OliverWyman

SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – PRELIMINARY REPORT AS OF JUNE 30, 2025

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

15 January 2026

Contents

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

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

3. Summary of Alberta Private Passenger Vehicle 2016 to 2025 Experience 13
3.1. Growth of Insured Vehicles 13
3.2. Change in Average Premiums 16
3.3. Change in Average Claims Costs 17

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

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

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

6.3. Accident Benefits 42
6.4. Collision 46
6.5. Comprehensive 49
6.6. All Perils 62
6.7. Specified Perils 65
6.8. Underinsured Motorists 68
6.9. Summary of Selections 71

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

8. Summary of Benchmarks 78

9. Post-Pandemic Frequency Level 79

10. Excess Inflation 86

11. Distribution and Use 89

12. Consideration and Limitations 90

13. Definition of Key Terms 91
13.1. Insurance Coverages 91
13.2. Other Terms 92

14. Closing 97

15. Appendices 98

LIST OF TABLES

Table 1: Estimated Annual Past Loss Cost (Up to October 1, 2024) Trend Rates 2
Table 2: Historical Minor Injury Cap Amounts 9

Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury....22
Table 4: Comparison of Bodily Injury Estimated Loss Costs, Frequency and Severity....23
Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage....23
Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits – Total....24
Table 7: Changes in Estimated Loss Costs, Frequency and Severity: Collision....24
Table 8: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive....24
Table 9: Estimated Annual Past Loss Cost Trend Rates....72
Table 10: Unallocated Loss Adjustment Expenses....73
Table 11: Insurance Industry Catastrophe Data - Comprehensive including Theft....75
Table 12: Insurance Industry Catastrophe Data - Comprehensive excluding Theft....75
Table 13: Industry Average Investment Income Rate....76
Table 14: Summary of Indicated Operating Expense Ratios....77
Table 15: Estimated Annual Past Loss Cost Trend Rates....78
Table 16: Bodily Injury Adjustment Factors....81
Table 17: Property Damage Adjustment Factors....82
Table 18: Accident Benefits Adjustment Factors....83
Table 19: Collision Total Adjustment Factors....84
Table 20: All Perils Total Adjustment Factors....85
Table 21: Excess Inflation Model Parameter....86
Table 22: Excess Inflation Adjustment Factors....88

LIST OF FIGURES

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

Figure 16: Observed Accident Benefits Loss Cost Experience 44
Figure 17: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost 46
Figure 18: Observed Collision Loss Cost Experience 47
Figure 19: Collision - Fitted Frequency, Severity and Loss Cost 49
Figure 20: Observed Comprehensive Including Catastrophes and Theft Loss Cost Experience 51
Figure 21: Comprehensive Including Catastrophes and Theft - Fitted Frequency, Severity and Loss Cost 53
Figure 22: Comprehensive – Excluding Theft & Excluding Catastrophes 54
Figure 23: Comprehensive Excluding Theft and CATs - Fitted Frequency, Severity and Loss Cost 56
Figure 24: Comprehensive Theft Only Loss Cost Experience 57
Figure 25: Comprehensive Theft Only - Fitted Frequency, Severity and Loss Cost 59
Figure 26: Comprehensive – Total Excluding Catastrophes 60
Figure 27: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost 62
Figure 28: Observed All Perils Loss Cost Experience 63
Figure 29: All Perils - Fitted Frequency, Severity and Loss Cost 65
Figure 30: Observed Specified Perils Loss Cost Experience 66
Figure 31: Specified Perils - Fitted Frequency, Severity and Loss Cost 68
Figure 32: Observed Underinsured Motorists Loss Cost Experience 69
Figure 33: Underinsured Motorist - Fitted Frequency, Severity and Loss Cost 71
Figure 34: Bodily Injury 81
Figure 35: Property Damage (including DCPD) 82
Figure 36: Accident Benefits 83
Figure 37: Collision 84
Figure 38: All Perils 85
Figure 39: CPI Inflation 87

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 "2026 Semi-Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between April 1, 2026, and September 30, 2026.

This report presents our analysis of the insurance industry private passenger vehicles loss and expense experience in Alberta reported as of June 30, 2025, for the 2026 Semi-Annual Review.

The scope of our analysis includes the following coverages:

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

1.2. Summary of Key Findings

In this report, we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between April 1, 2026, and September 30, 2026, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2026, and September 30, 2026.

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

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

© Oliver Wyman

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

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

	2025 Annual Review: Data as of December 31, 2024	2026 Semi-Annual Review: Data as of June 30, 2025
Trend Benchmarks		
TPL-Bodily Injury	+8.7%[4]	+8.8%[5]
TPL-Property Damage	+1.6%[7]	+1.6%[8]
DCPD[10]	+1.6%[11]	+1.6%[12]
AB – Total	+11.9%/+7.0%[14]	+11.8%/+8.7%[15]
Collision	+2.4%[17]	+2.4%[18]
Comprehensive	+4.9%	+3.6%
All Perils	+3.7%	+3.1%
Specified Perils	+5.3%	+5.2%
Underinsured Motorist	+4.6%	+4.4%
Other Benchmarks		
Health Cost Recovery	1.94% of TPL Premiums	1.94% of TPL Premiums
Operating Expenses	22.6% of Premiums	22.6% of Premiums
Profit Provision	6% of Premiums	6% of Premiums

1.3. Relevant Comments

Data

The data analysed in this study and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, IBM Canada (IBM), through to June 30, 2025.

[2] We refer to these as "selections" in this report.
[3] Values for scalars or reform parameters are presented by coverage in Section 6.
[4] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[5] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[7] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[8] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[10] The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced in January 2022.
[11] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[12] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[14] +7.0% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +11.6%.
[15] +8.7% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +10.0%.
[17] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[18] Subject to excess inflation. See Section 10 for the implied adjustment factors.

Our analysis reflects the aggregated experience of the insurance industry, including the Facility Association (FA)[20] and the two Risk Sharing Pools (RSPs). Our findings may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

Loss Development

In our review of the industry loss development, we observed that development factors in the recent diagonals were higher than historical factors for bodily injury. The notes to Exhibit AUTO7001 do not include any reasons for these higher factors.[21] In our review of the individual data of large insurers, we identified two insurers that were the primary cause of the higher development. As these insurers represent a large percentage of the industry written premium, we find it more reasonable to adjust the industry ultimate losses instead of excluding these two insurers. For bodily injury, we estimate industry ultimate losses excluding the two insurers and separately estimate the ultimate losses for these two insurers.

This methodology is consistent with the prior review.

Loss Trend Benchmarks

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

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

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

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

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

Our analyses of past trend rates consider the impact of various reforms and government actions occurring during the experience period. The recent claim experience is exceptional due to the COVID-19

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

[21] In their Incurred Loss Development Factor Report using data as of June 30, 2024, December 31, 2024, and June 30, 2025, Ernst & Young LLP notes the higher loss development factors in the recent diagonals. However, they do not exclude any data, and state their "factor selection approach continues to aim to strike a balance between stability and responsiveness to emerging data."

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

- The COVID-19 pandemic affected loss costs for 2020, 2021, and 2022-1 mainly driven by a decline in the claims frequency rate. Mileage and mobility (cell phone) data indicate a return to pre-pandemic mobility levels in the second half of 2022. However, with remote and hybrid work models common, driving patterns and vehicle usage may have changed compared to pre-pandemic periods. Our loss trend selections are based on a frequency level without the influence of COVID-19.

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

- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. DCPD was introduced January 1, 2022. The timing of the reform introduction occurring during the pandemic creates additional challenges for isolating early estimates of the actual claims cost impact of the reforms. We discuss the estimated impact based on the current data in further detail in Section 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).[22] 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 show 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 use. This possible vehicle usage reduction may lead to a decrease in the future claims frequency rate.

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

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

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

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

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

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

We discuss this further in Section 5.3.

Profit Levels

As discussed in our 2025 annual review, the COVID-19 pandemic impact on driver behaviour and resulting reduction in claims costs produced windfall profits in 2020 and 2021. In 2022 through 2024, insurers experienced negative profits. Any reasonable expectation of vehicle usage in the post-pandemic era anticipates profit levels to reduce from the levels during the height of the pandemic.

While the industry experienced unusually high profit levels in 2020 and 2021, well beyond the Board's (prior) 7% of premium profit provision, profit levels between 2015 and 2019 were well below that 7% threshold.

It's important to note that rate setting is a prospective analysis of future costs without a carry-forward of past profits (or losses). Consequently, historical profits are not a consideration in setting loss trend rate Benchmarks[23] for this report.

COVID-19

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

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

Applicability of Benchmarks

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

We recommend the Board consider the reasonableness of additional information provided by interested parties, as it may be more current or provide greater insight into the Industry's private passenger 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.

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

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

1.4. Report Organization

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

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

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

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

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

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

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

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

In Section 10, we discuss our methodology for estimating the historical impact of varying inflationary 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 for private passenger vehicles in the Province of Alberta.

Between 2004 and 2013, the Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual review using Industry-wide experience to determine whether premiums for Basic Coverage on private passenger vehicles should be adjusted. As part of this process, the Board requested a semi-annual actuarial analysis of the Industry-wide experience. Interested parties, including the Consumer Representative, were given the opportunity to respond to this analysis at the Open Meeting held in June in either Calgary or Edmonton.

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

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

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

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger vehicles. A component of these reviews is to analyze Industry experience and develop Benchmarks for individual rate filings. The Board considers all input in developing its Benchmarks. The Benchmarks are posted on the Board's website at https://albertaairb.ca/ and include information that insurers may consider when preparing their rate filings.

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

- The Board may, at any time, order an insurer to file revised rating programs that reflect changes in legislation, the market or the operating environment subsequent to the insurer's most recently filed rating program.
- If an insurer has collected premiums that result in profitability in excess of the profitability target established in accordance with section 9(6)(d), the Board may, subject to its policies and procedures, require the insurer to return the excess premiums, or any portion thereof, to its policyholders.
- Every insurer must provide the option to each policyholder who enters into or renews a contract of insurance for a private passenger vehicle to pay the policyholder's annual insurance premium by a premium payment plan, except in certain circumstances. The insurer must charge all policyholders the same reasonable rate or fee for the premium payment plan.

2.2. 2020 Reforms

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

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

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

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

2.3. Minor Injury Reforms

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

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

Table 2: Historical Minor Injury Cap Amounts

Effective Date Range	Minor Injury Amount
October 1, 2004 – December 31, 2006	$4,000
January 1, 2007 – December 31, 2007	$4,144
January 1, 2008 – December 31, 2008	$4,339
January 1, 2009 – December 31, 2009	$4,504
January 1, 2010 – December 31, 2010	$4,518
January 1, 2011 – December 31, 2011	$4,559
January 1, 2012 – December 31, 2012	$4,641
January 1, 2013 – December 31, 2013	$4,725
January 1, 2014 – December 31, 2014	$4,777
January 1, 2015 – December 31, 2015	$4,892
January 1, 2016 – December 31, 2016	$4,956
January 1, 2017 – December 31, 2017	$5,020
January 1, 2018 – December 31, 2018	$5,080
January 1, 2019 – December 31, 2019	$5,202
January 1, 2020 – December 31, 2020	$5,296
January 1, 2021 – December 31, 2021	$5,365
January 1, 2022 – December 31, 2022	$5,488
January 1, 2023 – December 31, 2023	$5,817
January 1, 2024 – December 31, 2024	$6,061
January 1, 2025 – December 31, 2025	$6,182
January 1, 2026 – December 31, 2026	$6,306

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.[24]

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

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

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

2.4. Grid Rate System

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

With the introduction of DCPD effective January 1, 2022, the AIRB Grid rate does not include DCPD. As is the case for coverages such as collision and comprehensive, the DCPD premium will not be used to determine if a risk's premium is capped by the Grid.

2.5. Automobile Accidents Benefits Revisions

Effective March 1, 2007, the Government revised the accident benefits coverage limits as follows:

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

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

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

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

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

2.6. Legalization of Cannabis

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

2.7. Ministerial Orders

- On December 4, 2017, Ministerial Order 25/2017 provided for the limitation to automobile insurance rate increases to 5% for Private Passenger Vehicles, from November 30, 2017, to November 30, 2018. Ministerial Order 14/2018 was issued to enable exceptions to the rate cap under Ministerial Order 25/2017.
- On February 7, 2019, Ministerial Order 05/2019, replacing Ministerial Order 14/2018, provided for the limitation to automobile insurance rate increases to 5% for Private Passenger Vehicles, from December 1, 2018, to August 31, 2019.
- On August 31, 2019, the Ministerial Order expired, and the 5% rate increase cap was removed, returning auto insurance to a competitive market.
- On January 25, 2023, Ministerial Order 11/2023 was issued prohibiting the approval of any change to rating programs that resulted in an increase in premium greater than 0.00% to any individual private passenger vehicle policyholder. This rate pause was in effect from January 25, 2023, to December 31, 2023.
- On October 30, 2023, Ministerial Order 38/2023 was issued limiting the approval of any change to an insurer's rating program which resulted in private passenger vehicle rates increasing more than

the rate of Alberta Consumer Price Index (as calculated in September of the previous year) for any individual policyholder who meets the definition of Good Driver. The Good Driver Rate Cap is effective for rate approvals on or after January 1, 2024.

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

3. Summary of Alberta Private Passenger Vehicle 2016 to 2025 Experience

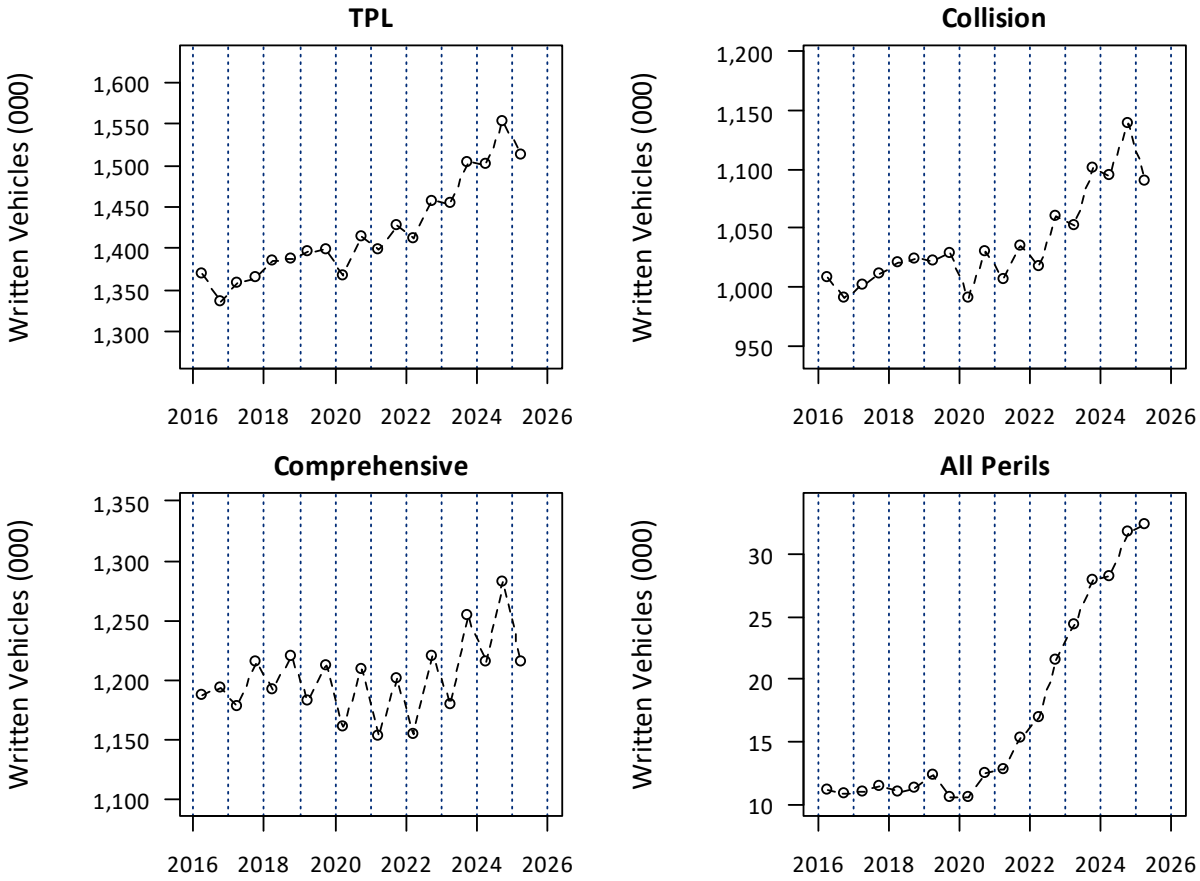
3.1. Growth of Insured Vehicles

Since 2016, the number of private passenger vehicles in Alberta has generally increased year-over-year, with increased variance over the most recent three years, likely due to the COVID-19 pandemic. Figure 1 presents the number of written vehicles insured by half-year increments over the last ten years for third-party liability,[26] collision, comprehensive, and all perils coverages. The number of insured vehicles rose from approximately 1.37 million in 2016-1 to 1.51 million in 2025-1.[27] For all coverages, there was a more pronounced rise in the number of risks in 2022-2, 2023-2, and 2024-2 compared to the preceding accident half-year. We note a slightly larger drop in written vehicles in 2025-1. GISA does not provide any comments on this in the notes to Exhibit AUTO7501.

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

[27] As these are semi-annual metrics, there are roughly double the number of vehicles operating in the province throughout the year.

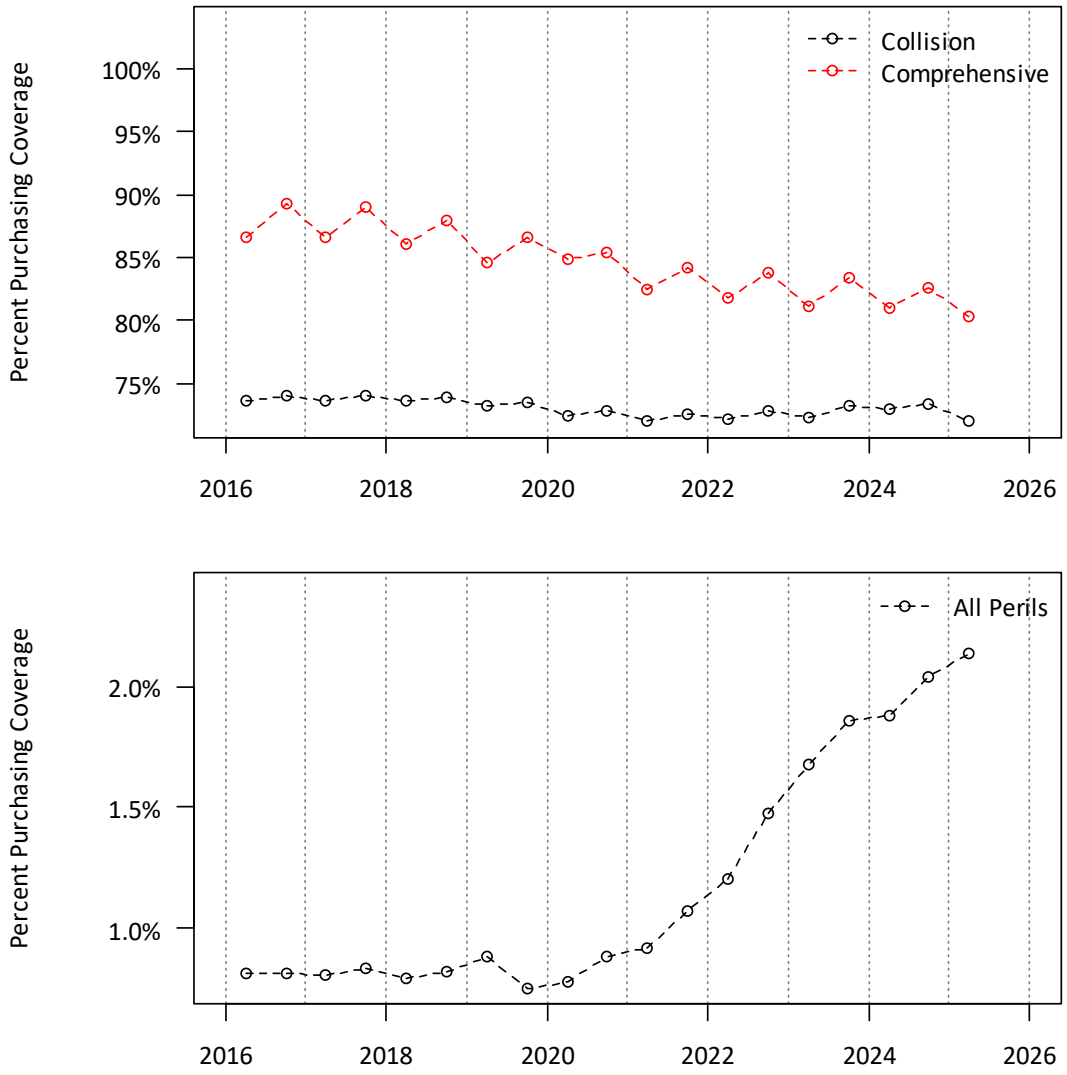
Figure 1: Written Vehicles



In contrast to TPL, comprehensive had a flatter growth pattern, with a slightly declining pattern beginning in 2018, that appears to have reversed starting in 2022. The steep rise for all perils in the lower right panel of Figure 1 since 2021-2 is due to the additional risks on a small volume, increasing from approximately 12,800 in 2021-1 to 32,300 in 2025-1.

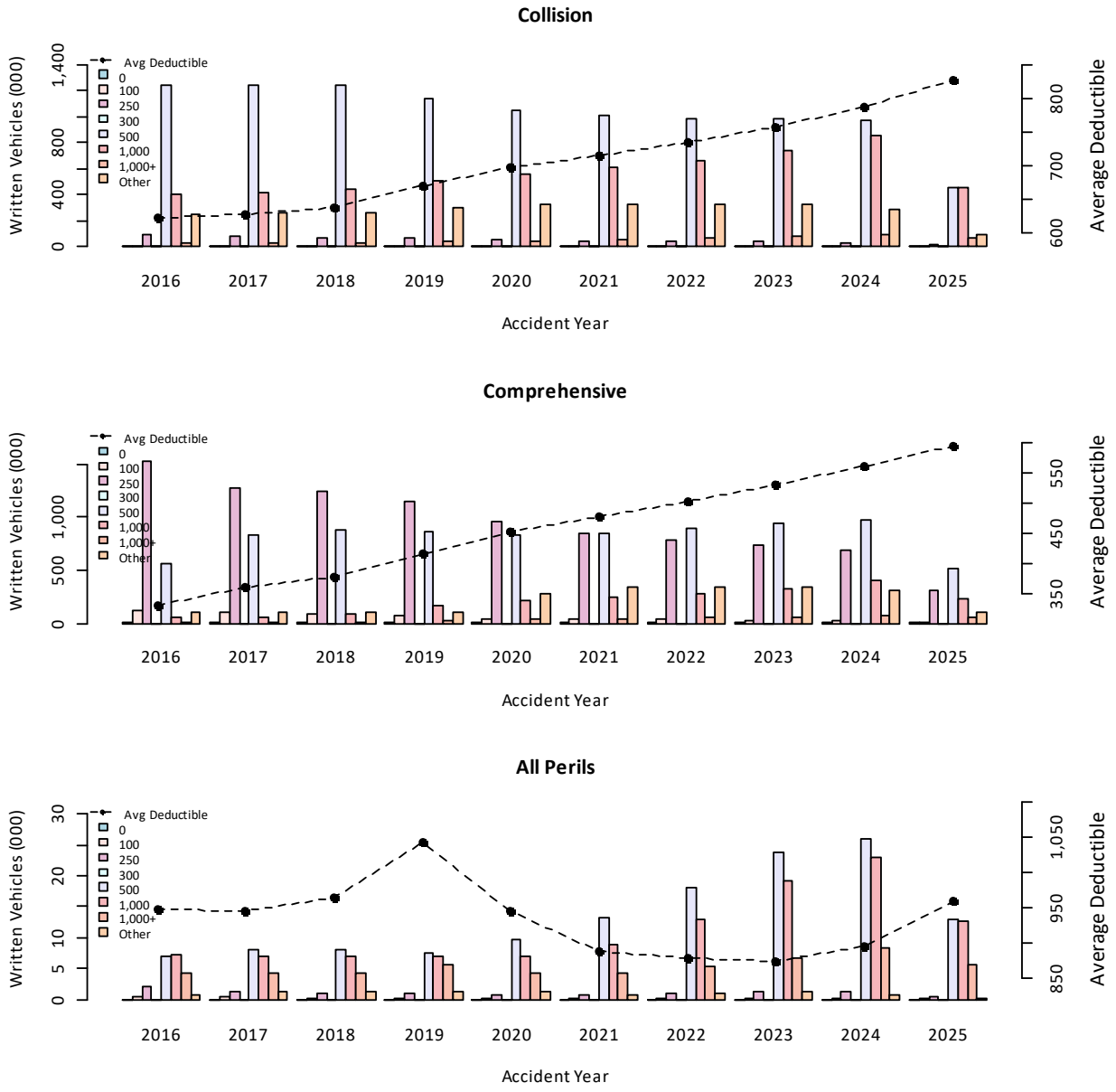
In Figure 2, we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Over the last ten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

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



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

Figure 3: Average Deductible Summary



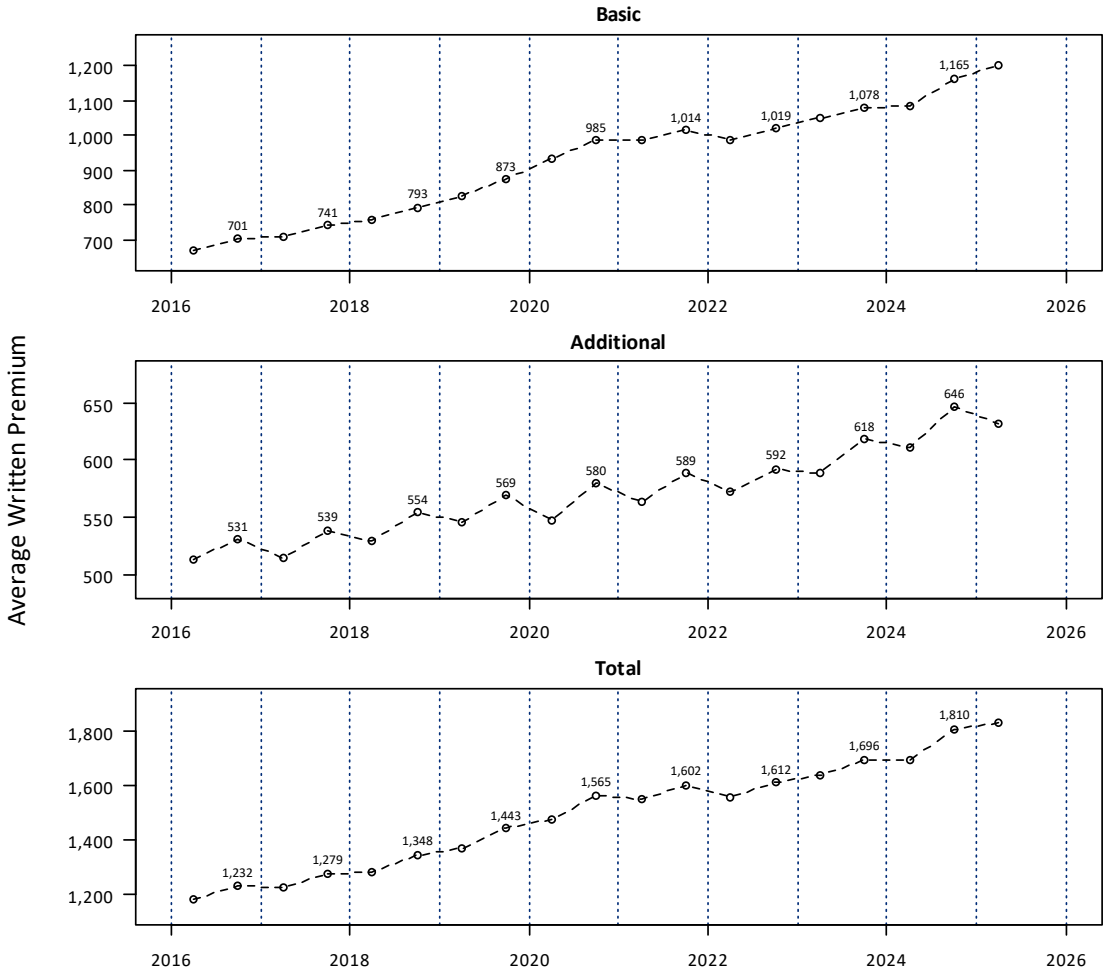
3.2. Change in Average Premiums

In Figure 4, we present the average written premiums over the ten-year period from 2016 to 2025, in half-year increments, for Basic, Additional, and total coverages respectively.

The average premiums for Basic Coverages have gradually increased since 2016 with a relatively flat period between 2021-1 and 2022-2. The average premiums for Additional Coverages have been steadily

increasing since 2016.[28] This increase in average premiums for Additional Coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



Policyholders who purchase *full coverage,*[29] would have a higher average premium in Figure 4. The total *average* written premiums are lower than full coverage average premiums because only a portion of policyholders purchase Additional Coverages.

3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. In Figure 5, we present the estimated ultimate average claims costs per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined (total coverages), by half-year increments, for the ten-year period ending June 30, 2025. The claims data presented represents claim amounts for events leading to a claim for

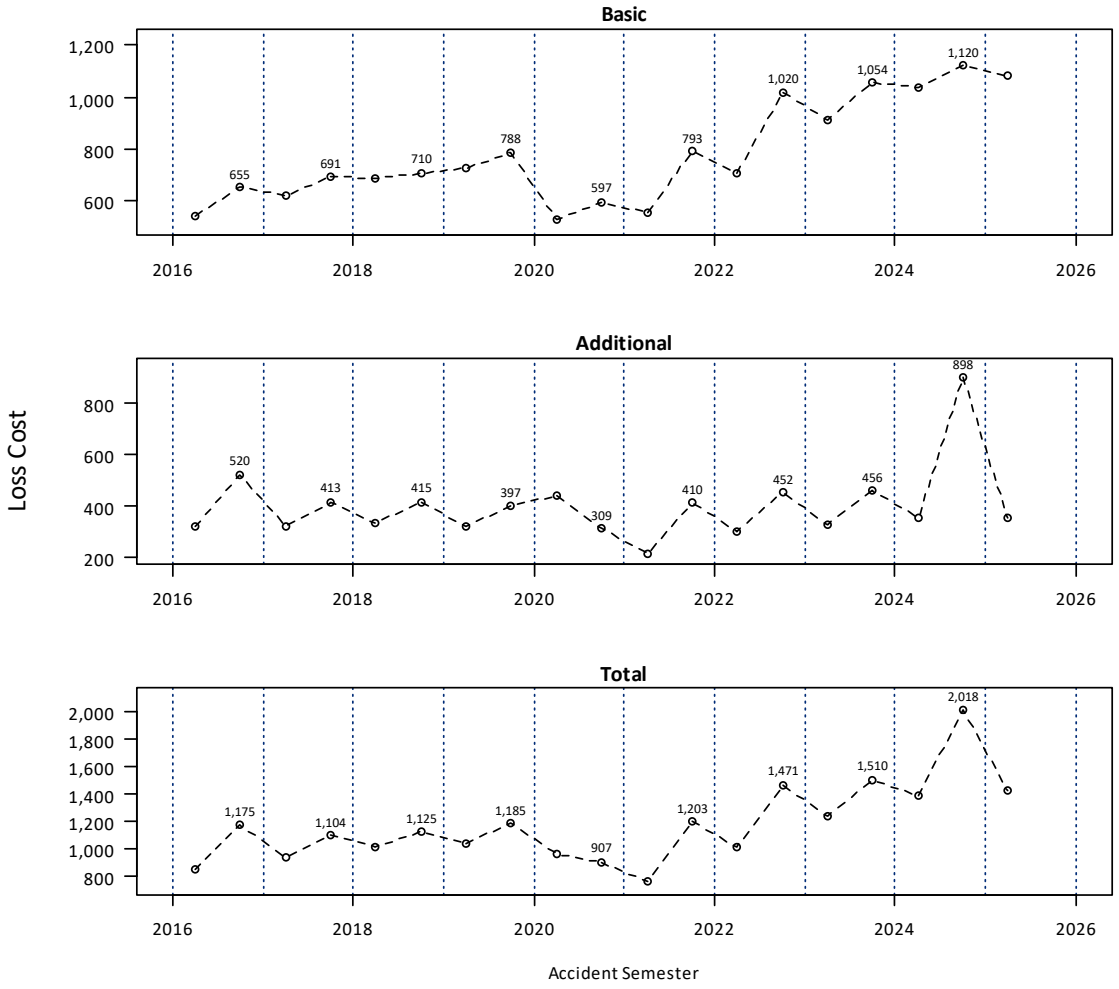
[28] The average premiums for additional coverages is subject to seasonal variability.

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

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

- indemnity amounts to fully settle and close the claim,[30] and
- all internal and external settlement costs[31] (e.g., legal fees and claim adjuster costs).[32]

Figure 5: Oliver Wyman Claims Costs - Summary



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

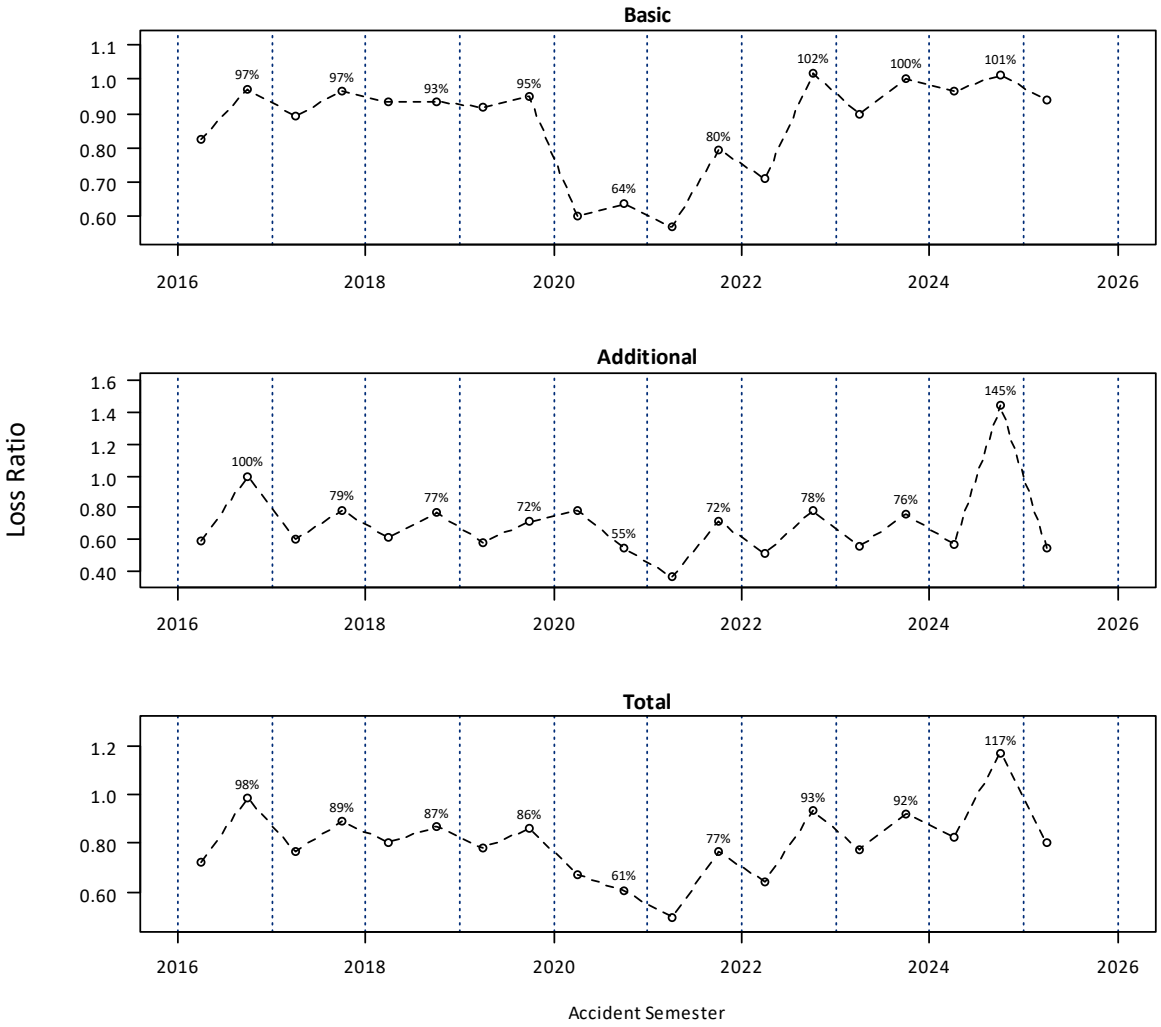
[30] The claims costs presented are on an ultimate basis. See Section 4 for more details.

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

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

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

Figure 6: Oliver Wyman Loss and Loss Adjustment Expense Ratio - Summary[33]



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

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

4. Analysis – General Discussion

4.1. Data

The source for the claim data we analyzed is the 2025-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2025) provided by GISA, and includes the experience of all drivers in Alberta, including drivers insured by the Facility Association and the two RSPs (from the time they were formed). We refer to this information as the "AIX report". We were provided with a version of the AUTO7501 exhibit that includes accident semesters 2005-2 through 2025-1. The exhibit posted on the GISA portal only includes the most recent 15 years of data. We note some large changes to the data for accident semesters 2005-2 through 2010-1 in the charts presented in Section 6. However, as these accident semesters are not included in our trend models, we did not investigate this issue further.

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

- Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- Case Reserves – the insurance company's estimate of the amount of future payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies by company: For example, it is typical for insurance companies to instruct their claims adjusters to post a pre-set amount (e.g., $10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until an investigation is conducted and a more accurate estimate can be established by the claims adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
2. The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR[34] 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

[34] Incurred But Not Reported

individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (and their actuaries) determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies from by company.

4.2. Data Exclusions

As part of our review process, we examine the individual data of the ten largest insurers/groups in the province for anomalies in the data that may inadvertently lead to an erroneously selected loss trend rate. Only in situations where we consider the data to be both highly unusual and impactful, do we remove the individual insurer/group data from our analysis. As noted in Section 1.3, we apply special treatment to the bodily injury ultimate estimates. However, we have not excluded any data as a result of our examination.

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

We estimate the final (ultimate) number of claims and cost[35] of all claims resulting from events that occur in the first and second half of the year (referred to as "accident half-years"[36]), separately, through to June 30, 2025. These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claims costs by accident half-year by developing estimates of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA.[37] 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.[38] 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.

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

[36] 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.

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

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

We select loss[39] development factors to estimate the actuarial reserve need, hence the final claims cost, for each accident half-year through June 30, 2025 (we group claims by the accident half-year in which the events leading to the claims occurred), separately for each coverage.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2025, separately for each coverage.

4.4. Selection of Claim Count and Claim Amount Development Factors

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

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

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

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

We note the selection of development factors influences the selected loss trend rates.[40] As a result of the emerged claims experience, the development factors we select, our estimates of ultimate loss costs, frequencies,[41] 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

	2025 AR (as of December 31, 2024)			2026 SAR (as of June 30, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$470.34	$102,860	4.57	$465.97	$101,822	4.58
2022	$612.38	$127,466	4.80	$580.83	$120,448	4.82
2023	$735.50	$160,842	4.57	$667.19	$139,015	4.80
2024	$838.25	$178,610	4.69	$719.20	$147,183	4.89
2025				$716.32	$146,121	4.90

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 8.4%. The variability in our estimates in recent reviews is largely attributable to the volatility in development factors for the two insurers described in Section 1.3. As previously noted, the

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

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

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

loss development factors in the recent diagonals are higher than historical factors, contributing to the large increase to the loss costs. As a result, we modified our approach to estimated ultimate claim amounts as described in Section 1.3.

As discussed in Section 1.3, two insurers appear to be the main drivers of the volatility in development factors. Given the large market share of these two insurers, we did not find it most reasonable for our analysis to exclude them. However, for comparison, we reviewed the industry excluding these two insurers to evaluate the reasonableness of our resulting estimates using the methodology discussed in Section 1.3. In Table 4, we present our estimates of industry loss cost, severity, and frequency excluding these two insurers.

Table 4: Comparison of Bodily Injury Estimated Loss Costs, Frequency and Severity

	Industry Total			Industry Excluding Two Insurers		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$465.97	$101,822	4.58	$480.20	$98,115	4.89
2022	$580.83	$120,448	4.82	$585.76	$112,722	5.20
2023	$667.19	$139,015	4.80	$657.01	$129,335	5.08
2024	$719.20	$147,183	4.89	$659.30	$133,827	4.93
2025	$716.32	$146,121	4.90	$646.20	$135,207	4.78

The industry loss development excluding these two insurers does not exhibit the same volatility in the recent diagonals that the total industry loss triangle does. Therefore, we find that our methodology described in Section 1.3 reasonably captures expected ultimate loss costs for the industry, and does not significantly overestimate any changes to case reserving practices.

Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage

	2025 AR (as of December 31, 2024)			2026 SAR (as of June 30, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$135.40	$6,610	20.48	$135.13	$6,608	20.45
2022	$186.71	$7,331	25.47	$186.71	$7,334	25.46
2023	$210.37	$8,000	26.30	$211.09	$8,023	26.31
2024	$232.98	$8,304	28.06	$232.56	$8,337	27.90
2025				$237.54	$8,519	27.88

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have not materially changed.

Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits – Total

	2025 AR (as of December 31, 2024)			2026 SAR (as of June 30, 2025)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$74.40	$8,518	8.73	$74.91	$8,576	8.74
2022	$98.54	$9,756	10.10	$100.58	$9,960	10.10
2023	$108.88	$10,619	10.25	$107.41	$10,460	10.27
2024	$117.70	$10,537	11.17	$126.82	$11,369	11.15
2025				$129.95	$11,890	10.93

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have increased by 2.6%.

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

	2025 AR (as of December 31, 2024)			2026 SAR (as of June 30, 2025)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$195.82	$7,541	25.97	$195.74	$7,538	25.97
2022	$260.30	$9,672	26.91	$260.28	$9,677	26.90
2023	$250.51	$10,727	23.35	$250.22	$10,643	23.51
2024	$276.89	$11,166	24.80	$269.57	$11,052	24.39
2025				$276.99	$11,507	24.07

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 0.8%.

Table 8: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive

	2025 AR (as of December 31, 2024)			2026 SAR (as of June 30, 2025)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$190.59	$6,781	28.11	$190.61	$6,781	28.11
2022	$208.38	$7,441	28.00	$208.52	$7,444	28.01
2023	$234.01	$8,403	27.85	$233.98	$8,396	27.87
2024	$500.95	$11,150	44.93	$494.99	$11,140	44.43
2025				$155.71	$7,665	20.32

Overall, for the four-year period 2021 to 2024, our estimates of the average annual ultimate loss costs have decreased by 0.5%.

© Oliver Wyman

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,[42] adjusting the losses to the anticipated cost levels during the policy period covered under the proposed rate program.

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

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

5.2. Past Trend – Model Considerations

We employ 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[43] by accident half-year that we derive (as we discuss in Section 4.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) , seasonality, and scalar/level[44] change parameters.

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 2005-2 to 2025-1. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

[42] 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.

[43] 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.

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

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

Seasonality

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

Weather and Unemployment

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

Scalar / Level Change Parameter

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

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

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

As discussed more fully in our 2020 reform costing reports, Bill 41 may also influence frequency as a policyholder may be more/less likely to pursue a claim under the revised benefits limits available. In Section 6, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. Although the post-reform data is still limited and immature, these models provide an assessment and insight into the reform's *actual* impact on bodily injury and accident benefits severity.

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

There are two options when selecting a loss trend:

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

We prefer to use the implied trend from the frequency and severity models. Certain phenomena affect frequency or severity only. By modeling frequency and severity separately, we can more accurately separate the impact of these effects. In the direct loss cost model, some of these effects may not be apparent if they have offsetting frequency and severity effects or may be masked by volatility in the data. In certain situations, the statistical results of the direct loss cost model may be slightly better, but if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model. We also consider the source of our selection in the prior report for consistency across reviews.

COVID-19

As described in our prior reports, we find the traffic volume and claims costs[45] between 2020 and 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[46] 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 are 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 a potential starting point. While we continue to observe a decline in 2022-2 through 2025-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period, but not fully returned to the pre-pandemic level.

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

[46] We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with the COVID-19 pandemic.

Insurers could consider the degree and persistence of a frequency reduction in the post-pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation, which led to increased claims costs. In the following figures, we present the consumer price index data as of November 2025 (left panel) and year-over-year percentage change (right panel)[47] 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

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

Figure 7: Consumer Price Index – All Items & Transportation

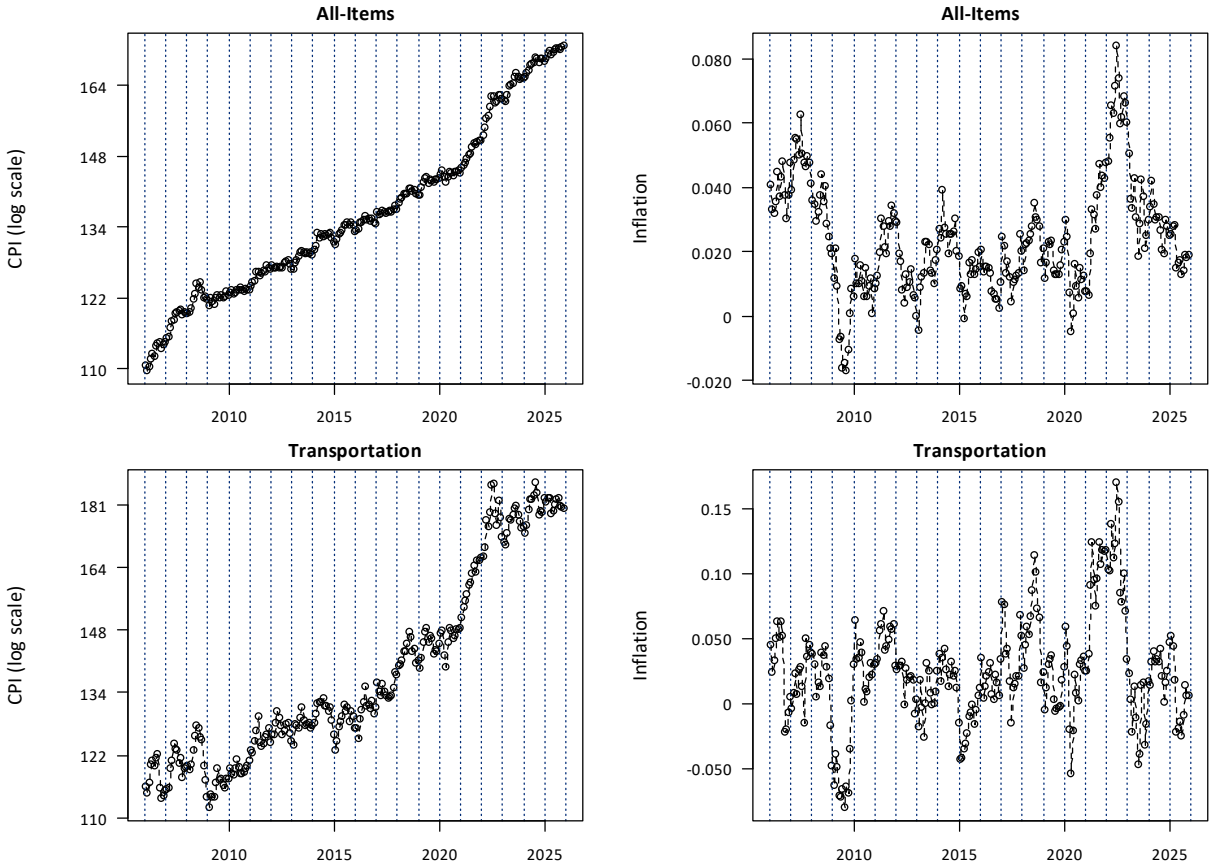
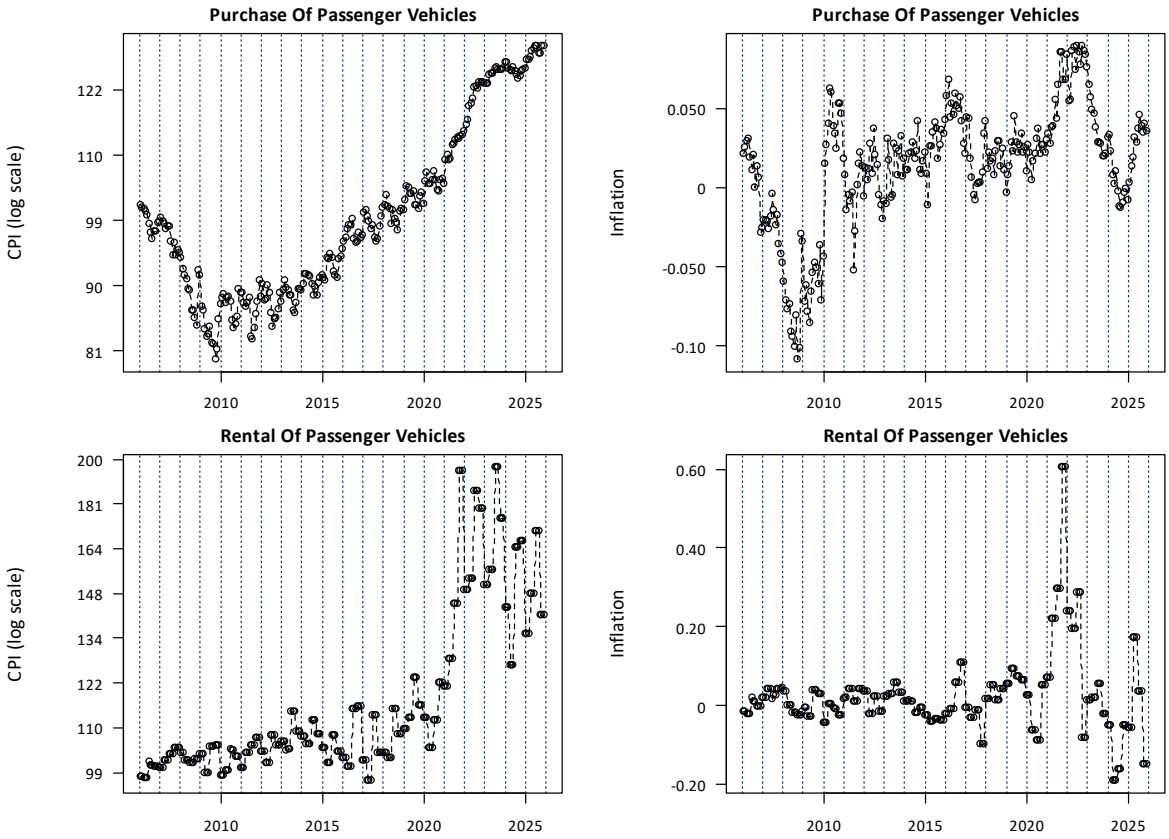
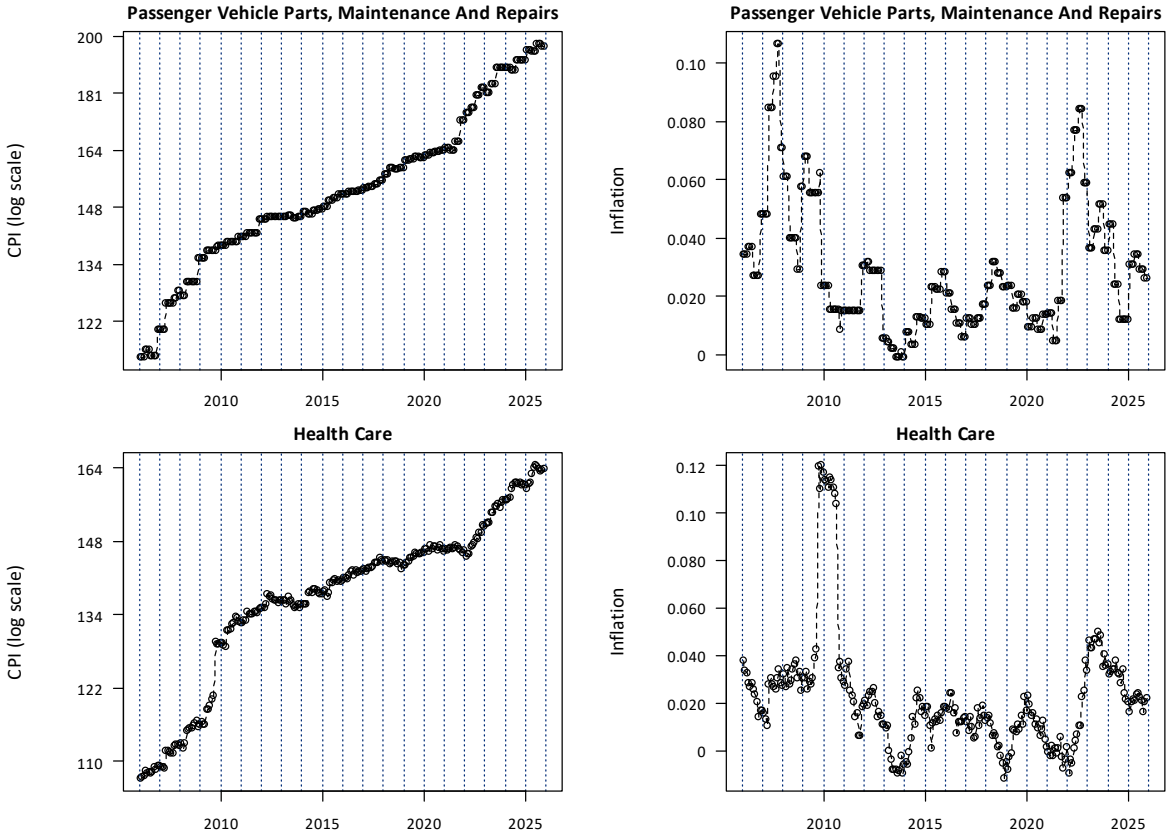


Figure 8[48]: Consumer Price Index – Purchase & Rental of Passenger Vehicle



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

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



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 10 years. The inflationary rise, which began in the second half of 2021, shows signs of moderation beginning in 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 be slightly more volatile and more moderate overall relative to the physical damage coverages.

As shown in Figure 10, the 2021-2 through 2024-1 property damage, collision, and comprehensive[49] severities have risen steeply, deviating from historical patterns. We note the severity appears to be flattening in the recent periods. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger

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

claim costs for physical damage coverages[50] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new and used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

Further complicating matters, DCPD was introduced on January 1, 2022, and may have (i) shifted claims from collision to total property damage (including PD-tort and DCPD) and (ii) changed the average severity for total property damage and collision. As a result of this dynamic, the impact of inflation on historical claims severity is difficult to separate from other factors affecting claims severity for these coverages.

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

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

As described at the beginning of Section 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 which 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.[51]
- The use of an inflation parameter based on the CPI data: We calculate a physical damage inflation parameter based on the passenger vehicle parts, maintenance, and repairs CPI data and a separate non-physical damage inflation parameter based on the health care CPI data.

We observe the following regarding inflation:

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation to pre−pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels.

As the higher interest rates cause the inflation surge to subside, higher loss trend rates should also subside. As shown in Figure 7 through Figure 9 above, there is evidence that inflation is moderating for

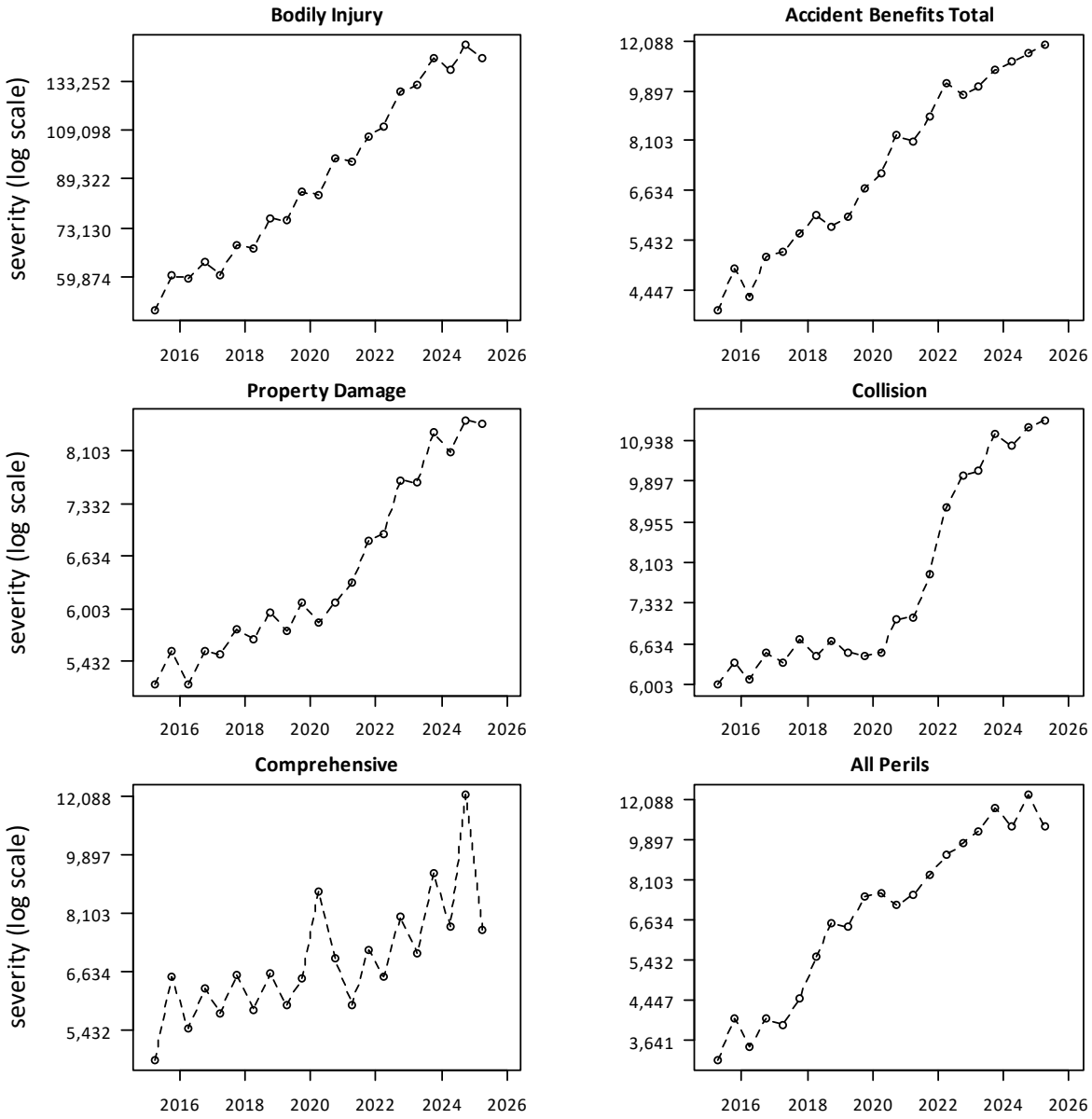
[50] We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

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

the primary physical damage claims cost components, and we expect the physical damage severity to follow.

We will continue to monitor the impact of inflation on claims costs and adjust our models as necessary. We further discuss the expected inflationary impact on future loss trend in Section 5.3 below.

Figure 10: Historical Severity by Coverage



5.3. Future Trend Considerations

The selection of an appropriate future loss trend rate is more difficult as it involves an additional layer of complexity. Future loss trend rates should consider both the cost level changes that occurred in the past (i.e., past trend) and the likelihood that those patterns may change. In the absence of a significant

change in experience over the recent accident periods, we find it is most reasonable to assume the past loss trend will perpetuate into the future, resulting in equivalent past and future trend rates.

If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. 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 expected reduction in claims frequency resulting from the general shift toward a hybrid workplace.[52] As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. The estimation of this adjustment should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

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

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels, and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (April 1, 2025, 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 June 30, 2025, 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.

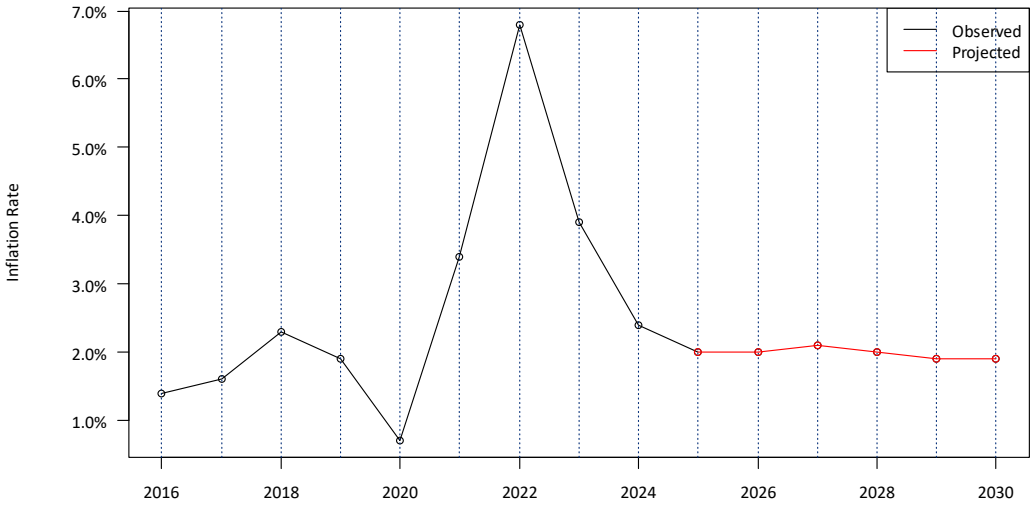
In Figure 11,[53] We present the International Monetary Fund's (IMF) forecast of future inflation, as measured by the all-items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

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.

[52] 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.

[53] https://www.imf.org/en/Countries/CAN (accessed 14 January 2026)

Figure 11: IMF Forecasted Inflation



6. Selected Loss Trend Rates

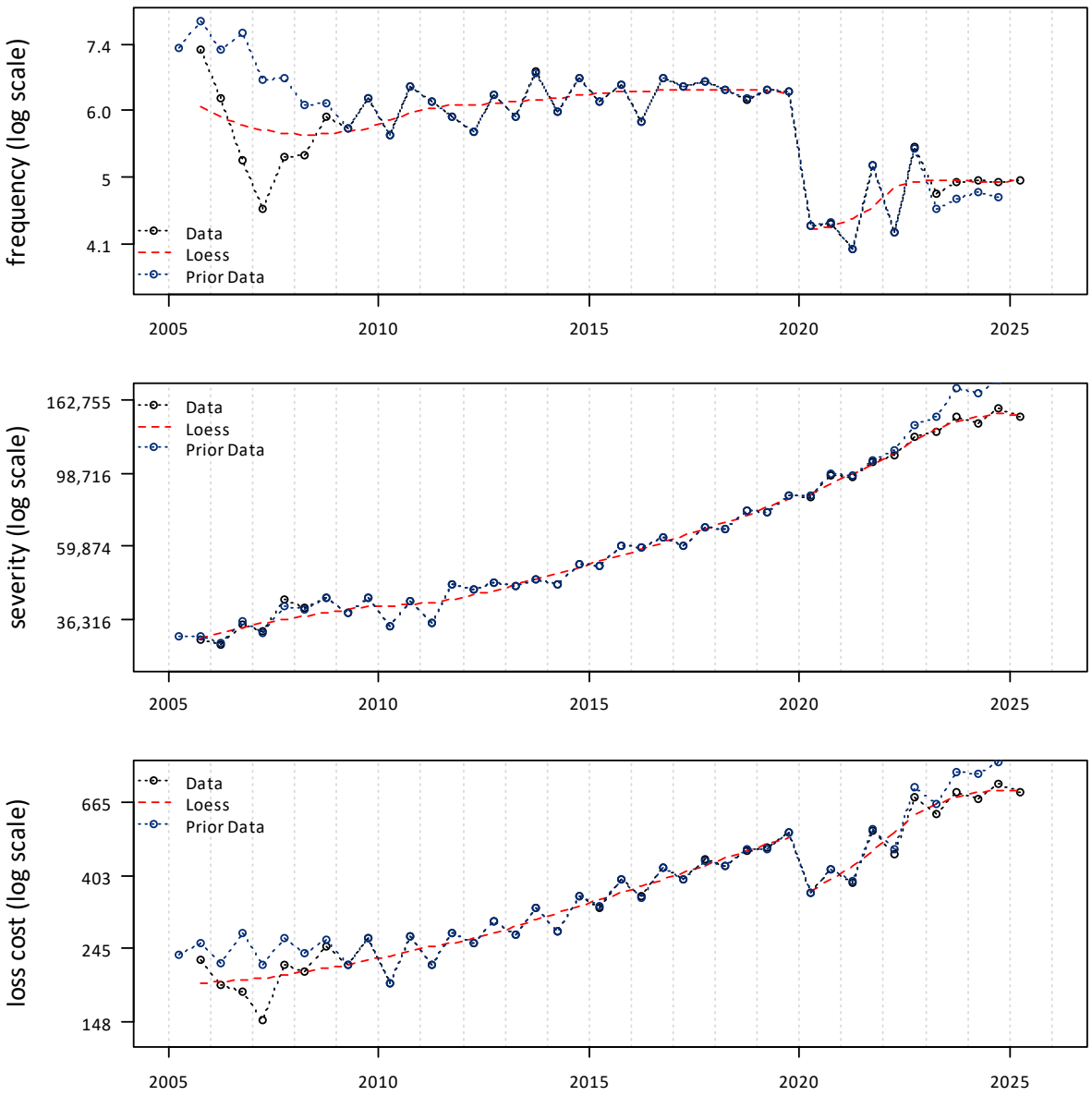
6.1. Bodily Injury

For the prior review, we selected a lost cost trend rate of +8.7%.

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe the frequency estimates since 2023 have increased and the severity estimates since 2022 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 level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2025-1 with frequency levels remaining well below pre-pandemic levels.

Figure 12: Observed Bodily Injury Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2010-1 and 2025-1, and include mobility ($p = 0.000$), seasonality ($p = 0.001$), and a new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.896.

We fit a severity model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.000), seasonality (p = 0.000), a 2020 reform scalar (p = 0.000), and excess inflation (p = 0.021). The implied annual trend rate associated with our fitted severity model is +8.8%. The modeled 2020 reform scalar parameter corresponds to a +13.6%[54] increase at November 1, 2020. The adjusted R-squared of our proposed severity model is 0.991.

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 +8.8%.[55] The implied adjusted R-squared of the combined frequency and severity model is 0.983.

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 2025-1, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.000), a new normal scalar (p = 0.391), a 2020 reform scalar (p = 0.475), and excess inflation (p = 0.307). The implied annual trend rate associated with our fitted loss cost model is +9.2%. The modeled scalar parameter corresponds to a +2.7%[56] increase at November 1, 2020. The adjusted R-squared of our proposed loss cost model is 0.989.

We note both the combined frequency and severity and direct loss cost models have a high adjusted R-squared. However, due to the many parameters in the direct loss cost model, some of which have offsetting impacts, certain parameters are not significant. Therefore, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.8%.

The combined frequency and severity model implies a reform scalar of +13.6% 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. The positive reform scalar captures the net effect of higher inflation and the reform impact. In the most recent data, we find the pattern in the claim severity tracks closer with a general rise in inflation. Therefore, we select a November 1, 2020, reform scalar of +0.0%.

As more data emerges, a more accurate assessment can be evaluated in the future. As noted in Section 1.3, we observe higher development factors in the recent diagonals, which may contribute to the lower reform scalar estimate. Although we do not expect the development factors to have a material impact on the selected trend rate as the relative impact on all accident semesters is similar, it may result in a smaller absolute cost difference between pre-reform and post-reform periods.

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

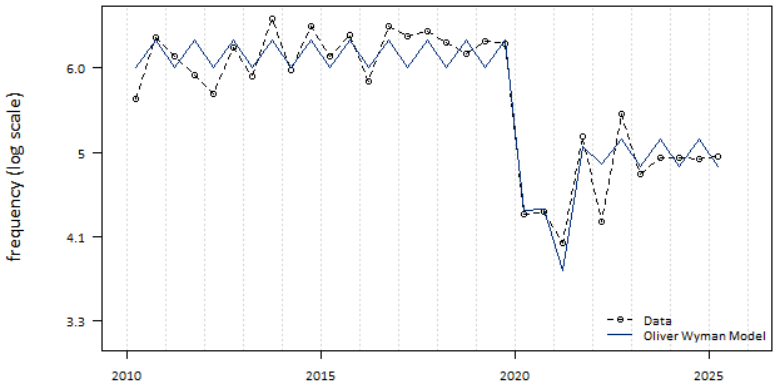
Additionally, given the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 5.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[54] = exp[0.128] - 1

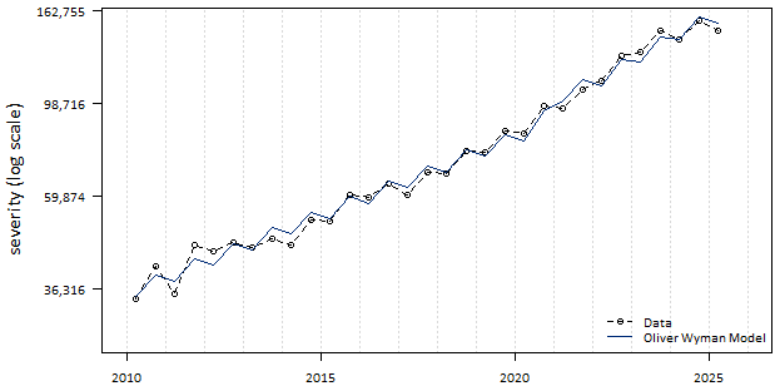
[55] = exp[0.000 + 0.084] - 1

[56] = exp[0.027] - 1

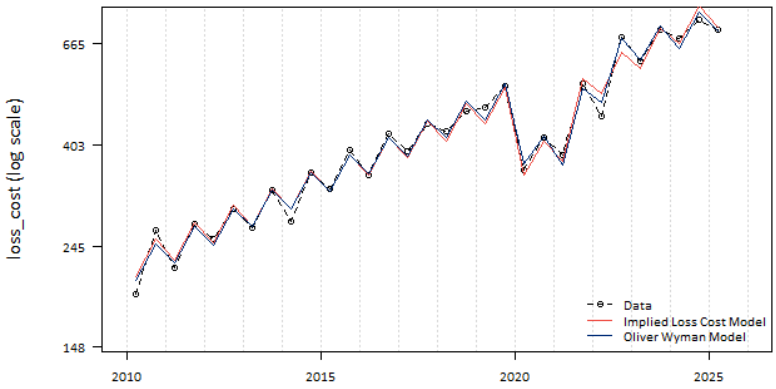
Figure 13: Bodily Injury - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.015	0	0.896
Seasonality	0.066	0.001	
New Normal Scalar	-0.235	0	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.084	0	0.991
Seasonality	0.077	0	
2020 Reform Scalar	0.128	0	
Excess Inflation	0.085	0.021	
Trend Rate	+8.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.088	0	0.989
Mobility	0.013	0	
Seasonality	0.137	0	
New Normal Scalar	-0.052	0.391	
2020 Reform Scalar	0.027	0.475	
Excess Inflation	-0.061	0.307	
Trend Rate	+9.2%		

6.2. Property Damage (including DCPD)

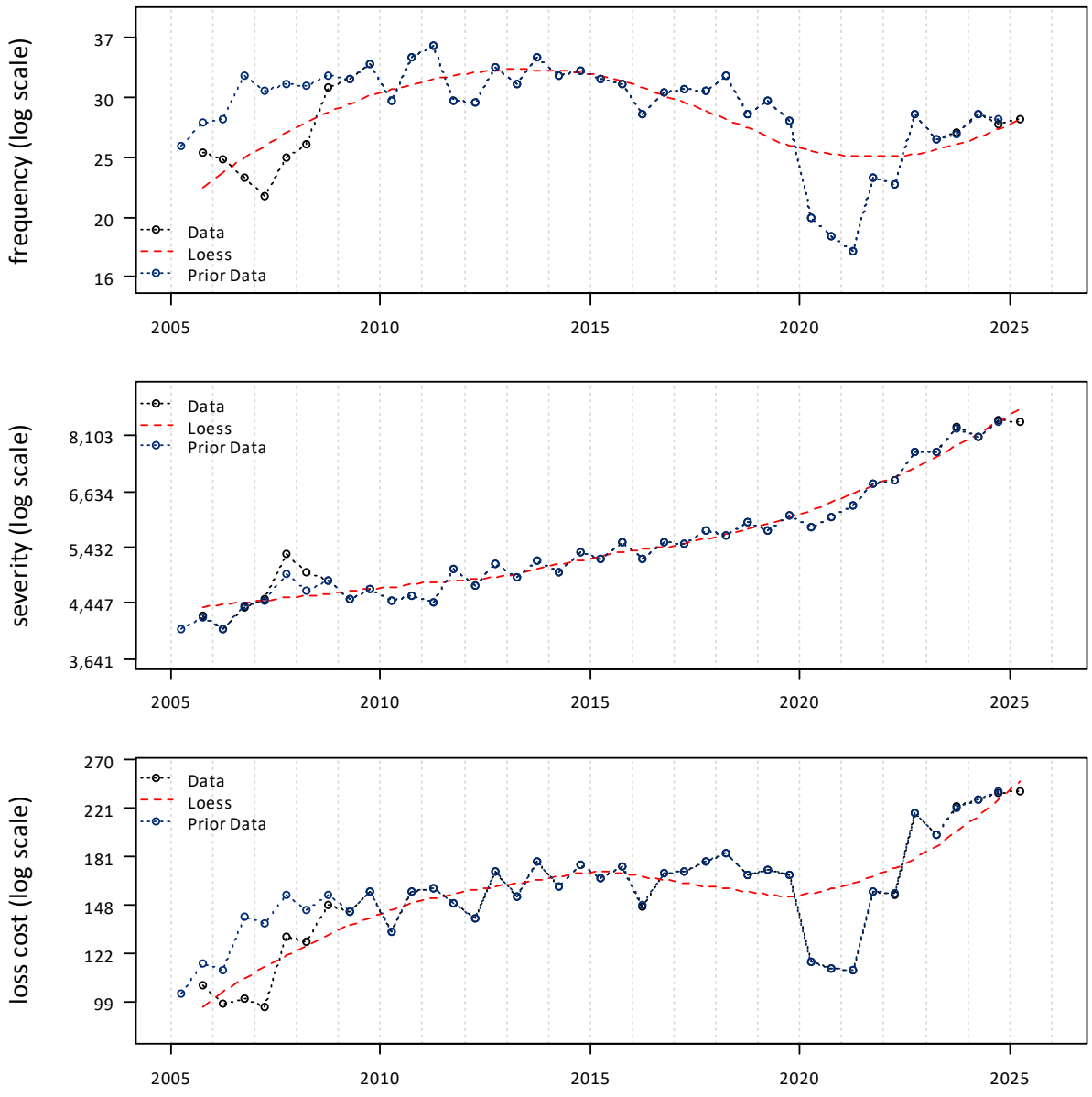
For the prior review we selected a loss cost trend rate of +1.6%.

In Figure 14, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe

that our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. The introduction of DCPD may have resulted in a shift of claims from collision to DCPD, and this, along with an easing of pandemic restrictions in 2022-2, may explain the rise in frequency level back to pre-pandemic levels.

Figure 14: Observed Property Damage Loss Cost Experience



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

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

We fit a frequency model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.000), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is −1.3%. The adjusted R-squared of our proposed frequency model is 0.904.

We fit a severity model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.000), seasonality (p = 0.000), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +2.9%. The adjusted R-squared of our proposed severity model is 0.992.

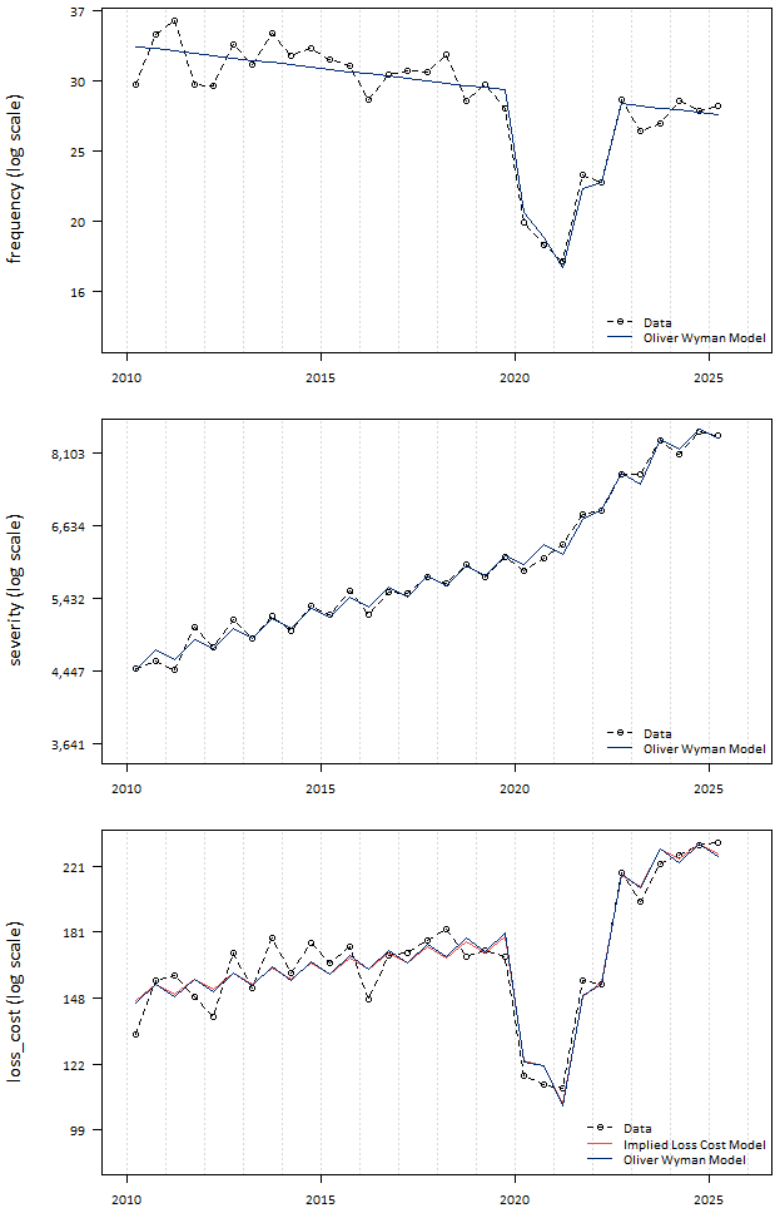
In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +1.6%.[57] The implied adjusted R-squared of the combined frequency and severity model is 0.918.

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 2025-1, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.025), and excess inflation (p = 0.001). The implied annual trend rate associated with our fitted loss cost model is +1.8%. The adjusted R-squared of our proposed loss cost model is 0.915.

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.6%. In Section 10, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-1 cost level.

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

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



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

Parameter	Coefficient	p.value	Adj.R2
Trend	0.029	0	0.992
Seasonality	0.041	0	
Excess Inflation	0.204	0	
Trend Rate	+2.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0	0.915
Mobility	0.016	0	
Seasonality	0.048	0.025	
Excess Inflation	0.183	0.001	
Trend Rate	+1.8%		

Effective January 1, 2022, premiums for third-party liability are split into three separate coverages: bodily injury, property damage-tort and DCPD. Until sufficient separate property damage-tort and DCPD data is available from GISA, the loss cost trend rate that we select for property damage applies to both property damage-tort and DCPD coverages.

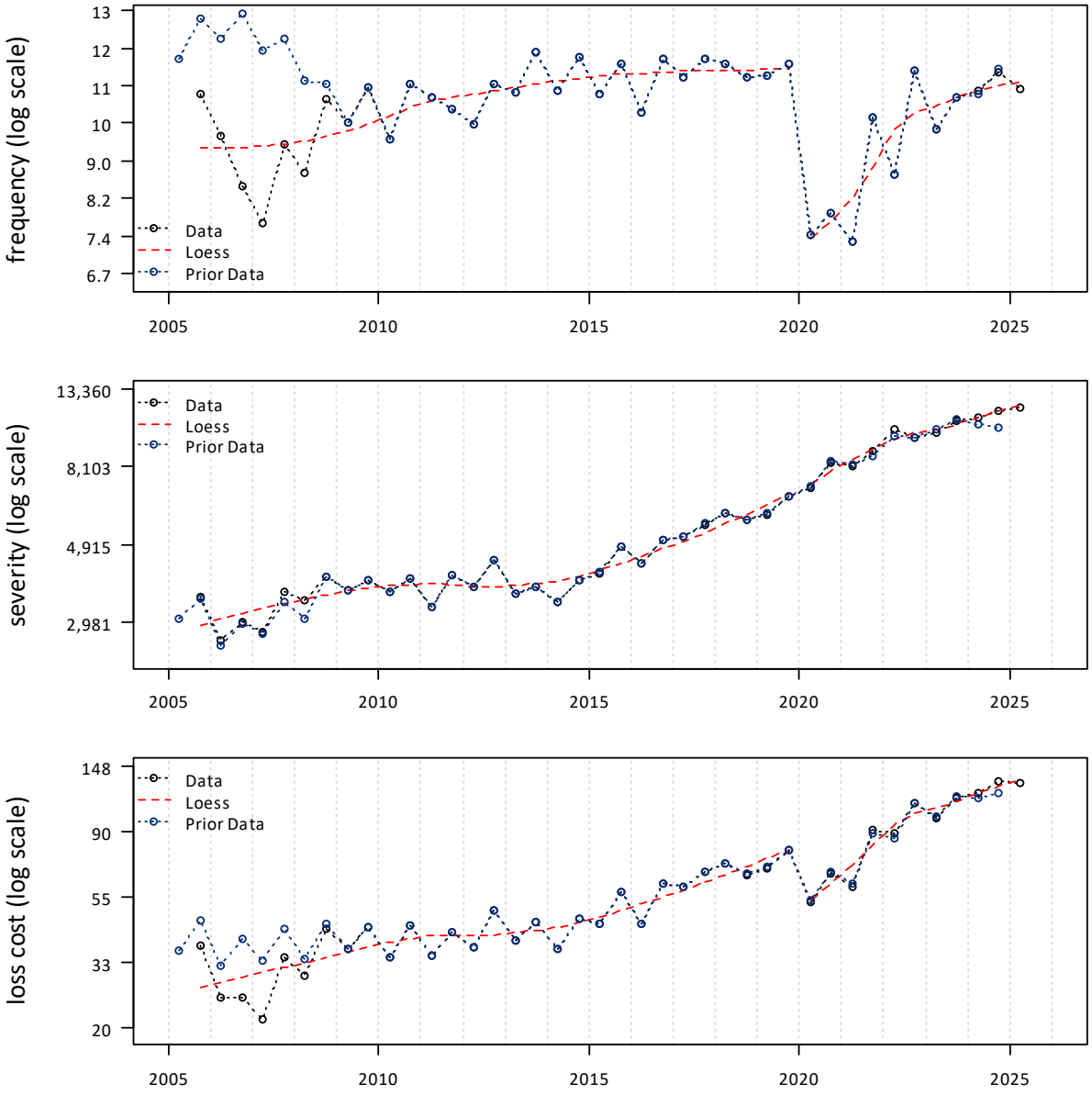
6.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +11.9% prior to October 29, 2020, and +7.0% thereafter. We also include an October 29, 2020, reform scalar of +11.6%.

In Figure 16, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe our more recent severity estimates have increased slightly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- The decline in frequency level coincident with the pandemic is followed by a return to levels modestly lower than pre-COVID levels. The impact of the pandemic may be (partially) masked by the reforms effective October 29, 2020.
- The slight rise in 2020-2 is coincident with the reform changes.

Figure 16: Observed Accident Benefits Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2014-1 and 2025-1, and include mobility (p = 0.000), seasonality (p = 0.001), and a new normal scalar (p = 0.060). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.906.

We fit a severity model to all accident half-years between 2014-1 and 2025-1, and include trend (p = 0.000), a 2020-2 reform scalar (p = 0.074), and a 2020 trend change (p = 0.072). The implied annual trend rates associated with our fitted severity model is +11.8% up to October 29, 2020 and +8.7%[58] thereafter. The modeled scalar parameter corresponds to a 10.0%[59] increase at October 29, 2020. The adjusted R-squared of our proposed severity model is 0.981. We note the severity model reform scalar is not significant, however, the p-value is relatively close to the threshold of significance (p = 0.05) so we choose to include the scalar as it corresponds to a known event we expect to affect claims experience.

In Figure 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 +11.8%[60] prior to October 29, 2020, and +8.7%[61] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.961.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2025-1, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.002), a new normal (p = 0.039), a 2020-2 reform scalar (p = 0.071), and a 2020 trend change (p = 0.924). The implied annual trend rates associated with our fitted loss cost model is +11.9% up to October 29, 2020 and +12.2%[62] thereafter. The modeled scalar parameter corresponds to a +16.0%[63] increase at October 29, 2020. The adjusted R-squared of our proposed loss cost model is 0.968.

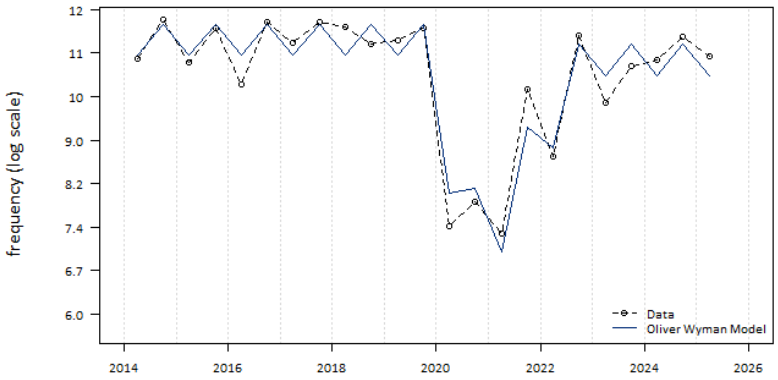
We select the combined frequency and severity model with a loss cost trend rate of +11.8% prior to October 29, 2020, and +8.7% thereafter, and a one-time loss cost increase of +10.0% at October 29, 2020.

We expect a more accurate assessment of the 2020 reforms and new normal parameters as more data emerges. We find the selected model suggests a slightly higher reform adjustment factor than the Board's initial loss cost accident benefits October 2020 reform adjustment factor of +8%. However, this may be commingled with rising inflation.

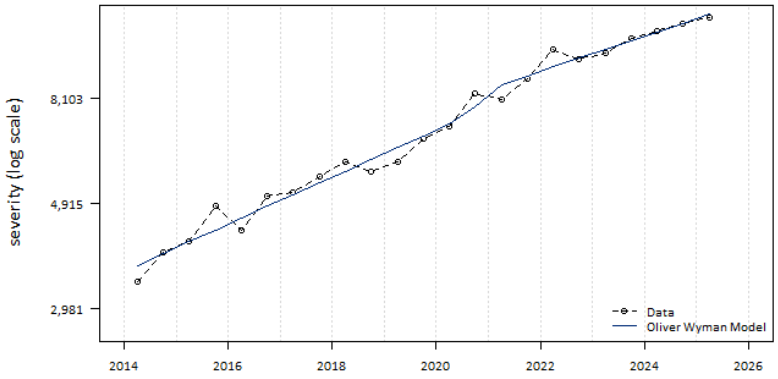
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

[58] = exp[0.112 + -0.028] - 1
[59] = exp[0.095] - 1
[60] = exp[0.000 + 0.112] - 1
[61] = exp[0.000 + 0.112 + -0.028] - 1
[62] = exp[0.112 + 0.003] - 1
[63] = exp[0.149] - 1

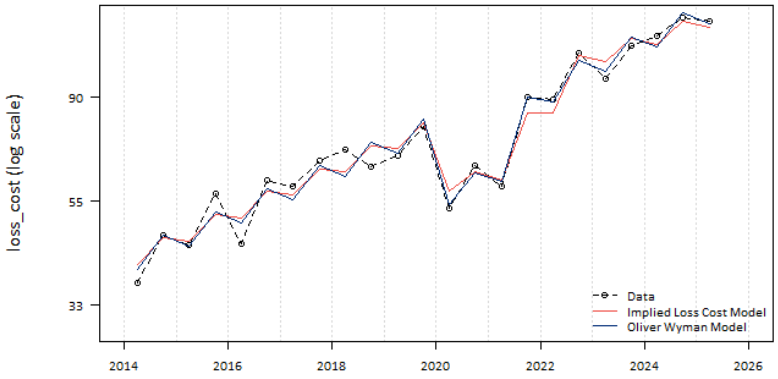
Figure 17: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.014	0	0.906
Seasonality	0.072	0.001	
New Normal Scalar	-0.046	0.06	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.112	0	0.981
2020-2 Reform Scalar	0.095	0.074	
2020 Trend Change	-0.028	0.072	
Trend Rate (Period 1)	+11.8%		
Trend Rate (Period 2)	+8.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.112	0	0.968
Mobility	0.016	0	
Seasonality	0.108	0.002	
New Normal	-0.212	0.039	
2020-2 Reform Scalar	0.149	0.071	
2020 Trend Change	0.003	0.924	
Trend Rate (Period 1)	+11.9%		
Trend Rate (Period 2)	+12.2%		

6.4. Collision

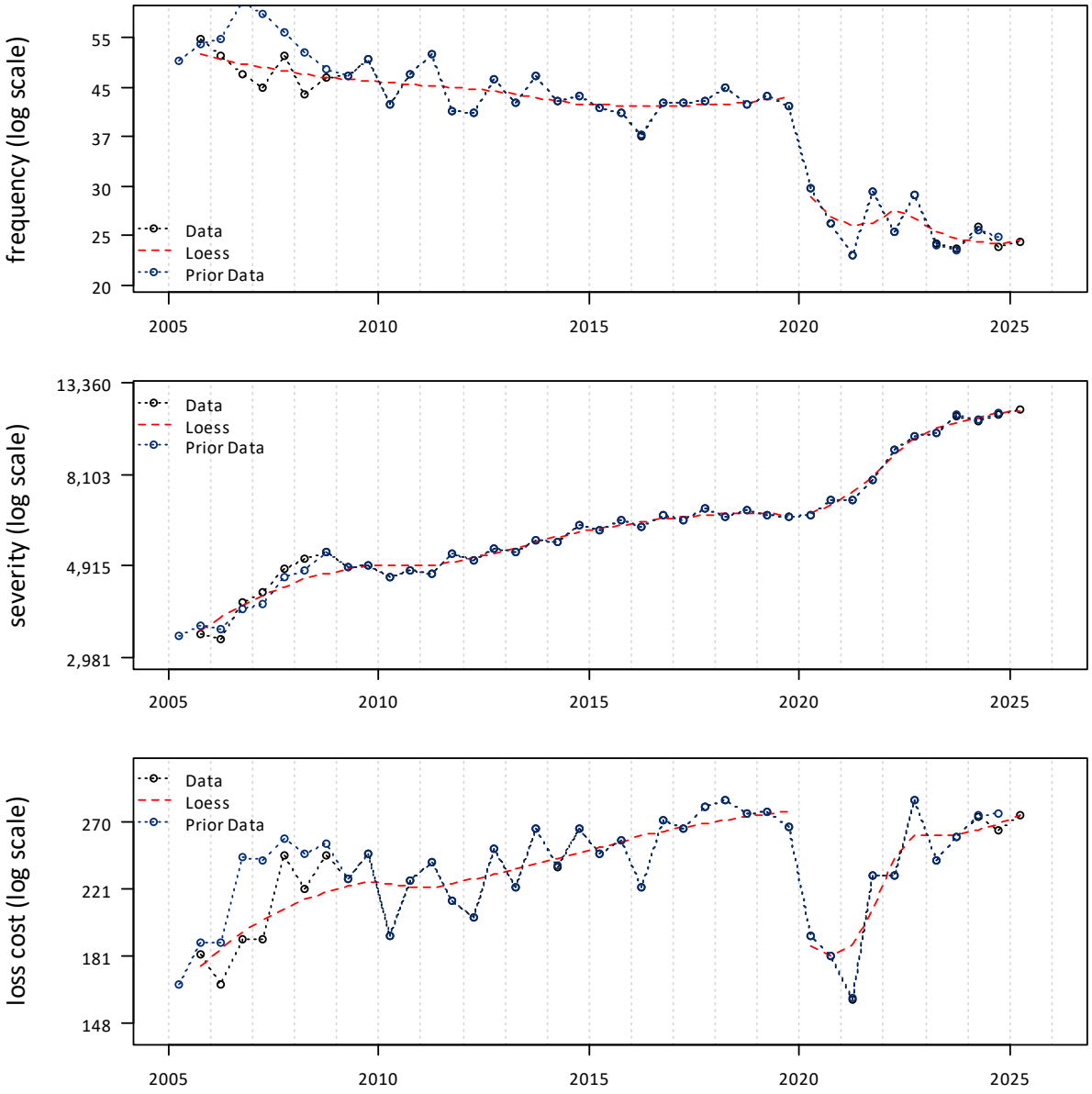
For the prior review, we selected a lost cost trend rate of +2.4%.

In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe

that our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a steep decline in frequency level coincident with the pandemic which has been sustained through 2025-1. The decrease in 2022 may, in part, be associated with the introduction of DCPD and the resulting shift of claims between coverages.

Figure 18: Observed Collision Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.026), mobility (p = 0.000), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted frequency model is −1.3%. The modeled scalar parameter corresponds to a −34.8% decrease at 2022-2. The adjusted R-squared of our proposed frequency model is 0.916.

We fit a severity model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.000), seasonality (p = 0.035), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +3.7%. The adjusted R-squared of our proposed severity model is 0.980.

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 +2.4%.[64] The implied adjusted R-squared of the combined frequency and severity model is 0.751.

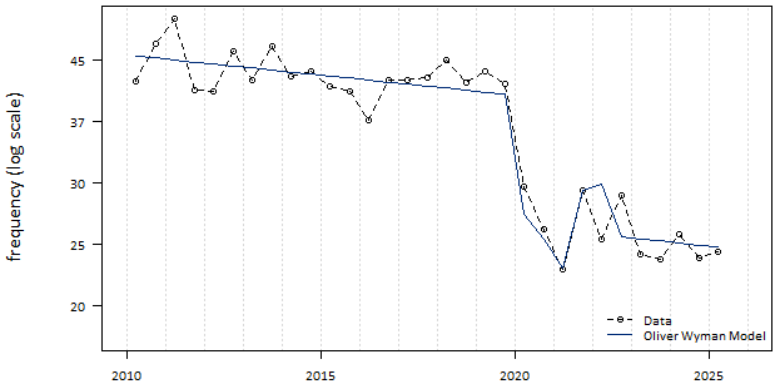
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.028), excess inflation (p = 0.935), and a new normal (p = 0.060). The implied annual trend rate associated with our fitted loss cost model is +3.1%. The modeled scalar parameter corresponds to a −17.5% decrease at 2022-2. The adjusted R-squared of our proposed loss cost model is 0.822.

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.4%. In Section 10, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-1 cost level.

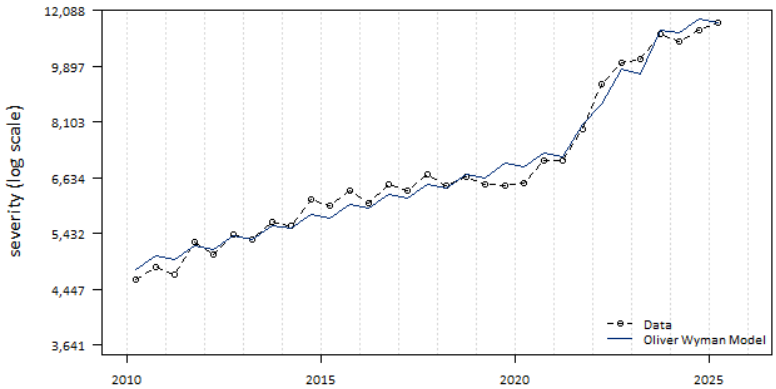
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

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

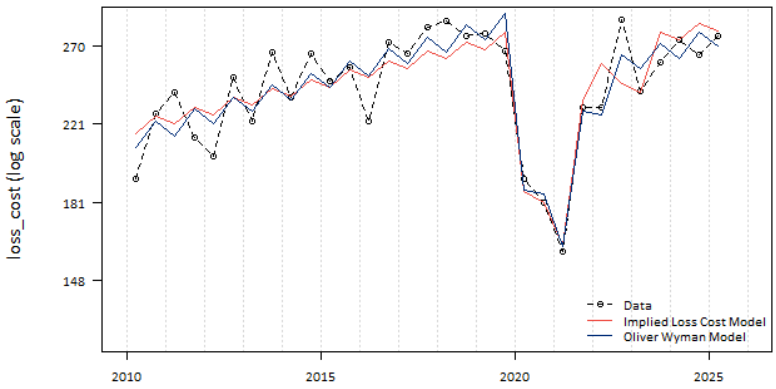
Figure 19: Collision - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.013	0.026	0.916
Mobility	0.017	0	
New Normal	-0.428	0	
Trend Rate	-1.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.037	0	0.98
Seasonality	0.031	0.035	
Excess Inflation	0.333	0	
Trend Rate	+3.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0	0.822
Mobility	0.019	0	
Seasonality	0.053	0.028	
Excess Inflation	-0.009	0.935	
New Normal	-0.192	0.06	
Trend Rate	+3.1%		

6.5. Comprehensive

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

Since the release of our 2025 Annual Review, GISA has released the 2024 Catastrophe Report. Using industry data as of December 31, 2024, we separately review:

- Comprehensive, excluding theft and catastrophes, and
- Comprehensive, excluding catastrophes.

Using industry data as of June 30, 2025, we separately review:

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

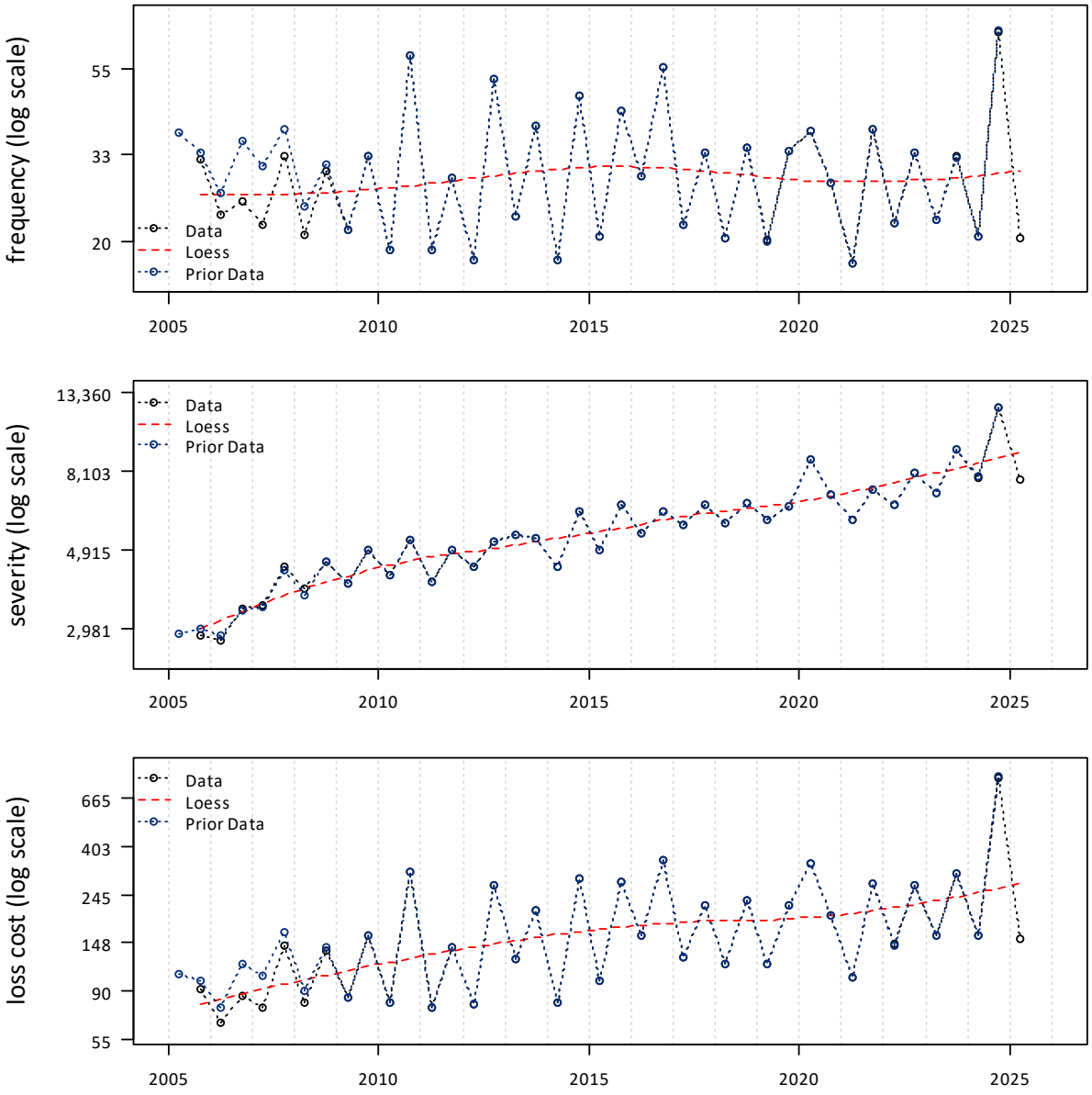
We select the comprehensive trend based on the total comprehensive, excluding catastrophes data.

Comprehensive, Including Theft and Catastrophes (Total Comprehensive)

In Figure 20, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a smaller than expected seasonal reduction in 2016-1 that is likely due to the Fort McMurray event (which GISA does not consider a catastrophe).
- We observe higher than expected frequency in 2020-1 that is likely due to the hailstorm in Calgary and Southern Alberta during June 2020.
- We observe a slightly larger than expected decrease in frequency at 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic; however, we do not observe a decrease thereafter.
- Hailstorms in Calgary and Southern Alberta contributed to the high frequency in the 2024-2 accident semester.

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



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

Based on similar reviews conducted in other provinces, we find the impact of COVID-19 on comprehensive loss cost to be less severe than other coverages and is generally concentrated in the first half of 2020, while the second half is less affected, if at all. Any pandemic effect in Alberta's comprehensive loss cost experience appears to be concentrated in 2020-2 and 2021-1.

We fit a frequency model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.999), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.0%. The adjusted R-squared of our proposed frequency model is 0.633.

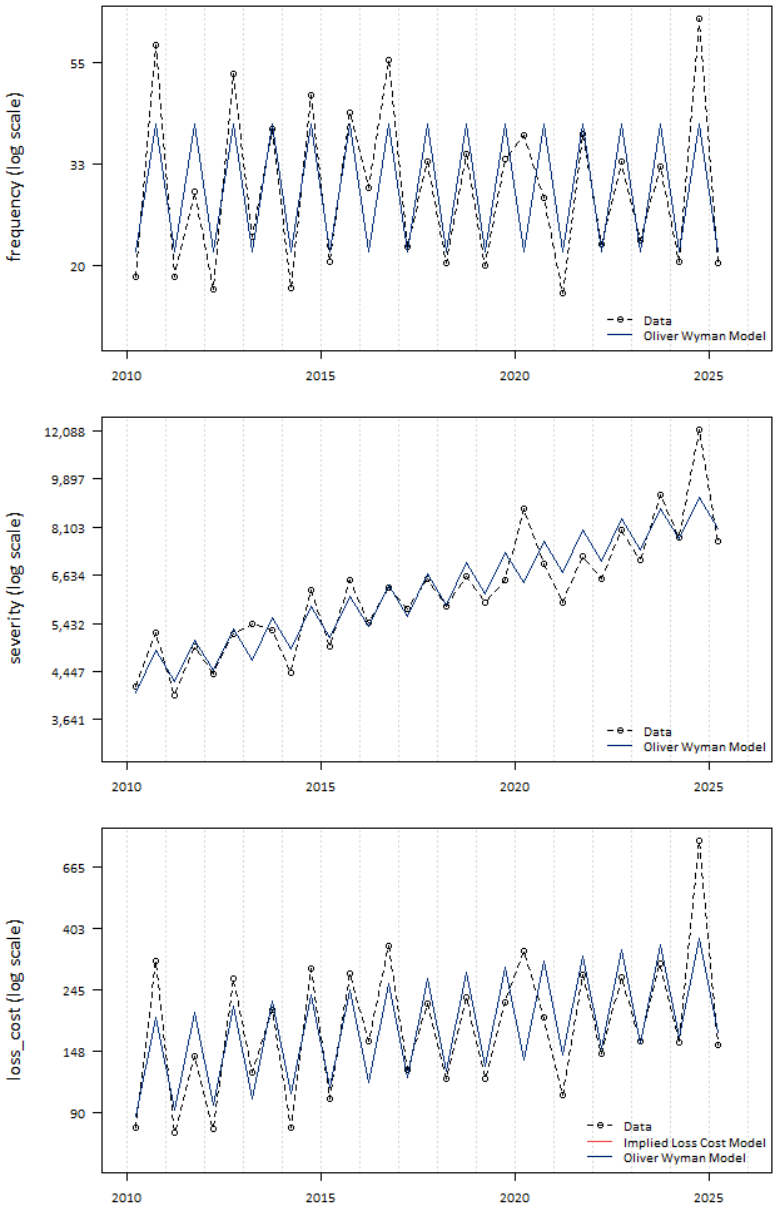
We fit a severity model to all accident half-years between 2010-1 and 2025-1, and include trend (p = 0.000), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.7%. The adjusted R-squared of our proposed severity model is 0.818.

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 +4.7%.[65] The implied adjusted R-squared of the combined frequency and severity model is 0.638.

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 2025-1, and include trend (p = 0.001), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +4.7%. The adjusted R-squared of our proposed loss cost model is 0.651.

[65] = exp[0.000 + 0.046] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	0	0.999	0.633
Seasonality	0.63	0	
Trend Rate	+0.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.046	0	0.818
Seasonality	0.151	0	
Trend Rate	+4.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.046	0.001	0.651
Seasonality	0.782	0	
Trend Rate	+4.7%		

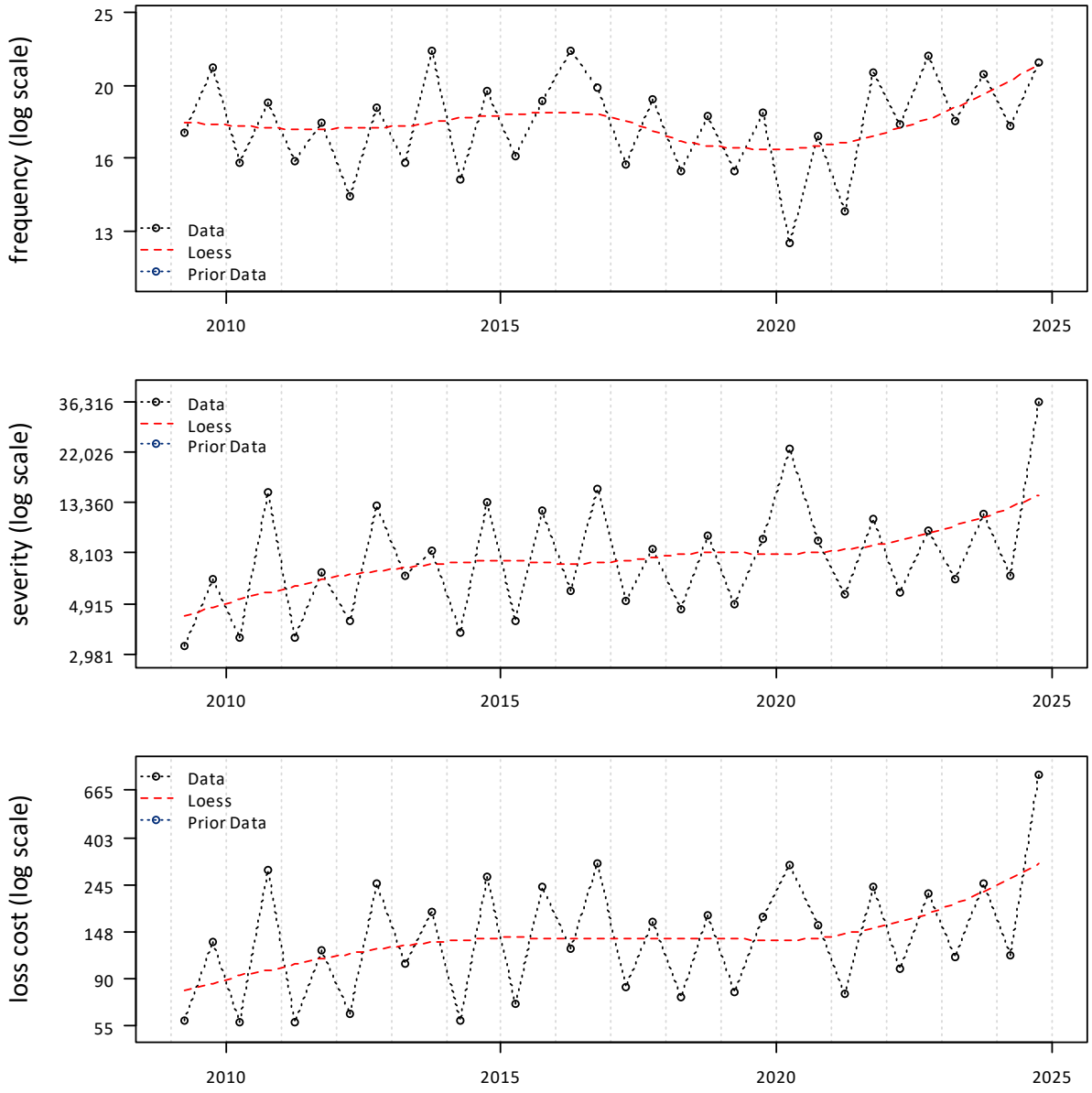
Comprehensive Excluding Catastrophes and Theft

In Figure 22, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2009-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a counter-seasonal spike in 2016-1 that is likely due to the Fort McMurray event (which GISA does not consider a catastrophe).

- We observe a decrease in frequency at 2020-1 and 2021-1, which may be attributable, in part, to the impact of the COVID-19 pandemic; however, we do not observe a decrease thereafter.
- We observe a spike in severity for the 2020-1 and 2024-2 periods. Coincidentally, both periods were affected by hailstorms.

Figure 22: Comprehensive – Excluding Theft & Excluding Catastrophes



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

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.304), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.4%. The adjusted R-squared of our proposed frequency model is 0.468.

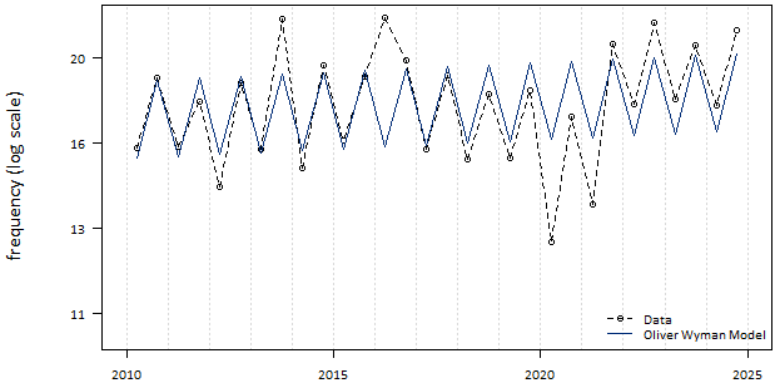
We fit a severity model to all accident half-years between 2010-1 and 2024-2, excluding 2024-2, and include trend (p = 0.116), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +2.6%. The adjusted R-squared of our proposed severity model is 0.501.

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 +3.1%[66]. The implied adjusted R-squared of the combined frequency and severity model is 0.615.

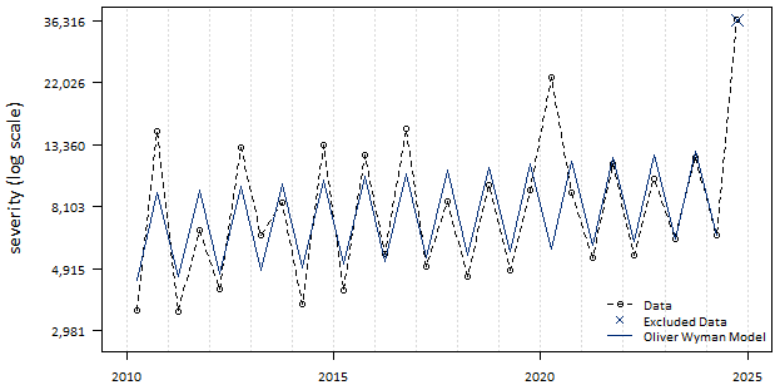
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, excluding 2024-2, and include trend (p = 0.066), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +3.0%. The adjusted R-squared of our proposed loss cost model is 0.632.

[66] = exp[0.004 + 0.026] - 1

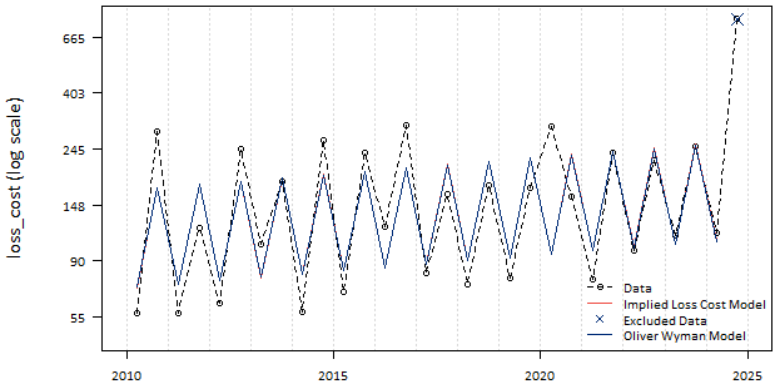
Figure 23: Comprehensive Excluding Theft and CATs - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.004	0.304	0.468
Seasonality	0.182	0	
Trend Rate	+0.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.026	0.116	0.501
Seasonality	0.693	0	
Trend Rate	+2.6%		

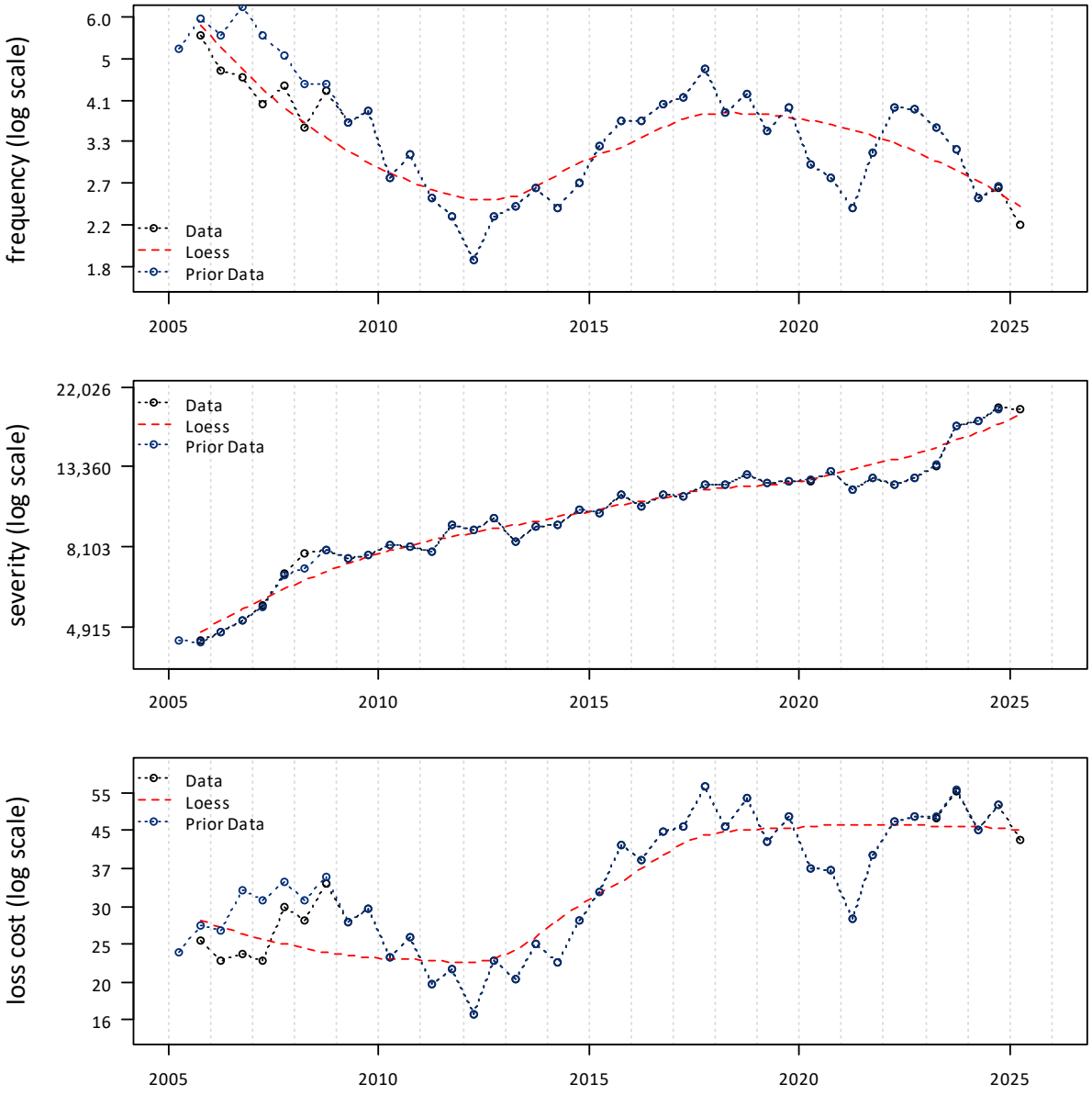


Parameter	Coefficient	p.value	Adj.R2
Trend	0.029	0.066	0.632
Seasonality	0.872	0	
Trend Rate	+3.0%		

Comprehensive Theft Only

In Figure 24, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly. We include a loess curve that models the general trends in the data.

Figure 24: Comprehensive Theft Only Loss Cost Experience



A key driver of the higher trend rates presented in Figure 20 (including catastrophe and theft claims) relative to Figure 22 (excluding catastrophe and theft claims) is the inclusion of theft claims. We note theft loss costs began to increase significantly beginning in 2011, but began to decrease starting in 2018. To better understand the impact of theft claims, we fit a model to theft only claims beginning in 2010-1.

We fit a frequency model to all accident half-years between 2012-1 and 2025-1, and include trend (p = 0.000), a 2018 trend change (p = 0.000), and a 2021-2 multi-period scalar (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +16.9% up to January 1, 2018, and

−16.2%,[67] thereafter. The modeled scalar parameter corresponds to a +89.5%[68] increase at January 1, 2022. The adjusted R-squared of our proposed frequency model is 0.909.

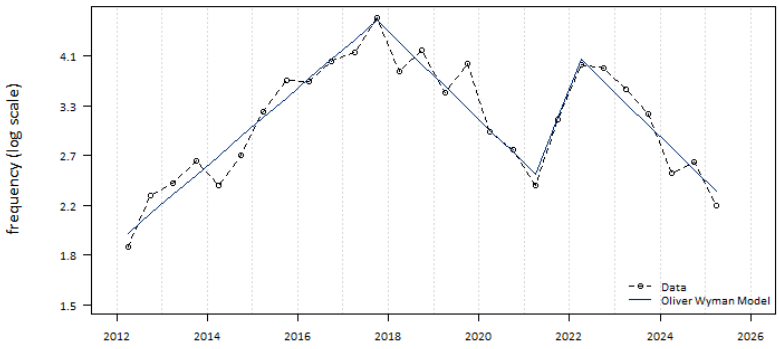
We fit a severity model to all accident half-years between 2012-1 and 2025-1, excluding 2021-1, 2021-2, 2022-1, 2022-2, and 2023-1, and include trend (p = 0.000), seasonality (p = 0.020), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.7%. The adjusted R-squared of our proposed severity model is 0.972.

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 model is +22.4%[69] prior to January 1, 2018, and −12.3%[70] thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.902.

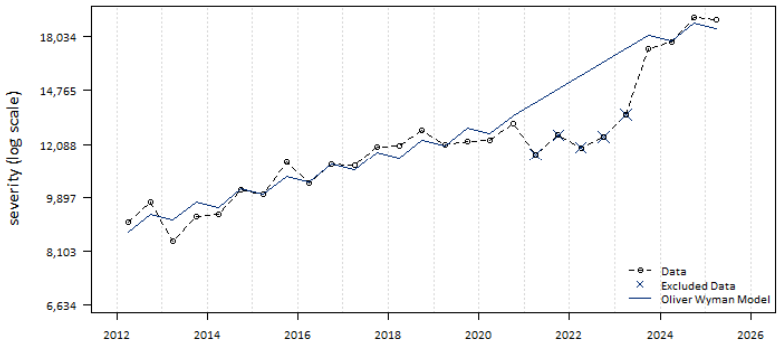
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2012-1 and 2025-1, and include trend (p = 0.000), seasonality (p = 0.001), a 2018 trend change (p = 0.000), a 2021-2 multi-period scalar (p = 0.054), and excess inflation (p = 0.000). The implied annual trend rates associated with our fitted loss cost model is +22.6% up to January 1, 2018, and −13.3%[71] thereafter. The modeled scalar parameter corresponds to a +25.3%[72] increase at January 1, 2022. The adjusted R-squared of our proposed loss cost model is 0.954.

[67] = exp[0.156 + -0.333] - 1
[68] = exp[0.639] - 1
[69] = exp[0.156 + 0.046] - 1
[70] = exp[0.156 + -0.333 + 0.046 +] - 1
[71] = exp[0.204 + -0.347] - 1
[72] = exp[0.226] - 1

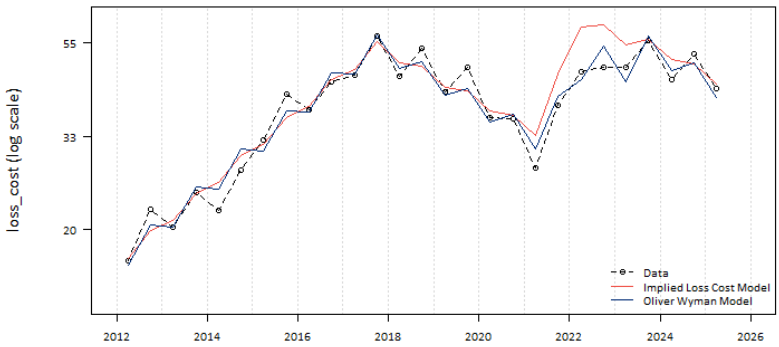
Figure 25: Comprehensive Theft Only - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.156	0	0.909
2018 Trend Change	-0.333	0	
2021-2 Multi-Period Scalar	0.639	0	
Trend Rate (Period 1)	+16.9%		
Trend Rate (Period 2)	-16.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.046	0	0.972
Seasonality	0.044	0.02	
Excess Inflation	0.158	0	
Trend Rate	+4.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.204	0	0.954
Seasonality	0.112	0.001	
2018 Trend Change	-0.347	0	
2021-2 Multi-Period Scalar	0.226	0.054	
Excess Inflation	0.624	0	
Trend Rate (Period 1)	+22.6%		
Trend Rate (Period 2)	-13.3%		

Comprehensive Excluding Catastrophes

For the prior review, we selected a lost cost trend rate of +4.9%.

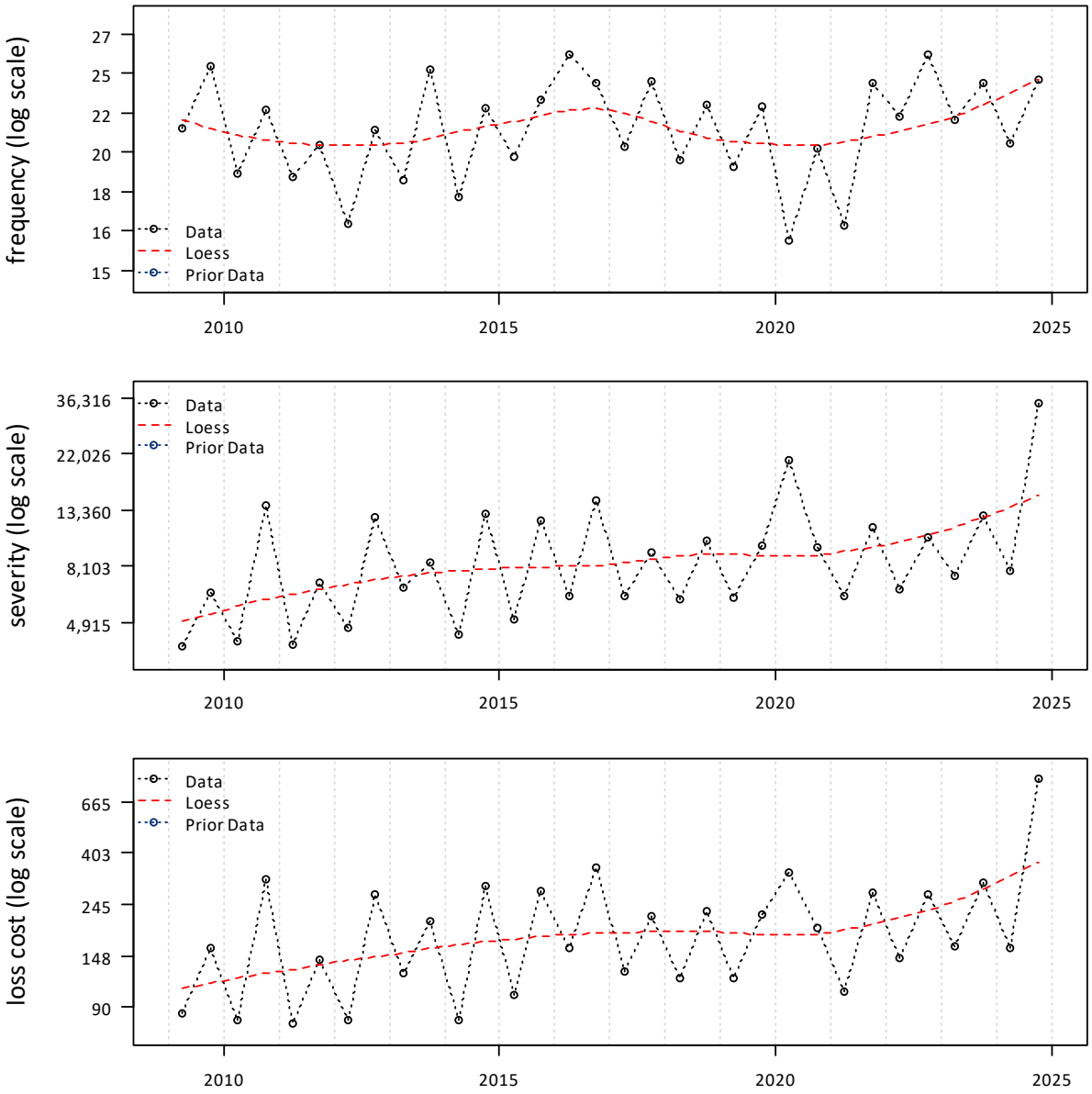
In We observe a spike in severity for the 2020-1 and 2024-2 periods. Coincidentally, both periods were affected by hailstorms.

Figure 26, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2009-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a counter-seasonal spike in 2016-1 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA).

- We observe a decrease in frequency between 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic; however, we do not observe a decrease thereafter.
- We observe a spike in severity for the 2020-1 and 2024-2 periods. Coincidentally, both periods were affected by hailstorms.

Figure 26: Comprehensive – Total Excluding Catastrophes



We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but including theft claims. This approach implicitly includes the effect of variable patterns for theft claims, however, excludes the additional variability caused by the catastrophe experience.

We fit a frequency model to all accident half-years between 2010-1 and 2024-2, and include trend (p = 0.128), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.6%. The adjusted R-squared of our proposed frequency model is 0.451. The moderate adjusted R-squared value is affected by the 2020-1 through 2021-1 points which the model overestimates. We do not expect the pandemic to have significant effects on comprehensive frequency, however we are unsure of the cause of the decrease in frequency during these years. Although the selected frequency model would not properly adjust the 2020-1 through 2021-1 points to a current cost level, we do find the model provides a reasonable estimate of the prevailing trend rate.

We fit a severity model to all accident half-years between 2010-1 and 2024-2, excluding 2024-2, and include trend (p = 0.033), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +3.0%. The adjusted R-squared of our proposed severity model is 0.504.

In Figure 27, 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 +3.6%.[73] The implied adjusted R-squared of the combined frequency and severity model is 0.632.

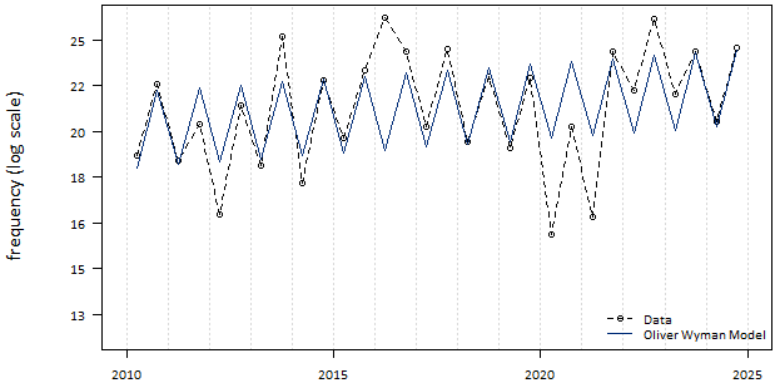
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2010-1 and 2024-2, excluding 2024-2, and include trend (p = 0.010), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +3.6%. The adjusted R-squared of our proposed loss cost model is 0.643.

Since both the combined frequency and severity model and the direct loss cost model imply the same trend rate, we select a loss cost trend rate of +3.6%.

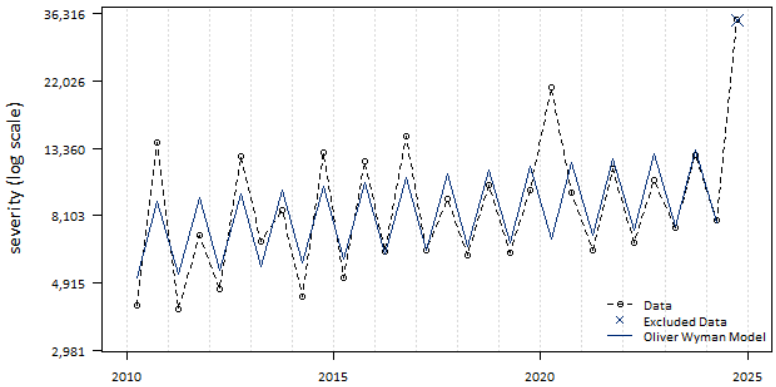
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

[73] = exp[0.006 + 0.029] - 1

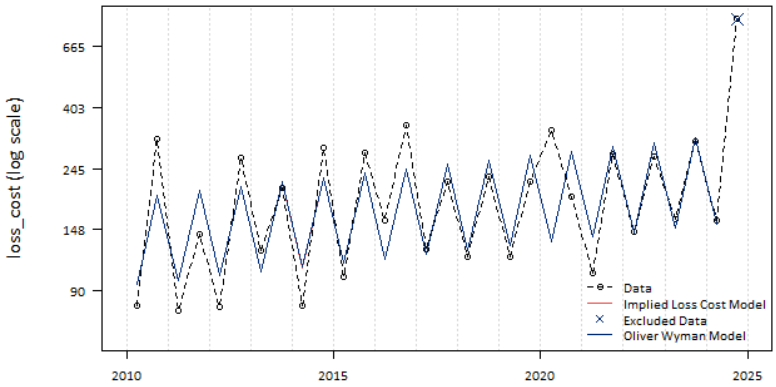
Figure 27: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.006	0.128	0.451
Seasonality	0.165	0	
Trend Rate	+0.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.029	0.033	0.504
Seasonality	0.552	0	
Trend Rate	+3.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.036	0.01	0.643
Seasonality	0.717	0	
Trend Rate	+3.6%		

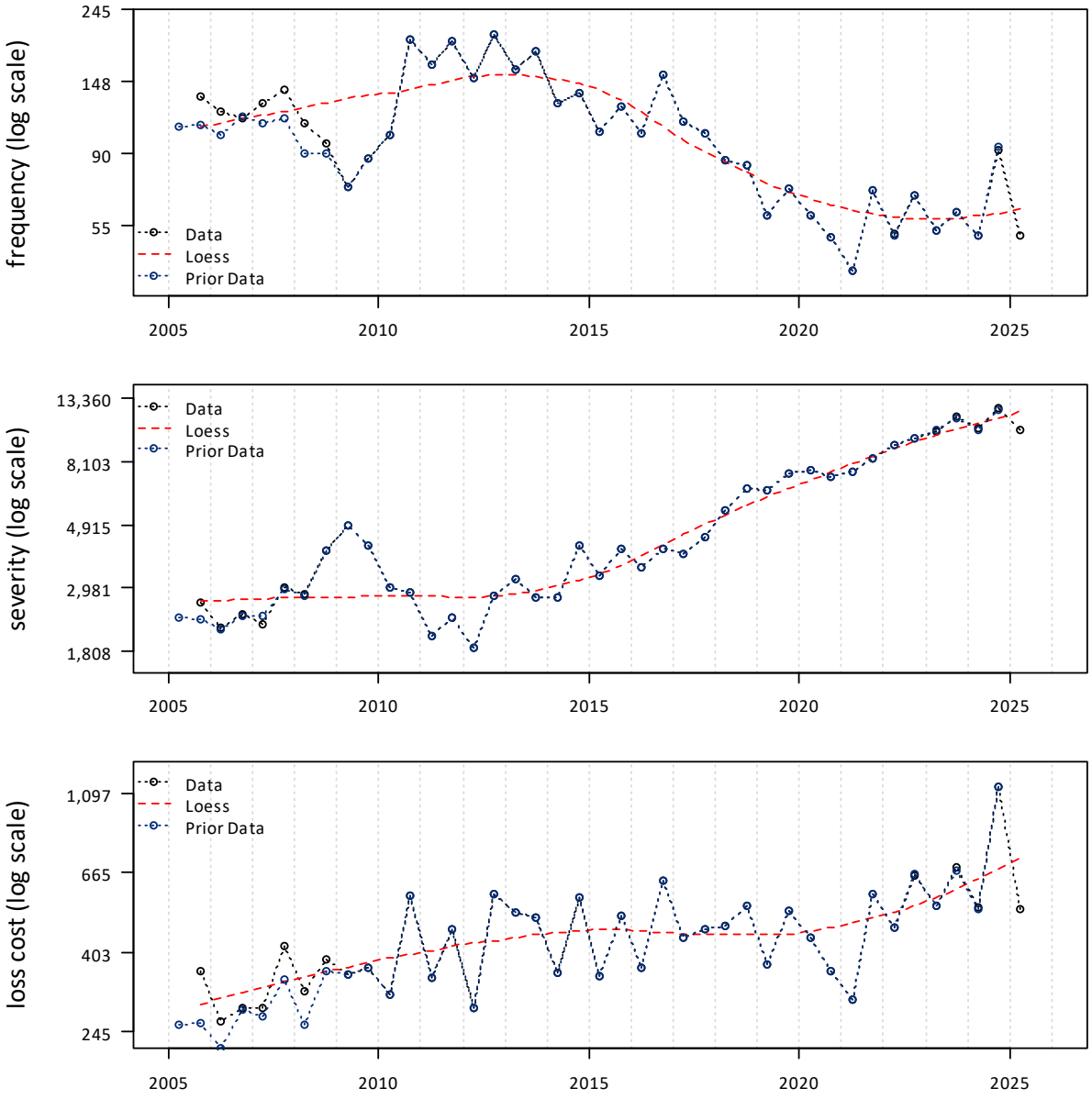
6.6. All Perils

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

In Figure 28, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

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

Figure 28: Observed All Perils Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2011-1 and 2025-1, excluding 2024-2, and include trend (p = 0.000), seasonality (p = 0.003), and mobility (p = 0.000). The implied annual trend rate

associated with our fitted frequency model is −9.5%. The adjusted R-squared of our proposed frequency model is 0.925.

We fit a severity model to all accident half-years between 2011-1 and 2025-1, and include only trend (p = 0.000). The implied annual trend rate associated with our fitted severity model is +13.9%. The adjusted R-squared of our proposed severity model is 0.957. We do not observe inflation to be a significant parameter for severity.

In Figure 29, 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 +3.1%.[74] The implied adjusted R-squared of the combined frequency and severity model is 0.597.

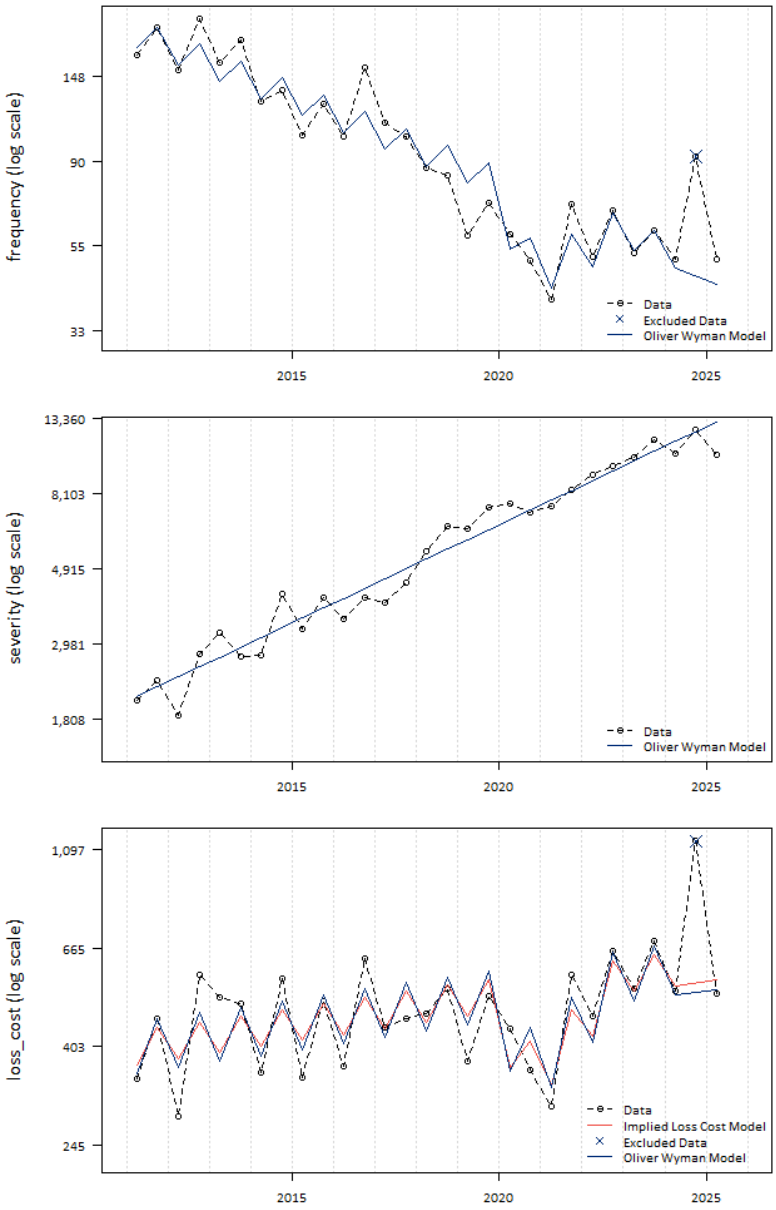
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-1, excluding 2024-2, and include trend (p = 0.000), seasonality (p = 0.000), and mobility (p = 0.001). The implied annual trend rate associated with our fitted loss cost model is +3.1%. The adjusted R-squared of our proposed loss cost model is 0.608.

Given the data variability, we base our selected loss cost trend on the loss cost experience directly. We select a loss cost trend rate of +3.1%.

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

[74] = exp[-0.099 + 0.130] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.099	0	0.925
Seasonality	0.171	0.003	
Mobility	0.013	0	
Trend Rate	-9.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.13	0	0.957
Trend Rate	+13.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0	0.608
Seasonality	0.263	0	
Mobility	0.012	0.001	
Trend Rate	+3.1%		

6.7. Specified Perils

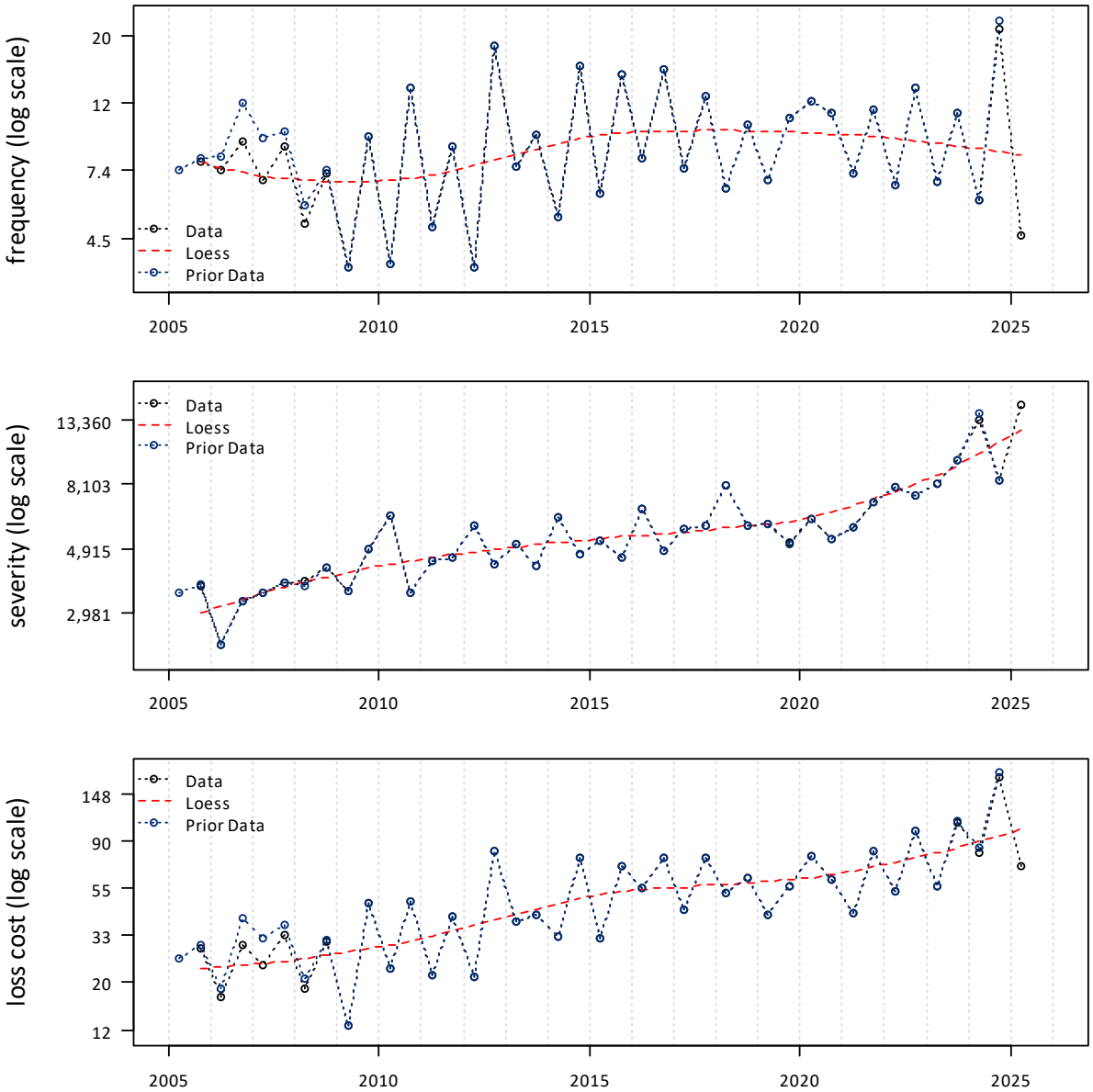
For the prior review we selected a past and future loss cost trend rate of +5.3%.

