## DRAFT ONTARIO PRIVATE PASSENGER VEHICLES MID-YEAR REVIEW <br> Based on Industry Data Through June 30, 2023

22 December 2023

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## 1. Executive Summary

### 1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to review private passenger vehicle insurance experience in Ontario. Our review is based on the Ontario private passenger vehicle industry data compiled and presented by the General Insurance Statistical Agency (GISA) as of June 30, 2023. The specific objectives of our review include:

- A review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of June 30, 2023.
- The determination of loss trend rates that FSRA will use as benchmarks in its review of private passenger vehicle rate applications. Our analysis uses the GISA private passenger ultimate loss and loss adjustment expense data as of June 30, 2023 to determine past and future loss trend rates.
- An assessment of the cost impact of Bill 15 and Bill 91 reforms.
- An assessment of the impact of COVID-19 on the 2020, 2021, 2022, and 2023-1 loss experience.


### 1.2. Summary of Key Findings

In Table 1, we present our selected annual loss cost trend rates based on insurance industry data as of June 30, 2023.

Table 1: Selected Loss Cost Trends

| Coverage | Prior Trend Selection as of December 31, 2022 | Current Trend Selection as of June 30, 2023 |
| :---: | :---: | :---: |
| Bodily Injury | +2.2\% up to March 31, 2016 <br> -3.4\% after April 1, 2016 | +2.3\% up to March 31, 2016 <br> -2.8\% after April 1, 2016 |
| Property Damage | +4.7\% | +4.5\% |
| DCPD | $\begin{gathered} +0.5 \% \text { up to December 31, } 2012 \\ +8.8 \% \text { after January 1, } 2013 \end{gathered}$ | $\begin{aligned} & \text { +0.5\% up to December 31, } 2012 \\ & \text { +8.0\% after January 1, } 2013 \end{aligned}$ |
| Accident Benefits | $+6.8 \%$ up to May 31, 2016 <br> -0.1\% after June 1, $2016^{1}$ | $+6.8 \%$ up to May 31, 2016 $+1.0 \%$ after June 1, $2016^{2}$ |
| Collision | +8.8\% | +9.0\% |
| Comprehensive | +10.4\% ${ }^{3}$ | +11.2\% ${ }^{4}$ |
| All Perils | +10.0\% | +10.6\% |
| Specified Perils | +10.4\% ${ }^{5}$ | +11.2\% ${ }^{6}$ |
| Uninsured Auto | $\begin{aligned} & \text {-9.3\% up to December 31, } 2014 \\ & \text { +0.1\% after January 1, } 2015 \end{aligned}$ | -9.7\% up to December 31, 2014 <br> +2.4\% after January 1, 2015 |

${ }^{1}$ Our model also includes a one-time scalar shift of $-20.7 \%$ coincident with the reforms.
${ }^{2}$ Our model also includes a one-time scalar shift of $-22.0 \%$ coincident with the reforms.
${ }^{3}$ Our model also includes a one-time scalar shift of $+37.0 \%$ at 2021-2.
${ }^{4}$ Our model also includes a one-time scalar shift of $+44.5 \%$ at 2021-2.
${ }^{5}$ Our model also includes a one-time scalar shift of $+37.0 \%$ at 2021-2.
${ }^{6}$ Our model also includes a one-time scalar shift of $+44.5 \%$ at 2021-2.

| Coverage | Prior Trend Selection <br> as of December 31, 2022 | Current Trend Selection <br> as of June 30, 2023 |
| :--- | :---: | :---: |
| Underinsured Motorist | $+2.2 \%$ | $+2.3 \%$ |

As the industry is now in a post-pandemic phase, historical data impacted by the decline in frequency due to the pandemic needs to be adjusted to reflect the new post-pandemic environment. In Section 6 we present factors to adjust industry historical accident half-year frequency data (2018-1 to 2022-1) to a post-pandemic level.

### 1.3. Relevant Comments

## Data

The data utilized in this study and presented in this report is based on industry experience published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider and then estimates are prepared by Ernst \& Young LLP (EY).

We have reviewed GISA's estimates of the ultimate loss amounts and claim counts. We find these estimates to be reasonable for our purpose of selecting loss trend rates and have adopted them for use in our analysis.

Our analysis reflects GISA aggregated experience of the insurance industry, which includes the Facility Association (FA). ${ }^{7}$ Our findings and analysis may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

## Loss Trend Benchmarks

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

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

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

## Heightened Uncertainty: COVID 19 and Rising Inflation

The recent claim experience is exceptional due to the COVID-19 pandemic and the recent rise in inflation. Potential future inflation scenarios add uncertainty to the selected future trend rate.

- The COVID-19 pandemic affected loss costs beginning in 2020-1 mainly driven by a decline in the claims frequency rate. Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. We believe 2022-2 may be the

[^0]start of a "new-normal" with remote and hybrid work models commonplace, and the pandemic restrictions behind us.

Our loss trend selections are intended to isolate the influence of the COVID-19 pandemic. In addition to the application of the loss cost trend rate to project historical experience data to the cost level of the proposed rate program, insurers may find it appropriate to include an adjustment to the historical data in the rate application to reflect the new normal in the postpandemic era.

- We observe a significant increase in physical damage claim costs coincident with the late 2021 rise in the consumer price index (CPI) for categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs). ${ }^{8}$ We include additional parameters in our model to quantify this increase if present in the data.

The Federal Government's steps to curb inflation through higher interest rates will likely temper the rate of annual inflation in the near future. The rapid rise in claims cost due to the inflation surge may begin to diminish if those efforts are successful, resulting in a more moderate pace of year-over-year change in the CPI as observed prior to the pandemic. Evidence continued through 2023 of a downward tempering of the inflation rate that peaked in the second half of 2022. The challenge for government, as well as the insurance industry, is the simultaneous monitoring of inflation and identification of when to hold or reduce interest rates to drive down inflation.

General inflation and/or a recession may cause consumers to "do less," leading to a reduction in vehicle usage. We expect that a reduction in vehicle usage would lead to a reduction in the future claims frequency rate.

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

- The correlation of the historical CPI index with historical claim cost changes; and the recent pattern of changes (stabilizing, rising or falling) in the CPI.
- The actual change in claim costs data that has emerged during the recent high inflationary period.
- The anticipated future CPI during the rating program period given the Federal Government's actions to curb inflation through higher interest rates.
- The impact of economic conditions and general inflation on vehicle usage.

We discuss this further in Section 4.

## Experience Period

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The 2020, 2021, and the first half of 2022 claim experience is exceptional due to the reduced mobility during the COVID-19 pandemic. Beginning the second half of 2022, there have been few mobility restrictions due to the pandemic, yet frequency has not returned to the pre-pandemic levels. Remote and hybrid work models are now commonplace. Where appropriate, historical data in the experience period should be adjusted to reflect the effect of this "new-normal" (emerging in the second half of 2022) on frequency levels.

[^1]
## Applicability of Trend Rates

In this report we present our findings related to the loss trend rates and reform factors for FSRA's consideration in its review of individual rate filings. The projection of future rate needs is subject to considerable uncertainty. For this reason, we provide rationale for the loss trend rates and reform factors that we present, as well as information to help FSRA evaluate their reasonableness.

We suggest FSRA consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry private passenger vehicle claim experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is expected to emerge. However, in doing so we suggest FSRA also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also suggest FSRA recognize that while it may be that, alone, an alternate assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternate assumptions, factors, or provisions.

### 1.4. Report Organization

- In Section 2, we present the background of automobile insurance regulation in Ontario, including the historical legislative reforms and government actions.
- In Section 3, we discuss our review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of June 30, 2023.
- In Section 4, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.
- In Section 5, we present our trend analysis for each major coverage.
- In Section 6, we present adjustment factor to adjust historical frequency levels to a post pandemic frequency level.

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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## 2. Legislative Reforms and Government Actions

### 2.1. History of Reforms

In 1990, the Ontario government introduced the Ontario Motorist Protection Plan (OMPP) which, amongst other changes, introduced a system of expanded no-fault accident benefit coverages and a verbal threshold tort system restricting access to tort. Since then, many legislative changes have been introduced in Ontario. Very briefly, those changes include:

- Bill 164 (January 1994) tightened rules related to the right to sue for economic and nonpecuniary damages, and further expanded a comprehensive no-fault benefits system.
- Bill 59 (November 1996) reversed some of the tighter tort rules under Bill 164, while moving away from the comprehensive no-fault benefits of Bill 164.
- Bill 198/Bill 5 (October 2003) introduced (i) measures to control bodily injury costs by changing the threshold definition and increasing the deductible and (ii) the Statutory Accident Benefits Schedule (SABS).
- $\quad$ Reg 34/10 (September 2010) amended the SABS with reduced benefits.
- Bill 15 (January 2015) introduced changes intended to improve efficiency, regulation, and licensing of third-party vendors, and reduced the prejudgment interest rate on general damages for non-pecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages) included changes to the tort deductible and tort threshold effective August 2015 and revised the catastrophic impairment definition and SABS benefit level changes for policies issued or renewed on or after June 2016.

As the data we review in this loss trend analysis is based on the twenty-year period from 2003-2 to 2023-1, the impacts on claims costs of OMPP, Bill 164, and Bill 59 are not included in the data we review.

Further, while Bill 198/Bill 5 and Reg 34/10 were effective during the twenty-year data period, we find that consideration of only Bill 15 and Bill 91 reforms within our regression models to be relevant for this analysis.

