

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2023

August 27, 2024

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1. Executive Summary

1.1. Purpose and Scope

The Newfoundland and Labrador Board of Commissioners of Public Utilities (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine commercial vehicle loss trend rates. The scope of our analysis includes all coverages:

- Mandatory Coverages: bodily injury, property damage (PD)-tort, direct compensation property damage and uninsured automobile
- Optional Coverages: accident benefits, collision, comprehensive, all perils, specified perils, and underinsured motorist

We developed our analysis using insurance industry commercial vehicles loss and loss adjustment expense experience in Newfoundland and Labrador reported as of December 31, 2023, to the General Insurance Statistical Agency (GISA).

Our preliminary report will be provided to insurers for their review and comment, and we will consider comments received from interested parties before issuing a final report.

1.2. Actuarial Findings

In Table 1, we present our selected past annual loss cost trend rates.

The selected trends include the impact of changes in cost through the trend date. The trend date is the mid-point of the latest accident half-year considered in the model that supports the selected loss trend rates. In the absence of a significant change in experience, we find it reasonable to assume the past loss trend will persist into the future, resulting in equivalent past and future trend rates.

Particularly during this period of inflation rate changes, to the extent that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

Table 1: Estimated Annual Past Loss Cost (Up to October 1, 2023) Trend Rates

Coverage	Prior Review: Data as of June 30, 2023	Current Review: Data as of December 31, 2023
Bodily Injury	-2.3%	-4.8% ¹
Property Damage (including DCPD) ²	-2.6% ³	-0.8% ⁴
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+2.9%	+1.9%
Comprehensive	+0.1% ⁶	-0.3% ⁷
Specified Perils	+0.1%	-0.3% ⁹
All Perils	+3.3%	+3.4%
Underinsured Motorist	+2.5%	+1.6%

We discuss and present our methodology and assumptions in selecting our trend rates in this report.

* * * * *

We developed the estimates in this report in accordance with the applicable Actuarial Standards of Practice issued by the Canadian Institute of Actuaries.

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¹ Includes a one-time increase of 51.6% at January 2013 (coincident with the reforms).

² We analyze these coverages on a combined basis. Until sufficient post-reform data is available, we are unable to provide separate trend estimates for PD-tort and DCPD.

³ Includes a one-time increase of 48.6% at 2021-2.

⁴ Includes a one-time increase of 33.5% at 2021-2.

⁶ Includes a one-time increase of 56.4% at 2021-2.

⁷ Includes a one-time increase of 53.2% at 2021-2.

⁹ Includes a one-time increase of 53.2% at 2021-2.

2. Analysis – General Discussion

2.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data that we analyze is the 2023-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2023) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

Consistent with the reports published by GISA (and to increase the volume of data), fleet vehicles are included. However, there has been a change in the reporting of fleet vehicles. GISA states:

Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.”

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year¹⁰ during which the event occurred.

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

- 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 case adjuster’s estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

1. **Insurance companies’ determination of case reserves varies from company to company.** For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set

¹⁰ 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.

amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

2. **The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (their actuaries) use to determine the “actuarial reserve,” while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We estimate the final (ultimate) number and cost¹¹ of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”¹²), separately, through to December 31, 2023. These estimates are used to measure and select the loss trend rates that we recommend in Section 4 of this report.

We estimate the final/ultimate claim cost by accident half-year by estimating 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 that insurance companies report to GISA.¹³ 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 they are not reported to GISA.

We estimate the industry actuarial reserve by applying “loss development factors” to the aggregated incurred claim amounts that are reported to GISA. We apply loss¹⁴ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2023, separately for each of the coverages. We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2023, separately for each of the coverages.

¹¹ By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

¹² 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.

¹³ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

¹⁴ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, these terms include a provision for allocated loss adjustment expenses (ALAE).

2.3. Selection of Claim Count and Claim Amount Development Factors

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

In Section 2.4 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.¹⁵ As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,¹⁶ and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Change in Estimates - Bodily Injury

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$312.74	\$89,468	3.50	\$303.10	\$86,359	3.51
2020 ¹⁷	\$307.00	\$93,059	3.31	\$290.01	\$87,012	3.33
2021	\$344.98	\$98,954	3.49	\$361.36	\$103,901	3.48
2022	\$278.00	\$88,583	3.14	\$269.84	\$89,011	3.03
2023*	\$346.36	\$83,242	4.16	\$193.40	\$68,600	2.82

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have decreased by 1.5%.

¹⁵ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁶ Number of claims per 1,000 insured vehicles.

¹⁷ The 2020 severity and loss cost estimates in our prior review contained a typographical error. We have correct the values for this review.

Table 3: Change in Estimates - Property Damage (including DCPD)

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$117.54	\$8,872	13.25	\$118.01	\$8,830	13.36
2020 ¹⁸	\$62.60	\$6,977	9.01	\$62.31	\$6,913	9.01
2021	\$57.29	\$8,233	6.96	\$57.71	\$8,228	7.01
2022	\$128.78	\$16,493	7.81	\$114.74	\$14,554	7.88
2023	\$98.10	\$11,165	8.79	\$93.34	\$10,398	8.98

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have decreased by 3.7%.

Table 4: Change in Estimates – Accident Benefits

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$18.03	\$8,404	2.14	\$17.07	\$7,919	2.16
2020 ¹⁹	\$14.49	\$10,459	1.39	\$18.02	\$12,861	1.40
2021	\$27.43	\$11,014	2.49	\$27.76	\$11,243	2.47
2022	\$14.96	\$10,134	1.48	\$10.69	\$7,451	1.44
2023	\$18.75	\$11,245	1.67	\$21.58	\$9,692	2.23

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have decreased by 1.8%.

¹⁸ The 2020 severity and loss cost estimates in our prior review contained a typographical error. We have correct the values for this review.

¹⁹ The 2020 severity and loss cost estimates in our prior review contained a typographical error. We have correct the values for this review.

Table 5: Change in Estimates - Collision

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$190.31	\$9,310	20.44	\$190.17	\$9,303	20.44
2020 ²⁰	\$136.58	\$8,578	16.00	\$136.63	\$8,542	16.00
2021	\$128.58	\$11,701	10.99	\$128.14	\$11,600	11.05
2022	\$145.31	\$10,359	14.03	\$148.75	\$10,479	14.20
2023	\$235.07	\$11,173	21.04	\$171.88	\$10,337	16.63

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 0.5%.

Table 6: Change in Estimates - Comprehensive

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$104.97	\$2,795	37.55	\$104.97	\$2,795	37.55
2020 ²¹	\$90.29	\$2,685	33.78	\$90.31	\$2,673	33.78
2021	\$134.89	\$3,943	34.21	\$134.94	\$3,946	34.20
2022	\$173.51	\$4,987	34.79	\$176.24	\$5,082	34.68
2023	\$175.73	\$4,369	40.22	\$146.63	\$4,519	32.45

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 0.6%.

²⁰ The 2020 severity and loss cost estimates in our prior review contained a typographical error. We have correct the values for this review.

²¹ The 2020 severity and loss cost estimates in our prior review contained a typographical error. We have correct the values for this review.

Table 7: Change in Estimates - All Perils

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$181.77	\$11,057	16.44	\$179.66	\$10,929	16.44
2020 ²²	\$212.82	\$13,391	15.97	\$212.82	\$13,329	15.97
2021	\$256.10	\$15,689	16.32	\$257.37	\$15,730	16.36
2022	\$330.02	\$18,436	17.90	\$339.47	\$18,817	18.04
2023	\$282.49	\$16,884	16.73	\$292.46	\$19,440	15.04

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 0.9%.

²² The 2020 severity and loss cost estimates in our prior review contained a typographical error. We have correct the values for this review.

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period²³ to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

The application of trend rates is, essentially, a two-step process. The data in the experience period under consideration is adjusted to reflect observed changes in cost conditions that have taken place (i.e., “past trend”), and then the data is further adjusted to reflect future changes in cost conditions that are expected to occur between the end of the experience period and the period the proposed rate program 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.

3.2. Past Trend - Model Considerations

We use a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Newfoundland and Labrador ultimate claim frequency, claim severity, and loss cost²⁴ by accident half-year that we derive (as we discuss in Section 2.4) 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/level²⁵ change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we employ 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 4 of this report we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2004-1 to 2023-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

²³ 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.

²⁴ 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.

²⁵ 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.

While we review twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

Seasonality

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

Weather / Unemployment

On occasion, an extreme weather condition, such as the level of rain, snowfall, or wind can contribute to a change in the frequency level. As a result, the time period associated with that extreme weather event could result in an exception to an underlying trend pattern. We considered the following weather events noted by GISA in our review:

- GISA notes the 2014 and 2022 hurricane’s (Arthur and Fiona) impact on comprehensive, all perils and specified perils.
- GISA notes the possible increase in the number of and claim amounts of physical damage claims since 2015-1 due to severe weather.

We do not include a variable in the model to control for historical weather events due to the difficulty of forecasting future values for these parameters. For similar reasons, we also do not typically consider economic variables such as unemployment.

Reforms and Level Changes

The purpose of a reform parameter²⁶ is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect that reforms or other events have had on claim counts and amounts.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the reform parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on the p -values from t -tests for parameter significance.²⁷

Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform could cause the

²⁶ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

²⁷ A t -test with a resulting p -value of less than 5% is considered significant.

trend rate to change in magnitude; or even change direction. We determine the statistical significance of a trend rate change based on the p -values from t -tests for parameter significance.

2020 Reforms

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from \$2,500 to \$5,000 and DCPD was introduced. The Automobile Statistical Plan (ASP) includes limited bodily injury post-reform data under the new regulations for analysis purposes.

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

We discuss the issue of inflation in the context of the past and future trend rate below.

A discussion of our selected past and future trend rates for each coverage follows in Section 4.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost²⁸ during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages²⁹ that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the “new-normal” (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the

²⁸ We find frequency, but not severity has been affected by the COVID-19 pandemic.

²⁹ 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.

current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the “new normal” post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2, 2023-1, and 2023-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers 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 3.3.

Inflation

Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In the following figures we present the consumer price index (left panel) and year-over year percentage change (right panel)³⁰ over the last 20 years in Newfoundland, separately, for:

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

³⁰ As measured by the 12-month change in CPI.

Figure 1: Consumer Price Index – All Items & Transportation

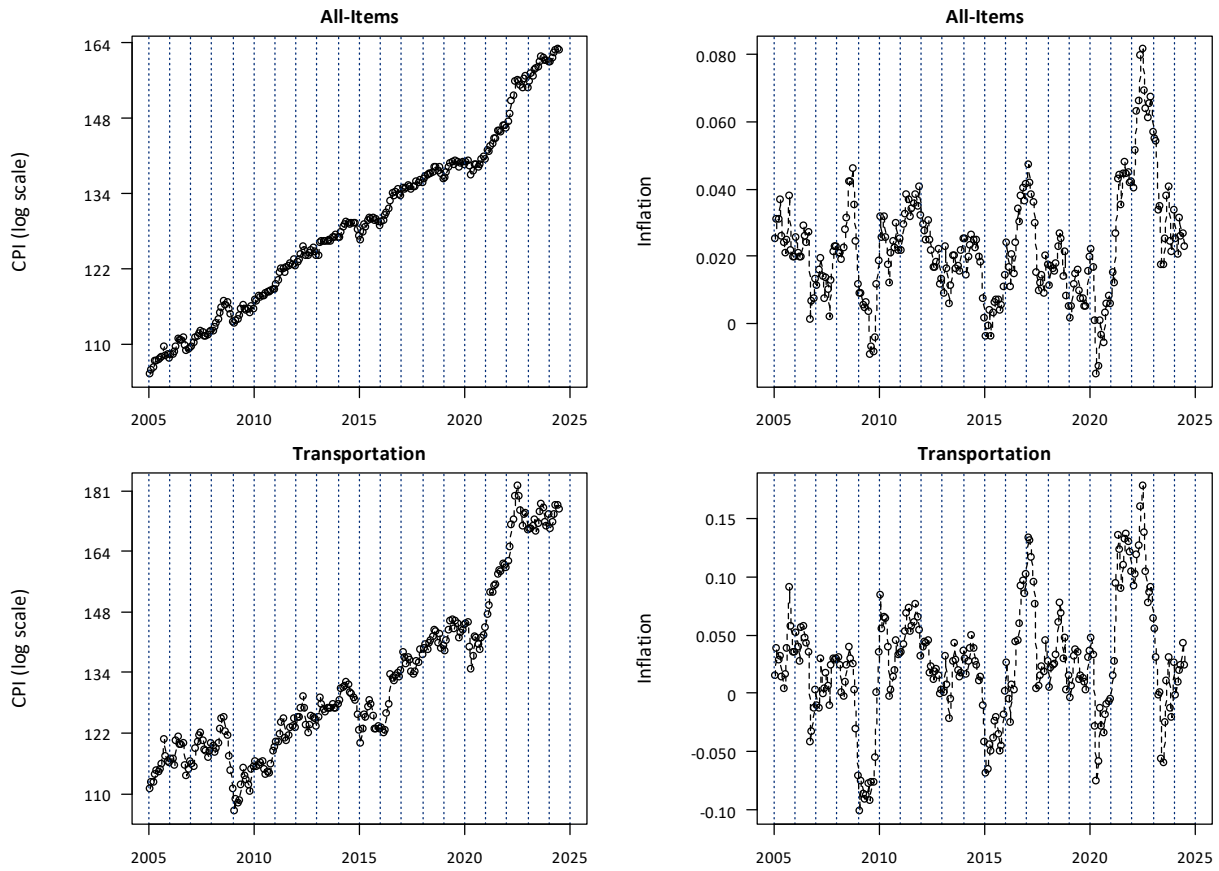
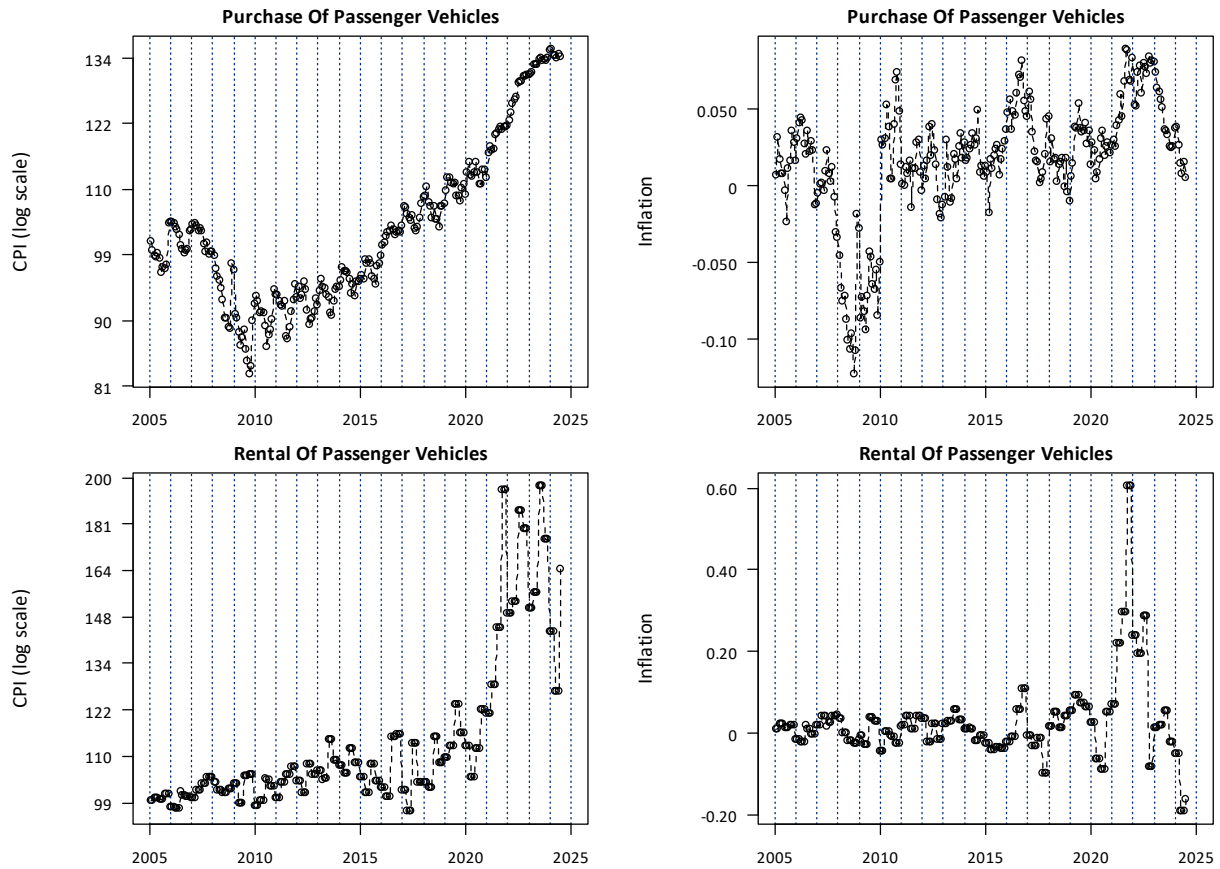
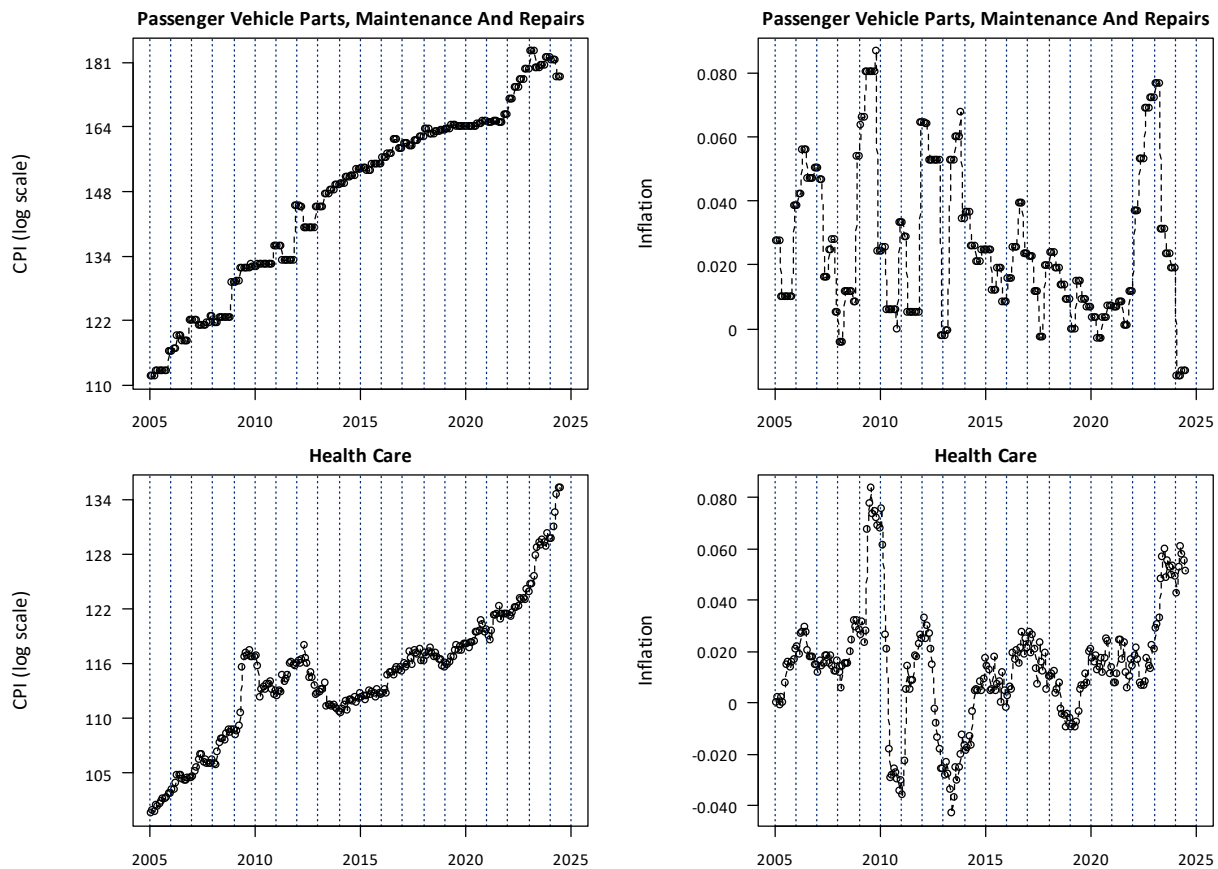


Figure 2³¹: Consumer Price Index – Purchase & Rental of Passenger Vehicles



³¹ Rental of passenger vehicles data is Canada-wide data, not Newfoundland-only data.

Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages³² (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels since 2010. The inflationary rise, which began in the second half of 2021, appears to have peaked in 2022 and gradually returned to pre-pandemic levels during 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 4, the 2022-1 through 2022-2 property damage severity has risen steeply, deviating from historical patterns, and shows signs of a gradual return to pre-pandemic levels during 2023. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage

³² We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils.

coverages³³ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for bodily injury and accident benefits coverages. The lack of an apparent increase for these coverages may be due, in part, to limited data volume for commercial vehicles.

As described in Section 3.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

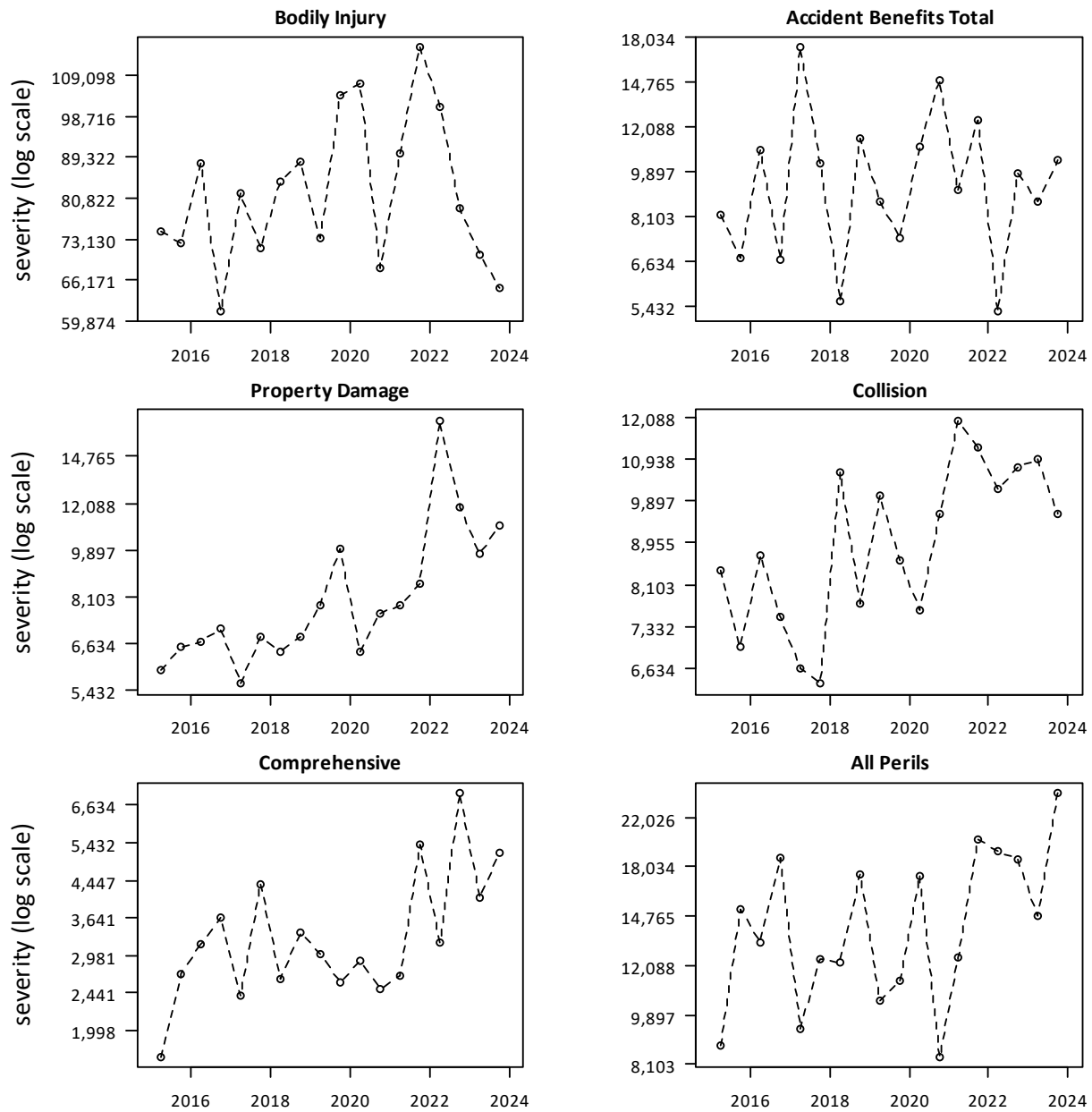
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional trend parameter in the model, 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.³⁴
- The Government of Canada has been raising 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. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.
- As the higher interest rates cause the inflation surge to subside, the higher loss trend rates should also subside. As shown in Figure 1 through Figure 3 above, there is early evidence that inflation began to moderate in 2023 for the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 3.3 below.

³³ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils. We do not include specified perils in Figure 4 due to additional volatility associated with these coverages.

³⁴ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 4: Historical Severity by Coverage



3.3. 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 persist 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.

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 included in the regression (October 1, 2023) 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. We discuss the issue of inflation in the context of the trend rates below.

Post COVID-19 “New Normal”

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.³⁵ 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. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may provide important insight into consumer driving habits. We emphasize that driving patterns in the post-pandemic era will vary by province, and within a province, may vary by community.

To aid the Board in reviewing an insurer’s assumptions regarding the “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 5 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate preliminary expectation for the prospective period.

Inflation

Insurers project the experience period data included in their rate applications to the average cost level expected during the prospective rate program period. As described in Section 3.2 the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2023, via an additional scalar parameter that is included 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.

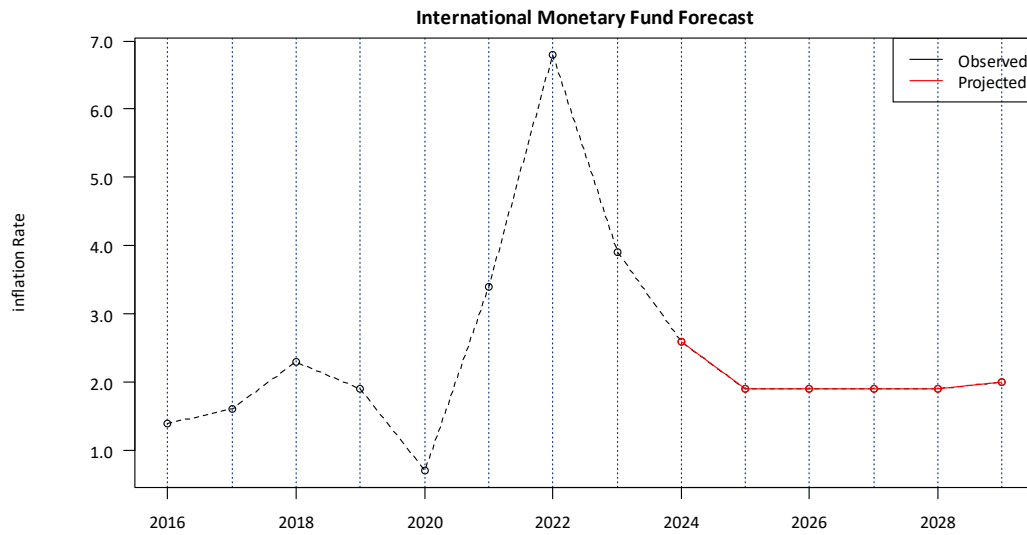
In Figure 5³⁶ we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 5, the IMF expects inflation to decrease in 2023 but remain above the Government’s target of 2%, followed by a further decrease in 2024. The forecasted decline for 2023 is evident in the reported CPI data as of November 2023.

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.

³⁵ 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.

³⁶ <https://www.imf.org/en/Countries/CAN>

Figure 5: IMF Forecasted Inflation



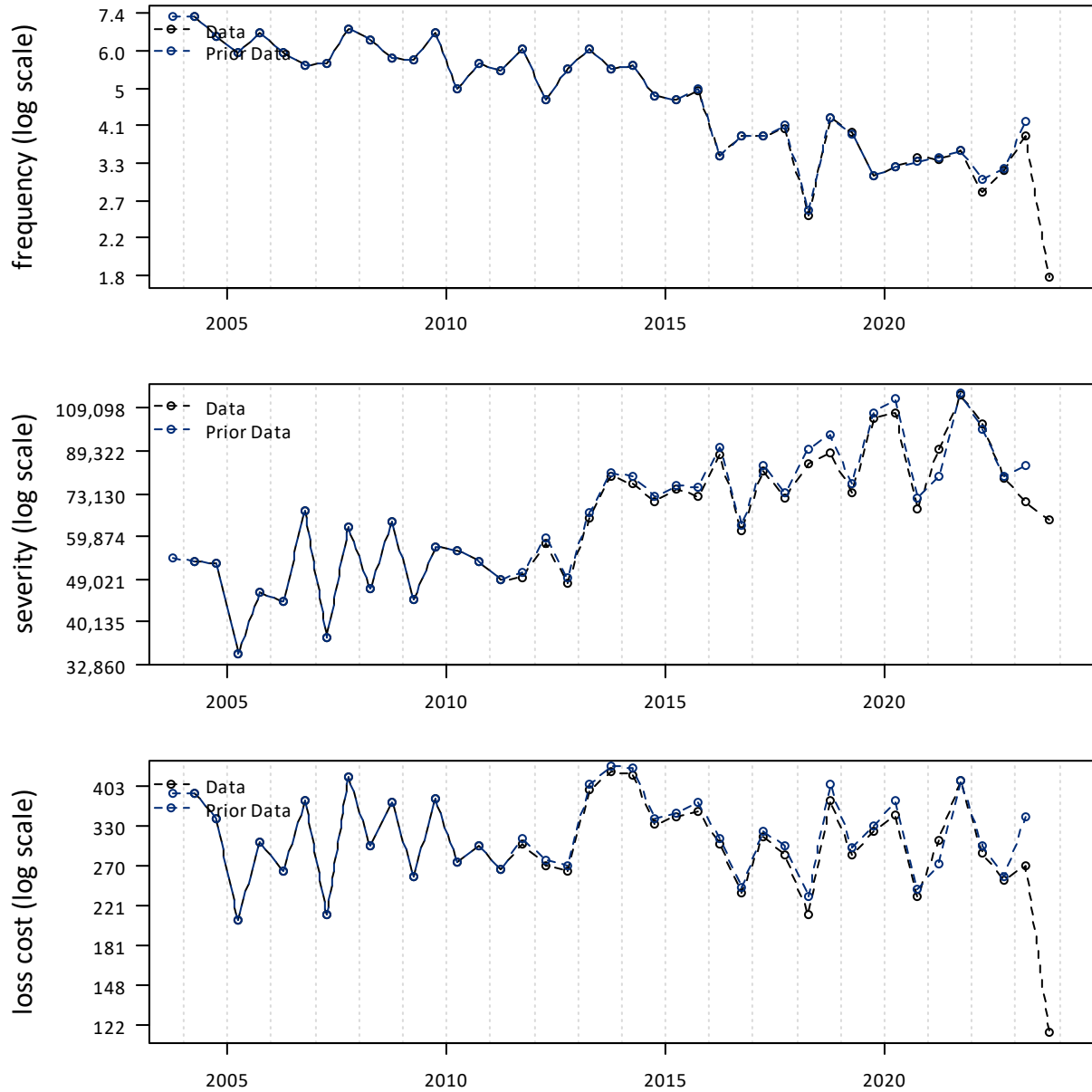
4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of -2.3%.

In Figure 6, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe some variability in the post-2018 severity estimates.

Figure 6: Bodily Injury – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 6) shows that subject to variability:

- Frequency experienced a declining trend since 2003, with varying degrees of steepness. We also observe a downward spike at 2018-1 and 2023-2. We note there is no apparent COVID-19 pandemic impact.
- Severity exhibited a somewhat flat trend between 2006 and 2012, rising in 2013, then a potentially increasing trend thereafter.

- Loss cost experienced a flat trend between 2006 and 2012, then rising in 2013, followed by a declining pattern until a flatter pattern beginning 2016. Loss cost has been highly volatile over the bulk of the experience period, and like frequency, a steep downward spike at 2023-1.

We begin our review at 2005-1, as legislation enacted for claims occurring on or after August 1, 2004, introduced a \$2,500 deductible to all bodily injury tort claims. Effective January 1, 2020, the non-pecuniary deductible increased from \$2,500 to \$5,000.

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include only time ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -5.6%. The adjusted R-squared of our proposed frequency model is 0.664.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.140$) and a 2013-1 reform scalar ($p = 0.005$). The implied annual trend rates associated with our fitted severity model is +1.6%. The modeled scalar parameter corresponds to a 37.4%³⁷ increase in severity. The adjusted R-squared of our proposed severity model is 0.569.

In Figure 7, 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 -4.1%³⁸. The implied adjusted R-squared of the combined frequency and severity model is 0.255.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.260).

Due to the high adjusted R-squared of the frequency and severity models, we base our selection on the direct loss cost model. We select a loss cost trend rate of -4.8% and a one-time loss cost increase of 51.6%³⁹ at January 2013 (coincident with the reforms).

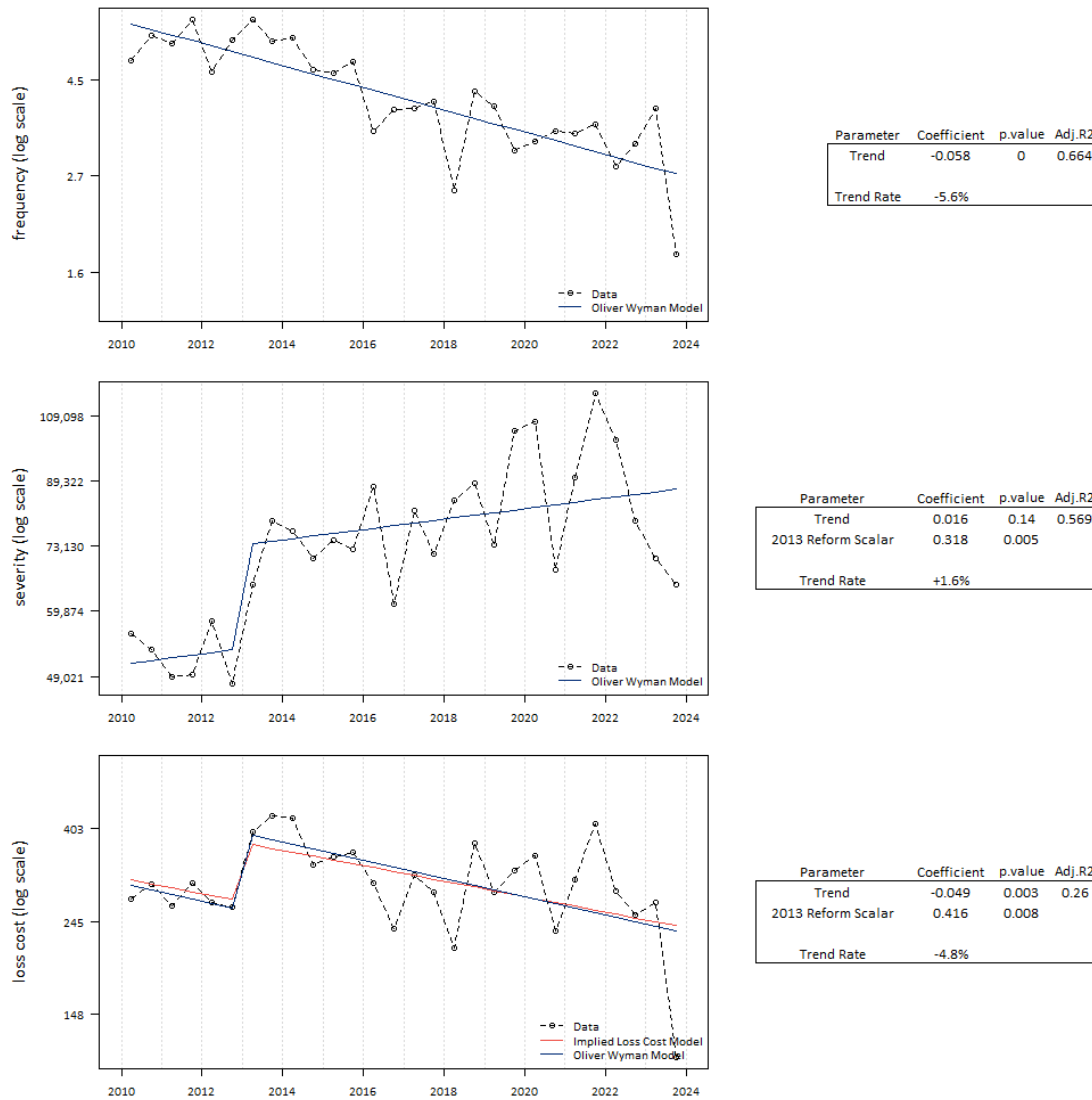
Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³⁷ = $\exp[0.318] - 1$

³⁸ = $\exp[-0.058 + 0.016] - 1$

³⁹ = $\exp[0.416] - 1$

Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost

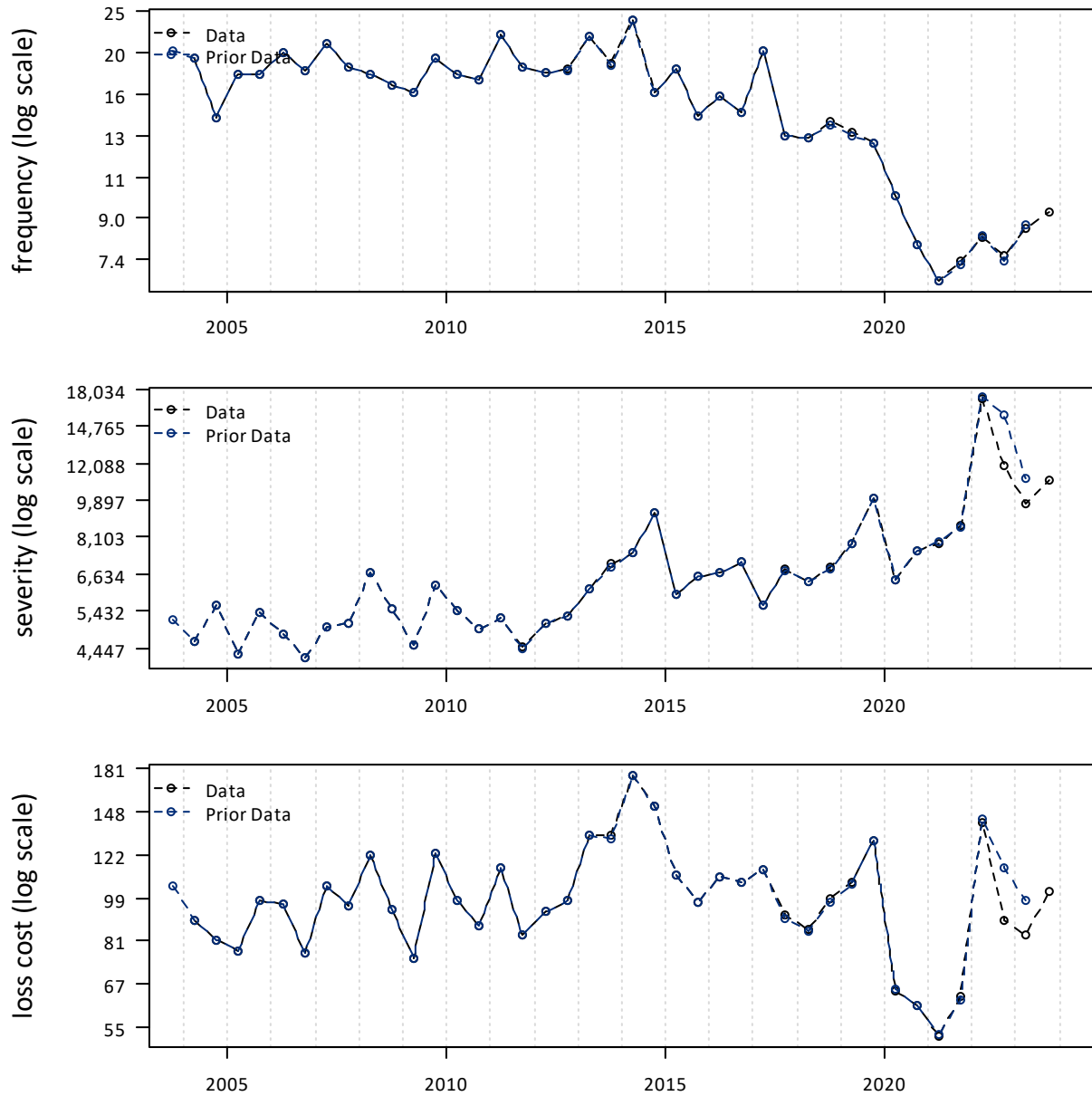


4.2. Property Damage (including DCPD)

For the prior review, we selected a past and future loss cost trend of -2.6%.

In Figure 8, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the 2022-2 and 2023-1 severity and loss cost estimates have decreased.

Figure 8: Property Damage – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 8) shows that subject to variability:

- Frequency exhibited a relatively flat pattern between 2004 and 2014, with a decline thereafter. Frequency decreased significantly during 2020 coincident with the COVID-19 pandemic and has yet to fully recover.
- Severity has generally exhibited an upward trend since 2006/2007, with a pronounced increase between 2011 and 2014 and upward spikes in 2019-2 and 2022-1.

- Loss cost, other than the large spike in 2014, and subject to variability, appears relatively flat since 2008. We observe a decrease during 2020 and 2021 coincident with the COVID-19 pandemic and introduction of DCPD.

We consider models beginning 2015-1 and subsequent considering the change in frequency trend patterns at that time.

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

We tested models including a new-normal scalar parameter; the parameter was not significant for loss costs but was significant for frequency. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.000$), seasonality ($p = 0.040$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.011$). The implied annual trend rates associated with our fitted frequency model is -4.6%. The adjusted R-squared of our proposed frequency model is 0.891.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.002$) and a 2021-2 inflation scalar ($p = 0.019$). The implied annual trend rates associated with our fitted severity model is +3.9%. The modeled scalar parameter corresponds to a 33.5%⁴⁰ increase in severity. The adjusted R-squared of our proposed severity model is 0.662.

In Figure 9, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -0.8%⁴¹. The implied adjusted R-squared of the combined frequency and severity model is 0.371.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.410).

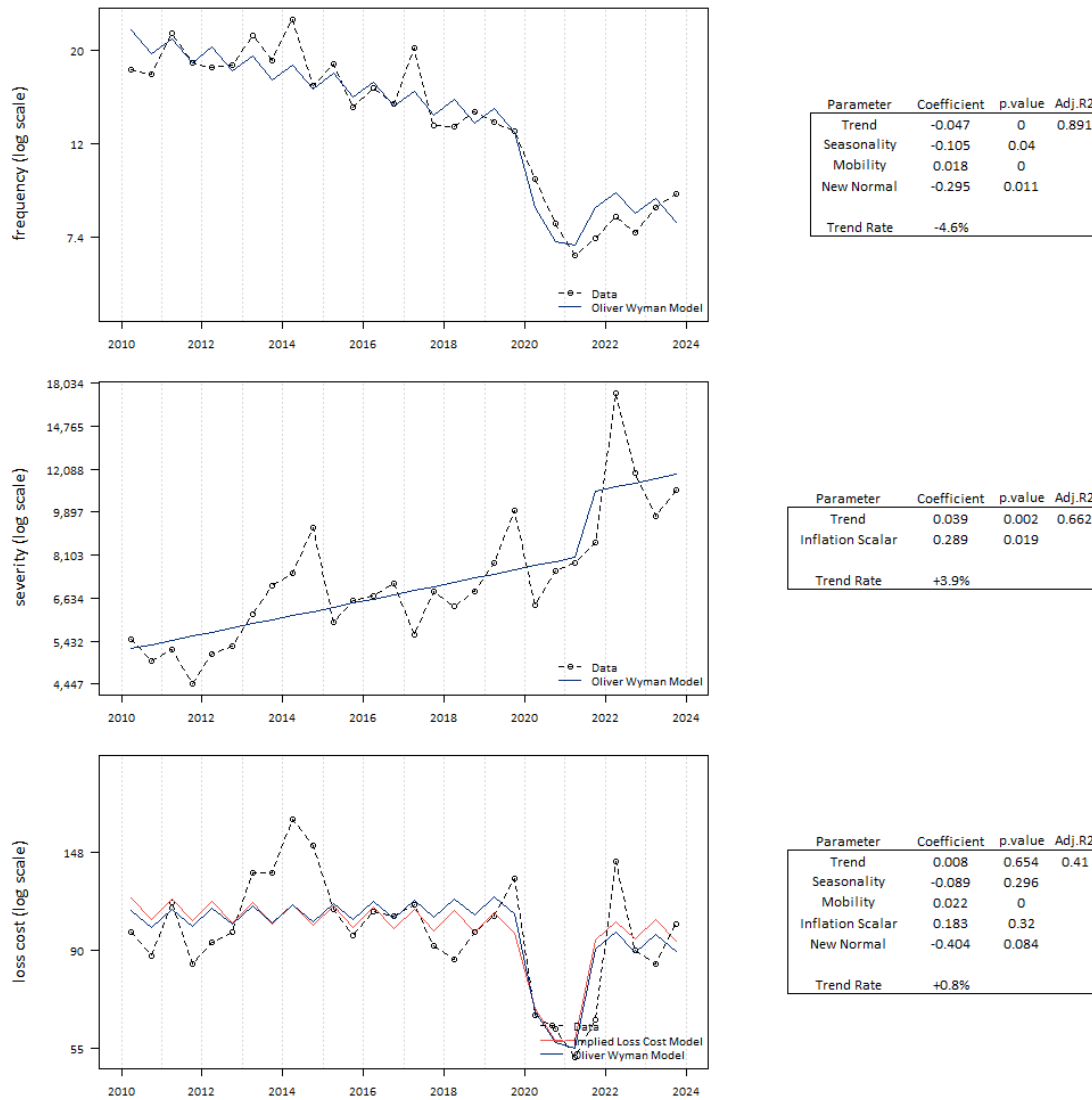
Due to the better statistical results, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -0.8% and a one-time loss cost increase of 33.5% at 2021-2 (coincident with the rise in inflation).

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴⁰ = $\exp[0.289] - 1$

⁴¹ = $\exp[-0.047 + 0.039] - 1$

Figure 9: Property Damage – Fitted Frequency, Severity and Loss Cost

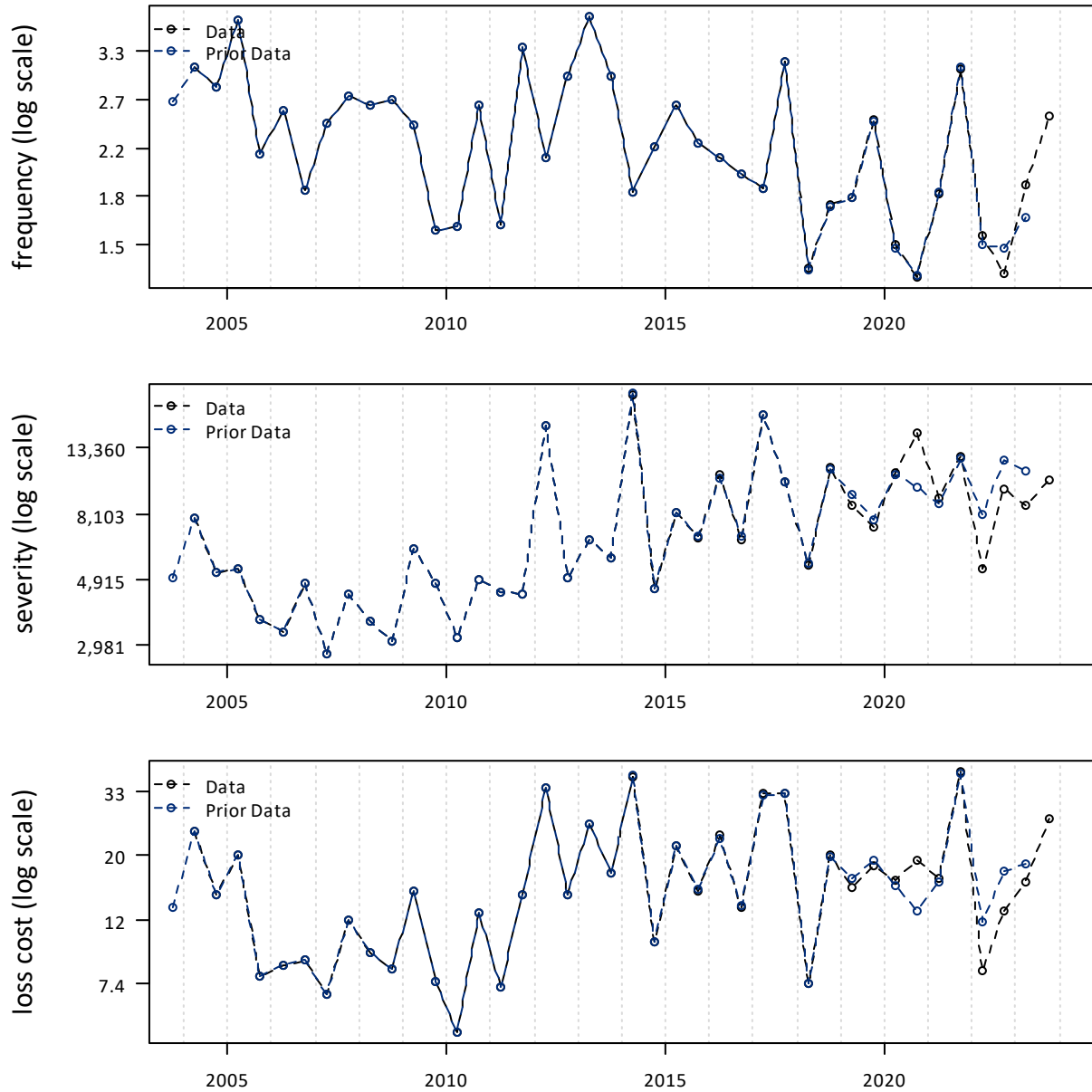


4.3. Accident Benefits

For the prior review, we selected a past and future loss cost trend of +0.0%.

In Figure 10, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe some variability in the immature severity and loss cost estimates.

Figure 10: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 10) shows that subject to considerable variability:

- Frequency exhibited considerable variability and a slightly decreasing trend since 2013.
- Severity has generally been increasing since 2006, with some flattening in the data beginning in 2017. We note large spikes in 2012-1, 2014-1, and 2017-1.
- Following a relatively flat period between 2006 and 2011, the loss cost increased to a higher level, with frequent upward and downward spikes. We observe a modest decrease during 2020-2

coincident with the COVID-19 pandemic where the larger decrease for frequency is somewhat offset by the smaller severity increase.

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

We tested models including a new-normal scalar parameter, but the parameter was not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2013-1 and 2023-2, and include only time ($p = 0.045$). The implied annual trend rates associated with our fitted frequency model is -3.9%. The adjusted R-squared of our proposed frequency model is 0.146.

We fit a severity model to all accident half-years between 2013-1 and 2023-2, excluding 2014-1 and 2017-1, and include only time ($p = 0.037$). The implied annual trend rates associated with our fitted severity model is +4.7%. The adjusted R-squared of our proposed severity model is 0.177.

In Figure 11, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +0.6%.⁴² The implied adjusted R-squared of the combined frequency and severity model is -0.083.

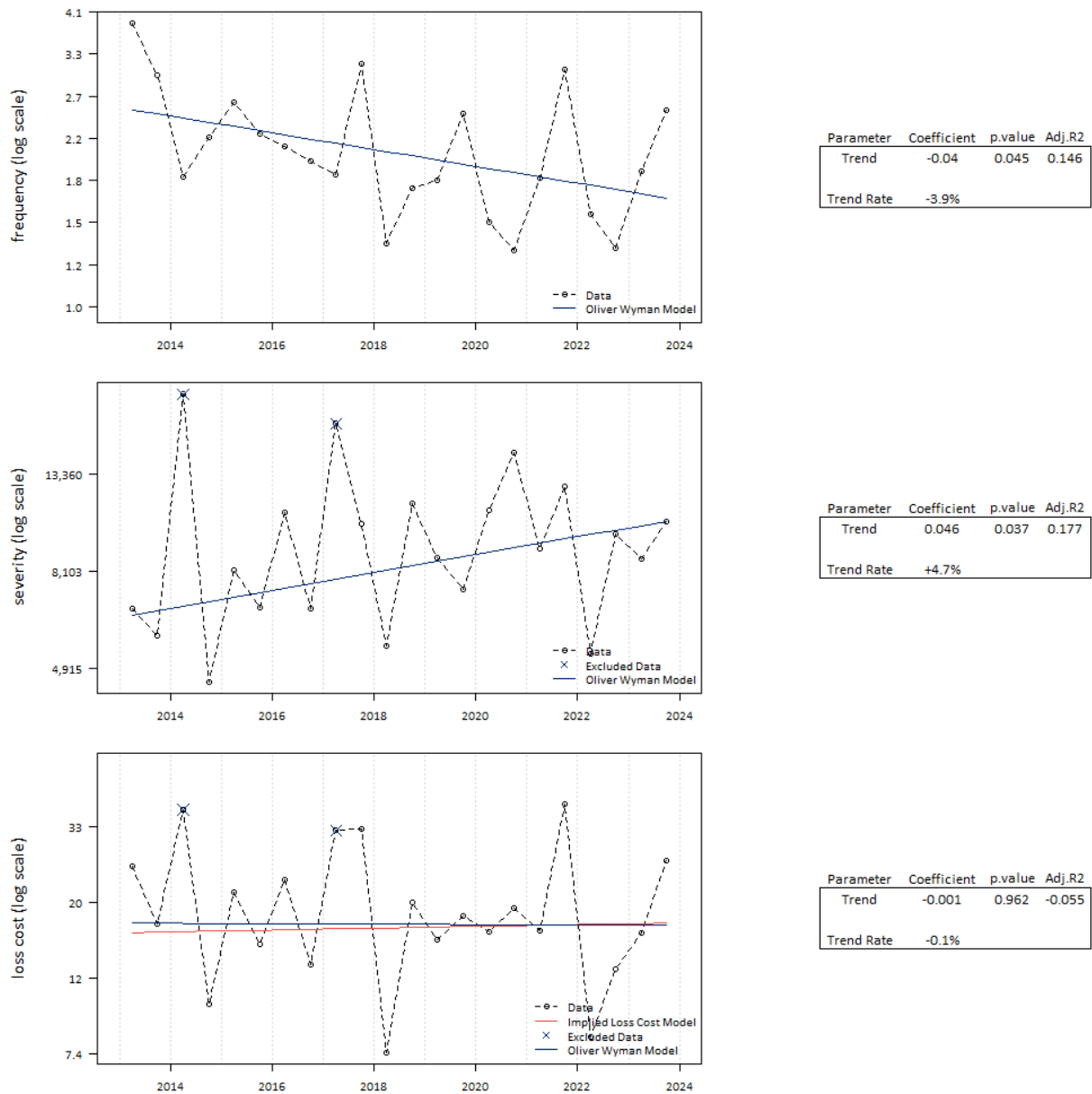
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (-0.055).

Due to the variability of the claim experience along with the poor fit of our models, we select a loss cost trend rate of +0.0%, as we find no loss cost trend is discernable.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴² = $\exp[-0.040 + 0.046] - 1$

Figure 11: Accident Benefits – Fitted Frequency, Severity and Loss Cost



4.4. Uninsured Auto

Due to insufficient data, we select the same past loss cost trend rate as we do for accident benefits, **+0.0%**.

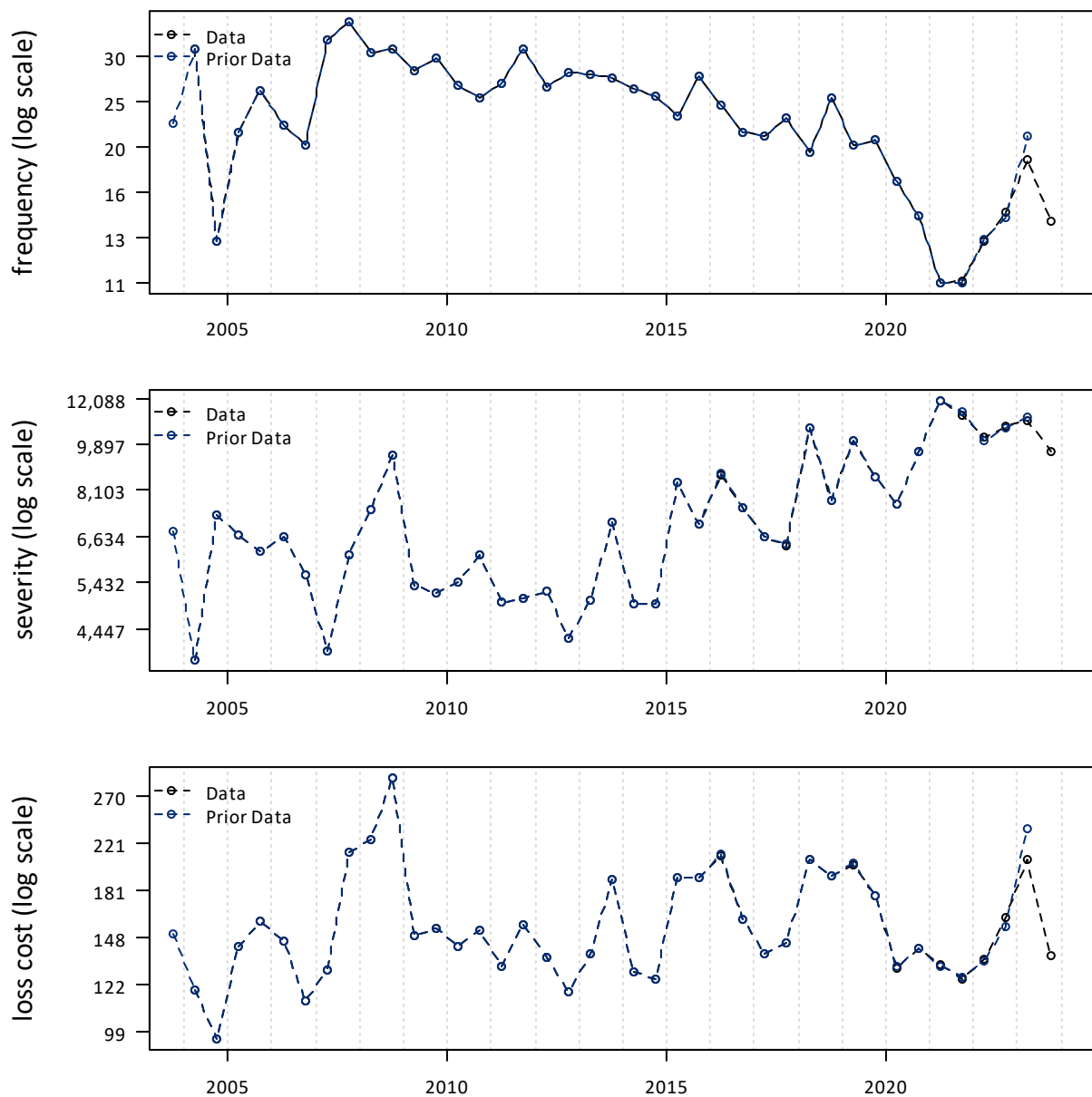
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.5. Collision

For the prior review, we selected a past and future loss cost trend of +2.9%.

In Figure 12, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed materially.

Figure 12: Collision – Observed Loss Cost Experience



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

- Frequency has been decreasing since 2007. We observe a very large decrease in 2020 and 2021 coincident with the COVID-19 pandemic and a slight rebound since 2022. As DCPD was introduced on January 1, 2020, part of the decline in the 2020 and 2021 frequency observations may be attributed to this reform.⁴³
- Following a period of high volatility, severity began to increase around 2010, including several large upward spikes.
- Subject to considerable variability and spikes, loss cost has generally exhibited a somewhat positive trend pattern since 2010. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

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

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 pandemic data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.000$) and mobility ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -4.4%. The adjusted R-squared of our proposed frequency model is 0.830.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include only time ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +6.7%. The adjusted R-squared of our proposed severity model is 0.722.

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 +1.9%.⁴⁴ The implied adjusted R-squared of the combined frequency and severity model is 0.154.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.188).

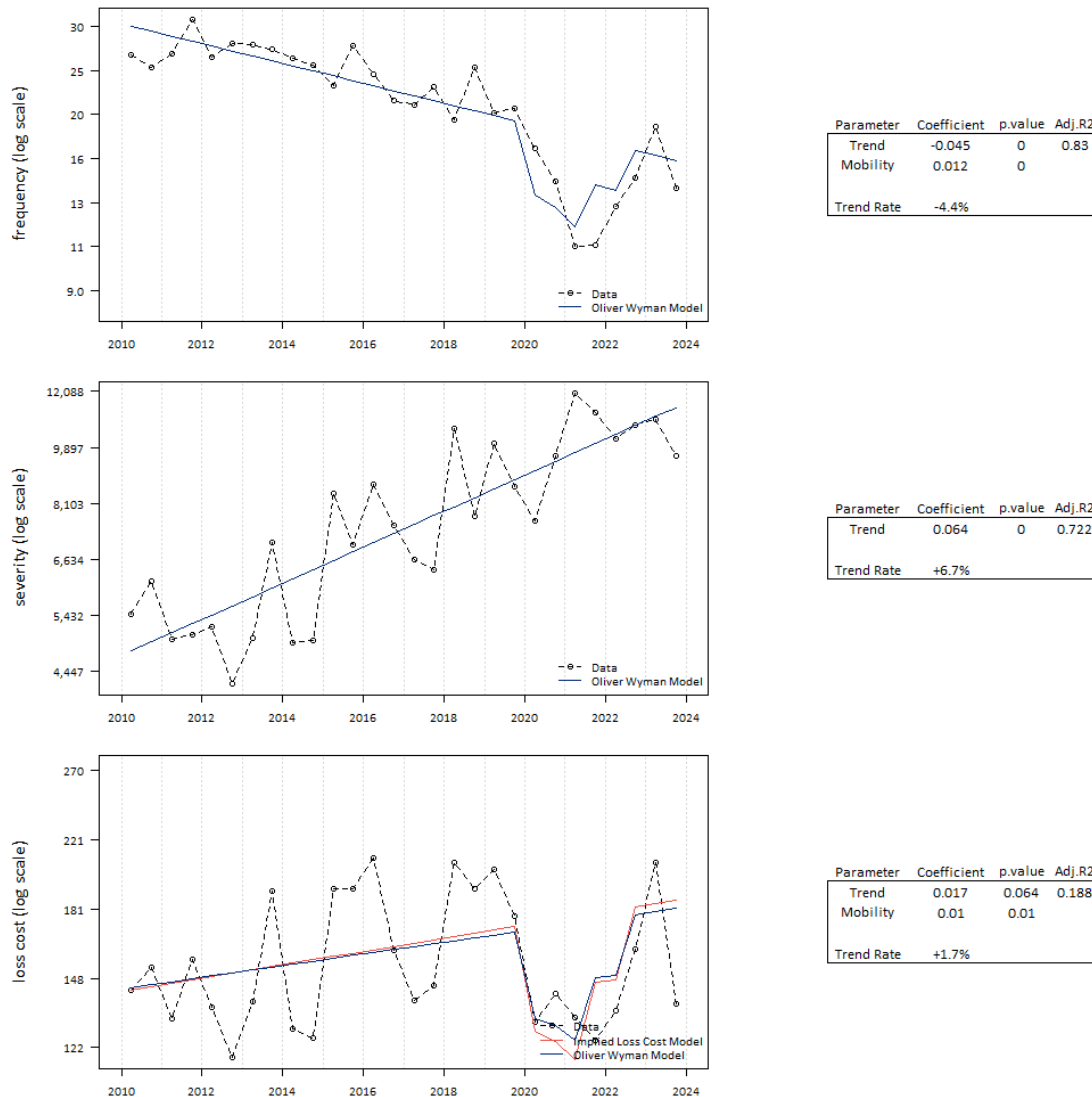
Due to the significance of all variables in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.9%.

⁴³ The decrease in collision frequency may (possibly) be attributed to a shift of claims to property damage. We have observed a similar phenomenon in other Provinces where DCPD was introduced.

⁴⁴ = $\exp[-0.045 + 0.064] - 1$

Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

Figure 13: Collision – Fitted Frequency, Severity and Loss Cost

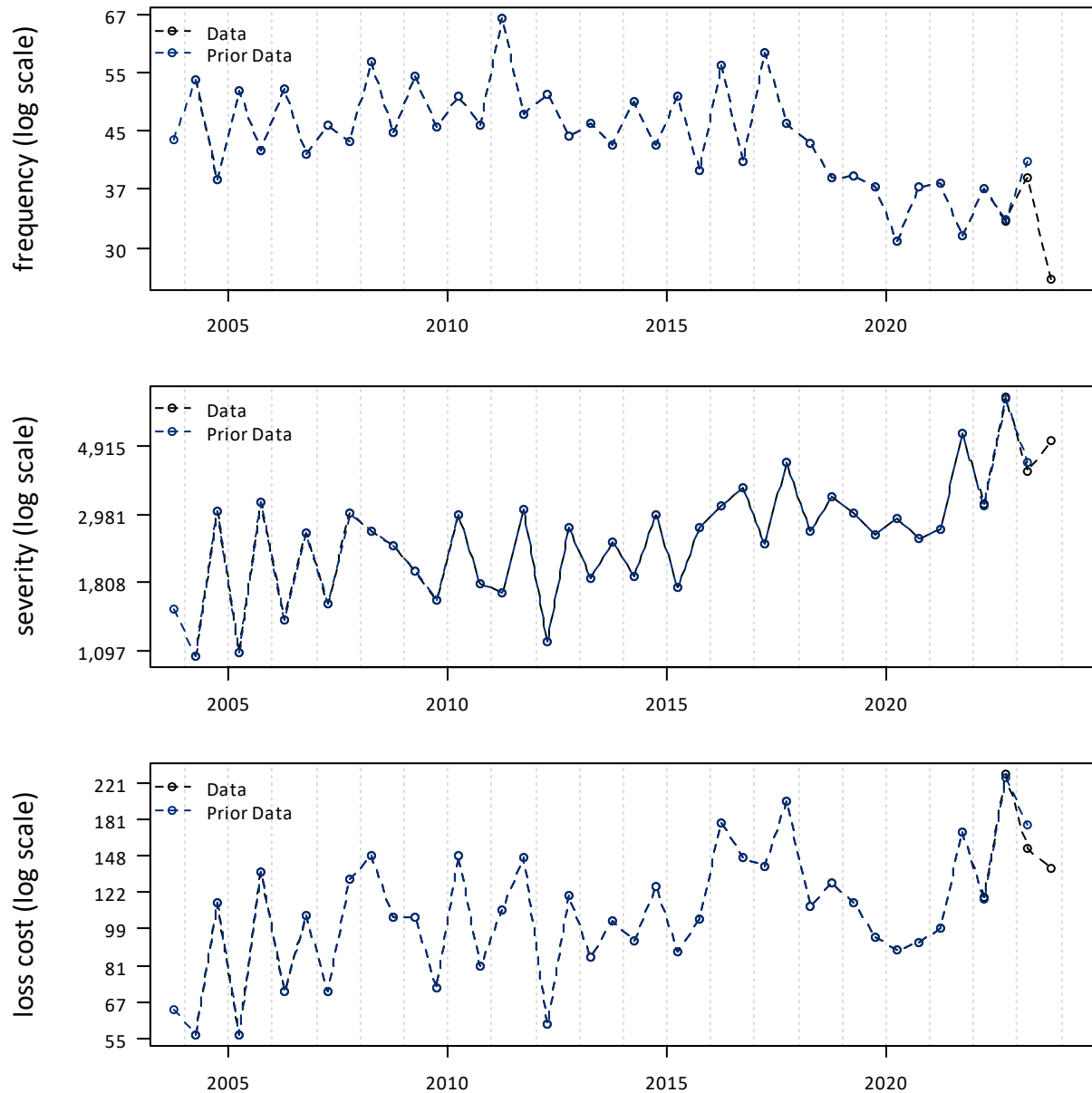


4.6. Comprehensive

For the prior review, we selected a past and future loss cost trend of +0.1%.

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

Figure 14: Comprehensive – Observed Loss Cost Experience



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

- Frequency has exhibited a generally flat trend pattern since 2004 (subject to seasonality), except for a recent decline in 2018 and 2019. We observe large downward spikes at 2020-1, 2021-2, and 2022-2. As comprehensive is not typically considered a “moving” coverage it is unclear whether any frequency reduction may be attributed to the pandemic, or if a negative frequency trend is emerging.

- Severity, influenced by seasonality, has exhibited a volatile positive trend pattern. We observe spikes at 2016, 2017-2, 2021-2 and 2022-2.
- Loss cost has exhibited a slight upward trend pattern since 2004, with a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018. We observe spikes at 2021-1 and 2022-1.

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

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 pandemic data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.000$) and seasonality ($p = 0.004$). The implied annual trend rates associated with our fitted frequency model is -3.6%. The adjusted R-squared of our proposed frequency model is 0.674.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, excluding 2016-1, 2016-2, and 2017-2, and include time ($p = 0.030$) seasonality ($p = 0.010$), and a 2021-2 inflation scalar ($p = 0.011$). The implied annual trend rates associated with our fitted severity model is +3.4%. The modeled scalar parameter corresponds to a 53.2%⁴⁵ increase in severity. The adjusted R-squared of our proposed severity model is 0.671.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -0.3%.⁴⁶ The implied adjusted R-squared of the combined frequency and severity model is 0.160.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, a slightly smaller inflation scalar, and a slightly higher adjusted R-squared (0.317).

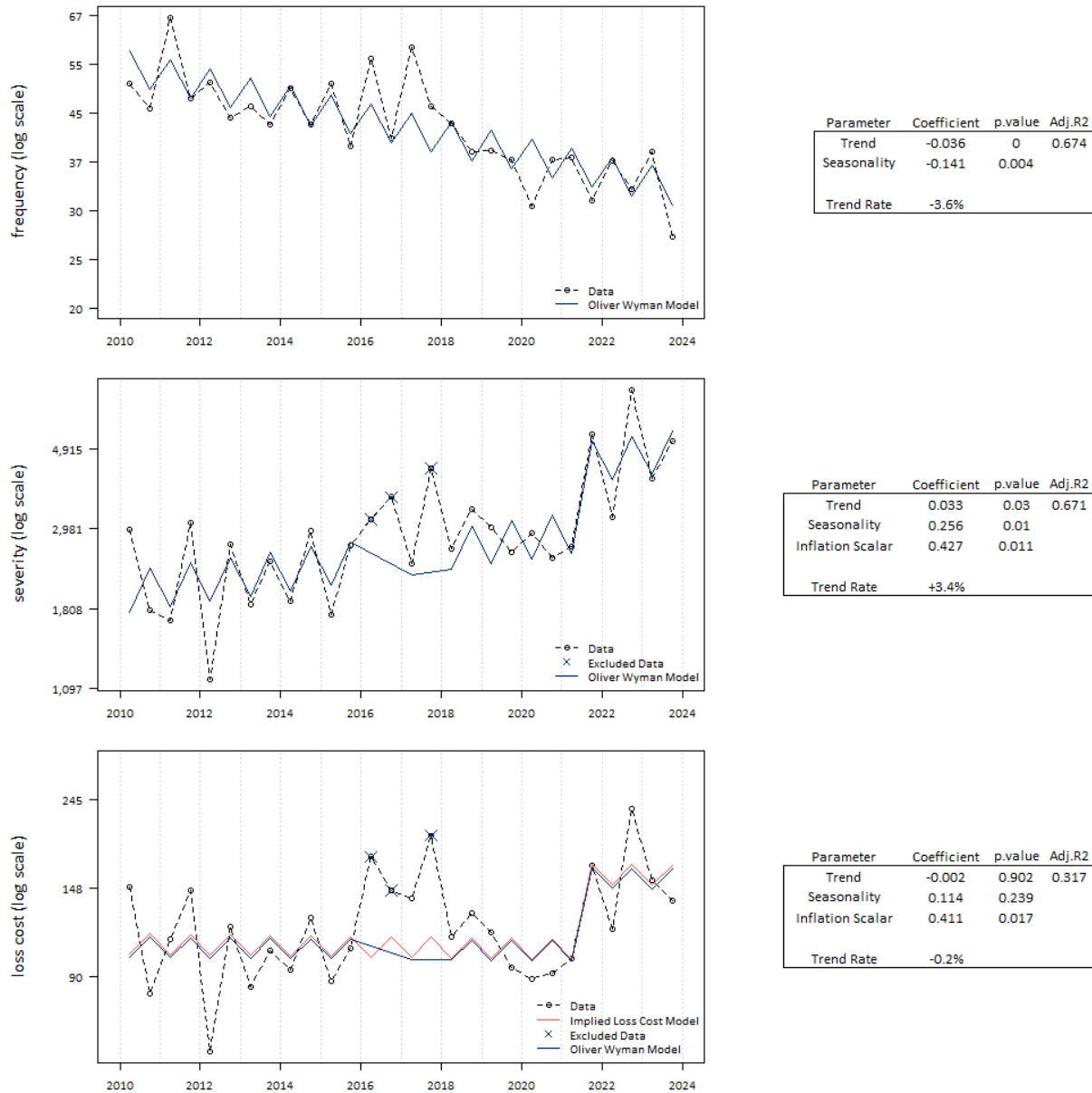
Due to the better statistical results, we base our selection on the combined frequency and severity models. We select a loss cost trend rate of -0.3% and a one-time loss cost increase of 53.2% at 2021-2 (coincident with the rise in inflation).

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴⁵ = $\exp[0.427] - 1$

⁴⁶ = $\exp[-0.036 + 0.033] - 1$

Figure 15: Comprehensive – Fitted Frequency, Severity and Loss Cost



4.7. Specified Perils

Due to insufficient data, we select a loss cost trend rate of -0.3% and a one-time increase of +53.2% at 2021-2, the same as comprehensive .

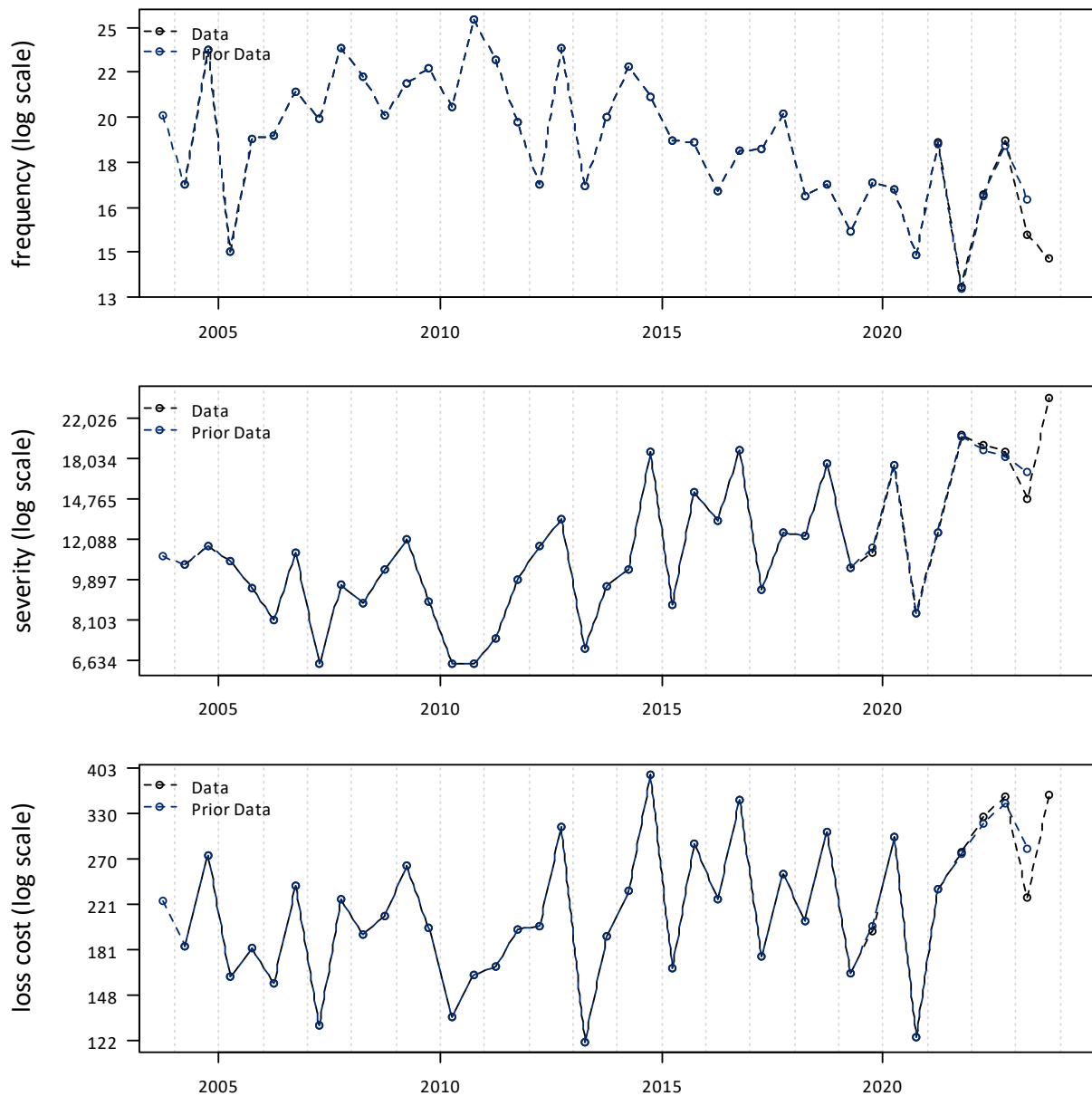
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

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

In Figure 16, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe our 2023-1 estimates have decreased.

Figure 16: All Perils – Observed Loss Cost Experience



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

- Frequency has exhibited a declining trend pattern since 2010. There is no apparent impact of the COVID-19 pandemic.⁴⁷
- Following a rise in 2014, severity has exhibited a relatively slow increasing trend pattern.
- Loss cost has been highly variable over the experience period making it difficult to discern a trend.

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

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 pandemic data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include only time ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -2.6%. The adjusted R-squared of our proposed frequency model is 0.510.

We fit a severity model to all accident half-years between 2010-1 and 2023-2, and include only time ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +6.2%. The adjusted R-squared of our proposed severity model is 0.428.

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 +3.4%.⁴⁸ The implied adjusted R-squared of the combined frequency and severity model is 0.110.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar lower trend rate and a slightly higher adjusted R-squared (0.145).

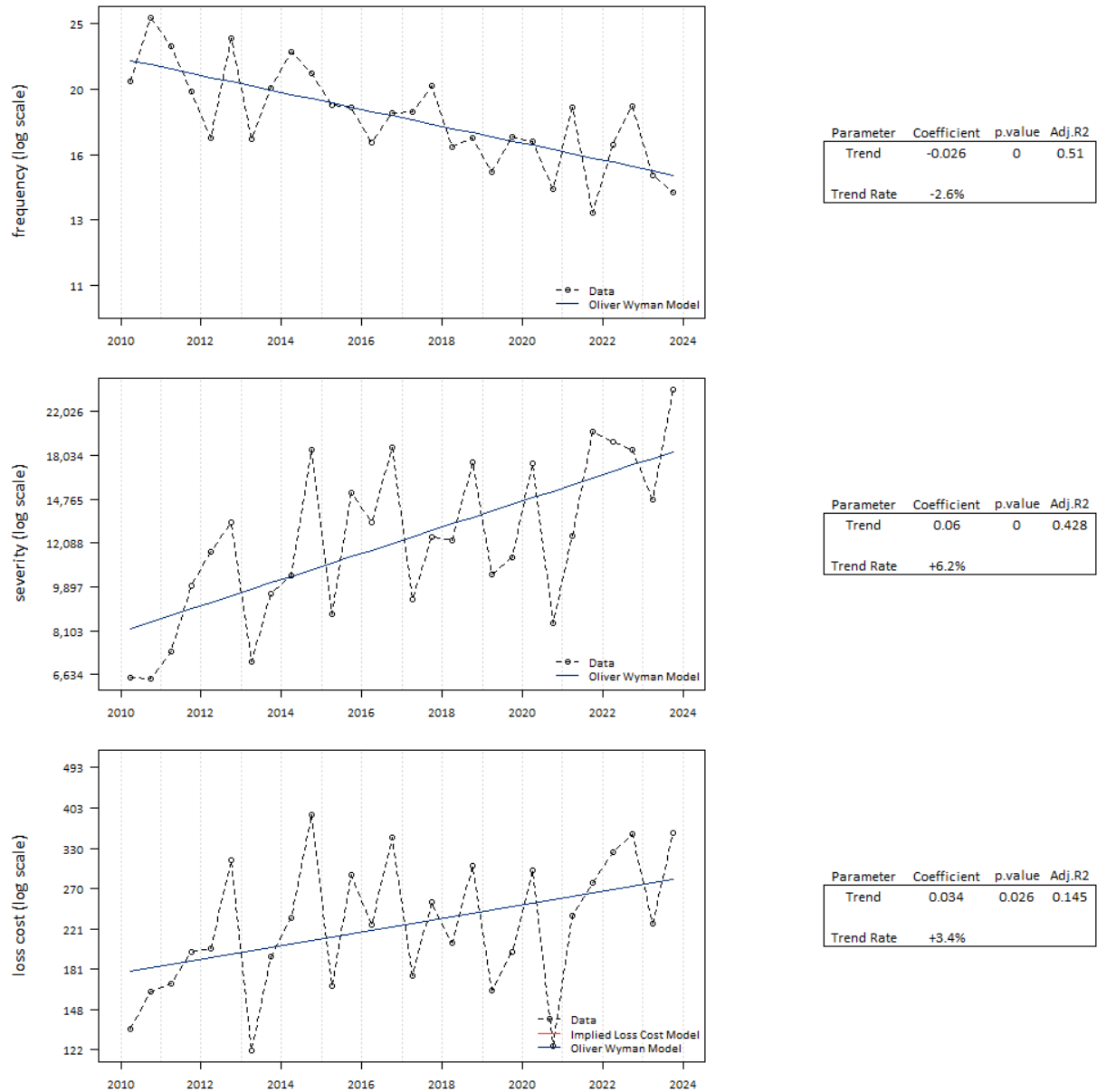
As both the direct loss cost model and the combined frequency and severity model indicate the same trend rate, we select a loss cost trend rate of +3.4%.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴⁷ Although there is no apparent impact, collision (which represents approximately 2/3 of the underlying coverage) shows evidence of an impact.

⁴⁸ = $\exp[-0.026 + 0.060] - 1$

Figure 17: All Perils – Fitted Frequency, Severity and Loss Cost



4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, we select as the loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, **+1.6%**.

Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.10. Summary - All Coverages

We summarize our current and prior trend analyses in Table 8.

Table 8: Selected Past Loss Cost Trends

Coverage	As of June 30, 2023	As of December 31, 2023
Bodily Injury	-2.3%	-4.8% ⁴⁹
Property Damage	-2.6% ⁵⁰	-0.8% ⁵¹
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+0.0%	+0.0%
Collision	+2.9%	+1.9%
Comprehensive	+0.1% ⁵²	-0.3% ⁵³
Specified Perils	+0.1%	-0.3% ⁵⁴
All Perils	+3.3%	+3.4%
Underinsured Motorist	+2.5%	+1.6%

⁴⁹ Includes a one-time increase of 51.6% at January 2013 (coincident with the reforms).

⁵⁰ Includes a one-time increase of 48.6% at 2021-2.

⁵¹ Includes a one-time increase of 33.5% at 2021-2.

⁵² Includes a one-time increase of 56.4% at 2021-2.

⁵³ Includes a one-time increase of 53.2% at 2021-2.

⁵⁴ Includes a one-time increase of 53.2% at 2021-2.

5. Post-Pandemic Frequency Level

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

A challenge for insurers is evaluating if remote/hybrid work options have stabilized and represent the “new normal” for the proposed rating period. Since the height of the pandemic, the claims frequency has gradually increased, but generally not returned to the pre-pandemic levels even after consideration of frequency trend.

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. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be expected to rise to the “new normal level” and claims frequency prior to the pandemic period would be expected to decline to the “new normal level.”⁵⁵

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

The following figures include three panels.

- In the top panel, we apply the trend adjustments⁵⁶ we discuss in Section 4 to bring all accident years to a 2023-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other “level adjustments⁵⁷” included in the models that we discuss in Section 4.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for property damage and collision⁵⁸ that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

⁵⁵ For some coverages, no adjustment is needed.

⁵⁶ We do not include seasonality, mobility, or other scalars.

⁵⁷ Mobility and scalars, but not seasonality.

⁵⁸ 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. We exclude accident benefits from this analysis as no clear pandemic-related impact was captured in our models.

These factors we present below when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID-19 pandemic, (2) adjustments to the cost level under the Insurance Act and Associated Regulations ((NLR 56/19) and introduction of DCPD and (3) “new normal” of the post-pandemic era. For this reason, we refer to the adjustment factors as “Combined New Normal Factors.” In addition to these post-pandemic adjustment factors (Combined Factors), the historical loss cost data would be projected to average accident date of the proposed rate program using the selected loss cost trend rates.

Figure 18: Property Damage – Frequency Level

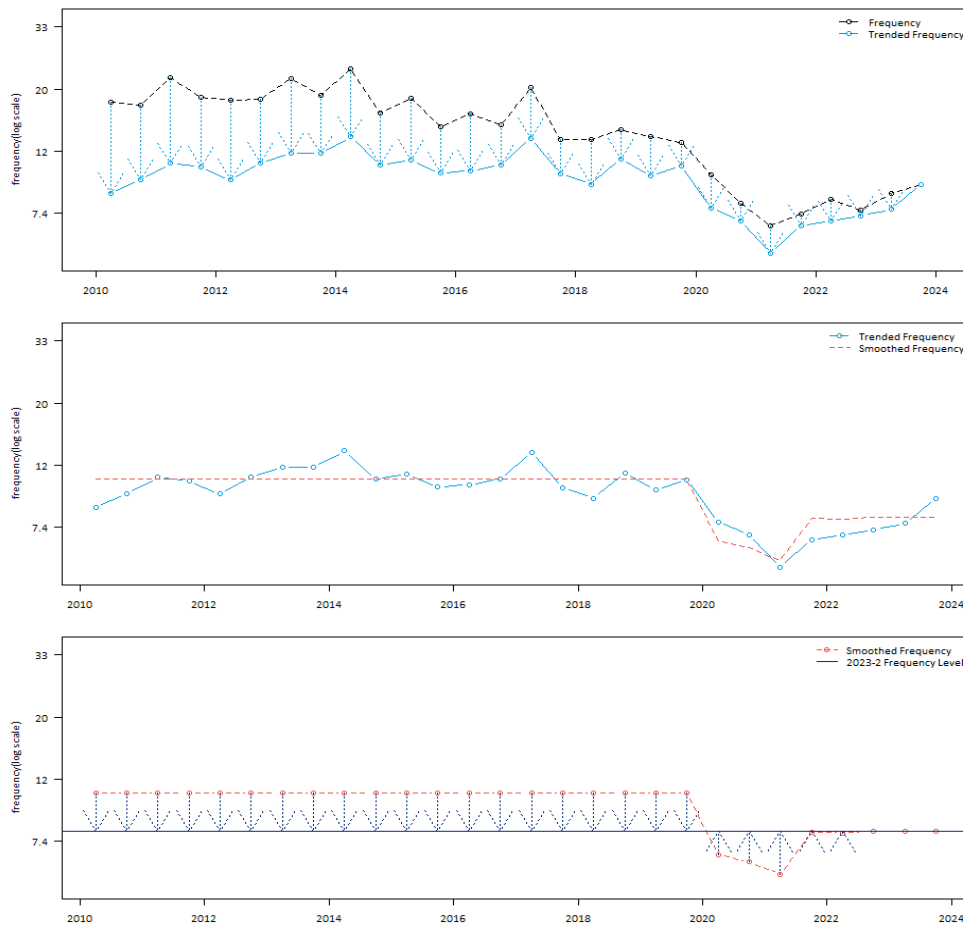


Table 9: Property Damage (Including DCPD) Adjustment Factors

Accident Half Year	Combined New Normal Factor
201901	0.735
201902	0.735
202001	1.207
202002	1.281
202101	1.415
202102	1.009
202201	1.013
202202	1.000
202301	1.000
202302	1.000

Figure 19: Collision – Frequency Level

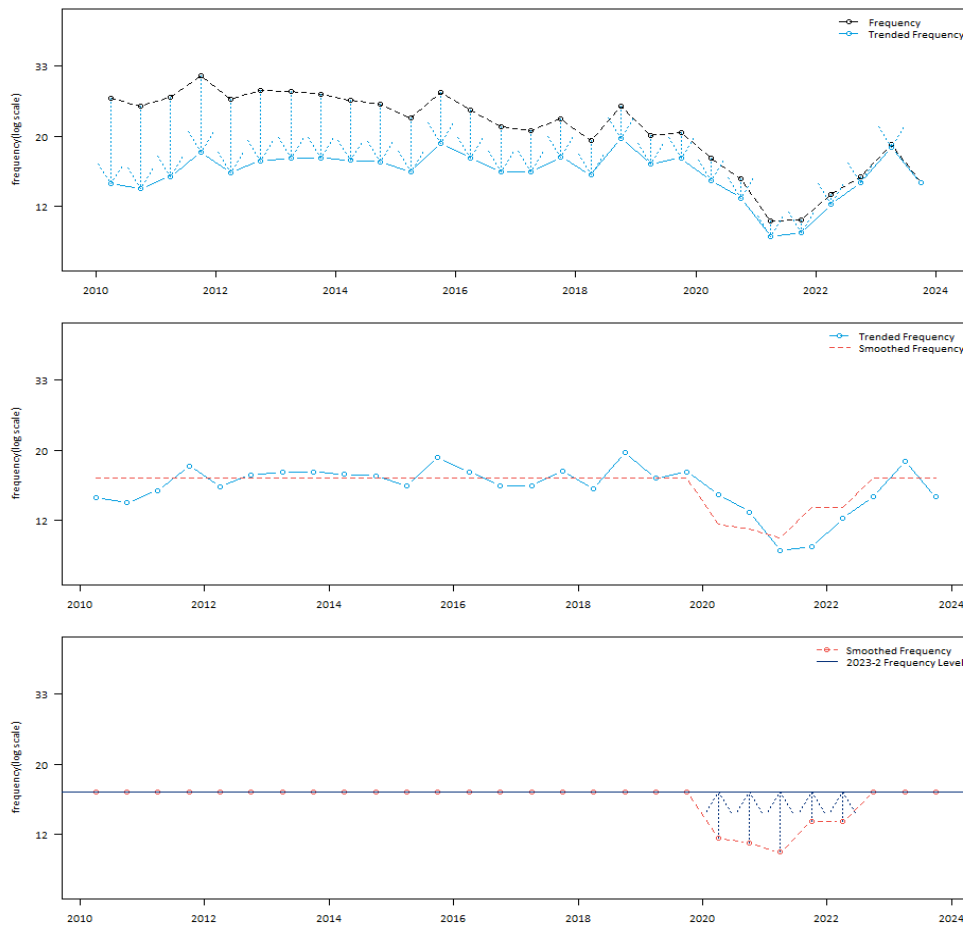


Table 10: Collision Adjustment Factors (Excluding Seasonality)

Accident Half Year	Combined New Normal Factor
201901	1.000
201902	1.000
202001	1.384
202002	1.439
202101	1.536
202102	1.231
202201	1.234
202202	1.000
202301	1.000
202302	1.000

6. Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the client named herein 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 the client named herein.
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7. Considerations and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by the client named herein 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 of the client named herein 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 the client named herein. 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 and Statements of Principles, 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.

8. Summary of Tables and Figures

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9. 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, and estimated ultimate claim amount by accident half-year.

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

Appendix E: Summary of loss trend regression analysis which includes modeled 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 16

Property Damage: Pages 17 to 28

Accident Benefits: Pages 29 to 40

Collision: Pages 41 to 52

Comprehensive: Pages 53 to 68

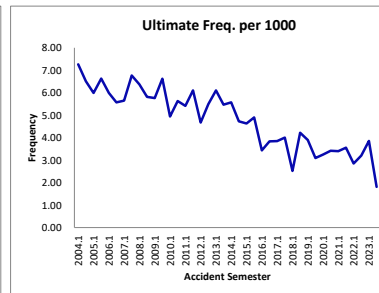
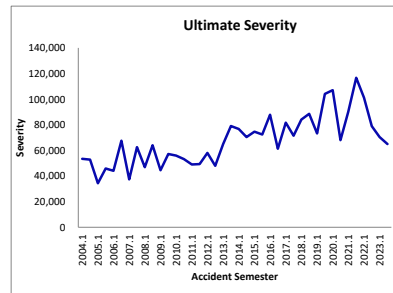
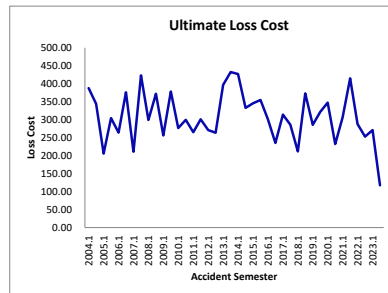
All Perils: Pages 69 to 80

Appendix F: Summary of selected loss trend models

Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

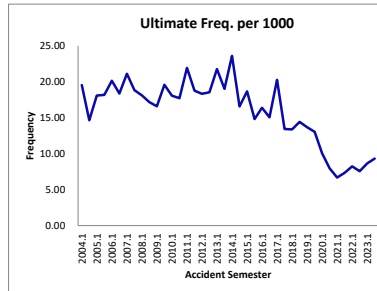
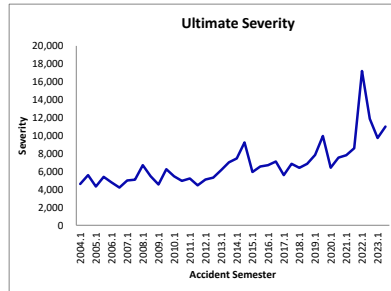
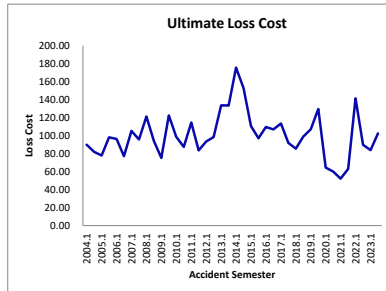
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	9,363	68	3,361	1.080	3,630	387.64		53,377		7.26			
2004.2	234	9,830	64	3,130	1.080	3,381	343.92		52,824		6.51		365.25	
2005.1	228	9,682	58	1,869	1.066	1,993	205.85	-46.9%	34,363	-35.6%	5.99	-17.5%		
2005.2	222	9,960	66	2,842	1.066	3,030	304.26	-11.5%	45,915	-13.1%	6.63	1.8%	255.75	-30.0%
2006.1	216	9,683	58	2,386	1.072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%		
2006.2	210	10,236	57	3,594	1.072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%	321.78	25.8%
2007.1	204	10,087	57	1,987	1.072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%		
2007.2	198	10,199	69	4,028	1.072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%	317.78	-1.2%
2008.1	192	9,727	62	2,707	1.075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%		
2008.2	186	10,316	60	3,571	1.075	3,838	372.07	-12.1%	63,969	2.3%	5.82	-14.0%	336.63	5.9%
2009.1	180	10,069	58	2,404	1.073	2,579	256.10	-14.4%	44,462	-5.2%	5.76	-9.6%		
2009.2	174	10,724	71	3,782	1.073	4,058	378.37	1.7%	57,152	-10.7%	6.62	13.8%	319.16	-5.2%
2010.1	168	10,515	52	2,756	1.056	2,909	276.66	8.0%	55,946	25.8%	4.95	-14.1%		
2010.2	162	11,187	63	3,174	1.056	3,351	299.53	-20.8%	53,185	-6.9%	5.63	-14.9%	288.44	-9.6%
2011.1	156	11,080	60	2,794	1.052	2,940	265.32	-4.1%	48,995	-12.4%	5.42	9.5%		
2011.2	150	11,779	72	3,371	1.052	3,548	301.18	0.6%	49,355	-7.2%	6.10	8.4%	283.80	-1.6%
2012.1	144	11,735	55	2,952	1.078	3,181	271.04	2.2%	58,017	18.4%	4.67	-13.7%		
2012.2	138	12,521	69	3,064	1.078	3,302	263.69	-12.4%	48,005	-2.7%	5.49	-10.0%	267.25	-5.8%
2013.1	132	12,408	76	4,529	1.087	4,922	396.63	46.3%	64,968	12.0%	6.11	30.7%		
2013.2	126	13,667	75	5,439	1.087	5,911	432.49	64.0%	79,067	64.7%	5.47	-0.4%	415.43	55.4%
2014.1	120	13,977	78	5,519	1.082	5,969	427.06	7.7%	76,657	18.0%	5.57	-8.7%		
2014.2	114	14,548	69	4,476	1.082	4,842	332.81	-23.0%	70,393	-11.0%	4.73	-13.6%	378.99	-8.8%
2015.1	108	14,411	67	4,620	1.078	4,981	345.62	-19.1%	74,577	-2.7%	4.63	-16.8%		
2015.2	102	15,251	75	5,021	1.078	5,413	354.94	6.6%	72,406	2.9%	4.90	3.7%	350.41	-7.5%
2016.1	96	15,074	52	4,121	1.103	4,546	301.58	-12.7%	87,828	17.8%	3.43	-25.9%		
2016.2	90	15,525	60	3,311	1.103	3,652	235.25	-33.7%	61,333	-15.3%	3.84	-21.8%	267.93	-23.5%
2017.1	84	15,227	59	4,384	1.091	4,784	314.20	4.2%	81,638	-7.0%	3.85	12.1%		
2017.2	78	15,787	63	4,139	1.091	4,517	286.10	21.6%	71,466	16.5%	4.00	4.4%	299.90	11.9%
2018.1	72	15,242	38	2,913	1.107	3,226	211.63	-32.6%	84,005	2.9%	2.52	-34.5%		
2018.2	66	15,317	55	5,162	1.107	5,717	373.22	30.5%	88,516	23.9%	4.22	5.3%	292.62	-2.4%
2019.1	60	14,610	57	3,808	1.096	4,173	285.63	35.0%	73,295	-12.7%	3.90	54.7%		
2019.2	54	13,560	42	3,983	1.096	4,365	321.93	-13.7%	104,097	17.6%	3.09	-26.7%	303.10	3.6%
2020.1	48	11,408	37	3,561	1.113	3,964	347.52	21.7%	106,974	46.0%	3.25	-16.6%		
2020.2	42	11,395	39	2,379	1.113	2,648	232.43	-27.8%	68,013	-34.7%	3.42	10.5%	290.01	-4.3%
2021.1	36	11,530	39	3,055	1.155	3,530	306.16	-11.9%	90,135	-15.7%	3.40	4.6%		
2021.2	30	11,860	42	4,260	1.155	4,922	415.03	78.6%	116,682	71.6%	3.56	4.1%	361.36	24.6%
2022.1	24	11,692	33	3,012	1.118	3,368	288.03	-5.9%	101,175	12.2%	2.85	-16.2%		
2022.2	18	12,529	40	2,833	1.118	3,168	252.85	-39.1%	78,924	-32.4%	3.20	-9.9%	269.84	-25.3%
2023.1	12	12,300	47	2,982	1.118	3,335	271.15	-5.9%	70,370	-30.4%	3.85	35.3%		
2023.2	6	12,607	23	1,325	1.118	1,482	117.54	-53.5%	64,923	-17.7%	1.81	-43.5%	193.40	-28.3%
Total		488,619	2,293	138,607		150,938								



Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

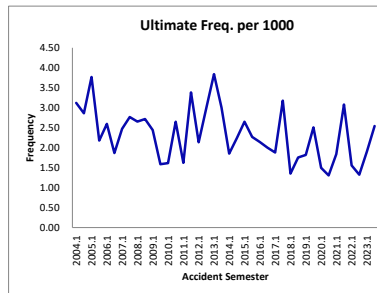
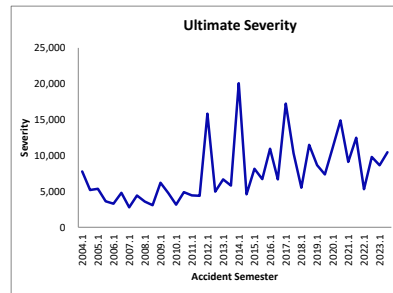
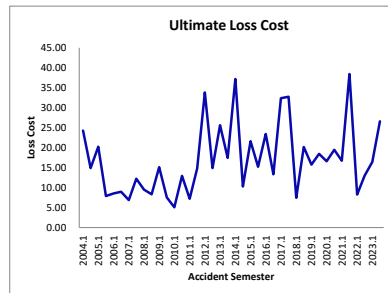
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	9,363	183	780	1,080	842	89.92		4,601		19.54			
2004.2	234	9,830	144	747	1,080	806	82.02		5,599		14.65		85.88	
2005.1	228	9,682	175	708	1,066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%		
2005.2	222	9,960	181	917	1,066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%	88.22	2.7%
2006.1	216	9,683	195	870	1,072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%		
2006.2	210	10,236	188	737	1,072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%	86.51	-1.9%
2007.1	204	10,087	213	992	1,072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%		
2007.2	198	10,199	192	911	1,072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%	100.51	16.2%
2008.1	192	9,727	176	1,098	1,075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%		
2008.2	186	10,316	177	902	1,075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%	107.24	6.7%
2009.1	180	10,069	167	706	1,073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%		
2009.2	174	10,724	210	1,225	1,073	1,314	122.50	30.3%	6,256	14.2%	19.58	14.1%	99.62	-7.1%
2010.1	168	10,515	190	984	1,056	1,038	98.74	31.2%	5,465	20.4%	18.07	8.9%		
2010.2	162	11,187	198	927	1,056	979	87.52	-28.6%	4,945	-21.0%	17.70	-9.6%	92.96	-6.7%
2011.1	156	11,080	243	1,206	1,052	1,269	114.57	16.0%	5,224	-4.4%	21.93	21.4%		
2011.2	150	11,779	221	937	1,052	986	83.68	-4.4%	4,460	-9.8%	18.76	6.0%	98.65	6.1%
2012.1	144	11,735	215	1,018	1,078	1,097	93.47	-18.4%	5,101	-2.3%	18.32	-16.5%		
2012.2	138	12,521	232	1,143	1,078	1,232	98.40	17.6%	5,311	19.1%	18.53	-1.3%	96.02	-2.7%
2013.1	132	12,408	270	1,527	1,087	1,659	133.70	43.0%	6,144	20.4%	21.76	18.8%		
2013.2	126	13,667	260	1,679	1,087	1,825	133.55	35.7%	7,020	32.2%	19.02	2.7%	133.62	39.2%
2014.1	120	13,977	330	2,270	1,082	2,456	175.68	31.4%	7,444	21.2%	23.60	8.5%		
2014.2	114	14,548	241	2,057	1,082	2,225	152.91	14.5%	9,235	31.5%	16.56	-13.0%	164.07	22.8%
2015.1	108	14,411	269	1,481	1,078	1,596	110.75	-37.0%	5,936	-20.3%	18.66	-20.9%		
2015.2	102	15,251	226	1,375	1,078	1,482	97.16	-36.5%	6,559	-29.0%	14.81	-10.5%	103.76	-36.8%
2016.1	96	15,074	247	1,499	1,103	1,653	109.66	-1.0%	6,696	12.8%	16.38	-12.2%		
2016.2	90	15,525	234	1,506	1,103	1,661	106.97	10.1%	7,103	8.3%	15.06	1.7%	108.30	4.4%
2017.1	84	15,227	309	1,583	1,091	1,728	113.47	3.5%	5,996	-16.4%	20.28	23.8%		
2017.2	78	15,787	212	1,331	1,091	1,452	91.99	-14.0%	6,856	-3.5%	13.42	-10.9%	102.53	-5.3%
2018.1	72	15,242	204	1,178	1,107	1,305	85.59	-24.6%	6,400	14.4%	13.37	-34.0%		
2018.2	66	15,317	221	1,368	1,107	1,515	98.88	7.5%	6,859	0.1%	14.42	7.4%	92.25	-10.0%
2019.1	60	14,610	200	1,428	1,096	1,565	107.13	25.2%	7,835	22.4%	13.67	2.2%		
2019.2	54	13,560	177	1,605	1,096	1,759	125.73	31.2%	9,955	45.1%	13.03	-9.6%	118.01	27.9%
2020.1	48	11,408	115	661	1,113	736	64.55	-39.7%	6,416	-18.1%	10.06	-26.4%		
2020.2	42	11,395	91	615	1,113	685	60.08	-53.7%	7,542	-24.2%	7.97	-38.9%	62.31	-47.2%
2021.1	36	11,530	77	521	1,155	602	52.20	-19.1%	7,818	21.8%	6.68	-33.6%		
2021.2	30	11,860	87	647	1,155	748	63.07	5.0%	8,591	13.9%	7.34	-7.8%	57.71	-7.4%
2022.1	24	11,692	96	1,480	1,118	1,654	141.49	171.0%	17,201	120.0%	8.23	23.2%		
2022.2	18	12,529	95	1,006	1,118	1,125	89.78	42.4%	11,869	38.1%	7.56	3.0%	114.74	98.8%
2023.1	12	12,300	106	924	1,118	1,033	83.99	-40.6%	9,728	-43.4%	8.63	5.0%		
2023.2	6	12,607	117	1,155	1,118	1,292	102.47	14.1%	11,003	-7.3%	9.31	23.1%	93.34	-18.6%
Total		488,619	7,682	45,702		49,719								



Province of Newfoundland and Labrador
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

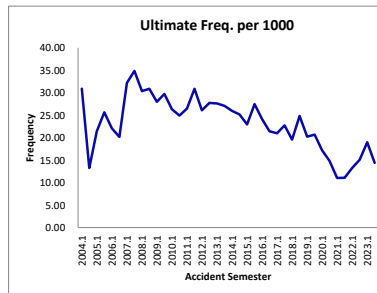
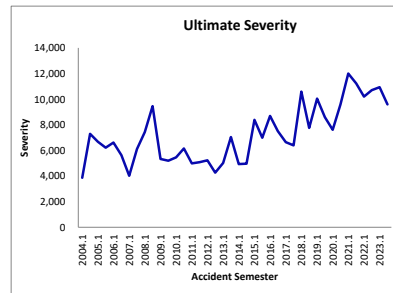
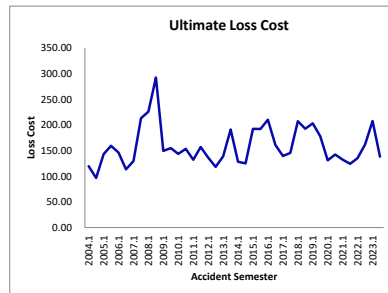
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	8,337	26	187	1,080	202	24.28		7,786		3.12			
2004.2	234	8,385	24	116	1,080	125	14.88		5,198		2.86		19.57	
2005.1	228	7,961	30	151	1,066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%		
2005.2	222	8,270	18	61	1,066	65	7.88	-47.0%	3,623	-30.3%	2.18	-23.9%	13.94	-28.8%
2006.1	216	8,088	21	64	1,072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%		
2006.2	210	8,578	16	72	1,072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%	8.75	-37.2%
2007.1	204	8,497	21	54	1,072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%		
2007.2	198	9,034	25	103	1,072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%	9.64	10.1%
2008.1	192	9,044	24	80	1,075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%		
2008.2	186	9,570	26	74	1,075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%	8.90	-7.7%
2009.1	180	9,428	23	133	1,073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%		
2009.2	174	10,080	16	71	1,073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%	11.22	26.1%
2010.1	168	9,924	16	48	1,056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%		
2010.2	162	10,566	28	130	1,056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%	9.13	-18.6%
2011.1	156	10,497	17	72	1,052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%		
2011.2	150	11,234	38	158	1,052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%	11.15	22.1%
2012.1	144	11,238	24	353	1,078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%		
2012.2	138	12,021	36	166	1,078	179	14.89	0.4%	4,971	13.4%	2.99	-11.5%	24.03	115.6%
2013.1	132	11,977	46	282	1,087	307	25.61	-24.3%	6,669	-57.9%	3.84	79.8%		
2013.2	126	12,653	38	203	1,087	221	17.45	17.2%	5,810	16.9%	3.00	0.3%	21.42	-10.9%
2014.1	120	12,422	23	427	1,082	462	37.17	45.1%	20,076	201.1%	1.85	-51.8%		
2014.2	114	12,960	29	123	1,082	133	10.28	-41.1%	4,595	-20.9%	2.24	-25.5%	23.44	9.5%
2015.1	108	12,843	34	257	1,078	277	21.60	-41.9%	8,158	-59.4%	2.65	43.0%		
2015.2	102	13,655	31	193	1,078	208	15.23	48.1%	6,707	46.0%	2.27	1.4%	18.31	-21.9%
2016.1	96	13,542	29	288	1,103	317	23.43	8.5%	10,940	34.1%	2.14	-19.1%		
2016.2	90	14,004	28	169	1,103	187	13.34	-12.4%	6,673	-0.5%	2.00	-11.9%	18.30	-0.1%
2017.1	84	13,848	26	411	1,091	448	32.38	38.2%	17,247	57.6%	1.88	-12.3%		
2017.2	78	14,481	46	435	1,091	474	32.75	145.4%	10,309	54.5%	3.18	58.9%	32.57	78.0%
2018.1	72	14,055	19	95	1,107	105	7.46	-77.0%	5,521	-68.0%	1.35	-28.0%		
2018.2	66	14,253	25	259	1,107	287	20.16	-38.4%	11,492	11.5%	1.75	-44.8%	13.85	-57.5%
2019.1	60	13,747	25	197	1,096	216	15.74	110.9%	8,656	56.8%	1.82	34.5%		
2019.2	54	13,159	33	222	1,096	243	18.46	-8.4%	7,360	-36.0%	2.51	43.0%	17.07	23.2%
2020.1	48	11,322	17	169	1,113	188	16.60	5.4%	11,092	28.1%	1.50	-17.7%		
2020.2	42	11,290	15	197	1,113	220	19.45	5.4%	14,896	102.4%	1.31	-47.9%	18.02	5.6%
2021.1	36	11,308	21	164	1,155	189	16.75	0.9%	9,111	-17.9%	1.84	22.9%		
2021.2	30	11,663	36	388	1,155	448	38.43	97.6%	12,477	-16.2%	3.08	135.9%	27.76	54.0%
2022.1	24	11,644	18	86	1,118	96	8.24	-50.8%	5,302	-41.8%	1.55	-15.5%		
2022.2	18	12,469	17	145	1,118	162	12.99	-66.2%	9,808	-21.4%	1.32	-57.0%	10.69	-61.5%
2023.1	12	12,242	23	180	1,118	201	16.44	99.5%	8,635	62.9%	1.90	22.5%		
2023.2	6	12,543	32	298	1,118	333	26.59	104.7%	10,465	6.7%	2.54	91.9%	21.58	101.7%
Total		452,832	1,039	7,281		7,965								



Province of Newfoundland and Labrador
Collision
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

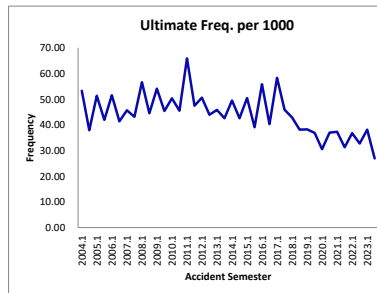
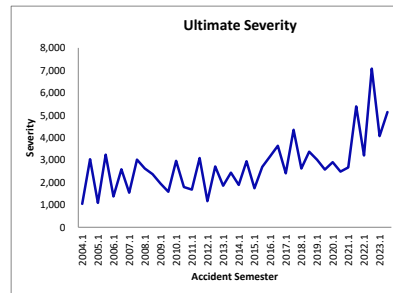
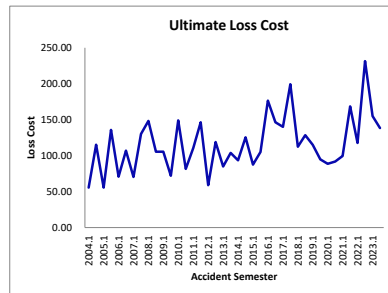
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,103	65	233	1,080	251	119.45		3,864		30.91			
2004.2	234	2,114	28	189	1,080	204	96.59		7,291		13.25		107.99	
2005.1	228	2,007	43	269	1,066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%		
2005.2	222	2,068	53	309	1,066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%	151.22	40.0%
2006.1	216	2,084	46	284	1,072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%		
2006.2	210	2,131	43	226	1,072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%	129.53	-14.3%
2007.1	204	2,050	66	248	1,072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%		
2007.2	198	2,152	75	428	1,072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%	172.18	32.9%
2008.1	192	2,240	68	470	1,075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%		
2008.2	186	2,428	75	660	1,075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%	260.17	51.1%
2009.1	180	2,359	66	328	1,073	352	149.32	-33.8%	5,336	-28.2%	27.98	-7.8%		
2009.2	174	2,488	74	359	1,073	385	154.65	-47.1%	5,199	-45.0%	29.75	-3.7%	152.06	-41.6%
2010.1	168	2,469	65	336	1,056	355	143.63	-3.8%	5,455	2.2%	26.33	-5.9%		
2010.2	162	2,649	66	384	1,056	406	153.12	-1.0%	6,145	18.2%	24.92	-16.2%	148.54	-2.3%
2011.1	156	2,682	71	336	1,052	354	131.90	-8.2%	4,982	-8.7%	26.48	0.6%		
2011.2	150	2,851	88	425	1,052	447	156.83	2.4%	5,081	-17.3%	30.87	23.9%	144.75	-2.6%
2012.1	144	2,912	76	368	1,078	397	136.30	3.3%	5,223	-4.8%	26.09	-1.4%		
2012.2	138	3,101	86	340	1,078	367	118.21	-24.6%	4,262	-16.1%	27.74	-10.1%	126.97	-12.3%
2013.1	132	3,186	88	406	1,087	441	138.59	1.7%	5,017	-4.0%	27.62	5.9%		
2013.2	126	3,434	93	603	1,087	655	190.77	61.4%	7,045	65.3%	27.08	-2.4%	165.66	30.5%
2014.1	120	3,426	89	406	1,082	439	128.13	-7.5%	4,932	-1.7%	25.98	-6.0%		
2014.2	114	3,617	91	418	1,082	452	124.95	-34.5%	4,967	-29.5%	25.16	-7.1%	126.50	-23.6%
2015.1	108	3,618	83	645	1,078	696	192.25	50.0%	8,381	69.9%	22.94	-11.7%		
2015.2	102	3,788	104	675	1,078	727	192.00	53.7%	6,994	40.8%	27.45	9.1%	192.12	51.9%
2016.1	96	3,806	92	724	1,103	799	209.97	9.2%	6,866	3.6%	24.17	5.4%		
2016.2	90	3,920	84	572	1,103	631	160.88	-16.2%	7,507	7.3%	21.43	-21.9%	185.06	-3.7%
2017.1	84	3,766	79	481	1,091	524	139.22	-33.7%	6,638	-23.6%	20.97	-13.2%		
2017.2	78	3,916	89	521	1,091	569	145.28	-9.7%	6,392	-14.8%	22.73	6.1%	142.31	-23.1%
2018.1	72	3,833	75	717	1,107	794	207.06	48.7%	10,583	59.4%	19.56	-6.7%		
2018.2	66	3,866	96	672	1,107	744	192.45	32.5%	7,750	21.2%	24.83	9.3%	199.72	40.3%
2019.1	60	3,710	75	687	1,096	753	202.95	-2.0%	10,039	-5.1%	20.22	3.3%		
2019.2	54	3,774	78	612	1,096	670	177.61	-7.7%	8,595	10.9%	20.67	-16.8%	190.17	-4.8%
2020.1	48	3,661	63	431	1,113	479	130.93	-35.5%	7,608	-24.2%	17.21	-14.9%		
2020.2	42	3,779	56	483	1,113	537	142.15	-20.0%	9,592	11.6%	14.82	-28.3%	136.63	-28.2%
2021.1	36	3,809	42	436	1,155	504	132.30	1.0%	11,999	57.7%	11.03	-35.9%		
2021.2	30	4,056	45	436	1,155	504	124.22	-12.6%	11,228	17.1%	11.06	-25.3%	128.14	-6.2%
2022.1	24	4,127	55	499	1,118	558	135.24	2.2%	10,203	-15.0%	13.25	20.2%		
2022.2	18	4,393	66	634	1,118	709	161.44	30.0%	10,706	-4.6%	15.08	36.3%	148.75	16.1%
2023.1	12	4,407	84	817	1,118	914	207.38	53.3%	10,935	7.2%	18.96	43.1%		
2023.2	6	4,620	67	570	1,118	638	138.01	-14.5%	9,586	-10.5%	14.40	-4.5%	171.88	15.5%
Total		127,398	2,847	18,635		20,355								



Province of Newfoundland and Labrador
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

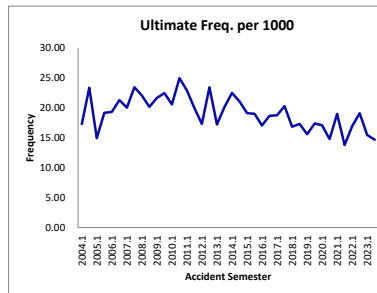
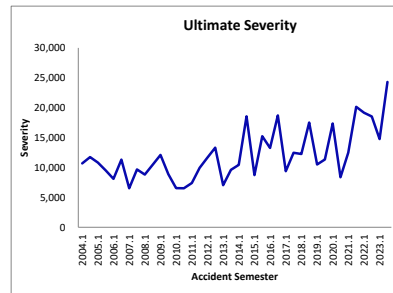
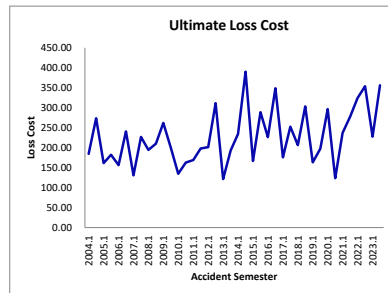
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,292	122	118	1,080	127	55.57		1,044		53.23			
2004.2	234	2,321	88	247	1,080	267	115.12		3,037		37.91		85.53	
2005.1	228	2,241	115	117	1,066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%		
2005.2	222	2,290	96	292	1,066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%	96.16	12.4%
2006.1	216	2,291	118	151	1,072	162	70.82	27.3%	1,375	26.3%	51.50	0.4%		
2006.2	210	2,344	97	234	1,072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%	89.12	-7.3%
2007.1	204	2,301	105	151	1,072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%		
2007.2	198	2,364	102	287	1,072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%	100.66	12.9%
2008.1	192	2,510	142	346	1,075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%		
2008.2	186	2,718	121	267	1,075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%	126.02	25.2%
2009.1	180	2,681	145	264	1,073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%		
2009.2	174	2,819	128	189	1,073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%	88.32	-29.9%
2010.1	168	2,844	143	401	1,056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%		
2010.2	162	3,012	137	232	1,056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%	114.25	29.4%
2011.1	156	3,082	203	325	1,052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%		
2011.2	150	3,248	154	452	1,052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%	129.08	13.0%
2012.1	144	3,323	168	182	1,078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%		
2012.2	138	3,508	154	387	1,078	417	118.94	-18.9%	2,709	-12.3%	43.90	-7.4%	89.77	-30.5%
2013.1	132	3,622	166	283	1,087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%		
2013.2	126	3,900	166	372	1,087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%	94.74	5.5%
2014.1	120	3,922	194	339	1,082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%		
2014.2	114	4,109	175	476	1,082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%	109.87	16.0%
2015.1	108	4,147	209	337	1,078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%		
2015.2	102	4,304	168	420	1,078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%	96.57	-12.1%
2016.1	96	4,370	244	700	1,103	772	176.59	101.6%	3,163	81.9%	55.83	10.8%		
2016.2	90	4,494	181	596	1,103	658	146.39	39.2%	3,635	34.9%	40.28	3.2%	161.28	67.0%
2017.1	84	4,390	256	564	1,091	615	140.14	-20.6%	2,403	-24.0%	58.31	4.4%		
2017.2	78	4,534	208	828	1,091	904	199.34	36.2%	4,345	19.5%	45.88	13.9%	170.22	5.5%
2018.1	72	4,476	192	455	1,107	504	112.48	-19.7%	2,623	9.1%	42.89	-26.4%		
2018.2	66	4,463	170	518	1,107	573	128.48	-35.5%	3,373	-22.4%	38.09	-17.0%	120.47	-29.2%
2019.1	60	4,342	166	456	1,096	500	115.09	2.3%	3,010	14.8%	38.23	-10.9%		
2019.2	54	4,339	160	376	1,096	412	94.84	-26.2%	2,572	-23.7%	36.87	-3.2%	104.97	-12.9%
2020.1	48	4,255	130	339	1,113	378	88.72	-22.9%	2,904	-3.5%	30.55	-20.1%		
2020.2	42	4,330	160	357	1,113	398	91.86	-3.1%	2,486	-3.3%	36.95	0.2%	90.31	-14.0%
2021.1	36	4,371	163	376	1,155	435	99.52	12.2%	2,669	-8.1%	37.29	22.1%		
2021.2	30	4,606	144	672	1,155	776	168.55	83.5%	5,391	116.9%	31.27	-15.4%	134.94	49.4%
2022.1	24	4,706	173	495	1,118	554	117.72	18.3%	3,202	20.0%	36.76	-1.4%		
2022.2	18	4,987	163	1,032	1,118	1,154	231.46	37.3%	7,077	31.3%	32.71	4.6%	176.24	30.6%
2023.1	12	5,021	191	696	1,118	779	155.09	31.7%	4,067	27.0%	38.14	3.7%		
2023.2	6	5,169	139	640	1,118	715	138.41	-40.2%	5,141	-27.4%	26.92	-17.7%	146.63	-16.8%
Total		145,046	6,257	15,972		17,494								



Province of Newfoundland and Labrador
All Perils
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,315	40	396	1,080	427	184.62		10,687		17.27			
2004.2	234	2,528	59	641	1,080	692	273.74		11,731		23.33		231.14	
2005.1	228	2,548	38	386	1,066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%		
2005.2	222	2,561	49	438	1,066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%	171.80	-25.7%
2006.1	216	2,488	48	362	1,072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%		
2006.2	210	2,680	57	602	1,072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%	199.96	16.4%
2007.1	204	2,847	57	347	1,072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%		
2007.2	198	3,116	73	660	1,072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%	180.87	-9.5%
2008.1	192	3,088	68	558	1,075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%		
2008.2	186	3,326	67	650	1,075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%	202.48	11.9%
2009.1	180	3,281	71	801	1,073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%		
2009.2	174	3,344	75	622	1,073	667	199.49	-5.1%	8,894	-14.8%	22.43	11.3%	230.40	13.8%
2010.1	168	3,357	69	428	1,056	452	134.57	-48.6%	6,547	-45.9%	20.56	-5.0%		
2010.2	162	3,650	91	562	1,056	594	162.66	-18.5%	6,524	-26.6%	24.93	11.2%	149.20	-35.2%
2011.1	156	3,673	84	590	1,052	621	169.05	25.6%	7,392	12.9%	22.87	11.3%		
2011.2	150	3,917	78	736	1,052	775	197.84	21.6%	9,936	52.3%	19.91	-20.1%	183.91	23.3%
2012.1	144	3,989	69	745	1,078	803	201.34	19.1%	11,539	57.5%	17.30	-24.4%		
2012.2	138	4,357	102	1,259	1,078	1,357	311.46	57.4%	13,304	33.9%	23.41	17.6%	258.83	40.7%
2013.1	132	4,358	75	486	1,087	529	121.31	-39.7%	7,049	-39.4%	17.21	-0.5%		
2013.2	126	4,675	94	831	1,087	903	193.06	-38.0%	9,602	-27.8%	20.11	-14.1%	158.44	-38.8%
2014.1	120	4,720	106	1,023	1,082	1,106	234.38	93.2%	10,437	48.1%	22.46	30.5%		
2014.2	114	4,801	101	1,732	1,082	1,873	390.12	102.1%	18,544	93.1%	21.04	4.6%	312.91	97.5%
2015.1	108	4,818	92	746	1,078	804	166.82	-28.8%	8,737	-16.3%	19.09	-15.0%		
2015.2	102	5,007	95	1,342	1,078	1,446	288.85	-26.0%	15,223	-17.9%	18.97	-9.8%	229.01	-26.8%
2016.1	96	4,988	85	1,022	1,103	1,128	226.09	35.5%	13,267	51.8%	17.04	-10.7%		
2016.2	90	5,146	96	1,627	1,103	1,795	348.82	20.8%	18,698	22.8%	18.66	-1.7%	288.41	25.9%
2017.1	84	5,286	99	851	1,091	928	175.63	-22.3%	9,378	-29.3%	18.73	9.9%		
2017.2	78	5,476	111	1,267	1,091	1,382	252.41	-27.6%	12,453	-33.4%	20.27	8.6%	214.70	-25.6%
2018.1	72	5,347	90	996	1,107	1,103	206.27	17.4%	12,255	30.7%	16.83	-10.1%		
2018.2	66	5,433	94	1,488	1,107	1,647	303.23	20.1%	17,525	40.7%	17.30	-14.6%	255.13	18.8%
2019.1	60	5,139	80	766	1,096	840	163.39	-20.8%	10,496	-14.4%	15.57	-7.5%		
2019.2	54	4,776	83	859	1,096	942	197.16	-35.0%	11,346	-35.3%	17.38	0.4%	179.66	-29.6%
2020.1	48	3,746	64	998	1,113	1,111	296.52	81.5%	17,356	65.4%	17.08	9.7%		
2020.2	42	3,519	52	391	1,113	435	123.73	-37.2%	8,373	-26.2%	14.78	-15.0%	212.82	18.5%
2021.1	36	3,585	68	735	1,155	849	236.89	-20.1%	12,488	-28.0%	18.97	11.0%		
2021.2	30	3,620	50	870	1,155	1,005	277.64	124.4%	20,150	140.7%	13.78	-6.8%	257.37	20.9%
2022.1	24	3,648	62	1,058	1,118	1,183	324.17	36.8%	19,167	53.5%	16.91	-10.8%		
2022.2	18	3,953	75	1,250	1,118	1,398	353.60	27.4%	18,530	-8.0%	19.08	38.5%	339.47	31.9%
2023.1	12	3,899	60	794	1,118	888	227.65	-29.8%	14,744	-23.1%	15.44	-8.7%		
2023.2	6	3,970	58	1,264	1,118	1,414	356.12	0.7%	24,300	31.1%	14.65	-23.2%	292.46	-13.8%
Total		156,977	2,985	33,178		36,244								



Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	3,361	3,361	1.000	3,361	3,361	0
2004.2	234	3,130	3,130	1.000	3,130	3,130	0
2005.1	228	1,869	1,869	1.000	1,869	1,869	0
2005.2	222	2,842	2,842	1.000	2,842	2,842	0
2006.1	216	2,386	2,386	1.000	2,386	2,386	0
2006.2	210	3,594	3,594	1.000	3,594	3,594	0
2007.1	204	1,987	1,987	1.000	1,987	1,987	0
2007.2	198	4,028	4,028	1.000	4,028	4,028	0
2008.1	192	2,707	2,707	1.000	2,707	2,707	0
2008.2	186	3,571	3,571	1.000	3,571	3,571	0
2009.1	180	2,404	2,404	1.000	2,404	2,404	(1)
2009.2	174	3,781	3,781	1.000	3,782	3,783	(0)
2010.1	168	2,755	2,755	1.000	2,756	2,757	(1)
2010.2	162	3,171	3,171	1.001	3,174	3,174	(0)
2011.1	156	2,791	2,791	1.001	2,794	2,792	1
2011.2	150	3,370	3,370	1.000	3,371	3,461	(89)
2012.1	144	2,951	2,951	1.000	2,952	3,030	(78)
2012.2	138	2,795	3,063	1.000	3,064	3,150	(85)
2013.1	132	4,500	4,521	1.002	4,529	4,648	(119)
2013.2	126	5,429	5,429	1.002	5,439	5,579	(140)
2014.1	120	5,505	5,512	1.001	5,519	5,707	(188)
2014.2	114	3,218	4,493	0.996	4,476	4,597	(121)
2015.1	108	4,154	4,640	0.996	4,620	4,697	(77)
2015.2	102	4,127	5,080	0.989	5,021	5,255	(233)
2016.1	96	4,030	4,152	0.993	4,121	4,253	(132)
2016.2	90	2,817	3,313	0.999	3,311	3,410	(98)
2017.1	84	3,461	4,391	0.998	4,384	4,471	(87)
2017.2	78	3,269	4,170	0.992	4,139	4,331	(192)
2018.1	72	2,487	2,915	0.999	2,913	3,214	(301)
2018.2	66	3,925	5,239	0.985	5,162	5,687	(524)
2019.1	60	2,789	3,807	1.000	3,808	3,997	(189)
2019.2	54	2,451	3,841	1.037	3,983	4,103	(119)
2020.1	48	1,700	3,302	1.078	3,561	3,829	(268)
2020.2	42	1,119	2,166	1.098	2,379	2,459	(80)
2021.1	36	1,083	2,632	1.161	3,055	2,716	339
2021.2	30	1,199	3,496	1.219	4,260	4,272	(12)
2022.1	24	401	2,252	1.338	3,012	3,144	(132)
2022.2	18	431	1,913	1.481	2,833	2,883	(50)
2023.1	12	73	1,791	1.665	2,982	3,805	(823)
2023.2	6	4	499	2.658	1,325		
Total		111,665	133,316		138,607	141,083	(3,801)

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	780	780	1.000	780	780	0
2004.2	234	747	747	1.000	747	747	0
2005.1	228	708	708	1.000	708	708	0
2005.2	222	917	917	1.000	917	917	0
2006.1	216	870	870	1.000	870	870	0
2006.2	210	737	737	1.000	737	737	0
2007.1	204	992	992	1.000	992	992	0
2007.2	198	911	911	1.000	911	911	0
2008.1	192	1,098	1,098	1.000	1,098	1,098	0
2008.2	186	902	902	1.000	902	902	0
2009.1	180	706	706	1.000	706	706	0
2009.2	174	1,225	1,225	1.000	1,225	1,225	0
2010.1	168	984	984	1.000	984	984	0
2010.2	162	927	927	1.000	927	927	0
2011.1	156	1,206	1,206	1.000	1,206	1,206	0
2011.2	150	937	937	1.000	937	936	1
2012.1	144	1,018	1,018	1.000	1,018	1,016	2
2012.2	138	1,144	1,144	1.000	1,143	1,142	1
2013.1	132	1,527	1,527	1.000	1,527	1,525	2
2013.2	126	1,646	1,680	1.000	1,679	1,652	28
2014.1	120	2,271	2,271	1.000	2,270	2,267	3
2014.2	114	2,057	2,057	1.000	2,057	2,055	1
2015.1	108	1,480	1,480	1.000	1,481	1,479	2
2015.2	102	1,374	1,374	1.000	1,374	1,374	0
2016.1	96	1,497	1,497	1.001	1,499	1,497	2
2016.2	90	1,504	1,504	1.001	1,506	1,504	2
2017.1	84	1,581	1,581	1.001	1,583	1,582	1
2017.2	78	1,329	1,329	1.001	1,331	1,311	20
2018.1	72	1,193	1,193	0.988	1,178	1,177	1
2018.2	66	1,384	1,384	0.988	1,368	1,365	3
2019.1	60	1,447	1,447	0.987	1,428	1,431	(3)
2019.2	54	1,630	1,630	0.985	1,605	1,613	(8)
2020.1	48	669	670	0.987	661	665	(4)
2020.2	42	624	624	0.985	615	617	(2)
2021.1	36	528	528	0.986	521	526	(5)
2021.2	30	644	653	0.992	647	635	13
2022.1	24	1,415	1,497	0.989	1,480	1,509	(29)
2022.2	18	740	1,000	1.006	1,006	1,283	(277)
2023.1	12	892	1,001	0.923	924	1,078	(154)
2023.2	6	363	967	1.194	1,155		
Total		44,603	45,703		45,702	44,947	(400)

Province of Newfoundland and Labrador
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	187	187	1.000	187	187	0
2004.2	234	116	116	1.000	116	116	0
2005.1	228	151	151	1.000	151	151	0
2005.2	222	61	61	1.000	61	61	0
2006.1	216	64	64	1.000	64	64	0
2006.2	210	72	72	1.000	72	72	0
2007.1	204	54	54	1.000	54	54	0
2007.2	198	103	103	1.000	103	103	0
2008.1	192	80	80	1.000	80	80	0
2008.2	186	74	74	1.000	74	74	0
2009.1	180	133	133	1.000	133	133	0
2009.2	174	71	71	1.000	71	71	0
2010.1	168	48	48	1.000	48	48	0
2010.2	162	130	130	1.000	130	130	0
2011.1	156	72	72	1.000	72	72	0
2011.2	150	158	158	1.000	158	158	0
2012.1	144	353	353	1.000	353	353	0
2012.2	138	166	166	1.000	166	166	0
2013.1	132	282	282	1.000	282	282	0
2013.2	126	203	203	1.000	203	203	0
2014.1	120	427	427	1.000	427	428	(1)
2014.2	114	123	123	1.001	123	123	(0)
2015.1	108	257	257	1.001	257	257	(0)
2015.2	102	193	193	1.001	193	195	(3)
2016.1	96	283	284	1.014	288	281	7
2016.2	90	171	171	0.993	169	173	(4)
2017.1	84	404	404	1.016	411	407	4
2017.2	78	432	432	1.005	435	434	0
2018.1	72	94	94	1.005	95	95	0
2018.2	66	250	258	1.005	259	257	2
2019.1	60	141	197	1.001	197	212	(14)
2019.2	54	220	220	1.006	222	231	(9)
2020.1	48	158	167	1.009	169	163	6
2020.2	42	139	201	0.982	197	132	65
2021.1	36	144	153	1.074	164	159	5
2021.2	30	212	358	1.085	388	386	2
2022.1	24	63	78	1.096	86	125	(39)
2022.2	18	64	129	1.120	145	198	(53)
2023.1	12	66	141	1.274	180	205	(25)
2023.2	6	8	224	1.329	298		
Total		6,427	7,091		7,281	7,039	(56)

Province of Newfoundland and Labrador
Collision
Commercial Vehicles (Including Fleets)
Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	233	233	1.000	233	233	0
2004.2	234	189	189	1.000	189	189	0
2005.1	228	269	269	1.000	269	269	0
2005.2	222	309	309	1.000	309	309	0
2006.1	216	284	284	1.000	284	284	0
2006.2	210	226	226	1.000	226	226	0
2007.1	204	248	248	1.000	248	248	0
2007.2	198	428	428	1.000	428	428	0
2008.1	192	470	470	1.000	470	470	0
2008.2	186	660	660	1.000	660	660	0
2009.1	180	328	328	1.000	328	328	0
2009.2	174	359	359	1.000	359	359	0
2010.1	168	336	336	1.000	336	336	0
2010.2	162	384	384	1.000	384	384	0
2011.1	156	336	336	1.000	336	336	0
2011.2	150	425	425	0.999	425	425	0
2012.1	144	369	369	0.999	368	368	(0)
2012.2	138	340	340	0.999	340	340	(0)
2013.1	132	406	406	0.999	406	406	(0)
2013.2	126	603	603	0.999	603	603	(0)
2014.1	120	406	406	0.999	406	406	(0)
2014.2	114	418	418	0.999	418	418	(0)
2015.1	108	646	646	0.999	645	645	(0)
2015.2	102	675	675	0.999	675	673	1
2016.1	96	726	726	0.998	724	728	(4)
2016.2	90	572	572	0.999	572	572	(0)
2017.1	84	481	481	0.999	481	479	2
2017.2	78	524	524	0.995	521	522	(1)
2018.1	72	719	720	0.996	717	717	(0)
2018.2	66	675	675	0.996	672	672	(0)
2019.1	60	690	690	0.996	687	688	(1)
2019.2	54	614	614	0.996	612	612	(0)
2020.1	48	432	432	0.996	431	431	(0)
2020.2	42	484	484	0.997	483	482	1
2021.1	36	439	439	0.994	436	434	2
2021.2	30	441	441	0.989	436	441	(5)
2022.1	24	503	508	0.983	499	496	3
2022.2	18	616	660	0.961	634	612	23
2023.1	12	858	912	0.896	817	926	(109)
2023.2	6	392	648	0.880	570		
Total		18,512	18,872		18,635	18,154	(89)

Province of Newfoundland and Labrador
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	118	118	1.000	118	118	0
2004.2	234	247	247	1.000	247	247	0
2005.1	228	117	117	1.000	117	117	0
2005.2	222	292	292	1.000	292	292	0
2006.1	216	151	151	1.000	151	151	0
2006.2	210	234	234	1.000	234	234	0
2007.1	204	151	151	1.000	151	151	0
2007.2	198	287	287	1.000	287	287	0
2008.1	192	346	346	1.000	346	346	0
2008.2	186	267	267	1.000	267	267	0
2009.1	180	264	264	1.000	264	264	0
2009.2	174	189	189	1.000	189	189	0
2010.1	168	401	401	1.000	401	401	0
2010.2	162	232	232	1.000	232	232	0
2011.1	156	325	325	1.000	325	325	0
2011.2	150	452	452	1.000	452	452	0
2012.1	144	182	182	1.000	182	182	0
2012.2	138	387	387	1.000	387	387	0
2013.1	132	283	283	1.000	283	283	0
2013.2	126	372	372	1.000	372	372	0
2014.1	120	339	339	1.000	339	339	0
2014.2	114	476	476	1.000	476	476	0
2015.1	108	337	337	1.000	337	337	0
2015.2	102	420	420	1.000	420	420	0
2016.1	96	700	700	1.000	700	700	0
2016.2	90	596	596	1.000	596	596	0
2017.1	84	564	564	1.000	564	564	0
2017.2	78	828	828	1.000	828	828	0
2018.1	72	455	455	1.000	455	455	0
2018.2	66	518	518	1.000	518	518	0
2019.1	60	456	456	1.000	456	456	0
2019.2	54	376	376	1.000	376	376	0
2020.1	48	339	339	1.000	339	339	0
2020.2	42	357	357	1.000	357	357	0
2021.1	36	377	377	0.999	376	376	0
2021.2	30	672	672	0.999	672	671	0
2022.1	24	496	496	0.999	495	492	3
2022.2	18	1,040	1,040	0.992	1,032	1,012	20
2023.1	12	672	688	1.013	696	789	(93)
2023.2	6	406	613	1.043	640		
Total		15,724	15,947		15,972	15,401	(69)

Province of Newfoundland and Labrador

All Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1) Accident Semester	(2) Maturity (in Months)	(3) Paid Loss and ALAE (000)	(4) * (5) Reported Claim Counts: Development Method			(6) (4) * (5)	(7) Prior	(8) (6) - (7)
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate			
2004.1	240	396	396	1.000	396	396	0	
2004.2	234	641	641	1.000	641	641	0	
2005.1	228	386	386	1.000	386	386	0	
2005.2	222	438	438	1.000	438	438	0	
2006.1	216	362	362	1.000	362	362	0	
2006.2	210	602	602	1.000	602	602	0	
2007.1	204	347	347	1.000	347	347	0	
2007.2	198	660	660	1.000	660	660	0	
2008.1	192	558	558	1.000	558	558	0	
2008.2	186	650	650	1.000	650	650	0	
2009.1	180	801	801	1.000	801	801	0	
2009.2	174	622	622	1.000	622	622	0	
2010.1	168	428	428	1.000	428	428	0	
2010.2	162	562	562	1.000	562	562	0	
2011.1	156	590	590	0.999	590	590	0	
2011.2	150	737	737	0.999	736	736	0	
2012.1	144	746	746	0.999	745	745	0	
2012.2	138	1,260	1,260	0.999	1,259	1,259	0	
2013.1	132	487	487	0.999	486	486	0	
2013.2	126	831	831	0.999	831	831	0	
2014.1	120	1,024	1,024	0.999	1,023	1,023	0	
2014.2	114	1,733	1,733	0.999	1,732	1,732	0	
2015.1	108	746	746	0.999	746	745	0	
2015.2	102	1,343	1,343	0.999	1,342	1,342	0	
2016.1	96	1,023	1,023	0.999	1,022	1,022	0	
2016.2	90	1,629	1,629	0.999	1,627	1,627	0	
2017.1	84	851	851	0.999	851	851	0	
2017.2	78	1,268	1,268	0.999	1,267	1,267	0	
2018.1	72	997	997	0.999	996	996	0	
2018.2	66	1,489	1,489	0.999	1,488	1,488	0	
2019.1	60	767	767	0.999	766	766	0	
2019.2	54	860	860	0.999	859	878	(19)	
2020.1	48	999	999	0.999	998	998	0	
2020.2	42	391	391	0.999	391	391	0	
2021.1	36	736	736	0.999	735	735	0	
2021.2	30	864	871	0.999	870	862	8	
2022.1	24	1,054	1,055	1.003	1,058	1,030	28	
2022.2	18	1,168	1,244	1.005	1,250	1,214	36	
2023.1	12	831	834	0.952	794	983	(189)	
2023.2	6	661	1,196	1.057	1,264			
Total		32,535	33,158		33,178	32,048	(135)	

Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	68	1.000	68	68	0
2004.2	234	64	1.000	64	64	0
2005.1	228	58	1.000	58	58	0
2005.2	222	66	1.000	66	66	0
2006.1	216	58	1.000	58	58	0
2006.2	210	57	1.000	57	57	0
2007.1	204	57	1.000	57	57	0
2007.2	198	69	1.000	69	69	0
2008.1	192	62	1.000	62	62	0
2008.2	186	60	1.000	60	60	0
2009.1	180	58	1.000	58	58	0
2009.2	174	71	1.000	71	71	0
2010.1	168	52	1.000	52	52	0
2010.2	162	63	1.000	63	63	0
2011.1	156	60	1.000	60	60	0
2011.2	150	72	0.998	72	72	0
2012.1	144	55	0.997	55	55	0
2012.2	138	69	0.997	69	69	0
2013.1	132	76	0.997	76	76	0
2013.2	126	75	0.997	75	75	(0)
2014.1	120	78	0.998	78	78	(0)
2014.2	114	69	0.997	69	69	(0)
2015.1	108	67	0.997	67	67	(0)
2015.2	102	75	0.997	75	75	(0)
2016.1	96	52	0.995	52	52	(0)
2016.2	90	60	0.993	60	60	(0)
2017.1	84	59	0.993	59	58	0
2017.2	78	64	0.987	63	64	(1)
2018.1	72	39	0.985	38	39	(1)
2018.2	66	66	0.979	65	65	(1)
2019.1	60	58	0.982	57	57	(0)
2019.2	54	43	0.975	42	42	(0)
2020.1	48	38	0.975	37	37	(0)
2020.2	42	40	0.974	39	38	1
2021.1	36	40	0.979	39	39	(0)
2021.2	30	43	0.981	42	42	(0)
2022.1	24	34	0.979	33	36	(2)
2022.2	18	41	0.979	40	41	(0)
2023.1	12	47	1.008	47	51	(4)
2023.2	6	18	1.268	23		
Total		2,301		2,293	2,280	(10)

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	183	1.000	183	183	0
2004.2	234	144	1.000	144	144	0
2005.1	228	175	1.000	175	175	0
2005.2	222	181	1.000	181	181	0
2006.1	216	195	1.000	195	195	0
2006.2	210	188	1.000	188	188	0
2007.1	204	213	1.000	213	213	0
2007.2	198	192	1.000	192	192	0
2008.1	192	176	1.000	176	176	0
2008.2	186	177	1.000	177	177	0
2009.1	180	167	1.000	167	167	0
2009.2	174	210	1.000	210	210	0
2010.1	168	190	1.000	190	190	0
2010.2	162	198	1.000	198	198	0
2011.1	156	243	1.000	243	243	0
2011.2	150	221	1.000	221	221	0
2012.1	144	215	1.000	215	215	0
2012.2	138	232	1.000	232	232	0
2013.1	132	270	1.000	270	270	0
2013.2	126	260	1.000	260	260	0
2014.1	120	330	1.000	330	330	0
2014.2	114	241	1.000	241	241	0
2015.1	108	269	1.000	269	269	0
2015.2	102	226	1.000	226	226	0
2016.1	96	247	1.000	247	247	0
2016.2	90	234	0.999	234	234	0
2017.1	84	309	0.999	309	309	0
2017.2	78	212	0.999	212	212	0
2018.1	72	204	0.999	204	204	0
2018.2	66	221	0.999	221	221	0
2019.1	60	200	0.999	200	200	0
2019.2	54	177	0.998	177	176	0
2020.1	48	115	0.998	115	115	0
2020.2	42	91	0.997	91	91	(0)
2021.1	36	77	1.000	77	77	0
2021.2	30	87	1.001	87	86	1
2022.1	24	96	1.002	96	97	(1)
2022.2	18	93	1.019	95	92	3
2023.1	12	106	1.002	106	108	(2)
2023.2	6	114	1.030	117		
Total		7,679		7,682	7,561	4

Province of Newfoundland and Labrador
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	26	1.000	26	26	0
2004.2	234	24	1.000	24	24	0
2005.1	228	30	1.000	30	30	0
2005.2	222	18	1.000	18	18	0
2006.1	216	21	1.000	21	21	0
2006.2	210	16	1.000	16	16	0
2007.1	204	21	1.000	21	21	0
2007.2	198	25	1.000	25	25	0
2008.1	192	24	1.000	24	24	0
2008.2	186	26	1.000	26	26	0
2009.1	180	23	1.000	23	23	0
2009.2	174	16	1.000	16	16	0
2010.1	168	16	1.000	16	16	0
2010.2	162	28	1.000	28	28	0
2011.1	156	17	1.000	17	17	0
2011.2	150	38	1.000	38	38	0
2012.1	144	24	1.000	24	24	0
2012.2	138	36	1.000	36	36	0
2013.1	132	46	1.000	46	46	0
2013.2	126	38	1.000	38	38	0
2014.1	120	23	1.000	23	23	0
2014.2	114	29	1.000	29	29	0
2015.1	108	34	1.000	34	34	0
2015.2	102	31	1.000	31	31	0
2016.1	96	29	1.000	29	29	0
2016.2	90	28	1.000	28	28	0
2017.1	84	26	1.000	26	26	0
2017.2	78	46	1.000	46	46	0
2018.1	72	19	1.000	19	19	0
2018.2	66	25	1.000	25	25	0
2019.1	60	25	1.000	25	25	0
2019.2	54	33	1.000	33	33	0
2020.1	48	17	0.997	17	17	0
2020.2	42	15	0.983	15	15	(0)
2021.1	36	21	0.990	21	21	(0)
2021.2	30	36	0.998	36	36	(0)
2022.1	24	18	1.005	18	17	1
2022.2	18	17	0.971	17	18	(2)
2023.1	12	24	0.971	23	20	3
2023.2	6	35	0.910	32		
Total		1,044		1,039	1,005	2

Province of Newfoundland and Labrador
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	65	1.000	65	65	0
2004.2	234	28	1.000	28	28	0
2005.1	228	43	1.000	43	43	0
2005.2	222	53	1.000	53	53	0
2006.1	216	46	1.000	46	46	0
2006.2	210	43	1.000	43	43	0
2007.1	204	66	1.000	66	66	0
2007.2	198	75	1.000	75	75	0
2008.1	192	68	1.000	68	68	0
2008.2	186	75	1.000	75	75	0
2009.1	180	66	1.000	66	66	0
2009.2	174	74	1.000	74	74	0
2010.1	168	65	1.000	65	65	0
2010.2	162	66	1.000	66	66	0
2011.1	156	71	1.000	71	71	0
2011.2	150	88	1.000	88	88	0
2012.1	144	76	1.000	76	76	0
2012.2	138	86	1.000	86	86	0
2013.1	132	88	1.000	88	88	0
2013.2	126	93	1.000	93	93	0
2014.1	120	89	1.000	89	89	0
2014.2	114	91	1.000	91	91	0
2015.1	108	83	1.000	83	83	0
2015.2	102	104	1.000	104	104	0
2016.1	96	92	1.000	92	92	0
2016.2	90	84	1.000	84	84	0
2017.1	84	79	1.000	79	79	0
2017.2	78	89	1.000	89	89	0
2018.1	72	75	1.000	75	75	0
2018.2	66	96	1.000	96	96	0
2019.1	60	75	1.000	75	75	0
2019.2	54	78	1.000	78	78	0
2020.1	48	63	1.000	63	63	0
2020.2	42	56	1.000	56	56	0
2021.1	36	42	1.000	42	42	0
2021.2	30	45	0.997	45	45	0
2022.1	24	55	0.994	55	55	(1)
2022.2	18	67	0.989	66	64	2
2023.1	12	88	0.950	84	93	(9)
2023.2	6	73	0.911	67		
Total		2,859		2,847	2,788	(7)

Province of Newfoundland and Labrador
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	122	1.000	122	122	0
2004.2	234	88	1.000	88	88	0
2005.1	228	115	1.000	115	115	0
2005.2	222	96	1.000	96	96	0
2006.1	216	118	1.000	118	118	0
2006.2	210	97	1.000	97	97	0
2007.1	204	105	1.000	105	105	0
2007.2	198	102	1.000	102	102	0
2008.1	192	142	1.000	142	142	0
2008.2	186	121	1.000	121	121	0
2009.1	180	145	1.000	145	145	0
2009.2	174	128	1.000	128	128	0
2010.1	168	143	1.000	143	143	0
2010.2	162	137	1.000	137	137	0
2011.1	156	203	1.000	203	203	0
2011.2	150	154	1.000	154	154	0
2012.1	144	168	1.000	168	168	0
2012.2	138	154	1.000	154	154	0
2013.1	132	166	1.000	166	166	0
2013.2	126	166	1.000	166	166	0
2014.1	120	194	1.000	194	194	0
2014.2	114	175	1.000	175	175	0
2015.1	108	209	1.000	209	209	0
2015.2	102	168	1.000	168	168	0
2016.1	96	244	1.000	244	244	0
2016.2	90	181	1.000	181	181	0
2017.1	84	256	1.000	256	256	0
2017.2	78	208	1.000	208	208	0
2018.1	72	192	1.000	192	192	0
2018.2	66	170	1.000	170	170	0
2019.1	60	166	1.000	166	166	0
2019.2	54	160	1.000	160	160	0
2020.1	48	130	1.000	130	130	0
2020.2	42	160	1.000	160	160	0
2021.1	36	163	1.000	163	163	0
2021.2	30	144	1.000	144	144	(0)
2022.1	24	173	1.000	173	173	(0)
2022.2	18	163	1.001	163	164	(1)
2023.1	12	189	1.013	191	202	(10)
2023.2	6	115	1.210	139		
Total		6,230		6,257	6,129	(12)

Province of Newfoundland and Labrador
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	40	1.000	40	40	0
2004.2	234	59	1.000	59	59	0
2005.1	228	38	1.000	38	38	0
2005.2	222	49	1.000	49	49	0
2006.1	216	48	1.000	48	48	0
2006.2	210	57	1.000	57	57	0
2007.1	204	57	1.000	57	57	0
2007.2	198	73	1.000	73	73	0
2008.1	192	68	1.000	68	68	0
2008.2	186	67	1.000	67	67	0
2009.1	180	71	1.000	71	71	0
2009.2	174	75	1.000	75	75	0
2010.1	168	69	1.000	69	69	0
2010.2	162	91	1.000	91	91	0
2011.1	156	84	1.000	84	84	0
2011.2	150	78	1.000	78	78	0
2012.1	144	69	1.000	69	69	0
2012.2	138	102	1.000	102	102	0
2013.1	132	75	1.000	75	75	0
2013.2	126	94	1.000	94	94	0
2014.1	120	106	1.000	106	106	0
2014.2	114	101	1.000	101	101	0
2015.1	108	92	1.000	92	92	0
2015.2	102	95	1.000	95	95	0
2016.1	96	85	1.000	85	85	0
2016.2	90	96	1.000	96	96	0
2017.1	84	99	1.000	99	99	0
2017.2	78	111	1.000	111	111	0
2018.1	72	90	1.000	90	90	0
2018.2	66	94	1.000	94	94	0
2019.1	60	80	1.000	80	80	0
2019.2	54	83	1.000	83	83	0
2020.1	48	64	1.000	64	64	0
2020.2	42	52	1.000	52	52	0
2021.1	36	68	1.000	68	68	0
2021.2	30	50	0.998	50	50	0
2022.1	24	62	0.995	62	61	0
2022.2	18	76	0.993	75	75	1
2023.1	12	62	0.971	60	65	(5)
2023.2	6	61	0.954	58		
Total		2,991		2,985	2,931	(4)

Bodily Injury

Coverage = BI

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
					Rate
Loss Cost	2005.2	-0.011 (CI = +/-0.015; p = 0.153)	0.030		-1.10%
Loss Cost	2006.1	-0.012 (CI = +/-0.016; p = 0.147)	0.033		-1.18%
Loss Cost	2006.2	-0.014 (CI = +/-0.017; p = 0.098)	0.053		-1.41%
Loss Cost	2007.1	-0.013 (CI = +/-0.018; p = 0.147)	0.035		-1.30%
Loss Cost	2007.2	-0.018 (CI = +/-0.018; p = 0.046)	0.094		-1.81%
Loss Cost	2008.1	-0.016 (CI = +/-0.019; p = 0.095)	0.060		-1.58%
Loss Cost	2008.2	-0.018 (CI = +/-0.020; p = 0.084)	0.068		-1.74%
Loss Cost	2009.1	-0.016 (CI = +/-0.021; p = 0.130)	0.047		-1.62%
Loss Cost	2009.2	-0.020 (CI = +/-0.022; p = 0.075)	0.080		-2.01%
Loss Cost	2010.1	-0.019 (CI = +/-0.024; p = 0.121)	0.055		-1.86%
Loss Cost	2010.2	-0.022 (CI = +/-0.026; p = 0.088)	0.076		-2.18%
Loss Cost	2011.1	-0.025 (CI = +/-0.028; p = 0.079)	0.087		-2.42%
Loss Cost	2011.2	-0.030 (CI = +/-0.029; p = 0.045)	0.127		-2.94%
Loss Cost	2012.1	-0.033 (CI = +/-0.031; p = 0.038)	0.145		-3.29%
Loss Cost	2012.2	-0.040 (CI = +/-0.033; p = 0.020)	0.196		-3.95%
Loss Cost	2013.1	-0.049 (CI = +/-0.034; p = 0.007)	0.273		-4.81%
Loss Cost	2013.2	-0.049 (CI = +/-0.038; p = 0.015)	0.237		-4.76%
Loss Cost	2014.1	-0.045 (CI = +/-0.042; p = 0.038)	0.174		-4.36%
Loss Cost	2014.2	-0.039 (CI = +/-0.046; p = 0.095)	0.106		-3.79%
Loss Cost	2015.1	-0.039 (CI = +/-0.052; p = 0.126)	0.087		-3.86%
Loss Cost	2015.2	-0.038 (CI = +/-0.058; p = 0.186)	0.054		-3.72%
Loss Cost	2016.1	-0.034 (CI = +/-0.066; p = 0.296)	0.012		-3.31%
Loss Cost	2016.2	-0.036 (CI = +/-0.076; p = 0.332)	0.001		-3.50%
Loss Cost	2017.1	-0.054 (CI = +/-0.085; p = 0.192)	0.066		-5.25%
Severity	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.559		+3.92%
Severity	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.534		+3.89%
Severity	2006.2	0.037 (CI = +/-0.013; p = 0.000)	0.501		+3.79%
Severity	2007.1	0.040 (CI = +/-0.013; p = 0.000)	0.544		+4.13%
Severity	2007.2	0.037 (CI = +/-0.013; p = 0.000)	0.501		+3.80%
Severity	2008.1	0.040 (CI = +/-0.014; p = 0.000)	0.518		+4.04%
Severity	2008.2	0.038 (CI = +/-0.015; p = 0.000)	0.480		+3.91%
Severity	2009.1	0.041 (CI = +/-0.015; p = 0.000)	0.498		+4.18%
Severity	2009.2	0.038 (CI = +/-0.016; p = 0.000)	0.448		+3.91%
Severity	2010.1	0.039 (CI = +/-0.017; p = 0.000)	0.427		+3.96%
Severity	2010.2	0.039 (CI = +/-0.019; p = 0.000)	0.397		+3.96%
Severity	2011.1	0.037 (CI = +/-0.020; p = 0.001)	0.352		+3.81%
Severity	2011.2	0.034 (CI = +/-0.021; p = 0.004)	0.285		+3.42%
Severity	2012.1	0.029 (CI = +/-0.022; p = 0.015)	0.208		+2.91%
Severity	2012.2	0.026 (CI = +/-0.024; p = 0.038)	0.150		+2.61%
Severity	2013.1	0.017 (CI = +/-0.024; p = 0.157)	0.052		+1.69%
Severity	2013.2	0.013 (CI = +/-0.026; p = 0.295)	0.008		+1.34%
Severity	2014.1	0.015 (CI = +/-0.029; p = 0.294)	0.009		+1.49%
Severity	2014.2	0.015 (CI = +/-0.032; p = 0.327)	0.001		+1.54%
Severity	2015.1	0.012 (CI = +/-0.036; p = 0.471)	-0.028		+1.25%
Severity	2015.2	0.011 (CI = +/-0.040; p = 0.580)	-0.044		+1.08%
Severity	2016.1	0.006 (CI = +/-0.046; p = 0.766)	-0.064		+0.65%
Severity	2016.2	0.011 (CI = +/-0.052; p = 0.652)	-0.060		+1.12%
Severity	2017.1	-0.006 (CI = +/-0.056; p = 0.822)	-0.079		-0.58%
Frequency	2005.2	-0.049 (CI = +/-0.010; p = 0.000)	0.743		-4.83%
Frequency	2006.1	-0.050 (CI = +/-0.010; p = 0.000)	0.732		-4.88%
Frequency	2006.2	-0.051 (CI = +/-0.011; p = 0.000)	0.730		-5.01%
Frequency	2007.1	-0.053 (CI = +/-0.011; p = 0.000)	0.740		-5.21%
Frequency	2007.2	-0.056 (CI = +/-0.012; p = 0.000)	0.746		-5.41%
Frequency	2008.1	-0.056 (CI = +/-0.012; p = 0.000)	0.728		-5.40%
Frequency	2008.2	-0.056 (CI = +/-0.013; p = 0.000)	0.711		-5.44%
Frequency	2009.1	-0.057 (CI = +/-0.014; p = 0.000)	0.703		-5.57%
Frequency	2009.2	-0.059 (CI = +/-0.015; p = 0.000)	0.694		-5.69%
Frequency	2010.1	-0.058 (CI = +/-0.016; p = 0.000)	0.664		-5.60%
Frequency	2010.2	-0.061 (CI = +/-0.017; p = 0.000)	0.677		-5.91%
Frequency	2011.1	-0.062 (CI = +/-0.018; p = 0.000)	0.660		-6.01%
Frequency	2011.2	-0.064 (CI = +/-0.020; p = 0.000)	0.646		-6.15%
Frequency	2012.1	-0.062 (CI = +/-0.021; p = 0.000)	0.607		-6.03%
Frequency	2012.2	-0.066 (CI = +/-0.023; p = 0.000)	0.617		-6.40%
Frequency	2013.1	-0.066 (CI = +/-0.025; p = 0.000)	0.583		-6.40%
Frequency	2013.2	-0.062 (CI = +/-0.027; p = 0.000)	0.524		-6.03%
Frequency	2014.1	-0.059 (CI = +/-0.030; p = 0.001)	0.464		-5.76%
Frequency	2014.2	-0.054 (CI = +/-0.032; p = 0.003)	0.385		-5.25%
Frequency	2015.1	-0.052 (CI = +/-0.036; p = 0.008)	0.323		-5.05%
Frequency	2015.2	-0.049 (CI = +/-0.041; p = 0.023)	0.253		-4.75%
Frequency	2016.1	-0.040 (CI = +/-0.045; p = 0.077)	0.149		-3.93%
Frequency	2016.2	-0.047 (CI = +/-0.051; p = 0.069)	0.173		-4.58%
Frequency	2017.1	-0.048 (CI = +/-0.060; p = 0.104)	0.139		-4.69%

