	0.187 (CI = +/-0.049; p = 0.000)	0.121 (CI = +/-0.092; p = 0.013)	0.595 (CI = +/-0.300; p = 0.001)	-0.310 (CI = +/-0.090; p = 0.000)	0.766	+20.58%	-11.52%
Loss Cost	2014.1	0.189 (CI = +/-0.060; p = 0.000)	0.120 (CI = +/-0.098; p = 0.019)	0.598 (CI = +/-0.314; p = 0.001)	-0.313 (CI = +/-0.103; p = 0.000)	0.723	+20.85%	-11.59%
Loss Cost	2014.2	0.161 (CI = +/-0.070; p = 0.000)	0.106 (CI = +/-0.096; p = 0.033)	0.572 (CI = +/-0.305; p = 0.001)	-0.277 (CI = +/-0.111; p = 0.000)	0.602	+17.47%	-10.95%
Loss Cost	2015.1	0.128 (CI = +/-0.086; p = 0.006)	0.120 (CI = +/-0.097; p = 0.019)	0.540 (CI = +/-0.304; p = 0.002)	-0.236 (CI = +/-0.127; p = 0.001)	0.564	+13.65%	-10.26%
Loss Cost	2015.2	0.130 (CI = +/-0.117; p = 0.031)	0.121 (CI = +/-0.104; p = 0.025)	0.542 (CI = +/-0.319; p = 0.003)	-0.239 (CI = +/-0.158; p = 0.006)	0.521	+13.92%	-10.30%
Loss Cost	2016.1	0.196 (CI = +/-0.164; p = 0.023)	0.105 (CI = +/-0.106; p = 0.052)	0.576 (CI = +/-0.322; p = 0.002)	-0.313 (CI = +/-0.203; p = 0.005)	0.558	+21.63%	-11.03%
Loss Cost	2016.2	0.232 (CI = +/-0.267; p = 0.082)	0.109 (CI = +/-0.114; p = 0.058)	0.584 (CI = +/-0.339; p = 0.003)	-0.351 (CI = +/-0.304; p = 0.027)	0.540	+26.12%	-11.24%
Severity	2005.1	0.023 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.049; p = 0.008)	0.434 (CI = +/-0.197; p = 0.000)	-0.041 (CI = +/-0.036; p = 0.024)	0.815	+2.28%	-1.85%
Severity	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.045; p = 0.013)	0.418 (CI = +/-0.178; p = 0.000)	-0.033 (CI = +/-0.033; p = 0.045)	0.825	+1.93%	-1.41%
Severity	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.043; p = 0.004)	0.403 (CI = +/-0.169; p = 0.000)	-0.027 (CI = +/-0.031; p = 0.088)	0.833	+1.66%	-1.06%
Severity	2006.2	0.014 (CI = +/-0.007; p = 0.001)	0.059 (CI = +/-0.042; p = 0.007)	0.393 (CI = +/-0.163; p = 0.000)	-0.022 (CI = +/-0.031; p = 0.155)	0.832	+1.42%	-0.78%
Severity	2007.1	0.012 (CI = +/-0.008; p = 0.004)	0.065 (CI = +/-0.042; p = 0.004)	0.383 (CI = +/-0.160; p = 0.000)	-0.017 (CI = +/-0.031; p = 0.258)	0.835	+1.21%	-0.53%
Severity	2007.2	0.009 (CI = +/-0.008; p = 0.028)	0.056 (CI = +/-0.039; p = 0.006)	0.370 (CI = +/-0.147; p = 0.000)	-0.010 (CI = +/-0.029; p = 0.470)	0.848	+0.86%	-0.17%
Severity	2008.1	0.009 (CI = +/-0.008; p = 0.028)	0.055 (CI = +/-0.040; p = 0.009)	0.374 (CI = +/-0.150; p = 0.000)	-0.012 (CI = +/-0.030; p = 0.421)	0.848	+0.93%	-0.25%
Severity	2008.2	0.009 (CI = +/-0.009; p = 0.048)	0.054 (CI = +/-0.041; p = 0.012)	0.373 (CI = +/-0.153; p = 0.000)	-0.011 (CI = +/-0.031; p = 0.454)	0.843	+0.91%	-0.24%
Severity	2009.1	0.008 (CI = +/-0.010; p = 0.094)	0.056 (CI = +/-0.043; p = 0.013)	0.370 (CI = +/-0.157; p = 0.000)	-0.010 (CI = +/-0.032; p = 0.527)	0.840	+0.84%	-0.17%
Severity	2009.2	0.009 (CI = +/-0.011; p = 0.089)	0.057 (CI = +/-0.044; p = 0.013)	0.373 (CI = +/-0.160; p = 0.000)	-0.012 (CI = +/-0.034; p = 0.474)	0.838	+0.95%	-0.25%
Severity	2010.1	0.007 (CI = +/-0.012; p = 0.233)	0.061 (CI = +/-0.045; p = 0.010)	0.365 (CI = +/-0.161; p = 0.000)	-0.008 (CI = +/-0.035; p = 0.655)	0.838	+0.71%	-0.06%
Severity	2010.2	0.009 (CI = +/-0.013; p = 0.164)	0.065 (CI = +/-0.046; p = 0.008)	0.370 (CI = +/-0.163; p = 0.000)	-0.011 (CI = +/-0.036; p = 0.531)	0.840	+0.93%	-0.20%
Severity	2011.1	0.008 (CI = +/-0.015; p = 0.294)	0.067 (CI = +/-0.048; p = 0.009)	0.366 (CI = +/-0.167; p = 0.000)	-0.009 (CI = +/-0.039; p = 0.646)	0.837	+0.78%	-0.10%
Severity	2011.2	0.006 (CI = +/-0.017; p = 0.488)	0.064 (CI = +/-0.050; p = 0.014)	0.362 (CI = +/-0.171; p = 0.000)	-0.006 (CI = +/-0.041; p = 0.783)	0.831	+0.58%	+0.02%
Severity	2012.1	0.013 (CI = +/-0.018; p = 0.131)	0.055 (CI = +/-0.048; p = 0.026)	0.381 (CI = +/-0.162; p = 0.000)	-0.018 (CI = +/-0.041; p = 0.373)	0.856	+1.36%	-0.44%
Severity	2012.2	0.018 (CI = +/-0.020; p = 0.075)	0.060 (CI = +/-0.049; p = 0.019)	0.389 (CI = +/-0.163; p = 0.000)	-0.025 (CI = +/-0.043; p = 0.245)	0.860	+1.83%	-0.66%
Severity	2013.1	0.030 (CI = +/-0.021; p = 0.008)	0.049 (CI = +/-0.045; p = 0.035)	0.411 (CI = +/-0.150; p = 0.000)	-0.042 (CI = +/-0.042; p = 0.052)	0.890	+3.01%	-1.19%
Severity	2013.2	0.027 (CI = +/-0.025; p = 0.035)	0.047 (CI = +/-0.047; p = 0.051)	0.408 (CI = +/-0.155; p = 0.000)	-0.038 (CI = +/-0.047; p = 0.101)	0.880	+2.75%	-1.10%
Severity	2014.1	0.022 (CI = +/-0.030; p = 0.147)	0.051 (CI = +/-0.050; p = 0.045)	0.400 (CI = +/-0.160; p = 0.000)	-0.031 (CI = +/-0.052; p = 0.227)	0.876	+2.21%	-0.92%
Severity	2014.2	0.007 (CI = +/-0.035; p = 0.683)	0.043 (CI = +/-0.049; p = 0.078)	0.387 (CI = +/-0.154; p = 0.000)	-0.012 (CI = +/-0.056; p = 0.647)	0.880	+0.70%	-0.54%
Severity	2015.1	0.002 (CI = +/-0.046; p = 0.945)	0.046 (CI = +/-0.052; p = 0.080)	0.381 (CI = +/-0.162; p = 0.000)	-0.006 (CI = +/-0.067; p = 0.860)	0.877	+0.15%	-0.41%