### 2.2. Current Legislation - Background

In 2013, the government announced a Cost and Rate Reduction Strategy that included a range of measures aimed at reducing costs and improving the sustainability of the auto insurance system. The Cost and Rate Reduction Strategy has resulted in a series of regulatory amendments and other changes that we list below. Many of the government's Cost and Rate Reduction Strategy initiatives were drawn from expert independent sources including:

- The 2011 Annual Report of the Ontario Auditor General (2011 Annual Report) that recommended a range of actions to reduce costs and contain fraud,
- The 2012 Superintendent's Report on the Definition of Catastrophic Impairments in the Statutory Accident Benefits Schedule (Superintendent's Report) aimed at updating the definition of catastrophic impairment and basing the definition on the most current scientific evidence,
- The 2012 Final Report of the Anti-Fraud Task Force that recommended implementation of a comprehensive anti-fraud framework within Ontario's auto insurance system,
- The 2013 Final Report of Justice Douglas Cunningham on the Dispute Resolution System (DRS) which recommended the transformation of the DRS to streamline processes and enhance effectiveness,
- The 2014 KPMG Annual Report on Auto Insurance Transparency and Accountability that included recommendations aimed at reducing costs and improving the automobile insurance system,
- The 2014 KPMG Advisory Group Report on Towing and Storage which included measures aimed at increasing road safety, increasing consumer protection, and improving transparency in the billing of towing and storage services, and
- The 2014 Superintendent's Report on the Three-Year Review of Automobile Insurance.

Although many of the cost reduction strategies could not be quantified at the time of introduction, we expect, in aggregate, these cost reduction strategies have contributed to the changes in the claim amounts and claim counts that have emerged since first introduced.

We present below specific changes introduced under Bill 15 and Bill 91 on a by coverage basis.

## Bodily Injury - effective on or after January 1, 2015

- On January 1, 2015, a decrease to the $5 \%$ pre-judgment interest rates to $1.3 \%$ : The rate is subject to quarterly reviews thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.


## Bodily Injury - effective on or after August 1, 2015

- Beginning August 1, 2015, an increase to the deductible on court awards for non-pecuniary loss from $\$ 30,000$ to $\$ 36,540$ and awards under the Family Law Act from $\$ 15,000$ to $\$ 18,270$; indexed each year starting January 1.
- Beginning August 1, 2015, an increase in the monetary threshold beyond which the tort deductible does not apply, as follows:
- for non-pecuniary loss to $\$ 121,799$ and
- under the Family Law Act to $\$ 60,899$;
indexed each year starting January 1.
- Consideration of the tort deductible, if applicable, when determining a party's entitlement to costs in a bodily injury action.


## Accident Benefits- effective on or after April 1, 2016

- On April 1, 2016 the replacement ${ }^{9}$ of the DRS regime under the Financial Services Commission of Ontario (FSCO) by a system under the License Appeal Tribunal of the Safety, Licensing Appeals and Standards Tribunal (SLASTO): This change included the requirement that all SABS disputes be resolved through SLASTO and removed the access to courts (tort) that existed under the prior FSCO DRS regime.

[^2]
## Accident Benefits- effective on or after January 1, 2015

- On January 1, 2015 a decrease in the SABS interest rate for overdue payments to $1.3 \%$; the rate is subject to quarterly adjustment thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.


## Accident Benefits- all policies issued or renewed on or after June 1, 2016

- A reduction in the standard benefit level for catastrophic impairments from $\$ 2$ million (attendant care and medical and rehabilitation) to a combined limit of $\$ 1$ million.
- The consolidation of attendant care as a separate stand-alone benefit of $\$ 36,000$ into a new standard combined benefit level for medical, rehabilitation, and attendant care benefit of $\$ 65,000$.
- A reduction in waiting period for non-earner benefits from six months to 4 weeks; and a limit to the duration of non-earner benefits to two years.
- An amendment to the definition of catastrophic impairment in the SABS.
- The requirement for goods and services not explicitly listed in the SABS to be agreed upon by the insurer as "essential."
- A reduction of the standard duration of medical, rehabilitation, and attendant care benefit to five years for all claimants except children.
- The definition of the amount payable to a professional attendant care provider to be the amount for actual services rendered subject to the monthly amounts determined by an assessment.


## Changes to Optional Accident Benefits- all policies issued or renewed on or after June 1, 2016

- Introduction of a new optional combined medical, rehabilitation, and attendant care benefit of $\$ 130,000$ for non-catastrophic injuries which increases the $\$ 65,000$ limit; the optional combined medical, rehabilitation, and attendant care benefit of $\$ 1$ million for any injury remains;
- Introduction of a new optional catastrophic benefit of an additional \$1 million which, if purchased, can be combined with the current $\$ 1$ million optional medical, rehabilitation, and attendant care benefit for any injury.


## Physical Damage Coverages- all policies issued or renewed on or after June 1, 2016

- A change to a standard $\$ 500$ deductible for comprehensive coverage, from $\$ 300$.


## Other Changes

- Elimination of the ability to rate or include underwriting rules for minor at-fault accidents of $\$ 2,000$ or less, subject to certain conditions for policies issued on or after June 1, 2016.
- A reduction in the maximum interest rates that an insurer may charge for the monthly installment payment plans for an auto insurance policy for policies issued on or after June 1, 2016.
- A requirement that all insurers offer winter tire discounts for private passenger automobile insurance starting no later than January 1, 2016.
- Implementation of anti-fraud measures including expanded data collection; health care provider licensing; tow truck and storage changes.
- Expansion of distracted driving penalties to improve road safety.


## 3. Analysis Data

### 3.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze, which includes allocated loss adjustment expenses (ALAE), ${ }^{10}$ is the AUTO7501 Automobile Industry Exhibit (as of June 30, 2023) provided by GISA. We refer to this as "the AIX report." This data includes the experience of all private passenger vehicles in Ontario.

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

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

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

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

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 as of a particular 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 the following about case reserves:

- The determination of case reserves varies between insurance companies. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., $\$ 10,000$ for bodily injury claims) as the case reserve when a claim is first reported, and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
- 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 date 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 between companies.

[^3]
### 3.2. Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year - General Approach

We present GISA's estimated (ultimate) number of claims and the estimated cost ${ }^{11}$ of all claims that arise from events that occur in the first and second half of the year (referred to as "accident halfyears ${ }^{12}$ ), separately, through to June 30, 2023. These estimates are used to measure and select the loss trend rates presented in this report.

Due to the COVID-19 pandemic, there is additional uncertainty associated with the estimates for the 2020, 2021, 2022 and 2023 accident year periods.

## Loss and Claim Count Development

At the request of FSRA, we reviewed the analysis prepared by EY on behalf of GISA ${ }^{13}$ to estimate the ultimate loss amount (including ALAE) and claim counts for each accident half-year. EY presents the results of several methods; and generally selects the incurred development method except for less mature periods of longer-tail coverages where EY selects the BF method.

Although we have different preferences in methodology, and would make different selections for the same methodologies, we find GISA's ultimate loss amount and claim count selections are reasonable for our purpose of determining loss trend rates.

The BF method requires an a priori assumption as an input to the calculation. The BF method assumes that the unreported losses for an accident year are independent of losses reported to date and that the unreported losses will emerge consistent with the a priori assumption. In general, we find the use of the BF method is reasonable; however, we find the approach is slower to react to emerging trends. In contrast, the loss development method places full weight on the loss emergence to date and reacts more quickly to any changes in loss emergence.

Despite our reservations, based upon our review we find the estimates prepared by EY to be generally reasonable for our purposes of selecting loss trend rates. That is, we find any differences in estimates from what we would select would have an immaterial difference on the loss trend rates we select. ${ }^{14}$ We use these estimates, as prepared by EY on behalf of GISA, in our loss trend analysis.

### 3.3. Selection of Ultimate Loss Costs, Frequencies, and Severities

As a result of the claim experience that has emerged, GISA's estimate of the ultimate loss costs, frequencies, ${ }^{15}$ and severities by accident year have changed from those used for the prior evaluation. We present changes by coverage in the tables below. We note the selection of ultimate claim counts and ultimate loss amounts influences the selected loss trend rates. ${ }^{16}$

[^4]Table 2: Changes in Bodily Injury Estimated Loss Costs, Frequency and Severity

| As of December 31, 2022 |  |  |  | As of June 30,2023 |  |  |
| :---: | :---: | :---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 244.62$ | $\$ 150,053$ | 1.63 | $\$ 251.36$ | $\$ 153,982$ | 1.63 |
| 2020 | $\$ 174.54$ | $\$ 167,464$ | 1.04 | $\$ 179.65$ | $\$ 172,477$ | 1.04 |
| 2021 | $\$ 167.78$ | $\$ 158,840$ | 1.06 | $\$ 175.47$ | $\$ 163,135$ | 1.08 |
| 2022 | $\$ 192.60$ | $\$ 161,871$ | 1.19 | $\$ 202.97$ | $\$ 158,888$ | 1.28 |
| 2023 |  |  |  | $\$ 215.91$ | $\$ 166,650$ | 1.30 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by $3.8 \%$.

Table 3: Changes in Property Damage Estimated Loss Costs, Frequency and Severity

|  | As of December 31, 2022 |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 11.20$ | $\$ 9,414$ | 1.19 | $\$ 11.21$ | $\$ 9,425$ | 1.19 |
| 2020 | $\$ 8.33$ | $\$ 9,891$ | 0.84 | $\$ 8.43$ | $\$ 10,019$ | 0.84 |
| 2021 | $\$ 7.89$ | $\$ 10,187$ | 0.78 | $\$ 8.14$ | $\$ 10,394$ | 0.78 |
| 2022 | $\$ 11.82$ | $\$ 10,142$ | 1.17 | $\$ 10.52$ | $\$ 11,058$ | 0.95 |
| 2023 |  |  |  | $\$ 12.97$ | $\$ 10,093$ | 1.29 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have decreased by $2.4 \%$.

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

|  | As of December 31, 2022 |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 251.48$ | $\$ 7,292$ | 34.49 | $\$ 251.50$ | $\$ 7,293$ | 34.49 |
| 2020 | $\$ 152.74$ | $\$ 7,482$ | 20.41 | $\$ 152.72$ | $\$ 7,482$ | 20.41 |
| 2021 | $\$ 160.26$ | $\$ 7,731$ | 20.73 | $\$ 159.87$ | $\$ 7,718$ | 20.72 |
| 2022 | $\$ 224.92$ | $\$ 8,801$ | 25.55 | $\$ 234.50$ | $\$ 9,011$ | 26.02 |
| 2023 |  |  |  | $\$ 260.39$ | $\$ 9,339$ | 27.88 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by $1.2 \%$.