Bodily Injury

Coverage = BI
 End Trend Period = 2023.2
 Excluded Points = NA
 Parameters included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2005.2	-0.041 (CI = +/-0.027; p = 0.004)	0.387 (CI = +/-0.292; p = 0.011)	0.177		-4.04%
Loss Cost	2006.1	-0.043 (CI = +/-0.028; p = 0.003)	0.393 (CI = +/-0.296; p = 0.011)	0.184		-4.21%
Loss Cost	2006.2	-0.046 (CI = +/-0.028; p = 0.002)	0.403 (CI = +/-0.295; p = 0.009)	0.214		-4.54%
Loss Cost	2007.1	-0.045 (CI = +/-0.029; p = 0.003)	0.401 (CI = +/-0.299; p = 0.010)	0.197		-4.44%
Loss Cost	2007.2	-0.051 (CI = +/-0.028; p = 0.001)	0.405 (CI = +/-0.281; p = 0.006)	0.273		-4.97%
Loss Cost	2008.1	-0.049 (CI = +/-0.028; p = 0.001)	0.407 (CI = +/-0.282; p = 0.006)	0.252		-4.76%
Loss Cost	2008.2	-0.050 (CI = +/-0.029; p = 0.002)	0.404 (CI = +/-0.286; p = 0.007)	0.257		-4.86%
Loss Cost	2009.1	-0.049 (CI = +/-0.030; p = 0.002)	0.411 (CI = +/-0.291; p = 0.007)	0.246		-4.74%
Loss Cost	2009.2	-0.050 (CI = +/-0.030; p = 0.002)	0.395 (CI = +/-0.294; p = 0.010)	0.262		-4.90%
Loss Cost	2010.1	-0.049 (CI = +/-0.030; p = 0.003)	0.416 (CI = +/-0.299; p = 0.008)	0.260		-4.76%
Loss Cost	2010.2	-0.049 (CI = +/-0.031; p = 0.003)	0.405 (CI = +/-0.312; p = 0.013)	0.259		-4.81%
Loss Cost	2011.1	-0.049 (CI = +/-0.032; p = 0.004)	0.409 (CI = +/-0.332; p = 0.018)	0.257		-4.80%
Loss Cost	2011.2	-0.049 (CI = +/-0.033; p = 0.005)	0.387 (CI = +/-0.363; p = 0.038)	0.253		-4.83%
Loss Cost	2012.1	-0.049 (CI = +/-0.034; p = 0.006)	0.413 (CI = +/-0.420; p = 0.053)	0.253		-4.81%
Loss Cost	2012.2	-0.049 (CI = +/-0.034; p = 0.007)	0.415 (CI = +/-0.561; p = 0.138)	0.246		-4.81%
Loss Cost	2013.1	-0.049 (CI = +/-0.034; p = 0.007)	NA (CI = +/-NA; p = NA)	0.273		-4.81%
Loss Cost	2013.2	-0.049 (CI = +/-0.038; p = 0.015)	NA (CI = +/-NA; p = NA)	0.237		-4.76%
Loss Cost	2014.1	-0.045 (CI = +/-0.042; p = 0.038)	NA (CI = +/-NA; p = NA)	0.174		-4.36%
Loss Cost	2014.2	-0.039 (CI = +/-0.046; p = 0.095)	NA (CI = +/-NA; p = NA)	0.106		-3.79%
Loss Cost	2015.1	-0.039 (CI = +/-0.052; p = 0.126)	NA (CI = +/-NA; p = NA)	0.087		-3.86%
Loss Cost	2015.2	-0.038 (CI = +/-0.058; p = 0.186)	NA (CI = +/-NA; p = NA)	0.054		-3.72%
Loss Cost	2016.1	-0.034 (CI = +/-0.066; p = 0.296)	NA (CI = +/-NA; p = NA)	0.012		-3.31%
Loss Cost	2016.2	-0.036 (CI = +/-0.076; p = 0.332)	NA (CI = +/-NA; p = NA)	0.001		-3.50%
Loss Cost	2017.1	-0.054 (CI = +/-0.085; p = 0.192)	NA (CI = +/-NA; p = NA)	0.066		-5.25%
Severity	2005.2	0.015 (CI = +/-0.020; p = 0.138)	0.302 (CI = +/-0.216; p = 0.008)	0.632		+1.50%
Severity	2006.1	0.014 (CI = +/-0.021; p = 0.177)	0.305 (CI = +/-0.220; p = 0.008)	0.613		+1.41%
Severity	2006.2	0.012 (CI = +/-0.021; p = 0.242)	0.309 (CI = +/-0.222; p = 0.008)	0.589		+1.25%
Severity	2007.1	0.016 (CI = +/-0.021; p = 0.128)	0.302 (CI = +/-0.214; p = 0.007)	0.629		+1.62%
Severity	2007.2	0.013 (CI = +/-0.020; p = 0.215)	0.305 (CI = +/-0.206; p = 0.005)	0.604		+1.27%
Severity	2008.1	0.015 (CI = +/-0.020; p = 0.148)	0.307 (CI = +/-0.204; p = 0.005)	0.624		+1.50%
Severity	2008.2	0.014 (CI = +/-0.021; p = 0.181)	0.304 (CI = +/-0.207; p = 0.006)	0.593		+1.42%
Severity	2009.1	0.016 (CI = +/-0.021; p = 0.122)	0.316 (CI = +/-0.204; p = 0.004)	0.621		+1.63%
Severity	2009.2	0.015 (CI = +/-0.021; p = 0.153)	0.306 (CI = +/-0.206; p = 0.005)	0.577		+1.52%
Severity	2010.1	0.016 (CI = +/-0.021; p = 0.140)	0.318 (CI = +/-0.212; p = 0.005)	0.569		+1.60%
Severity	2010.2	0.017 (CI = +/-0.022; p = 0.132)	0.332 (CI = +/-0.220; p = 0.005)	0.553		+1.67%
Severity	2011.1	0.017 (CI = +/-0.022; p = 0.134)	0.342 (CI = +/-0.233; p = 0.006)	0.518		+1.70%
Severity	2011.2	0.017 (CI = +/-0.023; p = 0.146)	0.334 (CI = +/-0.255; p = 0.013)	0.440		+1.68%
Severity	2012.1	0.017 (CI = +/-0.024; p = 0.159)	0.317 (CI = +/-0.295; p = 0.037)	0.329		+1.67%
Severity	2012.2	0.017 (CI = +/-0.024; p = 0.157)	0.415 (CI = +/-0.388; p = 0.037)	0.286		+1.69%
Severity	2013.1	0.017 (CI = +/-0.024; p = 0.157)	NA (CI = +/-NA; p = NA)	0.052		+1.69%
Severity	2013.2	0.013 (CI = +/-0.026; p = 0.295)	NA (CI = +/-NA; p = NA)	0.008		+1.34%
Severity	2014.1	0.015 (CI = +/-0.029; p = 0.294)	NA (CI = +/-NA; p = NA)	0.009		+1.49%
Severity	2014.2	0.015 (CI = +/-0.032; p = 0.327)	NA (CI = +/-NA; p = NA)	0.001		+1.54%
Severity	2015.1	0.012 (CI = +/-0.036; p = 0.471)	NA (CI = +/-NA; p = NA)	-0.028		+1.25%
Severity	2015.2	0.011 (CI = +/-0.040; p = 0.580)	NA (CI = +/-NA; p = NA)	-0.044		+1.08%
Severity	2016.1	0.006 (CI = +/-0.046; p = 0.766)	NA (CI = +/-NA; p = NA)	-0.064		+0.65%
Severity	2016.2	0.011 (CI = +/-0.052; p = 0.652)	NA (CI = +/-NA; p = NA)	-0.060		+1.12%
Severity	2017.1	-0.006 (CI = +/-0.056; p = 0.822)	NA (CI = +/-NA; p = NA)	-0.079		-0.58%
Frequency	2005.2	-0.056 (CI = +/-0.019; p = 0.000)	0.085 (CI = +/-0.204; p = 0.401)	0.741		-5.46%
Frequency	2006.1	-0.057 (CI = +/-0.019; p = 0.000)	0.088 (CI = +/-0.207; p = 0.391)	0.730		-5.54%
Frequency	2006.2	-0.059 (CI = +/-0.020; p = 0.000)	0.094 (CI = +/-0.208; p = 0.365)	0.729		-5.72%
Frequency	2007.1	-0.061 (CI = +/-0.020; p = 0.000)	0.099 (CI = +/-0.205; p = 0.334)	0.740		-5.96%
Frequency	2007.2	-0.064 (CI = +/-0.020; p = 0.000)	0.100 (CI = +/-0.204; p = 0.323)	0.746		-6.17%
Frequency	2008.1	-0.064 (CI = +/-0.021; p = 0.000)	0.100 (CI = +/-0.207; p = 0.331)	0.728		-6.16%
Frequency	2008.2	-0.064 (CI = +/-0.021; p = 0.000)	0.100 (CI = +/-0.212; p = 0.343)	0.710		-6.19%
Frequency	2009.1	-0.065 (CI = +/-0.022; p = 0.000)	0.095 (CI = +/-0.215; p = 0.372)	0.701		-6.27%
Frequency	2009.2	-0.065 (CI = +/-0.023; p = 0.000)	0.089 (CI = +/-0.220; p = 0.413)	0.690		-6.33%
Frequency	2010.1	-0.065 (CI = +/-0.023; p = 0.000)	0.098 (CI = +/-0.226; p = 0.379)	0.661		-6.27%
Frequency	2010.2	-0.066 (CI = +/-0.023; p = 0.000)	0.074 (CI = +/-0.231; p = 0.518)	0.669		-6.37%
Frequency	2011.1	-0.066 (CI = +/-0.024; p = 0.000)	0.067 (CI = +/-0.246; p = 0.580)	0.650		-6.39%
Frequency	2011.2	-0.066 (CI = +/-0.024; p = 0.000)	0.053 (CI = +/-0.269; p = 0.688)	0.633		-6.41%
Frequency	2012.1	-0.066 (CI = +/-0.025; p = 0.000)	0.096 (CI = +/-0.309; p = 0.524)	0.597		-6.38%
Frequency	2012.2	-0.066 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.407; p = 0.999)	0.598		-6.40%
Frequency	2013.1	-0.066 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	0.583		-6.40%
Frequency	2013.2	-0.062 (CI = +/-0.027; p = 0.000)	NA (CI = +/-NA; p = NA)	0.524		-6.03%
Frequency	2014.1	-0.059 (CI = +/-0.030; p = 0.001)	NA (CI = +/-NA; p = NA)	0.464		-5.76%
Frequency	2014.2	-0.054 (CI = +/-0.032; p = 0.003)	NA (CI = +/-NA; p = NA)	0.385		-5.25%
Frequency	2015.1	-0.052 (CI = +/-0.036; p = 0.008)	NA (CI = +/-NA; p = NA)	0.323		-5.05%
Frequency	2015.2	-0.049 (CI = +/-0.041; p = 0.023)	NA (CI = +/-NA; p = NA)	0.253		-4.75%
Frequency	2016.1	-0.040 (CI = +/-0.045; p = 0.077)	NA (CI = +/-NA; p = NA)	0.149		-3.93%
Frequency	2016.2	-0.047 (CI = +/-0.051; p = 0.069)	NA (CI = +/-NA; p = NA)	0.173		-4.58%
Frequency	2017.1	-0.048 (CI = +/-0.060; p = 0.104)	NA (CI = +/-NA; p = NA)	0.139		-4.69%

Bodily Injury

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

Fit	Start Date	Implied Trend				
		Time	Seasonality	Mobility	Adjusted R ²	Rate
Loss Cost	2005.2	-0.015 (CI = +/-0.017; p = 0.093)	-0.063 (CI = +/-0.167; p = 0.445)	-0.005 (CI = +/-0.010; p = 0.340)	0.013	-1.47%
Loss Cost	2006.1	-0.016 (CI = +/-0.018; p = 0.081)	-0.072 (CI = +/-0.171; p = 0.398)	-0.005 (CI = +/-0.011; p = 0.320)	0.020	-1.62%
Loss Cost	2006.2	-0.019 (CI = +/-0.019; p = 0.056)	-0.060 (CI = +/-0.174; p = 0.488)	-0.005 (CI = +/-0.011; p = 0.299)	0.037	-1.85%
Loss Cost	2007.1	-0.018 (CI = +/-0.021; p = 0.083)	-0.056 (CI = +/-0.180; p = 0.530)	-0.005 (CI = +/-0.011; p = 0.320)	0.013	-1.78%
Loss Cost	2007.2	-0.024 (CI = +/-0.020; p = 0.025)	-0.029 (CI = +/-0.174; p = 0.734)	-0.006 (CI = +/-0.010; p = 0.254)	0.076	-2.33%
Loss Cost	2008.1	-0.021 (CI = +/-0.022; p = 0.055)	-0.018 (CI = +/-0.179; p = 0.843)	-0.006 (CI = +/-0.011; p = 0.290)	0.033	-2.11%
Loss Cost	2008.2	-0.023 (CI = +/-0.023; p = 0.048)	-0.009 (CI = +/-0.184; p = 0.921)	-0.006 (CI = +/-0.011; p = 0.283)	0.042	-2.29%
Loss Cost	2009.1	-0.022 (CI = +/-0.025; p = 0.078)	-0.004 (CI = +/-0.192; p = 0.967)	-0.006 (CI = +/-0.011; p = 0.307)	0.016	-2.19%
Loss Cost	2009.2	-0.027 (CI = +/-0.026; p = 0.043)	0.016 (CI = +/-0.193; p = 0.870)	-0.006 (CI = +/-0.011; p = 0.277)	0.057	-2.63%
Loss Cost	2010.1	-0.025 (CI = +/-0.028; p = 0.075)	0.023 (CI = +/-0.201; p = 0.817)	-0.006 (CI = +/-0.011; p = 0.305)	0.027	-2.47%
Loss Cost	2010.2	-0.029 (CI = +/-0.029; p = 0.051)	0.039 (CI = +/-0.205; p = 0.696)	-0.006 (CI = +/-0.011; p = 0.288)	0.057	-2.87%
Loss Cost	2011.1	-0.032 (CI = +/-0.032; p = 0.047)	0.027 (CI = +/-0.214; p = 0.798)	-0.006 (CI = +/-0.011; p = 0.273)	0.066	-3.16%
Loss Cost	2011.2	-0.038 (CI = +/-0.033; p = 0.025)	0.051 (CI = +/-0.215; p = 0.629)	-0.006 (CI = +/-0.011; p = 0.249)	0.122	-3.76%
Loss Cost	2012.1	-0.043 (CI = +/-0.036; p = 0.022)	0.034 (CI = +/-0.224; p = 0.755)	-0.007 (CI = +/-0.012; p = 0.230)	0.138	-4.16%
Loss Cost	2012.2	-0.050 (CI = +/-0.037; p = 0.010)	0.062 (CI = +/-0.223; p = 0.566)	-0.007 (CI = +/-0.011; p = 0.208)	0.210	-4.92%
Loss Cost	2013.1	-0.061 (CI = +/-0.038; p = 0.004)	0.024 (CI = +/-0.222; p = 0.820)	-0.008 (CI = +/-0.011; p = 0.153)	0.291	-5.89%
Loss Cost	2013.2	-0.061 (CI = +/-0.042; p = 0.007)	0.025 (CI = +/-0.234; p = 0.822)	-0.008 (CI = +/-0.011; p = 0.165)	0.251	-5.92%
Loss Cost	2014.1	-0.056 (CI = +/-0.046; p = 0.021)	0.042 (CI = +/-0.247; p = 0.725)	-0.008 (CI = +/-0.012; p = 0.190)	0.187	-5.46%
Loss Cost	2014.2	-0.051 (CI = +/-0.051; p = 0.047)	0.026 (CI = +/-0.259; p = 0.836)	-0.008 (CI = +/-0.012; p = 0.198)	0.108	-4.99%
Loss Cost	2015.1	-0.052 (CI = +/-0.057; p = 0.072)	0.024 (CI = +/-0.279; p = 0.858)	-0.008 (CI = +/-0.013; p = 0.213)	0.081	-5.05%
Loss Cost	2015.2	-0.051 (CI = +/-0.064; p = 0.108)	0.021 (CI = +/-0.299; p = 0.882)	-0.008 (CI = +/-0.013; p = 0.230)	0.039	-4.97%
Loss Cost	2016.1	-0.045 (CI = +/-0.073; p = 0.200)	0.037 (CI = +/-0.323; p = 0.808)	-0.008 (CI = +/-0.014; p = 0.253)	-0.010	-4.43%
Loss Cost	2016.2	-0.047 (CI = +/-0.082; p = 0.232)	0.043 (CI = +/-0.352; p = 0.794)	-0.007 (CI = +/-0.014; p = 0.282)	-0.033	-4.63%
Loss Cost	2017.1	-0.064 (CI = +/-0.093; p = 0.156)	0.001 (CI = +/-0.372; p = 0.995)	-0.007 (CI = +/-0.015; p = 0.291)	0.008	-6.21%
Severity	2005.2	0.035 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.125; p = 0.659)	-0.004 (CI = +/-0.008; p = 0.302)	0.548	+3.60%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	-0.031 (CI = +/-0.129; p = 0.626)	-0.004 (CI = +/-0.008; p = 0.296)	0.523	+3.53%
Severity	2006.2	0.034 (CI = +/-0.015; p = 0.000)	-0.026 (CI = +/-0.132; p = 0.693)	-0.004 (CI = +/-0.008; p = 0.290)	0.489	+3.43%
Severity	2007.1	0.037 (CI = +/-0.015; p = 0.000)	-0.007 (CI = +/-0.131; p = 0.918)	-0.004 (CI = +/-0.008; p = 0.355)	0.528	+3.80%
Severity	2007.2	0.034 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.129; p = 0.871)	-0.004 (CI = +/-0.008; p = 0.299)	0.488	+3.43%
Severity	2008.1	0.036 (CI = +/-0.016; p = 0.000)	0.024 (CI = +/-0.131; p = 0.714)	-0.004 (CI = +/-0.008; p = 0.353)	0.504	+3.71%
Severity	2008.2	0.035 (CI = +/-0.017; p = 0.000)	0.031 (CI = +/-0.134; p = 0.638)	-0.004 (CI = +/-0.008; p = 0.340)	0.467	+3.54%
Severity	2009.1	0.038 (CI = +/-0.018; p = 0.000)	0.046 (CI = +/-0.137; p = 0.494)	-0.003 (CI = +/-0.008; p = 0.401)	0.487	+3.86%
Severity	2009.2	0.035 (CI = +/-0.018; p = 0.001)	0.060 (CI = +/-0.137; p = 0.375)	-0.003 (CI = +/-0.008; p = 0.364)	0.447	+3.52%
Severity	2010.1	0.036 (CI = +/-0.020; p = 0.001)	0.065 (CI = +/-0.143; p = 0.361)	-0.003 (CI = +/-0.008; p = 0.392)	0.425	+3.62%
Severity	2010.2	0.035 (CI = +/-0.021; p = 0.003)	0.068 (CI = +/-0.149; p = 0.355)	-0.003 (CI = +/-0.008; p = 0.396)	0.395	+3.54%
Severity	2011.1	0.034 (CI = +/-0.023; p = 0.006)	0.063 (CI = +/-0.156; p = 0.411)	-0.004 (CI = +/-0.008; p = 0.391)	0.345	+3.42%
Severity	2011.2	0.029 (CI = +/-0.024; p = 0.021)	0.081 (CI = +/-0.156; p = 0.292)	-0.004 (CI = +/-0.008; p = 0.358)	0.298	+2.92%
Severity	2012.1	0.024 (CI = +/-0.025; p = 0.066)	0.061 (CI = +/-0.159; p = 0.435)	-0.004 (CI = +/-0.008; p = 0.298)	0.213	+2.39%
Severity	2012.2	0.020 (CI = +/-0.027; p = 0.142)	0.075 (CI = +/-0.162; p = 0.347)	-0.004 (CI = +/-0.008; p = 0.288)	0.172	+1.98%
Severity	2013.1	0.010 (CI = +/-0.026; p = 0.451)	0.038 (CI = +/-0.153; p = 0.606)	-0.005 (CI = +/-0.008; p = 0.180)	0.079	+0.98%
Severity	2013.2	0.005 (CI = +/-0.028; p = 0.689)	0.053 (CI = +/-0.157; p = 0.487)	-0.005 (CI = +/-0.008; p = 0.178)	0.054	+0.54%
Severity	2014.1	0.008 (CI = +/-0.031; p = 0.611)	0.061 (CI = +/-0.167; p = 0.453)	-0.005 (CI = +/-0.008; p = 0.202)	0.054	+0.77%
Severity	2014.2	0.007 (CI = +/-0.035; p = 0.668)	0.062 (CI = +/-0.177; p = 0.465)	-0.005 (CI = +/-0.008; p = 0.217)	0.040	+0.71%
Severity	2015.1	0.005 (CI = +/-0.039; p = 0.789)	0.056 (CI = +/-0.190; p = 0.540)	-0.005 (CI = +/-0.009; p = 0.226)	-0.002	+0.50%
Severity	2015.2	0.002 (CI = +/-0.043; p = 0.912)	0.064 (CI = +/-0.203; p = 0.507)	-0.005 (CI = +/-0.009; p = 0.248)	-0.020	+0.23%
Severity	2016.1	-0.001 (CI = +/-0.050; p = 0.980)	0.056 (CI = +/-0.220; p = 0.589)	-0.005 (CI = +/-0.009; p = 0.262)	-0.060	-0.06%
Severity	2016.2	0.003 (CI = +/-0.056; p = 0.908)	0.046 (CI = +/-0.238; p = 0.682)	-0.005 (CI = +/-0.010; p = 0.268)	-0.072	+0.30%
Severity	2017.1	-0.013 (CI = +/-0.060; p = 0.647)	0.006 (CI = +/-0.241; p = 0.956)	-0.005 (CI = +/-0.010; p = 0.259)	-0.122	-1.27%
Frequency	2005.2	-0.050 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.108; p = 0.501)	-0.001 (CI = +/-0.007; p = 0.778)	0.732	-4.89%
Frequency	2006.1	-0.051 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.111; p = 0.458)	-0.001 (CI = +/-0.007; p = 0.746)	0.720	-4.98%
Frequency	2006.2	-0.052 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.113; p = 0.543)	-0.001 (CI = +/-0.007; p = 0.715)	0.717	-5.10%
Frequency	2007.1	-0.055 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.113; p = 0.379)	-0.002 (CI = +/-0.007; p = 0.606)	0.731	-5.38%
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.114; p = 0.485)	-0.002 (CI = +/-0.007; p = 0.564)	0.736	-5.57%
Frequency	2008.1	-0.058 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.119; p = 0.482)	-0.002 (CI = +/-0.007; p = 0.562)	0.716	-5.60%
Frequency	2008.2	-0.058 (CI = +/-0.015; p = 0.000)	-0.040 (CI = +/-0.123; p = 0.507)	-0.002 (CI = +/-0.007; p = 0.566)	0.698	-5.63%
Frequency	2009.1	-0.060 (CI = +/-0.016; p = 0.000)	-0.050 (CI = +/-0.126; p = 0.422)	-0.002 (CI = +/-0.007; p = 0.516)	0.692	-5.82%
Frequency	2009.2	-0.061 (CI = +/-0.017; p = 0.000)	-0.045 (CI = +/-0.130; p = 0.485)	-0.002 (CI = +/-0.007; p = 0.508)	0.680	-5.94%
Frequency	2010.1	-0.061 (CI = +/-0.019; p = 0.000)	-0.042 (CI = +/-0.136; p = 0.531)	-0.002 (CI = +/-0.008; p = 0.533)	0.646	-5.88%
Frequency	2010.2	-0.064 (CI = +/-0.020; p = 0.000)	-0.029 (CI = +/-0.137; p = 0.671)	-0.002 (CI = +/-0.007; p = 0.499)	0.657	-6.18%
Frequency	2011.1	-0.066 (CI = +/-0.021; p = 0.000)	-0.036 (CI = +/-0.143; p = 0.605)	-0.003 (CI = +/-0.008; p = 0.476)	0.640	-6.35%
Frequency	2011.2	-0.067 (CI = +/-0.023; p = 0.000)	-0.031 (CI = +/-0.149; p = 0.673)	-0.003 (CI = +/-0.008; p = 0.475)	0.624	-6.49%
Frequency	2012.1	-0.066 (CI = +/-0.025; p = 0.000)	-0.027 (CI = +/-0.157; p = 0.726)	-0.003 (CI = +/-0.008; p = 0.502)	0.579	-6.40%
Frequency	2012.2	-0.070 (CI = +/-0.026; p = 0.000)	-0.012 (CI = +/-0.160; p = 0.872)	-0.003 (CI = +/-0.008; p = 0.487)	0.588	-6.77%
Frequency	2013.1	-0.070 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.170; p = 0.865)	-0.003 (CI = +/-0.008; p = 0.496)	0.549	-6.80%
Frequency	2013.2	-0.066 (CI = +/-0.031; p = 0.000)	-0.028 (CI = +/-0.175; p = 0.744)	-0.003 (CI = +/-0.009; p = 0.507)	0.483	-6.43%
Frequency	2014.1	-0.064 (CI = +/-0.035; p = 0.001)	-0.019 (CI = +/-0.186; p = 0.833)	-0.003 (CI = +/-0.009; p = 0.542)	0.412	-6.18%
Frequency	2014.2	-0.058 (CI = +/-0.037; p = 0.005)	-0.037 (CI = +/-0.192; p = 0.689)	-0.003 (CI = +/-0.009; p = 0.538)	0.325	-5.66%
Frequency	2015.1	-0.057 (CI = +/-0.042; p = 0.012)	-0.032 (CI = +/-0.207; p = 0.744)	-0.003 (CI = +/-0.009; p = 0.561)	0.248	-5.52%
Frequency	2015.2	-0.053 (CI = +/-0.047; p = 0.029)	-0.043 (CI = +/-0.220; p = 0.679)	-0.003 (CI = +/-0.010; p = 0.560)	0.167	-5.18%
Frequency	2016.1	-0.045 (CI = +/-0.052; p = 0.086)	-0.019 (CI = +/-0.232; p = 0.860)	-0.003 (CI = +/-0.010; p = 0.588)	0.033	-4.38%
Frequency	2016.2	-0.050 (CI = +/-0.058; p = 0.083)	-0.003 (CI = +/-0.249; p = 0.981)	-0.002 (CI = +/-0.010; p = 0.637)	0.043	-4.92%
Frequency	2017.1	-0.051 (CI = +/-0.069; p = 0.126)	-0.005 (CI = +/-0.274; p = 0.968)	-0.002 (CI = +/-0.011; p = 0.654)	-0.011	-5.00%

Bodily Injury

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

Fit	Start Date	Implied Trend		
		Time	Mobility	Adjusted R ² Rate
Loss Cost	2005.2	-0.014 (CI = +/-0.017; p = 0.098)	-0.004 (CI = +/-0.010; p = 0.381)	0.025 -1.43%
Loss Cost	2006.1	-0.016 (CI = +/-0.018; p = 0.093)	-0.005 (CI = +/-0.010; p = 0.372)	0.028 -1.54%
Loss Cost	2006.2	-0.018 (CI = +/-0.019; p = 0.058)	-0.005 (CI = +/-0.010; p = 0.333)	0.052 -1.82%
Loss Cost	2007.1	-0.017 (CI = +/-0.020; p = 0.090)	-0.005 (CI = +/-0.011; p = 0.354)	0.032 -1.71%
Loss Cost	2007.2	-0.023 (CI = +/-0.020; p = 0.024)	-0.006 (CI = +/-0.010; p = 0.260)	0.103 -2.31%
Loss Cost	2008.1	-0.021 (CI = +/-0.021; p = 0.052)	-0.005 (CI = +/-0.010; p = 0.290)	0.065 -2.08%
Loss Cost	2008.2	-0.023 (CI = +/-0.022; p = 0.045)	-0.006 (CI = +/-0.010; p = 0.276)	0.076 -2.28%
Loss Cost	2009.1	-0.022 (CI = +/-0.024; p = 0.071)	-0.006 (CI = +/-0.011; p = 0.295)	0.052 -2.18%
Loss Cost	2009.2	-0.027 (CI = +/-0.025; p = 0.037)	-0.006 (CI = +/-0.011; p = 0.253)	0.092 -2.64%
Loss Cost	2010.1	-0.025 (CI = +/-0.027; p = 0.063)	-0.006 (CI = +/-0.011; p = 0.273)	0.064 -2.51%
Loss Cost	2010.2	-0.029 (CI = +/-0.029; p = 0.044)	-0.006 (CI = +/-0.011; p = 0.249)	0.090 -2.90%
Loss Cost	2011.1	-0.033 (CI = +/-0.031; p = 0.038)	-0.006 (CI = +/-0.011; p = 0.239)	0.104 -3.21%
Loss Cost	2011.2	-0.039 (CI = +/-0.032; p = 0.020)	-0.007 (CI = +/-0.011; p = 0.206)	0.153 -3.81%
Loss Cost	2012.1	-0.043 (CI = +/-0.034; p = 0.016)	-0.007 (CI = +/-0.011; p = 0.194)	0.175 -4.24%
Loss Cost	2012.2	-0.051 (CI = +/-0.036; p = 0.008)	-0.008 (CI = +/-0.011; p = 0.164)	0.236 -4.99%
Loss Cost	2013.1	-0.061 (CI = +/-0.037; p = 0.002)	-0.008 (CI = +/-0.011; p = 0.125)	0.326 -5.95%
Loss Cost	2013.2	-0.061 (CI = +/-0.041; p = 0.005)	-0.008 (CI = +/-0.011; p = 0.137)	0.290 -5.95%
Loss Cost	2014.1	-0.057 (CI = +/-0.044; p = 0.014)	-0.008 (CI = +/-0.011; p = 0.151)	0.228 -5.58%
Loss Cost	2014.2	-0.052 (CI = +/-0.049; p = 0.039)	-0.008 (CI = +/-0.011; p = 0.164)	0.162 -5.03%
Loss Cost	2015.1	-0.053 (CI = +/-0.054; p = 0.056)	-0.008 (CI = +/-0.012; p = 0.178)	0.140 -5.13%
Loss Cost	2015.2	-0.051 (CI = +/-0.061; p = 0.092)	-0.008 (CI = +/-0.012; p = 0.193)	0.106 -5.00%
Loss Cost	2016.1	-0.047 (CI = +/-0.069; p = 0.164)	-0.008 (CI = +/-0.013; p = 0.207)	0.063 -4.57%
Loss Cost	2016.2	-0.048 (CI = +/-0.078; p = 0.206)	-0.008 (CI = +/-0.013; p = 0.227)	0.047 -4.69%
Loss Cost	2017.1	-0.064 (CI = +/-0.086; p = 0.130)	-0.007 (CI = +/-0.014; p = 0.256)	0.099 -6.22%
Severity	2005.2	0.036 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.318)	0.559 +3.62%
Severity	2006.1	0.035 (CI = +/-0.014; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.317)	0.534 +3.57%
Severity	2006.2	0.034 (CI = +/-0.014; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.302)	0.502 +3.44%
Severity	2007.1	0.037 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.350)	0.543 +3.80%
Severity	2007.2	0.034 (CI = +/-0.015; p = 0.000)	-0.004 (CI = +/-0.007; p = 0.278)	0.505 +3.42%
Severity	2008.1	0.036 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.007; p = 0.314)	0.519 +3.67%
Severity	2008.2	0.035 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.298)	0.482 +3.51%
Severity	2009.1	0.037 (CI = +/-0.017; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.335)	0.497 +3.79%
Severity	2009.2	0.034 (CI = +/-0.018; p = 0.001)	-0.004 (CI = +/-0.008; p = 0.296)	0.450 +3.46%
Severity	2010.1	0.034 (CI = +/-0.020; p = 0.001)	-0.004 (CI = +/-0.008; p = 0.310)	0.428 +3.50%
Severity	2010.2	0.034 (CI = +/-0.021; p = 0.003)	-0.004 (CI = +/-0.008; p = 0.318)	0.398 +3.47%
Severity	2011.1	0.032 (CI = +/-0.023; p = 0.007)	-0.004 (CI = +/-0.008; p = 0.311)	0.354 +3.28%
Severity	2011.2	0.028 (CI = +/-0.024; p = 0.024)	-0.004 (CI = +/-0.008; p = 0.275)	0.293 +2.83%
Severity	2012.1	0.022 (CI = +/-0.025; p = 0.077)	-0.005 (CI = +/-0.008; p = 0.229)	0.227 +2.24%
Severity	2012.2	0.019 (CI = +/-0.027; p = 0.158)	-0.005 (CI = +/-0.008; p = 0.217)	0.175 +1.89%
Severity	2013.1	0.009 (CI = +/-0.026; p = 0.484)	-0.005 (CI = +/-0.007; p = 0.139)	0.114 +0.88%
Severity	2013.2	0.005 (CI = +/-0.028; p = 0.723)	-0.006 (CI = +/-0.007; p = 0.132)	0.080 +0.47%
Severity	2014.1	0.006 (CI = +/-0.030; p = 0.689)	-0.006 (CI = +/-0.008; p = 0.146)	0.077 +0.59%
Severity	2014.2	0.006 (CI = +/-0.034; p = 0.703)	-0.006 (CI = +/-0.008; p = 0.159)	0.066 +0.62%
Severity	2015.1	0.003 (CI = +/-0.037; p = 0.864)	-0.006 (CI = +/-0.008; p = 0.168)	0.039 +0.31%
Severity	2015.2	0.001 (CI = +/-0.042; p = 0.949)	-0.006 (CI = +/-0.008; p = 0.182)	0.019 +0.13%
Severity	2016.1	-0.003 (CI = +/-0.047; p = 0.902)	-0.006 (CI = +/-0.009; p = 0.197)	-0.004 -0.27%
Severity	2016.2	0.002 (CI = +/-0.053; p = 0.925)	-0.006 (CI = +/-0.009; p = 0.205)	0.002 +0.23%
Severity	2017.1	-0.013 (CI = +/-0.056; p = 0.618)	-0.005 (CI = +/-0.009; p = 0.221)	-0.020 -1.30%
Frequency	2005.2	-0.050 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.838)	0.736 -4.88%
Frequency	2006.1	-0.051 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.820)	0.724 -4.93%
Frequency	2006.2	-0.052 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.768)	0.723 -5.08%
Frequency	2007.1	-0.055 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.691)	0.733 -5.32%
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.621)	0.740 -5.54%
Frequency	2008.1	-0.057 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.627)	0.721 -5.55%
Frequency	2008.2	-0.058 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.621)	0.703 -5.60%
Frequency	2009.1	-0.059 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.591)	0.695 -5.75%
Frequency	2009.2	-0.061 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.565)	0.686 -5.90%
Frequency	2010.1	-0.060 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.591)	0.654 -5.81%
Frequency	2010.2	-0.064 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.528)	0.669 -6.16%
Frequency	2011.1	-0.065 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.517)	0.652 -6.29%
Frequency	2011.2	-0.067 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.503)	0.638 -6.46%
Frequency	2012.1	-0.066 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.526)	0.597 -6.34%
Frequency	2012.2	-0.070 (CI = +/-0.026; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.486)	0.608 -6.75%
Frequency	2013.1	-0.070 (CI = +/-0.028; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.497)	0.572 -6.77%
Frequency	2013.2	-0.066 (CI = +/-0.030; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.527)	0.509 -6.39%
Frequency	2014.1	-0.063 (CI = +/-0.033; p = 0.001)	-0.002 (CI = +/-0.008; p = 0.549)	0.445 -6.13%
Frequency	2014.2	-0.058 (CI = +/-0.036; p = 0.004)	-0.002 (CI = +/-0.008; p = 0.571)	0.360 -5.61%
Frequency	2015.1	-0.056 (CI = +/-0.040; p = 0.010)	-0.002 (CI = +/-0.009; p = 0.586)	0.293 -5.42%
Frequency	2015.2	-0.053 (CI = +/-0.045; p = 0.025)	-0.002 (CI = +/-0.009; p = 0.599)	0.216 -5.12%
Frequency	2016.1	-0.044 (CI = +/-0.049; p = 0.075)	-0.002 (CI = +/-0.009; p = 0.590)	0.105 -4.31%
Frequency	2016.2	-0.050 (CI = +/-0.055; p = 0.070)	-0.002 (CI = +/-0.009; p = 0.617)	0.123 -4.91%
Frequency	2017.1	-0.051 (CI = +/-0.064; p = 0.105)	-0.002 (CI = +/-0.010; p = 0.636)	0.080 -4.98%

Bodily Injury

Coverage = BI

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Implied Trend		
		Time	Seasonality	Adjusted R ²
Loss Cost	2005.2	-0.011 (CI = +/-0.015; p = 0.157)	-0.054 (CI = +/-0.165; p = 0.512)	0.015
Loss Cost	2006.1	-0.012 (CI = +/-0.016; p = 0.141)	-0.061 (CI = +/-0.170; p = 0.473)	0.020
Loss Cost	2006.2	-0.014 (CI = +/-0.017; p = 0.102)	-0.049 (CI = +/-0.173; p = 0.570)	0.033
Loss Cost	2007.1	-0.013 (CI = +/-0.018; p = 0.146)	-0.044 (CI = +/-0.178; p = 0.622)	0.012
Loss Cost	2007.2	-0.018 (CI = +/-0.018; p = 0.050)	-0.016 (CI = +/-0.174; p = 0.849)	0.065
Loss Cost	2008.1	-0.016 (CI = +/-0.019; p = 0.101)	-0.004 (CI = +/-0.178; p = 0.966)	0.027
Loss Cost	2008.2	-0.018 (CI = +/-0.020; p = 0.090)	0.004 (CI = +/-0.183; p = 0.961)	0.035
Loss Cost	2009.1	-0.016 (CI = +/-0.022; p = 0.139)	0.011 (CI = +/-0.189; p = 0.906)	0.012
Loss Cost	2009.2	-0.020 (CI = +/-0.023; p = 0.080)	0.030 (CI = +/-0.191; p = 0.747)	0.048
Loss Cost	2010.1	-0.018 (CI = +/-0.025; p = 0.134)	0.039 (CI = +/-0.199; p = 0.688)	0.023
Loss Cost	2010.2	-0.022 (CI = +/-0.026; p = 0.093)	0.055 (CI = +/-0.203; p = 0.579)	0.050
Loss Cost	2011.1	-0.024 (CI = +/-0.028; p = 0.090)	0.046 (CI = +/-0.211; p = 0.656)	0.055
Loss Cost	2011.2	-0.030 (CI = +/-0.030; p = 0.048)	0.070 (CI = +/-0.213; p = 0.504)	0.106
Loss Cost	2012.1	-0.033 (CI = +/-0.032; p = 0.045)	0.057 (CI = +/-0.222; p = 0.599)	0.116
Loss Cost	2012.2	-0.040 (CI = +/-0.034; p = 0.021)	0.085 (CI = +/-0.223; p = 0.433)	0.182
Loss Cost	2013.1	-0.049 (CI = +/-0.035; p = 0.010)	0.053 (CI = +/-0.224; p = 0.624)	0.245
Loss Cost	2013.2	-0.049 (CI = +/-0.039; p = 0.017)	0.054 (CI = +/-0.236; p = 0.637)	0.205
Loss Cost	2014.1	-0.044 (CI = +/-0.043; p = 0.047)	0.072 (CI = +/-0.248; p = 0.545)	0.145
Loss Cost	2014.2	-0.039 (CI = +/-0.047; p = 0.103)	0.057 (CI = +/-0.260; p = 0.648)	0.063
Loss Cost	2015.1	-0.038 (CI = +/-0.054; p = 0.148)	0.058 (CI = +/-0.278; p = 0.664)	0.038
Loss Cost	2015.2	-0.038 (CI = +/-0.060; p = 0.200)	0.057 (CI = +/-0.297; p = 0.688)	-0.001
Loss Cost	2016.1	-0.032 (CI = +/-0.069; p = 0.337)	0.074 (CI = +/-0.319; p = 0.625)	-0.044
Loss Cost	2016.2	-0.036 (CI = +/-0.079; p = 0.346)	0.083 (CI = +/-0.343; p = 0.606)	-0.057
Loss Cost	2017.1	-0.053 (CI = +/-0.090; p = 0.224)	0.041 (CI = +/-0.363; p = 0.809)	-0.014
Severity	2005.2	0.038 (CI = +/-0.012; p = 0.000)	-0.020 (CI = +/-0.124; p = 0.750)	0.547
Severity	2006.1	0.038 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.128; p = 0.727)	0.521
Severity	2006.2	0.037 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.131; p = 0.792)	0.486
Severity	2007.1	0.040 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.129; p = 0.977)	0.530
Severity	2007.2	0.037 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.128; p = 0.764)	0.486
Severity	2008.1	0.040 (CI = +/-0.014; p = 0.000)	0.033 (CI = +/-0.129; p = 0.611)	0.506
Severity	2008.2	0.038 (CI = +/-0.015; p = 0.000)	0.040 (CI = +/-0.133; p = 0.544)	0.468
Severity	2009.1	0.041 (CI = +/-0.016; p = 0.000)	0.055 (CI = +/-0.134; p = 0.409)	0.493
Severity	2009.2	0.038 (CI = +/-0.016; p = 0.000)	0.069 (CI = +/-0.135; p = 0.304)	0.450
Severity	2010.1	0.039 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.140; p = 0.287)	0.431
Severity	2010.2	0.039 (CI = +/-0.019; p = 0.000)	0.077 (CI = +/-0.146; p = 0.286)	0.402
Severity	2011.1	0.038 (CI = +/-0.020; p = 0.001)	0.074 (CI = +/-0.152; p = 0.326)	0.352
Severity	2011.2	0.034 (CI = +/-0.021; p = 0.003)	0.092 (CI = +/-0.153; p = 0.225)	0.302
Severity	2012.1	0.029 (CI = +/-0.023; p = 0.013)	0.075 (CI = +/-0.156; p = 0.331)	0.208
Severity	2012.2	0.026 (CI = +/-0.024; p = 0.037)	0.089 (CI = +/-0.160; p = 0.261)	0.164
Severity	2013.1	0.018 (CI = +/-0.024; p = 0.147)	0.057 (CI = +/-0.154; p = 0.447)	0.033
Severity	2013.2	0.013 (CI = +/-0.026; p = 0.296)	0.072 (CI = +/-0.158; p = 0.355)	0.003
Severity	2014.1	0.016 (CI = +/-0.029; p = 0.260)	0.081 (CI = +/-0.167; p = 0.321)	0.011
Severity	2014.2	0.015 (CI = +/-0.032; p = 0.328)	0.083 (CI = +/-0.177; p = 0.335)	0.000
Severity	2015.1	0.014 (CI = +/-0.036; p = 0.428)	0.078 (CI = +/-0.189; p = 0.391)	-0.042
Severity	2015.2	0.011 (CI = +/-0.041; p = 0.583)	0.087 (CI = +/-0.200; p = 0.366)	-0.053
Severity	2016.1	0.008 (CI = +/-0.047; p = 0.706)	0.081 (CI = +/-0.216; p = 0.434)	-0.092
Severity	2016.2	0.011 (CI = +/-0.054; p = 0.659)	0.074 (CI = +/-0.233; p = 0.503)	-0.104
Severity	2017.1	-0.005 (CI = +/-0.059; p = 0.860)	0.034 (CI = +/-0.237; p = 0.760)	-0.166
Frequency	2005.2	-0.049 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.106; p = 0.514)	0.739
Frequency	2006.1	-0.050 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.108; p = 0.475)	0.728
Frequency	2006.2	-0.051 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.111; p = 0.565)	0.725
Frequency	2007.1	-0.054 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.111; p = 0.409)	0.737
Frequency	2007.2	-0.056 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.112; p = 0.525)	0.741
Frequency	2008.1	-0.056 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.116; p = 0.526)	0.722
Frequency	2008.2	-0.056 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.120; p = 0.550)	0.705
Frequency	2009.1	-0.058 (CI = +/-0.014; p = 0.000)	-0.044 (CI = +/-0.123; p = 0.471)	0.698
Frequency	2009.2	-0.059 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.127; p = 0.537)	0.687
Frequency	2010.1	-0.058 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.132; p = 0.588)	0.654
Frequency	2010.2	-0.061 (CI = +/-0.017; p = 0.000)	-0.022 (CI = +/-0.134; p = 0.740)	0.665
Frequency	2011.1	-0.062 (CI = +/-0.019; p = 0.000)	-0.028 (CI = +/-0.139; p = 0.684)	0.648
Frequency	2011.2	-0.064 (CI = +/-0.020; p = 0.000)	-0.022 (CI = +/-0.145; p = 0.752)	0.632
Frequency	2012.1	-0.062 (CI = +/-0.022; p = 0.000)	-0.018 (CI = +/-0.152; p = 0.811)	0.590
Frequency	2012.2	-0.066 (CI = +/-0.023; p = 0.000)	-0.003 (CI = +/-0.155; p = 0.964)	0.598
Frequency	2013.1	-0.066 (CI = +/-0.026; p = 0.000)	-0.004 (CI = +/-0.164; p = 0.964)	0.561
Frequency	2013.2	-0.062 (CI = +/-0.028; p = 0.000)	-0.018 (CI = +/-0.169; p = 0.830)	0.499
Frequency	2014.1	-0.059 (CI = +/-0.031; p = 0.001)	-0.008 (CI = +/-0.179; p = 0.923)	0.433
Frequency	2014.2	-0.054 (CI = +/-0.034; p = 0.004)	-0.026 (CI = +/-0.184; p = 0.769)	0.350
Frequency	2015.1	-0.052 (CI = +/-0.038; p = 0.010)	-0.021 (CI = +/-0.197; p = 0.827)	0.280
Frequency	2015.2	-0.049 (CI = +/-0.043; p = 0.028)	-0.031 (CI = +/-0.209; p = 0.758)	0.205
Frequency	2016.1	-0.040 (CI = +/-0.047; p = 0.090)	-0.007 (CI = +/-0.219; p = 0.947)	0.084
Frequency	2016.2	-0.047 (CI = +/-0.054; p = 0.081)	0.010 (CI = +/-0.232; p = 0.930)	0.104
Frequency	2017.1	-0.048 (CI = +/-0.063; p = 0.124)	0.007 (CI = +/-0.255; p = 0.952)	0.061

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, Mobility
Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.050 (CI = +/-0.029; p = 0.001)	-0.082 (CI = +/-0.150; p = 0.277)	-0.007 (CI = +/-0.009; p = 0.131)	0.431 (CI = +/-0.292; p = 0.005)	0.206	-4.90%
Loss Cost	2006.1	-0.054 (CI = +/-0.030; p = 0.001)	-0.095 (CI = +/-0.153; p = 0.215)	-0.008 (CI = +/-0.010; p = 0.109)	0.445 (CI = +/-0.295; p = 0.004)	0.226	-5.23%
Loss Cost	2006.2	-0.057 (CI = +/-0.030; p = 0.001)	-0.081 (CI = +/-0.154; p = 0.289)	-0.008 (CI = +/-0.009; p = 0.093)	0.455 (CI = +/-0.293; p = 0.004)	0.254	-5.57%
Loss Cost	2007.1	-0.057 (CI = +/-0.031; p = 0.001)	-0.081 (CI = +/-0.160; p = 0.311)	-0.008 (CI = +/-0.010; p = 0.102)	0.454 (CI = +/-0.299; p = 0.004)	0.234	-5.55%
Loss Cost	2007.2	-0.063 (CI = +/-0.030; p = 0.000)	-0.054 (CI = +/-0.151; p = 0.473)	-0.009 (CI = +/-0.009; p = 0.062)	0.457 (CI = +/-0.279; p = 0.002)	0.318	-6.11%
Loss Cost	2008.1	-0.061 (CI = +/-0.031; p = 0.000)	-0.043 (CI = +/-0.155; p = 0.577)	-0.008 (CI = +/-0.009; p = 0.077)	0.455 (CI = +/-0.281; p = 0.003)	0.288	-5.89%
Loss Cost	2008.2	-0.062 (CI = +/-0.031; p = 0.000)	-0.036 (CI = +/-0.160; p = 0.648)	-0.008 (CI = +/-0.009; p = 0.078)	0.452 (CI = +/-0.286; p = 0.003)	0.292	-6.00%
Loss Cost	2009.1	-0.061 (CI = +/-0.033; p = 0.001)	-0.029 (CI = +/-0.166; p = 0.724)	-0.008 (CI = +/-0.010; p = 0.091)	0.455 (CI = +/-0.291; p = 0.004)	0.276	-5.88%
Loss Cost	2009.2	-0.062 (CI = +/-0.033; p = 0.001)	-0.013 (CI = +/-0.168; p = 0.871)	-0.008 (CI = +/-0.010; p = 0.087)	0.437 (CI = +/-0.294; p = 0.005)	0.295	-6.05%
Loss Cost	2010.1	-0.060 (CI = +/-0.033; p = 0.001)	0.000 (CI = +/-0.173; p = 0.998)	-0.008 (CI = +/-0.010; p = 0.102)	0.452 (CI = +/-0.299; p = 0.005)	0.288	-5.87%
Loss Cost	2010.2	-0.061 (CI = +/-0.034; p = 0.001)	0.007 (CI = +/-0.180; p = 0.936)	-0.008 (CI = +/-0.010; p = 0.108)	0.438 (CI = +/-0.313; p = 0.008)	0.287	-5.92%
Loss Cost	2011.1	-0.061 (CI = +/-0.035; p = 0.002)	0.008 (CI = +/-0.188; p = 0.931)	-0.008 (CI = +/-0.010; p = 0.118)	0.440 (CI = +/-0.331; p = 0.012)	0.282	-5.91%
Loss Cost	2011.2	-0.061 (CI = +/-0.036; p = 0.002)	0.017 (CI = +/-0.198; p = 0.858)	-0.008 (CI = +/-0.010; p = 0.127)	0.411 (CI = +/-0.365; p = 0.029)	0.278	-5.93%
Loss Cost	2012.1	-0.061 (CI = +/-0.037; p = 0.003)	0.022 (CI = +/-0.206; p = 0.825)	-0.008 (CI = +/-0.011; p = 0.140)	0.437 (CI = +/-0.418; p = 0.042)	0.275	-5.89%
Loss Cost	2012.2	-0.061 (CI = +/-0.038; p = 0.004)	0.024 (CI = +/-0.222; p = 0.820)	-0.008 (CI = +/-0.011; p = 0.153)	0.423 (CI = +/-0.574; p = 0.139)	0.264	-5.89%
Loss Cost	2013.1	-0.061 (CI = +/-0.038; p = 0.004)	0.024 (CI = +/-0.222; p = 0.820)	-0.008 (CI = +/-0.011; p = 0.153)	NA (CI = +/-NA; p = NA)	0.291	-5.89%
Loss Cost	2013.2	-0.061 (CI = +/-0.042; p = 0.007)	0.025 (CI = +/-0.234; p = 0.822)	-0.008 (CI = +/-0.011; p = 0.165)	NA (CI = +/-NA; p = NA)	0.251	-5.92%
Loss Cost	2014.1	-0.056 (CI = +/-0.046; p = 0.021)	0.042 (CI = +/-0.247; p = 0.725)	-0.008 (CI = +/-0.012; p = 0.190)	NA (CI = +/-NA; p = NA)	0.187	-5.46%
Loss Cost	2014.2	-0.051 (CI = +/-0.051; p = 0.047)	0.026 (CI = +/-0.259; p = 0.836)	-0.008 (CI = +/-0.012; p = 0.198)	NA (CI = +/-NA; p = NA)	0.108	-4.99%
Loss Cost	2015.1	-0.052 (CI = +/-0.057; p = 0.072)	0.024 (CI = +/-0.279; p = 0.858)	-0.008 (CI = +/-0.013; p = 0.213)	NA (CI = +/-NA; p = NA)	0.081	-5.05%
Loss Cost	2015.2	-0.051 (CI = +/-0.064; p = 0.108)	0.021 (CI = +/-0.299; p = 0.882)	-0.008 (CI = +/-0.013; p = 0.230)	NA (CI = +/-NA; p = NA)	0.039	-4.97%
Loss Cost	2016.1	-0.045 (CI = +/-0.073; p = 0.200)	0.037 (CI = +/-0.323; p = 0.808)	-0.008 (CI = +/-0.014; p = 0.253)	NA (CI = +/-NA; p = NA)	-0.010	-4.43%
Loss Cost	2016.2	-0.047 (CI = +/-0.082; p = 0.232)	0.043 (CI = +/-0.352; p = 0.794)	-0.007 (CI = +/-0.014; p = 0.282)	NA (CI = +/-NA; p = NA)	-0.033	-4.63%
Loss Cost	2017.1	-0.064 (CI = +/-0.093; p = 0.156)	0.001 (CI = +/-0.372; p = 0.995)	-0.007 (CI = +/-0.015; p = 0.291)	NA (CI = +/-NA; p = NA)	0.008	-6.21%
Severity	2005.2	0.008 (CI = +/-0.021; p = 0.452)	-0.041 (CI = +/-0.111; p = 0.454)	-0.006 (CI = +/-0.007; p = 0.104)	0.334 (CI = +/-0.217; p = 0.004)	0.644	+0.80%
Severity	2006.1	0.006 (CI = +/-0.022; p = 0.582)	-0.049 (CI = +/-0.114; p = 0.390)	-0.006 (CI = +/-0.007; p = 0.094)	0.342 (CI = +/-0.220; p = 0.003)	0.628	+0.61%
Severity	2006.2	0.004 (CI = +/-0.023; p = 0.702)	-0.042 (CI = +/-0.117; p = 0.465)	-0.006 (CI = +/-0.007; p = 0.088)	0.346 (CI = +/-0.222; p = 0.003)	0.606	+0.43%
Severity	2007.1	0.008 (CI = +/-0.023; p = 0.456)	-0.025 (CI = +/-0.116; p = 0.665)	-0.006 (CI = +/-0.007; p = 0.115)	0.335 (CI = +/-0.217; p = 0.004)	0.637	+0.85%
Severity	2007.2	0.005 (CI = +/-0.022; p = 0.667)	-0.008 (CI = +/-0.112; p = 0.889)	-0.006 (CI = +/-0.007; p = 0.081)	0.337 (CI = +/-0.207; p = 0.002)	0.621	+0.47%
Severity	2008.1	0.007 (CI = +/-0.022; p = 0.503)	0.005 (CI = +/-0.113; p = 0.925)	-0.006 (CI = +/-0.007; p = 0.102)	0.335 (CI = +/-0.205; p = 0.002)	0.637	+0.74%
Severity	2008.2	0.006 (CI = +/-0.023; p = 0.574)	0.011 (CI = +/-0.116; p = 0.841)	-0.006 (CI = +/-0.007; p = 0.101)	0.332 (CI = +/-0.208; p = 0.003)	0.608	+0.64%
Severity	2009.1	0.009 (CI = +/-0.023; p = 0.410)	0.028 (CI = +/-0.123; p = 0.627)	-0.005 (CI = +/-0.007; p = 0.123)	0.338 (CI = +/-0.204; p = 0.002)	0.637	+0.93%
Severity	2009.2	0.008 (CI = +/-0.023; p = 0.479)	0.039 (CI = +/-0.118; p = 0.503)	-0.005 (CI = +/-0.007; p = 0.117)	0.325 (CI = +/-0.205; p = 0.003)	0.601	+0.80%
Severity	2010.1	0.009 (CI = +/-0.023; p = 0.422)	0.048 (CI = +/-0.121; p = 0.425)	-0.005 (CI = +/-0.007; p = 0.136)	0.335 (CI = +/-0.209; p = 0.003)	0.594	+0.93%
Severity	2010.2	0.010 (CI = +/-0.024; p = 0.414)	0.042 (CI = +/-0.126; p = 0.492)	-0.005 (CI = +/-0.007; p = 0.144)	0.345 (CI = +/-0.219; p = 0.003)	0.575	+0.96%
Severity	2011.1	0.010 (CI = +/-0.025; p = 0.400)	0.048 (CI = +/-0.131; p = 0.458)	-0.005 (CI = +/-0.007; p = 0.161)	0.357 (CI = +/-0.231; p = 0.004)	0.541	+1.02%
Severity	2011.2	0.010 (CI = +/-0.025; p = 0.417)	0.054 (CI = +/-0.138; p = 0.426)	-0.005 (CI = +/-0.007; p = 0.171)	0.339 (CI = +/-0.254; p = 0.012)	0.469	+1.01%
Severity	2012.1	0.010 (CI = +/-0.026; p = 0.436)	0.052 (CI = +/-0.144; p = 0.461)	-0.005 (CI = +/-0.007; p = 0.180)	0.329 (CI = +/-0.292; p = 0.029)	0.359	+0.99%
Severity	2012.2	0.010 (CI = +/-0.026; p = 0.451)	0.038 (CI = +/-0.153; p = 0.606)	-0.005 (CI = +/-0.008; p = 0.180)	0.407 (CI = +/-0.397; p = 0.045)	0.305	+0.98%
Severity	2013.1	0.010 (CI = +/-0.026; p = 0.451)	0.038 (CI = +/-0.153; p = 0.606)	-0.005 (CI = +/-0.008; p = 0.180)	NA (CI = +/-NA; p = NA)	0.079	+0.98%
Severity	2013.2	0.005 (CI = +/-0.028; p = 0.689)	0.053 (CI = +/-0.157; p = 0.487)	-0.005 (CI = +/-0.008; p = 0.178)	NA (CI = +/-NA; p = NA)	0.054	+0.54%
Severity	2014.1	0.008 (CI = +/-0.031; p = 0.611)	0.061 (CI = +/-0.167; p = 0.453)	-0.005 (CI = +/-0.008; p = 0.202)	NA (CI = +/-NA; p = NA)	0.054	+0.77%
Severity	2014.2	0.007 (CI = +/-0.035; p = 0.668)	0.062 (CI = +/-0.177; p = 0.465)	-0.005 (CI = +/-0.008; p = 0.217)	NA (CI = +/-NA; p = NA)	0.040	+0.71%
Severity	2015.1	0.005 (CI = +/-0.039; p = 0.789)	0.056 (CI = +/-0.190; p = 0.540)	-0.005 (CI = +/-0.009; p = 0.226)	NA (CI = +/-NA; p = NA)	-0.002	+0.50%
Severity	2015.2	0.002 (CI = +/-0.043; p = 0.912)	0.064 (CI = +/-0.203; p = 0.507)	-0.005 (CI = +/-0.009; p = 0.248)	NA (CI = +/-NA; p = NA)	-0.020	+0.23%
Severity	2016.1	-0.001 (CI = +/-0.050; p = 0.980)	0.056 (CI = +/-0.220; p = 0.589)	-0.005 (CI = +/-0.009; p = 0.262)	NA (CI = +/-NA; p = NA)	-0.060	-0.06%
Severity	2016.2	0.003 (CI = +/-0.056; p = 0.908)	0.046 (CI = +/-0.238; p = 0.682)	-0.005 (CI = +/-0.010; p = 0.268)	NA (CI = +/-NA; p = NA)	-0.072	+0.30%
Severity	2017.1	-0.013 (CI = +/-0.060; p = 0.647)	0.006 (CI = +/-0.241; p = 0.956)	-0.005 (CI = +/-0.010; p = 0.259)	NA (CI = +/-NA; p = NA)	-0.122	-1.27%
Frequency	2005.2	-0.058 (CI = +/-0.021; p = 0.000)	-0.040 (CI = +/-0.109; p = 0.457)	-0.001 (CI = +/-0.007; p = 0.669)	0.097 (CI = +/-0.211; p = 0.357)	0.731	-5.65%
Frequency	2006.1	-0.060 (CI = +/-0.022; p = 0.000)	-0.046 (CI = +/-0.112; p = 0.405)	-0.002 (CI = +/-0.007; p = 0.627)	0.103 (CI = +/-0.215; p = 0.334)	0.720	-5.80%
Frequency	2006.2	-0.062 (CI = +/-0.022; p = 0.000)	-0.039 (CI = +/-0.114; p = 0.486)	-0.002 (CI = +/-0.007; p = 0.592)	0.108 (CI = +/-0.216; p = 0.315)	0.718	-5.97%
Frequency	2007.1	-0.066 (CI = +/-0.022; p = 0.000)	-0.056 (CI = +/-0.113; p = 0.321)	-0.002 (CI = +/-0.007; p = 0.475)	0.119 (CI = +/-0.212; p = 0.260)	0.734	-6.34%
Frequency	2007.2	-0.068 (CI = +/-0.023; p = 0.000)	-0.046 (CI = +/-0.114; p = 0.418)	-0.003 (CI = +/-0.007; p = 0.437)	0.120 (CI = +/-0.211; p = 0.253)	0.739	-5.55%
Frequency	2008.1	-0.068 (CI = +/-0.024; p = 0.000)	-0.048 (CI = +/-0.119; p = 0.415)	-0.003 (CI = +/-0.007; p = 0.437)	0.121 (CI = +/-0.215; p = 0.260)	0.719	-5.59%
Frequency	2008.2	-0.068 (CI = +/-0.024; p = 0.000)	-0.047 (CI = +/-0.123; p = 0.436)	-0.003 (CI = +/-0.007; p = 0.445)	0.120 (CI = +/-0.220; p = 0.271)	0.700	-6.60%
Frequency	2009.1	-0.070 (CI = +/-0.025; p = 0.000)	-0.056 (CI = +/-0.127; p = 0.367)	-0.003 (CI = +/-0.007; p = 0.410)	0.117 (CI = +/-0.223; p = 0.291)	0.694	-6.75%
Frequency	2009.2	-0.070 (CI = +/-0.026; p = 0.000)	-0.052 (CI = +/-0.131; p = 0.420)	-0.003 (CI = +/-0.007; p = 0.413)	0.112 (CI = +/-0.229; p = 0.324)	0.680	-6.79%
Frequency	2010.1	-0.070 (CI = +/-0.026; p = 0.000)	-0.048 (CI = +/-0.136; p = 0.476)	-0.003 (CI = +/-0.008; p = 0.439)	0.117 (CI = +/-0.236; p = 0.316)	0.647	-6.73%
Frequency	2010.2	-0.071 (CI = +/-0.027; p = 0.000)	-0.035 (CI = +/-0.140; p = 0.605)	-0.003 (CI = +/-0.008; p = 0.436)	0.092 (CI = +/-0.243; p = 0.438)	0.652	-6.81%
Frequency	2011.1	-0.071 (CI = +/-0.027; p = 0.000)	-0.040 (CI = +/-0.146; p = 0.577)	-0.003 (CI = +/-0.008; p = 0.434)	0.082 (CI = +/-0.257; p = 0.511)	0.631	-6.86%
Frequency	2011.2	-0.071 (CI = +/-0.028; p = 0.000)	-0.036 (CI = +/-0.154; p = 0.626)	-0.003 (CI = +/-0.008; p = 0.447)	0.072 (CI = +/-0.284; p = 0.600)	0.610	-6.87%
Frequency	2012.1	-0.071 (CI = +/-0.029; p = 0.000)	-0.030 (CI = +/-0.159; p = 0.702)	-0.003 (CI = +/-0.008; p = 0.471)	0.108 (CI = +/-0.324; p = 0.493)	0.568	-6.82%
Frequency	2012.2	-0.070 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.170; p = 0.865)	-0.003 (CI = +/-0.008; p = 0.496)	0.016 (CI = +/-0.439; p = 0.939)	0.565	-6.80%
Frequency	2013.1	-0.070 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.170; p = 0.865)	-0.003 (CI = +/-0.008; p = 0.496)	NA (CI = +/-NA; p = NA)	0.549	-6.80%
Frequency	2013.2	-0.066 (CI = +/-0.031; p = 0.000)	-0.028 (CI = +/-0.175; p = 0.744)	-0.003 (CI = +/-0.009; p = 0.507)	NA (CI = +/-NA; p = NA)	0.483	-6.43%
Frequency	2014.1	-0.064 (CI = +/-0.035; p = 0.001)	-0.019 (CI = +/-0.186; p = 0.833)	-0.003 (CI = +/-0.009; p = 0.542)	NA (CI = +/-NA; p = NA)	0.412	-6.18%
Frequency	2014.2	-0.058 (CI = +/-0.037; p = 0.005)	-0.037 (CI = +/-0.192; p = 0.689)	-0.003 (CI = +/-0.009; p = 0.538)	NA (CI = +/-NA; p = NA)	0.325	-5.66%
Frequency	2015.1	-0.057 (CI = +/-0.042; p = 0.012)	-0.032 (CI = +/-0.207; p = 0.744)	-0.003 (CI = +/-0.009; p = 0.561)	NA (CI = +/-NA; p = NA)	0.248	-5.52%
Frequency	2015.2	-0.053 (CI = +/-0.047; p = 0.029)	-0.043 (CI = +/-0.220; p = 0.679)	-0.003 (CI = +/-0.010; p = 0.560)	NA (CI = +/-NA; p = NA)	0.167	-5.18%
Frequency	2016.1	-0.045 (CI = +/-0.052; p = 0.086)	-0.019 (CI = +/-0.232; p = 0.860)	-0.003 (CI = +/-0.010; p = 0.588)	NA (CI = +/-NA; p = NA)	0.033	-4.38%
Frequency	2016.2	-0.050 (CI = +/-0.058; p = 0.083)	-0.003 (CI = +/-0.249; p = 0.981)	-0.002 (CI = +/-0.010; p = 0.637)	NA (CI = +/-NA; p = NA)	0.043	-4.92%
Frequency	2017.1	-0.051 (CI = +/-0.069; p = 0.126)	-0.005 (CI = +/-0.274; p = 0.968)	-0.002 (CI = +/-0.011; p = 0.654)	NA (CI = +/-NA; p = NA)	-0.011	-5.00%

Bodily Injury

Coverage = BI
 End Trend Period = 2023.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, Mobility
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.049 (CI = +/-0.029; p = 0.001)	-0.007 (CI = +/-0.009; p = 0.167)	0.418 (CI = +/-0.292; p = 0.006)	0.200	-4.75%
Loss Cost	2006.1	-0.051 (CI = +/-0.030; p = 0.001)	-0.007 (CI = +/-0.009; p = 0.153)	0.427 (CI = +/-0.295; p = 0.006)	0.211	-4.98%
Loss Cost	2006.2	-0.056 (CI = +/-0.030; p = 0.001)	-0.007 (CI = +/-0.009; p = 0.120)	0.441 (CI = +/-0.292; p = 0.004)	0.250	-5.41%
Loss Cost	2007.1	-0.055 (CI = +/-0.031; p = 0.001)	-0.007 (CI = +/-0.010; p = 0.133)	0.439 (CI = +/-0.298; p = 0.005)	0.232	-5.33%
Loss Cost	2007.2	-0.062 (CI = +/-0.029; p = 0.000)	-0.008 (CI = +/-0.009; p = 0.071)	0.448 (CI = +/-0.275; p = 0.002)	0.329	-5.99%
Loss Cost	2008.1	-0.059 (CI = +/-0.030; p = 0.000)	-0.008 (CI = +/-0.009; p = 0.084)	0.448 (CI = +/-0.276; p = 0.003)	0.305	-5.77%
Loss Cost	2008.2	-0.061 (CI = +/-0.031; p = 0.000)	-0.008 (CI = +/-0.009; p = 0.081)	0.445 (CI = +/-0.280; p = 0.003)	0.313	-5.92%
Loss Cost	2009.1	-0.060 (CI = +/-0.032; p = 0.001)	-0.008 (CI = +/-0.009; p = 0.092)	0.450 (CI = +/-0.285; p = 0.003)	0.300	-5.80%
Loss Cost	2009.2	-0.062 (CI = +/-0.032; p = 0.000)	-0.008 (CI = +/-0.009; p = 0.081)	0.434 (CI = +/-0.285; p = 0.004)	0.322	-6.02%
Loss Cost	2010.1	-0.060 (CI = +/-0.032; p = 0.001)	-0.008 (CI = +/-0.009; p = 0.090)	0.452 (CI = +/-0.291; p = 0.004)	0.318	-5.87%
Loss Cost	2010.2	-0.061 (CI = +/-0.033; p = 0.001)	-0.008 (CI = +/-0.010; p = 0.093)	0.439 (CI = +/-0.303; p = 0.006)	0.318	-5.93%
Loss Cost	2011.1	-0.061 (CI = +/-0.034; p = 0.001)	-0.008 (CI = +/-0.010; p = 0.101)	0.441 (CI = +/-0.322; p = 0.010)	0.315	-5.93%
Loss Cost	2011.2	-0.062 (CI = +/-0.035; p = 0.001)	-0.008 (CI = +/-0.010; p = 0.106)	0.416 (CI = +/-0.351; p = 0.022)	0.311	-5.97%
Loss Cost	2012.1	-0.061 (CI = +/-0.036; p = 0.002)	-0.008 (CI = +/-0.010; p = 0.116)	0.439 (CI = +/-0.406; p = 0.035)	0.309	-5.95%
Loss Cost	2012.2	-0.061 (CI = +/-0.037; p = 0.002)	-0.008 (CI = +/-0.011; p = 0.125)	0.438 (CI = +/-0.542; p = 0.107)	0.301	-5.95%
Loss Cost	2013.1	-0.061 (CI = +/-0.037; p = 0.002)	-0.008 (CI = +/-0.011; p = 0.125)	NA (CI = +/-NA; p = NA)	0.326	-5.95%
Loss Cost	2013.2	-0.061 (CI = +/-0.041; p = 0.005)	-0.008 (CI = +/-0.011; p = 0.137)	NA (CI = +/-NA; p = NA)	0.290	-5.95%
Loss Cost	2014.1	-0.057 (CI = +/-0.044; p = 0.014)	-0.008 (CI = +/-0.011; p = 0.151)	NA (CI = +/-NA; p = NA)	0.228	-5.58%
Loss Cost	2014.2	-0.052 (CI = +/-0.049; p = 0.039)	-0.008 (CI = +/-0.011; p = 0.164)	NA (CI = +/-NA; p = NA)	0.162	-5.03%
Loss Cost	2015.1	-0.053 (CI = +/-0.054; p = 0.056)	-0.008 (CI = +/-0.012; p = 0.178)	NA (CI = +/-NA; p = NA)	0.140	-5.13%
Loss Cost	2015.2	-0.051 (CI = +/-0.061; p = 0.092)	-0.008 (CI = +/-0.012; p = 0.193)	NA (CI = +/-NA; p = NA)	0.106	-5.00%
Loss Cost	2016.1	-0.047 (CI = +/-0.069; p = 0.164)	-0.008 (CI = +/-0.013; p = 0.207)	NA (CI = +/-NA; p = NA)	0.063	-4.57%
Loss Cost	2016.2	-0.048 (CI = +/-0.078; p = 0.206)	-0.008 (CI = +/-0.013; p = 0.227)	NA (CI = +/-NA; p = NA)	0.047	-4.69%
Loss Cost	2017.1	-0.064 (CI = +/-0.086; p = 0.130)	-0.007 (CI = +/-0.014; p = 0.256)	NA (CI = +/-NA; p = NA)	0.099	-6.22%
Severity	2005.2	0.009 (CI = +/-0.021; p = 0.404)	-0.005 (CI = +/-0.007; p = 0.119)	0.327 (CI = +/-0.214; p = 0.004)	0.649	+0.88%
Severity	2006.1	0.007 (CI = +/-0.022; p = 0.496)	-0.006 (CI = +/-0.007; p = 0.114)	0.332 (CI = +/-0.218; p = 0.004)	0.631	+0.74%
Severity	2006.2	0.005 (CI = +/-0.022; p = 0.641)	-0.006 (CI = +/-0.007; p = 0.101)	0.339 (CI = +/-0.219; p = 0.004)	0.611	+0.52%
Severity	2007.1	0.009 (CI = +/-0.022; p = 0.407)	-0.005 (CI = +/-0.007; p = 0.121)	0.330 (CI = +/-0.212; p = 0.003)	0.646	+0.92%
Severity	2007.2	0.005 (CI = +/-0.022; p = 0.648)	-0.006 (CI = +/-0.007; p = 0.076)	0.336 (CI = +/-0.202; p = 0.002)	0.634	+0.49%
Severity	2008.1	0.007 (CI = +/-0.022; p = 0.500)	-0.006 (CI = +/-0.006; p = 0.089)	0.336 (CI = +/-0.200; p = 0.002)	0.649	+0.73%
Severity	2008.2	0.006 (CI = +/-0.022; p = 0.581)	-0.006 (CI = +/-0.007; p = 0.086)	0.334 (CI = +/-0.203; p = 0.002)	0.622	+0.61%
Severity	2009.1	0.008 (CI = +/-0.022; p = 0.440)	-0.005 (CI = +/-0.006; p = 0.096)	0.343 (CI = +/-0.200; p = 0.002)	0.647	+0.85%
Severity	2009.2	0.007 (CI = +/-0.022; p = 0.526)	-0.006 (CI = +/-0.007; p = 0.088)	0.333 (CI = +/-0.201; p = 0.002)	0.610	+0.70%
Severity	2010.1	0.008 (CI = +/-0.023; p = 0.486)	-0.006 (CI = +/-0.007; p = 0.098)	0.342 (CI = +/-0.206; p = 0.002)	0.600	+0.79%
Severity	2010.2	0.009 (CI = +/-0.023; p = 0.459)	-0.005 (CI = +/-0.007; p = 0.108)	0.355 (CI = +/-0.214; p = 0.002)	0.584	+0.85%
Severity	2011.1	0.009 (CI = +/-0.024; p = 0.455)	-0.005 (CI = +/-0.007; p = 0.118)	0.364 (CI = +/-0.227; p = 0.003)	0.550	+0.88%
Severity	2011.2	0.009 (CI = +/-0.025; p = 0.475)	-0.005 (CI = +/-0.007; p = 0.125)	0.354 (CI = +/-0.249; p = 0.007)	0.477	+0.87%
Severity	2012.1	0.008 (CI = +/-0.025; p = 0.494)	-0.005 (CI = +/-0.007; p = 0.133)	0.335 (CI = +/-0.287; p = 0.025)	0.373	+0.85%
Severity	2012.2	0.009 (CI = +/-0.026; p = 0.484)	-0.005 (CI = +/-0.007; p = 0.139)	0.430 (CI = +/-0.377; p = 0.027)	0.332	+0.88%
Severity	2013.1	0.009 (CI = +/-0.026; p = 0.484)	-0.005 (CI = +/-0.007; p = 0.139)	NA (CI = +/-NA; p = NA)	0.114	+0.88%
Severity	2013.2	0.005 (CI = +/-0.028; p = 0.723)	-0.006 (CI = +/-0.007; p = 0.132)	NA (CI = +/-NA; p = NA)	0.080	+0.47%
Severity	2014.1	0.006 (CI = +/-0.030; p = 0.689)	-0.006 (CI = +/-0.008; p = 0.146)	NA (CI = +/-NA; p = NA)	0.077	+0.59%
Severity	2014.2	0.006 (CI = +/-0.034; p = 0.703)	-0.006 (CI = +/-0.008; p = 0.159)	NA (CI = +/-NA; p = NA)	0.066	+0.62%
Severity	2015.1	0.003 (CI = +/-0.037; p = 0.864)	-0.006 (CI = +/-0.008; p = 0.168)	NA (CI = +/-NA; p = NA)	0.039	+0.31%
Severity	2015.2	0.001 (CI = +/-0.042; p = 0.949)	-0.006 (CI = +/-0.008; p = 0.182)	NA (CI = +/-NA; p = NA)	0.019	+0.13%
Severity	2016.1	-0.003 (CI = +/-0.047; p = 0.902)	-0.006 (CI = +/-0.009; p = 0.197)	NA (CI = +/-NA; p = NA)	-0.004	-0.27%
Severity	2016.2	0.002 (CI = +/-0.053; p = 0.925)	-0.006 (CI = +/-0.009; p = 0.205)	NA (CI = +/-NA; p = NA)	0.002	+0.23%
Severity	2017.1	-0.013 (CI = +/-0.056; p = 0.618)	-0.005 (CI = +/-0.009; p = 0.221)	NA (CI = +/-NA; p = NA)	-0.020	-1.30%
Frequency	2005.2	-0.057 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.738)	0.090 (CI = +/-0.209; p = 0.385)	0.734	-5.58%
Frequency	2006.1	-0.058 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.713)	0.094 (CI = +/-0.213; p = 0.372)	0.723	-5.68%
Frequency	2006.2	-0.061 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.654)	0.102 (CI = +/-0.214; p = 0.340)	0.722	-5.89%
Frequency	2007.1	-0.064 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.571)	0.109 (CI = +/-0.211; p = 0.301)	0.734	-6.19%
Frequency	2007.2	-0.067 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.502)	0.112 (CI = +/-0.209; p = 0.282)	0.742	-6.45%
Frequency	2008.1	-0.067 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.510)	0.112 (CI = +/-0.213; p = 0.290)	0.722	-6.45%
Frequency	2008.2	-0.067 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.510)	0.111 (CI = +/-0.217; p = 0.302)	0.705	-6.49%
Frequency	2009.1	-0.068 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.492)	0.107 (CI = +/-0.220; p = 0.327)	0.695	-6.59%
Frequency	2009.2	-0.069 (CI = +/-0.025; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.480)	0.101 (CI = +/-0.225; p = 0.364)	0.684	-6.67%
Frequency	2010.1	-0.068 (CI = +/-0.026; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.503)	0.110 (CI = +/-0.232; p = 0.339)	0.654	-6.60%
Frequency	2010.2	-0.070 (CI = +/-0.026; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.474)	0.085 (CI = +/-0.236; p = 0.466)	0.663	-6.73%
Frequency	2011.1	-0.070 (CI = +/-0.027; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.479)	0.077 (CI = +/-0.251; p = 0.531)	0.643	-6.75%
Frequency	2011.2	-0.070 (CI = +/-0.027; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.483)	0.062 (CI = +/-0.274; p = 0.642)	0.624	-6.78%
Frequency	2012.1	-0.070 (CI = +/-0.028; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.498)	0.105 (CI = +/-0.315; p = 0.495)	0.586	-6.74%
Frequency	2012.2	-0.070 (CI = +/-0.028; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.497)	0.008 (CI = +/-0.414; p = 0.969)	0.587	-6.77%
Frequency	2013.1	-0.070 (CI = +/-0.028; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.497)	NA (CI = +/-NA; p = NA)	0.572	-6.77%
Frequency	2013.2	-0.066 (CI = +/-0.030; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.527)	NA (CI = +/-NA; p = NA)	0.509	-6.39%
Frequency	2014.1	-0.063 (CI = +/-0.033; p = 0.001)	-0.002 (CI = +/-0.008; p = 0.549)	NA (CI = +/-NA; p = NA)	0.445	-6.13%
Frequency	2014.2	-0.058 (CI = +/-0.036; p = 0.004)	-0.002 (CI = +/-0.008; p = 0.571)	NA (CI = +/-NA; p = NA)	0.360	-5.61%
Frequency	2015.1	-0.056 (CI = +/-0.040; p = 0.010)	-0.002 (CI = +/-0.009; p = 0.586)	NA (CI = +/-NA; p = NA)	0.293	-5.42%
Frequency	2015.2	-0.053 (CI = +/-0.045; p = 0.025)	-0.002 (CI = +/-0.009; p = 0.599)	NA (CI = +/-NA; p = NA)	0.216	-5.12%
Frequency	2016.1	-0.044 (CI = +/-0.049; p = 0.075)	-0.002 (CI = +/-0.009; p = 0.590)	NA (CI = +/-NA; p = NA)	0.105	-4.31%
Frequency	2016.2	-0.050 (CI = +/-0.055; p = 0.070)	-0.002 (CI = +/-0.009; p = 0.617)	NA (CI = +/-NA; p = NA)	0.123	-4.91%
Frequency	2017.1	-0.051 (CI = +/-0.064; p = 0.105)	-0.002 (CI = +/-0.010; p = 0.636)	NA (CI = +/-NA; p = NA)	0.080	-4.98%

Bodily Injury

Coverage = BI

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Implied Trend				
		Time	Seasonality	Scalar Shift	Adjusted R ²	Rate
Loss Cost	2005.2	-0.042 (CI = +/-0.027; p = 0.003)	-0.067 (CI = +/-0.152; p = 0.379)	0.395 (CI = +/-0.294; p = 0.010)	0.172	-4.10%
Loss Cost	2006.1	-0.044 (CI = +/-0.028; p = 0.003)	-0.077 (CI = +/-0.155; p = 0.323)	0.404 (CI = +/-0.298; p = 0.009)	0.184	-4.33%
Loss Cost	2006.2	-0.047 (CI = +/-0.028; p = 0.002)	-0.063 (CI = +/-0.157; p = 0.417)	0.411 (CI = +/-0.297; p = 0.008)	0.206	-4.60%
Loss Cost	2007.1	-0.046 (CI = +/-0.030; p = 0.003)	-0.060 (CI = +/-0.162; p = 0.456)	0.410 (CI = +/-0.303; p = 0.010)	0.186	-4.54%
Loss Cost	2007.2	-0.051 (CI = +/-0.028; p = 0.001)	-0.033 (CI = +/-0.156; p = 0.669)	0.410 (CI = +/-0.286; p = 0.007)	0.253	-5.01%
Loss Cost	2008.1	-0.049 (CI = +/-0.029; p = 0.002)	-0.020 (CI = +/-0.159; p = 0.796)	0.410 (CI = +/-0.288; p = 0.007)	0.227	-4.79%
Loss Cost	2008.2	-0.050 (CI = +/-0.030; p = 0.002)	-0.014 (CI = +/-0.164; p = 0.860)	0.406 (CI = +/-0.293; p = 0.008)	0.230	-4.87%
Loss Cost	2009.1	-0.049 (CI = +/-0.030; p = 0.003)	-0.005 (CI = +/-0.169; p = 0.950)	0.412 (CI = +/-0.298; p = 0.009)	0.218	-4.74%
Loss Cost	2009.2	-0.050 (CI = +/-0.031; p = 0.003)	0.010 (CI = +/-0.173; p = 0.909)	0.394 (CI = +/-0.301; p = 0.012)	0.233	-4.89%
Loss Cost	2010.1	-0.048 (CI = +/-0.031; p = 0.004)	0.024 (CI = +/-0.177; p = 0.781)	0.413 (CI = +/-0.306; p = 0.010)	0.232	-4.73%
Loss Cost	2010.2	-0.049 (CI = +/-0.032; p = 0.004)	0.031 (CI = +/-0.184; p = 0.729)	0.399 (CI = +/-0.320; p = 0.017)	0.231	-4.77%
Loss Cost	2011.1	-0.049 (CI = +/-0.033; p = 0.005)	0.034 (CI = +/-0.192; p = 0.718)	0.406 (CI = +/-0.340; p = 0.021)	0.228	-4.75%
Loss Cost	2011.2	-0.049 (CI = +/-0.033; p = 0.006)	0.043 (CI = +/-0.201; p = 0.659)	0.377 (CI = +/-0.374; p = 0.048)	0.225	-4.78%
Loss Cost	2012.1	-0.049 (CI = +/-0.034; p = 0.008)	0.049 (CI = +/-0.209; p = 0.628)	0.409 (CI = +/-0.429; p = 0.061)	0.225	-4.75%
Loss Cost	2012.2	-0.049 (CI = +/-0.035; p = 0.010)	0.053 (CI = +/-0.224; p = 0.624)	0.384 (CI = +/-0.588; p = 0.187)	0.217	-4.75%
Loss Cost	2013.1	-0.049 (CI = +/-0.035; p = 0.010)	0.053 (CI = +/-0.224; p = 0.624)	NA (CI = +/-NA; p = NA)	0.245	-4.75%
Loss Cost	2013.2	-0.049 (CI = +/-0.039; p = 0.017)	0.054 (CI = +/-0.236; p = 0.637)	NA (CI = +/-NA; p = NA)	0.205	-4.76%
Loss Cost	2014.1	-0.044 (CI = +/-0.043; p = 0.047)	0.072 (CI = +/-0.248; p = 0.545)	NA (CI = +/-NA; p = NA)	0.145	-4.26%
Loss Cost	2014.2	-0.039 (CI = +/-0.047; p = 0.103)	0.057 (CI = +/-0.260; p = 0.648)	NA (CI = +/-NA; p = NA)	0.063	-3.79%
Loss Cost	2015.1	-0.038 (CI = +/-0.054; p = 0.148)	0.058 (CI = +/-0.278; p = 0.664)	NA (CI = +/-NA; p = NA)	0.038	-3.76%
Loss Cost	2015.2	-0.038 (CI = +/-0.060; p = 0.200)	0.057 (CI = +/-0.297; p = 0.688)	NA (CI = +/-NA; p = NA)	-0.001	-3.72%
Loss Cost	2016.1	-0.032 (CI = +/-0.069; p = 0.337)	0.074 (CI = +/-0.319; p = 0.625)	NA (CI = +/-NA; p = NA)	-0.044	-3.14%
Loss Cost	2016.2	-0.036 (CI = +/-0.079; p = 0.346)	0.083 (CI = +/-0.343; p = 0.606)	NA (CI = +/-NA; p = NA)	-0.057	-3.50%
Loss Cost	2017.1	-0.053 (CI = +/-0.090; p = 0.224)	0.041 (CI = +/-0.363; p = 0.809)	NA (CI = +/-NA; p = NA)	-0.014	-5.13%
Severity	2005.2	0.015 (CI = +/-0.020; p = 0.150)	-0.029 (CI = +/-0.113; p = 0.601)	0.305 (CI = +/-0.219; p = 0.008)	0.624	+1.47%
Severity	2006.1	0.013 (CI = +/-0.021; p = 0.201)	-0.034 (CI = +/-0.116; p = 0.552)	0.310 (CI = +/-0.223; p = 0.008)	0.605	+1.35%
Severity	2006.2	0.012 (CI = +/-0.022; p = 0.260)	-0.028 (CI = +/-0.119; p = 0.631)	0.313 (CI = +/-0.225; p = 0.008)	0.579	+1.22%
Severity	2007.1	0.016 (CI = +/-0.021; p = 0.139)	-0.010 (CI = +/-0.117; p = 0.857)	0.304 (CI = +/-0.219; p = 0.008)	0.617	+1.60%
Severity	2007.2	0.013 (CI = +/-0.021; p = 0.221)	0.007 (CI = +/-0.115; p = 0.906)	0.304 (CI = +/-0.211; p = 0.006)	0.591	+1.28%
Severity	2008.1	0.015 (CI = +/-0.021; p = 0.148)	0.020 (CI = +/-0.115; p = 0.721)	0.304 (CI = +/-0.208; p = 0.006)	0.612	+1.53%
Severity	2008.2	0.014 (CI = +/-0.021; p = 0.180)	0.026 (CI = +/-0.119; p = 0.656)	0.301 (CI = +/-0.211; p = 0.007)	0.581	+1.45%
Severity	2009.1	0.017 (CI = +/-0.021; p = 0.112)	0.043 (CI = +/-0.117; p = 0.462)	0.311 (CI = +/-0.206; p = 0.005)	0.615	+1.70%
Severity	2009.2	0.016 (CI = +/-0.021; p = 0.139)	0.053 (CI = +/-0.120; p = 0.366)	0.298 (CI = +/-0.208; p = 0.007)	0.575	+1.59%
Severity	2010.1	0.017 (CI = +/-0.022; p = 0.119)	0.063 (CI = +/-0.122; p = 0.299)	0.311 (CI = +/-0.212; p = 0.006)	0.571	+1.70%
Severity	2010.2	0.017 (CI = +/-0.022; p = 0.120)	0.058 (CI = +/-0.128; p = 0.359)	0.321 (CI = +/-0.222; p = 0.006)	0.551	+1.74%
Severity	2011.1	0.018 (CI = +/-0.023; p = 0.117)	0.064 (CI = +/-0.132; p = 0.328)	0.336 (CI = +/-0.234; p = 0.007)	0.518	+1.79%
Severity	2011.2	0.018 (CI = +/-0.023; p = 0.128)	0.070 (CI = +/-0.138; p = 0.306)	0.317 (CI = +/-0.258; p = 0.018)	0.443	+1.77%
Severity	2012.1	0.018 (CI = +/-0.024; p = 0.140)	0.069 (CI = +/-0.144; p = 0.332)	0.311 (CI = +/-0.297; p = 0.041)	0.329	+1.77%
Severity	2012.2	0.018 (CI = +/-0.024; p = 0.147)	0.057 (CI = +/-0.154; p = 0.447)	0.382 (CI = +/-0.403; p = 0.062)	0.271	+1.77%
Severity	2013.1	0.018 (CI = +/-0.024; p = 0.147)	0.057 (CI = +/-0.154; p = 0.447)	NA (CI = +/-NA; p = NA)	0.033	+1.77%
Severity	2013.2	0.013 (CI = +/-0.026; p = 0.296)	0.072 (CI = +/-0.158; p = 0.355)	NA (CI = +/-NA; p = NA)	0.003	+1.34%
Severity	2014.1	0.016 (CI = +/-0.029; p = 0.260)	0.081 (CI = +/-0.167; p = 0.321)	NA (CI = +/-NA; p = NA)	0.011	+1.61%
Severity	2014.2	0.015 (CI = +/-0.032; p = 0.328)	0.083 (CI = +/-0.177; p = 0.335)	NA (CI = +/-NA; p = NA)	0.000	+1.54%
Severity	2015.1	0.014 (CI = +/-0.036; p = 0.428)	0.078 (CI = +/-0.189; p = 0.391)	NA (CI = +/-NA; p = NA)	-0.042	+1.40%
Severity	2015.2	0.011 (CI = +/-0.041; p = 0.583)	0.087 (CI = +/-0.200; p = 0.366)	NA (CI = +/-NA; p = NA)	-0.053	+1.08%
Severity	2016.1	0.008 (CI = +/-0.047; p = 0.706)	0.081 (CI = +/-0.216; p = 0.434)	NA (CI = +/-NA; p = NA)	-0.092	+0.84%
Severity	2016.2	0.011 (CI = +/-0.054; p = 0.659)	0.074 (CI = +/-0.233; p = 0.503)	NA (CI = +/-NA; p = NA)	-0.104	+1.12%
Severity	2017.1	-0.005 (CI = +/-0.059; p = 0.860)	0.034 (CI = +/-0.237; p = 0.760)	NA (CI = +/-NA; p = NA)	-0.166	-0.48%
Frequency	2005.2	-0.056 (CI = +/-0.019; p = 0.000)	-0.037 (CI = +/-0.106; p = 0.482)	0.090 (CI = +/-0.206; p = 0.382)	0.737	-5.49%
Frequency	2006.1	-0.058 (CI = +/-0.020; p = 0.000)	-0.042 (CI = +/-0.109; p = 0.436)	0.094 (CI = +/-0.209; p = 0.364)	0.727	-5.60%
Frequency	2006.2	-0.059 (CI = +/-0.020; p = 0.000)	-0.035 (CI = +/-0.111; p = 0.525)	0.098 (CI = +/-0.210; p = 0.348)	0.724	-5.75%
Frequency	2007.1	-0.062 (CI = +/-0.020; p = 0.000)	-0.050 (CI = +/-0.111; p = 0.368)	0.106 (CI = +/-0.207; p = 0.305)	0.738	-6.04%
Frequency	2007.2	-0.064 (CI = +/-0.020; p = 0.000)	-0.040 (CI = +/-0.112; p = 0.477)	0.106 (CI = +/-0.206; p = 0.303)	0.742	-6.21%
Frequency	2008.1	-0.064 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.116; p = 0.480)	0.106 (CI = +/-0.210; p = 0.312)	0.723	-6.23%
Frequency	2008.2	-0.064 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.120; p = 0.498)	0.105 (CI = +/-0.215; p = 0.322)	0.705	-6.23%
Frequency	2009.1	-0.065 (CI = +/-0.022; p = 0.000)	-0.048 (CI = +/-0.124; p = 0.434)	0.101 (CI = +/-0.218; p = 0.349)	0.697	-6.34%
Frequency	2009.2	-0.066 (CI = +/-0.023; p = 0.000)	-0.044 (CI = +/-0.128; p = 0.489)	0.096 (CI = +/-0.224; p = 0.385)	0.684	-6.38%
Frequency	2010.1	-0.065 (CI = +/-0.023; p = 0.000)	-0.039 (CI = +/-0.133; p = 0.552)	0.103 (CI = +/-0.230; p = 0.367)	0.652	-6.32%
Frequency	2010.2	-0.066 (CI = +/-0.024; p = 0.000)	-0.026 (CI = +/-0.137; p = 0.692)	0.078 (CI = +/-0.237; p = 0.501)	0.657	-6.40%
Frequency	2011.1	-0.066 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.142; p = 0.666)	0.070 (CI = +/-0.252; p = 0.572)	0.637	-6.43%
Frequency	2011.2	-0.067 (CI = +/-0.025; p = 0.000)	-0.027 (CI = +/-0.149; p = 0.715)	0.059 (CI = +/-0.278; p = 0.662)	0.618	-6.44%
Frequency	2012.1	-0.066 (CI = +/-0.025; p = 0.000)	-0.020 (CI = +/-0.154; p = 0.795)	0.098 (CI = +/-0.318; p = 0.527)	0.578	-6.40%
Frequency	2012.2	-0.066 (CI = +/-0.026; p = 0.000)	-0.004 (CI = +/-0.164; p = 0.964)	0.002 (CI = +/-0.429; p = 0.991)	0.577	-6.40%
Frequency	2013.1	-0.066 (CI = +/-0.026; p = 0.000)	-0.004 (CI = +/-0.164; p = 0.964)	NA (CI = +/-NA; p = NA)	0.561	-6.40%
Frequency	2013.2	-0.062 (CI = +/-0.028; p = 0.000)	-0.018 (CI = +/-0.169; p = 0.830)	NA (CI = +/-NA; p = NA)	0.499	-6.03%
Frequency	2014.1	-0.059 (CI = +/-0.031; p = 0.001)	-0.008 (CI = +/-0.179; p = 0.923)	NA (CI = +/-NA; p = NA)	0.433	-5.78%
Frequency	2014.2	-0.054 (CI = +/-0.034; p = 0.004)	-0.026 (CI = +/-0.184; p = 0.769)	NA (CI = +/-NA; p = NA)	0.350	-5.25%
Frequency	2015.1	-0.052 (CI = +/-0.038; p = 0.010)	-0.021 (CI = +/-0.197; p = 0.827)	NA (CI = +/-NA; p = NA)	0.280	-5.09%
Frequency	2015.2	-0.049 (CI = +/-0.043; p = 0.028)	-0.031 (CI = +/-0.209; p = 0.758)	NA (CI = +/-NA; p = NA)	0.205	-4.75%
Frequency	2016.1	-0.040 (CI = +/-0.047; p = 0.090)	-0.007 (CI = +/-0.219; p = 0.947)	NA (CI = +/-NA; p = NA)	0.084	-3.95%
Frequency	2016.2	-0.047 (CI = +/-0.054; p = 0.081)	0.010 (CI = +/-0.232; p = 0.930)	NA (CI = +/-NA; p = NA)	0.104	-4.58%
Frequency	2017.1	-0.048 (CI = +/-0.063; p = 0.124)	0.007 (CI = +/-0.255; p = 0.952)	NA (CI = +/-NA; p = NA)	0.061	-4.67%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.002 (CI = +/-0.021; p = 0.874)	-0.075 (CI = +/-0.160; p = 0.349)	-0.013 (CI = +/-0.013; p = 0.048)	-0.350 (CI = +/-0.357; p = 0.054)	0.095	-0.17%
Loss Cost	2006.1	-0.003 (CI = +/-0.023; p = 0.805)	-0.079 (CI = +/-0.165; p = 0.336)	-0.013 (CI = +/-0.013; p = 0.052)	-0.342 (CI = +/-0.367; p = 0.066)	0.094	-0.28%
Loss Cost	2006.2	-0.005 (CI = +/-0.024; p = 0.665)	-0.070 (CI = +/-0.169; p = 0.402)	-0.013 (CI = +/-0.013; p = 0.060)	-0.322 (CI = +/-0.376; p = 0.091)	0.096	-0.52%
Loss Cost	2007.1	-0.003 (CI = +/-0.026; p = 0.816)	-0.063 (CI = +/-0.174; p = 0.468)	-0.013 (CI = +/-0.013; p = 0.062)	-0.337 (CI = +/-0.387; p = 0.085)	0.080	-0.30%
Loss Cost	2007.2	-0.010 (CI = +/-0.027; p = 0.433)	-0.038 (CI = +/-0.171; p = 0.650)	-0.012 (CI = +/-0.013; p = 0.072)	-0.278 (CI = +/-0.381; p = 0.146)	0.114	-1.04%
Loss Cost	2008.1	-0.006 (CI = +/-0.029; p = 0.685)	-0.023 (CI = +/-0.175; p = 0.789)	-0.012 (CI = +/-0.013; p = 0.069)	-0.310 (CI = +/-0.388; p = 0.112)	0.088	-0.57%
Loss Cost	2008.2	-0.007 (CI = +/-0.031; p = 0.638)	-0.019 (CI = +/-0.181; p = 0.833)	-0.012 (CI = +/-0.013; p = 0.079)	-0.299 (CI = +/-0.403; p = 0.140)	0.086	-0.72%
Loss Cost	2009.1	-0.004 (CI = +/-0.034; p = 0.817)	-0.009 (CI = +/-0.187; p = 0.923)	-0.012 (CI = +/-0.014; p = 0.080)	-0.321 (CI = +/-0.417; p = 0.125)	0.070	-0.38%
Loss Cost	2009.2	-0.010 (CI = +/-0.036; p = 0.588)	0.007 (CI = +/-0.191; p = 0.944)	-0.012 (CI = +/-0.014; p = 0.098)	-0.279 (CI = +/-0.429; p = 0.192)	0.086	-0.96%
Loss Cost	2010.1	-0.005 (CI = +/-0.040; p = 0.798)	0.019 (CI = +/-0.197; p = 0.845)	-0.012 (CI = +/-0.014; p = 0.097)	-0.308 (CI = +/-0.445; p = 0.165)	0.068	-0.50%
Loss Cost	2010.2	-0.010 (CI = +/-0.043; p = 0.637)	0.031 (CI = +/-0.204; p = 0.758)	-0.011 (CI = +/-0.014; p = 0.119)	-0.274 (CI = +/-0.464; p = 0.234)	0.077	-1.00%
Loss Cost	2011.1	-0.013 (CI = +/-0.048; p = 0.587)	0.024 (CI = +/-0.213; p = 0.815)	-0.011 (CI = +/-0.015; p = 0.132)	-0.257 (CI = +/-0.488; p = 0.286)	0.075	-1.27%
Loss Cost	2011.2	-0.023 (CI = +/-0.053; p = 0.377)	0.045 (CI = +/-0.218; p = 0.673)	-0.010 (CI = +/-0.015; p = 0.173)	-0.194 (CI = +/-0.507; p = 0.435)	0.107	-2.25%
Loss Cost	2012.1	-0.029 (CI = +/-0.059; p = 0.322)	0.033 (CI = +/-0.228; p = 0.765)	-0.010 (CI = +/-0.015; p = 0.196)	-0.161 (CI = +/-0.536; p = 0.538)	0.111	-2.82%
Loss Cost	2012.2	-0.044 (CI = +/-0.064; p = 0.164)	0.060 (CI = +/-0.230; p = 0.589)	-0.008 (CI = +/-0.015; p = 0.271)	-0.068 (CI = +/-0.553; p = 0.800)	0.169	-4.32%
Loss Cost	2013.1	-0.065 (CI = +/-0.069; p = 0.062)	0.024 (CI = +/-0.229; p = 0.825)	-0.007 (CI = +/-0.015; p = 0.333)	0.045 (CI = +/-0.560; p = 0.867)	0.251	-6.32%
Loss Cost	2013.2	-0.067 (CI = +/-0.072; p = 0.092)	0.027 (CI = +/-0.243; p = 0.818)	-0.007 (CI = +/-0.016; p = 0.368)	0.054 (CI = +/-0.611; p = 0.854)	0.206	-6.46%
Loss Cost	2014.1	-0.056 (CI = +/-0.092; p = 0.211)	0.042 (CI = +/-0.257; p = 0.734)	-0.008 (CI = +/-0.016; p = 0.344)	0.001 (CI = +/-0.663; p = 0.998)	0.133	-5.47%
Loss Cost	2014.2	-0.042 (CI = +/-0.106; p = 0.414)	0.024 (CI = +/-0.270; p = 0.853)	-0.009 (CI = +/-0.017; p = 0.294)	-0.076 (CI = +/-0.727; p = 0.826)	0.048	-4.08%
Loss Cost	2015.1	-0.041 (CI = +/-0.127; p = 0.498)	0.025 (CI = +/-0.291; p = 0.858)	-0.009 (CI = +/-0.019; p = 0.322)	-0.079 (CI = +/-0.815; p = 0.838)	0.014	-4.02%
Loss Cost	2015.2	-0.035 (CI = +/-0.153; p = 0.627)	0.019 (CI = +/-0.314; p = 0.900)	-0.009 (CI = +/-0.021; p = 0.339)	-0.108 (CI = +/-0.927; p = 0.804)	-0.036	-3.44%
Loss Cost	2016.1	-0.011 (CI = +/-0.187; p = 0.899)	0.040 (CI = +/-0.338; p = 0.800)	-0.011 (CI = +/-0.022; p = 0.303)	-0.213 (CI = +/-1.056; p = 0.666)	-0.082	-1.10%
Loss Cost	2016.2	-0.009 (CI = +/-0.232; p = 0.934)	0.038 (CI = +/-0.371; p = 0.823)	-0.011 (CI = +/-0.026; p = 0.358)	-0.222 (CI = +/-1.240; p = 0.698)	-0.119	-0.88%
Loss Cost	2017.1	-0.063 (CI = +/-0.286; p = 0.629)	0.001 (CI = +/-0.399; p = 0.995)	-0.007 (CI = +/-0.029; p = 0.573)	-0.004 (CI = +/-1.427; p = 0.995)	-0.102	-6.14%
Severity	2005.2	0.046 (CI = +/-0.016; p = 0.000)	-0.037 (CI = +/-0.119; p = 0.535)	-0.011 (CI = +/-0.010; p = 0.032)	-0.283 (CI = +/-0.265; p = 0.037)	0.594	+4.71%
Severity	2006.1	0.046 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.123; p = 0.543)	-0.011 (CI = +/-0.010; p = 0.035)	-0.282 (CI = +/-0.272; p = 0.043)	0.570	+4.70%
Severity	2006.2	0.045 (CI = +/-0.018; p = 0.000)	-0.035 (CI = +/-0.126; p = 0.577)	-0.010 (CI = +/-0.010; p = 0.040)	-0.277 (CI = +/-0.281; p = 0.053)	0.535	+4.63%
Severity	2007.1	0.052 (CI = +/-0.018; p = 0.000)	-0.013 (CI = +/-0.122; p = 0.830)	-0.011 (CI = +/-0.009; p = 0.028)	-0.321 (CI = +/-0.270; p = 0.021)	0.594	+5.29%
Severity	2007.2	0.047 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.122; p = 0.989)	-0.010 (CI = +/-0.009; p = 0.033)	-0.288 (CI = +/-0.271; p = 0.038)	0.546	+4.84%
Severity	2008.1	0.053 (CI = +/-0.020; p = 0.000)	0.018 (CI = +/-0.121; p = 0.763)	-0.010 (CI = +/-0.009; p = 0.026)	-0.324 (CI = +/-0.268; p = 0.020)	0.581	+5.40%
Severity	2008.2	0.052 (CI = +/-0.022; p = 0.000)	0.021 (CI = +/-0.125; p = 0.734)	-0.010 (CI = +/-0.009; p = 0.031)	-0.316 (CI = +/-0.279; p = 0.028)	0.542	+5.30%
Severity	2009.1	0.058 (CI = +/-0.022; p = 0.000)	0.041 (CI = +/-0.123; p = 0.503)	-0.011 (CI = +/-0.009; p = 0.022)	-0.360 (CI = +/-0.274; p = 0.012)	0.587	+6.01%
Severity	2009.2	0.055 (CI = +/-0.024; p = 0.000)	0.050 (CI = +/-0.126; p = 0.425)	-0.010 (CI = +/-0.009; p = 0.029)	-0.335 (CI = +/-0.283; p = 0.022)	0.538	+5.65%
Severity	2010.1	0.059 (CI = +/-0.026; p = 0.000)	0.060 (CI = +/-0.130; p = 0.348)	-0.010 (CI = +/-0.009; p = 0.028)	-0.360 (CI = +/-0.292; p = 0.018)	0.533	+6.08%
Severity	2010.2	0.061 (CI = +/-0.029; p = 0.000)	0.056 (CI = +/-0.135; p = 0.396)	-0.011 (CI = +/-0.009; p = 0.030)	-0.371 (CI = +/-0.307; p = 0.020)	0.508	+6.25%
Severity	2011.1	0.062 (CI = +/-0.032; p = 0.001)	0.059 (CI = +/-0.141; p = 0.392)	-0.011 (CI = +/-0.010; p = 0.033)	-0.379 (CI = +/-0.323; p = 0.024)	0.466	+6.39%
Severity	2011.2	0.056 (CI = +/-0.035; p = 0.003)	0.071 (CI = +/-0.145; p = 0.321)	-0.010 (CI = +/-0.010; p = 0.046)	-0.343 (CI = +/-0.338; p = 0.047)	0.399	+5.80%
Severity	2012.1	0.050 (CI = +/-0.039; p = 0.014)	0.059 (CI = +/-0.151; p = 0.423)	-0.010 (CI = +/-0.010; p = 0.056)	-0.310 (CI = +/-0.354; p = 0.083)	0.296	+5.17%
Severity	2012.2	0.046 (CI = +/-0.044; p = 0.040)	0.067 (CI = +/-0.157; p = 0.385)	-0.009 (CI = +/-0.010; p = 0.076)	-0.283 (CI = +/-0.378; p = 0.132)	0.232	+4.71%
Severity	2013.1	0.029 (CI = +/-0.046; p = 0.197)	0.038 (CI = +/-0.153; p = 0.605)	-0.008 (CI = +/-0.010; p = 0.093)	-0.194 (CI = +/-0.374; p = 0.289)	0.089	+2.97%
Severity	2013.2	0.022 (CI = +/-0.052; p = 0.382)	0.049 (CI = +/-0.160; p = 0.527)	-0.008 (CI = +/-0.010; p = 0.134)	-0.154 (CI = +/-0.403; p = 0.429)	0.035	+2.24%
Severity	2014.1	0.031 (CI = +/-0.060; p = 0.287)	0.062 (CI = +/-0.168; p = 0.447)	-0.008 (CI = +/-0.011; p = 0.122)	-0.199 (CI = +/-0.434; p = 0.344)	0.051	+3.16%
Severity	2014.2	0.035 (CI = +/-0.070; p = 0.307)	0.057 (CI = +/-0.179; p = 0.505)	-0.009 (CI = +/-0.012; p = 0.132)	-0.218 (CI = +/-0.482; p = 0.348)	0.036	+3.53%
Severity	2015.1	0.036 (CI = +/-0.084; p = 0.379)	0.058 (CI = +/-0.193; p = 0.527)	-0.009 (CI = +/-0.012; p = 0.154)	-0.222 (CI = +/-0.540; p = 0.391)	-0.017	+3.62%
Severity	2015.2	0.034 (CI = +/-0.101; p = 0.475)	0.059 (CI = +/-0.208; p = 0.547)	-0.009 (CI = +/-0.014; p = 0.198)	-0.216 (CI = +/-0.616; p = 0.459)	-0.053	+3.49%
Severity	2016.1	0.034 (CI = +/-0.125; p = 0.561)	0.059 (CI = +/-0.228; p = 0.579)	-0.009 (CI = +/-0.015; p = 0.238)	-0.216 (CI = +/-0.710; p = 0.517)	-0.111	+3.48%
Severity	2016.2	0.060 (CI = +/-0.152; p = 0.397)	0.039 (CI = +/-0.243; p = 0.730)	-0.011 (CI = +/-0.017; p = 0.188)	-0.331 (CI = +/-0.813; p = 0.386)	-0.089	+6.22%
Severity	2017.1	0.016 (CI = +/-0.184; p = 0.848)	0.009 (CI = +/-0.256; p = 0.941)	-0.008 (CI = +/-0.019; p = 0.371)	-0.154 (CI = +/-0.918; p = 0.714)	-0.227	+1.62%
Frequency	2005.2	-0.048 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.109; p = 0.481)	-0.002 (CI = +/-0.009; p = 0.569)	-0.067 (CI = +/-0.244; p = 0.578)	0.726	-4.66%
Frequency	2006.1	-0.049 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.113; p = 0.451)	-0.002 (CI = +/-0.009; p = 0.580)	-0.060 (CI = +/-0.250; p = 0.629)	0.714	-4.75%
Frequency	2006.2	-0.051 (CI = +/-0.017; p = 0.000)	-0.036 (CI = +/-0.115; p = 0.533)	-0.002 (CI = +/-0.009; p = 0.617)	-0.044 (CI = +/-0.256; p = 0.726)	0.709	-4.93%
Frequency	2007.1	-0.055 (CI = +/-0.017; p = 0.000)	-0.050 (CI = +/-0.115; p = 0.385)	-0.002 (CI = +/-0.009; p = 0.635)	-0.016 (CI = +/-0.256; p = 0.897)	0.722	-5.31%
Frequency	2007.2	-0.058 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.117; p = 0.497)	-0.002 (CI = +/-0.009; p = 0.695)	0.009 (CI = +/-0.260; p = 0.941)	0.726	-5.61%
Frequency	2008.1	-0.058 (CI = +/-0.020; p = 0.000)	-0.041 (CI = +/-0.121; p = 0.493)	-0.002 (CI = +/-0.009; p = 0.704)	0.013 (CI = +/-0.269; p = 0.920)	0.706	-5.67%
Frequency	2008.2	-0.059 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.125; p = 0.522)	-0.002 (CI = +/-0.009; p = 0.719)	0.017 (CI = +/-0.280; p = 0.901)	0.686	-5.71%
Frequency	2009.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.049 (CI = +/-0.129; p = 0.436)	-0.002 (CI = +/-0.009; p = 0.745)	0.039 (CI = +/-0.287; p = 0.782)	0.680	-6.03%
Frequency	2009.2	-0.065 (CI = +/-0.025; p = 0.000)	-0.043 (CI = +/-0.133; p = 0.511)	-0.001 (CI = +/-0.010; p = 0.791)	0.056 (CI = +/-0.299; p = 0.700)	0.669	-6.26%
Frequency	2010.1	-0.064 (CI = +/-0.028; p = 0.000)	-0.041 (CI = +/-0.139; p = 0.545)	-0.001 (CI = +/-0.010; p = 0.791)	0.052 (CI = +/-0.312; p = 0.733)	0.632	-6.20%
Frequency	2010.2	-0.071 (CI = +/-0.030; p = 0.000)	-0.026 (CI = +/-0.140; p = 0.709)	-0.001 (CI = +/-0.010; p = 0.901)	0.097 (CI = +/-0.318; p = 0.532)	0.648	-6.82%
Frequency	2011.1	-0.075 (CI = +/-0.033; p = 0.000)	-0.035 (CI = +/-0.145; p = 0.620)	0.000 (CI = +/-0.010; p = 0.937)	0.122 (CI = +/-0.332; p = 0.454)	0.633	-7.20%
Frequency	2011.2	-0.079 (CI = +/-0.036; p = 0.000)	-0.026 (CI = +/-0.150; p = 0.721)	0.000 (CI = +/-0.010; p = 0.992)	0.150 (CI = +/-0.350; p = 0.382)	0.620	-7.61%
Frequency	2012.1	-0.079 (CI = +/-0.041; p = 0.001)	-0.026 (CI = +/-0.158; p = 0.736)	0.000 (CI = +/-0.011; p = 0.993)	0.149 (CI = +/-0.372; p = 0.412)	0.573	-7.60%
Frequency	2012.2	-0.090 (CI = +/-0.044; p = 0.000)	-0.006 (CI = +/-0.159; p = 0.935)	0.001 (CI = +/-0.011; p = 0.829)	0.216 (CI = +/-0.383; p = 0.252)	0.596	-8.62%
Frequency	2013.1	-0.095 (CI = +/-0.050; p = 0.001)	-0.014 (CI = +/-0.168; p = 0.865)	0.001 (CI = +/-0.011; p = 0.797)	0.239 (CI = +/-0.411; p = 0.235)	0.562	-9.02%
Frequency	2013.2	-0.089 (CI = +/-0.058; p = 0.005)	-0.022 (CI = +/-0.177; p = 0.794)	0.001 (CI = +/-0.012; p = 0.879)	0.208 (CI = +/-0.445; p = 0.336)	0.483	-8.51%
Frequency	2014.1	-0.087 (CI = +/-0.067; p = 0.014)	-0.020 (CI = +/-0.189; p = 0.826)	0.001 (CI = +/-0.012; p = 0.897)	0.200 (CI = +/-0.487; p = 0.396)	0.403	-8.36%
Frequency	2014.2	-0.076 (CI = +/-0.078; p = 0.054)	-0.033 (CI = +/-0.198; p = 0.724)	0.000 (CI = +/-0.013; p = 0.968)	0.143 (CI = +/-0.534; p = 0.576)	0.293	-7.35%
Frequency	2015.1	-0.077 (CI = +/-0.093; p = 0.100)	-0.034 (CI = +/-0.214; p = 0.740)	0.000 (CI = +/-0.014; p = 0.972)	0.144 (CI = +/-0.598; p = 0.613)	0.207	-7.37%
Frequency	2015.2	-0.069 (CI = +/-0.112; p = 0.203)	-0.041 (CI = +/-0.230; p = 0.707)	-0.001 (CI = +/-0.015; p = 0.903)	0.108 (CI = +/-0.679; p = 0.734)	0.107	-6.99%
Frequency	2016.1	-0.045 (CI = +/-0.135; p = 0.476)	-0.019 (CI = +/-0.245; p = 0.866)	-0.002 (CI = +/-0.016; p = 0.745)	0.003 (CI = +/-0.764; p = 0.993)	-0.055	-4.42%
Frequency	2016.2	-0.069 (CI = +/-0.165; p = 0.371)	0.000 (CI = +/-0.264; p = 0.997)	0.000 (CI = +/-0.018; p = 0.960)	0.108 (CI = +/-0.881; p = 0.790)	-0.045	-6.68%
Frequency	2017.1	-0.079 (CI = +/-0.210; p = 0.414)	-0.007 (CI = +/-0.292; p = 0.956)	0.000 (CI = +/-0.021; p = 0.977)	0.149 (CI = +/-1.046; p = 0.754)	-0.111	-7.63%

Bodily Injury

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.002 (CI = +/-0.021; p = 0.872)	-0.012 (CI = +/-0.013; p = 0.061)	-0.338 (CI = +/-0.355; p = 0.062)	0.097	-0.17%
Loss Cost	2006.1	-0.002 (CI = +/-0.023; p = 0.844)	-0.012 (CI = +/-0.013; p = 0.066)	-0.334 (CI = +/-0.366; p = 0.072)	0.096	-0.22%
Loss Cost	2006.2	-0.005 (CI = +/-0.024; p = 0.661)	-0.012 (CI = +/-0.013; p = 0.073)	-0.310 (CI = +/-0.373; p = 0.100)	0.105	-0.52%
Loss Cost	2007.1	-0.003 (CI = +/-0.026; p = 0.845)	-0.012 (CI = +/-0.013; p = 0.071)	-0.331 (CI = +/-0.383; p = 0.087)	0.094	-0.25%
Loss Cost	2007.2	-0.010 (CI = +/-0.027; p = 0.425)	-0.012 (CI = +/-0.013; p = 0.075)	-0.272 (CI = +/-0.374; p = 0.148)	0.138	-1.04%
Loss Cost	2008.1	-0.006 (CI = +/-0.028; p = 0.691)	-0.012 (CI = +/-0.013; p = 0.067)	-0.308 (CI = +/-0.380; p = 0.108)	0.118	-0.55%
Loss Cost	2008.2	-0.007 (CI = +/-0.031; p = 0.631)	-0.012 (CI = +/-0.013; p = 0.075)	-0.296 (CI = +/-0.394; p = 0.135)	0.119	-0.72%
Loss Cost	2009.1	-0.004 (CI = +/-0.033; p = 0.818)	-0.012 (CI = +/-0.013; p = 0.073)	-0.320 (CI = +/-0.408; p = 0.119)	0.105	-0.37%
Loss Cost	2009.2	-0.010 (CI = +/-0.036; p = 0.580)	-0.012 (CI = +/-0.013; p = 0.086)	-0.280 (CI = +/-0.418; p = 0.180)	0.123	-0.96%
Loss Cost	2010.1	-0.005 (CI = +/-0.039; p = 0.783)	-0.012 (CI = +/-0.014; p = 0.082)	-0.309 (CI = +/-0.434; p = 0.155)	0.105	-0.52%
Loss Cost	2010.2	-0.010 (CI = +/-0.042; p = 0.631)	-0.012 (CI = +/-0.014; p = 0.097)	-0.279 (CI = +/-0.453; p = 0.216)	0.113	-0.99%
Loss Cost	2011.1	-0.013 (CI = +/-0.047; p = 0.566)	-0.011 (CI = +/-0.014; p = 0.112)	-0.258 (CI = +/-0.476; p = 0.273)	0.114	-1.31%
Loss Cost	2011.2	-0.023 (CI = +/-0.051; p = 0.369)	-0.011 (CI = +/-0.014; p = 0.139)	-0.201 (CI = +/-0.494; p = 0.407)	0.141	-2.24%
Loss Cost	2012.1	-0.029 (CI = +/-0.057; p = 0.298)	-0.010 (CI = +/-0.015; p = 0.168)	-0.162 (CI = +/-0.521; p = 0.525)	0.151	-2.89%
Loss Cost	2012.2	-0.044 (CI = +/-0.062; p = 0.157)	-0.009 (CI = +/-0.015; p = 0.218)	-0.077 (CI = +/-0.539; p = 0.767)	0.200	-4.30%
Loss Cost	2013.1	-0.066 (CI = +/-0.067; p = 0.052)	-0.007 (CI = +/-0.014; p = 0.301)	0.045 (CI = +/-0.543; p = 0.864)	0.290	-6.38%
Loss Cost	2013.2	-0.067 (CI = +/-0.076; p = 0.083)	-0.007 (CI = +/-0.015; p = 0.326)	0.049 (CI = +/-0.590; p = 0.862)	0.250	-6.45%
Loss Cost	2014.1	-0.058 (CI = +/-0.088; p = 0.185)	-0.008 (CI = +/-0.016; p = 0.303)	0.002 (CI = +/-0.641; p = 0.995)	0.180	-5.60%
Loss Cost	2014.2	-0.041 (CI = +/-0.102; p = 0.399)	-0.009 (CI = +/-0.017; p = 0.256)	-0.080 (CI = +/-0.697; p = 0.810)	0.109	-4.06%
Loss Cost	2015.1	-0.042 (CI = +/-0.121; p = 0.468)	-0.009 (CI = +/-0.018; p = 0.290)	-0.077 (CI = +/-0.780; p = 0.836)	0.082	-4.12%
Loss Cost	2015.2	-0.035 (CI = +/-0.146; p = 0.615)	-0.010 (CI = +/-0.019; p = 0.300)	-0.111 (CI = +/-0.882; p = 0.789)	0.043	-3.41%
Loss Cost	2016.1	-0.013 (CI = +/-0.176; p = 0.871)	-0.011 (CI = +/-0.021; p = 0.269)	-0.207 (CI = +/-1.003; p = 0.661)	0.002	-1.34%
Loss Cost	2016.2	-0.008 (CI = +/-0.219; p = 0.938)	-0.012 (CI = +/-0.024; p = 0.307)	-0.231 (CI = +/-1.168; p = 0.672)	-0.022	-0.79%
Loss Cost	2017.1	-0.063 (CI = +/-0.266; p = 0.607)	-0.007 (CI = +/-0.027; p = 0.551)	-0.004 (CI = +/-1.332; p = 0.995)	0.008	-6.14%
Severity	2005.2	0.046 (CI = +/-0.016; p = 0.000)	-0.010 (CI = +/-0.009; p = 0.035)	-0.277 (CI = +/-0.261; p = 0.038)	0.602	+4.71%
Severity	2006.1	0.046 (CI = +/-0.017; p = 0.000)	-0.010 (CI = +/-0.010; p = 0.038)	-0.278 (CI = +/-0.269; p = 0.043)	0.578	+4.72%
Severity	2006.2	0.045 (CI = +/-0.018; p = 0.000)	-0.010 (CI = +/-0.010; p = 0.042)	-0.272 (CI = +/-0.277; p = 0.054)	0.545	+4.63%
Severity	2007.1	0.052 (CI = +/-0.018; p = 0.000)	-0.011 (CI = +/-0.009; p = 0.026)	-0.320 (CI = +/-0.265; p = 0.020)	0.607	+5.30%
Severity	2007.2	0.047 (CI = +/-0.019; p = 0.000)	-0.010 (CI = +/-0.009; p = 0.028)	-0.288 (CI = +/-0.265; p = 0.035)	0.562	+4.84%
Severity	2008.1	0.052 (CI = +/-0.019; p = 0.000)	-0.011 (CI = +/-0.009; p = 0.020)	-0.325 (CI = +/-0.263; p = 0.017)	0.594	+5.38%
Severity	2008.2	0.052 (CI = +/-0.021; p = 0.000)	-0.011 (CI = +/-0.009; p = 0.024)	-0.319 (CI = +/-0.273; p = 0.024)	0.557	+5.30%
Severity	2009.1	0.058 (CI = +/-0.022; p = 0.000)	-0.011 (CI = +/-0.009; p = 0.016)	-0.363 (CI = +/-0.271; p = 0.011)	0.596	+5.96%
Severity	2009.2	0.055 (CI = +/-0.024; p = 0.000)	-0.011 (CI = +/-0.009; p = 0.019)	-0.343 (CI = +/-0.280; p = 0.018)	0.545	+5.66%
Severity	2010.1	0.058 (CI = +/-0.026; p = 0.000)	-0.011 (CI = +/-0.009; p = 0.019)	-0.364 (CI = +/-0.290; p = 0.016)	0.535	+5.99%
Severity	2010.2	0.061 (CI = +/-0.028; p = 0.000)	-0.011 (CI = +/-0.009; p = 0.020)	-0.380 (CI = +/-0.304; p = 0.016)	0.514	+6.26%
Severity	2011.1	0.061 (CI = +/-0.032; p = 0.001)	-0.011 (CI = +/-0.010; p = 0.023)	-0.382 (CI = +/-0.321; p = 0.022)	0.471	+6.29%
Severity	2011.2	0.057 (CI = +/-0.035; p = 0.003)	-0.011 (CI = +/-0.010; p = 0.030)	-0.355 (CI = +/-0.336; p = 0.039)	0.398	+5.81%
Severity	2012.1	0.049 (CI = +/-0.038; p = 0.015)	-0.010 (CI = +/-0.010; p = 0.040)	-0.312 (CI = +/-0.350; p = 0.078)	0.308	+5.04%
Severity	2012.2	0.046 (CI = +/-0.043; p = 0.038)	-0.010 (CI = +/-0.010; p = 0.051)	-0.294 (CI = +/-0.373; p = 0.115)	0.240	+4.73%
Severity	2013.1	0.028 (CI = +/-0.045; p = 0.201)	-0.009 (CI = +/-0.010; p = 0.072)	-0.194 (CI = +/-0.365; p = 0.278)	0.125	+2.87%
Severity	2013.2	0.022 (CI = +/-0.051; p = 0.368)	-0.008 (CI = +/-0.010; p = 0.098)	-0.162 (CI = +/-0.393; p = 0.395)	0.068	+2.26%
Severity	2014.1	0.029 (CI = +/-0.059; p = 0.310)	-0.009 (CI = +/-0.010; p = 0.094)	-0.197 (CI = +/-0.427; p = 0.341)	0.075	+2.95%
Severity	2014.2	0.035 (CI = +/-0.069; p = 0.291)	-0.009 (CI = +/-0.011; p = 0.095)	-0.228 (CI = +/-0.469; p = 0.316)	0.070	+3.58%
Severity	2015.1	0.033 (CI = +/-0.081; p = 0.400)	-0.009 (CI = +/-0.012; p = 0.124)	-0.217 (CI = +/-0.525; p = 0.389)	0.025	+3.35%
Severity	2015.2	0.035 (CI = +/-0.098; p = 0.454)	-0.009 (CI = +/-0.013; p = 0.147)	-0.228 (CI = +/-0.595; p = 0.423)	-0.003	+3.57%
Severity	2016.1	0.031 (CI = +/-0.120; p = 0.589)	-0.009 (CI = +/-0.014; p = 0.202)	-0.207 (CI = +/-0.682; p = 0.520)	-0.049	+3.11%
Severity	2016.2	0.061 (CI = +/-0.144; p = 0.368)	-0.011 (CI = +/-0.016; p = 0.145)	-0.340 (CI = +/-0.768; p = 0.352)	-0.003	+6.32%
Severity	2017.1	0.015 (CI = +/-0.171; p = 0.845)	-0.008 (CI = +/-0.017; p = 0.340)	-0.152 (CI = +/-0.856; p = 0.701)	-0.105	+1.55%
Frequency	2005.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.631)	-0.061 (CI = +/-0.241; p = 0.610)	0.730	-4.66%
Frequency	2006.1	-0.048 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.645)	-0.056 (CI = +/-0.248; p = 0.651)	0.717	-4.72%
Frequency	2006.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.674)	-0.039 (CI = +/-0.253; p = 0.757)	0.715	-4.93%
Frequency	2007.1	-0.054 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.718)	-0.011 (CI = +/-0.254; p = 0.927)	0.724	-5.27%
Frequency	2007.2	-0.058 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.765)	0.016 (CI = +/-0.256; p = 0.900)	0.731	-5.62%
Frequency	2008.1	-0.058 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.771)	0.017 (CI = +/-0.265; p = 0.897)	0.711	-5.63%
Frequency	2008.2	-0.059 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.787)	0.023 (CI = +/-0.275; p = 0.863)	0.693	-5.72%
Frequency	2009.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.826)	0.043 (CI = +/-0.284; p = 0.760)	0.685	-5.98%
Frequency	2009.2	-0.065 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.868)	0.063 (CI = +/-0.294; p = 0.661)	0.676	-6.27%
Frequency	2010.1	-0.063 (CI = +/-0.027; p = 0.000)	-0.001 (CI = +/-0.010; p = 0.855)	0.055 (CI = +/-0.307; p = 0.716)	0.642	-6.14%
Frequency	2010.2	-0.071 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.009; p = 0.947)	0.102 (CI = +/-0.311; p = 0.506)	0.661	-6.82%
Frequency	2011.1	-0.074 (CI = +/-0.032; p = 0.000)	0.000 (CI = +/-0.010; p = 0.994)	0.124 (CI = +/-0.325; p = 0.439)	0.646	-7.15%
Frequency	2011.2	-0.079 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.010; p = 0.943)	0.154 (CI = +/-0.340; p = 0.357)	0.636	-7.61%
Frequency	2012.1	-0.078 (CI = +/-0.040; p = 0.001)	0.000 (CI = +/-0.010; p = 0.953)	0.150 (CI = +/-0.362; p = 0.398)	0.592	-7.55%
Frequency	2012.2	-0.090 (CI = +/-0.043; p = 0.000)	0.001 (CI = +/-0.010; p = 0.810)	0.217 (CI = +/-0.370; p = 0.235)	0.617	-8.62%
Frequency	2013.1	-0.094 (CI = +/-0.049; p = 0.001)	0.001 (CI = +/-0.011; p = 0.770)	0.239 (CI = +/-0.398; p = 0.222)	0.585	-8.99%
Frequency	2013.2	-0.089 (CI = +/-0.056; p = 0.004)	0.001 (CI = +/-0.011; p = 0.835)	0.212 (CI = +/-0.429; p = 0.313)	0.511	-8.52%
Frequency	2014.1	-0.087 (CI = +/-0.065; p = 0.012)	0.001 (CI = +/-0.012; p = 0.869)	0.199 (CI = +/-0.470; p = 0.382)	0.438	-8.30%
Frequency	2014.2	-0.077 (CI = +/-0.075; p = 0.046)	0.000 (CI = +/-0.012; p = 0.980)	0.148 (CI = +/-0.514; p = 0.547)	0.334	-7.37%
Frequency	2015.1	-0.075 (CI = +/-0.089; p = 0.092)	0.000 (CI = +/-0.013; p = 0.996)	0.141 (CI = +/-0.574; p = 0.607)	0.257	-7.23%
Frequency	2015.2	-0.070 (CI = +/-0.107; p = 0.183)	0.000 (CI = +/-0.014; p = 0.956)	0.116 (CI = +/-0.650; p = 0.705)	0.165	-6.74%
Frequency	2016.1	-0.044 (CI = +/-0.127; p = 0.466)	-0.002 (CI = +/-0.015; p = 0.746)	0.000 (CI = +/-0.725; p = 1.000)	0.030	-4.31%
Frequency	2016.2	-0.069 (CI = +/-0.155; p = 0.347)	0.000 (CI = +/-0.017; p = 0.958)	0.108 (CI = +/-0.828; p = 0.778)	0.050	-6.69%
Frequency	2017.1	-0.079 (CI = +/-0.195; p = 0.389)	0.000 (CI = +/-0.020; p = 0.972)	0.148 (CI = +/-0.976; p = 0.743)	0.000	-7.58%

Bodily Injury

Coverage = BI

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Implied Trend				
		Time	Seasonality	Scalar Shift	Adjusted R ²	Rate
Loss Cost	2005.2	-0.004 (CI = +/-0.022; p = 0.689)	-0.052 (CI = +/-0.166; p = 0.525)	-0.120 (CI = +/-0.288; p = 0.401)	0.007	-0.44%
Loss Cost	2006.1	-0.006 (CI = +/-0.024; p = 0.631)	-0.057 (CI = +/-0.171; p = 0.500)	-0.112 (CI = +/-0.296; p = 0.448)	0.007	-0.56%
Loss Cost	2006.2	-0.009 (CI = +/-0.025; p = 0.496)	-0.047 (CI = +/-0.175; p = 0.584)	-0.093 (CI = +/-0.303; p = 0.534)	0.015	-0.85%
Loss Cost	2007.1	-0.007 (CI = +/-0.027; p = 0.627)	-0.040 (CI = +/-0.180; p = 0.652)	-0.106 (CI = +/-0.313; p = 0.493)	-0.005	-0.65%
Loss Cost	2007.2	-0.014 (CI = +/-0.028; p = 0.298)	-0.015 (CI = +/-0.176; p = 0.859)	-0.059 (CI = +/-0.307; p = 0.699)	0.038	-1.42%
Loss Cost	2008.1	-0.010 (CI = +/-0.030; p = 0.498)	-0.001 (CI = +/-0.181; p = 0.994)	-0.085 (CI = +/-0.315; p = 0.583)	0.004	-0.99%
Loss Cost	2008.2	-0.012 (CI = +/-0.032; p = 0.442)	0.006 (CI = +/-0.186; p = 0.951)	-0.073 (CI = +/-0.326; p = 0.651)	0.007	-1.21%
Loss Cost	2009.1	-0.009 (CI = +/-0.035; p = 0.589)	0.014 (CI = +/-0.193; p = 0.879)	-0.089 (CI = +/-0.339; p = 0.592)	-0.014	-0.92%
Loss Cost	2009.2	-0.016 (CI = +/-0.037; p = 0.386)	0.031 (CI = +/-0.195; p = 0.744)	-0.054 (CI = +/-0.345; p = 0.751)	0.014	-1.57%
Loss Cost	2010.1	-0.012 (CI = +/-0.040; p = 0.551)	0.042 (CI = +/-0.203; p = 0.670)	-0.075 (CI = +/-0.360; p = 0.670)	-0.010	-1.18%
Loss Cost	2010.2	-0.018 (CI = +/-0.044; p = 0.403)	0.056 (CI = +/-0.208; p = 0.580)	-0.044 (CI = +/-0.372; p = 0.807)	0.012	-1.78%
Loss Cost	2011.1	-0.022 (CI = +/-0.048; p = 0.365)	0.047 (CI = +/-0.217; p = 0.655)	-0.026 (CI = +/-0.391; p = 0.890)	0.013	-2.13%
Loss Cost	2011.2	-0.032 (CI = +/-0.052; p = 0.205)	0.069 (CI = +/-0.219; p = 0.518)	0.025 (CI = +/-0.399; p = 0.898)	0.064	-3.19%
Loss Cost	2012.1	-0.039 (CI = +/-0.057; p = 0.169)	0.054 (CI = +/-0.229; p = 0.629)	0.057 (CI = +/-0.421; p = 0.781)	0.076	-3.85%
Loss Cost	2012.2	-0.055 (CI = +/-0.061; p = 0.072)	0.082 (CI = +/-0.228; p = 0.462)	0.126 (CI = +/-0.423; p = 0.541)	0.156	-5.37%
Loss Cost	2013.1	-0.076 (CI = +/-0.065; p = 0.023)	0.040 (CI = +/-0.226; p = 0.717)	0.217 (CI = +/-0.424; p = 0.298)	0.251	-7.34%
Loss Cost	2013.2	-0.080 (CI = +/-0.072; p = 0.032)	0.046 (CI = +/-0.237; p = 0.690)	0.232 (CI = +/-0.452; p = 0.294)	0.212	-7.70%
Loss Cost	2014.1	-0.073 (CI = +/-0.083; p = 0.079)	0.057 (CI = +/-0.253; p = 0.636)	0.206 (CI = +/-0.487; p = 0.384)	0.135	-7.08%
Loss Cost	2014.2	-0.067 (CI = +/-0.094; p = 0.150)	0.049 (CI = +/-0.266; p = 0.701)	0.182 (CI = +/-0.520; p = 0.467)	0.036	-6.46%
Loss Cost	2015.1	-0.071 (CI = +/-0.109; p = 0.183)	0.041 (CI = +/-0.288; p = 0.763)	0.199 (CI = +/-0.568; p = 0.466)	0.009	-6.89%
Loss Cost	2015.2	-0.075 (CI = +/-0.124; p = 0.217)	0.045 (CI = +/-0.306; p = 0.755)	0.209 (CI = +/-0.612; p = 0.474)	-0.035	-7.21%
Loss Cost	2016.1	-0.067 (CI = +/-0.147; p = 0.336)	0.056 (CI = +/-0.336; p = 0.722)	0.187 (CI = +/-0.671; p = 0.556)	-0.097	-6.52%
Loss Cost	2016.2	-0.078 (CI = +/-0.166; p = 0.323)	0.068 (CI = +/-0.359; p = 0.683)	0.211 (CI = +/-0.718; p = 0.531)	-0.111	-7.49%
Loss Cost	2017.1	-0.118 (CI = +/-0.184; p = 0.183)	0.008 (CI = +/-0.379; p = 0.962)	0.304 (CI = +/-0.743; p = 0.383)	-0.029	-11.12%
Severity	2005.2	0.044 (CI = +/-0.017; p = 0.000)	-0.018 (CI = +/-0.124; p = 0.765)	-0.097 (CI = +/-0.216; p = 0.366)	0.545	+4.48%
Severity	2006.1	0.044 (CI = +/-0.018; p = 0.000)	-0.019 (CI = +/-0.128; p = 0.762)	-0.096 (CI = +/-0.222; p = 0.388)	0.518	+4.45%
Severity	2006.2	0.043 (CI = +/-0.019; p = 0.000)	-0.016 (CI = +/-0.132; p = 0.807)	-0.089 (CI = +/-0.229; p = 0.433)	0.480	+4.35%
Severity	2007.1	0.049 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.129; p = 0.926)	-0.128 (CI = +/-0.224; p = 0.253)	0.535	+4.98%
Severity	2007.2	0.044 (CI = +/-0.020; p = 0.000)	0.020 (CI = +/-0.129; p = 0.748)	-0.100 (CI = +/-0.224; p = 0.369)	0.483	+4.50%
Severity	2008.1	0.049 (CI = +/-0.021; p = 0.000)	0.037 (CI = +/-0.129; p = 0.560)	-0.130 (CI = +/-0.225; p = 0.245)	0.513	+5.02%
Severity	2008.2	0.047 (CI = +/-0.023; p = 0.000)	0.042 (CI = +/-0.133; p = 0.523)	-0.121 (CI = +/-0.233; p = 0.295)	0.471	+4.85%
Severity	2009.1	0.054 (CI = +/-0.024; p = 0.000)	0.061 (CI = +/-0.133; p = 0.353)	-0.157 (CI = +/-0.233; p = 0.177)	0.509	+5.51%
Severity	2009.2	0.049 (CI = +/-0.025; p = 0.000)	0.072 (CI = +/-0.135; p = 0.284)	-0.135 (CI = +/-0.238; p = 0.255)	0.457	+5.07%
Severity	2010.1	0.053 (CI = +/-0.028; p = 0.001)	0.081 (CI = +/-0.139; p = 0.242)	-0.153 (CI = +/-0.248; p = 0.215)	0.445	+5.43%
Severity	2010.2	0.053 (CI = +/-0.030; p = 0.001)	0.081 (CI = +/-0.145; p = 0.262)	-0.154 (CI = +/-0.259; p = 0.232)	0.414	+5.45%
Severity	2011.1	0.054 (CI = +/-0.034; p = 0.003)	0.082 (CI = +/-0.152; p = 0.278)	-0.156 (CI = +/-0.274; p = 0.249)	0.363	+5.50%
Severity	2011.2	0.047 (CI = +/-0.036; p = 0.014)	0.095 (CI = +/-0.154; p = 0.212)	-0.124 (CI = +/-0.281; p = 0.369)	0.297	+4.77%
Severity	2012.1	0.040 (CI = +/-0.040; p = 0.052)	0.080 (CI = +/-0.160; p = 0.309)	-0.091 (CI = +/-0.293; p = 0.523)	0.185	+4.05%
Severity	2012.2	0.033 (CI = +/-0.044; p = 0.127)	0.091 (CI = +/-0.164; p = 0.262)	-0.064 (CI = +/-0.306; p = 0.665)	0.129	+3.40%
Severity	2013.1	0.016 (CI = +/-0.046; p = 0.465)	0.056 (CI = +/-0.160; p = 0.468)	0.010 (CI = +/-0.300; p = 0.944)	-0.020	+1.63%
Severity	2013.2	0.007 (CI = +/-0.050; p = 0.765)	0.070 (CI = +/-0.163; p = 0.379)	0.046 (CI = +/-0.312; p = 0.761)	-0.050	+0.72%
Severity	2014.1	0.012 (CI = +/-0.057; p = 0.657)	0.079 (CI = +/-0.174; p = 0.352)	0.026 (CI = +/-0.336; p = 0.873)	-0.049	+1.23%
Severity	2014.2	0.010 (CI = +/-0.065; p = 0.740)	0.081 (CI = +/-0.184; p = 0.361)	0.033 (CI = +/-0.360; p = 0.850)	-0.064	+1.04%
Severity	2015.1	0.006 (CI = +/-0.076; p = 0.869)	0.074 (CI = +/-0.199; p = 0.436)	0.048 (CI = +/-0.393; p = 0.798)	-0.111	+0.60%
Severity	2015.2	-0.002 (CI = +/-0.085; p = 0.963)	0.083 (CI = +/-0.210; p = 0.406)	0.071 (CI = +/-0.419; p = 0.720)	-0.123	-0.19%
Severity	2016.1	-0.010 (CI = +/-0.100; p = 0.838)	0.072 (CI = +/-0.229; p = 0.508)	0.094 (CI = +/-0.459; p = 0.662)	-0.163	-0.96%
Severity	2016.2	-0.006 (CI = +/-0.114; p = 0.908)	0.068 (CI = +/-0.247; p = 0.558)	0.086 (CI = +/-0.493; p = 0.708)	-0.188	-1.61%
Severity	2017.1	-0.041 (CI = +/-0.122; p = 0.475)	0.016 (CI = +/-0.251; p = 0.890)	0.167 (CI = +/-0.491; p = 0.467)	-0.213	-3.97%
Frequency	2005.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.107; p = 0.523)	-0.023 (CI = +/-0.186; p = 0.800)	0.732	-4.70%
Frequency	2006.1	-0.049 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.110; p = 0.488)	-0.016 (CI = +/-0.191; p = 0.863)	0.720	-4.80%
Frequency	2006.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.113; p = 0.572)	-0.004 (CI = +/-0.195; p = 0.965)	0.716	-4.98%
Frequency	2007.1	-0.055 (CI = +/-0.017; p = 0.000)	-0.046 (CI = +/-0.113; p = 0.410)	0.022 (CI = +/-0.196; p = 0.823)	0.729	-5.36%
Frequency	2007.2	-0.058 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.114; p = 0.524)	0.041 (CI = +/-0.198; p = 0.673)	0.734	-5.67%
Frequency	2008.1	-0.059 (CI = +/-0.019; p = 0.000)	-0.038 (CI = +/-0.118; p = 0.516)	0.045 (CI = +/-0.206; p = 0.658)	0.715	-5.72%
Frequency	2008.2	-0.060 (CI = +/-0.021; p = 0.000)	-0.036 (CI = +/-0.122; p = 0.547)	0.048 (CI = +/-0.213; p = 0.646)	0.696	-5.78%
Frequency	2009.1	-0.063 (CI = +/-0.022; p = 0.000)	-0.047 (CI = +/-0.125; p = 0.451)	0.068 (CI = +/-0.220; p = 0.532)	0.691	-6.09%
Frequency	2009.2	-0.065 (CI = +/-0.024; p = 0.000)	-0.040 (CI = +/-0.129; p = 0.525)	0.081 (CI = +/-0.227; p = 0.471)	0.681	-6.32%
Frequency	2010.1	-0.065 (CI = +/-0.027; p = 0.000)	-0.039 (CI = +/-0.134; p = 0.559)	0.078 (CI = +/-0.239; p = 0.508)	0.647	-6.27%
Frequency	2010.2	-0.071 (CI = +/-0.028; p = 0.000)	-0.024 (CI = +/-0.135; p = 0.714)	0.110 (CI = +/-0.241; p = 0.357)	0.663	-6.86%
Frequency	2011.1	-0.075 (CI = +/-0.031; p = 0.000)	-0.034 (CI = +/-0.140; p = 0.617)	0.130 (CI = +/-0.252; p = 0.296)	0.650	-7.23%
Frequency	2011.2	-0.079 (CI = +/-0.034; p = 0.000)	-0.026 (CI = +/-0.144; p = 0.709)	0.149 (CI = +/-0.262; p = 0.252)	0.638	-7.60%
Frequency	2012.1	-0.079 (CI = +/-0.038; p = 0.000)	-0.026 (CI = +/-0.152; p = 0.726)	0.148 (CI = +/-0.279; p = 0.281)	0.594	-7.59%
Frequency	2012.2	-0.089 (CI = +/-0.041; p = 0.000)	-0.009 (CI = +/-0.152; p = 0.901)	0.190 (CI = +/-0.284; p = 0.177)	0.617	-8.48%
Frequency	2013.1	-0.092 (CI = +/-0.046; p = 0.001)	-0.017 (CI = +/-0.161; p = 0.830)	0.206 (CI = +/-0.303; p = 0.170)	0.584	-8.83%
Frequency	2013.2	-0.087 (CI = +/-0.051; p = 0.002)	-0.024 (CI = +/-0.168; p = 0.763)	0.186 (CI = +/-0.320; p = 0.237)	0.513	-8.36%
Frequency	2014.1	-0.086 (CI = +/-0.059; p = 0.007)	-0.021 (CI = +/-0.180; p = 0.804)	0.180 (CI = +/-0.347; p = 0.289)	0.440	-8.21%
Frequency	2014.2	-0.077 (CI = +/-0.066; p = 0.025)	-0.033 (CI = +/-0.187; p = 0.716)	0.150 (CI = +/-0.367; p = 0.398)	0.340	-7.41%
Frequency	2015.1	-0.077 (CI = +/-0.077; p = 0.050)	-0.033 (CI = +/-0.203; p = 0.732)	0.151 (CI = +/-0.401; p = 0.434)	0.263	-7.44%
Frequency	2015.2	-0.073 (CI = +/-0.088; p = 0.096)	-0.038 (CI = +/-0.215; p = 0.708)	0.137 (CI = +/-0.431; p = 0.503)	0.174	-7.03%
Frequency	2016.1	-0.058 (CI = +/-0.101; p = 0.237)	-0.016 (CI = +/-0.232; p = 0.886)	0.092 (CI = +/-0.464; p = 0.673)	0.023	-5.62%
Frequency	2016.2	-0.072 (CI = +/-0.112; p = 0.188)	0.001 (CI = +/-0.244; p = 0.995)	0.125 (CI = +/-0.488; p = 0.585)	0.050	-6.93%
Frequency	2017.1	-0.077 (CI = +/-0.132; p = 0.221)	-0.008 (CI = +/-0.272; p = 0.951)	0.138 (CI = +/-0.534; p = 0.578)	0.000	-7.45%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.004 (CI = +/-0.022; p = 0.693)	-0.122 (CI = +/-0.285; p = 0.390)	0.024	-0.43%
Loss Cost	2006.1	-0.005 (CI = +/-0.023; p = 0.662)	-0.117 (CI = +/-0.293; p = 0.424)	0.023	-0.51%
Loss Cost	2006.2	-0.008 (CI = +/-0.025; p = 0.497)	-0.095 (CI = +/-0.299; p = 0.522)	0.036	-0.84%
Loss Cost	2007.1	-0.006 (CI = +/-0.027; p = 0.646)	-0.110 (CI = +/-0.308; p = 0.471)	0.021	-0.60%
Loss Cost	2007.2	-0.014 (CI = +/-0.027; p = 0.291)	-0.059 (CI = +/-0.302; p = 0.691)	0.069	-1.42%
Loss Cost	2008.1	-0.010 (CI = +/-0.029; p = 0.489)	-0.086 (CI = +/-0.308; p = 0.575)	0.038	-0.99%
Loss Cost	2008.2	-0.012 (CI = +/-0.031; p = 0.432)	-0.072 (CI = +/-0.319; p = 0.646)	0.042	-1.21%
Loss Cost	2009.1	-0.009 (CI = +/-0.034; p = 0.571)	-0.088 (CI = +/-0.331; p = 0.592)	0.023	-0.94%
Loss Cost	2009.2	-0.016 (CI = +/-0.036; p = 0.372)	-0.052 (CI = +/-0.339; p = 0.755)	0.048	-1.58%
Loss Cost	2010.1	-0.013 (CI = +/-0.039; p = 0.514)	-0.070 (CI = +/-0.353; p = 0.688)	0.023	-1.26%
Loss Cost	2010.2	-0.018 (CI = +/-0.043; p = 0.386)	-0.040 (CI = +/-0.366; p = 0.821)	0.040	-1.81%
Loss Cost	2011.1	-0.023 (CI = +/-0.047; p = 0.328)	-0.019 (CI = +/-0.382; p = 0.920)	0.048	-2.24%
Loss Cost	2011.2	-0.033 (CI = +/-0.051; p = 0.190)	0.031 (CI = +/-0.392; p = 0.872)	0.088	-3.25%
Loss Cost	2012.1	-0.041 (CI = +/-0.056; p = 0.142)	0.067 (CI = +/-0.410; p = 0.737)	0.109	-4.01%
Loss Cost	2012.2	-0.056 (CI = +/-0.060; p = 0.064)	0.134 (CI = +/-0.416; p = 0.509)	0.175	-5.47%
Loss Cost	2013.1	-0.078 (CI = +/-0.062; p = 0.017)	0.225 (CI = +/-0.410; p = 0.264)	0.285	-7.49%
Loss Cost	2013.2	-0.081 (CI = +/-0.070; p = 0.026)	0.238 (CI = +/-0.438; p = 0.269)	0.249	-7.77%
Loss Cost	2014.1	-0.077 (CI = +/-0.080; p = 0.059)	0.221 (CI = +/-0.469; p = 0.334)	0.174	-7.37%
Loss Cost	2014.2	-0.068 (CI = +/-0.090; p = 0.130)	0.191 (CI = +/-0.502; p = 0.433)	0.087	-6.58%
Loss Cost	2015.1	-0.074 (CI = +/-0.103; p = 0.146)	0.212 (CI = +/-0.540; p = 0.416)	0.069	-7.17%
Loss Cost	2015.2	-0.077 (CI = +/-0.119; p = 0.189)	0.219 (CI = +/-0.584; p = 0.435)	0.031	-7.37%
Loss Cost	2016.1	-0.073 (CI = +/-0.137; p = 0.272)	0.208 (CI = +/-0.631; p = 0.489)	-0.024	-7.02%
Loss Cost	2016.2	-0.082 (CI = +/-0.157; p = 0.278)	0.231 (CI = +/-0.679; p = 0.474)	-0.035	-7.85%
Loss Cost	2017.1	-0.119 (CI = +/-0.168; p = 0.147)	0.308 (CI = +/-0.684; p = 0.343)	0.064	-11.21%
Severity	2005.2	0.044 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.212; p = 0.357)	0.557	+4.48%
Severity	2006.1	0.044 (CI = +/-0.018; p = 0.000)	-0.097 (CI = +/-0.219; p = 0.373)	0.531	+4.47%
Severity	2006.2	0.043 (CI = +/-0.019; p = 0.000)	-0.090 (CI = +/-0.225; p = 0.423)	0.495	+4.36%
Severity	2007.1	0.049 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.220; p = 0.247)	0.550	+4.97%
Severity	2007.2	0.044 (CI = +/-0.020; p = 0.000)	-0.099 (CI = +/-0.220; p = 0.366)	0.499	+4.49%
Severity	2008.1	0.049 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.222; p = 0.253)	0.524	+4.97%
Severity	2008.2	0.047 (CI = +/-0.022; p = 0.000)	-0.119 (CI = +/-0.230; p = 0.298)	0.482	+4.83%
Severity	2009.1	0.053 (CI = +/-0.024; p = 0.000)	-0.150 (CI = +/-0.231; p = 0.196)	0.511	+5.41%
Severity	2009.2	0.049 (CI = +/-0.025; p = 0.001)	-0.130 (CI = +/-0.239; p = 0.271)	0.453	+5.00%
Severity	2010.1	0.051 (CI = +/-0.028; p = 0.001)	-0.142 (CI = +/-0.249; p = 0.251)	0.435	+5.26%
Severity	2010.2	0.053 (CI = +/-0.031; p = 0.002)	-0.148 (CI = +/-0.260; p = 0.251)	0.406	+5.40%
Severity	2011.1	0.052 (CI = +/-0.034; p = 0.004)	-0.143 (CI = +/-0.274; p = 0.290)	0.357	+5.29%
Severity	2011.2	0.046 (CI = +/-0.037; p = 0.017)	-0.116 (CI = +/-0.284; p = 0.407)	0.276	+4.69%
Severity	2012.1	0.037 (CI = +/-0.040; p = 0.065)	-0.076 (CI = +/-0.291; p = 0.592)	0.182	+3.79%
Severity	2012.2	0.032 (CI = +/-0.044; p = 0.142)	-0.055 (CI = +/-0.307; p = 0.714)	0.114	+3.28%
Severity	2013.1	0.014 (CI = +/-0.044; p = 0.521)	0.023 (CI = +/-0.293; p = 0.872)	0.004	+1.40%
Severity	2013.2	0.006 (CI = +/-0.049; p = 0.803)	0.055 (CI = +/-0.308; p = 0.713)	-0.039	+0.60%
Severity	2014.1	0.008 (CI = +/-0.056; p = 0.768)	0.047 (CI = +/-0.330; p = 0.767)	-0.044	+0.80%
Severity	2014.2	0.008 (CI = +/-0.064; p = 0.791)	0.046 (CI = +/-0.356; p = 0.785)	-0.056	+0.82%
Severity	2015.1	0.001 (CI = +/-0.073; p = 0.987)	0.072 (CI = +/-0.381; p = 0.692)	-0.084	+0.06%
Severity	2015.2	-0.005 (CI = +/-0.084; p = 0.897)	0.090 (CI = +/-0.410; p = 0.646)	-0.102	-0.51%
Severity	2016.1	-0.016 (CI = +/-0.095; p = 0.714)	0.122 (CI = +/-0.437; p = 0.558)	-0.115	-1.63%
Severity	2016.2	-0.010 (CI = +/-0.109; p = 0.845)	0.106 (CI = +/-0.470; p = 0.634)	-0.125	-0.99%
Severity	2017.1	-0.042 (CI = +/-0.111; p = 0.419)	0.173 (CI = +/-0.453; p = 0.418)	-0.105	-4.15%
Frequency	2005.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.184; p = 0.788)	0.736	-4.70%
Frequency	2006.1	-0.049 (CI = +/-0.015; p = 0.000)	-0.020 (CI = +/-0.189; p = 0.834)	0.724	-4.77%
Frequency	2006.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.193; p = 0.955)	0.722	-4.97%
Frequency	2007.1	-0.055 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.194; p = 0.858)	0.732	-5.31%
Frequency	2007.2	-0.058 (CI = +/-0.018; p = 0.000)	0.040 (CI = +/-0.196; p = 0.682)	0.739	-5.66%
Frequency	2008.1	-0.058 (CI = +/-0.019; p = 0.000)	0.041 (CI = +/-0.203; p = 0.683)	0.720	-5.67%
Frequency	2008.2	-0.059 (CI = +/-0.021; p = 0.000)	0.046 (CI = +/-0.210; p = 0.655)	0.703	-5.76%
Frequency	2009.1	-0.062 (CI = +/-0.022; p = 0.000)	0.062 (CI = +/-0.217; p = 0.563)	0.696	-6.02%
Frequency	2009.2	-0.065 (CI = +/-0.024; p = 0.000)	0.078 (CI = +/-0.224; p = 0.478)	0.688	-6.30%
Frequency	2010.1	-0.064 (CI = +/-0.026; p = 0.000)	0.072 (CI = +/-0.234; p = 0.531)	0.656	-6.19%
Frequency	2010.2	-0.071 (CI = +/-0.028; p = 0.000)	0.108 (CI = +/-0.236; p = 0.355)	0.675	-6.84%
Frequency	2011.1	-0.074 (CI = +/-0.030; p = 0.000)	0.124 (CI = +/-0.246; p = 0.307)	0.661	-7.15%
Frequency	2011.2	-0.079 (CI = +/-0.033; p = 0.000)	0.147 (CI = +/-0.256; p = 0.248)	0.652	-7.58%
Frequency	2012.1	-0.078 (CI = +/-0.037; p = 0.000)	0.143 (CI = +/-0.271; p = 0.284)	0.611	-7.52%
Frequency	2012.2	-0.089 (CI = +/-0.040; p = 0.000)	0.189 (CI = +/-0.275; p = 0.167)	0.635	-8.47%
Frequency	2013.1	-0.092 (CI = +/-0.044; p = 0.000)	0.203 (CI = +/-0.292; p = 0.163)	0.605	-8.77%
Frequency	2013.2	-0.087 (CI = +/-0.050; p = 0.002)	0.183 (CI = +/-0.310; p = 0.231)	0.537	-8.32%
Frequency	2014.1	-0.084 (CI = +/-0.057; p = 0.006)	0.174 (CI = +/-0.333; p = 0.285)	0.471	-8.10%
Frequency	2014.2	-0.076 (CI = +/-0.064; p = 0.022)	0.144 (CI = +/-0.353; p = 0.400)	0.376	-7.33%
Frequency	2015.1	-0.075 (CI = +/-0.073; p = 0.045)	0.140 (CI = +/-0.382; p = 0.446)	0.306	-7.22%
Frequency	2015.2	-0.071 (CI = +/-0.084; p = 0.089)	0.129 (CI = +/-0.412; p = 0.513)	0.225	-6.89%
Frequency	2016.1	-0.056 (CI = +/-0.094; p = 0.219)	0.086 (CI = +/-0.435; p = 0.675)	0.097	-5.48%
Frequency	2016.2	-0.072 (CI = +/-0.106; p = 0.165)	0.125 (CI = +/-0.458; p = 0.563)	0.129	-6.93%
Frequency	2017.1	-0.076 (CI = +/-0.121; p = 0.191)	0.135 (CI = +/-0.492; p = 0.559)	0.091	-7.36%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.001 (CI = +/-0.020; p = 0.950)	-0.075 (CI = +/-0.153; p = 0.324)	0.001 (CI = +/-0.010; p = 0.895)	-0.460 (CI = +/-0.348; p = 0.011)	0.170	+0.06%
Loss Cost	2006.1	0.000 (CI = +/-0.021; p = 0.979)	-0.079 (CI = +/-0.158; p = 0.316)	0.000 (CI = +/-0.011; p = 0.928)	-0.453 (CI = +/-0.356; p = 0.014)	0.169	-0.03%
Loss Cost	2006.2	-0.002 (CI = +/-0.023; p = 0.834)	-0.071 (CI = +/-0.162; p = 0.377)	0.000 (CI = +/-0.011; p = 0.984)	-0.437 (CI = +/-0.365; p = 0.021)	0.170	-0.23%
Loss Cost	2007.1	0.000 (CI = +/-0.024; p = 1.000)	-0.062 (CI = +/-0.167; p = 0.451)	0.001 (CI = +/-0.011; p = 0.912)	-0.453 (CI = +/-0.373; p = 0.019)	0.157	+0.00%
Loss Cost	2007.2	-0.007 (CI = +/-0.025; p = 0.586)	-0.040 (CI = +/-0.164; p = 0.625)	-0.001 (CI = +/-0.011; p = 0.924)	-0.401 (CI = +/-0.367; p = 0.033)	0.188	-0.66%
Loss Cost	2008.1	-0.002 (CI = +/-0.026; p = 0.887)	-0.023 (CI = +/-0.166; p = 0.781)	0.000 (CI = +/-0.011; p = 0.932)	-0.433 (CI = +/-0.370; p = 0.024)	0.173	-0.18%
Loss Cost	2008.2	-0.003 (CI = +/-0.028; p = 0.840)	-0.020 (CI = +/-0.172; p = 0.816)	0.000 (CI = +/-0.011; p = 0.956)	-0.426 (CI = +/-0.384; p = 0.031)	0.171	-0.28%
Loss Cost	2009.1	0.001 (CI = +/-0.030; p = 0.958)	-0.008 (CI = +/-0.177; p = 0.924)	0.001 (CI = +/-0.012; p = 0.864)	-0.448 (CI = +/-0.394; p = 0.027)	0.160	+0.08%
Loss Cost	2009.2	-0.004 (CI = +/-0.033; p = 0.801)	0.005 (CI = +/-0.181; p = 0.952)	0.000 (CI = +/-0.012; p = 0.962)	-0.415 (CI = +/-0.404; p = 0.045)	0.172	-0.40%
Loss Cost	2010.1	0.001 (CI = +/-0.035; p = 0.957)	0.020 (CI = +/-0.187; p = 0.830)	0.001 (CI = +/-0.012; p = 0.849)	-0.445 (CI = +/-0.416; p = 0.037)	0.163	+0.09%
Loss Cost	2010.2	-0.003 (CI = +/-0.039; p = 0.878)	0.029 (CI = +/-0.193; p = 0.756)	0.001 (CI = +/-0.012; p = 0.919)	-0.420 (CI = +/-0.432; p = 0.056)	0.168	-0.29%
Loss Cost	2011.1	-0.004 (CI = +/-0.043; p = 0.829)	0.025 (CI = +/-0.203; p = 0.798)	0.000 (CI = +/-0.013; p = 0.954)	-0.411 (CI = +/-0.453; p = 0.073)	0.163	-0.45%
Loss Cost	2011.2	-0.012 (CI = +/-0.046; p = 0.592)	0.043 (CI = +/-0.208; p = 0.674)	-0.001 (CI = +/-0.013; p = 0.930)	-0.364 (CI = +/-0.468; p = 0.120)	0.186	-1.20%
Loss Cost	2012.1	-0.016 (CI = +/-0.052; p = 0.531)	0.034 (CI = +/-0.218; p = 0.748)	-0.001 (CI = +/-0.014; p = 0.872)	-0.344 (CI = +/-0.492; p = 0.159)	0.184	-1.57%
Loss Cost	2012.2	-0.027 (CI = +/-0.056; p = 0.324)	0.057 (CI = +/-0.222; p = 0.599)	-0.002 (CI = +/-0.014; p = 0.733)	-0.280 (CI = +/-0.507; p = 0.261)	0.224	-2.67%
Loss Cost	2013.1	-0.042 (CI = +/-0.061; p = 0.159)	0.026 (CI = +/-0.225; p = 0.814)	-0.004 (CI = +/-0.014; p = 0.534)	-0.203 (CI = +/-0.516; p = 0.419)	0.278	-4.15%
Loss Cost	2013.2	-0.040 (CI = +/-0.069; p = 0.233)	0.021 (CI = +/-0.238; p = 0.851)	-0.004 (CI = +/-0.015; p = 0.574)	-0.215 (CI = +/-0.553; p = 0.422)	0.236	-5.93%
Loss Cost	2014.1	-0.027 (CI = +/-0.077; p = 0.470)	0.045 (CI = +/-0.248; p = 0.707)	-0.003 (CI = +/-0.016; p = 0.731)	-0.277 (CI = +/-0.583; p = 0.328)	0.188	-2.65%
Loss Cost	2014.2	-0.011 (CI = +/-0.086; p = 0.793)	0.020 (CI = +/-0.256; p = 0.868)	-0.001 (CI = +/-0.016; p = 0.872)	-0.355 (CI = +/-0.614; p = 0.235)	0.139	-1.07%
Loss Cost	2015.1	-0.004 (CI = +/-0.100; p = 0.928)	0.030 (CI = +/-0.276; p = 0.818)	-0.001 (CI = +/-0.017; p = 0.941)	-0.383 (CI = +/-0.669; p = 0.238)	0.115	-0.43%
Loss Cost	2015.2	0.007 (CI = +/-0.116; p = 0.901)	0.016 (CI = +/-0.295; p = 0.911)	0.000 (CI = +/-0.018; p = 0.986)	-0.432 (CI = +/-0.730; p = 0.222)	0.085	+0.68%
Loss Cost	2016.1	0.032 (CI = +/-0.134; p = 0.612)	0.048 (CI = +/-0.312; p = 0.740)	0.002 (CI = +/-0.019; p = 0.813)	-0.529 (CI = +/-0.784; p = 0.165)	0.083	+3.23%
Loss Cost	2016.2	0.041 (CI = +/-0.158; p = 0.574)	0.037 (CI = +/-0.340; p = 0.813)	0.003 (CI = +/-0.021; p = 0.785)	-0.566 (CI = +/-0.873; p = 0.179)	0.060	+4.21%
Loss Cost	2017.1	0.020 (CI = +/-0.189; p = 0.816)	0.013 (CI = +/-0.372; p = 0.939)	0.001 (CI = +/-0.023; p = 0.894)	-0.494 (CI = +/-0.969; p = 0.279)	0.040	+2.02%
Severity	2005.2	0.049 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.111; p = 0.495)	0.001 (CI = +/-0.008; p = 0.832)	-0.392 (CI = +/-0.251; p = 0.003)	0.646	+4.97%
Severity	2006.1	0.049 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.114; p = 0.513)	0.001 (CI = +/-0.008; p = 0.832)	-0.393 (CI = +/-0.258; p = 0.004)	0.625	+4.98%
Severity	2006.2	0.048 (CI = +/-0.016; p = 0.000)	-0.036 (CI = +/-0.118; p = 0.539)	0.001 (CI = +/-0.008; p = 0.847)	-0.390 (CI = +/-0.266; p = 0.005)	0.594	+4.95%
Severity	2007.1	0.054 (CI = +/-0.016; p = 0.000)	-0.013 (CI = +/-0.112; p = 0.818)	0.002 (CI = +/-0.007; p = 0.574)	-0.432 (CI = +/-0.250; p = 0.001)	0.659	+5.60%
Severity	2007.2	0.051 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.112; p = 0.998)	0.001 (CI = +/-0.007; p = 0.689)	-0.404 (CI = +/-0.250; p = 0.003)	0.619	+5.21%
Severity	2008.1	0.056 (CI = +/-0.017; p = 0.000)	0.018 (CI = +/-0.109; p = 0.732)	0.003 (CI = +/-0.007; p = 0.477)	-0.439 (CI = +/-0.243; p = 0.001)	0.660	+5.77%
Severity	2008.2	0.056 (CI = +/-0.018; p = 0.000)	0.020 (CI = +/-0.113; p = 0.716)	0.002 (CI = +/-0.007; p = 0.504)	-0.435 (CI = +/-0.252; p = 0.001)	0.628	+5.71%
Severity	2009.1	0.062 (CI = +/-0.019; p = 0.000)	0.041 (CI = +/-0.108; p = 0.438)	0.004 (CI = +/-0.007; p = 0.293)	-0.477 (CI = +/-0.240; p = 0.000)	0.681	+6.42%
Severity	2009.2	0.060 (CI = +/-0.020; p = 0.000)	0.049 (CI = +/-0.111; p = 0.371)	0.003 (CI = +/-0.007; p = 0.354)	-0.459 (CI = +/-0.247; p = 0.001)	0.642	+6.14%
Severity	2010.1	0.064 (CI = +/-0.021; p = 0.000)	0.061 (CI = +/-0.113; p = 0.273)	0.004 (CI = +/-0.007; p = 0.266)	-0.484 (CI = +/-0.251; p = 0.001)	0.646	+6.59%
Severity	2010.2	0.066 (CI = +/-0.023; p = 0.000)	0.056 (CI = +/-0.117; p = 0.330)	0.004 (CI = +/-0.008; p = 0.250)	-0.497 (CI = +/-0.262; p = 0.001)	0.630	+6.80%
Severity	2011.1	0.068 (CI = +/-0.026; p = 0.000)	0.061 (CI = +/-0.122; p = 0.310)	0.005 (CI = +/-0.008; p = 0.238)	-0.508 (CI = +/-0.273; p = 0.001)	0.600	+7.00%
Severity	2011.2	0.064 (CI = +/-0.028; p = 0.000)	0.070 (CI = +/-0.126; p = 0.256)	0.004 (CI = +/-0.008; p = 0.302)	-0.482 (CI = +/-0.283; p = 0.002)	0.549	+6.56%
Severity	2012.1	0.059 (CI = +/-0.031; p = 0.001)	0.061 (CI = +/-0.131; p = 0.343)	0.003 (CI = +/-0.008; p = 0.394)	-0.459 (CI = +/-0.295; p = 0.004)	0.469	+6.11%
Severity	2012.2	0.057 (CI = +/-0.034; p = 0.003)	0.066 (CI = +/-0.137; p = 0.327)	0.003 (CI = +/-0.009; p = 0.449)	-0.445 (CI = +/-0.312; p = 0.008)	0.417	+5.85%
Severity	2013.1	0.044 (CI = +/-0.036; p = 0.019)	0.040 (CI = +/-0.134; p = 0.532)	0.002 (CI = +/-0.009; p = 0.695)	-0.382 (CI = +/-0.306; p = 0.017)	0.308	+4.53%
Severity	2013.2	0.041 (CI = +/-0.041; p = 0.048)	0.046 (CI = +/-0.140; p = 0.494)	0.001 (CI = +/-0.009; p = 0.766)	-0.364 (CI = +/-0.327; p = 0.031)	0.255	+4.17%
Severity	2014.1	0.051 (CI = +/-0.045; p = 0.027)	0.065 (CI = +/-0.144; p = 0.350)	0.002 (CI = +/-0.009; p = 0.573)	-0.414 (CI = +/-0.337; p = 0.020)	0.307	+5.28%
Severity	2014.2	0.058 (CI = +/-0.051; p = 0.028)	0.056 (CI = +/-0.151; p = 0.443)	0.003 (CI = +/-0.010; p = 0.512)	-0.444 (CI = +/-0.362; p = 0.020)	0.312	+5.94%
Severity	2015.1	0.063 (CI = +/-0.059; p = 0.039)	0.063 (CI = +/-0.162; p = 0.413)	0.003 (CI = +/-0.010; p = 0.474)	-0.467 (CI = +/-0.393; p = 0.024)	0.284	+6.49%
Severity	2015.2	0.067 (CI = +/-0.068; p = 0.054)	0.058 (CI = +/-0.174; p = 0.482)	0.004 (CI = +/-0.011; p = 0.464)	-0.485 (CI = +/-0.431; p = 0.031)	0.264	+6.94%
Severity	2016.1	0.074 (CI = +/-0.081; p = 0.070)	0.067 (CI = +/-0.189; p = 0.451)	0.004 (CI = +/-0.012; p = 0.436)	-0.512 (CI = +/-0.476; p = 0.037)	0.234	+7.69%
Severity	2016.2	0.097 (CI = +/-0.089; p = 0.035)	0.039 (CI = +/-0.191; p = 0.656)	0.006 (CI = +/-0.012; p = 0.319)	-0.602 (CI = +/-0.491; p = 0.021)	0.326	+10.22%
Severity	2017.1	0.080 (CI = +/-0.104; p = 0.119)	0.019 (CI = +/-0.205; p = 0.837)	0.004 (CI = +/-0.012; p = 0.437)	-0.542 (CI = +/-0.534; p = 0.047)	0.214	+8.28%
Frequency	2005.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.109; p = 0.486)	0.000 (CI = +/-0.007; p = 0.976)	-0.068 (CI = +/-0.248; p = 0.583)	0.726	-4.68%
Frequency	2006.1	-0.049 (CI = +/-0.015; p = 0.000)	-0.042 (CI = +/-0.113; p = 0.454)	0.000 (CI = +/-0.008; p = 0.929)	-0.060 (CI = +/-0.254; p = 0.630)	0.714	-4.77%
Frequency	2006.2	-0.051 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.115; p = 0.536)	-0.001 (CI = +/-0.008; p = 0.865)	-0.046 (CI = +/-0.259; p = 0.718)	0.709	-4.94%
Frequency	2007.1	-0.054 (CI = +/-0.017; p = 0.000)	-0.050 (CI = +/-0.115; p = 0.385)	-0.001 (CI = +/-0.008; p = 0.700)	-0.020 (CI = +/-0.258; p = 0.874)	0.722	-5.30%
Frequency	2007.2	-0.057 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.117; p = 0.495)	-0.002 (CI = +/-0.008; p = 0.606)	0.003 (CI = +/-0.261; p = 0.982)	0.726	-5.58%
Frequency	2008.1	-0.058 (CI = +/-0.019; p = 0.000)	-0.041 (CI = +/-0.121; p = 0.491)	-0.002 (CI = +/-0.008; p = 0.599)	0.006 (CI = +/-0.270; p = 0.962)	0.705	-5.63%
Frequency	2008.2	-0.058 (CI = +/-0.021; p = 0.000)	-0.040 (CI = +/-0.125; p = 0.519)	-0.002 (CI = +/-0.008; p = 0.598)	0.009 (CI = +/-0.280; p = 0.946)	0.686	-5.67%
Frequency	2009.1	-0.061 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.129; p = 0.434)	-0.003 (CI = +/-0.008; p = 0.513)	0.029 (CI = +/-0.286; p = 0.838)	0.680	-5.96%
Frequency	2009.2	-0.064 (CI = +/-0.024; p = 0.000)	-0.044 (CI = +/-0.133; p = 0.504)	-0.003 (CI = +/-0.009; p = 0.477)	0.044 (CI = +/-0.296; p = 0.764)	0.668	-6.16%
Frequency	2010.1	-0.063 (CI = +/-0.026; p = 0.000)	-0.042 (CI = +/-0.139; p = 0.542)	-0.003 (CI = +/-0.009; p = 0.512)	0.039 (CI = +/-0.309; p = 0.796)	0.632	-6.09%
Frequency	2010.2	-0.069 (CI = +/-0.028; p = 0.000)	-0.027 (CI = +/-0.140; p = 0.696)	-0.004 (CI = +/-0.009; p = 0.408)	0.077 (CI = +/-0.313; p = 0.615)	0.646	-6.63%
Frequency	2011.1	-0.072 (CI = +/-0.031; p = 0.000)	-0.036 (CI = +/-0.146; p = 0.614)	-0.004 (CI = +/-0.009; p = 0.358)	0.097 (CI = +/-0.325; p = 0.542)	0.630	-6.96%
Frequency	2011.2	-0.076 (CI = +/-0.034; p = 0.000)	-0.028 (CI = +/-0.151; p = 0.703)	-0.005 (CI = +/-0.010; p = 0.328)	0.118 (CI = +/-0.340; p = 0.477)	0.615	-7.28%
Frequency	2012.1	-0.075 (CI = +/-0.038; p = 0.001)	-0.027 (CI = +/-0.159; p = 0.730)	-0.005 (CI = +/-0.010; p = 0.359)	0.115 (CI = +/-0.359; p = 0.510)	0.567	-7.23%
Frequency	2012.2	-0.084 (CI = +/-0.041; p = 0.000)	-0.009 (CI = +/-0.161; p = 0.907)	-0.006 (CI = +/-0.010; p = 0.271)	0.165 (CI = +/-0.368; p = 0.357)	0.585	-8.04%
Frequency	2013.1	-0.087 (CI = +/-0.046; p = 0.001)	-0.015 (CI = +/-0.171; p = 0.886)	-0.006 (CI = +/-0.011; p = 0.267)	0.180 (CI = +/-0.391; p = 0.346)	0.548	-8.31%
Frequency	2013.2	-0.081 (CI = +/-0.052; p = 0.004)	-0.025 (CI = +/-0.179; p = 0.771)	-0.005 (CI = +/-0.011; p = 0.331)	0.149 (CI = +/-0.416; p = 0.458)	0.470	-7.78%
Frequency	2014.1	-0.078 (CI = +/-0.059; p = 0.013)	-0.020 (CI = +/-0.191; p = 0.823)	-0.005 (CI = +/-0.012; p = 0.387)	0.137 (CI = +/-0.448; p = 0.524)	0.390	-7.53%
Frequency	2014.2	-0.068 (CI = +/-0.067; p = 0.045)	-0.035 (CI = +/-0.199; p = 0.709)	-0.004 (CI = +/-0.013; p = 0.483)	0.089 (CI = +/-0.477; p = 0.695)	0.284	-6.61%
Frequency	2015.1	-0.067 (CI = +/-0.078; p = 0.087)	-0.033 (CI = +/-0.215; p = 0.742)	-0.004 (CI = +/-0.014; p = 0.526)	0.083 (CI = +/-0.521; p = 0.736)	0.198	-6.49%
Frequency	2015.2	-0.060 (CI = +/-0.091; p = 0.173)	-0.042 (CI = +/-0.230; p = 0.695)	-0.004 (CI = +/-0.014; p = 0.594)	0.053 (CI = +/-0.571; p = 0.842)	0.101	-5.85%
Frequency	2016.1	-0.042 (CI = +/-0.105; p = 0.397)	-0.019 (CI = +/-0.245; p = 0.869)	-0.002 (CI = +/-0.015; p = 0.758)	-0.017 (CI = +/-0.617; p = 0.952)	-0.055	-4.14%
Frequency	2016.2	-0.056 (CI = +/-0.123; p = 0.333)	-0.002 (CI = +/-0.264; p = 0.985)	-0.003 (CI = +/-0.016; p = 0.699)	0.036 (CI = +/-0.678; p = 0.907)	-0.051	-5.46%
Frequency	2017.1	-0.060 (CI = +/-0.149; p = 0.391)	-0.006 (CI = +/-0.294; p = 0.963)	-0.003 (CI = +/-0.018; p = 0.703)	0.048 (CI = +/-0.764; p = 0.890)	-0.121	-5.78%