In Figure 30, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe

that our estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe higher than expected frequency in 2020-1 that is likely due to the hailstorm in Calgary and Southern Alberta during June 2020.
- Hailstorms in Calgary and Southern Alberta contributed to the high frequency in the 2024-2 accident semester.

Figure 30: Observed Specified Perils Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2014-1 and 2025-1, excluding 2024-2, and include trend (p = 0.184), and seasonality (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 0.704.

We fit a severity model to all accident half-years between 2014-1 and 2025-1, and include trend (p = 0.000), and seasonality (p = 0.016). The implied annual trend rate associated with our fitted severity model is +7.2%. The adjusted R-squared of our proposed severity model is 0.654.

In Figure 31, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.2%.[75] The implied adjusted R-squared of the combined frequency and severity model is 0.622.

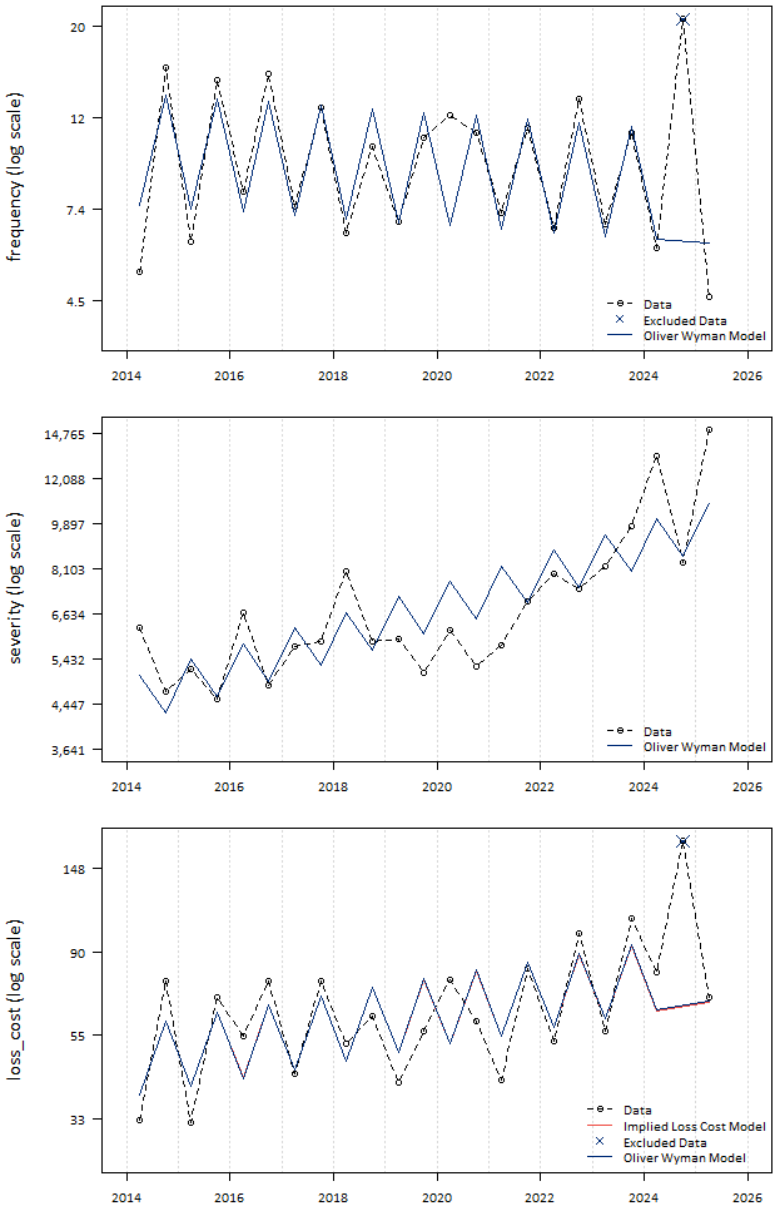
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2025-1, excluding 2024-2, and include trend (p = 0.002), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +5.2%. The adjusted R-squared of our proposed loss cost model is 0.596.

As the frequency trend estimated is not statistically significant, and the severity model does not appear to fit the data well, we base our selected loss cost trend on the direct loss cost model and select a loss cost trend rate of +5.2%.

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

[75] = exp[-0.019 + 0.069] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.019	0.184	0.704
Seasonality	0.615	0	
Trend Rate	-1.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.069	0	0.654
Seasonality	-0.2	0.016	
Trend Rate	+7.2%		

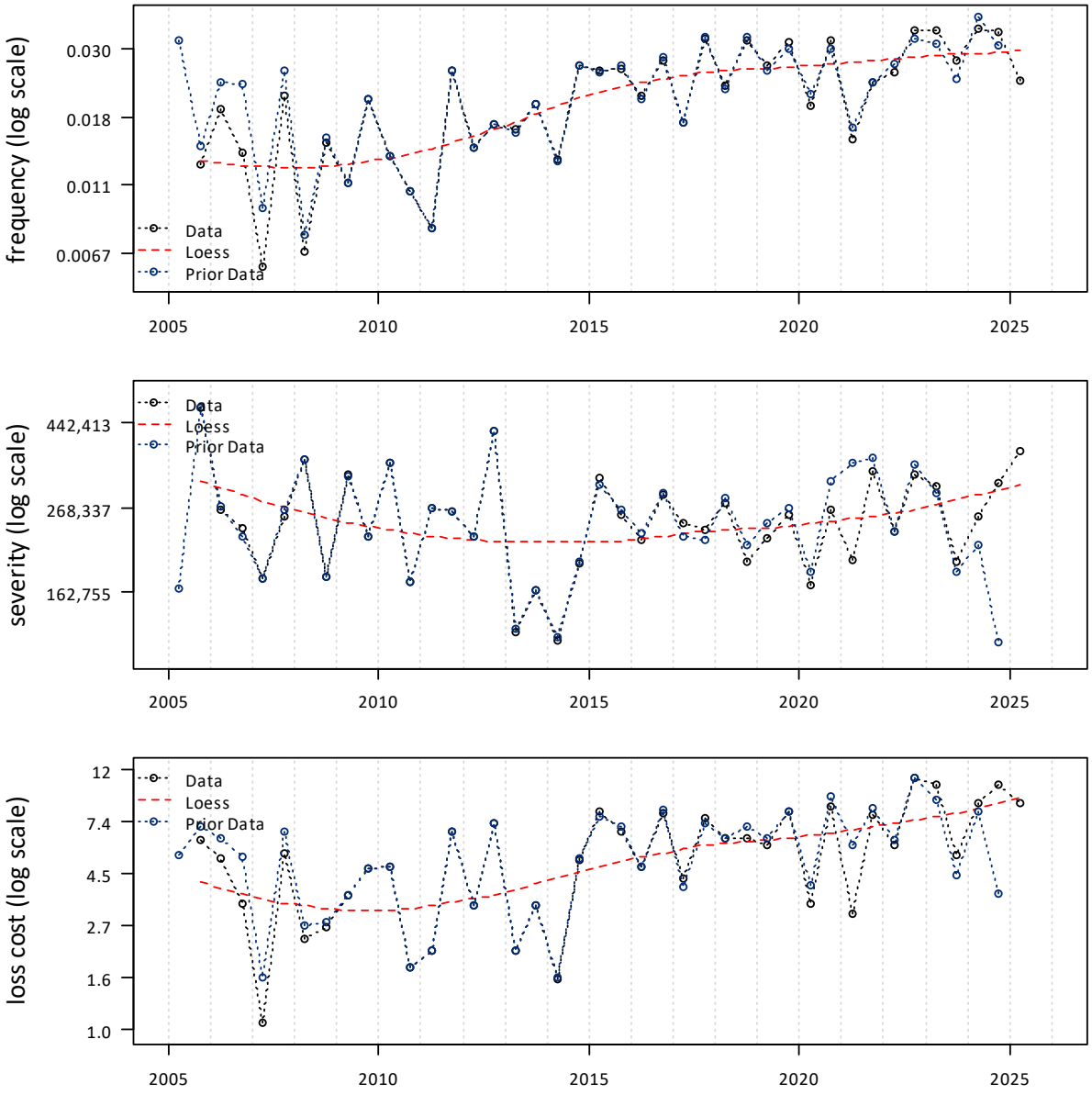
Parameter	Coefficient	p.value	Adj.R2
Trend	0.051	0.002	0.596
Seasonality	0.418	0	
Trend Rate	+5.2%		

6.8. Underinsured Motorists

For the prior review we selected a past and future loss cost trend rate of +4.6%.

In Figure 32, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe variability in the most recent estimates (2019 and subsequent). We include a loess curve that models the general trends in the data. We note the historical data points indicate a considerable amount of variability (which is expected given the small number of claims per year, averaging approximately 50).

Figure 32: Observed Underinsured Motorists Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2012-1 and 2025-1, and include only trend (p = 0.001). The implied annual trend rate associated with our fitted frequency model is +4.4%. The adjusted R-squared of our proposed frequency model is 0.325.

We fit a severity model to all accident half-years between 2012-1 and 2025-1, and include only trend (p = 0.068). The implied annual trend rate associated with our fitted severity model is +2.7%. The adjusted R-squared of our proposed severity model is 0.092.

In Figure 33, 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 +7.2%.[76] The implied adjusted R-squared of the combined frequency and severity model is 0.253.

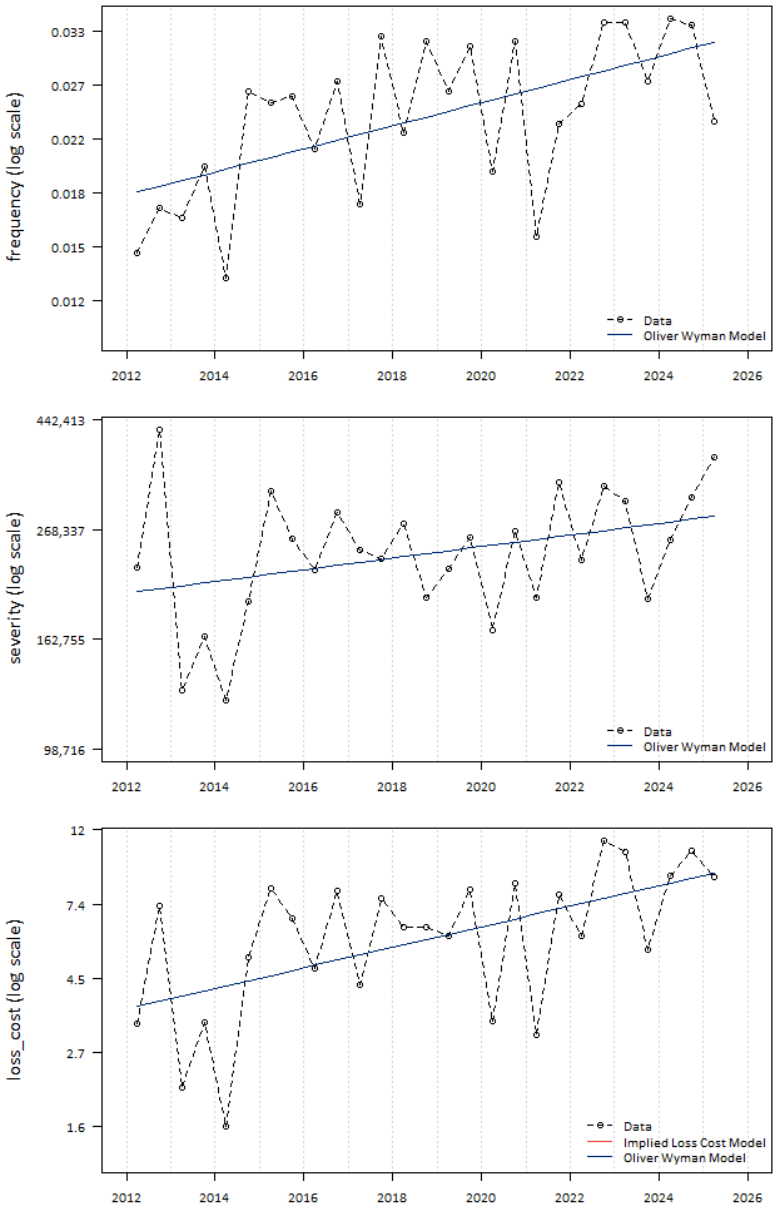
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2012-1 and 2025-1, and include only trend (p = 0.003). The implied annual trend rate associated with our fitted loss cost model is +7.2%. The adjusted R-squared of our proposed loss cost model is 0.283.

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

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

[76] = exp[0.043 + 0.027] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	0.043	0.001	0.325
Trend Rate	+4.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.027	0.068	0.092
Trend Rate	+2.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.069	0.003	0.283
Trend Rate	+7.2%		

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 9: Estimated Annual Past Loss Cost Trend Rates

Coverages	2025 Annual Review Data as of December 31, 2024	2026 Semi-Annual Review Data as of June 30, 2025
TPL-Bodily Injury	+8.7%[77]	+8.8%[78]
TPL-Property Damage	+1.6%[79]	+1.6%[80]
DCPD[81]	+1.6%[82]	+1.6%[83]
AB – Total	+11.9%/+7.0%[84]	+11.8%/+8.7%[85]
Collision	+2.4%[86]	+2.4%[87]
Comprehensive	+4.9%	+3.6%
All Perils	+3.7%	+3.1%
Specified Perils	+5.3%	+5.2%
Underinsured Motorist	+4.6%	+4.4%

[77] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[78] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[79] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[80] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[81] 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.
[82] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[83] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[84] +7.0% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +11.6%.
[85] +8.7% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +10.0%.
[86] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[87] Subject to excess inflation. See Section 10 for the implied adjustment factors.

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[88] to the accident year loss experience.[89] These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Industry average ULAE expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates in Table 10.

Table 10: Unallocated Loss Adjustment Expenses[90]

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%[91]
2014	9.3%	2024	8.2%

7.2. Catastrophe Provision

At the time of our 2025 Annual Review, GISA had not released the 2024 Catastrophe Exhibit. GISA provided draft estimates of the catastrophes for 2024, which we used to estimate the catastrophe factor

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

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

[90] 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.

[91] 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.

for 2024. However, GISA has since released the final exhibit AUTO6001, so we update this section with the full catastrophe exhibit.

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 claims experience. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

GISA states that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses and, therefore, not included in Table 11 and Table 12 (based on GISA data). Nevertheless, we believe that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe-related is one approach for insurers to consider in their individual rate applications.

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

Total Comprehensive (including thefts)

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

We continue to provide the Board with the historical industry average catastrophe impact by year of occurrence. This industry data may be useful for insurers who may need to supplement their own data with industry data for credibility reasons. We summarize the catastrophe losses that have occurred in Alberta between 2009 and 2024 for private passenger vehicle comprehensive coverage as reported in GISA's 2024 Catastrophe Report for Alberta. These data show, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years, approximately $1.97 billion of catastrophe losses have been reported as compared to approximately $3.16 billion of non-catastrophe losses - a ratio of 62%. Over the last five years, approximately $1.32 billion of catastrophe losses have been reported as compared to approximately $1.71 billion of non-catastrophe losses - a ratio of 77%. We observe relatively low levels of catastrophe claims between 2017 and 2023, except in 2020 due to the large hailstorm near Calgary.[92] We observe significantly higher levels of catastrophe claims in 2024, primarily due to large hailstorms and the Jasper wildfires.

In Table 11 and Table 12, we present the insurance industry catastrophe data as provided by GISA. The catastrophe factors in Table 11 apply to comprehensive losses that exclude catastrophes claims and include theft claims. The catastrophe factors in Table 12 apply to comprehensive losses that exclude both catastrophes and theft claims.

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

Table 11: Insurance Industry Catastrophe Data - Comprehensive including Theft

Accident Year	Number of Total Claims	Number of Catastrophe Claims	Catastrophe Claim %	Total Loss and Expense	Catastrophe Loss and Expense	Catastrophe Factor[93]
2009	55,103	8,002	15%	227,178,461	44,782,788	1.246
2010	82,531	38,938	47%	364,386,079	183,975,895	2.020
2011	50,793	9,336	18%	212,621,781	44,480,956	1.265
2012	76,239	34,834	46%	349,538,870	170,622,996	1.954
2013	70,662	21,760	31%	342,750,833	132,633,096	1.631
2014	75,599	28,551	38%	398,345,071	187,742,207	1.891
2015	75,289	24,492	33%	410,224,099	156,565,965	1.617
2016	100,482	41,673	41%	555,847,276	241,771,994	1.770
2017	65,934	13,351	20%	377,617,615	75,796,013	1.251
2018	66,472	15,601	23%	382,306,779	94,242,762	1.327
2019	65,011	14,636	23%	369,037,177	79,056,458	1.273
2020	78,984	35,747	45%	571,725,274	312,848,738	2.208
2021	66,329	18,381	28%	399,425,479	117,594,700	1.417
2022	66,093	9,830	15%	440,151,882	77,000,369	1.212
2023	66,466	11,969	18%	501,126,481	104,439,293	1.263
2024	106,411	55,798	52%	1,117,052,859	707,075,085	2.725
All Years	1,168,398	382,899	33%	7,019,336,016	2,730,629,315	1.637
Last 10 Years	449,294	146,361	33%	3,398,519,152	1,398,014,643	1.699
Last 5 Years	106,411	55,798	52%	1,117,052,859	707,075,085	2.725

Table 12: Insurance Industry Catastrophe Data - Comprehensive excluding Theft

Accident Year	Number of Total Claims Excluding Theft	Number of Catastrophe Claims	Catastrophe Claim %	Total Loss and Expense	Catastrophe Loss and Expense	Catastrophe Factor
2009	47,473	8,002	17%	174,376,804	44,782,788	1.346
2010	76,419	38,938	51%	319,010,877	183,975,895	2.362
2011	45,667	9,336	20%	172,613,819	44,480,956	1.347
2012	71,668	34,834	49%	310,081,888	170,622,996	2.223
2013	64,931	21,760	34%	296,688,897	132,633,096	1.808
2014	69,634	28,551	41%	345,020,081	187,742,207	2.194
2015	67,073	24,492	37%	330,536,700	156,565,965	1.900
2016	91,459	41,673	46%	465,722,653	241,771,994	2.080

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

Accident Year	Number of Total Claims Excluding Theft	Number of Catastrophe Claims	Catastrophe Claim %	Total Loss and Expense	Catastrophe Loss and Expense	Catastrophe Factor
2017	55,455	13,351	24%	266,309,439	75,796,013	1.398
2018	56,891	15,601	27%	274,377,032	94,242,762	1.523
2019	56,104	14,636	26%	271,207,250	79,056,458	1.411
2020	72,128	35,747	50%	492,967,086	312,848,738	2.737
2021	59,779	18,381	31%	328,973,076	117,594,700	1.556
2022	56,911	9,830	17%	340,087,397	77,000,369	1.293
2023	58,376	11,969	21%	389,713,105	104,439,293	1.366
2024	99,993	55,798	56%	1,006,486,866	707,075,085	3.362
All Years	1,049,961	382,899	36%	5,784,172,970	2,730,629,315	1.894
Last 10 Years	403,291	146,361	36%	2,829,434,780	1,398,014,643	1.977
Last 5 Years	99,993	55,798	56%	1,006,486,866	707,075,085	3.362

7.3. Investment Income on Cash Flow

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

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

Table 13: Industry Average Investment Income Rate

Calendar Year	Industry Average Investment Income Rate
2015	3.31%
2016	2.78%
2017	3.69%
2018	2.24%
2019	4.23%
2020	4.17%
2021	2.71%
2022	0.08%
2023	4.45%[94]
2024	7.15%[95]

[94] A large insurer reported a return on investment rate of 72.03% for 2023. We exclude that insurer from the 2023 calculation.
[95] We note a higher reported ROI for 2024. Although we recognize this is potentially due to IFRS-17 reporting issues, we didn't identify any individual insurer data that was unreasonable.

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-party liability premiums. Consistent with the Board's position with respect to the Health Cost Recovery assessment, we recommend 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, by province. The most recent report available was the 2024 Expense Report. Following the transition to IFRS-17, GISA reports expense ratios as a percentage 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.

Table 14: 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 15, we present a summary of our selected Benchmarks for the 2025 Semi-Annual Review and 2025 Annual Review.

Table 15: Estimated Annual Past Loss Cost Trend Rates[96]

	2025 Annual Review Data as of December 31, 2024	2026 Semi-Annual Review Data as of June 30, 2025
Trend Benchmarks		
TPL-Bodily Injury	+8.7%[97]	+8.8%[98]
TPL-Property Damage	+1.6%[100]	+1.6%[101]
DCPD[103]	+1.6%[104]	+1.6%[105]
AB – Total	+11.9%/+7.0%[107]	+11.8%/+8.7%[108]
Collision	+2.4%[110]	+2.4%[111]
Comprehensive	+4.9%	+3.6%
All Perils	+3.7%	+3.1%
Specified Perils	+5.3%	+5.2%
Underinsured Motorist	+4.6%	+4.4%
Other Benchmarks		
Health Cost Recovery	1.94% of TPL Premiums	1.94% of TPL Premiums
Operating Expenses	22.6%	22.6%
Profit Provision	6%	6%

[96] Values for scalars or reform parameters are presented by coverage in Section 6.
[97] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[98] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[100] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[101] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[103] 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.
[104] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[105] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[107] +7.0% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +11.6%.
[108] +8.7% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +10.0%.
[110] Subject to excess inflation. See Section 10 for the implied adjustment factors.
[111] Subject to excess inflation. See Section 10 for the implied adjustment factors.

9. Post-Pandemic Frequency Level

There are potentially three frequency periods in the historical data used in a rate application: pre-pandemic, in-pandemic, and post-pandemic.[113] In rate applications, each of the three periods of historical frequency levels should be adjusted to the frequency level *expected* during the proposed rate program, considering commonplace hybrid and remote work options that impact claim frequency levels.

A challenge for insurers is evaluating if remote/hybrid work options have stabilized and represent the "new normal" for the proposed rating period. Since the height of the pandemic, the claims frequency has gradually increased, but generally not returned to the pre-pandemic levels, even after consideration of frequency trend. Adding to the challenge is the potential influence of Bill 41 on bodily injury and accident benefits frequency, as a policyholder may be more or less likely to pursue a claim under the higher or lower, respectively, benefits available. Similarly, there may have also been a shift in claims from collision to DCPD with its introduction in January 2022.

We consider 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Due to the commingling effect of COVID-19 and the reforms during the same period, there is some uncertainty in the estimate the impact of each (the reforms and COVID-19) on bodily injury and accident benefits claims frequency.

Claims frequency during the in-pandemic period (2020 through to 2022-1) would be adjusted upward to the "new normal level" and claims frequency during the pre-pandemic period would be expected to be adjusted downward to the "new normal level."[114]

We observe some stability in the frequency levels in the most recent five accident semesters, from 2022-2 to 2025-1; and consider this reflective of the post-pandemic new normal. In the case of bodily injury and collision, we do not see evidence that evolving remote and hybrid work options are causing a frequency rise after 2022-2. For accident benefits, there appears to be a rise in frequency, which could reflect the effects of an evolution of remote and hybrid work options. However, it is unclear whether accident benefits will return to pre-pandemic levels.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[115] we discuss, in Section 6, to bring all accident years to a 2025-1 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies by fitting a model that includes all other "level adjustments"[116] included in the models that we discuss in Section 6.

[113] Often rate indications consider only the most recent five years of data. Therefore, we expect many rate filings will not consider pre-pandemic period.
[114] For some coverages, no adjustment is needed.
[115] We do not include seasonality, mobility, or other scalars.
[116] Mobility and scalars, but not seasonality.

- In the bottom panel, we adjust the smoothed frequencies to the level of the 2025-1 smoothed frequency. For coverages with a new normal parameter, there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage[117] impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period. We include an example of the adjustment factor calculation for collision in Appendix G.

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

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

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

Figure 34: Bodily Injury

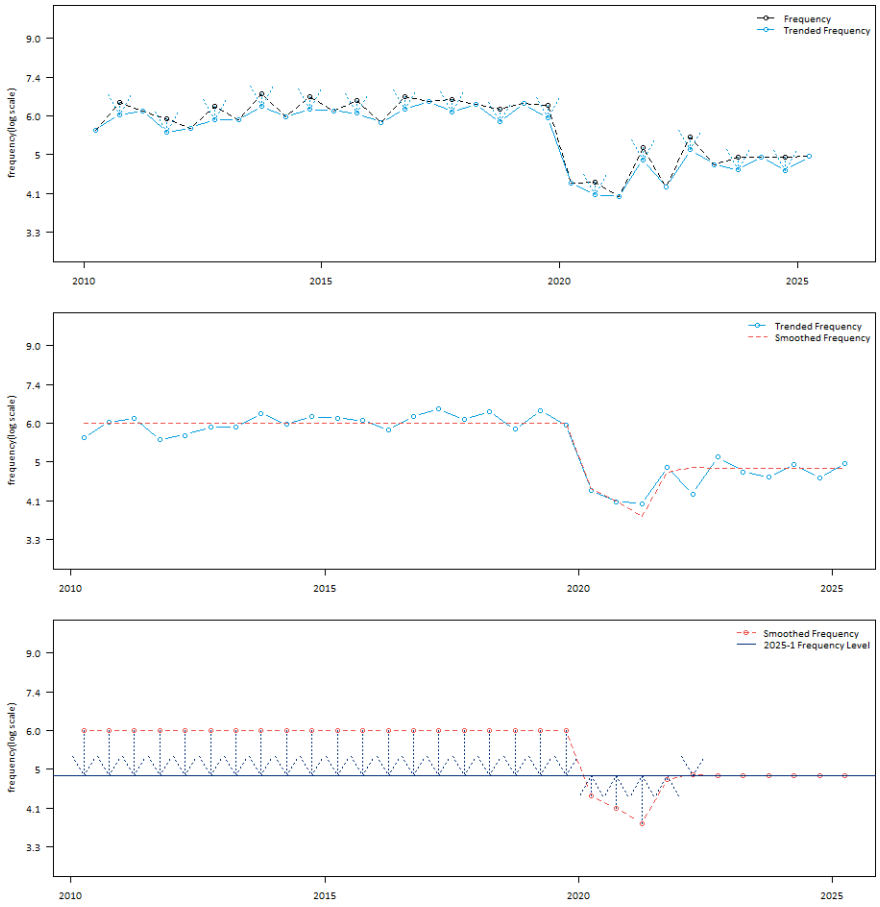


Table 16: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.791
2020-1	1.108
2020-2	1.181
2021-1	1.277
2021-2	1.019
2022-1	0.992
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 35: Property Damage (including DCPD)

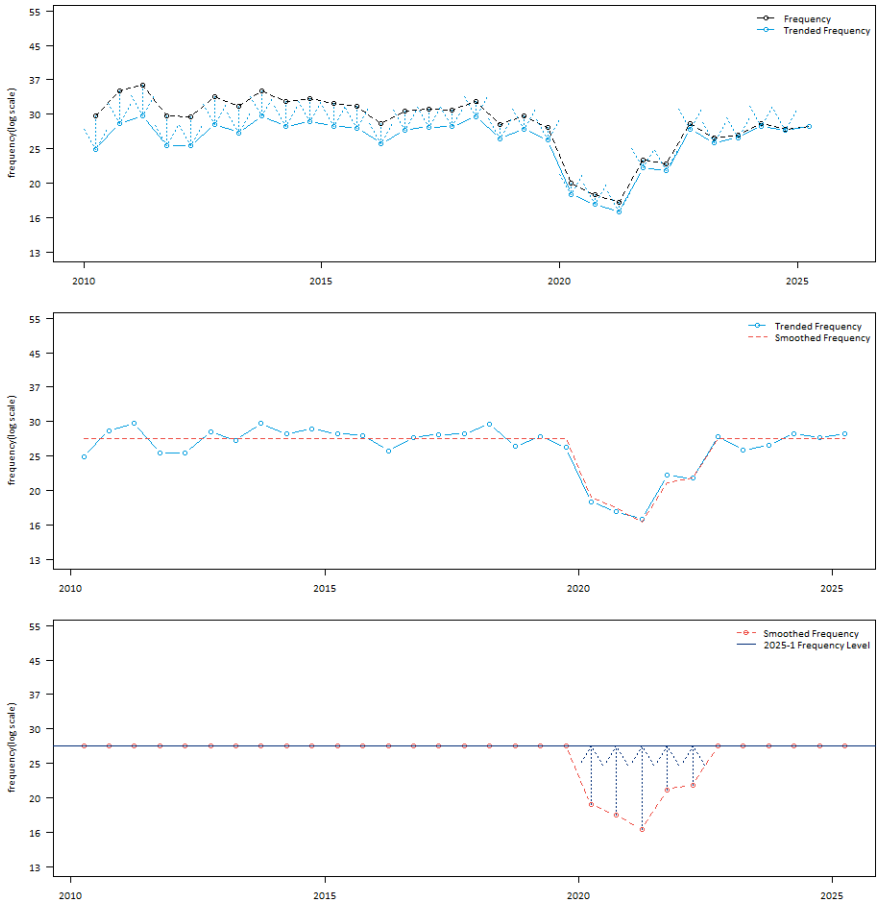


Table 17: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.409
2020-2	1.502
2021-1	1.627
2021-2	1.293
2022-1	1.259
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 36: Accident Benefits

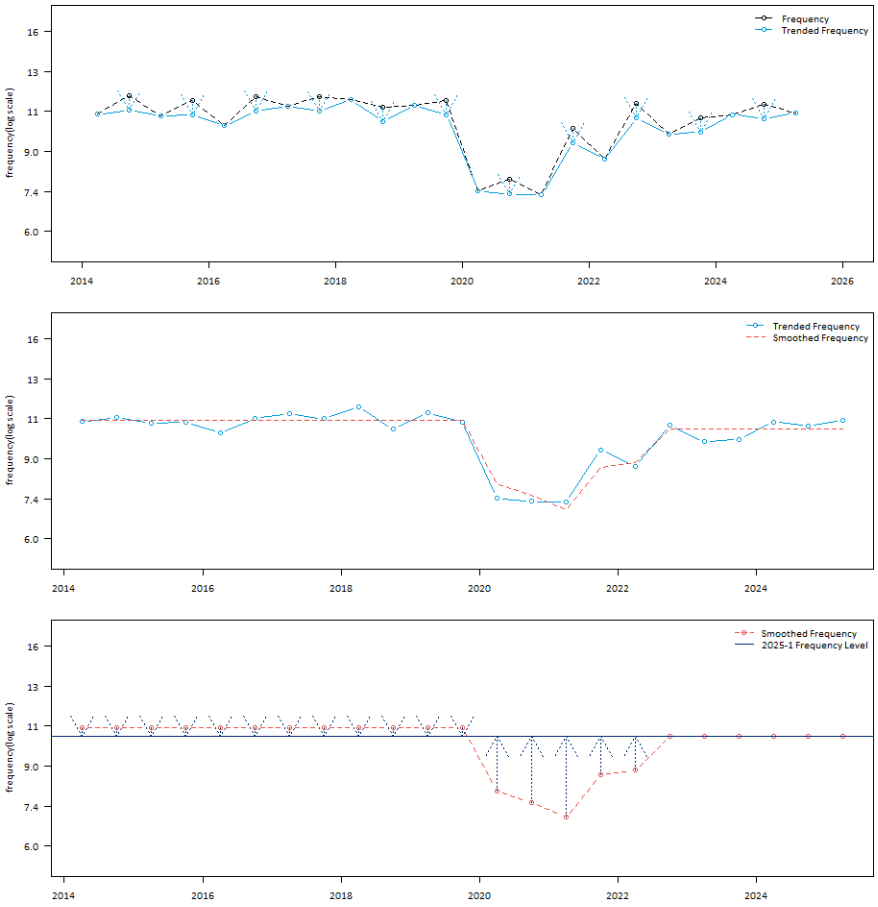


Table 18: Accident Benefits Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.955
2020-1	1.311
2020-2	1.392
2021-1	1.499
2021-2	1.212
2022-1	1.182
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 37: Collision

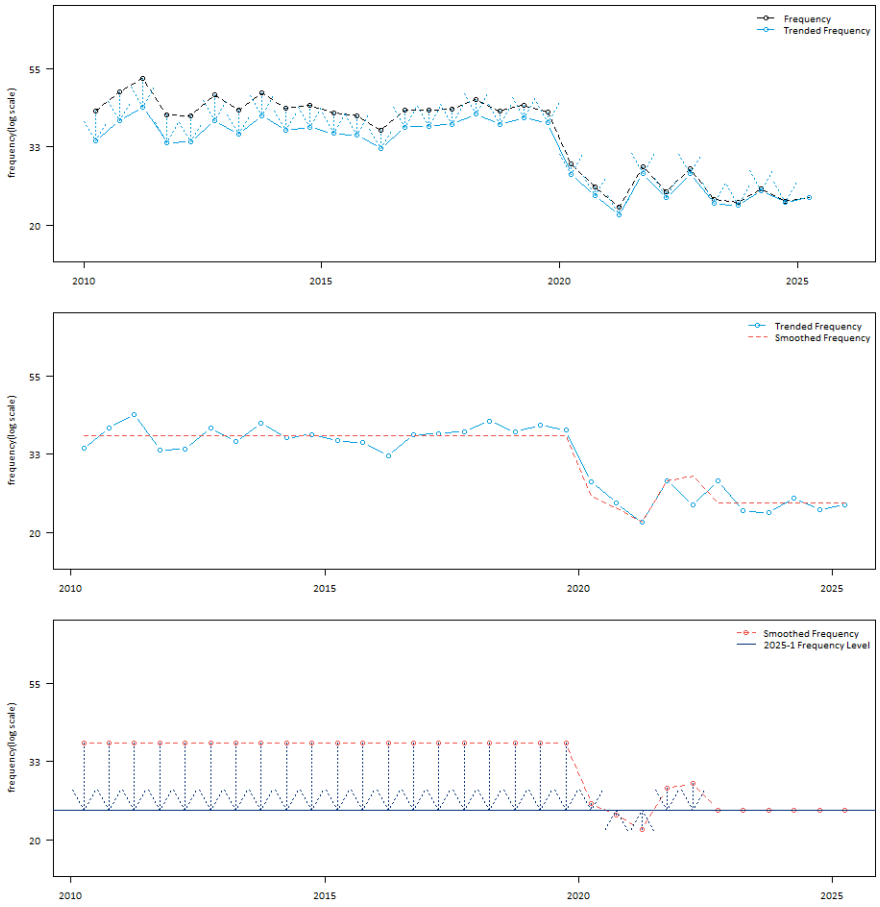


Table 19: Collision Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.652
2020-1	0.960
2020-2	1.032
2021-1	1.130
2021-2	0.872
2022-1	0.846
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 38: All Perils

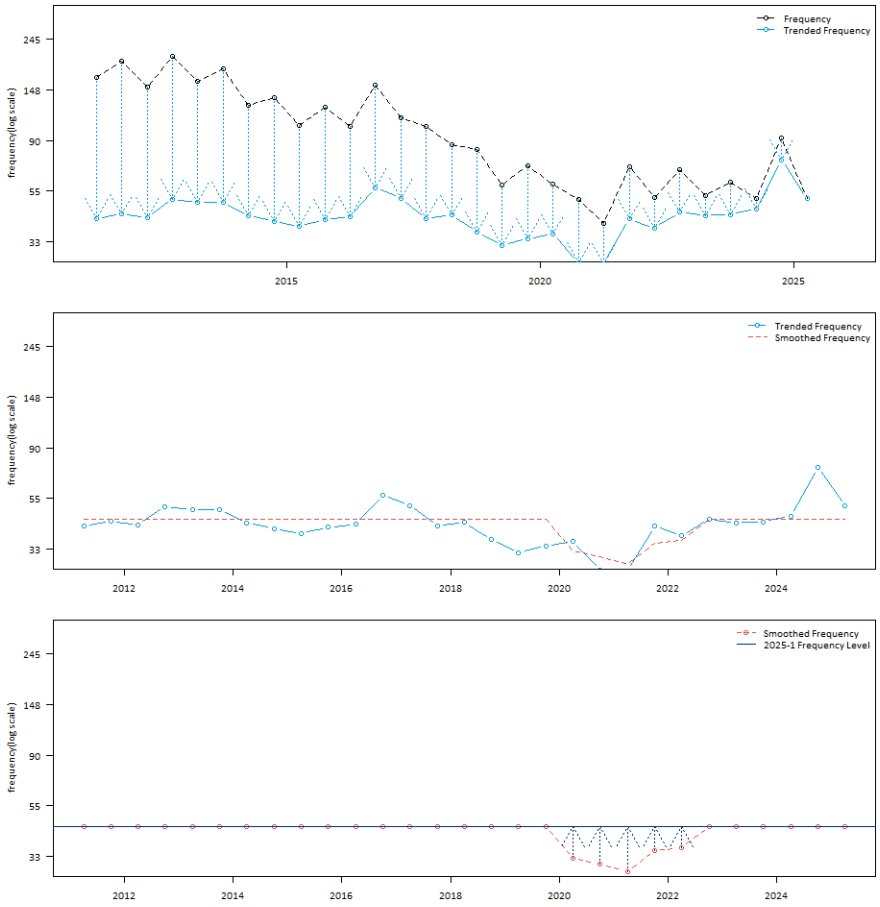


Table 20: All Perils Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.366
2020-2	1.448
2021-1	1.557
2021-2	1.263
2022-1	1.233
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	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:

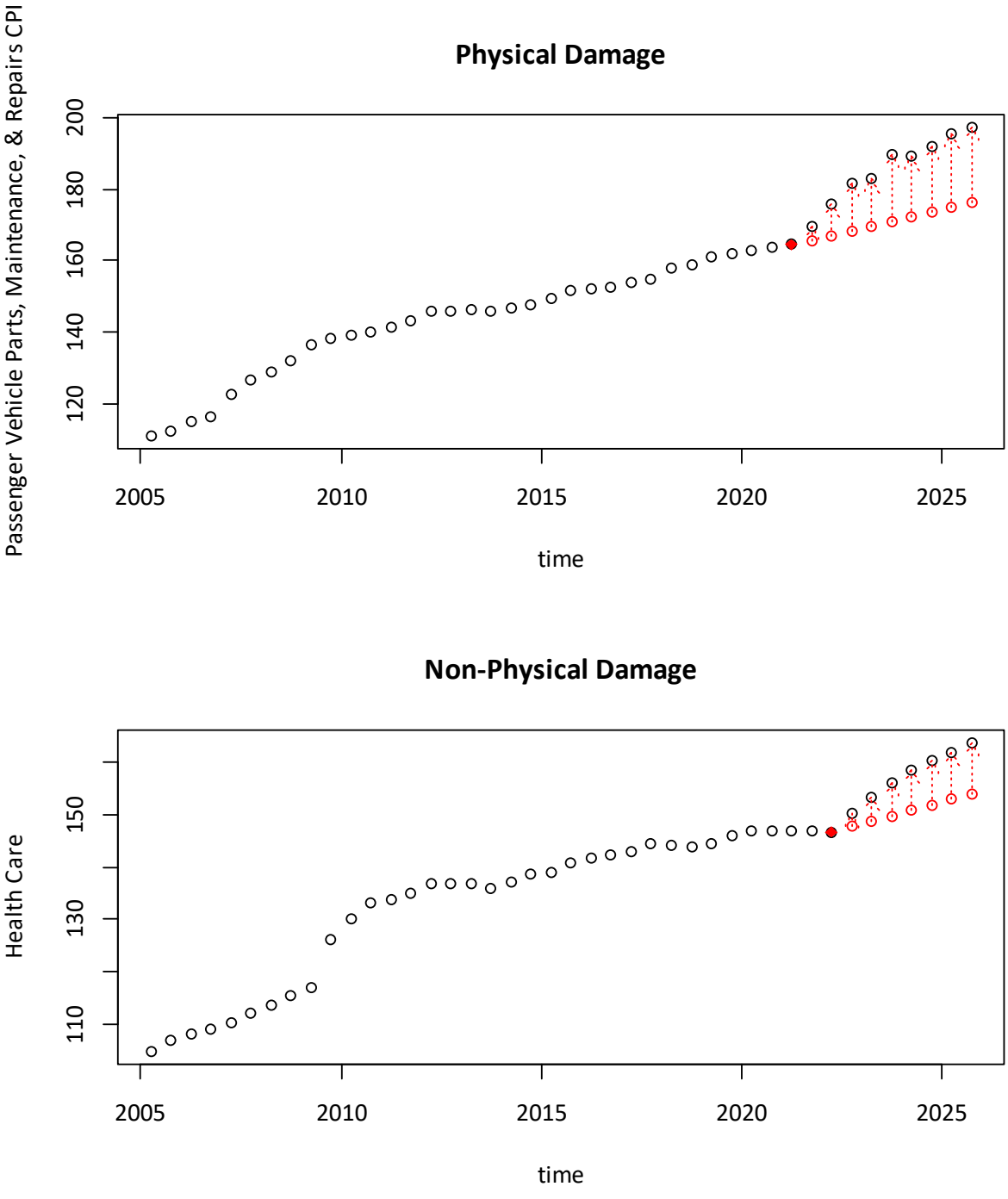
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as 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 manually select a value of 1.000 for periods we observe excess inflation to have ended to avoid slight inflation variations that are not due to excess inflation.

We present the CPI values, in Figure 39, and the excess inflation parameter values, in Table 21.

Table 21: Excess Inflation Model Parameter

Accident Semester	Physical Damage Excess Inflation Parameter	Non-Physical Damage Excess Inflation Parameter
2020-1	0.000	0.030
2020-2	0.000	0.033
2021-1	0.000	0.020
2021-2	0.210	0.015
2022-1	0.460	0.000
2022-2	0.684	0.275
2023-1	0.668	0.506
2023-2	1.000	0.689
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000
2025-2	1.000	1.000

Figure 39: CPI Inflation



We include an excess inflation parameter in our bodily injury, property damage, and collision severity models. The combination of the modelled coefficient and the parameter values in Table 21 adjust the historical data to a 2025-1 cost level. We present the adjustment factors by coverage in Table 22.

Table 22: Excess Inflation Adjustment Factors

Accident Semester	Bodily Injury	Total Property Damage	Collision
2019-2	1.089	1.226	1.395
2020-1	1.086	1.219	1.381
2020-2	1.086	1.218	1.380
2021-1	1.087	1.221	1.386
2021-2	1.088	1.223	1.388
2022-1	1.089	1.226	1.395
2022-2	1.064	1.159	1.273
2023-1	1.043	1.106	1.179
2023-2	1.027	1.065	1.109
2024-1	1.000	1.000	1.000
2024-2	1.000	1.000	1.000
2025-1	1.000	1.000	1.000

© Oliver Wyman

11. Distribution and Use

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

© Oliver Wyman

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.

© Oliver Wyman

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.

© Oliver Wyman

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.

© Oliver Wyman

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,

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

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

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 11
- Property Damage: Pages 12 to 23
- Accident Benefits: Pages 24 to 39
- Collision: Pages 40 to 49
- Comprehensive: Page 50 to 51
- Comprehensive – Excluding CAT & Theft: Page 52 to 53
- Comprehensive Theft: Page 54 to 57
- Comprehensive – Excluding CAT: Page 58 to 59
- All Perils: Pages 60 to 68
- Specified Perils: Pages 69 to 74
- Underinsured Motorists (UM): Pages 75 to 77

Appendix F: Summary of selected loss trend models.

Appendix G: New Normal adjustment factor calculation.

Province of Alberta

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

Claim Count Development Summary
Data as of 30 Jun 2025

(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	1.246	1.037	0.981	0.912	1.124	1.001	0.964	1.035	1.655
12	1.101	1.015	0.996	0.991	1.018	0.999	0.995	1.010	1.326
18	1.090	1.009	0.998	0.997	1.007	1.000	0.997	1.008	1.129
24	1.038	1.004	0.999	0.997	1.002	1.000	0.997	1.002	0.941
30	0.988	0.999	0.999	1.000	1.000	1.000	0.999	1.001	0.660
36	0.985	0.999	1.000	1.000	1.000	1.000	1.000	1.001	0.555
42	0.982	0.999	0.999	0.999	1.000	1.000	1.000	1.001	0.537
48	0.986	1.000	0.999	1.000	1.000	1.000	1.000	1.001	0.566
54	0.990	1.000	0.999	1.000	1.000	1.000	1.000	1.001	0.596
60	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.611
66	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.645
72	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.669
78	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.729
84	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.774
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.820
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.846
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.882
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.903
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.935
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.965
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.978
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.978
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

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

Claim Count Development Selections
Data as of 30 Jun 2025

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

Province of Alberta

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

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2025

(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	4.773	1.074	1.405	0.961	1.025	0.996	1.040	1.116	9.710
12	2.932	1.028	1.187	0.991	1.004	0.987	0.994	1.022	3.337
18	2.352	1.018	1.070	0.997	1.004	0.995	1.002	1.002	2.451
24	1.899	1.011	0.999	0.997	1.001	0.998	1.000	0.999	1.972
30	1.551	1.001	1.036	0.997	0.999	0.999	1.004	1.000	1.485
36	1.351	1.000	1.041	0.998	0.999	1.000	1.002	1.000	1.231
42	1.226	0.999	1.026	0.998	0.999	0.999	1.000	1.000	1.102
48	1.156	0.999	1.018	0.999	0.999	0.999	1.000	1.000	1.054
54	1.110	1.000	1.013	0.999	0.999	0.999	1.000	1.000	1.036
60	1.070	1.000	1.010	0.999	1.000	1.000	1.000	1.000	1.009
66	1.049	1.000	1.008	0.999	0.999	1.000	1.000	1.000	0.993
72	1.032	1.000	1.006	1.000	1.000	1.000	1.000	0.999	0.962
78	1.026	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.979
84	1.019	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.986
90	1.015	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.001
96	1.013	1.000	1.008	1.000	1.000	1.000	1.000	0.999	1.000
102	1.011	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.008
108	1.008	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.001
114	1.004	1.000	1.005	1.000	1.000	1.000	1.000	1.000	0.994
120	1.005	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.998
126	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.007
132	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000	0.988
138	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994
144	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.993
150	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996
156	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998
162	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
168	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
174	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

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

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 30 Jun 2025

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

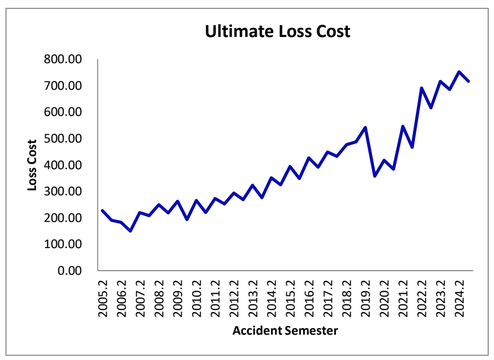
Province of Alberta

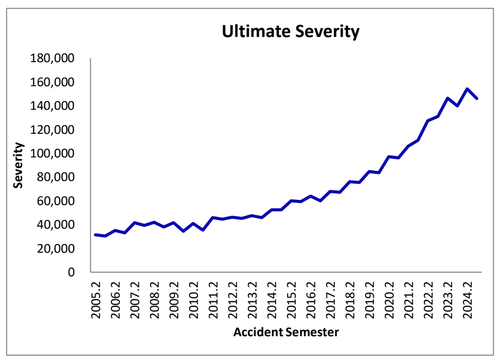
Third Party Liability - Bodily Injury

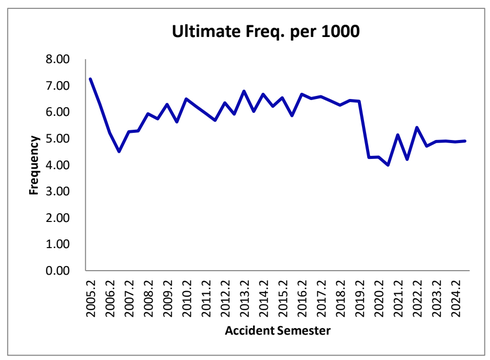
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	1,067,411	7,739	221,171	1.097	242,713	227.38		31,362		7.25			
2006.1	234	1,113,743	6,998	195,791	1.087	212,727	191.00		30,398		6.28		208.81	
2006.2	228	1,494,048	7,794	251,826	1.087	273,609	183.13	-19.5%	35,105	11.9%	5.22	-28.0%		
2007.1	222	1,467,181	6,609	201,663	1.089	219,571	149.66	-21.6%	33,223	9.3%	4.50	-28.3%	166.55	-20.2%
2007.2	216	1,275,855	6,706	256,733	1.089	279,531	219.09	19.6%	41,684	18.7%	5.26	0.8%		
2008.1	210	1,197,115	6,335	229,985	1.084	249,212	208.18	39.1%	39,339	18.4%	5.29	17.5%	213.81	28.4%
2008.2	204	1,142,225	6,777	263,225	1.084	285,231	249.72	14.0%	42,088	1.0%	5.93	12.9%		
2009.1	198	1,079,663	6,201	213,013	1.105	235,401	218.03	4.7%	37,962	-3.5%	5.74	8.5%	234.32	9.6%
2009.2	192	1,119,143	7,036	265,977	1.105	293,931	262.64	5.2%	41,775	-0.7%	6.29	6.0%		
2010.1	186	1,100,169	6,184	192,948	1.102	212,570	193.22	-11.4%	34,374	-9.5%	5.62	-2.1%	228.22	-2.6%
2010.2	180	1,147,134	7,447	276,020	1.102	304,091	265.09	0.9%	40,834	-2.3%	6.49	3.3%		
2011.1	174	1,128,677	7,016	225,972	1.095	247,326	219.13	13.4%	35,251	2.6%	6.22	10.6%	242.29	6.2%
2011.2	168	1,178,555	7,012	293,896	1.095	321,669	272.93	3.0%	45,871	12.3%	5.95	-8.3%		
2012.1	162	1,171,063	6,659	271,304	1.091	296,047	252.80	15.4%	44,459	26.1%	5.69	-8.5%	262.90	8.5%
2012.2	156	1,220,910	7,745	329,046	1.091	359,055	294.09	7.8%	46,361	1.1%	6.34	6.6%		
2013.1	150	1,210,574	7,173	295,781	1.099	325,201	268.63	6.3%	45,338	2.0%	5.93	4.2%	281.41	7.0%
2013.2	144	1,269,782	8,618	372,463	1.099	409,510	322.50	9.7%	47,517	2.5%	6.79	7.0%		
2014.1	138	1,257,015	7,567	317,900	1.093	347,497	276.45	2.9%	45,923	1.3%	6.02	1.6%	299.59	6.5%
2014.2	132	1,319,711	8,814	423,718	1.093	463,166	350.96	8.8%	52,546	10.6%	6.68	-1.6%		
2015.1	126	1,302,827	8,092	383,710	1.103	423,194	324.83	17.5%	52,298	13.9%	6.21	3.2%	337.98	12.8%
2015.2	120	1,349,389	8,832	481,487	1.103	531,032	393.54	12.1%	60,123	14.4%	6.55	-2.0%		
2016.1	114	1,324,192	7,753	424,869	1.085	460,940	348.09	7.2%	59,453	13.7%	5.85	-5.7%	371.03	9.8%
2016.2	108	1,354,516	9,045	531,945	1.085	577,107	426.06	8.3%	63,804	6.1%	6.68	2.0%		
2017.1	102	1,323,268	8,612	474,776	1.092	518,218	391.62	12.5%	60,174	1.2%	6.51	11.2%	409.04	10.2%
2017.2	96	1,369,356	9,023	562,192	1.092	613,633	448.12	5.2%	68,010	6.6%	6.59	-1.3%		
2018.1	90	1,348,567	8,665	529,762	1.101	583,109	432.39	10.4%	67,295	11.8%	6.43	-1.3%	440.31	7.6%
2018.2	84	1,399,084	8,760	606,471	1.101	667,543	477.13	6.5%	76,207	12.1%	6.26	-5.0%		
2019.1	78	1,372,055	8,839	602,394	1.108	667,452	486.46	12.5%	75,509	12.2%	6.44	0.3%	481.75	9.4%
2019.2	72	1,410,663	9,031	689,413	1.108	763,869	541.50	13.5%	84,587	11.0%	6.40	2.2%		
2020.1	66	1,371,285	5,866	444,450	1.103	490,087	357.39	-26.5%	83,548	10.6%	4.28	-33.6%	450.75	-6.4%
2020.2	60	1,408,824	6,061	534,506	1.103	589,390	418.36	-22.7%	97,244	15.0%	4.30	-32.8%		
2021.1	54	1,380,593	5,509	469,920	1.126	529,244	383.35	7.3%	96,068	15.0%	3.99	-6.7%	401.03	-11.0%
2021.2	48	1,426,070	7,335	691,296	1.126	778,569	545.95	30.5%	106,143	9.2%	5.14	19.6%		
2022.1	42	1,395,248	5,862	582,381	1.118	651,192	466.72	21.7%	111,081	15.6%	4.20	5.3%	506.77	26.4%
2022.2	36	1,444,907	7,834	892,954	1.118	998,461	691.02	26.6%	127,458	20.1%	5.42	5.4%		
2023.1	30	1,425,466	6,710	785,568	1.118	878,386	616.21	32.0%	130,911	17.9%	4.71	12.0%	653.87	29.0%
2023.2	24	1,481,524	7,242	948,986	1.118	1,061,114	716.23	3.6%	146,524	15.0%	4.89	-9.8%		
2024.1	18	1,475,105	7,220	934,094	1.082	1,010,223	684.85	11.1%	139,913	6.9%	4.89	4.0%	700.57	7.1%
2024.2	12	1,531,260	7,470	1,065,138	1.082	1,151,947	752.29	5.0%	154,210	5.2%	4.88	-0.2%		
2025.1	6	1,511,010	7,407	1,000,808	1.082	1,082,373	716.32	4.6%	146,121	4.4%	4.90	0.2%	734.43	4.8%
Total		52,365,180	297,599	18,735,551		20,605,142								







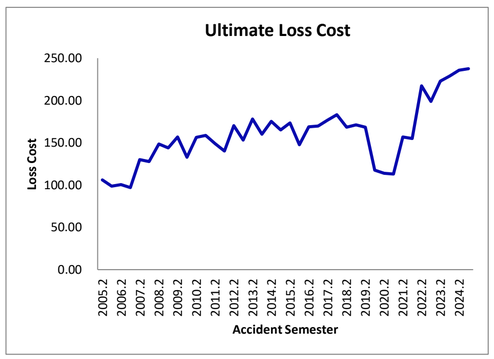
Province of Alberta

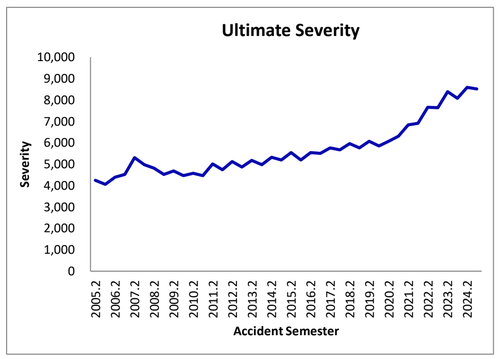
Third Party Liability - Property Damage

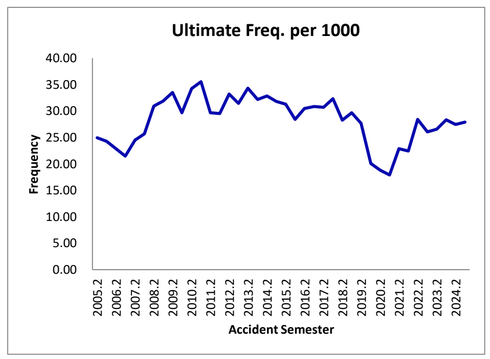
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	1,067,411	26,660	103,340	1.097	113,405	106.24		4,254		24.98			
2006.1	234	1,113,743	27,073	101,093	1.087	109,838	98.62		4,057		24.31		102.35	
2006.2	228	1,494,048	34,228	138,276	1.087	150,237	100.56	-5.4%	4,389	3.2%	22.91	-8.3%		
2007.1	222	1,467,181	31,531	130,714	1.089	142,321	97.00	-1.6%	4,514	11.3%	21.49	-11.6%	98.80	-3.5%
2007.2	216	1,275,855	31,270	152,340	1.089	165,868	130.01	29.3%	5,304	20.8%	24.51	7.0%		
2008.1	210	1,197,115	30,726	141,016	1.084	152,805	127.64	31.6%	4,973	10.2%	25.67	19.4%	128.86	30.4%
2008.2	204	1,142,225	35,306	156,642	1.084	169,737	148.60	14.3%	4,808	-9.4%	30.91	26.1%		
2009.1	198	1,079,663	34,399	140,589	1.105	155,365	143.90	12.7%	4,517	-9.2%	31.86	24.1%	146.32	13.5%
2009.2	192	1,119,143	37,467	158,889	1.105	175,588	156.90	5.6%	4,686	-2.5%	33.48	8.3%		
2010.1	186	1,100,169	32,647	132,571	1.102	146,054	132.76	-7.7%	4,474	-1.0%	29.67	-6.9%	144.93	-0.9%
2010.2	180	1,147,134	39,310	162,923	1.102	179,493	156.47	-0.3%	4,566	-2.6%	34.27	2.4%		
2011.1	174	1,128,677	40,121	163,581	1.095	179,040	158.63	19.5%	4,462	-0.3%	35.55	19.8%	157.54	8.7%
2011.2	168	1,178,555	35,009	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%		
2012.1	162	1,171,063	34,574	150,259	1.091	163,963	140.01	-11.7%	4,742	6.3%	29.52	-16.9%	144.51	-8.3%
2012.2	156	1,220,910	40,522	190,259	1.091	207,611	170.05	14.1%	5,123	2.2%	33.19	11.7%		
2013.1	150	1,210,574	38,044	168,512	1.099	185,273	153.05	9.3%	4,870	2.7%	31.43	6.4%	161.58	11.8%
2013.2	144	1,269,782	43,627	205,457	1.099	225,893	177.90	4.6%	5,178	1.1%	34.36	3.5%		
2014.1	138	1,257,015	40,473	183,993	1.093	201,122	160.00	4.5%	4,969	2.0%	32.20	2.5%	168.99	4.6%
2014.2	132	1,319,711	43,371	211,469	1.093	231,157	175.16	-1.5%	5,330	2.9%	32.86	-4.3%		
2015.1	126	1,302,827	41,469	195,361	1.103	215,464	165.38	3.4%	5,196	4.6%	31.83	-1.1%	170.30	0.8%
2015.2	120	1,349,389	42,225	212,293	1.103	234,138	173.51	-0.9%	5,545	4.0%	31.29	-4.8%		
2016.1	114	1,324,192	37,628	180,306	1.085	195,614	147.72	-10.7%	5,199	0.1%	28.42	-10.7%	160.74	-5.6%
2016.2	108	1,354,516	41,287	210,689	1.085	228,577	168.75	-2.7%	5,536	-0.2%	30.48	-2.6%		
2017.1	102	1,323,268	40,811	206,083	1.092	224,940	169.99	15.1%	5,512	6.0%	30.84	8.5%	169.36	5.4%
2017.2	96	1,369,356	42,017	221,928	1.092	242,235	176.90	4.8%	5,765	4.1%	30.68	0.7%		
2018.1	90	1,348,567	43,575	224,442	1.101	247,044	183.19	7.8%	5,669	2.9%	32.31	4.8%	180.02	6.3%
2018.2	84	1,399,084	39,554	213,982	1.101	235,530	168.35	-4.8%	5,955	3.3%	28.27	-7.9%		
2019.1	78	1,372,055	40,761	212,017	1.108	234,915	171.21	-6.5%	5,763	1.7%	29.71	-8.1%	169.77	-5.7%
2019.2	72	1,410,663	39,062	214,319	1.108	237,466	168.34	0.0%	6,079	2.1%	27.69	-2.1%		
2020.1	66	1,371,285	27,495	145,993	1.103	160,984	117.40	-31.4%	5,855	1.6%	20.05	-32.5%	143.23	-15.6%
2020.2	60	1,408,824	26,499	145,765	1.103	160,732	114.09	-32.2%	6,066	-0.2%	18.81	-32.1%		
2021.1	54	1,380,593	24,727	138,321	1.126	155,784	112.84	-3.9%	6,300	7.6%	17.91	-10.7%	113.47	-20.8%
2021.2	48	1,426,070	32,671	198,422	1.126	223,472	156.70	37.4%	6,840	12.8%	22.91	21.8%		
2022.1	42	1,395,248	31,287	193,391	1.118	216,241	154.98	37.4%	6,911	9.7%	22.42	25.2%	155.85	37.4%
2022.2	36	1,444,907	41,018	280,861	1.118	314,046	217.35	38.7%	7,656	11.9%	28.39	23.9%		
2023.1	30	1,425,466	37,108	253,512	1.118	283,466	198.86	28.3%	7,639	10.5%	26.03	16.1%	208.17	33.6%
2023.2	24	1,481,524	39,378	295,282	1.118	330,171	222.86	2.5%	8,385	9.5%	26.58	-6.4%		
2024.1	18	1,475,105	41,798	312,341	1.082	337,796	229.00	15.2%	8,082	5.8%	28.34	8.8%	225.92	8.5%
2024.2	12	1,531,260	42,068	334,123	1.082	361,353	235.98	5.9%	8,590	2.4%	27.47	3.4%		
2025.1	6	1,511,010	42,131	331,874	1.082	358,922	237.54	3.7%	8,519	5.4%	27.88	-1.6%	236.76	4.8%
Total		52,365,180	1,470,927	7,673,653		8,429,240								







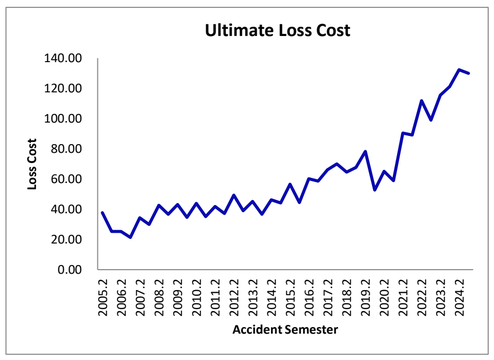
Province of Alberta

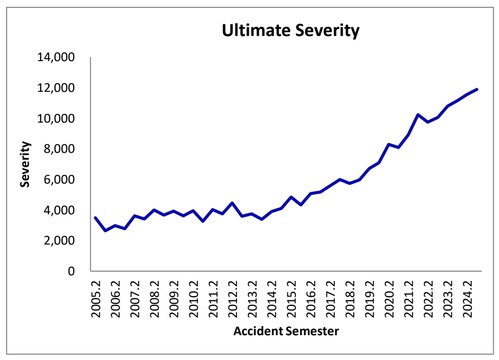
Accident Benefits - Total

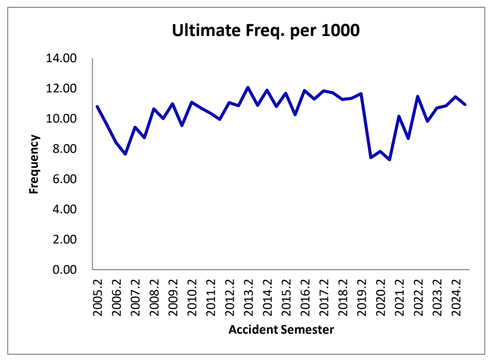
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	1,070,764	11,564	36,891	1.097	40,484	37.81		3,501		10.80			
2006.1	234	1,113,949	10,721	26,057	1.087	28,311	25.42		2,641		9.62		31.49	
2006.2	228	1,492,705	12,573	34,630	1.087	37,626	25.21	-33.3%	2,993	-14.5%	8.42	-22.0%		
2007.1	222	1,466,171	11,222	28,704	1.089	31,253	21.32	-16.1%	2,785	5.5%	7.65	-20.5%	23.28	-26.1%
2007.2	216	1,275,743	12,037	40,122	1.089	43,685	34.24	35.8%	3,629	21.3%	9.44	12.0%		
2008.1	210	1,196,506	10,452	33,067	1.084	35,832	29.95	40.5%	3,428	23.1%	8.74	14.1%	32.16	38.2%
2008.2	204	1,142,213	12,154	44,778	1.084	48,522	42.48	24.1%	3,992	10.0%	10.64	12.8%		
2009.1	198	1,080,605	10,798	35,873	1.105	39,643	36.69	22.5%	3,671	7.1%	9.99	14.4%	39.66	23.3%
2009.2	192	1,119,825	12,288	43,659	1.105	48,248	43.09	1.4%	3,926	-1.6%	10.97	3.1%		
2010.1	186	1,100,485	10,502	34,444	1.102	37,947	34.48	-6.0%	3,613	-1.6%	9.54	-4.5%	38.82	-2.1%
2010.2	180	1,147,372	12,705	45,701	1.102	50,349	43.88	1.8%	3,963	0.9%	11.07	0.9%		
2011.1	174	1,128,485	12,056	36,082	1.095	39,491	35.00	1.5%	3,276	-9.3%	10.68	12.0%	39.48	1.7%
2011.2	168	1,178,585	12,214	44,916	1.095	49,161	41.71	-4.9%	4,025	1.6%	10.36	-6.4%		
2012.1	162	1,171,429	11,638	39,915	1.091	43,556	37.18	6.2%	3,742	14.3%	9.94	-7.0%	39.45	-0.1%
2012.2	156	1,221,824	13,507	55,249	1.091	60,288	49.34	18.3%	4,463	10.9%	11.05	6.7%		
2013.1	150	1,211,524	13,132	42,822	1.099	47,081	38.86	4.5%	3,585	-4.2%	10.84	9.1%	44.12	11.8%
2013.2	144	1,270,776	15,332	52,114	1.099	57,298	45.09	-8.6%	3,737	-16.3%	12.07	9.1%		
2014.1	138	1,257,883	13,675	42,327	1.093	46,268	36.78	-5.3%	3,383	-5.6%	10.87	0.3%	40.96	-7.2%
2014.2	132	1,319,428	15,698	55,868	1.093	61,070	46.28	2.7%	3,890	4.1%	11.90	-1.4%		
2015.1	126	1,301,684	14,045	52,164	1.103	57,532	44.20	20.2%	4,096	21.1%	10.79	-0.8%	45.25	10.5%
2015.2	120	1,347,548	15,722	69,193	1.103	76,313	56.63	22.4%	4,854	24.8%	11.67	-1.9%		
2016.1	114	1,322,769	13,565	54,148	1.085	58,745	44.41	0.5%	4,330	5.7%	10.26	-5.0%	50.58	11.8%
2016.2	108	1,354,707	16,055	75,295	1.085	81,687	60.30	6.5%	5,088	4.8%	11.85	1.6%		
2017.1	102	1,324,294	14,961	70,986	1.092	77,481	58.51	31.7%	5,179	19.6%	11.30	10.2%	59.41	17.5%
2017.2	96	1,370,720	16,233	83,146	1.092	90,754	66.21	9.8%	5,591	9.9%	11.84	-0.1%		
2018.1	90	1,350,044	15,793	85,972	1.101	94,630	70.09	19.8%	5,992	15.7%	11.70	3.5%	68.14	14.7%
2018.2	84	1,400,264	15,760	82,057	1.101	90,321	64.50	-2.6%	5,731	2.5%	11.25	-5.0%		
2019.1	78	1,371,963	15,559	83,952	1.108	93,019	67.80	-3.3%	5,979	-0.2%	11.34	-3.1%	66.13	-2.9%
2019.2	72	1,410,989	16,456	99,554	1.108	110,306	78.18	21.2%	6,703	17.0%	11.66	3.6%		
2020.1	66	1,371,551	10,165	65,444	1.103	72,164	52.62	-22.4%	7,100	18.8%	7.41	-34.7%	65.58	-0.8%
2020.2	60	1,408,846	11,045	83,095	1.103	91,627	65.04	-16.8%	8,296	23.8%	7.84	-32.8%		
2021.1	54	1,380,898	10,044	72,105	1.126	81,207	58.81	11.8%	8,085	13.9%	7.27	-1.9%	61.95	-5.5%
2021.2	48	1,426,720	14,481	114,649	1.126	129,123	90.50	39.2%	8,917	7.5%	10.15	29.5%		
2022.1	42	1,394,564	12,118	111,057	1.118	124,179	89.05	51.4%	10,247	26.7%	8.69	19.5%	89.78	44.9%
2022.2	36	1,439,887	16,506	143,917	1.118	160,922	111.76	23.5%	9,749	9.3%	11.46	12.9%		
2023.1	30	1,419,188	13,943	125,513	1.118	140,343	98.89	11.1%	10,066	-1.8%	9.82	13.1%	105.37	17.4%
2023.2	24	1,476,283	15,789	152,629	1.118	170,663	115.60	3.4%	10,809	10.9%	10.70	-6.7%		
2024.1	18	1,470,211	15,963	164,610	1.082	178,026	121.09	22.4%	11,153	10.8%	10.86	10.5%	118.34	12.3%
2024.2	12	1,525,851	17,457	186,709	1.082	201,926	132.34	14.5%	11,567	7.0%	11.44	7.0%		
2025.1	6	1,505,824	16,458	180,939	1.082	195,686	129.95	7.3%	11,890	6.6%	10.93	0.7%	131.15	10.8%
Total		52,341,079	542,390	2,930,357		3,222,765								







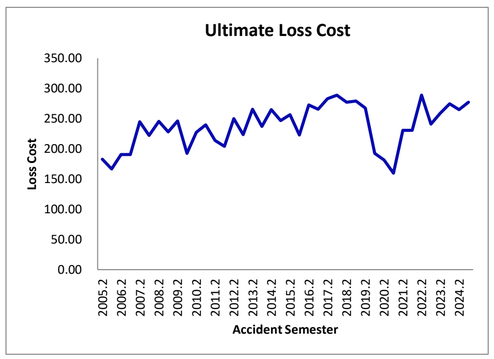
Province of Alberta

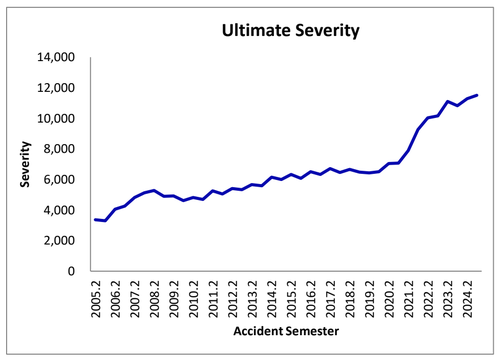
Collision

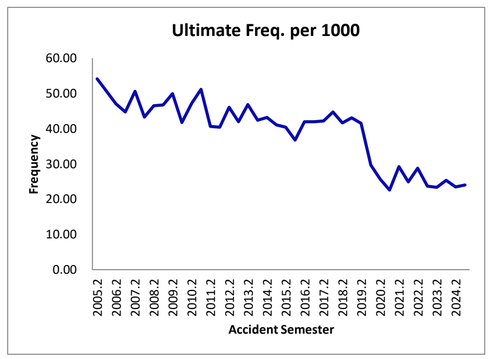
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	747,008	40,441	124,289	1.097	136,395	182.59		3,373		54.14			
2006.1	234	789,149	39,919	121,151	1.087	131,630	166.80		3,297		50.58		174.48	
2006.2	228	1,006,794	47,432	176,476	1.087	191,741	190.45	4.3%	4,042	19.9%	47.11	-13.0%		
2007.1	222	1,002,071	44,778	175,253	1.089	190,816	190.42	14.2%	4,261	29.2%	44.69	-11.7%	190.43	9.1%
2007.2	216	877,337	44,395	197,022	1.089	214,518	244.51	28.4%	4,832	19.5%	50.60	7.4%		
2008.1	210	886,660	38,380	181,553	1.084	196,731	221.88	16.5%	5,126	20.3%	43.29	-3.1%	233.13	22.4%
2008.2	204	861,456	40,019	195,119	1.084	211,431	245.43	0.4%	5,283	9.3%	46.46	-8.2%		
2009.1	198	823,604	38,449	170,078	1.105	187,953	228.21	2.9%	4,888	-4.6%	46.68	7.8%	237.01	1.7%
2009.2	192	845,124	42,189	188,185	1.105	207,964	246.07	0.3%	4,929	-6.7%	49.92	7.5%		
2010.1	186	828,624	34,579	144,597	1.102	159,302	192.25	-15.8%	4,607	-5.8%	41.73	-10.6%	219.43	-7.4%
2010.2	180	854,566	40,321	176,216	1.102	194,137	227.18	-7.7%	4,815	-2.3%	47.18	-5.5%		
2011.1	174	841,046	43,034	184,195	1.095	201,602	239.70	24.7%	4,685	1.7%	51.17	22.6%	233.39	6.4%
2011.2	168	872,429	35,467	170,533	1.095	186,649	213.94	-5.8%	5,263	9.3%	40.65	-13.8%		
2012.1	162	868,932	35,135	162,377	1.091	177,186	203.91	-14.9%	5,043	7.6%	40.44	-21.0%	208.94	-10.5%
2012.2	156	903,593	41,648	206,716	1.091	225,568	249.63	16.7%	5,416	2.9%	46.09	13.4%		
2013.1	150	900,196	37,734	182,709	1.099	200,882	223.15	9.4%	5,324	5.6%	41.92	3.7%	236.42	13.2%
2013.2	144	942,653	44,189	227,801	1.099	250,460	265.70	6.4%	5,668	4.6%	46.88	1.7%		
2014.1	138	937,672	39,743	203,468	1.093	222,411	237.19	6.3%	5,596	5.1%	42.38	1.1%	251.48	6.4%
2014.2	132	981,093	42,313	237,702	1.093	259,832	264.84	-0.3%	6,141	8.3%	43.13	-8.0%		
2015.1	126	970,724	39,926	217,159	1.103	239,504	246.73	4.0%	5,999	7.2%	41.13	-3.0%	255.83	1.7%
2015.2	120	1,000,564	40,452	232,343	1.103	256,251	256.11	-3.3%	6,335	3.2%	40.43	-6.3%		
2016.1	114	981,072	36,076	201,752	1.085	218,881	223.10	-9.6%	6,067	1.1%	36.77	-10.6%	239.77	-6.3%
2016.2	108	999,692	41,957	251,233	1.085	272,563	272.65	6.5%	6,496	2.6%	41.97	3.8%		
2017.1	102	979,316	41,080	238,195	1.092	259,990	265.48	19.0%	6,329	4.3%	41.95	14.1%	269.10	12.2%
2017.2	96	1,010,496	42,655	262,208	1.092	286,200	283.23	3.9%	6,710	3.3%	42.21	0.6%		
2018.1	90	998,158	44,674	261,697	1.101	288,050	288.58	8.7%	6,448	1.9%	44.76	6.7%	285.89	6.2%
2018.2	84	1,031,255	42,898	259,898	1.101	286,070	277.40	-2.1%	6,669	-0.6%	41.60	-1.5%		
2019.1	78	1,011,453	43,559	254,774	1.108	282,289	279.09	-3.3%	6,481	0.5%	43.07	-3.8%	278.24	-2.7%
2019.2	72	1,034,690	42,926	249,449	1.108	276,390	267.12	-3.7%	6,439	-3.4%	41.49	-0.3%		
2020.1	66	1,004,867	29,803	175,586	1.103	193,616	192.68	-31.0%	6,497	0.2%	29.66	-31.1%	230.44	-17.2%
2020.2	60	1,023,872	26,329	168,271	1.103	185,550	181.22	-32.2%	7,047	9.5%	25.72	-38.0%		
2021.1	54	1,002,028	22,629	142,058	1.126	159,992	159.67	-17.1%	7,070	8.8%	22.58	-23.9%	170.56	-26.0%
2021.2	48	1,030,427	30,151	211,178	1.126	237,838	230.82	27.4%	7,888	11.9%	29.26	13.8%		
2022.1	42	1,009,828	25,144	208,338	1.118	232,955	230.69	44.5%	9,265	31.0%	24.90	10.3%	230.75	35.3%
2022.2	36	1,044,727	30,115	269,905	1.118	301,795	288.87	25.2%	10,021	27.0%	28.83	-1.5%		
2023.1	30	1,034,774	24,543	223,038	1.118	249,391	241.01	4.5%	10,161	9.7%	23.72	-4.7%	265.06	14.9%
2023.2	24	1,075,934	25,079	249,287	1.118	278,742	259.07	-10.3%	11,115	10.9%	23.31	-19.1%		
2024.1	18	1,076,598	27,315	273,470	1.082	295,758	274.72	14.0%	10,828	6.6%	25.37	7.0%	266.89	0.7%
2024.2	12	1,119,051	26,237	273,798	1.082	296,113	264.61	2.1%	11,286	1.5%	23.45	0.6%		
2025.1	6	1,102,630	26,542	282,400	1.082	305,415	276.99	0.8%	11,507	6.3%	24.07	-5.1%	270.75	1.4%
Total		38,312,163	1,480,254	8,331,479		9,150,559								







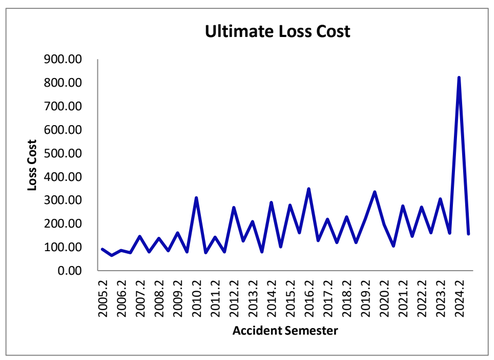
Province of Alberta

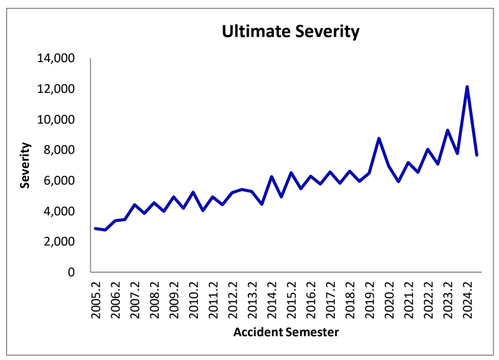
Comprehensive - Total

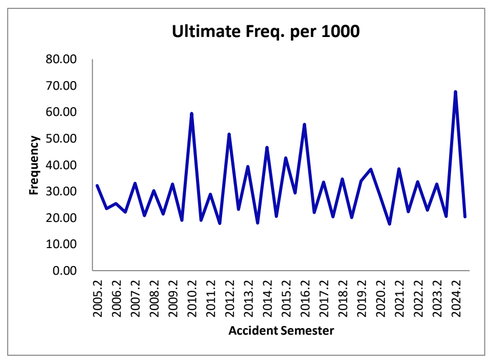
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	946,371	30,473	78,973	1.097	86,665	91.58		2,844		32.20			
2006.1	234	1,003,154	23,468	59,605	1.087	64,761	64.56		2,760		23.39		77.67	
2006.2	228	1,321,061	33,554	104,218	1.087	113,233	85.71	-6.4%	3,375	18.7%	25.40	-21.1%		
2007.1	222	1,314,883	29,104	92,050	1.089	100,224	76.22	18.1%	3,444	24.8%	22.13	-5.4%	80.98	4.3%
2007.2	216	1,137,444	37,615	152,144	1.089	165,655	145.64	69.9%	4,404	30.5%	33.07	30.2%		
2008.1	210	1,082,219	22,550	80,156	1.084	86,857	80.26	5.3%	3,852	11.9%	20.84	-5.9%	113.76	40.5%
2008.2	204	1,041,898	31,543	132,034	1.084	143,073	137.32	-5.7%	4,536	3.0%	30.27	-8.5%		
2009.1	198	1,003,883	21,405	77,129	1.105	85,235	84.91	5.8%	3,982	3.4%	21.32	2.3%	111.60	-1.9%
2009.2	192	1,028,563	33,705	150,041	1.105	165,811	161.21	17.4%	4,919	8.5%	32.77	8.2%		
2010.1	186	1,018,733	19,397	73,620	1.102	81,107	79.62	-6.2%	4,181	5.0%	19.04	-10.7%	120.61	8.1%
2010.2	180	1,047,659	62,305	295,781	1.102	325,862	311.04	92.9%	5,230	6.3%	59.47	81.5%		
2011.1	174	1,040,161	19,785	72,841	1.095	79,725	76.65	-3.7%	4,030	-3.6%	19.02	-0.1%	194.26	61.1%
2011.2	168	1,071,641	31,030	139,776	1.095	152,984	142.76	-54.1%	4,930	-5.7%	28.96	-51.3%		
2012.1	162	1,073,029	19,216	77,492	1.091	84,560	78.80	2.8%	4,401	9.2%	17.91	-5.9%	110.76	-43.0%
2012.2	156	1,105,696	57,059	271,999	1.091	296,805	268.43	88.0%	5,202	5.5%	51.60	78.2%		
2013.1	150	1,104,774	25,558	125,792	1.099	138,304	125.19	58.9%	5,411	23.0%	23.13	29.2%	196.84	77.7%
2013.2	144	1,144,155	45,103	216,913	1.099	238,488	208.44	-22.3%	5,288	1.7%	39.42	-23.6%		
2014.1	138	1,142,610	20,492	83,128	1.093	90,867	79.53	-36.5%	4,434	-18.1%	17.93	-22.5%	144.03	-26.8%
2014.2	132	1,181,593	55,114	314,759	1.093	344,063	291.19	39.7%	6,243	18.1%	46.64	18.3%		
2015.1	126	1,173,178	24,057	107,395	1.103	118,446	100.96	27.0%	4,924	11.0%	20.51	14.3%	196.41	36.4%
2015.2	120	1,197,908	51,147	302,306	1.103	333,413	278.33	-4.4%	6,519	4.4%	42.70	-8.5%		
2016.1	114	1,176,795	34,590	174,167	1.085	188,954	160.57	59.0%	5,463	10.9%	29.39	43.3%	219.97	12.0%
2016.2	108	1,187,873	65,813	381,461	1.085	413,847	348.39	25.2%	6,288	-3.5%	55.40	29.8%		
2017.1	102	1,170,120	25,752	136,264	1.092	148,732	127.11	-20.8%	5,776	5.7%	22.01	-25.1%	238.58	8.5%
2017.2	96	1,197,980	40,159	241,190	1.092	263,258	219.75	-36.9%	6,555	4.2%	33.52	-39.5%		
2018.1	90	1,188,745	24,253	128,393	1.101	141,322	118.88	-6.5%	5,827	0.9%	20.40	-7.3%	169.51	-29.0%
2018.2	84	1,215,219	42,203	253,687	1.101	279,233	229.78	4.6%	6,616	0.9%	34.73	3.6%		
2019.1	78	1,193,740	23,990	128,452	1.108	142,325	119.23	0.3%	5,933	1.8%	20.10	-1.5%	175.00	3.2%
2019.2	72	1,206,375	41,005	240,135	1.108	266,070	220.55	-4.0%	6,489	-1.9%	33.99	-2.1%		
2020.1	66	1,183,559	45,337	359,483	1.103	396,396	334.92	180.9%	8,743	47.4%	38.31	90.6%	277.19	58.4%
2020.2	60	1,194,830	33,627	212,025	1.103	233,796	195.67	-11.3%	6,953	7.1%	28.14	-17.2%		
2021.1	54	1,170,865	20,598	108,449	1.126	122,140	104.32	-68.9%	5,930	-32.2%	17.59	-54.1%	150.46	-45.7%
2021.2	48	1,188,198	45,709	290,790	1.126	327,501	275.63	40.9%	7,165	3.1%	38.47	36.7%		
2022.1	42	1,166,381	25,994	151,988	1.118	169,946	145.70	39.7%	6,538	10.3%	22.29	26.7%	211.27	40.4%
2022.2	36	1,193,076	40,102	288,011	1.118	322,041	269.92	-2.1%	8,031	12.1%	33.61	-12.6%		
2023.1	30	1,182,542	26,968	170,526	1.118	190,675	161.24	10.7%	7,070	8.1%	22.81	2.3%	215.82	2.2%
2023.2	24	1,216,030	39,873	331,381	1.118	370,536	304.71	12.9%	9,293	15.7%	32.79	-2.4%		
2024.1	18	1,218,289	25,000	179,414	1.082	194,036	159.27	-1.2%	7,761	9.8%	20.52	-10.0%	231.92	7.5%
2024.2	12	1,249,663	84,658	950,134	1.082	1,027,570	822.28	169.9%	12,138	30.6%	67.74	106.6%		
2025.1	6	1,237,982	25,150	177,906	1.082	192,406	155.42	-2.4%	7,650	-1.4%	20.32	-1.0%	490.41	111.5%
Total		45,918,872	1,404,459	7,912,009		8,686,920								







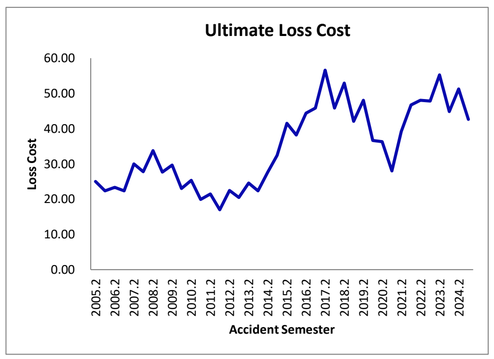
Province of Alberta

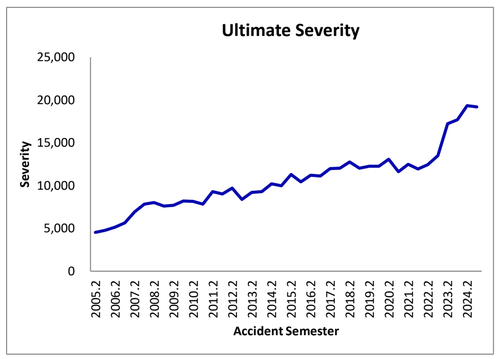
Comprehensive - Theft

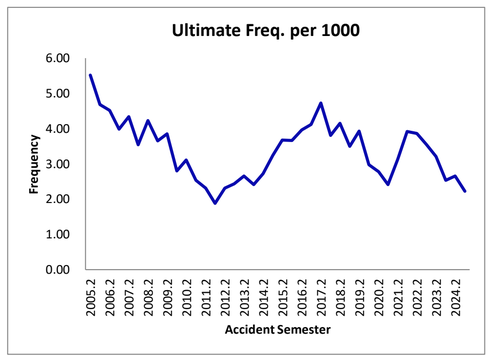
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	946,371	5,223	21,570	1.097	23,671	25.01		4,532		5.52			
2006.1	234	1,003,154	4,699	20,679	1.087	22,468	22.40		4,781		4.68		23.67	
2006.2	228	1,321,061	5,967	28,367	1.087	30,821	23.33	-6.7%	5,165	14.0%	4.52	-18.2%		
2007.1	222	1,314,883	5,235	27,061	1.089	29,465	22.41	0.0%	5,629	17.7%	3.98	-15.0%	22.87	-3.4%
2007.2	216	1,137,444	4,943	31,318	1.089	34,099	29.98	28.5%	6,899	33.6%	4.35	-3.8%		
2008.1	210	1,082,219	3,835	27,762	1.084	30,083	27.80	24.0%	7,844	39.4%	3.54	-11.0%	28.91	26.4%
2008.2	204	1,041,898	4,402	32,509	1.084	35,227	33.81	12.8%	8,002	16.0%	4.22	-2.8%		
2009.1	198	1,003,883	3,663	25,140	1.105	27,782	27.67	-0.4%	7,585	-3.3%	3.65	3.0%	30.80	6.5%
2009.2	192	1,028,563	3,967	27,652	1.105	30,558	29.71	-12.1%	7,703	-3.7%	3.86	-8.7%		
2010.1	186	1,018,733	2,851	21,245	1.102	23,406	22.98	-17.0%	8,210	8.2%	2.80	-23.3%	26.36	-14.4%
2010.2	180	1,047,659	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%		
2011.1	174	1,040,161	2,642	18,947	1.095	20,738	19.94	-13.2%	7,849	-4.4%	2.54	-9.2%	22.67	-14.0%
2011.2	168	1,071,641	2,484	21,053	1.095	23,042	21.50	-15.3%	9,276	13.8%	2.32	-25.5%		
2012.1	162	1,073,029	2,018	16,710	1.091	18,233	16.99	-14.8%	9,035	15.1%	1.88	-26.0%	19.25	-15.1%
2012.2	156	1,105,696	2,553	22,747	1.091	24,822	22.45	4.4%	9,723	4.8%	2.31	-0.4%		
2013.1	150	1,104,774	2,687	20,532	1.099	22,575	20.43	20.3%	8,401	-7.0%	2.43	29.3%	21.44	11.4%
2013.2	144	1,144,155	3,044	25,529	1.099	28,069	24.53	9.3%	9,221	-5.2%	2.66	15.2%		
2014.1	138	1,142,610	2,752	23,366	1.093	25,541	22.35	9.4%	9,281	10.5%	2.41	-1.0%	23.44	9.3%
2014.2	132	1,181,593	3,213	29,959	1.093	32,749	27.72	13.0%	10,193	10.5%	2.72	2.2%		
2015.1	126	1,173,178	3,811	34,552	1.103	38,107	32.48	45.3%	9,999	7.7%	3.25	34.9%	30.09	28.4%
2015.2	120	1,197,908	4,404	45,130	1.103	49,774	41.55	49.9%	11,302	10.9%	3.68	35.2%		
2016.1	114	1,176,795	4,311	41,492	1.085	45,014	38.25	17.8%	10,442	4.4%	3.66	12.8%	39.92	32.7%
2016.2	108	1,187,873	4,712	48,631	1.085	52,760	44.42	6.9%	11,197	-0.9%	3.97	7.9%		
2017.1	102	1,170,120	4,821	49,181	1.092	53,681	45.88	19.9%	11,135	6.6%	4.12	12.5%	45.14	13.1%
2017.2	96	1,197,980	5,658	62,116	1.092	67,799	56.59	27.4%	11,984	7.0%	4.72	19.1%		
2018.1	90	1,188,745	4,532	49,486	1.101	54,469	45.82	-0.1%	12,019	7.9%	3.81	-7.5%	51.23	13.5%
2018.2	84	1,215,219	5,049	58,443	1.101	64,328	52.94	-6.5%	12,740	6.3%	4.15	-12.0%		
2019.1	78	1,193,740	4,171	45,357	1.108	50,256	42.10	-8.1%	12,049	0.2%	3.49	-8.3%	47.57	-7.2%
2019.2	72	1,206,375	4,736	52,314	1.108	57,964	48.05	-9.2%	12,240	-3.9%	3.93	-5.5%		
2020.1	66	1,183,559	3,531	39,317	1.103	43,354	36.63	-13.0%	12,280	1.9%	2.98	-14.6%	42.39	-10.9%
2020.2	60	1,194,830	3,325	39,407	1.103	43,453	36.37	-24.3%	13,067	6.8%	2.78	-29.1%		
2021.1	54	1,170,865	2,819	29,097	1.126	32,771	27.99	-23.6%	11,623	-5.3%	2.41	-19.3%	32.22	-24.0%
2021.2	48	1,188,198	3,727	41,345	1.126	46,564	39.19	7.8%	12,495	-4.4%	3.14	12.7%		
2022.1	42	1,166,381	4,571	48,757	1.118	54,518	46.74	67.0%	11,926	2.6%	3.92	62.8%	42.93	33.2%
2022.2	36	1,193,076	4,614	51,253	1.118	57,309	48.03	22.6%	12,420	-0.6%	3.87	23.3%		
2023.1	30	1,182,542	4,189	50,541	1.118	56,512	47.79	2.2%	13,489	13.1%	3.54	-9.6%	47.91	11.6%
2023.2	24	1,216,030	3,901	60,041	1.118	67,135	55.21	14.9%	17,208	38.6%	3.21	-17.0%		
2024.1	18	1,218,289	3,086	50,487	1.082	54,601	44.82	-6.2%	17,692	31.2%	2.53	-28.5%	50.01	4.4%
2024.2	12	1,249,663	3,314	59,266	1.082	64,096	51.29	-7.1%	19,339	12.4%	2.65	-17.3%		
2025.1	6	1,237,982	2,754	48,809	1.082	52,787	42.64	-4.9%	19,169	8.4%	2.22	-12.2%	46.99	-6.0%
Total		45,918,872	155,475	1,471,298		1,617,185								







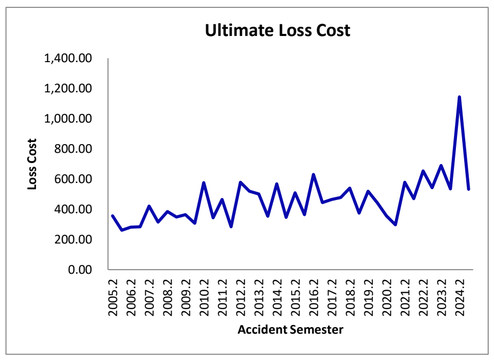
Province of Alberta

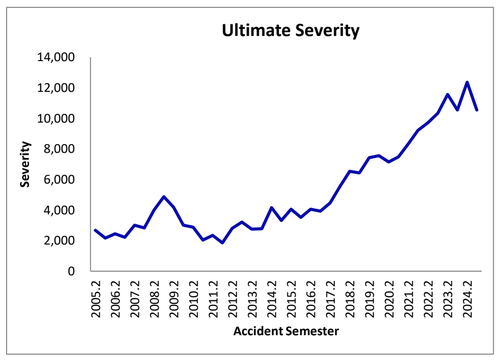
All Perils

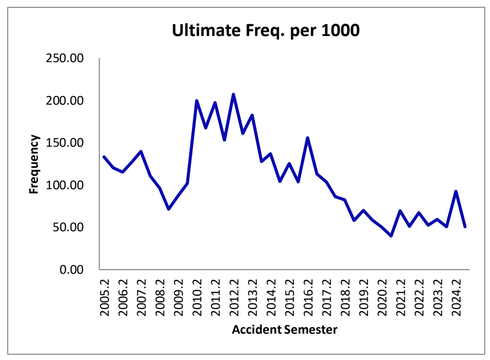
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	17,344	2,314	5,626	1.097	6,174	355.98		2,668		133.42			
2006.1	234	16,932	2,036	4,068	1.087	4,420	261.04		2,171		120.24		309.08	
2006.2	228	21,678	2,504	5,616	1.087	6,102	281.47	-20.9%	2,437	-8.7%	115.51	-13.4%		
2007.1	222	20,706	2,633	5,381	1.089	5,859	282.97	8.4%	2,225	2.5%	127.16	5.8%	282.21	-8.7%
2007.2	216	17,653	2,471	6,804	1.089	7,409	419.67	49.1%	2,998	23.0%	139.97	21.2%		
2008.1	210	15,400	1,708	4,464	1.084	4,837	314.10	11.0%	2,832	27.3%	110.91	-12.8%	370.48	31.3%
2008.2	204	14,999	1,446	5,339	1.084	5,785	385.70	-8.1%	4,001	33.4%	96.41	-31.1%		
2009.1	198	13,978	999	4,413	1.105	4,877	348.88	11.1%	4,881	72.4%	71.47	-35.6%	367.94	-0.7%
2009.2	192	13,536	1,178	4,465	1.105	4,934	364.50	-5.5%	4,188	4.7%	87.03	-9.7%		
2010.1	186	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%	337.24	-8.3%
2010.2	180	11,946	2,384	6,242	1.102	6,877	575.68	57.9%	2,885	-31.1%	199.57	129.3%		
2011.1	174	10,949	1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%	464.58	37.8%
2011.2	168	10,787	2,130	4,568	1.095	5,000	463.53	-19.5%	2,347	-18.6%	197.46	-1.1%		
2012.1	162	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%	375.88	-19.1%
2012.2	156	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%		
2013.1	150	9,851	1,586	4,640	1.099	5,102	517.90	82.6%	3,217	73.6%	161.00	5.2%	549.24	46.1%
2013.2	144	10,249	1,872	4,682	1.099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%		
2014.1	138	10,275	1,313	3,328	1.093	3,638	354.07	-31.6%	2,771	-13.9%	127.79	-20.6%	428.09	-22.1%
2014.2	132	12,002	1,643	6,244	1.093	6,825	568.69	13.2%	4,154	51.1%	136.89	-25.1%		
2015.1	126	12,139	1,268	3,799	1.103	4,190	345.20	-2.5%	3,305	19.3%	104.46	-18.3%	456.31	6.6%
2015.2	120	12,181	1,528	5,620	1.103	6,198	508.82	-10.5%	4,056	-2.4%	125.44	-8.4%		
2016.1	114	11,504	1,194	3,861	1.085	4,189	364.11	5.5%	3,508	6.2%	103.79	-0.6%	438.53	-3.9%
2016.2	108	11,092	1,729	6,449	1.085	6,997	630.78	24.0%	4,047	-0.2%	155.88	24.3%		
2017.1	102	10,763	1,216	4,369	1.092	4,769	443.07	21.7%	3,922	11.8%	112.98	8.8%	538.34	22.8%
2017.2	96	11,203	1,163	4,758	1.092	5,194	463.57	-26.5%	4,466	10.4%	103.81	-33.4%		
2018.1	90	10,905	941	4,731	1.101	5,207	477.53	7.8%	5,534	41.1%	86.29	-23.6%	470.46	-12.6%
2018.2	84	11,311	934	5,553	1.101	6,112	540.34	16.6%	6,544	46.5%	82.57	-20.5%		
2019.1	78	11,270	655	3,796	1.108	4,205	373.16	-21.9%	6,421	16.0%	58.12	-32.6%	456.90	-2.9%
2019.2	72	11,762	825	5,524	1.108	6,121	520.39	-3.7%	7,419	13.4%	70.14	-15.1%		
2020.1	66	10,844	634	4,342	1.103	4,788	441.53	18.3%	7,552	17.6%	58.47	0.6%	482.56	5.6%
2020.2	60	11,170	559	3,620	1.103	3,992	357.39	-31.3%	7,142	-3.7%	50.04	-28.7%		
2021.1	54	11,897	473	3,142	1.126	3,539	297.47	-32.6%	7,482	-0.9%	39.76	-32.0%	326.49	-32.3%
2021.2	48	13,541	943	6,965	1.126	7,844	579.27	62.1%	8,320	16.5%	69.62	39.1%		
2022.1	42	14,827	758	6,237	1.118	6,974	470.39	58.1%	9,203	23.0%	51.11	28.6%	522.36	60.0%
2022.2	36	17,957	1,211	10,512	1.118	11,754	654.55	13.0%	9,708	16.7%	67.42	-3.2%		
2023.1	30	20,765	1,089	10,053	1.118	11,240	541.32	15.1%	10,326	12.2%	52.42	2.6%	593.83	13.7%
2023.2	24	24,842	1,483	15,325	1.118	17,136	689.79	5.4%	11,558	19.1%	59.68	-11.5%		
2024.1	18	26,841	1,357	13,248	1.082	14,327	533.79	-1.4%	10,554	2.2%	50.58	-3.5%	608.78	2.5%
2024.2	12	29,391	2,720	31,086	1.082	33,619	1,143.85	65.8%	12,361	7.0%	92.54	55.0%		
2025.1	6	30,547	1,547	15,063	1.082	16,291	533.30	-0.1%	10,534	-0.2%	50.63	0.1%	832.69	36.8%
Total		587,558	59,186	258,803		283,945								







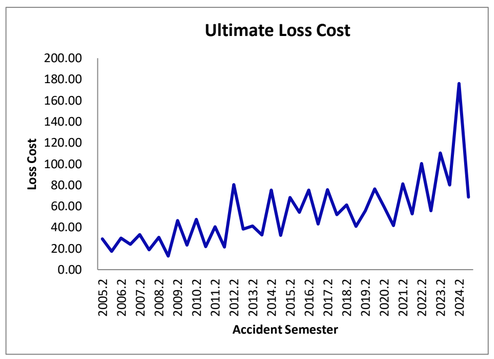
Province of Alberta

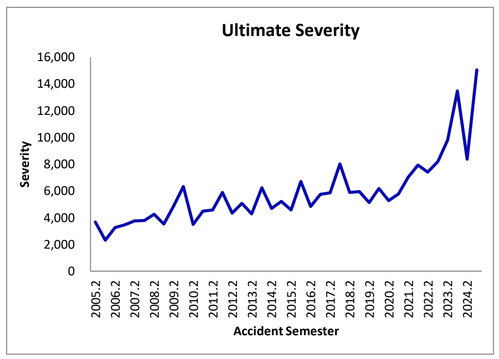
Specified Perils

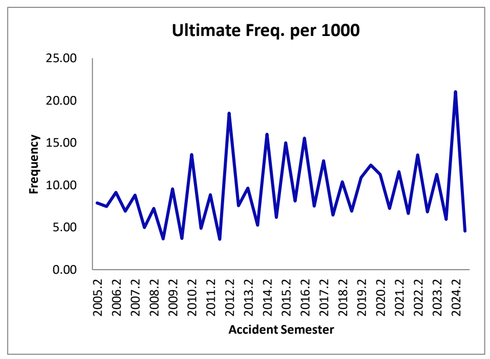
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	13,565	107	358	1.097	393	28.99		3,676		7.89			
2006.1	234	12,885	96	205	1.087	222	17.26		2,316		7.45		23.28	
2006.2	228	15,904	145	437	1.087	475	29.85	2.9%	3,274	-10.9%	9.12	15.6%		
2007.1	222	15,909	110	350	1.089	381	23.98	38.9%	3,468	49.7%	6.91	-7.2%	26.91	15.6%
2007.2	216	13,146	116	402	1.089	438	33.29	11.5%	3,773	15.2%	8.82	-3.2%		
2008.1	210	11,468	57	200	1.084	216	18.86	-21.3%	3,795	9.4%	4.97	-28.1%	26.57	-1.3%
2008.2	204	9,827	71	279	1.084	302	30.77	-7.6%	4,258	12.9%	7.23	-18.1%		
2009.1	198	9,642	35	112	1.105	124	12.82	-32.0%	3,533	-6.9%	3.63	-27.0%	21.88	-17.6%
2009.2	192	9,737	93	409	1.105	452	46.45	51.0%	4,863	14.2%	9.55	32.2%		
2010.1	186	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%	34.88	59.4%
2010.2	180	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%		
2011.1	174	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%	34.71	-0.5%
2011.2	168	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%		
2012.1	162	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%	30.87	-11.1%
2012.2	156	9,183	170	678	1.091	740	80.54	98.7%	4,351	-4.9%	18.51	109.0%		
2013.1	150	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%	59.60	93.1%
2013.2	144	8,724	84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%		
2014.1	138	8,766	46	263	1.093	288	32.81	-14.7%	6,253	23.2%	5.25	-30.8%	37.02	-37.9%
2014.2	132	8,612	138	594	1.093	649	75.34	82.6%	4,701	9.7%	16.02	66.4%		
2015.1	126	8,717	54	255	1.103	281	32.27	-1.7%	5,209	-16.7%	6.19	18.1%	53.67	45.0%
2015.2	120	8,615	129	534	1.103	589	68.39	-9.2%	4,567	-2.9%	14.97	-6.5%		
2016.1	114	8,882	72	444	1.085	482	54.26	68.2%	6,693	28.5%	8.11	30.9%	61.21	14.1%
2016.2	108	8,950	139	621	1.085	674	75.32	10.1%	4,850	6.2%	15.53	3.7%		
2017.1	102	9,325	70	369	1.092	403	43.17	-20.4%	5,751	-14.1%	7.51	-7.4%	58.91	-3.8%
2017.2	96	9,800	126	678	1.092	740	75.53	0.3%	5,874	21.1%	12.86	-17.2%		
2018.1	90	10,816	70	510	1.101	562	51.92	20.3%	8,022	39.5%	6.47	-13.8%	63.14	7.2%
2018.2	84	10,677	111	595	1.101	655	61.31	-18.8%	5,898	0.4%	10.40	-19.1%		
2019.1	78	10,874	75	402	1.108	446	40.99	-21.0%	5,943	-25.9%	6.90	6.6%	51.06	-19.1%
2019.2	72	10,925	119	550	1.108	609	55.78	-9.0%	5,121	-13.2%	10.89	4.8%		
2020.1	66	11,646	144	806	1.103	889	76.32	86.2%	6,169	3.8%	12.37	79.4%	66.38	30.0%
2020.2	60	11,637	131	626	1.103	690	59.28	6.3%	5,263	2.8%	11.26	3.4%		
2021.1	54	12,062	87	447	1.126	503	41.73	-45.3%	5,782	-6.3%	7.22	-41.7%	50.35	-24.2%
2021.2	48	12,023	139	868	1.126	978	81.35	37.2%	7,033	33.6%	11.57	2.7%		
2022.1	42	12,331	82	581	1.118	650	52.72	26.4%	7,925	37.1%	6.65	-7.8%	66.86	32.8%
2022.2	36	12,179	165	1,095	1.118	1,224	100.52	23.6%	7,415	5.4%	13.56	17.2%		
2023.1	30	12,347	84	616	1.118	689	55.77	5.8%	8,190	3.3%	6.81	2.4%	77.99	16.7%
2023.2	24	12,094	136	1,193	1.118	1,334	110.30	9.7%	9,794	32.1%	11.26	-16.9%		
2024.1	18	12,200	73	904	1.082	977	80.10	43.6%	13,469	64.5%	5.95	-12.7%	95.13	22.0%
2024.2	12	12,007	253	1,955	1.082	2,114	176.05	59.6%	8,369	-14.5%	21.04	86.8%		
2025.1	6	12,006	55	763	1.082	826	68.78	-14.1%	15,049	11.7%	4.57	-23.2%	122.42	28.7%
Total		434,644	3,984	21,098		23,189								







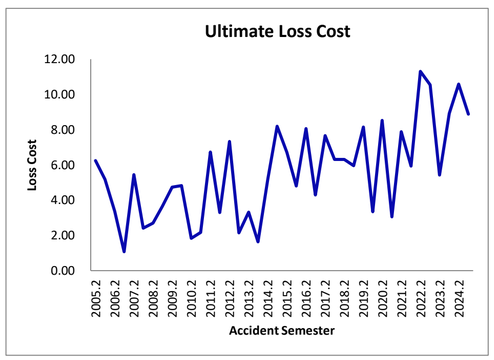
Province of Alberta

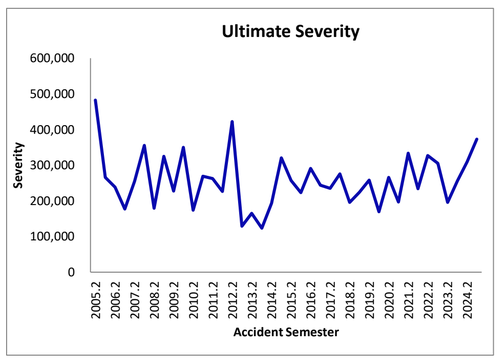
Underinsured Motorist

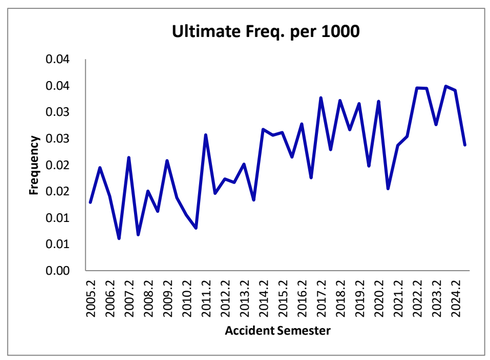
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(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
2005.2	240	928,206	12	5,275	1.097	5,789	6.24		482,399		0.01			
2006.1	234	976,216	19	4,656	1.087	5,059	5.18		266,246		0.02		5.70	
2006.2	228	1,346,557	19	4,160	1.087	4,520	3.36	-46.2%	237,870	-50.7%	0.01	9.1%		
2007.1	222	1,318,240	8	1,300	1.089	1,416	1.07	-79.3%	176,962	-33.5%	0.01	-68.8%	2.23	-60.9%
2007.2	216	1,120,905	24	5,617	1.089	6,115	5.46	62.6%	254,811	7.1%	0.02	51.7%		
2008.1	210	1,180,550	8	2,623	1.084	2,842	2.41	124.2%	355,233	100.7%	0.01	11.7%	3.89	74.7%
2008.2	204	1,128,134	17	2,815	1.084	3,050	2.70	-50.4%	179,406	-29.6%	0.02	-29.6%		
2009.1	198	1,067,336	12	3,529	1.105	3,899	3.65	51.8%	324,954	-8.5%	0.01	65.9%	3.17	-18.7%
2009.2	192	1,106,405	23	4,736	1.105	5,234	4.73	75.0%	227,568	26.8%	0.02	38.0%		
2010.1	186	1,089,431	15	4,770	1.102	5,255	4.82	32.0%	350,365	7.8%	0.01	22.5%	4.78	50.9%
2010.2	180	1,137,657	12	1,890	1.102	2,082	1.83	-61.3%	173,478	-23.8%	0.01	-49.3%		
2011.1	174	1,118,921	9	2,212	1.095	2,421	2.16	-55.2%	268,946	-23.2%	0.01	-41.6%	2.00	-58.2%
2011.2	168	1,168,796	30	7,195	1.095	7,875	6.74	268.2%	262,488	51.3%	0.03	143.3%		
2012.1	162	1,161,588	17	3,520	1.091	3,841	3.31	52.8%	225,914	-16.0%	0.01	82.0%	5.03	152.0%
2012.2	156	1,211,406	21	8,125	1.091	8,866	7.32	8.6%	422,213	60.9%	0.02	-32.5%		
2013.1	150	1,201,132	20	2,342	1.099	2,575	2.14	-35.2%	128,735	-43.0%	0.02	13.8%	4.74	-5.7%
2013.2	144	1,259,942	25	3,808	1.099	4,187	3.32	-54.6%	164,640	-61.0%	0.02	16.4%		
2014.1	138	1,245,972	17	1,877	1.093	2,052	1.65	-23.2%	123,380	-4.2%	0.01	-19.9%	2.49	-47.5%
2014.2	132	1,305,285	35	6,173	1.093	6,748	5.17	55.6%	193,434	17.5%	0.03	32.4%		
2015.1	126	1,286,320	33	9,566	1.103	10,550	8.20	398.1%	320,219	159.5%	0.03	91.9%	6.67	168.1%
2015.2	120	1,329,725	35	8,098	1.103	8,931	6.72	29.9%	257,158	32.9%	0.03	-2.3%		
2016.1	114	1,304,041	28	5,762	1.085	6,252	4.79	-41.5%	222,929	-30.4%	0.02	-16.0%	5.76	-13.6%
2016.2	108	1,334,353	37	9,911	1.085	10,753	8.06	20.0%	290,481	13.0%	0.03	6.2%		
2017.1	102	1,303,719	23	5,129	1.092	5,598	4.29	-10.4%	244,240	9.6%	0.02	-18.2%	6.20	7.5%
2017.2	96	1,347,000	44	9,464	1.092	10,330	7.67	-4.8%	234,700	-19.2%	0.03	17.8%		
2018.1	90	1,326,241	30	7,593	1.101	8,358	6.30	46.8%	275,443	12.8%	0.02	30.1%	6.99	12.8%
2018.2	84	1,372,662	44	7,869	1.101	8,661	6.31	-17.7%	196,204	-16.4%	0.03	-1.6%		
2019.1	78	1,341,116	36	7,212	1.108	7,991	5.96	-5.5%	223,812	-18.7%	0.03	16.4%	6.14	-12.2%
2019.2	72	1,376,059	43	10,134	1.108	11,228	8.16	29.3%	258,157	31.6%	0.03	-1.7%		
2020.1	66	1,336,597	26	4,062	1.103	4,479	3.35	-43.8%	169,450	-24.3%	0.02	-25.7%	5.79	-5.6%
2020.2	60	1,371,519	44	10,611	1.103	11,701	8.53	4.6%	266,011	3.0%	0.03	1.5%		
2021.1	54	1,342,861	21	3,649	1.126	4,109	3.06	-8.7%	197,020	16.3%	0.02	-21.5%	5.82	0.6%
2021.2	48	1,385,120	33	9,709	1.126	10,934	7.89	-7.5%	333,347	25.3%	0.02	-26.2%		
2022.1	42	1,353,175	34	7,190	1.118	8,040	5.94	94.2%	233,922	18.7%	0.03	63.5%	6.93	19.0%
2022.2	36	1,398,545	48	14,143	1.118	15,814	11.31	43.2%	327,539	-1.7%	0.03	45.8%		
2023.1	30	1,377,624	48	12,988	1.118	14,523	10.54	77.4%	305,569	30.6%	0.03	35.8%	10.93	57.7%
2023.2	24	1,430,431	40	6,925	1.118	7,743	5.41	-52.1%	195,953	-40.2%	0.03	-20.0%		
2024.1	18	1,423,926	50	11,759	1.082	12,717	8.93	-15.3%	255,994	-16.2%	0.03	1.1%	7.17	-34.4%
2024.2	12	1,476,725	50	14,443	1.082	15,620	10.58	95.4%	309,989	58.2%	0.03	23.5%		
2025.1	6	1,460,187	35	11,996	1.082	12,974	8.89	-0.5%	373,384	45.9%	0.02	-31.8%	9.74	35.8%
Total		50,750,626	1,125	264,834		291,130								







Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	221,171	221,171	1.000	221,171	218,653	2,518
2006.1	234	195,791	195,791	1.000	195,791	193,296	2,495
2006.2	228	251,826	251,826	1.000	251,826	250,340	1,485
2007.1	222	201,656	201,656	1.000	201,663	200,997	666
2007.2	216	256,442	256,742	1.000	256,733	256,594	139
2008.1	210	229,553	230,008	1.000	229,985	229,882	102
2008.2	204	263,325	263,325	1.000	263,225	263,302	(76)
2009.1	198	212,208	213,066	1.000	213,013	212,988	25
2009.2	192	266,017	266,066	1.000	265,977	266,039	(62)
2010.1	186	193,017	193,017	1.000	192,948	192,970	(23)
2010.2	180	275,860	276,130	1.000	276,020	276,440	(419)
2011.1	174	225,492	225,847	1.001	225,972	226,143	(171)
2011.2	168	293,413	293,478	1.001	293,896	293,561	334
2012.1	162	270,746	270,870	1.002	271,304	271,246	58
2012.2	156	328,218	328,486	1.002	329,046	328,833	213
2013.1	150	293,786	295,118	1.002	295,781	295,775	6
2013.2	144	367,603	371,221	1.003	372,463	371,719	744
2014.1	138	313,962	317,020	1.003	317,900	317,857	44
2014.2	132	418,807	422,542	1.003	423,718	423,904	(186)
2015.1	126	379,403	382,632	1.003	383,710	383,986	(276)
2015.2	120	467,611	479,317	1.005	481,487	482,016	(529)
2016.1	114	414,019	422,985	1.004	424,869	423,695	1,174
2016.2	108	507,600	527,620	1.008	531,945	531,292	653
2017.1	102	451,157	469,574	1.011	474,776	474,930	(154)
2017.2	96	526,907	554,982	1.013	562,192	560,828	1,364
2018.1	90	492,215	521,774	1.015	529,762	527,900	1,862
2018.2	84	535,256	595,117	1.019	606,471	609,848	(3,376)
2019.1	78	500,075	586,951	1.026	602,394	600,331	2,063
2019.2	72	548,331	668,228	1.032	689,413	686,573	2,840
2020.1	66	344,232	423,744	1.049	444,450	447,668	(3,218)
2020.2	60	356,787	499,314	1.070	534,506	538,241	(3,735)
2021.1	54	282,552	423,347	1.110	469,920	474,354	(4,435)
2021.2	48	356,201	598,052	1.156	691,296	697,765	(6,468)
2022.1	42	236,611	474,903	1.226	582,381	601,530	(19,149)
2022.2	36	252,339	660,878	1.351	892,954	953,995	(61,041)
2023.1	30	142,151	506,471	1.551	785,568	832,567	(46,999)
2023.2	24	88,158	499,659	1.899	948,986	1,079,625	(130,638)
2024.1	18	32,124	397,091	2.352	934,094	1,095,917	(161,823)
2024.2	12	14,121	363,270	2.932	1,065,138	1,232,027	(166,889)
2025.1	6	3,641	209,666	4.773	1,000,808		
Total		12,010,387	15,358,956		18,735,551	18,325,625	(590,881)

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	103,340	103,340	1.000	103,340	99,750	3,589
2006.1	234	101,093	101,093	1.000	101,093	98,202	2,891
2006.2	228	138,276	138,276	1.000	138,276	130,657	7,619
2007.1	222	130,714	130,714	1.000	130,714	126,376	4,338
2007.2	216	152,340	152,340	1.000	152,340	150,261	2,079
2008.1	210	141,016	141,016	1.000	141,016	141,016	0
2008.2	204	156,640	156,642	1.000	156,642	156,642	(0)
2009.1	198	140,589	140,589	1.000	140,589	140,589	0
2009.2	192	158,889	158,889	1.000	158,889	158,891	(2)
2010.1	186	132,571	132,571	1.000	132,571	132,573	(2)
2010.2	180	162,923	162,923	1.000	162,923	162,926	(2)
2011.1	174	163,581	163,581	1.000	163,581	163,581	0
2011.2	168	160,424	160,424	1.000	160,424	160,424	0
2012.1	162	150,259	150,259	1.000	150,259	150,259	(0)
2012.2	156	190,259	190,259	1.000	190,259	190,259	(0)
2013.1	150	168,497	168,512	1.000	168,512	168,512	0
2013.2	144	205,457	205,457	1.000	205,457	205,475	(17)
2014.1	138	183,993	183,993	1.000	183,993	183,997	(4)
2014.2	132	211,357	211,469	1.000	211,469	211,480	(11)
2015.1	126	195,364	195,361	1.000	195,361	195,363	(2)
2015.2	120	212,287	212,293	1.000	212,293	212,302	(9)
2016.1	114	180,234	180,306	1.000	180,306	180,371	(66)
2016.2	108	210,575	210,689	1.000	210,689	210,689	(0)
2017.1	102	206,070	206,083	1.000	206,083	206,070	13
2017.2	96	221,902	221,928	1.000	221,928	221,921	8
2018.1	90	224,075	224,442	1.000	224,442	224,480	(38)
2018.2	84	213,901	213,982	1.000	213,982	213,772	211
2019.1	78	211,905	212,017	1.000	212,017	211,983	34
2019.2	72	214,221	214,315	1.000	214,319	214,117	203
2020.1	66	145,935	145,962	1.000	145,993	145,991	2
2020.2	60	145,508	145,746	1.000	145,765	145,737	28
2021.1	54	136,313	138,348	1.000	138,321	138,535	(213)
2021.2	48	196,978	198,528	0.999	198,422	198,895	(473)
2022.1	42	192,591	193,576	0.999	193,391	193,600	(210)
2022.2	36	280,370	280,864	1.000	280,861	280,660	201
2023.1	30	251,262	253,255	1.001	253,512	253,507	5
2023.2	24	289,843	292,078	1.011	295,282	293,435	1,848
2024.1	18	302,697	306,760	1.018	312,341	312,062	279
2024.2	12	308,889	324,874	1.028	334,123	334,945	(822)
2025.1	6	207,057	309,104	1.074	331,874		
Total		7,500,197	7,632,859		7,673,653	7,320,304	21,475

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	36,847	36,891	1.000	36,891	39,061	(2,170)
2006.1	234	26,057	26,057	1.000	26,057	27,918	(1,860)
2006.2	228	34,630	34,630	1.000	34,630	36,355	(1,725)
2007.1	222	28,704	28,704	1.000	28,704	30,836	(2,132)
2007.2	216	40,122	40,122	1.000	40,122	41,260	(1,138)
2008.1	210	33,007	33,067	1.000	33,067	33,097	(30)
2008.2	204	44,778	44,778	1.000	44,778	44,779	(0)
2009.1	198	35,873	35,873	1.000	35,873	35,873	0
2009.2	192	43,659	43,659	1.000	43,659	43,659	0
2010.1	186	34,444	34,444	1.000	34,444	34,439	5
2010.2	180	44,291	45,708	1.000	45,701	45,694	7
2011.1	174	36,089	36,089	1.000	36,082	36,069	13
2011.2	168	44,871	44,941	0.999	44,916	44,916	(0)
2012.1	162	39,938	39,938	0.999	39,915	39,934	(18)
2012.2	156	53,641	55,255	1.000	55,249	55,186	63
2013.1	150	41,063	42,804	1.000	42,822	42,753	69
2013.2	144	51,851	52,081	1.001	52,114	52,091	23
2014.1	138	42,143	42,309	1.000	42,327	42,320	7
2014.2	132	55,099	55,776	1.002	55,868	55,856	12
2015.1	126	51,938	52,074	1.002	52,164	52,263	(98)
2015.2	120	68,695	68,925	1.004	69,193	69,168	25
2016.1	114	53,831	53,899	1.005	54,148	54,311	(163)
2016.2	108	74,012	74,710	1.008	75,295	75,215	79
2017.1	102	68,785	70,498	1.007	70,986	71,046	(60)
2017.2	96	79,596	82,451	1.008	83,146	83,360	(214)
2018.1	90	78,921	85,180	1.009	85,972	85,799	173
2018.2	84	79,826	81,361	1.009	82,057	82,359	(301)
2019.1	78	82,761	83,220	1.009	83,952	84,376	(423)
2019.2	72	95,663	98,993	1.006	99,554	99,667	(113)
2020.1	66	63,877	64,922	1.008	65,444	65,665	(221)
2020.2	60	81,227	82,292	1.010	83,095	83,765	(670)
2021.1	54	70,554	71,154	1.013	72,105	73,625	(1,521)
2021.2	48	104,794	112,603	1.018	114,649	111,850	2,799
2022.1	42	93,323	108,211	1.026	111,057	106,459	4,599
2022.2	36	133,075	138,289	1.041	143,917	143,354	563
2023.1	30	116,806	121,164	1.036	125,513	127,868	(2,355)
2023.2	24	128,935	152,713	0.999	152,629	154,090	(1,461)
2024.1	18	111,360	153,827	1.070	164,610	156,817	7,793
2024.2	12	83,825	157,338	1.187	186,709	168,995	17,713
2025.1	6	28,470	128,823	1.405	180,939		
Total		2,517,387	2,815,775		2,930,357	2,732,148	17,269

Province of Alberta

Collision

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	124,289	124,289	1.000	124,289	118,370	5,919
2006.1	234	121,152	121,151	1.000	121,151	120,845	306
2006.2	228	176,467	176,476	1.000	176,476	166,718	9,757
2007.1	222	175,252	175,253	1.000	175,253	166,194	9,060
2007.2	216	197,022	197,022	1.000	197,022	187,940	9,082
2008.1	210	181,553	181,553	1.000	181,553	181,619	(66)
2008.2	204	195,118	195,119	1.000	195,119	195,123	(5)
2009.1	198	170,078	170,078	1.000	170,078	170,089	(11)
2009.2	192	188,185	188,185	1.000	188,185	188,188	(3)
2010.1	186	144,597	144,597	1.000	144,597	144,597	(1)
2010.2	180	176,215	176,216	1.000	176,216	176,219	(3)
2011.1	174	184,195	184,195	1.000	184,195	184,196	(0)
2011.2	168	170,532	170,533	1.000	170,533	170,538	(4)
2012.1	162	162,377	162,377	1.000	162,377	162,385	(7)
2012.2	156	206,716	206,716	1.000	206,716	206,717	(2)
2013.1	150	182,691	182,709	1.000	182,709	182,694	15
2013.2	144	227,837	227,801	1.000	227,801	227,845	(44)
2014.1	138	203,524	203,468	1.000	203,468	203,535	(67)
2014.2	132	237,711	237,702	1.000	237,702	237,733	(31)
2015.1	126	217,161	217,159	1.000	217,159	217,173	(14)
2015.2	120	232,261	232,343	1.000	232,343	232,391	(48)
2016.1	114	201,662	201,752	1.000	201,752	201,759	(7)
2016.2	108	251,256	251,233	1.000	251,233	251,274	(40)
2017.1	102	238,223	238,195	1.000	238,195	238,228	(33)
2017.2	96	262,226	262,208	1.000	262,208	262,212	(4)
2018.1	90	261,660	261,727	1.000	261,697	261,735	(38)
2018.2	84	259,998	259,939	1.000	259,898	260,003	(105)
2019.1	78	254,839	254,849	1.000	254,774	254,817	(43)
2019.2	72	249,544	249,545	1.000	249,449	249,591	(142)
2020.1	66	175,672	175,690	0.999	175,586	175,596	(10)
2020.2	60	168,385	168,418	0.999	168,271	168,302	(31)
2021.1	54	142,183	142,221	0.999	142,058	142,131	(73)
2021.2	48	211,335	211,471	0.999	211,178	211,261	(83)
2022.1	42	208,632	208,686	0.998	208,338	208,310	28
2022.2	36	270,318	270,440	0.998	269,905	269,992	(87)
2023.1	30	223,446	223,674	0.997	223,038	223,167	(129)
2023.2	24	248,971	249,935	0.997	249,287	249,725	(437)
2024.1	18	271,663	274,236	0.997	273,470	274,983	(1,513)
2024.2	12	266,318	276,290	0.991	273,798	286,426	(12,628)
2025.1	6	210,183	293,936	0.961	282,400		
Total		8,251,448	8,349,388		8,331,479	8,030,621	18,458

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	78,973	78,973	1.000	78,973	76,081	2,892
2006.1	234	59,605	59,605	1.000	59,605	58,706	898
2006.2	228	104,218	104,218	1.000	104,218	98,467	5,752
2007.1	222	92,049	92,050	1.000	92,050	88,135	3,916
2007.2	216	152,144	152,144	1.000	152,144	145,950	6,195
2008.1	210	80,156	80,156	1.000	80,156	80,136	20
2008.2	204	132,035	132,035	1.000	132,034	132,034	1
2009.1	198	77,129	77,129	1.000	77,129	77,128	0
2009.2	192	150,042	150,042	1.000	150,041	150,051	(9)
2010.1	186	73,620	73,621	1.000	73,620	73,621	(1)
2010.2	180	295,789	295,789	1.000	295,781	295,779	2
2011.1	174	72,844	72,844	1.000	72,841	72,841	(0)
2011.2	168	139,782	139,782	1.000	139,776	139,784	(8)
2012.1	162	77,497	77,497	1.000	77,492	77,493	(1)
2012.2	156	272,014	272,014	1.000	271,999	272,003	(4)
2013.1	150	125,799	125,799	1.000	125,792	125,792	(0)
2013.2	144	216,925	216,927	1.000	216,913	216,912	1
2014.1	138	83,134	83,135	1.000	83,128	83,127	1
2014.2	132	314,786	314,805	1.000	314,759	314,745	15
2015.1	126	107,409	107,410	1.000	107,395	107,393	2
2015.2	120	302,312	302,353	1.000	302,306	302,311	(5)
2016.1	114	174,192	174,195	1.000	174,167	174,176	(8)
2016.2	108	381,521	381,526	1.000	381,461	381,436	25
2017.1	102	136,285	136,291	1.000	136,264	136,256	8
2017.2	96	241,243	241,243	1.000	241,190	241,186	3
2018.1	90	128,421	128,422	1.000	128,393	128,369	24
2018.2	84	253,744	253,767	1.000	253,687	253,669	18
2019.1	78	128,403	128,492	1.000	128,452	128,440	12
2019.2	72	240,208	240,216	1.000	240,135	240,270	(135)
2020.1	66	359,591	359,675	0.999	359,483	359,401	83
2020.2	60	212,061	212,120	1.000	212,025	212,004	21
2021.1	54	108,478	108,512	0.999	108,449	108,446	3
2021.2	48	290,950	290,992	0.999	290,790	290,780	10
2022.1	42	151,896	152,095	0.999	151,988	151,962	26
2022.2	36	287,973	288,171	0.999	288,011	287,760	251
2023.1	30	170,542	170,644	0.999	170,526	170,784	(258)
2023.2	24	329,996	331,176	1.001	331,381	331,220	161
2024.1	18	177,396	178,787	1.004	179,414	181,131	(1,717)
2024.2	12	901,832	945,992	1.004	950,134	962,588	(12,455)
2025.1	6	117,247	173,578	1.025	177,906		
Total		7,800,242	7,904,223		7,912,009	7,728,367	5,735

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	21,570	21,570	1.000	21,570	20,560	1,010
2006.1	234	20,679	20,679	1.000	20,679	20,503	177
2006.2	228	28,367	28,367	1.000	28,367	26,796	1,571
2007.1	222	27,061	27,061	1.000	27,061	25,651	1,411
2007.2	216	31,318	31,318	1.000	31,318	29,980	1,338
2008.1	210	27,762	27,762	1.000	27,762	27,751	11
2008.2	204	32,509	32,509	1.000	32,509	32,509	(0)
2009.1	198	25,140	25,140	1.000	25,140	25,140	0
2009.2	192	27,652	27,652	1.000	27,652	27,662	(10)
2010.1	186	21,243	21,245	1.000	21,245	21,246	(1)
2010.2	180	24,129	24,129	1.000	24,129	24,129	0
2011.1	174	18,947	18,947	1.000	18,947	18,947	0
2011.2	168	21,053	21,053	1.000	21,053	21,060	(7)
2012.1	162	16,710	16,710	1.000	16,710	16,710	0
2012.2	156	22,747	22,747	1.000	22,747	22,747	0
2013.1	150	20,532	20,532	1.000	20,532	20,532	0
2013.2	144	25,527	25,529	1.000	25,529	25,529	0
2014.1	138	23,366	23,366	1.000	23,366	23,366	0
2014.2	132	29,946	29,959	1.000	29,959	29,959	0
2015.1	126	34,551	34,552	1.000	34,552	34,552	0
2015.2	120	45,128	45,130	1.000	45,130	45,133	(3)
2016.1	114	41,492	41,495	1.000	41,492	41,493	(2)
2016.2	108	48,630	48,634	1.000	48,631	48,625	6
2017.1	102	49,180	49,186	1.000	49,181	49,178	3
2017.2	96	62,124	62,124	1.000	62,116	62,119	(4)
2018.1	90	49,489	49,489	1.000	49,486	49,456	30
2018.2	84	58,437	58,454	1.000	58,443	58,423	19
2019.1	78	45,280	45,365	1.000	45,357	45,360	(3)
2019.2	72	52,296	52,305	1.000	52,314	52,460	(147)
2020.1	66	39,323	39,328	1.000	39,317	39,328	(11)
2020.2	60	39,409	39,418	1.000	39,407	39,417	(10)
2021.1	54	29,096	29,116	0.999	29,097	29,101	(4)
2021.2	48	41,373	41,381	0.999	41,345	41,303	42
2022.1	42	48,753	48,801	0.999	48,757	48,821	(63)
2022.2	36	51,106	51,262	1.000	51,253	51,216	37
2023.1	30	50,514	50,580	0.999	50,541	50,837	(296)
2023.2	24	59,834	60,175	0.998	60,041	60,435	(394)
2024.1	18	50,333	50,720	0.995	50,487	50,621	(134)
2024.2	12	58,446	60,043	0.987	59,266	59,068	197
2025.1	6	37,923	49,005	0.996	48,809		
Total		1,458,977	1,472,838		1,471,298	1,417,726	4,762

Province of Alberta

All Perils

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	4,976	5,626	1.000	5,626	4,725	901
2006.1	234	4,068	4,068	1.000	4,068	3,941	127
2006.2	228	5,616	5,616	1.000	5,616	5,100	516
2007.1	222	5,381	5,381	1.000	5,381	4,747	634
2007.2	216	6,804	6,804	1.000	6,804	6,506	298
2008.1	210	4,464	4,464	1.000	4,464	4,464	(0)
2008.2	204	5,339	5,339	1.000	5,339	5,339	0
2009.1	198	4,413	4,413	1.000	4,413	4,413	0
2009.2	192	4,465	4,465	1.000	4,465	4,465	0
2010.1	186	3,370	3,370	1.000	3,370	3,370	0
2010.2	180	6,242	6,242	1.000	6,242	6,242	0
2011.1	174	3,435	3,435	1.000	3,435	3,435	0
2011.2	168	4,568	4,568	1.000	4,568	4,568	0
2012.1	162	2,664	2,664	1.000	2,664	2,664	0
2012.2	156	5,400	5,400	1.000	5,400	5,400	0
2013.1	150	4,640	4,640	1.000	4,640	4,640	0
2013.2	144	4,682	4,682	1.000	4,682	4,682	0
2014.1	138	3,328	3,328	1.000	3,328	3,328	0
2014.2	132	6,244	6,244	1.000	6,244	6,244	0
2015.1	126	3,798	3,799	1.000	3,799	3,798	1
2015.2	120	5,620	5,620	1.000	5,620	5,617	3
2016.1	114	3,861	3,861	1.000	3,861	3,861	0
2016.2	108	6,449	6,449	1.000	6,449	6,449	0
2017.1	102	4,369	4,369	1.000	4,369	4,369	0
2017.2	96	4,758	4,758	1.000	4,758	4,758	(0)
2018.1	90	4,730	4,730	1.000	4,731	4,731	(0)
2018.2	84	5,550	5,552	1.000	5,553	5,552	1
2019.1	78	3,795	3,795	1.000	3,796	3,795	1
2019.2	72	5,523	5,523	1.000	5,524	5,522	2
2020.1	66	4,341	4,341	1.000	4,342	4,341	1
2020.2	60	3,620	3,620	1.000	3,620	3,618	2
2021.1	54	3,142	3,142	1.000	3,142	3,142	(0)
2021.2	48	6,966	6,966	1.000	6,965	6,974	(9)
2022.1	42	6,235	6,240	1.000	6,237	6,212	25
2022.2	36	10,492	10,492	1.002	10,512	10,613	(101)
2023.1	30	10,012	10,017	1.004	10,053	10,045	8
2023.2	24	15,083	15,327	1.000	15,325	15,052	273
2024.1	18	13,102	13,217	1.002	13,248	13,154	94
2024.2	12	29,386	31,284	0.994	31,086	31,238	(152)
2025.1	6	9,728	14,486	1.040	15,063		
Total		250,661	258,339		258,803	241,116	2,624

Province of Alberta

Specified Perils

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	358	358	1.000	358	347	11
2006.1	234	205	205	1.000	205	205	0
2006.2	228	437	437	1.000	437	419	18
2007.1	222	350	350	1.000	350	330	20
2007.2	216	402	402	1.000	402	377	24
2008.1	210	200	200	1.000	200	200	0
2008.2	204	279	279	1.000	279	279	0
2009.1	198	112	112	1.000	112	112	0
2009.2	192	409	409	1.000	409	409	0
2010.1	186	206	206	1.000	206	206	0
2010.2	180	419	419	1.000	419	419	0
2011.1	174	193	193	1.000	193	193	0
2011.2	168	351	351	1.000	351	351	0
2012.1	162	184	184	1.000	184	184	0
2012.2	156	678	678	1.000	678	678	0
2013.1	150	319	319	1.000	319	319	0
2013.2	144	327	327	1.000	327	327	0
2014.1	138	263	263	1.000	263	263	0
2014.2	132	594	594	1.000	594	594	0
2015.1	126	255	255	1.000	255	255	0
2015.2	120	534	534	1.000	534	534	0
2016.1	114	444	444	1.000	444	444	0
2016.2	108	621	621	1.000	621	621	0
2017.1	102	369	369	1.000	369	369	0
2017.2	96	679	679	0.999	678	678	(0)
2018.1	90	510	510	1.000	510	510	0
2018.2	84	595	595	1.000	595	595	0
2019.1	78	402	402	1.000	402	402	0
2019.2	72	551	551	0.999	550	550	0
2020.1	66	806	806	1.000	806	806	0
2020.2	60	626	626	1.000	626	626	0
2021.1	54	447	447	1.000	447	450	(3)
2021.2	48	869	869	1.000	868	869	(0)
2022.1	42	582	582	1.000	581	582	(0)
2022.2	36	1,095	1,095	1.000	1,095	1,095	(0)
2023.1	30	616	616	1.000	616	615	1
2023.2	24	1,194	1,194	0.999	1,193	1,197	(4)
2024.1	18	900	902	1.002	904	938	(34)
2024.2	12	1,875	1,913	1.022	1,955	2,084	(129)
2025.1	6	370	684	1.116	763		
Total		20,625	20,978		21,098	20,430	(96)

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Claims and ACAE: 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
2005.2	240	5,275	5,275	1.000	5,275	5,284	(9)
2006.1	234	4,656	4,656	1.000	4,656	4,715	(59)
2006.2	228	4,160	4,160	1.000	4,160	4,161	(1)
2007.1	222	1,300	1,300	1.000	1,300	1,300	0
2007.2	216	5,100	5,617	1.000	5,617	5,617	(0)
2008.1	210	2,623	2,623	1.000	2,623	2,623	0
2008.2	204	2,815	2,815	1.000	2,815	2,815	0
2009.1	198	3,470	3,529	1.000	3,529	3,525	4
2009.2	192	4,736	4,736	1.000	4,736	4,736	0
2010.1	186	4,770	4,770	1.000	4,770	4,770	0
2010.2	180	1,840	1,890	1.000	1,890	1,890	(1)
2011.1	174	2,063	2,212	1.000	2,212	2,212	0
2011.2	168	7,195	7,195	1.000	7,195	7,195	0
2012.1	162	3,520	3,520	1.000	3,520	3,524	(4)
2012.2	156	8,145	8,145	0.998	8,125	8,139	(13)
2013.1	150	2,351	2,351	0.996	2,342	2,342	(1)
2013.2	144	3,802	3,835	0.993	3,808	3,826	(18)
2014.1	138	1,630	1,888	0.994	1,877	1,886	(9)
2014.2	132	6,221	6,246	0.988	6,173	6,266	(93)
2015.1	126	9,424	9,496	1.007	9,566	9,170	395
2015.2	120	6,145	8,117	0.998	8,098	8,594	(496)
2016.1	114	5,455	5,799	0.994	5,762	5,795	(33)
2016.2	108	8,072	9,897	1.001	9,911	10,242	(331)
2017.1	102	4,191	5,087	1.008	5,129	4,744	385
2017.2	96	8,652	9,464	1.000	9,464	9,077	388
2018.1	90	6,591	7,589	1.001	7,593	7,643	(49)
2018.2	84	4,926	7,980	0.986	7,869	8,832	(964)
2019.1	78	4,600	7,369	0.979	7,212	7,608	(396)
2019.2	72	4,197	10,532	0.962	10,134	10,110	24
2020.1	66	1,616	4,091	0.993	4,062	4,854	(792)
2020.2	60	3,637	10,512	1.009	10,611	11,724	(1,113)
2021.1	54	926	3,521	1.036	3,649	7,088	(3,439)
2021.2	48	956	9,213	1.054	9,709	10,413	(704)
2022.1	42	804	6,527	1.102	7,190	7,596	(405)
2022.2	36	2,815	11,492	1.231	14,143	14,070	73
2023.1	30	1,486	8,746	1.485	12,988	11,310	1,678
2023.2	24	45	3,512	1.972	6,925	5,687	1,238
2024.1	18	899	4,798	2.451	11,759	10,806	953
2024.2	12	22	4,328	3.337	14,443	5,099	9,344
2025.1	6	15	1,235	9.710	11,996		
Total		151,141	226,066		264,834	247,286	5,551

Province of Alberta

Third Party Liability - Bodily Injury

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	7,739	1.000	7,739	7,446	293
2006.1	234	6,998	1.000	6,998	6,859	139
2006.2	228	7,794	1.000	7,794	7,636	158
2007.1	222	6,609	1.000	6,609	6,661	(52)
2007.2	216	6,706	1.000	6,706	7,050	(344)
2008.1	210	6,335	1.000	6,335	6,470	(135)
2008.2	204	6,777	1.000	6,777	6,777	0
2009.1	198	6,201	1.000	6,201	6,201	0
2009.2	192	7,036	1.000	7,036	7,035	1
2010.1	186	6,184	1.000	6,184	6,184	0
2010.2	180	7,447	1.000	7,447	7,447	(0)
2011.1	174	7,016	1.000	7,016	7,016	(0)
2011.2	168	7,013	1.000	7,012	7,010	2
2012.1	162	6,659	1.000	6,659	6,658	0
2012.2	156	7,745	1.000	7,745	7,743	2
2013.1	150	7,173	1.000	7,173	7,172	0
2013.2	144	8,618	1.000	8,618	8,617	1
2014.1	138	7,567	1.000	7,567	7,565	2
2014.2	132	8,815	1.000	8,814	8,817	(2)
2015.1	126	8,093	1.000	8,092	8,091	1
2015.2	120	8,834	1.000	8,832	8,834	(1)
2016.1	114	7,755	1.000	7,753	7,752	1
2016.2	108	9,048	1.000	9,045	9,048	(3)
2017.1	102	8,617	0.999	8,612	8,610	2
2017.2	96	9,029	0.999	9,023	9,022	1
2018.1	90	8,673	0.999	8,665	8,659	6
2018.2	84	8,773	0.998	8,760	8,769	(10)
2019.1	78	8,861	0.998	8,839	8,845	(6)
2019.2	72	9,066	0.996	9,031	9,037	(6)
2020.1	66	5,897	0.995	5,866	5,867	(1)
2020.2	60	6,105	0.993	6,061	6,078	(17)
2021.1	54	5,563	0.990	5,509	5,511	(2)
2021.2	48	7,437	0.986	7,335	7,323	13
2022.1	42	5,967	0.982	5,862	5,857	5
2022.2	36	7,950	0.985	7,834	7,788	46
2023.1	30	6,792	0.988	6,710	6,423	287
2023.2	24	6,974	1.038	7,242	6,871	371
2024.1	18	6,624	1.090	7,220	6,966	254
2024.2	12	6,784	1.101	7,470	7,130	340
2025.1	6	5,944	1.246	7,407		
Total		295,218		297,599	288,845	1,346