Severity	2015.2	0.000 (CI = +/-0.062; p = 0.999)	0.045 (CI = +/-0.055; p = 0.101)	0.380 (CI = +/-0.170; p = 0.000)	-0.004 (CI = +/-0.084; p = 0.922)	0.871	0.00%	-0.39%
Severity	2016.1	0.012 (CI = +/-0.091; p = 0.789)	0.042 (CI = +/-0.059; p = 0.147)	0.386 (CI = +/-0.180; p = 0.000)	-0.017 (CI = +/-0.114; p = 0.753)	0.870	+1.16%	-0.53%
Severity	2016.2	-0.005 (CI = +/-0.149; p = 0.939)	0.040 (CI = +/-0.064; p = 0.191)	0.382 (CI = +/-0.190; p = 0.001)	0.001 (CI = +/-0.170; p = 0.989)	0.861	-0.53%	-0.42%
Frequency	2005.1	0.049 (CI = +/-0.020; p = 0.000)	0.070 (CI = +/-0.129; p = 0.280)	-0.211 (CI = +/-0.517; p = 0.413)	-0.057 (CI = +/-0.093; p = 0.222)	0.448	+5.00%	-0.83%
Frequency	2005.2	0.052 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.131; p = 0.231)	-0.197 (CI = +/-0.520; p = 0.445)	-0.064 (CI = +/-0.095; p = 0.179)	0.447	+5.32%	-1.21%
Frequency	2006.1	0.055 (CI = +/-0.022; p = 0.000)	0.071 (CI = +/-0.134; p = 0.290)	-0.182 (CI = +/-0.526; p = 0.487)	-0.070 (CI = +/-0.097; p = 0.150)	0.445	+5.61%	-1.58%
Frequency	2006.2	0.061 (CI = +/-0.023; p = 0.000)	0.087 (CI = +/-0.133; p = 0.193)	-0.157 (CI = +/-0.517; p = 0.539)	-0.083 (CI = +/-0.097; p = 0.089)	0.478	+6.24%	-2.26%
Frequency	2007.1	0.066 (CI = +/-0.025; p = 0.000)	0.074 (CI = +/-0.135; p = 0.271)	-0.132 (CI = +/-0.516; p = 0.607)	-0.095 (CI = +/-0.098; p = 0.059)	0.494	+6.77%	-2.86%
Frequency	2007.2	0.072 (CI = +/-0.026; p = 0.000)	0.089 (CI = +/-0.134; p = 0.185)	-0.108 (CI = +/-0.510; p = 0.668)	-0.108 (CI = +/-0.099; p = 0.034)	0.516	+7.46%	-3.51%
Frequency	2008.1	0.080 (CI = +/-0.027; p = 0.000)	0.069 (CI = +/-0.132; p = 0.291)	-0.069 (CI = +/-0.496; p = 0.779)	-0.126 (CI = +/-0.098; p = 0.014)	0.560	+8.38%	-4.41%
Frequency	2008.2	0.091 (CI = +/-0.028; p = 0.000)	0.092 (CI = +/-0.126; p = 0.147)	-0.033 (CI = +/-0.469; p = 0.885)	-0.146 (CI = +/-0.094; p = 0.004)	0.618	+9.55%	-5.36%
Frequency	2009.1	0.106 (CI = +/-0.026; p = 0.000)	0.062 (CI = +/-0.113; p = 0.270)	0.027 (CI = +/-0.416; p = 0.897)	-0.175 (CI = +/-0.086; p = 0.000)	0.712	+11.17%	-6.71%
Frequency	2009.2	0.118 (CI = +/-0.026; p = 0.000)	0.085 (CI = +/-0.105; p = 0.108)	0.063 (CI = +/-0.381; p = 0.738)	-0.198 (CI = +/-0.080; p = 0.000)	0.763	+12.58%	-7.65%
Frequency	2010.1	0.135 (CI = +/-0.024; p = 0.000)	0.056 (CI = +/-0.088; p = 0.204)	0.122 (CI = +/-0.316; p = 0.436)	-0.229 (CI = +/-0.069; p = 0.000)	0.843	+14.48%	-8.95%
Frequency	2010.2	0.148 (CI = +/-0.023; p = 0.000)	0.075 (CI = +/-0.080; p = 0.066)	0.152 (CI = +/-0.284; p = 0.280)	-0.250 (CI = +/-0.063; p = 0.000)	0.871	+15.90%	-9.73%
Frequency	2011.1	0.161 (CI = +/-0.023; p = 0.000)	0.056 (CI = +/-0.072; p = 0.124)	0.192 (CI = +/-0.252; p = 0.130)	-0.272 (CI = +/-0.058; p = 0.000)	0.899	+17.43%	-10.58%
Frequency	2011.2	0.171 (CI = +/-0.024; p = 0.000)	0.068 (CI = +/-0.069; p = 0.053)	0.212 (CI = +/-0.239; p = 0.079)	-0.288 (CI = +/-0.057; p = 0.000)	0.903	+18.59%	-11.09%
Frequency	2012.1	0.168 (CI = +/-0.027; p = 0.000)	0.071 (CI = +/-0.072; p = 0.053)	0.205 (CI = +/-0.246; p = 0.097)	-0.284 (CI = +/-0.062; p = 0.000)	0.882	+18.27%	-10.95%
Frequency	2012.2	0.158 (CI = +/-0.030; p = 0.000)	0.062 (CI = +/-0.072; p = 0.088)	0.190 (CI = +/-0.242; p = 0.118)	-0.270 (CI = +/-0.064; p = 0.000)	0.852	+17.17%	-10.55%
Frequency	2013.1	0.152 (CI = +/-0.035; p = 0.000)	0.068 (CI = +/-0.075; p = 0.071)	0.177 (CI = +/-0.247; p = 0.151)	-0.260 (CI = +/-0.069; p = 0.000)	0.825	+16.39%	-10.27%
Frequency	2013.2	0.160 (CI = +/-0.041; p = 0.000)	0.074 (CI = +/-0.077; p = 0.058)	0.187 (CI = +/-0.251; p = 0.135)	-0.271 (CI = +/-0.076; p = 0.000)	0.810	+17.35%	-10.54%
Frequency	2014.1	0.167 (CI = +/-0.050; p = 0.000)	0.069 (CI = +/-0.081; p = 0.089)	0.198 (CI = +/-0.260; p = 0.127)	-0.281 (CI = +/-0.085; p = 0.000)	0.799	+18.23%	-10.77%
Frequency	2014.2	0.154 (CI = +/-0.061; p = 0.000)	0.062 (CI = +/-0.084; p = 0.133)	0.186 (CI = +/-0.265; p = 0.157)	-0.265 (CI = +/-0.097; p = 0.000)	0.771	+16.66%	-10.47%
Frequency	2015.1	0.126 (CI = +/-0.075; p = 0.003)	0.075 (CI = +/-0.085; p = 0.081)	0.159 (CI = +/-0.265; p = 0.221)	-0.231 (CI = +/-0.111; p = 0.000)	0.777	+13.48%	-9.89%
Frequency	2015.2	0.130 (CI = +/-0.102; p = 0.016)	0.076 (CI = +/-0.090; p = 0.094)	0.161 (CI = +/-0.279; p = 0.235)	-0.235 (CI = +/-0.137; p = 0.003)	0.772	+13.92%	-9.94%
Frequency	2016.1	0.184 (CI = +/-0.144; p = 0.016)	0.063 (CI = +/-0.093; p = 0.170)	0.189 (CI = +/-0.283; p = 0.172)	-0.296 (CI = +/-0.178; p = 0.003)	0.785	+20.23%	-10.55%
Frequency	2016.2	0.237 (CI = +/-0.232; p = 0.045)	0.069 (CI = +/-0.099; p = 0.153)	0.202 (CI = +/-0.294; p = 0.161)	-0.352 (CI = +/-0.264; p = 0.013)	0.788	+26.80%	-10.86%