Table 5: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

| As of December 31, 2022 |  |  |  | As of June 30,2023 |  |  |
| :---: | :---: | :---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 247.79$ | $\$ 30,896$ | 8.02 | $\$ 250.46$ | $\$ 31,202$ | 8.03 |
| 2020 | $\$ 182.33$ | $\$ 37,543$ | 4.86 | $\$ 184.27$ | $\$ 37,881$ | 4.86 |
| 2021 | $\$ 189.04$ | $\$ 36,584$ | 5.17 | $\$ 191.41$ | $\$ 36,779$ | 5.20 |
| 2022 | $\$ 225.38$ | $\$ 36,712$ | 6.14 | $\$ 224.06$ | $\$ 35,839$ | 6.25 |
| 2023 |  |  |  | $\$ 252.10$ | $\$ 38,864$ | 6.49 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 0.7\%.

Table 6: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

| As of December 31, 2022 |  |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 72.70$ | $\$ 35,560$ | 2.04 | $\$ 72.65$ | $\$ 35,895$ | 2.02 |
| 2020 | $\$ 47.60$ | $\$ 36,086$ | 1.32 | $\$ 46.37$ | $\$ 35,748$ | 1.30 |
| 2021 | $\$ 49.83$ | $\$ 37,404$ | 1.33 | $\$ 48.28$ | $\$ 36,670$ | 1.32 |
| 2022 | $\$ 60.58$ | $\$ 39,991$ | 1.51 | $\$ 55.67$ | $\$ 36,496$ | 1.53 |
| 2023 |  |  |  | $\$ 66.01$ | $\$ 41,380$ | 1.60 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have decreased by 3.4\%.

Table 7: Changes in AB Funeral \& Death Benefits Estimated Loss Costs, Frequency and Severity

| As of December 31, 2022 |  |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 1.81$ | $\$ 17,811$ | 0.10 | $\$ 1.76$ | $\$ 17,304$ | 0.10 |
| 2020 | $\$ 1.53$ | $\$ 17,236$ | 0.09 | $\$ 1.51$ | $\$ 17,268$ | 0.09 |
| 2021 | $\$ 1.47$ | $\$ 17,053$ | 0.09 | $\$ 1.44$ | $\$ 16,762$ | 0.09 |
| 2022 | $\$ 1.48$ | $\$ 17,189$ | 0.09 | $\$ 1.47$ | $\$ 17,406$ | 0.08 |
| 2023 |  |  |  | $\$ 1.39$ | $\$ 16,272$ | 0.09 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have decreased by $1.6 \%$ (subject to rounding differences).

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

| As of December 31, 2022 |  |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 276.54$ | $\$ 8,340$ | 33.16 | $\$ 276.52$ | $\$ 8,341$ | 33.15 |
| 2020 | $\$ 179.98$ | $\$ 8,667$ | 20.76 | $\$ 180.12$ | $\$ 8,677$ | 20.76 |
| 2021 | $\$ 181.70$ | $\$ 8,942$ | 20.32 | $\$ 180.83$ | $\$ 8,911$ | 20.29 |
| 2022 | $\$ 270.80$ | $\$ 10,011$ | 27.05 | $\$ 276.28$ | $\$ 10,254$ | 26.94 |
| 2023 |  |  |  | $\$ 306.36$ | $\$ 10,369$ | 29.55 |

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

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

| As of December 31, 2022 |  |  |  | As of June 30,2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 90.36$ | $\$ 3,494$ | 25.87 | $\$ 90.33$ | $\$ 3,493$ | 25.86 |
| 2020 | $\$ 91.14$ | $\$ 4,119$ | 22.13 | $\$ 91.18$ | $\$ 4,121$ | 22.13 |
| 2021 | $\$ 116.45$ | $\$ 4,925$ | 23.64 | $\$ 116.49$ | $\$ 4,921$ | 23.67 |
| 2022 | $\$ 180.97$ | $\$ 6,418$ | 28.20 | $\$ 188.66$ | $\$ 6,662$ | 28.32 |
| 2023 |  |  |  | $\$ 230.99$ | $\$ 7,257$ | 31.83 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by $1.6 \%$.

Table 10: Changes in All Perils Estimated Loss Costs, Frequency and Severity

|  | As of December 31, 2022 |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 411.13$ | $\$ 7,356$ | 55.89 | $\$ 411.07$ | $\$ 7,356$ | 55.89 |
| 2020 | $\$ 307.45$ | $\$ 7,405$ | 41.52 | $\$ 307.41$ | $\$ 7,405$ | 41.52 |
| 2021 | $\$ 355.13$ | $\$ 8,224$ | 43.18 | $\$ 354.22$ | $\$ 8,196$ | 43.22 |
| 2022 | $\$ 539.76$ | $\$ 9,949$ | 54.25 | $\$ 549.63$ | $\$ 10,113$ | 54.35 |
| 2023 |  |  |  | $\$ 631.80$ | $\$ 10,698$ | 59.06 |

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

Table 11: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

| As of December 31, 2022 |  |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 48.82$ | $\$ 7,730$ | 6.31 | $\$ 48.82$ | $\$ 7,730$ | 6.31 |
| 2020 | $\$ 48.62$ | $\$ 8,262$ | 5.89 | $\$ 45.30$ | $\$ 8,047$ | 5.63 |
| 2021 | $\$ 152.91$ | $\$ 12,990$ | 11.77 | $\$ 154.18$ | $\$ 13,061$ | 11.80 |
| 2022 | $\$ 147.58$ | $\$ 12,137$ | 12.16 | $\$ 133.70$ | $\$ 10,558$ | 12.66 |
| 2023 |  |  |  | $\$ 114.00$ | $\$ 11,076$ | 10.29 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have decreased by 4.0\%.

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

| As of December 31, 2022 |  |  |  | As of June 30,2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 9.25$ | $\$ 49,491$ | 0.19 | $\$ 10.23$ | $\$ 54,663$ | 0.19 |
| 2020 | $\$ 8.63$ | $\$ 57,515$ | 0.15 | $\$ 8.93$ | $\$ 59,498$ | 0.15 |
| 2021 | $\$ 8.86$ | $\$ 50,471$ | 0.18 | $\$ 9.35$ | $\$ 53,614$ | 0.17 |
| 2022 | $\$ 10.87$ | $\$ 46,154$ | 0.24 | $\$ 12.19$ | $\$ 51,088$ | 0.24 |
| 2023 |  |  |  | $\$ 13.84$ | $\$ 48,304$ | 0.29 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 8.2\%.

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

| As of December 31, 2022 |  |  |  | As of June 30, 2023 |  |  |
| :---: | ---: | ---: | ---: | ---: | ---: | ---: |
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2019 | $\$ 7.98$ | $\$ 206,012$ | 0.04 | $\$ 7.99$ | $\$ 208,198$ | 0.04 |
| 2020 | $\$ 7.56$ | $\$ 270,152$ | 0.03 | $\$ 7.54$ | $\$ 264,918$ | 0.03 |
| 2021 | $\$ 7.82$ | $\$ 254,162$ | 0.03 | $\$ 8.58$ | $\$ 270,323$ | 0.03 |
| 2022 | $\$ 8.60$ | $\$ 201,665$ | 0.04 | $\$ 8.88$ | $\$ 202,488$ | 0.04 |
| 2023 |  |  |  | $\$ 11.06$ | $\$ 225,730$ | 0.05 |

In aggregate, for the four-year period 2019 to 2022, the estimates of ultimate loss costs have increased by 3.2\%.

## 4. Loss Trend Methodology

### 4.1. Introduction

Loss trend rates are annual rates of change used to develop factors which are applied in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period ${ }^{17}$ 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 new premiums will be in effect (i.e., "future trend").

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

### 4.2. Past Trend - Model Considerations

We employ a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on estimates of the Industry Ontario ultimate claim frequency, claim severity and loss cost ${ }^{18}$ by accident half-year that GISA selects (as we discuss in Section 3) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level ${ }^{19}$ change parameter(s) 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 fit to a range of accident periods to identify the underlying trends that occurred. The various trend patterns that we review and associated statistical results are summarized in Appendix $\mathrm{E}^{20}$ for each of frequency, severity, and loss cost.

The initial step of our process is to visually inspect the historical frequency (number of claims per insured vehicles), severity (average claim amount) and loss costs data for each coverage. We note unusual data points, obvious changes in pattern directions, and sustained shifts; and if these changes are coincident with historical reforms. These observations guide us in our final model design

[^5]for each coverage. ${ }^{21}$ In Section 5 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.

We discuss additional considerations in developing a past loss trend rate in more detail below.

## Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2003-2 to 2023-1. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of 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.

## Selected Trend Models

As presented in Appendix E, we review several different models for each coverage based on different time periods, inclusion or exclusion of reform (i.e., level change) parameters, inclusion or exclusion of a trend rate change parameter, and data exclusions.

We select a model based on our holistic assessment of the statistical tests, historical data (changes in patterns and spikes) and model parsimony.

In Section 5, we discuss our selected model and resulting statistical fit, but due to the many models that we consider, we do not discuss why each of the other models (as presented in Appendix E) were not selected as the best fit. We present our selected models and include a comparison between the observed and fitted loss cost for each coverage in Appendix F.

## Seasonality

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

## Weather Conditions

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 with that associated 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 increase in the claim severity in August 2005 due to a flash flood in southern Ontario.
- GISA notes the increase in the number of claims and claim amounts in June 2008 due to a hailstorm in Ontario.


## Scalar / Level Change Parameters

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

[^6]for a one-time change in cost level. We determine the statistical significance of a level change based on results of $t$-tests.

## Change in Trend Parameters

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 trend rate (slope) to change in magnitude or direction. We determine the statistical significance of a trend rate change based on results of $t$-tests.

## Reform Effective Date

In Section 2 we discussed the recent legislative reforms in Ontario and noted the different implementation dates of the reform components. The implementation effective date of a reform will affect the way a change in the number of claims and/or the claim amount due to the reform will emerge into the AIX data by accident half-year. Reforms may apply:
(i) to all accidents/events that occur on or after a specified date,
(ii) to all claims reported after a specified date, or
(iii) to policies effective on or after a specified date.