Province of Alberta

Third Party Liability - Property Damage

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	26,660	1.000	26,660	25,852	808
2006.1	234	27,073	1.000	27,073	26,425	648
2006.2	228	34,228	1.000	34,228	32,321	1,907
2007.1	222	31,531	1.000	31,531	30,643	888
2007.2	216	31,270	1.000	31,270	33,104	(1,834)
2008.1	210	30,726	1.000	30,726	32,851	(2,125)
2008.2	204	35,306	1.000	35,306	35,307	(1)
2009.1	198	34,399	1.000	34,399	34,399	0
2009.2	192	37,468	1.000	37,467	37,468	(0)
2010.1	186	32,648	1.000	32,647	32,649	(1)
2010.2	180	39,311	1.000	39,310	39,310	(0)
2011.1	174	40,122	1.000	40,121	40,122	(0)
2011.2	168	35,010	1.000	35,009	35,010	(0)
2012.1	162	34,575	1.000	34,574	34,575	(0)
2012.2	156	40,523	1.000	40,522	40,523	(0)
2013.1	150	38,045	1.000	38,044	38,044	(0)
2013.2	144	43,628	1.000	43,627	43,628	(1)
2014.1	138	40,473	1.000	40,473	40,474	(1)
2014.2	132	43,372	1.000	43,371	43,372	(0)
2015.1	126	41,470	1.000	41,469	41,469	(0)
2015.2	120	42,226	1.000	42,225	42,226	(1)
2016.1	114	37,629	1.000	37,628	37,627	1
2016.2	108	41,288	1.000	41,287	41,287	(0)
2017.1	102	40,812	1.000	40,811	40,810	0
2017.2	96	42,019	1.000	42,017	42,015	2
2018.1	90	43,577	1.000	43,575	43,574	1
2018.2	84	39,557	1.000	39,554	39,549	4
2019.1	78	40,765	1.000	40,761	40,760	1
2019.2	72	39,066	1.000	39,062	39,062	(0)
2020.1	66	27,498	1.000	27,495	27,492	2
2020.2	60	26,503	1.000	26,499	26,502	(3)
2021.1	54	24,732	1.000	24,727	24,757	(30)
2021.2	48	32,684	1.000	32,671	32,737	(66)
2022.1	42	31,310	0.999	31,287	31,303	(16)
2022.2	36	41,050	0.999	41,018	41,035	(17)
2023.1	30	37,133	0.999	37,108	37,079	28
2023.2	24	39,234	1.004	39,378	39,366	12
2024.1	18	41,439	1.009	41,798	41,750	49
2024.2	12	41,465	1.015	42,068	42,520	(453)
2025.1	6	40,642	1.037	42,131		
Total		1,468,467		1,470,927	1,428,995	(199)

Province of Alberta

Accident Benefits - Total

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	11,564	1.000	11,564	12,400	(836)
2006.1	234	10,721	1.000	10,721	11,793	(1,072)
2006.2	228	12,573	1.000	12,573	13,388	(815)
2007.1	222	11,222	1.000	11,222	12,116	(894)
2007.2	216	12,037	1.000	12,037	13,185	(1,148)
2008.1	210	10,452	1.000	10,452	11,753	(1,301)
2008.2	204	12,154	1.000	12,154	12,154	0
2009.1	198	10,798	1.000	10,798	10,798	0
2009.2	192	12,288	1.000	12,288	12,288	0
2010.1	186	10,502	1.000	10,502	10,502	(0)
2010.2	180	12,705	1.000	12,705	12,705	(0)
2011.1	174	12,056	1.000	12,056	12,056	0
2011.2	168	12,214	1.000	12,214	12,214	0
2012.1	162	11,638	1.000	11,638	11,638	0
2012.2	156	13,507	1.000	13,507	13,507	(0)
2013.1	150	13,132	1.000	13,132	13,132	0
2013.2	144	15,332	1.000	15,332	15,332	0
2014.1	138	13,675	1.000	13,675	13,674	1
2014.2	132	15,697	1.000	15,698	15,697	0
2015.1	126	14,045	1.000	14,045	14,046	(0)
2015.2	120	15,721	1.000	15,722	15,721	1
2016.1	114	13,565	1.000	13,565	13,565	0
2016.2	108	16,055	1.000	16,055	16,054	1
2017.1	102	14,961	1.000	14,961	14,960	1
2017.2	96	16,233	1.000	16,233	16,231	2
2018.1	90	15,794	1.000	15,793	15,791	2
2018.2	84	15,762	1.000	15,760	15,759	1
2019.1	78	15,562	1.000	15,559	15,560	(1)
2019.2	72	16,461	1.000	16,456	16,456	0
2020.1	66	10,168	1.000	10,165	10,164	0
2020.2	60	11,050	1.000	11,045	11,044	2
2021.1	54	10,049	0.999	10,044	10,043	1
2021.2	48	14,489	0.999	14,481	14,480	1
2022.1	42	12,126	0.999	12,118	12,121	(2)
2022.2	36	16,514	1.000	16,506	16,510	(4)
2023.1	30	13,955	0.999	13,943	13,939	4
2023.2	24	15,808	0.999	15,789	15,752	38
2024.1	18	15,989	0.998	15,963	15,879	84
2024.2	12	17,529	0.996	17,457	17,563	(106)
2025.1	6	16,773	0.981	16,458		
Total		542,876		542,390	531,972	(6,040)

Province of Alberta

Collision

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	40,441	1.000	40,441	36,676	3,765
2006.1	234	39,919	1.000	39,919	37,742	2,177
2006.2	228	47,432	1.000	47,432	46,633	799
2007.1	222	44,778	1.000	44,778	45,256	(478)
2007.2	216	44,395	1.000	44,395	44,265	130
2008.1	210	38,380	1.000	38,380	40,955	(2,575)
2008.2	204	40,019	1.000	40,019	40,019	0
2009.1	198	38,449	1.000	38,449	38,449	(0)
2009.2	192	42,189	1.000	42,189	42,189	0
2010.1	186	34,579	1.000	34,579	34,579	0
2010.2	180	40,321	1.000	40,321	40,321	(0)
2011.1	174	43,034	1.000	43,034	43,035	(0)
2011.2	168	35,467	1.000	35,467	35,467	0
2012.1	162	35,136	1.000	35,135	35,136	(1)
2012.2	156	41,649	1.000	41,648	41,647	1
2013.1	150	37,735	1.000	37,734	37,733	0
2013.2	144	44,191	1.000	44,189	44,196	(7)
2014.1	138	39,746	1.000	39,743	39,753	(11)
2014.2	132	42,318	1.000	42,313	42,318	(5)
2015.1	126	39,931	1.000	39,926	39,929	(3)
2015.2	120	40,458	1.000	40,452	40,457	(5)
2016.1	114	36,082	1.000	36,076	36,079	(3)
2016.2	108	41,964	1.000	41,957	41,960	(4)
2017.1	102	41,088	1.000	41,080	41,084	(3)
2017.2	96	42,664	1.000	42,655	42,661	(6)
2018.1	90	44,685	1.000	44,674	44,678	(4)
2018.2	84	42,909	1.000	42,898	42,902	(4)
2019.1	78	43,571	1.000	43,559	43,558	1
2019.2	72	42,940	1.000	42,926	42,924	1
2020.1	66	29,814	1.000	29,803	29,798	5
2020.2	60	26,340	1.000	26,329	26,330	(1)
2021.1	54	22,639	1.000	22,629	22,632	(3)
2021.2	48	30,165	1.000	30,151	30,146	4
2022.1	42	25,157	0.999	25,144	25,147	(3)
2022.2	36	30,128	1.000	30,115	30,146	(31)
2023.1	30	24,552	1.000	24,543	24,452	91
2023.2	24	25,161	0.997	25,079	24,842	237
2024.1	18	27,388	0.997	27,315	27,069	246
2024.2	12	26,474	0.991	26,237	27,306	(1,070)
2025.1	6	29,107	0.912	26,542		
Total		1,483,395		1,480,254	1,450,470	3,242

Province of Alberta

Comprehensive - Total

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	30,473	1.000	30,473	27,889	2,584
2006.1	234	23,468	1.000	23,468	22,280	1,188
2006.2	228	33,554	1.000	33,554	31,992	1,562
2007.1	222	29,104	1.000	29,104	28,051	1,053
2007.2	216	37,615	1.000	37,615	36,870	745
2008.1	210	22,550	1.000	22,550	23,659	(1,109)
2008.2	204	31,543	1.000	31,543	31,543	0
2009.1	198	21,405	1.000	21,405	21,405	0
2009.2	192	33,705	1.000	33,705	33,705	0
2010.1	186	19,397	1.000	19,397	19,397	0
2010.2	180	62,305	1.000	62,305	62,305	(0)
2011.1	174	19,785	1.000	19,785	19,785	(0)
2011.2	168	31,030	1.000	31,030	31,030	(0)
2012.1	162	19,216	1.000	19,216	19,216	(0)
2012.2	156	57,059	1.000	57,059	57,059	(0)
2013.1	150	25,558	1.000	25,558	25,558	(0)
2013.2	144	45,103	1.000	45,103	45,102	1
2014.1	138	20,492	1.000	20,492	20,492	(0)
2014.2	132	55,115	1.000	55,114	55,114	(0)
2015.1	126	24,057	1.000	24,057	24,057	(0)
2015.2	120	51,148	1.000	51,147	51,148	(1)
2016.1	114	34,591	1.000	34,590	34,592	(1)
2016.2	108	65,815	1.000	65,813	65,814	(1)
2017.1	102	25,753	1.000	25,752	25,752	0
2017.2	96	40,161	1.000	40,159	40,160	(0)
2018.1	90	24,254	1.000	24,253	24,253	(0)
2018.2	84	42,205	1.000	42,203	42,203	0
2019.1	78	23,991	1.000	23,990	23,988	2
2019.2	72	41,010	1.000	41,005	41,003	2
2020.1	66	45,345	1.000	45,337	45,336	1
2020.2	60	33,633	1.000	33,627	33,623	4
2021.1	54	20,603	1.000	20,598	20,600	(2)
2021.2	48	45,720	1.000	45,709	45,710	(1)
2022.1	42	26,000	1.000	25,994	25,986	8
2022.2	36	40,109	1.000	40,102	40,087	15
2023.1	30	26,964	1.000	26,968	26,962	6
2023.2	24	39,785	1.002	39,873	39,840	32
2024.1	18	24,815	1.007	25,000	24,993	7
2024.2	12	83,167	1.018	84,658	85,942	(1,284)
2025.1	6	22,384	1.124	25,150		
Total		1,399,987		1,404,459	1,374,498	4,811

Province of Alberta

Comprehensive - Theft

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	5,223	1.000	5,223	5,005	218
2006.1	234	4,699	1.000	4,699	4,667	32
2006.2	228	5,967	1.000	5,967	5,671	296
2007.1	222	5,235	1.000	5,235	5,006	229
2007.2	216	4,943	1.000	4,943	4,799	144
2008.1	210	3,835	1.000	3,835	4,229	(394)
2008.2	204	4,402	1.000	4,402	4,402	0
2009.1	198	3,663	1.000	3,663	3,663	0
2009.2	192	3,967	1.000	3,967	3,967	0
2010.1	186	2,851	1.000	2,851	2,851	0
2010.2	180	3,261	1.000	3,261	3,261	0
2011.1	174	2,642	1.000	2,642	2,642	0
2011.2	168	2,484	1.000	2,484	2,484	0
2012.1	162	2,018	1.000	2,018	2,018	0
2012.2	156	2,553	1.000	2,553	2,553	0
2013.1	150	2,687	1.000	2,687	2,687	0
2013.2	144	3,044	1.000	3,044	3,044	0
2014.1	138	2,752	1.000	2,752	2,752	0
2014.2	132	3,213	1.000	3,213	3,213	0
2015.1	126	3,811	1.000	3,811	3,811	0
2015.2	120	4,404	1.000	4,404	4,405	(1)
2016.1	114	4,311	1.000	4,311	4,311	(0)
2016.2	108	4,712	1.000	4,712	4,712	(0)
2017.1	102	4,821	1.000	4,821	4,821	(0)
2017.2	96	5,658	1.000	5,658	5,658	(0)
2018.1	90	4,532	1.000	4,532	4,532	(0)
2018.2	84	5,049	1.000	5,049	5,049	0
2019.1	78	4,171	1.000	4,171	4,170	1
2019.2	72	4,736	1.000	4,736	4,735	0
2020.1	66	3,531	1.000	3,531	3,529	2
2020.2	60	3,326	1.000	3,325	3,325	0
2021.1	54	2,820	1.000	2,819	2,820	(1)
2021.2	48	3,728	1.000	3,727	3,728	(1)
2022.1	42	4,573	1.000	4,571	4,568	4
2022.2	36	4,615	1.000	4,614	4,612	3
2023.1	30	4,190	1.000	4,189	4,189	0
2023.2	24	3,901	1.000	3,901	3,899	2
2024.1	18	3,086	1.000	3,086	3,089	(3)
2024.2	12	3,318	0.999	3,314	3,336	(22)
2025.1	6	2,751	1.001	2,754		
Total		155,483		155,475	152,213	509

Province of Alberta

All Perils

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	2,314	1.000	2,314	2,221	93
2006.1	234	2,036	1.000	2,036	2,002	34
2006.2	228	2,504	1.000	2,504	2,326	178
2007.1	222	2,633	1.000	2,633	2,158	475
2007.2	216	2,471	1.000	2,471	2,404	67
2008.1	210	1,708	1.000	1,708	1,717	(9)
2008.2	204	1,446	1.000	1,446	1,446	0
2009.1	198	999	1.000	999	999	0
2009.2	192	1,178	1.000	1,178	1,178	0
2010.1	186	1,232	1.000	1,232	1,232	0
2010.2	180	2,384	1.000	2,384	2,384	0
2011.1	174	1,835	1.000	1,835	1,835	0
2011.2	168	2,130	1.000	2,130	2,130	0
2012.1	162	1,569	1.000	1,569	1,569	0
2012.2	156	2,108	1.000	2,108	2,108	0
2013.1	150	1,586	1.000	1,586	1,586	0
2013.2	144	1,872	1.000	1,872	1,872	0
2014.1	138	1,313	1.000	1,313	1,313	0
2014.2	132	1,643	1.000	1,643	1,643	0
2015.1	126	1,268	1.000	1,268	1,268	0
2015.2	120	1,528	1.000	1,528	1,528	0
2016.1	114	1,194	1.000	1,194	1,194	0
2016.2	108	1,729	1.000	1,729	1,729	0
2017.1	102	1,216	1.000	1,216	1,216	0
2017.2	96	1,163	1.000	1,163	1,163	0
2018.1	90	941	1.000	941	941	0
2018.2	84	934	1.000	934	934	0
2019.1	78	655	1.000	655	655	0
2019.2	72	825	1.000	825	825	0
2020.1	66	634	1.000	634	634	0
2020.2	60	559	1.000	559	559	0
2021.1	54	473	1.000	473	473	0
2021.2	48	943	1.000	943	943	(0)
2022.1	42	758	1.000	758	757	1
2022.2	36	1,211	1.000	1,211	1,212	(1)
2023.1	30	1,090	0.999	1,089	1,086	3
2023.2	24	1,487	0.997	1,483	1,482	0
2024.1	18	1,362	0.997	1,357	1,362	(4)
2024.2	12	2,733	0.995	2,720	2,782	(62)
2025.1	6	1,604	0.964	1,547		
Total		59,268		59,186	56,864	775

Province of Alberta

Specified Perils

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	107	1.000	107	103	4
2006.1	234	96	1.000	96	96	0
2006.2	228	145	1.000	145	139	6
2007.1	222	110	1.000	110	104	6
2007.2	216	116	1.000	116	109	7
2008.1	210	57	1.000	57	59	(2)
2008.2	204	71	1.000	71	71	0
2009.1	198	35	1.000	35	35	0
2009.2	192	93	1.000	93	93	0
2010.1	186	36	1.000	36	36	0
2010.2	180	132	1.000	132	132	0
2011.1	174	47	1.000	47	47	0
2011.2	168	84	1.000	84	84	0
2012.1	162	34	1.000	34	34	0
2012.2	156	170	1.000	170	170	0
2013.1	150	69	1.000	69	69	0
2013.2	144	84	1.000	84	84	0
2014.1	138	46	1.000	46	46	0
2014.2	132	138	1.000	138	138	0
2015.1	126	54	1.000	54	54	0
2015.2	120	129	1.000	129	129	0
2016.1	114	72	1.000	72	72	0
2016.2	108	139	1.000	139	139	0
2017.1	102	70	1.000	70	70	0
2017.2	96	126	1.000	126	126	0
2018.1	90	70	1.000	70	70	0
2018.2	84	111	1.000	111	111	0
2019.1	78	75	1.000	75	75	0
2019.2	72	119	1.000	119	119	(0)
2020.1	66	144	1.001	144	144	(0)
2020.2	60	131	1.001	131	131	(0)
2021.1	54	87	1.001	87	87	(0)
2021.2	48	139	1.001	139	139	(0)
2022.1	42	82	1.001	82	82	(0)
2022.2	36	165	1.001	165	165	(0)
2023.1	30	84	1.001	84	84	(0)
2023.2	24	136	1.002	136	137	(1)
2024.1	18	72	1.008	73	72	0
2024.2	12	250	1.010	253	269	(17)
2025.1	6	53	1.035	55		
Total		3,978		3,984	3,925	3

Province of Alberta

Underinsured Motorist

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(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
2005.2	240	12	1.000	12	12	0
2006.1	234	19	1.000	19	19	0
2006.2	228	19	1.000	19	20	(1)
2007.1	222	8	1.000	8	8	0
2007.2	216	24	1.000	24	23	1
2008.1	210	8	1.000	8	8	0
2008.2	204	17	1.000	17	17	0
2009.1	198	12	1.000	12	12	0
2009.2	192	23	1.000	23	23	0
2010.1	186	15	1.000	15	15	0
2010.2	180	12	1.000	12	12	0
2011.1	174	9	1.000	9	9	0
2011.2	168	30	1.000	30	30	0
2012.1	162	17	1.000	17	17	0
2012.2	156	21	1.000	21	21	0
2013.1	150	20	1.000	20	20	0
2013.2	144	26	0.978	25	25	(0)
2014.1	138	17	0.978	17	16	0
2014.2	132	36	0.969	35	35	(0)
2015.1	126	34	0.969	33	33	0
2015.2	120	36	0.965	35	36	(1)
2016.1	114	30	0.935	28	27	1
2016.2	108	41	0.903	37	38	(1)
2017.1	102	26	0.882	23	23	(0)
2017.2	96	52	0.846	44	44	(0)
2018.1	90	37	0.820	30	30	1
2018.2	84	57	0.774	44	45	(1)
2019.1	78	49	0.729	36	34	1
2019.2	72	65	0.669	43	42	2
2020.1	66	41	0.645	26	29	(3)
2020.2	60	72	0.611	44	41	3
2021.1	54	35	0.596	21	23	(2)
2021.2	48	58	0.566	33	32	0
2022.1	42	64	0.537	34	36	(2)
2022.2	36	87	0.555	48	45	3
2023.1	30	72	0.660	48	43	4
2023.2	24	42	0.941	40	35	5
2024.1	18	44	1.129	50	54	(4)
2024.2	12	38	1.326	50	45	5
2025.1	6	21	1.655	35		
Total		1,346		1,125	1,079	11

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: seasonality, mobility, new_normal

Loss Cost	2005.2	0.147 (CI = +/-0.192; p = 0.129)	-0.016 (CI = +/-0.013; p = 0.017)	0.866 (CI = +/-0.272; p = 0.000)	0.524	0.00%
Loss Cost	2006.1	0.164 (CI = +/-0.194; p = 0.095)	-0.015 (CI = +/-0.013; p = 0.020)	0.854 (CI = +/-0.272; p = 0.000)	0.528	0.00%
Loss Cost	2006.2	0.145 (CI = +/-0.196; p = 0.142)	-0.015 (CI = +/-0.013; p = 0.025)	0.841 (CI = +/-0.271; p = 0.000)	0.522	0.00%
Loss Cost	2007.1	0.175 (CI = +/-0.189; p = 0.069)	-0.014 (CI = +/-0.012; p = 0.026)	0.820 (CI = +/-0.260; p = 0.000)	0.544	0.00%
Loss Cost	2007.2	0.139 (CI = +/-0.179; p = 0.124)	-0.013 (CI = +/-0.011; p = 0.031)	0.794 (CI = +/-0.243; p = 0.000)	0.560	0.00%
Loss Cost	2008.1	0.163 (CI = +/-0.176; p = 0.068)	-0.012 (CI = +/-0.011; p = 0.034)	0.777 (CI = +/-0.237; p = 0.000)	0.576	0.00%
Loss Cost	2008.2	0.142 (CI = +/-0.176; p = 0.111)	-0.011 (CI = +/-0.011; p = 0.044)	0.761 (CI = +/-0.234; p = 0.000)	0.572	0.00%
Loss Cost	2009.1	0.162 (CI = +/-0.176; p = 0.070)	-0.011 (CI = +/-0.011; p = 0.051)	0.746 (CI = +/-0.232; p = 0.000)	0.581	0.00%
Loss Cost	2009.2	0.140 (CI = +/-0.176; p = 0.115)	-0.010 (CI = +/-0.011; p = 0.067)	0.730 (CI = +/-0.229; p = 0.000)	0.576	0.00%
Loss Cost	2010.1	0.160 (CI = +/-0.176; p = 0.073)	-0.009 (CI = +/-0.011; p = 0.079)	0.715 (CI = +/-0.227; p = 0.000)	0.585	0.00%
Loss Cost	2010.2	0.126 (CI = +/-0.167; p = 0.134)	-0.008 (CI = +/-0.010; p = 0.104)	0.689 (CI = +/-0.213; p = 0.000)	0.598	0.00%
Loss Cost	2011.1	0.149 (CI = +/-0.165; p = 0.074)	-0.007 (CI = +/-0.010; p = 0.123)	0.671 (CI = +/-0.208; p = 0.000)	0.613	0.00%
Loss Cost	2011.2	0.118 (CI = +/-0.158; p = 0.136)	-0.006 (CI = +/-0.009; p = 0.167)	0.646 (CI = +/-0.197; p = 0.000)	0.625	0.00%
Loss Cost	2012.1	0.144 (CI = +/-0.153; p = 0.064)	-0.006 (CI = +/-0.009; p = 0.202)	0.625 (CI = +/-0.189; p = 0.000)	0.649	0.00%
Loss Cost	2012.2	0.118 (CI = +/-0.149; p = 0.116)	-0.004 (CI = +/-0.008; p = 0.278)	0.603 (CI = +/-0.182; p = 0.000)	0.653	0.00%
Loss Cost	2013.1	0.143 (CI = +/-0.143; p = 0.051)	-0.004 (CI = +/-0.008; p = 0.345)	0.581 (CI = +/-0.174; p = 0.000)	0.680	0.00%
Loss Cost	2013.2	0.116 (CI = +/-0.138; p = 0.096)	-0.003 (CI = +/-0.008; p = 0.484)	0.558 (CI = +/-0.165; p = 0.000)	0.690	0.00%
Loss Cost	2014.1	0.139 (CI = +/-0.133; p = 0.042)	-0.002 (CI = +/-0.007; p = 0.607)	0.537 (CI = +/-0.158; p = 0.000)	0.716	0.00%
Loss Cost	2014.2	0.107 (CI = +/-0.121; p = 0.080)	0.000 (CI = +/-0.007; p = 0.889)	0.507 (CI = +/-0.143; p = 0.000)	0.747	0.00%
Loss Cost	2015.1	0.129 (CI = +/-0.116; p = 0.031)	0.000 (CI = +/-0.006; p = 0.898)	0.485 (CI = +/-0.135; p = 0.000)	0.776	0.00%
Loss Cost	2015.2	0.105 (CI = +/-0.110; p = 0.060)	0.001 (CI = +/-0.006; p = 0.596)	0.461 (CI = +/-0.128; p = 0.000)	0.792	0.00%
Loss Cost	2016.1	0.122 (CI = +/-0.109; p = 0.030)	0.002 (CI = +/-0.006; p = 0.423)	0.442 (CI = +/-0.126; p = 0.000)	0.810	0.00%
Loss Cost	2016.2	0.098 (CI = +/-0.102; p = 0.060)	0.003 (CI = +/-0.005; p = 0.188)	0.415 (CI = +/-0.118; p = 0.000)	0.832	0.00%
Loss Cost	2017.1	0.112 (CI = +/-0.102; p = 0.033)	0.004 (CI = +/-0.005; p = 0.113)	0.395 (CI = +/-0.119; p = 0.000)	0.846	0.00%
Severity	2005.2	0.079 (CI = +/-0.171; p = 0.353)	-0.030 (CI = +/-0.011; p = 0.000)	1.071 (CI = +/-0.241; p = 0.000)	0.709	0.00%
Severity	2006.1	0.103 (CI = +/-0.167; p = 0.218)	-0.029 (CI = +/-0.011; p = 0.000)	1.055 (CI = +/-0.234; p = 0.000)	0.721	0.00%
Severity	2006.2	0.080 (CI = +/-0.165; p = 0.332)	-0.028 (CI = +/-0.011; p = 0.000)	1.039 (CI = +/-0.228; p = 0.000)	0.728	0.00%
Severity	2007.1	0.101 (CI = +/-0.163; p = 0.217)	-0.028 (CI = +/-0.010; p = 0.000)	1.024 (CI = +/-0.223; p = 0.000)	0.736	0.00%
Severity	2007.2	0.079 (CI = +/-0.162; p = 0.325)	-0.027 (CI = +/-0.010; p = 0.000)	1.009 (CI = +/-0.219; p = 0.000)	0.741	0.00%
Severity	2008.1	0.093 (CI = +/-0.164; p = 0.253)	-0.027 (CI = +/-0.010; p = 0.000)	0.999 (CI = +/-0.220; p = 0.000)	0.742	0.00%
Severity	2008.2	0.079 (CI = +/-0.166; p = 0.338)	-0.026 (CI = +/-0.010; p = 0.000)	0.989 (CI = +/-0.221; p = 0.000)	0.739	0.00%
Severity	2009.1	0.095 (CI = +/-0.168; p = 0.258)	-0.026 (CI = +/-0.010; p = 0.000)	0.978 (CI = +/-0.221; p = 0.000)	0.741	0.00%
Severity	2009.2	0.076 (CI = +/-0.169; p = 0.365)	-0.025 (CI = +/-0.010; p = 0.000)	0.964 (CI = +/-0.220; p = 0.000)	0.740	0.00%
Severity	2010.1	0.095 (CI = +/-0.170; p = 0.263)	-0.025 (CI = +/-0.010; p = 0.000)	0.950 (CI = +/-0.219; p = 0.000)	0.744	0.00%
Severity	2010.2	0.066 (CI = +/-0.165; p = 0.422)	-0.024 (CI = +/-0.010; p = 0.000)	0.928 (CI = +/-0.210; p = 0.000)	0.754	0.00%
Severity	2011.1	0.089 (CI = +/-0.162; p = 0.269)	-0.023 (CI = +/-0.009; p = 0.000)	0.909 (CI = +/-0.205; p = 0.000)	0.764	0.00%
Severity	2011.2	0.056 (CI = +/-0.153; p = 0.456)	-0.022 (CI = +/-0.009; p = 0.000)	0.883 (CI = +/-0.191; p = 0.000)	0.782	0.00%
Severity	2012.1	0.076 (CI = +/-0.153; p = 0.314)	-0.021 (CI = +/-0.009; p = 0.000)	0.867 (CI = +/-0.189; p = 0.000)	0.787	0.00%
Severity	2012.2	0.056 (CI = +/-0.153; p = 0.461)	-0.020 (CI = +/-0.009; p = 0.000)	0.851 (CI = +/-0.187; p = 0.000)	0.787	0.00%
Severity	2013.1	0.079 (CI = +/-0.151; p = 0.290)	-0.020 (CI = +/-0.008; p = 0.000)	0.831 (CI = +/-0.182; p = 0.000)	0.796	0.00%
Severity	2013.2	0.055 (CI = +/-0.149; p = 0.453)	-0.019 (CI = +/-0.008; p = 0.000)	0.810 (CI = +/-0.178; p = 0.000)	0.799	0.00%
Severity	2014.1	0.081 (CI = +/-0.143; p = 0.249)	-0.018 (CI = +/-0.008; p = 0.000)	0.786 (CI = +/-0.169; p = 0.000)	0.814	0.00%
Severity	2014.2	0.052 (CI = +/-0.135; p = 0.434)	-0.016 (CI = +/-0.007; p = 0.000)	0.759 (CI = +/-0.159; p = 0.000)	0.827	0.00%
Severity	2015.1	0.076 (CI = +/-0.129; p = 0.235)	-0.016 (CI = +/-0.007; p = 0.000)	0.734 (CI = +/-0.151; p = 0.000)	0.840	0.00%
Severity	2015.2	0.051 (CI = +/-0.126; p = 0.404)	-0.014 (CI = +/-0.007; p = 0.000)	0.710 (CI = +/-0.146; p = 0.000)	0.845	0.00%
Severity	2016.1	0.068 (CI = +/-0.126; p = 0.265)	-0.014 (CI = +/-0.007; p = 0.001)	0.690 (CI = +/-0.146; p = 0.000)	0.848	0.00%
Severity	2016.2	0.051 (CI = +/-0.129; p = 0.414)	-0.013 (CI = +/-0.007; p = 0.001)	0.670 (CI = +/-0.149; p = 0.000)	0.841	0.00%
Severity	2017.1	0.068 (CI = +/-0.130; p = 0.281)	-0.012 (CI = +/-0.007; p = 0.002)	0.648 (CI = +/-0.152; p = 0.000)	0.839	0.00%
Frequency	2005.2	0.068 (CI = +/-0.055; p = 0.017)	0.014 (CI = +/-0.004; p = 0.000)	-0.205 (CI = +/-0.078; p = 0.000)	0.687	0.00%
Frequency	2006.1	0.061 (CI = +/-0.054; p = 0.029)	0.014 (CI = +/-0.004; p = 0.000)	-0.200 (CI = +/-0.076; p = 0.000)	0.691	0.00%
Frequency	2006.2	0.065 (CI = +/-0.055; p = 0.023)	0.014 (CI = +/-0.004; p = 0.000)	-0.198 (CI = +/-0.077; p = 0.000)	0.693	0.00%
Frequency	2007.1	0.074 (CI = +/-0.053; p = 0.007)	0.014 (CI = +/-0.003; p = 0.000)	-0.204 (CI = +/-0.072; p = 0.000)	0.733	0.00%
Frequency	2007.2	0.059 (CI = +/-0.044; p = 0.010)	0.014 (CI = +/-0.003; p = 0.000)	-0.215 (CI = +/-0.059; p = 0.000)	0.816	0.00%
Frequency	2008.1	0.070 (CI = +/-0.039; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	-0.223 (CI = +/-0.052; p = 0.000)	0.865	0.00%
Frequency	2008.2	0.062 (CI = +/-0.036; p = 0.002)	0.015 (CI = +/-0.002; p = 0.000)	-0.228 (CI = +/-0.048; p = 0.000)	0.886	0.00%
Frequency	2009.1	0.067 (CI = +/-0.036; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	-0.231 (CI = +/-0.048; p = 0.000)	0.894	0.00%
Frequency	2009.2	0.064 (CI = +/-0.037; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.048; p = 0.000)	0.897	0.00%
Frequency	2010.1	0.066 (CI = +/-0.038; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	-0.235 (CI = +/-0.049; p = 0.000)	0.896	0.00%
Frequency	2010.2	0.060 (CI = +/-0.038; p = 0.003)	0.015 (CI = +/-0.002; p = 0.000)	-0.239 (CI = +/-0.048; p = 0.000)	0.905	0.00%
Frequency	2011.1	0.060 (CI = +/-0.039; p = 0.004)	0.015 (CI = +/-0.002; p = 0.000)	-0.239 (CI = +/-0.050; p = 0.000)	0.902	0.00%
Frequency	2011.2	0.062 (CI = +/-0.041; p = 0.005)	0.015 (CI = +/-0.002; p = 0.000)	-0.237 (CI = +/-0.051; p = 0.000)	0.900	0.00%
Frequency	2012.1	0.068 (CI = +/-0.040; p = 0.002)	0.016 (CI = +/-0.002; p = 0.000)	-0.242 (CI = +/-0.049; p = 0.000)	0.911	0.00%
Frequency	2012.2	0.062 (CI = +/-0.040; p = 0.004)	0.016 (CI = +/-0.002; p = 0.000)	-0.247 (CI = +/-0.049; p = 0.000)	0.919	0.00%
Frequency	2013.1	0.064 (CI = +/-0.041; p = 0.004)	0.016 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.050; p = 0.000)	0.918	0.00%
Frequency	2013.2	0.061 (CI = +/-0.043; p = 0.007)	0.016 (CI = +/-0.002; p = 0.000)	-0.252 (CI = +/-0.051; p = 0.000)	0.919	0.00%
Frequency	2014.1	0.058 (CI = +/-0.044; p = 0.013)	0.016 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.053; p = 0.000)	0.916	0.00%
Frequency	2014.2	0.056 (CI = +/-0.046; p = 0.021)	0.016 (CI = +/-0.003; p = 0.000)	-0.251 (CI = +/-0.055; p = 0.000)	0.915	0.00%
Frequency	2015.1	0.054 (CI = +/-0.049; p = 0.033)	0.016 (CI = +/-0.003; p = 0.000)	-0.249 (CI = +/-0.057; p = 0.000)	0.910	0.00%
Frequency	2015.2	0.054 (CI = +/-0.052; p = 0.041)	0.016 (CI = +/-0.003; p = 0.000)	-0.249 (CI = +/-0.060; p = 0.000)	0.906	0.00%
Frequency	2016.1	0.054 (CI = +/-0.055; p = 0.055)	0.016 (CI = +/-0.003; p = 0.000)	-0.248 (CI = +/-0.064; p = 0.000)	0.898	0.00%
Frequency	2016.2	0.047 (CI = +/-0.057; p = 0.099)	0.016 (CI = +/-0.003; p = 0.000)	-0.256 (CI = +/-0.066; p = 0.000)	0.903	0.00%
Frequency	2017.1	0.045 (CI = +/-0.061; p = 0.138)	0.016 (CI = +/-0.003; p = 0.000)	-0.252 (CI = +/-0.071; p = 0.000)	0.891	0.00%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, non_phys_dam_xs_inf
Scalar Level Change Start Date = 2020-11-01

Loss Cost	2005.2	0.069 (CI = +/-0.008; p = 0.000)	0.165 (CI = +/-0.065; p = 0.000)	0.235 (CI = +/-0.165; p = 0.007)	-0.088 (CI = +/-0.136; p = 0.200)	0.946	+7.11%
Loss Cost	2006.1	0.071 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.064; p = 0.000)	0.227 (CI = +/-0.160; p = 0.007)	-0.103 (CI = +/-0.132; p = 0.123)	0.949	+7.38%
Loss Cost	2006.2	0.073 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.063; p = 0.000)	0.221 (CI = +/-0.157; p = 0.007)	-0.117 (CI = +/-0.130; p = 0.078)	0.950	+7.62%
Loss Cost	2007.1	0.072 (CI = +/-0.009; p = 0.000)	0.168 (CI = +/-0.064; p = 0.000)	0.225 (CI = +/-0.158; p = 0.007)	-0.109 (CI = +/-0.132; p = 0.102)	0.948	+7.49%
Loss Cost	2007.2	0.069 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.063; p = 0.000)	0.232 (CI = +/-0.153; p = 0.004)	-0.093 (CI = +/-0.129; p = 0.150)	0.946	+7.19%
Loss Cost	2008.1	0.069 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.065; p = 0.000)	0.232 (CI = +/-0.156; p = 0.005)	-0.094 (CI = +/-0.133; p = 0.160)	0.942	+7.19%
Loss Cost	2008.2	0.071 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.066; p = 0.000)	0.228 (CI = +/-0.157; p = 0.006)	-0.102 (CI = +/-0.135; p = 0.133)	0.939	+7.36%
Loss Cost	2009.1	0.073 (CI = +/-0.012; p = 0.000)	0.159 (CI = +/-0.068; p = 0.000)	0.223 (CI = +/-0.158; p = 0.007)	-0.111 (CI = +/-0.138; p = 0.109)	0.938	+7.55%
Loss Cost	2009.2	0.075 (CI = +/-0.013; p = 0.000)	0.164 (CI = +/-0.069; p = 0.000)	0.218 (CI = +/-0.160; p = 0.009)	-0.121 (CI = +/-0.140; p = 0.088)	0.935	+7.76%
Loss Cost	2010.1	0.077 (CI = +/-0.014; p = 0.000)	0.158 (CI = +/-0.070; p = 0.000)	0.211 (CI = +/-0.161; p = 0.012)	-0.132 (CI = +/-0.143; p = 0.069)	0.934	+8.00%
Loss Cost	2010.2	0.074 (CI = +/-0.015; p = 0.000)	0.152 (CI = +/-0.072; p = 0.000)	0.218 (CI = +/-0.162; p = 0.010)	-0.119 (CI = +/-0.145; p = 0.103)	0.926	+7.70%
Loss Cost	2011.1	0.075 (CI = +/-0.016; p = 0.000)	0.150 (CI = +/-0.074; p = 0.000)	0.217 (CI = +/-0.166; p = 0.013)	-0.121 (CI = +/-0.151; p = 0.109)	0.921	+7.76%
Loss Cost	2011.2	0.073 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.077; p = 0.001)	0.223 (CI = +/-0.170; p = 0.012)	-0.112 (CI = +/-0.156; p = 0.150)	0.911	+7.53%
Loss Cost	2012.1	0.071 (CI = +/-0.020; p = 0.000)	0.149 (CI = +/-0.080; p = 0.001)	0.227 (CI = +/-0.175; p = 0.013)	-0.106 (CI = +/-0.162; p = 0.191)	0.904	+7.36%
Loss Cost	2012.2	0.071 (CI = +/-0.022; p = 0.000)	0.148 (CI = +/-0.084; p = 0.001)	0.229 (CI = +/-0.181; p = 0.016)	-0.104 (CI = +/-0.170; p = 0.219)	0.891	+7.31%
Loss Cost	2013.1	0.068 (CI = +/-0.025; p = 0.000)	0.152 (CI = +/-0.087; p = 0.002)	0.236 (CI = +/-0.188; p = 0.016)	-0.094 (CI = +/-0.178; p = 0.285)	0.883	+7.04%
Loss Cost	2013.2	0.066 (CI = +/-0.028; p = 0.000)	0.149 (CI = +/-0.091; p = 0.003)	0.242 (CI = +/-0.196; p = 0.018)	-0.087 (CI = +/-0.188; p = 0.348)	0.865	+6.82%
Loss Cost	2014.1	0.063 (CI = +/-0.032; p = 0.001)	0.154 (CI = +/-0.096; p = 0.003)	0.252 (CI = +/-0.205; p = 0.019)	-0.075 (CI = +/-0.199; p = 0.439)	0.855	+6.46%
Loss Cost	2014.2	0.055 (CI = +/-0.037; p = 0.006)	0.144 (CI = +/-0.098; p = 0.006)	0.275 (CI = +/-0.211; p = 0.014)	-0.049 (CI = +/-0.207; p = 0.625)	0.835	+5.61%
Loss Cost	2015.1	0.048 (CI = +/-0.042; p = 0.029)	0.152 (CI = +/-0.102; p = 0.006)	0.296 (CI = +/-0.224; p = 0.013)	-0.027 (CI = +/-0.220; p = 0.795)	0.826	+4.89%
Loss Cost	2015.2	0.042 (CI = +/-0.050; p = 0.092)	0.146 (CI = +/-0.108; p = 0.011)	0.312 (CI = +/-0.241; p = 0.015)	-0.011 (CI = +/-0.237; p = 0.922)	0.802	+4.30%
Loss Cost	2016.1	0.035 (CI = +/-0.060; p = 0.228)	0.152 (CI = +/-0.115; p = 0.013)	0.333 (CI = +/-0.265; p = 0.018)	0.008 (CI = +/-0.260; p = 0.948)	0.792	+3.59%
Loss Cost	2016.2	0.024 (CI = +/-0.073; p = 0.485)	0.145 (CI = +/-0.121; p = 0.023)	0.365 (CI = +/-0.295; p = 0.019)	0.036 (CI = +/-0.285; p = 0.787)	0.765	+2.45%
Loss Cost	2017.1	0.012 (CI = +/-0.091; p = 0.780)	0.152 (CI = +/-0.130; p = 0.025)	0.402 (CI = +/-0.342; p = 0.025)	0.066 (CI = +/-0.320; p = 0.660)	0.756	+1.20%
Severity	2005.2	0.065 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.047; p = 0.001)	0.144 (CI = +/-0.119; p = 0.019)	0.226 (CI = +/-0.097; p = 0.000)	0.978	+6.76%
Severity	2006.1	0.065 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.048; p = 0.001)	0.144 (CI = +/-0.121; p = 0.021)	0.226 (CI = +/-0.100; p = 0.000)	0.977	+6.75%
Severity	2006.2	0.066 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.049; p = 0.001)	0.143 (CI = +/-0.123; p = 0.023)	0.225 (CI = +/-0.102; p = 0.000)	0.976	+6.77%
Severity	2007.1	0.066 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	0.141 (CI = +/-0.124; p = 0.027)	0.221 (CI = +/-0.104; p = 0.000)	0.975	+6.84%
Severity	2007.2	0.067 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.052; p = 0.002)	0.139 (CI = +/-0.126; p = 0.031)	0.217 (CI = +/-0.106; p = 0.000)	0.973	+6.93%
Severity	2008.1	0.070 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.049; p = 0.003)	0.130 (CI = +/-0.117; p = 0.031)	0.199 (CI = +/-0.100; p = 0.000)	0.977	+7.26%
Severity	2008.2	0.074 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.044; p = 0.000)	0.120 (CI = +/-0.104; p = 0.025)	0.180 (CI = +/-0.089; p = 0.000)	0.982	+7.66%
Severity	2009.1	0.077 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.039; p = 0.000)	0.109 (CI = +/-0.091; p = 0.021)	0.161 (CI = +/-0.079; p = 0.000)	0.986	+8.05%
Severity	2009.2	0.081 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.036; p = 0.000)	0.100 (CI = +/-0.082; p = 0.019)	0.145 (CI = +/-0.072; p = 0.000)	0.988	+8.39%
Severity	2010.1	0.084 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.031; p = 0.000)	0.090 (CI = +/-0.072; p = 0.016)	0.129 (CI = +/-0.064; p = 0.000)	0.991	+8.76%
Severity	2010.2	0.084 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.033; p = 0.000)	0.091 (CI = +/-0.074; p = 0.018)	0.130 (CI = +/-0.066; p = 0.000)	0.990	+8.72%
Severity	2011.1	0.085 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.033; p = 0.000)	0.086 (CI = +/-0.074; p = 0.024)	0.124 (CI = +/-0.067; p = 0.001)	0.990	+8.88%
Severity	2011.2	0.083 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.032; p = 0.000)	0.093 (CI = +/-0.072; p = 0.013)	0.134 (CI = +/-0.066; p = 0.000)	0.990	+8.61%
Severity	2012.1	0.086 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.031; p = 0.000)	0.084 (CI = +/-0.068; p = 0.017)	0.121 (CI = +/-0.063; p = 0.001)	0.991	+8.95%
Severity	2012.2	0.090 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.028; p = 0.000)	0.073 (CI = +/-0.060; p = 0.020)	0.106 (CI = +/-0.056; p = 0.001)	0.993	+9.38%
Severity	2013.1	0.092 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.028; p = 0.000)	0.067 (CI = +/-0.060; p = 0.032)	0.098 (CI = +/-0.057; p = 0.002)	0.993	+9.59%
Severity	2013.2	0.094 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.028; p = 0.000)	0.059 (CI = +/-0.059; p = 0.051)	0.088 (CI = +/-0.057; p = 0.004)	0.993	+9.90%
Severity	2014.1	0.094 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.029; p = 0.000)	0.061 (CI = +/-0.062; p = 0.054)	0.091 (CI = +/-0.061; p = 0.006)	0.992	+9.81%
Severity	2014.2	0.092 (CI = +/-0.011; p = 0.000)	0.068 (CI = +/-0.030; p = 0.000)	0.067 (CI = +/-0.065; p = 0.043)	0.098 (CI = +/-0.063; p = 0.005)	0.991	+9.59%
Severity	2015.1	0.090 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.032; p = 0.000)	0.071 (CI = +/-0.069; p = 0.044)	0.102 (CI = +/-0.068; p = 0.006)	0.991	+9.43%
Severity	2015.2	0.090 (CI = +/-0.016; p = 0.000)	0.070 (CI = +/-0.034; p = 0.000)	0.071 (CI = +/-0.075; p = 0.061)	0.102 (CI = +/-0.074; p = 0.010)	0.989	+9.44%
Severity	2016.1	0.094 (CI = +/-0.018; p = 0.000)	0.067 (CI = +/-0.035; p = 0.001)	0.060 (CI = +/-0.081; p = 0.137)	0.091 (CI = +/-0.079; p = 0.028)	0.988	+9.86%
Severity	2016.2	0.103 (CI = +/-0.020; p = 0.000)	0.073 (CI = +/-0.033; p = 0.000)	0.033 (CI = +/-0.081; p = 0.394)	0.068 (CI = +/-0.079; p = 0.085)	0.989	+10.87%
Severity	2017.1	0.109 (CI = +/-0.024; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	0.015 (CI = +/-0.092; p = 0.723)	0.053 (CI = +/-0.086; p = 0.201)	0.989	+11.53%
Frequency	2005.2	0.003 (CI = +/-0.009; p = 0.482)	0.080 (CI = +/-0.072; p = 0.031)	0.091 (CI = +/-0.184; p = 0.321)	-0.313 (CI = +/-0.151; p = 0.000)	0.463	+0.33%
Frequency	2006.1	0.006 (CI = +/-0.010; p = 0.224)	0.070 (CI = +/-0.071; p = 0.053)	0.083 (CI = +/-0.179; p = 0.352)	-0.330 (CI = +/-0.148; p = 0.000)	0.470	+0.59%
Frequency	2006.2	0.008 (CI = +/-0.010; p = 0.118)	0.077 (CI = +/-0.071; p = 0.034)	0.078 (CI = +/-0.178; p = 0.379)	-0.342 (CI = +/-0.148; p = 0.000)	0.487	+0.80%
Frequency	2007.1	0.006 (CI = +/-0.011; p = 0.255)	0.084 (CI = +/-0.072; p = 0.024)	0.084 (CI = +/-0.177; p = 0.344)	-0.331 (CI = +/-0.149; p = 0.000)	0.502	+0.61%
Frequency	2007.2	0.002 (CI = +/-0.011; p = 0.645)	0.072 (CI = +/-0.070; p = 0.042)	0.093 (CI = +/-0.169; p = 0.269)	-0.310 (CI = +/-0.143; p = 0.000)	0.537	+0.24%
Frequency	2008.1	-0.001 (CI = +/-0.011; p = 0.902)	0.082 (CI = +/-0.068; p = 0.020)	0.103 (CI = +/-0.164; p = 0.211)	-0.293 (CI = +/-0.140; p = 0.000)	0.574	-0.07%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.629)	0.076 (CI = +/-0.069; p = 0.033)	0.108 (CI = +/-0.164; p = 0.188)	-0.282 (CI = +/-0.141; p = 0.000)	0.587	-0.28%
Frequency	2009.1	-0.005 (CI = +/-0.012; p = 0.451)	0.081 (CI = +/-0.071; p = 0.026)	0.114 (CI = +/-0.166; p = 0.169)	-0.272 (CI = +/-0.144; p = 0.001)	0.596	-0.46%
Frequency	2009.2	-0.006 (CI = +/-0.013; p = 0.383)	0.078 (CI = +/-0.073; p = 0.037)	0.117 (CI = +/-0.169; p = 0.165)	-0.266 (CI = +/-0.148; p = 0.001)	0.598	-0.58%
Frequency	2010.1	-0.007 (CI = +/-0.015; p = 0.337)	0.081 (CI = +/-0.075; p = 0.036)	0.121 (CI = +/-0.172; p = 0.161)	-0.260 (CI = +/-0.153; p = 0.002)	0.593	-0.70%
Frequency	2010.2	-0.009 (CI = +/-0.016; p = 0.233)	0.075 (CI = +/-0.077; p = 0.055)	0.127 (CI = +/-0.174; p = 0.144)	-0.249 (CI = +/-0.156; p = 0.003)	0.603	-0.94%
Frequency	2011.1	-0.010 (CI = +/-0.018; p = 0.237)	0.077 (CI = +/-0.080; p = 0.058)	0.130 (CI = +/-0.179; p = 0.146)	-0.245 (CI = +/-0.162; p = 0.005)	0.591	-1.02%
Frequency	2011.2	-0.010 (CI = +/-0.019; p = 0.296)	0.078 (CI = +/-0.083; p = 0.066)	0.129 (CI = +/-0.184; p = 0.160)	-0.246 (CI = +/-0.169; p = 0.006)	0.583	-1.00%
Frequency	2012.1	-0.015 (CI = +/-0.021; p = 0.161)	0.087 (CI = +/-0.085; p = 0.044)	0.144 (CI = +/-0.185; p = 0.122)	-0.227 (CI = +/-0.172; p = 0.012)	0.602	-1.46%
Frequency	2012.2	-0.019 (CI = +/-0.023; p = 0.099)	0.079 (CI = +/-0.086; p = 0.070)	0.156 (CI = +/-0.187; p = 0.098)	-0.209 (CI = +/-0.176; p = 0.022)	0.617	-1.89%
Frequency	2013.1	-0.024 (CI = +/-0.026; p = 0.069)	0.087 (CI = +/-0.089; p = 0.056)	0.169 (CI = +/-0.192; p = 0.080)	-0.192 (CI = +/-0.182; p = 0.040)	0.619	-2.33%
Frequency	2013.2	-0.028 (CI = +/-0.029; p = 0.051)	0.079 (CI = +/-0.092; p = 0.086)	0.183 (CI = +/-0.197; p = 0.067)	-0.175 (CI = +/-0.189; p = 0.069)	0.628	-2.80%
Frequency	2014.1	-0.031 (CI = +/-0.033; p = 0.062)	0.083 (CI = +/-0.096; p = 0.087)	0.191 (CI = +/-0.207; p = 0.069)	-0.166 (CI = +/-0.201; p = 0.100)	0.603	-3.05%
Frequency	2014.2	-0.037 (CI = +/-0.037; p = 0.052)	0.076 (CI = +/-0.100; p = 0.129)	0.208 (CI = +/-0.216; p = 0.058)	-0.146 (CI = +/-0.212; p = 0.163)	0.606	-3.63%
Frequency	2015.1	-0.042 (CI = +/-0.044; p = 0.056)	0.082 (CI = +/-0.105; p = 0.119)	0.224 (CI = +/-0.230; p = 0.056)	-0.129 (CI = +/-0.227; p = 0.244)	0.583	-4.15%
Frequency	2015.2	-0.048 (CI = +/-0.051; p = 0.065)	0.076 (CI = +/-0.111; p = 0.163)	0.241 (CI = +/-0.248; p = 0.056)	-0.113 (CI = +/-0.245; p = 0.341)	0.570	-4.69%
Frequency	2016.1	-0.059 (CI = +/-0.061; p = 0.058)	0.086 (CI = +/-0.117; p = 0.138)	0.273 (CI = +/-0.270; p = 0.048)	-0.083 (CI = +/-0.265; p = 0.512)	0.550	-5.71%
Frequency	2016.2	-0.079 (CI = +/-0.072; p = 0.033)	0.071 (CI = +/-0.119; p = 0.219)	0.332 (CI = +/-0.291; p = 0.028)	-0.031 (CI = +/-0.281; p = 0.813)	0.578	-7.59%
Frequency	2017.1	-0.097 (CI = +/-0.088; p = 0.033)	0.083 (CI = +/-0.126; p = 0.176)	0.387 (CI = +/-0.332; p = 0.026)	0.013 (CI = +/-0.310; p = 0.930)	0.545	-9.26%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal, non_phys_dam_xs_inf
Scalar Level Change Start Date = 2020-11-01

Loss Cost	2005.2	0.074 (CI = +/-0.007; p = 0.000)	0.152 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.237; p = 0.901)	-0.010 (CI = +/-0.229; p = 0.932)	0.069 (CI = +/-0.146; p = 0.343)	0.969	+7.64%
Loss Cost	2006.1	0.077 (CI = +/-0.006; p = 0.000)	0.140 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.211; p = 0.843)	-0.025 (CI = +/-0.203; p = 0.804)	0.059 (CI = +/-0.130; p = 0.360)	0.975	+7.98%
Loss Cost	2006.2	0.079 (CI = +/-0.006; p = 0.000)	0.149 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.191; p = 0.728)	-0.028 (CI = +/-0.184; p = 0.761)	0.051 (CI = +/-0.118; p = 0.384)	0.979	+8.27%
Loss Cost	2007.1	0.079 (CI = +/-0.007; p = 0.000)	0.151 (CI = +/-0.042; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.193; p = 0.741)	-0.024 (CI = +/-0.186; p = 0.792)	0.053 (CI = +/-0.119; p = 0.368)	0.978	+8.19%
Loss Cost	2007.2	0.076 (CI = +/-0.006; p = 0.000)	0.143 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.176; p = 0.815)	-0.021 (CI = +/-0.170; p = 0.801)	0.061 (CI = +/-0.109; p = 0.260)	0.980	+7.90%
Loss Cost	2008.1	0.077 (CI = +/-0.007; p = 0.000)	0.141 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.178; p = 0.806)	-0.025 (CI = +/-0.172; p = 0.773)	0.059 (CI = +/-0.110; p = 0.283)	0.979	+7.98%
Loss Cost	2008.2	0.079 (CI = +/-0.007; p = 0.000)	0.147 (CI = +/-0.039; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.171; p = 0.723)	-0.027 (CI = +/-0.165; p = 0.736)	0.053 (CI = +/-0.106; p = 0.316)	0.980	+8.21%
Loss Cost	2009.1	0.082 (CI = +/-0.007; p = 0.000)	0.139 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.158; p = 0.660)	-0.040 (CI = +/-0.153; p = 0.597)	0.045 (CI = +/-0.098; p = 0.357)	0.982	+8.52%
Loss Cost	2009.2	0.084 (CI = +/-0.007; p = 0.000)	0.146 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.147; p = 0.547)	-0.044 (CI = +/-0.142; p = 0.530)	0.037 (CI = +/-0.091; p = 0.407)	0.984	+8.81%
Loss Cost	2010.1	0.088 (CI = +/-0.006; p = 0.000)	0.137 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.124; p = 0.423)	-0.059 (CI = +/-0.120; p = 0.317)	0.027 (CI = +/-0.077; p = 0.474)	0.989	+9.21%
Loss Cost	2010.2	0.086 (CI = +/-0.006; p = 0.000)	0.132 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.117; p = 0.466)	-0.056 (CI = +/-0.113; p = 0.319)	0.033 (CI = +/-0.073; p = 0.359)	0.989	+8.97%
Loss Cost	2011.1	0.088 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.027; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.111; p = 0.412)	-0.065 (CI = +/-0.108; p = 0.227)	0.027 (CI = +/-0.070; p = 0.430)	0.990	+9.21%
Loss Cost	2011.2	0.087 (CI = +/-0.007; p = 0.000)	0.124 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.112; p = 0.452)	-0.062 (CI = +/-0.108; p = 0.245)	0.031 (CI = +/-0.070; p = 0.375)	0.989	+9.07%
Loss Cost	2012.1	0.087 (CI = +/-0.008; p = 0.000)	0.123 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.114; p = 0.456)	-0.064 (CI = +/-0.112; p = 0.245)	0.029 (CI = +/-0.072; p = 0.407)	0.988	+9.12%
Loss Cost	2012.2	0.088 (CI = +/-0.009; p = 0.000)	0.125 (CI = +/-0.030; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.117; p = 0.446)	-0.066 (CI = +/-0.114; p = 0.244)	0.027 (CI = +/-0.074; p = 0.452)	0.986	+9.21%
Loss Cost	2013.1	0.088 (CI = +/-0.010; p = 0.000)	0.124 (CI = +/-0.032; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.121; p = 0.456)	-0.066 (CI = +/-0.119; p = 0.256)	0.027 (CI = +/-0.077; p = 0.477)	0.985	+9.23%
Loss Cost	2013.2	0.088 (CI = +/-0.011; p = 0.000)	0.124 (CI = +/-0.034; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.125; p = 0.479)	-0.066 (CI = +/-0.123; p = 0.277)	0.028 (CI = +/-0.081; p = 0.479)	0.982	+9.18%
Loss Cost	2014.1	0.088 (CI = +/-0.013; p = 0.000)	0.123 (CI = +/-0.036; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.130; p = 0.487)	-0.068 (CI = +/-0.129; p = 0.283)	0.026 (CI = +/-0.085; p = 0.520)	0.981	+9.25%
Loss Cost	2014.2	0.082 (CI = +/-0.013; p = 0.000)	0.116 (CI = +/-0.033; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.118; p = 0.560)	-0.054 (CI = +/-0.117; p = 0.346)	0.041 (CI = +/-0.078; p = 0.283)	0.982	+8.57%
Loss Cost	2015.1	0.081 (CI = +/-0.016; p = 0.000)	0.118 (CI = +/-0.035; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.032 (CI = +/-0.122; p = 0.586)	-0.048 (CI = +/-0.124; p = 0.420)	0.044 (CI = +/-0.082; p = 0.269)	0.981	+8.40%
Loss Cost	2015.2	0.078 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.126; p = 0.639)	-0.042 (CI = +/-0.130; p = 0.499)	0.050 (CI = +/-0.087; p = 0.236)	0.978	+8.11%
Loss Cost	2016.1	0.079 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.040; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.029 (CI = +/-0.132; p = 0.642)	-0.046 (CI = +/-0.142; p = 0.489)	0.047 (CI = +/-0.095; p = 0.300)	0.977	+8.26%
Loss Cost	2016.2	0.072 (CI = +/-0.026; p = 0.000)	0.110 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.132; p = 0.729)	-0.028 (CI = +/-0.145; p = 0.682)	0.062 (CI = +/-0.098; p = 0.188)	0.976	+7.45%
Loss Cost	2017.1	0.071 (CI = +/-0.034; p = 0.001)	0.110 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.140; p = 0.745)	-0.025 (CI = +/-0.165; p = 0.738)	0.064 (CI = +/-0.111; p = 0.229)	0.974	+7.38%
Severity	2005.2	0.064 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.046; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.127)	0.174 (CI = +/-0.220; p = 0.118)	0.061 (CI = +/-0.212; p = 0.561)	0.142 (CI = +/-0.135; p = 0.041)	0.979	+6.61%
Severity	2006.1	0.064 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.048; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.130)	0.174 (CI = +/-0.223; p = 0.123)	0.062 (CI = +/-0.216; p = 0.561)	0.142 (CI = +/-0.138; p = 0.043)	0.978	+6.58%
Severity	2006.2	0.064 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.049; p = 0.001)	-0.004 (CI = +/-0.005; p = 0.138)	0.174 (CI = +/-0.228; p = 0.130)	0.062 (CI = +/-0.219; p = 0.568)	0.142 (CI = +/-0.140; p = 0.047)	0.976	+6.59%
Severity	2007.1	0.064 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.051; p = 0.002)	-0.004 (CI = +/-0.005; p = 0.155)	0.172 (CI = +/-0.231; p = 0.137)	0.059 (CI = +/-0.223; p = 0.591)	0.140 (CI = +/-0.142; p = 0.053)	0.975	+6.66%
Severity	2007.2	0.065 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.052; p = 0.002)	-0.004 (CI = +/-0.005; p = 0.171)	0.169 (CI = +/-0.234; p = 0.150)	0.058 (CI = +/-0.226; p = 0.601)	0.138 (CI = +/-0.145; p = 0.060)	0.974	+6.74%
Severity	2008.1	0.068 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.049; p = 0.004)	-0.003 (CI = +/-0.005; p = 0.202)	0.164 (CI = +/-0.217; p = 0.134)	0.043 (CI = +/-0.210; p = 0.675)	0.128 (CI = +/-0.134; p = 0.060)	0.978	+7.09%
Severity	2008.2	0.072 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.044; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.213)	0.149 (CI = +/-0.192; p = 0.123)	0.038 (CI = +/-0.185; p = 0.676)	0.117 (CI = +/-0.119; p = 0.052)	0.982	+7.50%
Severity	2009.1	0.076 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.039; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.249)	0.143 (CI = +/-0.168; p = 0.091)	0.021 (CI = +/-0.162; p = 0.789)	0.106 (CI = +/-0.104; p = 0.045)	0.987	+7.91%
Severity	2009.2	0.079 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.035; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.275)	0.132 (CI = +/-0.151; p = 0.083)	0.016 (CI = +/-0.146; p = 0.818)	0.098 (CI = +/-0.094; p = 0.042)	0.989	+8.26%
Severity	2010.1	0.083 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.031; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.333)	0.127 (CI = +/-0.129; p = 0.054)	0.001 (CI = +/-0.125; p = 0.987)	0.087 (CI = +/-0.080; p = 0.034)	0.992	+8.66%
Severity	2010.2	0.083 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.329)	0.128 (CI = +/-0.132; p = 0.056)	0.002 (CI = +/-0.127; p = 0.977)	0.089 (CI = +/-0.082; p = 0.035)	0.991	+8.61%
Severity	2011.1	0.084 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.388)	0.126 (CI = +/-0.132; p = 0.059)	-0.004 (CI = +/-0.128; p = 0.944)	0.085 (CI = +/-0.082; p = 0.045)	0.991	+8.77%
Severity	2011.2	0.081 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.031; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.281)	0.134 (CI = +/-0.124; p = 0.035)	0.001 (CI = +/-0.120; p = 0.989)	0.092 (CI = +/-0.078; p = 0.023)	0.991	+8.46%
Severity	2012.1	0.085 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.357)	0.130 (CI = +/-0.114; p = 0.027)	-0.012 (CI = +/-0.111; p = 0.818)	0.083 (CI = +/-0.072; p = 0.025)	0.993	+8.83%
Severity	2012.2	0.089 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.415)	0.120 (CI = +/-0.098; p = 0.019)	-0.020 (CI = +/-0.095; p = 0.658)	0.073 (CI = +/-0.062; p = 0.023)	0.994	+9.27%
Severity	2013.1	0.091 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.509)	0.118 (CI = +/-0.096; p = 0.019)	-0.029 (CI = +/-0.094; p = 0.532)	0.068 (CI = +/-0.061; p = 0.032)	0.994	+9.51%
Severity	2013.2	0.094 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.598)	0.112 (CI = +/-0.092; p = 0.020)	-0.035 (CI = +/-0.091; p = 0.431)	0.061 (CI = +/-0.059; p = 0.045)	0.995	+9.82%
Severity	2014.1	0.093 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.577)	0.113 (CI = +/-0.095; p = 0.023)	-0.032 (CI = +/-0.095; p = 0.487)	0.063 (CI = +/-0.062; p = 0.048)	0.994	+9.74%
Severity	2014.2	0.090 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.027; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.497)	0.117 (CI = +/-0.095; p = 0.019)	-0.026 (CI = +/-0.095; p = 0.570)	0.069 (CI = +/-0.063; p = 0.034)	0.994	+9.45%
Severity	2015.1	0.089 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.463)	0.119 (CI = +/-0.098; p = 0.021)	-0.020 (CI = +/-0.100; p = 0.669)	0.073 (CI = +/-0.066; p = 0.034)	0.993	+9.27%
Severity	2015.2	0.088 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.030; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.471)	0.119 (CI = +/-0.103; p = 0.026)	-0.019 (CI = +/-0.106; p = 0.705)	0.074 (CI = +/-0.071; p = 0.043)	0.992	+9.21%
Severity	2016.1	0.093 (CI = +/-0.018; p = 0.000)	0.061 (CI = +/-0.031; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.578)	0.117 (CI = +/-0.104; p = 0.031)	-0.034 (CI = +/-0.111; p = 0.522)	0.064 (CI = +/-0.074; p = 0.084)	0.991	+9.70%
Severity	2016.2	0.102 (CI = +/-0.019; p = 0.000)	0.067 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.002; p = 0.692)	0.107 (CI = +/-0.094; p = 0.028)	-0.056 (CI = +/-0.103; p = 0.252)	0.045 (CI = +/-0.070; p = 0.179)	0.993	+10.70%
Severity	2017.1	0.109 (CI = +/-0.022; p = 0.000)	0.062 (CI = +/-0.029; p = 0.001)	0.000 (CI = +/-0.002; p = 0.831)	0.104 (CI = +/-0.093; p = 0.031)	-0.079 (CI = +/-0.109; p = 0.138)	0.031 (CI = +/-0.073; p = 0.369)	0.993	+11.48%
Frequency	2005.2	0.010 (CI = +/-0.007; p = 0.010)	0.067 (CI = +/-0.052; p = 0.013)	0.015 (CI = +/-0.006; p = 0.000)	-0.188 (CI = +/-0.249; p = 0.133)	-0.071 (CI = +/-0.240; p = 0.552)	-0.073 (CI = +/-0.153; p = 0.340)	0.725	+0.97%
Frequency	2006.1	0.013 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.047; p = 0.023)	0.016 (CI = +/-0.005; p = 0.000)	-0.195 (CI = +/-0.219; p = 0.080)	-0.087 (CI = +/-0.212; p = 0.407)	-0.083 (CI = +/-0.135; p = 0.218)	0.777	+1.31%
Frequency	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.044; p = 0.006)	0.016 (CI = +/-0.005; p = 0.000)	-0.206 (CI = +/-0.202; p = 0.046)	-0.090 (CI = +/-0.195; p = 0.355)	-0.091 (CI = +/-0.125; p = 0.146)	0.813	+1.57%
Frequency	2007.1	0.014 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.044; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	-0.204 (CI = +/-0.201; p = 0.047)	-0.083 (CI = +/-0.194; p = 0.387)	-0.087 (CI = +/-0.124; p = 0.162)	0.820	+1.43%
Frequency	2007.2	0.011 (CI = +/-0.006; p = 0.001)	0.058 (CI = +/-0.038; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	-0.190 (CI = +/-0.173; p = 0.032)	-0.079 (CI = +/-0.167; p = 0.338)	-0.077 (CI = +/-0.107; p = 0.150)	0.863	+1.09%
Frequency	2008.1	0.008 (CI = +/-0.006; p = 0.009)	0.066 (CI = +/-0.036; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.186 (CI = +/-0.159; p = 0.024)	-0.068 (CI = +/-0.154; p = 0.373)	-0.070 (CI = +/-0.098; p = 0.158)	0.887	+0.83%
Frequency	2008.2	0.007 (CI = +/-0.006; p = 0.038)	0.061 (CI = +/-0.035; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.179 (CI = +/-0.155; p = 0.025)	-0.066 (CI = +/-0.149; p = 0.375)	-0.065 (CI = +/-0.096; p = 0.177)	0.896	+0.66%
Frequency	2009.1	0.006 (CI = +/-0.007; p = 0.097)	0.064 (CI = +/-0.036; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.156; p = 0.027)	-0.061 (CI = +/-0.151; p = 0.411)	-0.062 (CI = +/-0.097; p = 0.200)	0.898	+0.56%
Frequency	2009.2	0.005 (CI = +/-0.007; p = 0.165)	0.062 (CI = +/-0.037; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.159; p = 0.032)	-0.060 (CI = +/-0.153; p = 0.425)	-0.060 (CI = +/-0.098; p = 0.219)	0.898	+0.51%
Frequency	2010.1	0.005 (CI = +/-0.008; p = 0.204)	0.062 (CI = +/-0.039; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.162; p = 0.035)	-0.060 (CI = +/-0.157; p = 0.436)	-0.060 (CI = +/-0.101; p = 0.230)	0.896	+0.51%
Frequency	2010.2	0.003 (CI = +/-0.009; p = 0.428)	0.059 (CI = +/-0.039; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.162; p = 0.040)	-0.057 (CI = +/-0.157; p = 0.456)	-0.056 (CI = +/-0.101; p = 0.266)	0.901	+0.33%
Frequency	2011.1	0.004 (CI = +/-0.009; p = 0.384)	0.057 (CI = +/-0.041; p = 0.008)	0.015 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.166; p = 0.043)	-0.060 (CI = +/-0.161; p = 0.444)	-0.058 (CI = +/-0.104; p = 0.261)	0.898	+0.41%
Frequency	2011.2	0.006 (CI = +/-0.010; p = 0.281)	0.060 (CI = +/-0.042; p = 0.008)	0.015 (CI = +/-0.004; p = 0.000)	-0.175 (CI = +/-0.168; p = 0.042)	-0.063 (CI = +/-0.163; p = 0.430)	-0.061 (CI = +/-0.105; p = 0.239)	0.898	+0.56%
Frequency	2012.1	0.003 (CI = +/-0.011; p = 0.634)	0.065 (CI = +/-0.042; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.165; p = 0.043)	-0.052 (CI = +/-0.161; p = 0.512)	-0.054 (CI = +/-0.104; p = 0.295)	0.905	+0.26%
Frequency	2012.2	-0.001 (CI = +/-0.012; p = 0.914)	0.060 (CI = +/-0.042; p = 0.008)	0.014 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.163; p = 0.049)	-0.045 (CI = +/-0.159; p = 0.557)	-0.046 (CI = +/-0.103; p = 0.363)	0.913	-0.06%
Frequency	2013.1	-0.003 (CI = +/-0.014; p = 0.690)	0.063 (CI = +/-0.044; p = 0.007)	0.014 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.166; p = 0.055)	-0.038 (CI = +/-0.163; p = 0.631)	-0.041 (CI = +/-0.106; p = 0.427)	0.912	-0.26%
Frequency	2013.2	-0.006 (CI = +/-0.015; p = 0.422)	0.059 (CI = +/-0.045; p = 0.013)	0.014 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.166; p = 0.065)	-0.031 (CI = +/-0.163; p = 0.694)	-0.033 (CI = +/-0.107; p = 0.520)	0.916	-0.58%
Frequency	2014.1	-0.004 (CI = +/-0.017; p = 0.593)	0.057 (CI = +/-0.047; p = 0.021)	0.014 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.172; p = 0.071)	-0.036 (CI = +/-0.171; p = 0.662)	-0.037 (CI = +/-0.112; p = 0.499)	0.910	-0.45%
Frequency	2014.2	-0.008 (CI = +/-0.020; p = 0.397)	0.053 (CI = +/-0.049; p = 0.035)	0.014 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.175; p = 0.087)	-0.028 (CI = +/-0.174; p = 0.740)	-0.028 (CI = +/-0.115; p = 0.609)	0.911	-0.81%
Frequency	2015.1	-0.008 (CI = +/-0.024; p = 0.476)	0.053 (CI = +/-0.052; p = 0.047)	0.014 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.182; p = 0.099)	-0.028 (CI = +/-0.186; p = 0.753)	-0.028 (CI = +/-0.123; p = 0.628)	0.903	-0.80%
Frequency	2015.2	-0.010 (CI = +/-0.028; p = 0.450)	0.051 (CI = +/-0.056; p = 0.068)	0.014 (CI = +/-0.005; p = 0.000)	-0.147 (CI = +/-0.190; p = 0.118)	-0.023 (CI = +/-0.196; p = 0.805)	-0.024 (CI = +/-0.131; p = 0.701)	0.899	-1.01%
Frequency	2016.1	-0.013 (CI = +/-0.034; p = 0.420)	0.054 (CI = +/-0.060; p = 0.074)	0.014 (CI = +/-0.005; p = 0.000)	-0.145 (CI = +/-0.199; p = 0.137)	-0.013 (CI = +/-0.213; p = 0.898)	-0.017 (CI = +/-0.142; p = 0.796)	0.890	-1.31%
Frequency	2016.2	-0.030 (CI = +/-0.037; p = 0.103)	0.043 (CI = +/-0.056; p = 0.119)	0.013 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.183; p = 0.150)	0.029 (CI = +/-0.201; p = 0.759)	0.017 (CI = +/-0.136; p = 0.788)	0.913	-2.93%
Frequency	2017.1	-0.038 (CI = +/-0.046; p = 0.100)	0.048 (CI = +/-0.061; p = 0.108)	0.013 (CI = +/-0.005; p = 0.000)	-0.125 (CI = +/-0.190; p = 0.173)	0.053 (CI = +/-0.224; p = 0.607)	0.033 (CI = +/-0.151; p = 0.638)	0.904	-3.68%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, non_phys_dam_xs_inf

Loss Cost	2005.2	0.066 (CI = +/-0.007; p = 0.000)	0.165 (CI = +/-0.066; p = 0.000)	0.180 (CI = +/-0.143; p = 0.015)	0.945	+6.79%
Loss Cost	2006.1	0.067 (CI = +/-0.007; p = 0.000)	0.157 (CI = +/-0.065; p = 0.000)	0.164 (CI = +/-0.141; p = 0.024)	0.947	+6.97%
Loss Cost	2006.2	0.069 (CI = +/-0.008; p = 0.000)	0.164 (CI = +/-0.065; p = 0.000)	0.152 (CI = +/-0.141; p = 0.035)	0.947	+7.13%
Loss Cost	2007.1	0.068 (CI = +/-0.008; p = 0.000)	0.169 (CI = +/-0.066; p = 0.000)	0.163 (CI = +/-0.142; p = 0.026)	0.945	+7.01%
Loss Cost	2007.2	0.065 (CI = +/-0.008; p = 0.000)	0.159 (CI = +/-0.064; p = 0.000)	0.181 (CI = +/-0.137; p = 0.011)	0.944	+6.75%
Loss Cost	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.160 (CI = +/-0.066; p = 0.000)	0.183 (CI = +/-0.141; p = 0.013)	0.940	+6.72%
Loss Cost	2008.2	0.066 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.068; p = 0.000)	0.176 (CI = +/-0.144; p = 0.018)	0.937	+6.82%
Loss Cost	2009.1	0.067 (CI = +/-0.010; p = 0.000)	0.160 (CI = +/-0.069; p = 0.000)	0.169 (CI = +/-0.148; p = 0.026)	0.935	+6.92%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.164 (CI = +/-0.071; p = 0.000)	0.163 (CI = +/-0.152; p = 0.036)	0.930	+7.02%
Loss Cost	2010.1	0.069 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.074; p = 0.000)	0.155 (CI = +/-0.156; p = 0.051)	0.927	+7.13%
Loss Cost	2010.2	0.066 (CI = +/-0.012; p = 0.000)	0.151 (CI = +/-0.074; p = 0.000)	0.171 (CI = +/-0.156; p = 0.033)	0.921	+6.86%
Loss Cost	2011.1	0.066 (CI = +/-0.013; p = 0.000)	0.152 (CI = +/-0.077; p = 0.000)	0.173 (CI = +/-0.162; p = 0.038)	0.916	+6.84%
Loss Cost	2011.2	0.064 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.079; p = 0.001)	0.187 (CI = +/-0.166; p = 0.029)	0.906	+6.61%
Loss Cost	2012.1	0.062 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.081; p = 0.001)	0.198 (CI = +/-0.172; p = 0.026)	0.901	+6.42%
Loss Cost	2012.2	0.061 (CI = +/-0.016; p = 0.000)	0.148 (CI = +/-0.084; p = 0.001)	0.204 (CI = +/-0.179; p = 0.027)	0.888	+6.30%
Loss Cost	2013.1	0.059 (CI = +/-0.018; p = 0.000)	0.154 (CI = +/-0.087; p = 0.001)	0.219 (CI = +/-0.185; p = 0.023)	0.881	+6.04%
Loss Cost	2013.2	0.057 (CI = +/-0.020; p = 0.000)	0.149 (CI = +/-0.091; p = 0.003)	0.231 (CI = +/-0.193; p = 0.022)	0.865	+5.81%
Loss Cost	2014.1	0.054 (CI = +/-0.022; p = 0.000)	0.156 (CI = +/-0.094; p = 0.003)	0.247 (CI = +/-0.202; p = 0.019)	0.858	+5.51%
Loss Cost	2014.2	0.048 (CI = +/-0.023; p = 0.000)	0.144 (CI = +/-0.095; p = 0.005)	0.275 (CI = +/-0.206; p = 0.012)	0.842	+4.93%
Loss Cost	2015.1	0.044 (CI = +/-0.026; p = 0.003)	0.152 (CI = +/-0.099; p = 0.005)	0.298 (CI = +/-0.216; p = 0.010)	0.836	+4.47%
Loss Cost	2015.2	0.040 (CI = +/-0.030; p = 0.011)	0.146 (CI = +/-0.104; p = 0.009)	0.314 (CI = +/-0.229; p = 0.010)	0.814	+4.11%
Loss Cost	2016.1	0.037 (CI = +/-0.034; p = 0.036)	0.152 (CI = +/-0.110; p = 0.010)	0.331 (CI = +/-0.247; p = 0.012)	0.806	+3.74%
Loss Cost	2016.2	0.032 (CI = +/-0.039; p = 0.104)	0.145 (CI = +/-0.116; p = 0.018)	0.352 (CI = +/-0.265; p = 0.013)	0.780	+3.24%
Loss Cost	2017.1	0.028 (CI = +/-0.046; p = 0.218)	0.150 (CI = +/-0.124; p = 0.021)	0.370 (CI = +/-0.292; p = 0.017)	0.771	+2.82%
Severity	2005.2	0.073 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.059; p = 0.005)	0.285 (CI = +/-0.128; p = 0.000)	0.965	+7.61%
Severity	2006.1	0.074 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.060; p = 0.008)	0.282 (CI = +/-0.131; p = 0.000)	0.964	+7.65%
Severity	2006.2	0.074 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.062; p = 0.007)	0.277 (CI = +/-0.133; p = 0.000)	0.962	+7.71%
Severity	2007.1	0.075 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.063; p = 0.012)	0.268 (CI = +/-0.135; p = 0.000)	0.961	+7.83%
Severity	2007.2	0.077 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.063; p = 0.009)	0.259 (CI = +/-0.136; p = 0.001)	0.960	+7.95%
Severity	2008.1	0.079 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.060; p = 0.016)	0.235 (CI = +/-0.128; p = 0.001)	0.966	+8.27%
Severity	2008.2	0.083 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.054; p = 0.002)	0.211 (CI = +/-0.115; p = 0.001)	0.972	+8.63%
Severity	2009.1	0.086 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.049; p = 0.003)	0.186 (CI = +/-0.104; p = 0.001)	0.978	+8.98%
Severity	2009.2	0.089 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.045; p = 0.000)	0.166 (CI = +/-0.095; p = 0.001)	0.982	+9.29%
Severity	2010.1	0.092 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.040; p = 0.001)	0.144 (CI = +/-0.084; p = 0.002)	0.986	+9.62%
Severity	2010.2	0.092 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.041; p = 0.001)	0.142 (CI = +/-0.087; p = 0.002)	0.985	+9.66%
Severity	2011.1	0.094 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.041; p = 0.001)	0.131 (CI = +/-0.087; p = 0.005)	0.985	+9.84%
Severity	2011.2	0.093 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.042; p = 0.003)	0.136 (CI = +/-0.089; p = 0.004)	0.983	+9.74%
Severity	2012.1	0.096 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.040; p = 0.005)	0.118 (CI = +/-0.084; p = 0.008)	0.986	+10.06%
Severity	2012.2	0.099 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	0.098 (CI = +/-0.075; p = 0.013)	0.989	+10.43%
Severity	2013.1	0.101 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.035; p = 0.001)	0.085 (CI = +/-0.074; p = 0.026)	0.989	+10.67%
Severity	2013.2	0.104 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.033; p = 0.000)	0.071 (CI = +/-0.071; p = 0.051)	0.990	+10.96%
Severity	2014.1	0.105 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.035; p = 0.001)	0.068 (CI = +/-0.075; p = 0.075)	0.989	+11.02%
Severity	2014.2	0.105 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.037; p = 0.001)	0.068 (CI = +/-0.080; p = 0.091)	0.987	+11.02%
Severity	2015.1	0.105 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.039; p = 0.002)	0.064 (CI = +/-0.085; p = 0.131)	0.985	+11.10%
Severity	2015.2	0.107 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.041; p = 0.002)	0.055 (CI = +/-0.090; p = 0.207)	0.984	+11.30%
Severity	2016.1	0.111 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.040; p = 0.004)	0.036 (CI = +/-0.090; p = 0.404)	0.984	+11.74%
Severity	2016.2	0.117 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.036; p = 0.001)	0.009 (CI = +/-0.082; p = 0.821)	0.987	+12.46%
Severity	2017.1	0.122 (CI = +/-0.013; p = 0.000)	0.068 (CI = +/-0.036; p = 0.001)	-0.011 (CI = +/-0.084; p = 0.785)	0.988	+12.97%
Frequency	2005.2	-0.008 (CI = +/-0.009; p = 0.111)	0.080 (CI = +/-0.087; p = 0.073)	-0.105 (CI = +/-0.191; p = 0.271)	0.214	-0.76%
Frequency	2006.1	-0.006 (CI = +/-0.010; p = 0.208)	0.073 (CI = +/-0.089; p = 0.103)	-0.117 (CI = +/-0.193; p = 0.225)	0.176	-0.62%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.303)	0.077 (CI = +/-0.091; p = 0.094)	-0.124 (CI = +/-0.197; p = 0.207)	0.170	-0.54%
Frequency	2007.1	-0.008 (CI = +/-0.011; p = 0.161)	0.087 (CI = +/-0.091; p = 0.059)	-0.105 (CI = +/-0.196; p = 0.283)	0.209	-0.76%
Frequency	2007.2	-0.011 (CI = +/-0.011; p = 0.043)	0.072 (CI = +/-0.087; p = 0.103)	-0.078 (CI = +/-0.187; p = 0.404)	0.267	-1.11%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.012)	0.085 (CI = +/-0.085; p = 0.050)	-0.052 (CI = +/-0.183; p = 0.565)	0.338	-1.43%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.005)	0.075 (CI = +/-0.085; p = 0.081)	-0.034 (CI = +/-0.182; p = 0.703)	0.372	-1.67%
Frequency	2009.1	-0.019 (CI = +/-0.012; p = 0.003)	0.084 (CI = +/-0.086; p = 0.054)	-0.016 (CI = +/-0.183; p = 0.856)	0.401	-1.90%
Frequency	2009.2	-0.021 (CI = +/-0.013; p = 0.002)	0.078 (CI = +/-0.088; p = 0.080)	-0.004 (CI = +/-0.186; p = 0.969)	0.416	-2.08%
Frequency	2010.1	-0.023 (CI = +/-0.013; p = 0.002)	0.085 (CI = +/-0.089; p = 0.063)	0.011 (CI = +/-0.190; p = 0.909)	0.423	-2.27%
Frequency	2010.2	-0.026 (CI = +/-0.014; p = 0.001)	0.075 (CI = +/-0.090; p = 0.100)	0.030 (CI = +/-0.191; p = 0.753)	0.453	-2.55%
Frequency	2011.1	-0.028 (CI = +/-0.015; p = 0.001)	0.081 (CI = +/-0.093; p = 0.085)	0.043 (CI = +/-0.196; p = 0.658)	0.448	-2.73%
Frequency	2011.2	-0.029 (CI = +/-0.017; p = 0.001)	0.077 (CI = +/-0.096; p = 0.111)	0.050 (CI = +/-0.203; p = 0.614)	0.442	-2.85%
Frequency	2012.1	-0.034 (CI = +/-0.017; p = 0.001)	0.091 (CI = +/-0.095; p = 0.061)	0.080 (CI = +/-0.202; p = 0.418)	0.490	-3.31%
Frequency	2012.2	-0.038 (CI = +/-0.018; p = 0.000)	0.079 (CI = +/-0.096; p = 0.103)	0.106 (CI = +/-0.202; p = 0.287)	0.528	-3.74%
Frequency	2013.1	-0.043 (CI = +/-0.020; p = 0.000)	0.090 (CI = +/-0.096; p = 0.065)	0.134 (CI = +/-0.205; p = 0.188)	0.550	-4.18%
Frequency	2013.2	-0.047 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.097; p = 0.108)	0.160 (CI = +/-0.208; p = 0.123)	0.577	-4.64%
Frequency	2014.1	-0.051 (CI = +/-0.023; p = 0.000)	0.087 (CI = +/-0.101; p = 0.089)	0.179 (CI = +/-0.216; p = 0.099)	0.561	-4.96%
Frequency	2014.2	-0.056 (CI = +/-0.025; p = 0.000)	0.075 (CI = +/-0.103; p = 0.143)	0.207 (CI = +/-0.222; p = 0.065)	0.582	-5.48%
Frequency	2015.1	-0.062 (CI = +/-0.028; p = 0.000)	0.085 (CI = +/-0.106; p = 0.109)	0.234 (CI = +/-0.232; p = 0.048)	0.571	-5.97%
Frequency	2015.2	-0.067 (CI = +/-0.031; p = 0.000)	0.076 (CI = +/-0.110; p = 0.166)	0.258 (CI = +/-0.243; p = 0.039)	0.571	-6.45%
Frequency	2016.1	-0.074 (CI = +/-0.035; p = 0.000)	0.088 (CI = +/-0.114; p = 0.120)	0.294 (CI = +/-0.255; p = 0.027)	0.566	-7.16%
Frequency	2016.2	-0.086 (CI = +/-0.039; p = 0.000)	0.071 (CI = +/-0.114; p = 0.204)	0.343 (CI = +/-0.261; p = 0.014)	0.606	-8.20%
Frequency	2017.1	-0.094 (CI = +/-0.045; p = 0.001)	0.083 (CI = +/-0.120; p = 0.160)	0.380 (CI = +/-0.281; p = 0.012)	0.580	-8.98%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2005.2	0.071 (CI = +/-0.006; p = 0.000)	0.163 (CI = +/-0.070; p = 0.000)	0.936	+7.36%
Loss Cost	2006.1	0.073 (CI = +/-0.006; p = 0.000)	0.153 (CI = +/-0.069; p = 0.000)	0.940	+7.53%
Loss Cost	2006.2	0.074 (CI = +/-0.006; p = 0.000)	0.162 (CI = +/-0.068; p = 0.000)	0.941	+7.67%
Loss Cost	2007.1	0.073 (CI = +/-0.007; p = 0.000)	0.166 (CI = +/-0.070; p = 0.000)	0.938	+7.61%
Loss Cost	2007.2	0.072 (CI = +/-0.007; p = 0.000)	0.157 (CI = +/-0.070; p = 0.000)	0.933	+7.45%
Loss Cost	2008.1	0.072 (CI = +/-0.007; p = 0.000)	0.156 (CI = +/-0.072; p = 0.000)	0.929	+7.47%
Loss Cost	2008.2	0.073 (CI = +/-0.007; p = 0.000)	0.161 (CI = +/-0.073; p = 0.000)	0.926	+7.58%
Loss Cost	2009.1	0.074 (CI = +/-0.008; p = 0.000)	0.156 (CI = +/-0.074; p = 0.000)	0.925	+7.69%
Loss Cost	2009.2	0.075 (CI = +/-0.008; p = 0.000)	0.162 (CI = +/-0.076; p = 0.000)	0.921	+7.81%
Loss Cost	2010.1	0.076 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.077; p = 0.000)	0.919	+7.93%
Loss Cost	2010.2	0.075 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.079; p = 0.001)	0.909	+7.79%
Loss Cost	2011.1	0.075 (CI = +/-0.010; p = 0.000)	0.148 (CI = +/-0.082; p = 0.001)	0.904	+7.84%
Loss Cost	2011.2	0.075 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.085; p = 0.002)	0.890	+7.75%
Loss Cost	2012.1	0.074 (CI = +/-0.011; p = 0.000)	0.145 (CI = +/-0.088; p = 0.002)	0.881	+7.71%
Loss Cost	2012.2	0.074 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.092; p = 0.003)	0.865	+7.73%
Loss Cost	2013.1	0.074 (CI = +/-0.013; p = 0.000)	0.148 (CI = +/-0.096; p = 0.004)	0.854	+7.68%
Loss Cost	2013.2	0.074 (CI = +/-0.015; p = 0.000)	0.147 (CI = +/-0.101; p = 0.006)	0.832	+7.66%
Loss Cost	2014.1	0.074 (CI = +/-0.016; p = 0.000)	0.148 (CI = +/-0.106; p = 0.008)	0.819	+7.64%
Loss Cost	2014.2	0.072 (CI = +/-0.017; p = 0.000)	0.142 (CI = +/-0.111; p = 0.015)	0.785	+7.47%
Loss Cost	2015.1	0.072 (CI = +/-0.019; p = 0.000)	0.143 (CI = +/-0.117; p = 0.019)	0.767	+7.45%
Loss Cost	2015.2	0.072 (CI = +/-0.021; p = 0.000)	0.145 (CI = +/-0.124; p = 0.024)	0.733	+7.51%
Loss Cost	2016.1	0.074 (CI = +/-0.024; p = 0.000)	0.142 (CI = +/-0.131; p = 0.036)	0.718	+7.64%
Loss Cost	2016.2	0.075 (CI = +/-0.027; p = 0.000)	0.145 (CI = +/-0.140; p = 0.043)	0.676	+7.76%
Loss Cost	2017.1	0.077 (CI = +/-0.030; p = 0.000)	0.138 (CI = +/-0.149; p = 0.066)	0.665	+8.01%
Severity	2005.2	0.082 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.072; p = 0.027)	0.947	+8.53%
Severity	2006.1	0.083 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.074; p = 0.039)	0.945	+8.60%
Severity	2006.2	0.083 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.075; p = 0.030)	0.943	+8.70%
Severity	2007.1	0.085 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.075; p = 0.048)	0.943	+8.83%
Severity	2007.2	0.086 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.076; p = 0.031)	0.943	+8.97%
Severity	2008.1	0.088 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.071; p = 0.055)	0.951	+9.25%
Severity	2008.2	0.091 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.064; p = 0.011)	0.961	+9.56%
Severity	2009.1	0.094 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.058; p = 0.017)	0.969	+9.85%
Severity	2009.2	0.096 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.053; p = 0.003)	0.974	+10.11%
Severity	2010.1	0.099 (CI = +/-0.005; p = 0.000)	0.072 (CI = +/-0.047; p = 0.004)	0.980	+10.38%
Severity	2010.2	0.099 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.048; p = 0.004)	0.979	+10.45%
Severity	2011.1	0.101 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.047; p = 0.007)	0.980	+10.61%
Severity	2011.2	0.101 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.049; p = 0.009)	0.977	+10.60%
Severity	2012.1	0.103 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.045; p = 0.016)	0.981	+10.85%
Severity	2012.2	0.106 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.040; p = 0.002)	0.985	+11.14%
Severity	2013.1	0.107 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.038; p = 0.003)	0.987	+11.33%
Severity	2013.2	0.109 (CI = +/-0.005; p = 0.000)	0.070 (CI = +/-0.036; p = 0.001)	0.988	+11.55%
Severity	2014.1	0.110 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.037; p = 0.001)	0.987	+11.63%
Severity	2014.2	0.110 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.039; p = 0.002)	0.985	+11.67%
Severity	2015.1	0.111 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.040; p = 0.003)	0.984	+11.77%
Severity	2015.2	0.113 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.041; p = 0.002)	0.983	+11.93%
Severity	2016.1	0.115 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.040; p = 0.004)	0.985	+12.20%
Severity	2016.2	0.118 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.035; p = 0.000)	0.988	+12.58%
Severity	2017.1	0.120 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.034; p = 0.001)	0.989	+12.80%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.007)	0.081 (CI = +/-0.088; p = 0.069)	0.209	-1.07%
Frequency	2006.1	-0.010 (CI = +/-0.008; p = 0.015)	0.076 (CI = +/-0.089; p = 0.094)	0.164	-0.99%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.027)	0.079 (CI = +/-0.092; p = 0.090)	0.154	-0.94%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.011)	0.090 (CI = +/-0.091; p = 0.053)	0.205	-1.12%
Frequency	2007.2	-0.014 (CI = +/-0.008; p = 0.002)	0.073 (CI = +/-0.087; p = 0.097)	0.273	-1.39%
Frequency	2008.1	-0.016 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.084; p = 0.044)	0.351	-1.62%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.084; p = 0.075)	0.390	-1.80%
Frequency	2009.1	-0.020 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.084; p = 0.049)	0.420	-1.96%
Frequency	2009.2	-0.021 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.086; p = 0.075)	0.437	-2.09%
Frequency	2010.1	-0.022 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.088; p = 0.059)	0.443	-2.22%
Frequency	2010.2	-0.024 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.089; p = 0.096)	0.471	-2.40%
Frequency	2011.1	-0.025 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.091; p = 0.083)	0.465	-2.51%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.095; p = 0.107)	0.459	-2.57%
Frequency	2012.1	-0.029 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.094; p = 0.065)	0.497	-2.83%
Frequency	2012.2	-0.031 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.096; p = 0.108)	0.524	-3.07%
Frequency	2013.1	-0.033 (CI = +/-0.014; p = 0.000)	0.086 (CI = +/-0.098; p = 0.080)	0.532	-3.28%
Frequency	2013.2	-0.035 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.101; p = 0.125)	0.545	-3.48%
Frequency	2014.1	-0.036 (CI = +/-0.016; p = 0.000)	0.081 (CI = +/-0.105; p = 0.124)	0.517	-3.58%
Frequency	2014.2	-0.038 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.110; p = 0.176)	0.519	-3.76%
Frequency	2015.1	-0.039 (CI = +/-0.019; p = 0.000)	0.078 (CI = +/-0.115; p = 0.174)	0.487	-3.87%
Frequency	2015.2	-0.040 (CI = +/-0.021; p = 0.001)	0.075 (CI = +/-0.122; p = 0.214)	0.469	-3.95%
Frequency	2016.1	-0.041 (CI = +/-0.024; p = 0.002)	0.079 (CI = +/-0.129; p = 0.216)	0.430	-4.06%
Frequency	2016.2	-0.044 (CI = +/-0.026; p = 0.003)	0.071 (CI = +/-0.137; p = 0.287)	0.424	-4.28%
Frequency	2017.1	-0.043 (CI = +/-0.030; p = 0.008)	0.070 (CI = +/-0.147; p = 0.323)	0.353	-4.25%

Bodily Injury

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

Loss Cost	2005.2	0.070 (CI = +/-0.007; p = 0.000)	0.167 (CI = +/-0.073; p = 0.000)	0.927	+7.23%
Loss Cost	2006.1	0.071 (CI = +/-0.007; p = 0.000)	0.157 (CI = +/-0.072; p = 0.000)	0.931	+7.40%
Loss Cost	2006.2	0.073 (CI = +/-0.007; p = 0.000)	0.166 (CI = +/-0.071; p = 0.000)	0.932	+7.55%
Loss Cost	2007.1	0.072 (CI = +/-0.007; p = 0.000)	0.170 (CI = +/-0.073; p = 0.000)	0.927	+7.47%
Loss Cost	2007.2	0.070 (CI = +/-0.007; p = 0.000)	0.160 (CI = +/-0.073; p = 0.000)	0.922	+7.29%
Loss Cost	2008.1	0.071 (CI = +/-0.008; p = 0.000)	0.160 (CI = +/-0.075; p = 0.000)	0.917	+7.31%
Loss Cost	2008.2	0.072 (CI = +/-0.008; p = 0.000)	0.165 (CI = +/-0.077; p = 0.000)	0.912	+7.42%
Loss Cost	2009.1	0.073 (CI = +/-0.009; p = 0.000)	0.160 (CI = +/-0.078; p = 0.000)	0.910	+7.53%
Loss Cost	2009.2	0.074 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.080; p = 0.000)	0.905	+7.65%
Loss Cost	2010.1	0.075 (CI = +/-0.010; p = 0.000)	0.161 (CI = +/-0.082; p = 0.000)	0.903	+7.78%
Loss Cost	2010.2	0.073 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.084; p = 0.001)	0.889	+7.61%
Loss Cost	2011.1	0.074 (CI = +/-0.011; p = 0.000)	0.152 (CI = +/-0.088; p = 0.002)	0.882	+7.65%
Loss Cost	2011.2	0.073 (CI = +/-0.012; p = 0.000)	0.147 (CI = +/-0.091; p = 0.003)	0.863	+7.53%
Loss Cost	2012.1	0.072 (CI = +/-0.013; p = 0.000)	0.150 (CI = +/-0.095; p = 0.003)	0.852	+7.47%
Loss Cost	2012.2	0.072 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.099; p = 0.005)	0.830	+7.47%
Loss Cost	2013.1	0.071 (CI = +/-0.016; p = 0.000)	0.153 (CI = +/-0.104; p = 0.006)	0.816	+7.38%
Loss Cost	2013.2	0.071 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.110; p = 0.009)	0.785	+7.34%
Loss Cost	2014.1	0.070 (CI = +/-0.019; p = 0.000)	0.154 (CI = +/-0.115; p = 0.012)	0.767	+7.27%
Loss Cost	2014.2	0.068 (CI = +/-0.021; p = 0.000)	0.146 (CI = +/-0.121; p = 0.021)	0.718	+7.04%
Loss Cost	2015.1	0.067 (CI = +/-0.023; p = 0.000)	0.149 (CI = +/-0.128; p = 0.026)	0.695	+6.95%
Loss Cost	2015.2	0.067 (CI = +/-0.026; p = 0.000)	0.150 (CI = +/-0.137; p = 0.035)	0.644	+6.97%
Loss Cost	2016.1	0.068 (CI = +/-0.030; p = 0.000)	0.147 (CI = +/-0.147; p = 0.049)	0.624	+7.06%
Loss Cost	2016.2	0.069 (CI = +/-0.034; p = 0.001)	0.149 (CI = +/-0.159; p = 0.063)	0.561	+7.13%
Loss Cost	2017.1	0.071 (CI = +/-0.039; p = 0.002)	0.144 (CI = +/-0.171; p = 0.091)	0.545	+7.36%
Severity	2005.2	0.080 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.074; p = 0.033)	0.940	+8.30%
Severity	2006.1	0.080 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.075; p = 0.047)	0.938	+8.38%
Severity	2006.2	0.081 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.077; p = 0.038)	0.935	+8.47%
Severity	2007.1	0.083 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.077; p = 0.059)	0.934	+8.60%
Severity	2007.2	0.084 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.078; p = 0.040)	0.933	+8.75%
Severity	2008.1	0.087 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.073; p = 0.072)	0.943	+9.04%
Severity	2008.2	0.090 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.067; p = 0.016)	0.953	+9.38%
Severity	2009.1	0.093 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.061; p = 0.027)	0.963	+9.70%
Severity	2009.2	0.095 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.056; p = 0.005)	0.969	+9.99%
Severity	2010.1	0.098 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.050; p = 0.008)	0.976	+10.28%
Severity	2010.2	0.099 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.052; p = 0.008)	0.974	+10.36%
Severity	2011.1	0.100 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.051; p = 0.014)	0.975	+10.54%
Severity	2011.2	0.100 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.053; p = 0.020)	0.972	+10.51%
Severity	2012.1	0.103 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.049; p = 0.035)	0.976	+10.81%
Severity	2012.2	0.106 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.043; p = 0.005)	0.982	+11.14%
Severity	2013.1	0.108 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.041; p = 0.009)	0.983	+11.37%
Severity	2013.2	0.110 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.039; p = 0.002)	0.985	+11.63%
Severity	2014.1	0.111 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.040; p = 0.004)	0.984	+11.74%
Severity	2014.2	0.112 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.042; p = 0.005)	0.982	+11.81%
Severity	2015.1	0.113 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.044; p = 0.009)	0.980	+11.95%
Severity	2015.2	0.115 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.045; p = 0.006)	0.979	+12.16%
Severity	2016.1	0.118 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.041; p = 0.010)	0.983	+12.53%
Severity	2016.2	0.123 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.032; p = 0.000)	0.990	+13.06%
Severity	2017.1	0.126 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.027; p = 0.000)	0.993	+13.43%
Frequency	2005.2	-0.010 (CI = +/-0.008; p = 0.021)	0.086 (CI = +/-0.092; p = 0.065)	0.176	-0.99%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.043)	0.080 (CI = +/-0.094; p = 0.090)	0.131	-0.90%
Frequency	2006.2	-0.008 (CI = +/-0.009; p = 0.072)	0.084 (CI = +/-0.096; p = 0.085)	0.124	-0.84%
Frequency	2007.1	-0.010 (CI = +/-0.009; p = 0.032)	0.096 (CI = +/-0.096; p = 0.051)	0.174	-1.04%
Frequency	2007.2	-0.013 (CI = +/-0.009; p = 0.006)	0.078 (CI = +/-0.092; p = 0.093)	0.235	-1.34%
Frequency	2008.1	-0.016 (CI = +/-0.009; p = 0.001)	0.093 (CI = +/-0.089; p = 0.042)	0.316	-1.59%
Frequency	2008.2	-0.018 (CI = +/-0.010; p = 0.001)	0.081 (CI = +/-0.089; p = 0.072)	0.354	-1.79%
Frequency	2009.1	-0.020 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.090; p = 0.046)	0.388	-1.98%
Frequency	2009.2	-0.021 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.092; p = 0.072)	0.405	-2.12%
Frequency	2010.1	-0.023 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.094; p = 0.056)	0.415	-2.27%
Frequency	2010.2	-0.025 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.095; p = 0.092)	0.444	-2.48%
Frequency	2011.1	-0.027 (CI = +/-0.013; p = 0.000)	0.087 (CI = +/-0.098; p = 0.079)	0.441	-2.62%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.102; p = 0.104)	0.436	-2.70%
Frequency	2012.1	-0.031 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.101; p = 0.060)	0.483	-3.02%
Frequency	2012.2	-0.034 (CI = +/-0.015; p = 0.000)	0.084 (CI = +/-0.103; p = 0.102)	0.514	-3.30%
Frequency	2013.1	-0.036 (CI = +/-0.016; p = 0.000)	0.095 (CI = +/-0.105; p = 0.072)	0.531	-3.58%
Frequency	2013.2	-0.039 (CI = +/-0.017; p = 0.000)	0.085 (CI = +/-0.108; p = 0.117)	0.548	-3.85%
Frequency	2014.1	-0.041 (CI = +/-0.019; p = 0.000)	0.090 (CI = +/-0.113; p = 0.109)	0.526	-4.01%
Frequency	2014.2	-0.044 (CI = +/-0.020; p = 0.000)	0.081 (CI = +/-0.118; p = 0.165)	0.533	-4.27%
Frequency	2015.1	-0.046 (CI = +/-0.023; p = 0.001)	0.088 (CI = +/-0.124; p = 0.153)	0.510	-4.47%
Frequency	2015.2	-0.047 (CI = +/-0.025; p = 0.001)	0.082 (CI = +/-0.132; p = 0.203)	0.496	-4.62%
Frequency	2016.1	-0.050 (CI = +/-0.028; p = 0.002)	0.090 (CI = +/-0.140; p = 0.190)	0.467	-4.87%
Frequency	2016.2	-0.054 (CI = +/-0.032; p = 0.003)	0.078 (CI = +/-0.149; p = 0.275)	0.471	-5.24%
Frequency	2017.1	-0.055 (CI = +/-0.037; p = 0.007)	0.081 (CI = +/-0.161; p = 0.291)	0.409	-5.36%

Bodily Injury

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

Loss Cost	2005.2	0.065 (CI = +/-0.008; p = 0.000)	0.168 (CI = +/-0.076; p = 0.000)	0.902	+6.71%
Loss Cost	2006.1	0.067 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.076; p = 0.000)	0.907	+6.91%
Loss Cost	2006.2	0.068 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.076; p = 0.000)	0.906	+7.08%
Loss Cost	2007.1	0.067 (CI = +/-0.009; p = 0.000)	0.173 (CI = +/-0.078; p = 0.000)	0.901	+6.93%
Loss Cost	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.075; p = 0.000)	0.893	+6.65%
Loss Cost	2008.1	0.064 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.078; p = 0.000)	0.886	+6.61%
Loss Cost	2008.2	0.065 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.081; p = 0.000)	0.876	+6.71%
Loss Cost	2009.1	0.066 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.084; p = 0.001)	0.871	+6.80%
Loss Cost	2009.2	0.067 (CI = +/-0.012; p = 0.000)	0.167 (CI = +/-0.087; p = 0.001)	0.859	+6.91%
Loss Cost	2010.1	0.068 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.091; p = 0.001)	0.854	+7.03%
Loss Cost	2010.2	0.065 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.092; p = 0.003)	0.829	+6.72%
Loss Cost	2011.1	0.065 (CI = +/-0.015; p = 0.000)	0.153 (CI = +/-0.097; p = 0.004)	0.816	+6.68%
Loss Cost	2011.2	0.062 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.099; p = 0.007)	0.779	+6.40%
Loss Cost	2012.1	0.060 (CI = +/-0.018; p = 0.000)	0.152 (CI = +/-0.104; p = 0.007)	0.762	+6.16%
Loss Cost	2012.2	0.058 (CI = +/-0.020; p = 0.000)	0.147 (CI = +/-0.110; p = 0.012)	0.712	+6.01%
Loss Cost	2013.1	0.055 (CI = +/-0.022; p = 0.000)	0.158 (CI = +/-0.115; p = 0.010)	0.691	+5.66%
Loss Cost	2013.2	0.052 (CI = +/-0.025; p = 0.000)	0.150 (CI = +/-0.121; p = 0.019)	0.616	+5.35%
Loss Cost	2014.1	0.048 (CI = +/-0.028; p = 0.003)	0.162 (CI = +/-0.128; p = 0.017)	0.593	+4.91%
Loss Cost	2014.2	0.041 (CI = +/-0.030; p = 0.012)	0.144 (CI = +/-0.130; p = 0.033)	0.475	+4.17%
Loss Cost	2015.1	0.034 (CI = +/-0.034; p = 0.049)	0.161 (CI = +/-0.136; p = 0.025)	0.464	+3.45%
Loss Cost	2015.2	0.029 (CI = +/-0.039; p = 0.133)	0.149 (CI = +/-0.146; p = 0.046)	0.328	+2.89%
Loss Cost	2016.1	0.021 (CI = +/-0.046; p = 0.324)	0.165 (CI = +/-0.159; p = 0.043)	0.332	+2.15%
Loss Cost	2016.2	0.013 (CI = +/-0.054; p = 0.605)	0.149 (CI = +/-0.172; p = 0.080)	0.187	+1.27%
Loss Cost	2017.1	0.002 (CI = +/-0.067; p = 0.959)	0.170 (CI = +/-0.192; p = 0.075)	0.220	+0.15%
Severity	2005.2	0.070 (CI = +/-0.006; p = 0.000)	0.092 (CI = +/-0.062; p = 0.005)	0.939	+7.25%
Severity	2006.1	0.070 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.064; p = 0.007)	0.935	+7.27%
Severity	2006.2	0.071 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.066; p = 0.007)	0.929	+7.32%
Severity	2007.1	0.072 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.068; p = 0.012)	0.927	+7.41%
Severity	2007.2	0.073 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.069; p = 0.010)	0.922	+7.53%
Severity	2008.1	0.076 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.065; p = 0.019)	0.934	+7.84%
Severity	2008.2	0.079 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.058; p = 0.002)	0.949	+8.21%
Severity	2009.1	0.082 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.052; p = 0.004)	0.962	+8.56%
Severity	2009.2	0.085 (CI = +/-0.006; p = 0.000)	0.092 (CI = +/-0.046; p = 0.000)	0.970	+8.87%
Severity	2010.1	0.088 (CI = +/-0.006; p = 0.000)	0.079 (CI = +/-0.040; p = 0.000)	0.979	+9.20%
Severity	2010.2	0.088 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.042; p = 0.001)	0.975	+9.22%
Severity	2011.1	0.090 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.042; p = 0.002)	0.975	+9.38%
Severity	2011.2	0.088 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.043; p = 0.003)	0.972	+9.23%
Severity	2012.1	0.091 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.039; p = 0.006)	0.978	+9.55%
Severity	2012.2	0.095 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.032; p = 0.000)	0.985	+9.91%
Severity	2013.1	0.096 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.031; p = 0.001)	0.986	+10.13%
Severity	2013.2	0.099 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.029; p = 0.000)	0.988	+10.40%
Severity	2014.1	0.099 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.031; p = 0.000)	0.986	+10.40%
Severity	2014.2	0.098 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.033; p = 0.001)	0.983	+10.32%
Severity	2015.1	0.098 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.036; p = 0.002)	0.980	+10.32%
Severity	2015.2	0.099 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.039; p = 0.002)	0.975	+10.43%
Severity	2016.1	0.103 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.039; p = 0.005)	0.978	+10.87%
Severity	2016.2	0.110 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.024; p = 0.000)	0.991	+11.58%
Severity	2017.1	0.114 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.016; p = 0.000)	0.997	+12.11%
Frequency	2005.2	-0.005 (CI = +/-0.011; p = 0.337)	0.076 (CI = +/-0.101; p = 0.132)	0.040	-0.50%
Frequency	2006.1	-0.003 (CI = +/-0.011; p = 0.542)	0.067 (CI = +/-0.102; p = 0.191)	0.003	-0.33%
Frequency	2006.2	-0.002 (CI = +/-0.012; p = 0.697)	0.073 (CI = +/-0.105; p = 0.168)	0.005	-0.23%
Frequency	2007.1	-0.005 (CI = +/-0.012; p = 0.456)	0.084 (CI = +/-0.106; p = 0.115)	0.036	-0.45%
Frequency	2007.2	-0.008 (CI = +/-0.012; p = 0.182)	0.067 (CI = +/-0.103; p = 0.193)	0.056	-0.81%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.071)	0.083 (CI = +/-0.101; p = 0.105)	0.130	-1.14%
Frequency	2008.2	-0.014 (CI = +/-0.013; p = 0.038)	0.072 (CI = +/-0.102; p = 0.161)	0.159	-1.39%
Frequency	2009.1	-0.016 (CI = +/-0.014; p = 0.023)	0.082 (CI = +/-0.104; p = 0.116)	0.196	-1.62%
Frequency	2009.2	-0.018 (CI = +/-0.015; p = 0.019)	0.075 (CI = +/-0.107; p = 0.164)	0.213	-1.80%
Frequency	2010.1	-0.020 (CI = +/-0.016; p = 0.017)	0.083 (CI = +/-0.111; p = 0.137)	0.224	-1.99%
Frequency	2010.2	-0.023 (CI = +/-0.017; p = 0.011)	0.071 (CI = +/-0.113; p = 0.204)	0.259	-2.28%
Frequency	2011.1	-0.025 (CI = +/-0.019; p = 0.011)	0.079 (CI = +/-0.119; p = 0.181)	0.256	-2.47%
Frequency	2011.2	-0.026 (CI = +/-0.021; p = 0.015)	0.075 (CI = +/-0.125; p = 0.224)	0.252	-2.58%
Frequency	2012.1	-0.031 (CI = +/-0.022; p = 0.007)	0.093 (CI = +/-0.126; p = 0.138)	0.319	-3.09%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.005)	0.078 (CI = +/-0.128; p = 0.216)	0.368	-3.56%
Frequency	2013.1	-0.041 (CI = +/-0.025; p = 0.003)	0.094 (CI = +/-0.132; p = 0.147)	0.405	-4.06%
Frequency	2013.2	-0.047 (CI = +/-0.028; p = 0.003)	0.079 (CI = +/-0.135; p = 0.228)	0.445	-4.57%
Frequency	2014.1	-0.051 (CI = +/-0.031; p = 0.004)	0.091 (CI = +/-0.144; p = 0.192)	0.434	-4.98%
Frequency	2014.2	-0.057 (CI = +/-0.034; p = 0.003)	0.076 (CI = +/-0.149; p = 0.292)	0.469	-5.58%
Frequency	2015.1	-0.064 (CI = +/-0.039; p = 0.004)	0.093 (CI = +/-0.159; p = 0.225)	0.472	-6.22%
Frequency	2015.2	-0.071 (CI = +/-0.045; p = 0.006)	0.079 (CI = +/-0.169; p = 0.326)	0.484	-6.83%
Frequency	2016.1	-0.082 (CI = +/-0.052; p = 0.006)	0.103 (CI = +/-0.180; p = 0.229)	0.505	-7.87%
Frequency	2016.2	-0.097 (CI = +/-0.058; p = 0.005)	0.075 (CI = +/-0.184; p = 0.373)	0.580	-9.24%
Frequency	2017.1	-0.113 (CI = +/-0.069; p = 0.006)	0.104 (CI = +/-0.199; p = 0.256)	0.593	-10.67%

Bodily Injury

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

Loss Cost	2005.2	0.074 (CI = +/-0.008; p = 0.000)	0.159 (CI = +/-0.064; p = 0.000)	0.937	+7.68%
Loss Cost	2006.1	0.077 (CI = +/-0.007; p = 0.000)	0.144 (CI = +/-0.058; p = 0.000)	0.951	+8.03%
Loss Cost	2006.2	0.080 (CI = +/-0.007; p = 0.000)	0.156 (CI = +/-0.053; p = 0.000)	0.960	+8.33%
Loss Cost	2007.1	0.079 (CI = +/-0.007; p = 0.000)	0.160 (CI = +/-0.055; p = 0.000)	0.957	+8.25%
Loss Cost	2007.2	0.077 (CI = +/-0.007; p = 0.000)	0.149 (CI = +/-0.051; p = 0.000)	0.957	+7.96%
Loss Cost	2008.1	0.077 (CI = +/-0.008; p = 0.000)	0.146 (CI = +/-0.053; p = 0.000)	0.955	+8.05%
Loss Cost	2008.2	0.080 (CI = +/-0.008; p = 0.000)	0.155 (CI = +/-0.052; p = 0.000)	0.957	+8.30%
Loss Cost	2009.1	0.083 (CI = +/-0.008; p = 0.000)	0.143 (CI = +/-0.048; p = 0.000)	0.965	+8.63%
Loss Cost	2009.2	0.086 (CI = +/-0.007; p = 0.000)	0.153 (CI = +/-0.044; p = 0.000)	0.970	+8.95%
Loss Cost	2010.1	0.090 (CI = +/-0.006; p = 0.000)	0.139 (CI = +/-0.035; p = 0.000)	0.983	+9.38%
Loss Cost	2010.2	0.088 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.034; p = 0.000)	0.982	+9.15%
Loss Cost	2011.1	0.090 (CI = +/-0.006; p = 0.000)	0.125 (CI = +/-0.031; p = 0.000)	0.986	+9.44%
Loss Cost	2011.2	0.089 (CI = +/-0.006; p = 0.000)	0.121 (CI = +/-0.032; p = 0.000)	0.983	+9.31%
Loss Cost	2012.1	0.090 (CI = +/-0.007; p = 0.000)	0.118 (CI = +/-0.034; p = 0.000)	0.982	+9.42%
Loss Cost	2012.2	0.091 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.035; p = 0.000)	0.979	+9.55%
Loss Cost	2013.1	0.092 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.038; p = 0.000)	0.977	+9.66%
Loss Cost	2013.2	0.092 (CI = +/-0.011; p = 0.000)	0.119 (CI = +/-0.042; p = 0.000)	0.969	+9.67%
Loss Cost	2014.1	0.094 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.046; p = 0.000)	0.967	+9.88%
Loss Cost	2014.2	0.088 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.039; p = 0.000)	0.969	+9.21%
Loss Cost	2015.1	0.089 (CI = +/-0.016; p = 0.000)	0.102 (CI = +/-0.045; p = 0.001)	0.964	+9.29%
Loss Cost	2015.2	0.087 (CI = +/-0.020; p = 0.000)	0.100 (CI = +/-0.051; p = 0.003)	0.945	+9.08%
Loss Cost	2016.1	0.094 (CI = +/-0.024; p = 0.000)	0.089 (CI = +/-0.054; p = 0.008)	0.954	+9.88%
Loss Cost	2016.2	0.087 (CI = +/-0.028; p = 0.001)	0.080 (CI = +/-0.058; p = 0.018)	0.934	+9.07%
Loss Cost	2017.1	0.102 (CI = +/-0.028; p = 0.001)	0.063 (CI = +/-0.048; p = 0.025)	0.975	+10.69%
Severity	2005.2	0.063 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.058; p = 0.003)	0.928	+6.52%
Severity	2006.1	0.063 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.060; p = 0.004)	0.921	+6.49%
Severity	2006.2	0.063 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.063; p = 0.005)	0.911	+6.50%
Severity	2007.1	0.063 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.065; p = 0.007)	0.905	+6.55%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.068; p = 0.008)	0.896	+6.63%
Severity	2008.1	0.067 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.065; p = 0.016)	0.911	+6.97%
Severity	2008.2	0.071 (CI = +/-0.009; p = 0.000)	0.097 (CI = +/-0.058; p = 0.002)	0.932	+7.39%
Severity	2009.1	0.075 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.052; p = 0.003)	0.949	+7.80%
Severity	2009.2	0.078 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.047; p = 0.000)	0.960	+8.17%
Severity	2010.1	0.082 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.041; p = 0.001)	0.971	+8.56%
Severity	2010.2	0.082 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.043; p = 0.001)	0.966	+8.51%
Severity	2011.1	0.083 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.045; p = 0.003)	0.964	+8.66%
Severity	2011.2	0.080 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.043; p = 0.004)	0.962	+8.33%
Severity	2012.1	0.083 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.040; p = 0.008)	0.969	+8.71%
Severity	2012.2	0.088 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.033; p = 0.001)	0.979	+9.16%
Severity	2013.1	0.090 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.034; p = 0.002)	0.979	+9.40%
Severity	2013.2	0.093 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.032; p = 0.001)	0.981	+9.73%
Severity	2014.1	0.092 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.035; p = 0.001)	0.977	+9.59%
Severity	2014.2	0.089 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.036; p = 0.003)	0.972	+9.26%
Severity	2015.1	0.086 (CI = +/-0.014; p = 0.000)	0.071 (CI = +/-0.040; p = 0.004)	0.967	+8.97%
Severity	2015.2	0.085 (CI = +/-0.018; p = 0.000)	0.070 (CI = +/-0.046; p = 0.010)	0.949	+8.87%
Severity	2016.1	0.089 (CI = +/-0.023; p = 0.000)	0.063 (CI = +/-0.054; p = 0.029)	0.946	+9.36%
Severity	2016.2	0.101 (CI = +/-0.017; p = 0.000)	0.076 (CI = +/-0.034; p = 0.003)	0.981	+10.63%
Severity	2017.1	0.111 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.009; p = 0.000)	0.999	+11.77%
Frequency	2005.2	0.011 (CI = +/-0.008; p = 0.007)	0.066 (CI = +/-0.063; p = 0.040)	0.289	+1.08%
Frequency	2006.1	0.014 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.054; p = 0.073)	0.452	+1.45%
Frequency	2006.2	0.017 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.049; p = 0.016)	0.586	+1.72%
Frequency	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.049; p = 0.010)	0.567	+1.60%
Frequency	2007.2	0.012 (CI = +/-0.006; p = 0.000)	0.053 (CI = +/-0.040; p = 0.011)	0.536	+1.26%
Frequency	2008.1	0.010 (CI = +/-0.005; p = 0.001)	0.063 (CI = +/-0.035; p = 0.001)	0.574	+1.01%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.003)	0.057 (CI = +/-0.034; p = 0.002)	0.501	+0.85%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.010)	0.060 (CI = +/-0.035; p = 0.002)	0.498	+0.76%
Frequency	2009.2	0.007 (CI = +/-0.006; p = 0.023)	0.059 (CI = +/-0.037; p = 0.004)	0.435	+0.72%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.031)	0.058 (CI = +/-0.039; p = 0.006)	0.434	+0.75%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.099)	0.053 (CI = +/-0.039; p = 0.012)	0.334	+0.59%
Frequency	2011.1	0.007 (CI = +/-0.008; p = 0.073)	0.049 (CI = +/-0.041; p = 0.024)	0.348	+0.72%
Frequency	2011.2	0.009 (CI = +/-0.009; p = 0.040)	0.054 (CI = +/-0.042; p = 0.016)	0.400	+0.91%
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.149)	0.061 (CI = +/-0.042; p = 0.008)	0.428	+0.65%
Frequency	2012.2	0.004 (CI = +/-0.010; p = 0.433)	0.053 (CI = +/-0.041; p = 0.015)	0.322	+0.36%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.653)	0.057 (CI = +/-0.045; p = 0.018)	0.331	+0.23%
Frequency	2013.2	-0.001 (CI = +/-0.012; p = 0.923)	0.050 (CI = +/-0.046; p = 0.034)	0.251	-0.05%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.674)	0.043 (CI = +/-0.048; p = 0.073)	0.195	+0.27%
Frequency	2014.2	0.000 (CI = +/-0.016; p = 0.947)	0.038 (CI = +/-0.051; p = 0.129)	0.080	-0.05%
Frequency	2015.1	0.003 (CI = +/-0.020; p = 0.744)	0.031 (CI = +/-0.057; p = 0.235)	0.002	+0.29%
Frequency	2015.2	0.002 (CI = +/-0.026; p = 0.864)	0.030 (CI = +/-0.067; p = 0.314)	-0.105	+0.19%
Frequency	2016.1	0.005 (CI = +/-0.036; p = 0.742)	0.025 (CI = +/-0.082; p = 0.458)	-0.180	+0.48%
Frequency	2016.2	-0.014 (CI = +/-0.018; p = 0.097)	0.003 (CI = +/-0.037; p = 0.812)	0.312	-1.40%
Frequency	2017.1	-0.010 (CI = +/-0.029; p = 0.368)	-0.002 (CI = +/-0.050; p = 0.918)	-0.160	-0.97%

Bodily Injury

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

Loss Cost	2005.2	0.074 (CI = +/-0.008; p = 0.000)	0.157 (CI = +/-0.067; p = 0.000)	0.927	+7.63%
Loss Cost	2006.1	0.077 (CI = +/-0.008; p = 0.000)	0.142 (CI = +/-0.060; p = 0.000)	0.944	+7.99%
Loss Cost	2006.2	0.080 (CI = +/-0.007; p = 0.000)	0.156 (CI = +/-0.055; p = 0.000)	0.954	+8.33%
Loss Cost	2007.1	0.079 (CI = +/-0.008; p = 0.000)	0.159 (CI = +/-0.057; p = 0.000)	0.950	+8.24%
Loss Cost	2007.2	0.076 (CI = +/-0.008; p = 0.000)	0.147 (CI = +/-0.054; p = 0.000)	0.950	+7.91%
Loss Cost	2008.1	0.077 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.056; p = 0.000)	0.947	+8.00%
Loss Cost	2008.2	0.080 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.054; p = 0.000)	0.949	+8.29%
Loss Cost	2009.1	0.083 (CI = +/-0.008; p = 0.000)	0.143 (CI = +/-0.051; p = 0.000)	0.958	+8.62%
Loss Cost	2009.2	0.086 (CI = +/-0.008; p = 0.000)	0.155 (CI = +/-0.047; p = 0.000)	0.965	+9.00%
Loss Cost	2010.1	0.090 (CI = +/-0.007; p = 0.000)	0.142 (CI = +/-0.037; p = 0.000)	0.980	+9.46%
Loss Cost	2010.2	0.088 (CI = +/-0.007; p = 0.000)	0.134 (CI = +/-0.036; p = 0.000)	0.978	+9.20%
Loss Cost	2011.1	0.091 (CI = +/-0.007; p = 0.000)	0.126 (CI = +/-0.032; p = 0.000)	0.983	+9.51%
Loss Cost	2011.2	0.090 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.034; p = 0.000)	0.979	+9.37%
Loss Cost	2012.1	0.091 (CI = +/-0.008; p = 0.000)	0.120 (CI = +/-0.036; p = 0.000)	0.978	+9.48%
Loss Cost	2012.2	0.092 (CI = +/-0.010; p = 0.000)	0.124 (CI = +/-0.038; p = 0.000)	0.973	+9.67%
Loss Cost	2013.1	0.093 (CI = +/-0.011; p = 0.000)	0.122 (CI = +/-0.042; p = 0.000)	0.970	+9.79%
Loss Cost	2013.2	0.094 (CI = +/-0.013; p = 0.000)	0.123 (CI = +/-0.047; p = 0.000)	0.959	+9.84%
Loss Cost	2014.1	0.096 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.051; p = 0.001)	0.957	+10.10%
Loss Cost	2014.2	0.088 (CI = +/-0.016; p = 0.000)	0.104 (CI = +/-0.045; p = 0.001)	0.954	+9.25%
Loss Cost	2015.1	0.089 (CI = +/-0.020; p = 0.000)	0.103 (CI = +/-0.052; p = 0.003)	0.946	+9.34%
Loss Cost	2015.2	0.087 (CI = +/-0.028; p = 0.000)	0.099 (CI = +/-0.064; p = 0.010)	0.906	+9.04%
Loss Cost	2016.1	0.095 (CI = +/-0.034; p = 0.002)	0.089 (CI = +/-0.069; p = 0.023)	0.922	+9.96%
Loss Cost	2016.2	0.083 (CI = +/-0.048; p = 0.012)	0.075 (CI = +/-0.083; p = 0.063)	0.854	+8.60%
Loss Cost	2017.1	0.099 (CI = +/-0.058; p = 0.018)	0.061 (CI = +/-0.083; p = 0.088)	0.940	+10.44%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.059; p = 0.006)	0.919	+6.37%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.061; p = 0.007)	0.912	+6.33%
Severity	2006.2	0.061 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.064; p = 0.009)	0.900	+6.32%
Severity	2007.1	0.062 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.066; p = 0.014)	0.892	+6.37%
Severity	2007.2	0.062 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.069; p = 0.015)	0.880	+6.43%
Severity	2008.1	0.066 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.066; p = 0.027)	0.897	+6.78%
Severity	2008.2	0.070 (CI = +/-0.009; p = 0.000)	0.092 (CI = +/-0.060; p = 0.005)	0.920	+7.24%
Severity	2009.1	0.074 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.054; p = 0.007)	0.940	+7.66%
Severity	2009.2	0.078 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.049; p = 0.001)	0.952	+8.06%
Severity	2010.1	0.081 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.043; p = 0.001)	0.966	+8.47%
Severity	2010.2	0.081 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.045; p = 0.003)	0.958	+8.39%
Severity	2011.1	0.082 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.047; p = 0.005)	0.955	+8.54%
Severity	2011.2	0.078 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.044; p = 0.010)	0.954	+8.12%
Severity	2012.1	0.082 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.041; p = 0.016)	0.962	+8.50%
Severity	2012.2	0.086 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.035; p = 0.002)	0.973	+9.02%
Severity	2013.1	0.089 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.036; p = 0.004)	0.973	+9.27%
Severity	2013.2	0.092 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.036; p = 0.002)	0.974	+9.65%
Severity	2014.1	0.091 (CI = +/-0.012; p = 0.000)	0.070 (CI = +/-0.039; p = 0.003)	0.968	+9.49%
Severity	2014.2	0.086 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.040; p = 0.008)	0.959	+9.01%
Severity	2015.1	0.083 (CI = +/-0.017; p = 0.000)	0.067 (CI = +/-0.044; p = 0.010)	0.951	+8.66%
Severity	2015.2	0.080 (CI = +/-0.023; p = 0.000)	0.062 (CI = +/-0.053; p = 0.029)	0.918	+8.35%
Severity	2016.1	0.085 (CI = +/-0.031; p = 0.002)	0.057 (CI = +/-0.064; p = 0.066)	0.909	+8.83%
Severity	2016.2	0.101 (CI = +/-0.029; p = 0.002)	0.077 (CI = +/-0.050; p = 0.017)	0.960	+10.65%
Severity	2017.1	0.114 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.004; p = 0.000)	1.000	+12.03%
Frequency	2005.2	0.012 (CI = +/-0.008; p = 0.006)	0.071 (CI = +/-0.065; p = 0.033)	0.296	+1.18%
Frequency	2006.1	0.015 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.055; p = 0.054)	0.466	+1.56%
Frequency	2006.2	0.019 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.048; p = 0.008)	0.618	+1.89%
Frequency	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.049; p = 0.005)	0.601	+1.76%
Frequency	2007.2	0.014 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.040; p = 0.006)	0.570	+1.40%
Frequency	2008.1	0.011 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.035; p = 0.001)	0.613	+1.14%
Frequency	2008.2	0.010 (CI = +/-0.005; p = 0.001)	0.062 (CI = +/-0.034; p = 0.001)	0.539	+0.98%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.005)	0.065 (CI = +/-0.035; p = 0.001)	0.537	+0.89%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.012)	0.064 (CI = +/-0.037; p = 0.002)	0.476	+0.87%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.017)	0.062 (CI = +/-0.040; p = 0.004)	0.476	+0.91%
Frequency	2010.2	0.007 (CI = +/-0.008; p = 0.060)	0.057 (CI = +/-0.041; p = 0.009)	0.373	+0.75%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.044)	0.053 (CI = +/-0.042; p = 0.017)	0.391	+0.89%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.018)	0.061 (CI = +/-0.042; p = 0.009)	0.468	+1.16%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.070)	0.067 (CI = +/-0.043; p = 0.005)	0.494	+0.90%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.250)	0.059 (CI = +/-0.043; p = 0.011)	0.379	+0.59%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.415)	0.062 (CI = +/-0.047; p = 0.015)	0.382	+0.48%
Frequency	2013.2	0.002 (CI = +/-0.014; p = 0.790)	0.055 (CI = +/-0.050; p = 0.033)	0.282	+0.18%
Frequency	2014.1	0.005 (CI = +/-0.016; p = 0.461)	0.048 (CI = +/-0.052; p = 0.063)	0.245	+0.55%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.806)	0.042 (CI = +/-0.058; p = 0.128)	0.099	+0.22%
Frequency	2015.1	0.006 (CI = +/-0.025; p = 0.564)	0.036 (CI = +/-0.064; p = 0.217)	0.034	+0.62%
Frequency	2015.2	0.006 (CI = +/-0.035; p = 0.659)	0.037 (CI = +/-0.080; p = 0.293)	-0.089	+0.64%
Frequency	2016.1	0.010 (CI = +/-0.049; p = 0.591)	0.032 (CI = +/-0.100; p = 0.424)	-0.170	+1.04%
Frequency	2016.2	-0.019 (CI = +/-0.029; p = 0.135)	-0.002 (CI = +/-0.050; p = 0.912)	0.321	-1.85%
Frequency	2017.1	-0.014 (CI = +/-0.057; p = 0.396)	-0.006 (CI = +/-0.083; p = 0.801)	-0.237	-1.42%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2005.2	0.070 (CI = +/-0.008; p = 0.000)	0.901	+7.30%
Loss Cost	2006.1	0.073 (CI = +/-0.008; p = 0.000)	0.909	+7.53%
Loss Cost	2006.2	0.073 (CI = +/-0.008; p = 0.000)	0.905	+7.60%
Loss Cost	2007.1	0.073 (CI = +/-0.008; p = 0.000)	0.898	+7.61%
Loss Cost	2007.2	0.071 (CI = +/-0.008; p = 0.000)	0.894	+7.37%
Loss Cost	2008.1	0.072 (CI = +/-0.009; p = 0.000)	0.889	+7.47%
Loss Cost	2008.2	0.072 (CI = +/-0.009; p = 0.000)	0.881	+7.49%
Loss Cost	2009.1	0.074 (CI = +/-0.010; p = 0.000)	0.883	+7.69%
Loss Cost	2009.2	0.074 (CI = +/-0.010; p = 0.000)	0.873	+7.70%
Loss Cost	2010.1	0.076 (CI = +/-0.011; p = 0.000)	0.875	+7.93%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.864	+7.69%
Loss Cost	2011.1	0.075 (CI = +/-0.012; p = 0.000)	0.858	+7.84%
Loss Cost	2011.2	0.074 (CI = +/-0.013; p = 0.000)	0.843	+7.63%
Loss Cost	2012.1	0.074 (CI = +/-0.013; p = 0.000)	0.831	+7.71%
Loss Cost	2012.2	0.073 (CI = +/-0.015; p = 0.000)	0.811	+7.59%
Loss Cost	2013.1	0.074 (CI = +/-0.016; p = 0.000)	0.796	+7.68%
Loss Cost	2013.2	0.072 (CI = +/-0.017; p = 0.000)	0.770	+7.50%
Loss Cost	2014.1	0.074 (CI = +/-0.019; p = 0.000)	0.754	+7.64%
Loss Cost	2014.2	0.070 (CI = +/-0.020; p = 0.000)	0.718	+7.28%
Loss Cost	2015.1	0.072 (CI = +/-0.022; p = 0.000)	0.698	+7.45%
Loss Cost	2015.2	0.070 (CI = +/-0.024; p = 0.000)	0.656	+7.28%
Loss Cost	2016.1	0.074 (CI = +/-0.027; p = 0.000)	0.648	+7.64%
Loss Cost	2016.2	0.072 (CI = +/-0.030; p = 0.000)	0.598	+7.47%
Loss Cost	2017.1	0.077 (CI = +/-0.033; p = 0.000)	0.599	+8.01%
Severity	2005.2	0.082 (CI = +/-0.007; p = 0.000)	0.941	+8.49%
Severity	2006.1	0.083 (CI = +/-0.007; p = 0.000)	0.940	+8.60%
Severity	2006.2	0.083 (CI = +/-0.007; p = 0.000)	0.937	+8.66%
Severity	2007.1	0.085 (CI = +/-0.007; p = 0.000)	0.938	+8.83%
Severity	2007.2	0.086 (CI = +/-0.008; p = 0.000)	0.936	+8.93%
Severity	2008.1	0.088 (CI = +/-0.007; p = 0.000)	0.947	+9.25%
Severity	2008.2	0.091 (CI = +/-0.007; p = 0.000)	0.953	+9.51%
Severity	2009.1	0.094 (CI = +/-0.007; p = 0.000)	0.964	+9.85%
Severity	2009.2	0.096 (CI = +/-0.007; p = 0.000)	0.966	+10.06%
Severity	2010.1	0.099 (CI = +/-0.006; p = 0.000)	0.974	+10.38%
Severity	2010.2	0.099 (CI = +/-0.006; p = 0.000)	0.972	+10.39%
Severity	2011.1	0.101 (CI = +/-0.006; p = 0.000)	0.974	+10.61%
Severity	2011.2	0.100 (CI = +/-0.007; p = 0.000)	0.971	+10.54%
Severity	2012.1	0.103 (CI = +/-0.006; p = 0.000)	0.977	+10.85%
Severity	2012.2	0.105 (CI = +/-0.006; p = 0.000)	0.978	+11.07%
Severity	2013.1	0.107 (CI = +/-0.006; p = 0.000)	0.981	+11.33%
Severity	2013.2	0.109 (CI = +/-0.007; p = 0.000)	0.980	+11.47%
Severity	2014.1	0.110 (CI = +/-0.007; p = 0.000)	0.979	+11.63%
Severity	2014.2	0.110 (CI = +/-0.008; p = 0.000)	0.976	+11.58%
Severity	2015.1	0.111 (CI = +/-0.008; p = 0.000)	0.975	+11.77%
Severity	2015.2	0.112 (CI = +/-0.009; p = 0.000)	0.972	+11.81%
Severity	2016.1	0.115 (CI = +/-0.009; p = 0.000)	0.975	+12.20%
Severity	2016.2	0.117 (CI = +/-0.010; p = 0.000)	0.974	+12.42%
Severity	2017.1	0.120 (CI = +/-0.010; p = 0.000)	0.976	+12.80%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.007)	0.156	-1.10%
Frequency	2006.1	-0.010 (CI = +/-0.008; p = 0.018)	0.120	-0.99%
Frequency	2006.2	-0.010 (CI = +/-0.009; p = 0.026)	0.106	-0.98%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.014)	0.136	-1.12%
Frequency	2007.2	-0.014 (CI = +/-0.009; p = 0.002)	0.233	-1.43%
Frequency	2008.1	-0.016 (CI = +/-0.009; p = 0.001)	0.285	-1.62%
Frequency	2008.2	-0.019 (CI = +/-0.009; p = 0.000)	0.344	-1.84%
Frequency	2009.1	-0.020 (CI = +/-0.009; p = 0.000)	0.360	-1.96%
Frequency	2009.2	-0.022 (CI = +/-0.010; p = 0.000)	0.391	-2.14%
Frequency	2010.1	-0.022 (CI = +/-0.010; p = 0.000)	0.388	-2.22%
Frequency	2010.2	-0.025 (CI = +/-0.011; p = 0.000)	0.434	-2.45%
Frequency	2011.1	-0.025 (CI = +/-0.011; p = 0.000)	0.421	-2.51%
Frequency	2011.2	-0.027 (CI = +/-0.012; p = 0.000)	0.422	-2.63%
Frequency	2012.1	-0.029 (CI = +/-0.013; p = 0.000)	0.441	-2.83%
Frequency	2012.2	-0.032 (CI = +/-0.013; p = 0.000)	0.488	-3.14%
Frequency	2013.1	-0.033 (CI = +/-0.014; p = 0.000)	0.484	-3.28%
Frequency	2013.2	-0.036 (CI = +/-0.015; p = 0.000)	0.513	-3.56%
Frequency	2014.1	-0.036 (CI = +/-0.016; p = 0.000)	0.480	-3.58%
Frequency	2014.2	-0.039 (CI = +/-0.018; p = 0.000)	0.495	-3.85%
Frequency	2015.1	-0.039 (CI = +/-0.019; p = 0.000)	0.460	-3.87%
Frequency	2015.2	-0.041 (CI = +/-0.021; p = 0.001)	0.449	-4.06%
Frequency	2016.1	-0.041 (CI = +/-0.024; p = 0.002)	0.408	-4.06%
Frequency	2016.2	-0.045 (CI = +/-0.026; p = 0.002)	0.416	-4.41%
Frequency	2017.1	-0.043 (CI = +/-0.030; p = 0.007)	0.351	-4.25%

Bodily Injury

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

Loss Cost	2005.2	0.074 (CI = +/-0.011; p = 0.000)	0.878	+7.68%
Loss Cost	2006.1	0.078 (CI = +/-0.010; p = 0.000)	0.905	+8.15%
Loss Cost	2006.2	0.080 (CI = +/-0.011; p = 0.000)	0.903	+8.33%
Loss Cost	2007.1	0.081 (CI = +/-0.011; p = 0.000)	0.894	+8.40%
Loss Cost	2007.2	0.077 (CI = +/-0.011; p = 0.000)	0.891	+7.96%
Loss Cost	2008.1	0.079 (CI = +/-0.012; p = 0.000)	0.891	+8.21%
Loss Cost	2008.2	0.080 (CI = +/-0.013; p = 0.000)	0.880	+8.30%
Loss Cost	2009.1	0.085 (CI = +/-0.013; p = 0.000)	0.900	+8.82%
Loss Cost	2009.2	0.086 (CI = +/-0.014; p = 0.000)	0.890	+8.95%
Loss Cost	2010.1	0.092 (CI = +/-0.013; p = 0.000)	0.917	+9.61%
Loss Cost	2010.2	0.088 (CI = +/-0.014; p = 0.000)	0.909	+9.15%
Loss Cost	2011.1	0.093 (CI = +/-0.014; p = 0.000)	0.921	+9.70%
Loss Cost	2011.2	0.089 (CI = +/-0.015; p = 0.000)	0.909	+9.31%
Loss Cost	2012.1	0.093 (CI = +/-0.016; p = 0.000)	0.909	+9.72%
Loss Cost	2012.2	0.091 (CI = +/-0.019; p = 0.000)	0.889	+9.55%
Loss Cost	2013.1	0.096 (CI = +/-0.020; p = 0.000)	0.888	+10.06%
Loss Cost	2013.2	0.092 (CI = +/-0.024; p = 0.000)	0.859	+9.67%
Loss Cost	2014.1	0.099 (CI = +/-0.026; p = 0.000)	0.863	+10.42%
Loss Cost	2014.2	0.088 (CI = +/-0.027; p = 0.000)	0.842	+9.21%
Loss Cost	2015.1	0.095 (CI = +/-0.032; p = 0.000)	0.837	+9.97%
Loss Cost	2015.2	0.087 (CI = +/-0.039; p = 0.001)	0.774	+9.08%
Loss Cost	2016.1	0.103 (CI = +/-0.043; p = 0.001)	0.828	+10.81%
Loss Cost	2016.2	0.087 (CI = +/-0.051; p = 0.007)	0.750	+9.07%
Loss Cost	2017.1	0.112 (CI = +/-0.053; p = 0.004)	0.872	+11.88%
Severity	2005.2	0.063 (CI = +/-0.008; p = 0.000)	0.901	+6.52%
Severity	2006.1	0.064 (CI = +/-0.009; p = 0.000)	0.893	+6.56%
Severity	2006.2	0.063 (CI = +/-0.009; p = 0.000)	0.880	+6.50%
Severity	2007.1	0.064 (CI = +/-0.010; p = 0.000)	0.875	+6.64%
Severity	2007.2	0.064 (CI = +/-0.011; p = 0.000)	0.861	+6.63%
Severity	2008.1	0.068 (CI = +/-0.011; p = 0.000)	0.887	+7.06%
Severity	2008.2	0.071 (CI = +/-0.011; p = 0.000)	0.895	+7.39%
Severity	2009.1	0.076 (CI = +/-0.010; p = 0.000)	0.923	+7.92%
Severity	2009.2	0.078 (CI = +/-0.011; p = 0.000)	0.923	+8.17%
Severity	2010.1	0.083 (CI = +/-0.010; p = 0.000)	0.944	+8.70%
Severity	2010.2	0.082 (CI = +/-0.011; p = 0.000)	0.936	+8.51%
Severity	2011.1	0.084 (CI = +/-0.011; p = 0.000)	0.936	+8.81%
Severity	2011.2	0.080 (CI = +/-0.011; p = 0.000)	0.935	+8.33%
Severity	2012.1	0.085 (CI = +/-0.011; p = 0.000)	0.949	+8.85%
Severity	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.948	+9.16%
Severity	2013.1	0.092 (CI = +/-0.012; p = 0.000)	0.952	+9.61%
Severity	2013.2	0.093 (CI = +/-0.015; p = 0.000)	0.942	+9.73%
Severity	2014.1	0.095 (CI = +/-0.017; p = 0.000)	0.931	+9.92%
Severity	2014.2	0.089 (CI = +/-0.019; p = 0.000)	0.918	+9.26%
Severity	2015.1	0.090 (CI = +/-0.023; p = 0.000)	0.896	+9.45%
Severity	2015.2	0.085 (CI = +/-0.029; p = 0.000)	0.857	+8.87%
Severity	2016.1	0.095 (CI = +/-0.033; p = 0.000)	0.873	+10.01%
Severity	2016.2	0.101 (CI = +/-0.046; p = 0.002)	0.839	+10.63%
Severity	2017.1	0.122 (CI = +/-0.050; p = 0.002)	0.899	+13.01%
Frequency	2005.2	0.011 (CI = +/-0.008; p = 0.010)	0.192	+1.08%
Frequency	2006.1	0.015 (CI = +/-0.007; p = 0.000)	0.399	+1.49%
Frequency	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.491	+1.72%
Frequency	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.443	+1.66%
Frequency	2007.2	0.012 (CI = +/-0.006; p = 0.000)	0.402	+1.26%
Frequency	2008.1	0.011 (CI = +/-0.006; p = 0.002)	0.325	+1.07%
Frequency	2008.2	0.008 (CI = +/-0.006; p = 0.011)	0.233	+0.85%
Frequency	2009.1	0.008 (CI = +/-0.007; p = 0.021)	0.201	+0.84%
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.060)	0.131	+0.72%
Frequency	2010.1	0.008 (CI = +/-0.008; p = 0.045)	0.161	+0.84%
Frequency	2010.2	0.006 (CI = +/-0.008; p = 0.159)	0.061	+0.59%
Frequency	2011.1	0.008 (CI = +/-0.009; p = 0.077)	0.132	+0.81%
Frequency	2011.2	0.009 (CI = +/-0.010; p = 0.078)	0.138	+0.91%
Frequency	2012.1	0.008 (CI = +/-0.012; p = 0.161)	0.073	+0.80%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.524)	-0.043	+0.36%
Frequency	2013.1	0.004 (CI = +/-0.014; p = 0.527)	-0.046	+0.41%
Frequency	2013.2	-0.001 (CI = +/-0.015; p = 0.936)	-0.090	-0.05%
Frequency	2014.1	0.005 (CI = +/-0.016; p = 0.535)	-0.056	+0.45%
Frequency	2014.2	0.000 (CI = +/-0.017; p = 0.951)	-0.111	-0.05%
Frequency	2015.1	0.005 (CI = +/-0.020; p = 0.596)	-0.084	+0.48%
Frequency	2015.2	0.002 (CI = +/-0.025; p = 0.865)	-0.138	+0.19%
Frequency	2016.1	0.007 (CI = +/-0.032; p = 0.600)	-0.110	+0.73%
Frequency	2016.2	-0.014 (CI = +/-0.015; p = 0.062)	0.441	-1.40%
Frequency	2017.1	-0.010 (CI = +/-0.021; p = 0.260)	0.126	-1.00%