Bodily Injury

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

Fit	Start Date	Time	Mobility	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.001 (CI = +/-0.020; p = 0.943)	0.001 (CI = +/-0.010; p = 0.828)	-0.450 (CI = +/-0.347; p = 0.013)	0.170	+0.07%
Loss Cost	2006.1	0.000 (CI = +/-0.021; p = 0.970)	0.001 (CI = +/-0.011; p = 0.841)	-0.447 (CI = +/-0.356; p = 0.015)	0.168	+0.04%
Loss Cost	2006.2	-0.002 (CI = +/-0.022; p = 0.840)	0.001 (CI = +/-0.011; p = 0.922)	-0.427 (CI = +/-0.363; p = 0.023)	0.175	-0.22%
Loss Cost	2007.1	0.001 (CI = +/-0.024; p = 0.959)	0.001 (CI = +/-0.011; p = 0.843)	-0.448 (CI = +/-0.370; p = 0.019)	0.169	+0.06%
Loss Cost	2007.2	-0.007 (CI = +/-0.024; p = 0.584)	0.000 (CI = +/-0.011; p = 0.959)	-0.396 (CI = +/-0.361; p = 0.033)	0.209	-0.65%
Loss Cost	2008.1	-0.002 (CI = +/-0.026; p = 0.901)	0.001 (CI = +/-0.011; p = 0.904)	-0.432 (CI = +/-0.364; p = 0.022)	0.200	-0.16%
Loss Cost	2008.2	-0.003 (CI = +/-0.028; p = 0.839)	0.000 (CI = +/-0.011; p = 0.938)	-0.423 (CI = +/-0.376; p = 0.029)	0.200	-0.28%
Loss Cost	2009.1	0.001 (CI = +/-0.030; p = 0.951)	0.001 (CI = +/-0.011; p = 0.851)	-0.448 (CI = +/-0.386; p = 0.025)	0.192	+0.09%
Loss Cost	2009.2	-0.004 (CI = +/-0.032; p = 0.797)	0.000 (CI = +/-0.012; p = 0.966)	-0.416 (CI = +/-0.395; p = 0.040)	0.205	-0.40%
Loss Cost	2010.1	0.001 (CI = +/-0.035; p = 0.970)	0.001 (CI = +/-0.012; p = 0.866)	-0.445 (CI = +/-0.406; p = 0.033)	0.196	+0.06%
Loss Cost	2010.2	-0.003 (CI = +/-0.038; p = 0.873)	0.000 (CI = +/-0.012; p = 0.942)	-0.423 (CI = +/-0.422; p = 0.049)	0.200	-0.29%
Loss Cost	2011.1	-0.005 (CI = +/-0.042; p = 0.807)	0.000 (CI = +/-0.013; p = 0.981)	-0.411 (CI = +/-0.442; p = 0.067)	0.199	-0.50%
Loss Cost	2011.2	-0.012 (CI = +/-0.045; p = 0.580)	-0.001 (CI = +/-0.013; p = 0.894)	-0.369 (CI = +/-0.456; p = 0.108)	0.217	-1.21%
Loss Cost	2012.1	-0.017 (CI = +/-0.050; p = 0.499)	-0.001 (CI = +/-0.013; p = 0.830)	-0.344 (CI = +/-0.479; p = 0.150)	0.221	-1.64%
Loss Cost	2012.2	-0.027 (CI = +/-0.055; p = 0.311)	-0.003 (CI = +/-0.014; p = 0.684)	-0.286 (CI = +/-0.495; p = 0.241)	0.253	-2.69%
Loss Cost	2013.1	-0.043 (CI = +/-0.059; p = 0.139)	-0.005 (CI = +/-0.014; p = 0.495)	-0.202 (CI = +/-0.500; p = 0.407)	0.316	-4.22%
Loss Cost	2013.2	-0.040 (CI = +/-0.066; p = 0.218)	-0.004 (CI = +/-0.014; p = 0.545)	-0.217 (CI = +/-0.534; p = 0.403)	0.280	-3.94%
Loss Cost	2014.1	-0.028 (CI = +/-0.074; p = 0.429)	-0.003 (CI = +/-0.015; p = 0.674)	-0.274 (CI = +/-0.564; p = 0.318)	0.231	-2.81%
Loss Cost	2014.2	-0.011 (CI = +/-0.083; p = 0.784)	-0.001 (CI = +/-0.015; p = 0.852)	-0.357 (CI = +/-0.589; p = 0.216)	0.195	-1.08%
Loss Cost	2015.1	-0.006 (CI = +/-0.096; p = 0.901)	-0.001 (CI = +/-0.016; p = 0.905)	-0.380 (CI = +/-0.641; p = 0.224)	0.175	-0.56%
Loss Cost	2015.2	0.007 (CI = +/-0.111; p = 0.899)	0.000 (CI = +/-0.017; p = 0.997)	-0.433 (CI = +/-0.696; p = 0.202)	0.155	+0.67%
Loss Cost	2016.1	0.029 (CI = +/-0.127; p = 0.627)	0.002 (CI = +/-0.018; p = 0.852)	-0.523 (CI = +/-0.746; p = 0.153)	0.150	+2.94%
Loss Cost	2016.2	0.041 (CI = +/-0.149; p = 0.557)	0.002 (CI = +/-0.020; p = 0.798)	-0.568 (CI = +/-0.824; p = 0.157)	0.140	+4.19%
Loss Cost	2017.1	0.019 (CI = +/-0.175; p = 0.813)	0.001 (CI = +/-0.021; p = 0.898)	-0.492 (CI = +/-0.904; p = 0.253)	0.136	+1.93%
Severity	2005.2	0.049 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.007; p = 0.785)	-0.387 (CI = +/-0.248; p = 0.003)	0.652	+4.98%
Severity	2006.1	0.049 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.008; p = 0.774)	-0.390 (CI = +/-0.255; p = 0.004)	0.631	+5.02%
Severity	2006.2	0.048 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.008; p = 0.802)	-0.386 (CI = +/-0.262; p = 0.005)	0.602	+4.96%
Severity	2007.1	0.055 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.007; p = 0.547)	-0.432 (CI = +/-0.246; p = 0.001)	0.670	+5.61%
Severity	2007.2	0.051 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.007; p = 0.682)	-0.404 (CI = +/-0.245; p = 0.002)	0.632	+5.21%
Severity	2008.1	0.056 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.007; p = 0.492)	-0.440 (CI = +/-0.238; p = 0.001)	0.670	+5.75%
Severity	2008.2	0.056 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.007; p = 0.517)	-0.438 (CI = +/-0.247; p = 0.001)	0.640	+5.71%
Severity	2009.1	0.062 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.007; p = 0.330)	-0.479 (CI = +/-0.238; p = 0.000)	0.685	+6.36%
Severity	2009.2	0.059 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.007; p = 0.395)	-0.465 (CI = +/-0.245; p = 0.001)	0.645	+6.13%
Severity	2010.1	0.063 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.007; p = 0.328)	-0.486 (CI = +/-0.251; p = 0.001)	0.642	+6.48%
Severity	2010.2	0.066 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.007; p = 0.287)	-0.503 (CI = +/-0.260; p = 0.001)	0.630	+6.78%
Severity	2011.1	0.067 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.008; p = 0.290)	-0.509 (CI = +/-0.273; p = 0.001)	0.598	+6.88%
Severity	2011.2	0.063 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.008; p = 0.359)	-0.490 (CI = +/-0.284; p = 0.002)	0.541	+6.54%
Severity	2012.1	0.058 (CI = +/-0.031; p = 0.001)	0.003 (CI = +/-0.008; p = 0.467)	-0.459 (CI = +/-0.293; p = 0.004)	0.470	+5.96%
Severity	2012.2	0.057 (CI = +/-0.034; p = 0.003)	0.003 (CI = +/-0.009; p = 0.509)	-0.452 (CI = +/-0.311; p = 0.007)	0.416	+5.82%
Severity	2013.1	0.043 (CI = +/-0.035; p = 0.019)	0.001 (CI = +/-0.008; p = 0.760)	-0.381 (CI = +/-0.300; p = 0.016)	0.330	+4.41%
Severity	2013.2	0.041 (CI = +/-0.040; p = 0.045)	0.001 (CI = +/-0.009; p = 0.820)	-0.369 (CI = +/-0.320; p = 0.026)	0.277	+4.15%
Severity	2014.1	0.049 (CI = +/-0.044; p = 0.031)	0.002 (CI = +/-0.009; p = 0.674)	-0.410 (CI = +/-0.335; p = 0.019)	0.310	+5.03%
Severity	2014.2	0.057 (CI = +/-0.050; p = 0.026)	0.003 (CI = +/-0.009; p = 0.561)	-0.449 (CI = +/-0.355; p = 0.016)	0.329	+5.91%
Severity	2015.1	0.060 (CI = +/-0.058; p = 0.042)	0.003 (CI = +/-0.010; p = 0.553)	-0.460 (CI = +/-0.386; p = 0.023)	0.298	+6.18%
Severity	2015.2	0.067 (CI = +/-0.067; p = 0.050)	0.003 (CI = +/-0.011; p = 0.505)	-0.489 (CI = +/-0.419; p = 0.026)	0.291	+6.91%
Severity	2016.1	0.070 (CI = +/-0.078; p = 0.075)	0.004 (CI = +/-0.011; p = 0.504)	-0.503 (CI = +/-0.462; p = 0.035)	0.259	+7.27%
Severity	2016.2	0.097 (CI = +/-0.085; p = 0.028)	0.005 (CI = +/-0.011; p = 0.323)	-0.605 (CI = +/-0.467; p = 0.016)	0.374	+10.20%
Severity	2017.1	0.078 (CI = +/-0.097; p = 0.102)	0.004 (CI = +/-0.012; p = 0.427)	-0.539 (CI = +/-0.499; p = 0.037)	0.289	+8.14%
Frequency	2005.2	-0.048 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.977)	-0.062 (CI = +/-0.245; p = 0.608)	0.730	-4.68%
Frequency	2006.1	-0.049 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.008; p = 0.993)	-0.057 (CI = +/-0.252; p = 0.646)	0.717	-4.74%
Frequency	2006.2	-0.051 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.008; p = 0.906)	-0.042 (CI = +/-0.256; p = 0.742)	0.715	-4.93%
Frequency	2007.1	-0.054 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.771)	-0.017 (CI = +/-0.257; p = 0.895)	0.724	-5.25%
Frequency	2007.2	-0.057 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.645)	0.008 (CI = +/-0.258; p = 0.950)	0.731	-5.58%
Frequency	2008.1	-0.057 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.651)	0.009 (CI = +/-0.267; p = 0.947)	0.711	-5.59%
Frequency	2008.2	-0.058 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.635)	0.014 (CI = +/-0.276; p = 0.916)	0.693	-5.66%
Frequency	2009.1	-0.061 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.570)	0.031 (CI = +/-0.283; p = 0.823)	0.684	-5.90%
Frequency	2009.2	-0.064 (CI = +/-0.024; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.510)	0.049 (CI = +/-0.292; p = 0.733)	0.675	-6.15%
Frequency	2010.1	-0.062 (CI = +/-0.026; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.554)	0.041 (CI = +/-0.304; p = 0.785)	0.641	-6.03%
Frequency	2010.2	-0.069 (CI = +/-0.027; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.418)	0.080 (CI = +/-0.306; p = 0.593)	0.659	-6.63%
Frequency	2011.1	-0.071 (CI = +/-0.030; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.381)	0.098 (CI = +/-0.319; p = 0.532)	0.642	-6.90%
Frequency	2011.2	-0.076 (CI = +/-0.033; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.334)	0.121 (CI = +/-0.332; p = 0.456)	0.630	-7.28%
Frequency	2012.1	-0.074 (CI = +/-0.037; p = 0.000)	-0.004 (CI = +/-0.010; p = 0.369)	0.115 (CI = +/-0.350; p = 0.501)	0.586	-7.17%
Frequency	2012.2	-0.084 (CI = +/-0.039; p = 0.000)	-0.005 (CI = +/-0.010; p = 0.261)	0.166 (CI = +/-0.357; p = 0.341)	0.607	-8.04%
Frequency	2013.1	-0.086 (CI = +/-0.044; p = 0.001)	-0.006 (CI = +/-0.010; p = 0.259)	0.179 (CI = +/-0.379; p = 0.333)	0.572	-8.27%
Frequency	2013.2	-0.081 (CI = +/-0.050; p = 0.003)	-0.005 (CI = +/-0.011; p = 0.330)	0.152 (CI = +/-0.402; p = 0.437)	0.499	-7.77%
Frequency	2014.1	-0.078 (CI = +/-0.057; p = 0.011)	-0.005 (CI = +/-0.012; p = 0.385)	0.136 (CI = +/-0.432; p = 0.514)	0.426	-7.47%
Frequency	2014.2	-0.068 (CI = +/-0.064; p = 0.039)	-0.004 (CI = +/-0.012; p = 0.493)	0.092 (CI = +/-0.460; p = 0.676)	0.325	-6.60%
Frequency	2015.1	-0.066 (CI = +/-0.075; p = 0.080)	-0.004 (CI = +/-0.013; p = 0.543)	0.080 (CI = +/-0.500; p = 0.737)	0.248	-6.35%
Frequency	2015.2	-0.060 (CI = +/-0.087; p = 0.159)	-0.003 (CI = +/-0.014; p = 0.612)	0.057 (CI = +/-0.547; p = 0.827)	0.159	-5.83%
Frequency	2016.1	-0.041 (CI = +/-0.099; p = 0.383)	-0.002 (CI = +/-0.014; p = 0.768)	-0.020 (CI = +/-0.584; p = 0.942)	0.031	-4.03%
Frequency	2016.2	-0.056 (CI = +/-0.116; p = 0.309)	-0.003 (CI = +/-0.015; p = 0.683)	0.037 (CI = +/-0.638; p = 0.902)	0.045	-5.46%
Frequency	2017.1	-0.059 (CI = +/-0.138; p = 0.363)	-0.003 (CI = +/-0.016; p = 0.689)	0.047 (CI = +/-0.713; p = 0.886)	-0.009	-5.74%

Bodily Injury

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

Fit	Start Date					Implied Trend	
		Time	Seasonality	New Normal	Adjusted R ²	Rate	
Loss Cost	2005.2	0.000 (CI = +/-0.016; p = 0.987)	-0.076 (CI = +/-0.150; p = 0.310)	-0.450 (CI = +/-0.312; p = 0.006)	0.195	-0.01%	
Loss Cost	2006.1	-0.001 (CI = +/-0.017; p = 0.922)	-0.080 (CI = +/-0.155; p = 0.301)	-0.447 (CI = +/-0.318; p = 0.007)	0.195	-0.08%	
Loss Cost	2006.2	-0.002 (CI = +/-0.018; p = 0.781)	-0.071 (CI = +/-0.159; p = 0.366)	-0.435 (CI = +/-0.324; p = 0.010)	0.197	-0.25%	
Loss Cost	2007.1	-0.001 (CI = +/-0.019; p = 0.933)	-0.063 (CI = +/-0.163; p = 0.433)	-0.444 (CI = +/-0.329; p = 0.010)	0.185	-0.08%	
Loss Cost	2007.2	-0.006 (CI = +/-0.019; p = 0.534)	-0.039 (CI = +/-0.160; p = 0.623)	-0.409 (CI = +/-0.321; p = 0.014)	0.216	-0.59%	
Loss Cost	2008.1	-0.002 (CI = +/-0.020; p = 0.802)	-0.024 (CI = +/-0.162; p = 0.767)	-0.426 (CI = +/-0.321; p = 0.011)	0.203	-0.25%	
Loss Cost	2008.2	-0.003 (CI = +/-0.022; p = 0.760)	-0.020 (CI = +/-0.168; p = 0.807)	-0.421 (CI = +/-0.330; p = 0.014)	0.201	-0.33%	
Loss Cost	2009.1	-0.001 (CI = +/-0.023; p = 0.942)	-0.010 (CI = +/-0.173; p = 0.905)	-0.432 (CI = +/-0.336; p = 0.014)	0.192	-0.08%	
Loss Cost	2009.2	-0.005 (CI = +/-0.025; p = 0.710)	0.005 (CI = +/-0.177; p = 0.955)	-0.410 (CI = +/-0.341; p = 0.020)	0.205	-0.45%	
Loss Cost	2010.1	-0.001 (CI = +/-0.026; p = 0.926)	0.017 (CI = +/-0.181; p = 0.845)	-0.424 (CI = +/-0.346; p = 0.018)	0.197	-0.12%	
Loss Cost	2010.2	-0.004 (CI = +/-0.029; p = 0.768)	0.028 (CI = +/-0.188; p = 0.757)	-0.408 (CI = +/-0.356; p = 0.026)	0.204	-0.41%	
Loss Cost	2011.1	-0.005 (CI = +/-0.031; p = 0.728)	0.024 (CI = +/-0.196; p = 0.798)	-0.404 (CI = +/-0.367; p = 0.033)	0.201	-0.53%	
Loss Cost	2011.2	-0.011 (CI = +/-0.034; p = 0.511)	0.043 (CI = +/-0.201; p = 0.658)	-0.375 (CI = +/-0.374; p = 0.049)	0.224	-1.07%	
Loss Cost	2012.1	-0.013 (CI = +/-0.037; p = 0.469)	0.036 (CI = +/-0.210; p = 0.721)	-0.367 (CI = +/-0.386; p = 0.061)	0.224	-1.29%	
Loss Cost	2012.2	-0.021 (CI = +/-0.040; p = 0.288)	0.060 (CI = +/-0.215; p = 0.563)	-0.330 (CI = +/-0.393; p = 0.094)	0.260	-2.05%	
Loss Cost	2013.1	-0.030 (CI = +/-0.042; p = 0.159)	0.036 (CI = +/-0.218; p = 0.734)	-0.300 (CI = +/-0.394; p = 0.127)	0.302	-2.91%	
Loss Cost	2013.2	-0.027 (CI = +/-0.048; p = 0.247)	0.028 (CI = +/-0.230; p = 0.797)	-0.311 (CI = +/-0.414; p = 0.131)	0.266	-2.66%	
Loss Cost	2014.1	-0.018 (CI = +/-0.052; p = 0.479)	0.051 (CI = +/-0.237; p = 0.653)	-0.341 (CI = +/-0.421; p = 0.106)	0.232	-1.76%	
Loss Cost	2014.2	-0.006 (CI = +/-0.057; p = 0.826)	0.022 (CI = +/-0.245; p = 0.848)	-0.387 (CI = +/-0.433; p = 0.076)	0.195	-0.60%	
Loss Cost	2015.1	-0.002 (CI = +/-0.065; p = 0.956)	0.032 (CI = +/-0.260; p = 0.798)	-0.400 (CI = +/-0.455; p = 0.081)	0.178	-0.17%	
Loss Cost	2015.2	0.006 (CI = +/-0.075; p = 0.865)	0.015 (CI = +/-0.279; p = 0.908)	-0.427 (CI = +/-0.486; p = 0.080)	0.156	+0.60%	
Loss Cost	2016.1	0.021 (CI = +/-0.085; p = 0.603)	0.042 (CI = +/-0.291; p = 0.759)	-0.466 (CI = +/-0.504; p = 0.067)	0.155	+2.10%	
Loss Cost	2016.2	0.027 (CI = +/-0.101; p = 0.575)	0.032 (CI = +/-0.319; p = 0.832)	-0.484 (CI = +/-0.552; p = 0.080)	0.139	+2.70%	
Loss Cost	2017.1	0.012 (CI = +/-0.119; p = 0.834)	0.009 (CI = +/-0.342; p = 0.955)	-0.449 (CI = +/-0.590; p = 0.121)	0.134	+1.16%	
Severity	2005.2	0.048 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.109; p = 0.476)	-0.381 (CI = +/-0.226; p = 0.002)	0.656	+4.88%	
Severity	2006.1	0.048 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.112; p = 0.489)	-0.382 (CI = +/-0.230; p = 0.002)	0.636	+4.89%	
Severity	2006.2	0.047 (CI = +/-0.013; p = 0.000)	-0.037 (CI = +/-0.116; p = 0.519)	-0.379 (CI = +/-0.236; p = 0.003)	0.606	+4.85%	
Severity	2007.1	0.052 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.110; p = 0.766)	-0.402 (CI = +/-0.222; p = 0.001)	0.666	+5.31%	
Severity	2007.2	0.049 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.109; p = 0.969)	-0.382 (CI = +/-0.219; p = 0.001)	0.630	+5.00%	
Severity	2008.1	0.052 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.107; p = 0.792)	-0.400 (CI = +/-0.213; p = 0.001)	0.666	+5.38%	
Severity	2008.2	0.052 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.111; p = 0.759)	-0.396 (CI = +/-0.218; p = 0.001)	0.635	+5.32%	
Severity	2009.1	0.056 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.107; p = 0.514)	-0.415 (CI = +/-0.209; p = 0.000)	0.679	+5.77%	
Severity	2009.2	0.054 (CI = +/-0.015; p = 0.000)	0.044 (CI = +/-0.110; p = 0.415)	-0.401 (CI = +/-0.212; p = 0.001)	0.644	+5.52%	
Severity	2010.1	0.056 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.112; p = 0.338)	-0.412 (CI = +/-0.215; p = 0.001)	0.641	+5.78%	
Severity	2010.2	0.057 (CI = +/-0.018; p = 0.000)	0.050 (CI = +/-0.117; p = 0.389)	-0.417 (CI = +/-0.222; p = 0.001)	0.623	+5.88%	
Severity	2011.1	0.058 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.122; p = 0.391)	-0.419 (CI = +/-0.229; p = 0.001)	0.591	+5.93%	
Severity	2011.2	0.054 (CI = +/-0.021; p = 0.000)	0.064 (CI = +/-0.125; p = 0.299)	-0.400 (CI = +/-0.233; p = 0.002)	0.546	+5.55%	
Severity	2012.1	0.050 (CI = +/-0.022; p = 0.000)	0.053 (CI = +/-0.128; p = 0.398)	-0.387 (CI = +/-0.236; p = 0.003)	0.475	+5.18%	
Severity	2012.2	0.048 (CI = +/-0.025; p = 0.001)	0.060 (CI = +/-0.134; p = 0.358)	-0.376 (CI = +/-0.245; p = 0.005)	0.429	+4.93%	
Severity	2013.1	0.040 (CI = +/-0.025; p = 0.004)	0.037 (CI = +/-0.128; p = 0.557)	-0.346 (CI = +/-0.232; p = 0.006)	0.340	+4.03%	
Severity	2013.2	0.037 (CI = +/-0.028; p = 0.013)	0.044 (CI = +/-0.135; p = 0.499)	-0.334 (CI = +/-0.243; p = 0.010)	0.295	+3.75%	
Severity	2014.1	0.043 (CI = +/-0.030; p = 0.009)	0.059 (CI = +/-0.138; p = 0.380)	-0.353 (CI = +/-0.245; p = 0.008)	0.336	+4.37%	
Severity	2014.2	0.046 (CI = +/-0.034; p = 0.011)	0.050 (CI = +/-0.146; p = 0.476)	-0.367 (CI = +/-0.259; p = 0.009)	0.337	+4.73%	
Severity	2015.1	0.048 (CI = +/-0.039; p = 0.019)	0.054 (CI = +/-0.156; p = 0.470)	-0.372 (CI = +/-0.273; p = 0.011)	0.307	+4.92%	
Severity	2015.2	0.050 (CI = +/-0.045; p = 0.034)	0.051 (CI = +/-0.168; p = 0.527)	-0.378 (CI = +/-0.294; p = 0.016)	0.288	+5.09%	
Severity	2016.1	0.052 (CI = +/-0.053; p = 0.054)	0.055 (CI = +/-0.181; p = 0.525)	-0.384 (CI = +/-0.314; p = 0.021)	0.257	+5.31%	
Severity	2016.2	0.067 (CI = +/-0.060; p = 0.032)	0.028 (CI = +/-0.188; p = 0.752)	-0.431 (CI = +/-0.326; p = 0.014)	0.320	+6.88%	
Severity	2017.1	0.052 (CI = +/-0.068; p = 0.120)	0.006 (CI = +/-0.195; p = 0.951)	-0.396 (CI = +/-0.337; p = 0.025)	0.240	+5.32%	
Frequency	2005.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.107; p = 0.479)	-0.069 (CI = +/-0.223; p = 0.533)	0.734	-4.67%	
Frequency	2006.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.110; p = 0.450)	-0.065 (CI = +/-0.227; p = 0.562)	0.722	-4.74%	
Frequency	2006.2	-0.050 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.113; p = 0.538)	-0.056 (CI = +/-0.230; p = 0.626)	0.718	-4.86%	
Frequency	2007.1	-0.053 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.113; p = 0.399)	-0.042 (CI = +/-0.228; p = 0.710)	0.730	-5.12%	
Frequency	2007.2	-0.055 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.115; p = 0.517)	-0.027 (CI = +/-0.230; p = 0.811)	0.733	-5.33%	
Frequency	2008.1	-0.055 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.118; p = 0.522)	-0.026 (CI = +/-0.235; p = 0.821)	0.713	-5.34%	
Frequency	2008.2	-0.055 (CI = +/-0.016; p = 0.000)	-0.037 (CI = +/-0.123; p = 0.543)	-0.025 (CI = +/-0.242; p = 0.831)	0.694	-5.36%	
Frequency	2009.1	-0.057 (CI = +/-0.017; p = 0.000)	-0.045 (CI = +/-0.126; p = 0.473)	-0.017 (CI = +/-0.246; p = 0.890)	0.687	-5.54%	
Frequency	2009.2	-0.058 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.131; p = 0.542)	-0.009 (CI = +/-0.253; p = 0.943)	0.674	-5.66%	
Frequency	2010.1	-0.057 (CI = +/-0.020; p = 0.000)	-0.036 (CI = +/-0.136; p = 0.591)	-0.013 (CI = +/-0.259; p = 0.920)	0.640	-5.58%	
Frequency	2010.2	-0.061 (CI = +/-0.021; p = 0.000)	-0.021 (CI = +/-0.138; p = 0.754)	0.009 (CI = +/-0.262; p = 0.946)	0.650	-5.94%	
Frequency	2011.1	-0.063 (CI = +/-0.023; p = 0.000)	-0.027 (CI = +/-0.144; p = 0.700)	0.015 (CI = +/-0.269; p = 0.906)	0.632	-6.10%	
Frequency	2011.2	-0.065 (CI = +/-0.025; p = 0.000)	-0.021 (CI = +/-0.150; p = 0.778)	0.025 (CI = +/-0.279; p = 0.854)	0.615	-6.27%	
Frequency	2012.1	-0.063 (CI = +/-0.027; p = 0.000)	-0.017 (CI = +/-0.157; p = 0.828)	0.020 (CI = +/-0.288; p = 0.886)	0.570	-6.15%	
Frequency	2012.2	-0.069 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.161; p = 1.000)	0.045 (CI = +/-0.294; p = 0.751)	0.579	-6.65%	
Frequency	2013.1	-0.069 (CI = +/-0.033; p = 0.000)	-0.001 (CI = +/-0.170; p = 0.992)	0.046 (CI = +/-0.306; p = 0.754)	0.540	-6.68%	
Frequency	2013.2	-0.064 (CI = +/-0.036; p = 0.002)	-0.016 (CI = +/-0.177; p = 0.854)	0.023 (CI = +/-0.317; p = 0.879)	0.470	-6.18%	
Frequency	2014.1	-0.060 (CI = +/-0.041; p = 0.006)	-0.008 (CI = +/-0.186; p = 0.933)	0.013 (CI = +/-0.330; p = 0.937)	0.398	-5.87%	
Frequency	2014.2	-0.052 (CI = +/-0.045; p = 0.026)	-0.028 (CI = +/-0.193; p = 0.764)	-0.020 (CI = +/-0.342; p = 0.902)	0.307	-5.09%	
Frequency	2015.1	-0.050 (CI = +/-0.051; p = 0.057)	-0.022 (CI = +/-0.206; p = 0.820)	-0.027 (CI = +/-0.361; p = 0.873)	0.231	-4.85%	
Frequency	2015.2	-0.044 (CI = +/-0.059; p = 0.137)	-0.035 (CI = +/-0.221; p = 0.734)	-0.049 (CI = +/-0.385; p = 0.786)	0.149	-4.27%	
Frequency	2016.1	-0.031 (CI = +/-0.067; p = 0.332)	-0.012 (CI = +/-0.229; p = 0.908)	-0.082 (CI = +/-0.397; p = 0.659)	0.024	-3.05%	
Frequency	2016.2	-0.040 (CI = +/-0.079; p = 0.290)	0.004 (CI = +/-0.249; p = 0.973)	-0.054 (CI = +/-0.431; p = 0.789)	0.029	-3.92%	
Frequency	2017.1	-0.040 (CI = +/-0.095; p = 0.365)	0.003 (CI = +/-0.272; p = 0.979)	-0.053 (CI = +/-0.469; p = 0.807)	-0.026	-3.95%	

Bodily Injury

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

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2005.2	-0.001 (CI = +/-0.016; p = 0.947)	-0.434 (CI = +/-0.311; p = 0.008)	0.193		-0.05%
Loss Cost	2006.1	-0.001 (CI = +/-0.017; p = 0.922)	-0.432 (CI = +/-0.317; p = 0.009)	0.192		-0.08%
Loss Cost	2006.2	-0.003 (CI = +/-0.018; p = 0.744)	-0.419 (CI = +/-0.321; p = 0.012)	0.201		-0.29%
Loss Cost	2007.1	-0.001 (CI = +/-0.019; p = 0.933)	-0.432 (CI = +/-0.325; p = 0.011)	0.195		-0.08%
Loss Cost	2007.2	-0.006 (CI = +/-0.019; p = 0.511)	-0.401 (CI = +/-0.315; p = 0.014)	0.236		-0.62%
Loss Cost	2008.1	-0.002 (CI = +/-0.020; p = 0.799)	-0.421 (CI = +/-0.314; p = 0.010)	0.228		-0.25%
Loss Cost	2008.2	-0.003 (CI = +/-0.021; p = 0.744)	-0.416 (CI = +/-0.322; p = 0.013)	0.228		-0.34%
Loss Cost	2009.1	-0.001 (CI = +/-0.023; p = 0.941)	-0.430 (CI = +/-0.328; p = 0.012)	0.221		-0.08%
Loss Cost	2009.2	-0.004 (CI = +/-0.024; p = 0.707)	-0.411 (CI = +/-0.332; p = 0.017)	0.236		-0.45%
Loss Cost	2010.1	-0.001 (CI = +/-0.026; p = 0.925)	-0.428 (CI = +/-0.337; p = 0.015)	0.228		-0.12%
Loss Cost	2010.2	-0.004 (CI = +/-0.028; p = 0.779)	-0.415 (CI = +/-0.346; p = 0.021)	0.234		-0.38%
Loss Cost	2011.1	-0.005 (CI = +/-0.030; p = 0.722)	-0.408 (CI = +/-0.357; p = 0.027)	0.234		-0.53%
Loss Cost	2011.2	-0.010 (CI = +/-0.033; p = 0.523)	-0.386 (CI = +/-0.363; p = 0.038)	0.252		-1.02%
Loss Cost	2012.1	-0.013 (CI = +/-0.036; p = 0.459)	-0.374 (CI = +/-0.375; p = 0.051)	0.256		-1.29%
Loss Cost	2012.2	-0.020 (CI = +/-0.039; p = 0.299)	-0.346 (CI = +/-0.381; p = 0.073)	0.284		-1.96%
Loss Cost	2013.1	-0.030 (CI = +/-0.041; p = 0.149)	-0.307 (CI = +/-0.381; p = 0.108)	0.335		-2.91%
Loss Cost	2013.2	-0.026 (CI = +/-0.046; p = 0.241)	-0.319 (CI = +/-0.397; p = 0.109)	0.304		-2.61%
Loss Cost	2014.1	-0.018 (CI = +/-0.050; p = 0.468)	-0.351 (CI = +/-0.407; p = 0.087)	0.268		-1.76%
Loss Cost	2014.2	-0.005 (CI = +/-0.055; p = 0.835)	-0.393 (CI = +/-0.412; p = 0.060)	0.244		-0.55%
Loss Cost	2015.1	-0.002 (CI = +/-0.063; p = 0.955)	-0.406 (CI = +/-0.435; p = 0.066)	0.229		-0.17%
Loss Cost	2015.2	0.006 (CI = +/-0.071; p = 0.848)	-0.432 (CI = +/-0.459; p = 0.063)	0.215		+0.65%
Loss Cost	2016.1	0.021 (CI = +/-0.081; p = 0.589)	-0.475 (CI = +/-0.479; p = 0.052)	0.213		+2.10%
Loss Cost	2016.2	0.028 (CI = +/-0.095; p = 0.536)	-0.495 (CI = +/-0.515; p = 0.058)	0.207		+2.83%
Loss Cost	2017.1	0.012 (CI = +/-0.112; p = 0.826)	-0.451 (CI = +/-0.551; p = 0.099)	0.213		+1.16%
Severity	2005.2	0.047 (CI = +/-0.011; p = 0.000)	-0.373 (CI = +/-0.223; p = 0.002)	0.661		+4.86%
Severity	2006.1	0.048 (CI = +/-0.012; p = 0.000)	-0.375 (CI = +/-0.227; p = 0.002)	0.641		+4.89%
Severity	2006.2	0.047 (CI = +/-0.013; p = 0.000)	-0.371 (CI = +/-0.232; p = 0.003)	0.613		+4.83%
Severity	2007.1	0.052 (CI = +/-0.013; p = 0.000)	-0.399 (CI = +/-0.217; p = 0.001)	0.676		+5.31%
Severity	2007.2	0.049 (CI = +/-0.013; p = 0.000)	-0.382 (CI = +/-0.214; p = 0.001)	0.642		+5.00%
Severity	2008.1	0.052 (CI = +/-0.013; p = 0.000)	-0.402 (CI = +/-0.208; p = 0.000)	0.676		+5.38%
Severity	2008.2	0.052 (CI = +/-0.014; p = 0.000)	-0.399 (CI = +/-0.213; p = 0.001)	0.647		+5.33%
Severity	2009.1	0.056 (CI = +/-0.014; p = 0.000)	-0.422 (CI = +/-0.206; p = 0.000)	0.685		+5.77%
Severity	2009.2	0.054 (CI = +/-0.015; p = 0.000)	-0.412 (CI = +/-0.209; p = 0.000)	0.648		+5.57%
Severity	2010.1	0.056 (CI = +/-0.016; p = 0.000)	-0.422 (CI = +/-0.213; p = 0.000)	0.642		+5.78%
Severity	2010.2	0.058 (CI = +/-0.018; p = 0.000)	-0.429 (CI = +/-0.219; p = 0.000)	0.627		+5.93%
Severity	2011.1	0.058 (CI = +/-0.019; p = 0.000)	-0.429 (CI = +/-0.226; p = 0.001)	0.595		+5.93%
Severity	2011.2	0.055 (CI = +/-0.021; p = 0.000)	-0.416 (CI = +/-0.231; p = 0.001)	0.543		+5.63%
Severity	2012.1	0.050 (CI = +/-0.022; p = 0.000)	-0.397 (CI = +/-0.232; p = 0.002)	0.482		+5.18%
Severity	2012.2	0.049 (CI = +/-0.024; p = 0.000)	-0.391 (CI = +/-0.241; p = 0.003)	0.432		+5.02%
Severity	2013.1	0.040 (CI = +/-0.024; p = 0.003)	-0.353 (CI = +/-0.226; p = 0.004)	0.362		+4.03%
Severity	2013.2	0.038 (CI = +/-0.027; p = 0.009)	-0.346 (CI = +/-0.235; p = 0.006)	0.315		+3.83%
Severity	2014.1	0.043 (CI = +/-0.030; p = 0.008)	-0.365 (CI = +/-0.241; p = 0.005)	0.343		+4.37%
Severity	2014.2	0.047 (CI = +/-0.033; p = 0.008)	-0.381 (CI = +/-0.251; p = 0.005)	0.357		+4.86%
Severity	2015.1	0.048 (CI = +/-0.038; p = 0.017)	-0.383 (CI = +/-0.265; p = 0.008)	0.328		+4.92%
Severity	2015.2	0.051 (CI = +/-0.044; p = 0.025)	-0.393 (CI = +/-0.282; p = 0.010)	0.317		+5.25%
Severity	2016.1	0.052 (CI = +/-0.051; p = 0.048)	-0.395 (CI = +/-0.302; p = 0.014)	0.289		+5.31%
Severity	2016.2	0.068 (CI = +/-0.056; p = 0.023)	-0.440 (CI = +/-0.305; p = 0.008)	0.370		+7.01%
Severity	2017.1	0.052 (CI = +/-0.064; p = 0.103)	-0.398 (CI = +/-0.315; p = 0.018)	0.309		+5.32%
Frequency	2005.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.220; p = 0.577)	0.738		-4.69%
Frequency	2006.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.058 (CI = +/-0.224; p = 0.604)	0.726		-4.74%
Frequency	2006.2	-0.050 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.226; p = 0.668)	0.724		-4.88%
Frequency	2007.1	-0.053 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.226; p = 0.766)	0.732		-5.12%
Frequency	2007.2	-0.055 (CI = +/-0.014; p = 0.000)	-0.019 (CI = +/-0.226; p = 0.865)	0.738		-5.35%
Frequency	2008.1	-0.055 (CI = +/-0.015; p = 0.000)	-0.019 (CI = +/-0.231; p = 0.865)	0.719		-5.34%
Frequency	2008.2	-0.055 (CI = +/-0.016; p = 0.000)	-0.017 (CI = +/-0.237; p = 0.884)	0.701		-5.38%
Frequency	2009.1	-0.057 (CI = +/-0.017; p = 0.000)	-0.008 (CI = +/-0.242; p = 0.944)	0.692		-5.54%
Frequency	2009.2	-0.059 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.247; p = 0.999)	0.682		-5.69%
Frequency	2010.1	-0.057 (CI = +/-0.019; p = 0.000)	-0.006 (CI = +/-0.254; p = 0.961)	0.650		-5.58%
Frequency	2010.2	-0.061 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.254; p = 0.912)	0.663		-5.96%
Frequency	2011.1	-0.063 (CI = +/-0.022; p = 0.000)	0.021 (CI = +/-0.262; p = 0.873)	0.646		-6.10%
Frequency	2011.2	-0.065 (CI = +/-0.024; p = 0.000)	0.030 (CI = +/-0.270; p = 0.820)	0.631		-6.30%
Frequency	2012.1	-0.063 (CI = +/-0.027; p = 0.000)	0.023 (CI = +/-0.279; p = 0.865)	0.589		-6.15%
Frequency	2012.2	-0.069 (CI = +/-0.029; p = 0.000)	0.045 (CI = +/-0.283; p = 0.742)	0.600		-6.65%
Frequency	2013.1	-0.069 (CI = +/-0.032; p = 0.000)	0.047 (CI = +/-0.295; p = 0.745)	0.564		-6.68%
Frequency	2013.2	-0.064 (CI = +/-0.035; p = 0.001)	0.027 (CI = +/-0.304; p = 0.852)	0.499		-6.21%
Frequency	2014.1	-0.060 (CI = +/-0.039; p = 0.005)	0.014 (CI = +/-0.317; p = 0.927)	0.433		-5.87%
Frequency	2014.2	-0.053 (CI = +/-0.043; p = 0.020)	-0.012 (CI = +/-0.326; p = 0.937)	0.347		-5.15%
Frequency	2015.1	-0.050 (CI = +/-0.050; p = 0.049)	-0.023 (CI = +/-0.345; p = 0.889)	0.279		-4.85%
Frequency	2015.2	-0.045 (CI = +/-0.057; p = 0.114)	-0.039 (CI = +/-0.365; p = 0.823)	0.203		-4.37%
Frequency	2016.1	-0.031 (CI = +/-0.064; p = 0.312)	-0.080 (CI = +/-0.376; p = 0.654)	0.098		-3.05%
Frequency	2016.2	-0.040 (CI = +/-0.074; p = 0.266)	-0.055 (CI = +/-0.401; p = 0.771)	0.110		-3.90%
Frequency	2017.1	-0.040 (CI = +/-0.089; p = 0.341)	-0.054 (CI = +/-0.438; p = 0.793)	0.067		-3.95%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend	
								Rate
Loss Cost	2004.2	0.019 (CI = +/-0.016; p = 0.020)	0.063 (CI = +/-0.131; p = 0.332)	0.023 (CI = +/-0.009; p = 0.000)	-0.320 (CI = +/-0.299; p = 0.037)	0.383	+1.90%	
Loss Cost	2005.1	0.018 (CI = +/-0.017; p = 0.036)	0.060 (CI = +/-0.135; p = 0.374)	0.023 (CI = +/-0.009; p = 0.000)	-0.314 (CI = +/-0.306; p = 0.045)	0.375	+1.81%	
Loss Cost	2005.2	0.015 (CI = +/-0.018; p = 0.086)	0.071 (CI = +/-0.136; p = 0.300)	0.022 (CI = +/-0.009; p = 0.000)	-0.291 (CI = +/-0.309; p = 0.064)	0.380	+1.54%	
Loss Cost	2006.1	0.016 (CI = +/-0.019; p = 0.086)	0.075 (CI = +/-0.141; p = 0.286)	0.022 (CI = +/-0.010; p = 0.000)	-0.299 (CI = +/-0.317; p = 0.064)	0.380	+1.65%	
Loss Cost	2006.2	0.016 (CI = +/-0.020; p = 0.115)	0.076 (CI = +/-0.145; p = 0.292)	0.022 (CI = +/-0.010; p = 0.000)	-0.296 (CI = +/-0.326; p = 0.074)	0.378	+1.61%	
Loss Cost	2007.1	0.013 (CI = +/-0.021; p = 0.230)	0.064 (CI = +/-0.148; p = 0.383)	0.022 (CI = +/-0.010; p = 0.000)	-0.274 (CI = +/-0.331; p = 0.101)	0.377	+1.29%	
Loss Cost	2007.2	-0.013 (CI = +/-0.023; p = 0.245)	0.062 (CI = +/-0.153; p = 0.410)	0.022 (CI = +/-0.010; p = 0.000)	-0.278 (CI = +/-0.342; p = 0.107)	0.374	+1.34%	
Loss Cost	2008.1	0.013 (CI = +/-0.025; p = 0.289)	0.062 (CI = +/-0.159; p = 0.432)	0.022 (CI = +/-0.010; p = 0.000)	-0.276 (CI = +/-0.353; p = 0.120)	0.371	+1.32%	
Loss Cost	2008.2	0.017 (CI = +/-0.027; p = 0.212)	0.051 (CI = +/-0.162; p = 0.524)	0.022 (CI = +/-0.011; p = 0.000)	-0.302 (CI = +/-0.362; p = 0.099)	0.372	+1.67%	
Loss Cost	2009.1	0.016 (CI = +/-0.029; p = 0.265)	0.049 (CI = +/-0.169; p = 0.553)	0.022 (CI = +/-0.011; p = 0.000)	-0.298 (CI = +/-0.375; p = 0.114)	0.368	+1.62%	
Loss Cost	2009.2	0.008 (CI = +/-0.030; p = 0.578)	0.072 (CI = +/-0.167; p = 0.385)	0.021 (CI = +/-0.011; p = 0.001)	-0.244 (CI = +/-0.372; p = 0.189)	0.403	+0.82%	
Loss Cost	2010.1	0.014 (CI = +/-0.032; p = 0.397)	0.087 (CI = +/-0.171; p = 0.305)	0.022 (CI = +/-0.011; p = 0.000)	-0.276 (CI = +/-0.381; p = 0.148)	0.409	+1.36%	
Loss Cost	2010.2	0.011 (CI = +/-0.035; p = 0.529)	0.094 (CI = +/-0.178; p = 0.287)	0.022 (CI = +/-0.011; p = 0.001)	-0.259 (CI = +/-0.397; p = 0.191)	0.410	+1.10%	
Loss Cost	2011.1	0.006 (CI = +/-0.039; p = 0.754)	0.081 (CI = +/-0.184; p = 0.373)	0.021 (CI = +/-0.012; p = 0.002)	-0.230 (CI = +/-0.412; p = 0.258)	0.415	+0.59%	
Loss Cost	2011.2	0.006 (CI = +/-0.043; p = 0.765)	0.080 (CI = +/-0.193; p = 0.398)	0.021 (CI = +/-0.012; p = 0.002)	-0.232 (CI = +/-0.434; p = 0.277)	0.405	+0.63%	
Loss Cost	2012.1	-0.004 (CI = +/-0.047; p = 0.864)	0.057 (CI = +/-0.197; p = 0.554)	0.019 (CI = +/-0.013; p = 0.005)	-0.178 (CI = +/-0.444; p = 0.411)	0.430	-0.39%	
Loss Cost	2012.2	-0.013 (CI = +/-0.050; p = 0.532)	0.079 (CI = +/-0.199; p = 0.413)	0.020 (CI = +/-0.013; p = 0.008)	-0.114 (CI = +/-0.453; p = 0.605)	0.468	-1.51%	
Loss Cost	2013.1	-0.025 (CI = +/-0.056; p = 0.352)	0.059 (CI = +/-0.206; p = 0.553)	0.017 (CI = +/-0.013; p = 0.015)	-0.063 (CI = +/-0.472; p = 0.781)	0.488	-2.49%	
Loss Cost	2013.2	-0.024 (CI = +/-0.063; p = 0.432)	0.057 (CI = +/-0.218; p = 0.588)	0.017 (CI = +/-0.014; p = 0.019)	-0.070 (CI = +/-0.506; p = 0.773)	0.459	-2.36%	
Loss Cost	2014.1	-0.017 (CI = +/-0.072; p = 0.626)	0.069 (CI = +/-0.231; p = 0.532)	0.018 (CI = +/-0.015; p = 0.021)	-0.104 (CI = +/-0.542; p = 0.690)	0.433	-1.66%	
Loss Cost	2014.2	0.010 (CI = +/-0.074; p = 0.767)	0.028 (CI = +/-0.220; p = 0.788)	0.020 (CI = +/-0.014; p = 0.008)	-0.235 (CI = +/-0.526; p = 0.353)	0.430	+1.04%	
Loss Cost	2015.1	0.046 (CI = +/-0.072; p = 0.188)	0.083 (CI = +/-0.198; p = 0.384)	0.024 (CI = +/-0.013; p = 0.001)	-0.391 (CI = +/-0.480; p = 0.102)	0.516	+4.74%	
Loss Cost	2015.2	0.058 (CI = +/-0.082; p = 0.151)	0.067 (CI = +/-0.209; p = 0.496)	0.024 (CI = +/-0.013; p = 0.002)	-0.442 (CI = +/-0.519; p = 0.088)	0.512	+5.96%	
Loss Cost	2016.1	0.067 (CI = +/-0.098; p = 0.158)	0.080 (CI = +/-0.227; p = 0.457)	0.025 (CI = +/-0.014; p = 0.003)	-0.478 (CI = +/-0.571; p = 0.093)	0.508	+6.95%	
Loss Cost	2016.2	0.083 (CI = +/-0.113; p = 0.131)	0.061 (CI = +/-0.242; p = 0.590)	0.026 (CI = +/-0.015; p = 0.003)	-0.540 (CI = +/-0.622; p = 0.082)	0.503	+8.68%	
Loss Cost	2017.1	0.113 (CI = +/-0.129; p = 0.080)	0.094 (CI = +/-0.254; p = 0.424)	0.028 (CI = +/-0.015; p = 0.003)	-0.640 (CI = +/-0.660; p = 0.056)	0.532	+11.92%	
Severity	2004.2	0.038 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.124; p = 0.538)	0.000 (CI = +/-0.009; p = 0.955)	0.170 (CI = +/-0.284; p = 0.233)	0.610	+3.90%	
Severity	2005.1	0.041 (CI = +/-0.016; p = 0.000)	-0.026 (CI = +/-0.126; p = 0.678)	0.000 (CI = +/-0.009; p = 0.919)	0.149 (CI = +/-0.285; p = 0.295)	0.622	+4.18%	
Severity	2005.2	0.041 (CI = +/-0.017; p = 0.000)	-0.025 (CI = +/-0.129; p = 0.697)	0.000 (CI = +/-0.009; p = 0.929)	0.151 (CI = +/-0.293; p = 0.301)	0.600	+4.16%	
Severity	2006.1	0.043 (CI = +/-0.018; p = 0.000)	-0.015 (CI = +/-0.132; p = 0.821)	0.001 (CI = +/-0.009; p = 0.827)	0.133 (CI = +/-0.297; p = 0.367)	0.603	+4.42%	
Severity	2006.2	0.044 (CI = +/-0.019; p = 0.000)	-0.018 (CI = +/-0.136; p = 0.784)	0.001 (CI = +/-0.009; p = 0.801)	0.125 (CI = +/-0.305; p = 0.408)	0.589	+4.52%	
Severity	2007.1	0.042 (CI = +/-0.020; p = 0.000)	-0.025 (CI = +/-0.140; p = 0.717)	0.001 (CI = +/-0.009; p = 0.869)	0.137 (CI = +/-0.313; p = 0.377)	0.559	+4.34%	
Severity	2007.2	0.044 (CI = +/-0.022; p = 0.000)	-0.029 (CI = +/-0.144; p = 0.686)	0.001 (CI = +/-0.010; p = 0.841)	0.129 (CI = +/-0.323; p = 0.420)	0.543	+4.45%	
Severity	2008.1	0.044 (CI = +/-0.023; p = 0.001)	-0.026 (CI = +/-0.149; p = 0.725)	0.001 (CI = +/-0.010; p = 0.820)	0.124 (CI = +/-0.333; p = 0.453)	0.525	+4.54%	
Severity	2008.2	0.051 (CI = +/-0.024; p = 0.000)	-0.048 (CI = +/-0.146; p = 0.503)	0.002 (CI = +/-0.010; p = 0.638)	0.072 (CI = +/-0.325; p = 0.654)	0.578	+5.28%	
Severity	2009.1	0.054 (CI = +/-0.026; p = 0.000)	-0.039 (CI = +/-0.160; p = 0.601)	0.003 (CI = +/-0.010; p = 0.566)	0.053 (CI = +/-0.334; p = 0.746)	0.574	+5.59%	
Severity	2009.2	0.054 (CI = +/-0.028; p = 0.001)	-0.037 (CI = +/-0.156; p = 0.633)	0.003 (CI = +/-0.010; p = 0.593)	0.058 (CI = +/-0.348; p = 0.733)	0.538	+5.52%	
Severity	2010.1	0.060 (CI = +/-0.030; p = 0.000)	-0.018 (CI = +/-0.158; p = 0.820)	0.004 (CI = +/-0.010; p = 0.450)	0.019 (CI = +/-0.350; p = 0.913)	0.561	+6.21%	
Severity	2010.2	0.064 (CI = +/-0.032; p = 0.000)	-0.028 (CI = +/-0.162; p = 0.726)	0.004 (CI = +/-0.010; p = 0.399)	-0.007 (CI = +/-0.363; p = 0.966)	0.555	+6.64%	
Severity	2011.1	0.064 (CI = +/-0.036; p = 0.001)	-0.028 (CI = +/-0.170; p = 0.740)	0.004 (CI = +/-0.011; p = 0.418)	-0.008 (CI = +/-0.380; p = 0.965)	0.521	+6.65%	
Severity	2011.2	0.066 (CI = +/-0.040; p = 0.002)	-0.032 (CI = +/-0.178; p = 0.710)	0.005 (CI = +/-0.011; p = 0.409)	-0.021 (CI = +/-0.400; p = 0.916)	0.491	+6.07%	
Severity	2012.1	0.060 (CI = +/-0.044; p = 0.010)	-0.048 (CI = +/-0.184; p = 0.591)	0.004 (CI = +/-0.012; p = 0.529)	0.017 (CI = +/-0.415; p = 0.934)	0.430	+6.13%	
Severity	2012.2	0.057 (CI = +/-0.049; p = 0.024)	-0.043 (CI = +/-0.193; p = 0.642)	0.003 (CI = +/-0.012; p = 0.574)	0.030 (CI = +/-0.441; p = 0.888)	0.369	+5.88%	
Severity	2013.1	0.052 (CI = +/-0.055; p = 0.063)	-0.055 (CI = +/-0.203; p = 0.579)	0.003 (CI = +/-0.013; p = 0.671)	0.058 (CI = +/-0.466; p = 0.798)	0.309	+5.30%	
Severity	2013.2	0.054 (CI = +/-0.062; p = 0.082)	-0.059 (CI = +/-0.215; p = 0.568)	0.003 (CI = +/-0.014; p = 0.657)	0.044 (CI = +/-0.500; p = 0.856)	0.272	+5.58%	
Severity	2014.1	0.062 (CI = +/-0.071; p = 0.081)	-0.045 (CI = +/-0.228; p = 0.676)	0.004 (CI = +/-0.014; p = 0.584)	0.007 (CI = +/-0.534; p = 0.978)	0.268	+6.41%	
Severity	2014.2	0.079 (CI = +/-0.078; p = 0.046)	-0.072 (CI = +/-0.232; p = 0.519)	0.005 (CI = +/-0.015; p = 0.456)	-0.077 (CI = +/-0.556; p = 0.772)	0.316	+8.26%	
Severity	2015.1	0.119 (CI = +/-0.075; p = 0.004)	-0.011 (CI = +/-0.205; p = 0.911)	0.009 (CI = +/-0.013; p = 0.152)	-0.249 (CI = +/-0.496; p = 0.297)	0.530	+12.67%	
Severity	2015.2	0.131 (CI = +/-0.085; p = 0.006)	-0.026 (CI = +/-0.217; p = 0.799)	0.010 (CI = +/-0.014; p = 0.138)	-0.299 (CI = +/-0.537; p = 0.248)	0.505	+13.96%	
Severity	2016.1	0.153 (CI = +/-0.097; p = 0.005)	0.003 (CI = +/-0.226; p = 0.979)	0.012 (CI = +/-0.014; p = 0.097)	-0.385 (CI = +/-0.568; p = 0.164)	0.522	+16.48%	
Severity	2016.2	0.180 (CI = +/-0.107; p = 0.004)	-0.030 (CI = +/-0.229; p = 0.779)	0.013 (CI = +/-0.014; p = 0.066)	-0.490 (CI = +/-0.589; p = 0.093)	0.562	+19.69%	
Severity	2017.1	0.221 (CI = +/-0.112; p = 0.002)	0.018 (CI = +/-0.220; p = 0.861)	0.015 (CI = +/-0.013; p = 0.028)	-0.631 (CI = +/-0.572; p = 0.034)	0.657	+24.77%	
Frequency	2004.2	-0.019 (CI = +/-0.011; p = 0.001)	0.101 (CI = +/-0.092; p = 0.031)	0.023 (CI = +/-0.006; p = 0.000)	-0.490 (CI = +/-0.210; p = 0.000)	0.837	-1.92%	
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.088; p = 0.058)	0.022 (CI = +/-0.006; p = 0.000)	-0.463 (CI = +/-0.201; p = 0.000)	0.857	-2.27%	
Frequency	2005.2	-0.025 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.088; p = 0.035)	0.022 (CI = +/-0.006; p = 0.000)	-0.442 (CI = +/-0.200; p = 0.000)	0.864	-2.51%	
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.090; p = 0.051)	0.021 (CI = +/-0.006; p = 0.000)	-0.432 (CI = +/-0.203; p = 0.000)	0.865	-2.65%	
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.092; p = 0.045)	0.021 (CI = +/-0.006; p = 0.000)	-0.421 (CI = +/-0.208; p = 0.000)	0.864	-2.78%	
Frequency	2007.1	-0.030 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.095; p = 0.065)	0.021 (CI = +/-0.006; p = 0.000)	-0.411 (CI = +/-0.212; p = 0.000)	0.864	-2.92%	
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.098; p = 0.067)	0.021 (CI = +/-0.007; p = 0.000)	-0.406 (CI = +/-0.219; p = 0.001)	0.859	-2.98%	
Frequency	2008.1	-0.031 (CI = +/-0.016; p = 0.000)	0.088 (CI = +/-0.101; p = 0.087)	0.021 (CI = +/-0.007; p = 0.000)	-0.400 (CI = +/-0.226; p = 0.001)	0.856	-3.08%	
Frequency	2008.2	-0.035 (CI = +/-0.017; p = 0.000)	0.099 (CI = +/-0.101; p = 0.055)	0.020 (CI = +/-0.007; p = 0.000)	-0.373 (CI = +/-0.226; p = 0.002)	0.863	-3.43%	
Frequency	2009.1	-0.038 (CI = +/-0.018; p = 0.000)	0.088 (CI = +/-0.103; p = 0.090)	0.019 (CI = +/-0.007; p = 0.000)	-0.351 (CI = +/-0.229; p = 0.004)	0.868	-3.77%	
Frequency	2009.2	-0.045 (CI = +/-0.017; p = 0.000)	0.108 (CI = +/-0.095; p = 0.028)	0.018 (CI = +/-0.006; p = 0.000)	-0.302 (CI = +/-0.212; p = 0.007)	0.894	-4.45%	
Frequency	2010.1	-0.047 (CI = +/-0.019; p = 0.000)	0.105 (CI = +/-0.099; p = 0.040)	0.018 (CI = +/-0.006; p = 0.000)	-0.295 (CI = +/-0.220; p = 0.011)	0.891	-4.57%	
Frequency	2010.2	-0.053 (CI = +/-0.019; p = 0.000)	0.121 (CI = +/-0.095; p = 0.014)	0.017 (CI = +/-0.006; p = 0.000)	-0.251 (CI = +/-0.212; p = 0.022)	0.906	-5.20%	
Frequency	2011.1	-0.058 (CI = +/-0.020; p = 0.000)	0.108 (CI = +/-0.095; p = 0.028)	0.016 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.212; p = 0.041)	0.912	-5.68%	
Frequency	2011.2	-0.060 (CI = +/-0.022; p = 0.000)	0.112 (CI = +/-0.099; p = 0.028)	0.016 (CI = +/-0.006; p = 0.000)	-0.212 (CI = +/-0.223; p = 0.061)	0.906	-5.84%	
Frequency	2012.1	-0.063 (CI = +/-0.024; p = 0.000)	0.105 (CI = +/-0.103; p = 0.047)	0.016 (CI = +/-0.007; p = 0.000)	-0.195 (CI = +/-0.232; p = 0.096)	0.904	-6.14%	
Frequency	2012.2	-0.072 (CI = +/-0.025; p = 0.000)	0.123 (CI = +/-0.098; p = 0.017)	0.015 (CI = +/-0.006; p = 0.000)	-0.143 (CI = +/-0.224; p = 0.195)	0.917	-6.98%	
Frequency	2013.1	-0.077 (CI = +/-0.028; p = 0.000)	0.114 (CI = +/-0.102; p = 0.031)	0.014 (CI = +/-0.007; p = 0.000)	-0.121 (CI = +/-0.234; p = 0.292)	0.916	-7.40%	
Frequency	2013.2	-0.078 (CI = +/-0.031; p = 0.000)	0.116 (CI = +/-0.108; p = 0.037)	0.014 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.251; p = 0.351)	0.907	-7.52%	
Frequency	2014.1	-0.079 (CI = +/-0.036; p = 0.000)	0.115 (CI = +/-0.115; p = 0.051)	0.014 (CI = +/-0.007; p = 0.001)	-0.111 (CI = +/-0.271; p = 0.398)	0.898	-7.58%	
Frequency	2014.2	-0.069 (CI = +/-0.039; p = 0.002)	0.100 (CI = +/-0.116; p = 0.087)	0.015 (CI = +/-0.007; p = 0.001)	-0.159 (CI = +/-0.278; p = 0.240)	0.888	-6.66%	
Frequency	2015.1	-0.073 (CI = +/-0.045; p = 0.004)	0.094 (CI = +/-0.124; p = 0.128)	0.014 (CI = +/-0.008; p = 0.002)	-0.141 (CI = +/-0.302; p = 0.329)	0.881	-7.03%	
Frequency	2015.2	-0.073 (CI = +/-0.053; p = 0.011)	0.093 (CI = +/-0.134; p = 0.156)	0.014 (CI = +/-0.008; p = 0.003)	-0.142 (CI = +/-0.332; p = 0.369)	0.862	-7.02%	
Frequency	2016.1	-0.085 (CI = +/-0.061; p = 0.010)	0.077 (CI = +/-0.141; p = 0.255)	0.013 (CI = +/-0.009; p = 0.006)	-0.093 (CI = +/-0.354; p = 0.575)	0.863	-8.18%	
Frequency	2016.2	-0.097 (CI = +/-0.069; p = 0.011)	0.090 (CI = +/-0.149; p = 0.208)	0.013 (CI = +/-0.009; p = 0.011)	-0.050 (CI = +/-0.383; p = 0.779)	0.854	-9.21%	
Frequency	2017.1	-0.109 (CI = +/-0.082; p = 0.015)	0.076 (CI = +/-0.162; p = 0.314)	0.012 (CI = +/-0.010; p = 0.021)	-0.008 (CI = +/-0.421; p = 0.965)	0.844	-10.30%	

Total Property Damage

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	-0.003 (CI = +/-0.018; p = 0.713)	-0.025 (CI = +/-0.309; p = 0.871)	-0.045	-0.33%
Loss Cost	2005.1	-0.006 (CI = +/-0.019; p = 0.551)	-0.009 (CI = +/-0.313; p = 0.955)	-0.039	-0.57%
Loss Cost	2005.2	-0.009 (CI = +/-0.020; p = 0.362)	0.014 (CI = +/-0.314; p = 0.929)	-0.024	-0.91%
Loss Cost	2006.1	-0.010 (CI = +/-0.021; p = 0.338)	0.021 (CI = +/-0.322; p = 0.895)	-0.022	-1.02%
Loss Cost	2006.2	-0.012 (CI = +/-0.023; p = 0.301)	0.031 (CI = +/-0.329; p = 0.850)	-0.017	-1.17%
Loss Cost	2007.1	-0.017 (CI = +/-0.024; p = 0.158)	0.062 (CI = +/-0.328; p = 0.704)	0.015	-1.66%
Loss Cost	2007.2	-0.018 (CI = +/-0.025; p = 0.159)	0.068 (CI = +/-0.337; p = 0.681)	0.014	-1.78%
Loss Cost	2008.1	-0.021 (CI = +/-0.027; p = 0.126)	0.085 (CI = +/-0.344; p = 0.616)	0.027	-2.06%
Loss Cost	2008.2	-0.020 (CI = +/-0.029; p = 0.173)	0.080 (CI = +/-0.354; p = 0.647)	0.009	-1.97%
Loss Cost	2009.1	-0.024 (CI = +/-0.031; p = 0.133)	0.100 (CI = +/-0.362; p = 0.575)	0.024	-2.33%
Loss Cost	2009.2	-0.033 (CI = +/-0.032; p = 0.045)	0.149 (CI = +/-0.355; p = 0.395)	0.094	-3.23%
Loss Cost	2010.1	-0.033 (CI = +/-0.035; p = 0.064)	0.149 (CI = +/-0.368; p = 0.411)	0.073	-3.23%
Loss Cost	2010.2	-0.038 (CI = +/-0.038; p = 0.048)	0.175 (CI = +/-0.377; p = 0.348)	0.094	-3.72%
Loss Cost	2011.1	-0.047 (CI = +/-0.040; p = 0.021)	0.221 (CI = +/-0.377; p = 0.238)	0.155	-4.64%
Loss Cost	2011.2	-0.051 (CI = +/-0.043; p = 0.023)	0.237 (CI = +/-0.391; p = 0.222)	0.152	-4.97%
Loss Cost	2012.1	-0.066 (CI = +/-0.045; p = 0.006)	0.303 (CI = +/-0.381; p = 0.112)	0.255	-6.37%
Loss Cost	2012.2	-0.080 (CI = +/-0.046; p = 0.002)	0.366 (CI = +/-0.373; p = 0.054)	0.346	-7.73%
Loss Cost	2013.1	-0.097 (CI = +/-0.048; p = 0.000)	0.434 (CI = +/-0.363; p = 0.022)	0.440	-9.22%
Loss Cost	2013.2	-0.103 (CI = +/-0.054; p = 0.001)	0.457 (CI = +/-0.381; p = 0.021)	0.422	-9.75%
Loss Cost	2014.1	-0.108 (CI = +/-0.060; p = 0.001)	0.479 (CI = +/-0.402; p = 0.023)	0.398	-10.26%
Loss Cost	2014.2	-0.096 (CI = +/-0.067; p = 0.008)	0.434 (CI = +/-0.419; p = 0.043)	0.284	-9.15%
Loss Cost	2015.1	-0.084 (CI = +/-0.076; p = 0.034)	0.392 (CI = +/-0.442; p = 0.078)	0.170	-8.04%
Loss Cost	2015.2	-0.089 (CI = +/-0.089; p = 0.050)	0.409 (CI = +/-0.478; p = 0.088)	0.143	-8.51%
Loss Cost	2016.1	-0.106 (CI = +/-0.103; p = 0.044)	0.461 (CI = +/-0.510; p = 0.073)	0.168	-10.04%
Loss Cost	2016.2	-0.113 (CI = +/-0.122; p = 0.067)	0.482 (CI = +/-0.561; p = 0.086)	0.136	-10.69%
Loss Cost	2017.1	-0.121 (CI = +/-0.148; p = 0.100)	0.503 (CI = +/-0.623; p = 0.103)	0.103	-11.38%
Severity	2004.2	0.031 (CI = +/-0.012; p = 0.000)	0.335 (CI = +/-0.196; p = 0.001)	0.705	+3.11%
Severity	2005.1	0.033 (CI = +/-0.012; p = 0.000)	0.321 (CI = +/-0.197; p = 0.002)	0.714	+3.32%
Severity	2005.2	0.032 (CI = +/-0.013; p = 0.000)	0.327 (CI = +/-0.201; p = 0.002)	0.700	+3.22%
Severity	2006.1	0.033 (CI = +/-0.014; p = 0.000)	0.317 (CI = +/-0.204; p = 0.003)	0.701	+3.39%
Severity	2006.2	0.033 (CI = +/-0.014; p = 0.000)	0.317 (CI = +/-0.209; p = 0.004)	0.690	+3.39%
Severity	2007.1	0.031 (CI = +/-0.015; p = 0.000)	0.329 (CI = +/-0.212; p = 0.003)	0.673	+3.18%
Severity	2007.2	0.031 (CI = +/-0.016; p = 0.001)	0.330 (CI = +/-0.218; p = 0.004)	0.661	+3.16%
Severity	2008.1	0.031 (CI = +/-0.018; p = 0.001)	0.331 (CI = +/-0.224; p = 0.005)	0.648	+3.16%
Severity	2008.2	0.036 (CI = +/-0.018; p = 0.000)	0.304 (CI = +/-0.221; p = 0.009)	0.677	+3.64%
Severity	2009.1	0.037 (CI = +/-0.020; p = 0.001)	0.296 (CI = +/-0.228; p = 0.013)	0.672	+3.80%
Severity	2009.2	0.035 (CI = +/-0.021; p = 0.002)	0.309 (CI = +/-0.233; p = 0.011)	0.651	+3.54%
Severity	2010.1	0.039 (CI = +/-0.022; p = 0.002)	0.289 (CI = +/-0.237; p = 0.019)	0.662	+3.94%
Severity	2010.2	0.040 (CI = +/-0.024; p = 0.003)	0.284 (CI = +/-0.246; p = 0.025)	0.651	+4.05%
Severity	2011.1	0.038 (CI = +/-0.027; p = 0.008)	0.293 (CI = +/-0.255; p = 0.026)	0.629	+3.85%
Severity	2011.2	0.036 (CI = +/-0.029; p = 0.018)	0.300 (CI = +/-0.265; p = 0.028)	0.608	+3.69%
Severity	2012.1	0.028 (CI = +/-0.031; p = 0.073)	0.336 (CI = +/-0.265; p = 0.015)	0.587	+2.86%
Severity	2012.2	0.022 (CI = +/-0.034; p = 0.193)	0.364 (CI = +/-0.271; p = 0.011)	0.567	+2.20%
Severity	2013.1	0.014 (CI = +/-0.037; p = 0.428)	0.395 (CI = +/-0.277; p = 0.008)	0.551	+1.42%
Severity	2013.2	0.010 (CI = +/-0.041; p = 0.610)	0.411 (CI = +/-0.291; p = 0.008)	0.535	+1.02%
Severity	2014.1	0.011 (CI = +/-0.046; p = 0.613)	0.407 (CI = +/-0.309; p = 0.013)	0.527	+1.14%
Severity	2014.2	0.017 (CI = +/-0.053; p = 0.516)	0.388 (CI = +/-0.328; p = 0.023)	0.529	+1.67%
Severity	2015.1	0.039 (CI = +/-0.054; p = 0.138)	0.309 (CI = +/-0.311; p = 0.051)	0.627	+4.03%
Severity	2015.2	0.036 (CI = +/-0.062; p = 0.238)	0.321 (CI = +/-0.336; p = 0.060)	0.599	+3.59%
Severity	2016.1	0.038 (CI = +/-0.074; p = 0.282)	0.313 (CI = +/-0.366; p = 0.088)	0.580	+3.90%
Severity	2016.2	0.042 (CI = +/-0.088; p = 0.313)	0.301 (CI = +/-0.403; p = 0.129)	0.561	+4.34%
Severity	2017.1	0.055 (CI = +/-0.105; p = 0.274)	0.267 (CI = +/-0.443; p = 0.211)	0.556	+5.66%
Frequency	2004.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.360 (CI = +/-0.245; p = 0.005)	0.648	-3.34%
Frequency	2005.1	-0.038 (CI = +/-0.015; p = 0.000)	-0.330 (CI = +/-0.236; p = 0.007)	0.687	-3.76%
Frequency	2005.2	-0.041 (CI = +/-0.015; p = 0.000)	-0.313 (CI = +/-0.237; p = 0.011)	0.695	-4.00%
Frequency	2006.1	-0.044 (CI = +/-0.016; p = 0.000)	-0.296 (CI = +/-0.238; p = 0.016)	0.704	-4.26%
Frequency	2006.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.286 (CI = +/-0.243; p = 0.022)	0.700	-4.41%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	-0.268 (CI = +/-0.245; p = 0.033)	0.707	-4.69%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.262 (CI = +/-0.251; p = 0.042)	0.698	-4.79%
Frequency	2008.1	-0.052 (CI = +/-0.020; p = 0.000)	-0.245 (CI = +/-0.255; p = 0.059)	0.700	-5.06%
Frequency	2008.2	-0.056 (CI = +/-0.021; p = 0.000)	-0.224 (CI = +/-0.258; p = 0.085)	0.708	-5.41%
Frequency	2009.1	-0.061 (CI = +/-0.022; p = 0.000)	-0.196 (CI = +/-0.256; p = 0.129)	0.726	-5.90%
Frequency	2009.2	-0.068 (CI = +/-0.023; p = 0.000)	-0.160 (CI = +/-0.250; p = 0.199)	0.754	-6.53%
Frequency	2010.1	-0.071 (CI = +/-0.024; p = 0.000)	-0.140 (CI = +/-0.254; p = 0.268)	0.755	-6.89%
Frequency	2010.2	-0.078 (CI = +/-0.025; p = 0.000)	-0.109 (CI = +/-0.253; p = 0.383)	0.769	-7.47%
Frequency	2011.1	-0.085 (CI = +/-0.026; p = 0.000)	-0.073 (CI = +/-0.249; p = 0.553)	0.790	-8.17%
Frequency	2011.2	-0.087 (CI = +/-0.029; p = 0.000)	-0.063 (CI = +/-0.259; p = 0.619)	0.776	-8.36%
Frequency	2012.1	-0.094 (CI = +/-0.031; p = 0.000)	-0.033 (CI = +/-0.262; p = 0.796)	0.782	-8.97%
Frequency	2012.2	-0.102 (CI = +/-0.033; p = 0.000)	0.002 (CI = +/-0.264; p = 0.986)	0.793	-9.71%
Frequency	2013.1	-0.111 (CI = +/-0.035; p = 0.000)	0.038 (CI = +/-0.266; p = 0.766)	0.801	-10.50%
Frequency	2013.2	-0.113 (CI = +/-0.040; p = 0.000)	0.046 (CI = +/-0.281; p = 0.737)	0.779	-10.66%
Frequency	2014.1	-0.120 (CI = +/-0.044; p = 0.000)	0.072 (CI = +/-0.293; p = 0.612)	0.770	-11.28%
Frequency	2014.2	-0.112 (CI = +/-0.050; p = 0.000)	0.046 (CI = +/-0.309; p = 0.757)	0.728	-10.64%
Frequency	2015.1	-0.123 (CI = +/-0.056; p = 0.000)	0.083 (CI = +/-0.322; p = 0.590)	0.725	-11.61%
Frequency	2015.2	-0.125 (CI = +/-0.065; p = 0.001)	0.088 (CI = +/-0.349; p = 0.596)	0.685	-11.74%
Frequency	2016.1	-0.144 (CI = +/-0.072; p = 0.001)	0.148 (CI = +/-0.360; p = 0.392)	0.701	-13.42%
Frequency	2016.2	-0.155 (CI = +/-0.085; p = 0.002)	0.181 (CI = +/-0.391; p = 0.334)	0.674	-14.40%
Frequency	2017.1	-0.176 (CI = +/-0.100; p = 0.003)	0.236 (CI = +/-0.420; p = 0.242)	0.665	-16.12%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Scalar Shift	Adjusted R ²	Implied Trend	
								Rate	Rate
Loss Cost	2004.2	0.017 (CI = +/-0.016; p = 0.042)	0.066 (CI = +/-0.131; p = 0.318)	0.024 (CI = +/-0.009; p = 0.000)	-0.445 (CI = +/-0.407; p = 0.033)	0.148 (CI = +/-0.328; p = 0.365)	0.380	+1.71%	
Loss Cost	2005.1	0.016 (CI = +/-0.017; p = 0.071)	0.061 (CI = +/-0.135; p = 0.363)	0.023 (CI = +/-0.009; p = 0.000)	-0.440 (CI = +/-0.414; p = 0.038)	0.152 (CI = +/-0.333; p = 0.361)	0.373	+1.61%	
Loss Cost	2005.2	0.013 (CI = +/-0.018; p = 0.158)	0.073 (CI = +/-0.137; p = 0.284)	0.023 (CI = +/-0.009; p = 0.000)	-0.426 (CI = +/-0.414; p = 0.044)	0.164 (CI = +/-0.333; p = 0.323)	0.380	+1.30%	
Loss Cost	2006.1	0.014 (CI = +/-0.020; p = 0.158)	0.077 (CI = +/-0.141; p = 0.276)	0.023 (CI = +/-0.010; p = 0.000)	-0.430 (CI = +/-0.421; p = 0.046)	0.161 (CI = +/-0.339; p = 0.340)	0.379	+1.40%	
Loss Cost	2006.2	0.013 (CI = +/-0.021; p = 0.207)	0.079 (CI = +/-0.145; p = 0.277)	0.023 (CI = +/-0.010; p = 0.000)	-0.427 (CI = +/-0.430; p = 0.051)	0.163 (CI = +/-0.346; p = 0.343)	0.376	+1.33%	
Loss Cost	2007.1	0.010 (CI = +/-0.022; p = 0.384)	0.066 (CI = +/-0.148; p = 0.370)	0.022 (CI = +/-0.010; p = 0.000)	-0.413 (CI = +/-0.431; p = 0.060)	0.175 (CI = +/-0.348; p = 0.311)	0.379	+0.97%	
Loss Cost	2007.2	0.010 (CI = +/-0.024; p = 0.409)	0.065 (CI = +/-0.153; p = 0.390)	0.022 (CI = +/-0.010; p = 0.000)	-0.414 (CI = +/-0.441; p = 0.065)	0.174 (CI = +/-0.356; p = 0.324)	0.374	+0.99%	
Loss Cost	2008.1	0.009 (CI = +/-0.026; p = 0.471)	0.064 (CI = +/-0.159; p = 0.419)	0.021 (CI = +/-0.011; p = 0.000)	-0.412 (CI = +/-0.452; p = 0.072)	0.176 (CI = +/-0.364; p = 0.330)	0.370	+0.94%	
Loss Cost	2008.2	0.013 (CI = +/-0.028; p = 0.365)	0.054 (CI = +/-0.163; p = 0.504)	0.023 (CI = +/-0.011; p = 0.000)	-0.425 (CI = +/-0.459; p = 0.068)	0.164 (CI = +/-0.370; p = 0.370)	0.368	+1.27%	
Loss Cost	2009.1	0.012 (CI = +/-0.031; p = 0.443)	0.051 (CI = +/-0.170; p = 0.541)	0.023 (CI = +/-0.011; p = 0.000)	-0.422 (CI = +/-0.470; p = 0.077)	0.167 (CI = +/-0.380; p = 0.373)	0.363	+1.70%	
Loss Cost	2009.2	0.002 (CI = +/-0.032; p = 0.876)	0.075 (CI = +/-0.167; p = 0.361)	0.021 (CI = +/-0.011; p = 0.000)	-0.387 (CI = +/-0.456; p = 0.093)	0.198 (CI = +/-0.369; p = 0.278)	0.409	+0.24%	
Loss Cost	2010.1	0.008 (CI = +/-0.035; p = 0.654)	0.089 (CI = +/-0.172; p = 0.296)	0.022 (CI = +/-0.011; p = 0.000)	-0.404 (CI = +/-0.463; p = 0.084)	0.183 (CI = +/-0.374; p = 0.320)	0.410	+0.76%	
Loss Cost	2010.2	0.004 (CI = +/-0.038; p = 0.836)	0.097 (CI = +/-0.178; p = 0.268)	0.022 (CI = +/-0.011; p = 0.001)	-0.391 (CI = +/-0.474; p = 0.102)	0.195 (CI = +/-0.384; p = 0.302)	0.414	+0.38%	
Loss Cost	2011.1	-0.003 (CI = +/-0.042; p = 0.892)	0.082 (CI = +/-0.184; p = 0.361)	0.021 (CI = +/-0.012; p = 0.002)	-0.369 (CI = +/-0.482; p = 0.126)	0.214 (CI = +/-0.391; p = 0.268)	0.424	-0.27%	
Loss Cost	2011.2	-0.004 (CI = +/-0.047; p = 0.871)	0.084 (CI = +/-0.193; p = 0.372)	0.021 (CI = +/-0.012; p = 0.002)	-0.366 (CI = +/-0.500; p = 0.142)	0.216 (CI = +/-0.406; p = 0.278)	0.412	-0.37%	
Loss Cost	2012.1	-0.017 (CI = +/-0.051; p = 0.489)	0.058 (CI = +/-0.194; p = 0.538)	0.019 (CI = +/-0.012; p = 0.005)	-0.325 (CI = +/-0.496; p = 0.186)	0.251 (CI = +/-0.403; p = 0.207)	0.451	-1.68%	
Loss Cost	2012.2	-0.033 (CI = +/-0.054; p = 0.214)	0.085 (CI = +/-0.192; p = 0.361)	0.018 (CI = +/-0.012; p = 0.008)	-0.274 (CI = +/-0.487; p = 0.252)	0.297 (CI = +/-0.396; p = 0.132)	0.509	-3.24%	
Loss Cost	2013.1	-0.048 (CI = +/-0.059; p = 0.103)	0.060 (CI = +/-0.194; p = 0.524)	0.016 (CI = +/-0.012; p = 0.016)	-0.229 (CI = +/-0.487; p = 0.334)	0.335 (CI = +/-0.396; p = 0.092)	0.547	-4.71%	
Loss Cost	2013.2	-0.051 (CI = +/-0.068; p = 0.130)	0.064 (CI = +/-0.206; p = 0.518)	0.015 (CI = +/-0.013; p = 0.024)	-0.220 (CI = +/-0.513; p = 0.376)	0.343 (CI = +/-0.419; p = 0.101)	0.521	-5.00%	
Loss Cost	2014.1	-0.048 (CI = +/-0.080; p = 0.219)	0.068 (CI = +/-0.221; p = 0.517)	0.016 (CI = +/-0.014; p = 0.032)	-0.228 (CI = +/-0.543; p = 0.383)	0.336 (CI = +/-0.445; p = 0.128)	0.489	-4.71%	
Loss Cost	2014.2	-0.018 (CI = +/-0.087; p = 0.654)	0.034 (CI = +/-0.216; p = 0.740)	0.018 (CI = +/-0.014; p = 0.015)	-0.311 (CI = +/-0.533; p = 0.229)	0.261 (CI = +/-0.438; p = 0.220)	0.456	-1.83%	
Loss Cost	2015.1	0.025 (CI = +/-0.091; p = 0.565)	0.081 (CI = +/-0.202; p = 0.398)	0.022 (CI = +/-0.013; p = 0.004)	-0.423 (CI = +/-0.496; p = 0.087)	0.164 (CI = +/-0.409; p = 0.398)	0.507	+2.50%	
Loss Cost	2015.2	0.036 (CI = +/-0.110; p = 0.482)	0.071 (CI = +/-0.217; p = 0.488)	0.023 (CI = +/-0.014; p = 0.005)	-0.454 (CI = +/-0.538; p = 0.090)	0.137 (CI = +/-0.446; p = 0.513)	0.489	+3.71%	
Loss Cost	2016.1	0.044 (CI = +/-0.139; p = 0.493)	0.077 (CI = +/-0.238; p = 0.486)	0.023 (CI = +/-0.016; p = 0.010)	-0.473 (CI = +/-0.598; p = 0.108)	0.120 (CI = +/-0.499; p = 0.603)	0.474	+4.55%	
Loss Cost	2016.2	0.067 (CI = +/-0.176; p = 0.412)	0.062 (CI = +/-0.259; p = 0.599)	0.025 (CI = +/-0.018; p = 0.013)	-0.527 (CI = +/-0.671; p = 0.110)	0.072 (CI = +/-0.565; p = 0.780)	0.453	+6.92%	
Loss Cost	2017.1	0.124 (CI = +/-0.223; p = 0.236)	0.095 (CI = +/-0.275; p = 0.448)	0.028 (CI = +/-0.020; p = 0.012)	-0.653 (CI = +/-0.746; p = 0.078)	-0.040 (CI = +/-0.633; p = 0.888)	0.475	+13.15%	
Severity	2004.2	0.033 (CI = +/-0.014; p = 0.000)	-0.032 (CI = +/-0.110; p = 0.562)	0.002 (CI = +/-0.008; p = 0.595)	-0.197 (CI = +/-0.341; p = 0.250)	0.437 (CI = +/-0.275; p = 0.003)	0.694	+3.34%	
Severity	2005.1	0.035 (CI = +/-0.014; p = 0.000)	-0.021 (CI = +/-0.111; p = 0.699)	0.003 (CI = +/-0.008; p = 0.503)	-0.207 (CI = +/-0.341; p = 0.224)	0.428 (CI = +/-0.274; p = 0.003)	0.703	+3.59%	
Severity	2005.2	0.035 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.115; p = 0.745)	0.002 (CI = +/-0.008; p = 0.531)	-0.204 (CI = +/-0.347; p = 0.240)	0.431 (CI = +/-0.279; p = 0.004)	0.687	+3.52%	
Severity	2006.1	0.037 (CI = +/-0.016; p = 0.000)	-0.010 (CI = +/-0.117; p = 0.860)	0.003 (CI = +/-0.008; p = 0.468)	-0.213 (CI = +/-0.350; p = 0.224)	0.424 (CI = +/-0.282; p = 0.004)	0.688	+3.74%	
Severity	2006.2	0.037 (CI = +/-0.017; p = 0.000)	-0.012 (CI = +/-0.121; p = 0.844)	0.003 (CI = +/-0.008; p = 0.468)	-0.214 (CI = +/-0.357; p = 0.229)	0.422 (CI = +/-0.288; p = 0.005)	0.676	+3.78%	
Severity	2007.1	0.035 (CI = +/-0.019; p = 0.001)	-0.020 (CI = +/-0.124; p = 0.737)	0.002 (CI = +/-0.008; p = 0.547)	-0.205 (CI = +/-0.360; p = 0.254)	0.430 (CI = +/-0.290; p = 0.005)	0.657	+3.53%	
Severity	2007.2	0.035 (CI = +/-0.020; p = 0.001)	-0.022 (CI = +/-0.128; p = 0.731)	0.003 (CI = +/-0.009; p = 0.548)	-0.206 (CI = +/-0.368; p = 0.260)	0.429 (CI = +/-0.297; p = 0.006)	0.642	+3.57%	
Severity	2008.1	0.035 (CI = +/-0.022; p = 0.003)	-0.022 (CI = +/-0.133; p = 0.742)	0.003 (CI = +/-0.009; p = 0.559)	-0.207 (CI = +/-0.377; p = 0.271)	0.429 (CI = +/-0.304; p = 0.008)	0.627	+3.57%	
Severity	2008.2	0.042 (CI = +/-0.022; p = 0.001)	-0.041 (CI = +/-0.129; p = 0.519)	0.003 (CI = +/-0.009; p = 0.416)	-0.233 (CI = +/-0.364; p = 0.161)	0.405 (CI = +/-0.294; p = 0.009)	0.668	+4.27%	
Severity	2009.1	0.044 (CI = +/-0.024; p = 0.001)	-0.035 (CI = +/-0.134; p = 0.597)	0.004 (CI = +/-0.009; p = 0.383)	-0.241 (CI = +/-0.371; p = 0.192)	0.398 (CI = +/-0.300; p = 0.011)	0.662	+4.50%	
Severity	2009.2	0.042 (CI = +/-0.027; p = 0.003)	-0.029 (CI = +/-0.139; p = 0.667)	0.004 (CI = +/-0.009; p = 0.428)	-0.233 (CI = +/-0.380; p = 0.217)	0.405 (CI = +/-0.307; p = 0.012)	0.636	+4.28%	
Severity	2010.1	0.048 (CI = +/-0.029; p = 0.002)	-0.014 (CI = +/-0.141; p = 0.838)	0.004 (CI = +/-0.009; p = 0.328)	-0.253 (CI = +/-0.380; p = 0.181)	0.389 (CI = +/-0.307; p = 0.016)	0.650	+4.89%	
Severity	2010.2	0.051 (CI = +/-0.031; p = 0.003)	-0.021 (CI = +/-0.146; p = 0.772)	0.005 (CI = +/-0.009; p = 0.308)	-0.264 (CI = +/-0.390; p = 0.175)	0.380 (CI = +/-0.316; p = 0.021)	0.640	+5.18%	
Severity	2011.1	0.049 (CI = +/-0.035; p = 0.009)	-0.025 (CI = +/-0.153; p = 0.741)	0.005 (CI = +/-0.010; p = 0.353)	-0.258 (CI = +/-0.403; p = 0.197)	0.384 (CI = +/-0.326; p = 0.023)	0.613	+5.00%	
Severity	2011.2	0.049 (CI = +/-0.039; p = 0.017)	-0.025 (CI = +/-0.161; p = 0.752)	0.005 (CI = +/-0.010; p = 0.372)	-0.258 (CI = +/-0.418; p = 0.212)	0.384 (CI = +/-0.339; p = 0.028)	0.587	+5.00%	
Severity	2012.1	0.038 (CI = +/-0.042; p = 0.076)	-0.046 (CI = +/-0.162; p = 0.560)	0.003 (CI = +/-0.010; p = 0.535)	-0.224 (CI = +/-0.416; p = 0.272)	0.413 (CI = +/-0.338; p = 0.019)	0.560	+3.87%	
Severity	2012.2	0.031 (CI = +/-0.047; p = 0.180)	-0.035 (CI = +/-0.169; p = 0.671)	0.002 (CI = +/-0.011; p = 0.632)	-0.203 (CI = +/-0.428; p = 0.331)	0.432 (CI = +/-0.348; p = 0.018)	0.523	+3.19%	
Severity	2013.1	0.020 (CI = +/-0.053; p = 0.434)	-0.054 (CI = +/-0.174; p = 0.522)	0.001 (CI = +/-0.011; p = 0.824)	-0.170 (CI = +/-0.434; p = 0.420)	0.460 (CI = +/-0.354; p = 0.014)	0.502	+2.02%	
Severity	2013.2	0.017 (CI = +/-0.061; p = 0.564)	-0.049 (CI = +/-0.184; p = 0.578)	0.001 (CI = +/-0.012; p = 0.871)	-0.160 (CI = +/-0.457; p = 0.466)	0.468 (CI = +/-0.374; p = 0.017)	0.474	+1.70%	
Severity	2014.1	0.019 (CI = +/-0.072; p = 0.587)	-0.047 (CI = +/-0.197; p = 0.619)	0.001 (CI = +/-0.013; p = 0.857)	-0.165 (CI = +/-0.485; p = 0.478)	0.464 (CI = +/-0.397; p = 0.025)	0.459	+1.87%	
Severity	2014.2	0.032 (CI = +/-0.083; p = 0.425)	-0.062 (CI = +/-0.207; p = 0.529)	0.002 (CI = +/-0.013; p = 0.737)	-0.202 (CI = +/-0.509; p = 0.407)	0.431 (CI = +/-0.418; p = 0.044)	0.467	+3.22%	
Severity	2015.1	0.075 (CI = +/-0.085; p = 0.077)	-0.014 (CI = +/-0.188; p = 0.873)	0.001 (CI = +/-0.012; p = 0.311)	-0.315 (CI = +/-0.463; p = 0.163)	0.333 (CI = +/-0.382; p = 0.082)	0.608	+7.84%	
Severity	2015.2	0.080 (CI = +/-0.104; p = 0.117)	-0.018 (CI = +/-0.204; p = 0.846)	0.006 (CI = +/-0.014; p = 0.325)	-0.328 (CI = +/-0.506; p = 0.182)	0.322 (CI = +/-0.420; p = 0.120)	0.571	+8.35%	
Severity	2016.1	0.099 (CI = +/-0.129; p = 0.118)	-0.003 (CI = +/-0.221; p = 0.978)	0.008 (CI = +/-0.015; p = 0.278)	-0.374 (CI = +/-0.555; p = 0.204)	0.282 (CI = +/-0.463; p = 0.205)	0.556	+10.42%	
Severity	2016.2	0.132 (CI = +/-0.159; p = 0.094)	-0.024 (CI = +/-0.235; p = 0.819)	0.010 (CI = +/-0.016; p = 0.213)	-0.451 (CI = +/-0.609; p = 0.128)	0.212 (CI = +/-0.513; p = 0.374)	0.557	+14.08%	
Severity	2017.1	0.200 (CI = +/-0.192; p = 0.042)	0.015 (CI = +/-0.237; p = 0.885)	0.014 (CI = +/-0.018; p = 0.101)	-0.605 (CI = +/-0.643; p = 0.062)	0.076 (CI = +/-0.546; p = 0.756)	0.619	+22.20%	
Frequency	2004.2	-0.016 (CI = +/-0.010; p = 0.004)	0.097 (CI = +/-0.084; p = 0.024)	0.022 (CI = +/-0.006; p = 0.000)	-0.248 (CI = +/-0.260; p = 0.061)	-0.288 (CI = +/-0.209; p = 0.008)	0.864	-1.57%	
Frequency	2005.1	-0.019 (CI = +/-0.010; p = 0.001)	0.083 (CI = +/-0.080; p = 0.044)	0.021 (CI = +/-0.006; p = 0.000)	-0.233 (CI = +/-0.246; p = 0.063)	-0.276 (CI = +/-0.198; p = 0.008)	0.882	-1.92%	
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.080; p = 0.027)	0.020 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.243; p = 0.072)	-0.267 (CI = +/-0.196; p = 0.009)	0.888	-2.14%	
Frequency	2006.1	-0.023 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.082; p = 0.039)	0.020 (CI = +/-0.006; p = 0.000)	-0.217 (CI = +/-0.246; p = 0.081)	-0.263 (CI = +/-0.198; p = 0.011)	0.888	-2.26%	
Frequency	2006.2	-0.024 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.085; p = 0.037)	0.020 (CI = +/-0.006; p = 0.000)	-0.213 (CI = +/-0.250; p = 0.092)	-0.259 (CI = +/-0.201; p = 0.014)	0.886	-2.36%	
Frequency	2007.1	-0.025 (CI = +/-0.013; p = 0.001)	0.086 (CI = +/-0.087; p = 0.052)	0.020 (CI = +/-0.006; p = 0.000)	-0.208 (CI = +/-0.254; p = 0.104)	-0.255 (CI = +/-0.205; p = 0.016)	0.885	-2.47%	
Frequency	2007.2	-0.025 (CI = +/-0.014; p = 0.001)	0.087 (CI = +/-0.090; p = 0.058)	0.020 (CI = +/-0.006; p = 0.000)	-0.208 (CI = +/-0.260; p = 0.113)	-0.254 (CI = +/-0.209; p = 0.019)	0.881	-2.49%	
Frequency	2008.1	-0.026 (CI = +/-0.015; p = 0.002)	0.085 (CI = +/-0.093; p = 0.073)	0.020 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.266; p = 0.124)	-0.253 (CI = +/-0.214; p = 0.023)	0.878	-2.54%	
Frequency	2008.2	-0.029 (CI = +/-0.016; p = 0.001)	0.095 (CI = +/-0.094; p = 0.048)	0.019 (CI = +/-0.006; p = 0.000)	-0.192 (CI = +/-0.264; p = 0.147)	-0.241 (CI = +/-0.213; p = 0.029)	0.883	-2.87%	
Frequency	2009.1	-0.032 (CI = +/-0.017; p = 0.001)	0.086 (CI = +/-0.096; p = 0.077)	0.019 (CI = +/-0.006; p = 0.000)	-0.180 (CI = +/-0.265; p = 0.173)	-0.231 (CI = +/-0.214; p = 0.035)	0.886	-3.18%	
Frequency	2009.2	-0.039 (CI = +/-0.017; p = 0.000)	0.104 (CI = +/-0.089; p = 0.023)	0.018 (CI = +/-0.006; p = 0.000)	-0.153 (CI = +/-0.243; p = 0.205)	-0.207 (CI = +/-0.196; p = 0.040)	0.908	-3.87%	
Frequency	2010.1	-0.040 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.093; p = 0.032)	0.018 (CI = +/-0.006; p = 0.000)	-0.151 (CI = +/-0.250; p = 0.224)	-0.205 (CI = +/-0.202; p = 0.047)	0.905	-3.93%	
Frequency	2010.2	-0.047 (CI = +/-0.019; p = 0.000)	0.118 (CI = +/-0.089; p = 0.012)	0.017 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.238; p = 0.279)	-0.184 (CI = +/-0.192; p = 0.060)	0.917	-4.56%	
Frequency	2011.1	-0.052 (CI = +/-0.021; p = 0.000)	0.107 (CI = +/-0.090; p = 0.022)	0.016 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.237; p = 0.338)	-0.171 (CI = +/-0.192; p = 0.078)	0.921	-5.02%	
Frequency	2011.2	-0.052 (CI = +/-0.023; p =							

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.009 (CI = +/-0.014; p = 0.177)	0.072 (CI = +/-0.137; p = 0.296)	0.019 (CI = +/-0.009; p = 0.000)	0.317	+0.93%
Loss Cost	2005.1	0.008 (CI = +/-0.014; p = 0.262)	0.065 (CI = +/-0.141; p = 0.356)	0.019 (CI = +/-0.009; p = 0.000)	0.314	+0.81%
Loss Cost	2005.2	0.006 (CI = +/-0.015; p = 0.449)	0.078 (CI = +/-0.141; p = 0.269)	0.019 (CI = +/-0.009; p = 0.000)	0.329	+0.56%
Loss Cost	2006.1	0.006 (CI = +/-0.016; p = 0.458)	0.079 (CI = +/-0.146; p = 0.276)	0.019 (CI = +/-0.009; p = 0.000)	0.328	+0.58%
Loss Cost	2006.2	0.005 (CI = +/-0.017; p = 0.550)	0.084 (CI = +/-0.150; p = 0.263)	0.019 (CI = +/-0.009; p = 0.000)	0.329	+0.49%
Loss Cost	2007.1	0.002 (CI = +/-0.017; p = 0.822)	0.068 (CI = +/-0.152; p = 0.370)	0.018 (CI = +/-0.009; p = 0.000)	0.339	+0.19%
Loss Cost	2007.2	0.002 (CI = +/-0.018; p = 0.862)	0.069 (CI = +/-0.157; p = 0.372)	0.018 (CI = +/-0.009; p = 0.000)	0.336	+0.16%
Loss Cost	2008.1	0.001 (CI = +/-0.020; p = 0.942)	0.065 (CI = +/-0.163; p = 0.419)	0.018 (CI = +/-0.010; p = 0.001)	0.335	+0.07%
Loss Cost	2008.2	0.002 (CI = +/-0.021; p = 0.836)	0.059 (CI = +/-0.167; p = 0.479)	0.018 (CI = +/-0.010; p = 0.001)	0.327	+0.21%
Loss Cost	2009.1	0.001 (CI = +/-0.022; p = 0.941)	0.052 (CI = +/-0.174; p = 0.542)	0.018 (CI = +/-0.010; p = 0.001)	0.327	+0.08%
Loss Cost	2009.2	-0.005 (CI = +/-0.023; p = 0.646)	0.078 (CI = +/-0.169; p = 0.354)	0.017 (CI = +/-0.010; p = 0.001)	0.383	-0.51%
Loss Cost	2010.1	-0.003 (CI = +/-0.024; p = 0.829)	0.089 (CI = +/-0.175; p = 0.306)	0.018 (CI = +/-0.010; p = 0.001)	0.379	-0.26%
Loss Cost	2010.2	-0.005 (CI = +/-0.026; p = 0.677)	0.100 (CI = +/-0.180; p = 0.264)	0.018 (CI = +/-0.010; p = 0.001)	0.389	-0.52%
Loss Cost	2011.1	-0.010 (CI = +/-0.027; p = 0.479)	0.082 (CI = +/-0.185; p = 0.372)	0.017 (CI = +/-0.010; p = 0.002)	0.406	-0.95%
Loss Cost	2011.2	-0.010 (CI = +/-0.030; p = 0.470)	0.085 (CI = +/-0.193; p = 0.370)	0.017 (CI = +/-0.010; p = 0.002)	0.398	-1.04%
Loss Cost	2012.1	-0.018 (CI = +/-0.031; p = 0.248)	0.057 (CI = +/-0.195; p = 0.551)	0.016 (CI = +/-0.010; p = 0.003)	0.439	-1.76%
Loss Cost	2012.2	-0.025 (CI = +/-0.032; p = 0.124)	0.082 (CI = +/-0.194; p = 0.390)	0.016 (CI = +/-0.010; p = 0.003)	0.489	-2.44%
Loss Cost	2013.1	-0.031 (CI = +/-0.034; p = 0.076)	0.059 (CI = +/-0.200; p = 0.545)	0.016 (CI = +/-0.010; p = 0.004)	0.514	-3.04%
Loss Cost	2013.2	-0.031 (CI = +/-0.038; p = 0.104)	0.058 (CI = +/-0.210; p = 0.569)	0.016 (CI = +/-0.010; p = 0.005)	0.488	-3.02%
Loss Cost	2014.1	-0.028 (CI = +/-0.042; p = 0.180)	0.068 (CI = +/-0.223; p = 0.527)	0.016 (CI = +/-0.011; p = 0.006)	0.463	-2.73%
Loss Cost	2014.2	-0.016 (CI = +/-0.042; p = 0.421)	0.032 (CI = +/-0.218; p = 0.760)	0.016 (CI = +/-0.010; p = 0.004)	0.433	-1.63%
Loss Cost	2015.1	-0.002 (CI = +/-0.043; p = 0.916)	0.076 (CI = +/-0.211; p = 0.451)	0.016 (CI = +/-0.009; p = 0.002)	0.444	-0.22%
Loss Cost	2015.2	-0.001 (CI = +/-0.048; p = 0.961)	0.073 (CI = +/-0.226; p = 0.498)	0.016 (CI = +/-0.010; p = 0.003)	0.420	-0.11%
Loss Cost	2016.1	-0.002 (CI = +/-0.055; p = 0.925)	0.069 (CI = +/-0.246; p = 0.551)	0.016 (CI = +/-0.010; p = 0.005)	0.410	-0.24%
Loss Cost	2016.2	-0.001 (CI = +/-0.063; p = 0.963)	0.066 (CI = +/-0.268; p = 0.597)	0.016 (CI = +/-0.011; p = 0.008)	0.380	-0.13%
Loss Cost	2017.1	0.004 (CI = +/-0.073; p = 0.914)	0.078 (CI = +/-0.293; p = 0.564)	0.016 (CI = +/-0.012; p = 0.011)	0.355	+0.36%
Severity	2004.2	0.043 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.125; p = 0.494)	0.002 (CI = +/-0.008; p = 0.659)	0.604	+4.43%
Severity	2005.1	0.046 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.126; p = 0.650)	0.002 (CI = +/-0.008; p = 0.571)	0.620	+4.68%
Severity	2005.2	0.046 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.129; p = 0.652)	0.002 (CI = +/-0.008; p = 0.575)	0.598	+4.69%
Severity	2006.1	0.048 (CI = +/-0.014; p = 0.000)	-0.017 (CI = +/-0.131; p = 0.796)	0.003 (CI = +/-0.008; p = 0.510)	0.605	+4.91%
Severity	2006.2	0.049 (CI = +/-0.015; p = 0.000)	-0.022 (CI = +/-0.135; p = 0.745)	0.003 (CI = +/-0.008; p = 0.500)	0.593	+5.01%
Severity	2007.1	0.048 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.139; p = 0.695)	0.003 (CI = +/-0.008; p = 0.534)	0.562	+4.91%
Severity	2007.2	0.049 (CI = +/-0.017; p = 0.000)	-0.032 (CI = +/-0.143; p = 0.650)	0.003 (CI = +/-0.008; p = 0.524)	0.548	+5.02%
Severity	2008.1	0.050 (CI = +/-0.018; p = 0.000)	-0.027 (CI = +/-0.148; p = 0.707)	0.003 (CI = +/-0.009; p = 0.511)	0.533	+5.12%
Severity	2008.2	0.055 (CI = +/-0.018; p = 0.000)	-0.050 (CI = +/-0.143; p = 0.480)	0.003 (CI = +/-0.008; p = 0.430)	0.591	+5.64%
Severity	2009.1	0.057 (CI = +/-0.019; p = 0.000)	-0.039 (CI = +/-0.147; p = 0.589)	0.004 (CI = +/-0.008; p = 0.393)	0.589	+5.88%
Severity	2009.2	0.057 (CI = +/-0.020; p = 0.000)	-0.038 (CI = +/-0.153; p = 0.613)	0.004 (CI = +/-0.009; p = 0.406)	0.554	+5.85%
Severity	2010.1	0.061 (CI = +/-0.021; p = 0.000)	-0.018 (CI = +/-0.154; p = 0.814)	0.004 (CI = +/-0.009; p = 0.332)	0.579	+6.33%
Severity	2010.2	0.064 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.158; p = 0.721)	0.004 (CI = +/-0.009; p = 0.321)	0.574	+6.59%
Severity	2011.1	0.064 (CI = +/-0.025; p = 0.000)	-0.028 (CI = +/-0.166; p = 0.734)	0.004 (CI = +/-0.009; p = 0.335)	0.542	+6.59%
Severity	2011.2	0.065 (CI = +/-0.026; p = 0.000)	-0.032 (CI = +/-0.173; p = 0.706)	0.004 (CI = +/-0.009; p = 0.341)	0.515	+6.71%
Severity	2012.1	0.061 (CI = +/-0.029; p = 0.000)	-0.048 (CI = +/-0.179; p = 0.581)	0.004 (CI = +/-0.009; p = 0.391)	0.458	+6.27%
Severity	2012.2	0.060 (CI = +/-0.031; p = 0.001)	-0.044 (CI = +/-0.187; p = 0.628)	0.004 (CI = +/-0.010; p = 0.406)	0.401	+6.15%
Severity	2013.1	0.057 (CI = +/-0.034; p = 0.003)	-0.054 (CI = +/-0.197; p = 0.571)	0.004 (CI = +/-0.010; p = 0.443)	0.345	+5.85%
Severity	2013.2	0.059 (CI = +/-0.037; p = 0.004)	-0.060 (CI = +/-0.208; p = 0.550)	0.004 (CI = +/-0.010; p = 0.454)	0.313	+6.03%
Severity	2014.1	0.063 (CI = +/-0.041; p = 0.005)	-0.045 (CI = +/-0.219; p = 0.667)	0.004 (CI = +/-0.010; p = 0.436)	0.313	+6.49%
Severity	2014.2	0.071 (CI = +/-0.044; p = 0.004)	-0.070 (CI = +/-0.223; p = 0.512)	0.004 (CI = +/-0.010; p = 0.439)	0.358	+7.31%
Severity	2015.1	0.088 (CI = +/-0.042; p = 0.000)	-0.015 (CI = +/-0.204; p = 0.878)	0.005 (CI = +/-0.009; p = 0.306)	0.524	+9.24%
Severity	2015.2	0.091 (CI = +/-0.047; p = 0.001)	-0.022 (CI = +/-0.219; p = 0.831)	0.004 (CI = +/-0.010; p = 0.330)	0.486	+9.49%
Severity	2016.1	0.097 (CI = +/-0.053; p = 0.002)	-0.006 (CI = +/-0.234; p = 0.960)	0.005 (CI = +/-0.010; p = 0.332)	0.473	+10.13%
Severity	2016.2	0.103 (CI = +/-0.059; p = 0.003)	-0.025 (CI = +/-0.250; p = 0.833)	0.004 (CI = +/-0.010; p = 0.377)	0.465	+10.85%
Severity	2017.1	0.114 (CI = +/-0.067; p = 0.003)	0.002 (CI = +/-0.267; p = 0.985)	0.004 (CI = +/-0.011; p = 0.390)	0.477	+12.05%
Frequency	2004.2	-0.034 (CI = +/-0.011; p = 0.000)	0.114 (CI = +/-0.116; p = 0.054)	0.017 (CI = +/-0.007; p = 0.000)	0.736	-3.35%
Frequency	2005.1	-0.038 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.112; p = 0.101)	0.017 (CI = +/-0.007; p = 0.000)	0.768	-3.70%
Frequency	2005.2	-0.040 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.111; p = 0.057)	0.016 (CI = +/-0.007; p = 0.000)	0.785	-3.95%
Frequency	2006.1	-0.042 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.112; p = 0.091)	0.016 (CI = +/-0.007; p = 0.000)	0.790	-4.13%
Frequency	2006.2	-0.044 (CI = +/-0.013; p = 0.000)	0.106 (CI = +/-0.113; p = 0.067)	0.016 (CI = +/-0.007; p = 0.000)	0.793	-4.31%
Frequency	2007.1	-0.046 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.116; p = 0.104)	0.015 (CI = +/-0.007; p = 0.000)	0.797	-4.50%
Frequency	2007.2	-0.047 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.118; p = 0.089)	0.015 (CI = +/-0.007; p = 0.000)	0.793	-4.63%
Frequency	2008.1	-0.049 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.121; p = 0.129)	0.015 (CI = +/-0.007; p = 0.000)	0.793	-4.80%
Frequency	2008.2	-0.053 (CI = +/-0.015; p = 0.000)	0.109 (CI = +/-0.119; p = 0.072)	0.015 (CI = +/-0.007; p = 0.000)	0.810	-5.14%
Frequency	2009.1	-0.056 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.119; p = 0.126)	0.014 (CI = +/-0.007; p = 0.000)	0.822	-5.48%
Frequency	2009.2	-0.062 (CI = +/-0.014; p = 0.000)	0.116 (CI = +/-0.108; p = 0.038)	0.014 (CI = +/-0.006; p = 0.000)	0.862	-6.01%
Frequency	2010.1	-0.064 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.112; p = 0.061)	0.014 (CI = +/-0.006; p = 0.000)	0.861	-6.19%
Frequency	2010.2	-0.069 (CI = +/-0.015; p = 0.000)	0.127 (CI = +/-0.104; p = 0.019)	0.013 (CI = +/-0.006; p = 0.000)	0.885	-6.67%
Frequency	2011.1	-0.073 (CI = +/-0.015; p = 0.000)	0.109 (CI = +/-0.103; p = 0.038)	0.013 (CI = +/-0.005; p = 0.000)	0.897	-7.08%
Frequency	2011.2	-0.075 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.105; p = 0.031)	0.013 (CI = +/-0.006; p = 0.000)	0.893	-7.27%
Frequency	2012.1	-0.079 (CI = +/-0.017; p = 0.000)	0.105 (CI = +/-0.108; p = 0.057)	0.012 (CI = +/-0.006; p = 0.000)	0.894	-7.55%
Frequency	2012.2	-0.084 (CI = +/-0.017; p = 0.000)	0.126 (CI = +/-0.100; p = 0.016)	0.012 (CI = +/-0.005; p = 0.000)	0.914	-8.09%
Frequency	2013.1	-0.088 (CI = +/-0.018; p = 0.000)	0.113 (CI = +/-0.102; p = 0.032)	0.012 (CI = +/-0.005; p = 0.000)	0.916	-8.41%
Frequency	2013.2	-0.089 (CI = +/-0.019; p = 0.000)	0.118 (CI = +/-0.107; p = 0.033)	0.012 (CI = +/-0.005; p = 0.000)	0.907	-8.54%
Frequency	2014.1	-0.091 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.114; p = 0.050)	0.012 (CI = +/-0.005; p = 0.000)	0.900	-8.66%
Frequency	2014.2	-0.087 (CI = +/-0.023; p = 0.000)	0.102 (CI = +/-0.117; p = 0.083)	0.012 (CI = +/-0.005; p = 0.000)	0.885	-8.34%
Frequency	2015.1	-0.091 (CI = +/-0.025; p = 0.000)	0.091 (CI = +/-0.124; p = 0.136)	0.012 (CI = +/-0.006; p = 0.000)	0.881	-8.65%
Frequency	2015.2	-0.092 (CI = +/-0.028; p = 0.000)	0.095 (CI = +/-0.132; p = 0.144)	0.012 (CI = +/-0.006; p = 0.001)	0.863	-8.77%
Frequency	2016.1	-0.099 (CI = +/-0.030; p = 0.000)	0.075 (CI = +/-0.135; p = 0.251)	0.012 (CI = +/-0.006; p = 0.001)	0.871	-9.42%
Frequency	2016.2	-0.104 (CI = +/-0.033; p = 0.000)	0.091 (CI = +/-0.141; p = 0.185)	0.012 (CI = +/-0.006; p = 0.001)	0.866	-9.91%
Frequency	2017.1	-0.110 (CI = +/-0.038; p = 0.000)	0.076 (CI = +/-0.151; p = 0.287)	0.012 (CI = +/-0.006; p = 0.001)	0.860	-10.43%

Total Property Damage

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

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.009 (CI = +/-0.014; p = 0.194)	0.019 (CI = +/-0.009; p = 0.000)	0.315	+0.89%
Loss Cost	2005.1	0.007 (CI = +/-0.014; p = 0.299)	0.018 (CI = +/-0.009; p = 0.000)	0.316	+0.74%
Loss Cost	2005.2	0.005 (CI = +/-0.015; p = 0.486)	0.018 (CI = +/-0.009; p = 0.000)	0.324	+0.51%
Loss Cost	2006.1	0.005 (CI = +/-0.016; p = 0.529)	0.018 (CI = +/-0.009; p = 0.000)	0.323	+0.49%
Loss Cost	2006.2	0.004 (CI = +/-0.017; p = 0.594)	0.018 (CI = +/-0.009; p = 0.000)	0.323	+0.44%
Loss Cost	2007.1	0.001 (CI = +/-0.017; p = 0.899)	0.017 (CI = +/-0.009; p = 0.000)	0.342	+0.11%
Loss Cost	2007.2	0.001 (CI = +/-0.018; p = 0.903)	0.017 (CI = +/-0.009; p = 0.001)	0.340	+0.11%
Loss Cost	2008.1	0.000 (CI = +/-0.019; p = 0.983)	0.017 (CI = +/-0.009; p = 0.001)	0.343	-0.02%
Loss Cost	2008.2	0.002 (CI = +/-0.021; p = 0.869)	0.018 (CI = +/-0.009; p = 0.001)	0.338	+0.17%
Loss Cost	2009.1	0.000 (CI = +/-0.022; p = 0.999)	0.017 (CI = +/-0.010; p = 0.001)	0.342	0.00%
Loss Cost	2009.2	-0.006 (CI = +/-0.022; p = 0.602)	0.017 (CI = +/-0.009; p = 0.001)	0.386	-0.57%
Loss Cost	2010.1	-0.004 (CI = +/-0.024; p = 0.725)	0.017 (CI = +/-0.010; p = 0.001)	0.376	-0.41%
Loss Cost	2010.2	-0.006 (CI = +/-0.026; p = 0.623)	0.017 (CI = +/-0.010; p = 0.002)	0.381	-0.62%
Loss Cost	2011.1	-0.011 (CI = +/-0.027; p = 0.401)	0.016 (CI = +/-0.010; p = 0.002)	0.410	-1.11%
Loss Cost	2011.2	-0.011 (CI = +/-0.029; p = 0.429)	0.016 (CI = +/-0.010; p = 0.003)	0.402	-1.13%
Loss Cost	2012.1	-0.019 (CI = +/-0.030; p = 0.205)	0.016 (CI = +/-0.010; p = 0.003)	0.456	-1.88%
Loss Cost	2012.2	-0.026 (CI = +/-0.032; p = 0.107)	0.015 (CI = +/-0.010; p = 0.003)	0.494	-2.53%
Loss Cost	2013.1	-0.032 (CI = +/-0.033; p = 0.056)	0.015 (CI = +/-0.010; p = 0.004)	0.530	-3.19%
Loss Cost	2013.2	-0.031 (CI = +/-0.037; p = 0.089)	0.015 (CI = +/-0.010; p = 0.004)	0.507	-3.10%
Loss Cost	2014.1	-0.030 (CI = +/-0.041; p = 0.140)	0.015 (CI = +/-0.010; p = 0.006)	0.481	-2.93%
Loss Cost	2014.2	-0.017 (CI = +/-0.041; p = 0.393)	0.016 (CI = +/-0.010; p = 0.003)	0.465	-1.68%
Loss Cost	2015.1	-0.005 (CI = +/-0.042; p = 0.812)	0.016 (CI = +/-0.009; p = 0.002)	0.459	-0.41%
Loss Cost	2015.2	-0.002 (CI = +/-0.047; p = 0.921)	0.016 (CI = +/-0.009; p = 0.003)	0.442	-0.22%
Loss Cost	2016.1	-0.005 (CI = +/-0.053; p = 0.839)	0.016 (CI = +/-0.010; p = 0.004)	0.438	-0.51%
Loss Cost	2016.2	-0.002 (CI = +/-0.060; p = 0.935)	0.016 (CI = +/-0.010; p = 0.006)	0.416	-0.23%
Loss Cost	2017.1	0.000 (CI = +/-0.069; p = 0.993)	0.016 (CI = +/-0.011; p = 0.009)	0.393	+0.03%
Severity	2004.2	0.044 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.008; p = 0.597)	0.610	+4.45%
Severity	2005.1	0.046 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.523)	0.629	+4.71%
Severity	2005.2	0.046 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.531)	0.608	+4.71%
Severity	2006.1	0.048 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.008; p = 0.478)	0.617	+4.93%
Severity	2006.2	0.049 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.008; p = 0.465)	0.604	+5.03%
Severity	2007.1	0.048 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.008; p = 0.488)	0.574	+4.95%
Severity	2007.2	0.049 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.008; p = 0.477)	0.560	+5.05%
Severity	2008.1	0.050 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.008; p = 0.465)	0.546	+5.16%
Severity	2008.2	0.055 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.008; p = 0.368)	0.598	+5.68%
Severity	2009.1	0.058 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.008; p = 0.338)	0.599	+5.95%
Severity	2009.2	0.057 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.008; p = 0.355)	0.567	+5.89%
Severity	2010.1	0.062 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.008; p = 0.298)	0.595	+6.36%
Severity	2010.2	0.064 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.008; p = 0.282)	0.589	+6.62%
Severity	2011.1	0.064 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.009; p = 0.291)	0.560	+6.65%
Severity	2011.2	0.065 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.009; p = 0.296)	0.534	+6.75%
Severity	2012.1	0.062 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.009; p = 0.325)	0.476	+6.39%
Severity	2012.2	0.060 (CI = +/-0.030; p = 0.000)	0.004 (CI = +/-0.009; p = 0.347)	0.424	+6.21%
Severity	2013.1	0.058 (CI = +/-0.033; p = 0.002)	0.004 (CI = +/-0.009; p = 0.368)	0.368	+6.00%
Severity	2013.2	0.059 (CI = +/-0.036; p = 0.003)	0.004 (CI = +/-0.010; p = 0.377)	0.337	+6.12%
Severity	2014.1	0.064 (CI = +/-0.039; p = 0.003)	0.004 (CI = +/-0.010; p = 0.369)	0.346	+6.63%
Severity	2014.2	0.072 (CI = +/-0.042; p = 0.003)	0.004 (CI = +/-0.010; p = 0.353)	0.380	+7.42%
Severity	2015.1	0.089 (CI = +/-0.040; p = 0.000)	0.005 (CI = +/-0.009; p = 0.266)	0.555	+9.29%
Severity	2015.2	0.091 (CI = +/-0.044; p = 0.001)	0.005 (CI = +/-0.009; p = 0.282)	0.521	+9.53%
Severity	2016.1	0.097 (CI = +/-0.050; p = 0.001)	0.005 (CI = +/-0.009; p = 0.297)	0.514	+10.16%
Severity	2016.2	0.103 (CI = +/-0.056; p = 0.002)	0.005 (CI = +/-0.010; p = 0.321)	0.508	+10.89%
Severity	2017.1	0.114 (CI = +/-0.062; p = 0.002)	0.004 (CI = +/-0.010; p = 0.357)	0.525	+12.04%
Frequency	2004.2	-0.035 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.008; p = 0.000)	0.714	-3.41%
Frequency	2005.1	-0.039 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	0.756	-3.79%
Frequency	2005.2	-0.041 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	0.767	-4.01%
Frequency	2006.1	-0.043 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.777	-4.23%
Frequency	2006.2	-0.045 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.776	-4.37%
Frequency	2007.1	-0.047 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.785	-4.61%
Frequency	2007.2	-0.048 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	0.779	-4.70%
Frequency	2008.1	-0.051 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.783	-4.93%
Frequency	2008.2	-0.054 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.793	-5.22%
Frequency	2009.1	-0.058 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.007; p = 0.000)	0.813	-5.61%
Frequency	2009.2	-0.063 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.841	-6.10%
Frequency	2010.1	-0.066 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.845	-6.37%
Frequency	2010.2	-0.070 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.859	-6.79%
Frequency	2011.1	-0.076 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.879	-7.28%
Frequency	2011.2	-0.077 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.871	-7.38%
Frequency	2012.1	-0.081 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	0.878	-7.77%
Frequency	2012.2	-0.086 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.888	-8.23%
Frequency	2013.1	-0.091 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.896	-8.67%
Frequency	2013.2	-0.091 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.884	-8.68%
Frequency	2014.1	-0.094 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.880	-8.97%
Frequency	2014.2	-0.089 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.867	-8.47%
Frequency	2015.1	-0.094 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.869	-8.94%
Frequency	2015.2	-0.093 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.849	-8.90%
Frequency	2016.1	-0.102 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.867	-9.68%
Frequency	2016.2	-0.106 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.855	-10.03%
Frequency	2017.1	-0.113 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.856	-10.72%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.015; p = 0.571)	0.037 (CI = +/-0.168; p = 0.659)	-0.040	-0.42%
Loss Cost	2005.1	-0.006 (CI = +/-0.016; p = 0.446)	0.026 (CI = +/-0.172; p = 0.762)	-0.036	-0.59%
Loss Cost	2005.2	-0.009 (CI = +/-0.016; p = 0.286)	0.042 (CI = +/-0.173; p = 0.622)	-0.016	-0.86%
Loss Cost	2006.1	-0.009 (CI = +/-0.017; p = 0.281)	0.039 (CI = +/-0.178; p = 0.662)	-0.016	-0.92%
Loss Cost	2006.2	-0.010 (CI = +/-0.018; p = 0.246)	0.046 (CI = +/-0.182; p = 0.612)	-0.010	-1.04%
Loss Cost	2007.1	-0.014 (CI = +/-0.019; p = 0.139)	0.026 (CI = +/-0.184; p = 0.777)	0.013	-1.38%
Loss Cost	2007.2	-0.015 (CI = +/-0.020; p = 0.141)	0.030 (CI = +/-0.189; p = 0.748)	0.012	-1.46%
Loss Cost	2008.1	-0.016 (CI = +/-0.021; p = 0.121)	0.020 (CI = +/-0.195; p = 0.832)	0.020	-1.63%
Loss Cost	2008.2	-0.016 (CI = +/-0.023; p = 0.165)	0.016 (CI = +/-0.202; p = 0.869)	0.002	-1.56%
Loss Cost	2009.1	-0.018 (CI = +/-0.024; p = 0.136)	0.005 (CI = +/-0.208; p = 0.964)	0.013	-1.78%
Loss Cost	2009.2	-0.024 (CI = +/-0.024; p = 0.055)	0.034 (CI = +/-0.205; p = 0.738)	0.072	-2.37%
Loss Cost	2010.1	-0.023 (CI = +/-0.026; p = 0.084)	0.038 (CI = +/-0.213; p = 0.718)	0.052	-2.28%
Loss Cost	2010.2	-0.026 (CI = +/-0.028; p = 0.067)	0.052 (CI = +/-0.220; p = 0.632)	0.068	-2.58%
Loss Cost	2011.1	-0.031 (CI = +/-0.030; p = 0.040)	0.028 (CI = +/-0.224; p = 0.796)	0.104	-3.09%
Loss Cost	2011.2	-0.033 (CI = +/-0.032; p = 0.047)	0.034 (CI = +/-0.233; p = 0.764)	0.095	-3.22%
Loss Cost	2012.1	-0.041 (CI = +/-0.034; p = 0.021)	0.001 (CI = +/-0.234; p = 0.993)	0.158	-3.99%
Loss Cost	2012.2	-0.048 (CI = +/-0.036; p = 0.011)	0.028 (CI = +/-0.237; p = 0.805)	0.212	-4.67%
Loss Cost	2013.1	-0.055 (CI = +/-0.038; p = 0.007)	0.000 (CI = +/-0.242; p = 0.997)	0.256	-5.36%
Loss Cost	2013.2	-0.055 (CI = +/-0.042; p = 0.013)	0.001 (CI = +/-0.255; p = 0.996)	0.219	-5.36%
Loss Cost	2014.1	-0.054 (CI = +/-0.047; p = 0.026)	0.004 (CI = +/-0.270; p = 0.978)	0.175	-5.28%
Loss Cost	2014.2	-0.043 (CI = +/-0.050; p = 0.087)	-0.033 (CI = +/-0.272; p = 0.799)	0.072	-4.18%
Loss Cost	2015.1	-0.031 (CI = +/-0.054; p = 0.235)	0.003 (CI = +/-0.279; p = 0.981)	-0.027	-3.07%
Loss Cost	2015.2	-0.029 (CI = +/-0.061; p = 0.325)	-0.003 (CI = +/-0.298; p = 0.980)	-0.064	-2.84%
Loss Cost	2016.1	-0.032 (CI = +/-0.070; p = 0.347)	-0.011 (CI = +/-0.321; p = 0.942)	-0.075	-3.10%
Loss Cost	2016.2	-0.027 (CI = +/-0.080; p = 0.476)	-0.022 (CI = +/-0.346; p = 0.890)	-0.115	-2.86%
Loss Cost	2017.1	-0.022 (CI = +/-0.094; p = 0.623)	-0.009 (CI = +/-0.378; p = 0.959)	-0.155	-2.13%
Severity	2004.2	0.042 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.122; p = 0.454)	0.613	+4.30%
Severity	2005.1	0.044 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.123; p = 0.591)	0.627	+4.51%
Severity	2005.2	0.044 (CI = +/-0.012; p = 0.000)	-0.033 (CI = +/-0.127; p = 0.598)	0.606	+4.51%
Severity	2006.1	0.046 (CI = +/-0.012; p = 0.000)	-0.023 (CI = +/-0.129; p = 0.724)	0.612	+4.69%
Severity	2006.2	0.047 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.132; p = 0.677)	0.600	+4.78%
Severity	2007.1	0.046 (CI = +/-0.014; p = 0.000)	-0.033 (CI = +/-0.136; p = 0.625)	0.571	+4.68%
Severity	2007.2	0.047 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.140; p = 0.585)	0.557	+4.77%
Severity	2008.1	0.047 (CI = +/-0.016; p = 0.000)	-0.034 (CI = +/-0.145; p = 0.630)	0.542	+4.84%
Severity	2008.2	0.052 (CI = +/-0.016; p = 0.000)	-0.058 (CI = +/-0.140; p = 0.409)	0.596	+5.30%
Severity	2009.1	0.053 (CI = +/-0.017; p = 0.000)	-0.049 (CI = +/-0.145; p = 0.496)	0.593	+5.49%
Severity	2009.2	0.053 (CI = +/-0.018; p = 0.000)	-0.047 (CI = +/-0.150; p = 0.526)	0.559	+5.45%
Severity	2010.1	0.057 (CI = +/-0.019; p = 0.000)	-0.030 (CI = +/-0.152; p = 0.692)	0.580	+5.83%
Severity	2010.2	0.059 (CI = +/-0.020; p = 0.000)	-0.039 (CI = +/-0.156; p = 0.609)	0.573	+6.05%
Severity	2011.1	0.058 (CI = +/-0.022; p = 0.000)	-0.041 (CI = +/-0.163; p = 0.610)	0.543	+6.02%
Severity	2011.2	0.059 (CI = +/-0.024; p = 0.000)	-0.045 (CI = +/-0.170; p = 0.593)	0.516	+6.12%
Severity	2012.1	0.055 (CI = +/-0.025; p = 0.000)	-0.061 (CI = +/-0.175; p = 0.473)	0.464	+5.89%
Severity	2012.2	0.054 (CI = +/-0.028; p = 0.001)	-0.057 (CI = +/-0.183; p = 0.524)	0.409	+5.56%
Severity	2013.1	0.051 (CI = +/-0.030; p = 0.002)	-0.068 (CI = +/-0.191; p = 0.467)	0.358	+5.26%
Severity	2013.2	0.053 (CI = +/-0.033; p = 0.004)	-0.073 (CI = +/-0.201; p = 0.453)	0.329	+5.43%
Severity	2014.1	0.056 (CI = +/-0.037; p = 0.005)	-0.061 (CI = +/-0.212; p = 0.550)	0.328	+5.79%
Severity	2014.2	0.064 (CI = +/-0.039; p = 0.003)	-0.086 (CI = +/-0.216; p = 0.409)	0.373	+6.63%
Severity	2015.1	0.080 (CI = +/-0.039; p = 0.000)	-0.035 (CI = +/-0.200; p = 0.712)	0.520	+8.36%
Severity	2015.2	0.083 (CI = +/-0.043; p = 0.001)	-0.043 (CI = +/-0.213; p = 0.670)	0.485	+8.66%
Severity	2016.1	0.088 (CI = +/-0.049; p = 0.002)	-0.028 (CI = +/-0.227; p = 0.793)	0.472	+9.23%
Severity	2016.2	0.096 (CI = +/-0.055; p = 0.003)	-0.048 (CI = +/-0.240; p = 0.670)	0.472	+10.10%
Severity	2017.1	0.107 (CI = +/-0.063; p = 0.003)	-0.021 (CI = +/-0.255; p = 0.862)	0.486	+11.31%
Frequency	2004.2	-0.046 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.146; p = 0.260)	0.576	-4.53%
Frequency	2005.1	-0.050 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.142; p = 0.407)	0.622	-4.88%
Frequency	2005.2	-0.053 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.141; p = 0.285)	0.643	-5.14%
Frequency	2006.1	-0.055 (CI = +/-0.014; p = 0.000)	0.061 (CI = +/-0.143; p = 0.390)	0.654	-5.36%
Frequency	2006.2	-0.057 (CI = +/-0.014; p = 0.000)	0.073 (CI = +/-0.144; p = 0.310)	0.658	-5.55%
Frequency	2007.1	-0.060 (CI = +/-0.015; p = 0.000)	0.059 (CI = +/-0.146; p = 0.419)	0.667	-5.79%
Frequency	2007.2	-0.061 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.149; p = 0.360)	0.662	-5.95%
Frequency	2008.1	-0.064 (CI = +/-0.016; p = 0.000)	0.055 (CI = +/-0.152; p = 0.466)	0.666	-6.17%
Frequency	2008.2	-0.067 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.151; p = 0.326)	0.686	-6.52%
Frequency	2009.1	-0.071 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.151; p = 0.475)	0.707	-6.89%
Frequency	2009.2	-0.077 (CI = +/-0.017; p = 0.000)	0.081 (CI = +/-0.144; p = 0.260)	0.751	-7.41%
Frequency	2010.1	-0.080 (CI = +/-0.018; p = 0.000)	0.067 (CI = +/-0.147; p = 0.354)	0.751	-7.66%
Frequency	2010.2	-0.085 (CI = +/-0.018; p = 0.000)	0.091 (CI = +/-0.143; p = 0.202)	0.778	-8.14%
Frequency	2011.1	-0.090 (CI = +/-0.019; p = 0.000)	0.069 (CI = +/-0.142; p = 0.325)	0.796	-8.59%
Frequency	2011.2	-0.092 (CI = +/-0.020; p = 0.000)	0.079 (CI = +/-0.146; p = 0.277)	0.786	-8.80%
Frequency	2012.1	-0.096 (CI = +/-0.022; p = 0.000)	0.062 (CI = +/-0.149; p = 0.395)	0.789	-9.16%
Frequency	2012.2	-0.102 (CI = +/-0.022; p = 0.000)	0.085 (CI = +/-0.147; p = 0.241)	0.807	-9.70%
Frequency	2013.1	-0.106 (CI = +/-0.024; p = 0.000)	0.068 (CI = +/-0.150; p = 0.354)	0.809	-10.09%
Frequency	2013.2	-0.108 (CI = +/-0.026; p = 0.000)	0.074 (CI = +/-0.158; p = 0.338)	0.789	-10.24%
Frequency	2014.1	-0.111 (CI = +/-0.029; p = 0.000)	0.065 (CI = +/-0.166; p = 0.422)	0.776	-10.47%
Frequency	2014.2	-0.107 (CI = +/-0.032; p = 0.000)	0.053 (CI = +/-0.174; p = 0.527)	0.733	-10.13%
Frequency	2015.1	-0.111 (CI = +/-0.035; p = 0.000)	0.038 (CI = +/-0.183; p = 0.661)	0.723	-10.55%
Frequency	2015.2	-0.112 (CI = +/-0.040; p = 0.000)	0.040 (CI = +/-0.196; p = 0.671)	0.682	-10.59%
Frequency	2016.1	-0.120 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.205; p = 0.880)	0.684	-11.29%
Frequency	2016.2	-0.123 (CI = +/-0.051; p = 0.000)	0.026 (CI = +/-0.221; p = 0.805)	0.648	-11.59%
Frequency	2017.1	-0.129 (CI = +/-0.060; p = 0.001)	0.012 (CI = +/-0.240; p = 0.916)	0.619	-12.08%

Total Property Damage

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.015; p = 0.566)	-0.018	-0.42%
Loss Cost	2005.1	-0.006 (CI = +/-0.015; p = 0.432)	-0.010	-0.60%
Loss Cost	2005.2	-0.009 (CI = +/-0.016; p = 0.281)	0.006	-0.86%
Loss Cost	2006.1	-0.009 (CI = +/-0.017; p = 0.265)	0.008	-0.94%
Loss Cost	2006.2	-0.010 (CI = +/-0.018; p = 0.241)	0.012	-1.04%
Loss Cost	2007.1	-0.014 (CI = +/-0.018; p = 0.130)	0.041	-1.40%
Loss Cost	2007.2	-0.015 (CI = +/-0.020; p = 0.135)	0.041	-1.46%
Loss Cost	2008.1	-0.017 (CI = +/-0.021; p = 0.112)	0.051	-1.65%
Loss Cost	2008.2	-0.016 (CI = +/-0.022; p = 0.157)	0.036	-1.56%
Loss Cost	2009.1	-0.018 (CI = +/-0.023; p = 0.128)	0.048	-1.78%
Loss Cost	2009.2	-0.024 (CI = +/-0.024; p = 0.051)	0.102	-2.37%
Loss Cost	2010.1	-0.023 (CI = +/-0.026; p = 0.074)	0.083	-2.31%
Loss Cost	2010.2	-0.026 (CI = +/-0.028; p = 0.063)	0.097	-2.58%
Loss Cost	2011.1	-0.032 (CI = +/-0.029; p = 0.035)	0.138	-3.11%
Loss Cost	2011.2	-0.033 (CI = +/-0.032; p = 0.043)	0.131	-3.22%
Loss Cost	2012.1	-0.041 (CI = +/-0.033; p = 0.017)	0.196	-3.99%
Loss Cost	2012.2	-0.048 (CI = +/-0.035; p = 0.009)	0.247	-4.67%
Loss Cost	2013.1	-0.055 (CI = +/-0.037; p = 0.005)	0.293	-5.36%
Loss Cost	2013.2	-0.055 (CI = +/-0.041; p = 0.011)	0.260	-5.36%
Loss Cost	2014.1	-0.054 (CI = +/-0.045; p = 0.021)	0.220	-5.29%
Loss Cost	2014.2	-0.043 (CI = +/-0.048; p = 0.078)	0.123	-4.18%
Loss Cost	2015.1	-0.031 (CI = +/-0.052; p = 0.217)	0.037	-3.08%
Loss Cost	2015.2	-0.029 (CI = +/-0.058; p = 0.308)	0.007	-2.84%
Loss Cost	2016.1	-0.031 (CI = +/-0.066; p = 0.329)	0.001	-3.08%
Loss Cost	2016.2	-0.027 (CI = +/-0.076; p = 0.458)	-0.031	-2.66%
Loss Cost	2017.1	-0.021 (CI = +/-0.088; p = 0.609)	-0.059	-2.10%
Severity	2004.2	0.042 (CI = +/-0.011; p = 0.000)	0.618	+4.30%
Severity	2005.1	0.044 (CI = +/-0.011; p = 0.000)	0.635	+4.52%
Severity	2005.2	0.044 (CI = +/-0.012; p = 0.000)	0.614	+4.51%
Severity	2006.1	0.046 (CI = +/-0.012; p = 0.000)	0.622	+4.70%
Severity	2006.2	0.047 (CI = +/-0.013; p = 0.000)	0.610	+4.78%
Severity	2007.1	0.046 (CI = +/-0.014; p = 0.000)	0.581	+4.69%
Severity	2007.2	0.047 (CI = +/-0.015; p = 0.000)	0.567	+4.77%
Severity	2008.1	0.047 (CI = +/-0.015; p = 0.000)	0.553	+4.86%
Severity	2008.2	0.052 (CI = +/-0.016; p = 0.000)	0.600	+5.30%
Severity	2009.1	0.054 (CI = +/-0.016; p = 0.000)	0.600	+5.52%
Severity	2009.2	0.053 (CI = +/-0.018; p = 0.000)	0.568	+5.45%
Severity	2010.1	0.057 (CI = +/-0.018; p = 0.000)	0.593	+5.85%
Severity	2010.2	0.059 (CI = +/-0.020; p = 0.000)	0.586	+6.05%
Severity	2011.1	0.059 (CI = +/-0.021; p = 0.000)	0.557	+6.06%
Severity	2011.2	0.059 (CI = +/-0.023; p = 0.000)	0.531	+6.12%
Severity	2012.1	0.056 (CI = +/-0.025; p = 0.000)	0.476	+5.76%
Severity	2012.2	0.054 (CI = +/-0.027; p = 0.000)	0.426	+5.56%
Severity	2013.1	0.052 (CI = +/-0.030; p = 0.002)	0.373	+5.35%
Severity	2013.2	0.053 (CI = +/-0.033; p = 0.003)	0.343	+5.43%
Severity	2014.1	0.057 (CI = +/-0.036; p = 0.003)	0.351	+5.89%
Severity	2014.2	0.064 (CI = +/-0.039; p = 0.003)	0.383	+6.63%
Severity	2015.1	0.081 (CI = +/-0.037; p = 0.000)	0.545	+8.43%
Severity	2015.2	0.083 (CI = +/-0.042; p = 0.001)	0.513	+8.66%
Severity	2016.1	0.089 (CI = +/-0.047; p = 0.001)	0.507	+9.30%
Severity	2016.2	0.096 (CI = +/-0.053; p = 0.002)	0.505	+10.10%
Severity	2017.1	0.108 (CI = +/-0.060; p = 0.002)	0.528	+11.38%
Frequency	2004.2	-0.046 (CI = +/-0.013; p = 0.000)	0.572	-4.53%
Frequency	2005.1	-0.050 (CI = +/-0.013; p = 0.000)	0.625	-4.90%
Frequency	2005.2	-0.053 (CI = +/-0.013; p = 0.000)	0.641	-5.14%
Frequency	2006.1	-0.055 (CI = +/-0.014; p = 0.000)	0.657	-5.39%
Frequency	2006.2	-0.057 (CI = +/-0.014; p = 0.000)	0.657	-5.55%
Frequency	2007.1	-0.060 (CI = +/-0.015; p = 0.000)	0.671	-5.82%
Frequency	2007.2	-0.061 (CI = +/-0.016; p = 0.000)	0.664	-5.95%
Frequency	2008.1	-0.064 (CI = +/-0.016; p = 0.000)	0.671	-6.20%
Frequency	2008.2	-0.067 (CI = +/-0.017; p = 0.000)	0.686	-6.52%
Frequency	2009.1	-0.072 (CI = +/-0.017; p = 0.000)	0.712	-6.92%
Frequency	2009.2	-0.077 (CI = +/-0.017; p = 0.000)	0.748	-7.41%
Frequency	2010.1	-0.080 (CI = +/-0.018; p = 0.000)	0.752	-7.71%
Frequency	2010.2	-0.085 (CI = +/-0.019; p = 0.000)	0.771	-8.14%
Frequency	2011.1	-0.090 (CI = +/-0.019; p = 0.000)	0.796	-8.65%
Frequency	2011.2	-0.092 (CI = +/-0.020; p = 0.000)	0.784	-8.80%
Frequency	2012.1	-0.097 (CI = +/-0.021; p = 0.000)	0.792	-9.22%
Frequency	2012.2	-0.102 (CI = +/-0.022; p = 0.000)	0.803	-9.70%
Frequency	2013.1	-0.107 (CI = +/-0.024; p = 0.000)	0.810	-10.17%
Frequency	2013.2	-0.108 (CI = +/-0.026; p = 0.000)	0.789	-10.24%
Frequency	2014.1	-0.112 (CI = +/-0.028; p = 0.000)	0.780	-10.56%
Frequency	2014.2	-0.107 (CI = +/-0.031; p = 0.000)	0.742	-10.13%
Frequency	2015.1	-0.112 (CI = +/-0.034; p = 0.000)	0.737	-10.61%
Frequency	2015.2	-0.112 (CI = +/-0.039; p = 0.000)	0.700	-10.59%
Frequency	2016.1	-0.120 (CI = +/-0.042; p = 0.000)	0.706	-11.33%
Frequency	2016.2	-0.123 (CI = +/-0.049; p = 0.000)	0.674	-11.59%
Frequency	2017.1	-0.129 (CI = +/-0.056; p = 0.000)	0.651	-12.11%

Total Property Damage

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.013 (CI = +/-0.017; p = 0.131)	0.019 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.254; p = 0.420)	0.309	+1.28%
Loss Cost	2005.1	0.011 (CI = +/-0.018; p = 0.213)	0.019 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.259; p = 0.479)	0.307	+1.11%
Loss Cost	2005.2	0.008 (CI = +/-0.019; p = 0.376)	0.018 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.262; p = 0.575)	0.310	+0.82%
Loss Cost	2006.1	0.008 (CI = +/-0.020; p = 0.411)	0.018 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.269; p = 0.586)	0.309	+0.82%
Loss Cost	2006.2	0.008 (CI = +/-0.021; p = 0.467)	0.018 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.277; p = 0.610)	0.307	+0.77%
Loss Cost	2007.1	0.003 (CI = +/-0.022; p = 0.769)	0.018 (CI = +/-0.009; p = 0.001)	-0.043 (CI = +/-0.278; p = 0.754)	0.323	+0.32%
Loss Cost	2007.2	0.003 (CI = +/-0.024; p = 0.771)	0.018 (CI = +/-0.010; p = 0.001)	-0.044 (CI = +/-0.287; p = 0.754)	0.320	+0.35%
Loss Cost	2008.1	0.002 (CI = +/-0.026; p = 0.891)	0.018 (CI = +/-0.010; p = 0.001)	-0.035 (CI = +/-0.295; p = 0.812)	0.321	+0.18%
Loss Cost	2008.2	0.005 (CI = +/-0.028; p = 0.727)	0.018 (CI = +/-0.010; p = 0.001)	-0.052 (CI = +/-0.303; p = 0.730)	0.317	+0.48%
Loss Cost	2009.1	0.003 (CI = +/-0.030; p = 0.866)	0.018 (CI = +/-0.010; p = 0.001)	-0.039 (CI = +/-0.314; p = 0.800)	0.319	+0.25%
Loss Cost	2009.2	-0.006 (CI = +/-0.031; p = 0.682)	0.017 (CI = +/-0.010; p = 0.002)	0.008 (CI = +/-0.310; p = 0.960)	0.361	-0.63%
Loss Cost	2010.1	-0.004 (CI = +/-0.034; p = 0.823)	0.017 (CI = +/-0.010; p = 0.002)	-0.006 (CI = +/-0.322; p = 0.972)	0.350	-0.37%
Loss Cost	2010.2	-0.007 (CI = +/-0.037; p = 0.697)	0.017 (CI = +/-0.011; p = 0.003)	0.011 (CI = +/-0.335; p = 0.944)	0.355	-0.71%
Loss Cost	2011.1	-0.016 (CI = +/-0.040; p = 0.423)	0.016 (CI = +/-0.011; p = 0.005)	0.054 (CI = +/-0.341; p = 0.747)	0.386	-1.56%
Loss Cost	2011.2	-0.017 (CI = +/-0.044; p = 0.442)	0.016 (CI = +/-0.011; p = 0.007)	0.058 (CI = +/-0.359; p = 0.739)	0.377	-1.65%
Loss Cost	2012.1	-0.031 (CI = +/-0.046; p = 0.174)	0.014 (CI = +/-0.011; p = 0.010)	0.125 (CI = +/-0.355; p = 0.470)	0.444	-3.08%
Loss Cost	2012.2	-0.046 (CI = +/-0.049; p = 0.066)	0.013 (CI = +/-0.010; p = 0.015)	0.189 (CI = +/-0.355; p = 0.279)	0.501	-4.46%
Loss Cost	2013.1	-0.062 (CI = +/-0.052; p = 0.021)	0.012 (CI = +/-0.010; p = 0.022)	0.260 (CI = +/-0.354; p = 0.140)	0.562	-6.01%
Loss Cost	2013.2	-0.065 (CI = +/-0.059; p = 0.032)	0.012 (CI = +/-0.011; p = 0.030)	0.272 (CI = +/-0.379; p = 0.148)	0.540	-6.29%
Loss Cost	2014.1	-0.067 (CI = +/-0.067; p = 0.050)	0.012 (CI = +/-0.011; p = 0.039)	0.281 (CI = +/-0.409; p = 0.164)	0.513	-6.48%
Loss Cost	2014.2	-0.045 (CI = +/-0.072; p = 0.204)	0.013 (CI = +/-0.011; p = 0.023)	0.197 (CI = +/-0.415; p = 0.329)	0.466	-4.42%
Loss Cost	2015.1	-0.022 (CI = +/-0.079; p = 0.559)	0.014 (CI = +/-0.011; p = 0.014)	0.111 (CI = +/-0.426; p = 0.584)	0.433	-2.18%
Loss Cost	2015.2	-0.019 (CI = +/-0.093; p = 0.659)	0.014 (CI = +/-0.011; p = 0.018)	0.102 (CI = +/-0.469; p = 0.647)	0.409	-1.92%
Loss Cost	2016.1	-0.030 (CI = +/-0.109; p = 0.554)	0.014 (CI = +/-0.012; p = 0.028)	0.139 (CI = +/-0.517; p = 0.569)	0.408	-3.00%
Loss Cost	2016.2	-0.029 (CI = +/-0.131; p = 0.638)	0.014 (CI = +/-0.013; p = 0.037)	0.133 (CI = +/-0.579; p = 0.622)	0.377	-2.83%
Loss Cost	2017.1	-0.028 (CI = +/-0.158; p = 0.705)	0.014 (CI = +/-0.014; p = 0.048)	0.130 (CI = +/-0.653; p = 0.667)	0.345	-2.72%
Severity	2004.2	0.031 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.899)	0.333 (CI = +/-0.201; p = 0.002)	0.697	+3.14%
Severity	2005.1	0.033 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.007; p = 0.815)	0.318 (CI = +/-0.202; p = 0.003)	0.706	+3.39%
Severity	2005.2	0.032 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.007; p = 0.852)	0.324 (CI = +/-0.207; p = 0.003)	0.691	+3.29%
Severity	2006.1	0.034 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.007; p = 0.792)	0.312 (CI = +/-0.210; p = 0.005)	0.693	+3.48%
Severity	2006.2	0.034 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.007; p = 0.793)	0.311 (CI = +/-0.216; p = 0.006)	0.681	+3.50%
Severity	2007.1	0.032 (CI = +/-0.018; p = 0.001)	0.001 (CI = +/-0.007; p = 0.864)	0.326 (CI = +/-0.220; p = 0.005)	0.663	+3.25%
Severity	2007.2	0.032 (CI = +/-0.019; p = 0.002)	0.001 (CI = +/-0.008; p = 0.869)	0.326 (CI = +/-0.227; p = 0.006)	0.649	+3.24%
Severity	2008.1	0.032 (CI = +/-0.021; p = 0.004)	0.001 (CI = +/-0.008; p = 0.873)	0.326 (CI = +/-0.235; p = 0.008)	0.636	+3.24%
Severity	2008.2	0.038 (CI = +/-0.021; p = 0.001)	0.001 (CI = +/-0.008; p = 0.730)	0.295 (CI = +/-0.232; p = 0.015)	0.667	+3.82%
Severity	2009.1	0.040 (CI = +/-0.023; p = 0.002)	0.002 (CI = +/-0.008; p = 0.691)	0.284 (CI = +/-0.240; p = 0.022)	0.661	+4.03%
Severity	2009.2	0.037 (CI = +/-0.025; p = 0.006)	0.001 (CI = +/-0.008; p = 0.757)	0.299 (CI = +/-0.247; p = 0.020)	0.639	+3.73%
Severity	2010.1	0.042 (CI = +/-0.027; p = 0.004)	0.002 (CI = +/-0.008; p = 0.660)	0.273 (CI = +/-0.252; p = 0.035)	0.651	+4.25%
Severity	2010.2	0.043 (CI = +/-0.029; p = 0.006)	0.002 (CI = +/-0.008; p = 0.640)	0.265 (CI = +/-0.263; p = 0.048)	0.640	+4.42%
Severity	2011.1	0.041 (CI = +/-0.032; p = 0.015)	0.002 (CI = +/-0.009; p = 0.684)	0.275 (CI = +/-0.275; p = 0.050)	0.615	+4.20%
Severity	2011.2	0.040 (CI = +/-0.036; p = 0.031)	0.002 (CI = +/-0.009; p = 0.716)	0.282 (CI = +/-0.289; p = 0.055)	0.592	+4.05%
Severity	2012.1	0.030 (CI = +/-0.038; p = 0.117)	0.001 (CI = +/-0.009; p = 0.863)	0.327 (CI = +/-0.293; p = 0.030)	0.567	+3.04%
Severity	2012.2	0.022 (CI = +/-0.042; p = 0.283)	0.000 (CI = +/-0.009; p = 0.981)	0.363 (CI = +/-0.303; p = 0.022)	0.544	+2.23%
Severity	2013.1	0.012 (CI = +/-0.046; p = 0.576)	-0.001 (CI = +/-0.009; p = 0.887)	0.404 (CI = +/-0.313; p = 0.014)	0.526	+1.25%
Severity	2013.2	0.007 (CI = +/-0.052; p = 0.779)	-0.001 (CI = +/-0.009; p = 0.826)	0.427 (CI = +/-0.333; p = 0.015)	0.509	+0.70%
Severity	2014.1	0.008 (CI = +/-0.059; p = 0.774)	-0.001 (CI = +/-0.010; p = 0.845)	0.422 (CI = +/-0.360; p = 0.024)	0.499	+0.82%
Severity	2014.2	0.014 (CI = +/-0.068; p = 0.657)	-0.001 (CI = +/-0.010; p = 0.910)	0.398 (CI = +/-0.388; p = 0.045)	0.498	+1.45%
Severity	2015.1	0.044 (CI = +/-0.069; p = 0.198)	0.001 (CI = +/-0.010; p = 0.829)	0.290 (CI = +/-0.374; p = 0.119)	0.601	+4.47%
Severity	2015.2	0.040 (CI = +/-0.081; p = 0.311)	0.001 (CI = +/-0.010; p = 0.867)	0.304 (CI = +/-0.412; p = 0.135)	0.569	+4.05%
Severity	2016.1	0.043 (CI = +/-0.097; p = 0.347)	0.001 (CI = +/-0.011; p = 0.852)	0.292 (CI = +/-0.457; p = 0.190)	0.546	+4.43%
Severity	2016.2	0.049 (CI = +/-0.115; p = 0.367)	0.001 (CI = +/-0.011; p = 0.831)	0.273 (CI = +/-0.511; p = 0.264)	0.523	+5.05%
Severity	2017.1	0.065 (CI = +/-0.137; p = 0.314)	0.002 (CI = +/-0.012; p = 0.783)	0.226 (CI = +/-0.568; p = 0.396)	0.515	+6.74%
Frequency	2004.2	-0.018 (CI = +/-0.011; p = 0.002)	0.019 (CI = +/-0.006; p = 0.000)	-0.436 (CI = +/-0.169; p = 0.000)	0.835	-1.81%
Frequency	2005.1	-0.022 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.409 (CI = +/-0.159; p = 0.000)	0.861	-2.21%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.397 (CI = +/-0.161; p = 0.000)	0.864	-2.38%
Frequency	2006.1	-0.026 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.385 (CI = +/-0.162; p = 0.000)	0.867	-2.58%
Frequency	2006.2	-0.027 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.381 (CI = +/-0.167; p = 0.000)	0.864	-2.63%
Frequency	2007.1	-0.029 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.369 (CI = +/-0.169; p = 0.000)	0.866	-2.83%
Frequency	2007.2	-0.028 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.371 (CI = +/-0.174; p = 0.000)	0.861	-2.80%
Frequency	2008.1	-0.030 (CI = +/-0.016; p = 0.001)	0.017 (CI = +/-0.006; p = 0.000)	-0.361 (CI = +/-0.179; p = 0.000)	0.860	-2.97%
Frequency	2008.2	-0.033 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.346 (CI = +/-0.182; p = 0.001)	0.863	-3.22%
Frequency	2009.1	-0.037 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.323 (CI = +/-0.182; p = 0.001)	0.871	-3.63%
Frequency	2009.2	-0.043 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.291 (CI = +/-0.176; p = 0.002)	0.887	-4.20%
Frequency	2010.1	-0.045 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.279 (CI = +/-0.182; p = 0.004)	0.886	-4.43%
Frequency	2010.2	-0.050 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.254 (CI = +/-0.183; p = 0.009)	0.892	-4.91%
Frequency	2011.1	-0.057 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.180; p = 0.018)	0.903	-5.53%
Frequency	2011.2	-0.056 (CI = +/-0.023; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.189; p = 0.023)	0.896	-5.48%
Frequency	2012.1	-0.061 (CI = +/-0.025; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.195; p = 0.043)	0.866	-5.94%
Frequency	2012.2	-0.068 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.173 (CI = +/-0.200; p = 0.085)	0.900	-6.54%
Frequency	2013.1	-0.074 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.144 (CI = +/-0.205; p = 0.158)	0.902	-7.17%
Frequency	2013.2	-0.072 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.154 (CI = +/-0.220; p = 0.156)	0.892	-6.94%
Frequency	2014.1	-0.075 (CI = +/-0.039; p = 0.001)	0.013 (CI = +/-0.006; p = 0.001)	-0.141 (CI = +/-0.236; p = 0.222)	0.884	-7.24%
Frequency	2014.2	-0.060 (CI = +/-0.040; p = 0.006)	0.014 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.230; p = 0.082)	0.885	-5.78%
Frequency	2015.1	-0.066 (CI = +/-0.046; p = 0.008)	0.013 (CI = +/-0.006; p = 0.000)	-0.178 (CI = +/-0.248; p = 0.145)	0.880	-6.37%
Frequency	2015.2	-0.059 (CI = +/-0.053; p = 0.033)	0.014 (CI = +/-0.007; p = 0.001)	-0.202 (CI = +/-0.270; p = 0.130)	0.865	-5.74%
Frequency	2016.1	-0.074 (CI = +/-0.060; p = 0.020)	0.013 (CI = +/-0.007; p = 0.001)	-0.153 (CI = +/-0.285; p = 0.266)	0.870	-7.12%
Frequency	2016.2	-0.078 (CI = +/-0.072; p = 0.036)	0.013 (CI = +/-0.007; p = 0.002)	-0.139 (CI = +/-0.318; p = 0.356)	0.854	-7.51%
Frequency	2017.1	-0.093 (CI = +/-0.084; p = 0.034)	0.012 (CI = +/-0.007; p = 0.004)	-0.096 (CI = +/-0.348; p = 0.552)	0.848	-8.86%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.019; p = 0.702)	0.036 (CI = +/-0.171; p = 0.672)	-0.020 (CI = +/-0.314; p = 0.900)	-0.070	-0.35%
Loss Cost	2005.1	-0.006 (CI = +/-0.020; p = 0.556)	0.026 (CI = +/-0.175; p = 0.768)	-0.006 (CI = +/-0.318; p = 0.970)	-0.067	-0.57%
Loss Cost	2005.2	-0.009 (CI = +/-0.020; p = 0.356)	0.043 (CI = +/-0.176; p = 0.620)	0.021 (CI = +/-0.319; p = 0.896)	-0.047	-0.94%
Loss Cost	2006.1	-0.010 (CI = +/-0.022; p = 0.344)	0.039 (CI = +/-0.181; p = 0.660)	0.026 (CI = +/-0.327; p = 0.874)	-0.047	-1.02%
Loss Cost	2006.2	-0.012 (CI = +/-0.023; p = 0.295)	0.048 (CI = +/-0.186; p = 0.605)	0.038 (CI = +/-0.334; p = 0.817)	-0.041	-1.20%
Loss Cost	2007.1	-0.017 (CI = +/-0.024; p = 0.164)	0.028 (CI = +/-0.187; p = 0.761)	0.065 (CI = +/-0.334; p = 0.694)	-0.015	-1.66%
Loss Cost	2007.2	-0.018 (CI = +/-0.026; p = 0.160)	0.034 (CI = +/-0.193; p = 0.722)	0.074 (CI = +/-0.343; p = 0.663)	-0.015	-1.80%
Loss Cost	2008.1	-0.021 (CI = +/-0.028; p = 0.133)	0.024 (CI = +/-0.198; p = 0.808)	0.088 (CI = +/-0.351; p = 0.611)	-0.005	-2.06%
Loss Cost	2008.2	-0.020 (CI = +/-0.030; p = 0.178)	0.021 (CI = +/-0.206; p = 0.836)	0.084 (CI = +/-0.363; p = 0.640)	-0.026	-1.99%
Loss Cost	2009.1	-0.024 (CI = +/-0.032; p = 0.140)	0.009 (CI = +/-0.211; p = 0.934)	0.101 (CI = +/-0.371; p = 0.579)	-0.013	-2.33%
Loss Cost	2009.2	-0.033 (CI = +/-0.033; p = 0.046)	0.043 (CI = +/-0.207; p = 0.675)	0.157 (CI = +/-0.363; p = 0.382)	0.064	-3.27%
Loss Cost	2010.1	-0.033 (CI = +/-0.036; p = 0.069)	0.044 (CI = +/-0.216; p = 0.677)	0.155 (CI = +/-0.375; p = 0.404)	0.041	-3.23%
Loss Cost	2010.2	-0.039 (CI = +/-0.038; p = 0.048)	0.063 (CI = +/-0.221; p = 0.562)	0.186 (CI = +/-0.385; p = 0.328)	0.068	-3.79%
Loss Cost	2011.1	-0.047 (CI = +/-0.040; p = 0.024)	0.038 (CI = +/-0.223; p = 0.730)	0.225 (CI = +/-0.386; p = 0.239)	0.121	-4.64%
Loss Cost	2011.2	-0.052 (CI = +/-0.044; p = 0.025)	0.050 (CI = +/-0.232; p = 0.659)	0.247 (CI = +/-0.402; p = 0.216)	0.120	-5.05%
Loss Cost	2012.1	-0.066 (CI = +/-0.046; p = 0.007)	0.014 (CI = +/-0.227; p = 0.899)	0.305 (CI = +/-0.392; p = 0.120)	0.219	-6.37%
Loss Cost	2012.2	-0.081 (CI = +/-0.048; p = 0.002)	0.054 (CI = +/-0.222; p = 0.616)	0.377 (CI = +/-0.384; p = 0.054)	0.321	-7.80%
Loss Cost	2013.1	-0.097 (CI = +/-0.049; p = 0.001)	0.019 (CI = +/-0.217; p = 0.853)	0.436 (CI = +/-0.375; p = 0.025)	0.410	-9.22%
Loss Cost	2013.2	-0.103 (CI = +/-0.055; p = 0.001)	0.034 (CI = +/-0.228; p = 0.754)	0.465 (CI = +/-0.396; p = 0.024)	0.392	-9.82%
Loss Cost	2014.1	-0.108 (CI = +/-0.063; p = 0.002)	0.025 (CI = +/-0.240; p = 0.829)	0.482 (CI = +/-0.417; p = 0.026)	0.362	-10.26%
Loss Cost	2014.2	-0.096 (CI = +/-0.070; p = 0.011)	0.001 (CI = +/-0.250; p = 0.996)	0.434 (CI = +/-0.440; p = 0.053)	0.236	-9.15%
Loss Cost	2015.1	-0.084 (CI = +/-0.079; p = 0.040)	0.021 (CI = +/-0.262; p = 0.868)	0.395 (CI = +/-0.462; p = 0.088)	0.113	-8.04%
Loss Cost	2015.2	-0.090 (CI = +/-0.093; p = 0.057)	0.031 (CI = +/-0.282; p = 0.814)	0.417 (CI = +/-0.504; p = 0.097)	0.081	-8.63%
Loss Cost	2016.1	-0.106 (CI = +/-0.108; p = 0.054)	0.010 (CI = +/-0.298; p = 0.945)	0.462 (CI = +/-0.537; p = 0.085)	0.099	-10.04%
Loss Cost	2016.2	-0.114 (CI = +/-0.130; p = 0.080)	0.021 (CI = +/-0.325; p = 0.889)	0.488 (CI = +/-0.599; p = 0.100)	0.059	-10.79%
Loss Cost	2017.1	-0.121 (CI = +/-0.157; p = 0.118)	0.014 (CI = +/-0.355; p = 0.934)	0.505 (CI = +/-0.663; p = 0.121)	0.014	-11.38%
Severity	2004.2	0.031 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.108; p = 0.566)	0.330 (CI = +/-0.199; p = 0.002)	0.700	+3.12%
Severity	2005.1	0.033 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.110; p = 0.688)	0.319 (CI = +/-0.200; p = 0.003)	0.707	+3.32%
Severity	2005.2	0.032 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.113; p = 0.747)	0.324 (CI = +/-0.204; p = 0.003)	0.692	+3.23%
Severity	2006.1	0.033 (CI = +/-0.014; p = 0.000)	-0.011 (CI = +/-0.115; p = 0.843)	0.316 (CI = +/-0.207; p = 0.004)	0.692	+3.39%
Severity	2006.2	0.033 (CI = +/-0.015; p = 0.000)	-0.012 (CI = +/-0.119; p = 0.840)	0.315 (CI = +/-0.213; p = 0.005)	0.680	+3.40%
Severity	2007.1	0.031 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.121; p = 0.727)	0.327 (CI = +/-0.216; p = 0.004)	0.664	+3.18%
Severity	2007.2	0.031 (CI = +/-0.017; p = 0.001)	-0.021 (CI = +/-0.125; p = 0.733)	0.327 (CI = +/-0.222; p = 0.005)	0.650	+3.18%
Severity	2008.1	0.031 (CI = +/-0.018; p = 0.001)	-0.022 (CI = +/-0.129; p = 0.730)	0.328 (CI = +/-0.229; p = 0.007)	0.637	+3.16%
Severity	2008.2	0.036 (CI = +/-0.018; p = 0.000)	-0.041 (CI = +/-0.128; p = 0.511)	0.297 (CI = +/-0.225; p = 0.012)	0.670	+3.68%
Severity	2009.1	0.037 (CI = +/-0.020; p = 0.001)	-0.037 (CI = +/-0.132; p = 0.566)	0.291 (CI = +/-0.231; p = 0.016)	0.663	+3.80%
Severity	2009.2	0.035 (CI = +/-0.021; p = 0.002)	-0.029 (CI = +/-0.136; p = 0.660)	0.304 (CI = +/-0.239; p = 0.015)	0.640	+3.57%
Severity	2010.1	0.039 (CI = +/-0.023; p = 0.002)	-0.018 (CI = +/-0.139; p = 0.792)	0.287 (CI = +/-0.242; p = 0.022)	0.649	+3.94%
Severity	2010.2	0.040 (CI = +/-0.025; p = 0.003)	-0.022 (CI = +/-0.145; p = 0.753)	0.280 (CI = +/-0.252; p = 0.031)	0.638	+4.08%
Severity	2011.1	0.038 (CI = +/-0.027; p = 0.009)	-0.029 (CI = +/-0.150; p = 0.695)	0.290 (CI = +/-0.261; p = 0.031)	0.615	+3.85%
Severity	2011.2	0.037 (CI = +/-0.030; p = 0.020)	-0.026 (CI = +/-0.158; p = 0.739)	0.295 (CI = +/-0.273; p = 0.036)	0.591	+3.73%
Severity	2012.1	0.028 (CI = +/-0.032; p = 0.078)	-0.047 (CI = +/-0.156; p = 0.535)	0.330 (CI = +/-0.270; p = 0.019)	0.575	+2.86%
Severity	2012.2	0.022 (CI = +/-0.035; p = 0.193)	-0.032 (CI = +/-0.162; p = 0.679)	0.357 (CI = +/-0.280; p = 0.015)	0.548	+2.26%
Severity	2013.1	0.014 (CI = +/-0.037; p = 0.436)	-0.051 (CI = +/-0.164; p = 0.521)	0.389 (CI = +/-0.283; p = 0.010)	0.537	+1.42%
Severity	2013.2	0.011 (CI = +/-0.042; p = 0.585)	-0.044 (CI = +/-0.173; p = 0.597)	0.402 (CI = +/-0.301; p = 0.012)	0.516	+1.12%
Severity	2014.1	0.011 (CI = +/-0.048; p = 0.621)	-0.044 (CI = +/-0.183; p = 0.620)	0.401 (CI = +/-0.319; p = 0.017)	0.506	+1.14%
Severity	2014.2	0.018 (CI = +/-0.054; p = 0.486)	-0.057 (CI = +/-0.193; p = 0.538)	0.374 (CI = +/-0.340; p = 0.033)	0.511	+1.84%
Severity	2015.1	0.039 (CI = +/-0.056; p = 0.151)	-0.022 (CI = +/-0.184; p = 0.804)	0.306 (CI = +/-0.324; p = 0.062)	0.602	+4.03%
Severity	2015.2	0.037 (CI = +/-0.066; p = 0.251)	-0.017 (CI = +/-0.198; p = 0.858)	0.316 (CI = +/-0.355; p = 0.076)	0.569	+3.72%
Severity	2016.1	0.038 (CI = +/-0.077; p = 0.301)	-0.014 (CI = +/-0.214; p = 0.886)	0.311 (CI = +/-0.385; p = 0.104)	0.546	+3.90%
Severity	2016.2	0.044 (CI = +/-0.093; p = 0.326)	-0.022 (CI = +/-0.234; p = 0.841)	0.295 (CI = +/-0.430; p = 0.160)	0.523	+4.46%
Severity	2017.1	0.055 (CI = +/-0.112; p = 0.298)	-0.009 (CI = +/-0.253; p = 0.940)	0.266 (CI = +/-0.472; p = 0.238)	0.512	+5.66%
Frequency	2004.2	-0.034 (CI = +/-0.015; p = 0.000)	0.067 (CI = +/-0.134; p = 0.317)	-0.350 (CI = +/-0.246; p = 0.007)	0.648	-3.37%
Frequency	2005.1	-0.038 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.131; p = 0.465)	-0.325 (CI = +/-0.238; p = 0.009)	0.682	-3.76%
Frequency	2005.2	-0.041 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.131; p = 0.350)	-0.304 (CI = +/-0.238; p = 0.014)	0.694	-4.04%
Frequency	2006.1	-0.044 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.133; p = 0.444)	-0.290 (CI = +/-0.240; p = 0.020)	0.700	-4.26%
Frequency	2006.2	-0.046 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.136; p = 0.380)	-0.276 (CI = +/-0.245; p = 0.028)	0.698	-4.45%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	0.049 (CI = +/-0.139; p = 0.476)	-0.262 (CI = +/-0.248; p = 0.039)	0.703	-4.69%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	0.055 (CI = +/-0.143; p = 0.438)	-0.253 (CI = +/-0.254; p = 0.051)	0.694	-4.83%
Frequency	2008.1	-0.052 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.146; p = 0.526)	-0.240 (CI = +/-0.259; p = 0.068)	0.694	-5.06%
Frequency	2008.2	-0.056 (CI = +/-0.021; p = 0.000)	0.062 (CI = +/-0.148; p = 0.394)	-0.214 (CI = +/-0.260; p = 0.104)	0.705	-5.46%
Frequency	2009.1	-0.061 (CI = +/-0.022; p = 0.000)	0.046 (CI = +/-0.148; p = 0.530)	-0.190 (CI = +/-0.260; p = 0.145)	0.720	-5.90%
Frequency	2009.2	-0.068 (CI = +/-0.023; p = 0.000)	0.072 (CI = +/-0.144; p = 0.310)	-0.147 (CI = +/-0.251; p = 0.238)	0.755	-6.60%
Frequency	2010.1	-0.071 (CI = +/-0.024; p = 0.000)	0.062 (CI = +/-0.147; p = 0.393)	-0.132 (CI = +/-0.257; p = 0.298)	0.753	-6.89%
Frequency	2010.2	-0.079 (CI = +/-0.025; p = 0.000)	0.085 (CI = +/-0.145; p = 0.238)	-0.094 (CI = +/-0.253; p = 0.452)	0.774	-7.57%
Frequency	2011.1	-0.085 (CI = +/-0.026; p = 0.000)	0.066 (CI = +/-0.145; p = 0.352)	-0.064 (CI = +/-0.251; p = 0.600)	0.789	-8.17%
Frequency	2011.2	-0.088 (CI = +/-0.029; p = 0.000)	0.076 (CI = +/-0.151; p = 0.308)	-0.048 (CI = +/-0.261; p = 0.704)	0.777	-8.46%
Frequency	2012.1	-0.094 (CI = +/-0.031; p = 0.000)	0.061 (CI = +/-0.154; p = 0.415)	-0.025 (CI = +/-0.266; p = 0.844)	0.779	-8.97%
Frequency	2012.2	-0.104 (CI = +/-0.033; p = 0.000)	0.086 (CI = +/-0.152; p = 0.249)	0.020 (CI = +/-0.264; p = 0.876)	0.797	-9.86%
Frequency	2013.1	-0.111 (CI = +/-0.035; p = 0.000)	0.070 (CI = +/-0.155; p = 0.353)	0.047 (CI = +/-0.268; p = 0.715)	0.800	-10.50%
Frequency	2013.2	-0.115 (CI = +/-0.040; p = 0.000)	0.078 (CI = +/-0.163; p = 0.325)	0.063 (CI = +/-0.284; p = 0.647)	0.780	-10.82%
Frequency	2014.1	-0.120 (CI = +/-0.045; p = 0.000)	0.068 (CI = +/-0.171; p = 0.409)	0.081 (CI = +/-0.298; p = 0.573)	0.766	-11.28%
Frequency	2014.2	-0.114 (CI = +/-0.051; p = 0.000)	0.058 (CI = +/-0.181; p = 0.508)	0.060 (CI = +/-0.319; p = 0.695)	0.718	-10.79%
Frequency	2015.1	-0.123 (CI = +/-0.057; p = 0.000)	0.042 (CI = +/-0.189; p = 0.638)	0.089 (CI = +/-0.334; p = 0.576)	0.710	-11.61%
Frequency	2015.2	-0.127 (CI = +/-0.068; p = 0.001)	0.048 (CI = +/-0.204; p = 0.620)	0.101 (CI = +/-0.365; p = 0.560)	0.667	-11.91%
Frequency	2016.1	-0.144 (CI = +/-0.076; p = 0.001)	0.024 (CI = +/-0.210; p = 0.808)	0.151 (CI = +/-0.378; p = 0.401)	0.678	-13.42%
Frequency	2016.2	-0.158 (CI = +/-0.090; p = 0.003)	0.043 (CI = +/-0.225; p = 0.684)	0.194 (CI = +/-0.415; p = 0.326)	0.650	-14.60%
Frequency	2017.1	-0.176 (CI = +/-0.106; p = 0.004)	0.022 (CI = +/-0.239; p = 0.839)	0.240 (CI = +/-0.446; p = 0.259)	0.634	-16.12%