Comprehensive - Theft

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

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.057 (CI = +/-0.016; p = 0.000)	-0.160 (CI = +/-0.236; p = 0.178)	0.657	+5.84%
Loss Cost	2005.2	0.055 (CI = +/-0.016; p = 0.000)	-0.146 (CI = +/-0.239; p = 0.225)	0.626	+5.63%
Loss Cost	2006.1	0.055 (CI = +/-0.017; p = 0.000)	-0.145 (CI = +/-0.246; p = 0.238)	0.603	+5.62%
Loss Cost	2006.2	0.055 (CI = +/-0.019; p = 0.000)	-0.148 (CI = +/-0.252; p = 0.242)	0.582	+5.66%
Loss Cost	2007.1	0.057 (CI = +/-0.020; p = 0.000)	-0.158 (CI = +/-0.259; p = 0.223)	0.571	+5.82%
Loss Cost	2007.2	0.056 (CI = +/-0.021; p = 0.000)	-0.154 (CI = +/-0.266; p = 0.248)	0.540	+5.76%
Loss Cost	2008.1	0.061 (CI = +/-0.022; p = 0.000)	-0.185 (CI = +/-0.266; p = 0.166)	0.565	+6.28%
Loss Cost	2008.2	0.064 (CI = +/-0.023; p = 0.000)	-0.203 (CI = +/-0.272; p = 0.137)	0.562	+6.60%
Loss Cost	2009.1	0.070 (CI = +/-0.024; p = 0.000)	-0.242 (CI = +/-0.269; p = 0.076)	0.597	+7.29%
Loss Cost	2009.2	0.073 (CI = +/-0.026; p = 0.000)	-0.258 (CI = +/-0.276; p = 0.066)	0.588	+7.59%
Loss Cost	2010.1	0.078 (CI = +/-0.028; p = 0.000)	-0.285 (CI = +/-0.281; p = 0.047)	0.592	+8.11%
Loss Cost	2010.2	0.079 (CI = +/-0.030; p = 0.000)	-0.289 (CI = +/-0.293; p = 0.053)	0.562	+8.19%
Loss Cost	2011.1	0.080 (CI = +/-0.033; p = 0.000)	-0.294 (CI = +/-0.305; p = 0.059)	0.529	+8.28%
Loss Cost	2011.2	0.074 (CI = +/-0.035; p = 0.000)	-0.264 (CI = +/-0.314; p = 0.095)	0.461	+7.66%
Loss Cost	2012.1	0.069 (CI = +/-0.038; p = 0.001)	-0.240 (CI = +/-0.325; p = 0.140)	0.390	+7.14%
Loss Cost	2012.2	0.055 (CI = +/-0.039; p = 0.008)	-0.172 (CI = +/-0.315; p = 0.268)	0.284	+5.62%
Loss Cost	2013.1	0.047 (CI = +/-0.043; p = 0.032)	-0.139 (CI = +/-0.326; p = 0.385)	0.195	+4.85%
Loss Cost	2013.2	0.034 (CI = +/-0.045; p = 0.134)	-0.079 (CI = +/-0.325; p = 0.616)	0.081	+3.44%
Loss Cost	2014.1	0.022 (CI = +/-0.049; p = 0.352)	-0.031 (CI = +/-0.333; p = 0.848)	-0.006	+2.25%
Loss Cost	2014.2	-0.005 (CI = +/-0.045; p = 0.826)	0.078 (CI = +/-0.288; p = 0.575)	-0.081	-0.47%
Loss Cost	2015.1	-0.025 (CI = +/-0.045; p = 0.267)	0.154 (CI = +/-0.272; p = 0.249)	-0.027	-2.42%
Loss Cost	2015.2	-0.043 (CI = +/-0.047; p = 0.068)	0.222 (CI = +/-0.264; p = 0.094)	0.095	-4.21%
Loss Cost	2016.1	-0.047 (CI = +/-0.054; p = 0.082)	0.235 (CI = +/-0.285; p = 0.099)	0.086	-4.58%
Loss Cost	2016.2	-0.069 (CI = +/-0.056; p = 0.019)	0.306 (CI = +/-0.277; p = 0.033)	0.241	-6.65%
Severity	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.177 (CI = +/-0.104; p = 0.001)	0.729	+1.72%
Severity	2005.2	0.014 (CI = +/-0.006; p = 0.000)	0.198 (CI = +/-0.094; p = 0.000)	0.746	+1.42%
Severity	2006.1	0.012 (CI = +/-0.007; p = 0.000)	0.209 (CI = +/-0.093; p = 0.000)	0.742	+1.26%
Severity	2006.2	0.010 (CI = +/-0.007; p = 0.003)	0.224 (CI = +/-0.089; p = 0.000)	0.746	+1.04%
Severity	2007.1	0.009 (CI = +/-0.007; p = 0.010)	0.231 (CI = +/-0.091; p = 0.000)	0.740	+0.93%
Severity	2007.2	0.007 (CI = +/-0.007; p = 0.055)	0.249 (CI = +/-0.085; p = 0.000)	0.757	+0.66%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.044)	0.244 (CI = +/-0.087; p = 0.000)	0.760	+0.74%
Severity	2008.2	0.007 (CI = +/-0.008; p = 0.084)	0.248 (CI = +/-0.089; p = 0.000)	0.754	+0.67%
Severity	2009.1	0.007 (CI = +/-0.008; p = 0.107)	0.248 (CI = +/-0.092; p = 0.000)	0.749	+0.67%
Severity	2009.2	0.007 (CI = +/-0.009; p = 0.139)	0.248 (CI = +/-0.095; p = 0.000)	0.744	+0.67%
Severity	2010.1	0.006 (CI = +/-0.010; p = 0.215)	0.252 (CI = +/-0.099; p = 0.000)	0.737	+0.60%