Total Property Damage

Coverage = Total PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2005.2	0.036 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.004; p = 0.000)	0.833	+3.68%
Loss Cost	2006.1	0.035 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.004; p = 0.000)	0.824	+3.61%
Loss Cost	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.004; p = 0.000)	0.824	+3.44%
Loss Cost	2007.1	0.032 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.830	+3.24%
Loss Cost	2007.2	0.029 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.866	+2.95%
Loss Cost	2008.1	0.029 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.861	+2.92%
Loss Cost	2008.2	0.028 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.858	+2.84%
Loss Cost	2009.1	0.029 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.860	+2.92%
Loss Cost	2009.2	0.029 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.858	+2.95%
Loss Cost	2010.1	0.030 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.868	+3.09%
Loss Cost	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.867	+2.99%
Loss Cost	2011.1	0.030 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.871	+3.10%
Loss Cost	2011.2	0.032 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.878	+3.23%
Loss Cost	2012.1	0.032 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.876	+3.25%
Loss Cost	2012.2	0.031 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.876	+3.13%
Loss Cost	2013.1	0.033 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.890	+3.34%
Loss Cost	2013.2	0.033 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.888	+3.35%
Loss Cost	2014.1	0.036 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.911	+3.67%
Loss Cost	2014.2	0.037 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.912	+3.77%
Loss Cost	2015.1	0.040 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.930	+4.10%
Loss Cost	2015.2	0.042 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.935	+4.30%
Loss Cost	2016.1	0.046 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.950	+4.67%
Loss Cost	2016.2	0.043 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	0.953	+4.44%
Loss Cost	2017.1	0.045 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.955	+4.62%
Severity	2005.2	0.034 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.066)	0.868	+3.44%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.064)	0.864	+3.49%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.069)	0.853	+3.48%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.066)	0.849	+3.53%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.062)	0.847	+3.61%
Severity	2008.1	0.038 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.022)	0.891	+3.85%
Severity	2008.2	0.040 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	0.916	+4.05%
Severity	2009.1	0.041 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.930	+4.21%
Severity	2009.2	0.042 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.931	+4.30%
Severity	2010.1	0.043 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.938	+4.43%
Severity	2010.2	0.044 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.935	+4.49%
Severity	2011.1	0.045 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.932	+4.56%
Severity	2011.2	0.045 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.925	+4.56%
Severity	2012.1	0.046 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.935	+4.74%
Severity	2012.2	0.047 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.932	+4.80%
Severity	2013.1	0.049 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.943	+5.00%
Severity	2013.2	0.050 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.940	+5.08%
Severity	2014.1	0.051 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.948	+5.27%
Severity	2014.2	0.052 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.944	+5.34%
Severity	2015.1	0.054 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.953	+5.55%
Severity	2015.2	0.055 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.000)	0.952	+5.67%
Severity	2016.1	0.058 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.968	+5.97%
Severity	2016.2	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.964	+6.01%
Severity	2017.1	0.060 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.968	+6.22%
Frequency	2005.2	0.002 (CI = +/-0.007; p = 0.489)	0.017 (CI = +/-0.005; p = 0.000)	0.540	+0.23%
Frequency	2006.1	0.001 (CI = +/-0.007; p = 0.734)	0.017 (CI = +/-0.005; p = 0.000)	0.553	+0.12%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.906)	0.016 (CI = +/-0.005; p = 0.000)	0.578	-0.04%
Frequency	2007.1	-0.003 (CI = +/-0.007; p = 0.403)	0.016 (CI = +/-0.005; p = 0.000)	0.635	-0.28%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.030)	0.016 (CI = +/-0.004; p = 0.000)	0.755	-0.63%
Frequency	2008.1	-0.009 (CI = +/-0.005; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.831	-0.90%
Frequency	2008.2	-0.012 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	0.900	-1.16%
Frequency	2009.1	-0.012 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.906	-1.24%
Frequency	2009.2	-0.013 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.907	-1.29%
Frequency	2010.1	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.904	-1.29%
Frequency	2010.2	-0.014 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.920	-1.44%
Frequency	2011.1	-0.014 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.918	-1.40%
Frequency	2011.2	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.921	-1.28%
Frequency	2012.1	-0.014 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.932	-1.42%
Frequency	2012.2	-0.016 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.60%
Frequency	2013.1	-0.016 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.944	-1.58%
Frequency	2013.2	-0.017 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.945	-1.65%
Frequency	2014.1	-0.015 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.52%
Frequency	2014.2	-0.015 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.944	-1.49%
Frequency	2015.1	-0.014 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.944	-1.37%
Frequency	2015.2	-0.013 (CI = +/-0.007; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	0.942	-1.30%
Frequency	2016.1	-0.012 (CI = +/-0.008; p = 0.003)	0.015 (CI = +/-0.002; p = 0.000)	0.939	-1.23%
Frequency	2016.2	-0.015 (CI = +/-0.008; p = 0.001)	0.015 (CI = +/-0.002; p = 0.000)	0.950	-1.48%
Frequency	2017.1	-0.015 (CI = +/-0.009; p = 0.002)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.50%

Total Property Damage

Coverage = Total PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2005.2	0.017 (CI = +/-0.012; p = 0.008)	0.071 (CI = +/-0.103; p = 0.172)	0.269 (CI = +/-0.213; p = 0.014)	0.523	+1.70%
Loss Cost	2006.1	0.014 (CI = +/-0.012; p = 0.026)	0.082 (CI = +/-0.103; p = 0.115)	0.292 (CI = +/-0.212; p = 0.008)	0.514	+1.43%
Loss Cost	2006.2	0.011 (CI = +/-0.013; p = 0.090)	0.068 (CI = +/-0.102; p = 0.184)	0.319 (CI = +/-0.209; p = 0.004)	0.494	+1.10%
Loss Cost	2007.1	0.006 (CI = +/-0.012; p = 0.319)	0.087 (CI = +/-0.096; p = 0.074)	0.359 (CI = +/-0.197; p = 0.001)	0.518	+0.62%
Loss Cost	2007.2	0.001 (CI = +/-0.012; p = 0.895)	0.065 (CI = +/-0.087; p = 0.138)	0.402 (CI = +/-0.180; p = 0.000)	0.541	+0.08%
Loss Cost	2008.1	-0.002 (CI = +/-0.012; p = 0.711)	0.076 (CI = +/-0.087; p = 0.083)	0.425 (CI = +/-0.179; p = 0.000)	0.556	-0.22%
Loss Cost	2008.2	-0.005 (CI = +/-0.013; p = 0.418)	0.066 (CI = +/-0.087; p = 0.132)	0.447 (CI = +/-0.179; p = 0.000)	0.559	-0.51%
Loss Cost	2009.1	-0.007 (CI = +/-0.013; p = 0.295)	0.072 (CI = +/-0.088; p = 0.106)	0.462 (CI = +/-0.183; p = 0.000)	0.565	-0.70%
Loss Cost	2009.2	-0.009 (CI = +/-0.014; p = 0.230)	0.067 (CI = +/-0.091; p = 0.145)	0.474 (CI = +/-0.188; p = 0.000)	0.563	-0.86%
Loss Cost	2010.1	-0.010 (CI = +/-0.016; p = 0.188)	0.071 (CI = +/-0.093; p = 0.129)	0.485 (CI = +/-0.194; p = 0.000)	0.566	-1.02%
Loss Cost	2010.2	-0.015 (CI = +/-0.016; p = 0.074)	0.058 (CI = +/-0.093; p = 0.211)	0.516 (CI = +/-0.193; p = 0.000)	0.583	-1.46%
Loss Cost	2011.1	-0.018 (CI = +/-0.017; p = 0.049)	0.065 (CI = +/-0.095; p = 0.167)	0.534 (CI = +/-0.198; p = 0.000)	0.593	-1.74%
Loss Cost	2011.2	-0.019 (CI = +/-0.019; p = 0.054)	0.062 (CI = +/-0.098; p = 0.206)	0.542 (CI = +/-0.208; p = 0.000)	0.592	-1.86%
Loss Cost	2012.1	-0.024 (CI = +/-0.020; p = 0.020)	0.075 (CI = +/-0.097; p = 0.127)	0.577 (CI = +/-0.208; p = 0.000)	0.622	-2.39%
Loss Cost	2012.2	-0.031 (CI = +/-0.021; p = 0.005)	0.058 (CI = +/-0.095; p = 0.223)	0.620 (CI = +/-0.205; p = 0.000)	0.656	-3.08%
Loss Cost	2013.1	-0.035 (CI = +/-0.023; p = 0.005)	0.065 (CI = +/-0.098; p = 0.183)	0.641 (CI = +/-0.214; p = 0.000)	0.664	-3.41%
Loss Cost	2013.2	-0.041 (CI = +/-0.025; p = 0.002)	0.051 (CI = +/-0.099; p = 0.293)	0.678 (CI = +/-0.218; p = 0.000)	0.686	-4.04%
Loss Cost	2014.1	-0.044 (CI = +/-0.028; p = 0.003)	0.056 (CI = +/-0.103; p = 0.265)	0.694 (CI = +/-0.232; p = 0.000)	0.688	-4.32%
Loss Cost	2014.2	-0.051 (CI = +/-0.031; p = 0.003)	0.044 (CI = +/-0.106; p = 0.390)	0.730 (CI = +/-0.243; p = 0.000)	0.702	-4.95%
Loss Cost	2015.1	-0.056 (CI = +/-0.035; p = 0.003)	0.051 (CI = +/-0.110; p = 0.338)	0.755 (CI = +/-0.259; p = 0.000)	0.708	-5.42%
Loss Cost	2015.2	-0.062 (CI = +/-0.040; p = 0.004)	0.041 (CI = +/-0.115; p = 0.459)	0.789 (CI = +/-0.280; p = 0.000)	0.715	-6.05%
Loss Cost	2016.1	-0.069 (CI = +/-0.046; p = 0.006)	0.049 (CI = +/-0.120; p = 0.399)	0.822 (CI = +/-0.303; p = 0.000)	0.721	-6.69%
Loss Cost	2016.2	-0.092 (CI = +/-0.049; p = 0.001)	0.020 (CI = +/-0.114; p = 0.712)	0.929 (CI = +/-0.301; p = 0.000)	0.775	-8.82%
Loss Cost	2017.1	-0.109 (CI = +/-0.055; p = 0.001)	0.034 (CI = +/-0.114; p = 0.530)	1.003 (CI = +/-0.316; p = 0.000)	0.801	-10.35%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.026; p = 0.003)	0.247 (CI = +/-0.054; p = 0.000)	0.960	+2.34%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.027; p = 0.002)	0.250 (CI = +/-0.055; p = 0.000)	0.958	+2.31%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.027; p = 0.005)	0.255 (CI = +/-0.056; p = 0.000)	0.957	+2.25%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.028; p = 0.004)	0.258 (CI = +/-0.057; p = 0.000)	0.955	+2.21%
Severity	2007.2	0.022 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.028; p = 0.004)	0.255 (CI = +/-0.058; p = 0.000)	0.954	+2.25%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	0.035 (CI = +/-0.022; p = 0.003)	0.237 (CI = +/-0.046; p = 0.000)	0.973	+2.48%
Severity	2008.2	0.027 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.015; p = 0.000)	0.220 (CI = +/-0.031; p = 0.000)	0.988	+2.71%
Severity	2009.1	0.028 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.013; p = 0.000)	0.212 (CI = +/-0.028; p = 0.000)	0.991	+2.82%
Severity	2009.2	0.028 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.013; p = 0.000)	0.207 (CI = +/-0.027; p = 0.000)	0.992	+2.89%
Severity	2010.1	0.029 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.013; p = 0.000)	0.204 (CI = +/-0.027; p = 0.000)	0.992	+2.93%
Severity	2010.2	0.029 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.014; p = 0.000)	0.203 (CI = +/-0.028; p = 0.000)	0.991	+2.94%
Severity	2011.1	0.028 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.013; p = 0.000)	0.209 (CI = +/-0.027; p = 0.000)	0.992	+2.85%
Severity	2011.2	0.027 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.012; p = 0.000)	0.216 (CI = +/-0.026; p = 0.000)	0.993	+2.75%
Severity	2012.1	0.028 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.012; p = 0.000)	0.211 (CI = +/-0.026; p = 0.000)	0.993	+2.82%
Severity	2012.2	0.028 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.013; p = 0.000)	0.212 (CI = +/-0.027; p = 0.000)	0.992	+2.80%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.013; p = 0.000)	0.207 (CI = +/-0.027; p = 0.000)	0.993	+2.89%
Severity	2013.2	0.028 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.013; p = 0.000)	0.208 (CI = +/-0.029; p = 0.000)	0.992	+2.87%
Severity	2014.1	0.029 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.014; p = 0.000)	0.206 (CI = +/-0.031; p = 0.000)	0.992	+2.91%
Severity	2014.2	0.028 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.033; p = 0.000)	0.991	+2.84%
Severity	2015.1	0.029 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.015; p = 0.000)	0.207 (CI = +/-0.036; p = 0.000)	0.991	+2.90%
Severity	2015.2	0.029 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.016; p = 0.000)	0.205 (CI = +/-0.039; p = 0.000)	0.990	+2.93%
Severity	2016.1	0.031 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.016; p = 0.000)	0.195 (CI = +/-0.039; p = 0.000)	0.991	+3.15%
Severity	2016.2	0.029 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.016; p = 0.001)	0.204 (CI = +/-0.042; p = 0.000)	0.991	+2.95%
Severity	2017.1	0.028 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.017; p = 0.002)	0.208 (CI = +/-0.047; p = 0.000)	0.990	+2.87%
Frequency	2005.2	-0.006 (CI = +/-0.013; p = 0.324)	0.029 (CI = +/-0.110; p = 0.595)	0.023 (CI = +/-0.227; p = 0.841)	-0.033	-0.63%
Frequency	2006.1	-0.009 (CI = +/-0.013; p = 0.201)	0.039 (CI = +/-0.111; p = 0.481)	0.042 (CI = +/-0.229; p = 0.710)	-0.008	-0.86%
Frequency	2006.2	-0.011 (CI = +/-0.014; p = 0.111)	0.027 (CI = +/-0.112; p = 0.621)	0.064 (CI = +/-0.230; p = 0.572)	0.016	-1.12%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.030)	0.045 (CI = +/-0.108; p = 0.404)	0.101 (CI = +/-0.222; p = 0.363)	0.093	-1.55%
Frequency	2007.2	-0.021 (CI = +/-0.013; p = 0.003)	0.022 (CI = +/-0.100; p = 0.661)	0.147 (CI = +/-0.206; p = 0.154)	0.208	-2.13%
Frequency	2008.1	-0.027 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.093; p = 0.379)	0.189 (CI = +/-0.192; p = 0.054)	0.332	-2.64%
Frequency	2008.2	-0.032 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.088; p = 0.609)	0.228 (CI = +/-0.182; p = 0.016)	0.436	-3.13%
Frequency	2009.1	-0.035 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.088; p = 0.460)	0.250 (CI = +/-0.182; p = 0.009)	0.467	-3.42%
Frequency	2009.2	-0.037 (CI = +/-0.014; p = 0.000)	0.024 (CI = +/-0.090; p = 0.581)	0.267 (CI = +/-0.186; p = 0.006)	0.476	-3.65%
Frequency	2010.1	-0.039 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.092; p = 0.502)	0.281 (CI = +/-0.191; p = 0.005)	0.470	-3.84%
Frequency	2010.2	-0.044 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.091; p = 0.708)	0.312 (CI = +/-0.189; p = 0.002)	0.518	-4.28%
Frequency	2011.1	-0.046 (CI = +/-0.017; p = 0.000)	0.022 (CI = +/-0.093; p = 0.633)	0.325 (CI = +/-0.196; p = 0.002)	0.502	-4.46%
Frequency	2011.2	-0.046 (CI = +/-0.019; p = 0.000)	0.021 (CI = +/-0.097; p = 0.656)	0.327 (CI = +/-0.206; p = 0.003)	0.464	-4.48%
Frequency	2012.1	-0.052 (CI = +/-0.020; p = 0.000)	0.036 (CI = +/-0.095; p = 0.445)	0.365 (CI = +/-0.203; p = 0.001)	0.523	-5.07%
Frequency	2012.2	-0.059 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.093; p = 0.674)	0.408 (CI = +/-0.200; p = 0.000)	0.580	-5.72%
Frequency	2013.1	-0.063 (CI = +/-0.022; p = 0.000)	0.028 (CI = +/-0.095; p = 0.547)	0.433 (CI = +/-0.206; p = 0.000)	0.581	-6.12%
Frequency	2013.2	-0.070 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.095; p = 0.754)	0.470 (CI = +/-0.211; p = 0.000)	0.604	-6.72%
Frequency	2014.1	-0.073 (CI = +/-0.027; p = 0.000)	0.020 (CI = +/-0.099; p = 0.672)	0.488 (CI = +/-0.223; p = 0.000)	0.579	-7.03%
Frequency	2014.2	-0.079 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.102; p = 0.847)	0.520 (CI = +/-0.235; p = 0.000)	0.578	-7.58%
Frequency	2015.1	-0.084 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.106; p = 0.735)	0.548 (CI = +/-0.249; p = 0.000)	0.562	-8.08%
Frequency	2015.2	-0.091 (CI = +/-0.038; p = 0.000)	0.006 (CI = +/-0.110; p = 0.903)	0.584 (CI = +/-0.268; p = 0.000)	0.552	-8.73%
Frequency	2016.1	-0.100 (CI = +/-0.043; p = 0.000)	0.017 (CI = +/-0.113; p = 0.760)	0.627 (CI = +/-0.286; p = 0.000)	0.551	-9.55%
Frequency	2016.2	-0.121 (CI = +/-0.046; p = 0.000)	-0.010 (CI = +/-0.109; p = 0.849)	0.725 (CI = +/-0.286; p = 0.000)	0.636	-11.43%
Frequency	2017.1	-0.138 (CI = +/-0.052; p = 0.000)	0.003 (CI = +/-0.109; p = 0.946)	0.796 (CI = +/-0.301; p = 0.000)	0.662	-12.85%

Total Property Damage

Coverage = Total PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, phys_dam_xs_inf

Loss Cost	2005.2	0.035 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.060; p = 0.086)	0.019 (CI = +/-0.005; p = 0.000)	0.020 (CI = +/-0.138; p = 0.767)	0.838	+3.59%
Loss Cost	2006.1	0.034 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.061; p = 0.057)	0.019 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.139; p = 0.585)	0.833	+3.41%
Loss Cost	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.050 (CI = +/-0.059; p = 0.094)	0.018 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.136; p = 0.351)	0.832	+3.12%
Loss Cost	2007.1	0.026 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.052; p = 0.017)	0.017 (CI = +/-0.004; p = 0.000)	0.105 (CI = +/-0.121; p = 0.086)	0.859	+2.66%
Loss Cost	2007.2	0.021 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.039; p = 0.016)	0.017 (CI = +/-0.003; p = 0.000)	0.152 (CI = +/-0.092; p = 0.002)	0.909	+2.12%
Loss Cost	2008.1	0.019 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.038; p = 0.007)	0.016 (CI = +/-0.003; p = 0.000)	0.170 (CI = +/-0.091; p = 0.001)	0.915	+1.91%
Loss Cost	2008.2	0.017 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.038; p = 0.012)	0.016 (CI = +/-0.003; p = 0.000)	0.187 (CI = +/-0.090; p = 0.000)	0.918	+1.71%
Loss Cost	2009.1	0.017 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.039; p = 0.014)	0.016 (CI = +/-0.003; p = 0.000)	0.189 (CI = +/-0.094; p = 0.000)	0.917	+1.69%
Loss Cost	2009.2	0.017 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.040; p = 0.017)	0.016 (CI = +/-0.003; p = 0.000)	0.190 (CI = +/-0.099; p = 0.001)	0.915	+1.68%
Loss Cost	2010.1	0.017 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.042; p = 0.025)	0.016 (CI = +/-0.003; p = 0.000)	0.183 (CI = +/-0.104; p = 0.001)	0.915	+1.76%
Loss Cost	2010.2	0.014 (CI = +/-0.009; p = 0.003)	0.041 (CI = +/-0.040; p = 0.044)	0.015 (CI = +/-0.003; p = 0.000)	0.209 (CI = +/-0.101; p = 0.000)	0.923	+1.43%
Loss Cost	2011.1	0.014 (CI = +/-0.010; p = 0.007)	0.041 (CI = +/-0.042; p = 0.051)	0.015 (CI = +/-0.003; p = 0.000)	0.210 (CI = +/-0.108; p = 0.001)	0.923	+1.41%
Loss Cost	2011.2	0.016 (CI = +/-0.011; p = 0.006)	0.045 (CI = +/-0.043; p = 0.040)	0.016 (CI = +/-0.003; p = 0.000)	0.197 (CI = +/-0.113; p = 0.002)	0.924	+1.59%
Loss Cost	2012.1	0.013 (CI = +/-0.012; p = 0.033)	0.050 (CI = +/-0.043; p = 0.024)	0.015 (CI = +/-0.003; p = 0.000)	0.219 (CI = +/-0.117; p = 0.001)	0.928	+1.28%
Loss Cost	2012.2	0.007 (CI = +/-0.012; p = 0.202)	0.042 (CI = +/-0.040; p = 0.041)	0.015 (CI = +/-0.003; p = 0.000)	0.258 (CI = +/-0.112; p = 0.000)	0.941	+0.74%
Loss Cost	2013.1	0.008 (CI = +/-0.013; p = 0.195)	0.040 (CI = +/-0.042; p = 0.059)	0.015 (CI = +/-0.003; p = 0.000)	0.250 (CI = +/-0.122; p = 0.000)	0.941	+0.85%
Loss Cost	2013.2	0.005 (CI = +/-0.015; p = 0.469)	0.036 (CI = +/-0.042; p = 0.094)	0.014 (CI = +/-0.003; p = 0.000)	0.272 (CI = +/-0.129; p = 0.000)	0.943	+0.52%
Loss Cost	2014.1	0.009 (CI = +/-0.016; p = 0.243)	0.030 (CI = +/-0.043; p = 0.154)	0.015 (CI = +/-0.003; p = 0.000)	0.244 (CI = +/-0.137; p = 0.002)	0.947	+0.95%
Loss Cost	2014.2	0.008 (CI = +/-0.019; p = 0.371)	0.029 (CI = +/-0.045; p = 0.191)	0.015 (CI = +/-0.003; p = 0.000)	0.251 (CI = +/-0.152; p = 0.003)	0.946	+0.83%
Loss Cost	2015.1	0.013 (CI = +/-0.022; p = 0.216)	0.024 (CI = +/-0.047; p = 0.285)	0.015 (CI = +/-0.004; p = 0.000)	0.219 (CI = +/-0.167; p = 0.013)	0.949	+1.34%
Loss Cost	2015.2	0.016 (CI = +/-0.026; p = 0.197)	0.027 (CI = +/-0.049; p = 0.261)	0.016 (CI = +/-0.004; p = 0.000)	0.201 (CI = +/-0.188; p = 0.038)	0.949	+1.65%
Loss Cost	2016.1	0.025 (CI = +/-0.030; p = 0.099)	0.021 (CI = +/-0.050; p = 0.388)	0.016 (CI = +/-0.004; p = 0.000)	0.151 (CI = +/-0.209; p = 0.145)	0.952	+2.52%
Loss Cost	2016.2	0.007 (CI = +/-0.031; p = 0.628)	0.009 (CI = +/-0.046; p = 0.670)	0.015 (CI = +/-0.004; p = 0.000)	0.250 (CI = +/-0.206; p = 0.021)	0.965	+0.72%
Loss Cost	2017.1	0.004 (CI = +/-0.039; p = 0.840)	0.011 (CI = +/-0.049; p = 0.633)	0.015 (CI = +/-0.004; p = 0.000)	0.269 (CI = +/-0.245; p = 0.034)	0.964	+0.37%
Severity	2005.2	0.022 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.026; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.359)	0.259 (CI = +/-0.060; p = 0.000)	0.960	+2.25%
Severity	2006.1	0.022 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.027; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.312)	0.264 (CI = +/-0.062; p = 0.000)	0.958	+2.20%
Severity	2006.2	0.021 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.027; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.245)	0.271 (CI = +/-0.062; p = 0.000)	0.957	+2.11%
Severity	2007.1	0.020 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.027; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.205)	0.277 (CI = +/-0.064; p = 0.000)	0.956	+2.05%
Severity	2007.2	0.021 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.028; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.238)	0.273 (CI = +/-0.066; p = 0.000)	0.955	+2.09%
Severity	2008.1	0.024 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.022; p = 0.003)	-0.001 (CI = +/-0.002; p = 0.415)	0.247 (CI = +/-0.053; p = 0.000)	0.973	+2.39%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.001; p = 0.666)	0.224 (CI = +/-0.037; p = 0.000)	0.988	+2.67%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.972)	0.211 (CI = +/-0.033; p = 0.000)	0.991	+2.82%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.763)	0.204 (CI = +/-0.033; p = 0.000)	0.991	+2.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.608)	0.199 (CI = +/-0.033; p = 0.000)	0.991	+2.98%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.593)	0.198 (CI = +/-0.035; p = 0.000)	0.991	+2.99%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.857)	0.207 (CI = +/-0.035; p = 0.000)	0.991	+2.87%
Severity	2011.2	0.027 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.854)	0.218 (CI = +/-0.034; p = 0.000)	0.992	+2.73%
Severity	2012.1	0.028 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.892)	0.210 (CI = +/-0.034; p = 0.000)	0.993	+2.83%
Severity	2012.2	0.028 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.935)	0.211 (CI = +/-0.037; p = 0.000)	0.992	+2.81%
Severity	2013.1	0.029 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.001; p = 0.669)	0.202 (CI = +/-0.038; p = 0.000)	0.993	+2.95%
Severity	2013.2	0.029 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.699)	0.203 (CI = +/-0.041; p = 0.000)	0.992	+2.94%
Severity	2014.1	0.030 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.001; p = 0.600)	0.198 (CI = +/-0.045; p = 0.000)	0.991	+3.01%
Severity	2014.2	0.029 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.001; p = 0.718)	0.203 (CI = +/-0.050; p = 0.000)	0.991	+2.92%
Severity	2015.1	0.030 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.001; p = 0.604)	0.197 (CI = +/-0.056; p = 0.000)	0.990	+3.04%
Severity	2015.2	0.031 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.001; p = 0.546)	0.191 (CI = +/-0.063; p = 0.000)	0.989	+3.13%
Severity	2016.1	0.035 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.015; p = 0.001)	0.001 (CI = +/-0.001; p = 0.216)	0.164 (CI = +/-0.064; p = 0.000)	0.991	+3.61%
Severity	2016.2	0.033 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.016; p = 0.002)	0.001 (CI = +/-0.001; p = 0.351)	0.178 (CI = +/-0.073; p = 0.000)	0.991	+3.35%
Severity	2017.1	0.033 (CI = +/-0.014; p = 0.000)	0.030 (CI = +/-0.017; p = 0.003)	0.001 (CI = +/-0.001; p = 0.421)	0.180 (CI = +/-0.087; p = 0.001)	0.990	+3.31%
Frequency	2005.2	0.013 (CI = +/-0.009; p = 0.007)	0.010 (CI = +/-0.067; p = 0.766)	0.020 (CI = +/-0.005; p = 0.000)	-0.238 (CI = +/-0.152; p = 0.003)	0.623	+1.31%
Frequency	2006.1	0.012 (CI = +/-0.010; p = 0.020)	0.015 (CI = +/-0.068; p = 0.667)	0.020 (CI = +/-0.005; p = 0.000)	-0.226 (CI = +/-0.156; p = 0.006)	0.626	+1.18%
Frequency	2006.2	0.010 (CI = +/-0.010; p = 0.059)	0.008 (CI = +/-0.068; p = 0.808)	0.020 (CI = +/-0.005; p = 0.000)	-0.208 (CI = +/-0.158; p = 0.011)	0.633	+0.99%
Frequency	2007.1	0.006 (CI = +/-0.010; p = 0.240)	0.021 (CI = +/-0.065; p = 0.519)	0.019 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.152; p = 0.028)	0.673	+0.60%
Frequency	2007.2	0.000 (CI = +/-0.009; p = 0.956)	0.004 (CI = +/-0.054; p = 0.890)	0.018 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.128; p = 0.062)	0.768	+0.02%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.240)	0.018 (CI = +/-0.047; p = 0.428)	0.017 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.111; p = 0.165)	0.835	-0.47%
Frequency	2008.2	-0.009 (CI = +/-0.007; p = 0.008)	0.006 (CI = +/-0.038; p = 0.766)	0.016 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.091; p = 0.417)	0.896	-0.94%
Frequency	2009.1	-0.011 (CI = +/-0.007; p = 0.004)	0.010 (CI = +/-0.038; p = 0.592)	0.016 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.092; p = 0.628)	0.901	-1.11%
Frequency	2009.2	-0.012 (CI = +/-0.008; p = 0.004)	0.008 (CI = +/-0.039; p = 0.684)	0.016 (CI = +/-0.003; p = 0.000)	-0.014 (CI = +/-0.096; p = 0.761)	0.901	-1.20%
Frequency	2010.1	-0.012 (CI = +/-0.009; p = 0.008)	0.007 (CI = +/-0.041; p = 0.711)	0.016 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.101; p = 0.749)	0.898	-1.18%
Frequency	2010.2	-0.015 (CI = +/-0.009; p = 0.001)	0.000 (CI = +/-0.039; p = 0.990)	0.015 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.098; p = 0.827)	0.914	-1.51%
Frequency	2011.1	-0.014 (CI = +/-0.009; p = 0.005)	-0.002 (CI = +/-0.040; p = 0.927)	0.015 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.104; p = 0.956)	0.911	-1.42%
Frequency	2011.2	-0.011 (CI = +/-0.010; p = 0.030)	0.004 (CI = +/-0.039; p = 0.836)	0.016 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.104; p = 0.685)	0.914	-1.11%
Frequency	2012.1	-0.015 (CI = +/-0.010; p = 0.006)	0.011 (CI = +/-0.038; p = 0.543)	0.015 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.103; p = 0.848)	0.927	-1.51%
Frequency	2012.2	-0.020 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.034; p = 0.851)	0.015 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.096; p = 0.326)	0.945	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.011; p = 0.001)	0.003 (CI = +/-0.036; p = 0.846)	0.015 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.105; p = 0.353)	0.942	-2.03%
Frequency	2013.2	-0.024 (CI = +/-0.012; p = 0.001)	-0.001 (CI = +/-0.036; p = 0.962)	0.014 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.110; p = 0.201)	0.944	-2.35%
Frequency	2014.1	-0.020 (CI = +/-0.014; p = 0.007)	-0.005 (CI = +/-0.037; p = 0.773)	0.015 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.117; p = 0.421)	0.943	-2.01%
Frequency	2014.2	-0.021 (CI = +/-0.016; p = 0.016)	-0.005 (CI = +/-0.039; p = 0.771)	0.015 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.130; p = 0.449)	0.940	-2.03%
Frequency	2015.1	-0.017 (CI = +/-0.019; p = 0.079)	-0.009 (CI = +/-0.040; p = 0.631)	0.015 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.144; p = 0.741)	0.939	-1.65%
Frequency	2015.2	-0.014 (CI = +/-0.022; p = 0.189)	-0.007 (CI = +/-0.042; p = 0.715)	0.015 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.162; p = 0.900)	0.935	-1.43%
Frequency	2016.1	-0.011 (CI = +/-0.027; p = 0.414)	-0.010 (CI = +/-0.045; p = 0.634)	0.015 (CI = +/-0.004; p = 0.000)	-0.013 (CI = +/-0.186; p = 0.883)	0.932	-1.05%
Frequency	2016.2	-0.026 (CI = +/-0.028; p = 0.070)	-0.020 (CI = +/-0.041; p = 0.307)	0.014 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.186; p = 0.418)	0.949	-2.54%
Frequency	2017.1	-0.029 (CI = +/-0.035; p = 0.100)	-0.019 (CI = +/-0.044; p = 0.375)	0.014 (CI = +/-0.004; p = 0.000)	0.089 (CI = +/-0.221; p = 0.399)	0.946	-2.84%

Total Property Damage

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

Loss Cost	2005.2	0.020 (CI = +/-0.013; p = 0.005)	0.073 (CI = +/-0.113; p = 0.201)	0.104 (CI = +/-0.200; p = 0.298)	0.374	+2.00%
Loss Cost	2006.1	0.017 (CI = +/-0.014; p = 0.016)	0.083 (CI = +/-0.114; p = 0.146)	0.120 (CI = +/-0.200; p = 0.230)	0.351	+1.74%
Loss Cost	2006.2	0.014 (CI = +/-0.014; p = 0.054)	0.069 (CI = +/-0.114; p = 0.225)	0.142 (CI = +/-0.199; p = 0.157)	0.303	+1.42%
Loss Cost	2007.1	0.009 (CI = +/-0.014; p = 0.187)	0.088 (CI = +/-0.109; p = 0.110)	0.171 (CI = +/-0.190; p = 0.076)	0.299	+0.94%
Loss Cost	2007.2	0.004 (CI = +/-0.014; p = 0.562)	0.066 (CI = +/-0.103; p = 0.202)	0.205 (CI = +/-0.179; p = 0.026)	0.270	+0.40%
Loss Cost	2008.1	0.001 (CI = +/-0.015; p = 0.869)	0.076 (CI = +/-0.103; p = 0.143)	0.222 (CI = +/-0.180; p = 0.017)	0.274	+0.12%
Loss Cost	2008.2	-0.002 (CI = +/-0.015; p = 0.842)	0.066 (CI = +/-0.105; p = 0.210)	0.238 (CI = +/-0.182; p = 0.012)	0.257	-0.15%
Loss Cost	2009.1	-0.003 (CI = +/-0.017; p = 0.699)	0.071 (CI = +/-0.108; p = 0.187)	0.248 (CI = +/-0.187; p = 0.011)	0.259	-0.31%
Loss Cost	2009.2	-0.004 (CI = +/-0.018; p = 0.611)	0.066 (CI = +/-0.112; p = 0.232)	0.255 (CI = +/-0.193; p = 0.012)	0.249	-0.45%
Loss Cost	2010.1	-0.006 (CI = +/-0.019; p = 0.553)	0.070 (CI = +/-0.115; p = 0.223)	0.261 (CI = +/-0.200; p = 0.012)	0.249	-0.56%
Loss Cost	2010.2	-0.010 (CI = +/-0.021; p = 0.336)	0.057 (CI = +/-0.117; p = 0.328)	0.283 (CI = +/-0.203; p = 0.008)	0.247	-0.98%
Loss Cost	2011.1	-0.012 (CI = +/-0.022; p = 0.276)	0.063 (CI = +/-0.121; p = 0.294)	0.295 (CI = +/-0.210; p = 0.008)	0.253	-1.20%
Loss Cost	2011.2	-0.013 (CI = +/-0.025; p = 0.301)	0.061 (CI = +/-0.127; p = 0.328)	0.297 (CI = +/-0.220; p = 0.010)	0.248	-1.26%
Loss Cost	2012.1	-0.017 (CI = +/-0.027; p = 0.189)	0.072 (CI = +/-0.129; p = 0.257)	0.319 (CI = +/-0.225; p = 0.008)	0.270	-1.72%
Loss Cost	2012.2	-0.024 (CI = +/-0.029; p = 0.101)	0.056 (CI = +/-0.132; p = 0.385)	0.349 (CI = +/-0.229; p = 0.005)	0.287	-2.35%
Loss Cost	2013.1	-0.026 (CI = +/-0.032; p = 0.103)	0.061 (CI = +/-0.137; p = 0.365)	0.359 (CI = +/-0.241; p = 0.006)	0.288	-2.57%
Loss Cost	2013.2	-0.031 (CI = +/-0.036; p = 0.081)	0.049 (CI = +/-0.143; p = 0.483)	0.381 (CI = +/-0.252; p = 0.005)	0.297	-3.08%
Loss Cost	2014.1	-0.032 (CI = +/-0.040; p = 0.106)	0.051 (CI = +/-0.151; p = 0.487)	0.385 (CI = +/-0.268; p = 0.008)	0.288	-3.18%
Loss Cost	2014.2	-0.037 (CI = +/-0.046; p = 0.108)	0.042 (CI = +/-0.160; p = 0.586)	0.403 (CI = +/-0.287; p = 0.009)	0.290	-3.61%
Loss Cost	2015.1	-0.038 (CI = +/-0.052; p = 0.137)	0.045 (CI = +/-0.169; p = 0.583)	0.409 (CI = +/-0.307; p = 0.013)	0.281	-3.77%
Loss Cost	2015.2	-0.041 (CI = +/-0.061; p = 0.174)	0.040 (CI = +/-0.183; p = 0.645)	0.417 (CI = +/-0.335; p = 0.018)	0.274	-4.01%
Loss Cost	2016.1	-0.042 (CI = +/-0.071; p = 0.223)	0.042 (CI = +/-0.195; p = 0.653)	0.421 (CI = +/-0.364; p = 0.027)	0.263	-4.12%
Loss Cost	2016.2	-0.056 (CI = +/-0.084; p = 0.167)	0.020 (CI = +/-0.209; p = 0.839)	0.467 (CI = +/-0.396; p = 0.025)	0.272	-5.49%
Loss Cost	2017.1	-0.061 (CI = +/-0.098; p = 0.200)	0.024 (CI = +/-0.224; p = 0.816)	0.480 (CI = +/-0.435; p = 0.033)	0.262	-5.91%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.031; p = 0.015)	0.172 (CI = +/-0.056; p = 0.000)	0.932	+2.34%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.032; p = 0.014)	0.174 (CI = +/-0.057; p = 0.000)	0.928	+2.31%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.033; p = 0.023)	0.178 (CI = +/-0.057; p = 0.000)	0.925	+2.24%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.034; p = 0.022)	0.180 (CI = +/-0.059; p = 0.000)	0.921	+2.21%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.034; p = 0.020)	0.177 (CI = +/-0.060; p = 0.000)	0.918	+2.26%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.029; p = 0.029)	0.163 (CI = +/-0.051; p = 0.000)	0.945	+2.50%
Severity	2008.2	0.027 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.024; p = 0.001)	0.149 (CI = +/-0.041; p = 0.000)	0.965	+2.74%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.023; p = 0.002)	0.142 (CI = +/-0.039; p = 0.000)	0.970	+2.86%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.023; p = 0.001)	0.138 (CI = +/-0.040; p = 0.000)	0.969	+2.94%
Severity	2010.1	0.030 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.023; p = 0.002)	0.135 (CI = +/-0.041; p = 0.000)	0.969	+3.00%
Severity	2010.2	0.030 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.024; p = 0.003)	0.134 (CI = +/-0.042; p = 0.000)	0.966	+3.01%
Severity	2011.1	0.029 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.025; p = 0.002)	0.138 (CI = +/-0.043; p = 0.000)	0.965	+2.94%
Severity	2011.2	0.028 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.026; p = 0.005)	0.143 (CI = +/-0.044; p = 0.000)	0.962	+2.84%
Severity	2012.1	0.029 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.026; p = 0.008)	0.138 (CI = +/-0.045; p = 0.000)	0.962	+2.94%
Severity	2012.2	0.029 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.027; p = 0.012)	0.138 (CI = +/-0.048; p = 0.000)	0.958	+2.94%
Severity	2013.1	0.030 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.028; p = 0.020)	0.133 (CI = +/-0.049; p = 0.000)	0.958	+3.06%
Severity	2013.2	0.030 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.030; p = 0.025)	0.133 (CI = +/-0.052; p = 0.000)	0.954	+3.08%
Severity	2014.1	0.031 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.031; p = 0.039)	0.129 (CI = +/-0.055; p = 0.000)	0.952	+3.17%
Severity	2014.2	0.031 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.033; p = 0.053)	0.130 (CI = +/-0.059; p = 0.000)	0.946	+3.16%
Severity	2015.1	0.032 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.035; p = 0.078)	0.125 (CI = +/-0.063; p = 0.001)	0.943	+3.30%
Severity	2015.2	0.034 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.037; p = 0.075)	0.120 (CI = +/-0.068; p = 0.002)	0.938	+3.44%
Severity	2016.1	0.037 (CI = +/-0.014; p = 0.000)	0.029 (CI = +/-0.037; p = 0.117)	0.109 (CI = +/-0.070; p = 0.005)	0.942	+3.80%
Severity	2016.2	0.037 (CI = +/-0.016; p = 0.000)	0.029 (CI = +/-0.041; p = 0.150)	0.109 (CI = +/-0.078; p = 0.010)	0.932	+3.80%
Severity	2017.1	0.039 (CI = +/-0.019; p = 0.001)	0.027 (CI = +/-0.044; p = 0.199)	0.103 (CI = +/-0.084; p = 0.021)	0.926	+4.00%
Frequency	2005.2	-0.003 (CI = +/-0.014; p = 0.615)	0.033 (CI = +/-0.115; p = 0.568)	-0.068 (CI = +/-0.204; p = 0.504)	-0.020	-0.34%
Frequency	2006.1	-0.006 (CI = +/-0.014; p = 0.432)	0.042 (CI = +/-0.117; p = 0.468)	-0.053 (CI = +/-0.206; p = 0.602)	-0.001	-0.55%
Frequency	2006.2	-0.008 (CI = +/-0.015; p = 0.276)	0.031 (CI = +/-0.118; p = 0.599)	-0.036 (CI = +/-0.208; p = 0.723)	0.016	-0.81%
Frequency	2007.1	-0.012 (CI = +/-0.015; p = 0.102)	0.048 (CI = +/-0.115; p = 0.401)	-0.009 (CI = +/-0.202; p = 0.928)	0.082	-1.24%
Frequency	2007.2	-0.018 (CI = +/-0.015; p = 0.016)	0.024 (CI = +/-0.108; p = 0.653)	0.028 (CI = +/-0.189; p = 0.764)	0.181	-1.81%
Frequency	2008.1	-0.023 (CI = +/-0.014; p = 0.002)	0.043 (CI = +/-0.102; p = 0.397)	0.059 (CI = +/-0.178; p = 0.504)	0.292	-2.32%
Frequency	2008.2	-0.029 (CI = +/-0.014; p = 0.000)	0.024 (CI = +/-0.098; p = 0.622)	0.089 (CI = +/-0.171; p = 0.293)	0.382	-2.82%
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	0.033 (CI = +/-0.099; p = 0.497)	0.105 (CI = +/-0.172; p = 0.221)	0.407	-3.09%
Frequency	2009.2	-0.033 (CI = +/-0.016; p = 0.000)	0.026 (CI = +/-0.102; p = 0.605)	0.117 (CI = +/-0.177; p = 0.185)	0.410	-3.29%
Frequency	2010.1	-0.035 (CI = +/-0.018; p = 0.000)	0.031 (CI = +/-0.105; p = 0.547)	0.126 (CI = +/-0.182; p = 0.166)	0.398	-3.46%
Frequency	2010.2	-0.040 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.106; p = 0.737)	0.149 (CI = +/-0.183; p = 0.106)	0.436	-3.87%
Frequency	2011.1	-0.041 (CI = +/-0.020; p = 0.000)	0.021 (CI = +/-0.110; p = 0.689)	0.156 (CI = +/-0.190; p = 0.102)	0.413	-4.02%
Frequency	2011.2	-0.041 (CI = +/-0.022; p = 0.001)	0.023 (CI = +/-0.115; p = 0.688)	0.155 (CI = +/-0.199; p = 0.121)	0.368	-3.98%
Frequency	2012.1	-0.046 (CI = +/-0.024; p = 0.001)	0.036 (CI = +/-0.115; p = 0.521)	0.181 (CI = +/-0.200; p = 0.074)	0.414	-4.52%
Frequency	2012.2	-0.053 (CI = +/-0.025; p = 0.000)	0.020 (CI = +/-0.116; p = 0.729)	0.210 (CI = +/-0.202; p = 0.042)	0.456	-5.13%
Frequency	2013.1	-0.056 (CI = +/-0.028; p = 0.000)	0.027 (CI = +/-0.120; p = 0.646)	0.225 (CI = +/-0.210; p = 0.037)	0.442	-5.46%
Frequency	2013.2	-0.062 (CI = +/-0.031; p = 0.001)	0.014 (CI = +/-0.124; p = 0.812)	0.248 (CI = +/-0.219; p = 0.028)	0.448	-5.97%
Frequency	2014.1	-0.064 (CI = +/-0.035; p = 0.001)	0.018 (CI = +/-0.131; p = 0.777)	0.256 (CI = +/-0.232; p = 0.033)	0.402	-6.16%
Frequency	2014.2	-0.068 (CI = +/-0.040; p = 0.002)	0.009 (CI = +/-0.138; p = 0.890)	0.273 (CI = +/-0.248; p = 0.033)	0.378	-6.56%
Frequency	2015.1	-0.071 (CI = +/-0.045; p = 0.004)	0.014 (CI = +/-0.146; p = 0.844)	0.284 (CI = +/-0.265; p = 0.037)	0.332	-6.84%
Frequency	2015.2	-0.075 (CI = +/-0.053; p = 0.009)	0.007 (CI = +/-0.157; p = 0.926)	0.298 (CI = +/-0.288; p = 0.044)	0.289	-7.21%
Frequency	2016.1	-0.079 (CI = +/-0.061; p = 0.014)	0.013 (CI = +/-0.167; p = 0.873)	0.312 (CI = +/-0.311; p = 0.049)	0.245	-7.63%
Frequency	2016.2	-0.094 (CI = +/-0.071; p = 0.014)	-0.009 (CI = +/-0.177; p = 0.914)	0.358 (CI = +/-0.336; p = 0.038)	0.271	-8.95%
Frequency	2017.1	-0.100 (CI = +/-0.083; p = 0.022)	-0.003 (CI = +/-0.189; p = 0.976)	0.376 (CI = +/-0.367; p = 0.045)	0.226	-9.52%

Total Property Damage

Coverage = Total PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.2	0.020 (CI = +/-0.013; p = 0.003)	0.069 (CI = +/-0.109; p = 0.204)	0.137 (CI = +/-0.189; p = 0.150)	0.467	+2.07%
Loss Cost	2006.1	0.018 (CI = +/-0.014; p = 0.011)	0.079 (CI = +/-0.110; p = 0.152)	0.154 (CI = +/-0.190; p = 0.110)	0.448	+1.83%
Loss Cost	2006.2	0.015 (CI = +/-0.014; p = 0.038)	0.066 (CI = +/-0.110; p = 0.230)	0.176 (CI = +/-0.190; p = 0.069)	0.413	+1.51%
Loss Cost	2007.1	0.010 (CI = +/-0.014; p = 0.140)	0.083 (CI = +/-0.106; p = 0.120)	0.206 (CI = +/-0.183; p = 0.028)	0.411	+1.05%
Loss Cost	2007.2	0.005 (CI = +/-0.014; p = 0.451)	0.062 (CI = +/-0.100; p = 0.216)	0.242 (CI = +/-0.174; p = 0.008)	0.396	+0.52%
Loss Cost	2008.1	0.003 (CI = +/-0.015; p = 0.716)	0.071 (CI = +/-0.101; p = 0.161)	0.259 (CI = +/-0.176; p = 0.005)	0.394	+0.26%
Loss Cost	2008.2	0.000 (CI = +/-0.015; p = 0.989)	0.062 (CI = +/-0.103; p = 0.228)	0.275 (CI = +/-0.179; p = 0.004)	0.379	+0.01%
Loss Cost	2009.1	-0.001 (CI = +/-0.017; p = 0.877)	0.067 (CI = +/-0.106; p = 0.209)	0.283 (CI = +/-0.184; p = 0.004)	0.377	-0.13%
Loss Cost	2009.2	-0.002 (CI = +/-0.018; p = 0.788)	0.063 (CI = +/-0.110; p = 0.250)	0.290 (CI = +/-0.191; p = 0.004)	0.366	-0.24%
Loss Cost	2010.1	-0.003 (CI = +/-0.019; p = 0.737)	0.065 (CI = +/-0.113; p = 0.248)	0.295 (CI = +/-0.198; p = 0.005)	0.363	-0.32%
Loss Cost	2010.2	-0.007 (CI = +/-0.021; p = 0.495)	0.054 (CI = +/-0.115; p = 0.348)	0.317 (CI = +/-0.203; p = 0.004)	0.356	-0.70%
Loss Cost	2011.1	-0.009 (CI = +/-0.022; p = 0.433)	0.058 (CI = +/-0.119; p = 0.325)	0.326 (CI = +/-0.210; p = 0.004)	0.355	-0.87%
Loss Cost	2011.2	-0.009 (CI = +/-0.025; p = 0.470)	0.058 (CI = +/-0.124; p = 0.347)	0.327 (CI = +/-0.221; p = 0.005)	0.350	-0.88%
Loss Cost	2012.1	-0.013 (CI = +/-0.027; p = 0.336)	0.067 (CI = +/-0.127; p = 0.290)	0.346 (CI = +/-0.228; p = 0.005)	0.356	-1.26%
Loss Cost	2012.2	-0.018 (CI = +/-0.029; p = 0.211)	0.053 (CI = +/-0.131; p = 0.408)	0.373 (CI = +/-0.235; p = 0.003)	0.357	-1.79%
Loss Cost	2013.1	-0.019 (CI = +/-0.032; p = 0.226)	0.055 (CI = +/-0.136; p = 0.406)	0.379 (CI = +/-0.248; p = 0.005)	0.355	-1.90%
Loss Cost	2013.2	-0.023 (CI = +/-0.036; p = 0.195)	0.047 (CI = +/-0.143; p = 0.499)	0.396 (CI = +/-0.262; p = 0.005)	0.352	-2.27%
Loss Cost	2014.1	-0.022 (CI = +/-0.040; p = 0.253)	0.046 (CI = +/-0.149; p = 0.525)	0.394 (CI = +/-0.277; p = 0.008)	0.346	-2.21%
Loss Cost	2014.2	-0.024 (CI = +/-0.045; p = 0.272)	0.042 (CI = +/-0.158; p = 0.583)	0.403 (CI = +/-0.297; p = 0.011)	0.340	-2.41%
Loss Cost	2015.1	-0.023 (CI = +/-0.051; p = 0.343)	0.041 (CI = +/-0.166; p = 0.612)	0.399 (CI = +/-0.317; p = 0.017)	0.334	-2.32%
Loss Cost	2015.2	-0.022 (CI = +/-0.059; p = 0.432)	0.043 (CI = +/-0.178; p = 0.617)	0.394 (CI = +/-0.343; p = 0.027)	0.328	-2.20%
Loss Cost	2016.1	-0.019 (CI = +/-0.066; p = 0.543)	0.039 (CI = +/-0.188; p = 0.664)	0.384 (CI = +/-0.368; p = 0.042)	0.323	-1.92%
Loss Cost	2016.2	-0.025 (CI = +/-0.077; p = 0.493)	0.029 (CI = +/-0.203; p = 0.760)	0.405 (CI = +/-0.400; p = 0.048)	0.304	-2.50%
Loss Cost	2017.1	-0.023 (CI = +/-0.088; p = 0.588)	0.026 (CI = +/-0.215; p = 0.797)	0.397 (CI = +/-0.431; p = 0.068)	0.295	-2.23%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.031; p = 0.017)	0.188 (CI = +/-0.054; p = 0.000)	0.942	+2.38%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.032; p = 0.016)	0.189 (CI = +/-0.056; p = 0.000)	0.940	+2.35%
Severity	2006.2	0.023 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.033; p = 0.026)	0.194 (CI = +/-0.057; p = 0.000)	0.937	+2.29%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.034; p = 0.025)	0.196 (CI = +/-0.058; p = 0.000)	0.934	+2.26%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.034; p = 0.022)	0.193 (CI = +/-0.060; p = 0.000)	0.932	+2.31%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.029; p = 0.033)	0.177 (CI = +/-0.051; p = 0.000)	0.953	+2.55%
Severity	2008.2	0.028 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.025; p = 0.002)	0.162 (CI = +/-0.043; p = 0.000)	0.968	+2.80%
Severity	2009.1	0.029 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.024; p = 0.003)	0.154 (CI = +/-0.041; p = 0.000)	0.972	+2.93%
Severity	2009.2	0.030 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.024; p = 0.002)	0.149 (CI = +/-0.042; p = 0.000)	0.972	+3.01%
Severity	2010.1	0.030 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.024; p = 0.004)	0.146 (CI = +/-0.043; p = 0.000)	0.971	+3.07%
Severity	2010.2	0.031 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.025; p = 0.004)	0.144 (CI = +/-0.045; p = 0.000)	0.969	+3.10%
Severity	2011.1	0.030 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.026; p = 0.004)	0.147 (CI = +/-0.046; p = 0.000)	0.967	+3.04%
Severity	2011.2	0.029 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.027; p = 0.007)	0.151 (CI = +/-0.048; p = 0.000)	0.965	+2.96%
Severity	2012.1	0.030 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.027; p = 0.013)	0.146 (CI = +/-0.049; p = 0.000)	0.965	+3.07%
Severity	2012.2	0.030 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.029; p = 0.015)	0.145 (CI = +/-0.051; p = 0.000)	0.962	+3.10%
Severity	2013.1	0.032 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.029; p = 0.025)	0.139 (CI = +/-0.053; p = 0.000)	0.962	+3.23%
Severity	2013.2	0.032 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.030; p = 0.028)	0.136 (CI = +/-0.056; p = 0.000)	0.959	+3.28%
Severity	2014.1	0.033 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.031; p = 0.042)	0.131 (CI = +/-0.058; p = 0.000)	0.958	+3.40%
Severity	2014.2	0.034 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.033; p = 0.049)	0.130 (CI = +/-0.062; p = 0.000)	0.953	+3.44%
Severity	2015.1	0.036 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.034; p = 0.075)	0.123 (CI = +/-0.065; p = 0.001)	0.952	+3.62%
Severity	2015.2	0.038 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.036; p = 0.060)	0.115 (CI = +/-0.069; p = 0.003)	0.950	+3.82%
Severity	2016.1	0.041 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.035; p = 0.094)	0.102 (CI = +/-0.069; p = 0.006)	0.954	+4.20%
Severity	2016.2	0.042 (CI = +/-0.014; p = 0.000)	0.031 (CI = +/-0.038; p = 0.101)	0.099 (CI = +/-0.075; p = 0.013)	0.948	+4.30%
Severity	2017.1	0.044 (CI = +/-0.016; p = 0.000)	0.028 (CI = +/-0.040; p = 0.145)	0.092 (CI = +/-0.079; p = 0.026)	0.945	+4.55%
Frequency	2005.2	-0.003 (CI = +/-0.013; p = 0.643)	0.031 (CI = +/-0.110; p = 0.576)	-0.051 (CI = +/-0.190; p = 0.591)	-0.026	-0.30%
Frequency	2006.1	-0.005 (CI = +/-0.014; p = 0.455)	0.039 (CI = +/-0.111; p = 0.479)	-0.036 (CI = +/-0.192; p = 0.707)	-0.008	-0.51%
Frequency	2006.2	-0.008 (CI = +/-0.014; p = 0.291)	0.028 (CI = +/-0.112; p = 0.610)	-0.018 (CI = +/-0.194; p = 0.851)	0.008	-0.76%
Frequency	2007.1	-0.012 (CI = +/-0.015; p = 0.109)	0.044 (CI = +/-0.109; p = 0.415)	0.010 (CI = +/-0.189; p = 0.911)	0.070	-1.18%
Frequency	2007.2	-0.018 (CI = +/-0.014; p = 0.017)	0.022 (CI = +/-0.103; p = 0.670)	0.049 (CI = +/-0.178; p = 0.576)	0.164	-1.74%
Frequency	2008.1	-0.023 (CI = +/-0.014; p = 0.003)	0.039 (CI = +/-0.098; p = 0.420)	0.082 (CI = +/-0.170; p = 0.333)	0.269	-2.23%
Frequency	2008.2	-0.027 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.094; p = 0.648)	0.113 (CI = +/-0.164; p = 0.167)	0.356	-2.71%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.095; p = 0.531)	0.129 (CI = +/-0.166; p = 0.122)	0.376	-2.97%
Frequency	2009.2	-0.032 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.098; p = 0.632)	0.141 (CI = +/-0.171; p = 0.102)	0.377	-3.15%
Frequency	2010.1	-0.033 (CI = +/-0.017; p = 0.000)	0.027 (CI = +/-0.101; p = 0.584)	0.149 (CI = +/-0.177; p = 0.094)	0.362	-3.29%
Frequency	2010.2	-0.037 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.102; p = 0.765)	0.172 (CI = +/-0.179; p = 0.058)	0.396	-3.68%
Frequency	2011.1	-0.039 (CI = +/-0.020; p = 0.000)	0.018 (CI = +/-0.105; p = 0.729)	0.179 (CI = +/-0.186; p = 0.059)	0.369	-3.79%
Frequency	2011.2	-0.038 (CI = +/-0.022; p = 0.001)	0.020 (CI = +/-0.110; p = 0.714)	0.175 (CI = +/-0.195; p = 0.076)	0.321	-3.73%
Frequency	2012.1	-0.043 (CI = +/-0.023; p = 0.001)	0.031 (CI = +/-0.111; p = 0.567)	0.200 (CI = +/-0.198; p = 0.048)	0.357	-4.20%
Frequency	2012.2	-0.049 (CI = +/-0.025; p = 0.001)	0.017 (CI = +/-0.112; p = 0.757)	0.229 (CI = +/-0.202; p = 0.029)	0.391	-4.74%
Frequency	2013.1	-0.051 (CI = +/-0.027; p = 0.001)	0.022 (CI = +/-0.116; p = 0.699)	0.240 (CI = +/-0.212; p = 0.028)	0.369	-4.98%
Frequency	2013.2	-0.055 (CI = +/-0.030; p = 0.001)	0.012 (CI = +/-0.121; p = 0.832)	0.260 (CI = +/-0.222; p = 0.024)	0.366	-5.38%
Frequency	2014.1	-0.056 (CI = +/-0.034; p = 0.003)	0.014 (CI = +/-0.127; p = 0.826)	0.263 (CI = +/-0.236; p = 0.031)	0.311	-5.43%
Frequency	2014.2	-0.058 (CI = +/-0.038; p = 0.005)	0.009 (CI = +/-0.134; p = 0.893)	0.273 (CI = +/-0.252; p = 0.035)	0.277	-5.66%
Frequency	2015.1	-0.059 (CI = +/-0.043; p = 0.010)	0.010 (CI = +/-0.141; p = 0.884)	0.276 (CI = +/-0.269; p = 0.045)	0.221	-5.73%
Frequency	2015.2	-0.060 (CI = +/-0.050; p = 0.021)	0.009 (CI = +/-0.151; p = 0.906)	0.279 (CI = +/-0.292; p = 0.059)	0.169	-5.80%
Frequency	2016.1	-0.061 (CI = +/-0.056; p = 0.037)	0.009 (CI = +/-0.160; p = 0.901)	0.282 (CI = +/-0.313; p = 0.074)	0.115	-5.87%
Frequency	2016.2	-0.067 (CI = +/-0.065; p = 0.044)	-0.002 (CI = +/-0.172; p = 0.983)	0.306 (CI = +/-0.339; p = 0.074)	0.109	-6.52%
Frequency	2017.1	-0.067 (CI = +/-0.074; p = 0.073)	-0.002 (CI = +/-0.183; p = 0.980)	0.305 (CI = +/-0.365; p = 0.095)	0.052	-6.48%

Total Property Damage

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

Loss Cost	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.113; p = 0.188)	0.372	+2.44%
Loss Cost	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.114; p = 0.143)	0.341	+2.29%
Loss Cost	2006.2	0.021 (CI = +/-0.011; p = 0.001)	0.072 (CI = +/-0.115; p = 0.210)	0.279	+2.09%
Loss Cost	2007.1	0.018 (CI = +/-0.011; p = 0.003)	0.089 (CI = +/-0.113; p = 0.116)	0.247	+1.79%
Loss Cost	2007.2	0.015 (CI = +/-0.011; p = 0.012)	0.071 (CI = +/-0.110; p = 0.197)	0.164	+1.47%
Loss Cost	2008.1	0.013 (CI = +/-0.012; p = 0.029)	0.078 (CI = +/-0.112; p = 0.163)	0.143	+1.33%
Loss Cost	2008.2	0.012 (CI = +/-0.012; p = 0.056)	0.072 (CI = +/-0.115; p = 0.208)	0.098	+1.22%
Loss Cost	2009.1	0.012 (CI = +/-0.013; p = 0.079)	0.074 (CI = +/-0.119; p = 0.212)	0.089	+1.19%
Loss Cost	2009.2	0.012 (CI = +/-0.014; p = 0.098)	0.075 (CI = +/-0.124; p = 0.226)	0.072	+1.20%
Loss Cost	2010.1	0.012 (CI = +/-0.015; p = 0.116)	0.074 (CI = +/-0.128; p = 0.248)	0.068	+1.22%
Loss Cost	2010.2	0.011 (CI = +/-0.016; p = 0.190)	0.067 (CI = +/-0.133; p = 0.308)	0.026	+1.08%
Loss Cost	2011.1	0.011 (CI = +/-0.018; p = 0.229)	0.068 (CI = +/-0.138; p = 0.322)	0.021	+1.07%
Loss Cost	2011.2	0.012 (CI = +/-0.019; p = 0.213)	0.073 (CI = +/-0.144; p = 0.302)	0.023	+1.19%
Loss Cost	2012.1	0.011 (CI = +/-0.021; p = 0.299)	0.079 (CI = +/-0.150; p = 0.288)	0.013	+1.07%
Loss Cost	2012.2	0.009 (CI = +/-0.023; p = 0.407)	0.072 (CI = +/-0.156; p = 0.346)	-0.021	+0.92%
Loss Cost	2013.1	0.010 (CI = +/-0.025; p = 0.403)	0.069 (CI = +/-0.164; p = 0.390)	-0.023	+1.02%
Loss Cost	2013.2	0.010 (CI = +/-0.027; p = 0.439)	0.070 (CI = +/-0.173; p = 0.409)	-0.038	+1.03%
Loss Cost	2014.1	0.013 (CI = +/-0.030; p = 0.384)	0.061 (CI = +/-0.181; p = 0.486)	-0.036	+1.27%
Loss Cost	2014.2	0.014 (CI = +/-0.033; p = 0.371)	0.068 (CI = +/-0.191; p = 0.467)	-0.039	+1.46%
Loss Cost	2015.1	0.017 (CI = +/-0.037; p = 0.329)	0.058 (CI = +/-0.202; p = 0.550)	-0.035	+1.76%
Loss Cost	2015.2	0.022 (CI = +/-0.041; p = 0.279)	0.072 (CI = +/-0.214; p = 0.487)	-0.022	+2.19%
Loss Cost	2016.1	0.026 (CI = +/-0.046; p = 0.245)	0.059 (CI = +/-0.226; p = 0.584)	-0.013	+2.64%
Loss Cost	2016.2	0.027 (CI = +/-0.053; p = 0.292)	0.062 (CI = +/-0.245; p = 0.595)	-0.042	+2.73%
Loss Cost	2017.1	0.032 (CI = +/-0.061; p = 0.278)	0.050 (CI = +/-0.262; p = 0.685)	-0.040	+3.21%
Severity	2005.2	0.030 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.045; p = 0.061)	0.856	+3.09%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.047; p = 0.073)	0.849	+3.10%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.048; p = 0.083)	0.836	+3.09%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.050; p = 0.099)	0.827	+3.11%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.050; p = 0.071)	0.825	+3.19%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.045; p = 0.128)	0.867	+3.41%
Severity	2008.2	0.036 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.040; p = 0.026)	0.901	+3.62%
Severity	2009.1	0.037 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.039; p = 0.046)	0.911	+3.75%
Severity	2009.2	0.038 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.039; p = 0.024)	0.913	+3.86%
Severity	2010.1	0.039 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.039; p = 0.041)	0.913	+3.95%
Severity	2010.2	0.039 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.040; p = 0.031)	0.909	+4.02%
Severity	2011.1	0.040 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.041; p = 0.040)	0.902	+4.04%
Severity	2011.2	0.040 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.043; p = 0.044)	0.890	+4.06%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.043; p = 0.075)	0.894	+4.19%
Severity	2012.2	0.042 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.045; p = 0.058)	0.888	+4.29%
Severity	2013.1	0.044 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.045; p = 0.099)	0.893	+4.45%
Severity	2013.2	0.045 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.046; p = 0.073)	0.887	+4.58%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.047; p = 0.119)	0.889	+4.74%
Severity	2014.2	0.048 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.049; p = 0.093)	0.881	+4.87%
Severity	2015.1	0.050 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.049; p = 0.153)	0.884	+5.07%
Severity	2015.2	0.052 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.050; p = 0.093)	0.884	+5.32%
Severity	2016.1	0.055 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.049; p = 0.162)	0.898	+5.64%
Severity	2016.2	0.057 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.051; p = 0.127)	0.889	+5.83%
Severity	2017.1	0.059 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.053; p = 0.205)	0.888	+6.09%
Frequency	2005.2	-0.006 (CI = +/-0.010; p = 0.232)	0.031 (CI = +/-0.114; p = 0.581)	-0.004	-0.62%
Frequency	2006.1	-0.008 (CI = +/-0.011; p = 0.146)	0.042 (CI = +/-0.115; p = 0.468)	0.020	-0.79%
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.085)	0.030 (CI = +/-0.117; p = 0.604)	0.042	-0.98%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.026)	0.048 (CI = +/-0.113; p = 0.394)	0.111	-1.28%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.003)	0.025 (CI = +/-0.106; p = 0.638)	0.205	-1.67%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.101; p = 0.385)	0.304	-2.01%
Frequency	2008.2	-0.023 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.098; p = 0.586)	0.379	-2.32%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.100; p = 0.484)	0.394	-2.47%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.103; p = 0.559)	0.391	-2.56%
Frequency	2010.1	-0.027 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.107; p = 0.532)	0.374	-2.63%
Frequency	2010.2	-0.029 (CI = +/-0.014; p = 0.000)	0.023 (CI = +/-0.109; p = 0.671)	0.395	-2.83%
Frequency	2011.1	-0.029 (CI = +/-0.015; p = 0.000)	0.024 (CI = +/-0.114; p = 0.666)	0.367	-2.86%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.001)	0.029 (CI = +/-0.118; p = 0.618)	0.324	-2.75%
Frequency	2012.1	-0.030 (CI = +/-0.017; p = 0.001)	0.039 (CI = +/-0.121; p = 0.505)	0.346	-3.00%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	0.029 (CI = +/-0.125; p = 0.629)	0.360	-3.23%
Frequency	2013.1	-0.033 (CI = +/-0.020; p = 0.002)	0.032 (CI = +/-0.131; p = 0.617)	0.329	-3.29%
Frequency	2013.2	-0.035 (CI = +/-0.022; p = 0.004)	0.028 (CI = +/-0.138; p = 0.677)	0.312	-3.39%
Frequency	2014.1	-0.034 (CI = +/-0.024; p = 0.008)	0.025 (CI = +/-0.145; p = 0.724)	0.256	-3.31%
Frequency	2014.2	-0.033 (CI = +/-0.027; p = 0.018)	0.027 (CI = +/-0.154; p = 0.720)	0.215	-3.26%
Frequency	2015.1	-0.032 (CI = +/-0.030; p = 0.036)	0.023 (CI = +/-0.163; p = 0.766)	0.156	-3.15%
Frequency	2015.2	-0.030 (CI = +/-0.033; p = 0.074)	0.029 (CI = +/-0.174; p = 0.724)	0.104	-2.97%
Frequency	2016.1	-0.029 (CI = +/-0.038; p = 0.124)	0.026 (CI = +/-0.185; p = 0.771)	0.046	-2.84%
Frequency	2016.2	-0.030 (CI = +/-0.043; p = 0.163)	0.023 (CI = +/-0.200; p = 0.808)	0.023	-2.93%
Frequency	2017.1	-0.028 (CI = +/-0.050; p = 0.252)	0.017 (CI = +/-0.216; p = 0.863)	-0.039	-2.72%

Total Property Damage

Coverage = Total PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2005.2	0.027 (CI = +/-0.010; p = 0.000)	0.439	+2.71%
Loss Cost	2006.1	0.026 (CI = +/-0.010; p = 0.000)	0.404	+2.61%
Loss Cost	2006.2	0.024 (CI = +/-0.010; p = 0.000)	0.360	+2.42%
Loss Cost	2007.1	0.022 (CI = +/-0.011; p = 0.000)	0.311	+2.21%
Loss Cost	2007.2	0.019 (CI = +/-0.011; p = 0.001)	0.253	+1.91%
Loss Cost	2008.1	0.018 (CI = +/-0.011; p = 0.002)	0.224	+1.84%
Loss Cost	2008.2	0.017 (CI = +/-0.012; p = 0.006)	0.188	+1.74%
Loss Cost	2009.1	0.018 (CI = +/-0.013; p = 0.008)	0.181	+1.78%
Loss Cost	2009.2	0.018 (CI = +/-0.014; p = 0.012)	0.165	+1.78%
Loss Cost	2010.1	0.019 (CI = +/-0.014; p = 0.013)	0.167	+1.89%
Loss Cost	2010.2	0.017 (CI = +/-0.015; p = 0.027)	0.132	+1.76%
Loss Cost	2011.1	0.018 (CI = +/-0.016; p = 0.031)	0.130	+1.84%
Loss Cost	2011.2	0.019 (CI = +/-0.018; p = 0.033)	0.131	+1.95%
Loss Cost	2012.1	0.019 (CI = +/-0.019; p = 0.046)	0.116	+1.96%
Loss Cost	2012.2	0.018 (CI = +/-0.021; p = 0.080)	0.086	+1.84%
Loss Cost	2013.1	0.020 (CI = +/-0.022; p = 0.069)	0.099	+2.06%
Loss Cost	2013.2	0.021 (CI = +/-0.024; p = 0.090)	0.086	+2.09%
Loss Cost	2014.1	0.024 (CI = +/-0.026; p = 0.065)	0.113	+2.46%
Loss Cost	2014.2	0.026 (CI = +/-0.028; p = 0.071)	0.112	+2.63%
Loss Cost	2015.1	0.030 (CI = +/-0.031; p = 0.053)	0.140	+3.09%
Loss Cost	2015.2	0.034 (CI = +/-0.034; p = 0.049)	0.153	+3.46%
Loss Cost	2016.1	0.040 (CI = +/-0.037; p = 0.036)	0.189	+4.07%
Loss Cost	2016.2	0.041 (CI = +/-0.041; p = 0.052)	0.166	+4.18%
Loss Cost	2017.1	0.047 (CI = +/-0.046; p = 0.044)	0.192	+4.86%
Severity	2005.2	0.032 (CI = +/-0.004; p = 0.000)	0.859	+3.29%
Severity	2006.1	0.033 (CI = +/-0.004; p = 0.000)	0.854	+3.33%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.843	+3.32%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	0.838	+3.36%
Severity	2007.2	0.034 (CI = +/-0.005; p = 0.000)	0.835	+3.43%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	0.876	+3.66%
Severity	2008.2	0.038 (CI = +/-0.005; p = 0.000)	0.897	+3.84%
Severity	2009.1	0.039 (CI = +/-0.004; p = 0.000)	0.910	+3.99%
Severity	2009.2	0.040 (CI = +/-0.005; p = 0.000)	0.909	+4.07%
Severity	2010.1	0.041 (CI = +/-0.005; p = 0.000)	0.913	+4.19%
Severity	2010.2	0.042 (CI = +/-0.005; p = 0.000)	0.908	+4.24%
Severity	2011.1	0.042 (CI = +/-0.005; p = 0.000)	0.903	+4.30%
Severity	2011.2	0.042 (CI = +/-0.006; p = 0.000)	0.894	+4.30%
Severity	2012.1	0.044 (CI = +/-0.006; p = 0.000)	0.902	+4.48%
Severity	2012.2	0.044 (CI = +/-0.006; p = 0.000)	0.896	+4.54%
Severity	2013.1	0.046 (CI = +/-0.006; p = 0.000)	0.905	+4.74%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	0.899	+4.82%
Severity	2014.1	0.049 (CI = +/-0.007; p = 0.000)	0.905	+5.03%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	0.898	+5.11%
Severity	2015.1	0.052 (CI = +/-0.008; p = 0.000)	0.906	+5.35%
Severity	2015.2	0.054 (CI = +/-0.008; p = 0.000)	0.902	+5.51%
Severity	2016.1	0.057 (CI = +/-0.008; p = 0.000)	0.920	+5.86%
Severity	2016.2	0.058 (CI = +/-0.009; p = 0.000)	0.912	+5.96%
Severity	2017.1	0.061 (CI = +/-0.010; p = 0.000)	0.917	+6.26%
Frequency	2005.2	-0.006 (CI = +/-0.009; p = 0.231)	0.012	-0.56%
Frequency	2006.1	-0.007 (CI = +/-0.010; p = 0.154)	0.029	-0.69%
Frequency	2006.2	-0.009 (CI = +/-0.010; p = 0.085)	0.055	-0.87%
Frequency	2007.1	-0.011 (CI = +/-0.010; p = 0.029)	0.104	-1.12%
Frequency	2007.2	-0.015 (CI = +/-0.010; p = 0.004)	0.200	-1.47%
Frequency	2008.1	-0.018 (CI = +/-0.010; p = 0.001)	0.276	-1.75%
Frequency	2008.2	-0.020 (CI = +/-0.010; p = 0.000)	0.350	-2.02%
Frequency	2009.1	-0.021 (CI = +/-0.010; p = 0.000)	0.356	-2.12%
Frequency	2009.2	-0.022 (CI = +/-0.011; p = 0.000)	0.352	-2.20%
Frequency	2010.1	-0.022 (CI = +/-0.011; p = 0.000)	0.332	-2.21%
Frequency	2010.2	-0.024 (CI = +/-0.012; p = 0.000)	0.350	-2.38%
Frequency	2011.1	-0.024 (CI = +/-0.013; p = 0.001)	0.320	-2.36%
Frequency	2011.2	-0.023 (CI = +/-0.014; p = 0.002)	0.277	-2.25%
Frequency	2012.1	-0.024 (CI = +/-0.015; p = 0.002)	0.285	-2.41%
Frequency	2012.2	-0.026 (CI = +/-0.016; p = 0.002)	0.296	-2.59%
Frequency	2013.1	-0.026 (CI = +/-0.017; p = 0.005)	0.264	-2.56%
Frequency	2013.2	-0.026 (CI = +/-0.019; p = 0.008)	0.245	-2.61%
Frequency	2014.1	-0.025 (CI = +/-0.020; p = 0.020)	0.194	-2.44%
Frequency	2014.2	-0.024 (CI = +/-0.022; p = 0.039)	0.156	-2.36%
Frequency	2015.1	-0.022 (CI = +/-0.025; p = 0.081)	0.107	-2.15%
Frequency	2015.2	-0.020 (CI = +/-0.027; p = 0.147)	0.064	-1.94%
Frequency	2016.1	-0.017 (CI = +/-0.030; p = 0.250)	0.023	-1.69%
Frequency	2016.2	-0.017 (CI = +/-0.034; p = 0.306)	0.007	-1.68%
Frequency	2017.1	-0.013 (CI = +/-0.038; p = 0.468)	-0.029	-1.32%

Total Property Damage

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

Loss Cost	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.358	+2.41%
Loss Cost	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.318	+2.29%
Loss Cost	2006.2	0.020 (CI = +/-0.011; p = 0.001)	0.266	+2.05%
Loss Cost	2007.1	0.018 (CI = +/-0.011; p = 0.003)	0.210	+1.79%
Loss Cost	2007.2	0.014 (CI = +/-0.011; p = 0.015)	0.145	+1.43%
Loss Cost	2008.1	0.013 (CI = +/-0.012; p = 0.031)	0.114	+1.33%
Loss Cost	2008.2	0.012 (CI = +/-0.013; p = 0.066)	0.078	+1.18%
Loss Cost	2009.1	0.012 (CI = +/-0.013; p = 0.082)	0.070	+1.19%
Loss Cost	2009.2	0.011 (CI = +/-0.014; p = 0.115)	0.054	+1.15%
Loss Cost	2010.1	0.012 (CI = +/-0.015; p = 0.118)	0.054	+1.22%
Loss Cost	2010.2	0.010 (CI = +/-0.016; p = 0.211)	0.023	+1.03%
Loss Cost	2011.1	0.011 (CI = +/-0.018; p = 0.229)	0.020	+1.07%
Loss Cost	2011.2	0.011 (CI = +/-0.019; p = 0.238)	0.018	+1.13%
Loss Cost	2012.1	0.011 (CI = +/-0.021; p = 0.300)	0.005	+1.07%
Loss Cost	2012.2	0.008 (CI = +/-0.022; p = 0.444)	-0.017	+0.85%
Loss Cost	2013.1	0.010 (CI = +/-0.024; p = 0.400)	-0.012	+1.02%
Loss Cost	2013.2	0.009 (CI = +/-0.027; p = 0.473)	-0.023	+0.95%
Loss Cost	2014.1	0.013 (CI = +/-0.029; p = 0.377)	-0.009	+1.27%
Loss Cost	2014.2	0.013 (CI = +/-0.033; p = 0.396)	-0.013	+1.35%
Loss Cost	2015.1	0.017 (CI = +/-0.036; p = 0.319)	0.003	+1.76%
Loss Cost	2015.2	0.020 (CI = +/-0.040; p = 0.298)	0.009	+2.06%
Loss Cost	2016.1	0.026 (CI = +/-0.045; p = 0.233)	0.033	+2.64%
Loss Cost	2016.2	0.026 (CI = +/-0.051; p = 0.302)	0.010	+2.58%
Loss Cost	2017.1	0.032 (CI = +/-0.058; p = 0.261)	0.026	+3.21%
Severity	2005.2	0.030 (CI = +/-0.004; p = 0.000)	0.846	+3.07%
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	0.838	+3.10%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.825	+3.07%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.817	+3.11%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.812	+3.17%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.861	+3.41%
Severity	2008.2	0.035 (CI = +/-0.005; p = 0.000)	0.886	+3.60%
Severity	2009.1	0.037 (CI = +/-0.005; p = 0.000)	0.900	+3.75%
Severity	2009.2	0.038 (CI = +/-0.005; p = 0.000)	0.898	+3.83%
Severity	2010.1	0.039 (CI = +/-0.005; p = 0.000)	0.902	+3.95%
Severity	2010.2	0.039 (CI = +/-0.005; p = 0.000)	0.894	+3.99%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	0.887	+4.04%
Severity	2011.2	0.039 (CI = +/-0.006; p = 0.000)	0.874	+4.02%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	0.883	+4.19%
Severity	2012.2	0.042 (CI = +/-0.007; p = 0.000)	0.873	+4.25%
Severity	2013.1	0.044 (CI = +/-0.007; p = 0.000)	0.883	+4.45%
Severity	2013.2	0.044 (CI = +/-0.008; p = 0.000)	0.873	+4.53%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.879	+4.74%
Severity	2014.2	0.047 (CI = +/-0.009; p = 0.000)	0.866	+4.81%
Severity	2015.1	0.050 (CI = +/-0.009; p = 0.000)	0.875	+5.07%
Severity	2015.2	0.051 (CI = +/-0.010; p = 0.000)	0.868	+5.23%
Severity	2016.1	0.055 (CI = +/-0.010; p = 0.000)	0.890	+5.64%
Severity	2016.2	0.056 (CI = +/-0.012; p = 0.000)	0.875	+5.74%
Severity	2017.1	0.059 (CI = +/-0.012; p = 0.000)	0.881	+6.09%
Frequency	2005.2	-0.006 (CI = +/-0.010; p = 0.218)	0.015	-0.64%
Frequency	2006.1	-0.008 (CI = +/-0.011; p = 0.143)	0.033	-0.79%
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.077)	0.062	-0.99%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.025)	0.117	-1.28%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.003)	0.224	-1.68%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.000)	0.309	-2.01%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.394	-2.33%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.405	-2.47%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	0.405	-2.58%
Frequency	2010.1	-0.027 (CI = +/-0.013; p = 0.000)	0.388	-2.63%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)	0.414	-2.85%
Frequency	2011.1	-0.029 (CI = +/-0.014; p = 0.000)	0.387	-2.86%
Frequency	2011.2	-0.028 (CI = +/-0.015; p = 0.001)	0.345	-2.78%
Frequency	2012.1	-0.030 (CI = +/-0.017; p = 0.001)	0.361	-3.00%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.001)	0.382	-3.26%
Frequency	2013.1	-0.033 (CI = +/-0.019; p = 0.002)	0.353	-3.29%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.003)	0.341	-3.42%
Frequency	2014.1	-0.034 (CI = +/-0.023; p = 0.007)	0.290	-3.31%
Frequency	2014.2	-0.034 (CI = +/-0.026; p = 0.014)	0.253	-3.30%
Frequency	2015.1	-0.032 (CI = +/-0.029; p = 0.031)	0.201	-3.15%
Frequency	2015.2	-0.031 (CI = +/-0.032; p = 0.061)	0.153	-3.02%
Frequency	2016.1	-0.029 (CI = +/-0.036; p = 0.112)	0.104	-2.84%
Frequency	2016.2	-0.030 (CI = +/-0.041; p = 0.140)	0.088	-2.98%
Frequency	2017.1	-0.028 (CI = +/-0.048; p = 0.233)	0.039	-2.72%

Total Property Damage

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

Loss Cost	2005.2	0.036 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.080; p = 0.136)	0.678	+3.64%
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.081; p = 0.092)	0.652	+3.44%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.080; p = 0.153)	0.603	+3.16%
Loss Cost	2007.1	0.026 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.070; p = 0.030)	0.614	+2.68%
Loss Cost	2007.2	0.021 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.052; p = 0.035)	0.629	+2.14%
Loss Cost	2008.1	0.019 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.050; p = 0.014)	0.616	+1.92%
Loss Cost	2008.2	0.017 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.050; p = 0.025)	0.544	+1.72%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.052; p = 0.029)	0.524	+1.68%
Loss Cost	2009.2	0.017 (CI = +/-0.009; p = 0.001)	0.059 (CI = +/-0.055; p = 0.037)	0.472	+1.69%
Loss Cost	2010.1	0.017 (CI = +/-0.010; p = 0.002)	0.057 (CI = +/-0.058; p = 0.056)	0.468	+1.75%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.010)	0.047 (CI = +/-0.056; p = 0.099)	0.346	+1.42%
Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.023)	0.048 (CI = +/-0.060; p = 0.112)	0.323	+1.39%
Loss Cost	2011.2	0.016 (CI = +/-0.013; p = 0.020)	0.053 (CI = +/-0.063; p = 0.092)	0.337	+1.58%
Loss Cost	2012.1	0.012 (CI = +/-0.014; p = 0.082)	0.063 (CI = +/-0.064; p = 0.052)	0.321	+1.22%
Loss Cost	2012.2	0.007 (CI = +/-0.014; p = 0.309)	0.050 (CI = +/-0.059; p = 0.090)	0.153	+0.66%
Loss Cost	2013.1	0.007 (CI = +/-0.016; p = 0.335)	0.048 (CI = +/-0.064; p = 0.129)	0.143	+0.73%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.656)	0.040 (CI = +/-0.067; p = 0.212)	-0.001	+0.37%
Loss Cost	2014.1	0.008 (CI = +/-0.021; p = 0.420)	0.031 (CI = +/-0.072; p = 0.352)	-0.004	+0.78%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.601)	0.028 (CI = +/-0.080; p = 0.446)	-0.118	+0.60%
Loss Cost	2015.1	0.011 (CI = +/-0.031; p = 0.427)	0.018 (CI = +/-0.089; p = 0.642)	-0.108	+1.11%
Loss Cost	2015.2	0.013 (CI = +/-0.040; p = 0.454)	0.021 (CI = +/-0.104; p = 0.633)	-0.161	+1.31%
Loss Cost	2016.1	0.023 (CI = +/-0.053; p = 0.312)	0.006 (CI = +/-0.121; p = 0.898)	-0.091	+2.33%
Loss Cost	2016.2	-0.003 (CI = +/-0.038; p = 0.833)	-0.024 (CI = +/-0.076; p = 0.429)	-0.244	-0.30%
Loss Cost	2017.1	-0.011 (CI = +/-0.062; p = 0.626)	-0.015 (CI = +/-0.106; p = 0.679)	-0.349	-1.05%
Severity	2005.2	0.022 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.035; p = 0.008)	0.817	+2.23%
Severity	2006.1	0.021 (CI = +/-0.004; p = 0.000)	0.051 (CI = +/-0.036; p = 0.007)	0.804	+2.17%
Severity	2006.2	0.021 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.036; p = 0.013)	0.775	+2.09%
Severity	2007.1	0.020 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.037; p = 0.010)	0.759	+2.01%
Severity	2007.2	0.020 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.038; p = 0.010)	0.742	+2.06%
Severity	2008.1	0.023 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.031; p = 0.013)	0.849	+2.36%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.019; p = 0.000)	0.947	+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.016; p = 0.000)	0.964	+2.79%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.015; p = 0.000)	0.968	+2.89%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.016; p = 0.000)	0.968	+2.94%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.017; p = 0.000)	0.962	+2.96%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.014; p = 0.000)	0.970	+2.81%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.012; p = 0.000)	0.975	+2.67%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.012; p = 0.000)	0.977	+2.76%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.013; p = 0.000)	0.971	+2.74%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.013; p = 0.000)	0.974	+2.84%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.965	+2.84%
Severity	2014.1	0.028 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.016; p = 0.000)	0.961	+2.86%
Severity	2014.2	0.027 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.017; p = 0.000)	0.946	+2.77%
Severity	2015.1	0.028 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.019; p = 0.001)	0.939	+2.79%
Severity	2015.2	0.028 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.022; p = 0.003)	0.915	+2.88%
Severity	2016.1	0.033 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.020; p = 0.005)	0.952	+3.31%
Severity	2016.2	0.029 (CI = +/-0.008; p = 0.001)	0.032 (CI = +/-0.016; p = 0.006)	0.954	+2.91%
Severity	2017.1	0.024 (CI = +/-0.007; p = 0.002)	0.037 (CI = +/-0.013; p = 0.003)	0.983	+2.47%
Frequency	2005.2	0.014 (CI = +/-0.011; p = 0.014)	0.012 (CI = +/-0.090; p = 0.786)	0.151	+1.38%
Frequency	2006.1	0.012 (CI = +/-0.011; p = 0.035)	0.018 (CI = +/-0.092; p = 0.687)	0.108	+1.24%
Frequency	2006.2	0.010 (CI = +/-0.012; p = 0.085)	0.010 (CI = +/-0.094; p = 0.831)	0.046	+1.05%
Frequency	2007.1	0.007 (CI = +/-0.012; p = 0.274)	0.028 (CI = +/-0.091; p = 0.534)	-0.010	+0.66%
Frequency	2007.2	0.001 (CI = +/-0.011; p = 0.882)	0.004 (CI = +/-0.076; p = 0.923)	-0.089	+0.08%
Frequency	2008.1	-0.004 (CI = +/-0.009; p = 0.352)	0.025 (CI = +/-0.065; p = 0.439)	-0.025	-0.43%
Frequency	2008.2	-0.009 (CI = +/-0.008; p = 0.026)	0.006 (CI = +/-0.052; p = 0.802)	0.148	-0.90%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	0.013 (CI = +/-0.053; p = 0.613)	0.204	-1.08%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.015)	0.010 (CI = +/-0.056; p = 0.712)	0.212	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.010; p = 0.029)	0.009 (CI = +/-0.059; p = 0.744)	0.163	-1.15%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	-0.002 (CI = +/-0.056; p = 0.951)	0.297	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	-0.005 (CI = +/-0.060; p = 0.858)	0.221	-1.38%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.079)	0.004 (CI = +/-0.059; p = 0.887)	0.092	-1.07%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.022)	0.016 (CI = +/-0.058; p = 0.549)	0.247	-1.50%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.003)	0.003 (CI = +/-0.051; p = 0.899)	0.468	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	0.004 (CI = +/-0.056; p = 0.885)	0.406	-2.05%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	-0.004 (CI = +/-0.057; p = 0.881)	0.468	-2.40%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.028)	-0.012 (CI = +/-0.061; p = 0.657)	0.337	-2.02%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.051)	-0.014 (CI = +/-0.068; p = 0.648)	0.258	-2.11%
Frequency	2015.1	-0.016 (CI = +/-0.026; p = 0.182)	-0.023 (CI = +/-0.076; p = 0.496)	0.116	-1.63%
Frequency	2015.2	-0.015 (CI = +/-0.034; p = 0.311)	-0.021 (CI = +/-0.088; p = 0.576)	-0.056	-1.52%
Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.620)	-0.030 (CI = +/-0.106; p = 0.500)	-0.162	-0.95%
Frequency	2016.2	-0.032 (CI = +/-0.036; p = 0.069)	-0.056 (CI = +/-0.072; p = 0.098)	0.593	-3.13%
Frequency	2017.1	-0.035 (CI = +/-0.062; p = 0.169)	-0.052 (CI = +/-0.106; p = 0.214)	0.548	-3.44%

Total Property Damage

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

Loss Cost	2005.2	0.038 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.079; p = 0.072)	0.704	+3.90%
Loss Cost	2006.1	0.036 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.080; p = 0.049)	0.681	+3.71%
Loss Cost	2006.2	0.034 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.080; p = 0.088)	0.632	+3.43%
Loss Cost	2007.1	0.029 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.069; p = 0.014)	0.649	+2.94%
Loss Cost	2007.2	0.023 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.051; p = 0.015)	0.667	+2.35%
Loss Cost	2008.1	0.021 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.049; p = 0.006)	0.659	+2.13%
Loss Cost	2008.2	0.019 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.050; p = 0.012)	0.589	+1.93%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.052; p = 0.015)	0.570	+1.90%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	0.068 (CI = +/-0.055; p = 0.018)	0.525	+1.94%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	0.066 (CI = +/-0.058; p = 0.030)	0.524	+2.03%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.006)	0.055 (CI = +/-0.057; p = 0.059)	0.402	+1.69%
Loss Cost	2011.1	0.017 (CI = +/-0.012; p = 0.013)	0.056 (CI = +/-0.061; p = 0.072)	0.380	+1.67%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.009)	0.064 (CI = +/-0.064; p = 0.049)	0.416	+1.96%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.039)	0.073 (CI = +/-0.064; p = 0.030)	0.403	+1.60%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.178)	0.058 (CI = +/-0.061; p = 0.062)	0.224	+1.00%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.201)	0.056 (CI = +/-0.067; p = 0.093)	0.217	+1.10%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.451)	0.048 (CI = +/-0.072; p = 0.169)	0.049	+0.73%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.281)	0.039 (CI = +/-0.077; p = 0.274)	0.067	+1.22%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.421)	0.037 (CI = +/-0.089; p = 0.353)	-0.063	+1.13%
Loss Cost	2015.1	0.018 (CI = +/-0.038; p = 0.303)	0.028 (CI = +/-0.099; p = 0.514)	-0.032	+1.77%
Loss Cost	2015.2	0.024 (CI = +/-0.052; p = 0.295)	0.037 (CI = +/-0.119; p = 0.459)	-0.048	+2.40%
Loss Cost	2016.1	0.037 (CI = +/-0.068; p = 0.208)	0.022 (CI = +/-0.137; p = 0.676)	0.070	+3.73%
Loss Cost	2016.2	0.001 (CI = +/-0.065; p = 0.957)	-0.019 (CI = +/-0.111; p = 0.620)	-0.490	+0.12%
Loss Cost	2017.1	-0.007 (CI = +/-0.129; p = 0.837)	-0.012 (CI = +/-0.186; p = 0.804)	-0.874	-0.70%
Severity	2005.2	0.022 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.036; p = 0.013)	0.793	+2.21%
Severity	2006.1	0.021 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.037; p = 0.010)	0.777	+2.15%
Severity	2006.2	0.020 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.038; p = 0.020)	0.742	+2.05%
Severity	2007.1	0.020 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.039; p = 0.016)	0.722	+1.97%
Severity	2007.2	0.020 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.040; p = 0.016)	0.700	+2.02%
Severity	2008.1	0.023 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.032; p = 0.019)	0.823	+2.32%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.020; p = 0.000)	0.938	+2.66%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.017; p = 0.000)	0.957	+2.80%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.016; p = 0.000)	0.963	+2.92%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.016; p = 0.000)	0.963	+2.98%
Severity	2010.2	0.030 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.017; p = 0.000)	0.956	+3.01%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.015; p = 0.000)	0.965	+2.85%
Severity	2011.2	0.027 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.013; p = 0.000)	0.969	+2.70%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.013; p = 0.000)	0.972	+2.78%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.014; p = 0.000)	0.963	+2.77%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.014; p = 0.000)	0.967	+2.89%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.015; p = 0.000)	0.954	+2.89%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.017; p = 0.000)	0.949	+2.92%
Severity	2014.2	0.028 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.019; p = 0.001)	0.922	+2.81%
Severity	2015.1	0.028 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.022; p = 0.004)	0.912	+2.85%
Severity	2015.2	0.030 (CI = +/-0.012; p = 0.001)	0.044 (CI = +/-0.027; p = 0.008)	0.873	+3.00%
Severity	2016.1	0.035 (CI = +/-0.012; p = 0.001)	0.039 (CI = +/-0.023; p = 0.010)	0.937	+3.51%
Severity	2016.2	0.029 (CI = +/-0.014; p = 0.007)	0.033 (CI = +/-0.024; p = 0.023)	0.907	+2.98%
Severity	2017.1	0.024 (CI = +/-0.015; p = 0.021)	0.037 (CI = +/-0.022; p = 0.019)	0.960	+2.46%
Frequency	2005.2	0.016 (CI = +/-0.011; p = 0.005)	0.025 (CI = +/-0.089; p = 0.562)	0.220	+1.66%
Frequency	2006.1	0.015 (CI = +/-0.012; p = 0.013)	0.031 (CI = +/-0.092; p = 0.492)	0.178	+1.53%
Frequency	2006.2	0.013 (CI = +/-0.013; p = 0.037)	0.023 (CI = +/-0.094; p = 0.617)	0.108	+1.35%
Frequency	2007.1	0.009 (CI = +/-0.012; p = 0.132)	0.040 (CI = +/-0.090; p = 0.371)	0.051	+0.95%
Frequency	2007.2	0.003 (CI = +/-0.011; p = 0.545)	0.014 (CI = +/-0.076; p = 0.707)	-0.070	+0.33%
Frequency	2008.1	-0.002 (CI = +/-0.010; p = 0.686)	0.034 (CI = +/-0.065; p = 0.287)	-0.030	-0.19%
Frequency	2008.2	-0.007 (CI = +/-0.008; p = 0.091)	0.014 (CI = +/-0.053; p = 0.580)	0.073	-0.70%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.050)	0.020 (CI = +/-0.053; p = 0.436)	0.131	-0.88%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.056)	0.018 (CI = +/-0.056; p = 0.516)	0.133	-0.95%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.092)	0.017 (CI = +/-0.060; p = 0.560)	0.080	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.027)	0.005 (CI = +/-0.058; p = 0.853)	0.196	-1.28%
Frequency	2011.1	-0.012 (CI = +/-0.013; p = 0.068)	0.002 (CI = +/-0.062; p = 0.958)	0.108	-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.254)	0.014 (CI = +/-0.060; p = 0.622)	-0.012	-0.72%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.082)	0.025 (CI = +/-0.058; p = 0.362)	0.151	-1.15%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.014)	0.011 (CI = +/-0.053; p = 0.670)	0.355	-1.73%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.030)	0.011 (CI = +/-0.058; p = 0.689)	0.273	-1.74%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.026)	0.003 (CI = +/-0.062; p = 0.921)	0.326	-2.10%
Frequency	2014.1	-0.017 (CI = +/-0.020; p = 0.097)	-0.005 (CI = +/-0.065; p = 0.851)	0.135	-1.65%
Frequency	2014.2	-0.017 (CI = +/-0.026; p = 0.181)	-0.005 (CI = +/-0.076; p = 0.876)	0.023	-1.64%
Frequency	2015.1	-0.011 (CI = +/-0.032; p = 0.447)	-0.014 (CI = +/-0.083; p = 0.691)	-0.171	-1.05%
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.744)	-0.007 (CI = +/-0.101; p = 0.863)	-0.364	-0.59%
Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.927)	-0.016 (CI = +/-0.121; p = 0.726)	-0.445	+0.21%
Frequency	2016.2	-0.028 (CI = +/-0.062; p = 0.242)	-0.052 (CI = +/-0.105; p = 0.216)	0.234	-2.78%
Frequency	2017.1	-0.031 (CI = +/-0.128; p = 0.403)	-0.049 (CI = +/-0.185; p = 0.372)	0.093	-3.09%

Total Property Damage

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

Loss Cost	2005.2	0.036 (CI = +/-0.010; p = 0.000)	0.662	+3.64%
Loss Cost	2006.1	0.034 (CI = +/-0.010; p = 0.000)	0.625	+3.50%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	0.585	+3.16%
Loss Cost	2007.1	0.027 (CI = +/-0.010; p = 0.000)	0.544	+2.75%
Loss Cost	2007.2	0.021 (CI = +/-0.008; p = 0.000)	0.564	+2.14%
Loss Cost	2008.1	0.020 (CI = +/-0.008; p = 0.000)	0.507	+1.98%
Loss Cost	2008.2	0.017 (CI = +/-0.008; p = 0.000)	0.439	+1.72%
Loss Cost	2009.1	0.017 (CI = +/-0.009; p = 0.001)	0.415	+1.76%
Loss Cost	2009.2	0.017 (CI = +/-0.010; p = 0.002)	0.359	+1.69%
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.003)	0.373	+1.84%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.014)	0.267	+1.42%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.021)	0.245	+1.48%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.028)	0.236	+1.58%
Loss Cost	2012.1	0.014 (CI = +/-0.015; p = 0.079)	0.148	+1.37%
Loss Cost	2012.2	0.007 (CI = +/-0.015; p = 0.347)	-0.003	+0.66%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.275)	0.023	+0.88%
Loss Cost	2013.2	0.004 (CI = +/-0.018; p = 0.666)	-0.072	+0.37%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.341)	0.000	+0.91%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.592)	-0.074	+0.60%
Loss Cost	2015.1	0.012 (CI = +/-0.028; p = 0.351)	-0.002	+1.23%
Loss Cost	2015.2	0.013 (CI = +/-0.036; p = 0.425)	-0.037	+1.31%
Loss Cost	2016.1	0.024 (CI = +/-0.045; p = 0.244)	0.087	+2.39%
Loss Cost	2016.2	-0.003 (CI = +/-0.034; p = 0.827)	-0.187	-0.30%
Loss Cost	2017.1	-0.013 (CI = +/-0.047; p = 0.474)	-0.082	-1.31%
Severity	2005.2	0.022 (CI = +/-0.005; p = 0.000)	0.769	+2.23%
Severity	2006.1	0.022 (CI = +/-0.005; p = 0.000)	0.746	+2.21%
Severity	2006.2	0.021 (CI = +/-0.005; p = 0.000)	0.719	+2.09%
Severity	2007.1	0.020 (CI = +/-0.006; p = 0.000)	0.690	+2.06%
Severity	2007.2	0.020 (CI = +/-0.006; p = 0.000)	0.663	+2.06%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.804	+2.40%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.869	+2.65%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.902	+2.85%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.892	+2.89%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.896	+3.01%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.879	+2.96%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.857	+2.91%
Severity	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.845	+2.67%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.860	+2.87%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.830	+2.74%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.849	+2.98%
Severity	2013.2	0.028 (CI = +/-0.009; p = 0.000)	0.810	+2.84%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.808	+3.05%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.751	+2.77%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.752	+3.05%
Severity	2015.2	0.028 (CI = +/-0.017; p = 0.005)	0.660	+2.88%
Severity	2016.1	0.036 (CI = +/-0.017; p = 0.002)	0.784	+3.66%
Severity	2016.2	0.029 (CI = +/-0.019; p = 0.012)	0.694	+2.91%
Severity	2017.1	0.031 (CI = +/-0.029; p = 0.043)	0.602	+3.12%
Frequency	2005.2	0.014 (CI = +/-0.011; p = 0.013)	0.180	+1.38%
Frequency	2006.1	0.013 (CI = +/-0.011; p = 0.030)	0.136	+1.26%
Frequency	2006.2	0.010 (CI = +/-0.012; p = 0.079)	0.083	+1.05%
Frequency	2007.1	0.007 (CI = +/-0.012; p = 0.250)	0.015	+0.68%
Frequency	2007.2	0.001 (CI = +/-0.010; p = 0.879)	-0.042	+0.08%
Frequency	2008.1	-0.004 (CI = +/-0.009; p = 0.375)	-0.008	-0.40%
Frequency	2008.2	-0.009 (CI = +/-0.008; p = 0.023)	0.186	-0.90%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.013)	0.233	-1.06%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.013)	0.247	-1.17%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.026)	0.204	-1.14%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.005)	0.339	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.016)	0.268	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.069)	0.151	-1.07%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.020)	0.280	-1.46%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.002)	0.508	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.013; p = 0.005)	0.454	-2.04%
Frequency	2013.2	-0.024 (CI = +/-0.014; p = 0.003)	0.515	-2.40%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.018)	0.389	-2.07%
Frequency	2014.2	-0.021 (CI = +/-0.020; p = 0.040)	0.322	-2.11%
Frequency	2015.1	-0.018 (CI = +/-0.024; p = 0.131)	0.169	-1.77%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.283)	0.042	-1.52%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.492)	-0.071	-1.23%
Frequency	2016.2	-0.032 (CI = +/-0.043; p = 0.119)	0.297	-3.13%
Frequency	2017.1	-0.044 (CI = +/-0.060; p = 0.113)	0.382	-4.30%

Total Property Damage

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

Loss Cost	2005.2	0.038 (CI = +/-0.010; p = 0.000)	0.675	+3.84%
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.639	+3.71%
Loss Cost	2006.2	0.033 (CI = +/-0.011; p = 0.000)	0.598	+3.36%
Loss Cost	2007.1	0.029 (CI = +/-0.011; p = 0.000)	0.557	+2.94%
Loss Cost	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.577	+2.28%
Loss Cost	2008.1	0.021 (CI = +/-0.009; p = 0.000)	0.520	+2.13%
Loss Cost	2008.2	0.018 (CI = +/-0.009; p = 0.000)	0.450	+1.85%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.428	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.373	+1.84%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.002)	0.393	+2.03%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.013)	0.284	+1.59%
Loss Cost	2011.1	0.017 (CI = +/-0.014; p = 0.020)	0.265	+1.67%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.025)	0.261	+1.81%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.071)	0.171	+1.60%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.313)	0.008	+0.82%
Loss Cost	2013.1	0.011 (CI = +/-0.019; p = 0.242)	0.042	+1.10%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.598)	-0.068	+0.53%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.287)	0.027	+1.22%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.508)	-0.061	+0.90%
Loss Cost	2015.1	0.018 (CI = +/-0.035; p = 0.280)	0.045	+1.77%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.334)	0.014	+2.04%
Loss Cost	2016.1	0.037 (CI = +/-0.058; p = 0.163)	0.219	+3.73%
Loss Cost	2016.2	0.004 (CI = +/-0.049; p = 0.813)	-0.230	+0.45%
Loss Cost	2017.1	-0.007 (CI = +/-0.080; p = 0.797)	-0.299	-0.70%
Severity	2005.2	0.021 (CI = +/-0.005; p = 0.000)	0.743	+2.17%
Severity	2006.1	0.021 (CI = +/-0.005; p = 0.000)	0.717	+2.15%
Severity	2006.2	0.020 (CI = +/-0.006; p = 0.000)	0.685	+2.01%
Severity	2007.1	0.020 (CI = +/-0.006; p = 0.000)	0.651	+1.97%
Severity	2007.2	0.019 (CI = +/-0.007; p = 0.000)	0.620	+1.96%
Severity	2008.1	0.023 (CI = +/-0.005; p = 0.000)	0.777	+2.32%
Severity	2008.2	0.026 (CI = +/-0.005; p = 0.000)	0.850	+2.59%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.887	+2.80%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.875	+2.84%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.879	+2.98%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.857	+2.91%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.830	+2.85%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.813	+2.58%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.829	+2.78%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.789	+2.62%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.810	+2.89%
Severity	2013.2	0.027 (CI = +/-0.010; p = 0.000)	0.757	+2.70%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.750	+2.92%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.002)	0.665	+2.55%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.658	+2.85%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.027)	0.515	+2.57%
Severity	2016.1	0.035 (CI = +/-0.024; p = 0.014)	0.679	+3.51%
Severity	2016.2	0.024 (CI = +/-0.027; p = 0.073)	0.492	+2.41%
Severity	2017.1	0.024 (CI = +/-0.048; p = 0.204)	0.288	+2.46%
Frequency	2005.2	0.016 (CI = +/-0.011; p = 0.005)	0.240	+1.64%
Frequency	2006.1	0.015 (CI = +/-0.012; p = 0.012)	0.194	+1.53%
Frequency	2006.2	0.013 (CI = +/-0.012; p = 0.036)	0.136	+1.33%
Frequency	2007.1	0.009 (CI = +/-0.012; p = 0.130)	0.058	+0.95%
Frequency	2007.2	0.003 (CI = +/-0.011; p = 0.554)	-0.029	+0.31%
Frequency	2008.1	-0.002 (CI = +/-0.010; p = 0.687)	-0.039	-0.19%
Frequency	2008.2	-0.007 (CI = +/-0.008; p = 0.078)	0.105	-0.72%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.048)	0.148	-0.88%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.045)	0.160	-0.97%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.085)	0.115	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.021)	0.245	-1.29%
Frequency	2011.1	-0.012 (CI = +/-0.012; p = 0.058)	0.167	-1.15%
Frequency	2011.2	-0.008 (CI = +/-0.013; p = 0.218)	0.042	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.079)	0.158	-1.15%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.009)	0.399	-1.76%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.024)	0.328	-1.74%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.017)	0.393	-2.11%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.078)	0.228	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.153)	0.142	-1.61%
Frequency	2015.1	-0.011 (CI = +/-0.029; p = 0.416)	-0.032	-1.05%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.744)	-0.144	-0.52%
Frequency	2016.1	0.002 (CI = +/-0.051; p = 0.919)	-0.197	+0.21%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.423)	-0.042	-1.91%
Frequency	2017.1	-0.031 (CI = +/-0.100; p = 0.390)	0.001	-3.09%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: seasonality, mobility, new_normal

Loss Cost	2005.2	0.157 (CI = +/-0.192; p = 0.107)	-0.018 (CI = +/-0.013; p = 0.006)	0.993 (CI = +/-0.272; p = 0.000)	0.595	0.00%
Loss Cost	2006.1	0.168 (CI = +/-0.196; p = 0.090)	-0.018 (CI = +/-0.013; p = 0.007)	0.985 (CI = +/-0.274; p = 0.000)	0.595	0.00%
Loss Cost	2006.2	0.143 (CI = +/-0.194; p = 0.145)	-0.017 (CI = +/-0.013; p = 0.009)	0.967 (CI = +/-0.269; p = 0.000)	0.596	0.00%
Loss Cost	2007.1	0.178 (CI = +/-0.184; p = 0.058)	-0.016 (CI = +/-0.012; p = 0.008)	0.943 (CI = +/-0.253; p = 0.000)	0.627	0.00%
Loss Cost	2007.2	0.138 (CI = +/-0.170; p = 0.108)	-0.015 (CI = +/-0.011; p = 0.008)	0.915 (CI = +/-0.231; p = 0.000)	0.654	0.00%
Loss Cost	2008.1	0.161 (CI = +/-0.168; p = 0.061)	-0.014 (CI = +/-0.011; p = 0.009)	0.899 (CI = +/-0.226; p = 0.000)	0.666	0.00%
Loss Cost	2008.2	0.136 (CI = +/-0.166; p = 0.104)	-0.014 (CI = +/-0.010; p = 0.011)	0.882 (CI = +/-0.221; p = 0.000)	0.670	0.00%
Loss Cost	2009.1	0.149 (CI = +/-0.169; p = 0.083)	-0.013 (CI = +/-0.010; p = 0.014)	0.873 (CI = +/-0.223; p = 0.000)	0.671	0.00%
Loss Cost	2009.2	0.134 (CI = +/-0.173; p = 0.122)	-0.013 (CI = +/-0.010; p = 0.019)	0.862 (CI = +/-0.225; p = 0.000)	0.665	0.00%
Loss Cost	2010.1	0.148 (CI = +/-0.176; p = 0.096)	-0.012 (CI = +/-0.011; p = 0.023)	0.852 (CI = +/-0.227; p = 0.000)	0.666	0.00%
Loss Cost	2010.2	0.127 (CI = +/-0.177; p = 0.153)	-0.012 (CI = +/-0.010; p = 0.031)	0.836 (CI = +/-0.225; p = 0.000)	0.663	0.00%
Loss Cost	2011.1	0.141 (CI = +/-0.181; p = 0.119)	-0.011 (CI = +/-0.011; p = 0.038)	0.824 (CI = +/-0.228; p = 0.000)	0.664	0.00%
Loss Cost	2011.2	0.117 (CI = +/-0.180; p = 0.193)	-0.010 (CI = +/-0.010; p = 0.053)	0.805 (CI = +/-0.225; p = 0.000)	0.662	0.00%
Loss Cost	2012.1	0.139 (CI = +/-0.181; p = 0.126)	-0.010 (CI = +/-0.010; p = 0.066)	0.787 (CI = +/-0.223; p = 0.000)	0.669	0.00%
Loss Cost	2012.2	0.114 (CI = +/-0.181; p = 0.205)	-0.009 (CI = +/-0.010; p = 0.092)	0.767 (CI = +/-0.221; p = 0.000)	0.666	0.00%
Loss Cost	2013.1	0.127 (CI = +/-0.187; p = 0.173)	-0.008 (CI = +/-0.010; p = 0.113)	0.756 (CI = +/-0.226; p = 0.000)	0.664	0.00%
Loss Cost	2013.2	0.101 (CI = +/-0.188; p = 0.277)	-0.007 (CI = +/-0.010; p = 0.162)	0.734 (CI = +/-0.225; p = 0.000)	0.660	0.00%
Loss Cost	2014.1	0.125 (CI = +/-0.188; p = 0.181)	-0.006 (CI = +/-0.010; p = 0.207)	0.711 (CI = +/-0.223; p = 0.000)	0.667	0.00%
Loss Cost	2014.2	0.085 (CI = +/-0.178; p = 0.327)	-0.005 (CI = +/-0.010; p = 0.318)	0.675 (CI = +/-0.209; p = 0.000)	0.683	0.00%
Loss Cost	2015.1	0.114 (CI = +/-0.173; p = 0.182)	-0.004 (CI = +/-0.009; p = 0.421)	0.646 (CI = +/-0.203; p = 0.000)	0.701	0.00%
Loss Cost	2015.2	0.083 (CI = +/-0.170; p = 0.317)	-0.002 (CI = +/-0.009; p = 0.619)	0.615 (CI = +/-0.197; p = 0.000)	0.706	0.00%
Loss Cost	2016.1	0.100 (CI = +/-0.175; p = 0.245)	-0.001 (CI = +/-0.009; p = 0.743)	0.596 (CI = +/-0.203; p = 0.000)	0.705	0.00%
Loss Cost	2016.2	0.057 (CI = +/-0.160; p = 0.461)	0.001 (CI = +/-0.008; p = 0.849)	0.548 (CI = +/-0.186; p = 0.000)	0.737	0.00%
Loss Cost	2017.1	0.074 (CI = +/-0.165; p = 0.348)	0.002 (CI = +/-0.009; p = 0.686)	0.524 (CI = +/-0.192; p = 0.000)	0.739	0.00%
Severity	2005.2	0.079 (CI = +/-0.148; p = 0.284)	-0.030 (CI = +/-0.010; p = 0.000)	0.966 (CI = +/-0.209; p = 0.000)	0.735	0.00%
Severity	2006.1	0.090 (CI = +/-0.150; p = 0.233)	-0.029 (CI = +/-0.010; p = 0.000)	0.958 (CI = +/-0.210; p = 0.000)	0.735	0.00%
Severity	2006.2	0.067 (CI = +/-0.147; p = 0.359)	-0.029 (CI = +/-0.009; p = 0.000)	0.943 (CI = +/-0.204; p = 0.000)	0.744	0.00%
Severity	2007.1	0.088 (CI = +/-0.144; p = 0.224)	-0.028 (CI = +/-0.009; p = 0.000)	0.929 (CI = +/-0.198; p = 0.000)	0.755	0.00%
Severity	2007.2	0.065 (CI = +/-0.141; p = 0.352)	-0.027 (CI = +/-0.009; p = 0.000)	0.913 (CI = +/-0.191; p = 0.000)	0.764	0.00%
Severity	2008.1	0.078 (CI = +/-0.143; p = 0.276)	-0.027 (CI = +/-0.009; p = 0.000)	0.904 (CI = +/-0.192; p = 0.000)	0.765	0.00%
Severity	2008.2	0.065 (CI = +/-0.145; p = 0.369)	-0.026 (CI = +/-0.009; p = 0.000)	0.895 (CI = +/-0.192; p = 0.000)	0.764	0.00%
Severity	2009.1	0.073 (CI = +/-0.148; p = 0.323)	-0.026 (CI = +/-0.009; p = 0.000)	0.889 (CI = +/-0.195; p = 0.000)	0.761	0.00%
Severity	2009.2	0.062 (CI = +/-0.152; p = 0.407)	-0.026 (CI = +/-0.009; p = 0.000)	0.881 (CI = +/-0.198; p = 0.000)	0.757	0.00%
Severity	2010.1	0.073 (CI = +/-0.156; p = 0.343)	-0.026 (CI = +/-0.009; p = 0.000)	0.873 (CI = +/-0.200; p = 0.000)	0.755	0.00%
Severity	2010.2	0.060 (CI = +/-0.159; p = 0.446)	-0.025 (CI = +/-0.009; p = 0.000)	0.863 (CI = +/-0.202; p = 0.000)	0.751	0.00%
Severity	2011.1	0.072 (CI = +/-0.163; p = 0.372)	-0.025 (CI = +/-0.009; p = 0.000)	0.854 (CI = +/-0.205; p = 0.000)	0.749	0.00%
Severity	2011.2	0.048 (CI = +/-0.161; p = 0.544)	-0.024 (CI = +/-0.009; p = 0.000)	0.835 (CI = +/-0.201; p = 0.000)	0.752	0.00%
Severity	2012.1	0.062 (CI = +/-0.165; p = 0.448)	-0.024 (CI = +/-0.009; p = 0.000)	0.824 (CI = +/-0.204; p = 0.000)	0.749	0.00%
Severity	2012.2	0.044 (CI = +/-0.169; p = 0.592)	-0.023 (CI = +/-0.009; p = 0.000)	0.810 (CI = +/-0.206; p = 0.000)	0.744	0.00%
Severity	2013.1	0.052 (CI = +/-0.175; p = 0.542)	-0.023 (CI = +/-0.010; p = 0.000)	0.803 (CI = +/-0.212; p = 0.000)	0.737	0.00%
Severity	2013.2	0.027 (CI = +/-0.175; p = 0.752)	-0.022 (CI = +/-0.010; p = 0.000)	0.781 (CI = +/-0.210; p = 0.000)	0.736	0.00%
Severity	2014.1	0.053 (CI = +/-0.173; p = 0.529)	-0.021 (CI = +/-0.009; p = 0.000)	0.757 (CI = +/-0.205; p = 0.000)	0.741	0.00%
Severity	2014.2	0.014 (CI = +/-0.160; p = 0.853)	-0.019 (CI = +/-0.009; p = 0.000)	0.722 (CI = +/-0.189; p = 0.000)	0.760	0.00%
Severity	2015.1	0.044 (CI = +/-0.152; p = 0.548)	-0.018 (CI = +/-0.008; p = 0.000)	0.692 (CI = +/-0.178; p = 0.000)	0.774	0.00%
Severity	2015.2	0.015 (CI = +/-0.147; p = 0.836)	-0.017 (CI = +/-0.008; p = 0.000)	0.662 (CI = +/-0.171; p = 0.000)	0.780	0.00%
Severity	2016.1	0.030 (CI = +/-0.151; p = 0.674)	-0.016 (CI = +/-0.008; p = 0.001)	0.644 (CI = +/-0.175; p = 0.000)	0.771	0.00%
Severity	2016.2	-0.003 (CI = +/-0.143; p = 0.962)	-0.014 (CI = +/-0.007; p = 0.001)	0.607 (CI = +/-0.165; p = 0.000)	0.780	0.00%
Severity	2017.1	0.014 (CI = +/-0.145; p = 0.834)	-0.013 (CI = +/-0.008; p = 0.002)	0.583 (CI = +/-0.169; p = 0.000)	0.768	0.00%
Frequency	2005.2	0.078 (CI = +/-0.062; p = 0.015)	0.011 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.087; p = 0.536)	0.506	0.00%
Frequency	2006.1	0.079 (CI = +/-0.063; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.089; p = 0.552)	0.504	0.00%
Frequency	2006.2	0.075 (CI = +/-0.065; p = 0.024)	0.011 (CI = +/-0.004; p = 0.000)	0.024 (CI = +/-0.090; p = 0.588)	0.505	0.00%
Frequency	2007.1	0.090 (CI = +/-0.059; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.080; p = 0.724)	0.596	0.00%
Frequency	2007.2	0.073 (CI = +/-0.048; p = 0.004)	0.012 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.066; p = 0.945)	0.699	0.00%
Frequency	2008.1	0.083 (CI = +/-0.045; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	-0.005 (CI = +/-0.060; p = 0.868)	0.755	0.00%
Frequency	2008.2	0.072 (CI = +/-0.039; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	-0.013 (CI = +/-0.052; p = 0.617)	0.810	0.00%
Frequency	2009.1	0.076 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.016 (CI = +/-0.052; p = 0.534)	0.820	0.00%
Frequency	2009.2	0.072 (CI = +/-0.040; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.052; p = 0.462)	0.827	0.00%
Frequency	2010.1	0.075 (CI = +/-0.041; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	-0.021 (CI = +/-0.053; p = 0.419)	0.830	0.00%
Frequency	2010.2	0.067 (CI = +/-0.039; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.027 (CI = +/-0.049; p = 0.269)	0.855	0.00%
Frequency	2011.1	0.070 (CI = +/-0.040; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.050; p = 0.239)	0.858	0.00%
Frequency	2011.2	0.069 (CI = +/-0.041; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.052; p = 0.242)	0.857	0.00%
Frequency	2012.1	0.077 (CI = +/-0.038; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.047; p = 0.124)	0.885	0.00%
Frequency	2012.2	0.070 (CI = +/-0.037; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.045; p = 0.063)	0.902	0.00%
Frequency	2013.1	0.075 (CI = +/-0.037; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.045; p = 0.041)	0.910	0.00%
Frequency	2013.2	0.074 (CI = +/-0.039; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.045)	0.909	0.00%
Frequency	2014.1	0.072 (CI = +/-0.040; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.048; p = 0.060)	0.906	0.00%
Frequency	2014.2	0.071 (CI = +/-0.043; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.050; p = 0.067)	0.905	0.00%
Frequency	2015.1	0.070 (CI = +/-0.045; p = 0.004)	0.014 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.053; p = 0.085)	0.901	0.00%
Frequency	2015.2	0.068 (CI = +/-0.048; p = 0.008)	0.014 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.055; p = 0.088)	0.901	0.00%
Frequency	2016.1	0.069 (CI = +/-0.051; p = 0.011)	0.014 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.059; p = 0.098)	0.897	0.00%
Frequency	2016.2	0.060 (CI = +/-0.050; p = 0.022)	0.015 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.058; p = 0.047)	0.912	0.00%
Frequency	2017.1	0.060 (CI = +/-0.054; p = 0.031)	0.015 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.063; p = 0.062)	0.906	0.00%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

Loss Cost	2005.2	0.062 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.262; p = 0.626)	0.107 (CI = +/-0.079; p = 0.010)	0.894	+6.39%	+18.41%
Loss Cost	2006.1	0.066 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.249; p = 0.480)	0.103 (CI = +/-0.075; p = 0.008)	0.906	+6.87%	+18.49%
Loss Cost	2006.2	0.065 (CI = +/-0.014; p = 0.000)	-0.082 (CI = +/-0.253; p = 0.516)	0.104 (CI = +/-0.076; p = 0.009)	0.900	+6.75%	+18.47%
Loss Cost	2007.1	0.063 (CI = +/-0.014; p = 0.000)	-0.071 (CI = +/-0.255; p = 0.574)	0.106 (CI = +/-0.076; p = 0.008)	0.894	+6.52%	+18.43%
Loss Cost	2007.2	0.057 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.233; p = 0.721)	0.111 (CI = +/-0.070; p = 0.003)	0.902	+5.87%	+18.33%
Loss Cost	2008.1	0.058 (CI = +/-0.015; p = 0.000)	-0.045 (CI = +/-0.238; p = 0.700)	0.111 (CI = +/-0.071; p = 0.003)	0.897	+5.96%	+18.35%
Loss Cost	2008.2	0.056 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.240; p = 0.769)	0.113 (CI = +/-0.071; p = 0.003)	0.892	+5.71%	+18.31%
Loss Cost	2009.1	0.060 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.236; p = 0.646)	0.109 (CI = +/-0.070; p = 0.003)	0.898	+6.18%	+18.37%
Loss Cost	2009.2	0.061 (CI = +/-0.018; p = 0.000)	-0.059 (CI = +/-0.241; p = 0.622)	0.108 (CI = +/-0.071; p = 0.004)	0.893	+6.31%	+18.39%
Loss Cost	2010.1	0.066 (CI = +/-0.019; p = 0.000)	-0.079 (CI = +/-0.237; p = 0.499)	0.103 (CI = +/-0.070; p = 0.005)	0.899	+6.86%	+18.46%
Loss Cost	2010.2	0.066 (CI = +/-0.021; p = 0.000)	-0.076 (CI = +/-0.243; p = 0.527)	0.104 (CI = +/-0.072; p = 0.006)	0.892	+6.77%	+18.45%
Loss Cost	2011.1	0.071 (CI = +/-0.022; p = 0.000)	-0.097 (CI = +/-0.240; p = 0.415)	0.098 (CI = +/-0.070; p = 0.008)	0.897	+7.40%	+18.52%
Loss Cost	2011.2	0.070 (CI = +/-0.024; p = 0.000)	-0.090 (CI = +/-0.247; p = 0.456)	0.100 (CI = +/-0.072; p = 0.009)	0.888	+7.20%	+18.50%
Loss Cost	2012.1	0.073 (CI = +/-0.026; p = 0.000)	-0.101 (CI = +/-0.252; p = 0.415)	0.097 (CI = +/-0.074; p = 0.012)	0.884	+7.56%	+18.53%
Loss Cost	2012.2	0.070 (CI = +/-0.030; p = 0.000)	-0.094 (CI = +/-0.260; p = 0.462)	0.099 (CI = +/-0.076; p = 0.013)	0.874	+7.30%	+18.51%
Loss Cost	2013.1	0.080 (CI = +/-0.032; p = 0.000)	-0.122 (CI = +/-0.255; p = 0.333)	0.090 (CI = +/-0.075; p = 0.021)	0.883	+8.37%	+18.60%
Loss Cost	2013.2	0.078 (CI = +/-0.036; p = 0.000)	-0.114 (CI = +/-0.264; p = 0.377)	0.093 (CI = +/-0.078; p = 0.022)	0.871	+8.08%	+18.58%
Loss Cost	2014.1	0.081 (CI = +/-0.041; p = 0.001)	-0.124 (CI = +/-0.274; p = 0.357)	0.089 (CI = +/-0.082; p = 0.034)	0.863	+8.49%	+18.61%
Loss Cost	2014.2	0.067 (CI = +/-0.044; p = 0.005)	-0.091 (CI = +/-0.270; p = 0.490)	0.103 (CI = +/-0.082; p = 0.016)	0.856	+6.90%	+18.50%
Severity	2005.2	0.052 (CI = +/-0.009; p = 0.000)	0.297 (CI = +/-0.193; p = 0.003)	0.026 (CI = +/-0.058; p = 0.376)	0.937	+5.35%	+8.09%
Severity	2006.1	0.055 (CI = +/-0.010; p = 0.000)	0.282 (CI = +/-0.186; p = 0.004)	0.023 (CI = +/-0.056; p = 0.405)	0.942	+5.65%	+8.14%
Severity	2006.2	0.054 (CI = +/-0.010; p = 0.000)	0.288 (CI = +/-0.188; p = 0.004)	0.024 (CI = +/-0.056; p = 0.388)	0.939	+5.52%	+8.12%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.287 (CI = +/-0.192; p = 0.004)	0.024 (CI = +/-0.057; p = 0.397)	0.936	+5.53%	+8.12%
Severity	2007.2	0.052 (CI = +/-0.011; p = 0.000)	0.295 (CI = +/-0.193; p = 0.004)	0.026 (CI = +/-0.058; p = 0.373)	0.933	+5.36%	+8.09%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.283 (CI = +/-0.192; p = 0.005)	0.023 (CI = +/-0.057; p = 0.412)	0.934	+5.63%	+8.13%
Severity	2008.2	0.056 (CI = +/-0.013; p = 0.000)	0.277 (CI = +/-0.195; p = 0.007)	0.022 (CI = +/-0.058; p = 0.443)	0.932	+5.79%	+8.15%
Severity	2009.1	0.061 (CI = +/-0.013; p = 0.000)	0.257 (CI = +/-0.185; p = 0.008)	0.018 (CI = +/-0.055; p = 0.510)	0.940	+6.29%	+8.21%
Severity	2009.2	0.064 (CI = +/-0.014; p = 0.000)	0.243 (CI = +/-0.184; p = 0.011)	0.015 (CI = +/-0.054; p = 0.575)	0.942	+6.64%	+8.25%
Severity	2010.1	0.070 (CI = +/-0.014; p = 0.000)	0.223 (CI = +/-0.174; p = 0.014)	0.010 (CI = +/-0.051; p = 0.682)	0.949	+7.20%	+8.32%
Severity	2010.2	0.073 (CI = +/-0.015; p = 0.000)	0.210 (CI = +/-0.173; p = 0.019)	0.007 (CI = +/-0.051; p = 0.769)	0.950	+7.56%	+8.35%
Severity	2011.1	0.079 (CI = +/-0.015; p = 0.000)	0.188 (CI = +/-0.161; p = 0.024)	0.002 (CI = +/-0.047; p = 0.945)	0.958	+8.25%	+8.42%
Severity	2011.2	0.079 (CI = +/-0.016; p = 0.000)	0.187 (CI = +/-0.166; p = 0.028)	0.002 (CI = +/-0.049; p = 0.949)	0.954	+8.26%	+8.42%
Severity	2012.1	0.086 (CI = +/-0.016; p = 0.000)	0.165 (CI = +/-0.154; p = 0.037)	-0.005 (CI = +/-0.045; p = 0.822)	0.961	+9.03%	+8.49%
Severity	2012.2	0.091 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.153; p = 0.053)	-0.009 (CI = +/-0.045; p = 0.678)	0.961	+9.53%	+8.53%
Severity	2013.1	0.105 (CI = +/-0.013; p = 0.000)	0.113 (CI = +/-0.104; p = 0.034)	-0.022 (CI = +/-0.031; p = 0.155)	0.983	+11.03%	+8.65%
Severity	2013.2	0.108 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.105; p = 0.050)	-0.025 (CI = +/-0.031; p = 0.111)	0.982	+11.39%	+8.68%
Severity	2014.1	0.112 (CI = +/-0.016; p = 0.000)	0.095 (CI = +/-0.105; p = 0.074)	-0.028 (CI = +/-0.031; p = 0.072)	0.981	+11.85%	+8.71%
Severity	2014.2	0.105 (CI = +/-0.017; p = 0.000)	0.110 (CI = +/-0.100; p = 0.033)	-0.022 (CI = +/-0.030; p = 0.142)	0.981	+11.09%	+8.66%
Frequency	2005.2	0.010 (CI = +/-0.010; p = 0.058)	-0.361 (CI = +/-0.209; p = 0.001)	0.081 (CI = +/-0.063; p = 0.013)	0.204	+0.99%	+9.54%
Frequency	2006.1	0.011 (CI = +/-0.011; p = 0.038)	-0.369 (CI = +/-0.210; p = 0.001)	0.080 (CI = +/-0.063; p = 0.015)	0.220	+1.15%	+9.57%
Frequency	2006.2	0.012 (CI = +/-0.012; p = 0.050)	-0.370 (CI = +/-0.214; p = 0.001)	0.080 (CI = +/-0.064; p = 0.017)	0.214	+1.16%	+9.57%
Frequency	2007.1	0.009 (CI = +/-0.012; p = 0.126)	-0.359 (CI = +/-0.214; p = 0.002)	0.082 (CI = +/-0.064; p = 0.014)	0.197	+0.94%	+9.54%
Frequency	2007.2	0.005 (CI = +/-0.012; p = 0.423)	-0.337 (CI = +/-0.202; p = 0.002)	0.086 (CI = +/-0.060; p = 0.007)	0.207	+0.48%	+9.47%
Frequency	2008.1	0.003 (CI = +/-0.013; p = 0.628)	-0.329 (CI = +/-0.204; p = 0.003)	0.087 (CI = +/-0.061; p = 0.006)	0.208	+0.31%	+9.45%
Frequency	2008.2	-0.001 (CI = +/-0.013; p = 0.909)	-0.312 (CI = +/-0.199; p = 0.003)	0.091 (CI = +/-0.059; p = 0.004)	0.235	-0.07%	+9.39%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.876)	-0.310 (CI = +/-0.203; p = 0.004)	0.091 (CI = +/-0.060; p = 0.004)	0.233	-0.11%	+9.39%
Frequency	2009.2	-0.003 (CI = +/-0.015; p = 0.681)	-0.302 (CI = +/-0.206; p = 0.006)	0.093 (CI = +/-0.061; p = 0.004)	0.242	-0.31%	+9.36%
Frequency	2010.1	-0.003 (CI = +/-0.017; p = 0.705)	-0.302 (CI = +/-0.212; p = 0.007)	0.093 (CI = +/-0.062; p = 0.005)	0.237	-0.31%	+9.36%
Frequency	2010.2	-0.007 (CI = +/-0.018; p = 0.404)	-0.286 (CI = +/-0.211; p = 0.010)	0.096 (CI = +/-0.062; p = 0.004)	0.270	-0.73%	+9.32%
Frequency	2011.1	-0.008 (CI = +/-0.020; p = 0.416)	-0.284 (CI = +/-0.217; p = 0.012)	0.097 (CI = +/-0.064; p = 0.004)	0.264	-0.79%	+9.31%
Frequency	2011.2	-0.010 (CI = +/-0.022; p = 0.359)	-0.278 (CI = +/-0.222; p = 0.016)	0.099 (CI = +/-0.065; p = 0.005)	0.267	-0.98%	+9.29%
Frequency	2012.1	-0.014 (CI = +/-0.024; p = 0.250)	-0.266 (CI = +/-0.226; p = 0.023)	0.102 (CI = +/-0.066; p = 0.004)	0.285	-1.35%	+9.25%
Frequency	2012.2	-0.021 (CI = +/-0.025; p = 0.109)	-0.245 (CI = +/-0.224; p = 0.033)	0.108 (CI = +/-0.066; p = 0.002)	0.336	-2.03%	+9.19%
Frequency	2013.1	-0.024 (CI = +/-0.028; p = 0.091)	-0.235 (CI = +/-0.230; p = 0.046)	0.112 (CI = +/-0.068; p = 0.002)	0.343	-2.40%	+9.16%
Frequency	2013.2	-0.030 (CI = +/-0.032; p = 0.060)	-0.219 (CI = +/-0.234; p = 0.065)	0.117 (CI = +/-0.069; p = 0.002)	0.364	-2.98%	+9.11%
Frequency	2014.1	-0.031 (CI = +/-0.036; p = 0.095)	-0.219 (CI = +/-0.244; p = 0.077)	0.118 (CI = +/-0.073; p = 0.003)	0.335	-3.01%	+9.11%
Frequency	2014.2	-0.038 (CI = +/-0.041; p = 0.066)	-0.201 (CI = +/-0.250; p = 0.109)	0.125 (CI = +/-0.076; p = 0.003)	0.356	-3.78%	+9.05%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

Loss Cost	2015.1	0.102 (CI = +/-0.031; p = 0.000)	0.105 (CI = +/-0.066; p = 0.004)	0.016 (CI = +/-0.006; p = 0.000)	-0.198 (CI = +/-0.206; p = 0.058)	0.156 (CI = +/-0.167; p = 0.065)	0.014 (CI = +/-0.078; p = 0.714)	0.961	+10.79%	+12.30%
Loss Cost	2015.2	0.098 (CI = +/-0.037; p = 0.000)	0.102 (CI = +/-0.069; p = 0.007)	0.015 (CI = +/-0.006; p = 0.000)	-0.193 (CI = +/-0.215; p = 0.075)	0.159 (CI = +/-0.174; p = 0.070)	0.017 (CI = +/-0.082; p = 0.655)	0.955	+10.34%	+12.28%
Loss Cost	2016.1	0.110 (CI = +/-0.045; p = 0.000)	0.093 (CI = +/-0.073; p = 0.017)	0.016 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.217; p = 0.066)	0.155 (CI = +/-0.175; p = 0.078)	0.002 (CI = +/-0.089; p = 0.953)	0.955	+11.67%	+11.94%
Loss Cost	2016.2	0.082 (CI = +/-0.045; p = 0.002)	0.079 (CI = +/-0.062; p = 0.017)	0.015 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.184; p = 0.064)	0.174 (CI = +/-0.148; p = 0.025)	0.031 (CI = +/-0.078; p = 0.408)	0.965	+8.53%	+11.90%
Loss Cost	2017.1	0.079 (CI = +/-0.061; p = 0.016)	0.081 (CI = +/-0.069; p = 0.026)	0.015 (CI = +/-0.006; p = 0.000)	-0.170 (CI = +/-0.196; p = 0.083)	0.176 (CI = +/-0.157; p = 0.032)	0.034 (CI = +/-0.094; p = 0.438)	0.961	+8.20%	+11.96%
Loss Cost	2017.2	0.077 (CI = +/-0.083; p = 0.065)	0.080 (CI = +/-0.075; p = 0.039)	0.015 (CI = +/-0.007; p = 0.001)	-0.168 (CI = +/-0.213; p = 0.108)	0.177 (CI = +/-0.170; p = 0.044)	0.036 (CI = +/-0.113; p = 0.487)	0.956	+7.98%	+11.96%
Loss Cost	2018.1	0.074 (CI = +/-0.128; p = 0.221)	0.081 (CI = +/-0.087; p = 0.064)	0.014 (CI = +/-0.008; p = 0.004)	-0.167 (CI = +/-0.235; p = 0.141)	0.178 (CI = +/-0.187; p = 0.059)	0.040 (CI = +/-0.160; p = 0.581)	0.951	+7.64%	+12.01%
Loss Cost	2018.2	0.203 (CI = +/-0.110; p = 0.003)	0.094 (CI = +/-0.054; p = 0.004)	0.018 (CI = +/-0.005; p = 0.000)	-0.233 (CI = +/-0.149; p = 0.008)	0.122 (CI = +/-0.119; p = 0.046)	-0.092 (CI = +/-0.126; p = 0.126)	0.983	+22.52%	+11.70%
Loss Cost	2019.1	0.162 (CI = +/-0.227; p = 0.131)	0.102 (CI = +/-0.069; p = 0.011)	0.017 (CI = +/-0.008; p = 0.002)	-0.219 (CI = +/-0.176; p = 0.022)	0.135 (CI = +/-0.144; p = 0.061)	-0.048 (CI = +/-0.247; p = 0.649)	0.981	+17.57%	+12.02%
Loss Cost	2019.2	0.306 (CI = +/-0.395; p = 0.103)	0.102 (CI = +/-0.070; p = 0.013)	0.019 (CI = +/-0.009; p = 0.003)	-0.254 (CI = +/-0.196; p = 0.021)	0.089 (CI = +/-0.180; p = 0.259)	-0.195 (CI = +/-0.412; p = 0.279)	0.983	+35.76%	+11.75%
Severity	2015.1	0.099 (CI = +/-0.023; p = 0.000)	0.034 (CI = +/-0.049; p = 0.164)	-0.001 (CI = +/-0.004; p = 0.596)	-0.038 (CI = +/-0.155; p = 0.612)	0.093 (CI = +/-0.126; p = 0.137)	0.004 (CI = +/-0.058; p = 0.874)	0.978	+10.39%	+10.87%
Severity	2015.2	0.095 (CI = +/-0.028; p = 0.000)	0.032 (CI = +/-0.052; p = 0.214)	-0.001 (CI = +/-0.005; p = 0.552)	-0.033 (CI = +/-0.162; p = 0.666)	0.095 (CI = +/-0.131; p = 0.139)	0.008 (CI = +/-0.062; p = 0.794)	0.975	+10.01%	+10.86%
Severity	2016.1	0.108 (CI = +/-0.033; p = 0.000)	0.022 (CI = +/-0.052; p = 0.382)	0.000 (CI = +/-0.005; p = 0.821)	-0.042 (CI = +/-0.157; p = 0.570)	0.091 (CI = +/-0.127; p = 0.143)	-0.008 (CI = +/-0.064; p = 0.800)	0.975	+11.36%	+10.52%
Severity	2016.2	0.095 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.052; p = 0.520)	-0.001 (CI = +/-0.005; p = 0.611)	-0.029 (CI = +/-0.155; p = 0.692)	0.100 (CI = +/-0.124; p = 0.105)	0.005 (CI = +/-0.066; p = 0.869)	0.973	+9.94%	+10.50%
Severity	2017.1	0.099 (CI = +/-0.051; p = 0.002)	0.013 (CI = +/-0.058; p = 0.620)	-0.001 (CI = +/-0.005; p = 0.716)	-0.031 (CI = +/-0.165; p = 0.681)	0.098 (CI = +/-0.132; p = 0.128)	0.000 (CI = +/-0.079; p = 0.998)	0.968	+10.41%	+10.41%
Severity	2017.2	0.101 (CI = +/-0.069; p = 0.010)	0.014 (CI = +/-0.063; p = 0.634)	-0.001 (CI = +/-0.006; p = 0.757)	-0.032 (CI = +/-0.179; p = 0.692)	0.097 (CI = +/-0.143; p = 0.158)	-0.002 (CI = +/-0.095; p = 0.970)	0.961	+10.58%	+10.41%
Severity	2018.1	0.119 (CI = +/-0.105; p = 0.032)	0.007 (CI = +/-0.072; p = 0.819)	0.000 (CI = +/-0.007; p = 0.973)	-0.041 (CI = +/-0.194; p = 0.636)	0.091 (CI = +/-0.154; p = 0.210)	-0.022 (CI = +/-0.132; p = 0.712)	0.953	+12.59%	+10.16%
Severity	2018.2	0.213 (CI = +/-0.112; p = 0.003)	0.017 (CI = +/-0.055; p = 0.494)	0.002 (CI = +/-0.006; p = 0.331)	-0.090 (CI = +/-0.151; p = 0.203)	0.051 (CI = +/-0.120; p = 0.353)	-0.118 (CI = +/-0.127; p = 0.065)	0.972	+23.70%	+9.94%
Severity	2019.1	0.332 (CI = +/-0.187; p = 0.005)	-0.005 (CI = +/-0.057; p = 0.827)	0.005 (CI = +/-0.006; p = 0.080)	-0.130 (CI = +/-0.145; p = 0.071)	0.012 (CI = +/-0.119; p = 0.812)	-0.246 (CI = +/-0.204; p = 0.026)	0.975	+39.40%	+9.02%
Severity	2019.2	0.490 (CI = +/-0.291; p = 0.008)	-0.005 (CI = +/-0.052; p = 0.818)	0.008 (CI = +/-0.007; p = 0.032)	-0.168 (CI = +/-0.144; p = 0.030)	-0.039 (CI = +/-0.133; p = 0.488)	-0.406 (CI = +/-0.304; p = 0.019)	0.974	+63.20%	+8.73%
Frequency	2015.1	0.004 (CI = +/-0.021; p = 0.721)	0.071 (CI = +/-0.045; p = 0.005)	0.017 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.142; p = 0.029)	0.063 (CI = +/-0.115; p = 0.257)	0.009 (CI = +/-0.053; p = 0.718)	0.909	+0.36%	+1.29%
Frequency	2015.2	0.003 (CI = +/-0.026; p = 0.809)	0.071 (CI = +/-0.048; p = 0.007)	0.017 (CI = +/-0.004; p = 0.000)	-0.160 (CI = +/-0.149; p = 0.038)	0.064 (CI = +/-0.121; p = 0.273)	0.010 (CI = +/-0.057; p = 0.716)	0.907	+0.29%	+1.29%
Frequency	2016.1	0.003 (CI = +/-0.033; p = 0.857)	0.071 (CI = +/-0.053; p = 0.013)	0.017 (CI = +/-0.005; p = 0.000)	-0.160 (CI = +/-0.157; p = 0.047)	0.064 (CI = +/-0.127; p = 0.293)	0.010 (CI = +/-0.064; p = 0.738)	0.901	+0.28%	+1.29%
Frequency	2016.2	-0.013 (CI = +/-0.036; p = 0.453)	0.063 (CI = +/-0.050; p = 0.018)	0.016 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.149; p = 0.058)	0.075 (CI = +/-0.120; p = 0.197)	0.025 (CI = +/-0.063; p = 0.394)	0.920	-1.28%	+1.27%
Frequency	2017.1	-0.020 (CI = +/-0.049; p = 0.377)	0.067 (CI = +/-0.055; p = 0.021)	0.015 (CI = +/-0.005; p = 0.000)	-0.139 (CI = +/-0.157; p = 0.078)	0.077 (CI = +/-0.126; p = 0.201)	0.034 (CI = +/-0.075; p = 0.336)	0.916	-2.01%	+1.41%
Frequency	2017.2	-0.024 (CI = +/-0.066; p = 0.435)	0.066 (CI = +/-0.060; p = 0.033)	0.015 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.170; p = 0.105)	0.079 (CI = +/-0.136; p = 0.220)	0.038 (CI = +/-0.090; p = 0.368)	0.910	-2.35%	+1.41%
Frequency	2018.1	-0.045 (CI = +/-0.099; p = 0.326)	0.074 (CI = +/-0.068; p = 0.036)	0.015 (CI = +/-0.006; p = 0.001)	-0.125 (CI = +/-0.182; p = 0.152)	0.087 (CI = +/-0.145; p = 0.206)	0.062 (CI = +/-0.124; p = 0.284)	0.905	-4.40%	+1.68%
Frequency	2018.2	-0.010 (CI = +/-0.147; p = 0.882)	0.077 (CI = +/-0.072; p = 0.038)	0.015 (CI = +/-0.007; p = 0.001)	-0.143 (CI = +/-0.199; p = 0.131)	0.071 (CI = +/-0.158; p = 0.322)	0.025 (CI = +/-0.168; p = 0.730)	0.902	-0.95%	+1.60%
Frequency	2019.1	-0.170 (CI = +/-0.243; p = 0.137)	0.107 (CI = +/-0.074; p = 0.012)	0.011 (CI = +/-0.008; p = 0.014)	-0.089 (CI = +/-0.188; p = 0.290)	0.123 (CI = +/-0.155; p = 0.099)	0.197 (CI = +/-0.265; p = 0.118)	0.932	-15.66%	+2.75%
Frequency	2019.2	-0.184 (CI = +/-0.476; p = 0.366)	0.107 (CI = +/-0.085; p = 0.023)	0.011 (CI = +/-0.011; p = 0.046)	-0.086 (CI = +/-0.236; p = 0.393)	0.128 (CI = +/-0.217; p = 0.190)	0.212 (CI = +/-0.497; p = 0.324)	0.920	-16.82%	+2.78%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal, non_phys_dam_xs_inf