Reforms that are effective for all claims occurring on or after a specified date versus reforms that are effective for all policies effective on or after a specified date will emerge into the AIX data differently, with the latter phased-in over several accident half-years.

In general, we find:

- Reforms that restrict or reduce a benefit on or after a specified accident date (typically) are more likely to produce a sustained shift down coincident with the accident half year that the reform was effective.
- Reforms that expand a benefit on or after a specified accident date, may or may not produce a sustained shift up coincident with the accident half year that the reform was effective. In some cases, the full effect of the expanded benefit may take time to be fully realized. This may, in part, be due to a "learning curve" for claimants and their representatives; as well as adjusters assessing the value of claim in a manner consistent with its assessment immediately prior to the reform.
- When a reform is effective for policies that are issued after a specified date, there is a phased-in outcome whereby the subsequent accident half year data will be a mixture of claims under two regimes. In this case our identification of the impact of the reform is phased in over several accident half years and the isolation of the reform impact takes several years of post-reform data to fully evaluate.


## Bill 15 and Bill 91

In situations where the reforms are effective as policies are issued and the change in claims is phased into the data over several accident half-years, we use a parallelogram method to determine the proportion of an accident half year subject to the reform impact. The vast majority of the
accident benefit reforms under Bill 15 and Bill 91 are effective for policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phase in as follows: ${ }^{22}$

- In accident half year 2016-1, approximately $1 \%$ of claim amounts are subject to the new reform;
- In accident half year 2016-2, approximately 33\% of claim amounts are subject to the new reform;
- In accident half year 2017-1, approximately $83 \%$ of claim amounts are subject to the new reform;
- In accident half year 2017-2, 100\% of claim amounts are subject to the new reform.

In Section 5.4 we present summaries of our accident benefit reform factors (and loss trends) applicable to Bills 15 and 91 introduced in 2015 and 2016 by accident half year to adjust historical data prior to the reforms to the same cost level as the current reforms.

## Statistical Tests

We evaluate the various trends that we model for statistical significance using various tests, and present the adjusted R-squared values, and $p$-values in Appendix E .

- We respect to the adjusted R-squared, we generally refer to values of $80 \%$ or greater to as "high," values between $40 \%$ and $80 \%$ as "moderate," and values below $40 \%$ as "low."
- We consider covariates with $p$-values under $5 \%$ to be "significant."
- The confidence interval presented corresponds to a 95\% probability level range.


## Other Considerations

In selecting past loss trend rates, we also consider:

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


## Sub-coverage Groupings

We perform our loss trend regression analysis for each coverage by combining all sub-coverages for that coverage.

In prior reviews, we selected separate loss cost trend rates for accident benefits - medical/ rehabilitation/attendant care, disability income, and funeral/death benefits as the impact of the 2015 and 2016 reforms varied by sub-coverage. As we expect the experience period underlying insurer's rate applications will rely primarily on post-reform data going forward, the trend models we present in Section 5 of this report consider the combined total accident benefits experience. We continue to include models fit to accident-benefits sub-coverages in Appendix E for interested stakeholders.

[^7]
## COVID-19

As described in our prior reports, we find the traffic volume and claims cost ${ }^{23}$ between 2020 and 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives 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.

We account for and isolate the observed change due to COVID-19 in the 2020, 2021, and the first half of 2022 frequency level ${ }^{24}$ by the addition of a pandemic traffic decline parameter in our frequency model that we refer to as a mobility parameter. A $p$-value less than $5 \%$ for the mobility parameter indicates that there is a statistically significant observable effect on frequency (or severity) due to the COVID-19 pandemic in 2020, 2021, and/or the first half of 2022 and therefore, the mobility parameter should be included in our model design.

To control for the impact of the pandemic, we consider the use of the mobility composite metric published by the IHME. ${ }^{25}$ We assume this mobility metric, which represents the decline from typical mobility levels, is correlated with the decline in traffic and claims frequency caused by the COVID-19 pandemic. For all accident periods prior to 2020-1, we use an average mobility composite score of zero to represent "typical mobility." For each of the accident periods 2020-1, 2020-2, 2021-1, 20212, and 2022-1 we select an average mobility change value based on IHME's mobility composite metric in Ontario. In Table 14, we present the IHME's Ontario average mobility as measured by the mobility composite metric across accident semester.

Table 14: Average Mobility Composite
Average Mobility

| Scenario | $\mathbf{2 0 2 0 - 1}$ | $\mathbf{2 0 2 0 - 2}$ | $\mathbf{2 0 2 1 - 1}$ | $\mathbf{2 0 2 1 - 2}$ | $\mathbf{2 0 2 2 - 1}$ | $\mathbf{2 0 2 2 - 2}$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
| Projection | -36.0 | -33.2 | -41.1 | -20.4 | -20.4 | -4.0 |

We estimate the relationship between the change in claims experience due to the COVID-19 pandemic and mobility through inclusion of the "mobility parameter" in our loss trend models. By applying the mobility parameter's coefficient to the mobility, we are able to estimate the effect of the COVID-19 pandemic on claims experience.

Consideration can be given to removing the impact of the pandemic on historical loss experience to the extent that the 2020-1 through 2022-1 data is included in the experience period of an insurer's rate application. ${ }^{26}$

In May 2023, the 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 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 a potential starting point. While we continue to observe a decline in 2022-2 frequency compared to the pre-pandemic period, the degree of the

[^8]decline has moderated compared to the pandemic period. Additionally, as implied by IHME's average mobility for the period, and shown in Figure 1, the total amount of time Canadians spent at home stabilized and returned to near pre-pandemic levels during the second half of 2022. As 2022-2 represents a potential new post-pandemic frequency level for the industry, insurers could consider whether the reduction from pre-pandemic levels exhibited in the 2022-2 and 2023-1 experience is likely to persist into the future.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 4.3.

Figure 1: Google Mobility Data
Residential areas: How did the time spent at home change relative to before the pandemic?

This data shows how the number of visitors to residential areas has changed relative to the period before the pandemic.


Source: Google COVID-19 Community Mobility Trends - Last updated 21 October 2022
OurWorldInData.org/coronavirus • CC BY
Note: It's not recommended to compare levels across countries; local differences in categories could be misleading.

## Recent 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) ${ }^{27}$ over the last 20 years in Ontario, separately, for:

- All-Items
- Transportation
- Purchase of passenger vehicles

[^9]- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health Care

Figure 2: Consumer Price Index - All Items \& Transportation


Figure 3: Consumer Price Index - Purchase \& Rental of Passenger Vehicles ${ }^{28}$


[^10]Figure 4: Consumer Price Index - Passenger Vehicle Parts, Maintenance, and Repair \& Healthcare


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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 20 years. The inflationary rise, which began in the second half of 2021, appears to be showing signs of moderation in 2023 for vehicle purchase and rentals. However, the passenger vehicle parts, maintenance and repair CPI has continued to increase at a faster rate than historical levels.
- Inflationary pressures on Health Care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022, and early signs of moderation in 2023.

As shown in Figure 5, the 2021-2 through 2022-2 DCPD, collision, comprehensive, and all perils severity has risen steeply, deviating from historical patterns, with some moderation in 2023-1. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages ${ }^{29}$ 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

[^11]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 bodily injury or accident benefits coincident with the 2021-2 inflation increase. After a decline in 2022-1, there is a steep rise in bodily injury and accident benefits severity at 2022-2 that may ${ }^{30}$ be related to the recent increase in healthcare costs in the province.

As described above, we employ a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we consider adding an additional scalar parameter to 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. ${ }^{31}$
- 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.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 2 through Figure 4 above, there is early evidence that inflation is beginning to moderate in 2023 for some primary physical damage claims cost components, and this is evident in the severity levels shown in Figure 5.

As shown in Appendix G, we find this additional change in trend parameter is generally not significant despite the rise in physical damage severity coincident with the recent inflation increase. Although the inclusion of both a change in trend and scalar parameter is generally significant for physical damage severity, we believe a parsimonious model is more appropriate to avoid overfitting in this case.

We note the trend rates implied by our selected regression models implicitly include any impact of the rise in inflation up to June 30, 2023.

We further discuss the expected inflationary impact on future loss trend in Section 4.3 below.

[^12]Figure 5: Historical Severity by Coverage


### 4.3. Future Trend Considerations

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

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (April 1, 2023, in this review) to the average accident date of the proposed rate program, consideration should be given to
the potential changes to the inflation rate over that same future projection period. We discuss the issue of inflation in the context of the past and future 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 hybrid and remote workplace options. ${ }^{32}$ The typical approach used by insurers has been to apply factors to unwind the periods affected by COVID to a pre-pandemic level, and then apply a frequency reduction factor to account for the lower frequency level observed post-pandemic.

As noted earlier, we view 2022-2 as the possible beginning of the "new-normal" post pandemic period, which may serve as an early indicator to the expected reduction in frequency during the proposed rating program. To attempt to quantify the "new normal" level, we assume a mobility value of 0 and include a scalar (new normal) parameter at 2022-2 to estimate the post-pandemic reduction in frequency for those coverage impacted by the pandemic. Experience data before the pandemic would be reduced to the new normal level, and experience during the pandemic would be increased to the new normal level.

When estimating this adjustment, consideration should be given to the most recent experience available at the time of filing. For example, monthly claims frequency data may provide important insight into consumer driving habits.

In Section 6 of this report, we present the adjustments to historical data for this new normal.

## Future 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 4.2, 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 June 30, 2023 via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer should consider if inflation is stabilizing, falling or rising, and modify/adjust the past trend rates for the prospective period.

In Figure $6^{33}$ we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 6, the IMF expects inflation to decrease in 2023 but remain above the Government's target range, followed by a further decrease in 2024. The forecasted decline for 2023 is evident in the reported all items CPI data as of October 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.

[^13]Figure 6: IMF Forecasted Inflation


## 5. Selected Loss Trend Rates

### 5.1. Bodily Injury

In Figure 7, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe many of the severity estimates since 2017 have increased.