Total Property Damage

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

Fit	Start Date	Time	Mobility	New Normal	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.019 (CI = +/-0.016; p = 0.021)	0.023 (CI = +/-0.009; p = 0.000)	-0.329 (CI = +/-0.298; p = 0.032)	0.384	+1.89%
Loss Cost	2005.1	0.018 (CI = +/-0.017; p = 0.040)	0.022 (CI = +/-0.009; p = 0.000)	-0.319 (CI = +/-0.305; p = 0.041)	0.379	+1.77%
Loss Cost	2005.2	0.015 (CI = +/-0.018; p = 0.087)	0.022 (CI = +/-0.009; p = 0.000)	-0.301 (CI = +/-0.309; p = 0.056)	0.378	+1.53%
Loss Cost	2006.1	0.016 (CI = +/-0.019; p = 0.098)	0.022 (CI = +/-0.009; p = 0.000)	-0.304 (CI = +/-0.317; p = 0.059)	0.377	+1.58%
Loss Cost	2006.2	0.016 (CI = +/-0.020; p = 0.117)	0.022 (CI = +/-0.010; p = 0.000)	-0.306 (CI = +/-0.326; p = 0.065)	0.375	+1.60%
Loss Cost	2007.1	0.012 (CI = +/-0.021; p = 0.250)	0.021 (CI = +/-0.010; p = 0.000)	-0.278 (CI = +/-0.329; p = 0.095)	0.382	+1.23%
Loss Cost	2007.2	0.013 (CI = +/-0.023; p = 0.246)	0.021 (CI = +/-0.010; p = 0.000)	-0.286 (CI = +/-0.339; p = 0.096)	0.381	+1.33%
Loss Cost	2008.1	0.012 (CI = +/-0.025; p = 0.310)	0.021 (CI = +/-0.010; p = 0.000)	-0.280 (CI = +/-0.350; p = 0.112)	0.379	+1.25%
Loss Cost	2008.2	0.016 (CI = +/-0.026; p = 0.209)	0.022 (CI = +/-0.010; p = 0.000)	-0.308 (CI = +/-0.357; p = 0.088)	0.385	+1.66%
Loss Cost	2009.1	0.015 (CI = +/-0.029; p = 0.277)	0.022 (CI = +/-0.011; p = 0.000)	-0.301 (CI = +/-0.370; p = 0.107)	0.383	+1.55%
Loss Cost	2009.2	0.008 (CI = +/-0.030; p = 0.583)	0.021 (CI = +/-0.011; p = 0.001)	-0.253 (CI = +/-0.369; p = 0.171)	0.408	+0.81%
Loss Cost	2010.1	0.012 (CI = +/-0.032; p = 0.445)	0.021 (CI = +/-0.011; p = 0.001)	-0.279 (CI = +/-0.381; p = 0.144)	0.407	+1.22%
Loss Cost	2010.2	0.011 (CI = +/-0.036; p = 0.539)	0.021 (CI = +/-0.011; p = 0.001)	-0.270 (CI = +/-0.398; p = 0.174)	0.405	+1.08%
Loss Cost	2011.1	0.004 (CI = +/-0.038; p = 0.815)	0.020 (CI = +/-0.012; p = 0.002)	-0.232 (CI = +/-0.409; p = 0.252)	0.420	+0.44%
Loss Cost	2011.2	0.006 (CI = +/-0.043; p = 0.771)	0.020 (CI = +/-0.012; p = 0.002)	-0.241 (CI = +/-0.430; p = 0.256)	0.412	+0.61%
Loss Cost	2012.1	-0.005 (CI = +/-0.046; p = 0.815)	0.019 (CI = +/-0.012; p = 0.004)	-0.178 (CI = +/-0.435; p = 0.403)	0.449	-0.52%
Loss Cost	2012.2	-0.015 (CI = +/-0.049; p = 0.521)	0.018 (CI = +/-0.012; p = 0.008)	-0.122 (CI = +/-0.447; p = 0.575)	0.477	-1.53%
Loss Cost	2013.1	-0.027 (CI = +/-0.054; p = 0.310)	0.016 (CI = +/-0.013; p = 0.015)	-0.061 (CI = +/-0.461; p = 0.783)	0.506	-2.65%
Loss Cost	2013.2	-0.024 (CI = +/-0.061; p = 0.418)	0.017 (CI = +/-0.013; p = 0.018)	-0.076 (CI = +/-0.493; p = 0.750)	0.481	-2.38%
Loss Cost	2014.1	-0.019 (CI = +/-0.070; p = 0.566)	0.017 (CI = +/-0.014; p = 0.021)	-0.099 (CI = +/-0.529; p = 0.696)	0.454	-1.91%
Loss Cost	2014.2	0.010 (CI = +/-0.071; p = 0.762)	0.020 (CI = +/-0.013; p = 0.006)	-0.238 (CI = +/-0.506; p = 0.332)	0.465	+1.03%
Loss Cost	2015.1	0.043 (CI = +/-0.071; p = 0.217)	0.023 (CI = +/-0.012; p = 0.001)	-0.383 (CI = +/-0.473; p = 0.105)	0.523	+4.35%
Loss Cost	2015.2	0.058 (CI = +/-0.080; p = 0.144)	0.024 (CI = +/-0.013; p = 0.001)	-0.447 (CI = +/-0.504; p = 0.078)	0.531	+5.93%
Loss Cost	2016.1	0.063 (CI = +/-0.094; p = 0.173)	0.024 (CI = +/-0.014; p = 0.002)	-0.467 (CI = +/-0.555; p = 0.092)	0.524	+6.46%
Loss Cost	2016.2	0.083 (CI = +/-0.108; p = 0.119)	0.025 (CI = +/-0.014; p = 0.002)	-0.544 (CI = +/-0.595; p = 0.069)	0.534	+8.65%
Loss Cost	2017.1	0.106 (CI = +/-0.124; p = 0.086)	0.027 (CI = +/-0.015; p = 0.002)	-0.624 (CI = +/-0.639; p = 0.055)	0.546	+11.18%
Severity	2004.2	0.038 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.008; p = 0.996)	0.175 (CI = +/-0.281; p = 0.214)	0.617	+3.90%
Severity	2005.1	0.041 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.008; p = 0.883)	0.151 (CI = +/-0.281; p = 0.282)	0.631	+4.20%
Severity	2005.2	0.041 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.009; p = 0.901)	0.154 (CI = +/-0.288; p = 0.284)	0.610	+4.16%
Severity	2006.1	0.043 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.009; p = 0.804)	0.134 (CI = +/-0.292; p = 0.355)	0.615	+4.43%
Severity	2006.2	0.044 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.009; p = 0.778)	0.128 (CI = +/-0.300; p = 0.391)	0.601	+4.52%
Severity	2007.1	0.043 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.009; p = 0.833)	0.139 (CI = +/-0.308; p = 0.363)	0.572	+4.37%
Severity	2007.2	0.044 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.009; p = 0.810)	0.133 (CI = +/-0.317; p = 0.399)	0.556	+4.46%
Severity	2008.1	0.045 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.010; p = 0.783)	0.125 (CI = +/-0.327; p = 0.440)	0.540	+4.57%
Severity	2008.2	0.052 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.009; p = 0.589)	0.078 (CI = +/-0.320; p = 0.622)	0.587	+5.29%
Severity	2009.1	0.055 (CI = +/-0.025; p = 0.000)	0.003 (CI = +/-0.010; p = 0.515)	0.055 (CI = +/-0.328; p = 0.734)	0.586	+5.65%
Severity	2009.2	0.054 (CI = +/-0.028; p = 0.000)	0.003 (CI = +/-0.010; p = 0.554)	0.063 (CI = +/-0.341; p = 0.708)	0.552	+5.52%
Severity	2010.1	0.061 (CI = +/-0.029; p = 0.000)	0.004 (CI = +/-0.010; p = 0.419)	0.019 (CI = +/-0.343; p = 0.908)	0.578	+6.24%
Severity	2010.2	0.064 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.010; p = 0.369)	-0.004 (CI = +/-0.355; p = 0.981)	0.572	+6.65%
Severity	2011.1	0.065 (CI = +/-0.035; p = 0.001)	0.005 (CI = +/-0.011; p = 0.379)	-0.008 (CI = +/-0.372; p = 0.967)	0.540	+6.71%
Severity	2011.2	0.067 (CI = +/-0.039; p = 0.002)	0.005 (CI = +/-0.011; p = 0.376)	-0.017 (CI = +/-0.390; p = 0.929)	0.512	+6.88%
Severity	2012.1	0.061 (CI = +/-0.043; p = 0.008)	0.004 (CI = +/-0.011; p = 0.468)	0.016 (CI = +/-0.407; p = 0.934)	0.450	+6.25%
Severity	2012.2	0.057 (CI = +/-0.048; p = 0.021)	0.004 (CI = +/-0.012; p = 0.530)	0.034 (CI = +/-0.430; p = 0.868)	0.394	+5.90%
Severity	2013.1	0.053 (CI = +/-0.053; p = 0.050)	0.003 (CI = +/-0.013; p = 0.600)	0.056 (CI = +/-0.456; p = 0.799)	0.335	+5.47%
Severity	2013.2	0.055 (CI = +/-0.061; p = 0.074)	0.003 (CI = +/-0.013; p = 0.603)	0.049 (CI = +/-0.487; p = 0.833)	0.300	+5.61%
Severity	2014.1	0.064 (CI = +/-0.068; p = 0.065)	0.004 (CI = +/-0.014; p = 0.523)	0.004 (CI = +/-0.517; p = 0.986)	0.305	+6.58%
Severity	2014.2	0.080 (CI = +/-0.076; p = 0.041)	0.006 (CI = +/-0.014; p = 0.401)	-0.070 (CI = +/-0.541; p = 0.786)	0.342	+8.29%
Severity	2015.1	0.120 (CI = +/-0.071; p = 0.003)	0.009 (CI = +/-0.012; p = 0.127)	-0.250 (CI = +/-0.475; p = 0.277)	0.563	+12.73%
Severity	2015.2	0.131 (CI = +/-0.081; p = 0.004)	0.010 (CI = +/-0.013; p = 0.114)	-0.297 (CI = +/-0.512; p = 0.232)	0.540	+13.97%
Severity	2016.1	0.152 (CI = +/-0.091; p = 0.003)	0.012 (CI = +/-0.013; p = 0.079)	-0.385 (CI = +/-0.538; p = 0.145)	0.562	+16.47%
Severity	2016.2	0.180 (CI = +/-0.101; p = 0.002)	0.013 (CI = +/-0.013; p = 0.049)	-0.488 (CI = +/-0.556; p = 0.080)	0.599	+19.71%
Severity	2017.1	0.220 (CI = +/-0.104; p = 0.001)	0.015 (CI = +/-0.012; p = 0.020)	-0.628 (CI = +/-0.534; p = 0.026)	0.690	+24.62%
Frequency	2004.2	-0.020 (CI = +/-0.012; p = 0.002)	0.023 (CI = +/-0.007; p = 0.000)	-0.504 (CI = +/-0.221; p = 0.000)	0.818	-1.93%
Frequency	2005.1	-0.024 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	-0.470 (CI = +/-0.209; p = 0.000)	0.845	-2.34%
Frequency	2005.2	-0.026 (CI = +/-0.012; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	-0.455 (CI = +/-0.211; p = 0.000)	0.848	-2.52%
Frequency	2006.1	-0.028 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	-0.439 (CI = +/-0.212; p = 0.000)	0.852	-2.73%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	-0.434 (CI = +/-0.218; p = 0.000)	0.849	-2.79%
Frequency	2007.1	-0.031 (CI = +/-0.014; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.417 (CI = +/-0.221; p = 0.001)	0.851	-3.01%
Frequency	2007.2	-0.030 (CI = +/-0.015; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.418 (CI = +/-0.228; p = 0.001)	0.846	-3.00%
Frequency	2008.1	-0.032 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.007; p = 0.000)	-0.405 (CI = +/-0.234; p = 0.001)	0.845	-3.17%
Frequency	2008.2	-0.035 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.386 (CI = +/-0.238; p = 0.003)	0.848	-3.45%
Frequency	2009.1	-0.040 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.356 (CI = +/-0.237; p = 0.005)	0.858	-3.88%
Frequency	2009.2	-0.046 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.315 (CI = +/-0.230; p = 0.009)	0.875	-4.47%
Frequency	2010.1	-0.048 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.298 (CI = +/-0.237; p = 0.016)	0.874	-4.72%
Frequency	2010.2	-0.054 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.266 (CI = +/-0.237; p = 0.030)	0.881	-5.22%
Frequency	2011.1	-0.061 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.233; p = 0.058)	0.893	-5.87%
Frequency	2011.2	-0.060 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.225 (CI = +/-0.245; p = 0.070)	0.885	-5.87%
Frequency	2012.1	-0.066 (CI = +/-0.026; p = 0.000)	0.015 (CI = +/-0.007; p = 0.000)	-0.194 (CI = +/-0.251; p = 0.122)	0.887	-6.37%
Frequency	2012.2	-0.073 (CI = +/-0.028; p = 0.000)	0.014 (CI = +/-0.007; p = 0.001)	-0.156 (CI = +/-0.255; p = 0.215)	0.892	-7.02%
Frequency	2013.1	-0.080 (CI = +/-0.031; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.117 (CI = +/-0.261; p = 0.356)	0.895	-7.70%
Frequency	2013.2	-0.079 (CI = +/-0.035; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	-0.125 (CI = +/-0.279; p = 0.357)	0.884	-7.56%
Frequency	2014.1	-0.083 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.008; p = 0.004)	-0.104 (CI = +/-0.297; p = 0.470)	0.876	-7.96%
Frequency	2014.2	-0.069 (CI = +/-0.042; p = 0.003)	0.014 (CI = +/-0.008; p = 0.002)	-0.168 (CI = +/-0.297; p = 0.248)	0.871	-6.70%
Frequency	2015.1	-0.077 (CI = +/-0.047; p = 0.003)	0.013 (CI = +/-0.008; p = 0.003)	-0.132 (CI = +/-0.316; p = 0.384)	0.867	-7.43%
Frequency	2015.2	-0.073 (CI = +/-0.055; p = 0.013)	0.014 (CI = +/-0.009; p = 0.005)	-0.150 (CI = +/-0.345; p = 0.366)	0.848	-7.06%
Frequency	2016.1	-0.090 (CI = +/-0.060; p = 0.007)	0.013 (CI = +/-0.009; p = 0.009)	-0.083 (CI = +/-0.357; p = 0.623)	0.858	-8.59%
Frequency	2016.2	-0.097 (CI = +/-0.071; p = 0.012)	0.012 (CI = +/-0.009; p = 0.015)	-0.056 (CI = +/-0.392; p = 0.760)	0.843	-9.24%
Frequency	2017.1	-0.114 (CI = +/-0.081; p = 0.010)	0.011 (CI = +/-0.010; p = 0.026)	0.004 (CI = +/-0.417; p = 0.983)	0.842	-10.78%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	-0.004 (CI = +/-0.017; p = 0.667)	0.036 (CI = +/-0.172; p = 0.675)	-0.025 (CI = +/-0.363; p = 0.888)	-0.069	-0.37%
Loss Cost	2005.1	-0.006 (CI = +/-0.018; p = 0.530)	0.025 (CI = +/-0.175; p = 0.772)	-0.014 (CI = +/-0.366; p = 0.937)	-0.066	-0.56%
Loss Cost	2005.2	-0.009 (CI = +/-0.019; p = 0.341)	0.043 (CI = +/-0.176; p = 0.625)	0.010 (CI = +/-0.366; p = 0.956)	-0.047	-0.88%
Loss Cost	2006.1	-0.010 (CI = +/-0.020; p = 0.332)	0.039 (CI = +/-0.181; p = 0.663)	0.014 (CI = +/-0.374; p = 0.941)	-0.048	-0.95%
Loss Cost	2006.2	-0.011 (CI = +/-0.021; p = 0.288)	0.047 (CI = +/-0.187; p = 0.610)	0.025 (CI = +/-0.381; p = 0.895)	-0.042	-1.11%
Loss Cost	2007.1	-0.015 (CI = +/-0.022; p = 0.165)	0.028 (CI = +/-0.188; p = 0.764)	0.046 (CI = +/-0.379; p = 0.807)	-0.018	-1.51%
Loss Cost	2007.2	-0.016 (CI = +/-0.023; p = 0.164)	0.033 (CI = +/-0.194; p = 0.730)	0.053 (CI = +/-0.389; p = 0.781)	-0.019	-1.62%
Loss Cost	2008.1	-0.018 (CI = +/-0.025; p = 0.139)	0.023 (CI = +/-0.199; p = 0.811)	0.064 (CI = +/-0.395; p = 0.744)	-0.011	-1.83%
Loss Cost	2008.2	-0.018 (CI = +/-0.027; p = 0.186)	0.020 (CI = +/-0.207; p = 0.845)	0.059 (CI = +/-0.407; p = 0.770)	-0.031	-1.75%
Loss Cost	2009.1	-0.021 (CI = +/-0.029; p = 0.152)	0.008 (CI = +/-0.213; p = 0.938)	0.072 (CI = +/-0.414; p = 0.725)	-0.020	-2.03%
Loss Cost	2009.2	-0.029 (CI = +/-0.029; p = 0.056)	0.041 (CI = +/-0.210; p = 0.690)	0.119 (CI = +/-0.405; p = 0.550)	0.048	-2.81%
Loss Cost	2010.1	-0.028 (CI = +/-0.032; p = 0.083)	0.044 (CI = +/-0.218; p = 0.682)	0.116 (CI = +/-0.416; p = 0.570)	0.026	-2.74%
Loss Cost	2010.2	-0.032 (CI = +/-0.034; p = 0.062)	0.061 (CI = +/-0.224; p = 0.579)	0.141 (CI = +/-0.425; p = 0.499)	0.047	-3.19%
Loss Cost	2011.1	-0.039 (CI = +/-0.036; p = 0.035)	0.037 (CI = +/-0.227; p = 0.737)	0.169 (CI = +/-0.426; p = 0.420)	0.091	-3.85%
Loss Cost	2011.2	-0.042 (CI = +/-0.040; p = 0.038)	0.047 (CI = +/-0.237; p = 0.684)	0.183 (CI = +/-0.442; p = 0.397)	0.084	-4.12%
Loss Cost	2012.1	-0.053 (CI = +/-0.041; p = 0.014)	0.014 (CI = +/-0.235; p = 0.905)	0.224 (CI = +/-0.433; p = 0.294)	0.164	-5.15%
Loss Cost	2012.2	-0.064 (CI = +/-0.043; p = 0.006)	0.049 (CI = +/-0.235; p = 0.664)	0.278 (CI = +/-0.429; p = 0.190)	0.244	-6.22%
Loss Cost	2013.1	-0.075 (CI = +/-0.046; p = 0.003)	0.019 (CI = +/-0.235; p = 0.866)	0.316 (CI = +/-0.426; p = 0.136)	0.308	-7.25%
Loss Cost	2013.2	-0.078 (CI = +/-0.051; p = 0.005)	0.027 (CI = +/-0.249; p = 0.819)	0.329 (CI = +/-0.447; p = 0.139)	0.275	-7.52%
Loss Cost	2014.1	-0.080 (CI = +/-0.058; p = 0.010)	0.024 (CI = +/-0.264; p = 0.848)	0.333 (CI = +/-0.468; p = 0.151)	0.232	-7.64%
Loss Cost	2014.2	-0.066 (CI = +/-0.064; p = 0.042)	-0.008 (CI = +/-0.272; p = 0.949)	0.281 (CI = +/-0.481; p = 0.233)	0.103	-6.41%
Loss Cost	2015.1	-0.054 (CI = +/-0.070; p = 0.125)	0.019 (CI = +/-0.281; p = 0.887)	0.244 (CI = +/-0.492; p = 0.307)	-0.019	-5.21%
Loss Cost	2015.2	-0.054 (CI = +/-0.082; p = 0.177)	0.020 (CI = +/-0.304; p = 0.887)	0.246 (CI = +/-0.531; p = 0.335)	-0.064	-5.27%
Loss Cost	2016.1	-0.061 (CI = +/-0.095; p = 0.183)	0.007 (CI = +/-0.326; p = 0.963)	0.265 (CI = +/-0.564; p = 0.326)	-0.071	-5.96%
Loss Cost	2016.2	-0.061 (CI = +/-0.114; p = 0.265)	0.006 (CI = +/-0.358; p = 0.973)	0.263 (CI = +/-0.620; p = 0.371)	-0.127	-5.89%
Loss Cost	2017.1	-0.058 (CI = +/-0.136; p = 0.363)	0.009 (CI = +/-0.391; p = 0.958)	0.257 (CI = +/-0.674; p = 0.416)	-0.185	-5.66%
Severity	2004.2	0.038 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.122; p = 0.533)	0.167 (CI = +/-0.258; p = 0.198)	0.621	+3.92%
Severity	2005.1	0.041 (CI = +/-0.013; p = 0.000)	-0.027 (CI = +/-0.123; p = 0.664)	0.155 (CI = +/-0.257; p = 0.230)	0.633	+4.14%
Severity	2005.2	0.040 (CI = +/-0.013; p = 0.000)	-0.025 (CI = +/-0.127; p = 0.686)	0.156 (CI = +/-0.263; p = 0.235)	0.612	+4.12%
Severity	2006.1	0.042 (CI = +/-0.014; p = 0.000)	-0.016 (CI = +/-0.129; p = 0.799)	0.147 (CI = +/-0.265; p = 0.268)	0.615	+4.30%
Severity	2006.2	0.043 (CI = +/-0.015; p = 0.000)	-0.020 (CI = +/-0.133; p = 0.762)	0.142 (CI = +/-0.271; p = 0.295)	0.601	+4.38%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	-0.026 (CI = +/-0.136; p = 0.697)	0.149 (CI = +/-0.276; p = 0.280)	0.574	+4.24%
Severity	2007.2	0.042 (CI = +/-0.017; p = 0.000)	-0.030 (CI = +/-0.141; p = 0.666)	0.143 (CI = +/-0.282; p = 0.308)	0.558	+4.32%
Severity	2008.1	0.043 (CI = +/-0.018; p = 0.000)	-0.028 (CI = +/-0.146; p = 0.698)	0.141 (CI = +/-0.289; p = 0.326)	0.542	+4.37%
Severity	2008.2	0.048 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.143; p = 0.467)	0.108 (CI = +/-0.281; p = 0.438)	0.590	+4.92%
Severity	2009.1	0.050 (CI = +/-0.020; p = 0.000)	-0.044 (CI = +/-0.147; p = 0.545)	0.099 (CI = +/-0.286; p = 0.481)	0.585	+5.11%
Severity	2009.2	0.049 (CI = +/-0.021; p = 0.000)	-0.040 (CI = +/-0.153; p = 0.590)	0.104 (CI = +/-0.295; p = 0.473)	0.551	+5.02%
Severity	2010.1	0.053 (CI = +/-0.023; p = 0.000)	-0.025 (CI = +/-0.155; p = 0.741)	0.087 (CI = +/-0.296; p = 0.550)	0.569	+5.45%
Severity	2010.2	0.056 (CI = +/-0.024; p = 0.000)	-0.034 (CI = +/-0.160; p = 0.661)	0.073 (CI = +/-0.304; p = 0.623)	0.560	+5.71%
Severity	2011.1	0.055 (CI = +/-0.027; p = 0.000)	-0.037 (CI = +/-0.167; p = 0.653)	0.076 (CI = +/-0.313; p = 0.621)	0.528	+5.64%
Severity	2011.2	0.056 (CI = +/-0.029; p = 0.001)	-0.039 (CI = +/-0.175; p = 0.644)	0.072 (CI = +/-0.326; p = 0.652)	0.498	+5.73%
Severity	2012.1	0.050 (CI = +/-0.031; p = 0.003)	-0.056 (CI = +/-0.179; p = 0.520)	0.092 (CI = +/-0.329; p = 0.568)	0.447	+5.17%
Severity	2012.2	0.048 (CI = +/-0.035; p = 0.009)	-0.049 (CI = +/-0.188; p = 0.592)	0.103 (CI = +/-0.344; p = 0.539)	0.391	+4.92%
Severity	2013.1	0.044 (CI = +/-0.038; p = 0.026)	-0.061 (CI = +/-0.196; p = 0.522)	0.117 (CI = +/-0.354; p = 0.495)	0.340	+4.48%
Severity	2013.2	0.045 (CI = +/-0.043; p = 0.040)	-0.064 (CI = +/-0.208; p = 0.523)	0.112 (CI = +/-0.373; p = 0.534)	0.306	+4.60%
Severity	2014.1	0.049 (CI = +/-0.048; p = 0.046)	-0.055 (CI = +/-0.219; p = 0.601)	0.100 (CI = +/-0.388; p = 0.592)	0.299	+4.99%
Severity	2014.2	0.059 (CI = +/-0.053; p = 0.030)	-0.081 (CI = +/-0.226; p = 0.457)	0.058 (CI = +/-0.400; p = 0.760)	0.335	+6.11%
Severity	2015.1	0.081 (CI = +/-0.052; p = 0.005)	-0.036 (CI = +/-0.209; p = 0.722)	-0.003 (CI = +/-0.367; p = 0.984)	0.485	+8.39%
Severity	2015.2	0.085 (CI = +/-0.061; p = 0.010)	-0.045 (CI = +/-0.225; p = 0.673)	-0.019 (CI = +/-0.393; p = 0.917)	0.446	+8.88%
Severity	2016.1	0.093 (CI = +/-0.070; p = 0.013)	-0.031 (CI = +/-0.240; p = 0.784)	-0.040 (CI = +/-0.415; p = 0.838)	0.431	+9.72%
Severity	2016.2	0.107 (CI = +/-0.081; p = 0.014)	-0.057 (CI = +/-0.255; p = 0.632)	-0.086 (CI = +/-0.443; p = 0.677)	0.433	+11.33%
Severity	2017.1	0.126 (CI = +/-0.093; p = 0.013)	-0.030 (CI = +/-0.268; p = 0.809)	-0.129 (CI = +/-0.462; p = 0.549)	0.456	+13.38%
Frequency	2004.2	-0.042 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.146; p = 0.314)	-0.192 (CI = +/-0.309; p = 0.215)	0.583	-4.13%
Frequency	2005.1	-0.046 (CI = +/-0.015; p = 0.000)	0.052 (CI = +/-0.142; p = 0.465)	-0.169 (CI = +/-0.298; p = 0.256)	0.625	-4.51%
Frequency	2005.2	-0.049 (CI = +/-0.015; p = 0.000)	0.068 (CI = +/-0.142; p = 0.336)	-0.146 (CI = +/-0.296; p = 0.321)	0.643	-4.80%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	0.055 (CI = +/-0.144; p = 0.438)	-0.133 (CI = +/-0.296; p = 0.367)	0.653	-5.04%
Frequency	2006.2	-0.054 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.146; p = 0.357)	-0.117 (CI = +/-0.299; p = 0.432)	0.654	-5.26%
Frequency	2007.1	-0.057 (CI = +/-0.017; p = 0.000)	0.054 (CI = +/-0.148; p = 0.462)	-0.103 (CI = +/-0.299; p = 0.489)	0.662	-5.51%
Frequency	2007.2	-0.059 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.152; p = 0.404)	-0.090 (CI = +/-0.305; p = 0.551)	0.655	-5.69%
Frequency	2008.1	-0.061 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.155; p = 0.503)	-0.077 (CI = +/-0.308; p = 0.611)	0.658	-5.94%
Frequency	2008.2	-0.066 (CI = +/-0.020; p = 0.000)	0.071 (CI = +/-0.155; p = 0.356)	-0.049 (CI = +/-0.305; p = 0.744)	0.676	-6.36%
Frequency	2009.1	-0.070 (CI = +/-0.021; p = 0.000)	0.052 (CI = +/-0.155; p = 0.496)	-0.028 (CI = +/-0.301; p = 0.851)	0.696	-6.80%
Frequency	2009.2	-0.078 (CI = +/-0.021; p = 0.000)	0.081 (CI = +/-0.148; p = 0.267)	0.015 (CI = +/-0.286; p = 0.916)	0.741	-7.46%
Frequency	2010.1	-0.081 (CI = +/-0.022; p = 0.000)	0.069 (CI = +/-0.151; p = 0.356)	0.029 (CI = +/-0.289; p = 0.836)	0.742	-7.77%
Frequency	2010.2	-0.088 (CI = +/-0.022; p = 0.000)	0.095 (CI = +/-0.147; p = 0.192)	0.068 (CI = +/-0.278; p = 0.617)	0.771	-8.42%
Frequency	2011.1	-0.094 (CI = +/-0.023; p = 0.000)	0.074 (CI = +/-0.144; p = 0.300)	0.093 (CI = +/-0.271; p = 0.484)	0.791	-8.99%
Frequency	2011.2	-0.098 (CI = +/-0.025; p = 0.000)	0.087 (CI = +/-0.149; p = 0.240)	0.112 (CI = +/-0.277; p = 0.411)	0.783	-9.32%
Frequency	2012.1	-0.103 (CI = +/-0.026; p = 0.000)	0.070 (CI = +/-0.151; p = 0.345)	0.132 (CI = +/-0.277; p = 0.333)	0.789	-9.81%
Frequency	2012.2	-0.112 (CI = +/-0.027; p = 0.000)	0.098 (CI = +/-0.146; p = 0.173)	0.176 (CI = +/-0.266; p = 0.183)	0.815	-10.63%
Frequency	2013.1	-0.119 (CI = +/-0.028; p = 0.000)	0.080 (CI = +/-0.146; p = 0.266)	0.199 (CI = +/-0.264; p = 0.132)	0.823	-11.22%
Frequency	2013.2	-0.123 (CI = +/-0.032; p = 0.000)	0.092 (CI = +/-0.153; p = 0.223)	0.217 (CI = +/-0.275; p = 0.114)	0.808	-11.59%
Frequency	2014.1	-0.128 (CI = +/-0.035; p = 0.000)	0.079 (CI = +/-0.159; p = 0.306)	0.233 (CI = +/-0.282; p = 0.100)	0.800	-12.03%
Frequency	2014.2	-0.126 (CI = +/-0.040; p = 0.000)	0.073 (CI = +/-0.169; p = 0.374)	0.222 (CI = +/-0.299; p = 0.134)	0.756	-11.80%
Frequency	2015.1	-0.134 (CI = +/-0.044; p = 0.000)	0.055 (CI = +/-0.174; p = 0.513)	0.247 (CI = +/-0.305; p = 0.104)	0.756	-12.55%
Frequency	2015.2	-0.139 (CI = +/-0.050; p = 0.000)	0.065 (CI = +/-0.187; p = 0.462)	0.265 (CI = +/-0.326; p = 0.102)	0.724	-12.99%
Frequency	2016.1	-0.154 (CI = +/-0.054; p = 0.000)	0.038 (CI = +/-0.187; p = 0.665)	0.305 (CI = +/-0.323; p = 0.062)	0.747	-14.30%
Frequency	2016.2	-0.168 (CI = +/-0.062; p = 0.000)	0.063 (CI = +/-0.196; p = 0.494)	0.349 (CI = +/-0.339; p = 0.045)	0.738	-15.46%
Frequency	2017.1	-0.184 (CI = +/-0.071; p = 0.000)	0.039 (CI = +/-0.203; p = 0.675)	0.385 (CI = +/-0.349; p = 0.034)	0.739	-16.79%

Total Property Damage

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

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	-0.003 (CI = +/-0.017; p = 0.677)	-0.033 (CI = +/-0.356; p = 0.852)	-0.045	-0.35%
Loss Cost	2005.1	-0.006 (CI = +/-0.018; p = 0.524)	-0.019 (CI = +/-0.360; p = 0.916)	-0.039	-0.56%
Loss Cost	2005.2	-0.009 (CI = +/-0.018; p = 0.347)	0.001 (CI = +/-0.360; p = 0.997)	-0.024	-0.86%
Loss Cost	2006.1	-0.010 (CI = +/-0.020; p = 0.326)	0.007 (CI = +/-0.367; p = 0.971)	-0.022	-0.95%
Loss Cost	2006.2	-0.011 (CI = +/-0.021; p = 0.294)	0.015 (CI = +/-0.374; p = 0.937)	-0.018	-1.08%
Loss Cost	2007.1	-0.015 (CI = +/-0.021; p = 0.159)	0.041 (CI = +/-0.372; p = 0.824)	0.012	-1.51%
Loss Cost	2007.2	-0.016 (CI = +/-0.023; p = 0.162)	0.046 (CI = +/-0.380; p = 0.807)	0.011	-1.60%
Loss Cost	2008.1	-0.018 (CI = +/-0.024; p = 0.132)	0.059 (CI = +/-0.387; p = 0.755)	0.022	-1.83%
Loss Cost	2008.2	-0.018 (CI = +/-0.026; p = 0.182)	0.054 (CI = +/-0.396; p = 0.782)	0.004	-1.74%
Loss Cost	2009.1	-0.021 (CI = +/-0.028; p = 0.144)	0.070 (CI = +/-0.404; p = 0.724)	0.017	-2.03%
Loss Cost	2009.2	-0.028 (CI = +/-0.029; p = 0.054)	0.110 (CI = +/-0.395; p = 0.573)	0.079	-2.78%
Loss Cost	2010.1	-0.028 (CI = +/-0.031; p = 0.077)	0.108 (CI = +/-0.406; p = 0.589)	0.058	-2.74%
Loss Cost	2010.2	-0.032 (CI = +/-0.033; p = 0.062)	0.127 (CI = +/-0.415; p = 0.534)	0.075	-3.12%
Loss Cost	2011.1	-0.039 (CI = +/-0.035; p = 0.031)	0.162 (CI = +/-0.415; p = 0.428)	0.126	-3.85%
Loss Cost	2011.2	-0.042 (CI = +/-0.039; p = 0.036)	0.172 (CI = +/-0.428; p = 0.414)	0.119	-4.07%
Loss Cost	2012.1	-0.053 (CI = +/-0.040; p = 0.012)	0.221 (CI = +/-0.419; p = 0.285)	0.204	-5.15%
Loss Cost	2012.2	-0.064 (CI = +/-0.042; p = 0.005)	0.266 (CI = +/-0.415; p = 0.196)	0.274	-6.16%
Loss Cost	2013.1	-0.075 (CI = +/-0.044; p = 0.002)	0.312 (CI = +/-0.411; p = 0.128)	0.343	-7.25%
Loss Cost	2013.2	-0.078 (CI = +/-0.050; p = 0.004)	0.322 (CI = +/-0.429; p = 0.132)	0.313	-7.48%
Loss Cost	2014.1	-0.080 (CI = +/-0.056; p = 0.008)	0.328 (CI = +/-0.450; p = 0.142)	0.276	-7.64%
Loss Cost	2014.2	-0.066 (CI = +/-0.061; p = 0.034)	0.283 (CI = +/-0.457; p = 0.208)	0.159	-6.43%
Loss Cost	2015.1	-0.054 (CI = +/-0.068; p = 0.112)	0.240 (CI = +/-0.470; p = 0.294)	0.048	-5.21%
Loss Cost	2015.2	-0.054 (CI = +/-0.078; p = 0.163)	0.240 (CI = +/-0.501; p = 0.322)	0.011	-5.21%
Loss Cost	2016.1	-0.061 (CI = +/-0.090; p = 0.165)	0.264 (CI = +/-0.534; p = 0.305)	0.011	-5.96%
Loss Cost	2016.2	-0.060 (CI = +/-0.107; p = 0.241)	0.261 (CI = +/-0.577; p = 0.344)	-0.033	-5.87%
Loss Cost	2017.1	-0.058 (CI = +/-0.128; p = 0.339)	0.255 (CI = +/-0.630; p = 0.393)	-0.078	-5.66%
Severity	2004.2	0.038 (CI = +/-0.012; p = 0.000)	0.175 (CI = +/-0.254; p = 0.172)	0.627	+3.90%
Severity	2005.1	0.041 (CI = +/-0.012; p = 0.000)	0.160 (CI = +/-0.253; p = 0.209)	0.641	+4.14%
Severity	2005.2	0.040 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.258; p = 0.211)	0.621	+4.10%
Severity	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.260; p = 0.250)	0.626	+4.30%
Severity	2006.2	0.043 (CI = +/-0.015; p = 0.000)	0.146 (CI = +/-0.265; p = 0.271)	0.613	+4.37%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	0.153 (CI = +/-0.270; p = 0.256)	0.585	+4.24%
Severity	2007.2	0.042 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.277; p = 0.277)	0.570	+4.30%
Severity	2008.1	0.043 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.283; p = 0.300)	0.555	+4.37%
Severity	2008.2	0.048 (CI = +/-0.018; p = 0.000)	0.119 (CI = +/-0.276; p = 0.384)	0.597	+4.88%
Severity	2009.1	0.050 (CI = +/-0.019; p = 0.000)	0.108 (CI = +/-0.281; p = 0.439)	0.595	+5.11%
Severity	2009.2	0.049 (CI = +/-0.021; p = 0.000)	0.114 (CI = +/-0.288; p = 0.425)	0.563	+4.99%
Severity	2010.1	0.053 (CI = +/-0.022; p = 0.000)	0.092 (CI = +/-0.288; p = 0.519)	0.584	+5.45%
Severity	2010.2	0.055 (CI = +/-0.024; p = 0.000)	0.081 (CI = +/-0.296; p = 0.576)	0.574	+5.68%
Severity	2011.1	0.055 (CI = +/-0.026; p = 0.000)	0.083 (CI = +/-0.306; p = 0.581)	0.544	+5.64%
Severity	2011.2	0.055 (CI = +/-0.029; p = 0.001)	0.081 (CI = +/-0.316; p = 0.600)	0.516	+5.68%
Severity	2012.1	0.050 (CI = +/-0.031; p = 0.003)	0.102 (CI = +/-0.322; p = 0.516)	0.462	+5.17%
Severity	2012.2	0.047 (CI = +/-0.034; p = 0.008)	0.115 (CI = +/-0.333; p = 0.480)	0.412	+4.85%
Severity	2013.1	0.044 (CI = +/-0.037; p = 0.024)	0.129 (CI = +/-0.345; p = 0.443)	0.360	+4.48%
Severity	2013.2	0.044 (CI = +/-0.042; p = 0.041)	0.129 (CI = +/-0.361; p = 0.463)	0.328	+4.48%
Severity	2014.1	0.049 (CI = +/-0.047; p = 0.041)	0.111 (CI = +/-0.376; p = 0.541)	0.329	+4.99%
Severity	2014.2	0.057 (CI = +/-0.052; p = 0.031)	0.081 (CI = +/-0.387; p = 0.664)	0.352	+5.91%
Severity	2015.1	0.081 (CI = +/-0.050; p = 0.004)	0.004 (CI = +/-0.351; p = 0.983)	0.515	+8.39%
Severity	2015.2	0.084 (CI = +/-0.058; p = 0.008)	-0.006 (CI = +/-0.374; p = 0.973)	0.479	+8.73%
Severity	2016.1	0.093 (CI = +/-0.067; p = 0.010)	-0.033 (CI = +/-0.394; p = 0.858)	0.471	+9.72%
Severity	2016.2	0.105 (CI = +/-0.077; p = 0.012)	-0.068 (CI = +/-0.417; p = 0.730)	0.469	+11.06%
Severity	2017.1	0.126 (CI = +/-0.088; p = 0.009)	-0.122 (CI = +/-0.433; p = 0.547)	0.502	+13.38%
Frequency	2004.2	-0.042 (CI = +/-0.015; p = 0.000)	-0.208 (CI = +/-0.307; p = 0.179)	0.582	-4.09%
Frequency	2005.1	-0.046 (CI = +/-0.014; p = 0.000)	-0.179 (CI = +/-0.294; p = 0.226)	0.630	-4.51%
Frequency	2005.2	-0.049 (CI = +/-0.015; p = 0.000)	-0.161 (CI = +/-0.293; p = 0.272)	0.643	-4.77%
Frequency	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	-0.143 (CI = +/-0.292; p = 0.327)	0.657	-5.04%
Frequency	2006.2	-0.054 (CI = +/-0.016; p = 0.000)	-0.131 (CI = +/-0.296; p = 0.373)	0.655	-5.22%
Frequency	2007.1	-0.057 (CI = +/-0.017; p = 0.000)	-0.113 (CI = +/-0.296; p = 0.443)	0.667	-5.51%
Frequency	2007.2	-0.058 (CI = +/-0.018; p = 0.000)	-0.104 (CI = +/-0.301; p = 0.486)	0.658	-5.65%
Frequency	2008.1	-0.061 (CI = +/-0.019; p = 0.000)	-0.087 (CI = +/-0.303; p = 0.563)	0.664	-5.94%
Frequency	2008.2	-0.065 (CI = +/-0.020; p = 0.000)	-0.065 (CI = +/-0.302; p = 0.662)	0.677	-6.31%
Frequency	2009.1	-0.070 (CI = +/-0.021; p = 0.000)	-0.037 (CI = +/-0.297; p = 0.798)	0.702	-6.80%
Frequency	2009.2	-0.077 (CI = +/-0.021; p = 0.000)	-0.004 (CI = +/-0.285; p = 0.977)	0.738	-7.40%
Frequency	2010.1	-0.081 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.286; p = 0.907)	0.743	-7.77%
Frequency	2010.2	-0.087 (CI = +/-0.023; p = 0.000)	0.045 (CI = +/-0.280; p = 0.740)	0.763	-8.33%
Frequency	2011.1	-0.094 (CI = +/-0.023; p = 0.000)	0.079 (CI = +/-0.270; p = 0.550)	0.790	-8.99%
Frequency	2011.2	-0.097 (CI = +/-0.025; p = 0.000)	0.091 (CI = +/-0.277; p = 0.504)	0.778	-9.22%
Frequency	2012.1	-0.103 (CI = +/-0.026; p = 0.000)	0.119 (CI = +/-0.275; p = 0.379)	0.790	-9.81%
Frequency	2012.2	-0.111 (CI = +/-0.027; p = 0.000)	0.151 (CI = +/-0.269; p = 0.256)	0.806	-10.50%
Frequency	2013.1	-0.119 (CI = +/-0.029; p = 0.000)	0.183 (CI = +/-0.264; p = 0.163)	0.820	-11.22%
Frequency	2013.2	-0.122 (CI = +/-0.032; p = 0.000)	0.193 (CI = +/-0.275; p = 0.158)	0.802	-11.44%
Frequency	2014.1	-0.128 (CI = +/-0.035; p = 0.000)	0.217 (CI = +/-0.280; p = 0.120)	0.798	-12.03%
Frequency	2014.2	-0.124 (CI = +/-0.039; p = 0.000)	0.202 (CI = +/-0.293; p = 0.163)	0.758	-11.65%
Frequency	2015.1	-0.134 (CI = +/-0.042; p = 0.000)	0.236 (CI = +/-0.296; p = 0.109)	0.765	-12.55%
Frequency	2015.2	-0.137 (CI = +/-0.049; p = 0.000)	0.246 (CI = +/-0.314; p = 0.115)	0.732	-12.82%
Frequency	2016.1	-0.154 (CI = +/-0.052; p = 0.000)	0.297 (CI = +/-0.308; p = 0.058)	0.762	-14.30%
Frequency	2016.2	-0.165 (CI = +/-0.060; p = 0.000)	0.328 (CI = +/-0.323; p = 0.047)	0.749	-15.24%
Frequency	2017.1	-0.184 (CI = +/-0.067; p = 0.000)	0.377 (CI = +/-0.330; p = 0.029)	0.758	-16.79%

Accident Benefits Total

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2004.2	0.039 (CI = +/-0.027; p = 0.007)	0.159	+3.96%
Loss Cost	2005.1	0.042 (CI = +/-0.029; p = 0.005)	0.175	+4.30%
Loss Cost	2005.2	0.048 (CI = +/-0.029; p = 0.002)	0.222	+4.97%
Loss Cost	2006.1	0.047 (CI = +/-0.031; p = 0.004)	0.194	+4.78%
Loss Cost	2006.2	0.045 (CI = +/-0.033; p = 0.008)	0.168	+4.63%
Loss Cost	2007.1	0.044 (CI = +/-0.035; p = 0.015)	0.145	+4.47%
Loss Cost	2007.2	0.039 (CI = +/-0.036; p = 0.038)	0.104	+3.95%
Loss Cost	2008.1	0.039 (CI = +/-0.039; p = 0.047)	0.096	+4.02%
Loss Cost	2008.2	0.037 (CI = +/-0.041; p = 0.079)	0.072	+3.75%
Loss Cost	2009.1	0.031 (CI = +/-0.044; p = 0.152)	0.039	+3.20%
Loss Cost	2009.2	0.034 (CI = +/-0.047; p = 0.153)	0.040	+3.42%
Loss Cost	2010.1	0.025 (CI = +/-0.049; p = 0.307)	0.003	+2.52%
Loss Cost	2010.2	0.007 (CI = +/-0.048; p = 0.762)	-0.036	+0.72%
Loss Cost	2011.1	0.002 (CI = +/-0.052; p = 0.932)	-0.041	+0.22%
Loss Cost	2011.2	-0.016 (CI = +/-0.051; p = 0.525)	-0.025	-1.58%
Loss Cost	2012.1	-0.023 (CI = +/-0.055; p = 0.394)	-0.011	-2.27%
Loss Cost	2012.2	-0.012 (CI = +/-0.058; p = 0.667)	-0.038	-1.21%
Loss Cost	2013.1	-0.019 (CI = +/-0.063; p = 0.529)	-0.029	-1.92%
Loss Cost	2013.2	-0.013 (CI = +/-0.069; p = 0.697)	-0.044	-1.30%
Loss Cost	2014.1	-0.017 (CI = +/-0.077; p = 0.656)	-0.044	-1.64%
Loss Cost	2014.2	0.006 (CI = +/-0.080; p = 0.885)	-0.057	+0.56%
Loss Cost	2015.1	-0.015 (CI = +/-0.086; p = 0.723)	-0.054	-1.45%
Loss Cost	2015.2	-0.010 (CI = +/-0.097; p = 0.834)	-0.063	-0.97%
Loss Cost	2016.1	-0.020 (CI = +/-0.110; p = 0.702)	-0.060	-1.97%
Loss Cost	2016.2	-0.010 (CI = +/-0.125; p = 0.870)	-0.075	-0.96%
Loss Cost	2017.1	-0.031 (CI = +/-0.143; p = 0.643)	-0.063	-3.07%
Severity	2004.2	0.060 (CI = +/-0.022; p = 0.000)	0.423	+6.14%
Severity	2005.1	0.062 (CI = +/-0.023; p = 0.000)	0.431	+6.43%
Severity	2005.2	0.065 (CI = +/-0.024; p = 0.000)	0.442	+6.77%
Severity	2006.1	0.065 (CI = +/-0.026; p = 0.000)	0.418	+6.73%
Severity	2006.2	0.063 (CI = +/-0.027; p = 0.000)	0.385	+6.55%
Severity	2007.1	0.065 (CI = +/-0.029; p = 0.000)	0.377	+6.74%
Severity	2007.2	0.061 (CI = +/-0.030; p = 0.000)	0.329	+6.25%
Severity	2008.1	0.060 (CI = +/-0.032; p = 0.001)	0.305	+6.23%
Severity	2008.2	0.057 (CI = +/-0.034; p = 0.002)	0.262	+5.88%
Severity	2009.1	0.051 (CI = +/-0.036; p = 0.007)	0.203	+5.18%
Severity	2009.2	0.053 (CI = +/-0.038; p = 0.009)	0.198	+5.39%
Severity	2010.1	0.050 (CI = +/-0.041; p = 0.018)	0.165	+5.16%
Severity	2010.2	0.040 (CI = +/-0.042; p = 0.062)	0.097	+4.09%
Severity	2011.1	0.035 (CI = +/-0.045; p = 0.123)	0.058	+3.58%
Severity	2011.2	0.027 (CI = +/-0.048; p = 0.264)	0.013	+2.70%
Severity	2012.1	0.015 (CI = +/-0.050; p = 0.537)	-0.027	+1.53%
Severity	2012.2	0.031 (CI = +/-0.051; p = 0.223)	0.025	+3.12%
Severity	2013.1	0.020 (CI = +/-0.054; p = 0.441)	-0.019	+2.07%
Severity	2013.2	0.015 (CI = +/-0.060; p = 0.602)	-0.037	+1.52%
Severity	2014.1	0.003 (CI = +/-0.064; p = 0.914)	-0.055	+0.33%
Severity	2014.2	0.031 (CI = +/-0.061; p = 0.301)	0.007	+3.14%
Severity	2015.1	0.010 (CI = +/-0.063; p = 0.732)	-0.055	+1.04%
Severity	2015.2	0.007 (CI = +/-0.071; p = 0.845)	-0.064	+0.66%
Severity	2016.1	-0.009 (CI = +/-0.078; p = 0.816)	-0.067	-0.86%
Severity	2016.2	-0.003 (CI = +/-0.089; p = 0.952)	-0.077	-0.26%
Severity	2017.1	-0.026 (CI = +/-0.098; p = 0.574)	-0.054	-2.57%
Frequency	2004.2	-0.021 (CI = +/-0.015; p = 0.010)	0.145	-2.05%
Frequency	2005.1	-0.020 (CI = +/-0.016; p = 0.016)	0.127	-2.00%
Frequency	2005.2	-0.017 (CI = +/-0.017; p = 0.045)	0.084	-1.69%
Frequency	2006.1	-0.018 (CI = +/-0.018; p = 0.040)	0.092	-1.83%
Frequency	2006.2	-0.018 (CI = +/-0.019; p = 0.054)	0.081	-1.81%
Frequency	2007.1	-0.021 (CI = +/-0.019; p = 0.031)	0.110	-2.12%
Frequency	2007.2	-0.022 (CI = +/-0.021; p = 0.037)	0.104	-2.17%
Frequency	2008.1	-0.021 (CI = +/-0.022; p = 0.059)	0.084	-2.08%
Frequency	2008.2	-0.020 (CI = +/-0.023; p = 0.086)	0.067	-2.01%
Frequency	2009.1	-0.019 (CI = +/-0.025; p = 0.129)	0.047	-1.88%
Frequency	2009.2	-0.019 (CI = +/-0.027; p = 0.159)	0.038	-1.87%
Frequency	2010.1	-0.025 (CI = +/-0.028; p = 0.070)	0.087	-2.51%
Frequency	2010.2	-0.033 (CI = +/-0.028; p = 0.023)	0.157	-3.24%
Frequency	2011.1	-0.033 (CI = +/-0.030; p = 0.035)	0.138	-3.24%
Frequency	2011.2	-0.042 (CI = +/-0.031; p = 0.009)	0.230	-4.16%
Frequency	2012.1	-0.038 (CI = +/-0.033; p = 0.026)	0.171	-3.74%
Frequency	2012.2	-0.043 (CI = +/-0.036; p = 0.020)	0.195	-4.20%
Frequency	2013.1	-0.040 (CI = +/-0.039; p = 0.045)	0.146	-3.91%
Frequency	2013.2	-0.028 (CI = +/-0.040; p = 0.156)	0.056	-2.78%
Frequency	2014.1	-0.020 (CI = +/-0.043; p = 0.343)	-0.003	-1.97%
Frequency	2014.2	-0.025 (CI = +/-0.047; p = 0.274)	0.015	-2.50%
Frequency	2015.1	-0.025 (CI = +/-0.053; p = 0.336)	-0.001	-2.46%
Frequency	2015.2	-0.016 (CI = +/-0.059; p = 0.564)	-0.043	-1.62%
Frequency	2016.1	-0.011 (CI = +/-0.067; p = 0.722)	-0.061	-1.13%
Frequency	2016.2	-0.007 (CI = +/-0.077; p = 0.844)	-0.074	-0.71%
Frequency	2017.1	-0.005 (CI = +/-0.089; p = 0.903)	-0.082	-0.51%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend	
							Rate
Loss Cost	2004.2	0.042 (CI = +/-0.032; p = 0.010)	-0.002 (CI = +/-0.320; p = 0.988)	0.005 (CI = +/-0.020; p = 0.637)	0.117		+4.31%
Loss Cost	2005.1	0.046 (CI = +/-0.033; p = 0.008)	0.022 (CI = +/-0.327; p = 0.893)	0.006 (CI = +/-0.021; p = 0.584)	0.134		+4.74%
Loss Cost	2005.2	0.053 (CI = +/-0.034; p = 0.003)	-0.016 (CI = +/-0.323; p = 0.919)	0.006 (CI = +/-0.020; p = 0.519)	0.186		+5.48%
Loss Cost	2006.1	0.051 (CI = +/-0.036; p = 0.006)	-0.027 (CI = +/-0.334; p = 0.869)	0.006 (CI = +/-0.020; p = 0.550)	0.155		+5.28%
Loss Cost	2006.2	0.050 (CI = +/-0.038; p = 0.011)	-0.021 (CI = +/-0.343; p = 0.902)	0.006 (CI = +/-0.021; p = 0.566)	0.125		+5.15%
Loss Cost	2007.1	0.049 (CI = +/-0.040; p = 0.020)	-0.030 (CI = +/-0.355; p = 0.866)	0.006 (CI = +/-0.021; p = 0.592)	0.098		+4.97%
Loss Cost	2007.2	0.043 (CI = +/-0.042; p = 0.045)	-0.005 (CI = +/-0.361; p = 0.977)	0.005 (CI = +/-0.021; p = 0.626)	0.050		+4.44%
Loss Cost	2008.1	0.045 (CI = +/-0.045; p = 0.054)	0.000 (CI = +/-0.375; p = 0.998)	0.005 (CI = +/-0.022; p = 0.623)	0.040		+4.55%
Loss Cost	2008.2	0.042 (CI = +/-0.048; p = 0.086)	0.012 (CI = +/-0.387; p = 0.948)	0.005 (CI = +/-0.022; p = 0.643)	0.011		+4.27%
Loss Cost	2009.1	0.036 (CI = +/-0.051; p = 0.164)	-0.016 (CI = +/-0.398; p = 0.933)	0.004 (CI = +/-0.023; p = 0.703)	-0.028		+3.65%
Loss Cost	2009.2	0.038 (CI = +/-0.055; p = 0.161)	-0.028 (CI = +/-0.412; p = 0.891)	0.004 (CI = +/-0.023; p = 0.696)	-0.029		+3.92%
Loss Cost	2010.1	0.028 (CI = +/-0.058; p = 0.330)	-0.075 (CI = +/-0.420; p = 0.716)	0.003 (CI = +/-0.023; p = 0.783)	-0.069		+2.83%
Loss Cost	2010.2	0.010 (CI = +/-0.056; p = 0.727)	-0.001 (CI = +/-0.396; p = 0.996)	0.002 (CI = +/-0.022; p = 0.842)	-0.124		+0.97%
Loss Cost	2011.1	0.004 (CI = +/-0.061; p = 0.900)	-0.026 (CI = +/-0.412; p = 0.897)	0.001 (CI = +/-0.022; p = 0.892)	-0.134		+0.38%
Loss Cost	2011.2	-0.015 (CI = +/-0.060; p = 0.609)	0.046 (CI = +/-0.391; p = 0.811)	0.001 (CI = +/-0.021; p = 0.945)	-0.119		-1.49%
Loss Cost	2012.1	-0.023 (CI = +/-0.065; p = 0.472)	0.015 (CI = +/-0.407; p = 0.941)	0.000 (CI = +/-0.021; p = 0.997)	-0.111		-2.26%
Loss Cost	2012.2	-0.012 (CI = +/-0.068; p = 0.722)	-0.025 (CI = +/-0.414; p = 0.901)	0.000 (CI = +/-0.021; p = 0.980)	-0.146		-1.18%
Loss Cost	2013.1	-0.021 (CI = +/-0.075; p = 0.568)	-0.058 (CI = +/-0.433; p = 0.783)	0.000 (CI = +/-0.022; p = 0.968)	-0.138		-2.05%
Loss Cost	2013.2	-0.014 (CI = +/-0.081; p = 0.728)	-0.082 (CI = +/-0.453; p = 0.707)	0.000 (CI = +/-0.022; p = 0.974)	-0.157		-1.35%
Loss Cost	2014.1	-0.019 (CI = +/-0.090; p = 0.660)	-0.101 (CI = +/-0.481; p = 0.663)	-0.001 (CI = +/-0.023; p = 0.952)	-0.160		-1.89%
Loss Cost	2014.2	0.004 (CI = +/-0.092; p = 0.924)	-0.176 (CI = +/-0.472; p = 0.439)	-0.001 (CI = +/-0.022; p = 0.937)	-0.150		+0.42%
Loss Cost	2015.1	-0.023 (CI = +/-0.096; p = 0.624)	-0.260 (CI = +/-0.471; p = 0.256)	-0.002 (CI = +/-0.021; p = 0.854)	-0.095		-2.23%
Loss Cost	2015.2	-0.013 (CI = +/-0.106; p = 0.792)	-0.288 (CI = +/-0.500; p = 0.234)	-0.002 (CI = +/-0.022; p = 0.840)	-0.096		-1.32%
Loss Cost	2016.1	-0.032 (CI = +/-0.119; p = 0.568)	-0.342 (CI = +/-0.528; p = 0.184)	-0.002 (CI = +/-0.022; p = 0.816)	-0.061		-3.15%
Loss Cost	2016.2	-0.015 (CI = +/-0.131; p = 0.809)	-0.392 (CI = +/-0.559; p = 0.151)	-0.003 (CI = +/-0.023; p = 0.764)	-0.044		-1.46%
Loss Cost	2017.1	-0.050 (CI = +/-0.143; p = 0.451)	-0.481 (CI = +/-0.571; p = 0.090)	-0.003 (CI = +/-0.023; p = 0.767)	0.057		-4.90%
Severity	2004.2	0.059 (CI = +/-0.026; p = 0.000)	0.090 (CI = +/-0.260; p = 0.489)	-0.001 (CI = +/-0.017; p = 0.915)	0.400		+6.07%
Severity	2005.1	0.063 (CI = +/-0.027; p = 0.000)	0.112 (CI = +/-0.265; p = 0.398)	0.000 (CI = +/-0.017; p = 0.988)	0.410		+6.47%
Severity	2005.2	0.066 (CI = +/-0.028; p = 0.000)	0.096 (CI = +/-0.270; p = 0.476)	0.000 (CI = +/-0.017; p = 0.977)	0.417		+6.79%
Severity	2006.1	0.066 (CI = +/-0.030; p = 0.000)	0.096 (CI = +/-0.279; p = 0.486)	0.000 (CI = +/-0.017; p = 0.975)	0.391		+6.80%
Severity	2006.2	0.063 (CI = +/-0.032; p = 0.000)	0.108 (CI = +/-0.285; p = 0.445)	0.000 (CI = +/-0.017; p = 0.999)	0.358		+6.55%
Severity	2007.1	0.066 (CI = +/-0.033; p = 0.000)	0.123 (CI = +/-0.294; p = 0.399)	0.000 (CI = +/-0.018; p = 0.955)	0.352		+6.85%
Severity	2007.2	0.061 (CI = +/-0.035; p = 0.001)	0.150 (CI = +/-0.296; p = 0.308)	0.000 (CI = +/-0.018; p = 0.995)	0.308		+6.25%
Severity	2008.1	0.061 (CI = +/-0.037; p = 0.002)	0.155 (CI = +/-0.308; p = 0.312)	0.000 (CI = +/-0.018; p = 0.993)	0.283		+6.34%
Severity	2008.2	0.057 (CI = +/-0.039; p = 0.006)	0.176 (CI = +/-0.314; p = 0.261)	0.000 (CI = +/-0.018; p = 0.973)	0.245		+5.84%
Severity	2009.1	0.050 (CI = +/-0.041; p = 0.019)	0.144 (CI = +/-0.321; p = 0.364)	-0.001 (CI = +/-0.018; p = 0.890)	0.172		+5.15%
Severity	2009.2	0.051 (CI = +/-0.044; p = 0.025)	0.140 (CI = +/-0.332; p = 0.394)	-0.001 (CI = +/-0.019; p = 0.899)	0.162		+5.26%
Severity	2010.1	0.050 (CI = +/-0.048; p = 0.042)	0.133 (CI = +/-0.347; p = 0.435)	-0.001 (CI = +/-0.019; p = 0.886)	0.122		+5.11%
Severity	2010.2	0.038 (CI = +/-0.048; p = 0.121)	0.182 (CI = +/-0.339; p = 0.278)	-0.002 (CI = +/-0.019; p = 0.824)	0.075		+3.84%
Severity	2011.1	0.033 (CI = +/-0.053; p = 0.199)	0.165 (CI = +/-0.354; p = 0.345)	-0.002 (CI = +/-0.019; p = 0.789)	0.023		+3.41%
Severity	2011.2	0.023 (CI = +/-0.054; p = 0.394)	0.206 (CI = +/-0.355; p = 0.242)	-0.003 (CI = +/-0.019; p = 0.749)	0.001		+2.30%
Severity	2012.1	0.011 (CI = +/-0.058; p = 0.685)	0.161 (CI = +/-0.362; p = 0.366)	-0.004 (CI = +/-0.019; p = 0.663)	-0.064		+1.15%
Severity	2012.2	0.026 (CI = +/-0.059; p = 0.375)	0.110 (CI = +/-0.357; p = 0.528)	-0.004 (CI = +/-0.018; p = 0.682)	-0.039		+2.59%
Severity	2013.1	0.015 (CI = +/-0.064; p = 0.632)	0.070 (CI = +/-0.368; p = 0.695)	-0.004 (CI = +/-0.018; p = 0.618)	-0.101		+1.49%
Severity	2013.2	0.008 (CI = +/-0.069; p = 0.806)	0.092 (CI = +/-0.384; p = 0.618)	-0.004 (CI = +/-0.019; p = 0.619)	-0.118		+0.82%
Severity	2014.1	-0.004 (CI = +/-0.075; p = 0.905)	0.050 (CI = +/-0.399; p = 0.793)	-0.005 (CI = +/-0.019; p = 0.568)	-0.152		-0.43%
Severity	2014.2	0.022 (CI = +/-0.071; p = 0.516)	-0.035 (CI = +/-0.362; p = 0.841)	-0.005 (CI = +/-0.017; p = 0.505)	-0.090		+2.22%
Severity	2015.1	-0.002 (CI = +/-0.071; p = 0.942)	-0.111 (CI = +/-0.348; p = 0.506)	-0.006 (CI = +/-0.016; p = 0.401)	-0.123		-0.24%
Severity	2015.2	-0.004 (CI = +/-0.080; p = 0.914)	-0.106 (CI = +/-0.374; p = 0.551)	-0.006 (CI = +/-0.016; p = 0.422)	-0.149		-0.41%
Severity	2016.1	-0.023 (CI = +/-0.086; p = 0.565)	-0.161 (CI = +/-0.384; p = 0.379)	-0.007 (CI = +/-0.016; p = 0.391)	-0.120		-2.32%
Severity	2016.2	-0.014 (CI = +/-0.096; p = 0.760)	-0.189 (CI = +/-0.411; p = 0.333)	-0.007 (CI = +/-0.017; p = 0.378)	-0.117		-1.36%
Severity	2017.1	-0.044 (CI = +/-0.102; p = 0.362)	-0.264 (CI = +/-0.409; p = 0.180)	-0.007 (CI = +/-0.016; p = 0.360)	-0.010		-4.29%
Frequency	2004.2	-0.017 (CI = +/-0.017; p = 0.055)	-0.092 (CI = +/-0.173; p = 0.288)	0.006 (CI = +/-0.011; p = 0.305)	0.158		-1.66%
Frequency	2005.1	-0.016 (CI = +/-0.018; p = 0.075)	-0.090 (CI = +/-0.178; p = 0.314)	0.006 (CI = +/-0.011; p = 0.308)	0.138		-1.63%
Frequency	2005.2	-0.012 (CI = +/-0.018; p = 0.183)	-0.112 (CI = +/-0.176; p = 0.205)	0.006 (CI = +/-0.011; p = 0.257)	0.120		-1.22%
Frequency	2006.1	-0.014 (CI = +/-0.019; p = 0.141)	-0.124 (CI = +/-0.180; p = 0.172)	0.006 (CI = +/-0.011; p = 0.293)	0.132		-1.43%
Frequency	2006.2	-0.013 (CI = +/-0.020; p = 0.194)	-0.129 (CI = +/-0.185; p = 0.165)	0.006 (CI = +/-0.011; p = 0.291)	0.123		-1.32%
Frequency	2007.1	-0.018 (CI = +/-0.021; p = 0.097)	-0.153 (CI = +/-0.186; p = 0.103)	0.005 (CI = +/-0.011; p = 0.352)	0.169		-1.76%
Frequency	2007.2	-0.017 (CI = +/-0.022; p = 0.128)	-0.156 (CI = +/-0.192; p = 0.108)	0.005 (CI = +/-0.011; p = 0.356)	0.162		-1.70%
Frequency	2008.1	-0.017 (CI = +/-0.024; p = 0.161)	-0.154 (CI = +/-0.199; p = 0.123)	0.005 (CI = +/-0.012; p = 0.363)	0.138		-1.68%
Frequency	2008.2	-0.015 (CI = +/-0.025; p = 0.239)	-0.163 (CI = +/-0.204; p = 0.113)	0.005 (CI = +/-0.012; p = 0.355)	0.129		-1.48%
Frequency	2009.1	-0.014 (CI = +/-0.027; p = 0.292)	-0.161 (CI = +/-0.213; p = 0.133)	0.006 (CI = +/-0.012; p = 0.360)	0.105		-1.43%
Frequency	2009.2	-0.013 (CI = +/-0.029; p = 0.377)	-0.167 (CI = +/-0.220; p = 0.130)	0.006 (CI = +/-0.012; p = 0.359)	0.099		-1.27%
Frequency	2010.1	-0.022 (CI = +/-0.030; p = 0.139)	-0.208 (CI = +/-0.214; p = 0.056)	0.004 (CI = +/-0.012; p = 0.444)	0.189		-2.17%
Frequency	2010.2	-0.028 (CI = +/-0.030; p = 0.069)	-0.183 (CI = +/-0.214; p = 0.089)	0.004 (CI = +/-0.012; p = 0.472)	0.224		-2.77%
Frequency	2011.1	-0.030 (CI = +/-0.033; p = 0.076)	-0.191 (CI = +/-0.224; p = 0.091)	0.004 (CI = +/-0.012; p = 0.502)	0.207		-2.93%
Frequency	2011.2	-0.038 (CI = +/-0.034; p = 0.030)	-0.160 (CI = +/-0.221; p = 0.146)	0.004 (CI = +/-0.012; p = 0.525)	0.265		-3.71%
Frequency	2012.1	-0.034 (CI = +/-0.037; p = 0.067)	-0.146 (CI = +/-0.231; p = 0.201)	0.004 (CI = +/-0.012; p = 0.499)	0.194		-3.37%
Frequency	2012.2	-0.037 (CI = +/-0.040; p = 0.063)	-0.135 (CI = +/-0.240; p = 0.255)	0.004 (CI = +/-0.012; p = 0.516)	0.200		-3.67%
Frequency	2013.1	-0.035 (CI = +/-0.044; p = 0.107)	-0.127 (CI = +/-0.254; p = 0.306)	0.004 (CI = +/-0.013; p = 0.513)	0.141		-3.49%
Frequency	2013.2	-0.022 (CI = +/-0.043; p = 0.299)	-0.174 (CI = +/-0.239; p = 0.142)	0.004 (CI = +/-0.012; p = 0.463)	0.123		-2.15%
Frequency	2014.1	-0.015 (CI = +/-0.047; p = 0.512)	-0.151 (CI = +/-0.250; p = 0.218)	0.005 (CI = +/-0.012; p = 0.429)	0.040		-1.47%
Frequency	2014.2	-0.018 (CI = +/-0.051; p = 0.473)	-0.142 (CI = +/-0.264; p = 0.272)	0.005 (CI = +/-0.012; p = 0.440)	0.036		-1.76%
Frequency	2015.1	-0.020 (CI = +/-0.058; p = 0.471)	-0.149 (CI = +/-0.284; p = 0.280)	0.004 (CI = +/-0.013; p = 0.465)	0.015		-1.99%
Frequency	2015.2	-0.009 (CI = +/-0.062; p = 0.754)	-0.182 (CI = +/-0.292; p = 0.200)	0.004 (CI = +/-0.013; p = 0.491)	0.013		-0.91%
Frequency	2016.1	-0.009 (CI = +/-0.071; p = 0.798)	-0.181 (CI = +/-0.317; p = 0.238)	0.004 (CI = +/-0.013; p = 0.508)	-0.027		-0.86%
Frequency	2016.2	-0.001 (CI = +/-0.080; p = 0.977)	-0.203 (CI = +/-0.341; p = 0.217)	0.004 (CI = +/-0.014; p = 0.556)	-0.028		-0.10%
Frequency	2017.1	-0.006 (CI = +/-0.093; p = 0.882)	-0.216 (CI = +/-0.374; p = 0.227)	0.004 (CI = +/-0.015; p = 0.572)	-0.044		-0.64%

Accident Benefits Total

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

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.042 (CI = +/-0.031; p = 0.009)	0.005 (CI = +/-0.020; p = 0.629)	0.142	+4.31%
Loss Cost	2005.1	0.046 (CI = +/-0.033; p = 0.007)	0.005 (CI = +/-0.020; p = 0.587)	0.158	+4.71%
Loss Cost	2005.2	0.053 (CI = +/-0.033; p = 0.002)	0.007 (CI = +/-0.020; p = 0.502)	0.210	+5.49%
Loss Cost	2006.1	0.052 (CI = +/-0.035; p = 0.005)	0.006 (CI = +/-0.020; p = 0.525)	0.180	+5.31%
Loss Cost	2006.2	0.050 (CI = +/-0.037; p = 0.010)	0.006 (CI = +/-0.020; p = 0.546)	0.152	+5.16%
Loss Cost	2007.1	0.049 (CI = +/-0.039; p = 0.017)	0.006 (CI = +/-0.021; p = 0.566)	0.127	+5.01%
Loss Cost	2007.2	0.043 (CI = +/-0.041; p = 0.041)	0.005 (CI = +/-0.021; p = 0.614)	0.082	+4.44%
Loss Cost	2008.1	0.045 (CI = +/-0.044; p = 0.049)	0.005 (CI = +/-0.021; p = 0.613)	0.074	+4.55%
Loss Cost	2008.2	0.042 (CI = +/-0.047; p = 0.081)	0.005 (CI = +/-0.022; p = 0.640)	0.046	+4.26%
Loss Cost	2009.1	0.036 (CI = +/-0.050; p = 0.151)	0.004 (CI = +/-0.022; p = 0.684)	0.009	+3.67%
Loss Cost	2009.2	0.039 (CI = +/-0.054; p = 0.150)	0.005 (CI = +/-0.022; p = 0.673)	0.010	+3.94%
Loss Cost	2010.1	0.029 (CI = +/-0.056; p = 0.295)	0.004 (CI = +/-0.022; p = 0.731)	-0.032	+2.97%
Loss Cost	2010.2	0.010 (CI = +/-0.055; p = 0.720)	0.002 (CI = +/-0.021; p = 0.836)	-0.077	+0.97%
Loss Cost	2011.1	0.004 (CI = +/-0.059; p = 0.882)	0.002 (CI = +/-0.021; p = 0.870)	-0.085	+0.43%
Loss Cost	2011.2	-0.015 (CI = +/-0.058; p = 0.588)	0.000 (CI = +/-0.020; p = 0.974)	-0.071	-1.53%
Loss Cost	2012.1	-0.023 (CI = +/-0.063; p = 0.450)	0.000 (CI = +/-0.020; p = 0.986)	-0.059	-2.29%
Loss Cost	2012.2	-0.012 (CI = +/-0.066; p = 0.721)	0.000 (CI = +/-0.020; p = 0.962)	-0.090	-1.15%
Loss Cost	2013.1	-0.019 (CI = +/-0.072; p = 0.583)	0.000 (CI = +/-0.021; p = 0.991)	-0.083	-1.90%
Loss Cost	2013.2	-0.012 (CI = +/-0.079; p = 0.742)	0.000 (CI = +/-0.021; p = 0.971)	-0.102	-1.24%
Loss Cost	2014.1	-0.016 (CI = +/-0.087; p = 0.699)	0.000 (CI = +/-0.022; p = 0.980)	-0.105	-1.60%
Loss Cost	2014.2	0.007 (CI = +/-0.090; p = 0.875)	0.001 (CI = +/-0.021; p = 0.942)	-0.123	+0.68%
Loss Cost	2015.1	-0.014 (CI = +/-0.096; p = 0.764)	0.000 (CI = +/-0.021; p = 0.961)	-0.124	-1.37%
Loss Cost	2015.2	-0.009 (CI = +/-0.107; p = 0.862)	0.001 (CI = +/-0.022; p = 0.961)	-0.139	-0.88%
Loss Cost	2016.1	-0.019 (CI = +/-0.120; p = 0.739)	0.001 (CI = +/-0.022; p = 0.957)	-0.141	-1.88%
Loss Cost	2016.2	-0.009 (CI = +/-0.137; p = 0.888)	0.000 (CI = +/-0.023; p = 0.971)	-0.164	-0.90%
Loss Cost	2017.1	-0.030 (CI = +/-0.154; p = 0.678)	0.001 (CI = +/-0.024; p = 0.931)	-0.159	-2.94%
Severity	2004.2	0.059 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.850)	0.408	+6.03%
Severity	2005.1	0.062 (CI = +/-0.027; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.899)	0.415	+6.35%
Severity	2005.2	0.065 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.017; p = 0.954)	0.426	+6.73%
Severity	2006.1	0.065 (CI = +/-0.030; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.949)	0.401	+6.69%
Severity	2006.2	0.063 (CI = +/-0.031; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.924)	0.366	+6.48%
Severity	2007.1	0.065 (CI = +/-0.033; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.949)	0.357	+6.69%
Severity	2007.2	0.060 (CI = +/-0.035; p = 0.001)	-0.001 (CI = +/-0.017; p = 0.888)	0.307	+6.14%
Severity	2008.1	0.059 (CI = +/-0.037; p = 0.003)	-0.001 (CI = +/-0.018; p = 0.887)	0.282	+6.11%
Severity	2008.2	0.055 (CI = +/-0.039; p = 0.007)	-0.002 (CI = +/-0.018; p = 0.850)	0.236	+5.70%
Severity	2009.1	0.048 (CI = +/-0.041; p = 0.023)	-0.002 (CI = +/-0.018; p = 0.778)	0.176	+4.91%
Severity	2009.2	0.050 (CI = +/-0.044; p = 0.027)	-0.002 (CI = +/-0.018; p = 0.800)	0.170	+5.13%
Severity	2010.1	0.047 (CI = +/-0.047; p = 0.048)	-0.003 (CI = +/-0.019; p = 0.784)	0.135	+4.86%
Severity	2010.2	0.036 (CI = +/-0.048; p = 0.139)	-0.004 (CI = +/-0.018; p = 0.697)	0.066	+3.66%
Severity	2011.1	0.030 (CI = +/-0.052; p = 0.240)	-0.004 (CI = +/-0.019; p = 0.665)	0.026	+3.06%
Severity	2011.2	0.021 (CI = +/-0.055; p = 0.444)	-0.005 (CI = +/-0.019; p = 0.611)	-0.020	+2.08%
Severity	2012.1	0.008 (CI = +/-0.057; p = 0.780)	-0.005 (CI = +/-0.018; p = 0.544)	-0.057	+0.78%
Severity	2012.2	0.024 (CI = +/-0.058; p = 0.392)	-0.005 (CI = +/-0.018; p = 0.596)	-0.009	+2.46%
Severity	2013.1	0.013 (CI = +/-0.061; p = 0.664)	-0.005 (CI = +/-0.018; p = 0.553)	-0.052	+1.30%
Severity	2013.2	0.007 (CI = +/-0.067; p = 0.831)	-0.005 (CI = +/-0.018; p = 0.544)	-0.072	+0.69%
Severity	2014.1	-0.006 (CI = +/-0.072; p = 0.867)	-0.006 (CI = +/-0.018; p = 0.515)	-0.089	-0.58%
Severity	2014.2	0.022 (CI = +/-0.068; p = 0.492)	-0.005 (CI = +/-0.016; p = 0.508)	-0.025	+2.27%
Severity	2015.1	0.001 (CI = +/-0.069; p = 0.968)	-0.005 (CI = +/-0.015; p = 0.460)	-0.083	+0.13%
Severity	2015.2	-0.002 (CI = +/-0.077; p = 0.947)	-0.005 (CI = +/-0.016; p = 0.474)	-0.097	-0.24%
Severity	2016.1	-0.017 (CI = +/-0.084; p = 0.663)	-0.005 (CI = +/-0.016; p = 0.484)	-0.105	-1.72%
Severity	2016.2	-0.011 (CI = +/-0.095; p = 0.807)	-0.005 (CI = +/-0.016; p = 0.491)	-0.119	-1.09%
Severity	2017.1	-0.033 (CI = +/-0.104; p = 0.506)	-0.005 (CI = +/-0.016; p = 0.538)	-0.109	-3.21%
Frequency	2004.2	-0.016 (CI = +/-0.017; p = 0.062)	0.006 (CI = +/-0.011; p = 0.250)	0.154	-1.61%
Frequency	2005.1	-0.015 (CI = +/-0.018; p = 0.090)	0.006 (CI = +/-0.011; p = 0.247)	0.137	-1.54%
Frequency	2005.2	-0.012 (CI = +/-0.018; p = 0.209)	0.007 (CI = +/-0.011; p = 0.200)	0.102	-1.16%
Frequency	2006.1	-0.013 (CI = +/-0.020; p = 0.185)	0.007 (CI = +/-0.011; p = 0.220)	0.107	-1.29%
Frequency	2006.2	-0.012 (CI = +/-0.021; p = 0.228)	0.007 (CI = +/-0.011; p = 0.223)	0.095	-1.24%
Frequency	2007.1	-0.016 (CI = +/-0.022; p = 0.145)	0.006 (CI = +/-0.011; p = 0.255)	0.120	-1.57%
Frequency	2007.2	-0.016 (CI = +/-0.023; p = 0.163)	0.006 (CI = +/-0.012; p = 0.267)	0.112	-1.60%
Frequency	2008.1	-0.015 (CI = +/-0.024; p = 0.227)	0.007 (CI = +/-0.012; p = 0.264)	0.093	-1.47%
Frequency	2008.2	-0.014 (CI = +/-0.026; p = 0.293)	0.007 (CI = +/-0.012; p = 0.264)	0.077	-1.36%
Frequency	2009.1	-0.012 (CI = +/-0.028; p = 0.391)	0.007 (CI = +/-0.012; p = 0.259)	0.058	-1.18%
Frequency	2009.2	-0.011 (CI = +/-0.030; p = 0.444)	0.007 (CI = +/-0.013; p = 0.266)	0.048	-1.13%
Frequency	2010.1	-0.018 (CI = +/-0.031; p = 0.237)	0.006 (CI = +/-0.012; p = 0.303)	0.091	-1.81%
Frequency	2010.2	-0.026 (CI = +/-0.032; p = 0.100)	0.006 (CI = +/-0.012; p = 0.344)	0.154	-2.59%
Frequency	2011.1	-0.026 (CI = +/-0.034; p = 0.131)	0.006 (CI = +/-0.012; p = 0.353)	0.134	-2.56%
Frequency	2011.2	-0.036 (CI = +/-0.035; p = 0.042)	0.005 (CI = +/-0.012; p = 0.394)	0.222	-3.54%
Frequency	2012.1	-0.031 (CI = +/-0.037; p = 0.097)	0.005 (CI = +/-0.012; p = 0.369)	0.165	-3.04%
Frequency	2012.2	-0.036 (CI = +/-0.040; p = 0.076)	0.005 (CI = +/-0.012; p = 0.399)	0.185	-3.51%
Frequency	2013.1	-0.032 (CI = +/-0.043; p = 0.137)	0.005 (CI = +/-0.012; p = 0.394)	0.136	-3.16%
Frequency	2013.2	-0.019 (CI = +/-0.044; p = 0.368)	0.006 (CI = +/-0.012; p = 0.329)	0.056	-1.92%
Frequency	2014.1	-0.010 (CI = +/-0.047; p = 0.647)	0.006 (CI = +/-0.012; p = 0.304)	0.004	-1.03%
Frequency	2014.2	-0.016 (CI = +/-0.052; p = 0.527)	0.006 (CI = +/-0.012; p = 0.323)	0.017	-1.56%
Frequency	2015.1	-0.015 (CI = +/-0.058; p = 0.585)	0.006 (CI = +/-0.013; p = 0.339)	-0.002	-1.50%
Frequency	2015.2	-0.006 (CI = +/-0.063; p = 0.831)	0.006 (CI = +/-0.013; p = 0.344)	-0.045	-0.64%
Frequency	2016.1	-0.002 (CI = +/-0.071; p = 0.960)	0.006 (CI = +/-0.013; p = 0.363)	-0.070	-0.17%
Frequency	2016.2	0.002 (CI = +/-0.081; p = 0.960)	0.006 (CI = +/-0.014; p = 0.387)	-0.090	+0.19%
Frequency	2017.1	0.003 (CI = +/-0.094; p = 0.949)	0.006 (CI = +/-0.015; p = 0.412)	-0.107	+0.28%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.039 (CI = +/-0.028; p = 0.008)	-0.011 (CI = +/-0.314; p = 0.943)	0.136	+3.96%
Loss Cost	2005.1	0.042 (CI = +/-0.029; p = 0.006)	0.010 (CI = +/-0.320; p = 0.949)	0.151	+4.31%
Loss Cost	2005.2	0.048 (CI = +/-0.030; p = 0.002)	-0.029 (CI = +/-0.318; p = 0.855)	0.200	+4.97%
Loss Cost	2006.1	0.047 (CI = +/-0.031; p = 0.005)	-0.041 (CI = +/-0.327; p = 0.802)	0.171	+4.76%
Loss Cost	2006.2	0.045 (CI = +/-0.033; p = 0.009)	-0.033 (CI = +/-0.336; p = 0.843)	0.144	+4.63%
Loss Cost	2007.1	0.044 (CI = +/-0.035; p = 0.017)	-0.043 (CI = +/-0.347; p = 0.803)	0.119	+4.45%
Loss Cost	2007.2	0.039 (CI = +/-0.037; p = 0.041)	-0.016 (CI = +/-0.353; p = 0.925)	0.074	+3.95%
Loss Cost	2008.1	0.039 (CI = +/-0.040; p = 0.051)	-0.013 (CI = +/-0.366; p = 0.943)	0.065	+4.02%
Loss Cost	2008.2	0.037 (CI = +/-0.042; p = 0.085)	0.001 (CI = +/-0.377; p = 0.998)	0.038	+3.75%
Loss Cost	2009.1	0.031 (CI = +/-0.045; p = 0.162)	-0.028 (CI = +/-0.387; p = 0.884)	0.004	+3.18%
Loss Cost	2009.2	0.034 (CI = +/-0.048; p = 0.161)	-0.039 (CI = +/-0.400; p = 0.843)	0.004	+3.42%
Loss Cost	2010.1	0.024 (CI = +/-0.050; p = 0.329)	-0.084 (CI = +/-0.406; p = 0.673)	-0.029	+2.46%
Loss Cost	2010.2	0.007 (CI = +/-0.049; p = 0.767)	-0.007 (CI = +/-0.383; p = 0.971)	-0.079	+0.72%
Loss Cost	2011.1	0.002 (CI = +/-0.053; p = 0.942)	-0.030 (CI = +/-0.396; p = 0.875)	-0.085	+0.19%
Loss Cost	2011.2	-0.016 (CI = +/-0.052; p = 0.534)	0.044 (CI = +/-0.376; p = 0.813)	-0.069	-1.58%
Loss Cost	2012.1	-0.023 (CI = +/-0.056; p = 0.409)	0.015 (CI = +/-0.389; p = 0.938)	-0.059	-2.25%
Loss Cost	2012.2	-0.012 (CI = +/-0.060; p = 0.675)	-0.026 (CI = +/-0.397; p = 0.893)	-0.089	-1.21%
Loss Cost	2013.1	-0.020 (CI = +/-0.065; p = 0.526)	-0.056 (CI = +/-0.413; p = 0.779)	-0.078	-1.99%
Loss Cost	2013.2	-0.013 (CI = +/-0.071; p = 0.704)	-0.081 (CI = +/-0.431; p = 0.699)	-0.093	-1.30%
Loss Cost	2014.1	-0.018 (CI = +/-0.079; p = 0.637)	-0.098 (CI = +/-0.456; p = 0.656)	-0.092	-1.79%
Loss Cost	2014.2	0.006 (CI = +/-0.081; p = 0.887)	-0.173 (CI = +/-0.446; p = 0.424)	-0.078	+0.56%
Loss Cost	2015.1	-0.019 (CI = +/-0.085; p = 0.638)	-0.251 (CI = +/-0.443; p = 0.245)	-0.024	-1.91%
Loss Cost	2015.2	-0.010 (CI = +/-0.095; p = 0.831)	-0.279 (CI = +/-0.468; p = 0.223)	-0.021	-0.97%
Loss Cost	2016.1	-0.028 (CI = +/-0.107; p = 0.585)	-0.330 (CI = +/-0.493; p = 0.172)	0.016	-2.73%
Loss Cost	2016.2	-0.010 (CI = +/-0.120; p = 0.863)	-0.375 (CI = +/-0.519; p = 0.142)	0.035	-0.96%
Loss Cost	2017.1	-0.045 (CI = +/-0.131; p = 0.461)	-0.464 (CI = +/-0.528; p = 0.079)	0.134	-4.44%
Severity	2004.2	0.060 (CI = +/-0.023; p = 0.000)	0.091 (CI = +/-0.255; p = 0.472)	0.416	+6.14%
Severity	2005.1	0.063 (CI = +/-0.024; p = 0.000)	0.112 (CI = +/-0.259; p = 0.386)	0.427	+6.48%
Severity	2005.2	0.065 (CI = +/-0.025; p = 0.000)	0.095 (CI = +/-0.263; p = 0.468)	0.434	+6.77%
Severity	2006.1	0.066 (CI = +/-0.026; p = 0.000)	0.096 (CI = +/-0.272; p = 0.478)	0.410	+6.78%
Severity	2006.2	0.063 (CI = +/-0.028; p = 0.000)	0.108 (CI = +/-0.278; p = 0.434)	0.378	+6.55%
Severity	2007.1	0.066 (CI = +/-0.029; p = 0.000)	0.122 (CI = +/-0.286; p = 0.391)	0.373	+6.80%
Severity	2007.2	0.061 (CI = +/-0.030; p = 0.000)	0.151 (CI = +/-0.288; p = 0.295)	0.332	+6.25%
Severity	2008.1	0.061 (CI = +/-0.032; p = 0.001)	0.154 (CI = +/-0.299; p = 0.299)	0.308	+6.33%
Severity	2008.2	0.057 (CI = +/-0.034; p = 0.002)	0.176 (CI = +/-0.305; p = 0.246)	0.272	+5.88%
Severity	2009.1	0.052 (CI = +/-0.036; p = 0.007)	0.148 (CI = +/-0.310; p = 0.338)	0.202	+5.29%
Severity	2009.2	0.053 (CI = +/-0.038; p = 0.009)	0.143 (CI = +/-0.322; p = 0.370)	0.193	+5.39%
Severity	2010.1	0.051 (CI = +/-0.041; p = 0.017)	0.137 (CI = +/-0.335; p = 0.406)	0.156	+5.27%
Severity	2010.2	0.040 (CI = +/-0.042; p = 0.061)	0.188 (CI = +/-0.328; p = 0.249)	0.112	+4.09%
Severity	2011.1	0.037 (CI = +/-0.045; p = 0.109)	0.172 (CI = +/-0.341; p = 0.307)	0.062	+3.73%
Severity	2011.2	0.027 (CI = +/-0.047; p = 0.257)	0.214 (CI = +/-0.342; p = 0.208)	0.041	+2.70%
Severity	2012.1	0.017 (CI = +/-0.050; p = 0.491)	0.174 (CI = +/-0.349; p = 0.311)	-0.023	+1.71%
Severity	2012.2	0.031 (CI = +/-0.052; p = 0.229)	0.121 (CI = +/-0.343; p = 0.469)	0.004	+3.12%
Severity	2013.1	0.022 (CI = +/-0.056; p = 0.428)	0.086 (CI = +/-0.354; p = 0.616)	-0.058	+2.18%
Severity	2013.2	0.015 (CI = +/-0.061; p = 0.608)	0.109 (CI = +/-0.369; p = 0.543)	-0.072	+1.52%
Severity	2014.1	0.004 (CI = +/-0.066; p = 0.890)	0.071 (CI = +/-0.382; p = 0.698)	-0.107	+0.44%
Severity	2014.2	0.031 (CI = +/-0.063; p = 0.316)	-0.012 (CI = +/-0.347; p = 0.940)	-0.054	+3.14%
Severity	2015.1	0.009 (CI = +/-0.065; p = 0.777)	-0.083 (CI = +/-0.336; p = 0.608)	-0.105	+0.88%
Severity	2015.2	0.007 (CI = +/-0.073; p = 0.849)	-0.077 (CI = +/-0.359; p = 0.654)	-0.123	+0.66%
Severity	2016.1	-0.012 (CI = +/-0.080; p = 0.759)	-0.128 (CI = +/-0.369; p = 0.467)	-0.102	-1.15%
Severity	2016.2	-0.003 (CI = +/-0.091; p = 0.952)	-0.151 (CI = +/-0.394; p = 0.421)	-0.103	-0.26%
Severity	2017.1	-0.033 (CI = +/-0.097; p = 0.472)	-0.227 (CI = +/-0.393; p = 0.230)	-0.003	-3.25%
Frequency	2004.2	-0.021 (CI = +/-0.015; p = 0.009)	-0.102 (CI = +/-0.172; p = 0.236)	0.156	-2.05%
Frequency	2005.1	-0.021 (CI = +/-0.016; p = 0.014)	-0.102 (CI = +/-0.177; p = 0.252)	0.136	-2.04%
Frequency	2005.2	-0.017 (CI = +/-0.016; p = 0.043)	-0.124 (CI = +/-0.175; p = 0.160)	0.111	-1.69%
Frequency	2006.1	-0.019 (CI = +/-0.017; p = 0.031)	-0.136 (CI = +/-0.179; p = 0.130)	0.128	-1.89%
Frequency	2006.2	-0.018 (CI = +/-0.018; p = 0.050)	-0.141 (CI = +/-0.184; p = 0.128)	0.119	-1.81%
Frequency	2007.1	-0.022 (CI = +/-0.019; p = 0.021)	-0.165 (CI = +/-0.183; p = 0.076)	0.172	-2.20%
Frequency	2007.2	-0.022 (CI = +/-0.020; p = 0.032)	-0.167 (CI = +/-0.189; p = 0.082)	0.165	-2.17%
Frequency	2008.1	-0.022 (CI = +/-0.021; p = 0.043)	-0.167 (CI = +/-0.196; p = 0.091)	0.143	-2.18%
Frequency	2008.2	-0.020 (CI = +/-0.023; p = 0.075)	-0.176 (CI = +/-0.202; p = 0.085)	0.133	-2.01%
Frequency	2009.1	-0.020 (CI = +/-0.024; p = 0.098)	-0.175 (CI = +/-0.209; p = 0.097)	0.109	-2.00%
Frequency	2009.2	-0.019 (CI = +/-0.026; p = 0.146)	-0.182 (CI = +/-0.217; p = 0.097)	0.103	-1.87%
Frequency	2010.1	-0.027 (CI = +/-0.026; p = 0.041)	-0.221 (CI = +/-0.209; p = 0.039)	0.202	-2.67%
Frequency	2010.2	-0.033 (CI = +/-0.027; p = 0.018)	-0.195 (CI = +/-0.209; p = 0.066)	0.239	-3.24%
Frequency	2011.1	-0.035 (CI = +/-0.029; p = 0.021)	-0.203 (CI = +/-0.218; p = 0.066)	0.225	-3.42%
Frequency	2011.2	-0.042 (CI = +/-0.030; p = 0.007)	-0.171 (CI = +/-0.214; p = 0.113)	0.284	-4.16%
Frequency	2012.1	-0.040 (CI = +/-0.032; p = 0.018)	-0.159 (CI = +/-0.224; p = 0.153)	0.214	-3.90%
Frequency	2012.2	-0.043 (CI = +/-0.035; p = 0.019)	-0.147 (CI = +/-0.233; p = 0.201)	0.222	-4.20%
Frequency	2013.1	-0.042 (CI = +/-0.039; p = 0.036)	-0.142 (CI = +/-0.245; p = 0.239)	0.166	-4.08%
Frequency	2013.2	-0.028 (CI = +/-0.038; p = 0.139)	-0.189 (CI = +/-0.231; p = 0.103)	0.144	-2.78%
Frequency	2014.1	-0.022 (CI = +/-0.042; p = 0.274)	-0.169 (CI = +/-0.242; p = 0.157)	0.059	-2.22%
Frequency	2014.2	-0.025 (CI = +/-0.047; p = 0.265)	-0.160 (CI = +/-0.255; p = 0.202)	0.058	-2.50%
Frequency	2015.1	-0.028 (CI = +/-0.052; p = 0.273)	-0.169 (CI = +/-0.272; p = 0.206)	0.044	-2.76%
Frequency	2015.2	-0.016 (CI = +/-0.057; p = 0.547)	-0.202 (CI = +/-0.278; p = 0.142)	0.048	-1.62%
Frequency	2016.1	-0.016 (CI = +/-0.065; p = 0.604)	-0.201 (CI = +/-0.301; p = 0.172)	0.015	-1.60%
Frequency	2016.2	-0.007 (CI = +/-0.074; p = 0.837)	-0.224 (CI = +/-0.320; p = 0.153)	0.026	-0.71%
Frequency	2017.1	-0.012 (CI = +/-0.087; p = 0.759)	-0.237 (CI = +/-0.350; p = 0.164)	0.018	-1.23%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend	
								Rate
Loss Cost	2004.2	0.052 (CI = +/-0.039; p = 0.009)	-0.011 (CI = +/-0.321; p = 0.944)	0.009 (CI = +/-0.022; p = 0.430)	-0.337 (CI = +/-0.735; p = 0.358)	0.114	+5.37%	
Loss Cost	2005.1	0.058 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.327; p = 0.924)	0.010 (CI = +/-0.022; p = 0.362)	-0.382 (CI = +/-0.742; p = 0.303)	0.137	+6.01%	
Loss Cost	2005.2	0.069 (CI = +/-0.041; p = 0.002)	-0.029 (CI = +/-0.321; p = 0.856)	0.012 (CI = +/-0.022; p = 0.261)	-0.475 (CI = +/-0.727; p = 0.193)	0.204	+7.17%	
Loss Cost	2006.1	0.068 (CI = +/-0.044; p = 0.004)	-0.034 (CI = +/-0.331; p = 0.834)	0.012 (CI = +/-0.022; p = 0.286)	-0.465 (CI = +/-0.746; p = 0.213)	0.171	+7.02%	
Loss Cost	2006.2	0.067 (CI = +/-0.047; p = 0.007)	-0.033 (CI = +/-0.341; p = 0.846)	0.012 (CI = +/-0.023; p = 0.300)	-0.461 (CI = +/-0.768; p = 0.230)	0.139	+6.98%	
Loss Cost	2007.1	0.067 (CI = +/-0.051; p = 0.012)	-0.036 (CI = +/-0.353; p = 0.836)	0.012 (CI = +/-0.024; p = 0.321)	-0.456 (CI = +/-0.791; p = 0.248)	0.110	+6.89%	
Loss Cost	2007.2	0.061 (CI = +/-0.054; p = 0.030)	-0.016 (CI = +/-0.362; p = 0.930)	0.011 (CI = +/-0.024; p = 0.371)	-0.410 (CI = +/-0.811; p = 0.309)	0.053	+6.26%	
Loss Cost	2008.1	0.064 (CI = +/-0.059; p = 0.035)	-0.005 (CI = +/-0.375; p = 0.979)	0.011 (CI = +/-0.025; p = 0.359)	-0.431 (CI = +/-0.836; p = 0.300)	0.045	+6.59%	
Loss Cost	2008.2	0.062 (CI = +/-0.064; p = 0.057)	0.002 (CI = +/-0.388; p = 0.992)	0.011 (CI = +/-0.026; p = 0.386)	-0.415 (CI = +/-0.866; p = 0.334)	0.010	+6.36%	
Loss Cost	2009.1	0.055 (CI = +/-0.069; p = 0.115)	-0.020 (CI = +/-0.401; p = 0.919)	0.010 (CI = +/-0.026; p = 0.457)	-0.371 (CI = +/-0.892; p = 0.400)	-0.039	+5.63%	
Loss Cost	2009.2	0.061 (CI = +/-0.075; p = 0.105)	-0.038 (CI = +/-0.415; p = 0.852)	0.011 (CI = +/-0.027; p = 0.427)	-0.415 (CI = +/-0.924; p = 0.364)	-0.035	+6.29%	
Loss Cost	2010.1	0.047 (CI = +/-0.080; p = 0.236)	-0.077 (CI = +/-0.425; p = 0.710)	0.008 (CI = +/-0.028; p = 0.544)	-0.333 (CI = +/-0.944; p = 0.474)	-0.090	+4.85%	
Loss Cost	2010.2	0.019 (CI = +/-0.081; p = 0.635)	-0.004 (CI = +/-0.405; p = 0.982)	0.004 (CI = +/-0.028; p = 0.732)	-0.146 (CI = +/-0.906; p = 0.741)	-0.169	+1.89%	
Loss Cost	2011.1	0.010 (CI = +/-0.089; p = 0.812)	-0.026 (CI = +/-0.422; p = 0.898)	0.003 (CI = +/-0.027; p = 0.819)	-0.098 (CI = +/-0.943; p = 0.831)	-0.185	+1.04%	
Loss Cost	2011.2	-0.022 (CI = +/-0.089; p = 0.609)	0.048 (CI = +/-0.401; p = 0.806)	-0.001 (CI = +/-0.026; p = 0.939)	0.102 (CI = +/-0.904; p = 0.816)	-0.172	-2.21%	
Loss Cost	2012.1	-0.037 (CI = +/-0.099; p = 0.446)	0.015 (CI = +/-0.417; p = 0.943)	-0.003 (CI = +/-0.027; p = 0.814)	0.180 (CI = +/-0.940; p = 0.694)	-0.160	-3.61%	
Loss Cost	2012.2	-0.018 (CI = +/-0.108; p = 0.734)	-0.024 (CI = +/-0.427; p = 0.909)	0.070 (CI = +/-0.027; p = 0.941)	0.070 (CI = +/-0.975; p = 0.881)	-0.209	-1.76%	
Loss Cost	2013.1	-0.035 (CI = +/-0.121; p = 0.549)	-0.058 (CI = +/-0.446; p = 0.786)	-0.003 (CI = +/-0.028; p = 0.818)	0.157 (CI = +/-1.023; p = 0.750)	-0.198	-3.43%	
Loss Cost	2013.2	-0.022 (CI = +/-0.135; p = 0.730)	-0.080 (CI = +/-0.469; p = 0.721)	-0.002 (CI = +/-0.030; p = 0.892)	0.091 (CI = +/-1.091; p = 0.862)	-0.227	-2.22%	
Loss Cost	2014.1	-0.035 (CI = +/-0.155; p = 0.638)	-0.102 (CI = +/-0.499; p = 0.668)	-0.003 (CI = +/-0.032; p = 0.824)	0.150 (CI = +/-1.171; p = 0.789)	-0.231	-3.44%	
Loss Cost	2014.2	0.015 (CI = +/-0.165; p = 0.852)	-0.178 (CI = +/-0.491; p = 0.451)	0.001 (CI = +/-0.031; p = 0.956)	-0.091 (CI = +/-1.176; p = 0.871)	-0.229	+1.47%	
Loss Cost	2015.1	-0.041 (CI = +/-0.179; p = 0.269)	-0.262 (CI = +/-0.519; p = 0.269)	-0.005 (CI = +/-0.031; p = 0.754)	0.150 (CI = +/-1.190; p = 0.790)	-0.172	-2.05%	
Loss Cost	2015.2	-0.022 (CI = +/-0.206; p = 0.820)	-0.287 (CI = +/-0.524; p = 0.255)	-0.003 (CI = +/-0.033; p = 0.832)	0.066 (CI = +/-1.299; p = 0.914)	-0.186	-2.18%	
Loss Cost	2016.1	-0.067 (CI = +/-0.238; p = 0.546)	-0.347 (CI = +/-0.554; p = 0.196)	-0.007 (CI = +/-0.035; p = 0.670)	0.243 (CI = +/-1.394; p = 0.709)	-0.142	-6.52%	
Loss Cost	2016.2	-0.030 (CI = +/-0.276; p = 0.812)	-0.391 (CI = +/-0.593; p = 0.173)	-0.005 (CI = +/-0.037; p = 0.768)	0.099 (CI = +/-1.523; p = 0.888)	-0.146	-2.98%	
Loss Cost	2017.1	-0.118 (CI = +/-0.306; p = 0.407)	-0.490 (CI = +/-0.602; p = 0.098)	-0.010 (CI = +/-0.037; p = 0.548)	0.395 (CI = +/-1.565; p = 0.582)	-0.012	-11.09%	
Severity	2004.2	0.066 (CI = +/-0.032; p = 0.000)	0.083 (CI = +/-0.262; p = 0.523)	0.002 (CI = +/-0.018; p = 0.826)	-0.244 (CI = +/-0.599; p = 0.414)	0.394	+6.85%	
Severity	2005.1	0.072 (CI = +/-0.033; p = 0.000)	0.107 (CI = +/-0.266; p = 0.419)	0.003 (CI = +/-0.018; p = 0.716)	-0.284 (CI = +/-0.603; p = 0.346)	0.409	+7.43%	
Severity	2005.2	0.077 (CI = +/-0.035; p = 0.000)	0.087 (CI = +/-0.270; p = 0.516)	0.004 (CI = +/-0.018; p = 0.643)	-0.325 (CI = +/-0.611; p = 0.286)	0.420	+7.96%	
Severity	2006.1	0.078 (CI = +/-0.037; p = 0.000)	0.091 (CI = +/-0.278; p = 0.508)	0.004 (CI = +/-0.019; p = 0.633)	-0.333 (CI = +/-0.627; p = 0.287)	0.395	+8.07%	
Severity	2006.2	0.075 (CI = +/-0.040; p = 0.001)	0.100 (CI = +/-0.286; p = 0.481)	0.004 (CI = +/-0.019; p = 0.672)	-0.314 (CI = +/-0.645; p = 0.328)	0.357	+7.81%	
Severity	2007.1	0.080 (CI = +/-0.042; p = 0.001)	0.118 (CI = +/-0.294; p = 0.417)	0.005 (CI = +/-0.020; p = 0.602)	-0.347 (CI = +/-0.658; p = 0.290)	0.355	+8.33%	
Severity	2007.2	0.073 (CI = +/-0.045; p = 0.002)	0.143 (CI = +/-0.298; p = 0.335)	0.004 (CI = +/-0.020; p = 0.693)	-0.292 (CI = +/-0.668; p = 0.378)	0.304	+7.57%	
Severity	2008.1	0.075 (CI = +/-0.049; p = 0.004)	0.151 (CI = +/-0.309; p = 0.325)	0.004 (CI = +/-0.020; p = 0.668)	-0.307 (CI = +/-0.689; p = 0.368)	0.279	+7.81%	
Severity	2008.2	0.069 (CI = +/-0.052; p = 0.011)	0.169 (CI = +/-0.317; p = 0.284)	0.003 (CI = +/-0.021; p = 0.739)	-0.265 (CI = +/-0.708; p = 0.449)	0.233	+7.19%	
Severity	2009.1	0.061 (CI = +/-0.056; p = 0.034)	0.142 (CI = +/-0.325; p = 0.377)	0.002 (CI = +/-0.021; p = 0.861)	-0.212 (CI = +/-0.723; p = 0.552)	0.151	+6.29%	
Severity	2009.2	0.064 (CI = +/-0.061; p = 0.040)	0.134 (CI = +/-0.337; p = 0.420)	0.002 (CI = +/-0.022; p = 0.834)	-0.231 (CI = +/-0.752; p = 0.532)	0.141	+6.59%	
Severity	2010.1	0.063 (CI = +/-0.067; p = 0.063)	0.132 (CI = +/-0.352; p = 0.447)	0.002 (CI = +/-0.023; p = 0.850)	-0.227 (CI = +/-0.783; p = 0.556)	0.097	+6.51%	
Severity	2010.2	0.044 (CI = +/-0.069; p = 0.200)	0.180 (CI = +/-0.348; p = 0.295)	0.000 (CI = +/-0.022; p = 0.969)	-0.103 (CI = +/-0.777; p = 0.786)	0.036	+4.51%	
Severity	2011.1	0.038 (CI = +/-0.077; p = 0.313)	0.164 (CI = +/-0.363; p = 0.357)	-0.001 (CI = +/-0.023; p = 0.904)	-0.069 (CI = +/-0.811; p = 0.862)	-0.022	+3.88%	
Severity	2011.2	0.020 (CI = +/-0.081; p = 0.622)	0.207 (CI = +/-0.365; p = 0.252)	-0.004 (CI = +/-0.023; p = 0.748)	0.045 (CI = +/-0.822; p = 0.910)	-0.049	+1.97%	
Severity	2012.1	0.000 (CI = +/-0.088; p = 0.992)	0.161 (CI = +/-0.371; p = 0.377)	-0.007 (CI = +/-0.024; p = 0.573)	0.152 (CI = +/-0.838; p = 0.708)	-0.112	-0.04%	
Severity	2012.2	0.025 (CI = +/-0.093; p = 0.578)	0.110 (CI = +/-0.368; p = 0.539)	-0.004 (CI = +/-0.023; p = 0.743)	0.006 (CI = +/-0.840; p = 0.987)	-0.097	+2.54%	
Severity	2013.1	0.005 (CI = +/-0.103; p = 0.918)	0.069 (CI = +/-0.380; p = 0.705)	-0.006 (CI = +/-0.024; p = 0.591)	0.107 (CI = +/-0.871; p = 0.799)	-0.161	+1.61%	
Severity	2013.2	-0.010 (CI = +/-0.114; p = 0.853)	0.096 (CI = +/-0.396; p = 0.615)	-0.008 (CI = +/-0.025; p = 0.521)	0.187 (CI = +/-0.921; p = 0.672)	-0.174	-1.01%	
Severity	2014.1	-0.038 (CI = +/-0.127; p = 0.534)	0.047 (CI = +/-0.408; p = 0.810)	-0.011 (CI = +/-0.026; p = 0.383)	0.318 (CI = +/-0.958; p = 0.490)	-0.189	-3.72%	
Severity	2014.2	0.015 (CI = +/-0.126; p = 0.800)	-0.034 (CI = +/-0.377; p = 0.851)	-0.006 (CI = +/-0.024; p = 0.570)	0.060 (CI = +/-0.902; p = 0.889)	-0.167	+1.53%	
Severity	2015.1	-0.039 (CI = +/-0.130; p = 0.530)	-0.116 (CI = +/-0.357; p = 0.496)	-0.012 (CI = +/-0.023; p = 0.283)	0.293 (CI = +/-0.865; p = 0.477)	-0.162	-3.81%	
Severity	2015.2	-0.049 (CI = +/-0.151; p = 0.488)	-0.102 (CI = +/-0.383; p = 0.574)	-0.012 (CI = +/-0.024; p = 0.281)	0.340 (CI = +/-0.948; p = 0.450)	-0.184	-4.83%	
Severity	2016.1	-0.104 (CI = +/-0.163; p = 0.188)	-0.173 (CI = +/-0.379; p = 0.337)	-0.017 (CI = +/-0.024; p = 0.148)	0.553 (CI = +/-0.953; p = 0.228)	-0.064	-9.88%	
Severity	2016.2	-0.095 (CI = +/-0.192; p = 0.299)	-0.184 (CI = +/-0.413; p = 0.345)	-0.016 (CI = +/-0.025; p = 0.185)	0.516 (CI = +/-1.061; p = 0.304)	-0.100	-9.02%	
Severity	2017.1	-0.183 (CI = +/-0.188; p = 0.055)	-0.284 (CI = +/-0.369; p = 0.115)	-0.021 (CI = +/-0.022; p = 0.059)	0.816 (CI = +/-0.960; p = 0.087)	0.204	-16.70%	
Frequency	2004.2	-0.014 (CI = +/-0.021; p = 0.188)	-0.094 (CI = +/-0.176; p = 0.282)	0.007 (CI = +/-0.012; p = 0.266)	-0.093 (CI = +/-0.401; p = 0.640)	0.139	-1.39%	
Frequency	2005.1	-0.013 (CI = +/-0.023; p = 0.239)	-0.091 (CI = +/-0.181; p = 0.311)	0.007 (CI = +/-0.012; p = 0.266)	-0.098 (CI = +/-0.411; p = 0.630)	0.118	-1.32%	
Frequency	2005.2	-0.007 (CI = +/-0.023; p = 0.521)	-0.116 (CI = +/-0.178; p = 0.194)	0.008 (CI = +/-0.012; p = 0.185)	-0.149 (CI = +/-0.403; p = 0.456)	0.108	-0.73%	
Frequency	2006.1	-0.010 (CI = +/-0.024; p = 0.423)	-0.126 (CI = +/-0.182; p = 0.170)	0.007 (CI = +/-0.012; p = 0.226)	-0.132 (CI = +/-0.411; p = 0.518)	0.116	-0.97%	
Frequency	2006.2	-0.008 (CI = +/-0.026; p = 0.546)	-0.133 (CI = +/-0.187; p = 0.157)	0.008 (CI = +/-0.013; p = 0.214)	-0.148 (CI = +/-0.421; p = 0.480)	0.109	-0.77%	
Frequency	2007.1	-0.013 (CI = +/-0.027; p = 0.322)	-0.154 (CI = +/-0.188; p = 0.105)	0.007 (CI = +/-0.013; p = 0.293)	-0.109 (CI = +/-0.422; p = 0.602)	0.148	-1.33%	
Frequency	2007.2	-0.012 (CI = +/-0.029; p = 0.400)	-0.159 (CI = +/-0.194; p = 0.106)	0.007 (CI = +/-0.013; p = 0.290)	-0.118 (CI = +/-0.435; p = 0.583)	0.141	-1.21%	
Frequency	2008.1	-0.011 (CI = +/-0.032; p = 0.467)	-0.156 (CI = +/-0.202; p = 0.125)	0.007 (CI = +/-0.013; p = 0.294)	-0.123 (CI = +/-0.449; p = 0.578)	0.117	-1.13%	
Frequency	2008.2	-0.008 (CI = +/-0.034; p = 0.642)	-0.167 (CI = +/-0.207; p = 0.110)	0.008 (CI = +/-0.014; p = 0.266)	-0.150 (CI = +/-0.462; p = 0.511)	0.111	-0.78%	
Frequency	2009.1	-0.006 (CI = +/-0.037; p = 0.731)	-0.162 (CI = +/-0.216; p = 0.134)	0.008 (CI = +/-0.014; p = 0.265)	-0.159 (CI = +/-0.479; p = 0.499)	0.086	-0.62%	
Frequency	2009.2	-0.003 (CI = +/-0.040; p = 0.886)	-0.172 (CI = +/-0.223; p = 0.124)	0.008 (CI = +/-0.015; p = 0.248)	-0.183 (CI = +/-0.496; p = 0.453)	0.083	-0.28%	
Frequency	2010.1	-0.016 (CI = +/-0.041; p = 0.440)	-0.209 (CI = +/-0.218; p = 0.060)	0.006 (CI = +/-0.014; p = 0.383)	-0.106 (CI = +/-0.485; p = 0.655)	0.162	-1.56%	
Frequency	2010.2	-0.025 (CI = +/-0.044; p = 0.242)	-0.184 (CI = +/-0.229; p = 0.095)	0.005 (CI = +/-0.014; p = 0.490)	-0.043 (CI = +/-0.490; p = 0.857)	0.190	-2.51%	
Frequency	2011.1	-0.028 (CI = +/-0.048; p = 0.246)	-0.191 (CI = +/-0.230; p = 0.099)	0.004 (CI = +/-0.015; p = 0.541)	-0.029 (CI = +/-0.513; p = 0.906)	0.170	-2.74%	
Frequency	2011.2	-0.042 (CI = +/-0.051; p = 0.099)	-0.159 (CI = +/-0.227; p = 0.160)	0.003 (CI = +/-0.015; p = 0.703)	0.057 (CI = +/-0.510; p = 0.818)	0.170	-4.10%	
Frequency	2012.1	-0.036 (CI = +/-0.056; p = 0.192)	-0.146 (CI = +/-0.237; p = 0.213)	0.003 (CI = +/-0.015; p = 0.637)	0.028 (CI = +/-0.535; p = 0.915)	0.152	-3.57%	
Frequency	2012.2	-0.040 (CI = +/-0.062; p = 0.167)	-0.133 (CI = +/-0.247; p = 0.272)	0.003 (CI = +/-0.016; p = 0.716)	0.064 (CI = +/-0.564; p = 0.814)	0.158	-4.19%	
Frequency	2013.1	-0.043 (CI = +/-0.071; p = 0.249)	-0.128 (CI = +/-0.262; p = 0.318)	0.003 (CI = +/-0.017; p = 0.698)	0.050 (CI = +/-0.601; p = 0.862)	0.092	-3.92%	
Frequency	2013.2	-0.012 (CI = +/-0.071; p = 0.718)	-0.176 (CI = +/-0.247; p = 0.150)	0.006 (CI = +/-0.016; p = 0.441)	-0.096 (CI = +/-0.574; p = 0.727)	0.075	-1.23%	
Frequency	2014.1	0.003 (CI = +/-0.080; p = 0.939)	-0.149 (CI = +/-0.257; p = 0.234)	0.008 (CI = +/-0.016; p = 0.338)	-0.168 (CI = +/-0.602; p = 0.561)	0.000	+0.29%	
Frequency	2014.2	-0.001 (CI = +/-0.091; p = 0.989)	-0.144 (CI = +/-0.273; p = 0.278)	0.007 (CI = +/-0.017; p = 0.382)	-0.151 (CI = +/-0.654; p = 0.628)	-0.015	-0.06%	
Frequency	2015.1	-0.002 (CI = +/-0.107; p = 0.964)	-0.146 (CI = +/-0.295; p = 0.303)	0.007 (CI = +/-0.019; p = 0.425)	-0.144 (CI = +/-0.715; p = 0.671)	-0.046	-0.23%	
Frequency	2015.2	-0.027 (CI = +/-0.117; p = 0.619)	-0.186 (CI = +/-0.298; p = 0.200)	0.009 (CI = +/-0.019; p = 0.307)	-0.274 (CI = +/-0.739; p = 0.434)	-0.014	-2.79%	
Frequency	2016.1	0.037 (CI = +/-0.140; p = 0.577)	-0.174 (CI = +/-0.325; p = 0.263)	0.010 (CI = +/-0.020; p = 0.308)	-0.310 (CI = +/-0.818; p = 0.422)	-0.054	+3.72%	
Frequency	2016.2	0.064 (CI = +/-0.160; p = 0.391)	-0.207 (CI = +/-0.343; p = 0.209)	0.011 (CI = +/-0.021; p = 0.261)	-0.417 (CI = +/-0.881; p = 0.316)	-0.018	+6.64%	
Frequency	2017.1	0.065 (CI = +/-0.194; p = 0.467)	-0.206 (CI = +/-0.382; p = 0.253)	0.011 (CI = +/-0.023; p = 0.298)	-0.420 (CI = +/-0.993; p = 0.363)	-0.053</		

Accident Benefits Total

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

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2004.2	0.052 (CI = +/-0.038; p = 0.008)	0.009 (CI = +/-0.022; p = 0.418)	-0.335 (CI = +/-0.722; p = 0.352)	0.139	+5.37%
Loss Cost	2005.1	0.058 (CI = +/-0.040; p = 0.006)	0.010 (CI = +/-0.022; p = 0.357)	-0.383 (CI = +/-0.730; p = 0.293)	0.162	+6.00%
Loss Cost	2005.2	0.069 (CI = +/-0.041; p = 0.001)	0.012 (CI = +/-0.021; p = 0.246)	-0.471 (CI = +/-0.714; p = 0.189)	0.228	+7.17%
Loss Cost	2006.1	0.068 (CI = +/-0.043; p = 0.003)	0.012 (CI = +/-0.022; p = 0.266)	-0.462 (CI = +/-0.733; p = 0.209)	0.195	+7.06%
Loss Cost	2006.2	0.068 (CI = +/-0.047; p = 0.006)	0.012 (CI = +/-0.022; p = 0.283)	-0.457 (CI = +/-0.754; p = 0.226)	0.166	+6.99%
Loss Cost	2007.1	0.067 (CI = +/-0.050; p = 0.010)	0.012 (CI = +/-0.023; p = 0.299)	-0.453 (CI = +/-0.777; p = 0.243)	0.138	+6.93%
Loss Cost	2007.2	0.061 (CI = +/-0.053; p = 0.027)	0.011 (CI = +/-0.024; p = 0.357)	-0.408 (CI = +/-0.794; p = 0.302)	0.085	+6.26%
Loss Cost	2008.1	0.064 (CI = +/-0.058; p = 0.031)	0.011 (CI = +/-0.024; p = 0.345)	-0.430 (CI = +/-0.819; p = 0.291)	0.079	+6.60%
Loss Cost	2008.2	0.062 (CI = +/-0.062; p = 0.052)	0.011 (CI = +/-0.025; p = 0.375)	-0.415 (CI = +/-0.847; p = 0.324)	0.046	+6.36%
Loss Cost	2009.1	0.055 (CI = +/-0.067; p = 0.105)	0.010 (CI = +/-0.026; p = 0.437)	-0.370 (CI = +/-0.873; p = 0.391)	0.001	+5.66%
Loss Cost	2009.2	0.061 (CI = +/-0.073; p = 0.097)	0.011 (CI = +/-0.026; p = 0.406)	-0.410 (CI = +/-0.903; p = 0.359)	0.005	+6.30%
Loss Cost	2010.1	0.049 (CI = +/-0.079; p = 0.214)	0.009 (CI = +/-0.027; p = 0.502)	-0.330 (CI = +/-0.925; p = 0.469)	-0.051	+4.97%
Loss Cost	2010.2	0.019 (CI = +/-0.079; p = 0.627)	0.004 (CI = +/-0.025; p = 0.723)	-0.145 (CI = +/-0.882; p = 0.736)	-0.118	+1.90%
Loss Cost	2011.1	0.011 (CI = +/-0.086; p = 0.797)	0.003 (CI = +/-0.026; p = 0.799)	-0.098 (CI = +/-0.920; p = 0.828)	-0.132	+1.09%
Loss Cost	2011.2	-0.022 (CI = +/-0.087; p = 0.598)	-0.001 (CI = +/-0.025; p = 0.917)	0.097 (CI = +/-0.880; p = 0.822)	-0.120	-2.22%
Loss Cost	2012.1	-0.037 (CI = +/-0.096; p = 0.427)	-0.003 (CI = +/-0.026; p = 0.799)	0.180 (CI = +/-0.913; p = 0.686)	-0.102	-3.64%
Loss Cost	2012.2	-0.018 (CI = +/-0.104; p = 0.728)	-0.001 (CI = +/-0.026; p = 0.951)	0.073 (CI = +/-0.944; p = 0.873)	-0.146	-1.75%
Loss Cost	2013.1	-0.033 (CI = +/-0.116; p = 0.555)	-0.003 (CI = +/-0.027; p = 0.844)	0.156 (CI = +/-0.992; p = 0.746)	-0.136	-3.27%
Loss Cost	2013.2	-0.022 (CI = +/-0.131; p = 0.726)	-0.001 (CI = +/-0.029; p = 0.920)	0.099 (CI = +/-1.057; p = 0.846)	-0.164	-2.19%
Loss Cost	2014.1	-0.031 (CI = +/-0.149; p = 0.663)	-0.002 (CI = +/-0.030; p = 0.873)	0.144 (CI = +/-1.134; p = 0.792)	-0.169	-3.08%
Loss Cost	2014.2	0.015 (CI = +/-0.161; p = 0.842)	0.002 (CI = +/-0.030; p = 0.885)	-0.075 (CI = +/-1.152; p = 0.891)	-0.197	+1.55%
Loss Cost	2015.1	-0.029 (CI = +/-0.178; p = 0.731)	-0.002 (CI = +/-0.031; p = 0.904)	0.124 (CI = +/-1.194; p = 0.827)	-0.200	-2.87%
Loss Cost	2015.2	-0.021 (CI = +/-0.208; p = 0.834)	-0.001 (CI = +/-0.033; p = 0.944)	0.088 (CI = +/-1.309; p = 0.887)	-0.225	-2.04%
Loss Cost	2016.1	-0.047 (CI = +/-0.242; p = 0.678)	-0.003 (CI = +/-0.035; p = 0.857)	0.196 (CI = +/-1.429; p = 0.771)	-0.227	-4.62%
Loss Cost	2016.2	-0.029 (CI = +/-0.287; p = 0.830)	-0.002 (CI = +/-0.038; p = 0.916)	0.125 (CI = +/-1.581; p = 0.865)	-0.266	-2.83%
Loss Cost	2017.1	-0.083 (CI = +/-0.332; p = 0.589)	-0.005 (CI = +/-0.039; p = 0.802)	0.315 (CI = +/-1.713; p = 0.690)	-0.254	-7.98%
Severity	2004.2	0.066 (CI = +/-0.031; p = 0.000)	0.001 (CI = +/-0.018; p = 0.866)	-0.255 (CI = +/-0.593; p = 0.388)	0.404	+6.85%
Severity	2005.1	0.071 (CI = +/-0.033; p = 0.000)	0.003 (CI = +/-0.018; p = 0.778)	-0.293 (CI = +/-0.599; p = 0.328)	0.415	+7.34%
Severity	2005.2	0.076 (CI = +/-0.034; p = 0.000)	0.004 (CI = +/-0.018; p = 0.679)	-0.337 (CI = +/-0.604; p = 0.264)	0.430	+7.94%
Severity	2006.1	0.077 (CI = +/-0.037; p = 0.000)	0.004 (CI = +/-0.019; p = 0.680)	-0.340 (CI = +/-0.621; p = 0.273)	0.405	+7.99%
Severity	2006.2	0.075 (CI = +/-0.039; p = 0.000)	0.003 (CI = +/-0.019; p = 0.714)	-0.327 (CI = +/-0.638; p = 0.304)	0.368	+7.80%
Severity	2007.1	0.079 (CI = +/-0.042; p = 0.001)	0.004 (CI = +/-0.019; p = 0.663)	-0.355 (CI = +/-0.653; p = 0.276)	0.362	+8.21%
Severity	2007.2	0.073 (CI = +/-0.045; p = 0.002)	0.003 (CI = +/-0.020; p = 0.757)	-0.310 (CI = +/-0.665; p = 0.348)	0.305	+7.54%
Severity	2008.1	0.074 (CI = +/-0.048; p = 0.004)	0.003 (CI = +/-0.020; p = 0.752)	-0.316 (CI = +/-0.687; p = 0.354)	0.279	+7.63%
Severity	2008.2	0.069 (CI = +/-0.052; p = 0.011)	0.002 (CI = +/-0.021; p = 0.815)	-0.286 (CI = +/-0.708; p = 0.414)	0.228	+7.16%
Severity	2009.1	0.059 (CI = +/-0.055; p = 0.037)	0.001 (CI = +/-0.021; p = 0.946)	-0.218 (CI = +/-0.719; p = 0.537)	0.157	+6.09%
Severity	2009.2	0.064 (CI = +/-0.060; p = 0.039)	0.001 (CI = +/-0.022; p = 0.894)	-0.248 (CI = +/-0.744; p = 0.500)	0.152	+6.56%
Severity	2010.1	0.061 (CI = +/-0.066; p = 0.068)	0.001 (CI = +/-0.022; p = 0.926)	-0.231 (CI = +/-0.775; p = 0.544)	0.113	+6.29%
Severity	2010.2	0.044 (CI = +/-0.069; p = 0.205)	-0.002 (CI = +/-0.022; p = 0.887)	-0.124 (CI = +/-0.777; p = 0.744)	0.030	+4.47%
Severity	2011.1	0.035 (CI = +/-0.076; p = 0.349)	-0.003 (CI = +/-0.023; p = 0.803)	-0.072 (CI = +/-0.807; p = 0.855)	-0.017	+3.56%
Severity	2011.2	0.019 (CI = +/-0.082; p = 0.635)	-0.005 (CI = +/-0.023; p = 0.662)	0.022 (CI = +/-0.826; p = 0.957)	-0.068	+1.91%
Severity	2012.1	-0.004 (CI = +/-0.087; p = 0.922)	-0.008 (CI = +/-0.023; p = 0.484)	0.152 (CI = +/-0.831; p = 0.706)	-0.102	-0.41%
Severity	2012.2	0.025 (CI = +/-0.091; p = 0.577)	-0.004 (CI = +/-0.023; p = 0.689)	-0.005 (CI = +/-0.823; p = 0.990)	-0.062	+2.50%
Severity	2013.1	0.003 (CI = +/-0.099; p = 0.949)	-0.007 (CI = +/-0.023; p = 0.538)	0.109 (CI = +/-0.846; p = 0.790)	-0.106	+0.31%
Severity	2013.2	-0.010 (CI = +/-0.111; p = 0.845)	-0.008 (CI = +/-0.024; p = 0.474)	0.178 (CI = +/-0.896; p = 0.680)	-0.123	-1.04%
Severity	2014.1	-0.040 (CI = +/-0.122; p = 0.500)	-0.011 (CI = +/-0.025; p = 0.342)	0.321 (CI = +/-0.924; p = 0.473)	-0.119	-3.88%
Severity	2014.2	0.015 (CI = +/-0.121; p = 0.792)	-0.006 (CI = +/-0.023; p = 0.569)	0.063 (CI = +/-0.867; p = 0.879)	-0.092	+1.54%
Severity	2015.1	-0.034 (CI = +/-0.126; p = 0.576)	-0.010 (CI = +/-0.022; p = 0.318)	0.282 (CI = +/-0.843; p = 0.485)	-0.120	-3.30%
Severity	2015.2	-0.049 (CI = +/-0.145; p = 0.480)	-0.012 (CI = +/-0.023; p = 0.293)	0.348 (CI = +/-0.915; p = 0.426)	-0.124	-4.78%
Severity	2016.1	-0.094 (CI = +/-0.160; p = 0.224)	-0.015 (CI = +/-0.023; p = 0.187)	0.529 (CI = +/-0.942; p = 0.245)	-0.064	-8.97%
Severity	2016.2	-0.094 (CI = +/-0.190; p = 0.300)	-0.015 (CI = +/-0.025; p = 0.218)	0.528 (CI = +/-1.047; p = 0.290)	-0.098	-8.95%
Severity	2017.1	-0.163 (CI = +/-0.201; p = 0.101)	-0.018 (CI = +/-0.024; p = 0.119)	0.789 (CI = +/-1.035; p = 0.129)	0.042	-15.03%
Frequency	2004.2	-0.014 (CI = +/-0.021; p = 0.192)	0.007 (CI = +/-0.012; p = 0.230)	-0.080 (CI = +/-0.401; p = 0.688)	0.134	-1.38%
Frequency	2005.1	-0.013 (CI = +/-0.022; p = 0.262)	0.008 (CI = +/-0.012; p = 0.222)	-0.090 (CI = +/-0.410; p = 0.657)	0.116	-1.25%
Frequency	2005.2	-0.007 (CI = +/-0.023; p = 0.533)	0.009 (CI = +/-0.012; p = 0.155)	-0.134 (CI = +/-0.406; p = 0.508)	0.087	-0.71%
Frequency	2006.1	-0.009 (CI = +/-0.025; p = 0.480)	0.008 (CI = +/-0.012; p = 0.179)	-0.122 (CI = +/-0.416; p = 0.555)	0.089	-0.86%
Frequency	2006.2	-0.008 (CI = +/-0.026; p = 0.562)	0.009 (CI = +/-0.013; p = 0.178)	-0.130 (CI = +/-0.428; p = 0.540)	0.078	-0.76%
Frequency	2007.1	-0.012 (CI = +/-0.028; p = 0.391)	0.008 (CI = +/-0.013; p = 0.228)	-0.098 (CI = +/-0.433; p = 0.648)	0.097	-1.18%
Frequency	2007.2	-0.012 (CI = +/-0.030; p = 0.423)	0.008 (CI = +/-0.013; p = 0.241)	-0.098 (CI = +/-0.447; p = 0.659)	0.088	-1.19%
Frequency	2008.1	-0.010 (CI = +/-0.032; p = 0.547)	0.008 (CI = +/-0.014; p = 0.228)	-0.114 (CI = +/-0.460; p = 0.616)	0.069	-0.96%
Frequency	2008.2	-0.007 (CI = +/-0.035; p = 0.664)	0.009 (CI = +/-0.014; p = 0.221)	-0.129 (CI = +/-0.476; p = 0.583)	0.054	-0.75%
Frequency	2009.1	-0.004 (CI = +/-0.038; p = 0.825)	0.009 (CI = +/-0.014; p = 0.203)	-0.152 (CI = +/-0.491; p = 0.531)	0.037	-0.41%
Frequency	2009.2	-0.002 (CI = +/-0.041; p = 0.903)	0.009 (CI = +/-0.015; p = 0.205)	-0.162 (CI = +/-0.510; p = 0.518)	0.027	-0.25%
Frequency	2010.1	-0.012 (CI = +/-0.044; p = 0.561)	0.008 (CI = +/-0.015; p = 0.288)	-0.099 (CI = +/-0.513; p = 0.694)	0.059	-1.24%
Frequency	2010.2	-0.025 (CI = +/-0.046; p = 0.269)	0.006 (CI = +/-0.015; p = 0.409)	-0.021 (CI = +/-0.509; p = 0.932)	0.118	-2.46%
Frequency	2011.1	-0.024 (CI = +/-0.050; p = 0.329)	0.006 (CI = +/-0.015; p = 0.418)	-0.026 (CI = +/-0.534; p = 0.921)	0.095	-2.39%
Frequency	2011.2	-0.041 (CI = +/-0.052; p = 0.111)	0.004 (CI = +/-0.015; p = 0.606)	0.075 (CI = +/-0.522; p = 0.769)	0.189	-4.06%
Frequency	2012.1	-0.033 (CI = +/-0.057; p = 0.239)	0.005 (CI = +/-0.015; p = 0.518)	0.027 (CI = +/-0.542; p = 0.918)	0.124	-3.25%
Frequency	2012.2	-0.042 (CI = +/-0.063; p = 0.173)	0.004 (CI = +/-0.016; p = 0.631)	0.078 (CI = +/-0.566; p = 0.776)	0.145	-4.14%
Frequency	2013.1	-0.036 (CI = +/-0.070; p = 0.291)	0.004 (CI = +/-0.016; p = 0.585)	0.047 (CI = +/-0.599; p = 0.872)	0.089	-3.57%
Frequency	2013.2	-0.012 (CI = +/-0.074; p = 0.742)	0.007 (CI = +/-0.016; p = 0.367)	-0.079 (CI = +/-0.592; p = 0.781)	0.005	-1.16%
Frequency	2014.1	0.008 (CI = +/-0.080; p = 0.829)	0.009 (CI = +/-0.016; p = 0.254)	-0.177 (CI = +/-0.609; p = 0.547)	-0.034	+0.83%
Frequency	2014.2	0.000 (CI = +/-0.092; p = 0.999)	0.008 (CI = +/-0.017; p = 0.319)	-0.138 (CI = +/-0.655; p = 0.659)	-0.034	+0.01%
Frequency	2015.1	0.004 (CI = +/-0.106; p = 0.930)	0.009 (CI = +/-0.018; p = 0.327)	-0.158 (CI = +/-0.713; p = 0.642)	-0.057	+0.44%
Frequency	2015.2	0.028 (CI = +/-0.120; p = 0.618)	0.011 (CI = +/-0.019; p = 0.251)	-0.260 (CI = +/-0.756; p = 0.471)	-0.080	-2.88%
Frequency	2016.1	0.047 (CI = +/-0.139; p = 0.480)	0.012 (CI = +/-0.020; p = 0.224)	-0.334 (CI = +/-0.821; p = 0.394)	-0.088	+4.78%
Frequency	2016.2	0.065 (CI = +/-0.163; p = 0.399)	0.013 (CI = +/-0.021; p = 0.210)	-0.403 (CI = +/-0.901; p = 0.346)	-0.093	+6.73%
Frequency	2017.1	0.080 (CI = +/-0.194; p = 0.382)	0.014 (CI = +/-0.023; p = 0.215)	-0.454 (CI = +/-1.000; p = 0.336)	-0.105	+8.29%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA

Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.044 (CI = +/-0.032; p = 0.008)	-0.022 (CI = +/-0.318; p = 0.891)	-0.225 (CI = +/-0.673; p = 0.502)	0.123	+4.48%
Loss Cost	2005.1	0.048 (CI = +/-0.033; p = 0.006)	0.000 (CI = +/-0.324; p = 1.000)	-0.248 (CI = +/-0.678; p = 0.463)	0.140	+4.90%
Loss Cost	2005.2	0.056 (CI = +/-0.034; p = 0.002)	-0.044 (CI = +/-0.321; p = 0.782)	-0.308 (CI = +/-0.666; p = 0.353)	0.197	+5.75%
Loss Cost	2006.1	0.054 (CI = +/-0.036; p = 0.004)	-0.053 (CI = +/-0.330; p = 0.744)	-0.298 (CI = +/-0.678; p = 0.377)	0.166	+5.56%
Loss Cost	2006.2	0.053 (CI = +/-0.038; p = 0.008)	-0.048 (CI = +/-0.340; p = 0.775)	-0.291 (CI = +/-0.695; p = 0.399)	0.136	+5.45%
Loss Cost	2007.1	0.052 (CI = +/-0.041; p = 0.015)	-0.056 (CI = +/-0.351; p = 0.749)	-0.283 (CI = +/-0.709; p = 0.421)	0.109	+5.29%
Loss Cost	2007.2	0.046 (CI = +/-0.043; p = 0.037)	-0.030 (CI = +/-0.359; p = 0.865)	-0.248 (CI = +/-0.720; p = 0.487)	0.058	+4.73%
Loss Cost	2008.1	0.047 (CI = +/-0.046; p = 0.045)	-0.025 (CI = +/-0.371; p = 0.892)	-0.253 (CI = +/-0.736; p = 0.487)	0.049	+4.85%
Loss Cost	2008.2	0.045 (CI = +/-0.050; p = 0.076)	-0.013 (CI = +/-0.384; p = 0.944)	-0.237 (CI = +/-0.756; p = 0.526)	0.018	+4.58%
Loss Cost	2009.1	0.039 (CI = +/-0.053; p = 0.145)	-0.038 (CI = +/-0.394; p = 0.844)	-0.210 (CI = +/-0.768; p = 0.580)	-0.022	+3.96%
Loss Cost	2009.2	0.043 (CI = +/-0.057; p = 0.139)	-0.053 (CI = +/-0.409; p = 0.791)	-0.232 (CI = +/-0.790; p = 0.552)	-0.020	+4.34%
Loss Cost	2010.1	0.032 (CI = +/-0.060; p = 0.288)	-0.093 (CI = +/-0.415; p = 0.646)	-0.186 (CI = +/-0.793; p = 0.633)	-0.062	+3.24%
Loss Cost	2010.2	0.010 (CI = +/-0.060; p = 0.734)	-0.011 (CI = +/-0.394; p = 0.954)	-0.065 (CI = +/-0.748; p = 0.859)	-0.125	+1.00%
Loss Cost	2011.1	0.004 (CI = +/-0.065; p = 0.906)	-0.033 (CI = +/-0.408; p = 0.870)	-0.040 (CI = +/-0.766; p = 0.915)	-0.134	+0.37%
Loss Cost	2011.2	-0.020 (CI = +/-0.065; p = 0.526)	0.049 (CI = +/-0.389; p = 0.794)	0.083 (CI = +/-0.723; p = 0.814)	-0.117	-1.99%
Loss Cost	2012.1	-0.029 (CI = +/-0.070; p = 0.398)	0.021 (CI = +/-0.401; p = 0.913)	0.116 (CI = +/-0.739; p = 0.746)	-0.105	-2.87%
Loss Cost	2012.2	-0.015 (CI = +/-0.076; p = 0.681)	-0.022 (CI = +/-0.412; p = 0.912)	0.050 (CI = +/-0.753; p = 0.890)	-0.145	-1.51%
Loss Cost	2013.1	-0.026 (CI = +/-0.083; p = 0.527)	-0.051 (CI = +/-0.428; p = 0.805)	0.086 (CI = +/-0.773; p = 0.818)	-0.135	-2.52%
Loss Cost	2013.2	-0.016 (CI = +/-0.093; p = 0.716)	-0.077 (CI = +/-0.450; p = 0.723)	0.046 (CI = +/-0.808; p = 0.907)	-0.156	-1.61%
Loss Cost	2014.1	-0.023 (CI = +/-0.104; p = 0.643)	-0.094 (CI = +/-0.475; p = 0.681)	0.067 (CI = +/-0.844; p = 0.868)	-0.158	-2.29%
Loss Cost	2014.2	0.011 (CI = +/-0.110; p = 0.826)	-0.179 (CI = +/-0.469; p = 0.428)	-0.070 (CI = +/-0.829; p = 0.859)	-0.148	+1.15%
Loss Cost	2015.1	-0.022 (CI = +/-0.116; p = 0.695)	-0.250 (CI = +/-0.465; p = 0.268)	0.026 (CI = +/-0.813; p = 0.947)	-0.097	-2.14%
Loss Cost	2015.2	-0.007 (CI = +/-0.134; p = 0.913)	-0.281 (CI = +/-0.497; p = 0.243)	-0.027 (CI = +/-0.867; p = 0.947)	-0.099	-0.69%
Loss Cost	2016.1	-0.032 (CI = +/-0.152; p = 0.653)	-0.327 (CI = +/-0.521; p = 0.197)	0.039 (CI = +/-0.902; p = 0.927)	-0.065	-3.16%
Loss Cost	2016.2	-0.003 (CI = +/-0.177; p = 0.975)	-0.380 (CI = +/-0.556; p = 0.161)	-0.055 (CI = +/-0.964; p = 0.902)	-0.051	-0.26%
Loss Cost	2017.1	-0.055 (CI = +/-0.196; p = 0.547)	-0.459 (CI = +/-0.564; p = 0.100)	0.067 (CI = +/-0.972; p = 0.881)	0.050	-5.35%
Severity	2004.2	0.064 (CI = +/-0.026; p = 0.000)	0.081 (CI = +/-0.257; p = 0.528)	-0.218 (CI = +/-0.544; p = 0.421)	0.411	+6.65%
Severity	2005.1	0.068 (CI = +/-0.027; p = 0.000)	0.102 (CI = +/-0.261; p = 0.432)	-0.240 (CI = +/-0.546; p = 0.377)	0.424	+7.06%
Severity	2005.2	0.072 (CI = +/-0.028; p = 0.000)	0.082 (CI = +/-0.265; p = 0.535)	-0.268 (CI = +/-0.551; p = 0.329)	0.434	+7.46%
Severity	2006.1	0.072 (CI = +/-0.030; p = 0.000)	0.084 (CI = +/-0.273; p = 0.534)	-0.271 (CI = +/-0.562; p = 0.334)	0.409	+7.51%
Severity	2006.2	0.070 (CI = +/-0.032; p = 0.000)	0.095 (CI = +/-0.281; p = 0.496)	-0.256 (CI = +/-0.574; p = 0.370)	0.374	+7.29%
Severity	2007.1	0.073 (CI = +/-0.034; p = 0.000)	0.110 (CI = +/-0.288; p = 0.442)	-0.272 (CI = +/-0.582; p = 0.348)	0.371	+7.63%
Severity	2007.2	0.068 (CI = +/-0.035; p = 0.000)	0.138 (CI = +/-0.292; p = 0.343)	-0.233 (CI = +/-0.586; p = 0.423)	0.324	+7.00%
Severity	2008.1	0.069 (CI = +/-0.038; p = 0.001)	0.143 (CI = +/-0.302; p = 0.340)	-0.239 (CI = +/-0.599; p = 0.421)	0.300	+7.14%
Severity	2008.2	0.064 (CI = +/-0.040; p = 0.003)	0.164 (CI = +/-0.310; p = 0.287)	-0.209 (CI = +/-0.611; p = 0.488)	0.258	+6.63%
Severity	2009.1	0.058 (CI = +/-0.042; p = 0.009)	0.139 (CI = +/-0.316; p = 0.375)	-0.181 (CI = +/-0.616; p = 0.551)	0.183	+5.97%
Severity	2009.2	0.060 (CI = +/-0.046; p = 0.013)	0.131 (CI = +/-0.329; p = 0.420)	-0.192 (CI = +/-0.635; p = 0.538)	0.174	+6.17%
Severity	2010.1	0.059 (CI = +/-0.050; p = 0.022)	0.128 (CI = +/-0.342; p = 0.448)	-0.189 (CI = +/-0.653; p = 0.556)	0.134	+6.08%
Severity	2010.2	0.045 (CI = +/-0.051; p = 0.083)	0.181 (CI = +/-0.338; p = 0.280)	-0.111 (CI = +/-0.640; p = 0.723)	0.078	+4.60%
Severity	2011.1	0.041 (CI = +/-0.056; p = 0.141)	0.167 (CI = +/-0.351; p = 0.333)	-0.095 (CI = +/-0.658; p = 0.767)	0.023	+4.20%
Severity	2011.2	0.028 (CI = +/-0.059; p = 0.335)	0.212 (CI = +/-0.354; p = 0.227)	-0.028 (CI = +/-0.660; p = 0.931)	-0.004	+2.84%
Severity	2012.1	0.016 (CI = +/-0.063; p = 0.600)	0.175 (CI = +/-0.360; p = 0.323)	0.017 (CI = +/-0.663; p = 0.959)	-0.074	+1.62%
Severity	2012.2	0.035 (CI = +/-0.066; p = 0.277)	0.116 (CI = +/-0.356; p = 0.504)	-0.074 (CI = +/-0.651; p = 0.815)	-0.046	+3.58%
Severity	2013.1	0.024 (CI = +/-0.071; p = 0.493)	0.084 (CI = +/-0.367; p = 0.636)	-0.035 (CI = +/-0.663; p = 0.914)	-0.116	+2.40%
Severity	2013.2	0.015 (CI = +/-0.079; p = 0.699)	0.109 (CI = +/-0.385; p = 0.558)	0.005 (CI = +/-0.691; p = 0.989)	-0.135	+1.49%
Severity	2014.1	0.001 (CI = +/-0.087; p = 0.987)	0.074 (CI = +/-0.398; p = 0.697)	0.049 (CI = +/-0.707; p = 0.884)	-0.174	+0.07%
Severity	2014.2	0.040 (CI = +/-0.085; p = 0.333)	-0.022 (CI = +/-0.364; p = 0.899)	-0.106 (CI = +/-0.643; p = 0.729)	-0.115	+4.07%
Severity	2015.1	0.011 (CI = +/-0.088; p = 0.797)	-0.084 (CI = +/-0.352; p = 0.617)	-0.022 (CI = +/-0.617; p = 0.940)	-0.183	+1.08%
Severity	2015.2	0.008 (CI = +/-0.103; p = 0.872)	-0.078 (CI = +/-0.381; p = 0.667)	-0.011 (CI = +/-0.665; p = 0.971)	-0.209	+0.78%
Severity	2016.1	-0.018 (CI = +/-0.114; p = 0.736)	-0.124 (CI = +/-0.390; p = 0.501)	0.056 (CI = +/-0.675; p = 0.860)	-0.190	-1.78%
Severity	2016.2	-0.004 (CI = +/-0.135; p = 0.948)	-0.150 (CI = +/-0.423; p = 0.453)	0.012 (CI = +/-0.734; p = 0.973)	-0.203	-0.40%
Severity	2017.1	-0.050 (CI = +/-0.145; p = 0.461)	-0.218 (CI = +/-0.418; p = 0.271)	0.119 (CI = +/-0.720; p = 0.721)	-0.088	-4.88%
Frequency	2004.2	-0.021 (CI = +/-0.017; p = 0.023)	-0.103 (CI = +/-0.175; p = 0.243)	-0.006 (CI = +/-0.371; p = 0.972)	0.132	-2.04%
Frequency	2005.1	-0.020 (CI = +/-0.019; p = 0.031)	-0.102 (CI = +/-0.180; p = 0.259)	-0.007 (CI = +/-0.378; p = 0.970)	0.111	-2.02%
Frequency	2005.2	-0.016 (CI = +/-0.019; p = 0.094)	-0.126 (CI = +/-0.179; p = 0.162)	-0.040 (CI = +/-0.372; p = 0.828)	0.085	-1.59%
Frequency	2006.1	-0.018 (CI = +/-0.020; p = 0.069)	-0.138 (CI = +/-0.182; p = 0.134)	-0.028 (CI = +/-0.376; p = 0.882)	0.102	-1.82%
Frequency	2006.2	-0.017 (CI = +/-0.021; p = 0.107)	-0.143 (CI = +/-0.188; p = 0.131)	-0.035 (CI = +/-0.384; p = 0.853)	0.092	-1.71%
Frequency	2007.1	-0.022 (CI = +/-0.022; p = 0.049)	-0.165 (CI = +/-0.187; p = 0.081)	-0.011 (CI = +/-0.379; p = 0.952)	0.144	-2.17%
Frequency	2007.2	-0.021 (CI = +/-0.023; p = 0.070)	-0.168 (CI = +/-0.194; p = 0.087)	-0.014 (CI = +/-0.389; p = 0.940)	0.136	-2.13%
Frequency	2008.1	-0.022 (CI = +/-0.025; p = 0.089)	-0.168 (CI = +/-0.201; p = 0.097)	-0.014 (CI = +/-0.398; p = 0.943)	0.112	-2.13%
Frequency	2008.2	-0.019 (CI = +/-0.027; p = 0.150)	-0.178 (CI = +/-0.207; p = 0.090)	-0.028 (CI = +/-0.408; p = 0.890)	0.101	-1.92%
Frequency	2009.1	-0.019 (CI = +/-0.029; p = 0.184)	-0.177 (CI = +/-0.215; p = 0.103)	-0.029 (CI = +/-0.418; p = 0.889)	0.076	-1.90%
Frequency	2009.2	-0.017 (CI = +/-0.031; p = 0.262)	-0.184 (CI = +/-0.223; p = 0.102)	-0.039 (CI = +/-0.431; p = 0.852)	0.068	-1.72%
Frequency	2010.1	-0.027 (CI = +/-0.031; p = 0.085)	-0.221 (CI = +/-0.215; p = 0.044)	0.003 (CI = +/-0.411; p = 0.989)	0.169	-2.68%
Frequency	2010.2	-0.035 (CI = +/-0.033; p = 0.037)	-0.192 (CI = +/-0.215; p = 0.078)	0.046 (CI = +/-0.408; p = 0.818)	0.208	-3.44%
Frequency	2011.1	-0.037 (CI = +/-0.036; p = 0.040)	-0.200 (CI = +/-0.224; p = 0.077)	0.055 (CI = +/-0.420; p = 0.786)	0.193	-3.67%
Frequency	2011.2	-0.048 (CI = +/-0.037; p = 0.013)	-0.163 (CI = +/-0.220; p = 0.139)	0.111 (CI = +/-0.410; p = 0.580)	0.261	-4.70%
Frequency	2012.1	-0.045 (CI = +/-0.040; p = 0.029)	-0.154 (CI = +/-0.230; p = 0.178)	0.100 (CI = +/-0.423; p = 0.628)	0.184	-4.42%
Frequency	2012.2	-0.050 (CI = +/-0.044; p = 0.028)	-0.138 (CI = +/-0.240; p = 0.243)	0.124 (CI = +/-0.438; p = 0.560)	0.196	-4.91%
Frequency	2013.1	-0.049 (CI = +/-0.049; p = 0.049)	-0.135 (CI = +/-0.252; p = 0.275)	0.121 (CI = +/-0.455; p = 0.584)	0.134	-4.81%
Frequency	2013.2	-0.031 (CI = +/-0.050; p = 0.206)	-0.186 (CI = +/-0.241; p = 0.122)	0.041 (CI = +/-0.434; p = 0.845)	0.096	-3.06%
Frequency	2014.1	-0.024 (CI = +/-0.055; p = 0.373)	-0.168 (CI = +/-0.252; p = 0.175)	0.018 (CI = +/-0.447; p = 0.933)	0.001	-2.35%
Frequency	2014.2	-0.028 (CI = +/-0.063; p = 0.349)	-0.157 (CI = +/-0.268; p = 0.231)	0.036 (CI = +/-0.474; p = 0.873)	-0.003	-2.80%
Frequency	2015.1	-0.032 (CI = +/-0.071; p = 0.346)	-0.166 (CI = +/-0.285; p = 0.233)	0.048 (CI = +/-0.499; p = 0.840)	-0.022	-3.19%
Frequency	2015.2	-0.015 (CI = +/-0.080; p = 0.696)	-0.204 (CI = +/-0.295; p = 0.160)	-0.016 (CI = +/-0.515; p = 0.949)	-0.025	-1.46%
Frequency	2016.1	-0.014 (CI = +/-0.093; p = 0.745)	-0.203 (CI = +/-0.318; p = 0.191)	-0.017 (CI = +/-0.551; p = 0.947)	-0.067	-1.41%
Frequency	2016.2	0.001 (CI = +/-0.109; p = 0.977)	-0.231 (CI = +/-0.342; p = 0.166)	-0.067 (CI = +/-0.593; p = 0.808)	-0.057	+0.15%
Frequency	2017.1	-0.005 (CI = +/-0.130; p = 0.933)	-0.241 (CI = +/-0.374; p = 0.182)	-0.052 (CI = +/-0.644; p = 0.861)	-0.076	-0.50%