Severity	2010.2	0.006 (CI = +/-0.011; p = 0.228)	0.250 (CI = +/-0.103; p = 0.000)	0.734	+0.63%
Severity	2011.1	0.006 (CI = +/-0.011; p = 0.265)	0.250 (CI = +/-0.107; p = 0.000)	0.728	+0.64%
Severity	2011.2	0.005 (CI = +/-0.012; p = 0.459)	0.259 (CI = +/-0.111; p = 0.000)	0.722	+0.46%
Severity	2012.1	0.009 (CI = +/-0.013; p = 0.162)	0.237 (CI = +/-0.108; p = 0.000)	0.759	+0.89%
Severity	2012.2	0.010 (CI = +/-0.014; p = 0.170)	0.234 (CI = +/-0.113; p = 0.000)	0.755	+0.97%
Severity	2013.1	0.014 (CI = +/-0.015; p = 0.053)	0.212 (CI = +/-0.111; p = 0.001)	0.785	+1.45%
Severity	2013.2	0.011 (CI = +/-0.016; p = 0.150)	0.225 (CI = +/-0.115; p = 0.001)	0.777	+1.15%
Severity	2014.1	0.010 (CI = +/-0.018; p = 0.253)	0.231 (CI = +/-0.122; p = 0.001)	0.766	+1.01%
Severity	2014.2	0.004 (CI = +/-0.019; p = 0.630)	0.253 (CI = +/-0.123; p = 0.000)	0.767	+0.45%
Severity	2015.1	0.005 (CI = +/-0.022; p = 0.607)	0.250 (CI = +/-0.132; p = 0.001)	0.762	+0.54%
Severity	2015.2	0.005 (CI = +/-0.025; p = 0.661)	0.250 (CI = +/-0.142; p = 0.002)	0.752	+0.53%
Severity	2016.1	0.011 (CI = +/-0.028; p = 0.436)	0.232 (CI = +/-0.150; p = 0.005)	0.762	+1.06%
Severity	2016.2	0.010 (CI = +/-0.033; p = 0.521)	0.234 (CI = +/-0.163; p = 0.008)	0.748	+1.01%
Frequency	2005.1	0.040 (CI = +/-0.015; p = 0.000)	-0.337 (CI = +/-0.235; p = 0.006)	0.395	+4.05%
Frequency	2005.2	0.041 (CI = +/-0.016; p = 0.000)	-0.344 (CI = +/-0.240; p = 0.006)	0.384	+4.15%
Frequency	2006.1	0.042 (CI = +/-0.017; p = 0.000)	-0.355 (CI = +/-0.245; p = 0.006)	0.380	+4.31%
Frequency	2006.2	0.045 (CI = +/-0.018; p = 0.000)	-0.372 (CI = +/-0.249; p = 0.005)	0.389	+4.57%
Frequency	2007.1	0.047 (CI = +/-0.019; p = 0.000)	-0.389 (CI = +/-0.253; p = 0.004)	0.397	+4.85%
Frequency	2007.2	0.049 (CI = +/-0.021; p = 0.000)	-0.403 (CI = +/-0.259; p = 0.003)	0.394	+5.06%
Frequency	2008.1	0.054 (CI = +/-0.022; p = 0.000)	-0.428 (CI = +/-0.261; p = 0.002)	0.419	+5.50%
Frequency	2008.2	0.057 (CI = +/-0.023; p = 0.000)	-0.451 (CI = +/-0.265; p = 0.002)	0.432	+5.88%
Frequency	2009.1	0.064 (CI = +/-0.023; p = 0.000)	-0.489 (CI = +/-0.262; p = 0.001)	0.482	+6.57%
Frequency	2009.2	0.067 (CI = +/-0.025; p = 0.000)	-0.506 (CI = +/-0.269; p = 0.001)	0.478	+6.88%
Frequency	2010.1	0.072 (CI = +/-0.027; p = 0.000)	-0.537 (CI = +/-0.272; p = 0.000)	0.499	+7.46%
Frequency	2010.2	0.072 (CI = +/-0.029; p = 0.000)	-0.539 (CI = +/-0.283; p = 0.001)	0.466	+7.51%
Frequency	2011.1	0.073 (CI = +/-0.032; p = 0.000)	-0.543 (CI = +/-0.295; p = 0.001)	0.436	+7.59%
Frequency	2011.2	0.069 (CI = +/-0.034; p = 0.000)	-0.523 (CI = +/-0.306; p = 0.002)	0.375	+7.17%
Frequency	2012.1	0.060 (CI = +/-0.036; p = 0.002)	-0.478 (CI = +/-0.307; p = 0.004)	0.296	+6.19%
Frequency	2012.2	0.045 (CI = +/-0.036; p = 0.017)	-0.406 (CI = +/-0.291; p = 0.008)	0.217	+4.60%
Frequency	2013.1	0.033 (CI = +/-0.038; p = 0.084)	-0.351 (CI = +/-0.287; p = 0.019)	0.165	+3.35%
Frequency	2013.2	0.022 (CI = +/-0.040; p = 0.262)	-0.304 (CI = +/-0.290; p = 0.041)	0.145	+2.26%
Frequency	2014.1	0.012 (CI = +/-0.044; p = 0.566)	-0.262 (CI = +/-0.298; p = 0.082)	0.150	+1.23%
Frequency	2014.2	-0.009 (CI = +/-0.042; p = 0.653)	-0.175 (CI = +/-0.272; p = 0.192)	0.265	-0.92%
Frequency	2015.1	-0.030 (CI = +/-0.041; p = 0.143)	-0.096 (CI = +/-0.249; p = 0.429)	0.425	-2.95%
Frequency	2015.2	-0.048 (CI = +/-0.042; p = 0.026)	-0.029 (CI = +/-0.236; p = 0.799)	0.549	-4.71%
Frequency	2016.1	-0.057 (CI = +/-0.047; p = 0.019)	0.003 (CI = +/-0.248; p = 0.979)	0.562	-5.58%
Frequency	2016.2	-0.079 (CI = +/-0.047; p = 0.003)	0.072 (CI = +/-0.233; p = 0.516)	0.670	-7.58%