Figure 7: Observed Bodily Injury Loss Cost Experience



A review of the historical data points (as presented in Figure 7) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend following the September 2010 reform, Reg 34/10. This changed to a decreasing pattern with the introduction of Bills 15 and 91 in 2015/2016. We
observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. There is a rise following the lows of the pandemic..
- Severity has exhibited a generally upward trend since Reg 34/10. We observe an upward spike during the first half of 2020, with 2021 returning to levels consist with the post-Reg 34/10 pattern. We then observed a decrease in 2022-1, again followed by a return to returning to levels consist with the post-Reg 34/10 pattern in the second half of 2022. ${ }^{34}$
- Frequency has generally followed a similar pattern to loss cost. That is, a relatively flat trend between 2010 and 2015/2016, and decreasing thereafter. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. There is a rise following the pandemic, which moderated in 2023-1.

Amongst other changes, Bill 15/91 reforms introduced lower pre-judgment interest rates on January 1, 2015, and higher deductibles on August 1, 2015, as well as a shift in costs from accident benefits to bodily injury for some claimants due to the reduced standard accident benefit levels for policies effective beginning June 1, 2016. The impact of these (possibly offsetting) reform changes on severity is not statistically discernable. ${ }^{35}$

We note that Bills 15/91 did not include explicit changes to the bodily injury coverage that would definitively explain the change in frequency trend to the steep declining pattern observed since 2015/2016. However, we note that Bill 15 included a change to the DRS effective April 1, 2016, that ended access to courts for accident benefits disputes. It is plausible that fewer bodily injury cases are being pursued since accident benefits claimants no longer have access to the courts. For example, under the prior DRS, claimants may have combined their accident benefits and bodily injury claims and consulted legal counsel with intent to go to court for settlement. We reiterate, the DRS change may or may not have contributed to the steep decline; the cause of the decline is unknown.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from those prior periods under different reforms, we begin our review of loss trend models beginning 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and $p$-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, level change reform parameters at January 1, 2015, August 1, 2015 and June $1,2016^{36}$, a change in trend parameter at April 1, 2016, and a mobility parameter ${ }^{37}$ are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2023-1, and include seasonality ( $p=0.000$ ), a change in trend rate parameter beginning April 1, 2016 ( $p=0.000$ ), and a mobility parameter $(p=0.000)$. The implied annual trend rates associated from our fitted frequency model ${ }^{38}$ is $+0.0 \%$ up to April 1, 2016 and $-5.1 \%$ thereafter. The adjusted R-squared of our proposed frequency model is 0.976 .

Following the spike in 2020-1, the severity in 2020-2 to 2022-1 declined to levels closer to that of pre-pandemic levels in 2019. We fit a severity model to all accident half-years between 2011-1 and

[^14]2023-1, excluding 2020-1, and include only time ( $p=0.000$ ). The implied annual trend rates associated from our fitted severity model is $+2.3 \%$. The adjusted R -squared of our proposed severity model is 0.725 . Based on visual inspection, we attribute the somewhat lower adjusted R-squared to the model's inability to explain pre-2016 changes.

In Figure 8, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is $+2.3 \%{ }^{39}$ up to April 1, 2016, and $-3.0 \%{ }^{40}$ thereafter. The implied adjusted R -squared of the combined frequency and severity model is 0.941 .

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model predictions based on the model fit to loss costs directly is not materially different than the predictions implied by our selected frequency and severity models.

As a result, we select past loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is $+2.3 \%$ prior to April 1, 2016 and $-2.8 \%$ thereafter (up to April 1, 2023).

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

[^15]Figure 8: Bodily Injury - Fitted Frequency, Severity and Loss Cost


### 5.2. Property Damage

In Figure 9, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe slight decreases in the recent frequency and loss cost estimates and slight increases in the recent severity estimates.

Figure 9: Observed Property Damage Loss Cost Experience




A review of the historical data points (as presented in Figure 9) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend between 2007 and 2012. After 2012, we observe increased variability and a generally upward trend, with the exception of a downward spike in 2017-1 and upward spike in 2019-2. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and an apparent return to pre-COVID-19 levels in 2022-1.
- Severity had generally exhibited a small upward trend, which appears to have changed to a steeper increasing trend since the 2015/2016 reforms, and a moderation post-2020.
- Frequency has generally been decreasing, with more recent data exhibiting a steeper decrease until 2019-1. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and an apparent return to pre-COVID-19 levels in 2023-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and $p$-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix E. Given the data volatility prior to 2007-1, we begin our review of models beginning at 2007-1.

We fit a frequency model to all accident half-years between 2007-1 and 2023-1, and include time ( $p=0.000$ ) and a mobility parameter ( $p=0.000$ ). The implied annual trend rates associated with our fitted frequency model is $-2.2 \%$. The adjusted R -squared is 0.943 .

We fit a severity model to all accident half-years between 2007-1 and 2023-1, and include time ( $p=$ 0.000 ) and a change in trend parameter at January $1,2013(p=0.000)$. The implied annual trend rate associated with our fitted severity model is $+3.3 \%$ before January 1,2013 and $+7.9 \%{ }^{41}$ thereafter. The adjusted R -squared of our proposed severity model is 0.967 .

In Figure 10, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our fitted models. The annual loss cost trend rate implied by the combined frequency and severity models is $+1.1 \%^{42}$ before January 1,2013 , and $+5.3 \%{ }^{43}$ thereafter. The implied adjusted R -squared of the combined frequency and severity model is 0.855 .

To assess reasonableness, we consider a model fit to the observed loss costs directly. Due to the volatility in loss costs over 2007-1 to 2008-2, we fit a loss cost model to all accident half-years between 2009-1 ${ }^{44}$ and 2023-1, and include time ( $p=0.000$ ), seasonality ( $p=0.021$ ), and mobility ( $p=$ 0.000 ). The implied annual trend rate associated with our fitted loss cost model is $+4.5 \%$. The adjusted R -squared of the direct loss cost model is 0.886 .

The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a trend rate of $+4.5 \%$, and appears to fit the post-2014-2 data slightly better than the implied loss cost model.

We select the past loss cost trend based on the direct loss cost model, with a $+4.5 \%$ annual trend rate.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[^16]Figure 10: Property Damage - Fitted Frequency, Severity and Loss Cost


### 5.3. Direct Compensation Property Damage

In Figure 11, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 11: Observed Direct Compensation Property Damage Loss Cost Experience


A review of the historical data points (as presented in Figure 11) shows that subject to variability:

- Loss cost has exhibited a relatively flat trend between 2004 and 2012, and an increasing trend thereafter. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity has exhibited an increasing trend since 2013, with a brief flatter period between 2020 and 2021-1.
- Frequency has exhibited an increasing trend since 2013 and is subject to more variability than severity. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic; and despite a steep rise in the 2021-2 frequency level, there is a continued large gap between pre-COVID-19 frequency levels and 2022 and 2023 frequency levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and $p$-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and
without a seasonality parameter, a change in trend parameter at January 1, 2013, and a mobility parameter are presented in Appendix E.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2023-1 and includes a trend parameter after January $1,2013(p=0.000)$, a mobility parameter ( $p=0.000$ ), and a scalar (new normal) parameter at 2022-2 $(p=0.000)$. The implied annual trend rates associated with our fitted frequency model is $0.0 \%$ before January 1,2013 , and $+2.3 \%$ thereafter. The adjusted Rsquared of our proposed frequency model is 0.945 .

Our selected severity model is fit to all accident half-years between 2004-1 and 2023-1 and includes time $(p=0.021)$, seasonality $(p=0.000)$, and a change in trend parameter at January $1,2013(p=$ 0.000 ). The implied annual trend rate associated with our fitted severity model is $+0.5 \%$ before January 1, 2013, $+6.5 \%{ }^{45}$ thereafter. The adjusted $R$-squared of our proposed severity model is 0.988 .

In Figure 12, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is $+0.5 \%{ }^{46}$ before January 1,2013 and $+9.0 \%{ }^{47}$ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.961 .

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model predictions based on the model fit to loss costs directly (at $+7.3 \%$ ) are less than the predictions implied by our selected frequency and severity models.

As a result, we select past loss cost trends based on our selected frequency and severity models and direct loss cost model. Our selected past loss cost trend is $+0.5 \%$ prior to January 1, 2013 and $+8.0 \%$ thereafter (up to April 1, 2023).

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[^17]Figure 12: Direct Compensation Property Damage - Fitted Frequency, Severity and Loss Cost


### 5.4. Accident Benefits - Total

As we expect the experience period underlying insurer's rate applications will rely primarily on postreform (2015 and 2016) data going forward, our selected trend model is based on the combined total accident benefits experience. We include models fit to accident-benefits sub-coverages in Appendix E for interested stakeholders.

In Figure 13, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency (average claim incidence rate) over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 13: Accident Benefits Total - Observed Frequency, Severity and Loss Cost


A review of the historical data points (as presented in Figure 13) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms with a decreasing pattern. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic.
- Severity has exhibited a generally upward trend between 2011 and 2016, followed by a decrease in 2017 and a generally flat thereafter, until a rise in 2020, followed by another rise in 2022-2. ${ }^{48}$
- Frequency exhibited an increasing trend after 2011, which changed to a flat/decreasing pattern after the introduction of the 2015/2016 reforms. We observe a large decrease during 2020, and

[^18]2021-1; the frequency level in 2021-2, 2022, and 2023-1 remains well below 2019 levels, but higher than the early periods of the COVID-19 pandemic.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period prior to Reg 34/10, we begin our review of loss trend models at 2011-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and $p$-values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, reform scalar and change in trend parameters ${ }^{49}$ coincident with the June 1, 2016 implementation date, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-2 ${ }^{50}$ and 2023-1, and include time ( $p=0.000$ ), seasonality $(p=0.000)$, a phased change in trend rate parameter beginning June 1,2016 ( $p=0.009$ ), a mobility parameter $(p=0.000)$, and a scalar (new normal) parameter at 2022-2 ( $p=$ 0.000 ). The implied annual trend rates associated with our fitted frequency model is $+2.4 \%$ up to June 1, 2016, and $-0.8 \%$ thereafter once the reforms were fully implemented. The adjusted Rsquared of our proposed frequency model is 0.974 .