Accident Benefits Total

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

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.044 (CI = +/-0.031; p = 0.007)	-0.220 (CI = +/-0.660; p = 0.503)	0.147	+4.47%
Loss Cost	2005.1	0.048 (CI = +/-0.033; p = 0.005)	-0.248 (CI = +/-0.665; p = 0.455)	0.165	+4.90%
Loss Cost	2005.2	0.056 (CI = +/-0.033; p = 0.002)	-0.299 (CI = +/-0.653; p = 0.359)	0.219	+5.73%
Loss Cost	2006.1	0.054 (CI = +/-0.035; p = 0.004)	-0.289 (CI = +/-0.666; p = 0.384)	0.188	+5.56%
Loss Cost	2006.2	0.053 (CI = +/-0.038; p = 0.008)	-0.281 (CI = +/-0.680; p = 0.406)	0.161	+5.42%
Loss Cost	2007.1	0.052 (CI = +/-0.040; p = 0.014)	-0.273 (CI = +/-0.695; p = 0.429)	0.135	+5.29%
Loss Cost	2007.2	0.046 (CI = +/-0.042; p = 0.035)	-0.241 (CI = +/-0.703; p = 0.489)	0.089	+4.71%
Loss Cost	2008.1	0.047 (CI = +/-0.045; p = 0.041)	-0.249 (CI = +/-0.720; p = 0.485)	0.081	+4.85%
Loss Cost	2008.2	0.045 (CI = +/-0.049; p = 0.070)	-0.234 (CI = +/-0.737; p = 0.520)	0.053	+4.57%
Loss Cost	2009.1	0.039 (CI = +/-0.052; p = 0.137)	-0.203 (CI = +/-0.749; p = 0.584)	0.015	+3.96%
Loss Cost	2009.2	0.042 (CI = +/-0.056; p = 0.135)	-0.219 (CI = +/-0.769; p = 0.563)	0.016	+4.29%
Loss Cost	2010.1	0.032 (CI = +/-0.059; p = 0.280)	-0.168 (CI = +/-0.775; p = 0.658)	-0.029	-2.24%
Loss Cost	2010.2	0.010 (CI = +/-0.058; p = 0.731)	-0.062 (CI = +/-0.725; p = 0.861)	-0.078	+0.99%
Loss Cost	2011.1	0.004 (CI = +/-0.063; p = 0.904)	-0.034 (CI = +/-0.744; p = 0.926)	-0.086	+0.37%
Loss Cost	2011.2	-0.019 (CI = +/-0.063; p = 0.529)	0.071 (CI = +/-0.700; p = 0.836)	-0.069	-1.93%
Loss Cost	2012.1	-0.029 (CI = +/-0.068; p = 0.386)	0.112 (CI = +/-0.715; p = 0.747)	-0.053	-2.87%
Loss Cost	2012.2	-0.016 (CI = +/-0.074; p = 0.665)	0.056 (CI = +/-0.725; p = 0.874)	-0.089	-1.54%
Loss Cost	2013.1	-0.026 (CI = +/-0.081; p = 0.516)	0.096 (CI = +/-0.747; p = 0.791)	-0.079	-2.52%
Loss Cost	2013.2	-0.018 (CI = +/-0.090; p = 0.684)	0.066 (CI = +/-0.777; p = 0.861)	-0.100	-1.75%
Loss Cost	2014.1	-0.023 (CI = +/-0.101; p = 0.634)	0.086 (CI = +/-0.814; p = 0.827)	-0.102	-2.29%
Loss Cost	2014.2	0.007 (CI = +/-0.107; p = 0.887)	-0.020 (CI = +/-0.805; p = 0.958)	-0.123	+0.73%
Loss Cost	2015.1	-0.022 (CI = +/-0.117; p = 0.698)	0.076 (CI = +/-0.812; p = 0.845)	-0.121	-2.14%
Loss Cost	2015.2	-0.015 (CI = +/-0.134; p = 0.808)	0.056 (CI = +/-0.863; p = 0.891)	-0.138	-1.54%
Loss Cost	2016.1	-0.032 (CI = +/-0.155; p = 0.662)	0.106 (CI = +/-0.917; p = 0.807)	-0.136	-3.16%
Loss Cost	2016.2	-0.018 (CI = +/-0.183; p = 0.831)	0.067 (CI = +/-0.986; p = 0.885)	-0.162	-1.81%
Loss Cost	2017.1	-0.055 (CI = +/-0.213; p = 0.582)	0.164 (CI = +/-1.047; p = 0.736)	-0.147	-5.35%
Severity	2004.2	0.065 (CI = +/-0.025; p = 0.000)	-0.236 (CI = +/-0.537; p = 0.379)	0.420	+6.69%
Severity	2005.1	0.068 (CI = +/-0.027; p = 0.000)	-0.259 (CI = +/-0.540; p = 0.337)	0.430	+7.06%
Severity	2005.2	0.072 (CI = +/-0.028; p = 0.000)	-0.286 (CI = +/-0.543; p = 0.292)	0.444	+7.51%
Severity	2006.1	0.072 (CI = +/-0.029; p = 0.000)	-0.286 (CI = +/-0.554; p = 0.301)	0.420	+7.51%
Severity	2006.2	0.071 (CI = +/-0.031; p = 0.000)	-0.277 (CI = +/-0.565; p = 0.326)	0.385	+7.35%
Severity	2007.1	0.073 (CI = +/-0.033; p = 0.000)	-0.292 (CI = +/-0.576; p = 0.308)	0.379	+7.63%
Severity	2007.2	0.069 (CI = +/-0.035; p = 0.000)	-0.264 (CI = +/-0.581; p = 0.361)	0.326	+7.10%
Severity	2008.1	0.069 (CI = +/-0.038; p = 0.001)	-0.266 (CI = +/-0.595; p = 0.369)	0.301	+7.14%
Severity	2008.2	0.065 (CI = +/-0.040; p = 0.002)	-0.246 (CI = +/-0.607; p = 0.413)	0.254	+6.76%
Severity	2009.1	0.058 (CI = +/-0.042; p = 0.009)	-0.207 (CI = +/-0.610; p = 0.493)	0.188	+5.97%
Severity	2009.2	0.061 (CI = +/-0.046; p = 0.011)	-0.222 (CI = +/-0.625; p = 0.471)	0.184	+6.30%
Severity	2010.1	0.059 (CI = +/-0.049; p = 0.021)	-0.213 (CI = +/-0.643; p = 0.502)	0.148	+6.08%
Severity	2010.2	0.047 (CI = +/-0.051; p = 0.072)	-0.154 (CI = +/-0.637; p = 0.623)	0.070	+4.80%
Severity	2011.1	0.041 (CI = +/-0.056; p = 0.140)	-0.127 (CI = +/-0.653; p = 0.692)	0.024	+4.20%
Severity	2011.2	0.031 (CI = +/-0.060; p = 0.297)	-0.080 (CI = +/-0.660; p = 0.804)	-0.029	+3.11%
Severity	2012.1	0.016 (CI = +/-0.063; p = 0.600)	-0.017 (CI = +/-0.658; p = 0.958)	-0.076	+1.62%
Severity	2012.2	0.037 (CI = +/-0.064; p = 0.246)	-0.103 (CI = +/-0.634; p = 0.738)	-0.017	+3.76%
Severity	2013.1	0.024 (CI = +/-0.070; p = 0.483)	-0.051 (CI = +/-0.643; p = 0.870)	-0.071	+2.40%
Severity	2013.2	0.017 (CI = +/-0.077; p = 0.653)	-0.024 (CI = +/-0.669; p = 0.940)	-0.095	+1.69%
Severity	2014.1	0.001 (CI = +/-0.084; p = 0.987)	0.035 (CI = +/-0.682; p = 0.915)	-0.116	+0.07%
Severity	2014.2	0.039 (CI = +/-0.081; p = 0.321)	-0.100 (CI = +/-0.612; p = 0.733)	-0.047	+4.01%
Severity	2015.1	0.011 (CI = +/-0.085; p = 0.791)	-0.005 (CI = +/-0.594; p = 0.985)	-0.125	+1.08%
Severity	2015.2	0.005 (CI = +/-0.098; p = 0.908)	0.012 (CI = +/-0.631; p = 0.969)	-0.140	+0.54%
Severity	2016.1	-0.018 (CI = +/-0.110; p = 0.731)	0.082 (CI = +/-0.651; p = 0.791)	-0.143	-1.78%
Severity	2016.2	-0.010 (CI = +/-0.130; p = 0.867)	0.060 (CI = +/-0.702; p = 0.856)	-0.163	-1.02%
Severity	2017.1	-0.050 (CI = +/-0.146; p = 0.467)	0.165 (CI = +/-0.717; p = 0.622)	-0.124	-4.88%
Frequency	2004.2	-0.021 (CI = +/-0.018; p = 0.020)	0.015 (CI = +/-0.371; p = 0.934)	0.122	-2.08%
Frequency	2005.1	-0.020 (CI = +/-0.019; p = 0.032)	0.011 (CI = +/-0.378; p = 0.952)	0.102	-2.02%
Frequency	2005.2	-0.017 (CI = +/-0.019; p = 0.086)	-0.013 (CI = +/-0.375; p = 0.944)	0.057	-1.66%
Frequency	2006.1	-0.018 (CI = +/-0.020; p = 0.075)	-0.003 (CI = +/-0.381; p = 0.989)	0.065	-1.82%
Frequency	2006.2	-0.018 (CI = +/-0.022; p = 0.097)	-0.004 (CI = +/-0.390; p = 0.983)	0.052	-1.79%
Frequency	2007.1	-0.022 (CI = +/-0.023; p = 0.056)	0.019 (CI = +/-0.390; p = 0.922)	0.082	-2.17%
Frequency	2007.2	-0.023 (CI = +/-0.024; p = 0.065)	0.023 (CI = +/-0.399; p = 0.908)	0.075	-2.23%
Frequency	2008.1	-0.022 (CI = +/-0.026; p = 0.098)	0.017 (CI = +/-0.409; p = 0.934)	0.053	-2.13%
Frequency	2008.2	-0.021 (CI = +/-0.028; p = 0.136)	0.012 (CI = +/-0.419; p = 0.952)	0.034	-2.05%
Frequency	2009.1	-0.019 (CI = +/-0.030; p = 0.198)	0.004 (CI = +/-0.430; p = 0.985)	0.012	-1.90%
Frequency	2009.2	-0.019 (CI = +/-0.032; p = 0.235)	0.003 (CI = +/-0.442; p = 0.988)	0.001	-1.88%
Frequency	2010.1	-0.027 (CI = +/-0.033; p = 0.105)	0.044 (CI = +/-0.436; p = 0.836)	0.052	-2.68%
Frequency	2010.2	-0.037 (CI = +/-0.034; p = 0.035)	0.091 (CI = +/-0.424; p = 0.660)	0.129	-3.63%
Frequency	2011.1	-0.037 (CI = +/-0.037; p = 0.050)	0.093 (CI = +/-0.438; p = 0.664)	0.108	-3.67%
Frequency	2011.2	-0.050 (CI = +/-0.038; p = 0.011)	0.151 (CI = +/-0.418; p = 0.463)	0.215	-4.89%
Frequency	2012.1	-0.045 (CI = +/-0.041; p = 0.032)	0.129 (CI = +/-0.428; p = 0.538)	0.147	-4.42%
Frequency	2012.2	-0.052 (CI = +/-0.044; p = 0.023)	0.159 (CI = +/-0.437; p = 0.457)	0.178	-5.10%
Frequency	2013.1	-0.049 (CI = +/-0.049; p = 0.049)	0.147 (CI = +/-0.454; p = 0.507)	0.122	-4.81%
Frequency	2013.2	-0.034 (CI = +/-0.052; p = 0.177)	0.090 (CI = +/-0.446; p = 0.677)	0.013	-3.39%
Frequency	2014.1	-0.024 (CI = +/-0.056; p = 0.386)	0.051 (CI = +/-0.455; p = 0.816)	-0.058	-2.35%
Frequency	2014.2	-0.032 (CI = +/-0.063; p = 0.297)	0.080 (CI = +/-0.473; p = 0.726)	-0.038	-3.16%
Frequency	2015.1	-0.032 (CI = +/-0.072; p = 0.353)	0.081 (CI = +/-0.502; p = 0.736)	-0.059	-3.19%
Frequency	2015.2	-0.021 (CI = +/-0.082; p = 0.592)	0.045 (CI = +/-0.526; p = 0.858)	-0.114	-2.07%
Frequency	2016.1	-0.014 (CI = +/-0.095; p = 0.753)	0.024 (CI = +/-0.561; p = 0.927)	-0.142	-1.41%
Frequency	2016.2	-0.008 (CI = +/-0.112; p = 0.878)	0.007 (CI = +/-0.605; p = 0.980)	-0.163	-0.80%
Frequency	2017.1	-0.005 (CI = +/-0.135; p = 0.936)	-0.001 (CI = +/-0.661; p = 0.998)	-0.180	-0.50%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = 2014.1, 2017.1
Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.038 (CI = +/-0.030; p = 0.016)	-0.103 (CI = +/-0.311; p = 0.504)	0.001 (CI = +/-0.019; p = 0.920)	0.133	+3.84%
Loss Cost	2005.1	0.041 (CI = +/-0.032; p = 0.012)	-0.080 (CI = +/-0.318; p = 0.611)	0.002 (CI = +/-0.020; p = 0.856)	0.150	+4.23%
Loss Cost	2005.2	0.049 (CI = +/-0.032; p = 0.003)	-0.126 (CI = +/-0.310; p = 0.414)	0.003 (CI = +/-0.019; p = 0.785)	0.223	+5.03%
Loss Cost	2006.1	0.047 (CI = +/-0.034; p = 0.008)	-0.140 (CI = +/-0.320; p = 0.381)	0.002 (CI = +/-0.019; p = 0.825)	0.195	+4.79%
Loss Cost	2006.2	0.046 (CI = +/-0.035; p = 0.012)	-0.137 (CI = +/-0.331; p = 0.402)	0.002 (CI = +/-0.020; p = 0.831)	0.166	+4.75%
Loss Cost	2007.1	0.044 (CI = +/-0.038; p = 0.023)	-0.148 (CI = +/-0.342; p = 0.383)	0.002 (CI = +/-0.020; p = 0.862)	0.142	+4.54%
Loss Cost	2007.2	0.041 (CI = +/-0.040; p = 0.046)	-0.127 (CI = +/-0.351; p = 0.466)	0.001 (CI = +/-0.020; p = 0.887)	0.087	+4.14%
Loss Cost	2008.1	0.041 (CI = +/-0.043; p = 0.057)	-0.122 (CI = +/-0.365; p = 0.499)	0.002 (CI = +/-0.021; p = 0.878)	0.079	+4.23%
Loss Cost	2008.2	0.040 (CI = +/-0.045; p = 0.080)	-0.116 (CI = +/-0.379; p = 0.535)	0.001 (CI = +/-0.021; p = 0.886)	0.047	+4.12%
Loss Cost	2009.1	0.034 (CI = +/-0.048; p = 0.158)	-0.145 (CI = +/-0.390; p = 0.450)	0.001 (CI = +/-0.022; p = 0.953)	0.014	+3.48%
Loss Cost	2009.2	0.039 (CI = +/-0.051; p = 0.131)	-0.169 (CI = +/-0.403; p = 0.393)	0.001 (CI = +/-0.022; p = 0.937)	0.027	+3.97%
Loss Cost	2010.1	0.029 (CI = +/-0.054; p = 0.286)	-0.215 (CI = +/-0.408; p = 0.286)	0.000 (CI = +/-0.022; p = 0.967)	-0.003	+2.90%
Loss Cost	2010.2	0.013 (CI = +/-0.053; p = 0.626)	-0.136 (CI = +/-0.391; p = 0.477)	-0.001 (CI = +/-0.021; p = 0.924)	-0.098	+1.28%
Loss Cost	2011.1	0.007 (CI = +/-0.058; p = 0.794)	-0.157 (CI = +/-0.407; p = 0.429)	-0.002 (CI = +/-0.021; p = 0.882)	-0.105	+0.74%
Loss Cost	2011.2	-0.009 (CI = +/-0.058; p = 0.750)	-0.080 (CI = +/-0.397; p = 0.677)	-0.002 (CI = +/-0.020; p = 0.853)	-0.141	-0.89%
Loss Cost	2012.1	-0.016 (CI = +/-0.064; p = 0.606)	-0.105 (CI = +/-0.412; p = 0.601)	-0.002 (CI = +/-0.020; p = 0.809)	-0.134	-1.58%
Loss Cost	2012.2	0.001 (CI = +/-0.065; p = 0.962)	-0.183 (CI = +/-0.409; p = 0.359)	-0.002 (CI = +/-0.020; p = 0.804)	-0.117	+0.15%
Loss Cost	2013.1	-0.005 (CI = +/-0.072; p = 0.878)	-0.203 (CI = +/-0.427; p = 0.329)	-0.003 (CI = +/-0.020; p = 0.774)	-0.116	-0.53%
Loss Cost	2013.2	0.013 (CI = +/-0.077; p = 0.728)	-0.278 (CI = +/-0.437; p = 0.195)	-0.003 (CI = +/-0.020; p = 0.754)	-0.061	+1.28%
Loss Cost	2014.2	0.012 (CI = +/-0.087; p = 0.764)	-0.279 (CI = +/-0.463; p = 0.217)	-0.003 (CI = +/-0.021; p = 0.762)	-0.074	+1.25%
Loss Cost	2015.1	-0.013 (CI = +/-0.092; p = 0.768)	-0.350 (CI = +/-0.459; p = 0.123)	-0.004 (CI = +/-0.020; p = 0.688)	-0.017	-1.27%
Loss Cost	2015.2	0.005 (CI = +/-0.100; p = 0.918)	-0.413 (CI = +/-0.481; p = 0.086)	-0.005 (CI = +/-0.020; p = 0.637)	0.033	+0.49%
Loss Cost	2016.1	-0.010 (CI = +/-0.114; p = 0.846)	-0.448 (CI = +/-0.509; p = 0.079)	-0.005 (CI = +/-0.021; p = 0.634)	0.051	-1.02%
Loss Cost	2016.2	0.027 (CI = +/-0.119; p = 0.621)	-0.570 (CI = +/-0.509; p = 0.032)	-0.007 (CI = +/-0.020; p = 0.472)	0.206	+2.77%
Severity	2004.2	0.054 (CI = +/-0.022; p = 0.000)	-0.027 (CI = +/-0.225; p = 0.811)	-0.005 (CI = +/-0.014; p = 0.452)	0.489	+5.53%
Severity	2005.1	0.057 (CI = +/-0.023; p = 0.000)	-0.006 (CI = +/-0.229; p = 0.957)	-0.005 (CI = +/-0.014; p = 0.517)	0.502	+5.88%
Severity	2005.2	0.061 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.230; p = 0.804)	-0.004 (CI = +/-0.014; p = 0.551)	0.522	+6.27%
Severity	2006.1	0.061 (CI = +/-0.025; p = 0.000)	-0.029 (CI = +/-0.239; p = 0.802)	-0.004 (CI = +/-0.014; p = 0.555)	0.499	+6.25%
Severity	2006.2	0.059 (CI = +/-0.026; p = 0.000)	-0.022 (CI = +/-0.246; p = 0.857)	-0.004 (CI = +/-0.015; p = 0.550)	0.466	+6.11%
Severity	2007.1	0.062 (CI = +/-0.028; p = 0.000)	-0.008 (CI = +/-0.253; p = 0.948)	-0.004 (CI = +/-0.015; p = 0.598)	0.463	+6.37%
Severity	2007.2	0.058 (CI = +/-0.029; p = 0.000)	0.016 (CI = +/-0.257; p = 0.901)	-0.004 (CI = +/-0.015; p = 0.567)	0.416	+5.92%
Severity	2008.1	0.058 (CI = +/-0.031; p = 0.001)	0.019 (CI = +/-0.267; p = 0.884)	-0.004 (CI = +/-0.015; p = 0.586)	0.393	+5.99%
Severity	2008.2	0.055 (CI = +/-0.033; p = 0.002)	0.035 (CI = +/-0.275; p = 0.796)	-0.004 (CI = +/-0.015; p = 0.574)	0.349	+5.68%
Severity	2009.1	0.049 (CI = +/-0.035; p = 0.008)	0.003 (CI = +/-0.278; p = 0.983)	-0.005 (CI = +/-0.015; p = 0.491)	0.287	+4.98%
Severity	2009.2	0.052 (CI = +/-0.037; p = 0.008)	-0.014 (CI = +/-0.287; p = 0.919)	-0.005 (CI = +/-0.016; p = 0.509)	0.291	+5.33%
Severity	2010.1	0.051 (CI = +/-0.040; p = 0.015)	-0.019 (CI = +/-0.300; p = 0.896)	-0.005 (CI = +/-0.016; p = 0.510)	0.256	+5.21%
Severity	2010.2	0.042 (CI = +/-0.041; p = 0.046)	0.027 (CI = +/-0.298; p = 0.854)	-0.005 (CI = +/-0.016; p = 0.473)	0.179	+4.24%
Severity	2011.1	0.038 (CI = +/-0.044; p = 0.088)	0.013 (CI = +/-0.311; p = 0.932)	-0.006 (CI = +/-0.016; p = 0.456)	0.128	+3.88%
Severity	2011.2	0.031 (CI = +/-0.047; p = 0.184)	0.046 (CI = +/-0.320; p = 0.765)	-0.006 (CI = +/-0.016; p = 0.448)	0.066	+3.15%
Severity	2012.1	0.021 (CI = +/-0.050; p = 0.393)	0.011 (CI = +/-0.324; p = 0.946)	-0.007 (CI = +/-0.016; p = 0.383)	-0.007	+2.10%
Severity	2012.2	0.043 (CI = +/-0.044; p = 0.053)	-0.090 (CI = +/-0.276; p = 0.502)	-0.007 (CI = +/-0.013; p = 0.295)	0.228	+4.41%
Severity	2013.1	0.035 (CI = +/-0.048; p = 0.138)	-0.114 (CI = +/-0.283; p = 0.407)	-0.007 (CI = +/-0.013; p = 0.264)	0.164	+3.58%
Severity	2013.2	0.038 (CI = +/-0.053; p = 0.149)	-0.126 (CI = +/-0.305; p = 0.392)	-0.007 (CI = +/-0.014; p = 0.277)	0.137	+3.89%
Severity	2014.2	0.031 (CI = +/-0.060; p = 0.291)	-0.143 (CI = +/-0.318; p = 0.350)	-0.008 (CI = +/-0.014; p = 0.268)	0.080	+3.12%
Severity	2015.1	0.008 (CI = +/-0.059; p = 0.775)	-0.208 (CI = +/-0.295; p = 0.152)	-0.008 (CI = +/-0.013; p = 0.183)	0.079	+0.80%
Severity	2015.2	0.014 (CI = +/-0.066; p = 0.663)	-0.228 (CI = +/-0.319; p = 0.146)	-0.009 (CI = +/-0.013; p = 0.188)	0.077	+1.37%
Severity	2016.1	-0.002 (CI = +/-0.073; p = 0.946)	-0.264 (CI = +/-0.326; p = 0.103)	-0.009 (CI = +/-0.013; p = 0.178)	0.094	-0.23%
Severity	2016.2	0.025 (CI = +/-0.074; p = 0.469)	-0.352 (CI = +/-0.315; p = 0.032)	-0.010 (CI = +/-0.012; p = 0.094)	0.300	+2.53%
Frequency	2004.2	-0.016 (CI = +/-0.018; p = 0.073)	-0.077 (CI = +/-0.184; p = 0.401)	0.006 (CI = +/-0.011; p = 0.278)	0.149	-1.60%
Frequency	2005.1	-0.016 (CI = +/-0.019; p = 0.099)	-0.074 (CI = +/-0.190; p = 0.431)	0.006 (CI = +/-0.012; p = 0.281)	0.129	-1.56%
Frequency	2005.2	-0.012 (CI = +/-0.019; p = 0.218)	-0.098 (CI = +/-0.188; p = 0.296)	0.007 (CI = +/-0.011; p = 0.240)	0.109	-1.17%
Frequency	2006.1	-0.014 (CI = +/-0.020; p = 0.171)	-0.110 (CI = +/-0.193; p = 0.253)	0.006 (CI = +/-0.012; p = 0.276)	0.122	-1.38%
Frequency	2006.2	-0.013 (CI = +/-0.021; p = 0.225)	-0.116 (CI = +/-0.199; p = 0.244)	0.006 (CI = +/-0.012; p = 0.277)	0.112	-1.28%
Frequency	2007.1	-0.017 (CI = +/-0.022; p = 0.118)	-0.140 (CI = +/-0.199; p = 0.162)	0.006 (CI = +/-0.012; p = 0.337)	0.157	-1.72%
Frequency	2007.2	-0.017 (CI = +/-0.023; p = 0.148)	-0.142 (CI = +/-0.207; p = 0.169)	0.006 (CI = +/-0.012; p = 0.343)	0.149	-1.68%
Frequency	2008.1	-0.017 (CI = +/-0.025; p = 0.184)	-0.141 (CI = +/-0.215; p = 0.189)	0.006 (CI = +/-0.012; p = 0.351)	0.127	-1.66%
Frequency	2008.2	-0.015 (CI = +/-0.027; p = 0.260)	-0.151 (CI = +/-0.222; p = 0.175)	0.006 (CI = +/-0.012; p = 0.350)	0.117	-1.48%
Frequency	2009.1	-0.014 (CI = +/-0.029; p = 0.314)	-0.148 (CI = +/-0.231; p = 0.199)	0.006 (CI = +/-0.013; p = 0.356)	0.093	-1.42%
Frequency	2009.2	-0.013 (CI = +/-0.031; p = 0.393)	-0.155 (CI = +/-0.241; p = 0.196)	0.006 (CI = +/-0.013; p = 0.360)	0.085	-1.29%
Frequency	2010.1	-0.022 (CI = +/-0.031; p = 0.152)	-0.196 (CI = +/-0.234; p = 0.097)	0.005 (CI = +/-0.013; p = 0.441)	0.176	-2.20%
Frequency	2010.2	-0.029 (CI = +/-0.032; p = 0.075)	-0.163 (CI = +/-0.235; p = 0.163)	0.005 (CI = +/-0.012; p = 0.451)	0.217	-2.85%
Frequency	2011.1	-0.031 (CI = +/-0.035; p = 0.082)	-0.170 (CI = +/-0.245; p = 0.163)	0.004 (CI = +/-0.013; p = 0.483)	0.201	-3.03%
Frequency	2011.2	-0.040 (CI = +/-0.035; p = 0.029)	-0.127 (CI = +/-0.241; p = 0.286)	0.004 (CI = +/-0.012; p = 0.480)	0.275	-3.92%
Frequency	2012.1	-0.037 (CI = +/-0.039; p = 0.063)	-0.115 (CI = +/-0.252; p = 0.350)	0.004 (CI = +/-0.013; p = 0.463)	0.204	-3.61%
Frequency	2012.2	-0.042 (CI = +/-0.042; p = 0.052)	-0.093 (CI = +/-0.265; p = 0.469)	0.004 (CI = +/-0.013; p = 0.471)	0.222	-4.09%
Frequency	2013.1	-0.040 (CI = +/-0.047; p = 0.087)	-0.089 (CI = +/-0.279; p = 0.508)	0.005 (CI = +/-0.013; p = 0.479)	0.164	-3.97%
Frequency	2013.2	-0.025 (CI = +/-0.048; p = 0.279)	-0.152 (CI = +/-0.275; p = 0.256)	0.004 (CI = +/-0.013; p = 0.468)	0.113	-2.51%
Frequency	2014.2	-0.018 (CI = +/-0.054; p = 0.480)	-0.136 (CI = +/-0.286; p = 0.326)	0.005 (CI = +/-0.013; p = 0.447)	0.024	-1.81%
Frequency	2015.1	-0.021 (CI = +/-0.061; p = 0.477)	-0.143 (CI = +/-0.306; p = 0.332)	0.005 (CI = +/-0.013; p = 0.472)	0.002	-2.06%
Frequency	2015.2	-0.009 (CI = +/-0.067; p = 0.779)	-0.185 (CI = +/-0.320; p = 0.232)	0.004 (CI = +/-0.014; p = 0.518)	-0.003	-0.87%
Frequency	2016.1	-0.008 (CI = +/-0.078; p = 0.825)	-0.184 (CI = +/-0.346; p = 0.268)	0.004 (CI = +/-0.014; p = 0.536)	-0.046	-0.80%
Frequency	2016.2	0.002 (CI = +/-0.090; p = 0.953)	-0.217 (CI = +/-0.383; p = 0.234)	0.004 (CI = +/-0.015; p = 0.608)	-0.044	+0.24%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = 2014.1,2017.1
Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend	
						Rate
Loss Cost	2004.2	0.039 (CI = +/-0.030; p = 0.012)	0.002 (CI = +/-0.019; p = 0.837)	0.147		+3.93%
Loss Cost	2005.1	0.043 (CI = +/-0.031; p = 0.009)	0.003 (CI = +/-0.019; p = 0.785)	0.168		+4.34%
Loss Cost	2005.2	0.050 (CI = +/-0.031; p = 0.003)	0.004 (CI = +/-0.019; p = 0.683)	0.231		+5.14%
Loss Cost	2006.1	0.049 (CI = +/-0.033; p = 0.005)	0.004 (CI = +/-0.019; p = 0.705)	0.201		+4.99%
Loss Cost	2006.2	0.048 (CI = +/-0.035; p = 0.010)	0.003 (CI = +/-0.019; p = 0.722)	0.174		+4.87%
Loss Cost	2007.1	0.047 (CI = +/-0.037; p = 0.016)	0.003 (CI = +/-0.020; p = 0.737)	0.149		+4.77%
Loss Cost	2007.2	0.042 (CI = +/-0.039; p = 0.038)	0.003 (CI = +/-0.020; p = 0.787)	0.102		+4.25%
Loss Cost	2008.1	0.043 (CI = +/-0.042; p = 0.043)	0.003 (CI = +/-0.020; p = 0.775)	0.097		+4.43%
Loss Cost	2008.2	0.041 (CI = +/-0.045; p = 0.068)	0.003 (CI = +/-0.021; p = 0.796)	0.069		+4.22%
Loss Cost	2009.1	0.037 (CI = +/-0.048; p = 0.126)	0.002 (CI = +/-0.021; p = 0.835)	0.030		+3.72%
Loss Cost	2009.2	0.040 (CI = +/-0.051; p = 0.115)	0.002 (CI = +/-0.021; p = 0.812)	0.037		+4.12%
Loss Cost	2010.1	0.032 (CI = +/-0.054; p = 0.229)	0.002 (CI = +/-0.021; p = 0.864)	-0.012		+3.27%
Loss Cost	2010.2	0.014 (CI = +/-0.053; p = 0.595)	0.000 (CI = +/-0.020; p = 0.970)	-0.074		+1.38%
Loss Cost	2011.1	0.010 (CI = +/-0.057; p = 0.720)	0.000 (CI = +/-0.020; p = 0.991)	-0.087		+1.00%
Loss Cost	2011.2	-0.009 (CI = +/-0.057; p = 0.756)	-0.001 (CI = +/-0.019; p = 0.913)	-0.095		-0.85%
Loss Cost	2012.1	-0.014 (CI = +/-0.062; p = 0.635)	-0.001 (CI = +/-0.020; p = 0.889)	-0.092		-1.42%
Loss Cost	2012.2	0.002 (CI = +/-0.065; p = 0.956)	-0.001 (CI = +/-0.019; p = 0.948)	-0.110		+0.17%
Loss Cost	2013.1	-0.003 (CI = +/-0.072; p = 0.940)	-0.001 (CI = +/-0.020; p = 0.936)	-0.117		-0.26%
Loss Cost	2013.2	0.011 (CI = +/-0.078; p = 0.768)	0.000 (CI = +/-0.020; p = 0.970)	-0.117		+1.11%
Loss Cost	2014.2	0.015 (CI = +/-0.089; p = 0.731)	0.000 (CI = +/-0.021; p = 0.977)	-0.122		+1.47%
Loss Cost	2015.1	-0.004 (CI = +/-0.096; p = 0.930)	0.000 (CI = +/-0.021; p = 0.968)	-0.142		-0.40%
Loss Cost	2015.2	0.005 (CI = +/-0.108; p = 0.917)	0.000 (CI = +/-0.021; p = 0.967)	-0.152		+0.54%
Loss Cost	2016.1	-0.001 (CI = +/-0.124; p = 0.993)	0.000 (CI = +/-0.022; p = 0.974)	-0.167		-0.05%
Loss Cost	2016.2	0.019 (CI = +/-0.143; p = 0.771)	-0.001 (CI = +/-0.023; p = 0.943)	-0.170		+1.96%
Severity	2004.2	0.054 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.014; p = 0.463)	0.503		+5.55%
Severity	2005.1	0.057 (CI = +/-0.022; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.511)	0.517		+5.89%
Severity	2005.2	0.061 (CI = +/-0.023; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.566)	0.536		+6.30%
Severity	2006.1	0.061 (CI = +/-0.024; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.572)	0.514		+6.29%
Severity	2006.2	0.059 (CI = +/-0.026; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.558)	0.483		+6.13%
Severity	2007.1	0.062 (CI = +/-0.027; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.594)	0.481		+6.39%
Severity	2007.2	0.057 (CI = +/-0.028; p = 0.000)	-0.004 (CI = +/-0.014; p = 0.540)	0.436		+5.91%
Severity	2008.1	0.058 (CI = +/-0.030; p = 0.001)	-0.004 (CI = +/-0.015; p = 0.554)	0.415		+5.96%
Severity	2008.2	0.055 (CI = +/-0.032; p = 0.002)	-0.005 (CI = +/-0.015; p = 0.531)	0.372		+5.65%
Severity	2009.1	0.049 (CI = +/-0.034; p = 0.006)	-0.005 (CI = +/-0.015; p = 0.471)	0.315		+4.97%
Severity	2009.2	0.052 (CI = +/-0.036; p = 0.006)	-0.005 (CI = +/-0.015; p = 0.505)	0.320		+5.34%
Severity	2010.1	0.051 (CI = +/-0.039; p = 0.012)	-0.005 (CI = +/-0.015; p = 0.508)	0.287		+5.24%
Severity	2010.2	0.041 (CI = +/-0.040; p = 0.042)	-0.006 (CI = +/-0.015; p = 0.435)	0.215		+4.22%
Severity	2011.1	0.038 (CI = +/-0.043; p = 0.080)	-0.006 (CI = +/-0.015; p = 0.425)	0.169		+3.86%
Severity	2011.2	0.031 (CI = +/-0.046; p = 0.176)	-0.006 (CI = +/-0.015; p = 0.395)	0.108		+3.12%
Severity	2012.1	0.021 (CI = +/-0.048; p = 0.381)	-0.007 (CI = +/-0.015; p = 0.352)	0.045		+2.09%
Severity	2012.2	0.043 (CI = +/-0.043; p = 0.049)	-0.006 (CI = +/-0.013; p = 0.341)	0.251		+4.43%
Severity	2013.1	0.037 (CI = +/-0.047; p = 0.118)	-0.006 (CI = +/-0.013; p = 0.328)	0.177		+3.74%
Severity	2013.2	0.037 (CI = +/-0.053; p = 0.153)	-0.006 (CI = +/-0.013; p = 0.345)	0.149		+3.81%
Severity	2014.2	0.032 (CI = +/-0.059; p = 0.272)	-0.006 (CI = +/-0.014; p = 0.348)	0.084		+3.23%
Severity	2015.1	0.013 (CI = +/-0.061; p = 0.649)	-0.006 (CI = +/-0.013; p = 0.313)	-0.007		+1.33%
Severity	2015.2	0.014 (CI = +/-0.069; p = 0.672)	-0.006 (CI = +/-0.014; p = 0.331)	-0.024		+1.40%
Severity	2016.1	0.003 (CI = +/-0.078; p = 0.925)	-0.006 (CI = +/-0.014; p = 0.352)	-0.070		+0.35%
Severity	2016.2	0.020 (CI = +/-0.088; p = 0.628)	-0.007 (CI = +/-0.014; p = 0.331)	-0.033		+2.02%
Frequency	2004.2	-0.015 (CI = +/-0.018; p = 0.082)	0.007 (CI = +/-0.011; p = 0.219)	0.155		-1.54%
Frequency	2005.1	-0.015 (CI = +/-0.019; p = 0.116)	0.007 (CI = +/-0.011; p = 0.219)	0.139		-1.46%
Frequency	2005.2	-0.011 (CI = +/-0.019; p = 0.250)	0.008 (CI = +/-0.011; p = 0.178)	0.106		-1.09%
Frequency	2006.1	-0.012 (CI = +/-0.020; p = 0.220)	0.007 (CI = +/-0.011; p = 0.196)	0.111		-1.23%
Frequency	2006.2	-0.012 (CI = +/-0.021; p = 0.263)	0.007 (CI = +/-0.012; p = 0.201)	0.100		-1.18%
Frequency	2007.1	-0.015 (CI = +/-0.022; p = 0.169)	0.007 (CI = +/-0.012; p = 0.229)	0.126		-1.52%
Frequency	2007.2	-0.016 (CI = +/-0.024; p = 0.185)	0.007 (CI = +/-0.012; p = 0.241)	0.119		-1.56%
Frequency	2008.1	-0.015 (CI = +/-0.025; p = 0.248)	0.007 (CI = +/-0.012; p = 0.241)	0.100		-1.44%
Frequency	2008.2	-0.014 (CI = +/-0.027; p = 0.310)	0.007 (CI = +/-0.012; p = 0.245)	0.084		-1.35%
Frequency	2009.1	-0.012 (CI = +/-0.029; p = 0.402)	0.007 (CI = +/-0.013; p = 0.244)	0.066		-1.19%
Frequency	2009.2	-0.012 (CI = +/-0.031; p = 0.446)	0.007 (CI = +/-0.013; p = 0.253)	0.055		-1.16%
Frequency	2010.1	-0.019 (CI = +/-0.032; p = 0.234)	0.007 (CI = +/-0.013; p = 0.284)	0.104		-1.88%
Frequency	2010.2	-0.028 (CI = +/-0.033; p = 0.093)	0.006 (CI = +/-0.012; p = 0.315)	0.178		-2.73%
Frequency	2011.1	-0.028 (CI = +/-0.036; p = 0.117)	0.006 (CI = +/-0.013; p = 0.329)	0.159		-2.75%
Frequency	2011.2	-0.039 (CI = +/-0.035; p = 0.032)	0.005 (CI = +/-0.012; p = 0.357)	0.268		-3.85%
Frequency	2012.1	-0.035 (CI = +/-0.038; p = 0.073)	0.006 (CI = +/-0.012; p = 0.345)	0.208		-3.43%
Frequency	2012.2	-0.042 (CI = +/-0.041; p = 0.049)	0.005 (CI = +/-0.012; p = 0.373)	0.241		-4.07%
Frequency	2013.1	-0.039 (CI = +/-0.046; p = 0.089)	0.005 (CI = +/-0.013; p = 0.379)	0.190		-3.85%
Frequency	2013.2	-0.026 (CI = +/-0.048; p = 0.266)	0.006 (CI = +/-0.012; p = 0.333)	0.092		-2.60%
Frequency	2014.2	-0.017 (CI = +/-0.054; p = 0.504)	0.006 (CI = +/-0.012; p = 0.322)	0.022		-1.71%
Frequency	2015.1	-0.017 (CI = +/-0.060; p = 0.552)	0.006 (CI = +/-0.013; p = 0.339)	0.001		-1.70%
Frequency	2015.2	-0.009 (CI = +/-0.068; p = 0.789)	0.006 (CI = +/-0.013; p = 0.351)	-0.048		-0.85%
Frequency	2016.1	-0.004 (CI = +/-0.078; p = 0.912)	0.006 (CI = +/-0.014; p = 0.374)	-0.077		-0.40%
Frequency	2016.2	-0.001 (CI = +/-0.091; p = 0.988)	0.006 (CI = +/-0.015; p = 0.401)	-0.101		-0.06%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = 2014.1,2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2004.2	0.037 (CI = +/-0.026; p = 0.007)	-0.106 (CI = +/-0.303; p = 0.483)	0.159		+3.77%
Loss Cost	2005.1	0.040 (CI = +/-0.027; p = 0.005)	-0.085 (CI = +/-0.309; p = 0.579)	0.174		+4.10%
Loss Cost	2005.2	0.047 (CI = +/-0.027; p = 0.001)	-0.133 (CI = +/-0.302; p = 0.377)	0.245		+4.82%
Loss Cost	2006.1	0.045 (CI = +/-0.029; p = 0.003)	-0.146 (CI = +/-0.310; p = 0.346)	0.220		+4.61%
Loss Cost	2006.2	0.045 (CI = +/-0.031; p = 0.006)	-0.143 (CI = +/-0.321; p = 0.370)	0.193		+4.57%
Loss Cost	2007.1	0.043 (CI = +/-0.033; p = 0.012)	-0.153 (CI = +/-0.331; p = 0.351)	0.171		+4.38%
Loss Cost	2007.2	0.039 (CI = +/-0.034; p = 0.027)	-0.131 (CI = +/-0.339; p = 0.437)	0.119		+4.00%
Loss Cost	2008.1	0.040 (CI = +/-0.037; p = 0.035)	-0.127 (CI = +/-0.351; p = 0.465)	0.112		+4.08%
Loss Cost	2008.2	0.039 (CI = +/-0.039; p = 0.053)	-0.120 (CI = +/-0.365; p = 0.504)	0.083		+3.96%
Loss Cost	2009.1	0.034 (CI = +/-0.042; p = 0.111)	-0.147 (CI = +/-0.374; p = 0.426)	0.053		+3.41%
Loss Cost	2009.2	0.038 (CI = +/-0.045; p = 0.092)	-0.172 (CI = +/-0.387; p = 0.368)	0.067		+3.88%
Loss Cost	2010.1	0.029 (CI = +/-0.047; p = 0.212)	-0.213 (CI = +/-0.390; p = 0.270)	0.040		+2.95%
Loss Cost	2010.2	0.014 (CI = +/-0.047; p = 0.545)	-0.133 (CI = +/-0.375; p = 0.470)	-0.049		+1.39%
Loss Cost	2011.1	0.009 (CI = +/-0.050; p = 0.706)	-0.152 (CI = +/-0.388; p = 0.426)	-0.054		+0.93%
Loss Cost	2011.2	-0.007 (CI = +/-0.051; p = 0.787)	-0.073 (CI = +/-0.379; p = 0.690)	-0.086		-0.67%
Loss Cost	2012.1	-0.013 (CI = +/-0.056; p = 0.639)	-0.095 (CI = +/-0.392; p = 0.619)	-0.078		-1.26%
Loss Cost	2012.2	0.005 (CI = +/-0.057; p = 0.866)	-0.173 (CI = +/-0.388; p = 0.362)	-0.059		+0.47%
Loss Cost	2013.1	-0.001 (CI = +/-0.064; p = 0.969)	-0.190 (CI = +/-0.404; p = 0.335)	-0.056		-0.12%
Loss Cost	2013.2	0.017 (CI = +/-0.069; p = 0.605)	-0.265 (CI = +/-0.413; p = 0.194)	-0.002		+1.72%
Loss Cost	2014.2	0.017 (CI = +/-0.078; p = 0.646)	-0.264 (CI = +/-0.435; p = 0.215)	-0.009		+1.73%
Loss Cost	2015.1	-0.006 (CI = +/-0.082; p = 0.870)	-0.331 (CI = +/-0.430; p = 0.121)	0.043		-0.64%
Loss Cost	2015.2	0.012 (CI = +/-0.091; p = 0.786)	-0.388 (CI = +/-0.450; p = 0.085)	0.090		+1.18%
Loss Cost	2016.1	-0.003 (CI = +/-0.104; p = 0.952)	-0.421 (CI = +/-0.474; p = 0.077)	0.111		-0.29%
Loss Cost	2016.2	0.035 (CI = +/-0.113; p = 0.506)	-0.525 (CI = +/-0.475; p = 0.033)	0.238		+3.60%
Severity	2004.2	0.058 (CI = +/-0.019; p = 0.000)	-0.014 (CI = +/-0.221; p = 0.899)	0.496		+5.92%
Severity	2005.1	0.061 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.224; p = 0.956)	0.511		+6.25%
Severity	2005.2	0.064 (CI = +/-0.020; p = 0.000)	-0.018 (CI = +/-0.225; p = 0.875)	0.531		+6.61%
Severity	2006.1	0.064 (CI = +/-0.022; p = 0.000)	-0.018 (CI = +/-0.232; p = 0.879)	0.510		+6.61%
Severity	2006.2	0.063 (CI = +/-0.023; p = 0.000)	-0.010 (CI = +/-0.240; p = 0.932)	0.477		+6.49%
Severity	2007.1	0.065 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.246; p = 0.977)	0.476		+6.74%
Severity	2007.2	0.061 (CI = +/-0.025; p = 0.000)	0.028 (CI = +/-0.250; p = 0.821)	0.429		+6.32%
Severity	2008.1	0.062 (CI = +/-0.027; p = 0.000)	0.032 (CI = +/-0.258; p = 0.800)	0.409		+6.41%
Severity	2008.2	0.059 (CI = +/-0.029; p = 0.000)	0.048 (CI = +/-0.267; p = 0.715)	0.366		+6.13%
Severity	2009.1	0.054 (CI = +/-0.030; p = 0.001)	0.021 (CI = +/-0.269; p = 0.876)	0.301		+5.56%
Severity	2009.2	0.057 (CI = +/-0.032; p = 0.001)	0.002 (CI = +/-0.279; p = 0.986)	0.307		+5.90%
Severity	2010.1	0.057 (CI = +/-0.035; p = 0.003)	0.000 (CI = +/-0.290; p = 0.998)	0.273		+5.84%
Severity	2010.2	0.048 (CI = +/-0.036; p = 0.011)	0.046 (CI = +/-0.289; p = 0.744)	0.196		+4.91%
Severity	2011.1	0.045 (CI = +/-0.039; p = 0.024)	0.036 (CI = +/-0.301; p = 0.808)	0.145		+4.65%
Severity	2011.2	0.039 (CI = +/-0.042; p = 0.068)	0.069 (CI = +/-0.310; p = 0.647)	0.085		+3.93%
Severity	2012.1	0.030 (CI = +/-0.045; p = 0.173)	0.039 (CI = +/-0.314; p = 0.798)	0.003		+3.06%
Severity	2012.2	0.052 (CI = +/-0.040; p = 0.013)	-0.062 (CI = +/-0.270; p = 0.638)	0.221		+5.39%
Severity	2013.1	0.046 (CI = +/-0.044; p = 0.040)	-0.081 (CI = +/-0.278; p = 0.547)	0.147		+4.70%
Severity	2013.2	0.049 (CI = +/-0.050; p = 0.054)	-0.093 (CI = +/-0.299; p = 0.521)	0.122		+5.00%
Severity	2014.2	0.043 (CI = +/-0.056; p = 0.124)	-0.106 (CI = +/-0.312; p = 0.479)	0.060		+4.37%
Severity	2015.1	0.022 (CI = +/-0.056; p = 0.416)	-0.165 (CI = +/-0.295; p = 0.251)	0.014		+2.23%
Severity	2015.2	0.027 (CI = +/-0.065; p = 0.387)	-0.180 (CI = +/-0.319; p = 0.245)	0.009		+2.72%
Severity	2016.1	0.012 (CI = +/-0.072; p = 0.732)	-0.214 (CI = +/-0.328; p = 0.180)	0.013		+1.17%
Severity	2016.2	0.037 (CI = +/-0.079; p = 0.323)	-0.283 (CI = +/-0.331; p = 0.087)	0.145		+3.79%
Frequency	2004.2	-0.021 (CI = +/-0.016; p = 0.012)	-0.092 (CI = +/-0.182; p = 0.312)	0.143		-2.03%
Frequency	2005.1	-0.020 (CI = +/-0.017; p = 0.018)	-0.091 (CI = +/-0.187; p = 0.329)	0.124		-2.02%
Frequency	2005.2	-0.017 (CI = +/-0.017; p = 0.050)	-0.115 (CI = +/-0.186; p = 0.217)	0.097		-1.68%
Frequency	2006.1	-0.019 (CI = +/-0.018; p = 0.037)	-0.128 (CI = +/-0.190; p = 0.180)	0.115		-1.88%
Frequency	2006.2	-0.018 (CI = +/-0.019; p = 0.057)	-0.133 (CI = +/-0.196; p = 0.177)	0.106		-1.81%
Frequency	2007.1	-0.022 (CI = +/-0.019; p = 0.025)	-0.157 (CI = +/-0.196; p = 0.112)	0.158		-2.21%
Frequency	2007.2	-0.022 (CI = +/-0.021; p = 0.037)	-0.159 (CI = +/-0.203; p = 0.121)	0.152		-2.18%
Frequency	2008.1	-0.022 (CI = +/-0.022; p = 0.049)	-0.159 (CI = +/-0.210; p = 0.132)	0.130		-2.19%
Frequency	2008.2	-0.021 (CI = +/-0.024; p = 0.084)	-0.168 (CI = +/-0.218; p = 0.124)	0.120		-2.04%
Frequency	2009.1	-0.021 (CI = +/-0.025; p = 0.108)	-0.168 (CI = +/-0.226; p = 0.139)	0.097		-2.03%
Frequency	2009.2	-0.019 (CI = +/-0.027; p = 0.156)	-0.175 (CI = +/-0.236; p = 0.140)	0.090		-1.91%
Frequency	2010.1	-0.028 (CI = +/-0.027; p = 0.047)	-0.213 (CI = +/-0.227; p = 0.065)	0.190		-2.73%
Frequency	2010.2	-0.034 (CI = +/-0.028; p = 0.020)	-0.179 (CI = +/-0.228; p = 0.117)	0.231		-3.36%
Frequency	2011.1	-0.036 (CI = +/-0.031; p = 0.023)	-0.187 (CI = +/-0.237; p = 0.115)	0.220		-3.55%
Frequency	2011.2	-0.045 (CI = +/-0.031; p = 0.007)	-0.143 (CI = +/-0.233; p = 0.217)	0.293		-4.43%
Frequency	2012.1	-0.043 (CI = +/-0.034; p = 0.017)	-0.134 (CI = +/-0.243; p = 0.264)	0.223		-4.19%
Frequency	2012.2	-0.048 (CI = +/-0.038; p = 0.016)	-0.111 (CI = +/-0.255; p = 0.372)	0.241		-4.67%
Frequency	2013.1	-0.047 (CI = +/-0.042; p = 0.030)	-0.109 (CI = +/-0.268; p = 0.401)	0.187		-4.61%
Frequency	2013.2	-0.032 (CI = +/-0.044; p = 0.144)	-0.172 (CI = +/-0.264; p = 0.186)	0.138		-3.12%
Frequency	2014.2	-0.026 (CI = +/-0.049; p = 0.283)	-0.158 (CI = +/-0.274; p = 0.237)	0.049		-2.53%
Frequency	2015.1	-0.028 (CI = +/-0.056; p = 0.292)	-0.166 (CI = +/-0.291; p = 0.241)	0.035		-2.81%
Frequency	2015.2	-0.015 (CI = +/-0.061; p = 0.605)	-0.208 (CI = +/-0.302; p = 0.160)	0.040		-1.50%
Frequency	2016.1	-0.015 (CI = +/-0.072; p = 0.666)	-0.207 (CI = +/-0.325; p = 0.190)	0.006		-1.44%
Frequency	2016.2	-0.002 (CI = +/-0.084; p = 0.963)	-0.242 (CI = +/-0.352; p = 0.160)	0.024		-0.18%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = 2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.037 (CI = +/-0.026; p = 0.006)	0.171	+3.78%
Loss Cost	2005.1	0.041 (CI = +/-0.027; p = 0.004)	0.191	+4.14%
Loss Cost	2005.2	0.047 (CI = +/-0.027; p = 0.001)	0.250	+4.84%
Loss Cost	2006.1	0.046 (CI = +/-0.029; p = 0.003)	0.222	+4.69%
Loss Cost	2006.2	0.045 (CI = +/-0.031; p = 0.006)	0.197	+4.58%
Loss Cost	2007.1	0.044 (CI = +/-0.033; p = 0.010)	0.174	+4.47%
Loss Cost	2007.2	0.039 (CI = +/-0.034; p = 0.026)	0.131	+4.00%
Loss Cost	2008.1	0.041 (CI = +/-0.036; p = 0.030)	0.127	+4.15%
Loss Cost	2008.2	0.039 (CI = +/-0.039; p = 0.051)	0.101	+3.95%
Loss Cost	2009.1	0.034 (CI = +/-0.041; p = 0.101)	0.066	+3.49%
Loss Cost	2009.2	0.038 (CI = +/-0.044; p = 0.093)	0.073	+3.84%
Loss Cost	2010.1	0.030 (CI = +/-0.047; p = 0.198)	0.029	+3.06%
Loss Cost	2010.2	0.013 (CI = +/-0.046; p = 0.557)	-0.028	+1.33%
Loss Cost	2011.1	0.010 (CI = +/-0.050; p = 0.686)	-0.038	+0.99%
Loss Cost	2011.2	-0.007 (CI = +/-0.050; p = 0.765)	-0.043	-0.72%
Loss Cost	2012.1	-0.012 (CI = +/-0.054; p = 0.637)	-0.038	-1.24%
Loss Cost	2012.2	0.003 (CI = +/-0.057; p = 0.925)	-0.052	+0.26%
Loss Cost	2013.1	-0.001 (CI = +/-0.063; p = 0.962)	-0.055	-0.15%
Loss Cost	2013.2	0.012 (CI = +/-0.069; p = 0.729)	-0.051	+1.17%
Loss Cost	2014.2	0.015 (CI = +/-0.079; p = 0.693)	-0.052	+1.51%
Loss Cost	2015.1	-0.003 (CI = +/-0.086; p = 0.935)	-0.066	-0.34%
Loss Cost	2015.2	0.006 (CI = +/-0.098; p = 0.897)	-0.070	+0.60%
Loss Cost	2016.1	0.000 (CI = +/-0.114; p = 1.000)	-0.077	0.00%
Loss Cost	2016.2	0.020 (CI = +/-0.132; p = 0.742)	-0.073	+2.07%
Severity	2004.2	0.058 (CI = +/-0.019; p = 0.000)	0.510	+5.93%
Severity	2005.1	0.061 (CI = +/-0.020; p = 0.000)	0.525	+6.24%
Severity	2005.2	0.064 (CI = +/-0.020; p = 0.000)	0.545	+6.62%
Severity	2006.1	0.064 (CI = +/-0.021; p = 0.000)	0.525	+6.62%
Severity	2006.2	0.063 (CI = +/-0.023; p = 0.000)	0.494	+6.49%
Severity	2007.1	0.065 (CI = +/-0.024; p = 0.000)	0.493	+6.74%
Severity	2007.2	0.061 (CI = +/-0.025; p = 0.000)	0.448	+6.32%
Severity	2008.1	0.062 (CI = +/-0.027; p = 0.000)	0.429	+6.39%
Severity	2008.2	0.060 (CI = +/-0.028; p = 0.000)	0.386	+6.13%
Severity	2009.1	0.054 (CI = +/-0.029; p = 0.001)	0.327	+5.54%
Severity	2009.2	0.057 (CI = +/-0.031; p = 0.001)	0.335	+5.90%
Severity	2010.1	0.057 (CI = +/-0.034; p = 0.002)	0.304	+5.84%
Severity	2010.2	0.048 (CI = +/-0.035; p = 0.009)	0.228	+4.93%
Severity	2011.1	0.045 (CI = +/-0.038; p = 0.022)	0.182	+4.63%
Severity	2011.2	0.039 (CI = +/-0.041; p = 0.060)	0.119	+3.98%
Severity	2012.1	0.030 (CI = +/-0.043; p = 0.163)	0.050	+3.05%
Severity	2012.2	0.052 (CI = +/-0.039; p = 0.012)	0.252	+5.31%
Severity	2013.1	0.046 (CI = +/-0.043; p = 0.037)	0.177	+4.69%
Severity	2013.2	0.047 (CI = +/-0.048; p = 0.056)	0.151	+4.80%
Severity	2014.2	0.042 (CI = +/-0.055; p = 0.124)	0.088	+4.28%
Severity	2015.1	0.024 (CI = +/-0.057; p = 0.391)	-0.014	+2.38%
Severity	2015.2	0.024 (CI = +/-0.065; p = 0.440)	-0.025	+2.45%
Severity	2016.1	0.013 (CI = +/-0.074; p = 0.709)	-0.065	+1.32%
Severity	2016.2	0.029 (CI = +/-0.085; p = 0.472)	-0.036	+2.95%
Frequency	2004.2	-0.020 (CI = +/-0.016; p = 0.012)	0.142	-2.02%
Frequency	2005.1	-0.020 (CI = +/-0.017; p = 0.020)	0.124	-1.98%
Frequency	2005.2	-0.017 (CI = +/-0.017; p = 0.053)	0.081	-1.67%
Frequency	2006.1	-0.018 (CI = +/-0.018; p = 0.047)	0.091	-1.81%
Frequency	2006.2	-0.018 (CI = +/-0.019; p = 0.062)	0.079	-1.80%
Frequency	2007.1	-0.021 (CI = +/-0.020; p = 0.035)	0.111	-2.12%
Frequency	2007.2	-0.022 (CI = +/-0.021; p = 0.041)	0.106	-2.18%
Frequency	2008.1	-0.021 (CI = +/-0.023; p = 0.063)	0.086	-2.11%
Frequency	2008.2	-0.021 (CI = +/-0.024; p = 0.089)	0.070	-2.05%
Frequency	2009.1	-0.020 (CI = +/-0.026; p = 0.131)	0.050	-1.94%
Frequency	2009.2	-0.020 (CI = +/-0.028; p = 0.158)	0.041	-1.95%
Frequency	2010.1	-0.027 (CI = +/-0.029; p = 0.067)	0.097	-2.63%
Frequency	2010.2	-0.035 (CI = +/-0.029; p = 0.021)	0.176	-3.43%
Frequency	2011.1	-0.035 (CI = +/-0.032; p = 0.030)	0.159	-3.48%
Frequency	2011.2	-0.046 (CI = +/-0.032; p = 0.006)	0.272	-4.52%
Frequency	2012.1	-0.043 (CI = +/-0.035; p = 0.018)	0.210	-4.16%
Frequency	2012.2	-0.049 (CI = +/-0.037; p = 0.013)	0.248	-4.80%
Frequency	2013.1	-0.047 (CI = +/-0.042; p = 0.028)	0.198	-4.62%
Frequency	2013.2	-0.035 (CI = +/-0.044; p = 0.111)	0.092	-3.47%
Frequency	2014.2	-0.027 (CI = +/-0.050; p = 0.267)	0.019	-2.65%
Frequency	2015.1	-0.027 (CI = +/-0.056; p = 0.323)	0.003	-2.66%
Frequency	2015.2	-0.018 (CI = +/-0.063; p = 0.549)	-0.043	-1.80%
Frequency	2016.1	-0.013 (CI = +/-0.073; p = 0.706)	-0.065	-1.30%
Frequency	2016.2	-0.009 (CI = +/-0.087; p = 0.831)	-0.079	-0.86%

Collision

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

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.010 (CI = +/-0.014; p = 0.161)	0.009 (CI = +/-0.009; p = 0.043)	0.067	+0.99%
Loss Cost	2005.1	0.006 (CI = +/-0.014; p = 0.398)	0.009 (CI = +/-0.009; p = 0.049)	0.055	+0.59%
Loss Cost	2005.2	0.005 (CI = +/-0.015; p = 0.484)	0.009 (CI = +/-0.009; p = 0.056)	0.052	+0.51%
Loss Cost	2006.1	0.005 (CI = +/-0.016; p = 0.488)	0.009 (CI = +/-0.009; p = 0.059)	0.050	+0.54%
Loss Cost	2006.2	0.005 (CI = +/-0.017; p = 0.571)	0.008 (CI = +/-0.009; p = 0.067)	0.048	+0.47%
Loss Cost	2007.1	0.001 (CI = +/-0.017; p = 0.932)	0.008 (CI = +/-0.009; p = 0.079)	0.057	+0.07%
Loss Cost	2007.2	-0.002 (CI = +/-0.018; p = 0.788)	0.008 (CI = +/-0.009; p = 0.093)	0.071	-0.23%
Loss Cost	2008.1	0.001 (CI = +/-0.018; p = 0.927)	0.008 (CI = +/-0.009; p = 0.077)	0.062	+0.08%
Loss Cost	2008.2	0.005 (CI = +/-0.019; p = 0.551)	0.008 (CI = +/-0.009; p = 0.054)	0.068	+0.55%
Loss Cost	2009.1	0.015 (CI = +/-0.016; p = 0.057)	0.009 (CI = +/-0.007; p = 0.009)	0.186	+1.52%
Loss Cost	2009.2	0.016 (CI = +/-0.017; p = 0.065)	0.010 (CI = +/-0.007; p = 0.010)	0.185	+1.58%
Loss Cost	2010.1	0.017 (CI = +/-0.018; p = 0.064)	0.010 (CI = +/-0.007; p = 0.010)	0.188	+1.70%
Loss Cost	2010.2	0.017 (CI = +/-0.019; p = 0.087)	0.010 (CI = +/-0.007; p = 0.012)	0.180	+1.69%
Loss Cost	2011.1	0.018 (CI = +/-0.021; p = 0.092)	0.010 (CI = +/-0.008; p = 0.014)	0.181	+1.79%
Loss Cost	2011.2	0.016 (CI = +/-0.022; p = 0.166)	0.010 (CI = +/-0.008; p = 0.017)	0.166	+1.56%
Loss Cost	2012.1	0.017 (CI = +/-0.024; p = 0.171)	0.010 (CI = +/-0.008; p = 0.019)	0.166	+1.67%
Loss Cost	2012.2	0.014 (CI = +/-0.026; p = 0.275)	0.009 (CI = +/-0.008; p = 0.023)	0.156	+1.43%
Loss Cost	2013.1	0.007 (CI = +/-0.027; p = 0.599)	0.009 (CI = +/-0.008; p = 0.023)	0.174	+0.69%
Loss Cost	2013.2	0.002 (CI = +/-0.029; p = 0.878)	0.009 (CI = +/-0.008; p = 0.026)	0.191	+0.21%
Loss Cost	2014.1	0.006 (CI = +/-0.031; p = 0.673)	0.009 (CI = +/-0.008; p = 0.027)	0.183	+0.64%
Loss Cost	2014.2	-0.002 (CI = +/-0.032; p = 0.873)	0.009 (CI = +/-0.008; p = 0.024)	0.239	-0.25%
Loss Cost	2015.1	-0.015 (CI = +/-0.031; p = 0.297)	0.009 (CI = +/-0.007; p = 0.013)	0.393	-1.53%
Loss Cost	2015.2	-0.014 (CI = +/-0.034; p = 0.398)	0.009 (CI = +/-0.007; p = 0.017)	0.362	-1.38%
Loss Cost	2016.1	-0.011 (CI = +/-0.039; p = 0.533)	0.009 (CI = +/-0.007; p = 0.021)	0.326	-1.14%
Loss Cost	2016.2	-0.003 (CI = +/-0.042; p = 0.895)	0.009 (CI = +/-0.007; p = 0.023)	0.286	-0.26%
Loss Cost	2017.1	-0.006 (CI = +/-0.048; p = 0.777)	0.009 (CI = +/-0.008; p = 0.027)	0.287	-0.63%
Severity	2004.2	0.030 (CI = +/-0.014; p = 0.000)	-0.006 (CI = +/-0.009; p = 0.184)	0.432	+3.03%
Severity	2005.1	0.033 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.009; p = 0.216)	0.472	+3.37%
Severity	2005.2	0.036 (CI = +/-0.015; p = 0.000)	-0.005 (CI = +/-0.009; p = 0.249)	0.497	+3.66%
Severity	2006.1	0.038 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.009; p = 0.283)	0.510	+3.90%
Severity	2006.2	0.042 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.325)	0.538	+4.24%
Severity	2007.1	0.043 (CI = +/-0.017; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.357)	0.537	+4.42%
Severity	2007.2	0.041 (CI = +/-0.018; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.321)	0.499	+4.15%
Severity	2008.1	0.043 (CI = +/-0.019; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.356)	0.504	+4.39%
Severity	2008.2	0.048 (CI = +/-0.019; p = 0.000)	-0.004 (CI = +/-0.009; p = 0.412)	0.561	+4.95%
Severity	2009.1	0.058 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.469)	0.727	+5.99%
Severity	2009.2	0.060 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.511)	0.725	+6.22%
Severity	2010.1	0.062 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.546)	0.715	+6.39%
Severity	2010.2	0.064 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.589)	0.711	+6.65%
Severity	2011.1	0.069 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.654)	0.733	+7.15%
Severity	2011.2	0.070 (CI = +/-0.021; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.670)	0.712	+7.21%
Severity	2012.1	0.070 (CI = +/-0.023; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.682)	0.686	+7.25%
Severity	2012.2	0.070 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.693)	0.658	+7.28%
Severity	2013.1	0.064 (CI = +/-0.026; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.628)	0.610	+6.61%
Severity	2013.2	0.060 (CI = +/-0.028; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.600)	0.553	+6.16%
Severity	2014.1	0.064 (CI = +/-0.030; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.628)	0.561	+6.65%
Severity	2014.2	0.057 (CI = +/-0.032; p = 0.002)	-0.002 (CI = +/-0.007; p = 0.586)	0.487	+5.82%
Severity	2015.1	0.045 (CI = +/-0.031; p = 0.007)	-0.002 (CI = +/-0.007; p = 0.520)	0.401	+4.60%
Severity	2015.2	0.051 (CI = +/-0.033; p = 0.005)	-0.002 (CI = +/-0.007; p = 0.521)	0.439	+5.27%
Severity	2016.1	0.050 (CI = +/-0.038; p = 0.013)	-0.002 (CI = +/-0.007; p = 0.538)	0.369	+5.13%
Severity	2016.2	0.059 (CI = +/-0.041; p = 0.008)	-0.002 (CI = +/-0.007; p = 0.504)	0.427	+6.06%
Severity	2017.1	0.061 (CI = +/-0.047; p = 0.016)	-0.002 (CI = +/-0.007; p = 0.514)	0.376	+6.25%
Frequency	2004.2	-0.020 (CI = +/-0.013; p = 0.005)	0.015 (CI = +/-0.009; p = 0.001)	0.502	-1.98%
Frequency	2005.1	-0.027 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	0.677	-2.69%
Frequency	2005.2	-0.031 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.723	-3.03%
Frequency	2006.1	-0.033 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.736	-3.24%
Frequency	2006.2	-0.037 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.784	-3.62%
Frequency	2007.1	-0.043 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.869	-4.16%
Frequency	2007.2	-0.043 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.863	-4.20%
Frequency	2008.1	-0.042 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.853	-4.13%
Frequency	2008.2	-0.043 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.848	-4.19%
Frequency	2009.1	-0.043 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.839	-4.22%
Frequency	2009.2	-0.045 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.839	-4.37%
Frequency	2010.1	-0.045 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.830	-4.41%
Frequency	2010.2	-0.048 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.835	-4.65%
Frequency	2011.1	-0.051 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.852	-5.00%
Frequency	2011.2	-0.054 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.857	-5.27%
Frequency	2012.1	-0.053 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.843	-5.20%
Frequency	2012.2	-0.056 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.844	-5.45%
Frequency	2013.1	-0.057 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.834	-5.55%
Frequency	2013.2	-0.058 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.820	-5.60%
Frequency	2014.1	-0.058 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.804	-5.64%
Frequency	2014.2	-0.059 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.789	-5.73%
Frequency	2015.1	-0.060 (CI = +/-0.027; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.772	-5.87%
Frequency	2015.2	-0.065 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	0.774	-6.32%
Frequency	2016.1	-0.061 (CI = +/-0.033; p = 0.001)	0.011 (CI = +/-0.006; p = 0.002)	0.739	-5.96%
Frequency	2016.2	-0.061 (CI = +/-0.038; p = 0.004)	0.011 (CI = +/-0.006; p = 0.003)	0.705	-5.95%
Frequency	2017.1	-0.067 (CI = +/-0.042; p = 0.005)	0.011 (CI = +/-0.007; p = 0.004)	0.698	-6.47%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.003 (CI = +/-0.013; p = 0.603)	-0.019	+0.34%
Loss Cost	2005.1	0.000 (CI = +/-0.013; p = 0.948)	-0.028	-0.04%
Loss Cost	2005.2	-0.001 (CI = +/-0.014; p = 0.843)	-0.027	-0.13%
Loss Cost	2006.1	-0.001 (CI = +/-0.014; p = 0.845)	-0.028	-0.14%
Loss Cost	2006.2	-0.002 (CI = +/-0.015; p = 0.757)	-0.027	-0.23%
Loss Cost	2007.1	-0.006 (CI = +/-0.016; p = 0.427)	-0.011	-0.61%
Loss Cost	2007.2	-0.009 (CI = +/-0.016; p = 0.256)	0.011	-0.91%
Loss Cost	2008.1	-0.007 (CI = +/-0.017; p = 0.427)	-0.011	-0.66%
Loss Cost	2008.2	-0.003 (CI = +/-0.017; p = 0.738)	-0.030	-0.29%
Loss Cost	2009.1	0.005 (CI = +/-0.015; p = 0.488)	-0.018	+0.53%
Loss Cost	2009.2	0.005 (CI = +/-0.017; p = 0.515)	-0.021	+0.54%
Loss Cost	2010.1	0.006 (CI = +/-0.018; p = 0.503)	-0.020	+0.59%
Loss Cost	2010.2	0.005 (CI = +/-0.019; p = 0.578)	-0.027	+0.53%
Loss Cost	2011.1	0.006 (CI = +/-0.021; p = 0.583)	-0.028	+0.56%
Loss Cost	2011.2	0.003 (CI = +/-0.022; p = 0.782)	-0.040	+0.30%
Loss Cost	2012.1	0.003 (CI = +/-0.024; p = 0.772)	-0.041	+0.35%
Loss Cost	2012.2	0.001 (CI = +/-0.026; p = 0.961)	-0.047	+0.06%
Loss Cost	2013.1	-0.007 (CI = +/-0.027; p = 0.613)	-0.036	-0.67%
Loss Cost	2013.2	-0.012 (CI = +/-0.029; p = 0.413)	-0.015	-1.17%
Loss Cost	2014.1	-0.008 (CI = +/-0.032; p = 0.600)	-0.039	-0.82%
Loss Cost	2014.2	-0.017 (CI = +/-0.034; p = 0.299)	0.008	-1.71%
Loss Cost	2015.1	-0.030 (CI = +/-0.034; p = 0.075)	0.133	-2.98%
Loss Cost	2015.2	-0.029 (CI = +/-0.038; p = 0.129)	0.090	-2.83%
Loss Cost	2016.1	-0.026 (CI = +/-0.043; p = 0.219)	0.042	-2.56%
Loss Cost	2016.2	-0.016 (CI = +/-0.048; p = 0.481)	-0.035	-1.59%
Loss Cost	2017.1	-0.018 (CI = +/-0.056; p = 0.487)	-0.039	-1.81%
Severity	2004.2	0.034 (CI = +/-0.013; p = 0.000)	0.419	+3.48%
Severity	2005.1	0.037 (CI = +/-0.013; p = 0.000)	0.463	+3.79%
Severity	2005.2	0.040 (CI = +/-0.014; p = 0.000)	0.492	+4.07%
Severity	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.508	+4.30%
Severity	2006.2	0.045 (CI = +/-0.014; p = 0.000)	0.538	+4.62%
Severity	2007.1	0.047 (CI = +/-0.015; p = 0.000)	0.539	+4.79%
Severity	2007.2	0.045 (CI = +/-0.016; p = 0.000)	0.498	+4.57%
Severity	2008.1	0.047 (CI = +/-0.017; p = 0.000)	0.506	+4.80%
Severity	2008.2	0.052 (CI = +/-0.017; p = 0.000)	0.566	+5.32%
Severity	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.732	+6.27%
Severity	2009.2	0.063 (CI = +/-0.015; p = 0.000)	0.730	+6.48%
Severity	2010.1	0.064 (CI = +/-0.016; p = 0.000)	0.722	+6.65%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.719	+6.89%
Severity	2011.1	0.071 (CI = +/-0.017; p = 0.000)	0.742	+7.36%
Severity	2011.2	0.072 (CI = +/-0.019; p = 0.000)	0.722	+7.42%
Severity	2012.1	0.072 (CI = +/-0.020; p = 0.000)	0.698	+7.47%
Severity	2012.2	0.072 (CI = +/-0.022; p = 0.000)	0.672	+7.51%
Severity	2013.1	0.067 (CI = +/-0.023; p = 0.000)	0.625	+6.89%
Severity	2013.2	0.063 (CI = +/-0.025; p = 0.000)	0.570	+6.47%
Severity	2014.1	0.067 (CI = +/-0.027; p = 0.000)	0.579	+6.96%
Severity	2014.2	0.060 (CI = +/-0.029; p = 0.000)	0.508	+6.16%
Severity	2015.1	0.049 (CI = +/-0.028; p = 0.002)	0.422	+4.97%
Severity	2015.2	0.055 (CI = +/-0.031; p = 0.002)	0.460	+5.64%
Severity	2016.1	0.053 (CI = +/-0.035; p = 0.005)	0.396	+5.49%
Severity	2016.2	0.062 (CI = +/-0.038; p = 0.004)	0.451	+6.42%
Severity	2017.1	0.064 (CI = +/-0.044; p = 0.009)	0.405	+6.58%
Frequency	2004.2	-0.031 (CI = +/-0.014; p = 0.000)	0.337	-3.03%
Frequency	2005.1	-0.038 (CI = +/-0.012; p = 0.000)	0.522	-3.70%
Frequency	2005.2	-0.041 (CI = +/-0.012; p = 0.000)	0.580	-4.04%
Frequency	2006.1	-0.044 (CI = +/-0.012; p = 0.000)	0.599	-4.26%
Frequency	2006.2	-0.047 (CI = +/-0.012; p = 0.000)	0.658	-4.64%
Frequency	2007.1	-0.053 (CI = +/-0.011; p = 0.000)	0.756	-5.15%
Frequency	2007.2	-0.054 (CI = +/-0.011; p = 0.000)	0.747	-5.24%
Frequency	2008.1	-0.054 (CI = +/-0.012; p = 0.000)	0.727	-5.21%
Frequency	2008.2	-0.055 (CI = +/-0.013; p = 0.000)	0.719	-5.32%
Frequency	2009.1	-0.055 (CI = +/-0.014; p = 0.000)	0.705	-5.40%
Frequency	2009.2	-0.057 (CI = +/-0.014; p = 0.000)	0.704	-5.58%
Frequency	2010.1	-0.058 (CI = +/-0.015; p = 0.000)	0.690	-5.68%
Frequency	2010.2	-0.061 (CI = +/-0.016; p = 0.000)	0.698	-5.95%
Frequency	2011.1	-0.065 (CI = +/-0.017; p = 0.000)	0.719	-6.33%
Frequency	2011.2	-0.069 (CI = +/-0.018; p = 0.000)	0.725	-6.63%
Frequency	2012.1	-0.069 (CI = +/-0.019; p = 0.000)	0.699	-6.63%
Frequency	2012.2	-0.072 (CI = +/-0.021; p = 0.000)	0.699	-6.92%
Frequency	2013.1	-0.073 (CI = +/-0.023; p = 0.000)	0.681	-7.07%
Frequency	2013.2	-0.075 (CI = +/-0.025; p = 0.000)	0.656	-7.18%
Frequency	2014.1	-0.076 (CI = +/-0.028; p = 0.000)	0.627	-7.27%
Frequency	2014.2	-0.077 (CI = +/-0.031; p = 0.000)	0.599	-7.41%
Frequency	2015.1	-0.079 (CI = +/-0.034; p = 0.000)	0.569	-7.58%
Frequency	2015.2	-0.084 (CI = +/-0.038; p = 0.000)	0.562	-8.02%
Frequency	2016.1	-0.079 (CI = +/-0.043; p = 0.002)	0.489	-7.64%
Frequency	2016.2	-0.078 (CI = +/-0.050; p = 0.005)	0.427	-7.54%
Frequency	2017.1	-0.082 (CI = +/-0.058; p = 0.009)	0.395	-7.88%

Collision

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2004.2	0.010 (CI = +/-0.014; p = 0.163)	0.022 (CI = +/-0.144; p = 0.764)	0.009 (CI = +/-0.009; p = 0.044)	0.042	+1.01%
Loss Cost	2005.1	0.006 (CI = +/-0.014; p = 0.410)	-0.003 (CI = +/-0.140; p = 0.963)	0.009 (CI = +/-0.009; p = 0.055)	0.027	+0.59%
Loss Cost	2005.2	0.005 (CI = +/-0.015; p = 0.491)	0.001 (CI = +/-0.144; p = 0.994)	0.009 (CI = +/-0.009; p = 0.061)	0.023	+0.51%
Loss Cost	2006.1	0.005 (CI = +/-0.016; p = 0.495)	0.002 (CI = +/-0.149; p = 0.977)	0.009 (CI = +/-0.009; p = 0.065)	0.021	+0.54%
Loss Cost	2006.2	0.005 (CI = +/-0.017; p = 0.575)	0.006 (CI = +/-0.153; p = 0.939)	0.008 (CI = +/-0.009; p = 0.072)	0.017	+0.47%
Loss Cost	2007.1	0.000 (CI = +/-0.017; p = 0.953)	-0.017 (CI = +/-0.152; p = 0.824)	0.008 (CI = +/-0.009; p = 0.092)	0.027	+0.05%
Loss Cost	2007.2	-0.002 (CI = +/-0.018; p = 0.790)	-0.003 (CI = +/-0.153; p = 0.969)	0.007 (CI = +/-0.009; p = 0.102)	0.039	-0.24%
Loss Cost	2008.1	0.001 (CI = +/-0.019; p = 0.912)	0.014 (CI = +/-0.155; p = 0.853)	0.008 (CI = +/-0.009; p = 0.081)	0.030	+0.10%
Loss Cost	2008.2	0.005 (CI = +/-0.019; p = 0.562)	-0.006 (CI = +/-0.153; p = 0.937)	0.008 (CI = +/-0.009; p = 0.062)	0.033	+0.55%
Loss Cost	2009.1	0.016 (CI = +/-0.016; p = 0.051)	0.044 (CI = +/-0.123; p = 0.472)	0.010 (CI = +/-0.007; p = 0.008)	0.172	+1.59%
Loss Cost	2009.2	0.016 (CI = +/-0.017; p = 0.062)	0.043 (CI = +/-0.127; p = 0.498)	0.010 (CI = +/-0.007; p = 0.009)	0.168	+1.62%
Loss Cost	2010.1	0.018 (CI = +/-0.018; p = 0.056)	0.050 (CI = +/-0.132; p = 0.441)	0.010 (CI = +/-0.007; p = 0.009)	0.175	+1.79%
Loss Cost	2010.2	0.017 (CI = +/-0.020; p = 0.081)	0.052 (CI = +/-0.137; p = 0.440)	0.010 (CI = +/-0.007; p = 0.011)	0.167	+1.74%
Loss Cost	2011.1	0.019 (CI = +/-0.021; p = 0.078)	0.059 (CI = +/-0.143; p = 0.401)	0.010 (CI = +/-0.008; p = 0.011)	0.171	+1.91%
Loss Cost	2011.2	0.016 (CI = +/-0.023; p = 0.149)	0.069 (CI = +/-0.147; p = 0.339)	0.010 (CI = +/-0.008; p = 0.013)	0.165	+1.64%
Loss Cost	2012.1	0.018 (CI = +/-0.025; p = 0.135)	0.078 (CI = +/-0.154; p = 0.306)	0.010 (CI = +/-0.008; p = 0.014)	0.170	+1.86%
Loss Cost	2012.2	0.015 (CI = +/-0.026; p = 0.239)	0.089 (CI = +/-0.159; p = 0.257)	0.010 (CI = +/-0.008; p = 0.016)	0.171	+1.54%
Loss Cost	2013.1	0.009 (CI = +/-0.028; p = 0.523)	0.064 (CI = +/-0.160; p = 0.410)	0.010 (CI = +/-0.008; p = 0.019)	0.162	+0.86%
Loss Cost	2013.2	0.003 (CI = +/-0.029; p = 0.816)	0.083 (CI = +/-0.163; p = 0.298)	0.010 (CI = +/-0.008; p = 0.020)	0.198	+0.33%
Loss Cost	2014.1	0.009 (CI = +/-0.031; p = 0.530)	0.104 (CI = +/-0.167; p = 0.206)	0.010 (CI = +/-0.008; p = 0.016)	0.217	+0.95%
Loss Cost	2014.2	0.000 (CI = +/-0.030; p = 0.973)	0.136 (CI = +/-0.156; p = 0.083)	0.010 (CI = +/-0.007; p = 0.010)	0.340	-0.05%
Loss Cost	2015.1	-0.012 (CI = +/-0.030; p = 0.402)	0.100 (CI = +/-0.146; p = 0.165)	0.010 (CI = +/-0.007; p = 0.007)	0.436	-1.20%
Loss Cost	2015.2	-0.012 (CI = +/-0.033; p = 0.439)	0.101 (CI = +/-0.157; p = 0.189)	0.010 (CI = +/-0.007; p = 0.010)	0.401	-1.23%
Loss Cost	2016.1	-0.007 (CI = +/-0.038; p = 0.693)	0.116 (CI = +/-0.167; p = 0.156)	0.010 (CI = +/-0.007; p = 0.011)	0.387	-0.70%
Loss Cost	2016.2	-0.001 (CI = +/-0.041; p = 0.953)	0.099 (CI = +/-0.176; p = 0.242)	0.009 (CI = +/-0.007; p = 0.015)	0.316	-0.11%
Loss Cost	2017.1	-0.002 (CI = +/-0.048; p = 0.921)	0.096 (CI = +/-0.194; p = 0.295)	0.009 (CI = +/-0.008; p = 0.020)	0.301	-0.22%
Severity	2004.2	0.030 (CI = +/-0.015; p = 0.000)	-0.010 (CI = +/-0.148; p = 0.896)	-0.006 (CI = +/-0.009; p = 0.188)	0.416	+3.03%
Severity	2005.1	0.033 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.147; p = 0.882)	-0.006 (CI = +/-0.009; p = 0.234)	0.457	+3.38%
Severity	2005.2	0.036 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.147; p = 0.963)	-0.005 (CI = +/-0.009; p = 0.258)	0.482	+3.66%
Severity	2006.1	0.038 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.150; p = 0.887)	-0.005 (CI = +/-0.009; p = 0.303)	0.495	+3.91%
Severity	2006.2	0.041 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.149; p = 0.943)	-0.004 (CI = +/-0.009; p = 0.333)	0.523	+4.24%
Severity	2007.1	0.043 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.154; p = 0.956)	-0.004 (CI = +/-0.009; p = 0.373)	0.521	+4.42%
Severity	2007.2	0.041 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.156; p = 0.832)	-0.004 (CI = +/-0.009; p = 0.347)	0.482	+4.16%
Severity	2008.1	0.043 (CI = +/-0.019; p = 0.000)	0.030 (CI = +/-0.159; p = 0.706)	-0.004 (CI = +/-0.009; p = 0.398)	0.489	+4.43%
Severity	2008.2	0.048 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.155; p = 0.928)	-0.003 (CI = +/-0.009; p = 0.432)	0.545	+4.95%
Severity	2009.1	0.059 (CI = +/-0.016; p = 0.000)	0.058 (CI = +/-0.124; p = 0.342)	-0.002 (CI = +/-0.007; p = 0.569)	0.727	+6.09%
Severity	2009.2	0.061 (CI = +/-0.017; p = 0.000)	0.051 (CI = +/-0.127; p = 0.415)	-0.002 (CI = +/-0.007; p = 0.596)	0.721	+6.27%
Severity	2010.1	0.063 (CI = +/-0.018; p = 0.000)	0.061 (CI = +/-0.131; p = 0.343)	-0.002 (CI = +/-0.007; p = 0.658)	0.714	+6.51%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	0.054 (CI = +/-0.135; p = 0.416)	-0.001 (CI = +/-0.007; p = 0.682)	0.707	+6.70%
Severity	2011.1	0.071 (CI = +/-0.020; p = 0.000)	0.078 (CI = +/-0.132; p = 0.232)	-0.001 (CI = +/-0.007; p = 0.807)	0.739	+7.32%
Severity	2011.2	0.071 (CI = +/-0.021; p = 0.000)	0.079 (CI = +/-0.138; p = 0.248)	-0.001 (CI = +/-0.007; p = 0.810)	0.717	+7.30%
Severity	2012.1	0.072 (CI = +/-0.023; p = 0.000)	0.085 (CI = +/-0.145; p = 0.238)	-0.001 (CI = +/-0.008; p = 0.843)	0.693	+7.46%
Severity	2012.2	0.071 (CI = +/-0.025; p = 0.000)	0.087 (CI = +/-0.152; p = 0.247)	-0.001 (CI = +/-0.008; p = 0.844)	0.665	+7.39%
Severity	2013.1	0.066 (CI = +/-0.027; p = 0.000)	0.066 (CI = +/-0.155; p = 0.381)	-0.001 (CI = +/-0.008; p = 0.755)	0.606	+6.79%
Severity	2013.2	0.061 (CI = +/-0.028; p = 0.000)	0.083 (CI = +/-0.158; p = 0.284)	-0.001 (CI = +/-0.008; p = 0.743)	0.558	+6.27%
Severity	2014.1	0.068 (CI = +/-0.030; p = 0.000)	0.105 (CI = +/-0.161; p = 0.183)	-0.001 (CI = +/-0.008; p = 0.821)	0.584	+6.99%
Severity	2014.2	0.059 (CI = +/-0.030; p = 0.001)	0.135 (CI = +/-0.153; p = 0.080)	-0.001 (CI = +/-0.007; p = 0.821)	0.557	+6.02%
Severity	2015.1	0.049 (CI = +/-0.030; p = 0.004)	0.103 (CI = +/-0.148; p = 0.156)	-0.001 (CI = +/-0.007; p = 0.717)	0.447	+4.97%
Severity	2015.2	0.053 (CI = +/-0.033; p = 0.004)	0.091 (CI = +/-0.155; p = 0.230)	-0.001 (CI = +/-0.007; p = 0.697)	0.462	+5.42%
Severity	2016.1	0.054 (CI = +/-0.038; p = 0.010)	0.093 (CI = +/-0.169; p = 0.253)	-0.001 (CI = +/-0.007; p = 0.712)	0.390	+5.50%
Severity	2016.2	0.060 (CI = +/-0.041; p = 0.009)	0.075 (CI = +/-0.177; p = 0.374)	-0.002 (CI = +/-0.007; p = 0.655)	0.421	+6.17%
Severity	2017.1	0.064 (CI = +/-0.048; p = 0.014)	0.085 (CI = +/-0.193; p = 0.347)	-0.002 (CI = +/-0.008; p = 0.664)	0.375	+6.64%
Frequency	2004.2	-0.020 (CI = +/-0.014; p = 0.006)	0.031 (CI = +/-0.138; p = 0.649)	0.016 (CI = +/-0.009; p = 0.001)	0.491	-1.96%
Frequency	2005.1	-0.027 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.110; p = 0.796)	0.014 (CI = +/-0.007; p = 0.000)	0.669	-2.71%
Frequency	2005.2	-0.031 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.104; p = 0.939)	0.014 (CI = +/-0.006; p = 0.000)	0.715	-3.03%
Frequency	2006.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.105; p = 0.871)	0.013 (CI = +/-0.006; p = 0.000)	0.728	-3.25%
Frequency	2006.2	-0.037 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.098; p = 0.820)	0.013 (CI = +/-0.006; p = 0.000)	0.777	-3.61%
Frequency	2007.1	-0.043 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.078; p = 0.590)	0.012 (CI = +/-0.005; p = 0.000)	0.866	-4.19%
Frequency	2007.2	-0.043 (CI = +/-0.009; p = 0.000)	-0.019 (CI = +/-0.081; p = 0.629)	0.012 (CI = +/-0.005; p = 0.000)	0.859	-4.22%
Frequency	2008.1	-0.042 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.083; p = 0.707)	0.012 (CI = +/-0.005; p = 0.000)	0.849	-4.15%
Frequency	2008.2	-0.043 (CI = +/-0.011; p = 0.000)	-0.013 (CI = +/-0.086; p = 0.762)	0.012 (CI = +/-0.005; p = 0.000)	0.843	-4.20%
Frequency	2009.1	-0.043 (CI = +/-0.012; p = 0.000)	-0.015 (CI = +/-0.090; p = 0.739)	0.012 (CI = +/-0.005; p = 0.000)	0.834	-4.24%
Frequency	2009.2	-0.045 (CI = +/-0.012; p = 0.000)	-0.009 (CI = +/-0.092; p = 0.850)	0.012 (CI = +/-0.005; p = 0.000)	0.833	-4.37%
Frequency	2010.1	-0.045 (CI = +/-0.013; p = 0.000)	-0.011 (CI = +/-0.096; p = 0.811)	0.012 (CI = +/-0.005; p = 0.000)	0.823	-4.43%
Frequency	2010.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.097; p = 0.968)	0.012 (CI = +/-0.005; p = 0.000)	0.828	-4.65%
Frequency	2011.1	-0.052 (CI = +/-0.014; p = 0.000)	-0.019 (CI = +/-0.095; p = 0.679)	0.011 (CI = +/-0.005; p = 0.000)	0.846	-5.04%
Frequency	2011.2	-0.054 (CI = +/-0.015; p = 0.000)	-0.010 (CI = +/-0.096; p = 0.838)	0.011 (CI = +/-0.005; p = 0.000)	0.850	-5.28%
Frequency	2012.1	-0.054 (CI = +/-0.016; p = 0.000)	-0.007 (CI = +/-0.101; p = 0.889)	0.011 (CI = +/-0.005; p = 0.000)	0.836	-5.21%
Frequency	2012.2	-0.056 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.103; p = 0.965)	0.011 (CI = +/-0.005; p = 0.000)	0.836	-5.45%
Frequency	2013.1	-0.057 (CI = +/-0.019; p = 0.000)	-0.002 (CI = +/-0.109; p = 0.975)	0.011 (CI = +/-0.005; p = 0.001)	0.825	-5.55%
Frequency	2013.2	-0.058 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.115; p = 1.000)	0.011 (CI = +/-0.006; p = 0.001)	0.810	-5.60%
Frequency	2014.1	-0.058 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.123; p = 0.979)	0.011 (CI = +/-0.006; p = 0.001)	0.792	-5.64%
Frequency	2014.2	-0.059 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.130; p = 0.981)	0.011 (CI = +/-0.006; p = 0.002)	0.775	-5.73%
Frequency	2015.1	-0.061 (CI = +/-0.029; p = 0.000)	-0.004 (CI = +/-0.140; p = 0.957)	0.011 (CI = +/-0.006; p = 0.002)	0.756	-5.88%
Frequency	2015.2	-0.065 (CI = +/-0.031; p = 0.001)	0.010 (CI = +/-0.145; p = 0.881)	0.011 (CI = +/-0.006; p = 0.003)	0.757	-6.30%
Frequency	2016.1	-0.061 (CI = +/-0.035; p = 0.003)	0.023 (CI = +/-0.155; p = 0.752)	0.011 (CI = +/-0.007; p = 0.003)	0.720	-5.88%
Frequency	2016.2	-0.061 (CI = +/-0.040; p = 0.006)	0.024 (CI = +/-0.169; p = 0.757)	0.011 (CI = +/-0.007; p = 0.005)	0.681	-5.92%
Frequency	2017.1	-0.066 (CI = +/-0.046; p = 0.009)	0.011 (CI = +/-0.183; p = 0.899)	0.011 (CI = +/-0.007; p = 0.007)	0.668	-6.43%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.003 (CI = +/-0.013; p = 0.608)	0.004 (CI = +/-0.149; p = 0.953)	-0.048	+0.34%
Loss Cost	2005.1	-0.001 (CI = +/-0.013; p = 0.938)	-0.021 (CI = +/-0.144; p = 0.770)	-0.054	-0.05%
Loss Cost	2005.2	-0.001 (CI = +/-0.014; p = 0.845)	-0.016 (CI = +/-0.148; p = 0.829)	-0.056	-0.13%
Loss Cost	2006.1	-0.001 (CI = +/-0.015; p = 0.839)	-0.017 (CI = +/-0.153; p = 0.826)	-0.058	-0.15%
Loss Cost	2006.2	-0.002 (CI = +/-0.016; p = 0.760)	-0.012 (CI = +/-0.157; p = 0.881)	-0.059	-0.23%
Loss Cost	2007.1	-0.006 (CI = +/-0.016; p = 0.420)	-0.035 (CI = +/-0.155; p = 0.650)	-0.036	-0.63%
Loss Cost	2007.2	-0.009 (CI = +/-0.016; p = 0.263)	-0.019 (CI = +/-0.156; p = 0.802)	-0.020	-0.91%
Loss Cost	2008.1	-0.007 (CI = +/-0.017; p = 0.433)	-0.006 (CI = +/-0.159; p = 0.941)	-0.046	-0.67%
Loss Cost	2008.2	-0.003 (CI = +/-0.018; p = 0.742)	-0.026 (CI = +/-0.158; p = 0.743)	-0.063	-0.29%
Loss Cost	2009.1	0.005 (CI = +/-0.016; p = 0.487)	0.017 (CI = +/-0.137; p = 0.798)	-0.053	+0.54%
Loss Cost	2009.2	0.005 (CI = +/-0.017; p = 0.522)	0.018 (CI = +/-0.142; p = 0.800)	-0.057	+0.54%
Loss Cost	2010.1	0.006 (CI = +/-0.018; p = 0.500)	0.021 (CI = +/-0.147; p = 0.770)	-0.058	+0.61%
Loss Cost	2010.2	0.005 (CI = +/-0.020; p = 0.585)	0.025 (CI = +/-0.153; p = 0.742)	-0.065	+0.53%
Loss Cost	2011.1	0.006 (CI = +/-0.021; p = 0.575)	0.027 (CI = +/-0.160; p = 0.727)	-0.067	+0.59%
Loss Cost	2011.2	0.003 (CI = +/-0.023; p = 0.786)	0.039 (CI = +/-0.165; p = 0.627)	-0.075	+0.30%
Loss Cost	2012.1	0.004 (CI = +/-0.025; p = 0.748)	0.043 (CI = +/-0.173; p = 0.611)	-0.077	+0.39%
Loss Cost	2012.2	0.001 (CI = +/-0.027; p = 0.961)	0.055 (CI = +/-0.178; p = 0.525)	-0.077	+0.06%
Loss Cost	2013.1	-0.006 (CI = +/-0.028; p = 0.641)	0.028 (CI = +/-0.179; p = 0.743)	-0.085	-0.64%
Loss Cost	2013.2	-0.012 (CI = +/-0.030; p = 0.422)	0.047 (CI = +/-0.183; p = 0.593)	-0.054	-1.17%
Loss Cost	2014.1	-0.007 (CI = +/-0.033; p = 0.648)	0.063 (CI = +/-0.191; p = 0.494)	-0.069	-0.72%
Loss Cost	2014.2	-0.017 (CI = +/-0.034; p = 0.298)	0.095 (CI = +/-0.186; p = 0.297)	0.017	-1.71%
Loss Cost	2015.1	-0.029 (CI = +/-0.035; p = 0.093)	0.057 (CI = +/-0.180; p = 0.511)	0.103	-2.88%
Loss Cost	2015.2	-0.029 (CI = +/-0.039; p = 0.138)	0.056 (CI = +/-0.192; p = 0.545)	0.051	-2.83%
Loss Cost	2016.1	-0.024 (CI = +/-0.045; p = 0.259)	0.068 (CI = +/-0.206; p = 0.488)	0.007	-2.41%
Loss Cost	2016.2	-0.016 (CI = +/-0.050; p = 0.495)	0.047 (CI = +/-0.215; p = 0.642)	-0.100	-1.59%
Loss Cost	2017.1	-0.017 (CI = +/-0.059; p = 0.539)	0.045 (CI = +/-0.236; p = 0.683)	-0.115	-1.68%
Severity	2004.2	0.034 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.148; p = 0.982)	0.403	+3.48%
Severity	2005.1	0.037 (CI = +/-0.013; p = 0.000)	0.022 (CI = +/-0.147; p = 0.760)	0.449	+3.80%
Severity	2005.2	0.040 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.147; p = 0.928)	0.477	+4.07%
Severity	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.148; p = 0.777)	0.494	+4.31%
Severity	2006.2	0.045 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.148; p = 0.960)	0.524	+4.62%
Severity	2007.1	0.047 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.151; p = 0.855)	0.524	+4.80%
Severity	2007.2	0.045 (CI = +/-0.016; p = 0.000)	0.026 (CI = +/-0.154; p = 0.735)	0.484	+4.57%
Severity	2008.1	0.047 (CI = +/-0.017; p = 0.000)	0.039 (CI = +/-0.157; p = 0.611)	0.494	+4.83%
Severity	2008.2	0.052 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.153; p = 0.841)	0.551	+5.32%
Severity	2009.1	0.061 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.120; p = 0.289)	0.733	+6.31%
Severity	2009.2	0.063 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.124; p = 0.362)	0.729	+6.48%
Severity	2010.1	0.065 (CI = +/-0.016; p = 0.000)	0.066 (CI = +/-0.127; p = 0.295)	0.724	+6.71%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.131; p = 0.368)	0.717	+6.89%
Severity	2011.1	0.072 (CI = +/-0.017; p = 0.000)	0.081 (CI = +/-0.127; p = 0.201)	0.750	+7.44%
Severity	2011.2	0.072 (CI = +/-0.018; p = 0.000)	0.081 (CI = +/-0.133; p = 0.217)	0.729	+7.42%
Severity	2012.1	0.073 (CI = +/-0.020; p = 0.000)	0.087 (CI = +/-0.139; p = 0.207)	0.707	+7.57%
Severity	2012.2	0.072 (CI = +/-0.022; p = 0.000)	0.089 (CI = +/-0.146; p = 0.216)	0.681	+7.51%
Severity	2013.1	0.067 (CI = +/-0.023; p = 0.000)	0.070 (CI = +/-0.148; p = 0.332)	0.625	+6.98%
Severity	2013.2	0.063 (CI = +/-0.025; p = 0.000)	0.087 (CI = +/-0.151; p = 0.240)	0.580	+6.47%
Severity	2014.1	0.069 (CI = +/-0.026; p = 0.000)	0.109 (CI = +/-0.152; p = 0.150)	0.607	+7.14%
Severity	2014.2	0.060 (CI = +/-0.026; p = 0.000)	0.138 (CI = +/-0.145; p = 0.060)	0.583	+6.16%
Severity	2015.1	0.051 (CI = +/-0.027; p = 0.001)	0.109 (CI = +/-0.140; p = 0.119)	0.479	+5.19%
Severity	2015.2	0.055 (CI = +/-0.030; p = 0.001)	0.096 (CI = +/-0.146; p = 0.179)	0.494	+5.64%
Severity	2016.1	0.056 (CI = +/-0.034; p = 0.004)	0.099 (CI = +/-0.158; p = 0.199)	0.430	+5.74%
Severity	2016.2	0.062 (CI = +/-0.038; p = 0.004)	0.083 (CI = +/-0.165; p = 0.296)	0.459	+6.42%
Severity	2017.1	0.067 (CI = +/-0.044; p = 0.007)	0.094 (CI = +/-0.179; p = 0.274)	0.420	+6.89%
Frequency	2004.2	-0.031 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.158; p = 0.973)	0.319	-3.03%
Frequency	2005.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.132; p = 0.509)	0.514	-3.71%
Frequency	2005.2	-0.041 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.127; p = 0.723)	0.569	-4.04%
Frequency	2006.1	-0.044 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.127; p = 0.553)	0.591	-4.27%
Frequency	2006.2	-0.047 (CI = +/-0.012; p = 0.000)	-0.015 (CI = +/-0.122; p = 0.799)	0.648	-4.64%
Frequency	2007.1	-0.053 (CI = +/-0.011; p = 0.000)	-0.049 (CI = +/-0.104; p = 0.351)	0.755	-5.18%
Frequency	2007.2	-0.054 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.108; p = 0.399)	0.745	-5.24%
Frequency	2008.1	-0.054 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.111; p = 0.413)	0.724	-5.24%
Frequency	2008.2	-0.055 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.115; p = 0.474)	0.714	-5.32%
Frequency	2009.1	-0.056 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.119; p = 0.430)	0.701	-5.43%
Frequency	2009.2	-0.057 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.122; p = 0.525)	0.698	-5.58%
Frequency	2010.1	-0.059 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.126; p = 0.470)	0.685	-5.71%
Frequency	2010.2	-0.061 (CI = +/-0.016; p = 0.000)	-0.033 (CI = +/-0.128; p = 0.595)	0.689	-5.95%
Frequency	2011.1	-0.066 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.127; p = 0.389)	0.717	-6.37%
Frequency	2011.2	-0.069 (CI = +/-0.018; p = 0.000)	-0.042 (CI = +/-0.129; p = 0.505)	0.719	-6.63%
Frequency	2012.1	-0.069 (CI = +/-0.020; p = 0.000)	-0.044 (CI = +/-0.136; p = 0.506)	0.692	-6.67%
Frequency	2012.2	-0.072 (CI = +/-0.021; p = 0.000)	-0.034 (CI = +/-0.140; p = 0.620)	0.688	-6.92%
Frequency	2013.1	-0.074 (CI = +/-0.023; p = 0.000)	-0.042 (CI = +/-0.147; p = 0.557)	0.670	-7.12%
Frequency	2013.2	-0.075 (CI = +/-0.025; p = 0.000)	-0.040 (CI = +/-0.155; p = 0.596)	0.643	-7.18%
Frequency	2014.1	-0.076 (CI = +/-0.028; p = 0.000)	-0.046 (CI = +/-0.164; p = 0.564)	0.613	-7.34%
Frequency	2014.2	-0.077 (CI = +/-0.032; p = 0.000)	-0.043 (CI = +/-0.173; p = 0.605)	0.581	-7.41%
Frequency	2015.1	-0.080 (CI = +/-0.036; p = 0.000)	-0.052 (CI = +/-0.184; p = 0.558)	0.551	-7.67%
Frequency	2015.2	-0.084 (CI = +/-0.040; p = 0.000)	-0.041 (CI = +/-0.195; p = 0.660)	0.537	-8.02%
Frequency	2016.1	-0.080 (CI = +/-0.046; p = 0.002)	-0.031 (CI = +/-0.210; p = 0.754)	0.454	-7.70%
Frequency	2016.2	-0.078 (CI = +/-0.052; p = 0.007)	-0.036 (CI = +/-0.226; p = 0.737)	0.386	-7.54%
Frequency	2017.1	-0.084 (CI = +/-0.061; p = 0.012)	-0.049 (CI = +/-0.247; p = 0.672)	0.352	-8.02%

Collision

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend	
								Rate
Loss Cost	2004.2	0.016 (CI = +/-0.017; p = 0.078)	0.016 (CI = +/-0.144; p = 0.821)	0.010 (CI = +/-0.009; p = 0.032)	-0.147 (CI = +/-0.265; p = 0.269)	0.050	+1.56%	
Loss Cost	2005.1	0.010 (CI = +/-0.018; p = 0.235)	-0.006 (CI = +/-0.141; p = 0.931)	0.009 (CI = +/-0.009; p = 0.044)	-0.116 (CI = +/-0.257; p = 0.365)	0.023	+1.05%	
Loss Cost	2005.2	0.010 (CI = +/-0.019; p = 0.293)	-0.004 (CI = +/-0.145; p = 0.961)	0.009 (CI = +/-0.009; p = 0.050)	-0.112 (CI = +/-0.264; p = 0.395)	0.015	+0.99%	
Loss Cost	2006.1	0.011 (CI = +/-0.020; p = 0.292)	-0.001 (CI = +/-0.149; p = 0.993)	0.009 (CI = +/-0.009; p = 0.052)	-0.116 (CI = +/-0.271; p = 0.390)	0.013	+1.06%	
Loss Cost	2006.2	0.010 (CI = +/-0.021; p = 0.351)	0.002 (CI = +/-0.154; p = 0.983)	0.009 (CI = +/-0.009; p = 0.058)	-0.112 (CI = +/-0.279; p = 0.419)	0.007	+1.00%	
Loss Cost	2007.1	0.005 (CI = +/-0.022; p = 0.676)	-0.018 (CI = +/-0.154; p = 0.807)	0.008 (CI = +/-0.009; p = 0.081)	-0.082 (CI = +/-0.277; p = 0.548)	0.006	+0.46%	
Loss Cost	2007.2	0.001 (CI = +/-0.023; p = 0.952)	-0.005 (CI = +/-0.156; p = 0.947)	0.008 (CI = +/-0.009; p = 0.098)	-0.058 (CI = +/-0.281; p = 0.677)	0.011	+0.07%	
Loss Cost	2008.1	0.006 (CI = +/-0.025; p = 0.635)	0.012 (CI = +/-0.157; p = 0.872)	0.009 (CI = +/-0.009; p = 0.071)	-0.085 (CI = +/-0.282; p = 0.542)	0.008	+0.58%	
Loss Cost	2008.2	0.013 (CI = +/-0.025; p = 0.294)	-0.011 (CI = +/-0.153; p = 0.888)	0.009 (CI = +/-0.009; p = 0.044)	-0.129 (CI = +/-0.276; p = 0.346)	0.030	+1.33%	
Loss Cost	2009.1	0.029 (CI = +/-0.020; p = 0.006)	0.040 (CI = +/-0.116; p = 0.484)	0.012 (CI = +/-0.007; p = 0.002)	-0.211 (CI = +/-0.208; p = 0.047)	0.267	+2.97%	
Loss Cost	2009.2	0.031 (CI = +/-0.022; p = 0.007)	0.035 (CI = +/-0.120; p = 0.556)	0.012 (CI = +/-0.007; p = 0.002)	-0.222 (CI = +/-0.216; p = 0.044)	0.270	+3.17%	
Loss Cost	2010.1	0.035 (CI = +/-0.023; p = 0.004)	0.047 (CI = +/-0.122; p = 0.437)	0.012 (CI = +/-0.007; p = 0.002)	-0.242 (CI = +/-0.220; p = 0.032)	0.299	+3.61%	
Loss Cost	2010.2	0.037 (CI = +/-0.026; p = 0.007)	0.043 (CI = +/-0.127; p = 0.486)	0.012 (CI = +/-0.007; p = 0.002)	-0.249 (CI = +/-0.230; p = 0.035)	0.292	+3.75%	
Loss Cost	2011.1	0.042 (CI = +/-0.028; p = 0.005)	0.057 (CI = +/-0.130; p = 0.377)	0.013 (CI = +/-0.007; p = 0.001)	-0.273 (CI = +/-0.235; p = 0.025)	0.320	+4.28%	
Loss Cost	2011.2	0.040 (CI = +/-0.031; p = 0.013)	0.041 (CI = +/-0.136; p = 0.364)	0.013 (CI = +/-0.008; p = 0.002)	-0.264 (CI = +/-0.246; p = 0.038)	0.296	+4.09%	
Loss Cost	2012.1	0.047 (CI = +/-0.033; p = 0.008)	0.076 (CI = +/-0.139; p = 0.265)	0.014 (CI = +/-0.008; p = 0.002)	-0.294 (CI = +/-0.254; p = 0.026)	0.333	+4.82%	
Loss Cost	2012.2	0.045 (CI = +/-0.037; p = 0.020)	0.080 (CI = +/-0.146; p = 0.264)	0.014 (CI = +/-0.008; p = 0.002)	-0.286 (CI = +/-0.270; p = 0.040)	0.313	+4.63%	
Loss Cost	2013.1	0.037 (CI = +/-0.041; p = 0.072)	0.065 (CI = +/-0.151; p = 0.378)	0.013 (CI = +/-0.008; p = 0.004)	-0.253 (CI = +/-0.281; p = 0.074)	0.268	+3.81%	
Loss Cost	2013.2	0.031 (CI = +/-0.046; p = 0.175)	0.076 (CI = +/-0.157; p = 0.318)	0.012 (CI = +/-0.008; p = 0.007)	-0.224 (CI = +/-0.297; p = 0.129)	0.265	+3.12%	
Loss Cost	2014.1	0.048 (CI = +/-0.048; p = 0.050)	0.106 (CI = +/-0.152; p = 0.159)	0.014 (CI = +/-0.008; p = 0.003)	-0.292 (CI = +/-0.292; p = 0.050)	0.358	+4.95%	
Loss Cost	2014.2	0.032 (CI = +/-0.051; p = 0.201)	0.130 (CI = +/-0.149; p = 0.082)	0.013 (CI = +/-0.008; p = 0.003)	-0.226 (CI = +/-0.293; p = 0.120)	0.409	+3.25%	
Loss Cost	2015.1	0.012 (CI = +/-0.054; p = 0.629)	0.102 (CI = +/-0.146; p = 0.154)	0.012 (CI = +/-0.008; p = 0.005)	-0.157 (CI = +/-0.291; p = 0.265)	0.450	+1.25%	
Loss Cost	2015.2	0.017 (CI = +/-0.064; p = 0.577)	0.097 (CI = +/-0.156; p = 0.204)	0.012 (CI = +/-0.008; p = 0.007)	-0.173 (CI = +/-0.322; p = 0.265)	0.417	+1.69%	
Loss Cost	2016.1	0.036 (CI = +/-0.071; p = 0.286)	0.120 (CI = +/-0.160; p = 0.125)	0.013 (CI = +/-0.008; p = 0.005)	-0.236 (CI = +/-0.335; p = 0.150)	0.451	+3.71%	
Loss Cost	2016.2	0.062 (CI = +/-0.076; p = 0.098)	0.092 (CI = +/-0.155; p = 0.218)	0.013 (CI = +/-0.008; p = 0.003)	-0.320 (CI = +/-0.336; p = 0.060)	0.481	+6.41%	
Loss Cost	2017.1	0.074 (CI = +/-0.091; p = 0.100)	0.104 (CI = +/-0.169; p = 0.200)	0.014 (CI = +/-0.008; p = 0.004)	-0.353 (CI = +/-0.375; p = 0.062)	0.484	+7.65%	
Severity	2004.2	0.022 (CI = +/-0.017; p = 0.017)	-0.002 (CI = +/-0.145; p = 0.982)	-0.007 (CI = +/-0.009; p = 0.122)	0.220 (CI = +/-0.266; p = 0.102)	0.445	+2.18%	
Severity	2005.1	0.025 (CI = +/-0.018; p = 0.007)	0.016 (CI = +/-0.145; p = 0.827)	-0.006 (CI = +/-0.009; p = 0.159)	0.196 (CI = +/-0.264; p = 0.140)	0.476	+2.58%	
Severity	2005.2	0.029 (CI = +/-0.019; p = 0.004)	0.003 (CI = +/-0.146; p = 0.967)	-0.006 (CI = +/-0.009; p = 0.185)	0.175 (CI = +/-0.267; p = 0.191)	0.494	+2.90%	
Severity	2006.1	0.031 (CI = +/-0.020; p = 0.003)	0.014 (CI = +/-0.149; p = 0.847)	-0.006 (CI = +/-0.009; p = 0.225)	0.159 (CI = +/-0.270; p = 0.240)	0.502	+3.18%	
Severity	2006.2	0.035 (CI = +/-0.021; p = 0.002)	0.000 (CI = +/-0.150; p = 0.996)	-0.005 (CI = +/-0.009; p = 0.261)	0.133 (CI = +/-0.272; p = 0.325)	0.523	+3.59%	
Severity	2007.1	0.037 (CI = +/-0.022; p = 0.002)	0.007 (CI = +/-0.154; p = 0.929)	-0.005 (CI = +/-0.009; p = 0.300)	0.122 (CI = +/-0.279; p = 0.376)	0.518	+3.79%	
Severity	2007.2	0.033 (CI = +/-0.024; p = 0.008)	0.022 (CI = +/-0.156; p = 0.776)	-0.005 (CI = +/-0.009; p = 0.255)	0.150 (CI = +/-0.281; p = 0.284)	0.486	+3.33%	
Severity	2008.1	0.036 (CI = +/-0.025; p = 0.007)	0.032 (CI = +/-0.160; p = 0.683)	-0.005 (CI = +/-0.010; p = 0.305)	0.134 (CI = +/-0.288; p = 0.348)	0.488	+3.65%	
Severity	2008.2	0.043 (CI = +/-0.026; p = 0.002)	0.010 (CI = +/-0.158; p = 0.895)	-0.004 (CI = +/-0.009; p = 0.365)	0.092 (CI = +/-0.284; p = 0.512)	0.535	+4.38%	
Severity	2009.1	0.058 (CI = +/-0.022; p = 0.000)	0.058 (CI = +/-0.122; p = 0.350)	-0.002 (CI = +/-0.007; p = 0.567)	0.014 (CI = +/-0.292; p = 0.902)	0.716	+6.00%	
Severity	2009.2	0.061 (CI = +/-0.024; p = 0.000)	0.051 (CI = +/-0.130; p = 0.426)	-0.002 (CI = +/-0.008; p = 0.618)	-0.001 (CI = +/-0.234; p = 0.991)	0.710	+6.28%	
Severity	2010.1	0.064 (CI = +/-0.026; p = 0.000)	0.061 (CI = +/-0.134; p = 0.356)	-0.001 (CI = +/-0.008; p = 0.710)	-0.018 (CI = +/-0.241; p = 0.876)	0.702	+6.65%	
Severity	2010.2	0.068 (CI = +/-0.028; p = 0.000)	0.053 (CI = +/-0.138; p = 0.437)	-0.001 (CI = +/-0.008; p = 0.767)	-0.036 (CI = +/-0.250; p = 0.769)	0.695	+7.00%	
Severity	2011.1	0.077 (CI = +/-0.029; p = 0.000)	0.078 (CI = +/-0.134; p = 0.243)	0.000 (CI = +/-0.008; p = 0.992)	-0.081 (CI = +/-0.243; p = 0.497)	0.733	+8.05%	
Severity	2011.2	0.078 (CI = +/-0.032; p = 0.000)	0.076 (CI = +/-0.141; p = 0.272)	0.000 (CI = +/-0.008; p = 0.998)	-0.084 (CI = +/-0.256; p = 0.502)	0.710	+8.12%	
Severity	2012.1	0.082 (CI = +/-0.035; p = 0.000)	0.084 (CI = +/-0.147; p = 0.246)	0.000 (CI = +/-0.008; p = 0.926)	-0.099 (CI = +/-0.269; p = 0.449)	0.687	+8.51%	
Severity	2012.2	0.082 (CI = +/-0.039; p = 0.000)	0.084 (CI = +/-0.155; p = 0.271)	0.000 (CI = +/-0.008; p = 0.925)	-0.101 (CI = +/-0.287; p = 0.471)	0.657	+8.53%	
Severity	2013.1	0.073 (CI = +/-0.044; p = 0.003)	0.066 (CI = +/-0.159; p = 0.392)	0.000 (CI = +/-0.009; p = 0.923)	-0.064 (CI = +/-0.297; p = 0.654)	0.588	+7.57%	
Severity	2013.2	0.064 (CI = +/-0.048; p = 0.012)	0.082 (CI = +/-0.163; p = 0.303)	-0.001 (CI = +/-0.009; p = 0.826)	-0.024 (CI = +/-0.310; p = 0.871)	0.531	+6.59%	
Severity	2014.1	0.078 (CI = +/-0.052; p = 0.006)	0.106 (CI = +/-0.165; p = 0.192)	0.000 (CI = +/-0.009; p = 0.970)	-0.079 (CI = +/-0.317; p = 0.606)	0.564	+8.11%	
Severity	2014.2	0.059 (CI = +/-0.055; p = 0.037)	0.135 (CI = +/-0.159; p = 0.091)	-0.001 (CI = +/-0.008; p = 0.849)	-0.001 (CI = +/-0.313; p = 0.995)	0.526	+6.04%	
Severity	2015.1	0.036 (CI = +/-0.057; p = 0.193)	0.102 (CI = +/-0.153; p = 0.172)	-0.002 (CI = +/-0.008; p = 0.566)	0.078 (CI = +/-0.306; p = 0.589)	0.418	+3.69%	
Severity	2015.2	0.045 (CI = +/-0.066; p = 0.165)	0.092 (CI = +/-0.162; p = 0.242)	-0.002 (CI = +/-0.008; p = 0.633)	0.048 (CI = +/-0.334; p = 0.761)	0.422	+4.57%	
Severity	2016.1	0.045 (CI = +/-0.079; p = 0.237)	0.092 (CI = +/-0.177; p = 0.278)	-0.002 (CI = +/-0.009; p = 0.658)	0.047 (CI = +/-0.373; p = 0.788)	0.339	+4.60%	
Severity	2016.2	0.061 (CI = +/-0.092; p = 0.171)	0.074 (CI = +/-0.188; p = 0.399)	-0.001 (CI = +/-0.009; p = 0.730)	-0.004 (CI = +/-0.407; p = 0.981)	0.363	+6.26%	
Severity	2017.1	0.072 (CI = +/-0.111; p = 0.175)	0.086 (CI = +/-0.206; p = 0.369)	-0.001 (CI = +/-0.010; p = 0.810)	-0.037 (CI = +/-0.456; p = 0.857)	0.308	+7.50%	
Frequency	2004.2	-0.006 (CI = +/-0.015; p = 0.409)	0.018 (CI = +/-0.122; p = 0.769)	0.017 (CI = +/-0.008; p = 0.000)	-0.367 (CI = +/-0.224; p = 0.002)	0.605	-0.60%	
Frequency	2005.1	-0.015 (CI = +/-0.012; p = 0.013)	-0.022 (CI = +/-0.094; p = 0.641)	0.016 (CI = +/-0.006; p = 0.000)	-0.312 (CI = +/-0.171; p = 0.001)	0.759	-1.49%	
Frequency	2005.2	-0.019 (CI = +/-0.012; p = 0.002)	-0.007 (CI = +/-0.090; p = 0.884)	0.015 (CI = +/-0.006; p = 0.000)	-0.287 (CI = +/-0.164; p = 0.001)	0.789	-1.86%	
Frequency	2006.1	-0.021 (CI = +/-0.012; p = 0.002)	-0.015 (CI = +/-0.091; p = 0.744)	0.015 (CI = +/-0.006; p = 0.000)	-0.275 (CI = +/-0.166; p = 0.002)	0.795	-2.06%	
Frequency	2006.2	-0.025 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.086; p = 0.962)	0.014 (CI = +/-0.005; p = 0.000)	-0.245 (CI = +/-0.156; p = 0.003)	0.829	-2.50%	
Frequency	2007.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.067; p = 0.448)	0.013 (CI = +/-0.004; p = 0.000)	-0.205 (CI = +/-0.121; p = 0.002)	0.902	-3.20%	
Frequency	2007.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.069; p = 0.434)	0.013 (CI = +/-0.004; p = 0.000)	-0.208 (CI = +/-0.125; p = 0.002)	0.897	-3.16%	
Frequency	2008.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.020 (CI = +/-0.070; p = 0.569)	0.014 (CI = +/-0.004; p = 0.000)	-0.219 (CI = +/-0.126; p = 0.001)	0.893	-2.96%	
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.021 (CI = +/-0.073; p = 0.561)	0.014 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.131; p = 0.002)	0.888	-2.93%	
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.018 (CI = +/-0.076; p = 0.619)	0.014 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.136; p = 0.002)	0.882	-2.85%	
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.016 (CI = +/-0.078; p = 0.670)	0.014 (CI = +/-0.004; p = 0.000)	-0.220 (CI = +/-0.141; p = 0.004)	0.878	-2.92%	
Frequency	2010.1	-0.029 (CI = +/-0.016; p = 0.001)	-0.014 (CI = +/-0.082; p = 0.721)	0.014 (CI = +/-0.005; p = 0.000)	-0.224 (CI = +/-0.147; p = 0.004)	0.871	-2.85%	
Frequency	2010.2	-0.031 (CI = +/-0.017; p = 0.001)	-0.009 (CI = +/-0.084; p = 0.821)	0.014 (CI = +/-0.005; p = 0.000)	-0.213 (CI = +/-0.153; p = 0.008)	0.870	-3.04%	
Frequency	2011.1	-0.036 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.085; p = 0.610)	0.013 (CI = +/-0.005; p = 0.000)	-0.192 (CI = +/-0.153; p = 0.016)	0.879	-3.49%	
Frequency	2011.2	-0.038 (CI = +/-0.020; p = 0.001)	-0.016 (CI = +/-0.087; p = 0.714)	0.013 (CI = +/-0.005; p = 0.000)	-0.180 (CI = +/-0.160; p = 0.029)	0.877	-3.73%	
Frequency	2012.1	-0.035 (CI = +/-0.022; p = 0.003)	-0.008 (CI = +/-0.091; p = 0.858)	0.013 (CI = +/-0.005; p = 0.000)	-0.195 (CI = +/-0.166; p = 0.024)	0.869	-3.40%	
Frequency	2012.2	-0.037 (CI = +/-0.024; p = 0.005)	-0.004 (CI = +/-0.095; p = 0.936)	0.013 (CI = +/-0.005; p = 0.000)	-0.185 (CI = +/-0.175; p = 0.040)	0.864	-3.60%	
Frequency	2013.1	-0.036 (CI = +/-0.027; p = 0.014)	-0.002 (CI = +/-0.100; p = 0.974)	0.013 (CI = +/-0.005; p = 0.000)	-0.189 (CI = +/-0.187; p = 0.048)	0.854	-3.50%	
Frequency	2013.2	-0.033 (CI = +/-0.031; p = 0.038)	-0.006 (CI = +/-0.106; p = 0.907)	0.013 (CI = +/-0.006; p = 0.000)	-0.200 (CI = +/-0.200; p = 0.050)	0.842	-3.26%	
Frequency	2014.1	-0.030 (CI = +/-0.035; p = 0.095)	0.000 (CI = +/-0.112; p = 0.998)	0.014 (CI = +/-0.006; p = 0.000)	-0.213 (CI = +/-0.215; p = 0.052)	0.829	-2.93%	
Frequency	2014.2	-0.027 (CI = +/-0.041; p = 0.181)	-0.005 (CI = +/-0.119; p = 0.935)	0.014 (CI = +/-0.006; p = 0.000)	-0.225 (CI = +/-0.234; p = 0.058)	0.815	-2.63%	
Frequency	2015.1	-0.024 (CI = +/-0.048; p = 0.301)	0.000 (CI = +/-0.128; p = 0.994)	0.014 (CI = +/-0.007; p = 0.001)	-0.235 (CI = +/-0.256; p = 0.068)	0.799	-2.35%	
Frequency	2015.2	-0.028 (CI = +/-0.056; p = 0.295)	0.005 (CI = +/-0.137; p = 0.939)	0.014 (CI = +/-0.007; p = 0.001)	-0.220 (CI = +/-0.282; p = 0.114)	0.788	-2.78%	
Frequency	2016.1	-0.009 (CI = +/-0.061; p = 0.763)	0.028 (CI = +/-0.137; p = 0.658)	0.015 (CI = +/-0.007; p = 0.001)	-0.283 (CI = +/-0.288; p = 0.054)	0.785	-0.86%	
Frequency	2016.2	0.001 (CI = +/-0.072; p = 0.967)	0.017 (CI = +/-0.147; p = 0.800)	0.015 (CI = +/-0.007; p = 0.001)	-0.315 (CI = +/-0.318; p = 0.052)	0.764	+0.14%	
Frequency	2017.1	0.001 (CI = +/-0.088; p = 0.971)	0.017 (CI = +/-0.164; p = 0.816)	0.015 (CI = +/-0.008; p = 0.002)	-0.315 (CI = +/-0.362; p = 0.080)	0.743	+0.14%	

Collision

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.016 (CI = +/-0.017; p = 0.074)	0.010 (CI = +/-0.009; p = 0.031)	-0.149 (CI = +/-0.260; p = 0.255)	0.075	+1.56%
Loss Cost	2005.1	0.010 (CI = +/-0.017; p = 0.225)	0.009 (CI = +/-0.009; p = 0.039)	-0.116 (CI = +/-0.253; p = 0.360)	0.051	+1.05%
Loss Cost	2005.2	0.010 (CI = +/-0.018; p = 0.285)	0.009 (CI = +/-0.009; p = 0.045)	-0.111 (CI = +/-0.259; p = 0.389)	0.045	+0.99%
Loss Cost	2006.1	0.011 (CI = +/-0.020; p = 0.283)	0.009 (CI = +/-0.009; p = 0.047)	-0.116 (CI = +/-0.266; p = 0.382)	0.044	+1.06%
Loss Cost	2006.2	0.010 (CI = +/-0.021; p = 0.343)	0.009 (CI = +/-0.009; p = 0.053)	-0.112 (CI = +/-0.274; p = 0.410)	0.039	+1.00%
Loss Cost	2007.1	0.005 (CI = +/-0.022; p = 0.659)	0.008 (CI = +/-0.009; p = 0.069)	-0.081 (CI = +/-0.272; p = 0.547)	0.038	+0.48%
Loss Cost	2007.2	0.001 (CI = +/-0.023; p = 0.951)	0.008 (CI = +/-0.009; p = 0.089)	-0.057 (CI = +/-0.275; p = 0.674)	0.045	+0.07%
Loss Cost	2008.1	0.006 (CI = +/-0.024; p = 0.636)	0.009 (CI = +/-0.009; p = 0.067)	-0.086 (CI = +/-0.276; p = 0.531)	0.042	+0.57%
Loss Cost	2008.2	0.013 (CI = +/-0.025; p = 0.284)	0.009 (CI = +/-0.009; p = 0.038)	-0.128 (CI = +/-0.270; p = 0.340)	0.066	+1.33%
Loss Cost	2009.1	0.029 (CI = +/-0.020; p = 0.006)	0.011 (CI = +/-0.007; p = 0.002)	-0.213 (CI = +/-0.205; p = 0.043)	0.281	+2.92%
Loss Cost	2009.2	0.031 (CI = +/-0.021; p = 0.006)	0.011 (CI = +/-0.007; p = 0.002)	-0.226 (CI = +/-0.212; p = 0.038)	0.289	+3.17%
Loss Cost	2010.1	0.035 (CI = +/-0.023; p = 0.005)	0.012 (CI = +/-0.007; p = 0.002)	-0.244 (CI = +/-0.217; p = 0.029)	0.309	+3.54%
Loss Cost	2010.2	0.037 (CI = +/-0.025; p = 0.006)	0.012 (CI = +/-0.007; p = 0.002)	-0.254 (CI = +/-0.226; p = 0.029)	0.307	+3.74%
Loss Cost	2011.1	0.041 (CI = +/-0.027; p = 0.005)	0.012 (CI = +/-0.007; p = 0.002)	-0.275 (CI = +/-0.234; p = 0.023)	0.326	+4.18%
Loss Cost	2011.2	0.040 (CI = +/-0.030; p = 0.012)	0.012 (CI = +/-0.007; p = 0.002)	-0.271 (CI = +/-0.246; p = 0.033)	0.301	+4.09%
Loss Cost	2012.1	0.045 (CI = +/-0.033; p = 0.010)	0.013 (CI = +/-0.008; p = 0.002)	-0.296 (CI = +/-0.255; p = 0.025)	0.322	+4.65%
Loss Cost	2012.2	0.045 (CI = +/-0.037; p = 0.020)	0.013 (CI = +/-0.008; p = 0.003)	-0.294 (CI = +/-0.271; p = 0.035)	0.301	+4.62%
Loss Cost	2013.1	0.036 (CI = +/-0.041; p = 0.081)	0.012 (CI = +/-0.008; p = 0.005)	-0.253 (CI = +/-0.278; p = 0.072)	0.275	+3.63%
Loss Cost	2013.2	0.031 (CI = +/-0.046; p = 0.176)	0.012 (CI = +/-0.008; p = 0.008)	-0.232 (CI = +/-0.296; p = 0.116)	0.262	+3.11%
Loss Cost	2014.1	0.045 (CI = +/-0.049; p = 0.073)	0.013 (CI = +/-0.008; p = 0.005)	-0.289 (CI = +/-0.301; p = 0.059)	0.310	+4.58%
Loss Cost	2014.2	0.032 (CI = +/-0.055; p = 0.233)	0.012 (CI = +/-0.008; p = 0.008)	-0.240 (CI = +/-0.314; p = 0.125)	0.310	+3.25%
Loss Cost	2015.1	0.008 (CI = +/-0.056; p = 0.760)	0.011 (CI = +/-0.008; p = 0.010)	-0.152 (CI = +/-0.302; p = 0.300)	0.400	+0.82%
Loss Cost	2015.2	0.017 (CI = +/-0.065; p = 0.583)	0.011 (CI = +/-0.008; p = 0.011)	-0.182 (CI = +/-0.328; p = 0.251)	0.381	+1.71%
Loss Cost	2016.1	0.030 (CI = +/-0.075; p = 0.402)	0.012 (CI = +/-0.008; p = 0.010)	-0.226 (CI = +/-0.355; p = 0.191)	0.370	+3.04%
Loss Cost	2016.2	0.063 (CI = +/-0.077; p = 0.102)	0.013 (CI = +/-0.008; p = 0.004)	-0.329 (CI = +/-0.342; p = 0.058)	0.447	+6.47%
Loss Cost	2017.1	0.067 (CI = +/-0.093; p = 0.139)	0.013 (CI = +/-0.008; p = 0.006)	-0.342 (CI = +/-0.385; p = 0.076)	0.437	+6.94%
Severity	2004.2	0.022 (CI = +/-0.017; p = 0.015)	-0.007 (CI = +/-0.009; p = 0.115)	0.220 (CI = +/-0.261; p = 0.096)	0.461	+2.18%
Severity	2005.1	0.025 (CI = +/-0.018; p = 0.006)	-0.007 (CI = +/-0.009; p = 0.143)	0.195 (CI = +/-0.260; p = 0.137)	0.491	+2.57%
Severity	2005.2	0.029 (CI = +/-0.019; p = 0.004)	-0.006 (CI = +/-0.009; p = 0.174)	0.174 (CI = +/-0.262; p = 0.184)	0.509	+2.90%
Severity	2006.1	0.031 (CI = +/-0.020; p = 0.003)	-0.006 (CI = +/-0.009; p = 0.205)	0.158 (CI = +/-0.266; p = 0.235)	0.517	+3.17%
Severity	2006.2	0.035 (CI = +/-0.021; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.251)	0.133 (CI = +/-0.267; p = 0.316)	0.539	+3.59%
Severity	2007.1	0.037 (CI = +/-0.022; p = 0.002)	-0.005 (CI = +/-0.009; p = 0.282)	0.122 (CI = +/-0.273; p = 0.369)	0.534	+3.78%
Severity	2007.2	0.033 (CI = +/-0.023; p = 0.007)	-0.005 (CI = +/-0.009; p = 0.232)	0.147 (CI = +/-0.276; p = 0.283)	0.502	+3.33%
Severity	2008.1	0.035 (CI = +/-0.025; p = 0.007)	-0.005 (CI = +/-0.009; p = 0.269)	0.132 (CI = +/-0.283; p = 0.348)	0.503	+3.61%
Severity	2008.2	0.043 (CI = +/-0.025; p = 0.002)	-0.004 (CI = +/-0.009; p = 0.345)	0.091 (CI = +/-0.277; p = 0.508)	0.552	+4.38%
Severity	2009.1	0.058 (CI = +/-0.022; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.477)	0.010 (CI = +/-0.226; p = 0.925)	0.717	+5.92%
Severity	2009.2	0.061 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.547)	-0.007 (CI = +/-0.232; p = 0.950)	0.714	+6.27%
Severity	2010.1	0.064 (CI = +/-0.025; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.607)	-0.021 (CI = +/-0.240; p = 0.857)	0.704	+6.56%
Severity	2010.2	0.068 (CI = +/-0.027; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.690)	-0.042 (CI = +/-0.247; p = 0.729)	0.700	+7.00%
Severity	2011.1	0.076 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.848)	-0.083 (CI = +/-0.245; p = 0.487)	0.727	+7.91%
Severity	2011.2	0.078 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.889)	-0.092 (CI = +/-0.257; p = 0.462)	0.706	+8.12%
Severity	2012.1	0.080 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.008; p = 0.923)	-0.101 (CI = +/-0.271; p = 0.447)	0.680	+8.31%
Severity	2012.2	0.082 (CI = +/-0.040; p = 0.000)	0.000 (CI = +/-0.008; p = 0.957)	-0.110 (CI = +/-0.287; p = 0.434)	0.652	+8.53%
Severity	2013.1	0.071 (CI = +/-0.043; p = 0.003)	-0.001 (CI = +/-0.008; p = 0.804)	-0.064 (CI = +/-0.294; p = 0.653)	0.593	+7.38%
Severity	2013.2	0.064 (CI = +/-0.048; p = 0.012)	-0.002 (CI = +/-0.009; p = 0.715)	-0.033 (CI = +/-0.309; p = 0.826)	0.528	+6.58%
Severity	2014.1	0.074 (CI = +/-0.053; p = 0.009)	-0.001 (CI = +/-0.009; p = 0.842)	-0.076 (CI = +/-0.324; p = 0.626)	0.541	+7.73%
Severity	2014.2	0.059 (CI = +/-0.058; p = 0.048)	-0.002 (CI = +/-0.009; p = 0.676)	-0.015 (CI = +/-0.333; p = 0.926)	0.453	+6.04%
Severity	2015.1	0.032 (CI = +/-0.059; p = 0.261)	-0.003 (CI = +/-0.008; p = 0.413)	0.084 (CI = +/-0.315; p = 0.577)	0.373	+3.25%
Severity	2015.2	0.045 (CI = +/-0.067; p = 0.169)	-0.003 (CI = +/-0.008; p = 0.515)	0.038 (CI = +/-0.337; p = 0.810)	0.399	+4.59%
Severity	2016.1	0.040 (CI = +/-0.079; p = 0.290)	-0.003 (CI = +/-0.009; p = 0.507)	0.054 (CI = +/-0.373; p = 0.757)	0.322	+4.09%
Severity	2016.2	0.061 (CI = +/-0.090; p = 0.161)	-0.002 (CI = +/-0.009; p = 0.620)	-0.012 (CI = +/-0.397; p = 0.947)	0.376	+6.31%
Severity	2017.1	0.067 (CI = +/-0.108; p = 0.198)	-0.002 (CI = +/-0.009; p = 0.662)	-0.028 (CI = +/-0.447; p = 0.890)	0.315	+6.90%
Frequency	2004.2	-0.006 (CI = +/-0.014; p = 0.402)	0.017 (CI = +/-0.008; p = 0.000)	-0.369 (CI = +/-0.220; p = 0.002)	0.615	-0.60%
Frequency	2005.1	-0.015 (CI = +/-0.012; p = 0.013)	0.016 (CI = +/-0.006; p = 0.000)	-0.311 (CI = +/-0.169; p = 0.001)	0.765	-1.48%
Frequency	2005.2	-0.019 (CI = +/-0.011; p = 0.002)	0.015 (CI = +/-0.006; p = 0.000)	-0.286 (CI = +/-0.161; p = 0.001)	0.795	-1.86%
Frequency	2006.1	-0.021 (CI = +/-0.012; p = 0.001)	0.015 (CI = +/-0.006; p = 0.000)	-0.274 (CI = +/-0.163; p = 0.002)	0.801	-2.05%
Frequency	2006.2	-0.025 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.245 (CI = +/-0.153; p = 0.003)	0.834	-2.50%
Frequency	2007.1	-0.032 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.120; p = 0.002)	0.903	-3.18%
Frequency	2007.2	-0.032 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.204 (CI = +/-0.124; p = 0.002)	0.898	-3.16%
Frequency	2008.1	-0.030 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.217 (CI = +/-0.124; p = 0.001)	0.896	-2.94%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.218 (CI = +/-0.129; p = 0.002)	0.891	-2.92%
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.224 (CI = +/-0.133; p = 0.002)	0.886	-2.83%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.219 (CI = +/-0.138; p = 0.003)	0.882	-2.82%
Frequency	2010.1	-0.029 (CI = +/-0.015; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.223 (CI = +/-0.144; p = 0.004)	0.876	-2.83%
Frequency	2010.2	-0.031 (CI = +/-0.017; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.212 (CI = +/-0.149; p = 0.007)	0.875	-3.04%
Frequency	2011.1	-0.035 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.191 (CI = +/-0.150; p = 0.015)	0.883	-3.46%
Frequency	2011.2	-0.038 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.178 (CI = +/-0.156; p = 0.027)	0.882	-3.73%
Frequency	2012.1	-0.034 (CI = +/-0.021; p = 0.003)	0.013 (CI = +/-0.005; p = 0.000)	-0.195 (CI = +/-0.161; p = 0.020)	0.875	-3.38%
Frequency	2012.2	-0.037 (CI = +/-0.023; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.185 (CI = +/-0.170; p = 0.035)	0.871	-3.60%
Frequency	2013.1	-0.036 (CI = +/-0.026; p = 0.011)	0.013 (CI = +/-0.005; p = 0.000)	-0.189 (CI = +/-0.181; p = 0.041)	0.862	-3.49%
Frequency	2013.2	-0.033 (CI = +/-0.030; p = 0.032)	0.013 (CI = +/-0.005; p = 0.000)	-0.200 (CI = +/-0.193; p = 0.044)	0.851	-3.26%
Frequency	2014.1	-0.030 (CI = +/-0.034; p = 0.083)	0.014 (CI = +/-0.006; p = 0.000)	-0.213 (CI = +/-0.207; p = 0.044)	0.840	-2.93%
Frequency	2014.2	-0.027 (CI = +/-0.039; p = 0.166)	0.014 (CI = +/-0.006; p = 0.000)	-0.225 (CI = +/-0.224; p = 0.049)	0.827	-2.63%
Frequency	2015.1	-0.024 (CI = +/-0.045; p = 0.280)	0.014 (CI = +/-0.006; p = 0.000)	-0.235 (CI = +/-0.244; p = 0.058)	0.813	-2.35%
Frequency	2015.2	-0.028 (CI = +/-0.053; p = 0.275)	0.014 (CI = +/-0.007; p = 0.001)	-0.221 (CI = +/-0.268; p = 0.099)	0.804	-2.76%
Frequency	2016.1	-0.010 (CI = +/-0.058; p = 0.711)	0.014 (CI = +/-0.006; p = 0.000)	-0.280 (CI = +/-0.276; p = 0.047)	0.799	-1.01%
Frequency	2016.2	0.001 (CI = +/-0.068; p = 0.963)	0.015 (CI = +/-0.007; p = 0.001)	-0.317 (CI = +/-0.300; p = 0.040)	0.784	+0.15%
Frequency	2017.1	0.000 (CI = +/-0.082; p = 0.993)	0.015 (CI = +/-0.007; p = 0.001)	-0.314 (CI = +/-0.339; p = 0.066)	0.767	+0.03%

Collision

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2004.2	0.007 (CI = +/-0.016; p = 0.385)	-0.001 (CI = +/-0.151; p = 0.995)	-0.108 (CI = +/-0.277; p = 0.433)	-0.059	+0.71%
Loss Cost	2005.1	0.002 (CI = +/-0.016; p = 0.778)	-0.024 (CI = +/-0.146; p = 0.744)	-0.078 (CI = +/-0.267; p = 0.556)	-0.074	+0.23%
Loss Cost	2005.2	0.001 (CI = +/-0.017; p = 0.875)	-0.019 (CI = +/-0.150; p = 0.797)	-0.071 (CI = +/-0.273; p = 0.599)	-0.079	+0.14%
Loss Cost	2006.1	0.001 (CI = +/-0.019; p = 0.884)	-0.019 (CI = +/-0.155; p = 0.802)	-0.071 (CI = +/-0.280; p = 0.607)	-0.082	+0.13%
Loss Cost	2006.2	0.000 (CI = +/-0.020; p = 0.971)	-0.015 (CI = +/-0.160; p = 0.851)	-0.064 (CI = +/-0.287; p = 0.650)	-0.085	+0.04%
Loss Cost	2007.1	-0.005 (CI = +/-0.020; p = 0.636)	-0.036 (CI = +/-0.158; p = 0.643)	-0.036 (CI = +/-0.281; p = 0.798)	-0.069	-0.47%
Loss Cost	2007.2	-0.009 (CI = +/-0.021; p = 0.413)	-0.020 (CI = +/-0.159; p = 0.801)	-0.010 (CI = +/-0.284; p = 0.942)	-0.055	-0.86%
Loss Cost	2008.1	-0.005 (CI = +/-0.023; p = 0.634)	-0.007 (CI = +/-0.162; p = 0.931)	-0.028 (CI = +/-0.287; p = 0.841)	-0.082	-0.53%
Loss Cost	2008.2	0.000 (CI = +/-0.023; p = 0.968)	-0.029 (CI = +/-0.162; p = 0.715)	-0.063 (CI = +/-0.285; p = 0.652)	-0.094	+0.05%
Loss Cost	2009.1	0.012 (CI = +/-0.021; p = 0.234)	0.012 (CI = +/-0.137; p = 0.853)	-0.123 (CI = +/-0.240; p = 0.302)	-0.049	+1.23%
Loss Cost	2009.2	0.013 (CI = +/-0.022; p = 0.251)	0.010 (CI = +/-0.143; p = 0.881)	-0.126 (CI = +/-0.249; p = 0.307)	-0.054	+1.29%
Loss Cost	2010.1	0.014 (CI = +/-0.024; p = 0.232)	0.016 (CI = +/-0.148; p = 0.828)	-0.134 (CI = +/-0.257; p = 0.292)	-0.051	+1.46%
Loss Cost	2010.2	0.014 (CI = +/-0.027; p = 0.283)	0.017 (CI = +/-0.154; p = 0.825)	-0.133 (CI = +/-0.268; p = 0.317)	-0.063	+1.43%
Loss Cost	2011.1	0.016 (CI = +/-0.029; p = 0.271)	0.022 (CI = +/-0.160; p = 0.783)	-0.140 (CI = +/-0.278; p = 0.307)	-0.063	+1.60%
Loss Cost	2011.2	0.013 (CI = +/-0.032; p = 0.425)	0.031 (CI = +/-0.167; p = 0.701)	-0.123 (CI = +/-0.289; p = 0.385)	-0.086	+1.26%
Loss Cost	2012.1	0.015 (CI = +/-0.035; p = 0.391)	0.037 (CI = +/-0.174; p = 0.661)	-0.133 (CI = +/-0.301; p = 0.368)	-0.085	+1.49%
Loss Cost	2012.2	0.011 (CI = +/-0.039; p = 0.570)	0.048 (CI = +/-0.182; p = 0.591)	-0.114 (CI = +/-0.316; p = 0.458)	-0.101	+1.09%
Loss Cost	2013.1	0.001 (CI = +/-0.042; p = 0.964)	0.025 (CI = +/-0.183; p = 0.777)	-0.076 (CI = +/-0.318; p = 0.620)	-0.129	+0.09%
Loss Cost	2013.2	-0.008 (CI = +/-0.046; p = 0.733)	0.044 (CI = +/-0.190; p = 0.628)	-0.040 (CI = +/-0.330; p = 0.801)	-0.112	-0.76%
Loss Cost	2014.1	0.000 (CI = +/-0.051; p = 0.987)	0.060 (CI = +/-0.197; p = 0.527)	-0.068 (CI = +/-0.343; p = 0.678)	-0.124	+0.04%
Loss Cost	2014.2	-0.017 (CI = +/-0.055; p = 0.514)	0.095 (CI = +/-0.195; p = 0.318)	0.000 (CI = +/-0.343; p = 1.000)	-0.048	-1.71%
Loss Cost	2015.1	-0.038 (CI = +/-0.057; p = 0.171)	0.060 (CI = +/-0.187; p = 0.503)	0.067 (CI = +/-0.329; p = 0.668)	0.052	-3.75%
Loss Cost	2015.2	-0.039 (CI = +/-0.067; p = 0.228)	0.061 (CI = +/-0.202; p = 0.522)	0.071 (CI = +/-0.361; p = 0.678)	-0.008	-3.84%
Loss Cost	2016.1	-0.033 (CI = +/-0.078; p = 0.378)	0.070 (CI = +/-0.216; p = 0.492)	0.052 (CI = +/-0.390; p = 0.774)	-0.068	-3.23%
Loss Cost	2016.2	-0.016 (CI = +/-0.092; p = 0.706)	0.047 (CI = +/-0.230; p = 0.660)	0.001 (CI = +/-0.424; p = 0.996)	-0.200	-1.61%
Loss Cost	2017.1	-0.018 (CI = +/-0.111; p = 0.727)	0.045 (CI = +/-0.252; p = 0.697)	0.005 (CI = +/-0.470; p = 0.981)	-0.227	-1.78%
Severity	2004.2	0.028 (CI = +/-0.016; p = 0.001)	0.010 (CI = +/-0.147; p = 0.888)	0.193 (CI = +/-0.269; p = 0.155)	0.421	+2.79%
Severity	2005.1	0.031 (CI = +/-0.016; p = 0.000)	0.028 (CI = +/-0.146; p = 0.697)	0.169 (CI = +/-0.265; p = 0.203)	0.460	+3.17%
Severity	2005.2	0.034 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.147; p = 0.853)	0.148 (CI = +/-0.266; p = 0.268)	0.481	+3.49%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	0.026 (CI = +/-0.149; p = 0.729)	0.132 (CI = +/-0.268; p = 0.326)	0.494	+3.77%
Severity	2006.2	0.041 (CI = +/-0.019; p = 0.000)	0.009 (CI = +/-0.150; p = 0.904)	0.106 (CI = +/-0.269; p = 0.426)	0.519	+4.15%
Severity	2007.1	0.043 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.153; p = 0.820)	0.095 (CI = +/-0.274; p = 0.484)	0.516	+4.36%
Severity	2007.2	0.039 (CI = +/-0.021; p = 0.001)	0.032 (CI = +/-0.155; p = 0.678)	0.118 (CI = +/-0.277; p = 0.391)	0.479	+3.99%
Severity	2008.1	0.042 (CI = +/-0.022; p = 0.001)	0.043 (CI = +/-0.159; p = 0.581)	0.102 (CI = +/-0.281; p = 0.464)	0.486	+4.30%
Severity	2008.2	0.049 (CI = +/-0.023; p = 0.000)	0.018 (CI = +/-0.156; p = 0.810)	0.062 (CI = +/-0.275; p = 0.645)	0.538	+4.98%
Severity	2009.1	0.061 (CI = +/-0.019; p = 0.000)	0.063 (CI = +/-0.123; p = 0.300)	-0.002 (CI = +/-0.216; p = 0.983)	0.723	+6.32%
Severity	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.055 (CI = +/-0.127; p = 0.382)	-0.016 (CI = +/-0.222; p = 0.881)	0.718	+6.58%
Severity	2010.1	0.067 (CI = +/-0.021; p = 0.000)	0.065 (CI = +/-0.130; p = 0.315)	-0.031 (CI = +/-0.226; p = 0.781)	0.713	+6.91%
Severity	2010.2	0.070 (CI = +/-0.023; p = 0.000)	0.055 (CI = +/-0.134; p = 0.403)	-0.047 (CI = +/-0.233; p = 0.684)	0.707	+7.22%
Severity	2011.1	0.078 (CI = +/-0.023; p = 0.000)	0.078 (CI = +/-0.129; p = 0.226)	-0.081 (CI = +/-0.224; p = 0.461)	0.745	+8.06%
Severity	2011.2	0.078 (CI = +/-0.026; p = 0.000)	0.076 (CI = +/-0.136; p = 0.256)	-0.084 (CI = +/-0.235; p = 0.466)	0.723	+8.12%
Severity	2012.1	0.081 (CI = +/-0.029; p = 0.000)	0.083 (CI = +/-0.141; p = 0.234)	-0.095 (CI = +/-0.244; p = 0.426)	0.703	+8.41%
Severity	2012.2	0.081 (CI = +/-0.032; p = 0.000)	0.083 (CI = +/-0.149; p = 0.259)	-0.096 (CI = +/-0.258; p = 0.446)	0.675	+8.43%
Severity	2013.1	0.074 (CI = +/-0.035; p = 0.000)	0.067 (CI = +/-0.152; p = 0.363)	-0.070 (CI = +/-0.263; p = 0.584)	0.610	+7.70%
Severity	2013.2	0.067 (CI = +/-0.038; p = 0.002)	0.084 (CI = +/-0.156; p = 0.271)	-0.038 (CI = +/-0.272; p = 0.772)	0.558	+6.89%
Severity	2014.1	0.077 (CI = +/-0.041; p = 0.001)	0.105 (CI = +/-0.157; p = 0.173)	-0.076 (CI = +/-0.273; p = 0.563)	0.591	+8.05%
Severity	2014.2	0.062 (CI = +/-0.043; p = 0.008)	0.137 (CI = +/-0.151; p = 0.074)	-0.014 (CI = +/-0.266; p = 0.912)	0.556	+6.34%
Severity	2015.1	0.046 (CI = +/-0.044; p = 0.044)	0.110 (CI = +/-0.146; p = 0.127)	0.037 (CI = +/-0.257; p = 0.763)	0.445	+4.67%
Severity	2015.2	0.053 (CI = +/-0.051; p = 0.042)	0.097 (CI = +/-0.154; p = 0.197)	0.009 (CI = +/-0.276; p = 0.942)	0.455	+5.49%
Severity	2016.1	0.055 (CI = +/-0.060; p = 0.070)	0.099 (CI = +/-0.166; p = 0.218)	0.005 (CI = +/-0.300; p = 0.971)	0.383	+5.65%
Severity	2016.2	0.069 (CI = +/-0.070; p = 0.053)	0.079 (CI = +/-0.176; p = 0.343)	-0.040 (CI = +/-0.324; p = 0.793)	0.413	+7.18%
Severity	2017.1	0.079 (CI = +/-0.084; p = 0.061)	0.091 (CI = +/-0.190; p = 0.311)	-0.065 (CI = +/-0.354; p = 0.689)	0.373	+8.27%
Frequency	2004.2	-0.020 (CI = +/-0.016; p = 0.016)	-0.011 (CI = +/-0.151; p = 0.885)	-0.301 (CI = +/-0.277; p = 0.034)	0.385	-2.02%
Frequency	2005.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.125; p = 0.406)	-0.248 (CI = +/-0.228; p = 0.034)	0.563	-2.85%
Frequency	2005.2	-0.033 (CI = +/-0.014; p = 0.000)	-0.033 (CI = +/-0.123; p = 0.592)	-0.219 (CI = +/-0.222; p = 0.054)	0.604	-3.24%
Frequency	2006.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.045 (CI = +/-0.123; p = 0.465)	-0.203 (CI = +/-0.222; p = 0.072)	0.619	-3.50%
Frequency	2006.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.024 (CI = +/-0.119; p = 0.688)	-0.171 (CI = +/-0.214; p = 0.114)	0.665	-3.95%
Frequency	2007.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.053 (CI = +/-0.103; p = 0.299)	-0.130 (CI = +/-0.184; p = 0.158)	0.764	-4.63%
Frequency	2007.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.107; p = 0.330)	-0.128 (CI = +/-0.190; p = 0.178)	0.752	-4.67%
Frequency	2008.1	-0.047 (CI = +/-0.015; p = 0.000)	-0.050 (CI = +/-0.110; p = 0.359)	-0.130 (CI = +/-0.195; p = 0.183)	0.732	-4.63%
Frequency	2008.2	-0.048 (CI = +/-0.017; p = 0.000)	-0.047 (CI = +/-0.114; p = 0.401)	-0.126 (CI = +/-0.201; p = 0.211)	0.720	-4.70%
Frequency	2009.1	-0.049 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.118; p = 0.383)	-0.121 (CI = +/-0.207; p = 0.242)	0.706	-4.79%
Frequency	2009.2	-0.051 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.122; p = 0.461)	-0.110 (CI = +/-0.214; p = 0.299)	0.699	-4.97%
Frequency	2010.1	-0.052 (CI = +/-0.021; p = 0.000)	-0.049 (CI = +/-0.126; p = 0.433)	-0.103 (CI = +/-0.220; p = 0.343)	0.684	-5.10%
Frequency	2010.2	-0.056 (CI = +/-0.023; p = 0.000)	-0.039 (CI = +/-0.130; p = 0.545)	-0.086 (CI = +/-0.227; p = 0.440)	0.684	-5.41%
Frequency	2011.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.056 (CI = +/-0.129; p = 0.377)	-0.059 (CI = +/-0.224; p = 0.590)	0.708	-5.98%
Frequency	2011.2	-0.066 (CI = +/-0.026; p = 0.000)	-0.045 (CI = +/-0.133; p = 0.492)	-0.040 (CI = +/-0.231; p = 0.725)	0.707	-6.34%
Frequency	2012.1	-0.066 (CI = +/-0.028; p = 0.000)	-0.046 (CI = +/-0.140; p = 0.501)	-0.038 (CI = +/-0.241; p = 0.746)	0.678	-6.38%
Frequency	2012.2	-0.070 (CI = +/-0.031; p = 0.000)	-0.035 (CI = +/-0.145; p = 0.618)	-0.019 (CI = +/-0.252; p = 0.878)	0.672	-6.77%
Frequency	2013.1	-0.073 (CI = +/-0.035; p = 0.000)	-0.042 (CI = +/-0.152; p = 0.566)	-0.007 (CI = +/-0.263; p = 0.958)	0.652	-7.06%
Frequency	2013.2	-0.074 (CI = +/-0.039; p = 0.001)	-0.040 (CI = +/-0.161; p = 0.608)	-0.002 (CI = +/-0.280; p = 0.987)	0.622	-7.16%
Frequency	2014.1	-0.077 (CI = +/-0.044; p = 0.002)	-0.045 (CI = +/-0.170; p = 0.580)	0.008 (CI = +/-0.296; p = 0.957)	0.589	-7.42%
Frequency	2014.2	-0.079 (CI = +/-0.051; p = 0.005)	-0.042 (CI = +/-0.182; p = 0.629)	0.014 (CI = +/-0.319; p = 0.926)	0.554	-7.57%
Frequency	2015.1	-0.084 (CI = +/-0.058; p = 0.008)	-0.050 (CI = +/-0.192; p = 0.583)	0.030 (CI = +/-0.340; p = 0.850)	0.521	-8.04%
Frequency	2015.2	-0.093 (CI = +/-0.068; p = 0.011)	-0.036 (CI = +/-0.205; p = 0.713)	0.061 (CI = +/-0.367; p = 0.724)	0.507	-8.55%
Frequency	2016.1	-0.088 (CI = +/-0.080; p = 0.034)	-0.029 (CI = +/-0.220; p = 0.780)	0.047 (CI = +/-0.398; p = 0.800)	0.412	-8.40%
Frequency	2016.2	-0.086 (CI = +/-0.097; p = 0.077)	-0.032 (CI = +/-0.242; p = 0.776)	0.040 (CI = +/-0.445; p = 0.845)	0.332	-8.20%
Frequency	2017.1	-0.097 (CI = +/-0.116; p = 0.090)	-0.046 (CI = +/-0.261; p = 0.706)	0.071 (CI = +/-0.488; p = 0.754)	0.294	-9.28%