Loss Cost	2005.2	0.070 (CI = +/-0.011; p = 0.000)	0.165 (CI = +/-0.080; p = 0.000)	0.006 (CI = +/-0.006; p = 0.072)	0.100 (CI = +/-0.311; p = 0.516)	0.157 (CI = +/-0.367; p = 0.391)	0.931	+7.21%
Loss Cost	2006.1	0.074 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.006; p = 0.026)	0.080 (CI = +/-0.289; p = 0.579)	0.137 (CI = +/-0.341; p = 0.420)	0.941	+7.66%
Loss Cost	2006.2	0.074 (CI = +/-0.011; p = 0.000)	0.151 (CI = +/-0.078; p = 0.000)	0.007 (CI = +/-0.006; p = 0.027)	0.075 (CI = +/-0.295; p = 0.605)	0.137 (CI = +/-0.347; p = 0.428)	0.937	+7.72%
Loss Cost	2007.1	0.072 (CI = +/-0.012; p = 0.000)	0.161 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.006; p = 0.042)	0.089 (CI = +/-0.290; p = 0.536)	0.150 (CI = +/-0.341; p = 0.377)	0.936	+7.42%
Loss Cost	2007.2	0.067 (CI = +/-0.012; p = 0.000)	0.147 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.006; p = 0.059)	0.120 (CI = +/-0.272; p = 0.377)	0.154 (CI = +/-0.319; p = 0.331)	0.937	+6.96%
Loss Cost	2008.1	0.068 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.006; p = 0.063)	0.118 (CI = +/-0.278; p = 0.393)	0.152 (CI = +/-0.325; p = 0.346)	0.934	+7.00%
Loss Cost	2008.2	0.068 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.078; p = 0.001)	0.006 (CI = +/-0.006; p = 0.070)	0.118 (CI = +/-0.285; p = 0.404)	0.152 (CI = +/-0.331; p = 0.354)	0.928	+7.00%
Loss Cost	2009.1	0.072 (CI = +/-0.014; p = 0.000)	0.134 (CI = +/-0.077; p = 0.001)	0.006 (CI = +/-0.006; p = 0.035)	0.099 (CI = +/-0.276; p = 0.465)	0.134 (CI = +/-0.320; p = 0.398)	0.934	+7.45%
Loss Cost	2009.2	0.076 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.075; p = 0.001)	0.007 (CI = +/-0.006; p = 0.018)	0.073 (CI = +/-0.268; p = 0.578)	0.129 (CI = +/-0.309; p = 0.401)	0.938	+7.90%
Loss Cost	2010.1	0.081 (CI = +/-0.015; p = 0.000)	0.132 (CI = +/-0.073; p = 0.001)	0.008 (CI = +/-0.006; p = 0.006)	0.052 (CI = +/-0.255; p = 0.676)	0.107 (CI = +/-0.294; p = 0.460)	0.945	+8.46%
Loss Cost	2010.2	0.084 (CI = +/-0.016; p = 0.000)	0.138 (CI = +/-0.074; p = 0.001)	0.009 (CI = +/-0.006; p = 0.005)	0.037 (CI = +/-0.257; p = 0.772)	0.103 (CI = +/-0.295; p = 0.478)	0.943	+8.75%
Loss Cost	2011.1	0.090 (CI = +/-0.016; p = 0.000)	0.124 (CI = +/-0.071; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	0.013 (CI = +/-0.242; p = 0.912)	0.079 (CI = +/-0.277; p = 0.564)	0.950	+9.42%
Loss Cost	2011.2	0.093 (CI = +/-0.017; p = 0.000)	0.129 (CI = +/-0.072; p = 0.001)	0.010 (CI = +/-0.006; p = 0.001)	-0.001 (CI = +/-0.247; p = 0.995)	0.074 (CI = +/-0.280; p = 0.588)	0.947	+9.70%
Loss Cost	2012.1	0.096 (CI = +/-0.019; p = 0.000)	0.121 (CI = +/-0.074; p = 0.003)	0.011 (CI = +/-0.006; p = 0.001)	-0.015 (CI = +/-0.248; p = 0.903)	0.059 (CI = +/-0.281; p = 0.665)	0.947	+10.13%
Loss Cost	2012.2	0.100 (CI = +/-0.020; p = 0.000)	0.127 (CI = +/-0.076; p = 0.002)	0.011 (CI = +/-0.006; p = 0.001)	-0.031 (CI = +/-0.252; p = 0.799)	0.053 (CI = +/-0.283; p = 0.699)	0.944	+10.50%
Loss Cost	2013.1	0.111 (CI = +/-0.019; p = 0.000)	0.108 (CI = +/-0.066; p = 0.003)	0.013 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.216; p = 0.514)	0.011 (CI = +/-0.242; p = 0.922)	0.960	+11.75%
Loss Cost	2013.2	0.116 (CI = +/-0.021; p = 0.000)	0.115 (CI = +/-0.066; p = 0.002)	0.013 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.217; p = 0.396)	0.002 (CI = +/-0.241; p = 0.985)	0.959	+12.29%
Loss Cost	2014.1	0.122 (CI = +/-0.022; p = 0.000)	0.106 (CI = +/-0.067; p = 0.004)	0.014 (CI = +/-0.005; p = 0.000)	-0.108 (CI = +/-0.216; p = 0.306)	-0.019 (CI = +/-0.240; p = 0.866)	0.960	+12.97%
Loss Cost	2014.2	0.118 (CI = +/-0.025; p = 0.000)	0.101 (CI = +/-0.070; p = 0.007)	0.014 (CI = +/-0.005; p = 0.000)	-0.095 (CI = +/-0.224; p = 0.385)	-0.012 (CI = +/-0.246; p = 0.917)	0.953	+12.57%
Loss Cost	2015.1	0.119 (CI = +/-0.029; p = 0.000)	0.101 (CI = +/-0.075; p = 0.012)	0.014 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.236; p = 0.396)	-0.015 (CI = +/-0.259; p = 0.905)	0.948	+12.66%
Loss Cost	2015.2	0.120 (CI = +/-0.034; p = 0.000)	0.101 (CI = +/-0.079; p = 0.016)	0.014 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.251; p = 0.413)	-0.016 (CI = +/-0.272; p = 0.901)	0.939	+12.72%
Loss Cost	2016.1	0.132 (CI = +/-0.037; p = 0.000)	0.088 (CI = +/-0.079; p = 0.031)	0.015 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.245; p = 0.283)	-0.057 (CI = +/-0.269; p = 0.655)	0.944	+14.10%
Loss Cost	2016.2	0.121 (CI = +/-0.041; p = 0.000)	0.077 (CI = +/-0.080; p = 0.056)	0.014 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.247; p = 0.412)	-0.033 (CI = +/-0.268; p = 0.796)	0.939	+12.86%
Loss Cost	2017.1	0.129 (CI = +/-0.048; p = 0.000)	0.070 (CI = +/-0.085; p = 0.096)	0.015 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.257; p = 0.359)	-0.059 (CI = +/-0.284; p = 0.656)	0.937	+13.78%
Severity	2005.2	0.052 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.072; p = 0.020)	-0.012 (CI = +/-0.006; p = 0.000)	0.291 (CI = +/-0.277; p = 0.040)	0.134 (CI = +/-0.327; p = 0.410)	0.939	+5.30%
Severity	2006.1	0.054 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.071; p = 0.035)	-0.011 (CI = +/-0.006; p = 0.000)	0.278 (CI = +/-0.271; p = 0.045)	0.122 (CI = +/-0.321; p = 0.443)	0.942	+5.56%
Severity	2006.2	0.053 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.073; p = 0.046)	-0.011 (CI = +/-0.006; p = 0.000)	0.284 (CI = +/-0.276; p = 0.044)	0.123 (CI = +/-0.325; p = 0.446)	0.938	+5.49%
Severity	2007.1	0.053 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.075; p = 0.048)	-0.011 (CI = +/-0.006; p = 0.001)	0.286 (CI = +/-0.281; p = 0.046)	0.125 (CI = +/-0.331; p = 0.445)	0.935	+5.44%
Severity	2007.2	0.052 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.077; p = 0.064)	-0.011 (CI = +/-0.006; p = 0.001)	0.293 (CI = +/-0.286; p = 0.045)	0.126 (CI = +/-0.335; p = 0.447)	0.931	+5.33%
Severity	2008.1	0.054 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.078; p = 0.096)	-0.011 (CI = +/-0.006; p = 0.001)	0.284 (CI = +/-0.288; p = 0.053)	0.117 (CI = +/-0.336; p = 0.482)	0.931	+5.55%
Severity	2008.2	0.056 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.080; p = 0.073)	-0.011 (CI = +/-0.006; p = 0.002)	0.269 (CI = +/-0.290; p = 0.067)	0.114 (CI = +/-0.337; p = 0.492)	0.930	+5.78%
Severity	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.060 (CI = +/-0.078; p = 0.126)	-0.010 (CI = +/-0.006; p = 0.003)	0.250 (CI = +/-0.280; p = 0.078)	0.096 (CI = +/-0.325; p = 0.551)	0.936	+6.24%
Severity	2009.2	0.065 (CI = +/-0.015; p = 0.000)	0.071 (CI = +/-0.077; p = 0.068)	-0.009 (CI = +/-0.006; p = 0.004)	0.224 (CI = +/-0.272; p = 0.103)	0.090 (CI = +/-0.314; p = 0.561)	0.940	+6.69%
Severity	2010.1	0.070 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.075; p = 0.120)	-0.008 (CI = +/-0.006; p = 0.008)	0.204 (CI = +/-0.262; p = 0.121)	0.070 (CI = +/-0.303; p = 0.638)	0.945	+7.20%
Severity	2010.2	0.074 (CI = +/-0.016; p = 0.000)	0.069 (CI = +/-0.074; p = 0.066)	-0.007 (CI = +/-0.006; p = 0.013)	0.178 (CI = +/-0.256; p = 0.164)	0.063 (CI = +/-0.293; p = 0.659)	0.948	+7.68%
Severity	2011.1	0.080 (CI = +/-0.016; p = 0.000)	0.055 (CI = +/-0.071; p = 0.120)	-0.006 (CI = +/-0.005; p = 0.024)	0.156 (CI = +/-0.242; p = 0.197)	0.040 (CI = +/-0.277; p = 0.770)	0.954	+8.32%
Severity	2011.2	0.081 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.073; p = 0.116)	-0.006 (CI = +/-0.006; p = 0.033)	0.149 (CI = +/-0.250; p = 0.230)	0.037 (CI = +/-0.283; p = 0.786)	0.950	+8.46%
Severity	2012.1	0.088 (CI = +/-0.018; p = 0.000)	0.044 (CI = +/-0.070; p = 0.206)	-0.005 (CI = +/-0.005; p = 0.064)	0.124 (CI = +/-0.236; p = 0.286)	0.011 (CI = +/-0.268; p = 0.931)	0.956	+9.20%
Severity	2012.2	0.094 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.069; p = 0.112)	-0.004 (CI = +/-0.005; p = 0.102)	0.095 (CI = +/-0.229; p = 0.396)	0.001 (CI = +/-0.257; p = 0.996)	0.959	+9.85%
Severity	2013.1	0.107 (CI = +/-0.014; p = 0.000)	0.031 (CI = +/-0.048; p = 0.191)	-0.002 (CI = +/-0.004; p = 0.184)	0.051 (CI = +/-0.158; p = 0.511)	-0.049 (CI = +/-0.177; p = 0.568)	0.981	+11.33%
Severity	2013.2	0.112 (CI = +/-0.015; p = 0.000)	0.038 (CI = +/-0.047; p = 0.104)	-0.002 (CI = +/-0.004; p = 0.284)	0.030 (CI = +/-0.154; p = 0.686)	-0.058 (CI = +/-0.171; p = 0.483)	0.982	+11.86%
Severity	2014.1	0.116 (CI = +/-0.016; p = 0.000)	0.033 (CI = +/-0.048; p = 0.169)	-0.001 (CI = +/-0.004; p = 0.422)	0.019 (CI = +/-0.155; p = 0.801)	-0.071 (CI = +/-0.172; p = 0.394)	0.981	+12.27%
Severity	2014.2	0.111 (CI = +/-0.018; p = 0.000)	0.027 (CI = +/-0.049; p = 0.256)	-0.002 (CI = +/-0.004; p = 0.305)	0.036 (CI = +/-0.156; p = 0.635)	-0.063 (CI = +/-0.171; p = 0.450)	0.979	+11.78%
Severity	2015.1	0.110 (CI = +/-0.020; p = 0.000)	0.029 (CI = +/-0.052; p = 0.243)	-0.002 (CI = +/-0.004; p = 0.287)	0.041 (CI = +/-0.163; p = 0.603)	-0.056 (CI = +/-0.179; p = 0.515)	0.975	+11.57%
Severity	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.029 (CI = +/-0.055; p = 0.273)	-0.002 (CI = +/-0.004; p = 0.310)	0.041 (CI = +/-0.174; p = 0.618)	-0.056 (CI = +/-0.188; p = 0.536)	0.971	+11.56%
Severity	2016.1	0.120 (CI = +/-0.024; p = 0.000)	0.018 (CI = +/-0.052; p = 0.471)	-0.001 (CI = +/-0.004; p = 0.538)	0.016 (CI = +/-0.161; p = 0.830)	-0.091 (CI = +/-0.176; p = 0.282)	0.975	+12.75%
Severity	2016.2	0.116 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.055; p = 0.600)	-0.001 (CI = +/-0.004; p = 0.468)	0.029 (CI = +/-0.169; p = 0.719)	-0.082 (CI = +/-0.183; p = 0.350)	0.970	+12.26%
Severity	2017.1	0.123 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.057; p = 0.791)	-0.001 (CI = +/-0.004; p = 0.622)	0.015 (CI = +/-0.173; p = 0.849)	-0.105 (CI = +/-0.191; p = 0.252)	0.967	+13.05%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.079 (CI = +/-0.044; p = 0.001)	0.017 (CI = +/-0.003; p = 0.000)	-0.190 (CI = +/-0.168; p = 0.028)	0.023 (CI = +/-0.199; p = 0.817)	0.759	+1.81%
Frequency	2006.1	0.020 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.043; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	-0.199 (CI = +/-0.163; p = 0.019)	0.015 (CI = +/-0.193; p = 0.878)	0.780	+1.99%
Frequency	2006.2	0.021 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.043; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	-0.208 (CI = +/-0.162; p = 0.014)	0.014 (CI = +/-0.191; p = 0.886)	0.789	+2.11%
Frequency	2007.1	0.019 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.197 (CI = +/-0.152; p = 0.013)	0.024 (CI = +/-0.179; p = 0.784)	0.810	+1.88%
Frequency	2007.2	0.015 (CI = +/-0.005; p = 0.000)	0.075 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.174 (CI = +/-0.128; p = 0.009)	0.028 (CI = +/-0.150; p = 0.709)	0.851	+1.55%
Frequency	2008.1	0.014 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.166 (CI = +/-0.123; p = 0.010)	0.035 (CI = +/-0.144; p = 0.622)	0.863	+1.38%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.031; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.151 (CI = +/-0.114; p = 0.011)	0.038 (CI = +/-0.133; p = 0.564)	0.881	+1.15%
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.001)	0.074 (CI = +/-0.033; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.151 (CI = +/-0.117; p = 0.013)	0.038 (CI = +/-0.136; p = 0.566)	0.881	+1.14%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	0.074 (CI = +/-0.034; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.150 (CI = +/-0.120; p = 0.016)	0.038 (CI = +/-0.139; p = 0.573)	0.879	+1.14%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	0.073 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.152 (CI = +/-0.123; p = 0.017)	0.037 (CI = +/-0.142; p = 0.597)	0.879	+1.17%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.011)	0.069 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.122; p = 0.024)	0.039 (CI = +/-0.140; p = 0.565)	0.885	+1.00%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.018)	0.069 (CI = +/-0.037; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.125; p = 0.028)	0.039 (CI = +/-0.143; p = 0.581)	0.883	+1.01%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.015)	0.071 (CI = +/-0.038; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.149 (CI = +/-0.128; p = 0.024)	0.037 (CI = +/-0.145; p = 0.604)	0.886	+1.14%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.074)	0.077 (CI = +/-0.037; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.139 (CI = +/-0.124; p = 0.030)	0.048 (CI = +/-0.141; p = 0.487)	0.898	+0.85%
Frequency	2012.2	0.006 (CI = +/-0.010; p = 0.231)	0.073 (CI = +/-0.037; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.126 (CI = +/-0.124; p = 0.045)	0.053 (CI = +/-0.139; p = 0.439)	0.905	+0.59%
Frequency	2013.1	0.004 (CI = +/-0.011; p = 0.488)	0.077 (CI = +/-0.038; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.119 (CI = +/-0.125; p = 0.060)	0.061 (CI = +/-0.140; p = 0.376)	0.908	+0.37%
Frequency	2013.2	0.004 (CI = +/-0.012; p = 0.519)	0.077 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.120 (CI = +/-0.131; p = 0.070)	0.060 (CI = +/-0.145; p = 0.392)	0.907	+0.39%
Frequency	2014.1	0.006 (CI = +/-0.014; p = 0.359)	0.073 (CI = +/-0.041; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.127 (CI = +/-0.134; p = 0.061)	0.052 (CI = +/-0.148; p = 0.470)	0.906	+0.62%
Frequency	2014.2	0.007 (CI = +/-0.016; p = 0.360)	0.074 (CI = +/-0.044; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.141; p = 0.067)	0.050 (CI = +/-0.154; p = 0.499)	0.905	+0.71%
Frequency	2015.1	0.010 (CI = +/-0.018; p = 0.277)	0.071 (CI = +/-0.046; p = 0.005)	0.016 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.146; p = 0.063)	0.041 (CI = +/-0.160; p = 0.590)	0.903	+0.97%
Frequency	2015.2	0.010 (CI = +/-0.021; p = 0.308)	0.072 (CI = +/-0.049; p = 0.007)	0.016 (CI = +/-0.004; p = 0.000)	-0.140 (CI = +/-0.155; p = 0.073)	0.040 (CI = +/-0.168; p = 0.620)	0.901	+1.05%
Frequency	2016.1	0.012 (CI = +/-0.025; p = 0.320)	0.070 (CI = +/-0.053; p = 0.013)	0.016 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.164; p = 0.080)	0.035 (CI = +/-0.179; p = 0.683)	0.896	+1.20%
Frequency	2016.2	0.005 (CI = +/-0.028; p = 0.682)	0.064 (CI = +/-0.054; p = 0.024)	0.016 (CI = +/-0.004; p = 0.000)	-0.125 (CI = +/-0.167; p = 0.129)	0.049 (CI = +/-0.181; p = 0.564)	0.904	+0.54%
Frequency	2017.1	0.006 (CI = +/-0.033; p = 0.677)	0.063 (CI = +/-0.059; p = 0.038)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.178; p = 0.145)	0.046 (CI = +/-0.197; p = 0.620)	0.897	+0.65%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2005.2	0.075 (CI = +/-0.010; p = 0.000)	0.864	+7.77%
Loss Cost	2006.1	0.078 (CI = +/-0.009; p = 0.000)	0.882	+8.10%
Loss Cost	2006.2	0.078 (CI = +/-0.010; p = 0.000)	0.873	+8.10%
Loss Cost	2007.1	0.077 (CI = +/-0.010; p = 0.000)	0.863	+8.04%
Loss Cost	2007.2	0.075 (CI = +/-0.011; p = 0.000)	0.855	+7.76%
Loss Cost	2008.1	0.076 (CI = +/-0.011; p = 0.000)	0.852	+7.91%
Loss Cost	2008.2	0.076 (CI = +/-0.012; p = 0.000)	0.840	+7.89%
Loss Cost	2009.1	0.079 (CI = +/-0.012; p = 0.000)	0.854	+8.24%
Loss Cost	2009.2	0.081 (CI = +/-0.012; p = 0.000)	0.851	+8.43%
Loss Cost	2010.1	0.084 (CI = +/-0.012; p = 0.000)	0.865	+8.82%
Loss Cost	2010.2	0.085 (CI = +/-0.013; p = 0.000)	0.856	+8.89%
Loss Cost	2011.1	0.089 (CI = +/-0.013; p = 0.000)	0.868	+9.31%
Loss Cost	2011.2	0.089 (CI = +/-0.014; p = 0.000)	0.856	+9.35%
Loss Cost	2012.1	0.092 (CI = +/-0.015; p = 0.000)	0.856	+9.64%
Loss Cost	2012.2	0.092 (CI = +/-0.016; p = 0.000)	0.843	+9.68%
Loss Cost	2013.1	0.098 (CI = +/-0.017; p = 0.000)	0.861	+10.26%
Loss Cost	2013.2	0.098 (CI = +/-0.018; p = 0.000)	0.847	+10.30%
Loss Cost	2014.1	0.101 (CI = +/-0.019; p = 0.000)	0.842	+10.62%
Loss Cost	2014.2	0.098 (CI = +/-0.021; p = 0.000)	0.819	+10.30%
Loss Cost	2015.1	0.099 (CI = +/-0.023; p = 0.000)	0.802	+10.45%
Loss Cost	2015.2	0.098 (CI = +/-0.025; p = 0.000)	0.773	+10.32%
Loss Cost	2016.1	0.104 (CI = +/-0.027; p = 0.000)	0.776	+10.92%
Loss Cost	2016.2	0.099 (CI = +/-0.030; p = 0.000)	0.736	+10.45%
Loss Cost	2017.1	0.105 (CI = +/-0.033; p = 0.000)	0.732	+11.06%
Severity	2005.2	0.072 (CI = +/-0.008; p = 0.000)	0.886	+7.46%
Severity	2006.1	0.074 (CI = +/-0.008; p = 0.000)	0.898	+7.73%
Severity	2006.2	0.075 (CI = +/-0.009; p = 0.000)	0.891	+7.75%
Severity	2007.1	0.076 (CI = +/-0.009; p = 0.000)	0.887	+7.86%
Severity	2007.2	0.076 (CI = +/-0.010; p = 0.000)	0.879	+7.88%
Severity	2008.1	0.078 (CI = +/-0.010; p = 0.000)	0.887	+8.15%
Severity	2008.2	0.080 (CI = +/-0.010; p = 0.000)	0.888	+8.35%
Severity	2009.1	0.084 (CI = +/-0.010; p = 0.000)	0.906	+8.74%
Severity	2009.2	0.087 (CI = +/-0.010; p = 0.000)	0.913	+9.04%
Severity	2010.1	0.090 (CI = +/-0.009; p = 0.000)	0.927	+9.43%
Severity	2010.2	0.093 (CI = +/-0.010; p = 0.000)	0.932	+9.72%
Severity	2011.1	0.097 (CI = +/-0.009; p = 0.000)	0.946	+10.15%
Severity	2011.2	0.098 (CI = +/-0.010; p = 0.000)	0.942	+10.26%
Severity	2012.1	0.102 (CI = +/-0.009; p = 0.000)	0.954	+10.69%
Severity	2012.2	0.104 (CI = +/-0.009; p = 0.000)	0.956	+10.98%
Severity	2013.1	0.110 (CI = +/-0.007; p = 0.000)	0.980	+11.62%
Severity	2013.2	0.111 (CI = +/-0.007; p = 0.000)	0.979	+11.77%
Severity	2014.1	0.113 (CI = +/-0.007; p = 0.000)	0.979	+11.93%
Severity	2014.2	0.111 (CI = +/-0.008; p = 0.000)	0.978	+11.69%
Severity	2015.1	0.110 (CI = +/-0.008; p = 0.000)	0.974	+11.63%
Severity	2015.2	0.109 (CI = +/-0.009; p = 0.000)	0.970	+11.55%
Severity	2016.1	0.112 (CI = +/-0.009; p = 0.000)	0.972	+11.89%
Severity	2016.2	0.110 (CI = +/-0.010; p = 0.000)	0.969	+11.61%
Severity	2017.1	0.111 (CI = +/-0.011; p = 0.000)	0.965	+11.74%
Frequency	2005.2	0.003 (CI = +/-0.008; p = 0.455)	-0.011	+0.28%
Frequency	2006.1	0.003 (CI = +/-0.008; p = 0.386)	-0.006	+0.35%
Frequency	2006.2	0.003 (CI = +/-0.008; p = 0.448)	-0.011	+0.32%
Frequency	2007.1	0.002 (CI = +/-0.009; p = 0.702)	-0.024	+0.17%
Frequency	2007.2	-0.001 (CI = +/-0.009; p = 0.800)	-0.027	-0.11%
Frequency	2008.1	-0.002 (CI = +/-0.009; p = 0.623)	-0.023	-0.22%
Frequency	2008.2	-0.004 (CI = +/-0.009; p = 0.344)	-0.002	-0.43%
Frequency	2009.1	-0.005 (CI = +/-0.010; p = 0.344)	-0.002	-0.46%
Frequency	2009.2	-0.006 (CI = +/-0.010; p = 0.272)	0.008	-0.56%
Frequency	2010.1	-0.006 (CI = +/-0.011; p = 0.300)	0.004	-0.56%
Frequency	2010.2	-0.008 (CI = +/-0.011; p = 0.187)	0.028	-0.75%
Frequency	2011.1	-0.008 (CI = +/-0.012; p = 0.213)	0.022	-0.76%
Frequency	2011.2	-0.008 (CI = +/-0.013; p = 0.209)	0.024	-0.83%
Frequency	2012.1	-0.010 (CI = +/-0.014; p = 0.180)	0.034	-0.95%
Frequency	2012.2	-0.012 (CI = +/-0.015; p = 0.122)	0.059	-1.17%
Frequency	2013.1	-0.012 (CI = +/-0.016; p = 0.135)	0.055	-1.22%
Frequency	2013.2	-0.013 (CI = +/-0.018; p = 0.137)	0.057	-1.32%
Frequency	2014.1	-0.012 (CI = +/-0.019; p = 0.220)	0.027	-1.17%
Frequency	2014.2	-0.012 (CI = +/-0.021; p = 0.235)	0.023	-1.24%
Frequency	2015.1	-0.011 (CI = +/-0.023; p = 0.353)	-0.005	-1.06%
Frequency	2015.2	-0.011 (CI = +/-0.026; p = 0.381)	-0.010	-1.10%
Frequency	2016.1	-0.009 (CI = +/-0.029; p = 0.530)	-0.034	-0.87%
Frequency	2016.2	-0.010 (CI = +/-0.032; p = 0.503)	-0.032	-1.04%
Frequency	2017.1	-0.006 (CI = +/-0.036; p = 0.720)	-0.057	-0.61%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2015-01-01

Loss Cost	2005.2	0.053 (CI = +/-0.023; p = 0.000)	0.171 (CI = +/-0.088; p = 0.000)	-0.043 (CI = +/-0.176; p = 0.621)	0.047 (CI = +/-0.031; p = 0.004)	0.914	+5.41%	+10.45%
Loss Cost	2006.1	0.061 (CI = +/-0.025; p = 0.000)	0.159 (CI = +/-0.087; p = 0.001)	-0.066 (CI = +/-0.174; p = 0.444)	0.039 (CI = +/-0.032; p = 0.018)	0.920	+6.25%	+10.45%
Loss Cost	2006.2	0.060 (CI = +/-0.027; p = 0.000)	0.158 (CI = +/-0.090; p = 0.001)	-0.065 (CI = +/-0.179; p = 0.469)	0.039 (CI = +/-0.034; p = 0.024)	0.913	+6.18%	+10.45%
Loss Cost	2007.1	0.049 (CI = +/-0.029; p = 0.002)	0.172 (CI = +/-0.088; p = 0.000)	-0.036 (CI = +/-0.176; p = 0.680)	0.051 (CI = +/-0.035; p = 0.006)	0.915	+4.99%	+10.45%
Loss Cost	2007.2	0.031 (CI = +/-0.028; p = 0.033)	0.154 (CI = +/-0.080; p = 0.000)	0.004 (CI = +/-0.159; p = 0.961)	0.068 (CI = +/-0.033; p = 0.000)	0.924	+3.18%	+10.45%
Loss Cost	2008.1	0.024 (CI = +/-0.032; p = 0.127)	0.161 (CI = +/-0.081; p = 0.000)	0.019 (CI = +/-0.163; p = 0.811)	0.075 (CI = +/-0.036; p = 0.000)	0.923	+2.47%	+10.45%
Loss Cost	2008.2	0.015 (CI = +/-0.035; p = 0.390)	0.153 (CI = +/-0.081; p = 0.001)	0.038 (CI = +/-0.164; p = 0.643)	0.084 (CI = +/-0.039; p = 0.000)	0.921	+1.51%	+10.45%
Loss Cost	2009.1	0.017 (CI = +/-0.041; p = 0.401)	0.152 (CI = +/-0.084; p = 0.001)	0.034 (CI = +/-0.171; p = 0.687)	0.083 (CI = +/-0.044; p = 0.001)	0.919	+1.70%	+10.45%
Loss Cost	2009.2	0.020 (CI = +/-0.047; p = 0.400)	0.153 (CI = +/-0.087; p = 0.001)	0.030 (CI = +/-0.178; p = 0.735)	0.080 (CI = +/-0.050; p = 0.003)	0.915	+1.97%	+10.45%
Loss Cost	2010.1	0.024 (CI = +/-0.055; p = 0.377)	0.150 (CI = +/-0.090; p = 0.002)	0.022 (CI = +/-0.186; p = 0.807)	0.075 (CI = +/-0.058; p = 0.013)	0.913	+2.45%	+10.45%
Loss Cost	2010.2	0.019 (CI = +/-0.066; p = 0.563)	0.148 (CI = +/-0.093; p = 0.003)	0.030 (CI = +/-0.195; p = 0.758)	0.081 (CI = +/-0.068; p = 0.023)	0.906	+1.89%	+10.45%
Loss Cost	2011.1	0.026 (CI = +/-0.081; p = 0.514)	0.145 (CI = +/-0.097; p = 0.005)	0.021 (CI = +/-0.206; p = 0.836)	0.073 (CI = +/-0.083; p = 0.080)	0.903	+2.63%	+10.45%
Loss Cost	2011.2	0.014 (CI = +/-0.100; p = 0.771)	0.141 (CI = +/-0.101; p = 0.008)	0.032 (CI = +/-0.218; p = 0.762)	0.085 (CI = +/-0.102; p = 0.098)	0.895	+1.44%	+10.45%
Loss Cost	2012.1	-0.004 (CI = +/-0.131; p = 0.945)	0.147 (CI = +/-0.105; p = 0.009)	0.048 (CI = +/-0.233; p = 0.671)	0.104 (CI = +/-0.132; p = 0.118)	0.890	-0.44%	+10.45%
Loss Cost	2012.2	-0.037 (CI = +/-0.174; p = 0.667)	0.142 (CI = +/-0.109; p = 0.013)	0.069 (CI = +/-0.248; p = 0.568)	0.136 (CI = +/-0.176; p = 0.122)	0.880	-3.59%	+10.45%
Loss Cost	2013.1	0.010 (CI = +/-0.256; p = 0.933)	0.134 (CI = +/-0.115; p = 0.024)	0.045 (CI = +/-0.270; p = 0.734)	0.089 (CI = +/-0.257; p = 0.478)	0.878	+1.05%	+10.45%
Loss Cost	2013.2	0.026 (CI = +/-0.410; p = 0.895)	0.135 (CI = +/-0.119; p = 0.028)	0.040 (CI = +/-0.296; p = 0.782)	0.073 (CI = +/-0.410; p = 0.713)	0.864	+2.65%	+10.45%
Loss Cost	2014.1	0.210 (CI = +/-0.878; p = 0.622)	0.125 (CI = +/-0.130; p = 0.058)	0.007 (CI = +/-0.333; p = 0.965)	-0.110 (CI = +/-0.879; p = 0.795)	0.855	+23.36%	+10.45%
Loss Cost	2014.2	0.099 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.130; p = 0.058)	0.007 (CI = +/-0.333; p = 0.965)	NA (CI = +/-NA; p = NA)	0.837	+10.45%	+10.45%
Loss Cost	2015.1	0.099 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.130; p = 0.058)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.830	+10.45%	+10.45%
Loss Cost	2015.2	0.100 (CI = +/-0.024; p = 0.000)	0.127 (CI = +/-0.137; p = 0.067)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.804	+10.53%	+10.53%
Loss Cost	2016.1	0.104 (CI = +/-0.026; p = 0.000)	0.116 (CI = +/-0.143; p = 0.104)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.799	+10.92%	+10.92%
Loss Cost	2016.2	0.101 (CI = +/-0.029; p = 0.000)	0.110 (CI = +/-0.152; p = 0.146)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.757	+10.68%	+10.68%
Loss Cost	2017.1	0.105 (CI = +/-0.033; p = 0.000)	0.100 (CI = +/-0.161; p = 0.204)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.745	+11.06%	+11.06%
Severity	2005.2	0.025 (CI = +/-0.013; p = 0.000)	0.077 (CI = +/-0.050; p = 0.004)	-0.002 (CI = +/-0.100; p = 0.965)	0.085 (CI = +/-0.018; p = 0.000)	0.969	+2.56%	+11.63%
Severity	2006.1	0.028 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.051; p = 0.006)	-0.009 (CI = +/-0.102; p = 0.857)	0.082 (CI = +/-0.018; p = 0.000)	0.969	+2.80%	+11.63%
Severity	2006.2	0.021 (CI = +/-0.015; p = 0.007)	0.066 (CI = +/-0.049; p = 0.010)	0.008 (CI = +/-0.098; p = 0.874)	0.089 (CI = +/-0.018; p = 0.000)	0.971	+2.14%	+11.63%
Severity	2007.1	0.014 (CI = +/-0.015; p = 0.075)	0.075 (CI = +/-0.047; p = 0.003)	0.026 (CI = +/-0.094; p = 0.573)	0.096 (CI = +/-0.019; p = 0.000)	0.974	+1.41%	+11.63%
Severity	2007.2	0.003 (CI = +/-0.014; p = 0.651)	0.064 (CI = +/-0.040; p = 0.003)	0.051 (CI = +/-0.081; p = 0.211)	0.107 (CI = +/-0.017; p = 0.000)	0.981	+0.32%	+11.63%
Severity	2008.1	0.000 (CI = +/-0.016; p = 0.986)	0.067 (CI = +/-0.041; p = 0.002)	0.058 (CI = +/-0.082; p = 0.161)	0.110 (CI = +/-0.018; p = 0.000)	0.981	-0.01%	+11.63%
Severity	2008.2	-0.005 (CI = +/-0.018; p = 0.607)	0.063 (CI = +/-0.041; p = 0.004)	0.067 (CI = +/-0.084; p = 0.114)	0.115 (CI = +/-0.020; p = 0.000)	0.981	-0.45%	+11.63%
Severity	2009.1	-0.003 (CI = +/-0.021; p = 0.738)	0.063 (CI = +/-0.043; p = 0.006)	0.065 (CI = +/-0.087; p = 0.140)	0.113 (CI = +/-0.022; p = 0.000)	0.980	-0.34%	+11.63%
Severity	2009.2	-0.004 (CI = +/-0.024; p = 0.756)	0.062 (CI = +/-0.044; p = 0.008)	0.065 (CI = +/-0.091; p = 0.153)	0.114 (CI = +/-0.026; p = 0.000)	0.979	-0.37%	+11.63%
Severity	2010.1	-0.003 (CI = +/-0.028; p = 0.818)	0.062 (CI = +/-0.046; p = 0.010)	0.064 (CI = +/-0.095; p = 0.177)	0.113 (CI = +/-0.030; p = 0.000)	0.979	-0.32%	+11.63%
Severity	2010.2	-0.006 (CI = +/-0.034; p = 0.735)	0.061 (CI = +/-0.048; p = 0.014)	0.067 (CI = +/-0.100; p = 0.176)	0.116 (CI = +/-0.035; p = 0.000)	0.978	-0.56%	+11.63%
Severity	2011.1	-0.003 (CI = +/-0.041; p = 0.882)	0.060 (CI = +/-0.050; p = 0.021)	0.064 (CI = +/-0.106; p = 0.221)	0.113 (CI = +/-0.043; p = 0.000)	0.977	-0.30%	+11.63%
Severity	2011.2	-0.034 (CI = +/-0.046; p = 0.134)	0.051 (CI = +/-0.046; p = 0.032)	0.095 (CI = +/-0.099; p = 0.060)	0.144 (CI = +/-0.047; p = 0.000)	0.980	-3.38%	+11.63%
Severity	2012.1	-0.043 (CI = +/-0.060; p = 0.147)	0.053 (CI = +/-0.048; p = 0.031)	0.102 (CI = +/-0.106; p = 0.058)	0.153 (CI = +/-0.060; p = 0.000)	0.979	-4.23%	+11.63%
Severity	2012.2	-0.067 (CI = +/-0.078; p = 0.092)	0.050 (CI = +/-0.049; p = 0.047)	0.117 (CI = +/-0.111; p = 0.040)	0.177 (CI = +/-0.079; p = 0.000)	0.978	-6.44%	+11.63%
Severity	2013.1	0.014 (CI = +/-0.103; p = 0.776)	0.037 (CI = +/-0.046; p = 0.110)	0.075 (CI = +/-0.109; p = 0.165)	0.096 (CI = +/-0.104; p = 0.068)	0.982	+1.44%	+11.63%
Severity	2013.2	0.040 (CI = +/-0.165; p = 0.615)	0.039 (CI = +/-0.048; p = 0.108)	0.067 (CI = +/-0.119; p = 0.253)	0.070 (CI = +/-0.165; p = 0.387)	0.980	+4.10%	+11.63%
Severity	2014.1	0.223 (CI = +/-0.341; p = 0.186)	0.028 (CI = +/-0.050; p = 0.252)	0.035 (CI = +/-0.129; p = 0.578)	-0.113 (CI = +/-0.341; p = 0.496)	0.980	+24.94%	+11.63%
Severity	2014.2	0.110 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.050; p = 0.252)	0.035 (CI = +/-0.129; p = 0.578)	NA (CI = +/-NA; p = NA)	0.977	+11.63%	+11.63%
Severity	2015.1	0.110 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.050; p = 0.252)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.975	+11.63%	+11.63%
Severity	2015.2	0.110 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.053; p = 0.297)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.971	+11.60%	+11.60%
Severity	2016.1	0.112 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.053; p = 0.459)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.972	+11.89%	+11.89%
Severity	2016.2	0.110 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.054; p = 0.653)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.968	+11.64%	+11.64%
Severity	2017.1	0.111 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.057; p = 0.745)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.963	+11.74%	+11.74%
Frequency	2005.2	0.027 (CI = +/-0.020; p = 0.010)	0.093 (CI = +/-0.077; p = 0.020)	-0.041 (CI = +/-0.154; p = 0.593)	-0.038 (CI = +/-0.027; p = 0.007)	0.223	+2.78%	-1.06%
Frequency	2006.1	0.033 (CI = +/-0.022; p = 0.004)	0.085 (CI = +/-0.078; p = 0.033)	-0.057 (CI = +/-0.155; p = 0.457)	-0.044 (CI = +/-0.028; p = 0.003)	0.255	+3.36%	-1.06%
Frequency	2006.2	0.039 (CI = +/-0.024; p = 0.002)	0.092 (CI = +/-0.078; p = 0.022)	-0.072 (CI = +/-0.156; p = 0.352)	-0.049 (CI = +/-0.029; p = 0.002)	0.282	+3.95%	-1.06%
Frequency	2007.1	0.035 (CI = +/-0.026; p = 0.011)	0.097 (CI = +/-0.080; p = 0.019)	-0.062 (CI = +/-0.160; p = 0.434)	-0.045 (CI = +/-0.032; p = 0.006)	0.250	+3.54%	-1.06%
Frequency	2007.2	0.028 (CI = +/-0.029; p = 0.056)	0.090 (CI = +/-0.081; p = 0.030)	-0.047 (CI = +/-0.161; p = 0.559)	-0.039 (CI = +/-0.034; p = 0.026)	0.162	+2.84%	-1.06%
Frequency	2008.1	0.025 (CI = +/-0.033; p = 0.134)	0.094 (CI = +/-0.083; p = 0.028)	-0.039 (CI = +/-0.167; p = 0.637)	-0.035 (CI = +/-0.037; p = 0.062)	0.151	+2.49%	-1.06%
Frequency	2008.2	0.020 (CI = +/-0.037; p = 0.285)	0.090 (CI = +/-0.085; p = 0.040)	-0.029 (CI = +/-0.171; p = 0.731)	-0.030 (CI = +/-0.041; p = 0.141)	0.108	+1.97%	-1.06%
Frequency	2009.1	0.020 (CI = +/-0.042; p = 0.335)	0.089 (CI = +/-0.088; p = 0.048)	-0.031 (CI = +/-0.179; p = 0.729)	-0.031 (CI = +/-0.046; p = 0.180)	0.104	+2.05%	-1.06%
Frequency	2009.2	0.023 (CI = +/-0.049; p = 0.340)	0.091 (CI = +/-0.091; p = 0.050)	-0.035 (CI = +/-0.186; p = 0.700)	-0.034 (CI = +/-0.052; p = 0.196)	0.097	+2.35%	-1.06%
Frequency	2010.1	0.027 (CI = +/-0.058; p = 0.339)	0.088 (CI = +/-0.095; p = 0.066)	-0.042 (CI = +/-0.195; p = 0.662)	-0.038 (CI = +/-0.061; p = 0.210)	0.093	+2.78%	-1.06%
Frequency	2010.2	0.024 (CI = +/-0.069; p = 0.474)	0.087 (CI = +/-0.098; p = 0.080)	-0.038 (CI = +/-0.204; p = 0.706)	-0.035 (CI = +/-0.072; p = 0.324)	0.073	+2.47%	-1.06%
Frequency	2011.1	0.029 (CI = +/-0.085; p = 0.488)	0.085 (CI = +/-0.102; p = 0.100)	-0.043 (CI = +/-0.216; p = 0.683)	-0.040 (CI = +/-0.087; p = 0.358)	0.064	+2.94%	-1.06%
Frequency	2011.2	0.049 (CI = +/-0.105; p = 0.346)	0.090 (CI = +/-0.105; p = 0.088)	-0.063 (CI = +/-0.227; p = 0.574)	-0.059 (CI = +/-0.107; p = 0.261)	0.077	+4.99%	-1.06%
Frequency	2012.1	0.039 (CI = +/-0.137; p = 0.563)	0.093 (CI = +/-0.110; p = 0.093)	-0.054 (CI = +/-0.243; p = 0.650)	-0.049 (CI = +/-0.138; p = 0.467)	0.073	+3.95%	-1.06%
Frequency	2012.2	0.030 (CI = +/-0.184; p = 0.738)	0.092 (CI = +/-0.115; p = 0.110)	-0.048 (CI = +/-0.261; p = 0.704)	-0.041 (CI = +/-0.185; p = 0.653)	0.061	+3.04%	-1.06%
Frequency	2013.1	-0.004 (CI = +/-0.271; p = 0.977)	0.097 (CI = +/-0.121; p = 0.110)	-0.031 (CI = +/-0.286; p = 0.825)	-0.007 (CI = +/-0.272; p = 0.959)	0.055	-0.38%	-1.06%
Frequency	2013.2	-0.014 (CI = +/-0.434; p = 0.947)	0.097 (CI = +/-0.126; p = 0.126)	-0.027 (CI = +/-0.313; p = 0.856)	0.003 (CI = +/-0.434; p = 0.987)	0.046	-1.39%	-1.06%
Frequency	2014.1	-0.013 (CI = +/-0.936; p = 0.977)	0.097 (CI = +/-0.138; p = 0.159)	-0.028 (CI = +/-0.355; p = 0.871)	0.002 (CI = +/-0.937; p = 0.996)	-0.001	-1.27%	-1.06%
Frequency	2014.2	-0.011 (CI = +/-0.023; p = 0.340)	0.097 (CI = +/-0.138; p = 0.159)	-0.028 (CI = +/-0.355; p = 0.871)	NA (CI = +/-NA; p = NA)	0.041	-1.06%	-1.06%
Frequency	2015.1	-0.011 (CI = +/-0.023; p = 0.340)	0.097 (CI = +/-0.138; p = 0.159)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.053	-1.06%	-1.06%
Frequency	2015.2	-0.010 (CI = +/-0.025; p = 0.437)	0.100 (CI = +/-0.146; p = 0.167)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.047	-0.95%	-0.95%
Frequency	2016.1	-0.009 (CI = +/-0.028; p = 0.521)	0.098 (CI = +/-0.155; p = 0.201)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.012	-0.87%	-0.87%
Frequency	2016.2	-0.009 (CI = +/-0.032; p = 0.575)	0.098 (CI = +/-0.166; p = 0.227)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.004	-0.86%	-0.86%
Frequency	2017.1	-0.006 (CI = +/-0.036; p = 0.719)	0.091 (CI = +/-0.177; p = 0.287)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.042	-0.61%	-0.61%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01

Loss Cost	2005.2	0.080 (CI = +/-0.017; p = 0.000)	0.171 (CI = +/-0.098; p = 0.001)	-0.055 (CI = +/-0.196; p = 0.574)	0.894	+8.28%
Loss Cost	2006.1	0.084 (CI = +/-0.016; p = 0.000)	0.153 (CI = +/-0.093; p = 0.002)	-0.086 (CI = +/-0.186; p = 0.356)	0.908	+8.82%
Loss Cost	2006.2	0.086 (CI = +/-0.017; p = 0.000)	0.158 (CI = +/-0.096; p = 0.002)	-0.093 (CI = +/-0.189; p = 0.327)	0.902	+8.95%
Loss Cost	2007.1	0.084 (CI = +/-0.018; p = 0.000)	0.164 (CI = +/-0.097; p = 0.002)	-0.083 (CI = +/-0.192; p = 0.385)	0.895	+8.76%
Loss Cost	2007.2	0.081 (CI = +/-0.018; p = 0.000)	0.154 (CI = +/-0.098; p = 0.003)	-0.071 (CI = +/-0.191; p = 0.453)	0.885	+8.46%
Loss Cost	2008.1	0.082 (CI = +/-0.019; p = 0.000)	0.149 (CI = +/-0.100; p = 0.005)	-0.076 (CI = +/-0.194; p = 0.430)	0.881	+8.59%
Loss Cost	2008.2	0.083 (CI = +/-0.020; p = 0.000)	0.153 (CI = +/-0.103; p = 0.005)	-0.079 (CI = +/-0.197; p = 0.422)	0.872	+8.68%
Loss Cost	2009.1	0.087 (CI = +/-0.019; p = 0.000)	0.139 (CI = +/-0.102; p = 0.009)	-0.087 (CI = +/-0.192; p = 0.359)	0.880	+9.04%
Loss Cost	2009.2	0.089 (CI = +/-0.019; p = 0.000)	0.153 (CI = +/-0.101; p = 0.004)	-0.090 (CI = +/-0.187; p = 0.331)	0.885	+9.36%
Loss Cost	2010.1	0.092 (CI = +/-0.019; p = 0.000)	0.139 (CI = +/-0.099; p = 0.008)	-0.091 (CI = +/-0.181; p = 0.311)	0.893	+9.66%
Loss Cost	2010.2	0.094 (CI = +/-0.019; p = 0.000)	0.148 (CI = +/-0.102; p = 0.006)	-0.088 (CI = +/-0.182; p = 0.330)	0.888	+9.81%
Loss Cost	2011.1	0.096 (CI = +/-0.019; p = 0.000)	0.135 (CI = +/-0.101; p = 0.011)	-0.081 (CI = +/-0.179; p = 0.361)	0.894	+10.04%
Loss Cost	2011.2	0.096 (CI = +/-0.020; p = 0.000)	0.141 (CI = +/-0.105; p = 0.010)	-0.075 (CI = +/-0.182; p = 0.407)	0.886	+10.12%
Loss Cost	2012.1	0.097 (CI = +/-0.020; p = 0.000)	0.135 (CI = +/-0.108; p = 0.016)	-0.066 (CI = +/-0.187; p = 0.469)	0.882	+10.20%
Loss Cost	2012.2	0.098 (CI = +/-0.020; p = 0.000)	0.142 (CI = +/-0.112; p = 0.016)	-0.056 (CI = +/-0.195; p = 0.560)	0.872	+10.26%
Loss Cost	2013.1	0.099 (CI = +/-0.020; p = 0.000)	0.127 (CI = +/-0.111; p = 0.027)	-0.019 (CI = +/-0.196; p = 0.845)	0.881	+10.39%
Loss Cost	2013.2	0.099 (CI = +/-0.020; p = 0.000)	0.135 (CI = +/-0.116; p = 0.025)	0.004 (CI = +/-0.214; p = 0.968)	0.870	+10.43%
Loss Cost	2014.1	0.099 (CI = +/-0.021; p = 0.000)	0.130 (CI = +/-0.120; p = 0.036)	0.034 (CI = +/-0.244; p = 0.772)	0.863	+10.46%
Loss Cost	2014.2	0.099 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.130; p = 0.058)	0.007 (CI = +/-0.333; p = 0.965)	0.837	+10.45%
Loss Cost	2015.1	0.099 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.130; p = 0.058)	NA (CI = +/-NA; p = NA)	0.830	+10.45%
Loss Cost	2015.2	0.100 (CI = +/-0.024; p = 0.000)	0.127 (CI = +/-0.137; p = 0.067)	NA (CI = +/-NA; p = NA)	0.804	+10.53%
Loss Cost	2016.1	0.104 (CI = +/-0.026; p = 0.000)	0.116 (CI = +/-0.143; p = 0.104)	NA (CI = +/-NA; p = NA)	0.799	+10.92%
Loss Cost	2016.2	0.101 (CI = +/-0.029; p = 0.000)	0.110 (CI = +/-0.152; p = 0.146)	NA (CI = +/-NA; p = NA)	0.757	+10.68%
Loss Cost	2017.1	0.105 (CI = +/-0.033; p = 0.000)	0.100 (CI = +/-0.161; p = 0.204)	NA (CI = +/-NA; p = NA)	0.745	+11.06%
Severity	2005.2	0.074 (CI = +/-0.017; p = 0.000)	0.077 (CI = +/-0.096; p = 0.110)	-0.023 (CI = +/-0.191; p = 0.808)	0.888	+7.68%
Severity	2006.1	0.078 (CI = +/-0.016; p = 0.000)	0.062 (CI = +/-0.093; p = 0.184)	-0.050 (CI = +/-0.185; p = 0.585)	0.898	+8.14%
Severity	2006.2	0.079 (CI = +/-0.017; p = 0.000)	0.066 (CI = +/-0.095; p = 0.171)	-0.055 (CI = +/-0.189; p = 0.554)	0.892	+8.25%
Severity	2007.1	0.081 (CI = +/-0.018; p = 0.000)	0.060 (CI = +/-0.097; p = 0.217)	-0.063 (CI = +/-0.192; p = 0.507)	0.888	+8.41%
Severity	2007.2	0.082 (CI = +/-0.019; p = 0.000)	0.064 (CI = +/-0.100; p = 0.205)	-0.067 (CI = +/-0.195; p = 0.490)	0.880	+8.50%
Severity	2008.1	0.085 (CI = +/-0.019; p = 0.000)	0.050 (CI = +/-0.099; p = 0.310)	-0.082 (CI = +/-0.191; p = 0.390)	0.887	+8.88%
Severity	2008.2	0.088 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.098; p = 0.196)	-0.091 (CI = +/-0.187; p = 0.328)	0.891	+9.21%
Severity	2009.1	0.092 (CI = +/-0.018; p = 0.000)	0.045 (CI = +/-0.092; p = 0.327)	-0.102 (CI = +/-0.174; p = 0.238)	0.907	+9.68%
Severity	2009.2	0.096 (CI = +/-0.017; p = 0.000)	0.062 (CI = +/-0.088; p = 0.158)	-0.106 (CI = +/-0.163; p = 0.195)	0.918	+10.06%
Severity	2010.1	0.099 (CI = +/-0.016; p = 0.000)	0.046 (CI = +/-0.083; p = 0.268)	-0.107 (CI = +/-0.150; p = 0.157)	0.931	+10.43%
Severity	2010.2	0.102 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.079; p = 0.125)	-0.101 (CI = +/-0.142; p = 0.154)	0.938	+10.70%
Severity	2011.1	0.104 (CI = +/-0.014; p = 0.000)	0.045 (CI = +/-0.073; p = 0.215)	-0.092 (CI = +/-0.129; p = 0.153)	0.949	+10.99%
Severity	2011.2	0.105 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.075; p = 0.174)	-0.086 (CI = +/-0.131; p = 0.185)	0.946	+11.07%
Severity	2012.1	0.107 (CI = +/-0.013; p = 0.000)	0.037 (CI = +/-0.070; p = 0.289)	-0.067 (CI = +/-0.121; p = 0.264)	0.955	+11.26%
Severity	2012.2	0.108 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.068; p = 0.143)	-0.044 (CI = +/-0.118; p = 0.442)	0.958	+11.38%
Severity	2013.1	0.109 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.048; p = 0.217)	0.007 (CI = +/-0.085; p = 0.862)	0.980	+11.57%
Severity	2013.2	0.110 (CI = +/-0.008; p = 0.000)	0.039 (CI = +/-0.048; p = 0.106)	0.033 (CI = +/-0.087; p = 0.437)	0.981	+11.61%
Severity	2014.1	0.110 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.047; p = 0.157)	0.063 (CI = +/-0.096; p = 0.187)	0.980	+11.64%
Severity	2014.2	0.110 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.050; p = 0.252)	0.035 (CI = +/-0.129; p = 0.578)	0.977	+11.63%
Severity	2015.1	0.110 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.050; p = 0.252)	NA (CI = +/-NA; p = NA)	0.975	+11.63%
Severity	2015.2	0.110 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.053; p = 0.297)	NA (CI = +/-NA; p = NA)	0.971	+11.60%
Severity	2016.1	0.112 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.053; p = 0.459)	NA (CI = +/-NA; p = NA)	0.972	+11.89%
Severity	2016.2	0.110 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.054; p = 0.653)	NA (CI = +/-NA; p = NA)	0.968	+11.64%
Severity	2017.1	0.111 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.057; p = 0.745)	NA (CI = +/-NA; p = NA)	0.963	+11.74%
Frequency	2005.2	0.006 (CI = +/-0.015; p = 0.445)	0.093 (CI = +/-0.085; p = 0.032)	-0.032 (CI = +/-0.169; p = 0.706)	0.067	+0.56%
Frequency	2006.1	0.006 (CI = +/-0.015; p = 0.418)	0.091 (CI = +/-0.087; p = 0.041)	-0.036 (CI = +/-0.173; p = 0.678)	0.065	+0.62%
Frequency	2006.2	0.006 (CI = +/-0.016; p = 0.418)	0.092 (CI = +/-0.089; p = 0.044)	-0.037 (CI = +/-0.177; p = 0.672)	0.057	+0.65%
Frequency	2007.1	0.003 (CI = +/-0.016; p = 0.687)	0.104 (CI = +/-0.088; p = 0.022)	-0.020 (CI = +/-0.174; p = 0.818)	0.077	+0.32%
Frequency	2007.2	0.000 (CI = +/-0.016; p = 0.967)	0.090 (CI = +/-0.086; p = 0.040)	-0.004 (CI = +/-0.167; p = 0.960)	0.045	-0.03%
Frequency	2008.1	-0.003 (CI = +/-0.016; p = 0.740)	0.099 (CI = +/-0.086; p = 0.026)	0.006 (CI = +/-0.167; p = 0.945)	0.075	-0.26%
Frequency	2008.2	-0.005 (CI = +/-0.016; p = 0.548)	0.090 (CI = +/-0.087; p = 0.043)	0.012 (CI = +/-0.165; p = 0.880)	0.069	-0.49%
Frequency	2009.1	-0.006 (CI = +/-0.017; p = 0.487)	0.094 (CI = +/-0.089; p = 0.040)	0.015 (CI = +/-0.168; p = 0.857)	0.076	-0.58%
Frequency	2009.2	-0.006 (CI = +/-0.018; p = 0.460)	0.091 (CI = +/-0.092; p = 0.053)	0.015 (CI = +/-0.170; p = 0.854)	0.073	-0.64%
Frequency	2010.1	-0.007 (CI = +/-0.018; p = 0.436)	0.094 (CI = +/-0.095; p = 0.053)	0.016 (CI = +/-0.173; p = 0.854)	0.071	-0.70%
Frequency	2010.2	-0.008 (CI = +/-0.019; p = 0.377)	0.087 (CI = +/-0.098; p = 0.079)	0.013 (CI = +/-0.175; p = 0.878)	0.072	-0.81%
Frequency	2011.1	-0.009 (CI = +/-0.019; p = 0.362)	0.090 (CI = +/-0.101; p = 0.079)	0.011 (CI = +/-0.179; p = 0.897)	0.069	-0.86%
Frequency	2011.2	-0.009 (CI = +/-0.020; p = 0.379)	0.090 (CI = +/-0.106; p = 0.090)	0.012 (CI = +/-0.184; p = 0.895)	0.064	-0.85%
Frequency	2012.1	-0.010 (CI = +/-0.020; p = 0.332)	0.099 (CI = +/-0.108; p = 0.071)	0.001 (CI = +/-0.187; p = 0.995)	0.091	-0.95%
Frequency	2012.2	-0.010 (CI = +/-0.020; p = 0.315)	0.092 (CI = +/-0.112; p = 0.103)	-0.011 (CI = +/-0.195; p = 0.907)	0.095	-1.01%
Frequency	2013.1	-0.011 (CI = +/-0.021; p = 0.302)	0.098 (CI = +/-0.116; p = 0.095)	-0.026 (CI = +/-0.205; p = 0.795)	0.100	-1.05%
Frequency	2013.2	-0.011 (CI = +/-0.021; p = 0.313)	0.097 (CI = +/-0.123; p = 0.116)	-0.029 (CI = +/-0.226; p = 0.790)	0.093	-1.06%
Frequency	2014.1	-0.011 (CI = +/-0.022; p = 0.326)	0.096 (CI = +/-0.128; p = 0.131)	-0.028 (CI = +/-0.260; p = 0.823)	0.051	-1.06%
Frequency	2014.2	-0.011 (CI = +/-0.023; p = 0.340)	0.097 (CI = +/-0.138; p = 0.159)	-0.028 (CI = +/-0.355; p = 0.871)	0.041	-1.06%
Frequency	2015.1	-0.011 (CI = +/-0.023; p = 0.340)	0.097 (CI = +/-0.138; p = 0.159)	NA (CI = +/-NA; p = NA)	0.053	-1.06%
Frequency	2015.2	-0.010 (CI = +/-0.025; p = 0.437)	0.100 (CI = +/-0.146; p = 0.167)	NA (CI = +/-NA; p = NA)	0.047	-0.95%
Frequency	2016.1	-0.009 (CI = +/-0.028; p = 0.521)	0.098 (CI = +/-0.155; p = 0.201)	NA (CI = +/-NA; p = NA)	0.012	-0.87%
Frequency	2016.2	-0.009 (CI = +/-0.032; p = 0.575)	0.098 (CI = +/-0.166; p = 0.227)	NA (CI = +/-NA; p = NA)	0.004	-0.86%
Frequency	2017.1	-0.006 (CI = +/-0.036; p = 0.719)	0.091 (CI = +/-0.177; p = 0.287)	NA (CI = +/-NA; p = NA)	-0.042	-0.61%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Loss Cost	2005.2	0.167 (CI = +/-0.116; p = 0.006)	0.121 (CI = +/-0.016; p = 0.000)	0.853	0.00%	+12.85%
Loss Cost	2006.1	0.171 (CI = +/-0.118; p = 0.006)	0.120 (CI = +/-0.017; p = 0.000)	0.851	0.00%	+12.80%
Loss Cost	2006.2	0.154 (CI = +/-0.116; p = 0.011)	0.118 (CI = +/-0.016; p = 0.000)	0.854	0.00%	+12.57%
Loss Cost	2007.1	0.181 (CI = +/-0.104; p = 0.001)	0.115 (CI = +/-0.015; p = 0.000)	0.879	0.00%	+12.20%
Loss Cost	2007.2	0.151 (CI = +/-0.087; p = 0.001)	0.111 (CI = +/-0.012; p = 0.000)	0.909	0.00%	+11.78%
Loss Cost	2008.1	0.165 (CI = +/-0.084; p = 0.000)	0.110 (CI = +/-0.012; p = 0.000)	0.916	0.00%	+11.59%
Loss Cost	2008.2	0.151 (CI = +/-0.082; p = 0.001)	0.108 (CI = +/-0.011; p = 0.000)	0.919	0.00%	+11.38%
Loss Cost	2009.1	0.154 (CI = +/-0.084; p = 0.001)	0.107 (CI = +/-0.012; p = 0.000)	0.918	0.00%	+11.34%
Loss Cost	2009.2	0.151 (CI = +/-0.087; p = 0.001)	0.107 (CI = +/-0.012; p = 0.000)	0.914	0.00%	+11.29%
Loss Cost	2010.1	0.153 (CI = +/-0.090; p = 0.002)	0.107 (CI = +/-0.013; p = 0.000)	0.912	0.00%	+11.25%
Loss Cost	2010.2	0.146 (CI = +/-0.092; p = 0.003)	0.105 (CI = +/-0.013; p = 0.000)	0.909	0.00%	+11.12%
Loss Cost	2011.1	0.148 (CI = +/-0.095; p = 0.004)	0.105 (CI = +/-0.013; p = 0.000)	0.906	0.00%	+11.09%
Loss Cost	2011.2	0.139 (CI = +/-0.097; p = 0.007)	0.104 (CI = +/-0.014; p = 0.000)	0.901	0.00%	+10.94%
Loss Cost	2012.1	0.146 (CI = +/-0.100; p = 0.006)	0.103 (CI = +/-0.014; p = 0.000)	0.898	0.00%	+10.82%
Loss Cost	2012.2	0.140 (CI = +/-0.104; p = 0.010)	0.102 (CI = +/-0.015; p = 0.000)	0.889	0.00%	+10.71%
Loss Cost	2013.1	0.135 (CI = +/-0.108; p = 0.017)	0.103 (CI = +/-0.016; p = 0.000)	0.887	0.00%	+10.82%
Loss Cost	2013.2	0.132 (CI = +/-0.113; p = 0.024)	0.102 (CI = +/-0.017; p = 0.000)	0.875	0.00%	+10.76%
Loss Cost	2014.1	0.134 (CI = +/-0.118; p = 0.029)	0.102 (CI = +/-0.018; p = 0.000)	0.866	0.00%	+10.72%
Loss Cost	2014.2	0.124 (CI = +/-0.123; p = 0.048)	0.100 (CI = +/-0.019; p = 0.000)	0.846	0.00%	+10.47%
Loss Cost	2015.1	0.125 (CI = +/-0.130; p = 0.058)	0.099 (CI = +/-0.021; p = 0.000)	0.830	0.00%	+10.45%
Loss Cost	2015.2	0.127 (CI = +/-0.137; p = 0.067)	0.100 (CI = +/-0.024; p = 0.000)	0.804	0.00%	+10.53%
Loss Cost	2016.1	0.116 (CI = +/-0.143; p = 0.104)	0.104 (CI = +/-0.026; p = 0.000)	0.799	0.00%	+10.92%
Loss Cost	2016.2	0.110 (CI = +/-0.152; p = 0.146)	0.101 (CI = +/-0.029; p = 0.000)	0.757	0.00%	+10.68%
Loss Cost	2017.1	0.100 (CI = +/-0.161; p = 0.204)	0.105 (CI = +/-0.033; p = 0.000)	0.745	0.00%	+11.06%
Severity	2005.2	0.075 (CI = +/-0.063; p = 0.020)	0.122 (CI = +/-0.009; p = 0.000)	0.952	0.00%	+13.02%
Severity	2006.1	0.079 (CI = +/-0.064; p = 0.016)	0.122 (CI = +/-0.009; p = 0.000)	0.952	0.00%	+12.97%
Severity	2006.2	0.064 (CI = +/-0.057; p = 0.029)	0.120 (CI = +/-0.008; p = 0.000)	0.962	0.00%	+12.76%
Severity	2007.1	0.077 (CI = +/-0.051; p = 0.004)	0.118 (CI = +/-0.007; p = 0.000)	0.970	0.00%	+12.58%
Severity	2007.2	0.062 (CI = +/-0.042; p = 0.005)	0.117 (CI = +/-0.006; p = 0.000)	0.979	0.00%	+12.36%
Severity	2008.1	0.066 (CI = +/-0.042; p = 0.003)	0.116 (CI = +/-0.006; p = 0.000)	0.980	0.00%	+12.30%
Severity	2008.2	0.062 (CI = +/-0.042; p = 0.005)	0.115 (CI = +/-0.006; p = 0.000)	0.980	0.00%	+12.24%
Severity	2009.1	0.061 (CI = +/-0.043; p = 0.007)	0.116 (CI = +/-0.006; p = 0.000)	0.979	0.00%	+12.25%
Severity	2009.2	0.061 (CI = +/-0.045; p = 0.010)	0.115 (CI = +/-0.006; p = 0.000)	0.979	0.00%	+12.24%
Severity	2010.1	0.061 (CI = +/-0.046; p = 0.012)	0.115 (CI = +/-0.006; p = 0.000)	0.978	0.00%	+12.23%
Severity	2010.2	0.059 (CI = +/-0.048; p = 0.018)	0.115 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.20%
Severity	2011.1	0.059 (CI = +/-0.050; p = 0.023)	0.115 (CI = +/-0.007; p = 0.000)	0.976	0.00%	+12.21%
Severity	2011.2	0.049 (CI = +/-0.047; p = 0.043)	0.114 (CI = +/-0.007; p = 0.000)	0.978	0.00%	+12.03%
Severity	2012.1	0.048 (CI = +/-0.049; p = 0.056)	0.114 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.05%
Severity	2012.2	0.047 (CI = +/-0.051; p = 0.070)	0.114 (CI = +/-0.007; p = 0.000)	0.976	0.00%	+12.03%
Severity	2013.1	0.038 (CI = +/-0.049; p = 0.125)	0.115 (CI = +/-0.007; p = 0.000)	0.979	0.00%	+12.24%
Severity	2013.2	0.033 (CI = +/-0.050; p = 0.182)	0.115 (CI = +/-0.007; p = 0.000)	0.978	0.00%	+12.15%
Severity	2014.1	0.037 (CI = +/-0.052; p = 0.148)	0.114 (CI = +/-0.008; p = 0.000)	0.976	0.00%	+12.04%
Severity	2014.2	0.026 (CI = +/-0.048; p = 0.280)	0.111 (CI = +/-0.008; p = 0.000)	0.978	0.00%	+11.72%
Severity	2015.1	0.028 (CI = +/-0.050; p = 0.252)	0.110 (CI = +/-0.008; p = 0.000)	0.975	0.00%	+11.63%
Severity	2015.2	0.027 (CI = +/-0.053; p = 0.297)	0.110 (CI = +/-0.009; p = 0.000)	0.971	0.00%	+11.60%
Severity	2016.1	0.019 (CI = +/-0.053; p = 0.459)	0.112 (CI = +/-0.010; p = 0.000)	0.972	0.00%	+11.89%
Severity	2016.2	0.012 (CI = +/-0.054; p = 0.653)	0.110 (CI = +/-0.010; p = 0.000)	0.968	0.00%	+11.64%
Severity	2017.1	0.009 (CI = +/-0.057; p = 0.745)	0.111 (CI = +/-0.012; p = 0.000)	0.963	0.00%	+11.74%
Frequency	2005.2	0.092 (CI = +/-0.084; p = 0.034)	-0.001 (CI = +/-0.012; p = 0.801)	0.071	0.00%	-0.15%
Frequency	2006.1	0.092 (CI = +/-0.087; p = 0.039)	-0.002 (CI = +/-0.012; p = 0.805)	0.066	0.00%	-0.15%
Frequency	2006.2	0.090 (CI = +/-0.089; p = 0.047)	-0.002 (CI = +/-0.013; p = 0.789)	0.060	0.00%	-0.17%
Frequency	2007.1	0.104 (CI = +/-0.087; p = 0.020)	-0.003 (CI = +/-0.012; p = 0.585)	0.107	0.00%	-0.33%
Frequency	2007.2	0.089 (CI = +/-0.083; p = 0.037)	-0.005 (CI = +/-0.012; p = 0.370)	0.096	0.00%	-0.52%
Frequency	2008.1	0.098 (CI = +/-0.084; p = 0.023)	-0.006 (CI = +/-0.012; p = 0.273)	0.130	0.00%	-0.64%
Frequency	2008.2	0.089 (CI = +/-0.084; p = 0.039)	-0.008 (CI = +/-0.012; p = 0.193)	0.125	0.00%	-0.76%
Frequency	2009.1	0.092 (CI = +/-0.086; p = 0.037)	-0.008 (CI = +/-0.012; p = 0.178)	0.130	0.00%	-0.81%
Frequency	2009.2	0.090 (CI = +/-0.089; p = 0.048)	-0.008 (CI = +/-0.012; p = 0.176)	0.127	0.00%	-0.84%
Frequency	2010.1	0.092 (CI = +/-0.092; p = 0.049)	-0.009 (CI = +/-0.013; p = 0.174)	0.124	0.00%	-0.87%
Frequency	2010.2	0.086 (CI = +/-0.095; p = 0.072)	-0.010 (CI = +/-0.013; p = 0.147)	0.122	0.00%	-0.96%
Frequency	2011.1	0.089 (CI = +/-0.098; p = 0.075)	-0.010 (CI = +/-0.014; p = 0.148)	0.118	0.00%	-0.99%
Frequency	2011.2	0.090 (CI = +/-0.102; p = 0.082)	-0.010 (CI = +/-0.014; p = 0.175)	0.116	0.00%	-0.97%
Frequency	2012.1	0.098 (CI = +/-0.105; p = 0.067)	-0.011 (CI = +/-0.015; p = 0.139)	0.137	0.00%	-1.10%
Frequency	2012.2	0.093 (CI = +/-0.109; p = 0.092)	-0.012 (CI = +/-0.016; p = 0.129)	0.136	0.00%	-1.19%
Frequency	2013.1	0.097 (CI = +/-0.113; p = 0.089)	-0.013 (CI = +/-0.017; p = 0.124)	0.136	0.00%	-1.27%
Frequency	2013.2	0.099 (CI = +/-0.119; p = 0.099)	-0.012 (CI = +/-0.018; p = 0.158)	0.132	0.00%	-1.24%
Frequency	2014.1	0.096 (CI = +/-0.125; p = 0.123)	-0.012 (CI = +/-0.019; p = 0.206)	0.096	0.00%	-1.18%
Frequency	2014.2	0.099 (CI = +/-0.131; p = 0.132)	-0.011 (CI = +/-0.021; p = 0.269)	0.090	0.00%	-1.12%
Frequency	2015.1	0.097 (CI = +/-0.138; p = 0.159)	-0.011 (CI = +/-0.023; p = 0.340)	0.053	0.00%	-1.06%
Frequency	2015.2	0.100 (CI = +/-0.146; p = 0.167)	-0.010 (CI = +/-0.025; p = 0.437)	0.047	0.00%	-0.95%
Frequency	2016.1	0.098 (CI = +/-0.155; p = 0.201)	-0.009 (CI = +/-0.028; p = 0.521)	0.012	0.00%	-0.87%
Frequency	2016.2	0.098 (CI = +/-0.166; p = 0.227)	-0.009 (CI = +/-0.032; p = 0.575)	0.004	0.00%	-0.86%
Frequency	2017.1	0.091 (CI = +/-0.177; p = 0.287)	-0.006 (CI = +/-0.036; p = 0.719)	-0.042	0.00%	-0.61%

Accident Benefits Total

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

Loss Cost	2005.2	0.171 (CI = +/-0.122; p = 0.007)	0.120 (CI = +/-0.019; p = 0.000)	0.816	0.00%	+12.80%
Loss Cost	2006.1	0.176 (CI = +/-0.125; p = 0.007)	0.120 (CI = +/-0.020; p = 0.000)	0.815	0.00%	+12.74%
Loss Cost	2006.2	0.158 (CI = +/-0.123; p = 0.014)	0.118 (CI = +/-0.019; p = 0.000)	0.817	0.00%	+12.48%
Loss Cost	2007.1	0.187 (CI = +/-0.110; p = 0.002)	0.114 (CI = +/-0.017; p = 0.000)	0.848	0.00%	+12.07%
Loss Cost	2007.2	0.155 (CI = +/-0.092; p = 0.002)	0.110 (CI = +/-0.014; p = 0.000)	0.884	0.00%	+11.58%
Loss Cost	2008.1	0.170 (CI = +/-0.089; p = 0.000)	0.108 (CI = +/-0.014; p = 0.000)	0.893	0.00%	+11.36%
Loss Cost	2008.2	0.155 (CI = +/-0.086; p = 0.001)	0.106 (CI = +/-0.013; p = 0.000)	0.896	0.00%	+11.13%
Loss Cost	2009.1	0.159 (CI = +/-0.089; p = 0.001)	0.105 (CI = +/-0.014; p = 0.000)	0.895	0.00%	+11.07%
Loss Cost	2009.2	0.155 (CI = +/-0.092; p = 0.002)	0.105 (CI = +/-0.014; p = 0.000)	0.890	0.00%	+11.02%
Loss Cost	2010.1	0.158 (CI = +/-0.095; p = 0.002)	0.104 (CI = +/-0.015; p = 0.000)	0.887	0.00%	+10.97%
Loss Cost	2010.2	0.150 (CI = +/-0.097; p = 0.004)	0.103 (CI = +/-0.015; p = 0.000)	0.882	0.00%	+10.82%
Loss Cost	2011.1	0.153 (CI = +/-0.101; p = 0.005)	0.102 (CI = +/-0.016; p = 0.000)	0.879	0.00%	+10.77%
Loss Cost	2011.2	0.143 (CI = +/-0.104; p = 0.009)	0.101 (CI = +/-0.016; p = 0.000)	0.872	0.00%	+10.59%
Loss Cost	2012.1	0.151 (CI = +/-0.107; p = 0.008)	0.099 (CI = +/-0.017; p = 0.000)	0.868	0.00%	+10.44%
Loss Cost	2012.2	0.144 (CI = +/-0.111; p = 0.013)	0.098 (CI = +/-0.018; p = 0.000)	0.856	0.00%	+10.30%
Loss Cost	2013.1	0.140 (CI = +/-0.116; p = 0.021)	0.099 (CI = +/-0.019; p = 0.000)	0.853	0.00%	+10.41%
Loss Cost	2013.2	0.136 (CI = +/-0.122; p = 0.031)	0.098 (CI = +/-0.020; p = 0.000)	0.836	0.00%	+10.32%
Loss Cost	2014.1	0.139 (CI = +/-0.128; p = 0.036)	0.097 (CI = +/-0.021; p = 0.000)	0.824	0.00%	+10.24%
Loss Cost	2014.2	0.127 (CI = +/-0.134; p = 0.061)	0.094 (CI = +/-0.023; p = 0.000)	0.794	0.00%	+9.90%
Loss Cost	2015.1	0.130 (CI = +/-0.142; p = 0.070)	0.094 (CI = +/-0.026; p = 0.000)	0.771	0.00%	+9.81%
Loss Cost	2015.2	0.131 (CI = +/-0.152; p = 0.086)	0.094 (CI = +/-0.029; p = 0.000)	0.731	0.00%	+9.84%
Loss Cost	2016.1	0.121 (CI = +/-0.160; p = 0.127)	0.097 (CI = +/-0.033; p = 0.000)	0.722	0.00%	+10.22%
Loss Cost	2016.2	0.111 (CI = +/-0.172; p = 0.186)	0.094 (CI = +/-0.037; p = 0.000)	0.653	0.00%	+9.83%
Loss Cost	2017.1	0.103 (CI = +/-0.184; p = 0.248)	0.097 (CI = +/-0.043; p = 0.000)	0.633	0.00%	+10.18%
Severity	2005.2	0.078 (CI = +/-0.064; p = 0.018)	0.126 (CI = +/-0.010; p = 0.000)	0.945	0.00%	+13.41%
Severity	2006.1	0.082 (CI = +/-0.065; p = 0.015)	0.125 (CI = +/-0.010; p = 0.000)	0.945	0.00%	+13.35%
Severity	2006.2	0.066 (CI = +/-0.058; p = 0.027)	0.123 (CI = +/-0.009; p = 0.000)	0.956	0.00%	+13.12%
Severity	2007.1	0.080 (CI = +/-0.052; p = 0.003)	0.121 (CI = +/-0.008; p = 0.000)	0.965	0.00%	+12.91%
Severity	2007.2	0.065 (CI = +/-0.042; p = 0.004)	0.119 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.68%
Severity	2008.1	0.069 (CI = +/-0.042; p = 0.002)	0.119 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.61%
Severity	2008.2	0.065 (CI = +/-0.043; p = 0.004)	0.118 (CI = +/-0.007; p = 0.000)	0.978	0.00%	+12.54%
Severity	2009.1	0.064 (CI = +/-0.044; p = 0.006)	0.118 (CI = +/-0.007; p = 0.000)	0.977	0.00%	+12.56%
Severity	2009.2	0.064 (CI = +/-0.046; p = 0.008)	0.118 (CI = +/-0.007; p = 0.000)	0.976	0.00%	+12.55%
Severity	2010.1	0.064 (CI = +/-0.047; p = 0.010)	0.118 (CI = +/-0.007; p = 0.000)	0.975	0.00%	+12.55%
Severity	2010.2	0.062 (CI = +/-0.049; p = 0.015)	0.118 (CI = +/-0.008; p = 0.000)	0.974	0.00%	+12.52%
Severity	2011.1	0.062 (CI = +/-0.051; p = 0.020)	0.118 (CI = +/-0.008; p = 0.000)	0.973	0.00%	+12.53%
Severity	2011.2	0.052 (CI = +/-0.049; p = 0.039)	0.116 (CI = +/-0.008; p = 0.000)	0.976	0.00%	+12.34%
Severity	2012.1	0.050 (CI = +/-0.051; p = 0.053)	0.117 (CI = +/-0.008; p = 0.000)	0.975	0.00%	+12.37%
Severity	2012.2	0.050 (CI = +/-0.053; p = 0.065)	0.117 (CI = +/-0.008; p = 0.000)	0.973	0.00%	+12.37%
Severity	2013.1	0.039 (CI = +/-0.050; p = 0.117)	0.119 (CI = +/-0.008; p = 0.000)	0.978	0.00%	+12.62%
Severity	2013.2	0.035 (CI = +/-0.052; p = 0.169)	0.118 (CI = +/-0.008; p = 0.000)	0.976	0.00%	+12.53%
Severity	2014.1	0.039 (CI = +/-0.054; p = 0.146)	0.117 (CI = +/-0.009; p = 0.000)	0.974	0.00%	+12.43%
Severity	2014.2	0.027 (CI = +/-0.050; p = 0.276)	0.114 (CI = +/-0.009; p = 0.000)	0.975	0.00%	+12.08%
Severity	2015.1	0.029 (CI = +/-0.053; p = 0.267)	0.113 (CI = +/-0.010; p = 0.000)	0.971	0.00%	+12.01%
Severity	2015.2	0.029 (CI = +/-0.057; p = 0.295)	0.113 (CI = +/-0.011; p = 0.000)	0.966	0.00%	+12.01%
Severity	2016.1	0.018 (CI = +/-0.055; p = 0.481)	0.117 (CI = +/-0.011; p = 0.000)	0.970	0.00%	+12.43%
Severity	2016.2	0.012 (CI = +/-0.057; p = 0.657)	0.115 (CI = +/-0.012; p = 0.000)	0.964	0.00%	+12.18%
Severity	2017.1	0.007 (CI = +/-0.060; p = 0.801)	0.117 (CI = +/-0.014; p = 0.000)	0.960	0.00%	+12.40%
Frequency	2005.2	0.093 (CI = +/-0.087; p = 0.037)	-0.005 (CI = +/-0.014; p = 0.433)	0.085	0.00%	-0.54%
Frequency	2006.1	0.093 (CI = +/-0.090; p = 0.042)	-0.005 (CI = +/-0.014; p = 0.440)	0.080	0.00%	-0.54%
Frequency	2006.2	0.092 (CI = +/-0.093; p = 0.052)	-0.006 (CI = +/-0.014; p = 0.433)	0.075	0.00%	-0.56%
Frequency	2007.1	0.107 (CI = +/-0.090; p = 0.021)	-0.008 (CI = +/-0.014; p = 0.280)	0.132	0.00%	-0.75%
Frequency	2007.2	0.090 (CI = +/-0.086; p = 0.040)	-0.010 (CI = +/-0.013; p = 0.146)	0.135	0.00%	-0.97%
Frequency	2008.1	0.101 (CI = +/-0.086; p = 0.023)	-0.011 (CI = +/-0.013; p = 0.097)	0.176	0.00%	-1.11%
Frequency	2008.2	0.090 (CI = +/-0.086; p = 0.040)	-0.013 (CI = +/-0.013; p = 0.061)	0.181	0.00%	-1.25%
Frequency	2009.1	0.095 (CI = +/-0.088; p = 0.037)	-0.013 (CI = +/-0.014; p = 0.056)	0.188	0.00%	-1.32%
Frequency	2009.2	0.092 (CI = +/-0.091; p = 0.049)	-0.014 (CI = +/-0.014; p = 0.056)	0.187	0.00%	-1.36%
Frequency	2010.1	0.095 (CI = +/-0.095; p = 0.050)	-0.014 (CI = +/-0.015; p = 0.056)	0.186	0.00%	-1.40%
Frequency	2010.2	0.088 (CI = +/-0.097; p = 0.075)	-0.015 (CI = +/-0.015; p = 0.046)	0.189	0.00%	-1.52%
Frequency	2011.1	0.091 (CI = +/-0.101; p = 0.075)	-0.016 (CI = +/-0.016; p = 0.047)	0.187	0.00%	-1.57%
Frequency	2011.2	0.092 (CI = +/-0.105; p = 0.086)	-0.016 (CI = +/-0.016; p = 0.059)	0.183	0.00%	-1.56%
Frequency	2012.1	0.101 (CI = +/-0.108; p = 0.066)	-0.017 (CI = +/-0.017; p = 0.044)	0.212	0.00%	-1.72%
Frequency	2012.2	0.094 (CI = +/-0.112; p = 0.095)	-0.019 (CI = +/-0.018; p = 0.041)	0.216	0.00%	-1.84%
Frequency	2013.1	0.101 (CI = +/-0.117; p = 0.088)	-0.020 (CI = +/-0.019; p = 0.038)	0.221	0.00%	-1.97%
Frequency	2013.2	0.101 (CI = +/-0.123; p = 0.104)	-0.020 (CI = +/-0.020; p = 0.053)	0.215	0.00%	-1.97%
Frequency	2014.1	0.100 (CI = +/-0.130; p = 0.123)	-0.020 (CI = +/-0.022; p = 0.073)	0.177	0.00%	-1.95%
Frequency	2014.2	0.100 (CI = +/-0.138; p = 0.143)	-0.020 (CI = +/-0.024; p = 0.102)	0.168	0.00%	-1.94%
Frequency	2015.1	0.101 (CI = +/-0.146; p = 0.162)	-0.020 (CI = +/-0.027; p = 0.135)	0.127	0.00%	-1.96%
Frequency	2015.2	0.102 (CI = +/-0.157; p = 0.186)	-0.020 (CI = +/-0.030; p = 0.187)	0.116	0.00%	-1.94%
Frequency	2016.1	0.103 (CI = +/-0.167; p = 0.209)	-0.020 (CI = +/-0.034; p = 0.232)	0.075	0.00%	-1.96%
Frequency	2016.2	0.099 (CI = +/-0.181; p = 0.259)	-0.021 (CI = +/-0.039; p = 0.264)	0.068	0.00%	-2.09%
Frequency	2017.1	0.096 (CI = +/-0.195; p = 0.306)	-0.020 (CI = +/-0.045; p = 0.355)	0.005	0.00%	-1.97%

Accident Benefits Total

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

Loss Cost	2005.2	0.166 (CI = +/-0.139; p = 0.021)	0.160 (CI = +/-0.045; p = 0.000)	0.678	0.00%	+17.30%
Loss Cost	2006.1	0.171 (CI = +/-0.145; p = 0.022)	0.159 (CI = +/-0.046; p = 0.000)	0.676	0.00%	+17.19%
Loss Cost	2006.2	0.149 (CI = +/-0.142; p = 0.041)	0.154 (CI = +/-0.045; p = 0.000)	0.678	0.00%	+16.70%
Loss Cost	2007.1	0.187 (CI = +/-0.122; p = 0.004)	0.146 (CI = +/-0.038; p = 0.000)	0.750	0.00%	+15.74%
Loss Cost	2007.2	0.146 (CI = +/-0.086; p = 0.002)	0.138 (CI = +/-0.027; p = 0.000)	0.844	0.00%	+14.82%
Loss Cost	2008.1	0.166 (CI = +/-0.079; p = 0.000)	0.134 (CI = +/-0.024; p = 0.000)	0.873	0.00%	+14.32%
Loss Cost	2008.2	0.146 (CI = +/-0.070; p = 0.000)	0.130 (CI = +/-0.021; p = 0.000)	0.896	0.00%	+13.87%
Loss Cost	2009.1	0.150 (CI = +/-0.073; p = 0.000)	0.129 (CI = +/-0.022; p = 0.000)	0.895	0.00%	+13.77%
Loss Cost	2009.2	0.146 (CI = +/-0.076; p = 0.001)	0.128 (CI = +/-0.022; p = 0.000)	0.890	0.00%	+13.67%
Loss Cost	2010.1	0.150 (CI = +/-0.080; p = 0.001)	0.127 (CI = +/-0.024; p = 0.000)	0.888	0.00%	+13.58%
Loss Cost	2010.2	0.138 (CI = +/-0.080; p = 0.002)	0.125 (CI = +/-0.023; p = 0.000)	0.888	0.00%	+13.27%
Loss Cost	2011.1	0.140 (CI = +/-0.086; p = 0.003)	0.124 (CI = +/-0.025; p = 0.000)	0.886	0.00%	+13.19%
Loss Cost	2011.2	0.127 (CI = +/-0.085; p = 0.007)	0.121 (CI = +/-0.024; p = 0.000)	0.885	0.00%	+12.81%
Loss Cost	2012.1	0.138 (CI = +/-0.088; p = 0.005)	0.117 (CI = +/-0.025; p = 0.000)	0.888	0.00%	+12.45%
Loss Cost	2012.2	0.128 (CI = +/-0.091; p = 0.010)	0.114 (CI = +/-0.026; p = 0.000)	0.878	0.00%	+12.12%
Loss Cost	2013.1	0.117 (CI = +/-0.097; p = 0.022)	0.118 (CI = +/-0.028; p = 0.000)	0.883	0.00%	+12.49%
Loss Cost	2013.2	0.110 (CI = +/-0.105; p = 0.041)	0.115 (CI = +/-0.030; p = 0.000)	0.863	0.00%	+12.23%
Loss Cost	2014.1	0.113 (CI = +/-0.117; p = 0.056)	0.114 (CI = +/-0.035; p = 0.000)	0.849	0.00%	+12.10%
Loss Cost	2014.2	0.091 (CI = +/-0.114; p = 0.102)	0.104 (CI = +/-0.036; p = 0.000)	0.822	0.00%	+10.98%
Loss Cost	2015.1	0.097 (CI = +/-0.132; p = 0.126)	0.101 (CI = +/-0.046; p = 0.001)	0.782	0.00%	+10.65%
Loss Cost	2015.2	0.089 (CI = +/-0.151; p = 0.202)	0.096 (CI = +/-0.058; p = 0.007)	0.670	0.00%	+10.06%
Loss Cost	2016.1	0.067 (CI = +/-0.176; p = 0.373)	0.110 (CI = +/-0.077; p = 0.014)	0.680	0.00%	+11.64%
Loss Cost	2016.2	0.026 (CI = +/-0.133; p = 0.618)	0.075 (CI = +/-0.066; p = 0.034)	0.578	0.00%	+7.77%
Loss Cost	2017.1	0.022 (CI = +/-0.196; p = 0.747)	0.078 (CI = +/-0.115; p = 0.118)	0.430	0.00%	+8.15%
Severity	2005.2	0.096 (CI = +/-0.082; p = 0.023)	0.129 (CI = +/-0.026; p = 0.000)	0.793	0.00%	+13.74%
Severity	2006.1	0.102 (CI = +/-0.084; p = 0.020)	0.128 (CI = +/-0.027; p = 0.000)	0.794	0.00%	+13.60%
Severity	2006.2	0.082 (CI = +/-0.075; p = 0.034)	0.124 (CI = +/-0.024; p = 0.000)	0.824	0.00%	+13.18%
Severity	2007.1	0.101 (CI = +/-0.065; p = 0.004)	0.120 (CI = +/-0.020; p = 0.000)	0.867	0.00%	+12.70%
Severity	2007.2	0.082 (CI = +/-0.051; p = 0.003)	0.116 (CI = +/-0.016; p = 0.000)	0.911	0.00%	+12.27%
Severity	2008.1	0.089 (CI = +/-0.051; p = 0.002)	0.114 (CI = +/-0.016; p = 0.000)	0.916	0.00%	+12.09%
Severity	2008.2	0.084 (CI = +/-0.052; p = 0.003)	0.113 (CI = +/-0.016; p = 0.000)	0.915	0.00%	+11.97%
Severity	2009.1	0.083 (CI = +/-0.055; p = 0.005)	0.113 (CI = +/-0.016; p = 0.000)	0.914	0.00%	+11.98%
Severity	2009.2	0.084 (CI = +/-0.058; p = 0.007)	0.113 (CI = +/-0.017; p = 0.000)	0.910	0.00%	+11.99%
Severity	2010.1	0.085 (CI = +/-0.061; p = 0.010)	0.113 (CI = +/-0.018; p = 0.000)	0.909	0.00%	+11.95%
Severity	2010.2	0.084 (CI = +/-0.065; p = 0.015)	0.113 (CI = +/-0.019; p = 0.000)	0.903	0.00%	+11.92%
Severity	2011.1	0.084 (CI = +/-0.070; p = 0.021)	0.112 (CI = +/-0.020; p = 0.000)	0.900	0.00%	+11.90%
Severity	2011.2	0.071 (CI = +/-0.066; p = 0.038)	0.109 (CI = +/-0.019; p = 0.000)	0.908	0.00%	+11.51%
Severity	2012.1	0.070 (CI = +/-0.071; p = 0.054)	0.109 (CI = +/-0.020; p = 0.000)	0.904	0.00%	+11.53%
Severity	2012.2	0.070 (CI = +/-0.077; p = 0.071)	0.109 (CI = +/-0.022; p = 0.000)	0.895	0.00%	+11.53%
Severity	2013.1	0.053 (CI = +/-0.073; p = 0.139)	0.115 (CI = +/-0.021; p = 0.000)	0.920	0.00%	+12.14%
Severity	2013.2	0.048 (CI = +/-0.079; p = 0.208)	0.113 (CI = +/-0.023; p = 0.000)	0.908	0.00%	+11.95%
Severity	2014.1	0.057 (CI = +/-0.085; p = 0.163)	0.109 (CI = +/-0.026; p = 0.000)	0.900	0.00%	+11.54%
Severity	2014.2	0.036 (CI = +/-0.073; p = 0.286)	0.100 (CI = +/-0.023; p = 0.000)	0.909	0.00%	+10.47%
Severity	2015.1	0.049 (CI = +/-0.076; p = 0.171)	0.092 (CI = +/-0.027; p = 0.000)	0.892	0.00%	+9.67%
Severity	2015.2	0.043 (CI = +/-0.087; p = 0.269)	0.088 (CI = +/-0.033; p = 0.001)	0.838	0.00%	+9.21%
Severity	2016.1	0.028 (CI = +/-0.097; p = 0.495)	0.098 (CI = +/-0.042; p = 0.002)	0.844	0.00%	+10.33%
Severity	2016.2	0.008 (CI = +/-0.088; p = 0.812)	0.081 (CI = +/-0.044; p = 0.007)	0.806	0.00%	+8.48%
Severity	2017.1	0.008 (CI = +/-0.130; p = 0.855)	0.081 (CI = +/-0.076; p = 0.043)	0.688	0.00%	+8.47%
Frequency	2005.2	0.071 (CI = +/-0.073; p = 0.057)	0.031 (CI = +/-0.023; p = 0.012)	0.257	0.00%	+3.13%
Frequency	2006.1	0.069 (CI = +/-0.076; p = 0.070)	0.031 (CI = +/-0.024; p = 0.013)	0.255	0.00%	+3.15%
Frequency	2006.2	0.067 (CI = +/-0.079; p = 0.090)	0.031 (CI = +/-0.025; p = 0.017)	0.235	0.00%	+3.11%
Frequency	2007.1	0.086 (CI = +/-0.071; p = 0.020)	0.027 (CI = +/-0.022; p = 0.020)	0.311	0.00%	+2.70%
Frequency	2007.2	0.064 (CI = +/-0.056; p = 0.026)	0.022 (CI = +/-0.017; p = 0.013)	0.325	0.00%	+2.28%
Frequency	2008.1	0.077 (CI = +/-0.051; p = 0.005)	0.020 (CI = +/-0.016; p = 0.016)	0.406	0.00%	+1.99%
Frequency	2008.2	0.063 (CI = +/-0.043; p = 0.006)	0.017 (CI = +/-0.013; p = 0.013)	0.414	0.00%	+1.70%
Frequency	2009.1	0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.020)	0.430	0.00%	+1.60%
Frequency	2009.2	0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.030)	0.385	0.00%	+1.50%
Frequency	2010.1	0.065 (CI = +/-0.048; p = 0.011)	0.014 (CI = +/-0.014; p = 0.043)	0.387	0.00%	+1.45%
Frequency	2010.2	0.054 (CI = +/-0.044; p = 0.018)	0.012 (CI = +/-0.013; p = 0.061)	0.341	0.00%	+1.21%
Frequency	2011.1	0.056 (CI = +/-0.046; p = 0.021)	0.012 (CI = +/-0.013; p = 0.086)	0.342	0.00%	+1.16%
Frequency	2011.2	0.056 (CI = +/-0.050; p = 0.029)	0.012 (CI = +/-0.014; p = 0.103)	0.310	0.00%	+1.16%
Frequency	2012.1	0.068 (CI = +/-0.046; p = 0.007)	0.008 (CI = +/-0.013; p = 0.194)	0.424	0.00%	+0.83%
Frequency	2012.2	0.057 (CI = +/-0.041; p = 0.010)	0.005 (CI = +/-0.012; p = 0.346)	0.372	0.00%	+0.53%
Frequency	2013.1	0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.584)	0.443	0.00%	+0.31%
Frequency	2013.2	0.063 (CI = +/-0.046; p = 0.012)	0.003 (CI = +/-0.013; p = 0.679)	0.387	0.00%	+0.25%
Frequency	2014.1	0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.014; p = 0.455)	0.360	0.00%	+0.50%
Frequency	2014.2	0.055 (CI = +/-0.054; p = 0.047)	0.005 (CI = +/-0.017; p = 0.550)	0.282	0.00%	+0.46%
Frequency	2015.1	0.047 (CI = +/-0.059; p = 0.101)	0.009 (CI = +/-0.021; p = 0.341)	0.277	0.00%	+0.90%
Frequency	2015.2	0.046 (CI = +/-0.069; p = 0.157)	0.008 (CI = +/-0.027; p = 0.503)	0.123	0.00%	+0.78%
Frequency	2016.1	0.039 (CI = +/-0.084; p = 0.281)	0.012 (CI = +/-0.037; p = 0.441)	0.095	0.00%	+1.19%
Frequency	2016.2	0.018 (CI = +/-0.050; p = 0.373)	-0.007 (CI = +/-0.025; p = 0.501)	-0.081	0.00%	-0.65%
Frequency	2017.1	0.014 (CI = +/-0.071; p = 0.586)	-0.003 (CI = +/-0.042; p = 0.840)	-0.483	0.00%	-0.29%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = 2020.2
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-10-29

Loss Cost	2005.2	0.065 (CI = +/-0.014; p = 0.000)	0.190 (CI = +/-0.192; p = 0.053)	0.878	+6.75%
Loss Cost	2006.1	0.070 (CI = +/-0.014; p = 0.000)	0.153 (CI = +/-0.185; p = 0.102)	0.892	+7.26%
Loss Cost	2006.2	0.069 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.191; p = 0.099)	0.884	+7.17%
Loss Cost	2007.1	0.068 (CI = +/-0.016; p = 0.000)	0.171 (CI = +/-0.196; p = 0.085)	0.876	+6.99%
Loss Cost	2007.2	0.062 (CI = +/-0.016; p = 0.000)	0.211 (CI = +/-0.188; p = 0.029)	0.877	+6.39%
Loss Cost	2008.1	0.063 (CI = +/-0.017; p = 0.000)	0.201 (CI = +/-0.194; p = 0.043)	0.872	+6.54%
Loss Cost	2008.2	0.062 (CI = +/-0.018; p = 0.000)	0.212 (CI = +/-0.201; p = 0.039)	0.863	+6.37%
Loss Cost	2009.1	0.067 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.200; p = 0.078)	0.872	+6.91%
Loss Cost	2009.2	0.069 (CI = +/-0.020; p = 0.000)	0.166 (CI = +/-0.208; p = 0.113)	0.867	+7.13%
Loss Cost	2010.1	0.075 (CI = +/-0.021; p = 0.000)	0.129 (CI = +/-0.207; p = 0.213)	0.876	+7.78%
Loss Cost	2010.2	0.075 (CI = +/-0.023; p = 0.000)	0.126 (CI = +/-0.216; p = 0.241)	0.867	+7.82%
Loss Cost	2011.1	0.082 (CI = +/-0.024; p = 0.000)	0.086 (CI = +/-0.216; p = 0.420)	0.876	+8.56%
Loss Cost	2011.2	0.082 (CI = +/-0.026; p = 0.000)	0.087 (CI = +/-0.228; p = 0.439)	0.865	+8.55%
Loss Cost	2012.1	0.087 (CI = +/-0.028; p = 0.000)	0.059 (CI = +/-0.236; p = 0.607)	0.863	+9.09%
Loss Cost	2012.2	0.087 (CI = +/-0.031; p = 0.000)	0.059 (CI = +/-0.250; p = 0.629)	0.850	+9.10%
Loss Cost	2013.1	0.098 (CI = +/-0.032; p = 0.000)	0.001 (CI = +/-0.246; p = 0.991)	0.867	+10.35%
Loss Cost	2013.2	0.099 (CI = +/-0.036; p = 0.000)	-0.003 (CI = +/-0.262; p = 0.984)	0.852	+10.44%
Loss Cost	2014.1	0.106 (CI = +/-0.040; p = 0.000)	-0.034 (CI = +/-0.274; p = 0.795)	0.848	+11.19%
Loss Cost	2014.2	0.099 (CI = +/-0.044; p = 0.000)	-0.004 (CI = +/-0.289; p = 0.975)	0.825	+10.44%
Loss Cost	2015.1	0.102 (CI = +/-0.050; p = 0.000)	-0.017 (CI = +/-0.309; p = 0.907)	0.808	+10.79%
Loss Cost	2015.2	0.099 (CI = +/-0.056; p = 0.002)	-0.005 (CI = +/-0.331; p = 0.974)	0.778	+10.44%
Loss Cost	2016.1	0.111 (CI = +/-0.061; p = 0.001)	-0.050 (CI = +/-0.343; p = 0.763)	0.780	+11.79%
Loss Cost	2016.2	0.102 (CI = +/-0.068; p = 0.006)	-0.018 (CI = +/-0.361; p = 0.916)	0.737	+10.74%
Loss Cost	2017.1	0.112 (CI = +/-0.074; p = 0.006)	-0.048 (CI = +/-0.377; p = 0.787)	0.729	+11.88%
Severity	2005.2	0.051 (CI = +/-0.009; p = 0.000)	0.369 (CI = +/-0.128; p = 0.000)	0.939	+5.28%
Severity	2006.1	0.054 (CI = +/-0.009; p = 0.000)	0.347 (CI = +/-0.125; p = 0.000)	0.944	+5.59%
Severity	2006.2	0.053 (CI = +/-0.010; p = 0.000)	0.357 (CI = +/-0.128; p = 0.000)	0.941	+5.46%
Severity	2007.1	0.053 (CI = +/-0.011; p = 0.000)	0.356 (CI = +/-0.132; p = 0.000)	0.938	+5.47%
Severity	2007.2	0.052 (CI = +/-0.011; p = 0.000)	0.367 (CI = +/-0.135; p = 0.000)	0.935	+5.30%
Severity	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.350 (CI = +/-0.136; p = 0.000)	0.937	+5.57%
Severity	2008.2	0.056 (CI = +/-0.013; p = 0.000)	0.340 (CI = +/-0.140; p = 0.000)	0.935	+5.72%
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	0.309 (CI = +/-0.135; p = 0.000)	0.944	+6.21%
Severity	2009.2	0.063 (CI = +/-0.013; p = 0.000)	0.289 (CI = +/-0.136; p = 0.000)	0.946	+6.55%
Severity	2010.1	0.069 (CI = +/-0.013; p = 0.000)	0.258 (CI = +/-0.130; p = 0.000)	0.953	+7.09%
Severity	2010.2	0.072 (CI = +/-0.014; p = 0.000)	0.238 (CI = +/-0.132; p = 0.001)	0.953	+7.43%
Severity	2011.1	0.078 (CI = +/-0.014; p = 0.000)	0.204 (CI = +/-0.125; p = 0.003)	0.961	+8.08%
Severity	2011.2	0.078 (CI = +/-0.015; p = 0.000)	0.204 (CI = +/-0.131; p = 0.004)	0.958	+8.07%
Severity	2012.1	0.084 (CI = +/-0.015; p = 0.000)	0.169 (CI = +/-0.125; p = 0.010)	0.964	+8.77%
Severity	2012.2	0.088 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.128; p = 0.024)	0.965	+9.18%
Severity	2013.1	0.099 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.089; p = 0.048)	0.984	+10.44%
Severity	2013.2	0.101 (CI = +/-0.013; p = 0.000)	0.081 (CI = +/-0.094; p = 0.088)	0.983	+10.66%
Severity	2014.1	0.103 (CI = +/-0.014; p = 0.000)	0.071 (CI = +/-0.099; p = 0.151)	0.982	+10.90%
Severity	2014.2	0.097 (CI = +/-0.014; p = 0.000)	0.100 (CI = +/-0.092; p = 0.034)	0.984	+10.17%
Severity	2015.1	0.094 (CI = +/-0.015; p = 0.000)	0.112 (CI = +/-0.096; p = 0.024)	0.982	+9.85%
Severity	2015.2	0.090 (CI = +/-0.017; p = 0.000)	0.127 (CI = +/-0.098; p = 0.015)	0.981	+9.44%
Severity	2016.1	0.095 (CI = +/-0.017; p = 0.000)	0.109 (CI = +/-0.098; p = 0.033)	0.981	+9.99%
Severity	2016.2	0.088 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.089; p = 0.006)	0.984	+9.19%
Severity	2017.1	0.089 (CI = +/-0.019; p = 0.000)	0.131 (CI = +/-0.095; p = 0.011)	0.981	+9.28%
Frequency	2005.2	0.014 (CI = +/-0.010; p = 0.010)	-0.180 (CI = +/-0.141; p = 0.014)	0.139	+1.39%
Frequency	2006.1	0.016 (CI = +/-0.011; p = 0.005)	-0.194 (CI = +/-0.142; p = 0.009)	0.168	+1.58%
Frequency	2006.2	0.016 (CI = +/-0.011; p = 0.007)	-0.198 (CI = +/-0.147; p = 0.010)	0.162	+1.63%
Frequency	2007.1	0.014 (CI = +/-0.012; p = 0.021)	-0.185 (CI = +/-0.150; p = 0.017)	0.122	+1.45%
Frequency	2007.2	0.010 (CI = +/-0.012; p = 0.093)	-0.156 (CI = +/-0.145; p = 0.036)	0.076	+1.04%
Frequency	2008.1	0.009 (CI = +/-0.013; p = 0.160)	-0.148 (CI = +/-0.150; p = 0.053)	0.060	+0.93%
Frequency	2008.2	0.006 (CI = +/-0.014; p = 0.369)	-0.127 (CI = +/-0.151; p = 0.096)	0.044	+0.61%
Frequency	2009.1	0.007 (CI = +/-0.015; p = 0.375)	-0.130 (CI = +/-0.157; p = 0.102)	0.043	+0.65%
Frequency	2009.2	0.005 (CI = +/-0.016; p = 0.494)	-0.123 (CI = +/-0.164; p = 0.135)	0.039	+0.54%
Frequency	2010.1	0.006 (CI = +/-0.017; p = 0.456)	-0.129 (CI = +/-0.171; p = 0.133)	0.038	+0.64%
Frequency	2010.2	0.004 (CI = +/-0.019; p = 0.698)	-0.112 (CI = +/-0.177; p = 0.204)	0.038	+0.36%
Frequency	2011.1	0.004 (CI = +/-0.020; p = 0.655)	-0.117 (CI = +/-0.185; p = 0.204)	0.034	+0.45%
Frequency	2011.2	0.004 (CI = +/-0.023; p = 0.691)	-0.117 (CI = +/-0.195; p = 0.228)	0.031	+0.44%
Frequency	2012.1	0.003 (CI = +/-0.025; p = 0.804)	-0.109 (CI = +/-0.206; p = 0.283)	0.031	+0.30%
Frequency	2012.2	-0.001 (CI = +/-0.027; p = 0.956)	-0.090 (CI = +/-0.215; p = 0.398)	0.040	-0.07%
Frequency	2013.1	-0.001 (CI = +/-0.030; p = 0.954)	-0.089 (CI = +/-0.229; p = 0.428)	0.034	-0.08%
Frequency	2013.2	-0.002 (CI = +/-0.034; p = 0.903)	-0.083 (CI = +/-0.244; p = 0.484)	0.030	-0.20%
Frequency	2014.1	0.003 (CI = +/-0.037; p = 0.884)	-0.105 (CI = +/-0.258; p = 0.405)	0.010	+0.26%
Frequency	2014.2	0.002 (CI = +/-0.042; p = 0.905)	-0.104 (CI = +/-0.276; p = 0.439)	0.003	+0.24%
Frequency	2015.1	0.008 (CI = +/-0.047; p = 0.709)	-0.129 (CI = +/-0.293; p = 0.364)	-0.013	+0.85%
Frequency	2015.2	0.009 (CI = +/-0.053; p = 0.721)	-0.132 (CI = +/-0.315; p = 0.387)	-0.021	+0.92%
Frequency	2016.1	0.016 (CI = +/-0.059; p = 0.569)	-0.158 (CI = +/-0.334; p = 0.329)	-0.031	+1.64%
Frequency	2016.2	0.014 (CI = +/-0.067; p = 0.660)	-0.151 (CI = +/-0.358; p = 0.382)	-0.038	+1.41%
Frequency	2017.1	0.024 (CI = +/-0.074; p = 0.502)	-0.179 (CI = +/-0.375; p = 0.322)	-0.050	+2.39%

Accident Benefits Total

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

Loss Cost	2005.2	0.064 (CI = +/-0.014; p = 0.000)	0.162 (CI = +/-0.198; p = 0.106)	0.854	+6.64%
Loss Cost	2006.1	0.069 (CI = +/-0.014; p = 0.000)	0.128 (CI = +/-0.191; p = 0.181)	0.871	+7.15%
Loss Cost	2006.2	0.068 (CI = +/-0.015; p = 0.000)	0.134 (CI = +/-0.196; p = 0.173)	0.861	+7.05%
Loss Cost	2007.1	0.066 (CI = +/-0.016; p = 0.000)	0.147 (CI = +/-0.201; p = 0.146)	0.850	+6.85%
Loss Cost	2007.2	0.060 (CI = +/-0.016; p = 0.000)	0.186 (CI = +/-0.191; p = 0.056)	0.850	+6.22%
Loss Cost	2008.1	0.062 (CI = +/-0.017; p = 0.000)	0.178 (CI = +/-0.197; p = 0.075)	0.844	+6.35%
Loss Cost	2008.2	0.060 (CI = +/-0.018; p = 0.000)	0.190 (CI = +/-0.204; p = 0.066)	0.832	+6.15%
Loss Cost	2009.1	0.065 (CI = +/-0.019; p = 0.000)	0.160 (CI = +/-0.203; p = 0.118)	0.842	+6.67%
Loss Cost	2009.2	0.066 (CI = +/-0.021; p = 0.000)	0.149 (CI = +/-0.211; p = 0.158)	0.835	+6.87%
Loss Cost	2010.1	0.072 (CI = +/-0.022; p = 0.000)	0.115 (CI = +/-0.210; p = 0.271)	0.847	+7.51%
Loss Cost	2010.2	0.072 (CI = +/-0.024; p = 0.000)	0.115 (CI = +/-0.220; p = 0.292)	0.834	+7.51%
Loss Cost	2011.1	0.079 (CI = +/-0.025; p = 0.000)	0.078 (CI = +/-0.220; p = 0.473)	0.844	+8.24%
Loss Cost	2011.2	0.079 (CI = +/-0.028; p = 0.000)	0.081 (CI = +/-0.232; p = 0.477)	0.829	+8.17%
Loss Cost	2012.1	0.083 (CI = +/-0.030; p = 0.000)	0.057 (CI = +/-0.242; p = 0.629)	0.825	+8.69%
Loss Cost	2012.2	0.083 (CI = +/-0.034; p = 0.000)	0.060 (CI = +/-0.257; p = 0.632)	0.806	+8.62%
Loss Cost	2013.1	0.094 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.255; p = 0.969)	0.827	+9.90%
Loss Cost	2013.2	0.094 (CI = +/-0.040; p = 0.000)	0.004 (CI = +/-0.274; p = 0.973)	0.806	+9.91%
Loss Cost	2014.1	0.101 (CI = +/-0.045; p = 0.000)	-0.025 (CI = +/-0.290; p = 0.856)	0.798	+10.66%
Loss Cost	2014.2	0.092 (CI = +/-0.050; p = 0.001)	0.013 (CI = +/-0.306; p = 0.931)	0.765	+9.66%
Loss Cost	2015.1	0.094 (CI = +/-0.058; p = 0.003)	0.004 (CI = +/-0.333; p = 0.978)	0.738	+9.89%
Loss Cost	2015.2	0.088 (CI = +/-0.067; p = 0.014)	0.027 (CI = +/-0.363; p = 0.876)	0.694	+9.23%
Loss Cost	2016.1	0.102 (CI = +/-0.076; p = 0.013)	-0.021 (CI = +/-0.388; p = 0.907)	0.692	+10.74%
Loss Cost	2016.2	0.086 (CI = +/-0.087; p = 0.053)	0.032 (CI = +/-0.415; p = 0.871)	0.628	+8.96%
Loss Cost	2017.1	0.098 (CI = +/-0.101; p = 0.056)	-0.005 (CI = +/-0.452; p = 0.982)	0.609	+10.29%
Severity	2005.2	0.051 (CI = +/-0.010; p = 0.000)	0.359 (CI = +/-0.134; p = 0.000)	0.925	+5.24%
Severity	2006.1	0.054 (CI = +/-0.010; p = 0.000)	0.338 (CI = +/-0.131; p = 0.000)	0.931	+5.55%
Severity	2006.2	0.053 (CI = +/-0.010; p = 0.000)	0.348 (CI = +/-0.134; p = 0.000)	0.928	+5.41%
Severity	2007.1	0.053 (CI = +/-0.011; p = 0.000)	0.347 (CI = +/-0.138; p = 0.000)	0.924	+5.42%
Severity	2007.2	0.051 (CI = +/-0.012; p = 0.000)	0.358 (CI = +/-0.141; p = 0.000)	0.920	+5.24%
Severity	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.342 (CI = +/-0.142; p = 0.000)	0.922	+5.50%
Severity	2008.2	0.055 (CI = +/-0.013; p = 0.000)	0.333 (CI = +/-0.146; p = 0.000)	0.920	+5.65%
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	0.304 (CI = +/-0.141; p = 0.000)	0.930	+6.15%
Severity	2009.2	0.063 (CI = +/-0.014; p = 0.000)	0.285 (CI = +/-0.142; p = 0.000)	0.932	+6.49%
Severity	2010.1	0.068 (CI = +/-0.014; p = 0.000)	0.255 (CI = +/-0.137; p = 0.001)	0.941	+7.05%
Severity	2010.2	0.071 (CI = +/-0.015; p = 0.000)	0.237 (CI = +/-0.139; p = 0.002)	0.942	+7.40%
Severity	2011.1	0.078 (CI = +/-0.015; p = 0.000)	0.203 (CI = +/-0.131; p = 0.004)	0.951	+8.07%
Severity	2011.2	0.078 (CI = +/-0.016; p = 0.000)	0.203 (CI = +/-0.138; p = 0.006)	0.947	+8.06%
Severity	2012.1	0.084 (CI = +/-0.016; p = 0.000)	0.169 (CI = +/-0.131; p = 0.014)	0.955	+8.81%
Severity	2012.2	0.089 (CI = +/-0.018; p = 0.000)	0.148 (CI = +/-0.134; p = 0.032)	0.956	+9.27%
Severity	2013.1	0.101 (CI = +/-0.013; p = 0.000)	0.088 (CI = +/-0.092; p = 0.060)	0.981	+10.67%
Severity	2013.2	0.104 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.096; p = 0.115)	0.980	+10.96%
Severity	2014.1	0.107 (CI = +/-0.016; p = 0.000)	0.062 (CI = +/-0.100; p = 0.209)	0.979	+11.31%
Severity	2014.2	0.100 (CI = +/-0.016; p = 0.000)	0.091 (CI = +/-0.096; p = 0.061)	0.980	+10.54%
Severity	2015.1	0.097 (CI = +/-0.018; p = 0.000)	0.102 (CI = +/-0.102; p = 0.050)	0.978	+10.24%
Severity	2015.2	0.093 (CI = +/-0.020; p = 0.000)	0.117 (CI = +/-0.108; p = 0.036)	0.975	+9.79%
Severity	2016.1	0.101 (CI = +/-0.021; p = 0.000)	0.090 (CI = +/-0.107; p = 0.093)	0.978	+10.64%
Severity	2016.2	0.092 (CI = +/-0.021; p = 0.000)	0.120 (CI = +/-0.102; p = 0.025)	0.979	+9.64%
Severity	2017.1	0.094 (CI = +/-0.025; p = 0.000)	0.113 (CI = +/-0.112; p = 0.048)	0.976	+9.88%
Frequency	2005.2	0.013 (CI = +/-0.010; p = 0.015)	-0.197 (CI = +/-0.146; p = 0.010)	0.150	+1.33%
Frequency	2006.1	0.015 (CI = +/-0.011; p = 0.009)	-0.210 (CI = +/-0.148; p = 0.007)	0.177	+1.52%
Frequency	2006.2	0.015 (CI = +/-0.012; p = 0.012)	-0.213 (CI = +/-0.152; p = 0.008)	0.170	+1.55%
Frequency	2007.1	0.014 (CI = +/-0.012; p = 0.033)	-0.200 (CI = +/-0.155; p = 0.013)	0.136	+1.36%
Frequency	2007.2	0.009 (CI = +/-0.012; p = 0.137)	-0.172 (CI = +/-0.149; p = 0.025)	0.102	+0.94%
Frequency	2008.1	0.008 (CI = +/-0.013; p = 0.228)	-0.164 (CI = +/-0.154; p = 0.037)	0.090	+0.81%
Frequency	2008.2	0.005 (CI = +/-0.014; p = 0.496)	-0.143 (CI = +/-0.154; p = 0.067)	0.086	+0.47%
Frequency	2009.1	0.005 (CI = +/-0.015; p = 0.511)	-0.144 (CI = +/-0.160; p = 0.075)	0.084	+0.49%
Frequency	2009.2	0.004 (CI = +/-0.016; p = 0.659)	-0.136 (CI = +/-0.166; p = 0.104)	0.083	+0.36%
Frequency	2010.1	0.004 (CI = +/-0.018; p = 0.623)	-0.141 (CI = +/-0.174; p = 0.107)	0.080	+0.43%
Frequency	2010.2	0.001 (CI = +/-0.019; p = 0.913)	-0.122 (CI = +/-0.178; p = 0.170)	0.089	+0.10%
Frequency	2011.1	0.002 (CI = +/-0.021; p = 0.877)	-0.125 (CI = +/-0.187; p = 0.180)	0.083	+0.16%
Frequency	2011.2	0.001 (CI = +/-0.023; p = 0.929)	-0.122 (CI = +/-0.198; p = 0.213)	0.081	+0.10%
Frequency	2012.1	-0.001 (CI = +/-0.026; p = 0.933)	-0.112 (CI = +/-0.208; p = 0.277)	0.084	-0.11%
Frequency	2012.2	-0.006 (CI = +/-0.029; p = 0.672)	-0.088 (CI = +/-0.217; p = 0.407)	0.106	-0.59%
Frequency	2013.1	-0.007 (CI = +/-0.032; p = 0.653)	-0.083 (CI = +/-0.231; p = 0.463)	0.100	-0.70%
Frequency	2013.2	-0.010 (CI = +/-0.036; p = 0.585)	-0.071 (CI = +/-0.247; p = 0.552)	0.101	-0.95%
Frequency	2014.1	-0.006 (CI = +/-0.041; p = 0.766)	-0.087 (CI = +/-0.265; p = 0.496)	0.068	-0.58%
Frequency	2014.2	-0.008 (CI = +/-0.047; p = 0.722)	-0.078 (CI = +/-0.287; p = 0.570)	0.062	-0.80%
Frequency	2015.1	-0.003 (CI = +/-0.054; p = 0.903)	-0.098 (CI = +/-0.310; p = 0.512)	0.029	-0.31%
Frequency	2015.2	-0.005 (CI = +/-0.063; p = 0.863)	-0.090 (CI = +/-0.339; p = 0.578)	0.020	-0.51%
Frequency	2016.1	0.001 (CI = +/-0.073; p = 0.980)	-0.111 (CI = +/-0.371; p = 0.528)	-0.013	+0.09%
Frequency	2016.2	-0.006 (CI = +/-0.085; p = 0.876)	-0.088 (CI = +/-0.407; p = 0.646)	-0.011	-0.62%
Frequency	2017.1	0.004 (CI = +/-0.100; p = 0.937)	-0.118 (CI = +/-0.446; p = 0.573)	-0.057	+0.37%

Accident Benefits Total

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

Loss Cost	2005.2	0.067 (CI = +/-0.011; p = 0.000)	0.184 (CI = +/-0.095; p = 0.001)	0.849	+6.88%
Loss Cost	2006.1	0.071 (CI = +/-0.011; p = 0.000)	0.164 (CI = +/-0.090; p = 0.001)	0.874	+7.31%
Loss Cost	2006.2	0.071 (CI = +/-0.012; p = 0.000)	0.166 (CI = +/-0.094; p = 0.001)	0.860	+7.35%
Loss Cost	2007.1	0.067 (CI = +/-0.012; p = 0.000)	0.182 (CI = +/-0.092; p = 0.000)	0.858	+6.97%
Loss Cost	2007.2	0.063 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.084; p = 0.001)	0.853	+6.46%
Loss Cost	2008.1	0.062 (CI = +/-0.013; p = 0.000)	0.163 (CI = +/-0.088; p = 0.001)	0.843	+6.44%
Loss Cost	2008.2	0.062 (CI = +/-0.014; p = 0.000)	0.161 (CI = +/-0.092; p = 0.002)	0.817	+6.40%
Loss Cost	2009.1	0.066 (CI = +/-0.014; p = 0.000)	0.147 (CI = +/-0.092; p = 0.003)	0.834	+6.80%
Loss Cost	2009.2	0.070 (CI = +/-0.015; p = 0.000)	0.161 (CI = +/-0.090; p = 0.002)	0.844	+7.23%
Loss Cost	2010.1	0.075 (CI = +/-0.015; p = 0.000)	0.144 (CI = +/-0.089; p = 0.003)	0.865	+7.74%
Loss Cost	2010.2	0.077 (CI = +/-0.017; p = 0.000)	0.152 (CI = +/-0.092; p = 0.003)	0.853	+7.99%
Loss Cost	2011.1	0.083 (CI = +/-0.017; p = 0.000)	0.134 (CI = +/-0.090; p = 0.006)	0.875	+8.60%
Loss Cost	2011.2	0.085 (CI = +/-0.019; p = 0.000)	0.139 (CI = +/-0.095; p = 0.007)	0.857	+8.82%
Loss Cost	2012.1	0.087 (CI = +/-0.022; p = 0.000)	0.131 (CI = +/-0.101; p = 0.015)	0.853	+9.14%
Loss Cost	2012.2	0.090 (CI = +/-0.025; p = 0.000)	0.138 (CI = +/-0.107; p = 0.016)	0.831	+9.44%
Loss Cost	2013.1	0.102 (CI = +/-0.023; p = 0.000)	0.108 (CI = +/-0.094; p = 0.028)	0.889	+10.74%
Loss Cost	2013.2	0.106 (CI = +/-0.027; p = 0.000)	0.117 (CI = +/-0.100; p = 0.026)	0.874	+11.20%
Loss Cost	2014.1	0.112 (CI = +/-0.031; p = 0.000)	0.105 (CI = +/-0.108; p = 0.056)	0.871	+11.82%
Loss Cost	2014.2	0.104 (CI = +/-0.036; p = 0.000)	0.091 (CI = +/-0.114; p = 0.102)	0.822	+10.98%
Loss Cost	2015.1	0.101 (CI = +/-0.046; p = 0.001)	0.097 (CI = +/-0.132; p = 0.126)	0.782	+10.65%
Loss Cost	2015.2	0.096 (CI = +/-0.058; p = 0.007)	0.089 (CI = +/-0.151; p = 0.202)	0.670	+10.06%
Loss Cost	2016.1	0.110 (CI = +/-0.077; p = 0.014)	0.067 (CI = +/-0.176; p = 0.373)	0.680	+11.64%
Loss Cost	2016.2	0.075 (CI = +/-0.066; p = 0.034)	0.026 (CI = +/-0.133; p = 0.618)	0.578	+7.77%
Loss Cost	2017.1	0.078 (CI = +/-0.115; p = 0.118)	0.022 (CI = +/-0.196; p = 0.747)	0.430	+8.15%
Severity	2005.2	0.048 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.080; p = 0.009)	0.800	+4.93%
Severity	2006.1	0.050 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.081; p = 0.018)	0.811	+5.15%
Severity	2006.2	0.049 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.083; p = 0.027)	0.784	+5.05%
Severity	2007.1	0.048 (CI = +/-0.012; p = 0.000)	0.100 (CI = +/-0.086; p = 0.025)	0.766	+4.93%
Severity	2007.2	0.047 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.089; p = 0.038)	0.729	+4.79%
Severity	2008.1	0.048 (CI = +/-0.013; p = 0.000)	0.089 (CI = +/-0.093; p = 0.060)	0.726	+4.95%
Severity	2008.2	0.050 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.095; p = 0.047)	0.719	+5.17%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.095; p = 0.087)	0.744	+5.57%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.094; p = 0.044)	0.766	+6.01%
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.094; p = 0.084)	0.785	+6.45%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.096 (CI = +/-0.094; p = 0.045)	0.800	+6.92%
Severity	2011.1	0.072 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.093; p = 0.087)	0.823	+7.49%
Severity	2011.2	0.073 (CI = +/-0.020; p = 0.000)	0.082 (CI = +/-0.099; p = 0.097)	0.794	+7.58%
Severity	2012.1	0.079 (CI = +/-0.022; p = 0.000)	0.065 (CI = +/-0.099; p = 0.182)	0.816	+8.24%
Severity	2012.2	0.085 (CI = +/-0.023; p = 0.000)	0.080 (CI = +/-0.099; p = 0.103)	0.828	+8.91%
Severity	2013.1	0.100 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.067; p = 0.173)	0.934	+10.48%
Severity	2013.2	0.104 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.067; p = 0.100)	0.934	+11.01%
Severity	2014.1	0.107 (CI = +/-0.022; p = 0.000)	0.049 (CI = +/-0.074; p = 0.166)	0.924	+11.28%
Severity	2014.2	0.100 (CI = +/-0.023; p = 0.000)	0.036 (CI = +/-0.073; p = 0.286)	0.909	+10.47%
Severity	2015.1	0.092 (CI = +/-0.027; p = 0.000)	0.049 (CI = +/-0.076; p = 0.171)	0.892	+9.67%
Severity	2015.2	0.088 (CI = +/-0.033; p = 0.001)	0.043 (CI = +/-0.087; p = 0.269)	0.838	+9.21%
Severity	2016.1	0.098 (CI = +/-0.042; p = 0.002)	0.028 (CI = +/-0.097; p = 0.495)	0.844	+10.33%
Severity	2016.2	0.081 (CI = +/-0.044; p = 0.007)	0.008 (CI = +/-0.088; p = 0.812)	0.806	+8.48%
Severity	2017.1	0.081 (CI = +/-0.076; p = 0.043)	0.008 (CI = +/-0.130; p = 0.855)	0.688	+8.47%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.054; p = 0.009)	0.592	+1.86%
Frequency	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.053; p = 0.018)	0.640	+2.05%
Frequency	2006.2	0.022 (CI = +/-0.007; p = 0.000)	0.071 (CI = +/-0.053; p = 0.011)	0.652	+2.19%
Frequency	2007.1	0.019 (CI = +/-0.007; p = 0.000)	0.081 (CI = +/-0.050; p = 0.003)	0.654	+1.94%
Frequency	2007.2	0.016 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.040; p = 0.002)	0.648	+1.59%
Frequency	2008.1	0.014 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.039; p = 0.001)	0.652	+1.42%
Frequency	2008.2	0.012 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.035; p = 0.001)	0.613	+1.17%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.036; p = 0.001)	0.606	+1.17%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	0.064 (CI = +/-0.038; p = 0.002)	0.553	+1.15%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	0.062 (CI = +/-0.040; p = 0.005)	0.556	+1.21%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.010)	0.055 (CI = +/-0.039; p = 0.009)	0.460	+0.99%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.016)	0.054 (CI = +/-0.042; p = 0.015)	0.458	+1.04%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.016)	0.057 (CI = +/-0.044; p = 0.015)	0.452	+1.15%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.077)	0.066 (CI = +/-0.043; p = 0.006)	0.487	+0.84%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.278)	0.058 (CI = +/-0.041; p = 0.009)	0.388	+0.49%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.632)	0.064 (CI = +/-0.042; p = 0.006)	0.439	+0.23%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.763)	0.063 (CI = +/-0.046; p = 0.012)	0.382	+0.17%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.450)	0.056 (CI = +/-0.048; p = 0.028)	0.361	+0.49%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.550)	0.055 (CI = +/-0.054; p = 0.047)	0.282	+0.46%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.341)	0.047 (CI = +/-0.059; p = 0.101)	0.277	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.503)	0.046 (CI = +/-0.069; p = 0.157)	0.123	+0.78%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.441)	0.039 (CI = +/-0.084; p = 0.281)	0.095	+1.19%
Frequency	2016.2	-0.007 (CI = +/-0.025; p = 0.501)	0.018 (CI = +/-0.050; p = 0.373)	-0.081	-0.65%
Frequency	2017.1	-0.003 (CI = +/-0.042; p = 0.840)	0.014 (CI = +/-0.071; p = 0.586)	-0.483	-0.29%

Accident Benefits Total

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

Loss Cost	2005.2	0.066 (CI = +/-0.012; p = 0.000)	0.180 (CI = +/-0.099; p = 0.001)	0.828	+6.81%
Loss Cost	2006.1	0.070 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.094; p = 0.002)	0.856	+7.25%
Loss Cost	2006.2	0.070 (CI = +/-0.013; p = 0.000)	0.163 (CI = +/-0.098; p = 0.002)	0.839	+7.29%
Loss Cost	2007.1	0.067 (CI = +/-0.013; p = 0.000)	0.179 (CI = +/-0.096; p = 0.001)	0.835	+6.90%
Loss Cost	2007.2	0.061 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.087; p = 0.001)	0.827	+6.31%
Loss Cost	2008.1	0.061 (CI = +/-0.014; p = 0.000)	0.157 (CI = +/-0.091; p = 0.002)	0.814	+6.27%
Loss Cost	2008.2	0.060 (CI = +/-0.015; p = 0.000)	0.154 (CI = +/-0.096; p = 0.003)	0.781	+6.20%
Loss Cost	2009.1	0.064 (CI = +/-0.016; p = 0.000)	0.141 (CI = +/-0.096; p = 0.006)	0.801	+6.62%
Loss Cost	2009.2	0.068 (CI = +/-0.017; p = 0.000)	0.156 (CI = +/-0.095; p = 0.003)	0.811	+7.09%
Loss Cost	2010.1	0.073 (CI = +/-0.017; p = 0.000)	0.141 (CI = +/-0.093; p = 0.006)	0.836	+7.61%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	0.149 (CI = +/-0.098; p = 0.006)	0.818	+7.89%
Loss Cost	2011.1	0.082 (CI = +/-0.020; p = 0.000)	0.132 (CI = +/-0.096; p = 0.011)	0.846	+8.53%
Loss Cost	2011.2	0.084 (CI = +/-0.022; p = 0.000)	0.138 (CI = +/-0.103; p = 0.012)	0.822	+8.79%
Loss Cost	2012.1	0.087 (CI = +/-0.025; p = 0.000)	0.131 (CI = +/-0.109; p = 0.023)	0.816	+9.12%
Loss Cost	2012.2	0.091 (CI = +/-0.029; p = 0.000)	0.139 (CI = +/-0.118; p = 0.025)	0.786	+9.49%
Loss Cost	2013.1	0.103 (CI = +/-0.027; p = 0.000)	0.111 (CI = +/-0.103; p = 0.037)	0.860	+10.89%
Loss Cost	2013.2	0.109 (CI = +/-0.032; p = 0.000)	0.124 (CI = +/-0.111; p = 0.033)	0.842	+11.54%
Loss Cost	2014.1	0.116 (CI = +/-0.038; p = 0.000)	0.112 (CI = +/-0.120; p = 0.063)	0.840	+12.25%
Loss Cost	2014.2	0.107 (CI = +/-0.046; p = 0.001)	0.096 (CI = +/-0.132; p = 0.130)	0.761	+11.25%
Loss Cost	2015.1	0.104 (CI = +/-0.059; p = 0.005)	0.100 (CI = +/-0.153; p = 0.161)	0.704	+10.92%
Loss Cost	2015.2	0.097 (CI = +/-0.082; p = 0.029)	0.090 (CI = +/-0.188; p = 0.274)	0.517	+10.15%
Loss Cost	2016.1	0.113 (CI = +/-0.111; p = 0.047)	0.071 (CI = +/-0.224; p = 0.430)	0.531	+11.99%
Loss Cost	2016.2	0.054 (CI = +/-0.099; p = 0.183)	0.001 (CI = +/-0.169; p = 0.982)	0.198	+5.52%
Loss Cost	2017.1	0.054 (CI = +/-0.207; p = 0.381)	0.001 (CI = +/-0.299; p = 0.987)	-0.233	+5.52%
Severity	2005.2	0.046 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.082; p = 0.017)	0.772	+4.74%
Severity	2006.1	0.048 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.082; p = 0.030)	0.783	+4.97%
Severity	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.085; p = 0.047)	0.750	+4.84%
Severity	2007.1	0.046 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.088; p = 0.042)	0.728	+4.71%
Severity	2007.2	0.044 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.090; p = 0.068)	0.682	+4.51%
Severity	2008.1	0.046 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.094; p = 0.098)	0.678	+4.66%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	0.086 (CI = +/-0.098; p = 0.081)	0.665	+4.87%
Severity	2009.1	0.051 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.098; p = 0.136)	0.695	+5.28%
Severity	2009.2	0.056 (CI = +/-0.017; p = 0.000)	0.088 (CI = +/-0.098; p = 0.075)	0.716	+5.74%
Severity	2010.1	0.060 (CI = +/-0.018; p = 0.000)	0.074 (CI = +/-0.098; p = 0.128)	0.740	+6.19%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	0.090 (CI = +/-0.099; p = 0.073)	0.754	+6.70%
Severity	2011.1	0.070 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.098; p = 0.127)	0.782	+7.29%
Severity	2011.2	0.071 (CI = +/-0.023; p = 0.000)	0.076 (CI = +/-0.106; p = 0.145)	0.742	+7.36%
Severity	2012.1	0.077 (CI = +/-0.025; p = 0.000)	0.060 (CI = +/-0.106; p = 0.242)	0.768	+8.04%
Severity	2012.2	0.085 (CI = +/-0.027; p = 0.000)	0.078 (CI = +/-0.109; p = 0.141)	0.780	+8.82%
Severity	2013.1	0.100 (CI = +/-0.020; p = 0.000)	0.045 (CI = +/-0.073; p = 0.202)	0.916	+10.51%
Severity	2013.2	0.106 (CI = +/-0.022; p = 0.000)	0.059 (CI = +/-0.075; p = 0.110)	0.917	+11.21%
Severity	2014.1	0.109 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.082; p = 0.173)	0.904	+11.52%
Severity	2014.2	0.100 (CI = +/-0.029; p = 0.000)	0.037 (CI = +/-0.084; p = 0.339)	0.875	+10.50%
Severity	2015.1	0.092 (CI = +/-0.034; p = 0.001)	0.049 (CI = +/-0.089; p = 0.231)	0.842	+9.62%
Severity	2015.2	0.085 (CI = +/-0.047; p = 0.005)	0.039 (CI = +/-0.107; p = 0.393)	0.742	+8.90%
Severity	2016.1	0.097 (CI = +/-0.061; p = 0.012)	0.026 (CI = +/-0.123; p = 0.593)	0.746	+10.13%
Severity	2016.2	0.066 (CI = +/-0.062; p = 0.044)	-0.010 (CI = +/-0.106; p = 0.779)	0.688	+6.79%
Severity	2017.1	0.062 (CI = +/-0.130; p = 0.174)	-0.008 (CI = +/-0.187; p = 0.878)	0.367	+6.44%
Frequency	2005.2	0.020 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.055; p = 0.007)	0.595	+1.97%
Frequency	2006.1	0.022 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.053; p = 0.012)	0.647	+2.17%
Frequency	2006.2	0.023 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.053; p = 0.006)	0.666	+2.34%
Frequency	2007.1	0.021 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.051; p = 0.002)	0.669	+2.10%
Frequency	2007.2	0.017 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.041; p = 0.001)	0.659	+1.71%
Frequency	2008.1	0.015 (CI = +/-0.006; p = 0.000)	0.079 (CI = +/-0.040; p = 0.001)	0.663	+1.54%
Frequency	2008.2	0.013 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.035; p = 0.001)	0.617	+1.27%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.037; p = 0.001)	0.610	+1.27%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	0.068 (CI = +/-0.040; p = 0.002)	0.559	+1.27%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	0.066 (CI = +/-0.042; p = 0.004)	0.563	+1.34%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	0.059 (CI = +/-0.041; p = 0.008)	0.456	+1.11%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.016)	0.058 (CI = +/-0.044; p = 0.014)	0.455	+1.16%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	0.062 (CI = +/-0.047; p = 0.013)	0.460	+1.33%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.060)	0.070 (CI = +/-0.045; p = 0.005)	0.495	+1.00%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.246)	0.061 (CI = +/-0.044; p = 0.011)	0.379	+0.61%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.544)	0.066 (CI = +/-0.045; p = 0.009)	0.429	+0.34%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.665)	0.065 (CI = +/-0.051; p = 0.017)	0.369	+0.29%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.399)	0.059 (CI = +/-0.053; p = 0.035)	0.343	+0.65%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.485)	0.059 (CI = +/-0.062; p = 0.059)	0.262	+0.68%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.311)	0.052 (CI = +/-0.068; p = 0.111)	0.253	+1.19%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.461)	0.051 (CI = +/-0.084; p = 0.179)	0.086	+1.15%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.418)	0.045 (CI = +/-0.104; p = 0.295)	0.042	+1.68%
Frequency	2016.2	-0.012 (CI = +/-0.040; p = 0.413)	0.012 (CI = +/-0.069; p = 0.629)	-0.082	-1.19%
Frequency	2017.1	-0.009 (CI = +/-0.083; p = 0.696)	0.009 (CI = +/-0.119; p = 0.781)	-0.736	-0.86%

Accident Benefits Total

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

Loss Cost	2008.1	0.023 (CI = +/-0.016; p = 0.011)	0.216 (CI = +/-0.066; p = 0.000)	0.836	+2.30%
Loss Cost	2008.2	0.015 (CI = +/-0.014; p = 0.043)	0.199 (CI = +/-0.054; p = 0.000)	0.854	+1.51%
Severity	2008.1	-0.002 (CI = +/-0.016; p = 0.790)	0.126 (CI = +/-0.064; p = 0.001)	0.568	-0.20%
Severity	2008.2	-0.005 (CI = +/-0.018; p = 0.588)	0.120 (CI = +/-0.068; p = 0.003)	0.537	-0.45%
Frequency	2008.1	0.025 (CI = +/-0.013; p = 0.002)	0.090 (CI = +/-0.053; p = 0.004)	0.715	+2.50%
Frequency	2008.2	0.020 (CI = +/-0.013; p = 0.008)	0.078 (CI = +/-0.049; p = 0.005)	0.641	+1.97%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2015.1	0.099 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.130; p = 0.058)	0.830	+10.45%
Loss Cost	2015.2	0.100 (CI = +/-0.024; p = 0.000)	0.127 (CI = +/-0.137; p = 0.067)	0.804	+10.53%
Loss Cost	2016.1	0.104 (CI = +/-0.026; p = 0.000)	0.116 (CI = +/-0.143; p = 0.104)	0.799	+10.92%
Loss Cost	2016.2	0.101 (CI = +/-0.029; p = 0.000)	0.110 (CI = +/-0.152; p = 0.146)	0.757	+10.68%
Loss Cost	2017.1	0.105 (CI = +/-0.033; p = 0.000)	0.100 (CI = +/-0.161; p = 0.204)	0.745	+11.06%
Severity	2015.1	0.110 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.050; p = 0.252)	0.975	+11.63%
Severity	2015.2	0.110 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.053; p = 0.297)	0.971	+11.60%
Severity	2016.1	0.112 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.053; p = 0.459)	0.972	+11.89%
Severity	2016.2	0.110 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.054; p = 0.653)	0.968	+11.64%
Severity	2017.1	0.111 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.057; p = 0.745)	0.963	+11.74%
Frequency	2015.1	-0.011 (CI = +/-0.023; p = 0.340)	0.097 (CI = +/-0.138; p = 0.159)	0.053	-1.06%
Frequency	2015.2	-0.010 (CI = +/-0.025; p = 0.437)	0.100 (CI = +/-0.146; p = 0.167)	0.047	-0.95%
Frequency	2016.1	-0.009 (CI = +/-0.028; p = 0.521)	0.098 (CI = +/-0.155; p = 0.201)	0.012	-0.87%
Frequency	2016.2	-0.009 (CI = +/-0.032; p = 0.575)	0.098 (CI = +/-0.166; p = 0.227)	0.004	-0.86%
Frequency	2017.1	-0.006 (CI = +/-0.036; p = 0.719)	0.091 (CI = +/-0.177; p = 0.287)	-0.042	-0.61%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal

Loss Cost	2005.2	0.027 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.108; p = 0.002)	0.731	+2.77%
Loss Cost	2006.1	0.026 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.173 (CI = +/-0.110; p = 0.003)	0.716	+2.67%
Loss Cost	2006.2	0.024 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.105; p = 0.006)	0.721	+2.38%
Loss Cost	2007.1	0.022 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.106; p = 0.012)	0.712	+2.24%
Loss Cost	2007.2	0.020 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.123 (CI = +/-0.106; p = 0.025)	0.709	+2.03%
Loss Cost	2008.1	0.022 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.141 (CI = +/-0.105; p = 0.011)	0.734	+2.27%
Loss Cost	2008.2	0.023 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.109; p = 0.011)	0.732	+2.33%
Loss Cost	2009.1	0.026 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.167 (CI = +/-0.108; p = 0.004)	0.760	+2.63%
Loss Cost	2009.2	0.027 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.111; p = 0.003)	0.765	+2.78%
Loss Cost	2010.1	0.031 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.107; p = 0.001)	0.799	+3.16%
Loss Cost	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.106; p = 0.002)	0.805	+2.82%
Loss Cost	2011.1	0.029 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.112; p = 0.002)	0.804	+2.91%
Loss Cost	2011.2	0.031 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.204 (CI = +/-0.114; p = 0.001)	0.815	+3.19%
Loss Cost	2012.1	0.030 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.120; p = 0.003)	0.812	+3.01%
Loss Cost	2012.2	0.024 (CI = +/-0.013; p = 0.001)	0.018 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.116; p = 0.009)	0.833	+2.46%
Loss Cost	2013.1	0.027 (CI = +/-0.014; p = 0.001)	0.018 (CI = +/-0.004; p = 0.000)	-0.175 (CI = +/-0.122; p = 0.007)	0.838	+2.70%
Loss Cost	2013.2	0.023 (CI = +/-0.016; p = 0.006)	0.018 (CI = +/-0.004; p = 0.000)	-0.152 (CI = +/-0.126; p = 0.020)	0.846	+2.30%
Loss Cost	2014.1	0.028 (CI = +/-0.017; p = 0.002)	0.018 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.128; p = 0.009)	0.861	+2.81%
Loss Cost	2014.2	0.026 (CI = +/-0.019; p = 0.010)	0.018 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.138; p = 0.019)	0.861	+2.60%
Loss Cost	2015.1	0.031 (CI = +/-0.020; p = 0.006)	0.019 (CI = +/-0.004; p = 0.000)	-0.194 (CI = +/-0.144; p = 0.011)	0.870	+3.11%
Loss Cost	2015.2	0.030 (CI = +/-0.023; p = 0.015)	0.019 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.157; p = 0.020)	0.869	+3.05%
Loss Cost	2016.1	0.032 (CI = +/-0.027; p = 0.024)	0.019 (CI = +/-0.005; p = 0.000)	-0.198 (CI = +/-0.171; p = 0.026)	0.868	+3.21%
Loss Cost	2016.2	0.017 (CI = +/-0.023; p = 0.148)	0.018 (CI = +/-0.004; p = 0.000)	-0.133 (CI = +/-0.140; p = 0.061)	0.923	+1.67%
Loss Cost	2017.1	0.017 (CI = +/-0.027; p = 0.180)	0.018 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.153; p = 0.075)	0.920	+1.76%
Loss Cost	2017.2	0.014 (CI = +/-0.030; p = 0.324)	0.018 (CI = +/-0.004; p = 0.000)	-0.125 (CI = +/-0.164; p = 0.122)	0.921	+1.43%
Severity	2005.2	0.043 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.406)	0.227 (CI = +/-0.103; p = 0.000)	0.939	+4.36%
Severity	2006.1	0.040 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.004; p = 0.560)	0.247 (CI = +/-0.099; p = 0.000)	0.941	+4.12%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.855)	0.277 (CI = +/-0.085; p = 0.000)	0.953	+3.75%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.988)	0.287 (CI = +/-0.086; p = 0.000)	0.952	+3.62%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.920)	0.294 (CI = +/-0.088; p = 0.000)	0.949	+3.53%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.975)	0.286 (CI = +/-0.091; p = 0.000)	0.949	+3.64%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.761)	0.269 (CI = +/-0.089; p = 0.000)	0.953	+3.87%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.470)	0.246 (CI = +/-0.084; p = 0.000)	0.961	+4.19%
Severity	2009.2	0.043 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.371)	0.235 (CI = +/-0.085; p = 0.000)	0.961	+4.34%
Severity	2010.1	0.044 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.287)	0.224 (CI = +/-0.087; p = 0.000)	0.961	+4.51%
Severity	2010.2	0.043 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.003; p = 0.337)	0.229 (CI = +/-0.091; p = 0.000)	0.958	+4.43%
Severity	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.362)	0.230 (CI = +/-0.096; p = 0.000)	0.955	+4.42%
Severity	2011.2	0.041 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.476)	0.243 (CI = +/-0.099; p = 0.000)	0.953	+4.20%
Severity	2012.1	0.042 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.003; p = 0.429)	0.236 (CI = +/-0.105; p = 0.000)	0.951	+4.33%
Severity	2012.2	0.041 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.508)	0.244 (CI = +/-0.111; p = 0.000)	0.947	+4.19%
Severity	2013.1	0.042 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.004; p = 0.491)	0.239 (CI = +/-0.118; p = 0.000)	0.944	+4.27%
Severity	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.004; p = 0.554)	0.246 (CI = +/-0.127; p = 0.001)	0.940	+4.15%
Severity	2014.1	0.042 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.004; p = 0.529)	0.239 (CI = +/-0.136; p = 0.002)	0.936	+4.27%
Severity	2014.2	0.041 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.004; p = 0.574)	0.244 (CI = +/-0.147; p = 0.003)	0.931	+4.19%
Severity	2015.1	0.046 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.004; p = 0.446)	0.219 (CI = +/-0.155; p = 0.008)	0.932	+4.69%
Severity	2015.2	0.049 (CI = +/-0.025; p = 0.001)	0.002 (CI = +/-0.005; p = 0.402)	0.205 (CI = +/-0.167; p = 0.019)	0.928	+4.99%
Severity	2016.1	0.056 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.005; p = 0.279)	0.171 (CI = +/-0.172; p = 0.051)	0.933	+5.77%
Severity	2016.2	0.059 (CI = +/-0.031; p = 0.001)	0.003 (CI = +/-0.005; p = 0.262)	0.157 (CI = +/-0.186; p = 0.092)	0.928	+6.10%
Severity	2017.1	0.069 (CI = +/-0.033; p = 0.001)	0.003 (CI = +/-0.005; p = 0.181)	0.119 (CI = +/-0.187; p = 0.191)	0.935	+7.12%
Severity	2017.2	0.075 (CI = +/-0.036; p = 0.001)	0.003 (CI = +/-0.005; p = 0.164)	0.097 (CI = +/-0.196; p = 0.301)	0.934	+7.78%
Frequency	2005.2	-0.015 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.409 (CI = +/-0.098; p = 0.000)	0.924	-1.53%
Frequency	2006.1	-0.014 (CI = +/-0.007; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.421 (CI = +/-0.098; p = 0.000)	0.924	-1.39%
Frequency	2006.2	-0.013 (CI = +/-0.007; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.427 (CI = +/-0.101; p = 0.000)	0.923	-1.32%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.425 (CI = +/-0.104; p = 0.000)	0.921	-1.34%
Frequency	2007.2	-0.015 (CI = +/-0.008; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.417 (CI = +/-0.107; p = 0.000)	0.921	-1.44%
Frequency	2008.1	-0.013 (CI = +/-0.009; p = 0.003)	0.017 (CI = +/-0.004; p = 0.000)	-0.427 (CI = +/-0.109; p = 0.000)	0.920	-1.32%
Frequency	2008.2	-0.015 (CI = +/-0.009; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.414 (CI = +/-0.111; p = 0.000)	0.922	-1.48%
Frequency	2009.1	-0.015 (CI = +/-0.010; p = 0.004)	0.017 (CI = +/-0.004; p = 0.000)	-0.412 (CI = +/-0.116; p = 0.000)	0.920	-1.50%
Frequency	2009.2	-0.015 (CI = +/-0.011; p = 0.007)	0.017 (CI = +/-0.004; p = 0.000)	-0.413 (CI = +/-0.122; p = 0.000)	0.917	-1.50%
Frequency	2010.1	-0.013 (CI = +/-0.011; p = 0.027)	0.017 (CI = +/-0.004; p = 0.000)	-0.427 (CI = +/-0.125; p = 0.000)	0.916	-1.29%
Frequency	2010.2	-0.016 (CI = +/-0.012; p = 0.014)	0.017 (CI = +/-0.004; p = 0.000)	-0.410 (CI = +/-0.128; p = 0.000)	0.919	-1.54%
Frequency	2011.1	-0.014 (CI = +/-0.013; p = 0.034)	0.017 (CI = +/-0.005; p = 0.000)	-0.417 (CI = +/-0.134; p = 0.000)	0.915	-1.44%
Frequency	2011.2	-0.010 (CI = +/-0.014; p = 0.151)	0.018 (CI = +/-0.004; p = 0.000)	-0.448 (CI = +/-0.132; p = 0.000)	0.920	-0.98%
Frequency	2012.1	-0.013 (CI = +/-0.015; p = 0.088)	0.017 (CI = +/-0.005; p = 0.000)	-0.429 (CI = +/-0.137; p = 0.000)	0.922	-1.26%
Frequency	2012.2	-0.017 (CI = +/-0.016; p = 0.040)	0.017 (CI = +/-0.005; p = 0.000)	-0.405 (CI = +/-0.140; p = 0.000)	0.927	-1.66%
Frequency	2013.1	-0.015 (CI = +/-0.018; p = 0.088)	0.017 (CI = +/-0.005; p = 0.000)	-0.414 (CI = +/-0.149; p = 0.000)	0.923	-1.50%
Frequency	2013.2	-0.018 (CI = +/-0.020; p = 0.070)	0.017 (CI = +/-0.005; p = 0.000)	-0.398 (CI = +/-0.158; p = 0.000)	0.922	-1.77%
Frequency	2014.1	-0.014 (CI = +/-0.022; p = 0.187)	0.017 (CI = +/-0.005; p = 0.000)	-0.419 (CI = +/-0.167; p = 0.000)	0.919	-1.40%
Frequency	2014.2	-0.015 (CI = +/-0.024; p = 0.203)	0.017 (CI = +/-0.005; p = 0.000)	-0.412 (CI = +/-0.180; p = 0.000)	0.915	-1.53%
Frequency	2015.1	-0.015 (CI = +/-0.028; p = 0.266)	0.017 (CI = +/-0.006; p = 0.000)	-0.413 (CI = +/-0.196; p = 0.000)	0.909	-1.51%
Frequency	2015.2	-0.019 (CI = +/-0.032; p = 0.231)	0.017 (CI = +/-0.006; p = 0.000)	-0.396 (CI = +/-0.212; p = 0.001)	0.905	-1.84%
Frequency	2016.1	-0.025 (CI = +/-0.036; p = 0.162)	0.016 (CI = +/-0.006; p = 0.000)	-0.369 (CI = +/-0.226; p = 0.003)	0.904	-2.42%
Frequency	2016.2	-0.043 (CI = +/-0.033; p = 0.014)	0.015 (CI = +/-0.005; p = 0.000)	-0.290 (CI = +/-0.197; p = 0.007)	0.937	-4.18%
Frequency	2017.1	-0.051 (CI = +/-0.035; p = 0.008)	0.015 (CI = +/-0.005; p = 0.000)	-0.256 (CI = +/-0.203; p = 0.017)	0.938	-5.00%
Frequency	2017.2	-0.061 (CI = +/-0.038; p = 0.004)	0.015 (CI = +/-0.005; p = 0.000)	-0.223 (CI = +/-0.205; p = 0.036)	0.940	-5.90%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2005.2	0.010 (CI = +/-0.011; p = 0.058)	0.079 (CI = +/-0.091; p = 0.085)	0.044 (CI = +/-0.187; p = 0.638)	0.193	+1.02%
Loss Cost	2006.1	0.008 (CI = +/-0.011; p = 0.150)	0.089 (CI = +/-0.090; p = 0.054)	0.063 (CI = +/-0.186; p = 0.495)	0.181	+0.80%
Loss Cost	2006.2	0.005 (CI = +/-0.011; p = 0.372)	0.076 (CI = +/-0.089; p = 0.092)	0.088 (CI = +/-0.184; p = 0.337)	0.126	+0.50%
Loss Cost	2007.1	0.002 (CI = +/-0.011; p = 0.709)	0.087 (CI = +/-0.088; p = 0.052)	0.112 (CI = +/-0.181; p = 0.220)	0.134	+0.21%
Loss Cost	2007.2	0.000 (CI = +/-0.012; p = 0.971)	0.078 (CI = +/-0.089; p = 0.082)	0.130 (CI = +/-0.183; p = 0.156)	0.105	-0.02%
Loss Cost	2008.1	0.000 (CI = +/-0.013; p = 0.961)	0.078 (CI = +/-0.091; p = 0.090)	0.131 (CI = +/-0.189; p = 0.166)	0.102	-0.03%
Loss Cost	2008.2	-0.001 (CI = +/-0.014; p = 0.911)	0.077 (CI = +/-0.095; p = 0.107)	0.134 (CI = +/-0.195; p = 0.169)	0.091	-0.08%
Loss Cost	2009.1	-0.001 (CI = +/-0.015; p = 0.905)	0.077 (CI = +/-0.098; p = 0.117)	0.135 (CI = +/-0.202; p = 0.181)	0.088	-0.09%
Loss Cost	2009.2	-0.001 (CI = +/-0.016; p = 0.907)	0.077 (CI = +/-0.101; p = 0.130)	0.136 (CI = +/-0.209; p = 0.195)	0.080	-0.09%
Loss Cost	2010.1	-0.001 (CI = +/-0.017; p = 0.906)	0.077 (CI = +/-0.105; p = 0.142)	0.136 (CI = +/-0.218; p = 0.210)	0.076	-0.10%
Loss Cost	2010.2	-0.005 (CI = +/-0.018; p = 0.552)	0.064 (CI = +/-0.105; p = 0.222)	0.166 (CI = +/-0.219; p = 0.131)	0.057	-0.54%
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.396)	0.072 (CI = +/-0.107; p = 0.181)	0.186 (CI = +/-0.226; p = 0.102)	0.073	-0.83%
Loss Cost	2011.2	-0.008 (CI = +/-0.022; p = 0.432)	0.071 (CI = +/-0.112; p = 0.201)	0.187 (CI = +/-0.237; p = 0.116)	0.068	-0.84%
Loss Cost	2012.1	-0.015 (CI = +/-0.023; p = 0.202)	0.086 (CI = +/-0.111; p = 0.125)	0.226 (CI = +/-0.237; p = 0.062)	0.119	-1.45%
Loss Cost	2012.2	-0.022 (CI = +/-0.024; p = 0.075)	0.068 (CI = +/-0.110; p = 0.213)	0.270 (CI = +/-0.237; p = 0.028)	0.153	-2.16%
Loss Cost	2013.1	-0.026 (CI = +/-0.026; p = 0.055)	0.077 (CI = +/-0.113; p = 0.174)	0.294 (CI = +/-0.247; p = 0.022)	0.175	-2.56%
Loss Cost	2013.2	-0.033 (CI = +/-0.029; p = 0.025)	0.061 (CI = +/-0.115; p = 0.279)	0.336 (CI = +/-0.253; p = 0.012)	0.219	-3.27%
Loss Cost	2014.1	-0.037 (CI = +/-0.032; p = 0.026)	0.068 (CI = +/-0.119; p = 0.249)	0.357 (CI = +/-0.268; p = 0.012)	0.221	-3.63%
Loss Cost	2014.2	-0.045 (CI = +/-0.036; p = 0.017)	0.054 (CI = +/-0.122; p = 0.370)	0.398 (CI = +/-0.281; p = 0.008)	0.257	-4.37%
Loss Cost	2015.1	-0.051 (CI = +/-0.040; p = 0.016)	0.062 (CI = +/-0.127; p = 0.315)	0.430 (CI = +/-0.299; p = 0.008)	0.269	-4.95%
Loss Cost	2015.2	-0.060 (CI = +/-0.046; p = 0.013)	0.048 (CI = +/-0.132; p = 0.450)	0.476 (CI = +/-0.321; p = 0.006)	0.299	-5.82%
Loss Cost	2016.1	-0.073 (CI = +/-0.051; p = 0.008)	0.062 (CI = +/-0.134; p = 0.337)	0.537 (CI = +/-0.338; p = 0.004)	0.348	-7.01%
Loss Cost	2016.2	-0.102 (CI = +/-0.052; p = 0.001)	0.026 (CI = +/-0.122; p = 0.658)	0.673 (CI = +/-0.320; p = 0.000)	0.522	-9.69%
Loss Cost	2017.1	-0.120 (CI = +/-0.058; p = 0.001)	0.041 (CI = +/-0.121; p = 0.482)	0.753 (CI = +/-0.337; p = 0.000)	0.570	-11.32%
Loss Cost	2017.2	-0.145 (CI = +/-0.067; p = 0.001)	0.016 (CI = +/-0.123; p = 0.782)	0.858 (CI = +/-0.363; p = 0.000)	0.624	-13.48%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.046; p = 0.192)	0.309 (CI = +/-0.094; p = 0.000)	0.948	+3.98%
Severity	2006.1	0.037 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.041; p = 0.055)	0.329 (CI = +/-0.085; p = 0.000)	0.956	+3.73%
Severity	2006.2	0.034 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.032; p = 0.097)	0.354 (CI = +/-0.067; p = 0.000)	0.971	+3.42%
Severity	2007.1	0.032 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.031; p = 0.037)	0.366 (CI = +/-0.063; p = 0.000)	0.973	+3.27%
Severity	2007.2	0.031 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.031; p = 0.059)	0.372 (CI = +/-0.064; p = 0.000)	0.972	+3.20%
Severity	2008.1	0.032 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.032; p = 0.078)	0.369 (CI = +/-0.066; p = 0.000)	0.971	+3.23%
Severity	2008.2	0.034 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.030; p = 0.024)	0.356 (CI = +/-0.062; p = 0.000)	0.976	+3.42%
Severity	2009.1	0.035 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.028; p = 0.041)	0.342 (CI = +/-0.057; p = 0.000)	0.980	+3.60%
Severity	2009.2	0.036 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.028; p = 0.024)	0.335 (CI = +/-0.058; p = 0.000)	0.980	+3.71%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.029; p = 0.033)	0.332 (CI = +/-0.060; p = 0.000)	0.980	+3.75%
Severity	2010.2	0.036 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.029; p = 0.055)	0.338 (CI = +/-0.061; p = 0.000)	0.979	+3.66%
Severity	2011.1	0.035 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.029; p = 0.034)	0.346 (CI = +/-0.062; p = 0.000)	0.979	+3.53%
Severity	2011.2	0.033 (CI = +/-0.005; p = 0.000)	0.026 (CI = +/-0.028; p = 0.066)	0.360 (CI = +/-0.059; p = 0.000)	0.981	+3.31%
Severity	2012.1	0.032 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.029; p = 0.066)	0.363 (CI = +/-0.062; p = 0.000)	0.979	+3.27%
Severity	2012.2	0.030 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.029; p = 0.117)	0.374 (CI = +/-0.062; p = 0.000)	0.980	+3.08%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.030; p = 0.093)	0.381 (CI = +/-0.065; p = 0.000)	0.979	+2.96%
Severity	2013.2	0.027 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.030; p = 0.162)	0.393 (CI = +/-0.066; p = 0.000)	0.980	+2.75%
Severity	2014.1	0.026 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.030; p = 0.127)	0.401 (CI = +/-0.069; p = 0.000)	0.979	+2.60%
Severity	2014.2	0.023 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.031; p = 0.219)	0.415 (CI = +/-0.071; p = 0.000)	0.979	+2.34%
Severity	2015.1	0.024 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.032; p = 0.258)	0.412 (CI = +/-0.076; p = 0.000)	0.979	+2.39%
Severity	2015.2	0.023 (CI = +/-0.012; p = 0.001)	0.017 (CI = +/-0.034; p = 0.311)	0.415 (CI = +/-0.084; p = 0.000)	0.977	+2.33%
Severity	2016.1	0.025 (CI = +/-0.014; p = 0.002)	0.015 (CI = +/-0.036; p = 0.382)	0.407 (CI = +/-0.091; p = 0.000)	0.976	+2.49%
Severity	2016.2	0.022 (CI = +/-0.016; p = 0.011)	0.013 (CI = +/-0.039; p = 0.497)	0.417 (CI = +/-0.102; p = 0.000)	0.975	+2.27%
Severity	2017.1	0.025 (CI = +/-0.019; p = 0.016)	0.010 (CI = +/-0.041; p = 0.589)	0.406 (CI = +/-0.113; p = 0.000)	0.974	+2.54%
Severity	2017.2	0.025 (CI = +/-0.024; p = 0.045)	0.010 (CI = +/-0.045; p = 0.619)	0.406 (CI = +/-0.132; p = 0.000)	0.971	+2.54%
Frequency	2005.2	-0.029 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.080; p = 0.223)	-0.265 (CI = +/-0.166; p = 0.003)	0.781	-2.84%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.082; p = 0.239)	-0.266 (CI = +/-0.170; p = 0.003)	0.770	-2.83%
Frequency	2006.2	-0.029 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.085; p = 0.250)	-0.266 (CI = +/-0.175; p = 0.004)	0.761	-2.83%
Frequency	2007.1	-0.030 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.086; p = 0.208)	-0.254 (CI = +/-0.178; p = 0.006)	0.761	-2.97%
Frequency	2007.2	-0.032 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.088; p = 0.273)	-0.242 (CI = +/-0.181; p = 0.011)	0.762	-3.12%
Frequency	2008.1	-0.032 (CI = +/-0.013; p = 0.000)	0.050 (CI = +/-0.091; p = 0.270)	-0.238 (CI = +/-0.187; p = 0.014)	0.752	-3.16%
Frequency	2008.2	-0.034 (CI = +/-0.013; p = 0.000)	0.042 (CI = +/-0.092; p = 0.362)	-0.221 (CI = +/-0.190; p = 0.024)	0.757	-3.38%
Frequency	2009.1	-0.036 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.094; p = 0.304)	-0.207 (CI = +/-0.195; p = 0.038)	0.755	-3.56%
Frequency	2009.2	-0.037 (CI = +/-0.016; p = 0.000)	0.045 (CI = +/-0.097; p = 0.355)	-0.199 (CI = +/-0.201; p = 0.053)	0.749	-3.67%
Frequency	2010.1	-0.038 (CI = +/-0.017; p = 0.000)	0.046 (CI = +/-0.101; p = 0.357)	-0.196 (CI = +/-0.209; p = 0.065)	0.735	-3.71%
Frequency	2010.2	-0.041 (CI = +/-0.018; p = 0.000)	0.035 (CI = +/-0.102; p = 0.483)	-0.172 (CI = +/-0.213; p = 0.110)	0.743	-4.05%
Frequency	2011.1	-0.043 (CI = +/-0.019; p = 0.000)	0.040 (CI = +/-0.105; p = 0.443)	-0.160 (CI = +/-0.221; p = 0.148)	0.734	-4.21%
Frequency	2011.2	-0.041 (CI = +/-0.021; p = 0.001)	0.045 (CI = +/-0.109; p = 0.401)	-0.173 (CI = +/-0.231; p = 0.135)	0.714	-4.02%
Frequency	2012.1	-0.047 (CI = +/-0.022; p = 0.000)	0.059 (CI = +/-0.109; p = 0.277)	-0.137 (CI = +/-0.233; p = 0.235)	0.732	-4.57%
Frequency	2012.2	-0.052 (CI = +/-0.024; p = 0.000)	0.046 (CI = +/-0.111; p = 0.402)	-0.104 (CI = +/-0.238; p = 0.375)	0.743	-5.08%
Frequency	2013.1	-0.055 (CI = +/-0.027; p = 0.000)	0.052 (CI = +/-0.115; p = 0.360)	-0.087 (CI = +/-0.250; p = 0.479)	0.732	-5.36%
Frequency	2013.2	-0.060 (CI = +/-0.030; p = 0.000)	0.040 (CI = +/-0.118; p = 0.484)	-0.056 (CI = +/-0.261; p = 0.658)	0.733	-5.86%
Frequency	2014.1	-0.063 (CI = +/-0.033; p = 0.001)	0.044 (CI = +/-0.124; p = 0.462)	-0.044 (CI = +/-0.278; p = 0.744)	0.712	-6.06%
Frequency	2014.2	-0.068 (CI = +/-0.038; p = 0.001)	0.035 (CI = +/-0.129; p = 0.578)	-0.016 (CI = +/-0.297; p = 0.911)	0.703	-6.55%
Frequency	2015.1	-0.074 (CI = +/-0.042; p = 0.002)	0.044 (CI = +/-0.134; p = 0.495)	0.018 (CI = +/-0.316; p = 0.904)	0.694	-7.17%
Frequency	2015.2	-0.083 (CI = +/-0.049; p = 0.002)	0.031 (CI = +/-0.140; p = 0.643)	0.061 (CI = +/-0.340; p = 0.708)	0.688	-7.96%
Frequency	2016.1	-0.097 (CI = +/-0.054; p = 0.002)	0.047 (CI = +/-0.141; p = 0.489)	0.130 (CI = +/-0.357; p = 0.451)	0.699	-9.27%
Frequency	2016.2	-0.124 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.135; p = 0.837)	0.256 (CI = +/-0.354; p = 0.144)	0.759	-11.70%
Frequency	2017.1	-0.145 (CI = +/-0.064; p = 0.000)	0.030 (CI = +/-0.133; p = 0.632)	0.347 (CI = +/-0.370; p = 0.064)	0.771	-13.51%
Frequency	2017.2	-0.170 (CI = +/-0.075; p = 0.000)	0.006 (CI = +/-0.137; p = 0.932)	0.453 (CI = +/-0.404; p = 0.031)	0.774	-15.63%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2005.2	0.027 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.049; p = 0.013)	0.018 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.242; p = 0.119)	0.012 (CI = +/-0.269; p = 0.928)	0.763	+2.77%
Loss Cost	2006.1	0.026 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.049; p = 0.008)	0.018 (CI = +/-0.004; p = 0.000)	-0.189 (CI = +/-0.239; p = 0.119)	0.025 (CI = +/-0.266; p = 0.852)	0.759	+2.61%
Loss Cost	2006.2	0.023 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.047; p = 0.013)	0.017 (CI = +/-0.004; p = 0.000)	-0.183 (CI = +/-0.227; p = 0.111)	0.041 (CI = +/-0.253; p = 0.743)	0.756	+2.36%
Loss Cost	2007.1	0.021 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.047; p = 0.006)	0.017 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.220; p = 0.105)	0.058 (CI = +/-0.245; p = 0.634)	0.762	+2.14%
Loss Cost	2007.2	0.020 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.047; p = 0.010)	0.017 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.218; p = 0.109)	0.068 (CI = +/-0.244; p = 0.575)	0.754	+1.99%
Loss Cost	2008.1	0.022 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.047; p = 0.017)	0.017 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.215; p = 0.100)	0.054 (CI = +/-0.242; p = 0.653)	0.768	+2.18%
Loss Cost	2008.2	0.023 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.048; p = 0.014)	0.017 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.217; p = 0.098)	0.046 (CI = +/-0.244; p = 0.703)	0.770	+2.30%
Loss Cost	2009.1	0.025 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.048; p = 0.025)	0.018 (CI = +/-0.004; p = 0.000)	-0.184 (CI = +/-0.212; p = 0.087)	0.028 (CI = +/-0.240; p = 0.811)	0.787	+2.54%
Loss Cost	2009.2	0.027 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.048; p = 0.015)	0.018 (CI = +/-0.004; p = 0.000)	-0.188 (CI = +/-0.209; p = 0.075)	0.014 (CI = +/-0.238; p = 0.904)	0.800	+2.78%
Loss Cost	2010.1	0.031 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.046; p = 0.028)	0.019 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.200; p = 0.060)	-0.009 (CI = +/-0.229; p = 0.935)	0.822	+3.12%
Loss Cost	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.047 (CI = +/-0.046; p = 0.046)	0.018 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.196; p = 0.061)	0.008 (CI = +/-0.225; p = 0.945)	0.821	+2.83%
Loss Cost	2011.1	0.028 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.048; p = 0.057)	0.018 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.201; p = 0.066)	0.006 (CI = +/-0.233; p = 0.955)	0.819	+2.85%
Loss Cost	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.047; p = 0.027)	0.019 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.193; p = 0.050)	-0.017 (CI = +/-0.225; p = 0.879)	0.839	+3.25%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.047; p = 0.016)	0.018 (CI = +/-0.004; p = 0.000)	-0.190 (CI = +/-0.191; p = 0.051)	0.005 (CI = +/-0.225; p = 0.967)	0.845	+2.92%
Loss Cost	2012.2	0.024 (CI = +/-0.014; p = 0.001)	0.052 (CI = +/-0.046; p = 0.029)	0.018 (CI = +/-0.004; p = 0.000)	-0.184 (CI = +/-0.182; p = 0.048)	0.032 (CI = +/-0.217; p = 0.758)	0.857	+2.42%
Loss Cost	2013.1	0.025 (CI = +/-0.015; p = 0.003)	0.050 (CI = +/-0.048; p = 0.042)	0.018 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.186; p = 0.052)	0.024 (CI = +/-0.226; p = 0.825)	0.857	+2.55%
Loss Cost	2013.2	0.022 (CI = +/-0.017; p = 0.016)	0.045 (CI = +/-0.049; p = 0.068)	0.018 (CI = +/-0.004; p = 0.000)	-0.181 (CI = +/-0.187; p = 0.058)	0.043 (CI = +/-0.231; p = 0.698)	0.859	+2.20%
Loss Cost	2014.1	0.026 (CI = +/-0.019; p = 0.010)	0.040 (CI = +/-0.050; p = 0.113)	0.018 (CI = +/-0.004; p = 0.000)	-0.184 (CI = +/-0.187; p = 0.053)	0.015 (CI = +/-0.236; p = 0.892)	0.866	+2.68%
Loss Cost	2014.2	0.025 (CI = +/-0.022; p = 0.030)	0.039 (CI = +/-0.053; p = 0.143)	0.018 (CI = +/-0.004; p = 0.000)	-0.183 (CI = +/-0.194; p = 0.062)	0.022 (CI = +/-0.250; p = 0.857)	0.864	+2.56%
Loss Cost	2015.1	0.031 (CI = +/-0.026; p = 0.024)	0.034 (CI = +/-0.055; p = 0.214)	0.019 (CI = +/-0.004; p = 0.000)	-0.186 (CI = +/-0.196; p = 0.061)	-0.008 (CI = +/-0.263; p = 0.946)	0.868	+3.10%
Loss Cost	2015.2	0.032 (CI = +/-0.031; p = 0.044)	0.035 (CI = +/-0.059; p = 0.223)	0.019 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.204; p = 0.069)	-0.017 (CI = +/-0.285; p = 0.901)	0.866	+3.27%
Loss Cost	2016.1	0.033 (CI = +/-0.038; p = 0.086)	0.034 (CI = +/-0.063; p = 0.258)	0.019 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.214; p = 0.080)	-0.020 (CI = +/-0.317; p = 0.892)	0.863	+3.34%
Loss Cost	2016.2	0.007 (CI = +/-0.036; p = 0.697)	0.017 (CI = +/-0.051; p = 0.479)	0.017 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.169; p = 0.048)	0.110 (CI = +/-0.267; p = 0.387)	0.919	+0.65%
Loss Cost	2017.1	0.003 (CI = +/-0.045; p = 0.903)	0.019 (CI = +/-0.055; p = 0.460)	0.017 (CI = +/-0.005; p = 0.000)	-0.170 (CI = +/-0.178; p = 0.060)	0.130 (CI = +/-0.307; p = 0.370)	0.916	+0.25%
Loss Cost	2017.2	-0.009 (CI = +/-0.055; p = 0.712)	0.013 (CI = +/-0.059; p = 0.639)	0.016 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.183; p = 0.073)	0.186 (CI = +/-0.346; p = 0.257)	0.919	-0.94%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.047; p = 0.223)	0.002 (CI = +/-0.004; p = 0.291)	-0.032 (CI = +/-0.228; p = 0.781)	0.317 (CI = +/-0.254; p = 0.016)	0.947	+4.17%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.042; p = 0.070)	0.001 (CI = +/-0.003; p = 0.439)	-0.027 (CI = +/-0.205; p = 0.787)	0.341 (CI = +/-0.228; p = 0.005)	0.954	+3.86%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.033; p = 0.112)	0.001 (CI = +/-0.003; p = 0.647)	-0.018 (CI = +/-0.160; p = 0.816)	0.366 (CI = +/-0.178; p = 0.000)	0.969	+3.48%
Severity	2007.1	0.032 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.032; p = 0.045)	0.000 (CI = +/-0.003; p = 0.868)	-0.016 (CI = +/-0.151; p = 0.830)	0.380 (CI = +/-0.169; p = 0.000)	0.971	+3.29%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.032; p = 0.068)	0.000 (CI = +/-0.003; p = 0.975)	-0.014 (CI = +/-0.151; p = 0.852)	0.386 (CI = +/-0.169; p = 0.000)	0.970	+3.20%
Severity	2008.1	0.032 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.033; p = 0.090)	0.000 (CI = +/-0.003; p = 0.914)	-0.014 (CI = +/-0.153; p = 0.848)	0.383 (CI = +/-0.172; p = 0.000)	0.969	+3.25%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.031; p = 0.030)	0.001 (CI = +/-0.002; p = 0.664)	-0.019 (CI = +/-0.141; p = 0.782)	0.368 (CI = +/-0.159; p = 0.000)	0.974	+3.48%
Severity	2009.1	0.037 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.029; p = 0.055)	0.001 (CI = +/-0.002; p = 0.362)	-0.022 (CI = +/-0.127; p = 0.723)	0.349 (CI = +/-0.144; p = 0.000)	0.979	+3.75%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.028; p = 0.031)	0.001 (CI = +/-0.002; p = 0.258)	-0.025 (CI = +/-0.125; p = 0.683)	0.340 (CI = +/-0.142; p = 0.000)	0.980	+3.91%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.029; p = 0.047)	0.001 (CI = +/-0.002; p = 0.226)	-0.026 (CI = +/-0.126; p = 0.677)	0.334 (CI = +/-0.144; p = 0.000)	0.979	+3.98%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.030; p = 0.069)	0.001 (CI = +/-0.002; p = 0.284)	-0.024 (CI = +/-0.127; p = 0.699)	0.340 (CI = +/-0.146; p = 0.000)	0.978	+3.88%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.030; p = 0.048)	0.001 (CI = +/-0.002; p = 0.393)	-0.023 (CI = +/-0.127; p = 0.715)	0.350 (CI = +/-0.147; p = 0.000)	0.978	+3.73%
Severity	2011.2	0.034 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.029; p = 0.082)	0.001 (CI = +/-0.002; p = 0.569)	-0.019 (CI = +/-0.120; p = 0.753)	0.366 (CI = +/-0.140; p = 0.000)	0.979	+3.45%
Severity	2012.1	0.033 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.031; p = 0.086)	0.001 (CI = +/-0.002; p = 0.625)	-0.018 (CI = +/-0.123; p = 0.763)	0.369 (CI = +/-0.146; p = 0.000)	0.978	+3.40%
Severity	2012.2	0.031 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.031; p = 0.137)	0.000 (CI = +/-0.002; p = 0.814)	-0.015 (CI = +/-0.121; p = 0.802)	0.383 (CI = +/-0.144; p = 0.000)	0.978	+3.14%
Severity	2013.1	0.029 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.032; p = 0.111)	0.000 (CI = +/-0.002; p = 0.969)	-0.013 (CI = +/-0.123; p = 0.822)	0.394 (CI = +/-0.149; p = 0.000)	0.977	+2.97%
Severity	2013.2	0.026 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.032; p = 0.176)	0.000 (CI = +/-0.002; p = 0.807)	-0.010 (CI = +/-0.120; p = 0.867)	0.412 (CI = +/-0.148; p = 0.000)	0.977	+2.65%
Severity	2014.1	0.023 (CI = +/-0.012; p = 0.001)	0.024 (CI = +/-0.032; p = 0.130)	-0.001 (CI = +/-0.003; p = 0.625)	-0.008 (CI = +/-0.121; p = 0.894)	0.428 (CI = +/-0.153; p = 0.000)	0.977	+2.37%
Severity	2014.2	0.019 (CI = +/-0.014; p = 0.009)	0.020 (CI = +/-0.032; p = 0.211)	-0.001 (CI = +/-0.003; p = 0.405)	-0.003 (CI = +/-0.117; p = 0.952)	0.452 (CI = +/-0.152; p = 0.000)	0.978	+1.91%
Severity	2015.1	0.019 (CI = +/-0.016; p = 0.025)	0.020 (CI = +/-0.034; p = 0.237)	-0.001 (CI = +/-0.003; p = 0.439)	-0.003 (CI = +/-0.122; p = 0.954)	0.452 (CI = +/-0.164; p = 0.000)	0.977	+1.91%
Severity	2015.2	0.017 (CI = +/-0.019; p = 0.081)	0.018 (CI = +/-0.036; p = 0.303)	-0.001 (CI = +/-0.003; p = 0.401)	-0.002 (CI = +/-0.126; p = 0.977)	0.462 (CI = +/-0.177; p = 0.000)	0.975	+1.70%
Severity	2016.1	0.018 (CI = +/-0.024; p = 0.119)	0.017 (CI = +/-0.039; p = 0.357)	-0.001 (CI = +/-0.003; p = 0.485)	-0.002 (CI = +/-0.132; p = 0.970)	0.455 (CI = +/-0.196; p = 0.000)	0.974	+1.84%
Severity	2016.2	0.013 (CI = +/-0.029; p = 0.349)	0.014 (CI = +/-0.041; p = 0.484)	-0.001 (CI = +/-0.004; p = 0.381)	0.001 (CI = +/-0.136; p = 0.986)	0.482 (CI = +/-0.214; p = 0.000)	0.972	+1.28%
Severity	2017.1	0.015 (CI = +/-0.036; p = 0.375)	0.012 (CI = +/-0.044; p = 0.549)	-0.001 (CI = +/-0.004; p = 0.480)	0.000 (CI = +/-0.143; p = 0.998)	0.470 (CI = +/-0.247; p = 0.001)	0.970	+1.52%
Severity	2017.2	0.013 (CI = +/-0.046; p = 0.556)	0.011 (CI = +/-0.049; p = 0.624)	-0.001 (CI = +/-0.004; p = 0.480)	0.001 (CI = +/-0.152; p = 0.985)	0.482 (CI = +/-0.287; p = 0.004)	0.967	+1.26%
Frequency	2005.2	-0.014 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.043; p = 0.103)	0.016 (CI = +/-0.003; p = 0.000)	-0.159 (CI = +/-0.210; p = 0.133)	-0.305 (CI = +/-0.234; p = 0.012)	0.938	-1.35%
Frequency	2006.1	-0.012 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.043; p = 0.159)	0.017 (CI = +/-0.003; p = 0.000)	-0.161 (CI = +/-0.207; p = 0.123)	-0.316 (CI = +/-0.231; p = 0.009)	0.939	-1.21%
Frequency	2006.2	-0.011 (CI = +/-0.006; p = 0.002)	0.034 (CI = +/-0.043; p = 0.115)	0.017 (CI = +/-0.003; p = 0.000)	-0.164 (CI = +/-0.206; p = 0.115)	-0.324 (CI = +/-0.230; p = 0.007)	0.939	-1.09%
Frequency	2007.1	-0.011 (CI = +/-0.007; p = 0.003)	0.035 (CI = +/-0.044; p = 0.116)	0.017 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.210; p = 0.121)	-0.322 (CI = +/-0.234; p = 0.009)	0.938	-1.11%
Frequency	2007.2	-0.012 (CI = +/-0.007; p = 0.003)	0.033 (CI = +/-0.046; p = 0.145)	0.017 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.213; p = 0.129)	-0.319 (CI = +/-0.238; p = 0.010)	0.937	-1.17%
Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.012)	0.029 (CI = +/-0.046; p = 0.204)	0.017 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.213; p = 0.125)	-0.329 (CI = +/-0.239; p = 0.009)	0.936	-1.04%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.010)	0.027 (CI = +/-0.047; p = 0.262)	0.017 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.215; p = 0.134)	-0.322 (CI = +/-0.242; p = 0.011)	0.937	-1.15%
Frequency	2009.1	-0.012 (CI = +/-0.009; p = 0.016)	0.027 (CI = +/-0.049; p = 0.269)	0.017 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.219; p = 0.141)	-0.320 (CI = +/-0.248; p = 0.013)	0.935	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.010; p = 0.036)	0.029 (CI = +/-0.051; p = 0.251)	0.017 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.223; p = 0.144)	-0.325 (CI = +/-0.253; p = 0.014)	0.933	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.122)	0.023 (CI = +/-0.051; p = 0.361)	0.017 (CI = +/-0.004; p = 0.000)	-0.166 (CI = +/-0.220; p = 0.134)	-0.343 (CI = +/-0.252; p = 0.010)	0.933	-0.84%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.085)	0.019 (CI = +/-0.052; p = 0.454)	0.017 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.222; p = 0.143)	-0.333 (CI = +/-0.255; p = 0.013)	0.934	-1.01%
Frequency	2011.1	-0.009 (CI = +/-0.013; p = 0.184)	0.016 (CI = +/-0.054; p = 0.549)	0.017 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.225; p = 0.144)	-0.344 (CI = +/-0.261; p = 0.012)	0.932	-0.85%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.752)	0.028 (CI = +/-0.048; p = 0.236)	0.018 (CI = +/-0.004; p = 0.000)	-0.175 (CI = +/-0.196; p = 0.078)	-0.383 (CI = +/-0.229; p = 0.002)	0.947	-0.19%
Frequency	2012.1	-0.005 (CI = +/-0.013; p = 0.474)	0.033 (CI = +/-0.049; p = 0.173)	0.018 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.196; p = 0.082)	-0.365 (CI = +/-0.231; p = 0.004)	0.948	-0.47%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.328)	0.029 (CI = +/-0.050; p = 0.238)	0.018 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.198; p = 0.091)	-0.351 (CI = +/-0.236; p = 0.006)	0.949	-0.71%
Frequency	2013.1	-0.004 (CI = +/-0.016; p = 0.615)	0.025 (CI = +/-0.051; p = 0.329)	0.018 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.200; p = 0.089)	-0.370 (CI = +/-0.242; p = 0.005)	0.947	-0.40%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.634)	0.024 (CI = +/-0.054; p = 0.360)	0.018 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.206; p = 0.099)	-0.368 (CI = +/-0.254; p = 0.007)	0.945	-0.43%
Frequency	2014.1	0.003 (CI = +/-0.020; p = 0.755)	0.015 (CI = +/-0.053; p = 0.551)	0.019 (CI = +/-0.004; p = 0.000)	-0.176 (CI = +/-0.198; p = 0.077)	-0.413 (CI = +/-0.249; p = 0.003)	0.949	+0.31%
Frequency	2014.2	0.006 (CI = +/-0.023; p = 0.575)	0.019 (CI = +/-0.055; p = 0.483)	0.019 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.202; p = 0.078)	-0.430 (CI = +/-0.262; p = 0.003)	0.947	+0.63%
Frequency	2015.1	0.012 (CI = +/-0.027; p = 0.376)	0.014 (CI = +/-0.058; p = 0.619)	0.020 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.205; p = 0.077)	-0.460 (CI = +/-0.276; p = 0.003)	0.945	+1.17%
Frequency	2015.2	0.015 (CI = +/-0.032; p = 0.329)	0.017 (CI = +/-0.061; p = 0.565)	0.020 (CI = +/-0.005; p = 0.000)	-0.186 (CI = +/-0.213; p = 0.082)	-0.479 (CI = +/-0.297; p = 0.004)	0.943	+1.54%
Frequency	2016.1	0.015 (CI = +/-0.040; p = 0.441)	0.017 (CI = +/-0.065; p = 0.579)	0.020 (CI = +/-0.006; p = 0.000)	-0.185 (CI = +/-0.222; p = 0.095)	-0.475 (CI = +/-0.330; p = 0.008)	0.939	+1.47%
Frequency	2016.2	-0.006 (CI = +/-0.043; p = 0.755)	0.004 (CI = +/-0.061; p = 0.901)	0.018 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.203; p = 0.089)	-0.372 (CI = +/-0.320; p = 0.026)	0.952	-0.62%
Frequency	2017.1	-0.013 (CI = +/-0.053; p = 0.614)	0.007 (CI = +/-0.066; p = 0.826)	0.018 (CI = +/-0.006; p = 0.000)	-0.170 (CI = +/-0.212; p = 0.106)	-0.340 (CI = +/-0.366; p = 0.065)	0.948	-1.25%
Frequency	2017.2	-0.022 (CI = +/-0.067; p = 0.483)	0.002 (CI = +/-0.071; p = 0.959)	0.017 (CI = +/-0.006; p = 0.000)	-0.166 (CI = +/-0.222; p = 0.128)	-0.296 (CI = +/-0.421; p = 0.148)	0.942	-2.17%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.2	0.012 (CI = +/-0.011; p = 0.031)	0.079 (CI = +/-0.091; p = 0.085)	-0.004 (CI = +/-0.157; p = 0.958)	0.188	+1.21%
Loss Cost	2006.1	0.010 (CI = +/-0.011; p = 0.086)	0.088 (CI = +/-0.091; p = 0.056)	0.011 (CI = +/-0.158; p = 0.883)	0.170	+0.99%
Loss Cost	2006.2	0.007 (CI = +/-0.012; p = 0.234)	0.076 (CI = +/-0.090; p = 0.096)	0.032 (CI = +/-0.156; p = 0.677)	0.107	+0.70%
Loss Cost	2007.1	0.004 (CI = +/-0.012; p = 0.482)	0.086 (CI = +/-0.090; p = 0.058)	0.051 (CI = +/-0.155; p = 0.509)	0.105	+0.42%
Loss Cost	2007.2	0.002 (CI = +/-0.013; p = 0.756)	0.078 (CI = +/-0.091; p = 0.091)	0.066 (CI = +/-0.157; p = 0.397)	0.067	+0.19%
Loss Cost	2008.1	0.002 (CI = +/-0.013; p = 0.760)	0.077 (CI = +/-0.093; p = 0.102)	0.066 (CI = +/-0.162; p = 0.415)	0.064	+0.20%
Loss Cost	2008.2	0.002 (CI = +/-0.015; p = 0.804)	0.076 (CI = +/-0.097; p = 0.118)	0.067 (CI = +/-0.168; p = 0.420)	0.052	+0.18%
Loss Cost	2009.1	0.002 (CI = +/-0.016; p = 0.803)	0.076 (CI = +/-0.100; p = 0.131)	0.066 (CI = +/-0.174; p = 0.441)	0.049	+0.19%
Loss Cost	2009.2	0.002 (CI = +/-0.017; p = 0.796)	0.077 (CI = +/-0.103; p = 0.141)	0.065 (CI = +/-0.181; p = 0.467)	0.041	+0.22%
Loss Cost	2010.1	0.002 (CI = +/-0.018; p = 0.790)	0.076 (CI = +/-0.107; p = 0.157)	0.064 (CI = +/-0.187; p = 0.493)	0.037	+0.24%
Loss Cost	2010.2	-0.002 (CI = +/-0.019; p = 0.856)	0.063 (CI = +/-0.108; p = 0.241)	0.087 (CI = +/-0.190; p = 0.354)	0.003	-0.17%
Loss Cost	2011.1	-0.004 (CI = +/-0.021; p = 0.684)	0.070 (CI = +/-0.111; p = 0.209)	0.101 (CI = +/-0.196; p = 0.301)	0.010	-0.42%
Loss Cost	2011.2	-0.004 (CI = +/-0.023; p = 0.737)	0.071 (CI = +/-0.116; p = 0.221)	0.099 (CI = +/-0.206; p = 0.333)	0.005	-0.38%
Loss Cost	2012.1	-0.009 (CI = +/-0.024; p = 0.445)	0.083 (CI = +/-0.117; p = 0.155)	0.126 (CI = +/-0.209; p = 0.225)	0.037	-0.91%
Loss Cost	2012.2	-0.016 (CI = +/-0.026; p = 0.226)	0.067 (CI = +/-0.118; p = 0.253)	0.159 (CI = +/-0.212; p = 0.135)	0.044	-1.56%
Loss Cost	2013.1	-0.019 (CI = +/-0.029; p = 0.191)	0.072 (CI = +/-0.122; p = 0.229)	0.172 (CI = +/-0.221; p = 0.120)	0.053	-1.84%
Loss Cost	2013.2	-0.025 (CI = +/-0.031; p = 0.118)	0.059 (CI = +/-0.125; p = 0.338)	0.201 (CI = +/-0.230; p = 0.084)	0.073	-2.43%
Loss Cost	2014.1	-0.026 (CI = +/-0.035; p = 0.129)	0.062 (CI = +/-0.131; p = 0.333)	0.208 (CI = +/-0.243; p = 0.089)	0.062	-2.61%
Loss Cost	2014.2	-0.032 (CI = +/-0.039; p = 0.106)	0.052 (CI = +/-0.137; p = 0.441)	0.231 (CI = +/-0.258; p = 0.076)	0.074	-3.12%
Loss Cost	2015.1	-0.034 (CI = +/-0.044; p = 0.117)	0.056 (CI = +/-0.144; p = 0.426)	0.242 (CI = +/-0.274; p = 0.080)	0.065	-3.38%
Loss Cost	2015.2	-0.039 (CI = +/-0.050; p = 0.122)	0.048 (CI = +/-0.153; p = 0.520)	0.259 (CI = +/-0.295; p = 0.081)	0.067	-3.81%
Loss Cost	2016.1	-0.044 (CI = +/-0.057; p = 0.116)	0.055 (CI = +/-0.161; p = 0.479)	0.278 (CI = +/-0.314; p = 0.079)	0.071	-4.33%
Loss Cost	2016.2	-0.060 (CI = +/-0.063; p = 0.060)	0.029 (CI = +/-0.166; p = 0.713)	0.334 (CI = +/-0.328; p = 0.046)	0.127	-5.84%
Loss Cost	2017.1	-0.063 (CI = +/-0.072; p = 0.080)	0.032 (CI = +/-0.176; p = 0.698)	0.342 (CI = +/-0.353; p = 0.056)	0.103	-6.10%
Loss Cost	2017.2	-0.064 (CI = +/-0.085; p = 0.128)	0.031 (CI = +/-0.194; p = 0.730)	0.344 (CI = +/-0.388; p = 0.077)	0.079	-6.16%
Severity	2005.2	0.040 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.051; p = 0.297)	0.232 (CI = +/-0.088; p = 0.000)	0.936	+4.03%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.048; p = 0.132)	0.249 (CI = +/-0.082; p = 0.000)	0.941	+3.79%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.023 (CI = +/-0.041; p = 0.260)	0.271 (CI = +/-0.071; p = 0.000)	0.953	+3.47%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.040; p = 0.166)	0.280 (CI = +/-0.070; p = 0.000)	0.953	+3.33%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.041; p = 0.222)	0.285 (CI = +/-0.072; p = 0.000)	0.951	+3.26%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.042; p = 0.266)	0.281 (CI = +/-0.074; p = 0.000)	0.950	+3.31%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.041; p = 0.142)	0.269 (CI = +/-0.072; p = 0.000)	0.954	+3.51%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.040; p = 0.226)	0.257 (CI = +/-0.070; p = 0.000)	0.959	+3.72%
Severity	2009.2	0.038 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.041; p = 0.166)	0.249 (CI = +/-0.071; p = 0.000)	0.959	+3.85%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.042; p = 0.206)	0.246 (CI = +/-0.073; p = 0.000)	0.957	+3.91%
Severity	2010.2	0.038 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.043; p = 0.259)	0.250 (CI = +/-0.076; p = 0.000)	0.954	+3.84%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.044; p = 0.232)	0.254 (CI = +/-0.079; p = 0.000)	0.951	+3.76%
Severity	2011.2	0.035 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.045; p = 0.340)	0.264 (CI = +/-0.080; p = 0.000)	0.949	+3.57%
Severity	2012.1	0.035 (CI = +/-0.010; p = 0.000)	0.021 (CI = +/-0.047; p = 0.364)	0.263 (CI = +/-0.084; p = 0.000)	0.946	+3.58%
Severity	2012.2	0.034 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.049; p = 0.459)	0.270 (CI = +/-0.088; p = 0.000)	0.943	+3.44%
Severity	2013.1	0.034 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.051; p = 0.463)	0.271 (CI = +/-0.093; p = 0.000)	0.939	+3.42%
Severity	2013.2	0.032 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.053; p = 0.548)	0.277 (CI = +/-0.098; p = 0.000)	0.934	+3.29%
Severity	2014.1	0.032 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.056; p = 0.561)	0.277 (CI = +/-0.104; p = 0.000)	0.930	+3.28%
Severity	2014.2	0.031 (CI = +/-0.017; p = 0.001)	0.014 (CI = +/-0.059; p = 0.627)	0.281 (CI = +/-0.111; p = 0.000)	0.924	+3.19%
Severity	2015.1	0.034 (CI = +/-0.019; p = 0.001)	0.010 (CI = +/-0.061; p = 0.733)	0.271 (CI = +/-0.117; p = 0.000)	0.923	+3.45%
Severity	2015.2	0.036 (CI = +/-0.021; p = 0.003)	0.014 (CI = +/-0.065; p = 0.661)	0.263 (CI = +/-0.126; p = 0.000)	0.918	+3.67%
Severity	2016.1	0.041 (CI = +/-0.024; p = 0.002)	0.008 (CI = +/-0.067; p = 0.806)	0.247 (CI = +/-0.131; p = 0.001)	0.919	+4.14%
Severity	2016.2	0.043 (CI = +/-0.027; p = 0.004)	0.012 (CI = +/-0.072; p = 0.723)	0.238 (CI = +/-0.142; p = 0.003)	0.914	+4.42%
Severity	2017.1	0.050 (CI = +/-0.029; p = 0.003)	0.004 (CI = +/-0.072; p = 0.904)	0.217 (CI = +/-0.144; p = 0.006)	0.918	+5.14%
Severity	2017.2	0.057 (CI = +/-0.033; p = 0.003)	0.015 (CI = +/-0.076; p = 0.684)	0.196 (CI = +/-0.152; p = 0.016)	0.917	+5.87%
Frequency	2005.2	-0.028 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.079; p = 0.182)	-0.236 (CI = +/-0.137; p = 0.001)	0.789	-2.71%
Frequency	2006.1	-0.027 (CI = +/-0.010; p = 0.000)	0.052 (CI = +/-0.081; p = 0.198)	-0.237 (CI = +/-0.140; p = 0.002)	0.778	-2.70%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	0.053 (CI = +/-0.083; p = 0.206)	-0.238 (CI = +/-0.144; p = 0.002)	0.770	-2.68%
Frequency	2007.1	-0.029 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.085; p = 0.172)	-0.229 (CI = +/-0.147; p = 0.003)	0.770	-2.82%
Frequency	2007.2	-0.030 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.087; p = 0.229)	-0.218 (CI = +/-0.150; p = 0.006)	0.770	-2.97%
Frequency	2008.1	-0.031 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.089; p = 0.230)	-0.216 (CI = +/-0.155; p = 0.008)	0.760	-3.01%
Frequency	2008.2	-0.033 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.091; p = 0.313)	-0.202 (CI = +/-0.158; p = 0.014)	0.764	-3.22%
Frequency	2009.1	-0.035 (CI = +/-0.015; p = 0.000)	0.052 (CI = +/-0.093; p = 0.264)	-0.190 (CI = +/-0.161; p = 0.023)	0.763	-3.40%
Frequency	2009.2	-0.036 (CI = +/-0.016; p = 0.000)	0.048 (CI = +/-0.096; p = 0.310)	-0.184 (CI = +/-0.167; p = 0.032)	0.756	-3.50%
Frequency	2010.1	-0.036 (CI = +/-0.017; p = 0.000)	0.050 (CI = +/-0.099; p = 0.315)	-0.182 (CI = +/-0.174; p = 0.041)	0.743	-3.54%
Frequency	2010.2	-0.039 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.101; p = 0.435)	-0.162 (CI = +/-0.177; p = 0.071)	0.750	-3.87%
Frequency	2011.1	-0.041 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.104; p = 0.402)	-0.153 (CI = +/-0.184; p = 0.098)	0.741	-4.02%
Frequency	2011.2	-0.039 (CI = +/-0.021; p = 0.001)	0.049 (CI = +/-0.108; p = 0.356)	-0.165 (CI = +/-0.192; p = 0.088)	0.722	-3.81%
Frequency	2012.1	-0.044 (CI = +/-0.023; p = 0.000)	0.062 (CI = +/-0.108; p = 0.247)	-0.138 (CI = +/-0.193; p = 0.153)	0.739	-4.34%
Frequency	2012.2	-0.050 (CI = +/-0.024; p = 0.000)	0.049 (CI = +/-0.110; p = 0.367)	-0.111 (CI = +/-0.198; p = 0.256)	0.749	-4.83%
Frequency	2013.1	-0.052 (CI = +/-0.027; p = 0.001)	0.054 (CI = +/-0.114; p = 0.333)	-0.099 (CI = +/-0.207; p = 0.331)	0.737	-5.09%
Frequency	2013.2	-0.057 (CI = +/-0.030; p = 0.001)	0.043 (CI = +/-0.118; p = 0.453)	-0.076 (CI = +/-0.216; p = 0.470)	0.737	-5.54%
Frequency	2014.1	-0.059 (CI = +/-0.033; p = 0.001)	0.046 (CI = +/-0.123; p = 0.440)	-0.069 (CI = +/-0.228; p = 0.537)	0.716	-5.71%
Frequency	2014.2	-0.063 (CI = +/-0.037; p = 0.002)	0.038 (CI = +/-0.129; p = 0.549)	-0.050 (CI = +/-0.243; p = 0.672)	0.706	-6.12%
Frequency	2015.1	-0.068 (CI = +/-0.041; p = 0.003)	0.045 (CI = +/-0.134; p = 0.484)	-0.029 (CI = +/-0.256; p = 0.813)	0.694	-6.61%
Frequency	2015.2	-0.075 (CI = +/-0.047; p = 0.004)	0.034 (CI = +/-0.142; p = 0.619)	-0.004 (CI = +/-0.273; p = 0.978)	0.685	-7.21%
Frequency	2016.1	-0.085 (CI = +/-0.051; p = 0.003)	0.047 (CI = +/-0.145; p = 0.500)	0.031 (CI = +/-0.283; p = 0.817)	0.689	-8.14%
Frequency	2016.2	-0.103 (CI = +/-0.055; p = 0.001)	0.017 (CI = +/-0.144; p = 0.804)	0.096 (CI = +/-0.285; p = 0.480)	0.728	-9.83%
Frequency	2017.1	-0.113 (CI = +/-0.061; p = 0.001)	0.028 (CI = +/-0.149; p = 0.689)	0.125 (CI = +/-0.298; p = 0.381)	0.716	-10.69%
Frequency	2017.2	-0.121 (CI = +/-0.071; p = 0.003)	0.017 (CI = +/-0.162; p = 0.825)	0.148 (CI = +/-0.325; p = 0.340)	0.688	-11.37%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2005.2	0.010 (CI = +/-0.011; p = 0.075)	0.046 (CI = +/-0.192; p = 0.629)	0.147	+0.99%
Loss Cost	2006.1	0.008 (CI = +/-0.011; p = 0.162)	0.062 (CI = +/-0.194; p = 0.522)	0.113	+0.80%
Loss Cost	2006.2	0.005 (CI = +/-0.011; p = 0.426)	0.091 (CI = +/-0.189; p = 0.335)	0.076	+0.45%
Loss Cost	2007.1	0.002 (CI = +/-0.012; p = 0.713)	0.110 (CI = +/-0.189; p = 0.245)	0.056	+0.22%
Loss Cost	2007.2	-0.001 (CI = +/-0.012; p = 0.905)	0.134 (CI = +/-0.188; p = 0.159)	0.045	-0.07%
Loss Cost	2008.1	0.000 (CI = +/-0.013; p = 0.969)	0.130 (CI = +/-0.194; p = 0.183)	0.044	-0.03%
Loss Cost	2008.2	-0.001 (CI = +/-0.014; p = 0.846)	0.138 (CI = +/-0.200; p = 0.168)	0.039	-0.14%
Loss Cost	2009.1	-0.001 (CI = +/-0.015; p = 0.913)	0.134 (CI = +/-0.207; p = 0.195)	0.039	-0.08%
Loss Cost	2009.2	-0.002 (CI = +/-0.016; p = 0.841)	0.140 (CI = +/-0.214; p = 0.191)	0.035	-0.16%
Loss Cost	2010.1	-0.001 (CI = +/-0.018; p = 0.913)	0.135 (CI = +/-0.222; p = 0.222)	0.034	-0.10%
Loss Cost	2010.2	-0.006 (CI = +/-0.019; p = 0.505)	0.171 (CI = +/-0.221; p = 0.124)	0.038	-0.61%
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.405)	0.185 (CI = +/-0.229; p = 0.108)	0.041	-0.82%
Loss Cost	2011.2	-0.009 (CI = +/-0.022; p = 0.387)	0.193 (CI = +/-0.239; p = 0.110)	0.041	-0.94%
Loss Cost	2012.1	-0.015 (CI = +/-0.024; p = 0.216)	0.225 (CI = +/-0.244; p = 0.069)	0.063	-1.44%
Loss Cost	2012.2	-0.023 (CI = +/-0.024; p = 0.063)	0.277 (CI = +/-0.240; p = 0.026)	0.129	-2.27%
Loss Cost	2013.1	-0.026 (CI = +/-0.027; p = 0.059)	0.294 (CI = +/-0.252; p = 0.024)	0.139	-2.56%
Loss Cost	2013.2	-0.035 (CI = +/-0.029; p = 0.020)	0.344 (CI = +/-0.253; p = 0.010)	0.210	-3.40%
Loss Cost	2014.1	-0.037 (CI = +/-0.032; p = 0.026)	0.358 (CI = +/-0.270; p = 0.012)	0.205	-3.63%
Loss Cost	2014.2	-0.046 (CI = +/-0.035; p = 0.012)	0.407 (CI = +/-0.278; p = 0.006)	0.264	-4.52%
Loss Cost	2015.1	-0.051 (CI = +/-0.040; p = 0.015)	0.432 (CI = +/-0.299; p = 0.007)	0.266	-4.97%
Loss Cost	2015.2	-0.062 (CI = +/-0.045; p = 0.009)	0.487 (CI = +/-0.314; p = 0.004)	0.315	-6.01%
Loss Cost	2016.1	-0.073 (CI = +/-0.051; p = 0.008)	0.540 (CI = +/-0.336; p = 0.004)	0.349	-7.05%
Loss Cost	2016.2	-0.104 (CI = +/-0.050; p = 0.000)	0.681 (CI = +/-0.308; p = 0.000)	0.547	-9.84%
Loss Cost	2017.1	-0.121 (CI = +/-0.057; p = 0.000)	0.757 (CI = +/-0.329; p = 0.000)	0.584	-11.38%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.309 (CI = +/-0.095; p = 0.000)	0.947	+3.96%
Severity	2006.1	0.037 (CI = +/-0.005; p = 0.000)	0.328 (CI = +/-0.088; p = 0.000)	0.952	+3.74%
Severity	2006.2	0.033 (CI = +/-0.004; p = 0.000)	0.355 (CI = +/-0.068; p = 0.000)	0.969	+3.41%
Severity	2007.1	0.032 (CI = +/-0.004; p = 0.000)	0.365 (CI = +/-0.067; p = 0.000)	0.970	+3.28%
Severity	2007.2	0.031 (CI = +/-0.004; p = 0.000)	0.373 (CI = +/-0.067; p = 0.000)	0.970	+3.18%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	0.369 (CI = +/-0.068; p = 0.000)	0.969	+3.24%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	0.357 (CI = +/-0.066; p = 0.000)	0.972	+3.39%
Severity	2009.1	0.035 (CI = +/-0.004; p = 0.000)	0.342 (CI = +/-0.061; p = 0.000)	0.978	+3.61%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	0.337 (CI = +/-0.062; p = 0.000)	0.977	+3.68%
Severity	2010.1	0.037 (CI = +/-0.005; p = 0.000)	0.332 (CI = +/-0.064; p = 0.000)	0.977	+3.75%
Severity	2010.2	0.036 (CI = +/-0.005; p = 0.000)	0.340 (CI = +/-0.064; p = 0.000)	0.976	+3.62%
Severity	2011.1	0.035 (CI = +/-0.006; p = 0.000)	0.346 (CI = +/-0.066; p = 0.000)	0.976	+3.53%
Severity	2011.2	0.032 (CI = +/-0.006; p = 0.000)	0.362 (CI = +/-0.062; p = 0.000)	0.978	+3.27%
Severity	2012.1	0.032 (CI = +/-0.006; p = 0.000)	0.363 (CI = +/-0.065; p = 0.000)	0.977	+3.27%
Severity	2012.2	0.030 (CI = +/-0.007; p = 0.000)	0.376 (CI = +/-0.064; p = 0.000)	0.978	+3.04%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.381 (CI = +/-0.067; p = 0.000)	0.977	+2.96%
Severity	2013.2	0.027 (CI = +/-0.008; p = 0.000)	0.395 (CI = +/-0.067; p = 0.000)	0.978	+2.70%
Severity	2014.1	0.026 (CI = +/-0.008; p = 0.000)	0.401 (CI = +/-0.071; p = 0.000)	0.978	+2.59%
Severity	2014.2	0.023 (CI = +/-0.009; p = 0.000)	0.418 (CI = +/-0.071; p = 0.000)	0.979	+2.28%
Severity	2015.1	0.024 (CI = +/-0.010; p = 0.000)	0.412 (CI = +/-0.077; p = 0.000)	0.978	+2.38%
Severity	2015.2	0.022 (CI = +/-0.012; p = 0.001)	0.419 (CI = +/-0.083; p = 0.000)	0.977	+2.25%
Severity	2016.1	0.024 (CI = +/-0.014; p = 0.002)	0.408 (CI = +/-0.090; p = 0.000)	0.976	+2.48%
Severity	2016.2	0.022 (CI = +/-0.016; p = 0.011)	0.421 (CI = +/-0.098; p = 0.000)	0.975	+2.18%
Severity	2017.1	0.025 (CI = +/-0.019; p = 0.013)	0.407 (CI = +/-0.109; p = 0.000)	0.975	+2.52%
Frequency	2005.2	-0.029 (CI = +/-0.009; p = 0.000)	-0.263 (CI = +/-0.167; p = 0.003)	0.778	-2.86%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	-0.267 (CI = +/-0.171; p = 0.003)	0.767	-2.83%
Frequency	2006.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.264 (CI = +/-0.175; p = 0.004)	0.759	-2.85%
Frequency	2007.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.255 (CI = +/-0.179; p = 0.007)	0.756	-2.96%
Frequency	2007.2	-0.032 (CI = +/-0.012; p = 0.000)	-0.240 (CI = +/-0.182; p = 0.011)	0.760	-3.15%
Frequency	2008.1	-0.032 (CI = +/-0.013; p = 0.000)	-0.239 (CI = +/-0.188; p = 0.014)	0.750	-3.16%
Frequency	2008.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.219 (CI = +/-0.189; p = 0.025)	0.758	-3.41%
Frequency	2009.1	-0.036 (CI = +/-0.014; p = 0.000)	-0.207 (CI = +/-0.195; p = 0.037)	0.755	-3.56%
Frequency	2009.2	-0.038 (CI = +/-0.015; p = 0.000)	-0.196 (CI = +/-0.201; p = 0.055)	0.750	-3.71%
Frequency	2010.1	-0.038 (CI = +/-0.017; p = 0.000)	-0.196 (CI = +/-0.208; p = 0.064)	0.736	-3.71%
Frequency	2010.2	-0.042 (CI = +/-0.018; p = 0.000)	-0.169 (CI = +/-0.211; p = 0.111)	0.748	-4.09%
Frequency	2011.1	-0.043 (CI = +/-0.019; p = 0.000)	-0.161 (CI = +/-0.219; p = 0.144)	0.738	-4.21%
Frequency	2011.2	-0.042 (CI = +/-0.021; p = 0.000)	-0.169 (CI = +/-0.229; p = 0.140)	0.717	-4.08%
Frequency	2012.1	-0.047 (CI = +/-0.023; p = 0.000)	-0.137 (CI = +/-0.233; p = 0.236)	0.729	-4.56%
Frequency	2012.2	-0.053 (CI = +/-0.024; p = 0.000)	-0.099 (CI = +/-0.236; p = 0.393)	0.746	-5.16%
Frequency	2013.1	-0.055 (CI = +/-0.027; p = 0.000)	-0.086 (CI = +/-0.249; p = 0.478)	0.733	-5.36%
Frequency	2013.2	-0.061 (CI = +/-0.029; p = 0.000)	-0.051 (CI = +/-0.257; p = 0.684)	0.739	-5.94%
Frequency	2014.1	-0.063 (CI = +/-0.033; p = 0.001)	-0.043 (CI = +/-0.274; p = 0.744)	0.718	-6.07%
Frequency	2014.2	-0.069 (CI = +/-0.037; p = 0.001)	-0.010 (CI = +/-0.290; p = 0.942)	0.714	-6.65%
Frequency	2015.1	-0.075 (CI = +/-0.041; p = 0.001)	0.020 (CI = +/-0.310; p = 0.896)	0.702	-7.18%
Frequency	2015.2	-0.084 (CI = +/-0.047; p = 0.001)	0.068 (CI = +/-0.330; p = 0.668)	0.702	-8.09%
Frequency	2016.1	-0.098 (CI = +/-0.053; p = 0.001)	0.132 (CI = +/-0.349; p = 0.434)	0.709	-9.30%
Frequency	2016.2	-0.125 (CI = +/-0.055; p = 0.000)	0.260 (CI = +/-0.338; p = 0.122)	0.774	-11.77%
Frequency	2017.1	-0.146 (CI = +/-0.062; p = 0.000)	0.350 (CI = +/-0.357; p = 0.054)	0.783	-13.56%

Collision

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

Loss Cost	2005.2	0.011 (CI = +/-0.009; p = 0.016)	0.126	+1.10%
Loss Cost	2006.1	0.010 (CI = +/-0.009; p = 0.040)	0.090	+0.97%
Loss Cost	2006.2	0.007 (CI = +/-0.009; p = 0.120)	0.042	+0.73%
Loss Cost	2007.1	0.006 (CI = +/-0.010; p = 0.235)	0.014	+0.57%
Loss Cost	2007.2	0.004 (CI = +/-0.010; p = 0.435)	-0.012	+0.39%
Loss Cost	2008.1	0.004 (CI = +/-0.011; p = 0.397)	-0.008	+0.45%
Loss Cost	2008.2	0.004 (CI = +/-0.011; p = 0.478)	-0.016	+0.40%
Loss Cost	2009.1	0.005 (CI = +/-0.012; p = 0.435)	-0.013	+0.46%
Loss Cost	2009.2	0.004 (CI = +/-0.013; p = 0.486)	-0.018	+0.44%
Loss Cost	2010.1	0.005 (CI = +/-0.014; p = 0.440)	-0.014	+0.53%
Loss Cost	2010.2	0.002 (CI = +/-0.014; p = 0.743)	-0.034	+0.23%
Loss Cost	2011.1	0.001 (CI = +/-0.015; p = 0.844)	-0.038	+0.15%
Loss Cost	2011.2	0.001 (CI = +/-0.017; p = 0.860)	-0.040	+0.14%
Loss Cost	2012.1	-0.001 (CI = +/-0.018; p = 0.917)	-0.043	-0.09%
Loss Cost	2012.2	-0.005 (CI = +/-0.019; p = 0.591)	-0.032	-0.49%
Loss Cost	2013.1	-0.005 (CI = +/-0.020; p = 0.601)	-0.034	-0.52%
Loss Cost	2013.2	-0.008 (CI = +/-0.022; p = 0.434)	-0.018	-0.84%
Loss Cost	2014.1	-0.008 (CI = +/-0.024; p = 0.521)	-0.030	-0.76%
Loss Cost	2014.2	-0.010 (CI = +/-0.027; p = 0.447)	-0.021	-0.99%
Loss Cost	2015.1	-0.009 (CI = +/-0.030; p = 0.533)	-0.034	-0.90%
Loss Cost	2015.2	-0.010 (CI = +/-0.034; p = 0.521)	-0.035	-1.03%
Loss Cost	2016.1	-0.010 (CI = +/-0.038; p = 0.567)	-0.043	-1.04%
Loss Cost	2016.2	-0.017 (CI = +/-0.042; p = 0.401)	-0.017	-1.70%
Loss Cost	2017.1	-0.015 (CI = +/-0.049; p = 0.520)	-0.042	-1.48%
Severity	2005.2	0.048 (CI = +/-0.006; p = 0.000)	0.874	+4.95%
Severity	2006.1	0.047 (CI = +/-0.006; p = 0.000)	0.865	+4.83%
Severity	2006.2	0.045 (CI = +/-0.006; p = 0.000)	0.859	+4.64%
Severity	2007.1	0.045 (CI = +/-0.007; p = 0.000)	0.847	+4.62%
Severity	2007.2	0.045 (CI = +/-0.007; p = 0.000)	0.836	+4.62%
Severity	2008.1	0.046 (CI = +/-0.007; p = 0.000)	0.836	+4.74%
Severity	2008.2	0.048 (CI = +/-0.008; p = 0.000)	0.846	+4.94%
Severity	2009.1	0.051 (CI = +/-0.007; p = 0.000)	0.864	+5.19%
Severity	2009.2	0.052 (CI = +/-0.008; p = 0.000)	0.865	+5.33%
Severity	2010.1	0.053 (CI = +/-0.008; p = 0.000)	0.865	+5.49%
Severity	2010.2	0.054 (CI = +/-0.009; p = 0.000)	0.854	+5.52%
Severity	2011.1	0.054 (CI = +/-0.009; p = 0.000)	0.843	+5.59%
Severity	2011.2	0.054 (CI = +/-0.010; p = 0.000)	0.827	+5.57%
Severity	2012.1	0.056 (CI = +/-0.011; p = 0.000)	0.822	+5.74%
Severity	2012.2	0.056 (CI = +/-0.012; p = 0.000)	0.806	+5.79%
Severity	2013.1	0.058 (CI = +/-0.013; p = 0.000)	0.799	+5.96%
Severity	2013.2	0.059 (CI = +/-0.014; p = 0.000)	0.782	+6.05%
Severity	2014.1	0.061 (CI = +/-0.015; p = 0.000)	0.776	+6.28%
Severity	2014.2	0.062 (CI = +/-0.017; p = 0.000)	0.760	+6.44%
Severity	2015.1	0.067 (CI = +/-0.018; p = 0.000)	0.772	+6.88%
Severity	2015.2	0.070 (CI = +/-0.019; p = 0.000)	0.771	+7.25%
Severity	2016.1	0.076 (CI = +/-0.021; p = 0.000)	0.792	+7.87%
Severity	2016.2	0.080 (CI = +/-0.023; p = 0.000)	0.788	+8.32%
Severity	2017.1	0.088 (CI = +/-0.024; p = 0.000)	0.816	+9.15%
Frequency	2005.2	-0.037 (CI = +/-0.009; p = 0.000)	0.679	-3.66%
Frequency	2006.1	-0.037 (CI = +/-0.009; p = 0.000)	0.662	-3.68%
Frequency	2006.2	-0.038 (CI = +/-0.009; p = 0.000)	0.653	-3.74%
Frequency	2007.1	-0.039 (CI = +/-0.010; p = 0.000)	0.654	-3.86%
Frequency	2007.2	-0.041 (CI = +/-0.010; p = 0.000)	0.667	-4.05%
Frequency	2008.1	-0.042 (CI = +/-0.011; p = 0.000)	0.654	-4.10%
Frequency	2008.2	-0.044 (CI = +/-0.011; p = 0.000)	0.673	-4.33%
Frequency	2009.1	-0.046 (CI = +/-0.012; p = 0.000)	0.675	-4.49%
Frequency	2009.2	-0.048 (CI = +/-0.012; p = 0.000)	0.674	-4.64%
Frequency	2010.1	-0.048 (CI = +/-0.013; p = 0.000)	0.657	-4.70%
Frequency	2010.2	-0.051 (CI = +/-0.014; p = 0.000)	0.682	-5.01%
Frequency	2011.1	-0.053 (CI = +/-0.015; p = 0.000)	0.673	-5.15%
Frequency	2011.2	-0.053 (CI = +/-0.016; p = 0.000)	0.646	-5.14%
Frequency	2012.1	-0.057 (CI = +/-0.017; p = 0.000)	0.671	-5.51%
Frequency	2012.2	-0.061 (CI = +/-0.017; p = 0.000)	0.701	-5.93%
Frequency	2013.1	-0.063 (CI = +/-0.019; p = 0.000)	0.690	-6.11%
Frequency	2013.2	-0.067 (CI = +/-0.020; p = 0.000)	0.704	-6.50%
Frequency	2014.1	-0.069 (CI = +/-0.022; p = 0.000)	0.683	-6.62%
Frequency	2014.2	-0.072 (CI = +/-0.023; p = 0.000)	0.684	-6.98%
Frequency	2015.1	-0.076 (CI = +/-0.026; p = 0.000)	0.674	-7.28%
Frequency	2015.2	-0.080 (CI = +/-0.028; p = 0.000)	0.677	-7.73%
Frequency	2016.1	-0.086 (CI = +/-0.031; p = 0.000)	0.683	-8.26%
Frequency	2016.2	-0.097 (CI = +/-0.032; p = 0.000)	0.736	-9.24%
Frequency	2017.1	-0.102 (CI = +/-0.036; p = 0.000)	0.727	-9.74%

Collision

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

Loss Cost	2005.2	0.027 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.063; p = 0.023)	0.678	+2.74%
Loss Cost	2006.1	0.025 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.063; p = 0.013)	0.660	+2.57%
Loss Cost	2006.2	0.023 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.061; p = 0.024)	0.613	+2.33%
Loss Cost	2007.1	0.021 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.059; p = 0.010)	0.600	+2.09%
Loss Cost	2007.2	0.019 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.060; p = 0.017)	0.534	+1.94%
Loss Cost	2008.1	0.021 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.061; p = 0.032)	0.562	+2.12%
Loss Cost	2008.2	0.022 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.063; p = 0.026)	0.557	+2.25%
Loss Cost	2009.1	0.025 (CI = +/-0.010; p = 0.000)	0.064 (CI = +/-0.064; p = 0.050)	0.593	+2.49%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.064; p = 0.029)	0.620	+2.74%
Loss Cost	2010.1	0.030 (CI = +/-0.011; p = 0.000)	0.061 (CI = +/-0.063; p = 0.057)	0.670	+3.07%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.063; p = 0.099)	0.596	+2.78%
Loss Cost	2011.1	0.027 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.068; p = 0.121)	0.570	+2.79%
Loss Cost	2011.2	0.032 (CI = +/-0.013; p = 0.000)	0.064 (CI = +/-0.066; p = 0.057)	0.635	+3.21%
Loss Cost	2012.1	0.028 (CI = +/-0.014; p = 0.001)	0.074 (CI = +/-0.067; p = 0.032)	0.610	+2.82%
Loss Cost	2012.2	0.023 (CI = +/-0.015; p = 0.006)	0.062 (CI = +/-0.065; p = 0.058)	0.494	+2.33%
Loss Cost	2013.1	0.024 (CI = +/-0.018; p = 0.012)	0.060 (CI = +/-0.071; p = 0.090)	0.482	+2.43%
Loss Cost	2013.2	0.021 (CI = +/-0.020; p = 0.044)	0.053 (CI = +/-0.075; p = 0.149)	0.324	+2.08%
Loss Cost	2014.1	0.025 (CI = +/-0.023; p = 0.035)	0.042 (CI = +/-0.080; p = 0.263)	0.376	+2.57%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.083)	0.040 (CI = +/-0.089; p = 0.334)	0.229	+2.44%
Loss Cost	2015.1	0.030 (CI = +/-0.035; p = 0.078)	0.029 (CI = +/-0.100; p = 0.517)	0.273	+3.07%
Loss Cost	2015.2	0.032 (CI = +/-0.045; p = 0.130)	0.031 (CI = +/-0.116; p = 0.534)	0.158	+3.25%
Loss Cost	2016.1	0.034 (CI = +/-0.063; p = 0.227)	0.029 (CI = +/-0.144; p = 0.631)	0.078	+3.42%
Loss Cost	2016.2	0.001 (CI = +/-0.038; p = 0.931)	-0.009 (CI = +/-0.078; p = 0.761)	-0.458	+0.13%
Loss Cost	2017.1	-0.002 (CI = +/-0.067; p = 0.925)	-0.005 (CI = +/-0.114; p = 0.895)	-0.643	-0.21%
Severity	2005.2	0.041 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.061; p = 0.243)	0.826	+4.15%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.054; p = 0.070)	0.835	+3.83%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.042; p = 0.112)	0.867	+3.45%
Severity	2007.1	0.032 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.039; p = 0.036)	0.869	+3.25%
Severity	2007.2	0.031 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.040; p = 0.058)	0.850	+3.15%
Severity	2008.1	0.031 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.042; p = 0.081)	0.840	+3.19%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.038; p = 0.020)	0.875	+3.44%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.035; p = 0.038)	0.906	+3.70%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.034; p = 0.017)	0.912	+3.86%
Severity	2010.1	0.038 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.036; p = 0.029)	0.906	+3.92%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.037; p = 0.048)	0.886	+3.83%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.038; p = 0.026)	0.877	+3.64%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.035; p = 0.046)	0.863	+3.36%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.038; p = 0.046)	0.843	+3.27%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.037; p = 0.083)	0.807	+3.02%
Severity	2013.1	0.027 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.038; p = 0.050)	0.785	+2.77%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.037; p = 0.089)	0.721	+2.45%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.002)	0.040 (CI = +/-0.036; p = 0.032)	0.716	+2.04%
Severity	2014.2	0.016 (CI = +/-0.010; p = 0.006)	0.031 (CI = +/-0.030; p = 0.044)	0.639	+1.56%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.030)	0.035 (CI = +/-0.034; p = 0.047)	0.608	+1.38%
Severity	2015.2	0.011 (CI = +/-0.014; p = 0.109)	0.031 (CI = +/-0.038; p = 0.091)	0.411	+1.12%
Severity	2016.1	0.009 (CI = +/-0.020; p = 0.292)	0.034 (CI = +/-0.046; p = 0.116)	0.378	+0.92%
Severity	2016.2	0.001 (CI = +/-0.020; p = 0.894)	0.024 (CI = +/-0.041; p = 0.174)	0.111	+0.10%
Severity	2017.1	-0.004 (CI = +/-0.032; p = 0.694)	0.031 (CI = +/-0.055; p = 0.173)	0.192	-0.44%
Frequency	2005.2	-0.014 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.051; p = 0.133)	0.436	-1.35%
Frequency	2006.1	-0.012 (CI = +/-0.006; p = 0.001)	0.031 (CI = +/-0.051; p = 0.215)	0.357	-1.21%
Frequency	2006.2	-0.011 (CI = +/-0.007; p = 0.002)	0.037 (CI = +/-0.051; p = 0.149)	0.316	-1.09%
Frequency	2007.1	-0.011 (CI = +/-0.007; p = 0.003)	0.038 (CI = +/-0.053; p = 0.151)	0.291	-1.12%
Frequency	2007.2	-0.012 (CI = +/-0.008; p = 0.004)	0.036 (CI = +/-0.056; p = 0.192)	0.292	-1.17%
Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.015)	0.030 (CI = +/-0.057; p = 0.281)	0.201	-1.04%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.013)	0.026 (CI = +/-0.059; p = 0.366)	0.220	-1.15%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.021)	0.027 (CI = +/-0.062; p = 0.377)	0.186	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.047)	0.030 (CI = +/-0.065; p = 0.350)	0.148	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.146)	0.020 (CI = +/-0.066; p = 0.521)	0.031	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.104)	0.015 (CI = +/-0.068; p = 0.656)	0.061	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.224)	0.009 (CI = +/-0.072; p = 0.801)	-0.022	-0.82%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.796)	0.028 (CI = +/-0.059; p = 0.329)	-0.060	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.487)	0.036 (CI = +/-0.061; p = 0.224)	-0.002	-0.44%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.340)	0.030 (CI = +/-0.064; p = 0.324)	0.003	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.670)	0.022 (CI = +/-0.067; p = 0.493)	-0.118	-0.33%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.693)	0.021 (CI = +/-0.074; p = 0.538)	-0.135	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.565)	0.002 (CI = +/-0.068; p = 0.946)	-0.173	+0.52%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.415)	0.008 (CI = +/-0.073; p = 0.798)	-0.135	+0.87%
Frequency	2015.1	0.017 (CI = +/-0.026; p = 0.182)	-0.006 (CI = +/-0.076; p = 0.854)	0.021	+1.67%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.174)	0.000 (CI = +/-0.086; p = 0.995)	0.044	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.046; p = 0.230)	-0.005 (CI = +/-0.105; p = 0.903)	-0.015	+2.48%
Frequency	2016.2	0.000 (CI = +/-0.025; p = 0.981)	-0.034 (CI = +/-0.051; p = 0.142)	0.181	+0.02%
Frequency	2017.1	0.002 (CI = +/-0.044; p = 0.881)	-0.036 (CI = +/-0.075; p = 0.225)	0.076	+0.22%

Collision

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

Loss Cost	2005.2	0.029 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.063; p = 0.014)	0.690	+2.91%
Loss Cost	2006.1	0.027 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.063; p = 0.008)	0.673	+2.74%
Loss Cost	2006.2	0.025 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.062; p = 0.016)	0.621	+2.48%
Loss Cost	2007.1	0.022 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.060; p = 0.007)	0.610	+2.25%
Loss Cost	2007.2	0.021 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.062; p = 0.013)	0.541	+2.10%
Loss Cost	2008.1	0.023 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.062; p = 0.023)	0.571	+2.29%
Loss Cost	2008.2	0.024 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.064; p = 0.017)	0.575	+2.47%
Loss Cost	2009.1	0.027 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.064; p = 0.031)	0.615	+2.72%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.063; p = 0.014)	0.657	+3.05%
Loss Cost	2010.1	0.034 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.061; p = 0.025)	0.714	+3.42%
Loss Cost	2010.2	0.031 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.063; p = 0.048)	0.642	+3.15%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.067; p = 0.065)	0.619	+3.17%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	0.079 (CI = +/-0.062; p = 0.016)	0.717	+3.77%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.062; p = 0.009)	0.703	+3.39%
Loss Cost	2012.2	0.029 (CI = +/-0.015; p = 0.002)	0.077 (CI = +/-0.062; p = 0.021)	0.601	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	0.073 (CI = +/-0.068; p = 0.037)	0.596	+3.07%
Loss Cost	2013.2	0.028 (CI = +/-0.022; p = 0.018)	0.068 (CI = +/-0.075; p = 0.071)	0.451	+2.81%
Loss Cost	2014.1	0.034 (CI = +/-0.024; p = 0.013)	0.057 (CI = +/-0.077; p = 0.127)	0.523	+3.41%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.033)	0.060 (CI = +/-0.090; p = 0.160)	0.409	+3.55%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.030)	0.048 (CI = +/-0.096; p = 0.272)	0.483	+4.38%
Loss Cost	2015.2	0.052 (CI = +/-0.049; p = 0.043)	0.061 (CI = +/-0.113; p = 0.224)	0.460	+5.30%
Loss Cost	2016.1	0.056 (CI = +/-0.070; p = 0.089)	0.055 (CI = +/-0.141; p = 0.339)	0.412	+5.80%
Loss Cost	2016.2	0.017 (CI = +/-0.051; p = 0.374)	0.009 (CI = +/-0.088; p = 0.765)	-0.223	+1.70%
Loss Cost	2017.1	0.016 (CI = +/-0.107; p = 0.591)	0.010 (CI = +/-0.155; p = 0.810)	-0.615	+1.60%
Severity	2005.2	0.042 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.060; p = 0.146)	0.835	+4.34%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.054; p = 0.035)	0.846	+4.01%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.041; p = 0.055)	0.876	+3.61%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.039; p = 0.016)	0.879	+3.40%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.040; p = 0.028)	0.859	+3.32%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.041; p = 0.041)	0.850	+3.36%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.036; p = 0.004)	0.897	+3.67%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.030; p = 0.005)	0.935	+3.96%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.026; p = 0.000)	0.951	+4.19%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.027; p = 0.001)	0.949	+4.27%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.029; p = 0.002)	0.938	+4.23%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.028; p = 0.001)	0.937	+4.05%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.026; p = 0.002)	0.933	+3.80%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.028; p = 0.002)	0.923	+3.73%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.028; p = 0.005)	0.904	+3.53%
Severity	2013.1	0.032 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.028; p = 0.003)	0.901	+3.30%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.028; p = 0.006)	0.870	+3.04%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.023; p = 0.001)	0.904	+2.65%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.017; p = 0.000)	0.918	+2.21%
Severity	2015.1	0.021 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.018; p = 0.001)	0.916	+2.08%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.003)	0.044 (CI = +/-0.022; p = 0.004)	0.859	+2.03%
Severity	2016.1	0.019 (CI = +/-0.014; p = 0.018)	0.046 (CI = +/-0.028; p = 0.011)	0.847	+1.94%
Severity	2016.2	0.012 (CI = +/-0.015; p = 0.081)	0.038 (CI = +/-0.026; p = 0.019)	0.806	+1.25%
Severity	2017.1	0.008 (CI = +/-0.024; p = 0.282)	0.041 (CI = +/-0.035; p = 0.037)	0.865	+0.83%
Frequency	2005.2	-0.014 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.053; p = 0.157)	0.423	-1.37%
Frequency	2006.1	-0.012 (CI = +/-0.007; p = 0.001)	0.031 (CI = +/-0.053; p = 0.240)	0.342	-1.22%
Frequency	2006.2	-0.011 (CI = +/-0.007; p = 0.004)	0.037 (CI = +/-0.054; p = 0.166)	0.300	-1.09%
Frequency	2007.1	-0.011 (CI = +/-0.008; p = 0.006)	0.038 (CI = +/-0.056; p = 0.168)	0.275	-1.12%
Frequency	2007.2	-0.012 (CI = +/-0.008; p = 0.008)	0.036 (CI = +/-0.058; p = 0.217)	0.277	-1.18%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.025)	0.030 (CI = +/-0.060; p = 0.303)	0.185	-1.04%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.021)	0.025 (CI = +/-0.062; p = 0.403)	0.205	-1.17%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.032)	0.026 (CI = +/-0.065; p = 0.413)	0.170	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.069)	0.029 (CI = +/-0.069; p = 0.382)	0.133	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.190)	0.021 (CI = +/-0.070; p = 0.541)	0.015	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.135)	0.014 (CI = +/-0.073; p = 0.697)	0.045	-1.04%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.266)	0.008 (CI = +/-0.077; p = 0.826)	-0.039	-0.84%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.964)	0.031 (CI = +/-0.063; p = 0.307)	-0.060	-0.03%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.642)	0.039 (CI = +/-0.065; p = 0.222)	-0.008	-0.33%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.465)	0.032 (CI = +/-0.070; p = 0.336)	-0.015	-0.60%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.803)	0.024 (CI = +/-0.073; p = 0.484)	-0.133	-0.22%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.834)	0.024 (CI = +/-0.082; p = 0.528)	-0.154	-0.23%
Frequency	2014.1	0.007 (CI = +/-0.024; p = 0.490)	0.006 (CI = +/-0.075; p = 0.854)	-0.168	+0.74%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.322)	0.016 (CI = +/-0.083; p = 0.653)	-0.095	+1.31%
Frequency	2015.1	0.022 (CI = +/-0.032; p = 0.141)	0.002 (CI = +/-0.084; p = 0.946)	0.099	+2.25%
Frequency	2015.2	0.032 (CI = +/-0.041; p = 0.108)	0.016 (CI = +/-0.095; p = 0.678)	0.206	+3.20%
Frequency	2016.1	0.037 (CI = +/-0.058; p = 0.150)	0.010 (CI = +/-0.117; p = 0.831)	0.169	+3.79%
Frequency	2016.2	0.004 (CI = +/-0.043; p = 0.767)	-0.029 (CI = +/-0.073; p = 0.299)	0.019	+0.44%
Frequency	2017.1	0.008 (CI = +/-0.088; p = 0.746)	-0.031 (CI = +/-0.127; p = 0.398)	-0.222	+0.76%

Collision

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

Loss Cost	2005.2	0.027 (CI = +/-0.008; p = 0.000)	0.621	+2.74%
Loss Cost	2006.1	0.026 (CI = +/-0.009; p = 0.000)	0.581	+2.64%
Loss Cost	2006.2	0.023 (CI = +/-0.008; p = 0.000)	0.538	+2.33%
Loss Cost	2007.1	0.021 (CI = +/-0.009; p = 0.000)	0.485	+2.17%
Loss Cost	2007.2	0.019 (CI = +/-0.009; p = 0.000)	0.420	+1.94%
Loss Cost	2008.1	0.022 (CI = +/-0.010; p = 0.000)	0.477	+2.19%
Loss Cost	2008.2	0.022 (CI = +/-0.010; p = 0.000)	0.457	+2.25%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	0.524	+2.57%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.528	+2.74%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.612	+3.16%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.547	+2.78%
Loss Cost	2011.1	0.028 (CI = +/-0.014; p = 0.000)	0.524	+2.89%
Loss Cost	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.554	+3.21%
Loss Cost	2012.1	0.030 (CI = +/-0.017; p = 0.002)	0.476	+3.00%
Loss Cost	2012.2	0.023 (CI = +/-0.017; p = 0.010)	0.361	+2.33%
Loss Cost	2013.1	0.026 (CI = +/-0.019; p = 0.012)	0.376	+2.62%
Loss Cost	2013.2	0.021 (CI = +/-0.021; p = 0.053)	0.235	+2.08%
Loss Cost	2014.1	0.027 (CI = +/-0.023; p = 0.025)	0.349	+2.75%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.080)	0.224	+2.44%
Loss Cost	2015.1	0.032 (CI = +/-0.032; p = 0.051)	0.322	+3.25%
Loss Cost	2015.2	0.032 (CI = +/-0.041; p = 0.110)	0.226	+3.25%
Loss Cost	2016.1	0.036 (CI = +/-0.055; p = 0.154)	0.191	+3.70%
Loss Cost	2016.2	0.001 (CI = +/-0.032; p = 0.923)	-0.198	+0.13%
Loss Cost	2017.1	-0.003 (CI = +/-0.048; p = 0.871)	-0.241	-0.30%
Severity	2005.2	0.041 (CI = +/-0.007; p = 0.000)	0.824	+4.15%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	0.819	+3.87%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.858	+3.45%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	0.847	+3.29%
Severity	2007.2	0.031 (CI = +/-0.006; p = 0.000)	0.830	+3.15%
Severity	2008.1	0.032 (CI = +/-0.006; p = 0.000)	0.822	+3.23%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.843	+3.44%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.888	+3.75%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.885	+3.86%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.881	+3.98%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.863	+3.83%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.838	+3.72%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.829	+3.36%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.800	+3.36%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.769	+3.02%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	0.715	+2.89%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.000)	0.657	+2.45%
Severity	2014.1	0.022 (CI = +/-0.013; p = 0.003)	0.562	+2.21%
Severity	2014.2	0.016 (CI = +/-0.012; p = 0.014)	0.450	+1.56%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.036)	0.373	+1.59%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.161)	0.154	+1.12%
Severity	2016.1	0.012 (CI = +/-0.022; p = 0.222)	0.109	+1.25%
Severity	2016.2	0.001 (CI = +/-0.022; p = 0.907)	-0.196	+0.10%
Severity	2017.1	0.001 (CI = +/-0.033; p = 0.944)	-0.248	+0.09%
Frequency	2005.2	-0.014 (CI = +/-0.006; p = 0.000)	0.407	-1.35%
Frequency	2006.1	-0.012 (CI = +/-0.006; p = 0.001)	0.341	-1.19%
Frequency	2006.2	-0.011 (CI = +/-0.007; p = 0.003)	0.283	-1.09%
Frequency	2007.1	-0.011 (CI = +/-0.007; p = 0.005)	0.255	-1.08%
Frequency	2007.2	-0.012 (CI = +/-0.008; p = 0.005)	0.268	-1.17%
Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.018)	0.193	-1.01%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.013)	0.226	-1.15%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.023)	0.193	-1.13%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.046)	0.152	-1.08%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.152)	0.061	-0.79%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.096)	0.105	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.216)	0.037	-0.80%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.796)	-0.062	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.579)	-0.047	-0.35%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.340)	-0.001	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.725)	-0.072	-0.26%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.684)	-0.074	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.532)	-0.056	+0.53%
Frequency	2014.2	0.009 (CI = +/-0.021; p = 0.388)	-0.018	+0.87%
Frequency	2015.1	0.016 (CI = +/-0.024; p = 0.156)	0.139	+1.63%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.140)	0.181	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.184)	0.152	+2.43%
Frequency	2016.2	0.000 (CI = +/-0.028; p = 0.984)	-0.200	+0.02%
Frequency	2017.1	-0.004 (CI = +/-0.042; p = 0.810)	-0.230	-0.39%

Collision

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

Loss Cost	2005.2	0.028 (CI = +/-0.009; p = 0.000)	0.617	+2.85%
Loss Cost	2006.1	0.027 (CI = +/-0.009; p = 0.000)	0.577	+2.74%
Loss Cost	2006.2	0.024 (CI = +/-0.009; p = 0.000)	0.530	+2.41%
Loss Cost	2007.1	0.022 (CI = +/-0.010; p = 0.000)	0.474	+2.25%
Loss Cost	2007.2	0.020 (CI = +/-0.010; p = 0.000)	0.406	+2.01%
Loss Cost	2008.1	0.023 (CI = +/-0.010; p = 0.000)	0.468	+2.29%
Loss Cost	2008.2	0.023 (CI = +/-0.011; p = 0.000)	0.450	+2.36%
Loss Cost	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.72%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.532	+2.92%
Loss Cost	2010.1	0.034 (CI = +/-0.013; p = 0.000)	0.627	+3.42%
Loss Cost	2010.2	0.030 (CI = +/-0.013; p = 0.000)	0.561	+3.02%
Loss Cost	2011.1	0.031 (CI = +/-0.015; p = 0.000)	0.543	+3.17%
Loss Cost	2011.2	0.035 (CI = +/-0.016; p = 0.000)	0.583	+3.57%
Loss Cost	2012.1	0.033 (CI = +/-0.018; p = 0.002)	0.508	+3.39%
Loss Cost	2012.2	0.026 (CI = +/-0.019; p = 0.010)	0.391	+2.67%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.010)	0.419	+3.07%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.046)	0.276	+2.51%
Loss Cost	2014.1	0.034 (CI = +/-0.026; p = 0.018)	0.423	+3.41%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.058)	0.301	+3.17%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.029)	0.449	+4.38%
Loss Cost	2015.2	0.046 (CI = +/-0.049; p = 0.062)	0.377	+4.69%
Loss Cost	2016.1	0.056 (CI = +/-0.066; p = 0.079)	0.391	+5.80%
Loss Cost	2016.2	0.015 (CI = +/-0.038; p = 0.324)	0.050	+1.54%
Loss Cost	2017.1	0.016 (CI = +/-0.066; p = 0.501)	-0.117	+1.60%
Severity	2005.2	0.042 (CI = +/-0.008; p = 0.000)	0.827	+4.30%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.821	+4.01%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.860	+3.57%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.848	+3.40%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.829	+3.27%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.823	+3.36%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.849	+3.60%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.902	+3.96%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.904	+4.11%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.905	+4.27%
Severity	2010.2	0.040 (CI = +/-0.007; p = 0.000)	0.889	+4.13%
Severity	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.867	+4.05%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.862	+3.68%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.840	+3.73%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.814	+3.39%
Severity	2013.1	0.032 (CI = +/-0.011; p = 0.000)	0.769	+3.30%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.719	+2.85%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.634	+2.65%
Severity	2014.2	0.019 (CI = +/-0.013; p = 0.010)	0.538	+1.95%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.023)	0.482	+2.08%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.109)	0.267	+1.60%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.143)	0.252	+1.94%
Severity	2016.2	0.006 (CI = +/-0.031; p = 0.623)	-0.168	+0.60%
Severity	2017.1	0.008 (CI = +/-0.055; p = 0.663)	-0.238	+0.83%
Frequency	2005.2	-0.014 (CI = +/-0.007; p = 0.000)	0.398	-1.40%
Frequency	2006.1	-0.012 (CI = +/-0.007; p = 0.001)	0.330	-1.22%
Frequency	2006.2	-0.011 (CI = +/-0.007; p = 0.004)	0.270	-1.12%
Frequency	2007.1	-0.011 (CI = +/-0.008; p = 0.007)	0.243	-1.12%
Frequency	2007.2	-0.012 (CI = +/-0.008; p = 0.007)	0.257	-1.22%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.025)	0.181	-1.04%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.017)	0.215	-1.20%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.030)	0.183	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.057)	0.142	-1.14%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.181)	0.050	-0.82%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.115)	0.095	-1.06%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.249)	0.027	-0.84%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.874)	-0.069	-0.10%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.649)	-0.059	-0.33%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.392)	-0.016	-0.69%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.798)	-0.084	-0.22%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.753)	-0.089	-0.33%
Frequency	2014.1	0.007 (CI = +/-0.022; p = 0.464)	-0.043	+0.74%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.324)	0.012	+1.20%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.110)	0.227	+2.25%
Frequency	2015.2	0.030 (CI = +/-0.036; p = 0.087)	0.313	+3.04%
Frequency	2016.1	0.037 (CI = +/-0.048; p = 0.105)	0.327	+3.79%
Frequency	2016.2	0.009 (CI = +/-0.038; p = 0.536)	-0.122	+0.93%
Frequency	2017.1	0.008 (CI = +/-0.066; p = 0.741)	-0.277	+0.76%

Comprehensive - Total

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2005.2	0.057 (CI = +/-0.017; p = 0.000)	0.705 (CI = +/-0.195; p = 0.000)	0.708	+5.88%
Loss Cost	2006.1	0.054 (CI = +/-0.017; p = 0.000)	0.723 (CI = +/-0.196; p = 0.000)	0.712	+5.59%
Loss Cost	2006.2	0.054 (CI = +/-0.018; p = 0.000)	0.721 (CI = +/-0.202; p = 0.000)	0.690	+5.56%
Loss Cost	2007.1	0.050 (CI = +/-0.019; p = 0.000)	0.749 (CI = +/-0.198; p = 0.000)	0.706	+5.08%
Loss Cost	2007.2	0.050 (CI = +/-0.020; p = 0.000)	0.751 (CI = +/-0.204; p = 0.000)	0.687	+5.12%
Loss Cost	2008.1	0.049 (CI = +/-0.021; p = 0.000)	0.756 (CI = +/-0.210; p = 0.000)	0.687	+5.02%
Loss Cost	2008.2	0.049 (CI = +/-0.022; p = 0.000)	0.758 (CI = +/-0.217; p = 0.000)	0.667	+5.06%
Loss Cost	2009.1	0.047 (CI = +/-0.023; p = 0.000)	0.772 (CI = +/-0.222; p = 0.000)	0.670	+4.81%
Loss Cost	2009.2	0.047 (CI = +/-0.025; p = 0.001)	0.773 (CI = +/-0.230; p = 0.000)	0.650	+4.84%
Loss Cost	2010.1	0.046 (CI = +/-0.027; p = 0.001)	0.782 (CI = +/-0.237; p = 0.000)	0.651	+4.67%
Loss Cost	2010.2	0.044 (CI = +/-0.028; p = 0.004)	0.775 (CI = +/-0.246; p = 0.000)	0.622	+4.53%
Loss Cost	2011.1	0.051 (CI = +/-0.029; p = 0.001)	0.742 (CI = +/-0.244; p = 0.000)	0.641	+5.23%
Loss Cost	2011.2	0.049 (CI = +/-0.031; p = 0.004)	0.731 (CI = +/-0.253; p = 0.000)	0.605	+4.97%
Loss Cost	2012.1	0.043 (CI = +/-0.033; p = 0.012)	0.754 (CI = +/-0.257; p = 0.000)	0.617	+4.42%
Loss Cost	2012.2	0.039 (CI = +/-0.035; p = 0.033)	0.734 (CI = +/-0.266; p = 0.000)	0.578	+3.96%
Loss Cost	2013.1	0.043 (CI = +/-0.038; p = 0.030)	0.718 (CI = +/-0.275; p = 0.000)	0.578	+4.36%
Loss Cost	2013.2	0.046 (CI = +/-0.041; p = 0.030)	0.734 (CI = +/-0.286; p = 0.000)	0.568	+4.75%
Loss Cost	2014.1	0.045 (CI = +/-0.045; p = 0.049)	0.738 (CI = +/-0.300; p = 0.000)	0.567	+4.65%
Loss Cost	2014.2	0.037 (CI = +/-0.049; p = 0.126)	0.707 (CI = +/-0.309; p = 0.000)	0.517	+3.79%
Loss Cost	2015.1	0.043 (CI = +/-0.053; p = 0.107)	0.687 (CI = +/-0.322; p = 0.000)	0.512	+4.38%
Loss Cost	2015.2	0.038 (CI = +/-0.059; p = 0.192)	0.670 (CI = +/-0.339; p = 0.001)	0.462	+3.86%
Loss Cost	2016.1	0.043 (CI = +/-0.065; p = 0.184)	0.655 (CI = +/-0.358; p = 0.001)	0.454	+4.36%
Loss Cost	2016.2	0.053 (CI = +/-0.072; p = 0.136)	0.689 (CI = +/-0.375; p = 0.001)	0.465	+5.49%
Loss Cost	2017.1	0.071 (CI = +/-0.077; p = 0.069)	0.639 (CI = +/-0.380; p = 0.003)	0.482	+7.37%
Severity	2005.2	0.050 (CI = +/-0.006; p = 0.000)	0.145 (CI = +/-0.071; p = 0.000)	0.878	+5.10%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	0.158 (CI = +/-0.067; p = 0.000)	0.884	+4.88%
Severity	2006.2	0.046 (CI = +/-0.006; p = 0.000)	0.148 (CI = +/-0.065; p = 0.000)	0.876	+4.72%
Severity	2007.1	0.045 (CI = +/-0.006; p = 0.000)	0.157 (CI = +/-0.064; p = 0.000)	0.876	+4.56%
Severity	2007.2	0.044 (CI = +/-0.006; p = 0.000)	0.155 (CI = +/-0.065; p = 0.000)	0.862	+4.52%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	0.153 (CI = +/-0.067; p = 0.000)	0.857	+4.54%
Severity	2008.2	0.045 (CI = +/-0.007; p = 0.000)	0.155 (CI = +/-0.069; p = 0.000)	0.844	+4.56%
Severity	2009.1	0.045 (CI = +/-0.008; p = 0.000)	0.154 (CI = +/-0.072; p = 0.000)	0.837	+4.58%
Severity	2009.2	0.045 (CI = +/-0.008; p = 0.000)	0.155 (CI = +/-0.074; p = 0.000)	0.821	+4.60%
Severity	2010.1	0.046 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.076; p = 0.000)	0.818	+4.67%
Severity	2010.2	0.046 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.079; p = 0.000)	0.800	+4.71%
Severity	2011.1	0.047 (CI = +/-0.010; p = 0.000)	0.148 (CI = +/-0.081; p = 0.001)	0.800	+4.83%
Severity	2011.2	0.046 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.084; p = 0.002)	0.772	+4.75%
Severity	2012.1	0.046 (CI = +/-0.011; p = 0.000)	0.146 (CI = +/-0.087; p = 0.002)	0.759	+4.72%
Severity	2012.2	0.046 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.091; p = 0.003)	0.726	+4.70%
Severity	2013.1	0.046 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.095; p = 0.004)	0.712	+4.66%
Severity	2013.2	0.049 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.096; p = 0.002)	0.726	+5.01%
Severity	2014.1	0.048 (CI = +/-0.015; p = 0.000)	0.162 (CI = +/-0.100; p = 0.003)	0.711	+4.93%
Severity	2014.2	0.046 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.104; p = 0.006)	0.654	+4.72%
Severity	2015.1	0.048 (CI = +/-0.018; p = 0.000)	0.148 (CI = +/-0.108; p = 0.010)	0.657	+4.93%
Severity	2015.2	0.047 (CI = +/-0.020; p = 0.000)	0.145 (CI = +/-0.115; p = 0.016)	0.598	+4.85%
Severity	2016.1	0.050 (CI = +/-0.022; p = 0.000)	0.136 (CI = +/-0.120; p = 0.029)	0.605	+5.14%
Severity	2016.2	0.052 (CI = +/-0.025; p = 0.000)	0.141 (CI = +/-0.127; p = 0.033)	0.563	+5.31%
Severity	2017.1	0.053 (CI = +/-0.028; p = 0.001)	0.138 (CI = +/-0.136; p = 0.047)	0.548	+5.42%
Frequency	2005.2	0.007 (CI = +/-0.013; p = 0.237)	0.561 (CI = +/-0.144; p = 0.000)	0.609	+0.74%
Frequency	2006.1	0.007 (CI = +/-0.013; p = 0.307)	0.565 (CI = +/-0.148; p = 0.000)	0.609	+0.67%
Frequency	2006.2	0.008 (CI = +/-0.014; p = 0.248)	0.574 (CI = +/-0.151; p = 0.000)	0.610	+0.80%
Frequency	2007.1	0.005 (CI = +/-0.014; p = 0.475)	0.592 (CI = +/-0.150; p = 0.000)	0.635	+0.50%
Frequency	2007.2	0.006 (CI = +/-0.015; p = 0.439)	0.596 (CI = +/-0.155; p = 0.000)	0.631	+0.57%
Frequency	2008.1	0.005 (CI = +/-0.016; p = 0.555)	0.603 (CI = +/-0.159; p = 0.000)	0.632	+0.46%
Frequency	2008.2	0.005 (CI = +/-0.017; p = 0.570)	0.604 (CI = +/-0.164; p = 0.000)	0.623	+0.47%
Frequency	2009.1	0.002 (CI = +/-0.017; p = 0.799)	0.618 (CI = +/-0.166; p = 0.000)	0.635	+0.22%
Frequency	2009.2	0.002 (CI = +/-0.019; p = 0.802)	0.618 (CI = +/-0.172; p = 0.000)	0.626	+0.23%
Frequency	2010.1	0.000 (CI = +/-0.020; p = 0.999)	0.630 (CI = +/-0.176; p = 0.000)	0.633	+0.00%
Frequency	2010.2	-0.002 (CI = +/-0.021; p = 0.867)	0.621 (CI = +/-0.182; p = 0.000)	0.621	-0.17%
Frequency	2011.1	0.004 (CI = +/-0.021; p = 0.716)	0.594 (CI = +/-0.178; p = 0.000)	0.616	+0.38%
Frequency	2011.2	0.002 (CI = +/-0.023; p = 0.852)	0.586 (CI = +/-0.185; p = 0.000)	0.601	+0.21%
Frequency	2012.1	-0.003 (CI = +/-0.024; p = 0.805)	0.608 (CI = +/-0.185; p = 0.000)	0.628	-0.29%
Frequency	2012.2	-0.007 (CI = +/-0.025; p = 0.567)	0.589 (CI = +/-0.189; p = 0.000)	0.618	-0.71%
Frequency	2013.1	-0.003 (CI = +/-0.027; p = 0.821)	0.572 (CI = +/-0.193; p = 0.000)	0.598	-0.29%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.864)	0.574 (CI = +/-0.203; p = 0.000)	0.589	-0.24%
Frequency	2014.1	-0.003 (CI = +/-0.032; p = 0.860)	0.575 (CI = +/-0.213; p = 0.000)	0.576	-0.27%
Frequency	2014.2	-0.009 (CI = +/-0.034; p = 0.595)	0.552 (CI = +/-0.218; p = 0.000)	0.562	-0.89%
Frequency	2015.1	-0.005 (CI = +/-0.038; p = 0.769)	0.539 (CI = +/-0.228; p = 0.000)	0.533	-0.53%
Frequency	2015.2	-0.009 (CI = +/-0.042; p = 0.639)	0.525 (CI = +/-0.240; p = 0.000)	0.514	-0.94%
Frequency	2016.1	-0.007 (CI = +/-0.046; p = 0.736)	0.519 (CI = +/-0.254; p = 0.001)	0.484	-0.75%
Frequency	2016.2	0.002 (CI = +/-0.051; p = 0.944)	0.548 (CI = +/-0.264; p = 0.000)	0.511	+0.17%
Frequency	2017.1	0.018 (CI = +/-0.052; p = 0.462)	0.501 (CI = +/-0.255; p = 0.001)	0.506	+1.85%

Comprehensive - Total

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2005.2	0.054 (CI = +/-0.026; p = 0.000)	0.303	+5.60%
Loss Cost	2006.1	0.054 (CI = +/-0.027; p = 0.000)	0.285	+5.59%
Loss Cost	2006.2	0.051 (CI = +/-0.029; p = 0.001)	0.246	+5.24%
Loss Cost	2007.1	0.050 (CI = +/-0.030; p = 0.002)	0.219	+5.08%
Loss Cost	2007.2	0.046 (CI = +/-0.032; p = 0.005)	0.183	+4.75%
Loss Cost	2008.1	0.049 (CI = +/-0.033; p = 0.005)	0.188	+5.02%
Loss Cost	2008.2	0.045 (CI = +/-0.035; p = 0.013)	0.151	+4.64%
Loss Cost	2009.1	0.047 (CI = +/-0.037; p = 0.016)	0.147	+4.81%
Loss Cost	2009.2	0.043 (CI = +/-0.040; p = 0.035)	0.110	+4.36%
Loss Cost	2010.1	0.046 (CI = +/-0.042; p = 0.035)	0.115	+4.67%
Loss Cost	2010.2	0.039 (CI = +/-0.044; p = 0.082)	0.072	+3.99%
Loss Cost	2011.1	0.051 (CI = +/-0.045; p = 0.029)	0.135	+5.23%
Loss Cost	2011.2	0.043 (CI = +/-0.048; p = 0.075)	0.083	+4.39%
Loss Cost	2012.1	0.043 (CI = +/-0.051; p = 0.095)	0.072	+4.42%
Loss Cost	2012.2	0.032 (CI = +/-0.054; p = 0.227)	0.021	+3.28%
Loss Cost	2013.1	0.043 (CI = +/-0.057; p = 0.134)	0.056	+4.36%
Loss Cost	2013.2	0.039 (CI = +/-0.062; p = 0.206)	0.030	+3.95%
Loss Cost	2014.1	0.045 (CI = +/-0.067; p = 0.173)	0.043	+4.65%
Loss Cost	2014.2	0.028 (CI = +/-0.070; p = 0.407)	-0.014	+2.89%
Loss Cost	2015.1	0.043 (CI = +/-0.075; p = 0.246)	0.021	+4.38%
Loss Cost	2015.2	0.028 (CI = +/-0.081; p = 0.478)	-0.026	+2.82%
Loss Cost	2016.1	0.043 (CI = +/-0.088; p = 0.319)	0.003	+4.36%
Loss Cost	2016.2	0.041 (CI = +/-0.099; p = 0.395)	-0.014	+4.15%
Loss Cost	2017.1	0.071 (CI = +/-0.103; p = 0.163)	0.067	+7.37%
Severity	2005.2	0.049 (CI = +/-0.007; p = 0.000)	0.826	+5.04%
Severity	2006.1	0.048 (CI = +/-0.007; p = 0.000)	0.814	+4.88%
Severity	2006.2	0.046 (CI = +/-0.007; p = 0.000)	0.807	+4.66%
Severity	2007.1	0.045 (CI = +/-0.008; p = 0.000)	0.790	+4.56%
Severity	2007.2	0.043 (CI = +/-0.008; p = 0.000)	0.772	+4.44%
Severity	2008.1	0.044 (CI = +/-0.008; p = 0.000)	0.768	+4.54%
Severity	2008.2	0.044 (CI = +/-0.009; p = 0.000)	0.748	+4.48%
Severity	2009.1	0.045 (CI = +/-0.009; p = 0.000)	0.742	+4.58%
Severity	2009.2	0.044 (CI = +/-0.010; p = 0.000)	0.718	+4.50%
Severity	2010.1	0.046 (CI = +/-0.011; p = 0.000)	0.720	+4.67%
Severity	2010.2	0.045 (CI = +/-0.011; p = 0.000)	0.694	+4.60%
Severity	2011.1	0.047 (CI = +/-0.012; p = 0.000)	0.704	+4.83%
Severity	2011.2	0.045 (CI = +/-0.012; p = 0.000)	0.670	+4.64%
Severity	2012.1	0.046 (CI = +/-0.013; p = 0.000)	0.654	+4.72%
Severity	2012.2	0.045 (CI = +/-0.014; p = 0.000)	0.615	+4.56%
Severity	2013.1	0.046 (CI = +/-0.016; p = 0.000)	0.598	+4.66%
Severity	2013.2	0.047 (CI = +/-0.017; p = 0.000)	0.588	+4.83%
Severity	2014.1	0.048 (CI = +/-0.018; p = 0.000)	0.566	+4.93%
Severity	2014.2	0.044 (CI = +/-0.020; p = 0.000)	0.504	+4.52%
Severity	2015.1	0.048 (CI = +/-0.021; p = 0.000)	0.527	+4.93%
Severity	2015.2	0.045 (CI = +/-0.023; p = 0.001)	0.462	+4.62%
Severity	2016.1	0.050 (CI = +/-0.025; p = 0.000)	0.494	+5.14%
Severity	2016.2	0.049 (CI = +/-0.028; p = 0.002)	0.439	+5.04%
Severity	2017.1	0.053 (CI = +/-0.031; p = 0.002)	0.436	+5.42%
Frequency	2005.2	0.005 (CI = +/-0.020; p = 0.597)	-0.019	+0.53%
Frequency	2006.1	0.007 (CI = +/-0.021; p = 0.524)	-0.016	+0.67%
Frequency	2006.2	0.006 (CI = +/-0.022; p = 0.614)	-0.020	+0.56%
Frequency	2007.1	0.005 (CI = +/-0.024; p = 0.669)	-0.023	+0.50%
Frequency	2007.2	0.003 (CI = +/-0.025; p = 0.809)	-0.028	+0.30%
Frequency	2008.1	0.005 (CI = +/-0.026; p = 0.723)	-0.026	+0.46%
Frequency	2008.2	0.002 (CI = +/-0.028; p = 0.908)	-0.031	+0.16%
Frequency	2009.1	0.002 (CI = +/-0.029; p = 0.880)	-0.031	+0.22%
Frequency	2009.2	-0.001 (CI = +/-0.031; p = 0.931)	-0.033	-0.13%
Frequency	2010.1	0.000 (CI = +/-0.033; p = 1.000)	-0.034	+0.00%
Frequency	2010.2	-0.006 (CI = +/-0.035; p = 0.730)	-0.031	-0.59%
Frequency	2011.1	0.004 (CI = +/-0.035; p = 0.824)	-0.035	+0.38%
Frequency	2011.2	-0.002 (CI = +/-0.037; p = 0.895)	-0.038	-0.24%
Frequency	2012.1	-0.003 (CI = +/-0.040; p = 0.882)	-0.039	-0.29%
Frequency	2012.2	-0.012 (CI = +/-0.041; p = 0.542)	-0.025	-1.23%
Frequency	2013.1	-0.003 (CI = +/-0.043; p = 0.888)	-0.043	-0.29%
Frequency	2013.2	-0.008 (CI = +/-0.046; p = 0.710)	-0.039	-0.84%
Frequency	2014.1	-0.003 (CI = +/-0.050; p = 0.911)	-0.047	-0.27%
Frequency	2014.2	-0.016 (CI = +/-0.052; p = 0.538)	-0.030	-1.56%
Frequency	2015.1	-0.005 (CI = +/-0.056; p = 0.845)	-0.050	-0.53%
Frequency	2015.2	-0.017 (CI = +/-0.060; p = 0.553)	-0.035	-1.72%
Frequency	2016.1	-0.007 (CI = +/-0.066; p = 0.813)	-0.055	-0.75%
Frequency	2016.2	-0.008 (CI = +/-0.074; p = 0.811)	-0.059	-0.84%
Frequency	2017.1	0.018 (CI = +/-0.075; p = 0.611)	-0.048	+1.85%

Comprehensive - Excluding CAT & Theft

Coverage = CM - Excluding Cat & Thefts
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2009.2	0.034 (CI = +/-0.028; p = 0.017)	-0.866 (CI = +/-0.247; p = 0.000)	0.652	+3.48%
Loss Cost	2010.1	0.032 (CI = +/-0.029; p = 0.034)	-0.855 (CI = +/-0.255; p = 0.000)	0.627	+3.27%
Loss Cost	2010.2	0.029 (CI = +/-0.031; p = 0.068)	-0.870 (CI = +/-0.262; p = 0.000)	0.632	+2.95%
Loss Cost	2011.1	0.025 (CI = +/-0.033; p = 0.133)	-0.852 (CI = +/-0.270; p = 0.000)	0.605	+2.55%
Loss Cost	2011.2	0.033 (CI = +/-0.034; p = 0.058)	-0.816 (CI = +/-0.269; p = 0.000)	0.613	+3.38%
Loss Cost	2012.1	0.028 (CI = +/-0.037; p = 0.124)	-0.794 (CI = +/-0.277; p = 0.000)	0.581	+2.89%
Loss Cost	2012.2	0.021 (CI = +/-0.039; p = 0.266)	-0.824 (CI = +/-0.281; p = 0.000)	0.602	+2.17%
Loss Cost	2013.1	0.015 (CI = +/-0.042; p = 0.465)	-0.797 (CI = +/-0.289; p = 0.000)	0.574	+1.50%
Loss Cost	2013.2	0.020 (CI = +/-0.045; p = 0.354)	-0.775 (CI = +/-0.298; p = 0.000)	0.563	+2.07%
Loss Cost	2014.1	0.026 (CI = +/-0.049; p = 0.288)	-0.795 (CI = +/-0.312; p = 0.000)	0.563	+2.60%
Loss Cost	2014.2	0.025 (CI = +/-0.054; p = 0.338)	-0.797 (CI = +/-0.328; p = 0.000)	0.555	+2.57%
Loss Cost	2015.1	0.012 (CI = +/-0.058; p = 0.660)	-0.751 (CI = +/-0.333; p = 0.000)	0.520	+1.23%
Loss Cost	2015.2	0.022 (CI = +/-0.063; p = 0.471)	-0.720 (CI = +/-0.345; p = 0.000)	0.502	+2.22%
Loss Cost	2016.1	0.010 (CI = +/-0.069; p = 0.768)	-0.681 (CI = +/-0.359; p = 0.001)	0.459	+0.98%
Loss Cost	2016.2	0.016 (CI = +/-0.077; p = 0.656)	-0.662 (CI = +/-0.380; p = 0.002)	0.432	+1.66%
Loss Cost	2017.1	0.028 (CI = +/-0.088; p = 0.507)	-0.695 (CI = +/-0.404; p = 0.003)	0.441	+2.81%
Severity	2009.2	0.033 (CI = +/-0.029; p = 0.027)	-0.687 (CI = +/-0.259; p = 0.000)	0.525	+3.36%
Severity	2010.1	0.030 (CI = +/-0.031; p = 0.056)	-0.671 (CI = +/-0.266; p = 0.000)	0.488	+3.03%
Severity	2010.2	0.025 (CI = +/-0.032; p = 0.119)	-0.692 (CI = +/-0.272; p = 0.000)	0.500	+2.58%
Severity	2011.1	0.021 (CI = +/-0.035; p = 0.215)	-0.672 (CI = +/-0.280; p = 0.000)	0.464	+2.16%
Severity	2011.2	0.029 (CI = +/-0.036; p = 0.104)	-0.637 (CI = +/-0.279; p = 0.000)	0.469	+2.98%
Severity	2012.1	0.024 (CI = +/-0.038; p = 0.205)	-0.613 (CI = +/-0.287; p = 0.000)	0.425	+2.45%
Severity	2012.2	0.018 (CI = +/-0.041; p = 0.366)	-0.638 (CI = +/-0.294; p = 0.000)	0.443	+1.83%
Severity	2013.1	0.013 (CI = +/-0.044; p = 0.533)	-0.619 (CI = +/-0.306; p = 0.000)	0.407	+1.35%
Severity	2013.2	0.020 (CI = +/-0.048; p = 0.396)	-0.594 (CI = +/-0.315; p = 0.001)	0.392	+2.00%
Severity	2014.1	0.025 (CI = +/-0.052; p = 0.320)	-0.616 (CI = +/-0.329; p = 0.001)	0.397	+2.57%
Severity	2014.2	0.022 (CI = +/-0.057; p = 0.431)	-0.628 (CI = +/-0.346; p = 0.001)	0.398	+2.21%
Severity	2015.1	0.010 (CI = +/-0.062; p = 0.728)	-0.588 (CI = +/-0.356; p = 0.003)	0.348	+1.04%
Severity	2015.2	0.019 (CI = +/-0.068; p = 0.551)	-0.559 (CI = +/-0.370; p = 0.006)	0.323	+1.96%
Severity	2016.1	0.007 (CI = +/-0.074; p = 0.845)	-0.520 (CI = +/-0.386; p = 0.012)	0.268	+0.70%
Severity	2016.2	0.014 (CI = +/-0.083; p = 0.727)	-0.500 (CI = +/-0.410; p = 0.020)	0.237	+1.40%
Severity	2017.1	0.010 (CI = +/-0.096; p = 0.833)	-0.488 (CI = +/-0.442; p = 0.033)	0.197	+0.96%
Frequency	2009.2	0.001 (CI = +/-0.008; p = 0.782)	-0.179 (CI = +/-0.073; p = 0.000)	0.437	+0.11%
Frequency	2010.1	0.002 (CI = +/-0.009; p = 0.596)	-0.185 (CI = +/-0.075; p = 0.000)	0.451	+0.23%
Frequency	2010.2	0.004 (CI = +/-0.009; p = 0.429)	-0.178 (CI = +/-0.076; p = 0.000)	0.439	+0.36%
Frequency	2011.1	0.004 (CI = +/-0.010; p = 0.428)	-0.180 (CI = +/-0.079; p = 0.000)	0.427	+0.38%
Frequency	2011.2	0.004 (CI = +/-0.011; p = 0.450)	-0.179 (CI = +/-0.082; p = 0.000)	0.420	+0.39%
Frequency	2012.1	0.004 (CI = +/-0.011; p = 0.444)	-0.181 (CI = +/-0.086; p = 0.000)	0.408	+0.43%
Frequency	2012.2	0.003 (CI = +/-0.012; p = 0.589)	-0.185 (CI = +/-0.089; p = 0.000)	0.413	+0.33%
Frequency	2013.1	0.001 (CI = +/-0.013; p = 0.820)	-0.178 (CI = +/-0.092; p = 0.001)	0.381	+0.15%
Frequency	2013.2	0.001 (CI = +/-0.014; p = 0.921)	-0.181 (CI = +/-0.096; p = 0.001)	0.378	+0.07%
Frequency	2014.1	0.000 (CI = +/-0.016; p = 0.967)	-0.179 (CI = +/-0.102; p = 0.002)	0.359	+0.03%
Frequency	2014.2	0.003 (CI = +/-0.017; p = 0.676)	-0.169 (CI = +/-0.104; p = 0.003)	0.330	+0.35%
Frequency	2015.1	0.002 (CI = +/-0.019; p = 0.835)	-0.163 (CI = +/-0.109; p = 0.006)	0.294	+0.19%
Frequency	2015.2	0.003 (CI = +/-0.021; p = 0.803)	-0.161 (CI = +/-0.116; p = 0.009)	0.273	+0.25%
Frequency	2016.1	0.003 (CI = +/-0.024; p = 0.807)	-0.162 (CI = +/-0.124; p = 0.014)	0.253	+0.28%
Frequency	2016.2	0.003 (CI = +/-0.027; p = 0.841)	-0.163 (CI = +/-0.132; p = 0.020)	0.237	+0.26%
Frequency	2017.1	0.018 (CI = +/-0.022; p = 0.093)	-0.207 (CI = +/-0.100; p = 0.001)	0.569	+1.83%

Comprehensive - Excluding CAT & Theft

Coverage = CM - Excluding Cat & Thefts
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time

Loss Cost	2009.2	0.034 (CI = +/-0.046; p = 0.137)	0.043	+3.48%
Loss Cost	2010.1	0.026 (CI = +/-0.048; p = 0.268)	0.010	+2.68%
Loss Cost	2010.2	0.029 (CI = +/-0.051; p = 0.255)	0.012	+2.95%
Loss Cost	2011.1	0.019 (CI = +/-0.054; p = 0.480)	-0.018	+1.89%
Loss Cost	2011.2	0.033 (CI = +/-0.055; p = 0.222)	0.021	+3.38%
Loss Cost	2012.1	0.021 (CI = +/-0.057; p = 0.448)	-0.016	+2.16%
Loss Cost	2012.2	0.021 (CI = +/-0.062; p = 0.483)	-0.021	+2.17%
Loss Cost	2013.1	0.007 (CI = +/-0.065; p = 0.835)	-0.043	+0.66%
Loss Cost	2013.2	0.020 (CI = +/-0.069; p = 0.543)	-0.029	+2.07%
Loss Cost	2014.1	0.016 (CI = +/-0.075; p = 0.666)	-0.040	+1.59%
Loss Cost	2014.2	0.025 (CI = +/-0.082; p = 0.526)	-0.030	+2.57%
Loss Cost	2015.1	0.001 (CI = +/-0.085; p = 0.981)	-0.056	+0.10%
Loss Cost	2015.2	0.022 (CI = +/-0.091; p = 0.616)	-0.043	+2.22%
Loss Cost	2016.1	-0.003 (CI = +/-0.096; p = 0.949)	-0.062	-0.29%
Loss Cost	2016.2	0.016 (CI = +/-0.105; p = 0.744)	-0.059	+1.66%
Loss Cost	2017.1	0.011 (CI = +/-0.120; p = 0.841)	-0.068	+1.15%
Severity	2009.2	0.033 (CI = +/-0.041; p = 0.107)	0.055	+3.36%
Severity	2010.1	0.025 (CI = +/-0.042; p = 0.231)	0.017	+2.57%
Severity	2010.2	0.025 (CI = +/-0.046; p = 0.261)	0.011	+2.58%
Severity	2011.1	0.016 (CI = +/-0.048; p = 0.490)	-0.019	+1.64%
Severity	2011.2	0.029 (CI = +/-0.049; p = 0.225)	0.021	+2.98%
Severity	2012.1	0.019 (CI = +/-0.051; p = 0.454)	-0.017	+1.89%
Severity	2012.2	0.018 (CI = +/-0.055; p = 0.502)	-0.023	+1.83%
Severity	2013.1	0.007 (CI = +/-0.058; p = 0.806)	-0.043	+0.70%
Severity	2013.2	0.020 (CI = +/-0.062; p = 0.512)	-0.026	+2.00%
Severity	2014.1	0.018 (CI = +/-0.068; p = 0.591)	-0.035	+1.79%
Severity	2014.2	0.022 (CI = +/-0.074; p = 0.545)	-0.032	+2.21%
Severity	2015.1	0.002 (CI = +/-0.078; p = 0.968)	-0.055	+0.15%
Severity	2015.2	0.019 (CI = +/-0.083; p = 0.630)	-0.044	+1.96%
Severity	2016.1	-0.003 (CI = +/-0.089; p = 0.949)	-0.062	-0.27%
Severity	2016.2	0.014 (CI = +/-0.098; p = 0.767)	-0.060	+1.40%
Severity	2017.1	-0.002 (CI = +/-0.109; p = 0.971)	-0.071	-0.19%
Frequency	2009.2	0.001 (CI = +/-0.011; p = 0.838)	-0.033	+0.11%
Frequency	2010.1	0.001 (CI = +/-0.012; p = 0.860)	-0.035	+0.10%
Frequency	2010.2	0.004 (CI = +/-0.012; p = 0.557)	-0.024	+0.36%
Frequency	2011.1	0.002 (CI = +/-0.013; p = 0.703)	-0.033	+0.25%
Frequency	2011.2	0.004 (CI = +/-0.014; p = 0.569)	-0.026	+0.39%
Frequency	2012.1	0.003 (CI = +/-0.015; p = 0.714)	-0.036	+0.27%
Frequency	2012.2	0.003 (CI = +/-0.016; p = 0.684)	-0.036	+0.33%
Frequency	2013.1	0.000 (CI = +/-0.017; p = 0.964)	-0.045	-0.04%
Frequency	2013.2	0.001 (CI = +/-0.019; p = 0.939)	-0.047	+0.07%
Frequency	2014.1	-0.002 (CI = +/-0.020; p = 0.846)	-0.048	-0.19%
Frequency	2014.2	0.003 (CI = +/-0.021; p = 0.738)	-0.046	+0.35%
Frequency	2015.1	-0.001 (CI = +/-0.023; p = 0.961)	-0.055	-0.05%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.836)	-0.056	+0.25%
Frequency	2016.1	0.000 (CI = +/-0.028; p = 0.987)	-0.062	-0.02%
Frequency	2016.2	0.003 (CI = +/-0.032; p = 0.865)	-0.065	+0.26%
Frequency	2017.1	0.013 (CI = +/-0.033; p = 0.399)	-0.017	+1.34%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2018-01-01