We fit a severity model to all accident half-years between 2011-1 and 2023-1 that includes time ( $p=$ 0.000 ), and a phased reform scalar parameter beginning June 1, $2016(p=0.000)$. The implied annual trend rates associated with our fitted severity model is $+4.0 \%$. The modelled scalar parameter at June 1, 2016, corresponds to a $22.5 \%{ }^{51}$ decrease in severity. The adjusted R-squared of our proposed severity model is 0.699 .

In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is $+6.5 \%{ }^{52}$ up to June 1,2016 , and $+3.2 \%^{53}$ thereafter. The modelled scalar parameter for the reforms that began June 1, 2016, corresponds to a $22.5 \%$ decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.933 .

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher pre-reform trend rate, and lower post-reform trend rate, and a slightly higher adjusted R-squared ( 0.962 ) and appears to fit the data better than the implied loss cost model.

We select the direct loss cost model, with an implied annual loss cost trend rate of $+6.8 \%$ up to June 1,2016 , and $+1.0 \%$ thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a $22.0 \%$ decrease in loss cost.

[^19]Figure 14: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost


### 5.5. Collision

In Figure 15, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 15: Observed Collision Loss Cost Experience




A review of the historical data points (as presented in Figure 15) shows that subject to variability:

- Loss cost has exhibited a somewhat flat to modestly declining trend between 2004 and 2011, then a steep increasing trend thereafter. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic, then an increasing pattern reversing the decline from the early part of the pandemic.
- Severity has exhibited an increasing trend since 2001 with a small dip in 2021-1, and a continued increase thereafter.
- Frequency has exhibited a declining pattern through 2011, then changing to an increasing trend since and is subject to a more variability than severity. Like loss cost, we observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic; then an increasing pattern from 2021-1, but not a full return to pre-COVID-19 levels.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality and mobility parameters, are presented in Appendix E.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2023-1 and includes time ( $p=0.005$ ), a mobility parameter ( $p=0.000$ ), and a scalar (new normal) parameter at 2022-2 ( $p=0.002$ ). The implied annual trend rate associated with our fitted frequency model is $+2.5 \%$. The adjusted R -squared of our proposed frequency model is 0.917.

Our selected severity model is fit to all accident half-years between 2014-1 and 2023-1, and includes time $(p=0.000)$ and seasonality $(p=0.011)$. The implied annual trend rate associated with our fitted severity model is $+6.3 \%$. The adjusted R -squared of our proposed severity model is 0.973.

In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rates implied by the combined frequency and severity models is $+9.0 \% .{ }^{54}$ The implied adjusted R-squared of the combined frequency and severity model is 0.898 .

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model predictions based on the model fit to loss costs directly is not materially different than the predictions implied by our selected frequency and severity models.

As a result, we select a past loss cost trend of $+9.0 \%$ based on our selected frequency and severity models.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[^20]Figure 16: Collision - Fitted Frequency, Severity and Loss Cost


### 5.6. Comprehensive

Due to the significantly different loss cost trends in the theft peril compared to all other perils within the comprehensive coverage, we separately present the frequency, severity and loss cost trend rates for (1) Comprehensive - Theft, (2) Comprehensive - All Other, and (3) Comprehensive - Total. Our selected trend rate for comprehensive coverage is based on the Comprehensive - Total analysis.

## Comprehensive - Theft

In Figure 17, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 17: Observed Comprehensive - Theft Loss Cost Experience


A review of the historical data points (as presented in Figure 17) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slight downward pattern from 2010 to 2015. This changed to a rapidly increasing pattern beginning 2015/2016.
- Severity has been generally increasing since 2004, including a change to a steeper increase beginning in 2018.
- Frequency, following a period of decline through 2015, has since exhibited a positive trend. The trend pattern changed to a very steep upward trend in 2021, 2022, and 2023-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without seasonality, a change in trend parameter at 2016-1, a scalar parameter at 2018-2 and a mobility parameter are presented in Appendix E.

Due to the varying frequency and severity trend patterns over the experience period, the models of the loss cost data directly result in a better fit of the historical experience and a higher adjusted Rsquared value. Therefore, we base our trend selection on the loss cost data directly. Given what appears to be a change in the loss cost data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select a loss cost model to balance stability and responsiveness to the more recent trend patterns.

Our selected loss cost model is fit to all accident half-years between 2011-1 and 2023-1 and includes time ( $p=0.072$ ), a change in trend parameter at 2016-1 ( $p=0.000$ ), a scalar parameter at 2021-2 ( $p=0.000$ ), and seasonality ( $p=0.055$ ). The implied annual trend rates associated with our fitted loss cost model is $-3.7 \%$ up to January 1,2016 and $+25.3 \%$ thereafter. Our model also includes an $80.4 \%$ increase at 2021-2. The adjusted R-squared of our proposed loss cost model is 0.973 .

As a result, we select a past loss cost trend is $-3.7 \%$ up to January 1, 2016 and $+25.3 \%$ thereafter (up to April 1, 2023).

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

Figure 18: Comprehensive Theft- Fitted Loss Cost


## Comprehensive - All Other

In Figure 19, we present the 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 2003-2 through 2023-1.

Figure 19: Observed Comprehensive - All Other Loss Cost Experience


A review of the historical data points (as presented in Figure 19) shows that subject to variability:

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015 . This changed to an increasing, but still volatile, pattern beginning 2015/2016. We observe a large rise at 2021-2.
- Severity has been generally increasing since 2012 , with some minor variability.
- Frequency, following a period of decline through to 2005 , has exhibited volatility with a slight decreasing trend between 2011 and 2019. We observe a decline at 2020-1 to 2021-2, which we consider, in part, may be associated with the impact of the COVID-19 pandemic on frequency. Since then, a return to pre-COVID-19 levels (and higher).

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and $p$-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter are presented in Appendix E.

We base our trend selection on the loss cost data directly. Given what appears to be a change in the data pattern beginning 2011-1, we begin our review of models beginning at 2011-1. We select a loss cost model to balance credibility of and responsiveness to the more recent trend patterns.

Our selected loss cost model is fit to accident half-years between 2011-2 and 2023-1, excluding 2020-1 to 2021-1, and includes time ( $p=0.000$ ) and seasonality ( $p=0.004$ ). We exclude the 2020-1, 2020-2, and 2021-1 observations to remove the (possible) impact of the pandemic on the indicated trend rate. The implied annual trend rates associated with our fitted loss cost model is $+6.2 \%$. The adjusted R-squared of our proposed loss cost model is 0.768 .

As a result, we select a past loss cost trend of $+6.2 \%$, based on our direct loss cost model.
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

Figure 20: Comprehensive - All Other - Fitted Loss Cost


## Comprehensive - Total

In Figure 21, we present the loss cost fitted values as implied by our selected models in this section (comprehensive theft and comprehensive all other). Due to the differences in the trend rate for theft and all other, the by-peril composition of comprehensive claims varies over the period and the trend rate from the implied loss cost model is therefore not constant. Due to the additional complexity associated with this model, we also consider a loss cost model fit directly to the comprehensive total loss cost experience. Our final model design leverages the insights gained from the by-peril models described above.

Our selected loss cost model is fit to accident half-years between 2014-1 and 2023-1, excluding 2020-1 to 2021-1, and includes time ( $p=0.000$ ) and a scalar parameter at 2021-2 ( $p=0.007$ ). We exclude the 2020-1, 2020-2, and 2021-1 observations to remove the (possible) impact of the pandemic on the indicated trend rate. We include a scalar parameter to be consistent with the selected model of comprehensive theft and the spike in loss cost observed in the second half of 2021. The implied annual trend rates associated with our fitted loss cost model is $+11.2 \%$; and the scalar factor at 2021-2 is 1.445 . The adjusted $R$-squared of our proposed loss cost model is 0.956 .

As a result, we select a loss cost trend of $+11.2 \%$ and scalar factor of 1.445 at 2021-2, based on our direct loss cost model.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

Figure 21: Comprehensive Total - Fitted Loss Cost


### 5.7. All Perils

In Figure 22, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 22: Observed All Perils Loss Cost Experience


A review of the historical data points (as presented in Figure 22 ) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slightly declining pattern through to 2012, then changed to an increasing pattern. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and then a reversal of the decline in 2021-2, and a rising pattern thereafter.
- Severity had been consistently showing a rising pattern until a temporary flattening around 2020, followed by a steep rise at 2021-2 and continued rising pattern in 2022.
- Frequency, following a declining pattern through to about 2010, changed to an increasing pattern. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic and then a change to a reversal of the decline in 2021-2, 2022, and 2023-1.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter and mobility parameter are presented in Appendix E.

We fit our selected frequency model to all accident half-years between 2013-1 and 2023-1, and include time $(p=0.000)$, a mobility parameter ( $p=0.000$ ), and a scalar (new normal) parameter at 2022-2 ( $p=0.008$ ). The implied annual trend rates associated with our fitted frequency model is $+3.8 \%$. The adjusted R -squared of our proposed frequency model is 0.879 .

Our selected severity model is fit to all accident half-years between 2013-1 and 2023-1, and includes time $(p=0.000)$, and seasonality $(p=0.072) .{ }^{55}$ The implied annual trend rate associated with our fitted severity model is $+6.6 \%$. The adjusted $R$-squared of our proposed severity model is 0.900 .

In Figure 23, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is $+10.6 \%{ }^{56}$ The implied adjusted R -squared of the combined frequency and severity model is 0.882 .

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model predictions based on the model fit to loss costs directly is not materially different than the predictions implied by our selected frequency and severity models.

As a result, we select past loss cost trend of $+10.6 \%$ based on our selected frequency and severity models.

Please refer to Section 4.3 for more details regarding considerations for selecting the future loss cost trend rate.

[^21]Figure 23: All Perils - Fitted Frequency, Severity and Loss Cost


### 5.8. Specified Perils

In Figure 24, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe that the estimates have not changed significantly.