Collision

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.007 (CI = +/-0.016; p = 0.378)	-0.108 (CI = +/-0.272; p = 0.425)	-0.029	+0.71%
Loss Cost	2005.1	0.002 (CI = +/-0.016; p = 0.775)	-0.075 (CI = +/-0.262; p = 0.564)	-0.047	+0.23%
Loss Cost	2005.2	0.001 (CI = +/-0.017; p = 0.883)	-0.068 (CI = +/-0.268; p = 0.608)	-0.049	+0.12%
Loss Cost	2006.1	0.001 (CI = +/-0.018; p = 0.882)	-0.069 (CI = +/-0.275; p = 0.613)	-0.051	+0.13%
Loss Cost	2006.2	0.000 (CI = +/-0.019; p = 0.978)	-0.062 (CI = +/-0.281; p = 0.656)	-0.053	+0.03%
Loss Cost	2007.1	-0.005 (CI = +/-0.020; p = 0.631)	-0.031 (CI = +/-0.277; p = 0.819)	-0.042	-0.47%
Loss Cost	2007.2	-0.009 (CI = +/-0.021; p = 0.397)	-0.007 (CI = +/-0.278; p = 0.959)	-0.022	-0.88%
Loss Cost	2008.1	-0.005 (CI = +/-0.022; p = 0.628)	-0.027 (CI = +/-0.281; p = 0.843)	-0.045	-0.53%
Loss Cost	2008.2	0.000 (CI = +/-0.023; p = 0.986)	-0.059 (CI = +/-0.279; p = 0.670)	-0.060	+0.02%
Loss Cost	2009.1	0.012 (CI = +/-0.020; p = 0.226)	-0.124 (CI = +/-0.235; p = 0.287)	-0.011	+1.23%
Loss Cost	2009.2	0.013 (CI = +/-0.022; p = 0.237)	-0.128 (CI = +/-0.243; p = 0.288)	-0.014	+1.30%
Loss Cost	2010.1	0.014 (CI = +/-0.024; p = 0.222)	-0.136 (CI = +/-0.251; p = 0.275)	-0.011	+1.46%
Loss Cost	2010.2	0.014 (CI = +/-0.026; p = 0.265)	-0.136 (CI = +/-0.261; p = 0.294)	-0.021	+1.45%
Loss Cost	2011.1	0.016 (CI = +/-0.028; p = 0.261)	-0.143 (CI = +/-0.271; p = 0.287)	-0.020	+1.60%
Loss Cost	2011.2	0.013 (CI = +/-0.031; p = 0.397)	-0.129 (CI = +/-0.281; p = 0.350)	-0.044	+1.31%
Loss Cost	2012.1	0.015 (CI = +/-0.034; p = 0.381)	-0.138 (CI = +/-0.294; p = 0.341)	-0.044	+1.49%
Loss Cost	2012.2	0.012 (CI = +/-0.038; p = 0.531)	-0.124 (CI = +/-0.307; p = 0.409)	-0.062	+1.17%
Loss Cost	2013.1	0.001 (CI = +/-0.041; p = 0.963)	-0.080 (CI = +/-0.308; p = 0.595)	-0.074	+0.09%
Loss Cost	2013.2	-0.007 (CI = +/-0.045; p = 0.761)	-0.050 (CI = +/-0.319; p = 0.747)	-0.065	-0.66%
Loss Cost	2014.1	0.000 (CI = +/-0.050; p = 0.987)	-0.076 (CI = +/-0.334; p = 0.636)	-0.085	+0.04%
Loss Cost	2014.2	-0.014 (CI = +/-0.054; p = 0.582)	-0.023 (CI = +/-0.339; p = 0.889)	-0.053	-1.43%
Loss Cost	2015.1	-0.038 (CI = +/-0.055; p = 0.162)	0.059 (CI = +/-0.321; p = 0.700)	0.085	-3.75%
Loss Cost	2015.2	-0.037 (CI = +/-0.065; p = 0.242)	0.054 (CI = +/-0.347; p = 0.741)	0.033	-3.61%
Loss Cost	2016.1	-0.033 (CI = +/-0.076; p = 0.368)	0.042 (CI = +/-0.378; p = 0.813)	-0.027	-3.23%
Loss Cost	2016.2	-0.014 (CI = +/-0.087; p = 0.739)	-0.013 (CI = +/-0.400; p = 0.943)	-0.121	-1.36%
Loss Cost	2017.1	-0.018 (CI = +/-0.106; p = 0.716)	-0.002 (CI = +/-0.445; p = 0.993)	-0.133	-1.78%
Severity	2004.2	0.028 (CI = +/-0.016; p = 0.001)	0.191 (CI = +/-0.264; p = 0.151)	0.437	+2.80%
Severity	2005.1	0.031 (CI = +/-0.016; p = 0.000)	0.166 (CI = +/-0.261; p = 0.205)	0.473	+3.17%
Severity	2005.2	0.034 (CI = +/-0.017; p = 0.000)	0.145 (CI = +/-0.261; p = 0.266)	0.496	+3.50%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.264; p = 0.329)	0.507	+3.77%
Severity	2006.2	0.041 (CI = +/-0.018; p = 0.000)	0.105 (CI = +/-0.263; p = 0.423)	0.533	+4.16%
Severity	2007.1	0.043 (CI = +/-0.019; p = 0.000)	0.093 (CI = +/-0.268; p = 0.485)	0.531	+4.36%
Severity	2007.2	0.039 (CI = +/-0.020; p = 0.000)	0.112 (CI = +/-0.271; p = 0.404)	0.494	+4.02%
Severity	2008.1	0.042 (CI = +/-0.022; p = 0.000)	0.097 (CI = +/-0.276; p = 0.480)	0.498	+4.30%
Severity	2008.2	0.049 (CI = +/-0.022; p = 0.000)	0.059 (CI = +/-0.268; p = 0.654)	0.553	+4.99%
Severity	2009.1	0.061 (CI = +/-0.019; p = 0.000)	-0.010 (CI = +/-0.216; p = 0.926)	0.722	+6.32%
Severity	2009.2	0.064 (CI = +/-0.020; p = 0.000)	-0.026 (CI = +/-0.220; p = 0.811)	0.721	+6.65%
Severity	2010.1	0.067 (CI = +/-0.021; p = 0.000)	-0.039 (CI = +/-0.226; p = 0.727)	0.712	+6.91%
Severity	2010.2	0.070 (CI = +/-0.023; p = 0.000)	-0.057 (CI = +/-0.230; p = 0.616)	0.711	+7.30%
Severity	2011.1	0.078 (CI = +/-0.024; p = 0.000)	-0.091 (CI = +/-0.226; p = 0.414)	0.739	+8.06%
Severity	2011.2	0.079 (CI = +/-0.026; p = 0.000)	-0.099 (CI = +/-0.235; p = 0.394)	0.719	+8.24%
Severity	2012.1	0.081 (CI = +/-0.029; p = 0.000)	-0.106 (CI = +/-0.245; p = 0.381)	0.695	+8.41%
Severity	2012.2	0.082 (CI = +/-0.032; p = 0.000)	-0.113 (CI = +/-0.257; p = 0.372)	0.669	+8.59%
Severity	2013.1	0.074 (CI = +/-0.034; p = 0.000)	-0.078 (CI = +/-0.260; p = 0.535)	0.613	+7.70%
Severity	2013.2	0.069 (CI = +/-0.038; p = 0.001)	-0.056 (CI = +/-0.271; p = 0.667)	0.550	+7.10%
Severity	2014.1	0.077 (CI = +/-0.042; p = 0.001)	-0.090 (CI = +/-0.279; p = 0.505)	0.567	+8.05%
Severity	2014.2	0.066 (CI = +/-0.046; p = 0.008)	-0.047 (CI = +/-0.283; p = 0.730)	0.481	+6.77%
Severity	2015.1	0.046 (CI = +/-0.046; p = 0.053)	0.022 (CI = +/-0.268; p = 0.866)	0.385	+4.67%
Severity	2015.2	0.057 (CI = +/-0.052; p = 0.033)	-0.016 (CI = +/-0.279; p = 0.901)	0.422	+5.90%
Severity	2016.1	0.055 (CI = +/-0.061; p = 0.075)	-0.009 (CI = +/-0.305; p = 0.949)	0.350	+5.65%
Severity	2016.2	0.074 (CI = +/-0.069; p = 0.038)	-0.064 (CI = +/-0.316; p = 0.669)	0.414	+7.64%
Severity	2017.1	0.079 (CI = +/-0.083; p = 0.060)	-0.080 (CI = +/-0.350; p = 0.627)	0.365	+8.27%
Frequency	2004.2	-0.020 (CI = +/-0.016; p = 0.014)	-0.299 (CI = +/-0.272; p = 0.032)	0.402	-2.03%
Frequency	2005.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.242 (CI = +/-0.227; p = 0.037)	0.566	-2.85%
Frequency	2005.2	-0.033 (CI = +/-0.014; p = 0.000)	-0.214 (CI = +/-0.219; p = 0.055)	0.612	-3.26%
Frequency	2006.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.220; p = 0.077)	0.625	-3.50%
Frequency	2006.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.167 (CI = +/-0.210; p = 0.116)	0.674	-3.97%
Frequency	2007.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.124 (CI = +/-0.184; p = 0.178)	0.763	-4.63%
Frequency	2007.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.119 (CI = +/-0.188; p = 0.205)	0.752	-4.71%
Frequency	2008.1	-0.047 (CI = +/-0.015; p = 0.000)	-0.124 (CI = +/-0.194; p = 0.200)	0.733	-4.63%
Frequency	2008.2	-0.049 (CI = +/-0.016; p = 0.000)	-0.118 (CI = +/-0.199; p = 0.236)	0.723	-4.74%
Frequency	2009.1	-0.049 (CI = +/-0.018; p = 0.000)	-0.115 (CI = +/-0.205; p = 0.262)	0.708	-4.79%
Frequency	2009.2	-0.051 (CI = +/-0.019; p = 0.000)	-0.102 (CI = +/-0.210; p = 0.327)	0.704	-5.01%
Frequency	2010.1	-0.052 (CI = +/-0.021; p = 0.000)	-0.097 (CI = +/-0.218; p = 0.366)	0.689	-5.10%
Frequency	2010.2	-0.056 (CI = +/-0.022; p = 0.000)	-0.079 (CI = +/-0.222; p = 0.469)	0.692	-5.45%
Frequency	2011.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.052 (CI = +/-0.222; p = 0.632)	0.710	-5.98%
Frequency	2011.2	-0.066 (CI = +/-0.025; p = 0.000)	-0.031 (CI = +/-0.226; p = 0.780)	0.714	-6.41%
Frequency	2012.1	-0.066 (CI = +/-0.028; p = 0.000)	-0.032 (CI = +/-0.237; p = 0.780)	0.686	-6.38%
Frequency	2012.2	-0.071 (CI = +/-0.030; p = 0.000)	-0.012 (CI = +/-0.244; p = 0.923)	0.684	-6.83%
Frequency	2013.1	-0.073 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.256; p = 0.993)	0.664	-7.06%
Frequency	2013.2	-0.075 (CI = +/-0.038; p = 0.001)	0.007 (CI = +/-0.271; p = 0.960)	0.637	-7.24%
Frequency	2014.1	-0.077 (CI = +/-0.043; p = 0.002)	0.014 (CI = +/-0.288; p = 0.921)	0.606	-7.42%
Frequency	2014.2	-0.080 (CI = +/-0.049; p = 0.003)	0.024 (CI = +/-0.307; p = 0.869)	0.575	-7.69%
Frequency	2015.1	-0.084 (CI = +/-0.057; p = 0.007)	0.037 (CI = +/-0.329; p = 0.811)	0.543	-8.04%
Frequency	2015.2	-0.094 (CI = +/-0.065; p = 0.008)	0.071 (CI = +/-0.349; p = 0.670)	0.537	-8.98%
Frequency	2016.1	-0.088 (CI = +/-0.076; p = 0.027)	0.052 (CI = +/-0.379; p = 0.774)	0.454	-8.40%
Frequency	2016.2	-0.087 (CI = +/-0.091; p = 0.059)	0.050 (CI = +/-0.417; p = 0.798)	0.383	-8.36%
Frequency	2017.1	-0.097 (CI = +/-0.110; p = 0.076)	0.078 (CI = +/-0.461; p = 0.718)	0.349	-9.28%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend	
								Rate
Loss Cost	2004.2	0.012 (CI = +/-0.018; p = 0.157)	0.019 (CI = +/-0.146; p = 0.789)	0.010 (CI = +/-0.010; p = 0.043)	-0.083 (CI = +/-0.334; p = 0.616)	0.022	+1.26%	
Loss Cost	2005.1	0.007 (CI = +/-0.018; p = 0.412)	-0.004 (CI = +/-0.142; p = 0.955)	0.009 (CI = +/-0.010; p = 0.066)	-0.044 (CI = +/-0.323; p = 0.785)	0.000	+0.73%	
Loss Cost	2005.2	0.006 (CI = +/-0.019; p = 0.498)	0.000 (CI = +/-0.146; p = 0.996)	0.009 (CI = +/-0.010; p = 0.076)	-0.036 (CI = +/-0.332; p = 0.825)	-0.006	+0.64%	
Loss Cost	2006.1	0.007 (CI = +/-0.020; p = 0.497)	0.001 (CI = +/-0.151; p = 0.984)	0.009 (CI = +/-0.010; p = 0.080)	-0.040 (CI = +/-0.340; p = 0.814)	-0.009	+0.68%	
Loss Cost	2006.2	0.006 (CI = +/-0.022; p = 0.582)	0.005 (CI = +/-0.156; p = 0.949)	0.009 (CI = +/-0.010; p = 0.093)	-0.032 (CI = +/-0.350; p = 0.853)	-0.014	+0.59%	
Loss Cost	2007.1	0.000 (CI = +/-0.022; p = 0.984)	-0.017 (CI = +/-0.154; p = 0.828)	0.008 (CI = +/-0.010; p = 0.140)	0.007 (CI = +/-0.346; p = 0.968)	-0.006	+0.02%	
Loss Cost	2007.2	-0.004 (CI = +/-0.023; p = 0.727)	-0.002 (CI = +/-0.158; p = 0.980)	0.007 (CI = +/-0.010; p = 0.180)	0.040 (CI = +/-0.349; p = 0.817)	0.006	-0.40%	
Loss Cost	2008.1	0.001 (CI = +/-0.025; p = 0.961)	0.014 (CI = +/-0.158; p = 0.855)	0.008 (CI = +/-0.010; p = 0.134)	0.009 (CI = +/-0.352; p = 0.957)	-0.006	+0.06%	
Loss Cost	2008.2	0.007 (CI = +/-0.026; p = 0.559)	-0.007 (CI = +/-0.156; p = 0.928)	0.009 (CI = +/-0.010; p = 0.084)	-0.040 (CI = +/-0.348; p = 0.813)	-0.002	+0.74%	
Loss Cost	2009.1	0.023 (CI = +/-0.021; p = 0.035)	0.042 (CI = +/-0.123; p = 0.486)	0.012 (CI = +/-0.008; p = 0.006)	-0.138 (CI = +/-0.273; p = 0.310)	0.174	+2.31%	
Loss Cost	2009.2	0.024 (CI = +/-0.023; p = 0.041)	0.039 (CI = +/-0.127; p = 0.534)	0.012 (CI = +/-0.008; p = 0.006)	-0.146 (CI = +/-0.284; p = 0.301)	0.172	+2.43%	
Loss Cost	2010.1	0.027 (CI = +/-0.025; p = 0.032)	0.049 (CI = +/-0.131; p = 0.449)	0.013 (CI = +/-0.009; p = 0.006)	-0.166 (CI = +/-0.292; p = 0.251)	0.188	+2.78%	
Loss Cost	2010.2	0.028 (CI = +/-0.027; p = 0.047)	0.048 (CI = +/-0.137; p = 0.473)	0.013 (CI = +/-0.009; p = 0.007)	-0.168 (CI = +/-0.306; p = 0.267)	0.178	+2.81%	
Loss Cost	2011.1	0.032 (CI = +/-0.030; p = 0.039)	0.059 (CI = +/-0.142; p = 0.401)	0.013 (CI = +/-0.009; p = 0.007)	-0.191 (CI = +/-0.317; p = 0.224)	0.192	+3.23%	
Loss Cost	2011.2	0.029 (CI = +/-0.033; p = 0.084)	0.066 (CI = +/-0.147; p = 0.364)	0.013 (CI = +/-0.009; p = 0.010)	-0.172 (CI = +/-0.332; p = 0.293)	0.171	+2.90%	
Loss Cost	2012.1	0.034 (CI = +/-0.036; p = 0.065)	0.078 (CI = +/-0.153; p = 0.300)	0.014 (CI = +/-0.010; p = 0.009)	-0.200 (CI = +/-0.345; p = 0.239)	0.189	+3.45%	
Loss Cost	2012.2	0.030 (CI = +/-0.040; p = 0.132)	0.085 (CI = +/-0.160; p = 0.277)	0.013 (CI = +/-0.010; p = 0.014)	-0.179 (CI = +/-0.364; p = 0.315)	0.174	+3.07%	
Loss Cost	2013.1	0.020 (CI = +/-0.044; p = 0.346)	0.065 (CI = +/-0.163; p = 0.412)	0.012 (CI = +/-0.010; p = 0.027)	-0.129 (CI = +/-0.374; p = 0.477)	0.139	+2.05%	
Loss Cost	2013.2	0.011 (CI = +/-0.048; p = 0.634)	0.081 (CI = +/-0.167; p = 0.319)	0.011 (CI = +/-0.011; p = 0.042)	-0.080 (CI = +/-0.390; p = 0.669)	0.158	+1.11%	
Loss Cost	2014.1	0.025 (CI = +/-0.053; p = 0.334)	0.105 (CI = +/-0.170; p = 0.207)	0.013 (CI = +/-0.011; p = 0.025)	-0.145 (CI = +/-0.399; p = 0.452)	0.196	+2.51%	
Loss Cost	2014.2	0.005 (CI = +/-0.054; p = 0.845)	0.135 (CI = +/-0.162; p = 0.096)	0.011 (CI = +/-0.010; p = 0.038)	-0.049 (CI = +/-0.389; p = 0.793)	0.297	+0.51%	
Loss Cost	2015.1	-0.019 (CI = +/-0.056; p = 0.476)	0.099 (CI = +/-0.153; p = 0.184)	0.009 (CI = +/-0.010; p = 0.075)	0.055 (CI = +/-0.370; p = 0.754)	0.398	-1.87%	
Loss Cost	2015.2	-0.021 (CI = +/-0.065; p = 0.496)	0.102 (CI = +/-0.164; p = 0.203)	0.009 (CI = +/-0.010; p = 0.097)	0.063 (CI = +/-0.407; p = 0.741)	0.357	-2.06%	
Loss Cost	2016.1	-0.010 (CI = +/-0.076; p = 0.774)	0.115 (CI = +/-0.176; p = 0.177)	0.009 (CI = +/-0.011; p = 0.088)	0.022 (CI = +/-0.444; p = 0.917)	0.332	-1.01%	
Loss Cost	2016.2	0.004 (CI = +/-0.087; p = 0.917)	0.099 (CI = +/-0.187; p = 0.267)	0.010 (CI = +/-0.011; p = 0.079)	-0.034 (CI = +/-0.479; p = 0.879)	0.249	+0.42%	
Loss Cost	2017.1	0.003 (CI = +/-0.106; p = 0.955)	0.097 (CI = +/-0.208; p = 0.319)	0.010 (CI = +/-0.013; p = 0.107)	-0.029 (CI = +/-0.541; p = 0.907)	0.225	+0.27%	
Severity	2004.2	0.023 (CI = +/-0.018; p = 0.012)	-0.004 (CI = +/-0.146; p = 0.960)	-0.009 (CI = +/-0.010; p = 0.082)	0.228 (CI = +/-0.335; p = 0.174)	0.431	+2.32%	
Severity	2005.1	0.027 (CI = +/-0.018; p = 0.005)	0.014 (CI = +/-0.146; p = 0.845)	-0.008 (CI = +/-0.010; p = 0.118)	0.198 (CI = +/-0.332; p = 0.233)	0.464	+2.73%	
Severity	2005.2	0.030 (CI = +/-0.019; p = 0.003)	0.001 (CI = +/-0.147; p = 0.988)	-0.007 (CI = +/-0.010; p = 0.149)	0.171 (CI = +/-0.334; p = 0.305)	0.483	+3.07%	
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.150; p = 0.863)	-0.007 (CI = +/-0.010; p = 0.194)	0.150 (CI = +/-0.339; p = 0.372)	0.493	+3.36%	
Severity	2006.2	0.037 (CI = +/-0.021; p = 0.001)	-0.002 (CI = +/-0.151; p = 0.976)	-0.006 (CI = +/-0.010; p = 0.245)	0.118 (CI = +/-0.340; p = 0.484)	0.516	+3.78%	
Severity	2007.1	0.039 (CI = +/-0.022; p = 0.001)	0.006 (CI = +/-0.156; p = 0.942)	-0.005 (CI = +/-0.010; p = 0.293)	0.104 (CI = +/-0.348; p = 0.547)	0.511	+3.99%	
Severity	2007.2	0.035 (CI = +/-0.024; p = 0.005)	0.020 (CI = +/-0.157; p = 0.798)	-0.006 (CI = +/-0.010; p = 0.239)	0.136 (CI = +/-0.352; p = 0.437)	0.475	+3.56%	
Severity	2008.1	0.038 (CI = +/-0.025; p = 0.005)	0.031 (CI = +/-0.161; p = 0.697)	-0.005 (CI = +/-0.011; p = 0.301)	0.114 (CI = +/-0.360; p = 0.519)	0.479	+3.90%	
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.001)	0.008 (CI = +/-0.158; p = 0.913)	-0.004 (CI = +/-0.010; p = 0.397)	0.062 (CI = +/-0.353; p = 0.722)	0.530	+4.65%	
Severity	2009.1	0.061 (CI = +/-0.022; p = 0.000)	0.058 (CI = +/-0.126; p = 0.354)	-0.001 (CI = +/-0.008; p = 0.720)	-0.036 (CI = +/-0.280; p = 0.794)	0.717	+6.28%	
Severity	2009.2	0.064 (CI = +/-0.023; p = 0.000)	0.050 (CI = +/-0.130; p = 0.436)	-0.001 (CI = +/-0.008; p = 0.802)	-0.056 (CI = +/-0.289; p = 0.693)	0.712	+6.59%	
Severity	2010.1	0.068 (CI = +/-0.025; p = 0.000)	0.061 (CI = +/-0.133; p = 0.355)	0.000 (CI = +/-0.009; p = 0.930)	-0.079 (CI = +/-0.296; p = 0.587)	0.706	+7.00%	
Severity	2010.2	0.071 (CI = +/-0.027; p = 0.000)	0.052 (CI = +/-0.137; p = 0.443)	0.000 (CI = +/-0.009; p = 0.980)	-0.102 (CI = +/-0.306; p = 0.495)	0.701	+7.39%	
Severity	2011.1	0.081 (CI = +/-0.028; p = 0.000)	0.078 (CI = +/-0.132; p = 0.233)	0.002 (CI = +/-0.008; p = 0.680)	-0.160 (CI = +/-0.294; p = 0.272)	0.742	+8.48%	
Severity	2011.2	0.082 (CI = +/-0.031; p = 0.000)	0.075 (CI = +/-0.138; p = 0.268)	0.002 (CI = +/-0.009; p = 0.667)	-0.167 (CI = +/-0.310; p = 0.276)	0.720	+8.60%	
Severity	2012.1	0.087 (CI = +/-0.034; p = 0.000)	0.085 (CI = +/-0.144; p = 0.233)	0.002 (CI = +/-0.009; p = 0.586)	-0.189 (CI = +/-0.324; p = 0.238)	0.701	+9.05%	
Severity	2012.2	0.088 (CI = +/-0.038; p = 0.000)	0.083 (CI = +/-0.151; p = 0.264)	0.003 (CI = +/-0.010; p = 0.586)	-0.194 (CI = +/-0.345; p = 0.253)	0.672	+9.15%	
Severity	2013.1	0.080 (CI = +/-0.042; p = 0.001)	0.067 (CI = +/-0.156; p = 0.379)	0.002 (CI = +/-0.010; p = 0.750)	-0.154 (CI = +/-0.355; p = 0.376)	0.602	+8.29%	
Severity	2013.2	0.072 (CI = +/-0.047; p = 0.005)	0.081 (CI = +/-0.161; p = 0.305)	0.001 (CI = +/-0.010; p = 0.876)	-0.113 (CI = +/-0.375; p = 0.533)	0.542	+7.45%	
Severity	2014.1	0.087 (CI = +/-0.050; p = 0.002)	0.107 (CI = +/-0.161; p = 0.176)	0.002 (CI = +/-0.010; p = 0.612)	-0.184 (CI = +/-0.378; p = 0.315)	0.586	+9.09%	
Severity	2014.2	0.070 (CI = +/-0.053; p = 0.013)	0.133 (CI = +/-0.157; p = 0.091)	0.001 (CI = +/-0.010; p = 0.821)	-0.102 (CI = +/-0.376; p = 0.570)	0.537	+7.26%	
Severity	2015.1	0.051 (CI = +/-0.056; p = 0.073)	0.104 (CI = +/-0.155; p = 0.171)	-0.001 (CI = +/-0.010; p = 0.861)	-0.019 (CI = +/-0.375; p = 0.916)	0.405	+5.22%	
Severity	2015.2	0.061 (CI = +/-0.064; p = 0.057)	0.090 (CI = +/-0.162; p = 0.251)	0.000 (CI = +/-0.010; p = 0.988)	-0.065 (CI = +/-0.401; p = 0.729)	0.423	+6.34%	
Severity	2016.1	0.065 (CI = +/-0.076; p = 0.086)	0.095 (CI = +/-0.177; p = 0.264)	0.000 (CI = +/-0.011; p = 0.964)	-0.080 (CI = +/-0.445; p = 0.699)	0.344	+6.75%	
Severity	2016.2	0.083 (CI = +/-0.085; p = 0.054)	0.073 (CI = +/-0.183; p = 0.396)	0.001 (CI = +/-0.011; p = 0.823)	-0.151 (CI = +/-0.471; p = 0.492)	0.393	+8.71%	
Severity	2017.1	0.099 (CI = +/-0.101; p = 0.054)	0.090 (CI = +/-0.198; p = 0.330)	0.002 (CI = +/-0.012; p = 0.708)	-0.203 (CI = +/-0.516; p = 0.397)	0.361	+10.39%	
Frequency	2004.2	-0.010 (CI = +/-0.016; p = 0.189)	0.023 (CI = +/-0.132; p = 0.725)	0.019 (CI = +/-0.009; p = 0.000)	-0.311 (CI = +/-0.301; p = 0.043)	0.536	-1.04%	
Frequency	2005.1	-0.020 (CI = +/-0.013; p = 0.004)	-0.018 (CI = +/-0.105; p = 0.728)	0.017 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.238; p = 0.047)	0.698	-1.96%	
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.001 (CI = +/-0.101; p = 0.977)	0.016 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.229; p = 0.075)	0.734	-2.36%	
Frequency	2006.1	-0.026 (CI = +/-0.014; p = 0.000)	-0.011 (CI = +/-0.102; p = 0.823)	0.016 (CI = +/-0.007; p = 0.000)	-0.190 (CI = +/-0.230; p = 0.103)	0.743	-2.59%	
Frequency	2006.2	-0.031 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.096; p = 0.881)	0.015 (CI = +/-0.006; p = 0.000)	-0.150 (CI = +/-0.217; p = 0.169)	0.784	-3.07%	
Frequency	2007.1	-0.039 (CI = +/-0.011; p = 0.000)	-0.022 (CI = +/-0.078; p = 0.565)	0.013 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.175; p = 0.267)	0.867	-3.82%	
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	-0.022 (CI = +/-0.081; p = 0.585)	0.013 (CI = +/-0.005; p = 0.000)	-0.096 (CI = +/-0.181; p = 0.287)	0.860	-3.83%	
Frequency	2008.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.083; p = 0.682)	0.013 (CI = +/-0.005; p = 0.000)	-0.105 (CI = +/-0.185; p = 0.254)	0.851	-3.69%	
Frequency	2008.2	-0.038 (CI = +/-0.014; p = 0.000)	-0.015 (CI = +/-0.086; p = 0.715)	0.013 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.192; p = 0.284)	0.844	-3.73%	
Frequency	2009.1	-0.038 (CI = +/-0.015; p = 0.000)	-0.016 (CI = +/-0.090; p = 0.722)	0.013 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.199; p = 0.303)	0.835	-3.74%	
Frequency	2009.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.011 (CI = +/-0.092; p = 0.812)	0.013 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.206; p = 0.377)	0.831	-3.91%	
Frequency	2010.1	-0.040 (CI = +/-0.018; p = 0.000)	-0.012 (CI = +/-0.096; p = 0.802)	0.013 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.214; p = 0.408)	0.821	-3.94%	
Frequency	2010.2	-0.044 (CI = +/-0.020; p = 0.000)	-0.003 (CI = +/-0.098; p = 0.943)	0.013 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.220; p = 0.540)	0.823	-4.26%	
Frequency	2011.1	-0.050 (CI = +/-0.020; p = 0.000)	-0.019 (CI = +/-0.097; p = 0.684)	0.012 (CI = +/-0.006; p = 0.001)	-0.031 (CI = +/-0.217; p = 0.768)	0.840	-4.84%	
Frequency	2011.2	-0.054 (CI = +/-0.022; p = 0.000)	-0.010 (CI = +/-0.099; p = 0.840)	0.011 (CI = +/-0.006; p = 0.002)	-0.005 (CI = +/-0.222; p = 0.962)	0.843	-5.24%	
Frequency	2012.1	-0.053 (CI = +/-0.025; p = 0.000)	-0.007 (CI = +/-0.104; p = 0.892)	0.011 (CI = +/-0.007; p = 0.002)	-0.012 (CI = +/-0.234; p = 0.917)	0.827	-5.13%	
Frequency	2012.2	-0.057 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.107; p = 0.962)	0.011 (CI = +/-0.007; p = 0.004)	0.015 (CI = +/-0.243; p = 0.900)	0.827	-5.57%	
Frequency	2013.1	-0.059 (CI = +/-0.030; p = 0.001)	-0.002 (CI = +/-0.113; p = 0.973)	0.010 (CI = +/-0.007; p = 0.007)	0.025 (CI = +/-0.258; p = 0.838)	0.815	-5.77%	
Frequency	2013.2	-0.061 (CI = +/-0.034; p = 0.002)	0.001 (CI = +/-0.119; p = 0.992)	0.010 (CI = +/-0.008; p = 0.011)	0.033 (CI = +/-0.277; p = 0.805)	0.799	-5.90%	
Frequency	2014.1	-0.062 (CI = +/-0.040; p = 0.004)	-0.002 (CI = +/-0.127; p = 0.974)	0.010 (CI = +/-0.008; p = 0.017)	0.040 (CI = +/-0.299; p = 0.781)	0.779	-6.04%	
Frequency	2014.2	-0.065 (CI = +/-0.045; p = 0.008)	0.002 (CI = +/-0.135; p = 0.972)	0.010 (CI = +/-0.009; p = 0.026)	0.053 (CI = +/-0.323; p = 0.728)	0.761	-6.34%	
Frequency	2015.1	-0.070 (CI = +/-0.053; p = 0.014)	-0.005 (CI = +/-0.145; p = 0.944)	0.009 (CI = +/-0.009; p = 0.044)	0.073 (CI = +/-0.351; p = 0.659)	0.742	-6.73%	
Frequency	2015.2	-0.082 (CI = +/-0.059; p = 0.010)	0.012 (CI = +/-0.149; p = 0.865)	0.009 (CI = +/-0.009; p = 0.068)	0.129 (CI = +/-0.370; p = 0.462)	0.749	-7.09%	
Frequency	2016.1	-0.075 (CI = +/-0.070; p = 0.036)	0.021 (CI = +/-0.162; p = 0.782)	0.009 (CI = +/-0.010; p = 0.072)	0.102 (CI = +/-0.407; p = 0.593)	0.703	-7.26%	
Frequency	2016.2	-0.079 (CI = +/-0.082; p = 0.057)	0.026 (CI = +/-0.176; p = 0.754)	0.009 (CI = +/-0.011; p = 0.097)	0.117 (CI = +/-0.453; p = 0.578)	0.661	-7.63%	
Frequency	2017.1	-0.096 (CI = +/-0.096; p = 0.050)	0.006 (CI = +/-0.189; p = 0.940)	0.008 (CI = +/-0.012; p = 0.153)	0.174 (CI = +/-0.493; p = 0.445)	0.656	-9.16%	

Collision

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

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2004.2	0.012 (CI = +/-0.017; p = 0.152)	0.010 (CI = +/-0.010; p = 0.041)	-0.086 (CI = +/-0.328; p = 0.599)	0.047	+1.26%
Loss Cost	2005.1	0.007 (CI = +/-0.017; p = 0.403)	0.009 (CI = +/-0.010; p = 0.059)	-0.043 (CI = +/-0.318; p = 0.783)	0.029	+0.73%
Loss Cost	2005.2	0.006 (CI = +/-0.019; p = 0.491)	0.009 (CI = +/-0.010; p = 0.071)	-0.036 (CI = +/-0.326; p = 0.822)	0.024	+0.64%
Loss Cost	2006.1	0.007 (CI = +/-0.020; p = 0.490)	0.009 (CI = +/-0.010; p = 0.074)	-0.040 (CI = +/-0.334; p = 0.811)	0.022	+0.68%
Loss Cost	2006.2	0.006 (CI = +/-0.021; p = 0.576)	0.009 (CI = +/-0.010; p = 0.087)	-0.033 (CI = +/-0.343; p = 0.847)	0.018	+0.59%
Loss Cost	2007.1	0.000 (CI = +/-0.022; p = 0.972)	0.008 (CI = +/-0.010; p = 0.125)	0.008 (CI = +/-0.340; p = 0.962)	0.026	+0.04%
Loss Cost	2007.2	-0.004 (CI = +/-0.023; p = 0.722)	0.007 (CI = +/-0.010; p = 0.170)	0.040 (CI = +/-0.342; p = 0.812)	0.041	-0.40%
Loss Cost	2008.1	0.000 (CI = +/-0.024; p = 0.970)	0.008 (CI = +/-0.010; p = 0.129)	0.008 (CI = +/-0.345; p = 0.961)	0.029	+0.04%
Loss Cost	2008.2	0.007 (CI = +/-0.025; p = 0.550)	0.009 (CI = +/-0.010; p = 0.076)	-0.039 (CI = +/-0.340; p = 0.814)	0.035	+0.74%
Loss Cost	2009.1	0.022 (CI = +/-0.021; p = 0.037)	0.012 (CI = +/-0.008; p = 0.006)	-0.140 (CI = +/-0.270; p = 0.298)	0.190	+2.25%
Loss Cost	2009.2	0.024 (CI = +/-0.023; p = 0.039)	0.012 (CI = +/-0.008; p = 0.006)	-0.150 (CI = +/-0.280; p = 0.279)	0.192	+2.42%
Loss Cost	2010.1	0.027 (CI = +/-0.025; p = 0.034)	0.012 (CI = +/-0.008; p = 0.006)	-0.168 (CI = +/-0.289; p = 0.242)	0.202	+2.70%
Loss Cost	2010.2	0.028 (CI = +/-0.027; p = 0.045)	0.012 (CI = +/-0.009; p = 0.007)	-0.174 (CI = +/-0.302; p = 0.245)	0.194	+2.80%
Loss Cost	2011.1	0.031 (CI = +/-0.030; p = 0.043)	0.013 (CI = +/-0.009; p = 0.007)	-0.192 (CI = +/-0.314; p = 0.218)	0.202	+3.11%
Loss Cost	2011.2	0.028 (CI = +/-0.033; p = 0.084)	0.012 (CI = +/-0.009; p = 0.011)	-0.179 (CI = +/-0.329; p = 0.271)	0.177	+2.89%
Loss Cost	2012.1	0.032 (CI = +/-0.036; p = 0.078)	0.013 (CI = +/-0.010; p = 0.011)	-0.200 (CI = +/-0.345; p = 0.240)	0.184	+3.27%
Loss Cost	2012.2	0.030 (CI = +/-0.040; p = 0.137)	0.013 (CI = +/-0.010; p = 0.017)	-0.188 (CI = +/-0.365; p = 0.294)	0.163	+3.04%
Loss Cost	2013.1	0.018 (CI = +/-0.043; p = 0.384)	0.011 (CI = +/-0.010; p = 0.031)	-0.127 (CI = +/-0.370; p = 0.479)	0.153	+1.86%
Loss Cost	2013.2	0.011 (CI = +/-0.048; p = 0.644)	0.011 (CI = +/-0.011; p = 0.050)	-0.088 (CI = +/-0.388; p = 0.638)	0.155	+1.08%
Loss Cost	2014.1	0.021 (CI = +/-0.054; p = 0.418)	0.012 (CI = +/-0.011; p = 0.038)	-0.138 (CI = +/-0.406; p = 0.481)	0.159	+2.12%
Loss Cost	2014.2	0.004 (CI = +/-0.058; p = 0.873)	0.010 (CI = +/-0.011; p = 0.068)	-0.060 (CI = +/-0.413; p = 0.759)	0.194	+0.44%
Loss Cost	2015.1	-0.023 (CI = +/-0.057; p = 0.389)	0.008 (CI = +/-0.010; p = 0.118)	0.064 (CI = +/-0.379; p = 0.721)	0.356	-2.32%
Loss Cost	2015.2	-0.021 (CI = +/-0.066; p = 0.498)	0.008 (CI = +/-0.010; p = 0.133)	0.055 (CI = +/-0.416; p = 0.778)	0.317	-2.11%
Loss Cost	2016.1	-0.017 (CI = +/-0.078; p = 0.645)	0.008 (CI = +/-0.011; p = 0.143)	0.037 (CI = +/-0.458; p = 0.862)	0.271	-1.67%
Loss Cost	2016.2	0.004 (CI = +/-0.087; p = 0.926)	0.009 (CI = +/-0.011; p = 0.101)	-0.040 (CI = +/-0.482; p = 0.857)	0.223	+0.38%
Loss Cost	2017.1	-0.004 (CI = +/-0.104; p = 0.932)	0.009 (CI = +/-0.012; p = 0.138)	-0.013 (CI = +/-0.534; p = 0.958)	0.216	-0.41%
Severity	2004.2	0.023 (CI = +/-0.017; p = 0.011)	-0.009 (CI = +/-0.010; p = 0.078)	0.229 (CI = +/-0.329; p = 0.166)	0.447	+2.32%
Severity	2005.1	0.027 (CI = +/-0.018; p = 0.004)	-0.008 (CI = +/-0.010; p = 0.107)	0.197 (CI = +/-0.327; p = 0.228)	0.479	+2.72%
Severity	2005.2	0.030 (CI = +/-0.019; p = 0.002)	-0.007 (CI = +/-0.010; p = 0.141)	0.171 (CI = +/-0.328; p = 0.297)	0.499	+3.07%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.002)	-0.007 (CI = +/-0.010; p = 0.179)	0.149 (CI = +/-0.333; p = 0.367)	0.508	+3.35%
Severity	2006.2	0.037 (CI = +/-0.021; p = 0.001)	-0.006 (CI = +/-0.010; p = 0.236)	0.118 (CI = +/-0.334; p = 0.475)	0.531	+3.78%
Severity	2007.1	0.039 (CI = +/-0.022; p = 0.001)	-0.005 (CI = +/-0.010; p = 0.278)	0.103 (CI = +/-0.342; p = 0.542)	0.527	+3.90%
Severity	2007.2	0.035 (CI = +/-0.023; p = 0.004)	-0.006 (CI = +/-0.010; p = 0.220)	0.133 (CI = +/-0.345; p = 0.437)	0.492	+3.56%
Severity	2008.1	0.038 (CI = +/-0.025; p = 0.004)	-0.006 (CI = +/-0.010; p = 0.270)	0.113 (CI = +/-0.353; p = 0.519)	0.494	+3.86%
Severity	2008.2	0.045 (CI = +/-0.025; p = 0.001)	-0.004 (CI = +/-0.010; p = 0.381)	0.061 (CI = +/-0.346; p = 0.722)	0.547	+4.64%
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.633)	-0.039 (CI = +/-0.279; p = 0.777)	0.718	+6.20%
Severity	2009.2	0.064 (CI = +/-0.023; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.742)	-0.062 (CI = +/-0.286; p = 0.659)	0.716	+6.58%
Severity	2010.1	0.067 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.834)	-0.081 (CI = +/-0.295; p = 0.575)	0.707	+6.90%
Severity	2010.2	0.071 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.009; p = 0.959)	-0.108 (CI = +/-0.302; p = 0.466)	0.706	+7.37%
Severity	2011.1	0.080 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.008; p = 0.803)	-0.161 (CI = +/-0.297; p = 0.272)	0.736	+8.32%
Severity	2011.2	0.082 (CI = +/-0.031; p = 0.000)	0.001 (CI = +/-0.009; p = 0.752)	-0.175 (CI = +/-0.311; p = 0.255)	0.716	+8.58%
Severity	2012.1	0.085 (CI = +/-0.034; p = 0.000)	0.002 (CI = +/-0.009; p = 0.710)	-0.188 (CI = +/-0.327; p = 0.244)	0.693	+8.83%
Severity	2012.2	0.087 (CI = +/-0.038; p = 0.000)	0.002 (CI = +/-0.010; p = 0.671)	-0.203 (CI = +/-0.346; p = 0.235)	0.666	+9.12%
Severity	2013.1	0.078 (CI = +/-0.042; p = 0.001)	0.001 (CI = +/-0.010; p = 0.851)	-0.152 (CI = +/-0.355; p = 0.378)	0.606	+8.09%
Severity	2013.2	0.072 (CI = +/-0.047; p = 0.005)	0.000 (CI = +/-0.010; p = 0.966)	-0.121 (CI = +/-0.375; p = 0.506)	0.539	+7.41%
Severity	2014.1	0.083 (CI = +/-0.051; p = 0.003)	0.001 (CI = +/-0.010; p = 0.779)	-0.178 (CI = +/-0.388; p = 0.345)	0.560	+8.67%
Severity	2014.2	0.070 (CI = +/-0.056; p = 0.019)	0.000 (CI = +/-0.011; p = 0.984)	-0.114 (CI = +/-0.401; p = 0.555)	0.466	+7.20%
Severity	2015.1	0.046 (CI = +/-0.058; p = 0.108)	-0.002 (CI = +/-0.010; p = 0.683)	-0.009 (CI = +/-0.386; p = 0.963)	0.358	+4.72%
Severity	2015.2	0.061 (CI = +/-0.064; p = 0.061)	-0.001 (CI = +/-0.010; p = 0.875)	-0.072 (CI = +/-0.405; p = 0.705)	0.403	+6.29%
Severity	2016.1	0.060 (CI = +/-0.076; p = 0.111)	-0.001 (CI = +/-0.011; p = 0.870)	-0.067 (CI = +/-0.447; p = 0.748)	0.323	+6.16%
Severity	2016.2	0.083 (CI = +/-0.083; p = 0.051)	0.001 (CI = +/-0.011; p = 0.910)	-0.156 (CI = +/-0.460; p = 0.472)	0.405	+8.68%
Severity	2017.1	0.092 (CI = +/-0.099; p = 0.064)	0.001 (CI = +/-0.012; p = 0.847)	-0.188 (CI = +/-0.509; p = 0.430)	0.357	+9.69%
Frequency	2004.2	-0.010 (CI = +/-0.016; p = 0.182)	0.019 (CI = +/-0.009; p = 0.000)	-0.315 (CI = +/-0.297; p = 0.038)	0.548	-1.04%
Frequency	2005.1	-0.020 (CI = +/-0.013; p = 0.004)	0.017 (CI = +/-0.007; p = 0.000)	-0.241 (CI = +/-0.235; p = 0.045)	0.706	-1.94%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	0.016 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.225; p = 0.070)	0.742	-2.36%
Frequency	2006.1	-0.026 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.007; p = 0.000)	-0.189 (CI = +/-0.227; p = 0.099)	0.750	-2.58%
Frequency	2006.2	-0.031 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.151 (CI = +/-0.213; p = 0.159)	0.791	-3.07%
Frequency	2007.1	-0.039 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.095 (CI = +/-0.173; p = 0.268)	0.870	-3.80%
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.178; p = 0.294)	0.863	-3.83%
Frequency	2008.1	-0.037 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.104 (CI = +/-0.182; p = 0.251)	0.855	-3.67%
Frequency	2008.2	-0.038 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.188; p = 0.284)	0.849	-3.73%
Frequency	2009.1	-0.038 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.101 (CI = +/-0.195; p = 0.298)	0.840	-3.72%
Frequency	2009.2	-0.040 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.201; p = 0.374)	0.838	-3.90%
Frequency	2010.1	-0.040 (CI = +/-0.018; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.209; p = 0.400)	0.828	-3.93%
Frequency	2010.2	-0.043 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.214; p = 0.533)	0.831	-4.26%
Frequency	2011.1	-0.049 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	-0.031 (CI = +/-0.212; p = 0.766)	0.846	-4.81%
Frequency	2011.2	-0.054 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.004 (CI = +/-0.216; p = 0.969)	0.850	-5.24%
Frequency	2012.1	-0.052 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.012 (CI = +/-0.228; p = 0.915)	0.836	-5.11%
Frequency	2012.2	-0.057 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.015 (CI = +/-0.236; p = 0.898)	0.836	-5.57%
Frequency	2013.1	-0.059 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.007; p = 0.005)	0.025 (CI = +/-0.250; p = 0.833)	0.825	-5.76%
Frequency	2013.2	-0.061 (CI = +/-0.033; p = 0.001)	0.010 (CI = +/-0.007; p = 0.008)	0.033 (CI = +/-0.267; p = 0.799)	0.811	-5.90%
Frequency	2014.1	-0.062 (CI = +/-0.038; p = 0.003)	0.010 (CI = +/-0.008; p = 0.013)	0.040 (CI = +/-0.287; p = 0.774)	0.793	-6.03%
Frequency	2014.2	-0.065 (CI = +/-0.043; p = 0.006)	0.010 (CI = +/-0.008; p = 0.020)	0.053 (CI = +/-0.310; p = 0.720)	0.777	-6.30%
Frequency	2015.1	-0.070 (CI = +/-0.050; p = 0.010)	0.010 (CI = +/-0.009; p = 0.033)	0.073 (CI = +/-0.336; p = 0.648)	0.760	-6.71%
Frequency	2015.2	-0.082 (CI = +/-0.056; p = 0.007)	0.008 (CI = +/-0.009; p = 0.058)	0.128 (CI = +/-0.352; p = 0.447)	0.768	-7.91%
Frequency	2016.1	-0.077 (CI = +/-0.066; p = 0.026)	0.009 (CI = +/-0.009; p = 0.063)	0.105 (CI = +/-0.386; p = 0.566)	0.725	-7.38%
Frequency	2016.2	-0.079 (CI = +/-0.078; p = 0.046)	0.009 (CI = +/-0.010; p = 0.086)	0.115 (CI = +/-0.429; p = 0.566)	0.688	-7.64%
Frequency	2017.1	-0.097 (CI = +/-0.089; p = 0.036)	0.008 (CI = +/-0.011; p = 0.128)	0.175 (CI = +/-0.460; p = 0.416)	0.690	-9.21%

Collision

Coverage = CL

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R ²	Implied Trend	
							Rate
Loss Cost	2004.2	0.002 (CI = +/-0.015; p = 0.763)	0.007 (CI = +/-0.152; p = 0.929)	0.051 (CI = +/-0.322; p = 0.750)	-0.074	+0.23%	
Loss Cost	2005.1	-0.002 (CI = +/-0.015; p = 0.762)	-0.018 (CI = +/-0.147; p = 0.807)	0.077 (CI = +/-0.307; p = 0.615)	-0.077	-0.23%	
Loss Cost	2005.2	-0.003 (CI = +/-0.016; p = 0.666)	-0.012 (CI = +/-0.151; p = 0.877)	0.085 (CI = +/-0.313; p = 0.583)	-0.078	-0.34%	
Loss Cost	2006.1	-0.004 (CI = +/-0.017; p = 0.661)	-0.013 (CI = +/-0.155; p = 0.866)	0.087 (CI = +/-0.319; p = 0.584)	-0.081	-0.37%	
Loss Cost	2006.2	-0.005 (CI = +/-0.018; p = 0.581)	-0.007 (CI = +/-0.160; p = 0.933)	0.096 (CI = +/-0.326; p = 0.554)	-0.080	-0.49%	
Loss Cost	2007.1	-0.010 (CI = +/-0.018; p = 0.286)	-0.029 (CI = +/-0.157; p = 0.704)	0.120 (CI = +/-0.316; p = 0.444)	-0.050	-0.97%	
Loss Cost	2007.2	-0.014 (CI = +/-0.019; p = 0.156)	-0.011 (CI = +/-0.157; p = 0.884)	0.146 (CI = +/-0.315; p = 0.353)	-0.024	-1.34%	
Loss Cost	2008.1	-0.011 (CI = +/-0.020; p = 0.275)	0.000 (CI = +/-0.161; p = 0.996)	0.133 (CI = +/-0.319; p = 0.400)	-0.056	-1.08%	
Loss Cost	2008.2	-0.006 (CI = +/-0.021; p = 0.534)	-0.019 (CI = +/-0.161; p = 0.806)	0.105 (CI = +/-0.317; p = 0.504)	-0.084	-0.64%	
Loss Cost	2009.1	0.003 (CI = +/-0.019; p = 0.723)	0.020 (CI = +/-0.140; p = 0.768)	0.060 (CI = +/-0.272; p = 0.652)	-0.085	+0.33%	
Loss Cost	2009.2	0.003 (CI = +/-0.020; p = 0.767)	0.022 (CI = +/-0.145; p = 0.763)	0.062 (CI = +/-0.281; p = 0.652)	-0.090	+0.30%	
Loss Cost	2010.1	0.004 (CI = +/-0.022; p = 0.735)	0.024 (CI = +/-0.151; p = 0.744)	0.059 (CI = +/-0.289; p = 0.676)	-0.093	+0.37%	
Loss Cost	2010.2	0.002 (CI = +/-0.024; p = 0.841)	0.029 (CI = +/-0.157; p = 0.706)	0.066 (CI = +/-0.298; p = 0.649)	-0.101	+0.24%	
Loss Cost	2011.1	0.003 (CI = +/-0.026; p = 0.822)	0.031 (CI = +/-0.164; p = 0.701)	0.064 (CI = +/-0.308; p = 0.668)	-0.106	+0.29%	
Loss Cost	2011.2	-0.001 (CI = +/-0.028; p = 0.922)	0.045 (CI = +/-0.169; p = 0.584)	0.086 (CI = +/-0.315; p = 0.576)	-0.109	-0.13%	
Loss Cost	2012.1	-0.001 (CI = +/-0.031; p = 0.967)	0.048 (CI = +/-0.177; p = 0.582)	0.083 (CI = +/-0.326; p = 0.600)	-0.115	-0.06%	
Loss Cost	2012.2	-0.006 (CI = +/-0.034; p = 0.725)	0.064 (CI = +/-0.183; p = 0.477)	0.108 (CI = +/-0.335; p = 0.509)	-0.108	-0.57%	
Loss Cost	2013.1	-0.015 (CI = +/-0.035; p = 0.372)	0.037 (CI = +/-0.181; p = 0.675)	0.141 (CI = +/-0.328; p = 0.378)	-0.095	-1.52%	
Loss Cost	2013.2	-0.024 (CI = +/-0.038; p = 0.191)	0.062 (CI = +/-0.184; p = 0.485)	0.181 (CI = +/-0.330; p = 0.264)	-0.035	-2.42%	
Loss Cost	2014.1	-0.020 (CI = +/-0.042; p = 0.332)	0.073 (CI = +/-0.192; p = 0.430)	0.166 (CI = +/-0.342; p = 0.318)	-0.066	-1.97%	
Loss Cost	2014.2	-0.037 (CI = +/-0.042; p = 0.084)	0.115 (CI = +/-0.182; p = 0.196)	0.234 (CI = +/-0.321; p = 0.142)	0.097	-3.63%	
Loss Cost	2015.1	-0.056 (CI = +/-0.041; p = 0.011)	0.076 (CI = +/-0.163; p = 0.338)	0.288 (CI = +/-0.286; p = 0.048)	0.279	-5.41%	
Loss Cost	2015.2	-0.060 (CI = +/-0.047; p = 0.017)	0.085 (CI = +/-0.175; p = 0.313)	0.304 (CI = +/-0.306; p = 0.051)	0.246	-5.83%	
Loss Cost	2016.1	-0.058 (CI = +/-0.055; p = 0.039)	0.088 (CI = +/-0.189; p = 0.327)	0.299 (CI = +/-0.326; p = 0.069)	0.192	-5.65%	
Loss Cost	2016.2	-0.052 (CI = +/-0.065; p = 0.107)	0.077 (CI = +/-0.205; p = 0.426)	0.279 (CI = +/-0.355; p = 0.112)	0.056	-5.06%	
Loss Cost	2017.1	-0.059 (CI = +/-0.077; p = 0.119)	0.066 (CI = +/-0.222; p = 0.521)	0.296 (CI = +/-0.383; p = 0.116)	0.054	-5.75%	
Severity	2004.2	0.032 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.150; p = 0.924)	0.114 (CI = +/-0.318; p = 0.471)	0.395	+3.22%	
Severity	2005.1	0.035 (CI = +/-0.015; p = 0.000)	0.026 (CI = +/-0.149; p = 0.723)	0.094 (CI = +/-0.311; p = 0.543)	0.439	+3.58%	
Severity	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.149; p = 0.891)	0.072 (CI = +/-0.310; p = 0.639)	0.465	+3.89%	
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.151; p = 0.755)	0.058 (CI = +/-0.311; p = 0.705)	0.481	+4.16%	
Severity	2006.2	0.044 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.151; p = 0.942)	0.033 (CI = +/-0.309; p = 0.828)	0.509	+4.52%	
Severity	2007.1	0.046 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.155; p = 0.847)	0.023 (CI = +/-0.313; p = 0.880)	0.509	+4.73%	
Severity	2007.2	0.043 (CI = +/-0.019; p = 0.000)	0.028 (CI = +/-0.158; p = 0.718)	0.042 (CI = +/-0.316; p = 0.787)	0.467	+4.43%	
Severity	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.041 (CI = +/-0.160; p = 0.607)	0.028 (CI = +/-0.318; p = 0.857)	0.477	+4.73%	
Severity	2008.2	0.052 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.157; p = 0.850)	-0.009 (CI = +/-0.309; p = 0.953)	0.534	+5.35%	
Severity	2009.1	0.063 (CI = +/-0.017; p = 0.000)	0.061 (CI = +/-0.123; p = 0.320)	-0.060 (CI = +/-0.239; p = 0.609)	0.726	+6.54%	
Severity	2009.2	0.066 (CI = +/-0.018; p = 0.000)	0.051 (CI = +/-0.126; p = 0.412)	-0.074 (CI = +/-0.244; p = 0.538)	0.722	+6.79%	
Severity	2010.1	0.068 (CI = +/-0.019; p = 0.000)	0.062 (CI = +/-0.129; p = 0.335)	-0.086 (CI = +/-0.247; p = 0.481)	0.718	+7.08%	
Severity	2010.2	0.071 (CI = +/-0.020; p = 0.000)	0.051 (CI = +/-0.133; p = 0.432)	-0.100 (CI = +/-0.252; p = 0.419)	0.714	+7.36%	
Severity	2011.1	0.078 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.128; p = 0.241)	-0.127 (CI = +/-0.240; p = 0.284)	0.752	+8.08%	
Severity	2011.2	0.078 (CI = +/-0.022; p = 0.000)	0.072 (CI = +/-0.134; p = 0.274)	-0.130 (CI = +/-0.249; p = 0.292)	0.731	+8.13%	
Severity	2012.1	0.080 (CI = +/-0.024; p = 0.000)	0.079 (CI = +/-0.139; p = 0.249)	-0.138 (CI = +/-0.256; p = 0.275)	0.711	+8.38%	
Severity	2012.2	0.081 (CI = +/-0.027; p = 0.000)	0.079 (CI = +/-0.147; p = 0.276)	-0.139 (CI = +/-0.268; p = 0.292)	0.684	+8.40%	
Severity	2013.1	0.075 (CI = +/-0.029; p = 0.000)	0.063 (CI = +/-0.150; p = 0.387)	-0.120 (CI = +/-0.271; p = 0.365)	0.622	+7.80%	
Severity	2013.2	0.069 (CI = +/-0.032; p = 0.000)	0.079 (CI = +/-0.155; p = 0.295)	-0.095 (CI = +/-0.278; p = 0.482)	0.569	+7.19%	
Severity	2014.1	0.078 (CI = +/-0.034; p = 0.000)	0.101 (CI = +/-0.154; p = 0.184)	-0.123 (CI = +/-0.274; p = 0.356)	0.605	+8.14%	
Severity	2014.2	0.066 (CI = +/-0.035; p = 0.001)	0.131 (CI = +/-0.150; p = 0.082)	-0.075 (CI = +/-0.265; p = 0.558)	0.566	+6.83%	
Severity	2015.1	0.054 (CI = +/-0.036; p = 0.007)	0.106 (CI = +/-0.146; p = 0.142)	-0.040 (CI = +/-0.256; p = 0.739)	0.446	+5.58%	
Severity	2015.2	0.062 (CI = +/-0.041; p = 0.007)	0.090 (CI = +/-0.153; p = 0.228)	-0.067 (CI = +/-0.267; p = 0.595)	0.467	+6.38%	
Severity	2016.1	0.064 (CI = +/-0.048; p = 0.013)	0.094 (CI = +/-0.165; p = 0.238)	-0.073 (CI = +/-0.285; p = 0.585)	0.399	+6.62%	
Severity	2016.2	0.077 (CI = +/-0.055; p = 0.010)	0.071 (CI = +/-0.172; p = 0.385)	-0.115 (CI = +/-0.298; p = 0.414)	0.446	+8.01%	
Severity	2017.1	0.086 (CI = +/-0.064; p = 0.013)	0.084 (CI = +/-0.184; p = 0.332)	-0.136 (CI = +/-0.317; p = 0.362)	0.416	+8.98%	
Frequency	2004.2	-0.029 (CI = +/-0.016; p = 0.001)	0.000 (CI = +/-0.161; p = 0.997)	-0.063 (CI = +/-0.340; p = 0.708)	0.302	-2.90%	
Frequency	2005.1	-0.037 (CI = +/-0.014; p = 0.000)	-0.044 (CI = +/-0.134; p = 0.510)	-0.017 (CI = +/-0.281; p = 0.900)	0.500	-3.68%	
Frequency	2005.2	-0.042 (CI = +/-0.014; p = 0.000)	-0.022 (CI = +/-0.130; p = 0.736)	0.013 (CI = +/-0.270; p = 0.922)	0.556	-4.07%	
Frequency	2006.1	-0.044 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.130; p = 0.573)	0.029 (CI = +/-0.267; p = 0.829)	0.579	-4.34%	
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.124; p = 0.844)	0.062 (CI = +/-0.253; p = 0.619)	0.640	-4.80%	
Frequency	2007.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.105; p = 0.398)	0.097 (CI = +/-0.213; p = 0.360)	0.754	-5.44%	
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.108; p = 0.464)	0.104 (CI = +/-0.217; p = 0.338)	0.744	-5.53%	
Frequency	2008.1	-0.057 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.112; p = 0.467)	0.105 (CI = +/-0.223; p = 0.344)	0.723	-5.55%	
Frequency	2008.2	-0.059 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.116; p = 0.551)	0.114 (CI = +/-0.228; p = 0.315)	0.714	-5.69%	
Frequency	2009.1	-0.060 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.119; p = 0.491)	0.121 (CI = +/-0.232; p = 0.294)	0.702	-5.83%	
Frequency	2009.2	-0.063 (CI = +/-0.017; p = 0.000)	-0.030 (CI = +/-0.122; p = 0.620)	0.136 (CI = +/-0.235; p = 0.244)	0.703	-6.08%	
Frequency	2010.1	-0.065 (CI = +/-0.018; p = 0.000)	-0.037 (CI = +/-0.125; p = 0.544)	0.145 (CI = +/-0.239; p = 0.224)	0.692	-6.27%	
Frequency	2010.2	-0.069 (CI = +/-0.019; p = 0.000)	-0.022 (CI = +/-0.127; p = 0.718)	0.167 (CI = +/-0.240; p = 0.164)	0.702	-6.64%	
Frequency	2011.1	-0.075 (CI = +/-0.019; p = 0.000)	-0.043 (CI = +/-0.122; p = 0.469)	0.191 (CI = +/-0.230; p = 0.098)	0.739	-7.21%	
Frequency	2011.2	-0.080 (CI = +/-0.021; p = 0.000)	-0.027 (CI = +/-0.123; p = 0.652)	0.216 (CI = +/-0.229; p = 0.064)	0.751	-7.65%	
Frequency	2012.1	-0.081 (CI = +/-0.022; p = 0.000)	-0.032 (CI = +/-0.129; p = 0.612)	0.221 (CI = +/-0.237; p = 0.065)	0.728	-7.78%	
Frequency	2012.2	-0.086 (CI = +/-0.024; p = 0.000)	-0.015 (CI = +/-0.130; p = 0.810)	0.247 (CI = +/-0.238; p = 0.043)	0.737	-8.28%	
Frequency	2013.1	-0.090 (CI = +/-0.026; p = 0.000)	-0.027 (CI = +/-0.134; p = 0.683)	0.261 (CI = +/-0.243; p = 0.037)	0.729	-8.65%	
Frequency	2013.2	-0.094 (CI = +/-0.029; p = 0.000)	-0.017 (CI = +/-0.141; p = 0.800)	0.276 (CI = +/-0.253; p = 0.035)	0.711	-8.96%	
Frequency	2014.1	-0.098 (CI = +/-0.032; p = 0.000)	-0.028 (CI = +/-0.147; p = 0.695)	0.289 (CI = +/-0.261; p = 0.032)	0.694	-9.34%	
Frequency	2014.2	-0.103 (CI = +/-0.036; p = 0.000)	-0.016 (CI = +/-0.155; p = 0.832)	0.308 (CI = +/-0.274; p = 0.030)	0.677	-9.79%	
Frequency	2015.1	-0.110 (CI = +/-0.040; p = 0.000)	-0.030 (CI = +/-0.161; p = 0.691)	0.328 (CI = +/-0.281; p = 0.025)	0.668	-10.40%	
Frequency	2015.2	-0.122 (CI = +/-0.044; p = 0.000)	-0.005 (CI = +/-0.163; p = 0.951)	0.371 (CI = +/-0.284; p = 0.014)	0.691	-11.47%	
Frequency	2016.1	-0.122 (CI = +/-0.051; p = 0.000)	-0.006 (CI = +/-0.176; p = 0.946)	0.373 (CI = +/-0.304; p = 0.020)	0.629	-11.51%	
Frequency	2016.2	-0.129 (CI = +/-0.061; p = 0.001)	0.007 (CI = +/-0.190; p = 0.941)	0.394 (CI = +/-0.330; p = 0.024)	0.588	-12.10%	
Frequency	2017.1	-0.145 (CI = +/-0.068; p = 0.001)	-0.018 (CI = +/-0.196; p = 0.843)	0.432 (CI = +/-0.338; p = 0.017)	0.606	-13.52%	

Collision

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

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.002 (CI = +/-0.015; p = 0.756)	0.050 (CI = +/-0.316; p = 0.752)	-0.045	+0.23%
Loss Cost	2005.1	-0.002 (CI = +/-0.015; p = 0.759)	0.080 (CI = +/-0.302; p = 0.594)	-0.048	-0.23%
Loss Cost	2005.2	-0.003 (CI = +/-0.016; p = 0.656)	0.088 (CI = +/-0.307; p = 0.565)	-0.047	-0.35%
Loss Cost	2006.1	-0.004 (CI = +/-0.017; p = 0.656)	0.089 (CI = +/-0.313; p = 0.567)	-0.049	-0.37%
Loss Cost	2006.2	-0.005 (CI = +/-0.018; p = 0.572)	0.097 (CI = +/-0.319; p = 0.540)	-0.047	-0.49%
Loss Cost	2007.1	-0.010 (CI = +/-0.018; p = 0.279)	0.125 (CI = +/-0.310; p = 0.416)	-0.021	-0.97%
Loss Cost	2007.2	-0.014 (CI = +/-0.019; p = 0.146)	0.148 (CI = +/-0.308; p = 0.334)	0.009	-1.35%
Loss Cost	2008.1	-0.011 (CI = +/-0.020; p = 0.267)	0.133 (CI = +/-0.311; p = 0.390)	-0.020	-1.08%
Loss Cost	2008.2	-0.007 (CI = +/-0.020; p = 0.516)	0.109 (CI = +/-0.309; p = 0.476)	-0.048	-0.65%
Loss Cost	2009.1	0.003 (CI = +/-0.018; p = 0.719)	0.057 (CI = +/-0.266; p = 0.665)	-0.048	+0.33%
Loss Cost	2009.2	0.003 (CI = +/-0.020; p = 0.748)	0.057 (CI = +/-0.273; p = 0.670)	-0.052	+0.31%
Loss Cost	2010.1	0.004 (CI = +/-0.022; p = 0.730)	0.055 (CI = +/-0.281; p = 0.692)	-0.054	+0.37%
Loss Cost	2010.2	0.003 (CI = +/-0.023; p = 0.817)	0.060 (CI = +/-0.290; p = 0.675)	-0.062	+0.27%
Loss Cost	2011.1	0.003 (CI = +/-0.026; p = 0.819)	0.059 (CI = +/-0.300; p = 0.690)	-0.066	+0.29%
Loss Cost	2011.2	-0.001 (CI = +/-0.028; p = 0.954)	0.075 (CI = +/-0.306; p = 0.617)	-0.075	-0.08%
Loss Cost	2012.1	-0.001 (CI = +/-0.030; p = 0.967)	0.074 (CI = +/-0.318; p = 0.632)	-0.079	-0.06%
Loss Cost	2012.2	-0.005 (CI = +/-0.033; p = 0.766)	0.092 (CI = +/-0.327; p = 0.565)	-0.081	-0.48%
Loss Cost	2013.1	-0.015 (CI = +/-0.034; p = 0.361)	0.134 (CI = +/-0.317; p = 0.389)	-0.048	-1.52%
Loss Cost	2013.2	-0.023 (CI = +/-0.037; p = 0.203)	0.164 (CI = +/-0.320; p = 0.296)	-0.007	-2.30%
Loss Cost	2014.1	-0.020 (CI = +/-0.041; p = 0.326)	0.152 (CI = +/-0.335; p = 0.353)	-0.044	-1.97%
Loss Cost	2014.2	-0.034 (CI = +/-0.043; p = 0.112)	0.202 (CI = +/-0.324; p = 0.205)	0.050	-3.36%
Loss Cost	2015.1	-0.056 (CI = +/-0.041; p = 0.010)	0.273 (CI = +/-0.282; p = 0.057)	0.280	-5.41%
Loss Cost	2015.2	-0.057 (CI = +/-0.047; p = 0.019)	0.279 (CI = +/-0.300; p = 0.066)	0.240	-5.58%
Loss Cost	2016.1	-0.058 (CI = +/-0.055; p = 0.038)	0.281 (CI = +/-0.322; p = 0.082)	0.190	-5.65%
Loss Cost	2016.2	-0.049 (CI = +/-0.063; p = 0.118)	0.254 (CI = +/-0.341; p = 0.130)	0.081	-4.76%
Loss Cost	2017.1	-0.059 (CI = +/-0.074; p = 0.108)	0.282 (CI = +/-0.366; p = 0.118)	0.102	-5.75%
Severity	2004.2	0.032 (CI = +/-0.015; p = 0.000)	0.113 (CI = +/-0.311; p = 0.468)	0.412	+3.22%
Severity	2005.1	0.035 (CI = +/-0.015; p = 0.000)	0.089 (CI = +/-0.306; p = 0.556)	0.453	+3.58%
Severity	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.070 (CI = +/-0.304; p = 0.643)	0.480	+3.89%
Severity	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.054 (CI = +/-0.305; p = 0.721)	0.495	+4.16%
Severity	2006.2	0.044 (CI = +/-0.017; p = 0.000)	0.032 (CI = +/-0.302; p = 0.830)	0.525	+4.53%
Severity	2007.1	0.046 (CI = +/-0.018; p = 0.000)	0.021 (CI = +/-0.306; p = 0.892)	0.524	+4.73%
Severity	2007.2	0.044 (CI = +/-0.019; p = 0.000)	0.036 (CI = +/-0.309; p = 0.815)	0.483	+4.45%
Severity	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.021 (CI = +/-0.312; p = 0.893)	0.490	+4.73%
Severity	2008.2	0.052 (CI = +/-0.020; p = 0.000)	-0.012 (CI = +/-0.301; p = 0.934)	0.550	+5.36%
Severity	2009.1	0.063 (CI = +/-0.016; p = 0.000)	-0.072 (CI = +/-0.238; p = 0.542)	0.726	+6.54%
Severity	2009.2	0.066 (CI = +/-0.017; p = 0.000)	-0.086 (CI = +/-0.240; p = 0.470)	0.726	+6.83%
Severity	2010.1	0.068 (CI = +/-0.019; p = 0.000)	-0.097 (CI = +/-0.245; p = 0.422)	0.718	+7.08%
Severity	2010.2	0.072 (CI = +/-0.020; p = 0.000)	-0.113 (CI = +/-0.248; p = 0.358)	0.718	+7.42%
Severity	2011.1	0.078 (CI = +/-0.020; p = 0.000)	-0.141 (CI = +/-0.240; p = 0.237)	0.747	+8.08%
Severity	2011.2	0.079 (CI = +/-0.022; p = 0.000)	-0.147 (CI = +/-0.248; p = 0.231)	0.728	+8.23%
Severity	2012.1	0.080 (CI = +/-0.025; p = 0.000)	-0.153 (CI = +/-0.257; p = 0.229)	0.705	+8.38%
Severity	2012.2	0.082 (CI = +/-0.027; p = 0.000)	-0.159 (CI = +/-0.267; p = 0.228)	0.680	+8.52%
Severity	2013.1	0.075 (CI = +/-0.029; p = 0.000)	-0.132 (CI = +/-0.267; p = 0.313)	0.626	+7.80%
Severity	2013.2	0.071 (CI = +/-0.032; p = 0.000)	-0.116 (CI = +/-0.275; p = 0.388)	0.565	+7.34%
Severity	2014.1	0.078 (CI = +/-0.035; p = 0.000)	-0.143 (CI = +/-0.279; p = 0.294)	0.583	+8.14%
Severity	2014.2	0.069 (CI = +/-0.037; p = 0.001)	-0.111 (CI = +/-0.280; p = 0.413)	0.499	+7.16%
Severity	2015.1	0.054 (CI = +/-0.038; p = 0.008)	-0.062 (CI = +/-0.264; p = 0.626)	0.394	+5.58%
Severity	2015.2	0.065 (CI = +/-0.042; p = 0.005)	-0.094 (CI = +/-0.267; p = 0.463)	0.444	+6.77%
Severity	2016.1	0.064 (CI = +/-0.049; p = 0.014)	-0.093 (CI = +/-0.287; p = 0.497)	0.373	+6.62%
Severity	2016.2	0.080 (CI = +/-0.053; p = 0.007)	-0.137 (CI = +/-0.287; p = 0.318)	0.454	+8.32%
Severity	2017.1	0.086 (CI = +/-0.063; p = 0.012)	-0.154 (CI = +/-0.311; p = 0.300)	0.414	+8.98%
Frequency	2004.2	-0.029 (CI = +/-0.016; p = 0.001)	-0.063 (CI = +/-0.334; p = 0.703)	0.322	-2.90%
Frequency	2005.1	-0.037 (CI = +/-0.014; p = 0.000)	-0.010 (CI = +/-0.277; p = 0.945)	0.508	-3.68%
Frequency	2005.2	-0.042 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.265; p = 0.892)	0.568	-4.08%
Frequency	2006.1	-0.044 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.263; p = 0.788)	0.588	-4.34%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.247; p = 0.597)	0.651	-4.80%
Frequency	2007.1	-0.056 (CI = +/-0.012; p = 0.000)	0.105 (CI = +/-0.211; p = 0.318)	0.756	-5.44%
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	0.112 (CI = +/-0.214; p = 0.293)	0.748	-5.56%
Frequency	2008.1	-0.057 (CI = +/-0.014; p = 0.000)	0.112 (CI = +/-0.220; p = 0.305)	0.728	-5.55%
Frequency	2008.2	-0.059 (CI = +/-0.015; p = 0.000)	0.121 (CI = +/-0.223; p = 0.275)	0.721	-5.71%
Frequency	2009.1	-0.060 (CI = +/-0.016; p = 0.000)	0.128 (CI = +/-0.228; p = 0.259)	0.708	-5.83%
Frequency	2009.2	-0.063 (CI = +/-0.017; p = 0.000)	0.143 (CI = +/-0.230; p = 0.212)	0.711	-6.10%
Frequency	2010.1	-0.065 (CI = +/-0.018; p = 0.000)	0.152 (CI = +/-0.235; p = 0.195)	0.699	-6.27%
Frequency	2010.2	-0.069 (CI = +/-0.019; p = 0.000)	0.172 (CI = +/-0.233; p = 0.141)	0.713	-6.66%
Frequency	2011.1	-0.075 (CI = +/-0.019; p = 0.000)	0.199 (CI = +/-0.226; p = 0.080)	0.744	-7.21%
Frequency	2011.2	-0.080 (CI = +/-0.020; p = 0.000)	0.222 (CI = +/-0.223; p = 0.050)	0.760	-7.68%
Frequency	2012.1	-0.081 (CI = +/-0.022; p = 0.000)	0.227 (CI = +/-0.231; p = 0.053)	0.738	-7.78%
Frequency	2012.2	-0.087 (CI = +/-0.023; p = 0.000)	0.251 (CI = +/-0.230; p = 0.034)	0.749	-8.30%
Frequency	2013.1	-0.090 (CI = +/-0.025; p = 0.000)	0.266 (CI = +/-0.235; p = 0.029)	0.740	-8.65%
Frequency	2013.2	-0.094 (CI = +/-0.028; p = 0.000)	0.280 (CI = +/-0.243; p = 0.026)	0.726	-8.99%
Frequency	2014.1	-0.098 (CI = +/-0.031; p = 0.000)	0.295 (CI = +/-0.252; p = 0.025)	0.710	-9.34%
Frequency	2014.2	-0.103 (CI = +/-0.035; p = 0.000)	0.313 (CI = +/-0.261; p = 0.022)	0.697	-9.82%
Frequency	2015.1	-0.110 (CI = +/-0.039; p = 0.000)	0.334 (CI = +/-0.270; p = 0.018)	0.687	-10.40%
Frequency	2015.2	-0.122 (CI = +/-0.042; p = 0.000)	0.373 (CI = +/-0.268; p = 0.010)	0.713	-11.49%
Frequency	2016.1	-0.122 (CI = +/-0.049; p = 0.000)	0.374 (CI = +/-0.288; p = 0.015)	0.658	-11.51%
Frequency	2016.2	-0.129 (CI = +/-0.057; p = 0.000)	0.392 (CI = +/-0.308; p = 0.017)	0.622	-12.08%
Frequency	2017.1	-0.145 (CI = +/-0.064; p = 0.000)	0.436 (CI = +/-0.316; p = 0.011)	0.641	-13.52%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.022 (CI = +/-0.016; p = 0.009)	-0.180 (CI = +/-0.183; p = 0.054)	0.201	+2.24%
Loss Cost	2005.1	0.023 (CI = +/-0.017; p = 0.009)	-0.171 (CI = +/-0.188; p = 0.072)	0.207	+2.37%
Loss Cost	2005.2	0.020 (CI = +/-0.017; p = 0.027)	-0.149 (CI = +/-0.187; p = 0.114)	0.142	+2.01%
Loss Cost	2006.1	0.023 (CI = +/-0.018; p = 0.017)	-0.132 (CI = +/-0.189; p = 0.165)	0.162	+2.29%
Loss Cost	2006.2	0.021 (CI = +/-0.019; p = 0.036)	-0.120 (CI = +/-0.193; p = 0.215)	0.114	+2.07%
Loss Cost	2007.1	0.021 (CI = +/-0.020; p = 0.043)	-0.117 (CI = +/-0.200; p = 0.240)	0.112	+2.12%
Loss Cost	2007.2	0.018 (CI = +/-0.021; p = 0.094)	-0.101 (CI = +/-0.203; p = 0.318)	0.060	+1.82%
Loss Cost	2008.1	0.021 (CI = +/-0.023; p = 0.072)	-0.087 (CI = +/-0.208; p = 0.399)	0.072	+2.07%
Loss Cost	2008.2	0.026 (CI = +/-0.023; p = 0.026)	-0.116 (CI = +/-0.204; p = 0.253)	0.140	+2.66%
Loss Cost	2009.1	0.027 (CI = +/-0.025; p = 0.033)	-0.113 (CI = +/-0.212; p = 0.284)	0.136	+2.73%
Loss Cost	2009.2	0.029 (CI = +/-0.026; p = 0.030)	-0.124 (CI = +/-0.219; p = 0.254)	0.142	+2.96%
Loss Cost	2010.1	0.024 (CI = +/-0.027; p = 0.087)	-0.151 (CI = +/-0.220; p = 0.170)	0.115	+2.39%
Loss Cost	2010.2	0.031 (CI = +/-0.027; p = 0.026)	-0.187 (CI = +/-0.214; p = 0.084)	0.209	+3.20%
Loss Cost	2011.1	0.027 (CI = +/-0.029; p = 0.071)	-0.208 (CI = +/-0.218; p = 0.060)	0.194	+2.70%
Loss Cost	2011.2	0.031 (CI = +/-0.031; p = 0.054)	-0.225 (CI = +/-0.225; p = 0.050)	0.212	+3.10%
Loss Cost	2012.1	0.037 (CI = +/-0.033; p = 0.031)	-0.199 (CI = +/-0.229; p = 0.085)	0.241	+3.76%
Loss Cost	2012.2	0.028 (CI = +/-0.034; p = 0.104)	-0.163 (CI = +/-0.225; p = 0.145)	0.127	+1.81%
Loss Cost	2013.1	0.029 (CI = +/-0.037; p = 0.121)	-0.159 (CI = +/-0.237; p = 0.177)	0.124	+2.93%
Loss Cost	2013.2	0.025 (CI = +/-0.041; p = 0.213)	-0.145 (CI = +/-0.247; p = 0.233)	0.056	+2.54%
Loss Cost	2014.1	0.021 (CI = +/-0.045; p = 0.344)	-0.160 (CI = +/-0.260; p = 0.212)	0.044	+2.11%
Loss Cost	2014.2	0.017 (CI = +/-0.050; p = 0.488)	-0.147 (CI = +/-0.274; p = 0.273)	-0.011	+1.69%
Loss Cost	2015.1	0.016 (CI = +/-0.057; p = 0.550)	-0.149 (CI = +/-0.294; p = 0.297)	-0.019	+1.64%
Loss Cost	2015.2	0.006 (CI = +/-0.062; p = 0.843)	-0.119 (CI = +/-0.305; p = 0.415)	-0.085	+0.59%
Loss Cost	2016.1	-0.008 (CI = +/-0.069; p = 0.816)	-0.157 (CI = +/-0.317; p = 0.304)	-0.059	-0.75%
Loss Cost	2016.2	0.012 (CI = +/-0.073; p = 0.735)	-0.205 (CI = +/-0.318; p = 0.185)	0.007	+1.18%
Loss Cost	2017.1	0.016 (CI = +/-0.086; p = 0.687)	-0.194 (CI = +/-0.348; p = 0.245)	-0.013	+1.63%
Severity	2004.2	0.041 (CI = +/-0.016; p = 0.000)	-0.346 (CI = +/-0.180; p = 0.000)	0.517	+4.23%
Severity	2005.1	0.045 (CI = +/-0.016; p = 0.000)	-0.324 (CI = +/-0.180; p = 0.001)	0.543	+4.58%
Severity	2005.2	0.042 (CI = +/-0.017; p = 0.000)	-0.308 (CI = +/-0.182; p = 0.002)	0.495	+4.30%
Severity	2006.1	0.046 (CI = +/-0.017; p = 0.000)	-0.282 (CI = +/-0.179; p = 0.003)	0.533	+4.74%
Severity	2006.2	0.045 (CI = +/-0.018; p = 0.000)	-0.276 (CI = +/-0.184; p = 0.005)	0.493	+4.64%
Severity	2007.1	0.048 (CI = +/-0.019; p = 0.000)	-0.262 (CI = +/-0.188; p = 0.008)	0.504	+4.89%
Severity	2007.2	0.047 (CI = +/-0.020; p = 0.000)	-0.260 (CI = +/-0.194; p = 0.010)	0.468	+4.85%
Severity	2008.1	0.052 (CI = +/-0.021; p = 0.000)	-0.236 (CI = +/-0.194; p = 0.019)	0.500	+5.32%
Severity	2008.2	0.058 (CI = +/-0.021; p = 0.000)	-0.268 (CI = +/-0.187; p = 0.007)	0.565	+5.97%
Severity	2009.1	0.060 (CI = +/-0.022; p = 0.000)	-0.256 (CI = +/-0.193; p = 0.011)	0.570	+6.23%
Severity	2009.2	0.064 (CI = +/-0.023; p = 0.000)	-0.272 (CI = +/-0.196; p = 0.008)	0.572	+6.59%
Severity	2010.1	0.060 (CI = +/-0.025; p = 0.000)	-0.292 (CI = +/-0.200; p = 0.006)	0.555	+6.16%
Severity	2010.2	0.070 (CI = +/-0.023; p = 0.000)	-0.338 (CI = +/-0.179; p = 0.001)	0.669	+7.25%
Severity	2011.1	0.067 (CI = +/-0.025; p = 0.000)	-0.351 (CI = +/-0.185; p = 0.001)	0.659	+6.92%
Severity	2011.2	0.068 (CI = +/-0.027; p = 0.000)	-0.357 (CI = +/-0.192; p = 0.001)	0.630	+7.05%
Severity	2012.1	0.075 (CI = +/-0.028; p = 0.000)	-0.329 (CI = +/-0.193; p = 0.002)	0.661	+7.76%
Severity	2012.2	0.067 (CI = +/-0.029; p = 0.000)	-0.300 (CI = +/-0.190; p = 0.004)	0.599	+6.93%
Severity	2013.1	0.070 (CI = +/-0.031; p = 0.000)	-0.288 (CI = +/-0.198; p = 0.007)	0.601	+7.25%
Severity	2013.2	0.070 (CI = +/-0.034; p = 0.000)	-0.289 (CI = +/-0.209; p = 0.009)	0.554	+7.29%
Severity	2014.1	0.069 (CI = +/-0.038; p = 0.001)	-0.294 (CI = +/-0.222; p = 0.013)	0.539	+7.16%
Severity	2014.2	0.068 (CI = +/-0.043; p = 0.004)	-0.289 (CI = +/-0.235; p = 0.019)	0.471	+7.00%
Severity	2015.1	0.070 (CI = +/-0.048; p = 0.007)	-0.280 (CI = +/-0.251; p = 0.031)	0.468	+7.30%
Severity	2015.2	0.062 (CI = +/-0.053; p = 0.025)	-0.256 (CI = +/-0.260; p = 0.054)	0.352	+6.38%
Severity	2016.1	0.056 (CI = +/-0.061; p = 0.066)	-0.272 (CI = +/-0.279; p = 0.055)	0.332	+5.79%
Severity	2016.2	0.071 (CI = +/-0.066; p = 0.036)	-0.309 (CI = +/-0.285; p = 0.036)	0.394	+7.37%
Severity	2017.1	0.082 (CI = +/-0.076; p = 0.037)	-0.282 (CI = +/-0.306; p = 0.068)	0.412	+8.53%
Frequency	2004.2	-0.019 (CI = +/-0.008; p = 0.000)	0.166 (CI = +/-0.085; p = 0.000)	0.519	-1.91%
Frequency	2005.1	-0.021 (CI = +/-0.008; p = 0.000)	0.153 (CI = +/-0.082; p = 0.001)	0.561	-2.11%
Frequency	2005.2	-0.022 (CI = +/-0.008; p = 0.000)	0.159 (CI = +/-0.084; p = 0.000)	0.561	-2.20%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.084; p = 0.001)	0.582	-2.34%
Frequency	2006.2	-0.025 (CI = +/-0.008; p = 0.000)	0.156 (CI = +/-0.086; p = 0.001)	0.581	-2.45%
Frequency	2007.1	-0.027 (CI = +/-0.009; p = 0.000)	0.145 (CI = +/-0.085; p = 0.002)	0.609	-2.63%
Frequency	2007.2	-0.029 (CI = +/-0.009; p = 0.000)	0.160 (CI = +/-0.082; p = 0.000)	0.661	-2.89%
Frequency	2008.1	-0.031 (CI = +/-0.009; p = 0.000)	0.149 (CI = +/-0.082; p = 0.001)	0.684	-3.08%
Frequency	2008.2	-0.032 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.084; p = 0.001)	0.664	-3.13%
Frequency	2009.1	-0.034 (CI = +/-0.010; p = 0.000)	0.143 (CI = +/-0.086; p = 0.002)	0.678	-3.30%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.088; p = 0.002)	0.666	-3.40%
Frequency	2010.1	-0.036 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.090; p = 0.004)	0.674	-3.55%
Frequency	2010.2	-0.038 (CI = +/-0.012; p = 0.000)	0.151 (CI = +/-0.091; p = 0.002)	0.685	-3.78%
Frequency	2011.1	-0.040 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.093; p = 0.004)	0.692	-3.95%
Frequency	2011.2	-0.038 (CI = +/-0.013; p = 0.000)	0.132 (CI = +/-0.094; p = 0.008)	0.640	-3.68%
Frequency	2012.1	-0.038 (CI = +/-0.014; p = 0.000)	0.130 (CI = +/-0.098; p = 0.012)	0.628	-3.71%
Frequency	2012.2	-0.039 (CI = +/-0.015; p = 0.000)	0.136 (CI = +/-0.102; p = 0.011)	0.609	-3.86%
Frequency	2013.1	-0.041 (CI = +/-0.017; p = 0.000)	0.130 (CI = +/-0.107; p = 0.020)	0.611	-4.03%
Frequency	2013.2	-0.045 (CI = +/-0.018; p = 0.000)	0.144 (CI = +/-0.107; p = 0.011)	0.639	-4.43%
Frequency	2014.1	-0.048 (CI = +/-0.019; p = 0.000)	0.134 (CI = +/-0.111; p = 0.021)	0.650	-4.71%
Frequency	2014.2	-0.051 (CI = +/-0.021; p = 0.000)	0.142 (CI = +/-0.115; p = 0.019)	0.634	-4.97%
Frequency	2015.1	-0.054 (CI = +/-0.023; p = 0.000)	0.131 (CI = +/-0.121; p = 0.035)	0.641	-5.28%
Frequency	2015.2	-0.056 (CI = +/-0.026; p = 0.000)	0.137 (CI = +/-0.129; p = 0.039)	0.601	-5.45%
Frequency	2016.1	-0.064 (CI = +/-0.028; p = 0.000)	0.115 (CI = +/-0.130; p = 0.079)	0.651	-6.18%
Frequency	2016.2	-0.059 (CI = +/-0.032; p = 0.001)	0.104 (CI = +/-0.137; p = 0.125)	0.555	-5.77%
Frequency	2017.1	-0.066 (CI = +/-0.036; p = 0.002)	0.088 (CI = +/-0.146; p = 0.211)	0.572	-6.35%

Comprehensive

Coverage = CM
 End Trend Period = 2023.2
 Excluded Points = 2016.1,2016.2,2017.2
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.007 (CI = +/-0.019; p = 0.453)	-0.155 (CI = +/-0.173; p = 0.078)	0.352 (CI = +/-0.314; p = 0.029)	0.281	+0.70%
Loss Cost	2005.1	0.008 (CI = +/-0.020; p = 0.410)	-0.149 (CI = +/-0.178; p = 0.097)	0.345 (CI = +/-0.321; p = 0.036)	0.282	+0.81%
Loss Cost	2005.2	0.002 (CI = +/-0.020; p = 0.834)	-0.118 (CI = +/-0.172; p = 0.172)	0.391 (CI = +/-0.309; p = 0.015)	0.264	+0.20%
Loss Cost	2006.1	0.005 (CI = +/-0.021; p = 0.628)	-0.104 (CI = +/-0.175; p = 0.234)	0.374 (CI = +/-0.311; p = 0.020)	0.274	+0.49%
Loss Cost	2006.2	0.001 (CI = +/-0.021; p = 0.944)	-0.083 (CI = +/-0.176; p = 0.340)	0.404 (CI = +/-0.312; p = 0.013)	0.257	+0.07%
Loss Cost	2007.1	0.001 (CI = +/-0.023; p = 0.956)	-0.084 (CI = +/-0.182; p = 0.353)	0.404 (CI = +/-0.320; p = 0.015)	0.254	+0.06%
Loss Cost	2007.2	-0.005 (CI = +/-0.024; p = 0.656)	-0.057 (CI = +/-0.181; p = 0.521)	0.443 (CI = +/-0.316; p = 0.008)	0.250	-0.52%
Loss Cost	2008.1	-0.003 (CI = +/-0.025; p = 0.826)	-0.047 (CI = +/-0.186; p = 0.609)	0.430 (CI = +/-0.323; p = 0.011)	0.253	-0.27%
Loss Cost	2008.2	0.004 (CI = +/-0.026; p = 0.738)	-0.076 (CI = +/-0.184; p = 0.400)	0.387 (CI = +/-0.317; p = 0.019)	0.302	+0.42%
Loss Cost	2009.1	0.004 (CI = +/-0.028; p = 0.743)	-0.076 (CI = +/-0.192; p = 0.423)	0.386 (CI = +/-0.327; p = 0.023)	0.298	+0.45%
Loss Cost	2009.2	0.006 (CI = +/-0.030; p = 0.663)	-0.083 (CI = +/-0.200; p = 0.396)	0.374 (CI = +/-0.340; p = 0.032)	0.298	+0.65%
Loss Cost	2010.1	-0.002 (CI = +/-0.031; p = 0.902)	-0.114 (CI = +/-0.196; p = 0.239)	0.411 (CI = +/-0.329; p = 0.017)	0.317	-0.18%
Loss Cost	2010.2	0.009 (CI = +/-0.031; p = 0.549)	-0.153 (CI = +/-0.187; p = 0.104)	0.352 (CI = +/-0.314; p = 0.030)	0.408	+0.90%
Loss Cost	2011.1	0.002 (CI = +/-0.032; p = 0.911)	-0.177 (CI = +/-0.187; p = 0.062)	0.382 (CI = +/-0.311; p = 0.019)	0.426	+0.17%
Loss Cost	2011.2	0.007 (CI = +/-0.035; p = 0.688)	-0.194 (CI = +/-0.194; p = 0.051)	0.356 (CI = +/-0.322; p = 0.032)	0.441	+0.68%
Loss Cost	2012.1	0.016 (CI = +/-0.036; p = 0.360)	-0.165 (CI = +/-0.192; p = 0.089)	0.322 (CI = +/-0.315; p = 0.046)	0.485	+1.64%
Loss Cost	2012.2	0.000 (CI = +/-0.035; p = 0.989)	-0.118 (CI = +/-0.173; p = 0.169)	0.396 (CI = +/-0.283; p = 0.009)	0.494	-0.02%
Loss Cost	2013.1	0.003 (CI = +/-0.039; p = 0.893)	-0.110 (CI = +/-0.184; p = 0.219)	0.387 (CI = +/-0.297; p = 0.014)	0.493	+0.25%
Loss Cost	2013.2	-0.005 (CI = +/-0.044; p = 0.795)	-0.091 (CI = +/-0.191; p = 0.323)	0.419 (CI = +/-0.310; p = 0.012)	0.471	-0.54%
Loss Cost	2014.1	-0.011 (CI = +/-0.050; p = 0.650)	-0.104 (CI = +/-0.204; p = 0.292)	0.435 (CI = +/-0.327; p = 0.013)	0.467	-1.06%
Loss Cost	2014.2	-0.020 (CI = +/-0.058; p = 0.466)	-0.086 (CI = +/-0.216; p = 0.403)	0.469 (CI = +/-0.350; p = 0.013)	0.452	-2.00%
Loss Cost	2015.1	-0.016 (CI = +/-0.071; p = 0.628)	-0.078 (CI = +/-0.235; p = 0.479)	0.457 (CI = +/-0.381; p = 0.023)	0.445	-1.59%
Loss Cost	2015.2	-0.046 (CI = +/-0.084; p = 0.248)	-0.042 (CI = +/-0.236; p = 0.701)	0.553 (CI = +/-0.400; p = 0.012)	0.470	-4.51%
Loss Cost	2017.1	-0.098 (CI = +/-0.106; p = 0.068)	-0.097 (CI = +/-0.235; p = 0.374)	0.686 (CI = +/-0.420; p = 0.005)	0.567	-9.30%
Severity	2004.2	0.023 (CI = +/-0.018; p = 0.018)	-0.317 (CI = +/-0.171; p = 0.001)	0.482 (CI = +/-0.310; p = 0.003)	0.609	+2.29%
Severity	2005.1	0.026 (CI = +/-0.019; p = 0.009)	-0.299 (CI = +/-0.171; p = 0.001)	0.461 (CI = +/-0.309; p = 0.005)	0.627	+2.65%
Severity	2005.2	0.021 (CI = +/-0.019; p = 0.034)	-0.273 (CI = +/-0.169; p = 0.003)	0.499 (CI = +/-0.302; p = 0.002)	0.610	+2.13%
Severity	2006.1	0.026 (CI = +/-0.020; p = 0.012)	-0.251 (CI = +/-0.167; p = 0.005)	0.472 (CI = +/-0.296; p = 0.003)	0.638	+2.59%
Severity	2006.2	0.023 (CI = +/-0.021; p = 0.034)	-0.236 (CI = +/-0.170; p = 0.008)	0.494 (CI = +/-0.301; p = 0.002)	0.617	+2.28%
Severity	2007.1	0.025 (CI = +/-0.022; p = 0.029)	-0.227 (CI = +/-0.175; p = 0.013)	0.482 (CI = +/-0.307; p = 0.003)	0.622	+2.50%
Severity	2007.2	0.022 (CI = +/-0.023; p = 0.061)	-0.216 (CI = +/-0.180; p = 0.021)	0.498 (CI = +/-0.315; p = 0.003)	0.600	+2.26%
Severity	2008.1	0.027 (CI = +/-0.024; p = 0.031)	-0.196 (CI = +/-0.181; p = 0.035)	0.473 (CI = +/-0.314; p = 0.005)	0.623	+2.74%
Severity	2008.2	0.034 (CI = +/-0.025; p = 0.008)	-0.228 (CI = +/-0.177; p = 0.014)	0.427 (CI = +/-0.304; p = 0.008)	0.668	+3.50%
Severity	2009.1	0.037 (CI = +/-0.026; p = 0.009)	-0.219 (CI = +/-0.183; p = 0.021)	0.417 (CI = +/-0.312; p = 0.011)	0.670	+3.73%
Severity	2009.2	0.040 (CI = +/-0.029; p = 0.009)	-0.232 (CI = +/-0.189; p = 0.019)	0.398 (CI = +/-0.322; p = 0.018)	0.667	+4.07%
Severity	2010.1	0.033 (CI = +/-0.030; p = 0.030)	-0.256 (CI = +/-0.189; p = 0.010)	0.427 (CI = +/-0.319; p = 0.011)	0.671	+3.39%
Severity	2010.2	0.047 (CI = +/-0.027; p = 0.002)	-0.306 (CI = +/-0.165; p = 0.001)	0.351 (CI = +/-0.277; p = 0.016)	0.771	+4.84%
Severity	2011.1	0.042 (CI = +/-0.029; p = 0.007)	-0.324 (CI = +/-0.168; p = 0.001)	0.372 (CI = +/-0.280; p = 0.012)	0.772	+4.30%
Severity	2011.2	0.042 (CI = +/-0.032; p = 0.013)	-0.324 (CI = +/-0.178; p = 0.001)	0.372 (CI = +/-0.295; p = 0.016)	0.752	+4.30%
Severity	2012.1	0.051 (CI = +/-0.033; p = 0.005)	-0.297 (CI = +/-0.175; p = 0.002)	0.339 (CI = +/-0.287; p = 0.024)	0.782	+5.24%
Severity	2012.2	0.036 (CI = +/-0.032; p = 0.028)	-0.254 (CI = +/-0.157; p = 0.004)	0.407 (CI = +/-0.258; p = 0.004)	0.789	+3.67%
Severity	2013.1	0.040 (CI = +/-0.035; p = 0.028)	-0.242 (CI = +/-0.165; p = 0.007)	0.393 (CI = +/-0.268; p = 0.007)	0.792	+4.09%
Severity	2013.2	0.038 (CI = +/-0.040; p = 0.061)	-0.238 (CI = +/-0.177; p = 0.012)	0.400 (CI = +/-0.287; p = 0.010)	0.768	+3.91%
Severity	2014.1	0.037 (CI = +/-0.047; p = 0.113)	-0.242 (CI = +/-0.190; p = 0.017)	0.405 (CI = +/-0.306; p = 0.013)	0.760	+3.74%
Severity	2014.2	0.031 (CI = +/-0.055; p = 0.243)	-0.232 (CI = +/-0.204; p = 0.029)	0.425 (CI = +/-0.332; p = 0.016)	0.728	+3.16%
Severity	2015.1	0.040 (CI = +/-0.066; p = 0.206)	-0.215 (CI = +/-0.220; p = 0.054)	0.400 (CI = +/-0.356; p = 0.031)	0.731	+4.12%
Severity	2015.2	0.013 (CI = +/-0.079; p = 0.716)	-0.183 (CI = +/-0.222; p = 0.097)	0.485 (CI = +/-0.377; p = 0.017)	0.703	+1.33%
Severity	2017.1	-0.006 (CI = +/-0.112; p = 0.908)	-0.203 (CI = +/-0.247; p = 0.096)	0.535 (CI = +/-0.441; p = 0.023)	0.696	-0.59%
Frequency	2004.2	-0.016 (CI = +/-0.009; p = 0.001)	0.162 (CI = +/-0.082; p = 0.000)	-0.130 (CI = +/-0.149; p = 0.085)	0.597	-1.56%
Frequency	2005.1	-0.018 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.080; p = 0.001)	-0.116 (CI = +/-0.145; p = 0.113)	0.634	-1.79%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.082; p = 0.001)	-0.108 (CI = +/-0.147; p = 0.144)	0.630	-1.89%
Frequency	2006.1	-0.021 (CI = +/-0.010; p = 0.000)	0.147 (CI = +/-0.083; p = 0.001)	-0.099 (CI = +/-0.148; p = 0.182)	0.646	-2.05%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.085; p = 0.001)	-0.090 (CI = +/-0.151; p = 0.230)	0.641	-2.16%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	0.143 (CI = +/-0.085; p = 0.002)	-0.078 (CI = +/-0.149; p = 0.292)	0.665	-2.37%
Frequency	2007.2	-0.028 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.082; p = 0.000)	-0.055 (CI = +/-0.143; p = 0.439)	0.712	-2.72%
Frequency	2008.1	-0.030 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.082; p = 0.001)	-0.043 (CI = +/-0.142; p = 0.537)	0.731	-2.93%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	0.151 (CI = +/-0.085; p = 0.001)	-0.040 (CI = +/-0.147; p = 0.576)	0.710	-2.98%
Frequency	2009.1	-0.032 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.087; p = 0.002)	-0.031 (CI = +/-0.148; p = 0.670)	0.720	-3.16%
Frequency	2009.2	-0.033 (CI = +/-0.014; p = 0.000)	0.149 (CI = +/-0.090; p = 0.002)	-0.024 (CI = +/-0.153; p = 0.753)	0.704	-3.29%
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	0.142 (CI = +/-0.093; p = 0.005)	-0.016 (CI = +/-0.157; p = 0.835)	0.709	-3.45%
Frequency	2010.2	-0.038 (CI = +/-0.016; p = 0.000)	0.154 (CI = +/-0.095; p = 0.003)	0.001 (CI = +/-0.159; p = 0.986)	0.715	-3.76%
Frequency	2011.1	-0.040 (CI = +/-0.017; p = 0.000)	0.147 (CI = +/-0.098; p = 0.005)	0.010 (CI = +/-0.163; p = 0.903)	0.718	-3.95%
Frequency	2011.2	-0.035 (CI = +/-0.017; p = 0.000)	0.130 (CI = +/-0.097; p = 0.011)	-0.015 (CI = +/-0.160; p = 0.842)	0.671	-3.47%
Frequency	2012.1	-0.035 (CI = +/-0.019; p = 0.001)	0.132 (CI = +/-0.102; p = 0.014)	-0.017 (CI = +/-0.167; p = 0.832)	0.655	-3.43%
Frequency	2012.2	-0.036 (CI = +/-0.022; p = 0.003)	0.136 (CI = +/-0.108; p = 0.017)	-0.011 (CI = +/-0.177; p = 0.898)	0.621	-3.56%
Frequency	2013.1	-0.038 (CI = +/-0.024; p = 0.005)	0.132 (CI = +/-0.115; p = 0.027)	-0.006 (CI = +/-0.186; p = 0.943)	0.612	-3.69%
Frequency	2013.2	-0.044 (CI = +/-0.027; p = 0.004)	0.147 (CI = +/-0.118; p = 0.018)	0.019 (CI = +/-0.191; p = 0.837)	0.625	-4.28%
Frequency	2014.1	-0.047 (CI = +/-0.031; p = 0.005)	0.139 (CI = +/-0.125; p = 0.033)	0.030 (CI = +/-0.201; p = 0.756)	0.624	-4.63%
Frequency	2014.2	-0.051 (CI = +/-0.036; p = 0.010)	0.146 (CI = +/-0.134; p = 0.035)	0.044 (CI = +/-0.218; p = 0.671)	0.578	-5.00%
Frequency	2015.1	-0.056 (CI = +/-0.044; p = 0.016)	0.137 (CI = +/-0.145; p = 0.062)	0.057 (CI = +/-0.235; p = 0.602)	0.568	-5.48%
Frequency	2015.2	-0.059 (CI = +/-0.056; p = 0.041)	0.141 (CI = +/-0.159; p = 0.076)	0.067 (CI = +/-0.269; p = 0.590)	0.464	-5.77%
Frequency	2017.1	-0.092 (CI = +/-0.073; p = 0.019)	0.106 (CI = +/-0.161; p = 0.170)	0.151 (CI = +/-0.287; p = 0.265)	0.556	-8.76%

Comprehensive

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

Fit	Start Date				Adjusted R ²	Implied Trend
		Time	Seasonality	Mobility		Rate
Loss Cost	2004.2	0.029 (CI = +/-0.018; p = 0.002)	-0.161 (CI = +/-0.179; p = 0.076)	0.010 (CI = +/-0.011; p = 0.073)	0.251	+2.98%
Loss Cost	2005.1	0.031 (CI = +/-0.019; p = 0.002)	-0.149 (CI = +/-0.183; p = 0.107)	0.011 (CI = +/-0.011; p = 0.066)	0.262	+3.19%
Loss Cost	2005.2	0.028 (CI = +/-0.019; p = 0.006)	-0.129 (CI = +/-0.182; p = 0.158)	0.010 (CI = +/-0.011; p = 0.074)	0.199	+2.81%
Loss Cost	2006.1	0.031 (CI = +/-0.020; p = 0.003)	-0.108 (CI = +/-0.183; p = 0.238)	0.011 (CI = +/-0.011; p = 0.056)	0.231	+3.20%
Loss Cost	2006.2	0.029 (CI = +/-0.021; p = 0.007)	-0.098 (CI = +/-0.187; p = 0.294)	0.011 (CI = +/-0.011; p = 0.063)	0.183	+2.99%
Loss Cost	2007.1	0.031 (CI = +/-0.022; p = 0.008)	-0.092 (CI = +/-0.193; p = 0.341)	0.011 (CI = +/-0.012; p = 0.064)	0.183	+3.11%
Loss Cost	2007.2	0.028 (CI = +/-0.023; p = 0.020)	-0.077 (CI = +/-0.197; p = 0.427)	0.011 (CI = +/-0.012; p = 0.072)	0.132	+2.81%
Loss Cost	2008.1	0.031 (CI = +/-0.024; p = 0.013)	-0.059 (CI = +/-0.201; p = 0.552)	0.011 (CI = +/-0.012; p = 0.060)	0.155	+3.18%
Loss Cost	2008.2	0.038 (CI = +/-0.024; p = 0.003)	-0.089 (CI = +/-0.195; p = 0.357)	0.012 (CI = +/-0.011; p = 0.041)	0.239	+3.86%
Loss Cost	2009.1	0.040 (CI = +/-0.026; p = 0.004)	-0.081 (CI = +/-0.202; p = 0.418)	0.012 (CI = +/-0.012; p = 0.041)	0.238	+4.04%
Loss Cost	2009.2	0.042 (CI = +/-0.028; p = 0.004)	-0.093 (CI = +/-0.207; p = 0.363)	0.012 (CI = +/-0.012; p = 0.041)	0.248	+4.34%
Loss Cost	2010.1	0.037 (CI = +/-0.029; p = 0.015)	-0.118 (CI = +/-0.211; p = 0.260)	0.012 (CI = +/-0.012; p = 0.052)	0.215	+3.77%
Loss Cost	2010.2	0.046 (CI = +/-0.029; p = 0.003)	-0.154 (CI = +/-0.200; p = 0.126)	0.012 (CI = +/-0.011; p = 0.032)	0.327	+4.69%
Loss Cost	2011.1	0.041 (CI = +/-0.031; p = 0.010)	-0.172 (CI = +/-0.206; p = 0.097)	0.012 (CI = +/-0.011; p = 0.041)	0.306	+4.23%
Loss Cost	2011.2	0.046 (CI = +/-0.032; p = 0.007)	-0.190 (CI = +/-0.211; p = 0.075)	0.012 (CI = +/-0.011; p = 0.039)	0.329	+4.70%
Loss Cost	2012.1	0.054 (CI = +/-0.034; p = 0.003)	-0.156 (CI = +/-0.210; p = 0.137)	0.013 (CI = +/-0.011; p = 0.026)	0.381	+5.60%
Loss Cost	2012.2	0.045 (CI = +/-0.034; p = 0.011)	-0.123 (CI = +/-0.204; p = 0.222)	0.012 (CI = +/-0.010; p = 0.023)	0.306	+4.63%
Loss Cost	2013.1	0.048 (CI = +/-0.037; p = 0.014)	-0.112 (CI = +/-0.215; p = 0.287)	0.013 (CI = +/-0.011; p = 0.024)	0.309	+4.94%
Loss Cost	2013.2	0.044 (CI = +/-0.040; p = 0.032)	-0.100 (CI = +/-0.224; p = 0.362)	0.012 (CI = +/-0.011; p = 0.027)	0.255	+4.55%
Loss Cost	2014.1	0.041 (CI = +/-0.045; p = 0.067)	-0.110 (CI = +/-0.238; p = 0.342)	0.012 (CI = +/-0.011; p = 0.035)	0.238	+4.23%
Loss Cost	2014.2	0.037 (CI = +/-0.049; p = 0.125)	-0.096 (CI = +/-0.250; p = 0.425)	0.012 (CI = +/-0.012; p = 0.039)	0.196	+3.79%
Loss Cost	2015.1	0.038 (CI = +/-0.055; p = 0.161)	-0.093 (CI = +/-0.269; p = 0.469)	0.012 (CI = +/-0.012; p = 0.046)	0.186	+3.89%
Loss Cost	2015.2	0.027 (CI = +/-0.059; p = 0.333)	-0.060 (CI = +/-0.276; p = 0.645)	0.013 (CI = +/-0.012; p = 0.042)	0.161	+2.77%
Loss Cost	2016.1	0.015 (CI = +/-0.065; p = 0.633)	-0.096 (CI = +/-0.287; p = 0.478)	0.012 (CI = +/-0.012; p = 0.046)	0.188	+1.46%
Loss Cost	2016.2	0.030 (CI = +/-0.067; p = 0.347)	-0.142 (CI = +/-0.288; p = 0.302)	0.012 (CI = +/-0.012; p = 0.053)	0.242	+3.06%
Loss Cost	2017.1	0.034 (CI = +/-0.079; p = 0.357)	-0.131 (CI = +/-0.316; p = 0.377)	0.012 (CI = +/-0.013; p = 0.065)	0.221	+3.49%
Severity	2004.2	0.045 (CI = +/-0.018; p = 0.000)	-0.338 (CI = +/-0.183; p = 0.001)	0.005 (CI = +/-0.012; p = 0.428)	0.512	+4.56%
Severity	2005.1	0.049 (CI = +/-0.018; p = 0.000)	-0.313 (CI = +/-0.182; p = 0.001)	0.005 (CI = +/-0.011; p = 0.341)	0.542	+5.00%
Severity	2005.2	0.046 (CI = +/-0.019; p = 0.000)	-0.298 (CI = +/-0.184; p = 0.002)	0.005 (CI = +/-0.011; p = 0.371)	0.492	+4.71%
Severity	2006.1	0.051 (CI = +/-0.019; p = 0.000)	-0.269 (CI = +/-0.180; p = 0.005)	0.006 (CI = +/-0.011; p = 0.273)	0.537	+5.26%
Severity	2006.2	0.050 (CI = +/-0.020; p = 0.000)	-0.264 (CI = +/-0.185; p = 0.007)	0.006 (CI = +/-0.011; p = 0.289)	0.495	+5.16%
Severity	2007.1	0.053 (CI = +/-0.022; p = 0.000)	-0.247 (CI = +/-0.189; p = 0.012)	0.007 (CI = +/-0.011; p = 0.251)	0.510	+5.49%
Severity	2007.2	0.053 (CI = +/-0.023; p = 0.000)	-0.246 (CI = +/-0.195; p = 0.015)	0.006 (CI = +/-0.012; p = 0.261)	0.473	+5.47%
Severity	2008.1	0.059 (CI = +/-0.023; p = 0.000)	-0.218 (CI = +/-0.194; p = 0.029)	0.007 (CI = +/-0.011; p = 0.195)	0.513	+6.07%
Severity	2008.2	0.066 (CI = +/-0.023; p = 0.000)	-0.250 (CI = +/-0.185; p = 0.010)	0.008 (CI = +/-0.011; p = 0.139)	0.584	+6.81%
Severity	2009.1	0.069 (CI = +/-0.024; p = 0.000)	-0.233 (CI = +/-0.190; p = 0.018)	0.008 (CI = +/-0.011; p = 0.121)	0.593	+7.18%
Severity	2009.2	0.073 (CI = +/-0.026; p = 0.000)	-0.250 (CI = +/-0.192; p = 0.013)	0.009 (CI = +/-0.011; p = 0.110)	0.599	+7.60%
Severity	2010.1	0.069 (CI = +/-0.027; p = 0.000)	-0.268 (CI = +/-0.198; p = 0.010)	0.008 (CI = +/-0.011; p = 0.135)	0.579	+7.18%
Severity	2010.2	0.081 (CI = +/-0.024; p = 0.000)	-0.313 (CI = +/-0.172; p = 0.001)	0.009 (CI = +/-0.009; p = 0.064)	0.704	+8.39%
Severity	2011.1	0.078 (CI = +/-0.026; p = 0.000)	-0.325 (CI = +/-0.179; p = 0.001)	0.009 (CI = +/-0.010; p = 0.078)	0.691	+8.09%
Severity	2011.2	0.079 (CI = +/-0.028; p = 0.000)	-0.331 (CI = +/-0.186; p = 0.001)	0.009 (CI = +/-0.010; p = 0.082)	0.665	+8.26%
Severity	2012.1	0.088 (CI = +/-0.029; p = 0.000)	-0.297 (CI = +/-0.183; p = 0.003)	0.009 (CI = +/-0.009; p = 0.051)	0.707	+9.19%
Severity	2012.2	0.080 (CI = +/-0.029; p = 0.000)	-0.269 (CI = +/-0.178; p = 0.005)	0.009 (CI = +/-0.009; p = 0.047)	0.659	+8.35%
Severity	2013.1	0.085 (CI = +/-0.032; p = 0.000)	-0.253 (CI = +/-0.185; p = 0.010)	0.010 (CI = +/-0.009; p = 0.043)	0.667	+8.84%
Severity	2013.2	0.085 (CI = +/-0.035; p = 0.000)	-0.254 (CI = +/-0.195; p = 0.014)	0.010 (CI = +/-0.010; p = 0.049)	0.626	+8.89%
Severity	2014.1	0.085 (CI = +/-0.039; p = 0.000)	-0.255 (CI = +/-0.208; p = 0.020)	0.010 (CI = +/-0.010; p = 0.058)	0.612	+8.88%
Severity	2014.2	0.084 (CI = +/-0.043; p = 0.001)	-0.250 (CI = +/-0.221; p = 0.029)	0.010 (CI = +/-0.010; p = 0.066)	0.553	+8.71%
Severity	2015.1	0.088 (CI = +/-0.048; p = 0.002)	-0.237 (CI = +/-0.236; p = 0.049)	0.010 (CI = +/-0.011; p = 0.070)	0.553	+9.16%
Severity	2015.2	0.079 (CI = +/-0.052; p = 0.006)	-0.209 (CI = +/-0.243; p = 0.085)	0.010 (CI = +/-0.011; p = 0.065)	0.468	+8.19%
Severity	2016.1	0.074 (CI = +/-0.059; p = 0.018)	-0.224 (CI = +/-0.262; p = 0.088)	0.010 (CI = +/-0.011; p = 0.077)	0.449	+7.66%
Severity	2016.2	0.086 (CI = +/-0.063; p = 0.012)	-0.258 (CI = +/-0.270; p = 0.059)	0.009 (CI = +/-0.011; p = 0.093)	0.495	+8.95%
Severity	2017.1	0.096 (CI = +/-0.072; p = 0.014)	-0.232 (CI = +/-0.289; p = 0.104)	0.009 (CI = +/-0.011; p = 0.102)	0.511	+10.10%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	0.177 (CI = +/-0.081; p = 0.000)	0.006 (CI = +/-0.005; p = 0.029)	0.569	-1.51%
Frequency	2005.1	-0.017 (CI = +/-0.008; p = 0.000)	0.164 (CI = +/-0.079; p = 0.000)	0.005 (CI = +/-0.005; p = 0.037)	0.603	-1.72%
Frequency	2005.2	-0.018 (CI = +/-0.008; p = 0.000)	0.169 (CI = +/-0.081; p = 0.000)	0.005 (CI = +/-0.005; p = 0.043)	0.601	-1.81%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.082; p = 0.000)	0.005 (CI = +/-0.005; p = 0.055)	0.616	-1.96%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.083; p = 0.000)	0.005 (CI = +/-0.005; p = 0.062)	0.614	-2.06%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.083; p = 0.001)	0.004 (CI = +/-0.005; p = 0.079)	0.636	-2.25%
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	0.169 (CI = +/-0.080; p = 0.000)	0.004 (CI = +/-0.005; p = 0.081)	0.685	-2.52%
Frequency	2008.1	-0.028 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.080; p = 0.000)	0.004 (CI = +/-0.005; p = 0.102)	0.703	-2.72%
Frequency	2008.2	-0.028 (CI = +/-0.010; p = 0.000)	0.161 (CI = +/-0.083; p = 0.000)	0.004 (CI = +/-0.005; p = 0.112)	0.683	-2.76%
Frequency	2009.1	-0.030 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.085; p = 0.001)	0.004 (CI = +/-0.005; p = 0.138)	0.693	-2.93%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	0.157 (CI = +/-0.087; p = 0.001)	0.004 (CI = +/-0.005; p = 0.151)	0.681	-3.03%
Frequency	2010.1	-0.032 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.090; p = 0.002)	0.003 (CI = +/-0.005; p = 0.180)	0.685	-3.18%
Frequency	2010.2	-0.035 (CI = +/-0.013; p = 0.000)	0.160 (CI = +/-0.090; p = 0.001)	0.003 (CI = +/-0.005; p = 0.193)	0.695	-3.41%
Frequency	2011.1	-0.036 (CI = +/-0.014; p = 0.000)	0.152 (CI = +/-0.094; p = 0.003)	0.003 (CI = +/-0.005; p = 0.227)	0.699	-3.58%
Frequency	2011.2	-0.033 (CI = +/-0.014; p = 0.000)	0.141 (CI = +/-0.093; p = 0.005)	0.003 (CI = +/-0.005; p = 0.200)	0.651	-3.29%
Frequency	2012.1	-0.033 (CI = +/-0.016; p = 0.000)	0.141 (CI = +/-0.098; p = 0.007)	0.003 (CI = +/-0.005; p = 0.214)	0.639	-3.29%
Frequency	2012.2	-0.035 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.102; p = 0.007)	0.003 (CI = +/-0.005; p = 0.228)	0.620	-3.43%
Frequency	2013.1	-0.037 (CI = +/-0.019; p = 0.001)	0.141 (CI = +/-0.108; p = 0.013)	0.003 (CI = +/-0.005; p = 0.258)	0.618	-3.58%
Frequency	2013.2	-0.041 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.107; p = 0.007)	0.003 (CI = +/-0.005; p = 0.253)	0.647	-3.99%
Frequency	2014.1	-0.044 (CI = +/-0.021; p = 0.000)	0.145 (CI = +/-0.113; p = 0.015)	0.003 (CI = +/-0.005; p = 0.289)	0.654	-4.27%
Frequency	2014.2	-0.046 (CI = +/-0.023; p = 0.001)	0.153 (CI = +/-0.117; p = 0.014)	0.003 (CI = +/-0.005; p = 0.293)	0.638	-4.53%
Frequency	2015.1	-0.050 (CI = +/-0.025; p = 0.001)	0.143 (CI = +/-0.124; p = 0.027)	0.003 (CI = +/-0.006; p = 0.325)	0.642	-4.83%
Frequency	2015.2	-0.051 (CI = +/-0.028; p = 0.002)	0.149 (CI = +/-0.133; p = 0.030)	0.003 (CI = +/-0.006; p = 0.333)	0.602	-5.01%
Frequency	2016.1	-0.059 (CI = +/-0.030; p = 0.001)	0.127 (CI = +/-0.134; p = 0.061)	0.003 (CI = +/-0.006; p = 0.344)	0.651	-5.75%
Frequency	2016.2	-0.056 (CI = +/-0.034; p = 0.004)	0.117 (CI = +/-0.143; p = 0.100)	0.002 (CI = +/-0.006; p = 0.390)	0.547	-5.41%
Frequency	2017.1	-0.062 (CI = +/-0.038; p = 0.005)	0.101 (CI = +/-0.152; p = 0.171)	0.002 (CI = +/-0.006; p = 0.393)	0.564	-6.00%

Comprehensive

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

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.030 (CI = +/-0.018; p = 0.002)	0.011 (CI = +/-0.012; p = 0.052)	0.203	+3.07%
Loss Cost	2005.1	0.033 (CI = +/-0.019; p = 0.001)	0.012 (CI = +/-0.012; p = 0.045)	0.225	+3.35%
Loss Cost	2005.2	0.028 (CI = +/-0.019; p = 0.005)	0.011 (CI = +/-0.011; p = 0.053)	0.173	+2.89%
Loss Cost	2006.1	0.033 (CI = +/-0.020; p = 0.002)	0.012 (CI = +/-0.011; p = 0.039)	0.220	+3.32%
Loss Cost	2006.2	0.030 (CI = +/-0.021; p = 0.006)	0.011 (CI = +/-0.011; p = 0.046)	0.180	+3.05%
Loss Cost	2007.1	0.032 (CI = +/-0.022; p = 0.006)	0.012 (CI = +/-0.011; p = 0.045)	0.185	+3.23%
Loss Cost	2007.2	0.028 (CI = +/-0.023; p = 0.017)	0.011 (CI = +/-0.011; p = 0.054)	0.142	+2.86%
Loss Cost	2008.1	0.032 (CI = +/-0.024; p = 0.010)	0.012 (CI = +/-0.011; p = 0.045)	0.173	+3.27%
Loss Cost	2008.2	0.039 (CI = +/-0.024; p = 0.003)	0.012 (CI = +/-0.011; p = 0.029)	0.242	+3.94%
Loss Cost	2009.1	0.041 (CI = +/-0.026; p = 0.003)	0.013 (CI = +/-0.011; p = 0.029)	0.247	+4.17%
Loss Cost	2009.2	0.043 (CI = +/-0.027; p = 0.003)	0.013 (CI = +/-0.011; p = 0.028)	0.252	+4.42%
Loss Cost	2010.1	0.039 (CI = +/-0.029; p = 0.010)	0.013 (CI = +/-0.012; p = 0.034)	0.204	+3.99%
Loss Cost	2010.2	0.047 (CI = +/-0.029; p = 0.003)	0.013 (CI = +/-0.011; p = 0.021)	0.284	+4.85%
Loss Cost	2011.1	0.045 (CI = +/-0.031; p = 0.007)	0.013 (CI = +/-0.011; p = 0.025)	0.245	+4.59%
Loss Cost	2011.2	0.048 (CI = +/-0.034; p = 0.008)	0.013 (CI = +/-0.012; p = 0.026)	0.252	+4.92%
Loss Cost	2012.1	0.058 (CI = +/-0.034; p = 0.002)	0.014 (CI = +/-0.011; p = 0.016)	0.340	+5.98%
Loss Cost	2012.2	0.047 (CI = +/-0.034; p = 0.009)	0.013 (CI = +/-0.010; p = 0.014)	0.286	+4.79%
Loss Cost	2013.1	0.051 (CI = +/-0.037; p = 0.009)	0.014 (CI = +/-0.011; p = 0.014)	0.301	+5.24%
Loss Cost	2013.2	0.046 (CI = +/-0.040; p = 0.026)	0.013 (CI = +/-0.011; p = 0.017)	0.260	+4.69%
Loss Cost	2014.1	0.045 (CI = +/-0.044; p = 0.046)	0.013 (CI = +/-0.011; p = 0.021)	0.240	+4.57%
Loss Cost	2014.2	0.039 (CI = +/-0.048; p = 0.107)	0.013 (CI = +/-0.011; p = 0.024)	0.212	+3.94%
Loss Cost	2015.1	0.041 (CI = +/-0.053; p = 0.119)	0.013 (CI = +/-0.012; p = 0.029)	0.211	+4.22%
Loss Cost	2015.2	0.028 (CI = +/-0.056; p = 0.302)	0.013 (CI = +/-0.011; p = 0.027)	0.208	+2.86%
Loss Cost	2016.1	0.018 (CI = +/-0.062; p = 0.536)	0.013 (CI = +/-0.012; p = 0.028)	0.217	+1.84%
Loss Cost	2016.2	0.032 (CI = +/-0.067; p = 0.317)	0.013 (CI = +/-0.012; p = 0.030)	0.231	+3.27%
Loss Cost	2017.1	0.040 (CI = +/-0.076; p = 0.275)	0.013 (CI = +/-0.012; p = 0.039)	0.231	+4.07%
Severity	2004.2	0.046 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.013; p = 0.294)	0.334	+4.75%
Severity	2005.1	0.052 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.013; p = 0.221)	0.395	+5.33%
Severity	2005.2	0.048 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.013; p = 0.256)	0.344	+4.88%
Severity	2006.1	0.054 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.012; p = 0.178)	0.421	+5.58%
Severity	2006.2	0.052 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.012; p = 0.200)	0.378	+5.33%
Severity	2007.1	0.057 (CI = +/-0.023; p = 0.000)	0.009 (CI = +/-0.012; p = 0.164)	0.413	+5.81%
Severity	2007.2	0.055 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.012; p = 0.180)	0.374	+5.65%
Severity	2008.1	0.062 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.012; p = 0.127)	0.441	+6.39%
Severity	2008.2	0.068 (CI = +/-0.026; p = 0.000)	0.010 (CI = +/-0.012; p = 0.096)	0.485	+7.02%
Severity	2009.1	0.073 (CI = +/-0.027; p = 0.000)	0.010 (CI = +/-0.012; p = 0.077)	0.512	+7.57%
Severity	2009.2	0.075 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.012; p = 0.076)	0.503	+7.83%
Severity	2010.1	0.074 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.012; p = 0.085)	0.464	+7.69%
Severity	2010.2	0.084 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.012; p = 0.052)	0.541	+8.72%
Severity	2011.1	0.084 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.012; p = 0.057)	0.514	+8.80%
Severity	2011.2	0.083 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.012; p = 0.065)	0.472	+8.65%
Severity	2012.1	0.095 (CI = +/-0.035; p = 0.000)	0.012 (CI = +/-0.011; p = 0.038)	0.560	+9.93%
Severity	2012.2	0.083 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.011; p = 0.037)	0.505	+8.70%
Severity	2013.1	0.091 (CI = +/-0.037; p = 0.000)	0.012 (CI = +/-0.011; p = 0.030)	0.540	+9.56%
Severity	2013.2	0.089 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.011; p = 0.036)	0.490	+9.26%
Severity	2014.1	0.093 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.011; p = 0.039)	0.481	+9.71%
Severity	2014.2	0.087 (CI = +/-0.049; p = 0.002)	0.012 (CI = +/-0.011; p = 0.044)	0.419	+9.11%
Severity	2015.1	0.096 (CI = +/-0.053; p = 0.002)	0.012 (CI = +/-0.012; p = 0.045)	0.444	+10.04%
Severity	2015.2	0.082 (CI = +/-0.056; p = 0.007)	0.012 (CI = +/-0.011; p = 0.040)	0.375	+8.54%
Severity	2016.1	0.082 (CI = +/-0.063; p = 0.014)	0.012 (CI = +/-0.012; p = 0.049)	0.344	+8.58%
Severity	2016.2	0.089 (CI = +/-0.071; p = 0.018)	0.012 (CI = +/-0.012; p = 0.058)	0.350	+9.36%
Severity	2017.1	0.106 (CI = +/-0.077; p = 0.012)	0.011 (CI = +/-0.012; p = 0.066)	0.413	+11.19%
Frequency	2004.2	-0.016 (CI = +/-0.010; p = 0.002)	0.004 (CI = +/-0.006; p = 0.160)	0.343	-1.60%
Frequency	2005.1	-0.019 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.188)	0.413	-1.88%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.001)	0.004 (CI = +/-0.006; p = 0.199)	0.399	-1.91%
Frequency	2006.1	-0.022 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.006; p = 0.233)	0.441	-2.13%
Frequency	2006.2	-0.022 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.006; p = 0.246)	0.426	-2.16%
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.006; p = 0.287)	0.478	-2.44%
Frequency	2007.2	-0.027 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.006; p = 0.326)	0.499	-2.64%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.006; p = 0.377)	0.545	-2.93%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.006; p = 0.376)	0.515	-2.88%
Frequency	2009.1	-0.032 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.006; p = 0.427)	0.549	-3.16%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.006; p = 0.438)	0.523	-3.16%
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.006; p = 0.489)	0.548	-3.44%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.006; p = 0.519)	0.538	-3.56%
Frequency	2011.1	-0.039 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.006; p = 0.573)	0.563	-3.87%
Frequency	2011.2	-0.035 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.006; p = 0.487)	0.511	-3.44%
Frequency	2012.1	-0.037 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.006; p = 0.518)	0.503	-3.60%
Frequency	2012.2	-0.037 (CI = +/-0.020; p = 0.001)	0.002 (CI = +/-0.006; p = 0.529)	0.469	-3.60%
Frequency	2013.1	-0.040 (CI = +/-0.021; p = 0.001)	0.002 (CI = +/-0.006; p = 0.566)	0.487	-3.94%
Frequency	2013.2	-0.043 (CI = +/-0.023; p = 0.001)	0.002 (CI = +/-0.006; p = 0.595)	0.485	-4.19%
Frequency	2014.1	-0.048 (CI = +/-0.024; p = 0.001)	0.001 (CI = +/-0.006; p = 0.626)	0.524	-4.68%
Frequency	2014.2	-0.049 (CI = +/-0.027; p = 0.002)	0.001 (CI = +/-0.006; p = 0.639)	0.485	-4.74%
Frequency	2015.1	-0.054 (CI = +/-0.029; p = 0.001)	0.001 (CI = +/-0.006; p = 0.652)	0.520	-5.29%
Frequency	2015.2	-0.054 (CI = +/-0.032; p = 0.003)	0.001 (CI = +/-0.007; p = 0.663)	0.462	-5.23%
Frequency	2016.1	-0.064 (CI = +/-0.033; p = 0.001)	0.001 (CI = +/-0.006; p = 0.622)	0.562	-6.21%
Frequency	2016.2	-0.057 (CI = +/-0.036; p = 0.005)	0.001 (CI = +/-0.006; p = 0.650)	0.464	-5.57%
Frequency	2017.1	-0.066 (CI = +/-0.039; p = 0.003)	0.002 (CI = +/-0.006; p = 0.586)	0.517	-6.40%

Comprehensive

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.022 (CI = +/-0.017; p = 0.012)	0.138	+2.24%
Loss Cost	2005.1	0.024 (CI = +/-0.018; p = 0.009)	0.154	+2.45%
Loss Cost	2005.2	0.020 (CI = +/-0.018; p = 0.030)	0.102	+2.01%
Loss Cost	2006.1	0.023 (CI = +/-0.018; p = 0.015)	0.137	+2.35%
Loss Cost	2006.2	0.021 (CI = +/-0.019; p = 0.038)	0.098	+2.07%
Loss Cost	2007.1	0.022 (CI = +/-0.020; p = 0.039)	0.100	+2.19%
Loss Cost	2007.2	0.018 (CI = +/-0.021; p = 0.094)	0.059	+1.82%
Loss Cost	2008.1	0.021 (CI = +/-0.022; p = 0.064)	0.080	+2.13%
Loss Cost	2008.2	0.026 (CI = +/-0.023; p = 0.027)	0.129	+2.66%
Loss Cost	2009.1	0.028 (CI = +/-0.025; p = 0.028)	0.130	+2.80%
Loss Cost	2009.2	0.029 (CI = +/-0.026; p = 0.031)	0.131	+2.96%
Loss Cost	2010.1	0.025 (CI = +/-0.028; p = 0.077)	0.081	+2.51%
Loss Cost	2010.2	0.031 (CI = +/-0.029; p = 0.032)	0.138	+3.20%
Loss Cost	2011.1	0.028 (CI = +/-0.031; p = 0.067)	0.097	+2.89%
Loss Cost	2011.2	0.031 (CI = +/-0.033; p = 0.070)	0.099	+3.10%
Loss Cost	2012.1	0.039 (CI = +/-0.035; p = 0.029)	0.163	+3.97%
Loss Cost	2012.2	0.028 (CI = +/-0.035; p = 0.113)	0.073	+2.81%
Loss Cost	2013.1	0.031 (CI = +/-0.038; p = 0.105)	0.082	+3.14%
Loss Cost	2013.2	0.025 (CI = +/-0.041; p = 0.218)	0.030	+2.54%
Loss Cost	2014.1	0.023 (CI = +/-0.046; p = 0.299)	0.008	+2.35%
Loss Cost	2014.2	0.017 (CI = +/-0.050; p = 0.491)	-0.029	+1.69%
Loss Cost	2015.1	0.019 (CI = +/-0.056; p = 0.485)	-0.030	+1.92%
Loss Cost	2015.2	0.006 (CI = +/-0.061; p = 0.841)	-0.064	+0.59%
Loss Cost	2016.1	-0.004 (CI = +/-0.068; p = 0.905)	-0.070	-0.39%
Loss Cost	2016.2	0.012 (CI = +/-0.075; p = 0.743)	-0.068	+1.18%
Loss Cost	2017.1	0.022 (CI = +/-0.087; p = 0.587)	-0.056	+2.24%
Severity	2004.2	0.041 (CI = +/-0.019; p = 0.000)	0.332	+4.23%
Severity	2005.1	0.046 (CI = +/-0.019; p = 0.000)	0.386	+4.72%
Severity	2005.2	0.042 (CI = +/-0.019; p = 0.000)	0.337	+4.30%
Severity	2006.1	0.048 (CI = +/-0.019; p = 0.000)	0.406	+4.88%
Severity	2006.2	0.045 (CI = +/-0.020; p = 0.000)	0.365	+4.64%
Severity	2007.1	0.049 (CI = +/-0.021; p = 0.000)	0.394	+5.03%
Severity	2007.2	0.047 (CI = +/-0.022; p = 0.000)	0.356	+4.85%
Severity	2008.1	0.053 (CI = +/-0.023; p = 0.000)	0.414	+5.46%
Severity	2008.2	0.058 (CI = +/-0.023; p = 0.000)	0.450	+5.97%
Severity	2009.1	0.062 (CI = +/-0.025; p = 0.000)	0.471	+6.41%
Severity	2009.2	0.064 (CI = +/-0.026; p = 0.000)	0.459	+6.59%
Severity	2010.1	0.062 (CI = +/-0.028; p = 0.000)	0.418	+6.40%
Severity	2010.2	0.070 (CI = +/-0.029; p = 0.000)	0.483	+7.25%
Severity	2011.1	0.070 (CI = +/-0.031; p = 0.000)	0.452	+7.25%
Severity	2011.2	0.068 (CI = +/-0.034; p = 0.000)	0.408	+7.05%
Severity	2012.1	0.078 (CI = +/-0.034; p = 0.000)	0.482	+8.13%
Severity	2012.2	0.067 (CI = +/-0.035; p = 0.001)	0.410	+6.93%
Severity	2013.1	0.074 (CI = +/-0.037; p = 0.000)	0.437	+7.64%
Severity	2013.2	0.070 (CI = +/-0.041; p = 0.002)	0.379	+7.29%
Severity	2014.1	0.074 (CI = +/-0.045; p = 0.003)	0.365	+7.63%
Severity	2014.2	0.068 (CI = +/-0.049; p = 0.010)	0.291	+7.00%
Severity	2015.1	0.076 (CI = +/-0.054; p = 0.009)	0.312	+7.86%
Severity	2015.2	0.062 (CI = +/-0.058; p = 0.039)	0.204	+6.38%
Severity	2016.1	0.063 (CI = +/-0.067; p = 0.064)	0.169	+6.46%
Severity	2016.2	0.071 (CI = +/-0.076; p = 0.064)	0.181	+7.37%
Severity	2017.1	0.091 (CI = +/-0.084; p = 0.036)	0.259	+9.47%
Frequency	2004.2	-0.019 (CI = +/-0.009; p = 0.000)	0.325	-1.91%
Frequency	2005.1	-0.022 (CI = +/-0.009; p = 0.000)	0.400	-2.17%
Frequency	2005.2	-0.022 (CI = +/-0.009; p = 0.000)	0.387	-2.20%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.433	-2.41%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.419	-2.45%
Frequency	2007.1	-0.027 (CI = +/-0.010; p = 0.000)	0.475	-2.71%
Frequency	2007.2	-0.029 (CI = +/-0.010; p = 0.000)	0.499	-2.89%
Frequency	2008.1	-0.032 (CI = +/-0.011; p = 0.000)	0.548	-3.16%
Frequency	2008.2	-0.032 (CI = +/-0.011; p = 0.000)	0.518	-3.13%
Frequency	2009.1	-0.034 (CI = +/-0.012; p = 0.000)	0.554	-3.39%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.530	-3.40%
Frequency	2010.1	-0.037 (CI = +/-0.013; p = 0.000)	0.557	-3.66%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.548	-3.78%
Frequency	2011.1	-0.042 (CI = +/-0.015; p = 0.000)	0.575	-4.07%
Frequency	2011.2	-0.038 (CI = +/-0.015; p = 0.000)	0.522	-3.68%
Frequency	2012.1	-0.039 (CI = +/-0.016; p = 0.000)	0.516	-3.84%
Frequency	2012.2	-0.039 (CI = +/-0.018; p = 0.000)	0.484	-3.86%
Frequency	2013.1	-0.043 (CI = +/-0.019; p = 0.000)	0.504	-4.18%
Frequency	2013.2	-0.045 (CI = +/-0.021; p = 0.000)	0.504	-4.43%
Frequency	2014.1	-0.050 (CI = +/-0.022; p = 0.000)	0.544	-4.90%
Frequency	2014.2	-0.051 (CI = +/-0.024; p = 0.000)	0.509	-4.97%
Frequency	2015.1	-0.057 (CI = +/-0.026; p = 0.000)	0.543	-5.51%
Frequency	2015.2	-0.056 (CI = +/-0.029; p = 0.001)	0.491	-5.45%
Frequency	2016.1	-0.067 (CI = +/-0.030; p = 0.000)	0.586	-6.43%
Frequency	2016.2	-0.059 (CI = +/-0.033; p = 0.002)	0.496	-5.77%
Frequency	2017.1	-0.068 (CI = +/-0.037; p = 0.002)	0.544	-6.61%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
							Rate
Loss Cost	2004.2	0.022 (CI = +/-0.021; p = 0.048)	-0.153 (CI = +/-0.178; p = 0.088)	0.009 (CI = +/-0.011; p = 0.103)	0.207 (CI = +/-0.327; p = 0.207)	0.265	+2.19%
Loss Cost	2005.1	0.024 (CI = +/-0.023; p = 0.042)	-0.144 (CI = +/-0.182; p = 0.116)	0.010 (CI = +/-0.012; p = 0.095)	0.194 (CI = +/-0.333; p = 0.244)	0.271	+2.40%
Loss Cost	2005.2	0.018 (CI = +/-0.023; p = 0.127)	-0.121 (CI = +/-0.180; p = 0.181)	0.009 (CI = +/-0.011; p = 0.112)	0.235 (CI = +/-0.328; p = 0.155)	0.225	+1.80%
Loss Cost	2006.1	0.022 (CI = +/-0.024; p = 0.073)	-0.103 (CI = +/-0.182; p = 0.255)	0.010 (CI = +/-0.011; p = 0.088)	0.210 (CI = +/-0.330; p = 0.204)	0.247	+2.24%
Loss Cost	2006.2	0.018 (CI = +/-0.026; p = 0.154)	-0.089 (CI = +/-0.185; p = 0.331)	0.009 (CI = +/-0.011; p = 0.104)	0.235 (CI = +/-0.335; p = 0.163)	0.210	+1.86%
Loss Cost	2007.1	0.019 (CI = +/-0.028; p = 0.168)	-0.087 (CI = +/-0.191; p = 0.362)	0.009 (CI = +/-0.012; p = 0.108)	0.231 (CI = +/-0.345; p = 0.182)	0.206	+1.93%
Loss Cost	2007.2	0.014 (CI = +/-0.029; p = 0.344)	-0.068 (CI = +/-0.193; p = 0.477)	0.009 (CI = +/-0.012; p = 0.130)	0.265 (CI = +/-0.348; p = 0.130)	0.173	+1.38%
Loss Cost	2008.1	0.018 (CI = +/-0.031; p = 0.257)	-0.054 (CI = +/-0.198; p = 0.579)	0.009 (CI = +/-0.012; p = 0.113)	0.244 (CI = +/-0.355; p = 0.170)	0.183	+1.78%
Loss Cost	2008.2	0.026 (CI = +/-0.032; p = 0.102)	-0.082 (CI = +/-0.194; p = 0.395)	0.010 (CI = +/-0.012; p = 0.077)	0.191 (CI = +/-0.350; p = 0.271)	0.246	+2.68%
Loss Cost	2009.1	0.028 (CI = +/-0.035; p = 0.114)	-0.078 (CI = +/-0.202; p = 0.436)	0.011 (CI = +/-0.012; p = 0.081)	0.185 (CI = +/-0.362; p = 0.304)	0.241	+2.82%
Loss Cost	2009.2	0.031 (CI = +/-0.038; p = 0.102)	-0.087 (CI = +/-0.209; p = 0.397)	0.011 (CI = +/-0.012; p = 0.078)	0.165 (CI = +/-0.376; p = 0.373)	0.243	+3.17%
Loss Cost	2010.1	0.021 (CI = +/-0.040; p = 0.278)	-0.115 (CI = +/-0.210; p = 0.269)	0.010 (CI = +/-0.012; p = 0.114)	0.212 (CI = +/-0.376; p = 0.255)	0.226	+2.17%
Loss Cost	2010.2	0.035 (CI = +/-0.041; p = 0.090)	-0.149 (CI = +/-0.202; p = 0.142)	0.011 (CI = +/-0.012; p = 0.067)	0.141 (CI = +/-0.366; p = 0.433)	0.316	+3.54%
Loss Cost	2011.1	0.026 (CI = +/-0.044; p = 0.229)	-0.171 (CI = +/-0.207; p = 0.101)	0.010 (CI = +/-0.012; p = 0.098)	0.181 (CI = +/-0.374; p = 0.326)	0.306	+2.65%
Loss Cost	2011.2	0.032 (CI = +/-0.048; p = 0.174)	-0.185 (CI = +/-0.214; p = 0.086)	0.010 (CI = +/-0.012; p = 0.090)	0.149 (CI = +/-0.390; p = 0.433)	0.317	+3.00%
Loss Cost	2012.1	0.045 (CI = +/-0.052; p = 0.081)	-0.156 (CI = +/-0.215; p = 0.147)	0.012 (CI = +/-0.012; p = 0.058)	0.093 (CI = +/-0.394; p = 0.628)	0.357	+4.65%
Loss Cost	2012.2	0.026 (CI = +/-0.052; p = 0.310)	-0.117 (CI = +/-0.205; p = 0.245)	0.010 (CI = +/-0.011; p = 0.071)	0.184 (CI = +/-0.380; p = 0.322)	0.308	+2.63%
Loss Cost	2013.1	0.028 (CI = +/-0.059; p = 0.326)	-0.112 (CI = +/-0.217; p = 0.290)	0.010 (CI = +/-0.012; p = 0.078)	0.174 (CI = +/-0.405; p = 0.377)	0.302	+2.88%
Loss Cost	2013.2	0.017 (CI = +/-0.066; p = 0.586)	-0.093 (CI = +/-0.224; p = 0.392)	0.010 (CI = +/-0.012; p = 0.102)	0.223 (CI = +/-0.426; p = 0.284)	0.265	+1.74%
Loss Cost	2014.1	0.006 (CI = +/-0.075; p = 0.863)	-0.112 (CI = +/-0.235; p = 0.327)	0.009 (CI = +/-0.013; p = 0.147)	0.265 (CI = +/-0.452; p = 0.230)	0.264	+2.82%
Loss Cost	2014.2	-0.010 (CI = +/-0.083; p = 0.795)	-0.088 (CI = +/-0.243; p = 0.452)	0.008 (CI = +/-0.013; p = 0.187)	0.331 (CI = +/-0.477; p = 0.159)	0.256	-1.02%
Loss Cost	2015.1	-0.018 (CI = +/-0.097; p = 0.701)	-0.098 (CI = +/-0.261; p = 0.430)	0.008 (CI = +/-0.014; p = 0.237)	0.357 (CI = +/-0.521; p = 0.162)	0.250	-1.75%
Loss Cost	2015.2	-0.057 (CI = +/-0.100; p = 0.236)	-0.048 (CI = +/-0.246; p = 0.678)	0.006 (CI = +/-0.013; p = 0.293)	0.501 (CI = +/-0.505; p = 0.052)	0.346	-5.55%
Loss Cost	2016.1	-0.107 (CI = +/-0.098; p = 0.034)	-0.109 (CI = +/-0.219; p = 0.297)	0.004 (CI = +/-0.011; p = 0.457)	0.663 (CI = +/-0.459; p = 0.009)	0.538	-10.17%
Loss Cost	2016.2	-0.090 (CI = +/-0.114; p = 0.109)	-0.128 (CI = +/-0.234; p = 0.250)	0.004 (CI = +/-0.011; p = 0.426)	0.607 (CI = +/-0.505; p = 0.023)	0.514	-8.60%
Loss Cost	2017.1	-0.106 (CI = +/-0.137; p = 0.113)	-0.145 (CI = +/-0.255; p = 0.231)	0.004 (CI = +/-0.012; p = 0.510)	0.654 (CI = +/-0.564; p = 0.028)	0.509	-10.10%
Severity	2004.2	0.030 (CI = +/-0.021; p = 0.006)	-0.323 (CI = +/-0.170; p = 0.000)	0.003 (CI = +/-0.011; p = 0.607)	0.395 (CI = +/-0.313; p = 0.015)	0.579	+3.02%
Severity	2005.1	0.034 (CI = +/-0.021; p = 0.003)	-0.304 (CI = +/-0.171; p = 0.001)	0.004 (CI = +/-0.011; p = 0.505)	0.369 (CI = +/-0.312; p = 0.022)	0.599	+3.47%
Severity	2005.2	0.029 (CI = +/-0.022; p = 0.011)	-0.284 (CI = +/-0.169; p = 0.002)	0.003 (CI = +/-0.011; p = 0.575)	0.404 (CI = +/-0.309; p = 0.012)	0.571	+2.95%
Severity	2006.1	0.035 (CI = +/-0.022; p = 0.004)	-0.260 (CI = +/-0.168; p = 0.003)	0.004 (CI = +/-0.010; p = 0.446)	0.371 (CI = +/-0.304; p = 0.018)	0.601	+3.54%
Severity	2006.2	0.032 (CI = +/-0.024; p = 0.010)	-0.250 (CI = +/-0.171; p = 0.006)	0.004 (CI = +/-0.011; p = 0.488)	0.390 (CI = +/-0.310; p = 0.016)	0.572	+3.25%
Severity	2007.1	0.035 (CI = +/-0.025; p = 0.009)	-0.239 (CI = +/-0.176; p = 0.009)	0.004 (CI = +/-0.011; p = 0.444)	0.374 (CI = +/-0.317; p = 0.022)	0.578	+3.54%
Severity	2007.2	0.033 (CI = +/-0.027; p = 0.020)	-0.232 (CI = +/-0.181; p = 0.014)	0.004 (CI = +/-0.011; p = 0.476)	0.387 (CI = +/-0.326; p = 0.022)	0.549	+3.33%
Severity	2008.1	0.039 (CI = +/-0.029; p = 0.010)	-0.211 (CI = +/-0.182; p = 0.025)	0.005 (CI = +/-0.011; p = 0.377)	0.354 (CI = +/-0.327; p = 0.035)	0.573	+3.97%
Severity	2008.2	0.048 (CI = +/-0.029; p = 0.002)	-0.239 (CI = +/-0.177; p = 0.010)	0.006 (CI = +/-0.010; p = 0.278)	0.301 (CI = +/-0.318; p = 0.063)	0.623	+4.90%
Severity	2009.1	0.051 (CI = +/-0.032; p = 0.003)	-0.229 (CI = +/-0.181; p = 0.016)	0.006 (CI = +/-0.011; p = 0.253)	0.284 (CI = +/-0.328; p = 0.086)	0.625	+5.25%
Severity	2009.2	0.056 (CI = +/-0.034; p = 0.003)	-0.241 (CI = +/-0.188; p = 0.014)	0.007 (CI = +/-0.011; p = 0.231)	0.259 (CI = +/-0.338; p = 0.126)	0.622	+5.71%
Severity	2010.1	0.047 (CI = +/-0.036; p = 0.012)	-0.264 (CI = +/-0.189; p = 0.008)	0.006 (CI = +/-0.011; p = 0.309)	0.298 (CI = +/-0.340; p = 0.083)	0.615	+4.86%
Severity	2010.2	0.064 (CI = +/-0.034; p = 0.001)	-0.306 (CI = +/-0.169; p = 0.001)	0.007 (CI = +/-0.010; p = 0.153)	0.209 (CI = +/-0.305; p = 0.170)	0.716	+6.63%
Severity	2011.1	0.058 (CI = +/-0.037; p = 0.004)	-0.322 (CI = +/-0.173; p = 0.001)	0.006 (CI = +/-0.010; p = 0.207)	0.239 (CI = +/-0.314; p = 0.128)	0.711	+5.94%
Severity	2011.2	0.058 (CI = +/-0.041; p = 0.008)	-0.323 (CI = +/-0.181; p = 0.001)	0.006 (CI = +/-0.010; p = 0.220)	0.238 (CI = +/-0.331; p = 0.150)	0.684	+5.96%
Severity	2012.1	0.070 (CI = +/-0.044; p = 0.003)	-0.296 (CI = +/-0.182; p = 0.003)	0.007 (CI = +/-0.010; p = 0.143)	0.186 (CI = +/-0.333; p = 0.256)	0.712	+7.23%
Severity	2012.2	0.052 (CI = +/-0.043; p = 0.021)	-0.261 (CI = +/-0.169; p = 0.005)	0.006 (CI = +/-0.009; p = 0.177)	0.270 (CI = +/-0.314; p = 0.087)	0.695	+5.32%
Severity	2013.1	0.066 (CI = +/-0.049; p = 0.027)	-0.253 (CI = +/-0.178; p = 0.008)	0.007 (CI = +/-0.010; p = 0.172)	0.253 (CI = +/-0.333; p = 0.127)	0.693	+5.67%
Severity	2013.2	0.056 (CI = +/-0.055; p = 0.062)	-0.247 (CI = +/-0.188; p = 0.013)	0.006 (CI = +/-0.010; p = 0.201)	0.270 (CI = +/-0.357; p = 0.129)	0.657	+5.36%
Severity	2014.1	0.042 (CI = +/-0.063; p = 0.141)	-0.257 (CI = +/-0.200; p = 0.015)	0.006 (CI = +/-0.011; p = 0.256)	0.293 (CI = +/-0.383; p = 0.124)	0.648	+4.68%
Severity	2014.2	0.035 (CI = +/-0.071; p = 0.307)	-0.241 (CI = +/-0.209; p = 0.027)	0.005 (CI = +/-0.011; p = 0.310)	0.336 (CI = +/-0.410; p = 0.100)	0.608	+3.59%
Severity	2015.1	0.035 (CI = +/-0.084; p = 0.386)	-0.241 (CI = +/-0.225; p = 0.037)	0.005 (CI = +/-0.012; p = 0.341)	0.338 (CI = +/-0.450; p = 0.129)	0.599	+3.55%
Severity	2015.2	0.001 (CI = +/-0.086; p = 0.978)	-0.198 (CI = +/-0.213; p = 0.065)	0.004 (CI = +/-0.011; p = 0.423)	0.461 (CI = +/-0.437; p = 0.040)	0.600	+0.11%
Severity	2016.1	-0.028 (CI = +/-0.095; p = 0.526)	-0.234 (CI = +/-0.213; p = 0.034)	0.003 (CI = +/-0.011; p = 0.595)	0.556 (CI = +/-0.448; p = 0.020)	0.641	-2.80%
Severity	2016.2	-0.017 (CI = +/-0.113; p = 0.744)	-0.247 (CI = +/-0.231; p = 0.039)	0.003 (CI = +/-0.011; p = 0.576)	0.519 (CI = +/-0.500; p = 0.043)	0.638	-0.69%
Severity	2017.1	-0.013 (CI = +/-0.138; p = 0.831)	-0.243 (CI = +/-0.257; p = 0.061)	0.003 (CI = +/-0.012; p = 0.588)	0.509 (CI = +/-0.568; p = 0.073)	0.627	-1.33%
Frequency	2004.2	-0.008 (CI = +/-0.009; p = 0.072)	0.170 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	-0.188 (CI = +/-0.136; p = 0.008)	0.640	-0.81%
Frequency	2005.1	-0.010 (CI = +/-0.009; p = 0.026)	0.160 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.005; p = 0.011)	-0.175 (CI = +/-0.134; p = 0.012)	0.663	-1.04%
Frequency	2005.2	-0.011 (CI = +/-0.010; p = 0.025)	0.163 (CI = +/-0.075; p = 0.000)	0.006 (CI = +/-0.005; p = 0.013)	-0.170 (CI = +/-0.137; p = 0.017)	0.657	-1.11%
Frequency	2006.1	-0.013 (CI = +/-0.010; p = 0.017)	0.157 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.005; p = 0.018)	-0.161 (CI = +/-0.139; p = 0.024)	0.665	-1.25%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.017)	0.160 (CI = +/-0.078; p = 0.000)	0.006 (CI = +/-0.005; p = 0.022)	-0.155 (CI = +/-0.142; p = 0.033)	0.658	-1.34%
Frequency	2007.1	-0.016 (CI = +/-0.012; p = 0.010)	0.152 (CI = +/-0.079; p = 0.000)	0.005 (CI = +/-0.005; p = 0.031)	-0.144 (CI = +/-0.143; p = 0.050)	0.671	-1.55%
Frequency	2007.2	-0.019 (CI = +/-0.012; p = 0.002)	0.164 (CI = +/-0.077; p = 0.000)	0.005 (CI = +/-0.005; p = 0.036)	-0.121 (CI = +/-0.139; p = 0.085)	0.707	-1.90%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	0.157 (CI = +/-0.078; p = 0.000)	0.005 (CI = +/-0.005; p = 0.051)	-0.110 (CI = +/-0.141; p = 0.122)	0.719	-2.11%
Frequency	2008.2	-0.021 (CI = +/-0.013; p = 0.003)	0.157 (CI = +/-0.081; p = 0.001)	0.005 (CI = +/-0.005; p = 0.057)	-0.109 (CI = +/-0.146; p = 0.137)	0.698	-2.12%
Frequency	2009.1	-0.023 (CI = +/-0.014; p = 0.003)	0.151 (CI = +/-0.084; p = 0.001)	0.004 (CI = +/-0.005; p = 0.076)	-0.099 (CI = +/-0.150; p = 0.184)	0.703	-2.31%
Frequency	2009.2	-0.024 (CI = +/-0.016; p = 0.004)	0.154 (CI = +/-0.087; p = 0.001)	0.004 (CI = +/-0.005; p = 0.089)	-0.094 (CI = +/-0.156; p = 0.226)	0.687	-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.017; p = 0.004)	0.149 (CI = +/-0.090; p = 0.002)	0.004 (CI = +/-0.005; p = 0.114)	-0.086 (CI = +/-0.161; p = 0.284)	0.688	-2.57%
Frequency	2010.2	-0.029 (CI = +/-0.018; p = 0.003)	0.157 (CI = +/-0.091; p = 0.002)	0.004 (CI = +/-0.005; p = 0.141)	-0.068 (CI = +/-0.165; p = 0.403)	0.691	-2.89%
Frequency	2011.1	-0.032 (CI = +/-0.020; p = 0.004)	0.152 (CI = +/-0.095; p = 0.003)	0.004 (CI = +/-0.005; p = 0.179)	-0.058 (CI = +/-0.172; p = 0.491)	0.692	-3.10%
Frequency	2011.2	-0.025 (CI = +/-0.021; p = 0.020)	0.138 (CI = +/-0.094; p = 0.006)	0.004 (CI = +/-0.005; p = 0.122)	-0.088 (CI = +/-0.171; p = 0.293)	0.654	-2.51%
Frequency	2012.1	-0.024 (CI = +/-0.024; p = 0.044)	0.141 (CI = +/-0.098; p = 0.008)	0.004 (CI = +/-0.005; p = 0.128)	-0.093 (CI = +/-0.180; p = 0.292)	0.643	-2.40%
Frequency	2012.2	-0.026 (CI = +/-0.026; p = 0.053)	0.144 (CI = +/-0.103; p = 0.009)	0.004 (CI = +/-0.006; p = 0.149)	-0.086 (CI = +/-0.191; p = 0.358)	0.618	-2.56%
Frequency	2013.1	-0.027 (CI = +/-0.030; p = 0.069)	0.141 (CI = +/-0.109; p = 0.015)	0.004 (CI = +/-0.006; p = 0.182)	-0.080 (CI = +/-0.204; p = 0.422)	0.611	-2.71%
Frequency	2013.2	-0.035 (CI = +/-0.032; p = 0.037)	0.153 (CI = +/-0.111; p = 0.010)	0.003 (CI = +/-0.006; p = 0.230)	-0.047 (CI = +/-0.210; p = 0.643)	0.630	-3.44%
Frequency	2014.1	-0.040 (CI = +/-0.037; p = 0.036)	0.145 (CI = +/-0.117; p = 0.018)	0.003 (CI = +/-0.006; p = 0.302)	-0.028 (CI = +/-0.224; p = 0.796)	0.633	-3.92%
Frequency	2014.2	-0.046 (CI = +/-0.042; p = 0.035)	0.153 (CI = +/-0.123; p = 0.018)	0.003 (CI = +/-0.006; p = 0.357)	-0.005 (CI = +/-0.241; p = 0.963)	0.612	-4.45%
Frequency	2015.1	-0.053 (CI = +/-0.049; p = 0.036)	0.143 (CI = +/-0.130; p = 0.033)	0.002 (CI = +/-0.007; p = 0.454)	0.020 (CI = +/-0.260; p = 0.873)	0.615	-5.12%
Frequency	2015.2	-0.058 (CI = +/-0.056; p = 0.044)	0.150 (CI = +/-0.139; p = 0.036)	0.002 (CI = +/-0.007; p = 0.510)	0.040 (CI = +/-0.285; p = 0.765)	0.572	-5.65%
Frequency	2016.1	-0.079 (CI = +/-0.061; p = 0.016)	0.125 (CI = +/-0.137; p = 0.070)	0.001 (CI = +/-0.007; p = 0.713)	0.107 (CI = +/-0.289; p = 0.433)	0.640	-7.58%
Frequency	2016.2	-0.073 (CI = +/-0.073; p = 0.050)	0.119 (CI = +/-0.149; p = 0.107)	0.001 (CI = +/-0.007; p = 0.695)	0.088 (CI = +/-0.323; p = 0.559)	0.520	-7.04%
Frequency	2017.1	-0.093 (CI = +/-0.084; p = 0.033)	0.098 (CI = +/-0.156; p = 0.188)	0.001 (CI = +/-0.007; p = 0.848)	0.145 (CI = +/-0.344; p = 0.365)	0.560	-8.89%

Comprehensive

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2004.2	0.022 (CI = +/-0.022; p = 0.053)	0.010 (CI = +/-0.012; p = 0.077)	0.226 (CI = +/-0.335; p = 0.181)	0.221	+2.19%
Loss Cost	2005.1	0.025 (CI = +/-0.023; p = 0.038)	0.011 (CI = +/-0.012; p = 0.068)	0.206 (CI = +/-0.340; p = 0.227)	0.236	+2.50%
Loss Cost	2005.2	0.018 (CI = +/-0.023; p = 0.130)	0.010 (CI = +/-0.011; p = 0.086)	0.249 (CI = +/-0.331; p = 0.135)	0.205	+1.81%
Loss Cost	2006.1	0.023 (CI = +/-0.024; p = 0.065)	0.011 (CI = +/-0.011; p = 0.065)	0.218 (CI = +/-0.331; p = 0.190)	0.238	+2.32%
Loss Cost	2006.2	0.018 (CI = +/-0.026; p = 0.152)	0.010 (CI = +/-0.011; p = 0.082)	0.245 (CI = +/-0.334; p = 0.144)	0.211	+1.87%
Loss Cost	2007.1	0.020 (CI = +/-0.028; p = 0.150)	0.010 (CI = +/-0.012; p = 0.083)	0.237 (CI = +/-0.343; p = 0.169)	0.210	+2.01%
Loss Cost	2007.2	0.014 (CI = +/-0.029; p = 0.339)	0.009 (CI = +/-0.011; p = 0.106)	0.273 (CI = +/-0.344; p = 0.115)	0.187	+1.38%
Loss Cost	2008.1	0.018 (CI = +/-0.031; p = 0.235)	0.010 (CI = +/-0.012; p = 0.091)	0.248 (CI = +/-0.350; p = 0.159)	0.203	+1.83%
Loss Cost	2008.2	0.026 (CI = +/-0.032; p = 0.099)	0.011 (CI = +/-0.011; p = 0.060)	0.201 (CI = +/-0.347; p = 0.245)	0.253	+2.68%
Loss Cost	2009.1	0.029 (CI = +/-0.034; p = 0.099)	0.011 (CI = +/-0.012; p = 0.060)	0.189 (CI = +/-0.359; p = 0.290)	0.252	+2.91%
Loss Cost	2009.2	0.031 (CI = +/-0.038; p = 0.099)	0.011 (CI = +/-0.012; p = 0.060)	0.175 (CI = +/-0.372; p = 0.341)	0.251	+3.17%
Loss Cost	2010.1	0.023 (CI = +/-0.040; p = 0.245)	0.011 (CI = +/-0.012; p = 0.081)	0.218 (CI = +/-0.378; p = 0.246)	0.217	+2.34%
Loss Cost	2010.2	0.035 (CI = +/-0.042; p = 0.097)	0.012 (CI = +/-0.012; p = 0.050)	0.158 (CI = +/-0.375; p = 0.392)	0.277	+3.55%
Loss Cost	2011.1	0.029 (CI = +/-0.046; p = 0.198)	0.011 (CI = +/-0.012; p = 0.066)	0.186 (CI = +/-0.389; p = 0.331)	0.245	+2.96%
Loss Cost	2011.2	0.033 (CI = +/-0.050; p = 0.193)	0.012 (CI = +/-0.012; p = 0.067)	0.170 (CI = +/-0.408; p = 0.396)	0.243	+3.31%
Loss Cost	2012.1	0.049 (CI = +/-0.053; p = 0.069)	0.013 (CI = +/-0.012; p = 0.038)	0.096 (CI = +/-0.405; p = 0.628)	0.315	+4.99%
Loss Cost	2012.2	0.026 (CI = +/-0.053; p = 0.313)	0.011 (CI = +/-0.011; p = 0.052)	0.197 (CI = +/-0.382; p = 0.295)	0.292	+2.64%
Loss Cost	2013.1	0.031 (CI = +/-0.059; p = 0.279)	0.011 (CI = +/-0.012; p = 0.053)	0.174 (CI = +/-0.405; p = 0.379)	0.294	+3.19%
Loss Cost	2013.2	0.017 (CI = +/-0.065; p = 0.582)	0.011 (CI = +/-0.012; p = 0.077)	0.233 (CI = +/-0.420; p = 0.259)	0.275	+1.74%
Loss Cost	2014.1	0.010 (CI = +/-0.074; p = 0.781)	0.010 (CI = +/-0.012; p = 0.102)	0.262 (CI = +/-0.450; p = 0.234)	0.262	+0.99%
Loss Cost	2014.2	-0.010 (CI = +/-0.082; p = 0.791)	0.009 (CI = +/-0.012; p = 0.146)	0.340 (CI = +/-0.467; p = 0.142)	0.276	-1.02%
Loss Cost	2015.1	-0.014 (CI = +/-0.095; p = 0.764)	0.009 (CI = +/-0.013; p = 0.174)	0.352 (CI = +/-0.511; p = 0.162)	0.268	-1.34%
Loss Cost	2015.2	-0.057 (CI = +/-0.096; p = 0.220)	0.007 (CI = +/-0.012; p = 0.245)	0.506 (CI = +/-0.484; p = 0.042)	0.387	-5.56%
Loss Cost	2016.1	-0.101 (CI = +/-0.097; p = 0.041)	0.005 (CI = +/-0.011; p = 0.338)	0.654 (CI = +/-0.458; p = 0.009)	0.530	-9.65%
Loss Cost	2016.2	-0.091 (CI = +/-0.115; p = 0.110)	0.005 (CI = +/-0.011; p = 0.330)	0.620 (CI = +/-0.509; p = 0.021)	0.493	-8.68%
Loss Cost	2017.1	-0.097 (CI = +/-0.138; p = 0.149)	0.005 (CI = +/-0.012; p = 0.371)	0.639 (CI = +/-0.573; p = 0.032)	0.477	-9.26%
Severity	2004.2	0.030 (CI = +/-0.024; p = 0.017)	0.005 (CI = +/-0.013; p = 0.436)	0.435 (CI = +/-0.369; p = 0.022)	0.412	+3.04%
Severity	2005.1	0.036 (CI = +/-0.025; p = 0.005)	0.006 (CI = +/-0.012; p = 0.341)	0.394 (CI = +/-0.363; p = 0.034)	0.455	+3.69%
Severity	2005.2	0.029 (CI = +/-0.025; p = 0.024)	0.005 (CI = +/-0.012; p = 0.419)	0.439 (CI = +/-0.354; p = 0.017)	0.433	+2.96%
Severity	2006.1	0.037 (CI = +/-0.025; p = 0.006)	0.006 (CI = +/-0.012; p = 0.305)	0.391 (CI = +/-0.344; p = 0.027)	0.489	+3.75%
Severity	2006.2	0.032 (CI = +/-0.027; p = 0.020)	0.005 (CI = +/-0.012; p = 0.361)	0.420 (CI = +/-0.346; p = 0.019)	0.464	+3.26%
Severity	2007.1	0.037 (CI = +/-0.028; p = 0.012)	0.006 (CI = +/-0.012; p = 0.308)	0.391 (CI = +/-0.350; p = 0.030)	0.483	+3.76%
Severity	2007.2	0.033 (CI = +/-0.030; p = 0.032)	0.005 (CI = +/-0.012; p = 0.356)	0.414 (CI = +/-0.357; p = 0.024)	0.458	+3.35%
Severity	2008.1	0.041 (CI = +/-0.031; p = 0.011)	0.006 (CI = +/-0.012; p = 0.264)	0.367 (CI = +/-0.352; p = 0.042)	0.502	+4.20%
Severity	2008.2	0.048 (CI = +/-0.032; p = 0.005)	0.007 (CI = +/-0.012; p = 0.208)	0.329 (CI = +/-0.354; p = 0.068)	0.529	+4.92%
Severity	2009.1	0.054 (CI = +/-0.035; p = 0.004)	0.008 (CI = +/-0.012; p = 0.173)	0.297 (CI = +/-0.361; p = 0.103)	0.543	+5.54%
Severity	2009.2	0.056 (CI = +/-0.038; p = 0.005)	0.008 (CI = +/-0.012; p = 0.174)	0.287 (CI = +/-0.375; p = 0.127)	0.530	+5.73%
Severity	2010.1	0.051 (CI = +/-0.041; p = 0.016)	0.008 (CI = +/-0.012; p = 0.208)	0.310 (CI = +/-0.388; p = 0.112)	0.498	+5.26%
Severity	2010.2	0.064 (CI = +/-0.042; p = 0.005)	0.009 (CI = +/-0.012; p = 0.132)	0.244 (CI = +/-0.381; p = 0.199)	0.555	+6.65%
Severity	2011.1	0.063 (CI = +/-0.047; p = 0.010)	0.009 (CI = +/-0.012; p = 0.148)	0.249 (CI = +/-0.400; p = 0.209)	0.527	+6.53%
Severity	2011.2	0.058 (CI = +/-0.052; p = 0.029)	0.008 (CI = +/-0.013; p = 0.181)	0.274 (CI = +/-0.418; p = 0.188)	0.492	+5.99%
Severity	2012.1	0.076 (CI = +/-0.053; p = 0.008)	0.010 (CI = +/-0.012; p = 0.105)	0.191 (CI = +/-0.410; p = 0.342)	0.559	+7.90%
Severity	2012.2	0.052 (CI = +/-0.053; p = 0.052)	0.008 (CI = +/-0.011; p = 0.148)	0.298 (CI = +/-0.382; p = 0.119)	0.543	+5.34%
Severity	2013.1	0.063 (CI = +/-0.058; p = 0.036)	0.009 (CI = +/-0.011; p = 0.121)	0.253 (CI = +/-0.398; p = 0.198)	0.558	+6.45%
Severity	2013.2	0.052 (CI = +/-0.065; p = 0.107)	0.008 (CI = +/-0.012; p = 0.161)	0.296 (CI = +/-0.419; p = 0.155)	0.522	+5.37%
Severity	2014.1	0.055 (CI = +/-0.074; p = 0.139)	0.008 (CI = +/-0.012; p = 0.172)	0.286 (CI = +/-0.452; p = 0.198)	0.504	+5.61%
Severity	2014.2	0.035 (CI = +/-0.082; p = 0.376)	0.007 (CI = +/-0.012; p = 0.238)	0.361 (CI = +/-0.471; p = 0.123)	0.474	+3.58%
Severity	2015.1	0.045 (CI = +/-0.095; p = 0.326)	0.008 (CI = +/-0.013; p = 0.227)	0.325 (CI = +/-0.511; p = 0.195)	0.474	+4.61%
Severity	2015.2	0.001 (CI = +/-0.095; p = 0.988)	0.006 (CI = +/-0.012; p = 0.321)	0.481 (CI = +/-0.482; p = 0.050)	0.504	+0.07%
Severity	2016.1	-0.016 (CI = +/-0.111; p = 0.760)	0.005 (CI = +/-0.012; p = 0.396)	0.537 (CI = +/-0.525; p = 0.046)	0.497	-1.58%
Severity	2016.2	-0.019 (CI = +/-0.133; p = 0.764)	0.005 (CI = +/-0.013; p = 0.431)	0.545 (CI = +/-0.588; p = 0.066)	0.486	-1.84%
Severity	2017.1	0.002 (CI = +/-0.157; p = 0.975)	0.005 (CI = +/-0.014; p = 0.404)	0.484 (CI = +/-0.651; p = 0.129)	0.493	+0.23%
Frequency	2004.2	-0.008 (CI = +/-0.011; p = 0.147)	0.005 (CI = +/-0.006; p = 0.070)	-0.209 (CI = +/-0.171; p = 0.018)	0.426	-0.82%
Frequency	2005.1	-0.012 (CI = +/-0.011; p = 0.046)	0.005 (CI = +/-0.006; p = 0.089)	-0.188 (CI = +/-0.166; p = 0.028)	0.477	-1.15%
Frequency	2005.2	-0.011 (CI = +/-0.012; p = 0.067)	0.005 (CI = +/-0.006; p = 0.092)	-0.189 (CI = +/-0.171; p = 0.030)	0.464	-1.12%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.032)	0.005 (CI = +/-0.006; p = 0.116)	-0.173 (CI = +/-0.170; p = 0.047)	0.491	-1.38%
Frequency	2006.2	-0.014 (CI = +/-0.013; p = 0.048)	0.005 (CI = +/-0.006; p = 0.121)	-0.175 (CI = +/-0.175; p = 0.051)	0.477	-1.35%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.019)	0.004 (CI = +/-0.006; p = 0.155)	-0.154 (CI = +/-0.174; p = 0.080)	0.514	-1.69%
Frequency	2007.2	-0.019 (CI = +/-0.015; p = 0.013)	0.004 (CI = +/-0.006; p = 0.188)	-0.141 (CI = +/-0.177; p = 0.113)	0.526	-1.91%
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.005)	0.003 (CI = +/-0.006; p = 0.239)	-0.120 (CI = +/-0.176; p = 0.174)	0.559	-2.27%
Frequency	2008.2	-0.022 (CI = +/-0.017; p = 0.013)	0.004 (CI = +/-0.006; p = 0.226)	-0.128 (CI = +/-0.181; p = 0.160)	0.533	-2.13%
Frequency	2009.1	-0.025 (CI = +/-0.018; p = 0.007)	0.003 (CI = +/-0.006; p = 0.283)	-0.108 (CI = +/-0.183; p = 0.236)	0.557	-2.49%
Frequency	2009.2	-0.024 (CI = +/-0.019; p = 0.014)	0.003 (CI = +/-0.006; p = 0.284)	-0.112 (CI = +/-0.190; p = 0.238)	0.531	-2.42%
Frequency	2010.1	-0.028 (CI = +/-0.020; p = 0.009)	0.003 (CI = +/-0.006; p = 0.348)	-0.092 (CI = +/-0.194; p = 0.335)	0.548	-2.78%
Frequency	2010.2	-0.029 (CI = +/-0.022; p = 0.012)	0.003 (CI = +/-0.006; p = 0.383)	-0.086 (CI = +/-0.202; p = 0.389)	0.533	-2.90%
Frequency	2011.1	-0.034 (CI = +/-0.024; p = 0.008)	0.002 (CI = +/-0.006; p = 0.467)	-0.063 (CI = +/-0.207; p = 0.535)	0.551	-3.36%
Frequency	2011.2	-0.026 (CI = +/-0.025; p = 0.044)	0.003 (CI = +/-0.006; p = 0.311)	-0.104 (CI = +/-0.201; p = 0.296)	0.514	-2.52%
Frequency	2012.1	-0.027 (CI = +/-0.028; p = 0.053)	0.003 (CI = +/-0.006; p = 0.351)	-0.096 (CI = +/-0.212; p = 0.358)	0.501	-2.69%
Frequency	2012.2	-0.026 (CI = +/-0.031; p = 0.095)	0.003 (CI = +/-0.007; p = 0.351)	-0.102 (CI = +/-0.225; p = 0.357)	0.466	-2.57%
Frequency	2013.1	-0.031 (CI = +/-0.034; p = 0.074)	0.003 (CI = +/-0.007; p = 0.426)	-0.079 (CI = +/-0.236; p = 0.490)	0.474	-3.07%
Frequency	2013.2	-0.035 (CI = +/-0.039; p = 0.075)	0.002 (CI = +/-0.007; p = 0.489)	-0.063 (CI = +/-0.252; p = 0.603)	0.464	-3.44%
Frequency	2014.1	-0.045 (CI = +/-0.043; p = 0.042)	0.002 (CI = +/-0.007; p = 0.611)	-0.024 (CI = +/-0.261; p = 0.848)	0.495	-4.38%
Frequency	2014.2	-0.046 (CI = +/-0.050; p = 0.069)	0.002 (CI = +/-0.007; p = 0.636)	-0.021 (CI = +/-0.284; p = 0.876)	0.452	-4.45%
Frequency	2015.1	-0.059 (CI = +/-0.055; p = 0.039)	0.001 (CI = +/-0.008; p = 0.779)	0.027 (CI = +/-0.298; p = 0.847)	0.487	-5.69%
Frequency	2015.2	-0.058 (CI = +/-0.065; p = 0.076)	0.001 (CI = +/-0.008; p = 0.783)	0.025 (CI = +/-0.328; p = 0.874)	0.422	-5.62%
Frequency	2016.1	-0.086 (CI = +/-0.067; p = 0.017)	0.000 (CI = +/-0.007; p = 0.988)	0.117 (CI = +/-0.319; p = 0.440)	0.550	-8.20%
Frequency	2016.2	-0.072 (CI = +/-0.079; p = 0.068)	0.000 (CI = +/-0.008; p = 0.915)	0.075 (CI = +/-0.348; p = 0.644)	0.427	-6.97%
Frequency	2017.1	-0.099 (CI = +/-0.086; p = 0.027)	0.000 (CI = +/-0.008; p = 0.932)	0.155 (CI = +/-0.355; p = 0.354)	0.514	-9.46%