Loss Cost	2005.2	0.052 (CI = +/-0.023; p = 0.000)	0.219 (CI = +/-0.442; p = 0.323)	-0.057 (CI = +/-0.096; p = 0.233)	0.549	+5.36%	-0.48%
Loss Cost	2006.1	0.056 (CI = +/-0.024; p = 0.000)	0.228 (CI = +/-0.444; p = 0.306)	-0.064 (CI = +/-0.097; p = 0.188)	0.550	+5.74%	-0.83%
Loss Cost	2006.2	0.058 (CI = +/-0.026; p = 0.000)	0.232 (CI = +/-0.451; p = 0.304)	-0.068 (CI = +/-0.100; p = 0.178)	0.535	+5.93%	-0.99%
Loss Cost	2007.1	0.060 (CI = +/-0.028; p = 0.000)	0.237 (CI = +/-0.457; p = 0.299)	-0.072 (CI = +/-0.103; p = 0.162)	0.522	+6.19%	-1.20%
Loss Cost	2007.2	0.062 (CI = +/-0.030; p = 0.000)	0.240 (CI = +/-0.464; p = 0.300)	-0.075 (CI = +/-0.106; p = 0.160)	0.501	+6.35%	-1.33%
Loss Cost	2008.1	0.070 (CI = +/-0.032; p = 0.000)	0.257 (CI = +/-0.455; p = 0.257)	-0.091 (CI = +/-0.106; p = 0.090)	0.535	+7.30%	-2.00%
Loss Cost	2008.2	0.079 (CI = +/-0.034; p = 0.000)	0.273 (CI = +/-0.449; p = 0.224)	-0.105 (CI = +/-0.106; p = 0.052)	0.557	+8.22%	-2.61%
Loss Cost	2009.1	0.095 (CI = +/-0.033; p = 0.000)	0.301 (CI = +/-0.409; p = 0.144)	-0.133 (CI = +/-0.099; p = 0.010)	0.645	+10.01%	-3.69%
Loss Cost	2009.2	0.109 (CI = +/-0.034; p = 0.000)	0.322 (CI = +/-0.388; p = 0.100)	-0.155 (CI = +/-0.096; p = 0.003)	0.689	+11.51%	-4.51%
Loss Cost	2010.1	0.128 (CI = +/-0.033; p = 0.000)	0.350 (CI = +/-0.341; p = 0.044)	-0.186 (CI = +/-0.087; p = 0.000)	0.768	+13.69%	-5.58%
Loss Cost	2010.2	0.141 (CI = +/-0.034; p = 0.000)	0.367 (CI = +/-0.327; p = 0.029)	-0.205 (CI = +/-0.086; p = 0.000)	0.784	+15.13%	-6.22%
Loss Cost	2011.1	0.161 (CI = +/-0.033; p = 0.000)	0.392 (CI = +/-0.289; p = 0.010)	-0.235 (CI = +/-0.079; p = 0.000)	0.833	+17.43%	-7.13%
Loss Cost	2011.2	0.170 (CI = +/-0.036; p = 0.000)	0.402 (CI = +/-0.287; p = 0.008)	-0.249 (CI = +/-0.081; p = 0.000)	0.825	+18.58%	-7.53%
Loss Cost	2012.1	0.185 (CI = +/-0.039; p = 0.000)	0.417 (CI = +/-0.278; p = 0.005)	-0.269 (CI = +/-0.082; p = 0.000)	0.827	+20.29%	-8.05%
Loss Cost	2012.2	0.179 (CI = +/-0.045; p = 0.000)	0.412 (CI = +/-0.284; p = 0.006)	-0.262 (CI = +/-0.088; p = 0.000)	0.778	+19.65%	-7.88%
Loss Cost	2013.1	0.190 (CI = +/-0.052; p = 0.000)	0.420 (CI = +/-0.286; p = 0.006)	-0.276 (CI = +/-0.095; p = 0.000)	0.750	+20.94%	-8.18%
Loss Cost	2013.2	0.185 (CI = +/-0.062; p = 0.000)	0.417 (CI = +/-0.294; p = 0.008)	-0.269 (CI = +/-0.105; p = 0.000)	0.673	+20.29%	-8.05%
Loss Cost	2014.1	0.189 (CI = +/-0.076; p = 0.000)	0.419 (CI = +/-0.303; p = 0.009)	-0.274 (CI = +/-0.119; p = 0.000)	0.600	+20.84%	-8.15%
Loss Cost	2014.2	0.159 (CI = +/-0.090; p = 0.002)	0.405 (CI = +/-0.301; p = 0.011)	-0.238 (CI = +/-0.132; p = 0.001)	0.446	+17.19%	-7.63%
Loss Cost	2015.1	0.130 (CI = +/-0.114; p = 0.028)	0.395 (CI = +/-0.305; p = 0.014)	-0.205 (CI = +/-0.155; p = 0.012)	0.296	+13.88%	-7.24%
Loss Cost	2015.2	0.097 (CI = +/-0.152; p = 0.197)	0.386 (CI = +/-0.312; p = 0.018)	-0.168 (CI = +/-0.192; p = 0.081)	0.193	+10.15%	-6.91%
Loss Cost	2016.1	0.133 (CI = +/-0.220; p = 0.219)	0.392 (CI = +/-0.322; p = 0.020)	-0.207 (CI = +/-0.258; p = 0.108)	0.192	+14.19%	-7.16%
Loss Cost	2016.2	0.081 (CI = +/-0.362; p = 0.640)	0.387 (CI = +/-0.335; p = 0.027)	-0.153 (CI = +/-0.397; p = 0.423)	0.155	+8.41%	-6.95%
Loss Cost	2017.1	0.093 (CI = +/-0.789; p = 0.803)	0.387 (CI = +/-0.352; p = 0.034)	-0.165 (CI = +/-0.818; p = 0.670)	0.144	+9.73%	-6.97%
Severity	2005.2	0.060 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.221; p = 0.743)	-0.009 (CI = +/-0.048; p = 0.720)	0.890	+6.20%	+5.30%
Severity	2006.1	0.056 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.210; p = 0.658)	0.000 (CI = +/-0.046; p = 0.992)	0.888	+5.75%	+5.73%
Severity	2006.2	0.051 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.196; p = 0.556)	0.009 (CI = +/-0.043; p = 0.676)	0.889	+5.25%	+6.20%
Severity	2007.1	0.046 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.181; p = 0.448)	0.018 (CI = +/-0.041; p = 0.365)	0.892	+4.72%	+6.66%
Severity	2007.2	0.041 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.167; p = 0.346)	0.027 (CI = +/-0.038; p = 0.154)	0.896	+4.21%	+7.10%
Severity	2008.1	0.040 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.168; p = 0.331)	0.030 (CI = +/-0.039; p = 0.126)	0.888	+4.04%	+7.23%
Severity	2008.2	0.041 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.171; p = 0.350)	0.028 (CI = +/-0.041; p = 0.164)	0.883	+4.15%	+7.15%
Severity	2009.1	0.042 (CI = +/-0.014; p = 0.000)	-0.077 (CI = +/-0.173; p = 0.371)	0.026 (CI = +/-0.042; p = 0.216)	0.877	+4.30%	+7.04%
Severity	2009.2	0.041 (CI = +/-0.016; p = 0.000)	-0.078 (CI = +/-0.177; p = 0.372)	0.027 (CI = +/-0.044; p = 0.214)	0.867	+4.22%	+7.10%
Severity	2010.1	0.040 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.180; p = 0.369)	0.029 (CI = +/-0.046; p = 0.201)	0.855	+4.08%	+7.18%
Severity	2010.2	0.040 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.184; p = 0.380)	0.029 (CI = +/-0.048; p = 0.229)	0.844	+4.10%	+7.17%
Severity	2011.1	0.039 (CI = +/-0.022; p = 0.001)	-0.081 (CI = +/-0.188; p = 0.381)	0.031 (CI = +/-0.051; p = 0.227)	0.831	+3.98%	+7.23%
Severity	2011.2	0.034 (CI = +/-0.024; p = 0.008)	-0.087 (CI = +/-0.189; p = 0.349)	0.038 (CI = +/-0.053; p = 0.151)	0.817	+3.44%	+7.48%
Severity	2012.1	0.036 (CI = +/-0.027; p = 0.011)	-0.085 (CI = +/-0.193; p = 0.373)	0.035 (CI = +/-0.057; p = 0.222)	0.808	+3.72%	+7.36%
Severity	2012.2	0.037 (CI = +/-0.032; p = 0.024)	-0.084 (CI = +/-0.198; p = 0.387)	0.034 (CI = +/-0.062; p = 0.267)	0.793	+3.77%	+7.34%
Severity	2013.1	0.043 (CI = +/-0.037; p = 0.022)	-0.079 (CI = +/-0.201; p = 0.422)	0.025 (CI = +/-0.067; p = 0.437)	0.788	+4.44%	+7.13%
Severity	2013.2	0.033 (CI = +/-0.043; p = 0.119)	-0.086 (CI = +/-0.202; p = 0.387)	0.038 (CI = +/-0.072; p = 0.285)	0.765	+3.40%	+7.42%
Severity	2014.1	0.027 (CI = +/-0.052; p = 0.287)	-0.089 (CI = +/-0.208; p = 0.379)	0.046 (CI = +/-0.081; p = 0.253)	0.741	+2.74%	+7.57%
Severity	2014.2	0.013 (CI = +/-0.063; p = 0.675)	-0.096 (CI = +/-0.211; p = 0.351)	0.063 (CI = +/-0.093; p = 0.171)	0.717	+1.29%	+7.85%
Severity	2015.1	0.007 (CI = +/-0.082; p = 0.866)	-0.098 (CI = +/-0.218; p = 0.355)	0.070 (CI = +/-0.111; p = 0.201)	0.695	+0.67%	+7.95%
Severity	2015.2	-0.019 (CI = +/-0.109; p = 0.714)	-0.105 (CI = +/-0.222; p = 0.331)	0.098 (CI = +/-0.137; p = 0.147)	0.672	-1.89%	+8.25%
Severity	2016.1	-0.006 (CI = +/-0.158; p = 0.931)	-0.103 (CI = +/-0.231; p = 0.359)	0.085 (CI = +/-0.185; p = 0.344)	0.659	-0.65%	+8.15%
Severity	2016.2	-0.059 (CI = +/-0.258; p = 0.633)	-0.109 (CI = +/-0.239; p = 0.347)	0.139 (CI = +/-0.283; p = 0.309)	0.628	-5.71%	+8.40%
Severity	2017.1	-0.095 (CI = +/-0.563; p = 0.721)	-0.110 (CI = +/-0.251; p = 0.360)	0.176 (CI = +/-0.583; p = 0.525)	0.601	-9.05%	+8.47%
Frequency	2005.2	-0.008 (CI = +/-0.025; p = 0.521)	0.255 (CI = +/-0.479; p = 0.288)	-0.049 (CI = +/-0.103; p = 0.347)	0.031	-0.79%	-5.49%
Frequency	2006.1	0.000 (CI = +/-0.025; p = 0.993)	0.274 (CI = +/-0.464; p = 0.239)	-0.064 (CI = +/-0.101; p = 0.209)	0.008	-0.01%	-6.20%
Frequency	2006.2	0.006 (CI = +/-0.026; p = 0.624)	0.289 (CI = +/-0.457; p = 0.207)	-0.076 (CI = +/-0.101; p = 0.134)	0.004	+0.65%	-6.77%
Frequency	2007.1	0.014 (CI = +/-0.028; p = 0.311)	0.305 (CI = +/-0.447; p = 0.175)	-0.091 (CI = +/-0.101; p = 0.076)	0.017	+1.40%	-7.37%
Frequency	2007.2	0.020 (CI = +/-0.029; p = 0.164)	0.318 (CI = +/-0.444; p = 0.154)	-0.102 (CI = +/-0.101; p = 0.048)	0.038	+2.06%	-7.86%
Frequency	2008.1	0.031 (CI = +/-0.030; p = 0.043)	0.339 (CI = +/-0.426; p = 0.115)	-0.121 (CI = +/-0.099; p = 0.018)	0.095	+3.13%	-8.61%
Frequency	2008.2	0.038 (CI = +/-0.032; p = 0.020)	0.352 (CI = +/-0.422; p = 0.099)	-0.134 (CI = +/-0.100; p = 0.011)	0.133	+3.90%	-9.10%
Frequency	2009.1	0.053 (CI = +/-0.031; p = 0.002)	0.378 (CI = +/-0.387; p = 0.056)	-0.159 (CI = +/-0.094; p = 0.002)	0.256	+5.48%	-10.03%
Frequency	2009.2	0.068 (CI = +/-0.032; p = 0.000)	0.400 (CI = +/-0.360; p = 0.031)	-0.182 (CI = +/-0.089; p = 0.000)	0.371	+6.99%	-10.83%
Frequency	2010.1	0.088 (CI = +/-0.028; p = 0.000)	0.431 (CI = +/-0.298; p = 0.006)	-0.215 (CI = +/-0.076; p = 0.000)	0.573	+9.23%	-11.91%
Frequency	2010.2	0.101 (CI = +/-0.029; p = 0.000)	0.447 (CI = +/-0.280; p = 0.003)	-0.234 (CI = +/-0.074; p = 0.000)	0.634	+10.60%	-12.49%
Frequency	2011.1	0.122 (CI = +/-0.026; p = 0.000)	0.473 (CI = +/-0.224; p = 0.000)	-0.265 (CI = +/-0.061; p = 0.000)	0.776	+12.94%	-13.39%
Frequency	2011.2	0.137 (CI = +/-0.025; p = 0.000)	0.490 (CI = +/-0.199; p = 0.000)	-0.287 (CI = +/-0.056; p = 0.000)	0.827	+14.65%	-13.96%
Frequency	2012.1	0.148 (CI = +/-0.027; p = 0.000)	0.501 (CI = +/-0.188; p = 0.000)	-0.303 (CI = +/-0.056; p = 0.000)	0.843	+15.98%	-14.36%
Frequency	2012.2	0.142 (CI = +/-0.030; p = 0.000)	0.496 (CI = +/-0.190; p = 0.000)	-0.295 (CI = +/-0.059; p = 0.000)	0.813	+15.31%	-14.18%
Frequency	2013.1	0.147 (CI = +/-0.036; p = 0.000)	0.499 (CI = +/-0.195; p = 0.000)	-0.301 (CI = +/-0.065; p = 0.000)	0.796	+15.80%	-14.29%
Frequency	2013.2	0.151 (CI = +/-0.042; p = 0.000)	0.502 (CI = +/-0.200; p = 0.000)	-0.307 (CI = +/-0.071; p = 0.000)	0.780	+16.34%	-14.40%
Frequency	2014.1	0.162 (CI = +/-0.050; p = 0.000)	0.509 (CI = +/-0.202; p = 0.000)	-0.320 (CI = +/-0.079; p = 0.000)	0.777	+17.61%	-14.61%
Frequency	2014.2	0.146 (CI = +/-0.061; p = 0.000)	0.501 (CI = +/-0.204; p = 0.000)	-0.301 (CI = +/-0.089; p = 0.000)	0.762	+15.70%	-14.35%
Frequency	2015.1	0.123 (CI = +/-0.077; p = 0.003)	0.493 (CI = +/-0.205; p = 0.000)	-0.275 (CI = +/-0.104; p = 0.000)	0.762	+13.13%	-14.07%
Frequency	2015.2	0.116 (CI = +/-0.104; p = 0.031)	0.491 (CI = +/-0.212; p = 0.000)	-0.267 (CI = +/-0.131; p = 0.001)	0.760	+12.28%	-14.00%
Frequency	2016.1	0.139 (CI = +/-0.150; p = 0.067)	0.495 (CI = +/-0.220; p = 0.000)	-0.292 (CI = +/-0.176; p = 0.003)	0.759	+14.93%	-14.15%
Frequency	2016.2	0.140 (CI = +/-0.248; p = 0.248)	0.495 (CI = +/-0.230; p = 0.000)	-0.292 (CI = +/-0.272; p = 0.037)	0.754	+14.97%	-14.15%
Frequency	2017.1	0.188 (CI = +/-0.540; p = 0.466)	0.497 (CI = +/-0.241; p = 0.001)	-0.341 (CI = +/-0.560; p = 0.211)	0.741	+20.65%	-14.23%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2025.1
Excluded Points = 2021.1,2021.2,2022.1,2022.2,2023.1
Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2005.2	0.049 (CI = +/-0.018; p = 0.000)	0.147 (CI = +/-0.154; p = 0.060)	-0.082 (CI = +/-0.318; p = 0.603)	0.575	+5.02%
Loss Cost	2006.1	0.051 (CI = +/-0.019; p = 0.000)	0.141 (CI = +/-0.159; p = 0.080)	-0.095 (CI = +/-0.326; p = 0.556)	0.571	+5.18%
Loss Cost	2006.2	0.052 (CI = +/-0.021; p = 0.000)	0.149 (CI = +/-0.163; p = 0.072)	-0.111 (CI = +/-0.334; p = 0.502)	0.561	+5.39%
Loss Cost	2007.1	0.053 (CI = +/-0.022; p = 0.000)	0.148 (CI = +/-0.169; p = 0.084)	-0.114 (CI = +/-0.346; p = 0.506)	0.546	+5.42%
Loss Cost	2007.2	0.055 (CI = +/-0.024; p = 0.000)	0.155 (CI = +/-0.174; p = 0.079)	-0.128 (CI = +/-0.356; p = 0.468)	0.529	+5.61%
Loss Cost	2008.1	0.059 (CI = +/-0.025; p = 0.000)	0.137 (CI = +/-0.177; p = 0.122)	-0.163 (CI = +/-0.362; p = 0.363)	0.546	+6.08%
Loss Cost	2008.2	0.065 (CI = +/-0.026; p = 0.000)	0.160 (CI = +/-0.176; p = 0.072)	-0.211 (CI = +/-0.360; p = 0.238)	0.578	+6.74%
Loss Cost	2009.1	0.074 (CI = +/-0.027; p = 0.000)	0.130 (CI = +/-0.170; p = 0.128)	-0.276 (CI = +/-0.350; p = 0.116)	0.633	+7.65%
Loss Cost	2009.2	0.082 (CI = +/-0.027; p = 0.000)	0.158 (CI = +/-0.165; p = 0.059)	-0.339 (CI = +/-0.339; p = 0.050)	0.679	+8.57%
Loss Cost	2010.1	0.091 (CI = +/-0.028; p = 0.000)	0.132 (CI = +/-0.161; p = 0.105)	-0.399 (CI = +/-0.334; p = 0.021)	0.715	+9.48%
Loss Cost	2010.2	0.097 (CI = +/-0.029; p = 0.000)	0.150 (CI = +/-0.163; p = 0.069)	-0.443 (CI = +/-0.339; p = 0.013)	0.720	+10.16%
Loss Cost	2011.1	0.102 (CI = +/-0.032; p = 0.000)	0.134 (CI = +/-0.167; p = 0.110)	-0.481 (CI = +/-0.350; p = 0.010)	0.723	+10.76%
Loss Cost	2011.2	0.104 (CI = +/-0.035; p = 0.000)	0.140 (CI = +/-0.175; p = 0.112)	-0.494 (CI = +/-0.370; p = 0.011)	0.690	+10.99%
Loss Cost	2012.1	0.103 (CI = +/-0.039; p = 0.000)	0.144 (CI = +/-0.185; p = 0.118)	-0.483 (CI = +/-0.394; p = 0.019)	0.656	+10.80%
Loss Cost	2012.2	0.094 (CI = +/-0.042; p = 0.000)	0.123 (CI = +/-0.188; p = 0.186)	-0.428 (CI = +/-0.407; p = 0.041)	0.576	+9.83%
Loss Cost	2013.1	0.086 (CI = +/-0.047; p = 0.001)	0.141 (CI = +/-0.196; p = 0.147)	-0.379 (CI = +/-0.430; p = 0.080)	0.520	+8.98%
Loss Cost	2013.2	0.075 (CI = +/-0.052; p = 0.008)	0.117 (CI = +/-0.200; p = 0.231)	-0.310 (CI = +/-0.447; p = 0.160)	0.395	+7.75%
Loss Cost	2014.1	0.058 (CI = +/-0.056; p = 0.041)	0.149 (CI = +/-0.200; p = 0.133)	-0.213 (CI = +/-0.457; p = 0.334)	0.327	+6.00%
Loss Cost	2014.2	0.035 (CI = +/-0.056; p = 0.204)	0.106 (CI = +/-0.186; p = 0.239)	-0.079 (CI = +/-0.436; p = 0.702)	0.131	+3.52%
Loss Cost	2015.1	0.003 (CI = +/-0.050; p = 0.912)	0.158 (CI = +/-0.151; p = 0.042)	0.100 (CI = +/-0.367; p = 0.563)	0.227	+0.26%
Loss Cost	2015.2	-0.018 (CI = +/-0.052; p = 0.460)	0.127 (CI = +/-0.144; p = 0.078)	0.210 (CI = +/-0.361; p = 0.227)	0.180	-1.78%
Loss Cost	2016.1	-0.039 (CI = +/-0.056; p = 0.148)	0.154 (CI = +/-0.139; p = 0.033)	0.320 (CI = +/-0.366; p = 0.080)	0.335	-3.83%
Loss Cost	2016.2	-0.064 (CI = +/-0.058; p = 0.033)	0.123 (CI = +/-0.130; p = 0.060)	0.445 (CI = +/-0.360; p = 0.021)	0.455	-6.21%
Loss Cost	2017.1	-0.103 (CI = +/-0.042; p = 0.000)	0.163 (CI = +/-0.083; p = 0.002)	0.636 (CI = +/-0.247; p = 0.000)	0.816	-9.81%
Severity	2005.2	0.060 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.066; p = 0.383)	0.044 (CI = +/-0.135; p = 0.509)	0.929	+6.17%
Severity	2006.1	0.056 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.059; p = 0.134)	0.074 (CI = +/-0.121; p = 0.219)	0.938	+5.80%
Severity	2006.2	0.053 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.052; p = 0.242)	0.101 (CI = +/-0.107; p = 0.062)	0.947	+5.46%
Severity	2007.1	0.049 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.040; p = 0.025)	0.133 (CI = +/-0.083; p = 0.003)	0.964	+5.05%
Severity	2007.2	0.046 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.032; p = 0.035)	0.157 (CI = +/-0.066; p = 0.000)	0.976	+4.74%
Severity	2008.1	0.045 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.032; p = 0.017)	0.167 (CI = +/-0.065; p = 0.000)	0.976	+4.61%
Severity	2008.2	0.047 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.031; p = 0.006)	0.156 (CI = +/-0.063; p = 0.000)	0.978	+4.76%
Severity	2009.1	0.047 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.031; p = 0.012)	0.149 (CI = +/-0.065; p = 0.000)	0.978	+4.85%
Severity	2009.2	0.048 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.033; p = 0.013)	0.148 (CI = +/-0.067; p = 0.000)	0.976	+4.87%
Severity	2010.1	0.047 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.033; p = 0.010)	0.155 (CI = +/-0.069; p = 0.000)	0.975	+4.77%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.034; p = 0.007)	0.147 (CI = +/-0.071; p = 0.000)	0.974	+4.88%
Severity	2011.1	0.047 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.035; p = 0.006)	0.155 (CI = +/-0.073; p = 0.000)	0.973	+4.77%
Severity	2011.2	0.045 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.035; p = 0.011)	0.166 (CI = +/-0.074; p = 0.000)	0.972	+4.59%
Severity	2012.1	0.046 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.036; p = 0.020)	0.157 (CI = +/-0.077; p = 0.000)	0.972	+4.74%
Severity	2012.2	0.048 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.037; p = 0.014)	0.146 (CI = +/-0.079; p = 0.001)	0.972	+4.91%
Severity	2013.1	0.051 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.036; p = 0.027)	0.130 (CI = +/-0.080; p = 0.003)	0.974	+5.19%
Severity	2013.2	0.047 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.035; p = 0.049)	0.150 (CI = +/-0.077; p = 0.001)	0.976	+4.84%
Severity	2014.1	0.044 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.034; p = 0.022)	0.169 (CI = +/-0.077; p = 0.000)	0.978	+4.51%
Severity	2014.2	0.041 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.034; p = 0.041)	0.186 (CI = +/-0.079; p = 0.000)	0.978	+4.20%
Severity	2015.1	0.039 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.036; p = 0.040)	0.195 (CI = +/-0.087; p = 0.000)	0.977	+4.02%
Severity	2015.2	0.037 (CI = +/-0.013; p = 0.000)	0.034 (CI = +/-0.037; p = 0.073)	0.211 (CI = +/-0.094; p = 0.000)	0.976	+3.72%
Severity	2016.1	0.040 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.039; p = 0.130)	0.190 (CI = +/-0.102; p = 0.002)	0.977	+4.13%
Severity	2016.2	0.036 (CI = +/-0.018; p = 0.001)	0.024 (CI = +/-0.041; p = 0.223)	0.210 (CI = +/-0.114; p = 0.002)	0.976	+3.72%
Severity	2017.1	0.034 (CI = +/-0.023; p = 0.009)	0.026 (CI = +/-0.045; p = 0.221)	0.222 (CI = +/-0.135; p = 0.005)	0.973	+3.47%
Frequency	2005.2	-0.011 (CI = +/-0.020; p = 0.282)	0.119 (CI = +/-0.170; p = 0.163)	-0.126 (CI = +/-0.350; p = 0.467)	0.103	-1.08%
Frequency	2006.1	-0.006 (CI = +/-0.021; p = 0.569)	0.096 (CI = +/-0.168; p = 0.252)	-0.169 (CI = +/-0.346; p = 0.326)	0.056	-0.58%
Frequency	2006.2	-0.001 (CI = +/-0.021; p = 0.950)	0.118 (CI = +/-0.167; p = 0.157)	-0.212 (CI = +/-0.342; p = 0.214)	0.066	-0.07%
Frequency	2007.1	0.004 (CI = +/-0.022; p = 0.748)	0.101 (CI = +/-0.168; p = 0.230)	-0.247 (CI = +/-0.345; p = 0.154)	0.047	+0.35%
Frequency	2007.2	0.008 (CI = +/-0.023; p = 0.470)	0.120 (CI = +/-0.169; p = 0.157)	-0.285 (CI = +/-0.346; p = 0.102)	0.073	+0.83%
Frequency	2008.1	0.014 (CI = +/-0.024; p = 0.248)	0.098 (CI = +/-0.169; p = 0.243)	-0.330 (CI = +/-0.346; p = 0.061)	0.079	+1.40%
Frequency	2008.2	0.019 (CI = +/-0.025; p = 0.141)	0.116 (CI = +/-0.171; p = 0.174)	-0.367 (CI = +/-0.350; p = 0.040)	0.115	+1.89%
Frequency	2009.1	0.026 (CI = +/-0.026; p = 0.047)	0.089 (CI = +/-0.167; p = 0.285)	-0.426 (CI = +/-0.343; p = 0.017)	0.160	+2.68%
Frequency	2009.2	0.035 (CI = +/-0.026; p = 0.012)	0.116 (CI = +/-0.162; p = 0.151)	-0.486 (CI = +/-0.333; p = 0.006)	0.254	+3.53%
Frequency	2010.1	0.044 (CI = +/-0.026; p = 0.002)	0.086 (CI = +/-0.155; p = 0.262)	-0.554 (CI = +/-0.321; p = 0.002)	0.343	+4.50%
Frequency	2010.2	0.049 (CI = +/-0.028; p = 0.002)	0.101 (CI = +/-0.158; p = 0.197)	-0.590 (CI = +/-0.329; p = 0.001)	0.369	+5.03%
Frequency	2011.1	0.056 (CI = +/-0.030; p = 0.001)	0.082 (CI = +/-0.160; p = 0.297)	-0.636 (CI = +/-0.336; p = 0.001)	0.408	+5.72%
Frequency	2011.2	0.059 (CI = +/-0.033; p = 0.001)	0.092 (CI = +/-0.167; p = 0.260)	-0.661 (CI = +/-0.352; p = 0.001)	0.403	+6.12%
Frequency	2012.1	0.056 (CI = +/-0.037; p = 0.005)	0.100 (CI = +/-0.175; p = 0.244)	-0.640 (CI = +/-0.373; p = 0.002)	0.369	+5.79%
Frequency	2012.2	0.046 (CI = +/-0.039; p = 0.025)	0.075 (CI = +/-0.175; p = 0.375)	-0.574 (CI = +/-0.377; p = 0.005)	0.290	+4.69%
Frequency	2013.1	0.035 (CI = +/-0.043; p = 0.098)	0.099 (CI = +/-0.177; p = 0.253)	-0.508 (CI = +/-0.388; p = 0.014)	0.277	+3.60%
Frequency	2013.2	0.027 (CI = +/-0.047; p = 0.237)	0.082 (CI = +/-0.184; p = 0.354)	-0.460 (CI = +/-0.411; p = 0.030)	0.239	+2.78%
Frequency	2014.1	0.014 (CI = +/-0.052; p = 0.567)	0.108 (CI = +/-0.187; p = 0.236)	-0.382 (CI = +/-0.427; p = 0.076)	0.271	+1.43%
Frequency	2014.2	-0.006 (CI = +/-0.053; p = 0.797)	0.071 (CI = +/-0.177; p = 0.403)	-0.265 (CI = +/-0.416; p = 0.193)	0.340	-0.65%
Frequency	2015.1	-0.037 (CI = +/-0.048; p = 0.118)	0.120 (CI = +/-0.145; p = 0.097)	-0.095 (CI = +/-0.352; p = 0.568)	0.591	-3.62%
Frequency	2015.2	-0.055 (CI = +/-0.051; p = 0.039)	0.093 (CI = +/-0.142; p = 0.176)	-0.001 (CI = +/-0.357; p = 0.997)	0.663	-5.31%
Frequency	2016.1	-0.080 (CI = +/-0.051; p = 0.006)	0.126 (CI = +/-0.128; p = 0.053)	0.130 (CI = +/-0.338; p = 0.410)	0.766	-7.64%
Frequency	2016.2	-0.101 (CI = +/-0.055; p = 0.003)	0.100 (CI = +/-0.124; p = 0.102)	0.236 (CI = +/-0.344; p = 0.155)	0.817	-9.57%
Frequency	2017.1	-0.137 (CI = +/-0.041; p = 0.000)	0.137 (CI = +/-0.082; p = 0.005)	0.415 (CI = +/-0.243; p = 0.004)	0.931	-12.83%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, phys_dam_xs_inf
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2018-01-01

Loss Cost	2005.2	0.055 (CI = +/-0.023; p = 0.000)	0.138 (CI = +/-0.142; p = 0.057)	0.293 (CI = +/-0.663; p = 0.375)	0.066 (CI = +/-0.502; p = 0.790)	-0.075 (CI = +/-0.109; p = 0.170)	0.580	+5.65%	-1.99%
Loss Cost	2006.1	0.058 (CI = +/-0.025; p = 0.000)	0.130 (CI = +/-0.145; p = 0.079)	0.307 (CI = +/-0.670; p = 0.358)	0.070 (CI = +/-0.507; p = 0.782)	-0.082 (CI = +/-0.112; p = 0.145)	0.577	+5.94%	-2.38%
Loss Cost	2006.2	0.061 (CI = +/-0.026; p = 0.000)	0.138 (CI = +/-0.148; p = 0.067)	0.322 (CI = +/-0.676; p = 0.340)	0.069 (CI = +/-0.510; p = 0.786)	-0.089 (CI = +/-0.114; p = 0.123)	0.567	+6.29%	-2.73%
Loss Cost	2007.1	0.062 (CI = +/-0.029; p = 0.000)	0.134 (CI = +/-0.153; p = 0.083)	0.328 (CI = +/-0.689; p = 0.339)	0.070 (CI = +/-0.519; p = 0.785)	-0.092 (CI = +/-0.118; p = 0.122)	0.552	+6.44%	-2.91%
Loss Cost	2007.2	0.066 (CI = +/-0.031; p = 0.000)	0.142 (CI = +/-0.157; p = 0.073)	0.342 (CI = +/-0.697; p = 0.324)	0.069 (CI = +/-0.524; p = 0.789)	-0.099 (CI = +/-0.121; p = 0.106)	0.537	+6.81%	-3.24%
Loss Cost	2008.1	0.074 (CI = +/-0.033; p = 0.000)	0.123 (CI = +/-0.157; p = 0.118)	0.374 (CI = +/-0.689; p = 0.276)	0.077 (CI = +/-0.517; p = 0.763)	-0.116 (CI = +/-0.122; p = 0.061)	0.562	+7.68%	-4.15%
Loss Cost	2008.2	0.085 (CI = +/-0.034; p = 0.000)	0.146 (CI = +/-0.153; p = 0.061)	0.415 (CI = +/-0.664; p = 0.211)	0.075 (CI = +/-0.497; p = 0.761)	-0.137 (CI = +/-0.120; p = 0.026)	0.603	+8.88%	-5.08%
Loss Cost	2009.1	0.101 (CI = +/-0.033; p = 0.000)	0.113 (CI = +/-0.142; p = 0.113)	0.471 (CI = +/-0.607; p = 0.123)	0.088 (CI = +/-0.453; p = 0.693)	-0.170 (CI = +/-0.112; p = 0.004)	0.682	+10.67%	-6.67%
Loss Cost	2009.2	0.118 (CI = +/-0.032; p = 0.000)	0.142 (CI = +/-0.128; p = 0.031)	0.525 (CI = +/-0.542; p = 0.057)	0.085 (CI = +/-0.404; p = 0.669)	-0.200 (CI = +/-0.102; p = 0.000)	0.753	+12.56%	-7.87%
Loss Cost	2010.1	0.138 (CI = +/-0.030; p = 0.000)	0.108 (CI = +/-0.111; p = 0.055)	0.584 (CI = +/-0.463; p = 0.016)	0.099 (CI = +/-0.344; p = 0.558)	-0.237 (CI = +/-0.090; p = 0.000)	0.826	+14.78%	-9.46%
Loss Cost	2010.2	0.155 (CI = +/-0.028; p = 0.000)	0.133 (CI = +/-0.098; p = 0.010)	0.630 (CI = +/-0.403; p = 0.004)	0.097 (CI = +/-0.298; p = 0.510)	-0.265 (CI = +/-0.080; p = 0.000)	0.868	+16.74%	-10.47%
Loss Cost	2011.1	0.175 (CI = +/-0.025; p = 0.000)	0.104 (CI = +/-0.079; p = 0.012)	0.682 (CI = +/-0.321; p = 0.000)	0.109 (CI = +/-0.237; p = 0.352)	-0.301 (CI = +/-0.067; p = 0.000)	0.917	+19.11%	-11.83%
Loss Cost	2011.2	0.190 (CI = +/-0.023; p = 0.000)	0.122 (CI = +/-0.068; p = 0.001)	0.717 (CI = +/-0.273; p = 0.000)	0.107 (CI = +/-0.201; p = 0.282)	-0.325 (CI = +/-0.059; p = 0.000)	0.936	+20.96%	-12.57%
Loss Cost	2012.1	0.205 (CI = +/-0.023; p = 0.000)	0.105 (CI = +/-0.061; p = 0.002)	0.748 (CI = +/-0.240; p = 0.000)	0.114 (CI = +/-0.176; p = 0.191)	-0.348 (CI = +/-0.054; p = 0.000)	0.949	+22.71%	-13.36%
Loss Cost	2012.2	0.206 (CI = +/-0.027; p = 0.000)	0.107 (CI = +/-0.063; p = 0.002)	0.751 (CI = +/-0.247; p = 0.000)	0.114 (CI = +/-0.180; p = 0.202)	-0.351 (CI = +/-0.058; p = 0.000)	0.933	+22.92%	-13.42%
Loss Cost	2013.1	0.217 (CI = +/-0.030; p = 0.000)	0.097 (CI = +/-0.063; p = 0.005)	0.770 (CI = +/-0.240; p = 0.000)	0.118 (CI = +/-0.175; p = 0.172)	-0.367 (CI = +/-0.060; p = 0.000)	0.931	+24.29%	-13.90%
Loss Cost	2013.2	0.223 (CI = +/-0.035; p = 0.000)	0.100 (CI = +/-0.065; p = 0.005)	0.777 (CI = +/-0.247; p = 0.000)	0.118 (CI = +/-0.178; p = 0.181)	-0.374 (CI = +/-0.066; p = 0.000)	0.910	+24.92%	-14.05%
Loss Cost	2014.1	0.228 (CI = +/-0.043; p = 0.000)	0.097 (CI = +/-0.069; p = 0.009)	0.783 (CI = +/-0.255; p = 0.000)	0.119 (CI = +/-0.183; p = 0.186)	-0.381 (CI = +/-0.075; p = 0.000)	0.891	+25.56%	-14.21%
Loss Cost	2014.2	0.213 (CI = +/-0.051; p = 0.000)	0.090 (CI = +/-0.070; p = 0.015)	0.769 (CI = +/-0.256; p = 0.000)	0.120 (CI = +/-0.183; p = 0.183)	-0.363 (CI = +/-0.083; p = 0.000)	0.846	+23.72%	-13.91%
Loss Cost	2015.1	0.182 (CI = +/-0.062; p = 0.000)	0.103 (CI = +/-0.069; p = 0.006)	0.743 (CI = +/-0.245; p = 0.000)	0.114 (CI = +/-0.174; p = 0.181)	-0.325 (CI = +/-0.091; p = 0.000)	0.827	+20.00%	-13.26%
Loss Cost	2015.2	0.182 (CI = +/-0.083; p = 0.000)	0.103 (CI = +/-0.073; p = 0.009)	0.743 (CI = +/-0.257; p = 0.000)	0.114 (CI = +/-0.181; p = 0.197)	-0.324 (CI = +/-0.113; p = 0.000)	0.794	+19.99%	-13.25%
Loss Cost	2016.1	0.225 (CI = +/-0.118; p = 0.001)	0.093 (CI = +/-0.076; p = 0.020)	0.762 (CI = +/-0.260; p = 0.000)	0.119 (CI = +/-0.181; p = 0.180)	-0.373 (CI = +/-0.148; p = 0.000)	0.806	+25.21%	-13.75%
Loss Cost	2016.2	0.265 (CI = +/-0.190; p = 0.010)	0.097 (CI = +/-0.080; p = 0.021)	0.772 (CI = +/-0.271; p = 0.000)	0.118 (CI = +/-0.187; p = 0.194)	-0.415 (CI = +/-0.217; p = 0.001)	0.799	+30.33%	-13.95%
Loss Cost	2017.1	0.270 (CI = +/-0.431; p = 0.196)	0.097 (CI = +/-0.090; p = 0.037)	0.773 (CI = +/-0.290; p = 0.000)	0.119 (CI = +/-0.198; p = 0.214)	-0.420 (CI = +/-0.458; p = 0.068)	0.794	+30.99%	-13.97%
Severity	2005.2	0.066 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.061; p = 0.246)	0.579 (CI = +/-0.285; p = 0.000)	-0.273 (CI = +/-0.215; p = 0.015)	-0.056 (CI = +/-0.047; p = 0.019)	0.924	+6.79%	+0.93%
Severity	2006.1	0.061 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.056; p = 0.090)	0.557 (CI = +/-0.260; p = 0.000)	-0.278 (CI = +/-0.197; p = 0.007)	-0.045 (CI = +/-0.043; p = 0.040)	0.929	+6.31%	+1.58%
Severity	2006.2	0.057 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.052; p = 0.152)	0.538 (CI = +/-0.239; p = 0.000)	-0.277 (CI = +/-0.180; p = 0.004)	-0.037 (CI = +/-0.040; p = 0.071)	0.932	+5.87%	+2.05%
Severity	2007.1	0.052 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.045; p = 0.025)	0.515 (CI = +/-0.202; p = 0.000)	-0.283 (CI = +/-0.152; p = 0.001)	-0.024 (CI = +/-0.035; p = 0.161)	0.944	+5.31%	+2.77%
Severity	2007.2	0.048 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.041; p = 0.041)	0.498 (CI = +/-0.181; p = 0.000)	-0.282 (CI = +/-0.136; p = 0.000)	-0.016 (CI = +/-0.031; p = 0.298)	0.950	+4.88%	+3.18%
Severity	2008.1	0.046 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.041; p = 0.028)	0.491 (CI = +/-0.180; p = 0.000)	-0.283 (CI = +/-0.135; p = 0.000)	-0.012 (CI = +/-0.032; p = 0.431)	0.947	+4.69%	+3.39%
Severity	2008.2	0.048 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.041; p = 0.016)	0.500 (CI = +/-0.177; p = 0.000)	-0.284 (CI = +/-0.133; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.288)	0.948	+4.94%	+3.18%
Severity	2009.1	0.050 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.042; p = 0.026)	0.505 (CI = +/-0.179; p = 0.000)	-0.283 (CI = +/-0.134; p = 0.000)	-0.020 (CI = +/-0.033; p = 0.229)	0.946	+5.09%	+3.02%
Severity	2009.2	0.050 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.043; p = 0.026)	0.507 (CI = +/-0.183; p = 0.000)	-0.283 (CI = +/-0.136; p = 0.000)	-0.021 (CI = +/-0.035; p = 0.216)	0.942	+5.18%	+2.96%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.045; p = 0.024)	0.503 (CI = +/-0.186; p = 0.000)	-0.284 (CI = +/-0.138; p = 0.000)	-0.019 (CI = +/-0.036; p = 0.301)	0.937	+5.03%	+3.09%
Severity	2010.2	0.051 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.045; p = 0.019)	0.509 (CI = +/-0.188; p = 0.000)	-0.284 (CI = +/-0.139; p = 0.000)	-0.023 (CI = +/-0.037; p = 0.225)	0.935	+5.28%	+2.93%
Severity	2011.1	0.050 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.047; p = 0.019)	0.506 (CI = +/-0.192; p = 0.000)	-0.285 (CI = +/-0.142; p = 0.000)	-0.020 (CI = +/-0.040; p = 0.306)	0.929	+5.13%	+3.04%
Severity	2011.2	0.048 (CI = +/-0.017; p = 0.000)	0.055 (CI = +/-0.049; p = 0.029)	0.500 (CI = +/-0.195; p = 0.000)	-0.285 (CI = +/-0.144; p = 0.000)	-0.016 (CI = +/-0.042; p = 0.426)	0.921	+4.88%	+3.18%
Severity	2012.1	0.051 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.050; p = 0.047)	0.507 (CI = +/-0.199; p = 0.000)	-0.283 (CI = +/-0.146; p = 0.001)	-0.021 (CI = +/-0.045; p = 0.333)	0.919	+5.20%	+2.98%
Severity	2012.2	0.055 (CI = +/-0.021; p = 0.000)	0.056 (CI = +/-0.051; p = 0.035)	0.516 (CI = +/-0.200; p = 0.000)	-0.284 (CI = +/-0.146; p = 0.001)	-0.028 (CI = +/-0.047; p = 0.225)	0.916	+5.70%	+2.76%
Severity	2013.1	0.063 (CI = +/-0.024; p = 0.000)	0.049 (CI = +/-0.052; p = 0.064)	0.528 (CI = +/-0.198; p = 0.000)	-0.281 (CI = +/-0.144; p = 0.001)	-0.040 (CI = +/-0.050; p = 0.113)	0.919	+6.51%	+2.38%
Severity	2013.2	0.059 (CI = +/-0.029; p = 0.000)	0.046 (CI = +/-0.054; p = 0.091)	0.522 (CI = +/-0.203; p = 0.000)	-0.280 (CI = +/-0.147; p = 0.001)	-0.034 (CI = +/-0.054; p = 0.208)	0.907	+6.05%	+2.52%
Severity	2014.1	0.053 (CI = +/-0.035; p = 0.005)	0.049 (CI = +/-0.057; p = 0.083)	0.516 (CI = +/-0.209; p = 0.000)	-0.282 (CI = +/-0.150; p = 0.001)	-0.026 (CI = +/-0.061; p = 0.379)	0.898	+5.47%	+2.73%
Severity	2014.2	0.049 (CI = +/-0.044; p = 0.030)	0.047 (CI = +/-0.059; p = 0.110)	0.511 (CI = +/-0.217; p = 0.000)	-0.282 (CI = +/-0.155; p = 0.001)	-0.021 (CI = +/-0.070; p = 0.539)	0.885	+5.00%	+2.84%
Severity	2015.1	0.045 (CI = +/-0.057; p = 0.114)	0.049 (CI = +/-0.063; p = 0.120)	0.508 (CI = +/-0.227; p = 0.000)	-0.283 (CI = +/-0.161; p = 0.002)	-0.016 (CI = +/-0.085; p = 0.693)	0.875	+4.60%	+2.94%
Severity	2015.2	0.038 (CI = +/-0.077; p = 0.300)	0.047 (CI = +/-0.067; p = 0.154)	0.504 (CI = +/-0.237; p = 0.000)	-0.282 (CI = +/-0.167; p = 0.003)	-0.008 (CI = +/-0.104; p = 0.864)	0.860	+3.92%	+3.04%
Severity	2016.1	0.061 (CI = +/-0.113; p = 0.262)	0.042 (CI = +/-0.072; p = 0.232)	0.514 (CI = +/-0.247; p = 0.001)	-0.280 (CI = +/-0.172; p = 0.004)	-0.034 (CI = +/-0.141; p = 0.608)	0.856	+6.30%	+2.73%
Severity	2016.2	0.062 (CI = +/-0.183; p = 0.478)	0.042 (CI = +/-0.077; p = 0.260)	0.514 (CI = +/-0.262; p = 0.001)	-0.280 (CI = +/-0.181; p = 0.006)	-0.035 (CI = +/-0.209; p = 0.724)	0.838	+6.35%	+2.72%
Severity	2017.1	0.052 (CI = +/-0.416; p = 0.790)	0.043 (CI = +/-0.087; p = 0.304)	0.513 (CI = +/-0.280; p = 0.002)	-0.280 (CI = +/-0.191; p = 0.008)	-0.024 (CI = +/-0.442; p = 0.905)	0.824	+5.30%	+2.76%
Frequency	2005.2	-0.011 (CI = +/-0.026; p = 0.401)	0.102 (CI = +/-0.159; p = 0.200)	-0.286 (CI = +/-0.741; p = 0.439)	0.339 (CI = +/-0.561; p = 0.228)	-0.019 (CI = +/-0.122; p = 0.758)	0.040	-1.07%	-2.89%
Frequency	2006.1	-0.003 (CI = +/-0.027; p = 0.792)	0.081 (CI = +/-0.157; p = 0.302)	-0.250 (CI = +/-0.725; p = 0.487)	0.348 (CI = +/-0.548; p = 0.206)	-0.036 (CI = +/-0.121; p = 0.545)	-0.004	-0.35%	-3.90%
Frequency	2006.2	0.004 (CI = +/-0.028; p = 0.772)	0.100 (CI = +/-0.156; p = 0.198)	-0.217 (CI = +/-0.710; p = 0.539)	0.345 (CI = +/-0.535; p = 0.198)	-0.052 (CI = +/-0.120; p = 0.383)	0.007	+0.40%	-4.68%
Frequency	2007.1	0.011 (CI = +/-0.029; p = 0.457)	0.083 (CI = +/-0.156; p = 0.288)	-0.187 (CI = +/-0.703; p = 0.592)	0.353 (CI = +/-0.529; p = 0.184)	-0.068 (CI = +/-0.121; p = 0.262)	0.001	+1.08%	-5.52%
Frequency	2007.2	0.018 (CI = +/-0.031; p = 0.232)	0.100 (CI = +/-0.156; p = 0.199)	-0.156 (CI = +/-0.693; p = 0.650)	0.351 (CI = +/-0.521; p = 0.179)	-0.082 (CI = +/-0.120; p = 0.172)	0.036	+1.84%	-6.22%
Frequency	2008.1	0.028 (CI = +/-0.032; p = 0.081)	0.077 (CI = +/-0.153; p = 0.312)	-0.117 (CI = +/-0.674; p = 0.726)	0.360 (CI = +/-0.505; p = 0.156)	-0.104 (CI = +/-0.120; p = 0.086)	0.070	+2.85%	-7.30%
Frequency	2008.2	0.037 (CI = +/-0.034; p = 0.033)	0.095 (CI = +/-0.153; p = 0.214)	-0.085 (CI = +/-0.663; p = 0.795)	0.358 (CI = +/-0.497; p = 0.151)	-0.120 (CI = +/-0.120; p = 0.049)	0.124	+3.76%	-8.01%
Frequency	2009.1	0.052 (CI = +/-0.034; p = 0.004)	0.065 (CI = +/-0.144; p = 0.365)	-0.033 (CI = +/-0.619; p = 0.913)	0.371 (CI = +/-0.462; p = 0.111)	-0.150 (CI = +/-0.114; p = 0.012)	0.226	+5.31%	-9.40%
Frequency	2009.2	0.068 (CI = +/-0.033; p = 0.000)	0.093 (CI = +/-0.133; p = 0.164)	0.018 (CI = +/-0.564; p = 0.948)	0.368 (CI = +/-0.420; p = 0.084)	-0.179 (CI = +/-0.106; p = 0.002)	0.372	+7.02%	-10.52%
Frequency	2010.1	0.089 (CI = +/-0.031; p = 0.000)	0.056 (CI = +/-0.114; p = 0.317)	0.081 (CI = +/-0.475; p = 0.727)	0.383 (CI = +/-0.352; p = 0.034)	-0.219 (CI = +/-0.092; p = 0.000)	0.560	+9.28%	-12.18%
Frequency	2010.2	0.103 (CI = +/-0.031; p = 0.000)	0.078 (CI = +/-0.106; p = 0.143)	0.121 (CI = +/-0.436; p = 0.572)	0.381 (CI = +/-0.323; p = 0.023)	-0.243 (CI = +/-0.087; p = 0.000)	0.643	+10.89%	-13.02%
Frequency	2011.1	0.125 (CI = +/-0.027; p = 0.000)	0.046 (CI = +/-0.086; p = 0.279)	0.176 (CI = +/-0.351; p = 0.309)	0.394 (CI = +/-0.259; p = 0.005)	-0.281 (CI = +/-0.073; p = 0.000)	0.779	+13.30%	-14.43%
Frequency	2011.2	0.143 (CI = +/-0.025; p = 0.000)	0.067 (CI = +/-0.072; p = 0.066)	0.217 (CI = +/-0.290; p = 0.135)	0.392 (CI = +/-0.213; p = 0.001)	-0.308 (CI = +/-0.062; p = 0.000)	0.853	+15.33%	-15.26%
Frequency	2012.1	0.154 (CI = +/-0.026; p = 0.000)	0.054 (CI = +/-0.070; p = 0.122)	0.241 (CI = +/-0.275; p = 0.083)	0.397 (CI = +/-0.201; p = 0.001)	-0.327 (CI = +/-0.062; p = 0.000)	0.867	+16.64%	-15.86%
Frequency	2012.2	0.151 (CI = +/-0.030; p = 0.000)	0.051 (CI = +/-0.072; p = 0.156)	0.235 (CI = +/-0.282; p = 0.097)	0.398 (CI = +/-0.206; p = 0.001)	-0.322 (CI = +/-0.066; p = 0.000)	0.838	+16.29%	-15.75%
Frequency	2013.1	0.154 (CI = +/-0.036; p = 0.000)	0.048 (CI = +/-0.076; p = 0.202)	0.241 (CI = +/-0.291; p = 0.099)	0.399 (CI = +/-0.211; p = 0.001)	-0.328 (CI = +/-0.073; p = 0.000)	0.821	+16.70%	-15.90%
Frequency	2013.2	0.164 (CI = +/-0.042; p = 0.000)	0.054 (CI = +/-0.078; p = 0.159)	0.254 (CI = +/-0.294; p = 0.086)	0.398 (CI = +/-0.213; p = 0.001)	-0.340 (CI = +/-0.079; p = 0.000)	0.813	+17.79%	-16.16%
Frequency	2014.1	0.174 (CI = +/-0.050; p = 0.000)	0.047 (CI = +/-0.081; p = 0.236)	0.268 (CI = +/-0.300; p = 0.077)	0.401 (CI = +/-0.216; p = 0.001)	-0.355 (CI = +/-0.088; p = 0.000)	0.810	+19.05%	-16.49%
Frequency	2014.2	0.164 (CI = +/-0.062; p = 0.000)	0.042 (CI = +/-0.085; p = 0.303)	0.258 (CI = +/-0.309; p = 0.096)	0.402 (CI = +/-0.221; p = 0.001)	-0.342 (CI = +/-0.100; p = 0.000)	0.790	+17.83%	-16.29%
Frequency	2015.1	0.137 (CI = +/-0.078; p = 0.002)	0.054 (CI = +/-0.086; p = 0.200)	0.235 (CI = +/-0.309; p = 0.126)	0.397 (CI = +/-0.219; p = 0.002)	-0.309 (CI = +/-0.115; p = 0.000)	0.794	+14.73%	-15.73%
Frequency	2015.2	0.144 (CI = +/-0.105; p = 0.010)	0.056 (CI = +/-0.092; p = 0.211)	0.239 (CI = +/-0.324; p = 0.136)	0.397 (CI = +/-0.228; p = 0.002)	-0.316 (CI = +/-0.142; p = 0.000)	0.791	+15.47%	-15.81%
Frequency	2016.1	0.164 (CI = +/-0.155; p = 0.040)	0.051 (CI = +/-0.099; p = 0.284)	0.248 (CI = +/-0.340; p = 0.139)	0.399 (CI = +/-0.237; p = 0.003)	-0.339 (CI = +/-0.193; p = 0.002)	0.787	+17.79%	-16.03%
Frequency	2016.2	0.203 (CI = +/-0.250; p = 0.102)	0.055 (CI = +/-0.105; p = 0.272)	0.258 (CI = +/-0.357; p = 0.142)	0.398 (CI = +/-0.247; p = 0.004)	-0.381 (CI = +/-0.286; p = 0.013)	0.784	+22.55%	-16.23%
Frequency	2017.1	0.218 (CI = +/-0.568; p = 0.416)	0.054 (CI = +/-0.119; p = 0.336)	0.260 (CI = +/-0.382; p = 0.163)	0.399 (CI = +/-0.261; p = 0.006)	-0.396 (CI = +/-0.603; p = 0.176)	0.769	+24.40%	-16.28%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.555	+4.47%
Loss Cost	2006.1	0.045 (CI = +/-0.013; p = 0.000)	0.553	+4.60%
Loss Cost	2006.2	0.045 (CI = +/-0.014; p = 0.000)	0.536	+4.63%
Loss Cost	2007.1	0.046 (CI = +/-0.015; p = 0.000)	0.521	+4.68%
Loss Cost	2007.2	0.046 (CI = +/-0.015; p = 0.000)	0.500	+4.68%
Loss Cost	2008.1	0.048 (CI = +/-0.016; p = 0.000)	0.518	+4.96%
Loss Cost	2008.2	0.051 (CI = +/-0.017; p = 0.000)	0.524	+5.19%
Loss Cost	2009.1	0.055 (CI = +/-0.017; p = 0.000)	0.570	+5.66%
Loss Cost	2009.2	0.058 (CI = +/-0.018; p = 0.000)	0.579	+5.94%
Loss Cost	2010.1	0.061 (CI = +/-0.018; p = 0.000)	0.601	+6.34%
Loss Cost	2010.2	0.062 (CI = +/-0.020; p = 0.000)	0.581	+6.39%
Loss Cost	2011.1	0.064 (CI = +/-0.021; p = 0.000)	0.571	+6.57%
Loss Cost	2011.2	0.061 (CI = +/-0.023; p = 0.000)	0.529	+6.33%
Loss Cost	2012.1	0.059 (CI = +/-0.024; p = 0.000)	0.486	+6.12%
Loss Cost	2012.2	0.052 (CI = +/-0.024; p = 0.000)	0.423	+5.33%
Loss Cost	2013.1	0.048 (CI = +/-0.026; p = 0.001)	0.360	+4.87%
Loss Cost	2013.2	0.040 (CI = +/-0.026; p = 0.005)	0.277	+4.03%
Loss Cost	2014.1	0.033 (CI = +/-0.027; p = 0.020)	0.195	+3.36%
Loss Cost	2014.2	0.022 (CI = +/-0.026; p = 0.097)	0.088	+2.20%
Loss Cost	2015.1	0.013 (CI = +/-0.026; p = 0.321)	0.002	+1.28%
Loss Cost	2015.2	0.006 (CI = +/-0.027; p = 0.673)	-0.045	+0.56%
Loss Cost	2016.1	0.004 (CI = +/-0.031; p = 0.761)	-0.053	+0.45%
Loss Cost	2016.2	0.000 (CI = +/-0.034; p = 0.980)	-0.062	-0.04%
Loss Cost	2017.1	-0.001 (CI = +/-0.038; p = 0.972)	-0.067	-0.06%
Severity	2005.2	0.056 (CI = +/-0.006; p = 0.000)	0.892	+5.71%
Severity	2006.1	0.054 (CI = +/-0.006; p = 0.000)	0.892	+5.50%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.894	+5.28%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.896	+5.06%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.895	+4.87%
Severity	2008.1	0.047 (CI = +/-0.006; p = 0.000)	0.886	+4.83%
Severity	2008.2	0.048 (CI = +/-0.006; p = 0.000)	0.882	+4.91%
Severity	2009.1	0.049 (CI = +/-0.007; p = 0.000)	0.879	+5.00%
Severity	2009.2	0.049 (CI = +/-0.007; p = 0.000)	0.868	+5.00%
Severity	2010.1	0.049 (CI = +/-0.007; p = 0.000)	0.857	+4.99%
Severity	2010.2	0.049 (CI = +/-0.008; p = 0.000)	0.847	+5.04%
Severity	2011.1	0.049 (CI = +/-0.009; p = 0.000)	0.834	+5.05%
Severity	2011.2	0.048 (CI = +/-0.009; p = 0.000)	0.815	+4.96%
Severity	2012.1	0.050 (CI = +/-0.010; p = 0.000)	0.811	+5.10%
Severity	2012.2	0.050 (CI = +/-0.010; p = 0.000)	0.799	+5.18%
Severity	2013.1	0.052 (CI = +/-0.011; p = 0.000)	0.799	+5.38%
Severity	2013.2	0.051 (CI = +/-0.012; p = 0.000)	0.773	+5.24%
Severity	2014.1	0.051 (CI = +/-0.013; p = 0.000)	0.748	+5.23%
Severity	2014.2	0.050 (CI = +/-0.014; p = 0.000)	0.717	+5.16%
Severity	2015.1	0.051 (CI = +/-0.016; p = 0.000)	0.698	+5.28%
Severity	2015.2	0.052 (CI = +/-0.017; p = 0.000)	0.665	+5.29%
Severity	2016.1	0.055 (CI = +/-0.019; p = 0.000)	0.673	+5.66%
Severity	2016.2	0.056 (CI = +/-0.021; p = 0.000)	0.640	+5.72%
Severity	2017.1	0.058 (CI = +/-0.024; p = 0.000)	0.626	+6.01%
Frequency	2005.2	-0.012 (CI = +/-0.014; p = 0.084)	0.052	-1.18%
Frequency	2006.1	-0.009 (CI = +/-0.014; p = 0.210)	0.016	-0.86%
Frequency	2006.2	-0.006 (CI = +/-0.014; p = 0.381)	-0.006	-0.62%
Frequency	2007.1	-0.004 (CI = +/-0.015; p = 0.617)	-0.021	-0.36%
Frequency	2007.2	-0.002 (CI = +/-0.015; p = 0.811)	-0.028	-0.18%
Frequency	2008.1	0.001 (CI = +/-0.016; p = 0.876)	-0.030	+0.12%
Frequency	2008.2	0.003 (CI = +/-0.017; p = 0.749)	-0.028	+0.26%
Frequency	2009.1	0.006 (CI = +/-0.017; p = 0.457)	-0.014	+0.63%
Frequency	2009.2	0.009 (CI = +/-0.018; p = 0.318)	0.001	+0.90%
Frequency	2010.1	0.013 (CI = +/-0.019; p = 0.172)	0.031	+1.28%
Frequency	2010.2	0.013 (CI = +/-0.020; p = 0.198)	0.025	+1.29%
Frequency	2011.1	0.014 (CI = +/-0.021; p = 0.176)	0.032	+1.45%
Frequency	2011.2	0.013 (CI = +/-0.023; p = 0.251)	0.014	+1.31%
Frequency	2012.1	0.010 (CI = +/-0.024; p = 0.421)	-0.013	+0.97%
Frequency	2012.2	0.001 (CI = +/-0.024; p = 0.903)	-0.041	+0.14%
Frequency	2013.1	-0.005 (CI = +/-0.025; p = 0.693)	-0.036	-0.48%
Frequency	2013.2	-0.012 (CI = +/-0.026; p = 0.359)	-0.005	-1.15%
Frequency	2014.1	-0.018 (CI = +/-0.027; p = 0.177)	0.042	-1.78%
Frequency	2014.2	-0.029 (CI = +/-0.026; p = 0.031)	0.173	-2.82%
Frequency	2015.1	-0.039 (CI = +/-0.025; p = 0.004)	0.322	-3.79%
Frequency	2015.2	-0.046 (CI = +/-0.026; p = 0.002)	0.403	-4.49%
Frequency	2016.1	-0.051 (CI = +/-0.028; p = 0.002)	0.424	-4.93%
Frequency	2016.2	-0.056 (CI = +/-0.031; p = 0.001)	0.449	-5.45%
Frequency	2017.1	-0.059 (CI = +/-0.035; p = 0.002)	0.432	-5.73%

Comprehensive - Excluding CAT

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

Loss Cost	2009.2	0.038 (CI = +/-0.023; p = 0.002)	-0.709 (CI = +/-0.206; p = 0.000)	0.665	+3.90%
Loss Cost	2010.1	0.038 (CI = +/-0.025; p = 0.004)	-0.705 (CI = +/-0.213; p = 0.000)	0.640	+3.83%
Loss Cost	2010.2	0.035 (CI = +/-0.026; p = 0.010)	-0.715 (CI = +/-0.220; p = 0.000)	0.642	+3.61%
Loss Cost	2011.1	0.033 (CI = +/-0.028; p = 0.025)	-0.701 (CI = +/-0.227; p = 0.000)	0.611	+3.31%
Loss Cost	2011.2	0.040 (CI = +/-0.029; p = 0.008)	-0.668 (CI = +/-0.224; p = 0.000)	0.630	+4.08%
Loss Cost	2012.1	0.036 (CI = +/-0.031; p = 0.025)	-0.648 (CI = +/-0.230; p = 0.000)	0.591	+3.61%
Loss Cost	2012.2	0.029 (CI = +/-0.032; p = 0.074)	-0.676 (CI = +/-0.231; p = 0.000)	0.614	+2.94%
Loss Cost	2013.1	0.022 (CI = +/-0.034; p = 0.198)	-0.645 (CI = +/-0.233; p = 0.000)	0.581	+2.18%
Loss Cost	2013.2	0.026 (CI = +/-0.036; p = 0.156)	-0.629 (CI = +/-0.241; p = 0.000)	0.574	+2.60%
Loss Cost	2014.1	0.027 (CI = +/-0.040; p = 0.169)	-0.635 (CI = +/-0.254; p = 0.000)	0.557	+2.78%
Loss Cost	2014.2	0.025 (CI = +/-0.044; p = 0.240)	-0.642 (CI = +/-0.267; p = 0.000)	0.555	+2.58%
Loss Cost	2015.1	0.012 (CI = +/-0.046; p = 0.594)	-0.594 (CI = +/-0.263; p = 0.000)	0.522	+1.18%
Loss Cost	2015.2	0.018 (CI = +/-0.050; p = 0.458)	-0.574 (CI = +/-0.274; p = 0.000)	0.504	+1.81%
Loss Cost	2016.1	0.006 (CI = +/-0.054; p = 0.802)	-0.538 (CI = +/-0.282; p = 0.001)	0.462	+0.65%
Loss Cost	2016.2	0.011 (CI = +/-0.061; p = 0.714)	-0.526 (CI = +/-0.299; p = 0.002)	0.435	+1.07%
Loss Cost	2017.1	0.017 (CI = +/-0.070; p = 0.616)	-0.543 (CI = +/-0.322; p = 0.003)	0.430	+1.67%
Severity	2009.2	0.035 (CI = +/-0.024; p = 0.005)	-0.544 (CI = +/-0.214; p = 0.000)	0.533	+3.59%
Severity	2010.1	0.033 (CI = +/-0.025; p = 0.013)	-0.532 (CI = +/-0.221; p = 0.000)	0.492	+3.35%
Severity	2010.2	0.029 (CI = +/-0.027; p = 0.034)	-0.550 (CI = +/-0.225; p = 0.000)	0.503	+2.96%
Severity	2011.1	0.026 (CI = +/-0.029; p = 0.075)	-0.534 (CI = +/-0.232; p = 0.000)	0.460	+2.62%
Severity	2011.2	0.033 (CI = +/-0.029; p = 0.030)	-0.503 (CI = +/-0.230; p = 0.000)	0.477	+3.35%
Severity	2012.1	0.028 (CI = +/-0.031; p = 0.076)	-0.481 (CI = +/-0.236; p = 0.000)	0.424	+2.86%
Severity	2012.2	0.023 (CI = +/-0.033; p = 0.165)	-0.503 (CI = +/-0.241; p = 0.000)	0.439	+2.34%
Severity	2013.1	0.018 (CI = +/-0.036; p = 0.301)	-0.483 (CI = +/-0.249; p = 0.001)	0.393	+1.85%
Severity	2013.2	0.024 (CI = +/-0.038; p = 0.206)	-0.461 (CI = +/-0.256; p = 0.001)	0.386	+2.44%
Severity	2014.1	0.027 (CI = +/-0.042; p = 0.196)	-0.472 (CI = +/-0.268; p = 0.002)	0.376	+2.75%
Severity	2014.2	0.023 (CI = +/-0.046; p = 0.302)	-0.485 (CI = +/-0.281; p = 0.002)	0.380	+2.37%
Severity	2015.1	0.013 (CI = +/-0.050; p = 0.596)	-0.447 (CI = +/-0.286; p = 0.004)	0.319	+1.28%
Severity	2015.2	0.020 (CI = +/-0.054; p = 0.442)	-0.423 (CI = +/-0.298; p = 0.008)	0.300	+2.04%
Severity	2016.1	0.010 (CI = +/-0.060; p = 0.737)	-0.390 (CI = +/-0.309; p = 0.017)	0.235	+0.96%
Severity	2016.2	0.015 (CI = +/-0.067; p = 0.640)	-0.375 (CI = +/-0.328; p = 0.028)	0.208	+1.50%
Severity	2017.1	0.008 (CI = +/-0.077; p = 0.816)	-0.356 (CI = +/-0.353; p = 0.048)	0.155	+0.84%
Frequency	2009.2	0.003 (CI = +/-0.008; p = 0.457)	-0.165 (CI = +/-0.073; p = 0.000)	0.399	+0.30%
Frequency	2010.1	0.005 (CI = +/-0.009; p = 0.279)	-0.173 (CI = +/-0.074; p = 0.000)	0.429	+0.46%
Frequency	2010.2	0.006 (CI = +/-0.009; p = 0.158)	-0.165 (CI = +/-0.074; p = 0.000)	0.428	+0.63%
Frequency	2011.1	0.007 (CI = +/-0.010; p = 0.162)	-0.167 (CI = +/-0.077; p = 0.000)	0.415	+0.67%
Frequency	2011.2	0.007 (CI = +/-0.010; p = 0.173)	-0.166 (CI = +/-0.080; p = 0.000)	0.410	+0.70%
Frequency	2012.1	0.007 (CI = +/-0.011; p = 0.191)	-0.167 (CI = +/-0.084; p = 0.000)	0.391	+0.73%
Frequency	2012.2	0.006 (CI = +/-0.012; p = 0.322)	-0.173 (CI = +/-0.087; p = 0.000)	0.403	+0.59%
Frequency	2013.1	0.003 (CI = +/-0.013; p = 0.604)	-0.162 (CI = +/-0.088; p = 0.001)	0.358	+0.32%
Frequency	2013.2	0.002 (CI = +/-0.014; p = 0.811)	-0.168 (CI = +/-0.091; p = 0.001)	0.372	+0.16%
Frequency	2014.1	0.000 (CI = +/-0.015; p = 0.965)	-0.163 (CI = +/-0.095; p = 0.002)	0.344	+0.03%
Frequency	2014.2	0.002 (CI = +/-0.016; p = 0.798)	-0.157 (CI = +/-0.099; p = 0.004)	0.315	+0.20%
Frequency	2015.1	-0.001 (CI = +/-0.018; p = 0.908)	-0.147 (CI = +/-0.102; p = 0.008)	0.277	-0.10%
Frequency	2015.2	-0.002 (CI = +/-0.020; p = 0.813)	-0.151 (CI = +/-0.108; p = 0.009)	0.274	-0.22%
Frequency	2016.1	-0.003 (CI = +/-0.022; p = 0.772)	-0.148 (CI = +/-0.116; p = 0.015)	0.253	-0.31%
Frequency	2016.2	-0.004 (CI = +/-0.025; p = 0.719)	-0.152 (CI = +/-0.123; p = 0.020)	0.241	-0.43%
Frequency	2017.1	0.008 (CI = +/-0.023; p = 0.452)	-0.187 (CI = +/-0.105; p = 0.002)	0.462	+0.82%

Comprehensive - Excluding CAT

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

Loss Cost	2009.2	0.038 (CI = +/-0.038; p = 0.046)	0.100	+3.90%
Loss Cost	2010.1	0.033 (CI = +/-0.040; p = 0.101)	0.061	+3.34%
Loss Cost	2010.2	0.035 (CI = +/-0.042; p = 0.098)	0.065	+3.61%
Loss Cost	2011.1	0.027 (CI = +/-0.044; p = 0.219)	0.021	+2.76%
Loss Cost	2011.2	0.040 (CI = +/-0.045; p = 0.080)	0.082	+4.08%
Loss Cost	2012.1	0.030 (CI = +/-0.047; p = 0.204)	0.027	+3.02%
Loss Cost	2012.2	0.029 (CI = +/-0.051; p = 0.253)	0.015	+2.94%
Loss Cost	2013.1	0.015 (CI = +/-0.053; p = 0.564)	-0.029	+1.49%
Loss Cost	2013.2	0.026 (CI = +/-0.056; p = 0.348)	-0.004	+2.60%
Loss Cost	2014.1	0.020 (CI = +/-0.061; p = 0.510)	-0.027	+1.97%
Loss Cost	2014.2	0.025 (CI = +/-0.066; p = 0.432)	-0.018	+2.58%
Loss Cost	2015.1	0.003 (CI = +/-0.067; p = 0.931)	-0.055	+0.28%
Loss Cost	2015.2	0.018 (CI = +/-0.072; p = 0.606)	-0.042	+1.81%
Loss Cost	2016.1	-0.004 (CI = +/-0.075; p = 0.923)	-0.062	-0.35%
Loss Cost	2016.2	0.011 (CI = +/-0.083; p = 0.789)	-0.061	+1.07%
Loss Cost	2017.1	0.004 (CI = +/-0.094; p = 0.932)	-0.071	+0.38%
Severity	2009.2	0.035 (CI = +/-0.033; p = 0.036)	0.113	+3.59%
Severity	2010.1	0.029 (CI = +/-0.034; p = 0.091)	0.066	+2.99%
Severity	2010.2	0.029 (CI = +/-0.037; p = 0.117)	0.055	+2.96%
Severity	2011.1	0.022 (CI = +/-0.039; p = 0.257)	0.013	+2.20%
Severity	2011.2	0.033 (CI = +/-0.039; p = 0.096)	0.071	+3.35%
Severity	2012.1	0.024 (CI = +/-0.041; p = 0.238)	0.018	+2.42%
Severity	2012.2	0.023 (CI = +/-0.044; p = 0.292)	0.007	+2.34%
Severity	2013.1	0.013 (CI = +/-0.047; p = 0.560)	-0.029	+1.34%
Severity	2013.2	0.024 (CI = +/-0.049; p = 0.317)	0.002	+2.44%
Severity	2014.1	0.021 (CI = +/-0.054; p = 0.419)	-0.015	+2.14%
Severity	2014.2	0.023 (CI = +/-0.059; p = 0.416)	-0.016	+2.37%
Severity	2015.1	0.006 (CI = +/-0.061; p = 0.840)	-0.053	+0.60%
Severity	2015.2	0.020 (CI = +/-0.066; p = 0.525)	-0.033	+2.04%
Severity	2016.1	0.002 (CI = +/-0.070; p = 0.944)	-0.062	+0.23%
Severity	2016.2	0.015 (CI = +/-0.077; p = 0.685)	-0.055	+1.50%
Severity	2017.1	0.000 (CI = +/-0.085; p = 0.999)	-0.071	+0.00%
Frequency	2009.2	0.003 (CI = +/-0.011; p = 0.568)	-0.023	+0.30%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.541)	-0.022	+0.34%
Frequency	2010.2	0.006 (CI = +/-0.012; p = 0.279)	0.008	+0.63%
Frequency	2011.1	0.005 (CI = +/-0.013; p = 0.381)	-0.008	+0.54%
Frequency	2011.2	0.007 (CI = +/-0.013; p = 0.290)	0.006	+0.70%
Frequency	2012.1	0.006 (CI = +/-0.014; p = 0.413)	-0.012	+0.58%
Frequency	2012.2	0.006 (CI = +/-0.016; p = 0.446)	-0.017	+0.59%
Frequency	2013.1	0.002 (CI = +/-0.016; p = 0.846)	-0.044	+0.15%
Frequency	2013.2	0.002 (CI = +/-0.018; p = 0.853)	-0.046	+0.16%
Frequency	2014.1	-0.002 (CI = +/-0.019; p = 0.851)	-0.048	-0.17%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.836)	-0.050	+0.20%
Frequency	2015.1	-0.003 (CI = +/-0.021; p = 0.756)	-0.050	-0.32%
Frequency	2015.2	-0.002 (CI = +/-0.024; p = 0.844)	-0.056	-0.22%
Frequency	2016.1	-0.006 (CI = +/-0.026; p = 0.642)	-0.048	-0.58%
Frequency	2016.2	-0.004 (CI = +/-0.029; p = 0.761)	-0.060	-0.43%
Frequency	2017.1	0.004 (CI = +/-0.032; p = 0.801)	-0.066	+0.38%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2005.2	0.040 (CI = +/-0.010; p = 0.000)	0.283 (CI = +/-0.104; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.721	+4.11%
Loss Cost	2006.1	0.040 (CI = +/-0.010; p = 0.000)	0.283 (CI = +/-0.107; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.717	+4.11%
Loss Cost	2006.2	0.040 (CI = +/-0.011; p = 0.000)	0.281 (CI = +/-0.110; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.693	+4.06%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.297 (CI = +/-0.108; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.701	+3.79%
Loss Cost	2007.2	0.037 (CI = +/-0.011; p = 0.000)	0.295 (CI = +/-0.111; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.677	+3.75%
Loss Cost	2008.1	0.037 (CI = +/-0.012; p = 0.000)	0.292 (CI = +/-0.114; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.676	+3.80%
Loss Cost	2008.2	0.038 (CI = +/-0.013; p = 0.000)	0.294 (CI = +/-0.118; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.658	+3.84%
Loss Cost	2009.1	0.037 (CI = +/-0.013; p = 0.000)	0.299 (CI = +/-0.122; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.654	+3.75%
Loss Cost	2009.2	0.038 (CI = +/-0.014; p = 0.000)	0.305 (CI = +/-0.125; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.646	+3.88%
Loss Cost	2010.1	0.036 (CI = +/-0.015; p = 0.000)	0.317 (CI = +/-0.127; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.649	+3.65%
Loss Cost	2010.2	0.035 (CI = +/-0.016; p = 0.000)	0.312 (CI = +/-0.132; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.620	+3.55%
Loss Cost	2011.1	0.038 (CI = +/-0.016; p = 0.000)	0.296 (CI = +/-0.131; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.642	+3.91%
Loss Cost	2011.2	0.039 (CI = +/-0.018; p = 0.000)	0.297 (CI = +/-0.137; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.621	+3.94%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.000)	0.297 (CI = +/-0.143; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.619	+3.96%
Loss Cost	2012.2	0.035 (CI = +/-0.020; p = 0.001)	0.279 (CI = +/-0.144; p = 0.001)	0.014 (CI = +/-0.008; p = 0.002)	0.585	+3.57%
Loss Cost	2013.1	0.039 (CI = +/-0.021; p = 0.001)	0.264 (CI = +/-0.147; p = 0.001)	0.014 (CI = +/-0.008; p = 0.002)	0.599	+3.93%
Loss Cost	2013.2	0.046 (CI = +/-0.020; p = 0.000)	0.297 (CI = +/-0.136; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	0.687	+4.72%
Loss Cost	2014.1	0.048 (CI = +/-0.022; p = 0.000)	0.291 (CI = +/-0.142; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.689	+4.90%
Loss Cost	2014.2	0.048 (CI = +/-0.024; p = 0.001)	0.292 (CI = +/-0.150; p = 0.001)	0.014 (CI = +/-0.008; p = 0.002)	0.665	+4.91%
Loss Cost	2015.1	0.053 (CI = +/-0.025; p = 0.000)	0.275 (CI = +/-0.152; p = 0.001)	0.014 (CI = +/-0.008; p = 0.002)	0.683	+5.40%
Loss Cost	2015.2	0.051 (CI = +/-0.028; p = 0.001)	0.270 (CI = +/-0.162; p = 0.003)	0.014 (CI = +/-0.008; p = 0.002)	0.653	+5.26%
Loss Cost	2016.1	0.053 (CI = +/-0.031; p = 0.003)	0.266 (CI = +/-0.172; p = 0.005)	0.014 (CI = +/-0.008; p = 0.003)	0.651	+5.40%
Loss Cost	2016.2	0.051 (CI = +/-0.035; p = 0.008)	0.259 (CI = +/-0.184; p = 0.009)	0.014 (CI = +/-0.009; p = 0.005)	0.621	+5.19%
Loss Cost	2017.1	0.060 (CI = +/-0.037; p = 0.004)	0.236 (CI = +/-0.185; p = 0.016)	0.013 (CI = +/-0.009; p = 0.006)	0.652	+6.14%
Severity	2005.2	0.083 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.168; p = 0.216)	-0.004 (CI = +/-0.012; p = 0.487)	0.782	+8.67%
Severity	2006.1	0.085 (CI = +/-0.016; p = 0.000)	0.091 (CI = +/-0.170; p = 0.285)	-0.004 (CI = +/-0.012; p = 0.522)	0.782	+8.90%
Severity	2006.2	0.086 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.174; p = 0.263)	-0.004 (CI = +/-0.012; p = 0.536)	0.773	+9.02%
Severity	2007.1	0.087 (CI = +/-0.018; p = 0.000)	0.091 (CI = +/-0.179; p = 0.307)	-0.003 (CI = +/-0.012; p = 0.557)	0.764	+9.14%
Severity	2007.2	0.088 (CI = +/-0.019; p = 0.000)	0.096 (CI = +/-0.184; p = 0.294)	-0.003 (CI = +/-0.012; p = 0.568)	0.751	+9.24%
Severity	2008.1	0.091 (CI = +/-0.020; p = 0.000)	0.081 (CI = +/-0.187; p = 0.384)	-0.003 (CI = +/-0.012; p = 0.603)	0.753	+9.54%
Severity	2008.2	0.094 (CI = +/-0.020; p = 0.000)	0.098 (CI = +/-0.189; p = 0.297)	-0.003 (CI = +/-0.012; p = 0.618)	0.754	+9.88%
Severity	2009.1	0.100 (CI = +/-0.020; p = 0.000)	0.065 (CI = +/-0.181; p = 0.467)	-0.002 (CI = +/-0.011; p = 0.668)	0.788	+10.57%
Severity	2009.2	0.111 (CI = +/-0.016; p = 0.000)	0.121 (CI = +/-0.143; p = 0.093)	-0.002 (CI = +/-0.009; p = 0.626)	0.877	+11.73%
Severity	2010.1	0.119 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.112; p = 0.162)	-0.002 (CI = +/-0.007; p = 0.654)	0.929	+12.67%
Severity	2010.2	0.125 (CI = +/-0.011; p = 0.000)	0.109 (CI = +/-0.094; p = 0.025)	-0.001 (CI = +/-0.006; p = 0.605)	0.952	+13.36%
Severity	2011.1	0.130 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.086; p = 0.043)	-0.001 (CI = +/-0.005; p = 0.629)	0.961	+13.85%
Severity	2011.2	0.130 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.089; p = 0.048)	-0.001 (CI = +/-0.005; p = 0.635)	0.957	+13.89%
Severity	2012.1	0.130 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.093; p = 0.057)	-0.001 (CI = +/-0.005; p = 0.643)	0.952	+13.89%
Severity	2012.2	0.126 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.088; p = 0.106)	-0.001 (CI = +/-0.005; p = 0.643)	0.952	+13.44%
Severity	2013.1	0.127 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.092; p = 0.130)	-0.001 (CI = +/-0.005; p = 0.652)	0.947	+13.49%
Severity	2013.2	0.130 (CI = +/-0.013; p = 0.000)	0.087 (CI = +/-0.090; p = 0.058)	-0.001 (CI = +/-0.005; p = 0.592)	0.951	+13.92%
Severity	2014.1	0.128 (CI = +/-0.014; p = 0.000)	0.095 (CI = +/-0.092; p = 0.043)	-0.001 (CI = +/-0.005; p = 0.595)	0.946	+13.67%
Severity	2014.2	0.126 (CI = +/-0.015; p = 0.000)	0.087 (CI = +/-0.095; p = 0.072)	-0.001 (CI = +/-0.005; p = 0.632)	0.937	+13.44%
Severity	2015.1	0.131 (CI = +/-0.015; p = 0.000)	0.071 (CI = +/-0.092; p = 0.121)	-0.001 (CI = +/-0.005; p = 0.579)	0.943	+13.94%
Severity	2015.2	0.130 (CI = +/-0.017; p = 0.000)	0.068 (CI = +/-0.098; p = 0.160)	-0.001 (CI = +/-0.005; p = 0.609)	0.932	+13.85%
Severity	2016.1	0.131 (CI = +/-0.019; p = 0.000)	0.064 (CI = +/-0.104; p = 0.207)	-0.001 (CI = +/-0.005; p = 0.601)	0.925	+14.00%
Severity	2016.2	0.127 (CI = +/-0.021; p = 0.000)	0.051 (CI = +/-0.108; p = 0.331)	-0.001 (CI = +/-0.005; p = 0.708)	0.911	+13.55%
Severity	2017.1	0.123 (CI = +/-0.022; p = 0.000)	0.062 (CI = +/-0.110; p = 0.242)	-0.001 (CI = +/-0.005; p = 0.804)	0.897	+13.05%
Frequency	2005.2	-0.043 (CI = +/-0.017; p = 0.000)	0.179 (CI = +/-0.189; p = 0.063)	0.018 (CI = +/-0.013; p = 0.008)	0.568	-4.20%
Frequency	2006.1	-0.045 (CI = +/-0.018; p = 0.000)	0.193 (CI = +/-0.192; p = 0.050)	0.018 (CI = +/-0.013; p = 0.009)	0.571	-4.40%
Frequency	2006.2	-0.047 (CI = +/-0.019; p = 0.000)	0.183 (CI = +/-0.197; p = 0.067)	0.018 (CI = +/-0.013; p = 0.011)	0.572	-4.55%
Frequency	2007.1	-0.050 (CI = +/-0.020; p = 0.000)	0.205 (CI = +/-0.197; p = 0.041)	0.017 (CI = +/-0.013; p = 0.012)	0.594	-4.91%
Frequency	2007.2	-0.052 (CI = +/-0.021; p = 0.000)	0.198 (CI = +/-0.202; p = 0.055)	0.017 (CI = +/-0.013; p = 0.013)	0.591	-5.02%
Frequency	2008.1	-0.054 (CI = +/-0.022; p = 0.000)	0.211 (CI = +/-0.207; p = 0.046)	0.017 (CI = +/-0.014; p = 0.015)	0.589	-5.24%
Frequency	2008.2	-0.057 (CI = +/-0.023; p = 0.000)	0.196 (CI = +/-0.211; p = 0.068)	0.017 (CI = +/-0.014; p = 0.017)	0.597	-5.50%
Frequency	2009.1	-0.064 (CI = +/-0.022; p = 0.000)	0.233 (CI = +/-0.201; p = 0.025)	0.016 (CI = +/-0.013; p = 0.015)	0.656	-6.17%
Frequency	2009.2	-0.073 (CI = +/-0.020; p = 0.000)	0.184 (CI = +/-0.179; p = 0.044)	0.016 (CI = +/-0.011; p = 0.007)	0.742	-7.02%
Frequency	2010.1	-0.083 (CI = +/-0.016; p = 0.000)	0.238 (CI = +/-0.140; p = 0.002)	0.015 (CI = +/-0.009; p = 0.001)	0.853	-8.01%
Frequency	2010.2	-0.090 (CI = +/-0.015; p = 0.000)	0.202 (CI = +/-0.122; p = 0.002)	0.015 (CI = +/-0.007; p = 0.000)	0.895	-8.65%
Frequency	2011.1	-0.091 (CI = +/-0.016; p = 0.000)	0.207 (CI = +/-0.127; p = 0.002)	0.015 (CI = +/-0.008; p = 0.000)	0.887	-8.74%
Frequency	2011.2	-0.091 (CI = +/-0.017; p = 0.000)	0.207 (CI = +/-0.132; p = 0.003)	0.015 (CI = +/-0.008; p = 0.000)	0.879	-8.73%
Frequency	2012.1	-0.091 (CI = +/-0.018; p = 0.000)	0.206 (CI = +/-0.137; p = 0.005)	0.015 (CI = +/-0.008; p = 0.001)	0.865	-8.72%
Frequency	2012.2	-0.091 (CI = +/-0.020; p = 0.000)	0.207 (CI = +/-0.144; p = 0.007)	0.015 (CI = +/-0.008; p = 0.001)	0.856	-8.70%
Frequency	2013.1	-0.088 (CI = +/-0.021; p = 0.000)	0.194 (CI = +/-0.147; p = 0.012)	0.015 (CI = +/-0.008; p = 0.001)	0.836	-8.42%
Frequency	2013.2	-0.084 (CI = +/-0.022; p = 0.000)	0.211 (CI = +/-0.150; p = 0.008)	0.015 (CI = +/-0.008; p = 0.001)	0.825	-8.08%
Frequency	2014.1	-0.080 (CI = +/-0.024; p = 0.000)	0.196 (CI = +/-0.153; p = 0.015)	0.015 (CI = +/-0.008; p = 0.001)	0.799	-7.72%
Frequency	2014.2	-0.078 (CI = +/-0.026; p = 0.000)	0.205 (CI = +/-0.161; p = 0.016)	0.015 (CI = +/-0.008; p = 0.002)	0.783	-7.51%
Frequency	2015.1	-0.078 (CI = +/-0.028; p = 0.000)	0.204 (CI = +/-0.170; p = 0.022)	0.015 (CI = +/-0.009; p = 0.002)	0.751	-7.49%
Frequency	2015.2	-0.078 (CI = +/-0.031; p = 0.000)	0.202 (CI = +/-0.181; p = 0.031)	0.015 (CI = +/-0.009; p = 0.003)	0.736	-7.54%
Frequency	2016.1	-0.078 (CI = +/-0.035; p = 0.000)	0.202 (CI = +/-0.192; p = 0.041)	0.015 (CI = +/-0.009; p = 0.004)	0.695	-7.55%
Frequency	2016.2	-0.076 (CI = +/-0.039; p = 0.001)	0.209 (CI = +/-0.206; p = 0.048)	0.015 (CI = +/-0.010; p = 0.006)	0.669	-7.36%
Frequency	2017.1	-0.063 (CI = +/-0.040; p = 0.004)	0.173 (CI = +/-0.195; p = 0.078)	0.014 (CI = +/-0.009; p = 0.006)	0.599	-6.11%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2005.2	0.032 (CI = +/-0.013; p = 0.000)	0.369	+3.30%
Loss Cost	2006.1	0.033 (CI = +/-0.014; p = 0.000)	0.365	+3.39%
Loss Cost	2006.2	0.032 (CI = +/-0.015; p = 0.000)	0.325	+3.21%
Loss Cost	2007.1	0.030 (CI = +/-0.015; p = 0.000)	0.287	+3.05%
Loss Cost	2007.2	0.028 (CI = +/-0.016; p = 0.001)	0.246	+2.85%
Loss Cost	2008.1	0.030 (CI = +/-0.017; p = 0.001)	0.253	+3.01%
Loss Cost	2008.2	0.028 (CI = +/-0.018; p = 0.003)	0.218	+2.87%
Loss Cost	2009.1	0.029 (CI = +/-0.019; p = 0.004)	0.208	+2.93%
Loss Cost	2009.2	0.028 (CI = +/-0.020; p = 0.009)	0.182	+2.85%
Loss Cost	2010.1	0.028 (CI = +/-0.022; p = 0.015)	0.159	+2.79%
Loss Cost	2010.2	0.024 (CI = +/-0.023; p = 0.039)	0.113	+2.46%
Loss Cost	2011.1	0.030 (CI = +/-0.024; p = 0.017)	0.164	+3.00%
Loss Cost	2011.2	0.027 (CI = +/-0.025; p = 0.036)	0.127	+2.79%
Loss Cost	2012.1	0.030 (CI = +/-0.027; p = 0.034)	0.135	+3.03%
Loss Cost	2012.2	0.023 (CI = +/-0.028; p = 0.101)	0.071	+2.37%
Loss Cost	2013.1	0.029 (CI = +/-0.030; p = 0.053)	0.117	+2.99%
Loss Cost	2013.2	0.034 (CI = +/-0.032; p = 0.036)	0.147	+3.49%
Loss Cost	2014.1	0.039 (CI = +/-0.034; p = 0.026)	0.177	+4.02%
Loss Cost	2014.2	0.037 (CI = +/-0.037; p = 0.056)	0.130	+3.72%
Loss Cost	2015.1	0.046 (CI = +/-0.040; p = 0.026)	0.195	+4.67%
Loss Cost	2015.2	0.041 (CI = +/-0.043; p = 0.061)	0.136	+4.22%
Loss Cost	2016.1	0.048 (CI = +/-0.048; p = 0.047)	0.167	+4.96%
Loss Cost	2016.2	0.044 (CI = +/-0.053; p = 0.098)	0.109	+4.50%
Loss Cost	2017.1	0.061 (CI = +/-0.055; p = 0.032)	0.222	+6.31%
Severity	2005.2	0.085 (CI = +/-0.014; p = 0.000)	0.782	+8.83%
Severity	2006.1	0.087 (CI = +/-0.015; p = 0.000)	0.785	+9.10%
Severity	2006.2	0.088 (CI = +/-0.016; p = 0.000)	0.775	+9.18%
Severity	2007.1	0.089 (CI = +/-0.016; p = 0.000)	0.769	+9.34%
Severity	2007.2	0.090 (CI = +/-0.017; p = 0.000)	0.756	+9.39%
Severity	2008.1	0.093 (CI = +/-0.018; p = 0.000)	0.761	+9.73%
Severity	2008.2	0.095 (CI = +/-0.019; p = 0.000)	0.760	+10.01%
Severity	2009.1	0.102 (CI = +/-0.018; p = 0.000)	0.797	+10.73%
Severity	2009.2	0.111 (CI = +/-0.016; p = 0.000)	0.872	+11.79%
Severity	2010.1	0.120 (CI = +/-0.012; p = 0.000)	0.928	+12.78%
Severity	2010.2	0.126 (CI = +/-0.012; p = 0.000)	0.945	+13.38%
Severity	2011.1	0.131 (CI = +/-0.011; p = 0.000)	0.958	+13.94%
Severity	2011.2	0.130 (CI = +/-0.011; p = 0.000)	0.953	+13.90%
Severity	2012.1	0.131 (CI = +/-0.012; p = 0.000)	0.948	+13.98%
Severity	2012.2	0.126 (CI = +/-0.012; p = 0.000)	0.950	+13.45%
Severity	2013.1	0.127 (CI = +/-0.013; p = 0.000)	0.946	+13.57%
Severity	2013.2	0.130 (CI = +/-0.013; p = 0.000)	0.946	+13.91%
Severity	2014.1	0.129 (CI = +/-0.015; p = 0.000)	0.939	+13.76%
Severity	2014.2	0.126 (CI = +/-0.015; p = 0.000)	0.932	+13.39%
Severity	2015.1	0.131 (CI = +/-0.015; p = 0.000)	0.941	+14.01%
Severity	2015.2	0.129 (CI = +/-0.017; p = 0.000)	0.931	+13.79%
Severity	2016.1	0.131 (CI = +/-0.019; p = 0.000)	0.925	+14.05%
Severity	2016.2	0.126 (CI = +/-0.020; p = 0.000)	0.916	+13.46%
Severity	2017.1	0.123 (CI = +/-0.022; p = 0.000)	0.901	+13.04%
Frequency	2005.2	-0.052 (CI = +/-0.018; p = 0.000)	0.450	-5.08%
Frequency	2006.1	-0.054 (CI = +/-0.019; p = 0.000)	0.448	-5.23%
Frequency	2006.2	-0.056 (CI = +/-0.020; p = 0.000)	0.457	-5.47%
Frequency	2007.1	-0.059 (CI = +/-0.021; p = 0.000)	0.471	-5.76%
Frequency	2007.2	-0.062 (CI = +/-0.022; p = 0.000)	0.474	-5.98%
Frequency	2008.1	-0.063 (CI = +/-0.023; p = 0.000)	0.466	-6.12%
Frequency	2008.2	-0.067 (CI = +/-0.024; p = 0.000)	0.485	-6.49%
Frequency	2009.1	-0.073 (CI = +/-0.025; p = 0.000)	0.528	-7.05%
Frequency	2009.2	-0.083 (CI = +/-0.023; p = 0.000)	0.638	-8.00%
Frequency	2010.1	-0.093 (CI = +/-0.021; p = 0.000)	0.722	-8.85%
Frequency	2010.2	-0.101 (CI = +/-0.020; p = 0.000)	0.784	-9.63%
Frequency	2011.1	-0.101 (CI = +/-0.022; p = 0.000)	0.765	-9.60%
Frequency	2011.2	-0.103 (CI = +/-0.023; p = 0.000)	0.753	-9.75%
Frequency	2012.1	-0.101 (CI = +/-0.025; p = 0.000)	0.726	-9.61%
Frequency	2012.2	-0.103 (CI = +/-0.027; p = 0.000)	0.711	-9.76%
Frequency	2013.1	-0.098 (CI = +/-0.028; p = 0.000)	0.674	-9.31%
Frequency	2013.2	-0.096 (CI = +/-0.031; p = 0.000)	0.638	-9.15%
Frequency	2014.1	-0.089 (CI = +/-0.033; p = 0.000)	0.587	-8.56%
Frequency	2014.2	-0.089 (CI = +/-0.036; p = 0.000)	0.551	-8.53%
Frequency	2015.1	-0.086 (CI = +/-0.039; p = 0.000)	0.495	-8.20%
Frequency	2015.2	-0.088 (CI = +/-0.044; p = 0.001)	0.471	-8.41%
Frequency	2016.1	-0.083 (CI = +/-0.048; p = 0.002)	0.404	-7.97%
Frequency	2016.2	-0.082 (CI = +/-0.054; p = 0.005)	0.355	-7.90%
Frequency	2017.1	-0.061 (CI = +/-0.054; p = 0.029)	0.233	-5.95%

All Perils

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

Loss Cost	2005.2	0.024 (CI = +/-0.013; p = 0.001)	0.270 (CI = +/-0.113; p = 0.000)	0.188 (CI = +/-0.264; p = 0.156)	0.588	+2.38%
Loss Cost	2006.1	0.023 (CI = +/-0.014; p = 0.002)	0.275 (CI = +/-0.116; p = 0.000)	0.196 (CI = +/-0.269; p = 0.147)	0.585	+2.29%
Loss Cost	2006.2	0.021 (CI = +/-0.014; p = 0.006)	0.266 (CI = +/-0.119; p = 0.000)	0.212 (CI = +/-0.273; p = 0.125)	0.549	+2.10%
Loss Cost	2007.1	0.016 (CI = +/-0.014; p = 0.032)	0.288 (CI = +/-0.113; p = 0.000)	0.254 (CI = +/-0.258; p = 0.053)	0.585	+1.58%
Loss Cost	2007.2	0.014 (CI = +/-0.015; p = 0.075)	0.279 (CI = +/-0.115; p = 0.000)	0.271 (CI = +/-0.262; p = 0.043)	0.554	+1.37%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.118)	0.282 (CI = +/-0.118; p = 0.000)	0.278 (CI = +/-0.269; p = 0.044)	0.554	+1.28%
Loss Cost	2008.2	0.011 (CI = +/-0.017; p = 0.191)	0.277 (CI = +/-0.122; p = 0.000)	0.288 (CI = +/-0.277; p = 0.042)	0.526	+1.14%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.371)	0.288 (CI = +/-0.124; p = 0.000)	0.313 (CI = +/-0.280; p = 0.030)	0.539	+0.81%
Loss Cost	2009.2	0.008 (CI = +/-0.020; p = 0.433)	0.287 (CI = +/-0.128; p = 0.000)	0.316 (CI = +/-0.289; p = 0.034)	0.519	+0.77%
Loss Cost	2010.1	0.002 (CI = +/-0.020; p = 0.872)	0.307 (CI = +/-0.125; p = 0.000)	0.359 (CI = +/-0.282; p = 0.015)	0.561	+0.16%
Loss Cost	2010.2	-0.003 (CI = +/-0.021; p = 0.748)	0.291 (CI = +/-0.126; p = 0.000)	0.392 (CI = +/-0.282; p = 0.009)	0.545	-0.34%
Loss Cost	2011.1	-0.001 (CI = +/-0.023; p = 0.949)	0.283 (CI = +/-0.130; p = 0.000)	0.374 (CI = +/-0.291; p = 0.014)	0.538	-0.07%
Loss Cost	2011.2	-0.004 (CI = +/-0.025; p = 0.735)	0.273 (CI = +/-0.134; p = 0.000)	0.396 (CI = +/-0.301; p = 0.012)	0.517	-0.42%
Loss Cost	2012.1	-0.008 (CI = +/-0.027; p = 0.557)	0.283 (CI = +/-0.138; p = 0.000)	0.419 (CI = +/-0.311; p = 0.011)	0.527	-0.78%
Loss Cost	2012.2	-0.021 (CI = +/-0.026; p = 0.108)	0.249 (CI = +/-0.124; p = 0.000)	0.497 (CI = +/-0.280; p = 0.001)	0.571	-2.08%
Loss Cost	2013.1	-0.020 (CI = +/-0.029; p = 0.170)	0.246 (CI = +/-0.130; p = 0.001)	0.490 (CI = +/-0.295; p = 0.002)	0.555	-1.96%
Loss Cost	2013.2	-0.011 (CI = +/-0.031; p = 0.465)	0.266 (CI = +/-0.130; p = 0.000)	0.442 (CI = +/-0.296; p = 0.006)	0.595	-1.10%
Loss Cost	2014.1	-0.014 (CI = +/-0.035; p = 0.422)	0.271 (CI = +/-0.137; p = 0.001)	0.456 (CI = +/-0.314; p = 0.007)	0.594	-1.36%
Loss Cost	2014.2	-0.023 (CI = +/-0.039; p = 0.237)	0.253 (CI = +/-0.140; p = 0.001)	0.501 (CI = +/-0.326; p = 0.005)	0.586	-2.23%
Loss Cost	2015.1	-0.020 (CI = +/-0.045; p = 0.361)	0.249 (CI = +/-0.148; p = 0.003)	0.487 (CI = +/-0.350; p = 0.010)	0.571	-1.96%
Loss Cost	2015.2	-0.036 (CI = +/-0.049; p = 0.135)	0.222 (CI = +/-0.148; p = 0.006)	0.565 (CI = +/-0.354; p = 0.004)	0.582	-3.54%
Loss Cost	2016.1	-0.044 (CI = +/-0.056; p = 0.112)	0.233 (CI = +/-0.155; p = 0.006)	0.603 (CI = +/-0.382; p = 0.005)	0.590	-4.35%
Loss Cost	2016.2	-0.071 (CI = +/-0.060; p = 0.025)	0.198 (CI = +/-0.149; p = 0.014)	0.717 (CI = +/-0.377; p = 0.001)	0.645	-6.85%
Loss Cost	2017.1	-0.061 (CI = +/-0.072; p = 0.091)	0.188 (CI = +/-0.158; p = 0.024)	0.675 (CI = +/-0.418; p = 0.005)	0.616	-5.89%
Severity	2005.2	0.070 (CI = +/-0.019; p = 0.000)	0.092 (CI = +/-0.164; p = 0.261)	0.432 (CI = +/-0.381; p = 0.028)	0.777	+7.27%
Severity	2006.1	0.072 (CI = +/-0.020; p = 0.000)	0.083 (CI = +/-0.168; p = 0.323)	0.413 (CI = +/-0.388; p = 0.037)	0.775	+7.50%
Severity	2006.2	0.073 (CI = +/-0.021; p = 0.000)	0.085 (CI = +/-0.173; p = 0.323)	0.409 (CI = +/-0.398; p = 0.044)	0.763	+7.56%
Severity	2007.1	0.074 (CI = +/-0.022; p = 0.000)	0.083 (CI = +/-0.178; p = 0.351)	0.403 (CI = +/-0.408; p = 0.053)	0.754	+7.63%
Severity	2007.2	0.074 (CI = +/-0.024; p = 0.000)	0.083 (CI = +/-0.184; p = 0.364)	0.402 (CI = +/-0.420; p = 0.060)	0.738	+7.64%
Severity	2008.1	0.077 (CI = +/-0.026; p = 0.000)	0.071 (CI = +/-0.188; p = 0.445)	0.378 (CI = +/-0.429; p = 0.081)	0.737	+7.97%
Severity	2008.2	0.080 (CI = +/-0.027; p = 0.000)	0.085 (CI = +/-0.193; p = 0.375)	0.352 (CI = +/-0.437; p = 0.110)	0.734	+8.35%
Severity	2009.1	0.089 (CI = +/-0.028; p = 0.000)	0.054 (CI = +/-0.187; p = 0.557)	0.287 (CI = +/-0.422; p = 0.175)	0.766	+9.29%
Severity	2009.2	0.105 (CI = +/-0.023; p = 0.000)	0.111 (CI = +/-0.150; p = 0.141)	0.173 (CI = +/-0.338; p = 0.304)	0.859	+11.05%
Severity	2010.1	0.118 (CI = +/-0.019; p = 0.000)	0.067 (CI = +/-0.118; p = 0.252)	0.077 (CI = +/-0.266; p = 0.557)	0.919	+12.57%
Severity	2010.2	0.129 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.099; p = 0.046)	0.007 (CI = +/-0.222; p = 0.950)	0.946	+13.74%
Severity	2011.1	0.137 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.087; p = 0.078)	-0.047 (CI = +/-0.195; p = 0.622)	0.960	+14.67%
Severity	2011.2	0.138 (CI = +/-0.017; p = 0.000)	0.081 (CI = +/-0.090; p = 0.078)	-0.054 (CI = +/-0.203; p = 0.583)	0.956	+14.80%
Severity	2012.1	0.139 (CI = +/-0.019; p = 0.000)	0.078 (CI = +/-0.094; p = 0.101)	-0.062 (CI = +/-0.212; p = 0.551)	0.951	+14.94%
Severity	2012.2	0.132 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.091; p = 0.185)	-0.020 (CI = +/-0.204; p = 0.838)	0.950	+14.13%
Severity	2013.1	0.134 (CI = +/-0.021; p = 0.000)	0.055 (CI = +/-0.094; p = 0.236)	-0.032 (CI = +/-0.214; p = 0.760)	0.945	+14.36%
Severity	2013.2	0.143 (CI = +/-0.021; p = 0.000)	0.076 (CI = +/-0.088; p = 0.087)	-0.083 (CI = +/-0.201; p = 0.398)	0.953	+15.42%
Severity	2014.1	0.141 (CI = +/-0.024; p = 0.000)	0.081 (CI = +/-0.092; p = 0.081)	-0.068 (CI = +/-0.212; p = 0.505)	0.946	+15.11%
Severity	2014.2	0.138 (CI = +/-0.027; p = 0.000)	0.075 (CI = +/-0.097; p = 0.121)	-0.052 (CI = +/-0.225; p = 0.631)	0.936	+14.75%
Severity	2015.1	0.151 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.086; p = 0.204)	-0.119 (CI = +/-0.202; p = 0.227)	0.953	+16.32%
Severity	2015.2	0.153 (CI = +/-0.030; p = 0.000)	0.056 (CI = +/-0.092; p = 0.214)	-0.126 (CI = +/-0.220; p = 0.239)	0.943	+16.49%
Severity	2016.1	0.162 (CI = +/-0.033; p = 0.000)	0.044 (CI = +/-0.092; p = 0.325)	-0.170 (CI = +/-0.227; p = 0.130)	0.943	+17.62%
Severity	2016.2	0.157 (CI = +/-0.040; p = 0.000)	0.037 (CI = +/-0.099; p = 0.437)	-0.147 (CI = +/-0.251; p = 0.225)	0.928	+17.01%
Severity	2017.1	0.152 (CI = +/-0.049; p = 0.000)	0.042 (CI = +/-0.106; p = 0.408)	-0.126 (CI = +/-0.281; p = 0.344)	0.910	+16.40%
Frequency	2005.2	-0.047 (CI = +/-0.024; p = 0.000)	0.178 (CI = +/-0.214; p = 0.100)	-0.244 (CI = +/-0.497; p = 0.325)	0.473	-4.55%
Frequency	2006.1	-0.050 (CI = +/-0.026; p = 0.000)	0.192 (CI = +/-0.218; p = 0.082)	-0.217 (CI = +/-0.504; p = 0.387)	0.476	-4.85%
Frequency	2006.2	-0.052 (CI = +/-0.027; p = 0.000)	0.181 (CI = +/-0.224; p = 0.109)	-0.197 (CI = +/-0.514; p = 0.441)	0.477	-5.08%
Frequency	2007.1	-0.058 (CI = +/-0.028; p = 0.000)	0.205 (CI = +/-0.224; p = 0.071)	-0.149 (CI = +/-0.514; p = 0.558)	0.503	-5.62%
Frequency	2007.2	-0.060 (CI = +/-0.030; p = 0.000)	0.196 (CI = +/-0.231; p = 0.093)	-0.132 (CI = +/-0.526; p = 0.614)	0.500	-5.83%
Frequency	2008.1	-0.064 (CI = +/-0.032; p = 0.000)	0.211 (CI = +/-0.236; p = 0.077)	-0.100 (CI = +/-0.537; p = 0.705)	0.499	-6.19%
Frequency	2008.2	-0.069 (CI = +/-0.034; p = 0.000)	0.192 (CI = +/-0.241; p = 0.114)	-0.063 (CI = +/-0.546; p = 0.814)	0.510	-6.66%
Frequency	2009.1	-0.081 (CI = +/-0.034; p = 0.000)	0.234 (CI = +/-0.230; p = 0.046)	0.026 (CI = +/-0.519; p = 0.919)	0.583	-7.76%
Frequency	2009.2	-0.097 (CI = +/-0.031; p = 0.000)	0.176 (CI = +/-0.203; p = 0.085)	0.143 (CI = +/-0.456; p = 0.525)	0.695	-9.26%
Frequency	2010.1	-0.117 (CI = +/-0.024; p = 0.000)	0.239 (CI = +/-0.150; p = 0.003)	0.282 (CI = +/-0.337; p = 0.098)	0.844	-11.02%
Frequency	2010.2	-0.132 (CI = +/-0.019; p = 0.000)	0.190 (CI = +/-0.113; p = 0.002)	0.385 (CI = +/-0.254; p = 0.004)	0.918	-12.38%
Frequency	2011.1	-0.138 (CI = +/-0.020; p = 0.000)	0.206 (CI = +/-0.111; p = 0.001)	0.421 (CI = +/-0.250; p = 0.002)	0.920	-12.85%
Frequency	2011.2	-0.142 (CI = +/-0.021; p = 0.000)	0.192 (CI = +/-0.113; p = 0.002)	0.451 (CI = +/-0.253; p = 0.001)	0.920	-13.26%
Frequency	2012.1	-0.147 (CI = +/-0.023; p = 0.000)	0.205 (CI = +/-0.114; p = 0.001)	0.481 (CI = +/-0.257; p = 0.001)	0.916	-13.68%
Frequency	2012.2	-0.153 (CI = +/-0.024; p = 0.000)	0.189 (CI = +/-0.114; p = 0.003)	0.517 (CI = +/-0.258; p = 0.000)	0.918	-14.21%
Frequency	2013.1	-0.154 (CI = +/-0.027; p = 0.000)	0.191 (CI = +/-0.120; p = 0.004)	0.522 (CI = +/-0.272; p = 0.001)	0.903	-14.27%
Frequency	2013.2	-0.154 (CI = +/-0.030; p = 0.000)	0.190 (CI = +/-0.127; p = 0.006)	0.525 (CI = +/-0.289; p = 0.001)	0.890	-14.32%
Frequency	2014.1	-0.154 (CI = +/-0.034; p = 0.000)	0.190 (CI = +/-0.134; p = 0.008)	0.524 (CI = +/-0.308; p = 0.002)	0.865	-14.31%
Frequency	2014.2	-0.160 (CI = +/-0.039; p = 0.000)	0.179 (CI = +/-0.140; p = 0.016)	0.554 (CI = +/-0.326; p = 0.002)	0.856	-14.80%
Frequency	2015.1	-0.171 (CI = +/-0.043; p = 0.000)	0.196 (CI = +/-0.142; p = 0.010)	0.607 (CI = +/-0.335; p = 0.002)	0.849	-15.71%
Frequency	2015.2	-0.189 (CI = +/-0.045; p = 0.000)	0.166 (CI = +/-0.138; p = 0.021)	0.691 (CI = +/-0.330; p = 0.001)	0.870	-17.20%
Frequency	2016.1	-0.207 (CI = +/-0.048; p = 0.000)	0.189 (CI = +/-0.132; p = 0.009)	0.773 (CI = +/-0.326; p = 0.000)	0.877	-18.68%
Frequency	2016.2	-0.228 (CI = +/-0.052; p = 0.000)	0.161 (CI = +/-0.129; p = 0.019)	0.865 (CI = +/-0.327; p = 0.000)	0.892	-20.39%
Frequency	2017.1	-0.213 (CI = +/-0.060; p = 0.000)	0.146 (CI = +/-0.132; p = 0.033)	0.801 (CI = +/-0.349; p = 0.000)	0.841	-19.15%

All Perils

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

Loss Cost	2005.2	0.035 (CI = +/-0.014; p = 0.000)	0.284 (CI = +/-0.117; p = 0.000)	0.637	+3.54%
Loss Cost	2006.1	0.034 (CI = +/-0.015; p = 0.000)	0.286 (CI = +/-0.122; p = 0.000)	0.633	+3.49%
Loss Cost	2006.2	0.033 (CI = +/-0.016; p = 0.000)	0.280 (CI = +/-0.126; p = 0.000)	0.587	+3.36%
Loss Cost	2007.1	0.027 (CI = +/-0.016; p = 0.002)	0.307 (CI = +/-0.118; p = 0.000)	0.629	+2.74%
Loss Cost	2007.2	0.025 (CI = +/-0.017; p = 0.005)	0.301 (CI = +/-0.122; p = 0.000)	0.585	+2.58%
Loss Cost	2008.1	0.025 (CI = +/-0.019; p = 0.010)	0.302 (CI = +/-0.128; p = 0.000)	0.583	+2.55%
Loss Cost	2008.2	0.025 (CI = +/-0.020; p = 0.019)	0.300 (CI = +/-0.134; p = 0.000)	0.545	+2.51%
Loss Cost	2009.1	0.021 (CI = +/-0.022; p = 0.056)	0.314 (CI = +/-0.139; p = 0.000)	0.556	+2.15%
Loss Cost	2009.2	0.022 (CI = +/-0.024; p = 0.065)	0.318 (CI = +/-0.146; p = 0.000)	0.534	+2.27%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.226)	0.345 (CI = +/-0.142; p = 0.000)	0.588	+1.48%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.439)	0.330 (CI = +/-0.146; p = 0.000)	0.546	+1.00%
Loss Cost	2011.1	0.015 (CI = +/-0.029; p = 0.291)	0.314 (CI = +/-0.152; p = 0.001)	0.537	+1.52%
Loss Cost	2011.2	0.013 (CI = +/-0.033; p = 0.415)	0.308 (CI = +/-0.162; p = 0.001)	0.491	+1.30%
Loss Cost	2012.1	0.009 (CI = +/-0.037; p = 0.626)	0.320 (CI = +/-0.173; p = 0.001)	0.499	+0.87%
Loss Cost	2012.2	-0.008 (CI = +/-0.035; p = 0.648)	0.280 (CI = +/-0.152; p = 0.002)	0.505	-0.75%
Loss Cost	2013.1	-0.004 (CI = +/-0.041; p = 0.834)	0.271 (CI = +/-0.166; p = 0.004)	0.458	-0.40%
Loss Cost	2013.2	0.014 (CI = +/-0.039; p = 0.447)	0.309 (CI = +/-0.146; p = 0.001)	0.637	+1.39%
Loss Cost	2014.1	0.012 (CI = +/-0.047; p = 0.571)	0.313 (CI = +/-0.163; p = 0.002)	0.624	+1.24%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.839)	0.299 (CI = +/-0.179; p = 0.005)	0.565	+0.51%
Loss Cost	2015.1	0.016 (CI = +/-0.070; p = 0.609)	0.280 (CI = +/-0.201; p = 0.013)	0.529	+1.60%
Loss Cost	2015.2	-0.002 (CI = +/-0.083; p = 0.946)	0.253 (CI = +/-0.215; p = 0.028)	0.440	-0.24%
Loss Cost	2016.1	-0.014 (CI = +/-0.114; p = 0.769)	0.270 (CI = +/-0.262; p = 0.046)	0.421	-1.37%
Loss Cost	2016.2	-0.055 (CI = +/-0.128; p = 0.300)	0.222 (CI = +/-0.259; p = 0.076)	0.459	-5.33%
Loss Cost	2017.1	-0.014 (CI = +/-0.193; p = 0.832)	0.174 (CI = +/-0.329; p = 0.191)	0.155	-1.39%
Severity	2005.2	0.058 (CI = +/-0.024; p = 0.000)	0.131 (CI = +/-0.201; p = 0.191)	0.463	+5.93%
Severity	2006.1	0.059 (CI = +/-0.026; p = 0.000)	0.124 (CI = +/-0.209; p = 0.233)	0.455	+6.10%
Severity	2006.2	0.059 (CI = +/-0.028; p = 0.000)	0.124 (CI = +/-0.217; p = 0.250)	0.418	+6.10%
Severity	2007.1	0.059 (CI = +/-0.030; p = 0.001)	0.127 (CI = +/-0.227; p = 0.258)	0.392	+6.03%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	0.124 (CI = +/-0.237; p = 0.289)	0.343	+5.95%
Severity	2008.1	0.060 (CI = +/-0.036; p = 0.002)	0.114 (CI = +/-0.247; p = 0.347)	0.337	+6.19%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	0.128 (CI = +/-0.257; p = 0.311)	0.330	+6.58%
Severity	2009.1	0.074 (CI = +/-0.041; p = 0.001)	0.089 (CI = +/-0.257; p = 0.477)	0.393	+7.66%
Severity	2009.2	0.094 (CI = +/-0.034; p = 0.000)	0.161 (CI = +/-0.208; p = 0.121)	0.630	+9.90%
Severity	2010.1	0.112 (CI = +/-0.029; p = 0.000)	0.098 (CI = +/-0.170; p = 0.240)	0.778	+11.90%
Severity	2010.2	0.127 (CI = +/-0.026; p = 0.000)	0.143 (CI = +/-0.140; p = 0.046)	0.863	+13.51%
Severity	2011.1	0.138 (CI = +/-0.024; p = 0.000)	0.107 (CI = +/-0.125; p = 0.089)	0.901	+14.82%
Severity	2011.2	0.141 (CI = +/-0.027; p = 0.000)	0.114 (CI = +/-0.133; p = 0.086)	0.887	+15.11%
Severity	2012.1	0.142 (CI = +/-0.031; p = 0.000)	0.110 (CI = +/-0.143; p = 0.121)	0.873	+15.29%
Severity	2012.2	0.133 (CI = +/-0.033; p = 0.000)	0.087 (CI = +/-0.142; p = 0.207)	0.847	+14.24%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.080 (CI = +/-0.156; p = 0.280)	0.828	+14.56%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	0.115 (CI = +/-0.140; p = 0.096)	0.875	+16.41%
Severity	2014.1	0.147 (CI = +/-0.045; p = 0.000)	0.126 (CI = +/-0.155; p = 0.099)	0.849	+15.84%
Severity	2014.2	0.145 (CI = +/-0.055; p = 0.000)	0.123 (CI = +/-0.173; p = 0.141)	0.794	+15.66%
Severity	2015.1	0.174 (CI = +/-0.051; p = 0.000)	0.071 (CI = +/-0.146; p = 0.288)	0.886	+18.96%
Severity	2015.2	0.184 (CI = +/-0.062; p = 0.000)	0.087 (CI = +/-0.161; p = 0.233)	0.868	+20.26%
Severity	2016.1	0.218 (CI = +/-0.057; p = 0.000)	0.037 (CI = +/-0.130; p = 0.494)	0.937	+24.35%
Severity	2016.2	0.228 (CI = +/-0.078; p = 0.001)	0.049 (CI = +/-0.158; p = 0.441)	0.915	+25.56%
Severity	2017.1	0.250 (CI = +/-0.121; p = 0.007)	0.022 (CI = +/-0.207; p = 0.755)	0.903	+28.42%
Frequency	2005.2	-0.023 (CI = +/-0.028; p = 0.110)	0.152 (CI = +/-0.238; p = 0.199)	0.081	-2.26%
Frequency	2006.1	-0.025 (CI = +/-0.031; p = 0.105)	0.162 (CI = +/-0.247; p = 0.187)	0.081	-2.46%
Frequency	2006.2	-0.026 (CI = +/-0.033; p = 0.113)	0.156 (CI = +/-0.256; p = 0.220)	0.081	-2.59%
Frequency	2007.1	-0.032 (CI = +/-0.035; p = 0.076)	0.180 (CI = +/-0.263; p = 0.169)	0.112	-3.10%
Frequency	2007.2	-0.032 (CI = +/-0.038; p = 0.091)	0.177 (CI = +/-0.274; p = 0.195)	0.108	-3.18%
Frequency	2008.1	-0.035 (CI = +/-0.041; p = 0.094)	0.188 (CI = +/-0.287; p = 0.188)	0.102	-3.43%
Frequency	2008.2	-0.039 (CI = +/-0.045; p = 0.086)	0.172 (CI = +/-0.298; p = 0.242)	0.110	-3.82%
Frequency	2009.1	-0.053 (CI = +/-0.046; p = 0.028)	0.225 (CI = +/-0.293; p = 0.125)	0.214	-5.12%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	0.157 (CI = +/-0.261; p = 0.223)	0.373	-6.94%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	0.247 (CI = +/-0.190; p = 0.014)	0.689	-9.31%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	0.187 (CI = +/-0.135; p = 0.010)	0.857	-11.02%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	0.207 (CI = +/-0.137; p = 0.006)	0.857	-11.58%
Frequency	2011.2	-0.128 (CI = +/-0.029; p = 0.000)	0.194 (CI = +/-0.143; p = 0.011)	0.857	-12.00%
Frequency	2012.1	-0.134 (CI = +/-0.032; p = 0.000)	0.210 (CI = +/-0.150; p = 0.010)	0.845	-12.50%
Frequency	2012.2	-0.141 (CI = +/-0.036; p = 0.000)	0.192 (CI = +/-0.154; p = 0.019)	0.850	-13.12%
Frequency	2013.1	-0.140 (CI = +/-0.042; p = 0.000)	0.191 (CI = +/-0.170; p = 0.031)	0.806	-13.06%
Frequency	2013.2	-0.138 (CI = +/-0.049; p = 0.000)	0.194 (CI = +/-0.186; p = 0.042)	0.778	-12.90%
Frequency	2014.1	-0.135 (CI = +/-0.060; p = 0.001)	0.187 (CI = +/-0.208; p = 0.072)	0.698	-12.61%
Frequency	2014.2	-0.140 (CI = +/-0.073; p = 0.002)	0.177 (CI = +/-0.231; p = 0.115)	0.677	-13.09%
Frequency	2015.1	-0.158 (CI = +/-0.089; p = 0.004)	0.209 (CI = +/-0.254; p = 0.093)	0.657	-14.59%
Frequency	2015.2	-0.187 (CI = +/-0.098; p = 0.004)	0.165 (CI = +/-0.256; p = 0.165)	0.734	-17.04%
Frequency	2016.1	-0.232 (CI = +/-0.106; p = 0.002)	0.232 (CI = +/-0.243; p = 0.057)	0.816	-20.68%
Frequency	2016.2	-0.282 (CI = +/-0.083; p = 0.001)	0.173 (CI = +/-0.168; p = 0.046)	0.941	-24.60%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.009)	0.152 (CI = +/-0.232; p = 0.129)	0.879	-23.22%

All Perils

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

Loss Cost	2005.2	0.037 (CI = +/-0.015; p = 0.000)	0.295 (CI = +/-0.119; p = 0.000)	0.636	+3.77%
Loss Cost	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.296 (CI = +/-0.124; p = 0.000)	0.632	+3.72%
Loss Cost	2006.2	0.035 (CI = +/-0.017; p = 0.000)	0.291 (CI = +/-0.129; p = 0.000)	0.585	+3.61%
Loss Cost	2007.1	0.029 (CI = +/-0.017; p = 0.002)	0.317 (CI = +/-0.121; p = 0.000)	0.628	+2.97%
Loss Cost	2007.2	0.028 (CI = +/-0.018; p = 0.005)	0.311 (CI = +/-0.126; p = 0.000)	0.582	+2.82%
Loss Cost	2008.1	0.028 (CI = +/-0.020; p = 0.009)	0.311 (CI = +/-0.132; p = 0.000)	0.580	+2.80%
Loss Cost	2008.2	0.028 (CI = +/-0.022; p = 0.017)	0.311 (CI = +/-0.140; p = 0.000)	0.541	+2.79%
Loss Cost	2009.1	0.024 (CI = +/-0.024; p = 0.048)	0.323 (CI = +/-0.144; p = 0.000)	0.553	+2.43%
Loss Cost	2009.2	0.026 (CI = +/-0.026; p = 0.055)	0.330 (CI = +/-0.152; p = 0.000)	0.533	+2.62%
Loss Cost	2010.1	0.018 (CI = +/-0.027; p = 0.182)	0.355 (CI = +/-0.149; p = 0.000)	0.587	+1.80%
Loss Cost	2010.2	0.013 (CI = +/-0.030; p = 0.374)	0.340 (CI = +/-0.155; p = 0.000)	0.541	+1.29%
Loss Cost	2011.1	0.018 (CI = +/-0.033; p = 0.248)	0.324 (CI = +/-0.161; p = 0.001)	0.531	+1.86%
Loss Cost	2011.2	0.016 (CI = +/-0.038; p = 0.361)	0.318 (CI = +/-0.173; p = 0.002)	0.483	+1.66%
Loss Cost	2012.1	0.012 (CI = +/-0.043; p = 0.546)	0.329 (CI = +/-0.185; p = 0.002)	0.489	+1.23%
Loss Cost	2012.2	-0.007 (CI = +/-0.041; p = 0.710)	0.281 (CI = +/-0.167; p = 0.004)	0.488	-0.72%
Loss Cost	2013.1	-0.003 (CI = +/-0.048; p = 0.881)	0.272 (CI = +/-0.182; p = 0.007)	0.434	-0.33%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.355)	0.323 (CI = +/-0.160; p = 0.001)	0.633	+2.02%
Loss Cost	2014.1	0.019 (CI = +/-0.056; p = 0.462)	0.325 (CI = +/-0.179; p = 0.003)	0.616	+1.91%
Loss Cost	2014.2	0.012 (CI = +/-0.071; p = 0.713)	0.311 (CI = +/-0.205; p = 0.009)	0.548	+1.16%
Loss Cost	2015.1	0.024 (CI = +/-0.089; p = 0.529)	0.292 (CI = +/-0.231; p = 0.021)	0.502	+2.45%
Loss Cost	2015.2	0.001 (CI = +/-0.116; p = 0.982)	0.258 (CI = +/-0.266; p = 0.055)	0.389	+0.10%
Loss Cost	2016.1	-0.011 (CI = +/-0.165; p = 0.856)	0.272 (CI = +/-0.333; p = 0.086)	0.347	-1.14%
Loss Cost	2016.2	-0.082 (CI = +/-0.211; p = 0.306)	0.190 (CI = +/-0.360; p = 0.191)	0.449	-7.84%
Loss Cost	2017.1	-0.038 (CI = +/-0.385; p = 0.712)	0.154 (CI = +/-0.556; p = 0.355)	-0.110	-3.73%
Severity	2005.2	0.052 (CI = +/-0.025; p = 0.000)	0.107 (CI = +/-0.202; p = 0.289)	0.390	+5.39%
Severity	2006.1	0.054 (CI = +/-0.027; p = 0.000)	0.100 (CI = +/-0.210; p = 0.335)	0.381	+5.54%
Severity	2006.2	0.053 (CI = +/-0.029; p = 0.001)	0.097 (CI = +/-0.219; p = 0.368)	0.336	+5.47%
Severity	2007.1	0.052 (CI = +/-0.032; p = 0.002)	0.101 (CI = +/-0.229; p = 0.369)	0.306	+5.37%
Severity	2007.2	0.051 (CI = +/-0.035; p = 0.006)	0.094 (CI = +/-0.240; p = 0.422)	0.249	+5.20%
Severity	2008.1	0.053 (CI = +/-0.038; p = 0.009)	0.086 (CI = +/-0.251; p = 0.481)	0.242	+5.42%
Severity	2008.2	0.056 (CI = +/-0.041; p = 0.011)	0.098 (CI = +/-0.263; p = 0.445)	0.229	+5.74%
Severity	2009.1	0.066 (CI = +/-0.043; p = 0.005)	0.062 (CI = +/-0.263; p = 0.626)	0.298	+6.83%
Severity	2009.2	0.089 (CI = +/-0.037; p = 0.000)	0.141 (CI = +/-0.216; p = 0.185)	0.557	+9.28%
Severity	2010.1	0.107 (CI = +/-0.032; p = 0.000)	0.082 (CI = +/-0.175; p = 0.336)	0.734	+11.34%
Severity	2010.2	0.123 (CI = +/-0.029; p = 0.000)	0.133 (CI = +/-0.148; p = 0.075)	0.832	+13.14%
Severity	2011.1	0.135 (CI = +/-0.027; p = 0.000)	0.099 (CI = +/-0.133; p = 0.131)	0.879	+14.50%
Severity	2011.2	0.138 (CI = +/-0.031; p = 0.000)	0.106 (CI = +/-0.142; p = 0.131)	0.859	+14.79%
Severity	2012.1	0.139 (CI = +/-0.035; p = 0.000)	0.103 (CI = +/-0.154; p = 0.171)	0.840	+14.95%
Severity	2012.2	0.127 (CI = +/-0.038; p = 0.000)	0.072 (CI = +/-0.152; p = 0.318)	0.803	+13.56%
Severity	2013.1	0.130 (CI = +/-0.044; p = 0.000)	0.067 (CI = +/-0.166; p = 0.391)	0.775	+13.85%
Severity	2013.2	0.149 (CI = +/-0.045; p = 0.000)	0.108 (CI = +/-0.156; p = 0.151)	0.830	+16.03%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	0.118 (CI = +/-0.172; p = 0.151)	0.790	+15.38%
Severity	2014.2	0.139 (CI = +/-0.069; p = 0.002)	0.112 (CI = +/-0.199; p = 0.226)	0.699	+14.96%
Severity	2015.1	0.170 (CI = +/-0.065; p = 0.001)	0.066 (CI = +/-0.170; p = 0.380)	0.831	+18.54%
Severity	2015.2	0.185 (CI = +/-0.087; p = 0.003)	0.088 (CI = +/-0.200; p = 0.313)	0.797	+20.27%
Severity	2016.1	0.223 (CI = +/-0.081; p = 0.002)	0.043 (CI = +/-0.164; p = 0.507)	0.905	+24.95%
Severity	2016.2	0.243 (CI = +/-0.129; p = 0.009)	0.067 (CI = +/-0.221; p = 0.406)	0.874	+27.56%
Severity	2017.1	0.274 (CI = +/-0.226; p = 0.035)	0.042 (CI = +/-0.326; p = 0.636)	0.865	+31.47%
Frequency	2005.2	-0.016 (CI = +/-0.029; p = 0.283)	0.188 (CI = +/-0.235; p = 0.113)	0.074	-1.54%
Frequency	2006.1	-0.017 (CI = +/-0.031; p = 0.264)	0.196 (CI = +/-0.244; p = 0.110)	0.073	-1.72%
Frequency	2006.2	-0.018 (CI = +/-0.034; p = 0.288)	0.194 (CI = +/-0.255; p = 0.130)	0.071	-1.77%
Frequency	2007.1	-0.023 (CI = +/-0.036; p = 0.201)	0.215 (CI = +/-0.262; p = 0.102)	0.100	-2.28%
Frequency	2007.2	-0.023 (CI = +/-0.040; p = 0.244)	0.216 (CI = +/-0.274; p = 0.116)	0.095	-2.26%
Frequency	2008.1	-0.025 (CI = +/-0.043; p = 0.239)	0.225 (CI = +/-0.287; p = 0.117)	0.089	-2.48%
Frequency	2008.2	-0.028 (CI = +/-0.048; p = 0.228)	0.213 (CI = +/-0.302; p = 0.155)	0.089	-2.79%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.086)	0.261 (CI = +/-0.295; p = 0.079)	0.192	-4.12%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	0.189 (CI = +/-0.268; p = 0.156)	0.326	-6.10%
Frequency	2010.1	-0.090 (CI = +/-0.035; p = 0.000)	0.273 (CI = +/-0.191; p = 0.008)	0.672	-8.57%
Frequency	2010.2	-0.111 (CI = +/-0.027; p = 0.000)	0.207 (CI = +/-0.138; p = 0.006)	0.846	-10.47%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	0.225 (CI = +/-0.140; p = 0.004)	0.845	-11.04%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	0.212 (CI = +/-0.148; p = 0.009)	0.843	-11.43%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	0.226 (CI = +/-0.156; p = 0.008)	0.828	-11.94%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000)	0.208 (CI = +/-0.165; p = 0.018)	0.830	-12.58%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	0.205 (CI = +/-0.181; p = 0.030)	0.778	-12.46%
Frequency	2013.2	-0.129 (CI = +/-0.059; p = 0.001)	0.215 (CI = +/-0.202; p = 0.040)	0.749	-12.08%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004)	0.206 (CI = +/-0.225; p = 0.067)	0.652	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.091; p = 0.013)	0.200 (CI = +/-0.261; p = 0.114)	0.624	-12.00%
Frequency	2015.1	-0.146 (CI = +/-0.112; p = 0.019)	0.227 (CI = +/-0.290; p = 0.105)	0.597	-13.57%
Frequency	2015.2	-0.184 (CI = +/-0.138; p = 0.019)	0.170 (CI = +/-0.317; p = 0.227)	0.672	-16.77%
Frequency	2016.1	-0.234 (CI = +/-0.153; p = 0.013)	0.229 (CI = +/-0.309; p = 0.108)	0.772	-20.89%
Frequency	2016.2	-0.325 (CI = +/-0.083; p = 0.001)	0.123 (CI = +/-0.141; p = 0.069)	0.976	-27.75%
Frequency	2017.1	-0.312 (CI = +/-0.160; p = 0.014)	0.112 (CI = +/-0.231; p = 0.172)	0.948	-26.78%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality

Loss Cost	2005.2	0.035 (CI = +/-0.010; p = 0.000)	0.259 (CI = +/-0.124; p = 0.000)	0.631	+3.56%
Loss Cost	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.257 (CI = +/-0.128; p = 0.000)	0.626	+3.58%
Loss Cost	2006.2	0.035 (CI = +/-0.012; p = 0.000)	0.255 (CI = +/-0.132; p = 0.000)	0.595	+3.54%
Loss Cost	2007.1	0.032 (CI = +/-0.012; p = 0.000)	0.273 (CI = +/-0.132; p = 0.000)	0.593	+3.28%
Loss Cost	2007.2	0.032 (CI = +/-0.013; p = 0.000)	0.271 (CI = +/-0.136; p = 0.000)	0.561	+3.25%
Loss Cost	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.265 (CI = +/-0.141; p = 0.001)	0.562	+3.34%
Loss Cost	2008.2	0.033 (CI = +/-0.015; p = 0.000)	0.268 (CI = +/-0.145; p = 0.001)	0.539	+3.40%
Loss Cost	2009.1	0.033 (CI = +/-0.016; p = 0.000)	0.270 (CI = +/-0.152; p = 0.001)	0.533	+3.37%
Loss Cost	2009.2	0.035 (CI = +/-0.017; p = 0.000)	0.277 (CI = +/-0.155; p = 0.001)	0.525	+3.55%
Loss Cost	2010.1	0.033 (CI = +/-0.018; p = 0.001)	0.288 (CI = +/-0.162; p = 0.001)	0.518	+3.37%
Loss Cost	2011.1	0.033 (CI = +/-0.020; p = 0.002)	0.286 (CI = +/-0.167; p = 0.002)	0.477	+3.32%
Loss Cost	2011.2	0.033 (CI = +/-0.022; p = 0.004)	0.289 (CI = +/-0.173; p = 0.002)	0.450	+3.40%
Loss Cost	2012.1	0.034 (CI = +/-0.024; p = 0.006)	0.284 (CI = +/-0.183; p = 0.004)	0.449	+3.51%
Loss Cost	2013.1	0.031 (CI = +/-0.026; p = 0.020)	0.273 (CI = +/-0.187; p = 0.006)	0.379	+3.14%
Loss Cost	2013.2	0.040 (CI = +/-0.026; p = 0.004)	0.306 (CI = +/-0.178; p = 0.002)	0.480	+4.03%
Loss Cost	2014.1	0.042 (CI = +/-0.028; p = 0.005)	0.295 (CI = +/-0.187; p = 0.004)	0.485	+4.31%
Loss Cost	2014.2	0.044 (CI = +/-0.031; p = 0.008)	0.300 (CI = +/-0.196; p = 0.005)	0.452	+4.46%
Loss Cost	2015.1	0.051 (CI = +/-0.033; p = 0.005)	0.273 (CI = +/-0.201; p = 0.011)	0.484	+5.22%
Loss Cost	2015.2	0.052 (CI = +/-0.038; p = 0.010)	0.276 (CI = +/-0.212; p = 0.014)	0.437	+5.34%
Loss Cost	2016.1	0.058 (CI = +/-0.042; p = 0.011)	0.257 (CI = +/-0.225; p = 0.028)	0.450	+5.94%
Loss Cost	2017.1	0.061 (CI = +/-0.048; p = 0.017)	0.265 (CI = +/-0.238; p = 0.031)	0.408	+6.31%
Severity	2005.2	0.084 (CI = +/-0.015; p = 0.000)	0.138 (CI = +/-0.174; p = 0.117)	0.792	+8.79%
Severity	2006.1	0.086 (CI = +/-0.015; p = 0.000)	0.124 (CI = +/-0.178; p = 0.166)	0.791	+8.99%
Severity	2006.2	0.087 (CI = +/-0.016; p = 0.000)	0.130 (CI = +/-0.182; p = 0.155)	0.780	+9.11%
Severity	2007.1	0.088 (CI = +/-0.017; p = 0.000)	0.125 (CI = +/-0.189; p = 0.187)	0.770	+9.19%
Severity	2007.2	0.089 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.194; p = 0.184)	0.755	+9.28%
Severity	2008.1	0.091 (CI = +/-0.019; p = 0.000)	0.112 (CI = +/-0.199; p = 0.260)	0.754	+9.56%
Severity	2008.2	0.094 (CI = +/-0.020; p = 0.000)	0.127 (CI = +/-0.201; p = 0.208)	0.753	+9.90%
Severity	2009.1	0.101 (CI = +/-0.020; p = 0.000)	0.084 (CI = +/-0.196; p = 0.387)	0.784	+10.64%
Severity	2009.2	0.112 (CI = +/-0.016; p = 0.000)	0.130 (CI = +/-0.152; p = 0.089)	0.877	+11.90%
Severity	2010.1	0.123 (CI = +/-0.013; p = 0.000)	0.067 (CI = +/-0.116; p = 0.246)	0.934	+13.10%
Severity	2011.1	0.131 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.090; p = 0.044)	0.962	+13.95%
Severity	2011.2	0.131 (CI = +/-0.012; p = 0.000)	0.093 (CI = +/-0.093; p = 0.049)	0.957	+13.99%
Severity	2012.1	0.131 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.098; p = 0.060)	0.952	+13.99%
Severity	2013.1	0.126 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.092; p = 0.091)	0.950	+13.46%
Severity	2013.2	0.130 (CI = +/-0.013; p = 0.000)	0.093 (CI = +/-0.089; p = 0.042)	0.953	+13.90%
Severity	2014.1	0.127 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.091; p = 0.026)	0.949	+13.58%
Severity	2014.2	0.125 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.093; p = 0.043)	0.941	+13.29%
Severity	2015.1	0.129 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.093; p = 0.086)	0.944	+13.78%
Severity	2015.2	0.128 (CI = +/-0.017; p = 0.000)	0.076 (CI = +/-0.098; p = 0.118)	0.932	+13.62%
Severity	2016.1	0.128 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.105; p = 0.154)	0.921	+13.69%
Severity	2017.1	0.123 (CI = +/-0.021; p = 0.000)	0.061 (CI = +/-0.105; p = 0.232)	0.904	+13.04%
Frequency	2005.2	-0.049 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.202; p = 0.232)	0.489	-4.81%
Frequency	2006.1	-0.051 (CI = +/-0.018; p = 0.000)	0.133 (CI = +/-0.208; p = 0.200)	0.484	-4.97%
Frequency	2006.2	-0.052 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.212; p = 0.240)	0.481	-5.11%
Frequency	2007.1	-0.056 (CI = +/-0.020; p = 0.000)	0.148 (CI = +/-0.216; p = 0.171)	0.497	-5.41%
Frequency	2007.2	-0.057 (CI = +/-0.021; p = 0.000)	0.142 (CI = +/-0.222; p = 0.199)	0.488	-5.52%
Frequency	2008.1	-0.058 (CI = +/-0.022; p = 0.000)	0.154 (CI = +/-0.230; p = 0.182)	0.473	-5.67%
Frequency	2008.2	-0.061 (CI = +/-0.024; p = 0.000)	0.142 (CI = +/-0.234; p = 0.226)	0.476	-5.92%
Frequency	2009.1	-0.068 (CI = +/-0.024; p = 0.000)	0.186 (CI = +/-0.231; p = 0.110)	0.532	-6.57%
Frequency	2009.2	-0.078 (CI = +/-0.023; p = 0.000)	0.147 (CI = +/-0.210; p = 0.162)	0.632	-7.47%
Frequency	2010.1	-0.090 (CI = +/-0.020; p = 0.000)	0.221 (CI = +/-0.181; p = 0.019)	0.754	-8.60%
Frequency	2011.1	-0.098 (CI = +/-0.020; p = 0.000)	0.194 (CI = +/-0.166; p = 0.024)	0.803	-9.33%
Frequency	2011.2	-0.097 (CI = +/-0.021; p = 0.000)	0.196 (CI = +/-0.172; p = 0.027)	0.786	-9.29%
Frequency	2012.1	-0.096 (CI = +/-0.023; p = 0.000)	0.191 (CI = +/-0.181; p = 0.040)	0.751	-9.19%
Frequency	2013.1	-0.095 (CI = +/-0.026; p = 0.000)	0.194 (CI = +/-0.188; p = 0.044)	0.726	-9.10%
Frequency	2013.2	-0.091 (CI = +/-0.028; p = 0.000)	0.212 (CI = +/-0.192; p = 0.032)	0.702	-8.66%
Frequency	2014.1	-0.085 (CI = +/-0.029; p = 0.000)	0.190 (CI = +/-0.197; p = 0.058)	0.642	-8.16%
Frequency	2014.2	-0.081 (CI = +/-0.032; p = 0.000)	0.203 (CI = +/-0.204; p = 0.051)	0.608	-7.79%
Frequency	2015.1	-0.078 (CI = +/-0.036; p = 0.000)	0.193 (CI = +/-0.216; p = 0.077)	0.533	-7.53%
Frequency	2015.2	-0.076 (CI = +/-0.040; p = 0.001)	0.200 (CI = +/-0.228; p = 0.081)	0.495	-7.28%
Frequency	2016.1	-0.071 (CI = +/-0.046; p = 0.005)	0.183 (CI = +/-0.243; p = 0.128)	0.383	-6.81%
Frequency	2017.1	-0.061 (CI = +/-0.051; p = 0.022)	0.204 (CI = +/-0.250; p = 0.102)	0.325	-5.95%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality

Loss Cost	2005.2	0.030 (CI = +/-0.010; p = 0.000)	0.225 (CI = +/-0.113; p = 0.000)	0.606	+3.08%
Loss Cost	2006.1	0.030 (CI = +/-0.011; p = 0.000)	0.224 (CI = +/-0.117; p = 0.000)	0.601	+3.09%
Loss Cost	2006.2	0.030 (CI = +/-0.011; p = 0.000)	0.219 (CI = +/-0.119; p = 0.001)	0.561	+3.00%
Loss Cost	2007.1	0.027 (CI = +/-0.011; p = 0.000)	0.239 (CI = +/-0.118; p = 0.000)	0.566	+2.71%
Loss Cost	2007.2	0.026 (CI = +/-0.012; p = 0.000)	0.235 (CI = +/-0.121; p = 0.000)	0.524	+2.62%
Loss Cost	2008.1	0.027 (CI = +/-0.013; p = 0.000)	0.230 (CI = +/-0.126; p = 0.001)	0.525	+2.70%
Loss Cost	2008.2	0.027 (CI = +/-0.014; p = 0.001)	0.230 (CI = +/-0.130; p = 0.001)	0.492	+2.70%
Loss Cost	2009.1	0.026 (CI = +/-0.015; p = 0.002)	0.233 (CI = +/-0.137; p = 0.002)	0.487	+2.64%
Loss Cost	2009.2	0.027 (CI = +/-0.016; p = 0.002)	0.238 (CI = +/-0.141; p = 0.002)	0.471	+2.76%
Loss Cost	2010.1	0.025 (CI = +/-0.018; p = 0.008)	0.251 (CI = +/-0.147; p = 0.002)	0.468	+2.52%
Loss Cost	2011.1	0.023 (CI = +/-0.019; p = 0.020)	0.246 (CI = +/-0.151; p = 0.003)	0.414	+2.35%
Loss Cost	2011.2	0.023 (CI = +/-0.021; p = 0.034)	0.245 (CI = +/-0.157; p = 0.004)	0.374	+2.32%
Loss Cost	2012.1	0.024 (CI = +/-0.023; p = 0.047)	0.242 (CI = +/-0.166; p = 0.007)	0.372	+2.39%
Loss Cost	2013.1	0.018 (CI = +/-0.025; p = 0.148)	0.224 (CI = +/-0.166; p = 0.011)	0.289	+1.78%
Loss Cost	2013.2	0.026 (CI = +/-0.025; p = 0.040)	0.254 (CI = +/-0.158; p = 0.003)	0.404	+2.64%
Loss Cost	2014.1	0.029 (CI = +/-0.027; p = 0.041)	0.244 (CI = +/-0.167; p = 0.007)	0.407	+2.89%
Loss Cost	2014.2	0.028 (CI = +/-0.031; p = 0.071)	0.243 (CI = +/-0.177; p = 0.010)	0.352	+2.83%
Loss Cost	2015.1	0.036 (CI = +/-0.033; p = 0.035)	0.215 (CI = +/-0.180; p = 0.023)	0.387	+3.66%
Loss Cost	2015.2	0.034 (CI = +/-0.038; p = 0.071)	0.211 (CI = +/-0.192; p = 0.034)	0.309	+3.48%
Loss Cost	2016.1	0.040 (CI = +/-0.043; p = 0.064)	0.192 (CI = +/-0.205; p = 0.064)	0.323	+4.13%
Loss Cost	2017.1	0.040 (CI = +/-0.051; p = 0.112)	0.191 (CI = +/-0.220; p = 0.083)	0.244	+4.08%
Severity	2005.2	0.082 (CI = +/-0.016; p = 0.000)	0.133 (CI = +/-0.184; p = 0.151)	0.758	+8.58%
Severity	2006.1	0.084 (CI = +/-0.017; p = 0.000)	0.118 (CI = +/-0.188; p = 0.209)	0.757	+8.79%
Severity	2006.2	0.085 (CI = +/-0.018; p = 0.000)	0.124 (CI = +/-0.193; p = 0.199)	0.743	+8.91%
Severity	2007.1	0.086 (CI = +/-0.019; p = 0.000)	0.119 (CI = +/-0.201; p = 0.234)	0.732	+8.99%
Severity	2007.2	0.087 (CI = +/-0.021; p = 0.000)	0.123 (CI = +/-0.207; p = 0.233)	0.713	+9.07%
Severity	2008.1	0.090 (CI = +/-0.022; p = 0.000)	0.105 (CI = +/-0.213; p = 0.320)	0.712	+9.37%
Severity	2008.2	0.093 (CI = +/-0.023; p = 0.000)	0.120 (CI = +/-0.216; p = 0.262)	0.710	+9.74%
Severity	2009.1	0.100 (CI = +/-0.023; p = 0.000)	0.074 (CI = +/-0.211; p = 0.474)	0.747	+10.57%
Severity	2009.2	0.113 (CI = +/-0.019; p = 0.000)	0.124 (CI = +/-0.164; p = 0.132)	0.857	+12.01%
Severity	2010.1	0.126 (CI = +/-0.015; p = 0.000)	0.054 (CI = +/-0.123; p = 0.376)	0.927	+13.40%
Severity	2011.1	0.135 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.091; p = 0.077)	0.961	+14.42%
Severity	2011.2	0.135 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.094; p = 0.079)	0.956	+14.50%
Severity	2012.1	0.136 (CI = +/-0.014; p = 0.000)	0.081 (CI = +/-0.100; p = 0.107)	0.951	+14.57%
Severity	2013.1	0.131 (CI = +/-0.014; p = 0.000)	0.066 (CI = +/-0.094; p = 0.161)	0.949	+13.99%
Severity	2013.2	0.136 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.089; p = 0.065)	0.955	+14.56%
Severity	2014.1	0.133 (CI = +/-0.015; p = 0.000)	0.094 (CI = +/-0.093; p = 0.048)	0.949	+14.26%
Severity	2014.2	0.131 (CI = +/-0.017; p = 0.000)	0.086 (CI = +/-0.096; p = 0.076)	0.940	+13.97%
Severity	2015.1	0.137 (CI = +/-0.017; p = 0.000)	0.063 (CI = +/-0.091; p = 0.158)	0.949	+14.71%
Severity	2015.2	0.136 (CI = +/-0.019; p = 0.000)	0.061 (CI = +/-0.096; p = 0.197)	0.937	+14.60%
Severity	2016.1	0.139 (CI = +/-0.022; p = 0.000)	0.053 (CI = +/-0.104; p = 0.293)	0.928	+14.92%
Severity	2017.1	0.133 (CI = +/-0.024; p = 0.000)	0.041 (CI = +/-0.105; p = 0.412)	0.910	+14.23%
Frequency	2005.2	-0.052 (CI = +/-0.018; p = 0.000)	0.092 (CI = +/-0.209; p = 0.374)	0.485	-5.07%
Frequency	2006.1	-0.054 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.215; p = 0.323)	0.481	-5.24%
Frequency	2006.2	-0.056 (CI = +/-0.021; p = 0.000)	0.095 (CI = +/-0.220; p = 0.385)	0.481	-5.42%
Frequency	2007.1	-0.059 (CI = +/-0.021; p = 0.000)	0.120 (CI = +/-0.223; p = 0.280)	0.499	-5.77%
Frequency	2007.2	-0.061 (CI = +/-0.023; p = 0.000)	0.112 (CI = +/-0.229; p = 0.326)	0.492	-5.92%
Frequency	2008.1	-0.063 (CI = +/-0.024; p = 0.000)	0.124 (CI = +/-0.238; p = 0.293)	0.478	-6.10%
Frequency	2008.2	-0.066 (CI = +/-0.026; p = 0.000)	0.109 (CI = +/-0.242; p = 0.363)	0.487	-6.42%
Frequency	2009.1	-0.074 (CI = +/-0.026; p = 0.000)	0.159 (CI = +/-0.238; p = 0.182)	0.549	-7.17%
Frequency	2009.2	-0.086 (CI = +/-0.024; p = 0.000)	0.114 (CI = +/-0.208; p = 0.270)	0.672	-8.26%
Frequency	2010.1	-0.101 (CI = +/-0.020; p = 0.000)	0.197 (CI = +/-0.166; p = 0.022)	0.814	-9.60%
Frequency	2011.1	-0.112 (CI = +/-0.017; p = 0.000)	0.165 (CI = +/-0.135; p = 0.019)	0.884	-10.55%
Frequency	2011.2	-0.113 (CI = +/-0.019; p = 0.000)	0.161 (CI = +/-0.140; p = 0.026)	0.874	-10.64%
Frequency	2012.1	-0.112 (CI = +/-0.021; p = 0.000)	0.161 (CI = +/-0.149; p = 0.035)	0.853	-10.63%
Frequency	2013.1	-0.113 (CI = +/-0.023; p = 0.000)	0.158 (CI = +/-0.155; p = 0.046)	0.838	-10.71%
Frequency	2013.2	-0.110 (CI = +/-0.025; p = 0.000)	0.170 (CI = +/-0.160; p = 0.039)	0.819	-10.41%
Frequency	2014.1	-0.105 (CI = +/-0.027; p = 0.000)	0.151 (CI = +/-0.165; p = 0.071)	0.781	-9.95%
Frequency	2014.2	-0.103 (CI = +/-0.030; p = 0.000)	0.157 (CI = +/-0.174; p = 0.074)	0.754	-9.77%
Frequency	2015.1	-0.101 (CI = +/-0.034; p = 0.000)	0.152 (CI = +/-0.186; p = 0.103)	0.701	-9.63%
Frequency	2015.2	-0.102 (CI = +/-0.039; p = 0.000)	0.150 (CI = +/-0.198; p = 0.128)	0.671	-9.71%
Frequency	2016.1	-0.099 (CI = +/-0.045; p = 0.000)	0.139 (CI = +/-0.215; p = 0.186)	0.583	-9.39%
Frequency	2017.1	-0.093 (CI = +/-0.053; p = 0.002)	0.150 (CI = +/-0.228; p = 0.178)	0.515	-8.89%