Figure 24: Observed Specified Perils Loss Cost Experience


A review of the historical data points (as presented in Figure 24 ) shows that subject to variability:

- Frequency, severity and loss cost have all exhibited a relatively flat pattern since 2012 with a large amount of variability; and a rise in both frequency and severity in 2021.

We are unable to discern a trend rate for specified perils due to the large variability and overall flat pattern observed since 2011. We, therefore, select the comprehensive trend rate for specified perils due to the similarities in coverage.

### 5.9. Total Theft - Comprehensive, All Perils and Specified Perils

Due to the recent steep rise in automobile thefts, we present an analysis of theft from the combination of comprehensive, all perils and specified perils coverages - the coverages that include the theft peril.

In Figure 25, we present the 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 2003-2 through 2023-1.

Figure 25: Observed Total Theft Loss Cost Experience


A review of the historical data points (as presented in Figure 25) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slight downward pattern from 2010 to 2015 . This changed to a rapidly increasing pattern beginning 2015/2016.
- Severity has been generally increasing since 2004, including a change to a steeper increase beginning in 2018.
- Frequency, following a period of decline through 2015, has since exhibited a positive trend. The trend pattern changed to a very steep upward trend in 2021, 2022, and 2023-1.

We present a loss cost model of the same design as our comprehensive-theft model. Our loss cost model is fit to all accident half-years between 2011-1 and 2023-1 and includes time ( $p=0.161)^{57}$, a change in trend parameter at 2016-1 $(p=0.000)$, a scalar parameter at 2021-2 $(p=0.000)$, and seasonality ( $p=0.074$ ). The implied annual trend rates associated with our fitted loss cost model is $-2.9 \%$ up to January 1, 2016 and $+25.1 \%$ thereafter. Our model also includes an $83.7 \%$ increase at 2021-2. The adjusted R-squared of our proposed loss cost model is 0.978 .

Our parameter values of total-theft model are similar to those of the comprehensive-theft model, specifically, after January 2016, total-theft trend rate of $+25.1 \%$ versus comprehensive-theft trend rate at $+25.3 \%$. Similarly, a lift at 2021-2 of $+83.7 \%$ for total-theft, and a lift at 2021-2 of $+80.4 \%$ for comprehensive-theft. These findings suggest the rise in theft has impacted all coverages that provide the theft peril to a similar degree.

Please refer to Section 4.3 for more details regarding considerations for selecting the future loss cost trend rate. Any changes to police investigative efforts to dismantle theft rings may influence the future level of thefts.

Figure 26: Total Theft- Fitted Loss Cost


### 5.10. Uninsured Auto

In Figure 27, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe many of the severity estimates since 2018 have increased.

[^22]Figure 27: Observed Uninsured Auto Loss Cost Experience


A review of the historical data points (as presented in Figure 27) shows that subject to variability:

- Loss cost has exhibited a modestly declining pattern since 2012. As noted below, we observe a drop in the frequency level at 2020-1 and 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic that affects the loss cost levels over the same period.
- After a rise in level during 2008, severity has exhibited a generally flat pattern but with considerable volatility.
- Frequency has been steadily declining since about 2006, although less steep since 2015. We observe a drop in level at 2020-1 through 2021-1 which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency. Frequency has been steadily increasing since 2021-2.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and
without a seasonality parameter, a change in trend rate at January 1, 2015, and a mobility parameter are presented in Appendix E.

Given the steady declining frequency pattern beginning around 2006, we begin our review of models at 2006-1.

Due to the significant variance associated with the limited claim volume, we are unable to discern a significant severity trend for uninsured auto. Therefore, we base our trend selection on the loss cost data directly.

We select a loss cost model for accident half-years between 2010-1 and 2023-1, excluding 2020-1 through 2021-1, and including time ( $p=0.000$ ), a change in trend rate parameter at January 1,2015 ( $p=0.000$ ), seasonality ( $p=0.014$ ). We exclude the 2020-1, 2020-2, and 2021-1 observations to remove the impact of the pandemic on the indicated trend rate.

The implied annual trend rate associated with this loss cost model is $-9.7 \%$ up to December 31, 2014, and $+2.4 \%$ thereafter. The adjusted R -squared of our proposed frequency model is 0.704 .

As a result, we select a loss cost trend of $-9.7 \%$ up to December 31, 2014, and $+2.4 \%$ thereafter, based on our direct loss cost model.

Please refer to Section 4.3 for more details regarding considerations for selecting the future loss cost trend rate.

Figure 28: Uninsured Auto - Fitted Loss Cost


### 5.11. Underinsured Motorist

In Figure 29, we present the 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior evaluation and observe some variance in the immature estimates.

Figure 29: Observed Underinsured Motorist Loss Cost Experience


A review of the historical data points (as presented in Figure 29) shows that subject to variability:

- Frequency and loss cost have all exhibited a relatively flat pattern since 2010 with a large amount of variability. In 2020 and 2021 frequency exhibits a downward pattern, which we consider, in part, is associated with the impact of the COVID-19 pandemic on frequency. We observe a large increase in 2022-1.
- Severity has exhibited a slight upward trend since 2011 but is subject to considerable volatility.

We are unable to discern a frequency, severity or loss cost trend rate for underinsured motorist. We, therefore, select a $0 \%$ frequency trend rate. As underinsured motorist severity trend is often associated with bodily injury, we select the same severity trend as we did for bodily injury, $+2.3 \%$.

As a result, we select past loss cost trend of $+2.3 \%$ based on our selected frequency and severity trend rates.

Please refer to Section 4.3 for more details regarding considerations for selecting the future loss cost trend rate.

### 5.12. Trend Summary- All Coverages

We summarize our trend analyses in Table 15 where we present our selected past annual loss cost trend rates based on insurance industry data as of June 30, 2023. Due to the dynamic nature of the current economic environment, future trend rates are not presented. The future trend rates will likely differ from the past trend rates as it will be appropriate to account for changes in current and forecasted economic conditions at the time of a rate application is submitted as discussed in Section 4.3.

Table 15: Selected Loss Cost Trends - as of June 30, 2023

| Coverage | Current Trend Selection as of June 30, 2023 |
| :---: | :---: |
| Bodily Injury | +2.3\% up to March 31, 2016 <br> -2.8\% after April 1, 2016 |
| Property Damage | +4.5\% |
| DCPD | +0.5\% up to December 31, 2012 <br> +8.0\% after January 1, 2013 |
| Accident Benefits - Total | +6.8\% up to May 31, 2016 <br> $+1.0 \%$ after June 1, $2016^{58}$ |
| Accident Benefits - Total Medical and Rehabilitation including Attendant Care | +7.2\% up to May 31, 2016 <br> $+1.7 \%$ after June 1, $2016^{59}$ |
| Accident Benefits - Total Disability Income | +5.5\% up to May 31, 2016 <br> $-1.1 \%$ after June 1, $2016^{60}$ |
| Accident Benefits - Funeral \& Death Benefits | $-2.4 \%{ }^{61}$ |
| Collision | +9.0\% |
| Comprehensive | +11.2\% ${ }^{62}$ |
| All Perils | +10.6\% |
| Specified Perils | +11.2\% ${ }^{63}$ |
| Uninsured Auto | -9.7\% up to December 31, 2014 <br> +2.4\% after January 1, 2015 |
| Underinsured Motorist | +2.3\% |

[^23]In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the impact of these reforms is a $22.0 \%$ decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

We summarize the trend selections from our prior analyses, using data as of December 31, 2022, in Table 16.

Table 16: Prior Selected Loss Cost Trends as of December 31, 2022

| Coverage | Prior Trend Selection as of December 31, 2022 |
| :---: | :---: |
| Bodily Injury | $\begin{gathered} \text { +2.2\% up to March 31, } 2016 \\ \text {-3.4\% after April 1, } 2016 \end{gathered}$ |
| Property Damage | +4.7\% |
| DCPD | +0.5\% up to December 31, 2012 <br> +8.8\% after January 1, 2013 |
| Accident Benefits | +6.8\% up to May 31, 2016 <br> -0.1\% after June 1, $2016^{64}$ |
| Accident Benefits - Total Medical and Rehabilitation including Attendant Care | +7.3\% up to May 31, 2016 <br> $+0.2 \%$ after June 1, $2016{ }^{65}$ |
| Accident Benefits - Total Disability Income | +5.4\% up to May 31, 2016 <br> $-1.3 \%$ after June 1, $2016^{66}$ |
| Accident Benefits - Funeral \& Death Benefits | -1.7\% |
| Uninsured Auto | $-9.3 \%$ up to December 31, 2014 $+0.1 \%$ after January 1, 2015 |
| Collision | +8.8\% |
| Comprehensive | $+10.4 \%{ }^{67}$ |
| Specified Perils | +10.4\% ${ }^{68}$ |
| All Perils | +10.0\% |
| Underinsured Motorist | +2.2\% |

[^24]
## 6. Post Pandemic Frequency Level

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. Adjustments applicable to historical experience period accident year data included in a rate application may be needed to reflect the change in claims frequency expected from commonplace hybrid and remote workplace options expected during the proposed rate program.

As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level, we quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the 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." ${ }^{69}$

The following figures include three panels.

- In the top panel, we apply the trend adjustments ${ }^{70}$ we discuss in Section 5.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments ${ }^{71 "}$ included in the models that we discuss in Section 5.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-1 smoothed frequency. For coverages without a new normal parameter (bodily injury and property damage) there will be no adjustment to the pre-pandemic periods. For coverages with a new normal parameter (DCPD, accident benefits, collision, and all perils) there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage ${ }^{72}$ 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 expectation for frequency levels during the prospective period. In addition to these post-pandemic adjustment 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.