Comprehensive

Coverage = CM

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.014 (CI = +/-0.020; p = 0.163)	-0.169 (CI = +/-0.181; p = 0.066)	0.242 (CI = +/-0.332; p = 0.147)	0.227	+1.39%
Loss Cost	2005.1	0.015 (CI = +/-0.021; p = 0.152)	-0.163 (CI = +/-0.186; p = 0.083)	0.235 (CI = +/-0.339; p = 0.168)	0.229	+1.51%
Loss Cost	2005.2	0.009 (CI = +/-0.021; p = 0.370)	-0.136 (CI = +/-0.183; p = 0.139)	0.275 (CI = +/-0.332; p = 0.101)	0.186	+0.95%
Loss Cost	2006.1	0.012 (CI = +/-0.022; p = 0.265)	-0.123 (CI = +/-0.186; p = 0.187)	0.257 (CI = +/-0.335; p = 0.128)	0.197	+1.25%
Loss Cost	2006.2	0.009 (CI = +/-0.023; p = 0.458)	-0.106 (CI = +/-0.189; p = 0.260)	0.283 (CI = +/-0.339; p = 0.098)	0.164	+0.87%
Loss Cost	2007.1	0.008 (CI = +/-0.025; p = 0.495)	-0.107 (CI = +/-0.195; p = 0.272)	0.284 (CI = +/-0.348; p = 0.106)	0.160	+0.85%
Loss Cost	2007.2	0.003 (CI = +/-0.026; p = 0.810)	-0.084 (CI = +/-0.196; p = 0.385)	0.319 (CI = +/-0.348; p = 0.071)	0.132	+0.31%
Loss Cost	2008.1	0.005 (CI = +/-0.028; p = 0.693)	-0.075 (CI = +/-0.201; p = 0.449)	0.306 (CI = +/-0.356; p = 0.089)	0.134	+0.55%
Loss Cost	2008.2	0.012 (CI = +/-0.029; p = 0.389)	-0.102 (CI = +/-0.201; p = 0.306)	0.264 (CI = +/-0.355; p = 0.139)	0.179	+1.25%
Loss Cost	2009.1	0.012 (CI = +/-0.031; p = 0.430)	-0.103 (CI = +/-0.208; p = 0.320)	0.265 (CI = +/-0.366; p = 0.149)	0.173	+1.23%
Loss Cost	2009.2	0.014 (CI = +/-0.034; p = 0.399)	-0.110 (CI = +/-0.216; p = 0.307)	0.253 (CI = +/-0.379; p = 0.181)	0.171	+1.43%
Loss Cost	2010.1	0.005 (CI = +/-0.035; p = 0.773)	-0.139 (CI = +/-0.214; p = 0.192)	0.297 (CI = +/-0.373; p = 0.113)	0.172	+0.50%
Loss Cost	2010.2	0.015 (CI = +/-0.037; p = 0.398)	-0.172 (CI = +/-0.212; p = 0.107)	0.242 (CI = +/-0.368; p = 0.187)	0.236	+1.54%
Loss Cost	2011.1	0.007 (CI = +/-0.039; p = 0.727)	-0.197 (CI = +/-0.213; p = 0.068)	0.281 (CI = +/-0.369; p = 0.129)	0.243	+0.66%
Loss Cost	2011.2	0.010 (CI = +/-0.043; p = 0.613)	-0.208 (CI = +/-0.222; p = 0.064)	0.261 (CI = +/-0.384; p = 0.172)	0.246	+1.05%
Loss Cost	2012.1	0.018 (CI = +/-0.046; p = 0.425)	-0.189 (CI = +/-0.228; p = 0.099)	0.230 (CI = +/-0.393; p = 0.237)	0.258	+1.81%
Loss Cost	2012.2	0.000 (CI = +/-0.046; p = 0.989)	-0.142 (CI = +/-0.216; p = 0.185)	0.315 (CI = +/-0.374; p = 0.094)	0.210	-0.03%
Loss Cost	2013.1	-0.002 (CI = +/-0.052; p = 0.950)	-0.145 (CI = +/-0.227; p = 0.197)	0.320 (CI = +/-0.393; p = 0.105)	0.205	-0.16%
Loss Cost	2013.2	-0.013 (CI = +/-0.057; p = 0.629)	-0.118 (CI = +/-0.234; p = 0.300)	0.369 (CI = +/-0.406; p = 0.072)	0.178	-1.32%
Loss Cost	2014.1	-0.025 (CI = +/-0.063; p = 0.403)	-0.142 (CI = +/-0.240; p = 0.228)	0.412 (CI = +/-0.418; p = 0.053)	0.202	-1.30%
Loss Cost	2014.2	-0.042 (CI = +/-0.069; p = 0.220)	-0.110 (CI = +/-0.246; p = 0.355)	0.475 (CI = +/-0.432; p = 0.033)	0.210	-4.07%
Loss Cost	2015.1	-0.051 (CI = +/-0.079; p = 0.184)	-0.126 (CI = +/-0.259; p = 0.314)	0.506 (CI = +/-0.457; p = 0.032)	0.222	-5.00%
Loss Cost	2015.2	-0.087 (CI = +/-0.080; p = 0.036)	-0.067 (CI = +/-0.243; p = 0.563)	0.631 (CI = +/-0.434; p = 0.008)	0.335	-8.33%
Loss Cost	2016.1	-0.128 (CI = +/-0.075; p = 0.003)	-0.124 (CI = +/-0.209; p = 0.220)	0.750 (CI = +/-0.376; p = 0.001)	0.553	-12.02%
Loss Cost	2016.2	-0.115 (CI = +/-0.090; p = 0.017)	-0.142 (CI = +/-0.224; p = 0.191)	0.709 (CI = +/-0.413; p = 0.003)	0.528	-10.85%
Loss Cost	2017.1	-0.131 (CI = +/-0.106; p = 0.020)	-0.161 (CI = +/-0.239; p = 0.166)	0.750 (CI = +/-0.447; p = 0.004)	0.535	-12.29%
Severity	2004.2	0.027 (CI = +/-0.018; p = 0.004)	-0.328 (CI = +/-0.167; p = 0.000)	0.406 (CI = +/-0.307; p = 0.011)	0.588	+2.78%
Severity	2005.1	0.031 (CI = +/-0.019; p = 0.002)	-0.311 (CI = +/-0.168; p = 0.001)	0.384 (CI = +/-0.306; p = 0.015)	0.605	+3.14%
Severity	2005.2	0.026 (CI = +/-0.019; p = 0.009)	-0.289 (CI = +/-0.166; p = 0.001)	0.417 (CI = +/-0.302; p = 0.008)	0.580	+2.66%
Severity	2006.1	0.031 (CI = +/-0.020; p = 0.003)	-0.268 (CI = +/-0.165; p = 0.002)	0.390 (CI = +/-0.298; p = 0.012)	0.606	+3.13%
Severity	2006.2	0.028 (CI = +/-0.021; p = 0.010)	-0.256 (CI = +/-0.168; p = 0.004)	0.409 (CI = +/-0.303; p = 0.010)	0.579	+2.86%
Severity	2007.1	0.030 (CI = +/-0.022; p = 0.009)	-0.248 (CI = +/-0.173; p = 0.006)	0.397 (CI = +/-0.308; p = 0.013)	0.583	+3.07%
Severity	2007.2	0.028 (CI = +/-0.024; p = 0.022)	-0.239 (CI = +/-0.178; p = 0.010)	0.410 (CI = +/-0.317; p = 0.013)	0.557	+2.86%
Severity	2008.1	0.033 (CI = +/-0.025; p = 0.012)	-0.222 (CI = +/-0.179; p = 0.017)	0.385 (CI = +/-0.317; p = 0.019)	0.576	+3.34%
Severity	2008.2	0.040 (CI = +/-0.025; p = 0.003)	-0.250 (CI = +/-0.176; p = 0.007)	0.340 (CI = +/-0.310; p = 0.033)	0.620	+4.10%
Severity	2009.1	0.042 (CI = +/-0.027; p = 0.004)	-0.243 (CI = +/-0.182; p = 0.011)	0.330 (CI = +/-0.319; p = 0.043)	0.619	+4.30%
Severity	2009.2	0.045 (CI = +/-0.030; p = 0.004)	-0.254 (CI = +/-0.188; p = 0.010)	0.312 (CI = +/-0.328; p = 0.062)	0.614	+4.64%
Severity	2010.1	0.038 (CI = +/-0.031; p = 0.018)	-0.278 (CI = +/-0.187; p = 0.005)	0.347 (CI = +/-0.326; p = 0.038)	0.614	+3.88%
Severity	2010.2	0.052 (CI = +/-0.030; p = 0.002)	-0.321 (CI = +/-0.171; p = 0.001)	0.274 (CI = +/-0.298; p = 0.070)	0.702	+5.30%
Severity	2011.1	0.045 (CI = +/-0.032; p = 0.007)	-0.339 (CI = +/-0.174; p = 0.001)	0.302 (CI = +/-0.301; p = 0.049)	0.702	+4.64%
Severity	2011.2	0.045 (CI = +/-0.035; p = 0.015)	-0.337 (CI = +/-0.182; p = 0.001)	0.305 (CI = +/-0.315; p = 0.057)	0.675	+4.56%
Severity	2012.1	0.052 (CI = +/-0.037; p = 0.009)	-0.317 (CI = +/-0.185; p = 0.002)	0.274 (CI = +/-0.319; p = 0.089)	0.693	+5.36%
Severity	2012.2	0.036 (CI = +/-0.037; p = 0.055)	-0.276 (CI = +/-0.171; p = 0.003)	0.349 (CI = +/-0.297; p = 0.024)	0.680	+3.66%
Severity	2013.1	0.037 (CI = +/-0.041; p = 0.074)	-0.273 (CI = +/-0.180; p = 0.005)	0.345 (CI = +/-0.312; p = 0.032)	0.676	+3.78%
Severity	2013.2	0.033 (CI = +/-0.046; p = 0.156)	-0.263 (CI = +/-0.190; p = 0.009)	0.364 (CI = +/-0.330; p = 0.032)	0.642	+3.30%
Severity	2014.1	0.026 (CI = +/-0.052; p = 0.309)	-0.276 (CI = +/-0.198; p = 0.009)	0.389 (CI = +/-0.344; p = 0.029)	0.639	+2.59%
Severity	2014.2	0.015 (CI = +/-0.058; p = 0.593)	-0.255 (CI = +/-0.206; p = 0.018)	0.430 (CI = +/-0.362; p = 0.023)	0.605	+1.50%
Severity	2015.1	0.012 (CI = +/-0.067; p = 0.711)	-0.261 (CI = +/-0.219; p = 0.023)	0.440 (CI = +/-0.387; p = 0.029)	0.600	+1.18%
Severity	2015.2	-0.018 (CI = +/-0.068; p = 0.571)	-0.210 (CI = +/-0.206; p = 0.046)	0.546 (CI = +/-0.368; p = 0.007)	0.610	-1.82%
Severity	2016.1	-0.043 (CI = +/-0.073; p = 0.224)	-0.244 (CI = +/-0.201; p = 0.021)	0.616 (CI = +/-0.363; p = 0.003)	0.662	-4.19%
Severity	2016.2	-0.034 (CI = +/-0.087; p = 0.408)	-0.256 (CI = +/-0.219; p = 0.026)	0.589 (CI = +/-0.403; p = 0.008)	0.660	-3.36%
Severity	2017.1	-0.034 (CI = +/-0.106; p = 0.494)	-0.256 (CI = +/-0.239; p = 0.038)	0.588 (CI = +/-0.446; p = 0.015)	0.652	-3.31%
Frequency	2004.2	-0.014 (CI = +/-0.009; p = 0.003)	0.159 (CI = +/-0.080; p = 0.000)	-0.163 (CI = +/-0.148; p = 0.031)	0.568	-1.35%
Frequency	2005.1	-0.016 (CI = +/-0.009; p = 0.001)	0.148 (CI = +/-0.079; p = 0.001)	-0.149 (CI = +/-0.144; p = 0.043)	0.600	-1.58%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.001)	0.152 (CI = +/-0.081; p = 0.001)	-0.143 (CI = +/-0.147; p = 0.057)	0.595	-1.67%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.145 (CI = +/-0.082; p = 0.001)	-0.133 (CI = +/-0.147; p = 0.075)	0.610	-1.83%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.001)	0.150 (CI = +/-0.084; p = 0.001)	-0.126 (CI = +/-0.150; p = 0.099)	0.605	-1.93%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.084; p = 0.002)	-0.113 (CI = +/-0.150; p = 0.133)	0.626	-2.15%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	0.155 (CI = +/-0.081; p = 0.001)	-0.091 (CI = +/-0.145; p = 0.208)	0.669	-2.48%
Frequency	2008.1	-0.027 (CI = +/-0.011; p = 0.000)	0.146 (CI = +/-0.082; p = 0.001)	-0.079 (CI = +/-0.145; p = 0.273)	0.687	-2.70%
Frequency	2008.2	-0.028 (CI = +/-0.012; p = 0.000)	0.148 (CI = +/-0.085; p = 0.001)	-0.076 (CI = +/-0.150; p = 0.304)	0.665	-2.74%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	0.140 (CI = +/-0.086; p = 0.003)	-0.066 (CI = +/-0.151; p = 0.379)	0.676	-2.94%
Frequency	2009.2	-0.031 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.089; p = 0.003)	-0.059 (CI = +/-0.156; p = 0.447)	0.661	-3.07%
Frequency	2010.1	-0.033 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.092; p = 0.005)	-0.049 (CI = +/-0.160; p = 0.530)	0.666	-3.25%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.093; p = 0.003)	-0.032 (CI = +/-0.162; p = 0.688)	0.673	-3.57%
Frequency	2011.1	-0.039 (CI = +/-0.017; p = 0.000)	0.142 (CI = +/-0.096; p = 0.005)	-0.021 (CI = +/-0.166; p = 0.794)	0.679	-3.80%
Frequency	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.129 (CI = +/-0.096; p = 0.011)	-0.044 (CI = +/-0.166; p = 0.587)	0.628	-3.36%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.002)	0.129 (CI = +/-0.100; p = 0.015)	-0.044 (CI = +/-0.174; p = 0.605)	0.615	-3.37%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.003)	0.134 (CI = +/-0.105; p = 0.015)	-0.034 (CI = +/-0.182; p = 0.699)	0.592	-3.57%
Frequency	2013.1	-0.039 (CI = +/-0.025; p = 0.005)	0.128 (CI = +/-0.110; p = 0.025)	-0.025 (CI = +/-0.190; p = 0.786)	0.591	-3.80%
Frequency	2013.2	-0.046 (CI = +/-0.027; p = 0.002)	0.145 (CI = +/-0.111; p = 0.014)	0.005 (CI = +/-0.193; p = 0.955)	0.618	-4.48%
Frequency	2014.1	-0.051 (CI = +/-0.030; p = 0.002)	0.135 (CI = +/-0.115; p = 0.024)	0.023 (CI = +/-0.200; p = 0.809)	0.630	-4.96%
Frequency	2014.2	-0.056 (CI = +/-0.034; p = 0.003)	0.145 (CI = +/-0.120; p = 0.021)	0.045 (CI = +/-0.211; p = 0.659)	0.615	-5.48%
Frequency	2015.1	-0.063 (CI = +/-0.038; p = 0.003)	0.134 (CI = +/-0.125; p = 0.037)	0.066 (CI = +/-0.220; p = 0.532)	0.626	-6.11%
Frequency	2015.2	-0.069 (CI = +/-0.044; p = 0.005)	0.144 (CI = +/-0.133; p = 0.036)	0.085 (CI = +/-0.238; p = 0.453)	0.590	-6.63%
Frequency	2016.1	-0.085 (CI = +/-0.046; p = 0.002)	0.121 (CI = +/-0.128; p = 0.063)	0.133 (CI = +/-0.232; p = 0.233)	0.666	-8.17%
Frequency	2016.2	-0.081 (CI = +/-0.056; p = 0.009)	0.114 (CI = +/-0.140; p = 0.100)	0.119 (CI = +/-0.258; p = 0.330)	0.556	-7.75%
Frequency	2017.1	-0.097 (CI = +/-0.063; p = 0.006)	0.095 (CI = +/-0.143; p = 0.168)	0.162 (CI = +/-0.266; p = 0.205)	0.602	-9.28%

Comprehensive

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.013 (CI = +/-0.020; p = 0.205)	0.268 (CI = +/-0.342; p = 0.121)	0.171	+1.30%
Loss Cost	2005.1	0.015 (CI = +/-0.021; p = 0.164)	0.254 (CI = +/-0.348; p = 0.148)	0.181	+1.51%
Loss Cost	2005.2	0.009 (CI = +/-0.022; p = 0.419)	0.296 (CI = +/-0.337; p = 0.083)	0.155	+0.87%
Loss Cost	2006.1	0.012 (CI = +/-0.023; p = 0.270)	0.272 (CI = +/-0.338; p = 0.112)	0.177	+1.25%
Loss Cost	2006.2	0.008 (CI = +/-0.023; p = 0.496)	0.300 (CI = +/-0.339; p = 0.081)	0.156	+0.80%
Loss Cost	2007.1	0.008 (CI = +/-0.025; p = 0.496)	0.296 (CI = +/-0.348; p = 0.092)	0.153	+0.85%
Loss Cost	2007.2	0.002 (CI = +/-0.026; p = 0.848)	0.332 (CI = +/-0.345; p = 0.058)	0.138	+0.25%
Loss Cost	2008.1	0.005 (CI = +/-0.028; p = 0.691)	0.315 (CI = +/-0.352; p = 0.078)	0.147	+0.55%
Loss Cost	2008.2	0.011 (CI = +/-0.029; p = 0.424)	0.281 (CI = +/-0.353; p = 0.114)	0.177	+1.16%
Loss Cost	2009.1	0.012 (CI = +/-0.031; p = 0.430)	0.277 (CI = +/-0.364; p = 0.131)	0.172	+1.23%
Loss Cost	2009.2	0.013 (CI = +/-0.034; p = 0.437)	0.272 (CI = +/-0.377; p = 0.149)	0.168	+1.32%
Loss Cost	2010.1	0.005 (CI = +/-0.036; p = 0.776)	0.314 (CI = +/-0.377; p = 0.099)	0.145	+0.50%
Loss Cost	2010.2	0.013 (CI = +/-0.038; p = 0.481)	0.274 (CI = +/-0.379; p = 0.150)	0.178	+1.32%
Loss Cost	2011.1	0.007 (CI = +/-0.041; p = 0.741)	0.305 (CI = +/-0.388; p = 0.117)	0.155	+0.66%
Loss Cost	2011.2	0.007 (CI = +/-0.045; p = 0.736)	0.301 (CI = +/-0.405; p = 0.137)	0.150	+0.74%
Loss Cost	2012.1	0.018 (CI = +/-0.048; p = 0.445)	0.254 (CI = +/-0.409; p = 0.211)	0.187	+1.81%
Loss Cost	2012.2	-0.003 (CI = +/-0.047; p = 0.899)	0.344 (CI = +/-0.379; p = 0.073)	0.175	-0.29%
Loss Cost	2013.1	-0.002 (CI = +/-0.053; p = 0.951)	0.338 (CI = +/-0.399; p = 0.092)	0.171	-0.16%
Loss Cost	2013.2	-0.016 (CI = +/-0.057; p = 0.561)	0.395 (CI = +/-0.403; p = 0.054)	0.172	-1.59%
Loss Cost	2014.1	-0.025 (CI = +/-0.063; p = 0.410)	0.431 (CI = +/-0.421; p = 0.046)	0.175	-2.50%
Loss Cost	2014.2	-0.045 (CI = +/-0.068; p = 0.183)	0.501 (CI = +/-0.425; p = 0.024)	0.215	-4.38%
Loss Cost	2015.1	-0.051 (CI = +/-0.078; p = 0.184)	0.524 (CI = +/-0.454; p = 0.027)	0.217	-5.00%
Loss Cost	2015.2	-0.090 (CI = +/-0.077; p = 0.026)	0.649 (CI = +/-0.416; p = 0.005)	0.366	-8.57%
Loss Cost	2016.1	-0.128 (CI = +/-0.077; p = 0.003)	0.768 (CI = +/-0.382; p = 0.001)	0.530	-12.02%
Loss Cost	2016.2	-0.123 (CI = +/-0.091; p = 0.013)	0.752 (CI = +/-0.419; p = 0.002)	0.491	-11.53%
Loss Cost	2017.1	-0.131 (CI = +/-0.110; p = 0.024)	0.775 (CI = +/-0.464; p = 0.004)	0.483	-12.29%
Severity	2004.2	0.026 (CI = +/-0.022; p = 0.021)	0.455 (CI = +/-0.363; p = 0.015)	0.418	+2.61%
Severity	2005.1	0.031 (CI = +/-0.022; p = 0.007)	0.420 (CI = +/-0.358; p = 0.023)	0.456	+3.14%
Severity	2005.2	0.025 (CI = +/-0.022; p = 0.031)	0.462 (CI = +/-0.347; p = 0.011)	0.439	+2.49%
Severity	2006.1	0.031 (CI = +/-0.023; p = 0.009)	0.421 (CI = +/-0.338; p = 0.016)	0.488	+3.13%
Severity	2006.2	0.026 (CI = +/-0.023; p = 0.028)	0.449 (CI = +/-0.339; p = 0.011)	0.466	+2.68%
Severity	2007.1	0.030 (CI = +/-0.025; p = 0.018)	0.426 (CI = +/-0.343; p = 0.017)	0.481	+3.07%
Severity	2007.2	0.026 (CI = +/-0.026; p = 0.048)	0.449 (CI = +/-0.347; p = 0.013)	0.460	+2.67%
Severity	2008.1	0.033 (CI = +/-0.027; p = 0.019)	0.411 (CI = +/-0.344; p = 0.021)	0.497	+3.34%
Severity	2008.2	0.038 (CI = +/-0.029; p = 0.011)	0.382 (CI = +/-0.347; p = 0.032)	0.518	+3.87%
Severity	2009.1	0.042 (CI = +/-0.030; p = 0.009)	0.360 (CI = +/-0.354; p = 0.047)	0.527	+4.30%
Severity	2009.2	0.043 (CI = +/-0.033; p = 0.013)	0.356 (CI = +/-0.366; p = 0.056)	0.513	+4.36%
Severity	2010.1	0.038 (CI = +/-0.036; p = 0.037)	0.380 (CI = +/-0.375; p = 0.047)	0.485	+3.88%
Severity	2010.2	0.048 (CI = +/-0.037; p = 0.014)	0.333 (CI = +/-0.372; p = 0.078)	0.528	+4.88%
Severity	2011.1	0.045 (CI = +/-0.041; p = 0.030)	0.344 (CI = +/-0.387; p = 0.079)	0.502	+4.64%
Severity	2011.2	0.040 (CI = +/-0.044; p = 0.077)	0.370 (CI = +/-0.399; p = 0.067)	0.470	+4.04%
Severity	2012.1	0.052 (CI = +/-0.047; p = 0.030)	0.314 (CI = +/-0.397; p = 0.115)	0.519	+5.36%
Severity	2012.2	0.031 (CI = +/-0.045; p = 0.166)	0.405 (CI = +/-0.362; p = 0.030)	0.514	+3.15%
Severity	2013.1	0.037 (CI = +/-0.050; p = 0.135)	0.380 (CI = +/-0.377; p = 0.048)	0.520	+3.78%
Severity	2013.2	0.027 (CI = +/-0.055; p = 0.321)	0.422 (CI = +/-0.388; p = 0.035)	0.492	+2.69%
Severity	2014.1	0.026 (CI = +/-0.062; p = 0.397)	0.426 (CI = +/-0.413; p = 0.044)	0.474	+2.59%
Severity	2014.2	0.007 (CI = +/-0.067; p = 0.821)	0.492 (CI = +/-0.418; p = 0.024)	0.457	+0.73%
Severity	2015.1	0.012 (CI = +/-0.077; p = 0.750)	0.476 (CI = +/-0.448; p = 0.039)	0.453	+1.18%
Severity	2015.2	-0.027 (CI = +/-0.076; p = 0.465)	0.602 (CI = +/-0.409; p = 0.007)	0.502	-2.62%
Severity	2016.1	-0.043 (CI = +/-0.087; p = 0.308)	0.652 (CI = +/-0.434; p = 0.006)	0.506	-4.19%
Severity	2016.2	-0.048 (CI = +/-0.104; p = 0.334)	0.667 (CI = +/-0.477; p = 0.010)	0.500	-4.69%
Severity	2017.1	-0.034 (CI = +/-0.125; p = 0.564)	0.628 (CI = +/-0.525; p = 0.023)	0.504	-3.31%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.017)	-0.187 (CI = +/-0.175; p = 0.037)	0.386	-1.27%
Frequency	2005.1	-0.016 (CI = +/-0.010; p = 0.004)	-0.166 (CI = +/-0.169; p = 0.054)	0.446	-1.58%
Frequency	2005.2	-0.016 (CI = +/-0.011; p = 0.006)	-0.166 (CI = +/-0.173; p = 0.059)	0.433	-1.58%
Frequency	2006.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.150 (CI = +/-0.172; p = 0.085)	0.467	-1.83%
Frequency	2006.2	-0.019 (CI = +/-0.012; p = 0.004)	-0.149 (CI = +/-0.176; p = 0.094)	0.452	-1.84%
Frequency	2007.1	-0.022 (CI = +/-0.013; p = 0.001)	-0.130 (CI = +/-0.173; p = 0.137)	0.496	-2.15%
Frequency	2007.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.116 (CI = +/-0.175; p = 0.184)	0.513	-2.36%
Frequency	2008.1	-0.027 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.172; p = 0.262)	0.553	-2.70%
Frequency	2008.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.101 (CI = +/-0.177; p = 0.251)	0.524	-2.61%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.083 (CI = +/-0.177; p = 0.346)	0.553	-2.94%
Frequency	2009.2	-0.030 (CI = +/-0.017; p = 0.001)	-0.084 (CI = +/-0.183; p = 0.354)	0.528	-2.92%
Frequency	2010.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.066 (CI = +/-0.185; p = 0.467)	0.549	-3.25%
Frequency	2010.2	-0.035 (CI = +/-0.019; p = 0.001)	-0.059 (CI = +/-0.191; p = 0.529)	0.537	-3.39%
Frequency	2011.1	-0.039 (CI = +/-0.020; p = 0.001)	-0.039 (CI = +/-0.193; p = 0.682)	0.560	-3.80%
Frequency	2011.2	-0.032 (CI = +/-0.021; p = 0.004)	-0.069 (CI = +/-0.189; p = 0.456)	0.513	-3.17%
Frequency	2012.1	-0.034 (CI = +/-0.023; p = 0.006)	-0.060 (CI = +/-0.196; p = 0.532)	0.503	-3.37%
Frequency	2012.2	-0.034 (CI = +/-0.026; p = 0.012)	-0.062 (CI = +/-0.206; p = 0.540)	0.468	-3.33%
Frequency	2013.1	-0.039 (CI = +/-0.028; p = 0.010)	-0.042 (CI = +/-0.213; p = 0.686)	0.483	-3.80%
Frequency	2013.2	-0.042 (CI = +/-0.031; p = 0.011)	-0.027 (CI = +/-0.223; p = 0.805)	0.478	-4.16%
Frequency	2014.1	-0.051 (CI = +/-0.034; p = 0.006)	0.005 (CI = +/-0.226; p = 0.962)	0.517	-4.96%
Frequency	2014.2	-0.052 (CI = +/-0.039; p = 0.012)	0.010 (CI = +/-0.242; p = 0.933)	0.478	-5.08%
Frequency	2015.1	-0.063 (CI = +/-0.043; p = 0.007)	0.047 (CI = +/-0.248; p = 0.690)	0.518	-6.11%
Frequency	2015.2	-0.063 (CI = +/-0.050; p = 0.017)	0.047 (CI = +/-0.268; p = 0.713)	0.460	-6.10%
Frequency	2016.1	-0.085 (CI = +/-0.051; p = 0.003)	0.116 (CI = +/-0.256; p = 0.345)	0.584	-8.17%
Frequency	2016.2	-0.075 (CI = +/-0.060; p = 0.019)	0.085 (CI = +/-0.274; p = 0.513)	0.474	-7.18%
Frequency	2017.1	-0.097 (CI = +/-0.066; p = 0.008)	0.147 (CI = +/-0.276; p = 0.266)	0.558	-9.28%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = NA
Parameters included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend
							Rate
Loss Cost	2004.2	0.025 (CI = +/-0.022; p = 0.027)	-0.157 (CI = +/-0.180; p = 0.086)	0.008 (CI = +/-0.012; p = 0.175)	0.159 (CI = +/-0.412; p = 0.437)	0.243	+2.49%
Loss Cost	2005.1	0.027 (CI = +/-0.023; p = 0.023)	-0.147 (CI = +/-0.185; p = 0.115)	0.009 (CI = +/-0.013; p = 0.156)	0.142 (CI = +/-0.419; p = 0.494)	0.250	+2.72%
Loss Cost	2005.2	0.021 (CI = +/-0.024; p = 0.074)	-0.124 (CI = +/-0.183; p = 0.176)	0.008 (CI = +/-0.012; p = 0.202)	0.189 (CI = +/-0.415; p = 0.359)	0.196	+2.16%
Loss Cost	2006.1	0.026 (CI = +/-0.025; p = 0.041)	-0.106 (CI = +/-0.185; p = 0.252)	0.009 (CI = +/-0.013; p = 0.152)	0.157 (CI = +/-0.417; p = 0.449)	0.221	+2.63%
Loss Cost	2006.2	0.023 (CI = +/-0.026; p = 0.089)	-0.093 (CI = +/-0.188; p = 0.321)	0.008 (CI = +/-0.013; p = 0.185)	0.184 (CI = +/-0.424; p = 0.382)	0.178	+2.28%
Loss Cost	2007.1	0.024 (CI = +/-0.028; p = 0.097)	-0.089 (CI = +/-0.195; p = 0.357)	0.009 (CI = +/-0.013; p = 0.186)	0.177 (CI = +/-0.436; p = 0.414)	0.175	+2.39%
Loss Cost	2007.2	0.019 (CI = +/-0.030; p = 0.210)	-0.072 (CI = +/-0.210; p = 0.462)	0.008 (CI = +/-0.013; p = 0.234)	0.216 (CI = +/-0.442; p = 0.326)	0.132	+1.88%
Loss Cost	2008.1	0.023 (CI = +/-0.032; p = 0.150)	-0.057 (CI = +/-0.202; p = 0.570)	0.009 (CI = +/-0.013; p = 0.195)	0.187 (CI = +/-0.450; p = 0.402)	0.146	+2.32%
Loss Cost	2008.2	0.032 (CI = +/-0.032; p = 0.051)	-0.086 (CI = +/-0.198; p = 0.381)	0.010 (CI = +/-0.013; p = 0.122)	0.119 (CI = +/-0.441; p = 0.584)	0.218	+3.27%
Loss Cost	2009.1	0.034 (CI = +/-0.035; p = 0.058)	-0.080 (CI = +/-0.205; p = 0.432)	0.010 (CI = +/-0.013; p = 0.122)	0.107 (CI = +/-0.457; p = 0.633)	0.215	+3.47%
Loss Cost	2009.2	0.038 (CI = +/-0.038; p = 0.050)	-0.091 (CI = +/-0.212; p = 0.382)	0.011 (CI = +/-0.014; p = 0.111)	0.079 (CI = +/-0.472; p = 0.733)	0.221	+3.89%
Loss Cost	2010.1	0.029 (CI = +/-0.041; p = 0.149)	-0.117 (CI = +/-0.214; p = 0.270)	0.010 (CI = +/-0.014; p = 0.170)	0.132 (CI = +/-0.476; p = 0.571)	0.192	+2.97%
Loss Cost	2010.2	0.043 (CI = +/-0.041; p = 0.039)	-0.153 (CI = +/-0.205; p = 0.137)	0.011 (CI = +/-0.013; p = 0.088)	0.040 (CI = +/-0.458; p = 0.857)	0.297	+4.43%
Loss Cost	2011.1	0.036 (CI = +/-0.044; p = 0.109)	-0.172 (CI = +/-0.211; p = 0.104)	0.010 (CI = +/-0.014; p = 0.133)	0.083 (CI = +/-0.471; p = 0.718)	0.277	+3.65%
Loss Cost	2011.2	0.043 (CI = +/-0.048; p = 0.077)	-0.189 (CI = +/-0.217; p = 0.084)	0.011 (CI = +/-0.014; p = 0.110)	0.038 (CI = +/-0.488; p = 0.874)	0.296	+4.42%
Loss Cost	2012.1	0.058 (CI = +/-0.051; p = 0.030)	-0.156 (CI = +/-0.217; p = 0.148)	0.013 (CI = +/-0.014; p = 0.061)	-0.039 (CI = +/-0.488; p = 0.869)	0.350	+5.92%
Loss Cost	2012.2	0.040 (CI = +/-0.053; p = 0.127)	-0.122 (CI = +/-0.239; p = 0.239)	0.011 (CI = +/-0.013; p = 0.093)	0.059 (CI = +/-0.479; p = 0.798)	0.271	+4.11%
Loss Cost	2013.1	0.045 (CI = +/-0.060; p = 0.132)	-0.112 (CI = +/-0.222; p = 0.300)	0.012 (CI = +/-0.014; p = 0.094)	0.036 (CI = +/-0.509; p = 0.883)	0.269	+4.59%
Loss Cost	2013.2	0.037 (CI = +/-0.067; p = 0.261)	-0.098 (CI = +/-0.232; p = 0.382)	0.011 (CI = +/-0.015; p = 0.129)	0.079 (CI = +/-0.539; p = 0.759)	0.214	+3.74%
Loss Cost	2014.1	0.029 (CI = +/-0.077; p = 0.427)	-0.111 (CI = +/-0.246; p = 0.350)	0.010 (CI = +/-0.016; p = 0.182)	0.114 (CI = +/-0.577; p = 0.679)	0.196	+2.98%
Loss Cost	2014.2	0.018 (CI = +/-0.086; p = 0.665)	-0.094 (CI = +/-0.258; p = 0.448)	0.009 (CI = +/-0.016; p = 0.242)	0.170 (CI = +/-0.617; p = 0.563)	0.159	+1.79%
Loss Cost	2015.1	0.026 (CI = +/-0.101; p = 0.737)	-0.096 (CI = +/-0.278; p = 0.468)	0.009 (CI = +/-0.018; p = 0.283)	0.178 (CI = +/-0.675; p = 0.579)	0.145	+3.66%
Loss Cost	2015.2	-0.014 (CI = +/-0.110; p = 0.782)	-0.056 (CI = +/-0.278; p = 0.668)	0.007 (CI = +/-0.017; p = 0.398)	0.311 (CI = +/-0.690; p = 0.345)	0.159	-1.42%
Loss Cost	2016.1	-0.053 (CI = +/-0.119; p = 0.353)	-0.106 (CI = +/-0.277; p = 0.417)	0.004 (CI = +/-0.017; p = 0.625)	0.461 (CI = +/-0.698; p = 0.174)	0.256	-5.12%
Loss Cost	2016.2	-0.026 (CI = +/-0.135; p = 0.679)	-0.138 (CI = +/-0.290; p = 0.313)	0.005 (CI = +/-0.018; p = 0.519)	0.357 (CI = +/-0.744; p = 0.310)	0.251	-2.55%
Loss Cost	2017.1	-0.027 (CI = +/-0.164; p = 0.713)	-0.140 (CI = +/-0.322; p = 0.352)	0.005 (CI = +/-0.020; p = 0.560)	0.363 (CI = +/-0.839; p = 0.354)	0.217	-2.71%
Severity	2004.2	0.033 (CI = +/-0.021; p = 0.003)	-0.327 (CI = +/-0.176; p = 0.001)	0.000 (CI = +/-0.012; p = 0.991)	0.399 (CI = +/-0.401; p = 0.051)	0.551	+3.32%
Severity	2005.1	0.037 (CI = +/-0.022; p = 0.002)	-0.307 (CI = +/-0.176; p = 0.001)	0.001 (CI = +/-0.012; p = 0.860)	0.365 (CI = +/-0.400; p = 0.072)	0.573	+3.79%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.006)	-0.288 (CI = +/-0.176; p = 0.002)	0.000 (CI = +/-0.012; p = 0.982)	0.406 (CI = +/-0.398; p = 0.046)	0.538	+3.29%
Severity	2006.1	0.038 (CI = +/-0.023; p = 0.002)	-0.263 (CI = +/-0.174; p = 0.004)	0.002 (CI = +/-0.012; p = 0.795)	0.363 (CI = +/-0.392; p = 0.068)	0.571	+3.91%
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	-0.254 (CI = +/-0.178; p = 0.007)	0.001 (CI = +/-0.012; p = 0.857)	0.383 (CI = +/-0.400; p = 0.060)	0.537	+3.66%
Severity	2007.1	0.039 (CI = +/-0.026; p = 0.005)	-0.242 (CI = +/-0.182; p = 0.011)	0.002 (CI = +/-0.012; p = 0.773)	0.361 (CI = +/-0.408; p = 0.081)	0.544	+3.98%
Severity	2007.2	0.037 (CI = +/-0.028; p = 0.011)	-0.237 (CI = +/-0.188; p = 0.016)	0.001 (CI = +/-0.013; p = 0.811)	0.373 (CI = +/-0.421; p = 0.080)	0.512	+3.82%
Severity	2008.1	0.044 (CI = +/-0.030; p = 0.005)	-0.214 (CI = +/-0.189; p = 0.028)	0.003 (CI = +/-0.013; p = 0.650)	0.330 (CI = +/-0.421; p = 0.119)	0.539	+4.50%
Severity	2008.2	0.053 (CI = +/-0.030; p = 0.001)	-0.243 (CI = +/-0.183; p = 0.011)	0.004 (CI = +/-0.012; p = 0.473)	0.262 (CI = +/-0.408; p = 0.199)	0.595	+5.48%
Severity	2009.1	0.057 (CI = +/-0.032; p = 0.001)	-0.231 (CI = +/-0.189; p = 0.019)	0.005 (CI = +/-0.012; p = 0.416)	0.238 (CI = +/-0.420; p = 0.254)	0.599	+5.88%
Severity	2009.2	0.062 (CI = +/-0.035; p = 0.001)	-0.245 (CI = +/-0.193; p = 0.015)	0.006 (CI = +/-0.013; p = 0.359)	0.203 (CI = +/-0.431; p = 0.339)	0.598	+6.41%
Severity	2010.1	0.055 (CI = +/-0.037; p = 0.006)	-0.266 (CI = +/-0.197; p = 0.010)	0.004 (CI = +/-0.013; p = 0.479)	0.247 (CI = +/-0.437; p = 0.255)	0.585	+5.64%
Severity	2010.2	0.072 (CI = +/-0.035; p = 0.000)	-0.310 (CI = +/-0.174; p = 0.001)	0.007 (CI = +/-0.011; p = 0.226)	0.134 (CI = +/-0.390; p = 0.483)	0.698	+7.48%
Severity	2011.1	0.067 (CI = +/-0.038; p = 0.001)	-0.324 (CI = +/-0.180; p = 0.001)	0.006 (CI = +/-0.012; p = 0.303)	0.165 (CI = +/-0.403; p = 0.405)	0.687	+6.90%
Severity	2011.2	0.068 (CI = +/-0.042; p = 0.003)	-0.327 (CI = +/-0.187; p = 0.002)	0.006 (CI = +/-0.012; p = 0.307)	0.156 (CI = +/-0.424; p = 0.452)	0.658	+7.05%
Severity	2012.1	0.081 (CI = +/-0.044; p = 0.001)	-0.297 (CI = +/-0.187; p = 0.004)	0.008 (CI = +/-0.012; p = 0.181)	0.086 (CI = +/-0.422; p = 0.675)	0.694	+8.46%
Severity	2012.2	0.065 (CI = +/-0.045; p = 0.007)	-0.266 (CI = +/-0.180; p = 0.006)	0.006 (CI = +/-0.011; p = 0.269)	0.176 (CI = +/-0.410; p = 0.379)	0.655	+6.77%
Severity	2013.1	0.072 (CI = +/-0.051; p = 0.009)	-0.254 (CI = +/-0.189; p = 0.011)	0.007 (CI = +/-0.012; p = 0.236)	0.146 (CI = +/-0.432; p = 0.487)	0.657	+7.41%
Severity	2013.2	0.070 (CI = +/-0.058; p = 0.020)	-0.252 (CI = +/-0.200; p = 0.017)	0.007 (CI = +/-0.013; p = 0.265)	0.151 (CI = +/-0.464; p = 0.499)	0.614	+7.30%
Severity	2014.1	0.068 (CI = +/-0.066; p = 0.046)	-0.257 (CI = +/-0.213; p = 0.021)	0.007 (CI = +/-0.014; p = 0.316)	0.164 (CI = +/-0.500; p = 0.494)	0.599	+7.00%
Severity	2014.2	0.061 (CI = +/-0.076; p = 0.104)	-0.247 (CI = +/-0.226; p = 0.034)	0.006 (CI = +/-0.014; p = 0.379)	0.196 (CI = +/-0.540; p = 0.449)	0.541	+6.31%
Severity	2015.1	0.066 (CI = +/-0.088; p = 0.132)	-0.240 (CI = +/-0.243; p = 0.053)	0.006 (CI = +/-0.015; p = 0.378)	0.176 (CI = +/-0.589; p = 0.530)	0.533	+6.81%
Severity	2015.2	0.040 (CI = +/-0.096; p = 0.380)	-0.206 (CI = +/-0.244; p = 0.091)	0.005 (CI = +/-0.015; p = 0.515)	0.288 (CI = +/-0.605; p = 0.319)	0.472	+4.17%
Severity	2016.1	0.021 (CI = +/-0.112; p = 0.693)	-0.231 (CI = +/-0.259; p = 0.075)	0.003 (CI = +/-0.016; p = 0.677)	0.365 (CI = +/-0.653; p = 0.244)	0.471	+2.08%
Severity	2016.2	0.041 (CI = +/-0.128; p = 0.494)	-0.255 (CI = +/-0.275; p = 0.066)	0.004 (CI = +/-0.017; p = 0.593)	0.287 (CI = +/-0.707; p = 0.388)	0.487	+4.17%
Severity	2017.1	0.056 (CI = +/-0.154; p = 0.430)	-0.238 (CI = +/-0.303; p = 0.109)	0.005 (CI = +/-0.018; p = 0.546)	0.234 (CI = +/-0.788; p = 0.518)	0.483	+5.79%
Frequency	2004.2	-0.008 (CI = +/-0.009; p = 0.073)	0.171 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	-0.239 (CI = +/-0.168; p = 0.007)	0.644	-0.80%
Frequency	2005.1	-0.010 (CI = +/-0.009; p = 0.027)	0.160 (CI = +/-0.073; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	-0.222 (CI = +/-0.165; p = 0.010)	0.667	-1.03%
Frequency	2005.2	-0.011 (CI = +/-0.010; p = 0.026)	0.163 (CI = +/-0.075; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	-0.216 (CI = +/-0.169; p = 0.014)	0.661	-1.10%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.018)	0.157 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	-0.206 (CI = +/-0.171; p = 0.020)	0.668	-1.24%
Frequency	2006.2	-0.013 (CI = +/-0.011; p = 0.017)	0.161 (CI = +/-0.078; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	-0.199 (CI = +/-0.176; p = 0.028)	0.662	-1.33%
Frequency	2007.1	-0.015 (CI = +/-0.011; p = 0.010)	0.153 (CI = +/-0.079; p = 0.000)	0.007 (CI = +/-0.005; p = 0.012)	-0.184 (CI = +/-0.177; p = 0.041)	0.675	-1.53%
Frequency	2007.2	-0.019 (CI = +/-0.012; p = 0.002)	0.165 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.005; p = 0.017)	-0.158 (CI = +/-0.172; p = 0.070)	0.711	-1.87%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	0.157 (CI = +/-0.078; p = 0.000)	0.006 (CI = +/-0.005; p = 0.027)	-0.143 (CI = +/-0.174; p = 0.102)	0.721	-2.09%
Frequency	2008.2	-0.021 (CI = +/-0.013; p = 0.003)	0.157 (CI = +/-0.081; p = 0.000)	0.006 (CI = +/-0.005; p = 0.032)	-0.143 (CI = +/-0.180; p = 0.115)	0.701	-2.09%
Frequency	2009.1	-0.023 (CI = +/-0.014; p = 0.003)	0.151 (CI = +/-0.083; p = 0.001)	0.006 (CI = +/-0.005; p = 0.048)	-0.131 (CI = +/-0.185; p = 0.156)	0.706	-2.28%
Frequency	2009.2	-0.024 (CI = +/-0.015; p = 0.004)	0.154 (CI = +/-0.086; p = 0.001)	0.005 (CI = +/-0.006; p = 0.060)	-0.124 (CI = +/-0.192; p = 0.193)	0.690	-2.37%
Frequency	2010.1	-0.026 (CI = +/-0.017; p = 0.005)	0.149 (CI = +/-0.089; p = 0.002)	0.005 (CI = +/-0.006; p = 0.083)	-0.115 (CI = +/-0.199; p = 0.245)	0.691	-2.53%
Frequency	2010.2	-0.029 (CI = +/-0.018; p = 0.003)	0.158 (CI = +/-0.091; p = 0.002)	0.005 (CI = +/-0.006; p = 0.115)	-0.094 (CI = +/-0.203; p = 0.349)	0.694	-2.84%
Frequency	2011.1	-0.031 (CI = +/-0.020; p = 0.004)	0.152 (CI = +/-0.095; p = 0.003)	0.004 (CI = +/-0.006; p = 0.156)	-0.082 (CI = +/-0.211; p = 0.430)	0.694	-3.04%
Frequency	2011.2	-0.025 (CI = +/-0.021; p = 0.021)	0.138 (CI = +/-0.093; p = 0.006)	0.005 (CI = +/-0.006; p = 0.092)	-0.119 (CI = +/-0.209; p = 0.251)	0.658	-2.46%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.046)	0.141 (CI = +/-0.098; p = 0.007)	0.005 (CI = +/-0.006; p = 0.097)	-0.125 (CI = +/-0.221; p = 0.250)	0.647	-2.54%
Frequency	2012.2	-0.025 (CI = +/-0.026; p = 0.056)	0.144 (CI = +/-0.103; p = 0.009)	0.005 (CI = +/-0.007; p = 0.121)	-0.117 (CI = +/-0.234; p = 0.309)	0.622	-2.49%
Frequency	2013.1	-0.027 (CI = +/-0.029; p = 0.073)	0.141 (CI = +/-0.109; p = 0.014)	0.005 (CI = +/-0.007; p = 0.155)	-0.110 (CI = +/-0.249; p = 0.366)	0.615	-2.62%
Frequency	2013.2	-0.034 (CI = +/-0.032; p = 0.039)	0.154 (CI = +/-0.110; p = 0.009)	0.004 (CI = +/-0.007; p = 0.222)	-0.072 (CI = +/-0.256; p = 0.561)	0.633	-3.31%
Frequency	2014.1	-0.038 (CI = +/-0.036; p = 0.039)	0.145 (CI = +/-0.116; p = 0.018)	0.004 (CI = +/-0.007; p = 0.307)	-0.050 (CI = +/-0.273; p = 0.702)	0.635	-3.76%
Frequency	2014.2	-0.043 (CI = +/-0.041; p = 0.039)	0.153 (CI = +/-0.122; p = 0.018)	0.003 (CI = +/-0.008; p = 0.383)	-0.025 (CI = +/-0.293; p = 0.855)	0.613	-4.35%
Frequency	2015.1	-0.050 (CI = +/-0.047; p = 0.041)	0.143 (CI = +/-0.130; p = 0.033)	0.003 (CI = +/-0.008; p = 0.503)	0.002 (CI = +/-0.315; p = 0.989)		

Comprehensive

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

Fit	Start Date					Adjusted R^2	Implied Trend Rate
		Time	Mobility	New Normal			
Loss Cost	2004.2	0.025 (CI = +/-0.022; p = 0.030)	0.009 (CI = +/-0.013; p = 0.144)	0.181 (CI = +/-0.423; p = 0.391)	0.197	+2.51%	
Loss Cost	2005.1	0.028 (CI = +/-0.023; p = 0.021)	0.010 (CI = +/-0.013; p = 0.121)	0.155 (CI = +/-0.428; p = 0.467)	0.215	+2.84%	
Loss Cost	2005.2	0.022 (CI = +/-0.024; p = 0.076)	0.009 (CI = +/-0.013; p = 0.169)	0.206 (CI = +/-0.419; p = 0.325)	0.173	+2.18%	
Loss Cost	2006.1	0.027 (CI = +/-0.025; p = 0.035)	0.010 (CI = +/-0.012; p = 0.120)	0.165 (CI = +/-0.418; p = 0.427)	0.212	+2.72%	
Loss Cost	2006.2	0.023 (CI = +/-0.026; p = 0.087)	0.009 (CI = +/-0.013; p = 0.158)	0.196 (CI = +/-0.423; p = 0.351)	0.177	+2.29%	
Loss Cost	2007.1	0.024 (CI = +/-0.028; p = 0.084)	0.009 (CI = +/-0.013; p = 0.152)	0.183 (CI = +/-0.434; p = 0.396)	0.178	+2.48%	
Loss Cost	2007.2	0.019 (CI = +/-0.029; p = 0.204)	0.008 (CI = +/-0.013; p = 0.205)	0.225 (CI = +/-0.437; p = 0.301)	0.145	+1.89%	
Loss Cost	2008.1	0.024 (CI = +/-0.031; p = 0.133)	0.009 (CI = +/-0.013; p = 0.166)	0.190 (CI = +/-0.444; p = 0.387)	0.167	+2.39%	
Loss Cost	2008.2	0.032 (CI = +/-0.032; p = 0.049)	0.011 (CI = +/-0.013; p = 0.102)	0.130 (CI = +/-0.438; p = 0.548)	0.224	+3.29%	
Loss Cost	2009.1	0.035 (CI = +/-0.035; p = 0.048)	0.011 (CI = +/-0.013; p = 0.097)	0.111 (CI = +/-0.452; p = 0.618)	0.226	+3.58%	
Loss Cost	2009.2	0.038 (CI = +/-0.038; p = 0.047)	0.012 (CI = +/-0.014; p = 0.091)	0.090 (CI = +/-0.468; p = 0.695)	0.227	+3.91%	
Loss Cost	2010.1	0.031 (CI = +/-0.041; p = 0.126)	0.010 (CI = +/-0.014; p = 0.130)	0.136 (CI = +/-0.477; p = 0.561)	0.183	+3.16%	
Loss Cost	2010.2	0.044 (CI = +/-0.042; p = 0.042)	0.012 (CI = +/-0.014; p = 0.071)	0.058 (CI = +/-0.470; p = 0.800)	0.255	+4.47%	
Loss Cost	2011.1	0.039 (CI = +/-0.046; p = 0.092)	0.012 (CI = +/-0.014; p = 0.096)	0.086 (CI = +/-0.489; p = 0.719)	0.215	+3.99%	
Loss Cost	2011.2	0.044 (CI = +/-0.051; p = 0.087)	0.012 (CI = +/-0.015; p = 0.091)	0.059 (CI = +/-0.512; p = 0.814)	0.218	+4.47%	
Loss Cost	2012.1	0.061 (CI = +/-0.053; p = 0.025)	0.015 (CI = +/-0.014; p = 0.043)	-0.039 (CI = +/-0.502; p = 0.872)	0.308	+6.30%	
Loss Cost	2012.2	0.041 (CI = +/-0.053; p = 0.127)	0.012 (CI = +/-0.013; p = 0.075)	0.072 (CI = +/-0.483; p = 0.758)	0.252	+4.16%	
Loss Cost	2013.1	0.048 (CI = +/-0.060; p = 0.107)	0.013 (CI = +/-0.014; p = 0.067)	0.033 (CI = +/-0.508; p = 0.893)	0.263	+4.93%	
Loss Cost	2013.2	0.037 (CI = +/-0.066; p = 0.253)	0.012 (CI = +/-0.014; p = 0.104)	0.089 (CI = +/-0.533; p = 0.729)	0.222	+3.78%	
Loss Cost	2014.1	0.033 (CI = +/-0.075; p = 0.363)	0.011 (CI = +/-0.015; p = 0.134)	0.108 (CI = +/-0.573; p = 0.696)	0.200	+3.53%	
Loss Cost	2014.2	0.018 (CI = +/-0.085; p = 0.653)	0.010 (CI = +/-0.016; p = 0.201)	0.179 (CI = +/-0.605; p = 0.538)	0.181	+1.84%	
Loss Cost	2015.1	0.021 (CI = +/-0.098; p = 0.661)	0.010 (CI = +/-0.017; p = 0.219)	0.168 (CI = +/-0.659; p = 0.592)	0.172	+2.07%	
Loss Cost	2015.2	-0.014 (CI = +/-0.105; p = 0.778)	0.007 (CI = +/-0.017; p = 0.351)	0.315 (CI = +/-0.662; p = 0.322)	0.211	-1.39%	
Loss Cost	2016.1	-0.046 (CI = +/-0.116; p = 0.399)	0.005 (CI = +/-0.017; p = 0.512)	0.446 (CI = +/-0.682; p = 0.179)	0.274	-4.54%	
Loss Cost	2016.2	-0.025 (CI = +/-0.134; p = 0.686)	0.006 (CI = +/-0.018; p = 0.436)	0.366 (CI = +/-0.739; p = 0.299)	0.243	-2.49%	
Loss Cost	2017.1	-0.018 (CI = +/-0.160; p = 0.810)	0.007 (CI = +/-0.019; p = 0.441)	0.340 (CI = +/-0.823; p = 0.379)	0.220	-1.75%	
Severity	2004.2	0.033 (CI = +/-0.025; p = 0.011)	0.002 (CI = +/-0.014; p = 0.797)	0.444 (CI = +/-0.471; p = 0.064)	0.380	+3.35%	
Severity	2005.1	0.039 (CI = +/-0.025; p = 0.003)	0.003 (CI = +/-0.014; p = 0.638)	0.391 (CI = +/-0.462; p = 0.095)	0.427	+4.03%	
Severity	2005.2	0.033 (CI = +/-0.026; p = 0.015)	0.002 (CI = +/-0.014; p = 0.789)	0.444 (CI = +/-0.454; p = 0.055)	0.396	+3.33%	
Severity	2006.1	0.041 (CI = +/-0.026; p = 0.003)	0.003 (CI = +/-0.013; p = 0.599)	0.383 (CI = +/-0.440; p = 0.085)	0.457	+4.15%	
Severity	2006.2	0.036 (CI = +/-0.027; p = 0.011)	0.003 (CI = +/-0.013; p = 0.697)	0.416 (CI = +/-0.445; p = 0.066)	0.426	+3.69%	
Severity	2007.1	0.041 (CI = +/-0.029; p = 0.007)	0.004 (CI = +/-0.013; p = 0.590)	0.378 (CI = +/-0.449; p = 0.095)	0.448	+4.23%	
Severity	2007.2	0.038 (CI = +/-0.031; p = 0.018)	0.003 (CI = +/-0.014; p = 0.667)	0.404 (CI = +/-0.459; p = 0.082)	0.417	+3.86%	
Severity	2008.1	0.046 (CI = +/-0.032; p = 0.006)	0.004 (CI = +/-0.013; p = 0.500)	0.343 (CI = +/-0.452; p = 0.131)	0.467	+4.75%	
Severity	2008.2	0.054 (CI = +/-0.033; p = 0.003)	0.006 (CI = +/-0.013; p = 0.385)	0.292 (CI = +/-0.453; p = 0.197)	0.499	+5.53%	
Severity	2009.1	0.060 (CI = +/-0.035; p = 0.002)	0.007 (CI = +/-0.013; p = 0.308)	0.249 (CI = +/-0.460; p = 0.275)	0.516	+6.20%	
Severity	2009.2	0.063 (CI = +/-0.039; p = 0.003)	0.007 (CI = +/-0.014; p = 0.295)	0.233 (CI = +/-0.477; p = 0.323)	0.504	+6.47%	
Severity	2010.1	0.059 (CI = +/-0.042; p = 0.008)	0.007 (CI = +/-0.014; p = 0.347)	0.256 (CI = +/-0.494; p = 0.296)	0.467	+6.09%	
Severity	2010.2	0.073 (CI = +/-0.043; p = 0.002)	0.009 (CI = +/-0.014; p = 0.207)	0.170 (CI = +/-0.483; p = 0.473)	0.532	+7.56%	
Severity	2011.1	0.073 (CI = +/-0.048; p = 0.004)	0.009 (CI = +/-0.014; p = 0.225)	0.171 (CI = +/-0.506; p = 0.492)	0.503	+7.56%	
Severity	2011.2	0.069 (CI = +/-0.053; p = 0.013)	0.008 (CI = +/-0.015; p = 0.270)	0.193 (CI = +/-0.531; p = 0.458)	0.461	+7.15%	
Severity	2012.1	0.088 (CI = +/-0.054; p = 0.003)	0.011 (CI = +/-0.014; p = 0.140)	0.085 (CI = +/-0.516; p = 0.734)	0.541	+9.21%	
Severity	2012.2	0.066 (CI = +/-0.054; p = 0.019)	0.008 (CI = +/-0.014; p = 0.236)	0.204 (CI = +/-0.492; p = 0.396)	0.498	+6.86%	
Severity	2013.1	0.079 (CI = +/-0.059; p = 0.012)	0.009 (CI = +/-0.014; p = 0.173)	0.139 (CI = +/-0.508; p = 0.574)	0.523	+8.20%	
Severity	2013.2	0.071 (CI = +/-0.067; p = 0.038)	0.009 (CI = +/-0.015; p = 0.229)	0.176 (CI = +/-0.539; p = 0.500)	0.474	+7.41%	
Severity	2014.1	0.077 (CI = +/-0.076; p = 0.048)	0.009 (CI = +/-0.015; p = 0.224)	0.149 (CI = +/-0.578; p = 0.592)	0.459	+8.00%	
Severity	2014.2	0.062 (CI = +/-0.086; p = 0.142)	0.008 (CI = +/-0.016; p = 0.315)	0.218 (CI = +/-0.611; p = 0.460)	0.403	+6.43%	
Severity	2015.1	0.077 (CI = +/-0.098; p = 0.113)	0.009 (CI = +/-0.017; p = 0.266)	0.152 (CI = +/-0.654; p = 0.625)	0.415	+7.99%	
Severity	2015.2	0.041 (CI = +/-0.104; p = 0.406)	0.006 (CI = +/-0.016; p = 0.423)	0.304 (CI = +/-0.652; p = 0.332)	0.375	+4.21%	
Severity	2016.1	0.034 (CI = +/-0.122; p = 0.554)	0.006 (CI = +/-0.018; p = 0.488)	0.333 (CI = +/-0.718; p = 0.331)	0.345	+3.46%	
Severity	2016.2	0.042 (CI = +/-0.144; p = 0.536)	0.006 (CI = +/-0.019; p = 0.482)	0.304 (CI = +/-0.795; p = 0.418)	0.334	+4.27%	
Severity	2017.1	0.073 (CI = +/-0.166; p = 0.350)	0.008 (CI = +/-0.020; p = 0.397)	0.195 (CI = +/-0.854; p = 0.621)	0.371	+7.57%	
Frequency	2004.2	-0.008 (CI = +/-0.011; p = 0.145)	0.008 (CI = +/-0.006; p = 0.022)	-0.263 (CI = +/-0.212; p = 0.017)	0.428	-0.82%	
Frequency	2005.1	-0.012 (CI = +/-0.011; p = 0.046)	0.007 (CI = +/-0.006; p = 0.031)	-0.236 (CI = +/-0.206; p = 0.026)	0.479	-1.15%	
Frequency	2005.2	-0.011 (CI = +/-0.012; p = 0.066)	0.007 (CI = +/-0.006; p = 0.034)	-0.238 (CI = +/-0.211; p = 0.028)	0.466	-1.12%	
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.032)	0.006 (CI = +/-0.006; p = 0.048)	-0.218 (CI = +/-0.211; p = 0.043)	0.493	-1.37%	
Frequency	2006.2	-0.014 (CI = +/-0.013; p = 0.047)	0.006 (CI = +/-0.006; p = 0.052)	-0.220 (CI = +/-0.217; p = 0.047)	0.479	-1.35%	
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.018)	0.006 (CI = +/-0.006; p = 0.077)	-0.195 (CI = +/-0.215; p = 0.074)	0.516	-1.68%	
Frequency	2007.2	-0.019 (CI = +/-0.015; p = 0.013)	0.005 (CI = +/-0.006; p = 0.103)	-0.179 (CI = +/-0.219; p = 0.105)	0.528	-1.90%	
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.005)	0.005 (CI = +/-0.006; p = 0.149)	-0.153 (CI = +/-0.217; p = 0.161)	0.561	-2.26%	
Frequency	2008.2	-0.021 (CI = +/-0.016; p = 0.013)	0.005 (CI = +/-0.007; p = 0.138)	-0.163 (CI = +/-0.224; p = 0.148)	0.535	-2.12%	
Frequency	2009.1	-0.025 (CI = +/-0.017; p = 0.007)	0.004 (CI = +/-0.007; p = 0.193)	-0.138 (CI = +/-0.226; p = 0.219)	0.558	-2.47%	
Frequency	2009.2	-0.024 (CI = +/-0.019; p = 0.014)	0.004 (CI = +/-0.007; p = 0.195)	-0.143 (CI = +/-0.235; p = 0.220)	0.534	-2.40%	
Frequency	2010.1	-0.028 (CI = +/-0.020; p = 0.009)	0.004 (CI = +/-0.007; p = 0.264)	-0.120 (CI = +/-0.239; p = 0.311)	0.549	-2.76%	
Frequency	2010.2	-0.029 (CI = +/-0.022; p = 0.012)	0.004 (CI = +/-0.007; p = 0.303)	-0.112 (CI = +/-0.249; p = 0.362)	0.535	-2.88%	
Frequency	2011.1	-0.034 (CI = +/-0.024; p = 0.008)	0.003 (CI = +/-0.007; p = 0.402)	-0.085 (CI = +/-0.255; p = 0.499)	0.553	-3.32%	
Frequency	2011.2	-0.025 (CI = +/-0.025; p = 0.044)	0.004 (CI = +/-0.007; p = 0.231)	-0.134 (CI = +/-0.248; p = 0.272)	0.517	-2.50%	
Frequency	2012.1	-0.027 (CI = +/-0.027; p = 0.052)	0.004 (CI = +/-0.007; p = 0.275)	-0.125 (CI = +/-0.261; p = 0.330)	0.503	-2.66%	
Frequency	2012.2	-0.026 (CI = +/-0.031; p = 0.095)	0.004 (CI = +/-0.008; p = 0.277)	-0.132 (CI = +/-0.276; p = 0.330)	0.469	-2.53%	
Frequency	2013.1	-0.031 (CI = +/-0.034; p = 0.074)	0.004 (CI = +/-0.008; p = 0.364)	-0.106 (CI = +/-0.289; p = 0.453)	0.476	-3.02%	
Frequency	2013.2	-0.034 (CI = +/-0.038; p = 0.075)	0.003 (CI = +/-0.008; p = 0.440)	-0.087 (CI = +/-0.308; p = 0.559)	0.466	-3.37%	
Frequency	2014.1	-0.044 (CI = +/-0.042; p = 0.043)	0.002 (CI = +/-0.009; p = 0.595)	-0.041 (CI = +/-0.319; p = 0.787)	0.496	-4.27%	
Frequency	2014.2	-0.044 (CI = +/-0.048; p = 0.071)	0.002 (CI = +/-0.009; p = 0.623)	-0.039 (CI = +/-0.345; p = 0.813)	0.453	-4.32%	
Frequency	2015.1	-0.056 (CI = +/-0.054; p = 0.041)	0.001 (CI = +/-0.009; p = 0.808)	0.016 (CI = +/-0.361; p = 0.926)	0.486	-5.48%	
Frequency	2015.2	-0.055 (CI = +/-0.063; p = 0.081)	0.001 (CI = +/-0.010; p = 0.805)	0.011 (CI = +/-0.396; p = 0.953)	0.421	-5.37%	
Frequency	2016.1	-0.080 (CI = +/-0.065; p = 0.020)	-0.001 (CI = +/-0.009; p = 0.892)	0.113 (CI = +/-0.386; p = 0.537)	0.541	-7.73%	
Frequency	2016.2	-0.067 (CI = +/-0.075; p = 0.076)	0.000 (CI = +/-0.010; p = 0.964)	0.062 (CI = +/-0.416; p = 0.748)	0.421	-6.49%	
Frequency	2017.1	-0.091 (CI = +/-0.083; p = 0.035)	-0.001 (CI = +/-0.010; p = 0.830)	0.144 (CI = +/-0.426; p = 0.467)	0.497	-8.67%	

Comprehensive

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

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.016 (CI = +/-0.018; p = 0.077)	-0.167 (CI = +/-0.182; p = 0.071)	0.268 (CI = +/-0.384; p = 0.165)	0.223	+1.64%
Loss Cost	2005.1	0.018 (CI = +/-0.019; p = 0.072)	-0.160 (CI = +/-0.186; p = 0.089)	0.262 (CI = +/-0.390; p = 0.182)	0.226	+1.77%
Loss Cost	2005.2	0.013 (CI = +/-0.019; p = 0.194)	-0.134 (CI = +/-0.184; p = 0.147)	0.298 (CI = +/-0.383; p = 0.123)	0.179	+1.28%
Loss Cost	2006.1	0.015 (CI = +/-0.020; p = 0.131)	-0.120 (CI = +/-0.187; p = 0.200)	0.282 (CI = +/-0.385; p = 0.145)	0.192	+1.56%
Loss Cost	2006.2	0.012 (CI = +/-0.021; p = 0.249)	-0.104 (CI = +/-0.190; p = 0.273)	0.305 (CI = +/-0.388; p = 0.119)	0.156	+1.24%
Loss Cost	2007.1	0.012 (CI = +/-0.023; p = 0.275)	-0.104 (CI = +/-0.196; p = 0.289)	0.304 (CI = +/-0.396; p = 0.127)	0.152	+1.25%
Loss Cost	2007.2	0.008 (CI = +/-0.024; p = 0.499)	-0.082 (CI = +/-0.198; p = 0.401)	0.334 (CI = +/-0.397; p = 0.095)	0.117	+0.80%
Loss Cost	2008.1	0.010 (CI = +/-0.025; p = 0.411)	-0.072 (CI = +/-0.203; p = 0.474)	0.323 (CI = +/-0.403; p = 0.112)	0.123	+1.04%
Loss Cost	2008.2	0.017 (CI = +/-0.026; p = 0.203)	-0.100 (CI = +/-0.202; p = 0.319)	0.283 (CI = +/-0.398; p = 0.156)	0.173	+1.68%
Loss Cost	2009.1	0.017 (CI = +/-0.028; p = 0.231)	-0.099 (CI = +/-0.210; p = 0.339)	0.282 (CI = +/-0.408; p = 0.167)	0.167	+1.70%
Loss Cost	2009.2	0.019 (CI = +/-0.030; p = 0.215)	-0.107 (CI = +/-0.217; p = 0.319)	0.270 (CI = +/-0.420; p = 0.197)	0.166	+1.90%
Loss Cost	2010.1	0.011 (CI = +/-0.031; p = 0.466)	-0.136 (CI = +/-0.216; p = 0.208)	0.303 (CI = +/-0.413; p = 0.144)	0.158	+1.14%
Loss Cost	2010.2	0.020 (CI = +/-0.032; p = 0.206)	-0.170 (CI = +/-0.213; p = 0.112)	0.252 (CI = +/-0.404; p = 0.209)	0.230	+2.06%
Loss Cost	2011.1	0.014 (CI = +/-0.034; p = 0.419)	-0.194 (CI = +/-0.215; p = 0.076)	0.280 (CI = +/-0.403; p = 0.165)	0.230	+1.37%
Loss Cost	2011.2	0.017 (CI = +/-0.037; p = 0.344)	-0.207 (CI = +/-0.224; p = 0.069)	0.260 (CI = +/-0.417; p = 0.208)	0.236	+1.75%
Loss Cost	2012.1	0.024 (CI = +/-0.040; p = 0.223)	-0.185 (CI = +/-0.229; p = 0.107)	0.235 (CI = +/-0.421; p = 0.259)	0.253	+2.44%
Loss Cost	2012.2	0.010 (CI = +/-0.040; p = 0.623)	-0.140 (CI = +/-0.220; p = 0.197)	0.304 (CI = +/-0.401; p = 0.130)	0.189	+0.97%
Loss Cost	2013.1	0.010 (CI = +/-0.045; p = 0.659)	-0.141 (CI = +/-0.231; p = 0.217)	0.304 (CI = +/-0.418; p = 0.144)	0.182	+0.96%
Loss Cost	2013.2	0.001 (CI = +/-0.049; p = 0.959)	-0.117 (CI = +/-0.239; p = 0.316)	0.340 (CI = +/-0.430; p = 0.113)	0.141	+0.12%
Loss Cost	2014.1	-0.007 (CI = +/-0.054; p = 0.792)	-0.137 (CI = +/-0.249; p = 0.259)	0.366 (CI = +/-0.442; p = 0.098)	0.148	-0.69%
Loss Cost	2014.2	-0.018 (CI = +/-0.060; p = 0.542)	-0.111 (CI = +/-0.259; p = 0.377)	0.409 (CI = +/-0.457; p = 0.076)	0.132	-1.75%
Loss Cost	2015.1	-0.023 (CI = +/-0.069; p = 0.492)	-0.121 (CI = +/-0.275; p = 0.361)	0.423 (CI = +/-0.481; p = 0.080)	0.130	-2.23%
Loss Cost	2015.2	-0.047 (CI = +/-0.073; p = 0.192)	-0.070 (CI = +/-0.272; p = 0.588)	0.509 (CI = +/-0.474; p = 0.037)	0.174	-4.55%
Loss Cost	2016.1	-0.073 (CI = +/-0.076; p = 0.059)	-0.118 (CI = +/-0.262; p = 0.346)	0.578 (CI = +/-0.453; p = 0.017)	0.303	-7.04%
Loss Cost	2016.2	-0.056 (CI = +/-0.088; p = 0.192)	-0.149 (CI = +/-0.277; p = 0.259)	0.523 (CI = +/-0.479; p = 0.035)	0.289	-5.40%
Loss Cost	2017.1	-0.060 (CI = +/-0.105; p = 0.233)	-0.156 (CI = +/-0.302; p = 0.276)	0.533 (CI = +/-0.520; p = 0.046)	0.267	-5.82%
Severity	2004.2	0.033 (CI = +/-0.017; p = 0.000)	-0.327 (CI = +/-0.172; p = 0.000)	0.398 (CI = +/-0.364; p = 0.033)	0.564	+3.32%
Severity	2005.1	0.036 (CI = +/-0.018; p = 0.000)	-0.309 (CI = +/-0.172; p = 0.001)	0.379 (CI = +/-0.361; p = 0.040)	0.585	+3.68%
Severity	2005.2	0.032 (CI = +/-0.018; p = 0.001)	-0.288 (CI = +/-0.172; p = 0.002)	0.407 (CI = +/-0.358; p = 0.027)	0.552	+3.28%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.000)	-0.266 (CI = +/-0.170; p = 0.003)	0.384 (CI = +/-0.350; p = 0.033)	0.584	+3.73%
Severity	2006.2	0.035 (CI = +/-0.020; p = 0.001)	-0.255 (CI = +/-0.174; p = 0.005)	0.398 (CI = +/-0.356; p = 0.029)	0.552	+3.52%
Severity	2007.1	0.037 (CI = +/-0.021; p = 0.001)	-0.245 (CI = +/-0.178; p = 0.009)	0.387 (CI = +/-0.360; p = 0.036)	0.558	+3.75%
Severity	2007.2	0.035 (CI = +/-0.022; p = 0.003)	-0.239 (CI = +/-0.184; p = 0.013)	0.396 (CI = +/-0.369; p = 0.036)	0.528	+3.61%
Severity	2008.1	0.040 (CI = +/-0.023; p = 0.001)	-0.219 (CI = +/-0.185; p = 0.022)	0.374 (CI = +/-0.367; p = 0.046)	0.552	+4.08%
Severity	2008.2	0.047 (CI = +/-0.023; p = 0.000)	-0.249 (CI = +/-0.180; p = 0.009)	0.331 (CI = +/-0.355; p = 0.067)	0.602	+4.79%
Severity	2009.1	0.049 (CI = +/-0.025; p = 0.000)	-0.240 (CI = +/-0.186; p = 0.013)	0.321 (CI = +/-0.362; p = 0.080)	0.604	+5.02%
Severity	2009.2	0.052 (CI = +/-0.027; p = 0.000)	-0.254 (CI = +/-0.191; p = 0.011)	0.302 (CI = +/-0.370; p = 0.105)	0.600	+5.36%
Severity	2010.1	0.047 (CI = +/-0.028; p = 0.002)	-0.275 (CI = +/-0.193; p = 0.007)	0.326 (CI = +/-0.368; p = 0.080)	0.593	+4.76%
Severity	2010.2	0.059 (CI = +/-0.027; p = 0.000)	-0.320 (CI = +/-0.175; p = 0.001)	0.259 (CI = +/-0.332; p = 0.120)	0.690	+6.03%
Severity	2011.1	0.054 (CI = +/-0.028; p = 0.001)	-0.337 (CI = +/-0.179; p = 0.001)	0.278 (CI = +/-0.335; p = 0.099)	0.685	+5.54%
Severity	2011.2	0.054 (CI = +/-0.031; p = 0.002)	-0.337 (CI = +/-0.187; p = 0.001)	0.278 (CI = +/-0.349; p = 0.113)	0.657	+5.55%
Severity	2012.1	0.061 (CI = +/-0.033; p = 0.001)	-0.315 (CI = +/-0.189; p = 0.002)	0.251 (CI = +/-0.348; p = 0.147)	0.680	+6.30%
Severity	2012.2	0.049 (CI = +/-0.033; p = 0.006)	-0.276 (CI = +/-0.179; p = 0.005)	0.311 (CI = +/-0.328; p = 0.062)	0.650	+4.98%
Severity	2013.1	0.051 (CI = +/-0.037; p = 0.009)	-0.270 (CI = +/-0.188; p = 0.007)	0.303 (CI = +/-0.340; p = 0.077)	0.647	+5.20%
Severity	2013.2	0.048 (CI = +/-0.041; p = 0.024)	-0.264 (CI = +/-0.199; p = 0.013)	0.314 (CI = +/-0.358; p = 0.082)	0.607	+4.95%
Severity	2014.1	0.044 (CI = +/-0.046; p = 0.057)	-0.273 (CI = +/-0.210; p = 0.014)	0.326 (CI = +/-0.372; p = 0.082)	0.597	+4.54%
Severity	2014.2	0.038 (CI = +/-0.052; p = 0.137)	-0.258 (CI = +/-0.221; p = 0.025)	0.351 (CI = +/-0.391; p = 0.075)	0.547	+3.88%
Severity	2015.1	0.038 (CI = +/-0.059; p = 0.186)	-0.257 (CI = +/-0.236; p = 0.035)	0.351 (CI = +/-0.414; p = 0.090)	0.539	+3.91%
Severity	2015.2	0.018 (CI = +/-0.063; p = 0.540)	-0.215 (CI = +/-0.235; p = 0.070)	0.422 (CI = +/-0.411; p = 0.045)	0.494	+1.87%
Severity	2016.1	0.004 (CI = +/-0.071; p = 0.896)	-0.241 (CI = +/-0.244; p = 0.053)	0.459 (CI = +/-0.422; p = 0.035)	0.507	+0.44%
Severity	2016.2	0.017 (CI = +/-0.083; p = 0.652)	-0.264 (CI = +/-0.261; p = 0.048)	0.417 (CI = +/-0.453; p = 0.068)	0.519	+1.77%
Severity	2017.1	0.025 (CI = +/-0.099; p = 0.590)	-0.254 (CI = +/-0.284; p = 0.075)	0.400 (CI = +/-0.489; p = 0.099)	0.514	+2.50%
Frequency	2004.2	-0.016 (CI = +/-0.008; p = 0.000)	0.160 (CI = +/-0.084; p = 0.000)	-0.130 (CI = +/-0.177; p = 0.146)	0.535	-1.63%
Frequency	2005.1	-0.019 (CI = +/-0.008; p = 0.000)	0.148 (CI = +/-0.082; p = 0.001)	-0.117 (CI = +/-0.171; p = 0.174)	0.572	-1.84%
Frequency	2005.2	-0.020 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.084; p = 0.001)	-0.110 (CI = +/-0.174; p = 0.207)	0.569	-1.94%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	0.145 (CI = +/-0.084; p = 0.001)	-0.101 (CI = +/-0.173; p = 0.242)	0.587	-2.09%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.151 (CI = +/-0.086; p = 0.001)	-0.093 (CI = +/-0.176; p = 0.287)	0.583	-2.20%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.086; p = 0.002)	-0.083 (CI = +/-0.174; p = 0.339)	0.609	-2.41%
Frequency	2007.2	-0.028 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.083; p = 0.001)	-0.062 (CI = +/-0.167; p = 0.455)	0.656	-2.71%
Frequency	2008.1	-0.030 (CI = +/-0.010; p = 0.000)	0.147 (CI = +/-0.083; p = 0.001)	-0.051 (CI = +/-0.165; p = 0.530)	0.677	-2.92%
Frequency	2008.2	-0.030 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.086; p = 0.001)	-0.048 (CI = +/-0.170; p = 0.567)	0.656	-2.97%
Frequency	2009.1	-0.032 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.087; p = 0.003)	-0.039 (CI = +/-0.170; p = 0.641)	0.668	-3.16%
Frequency	2009.2	-0.033 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.090; p = 0.003)	-0.032 (CI = +/-0.174; p = 0.713)	0.654	-3.28%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.092; p = 0.005)	-0.024 (CI = +/-0.177; p = 0.784)	0.661	-3.46%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.094; p = 0.003)	-0.007 (CI = +/-0.177; p = 0.932)	0.671	-3.74%
Frequency	2011.1	-0.040 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.096; p = 0.005)	0.001 (CI = +/-0.180; p = 0.988)	0.678	-3.95%
Frequency	2011.2	-0.037 (CI = +/-0.016; p = 0.000)	0.130 (CI = +/-0.097; p = 0.011)	-0.018 (CI = +/-0.180; p = 0.841)	0.623	-3.60%
Frequency	2012.1	-0.037 (CI = +/-0.018; p = 0.000)	0.129 (CI = +/-0.101; p = 0.015)	-0.016 (CI = +/-0.187; p = 0.856)	0.610	-3.63%
Frequency	2012.2	-0.039 (CI = +/-0.020; p = 0.001)	0.136 (CI = +/-0.106; p = 0.015)	-0.007 (CI = +/-0.194; p = 0.940)	0.589	-3.82%
Frequency	2013.1	-0.041 (CI = +/-0.021; p = 0.001)	0.130 (CI = +/-0.111; p = 0.024)	0.000 (CI = +/-0.200; p = 0.996)	0.589	-4.03%
Frequency	2013.2	-0.047 (CI = +/-0.023; p = 0.000)	0.146 (CI = +/-0.111; p = 0.013)	0.027 (CI = +/-0.199; p = 0.780)	0.619	-4.60%
Frequency	2014.1	-0.051 (CI = +/-0.025; p = 0.001)	0.136 (CI = +/-0.115; p = 0.023)	0.040 (CI = +/-0.204; p = 0.682)	0.632	-5.00%
Frequency	2014.2	-0.056 (CI = +/-0.028; p = 0.001)	0.147 (CI = +/-0.120; p = 0.020)	0.058 (CI = +/-0.212; p = 0.569)	0.618	-5.43%
Frequency	2015.1	-0.061 (CI = +/-0.031; p = 0.001)	0.136 (CI = +/-0.125; p = 0.035)	0.073 (CI = +/-0.218; p = 0.487)	0.629	-5.91%
Frequency	2015.2	-0.065 (CI = +/-0.036; p = 0.002)	0.145 (CI = +/-0.133; p = 0.035)	0.088 (CI = +/-0.233; p = 0.431)	0.592	-6.30%
Frequency	2016.1	-0.077 (CI = +/-0.038; p = 0.001)	0.123 (CI = +/-0.130; p = 0.062)	0.120 (CI = +/-0.225; p = 0.269)	0.660	-7.44%
Frequency	2016.2	-0.073 (CI = +/-0.045; p = 0.004)	0.115 (CI = +/-0.141; p = 0.101)	0.106 (CI = +/-0.245; p = 0.362)	0.551	-7.04%
Frequency	2017.1	-0.085 (CI = +/-0.051; p = 0.004)	0.097 (CI = +/-0.146; p = 0.168)	0.133 (CI = +/-0.252; p = 0.266)	0.586	-8.12%

Comprehensive

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

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.101)	0.304 (CI = +/-0.395; p = 0.128)	0.170	+1.56%
Loss Cost	2005.1	0.018 (CI = +/-0.020; p = 0.079)	0.291 (CI = +/-0.400; p = 0.149)	0.180	+1.77%
Loss Cost	2005.2	0.012 (CI = +/-0.020; p = 0.226)	0.326 (CI = +/-0.387; p = 0.095)	0.149	+1.21%
Loss Cost	2006.1	0.015 (CI = +/-0.021; p = 0.135)	0.304 (CI = +/-0.387; p = 0.119)	0.175	+1.56%
Loss Cost	2006.2	0.012 (CI = +/-0.021; p = 0.273)	0.327 (CI = +/-0.387; p = 0.094)	0.149	+1.18%
Loss Cost	2007.1	0.012 (CI = +/-0.023; p = 0.276)	0.323 (CI = +/-0.395; p = 0.105)	0.147	+1.25%
Loss Cost	2007.2	0.007 (CI = +/-0.024; p = 0.527)	0.352 (CI = +/-0.392; p = 0.076)	0.126	+0.75%
Loss Cost	2008.1	0.010 (CI = +/-0.025; p = 0.407)	0.336 (CI = +/-0.398; p = 0.095)	0.137	+1.04%
Loss Cost	2008.2	0.016 (CI = +/-0.026; p = 0.223)	0.306 (CI = +/-0.395; p = 0.124)	0.173	+1.60%
Loss Cost	2009.1	0.017 (CI = +/-0.028; p = 0.230)	0.301 (CI = +/-0.405; p = 0.140)	0.169	+1.70%
Loss Cost	2009.2	0.018 (CI = +/-0.030; p = 0.238)	0.295 (CI = +/-0.417; p = 0.157)	0.165	+1.80%
Loss Cost	2010.1	0.011 (CI = +/-0.032; p = 0.472)	0.328 (CI = +/-0.416; p = 0.117)	0.136	+1.14%
Loss Cost	2010.2	0.019 (CI = +/-0.033; p = 0.261)	0.292 (CI = +/-0.414; p = 0.158)	0.175	+1.88%
Loss Cost	2011.1	0.014 (CI = +/-0.036; p = 0.442)	0.316 (CI = +/-0.421; p = 0.135)	0.147	+1.37%
Loss Cost	2011.2	0.015 (CI = +/-0.039; p = 0.443)	0.310 (CI = +/-0.436; p = 0.154)	0.143	+1.49%
Loss Cost	2012.1	0.024 (CI = +/-0.042; p = 0.241)	0.270 (CI = +/-0.436; p = 0.211)	0.187	+2.44%
Loss Cost	2012.2	0.008 (CI = +/-0.041; p = 0.704)	0.339 (CI = +/-0.404; p = 0.095)	0.156	+0.76%
Loss Cost	2013.1	0.010 (CI = +/-0.045; p = 0.664)	0.331 (CI = +/-0.420; p = 0.116)	0.155	+0.96%
Loss Cost	2013.2	-0.001 (CI = +/-0.049; p = 0.968)	0.371 (CI = +/-0.424; p = 0.083)	0.138	-0.10%
Loss Cost	2014.1	-0.007 (CI = +/-0.055; p = 0.794)	0.393 (CI = +/-0.441; p = 0.078)	0.130	-0.69%
Loss Cost	2014.2	-0.020 (CI = +/-0.059; p = 0.480)	0.440 (CI = +/-0.447; p = 0.053)	0.141	-2.01%
Loss Cost	2015.1	-0.023 (CI = +/-0.068; p = 0.490)	0.447 (CI = +/-0.473; p = 0.062)	0.136	-2.23%
Loss Cost	2015.2	-0.049 (CI = +/-0.070; p = 0.160)	0.530 (CI = +/-0.452; p = 0.025)	0.215	-4.75%
Loss Cost	2016.1	-0.073 (CI = +/-0.075; p = 0.057)	0.603 (CI = +/-0.445; p = 0.012)	0.305	-7.04%
Loss Cost	2016.2	-0.062 (CI = +/-0.088; p = 0.152)	0.571 (CI = +/-0.474; p = 0.022)	0.265	-5.98%
Loss Cost	2017.1	-0.060 (CI = +/-0.105; p = 0.237)	0.566 (CI = +/-0.518; p = 0.035)	0.245	-5.82%
Severity	2004.2	0.031 (CI = +/-0.020; p = 0.003)	0.467 (CI = +/-0.426; p = 0.033)	0.396	+3.17%
Severity	2005.1	0.036 (CI = +/-0.021; p = 0.001)	0.435 (CI = +/-0.417; p = 0.042)	0.440	+3.68%
Severity	2005.2	0.031 (CI = +/-0.021; p = 0.005)	0.469 (CI = +/-0.407; p = 0.025)	0.413	+3.13%
Severity	2006.1	0.037 (CI = +/-0.021; p = 0.001)	0.432 (CI = +/-0.393; p = 0.032)	0.469	+3.73%
Severity	2006.2	0.033 (CI = +/-0.022; p = 0.004)	0.454 (CI = +/-0.394; p = 0.025)	0.441	+3.37%
Severity	2007.1	0.037 (CI = +/-0.023; p = 0.003)	0.432 (CI = +/-0.396; p = 0.034)	0.460	+3.75%
Severity	2007.2	0.034 (CI = +/-0.024; p = 0.008)	0.449 (CI = +/-0.401; p = 0.030)	0.433	+3.45%
Severity	2008.1	0.040 (CI = +/-0.025; p = 0.003)	0.414 (CI = +/-0.394; p = 0.040)	0.477	+4.08%
Severity	2008.2	0.045 (CI = +/-0.026; p = 0.001)	0.387 (CI = +/-0.394; p = 0.054)	0.503	+4.59%
Severity	2009.1	0.049 (CI = +/-0.028; p = 0.001)	0.366 (CI = +/-0.398; p = 0.070)	0.515	+5.02%
Severity	2009.2	0.050 (CI = +/-0.030; p = 0.002)	0.361 (CI = +/-0.409; p = 0.082)	0.501	+5.12%
Severity	2010.1	0.047 (CI = +/-0.032; p = 0.006)	0.378 (CI = +/-0.418; p = 0.075)	0.468	+4.76%
Severity	2010.2	0.055 (CI = +/-0.033; p = 0.002)	0.335 (CI = +/-0.410; p = 0.104)	0.518	+5.68%
Severity	2011.1	0.054 (CI = +/-0.036; p = 0.005)	0.342 (CI = +/-0.423; p = 0.108)	0.490	+5.54%
Severity	2011.2	0.050 (CI = +/-0.039; p = 0.015)	0.360 (CI = +/-0.435; p = 0.100)	0.454	+5.11%
Severity	2012.1	0.061 (CI = +/-0.041; p = 0.005)	0.311 (CI = +/-0.426; p = 0.144)	0.511	+6.30%
Severity	2012.2	0.044 (CI = +/-0.040; p = 0.030)	0.380 (CI = +/-0.392; p = 0.057)	0.486	+4.55%
Severity	2013.1	0.051 (CI = +/-0.044; p = 0.025)	0.356 (CI = +/-0.403; p = 0.080)	0.497	+5.20%
Severity	2013.2	0.043 (CI = +/-0.048; p = 0.072)	0.383 (CI = +/-0.414; p = 0.067)	0.458	+4.44%
Severity	2014.1	0.044 (CI = +/-0.054; p = 0.099)	0.380 (CI = +/-0.434; p = 0.083)	0.439	+4.54%
Severity	2014.2	0.032 (CI = +/-0.059; p = 0.265)	0.423 (CI = +/-0.442; p = 0.060)	0.400	+3.26%
Severity	2015.1	0.038 (CI = +/-0.067; p = 0.240)	0.402 (CI = +/-0.465; p = 0.085)	0.402	+3.91%
Severity	2015.2	0.012 (CI = +/-0.069; p = 0.715)	0.485 (CI = +/-0.441; p = 0.033)	0.389	+1.20%
Severity	2016.1	0.004 (CI = +/-0.080; p = 0.907)	0.508 (CI = +/-0.470; p = 0.036)	0.370	+0.44%
Severity	2016.2	0.007 (CI = +/-0.094; p = 0.882)	0.502 (CI = +/-0.508; p = 0.052)	0.360	+0.66%
Severity	2017.1	0.025 (CI = +/-0.110; p = 0.631)	0.454 (CI = +/-0.540; p = 0.092)	0.383	+2.50%
Frequency	2004.2	-0.016 (CI = +/-0.010; p = 0.003)	-0.164 (CI = +/-0.207; p = 0.119)	0.352	-1.56%
Frequency	2005.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.144 (CI = +/-0.199; p = 0.151)	0.419	-1.84%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.001)	-0.143 (CI = +/-0.203; p = 0.162)	0.405	-1.86%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.200; p = 0.203)	0.444	-2.09%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.126 (CI = +/-0.204; p = 0.217)	0.430	-2.12%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.199; p = 0.276)	0.479	-2.41%
Frequency	2007.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.200; p = 0.333)	0.499	-2.61%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	-0.078 (CI = +/-0.195; p = 0.419)	0.543	-2.92%
Frequency	2008.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.082 (CI = +/-0.200; p = 0.410)	0.513	-2.86%
Frequency	2009.1	-0.032 (CI = +/-0.014; p = 0.000)	-0.065 (CI = +/-0.198; p = 0.505)	0.546	-3.16%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	-0.065 (CI = +/-0.204; p = 0.516)	0.520	-3.16%
Frequency	2010.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.050 (CI = +/-0.204; p = 0.620)	0.544	-3.46%
Frequency	2010.2	-0.037 (CI = +/-0.017; p = 0.000)	-0.043 (CI = +/-0.209; p = 0.675)	0.533	-3.59%
Frequency	2011.1	-0.040 (CI = +/-0.018; p = 0.000)	-0.026 (CI = +/-0.209; p = 0.802)	0.558	-3.95%
Frequency	2011.2	-0.035 (CI = +/-0.018; p = 0.001)	-0.049 (CI = +/-0.204; p = 0.620)	0.506	-3.44%
Frequency	2012.1	-0.037 (CI = +/-0.020; p = 0.001)	-0.041 (CI = +/-0.210; p = 0.688)	0.497	-3.63%
Frequency	2012.2	-0.037 (CI = +/-0.022; p = 0.002)	-0.041 (CI = +/-0.219; p = 0.697)	0.462	-3.62%
Frequency	2013.1	-0.041 (CI = +/-0.024; p = 0.002)	-0.025 (CI = +/-0.223; p = 0.820)	0.480	-4.03%
Frequency	2013.2	-0.044 (CI = +/-0.027; p = 0.003)	-0.012 (CI = +/-0.230; p = 0.915)	0.477	-4.35%
Frequency	2014.1	-0.051 (CI = +/-0.029; p = 0.001)	0.013 (CI = +/-0.231; p = 0.904)	0.517	-5.00%
Frequency	2014.2	-0.052 (CI = +/-0.032; p = 0.003)	0.017 (CI = +/-0.243; p = 0.884)	0.479	-5.10%
Frequency	2015.1	-0.061 (CI = +/-0.035; p = 0.002)	0.045 (CI = +/-0.246; p = 0.699)	0.518	-5.91%
Frequency	2015.2	-0.061 (CI = +/-0.041; p = 0.007)	0.045 (CI = +/-0.262; p = 0.721)	0.459	-5.88%
Frequency	2016.1	-0.077 (CI = +/-0.042; p = 0.002)	0.095 (CI = +/-0.248; p = 0.425)	0.576	-7.44%
Frequency	2016.2	-0.068 (CI = +/-0.048; p = 0.009)	0.069 (CI = +/-0.259; p = 0.574)	0.469	-6.60%
Frequency	2017.1	-0.085 (CI = +/-0.053; p = 0.005)	0.112 (CI = +/-0.260; p = 0.362)	0.541	-8.12%

Comprehensive

Coverage = CM

End Trend Period = 2023.2

Excluded Points = 2016.1, 2016.2, 2017.2

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.013 (CI = +/-0.021; p = 0.231)	-0.147 (CI = +/-0.173; p = 0.093)	0.006 (CI = +/-0.011; p = 0.259)	0.319 (CI = +/-0.319; p = 0.050)	0.289	+1.28%
Loss Cost	2005.1	0.014 (CI = +/-0.022; p = 0.198)	-0.139 (CI = +/-0.178; p = 0.121)	0.006 (CI = +/-0.011; p = 0.242)	0.308 (CI = +/-0.325; p = 0.063)	0.292	+1.46%
Loss Cost	2005.2	0.008 (CI = +/-0.023; p = 0.483)	-0.110 (CI = +/-0.173; p = 0.201)	0.006 (CI = +/-0.011; p = 0.292)	0.357 (CI = +/-0.315; p = 0.028)	0.268	+0.79%
Loss Cost	2006.1	0.012 (CI = +/-0.024; p = 0.311)	-0.094 (CI = +/-0.175; p = 0.282)	0.006 (CI = +/-0.011; p = 0.236)	0.333 (CI = +/-0.317; p = 0.040)	0.285	+1.20%
Loss Cost	2006.2	0.007 (CI = +/-0.025; p = 0.544)	-0.076 (CI = +/-0.176; p = 0.387)	0.006 (CI = +/-0.011; p = 0.278)	0.364 (CI = +/-0.320; p = 0.027)	0.263	+0.74%
Loss Cost	2007.1	0.008 (CI = +/-0.027; p = 0.550)	-0.074 (CI = +/-0.183; p = 0.414)	0.006 (CI = +/-0.011; p = 0.285)	0.362 (CI = +/-0.330; p = 0.033)	0.259	+0.79%
Loss Cost	2007.2	0.001 (CI = +/-0.028; p = 0.913)	-0.050 (CI = +/-0.182; p = 0.576)	0.005 (CI = +/-0.011; p = 0.341)	0.404 (CI = +/-0.328; p = 0.018)	0.248	+0.15%
Loss Cost	2008.1	0.005 (CI = +/-0.029; p = 0.719)	-0.037 (CI = +/-0.187; p = 0.690)	0.006 (CI = +/-0.011; p = 0.299)	0.384 (CI = +/-0.335; p = 0.027)	0.257	+0.52%
Loss Cost	2008.2	0.014 (CI = +/-0.030; p = 0.345)	-0.067 (CI = +/-0.183; p = 0.457)	0.007 (CI = +/-0.011; p = 0.212)	0.329 (CI = +/-0.327; p = 0.049)	0.321	+1.40%
Loss Cost	2009.1	0.015 (CI = +/-0.032; p = 0.345)	-0.063 (CI = +/-0.191; p = 0.502)	0.007 (CI = +/-0.011; p = 0.215)	0.323 (CI = +/-0.339; p = 0.061)	0.317	+1.52%
Loss Cost	2009.2	0.018 (CI = +/-0.035; p = 0.295)	-0.073 (CI = +/-0.198; p = 0.454)	0.007 (CI = +/-0.011; p = 0.207)	0.305 (CI = +/-0.353; p = 0.087)	0.320	+1.84%
Loss Cost	2010.1	0.009 (CI = +/-0.037; p = 0.623)	-0.102 (CI = +/-0.196; p = 0.291)	0.006 (CI = +/-0.011; p = 0.280)	0.350 (CI = +/-0.348; p = 0.049)	0.325	+0.88%
Loss Cost	2010.2	0.022 (CI = +/-0.036; p = 0.206)	-0.141 (CI = +/-0.183; p = 0.123)	0.007 (CI = +/-0.010; p = 0.165)	0.275 (CI = +/-0.326; p = 0.093)	0.439	+2.27%
Loss Cost	2011.1	0.014 (CI = +/-0.038; p = 0.436)	-0.164 (CI = +/-0.186; p = 0.080)	0.006 (CI = +/-0.010; p = 0.222)	0.310 (CI = +/-0.329; p = 0.063)	0.443	+1.46%
Loss Cost	2011.2	0.021 (CI = +/-0.041; p = 0.287)	-0.182 (CI = +/-0.191; p = 0.061)	0.007 (CI = +/-0.010; p = 0.192)	0.275 (CI = +/-0.340; p = 0.107)	0.467	+2.17%
Loss Cost	2012.1	0.035 (CI = +/-0.042; p = 0.092)	-0.146 (CI = +/-0.184; p = 0.112)	0.008 (CI = +/-0.010; p = 0.104)	0.218 (CI = +/-0.326; p = 0.176)	0.538	+3.61%
Loss Cost	2012.2	0.018 (CI = +/-0.040; p = 0.364)	-0.105 (CI = +/-0.186; p = 0.196)	0.007 (CI = +/-0.009; p = 0.110)	0.301 (CI = +/-0.295; p = 0.046)	0.547	+1.77%
Loss Cost	2013.1	0.023 (CI = +/-0.045; p = 0.281)	-0.092 (CI = +/-0.175; p = 0.279)	0.007 (CI = +/-0.009; p = 0.100)	0.279 (CI = +/-0.309; p = 0.073)	0.555	+2.36%
Loss Cost	2013.2	0.016 (CI = +/-0.050; p = 0.505)	-0.077 (CI = +/-0.183; p = 0.378)	0.007 (CI = +/-0.009; p = 0.126)	0.310 (CI = +/-0.328; p = 0.062)	0.528	+1.61%
Loss Cost	2014.1	0.012 (CI = +/-0.058; p = 0.654)	-0.084 (CI = +/-0.198; p = 0.372)	0.007 (CI = +/-0.010; p = 0.158)	0.323 (CI = +/-0.354; p = 0.071)	0.514	+1.24%
Loss Cost	2014.2	0.004 (CI = +/-0.068; p = 0.906)	-0.071 (CI = +/-0.211; p = 0.474)	0.006 (CI = +/-0.010; p = 0.193)	0.355 (CI = +/-0.386; p = 0.068)	0.491	+0.38%
Loss Cost	2015.1	0.014 (CI = +/-0.083; p = 0.716)	-0.055 (CI = +/-0.231; p = 0.607)	0.007 (CI = +/-0.011; p = 0.187)	0.323 (CI = +/-0.425; p = 0.121)	0.491	+1.41%
Loss Cost	2015.2	-0.016 (CI = +/-0.099; p = 0.721)	-0.026 (CI = +/-0.234; p = 0.808)	0.006 (CI = +/-0.011; p = 0.237)	0.423 (CI = +/-0.458; p = 0.066)	0.500	-1.60%
Loss Cost	2017.1	-0.068 (CI = +/-0.134; p = 0.278)	-0.077 (CI = +/-0.248; p = 0.496)	0.004 (CI = +/-0.011; p = 0.399)	0.572 (CI = +/-0.524; p = 0.036)	0.557	-6.55%
Severity	2004.2	0.023 (CI = +/-0.021; p = 0.036)	-0.316 (CI = +/-0.175; p = 0.001)	0.000 (CI = +/-0.011; p = 0.948)	0.480 (CI = +/-0.321; p = 0.005)	0.597	+2.33%
Severity	2005.1	0.027 (CI = +/-0.022; p = 0.017)	-0.297 (CI = +/-0.175; p = 0.002)	0.001 (CI = +/-0.011; p = 0.829)	0.454 (CI = +/-0.320; p = 0.007)	0.615	+2.77%
Severity	2005.2	0.021 (CI = +/-0.023; p = 0.061)	-0.272 (CI = +/-0.173; p = 0.003)	0.000 (CI = +/-0.011; p = 0.941)	0.497 (CI = +/-0.315; p = 0.003)	0.597	+2.17%
Severity	2006.1	0.027 (CI = +/-0.023; p = 0.023)	-0.249 (CI = +/-0.171; p = 0.006)	0.001 (CI = +/-0.010; p = 0.787)	0.463 (CI = +/-0.309; p = 0.005)	0.627	+2.75%
Severity	2006.2	0.024 (CI = +/-0.024; p = 0.056)	-0.235 (CI = +/-0.174; p = 0.010)	0.001 (CI = +/-0.011; p = 0.852)	0.487 (CI = +/-0.315; p = 0.004)	0.604	+2.40%
Severity	2007.1	0.026 (CI = +/-0.026; p = 0.047)	-0.224 (CI = +/-0.179; p = 0.016)	0.001 (CI = +/-0.011; p = 0.790)	0.472 (CI = +/-0.322; p = 0.006)	0.608	+2.67%
Severity	2007.2	0.024 (CI = +/-0.028; p = 0.091)	-0.215 (CI = +/-0.185; p = 0.024)	0.001 (CI = +/-0.011; p = 0.836)	0.489 (CI = +/-0.333; p = 0.006)	0.585	+2.41%
Severity	2008.1	0.030 (CI = +/-0.029; p = 0.045)	-0.193 (CI = +/-0.186; p = 0.042)	0.002 (CI = +/-0.011; p = 0.704)	0.457 (CI = +/-0.321; p = 0.009)	0.609	+3.03%
Severity	2008.2	0.039 (CI = +/-0.029; p = 0.012)	-0.223 (CI = +/-0.180; p = 0.017)	0.003 (CI = +/-0.010; p = 0.564)	0.401 (CI = +/-0.323; p = 0.017)	0.659	+3.96%
Severity	2009.1	0.042 (CI = +/-0.032; p = 0.012)	-0.213 (CI = +/-0.187; p = 0.027)	0.003 (CI = +/-0.011; p = 0.518)	0.385 (CI = +/-0.332; p = 0.025)	0.662	+4.29%
Severity	2009.2	0.046 (CI = +/-0.034; p = 0.011)	-0.226 (CI = +/-0.193; p = 0.024)	0.004 (CI = +/-0.011; p = 0.478)	0.360 (CI = +/-0.344; p = 0.041)	0.660	+4.73%
Severity	2010.1	0.038 (CI = +/-0.036; p = 0.038)	-0.250 (CI = +/-0.194; p = 0.014)	0.003 (CI = +/-0.011; p = 0.594)	0.397 (CI = +/-0.344; p = 0.026)	0.659	+3.92%
Severity	2010.2	0.055 (CI = +/-0.033; p = 0.002)	-0.299 (CI = +/-0.167; p = 0.001)	0.004 (CI = +/-0.009; p = 0.347)	0.304 (CI = +/-0.297; p = 0.045)	0.770	+5.70%
Severity	2011.1	0.050 (CI = +/-0.035; p = 0.008)	-0.316 (CI = +/-0.172; p = 0.001)	0.004 (CI = +/-0.009; p = 0.430)	0.330 (CI = +/-0.304; p = 0.035)	0.768	+5.08%
Severity	2011.2	0.050 (CI = +/-0.039; p = 0.015)	-0.318 (CI = +/-0.181; p = 0.002)	0.004 (CI = +/-0.010; p = 0.440)	0.327 (CI = +/-0.322; p = 0.047)	0.746	+5.15%
Severity	2012.1	0.063 (CI = +/-0.040; p = 0.004)	-0.285 (CI = +/-0.176; p = 0.003)	0.005 (CI = +/-0.009; p = 0.288)	0.275 (CI = +/-0.312; p = 0.080)	0.784	+6.48%
Severity	2012.2	0.046 (CI = +/-0.038; p = 0.022)	-0.247 (CI = +/-0.159; p = 0.005)	0.004 (CI = +/-0.008; p = 0.341)	0.354 (CI = +/-0.283; p = 0.018)	0.789	+4.70%
Severity	2013.1	0.052 (CI = +/-0.043; p = 0.020)	-0.231 (CI = +/-0.167; p = 0.010)	0.004 (CI = +/-0.009; p = 0.294)	0.329 (CI = +/-0.296; p = 0.032)	0.795	+5.39%
Severity	2013.2	0.052 (CI = +/-0.049; p = 0.041)	-0.230 (CI = +/-0.179; p = 0.016)	0.004 (CI = +/-0.009; p = 0.320)	0.333 (CI = +/-0.321; p = 0.043)	0.769	+5.29%
Severity	2014.1	0.051 (CI = +/-0.057; p = 0.075)	-0.230 (CI = +/-0.194; p = 0.024)	0.004 (CI = +/-0.010; p = 0.348)	0.334 (CI = +/-0.347; p = 0.058)	0.759	+5.27%
Severity	2014.2	0.046 (CI = +/-0.068; p = 0.159)	-0.222 (CI = +/-0.209; p = 0.039)	0.004 (CI = +/-0.010; p = 0.390)	0.352 (CI = +/-0.383; p = 0.068)	0.723	+4.75%
Severity	2015.1	0.061 (CI = +/-0.081; p = 0.123)	-0.199 (CI = +/-0.225; p = 0.077)	0.005 (CI = +/-0.011; p = 0.334)	0.306 (CI = +/-0.414; p = 0.131)	0.732	+6.32%
Severity	2015.2	0.033 (CI = +/-0.097; p = 0.457)	-0.172 (CI = +/-0.230; p = 0.125)	0.004 (CI = +/-0.011; p = 0.412)	0.399 (CI = +/-0.449; p = 0.076)	0.695	+3.39%
Severity	2017.1	0.019 (CI = +/-0.144; p = 0.772)	-0.186 (CI = +/-0.266; p = 0.144)	0.004 (CI = +/-0.012; p = 0.512)	0.441 (CI = +/-0.561; p = 0.108)	0.677	+1.88%
Frequency	2004.2	-0.010 (CI = +/-0.009; p = 0.033)	0.169 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.005; p = 0.021)	-0.161 (CI = +/-0.142; p = 0.027)	0.651	-1.03%
Frequency	2005.1	-0.013 (CI = +/-0.010; p = 0.010)	0.158 (CI = +/-0.076; p = 0.000)	0.005 (CI = +/-0.005; p = 0.028)	-0.146 (CI = +/-0.138; p = 0.039)	0.679	-1.27%
Frequency	2005.2	-0.014 (CI = +/-0.010; p = 0.010)	0.162 (CI = +/-0.078; p = 0.000)	0.005 (CI = +/-0.005; p = 0.035)	-0.140 (CI = +/-0.142; p = 0.053)	0.673	-1.36%
Frequency	2006.1	-0.015 (CI = +/-0.011; p = 0.007)	0.155 (CI = +/-0.079; p = 0.000)	0.005 (CI = +/-0.005; p = 0.047)	-0.131 (CI = +/-0.143; p = 0.073)	0.683	-1.51%
Frequency	2006.2	-0.016 (CI = +/-0.011; p = 0.007)	0.159 (CI = +/-0.081; p = 0.000)	0.005 (CI = +/-0.005; p = 0.056)	-0.123 (CI = +/-0.147; p = 0.098)	0.676	-1.62%
Frequency	2007.1	-0.019 (CI = +/-0.012; p = 0.004)	0.150 (CI = +/-0.082; p = 0.001)	0.004 (CI = +/-0.005; p = 0.077)	-0.111 (CI = +/-0.148; p = 0.136)	0.692	-1.84%
Frequency	2007.2	-0.022 (CI = +/-0.012; p = 0.001)	0.165 (CI = +/-0.079; p = 0.000)	0.004 (CI = +/-0.005; p = 0.092)	-0.086 (CI = +/-0.142; p = 0.227)	0.733	-2.21%
Frequency	2008.1	-0.025 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.080; p = 0.000)	0.004 (CI = +/-0.005; p = 0.124)	-0.073 (CI = +/-0.143; p = 0.303)	0.747	-2.44%
Frequency	2008.2	-0.025 (CI = +/-0.014; p = 0.001)	0.157 (CI = +/-0.083; p = 0.001)	0.004 (CI = +/-0.005; p = 0.136)	-0.072 (CI = +/-0.149; p = 0.329)	0.725	-2.46%
Frequency	2009.1	-0.027 (CI = +/-0.015; p = 0.001)	0.150 (CI = +/-0.086; p = 0.001)	0.003 (CI = +/-0.005; p = 0.173)	-0.062 (CI = +/-0.152; p = 0.409)	0.731	-2.65%
Frequency	2009.2	-0.028 (CI = +/-0.016; p = 0.001)	0.154 (CI = +/-0.089; p = 0.002)	0.003 (CI = +/-0.005; p = 0.198)	-0.055 (CI = +/-0.159; p = 0.477)	0.714	-2.76%
Frequency	2010.1	-0.030 (CI = +/-0.017; p = 0.002)	0.148 (CI = +/-0.093; p = 0.003)	0.003 (CI = +/-0.005; p = 0.240)	-0.047 (CI = +/-0.165; p = 0.556)	0.715	-2.93%
Frequency	2010.2	-0.033 (CI = +/-0.018; p = 0.001)	0.158 (CI = +/-0.095; p = 0.002)	0.003 (CI = +/-0.005; p = 0.286)	-0.029 (CI = +/-0.168; p = 0.724)	0.718	-3.25%
Frequency	2011.1	-0.035 (CI = +/-0.020; p = 0.002)	0.152 (CI = +/-0.099; p = 0.005)	0.003 (CI = +/-0.005; p = 0.341)	-0.020 (CI = +/-0.175; p = 0.815)	0.718	-3.45%
Frequency	2011.2	-0.029 (CI = +/-0.021; p = 0.010)	0.136 (CI = +/-0.096; p = 0.009)	0.003 (CI = +/-0.005; p = 0.241)	-0.052 (CI = +/-0.171; p = 0.529)	0.680	-2.83%
Frequency	2012.1	-0.027 (CI = +/-0.023; p = 0.023)	0.139 (CI = +/-0.102; p = 0.011)	0.003 (CI = +/-0.005; p = 0.241)	-0.058 (CI = +/-0.180; p = 0.507)	0.664	-2.70%
Frequency	2012.2	-0.028 (CI = +/-0.026; p = 0.035)	0.141 (CI = +/-0.108; p = 0.014)	0.003 (CI = +/-0.006; p = 0.268)	-0.053 (CI = +/-0.193; p = 0.567)	0.629	-2.80%
Frequency	2013.1	-0.029 (CI = +/-0.030; p = 0.054)	0.140 (CI = +/-0.116; p = 0.022)	0.003 (CI = +/-0.006; p = 0.300)	-0.050 (CI = +/-0.206; p = 0.609)	0.616	-2.87%
Frequency	2013.2	-0.036 (CI = +/-0.033; p = 0.036)	0.152 (CI = +/-0.120; p = 0.017)	0.003 (CI = +/-0.006; p = 0.355)	-0.023 (CI = +/-0.215; p = 0.821)	0.622	-3.50%
Frequency	2014.1	-0.039 (CI = +/-0.038; p = 0.045)	0.146 (CI = +/-0.129; p = 0.030)	0.002 (CI = +/-0.006; p = 0.417)	-0.011 (CI = +/-0.231; p = 0.917)	0.615	-3.83%
Frequency	2014.2	-0.043 (CI = +/-0.045; p = 0.060)	0.151 (CI = +/-0.139; p = 0.035)	0.002 (CI = +/-0.007; p = 0.463)	0.003 (CI = +/-0.254; p = 0.983)	0.562	-4.18%
Frequency	2015.1	-0.047 (CI = +/-0.055; p = 0.085)	0.144 (CI = +/-0.153; p = 0.062)	0.002 (CI = +/-0.007; p = 0.532)	0.017 (CI = +/-0.282; p = 0.897)	0.544	-4.62%
Frequency	2015.2	-0.049 (CI = +/-0.071; p = 0.148)	0.146 (CI = +/-0.168; p = 0.081)	0.002 (CI = +/-0.008; p = 0.569)	0.024 (CI = +/-0.328; p = 0.873)	0.427	-4.82%
Frequency	2017.1	-0.086 (CI = +/-0.096; p = 0.072)	0.110 (CI = +/-0.178; p = 0.192)	0.001 (CI = +/-0.008; p = 0.833)	0.131 (CI = +/-0.375; p = 0.444)	0.503	-8.28%

Comprehensive

Coverage = CM
 End Trend Period = 2023.2
 Excluded Points = 2016.1,2016.2,2017.2
 Parameters Included: time, scalar_level_change, Mobility
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.012 (CI = +/-0.022; p = 0.269)	0.007 (CI = +/-0.011; p = 0.218)	0.345 (CI = +/-0.326; p = 0.039)	0.244	+1.21%
Loss Cost	2005.1	0.015 (CI = +/-0.023; p = 0.200)	0.007 (CI = +/-0.011; p = 0.195)	0.327 (CI = +/-0.332; p = 0.053)	0.257	+1.49%
Loss Cost	2005.2	0.007 (CI = +/-0.023; p = 0.518)	0.006 (CI = +/-0.011; p = 0.251)	0.377 (CI = +/-0.317; p = 0.021)	0.250	+0.73%
Loss Cost	2006.1	0.012 (CI = +/-0.024; p = 0.303)	0.007 (CI = +/-0.011; p = 0.196)	0.345 (CI = +/-0.316; p = 0.033)	0.280	+1.22%
Loss Cost	2006.2	0.007 (CI = +/-0.025; p = 0.564)	0.006 (CI = +/-0.011; p = 0.245)	0.378 (CI = +/-0.316; p = 0.021)	0.269	+0.70%
Loss Cost	2007.1	0.008 (CI = +/-0.026; p = 0.537)	0.006 (CI = +/-0.011; p = 0.245)	0.371 (CI = +/-0.326; p = 0.027)	0.268	+0.81%
Loss Cost	2007.2	0.001 (CI = +/-0.027; p = 0.930)	0.005 (CI = +/-0.011; p = 0.310)	0.413 (CI = +/-0.322; p = 0.014)	0.268	+0.12%
Loss Cost	2008.1	0.005 (CI = +/-0.029; p = 0.707)	0.006 (CI = +/-0.011; p = 0.269)	0.388 (CI = +/-0.328; p = 0.022)	0.282	+0.53%
Loss Cost	2008.2	0.013 (CI = +/-0.030; p = 0.356)	0.007 (CI = +/-0.010; p = 0.185)	0.342 (CI = +/-0.321; p = 0.038)	0.333	+1.36%
Loss Cost	2009.1	0.015 (CI = +/-0.032; p = 0.330)	0.007 (CI = +/-0.011; p = 0.183)	0.331 (CI = +/-0.334; p = 0.051)	0.333	+1.55%
Loss Cost	2009.2	0.018 (CI = +/-0.035; p = 0.304)	0.007 (CI = +/-0.011; p = 0.179)	0.319 (CI = +/-0.347; p = 0.069)	0.333	+1.78%
Loss Cost	2010.1	0.009 (CI = +/-0.037; p = 0.601)	0.007 (CI = +/-0.011; p = 0.231)	0.362 (CI = +/-0.348; p = 0.042)	0.319	+0.94%
Loss Cost	2010.2	0.021 (CI = +/-0.037; p = 0.246)	0.008 (CI = +/-0.010; p = 0.141)	0.303 (CI = +/-0.336; p = 0.075)	0.393	+2.14%
Loss Cost	2011.1	0.016 (CI = +/-0.040; p = 0.424)	0.007 (CI = +/-0.011; p = 0.176)	0.329 (CI = +/-0.347; p = 0.062)	0.372	+1.58%
Loss Cost	2011.2	0.020 (CI = +/-0.044; p = 0.361)	0.008 (CI = +/-0.011; p = 0.169)	0.310 (CI = +/-0.364; p = 0.090)	0.377	+2.00%
Loss Cost	2012.1	0.037 (CI = +/-0.044; p = 0.093)	0.009 (CI = +/-0.010; p = 0.082)	0.233 (CI = +/-0.341; p = 0.167)	0.489	+3.77%
Loss Cost	2012.2	0.016 (CI = +/-0.041; p = 0.404)	0.007 (CI = +/-0.009; p = 0.092)	0.322 (CI = +/-0.299; p = 0.037)	0.523	+1.66%
Loss Cost	2013.1	0.025 (CI = +/-0.045; p = 0.257)	0.008 (CI = +/-0.009; p = 0.076)	0.288 (CI = +/-0.310; p = 0.067)	0.547	+2.50%
Loss Cost	2013.2	0.015 (CI = +/-0.049; p = 0.524)	0.007 (CI = +/-0.009; p = 0.102)	0.325 (CI = +/-0.322; p = 0.048)	0.533	+1.52%
Loss Cost	2014.1	0.014 (CI = +/-0.057; p = 0.601)	0.007 (CI = +/-0.010; p = 0.121)	0.328 (CI = +/-0.349; p = 0.063)	0.520	+1.44%
Loss Cost	2014.2	0.003 (CI = +/-0.066; p = 0.926)	0.007 (CI = +/-0.010; p = 0.158)	0.368 (CI = +/-0.373; p = 0.053)	0.510	+0.29%
Loss Cost	2015.1	0.016 (CI = +/-0.079; p = 0.658)	0.007 (CI = +/-0.010; p = 0.144)	0.324 (CI = +/-0.406; p = 0.107)	0.524	+1.64%
Loss Cost	2015.2	-0.016 (CI = +/-0.092; p = 0.701)	0.006 (CI = +/-0.010; p = 0.199)	0.427 (CI = +/-0.427; p = 0.050)	0.547	-1.63%
Loss Cost	2017.1	-0.058 (CI = +/-0.124; p = 0.318)	0.005 (CI = +/-0.010; p = 0.301)	0.554 (CI = +/-0.497; p = 0.033)	0.581	-5.65%
Severity	2004.2	0.022 (CI = +/-0.025; p = 0.090)	0.002 (CI = +/-0.013; p = 0.759)	0.537 (CI = +/-0.377; p = 0.007)	0.437	+2.19%
Severity	2005.1	0.028 (CI = +/-0.026; p = 0.035)	0.003 (CI = +/-0.013; p = 0.633)	0.495 (CI = +/-0.371; p = 0.011)	0.478	+2.83%
Severity	2005.2	0.020 (CI = +/-0.026; p = 0.121)	0.002 (CI = +/-0.012; p = 0.769)	0.546 (CI = +/-0.358; p = 0.004)	0.471	+2.04%
Severity	2006.1	0.028 (CI = +/-0.026; p = 0.037)	0.003 (CI = +/-0.012; p = 0.613)	0.497 (CI = +/-0.347; p = 0.007)	0.525	+2.81%
Severity	2006.2	0.022 (CI = +/-0.027; p = 0.101)	0.002 (CI = +/-0.012; p = 0.710)	0.531 (CI = +/-0.348; p = 0.004)	0.509	+2.27%
Severity	2007.1	0.027 (CI = +/-0.029; p = 0.063)	0.003 (CI = +/-0.012; p = 0.629)	0.502 (CI = +/-0.353; p = 0.007)	0.527	+2.74%
Severity	2007.2	0.023 (CI = +/-0.030; p = 0.138)	0.002 (CI = +/-0.012; p = 0.708)	0.529 (CI = +/-0.359; p = 0.005)	0.510	+2.28%
Severity	2008.1	0.031 (CI = +/-0.031; p = 0.053)	0.003 (CI = +/-0.012; p = 0.571)	0.482 (CI = +/-0.354; p = 0.010)	0.553	+3.11%
Severity	2008.2	0.037 (CI = +/-0.033; p = 0.027)	0.004 (CI = +/-0.012; p = 0.474)	0.444 (CI = +/-0.355; p = 0.017)	0.580	+3.80%
Severity	2009.1	0.043 (CI = +/-0.035; p = 0.018)	0.005 (CI = +/-0.012; p = 0.409)	0.412 (CI = +/-0.362; p = 0.027)	0.594	+4.39%
Severity	2009.2	0.045 (CI = +/-0.038; p = 0.023)	0.005 (CI = +/-0.012; p = 0.406)	0.404 (CI = +/-0.377; p = 0.037)	0.584	+4.55%
Severity	2010.1	0.040 (CI = +/-0.041; p = 0.056)	0.004 (CI = +/-0.012; p = 0.463)	0.428 (CI = +/-0.390; p = 0.033)	0.558	+4.07%
Severity	2010.2	0.053 (CI = +/-0.042; p = 0.015)	0.006 (CI = +/-0.012; p = 0.323)	0.362 (CI = +/-0.378; p = 0.060)	0.619	+5.44%
Severity	2011.1	0.052 (CI = +/-0.046; p = 0.029)	0.006 (CI = +/-0.012; p = 0.347)	0.367 (CI = +/-0.398; p = 0.068)	0.597	+5.34%
Severity	2011.2	0.047 (CI = +/-0.051; p = 0.066)	0.005 (CI = +/-0.013; p = 0.396)	0.389 (CI = +/-0.416; p = 0.065)	0.568	+4.84%
Severity	2012.1	0.066 (CI = +/-0.051; p = 0.014)	0.007 (CI = +/-0.012; p = 0.247)	0.306 (CI = +/-0.396; p = 0.121)	0.648	+6.80%
Severity	2012.2	0.043 (CI = +/-0.048; p = 0.076)	0.005 (CI = +/-0.010; p = 0.320)	0.402 (CI = +/-0.356; p = 0.029)	0.659	+4.43%
Severity	2013.1	0.056 (CI = +/-0.052; p = 0.038)	0.006 (CI = +/-0.010; p = 0.246)	0.351 (CI = +/-0.362; p = 0.057)	0.688	+5.75%
Severity	2013.2	0.049 (CI = +/-0.059; p = 0.097)	0.005 (CI = +/-0.011; p = 0.295)	0.378 (CI = +/-0.385; p = 0.054)	0.659	+5.02%
Severity	2014.1	0.057 (CI = +/-0.068; p = 0.095)	0.006 (CI = +/-0.011; p = 0.279)	0.349 (CI = +/-0.412; p = 0.090)	0.654	+5.83%
Severity	2014.2	0.044 (CI = +/-0.078; p = 0.248)	0.005 (CI = +/-0.012; p = 0.342)	0.395 (CI = +/-0.441; p = 0.075)	0.620	+4.47%
Severity	2015.1	0.070 (CI = +/-0.089; p = 0.114)	0.006 (CI = +/-0.012; p = 0.257)	0.308 (CI = +/-0.460; p = 0.168)	0.661	+7.21%
Severity	2015.2	0.031 (CI = +/-0.104; p = 0.519)	0.005 (CI = +/-0.011; p = 0.348)	0.430 (CI = +/-0.480; p = 0.074)	0.638	+3.16%
Severity	2017.1	0.042 (CI = +/-0.149; p = 0.538)	0.005 (CI = +/-0.012; p = 0.357)	0.397 (CI = +/-0.594; p = 0.165)	0.619	+4.31%
Frequency	2004.2	-0.010 (CI = +/-0.012; p = 0.111)	0.005 (CI = +/-0.006; p = 0.109)	-0.192 (CI = +/-0.178; p = 0.035)	0.443	-0.95%
Frequency	2005.1	-0.013 (CI = +/-0.012; p = 0.032)	0.004 (CI = +/-0.006; p = 0.139)	-0.168 (CI = +/-0.172; p = 0.055)	0.501	-1.30%
Frequency	2005.2	-0.013 (CI = +/-0.013; p = 0.048)	0.004 (CI = +/-0.006; p = 0.145)	-0.170 (CI = +/-0.177; p = 0.059)	0.486	-1.28%
Frequency	2006.1	-0.016 (CI = +/-0.013; p = 0.022)	0.004 (CI = +/-0.006; p = 0.182)	-0.152 (CI = +/-0.176; p = 0.089)	0.517	-1.55%
Frequency	2006.2	-0.015 (CI = +/-0.014; p = 0.033)	0.004 (CI = +/-0.006; p = 0.189)	-0.153 (CI = +/-0.182; p = 0.096)	0.501	-1.53%
Frequency	2007.1	-0.019 (CI = +/-0.015; p = 0.012)	0.003 (CI = +/-0.006; p = 0.241)	-0.131 (CI = +/-0.180; p = 0.147)	0.542	-1.88%
Frequency	2007.2	-0.021 (CI = +/-0.015; p = 0.008)	0.003 (CI = +/-0.006; p = 0.289)	-0.116 (CI = +/-0.182; p = 0.201)	0.555	-2.11%
Frequency	2008.1	-0.025 (CI = +/-0.016; p = 0.003)	0.003 (CI = +/-0.006; p = 0.363)	-0.093 (CI = +/-0.181; p = 0.297)	0.592	-2.50%
Frequency	2008.2	-0.024 (CI = +/-0.017; p = 0.008)	0.003 (CI = +/-0.006; p = 0.343)	-0.102 (CI = +/-0.186; p = 0.272)	0.564	-2.36%
Frequency	2009.1	-0.028 (CI = +/-0.018; p = 0.004)	0.002 (CI = +/-0.006; p = 0.420)	-0.081 (CI = +/-0.188; p = 0.382)	0.589	-2.72%
Frequency	2009.2	-0.027 (CI = +/-0.020; p = 0.010)	0.002 (CI = +/-0.006; p = 0.418)	-0.085 (CI = +/-0.195; p = 0.378)	0.561	-2.65%
Frequency	2010.1	-0.031 (CI = +/-0.021; p = 0.006)	0.002 (CI = +/-0.006; p = 0.497)	-0.065 (CI = +/-0.199; p = 0.502)	0.578	-3.01%
Frequency	2010.2	-0.032 (CI = +/-0.023; p = 0.009)	0.002 (CI = +/-0.006; p = 0.534)	-0.059 (CI = +/-0.208; p = 0.558)	0.560	-3.12%
Frequency	2011.1	-0.036 (CI = +/-0.025; p = 0.006)	0.002 (CI = +/-0.007; p = 0.628)	-0.037 (CI = +/-0.213; p = 0.717)	0.578	-3.56%
Frequency	2011.2	-0.027 (CI = +/-0.025; p = 0.031)	0.002 (CI = +/-0.006; p = 0.440)	-0.079 (CI = +/-0.203; p = 0.426)	0.541	-2.71%
Frequency	2012.1	-0.029 (CI = +/-0.028; p = 0.041)	0.002 (CI = +/-0.006; p = 0.478)	-0.073 (CI = +/-0.214; p = 0.485)	0.519	-2.84%
Frequency	2012.2	-0.027 (CI = +/-0.031; p = 0.083)	0.002 (CI = +/-0.007; p = 0.467)	-0.081 (CI = +/-0.227; p = 0.462)	0.472	-2.66%
Frequency	2013.1	-0.031 (CI = +/-0.035; p = 0.073)	0.002 (CI = +/-0.007; p = 0.534)	-0.063 (CI = +/-0.240; p = 0.582)	0.471	-3.07%
Frequency	2013.2	-0.034 (CI = +/-0.039; p = 0.087)	0.002 (CI = +/-0.007; p = 0.582)	-0.053 (CI = +/-0.257; p = 0.667)	0.446	-3.33%
Frequency	2014.1	-0.042 (CI = +/-0.044; p = 0.059)	0.001 (CI = +/-0.007; p = 0.679)	-0.021 (CI = +/-0.269; p = 0.868)	0.466	-4.15%
Frequency	2014.2	-0.041 (CI = +/-0.052; p = 0.115)	0.002 (CI = +/-0.008; p = 0.680)	-0.026 (CI = +/-0.295; p = 0.849)	0.389	-4.00%
Frequency	2015.1	-0.053 (CI = +/-0.062; p = 0.084)	0.001 (CI = +/-0.008; p = 0.786)	0.015 (CI = +/-0.318; p = 0.917)	0.403	-5.19%
Frequency	2015.2	-0.048 (CI = +/-0.079; p = 0.209)	0.001 (CI = +/-0.009; p = 0.761)	-0.003 (CI = +/-0.365; p = 0.986)	0.262	-4.64%
Frequency	2017.1	-0.100 (CI = +/-0.097; p = 0.044)	0.000 (CI = +/-0.008; p = 0.936)	0.157 (CI = +/-0.386; p = 0.382)	0.446	-9.54%

Comprehensive

Coverage = CM
 End Trend Period = 2023.2
 Excluded Points = 2016.1, 2016.2, 2017.2
 Parameters included: time, scalar_level_change
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2004.2	0.006 (CI = +/-0.019; p = 0.561)	0.384 (CI = +/-0.323; p = 0.021)	0.231	+0.56%	
Loss Cost	2005.1	0.007 (CI = +/-0.020; p = 0.458)	0.371 (CI = +/-0.328; p = 0.028)	0.239	+0.75%	
Loss Cost	2005.2	0.001 (CI = +/-0.020; p = 0.932)	0.416 (CI = +/-0.311; p = 0.010)	0.241	+0.08%	
Loss Cost	2006.1	0.004 (CI = +/-0.021; p = 0.662)	0.392 (CI = +/-0.311; p = 0.015)	0.262	+0.45%	
Loss Cost	2006.2	0.000 (CI = +/-0.021; p = 0.985)	0.422 (CI = +/-0.308; p = 0.009)	0.258	-0.02%	
Loss Cost	2007.1	0.000 (CI = +/-0.023; p = 0.984)	0.419 (CI = +/-0.317; p = 0.011)	0.257	+0.02%	
Loss Cost	2007.2	-0.006 (CI = +/-0.023; p = 0.606)	0.456 (CI = +/-0.310; p = 0.005)	0.266	-0.59%	
Loss Cost	2008.1	-0.003 (CI = +/-0.025; p = 0.808)	0.439 (CI = +/-0.316; p = 0.008)	0.274	-0.29%	
Loss Cost	2008.2	0.003 (CI = +/-0.025; p = 0.801)	0.405 (CI = +/-0.312; p = 0.013)	0.310	+0.32%	
Loss Cost	2009.1	0.004 (CI = +/-0.027; p = 0.765)	0.400 (CI = +/-0.322; p = 0.017)	0.308	+0.40%	
Loss Cost	2009.2	0.005 (CI = +/-0.030; p = 0.726)	0.394 (CI = +/-0.334; p = 0.023)	0.306	+0.51%	
Loss Cost	2010.1	-0.002 (CI = +/-0.031; p = 0.869)	0.433 (CI = +/-0.330; p = 0.013)	0.303	-0.25%	
Loss Cost	2010.2	0.006 (CI = +/-0.032; p = 0.687)	0.390 (CI = +/-0.323; p = 0.020)	0.354	+0.63%	
Loss Cost	2011.1	0.001 (CI = +/-0.034; p = 0.966)	0.416 (CI = +/-0.329; p = 0.016)	0.342	+0.07%	
Loss Cost	2011.2	0.003 (CI = +/-0.038; p = 0.876)	0.406 (CI = +/-0.343; p = 0.023)	0.342	+0.29%	
Loss Cost	2012.1	0.015 (CI = +/-0.038; p = 0.413)	0.354 (CI = +/-0.331; p = 0.037)	0.420	+1.55%	
Loss Cost	2012.2	-0.003 (CI = +/-0.035; p = 0.861)	0.427 (CI = +/-0.287; p = 0.006)	0.462	-0.30%	
Loss Cost	2013.1	0.002 (CI = +/-0.039; p = 0.914)	0.408 (CI = +/-0.299; p = 0.011)	0.473	+0.20%	
Loss Cost	2013.2	-0.008 (CI = +/-0.043; p = 0.703)	0.444 (CI = +/-0.304; p = 0.007)	0.469	-0.78%	
Loss Cost	2014.1	-0.011 (CI = +/-0.050; p = 0.650)	0.454 (CI = +/-0.325; p = 0.010)	0.459	-1.07%	
Loss Cost	2014.2	-0.023 (CI = +/-0.057; p = 0.399)	0.494 (CI = +/-0.339; p = 0.008)	0.462	-2.27%	
Loss Cost	2015.1	-0.015 (CI = +/-0.069; p = 0.638)	0.470 (CI = +/-0.368; p = 0.017)	0.466	-1.51%	
Loss Cost	2015.2	-0.048 (CI = +/-0.079; p = 0.210)	0.566 (CI = +/-0.374; p = 0.007)	0.510	-4.68%	
Loss Cost	2017.1	-0.092 (CI = +/-0.103; p = 0.076)	0.688 (CI = +/-0.411; p = 0.004)	0.573	-8.74%	
Severity	2004.2	0.020 (CI = +/-0.022; p = 0.073)	0.549 (CI = +/-0.364; p = 0.004)	0.453	+2.00%	
Severity	2005.1	0.025 (CI = +/-0.022; p = 0.029)	0.513 (CI = +/-0.359; p = 0.006)	0.491	+2.52%	
Severity	2005.2	0.018 (CI = +/-0.022; p = 0.101)	0.557 (CI = +/-0.344; p = 0.002)	0.486	+1.85%	
Severity	2006.1	0.024 (CI = +/-0.022; p = 0.032)	0.517 (CI = +/-0.334; p = 0.004)	0.536	+2.48%	
Severity	2006.2	0.020 (CI = +/-0.023; p = 0.087)	0.546 (CI = +/-0.332; p = 0.002)	0.524	+2.01%	
Severity	2007.1	0.024 (CI = +/-0.024; p = 0.056)	0.523 (CI = +/-0.336; p = 0.003)	0.540	+2.38%	
Severity	2007.2	0.020 (CI = +/-0.025; p = 0.125)	0.547 (CI = +/-0.340; p = 0.003)	0.525	+1.98%	
Severity	2008.1	0.026 (CI = +/-0.026; p = 0.050)	0.510 (CI = +/-0.334; p = 0.004)	0.565	+2.64%	
Severity	2008.2	0.031 (CI = +/-0.027; p = 0.027)	0.480 (CI = +/-0.336; p = 0.007)	0.588	+3.17%	
Severity	2009.1	0.035 (CI = +/-0.029; p = 0.019)	0.458 (CI = +/-0.341; p = 0.011)	0.599	+3.60%	
Severity	2009.2	0.036 (CI = +/-0.032; p = 0.027)	0.454 (CI = +/-0.354; p = 0.014)	0.589	+3.68%	
Severity	2010.1	0.032 (CI = +/-0.034; p = 0.064)	0.476 (CI = +/-0.362; p = 0.012)	0.567	+3.24%	
Severity	2010.2	0.042 (CI = +/-0.035; p = 0.021)	0.427 (CI = +/-0.353; p = 0.020)	0.619	+4.27%	
Severity	2011.1	0.040 (CI = +/-0.038; p = 0.040)	0.435 (CI = +/-0.367; p = 0.023)	0.598	+4.10%	
Severity	2011.2	0.036 (CI = +/-0.042; p = 0.090)	0.456 (CI = +/-0.380; p = 0.021)	0.573	+3.62%	
Severity	2012.1	0.050 (CI = +/-0.042; p = 0.025)	0.397 (CI = +/-0.365; p = 0.035)	0.639	+5.07%	
Severity	2012.2	0.030 (CI = +/-0.040; p = 0.130)	0.475 (CI = +/-0.323; p = 0.006)	0.658	+3.05%	
Severity	2013.1	0.039 (CI = +/-0.043; p = 0.074)	0.440 (CI = +/-0.329; p = 0.012)	0.679	+3.99%	
Severity	2013.2	0.032 (CI = +/-0.049; p = 0.182)	0.466 (CI = +/-0.343; p = 0.011)	0.655	+3.24%	
Severity	2014.1	0.037 (CI = +/-0.056; p = 0.184)	0.450 (CI = +/-0.365; p = 0.019)	0.647	+3.72%	
Severity	2014.2	0.024 (CI = +/-0.064; p = 0.440)	0.492 (CI = +/-0.382; p = 0.016)	0.620	+2.40%	
Severity	2015.1	0.042 (CI = +/-0.075; p = 0.238)	0.434 (CI = +/-0.400; p = 0.036)	0.649	+4.34%	
Severity	2015.2	0.006 (CI = +/-0.085; p = 0.885)	0.542 (CI = +/-0.403; p = 0.013)	0.639	+0.58%	
Severity	2017.1	0.007 (CI = +/-0.122; p = 0.903)	0.539 (CI = +/-0.485; p = 0.033)	0.621	+0.68%	
Frequency	2004.2	-0.014 (CI = +/-0.011; p = 0.010)	-0.164 (CI = +/-0.179; p = 0.071)	0.414	-1.41%	
Frequency	2005.1	-0.017 (CI = +/-0.011; p = 0.002)	-0.142 (CI = +/-0.171; p = 0.102)	0.480	-1.73%	
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.003)	-0.141 (CI = +/-0.176; p = 0.111)	0.466	-1.73%	
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.001)	-0.125 (CI = +/-0.174; p = 0.153)	0.503	-1.98%	
Frequency	2006.2	-0.020 (CI = +/-0.012; p = 0.002)	-0.124 (CI = +/-0.179; p = 0.166)	0.487	-1.99%	
Frequency	2007.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.104 (CI = +/-0.175; p = 0.233)	0.535	-2.31%	
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.091 (CI = +/-0.176; p = 0.300)	0.552	-2.52%	
Frequency	2008.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.071 (CI = +/-0.173; p = 0.408)	0.595	-2.86%	
Frequency	2008.2	-0.028 (CI = +/-0.014; p = 0.001)	-0.076 (CI = +/-0.178; p = 0.388)	0.565	-2.77%	
Frequency	2009.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.177; p = 0.506)	0.595	-3.09%	
Frequency	2009.2	-0.031 (CI = +/-0.016; p = 0.001)	-0.060 (CI = +/-0.183; p = 0.508)	0.567	-3.06%	
Frequency	2010.1	-0.034 (CI = +/-0.017; p = 0.000)	-0.043 (CI = +/-0.185; p = 0.634)	0.588	-3.38%	
Frequency	2010.2	-0.036 (CI = +/-0.019; p = 0.001)	-0.037 (CI = +/-0.191; p = 0.691)	0.573	-3.49%	
Frequency	2011.1	-0.040 (CI = +/-0.020; p = 0.001)	-0.019 (CI = +/-0.193; p = 0.841)	0.594	-3.87%	
Frequency	2011.2	-0.033 (CI = +/-0.020; p = 0.003)	-0.049 (CI = +/-0.184; p = 0.584)	0.550	-3.21%	
Frequency	2012.1	-0.034 (CI = +/-0.022; p = 0.005)	-0.043 (CI = +/-0.193; p = 0.646)	0.532	-3.36%	
Frequency	2012.2	-0.033 (CI = +/-0.025; p = 0.013)	-0.047 (CI = +/-0.203; p = 0.629)	0.486	-3.25%	
Frequency	2013.1	-0.037 (CI = +/-0.028; p = 0.012)	-0.032 (CI = +/-0.210; p = 0.751)	0.491	-3.64%	
Frequency	2013.2	-0.040 (CI = +/-0.032; p = 0.017)	-0.022 (CI = +/-0.222; p = 0.835)	0.471	-3.90%	
Frequency	2014.1	-0.047 (CI = +/-0.035; p = 0.012)	0.004 (CI = +/-0.229; p = 0.973)	0.497	-4.62%	
Frequency	2014.2	-0.047 (CI = +/-0.042; p = 0.031)	0.001 (CI = +/-0.248; p = 0.990)	0.428	-4.55%	
Frequency	2015.1	-0.058 (CI = +/-0.049; p = 0.024)	0.036 (CI = +/-0.261; p = 0.772)	0.449	-5.61%	
Frequency	2015.2	-0.054 (CI = +/-0.062; p = 0.084)	0.024 (CI = +/-0.294; p = 0.862)	0.323	-5.23%	
Frequency	2017.1	-0.098 (CI = +/-0.075; p = 0.016)	0.149 (CI = +/-0.300; p = 0.294)	0.501	-9.37%	

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.021 (CI = +/-0.017; p = 0.016)	0.125	+2.10%
Loss Cost	2005.1	0.024 (CI = +/-0.017; p = 0.006)	0.170	+2.47%
Loss Cost	2005.2	0.024 (CI = +/-0.018; p = 0.010)	0.149	+2.41%
Loss Cost	2006.1	0.024 (CI = +/-0.019; p = 0.014)	0.141	+2.45%
Loss Cost	2006.2	0.023 (CI = +/-0.020; p = 0.026)	0.115	+2.32%
Loss Cost	2007.1	0.026 (CI = +/-0.021; p = 0.017)	0.140	+2.62%
Loss Cost	2007.2	0.022 (CI = +/-0.022; p = 0.045)	0.095	+2.26%
Loss Cost	2008.1	0.025 (CI = +/-0.023; p = 0.037)	0.109	+2.50%
Loss Cost	2008.2	0.025 (CI = +/-0.025; p = 0.044)	0.102	+2.56%
Loss Cost	2009.1	0.027 (CI = +/-0.026; p = 0.044)	0.106	+2.74%
Loss Cost	2009.2	0.032 (CI = +/-0.027; p = 0.024)	0.145	+3.26%
Loss Cost	2010.1	0.034 (CI = +/-0.029; p = 0.026)	0.145	+3.44%
Loss Cost	2010.2	0.029 (CI = +/-0.031; p = 0.068)	0.092	+2.93%
Loss Cost	2011.1	0.026 (CI = +/-0.034; p = 0.122)	0.059	+2.63%
Loss Cost	2011.2	0.023 (CI = +/-0.036; p = 0.204)	0.029	+2.31%
Loss Cost	2012.1	0.022 (CI = +/-0.039; p = 0.258)	0.015	+2.23%
Loss Cost	2012.2	0.021 (CI = +/-0.043; p = 0.319)	0.002	+2.14%
Loss Cost	2013.1	0.031 (CI = +/-0.046; p = 0.170)	0.047	+3.15%
Loss Cost	2013.2	0.017 (CI = +/-0.046; p = 0.462)	-0.022	+1.68%
Loss Cost	2014.1	0.012 (CI = +/-0.051; p = 0.630)	-0.042	+1.20%
Loss Cost	2014.2	0.012 (CI = +/-0.057; p = 0.660)	-0.046	+1.22%
Loss Cost	2015.1	0.032 (CI = +/-0.058; p = 0.258)	0.022	+3.27%
Loss Cost	2015.2	0.022 (CI = +/-0.064; p = 0.478)	-0.030	+2.21%
Loss Cost	2016.1	0.034 (CI = +/-0.071; p = 0.319)	0.004	+3.48%
Loss Cost	2016.2	0.037 (CI = +/-0.082; p = 0.344)	-0.002	+3.79%
Loss Cost	2017.1	0.069 (CI = +/-0.083; p = 0.096)	0.148	+7.14%
Severity	2004.2	0.037 (CI = +/-0.016; p = 0.000)	0.358	+3.72%
Severity	2005.1	0.040 (CI = +/-0.016; p = 0.000)	0.393	+4.05%
Severity	2005.2	0.043 (CI = +/-0.017; p = 0.000)	0.417	+4.34%
Severity	2006.1	0.044 (CI = +/-0.017; p = 0.000)	0.422	+4.54%
Severity	2006.2	0.045 (CI = +/-0.019; p = 0.000)	0.404	+4.57%
Severity	2007.1	0.048 (CI = +/-0.019; p = 0.000)	0.437	+4.97%
Severity	2007.2	0.046 (CI = +/-0.020; p = 0.000)	0.396	+4.75%
Severity	2008.1	0.048 (CI = +/-0.021; p = 0.000)	0.398	+4.97%
Severity	2008.2	0.049 (CI = +/-0.023; p = 0.000)	0.383	+5.06%
Severity	2009.1	0.053 (CI = +/-0.024; p = 0.000)	0.395	+5.39%
Severity	2009.2	0.058 (CI = +/-0.025; p = 0.000)	0.441	+5.99%
Severity	2010.1	0.060 (CI = +/-0.027; p = 0.000)	0.428	+6.15%
Severity	2010.2	0.056 (CI = +/-0.028; p = 0.000)	0.373	+5.75%
Severity	2011.1	0.051 (CI = +/-0.030; p = 0.002)	0.309	+5.18%
Severity	2011.2	0.046 (CI = +/-0.032; p = 0.007)	0.246	+4.68%
Severity	2012.1	0.046 (CI = +/-0.035; p = 0.012)	0.218	+4.67%
Severity	2012.2	0.049 (CI = +/-0.038; p = 0.014)	0.219	+4.99%
Severity	2013.1	0.056 (CI = +/-0.041; p = 0.010)	0.254	+5.71%
Severity	2013.2	0.046 (CI = +/-0.043; p = 0.038)	0.166	+4.67%
Severity	2014.1	0.041 (CI = +/-0.047; p = 0.082)	0.112	+4.23%
Severity	2014.2	0.038 (CI = +/-0.052; p = 0.146)	0.069	+3.86%
Severity	2015.1	0.055 (CI = +/-0.054; p = 0.047)	0.176	+5.64%
Severity	2015.2	0.044 (CI = +/-0.059; p = 0.134)	0.086	+4.51%
Severity	2016.1	0.056 (CI = +/-0.066; p = 0.092)	0.132	+5.72%
Severity	2016.2	0.063 (CI = +/-0.075; p = 0.094)	0.139	+6.48%
Severity	2017.1	0.094 (CI = +/-0.075; p = 0.018)	0.334	+9.87%
Frequency	2004.2	-0.016 (CI = +/-0.007; p = 0.000)	0.348	-1.56%
Frequency	2005.1	-0.015 (CI = +/-0.007; p = 0.000)	0.316	-1.52%
Frequency	2005.2	-0.019 (CI = +/-0.006; p = 0.000)	0.483	-1.85%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	0.523	-2.00%
Frequency	2006.2	-0.022 (CI = +/-0.007; p = 0.000)	0.563	-2.16%
Frequency	2007.1	-0.023 (CI = +/-0.007; p = 0.000)	0.562	-2.23%
Frequency	2007.2	-0.024 (CI = +/-0.007; p = 0.000)	0.587	-2.38%
Frequency	2008.1	-0.024 (CI = +/-0.008; p = 0.000)	0.558	-2.35%
Frequency	2008.2	-0.024 (CI = +/-0.008; p = 0.000)	0.540	-2.38%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	0.556	-2.52%
Frequency	2009.2	-0.026 (CI = +/-0.009; p = 0.000)	0.540	-2.57%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	0.510	-2.56%
Frequency	2010.2	-0.027 (CI = +/-0.011; p = 0.000)	0.506	-2.66%
Frequency	2011.1	-0.025 (CI = +/-0.011; p = 0.000)	0.447	-2.42%
Frequency	2011.2	-0.023 (CI = +/-0.012; p = 0.001)	0.389	-2.26%
Frequency	2012.1	-0.024 (CI = +/-0.013; p = 0.001)	0.374	-2.33%
Frequency	2012.2	-0.028 (CI = +/-0.013; p = 0.000)	0.458	-2.72%
Frequency	2013.1	-0.025 (CI = +/-0.014; p = 0.001)	0.383	-2.42%
Frequency	2013.2	-0.029 (CI = +/-0.014; p = 0.000)	0.474	-2.85%
Frequency	2014.1	-0.029 (CI = +/-0.015; p = 0.001)	0.444	-2.90%
Frequency	2014.2	-0.026 (CI = +/-0.016; p = 0.004)	0.355	-2.54%
Frequency	2015.1	-0.023 (CI = +/-0.018; p = 0.017)	0.266	-2.25%
Frequency	2015.2	-0.022 (CI = +/-0.020; p = 0.034)	0.217	-2.20%
Frequency	2016.1	-0.021 (CI = +/-0.023; p = 0.068)	0.162	-2.11%
Frequency	2016.2	-0.026 (CI = +/-0.026; p = 0.053)	0.200	-2.53%
Frequency	2017.1	-0.025 (CI = +/-0.030; p = 0.096)	0.148	-2.48%

All Perils

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2004.2	0.023 (CI = +/-0.017; p = 0.010)	-0.232 (CI = +/-0.175; p = 0.011)	0.003 (CI = +/-0.011; p = 0.530)	0.250	+2.35%
Loss Cost	2005.1	0.027 (CI = +/-0.018; p = 0.005)	-0.212 (CI = +/-0.176; p = 0.020)	0.004 (CI = +/-0.011; p = 0.450)	0.274	+2.69%
Loss Cost	2005.2	0.027 (CI = +/-0.019; p = 0.006)	-0.214 (CI = +/-0.181; p = 0.022)	0.004 (CI = +/-0.011; p = 0.451)	0.255	+2.74%
Loss Cost	2006.1	0.026 (CI = +/-0.020; p = 0.011)	-0.218 (CI = +/-0.186; p = 0.024)	0.004 (CI = +/-0.011; p = 0.472)	0.247	+2.68%
Loss Cost	2006.2	0.026 (CI = +/-0.021; p = 0.017)	-0.217 (CI = +/-0.192; p = 0.028)	0.004 (CI = +/-0.012; p = 0.482)	0.218	+2.66%
Loss Cost	2007.1	0.029 (CI = +/-0.022; p = 0.014)	-0.204 (CI = +/-0.197; p = 0.043)	0.004 (CI = +/-0.012; p = 0.444)	0.228	+2.91%
Loss Cost	2007.2	0.026 (CI = +/-0.024; p = 0.031)	-0.192 (CI = +/-0.201; p = 0.061)	0.004 (CI = +/-0.012; p = 0.472)	0.170	+2.66%
Loss Cost	2008.1	0.028 (CI = +/-0.025; p = 0.031)	-0.183 (CI = +/-0.208; p = 0.082)	0.005 (CI = +/-0.012; p = 0.455)	0.173	+2.83%
Loss Cost	2008.2	0.030 (CI = +/-0.027; p = 0.029)	-0.193 (CI = +/-0.214; p = 0.076)	0.005 (CI = +/-0.012; p = 0.444)	0.173	+3.04%
Loss Cost	2009.1	0.031 (CI = +/-0.029; p = 0.037)	-0.189 (CI = +/-0.223; p = 0.093)	0.005 (CI = +/-0.013; p = 0.445)	0.170	+3.12%
Loss Cost	2009.2	0.038 (CI = +/-0.029; p = 0.013)	-0.220 (CI = +/-0.218; p = 0.049)	0.005 (CI = +/-0.012; p = 0.384)	0.249	+3.86%
Loss Cost	2010.1	0.038 (CI = +/-0.032; p = 0.020)	-0.218 (CI = +/-0.228; p = 0.060)	0.005 (CI = +/-0.013; p = 0.392)	0.242	+3.89%
Loss Cost	2010.2	0.035 (CI = +/-0.034; p = 0.041)	-0.205 (CI = +/-0.235; p = 0.084)	0.005 (CI = +/-0.013; p = 0.414)	0.175	+3.57%
Loss Cost	2011.1	0.030 (CI = +/-0.036; p = 0.100)	-0.228 (CI = +/-0.242; p = 0.064)	0.005 (CI = +/-0.013; p = 0.473)	0.162	+3.01%
Loss Cost	2011.2	0.029 (CI = +/-0.039; p = 0.137)	-0.225 (CI = +/-0.253; p = 0.079)	0.005 (CI = +/-0.013; p = 0.487)	0.122	+2.92%
Loss Cost	2012.1	0.025 (CI = +/-0.042; p = 0.226)	-0.238 (CI = +/-0.265; p = 0.075)	0.004 (CI = +/-0.014; p = 0.528)	0.115	+2.57%
Loss Cost	2012.2	0.027 (CI = +/-0.046; p = 0.228)	-0.245 (CI = +/-0.277; p = 0.079)	0.004 (CI = +/-0.014; p = 0.533)	0.102	+2.76%
Loss Cost	2013.1	0.036 (CI = +/-0.049; p = 0.146)	-0.214 (CI = +/-0.286; p = 0.133)	0.005 (CI = +/-0.014; p = 0.478)	0.115	+3.64%
Loss Cost	2013.2	0.024 (CI = +/-0.051; p = 0.331)	-0.175 (CI = +/-0.284; p = 0.211)	0.005 (CI = +/-0.014; p = 0.475)	0.011	+2.44%
Loss Cost	2014.1	0.016 (CI = +/-0.056; p = 0.555)	-0.203 (CI = +/-0.297; p = 0.166)	0.004 (CI = +/-0.014; p = 0.525)	0.013	+1.59%
Loss Cost	2014.2	0.019 (CI = +/-0.061; p = 0.513)	-0.214 (CI = +/-0.314; p = 0.167)	0.004 (CI = +/-0.015; p = 0.539)	0.010	+1.94%
Loss Cost	2015.1	0.038 (CI = +/-0.064; p = 0.225)	-0.156 (CI = +/-0.311; p = 0.299)	0.005 (CI = +/-0.014; p = 0.456)	0.032	+3.84%
Loss Cost	2015.2	0.031 (CI = +/-0.070; p = 0.361)	-0.135 (CI = +/-0.329; p = 0.392)	0.005 (CI = +/-0.014; p = 0.452)	-0.048	+3.12%
Loss Cost	2016.1	0.041 (CI = +/-0.079; p = 0.284)	-0.107 (CI = +/-0.351; p = 0.520)	0.005 (CI = +/-0.015; p = 0.447)	-0.046	+4.15%
Loss Cost	2016.2	0.045 (CI = +/-0.089; p = 0.287)	-0.120 (CI = +/-0.381; p = 0.501)	0.005 (CI = +/-0.016; p = 0.485)	-0.060	+4.63%
Loss Cost	2017.1	0.075 (CI = +/-0.093; p = 0.106)	-0.047 (CI = +/-0.374; p = 0.784)	0.005 (CI = +/-0.015; p = 0.465)	0.052	+7.74%
Severity	2004.2	0.038 (CI = +/-0.017; p = 0.000)	-0.182 (CI = +/-0.172; p = 0.038)	0.002 (CI = +/-0.011; p = 0.691)	0.407	+3.88%
Severity	2005.1	0.041 (CI = +/-0.018; p = 0.000)	-0.165 (CI = +/-0.173; p = 0.062)	0.003 (CI = +/-0.011; p = 0.610)	0.430	+4.19%
Severity	2005.2	0.045 (CI = +/-0.018; p = 0.000)	-0.186 (CI = +/-0.171; p = 0.034)	0.003 (CI = +/-0.011; p = 0.541)	0.472	+4.60%
Severity	2006.1	0.046 (CI = +/-0.019; p = 0.000)	-0.178 (CI = +/-0.176; p = 0.048)	0.003 (CI = +/-0.011; p = 0.517)	0.471	+4.74%
Severity	2006.2	0.048 (CI = +/-0.020; p = 0.000)	-0.185 (CI = +/-0.181; p = 0.045)	0.004 (CI = +/-0.011; p = 0.504)	0.458	+4.89%
Severity	2007.1	0.051 (CI = +/-0.021; p = 0.000)	-0.166 (CI = +/-0.183; p = 0.074)	0.004 (CI = +/-0.011; p = 0.436)	0.479	+5.26%
Severity	2007.2	0.050 (CI = +/-0.022; p = 0.000)	-0.161 (CI = +/-0.188; p = 0.092)	0.004 (CI = +/-0.011; p = 0.455)	0.433	+5.15%
Severity	2008.1	0.052 (CI = +/-0.024; p = 0.000)	-0.153 (CI = +/-0.195; p = 0.119)	0.004 (CI = +/-0.011; p = 0.438)	0.429	+5.31%
Severity	2008.2	0.054 (CI = +/-0.025; p = 0.000)	-0.163 (CI = +/-0.200; p = 0.106)	0.005 (CI = +/-0.012; p = 0.425)	0.421	+5.54%
Severity	2009.1	0.057 (CI = +/-0.027; p = 0.000)	-0.150 (CI = +/-0.207; p = 0.148)	0.005 (CI = +/-0.012; p = 0.396)	0.425	+5.83%
Severity	2009.2	0.064 (CI = +/-0.027; p = 0.000)	-0.182 (CI = +/-0.200; p = 0.072)	0.005 (CI = +/-0.011; p = 0.325)	0.499	+6.62%
Severity	2010.1	0.065 (CI = +/-0.029; p = 0.000)	-0.179 (CI = +/-0.208; p = 0.088)	0.006 (CI = +/-0.012; p = 0.332)	0.484	+6.68%
Severity	2010.2	0.062 (CI = +/-0.031; p = 0.000)	-0.170 (CI = +/-0.216; p = 0.116)	0.005 (CI = +/-0.012; p = 0.351)	0.422	+6.43%
Severity	2011.1	0.054 (CI = +/-0.032; p = 0.002)	-0.204 (CI = +/-0.215; p = 0.063)	0.005 (CI = +/-0.012; p = 0.423)	0.390	+5.59%
Severity	2011.2	0.052 (CI = +/-0.034; p = 0.005)	-0.193 (CI = +/-0.223; p = 0.087)	0.004 (CI = +/-0.012; p = 0.443)	0.317	+5.29%
Severity	2012.1	0.049 (CI = +/-0.037; p = 0.012)	-0.202 (CI = +/-0.234; p = 0.088)	0.004 (CI = +/-0.012; p = 0.476)	0.293	+5.06%
Severity	2012.2	0.055 (CI = +/-0.040; p = 0.009)	-0.222 (CI = +/-0.240; p = 0.068)	0.004 (CI = +/-0.012; p = 0.463)	0.315	+5.65%
Severity	2013.1	0.060 (CI = +/-0.043; p = 0.009)	-0.203 (CI = +/-0.251; p = 0.107)	0.005 (CI = +/-0.012; p = 0.433)	0.327	+6.20%
Severity	2013.2	0.053 (CI = +/-0.046; p = 0.027)	-0.178 (CI = +/-0.257; p = 0.162)	0.005 (CI = +/-0.013; p = 0.440)	0.218	+5.43%
Severity	2014.1	0.045 (CI = +/-0.050; p = 0.076)	-0.205 (CI = +/-0.268; p = 0.126)	0.004 (CI = +/-0.013; p = 0.490)	0.188	+4.62%
Severity	2014.2	0.045 (CI = +/-0.056; p = 0.105)	-0.204 (CI = +/-0.285; p = 0.148)	0.004 (CI = +/-0.013; p = 0.504)	0.135	+4.59%
Severity	2015.1	0.060 (CI = +/-0.059; p = 0.046)	-0.156 (CI = +/-0.287; p = 0.262)	0.005 (CI = +/-0.013; p = 0.435)	0.200	+6.20%
Severity	2015.2	0.053 (CI = +/-0.064; p = 0.100)	-0.133 (CI = +/-0.302; p = 0.357)	0.005 (CI = +/-0.013; p = 0.428)	0.086	+5.41%
Severity	2016.1	0.062 (CI = +/-0.073; p = 0.089)	-0.108 (CI = +/-0.322; p = 0.480)	0.005 (CI = +/-0.014; p = 0.424)	0.102	+6.36%
Severity	2016.2	0.070 (CI = +/-0.081; p = 0.082)	-0.133 (CI = +/-0.345; p = 0.413)	0.005 (CI = +/-0.014; p = 0.473)	0.115	+7.29%
Severity	2017.1	0.099 (CI = +/-0.083; p = 0.024)	-0.063 (CI = +/-0.332; p = 0.683)	0.005 (CI = +/-0.013; p = 0.445)	0.273	+10.37%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.078; p = 0.210)	0.001 (CI = +/-0.005; p = 0.594)	0.350	-1.47%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.001)	-0.047 (CI = +/-0.081; p = 0.244)	0.001 (CI = +/-0.005; p = 0.580)	0.315	-1.43%
Frequency	2005.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.070; p = 0.417)	0.001 (CI = +/-0.004; p = 0.654)	0.468	-1.78%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.069; p = 0.253)	0.001 (CI = +/-0.004; p = 0.774)	0.516	-1.97%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.069; p = 0.355)	0.000 (CI = +/-0.004; p = 0.834)	0.549	-2.12%
Frequency	2007.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.070; p = 0.283)	0.000 (CI = +/-0.004; p = 0.907)	0.552	-2.23%
Frequency	2007.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.071; p = 0.378)	0.000 (CI = +/-0.004; p = 0.957)	0.571	-2.37%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.073; p = 0.405)	0.000 (CI = +/-0.004; p = 0.951)	0.539	-2.36%
Frequency	2008.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.076; p = 0.429)	0.000 (CI = +/-0.004; p = 0.956)	0.518	-2.37%
Frequency	2009.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.077; p = 0.303)	0.000 (CI = +/-0.004; p = 0.940)	0.541	-2.56%
Frequency	2009.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.079; p = 0.334)	0.000 (CI = +/-0.004; p = 0.934)	0.522	-2.59%
Frequency	2010.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.083; p = 0.344)	0.000 (CI = +/-0.005; p = 0.928)	0.489	-2.61%
Frequency	2010.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.086; p = 0.403)	0.000 (CI = +/-0.005; p = 0.913)	0.480	-2.69%
Frequency	2011.1	-0.025 (CI = +/-0.013; p = 0.001)	-0.025 (CI = +/-0.087; p = 0.566)	0.000 (CI = +/-0.005; p = 0.990)	0.406	-2.44%
Frequency	2011.2	-0.023 (CI = +/-0.014; p = 0.002)	-0.032 (CI = +/-0.089; p = 0.465)	0.000 (CI = +/-0.005; p = 0.962)	0.349	-2.25%
Frequency	2012.1	-0.024 (CI = +/-0.015; p = 0.003)	-0.037 (CI = +/-0.093; p = 0.420)	0.000 (CI = +/-0.005; p = 0.998)	0.334	-2.37%
Frequency	2012.2	-0.028 (CI = +/-0.015; p = 0.001)	-0.023 (CI = +/-0.092; p = 0.600)	0.000 (CI = +/-0.005; p = 0.963)	0.410	-2.74%
Frequency	2013.1	-0.024 (CI = +/-0.016; p = 0.005)	-0.011 (CI = +/-0.094; p = 0.802)	0.000 (CI = +/-0.005; p = 0.949)	0.317	-2.42%
Frequency	2013.2	-0.029 (CI = +/-0.016; p = 0.002)	0.003 (CI = +/-0.091; p = 0.938)	0.000 (CI = +/-0.004; p = 0.963)	0.412	-2.84%
Frequency	2014.1	-0.029 (CI = +/-0.018; p = 0.004)	0.002 (CI = +/-0.097; p = 0.972)	0.000 (CI = +/-0.005; p = 0.975)	0.374	-2.89%
Frequency	2014.2	-0.026 (CI = +/-0.019; p = 0.012)	-0.010 (CI = +/-0.099; p = 0.829)	0.000 (CI = +/-0.005; p = 0.984)	0.272	-2.53%
Frequency	2015.1	-0.022 (CI = +/-0.021; p = 0.040)	0.000 (CI = +/-0.104; p = 1.000)	0.000 (CI = +/-0.005; p = 0.939)	0.162	-2.22%
Frequency	2015.2	-0.022 (CI = +/-0.024; p = 0.066)	-0.001 (CI = +/-0.111; p = 0.979)	0.000 (CI = +/-0.005; p = 0.945)	0.097	-2.17%
Frequency	2016.1	-0.021 (CI = +/-0.027; p = 0.117)	0.001 (CI = +/-0.121; p = 0.981)	0.000 (CI = +/-0.005; p = 0.941)	0.023	-2.08%
Frequency	2016.2	-0.025 (CI = +/-0.030; p = 0.093)	0.013 (CI = +/-0.128; p = 0.827)	0.000 (CI = +/-0.005; p = 0.885)	0.060	-2.47%
Frequency	2017.1	-0.024 (CI = +/-0.035; p = 0.157)	0.015 (CI = +/-0.141; p = 0.814)	0.000 (CI = +/-0.006; p = 0.891)	-0.016	-2.38%