Province of Alberta

Alberta Automobile Insurance Board - Commercial 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)
	Observed						Predicted			Incremental Semi-Annual Change			
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Reform Scalar	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024	Reform Scalar
2013.25	3.457	71,958	248.79	0.00	0	0.00	3.197	61,533	191.98	1.039	3.9%	2.425	1.077
2013.75	4.491	60,693	272.59	0.00	1	0.00	3.610	64,564	244.13	1.039	3.9%	2.334	1.077
2014.25	3.425	57,342	196.41	0.00	0	0.00	3.182	67,744	207.35	1.039	3.9%	2.246	1.077
2014.75	3.981	70,776	281.76	0.00	1	0.00	3.592	71,081	263.68	1.039	3.9%	2.161	1.077
2015.25	3.292	59,373	195.48	0.00	0	0.00	3.167	74,582	223.96	1.039	3.9%	2.079	1.077
2015.75	3.276	88,755	290.72	0.00	1	0.00	3.575	78,256	284.80	1.039	3.9%	2.000	1.077
2016.25	2.600	71,378	185.60	0.00	0	0.00	3.151	82,111	241.90	1.039	3.9%	1.925	1.077
2016.75	3.167	95,058	301.04	0.00	1	0.00	3.558	86,156	307.61	1.039	3.9%	1.852	1.077
2017.25	3.087	80,956	249.94	0.00	0	0.00	3.136	90,400	261.27	1.039	3.9%	1.782	1.077
2017.75	3.561	83,541	297.46	0.00	1	0.00	3.541	94,853	332.24	1.039	3.9%	1.715	1.077
2018.25	3.627	88,515	321.09	0.00	0	0.00	3.121	99,525	282.19	1.039	3.9%	1.650	1.077
2018.75	3.313	104,350	345.75	0.00	1	0.00	3.524	104,428	358.85	1.039	3.9%	1.588	1.077
2019.25	3.216	89,753	288.62	0.00	0	0.00	3.106	109,572	304.79	1.039	3.9%	1.528	1.077
2019.75	3.381	105,622	357.13	0.00	1	0.00	3.507	114,969	387.59	1.039	3.9%	1.470	1.077
2020.25	2.563	122,776	314.69	(22.16)	0	0.00	2.514	120,633	260.71	1.039	3.9%	1.414	1.077
2020.75	2.522	133,253	336.11	(26.32)	1	0.33	2.635	126,575	325.19	1.039	3.9%	1.361	1.051
2021.25	1.947	117,309	228.44	(31.49)	0	1.00	2.058	132,810	274.99	1.039	3.9%	1.309	1.000
2021.75	2.924	141,419	413.54	(16.63)	1	1.00	2.669	139,352	408.89	1.039	3.9%	1.260	1.000
2022.25	2.547	144,675	368.51	(14.90)	0	1.00	2.391	146,217	353.69	1.039	3.9%	1.212	1.000
2022.75	3.040	180,579	548.95	0.00	1	1.00	3.102	153,419	526.14	1.039	3.9%	1.167	1.000
2023.25	2.472	212,127	524.30	0.00	0	1.00	2.734	160,976	446.88	1.039	3.9%	1.123	1.000
2023.75	2.944	198,899	585.51	0.00	1	1.00	3.087	168,906	568.27	1.039	3.9%	1.080	1.000
2024.25	2.821	178,942	504.81	0.00	0	1.00	2.721	177,226	482.67	1.039	3.9%	1.039	1.000
2024.75	3.219	163,317	525.80	0.00	1	1.00	3.072	185,956	613.78			1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	10.823	(182.585)	(149.846)
B.	Time	(0.005)	0.096	0.077
C.	Mobility	0.009		0.011
D.	Seasonality	0.124		0.202
E.	Reform Scalar	(0.108)		0.074