All Perils

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

Loss Cost	2005.2	0.034 (CI = +/-0.013; p = 0.000)	0.229 (CI = +/-0.110; p = 0.000)	0.652	+3.49%
Loss Cost	2006.1	0.035 (CI = +/-0.014; p = 0.000)	0.227 (CI = +/-0.116; p = 0.001)	0.649	+3.54%
Loss Cost	2006.2	0.033 (CI = +/-0.015; p = 0.000)	0.221 (CI = +/-0.120; p = 0.001)	0.601	+3.40%
Loss Cost	2007.1	0.028 (CI = +/-0.015; p = 0.001)	0.249 (CI = +/-0.114; p = 0.000)	0.634	+2.87%
Loss Cost	2007.2	0.027 (CI = +/-0.016; p = 0.002)	0.243 (CI = +/-0.118; p = 0.000)	0.585	+2.72%
Loss Cost	2008.1	0.028 (CI = +/-0.017; p = 0.003)	0.237 (CI = +/-0.126; p = 0.001)	0.587	+2.86%
Loss Cost	2008.2	0.028 (CI = +/-0.019; p = 0.007)	0.237 (CI = +/-0.132; p = 0.001)	0.546	+2.86%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.019)	0.244 (CI = +/-0.142; p = 0.002)	0.543	+2.70%
Loss Cost	2009.2	0.029 (CI = +/-0.024; p = 0.022)	0.249 (CI = +/-0.148; p = 0.003)	0.529	+2.93%
Loss Cost	2010.1	0.023 (CI = +/-0.027; p = 0.095)	0.276 (CI = +/-0.157; p = 0.002)	0.549	+2.29%
Loss Cost	2011.1	0.018 (CI = +/-0.030; p = 0.220)	0.269 (CI = +/-0.162; p = 0.003)	0.488	+1.83%
Loss Cost	2011.2	0.016 (CI = +/-0.035; p = 0.326)	0.265 (CI = +/-0.172; p = 0.006)	0.433	+1.65%
Loss Cost	2012.1	0.015 (CI = +/-0.042; p = 0.455)	0.270 (CI = +/-0.194; p = 0.011)	0.425	+1.48%
Loss Cost	2013.1	-0.004 (CI = +/-0.040; p = 0.828)	0.242 (CI = +/-0.168; p = 0.009)	0.411	-0.40%
Loss Cost	2013.2	0.014 (CI = +/-0.036; p = 0.409)	0.281 (CI = +/-0.140; p = 0.001)	0.637	+1.39%
Loss Cost	2014.1	0.015 (CI = +/-0.044; p = 0.453)	0.277 (CI = +/-0.161; p = 0.004)	0.615	+1.53%
Loss Cost	2014.2	0.009 (CI = +/-0.054; p = 0.711)	0.266 (CI = +/-0.177; p = 0.009)	0.547	+0.88%
Loss Cost	2015.1	0.029 (CI = +/-0.063; p = 0.310)	0.223 (CI = +/-0.189; p = 0.028)	0.553	+2.89%
Loss Cost	2015.2	0.013 (CI = +/-0.078; p = 0.679)	0.206 (CI = +/-0.204; p = 0.049)	0.425	+1.33%
Loss Cost	2016.1	0.027 (CI = +/-0.128; p = 0.589)	0.181 (CI = +/-0.289; p = 0.157)	0.356	+2.75%
Loss Cost	2017.1	-0.014 (CI = +/-0.193; p = 0.832)	0.174 (CI = +/-0.329; p = 0.191)	0.155	-1.39%
Severity	2005.2	0.058 (CI = +/-0.025; p = 0.000)	0.173 (CI = +/-0.220; p = 0.118)	0.479	+6.01%
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	0.167 (CI = +/-0.231; p = 0.148)	0.469	+6.11%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	0.167 (CI = +/-0.241; p = 0.163)	0.429	+6.12%
Severity	2007.1	0.058 (CI = +/-0.032; p = 0.001)	0.176 (CI = +/-0.254; p = 0.164)	0.402	+5.95%
Severity	2007.2	0.057 (CI = +/-0.035; p = 0.003)	0.173 (CI = +/-0.266; p = 0.189)	0.349	+5.85%
Severity	2008.1	0.058 (CI = +/-0.039; p = 0.006)	0.167 (CI = +/-0.283; p = 0.232)	0.336	+5.98%
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.008)	0.179 (CI = +/-0.295; p = 0.218)	0.324	+6.36%
Severity	2009.1	0.072 (CI = +/-0.047; p = 0.005)	0.129 (CI = +/-0.306; p = 0.384)	0.372	+7.48%
Severity	2009.2	0.096 (CI = +/-0.040; p = 0.000)	0.189 (CI = +/-0.244; p = 0.120)	0.628	+10.03%
Severity	2010.1	0.120 (CI = +/-0.034; p = 0.000)	0.082 (CI = +/-0.200; p = 0.391)	0.793	+12.79%
Severity	2011.1	0.141 (CI = +/-0.026; p = 0.000)	0.116 (CI = +/-0.140; p = 0.098)	0.906	+15.10%
Severity	2011.2	0.144 (CI = +/-0.030; p = 0.000)	0.123 (CI = +/-0.148; p = 0.094)	0.892	+15.49%
Severity	2012.1	0.146 (CI = +/-0.036; p = 0.000)	0.116 (CI = +/-0.165; p = 0.152)	0.876	+15.75%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.100 (CI = +/-0.164; p = 0.204)	0.840	+14.56%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	0.135 (CI = +/-0.145; p = 0.065)	0.889	+16.41%
Severity	2014.1	0.145 (CI = +/-0.044; p = 0.000)	0.153 (CI = +/-0.161; p = 0.060)	0.869	+15.58%
Severity	2014.2	0.143 (CI = +/-0.055; p = 0.000)	0.149 (CI = +/-0.181; p = 0.093)	0.817	+15.33%
Severity	2015.1	0.169 (CI = +/-0.056; p = 0.000)	0.090 (CI = +/-0.169; p = 0.238)	0.887	+18.45%
Severity	2015.2	0.180 (CI = +/-0.072; p = 0.001)	0.102 (CI = +/-0.190; p = 0.226)	0.860	+19.68%
Severity	2016.1	0.227 (CI = +/-0.079; p = 0.001)	0.018 (CI = +/-0.178; p = 0.789)	0.930	+25.44%
Severity	2017.1	0.250 (CI = +/-0.121; p = 0.007)	0.022 (CI = +/-0.207; p = 0.755)	0.903	+28.42%
Frequency	2005.2	-0.024 (CI = +/-0.027; p = 0.081)	0.056 (CI = +/-0.236; p = 0.629)	0.060	-2.37%
Frequency	2006.1	-0.025 (CI = +/-0.029; p = 0.098)	0.059 (CI = +/-0.248; p = 0.625)	0.046	-2.43%
Frequency	2006.2	-0.026 (CI = +/-0.032; p = 0.106)	0.054 (CI = +/-0.258; p = 0.671)	0.043	-2.56%
Frequency	2007.1	-0.029 (CI = +/-0.035; p = 0.091)	0.073 (CI = +/-0.271; p = 0.582)	0.057	-2.90%
Frequency	2007.2	-0.030 (CI = +/-0.038; p = 0.113)	0.070 (CI = +/-0.283; p = 0.609)	0.046	-2.96%
Frequency	2008.1	-0.030 (CI = +/-0.042; p = 0.152)	0.070 (CI = +/-0.302; p = 0.634)	0.017	-2.94%
Frequency	2008.2	-0.034 (CI = +/-0.046; p = 0.143)	0.058 (CI = +/-0.315; p = 0.703)	0.024	-3.30%
Frequency	2009.1	-0.045 (CI = +/-0.050; p = 0.070)	0.114 (CI = +/-0.325; p = 0.466)	0.099	-4.45%
Frequency	2009.2	-0.067 (CI = +/-0.046; p = 0.008)	0.061 (CI = +/-0.284; p = 0.654)	0.306	-6.45%
Frequency	2010.1	-0.098 (CI = +/-0.037; p = 0.000)	0.194 (CI = +/-0.217; p = 0.075)	0.653	-9.31%
Frequency	2011.1	-0.123 (CI = +/-0.023; p = 0.000)	0.153 (CI = +/-0.124; p = 0.019)	0.895	-11.53%
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	0.142 (CI = +/-0.127; p = 0.031)	0.895	-11.98%
Frequency	2012.1	-0.132 (CI = +/-0.030; p = 0.000)	0.155 (CI = +/-0.141; p = 0.034)	0.873	-12.33%
Frequency	2013.1	-0.140 (CI = +/-0.034; p = 0.000)	0.142 (CI = +/-0.141; p = 0.048)	0.877	-13.06%
Frequency	2013.2	-0.138 (CI = +/-0.040; p = 0.000)	0.146 (CI = +/-0.155; p = 0.061)	0.854	-12.90%
Frequency	2014.1	-0.130 (CI = +/-0.047; p = 0.000)	0.124 (CI = +/-0.170; p = 0.130)	0.795	-12.16%
Frequency	2014.2	-0.134 (CI = +/-0.058; p = 0.001)	0.117 (CI = +/-0.190; p = 0.189)	0.768	-12.53%
Frequency	2015.1	-0.141 (CI = +/-0.077; p = 0.004)	0.133 (CI = +/-0.230; p = 0.208)	0.696	-13.14%
Frequency	2015.2	-0.166 (CI = +/-0.086; p = 0.004)	0.104 (CI = +/-0.226; p = 0.291)	0.769	-15.33%
Frequency	2016.1	-0.200 (CI = +/-0.130; p = 0.013)	0.163 (CI = +/-0.292; p = 0.197)	0.733	-18.09%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.009)	0.152 (CI = +/-0.232; p = 0.129)	0.879	-23.22%

All Perils

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

Loss Cost	2005.2	0.036 (CI = +/-0.014; p = 0.000)	0.237 (CI = +/-0.115; p = 0.000)	0.633	+3.64%
Loss Cost	2006.1	0.036 (CI = +/-0.015; p = 0.000)	0.235 (CI = +/-0.121; p = 0.001)	0.630	+3.68%
Loss Cost	2006.2	0.035 (CI = +/-0.016; p = 0.000)	0.229 (CI = +/-0.126; p = 0.001)	0.577	+3.55%
Loss Cost	2007.1	0.030 (CI = +/-0.016; p = 0.001)	0.256 (CI = +/-0.120; p = 0.000)	0.612	+3.02%
Loss Cost	2007.2	0.028 (CI = +/-0.017; p = 0.003)	0.250 (CI = +/-0.125; p = 0.001)	0.558	+2.86%
Loss Cost	2008.1	0.030 (CI = +/-0.019; p = 0.004)	0.243 (CI = +/-0.133; p = 0.001)	0.559	+3.00%
Loss Cost	2008.2	0.030 (CI = +/-0.021; p = 0.009)	0.244 (CI = +/-0.140; p = 0.002)	0.516	+3.03%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.023)	0.251 (CI = +/-0.151; p = 0.003)	0.514	+2.87%
Loss Cost	2009.2	0.031 (CI = +/-0.027; p = 0.025)	0.259 (CI = +/-0.158; p = 0.003)	0.503	+3.17%
Loss Cost	2010.1	0.025 (CI = +/-0.030; p = 0.096)	0.285 (CI = +/-0.168; p = 0.003)	0.525	+2.52%
Loss Cost	2011.1	0.020 (CI = +/-0.034; p = 0.225)	0.276 (CI = +/-0.175; p = 0.005)	0.456	+2.04%
Loss Cost	2011.2	0.018 (CI = +/-0.040; p = 0.334)	0.272 (CI = +/-0.189; p = 0.009)	0.399	+1.87%
Loss Cost	2012.1	0.017 (CI = +/-0.048; p = 0.452)	0.277 (CI = +/-0.212; p = 0.016)	0.386	+1.71%
Loss Cost	2013.1	-0.006 (CI = +/-0.048; p = 0.796)	0.238 (CI = +/-0.187; p = 0.018)	0.367	-0.56%
Loss Cost	2013.2	0.017 (CI = +/-0.044; p = 0.394)	0.290 (CI = +/-0.160; p = 0.003)	0.608	+1.74%
Loss Cost	2014.1	0.019 (CI = +/-0.054; p = 0.437)	0.286 (CI = +/-0.184; p = 0.008)	0.576	+1.91%
Loss Cost	2014.2	0.012 (CI = +/-0.070; p = 0.699)	0.272 (CI = +/-0.212; p = 0.020)	0.496	+1.16%
Loss Cost	2015.1	0.032 (CI = +/-0.081; p = 0.352)	0.230 (CI = +/-0.228; p = 0.048)	0.468	+3.30%
Loss Cost	2015.2	0.013 (CI = +/-0.112; p = 0.767)	0.205 (CI = +/-0.268; p = 0.101)	0.296	+1.28%
Loss Cost	2016.1	0.027 (CI = +/-0.191; p = 0.679)	0.181 (CI = +/-0.401; p = 0.245)	0.131	+2.78%
Loss Cost	2017.1	-0.038 (CI = +/-0.385; p = 0.712)	0.154 (CI = +/-0.556; p = 0.355)	-0.110	-3.73%
Severity	2005.2	0.054 (CI = +/-0.027; p = 0.000)	0.145 (CI = +/-0.226; p = 0.197)	0.398	+5.50%
Severity	2006.1	0.054 (CI = +/-0.029; p = 0.001)	0.140 (CI = +/-0.237; p = 0.233)	0.386	+5.60%
Severity	2006.2	0.054 (CI = +/-0.032; p = 0.002)	0.137 (CI = +/-0.249; p = 0.263)	0.338	+5.53%
Severity	2007.1	0.052 (CI = +/-0.035; p = 0.005)	0.147 (CI = +/-0.262; p = 0.256)	0.307	+5.35%
Severity	2007.2	0.050 (CI = +/-0.038; p = 0.012)	0.139 (CI = +/-0.275; p = 0.301)	0.243	+5.15%
Severity	2008.1	0.051 (CI = +/-0.042; p = 0.020)	0.134 (CI = +/-0.293; p = 0.348)	0.230	+5.26%
Severity	2008.2	0.054 (CI = +/-0.047; p = 0.025)	0.145 (CI = +/-0.308; p = 0.334)	0.212	+5.59%
Severity	2009.1	0.065 (CI = +/-0.050; p = 0.015)	0.097 (CI = +/-0.319; p = 0.526)	0.266	+6.70%
Severity	2009.2	0.091 (CI = +/-0.044; p = 0.001)	0.168 (CI = +/-0.259; p = 0.185)	0.547	+9.49%
Severity	2010.1	0.116 (CI = +/-0.038; p = 0.000)	0.066 (CI = +/-0.210; p = 0.513)	0.748	+12.29%
Severity	2011.1	0.139 (CI = +/-0.030; p = 0.000)	0.109 (CI = +/-0.151; p = 0.143)	0.882	+14.87%
Severity	2011.2	0.142 (CI = +/-0.034; p = 0.000)	0.118 (CI = +/-0.162; p = 0.139)	0.862	+15.28%
Severity	2012.1	0.144 (CI = +/-0.041; p = 0.000)	0.110 (CI = +/-0.181; p = 0.204)	0.841	+15.55%
Severity	2013.1	0.131 (CI = +/-0.046; p = 0.000)	0.087 (CI = +/-0.181; p = 0.302)	0.787	+14.01%
Severity	2013.2	0.151 (CI = +/-0.046; p = 0.000)	0.131 (CI = +/-0.166; p = 0.106)	0.847	+16.26%
Severity	2014.1	0.143 (CI = +/-0.055; p = 0.000)	0.149 (CI = +/-0.185; p = 0.099)	0.816	+15.38%
Severity	2014.2	0.139 (CI = +/-0.071; p = 0.003)	0.142 (CI = +/-0.217; p = 0.160)	0.730	+14.96%
Severity	2015.1	0.167 (CI = +/-0.073; p = 0.002)	0.086 (CI = +/-0.205; p = 0.328)	0.832	+18.21%
Severity	2015.2	0.181 (CI = +/-0.104; p = 0.008)	0.104 (CI = +/-0.249; p = 0.310)	0.783	+19.83%
Severity	2016.1	0.231 (CI = +/-0.116; p = 0.008)	0.024 (CI = +/-0.244; p = 0.774)	0.892	+25.97%
Severity	2017.1	0.274 (CI = +/-0.226; p = 0.035)	0.042 (CI = +/-0.326; p = 0.636)	0.865	+31.47%
Frequency	2005.2	-0.018 (CI = +/-0.029; p = 0.210)	0.092 (CI = +/-0.240; p = 0.434)	0.022	-1.76%
Frequency	2006.1	-0.018 (CI = +/-0.031; p = 0.232)	0.095 (CI = +/-0.252; p = 0.443)	0.008	-1.81%
Frequency	2006.2	-0.019 (CI = +/-0.034; p = 0.255)	0.092 (CI = +/-0.264; p = 0.477)	0.003	-1.88%
Frequency	2007.1	-0.022 (CI = +/-0.036; p = 0.214)	0.110 (CI = +/-0.276; p = 0.417)	0.017	-2.21%
Frequency	2007.2	-0.022 (CI = +/-0.040; p = 0.264)	0.111 (CI = +/-0.291; p = 0.433)	0.006	-2.18%
Frequency	2008.1	-0.022 (CI = +/-0.044; p = 0.317)	0.109 (CI = +/-0.310; p = 0.467)	-0.022	-2.15%
Frequency	2008.2	-0.025 (CI = +/-0.049; p = 0.308)	0.099 (CI = +/-0.326; p = 0.527)	-0.022	-2.43%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.162)	0.154 (CI = +/-0.336; p = 0.345)	0.053	-3.59%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	0.091 (CI = +/-0.299; p = 0.526)	0.232	-5.77%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	0.220 (CI = +/-0.224; p = 0.054)	0.621	-8.70%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	0.167 (CI = +/-0.131; p = 0.016)	0.883	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	0.154 (CI = +/-0.137; p = 0.030)	0.881	-11.64%
Frequency	2012.1	-0.128 (CI = +/-0.034; p = 0.000)	0.166 (CI = +/-0.151; p = 0.034)	0.853	-11.98%
Frequency	2013.1	-0.137 (CI = +/-0.040; p = 0.000)	0.151 (CI = +/-0.156; p = 0.056)	0.855	-12.77%
Frequency	2013.2	-0.133 (CI = +/-0.049; p = 0.000)	0.158 (CI = +/-0.175; p = 0.071)	0.828	-12.49%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	0.137 (CI = +/-0.193; p = 0.137)	0.753	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.074; p = 0.006)	0.130 (CI = +/-0.226; p = 0.208)	0.717	-12.00%
Frequency	2015.1	-0.135 (CI = +/-0.099; p = 0.017)	0.144 (CI = +/-0.276; p = 0.238)	0.625	-12.62%
Frequency	2015.2	-0.168 (CI = +/-0.123; p = 0.019)	0.101 (CI = +/-0.296; p = 0.398)	0.707	-15.47%
Frequency	2016.1	-0.203 (CI = +/-0.193; p = 0.044)	0.157 (CI = +/-0.403; p = 0.303)	0.655	-18.41%
Frequency	2017.1	-0.312 (CI = +/-0.160; p = 0.014)	0.112 (CI = +/-0.231; p = 0.172)	0.948	-26.78%

Specified Perils

Coverage = SP
End Trend Period = 2025.1
Excluded Points = 2024.2
Parameters Included: time, seasonality

Loss Cost	2005.2	0.072 (CI = +/-0.013; p = 0.000)	0.515 (CI = +/-0.150; p = 0.000)	0.804	+7.50%
Loss Cost	2006.1	0.072 (CI = +/-0.014; p = 0.000)	0.515 (CI = +/-0.154; p = 0.000)	0.800	+7.51%
Loss Cost	2006.2	0.072 (CI = +/-0.015; p = 0.000)	0.512 (CI = +/-0.159; p = 0.000)	0.780	+7.47%
Loss Cost	2007.1	0.072 (CI = +/-0.016; p = 0.000)	0.515 (CI = +/-0.163; p = 0.000)	0.775	+7.42%
Loss Cost	2007.2	0.074 (CI = +/-0.016; p = 0.000)	0.528 (CI = +/-0.167; p = 0.000)	0.769	+7.66%
Loss Cost	2008.1	0.074 (CI = +/-0.017; p = 0.000)	0.528 (CI = +/-0.172; p = 0.000)	0.765	+7.66%
Loss Cost	2008.2	0.073 (CI = +/-0.019; p = 0.000)	0.523 (CI = +/-0.177; p = 0.000)	0.737	+7.57%
Loss Cost	2009.1	0.071 (CI = +/-0.020; p = 0.000)	0.533 (CI = +/-0.182; p = 0.000)	0.733	+7.37%
Loss Cost	2009.2	0.063 (CI = +/-0.019; p = 0.000)	0.490 (CI = +/-0.169; p = 0.000)	0.710	+6.56%
Loss Cost	2010.1	0.065 (CI = +/-0.020; p = 0.000)	0.483 (CI = +/-0.174; p = 0.000)	0.711	+6.71%
Loss Cost	2010.2	0.063 (CI = +/-0.021; p = 0.000)	0.474 (CI = +/-0.180; p = 0.000)	0.672	+6.52%
Loss Cost	2011.1	0.064 (CI = +/-0.023; p = 0.000)	0.469 (CI = +/-0.186; p = 0.000)	0.671	+6.63%
Loss Cost	2011.2	0.060 (CI = +/-0.024; p = 0.000)	0.446 (CI = +/-0.189; p = 0.000)	0.618	+6.13%
Loss Cost	2012.1	0.057 (CI = +/-0.026; p = 0.000)	0.458 (CI = +/-0.194; p = 0.000)	0.615	+5.82%
Loss Cost	2012.2	0.048 (CI = +/-0.026; p = 0.001)	0.417 (CI = +/-0.186; p = 0.000)	0.556	+4.87%
Loss Cost	2013.1	0.055 (CI = +/-0.025; p = 0.000)	0.386 (CI = +/-0.178; p = 0.000)	0.612	+5.70%
Loss Cost	2013.2	0.058 (CI = +/-0.028; p = 0.000)	0.395 (CI = +/-0.187; p = 0.000)	0.585	+5.92%
Loss Cost	2014.1	0.051 (CI = +/-0.029; p = 0.002)	0.417 (CI = +/-0.187; p = 0.000)	0.596	+5.27%
Loss Cost	2014.2	0.047 (CI = +/-0.032; p = 0.006)	0.399 (CI = +/-0.196; p = 0.000)	0.526	+4.79%
Loss Cost	2015.1	0.053 (CI = +/-0.034; p = 0.004)	0.378 (CI = +/-0.198; p = 0.001)	0.550	+5.47%
Loss Cost	2015.2	0.045 (CI = +/-0.036; p = 0.019)	0.347 (CI = +/-0.203; p = 0.002)	0.456	+4.58%
Loss Cost	2016.1	0.048 (CI = +/-0.040; p = 0.022)	0.337 (CI = +/-0.213; p = 0.004)	0.459	+4.93%
Loss Cost	2016.2	0.058 (CI = +/-0.044; p = 0.014)	0.370 (CI = +/-0.221; p = 0.003)	0.491	+5.97%
Loss Cost	2017.1	0.067 (CI = +/-0.047; p = 0.009)	0.345 (CI = +/-0.226; p = 0.006)	0.522	+6.95%
Severity	2005.2	0.054 (CI = +/-0.011; p = 0.000)	-0.127 (CI = +/-0.126; p = 0.047)	0.733	+5.56%
Severity	2006.1	0.056 (CI = +/-0.011; p = 0.000)	-0.137 (CI = +/-0.127; p = 0.035)	0.734	+5.73%
Severity	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.162 (CI = +/-0.121; p = 0.010)	0.733	+5.33%
Severity	2007.1	0.052 (CI = +/-0.012; p = 0.000)	-0.163 (CI = +/-0.124; p = 0.012)	0.713	+5.34%
Severity	2007.2	0.051 (CI = +/-0.013; p = 0.000)	-0.171 (CI = +/-0.128; p = 0.010)	0.698	+5.22%
Severity	2008.1	0.052 (CI = +/-0.013; p = 0.000)	-0.176 (CI = +/-0.131; p = 0.010)	0.686	+5.33%
Severity	2008.2	0.051 (CI = +/-0.014; p = 0.000)	-0.182 (CI = +/-0.135; p = 0.010)	0.670	+5.23%
Severity	2009.1	0.053 (CI = +/-0.015; p = 0.000)	-0.193 (CI = +/-0.137; p = 0.007)	0.671	+5.44%
Severity	2009.2	0.050 (CI = +/-0.015; p = 0.000)	-0.208 (CI = +/-0.139; p = 0.005)	0.656	+5.16%
Severity	2010.1	0.054 (CI = +/-0.016; p = 0.000)	-0.225 (CI = +/-0.137; p = 0.002)	0.680	+5.53%
Severity	2010.2	0.059 (CI = +/-0.016; p = 0.000)	-0.199 (CI = +/-0.133; p = 0.005)	0.723	+6.06%
Severity	2011.1	0.058 (CI = +/-0.017; p = 0.000)	-0.196 (CI = +/-0.138; p = 0.007)	0.690	+6.00%
Severity	2011.2	0.058 (CI = +/-0.018; p = 0.000)	-0.198 (CI = +/-0.144; p = 0.009)	0.676	+5.96%
Severity	2012.1	0.061 (CI = +/-0.019; p = 0.000)	-0.210 (CI = +/-0.147; p = 0.007)	0.675	+6.26%
Severity	2012.2	0.065 (CI = +/-0.020; p = 0.000)	-0.190 (CI = +/-0.148; p = 0.015)	0.696	+6.74%
Severity	2013.1	0.067 (CI = +/-0.022; p = 0.000)	-0.199 (CI = +/-0.153; p = 0.014)	0.682	+6.98%
Severity	2013.2	0.069 (CI = +/-0.024; p = 0.000)	-0.193 (CI = +/-0.161; p = 0.022)	0.674	+7.13%
Severity	2014.1	0.070 (CI = +/-0.026; p = 0.000)	-0.198 (CI = +/-0.169; p = 0.024)	0.644	+7.27%
Severity	2014.2	0.077 (CI = +/-0.028; p = 0.000)	-0.171 (CI = +/-0.171; p = 0.050)	0.673	+7.99%
Severity	2015.1	0.080 (CI = +/-0.030; p = 0.000)	-0.183 (CI = +/-0.177; p = 0.044)	0.660	+8.38%
Severity	2015.2	0.082 (CI = +/-0.034; p = 0.000)	-0.179 (CI = +/-0.190; p = 0.064)	0.644	+8.52%
Severity	2016.1	0.083 (CI = +/-0.038; p = 0.000)	-0.184 (CI = +/-0.201; p = 0.070)	0.605	+8.71%
Severity	2016.2	0.094 (CI = +/-0.041; p = 0.000)	-0.149 (CI = +/-0.205; p = 0.142)	0.645	+9.88%
Severity	2017.1	0.098 (CI = +/-0.046; p = 0.000)	-0.158 (CI = +/-0.217; p = 0.141)	0.611	+10.27%
Frequency	2005.2	0.018 (CI = +/-0.015; p = 0.022)	0.642 (CI = +/-0.174; p = 0.000)	0.599	+1.84%
Frequency	2006.1	0.017 (CI = +/-0.016; p = 0.043)	0.652 (CI = +/-0.177; p = 0.000)	0.605	+1.68%
Frequency	2006.2	0.020 (CI = +/-0.017; p = 0.019)	0.674 (CI = +/-0.177; p = 0.000)	0.628	+2.03%
Frequency	2007.1	0.020 (CI = +/-0.017; p = 0.029)	0.678 (CI = +/-0.182; p = 0.000)	0.627	+1.97%
Frequency	2007.2	0.023 (CI = +/-0.018; p = 0.015)	0.699 (CI = +/-0.184; p = 0.000)	0.644	+2.32%
Frequency	2008.1	0.022 (CI = +/-0.019; p = 0.026)	0.705 (CI = +/-0.189; p = 0.000)	0.644	+2.22%
Frequency	2008.2	0.022 (CI = +/-0.020; p = 0.036)	0.705 (CI = +/-0.196; p = 0.000)	0.629	+2.22%
Frequency	2009.1	0.018 (CI = +/-0.021; p = 0.089)	0.725 (CI = +/-0.196; p = 0.000)	0.649	+1.83%
Frequency	2009.2	0.013 (CI = +/-0.022; p = 0.224)	0.698 (CI = +/-0.196; p = 0.000)	0.631	+1.33%
Frequency	2010.1	0.011 (CI = +/-0.023; p = 0.332)	0.709 (CI = +/-0.201; p = 0.000)	0.635	+1.12%
Frequency	2010.2	0.004 (CI = +/-0.023; p = 0.712)	0.673 (CI = +/-0.197; p = 0.000)	0.629	+0.43%
Frequency	2011.1	0.006 (CI = +/-0.025; p = 0.628)	0.665 (CI = +/-0.203; p = 0.000)	0.616	+0.60%
Frequency	2011.2	0.002 (CI = +/-0.027; p = 0.900)	0.644 (CI = +/-0.209; p = 0.000)	0.600	+0.16%
Frequency	2012.1	-0.004 (CI = +/-0.027; p = 0.757)	0.668 (CI = +/-0.208; p = 0.000)	0.631	-0.41%
Frequency	2012.2	-0.018 (CI = +/-0.025; p = 0.152)	0.607 (CI = +/-0.180; p = 0.000)	0.689	-1.75%
Frequency	2013.1	-0.012 (CI = +/-0.026; p = 0.336)	0.585 (CI = +/-0.179; p = 0.000)	0.668	-1.20%
Frequency	2013.2	-0.011 (CI = +/-0.028; p = 0.411)	0.588 (CI = +/-0.189; p = 0.000)	0.664	-1.13%
Frequency	2014.1	-0.019 (CI = +/-0.029; p = 0.185)	0.615 (CI = +/-0.185; p = 0.000)	0.704	-1.87%
Frequency	2014.2	-0.030 (CI = +/-0.028; p = 0.039)	0.570 (CI = +/-0.175; p = 0.000)	0.738	-2.97%
Frequency	2015.1	-0.027 (CI = +/-0.031; p = 0.081)	0.561 (CI = +/-0.182; p = 0.000)	0.707	-2.69%
Frequency	2015.2	-0.037 (CI = +/-0.033; p = 0.029)	0.526 (CI = +/-0.182; p = 0.000)	0.728	-3.63%
Frequency	2016.1	-0.035 (CI = +/-0.036; p = 0.055)	0.521 (CI = +/-0.192; p = 0.000)	0.693	-3.48%
Frequency	2016.2	-0.036 (CI = +/-0.042; p = 0.083)	0.518 (CI = +/-0.209; p = 0.000)	0.689	-3.56%
Frequency	2017.1	-0.031 (CI = +/-0.046; p = 0.174)	0.503 (CI = +/-0.218; p = 0.000)	0.640	-3.01%

Specified Perils

Coverage = SP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2005.2	0.075 (CI = +/-0.013; p = 0.000)	0.538 (CI = +/-0.152; p = 0.000)	0.820	+7.84%
Loss Cost	2006.1	0.076 (CI = +/-0.014; p = 0.000)	0.537 (CI = +/-0.156; p = 0.000)	0.817	+7.84%
Loss Cost	2006.2	0.075 (CI = +/-0.015; p = 0.000)	0.537 (CI = +/-0.160; p = 0.000)	0.800	+7.83%
Loss Cost	2007.1	0.075 (CI = +/-0.015; p = 0.000)	0.539 (CI = +/-0.165; p = 0.000)	0.795	+7.80%
Loss Cost	2007.2	0.077 (CI = +/-0.016; p = 0.000)	0.553 (CI = +/-0.167; p = 0.000)	0.792	+8.05%
Loss Cost	2008.1	0.078 (CI = +/-0.017; p = 0.000)	0.553 (CI = +/-0.172; p = 0.000)	0.788	+8.06%
Loss Cost	2008.2	0.077 (CI = +/-0.018; p = 0.000)	0.550 (CI = +/-0.178; p = 0.000)	0.765	+8.01%
Loss Cost	2009.1	0.075 (CI = +/-0.019; p = 0.000)	0.559 (CI = +/-0.183; p = 0.000)	0.761	+7.83%
Loss Cost	2009.2	0.069 (CI = +/-0.019; p = 0.000)	0.523 (CI = +/-0.173; p = 0.000)	0.740	+7.13%
Loss Cost	2010.1	0.070 (CI = +/-0.020; p = 0.000)	0.515 (CI = +/-0.178; p = 0.000)	0.741	+7.29%
Loss Cost	2010.2	0.069 (CI = +/-0.021; p = 0.000)	0.510 (CI = +/-0.184; p = 0.000)	0.709	+7.18%
Loss Cost	2011.1	0.071 (CI = +/-0.023; p = 0.000)	0.504 (CI = +/-0.191; p = 0.000)	0.708	+7.31%
Loss Cost	2011.2	0.067 (CI = +/-0.024; p = 0.000)	0.487 (CI = +/-0.195; p = 0.000)	0.665	+6.94%
Loss Cost	2012.1	0.064 (CI = +/-0.026; p = 0.000)	0.499 (CI = +/-0.201; p = 0.000)	0.661	+6.65%
Loss Cost	2012.2	0.057 (CI = +/-0.027; p = 0.000)	0.467 (CI = +/-0.199; p = 0.000)	0.609	+5.90%
Loss Cost	2013.1	0.065 (CI = +/-0.027; p = 0.000)	0.434 (CI = +/-0.193; p = 0.000)	0.654	+6.74%
Loss Cost	2013.2	0.068 (CI = +/-0.029; p = 0.000)	0.448 (CI = +/-0.200; p = 0.000)	0.639	+7.08%
Loss Cost	2014.1	0.063 (CI = +/-0.031; p = 0.000)	0.469 (CI = +/-0.204; p = 0.000)	0.641	+6.48%
Loss Cost	2014.2	0.060 (CI = +/-0.034; p = 0.001)	0.461 (CI = +/-0.214; p = 0.000)	0.588	+6.23%
Loss Cost	2015.1	0.067 (CI = +/-0.036; p = 0.001)	0.437 (CI = +/-0.218; p = 0.001)	0.609	+6.94%
Loss Cost	2015.2	0.062 (CI = +/-0.040; p = 0.004)	0.420 (CI = +/-0.228; p = 0.001)	0.536	+6.41%
Loss Cost	2016.1	0.066 (CI = +/-0.044; p = 0.006)	0.408 (CI = +/-0.240; p = 0.002)	0.540	+6.81%
Loss Cost	2016.2	0.078 (CI = +/-0.047; p = 0.003)	0.445 (CI = +/-0.243; p = 0.001)	0.578	+8.07%
Loss Cost	2017.1	0.087 (CI = +/-0.051; p = 0.003)	0.418 (CI = +/-0.250; p = 0.003)	0.603	+9.10%
Severity	2005.2	0.054 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.122; p = 0.041)	0.742	+5.55%
Severity	2006.1	0.056 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.123; p = 0.029)	0.743	+5.72%
Severity	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.117; p = 0.008)	0.742	+5.35%
Severity	2007.1	0.052 (CI = +/-0.011; p = 0.000)	-0.162 (CI = +/-0.120; p = 0.010)	0.724	+5.36%
Severity	2007.2	0.051 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.123; p = 0.009)	0.709	+5.25%
Severity	2008.1	0.052 (CI = +/-0.013; p = 0.000)	-0.175 (CI = +/-0.126; p = 0.008)	0.697	+5.36%
Severity	2008.2	0.051 (CI = +/-0.013; p = 0.000)	-0.180 (CI = +/-0.130; p = 0.008)	0.682	+5.27%
Severity	2009.1	0.053 (CI = +/-0.014; p = 0.000)	-0.191 (CI = +/-0.132; p = 0.006)	0.682	+5.48%
Severity	2009.2	0.051 (CI = +/-0.014; p = 0.000)	-0.204 (CI = +/-0.134; p = 0.004)	0.667	+5.22%
Severity	2010.1	0.054 (CI = +/-0.015; p = 0.000)	-0.222 (CI = +/-0.132; p = 0.002)	0.690	+5.59%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.127; p = 0.004)	0.732	+6.08%
Severity	2011.1	0.058 (CI = +/-0.016; p = 0.000)	-0.195 (CI = +/-0.132; p = 0.005)	0.700	+6.02%
Severity	2011.2	0.058 (CI = +/-0.017; p = 0.000)	-0.197 (CI = +/-0.137; p = 0.007)	0.686	+5.98%
Severity	2012.1	0.061 (CI = +/-0.018; p = 0.000)	-0.210 (CI = +/-0.140; p = 0.005)	0.685	+6.28%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	-0.191 (CI = +/-0.141; p = 0.010)	0.706	+6.71%
Severity	2013.1	0.067 (CI = +/-0.020; p = 0.000)	-0.201 (CI = +/-0.146; p = 0.009)	0.691	+6.94%
Severity	2013.2	0.068 (CI = +/-0.022; p = 0.000)	-0.196 (CI = +/-0.152; p = 0.014)	0.683	+7.06%
Severity	2014.1	0.070 (CI = +/-0.024; p = 0.000)	-0.201 (CI = +/-0.159; p = 0.016)	0.654	+7.20%
Severity	2014.2	0.075 (CI = +/-0.025; p = 0.000)	-0.179 (CI = +/-0.161; p = 0.031)	0.680	+7.82%
Severity	2015.1	0.079 (CI = +/-0.028; p = 0.000)	-0.191 (CI = +/-0.167; p = 0.027)	0.666	+8.19%
Severity	2015.2	0.080 (CI = +/-0.031; p = 0.000)	-0.188 (CI = +/-0.177; p = 0.039)	0.650	+8.28%
Severity	2016.1	0.081 (CI = +/-0.034; p = 0.000)	-0.193 (CI = +/-0.187; p = 0.044)	0.610	+8.46%
Severity	2016.2	0.090 (CI = +/-0.037; p = 0.000)	-0.166 (CI = +/-0.190; p = 0.084)	0.645	+9.40%
Severity	2017.1	0.093 (CI = +/-0.041; p = 0.000)	-0.175 (CI = +/-0.202; p = 0.085)	0.609	+9.76%
Frequency	2005.2	0.021 (CI = +/-0.015; p = 0.007)	0.665 (CI = +/-0.175; p = 0.000)	0.621	+2.16%
Frequency	2006.1	0.020 (CI = +/-0.016; p = 0.015)	0.675 (CI = +/-0.178; p = 0.000)	0.626	+2.01%
Frequency	2006.2	0.023 (CI = +/-0.016; p = 0.006)	0.698 (CI = +/-0.177; p = 0.000)	0.650	+2.36%
Frequency	2007.1	0.023 (CI = +/-0.017; p = 0.010)	0.701 (CI = +/-0.182; p = 0.000)	0.649	+2.31%
Frequency	2007.2	0.026 (CI = +/-0.018; p = 0.005)	0.722 (CI = +/-0.182; p = 0.000)	0.667	+2.66%
Frequency	2008.1	0.025 (CI = +/-0.019; p = 0.009)	0.727 (CI = +/-0.188; p = 0.000)	0.667	+2.57%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.012)	0.730 (CI = +/-0.194; p = 0.000)	0.653	+2.61%
Frequency	2009.1	0.022 (CI = +/-0.020; p = 0.035)	0.750 (CI = +/-0.195; p = 0.000)	0.669	+2.23%
Frequency	2009.2	0.018 (CI = +/-0.021; p = 0.094)	0.727 (CI = +/-0.196; p = 0.000)	0.650	+1.81%
Frequency	2010.1	0.016 (CI = +/-0.023; p = 0.156)	0.738 (CI = +/-0.201; p = 0.000)	0.653	+1.61%
Frequency	2010.2	0.010 (CI = +/-0.023; p = 0.366)	0.708 (CI = +/-0.199; p = 0.000)	0.639	+1.04%
Frequency	2011.1	0.012 (CI = +/-0.025; p = 0.320)	0.699 (CI = +/-0.206; p = 0.000)	0.630	+1.22%
Frequency	2011.2	0.009 (CI = +/-0.026; p = 0.488)	0.684 (CI = +/-0.212; p = 0.000)	0.610	+0.90%
Frequency	2012.1	0.004 (CI = +/-0.027; p = 0.792)	0.709 (CI = +/-0.213; p = 0.000)	0.635	+0.35%
Frequency	2012.2	-0.008 (CI = +/-0.026; p = 0.553)	0.659 (CI = +/-0.195; p = 0.000)	0.658	-0.75%
Frequency	2013.1	-0.002 (CI = +/-0.027; p = 0.888)	0.635 (CI = +/-0.196; p = 0.000)	0.643	-0.19%
Frequency	2013.2	0.000 (CI = +/-0.030; p = 0.990)	0.643 (CI = +/-0.204; p = 0.000)	0.641	+0.02%
Frequency	2014.1	-0.007 (CI = +/-0.031; p = 0.651)	0.670 (CI = +/-0.205; p = 0.000)	0.671	-0.68%
Frequency	2014.2	-0.015 (CI = +/-0.032; p = 0.348)	0.639 (CI = +/-0.205; p = 0.000)	0.671	-1.48%
Frequency	2015.1	-0.012 (CI = +/-0.035; p = 0.498)	0.628 (CI = +/-0.214; p = 0.000)	0.646	-1.16%
Frequency	2015.2	-0.017 (CI = +/-0.039; p = 0.354)	0.607 (CI = +/-0.223; p = 0.000)	0.636	-1.73%
Frequency	2016.1	-0.015 (CI = +/-0.043; p = 0.461)	0.601 (CI = +/-0.236; p = 0.000)	0.607	-1.52%
Frequency	2016.2	-0.012 (CI = +/-0.048; p = 0.596)	0.610 (CI = +/-0.251; p = 0.000)	0.604	-1.22%
Frequency	2017.1	-0.006 (CI = +/-0.054; p = 0.813)	0.593 (CI = +/-0.265; p = 0.000)	0.569	-0.61%

Specified Perils

Coverage = SP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2005.2	0.068 (CI = +/-0.027; p = 0.000)	0.140 (CI = +/-0.482; p = 0.559)	0.574	+7.05%
Loss Cost	2006.1	0.071 (CI = +/-0.029; p = 0.000)	0.116 (CI = +/-0.492; p = 0.635)	0.571	+7.35%
Loss Cost	2006.2	0.067 (CI = +/-0.030; p = 0.000)	0.149 (CI = +/-0.500; p = 0.549)	0.540	+6.93%
Loss Cost	2007.1	0.069 (CI = +/-0.032; p = 0.000)	0.129 (CI = +/-0.513; p = 0.613)	0.533	+7.19%
Loss Cost	2007.2	0.069 (CI = +/-0.035; p = 0.000)	0.135 (CI = +/-0.528; p = 0.606)	0.510	+7.11%
Loss Cost	2008.1	0.072 (CI = +/-0.037; p = 0.000)	0.105 (CI = +/-0.541; p = 0.695)	0.508	+7.52%
Loss Cost	2008.2	0.067 (CI = +/-0.039; p = 0.002)	0.150 (CI = +/-0.551; p = 0.583)	0.470	+6.89%
Loss Cost	2009.1	0.068 (CI = +/-0.042; p = 0.003)	0.140 (CI = +/-0.570; p = 0.619)	0.453	+7.03%
Loss Cost	2009.2	0.051 (CI = +/-0.041; p = 0.017)	0.264 (CI = +/-0.536; p = 0.322)	0.416	+5.22%
Loss Cost	2010.1	0.057 (CI = +/-0.044; p = 0.013)	0.219 (CI = +/-0.549; p = 0.422)	0.428	+5.90%
Loss Cost	2010.2	0.048 (CI = +/-0.047; p = 0.045)	0.282 (CI = +/-0.559; p = 0.310)	0.386	+4.93%
Loss Cost	2011.1	0.055 (CI = +/-0.051; p = 0.036)	0.239 (CI = +/-0.577; p = 0.403)	0.394	+5.61%
Loss Cost	2011.2	0.039 (CI = +/-0.053; p = 0.139)	0.338 (CI = +/-0.575; p = 0.237)	0.350	+4.00%
Loss Cost	2012.1	0.038 (CI = +/-0.058; p = 0.187)	0.344 (CI = +/-0.604; p = 0.251)	0.329	+3.91%
Loss Cost	2012.2	0.013 (CI = +/-0.058; p = 0.651)	0.500 (CI = +/-0.570; p = 0.082)	0.307	+1.29%
Loss Cost	2013.1	0.032 (CI = +/-0.061; p = 0.289)	0.387 (CI = +/-0.569; p = 0.172)	0.369	+3.24%
Loss Cost	2013.2	0.024 (CI = +/-0.068; p = 0.472)	0.434 (CI = +/-0.599; p = 0.147)	0.339	+2.41%
Loss Cost	2014.1	0.015 (CI = +/-0.076; p = 0.678)	0.481 (CI = +/-0.635; p = 0.130)	0.313	+1.54%
Loss Cost	2014.2	-0.012 (CI = +/-0.081; p = 0.769)	0.625 (CI = +/-0.640; p = 0.055)	0.301	-1.14%
Loss Cost	2015.1	0.006 (CI = +/-0.090; p = 0.882)	0.532 (CI = +/-0.676; p = 0.116)	0.325	+0.65%
Loss Cost	2015.2	-0.035 (CI = +/-0.094; p = 0.438)	0.740 (CI = +/-0.659; p = 0.030)	0.342	-3.46%
Loss Cost	2016.1	-0.028 (CI = +/-0.110; p = 0.599)	0.704 (CI = +/-0.724; p = 0.056)	0.342	-2.73%
Loss Cost	2016.2	-0.041 (CI = +/-0.130; p = 0.515)	0.763 (CI = +/-0.802; p = 0.061)	0.332	-3.98%
Loss Cost	2017.1	-0.013 (CI = +/-0.153; p = 0.856)	0.642 (CI = +/-0.888; p = 0.143)	0.350	-1.31%
Severity	2005.2	0.040 (CI = +/-0.013; p = 0.000)	0.376 (CI = +/-0.235; p = 0.003)	0.775	+4.11%
Severity	2006.1	0.041 (CI = +/-0.014; p = 0.000)	0.370 (CI = +/-0.241; p = 0.004)	0.769	+4.18%
Severity	2006.2	0.035 (CI = +/-0.014; p = 0.000)	0.416 (CI = +/-0.225; p = 0.001)	0.776	+3.60%
Severity	2007.1	0.033 (CI = +/-0.014; p = 0.000)	0.434 (CI = +/-0.228; p = 0.000)	0.766	+3.39%
Severity	2007.2	0.031 (CI = +/-0.015; p = 0.000)	0.450 (CI = +/-0.233; p = 0.000)	0.755	+3.18%
Severity	2008.1	0.030 (CI = +/-0.016; p = 0.001)	0.460 (CI = +/-0.239; p = 0.000)	0.745	+3.05%
Severity	2008.2	0.028 (CI = +/-0.017; p = 0.002)	0.474 (CI = +/-0.245; p = 0.000)	0.734	+2.86%
Severity	2009.1	0.028 (CI = +/-0.019; p = 0.005)	0.476 (CI = +/-0.254; p = 0.001)	0.724	+2.83%
Severity	2009.2	0.023 (CI = +/-0.020; p = 0.021)	0.509 (CI = +/-0.255; p = 0.000)	0.718	+2.36%
Severity	2010.1	0.024 (CI = +/-0.021; p = 0.026)	0.502 (CI = +/-0.264; p = 0.001)	0.713	+2.47%
Severity	2010.2	0.032 (CI = +/-0.022; p = 0.005)	0.450 (CI = +/-0.256; p = 0.001)	0.751	+3.24%
Severity	2011.1	0.025 (CI = +/-0.022; p = 0.028)	0.494 (CI = +/-0.254; p = 0.000)	0.748	+2.57%
Severity	2011.2	0.024 (CI = +/-0.024; p = 0.057)	0.505 (CI = +/-0.265; p = 0.001)	0.738	+2.40%
Severity	2012.1	0.022 (CI = +/-0.027; p = 0.107)	0.517 (CI = +/-0.278; p = 0.001)	0.727	+2.20%
Severity	2012.2	0.028 (CI = +/-0.029; p = 0.057)	0.479 (CI = +/-0.284; p = 0.002)	0.741	+2.84%
Severity	2013.1	0.024 (CI = +/-0.032; p = 0.137)	0.505 (CI = +/-0.297; p = 0.002)	0.729	+2.39%
Severity	2013.2	0.024 (CI = +/-0.036; p = 0.175)	0.502 (CI = +/-0.316; p = 0.003)	0.720	+2.43%
Severity	2014.1	0.015 (CI = +/-0.039; p = 0.429)	0.552 (CI = +/-0.327; p = 0.002)	0.712	+1.52%
Severity	2014.2	0.024 (CI = +/-0.043; p = 0.254)	0.503 (CI = +/-0.342; p = 0.006)	0.726	+2.45%
Severity	2015.1	0.017 (CI = +/-0.049; p = 0.467)	0.539 (CI = +/-0.366; p = 0.006)	0.712	+1.74%
Severity	2015.2	0.014 (CI = +/-0.057; p = 0.605)	0.555 (CI = +/-0.398; p = 0.009)	0.699	+1.42%
Severity	2016.1	-0.004 (CI = +/-0.063; p = 0.885)	0.644 (CI = +/-0.417; p = 0.005)	0.697	-0.44%
Severity	2016.2	0.010 (CI = +/-0.073; p = 0.784)	0.579 (CI = +/-0.454; p = 0.016)	0.708	+0.97%
Severity	2017.1	-0.013 (CI = +/-0.085; p = 0.752)	0.678 (CI = +/-0.491; p = 0.010)	0.701	-1.26%
Frequency	2005.2	0.028 (CI = +/-0.033; p = 0.092)	-0.235 (CI = +/-0.577; p = 0.413)	0.030	+2.82%
Frequency	2006.1	0.030 (CI = +/-0.035; p = 0.088)	-0.254 (CI = +/-0.591; p = 0.389)	0.032	+3.04%
Frequency	2006.2	0.032 (CI = +/-0.037; p = 0.090)	-0.267 (CI = +/-0.606; p = 0.377)	0.031	+3.21%
Frequency	2007.1	0.036 (CI = +/-0.039; p = 0.068)	-0.305 (CI = +/-0.618; p = 0.323)	0.046	+3.68%
Frequency	2007.2	0.037 (CI = +/-0.042; p = 0.077)	-0.315 (CI = +/-0.637; p = 0.322)	0.040	+3.81%
Frequency	2008.1	0.042 (CI = +/-0.044; p = 0.060)	-0.355 (CI = +/-0.651; p = 0.275)	0.054	+4.34%
Frequency	2008.2	0.038 (CI = +/-0.047; p = 0.109)	-0.324 (CI = +/-0.670; p = 0.332)	0.024	+3.91%
Frequency	2009.1	0.040 (CI = +/-0.051; p = 0.120)	-0.336 (CI = +/-0.693; p = 0.330)	0.019	+4.08%
Frequency	2009.2	0.028 (CI = +/-0.053; p = 0.301)	-0.245 (CI = +/-0.695; p = 0.476)	-0.029	+2.79%
Frequency	2010.1	0.033 (CI = +/-0.058; p = 0.252)	-0.283 (CI = +/-0.718; p = 0.426)	-0.021	+3.35%
Frequency	2010.2	0.016 (CI = +/-0.060; p = 0.583)	-0.168 (CI = +/-0.713; p = 0.632)	-0.062	+1.64%
Frequency	2011.1	0.029 (CI = +/-0.064; p = 0.355)	-0.255 (CI = +/-0.726; p = 0.476)	-0.041	+2.97%
Frequency	2011.2	0.016 (CI = +/-0.068; p = 0.643)	-0.166 (CI = +/-0.741; p = 0.648)	-0.070	+1.57%
Frequency	2012.1	0.017 (CI = +/-0.075; p = 0.653)	-0.173 (CI = +/-0.779; p = 0.651)	-0.073	+1.68%
Frequency	2012.2	-0.015 (CI = +/-0.075; p = 0.680)	0.022 (CI = +/-0.741; p = 0.952)	-0.070	-1.51%
Frequency	2013.1	0.008 (CI = +/-0.080; p = 0.832)	-0.117 (CI = +/-0.744; p = 0.747)	-0.085	+0.83%
Frequency	2013.2	0.000 (CI = +/-0.089; p = 0.996)	-0.069 (CI = +/-0.787; p = 0.858)	-0.090	-0.02%
Frequency	2014.1	0.000 (CI = +/-0.100; p = 0.996)	-0.071 (CI = +/-0.841; p = 0.862)	-0.095	+0.02%
Frequency	2014.2	-0.036 (CI = +/-0.107; p = 0.492)	0.122 (CI = +/-0.845; p = 0.766)	-0.062	-3.51%
Frequency	2015.1	-0.011 (CI = +/-0.119; p = 0.851)	-0.007 (CI = +/-0.891; p = 0.987)	-0.102	-1.08%
Frequency	2015.2	-0.049 (CI = +/-0.131; p = 0.438)	0.186 (CI = +/-0.923; p = 0.677)	-0.061	-4.82%
Frequency	2016.1	-0.023 (CI = +/-0.151; p = 0.747)	0.060 (CI = +/-0.999; p = 0.900)	-0.110	-2.31%
Frequency	2016.2	-0.050 (CI = +/-0.177; p = 0.555)	0.184 (CI = +/-1.097; p = 0.725)	-0.095	-4.89%
Frequency	2017.1	0.000 (CI = +/-0.206; p = 0.996)	-0.036 (CI = +/-1.195; p = 0.950)	-0.141	-0.05%

Specified Perils

Coverage = SP
End Trend Period = 2025.1
Excluded Points = 2006.1
Parameters Included: time, seasonality

Loss Cost	2005.2	0.075 (CI = +/-0.014; p = 0.000)	0.537 (CI = +/-0.156; p = 0.000)	0.804	+7.83%
Loss Cost	2006.2	0.075 (CI = +/-0.015; p = 0.000)	0.537 (CI = +/-0.160; p = 0.000)	0.800	+7.83%
Loss Cost	2007.1	0.075 (CI = +/-0.015; p = 0.000)	0.539 (CI = +/-0.165; p = 0.000)	0.795	+7.80%
Loss Cost	2007.2	0.077 (CI = +/-0.016; p = 0.000)	0.553 (CI = +/-0.167; p = 0.000)	0.792	+8.05%
Loss Cost	2008.1	0.078 (CI = +/-0.017; p = 0.000)	0.553 (CI = +/-0.172; p = 0.000)	0.788	+8.06%
Loss Cost	2008.2	0.077 (CI = +/-0.018; p = 0.000)	0.550 (CI = +/-0.178; p = 0.000)	0.765	+8.01%
Loss Cost	2009.1	0.075 (CI = +/-0.019; p = 0.000)	0.559 (CI = +/-0.183; p = 0.000)	0.761	+7.83%
Loss Cost	2009.2	0.069 (CI = +/-0.019; p = 0.000)	0.523 (CI = +/-0.173; p = 0.000)	0.740	+7.13%
Loss Cost	2010.1	0.070 (CI = +/-0.020; p = 0.000)	0.515 (CI = +/-0.178; p = 0.000)	0.741	+7.29%
Loss Cost	2010.2	0.069 (CI = +/-0.021; p = 0.000)	0.510 (CI = +/-0.184; p = 0.000)	0.709	+7.18%
Loss Cost	2011.1	0.071 (CI = +/-0.023; p = 0.000)	0.504 (CI = +/-0.191; p = 0.000)	0.708	+7.31%
Loss Cost	2011.2	0.067 (CI = +/-0.024; p = 0.000)	0.487 (CI = +/-0.195; p = 0.000)	0.665	+6.94%
Loss Cost	2012.1	0.064 (CI = +/-0.026; p = 0.000)	0.499 (CI = +/-0.201; p = 0.000)	0.661	+6.65%
Loss Cost	2012.2	0.057 (CI = +/-0.027; p = 0.000)	0.467 (CI = +/-0.199; p = 0.000)	0.609	+5.90%
Loss Cost	2013.1	0.065 (CI = +/-0.027; p = 0.000)	0.434 (CI = +/-0.193; p = 0.000)	0.654	+6.74%
Loss Cost	2013.2	0.068 (CI = +/-0.029; p = 0.000)	0.448 (CI = +/-0.200; p = 0.000)	0.639	+7.08%
Loss Cost	2014.1	0.063 (CI = +/-0.031; p = 0.000)	0.469 (CI = +/-0.204; p = 0.000)	0.641	+6.48%
Loss Cost	2014.2	0.060 (CI = +/-0.034; p = 0.001)	0.461 (CI = +/-0.214; p = 0.000)	0.588	+6.23%
Loss Cost	2015.1	0.067 (CI = +/-0.036; p = 0.001)	0.437 (CI = +/-0.218; p = 0.001)	0.609	+6.94%
Loss Cost	2015.2	0.062 (CI = +/-0.040; p = 0.004)	0.420 (CI = +/-0.228; p = 0.001)	0.536	+6.41%
Loss Cost	2016.1	0.066 (CI = +/-0.044; p = 0.006)	0.408 (CI = +/-0.240; p = 0.002)	0.540	+6.81%
Loss Cost	2016.2	0.078 (CI = +/-0.047; p = 0.003)	0.445 (CI = +/-0.243; p = 0.001)	0.578	+8.07%
Loss Cost	2017.1	0.087 (CI = +/-0.051; p = 0.003)	0.418 (CI = +/-0.250; p = 0.003)	0.603	+9.10%
Severity	2005.2	0.051 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.116; p = 0.011)	0.746	+5.19%
Severity	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.117; p = 0.008)	0.742	+5.35%
Severity	2007.1	0.052 (CI = +/-0.011; p = 0.000)	-0.162 (CI = +/-0.120; p = 0.010)	0.724	+5.36%
Severity	2007.2	0.051 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.123; p = 0.009)	0.709	+5.25%
Severity	2008.1	0.052 (CI = +/-0.013; p = 0.000)	-0.175 (CI = +/-0.126; p = 0.008)	0.697	+5.36%
Severity	2008.2	0.051 (CI = +/-0.013; p = 0.000)	-0.180 (CI = +/-0.130; p = 0.008)	0.682	+5.27%
Severity	2009.1	0.053 (CI = +/-0.014; p = 0.000)	-0.191 (CI = +/-0.132; p = 0.006)	0.682	+5.48%
Severity	2009.2	0.051 (CI = +/-0.014; p = 0.000)	-0.204 (CI = +/-0.134; p = 0.004)	0.667	+5.22%
Severity	2010.1	0.054 (CI = +/-0.015; p = 0.000)	-0.222 (CI = +/-0.132; p = 0.002)	0.690	+5.59%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.127; p = 0.004)	0.732	+6.08%
Severity	2011.1	0.058 (CI = +/-0.016; p = 0.000)	-0.195 (CI = +/-0.132; p = 0.005)	0.700	+6.02%
Severity	2011.2	0.058 (CI = +/-0.017; p = 0.000)	-0.197 (CI = +/-0.137; p = 0.007)	0.686	+5.98%
Severity	2012.1	0.061 (CI = +/-0.018; p = 0.000)	-0.210 (CI = +/-0.140; p = 0.005)	0.685	+6.28%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	-0.191 (CI = +/-0.141; p = 0.010)	0.706	+6.71%
Severity	2013.1	0.067 (CI = +/-0.020; p = 0.000)	-0.201 (CI = +/-0.146; p = 0.009)	0.691	+6.94%
Severity	2013.2	0.068 (CI = +/-0.022; p = 0.000)	-0.196 (CI = +/-0.152; p = 0.014)	0.683	+7.06%
Severity	2014.1	0.070 (CI = +/-0.024; p = 0.000)	-0.201 (CI = +/-0.159; p = 0.016)	0.654	+7.20%
Severity	2014.2	0.075 (CI = +/-0.025; p = 0.000)	-0.179 (CI = +/-0.161; p = 0.031)	0.680	+7.82%
Severity	2015.1	0.079 (CI = +/-0.028; p = 0.000)	-0.191 (CI = +/-0.167; p = 0.027)	0.666	+8.19%
Severity	2015.2	0.080 (CI = +/-0.031; p = 0.000)	-0.188 (CI = +/-0.177; p = 0.039)	0.650	+8.28%
Severity	2016.1	0.081 (CI = +/-0.034; p = 0.000)	-0.193 (CI = +/-0.187; p = 0.044)	0.610	+8.46%
Severity	2016.2	0.090 (CI = +/-0.037; p = 0.000)	-0.166 (CI = +/-0.190; p = 0.084)	0.645	+9.40%
Severity	2017.1	0.093 (CI = +/-0.041; p = 0.000)	-0.175 (CI = +/-0.202; p = 0.085)	0.609	+9.76%
Frequency	2005.2	0.025 (CI = +/-0.015; p = 0.002)	0.690 (CI = +/-0.174; p = 0.000)	0.647	+2.50%
Frequency	2006.2	0.023 (CI = +/-0.016; p = 0.006)	0.698 (CI = +/-0.177; p = 0.000)	0.650	+2.36%
Frequency	2007.1	0.023 (CI = +/-0.017; p = 0.010)	0.701 (CI = +/-0.182; p = 0.000)	0.649	+2.31%
Frequency	2007.2	0.026 (CI = +/-0.018; p = 0.005)	0.722 (CI = +/-0.182; p = 0.000)	0.667	+2.66%
Frequency	2008.1	0.025 (CI = +/-0.019; p = 0.009)	0.727 (CI = +/-0.188; p = 0.000)	0.667	+2.57%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.012)	0.730 (CI = +/-0.194; p = 0.000)	0.653	+2.61%
Frequency	2009.1	0.022 (CI = +/-0.020; p = 0.035)	0.750 (CI = +/-0.195; p = 0.000)	0.669	+2.23%
Frequency	2009.2	0.018 (CI = +/-0.021; p = 0.094)	0.727 (CI = +/-0.196; p = 0.000)	0.650	+1.81%
Frequency	2010.1	0.016 (CI = +/-0.023; p = 0.156)	0.738 (CI = +/-0.201; p = 0.000)	0.653	+1.61%
Frequency	2010.2	0.010 (CI = +/-0.023; p = 0.366)	0.708 (CI = +/-0.199; p = 0.000)	0.639	+1.04%
Frequency	2011.1	0.012 (CI = +/-0.025; p = 0.320)	0.699 (CI = +/-0.206; p = 0.000)	0.630	+1.22%
Frequency	2011.2	0.009 (CI = +/-0.026; p = 0.488)	0.684 (CI = +/-0.212; p = 0.000)	0.610	+0.90%
Frequency	2012.1	0.004 (CI = +/-0.027; p = 0.792)	0.709 (CI = +/-0.213; p = 0.000)	0.635	+0.35%
Frequency	2012.2	-0.008 (CI = +/-0.026; p = 0.553)	0.659 (CI = +/-0.195; p = 0.000)	0.658	-0.75%
Frequency	2013.1	-0.002 (CI = +/-0.027; p = 0.888)	0.635 (CI = +/-0.196; p = 0.000)	0.643	-0.19%
Frequency	2013.2	0.000 (CI = +/-0.030; p = 0.990)	0.643 (CI = +/-0.204; p = 0.000)	0.641	+0.02%
Frequency	2014.1	-0.007 (CI = +/-0.031; p = 0.651)	0.670 (CI = +/-0.205; p = 0.000)	0.671	-0.68%
Frequency	2014.2	-0.015 (CI = +/-0.032; p = 0.348)	0.639 (CI = +/-0.205; p = 0.000)	0.671	-1.48%
Frequency	2015.1	-0.012 (CI = +/-0.035; p = 0.498)	0.628 (CI = +/-0.214; p = 0.000)	0.646	-1.16%
Frequency	2015.2	-0.017 (CI = +/-0.039; p = 0.354)	0.607 (CI = +/-0.223; p = 0.000)	0.636	-1.73%
Frequency	2016.1	-0.015 (CI = +/-0.043; p = 0.461)	0.601 (CI = +/-0.236; p = 0.000)	0.607	-1.52%
Frequency	2016.2	-0.012 (CI = +/-0.048; p = 0.596)	0.610 (CI = +/-0.251; p = 0.000)	0.604	-1.22%
Frequency	2017.1	-0.006 (CI = +/-0.054; p = 0.813)	0.593 (CI = +/-0.265; p = 0.000)	0.569	-0.61%

Specified Perils

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

Loss Cost	2005.2	0.073 (CI = +/-0.014; p = 0.000)	0.513 (CI = +/-0.154; p = 0.000)	0.800	+7.53%
Loss Cost	2006.1	0.073 (CI = +/-0.015; p = 0.000)	0.513 (CI = +/-0.158; p = 0.000)	0.796	+7.54%
Loss Cost	2006.2	0.072 (CI = +/-0.016; p = 0.000)	0.511 (CI = +/-0.163; p = 0.000)	0.776	+7.50%
Loss Cost	2007.1	0.072 (CI = +/-0.017; p = 0.000)	0.513 (CI = +/-0.168; p = 0.000)	0.771	+7.45%
Loss Cost	2007.2	0.074 (CI = +/-0.017; p = 0.000)	0.527 (CI = +/-0.171; p = 0.000)	0.765	+7.70%
Loss Cost	2008.1	0.074 (CI = +/-0.019; p = 0.000)	0.526 (CI = +/-0.177; p = 0.000)	0.761	+7.71%
Loss Cost	2008.2	0.073 (CI = +/-0.020; p = 0.000)	0.521 (CI = +/-0.183; p = 0.000)	0.733	+7.61%
Loss Cost	2009.1	0.071 (CI = +/-0.021; p = 0.000)	0.531 (CI = +/-0.188; p = 0.000)	0.728	+7.40%
Loss Cost	2009.2	0.063 (CI = +/-0.020; p = 0.000)	0.490 (CI = +/-0.174; p = 0.000)	0.705	+6.55%
Loss Cost	2010.1	0.065 (CI = +/-0.021; p = 0.000)	0.483 (CI = +/-0.180; p = 0.000)	0.706	+6.71%
Loss Cost	2010.2	0.063 (CI = +/-0.023; p = 0.000)	0.474 (CI = +/-0.186; p = 0.000)	0.666	+6.52%
Loss Cost	2011.1	0.064 (CI = +/-0.025; p = 0.000)	0.468 (CI = +/-0.193; p = 0.000)	0.666	+6.65%
Loss Cost	2011.2	0.059 (CI = +/-0.026; p = 0.000)	0.446 (CI = +/-0.196; p = 0.000)	0.612	+6.12%
Loss Cost	2012.1	0.056 (CI = +/-0.028; p = 0.000)	0.460 (CI = +/-0.202; p = 0.000)	0.610	+5.77%
Loss Cost	2012.2	0.047 (CI = +/-0.028; p = 0.002)	0.420 (CI = +/-0.194; p = 0.000)	0.551	+4.76%
Loss Cost	2013.1	0.055 (CI = +/-0.028; p = 0.001)	0.386 (CI = +/-0.186; p = 0.000)	0.606	+5.70%
Loss Cost	2013.2	0.058 (CI = +/-0.031; p = 0.001)	0.395 (CI = +/-0.195; p = 0.000)	0.579	+5.94%
Loss Cost	2014.1	0.051 (CI = +/-0.032; p = 0.004)	0.420 (CI = +/-0.196; p = 0.000)	0.591	+5.18%
Loss Cost	2014.2	0.046 (CI = +/-0.036; p = 0.015)	0.402 (CI = +/-0.205; p = 0.001)	0.521	+4.66%
Loss Cost	2015.1	0.053 (CI = +/-0.038; p = 0.009)	0.378 (CI = +/-0.209; p = 0.001)	0.544	+5.45%
Loss Cost	2015.2	0.044 (CI = +/-0.041; p = 0.038)	0.349 (CI = +/-0.214; p = 0.003)	0.450	+4.49%
Loss Cost	2016.1	0.048 (CI = +/-0.046; p = 0.043)	0.338 (CI = +/-0.227; p = 0.006)	0.452	+4.90%
Loss Cost	2016.2	0.059 (CI = +/-0.051; p = 0.027)	0.369 (CI = +/-0.235; p = 0.005)	0.484	+6.04%
Loss Cost	2017.1	0.070 (CI = +/-0.056; p = 0.018)	0.339 (CI = +/-0.241; p = 0.010)	0.516	+7.28%
Severity	2005.2	0.050 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.118; p = 0.076)	0.715	+5.17%
Severity	2006.1	0.052 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.120; p = 0.059)	0.713	+5.32%
Severity	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.112; p = 0.015)	0.716	+4.89%
Severity	2007.1	0.048 (CI = +/-0.011; p = 0.000)	-0.140 (CI = +/-0.115; p = 0.019)	0.691	+4.87%
Severity	2007.2	0.046 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.118; p = 0.016)	0.674	+4.73%
Severity	2008.1	0.047 (CI = +/-0.013; p = 0.000)	-0.152 (CI = +/-0.121; p = 0.016)	0.656	+4.80%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.125; p = 0.015)	0.638	+4.68%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	-0.168 (CI = +/-0.128; p = 0.012)	0.633	+4.87%
Severity	2009.2	0.044 (CI = +/-0.015; p = 0.000)	-0.184 (CI = +/-0.128; p = 0.007)	0.618	+4.54%
Severity	2010.1	0.048 (CI = +/-0.015; p = 0.000)	-0.200 (CI = +/-0.128; p = 0.003)	0.640	+4.89%
Severity	2010.2	0.053 (CI = +/-0.015; p = 0.000)	-0.176 (CI = +/-0.122; p = 0.007)	0.694	+5.42%
Severity	2011.1	0.051 (CI = +/-0.016; p = 0.000)	-0.170 (CI = +/-0.126; p = 0.011)	0.651	+5.28%
Severity	2011.2	0.051 (CI = +/-0.018; p = 0.000)	-0.173 (CI = +/-0.132; p = 0.012)	0.634	+5.20%
Severity	2012.1	0.053 (CI = +/-0.019; p = 0.000)	-0.183 (CI = +/-0.136; p = 0.011)	0.625	+5.45%
Severity	2012.2	0.057 (CI = +/-0.020; p = 0.000)	-0.165 (CI = +/-0.137; p = 0.021)	0.652	+5.91%
Severity	2013.1	0.059 (CI = +/-0.022; p = 0.000)	-0.171 (CI = +/-0.143; p = 0.021)	0.626	+6.07%
Severity	2013.2	0.060 (CI = +/-0.024; p = 0.000)	-0.167 (CI = +/-0.151; p = 0.031)	0.615	+6.17%
Severity	2014.1	0.060 (CI = +/-0.026; p = 0.000)	-0.168 (CI = +/-0.159; p = 0.039)	0.569	+6.21%
Severity	2014.2	0.067 (CI = +/-0.028; p = 0.000)	-0.146 (CI = +/-0.161; p = 0.072)	0.605	+6.90%
Severity	2015.1	0.069 (CI = +/-0.031; p = 0.000)	-0.154 (CI = +/-0.169; p = 0.071)	0.577	+7.18%
Severity	2015.2	0.070 (CI = +/-0.035; p = 0.001)	-0.153 (CI = +/-0.181; p = 0.092)	0.555	+7.23%
Severity	2016.1	0.070 (CI = +/-0.039; p = 0.002)	-0.153 (CI = +/-0.193; p = 0.112)	0.490	+7.24%
Severity	2016.2	0.080 (CI = +/-0.043; p = 0.001)	-0.123 (CI = +/-0.197; p = 0.200)	0.541	+8.37%
Severity	2017.1	0.082 (CI = +/-0.049; p = 0.003)	-0.127 (CI = +/-0.213; p = 0.217)	0.479	+8.54%
Frequency	2005.2	0.022 (CI = +/-0.016; p = 0.006)	0.620 (CI = +/-0.170; p = 0.000)	0.615	+2.25%
Frequency	2006.1	0.021 (CI = +/-0.016; p = 0.014)	0.629 (CI = +/-0.174; p = 0.000)	0.619	+2.10%
Frequency	2006.2	0.025 (CI = +/-0.017; p = 0.005)	0.652 (CI = +/-0.173; p = 0.000)	0.645	+2.48%
Frequency	2007.1	0.024 (CI = +/-0.018; p = 0.009)	0.653 (CI = +/-0.178; p = 0.000)	0.644	+2.46%
Frequency	2007.2	0.028 (CI = +/-0.018; p = 0.004)	0.675 (CI = +/-0.178; p = 0.000)	0.663	+2.84%
Frequency	2008.1	0.027 (CI = +/-0.019; p = 0.007)	0.678 (CI = +/-0.184; p = 0.000)	0.663	+2.77%
Frequency	2008.2	0.028 (CI = +/-0.021; p = 0.010)	0.680 (CI = +/-0.191; p = 0.000)	0.647	+2.80%
Frequency	2009.1	0.024 (CI = +/-0.021; p = 0.031)	0.699 (CI = +/-0.192; p = 0.000)	0.662	+2.42%
Frequency	2009.2	0.019 (CI = +/-0.022; p = 0.091)	0.674 (CI = +/-0.192; p = 0.000)	0.640	+1.92%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.147)	0.683 (CI = +/-0.198; p = 0.000)	0.642	+1.74%
Frequency	2010.2	0.010 (CI = +/-0.024; p = 0.384)	0.649 (CI = +/-0.194; p = 0.000)	0.629	+1.04%
Frequency	2011.1	0.013 (CI = +/-0.026; p = 0.309)	0.638 (CI = +/-0.200; p = 0.000)	0.620	+1.30%
Frequency	2011.2	0.009 (CI = +/-0.027; p = 0.515)	0.619 (CI = +/-0.205; p = 0.000)	0.598	+0.88%
Frequency	2012.1	0.003 (CI = +/-0.029; p = 0.830)	0.643 (CI = +/-0.206; p = 0.000)	0.624	+0.30%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.386)	0.585 (CI = +/-0.176; p = 0.000)	0.674	-1.08%
Frequency	2013.1	-0.004 (CI = +/-0.026; p = 0.781)	0.557 (CI = +/-0.172; p = 0.000)	0.664	-0.35%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.873)	0.562 (CI = +/-0.181; p = 0.000)	0.658	-0.22%
Frequency	2014.1	-0.010 (CI = +/-0.030; p = 0.502)	0.588 (CI = +/-0.180; p = 0.000)	0.694	-0.96%
Frequency	2014.2	-0.021 (CI = +/-0.029; p = 0.147)	0.548 (CI = +/-0.169; p = 0.000)	0.721	-2.09%
Frequency	2015.1	-0.016 (CI = +/-0.032; p = 0.297)	0.533 (CI = +/-0.175; p = 0.000)	0.693	-1.61%
Frequency	2015.2	-0.026 (CI = +/-0.034; p = 0.121)	0.502 (CI = +/-0.174; p = 0.000)	0.705	-2.56%
Frequency	2016.1	-0.022 (CI = +/-0.038; p = 0.229)	0.491 (CI = +/-0.184; p = 0.000)	0.668	-2.18%
Frequency	2016.2	-0.022 (CI = +/-0.043; p = 0.297)	0.492 (CI = +/-0.199; p = 0.000)	0.661	-2.15%
Frequency	2017.1	-0.012 (CI = +/-0.047; p = 0.600)	0.467 (CI = +/-0.205; p = 0.000)	0.621	-1.16%

Specified Perils

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

Loss Cost	2005.2	0.072 (CI = +/-0.015; p = 0.000)	0.511 (CI = +/-0.159; p = 0.000)	0.781	+7.50%
Loss Cost	2006.2	0.072 (CI = +/-0.016; p = 0.000)	0.511 (CI = +/-0.163; p = 0.000)	0.776	+7.50%
Loss Cost	2007.1	0.072 (CI = +/-0.017; p = 0.000)	0.513 (CI = +/-0.168; p = 0.000)	0.771	+7.45%
Loss Cost	2007.2	0.074 (CI = +/-0.017; p = 0.000)	0.527 (CI = +/-0.171; p = 0.000)	0.765	+7.70%
Loss Cost	2008.1	0.074 (CI = +/-0.019; p = 0.000)	0.526 (CI = +/-0.177; p = 0.000)	0.761	+7.71%
Loss Cost	2008.2	0.073 (CI = +/-0.020; p = 0.000)	0.521 (CI = +/-0.183; p = 0.000)	0.733	+7.61%
Loss Cost	2009.1	0.071 (CI = +/-0.021; p = 0.000)	0.531 (CI = +/-0.188; p = 0.000)	0.728	+7.40%
Loss Cost	2009.2	0.063 (CI = +/-0.020; p = 0.000)	0.490 (CI = +/-0.174; p = 0.000)	0.705	+6.55%
Loss Cost	2010.1	0.065 (CI = +/-0.021; p = 0.000)	0.483 (CI = +/-0.180; p = 0.000)	0.706	+6.71%
Loss Cost	2010.2	0.063 (CI = +/-0.023; p = 0.000)	0.474 (CI = +/-0.186; p = 0.000)	0.666	+6.52%
Loss Cost	2011.1	0.064 (CI = +/-0.025; p = 0.000)	0.468 (CI = +/-0.193; p = 0.000)	0.666	+6.65%
Loss Cost	2011.2	0.059 (CI = +/-0.026; p = 0.000)	0.446 (CI = +/-0.196; p = 0.000)	0.612	+6.12%
Loss Cost	2012.1	0.056 (CI = +/-0.028; p = 0.000)	0.460 (CI = +/-0.202; p = 0.000)	0.610	+5.77%
Loss Cost	2012.2	0.047 (CI = +/-0.028; p = 0.002)	0.420 (CI = +/-0.194; p = 0.000)	0.551	+4.76%
Loss Cost	2013.1	0.055 (CI = +/-0.028; p = 0.001)	0.386 (CI = +/-0.186; p = 0.000)	0.606	+5.70%
Loss Cost	2013.2	0.058 (CI = +/-0.031; p = 0.001)	0.395 (CI = +/-0.195; p = 0.000)	0.579	+5.94%
Loss Cost	2014.1	0.051 (CI = +/-0.032; p = 0.004)	0.420 (CI = +/-0.196; p = 0.000)	0.591	+5.18%
Loss Cost	2014.2	0.046 (CI = +/-0.036; p = 0.015)	0.402 (CI = +/-0.205; p = 0.001)	0.521	+4.66%
Loss Cost	2015.1	0.053 (CI = +/-0.038; p = 0.009)	0.378 (CI = +/-0.209; p = 0.001)	0.544	+5.45%
Loss Cost	2015.2	0.044 (CI = +/-0.041; p = 0.038)	0.349 (CI = +/-0.214; p = 0.003)	0.450	+4.49%
Loss Cost	2016.1	0.048 (CI = +/-0.046; p = 0.043)	0.338 (CI = +/-0.227; p = 0.006)	0.452	+4.90%
Loss Cost	2016.2	0.059 (CI = +/-0.051; p = 0.027)	0.369 (CI = +/-0.235; p = 0.005)	0.484	+6.04%
Loss Cost	2017.1	0.070 (CI = +/-0.056; p = 0.018)	0.339 (CI = +/-0.241; p = 0.010)	0.516	+7.28%
Severity	2005.2	0.047 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.110; p = 0.018)	0.723	+4.76%
Severity	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.112; p = 0.015)	0.716	+4.89%
Severity	2007.1	0.048 (CI = +/-0.011; p = 0.000)	-0.140 (CI = +/-0.115; p = 0.019)	0.691	+4.87%
Severity	2007.2	0.046 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.118; p = 0.016)	0.674	+4.73%
Severity	2008.1	0.047 (CI = +/-0.013; p = 0.000)	-0.152 (CI = +/-0.121; p = 0.016)	0.656	+4.80%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.125; p = 0.015)	0.638	+4.68%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	-0.168 (CI = +/-0.128; p = 0.012)	0.633	+4.87%
Severity	2009.2	0.044 (CI = +/-0.015; p = 0.000)	-0.184 (CI = +/-0.128; p = 0.007)	0.618	+4.54%
Severity	2010.1	0.048 (CI = +/-0.015; p = 0.000)	-0.200 (CI = +/-0.128; p = 0.003)	0.640	+4.89%
Severity	2010.2	0.053 (CI = +/-0.015; p = 0.000)	-0.176 (CI = +/-0.122; p = 0.007)	0.694	+5.42%
Severity	2011.1	0.051 (CI = +/-0.016; p = 0.000)	-0.170 (CI = +/-0.126; p = 0.011)	0.651	+5.28%
Severity	2011.2	0.051 (CI = +/-0.018; p = 0.000)	-0.173 (CI = +/-0.132; p = 0.012)	0.634	+5.20%
Severity	2012.1	0.053 (CI = +/-0.019; p = 0.000)	-0.183 (CI = +/-0.136; p = 0.011)	0.625	+5.45%
Severity	2012.2	0.057 (CI = +/-0.020; p = 0.000)	-0.165 (CI = +/-0.137; p = 0.021)	0.652	+5.91%
Severity	2013.1	0.059 (CI = +/-0.022; p = 0.000)	-0.171 (CI = +/-0.143; p = 0.021)	0.626	+6.07%
Severity	2013.2	0.060 (CI = +/-0.024; p = 0.000)	-0.167 (CI = +/-0.151; p = 0.031)	0.615	+6.17%
Severity	2014.1	0.060 (CI = +/-0.026; p = 0.000)	-0.168 (CI = +/-0.159; p = 0.039)	0.569	+6.21%
Severity	2014.2	0.067 (CI = +/-0.028; p = 0.000)	-0.146 (CI = +/-0.161; p = 0.072)	0.605	+6.90%
Severity	2015.1	0.069 (CI = +/-0.031; p = 0.000)	-0.154 (CI = +/-0.169; p = 0.071)	0.577	+7.18%
Severity	2015.2	0.070 (CI = +/-0.035; p = 0.001)	-0.153 (CI = +/-0.181; p = 0.092)	0.555	+7.23%
Severity	2016.1	0.070 (CI = +/-0.039; p = 0.002)	-0.153 (CI = +/-0.193; p = 0.112)	0.490	+7.24%
Severity	2016.2	0.080 (CI = +/-0.043; p = 0.001)	-0.123 (CI = +/-0.197; p = 0.200)	0.541	+8.37%
Severity	2017.1	0.082 (CI = +/-0.049; p = 0.003)	-0.127 (CI = +/-0.213; p = 0.217)	0.479	+8.54%
Frequency	2005.2	0.026 (CI = +/-0.016; p = 0.002)	0.645 (CI = +/-0.169; p = 0.000)	0.643	+2.61%
Frequency	2006.2	0.025 (CI = +/-0.017; p = 0.005)	0.652 (CI = +/-0.173; p = 0.000)	0.645	+2.48%
Frequency	2007.1	0.024 (CI = +/-0.018; p = 0.009)	0.653 (CI = +/-0.178; p = 0.000)	0.644	+2.46%
Frequency	2007.2	0.028 (CI = +/-0.018; p = 0.004)	0.675 (CI = +/-0.178; p = 0.000)	0.663	+2.84%
Frequency	2008.1	0.027 (CI = +/-0.019; p = 0.007)	0.678 (CI = +/-0.184; p = 0.000)	0.663	+2.77%
Frequency	2008.2	0.028 (CI = +/-0.021; p = 0.010)	0.680 (CI = +/-0.191; p = 0.000)	0.647	+2.80%
Frequency	2009.1	0.024 (CI = +/-0.021; p = 0.031)	0.699 (CI = +/-0.192; p = 0.000)	0.662	+2.42%
Frequency	2009.2	0.019 (CI = +/-0.022; p = 0.091)	0.674 (CI = +/-0.192; p = 0.000)	0.640	+1.92%
Frequency	2010.1	0.017 (CI = +/-0.024; p = 0.147)	0.683 (CI = +/-0.198; p = 0.000)	0.642	+1.74%
Frequency	2010.2	0.010 (CI = +/-0.024; p = 0.384)	0.649 (CI = +/-0.194; p = 0.000)	0.629	+1.04%
Frequency	2011.1	0.013 (CI = +/-0.026; p = 0.309)	0.638 (CI = +/-0.200; p = 0.000)	0.620	+1.30%
Frequency	2011.2	0.009 (CI = +/-0.027; p = 0.515)	0.619 (CI = +/-0.205; p = 0.000)	0.598	+0.88%
Frequency	2012.1	0.003 (CI = +/-0.029; p = 0.830)	0.643 (CI = +/-0.206; p = 0.000)	0.624	+0.30%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.386)	0.585 (CI = +/-0.176; p = 0.000)	0.674	-1.08%
Frequency	2013.1	-0.004 (CI = +/-0.026; p = 0.781)	0.557 (CI = +/-0.172; p = 0.000)	0.664	-0.35%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.873)	0.562 (CI = +/-0.181; p = 0.000)	0.658	-0.22%
Frequency	2014.1	-0.010 (CI = +/-0.030; p = 0.502)	0.588 (CI = +/-0.180; p = 0.000)	0.694	-0.96%
Frequency	2014.2	-0.021 (CI = +/-0.029; p = 0.147)	0.548 (CI = +/-0.169; p = 0.000)	0.721	-2.09%
Frequency	2015.1	-0.016 (CI = +/-0.032; p = 0.297)	0.533 (CI = +/-0.175; p = 0.000)	0.693	-1.61%
Frequency	2015.2	-0.026 (CI = +/-0.034; p = 0.121)	0.502 (CI = +/-0.174; p = 0.000)	0.705	-2.56%
Frequency	2016.1	-0.022 (CI = +/-0.038; p = 0.229)	0.491 (CI = +/-0.184; p = 0.000)	0.668	-2.18%
Frequency	2016.2	-0.022 (CI = +/-0.043; p = 0.297)	0.492 (CI = +/-0.199; p = 0.000)	0.661	-2.15%
Frequency	2017.1	-0.012 (CI = +/-0.047; p = 0.600)	0.467 (CI = +/-0.205; p = 0.000)	0.621	-1.16%

Underinsured Motorist

Coverage = UM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2005.2	0.055 (CI = +/-0.026; p = 0.000)	0.314	+5.70%
Loss Cost	2006.1	0.062 (CI = +/-0.026; p = 0.000)	0.366	+6.37%
Loss Cost	2006.2	0.067 (CI = +/-0.027; p = 0.000)	0.405	+6.96%
Loss Cost	2007.1	0.070 (CI = +/-0.028; p = 0.000)	0.403	+7.20%
Loss Cost	2007.2	0.061 (CI = +/-0.028; p = 0.000)	0.352	+6.29%
Loss Cost	2008.1	0.067 (CI = +/-0.028; p = 0.000)	0.393	+6.93%
Loss Cost	2008.2	0.065 (CI = +/-0.030; p = 0.000)	0.358	+6.72%
Loss Cost	2009.1	0.064 (CI = +/-0.032; p = 0.000)	0.327	+6.58%
Loss Cost	2009.2	0.065 (CI = +/-0.034; p = 0.000)	0.317	+6.75%
Loss Cost	2010.1	0.070 (CI = +/-0.036; p = 0.000)	0.334	+7.26%
Loss Cost	2010.2	0.076 (CI = +/-0.038; p = 0.000)	0.355	+7.87%
Loss Cost	2011.1	0.068 (CI = +/-0.039; p = 0.001)	0.293	+7.01%
Loss Cost	2011.2	0.060 (CI = +/-0.041; p = 0.006)	0.230	+6.19%
Loss Cost	2012.1	0.069 (CI = +/-0.043; p = 0.003)	0.283	+7.19%
Loss Cost	2012.2	0.067 (CI = +/-0.046; p = 0.006)	0.245	+6.96%
Loss Cost	2013.1	0.080 (CI = +/-0.047; p = 0.002)	0.319	+8.32%
Loss Cost	2013.2	0.068 (CI = +/-0.049; p = 0.009)	0.240	+7.07%
Loss Cost	2014.1	0.063 (CI = +/-0.053; p = 0.023)	0.186	+6.51%
Loss Cost	2014.2	0.037 (CI = +/-0.048; p = 0.120)	0.072	+3.78%
Loss Cost	2015.1	0.035 (CI = +/-0.053; p = 0.177)	0.046	+3.58%
Loss Cost	2015.2	0.047 (CI = +/-0.056; p = 0.098)	0.097	+4.78%
Loss Cost	2016.1	0.054 (CI = +/-0.062; p = 0.081)	0.119	+5.59%
Loss Cost	2016.2	0.051 (CI = +/-0.069; p = 0.141)	0.076	+5.20%
Loss Cost	2017.1	0.067 (CI = +/-0.075; p = 0.076)	0.142	+6.96%
Severity	2005.2	0.001 (CI = +/-0.017; p = 0.890)	-0.026	+0.12%
Severity	2006.1	0.007 (CI = +/-0.016; p = 0.411)	-0.008	+0.67%
Severity	2006.2	0.008 (CI = +/-0.017; p = 0.348)	-0.003	+0.80%
Severity	2007.1	0.008 (CI = +/-0.018; p = 0.345)	-0.002	+0.85%
Severity	2007.2	0.006 (CI = +/-0.019; p = 0.507)	-0.016	+0.62%
Severity	2008.1	0.007 (CI = +/-0.020; p = 0.469)	-0.014	+0.72%
Severity	2008.2	0.012 (CI = +/-0.020; p = 0.245)	0.012	+1.19%
Severity	2009.1	0.010 (CI = +/-0.021; p = 0.371)	-0.005	+0.96%
Severity	2009.2	0.014 (CI = +/-0.022; p = 0.209)	0.021	+1.41%
Severity	2010.1	0.015 (CI = +/-0.024; p = 0.218)	0.019	+1.47%
Severity	2010.2	0.021 (CI = +/-0.024; p = 0.081)	0.073	+2.14%
Severity	2011.1	0.019 (CI = +/-0.026; p = 0.144)	0.043	+1.89%
Severity	2011.2	0.023 (CI = +/-0.027; p = 0.099)	0.067	+2.28%
Severity	2012.1	0.027 (CI = +/-0.029; p = 0.068)	0.092	+2.69%
Severity	2012.2	0.029 (CI = +/-0.031; p = 0.068)	0.096	+2.91%
Severity	2013.1	0.043 (CI = +/-0.028; p = 0.003)	0.285	+4.45%
Severity	2013.2	0.036 (CI = +/-0.029; p = 0.016)	0.203	+3.67%
Severity	2014.1	0.032 (CI = +/-0.031; p = 0.043)	0.143	+3.24%
Severity	2014.2	0.019 (CI = +/-0.029; p = 0.194)	0.037	+1.88%
Severity	2015.1	0.014 (CI = +/-0.031; p = 0.368)	-0.008	+1.38%
Severity	2015.2	0.023 (CI = +/-0.032; p = 0.154)	0.060	+2.32%
Severity	2016.1	0.027 (CI = +/-0.036; p = 0.125)	0.082	+2.76%
Severity	2016.2	0.027 (CI = +/-0.040; p = 0.171)	0.058	+2.74%
Severity	2017.1	0.038 (CI = +/-0.043; p = 0.079)	0.138	+3.86%
Frequency	2005.2	0.054 (CI = +/-0.018; p = 0.000)	0.484	+5.58%
Frequency	2006.1	0.055 (CI = +/-0.019; p = 0.000)	0.472	+5.66%
Frequency	2006.2	0.059 (CI = +/-0.019; p = 0.000)	0.508	+6.11%
Frequency	2007.1	0.061 (CI = +/-0.020; p = 0.000)	0.505	+6.30%
Frequency	2007.2	0.055 (CI = +/-0.020; p = 0.000)	0.464	+5.63%
Frequency	2008.1	0.060 (CI = +/-0.020; p = 0.000)	0.511	+6.17%
Frequency	2008.2	0.053 (CI = +/-0.020; p = 0.000)	0.470	+5.47%
Frequency	2009.1	0.054 (CI = +/-0.021; p = 0.000)	0.455	+5.56%
Frequency	2009.2	0.051 (CI = +/-0.022; p = 0.000)	0.410	+5.26%
Frequency	2010.1	0.056 (CI = +/-0.023; p = 0.000)	0.438	+5.71%
Frequency	2010.2	0.055 (CI = +/-0.025; p = 0.000)	0.404	+5.61%
Frequency	2011.1	0.049 (CI = +/-0.025; p = 0.000)	0.344	+5.02%
Frequency	2011.2	0.038 (CI = +/-0.023; p = 0.003)	0.273	+3.82%
Frequency	2012.1	0.043 (CI = +/-0.024; p = 0.001)	0.325	+4.37%
Frequency	2012.2	0.039 (CI = +/-0.025; p = 0.004)	0.261	+3.94%
Frequency	2013.1	0.036 (CI = +/-0.027; p = 0.012)	0.214	+3.71%
Frequency	2013.2	0.032 (CI = +/-0.029; p = 0.033)	0.153	+3.28%
Frequency	2014.1	0.031 (CI = +/-0.032; p = 0.057)	0.122	+3.16%
Frequency	2014.2	0.018 (CI = +/-0.031; p = 0.230)	0.025	+1.87%
Frequency	2015.1	0.021 (CI = +/-0.034; p = 0.204)	0.035	+2.17%
Frequency	2015.2	0.024 (CI = +/-0.038; p = 0.203)	0.038	+2.41%
Frequency	2016.1	0.027 (CI = +/-0.042; p = 0.190)	0.046	+2.75%
Frequency	2016.2	0.024 (CI = +/-0.047; p = 0.301)	0.008	+2.39%
Frequency	2017.1	0.029 (CI = +/-0.052; p = 0.251)	0.026	+2.98%

Underinsured Motorist

Coverage = UM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2005.2	0.063 (CI = +/-0.027; p = 0.000)	0.016 (CI = +/-0.020; p = 0.124)	0.339	+6.49%
Loss Cost	2006.1	0.070 (CI = +/-0.027; p = 0.000)	0.017 (CI = +/-0.020; p = 0.096)	0.398	+7.23%
Loss Cost	2006.2	0.076 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.019; p = 0.078)	0.441	+7.89%
Loss Cost	2007.1	0.079 (CI = +/-0.029; p = 0.000)	0.018 (CI = +/-0.019; p = 0.076)	0.441	+8.18%
Loss Cost	2007.2	0.070 (CI = +/-0.029; p = 0.000)	0.017 (CI = +/-0.018; p = 0.074)	0.395	+7.25%
Loss Cost	2008.1	0.077 (CI = +/-0.029; p = 0.000)	0.017 (CI = +/-0.018; p = 0.060)	0.441	+7.95%
Loss Cost	2008.2	0.075 (CI = +/-0.031; p = 0.000)	0.017 (CI = +/-0.018; p = 0.065)	0.407	+7.76%
Loss Cost	2009.1	0.074 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.019; p = 0.071)	0.377	+7.64%
Loss Cost	2009.2	0.076 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.019; p = 0.073)	0.368	+7.84%
Loss Cost	2010.1	0.081 (CI = +/-0.036; p = 0.000)	0.017 (CI = +/-0.019; p = 0.070)	0.387	+8.41%
Loss Cost	2010.2	0.087 (CI = +/-0.038; p = 0.000)	0.018 (CI = +/-0.019; p = 0.066)	0.411	+9.06%
Loss Cost	2011.1	0.079 (CI = +/-0.039; p = 0.000)	0.017 (CI = +/-0.019; p = 0.066)	0.357	+8.20%
Loss Cost	2011.2	0.071 (CI = +/-0.041; p = 0.001)	0.017 (CI = +/-0.018; p = 0.066)	0.303	+7.38%
Loss Cost	2012.1	0.081 (CI = +/-0.042; p = 0.001)	0.017 (CI = +/-0.018; p = 0.059)	0.359	+8.41%
Loss Cost	2012.2	0.079 (CI = +/-0.045; p = 0.002)	0.017 (CI = +/-0.018; p = 0.064)	0.324	+8.18%
Loss Cost	2013.1	0.091 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.018; p = 0.055)	0.400	+9.54%
Loss Cost	2013.2	0.079 (CI = +/-0.047; p = 0.002)	0.017 (CI = +/-0.017; p = 0.047)	0.344	+8.27%
Loss Cost	2014.1	0.074 (CI = +/-0.051; p = 0.007)	0.018 (CI = +/-0.018; p = 0.049)	0.300	+7.66%
Loss Cost	2014.2	0.048 (CI = +/-0.042; p = 0.027)	0.019 (CI = +/-0.014; p = 0.010)	0.318	+4.89%
Loss Cost	2015.1	0.045 (CI = +/-0.046; p = 0.054)	0.019 (CI = +/-0.014; p = 0.012)	0.300	+4.59%
Loss Cost	2015.2	0.055 (CI = +/-0.049; p = 0.030)	0.018 (CI = +/-0.014; p = 0.013)	0.339	+5.60%
Loss Cost	2016.1	0.060 (CI = +/-0.054; p = 0.031)	0.018 (CI = +/-0.014; p = 0.018)	0.348	+6.17%
Loss Cost	2016.2	0.053 (CI = +/-0.060; p = 0.077)	0.018 (CI = +/-0.015; p = 0.018)	0.328	+5.45%
Loss Cost	2017.1	0.065 (CI = +/-0.065; p = 0.050)	0.017 (CI = +/-0.015; p = 0.027)	0.361	+6.74%
Severity	2005.2	0.003 (CI = +/-0.018; p = 0.699)	0.005 (CI = +/-0.014; p = 0.468)	-0.038	+0.35%
Severity	2006.1	0.009 (CI = +/-0.017; p = 0.282)	0.006 (CI = +/-0.013; p = 0.377)	-0.014	+0.94%
Severity	2006.2	0.011 (CI = +/-0.018; p = 0.236)	0.006 (CI = +/-0.013; p = 0.369)	-0.007	+1.09%
Severity	2007.1	0.011 (CI = +/-0.019; p = 0.235)	0.006 (CI = +/-0.013; p = 0.371)	-0.007	+1.15%
Severity	2007.2	0.009 (CI = +/-0.020; p = 0.361)	0.006 (CI = +/-0.013; p = 0.390)	-0.023	+0.92%
Severity	2008.1	0.010 (CI = +/-0.021; p = 0.333)	0.006 (CI = +/-0.013; p = 0.389)	-0.021	+1.03%
Severity	2008.2	0.015 (CI = +/-0.022; p = 0.162)	0.006 (CI = +/-0.013; p = 0.349)	0.009	+1.54%
Severity	2009.1	0.013 (CI = +/-0.023; p = 0.255)	0.006 (CI = +/-0.013; p = 0.365)	-0.010	+1.31%
Severity	2009.2	0.018 (CI = +/-0.024; p = 0.137)	0.006 (CI = +/-0.013; p = 0.337)	0.019	+1.78%
Severity	2010.1	0.018 (CI = +/-0.025; p = 0.145)	0.006 (CI = +/-0.013; p = 0.343)	0.017	+1.85%
Severity	2010.2	0.025 (CI = +/-0.025; p = 0.050)	0.006 (CI = +/-0.013; p = 0.303)	0.076	+2.55%
Severity	2011.1	0.023 (CI = +/-0.027; p = 0.093)	0.006 (CI = +/-0.013; p = 0.314)	0.045	+2.30%
Severity	2011.2	0.027 (CI = +/-0.028; p = 0.064)	0.006 (CI = +/-0.013; p = 0.310)	0.069	+2.70%
Severity	2012.1	0.031 (CI = +/-0.030; p = 0.044)	0.006 (CI = +/-0.013; p = 0.308)	0.095	+3.13%
Severity	2012.2	0.033 (CI = +/-0.032; p = 0.046)	0.007 (CI = +/-0.013; p = 0.317)	0.097	+3.35%
Severity	2013.1	0.048 (CI = +/-0.028; p = 0.002)	0.006 (CI = +/-0.011; p = 0.237)	0.300	+4.88%
Severity	2013.2	0.040 (CI = +/-0.029; p = 0.009)	0.007 (CI = +/-0.011; p = 0.214)	0.226	+4.10%
Severity	2014.1	0.036 (CI = +/-0.031; p = 0.025)	0.007 (CI = +/-0.011; p = 0.211)	0.169	+3.66%
Severity	2014.2	0.023 (CI = +/-0.028; p = 0.111)	0.007 (CI = +/-0.009; p = 0.123)	0.108	+2.30%
Severity	2015.1	0.018 (CI = +/-0.030; p = 0.241)	0.007 (CI = +/-0.009; p = 0.113)	0.078	+1.77%
Severity	2015.2	0.026 (CI = +/-0.031; p = 0.100)	0.007 (CI = +/-0.009; p = 0.123)	0.138	+2.62%
Severity	2016.1	0.029 (CI = +/-0.035; p = 0.091)	0.007 (CI = +/-0.009; p = 0.145)	0.149	+2.97%
Severity	2016.2	0.028 (CI = +/-0.039; p = 0.146)	0.007 (CI = +/-0.010; p = 0.154)	0.127	+2.83%
Severity	2017.1	0.037 (CI = +/-0.042; p = 0.078)	0.006 (CI = +/-0.010; p = 0.203)	0.181	+3.79%
Frequency	2005.2	0.059 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.014; p = 0.125)	0.503	+6.12%
Frequency	2006.1	0.060 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.014; p = 0.126)	0.492	+6.23%
Frequency	2006.2	0.065 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.014; p = 0.102)	0.531	+6.73%
Frequency	2007.1	0.067 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.014; p = 0.100)	0.530	+6.94%
Frequency	2007.2	0.061 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.013; p = 0.098)	0.493	+6.27%
Frequency	2008.1	0.066 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.013; p = 0.075)	0.544	+6.85%
Frequency	2008.2	0.060 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.012; p = 0.068)	0.509	+6.13%
Frequency	2009.1	0.061 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.012; p = 0.071)	0.496	+6.25%
Frequency	2009.2	0.058 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.012; p = 0.076)	0.453	+5.96%
Frequency	2010.1	0.062 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.012; p = 0.068)	0.485	+6.44%
Frequency	2010.2	0.062 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.012; p = 0.073)	0.453	+6.35%
Frequency	2011.1	0.056 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.012; p = 0.072)	0.399	+5.76%
Frequency	2011.2	0.045 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.010; p = 0.039)	0.365	+4.55%
Frequency	2012.1	0.050 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.010; p = 0.034)	0.419	+5.12%
Frequency	2012.2	0.046 (CI = +/-0.024; p = 0.001)	0.011 (CI = +/-0.010; p = 0.034)	0.369	+4.68%
Frequency	2013.1	0.043 (CI = +/-0.026; p = 0.002)	0.011 (CI = +/-0.010; p = 0.037)	0.329	+4.44%
Frequency	2013.2	0.039 (CI = +/-0.028; p = 0.008)	0.011 (CI = +/-0.010; p = 0.036)	0.284	+4.00%
Frequency	2014.1	0.038 (CI = +/-0.030; p = 0.017)	0.011 (CI = +/-0.010; p = 0.040)	0.257	+3.86%
Frequency	2014.2	0.025 (CI = +/-0.028; p = 0.076)	0.011 (CI = +/-0.009; p = 0.016)	0.249	+2.54%
Frequency	2015.1	0.027 (CI = +/-0.031; p = 0.076)	0.011 (CI = +/-0.009; p = 0.020)	0.254	+2.77%
Frequency	2015.2	0.029 (CI = +/-0.034; p = 0.091)	0.011 (CI = +/-0.010; p = 0.024)	0.251	+2.90%
Frequency	2016.1	0.031 (CI = +/-0.037; p = 0.103)	0.011 (CI = +/-0.010; p = 0.031)	0.250	+3.10%
Frequency	2016.2	0.025 (CI = +/-0.041; p = 0.215)	0.012 (CI = +/-0.010; p = 0.030)	0.236	+2.54%
Frequency	2017.1	0.028 (CI = +/-0.047; p = 0.219)	0.011 (CI = +/-0.011; p = 0.040)	0.235	+2.84%

Underinsured Motorist

Coverage = UM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2005.2	0.057 (CI = +/-0.024; p = 0.000)	0.378 (CI = +/-0.275; p = 0.008)	0.417	+5.85%
Loss Cost	2006.1	0.062 (CI = +/-0.024; p = 0.000)	0.346 (CI = +/-0.274; p = 0.015)	0.449	+6.37%
Loss Cost	2006.2	0.069 (CI = +/-0.024; p = 0.000)	0.393 (CI = +/-0.265; p = 0.005)	0.514	+7.13%
Loss Cost	2007.1	0.070 (CI = +/-0.025; p = 0.000)	0.389 (CI = +/-0.272; p = 0.006)	0.508	+7.20%
Loss Cost	2007.2	0.063 (CI = +/-0.026; p = 0.000)	0.347 (CI = +/-0.266; p = 0.012)	0.449	+6.46%
Loss Cost	2008.1	0.067 (CI = +/-0.027; p = 0.000)	0.321 (CI = +/-0.268; p = 0.021)	0.472	+6.93%
Loss Cost	2008.2	0.067 (CI = +/-0.028; p = 0.000)	0.319 (CI = +/-0.277; p = 0.025)	0.437	+6.90%
Loss Cost	2009.1	0.064 (CI = +/-0.030; p = 0.000)	0.336 (CI = +/-0.284; p = 0.022)	0.418	+6.58%
Loss Cost	2009.2	0.067 (CI = +/-0.031; p = 0.000)	0.356 (CI = +/-0.290; p = 0.018)	0.419	+6.97%
Loss Cost	2010.1	0.070 (CI = +/-0.033; p = 0.000)	0.342 (CI = +/-0.299; p = 0.026)	0.423	+7.26%
Loss Cost	2010.2	0.078 (CI = +/-0.034; p = 0.000)	0.384 (CI = +/-0.297; p = 0.013)	0.470	+8.15%
Loss Cost	2011.1	0.068 (CI = +/-0.034; p = 0.000)	0.435 (CI = +/-0.285; p = 0.004)	0.468	+7.01%
Loss Cost	2011.2	0.063 (CI = +/-0.036; p = 0.001)	0.413 (CI = +/-0.293; p = 0.008)	0.401	+6.53%
Loss Cost	2012.1	0.069 (CI = +/-0.038; p = 0.001)	0.385 (CI = +/-0.298; p = 0.013)	0.424	+7.19%
Loss Cost	2012.2	0.071 (CI = +/-0.041; p = 0.002)	0.392 (CI = +/-0.311; p = 0.016)	0.392	+7.33%
Loss Cost	2013.1	0.080 (CI = +/-0.043; p = 0.001)	0.354 (CI = +/-0.312; p = 0.028)	0.431	+8.32%
Loss Cost	2013.2	0.072 (CI = +/-0.046; p = 0.004)	0.319 (CI = +/-0.319; p = 0.050)	0.340	+7.43%
Loss Cost	2014.1	0.063 (CI = +/-0.049; p = 0.014)	0.352 (CI = +/-0.325; p = 0.035)	0.319	+6.51%
Loss Cost	2014.2	0.040 (CI = +/-0.045; p = 0.075)	0.266 (CI = +/-0.285; p = 0.066)	0.186	+4.12%
Loss Cost	2015.1	0.035 (CI = +/-0.049; p = 0.149)	0.284 (CI = +/-0.297; p = 0.060)	0.177	+3.58%
Loss Cost	2015.2	0.052 (CI = +/-0.050; p = 0.042)	0.342 (CI = +/-0.288; p = 0.022)	0.303	+5.32%
Loss Cost	2016.1	0.054 (CI = +/-0.055; p = 0.054)	0.334 (CI = +/-0.304; p = 0.033)	0.301	+5.59%
Loss Cost	2016.2	0.057 (CI = +/-0.063; p = 0.071)	0.343 (CI = +/-0.325; p = 0.040)	0.262	+5.87%
Loss Cost	2017.1	0.067 (CI = +/-0.069; p = 0.056)	0.314 (CI = +/-0.339; p = 0.067)	0.282	+6.96%
Severity	2005.2	0.001 (CI = +/-0.017; p = 0.874)	0.047 (CI = +/-0.195; p = 0.626)	-0.047	+0.13%
Severity	2006.1	0.007 (CI = +/-0.016; p = 0.417)	0.013 (CI = +/-0.185; p = 0.891)	-0.036	+0.67%
Severity	2006.2	0.008 (CI = +/-0.017; p = 0.350)	0.022 (CI = +/-0.190; p = 0.817)	-0.030	+0.81%
Severity	2007.1	0.008 (CI = +/-0.018; p = 0.352)	0.019 (CI = +/-0.195; p = 0.842)	-0.031	+0.85%
Severity	2007.2	0.006 (CI = +/-0.019; p = 0.512)	0.005 (CI = +/-0.199; p = 0.956)	-0.047	+0.63%
Severity	2008.1	0.007 (CI = +/-0.020; p = 0.476)	0.000 (CI = +/-0.205; p = 1.000)	-0.045	+0.72%
Severity	2008.2	0.012 (CI = +/-0.021; p = 0.247)	0.028 (CI = +/-0.203; p = 0.781)	-0.017	+1.21%
Severity	2009.1	0.010 (CI = +/-0.022; p = 0.377)	0.041 (CI = +/-0.208; p = 0.688)	-0.033	+0.96%
Severity	2009.2	0.014 (CI = +/-0.022; p = 0.202)	0.068 (CI = +/-0.208; p = 0.510)	0.002	+1.45%
Severity	2010.1	0.015 (CI = +/-0.024; p = 0.223)	0.067 (CI = +/-0.215; p = 0.531)	-0.002	+1.47%
Severity	2010.2	0.022 (CI = +/-0.024; p = 0.072)	0.104 (CI = +/-0.208; p = 0.313)	0.075	+2.21%
Severity	2011.1	0.019 (CI = +/-0.025; p = 0.142)	0.120 (CI = +/-0.213; p = 0.259)	0.055	+1.89%
Severity	2011.2	0.024 (CI = +/-0.027; p = 0.081)	0.143 (CI = +/-0.216; p = 0.184)	0.097	+2.39%
Severity	2012.1	0.027 (CI = +/-0.029; p = 0.066)	0.130 (CI = +/-0.222; p = 0.241)	0.108	+2.69%
Severity	2012.2	0.030 (CI = +/-0.031; p = 0.055)	0.145 (CI = +/-0.230; p = 0.206)	0.121	+3.04%
Severity	2013.1	0.043 (CI = +/-0.028; p = 0.004)	0.088 (CI = +/-0.201; p = 0.371)	0.280	+4.45%
Severity	2013.2	0.037 (CI = +/-0.029; p = 0.016)	0.060 (CI = +/-0.201; p = 0.542)	0.180	+3.74%
Severity	2014.1	0.032 (CI = +/-0.031; p = 0.045)	0.078 (CI = +/-0.207; p = 0.438)	0.127	+3.24%
Severity	2014.2	0.019 (CI = +/-0.030; p = 0.197)	0.029 (CI = +/-0.189; p = 0.753)	-0.008	+1.92%
Severity	2015.1	0.014 (CI = +/-0.032; p = 0.378)	0.047 (CI = +/-0.194; p = 0.616)	-0.048	+1.38%
Severity	2015.2	0.024 (CI = +/-0.033; p = 0.137)	0.084 (CI = +/-0.189; p = 0.363)	0.054	+2.45%
Severity	2016.1	0.027 (CI = +/-0.036; p = 0.130)	0.074 (CI = +/-0.199; p = 0.441)	0.061	+2.76%
Severity	2016.2	0.029 (CI = +/-0.041; p = 0.158)	0.078 (CI = +/-0.212; p = 0.446)	0.035	+2.89%
Severity	2017.1	0.038 (CI = +/-0.044; p = 0.087)	0.051 (CI = +/-0.217; p = 0.619)	0.093	+3.86%
Frequency	2005.2	0.056 (CI = +/-0.015; p = 0.000)	0.331 (CI = +/-0.179; p = 0.001)	0.616	+5.71%
Frequency	2006.1	0.055 (CI = +/-0.016; p = 0.000)	0.334 (CI = +/-0.184; p = 0.001)	0.606	+5.66%
Frequency	2006.2	0.061 (CI = +/-0.016; p = 0.000)	0.371 (CI = +/-0.172; p = 0.000)	0.673	+6.27%
Frequency	2007.1	0.061 (CI = +/-0.017; p = 0.000)	0.370 (CI = +/-0.177; p = 0.000)	0.667	+6.30%
Frequency	2007.2	0.056 (CI = +/-0.017; p = 0.000)	0.341 (CI = +/-0.172; p = 0.000)	0.630	+5.80%
Frequency	2008.1	0.060 (CI = +/-0.017; p = 0.000)	0.321 (CI = +/-0.172; p = 0.001)	0.653	+6.17%
Frequency	2008.2	0.055 (CI = +/-0.017; p = 0.000)	0.291 (CI = +/-0.166; p = 0.001)	0.612	+5.63%
Frequency	2009.1	0.054 (CI = +/-0.018; p = 0.000)	0.294 (CI = +/-0.171; p = 0.001)	0.601	+5.56%
Frequency	2009.2	0.053 (CI = +/-0.019; p = 0.000)	0.288 (CI = +/-0.177; p = 0.002)	0.559	+5.44%
Frequency	2010.1	0.056 (CI = +/-0.020; p = 0.000)	0.275 (CI = +/-0.180; p = 0.004)	0.569	+5.71%
Frequency	2010.2	0.056 (CI = +/-0.022; p = 0.000)	0.280 (CI = +/-0.187; p = 0.005)	0.542	+5.80%
Frequency	2011.1	0.049 (CI = +/-0.021; p = 0.000)	0.316 (CI = +/-0.176; p = 0.001)	0.552	+5.02%
Frequency	2011.2	0.040 (CI = +/-0.019; p = 0.000)	0.270 (CI = +/-0.155; p = 0.001)	0.501	+4.04%
Frequency	2012.1	0.043 (CI = +/-0.020; p = 0.000)	0.256 (CI = +/-0.158; p = 0.003)	0.520	+4.37%
Frequency	2012.2	0.041 (CI = +/-0.022; p = 0.001)	0.247 (CI = +/-0.164; p = 0.005)	0.458	+4.17%
Frequency	2013.1	0.036 (CI = +/-0.023; p = 0.003)	0.265 (CI = +/-0.166; p = 0.003)	0.453	+3.71%
Frequency	2013.2	0.035 (CI = +/-0.025; p = 0.009)	0.259 (CI = +/-0.173; p = 0.005)	0.393	+3.56%
Frequency	2014.1	0.031 (CI = +/-0.027; p = 0.025)	0.274 (CI = +/-0.178; p = 0.004)	0.391	+3.16%
Frequency	2014.2	0.021 (CI = +/-0.027; p = 0.109)	0.237 (CI = +/-0.169; p = 0.009)	0.293	+2.17%
Frequency	2015.1	0.021 (CI = +/-0.029; p = 0.143)	0.237 (CI = +/-0.179; p = 0.012)	0.289	+2.17%
Frequency	2015.2	0.028 (CI = +/-0.032; p = 0.084)	0.259 (CI = +/-0.183; p = 0.008)	0.330	+2.80%
Frequency	2016.1	0.027 (CI = +/-0.035; p = 0.124)	0.260 (CI = +/-0.194; p = 0.012)	0.326	+2.75%
Frequency	2016.2	0.029 (CI = +/-0.040; p = 0.150)	0.265 (CI = +/-0.208; p = 0.016)	0.291	+2.89%
Frequency	2017.1	0.029 (CI = +/-0.045; p = 0.185)	0.262 (CI = +/-0.222; p = 0.024)	0.285	+2.98%

Province of Alberta

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

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	Observed			Covariates					Predicted			Incremental Semi Annual Change			
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	New Normal	Reform Scalar	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025	Reform Scalar
2013.75	6.787	47,517	322.50	0.00	1	0	0.00	0.00	6.461	50,324	325.14	1.043	4.3%	2.626	1.137
2014.25	6.020	45,923	276.45	0.00	0	0	0.00	0.00	6.051	48,586	294.01	1.043	4.3%	2.518	1.137
2014.75	6.679	52,546	350.96	0.00	1	0	0.00	0.00	6.461	54,731	353.62	1.043	4.3%	2.414	1.137
2015.25	6.211	52,298	324.83	0.00	0	0	0.00	0.00	6.051	52,841	319.76	1.043	4.3%	2.315	1.137
2015.75	6.546	60,123	393.54	0.00	1	0	0.00	0.00	6.461	59,524	384.59	1.043	4.3%	2.220	1.137
2016.25	5.855	59,453	348.09	0.00	0	0	0.00	0.00	6.051	57,469	347.76	1.043	4.3%	2.129	1.137
2016.75	6.678	63,804	426.06	0.00	1	0	0.00	0.00	6.461	64,737	418.27	1.043	4.3%	2.041	1.137
2017.25	6.508	60,174	391.62	0.00	0	0	0.00	0.00	6.051	62,502	378.21	1.043	4.3%	1.957	1.137
2017.75	6.589	68,010	448.12	0.00	1	0	0.00	0.00	6.461	70,406	454.90	1.043	4.3%	1.877	1.137
2018.25	6.425	67,295	432.39	0.00	0	0	0.00	0.00	6.051	67,975	411.34	1.043	4.3%	1.800	1.137
2018.75	6.261	76,207	477.13	0.00	1	0	0.00	0.00	6.461	76,572	494.74	1.043	4.3%	1.726	1.137
2019.25	6.442	75,509	486.46	0.00	0	0	0.00	0.00	6.051	73,928	447.36	1.043	4.3%	1.655	1.137
2019.75	6.402	84,587	541.50	0.00	1	0	0.00	0.00	6.461	83,278	538.06	1.043	4.3%	1.587	1.137
2020.25	4.278	83,548	357.39	(22.16)	0	0	0.00	0.03	4.318	80,617	348.07	1.043	4.3%	1.522	1.137
2020.75	4.302	97,244	418.36	(26.32)	1	0	0.33	0.03	4.327	94,756	410.04	1.043	4.3%	1.459	1.090
2021.25	3.990	96,068	383.35	(31.49)	0	0	1.00	0.02	3.746	99,628	373.18	1.043	4.3%	1.399	1.000
2021.75	5.144	106,143	545.95	(16.63)	1	0	1.00	0.01	5.015	112,172	562.55	1.043	4.3%	1.342	1.000
2022.25	4.202	111,081	466.72	(14.90)	0	0	1.00	0.00	4.823	108,155	521.60	1.043	4.3%	1.286	1.000
2022.75	5.422	127,458	691.02	0.00	1	1	1.00	0.27	5.109	124,877	637.94	1.043	4.3%	1.234	1.000
2023.25	4.707	130,911	616.21	0.00	0	1	1.00	0.51	4.785	123,104	589.00	1.043	4.3%	1.183	1.000
2023.75	4.888	146,524	716.23	0.00	1	1	1.00	0.69	5.109	140,971	720.16	1.043	4.3%	1.134	1.000
2024.25	4.895	139,913	684.85	0.00	0	1	1.00	1.00	4.785	139,961	669.65	1.043	4.3%	1.088	1.000
2024.75	4.878	154,210	752.29	0.00	1	1	1.00	1.00	5.109	157,662	805.43	1.043	4.3%	1.043	1.000
2025.25	4.902	146,121	716.32	0.00	0	1	1.00	1.00	4.785	152,218	728.29			1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	1.800	(158.307)	(163.415)
B.	Time		0.084	0.084
C.	Mobility	0.015		0.015
D.	Seasonality	0.066	0.077	0.143
E.	New Normal	(0.235)		(0.235)
F.	Reform Scalar		0.129	0.129
G.	Excess Inflation		0.090	0.090

Province of Alberta

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

Selected Trend Model: Third Party Liability - Property Damage
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	34.358	5,178	177.90	0.00	1	0.00	31.585	5,142	162.42	1.008	0.8%	1.201
2014.25	32.197	4,969	160.00	0.00	0	0.00	31.381	5,008	157.16	1.008	0.8%	1.192
2014.75	32.864	5,330	175.16	0.00	1	0.00	31.178	5,293	165.03	1.008	0.8%	1.182
2015.25	31.830	5,196	165.38	0.00	0	0.00	30.977	5,155	159.69	1.008	0.8%	1.173
2015.75	31.292	5,545	173.51	0.00	1	0.00	30.777	5,448	167.68	1.008	0.8%	1.163
2016.25	28.416	5,199	147.72	0.00	0	0.00	30.578	5,306	162.25	1.008	0.8%	1.154
2016.75	30.481	5,536	168.75	0.00	1	0.00	30.380	5,608	170.37	1.008	0.8%	1.145
2017.25	30.841	5,512	169.99	0.00	0	0.00	30.184	5,462	164.86	1.008	0.8%	1.136
2017.75	30.684	5,765	176.90	0.00	1	0.00	29.989	5,772	173.11	1.008	0.8%	1.127
2018.25	32.312	5,669	183.19	0.00	0	0.00	29.796	5,622	167.51	1.008	0.8%	1.118
2018.75	28.271	5,955	168.35	0.00	1	0.00	29.603	5,942	175.89	1.008	0.8%	1.109
2019.25	29.708	5,763	171.21	0.00	0	0.00	29.412	5,787	170.20	1.008	0.8%	1.100
2019.75	27.690	6,079	168.34	0.00	1	0.00	29.222	6,116	178.72	1.008	0.8%	1.092
2020.25	20.050	5,855	117.40	(22.16)	0	0.00	20.610	5,956	122.76	1.008	0.8%	1.083
2020.75	18.809	6,066	114.09	(26.32)	1	0.00	19.202	6,295	120.88	1.008	0.8%	1.074
2021.25	17.910	6,300	112.84	(31.49)	0	0.00	17.612	6,131	107.98	1.008	0.8%	1.066
2021.75	22.910	6,840	156.70	(16.63)	1	0.21	22.017	6,763	148.91	1.008	0.8%	1.057
2022.25	22.424	6,911	154.98	(14.90)	0	0.46	22.470	6,931	155.74	1.008	0.8%	1.049
2022.75	28.388	7,656	217.35	0.00	1	0.68	28.108	7,668	215.52	1.008	0.8%	1.041
2023.25	26.032	7,639	198.86	0.00	0	0.67	27.926	7,444	207.90	1.008	0.8%	1.032
2023.75	26.580	8,385	222.86	0.00	1	1.00	27.746	8,418	233.57	1.008	0.8%	1.024
2024.25	28.336	8,082	229.00	0.00	0	1.00	27.567	8,199	226.01	1.008	0.8%	1.016
2024.75	27.473	8,590	235.98	0.00	1	1.00	27.389	8,665	237.32	1.008	0.8%	1.008
2025.25	27.883	8,519	237.54	0.00	0	1.00	27.212	8,439	229.64			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	29.548	(49.680)	(27.040)
B.	Time	(0.013)	0.029	0.016
C.	Mobility	0.015		0.015
D.	Seasonality		0.041	0.041
E.	Excess Inflation		0.204	0.204

Province of Alberta

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

Selected Trend Model: Accident Benefits - Total
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change				
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	New Normal	Reform Scalar	2020 Trend Change	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	2020 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025	Reform Scalar
2014.75	11.897	3,890	46.28	0.00	1	0	0.00	0.00	11.778	3,876	45.66	1.058	1.000	5.8%	2.836	1.100
2015.25	10.790	4,096	44.20	0.00	0	0	0.00	0.00	10.962	4,100	44.94	1.058	1.000	5.8%	2.682	1.100
2015.75	11.667	4,854	56.63	0.00	1	0	0.00	0.00	11.778	4,336	51.07	1.058	1.000	5.8%	2.536	1.100
2016.25	10.255	4,330	44.41	0.00	0	0	0.00	0.00	10.962	4,585	50.26	1.058	1.000	5.8%	2.398	1.100
2016.75	11.852	5,088	60.30	0.00	1	0	0.00	0.00	11.778	4,849	57.12	1.058	1.000	5.8%	2.267	1.100
2017.25	11.297	5,179	58.51	0.00	0	0	0.00	0.00	10.962	5,128	56.22	1.058	1.000	5.8%	2.144	1.100
2017.75	11.843	5,591	66.21	0.00	1	0	0.00	0.00	11.778	5,424	63.88	1.058	1.000	5.8%	2.027	1.100
2018.25	11.698	5,992	70.09	0.00	0	0	0.00	0.00	10.962	5,736	62.88	1.058	1.000	5.8%	1.917	1.100
2018.75	11.255	5,731	64.50	0.00	1	0	0.00	0.00	11.778	6,066	71.45	1.058	1.000	5.8%	1.812	1.100
2019.25	11.340	5,979	67.80	0.00	0	0	0.00	0.00	10.962	6,416	70.33	1.058	1.000	5.8%	1.714	1.100
2019.75	11.663	6,703	78.18	0.00	1	0	0.00	0.00	11.778	6,785	79.92	1.058	1.000	5.8%	1.620	1.100
2020.25	7.411	7,100	52.62	(22.16)	0	0	0.00	0.00	7.984	7,176	57.30	1.058	0.995	5.2%	1.532	1.100
2020.75	7.840	8,296	65.04	(26.32)	1	0	0.35	0.17	8.084	7,807	63.11	1.058	0.986	4.3%	1.456	1.064
2021.25	7.273	8,085	58.81	(31.49)	0	0	1.00	0.67	6.987	8,657	60.49	1.058	0.986	4.3%	1.396	1.000
2021.75	10.150	8,917	90.50	(16.63)	1	0	1.00	1.17	9.285	9,026	83.81	1.058	0.986	4.3%	1.339	1.000
2022.25	8.690	10,247	89.05	(14.90)	0	0	1.00	1.67	8.859	9,411	83.37	1.058	0.986	4.3%	1.285	1.000
2022.75	11.464	9,749	111.76	0.00	1	1	1.00	2.17	11.251	9,812	110.40	1.058	0.986	4.3%	1.232	1.000
2023.25	9.825	10,066	98.89	0.00	0	1	1.00	2.67	10.471	10,230	107.12	1.058	0.986	4.3%	1.182	1.000
2023.75	10.695	10,809	115.60	0.00	1	1	1.00	3.17	11.251	10,666	120.01	1.058	0.986	4.3%	1.133	1.000
2024.25	10.857	11,153	121.09	0.00	0	1	1.00	3.67	10.471	11,121	116.45	1.058	0.986	4.3%	1.087	1.000
2024.75	11.441	11,567	132.34	0.00	1	1	1.00	4.17	11.251	11,595	130.46	1.058	0.986	4.3%	1.043	1.000
2025.25	10.930	11,890	129.95	0.00	0	1	1.00	4.67	10.471	12,089	126.59				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	2.394	(217.332)	(221.845)
B.	Time		0.112	0.112
C.	Mobility	0.014		0.014
D.	Seasonality	0.072		0.072
F.	New Normal	(0.046)		(0.046)
G.	Reform Scalar		0.095	0.095
H.	2020 Trend Change		(0.028)	(0.028)

Province of Alberta

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

Selected Trend Model: Collision
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Mobility	Seasonality	Excess Inflation	New Normal	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	46.877	5,668	265.70	0.00	1	0.00	0	43.311	5,599	242.49	1.012	1.2%	1.315
2014.25	42.384	5,596	237.19	0.00	0	0.00	0	43.030	5,527	237.83	1.012	1.2%	1.299
2014.75	43.128	6,141	264.84	0.00	1	0.00	0	42.752	5,809	248.33	1.012	1.2%	1.284
2015.25	41.130	5,999	246.73	0.00	0	0.00	0	42.474	5,734	243.55	1.012	1.2%	1.269
2015.75	40.429	6,335	256.11	0.00	1	0.00	0	42.199	6,026	254.31	1.012	1.2%	1.254
2016.25	36.772	6,067	223.10	0.00	0	0.00	0	41.926	5,949	249.42	1.012	1.2%	1.239
2016.75	41.969	6,496	272.65	0.00	1	0.00	0	41.654	6,252	260.43	1.012	1.2%	1.224
2017.25	41.948	6,329	265.48	0.00	0	0.00	0	41.384	6,172	255.42	1.012	1.2%	1.210
2017.75	42.212	6,710	283.23	0.00	1	0.00	0	41.116	6,487	266.70	1.012	1.2%	1.195
2018.25	44.757	6,448	288.58	0.00	0	0.00	0	40.849	6,403	261.57	1.012	1.2%	1.181
2018.75	41.598	6,669	277.40	0.00	1	0.00	0	40.585	6,730	273.12	1.012	1.2%	1.167
2019.25	43.066	6,481	279.09	0.00	0	0.00	0	40.322	6,643	267.87	1.012	1.2%	1.153
2019.75	41.487	6,439	267.12	0.00	1	0.00	0	40.060	6,982	279.70	1.012	1.2%	1.140
2020.25	29.658	6,497	192.68	(22.16)	0	0.00	0	27.036	6,892	186.34	1.012	1.2%	1.126
2020.75	25.715	7,047	181.22	(26.32)	1	0.00	0	24.982	7,244	180.96	1.012	1.2%	1.113
2021.25	22.584	7,070	159.67	(31.49)	0	0.00	0	22.678	7,151	162.16	1.012	1.2%	1.100
2021.75	29.260	7,888	230.82	(16.63)	1	0.21	0	29.199	8,058	235.29	1.012	1.2%	1.087
2022.25	24.899	9,265	230.69	(14.90)	0	0.46	0	29.902	8,643	258.43	1.012	1.2%	1.074
2022.75	28.826	10,021	288.87	0.00	1	0.68	1	25.127	9,785	245.86	1.012	1.2%	1.061
2023.25	23.718	10,161	241.01	0.00	0	0.67	1	24.965	9,610	239.91	1.012	1.2%	1.049
2023.75	23.309	11,115	259.07	0.00	1	1.00	1	24.803	11,275	279.65	1.012	1.2%	1.036
2024.25	25.371	10,828	274.72	0.00	0	1.00	1	24.642	11,130	274.28	1.012	1.2%	1.024
2024.75	23.445	11,286	264.61	0.00	1	1.00	1	24.482	11,698	286.39	1.012	1.2%	1.012
2025.25	24.071	11,507	276.99	0.00	0	1.00	1	24.324	11,548	280.88			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	29.954	(65.501)	(42.455)
B.	Time	(0.013)	0.037	0.024
C.	Mobility	0.017		0.017
D.	Seasonality		0.031	0.031
E.	Excess Inflation		0.332	0.332
F.	New Normal	(0.427)		(0.427)

Province of Alberta

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

Selected Trend Model: Comprehensive - Total
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	39.420	5,288	208.44	1	40.374	5,558	224.41	1.023	2.3%	1.690
2014.25	17.934	4,434	79.53	0	21.501	4,887	105.08	1.023	2.3%	1.652
2014.75	46.644	6,243	291.19	1	40.374	5,818	234.89	1.023	2.3%	1.615
2015.25	20.506	4,924	100.96	0	21.501	5,115	109.99	1.023	2.3%	1.578
2015.75	42.697	6,519	278.33	1	40.375	6,089	245.86	1.023	2.3%	1.543
2016.25	29.394	5,463	160.57	0	21.502	5,354	115.13	1.023	2.3%	1.508
2016.75	55.404	6,288	348.39	1	40.375	6,374	257.34	1.023	2.3%	1.474
2017.25	22.008	5,776	127.11	0	21.502	5,604	120.50	1.023	2.3%	1.441
2017.75	33.522	6,555	219.75	1	40.375	6,671	269.36	1.023	2.3%	1.408
2018.25	20.402	5,827	118.88	0	21.502	5,866	126.13	1.023	2.3%	1.376
2018.75	34.729	6,616	229.78	1	40.376	6,983	281.94	1.023	2.3%	1.345
2019.25	20.096	5,933	119.23	0	21.502	6,140	132.02	1.023	2.3%	1.315
2019.75	33.990	6,489	220.55	1	40.376	7,309	295.11	1.023	2.3%	1.285
2020.25	38.305	8,743	334.92	0	21.502	6,427	138.19	1.023	2.3%	1.256
2020.75	28.144	6,953	195.67	1	40.376	7,650	308.89	1.023	2.3%	1.228
2021.25	17.593	5,930	104.32	0	21.502	6,727	144.64	1.023	2.3%	1.200
2021.75	38.469	7,165	275.63	1	40.377	8,008	323.32	1.023	2.3%	1.173
2022.25	22.286	6,538	145.70	0	21.503	7,041	151.40	1.023	2.3%	1.147
2022.75	33.612	8,031	269.92	1	40.377	8,381	338.42	1.023	2.3%	1.121
2023.25	22.805	7,070	161.24	0	21.503	7,370	158.47	1.023	2.3%	1.096
2023.75	32.789	9,293	304.71	1	40.377	8,773	354.22	1.023	2.3%	1.071
2024.25	20.521	7,761	159.27	0	21.503	7,714	165.87	1.023	2.3%	1.047
2024.75	67.745	12,138	822.28	1	40.378	9,182	370.76	1.023	2.3%	1.023
2025.25	20.315	7,650	155.42	0	21.503	8,074	173.61			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	3.051	(83.428)	(87.284)
B.	Time	0.000	0.046	0.046
C.	Seasonality	0.630	0.151	0.782

Province of Alberta

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

Selected Trend Model: Comprehensive - Theft
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change			
Time	Frequency (per 1000	Severity	Loss Cost	Seasonality	2018 Trend Change	2021-2 Multi-Period Scalar	Excess Inflation	Frequency (per 1000	Severity	Loss Cost	Time	2018 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	2.660	9,221	24.53	1	0.00	0.00	0.00	2.511	9,735	25.26	1.107	1.000	10.7%	0.773
2014.25	2.409	9,281	22.35	0	0.00	0.00	0.00	2.714	9,537	25.02	1.107	1.000	10.7%	0.698
2014.75	2.719	10,193	27.72	1	0.00	0.00	0.00	2.934	10,197	30.97	1.107	1.000	10.7%	0.630
2015.25	3.248	9,999	32.48	0	0.00	0.00	0.00	3.172	9,989	30.68	1.107	1.000	10.7%	0.569
2015.75	3.676	11,302	41.55	1	0.00	0.00	0.00	3.429	10,680	37.98	1.107	1.000	10.7%	0.514
2016.25	3.663	10,442	38.25	0	0.00	0.00	0.00	3.706	10,463	37.62	1.107	1.000	10.7%	0.464
2016.75	3.967	11,197	44.42	1	0.00	0.00	0.00	4.007	11,186	46.57	1.107	1.000	10.7%	0.419
2017.25	4.120	11,135	45.88	0	0.00	0.00	0.00	4.331	10,958	46.13	1.107	1.000	10.7%	0.379
2017.75	4.723	11,984	56.59	1	0.00	0.00	0.00	4.682	11,716	57.11	1.107	0.841	-6.9%	0.342
2018.25	3.812	12,019	45.82	0	0.50	0.00	0.00	4.285	11,478	47.55	1.107	0.841	-6.9%	0.367
2018.75	4.155	12,740	52.94	1	1.00	0.00	0.00	3.923	12,272	49.49	1.107	0.841	-6.9%	0.394
2019.25	3.494	12,049	42.10	0	1.50	0.00	0.00	3.590	12,022	41.21	1.107	0.841	-6.9%	0.424
2019.75	3.925	12,240	48.05	1	2.00	0.00	0.00	3.286	12,853	42.89	1.107	0.841	-6.9%	0.455
2020.25	2.983	12,280	36.63	0	2.50	0.00	0.00	3.008	12,592	35.72	1.107	0.841	-6.9%	0.489
2020.75	2.783	13,067	36.37	1	3.00	0.00	0.00	2.753	13,462	37.17	1.107	0.841	-6.9%	0.525
2021.25	2.408	11,623	27.99	0	3.50	0.00	0.00	2.520	13,188	30.96	1.107	0.841	-6.9%	0.564
2021.75	3.136	12,495	39.19	1	4.00	1.00	0.21	4.372	14,576	46.04	1.107	0.841	-6.9%	0.606
2022.25	3.919	11,926	46.74	0	4.50	1.00	0.46	4.001	14,854	44.81	1.107	0.841	-6.9%	0.651
2022.75	3.867	12,420	48.03	1	5.00	1.00	0.68	3.662	16,454	53.64	1.107	0.841	-6.9%	0.699
2023.25	3.543	13,489	47.79	0	5.50	1.00	0.67	3.352	16,080	44.24	1.107	0.841	-6.9%	0.751
2023.75	3.208	17,208	55.21	1	6.00	1.00	1.00	3.068	18,116	56.64	1.107	0.841	-6.9%	0.807
2024.25	2.533	17,692	44.82	0	6.50	1.00	1.00	2.808	17,747	47.16	1.107	0.841	-6.9%	0.867
2024.75	2.652	19,339	51.29	1	7.00	1.00	1.00	2.571	18,975	49.09	1.107	0.841	-6.9%	0.931
2025.25	2.224	19,169	42.64	0	7.50	1.00	1.00	2.353	18,588	40.87				1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(312.823)	(84.106)	(407.518)
B.	Time	0.156	0.046	0.204
C.	Seasonality		0.044	0.112
D.	2018 Trend Change	(0.333)		(0.347)
E.	2021-2 Multi-Period Scalar	0.639		0.226
F.	Excess Inflation		0.158	0.624

Province of Alberta

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

Selected Trend Model: All Perils
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Mobility	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	182.649	2,750	502.29	1	0.00	161.857	2,911	493.08	1.015	1.5%	1.424
2014.25	127.785	2,771	354.07	0	0.00	129.755	3,108	385.18	1.015	1.5%	1.402
2014.75	136.893	4,154	568.69	1	0.00	146.530	3,317	508.48	1.015	1.5%	1.381
2015.25	104.459	3,305	345.20	0	0.00	117.468	3,541	397.21	1.015	1.5%	1.360
2015.75	125.441	4,056	508.82	1	0.00	132.654	3,780	524.35	1.015	1.5%	1.339
2016.25	103.791	3,508	364.11	0	0.00	106.344	4,035	409.61	1.015	1.5%	1.319
2016.75	155.879	4,047	630.78	1	0.00	120.093	4,307	540.72	1.015	1.5%	1.299
2017.25	112.976	3,922	443.07	0	0.00	96.274	4,597	422.39	1.015	1.5%	1.279
2017.75	103.809	4,466	463.57	1	0.00	108.720	4,907	557.60	1.015	1.5%	1.259
2018.25	86.292	5,534	477.53	0	0.00	87.157	5,238	435.58	1.015	1.5%	1.240
2018.75	82.572	6,544	540.34	1	0.00	98.425	5,591	575.01	1.015	1.5%	1.221
2019.25	58.120	6,421	373.16	0	0.00	78.904	5,968	449.18	1.015	1.5%	1.203
2019.75	70.142	7,419	520.39	1	0.00	89.105	6,371	592.96	1.015	1.5%	1.184
2020.25	58.466	7,552	441.53	0	(22.16)	53.382	6,800	354.70	1.015	1.5%	1.166
2020.75	50.043	7,142	357.39	1	(26.32)	57.080	7,259	445.39	1.015	1.5%	1.148
2021.25	39.759	7,482	297.47	0	(31.49)	42.751	7,748	326.91	1.015	1.5%	1.131
2021.75	69.622	8,320	579.27	1	(16.63)	58.688	8,271	516.10	1.015	1.5%	1.114
2022.25	51.112	9,203	470.39	0	(14.90)	48.133	8,829	411.68	1.015	1.5%	1.097
2022.75	67.423	9,708	654.55	1	0.00	66.113	9,424	650.24	1.015	1.5%	1.080
2023.25	52.423	10,326	541.32	0	0.00	53.000	10,060	507.95	1.015	1.5%	1.063
2023.75	59.683	11,558	689.79	1	0.00	59.852	10,738	670.54	1.015	1.5%	1.047
2024.25	50.576	10,554	533.79	0	0.00	47.981	11,462	523.81	1.015	1.5%	1.031
2024.75	92.535	12,361	1,143.85	1	0.00	54.184	12,235	691.47	1.015	1.5%	1.015
2025.25	50.629	10,534	533.30	0	0.00	43.438	13,060	540.16			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	205.251	(254.852)	(55.966)
B.	Time	(0.099)	0.131	0.031
C.	Seasonality	0.171		0.262
D.	Mobility	0.013		0.012

Province of Alberta

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

Selected Trend Model: Specified Perils
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	9.629	4,284	41.25	1	14.076	4,005	56.33	1.026	2.6%	1.801
2014.25	5.247	6,253	32.81	0	7.538	5,066	38.05	1.026	2.6%	1.756
2014.75	16.024	4,701	75.34	1	13.812	4,293	59.29	1.026	2.6%	1.711
2015.25	6.195	5,209	32.27	0	7.397	5,430	40.05	1.026	2.6%	1.668
2015.75	14.975	4,567	68.39	1	13.553	4,601	62.40	1.026	2.6%	1.626
2016.25	8.106	6,693	54.26	0	7.259	5,820	42.15	1.026	2.6%	1.585
2016.75	15.531	4,850	75.32	1	13.299	4,932	65.67	1.026	2.6%	1.545
2017.25	7.506	5,751	43.17	0	7.123	6,238	44.36	1.026	2.6%	1.506
2017.75	12.857	5,874	75.53	1	13.050	5,286	69.12	1.026	2.6%	1.468
2018.25	6.472	8,022	51.92	0	6.989	6,686	46.69	1.026	2.6%	1.431
2018.75	10.396	5,898	61.31	1	12.805	5,666	72.75	1.026	2.6%	1.395
2019.25	6.897	5,943	40.99	0	6.858	7,167	49.14	1.026	2.6%	1.359
2019.75	10.892	5,121	55.78	1	12.565	6,073	76.57	1.026	2.6%	1.325
2020.25	12.371	6,169	76.32	0	6.730	7,682	51.72	1.026	2.6%	1.291
2020.75	11.264	5,263	59.28	1	12.330	6,510	80.59	1.026	2.6%	1.259
2021.25	7.217	5,782	41.73	0	6.603	8,234	54.44	1.026	2.6%	1.227
2021.75	11.568	7,033	81.35	1	12.099	6,978	84.82	1.026	2.6%	1.196
2022.25	6.653	7,925	52.72	0	6.480	8,826	57.30	1.026	2.6%	1.166
2022.75	13.556	7,415	100.52	1	11.872	7,479	89.27	1.026	2.6%	1.136
2023.25	6.810	8,190	55.77	0	6.358	9,460	60.30	1.026	2.6%	1.108
2023.75	11.262	9,794	110.30	1	11.649	8,017	93.96	1.026	2.6%	1.080
2024.25	5.947	13,469	80.10	0	6.239	10,140	63.47	1.026	2.6%	1.052
2024.75	21.036	8,369	176.05	1	11.431	8,593	98.89	1.026	2.6%	1.026
2025.25	4.570	15,049	68.78	0	6.122	10,868	66.80			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	40.126	(131.254)	(99.411)
B.	Time	(0.019)	0.069	0.051
C.	Seasonality	0.615	(0.200)	0.418

Province of Alberta

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

Selected Trend Model: Underinsured Motorist
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	0.020	164,640	3.32	0.020	210,178	4.11	1.035	3.5%	2.221
2014.25	0.013	123,380	1.65	0.020	212,991	4.26	1.035	3.5%	2.146
2014.75	0.027	193,434	5.17	0.020	215,842	4.41	1.035	3.5%	2.072
2015.25	0.026	320,219	8.20	0.021	218,730	4.56	1.035	3.5%	2.002
2015.75	0.026	257,158	6.72	0.021	221,658	4.72	1.035	3.5%	1.933
2016.25	0.022	222,929	4.79	0.022	224,625	4.89	1.035	3.5%	1.868
2016.75	0.028	290,481	8.06	0.022	227,631	5.06	1.035	3.5%	1.804
2017.25	0.018	244,240	4.29	0.023	230,678	5.24	1.035	3.5%	1.742
2017.75	0.033	234,700	7.67	0.023	233,765	5.43	1.035	3.5%	1.683
2018.25	0.023	275,443	6.30	0.024	236,894	5.62	1.035	3.5%	1.625
2018.75	0.032	196,204	6.31	0.024	240,064	5.82	1.035	3.5%	1.570
2019.25	0.027	223,812	5.96	0.025	243,277	6.02	1.035	3.5%	1.516
2019.75	0.032	258,157	8.16	0.025	246,533	6.23	1.035	3.5%	1.465
2020.25	0.020	169,450	3.35	0.026	249,833	6.45	1.035	3.5%	1.415
2020.75	0.032	266,011	8.53	0.026	253,177	6.68	1.035	3.5%	1.367
2021.25	0.016	197,020	3.06	0.027	256,565	6.92	1.035	3.5%	1.320
2021.75	0.024	333,347	7.89	0.028	259,999	7.16	1.035	3.5%	1.275
2022.25	0.025	233,922	5.94	0.028	263,479	7.42	1.035	3.5%	1.231
2022.75	0.035	327,539	11.31	0.029	267,005	7.68	1.035	3.5%	1.189
2023.25	0.035	305,569	10.54	0.029	270,579	7.95	1.035	3.5%	1.149
2023.75	0.028	195,953	5.41	0.030	274,200	8.23	1.035	3.5%	1.110
2024.25	0.035	255,994	8.93	0.031	277,870	8.52	1.035	3.5%	1.072
2024.75	0.034	309,989	10.58	0.031	281,589	8.82	1.035	3.5%	1.035
2025.25	0.024	373,384	8.89	0.032	285,358	9.13			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(90.144)	(41.291)	(138.342)
B.	Time	0.043	0.027	0.069

Province of Alberta

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

New Normal Adjustment Factors: Collision
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Covariates			
Time	Observed Frequency (per 1000 Vehicles)	Trended Frequency (per 1000 Vehicles)	Mobility	New Normal	Smoothed Frequency (per 1000 Vehicles)	Adjustment Factor to 2025-1 Level
2010.25	41.731	34.336	0.00	0	37.292	0.652
2010.75	47.183	39.075	0.00	0	37.292	0.652
2011.25	51.168	42.651	0.00	0	37.292	0.652
2011.75	40.653	34.108	0.00	0	37.292	0.652
2012.25	40.435	34.146	0.00	0	37.292	0.652
2012.75	46.091	39.176	0.00	0	37.292	0.652
2013.25	41.917	35.861	0.00	0	37.292	0.652
2013.75	46.877	40.366	0.00	0	37.292	0.652
2014.25	42.384	36.735	0.00	0	37.292	0.652
2014.75	43.128	37.624	0.00	0	37.292	0.652
2015.25	41.130	36.115	0.00	0	37.292	0.652
2015.75	40.429	35.731	0.00	0	37.292	0.652
2016.25	36.772	32.711	0.00	0	37.292	0.652
2016.75	41.969	37.578	0.00	0	37.292	0.652
2017.25	41.948	37.804	0.00	0	37.292	0.652
2017.75	42.212	38.290	0.00	0	37.292	0.652
2018.25	44.757	40.863	0.00	0	37.292	0.652
2018.75	41.598	38.226	0.00	0	37.292	0.652
2019.25	43.066	39.834	0.00	0	37.292	0.652
2019.75	41.487	38.623	0.00	0	37.292	0.652
2020.25	29.658	27.791	(22.16)	0	25.332	0.960
2020.75	25.715	24.254	(26.32)	0	23.560	1.032
2021.25	22.584	21.439	(31.49)	0	21.526	1.130
2021.75	29.260	27.958	(16.63)	0	27.897	0.872
2022.25	24.899	23.947	(14.90)	0	28.755	0.846
2022.75	28.826	27.904	0.00	1	24.322	1.000
2023.25	23.718	23.110	0.00	1	24.322	1.000
2023.75	23.309	22.859	0.00	1	24.322	1.000
2024.25	25.371	25.044	0.00	1	24.322	1.000
2024.75	23.445	23.293	0.00	1	24.322	1.000
2025.25	24.071	24.071	0.00	1	24.322	1.000

Frequency Model Fitted to (3)

A.	Intercept	3.619
B.	Mobility	0.017
C.	New Normal	(0.427)

Oliver Wyman
120 Bremner Boulevard
Toronto, Ontario M5J 0A8

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