All Perils

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

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.024 (CI = +/-0.019; p = 0.012)	0.005 (CI = +/-0.012; p = 0.385)	0.119	+2.47%
Loss Cost	2005.1	0.029 (CI = +/-0.019; p = 0.004)	0.006 (CI = +/-0.012; p = 0.314)	0.170	+2.91%
Loss Cost	2005.2	0.028 (CI = +/-0.020; p = 0.007)	0.006 (CI = +/-0.012; p = 0.329)	0.149	+2.87%
Loss Cost	2006.1	0.029 (CI = +/-0.021; p = 0.009)	0.006 (CI = +/-0.012; p = 0.330)	0.140	+2.93%
Loss Cost	2006.2	0.028 (CI = +/-0.023; p = 0.018)	0.006 (CI = +/-0.012; p = 0.352)	0.112	+2.80%
Loss Cost	2007.1	0.031 (CI = +/-0.023; p = 0.011)	0.006 (CI = +/-0.012; p = 0.312)	0.141	+3.18%
Loss Cost	2007.2	0.028 (CI = +/-0.025; p = 0.029)	0.006 (CI = +/-0.012; p = 0.351)	0.092	+2.79%
Loss Cost	2008.1	0.030 (CI = +/-0.026; p = 0.023)	0.006 (CI = +/-0.013; p = 0.328)	0.108	+3.09%
Loss Cost	2008.2	0.031 (CI = +/-0.028; p = 0.028)	0.006 (CI = +/-0.013; p = 0.329)	0.102	+3.20%
Loss Cost	2009.1	0.034 (CI = +/-0.030; p = 0.027)	0.006 (CI = +/-0.013; p = 0.319)	0.107	+3.42%
Loss Cost	2009.2	0.040 (CI = +/-0.031; p = 0.013)	0.007 (CI = +/-0.013; p = 0.271)	0.154	+4.06%
Loss Cost	2010.1	0.042 (CI = +/-0.033; p = 0.014)	0.007 (CI = +/-0.013; p = 0.266)	0.154	+4.30%
Loss Cost	2010.2	0.037 (CI = +/-0.035; p = 0.038)	0.007 (CI = +/-0.013; p = 0.298)	0.097	+3.77%
Loss Cost	2011.1	0.034 (CI = +/-0.038; p = 0.072)	0.007 (CI = +/-0.014; p = 0.322)	0.060	+3.49%
Loss Cost	2011.2	0.031 (CI = +/-0.041; p = 0.125)	0.006 (CI = +/-0.014; p = 0.347)	0.025	+3.17%
Loss Cost	2012.1	0.031 (CI = +/-0.044; p = 0.162)	0.006 (CI = +/-0.014; p = 0.362)	0.009	+3.13%
Loss Cost	2012.2	0.030 (CI = +/-0.048; p = 0.206)	0.006 (CI = +/-0.015; p = 0.377)	-0.007	+3.07%
Loss Cost	2013.1	0.041 (CI = +/-0.051; p = 0.103)	0.007 (CI = +/-0.014; p = 0.333)	0.046	+4.22%
Loss Cost	2013.2	0.026 (CI = +/-0.051; p = 0.294)	0.006 (CI = +/-0.014; p = 0.350)	-0.027	+2.68%
Loss Cost	2014.1	0.022 (CI = +/-0.056; p = 0.425)	0.006 (CI = +/-0.014; p = 0.372)	-0.051	+3.42%
Loss Cost	2014.2	0.022 (CI = +/-0.063; p = 0.460)	0.006 (CI = +/-0.015; p = 0.386)	-0.059	+2.26%
Loss Cost	2015.1	0.043 (CI = +/-0.063; p = 0.165)	0.006 (CI = +/-0.014; p = 0.334)	0.022	+4.39%
Loss Cost	2015.2	0.033 (CI = +/-0.069; p = 0.324)	0.006 (CI = +/-0.014; p = 0.341)	-0.032	+3.33%
Loss Cost	2016.1	0.045 (CI = +/-0.076; p = 0.223)	0.006 (CI = +/-0.014; p = 0.352)	-0.001	+4.57%
Loss Cost	2016.2	0.047 (CI = +/-0.086; p = 0.257)	0.006 (CI = +/-0.015; p = 0.375)	-0.014	+4.82%
Loss Cost	2017.1	0.077 (CI = +/-0.087; p = 0.079)	0.005 (CI = +/-0.014; p = 0.400)	0.131	+7.96%
Severity	2004.2	0.039 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.011; p = 0.537)	0.347	+3.98%
Severity	2005.1	0.043 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.011; p = 0.463)	0.385	+4.36%
Severity	2005.2	0.046 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.011; p = 0.405)	0.412	+4.71%
Severity	2006.1	0.048 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.011; p = 0.375)	0.419	+4.95%
Severity	2006.2	0.049 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.011; p = 0.376)	0.401	+5.01%
Severity	2007.1	0.053 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.011; p = 0.315)	0.438	+5.48%
Severity	2007.2	0.051 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.011; p = 0.345)	0.395	+5.26%
Severity	2008.1	0.054 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.012; p = 0.323)	0.398	+5.53%
Severity	2008.2	0.055 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.012; p = 0.319)	0.384	+5.68%
Severity	2009.1	0.059 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.012; p = 0.290)	0.399	+6.08%
Severity	2009.2	0.066 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.012; p = 0.232)	0.451	+6.79%
Severity	2010.1	0.068 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.012; p = 0.227)	0.439	+7.02%
Severity	2010.2	0.064 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.012; p = 0.254)	0.382	+6.61%
Severity	2011.1	0.058 (CI = +/-0.033; p = 0.001)	0.006 (CI = +/-0.012; p = 0.285)	0.314	+6.02%
Severity	2011.2	0.054 (CI = +/-0.036; p = 0.005)	0.006 (CI = +/-0.012; p = 0.315)	0.248	+5.51%
Severity	2012.1	0.054 (CI = +/-0.039; p = 0.009)	0.006 (CI = +/-0.013; p = 0.326)	0.219	+5.54%
Severity	2012.2	0.058 (CI = +/-0.042; p = 0.010)	0.006 (CI = +/-0.013; p = 0.320)	0.221	+5.94%
Severity	2013.1	0.065 (CI = +/-0.045; p = 0.006)	0.007 (CI = +/-0.013; p = 0.293)	0.261	+6.76%
Severity	2013.2	0.055 (CI = +/-0.047; p = 0.024)	0.006 (CI = +/-0.013; p = 0.315)	0.169	+5.68%
Severity	2014.1	0.051 (CI = +/-0.052; p = 0.052)	0.006 (CI = +/-0.013; p = 0.335)	0.111	+5.26%
Severity	2014.2	0.048 (CI = +/-0.057; p = 0.095)	0.006 (CI = +/-0.013; p = 0.354)	0.064	+4.90%
Severity	2015.1	0.065 (CI = +/-0.058; p = 0.030)	0.006 (CI = +/-0.013; p = 0.312)	0.181	+6.76%
Severity	2015.2	0.055 (CI = +/-0.063; p = 0.086)	0.006 (CI = +/-0.013; p = 0.316)	0.091	+5.62%
Severity	2016.1	0.066 (CI = +/-0.070; p = 0.062)	0.006 (CI = +/-0.013; p = 0.327)	0.134	+6.80%
Severity	2016.2	0.072 (CI = +/-0.079; p = 0.069)	0.006 (CI = +/-0.014; p = 0.352)	0.135	+7.49%
Severity	2017.1	0.101 (CI = +/-0.078; p = 0.015)	0.005 (CI = +/-0.012; p = 0.367)	0.328	+10.66%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.001)	0.002 (CI = +/-0.005; p = 0.499)	0.339	-1.45%
Frequency	2005.1	-0.014 (CI = +/-0.008; p = 0.001)	0.002 (CI = +/-0.005; p = 0.479)	0.307	-1.39%
Frequency	2005.2	-0.018 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.004; p = 0.581)	0.473	-1.76%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.004; p = 0.657)	0.511	-1.93%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.004; p = 0.742)	0.550	-2.10%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.004; p = 0.786)	0.549	-2.19%
Frequency	2007.2	-0.024 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.004; p = 0.865)	0.574	-2.35%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.004; p = 0.852)	0.543	-2.31%
Frequency	2008.2	-0.024 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.004; p = 0.869)	0.525	-2.35%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.004; p = 0.933)	0.539	-2.50%
Frequency	2009.2	-0.026 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.004; p = 0.955)	0.523	-2.56%
Frequency	2010.1	-0.026 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.005; p = 0.950)	0.490	-2.54%
Frequency	2010.2	-0.027 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.005; p = 0.987)	0.486	-2.66%
Frequency	2011.1	-0.024 (CI = +/-0.013; p = 0.001)	0.000 (CI = +/-0.005; p = 0.911)	0.424	-2.39%
Frequency	2011.2	-0.022 (CI = +/-0.013; p = 0.002)	0.000 (CI = +/-0.005; p = 0.867)	0.362	-2.22%
Frequency	2012.1	-0.023 (CI = +/-0.015; p = 0.003)	0.000 (CI = +/-0.005; p = 0.886)	0.344	-2.29%
Frequency	2012.2	-0.027 (CI = +/-0.015; p = 0.001)	0.000 (CI = +/-0.004; p = 0.965)	0.431	-2.71%
Frequency	2013.1	-0.024 (CI = +/-0.016; p = 0.004)	0.000 (CI = +/-0.004; p = 0.908)	0.351	-2.39%
Frequency	2013.2	-0.029 (CI = +/-0.016; p = 0.001)	0.000 (CI = +/-0.004; p = 0.973)	0.445	-2.84%
Frequency	2014.1	-0.029 (CI = +/-0.017; p = 0.002)	0.000 (CI = +/-0.004; p = 0.979)	0.411	-2.89%
Frequency	2014.2	-0.026 (CI = +/-0.018; p = 0.010)	0.000 (CI = +/-0.004; p = 0.949)	0.315	-2.52%
Frequency	2015.1	-0.022 (CI = +/-0.020; p = 0.031)	0.000 (CI = +/-0.004; p = 0.935)	0.217	-2.22%
Frequency	2015.2	-0.022 (CI = +/-0.023; p = 0.056)	0.000 (CI = +/-0.005; p = 0.937)	0.161	-2.17%
Frequency	2016.1	-0.021 (CI = +/-0.025; p = 0.097)	0.000 (CI = +/-0.005; p = 0.942)	0.098	-2.09%
Frequency	2016.2	-0.025 (CI = +/-0.028; p = 0.077)	0.000 (CI = +/-0.005; p = 0.918)	0.135	-2.49%
Frequency	2017.1	-0.025 (CI = +/-0.033; p = 0.124)	0.000 (CI = +/-0.005; p = 0.926)	0.071	-2.45%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2004.2	0.021 (CI = +/-0.015; p = 0.009)	-0.238 (CI = +/-0.172; p = 0.008)	0.262	+2.10%
Loss Cost	2005.1	0.024 (CI = +/-0.016; p = 0.005)	-0.220 (CI = +/-0.173; p = 0.014)	0.283	+2.38%
Loss Cost	2005.2	0.024 (CI = +/-0.017; p = 0.006)	-0.222 (CI = +/-0.178; p = 0.016)	0.264	+2.41%
Loss Cost	2006.1	0.023 (CI = +/-0.018; p = 0.012)	-0.227 (CI = +/-0.183; p = 0.017)	0.257	+2.34%
Loss Cost	2006.2	0.023 (CI = +/-0.019; p = 0.018)	-0.225 (CI = +/-0.189; p = 0.021)	0.230	+2.32%
Loss Cost	2007.1	0.025 (CI = +/-0.020; p = 0.016)	-0.214 (CI = +/-0.194; p = 0.031)	0.237	+2.51%
Loss Cost	2007.2	0.022 (CI = +/-0.021; p = 0.036)	-0.201 (CI = +/-0.198; p = 0.046)	0.183	+2.26%
Loss Cost	2008.1	0.024 (CI = +/-0.022; p = 0.038)	-0.195 (CI = +/-0.204; p = 0.061)	0.185	+2.38%
Loss Cost	2008.2	0.025 (CI = +/-0.023; p = 0.036)	-0.204 (CI = +/-0.210; p = 0.057)	0.185	+2.56%
Loss Cost	2009.1	0.026 (CI = +/-0.025; p = 0.046)	-0.202 (CI = +/-0.218; p = 0.068)	0.182	+2.60%
Loss Cost	2009.2	0.032 (CI = +/-0.026; p = 0.016)	-0.233 (CI = +/-0.215; p = 0.035)	0.255	+3.26%
Loss Cost	2010.1	0.032 (CI = +/-0.028; p = 0.025)	-0.234 (CI = +/-0.224; p = 0.041)	0.249	+3.25%
Loss Cost	2010.2	0.029 (CI = +/-0.030; p = 0.055)	-0.220 (CI = +/-0.230; p = 0.061)	0.186	+2.93%
Loss Cost	2011.1	0.024 (CI = +/-0.031; p = 0.130)	-0.242 (CI = +/-0.236; p = 0.044)	0.179	+2.41%
Loss Cost	2011.2	0.023 (CI = +/-0.034; p = 0.178)	-0.238 (CI = +/-0.246; p = 0.057)	0.142	+2.31%
Loss Cost	2012.1	0.019 (CI = +/-0.037; p = 0.288)	-0.253 (CI = +/-0.256; p = 0.053)	0.140	+1.96%
Loss Cost	2012.2	0.021 (CI = +/-0.040; p = 0.287)	-0.259 (CI = +/-0.268; p = 0.057)	0.129	+2.14%
Loss Cost	2013.1	0.028 (CI = +/-0.044; p = 0.192)	-0.232 (CI = +/-0.277; p = 0.095)	0.137	+2.86%
Loss Cost	2013.2	0.017 (CI = +/-0.045; p = 0.449)	-0.192 (CI = +/-0.275; p = 0.159)	0.037	+1.68%
Loss Cost	2014.1	0.009 (CI = +/-0.049; p = 0.717)	-0.220 (CI = +/-0.285; p = 0.121)	0.047	+0.87%
Loss Cost	2014.2	0.012 (CI = +/-0.055; p = 0.645)	-0.232 (CI = +/-0.300; p = 0.122)	0.047	+1.22%
Loss Cost	2015.1	0.029 (CI = +/-0.058; p = 0.302)	-0.179 (CI = +/-0.298; p = 0.221)	0.059	+2.92%
Loss Cost	2015.2	0.022 (CI = +/-0.064; p = 0.476)	-0.159 (CI = +/-0.315; p = 0.297)	-0.018	+2.21%
Loss Cost	2016.1	0.031 (CI = +/-0.073; p = 0.373)	-0.133 (CI = +/-0.335; p = 0.407)	-0.015	+3.16%
Loss Cost	2016.2	0.037 (CI = +/-0.083; p = 0.349)	-0.148 (CI = +/-0.360; p = 0.387)	-0.018	+3.79%
Loss Cost	2017.1	0.067 (CI = +/-0.088; p = 0.122)	-0.074 (CI = +/-0.354; p = 0.652)	0.088	+6.90%
Severity	2004.2	0.037 (CI = +/-0.015; p = 0.000)	-0.186 (CI = +/-0.168; p = 0.031)	0.421	+3.72%
Severity	2005.1	0.039 (CI = +/-0.015; p = 0.000)	-0.170 (CI = +/-0.170; p = 0.050)	0.442	+3.98%
Severity	2005.2	0.043 (CI = +/-0.016; p = 0.000)	-0.192 (CI = +/-0.168; p = 0.027)	0.482	+4.34%
Severity	2006.1	0.044 (CI = +/-0.017; p = 0.000)	-0.186 (CI = +/-0.173; p = 0.036)	0.480	+4.45%
Severity	2006.2	0.045 (CI = +/-0.018; p = 0.000)	-0.193 (CI = +/-0.177; p = 0.034)	0.467	+4.57%
Severity	2007.1	0.048 (CI = +/-0.018; p = 0.000)	-0.176 (CI = +/-0.180; p = 0.055)	0.485	+4.87%
Severity	2007.2	0.046 (CI = +/-0.019; p = 0.000)	-0.170 (CI = +/-0.185; p = 0.071)	0.441	+4.75%
Severity	2008.1	0.048 (CI = +/-0.021; p = 0.000)	-0.164 (CI = +/-0.191; p = 0.090)	0.436	+4.86%
Severity	2008.2	0.049 (CI = +/-0.022; p = 0.000)	-0.174 (CI = +/-0.197; p = 0.081)	0.428	+5.06%
Severity	2009.1	0.051 (CI = +/-0.023; p = 0.000)	-0.163 (CI = +/-0.203; p = 0.110)	0.430	+5.28%
Severity	2009.2	0.058 (CI = +/-0.024; p = 0.000)	-0.196 (CI = +/-0.197; p = 0.052)	0.499	+5.99%
Severity	2010.1	0.058 (CI = +/-0.025; p = 0.000)	-0.195 (CI = +/-0.205; p = 0.061)	0.484	+5.99%
Severity	2010.2	0.056 (CI = +/-0.027; p = 0.000)	-0.185 (CI = +/-0.212; p = 0.085)	0.425	+5.75%
Severity	2011.1	0.049 (CI = +/-0.028; p = 0.002)	-0.218 (CI = +/-0.210; p = 0.043)	0.399	+4.98%
Severity	2011.2	0.046 (CI = +/-0.030; p = 0.005)	-0.206 (CI = +/-0.218; p = 0.062)	0.329	+4.68%
Severity	2012.1	0.043 (CI = +/-0.033; p = 0.012)	-0.216 (CI = +/-0.227; p = 0.062)	0.309	+4.44%
Severity	2012.2	0.049 (CI = +/-0.035; p = 0.009)	-0.236 (CI = +/-0.233; p = 0.047)	0.330	+4.99%
Severity	2013.1	0.053 (CI = +/-0.038; p = 0.010)	-0.221 (CI = +/-0.244; p = 0.074)	0.340	+5.43%
Severity	2013.2	0.046 (CI = +/-0.041; p = 0.032)	-0.195 (CI = +/-0.249; p = 0.117)	0.235	+4.67%
Severity	2014.1	0.038 (CI = +/-0.045; p = 0.091)	-0.222 (CI = +/-0.258; p = 0.088)	0.212	+3.88%
Severity	2014.2	0.038 (CI = +/-0.050; p = 0.127)	-0.221 (CI = +/-0.274; p = 0.106)	0.164	+3.86%
Severity	2015.1	0.052 (CI = +/-0.053; p = 0.057)	-0.178 (CI = +/-0.276; p = 0.189)	0.219	+5.29%
Severity	2015.2	0.044 (CI = +/-0.059; p = 0.131)	-0.157 (CI = +/-0.290; p = 0.265)	0.107	+4.51%
Severity	2016.1	0.052 (CI = +/-0.067; p = 0.115)	-0.133 (CI = +/-0.309; p = 0.367)	0.124	+5.38%
Severity	2016.2	0.063 (CI = +/-0.075; p = 0.095)	-0.159 (CI = +/-0.326; p = 0.308)	0.148	+6.48%
Severity	2017.1	0.091 (CI = +/-0.078; p = 0.026)	-0.088 (CI = +/-0.315; p = 0.552)	0.298	+9.57%
Frequency	2004.2	-0.016 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.077; p = 0.181)	0.363	-1.56%
Frequency	2005.1	-0.015 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.079; p = 0.209)	0.328	-1.54%
Frequency	2005.2	-0.019 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.069; p = 0.378)	0.480	-1.85%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.068; p = 0.227)	0.530	-2.02%
Frequency	2006.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.067; p = 0.330)	0.562	-2.16%
Frequency	2007.1	-0.023 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.068; p = 0.263)	0.566	-2.25%
Frequency	2007.2	-0.024 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.069; p = 0.362)	0.585	-2.38%
Frequency	2008.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.071; p = 0.386)	0.555	-2.37%
Frequency	2008.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.074; p = 0.412)	0.536	-2.38%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.074; p = 0.293)	0.558	-2.55%
Frequency	2009.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.077; p = 0.325)	0.541	-2.57%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.080; p = 0.335)	0.509	-2.58%
Frequency	2010.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.083; p = 0.397)	0.501	-2.66%
Frequency	2011.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.025 (CI = +/-0.084; p = 0.550)	0.432	-2.44%
Frequency	2011.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.032 (CI = +/-0.086; p = 0.444)	0.378	-2.26%
Frequency	2012.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.037 (CI = +/-0.089; p = 0.402)	0.366	-2.37%
Frequency	2012.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.088; p = 0.590)	0.439	-2.72%
Frequency	2013.1	-0.025 (CI = +/-0.014; p = 0.002)	-0.012 (CI = +/-0.089; p = 0.784)	0.353	-2.44%
Frequency	2013.2	-0.029 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.087; p = 0.942)	0.445	-2.85%
Frequency	2014.1	-0.029 (CI = +/-0.016; p = 0.001)	0.001 (CI = +/-0.092; p = 0.976)	0.411	-2.90%
Frequency	2014.2	-0.026 (CI = +/-0.017; p = 0.005)	-0.010 (CI = +/-0.093; p = 0.817)	0.317	-2.54%
Frequency	2015.1	-0.023 (CI = +/-0.019; p = 0.021)	-0.001 (CI = +/-0.097; p = 0.987)	0.217	-2.25%
Frequency	2015.2	-0.022 (CI = +/-0.021; p = 0.041)	-0.002 (CI = +/-0.104; p = 0.966)	0.161	-2.20%
Frequency	2016.1	-0.021 (CI = +/-0.024; p = 0.081)	0.000 (CI = +/-0.112; p = 0.993)	0.098	-2.11%
Frequency	2016.2	-0.026 (CI = +/-0.027; p = 0.064)	0.011 (CI = +/-0.118; p = 0.842)	0.137	-2.53%
Frequency	2017.1	-0.025 (CI = +/-0.032; p = 0.119)	0.013 (CI = +/-0.130; p = 0.825)	0.075	-2.44%

All Perils

Coverage = AP

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend	
							Rate	
Loss Cost	2004.2	0.015 (CI = +/-0.021; p = 0.162)	-0.223 (CI = +/-0.173; p = 0.013)	0.002 (CI = +/-0.011; p = 0.658)	0.228 (CI = +/-0.317; p = 0.153)	0.273	+1.47%	
Loss Cost	2005.1	0.018 (CI = +/-0.022; p = 0.094)	-0.207 (CI = +/-0.174; p = 0.022)	0.003 (CI = +/-0.011; p = 0.568)	0.205 (CI = +/-0.319; p = 0.199)	0.289	+1.86%	
Loss Cost	2005.2	0.018 (CI = +/-0.023; p = 0.115)	-0.207 (CI = +/-0.179; p = 0.025)	0.003 (CI = +/-0.011; p = 0.576)	0.205 (CI = +/-0.328; p = 0.211)	0.269	+1.86%	
Loss Cost	2006.1	0.017 (CI = +/-0.025; p = 0.174)	-0.213 (CI = +/-0.185; p = 0.026)	0.003 (CI = +/-0.012; p = 0.615)	0.214 (CI = +/-0.335; p = 0.203)	0.263	+1.71%	
Loss Cost	2006.2	0.016 (CI = +/-0.027; p = 0.230)	-0.209 (CI = +/-0.190; p = 0.033)	0.003 (CI = +/-0.012; p = 0.636)	0.221 (CI = +/-0.345; p = 0.202)	0.235	+1.60%	
Loss Cost	2007.1	0.018 (CI = +/-0.028; p = 0.195)	-0.199 (CI = +/-0.196; p = 0.047)	0.003 (CI = +/-0.012; p = 0.595)	0.207 (CI = +/-0.354; p = 0.242)	0.238	+1.86%	
Loss Cost	2007.2	0.014 (CI = +/-0.030; p = 0.359)	-0.183 (CI = +/-0.199; p = 0.070)	0.003 (CI = +/-0.012; p = 0.656)	0.237 (CI = +/-0.359; p = 0.188)	0.193	+1.38%	
Loss Cost	2008.1	0.015 (CI = +/-0.033; p = 0.355)	-0.179 (CI = +/-0.206; p = 0.087)	0.003 (CI = +/-0.012; p = 0.643)	0.230 (CI = +/-0.371; p = 0.214)	0.190	+1.50%	
Loss Cost	2008.2	0.017 (CI = +/-0.035; p = 0.334)	-0.185 (CI = +/-0.213; p = 0.087)	0.003 (CI = +/-0.013; p = 0.628)	0.219 (CI = +/-0.384; p = 0.253)	0.184	+1.70%	
Loss Cost	2009.1	0.017 (CI = +/-0.038; p = 0.380)	-0.185 (CI = +/-0.222; p = 0.098)	0.002 (CI = +/-0.013; p = 0.641)	0.220 (CI = +/-0.399; p = 0.267)	0.179	+1.68%	
Loss Cost	2009.2	0.027 (CI = +/-0.040; p = 0.180)	-0.214 (CI = +/-0.221; p = 0.057)	0.004 (CI = +/-0.013; p = 0.535)	0.162 (CI = +/-0.397; p = 0.407)	0.240	+2.71%	
Loss Cost	2010.1	0.026 (CI = +/-0.044; p = 0.232)	-0.216 (CI = +/-0.230; p = 0.065)	0.004 (CI = +/-0.013; p = 0.557)	0.166 (CI = +/-0.414; p = 0.416)	0.232	+2.64%	
Loss Cost	2010.2	0.019 (CI = +/-0.047; p = 0.411)	-0.198 (CI = +/-0.236; p = 0.096)	0.003 (CI = +/-0.013; p = 0.621)	0.202 (CI = +/-0.427; p = 0.337)	0.174	+1.94%	
Loss Cost	2011.1	0.009 (CI = +/-0.051; p = 0.733)	-0.226 (CI = +/-0.241; p = 0.065)	0.002 (CI = +/-0.014; p = 0.757)	0.252 (CI = +/-0.435; p = 0.242)	0.179	+0.85%	
Loss Cost	2011.2	0.004 (CI = +/-0.056; p = 0.882)	-0.216 (CI = +/-0.251; p = 0.088)	0.002 (CI = +/-0.014; p = 0.800)	0.274 (CI = +/-0.457; p = 0.226)	0.145	+0.41%	
Loss Cost	2012.1	-0.005 (CI = +/-0.062; p = 0.858)	-0.237 (CI = +/-0.260; p = 0.072)	0.001 (CI = +/-0.014; p = 0.912)	0.315 (CI = +/-0.475; p = 0.182)	0.154	-0.54%	
Loss Cost	2012.2	-0.006 (CI = +/-0.070; p = 0.855)	-0.235 (CI = +/-0.273; p = 0.087)	0.001 (CI = +/-0.015; p = 0.920)	0.318 (CI = +/-0.507; p = 0.203)	0.136	-0.61%	
Loss Cost	2013.1	0.004 (CI = +/-0.078; p = 0.905)	-0.214 (CI = +/-0.286; p = 0.132)	0.002 (CI = +/-0.016; p = 0.824)	0.275 (CI = +/-0.533; p = 0.292)	0.124	+0.45%	
Loss Cost	2013.2	-0.026 (CI = +/-0.080; p = 0.507)	-0.163 (CI = +/-0.272; p = 0.222)	0.000 (CI = +/-0.015; p = 0.996)	0.406 (CI = +/-0.516; p = 0.115)	0.104	-2.52%	
Loss Cost	2014.1	-0.051 (CI = +/-0.086; p = 0.225)	-0.206 (CI = +/-0.272; p = 0.127)	-0.002 (CI = +/-0.014; p = 0.773)	0.504 (CI = +/-0.523; p = 0.058)	0.179	-4.99%	
Loss Cost	2014.2	-0.056 (CI = +/-0.099; p = 0.250)	-0.200 (CI = +/-0.290; p = 0.161)	-0.002 (CI = +/-0.015; p = 0.761)	0.521 (CI = +/-0.569; p = 0.070)	0.168	-5.40%	
Loss Cost	2015.1	-0.029 (CI = +/-0.112; p = 0.582)	-0.162 (CI = +/-0.299; p = 0.262)	-0.001 (CI = +/-0.015; p = 0.942)	0.428 (CI = +/-0.597; p = 0.146)	0.120	-2.87%	
Loss Cost	2015.2	-0.061 (CI = +/-0.123; p = 0.303)	-0.122 (CI = +/-0.303; p = 0.399)	-0.002 (CI = +/-0.015; p = 0.817)	0.543 (CI = +/-0.622; p = 0.081)	0.127	-5.90%	
Loss Cost	2016.1	-0.057 (CI = +/-0.148; p = 0.416)	-0.117 (CI = +/-0.331; p = 0.454)	-0.001 (CI = +/-0.017; p = 0.849)	0.530 (CI = +/-0.695; p = 0.121)	0.092	-5.51%	
Loss Cost	2016.2	-0.065 (CI = +/-0.176; p = 0.433)	-0.108 (CI = +/-0.362; p = 0.522)	-0.002 (CI = +/-0.018; p = 0.839)	0.556 (CI = +/-0.782; p = 0.144)	0.068	-6.26%	
Loss Cost	2017.1	-0.014 (CI = +/-0.202; p = 0.877)	-0.056 (CI = +/-0.375; p = 0.743)	0.000 (CI = +/-0.018; p = 0.998)	0.412 (CI = +/-0.829; p = 0.290)	0.076	-1.41%	
Severity	2004.2	0.026 (CI = +/-0.020; p = 0.011)	-0.171 (CI = +/-0.164; p = 0.042)	0.001 (CI = +/-0.010; p = 0.895)	0.321 (CI = +/-0.301; p = 0.038)	0.464	+2.63%	
Severity	2005.1	0.029 (CI = +/-0.021; p = 0.008)	-0.157 (CI = +/-0.166; p = 0.063)	0.001 (CI = +/-0.011; p = 0.811)	0.302 (CI = +/-0.304; p = 0.051)	0.477	+2.95%	
Severity	2005.2	0.034 (CI = +/-0.021; p = 0.003)	-0.176 (CI = +/-0.166; p = 0.039)	0.002 (CI = +/-0.010; p = 0.726)	0.270 (CI = +/-0.303; p = 0.078)	0.507	+3.42%	
Severity	2006.1	0.035 (CI = +/-0.023; p = 0.004)	-0.172 (CI = +/-0.171; p = 0.049)	0.002 (CI = +/-0.011; p = 0.709)	0.265 (CI = +/-0.311; p = 0.092)	0.502	+3.52%	
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	-0.176 (CI = +/-0.176; p = 0.051)	0.002 (CI = +/-0.011; p = 0.697)	0.258 (CI = +/-0.320; p = 0.110)	0.486	+3.63%	
Severity	2007.1	0.040 (CI = +/-0.026; p = 0.004)	-0.161 (CI = +/-0.180; p = 0.077)	0.003 (CI = +/-0.011; p = 0.617)	0.236 (CI = +/-0.324; p = 0.147)	0.499	+4.03%	
Severity	2007.2	0.037 (CI = +/-0.028; p = 0.012)	-0.151 (CI = +/-0.185; p = 0.104)	0.002 (CI = +/-0.011; p = 0.660)	0.254 (CI = +/-0.333; p = 0.130)	0.460	+3.74%	
Severity	2008.1	0.038 (CI = +/-0.030; p = 0.016)	-0.148 (CI = +/-0.191; p = 0.124)	0.003 (CI = +/-0.011; p = 0.650)	0.249 (CI = +/-0.344; p = 0.149)	0.452	+3.84%	
Severity	2008.2	0.040 (CI = +/-0.033; p = 0.019)	-0.154 (CI = +/-0.198; p = 0.121)	0.003 (CI = +/-0.012; p = 0.632)	0.237 (CI = +/-0.356; p = 0.184)	0.439	+4.05%	
Severity	2009.1	0.042 (CI = +/-0.035; p = 0.021)	-0.146 (CI = +/-0.205; p = 0.154)	0.003 (CI = +/-0.012; p = 0.598)	0.223 (CI = +/-0.368; p = 0.223)	0.437	+4.33%	
Severity	2009.2	0.053 (CI = +/-0.036; p = 0.006)	-0.176 (CI = +/-0.201; p = 0.083)	0.004 (CI = +/-0.012; p = 0.478)	0.164 (CI = +/-0.362; p = 0.360)	0.497	+5.43%	
Severity	2010.1	0.053 (CI = +/-0.040; p = 0.012)	-0.177 (CI = +/-0.210; p = 0.094)	0.004 (CI = +/-0.012; p = 0.498)	0.166 (CI = +/-0.377; p = 0.373)	0.480	+5.39%	
Severity	2010.2	0.047 (CI = +/-0.043; p = 0.035)	-0.163 (CI = +/-0.216; p = 0.131)	0.004 (CI = +/-0.012; p = 0.553)	0.194 (CI = +/-0.391; p = 0.313)	0.424	+4.82%	
Severity	2011.1	0.032 (CI = +/-0.045; p = 0.149)	-0.201 (CI = +/-0.211; p = 0.061)	0.002 (CI = +/-0.012; p = 0.742)	0.263 (CI = +/-0.381; p = 0.167)	0.418	+3.28%	
Severity	2011.2	0.024 (CI = +/-0.049; p = 0.312)	-0.183 (CI = +/-0.216; p = 0.093)	0.001 (CI = +/-0.012; p = 0.823)	0.303 (CI = +/-0.394; p = 0.124)	0.364	+2.45%	
Severity	2012.1	0.017 (CI = +/-0.054; p = 0.528)	-0.200 (CI = +/-0.225; p = 0.078)	0.001 (CI = +/-0.012; p = 0.929)	0.337 (CI = +/-0.411; p = 0.103)	0.356	+1.67%	
Severity	2012.2	0.023 (CI = +/-0.060; p = 0.433)	-0.212 (CI = +/-0.234; p = 0.073)	0.001 (CI = +/-0.013; p = 0.878)	0.307 (CI = +/-0.434; p = 0.154)	0.356	+2.30%	
Severity	2013.1	0.027 (CI = +/-0.068; p = 0.404)	-0.203 (CI = +/-0.247; p = 0.101)	0.001 (CI = +/-0.013; p = 0.833)	0.288 (CI = +/-0.462; p = 0.205)	0.354	+2.78%	
Severity	2013.2	0.006 (CI = +/-0.072; p = 0.851)	-0.167 (CI = +/-0.245; p = 0.167)	0.000 (CI = +/-0.013; p = 0.978)	0.379 (CI = +/-0.465; p = 0.103)	0.300	+0.65%	
Severity	2014.1	-0.018 (CI = +/-0.077; p = 0.634)	-0.208 (CI = +/-0.244; p = 0.089)	-0.002 (CI = +/-0.013; p = 0.789)	0.472 (CI = +/-0.468; p = 0.049)	0.338	-1.74%	
Severity	2014.2	-0.030 (CI = +/-0.088; p = 0.479)	-0.190 (CI = +/-0.256; p = 0.133)	-0.002 (CI = +/-0.013; p = 0.727)	0.520 (CI = +/-0.502; p = 0.043)	0.315	-2.92%	
Severity	2015.1	-0.011 (CI = +/-0.100; p = 0.823)	-0.162 (CI = +/-0.267; p = 0.213)	-0.001 (CI = +/-0.014; p = 0.877)	0.452 (CI = +/-0.535; p = 0.091)	0.315	-1.05%	
Severity	2015.2	-0.044 (CI = +/-0.107; p = 0.387)	-0.120 (CI = +/-0.264; p = 0.344)	-0.002 (CI = +/-0.013; p = 0.724)	0.575 (CI = +/-0.543; p = 0.040)	0.314	-4.32%	
Severity	2016.1	-0.044 (CI = +/-0.129; p = 0.473)	-0.119 (CI = +/-0.288; p = 0.384)	-0.002 (CI = +/-0.014; p = 0.744)	0.573 (CI = +/-0.606; p = 0.062)	0.297	-4.26%	
Severity	2016.2	-0.042 (CI = +/-0.154; p = 0.557)	-0.120 (CI = +/-0.316; p = 0.416)	-0.002 (CI = +/-0.015; p = 0.762)	0.568 (CI = +/-0.684; p = 0.094)	0.275	-4.12%	
Severity	2017.1	0.006 (CI = +/-0.174; p = 0.944)	-0.072 (CI = +/-0.324; p = 0.629)	-0.001 (CI = +/-0.016; p = 0.935)	0.432 (CI = +/-0.716; p = 0.205)	0.331	+0.56%	
Frequency	2004.2	-0.011 (CI = +/-0.009; p = 0.019)	-0.053 (CI = +/-0.078; p = 0.178)	0.002 (CI = +/-0.005; p = 0.482)	-0.092 (CI = +/-0.143; p = 0.199)	0.363	-1.13%	
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.038)	-0.049 (CI = +/-0.080; p = 0.217)	0.002 (CI = +/-0.005; p = 0.456)	-0.097 (CI = +/-0.146; p = 0.187)	0.331	-1.06%	
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.002)	-0.031 (CI = +/-0.071; p = 0.380)	0.001 (CI = +/-0.004; p = 0.550)	-0.065 (CI = +/-0.129; p = 0.312)	0.469	-1.51%	
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.001)	-0.041 (CI = +/-0.070; p = 0.242)	0.001 (CI = +/-0.004; p = 0.677)	-0.051 (CI = +/-0.127; p = 0.418)	0.511	-1.75%	
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.070; p = 0.341)	0.001 (CI = +/-0.004; p = 0.757)	-0.037 (CI = +/-0.127; p = 0.552)	0.539	-1.95%	
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.071; p = 0.282)	0.000 (CI = +/-0.004; p = 0.839)	-0.030 (CI = +/-0.129; p = 0.642)	0.540	-2.09%	
Frequency	2007.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.072; p = 0.377)	0.000 (CI = +/-0.004; p = 0.916)	-0.017 (CI = +/-0.130; p = 0.787)	0.557	-2.28%	
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.075; p = 0.407)	0.000 (CI = +/-0.004; p = 0.904)	-0.019 (CI = +/-0.134; p = 0.778)	0.523	-2.25%	
Frequency	2008.2	-0.023 (CI = +/-0.013; p = 0.001)	-0.030 (CI = +/-0.078; p = 0.428)	0.000 (CI = +/-0.005; p = 0.910)	-0.018 (CI = +/-0.140; p = 0.792)	0.501	-2.26%	
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.039 (CI = +/-0.078; p = 0.312)	0.000 (CI = +/-0.005; p = 0.954)	-0.004 (CI = +/-0.141; p = 0.957)	0.523	-2.54%	
Frequency	2009.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.038 (CI = +/-0.081; p = 0.344)	0.000 (CI = +/-0.005; p = 0.942)	-0.001 (CI = +/-0.147; p = 0.986)	0.502	-2.58%	
Frequency	2010.1	-0.026 (CI = +/-0.016; p = 0.003)	-0.039 (CI = +/-0.085; p = 0.354)	0.000 (CI = +/-0.005; p = 0.932)	0.000 (CI = +/-0.153; p = 0.999)	0.467	-2.61%	
Frequency	2010.2	-0.028 (CI = +/-0.018; p = 0.004)	-0.035 (CI = +/-0.088; p = 0.418)	0.000 (CI = +/-0.005; p = 0.894)	0.008 (CI = +/-0.159; p = 0.919)	0.457	-2.75%	
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.017)	-0.025 (CI = +/-0.089; p = 0.573)	0.000 (CI = +/-0.005; p = 0.955)	-0.011 (CI = +/-0.162; p = 0.888)	0.379	-2.35%	
Frequency	2011.2	-0.020 (CI = +/-0.021; p = 0.055)	-0.033 (CI = +/-0.091; p = 0.462)	0.000 (CI = +/-0.005; p = 0.868)	-0.029 (CI = +/-0.167; p = 0.717)	0.321	-1.99%	
Frequency	2012.1	-0.022 (CI = +/-0.023; p = 0.061)	-0.037 (CI = +/-0.096; p = 0.430)	0.000 (CI = +/-0.005; p = 0.929)	-0.022 (CI = +/-0.176; p = 0.799)	0.302	-2.17%	
Frequency	2012.2	-0.029 (CI = +/-0.024; p = 0.022)	-0.023 (CI = +/-0.095; p = 0.615)	0.000 (CI = +/-0.005; p = 0.927)	0.011 (CI = +/-0.176; p = 0.894)	0.378	-2.85%	
Frequency	2013.1	-0.023 (CI = +/-0.026; p = 0.085)	-0.011 (CI = +/-0.097; p = 0.808)	0.000 (CI = +/-0.005; p = 0.906)	-0.013 (CI = +/-0.181; p = 0.879)	0.278	-2.27%	
Frequency	2013.2	-0.032 (CI = +/-0.028; p = 0.026)	0.004 (CI = +/-0.094; p = 0.926)	0.000 (CI = +/-0.005; p = 0.931)	0.026 (CI = +/-0.179; p = 0.761)	0.379	-3.15%	
Frequency	2014.1	-0.034 (CI = +/-0.032; p = 0.040)	0.001 (CI = +/-0.101; p = 0.977)	0.000 (CI = +/-0.005; p = 0.895)	0.032 (CI = +/-0.193; p = 0.725)	0.338	-3.31%	
Frequency	2014.2	-0.026 (CI = +/-0.035; p = 0.138)	-0.010 (CI = +/-0.103; p = 0.836)	0.000 (CI = +/-0.005; p = 0.991)	0.001 (CI = +/-0.202; p = 0.990)	0.220	-2.55%	
Frequency	2015.1	-0.019 (CI = +/-0.040; p = 0.337)	0.000 (CI = +/-0.108; p = 0.995)	0.000 (CI = +/-0.006; p = 0.854)	-0.024 (CI = +/-0.216; p = 0.811)	0.101	-1.84%	
Frequency	2015.2	-0.017 (CI = +/-0.047; p = 0.457)	-0.002 (CI = +/-0.116; p = 0.969)	0.001 (CI = +/-0.006; p = 0.842)	-0.031 (CI = +/-0.239; p = 0.779)	0.028	-1.66%	
Frequency	2016.1	-0.013 (CI = +/-0.057; p = 0.619)	0.002 (CI = +/-0.127; p = 0.971)	0.001 (CI = +/-0.006; p = 0.806)	-0.043 (CI = +/-0.266; p = 0.730)	-0.054	-1.31%	
Frequency	2016.2	-0.023 (CI = +/-0.066; p = 0.464)	0.013 (CI = +/-0.136; p = 0.839)	0.001 (CI = +/-0.007; p = 0.869)	-0.012 (CI = +/-0.293; p = 0.928)	-0.033	-2.24%	
Frequency	2017.							

All Perils

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

						Implied Trend
Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Rate
Loss Cost	2004.2	0.015 (CI = +/-0.022; p = 0.191)	0.004 (CI = +/-0.012; p = 0.505)	0.256 (CI = +/-0.342; p = 0.138)	0.150	+1.48%
Loss Cost	2005.1	0.020 (CI = +/-0.023; p = 0.091)	0.005 (CI = +/-0.012; p = 0.418)	0.222 (CI = +/-0.340; p = 0.193)	0.188	+2.01%
Loss Cost	2005.2	0.019 (CI = +/-0.025; p = 0.136)	0.005 (CI = +/-0.012; p = 0.446)	0.231 (CI = +/-0.348; p = 0.187)	0.169	+1.87%
Loss Cost	2006.1	0.019 (CI = +/-0.026; p = 0.161)	0.005 (CI = +/-0.012; p = 0.454)	0.230 (CI = +/-0.358; p = 0.199)	0.159	+1.88%
Loss Cost	2006.2	0.016 (CI = +/-0.028; p = 0.255)	0.004 (CI = +/-0.012; p = 0.497)	0.246 (CI = +/-0.366; p = 0.180)	0.136	+1.62%
Loss Cost	2007.1	0.020 (CI = +/-0.030; p = 0.177)	0.005 (CI = +/-0.013; p = 0.445)	0.221 (CI = +/-0.372; p = 0.235)	0.154	+2.04%
Loss Cost	2007.2	0.014 (CI = +/-0.031; p = 0.375)	0.004 (CI = +/-0.012; p = 0.527)	0.258 (CI = +/-0.373; p = 0.168)	0.122	+1.39%
Loss Cost	2008.1	0.017 (CI = +/-0.034; p = 0.316)	0.004 (CI = +/-0.013; p = 0.496)	0.241 (CI = +/-0.384; p = 0.209)	0.128	+1.69%
Loss Cost	2008.2	0.017 (CI = +/-0.036; p = 0.348)	0.004 (CI = +/-0.013; p = 0.505)	0.240 (CI = +/-0.398; p = 0.226)	0.119	+1.71%
Loss Cost	2009.1	0.019 (CI = +/-0.040; p = 0.336)	0.005 (CI = +/-0.013; p = 0.494)	0.230 (CI = +/-0.412; p = 0.262)	0.117	+1.91%
Loss Cost	2009.2	0.027 (CI = +/-0.042; p = 0.201)	0.005 (CI = +/-0.013; p = 0.416)	0.187 (CI = +/-0.419; p = 0.366)	0.149	+2.73%
Loss Cost	2010.1	0.029 (CI = +/-0.046; p = 0.204)	0.006 (CI = +/-0.014; p = 0.409)	0.175 (CI = +/-0.436; p = 0.415)	0.144	+2.96%
Loss Cost	2010.2	0.019 (CI = +/-0.049; p = 0.426)	0.005 (CI = +/-0.014; p = 0.496)	0.225 (CI = +/-0.444; p = 0.305)	0.101	+1.95%
Loss Cost	2011.1	0.012 (CI = +/-0.054; p = 0.638)	0.004 (CI = +/-0.014; p = 0.566)	0.259 (CI = +/-0.461; p = 0.256)	0.074	+1.25%
Loss Cost	2011.2	0.004 (CI = +/-0.059; p = 0.883)	0.003 (CI = +/-0.015; p = 0.646)	0.298 (CI = +/-0.479; p = 0.210)	0.054	+0.42%
Loss Cost	2012.1	0.000 (CI = +/-0.066; p = 0.991)	0.003 (CI = +/-0.015; p = 0.695)	0.319 (CI = +/-0.504; p = 0.202)	0.043	-0.04%
Loss Cost	2012.2	-0.006 (CI = +/-0.073; p = 0.867)	0.002 (CI = +/-0.016; p = 0.749)	0.344 (CI = +/-0.533; p = 0.193)	0.033	-0.59%
Loss Cost	2013.1	0.010 (CI = +/-0.081; p = 0.796)	0.004 (CI = +/-0.016; p = 0.637)	0.275 (CI = +/-0.553; p = 0.310)	0.050	+1.01%
Loss Cost	2013.2	-0.025 (CI = +/-0.081; p = 0.515)	0.001 (CI = +/-0.015; p = 0.868)	0.423 (CI = +/-0.522; p = 0.106)	0.072	-2.51%
Loss Cost	2014.1	-0.044 (CI = +/-0.090; p = 0.309)	0.000 (CI = +/-0.015; p = 0.995)	0.499 (CI = +/-0.545; p = 0.070)	0.096	-4.34%
Loss Cost	2014.2	-0.056 (CI = +/-0.102; p = 0.266)	-0.001 (CI = +/-0.015; p = 0.926)	0.542 (CI = +/-0.587; p = 0.068)	0.102	-5.41%
Loss Cost	2015.1	-0.022 (CI = +/-0.112; p = 0.674)	0.001 (CI = +/-0.015; p = 0.885)	0.419 (CI = +/-0.600; p = 0.157)	0.096	-2.1%
Loss Cost	2015.2	-0.061 (CI = +/-0.121; p = 0.295)	-0.001 (CI = +/-0.015; p = 0.916)	0.556 (CI = +/-0.611; p = 0.071)	0.143	-5.93%
Loss Cost	2016.1	-0.050 (CI = +/-0.143; p = 0.456)	0.000 (CI = +/-0.016; p = 0.966)	0.520 (CI = +/-0.676; p = 0.119)	0.122	-4.92%
Loss Cost	2016.2	-0.065 (CI = +/-0.170; p = 0.415)	-0.001 (CI = +/-0.017; p = 0.918)	0.567 (CI = +/-0.751; p = 0.125)	0.115	-6.33%
Loss Cost	2017.1	-0.011 (CI = +/-0.188; p = 0.903)	0.001 (CI = +/-0.017; p = 0.941)	0.406 (CI = +/-0.778; p = 0.272)	0.158	-1.05%
Severity	2004.2	0.026 (CI = +/-0.021; p = 0.015)	0.002 (CI = +/-0.011; p = 0.735)	0.342 (CI = +/-0.315; p = 0.034)	0.410	+2.64%
Severity	2005.1	0.030 (CI = +/-0.022; p = 0.007)	0.002 (CI = +/-0.011; p = 0.648)	0.315 (CI = +/-0.315; p = 0.050)	0.436	+3.06%
Severity	2005.2	0.034 (CI = +/-0.023; p = 0.005)	0.003 (CI = +/-0.011; p = 0.580)	0.292 (CI = +/-0.318; p = 0.071)	0.452	+3.43%
Severity	2006.1	0.036 (CI = +/-0.024; p = 0.005)	0.003 (CI = +/-0.011; p = 0.546)	0.278 (CI = +/-0.325; p = 0.091)	0.453	+3.66%
Severity	2006.2	0.036 (CI = +/-0.026; p = 0.008)	0.003 (CI = +/-0.011; p = 0.558)	0.279 (CI = +/-0.334; p = 0.099)	0.434	+3.64%
Severity	2007.1	0.041 (CI = +/-0.027; p = 0.004)	0.004 (CI = +/-0.011; p = 0.476)	0.248 (CI = +/-0.336; p = 0.143)	0.460	+4.18%
Severity	2007.2	0.037 (CI = +/-0.029; p = 0.014)	0.003 (CI = +/-0.011; p = 0.540)	0.272 (CI = +/-0.342; p = 0.115)	0.426	+3.75%
Severity	2008.1	0.039 (CI = +/-0.031; p = 0.015)	0.004 (CI = +/-0.012; p = 0.514)	0.258 (CI = +/-0.352; p = 0.145)	0.423	+4.00%
Severity	2008.2	0.040 (CI = +/-0.033; p = 0.021)	0.004 (CI = +/-0.012; p = 0.517)	0.255 (CI = +/-0.365; p = 0.163)	0.406	+4.07%
Severity	2009.1	0.044 (CI = +/-0.036; p = 0.018)	0.004 (CI = +/-0.012; p = 0.472)	0.231 (CI = +/-0.375; p = 0.216)	0.412	+4.51%
Severity	2009.2	0.053 (CI = +/-0.038; p = 0.008)	0.005 (CI = +/-0.012; p = 0.375)	0.184 (CI = +/-0.376; p = 0.323)	0.451	+5.45%
Severity	2010.1	0.055 (CI = +/-0.041; p = 0.011)	0.006 (CI = +/-0.012; p = 0.369)	0.173 (CI = +/-0.392; p = 0.370)	0.435	+5.66%
Severity	2010.2	0.047 (CI = +/-0.045; p = 0.039)	0.005 (CI = +/-0.013; p = 0.444)	0.213 (CI = +/-0.401; p = 0.284)	0.387	+4.84%
Severity	2011.1	0.036 (CI = +/-0.047; p = 0.132)	0.004 (CI = +/-0.013; p = 0.552)	0.269 (CI = +/-0.405; p = 0.182)	0.340	+3.64%
Severity	2011.2	0.024 (CI = +/-0.051; p = 0.332)	0.003 (CI = +/-0.013; p = 0.669)	0.324 (CI = +/-0.412; p = 0.117)	0.301	+2.46%
Severity	2012.1	0.021 (CI = +/-0.057; p = 0.453)	0.002 (CI = +/-0.013; p = 0.714)	0.340 (CI = +/-0.434; p = 0.118)	0.276	+2.10%
Severity	2012.2	0.023 (CI = +/-0.063; p = 0.459)	0.002 (CI = +/-0.014; p = 0.704)	0.330 (CI = +/-0.461; p = 0.150)	0.267	+2.32%
Severity	2013.1	0.033 (CI = +/-0.071; p = 0.343)	0.003 (CI = +/-0.014; p = 0.633)	0.288 (CI = +/-0.485; p = 0.228)	0.282	+3.33%
Severity	2013.2	0.007 (CI = +/-0.074; p = 0.854)	0.001 (CI = +/-0.013; p = 0.827)	0.397 (CI = +/-0.477; p = 0.097)	0.255	+0.66%
Severity	2014.1	-0.011 (CI = +/-0.082; p = 0.784)	0.000 (CI = +/-0.014; p = 0.962)	0.466 (CI = +/-0.498; p = 0.064)	0.243	-1.07%
Severity	2014.2	-0.030 (CI = +/-0.091; p = 0.499)	-0.001 (CI = +/-0.014; p = 0.904)	0.540 (CI = +/-0.523; p = 0.044)	0.244	-2.93%
Severity	2015.1	-0.004 (CI = +/-0.101; p = 0.939)	0.001 (CI = +/-0.014; p = 0.932)	0.444 (CI = +/-0.544; p = 0.102)	0.279	-0.37%
Severity	2015.2	-0.044 (CI = +/-0.106; p = 0.383)	-0.001 (CI = +/-0.013; p = 0.833)	0.587 (CI = +/-0.537; p = 0.034)	0.315	-4.34%
Severity	2016.1	-0.037 (CI = +/-0.126; p = 0.531)	-0.001 (CI = +/-0.014; p = 0.875)	0.563 (CI = +/-0.595; p = 0.062)	0.307	-3.65%
Severity	2016.2	-0.043 (CI = +/-0.150; p = 0.544)	-0.001 (CI = +/-0.015; p = 0.861)	0.581 (CI = +/-0.666; p = 0.081)	0.293	-4.19%
Severity	2017.1	0.010 (CI = +/-0.164; p = 0.893)	0.000 (CI = +/-0.014; p = 0.986)	0.425 (CI = +/-0.677; p = 0.192)	0.382	+1.02%
Frequency	2004.2	-0.011 (CI = +/-0.009; p = 0.021)	0.002 (CI = +/-0.005; p = 0.401)	-0.086 (CI = +/-0.145; p = 0.236)	0.347	-1.13%
Frequency	2005.1	-0.010 (CI = +/-0.010; p = 0.045)	0.002 (CI = +/-0.005; p = 0.371)	-0.093 (CI = +/-0.147; p = 0.209)	0.320	-1.02%
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.002)	0.002 (CI = +/-0.004; p = 0.484)	-0.061 (CI = +/-0.128; p = 0.337)	0.472	-1.51%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	0.001 (CI = +/-0.004; p = 0.572)	-0.048 (CI = +/-0.127; p = 0.450)	0.505	-1.72%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.675)	-0.033 (CI = +/-0.126; p = 0.594)	0.540	-1.95%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.730)	-0.027 (CI = +/-0.129; p = 0.673)	0.537	-2.05%
Frequency	2007.2	-0.023 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.004; p = 0.834)	-0.014 (CI = +/-0.129; p = 0.832)	0.560	-2.28%
Frequency	2008.1	-0.022 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.813)	-0.017 (CI = +/-0.133; p = 0.799)	0.528	-2.22%
Frequency	2008.2	-0.023 (CI = +/-0.013; p = 0.001)	0.000 (CI = +/-0.005; p = 0.834)	-0.014 (CI = +/-0.138; p = 0.831)	0.508	-2.26%
Frequency	2009.1	-0.025 (CI = +/-0.013; p = 0.001)	0.000 (CI = +/-0.005; p = 0.932)	-0.002 (CI = +/-0.140; p = 0.982)	0.522	-2.49%
Frequency	2009.2	-0.026 (CI = +/-0.015; p = 0.001)	0.000 (CI = +/-0.005; p = 0.967)	0.003 (CI = +/-0.146; p = 0.965)	0.504	-2.58%
Frequency	2010.1	-0.026 (CI = +/-0.016; p = 0.003)	0.000 (CI = +/-0.005; p = 0.959)	0.002 (CI = +/-0.152; p = 0.981)	0.469	-2.55%
Frequency	2010.2	-0.028 (CI = +/-0.018; p = 0.003)	0.000 (CI = +/-0.005; p = 0.974)	0.012 (CI = +/-0.158; p = 0.877)	0.464	-2.75%
Frequency	2011.1	-0.023 (CI = +/-0.019; p = 0.016)	0.000 (CI = +/-0.005; p = 0.883)	-0.010 (CI = +/-0.159; p = 0.895)	0.398	-2.31%
Frequency	2011.2	-0.020 (CI = +/-0.020; p = 0.052)	0.001 (CI = +/-0.005; p = 0.791)	-0.026 (CI = +/-0.164; p = 0.747)	0.335	-1.99%
Frequency	2012.1	-0.021 (CI = +/-0.023; p = 0.066)	0.001 (CI = +/-0.005; p = 0.825)	-0.021 (CI = +/-0.173; p = 0.803)	0.314	-2.09%
Frequency	2012.2	-0.029 (CI = +/-0.024; p = 0.019)	0.000 (CI = +/-0.005; p = 0.980)	0.014 (CI = +/-0.171; p = 0.868)	0.402	-2.85%
Frequency	2013.1	-0.023 (CI = +/-0.026; p = 0.079)	0.000 (CI = +/-0.005; p = 0.868)	-0.013 (CI = +/-0.175; p = 0.876)	0.316	-2.24%
Frequency	2013.2	-0.032 (CI = +/-0.027; p = 0.022)	0.000 (CI = +/-0.005; p = 0.917)	0.026 (CI = +/-0.173; p = 0.758)	0.415	-3.15%
Frequency	2014.1	-0.034 (CI = +/-0.031; p = 0.033)	0.000 (CI = +/-0.005; p = 0.886)	0.032 (CI = +/-0.186; p = 0.716)	0.379	-3.31%
Frequency	2014.2	-0.026 (CI = +/-0.034; p = 0.125)	0.000 (CI = +/-0.005; p = 0.966)	0.002 (CI = +/-0.194; p = 0.980)	0.270	-2.55%
Frequency	2015.1	-0.019 (CI = +/-0.038; p = 0.315)	0.000 (CI = +/-0.005; p = 0.847)	-0.024 (CI = +/-0.207; p = 0.804)	0.165	-1.85%
Frequency	2015.2	-0.017 (CI = +/-0.045; p = 0.438)	0.001 (CI = +/-0.006; p = 0.828)	-0.031 (CI = +/-0.228; p = 0.772)	0.103	-1.66%
Frequency	2016.1	-0.013 (CI = +/-0.053; p = 0.597)	0.001 (CI = +/-0.006; p = 0.799)	-0.043 (CI = +/-0.252; p = 0.719)	0.034	-1.32%
Frequency	2016.2	-0.023 (CI = +/-0.062; p = 0.444)	0.000 (CI = +/-0.006; p = 0.889)	-0.013 (CI = +/-0.276; p = 0.917)	0.057	-2.23%
Frequency	2017.1	-0.021 (CI = +/-0.075; p = 0.553)	0.000 (CI = +/-0.007; p = 0.883)	-0.019 (CI = +/-0.312; p = 0.896)	-0.020	-2.06%

All Perils

Coverage = AP

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.013 (CI = +/-0.018; p = 0.173)	-0.227 (CI = +/-0.169; p = 0.010)	0.237 (CI = +/-0.311; p = 0.130)	0.290	+1.27%
Loss Cost	2005.1	0.016 (CI = +/-0.019; p = 0.106)	-0.213 (CI = +/-0.171; p = 0.016)	0.218 (CI = +/-0.312; p = 0.164)	0.303	+1.58%
Loss Cost	2005.2	0.016 (CI = +/-0.020; p = 0.132)	-0.212 (CI = +/-0.176; p = 0.020)	0.219 (CI = +/-0.320; p = 0.173)	0.284	+1.56%
Loss Cost	2006.1	0.014 (CI = +/-0.022; p = 0.196)	-0.218 (CI = +/-0.181; p = 0.020)	0.228 (CI = +/-0.327; p = 0.165)	0.280	+1.42%
Loss Cost	2006.2	0.013 (CI = +/-0.023; p = 0.261)	-0.214 (CI = +/-0.187; p = 0.026)	0.235 (CI = +/-0.335; p = 0.163)	0.254	+1.31%
Loss Cost	2007.1	0.015 (CI = +/-0.025; p = 0.228)	-0.206 (CI = +/-0.192; p = 0.036)	0.225 (CI = +/-0.343; p = 0.191)	0.256	+1.50%
Loss Cost	2007.2	0.011 (CI = +/-0.026; p = 0.414)	-0.188 (CI = +/-0.195; p = 0.058)	0.253 (CI = +/-0.347; p = 0.147)	0.215	+1.06%
Loss Cost	2008.1	0.011 (CI = +/-0.028; p = 0.415)	-0.185 (CI = +/-0.201; p = 0.070)	0.249 (CI = +/-0.356; p = 0.164)	0.213	+1.14%
Loss Cost	2008.2	0.013 (CI = +/-0.030; p = 0.394)	-0.191 (CI = +/-0.209; p = 0.072)	0.240 (CI = +/-0.368; p = 0.192)	0.207	+1.28%
Loss Cost	2009.1	0.012 (CI = +/-0.033; p = 0.448)	-0.193 (CI = +/-0.216; p = 0.079)	0.242 (CI = +/-0.379; p = 0.201)	0.203	+1.23%
Loss Cost	2009.2	0.021 (CI = +/-0.034; p = 0.223)	-0.222 (CI = +/-0.216; p = 0.044)	0.194 (CI = +/-0.378; p = 0.300)	0.258	+2.08%
Loss Cost	2010.1	0.020 (CI = +/-0.037; p = 0.286)	-0.226 (CI = +/-0.224; p = 0.049)	0.199 (CI = +/-0.391; p = 0.303)	0.253	+1.97%
Loss Cost	2010.2	0.013 (CI = +/-0.040; p = 0.498)	-0.206 (CI = +/-0.230; p = 0.078)	0.233 (CI = +/-0.400; p = 0.241)	0.201	+1.33%
Loss Cost	2011.1	0.004 (CI = +/-0.042; p = 0.831)	-0.231 (CI = +/-0.232; p = 0.051)	0.273 (CI = +/-0.402; p = 0.174)	0.213	+0.44%
Loss Cost	2011.2	0.000 (CI = +/-0.046; p = 0.988)	-0.219 (CI = +/-0.242; p = 0.073)	0.293 (CI = +/-0.420; p = 0.162)	0.183	+0.04%
Loss Cost	2012.1	-0.007 (CI = +/-0.050; p = 0.768)	-0.239 (CI = +/-0.249; p = 0.059)	0.324 (CI = +/-0.431; p = 0.132)	0.196	-0.72%
Loss Cost	2012.2	-0.008 (CI = +/-0.056; p = 0.770)	-0.237 (CI = +/-0.263; p = 0.074)	0.328 (CI = +/-0.455; p = 0.148)	0.181	-0.80%
Loss Cost	2013.1	0.000 (CI = +/-0.062; p = 0.992)	-0.220 (CI = +/-0.273; p = 0.108)	0.298 (CI = +/-0.473; p = 0.202)	0.170	-0.03%
Loss Cost	2013.2	-0.025 (CI = +/-0.063; p = 0.409)	-0.163 (CI = +/-0.260; p = 0.204)	0.405 (CI = +/-0.452; p = 0.076)	0.157	-2.51%
Loss Cost	2014.1	-0.044 (CI = +/-0.067; p = 0.183)	-0.200 (CI = +/-0.258; p = 0.121)	0.472 (CI = +/-0.450; p = 0.041)	0.226	-4.33%
Loss Cost	2014.2	-0.047 (CI = +/-0.078; p = 0.215)	-0.194 (CI = +/-0.276; p = 0.155)	0.483 (CI = +/-0.485; p = 0.051)	0.218	-4.61%
Loss Cost	2015.1	-0.027 (CI = +/-0.085; p = 0.510)	-0.160 (CI = +/-0.281; p = 0.241)	0.418 (CI = +/-0.495; p = 0.092)	0.182	-2.65%
Loss Cost	2015.2	-0.053 (CI = +/-0.095; p = 0.249)	-0.117 (CI = +/-0.286; p = 0.394)	0.509 (CI = +/-0.511; p = 0.051)	0.191	-5.15%
Loss Cost	2016.1	-0.049 (CI = +/-0.111; p = 0.359)	-0.111 (CI = +/-0.308; p = 0.448)	0.497 (CI = +/-0.556; p = 0.075)	0.165	-4.76%
Loss Cost	2016.2	-0.055 (CI = +/-0.135; p = 0.389)	-0.102 (CI = +/-0.337; p = 0.518)	0.516 (CI = +/-0.621; p = 0.094)	0.149	-5.35%
Loss Cost	2017.1	-0.014 (CI = +/-0.152; p = 0.837)	-0.056 (CI = +/-0.343; p = 0.723)	0.413 (CI = +/-0.640; p = 0.181)	0.169	-1.43%
Severity	2004.2	0.025 (CI = +/-0.017; p = 0.005)	-0.172 (CI = +/-0.160; p = 0.036)	0.323 (CI = +/-0.294; p = 0.032)	0.479	+2.57%
Severity	2005.1	0.028 (CI = +/-0.018; p = 0.004)	-0.160 (CI = +/-0.163; p = 0.054)	0.307 (CI = +/-0.296; p = 0.043)	0.492	+2.83%
Severity	2005.2	0.032 (CI = +/-0.019; p = 0.002)	-0.179 (CI = +/-0.163; p = 0.032)	0.278 (CI = +/-0.295; p = 0.064)	0.520	+3.25%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.002)	-0.176 (CI = +/-0.167; p = 0.040)	0.275 (CI = +/-0.302; p = 0.073)	0.516	+3.31%
Severity	2006.2	0.033 (CI = +/-0.021; p = 0.003)	-0.179 (CI = +/-0.173; p = 0.042)	0.269 (CI = +/-0.310; p = 0.087)	0.500	+3.40%
Severity	2007.1	0.036 (CI = +/-0.023; p = 0.003)	-0.167 (CI = +/-0.176; p = 0.062)	0.252 (CI = +/-0.314; p = 0.112)	0.512	+3.71%
Severity	2007.2	0.034 (CI = +/-0.024; p = 0.008)	-0.156 (CI = +/-0.181; p = 0.088)	0.269 (CI = +/-0.321; p = 0.098)	0.475	+3.44%
Severity	2008.1	0.034 (CI = +/-0.026; p = 0.011)	-0.154 (CI = +/-0.187; p = 0.102)	0.266 (CI = +/-0.330; p = 0.111)	0.468	+3.50%
Severity	2008.2	0.036 (CI = +/-0.028; p = 0.014)	-0.160 (CI = +/-0.193; p = 0.101)	0.256 (CI = +/-0.341; p = 0.135)	0.455	+3.66%
Severity	2009.1	0.038 (CI = +/-0.030; p = 0.016)	-0.154 (CI = +/-0.200; p = 0.126)	0.247 (CI = +/-0.351; p = 0.160)	0.453	+3.85%
Severity	2009.2	0.047 (CI = +/-0.031; p = 0.005)	-0.184 (CI = +/-0.197; p = 0.065)	0.197 (CI = +/-0.345; p = 0.251)	0.506	+4.76%
Severity	2010.1	0.046 (CI = +/-0.034; p = 0.010)	-0.187 (CI = +/-0.205; p = 0.071)	0.201 (CI = +/-0.357; p = 0.256)	0.491	+4.67%
Severity	2010.2	0.041 (CI = +/-0.037; p = 0.031)	-0.171 (CI = +/-0.211; p = 0.107)	0.228 (CI = +/-0.367; p = 0.211)	0.440	+4.14%
Severity	2011.1	0.028 (CI = +/-0.037; p = 0.125)	-0.206 (CI = +/-0.204; p = 0.048)	0.282 (CI = +/-0.353; p = 0.111)	0.441	+2.88%
Severity	2011.2	0.021 (CI = +/-0.040; p = 0.280)	-0.186 (CI = +/-0.209; p = 0.079)	0.318 (CI = +/-0.362; p = 0.082)	0.393	+2.16%
Severity	2012.1	0.015 (CI = +/-0.044; p = 0.474)	-0.201 (CI = +/-0.215; p = 0.065)	0.343 (CI = +/-0.372; p = 0.069)	0.388	+1.54%
Severity	2012.2	0.020 (CI = +/-0.048; p = 0.390)	-0.214 (CI = +/-0.225; p = 0.061)	0.319 (CI = +/-0.390; p = 0.103)	0.389	+2.05%
Severity	2013.1	0.024 (CI = +/-0.054; p = 0.371)	-0.207 (CI = +/-0.236; p = 0.082)	0.307 (CI = +/-0.409; p = 0.132)	0.388	+2.38%
Severity	2013.2	0.006 (CI = +/-0.057; p = 0.830)	-0.167 (CI = +/-0.234; p = 0.150)	0.382 (CI = +/-0.407; p = 0.064)	0.341	+0.59%
Severity	2014.1	-0.012 (CI = +/-0.060; p = 0.684)	-0.202 (CI = +/-0.231; p = 0.083)	0.445 (CI = +/-0.403; p = 0.033)	0.376	-1.17%
Severity	2014.2	-0.021 (CI = +/-0.069; p = 0.520)	-0.184 (CI = +/-0.244; p = 0.129)	0.481 (CI = +/-0.429; p = 0.030)	0.355	-2.10%
Severity	2015.1	-0.006 (CI = +/-0.076; p = 0.865)	-0.159 (CI = +/-0.252; p = 0.198)	0.433 (CI = +/-0.444; p = 0.055)	0.362	-0.61%
Severity	2015.2	-0.034 (CI = +/-0.083; p = 0.397)	-0.113 (CI = +/-0.250; p = 0.347)	0.529 (CI = +/-0.447; p = 0.024)	0.360	-3.31%
Severity	2016.1	-0.032 (CI = +/-0.097; p = 0.493)	-0.110 (CI = +/-0.269; p = 0.391)	0.523 (CI = +/-0.486; p = 0.037)	0.349	-3.11%
Severity	2016.2	-0.029 (CI = +/-0.118; p = 0.595)	-0.113 (CI = +/-0.295; p = 0.417)	0.516 (CI = +/-0.544; p = 0.061)	0.334	-2.90%
Severity	2017.1	0.009 (CI = +/-0.131; p = 0.876)	-0.069 (CI = +/-0.296; p = 0.614)	0.417 (CI = +/-0.553; p = 0.124)	0.398	+0.94%
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.004)	-0.056 (CI = +/-0.077; p = 0.151)	-0.086 (CI = +/-0.141; p = 0.225)	0.372	-1.27%
Frequency	2005.1	-0.012 (CI = +/-0.009; p = 0.008)	-0.053 (CI = +/-0.079; p = 0.180)	-0.089 (CI = +/-0.144; p = 0.216)	0.340	-1.22%
Frequency	2005.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.069; p = 0.339)	-0.059 (CI = +/-0.126; p = 0.346)	0.479	-1.63%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.068; p = 0.213)	-0.047 (CI = +/-0.123; p = 0.447)	0.524	-1.84%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.068; p = 0.314)	-0.034 (CI = +/-0.123; p = 0.577)	0.553	-2.02%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.070; p = 0.259)	-0.027 (CI = +/-0.124; p = 0.659)	0.555	-2.14%
Frequency	2007.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.070; p = 0.359)	-0.016 (CI = +/-0.125; p = 0.796)	0.572	-2.30%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.073; p = 0.385)	-0.017 (CI = +/-0.129; p = 0.789)	0.540	-2.29%
Frequency	2008.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.075; p = 0.409)	-0.016 (CI = +/-0.133; p = 0.804)	0.519	-2.30%
Frequency	2009.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.076; p = 0.302)	-0.005 (CI = +/-0.133; p = 0.943)	0.541	-2.52%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.079; p = 0.335)	-0.003 (CI = +/-0.138; p = 0.969)	0.522	-2.56%
Frequency	2010.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.038 (CI = +/-0.082; p = 0.345)	-0.002 (CI = +/-0.143; p = 0.980)	0.489	-2.57%
Frequency	2010.2	-0.027 (CI = +/-0.015; p = 0.001)	-0.034 (CI = +/-0.085; p = 0.413)	0.005 (CI = +/-0.148; p = 0.947)	0.480	-2.69%
Frequency	2011.1	-0.024 (CI = +/-0.016; p = 0.004)	-0.025 (CI = +/-0.086; p = 0.554)	-0.010 (CI = +/-0.149; p = 0.895)	0.407	-2.38%
Frequency	2011.2	-0.021 (CI = +/-0.017; p = 0.017)	-0.034 (CI = +/-0.088; p = 0.434)	-0.025 (CI = +/-0.153; p = 0.738)	0.352	-2.08%
Frequency	2012.1	-0.022 (CI = +/-0.019; p = 0.021)	-0.038 (CI = +/-0.092; p = 0.404)	-0.019 (CI = +/-0.159; p = 0.807)	0.336	-2.22%
Frequency	2012.2	-0.028 (CI = +/-0.020; p = 0.007)	-0.022 (CI = +/-0.091; p = 0.611)	0.008 (CI = +/-0.158; p = 0.913)	0.410	-2.79%
Frequency	2013.1	-0.024 (CI = +/-0.021; p = 0.029)	-0.012 (CI = +/-0.092; p = 0.783)	-0.009 (CI = +/-0.160; p = 0.907)	0.318	-2.35%
Frequency	2013.2	-0.031 (CI = +/-0.022; p = 0.008)	0.005 (CI = +/-0.090; p = 0.913)	0.023 (CI = +/-0.157; p = 0.761)	0.415	-3.08%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.014)	0.003 (CI = +/-0.095; p = 0.956)	0.027 (CI = +/-0.166; p = 0.735)	0.379	-3.19%
Frequency	2014.2	-0.026 (CI = +/-0.027; p = 0.062)	-0.010 (CI = +/-0.098; p = 0.827)	0.002 (CI = +/-0.172; p = 0.983)	0.272	-2.56%
Frequency	2015.1	-0.021 (CI = +/-0.031; p = 0.172)	-0.001 (CI = +/-0.102; p = 0.976)	-0.015 (CI = +/-0.179; p = 0.859)	0.163	-2.05%
Frequency	2015.2	-0.019 (CI = +/-0.036; p = 0.272)	-0.004 (CI = +/-0.110; p = 0.942)	-0.020 (CI = +/-0.196; p = 0.829)	0.100	-1.91%
Frequency	2016.1	-0.017 (CI = +/-0.043; p = 0.400)	-0.001 (CI = +/-0.118; p = 0.990)	-0.026 (CI = +/-0.213; p = 0.792)	0.028	-1.70%
Frequency	2016.2	-0.026 (CI = +/-0.051; p = 0.289)	0.011 (CI = +/-0.126; p = 0.851)	0.000 (CI = +/-0.233; p = 0.999)	0.058	-2.52%
Frequency	2017.1	-0.024 (CI = +/-0.061; p = 0.406)	0.013 (CI = +/-0.138; p = 0.837)	-0.005 (CI = +/-0.258; p = 0.968)	-0.018	-2.35%

All Perils

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.011 (CI = +/-0.020; p = 0.253)	0.272 (CI = +/-0.336; p = 0.110)	0.163	+1.15%
Loss Cost	2005.1	0.016 (CI = +/-0.021; p = 0.131)	0.243 (CI = +/-0.334; p = 0.149)	0.196	+1.58%
Loss Cost	2005.2	0.014 (CI = +/-0.022; p = 0.193)	0.252 (CI = +/-0.341; p = 0.142)	0.179	+1.44%
Loss Cost	2006.1	0.014 (CI = +/-0.023; p = 0.227)	0.253 (CI = +/-0.349; p = 0.150)	0.170	+1.42%
Loss Cost	2006.2	0.012 (CI = +/-0.025; p = 0.345)	0.269 (CI = +/-0.356; p = 0.134)	0.150	+1.17%
Loss Cost	2007.1	0.015 (CI = +/-0.026; p = 0.255)	0.249 (CI = +/-0.362; p = 0.171)	0.165	+1.50%
Loss Cost	2007.2	0.009 (CI = +/-0.027; p = 0.499)	0.283 (CI = +/-0.361; p = 0.119)	0.139	+0.92%
Loss Cost	2008.1	0.011 (CI = +/-0.029; p = 0.434)	0.271 (CI = +/-0.370; p = 0.146)	0.144	+1.14%
Loss Cost	2008.2	0.011 (CI = +/-0.031; p = 0.476)	0.272 (CI = +/-0.382; p = 0.156)	0.136	+1.11%
Loss Cost	2009.1	0.012 (CI = +/-0.034; p = 0.466)	0.265 (CI = +/-0.394; p = 0.178)	0.134	+1.23%
Loss Cost	2009.2	0.018 (CI = +/-0.036; p = 0.306)	0.233 (CI = +/-0.400; p = 0.241)	0.159	+1.85%
Loss Cost	2010.1	0.020 (CI = +/-0.039; p = 0.315)	0.227 (CI = +/-0.414; p = 0.270)	0.154	+1.97%
Loss Cost	2010.2	0.011 (CI = +/-0.042; p = 0.599)	0.271 (CI = +/-0.417; p = 0.193)	0.121	+1.08%
Loss Cost	2011.1	0.004 (CI = +/-0.045; p = 0.842)	0.301 (CI = +/-0.428; p = 0.159)	0.101	+0.44%
Loss Cost	2011.2	-0.003 (CI = +/-0.049; p = 0.903)	0.335 (CI = +/-0.440; p = 0.128)	0.088	-0.29%
Loss Cost	2012.1	-0.007 (CI = +/-0.054; p = 0.783)	0.354 (CI = +/-0.458; p = 0.123)	0.081	-0.72%
Loss Cost	2012.2	-0.012 (CI = +/-0.059; p = 0.671)	0.376 (CI = +/-0.478; p = 0.117)	0.076	-1.22%
Loss Cost	2013.1	0.000 (CI = +/-0.065; p = 0.992)	0.327 (CI = +/-0.492; p = 0.181)	0.089	-0.03%
Loss Cost	2013.2	-0.029 (CI = +/-0.064; p = 0.352)	0.441 (CI = +/-0.456; p = 0.057)	0.122	-2.87%
Loss Cost	2014.1	-0.044 (CI = +/-0.070; p = 0.202)	0.498 (CI = +/-0.468; p = 0.038)	0.149	-4.23%
Loss Cost	2014.2	-0.053 (CI = +/-0.080; p = 0.179)	0.529 (CI = +/-0.496; p = 0.038)	0.157	-5.15%
Loss Cost	2015.1	-0.027 (CI = +/-0.086; p = 0.516)	0.440 (CI = +/-0.499; p = 0.080)	0.155	-2.65%
Loss Cost	2015.2	-0.057 (CI = +/-0.093; p = 0.204)	0.540 (CI = +/-0.498; p = 0.036)	0.204	-5.59%
Loss Cost	2016.1	-0.049 (CI = +/-0.109; p = 0.351)	0.513 (CI = +/-0.541; p = 0.061)	0.189	-4.76%
Loss Cost	2016.2	-0.060 (CI = +/-0.129; p = 0.328)	0.547 (CI = +/-0.592; p = 0.067)	0.188	-5.87%
Loss Cost	2017.1	-0.014 (CI = +/-0.144; p = 0.830)	0.421 (CI = +/-0.605; p = 0.153)	0.234	-1.43%
Severity	2004.2	0.025 (CI = +/-0.018; p = 0.010)	0.349 (CI = +/-0.308; p = 0.027)	0.425	+2.48%
Severity	2005.1	0.028 (CI = +/-0.019; p = 0.005)	0.326 (CI = +/-0.308; p = 0.039)	0.448	+2.83%
Severity	2005.2	0.031 (CI = +/-0.020; p = 0.003)	0.306 (CI = +/-0.311; p = 0.053)	0.463	+3.14%
Severity	2006.1	0.033 (CI = +/-0.021; p = 0.004)	0.295 (CI = +/-0.317; p = 0.067)	0.463	+3.31%
Severity	2006.2	0.032 (CI = +/-0.023; p = 0.006)	0.297 (CI = +/-0.325; p = 0.072)	0.446	+3.28%
Severity	2007.1	0.036 (CI = +/-0.024; p = 0.004)	0.271 (CI = +/-0.327; p = 0.100)	0.468	+3.71%
Severity	2007.2	0.033 (CI = +/-0.025; p = 0.012)	0.294 (CI = +/-0.330; p = 0.079)	0.438	+3.32%
Severity	2008.1	0.034 (CI = +/-0.027; p = 0.013)	0.284 (CI = +/-0.339; p = 0.098)	0.434	+3.50%
Severity	2008.2	0.035 (CI = +/-0.029; p = 0.020)	0.283 (CI = +/-0.350; p = 0.109)	0.418	+3.52%
Severity	2009.1	0.038 (CI = +/-0.031; p = 0.018)	0.265 (CI = +/-0.359; p = 0.141)	0.422	+3.85%
Severity	2009.2	0.045 (CI = +/-0.033; p = 0.009)	0.229 (CI = +/-0.360; p = 0.202)	0.455	+4.56%
Severity	2010.1	0.046 (CI = +/-0.035; p = 0.014)	0.224 (CI = +/-0.373; p = 0.228)	0.439	+4.67%
Severity	2010.2	0.038 (CI = +/-0.038; p = 0.046)	0.260 (CI = +/-0.378; p = 0.169)	0.397	+3.92%
Severity	2011.1	0.028 (CI = +/-0.040; p = 0.150)	0.308 (CI = +/-0.376; p = 0.104)	0.358	+2.88%
Severity	2011.2	0.019 (CI = +/-0.042; p = 0.368)	0.353 (CI = +/-0.378; p = 0.065)	0.326	+1.88%
Severity	2012.1	0.015 (CI = +/-0.046; p = 0.501)	0.368 (CI = +/-0.394; p = 0.065)	0.306	+1.54%
Severity	2012.2	0.016 (CI = +/-0.051; p = 0.513)	0.363 (CI = +/-0.414; p = 0.082)	0.298	+1.66%
Severity	2013.1	0.024 (CI = +/-0.057; p = 0.398)	0.334 (CI = +/-0.431; p = 0.121)	0.311	+2.38%
Severity	2013.2	0.002 (CI = +/-0.059; p = 0.941)	0.419 (CI = +/-0.416; p = 0.049)	0.295	+0.21%
Severity	2014.1	-0.012 (CI = +/-0.064; p = 0.703)	0.472 (CI = +/-0.428; p = 0.033)	0.287	-1.17%
Severity	2014.2	-0.027 (CI = +/-0.071; p = 0.439)	0.525 (CI = +/-0.443; p = 0.023)	0.291	-2.63%
Severity	2015.1	-0.006 (CI = +/-0.078; p = 0.869)	0.455 (CI = +/-0.452; p = 0.049)	0.327	-0.61%
Severity	2015.2	-0.038 (CI = +/-0.082; p = 0.334)	0.559 (CI = +/-0.438; p = 0.016)	0.362	-3.73%
Severity	2016.1	-0.032 (CI = +/-0.096; p = 0.489)	0.539 (CI = +/-0.477; p = 0.030)	0.359	-3.11%
Severity	2016.2	-0.036 (CI = +/-0.115; p = 0.512)	0.550 (CI = +/-0.525; p = 0.041)	0.350	-3.49%
Severity	2017.1	0.009 (CI = +/-0.125; p = 0.872)	0.428 (CI = +/-0.526; p = 0.101)	0.438	+0.94%
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.003)	-0.077 (CI = +/-0.143; p = 0.278)	0.352	-1.30%
Frequency	2005.1	-0.012 (CI = +/-0.009; p = 0.009)	-0.083 (CI = +/-0.145; p = 0.253)	0.323	-1.22%
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.125; p = 0.386)	0.480	-1.65%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.124; p = 0.499)	0.515	-1.84%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.122; p = 0.638)	0.552	-2.04%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.124; p = 0.714)	0.550	-2.14%
Frequency	2007.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.011 (CI = +/-0.124; p = 0.861)	0.574	-2.33%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.128; p = 0.833)	0.544	-2.29%
Frequency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.011 (CI = +/-0.132; p = 0.864)	0.525	-2.32%
Frequency	2009.1	-0.026 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.133; p = 1.000)	0.539	-2.52%
Frequency	2009.2	-0.026 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.137; p = 0.953)	0.523	-2.59%
Frequency	2010.1	-0.026 (CI = +/-0.013; p = 0.001)	0.003 (CI = +/-0.142; p = 0.966)	0.490	-2.57%
Frequency	2010.2	-0.028 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.146; p = 0.876)	0.486	-2.73%
Frequency	2011.1	-0.024 (CI = +/-0.015; p = 0.004)	-0.007 (CI = +/-0.147; p = 0.927)	0.423	-2.38%
Frequency	2011.2	-0.021 (CI = +/-0.017; p = 0.014)	-0.018 (CI = +/-0.150; p = 0.802)	0.363	-2.13%
Frequency	2012.1	-0.022 (CI = +/-0.018; p = 0.019)	-0.014 (CI = +/-0.157; p = 0.854)	0.345	-2.22%
Frequency	2012.2	-0.029 (CI = +/-0.019; p = 0.005)	0.013 (CI = +/-0.153; p = 0.862)	0.432	-2.83%
Frequency	2013.1	-0.024 (CI = +/-0.020; p = 0.025)	-0.007 (CI = +/-0.155; p = 0.921)	0.351	-2.35%
Frequency	2013.2	-0.031 (CI = +/-0.021; p = 0.006)	0.022 (CI = +/-0.151; p = 0.763)	0.448	-3.07%
Frequency	2014.1	-0.032 (CI = +/-0.024; p = 0.011)	0.027 (CI = +/-0.160; p = 0.730)	0.415	-3.19%
Frequency	2014.2	-0.026 (CI = +/-0.026; p = 0.051)	0.004 (CI = +/-0.164; p = 0.957)	0.315	-2.59%
Frequency	2015.1	-0.021 (CI = +/-0.030; p = 0.157)	-0.015 (CI = +/-0.172; p = 0.856)	0.219	-2.05%
Frequency	2015.2	-0.019 (CI = +/-0.035; p = 0.247)	-0.019 (CI = +/-0.186; p = 0.829)	0.164	-1.93%
Frequency	2016.1	-0.017 (CI = +/-0.041; p = 0.380)	-0.026 (CI = +/-0.202; p = 0.783)	0.103	-1.70%
Frequency	2016.2	-0.025 (CI = +/-0.048; p = 0.275)	-0.003 (CI = +/-0.218; p = 0.973)	0.134	-2.47%
Frequency	2017.1	-0.024 (CI = +/-0.058; p = 0.384)	-0.007 (CI = +/-0.242; p = 0.952)	0.071	-2.35%

All Perils

Coverage = AP

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend	
							Rate	Rate
Loss Cost	2004.2	0.019 (CI = +/-0.021; p = 0.078)	-0.228 (CI = +/-0.176; p = 0.013)	0.002 (CI = +/-0.012; p = 0.761)	0.141 (CI = +/-0.403; p = 0.482)	0.239		+1.92%
Loss Cost	2005.1	0.023 (CI = +/-0.022; p = 0.041)	-0.210 (CI = +/-0.178; p = 0.022)	0.003 (CI = +/-0.012; p = 0.639)	0.110 (CI = +/-0.404; p = 0.582)	0.259		+2.34%
Loss Cost	2005.2	0.023 (CI = +/-0.024; p = 0.051)	-0.211 (CI = +/-0.183; p = 0.025)	0.003 (CI = +/-0.012; p = 0.639)	0.107 (CI = +/-0.415; p = 0.602)	0.238		+2.37%
Loss Cost	2006.1	0.022 (CI = +/-0.025; p = 0.081)	-0.216 (CI = +/-0.189; p = 0.026)	0.003 (CI = +/-0.013; p = 0.676)	0.115 (CI = +/-0.426; p = 0.585)	0.230		+2.26%
Loss Cost	2006.2	0.022 (CI = +/-0.027; p = 0.110)	-0.214 (CI = +/-0.195; p = 0.032)	0.003 (CI = +/-0.013; p = 0.694)	0.120 (CI = +/-0.438; p = 0.582)	0.200		+2.20%
Loss Cost	2007.1	0.025 (CI = +/-0.029; p = 0.090)	-0.202 (CI = +/-0.200; p = 0.048)	0.003 (CI = +/-0.013; p = 0.630)	0.099 (CI = +/-0.448; p = 0.655)	0.206		+2.51%
Loss Cost	2007.2	0.021 (CI = +/-0.031; p = 0.178)	-0.188 (CI = +/-0.204; p = 0.069)	0.003 (CI = +/-0.014; p = 0.709)	0.131 (CI = +/-0.457; p = 0.563)	0.151		+2.09%
Loss Cost	2008.1	0.023 (CI = +/-0.033; p = 0.175)	-0.182 (CI = +/-0.211; p = 0.089)	0.003 (CI = +/-0.014; p = 0.677)	0.118 (CI = +/-0.471; p = 0.611)	0.150		+2.28%
Loss Cost	2008.2	0.025 (CI = +/-0.036; p = 0.159)	-0.190 (CI = +/-0.218; p = 0.085)	0.003 (CI = +/-0.014; p = 0.641)	0.099 (CI = +/-0.487; p = 0.680)	0.147		+2.56%
Loss Cost	2009.1	0.026 (CI = +/-0.039; p = 0.184)	-0.188 (CI = +/-0.227; p = 0.100)	0.003 (CI = +/-0.015; p = 0.641)	0.095 (CI = +/-0.505; p = 0.702)	0.142		+2.62%
Loss Cost	2009.2	0.037 (CI = +/-0.040; p = 0.071)	-0.219 (CI = +/-0.224; p = 0.054)	0.005 (CI = +/-0.015; p = 0.485)	0.019 (CI = +/-0.499; p = 0.939)	0.218		+3.75%
Loss Cost	2010.1	0.037 (CI = +/-0.044; p = 0.095)	-0.218 (CI = +/-0.234; p = 0.066)	0.005 (CI = +/-0.015; p = 0.495)	0.016 (CI = +/-0.520; p = 0.949)	0.209		+3.80%
Loss Cost	2010.2	0.032 (CI = +/-0.048; p = 0.184)	-0.204 (CI = +/-0.241; p = 0.093)	0.004 (CI = +/-0.016; p = 0.568)	0.052 (CI = +/-0.539; p = 0.844)	0.139		+3.23%
Loss Cost	2011.1	0.023 (CI = +/-0.052; p = 0.375)	-0.228 (CI = +/-0.248; p = 0.070)	0.003 (CI = +/-0.016; p = 0.707)	0.103 (CI = +/-0.553; p = 0.702)	0.129		+2.30%
Loss Cost	2011.2	0.020 (CI = +/-0.058; p = 0.472)	-0.222 (CI = +/-0.259; p = 0.089)	0.003 (CI = +/-0.017; p = 0.745)	0.118 (CI = +/-0.583; p = 0.677)	0.086		+2.05%
Loss Cost	2012.1	0.013 (CI = +/-0.064; p = 0.672)	-0.238 (CI = +/-0.271; p = 0.081)	0.002 (CI = +/-0.017; p = 0.849)	0.156 (CI = +/-0.610; p = 0.598)	0.083		+1.33%
Loss Cost	2012.2	0.015 (CI = +/-0.072; p = 0.662)	-0.242 (CI = +/-0.284; p = 0.090)	0.002 (CI = +/-0.018; p = 0.835)	0.145 (CI = +/-0.648; p = 0.644)	0.064		+1.53%
Loss Cost	2013.1	0.029 (CI = +/-0.080; p = 0.456)	-0.215 (CI = +/-0.295; p = 0.143)	0.004 (CI = +/-0.019; p = 0.693)	0.076 (CI = +/-0.676; p = 0.815)	0.066		+2.92%
Loss Cost	2013.2	0.004 (CI = +/-0.084; p = 0.925)	-0.171 (CI = +/-0.290; p = 0.230)	0.001 (CI = +/-0.018; p = 0.898)	0.209 (CI = +/-0.676; p = 0.521)	-0.023		+0.38%
Loss Cost	2014.1	-0.016 (CI = +/-0.093; p = 0.716)	-0.206 (CI = +/-0.300; p = 0.163)	-0.001 (CI = +/-0.019; p = 0.901)	0.303 (CI = +/-0.704; p = 0.374)	0.003		-1.61%
Loss Cost	2014.2	-0.014 (CI = +/-0.107; p = 0.782)	-0.209 (CI = +/-0.319; p = 0.181)	-0.001 (CI = +/-0.020; p = 0.921)	0.292 (CI = +/-0.764; p = 0.426)	-0.012		-1.40%
Loss Cost	2015.1	0.019 (CI = +/-0.118; p = 0.729)	-0.159 (CI = +/-0.323; p = 0.308)	0.002 (CI = +/-0.020; p = 0.813)	0.148 (CI = +/-0.783; p = 0.689)	-0.029		-1.02%
Loss Cost	2015.2	-0.001 (CI = +/-0.134; p = 0.986)	-0.132 (CI = +/-0.340; p = 0.415)	0.001 (CI = +/-0.021; p = 0.930)	0.238 (CI = +/-0.842; p = 0.550)	-0.101		-0.11%
Loss Cost	2016.1	0.015 (CI = +/-0.158; p = 0.835)	-0.110 (CI = +/-0.368; p = 0.523)	0.002 (CI = +/-0.023; p = 0.838)	0.174 (CI = +/-0.926; p = 0.688)	-0.123		+1.55%
Loss Cost	2016.2	0.022 (CI = +/-0.187; p = 0.795)	-0.119 (CI = +/-0.402; p = 0.526)	0.003 (CI = +/-0.025; p = 0.823)	0.146 (CI = +/-1.033; p = 0.759)	-0.154		+2.26%
Loss Cost	2017.1	0.087 (CI = +/-0.204; p = 0.359)	-0.046 (CI = +/-0.400; p = 0.802)	0.006 (CI = +/-0.024; p = 0.570)	-0.073 (CI = +/-1.041; p = 0.878)	-0.051		+9.08%
Severity	2004.2	0.032 (CI = +/-0.021; p = 0.003)	-0.177 (CI = +/-0.172; p = 0.044)	0.000 (CI = +/-0.012; p = 0.988)	0.192 (CI = +/-0.393; p = 0.328)	0.407		+3.28%
Severity	2005.1	0.036 (CI = +/-0.022; p = 0.002)	-0.162 (CI = +/-0.174; p = 0.068)	0.001 (CI = +/-0.012; p = 0.897)	0.166 (CI = +/-0.396; p = 0.400)	0.425		+3.64%
Severity	2005.2	0.041 (CI = +/-0.022; p = 0.001)	-0.182 (CI = +/-0.173; p = 0.040)	0.002 (CI = +/-0.012; p = 0.766)	0.123 (CI = +/-0.393; p = 0.528)	0.463		+4.17%
Severity	2006.1	0.042 (CI = +/-0.024; p = 0.001)	-0.176 (CI = +/-0.178; p = 0.053)	0.002 (CI = +/-0.012; p = 0.728)	0.112 (CI = +/-0.402; p = 0.574)	0.459		+4.33%
Severity	2006.2	0.044 (CI = +/-0.025; p = 0.001)	-0.183 (CI = +/-0.183; p = 0.051)	0.002 (CI = +/-0.012; p = 0.696)	0.098 (CI = +/-0.413; p = 0.630)	0.444		+4.50%
Severity	2007.1	0.049 (CI = +/-0.027; p = 0.001)	-0.165 (CI = +/-0.186; p = 0.080)	0.003 (CI = +/-0.012; p = 0.584)	0.067 (CI = +/-0.417; p = 0.746)	0.463		+4.98%
Severity	2007.2	0.047 (CI = +/-0.029; p = 0.003)	-0.159 (CI = +/-0.192; p = 0.101)	0.003 (CI = +/-0.013; p = 0.628)	0.081 (CI = +/-0.429; p = 0.701)	0.416		+4.79%
Severity	2008.1	0.049 (CI = +/-0.031; p = 0.004)	-0.152 (CI = +/-0.199; p = 0.128)	0.003 (CI = +/-0.013; p = 0.597)	0.069 (CI = +/-0.442; p = 0.751)	0.410		+4.98%
Severity	2008.2	0.052 (CI = +/-0.034; p = 0.004)	-0.162 (CI = +/-0.204; p = 0.116)	0.004 (CI = +/-0.013; p = 0.555)	0.046 (CI = +/-0.456; p = 0.836)	0.400		+5.31%
Severity	2009.1	0.066 (CI = +/-0.036; p = 0.004)	-0.150 (CI = +/-0.211; p = 0.157)	0.005 (CI = +/-0.014; p = 0.498)	0.022 (CI = +/-0.469; p = 0.922)	0.402		+5.71%
Severity	2009.2	0.067 (CI = +/-0.037; p = 0.001)	-0.183 (CI = +/-0.204; p = 0.076)	0.006 (CI = +/-0.013; p = 0.334)	-0.059 (CI = +/-0.455; p = 0.790)	0.480		+6.96%
Severity	2010.1	0.069 (CI = +/-0.040; p = 0.002)	-0.180 (CI = +/-0.213; p = 0.094)	0.007 (CI = +/-0.014; p = 0.337)	-0.067 (CI = +/-0.474; p = 0.774)	0.463		+7.09%
Severity	2010.2	0.065 (CI = +/-0.044; p = 0.006)	-0.171 (CI = +/-0.221; p = 0.123)	0.006 (CI = +/-0.014; p = 0.386)	-0.044 (CI = +/-0.494; p = 0.855)	0.397		+6.73%
Severity	2011.1	0.053 (CI = +/-0.047; p = 0.029)	-0.203 (CI = +/-0.221; p = 0.069)	0.004 (CI = +/-0.014; p = 0.554)	0.027 (CI = +/-0.493; p = 0.911)	0.361		+5.40%
Severity	2011.2	0.047 (CI = +/-0.051; p = 0.068)	-0.191 (CI = +/-0.229; p = 0.097)	0.003 (CI = +/-0.015; p = 0.627)	0.059 (CI = +/-0.516; p = 0.814)	0.285		+4.85%
Severity	2012.1	0.043 (CI = +/-0.057; p = 0.132)	-0.202 (CI = +/-0.241; p = 0.096)	0.003 (CI = +/-0.015; p = 0.704)	0.083 (CI = +/-0.543; p = 0.754)	0.260		+4.39%
Severity	2012.2	0.053 (CI = +/-0.062; p = 0.093)	-0.221 (CI = +/-0.248; p = 0.077)	0.004 (CI = +/-0.016; p = 0.607)	0.026 (CI = +/-0.565; p = 0.924)	0.277		+5.43%
Severity	2013.1	0.062 (CI = +/-0.070; p = 0.079)	-0.203 (CI = +/-0.260; p = 0.118)	0.005 (CI = +/-0.017; p = 0.523)	-0.020 (CI = +/-0.595; p = 0.944)	0.288		+4.98%
Severity	2013.2	0.047 (CI = +/-0.077; p = 0.211)	-0.177 (CI = +/-0.266; p = 0.178)	0.004 (CI = +/-0.017; p = 0.651)	0.058 (CI = +/-0.620; p = 0.845)	0.172		+4.84%
Severity	2014.1	0.031 (CI = +/-0.086; p = 0.457)	-0.206 (CI = +/-0.277; p = 0.134)	0.002 (CI = +/-0.018; p = 0.828)	0.135 (CI = +/-0.650; p = 0.665)	0.145		+3.14%
Severity	2014.2	0.028 (CI = +/-0.099; p = 0.554)	-0.201 (CI = +/-0.295; p = 0.165)	0.002 (CI = +/-0.019; p = 0.859)	0.149 (CI = +/-0.705; p = 0.657)	0.087		+2.83%
Severity	2015.1	0.057 (CI = +/-0.109; p = 0.276)	-0.157 (CI = +/-0.300; p = 0.280)	0.004 (CI = +/-0.019; p = 0.622)	0.022 (CI = +/-0.727; p = 0.950)	0.139		+5.91%
Severity	2015.2	0.039 (CI = +/-0.124; p = 0.508)	-0.132 (CI = +/-0.316; p = 0.380)	0.003 (CI = +/-0.020; p = 0.735)	0.103 (CI = +/-0.783; p = 0.779)	0.016		+3.97%
Severity	2016.1	0.057 (CI = +/-0.147; p = 0.411)	-0.109 (CI = +/-0.341; p = 0.497)	0.005 (CI = +/-0.021; p = 0.645)	0.033 (CI = +/-0.857; p = 0.934)	0.021		+5.85%
Severity	2016.2	0.078 (CI = +/-0.170; p = 0.332)	-0.134 (CI = +/-0.366; p = 0.434)	0.006 (CI = +/-0.023; p = 0.588)	-0.049 (CI = +/-0.940; p = 0.910)	0.027		+8.11%
Severity	2017.1	0.147 (CI = +/-0.176; p = 0.092)	-0.056 (CI = +/-0.346; p = 0.724)	0.010 (CI = +/-0.021; p = 0.325)	-0.282 (CI = +/-0.901; p = 0.497)	0.235		+15.80%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.008)	-0.051 (CI = +/-0.079; p = 0.203)	0.002 (CI = +/-0.005; p = 0.481)	-0.051 (CI = +/-0.182; p = 0.570)	0.337		-1.32%
Frequency	2005.1	-0.013 (CI = +/-0.010; p = 0.016)	-0.048 (CI = +/-0.082; p = 0.240)	0.002 (CI = +/-0.006; p = 0.457)	-0.056 (CI = +/-0.186; p = 0.544)	0.302		-1.26%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.029 (CI = +/-0.072; p = 0.418)	0.001 (CI = +/-0.005; p = 0.630)	-0.016 (CI = +/-0.163; p = 0.846)	0.452		-1.73%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.261)	0.001 (CI = +/-0.005; p = 0.810)	0.003 (CI = +/-0.159; p = 0.969)	0.501		-1.98%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.070; p = 0.371)	0.000 (CI = +/-0.005; p = 0.944)	0.021 (CI = +/-0.158; p = 0.784)	0.535		-2.20%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.071; p = 0.296)	0.000 (CI = +/-0.005; p = 0.939)	0.032 (CI = +/-0.160; p = 0.682)	0.539		-2.36%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.072; p = 0.403)	-0.001 (CI = +/-0.005; p = 0.815)	0.049 (CI = +/-0.160; p = 0.535)	0.562		-2.57%
Frequency	2008.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.074; p = 0.419)	-0.001 (CI = +/-0.005; p = 0.820)	0.049 (CI = +/-0.166; p = 0.547)	0.528		-2.57%
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.077; p = 0.456)	-0.001 (CI = +/-0.005; p = 0.803)	0.052 (CI = +/-0.172; p = 0.536)	0.507		-2.61%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.077; p = 0.315)	-0.001 (CI = +/-0.005; p = 0.626)	0.072 (CI = +/-0.172; p = 0.393)	0.537		-2.92%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.080; p = 0.361)	-0.001 (CI = +/-0.005; p = 0.601)	0.078 (CI = +/-0.178; p = 0.374)	0.519		-3.00%
Frequency	2010.1	-0.031 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.083; p = 0.353)	-0.001 (CI = +/-0.005; p = 0.581)	0.083 (CI = +/-0.185; p = 0.366)	0.486		-3.08%
Frequency	2010.2	-0.033 (CI = +/-0.017; p = 0.001)	-0.033 (CI = +/-0.086; p = 0.433)	-0.002 (CI = +/-0.006; p = 0.524)	0.096 (CI = +/-0.192; p = 0.313)	0.482		-3.27%
Frequency	2011.1	-0.030 (CI = +/-0.019; p = 0.003)	-0.024 (CI = +/-0.088; p = 0.574)	-0.001 (CI = +/-0.006; p = 0.667)	0.076 (CI = +/-0.197; p = 0.429)	0.397		-2.94%
Frequency	2011.2	-0.027 (CI = +/-0.020; p = 0.011)	-0.031 (CI = +/-0.091; p = 0.490)	-0.001 (CI = +/-0.006; p = 0.764)	0.059 (CI = +/-0.205; p = 0.553)	0.329		-2.67%
Frequency	2012.1	-0.030 (CI = +/-0.022; p = 0.012)	-0.037 (CI = +/-0.095; p = 0.426)	-0.001 (CI = +/-0.006; p = 0.674)	0.074 (CI = +/-0.214; p = 0.479)	0.318		-2.93%
Frequency	2012.2	-0.038 (CI = +/-0.023; p = 0.003)	-0.021 (CI = +/-0.091; p = 0.634)	-0.002 (CI = +/-0.006; p = 0.454)	0.119 (CI = +/-0.208; p = 0.244)	0.423		-3.70%
Frequency	2013.1	-0.033 (CI = +/-0.025; p = 0.014)	-0.012 (CI = +/-0.094; p = 0.794)	-0.002 (CI = +/-0.006; p = 0.597)	0.096 (CI = +/-0.216; p = 0.360)	0.313		-3.26%
Frequency	2013.2	-0.043 (CI = +/-0.025; p = 0.002)	0.006 (CI = +/-0.088; p = 0.884)	-0.003 (CI = +/-0.006; p = 0.349)	0.151 (CI = +/-0.205; p = 0.138)	0.458		-4.26%
Frequency	2014.1	-0.047 (CI = +/-0.029; p = 0.003)	0.000 (CI = +/-0.093; p = 0.997)	-0.003 (CI = +/-0.006; p = 0.304)	0.168 (CI = +/-0.218; p = 0.122)	0.434		-4.60%
Frequency	2014.2	-0.042 (CI = +/-0.032; p = 0.015)	-0.008 (CI = +/-0.097; p = 0.863)	-0.003 (CI = +/-0.006; p = 0.392)	0.143 (CI = +/-0.232; p = 0.207)	0.307		-4.11%
Frequency	2015.1	-0.038 (CI = +/-0.038; p = 0.048)	-0.002 (CI = +/-0.104; p = 0.966)	-0.002 (CI = +/-0.007; p = 0.491)	0.126 (CI = +/-0.251; p = 0.297)	0.172		-3.74%
Frequency	2015.2	-0.040 (CI = +/-0.044; p = 0.071)	0.000 (CI = +/-0.112; p = 0.995)	-0.002 (CI = +/-0.007; p = 0.492)	0.135 (CI = +/-0.276; p = 0.310)	0.106		-3.92%
Frequency	2016.1	-0.042 (CI = +/-0.052; p = 0.109)	-0.002 (CI = +/-0.122; p = 0.976)	-0.002 (CI = +/-0.008; p = 0.503)	0.141 (CI = +/-0.307; p = 0.335)	0.024		-4.07

All Perils

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

Fit	Start Date	Time	Mobility	New Normal	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2004.2	0.019 (CI = +/-0.023; p = 0.097)	0.003 (CI = +/-0.013; p = 0.629)	0.172 (CI = +/-0.435; p = 0.427)	0.111	+1.94%
Loss Cost	2005.1	0.025 (CI = +/-0.024; p = 0.041)	0.004 (CI = +/-0.013; p = 0.501)	0.128 (CI = +/-0.431; p = 0.549)	0.155	+2.50%
Loss Cost	2005.2	0.024 (CI = +/-0.025; p = 0.064)	0.004 (CI = +/-0.013; p = 0.530)	0.136 (CI = +/-0.441; p = 0.536)	0.133	+2.40%
Loss Cost	2006.1	0.024 (CI = +/-0.027; p = 0.076)	0.004 (CI = +/-0.014; p = 0.530)	0.132 (CI = +/-0.453; p = 0.557)	0.123	+2.45%
Loss Cost	2006.2	0.022 (CI = +/-0.029; p = 0.127)	0.004 (CI = +/-0.014; p = 0.580)	0.148 (CI = +/-0.464; p = 0.521)	0.096	+2.23%
Loss Cost	2007.1	0.027 (CI = +/-0.030; p = 0.082)	0.005 (CI = +/-0.014; p = 0.497)	0.113 (CI = +/-0.471; p = 0.627)	0.120	+2.71%
Loss Cost	2007.2	0.021 (CI = +/-0.032; p = 0.190)	0.004 (CI = +/-0.014; p = 0.603)	0.155 (CI = +/-0.475; p = 0.510)	0.075	+2.12%
Loss Cost	2008.1	0.025 (CI = +/-0.034; p = 0.153)	0.004 (CI = +/-0.014; p = 0.547)	0.129 (CI = +/-0.488; p = 0.591)	0.086	+2.49%
Loss Cost	2008.2	0.026 (CI = +/-0.037; p = 0.169)	0.004 (CI = +/-0.015; p = 0.544)	0.123 (CI = +/-0.505; p = 0.622)	0.077	+2.59%
Loss Cost	2009.1	0.028 (CI = +/-0.040; p = 0.160)	0.005 (CI = +/-0.015; p = 0.514)	0.104 (CI = +/-0.522; p = 0.685)	0.078	+2.88%
Loss Cost	2009.2	0.037 (CI = +/-0.043; p = 0.084)	0.006 (CI = +/-0.015; p = 0.401)	0.046 (CI = +/-0.527; p = 0.860)	0.121	+3.80%
Loss Cost	2010.1	0.041 (CI = +/-0.046; p = 0.083)	0.007 (CI = +/-0.016; p = 0.378)	0.024 (CI = +/-0.547; p = 0.929)	0.119	+4.15%
Loss Cost	2010.2	0.032 (CI = +/-0.050; p = 0.195)	0.006 (CI = +/-0.016; p = 0.477)	0.076 (CI = +/-0.561; p = 0.783)	0.061	+3.28%
Loss Cost	2011.1	0.027 (CI = +/-0.055; p = 0.318)	0.005 (CI = +/-0.017; p = 0.549)	0.107 (CI = +/-0.584; p = 0.707)	0.024	+2.74%
Loss Cost	2011.2	0.021 (CI = +/-0.060; p = 0.480)	0.004 (CI = +/-0.017; p = 0.630)	0.143 (CI = +/-0.610; p = 0.631)	-0.009	+2.11%
Loss Cost	2012.1	0.019 (CI = +/-0.067; p = 0.569)	0.004 (CI = +/-0.018; p = 0.668)	0.156 (CI = +/-0.644; p = 0.619)	-0.028	+1.89%
Loss Cost	2012.2	0.016 (CI = +/-0.075; p = 0.663)	0.003 (CI = +/-0.019; p = 0.708)	0.171 (CI = +/-0.682; p = 0.606)	-0.045	+1.61%
Loss Cost	2013.1	0.035 (CI = +/-0.082; p = 0.381)	0.006 (CI = +/-0.019; p = 0.545)	0.070 (CI = +/-0.698; p = 0.835)	-0.005	+3.56%
Loss Cost	2013.2	0.004 (CI = +/-0.085; p = 0.913)	0.002 (CI = +/-0.019; p = 0.795)	0.226 (CI = +/-0.683; p = 0.495)	-0.057	+0.45%
Loss Cost	2014.1	-0.009 (CI = +/-0.095; p = 0.848)	0.001 (CI = +/-0.019; p = 0.916)	0.290 (CI = +/-0.724; p = 0.408)	-0.068	-0.87%
Loss Cost	2014.2	-0.013 (CI = +/-0.110; p = 0.802)	0.001 (CI = +/-0.021; p = 0.954)	0.311 (CI = +/-0.783; p = 0.411)	-0.079	-1.30%
Loss Cost	2015.1	0.027 (CI = +/-0.116; p = 0.632)	0.004 (CI = +/-0.020; p = 0.675)	0.133 (CI = +/-0.780; p = 0.721)	-0.038	+2.69%
Loss Cost	2015.2	0.000 (CI = +/-0.131; p = 0.995)	0.002 (CI = +/-0.021; p = 0.848)	0.248 (CI = +/-0.826; p = 0.528)	-0.077	-0.04%
Loss Cost	2016.1	0.022 (CI = +/-0.152; p = 0.760)	0.003 (CI = +/-0.022; p = 0.738)	0.158 (CI = +/-0.894; p = 0.706)	-0.071	+2.20%
Loss Cost	2016.2	0.023 (CI = +/-0.180; p = 0.785)	0.003 (CI = +/-0.024; p = 0.750)	0.154 (CI = +/-0.993; p = 0.739)	-0.095	+2.31%
Loss Cost	2017.1	0.090 (CI = +/-0.189; p = 0.313)	0.007 (CI = +/-0.022; p = 0.511)	-0.080 (CI = +/-0.974; p = 0.858)	0.048	+9.43%
Severity	2004.2	0.032 (CI = +/-0.022; p = 0.004)	0.001 (CI = +/-0.012; p = 0.880)	0.216 (CI = +/-0.411; p = 0.292)	0.350	+3.30%
Severity	2005.1	0.037 (CI = +/-0.022; p = 0.002)	0.002 (CI = +/-0.012; p = 0.753)	0.180 (CI = +/-0.410; p = 0.379)	0.382	+3.77%
Severity	2005.2	0.041 (CI = +/-0.023; p = 0.001)	0.003 (CI = +/-0.012; p = 0.649)	0.147 (CI = +/-0.412; p = 0.472)	0.404	+4.19%
Severity	2006.1	0.044 (CI = +/-0.025; p = 0.001)	0.003 (CI = +/-0.013; p = 0.589)	0.126 (CI = +/-0.420; p = 0.546)	0.408	+4.48%
Severity	2006.2	0.044 (CI = +/-0.027; p = 0.002)	0.003 (CI = +/-0.013; p = 0.588)	0.122 (CI = +/-0.432; p = 0.568)	0.388	+4.53%
Severity	2007.1	0.050 (CI = +/-0.028; p = 0.001)	0.005 (CI = +/-0.013; p = 0.468)	0.078 (CI = +/-0.432; p = 0.714)	0.422	+5.15%
Severity	2007.2	0.047 (CI = +/-0.030; p = 0.003)	0.004 (CI = +/-0.013; p = 0.537)	0.102 (CI = +/-0.442; p = 0.640)	0.379	+4.81%
Severity	2008.1	0.050 (CI = +/-0.032; p = 0.003)	0.005 (CI = +/-0.013; p = 0.486)	0.078 (CI = +/-0.453; p = 0.726)	0.379	+5.16%
Severity	2008.2	0.052 (CI = +/-0.034; p = 0.005)	0.005 (CI = +/-0.014; p = 0.472)	0.067 (CI = +/-0.468; p = 0.772)	0.363	+5.34%
Severity	2009.1	0.057 (CI = +/-0.037; p = 0.004)	0.006 (CI = +/-0.014; p = 0.401)	0.030 (CI = +/-0.479; p = 0.899)	0.376	+5.92%
Severity	2009.2	0.068 (CI = +/-0.038; p = 0.001)	0.007 (CI = +/-0.014; p = 0.276)	-0.037 (CI = +/-0.475; p = 0.874)	0.429	+7.00%
Severity	2010.1	0.071 (CI = +/-0.042; p = 0.002)	0.008 (CI = +/-0.014; p = 0.256)	-0.060 (CI = +/-0.492; p = 0.803)	0.417	+7.39%
Severity	2010.2	0.065 (CI = +/-0.045; p = 0.007)	0.007 (CI = +/-0.015; p = 0.322)	-0.024 (CI = +/-0.509; p = 0.923)	0.356	+6.77%
Severity	2011.1	0.056 (CI = +/-0.049; p = 0.026)	0.006 (CI = +/-0.015; p = 0.422)	0.030 (CI = +/-0.521; p = 0.905)	0.284	+5.81%
Severity	2011.2	0.048 (CI = +/-0.053; p = 0.076)	0.005 (CI = +/-0.015; p = 0.528)	0.081 (CI = +/-0.538; p = 0.759)	0.215	+4.90%
Severity	2012.1	0.048 (CI = +/-0.059; p = 0.111)	0.005 (CI = +/-0.016; p = 0.548)	0.082 (CI = +/-0.568; p = 0.766)	0.183	+4.87%
Severity	2012.2	0.054 (CI = +/-0.066; p = 0.107)	0.005 (CI = +/-0.017; p = 0.505)	0.049 (CI = +/-0.599; p = 0.865)	0.181	+5.50%
Severity	2013.1	0.068 (CI = +/-0.073; p = 0.066)	0.007 (CI = +/-0.017; p = 0.396)	-0.026 (CI = +/-0.620; p = 0.931)	0.220	+7.01%
Severity	2013.2	0.048 (CI = +/-0.079; p = 0.216)	0.005 (CI = +/-0.017; p = 0.555)	0.075 (CI = +/-0.634; p = 0.805)	0.123	+4.91%
Severity	2014.1	0.038 (CI = +/-0.089; p = 0.375)	0.004 (CI = +/-0.018; p = 0.651)	0.122 (CI = +/-0.676; p = 0.706)	0.065	+3.90%
Severity	2014.2	0.029 (CI = +/-0.102; p = 0.555)	0.003 (CI = +/-0.019; p = 0.740)	0.167 (CI = +/-0.727; p = 0.632)	0.017	+2.92%
Severity	2015.1	0.065 (CI = +/-0.109; p = 0.223)	0.006 (CI = +/-0.019; p = 0.494)	0.006 (CI = +/-0.728; p = 0.985)	0.122	+6.67%
Severity	2015.2	0.040 (CI = +/-0.122; p = 0.498)	0.004 (CI = +/-0.019; p = 0.650)	0.113 (CI = +/-0.771; p = 0.756)	0.029	+4.03%
Severity	2016.1	0.063 (CI = +/-0.141; p = 0.347)	0.006 (CI = +/-0.020; p = 0.544)	0.018 (CI = +/-0.829; p = 0.963)	0.062	+6.52%
Severity	2016.2	0.078 (CI = +/-0.166; p = 0.319)	0.007 (CI = +/-0.022; p = 0.509)	-0.040 (CI = +/-0.914; p = 0.926)	0.057	+8.16%
Severity	2017.1	0.151 (CI = +/-0.164; p = 0.068)	0.010 (CI = +/-0.019; p = 0.265)	-0.291 (CI = +/-0.847; p = 0.461)	0.302	+16.26%
Frequency	2004.2	-0.013 (CI = +/-0.010; p = 0.008)	0.002 (CI = +/-0.005; p = 0.420)	-0.044 (CI = +/-0.183; p = 0.626)	0.325	-1.32%
Frequency	2005.1	-0.012 (CI = +/-0.010; p = 0.019)	0.002 (CI = +/-0.006; p = 0.387)	-0.052 (CI = +/-0.186; p = 0.576)	0.293	-1.23%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.001)	0.001 (CI = +/-0.005; p = 0.578)	-0.012 (CI = +/-0.161; p = 0.883)	0.457	-1.72%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.717)	0.006 (CI = +/-0.159; p = 0.938)	0.496	-1.95%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.881)	0.025 (CI = +/-0.157; p = 0.743)	0.538	-2.20%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.967)	0.035 (CI = +/-0.160; p = 0.659)	0.537	-2.32%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.005; p = 0.873)	0.053 (CI = +/-0.159; p = 0.501)	0.566	-2.57%
Frequency	2008.1	-0.026 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.005; p = 0.893)	0.051 (CI = +/-0.164; p = 0.530)	0.534	-2.54%
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.005; p = 0.855)	0.056 (CI = +/-0.170; p = 0.505)	0.515	-2.61%
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.714)	0.074 (CI = +/-0.171; p = 0.381)	0.536	-2.87%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.661)	0.083 (CI = +/-0.177; p = 0.346)	0.521	-3.00%
Frequency	2010.1	-0.031 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.662)	0.084 (CI = +/-0.185; p = 0.357)	0.488	-3.02%
Frequency	2010.2	-0.033 (CI = +/-0.017; p = 0.001)	-0.002 (CI = +/-0.005; p = 0.569)	0.100 (CI = +/-0.190; p = 0.289)	0.490	-3.26%
Frequency	2011.1	-0.029 (CI = +/-0.018; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.716)	0.077 (CI = +/-0.193; p = 0.419)	0.415	-2.89%
Frequency	2011.2	-0.027 (CI = +/-0.020; p = 0.011)	-0.001 (CI = +/-0.006; p = 0.815)	0.063 (CI = +/-0.201; p = 0.525)	0.345	-2.66%
Frequency	2012.1	-0.029 (CI = +/-0.022; p = 0.013)	-0.001 (CI = +/-0.006; p = 0.754)	0.074 (CI = +/-0.211; p = 0.476)	0.329	-2.85%
Frequency	2012.2	-0.038 (CI = +/-0.022; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.472)	0.121 (CI = +/-0.202; p = 0.225)	0.447	-3.69%
Frequency	2013.1	-0.033 (CI = +/-0.025; p = 0.012)	-0.001 (CI = +/-0.006; p = 0.611)	0.096 (CI = +/-0.210; p = 0.349)	0.348	-3.23%
Frequency	2013.2	-0.044 (CI = +/-0.025; p = 0.002)	-0.003 (CI = +/-0.005; p = 0.323)	0.150 (CI = +/-0.198; p = 0.127)	0.489	-4.26%
Frequency	2014.1	-0.047 (CI = +/-0.028; p = 0.002)	-0.003 (CI = +/-0.006; p = 0.282)	0.168 (CI = +/-0.210; p = 0.110)	0.469	-4.60%
Frequency	2014.2	-0.042 (CI = +/-0.031; p = 0.012)	-0.002 (CI = +/-0.006; p = 0.383)	0.144 (CI = +/-0.223; p = 0.189)	0.351	-4.11%
Frequency	2015.1	-0.038 (CI = +/-0.036; p = 0.039)	-0.002 (CI = +/-0.006; p = 0.473)	0.126 (CI = +/-0.240; p = 0.279)	0.231	-3.73%
Frequency	2015.2	-0.040 (CI = +/-0.042; p = 0.059)	-0.002 (CI = +/-0.007; p = 0.470)	0.135 (CI = +/-0.263; p = 0.289)	0.174	-3.92%
Frequency	2016.1	-0.041 (CI = +/-0.049; p = 0.092)	-0.002 (CI = +/-0.007; p = 0.480)	0.140 (CI = +/-0.290; p = 0.313)	0.106	-4.06%
Frequency	2016.2	-0.056 (CI = +/-0.055; p = 0.047)	-0.003 (CI = +/-0.007; p = 0.343)	0.194 (CI = +/-0.302; p = 0.186)	0.201	-5.41%
Frequency	2017.1	-0.060 (CI = +/-0.065; p = 0.065)	-0.003 (CI = +/-0.008; p = 0.339)	0.211 (CI = +/-0.336; p = 0.192)	0.146	-5.87%

All Perils

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

Fit	Start Date	Time			Seasonality			New Normal			Adjusted R ²		Implied Trend Rate
Loss Cost	2004.2	0.017	(CI = +/-0.017; p = 0.051)	-0.230	(CI = +/-0.173; p = 0.011)	0.164	(CI = +/-0.367; p = 0.369)	0.259				+1.73%	
Loss Cost	2005.1	0.020	(CI = +/-0.018; p = 0.029)	-0.214	(CI = +/-0.175; p = 0.018)	0.148	(CI = +/-0.366; p = 0.418)	0.276				+2.03%	
Loss Cost	2005.2	0.020	(CI = +/-0.019; p = 0.038)	-0.215	(CI = +/-0.180; p = 0.021)	0.147	(CI = +/-0.374; p = 0.431)	0.256				+2.05%	
Loss Cost	2006.1	0.019	(CI = +/-0.020; p = 0.061)	-0.220	(CI = +/-0.185; p = 0.021)	0.152	(CI = +/-0.381; p = 0.422)	0.250				+1.95%	
Loss Cost	2006.2	0.019	(CI = +/-0.022; p = 0.086)	-0.217	(CI = +/-0.191; p = 0.027)	0.156	(CI = +/-0.390; p = 0.421)	0.222				+1.89%	
Loss Cost	2007.1	0.021	(CI = +/-0.023; p = 0.074)	-0.208	(CI = +/-0.196; p = 0.039)	0.146	(CI = +/-0.396; p = 0.457)	0.227				+2.09%	
Loss Cost	2007.2	0.017	(CI = +/-0.024; p = 0.153)	-0.192	(CI = +/-0.200; p = 0.060)	0.169	(CI = +/-0.401; p = 0.397)	0.176				+1.74%	
Loss Cost	2008.1	0.018	(CI = +/-0.026; p = 0.155)	-0.187	(CI = +/-0.207; p = 0.074)	0.163	(CI = +/-0.410; p = 0.421)	0.175				+1.85%	
Loss Cost	2008.2	0.020	(CI = +/-0.028; p = 0.147)	-0.195	(CI = +/-0.214; p = 0.072)	0.152	(CI = +/-0.421; p = 0.464)	0.172				+2.04%	
Loss Cost	2009.1	0.020	(CI = +/-0.030; p = 0.175)	-0.195	(CI = +/-0.222; p = 0.083)	0.152	(CI = +/-0.432; p = 0.476)	0.167				+2.04%	
Loss Cost	2009.2	0.028	(CI = +/-0.031; p = 0.072)	-0.227	(CI = +/-0.220; p = 0.044)	0.106	(CI = +/-0.425; p = 0.614)	0.233				+2.84%	
Loss Cost	2010.1	0.028	(CI = +/-0.033; p = 0.100)	-0.228	(CI = +/-0.229; p = 0.051)	0.107	(CI = +/-0.437; p = 0.617)	0.226				+2.80%	
Loss Cost	2010.2	0.023	(CI = +/-0.036; p = 0.197)	-0.211	(CI = +/-0.236; p = 0.077)	0.133	(CI = +/-0.447; p = 0.546)	0.164				+2.33%	
Loss Cost	2011.1	0.016	(CI = +/-0.038; p = 0.382)	-0.234	(CI = +/-0.240; p = 0.056)	0.159	(CI = +/-0.450; p = 0.471)	0.162				+1.65%	
Loss Cost	2011.2	0.014	(CI = +/-0.042; p = 0.488)	-0.226	(CI = +/-0.251; p = 0.075)	0.171	(CI = +/-0.467; p = 0.456)	0.125				+1.43%	
Loss Cost	2012.1	0.009	(CI = +/-0.046; p = 0.680)	-0.242	(CI = +/-0.260; p = 0.067)	0.190	(CI = +/-0.479; p = 0.419)	0.127				+0.92%	
Loss Cost	2012.2	0.010	(CI = +/-0.051; p = 0.677)	-0.245	(CI = +/-0.274; p = 0.077)	0.184	(CI = +/-0.501; p = 0.451)	0.111				+1.03%	
Loss Cost	2013.1	0.018	(CI = +/-0.055; p = 0.497)	-0.223	(CI = +/-0.284; p = 0.116)	0.157	(CI = +/-0.513; p = 0.528)	0.109				+1.83%	
Loss Cost	2013.2	0.000	(CI = +/-0.057; p = 0.996)	-0.173	(CI = +/-0.279; p = 0.208)	0.236	(CI = +/-0.501; p = 0.335)	0.036				+0.01%	
Loss Cost	2014.1	-0.012	(CI = +/-0.062; p = 0.684)	-0.203	(CI = +/-0.285; p = 0.150)	0.275	(CI = +/-0.506; p = 0.267)	0.065				-1.21%	
Loss Cost	2014.2	-0.010	(CI = +/-0.071; p = 0.759)	-0.208	(CI = +/-0.305; p = 0.167)	0.268	(CI = +/-0.539; p = 0.306)	0.054				-1.04%	
Loss Cost	2015.1	0.010	(CI = +/-0.076; p = 0.791)	-0.165	(CI = +/-0.305; p = 0.266)	0.210	(CI = +/-0.534; p = 0.414)	0.040				+0.96%	
Loss Cost	2015.2	-0.005	(CI = +/-0.087; p = 0.900)	-0.134	(CI = +/-0.322; p = 0.386)	0.263	(CI = +/-0.561; p = 0.331)	-0.017				-0.51%	
Loss Cost	2016.1	0.004	(CI = +/-0.100; p = 0.930)	-0.117	(CI = +/-0.344; p = 0.474)	0.238	(CI = +/-0.595; p = 0.400)	-0.034				+0.42%	
Loss Cost	2016.2	0.008	(CI = +/-0.120; p = 0.882)	-0.124	(CI = +/-0.377; p = 0.483)	0.225	(CI = +/-0.653; p = 0.464)	-0.055				+0.83%	
Loss Cost	2017.1	0.048	(CI = +/-0.130; p = 0.434)	-0.065	(CI = +/-0.374; p = 0.707)	0.133	(CI = +/-0.645; p = 0.655)	0.018				+4.89%	
Severity	2004.2	0.032	(CI = +/-0.017; p = 0.000)	-0.177	(CI = +/-0.169; p = 0.040)	0.191	(CI = +/-0.357; p = 0.285)	0.424				+3.29%	
Severity	2005.1	0.035	(CI = +/-0.018; p = 0.000)	-0.163	(CI = +/-0.171; p = 0.061)	0.176	(CI = +/-0.358; p = 0.324)	0.442				+3.56%	
Severity	2005.2	0.039	(CI = +/-0.018; p = 0.000)	-0.185	(CI = +/-0.170; p = 0.034)	0.146	(CI = +/-0.353; p = 0.405)	0.478				+3.97%	
Severity	2006.1	0.040	(CI = +/-0.019; p = 0.000)	-0.180	(CI = +/-0.175; p = 0.044)	0.141	(CI = +/-0.360; p = 0.430)	0.474				+4.08%	
Severity	2006.2	0.041	(CI = +/-0.020; p = 0.000)	-0.186	(CI = +/-0.180; p = 0.043)	0.132	(CI = +/-0.367; p = 0.468)	0.459				+4.20%	
Severity	2007.1	0.044	(CI = +/-0.021; p = 0.000)	-0.171	(CI = +/-0.183; p = 0.066)	0.116	(CI = +/-0.369; p = 0.524)	0.476				+4.53%	
Severity	2007.2	0.043	(CI = +/-0.023; p = 0.001)	-0.163	(CI = +/-0.188; p = 0.087)	0.128	(CI = +/-0.377; p = 0.494)	0.432				+4.35%	
Severity	2008.1	0.044	(CI = +/-0.024; p = 0.001)	-0.158	(CI = +/-0.194; p = 0.107)	0.123	(CI = +/-0.386; p = 0.520)	0.425				+4.46%	
Severity	2008.2	0.046	(CI = +/-0.026; p = 0.001)	-0.167	(CI = +/-0.201; p = 0.099)	0.110	(CI = +/-0.395; p = 0.573)	0.414				+4.67%	
Severity	2009.1	0.048	(CI = +/-0.028; p = 0.002)	-0.158	(CI = +/-0.207; p = 0.128)	0.100	(CI = +/-0.404; p = 0.615)	0.414				+4.90%	
Severity	2009.2	0.056	(CI = +/-0.028; p = 0.000)	-0.193	(CI = +/-0.203; p = 0.062)	0.050	(CI = +/-0.391; p = 0.793)	0.481				+5.78%	
Severity	2010.1	0.056	(CI = +/-0.031; p = 0.001)	-0.193	(CI = +/-0.211; p = 0.071)	0.051	(CI = +/-0.403; p = 0.797)	0.464				+5.77%	
Severity	2010.2	0.053	(CI = +/-0.033; p = 0.003)	-0.180	(CI = +/-0.218; p = 0.101)	0.069	(CI = +/-0.414; p = 0.734)	0.403				+5.43%	
Severity	2011.1	0.044	(CI = +/-0.034; p = 0.015)	-0.212	(CI = +/-0.215; p = 0.053)	0.106	(CI = +/-0.403; p = 0.592)	0.380				+4.46%	
Severity	2011.2	0.039	(CI = +/-0.037; p = 0.040)	-0.197	(CI = +/-0.223; p = 0.081)	0.128	(CI = +/-0.415; p = 0.527)	0.311				+4.00%	
Severity	2012.1	0.036	(CI = +/-0.041; p = 0.081)	-0.208	(CI = +/-0.232; p = 0.077)	0.142	(CI = +/-0.427; p = 0.498)	0.292				+3.64%	
Severity	2012.2	0.042	(CI = +/-0.044; p = 0.061)	-0.228	(CI = +/-0.241; p = 0.062)	0.111	(CI = +/-0.440; p = 0.603)	0.305				+4.31%	
Severity	2013.1	0.047	(CI = +/-0.049; p = 0.060)	-0.215	(CI = +/-0.251; p = 0.089)	0.095	(CI = +/-0.454; p = 0.665)	0.311				+4.79%	
Severity	2013.2	0.035	(CI = +/-0.053; p = 0.176)	-0.183	(CI = +/-0.257; p = 0.151)	0.144	(CI = +/-0.462; p = 0.518)	0.210				+3.61%	
Severity	2014.1	0.024	(CI = +/-0.058; p = 0.382)	-0.211	(CI = +/-0.264; p = 0.110)	0.179	(CI = +/-0.468; p = 0.428)	0.196				+2.48%	
Severity	2014.2	0.022	(CI = +/-0.066; p = 0.489)	-0.204	(CI = +/-0.282; p = 0.143)	0.190	(CI = +/-0.498; p = 0.429)	0.146				+2.21%	
Severity	2015.1	0.039	(CI = +/-0.071; p = 0.265)	-0.169	(CI = +/-0.285; p = 0.226)	0.141	(CI = +/-0.500; p = 0.554)	0.185				+3.94%	
Severity	2015.2	0.024	(CI = +/-0.081; p = 0.527)	-0.138	(CI = +/-0.300; p = 0.338)	0.192	(CI = +/-0.524; p = 0.442)	0.083				+2.47%	
Severity	2016.1	0.033	(CI = +/-0.093; p = 0.451)	-0.122	(CI = +/-0.321; p = 0.424)	0.169	(CI = +/-0.555; p = 0.520)	0.084				+3.39%	
Severity	2016.2	0.046	(CI = +/-0.110; p = 0.374)	-0.146	(CI = +/-0.347; p = 0.375)	0.127	(CI = +/-0.602; p = 0.652)	0.088				+4.76%	
Severity	2017.1	0.087	(CI = +/-0.117; p = 0.131)	-0.085	(CI = +/-0.337; p = 0.584)	0.033	(CI = +/-0.580; p = 0.901)	0.229				+9.05%	
Frequency	2004.2	-0.015	(CI = +/-0.008; p = 0.000)	-0.053	(CI = +/-0.079; p = 0.179)	-0.027	(CI = +/-0.166; p = 0.747)	0.347				-1.51%	
Frequency	2005.1	-0.015	(CI = +/-0.008; p = 0.001)	-0.051	(CI = +/-0.081; p = 0.206)	-0.029	(CI = +/-0.169; p = 0.733)	0.311				-1.47%	
Frequency	2005.2	-0.019	(CI = +/-0.007; p = 0.000)	-0.030	(CI = +/-0.071; p = 0.388)	0.000	(CI = +/-0.147; p = 0.998)	0.464				-1.85%	
Frequency	2006.1	-0.021	(CI = +/-0.008; p = 0.000)	-0.040	(CI = +/-0.069; p = 0.241)	0.011	(CI = +/-0.142; p = 0.876)	0.516				-2.05%	
Frequency	2006.2	-0.022	(CI = +/-0.008; p = 0.000)	-0.031	(CI = +/-0.069; p = 0.358)	0.024	(CI = +/-0.140; p = 0.733)	0.550				-2.22%	
Frequency	2007.1	-0.024	(CI = +/-0.008; p = 0.000)	-0.037	(CI = +/-0.070; p = 0.288)	0.030	(CI = +/-0.141; p = 0.671)	0.555				-2.33%	
Frequency	2007.2	-0.025	(CI = +/-0.008; p = 0.000)	-0.029	(CI = +/-0.070; p = 0.405)	0.041	(CI = +/-0.141; p = 0.557)	0.576				-2.50%	
Frequency	2008.1	-0.025	(CI = +/-0.009; p = 0.000)	-0.029	(CI = +/-0.073; p = 0.423)	0.041	(CI = +/-0.144; p = 0.568)	0.544				-2.49%	
Frequency	2008.2	-0.026	(CI = +/-0.010; p = 0.000)	-0.028	(CI = +/-0.075; p = 0.459)	0.042	(CI = +/-0.148; p = 0.562)	0.524				-2.52%	
Frequency	2009.1	-0.028	(CI = +/-0.010; p = 0.000)	-0.036	(CI = +/-0.075; p = 0.332)	0.052	(CI = +/-0.147; p = 0.472)	0.550				-2.73%	
Frequency	2009.2	-0.028	(CI = +/-0.011; p = 0.000)	-0.034	(CI = +/-0.078; p = 0.378)	0.055	(CI = +/-0.151; p = 0.460)	0.533				-2.78%	
Frequency	2010.1	-0.028	(CI = +/-0.012; p = 0.000)	-0.035	(CI = +/-0.081; p = 0.379)	0.056	(CI = +/-0.156; p = 0.461)	0.500				-2.81%	
Frequency	2010.2	-0.030	(CI = +/-0.013; p = 0.000)	-0.030	(CI = +/-0.084; p = 0.462)	0.064	(CI = +/-0.160; p = 0.419)	0.495				-2.93%	
Frequency	2011.1	-0.027	(CI = +/-0.014; p = 0.000)	-0.022	(CI = +/-0.085; p = 0.603)	0.053	(CI = +/-0.160; p = 0.497)	0.419				-2.69%	
Frequency	2011.2	-0.025	(CI = +/-0.015; p = 0.002)	-0.029	(CI = +/-0.088; p = 0.498)	0.042	(CI = +/-0.164; p = 0.598)	0.358				-2.47%	
Frequency	2012.1	-0.027	(CI = +/-0.016; p = 0.002)	-0.034	(CI = +/-0.092; p = 0.447)	0.048	(CI = +/-0.169; p = 0.559)	0.346				-2.63%	
Frequency	2012.2	-0.032	(CI = +/-0.016; p = 0.001)	-0.017	(CI = +/-0.089; p = 0.686)	0.073	(CI = +/-0.163; p = 0.358)	0.436				-3.14%	
Frequency	2013.1	-0.029	(CI = +/-0.018; p = 0.003)	-0.008	(CI = +/-0.091; p = 0.852)	0.062	(CI = +/-0.165; p = 0.440)	0.340				-2.82%	
Frequency	2013.2	-0.035	(CI = +/-0.018; p = 0.001)	0.011	(CI = +/-0.087; p = 0.801)	0.091	(CI = +/-0.156; p = 0.234)	0.460				-3.47%	
Frequency	2014.1	-0.037	(CI = +/-0.020; p = 0.001)	0.007	(CI = +/-0.092; p = 0.868)	0.095	(CI = +/-0.163; p = 0.232)	0.429				-3.60%	
Frequency	2014.2	-0.032	(CI = +/-0.022; p = 0.007)	-0.003	(CI = +/-0.095; p = 0.941)	0.078	(CI = +/-0.168; p = 0.336)	0.317				-3.18%	
Frequency	2015.1	-0.029	(CI = +/-0.025; p = 0.025)	0.004	(CI = +/-0.100; p = 0.937)	0.069	(CI = +/-0.174; p = 0.413)	0.202				-2.86%	
Frequency	2015.2	-0.029	(CI = +/-0.029; p = 0.047)	0.005	(CI = +/-0.108; p = 0.926)	0.070	(CI = +/-0.188; p = 0.434)	0.140				-2.91%	
Frequency	2016.1	-0.029	(CI = +/-0.034; p = 0.084)	0.005	(CI = +/-0.116; p = 0.923)	0.070	(CI = +/-0.201; p = 0.465)	0.067				-2.88%	
Frequency	2016.2	-0.038	(CI = +/-0.039; p = 0.051)	0.022	(CI = +/-0.121; p = 0.702)	0.098	(CI = +/-0.210; p = 0.324)	0.141				-3.75%	
Frequency	2017.1	-0.039	(CI = +/-0.046; p = 0.089)	0.020	(CI = +/-0.132; p = 0.738)	0.100	(CI = +/-0.228; p = 0.352)	0.071				-3.82%	

All Perils

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

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.089)	0.213 (CI = +/-0.395; p = 0.281)	0.130	+1.62%	
Loss Cost	2005.1	0.020 (CI = +/-0.019; p = 0.040)	0.186 (CI = +/-0.390; p = 0.339)	0.168	+2.03%	
Loss Cost	2005.2	0.019 (CI = +/-0.020; p = 0.064)	0.193 (CI = +/-0.398; p = 0.332)	0.149	+1.94%	
Loss Cost	2006.1	0.019 (CI = +/-0.022; p = 0.079)	0.192 (CI = +/-0.406; p = 0.343)	0.139	+1.95%	
Loss Cost	2006.2	0.017 (CI = +/-0.023; p = 0.131)	0.203 (CI = +/-0.413; p = 0.323)	0.115	+1.76%	
Loss Cost	2007.1	0.021 (CI = +/-0.024; p = 0.090)	0.184 (CI = +/-0.417; p = 0.375)	0.135	+2.09%	
Loss Cost	2007.2	0.016 (CI = +/-0.025; p = 0.203)	0.211 (CI = +/-0.416; p = 0.309)	0.098	+1.61%	
Loss Cost	2008.1	0.018 (CI = +/-0.027; p = 0.171)	0.198 (CI = +/-0.424; p = 0.348)	0.106	+1.85%	
Loss Cost	2008.2	0.019 (CI = +/-0.029; p = 0.195)	0.196 (CI = +/-0.435; p = 0.364)	0.098	+1.88%	
Loss Cost	2009.1	0.020 (CI = +/-0.031; p = 0.191)	0.188 (CI = +/-0.446; p = 0.395)	0.098	+2.04%	
Loss Cost	2009.2	0.026 (CI = +/-0.033; p = 0.113)	0.158 (CI = +/-0.449; p = 0.476)	0.130	+2.64%	
Loss Cost	2010.1	0.028 (CI = +/-0.035; p = 0.120)	0.150 (CI = +/-0.461; p = 0.510)	0.126	+2.80%	
Loss Cost	2010.2	0.021 (CI = +/-0.037; p = 0.262)	0.183 (CI = +/-0.465; p = 0.425)	0.080	+2.11%	
Loss Cost	2011.1	0.016 (CI = +/-0.041; p = 0.411)	0.203 (CI = +/-0.476; p = 0.386)	0.050	+1.65%	
Loss Cost	2011.2	0.011 (CI = +/-0.044; p = 0.596)	0.226 (CI = +/-0.488; p = 0.347)	0.025	+1.15%	
Loss Cost	2012.1	0.009 (CI = +/-0.048; p = 0.698)	0.236 (CI = +/-0.505; p = 0.343)	0.012	+0.92%	
Loss Cost	2012.2	0.007 (CI = +/-0.053; p = 0.801)	0.246 (CI = +/-0.525; p = 0.339)	0.000	+0.66%	
Loss Cost	2013.1	0.018 (CI = +/-0.057; p = 0.515)	0.200 (CI = +/-0.530; p = 0.440)	0.028	+1.83%	
Loss Cost	2013.2	-0.003 (CI = +/-0.058; p = 0.913)	0.281 (CI = +/-0.503; p = 0.255)	-0.002	-0.31%	
Loss Cost	2014.1	-0.012 (CI = +/-0.064; p = 0.694)	0.315 (CI = +/-0.519; p = 0.218)	-0.006	-1.21%	
Loss Cost	2014.2	-0.015 (CI = +/-0.073; p = 0.662)	0.326 (CI = +/-0.547; p = 0.225)	-0.011	-1.52%	
Loss Cost	2015.1	0.010 (CI = +/-0.077; p = 0.793)	0.243 (CI = +/-0.533; p = 0.347)	0.018	+0.96%	
Loss Cost	2015.2	-0.009 (CI = +/-0.085; p = 0.820)	0.302 (CI = +/-0.545; p = 0.255)	-0.003	-0.92%	
Loss Cost	2016.1	0.004 (CI = +/-0.097; p = 0.928)	0.262 (CI = +/-0.576; p = 0.343)	0.002	+0.42%	
Loss Cost	2016.2	0.003 (CI = +/-0.115; p = 0.954)	0.265 (CI = +/-0.622; p = 0.372)	-0.013	+0.31%	
Loss Cost	2017.1	0.048 (CI = +/-0.124; p = 0.414)	0.147 (CI = +/-0.607; p = 0.605)	0.094	+4.89%	
Severity	2004.2	0.032 (CI = +/-0.018; p = 0.001)	0.229 (CI = +/-0.372; p = 0.221)	0.367	+3.20%	
Severity	2005.1	0.035 (CI = +/-0.018; p = 0.000)	0.206 (CI = +/-0.370; p = 0.266)	0.398	+3.56%	
Severity	2005.2	0.038 (CI = +/-0.019; p = 0.000)	0.186 (CI = +/-0.370; p = 0.315)	0.418	+3.87%	
Severity	2006.1	0.040 (CI = +/-0.020; p = 0.000)	0.174 (CI = +/-0.376; p = 0.354)	0.420	+4.08%	
Severity	2006.2	0.040 (CI = +/-0.021; p = 0.001)	0.173 (CI = +/-0.384; p = 0.366)	0.401	+4.09%	
Severity	2007.1	0.044 (CI = +/-0.022; p = 0.000)	0.148 (CI = +/-0.383; p = 0.437)	0.431	+4.53%	
Severity	2007.2	0.041 (CI = +/-0.023; p = 0.001)	0.164 (CI = +/-0.388; p = 0.395)	0.391	+4.24%	
Severity	2008.1	0.044 (CI = +/-0.025; p = 0.001)	0.152 (CI = +/-0.395; p = 0.438)	0.390	+4.46%	
Severity	2008.2	0.044 (CI = +/-0.027; p = 0.002)	0.148 (CI = +/-0.405; p = 0.462)	0.374	+4.54%	
Severity	2009.1	0.048 (CI = +/-0.029; p = 0.002)	0.129 (CI = +/-0.412; p = 0.525)	0.382	+4.90%	
Severity	2009.2	0.054 (CI = +/-0.030; p = 0.001)	0.095 (CI = +/-0.408; p = 0.637)	0.424	+5.60%	
Severity	2010.1	0.056 (CI = +/-0.032; p = 0.001)	0.087 (CI = +/-0.420; p = 0.674)	0.409	+5.77%	
Severity	2010.2	0.051 (CI = +/-0.034; p = 0.005)	0.112 (CI = +/-0.426; p = 0.593)	0.355	+5.23%	
Severity	2011.1	0.044 (CI = +/-0.036; p = 0.021)	0.146 (CI = +/-0.427; p = 0.487)	0.294	+4.46%	
Severity	2011.2	0.037 (CI = +/-0.039; p = 0.063)	0.177 (CI = +/-0.432; p = 0.406)	0.236	+3.75%	
Severity	2012.1	0.036 (CI = +/-0.043; p = 0.097)	0.181 (CI = +/-0.448; p = 0.410)	0.208	+3.64%	
Severity	2012.2	0.039 (CI = +/-0.047; p = 0.102)	0.169 (CI = +/-0.465; p = 0.458)	0.203	+3.95%	
Severity	2013.1	0.047 (CI = +/-0.051; p = 0.072)	0.137 (CI = +/-0.476; p = 0.555)	0.230	+4.79%	
Severity	2013.2	0.032 (CI = +/-0.054; p = 0.231)	0.193 (CI = +/-0.471; p = 0.401)	0.154	+3.26%	
Severity	2014.1	0.024 (CI = +/-0.060; p = 0.405)	0.221 (CI = +/-0.488; p = 0.353)	0.108	+2.48%	
Severity	2014.2	0.017 (CI = +/-0.068; p = 0.600)	0.246 (CI = +/-0.510; p = 0.321)	0.071	+1.73%	
Severity	2015.1	0.039 (CI = +/-0.072; p = 0.273)	0.175 (CI = +/-0.503; p = 0.470)	0.152	+3.94%	
Severity	2015.2	0.020 (CI = +/-0.080; p = 0.597)	0.233 (CI = +/-0.513; p = 0.346)	0.083	+2.04%	
Severity	2016.1	0.033 (CI = +/-0.091; p = 0.445)	0.194 (CI = +/-0.540; p = 0.452)	0.106	+3.39%	
Severity	2016.2	0.040 (CI = +/-0.108; p = 0.429)	0.174 (CI = +/-0.582; p = 0.527)	0.099	+4.13%	
Severity	2017.1	0.087 (CI = +/-0.112; p = 0.117)	0.051 (CI = +/-0.551; p = 0.842)	0.276	+9.05%	
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.167; p = 0.853)	0.331	-1.53%	
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.001)	-0.019 (CI = +/-0.170; p = 0.819)	0.298	-1.47%	
Frequency	2005.2	-0.019 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.145; p = 0.926)	0.468	-1.87%	
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.142; p = 0.795)	0.509	-2.05%	
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.139; p = 0.658)	0.552	-2.24%	
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.140; p = 0.601)	0.552	-2.33%	
Frequency	2007.2	-0.025 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.139; p = 0.493)	0.580	-2.52%	
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.142; p = 0.515)	0.550	-2.49%	
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.146; p = 0.500)	0.532	-2.54%	
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.146; p = 0.415)	0.550	-2.73%	
Frequency	2009.2	-0.028 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.149; p = 0.394)	0.536	-2.81%	
Frequency	2010.1	-0.028 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.154; p = 0.407)	0.504	-2.81%	
Frequency	2010.2	-0.030 (CI = +/-0.013; p = 0.000)	0.071 (CI = +/-0.157; p = 0.360)	0.504	-2.96%	
Frequency	2011.1	-0.027 (CI = +/-0.013; p = 0.000)	0.058 (CI = +/-0.157; p = 0.455)	0.437	-2.69%	
Frequency	2011.2	-0.025 (CI = +/-0.014; p = 0.001)	0.049 (CI = +/-0.160; p = 0.530)	0.373	-2.51%	
Frequency	2012.1	-0.027 (CI = +/-0.016; p = 0.002)	0.054 (CI = +/-0.166; p = 0.501)	0.358	-2.63%	
Frequency	2012.2	-0.032 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.158; p = 0.315)	0.459	-3.17%	
Frequency	2013.1	-0.029 (CI = +/-0.017; p = 0.002)	0.063 (CI = +/-0.159; p = 0.414)	0.373	-2.82%	
Frequency	2013.2	-0.035 (CI = +/-0.017; p = 0.000)	0.088 (CI = +/-0.150; p = 0.230)	0.488	-3.45%	
Frequency	2014.1	-0.037 (CI = +/-0.019; p = 0.001)	0.094 (CI = +/-0.156; p = 0.222)	0.462	-3.60%	
Frequency	2014.2	-0.032 (CI = +/-0.021; p = 0.005)	0.079 (CI = +/-0.160; p = 0.309)	0.359	-3.19%	
Frequency	2015.1	-0.029 (CI = +/-0.024; p = 0.021)	0.068 (CI = +/-0.166; p = 0.398)	0.255	-2.86%	
Frequency	2015.2	-0.029 (CI = +/-0.028; p = 0.039)	0.069 (CI = +/-0.177; p = 0.418)	0.201	-2.89%	
Frequency	2016.1	-0.029 (CI = +/-0.032; p = 0.072)	0.069 (CI = +/-0.190; p = 0.450)	0.138	-2.88%	
Frequency	2016.2	-0.037 (CI = +/-0.036; p = 0.045)	0.091 (CI = +/-0.197; p = 0.332)	0.202	-3.66%	
Frequency	2017.1	-0.039 (CI = +/-0.044; p = 0.075)	0.096 (CI = +/-0.215; p = 0.347)	0.145	-3.82%	

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Observed			Covariates		Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
Time	Frequency (000)	Severity	Loss Cost	2013 Reform Scalar	Frequency (000)	Severity	Loss Cost	Time		
2012.25	4.672	58,017	271.04	0	5.330	52,743	269.12	0.976	-2.4%	0.570
2012.75	5.493	48,005	263.69	0	5.178	53,165	262.64	0.976	-2.4%	0.585
2013.25	6.105	64,968	396.63	1	5.031	73,618	388.52	0.976	-2.4%	0.599
2013.75	5.470	79,067	432.49	1	4.888	74,206	379.15	0.976	-2.4%	0.614
2014.25	5.571	76,657	427.06	1	4.750	74,799	370.01	0.976	-2.4%	0.629
2014.75	4.728	70,393	332.81	1	4.615	75,397	361.09	0.976	-2.4%	0.644
2015.25	4.634	74,577	345.62	1	4.484	75,999	352.38	0.976	-2.4%	0.660
2015.75	4.902	72,406	354.94	1	4.356	76,607	343.89	0.976	-2.4%	0.677
2016.25	3.434	87,828	301.58	1	4.233	77,219	335.60	0.976	-2.4%	0.693
2016.75	3.836	61,333	235.25	1	4.112	77,836	327.50	0.976	-2.4%	0.711
2017.25	3.849	81,638	314.20	1	3.996	78,458	319.61	0.976	-2.4%	0.728
2017.75	4.003	71,466	286.10	1	3.882	79,085	311.90	0.976	-2.4%	0.746
2018.25	2.519	84,005	211.63	1	3.772	79,717	304.38	0.976	-2.4%	0.765
2018.75	4.216	88,516	373.22	1	3.665	80,354	297.04	0.976	-2.4%	0.783
2019.25	3.897	73,295	285.63	1	3.561	80,996	289.88	0.976	-2.4%	0.803
2019.75	3.093	104,097	321.93	1	3.460	81,644	282.89	0.976	-2.4%	0.823
2020.25	3.249	106,974	347.52	1	3.361	82,296	276.07	0.976	-2.4%	0.843
2020.75	3.417	68,013	232.43	1	3.266	82,954	269.41	0.976	-2.4%	0.864
2021.25	3.397	90,135	306.16	1	3.173	83,617	262.92	0.976	-2.4%	0.885
2021.75	3.557	116,682	415.03	1	3.083	84,285	256.58	0.976	-2.4%	0.907
2022.25	2.847	101,175	288.03	1	2.996	84,959	250.39	0.976	-2.4%	0.929
2022.75	3.204	78,924	252.85	1	2.910	85,638	244.36	0.976	-2.4%	0.952
2023.25	3.853	70,370	271.15	1	2.828	86,322	238.46	0.976	-2.4%	0.976
2023.75	1.810	64,923	117.54	1	2.747	87,012	232.72			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	117.617	(21.162)	103.817
B.	Time	(0.058)	0.016	(0.049)
C.	2013 Reform Scalar		0.318	0.416

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Time	Observed			Covariates				Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Inflation Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time		
2012.25	18.322	5,101	93.47	0	0.00	0	0	20.395	5,661	115.46	0.996	-0.4%	0.911
2012.75	18.529	5,311	98.40	1	0.00	0	0	17.947	5,772	103.58	0.996	-0.4%	0.915
2013.25	21.760	6,144	133.70	0	0.00	0	0	19.464	5,884	114.53	0.996	-0.4%	0.919
2013.75	19.024	7,020	133.55	1	0.00	0	0	17.127	5,999	102.75	0.996	-0.4%	0.922
2014.25	23.599	7,444	175.68	0	0.00	0	0	18.575	6,116	113.61	0.996	-0.4%	0.926
2014.75	16.559	9,235	152.91	1	0.00	0	0	16.345	6,235	101.92	0.996	-0.4%	0.930
2015.25	18.658	5,936	110.75	0	0.00	0	0	17.727	6,357	112.69	0.996	-0.4%	0.934
2015.75	14.812	6,559	97.16	1	0.00	0	0	15.599	6,481	101.10	0.996	-0.4%	0.937
2016.25	16.378	6,696	109.66	0	0.00	0	0	16.918	6,608	111.78	0.996	-0.4%	0.941
2016.75	15.059	7,103	106.97	1	0.00	0	0	14.887	6,736	100.28	0.996	-0.4%	0.945
2017.25	20.276	5,596	113.47	0	0.00	0	0	16.145	6,868	110.88	0.996	-0.4%	0.949
2017.75	13.418	6,856	91.99	1	0.00	0	0	14.207	7,002	99.47	0.996	-0.4%	0.953
2018.25	13.372	6,400	85.59	0	0.00	0	0	15.408	7,138	109.99	0.996	-0.4%	0.956
2018.75	14.416	6,859	98.88	1	0.00	0	0	13.558	7,278	98.67	0.996	-0.4%	0.960
2019.25	13.673	7,835	107.13	0	0.00	0	0	14.704	7,420	109.10	0.996	-0.4%	0.964
2019.75	13.031	9,955	129.73	1	0.00	0	0	12.939	7,564	97.88	0.996	-0.4%	0.968
2020.25	10.060	6,416	64.55	0	(26.69)	0	0	8.656	7,712	66.75	0.996	-0.4%	0.972
2020.75	7.966	7,542	60.08	1	(29.87)	0	0	7.190	7,862	56.53	0.996	-0.4%	0.976
2021.25	6.678	7,818	52.20	0	(35.22)	0	0	7.077	8,016	56.73	0.996	-0.4%	0.980
2021.75	7.341	8,591	63.07	1	(17.04)	1	0	8.656	10,913	94.46	0.996	-0.4%	0.984
2022.25	8.226	17,201	141.49	0	(17.23)	1	0	9.355	11,125	104.07	0.996	-0.4%	0.988
2022.75	7.564	11,869	89.78	1	0.00	1	1	8.376	11,342	95.00	0.996	-0.4%	0.992
2023.25	8.634	9,728	83.99	0	0.00	1	1	9.084	11,564	105.05	0.996	-0.4%	0.996
2023.75	9.313	11,003	102.47	1	0.00	1	1	7.994	11,789	94.24			1.000

	Frequency Model	Severity Model	Implied Loss Cost Model
A. Intercept	97.054	(69.119)	21.027
B. Time	(0.047)	0.039	(0.008)
C. Seasonality	(0.105)		(0.105)
D. Mobility	0.018		0.018
E. Inflation Scalar		0.289	0.289
F. New Normal	(0.295)		(0.295)

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Observed			Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate		Trend Factor to 1 Oct 2023
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time		
2012.25	2.136	15,833	33.81	2.653	6,179	17.58	0.999	-0.1%	0.983
2012.75	2.995	4,971	14.89	2.601	6,323	17.57	0.999	-0.1%	0.984
2013.25	3.841	6,669	25.61	2.549	6,469	17.55	0.999	-0.1%	0.985
2013.75	3.003	5,810	17.45	2.499	6,619	17.54	0.999	-0.1%	0.985
2014.25	1.852	20,076	37.17	2.450	6,773	17.53	0.999	-0.1%	0.986
2014.75	2.238	4,595	10.28	2.401	6,930	17.52	0.999	-0.1%	0.987
2015.25	2.647	8,158	21.60	2.354	7,091	17.50	0.999	-0.1%	0.988
2015.75	2.270	6,707	15.23	2.307	7,255	17.49	0.999	-0.1%	0.988
2016.25	2.141	10,940	23.43	2.262	7,423	17.48	0.999	-0.1%	0.989
2016.75	1.999	6,673	13.34	2.217	7,595	17.46	0.999	-0.1%	0.990
2017.25	1.878	17,247	32.38	2.173	7,772	17.45	0.999	-0.1%	0.991
2017.75	3.177	10,309	32.75	2.131	7,952	17.44	0.999	-0.1%	0.991
2018.25	1.352	5,521	7.46	2.089	8,136	17.43	0.999	-0.1%	0.992
2018.75	1.754	11,492	20.16	2.047	8,325	17.41	0.999	-0.1%	0.993
2019.25	1.819	8,656	15.74	2.007	8,518	17.40	0.999	-0.1%	0.993
2019.75	2.508	7,360	18.46	1.967	8,715	17.39	0.999	-0.1%	0.994
2020.25	1.496	11,092	16.60	1.928	8,918	17.38	0.999	-0.1%	0.995
2020.75	1.305	14,896	19.45	1.890	9,124	17.36	0.999	-0.1%	0.996
2021.25	1.839	9,111	16.75	1.853	9,336	17.35	0.999	-0.1%	0.996
2021.75	3.080	12,477	38.43	1.816	9,552	17.34	0.999	-0.1%	0.997
2022.25	1.554	5,302	8.24	1.781	9,774	17.32	0.999	-0.1%	0.998
2022.75	1.324	9,808	12.99	1.745	10,001	17.31	0.999	-0.1%	0.999
2023.25	1.904	8,635	16.44	1.711	10,233	17.30	0.999	-0.1%	0.999
2023.75	2.541	10,465	26.59	1.677	10,470	17.29			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	81.208	(83.532)	5.809
B.	Time	(0.040)	0.046	(0.001)

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Collision
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Time	Observed			Covariates	Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time		
2012.25	26.095	5,223	136.30	0.00	27.400	5,444	149.16	1.010	1.0%	1.248
2012.75	27.737	4,262	118.21	0.00	26.788	5,622	150.60	1.010	1.0%	1.236
2013.25	27.625	5,017	138.59	0.00	26.191	5,806	152.06	1.010	1.0%	1.224
2013.75	27.079	7,045	190.77	0.00	25.606	5,996	153.53	1.010	1.0%	1.212
2014.25	25.978	4,932	128.13	0.00	25.035	6,192	155.02	1.010	1.0%	1.201
2014.75	25.157	4,967	124.95	0.00	24.477	6,395	156.52	1.010	1.0%	1.189
2015.25	22.939	8,381	192.25	0.00	23.931	6,604	158.04	1.010	1.0%	1.178
2015.75	27.453	6,994	192.00	0.00	23.397	6,820	159.57	1.010	1.0%	1.167
2016.25	24.174	8,686	209.97	0.00	22.875	7,043	161.11	1.010	1.0%	1.155
2016.75	21.431	7,507	160.88	0.00	22.364	7,274	162.67	1.010	1.0%	1.144
2017.25	20.975	6,638	139.22	0.00	21.865	7,512	164.24	1.010	1.0%	1.133
2017.75	22.728	6,392	145.28	0.00	21.378	7,757	165.83	1.010	1.0%	1.123
2018.25	19.565	10,583	207.06	0.00	20.901	8,011	167.44	1.010	1.0%	1.112
2018.75	24.833	7,750	192.45	0.00	20.434	8,273	169.06	1.010	1.0%	1.101
2019.25	20.216	10,039	202.95	0.00	19.978	8,544	170.70	1.010	1.0%	1.091
2019.75	20.665	8,595	177.61	0.00	19.533	8,824	172.35	1.010	1.0%	1.080
2020.25	17.210	7,608	130.93	(26.69)	13.958	9,112	127.19	1.010	1.0%	1.070
2020.75	14.820	9,592	142.15	(29.87)	13.146	9,411	123.71	1.010	1.0%	1.060
2021.25	11.026	11,999	132.30	(35.22)	12.069	9,719	117.30	1.010	1.0%	1.049
2021.75	11.064	11,228	124.22	(17.04)	14.610	10,037	146.63	1.010	1.0%	1.039
2022.25	13.254	10,203	135.24	(17.23)	14.251	10,365	147.71	1.010	1.0%	1.029
2022.75	15.079	10,706	161.44	0.00	17.060	10,704	182.61	1.010	1.0%	1.019
2023.25	18.964	10,935	207.38	0.00	16.679	11,054	184.37	1.010	1.0%	1.010
2023.75	14.398	9,586	138.01	0.00	16.307	11,416	186.16			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	94.116	(120.976)	(33.768)
B.	Time	(0.045)	0.064	0.019
C.	Mobility	0.012		0.012

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed			Covariates			Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time		
2012.25	50.561	1,166	58.98	0	0	53.548	1,895	101.46	0.999	-0.1%	0.968
2012.75	43.903	2,709	118.94	1	0	45.692	2,489	113.71	0.999	-0.1%	0.969
2013.25	45.827	1,855	85.02	0	0	51.645	1,959	101.17	0.999	-0.1%	0.970
2013.75	42.565	2,438	103.77	1	0	44.069	2,573	113.38	0.999	-0.1%	0.972
2014.25	49.464	1,892	93.58	0	0	49.810	2,025	100.88	0.999	-0.1%	0.973
2014.75	42.591	2,945	125.41	1	0	42.503	2,660	113.06	0.999	-0.1%	0.975
2015.25	50.392	1,739	87.61	0	0	48.040	2,094	100.59	0.999	-0.1%	0.976
2015.75	39.034	2,695	105.20	1	0	40.993	2,750	112.74	0.999	-0.1%	0.977
2016.25	55.829	3,163	176.59	0	0	46.333	2,165	100.30	0.999	-0.1%	0.979
2016.75	40.275	3,635	146.39	1	0	39.536	2,843	112.41	0.999	-0.1%	0.980
2017.25	58.310	2,403	140.14	0	0	44.687	2,238	100.01	0.999	-0.1%	0.982
2017.75	45.877	4,345	199.34	1	0	38.131	2,940	112.09	0.999	-0.1%	0.983
2018.25	42.891	2,623	112.48	0	0	43.099	2,314	99.73	0.999	-0.1%	0.984
2018.75	38.093	3,373	128.48	1	0	36.776	3,039	111.77	0.999	-0.1%	0.986
2019.25	38.233	3,010	115.09	0	0	41.567	2,392	99.44	0.999	-0.1%	0.987
2019.75	36.873	2,572	94.84	1	0	35.469	3,142	111.45	0.999	-0.1%	0.989
2020.25	30.549	2,904	88.72	0	0	40.090	2,473	99.15	0.999	-0.1%	0.990
2020.75	36.954	2,486	91.86	1	0	34.209	3,249	111.13	0.999	-0.1%	0.991
2021.25	37.291	2,669	99.52	0	0	38.666	2,557	98.87	0.999	-0.1%	0.993
2021.75	31.267	5,391	168.55	1	1	32.993	5,146	169.77	0.999	-0.1%	0.994
2022.25	36.763	3,202	117.72	0	1	37.292	4,050	151.04	0.999	-0.1%	0.996
2022.75	32.708	7,077	231.46	1	1	31.821	5,320	169.29	0.999	-0.1%	0.997
2023.25	38.138	4,067	155.09	0	1	35.967	4,188	150.61	0.999	-0.1%	0.999
2023.75	26.924	5,141	138.41	1	1	30.690	5,500	168.80			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	76.786	(59.483)	10.395
B.	Time	(0.036)	0.033	(0.003)
C.	Seasonality	(0.141)	0.256	0.115
D.	Inflation Scalar		0.427	0.427

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Observed			Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	17.299	11,639	201.34	20.798	9,223	191.83	1.017	1.7%	1.475
2012.75	23.410	13,304	311.46	20.530	9,503	195.10	1.017	1.7%	1.450
2013.25	17.209	7,049	121.31	20.266	9,791	198.42	1.017	1.7%	1.426
2013.75	20.106	9,602	193.06	20.006	10,087	201.80	1.017	1.7%	1.402
2014.25	22.457	10,437	234.38	19.748	10,393	205.24	1.017	1.7%	1.379
2014.75	21.038	18,544	390.12	19.494	10,708	208.74	1.017	1.7%	1.356
2015.25	19.094	8,737	166.82	19.243	11,032	212.30	1.017	1.7%	1.333
2015.75	18.975	15,223	288.85	18.996	11,367	215.92	1.017	1.7%	1.311
2016.25	17.042	13,267	226.09	18.752	11,711	219.60	1.017	1.7%	1.289
2016.75	18.656	18,698	348.82	18.510	12,066	223.34	1.017	1.7%	1.267
2017.25	18.729	9,378	175.63	18.272	12,431	227.15	1.017	1.7%	1.246
2017.75	20.269	12,453	252.41	18.037	12,808	231.02	1.017	1.7%	1.225
2018.25	16.832	12,255	206.27	17.805	13,196	234.96	1.017	1.7%	1.204
2018.75	17.302	17,525	303.23	17.576	13,596	238.96	1.017	1.7%	1.184
2019.25	15.567	10,496	163.39	17.350	14,008	243.04	1.017	1.7%	1.164
2019.75	17.378	11,346	197.16	17.127	14,432	247.18	1.017	1.7%	1.145
2020.25	17.084	17,356	296.52	16.907	14,869	251.39	1.017	1.7%	1.126
2020.75	14.777	8,373	123.73	16.689	15,320	255.68	1.017	1.7%	1.107
2021.25	18.969	12,488	236.89	16.475	15,784	260.04	1.017	1.7%	1.088
2021.75	13.779	20,150	277.64	16.263	16,262	264.47	1.017	1.7%	1.070
2022.25	16.912	19,167	324.17	16.053	16,755	268.98	1.017	1.7%	1.052
2022.75	19.082	18,530	353.60	15.847	17,263	273.56	1.017	1.7%	1.034
2023.25	15.440	14,744	227.65	15.643	17,786	278.22	1.017	1.7%	1.017
2023.75	14.655	24,300	356.12	15.442	18,324	282.97			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	55.136	(110.991)	(62.763)
B.	Time	(0.026)	0.060	0.034



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