Province of Alberta

Alberta Automobile Insurance Board - Commercial 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						Predicted			Incremental Semi Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Excess Inflation	New Normal	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	21.150	8,442	178.55	0.00	0.00	0.00	19.251	8,398	161.67	0.999	-0.1%	0.974
2013.75	24.020	9,144	219.63	0.00	0.00	0.00	19.056	8,474	161.48	0.999	-0.1%	0.975
2014.25	20.551	8,599	176.72	0.00	0.00	0.00	18.863	8,551	161.30	0.999	-0.1%	0.976
2014.75	21.168	10,193	215.78	0.00	0.00	0.00	18.672	8,629	161.11	0.999	-0.1%	0.977
2015.25	19.060	9,222	175.77	0.00	0.00	0.00	18.483	8,707	160.93	0.999	-0.1%	0.979
2015.75	18.368	8,700	159.80	0.00	0.00	0.00	18.295	8,786	160.75	0.999	-0.1%	0.980
2016.25	15.237	8,456	128.85	0.00	0.00	0.00	18.110	8,866	160.56	0.999	-0.1%	0.981
2016.75	16.360	8,695	142.25	0.00	0.00	0.00	17.927	8,946	160.38	0.999	-0.1%	0.982
2017.25	16.816	8,974	150.91	0.00	0.00	0.00	17.745	9,028	160.20	0.999	-0.1%	0.983
2017.75	18.445	10,027	184.95	0.00	0.00	0.00	17.565	9,110	160.01	0.999	-0.1%	0.984
2018.25	19.115	9,098	173.92	0.00	0.00	0.00	17.387	9,192	159.83	0.999	-0.1%	0.985
2018.75	17.620	9,406	165.74	0.00	0.00	0.00	17.211	9,276	159.65	0.999	-0.1%	0.986
2019.25	16.170	9,046	146.27	0.00	0.00	0.00	17.037	9,360	159.47	0.999	-0.1%	0.988
2019.75	15.875	8,983	142.61	0.00	0.00	0.00	16.864	9,445	159.28	0.999	-0.1%	0.989
2020.25	11.963	8,822	105.53	(22.16)	0.00	0.00	11.969	9,531	114.08	0.999	-0.1%	0.990
2020.75	12.083	8,609	104.03	(26.32)	0.00	0.00	11.132	9,618	107.06	0.999	-0.1%	0.991
2021.25	9.962	9,678	96.41	(31.49)	0.00	0.00	10.195	9,705	98.95	0.999	-0.1%	0.992
2021.75	13.644	11,319	154.44	(16.63)	0.21	0.00	12.614	10,684	134.76	0.999	-0.1%	0.993
2022.25	10.670	12,664	135.13	(14.90)	0.47	0.00	12.815	11,956	153.22	0.999	-0.1%	0.994
2022.75	13.112	15,726	206.19	0.00	0.70	1.00	12.306	13,238	162.90	0.999	-0.1%	0.995
2023.25	10.377	14,058	145.88	0.00	0.68	1.00	12.181	13,274	161.68	0.999	-0.1%	0.997
2023.75	10.994	14,779	162.48	0.00	1.00	1.00	12.057	15,238	183.73	0.999	-0.1%	0.998
2024.25	13.039	14,593	190.28	0.00	1.00	1.00	11.935	15,377	183.52	0.999	-0.1%	0.999
2024.75	13.062	13,819	180.50	0.00	1.00	1.00	11.814	15,516	183.32			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	43.961	(27.372)	9.681
B.	Time	(0.020)	0.018	(0.002)
C.	Mobility	0.015		0.015
D.	Excess Inflation		0.406	0.406
E.	New Normal	(0.254)		(0.254)

Province of Alberta

Alberta Automobile Insurance Board - Commercial 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)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change			
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Reform Scalar	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024	Reform Scalar
2013.25	2.101	10,951	23.01	0.00	0	0.00	1.566	4,781	7.49	1.054	5.4%	3.361	1.376
2013.75	2.599	4,668	12.13	0.00	1	0.00	1.808	4,960	8.97	1.054	5.4%	3.189	1.376
2014.25	1.938	3,924	7.61	0.00	0	0.00	1.616	5,146	8.32	1.054	5.4%	3.025	1.376
2014.75	2.213	4,676	10.35	0.00	1	0.00	1.866	5,339	9.97	1.054	5.4%	2.870	1.376
2015.25	1.845	8,115	14.97	0.00	0	0.00	1.669	5,539	9.24	1.054	5.4%	2.722	1.376
2015.75	1.873	5,675	10.63	0.00	1	0.00	1.927	5,747	11.07	1.054	5.4%	2.582	1.376
2016.25	1.642	5,866	9.63	0.00	0	0.00	1.722	5,963	10.27	1.054	5.4%	2.450	1.376
2016.75	1.896	7,034	13.34	0.00	1	0.00	1.989	6,186	12.30	1.054	5.4%	2.324	1.376
2017.25	1.938	5,286	10.24	0.00	0	0.00	1.778	6,418	11.41	1.054	5.4%	2.205	1.376
2017.75	2.214	8,552	18.93	0.00	1	0.00	2.053	6,659	13.67	1.054	5.4%	2.092	1.376
2018.25	1.869	5,199	9.72	0.00	0	0.00	1.836	6,908	12.68	1.054	5.4%	1.984	1.376
2018.75	2.044	7,163	14.64	0.00	1	0.00	2.120	7,167	15.19	1.054	5.4%	1.882	1.376
2019.25	2.019	8,944	18.06	0.00	0	0.00	1.895	7,436	14.09	1.054	5.4%	1.786	1.376
2019.75	2.045	6,636	13.57	0.00	1	0.00	2.188	7,715	16.88	1.054	5.4%	1.694	1.376
2020.25	1.415	8,045	11.38	(22.16)	0	0.00	1.564	8,004	12.52	1.054	5.4%	1.607	1.376
2020.75	2.065	10,147	20.96	(26.32)	1	0.33	1.809	8,828	15.97	1.054	5.4%	1.525	1.239
2021.25	1.577	10,256	16.17	(31.49)	0	1.00	1.677	10,385	17.41	1.054	5.4%	1.446	1.000
2021.75	2.245	10,865	24.40	(16.63)	1	1.00	2.250	10,774	24.24	1.054	5.4%	1.372	1.000
2022.25	2.153	10,678	22.99	(14.90)	0	1.00	2.047	11,178	22.88	1.054	5.4%	1.302	1.000
2022.75	3.032	10,732	32.54	0.00	1	1.00	2.747	11,597	31.86	1.054	5.4%	1.235	1.000
2023.25	2.105	13,172	27.73	0.00	0	1.00	2.456	12,032	29.55	1.054	5.4%	1.171	1.000
2023.75	2.692	13,343	35.92	0.00	1	1.00	2.836	12,483	35.40	1.054	5.4%	1.111	1.000
2024.25	2.933	13,744	40.31	0.00	0	1.00	2.535	12,951	32.83	1.054	5.4%	1.054	1.000
2024.75	2.729	11,722	31.99	0.00	1	1.00	2.928	13,436	39.34			1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(63.603)	(139.706)	(210.217)
B.	Time	0.032	0.074	0.105
C.	Mobility	0.010		0.010
D.	Seasonality	0.128		0.128
E.	Reform Scalar	0.132	0.187	0.319

Province of Alberta

Alberta Automobile Insurance Board - Commercial 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)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Excess Inflation	New Normal	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	25.720	9,283	238.75	0.00	0.00	0.00	24.426	9,925	242.42	1.000	0.0%	0.995
2013.75	30.538	10,381	317.02	0.00	0.00	0.00	24.193	10,018	242.37	1.000	0.0%	0.996
2014.25	23.835	10,326	246.13	0.00	0.00	0.00	23.963	10,112	242.32	1.000	0.0%	0.996
2014.75	24.824	11,469	284.70	0.00	0.00	0.00	23.735	10,208	242.27	1.000	0.0%	0.996
2015.25	21.068	10,136	213.54	0.00	0.00	0.00	23.509	10,304	242.22	1.000	0.0%	0.996
2015.75	21.833	12,110	264.38	0.00	0.00	0.00	23.285	10,401	242.18	1.000	0.0%	0.996
2016.25	18.371	10,464	192.24	0.00	0.00	0.00	23.063	10,499	242.13	1.000	0.0%	0.997
2016.75	21.927	11,517	252.54	0.00	0.00	0.00	22.843	10,597	242.08	1.000	0.0%	0.997
2017.25	21.421	11,114	238.08	0.00	0.00	0.00	22.626	10,697	242.03	1.000	0.0%	0.997
2017.75	23.721	11,382	270.00	0.00	0.00	0.00	22.410	10,798	241.99	1.000	0.0%	0.997
2018.25	23.619	11,025	260.40	0.00	0.00	0.00	22.197	10,900	241.94	1.000	0.0%	0.997
2018.75	22.771	11,135	253.55	0.00	0.00	0.00	21.985	11,002	241.89	1.000	0.0%	0.998
2019.25	22.177	9,482	210.28	0.00	0.00	0.00	21.776	11,106	241.84	1.000	0.0%	0.998
2019.75	23.390	10,687	249.97	0.00	0.00	0.00	21.569	11,210	241.79	1.000	0.0%	0.998
2020.25	18.008	9,246	166.50	(22.16)	0.00	0.00	16.498	11,316	186.70	1.000	0.0%	0.998
2020.75	16.865	12,152	204.94	(26.32)	0.00	0.00	15.569	11,423	177.83	1.000	0.0%	0.998
2021.25	13.531	10,936	147.97	(31.49)	0.00	0.00	14.518	11,530	167.39	1.000	0.0%	0.999
2021.75	16.562	13,757	227.84	(16.63)	0.21	0.00	17.099	12,866	220.00	1.000	0.0%	0.999
2022.25	15.833	15,490	245.26	(14.90)	0.47	0.00	17.282	14,631	252.87	1.000	0.0%	0.999
2022.75	17.027	18,082	307.87	0.00	0.70	1.00	13.998	16,436	230.06	1.000	0.0%	0.999
2023.25	12.499	16,993	212.39	0.00	0.68	1.00	13.864	16,469	228.34	1.000	0.0%	0.999
2023.75	12.771	19,544	249.60	0.00	1.00	1.00	13.732	19,288	264.87	1.000	0.0%	1.000
2024.25	13.158	18,968	249.60	0.00	1.00	1.00	13.601	19,470	264.81	1.000	0.0%	1.000
2024.75	13.650	17,501	238.89	0.00	1.00	1.00	13.472	19,653	264.76			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	41.723	(28.530)	6.285
B.	Time	(0.019)	0.019	(0.000)
D.	Mobility	0.012		0.012
E.	Excess Inflation		0.468	0.468
F.	New Normal	(0.375)		(0.375)

Province of Alberta

Alberta Automobile Insurance Board - Commercial 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)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	18.551	8,849	164.16	0	0.00	16.641	8,853	146.01	1.022	2.2%	1.660
2013.75	30.923	7,562	233.83	1	0.00	16.716	8,980	149.26	1.022	2.2%	1.623
2014.25	14.396	9,450	136.05	0	0.00	16.792	9,109	152.59	1.022	2.2%	1.588
2014.75	36.351	8,740	317.70	1	0.00	16.868	9,239	155.98	1.022	2.2%	1.553
2015.25	15.660	9,893	154.93	0	0.00	16.944	9,372	159.46	1.022	2.2%	1.520
2015.75	32.701	9,406	307.59	1	0.00	17.021	9,506	163.01	1.022	2.2%	1.487
2016.25	19.938	9,664	192.69	0	0.00	17.098	9,642	166.64	1.022	2.2%	1.454
2016.75	34.346	9,034	310.29	1	0.00	17.176	9,780	170.35	1.022	2.2%	1.422
2017.25	19.995	10,332	206.59	0	0.00	17.253	9,920	174.14	1.022	2.2%	1.391
2017.75	34.665	9,553	331.14	1	0.00	17.331	10,063	178.02	1.022	2.2%	1.361
2018.25	17.630	10,200	179.83	0	0.00	17.410	10,207	181.99	1.022	2.2%	1.332
2018.75	28.564	10,162	290.27	1	0.00	17.489	10,353	186.04	1.022	2.2%	1.303
2019.25	16.923	11,423	193.30	0	0.00	17.568	10,501	190.18	1.022	2.2%	1.274
2019.75	32.414	9,281	300.82	1	0.00	17.647	10,652	194.42	1.022	2.2%	1.246
2020.25	28.003	10,579	296.23	0	0.00	17.727	10,804	198.75	1.022	2.2%	1.219
2020.75	26.305	10,118	266.14	1	0.00	17.807	10,959	203.17	1.022	2.2%	1.193
2021.25	16.318	10,300	168.08	0	0.00	17.888	11,116	207.70	1.022	2.2%	1.167
2021.75	29.135	11,121	324.02	1	1.00	17.969	14,242	237.98	1.022	2.2%	1.141
2022.25	17.620	12,317	217.03	0	1.00	18.050	14,446	243.28	1.022	2.2%	1.116
2022.75	31.796	11,926	379.21	1	1.00	18.132	14,653	248.70	1.022	2.2%	1.092
2023.25	17.744	13,642	242.06	0	1.00	18.214	14,863	254.24	1.022	2.2%	1.068
2023.75	25.831	14,215	367.19	1	1.00	18.297	15,076	259.90	1.022	2.2%	1.045
2024.25	15.658	14,987	234.66	0	1.00	18.379	15,292	265.69	1.022	2.2%	1.022
2024.75	44.841	15,572	698.26	1	1.00	18.463	15,511	271.60			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(15.373)	(48.181)	(83.700)
B.	Time	0.009	0.028	0.044
C.	Seasonality	0.596	(0.071)	0.527
D.	Excess Inflation		0.234	0.114

Province of Alberta

Alberta Automobile Insurance Board - Commercial 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)
	Observed						Predicted			Incremental Semi-Annual Change			
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Inflation Scalar	2018 Trend Change	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	2018 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	4.208	11,789	49.61	0	0.00	0.00	3.905	12,725	47.46	1.095	1.000	9.5%	0.974
2013.75	4.673	12,514	58.48	1	0.00	0.00	4.230	12,769	51.96	1.095	1.000	9.5%	0.889
2014.25	4.187	11,824	49.50	0	0.00	0.00	4.582	12,813	56.89	1.095	1.000	9.5%	0.812
2014.75	4.889	13,602	66.50	1	0.00	0.00	4.964	12,858	62.29	1.095	1.000	9.5%	0.742
2015.25	5.691	13,363	76.06	0	0.00	0.00	5.377	12,902	68.20	1.095	1.000	9.5%	0.678
2015.75	6.881	14,274	98.21	1	0.00	0.00	5.824	12,947	74.67	1.095	1.000	9.5%	0.619
2016.25	6.228	13,147	81.88	0	0.00	0.00	6.309	12,991	81.75	1.095	1.000	9.5%	0.565
2016.75	6.496	14,345	93.19	1	0.00	0.00	6.834	13,036	89.51	1.095	1.000	9.5%	0.516
2017.25	7.665	13,115	100.53	0	0.00	0.00	7.403	13,081	98.00	1.095	1.000	9.5%	0.472
2017.75	8.792	14,420	126.78	1	0.00	0.00	8.019	13,126	107.30	1.095	0.860	-5.8%	0.431
2018.25	6.608	12,598	83.25	0	0.00	0.50	7.687	13,172	101.04	1.095	0.860	-5.8%	0.457
2018.75	7.762	14,393	111.72	1	0.00	1.00	7.369	13,217	95.14	1.095	0.860	-5.8%	0.486
2019.25	6.333	14,575	92.30	0	0.00	1.50	7.065	13,263	89.58	1.095	0.860	-5.8%	0.516
2019.75	7.719	12,933	99.84	1	0.00	2.00	6.772	13,309	84.35	1.095	0.860	-5.8%	0.548
2020.25	6.424	12,942	83.14	0	0.00	2.50	6.492	13,355	79.43	1.095	0.860	-5.8%	0.582
2020.75	5.477	14,768	80.88	1	0.00	3.00	6.224	13,401	74.79	1.095	0.860	-5.8%	0.618
2021.25	4.953	12,329	61.06	0	0.00	3.50	5.967	13,447	70.42	1.095	0.860	-5.8%	0.656
2021.75	5.669	15,624	88.57	1	1.00	4.00	5.720	13,494	66.31	1.095	0.860	-5.8%	0.697
2022.25	5.487	16,622	91.21	0	1.00	4.50	5.483	13,540	62.44	1.095	0.860	-5.8%	0.740
2022.75	5.979	17,876	106.88	1	1.00	5.00	5.257	13,587	58.79	1.095	0.860	-5.8%	0.786
2023.25	5.543	17,403	96.46	0	1.00	5.50	5.039	13,634	55.36	1.095	0.860	-5.8%	0.835
2023.75	4.818	19,378	93.37	1	1.00	6.00	4.831	13,681	52.13	1.095	0.860	-5.8%	0.887
2024.25	4.386	20,331	89.17	0	1.00	6.50	4.631	13,729	49.08	1.095	0.860	-5.8%	0.942
2024.75	4.581	18,838	86.30	1	1.00	7.00	4.440	13,776	46.22				1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost Model**
A.	Intercept	(320.482)	(4.441)	(361.138)
B.	Time	0.160	0.007	0.181
C.	Seasonality		0.057	0.126
D.	Inflation Scalar		0.326	0.586
E.	2018 Trend Change	(0.244)		(0.302)

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Covariates			
Time	Frequency (per 1000 Vehicles)	Trended Frequency (per 1000 Vehicles)	Mobility	New Normal	Frequency (per 1000 Vehicles)	Adjustment Factor to 2024-2 Level
2013.25	25.720	9,283	0.00	0.00	19.245	0.700
2013.75	30.538	10,381	0.00	0.00	19.245	0.700
2014.25	23.835	10,326	0.00	0.00	19.245	0.700
2014.75	24.824	11,469	0.00	0.00	19.245	0.700
2015.25	21.068	10,136	0.00	0.00	19.245	0.700
2015.75	21.833	12,110	0.00	0.00	19.245	0.700
2016.25	18.371	10,464	0.00	0.00	19.245	0.700
2016.75	21.927	11,517	0.00	0.00	19.245	0.700
2017.25	21.421	11,114	0.00	0.00	19.245	0.700
2017.75	23.721	11,382	0.00	0.00	19.245	0.700
2018.25	23.619	11,025	0.00	0.00	19.245	0.700
2018.75	22.771	11,135	0.00	0.00	19.245	0.700
2019.25	22.177	9,482	0.00	0.00	19.245	0.700
2019.75	23.390	10,687	0.00	0.00	19.245	0.700
2020.25	18.008	9,246	(22.16)	0.00	15.114	0.891
2020.75	16.865	12,152	(26.32)	0.00	14.445	0.933
2021.25	13.531	10,936	(31.49)	0.00	13.653	0.987
2021.75	16.562	13,757	(16.63)	0.00	16.053	0.839
2022.25	15.833	15,490	(14.90)	0.00	16.360	0.823
2022.75	17.027	18,082	0.00	1.00	13.471	1.000
2023.25	12.499	16,993	0.00	1.00	13.471	1.000
2023.75	12.771	19,544	0.00	1.00	13.471	1.000
2024.25	13.158	18,968	0.00	1.00	13.471	1.000
2024.75	13.650	17,501	0.00	1.00	13.471	1.000

		Frequency Model Fitted to (3)
A.	Intercept	2.957
B.	Mobility	0.011
C.	New Normal	(0.357)