[^25]Figure 30: Bodily Injury Post-Pandemic Frequency Level




Table 17: Bodily Injury Adjustment Factors (Excluding Seasonality)

| Accident Semester | New Normal Factor |
| :--- | :---: |
| 201801 | 1.000 |
| 201802 | 1.000 |
| 201901 | 1.000 |
| 201902 | 1.000 |
| 202001 | 1.578 |
| 202002 | 1.523 |
| 202101 | 1.683 |
| 202102 | 1.295 |
| 202201 | 1.296 |
| 202202 | 1.000 |
| 202301 | 1.000 |

Figure 31: Property Damage - Post-Pandemic Frequency Level




Table 18: Property Damage Adjustment Factors

| Accident Semester | New Normal Factor |
| :--- | :---: |
| 201801 | 1.000 |
| 201802 | 1.000 |
| 201901 | 1.000 |
| 201902 | 1.000 |
| 202001 | 1.521 |
| 202002 | 1.472 |
| 202101 | 1.613 |
| 202102 | 1.268 |
| 202201 | 1.269 |
| 202202 | 1.000 |
| 202301 | 1.000 |

Figure 32: DCPD - Post-Pandemic Frequency Level




Table 19: DCPD Adjustment Factors

| Accident Semester | New Normal Factor |
| :--- | :---: |
| 201801 | 0.729 |
| 201802 | 0.729 |
| 201901 | 0.729 |
| 201902 | 0.729 |
| 202001 | 1.378 |
| 202002 | 1.312 |
| 202101 | 1.508 |
| 202102 | 1.045 |
| 202201 | 1.046 |
| 202202 | 1.000 |
| 202301 | 1.000 |

Figure 33: Accident Benefits - Post-Pandemic Frequency Level




Table 20: Accident Benefits Adjustment Factors (Excluding Seasonality)

| Accident Semester | New Normal Factor |
| :--- | :---: |
| 201801 | 0.831 |
| 201802 | 0.831 |
| 201901 | 0.831 |
| 201902 | 0.831 |
| 202001 | 1.422 |
| 202002 | 1.364 |
| 202101 | 1.534 |
| 202102 | 1.126 |
| 202201 | 1.127 |
| 202202 | 1.000 |
| 202301 | 1.000 |

Figure 34: Collision - Post-Pandemic Frequency Level


Table 21: Collision Adjustment Factors

| Accident Semester | New Normal Factor |
| :--- | :--- |
| 201801 | 0.801 |
| 201802 | 0.801 |
| 201901 | 0.801 |
| 201902 | 0.801 |
| 202001 | 1.405 |
| 202002 | 1.346 |
| 202101 | 1.521 |
| 202102 | 1.101 |
| 202201 | 1.102 |
| 202202 | 1.000 |
| 202301 | 1.000 |

Figure 35: All Perils - Post-Pandemic Frequency Level




Table 22: All Perils Adjustment Factors

| Accident Semester | New Normal Factor |
| :--- | :---: |
| 201801 | 0.878 |
| 201802 | 0.878 |
| 201901 | 0.878 |
| 201902 | 0.878 |
| 202001 | 1.300 |
| 202002 | 1.261 |
| 202101 | 1.374 |
| 202102 | 1.096 |
| 202201 | 1.097 |
| 202202 | 1.000 |
| 202301 | 1.000 |

## Appendix A. Development Factor Exhibits

| (2) | (3) | (4) | (5) | (6) | (7) GI5A | ${ }^{\text {(8) }}$ | ${ }^{(9)}$ | ${ }_{\text {fators }}{ }^{(10)}$ | $(11)$ owseleted | (12) | (13) | (14) | (15) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Third Party Liability Bodily Injury | Third Party Liability - <br> Property Damage Only | Third Party Liability Direct Compensation | Accident Benefits Total Medical/Rehab | Accident Benefits Total Disability Income | Accident Benefits <br> Funeral \& Death Benefits | Accident Benefits Quebec Excess | Collision | $\begin{aligned} & \text { Comprehensive - } \\ & \text { Total } \end{aligned}$ <br> Total | Comprehensive, All Perils, \& Specified Perils - Theft | All Perils | Specified Perils | Uninsured Auto | Underinsured Motorist |
| 0.766 | 1.301 | 1.043 | 0.905 | 1.076 | 1.030 | 0.884 | 0.992 | 1.192 | 1.018 | 1.068 | 1.031 | 1.110 | 1.353 |
| 0.946 | 1.178 | 1.003 | 0.984 | 0.834 | 0.957 | 0.756 | 0.997 | 1.013 | 0.998 | 1.003 | 1.001 | 0.977 | 1.084 |
| 1.037 | 1.084 | 1.000 | 1.001 | 0.879 | 0.985 | 0.979 | 0.999 | 1.003 | 0.999 | 1.001 | 0.998 | 0.978 | 0.943 |
| 0.996 | 1.028 | 1.000 | 1.003 | 0.921 | 1.003 | 0.970 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 0.984 | 0.763 |
| 0.884 | 1.004 | 1.000 | 1.002 | 0.943 | 0.998 | 0.918 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.985 | 0.482 |
| 0.883 | 1.001 | 1.000 | 1.001 | 0.954 | 0.997 | 0.980 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.986 | 0.492 |
| 0.898 | 1.000 | 1.000 | 1.001 | 0.967 | 1.000 | 0.990 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.987 | 0.548 |
| 0.915 | 1.000 | 1.000 | 1.001 | 0.977 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.989 | 0.602 |
| 0.929 | 1.000 | 1.000 | 1.000 | 0.985 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.991 | 0.668 |
| 0.944 | 1.000 | 1.000 | 1.000 | 0.989 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.992 | 0.728 |
| 0.957 | 1.000 | 1.000 | 1.000 | 0.994 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.995 | 0.785 |
| 0.968 | 1.000 | 1.000 | 1.000 | 0.996 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.995 | 0.837 |
| 0.976 | 1.000 | 1.000 | 1.000 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.996 | 0.874 |
| 0.982 | 1.000 | 1.000 | 1.000 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.996 | 0.905 |
| 0.988 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | \#DIV/0! | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.997 | 0.936 |
| 0.991 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.998 | 0.964 |
| 0.995 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.974 |
| 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.980 |
| 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.993 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

## nancial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claims and ALAE Development Summary
Data as of $06 / 30 / 23$
(1)
(7)
(8)
(9)
(10)
$(11)$
ow selected
GISA Selected Age-to-Ultimate Development Factors


Maturity

| Third Party Liability - | Property Damage | Direct | Accident Benefits | ${ }_{\text {Actiden }}^{\text {Total Dis }}$ | Funeral \& |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Bodivtiaur | Propery | correation | Acident Bene | Total | Funeral \& Death | Accident Benefits- Quebec Excess |

Collision
Comprehensive
Total Peris - Theft All Perils Specified Perils Uninsured Auto

Underinsure
Motorist
4.629
2.183
1.720
1.421
1.083
1.005
0.990
0.976
0.962
0.966
0.967
0.966
0.969
0.966
0.969
0.974
0.979
0.980
0.989
0.989
0.993
0.992
0.994
0.997
1.002
1.002
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1
$\qquad$ Bodily liuiury 12
18
24
30
36
42

## Appendix B. Loss Cost Summary Exhibits

Financial Services Regulatory Authority of Ontario Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)
Loss Cost Summary
Data as of $06 / 30 / 23$

| (1) | (2) | $\underset{\text { Exhbib } 7 \text { (3) }}{(1)}$ | (4) Exhibit 3 GIS | (5) Exhibit 2 GISA | (6) | ${ }_{\left.(5)^{7}\right)}^{(7)}$ | $\begin{gathered} (8) \\ (7)(3)^{4} 1000 \end{gathered}$ | (9) | $\begin{gathered} (10) \\ (7) /(4))^{(1000} \end{gathered}$ | (11) | $\begin{aligned} & (12) \\ & { }^{(4) /(3) \cdot 10000} \end{aligned}$ | (13) | (14) | (15) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and ALAE (000) | ULAE | Ultimate Losses \& LAE (000) | Ultimate Loss <br> Cost | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ | Ultimate Severity | $\begin{aligned} & \% \text { Change } \\ & \text { Seasonal } \\ & \text { Accident Half } \end{aligned}$ | Ultimate Freq. per 1000 | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ | Annual Loss Cost \& LAE | $\begin{aligned} & \text { \% Change } \\ & \text { Accident Yea } \end{aligned}$ |
| 2003.2 | 240 | 2,986,756 | 5.488 | 645.160 | 1084 | 699,353 | . 15 |  | 128,373 |  |  |  |  |  |
| 2004.1 | 234 | 2,931,824 | 4,016 | 550,542 | 1.100 | 605,597 | 206.56 |  | 150,803 |  | 1.82 1.37 |  | 220 |  |
| 2004.2 | 228 | 3,007,799 | 4,538 | 648,047 | 1.100 | 712,852 | 237.00 | 1.2\% | 157,085 | 22.4\% | 1.51 | -17.3\% |  |  |
| 2005.1 | 222 | 2,969,536 | 3,849 | 565,168 | 1.092 | 617,163 | 207.83 | 0.6\% | 160,344 | 6.3\% | 1.30 | -5.4\% | 222.51 |  |
| 2005.2 | 216 | 3,087,171 | 4,623 | 689,167 | 1.092 | 752,571 | 243.77 | 2.9\% | 162,788 | 3.6\% | 1.50 | -0.7\% |  |  |
| 2006.1 | 210 | 3,043,446 | 4,361 | 617,582 | 1.082 | 668,223 | 219.56 | 5.6\% | 153,227 | -4.4\% | 1.43 | 10.6\% | 231.75 |  |
| 2006.2 | 204 | 3,148,734 | 5,139 | 785,479 | 1.082 | 849,889 | 269.91 | 10.7\% | 165,380 | 1.6\% | 1.63 | 9.0\% |  |  |
| 2007.1 | 198 | 3,101,579 | 5,016 | 701,343 | 1.085 | 760,957 | 245.34 | 11.7\% | 151,706 | -1.0\% | 1.62 | 12.9\% | 257.72 |  |
| 2007.2 | 192 | 3,210,610 | 5,750 | 812,535 | 1.085 | 881,601 | 274.59 | 1.7\% | 153,322 | -7.3\% | 1.79 | 9.7\% |  |  |
| 2008.1 | 186 | 3,181,771 | 4,947 | 677,803 | 1.076 | 729,316 | 229.22 | -6.6\% | 147,426 | -2.8\% | 1.55 | -3.9\% | 252.01 |  |
| 2008.2 | 180 | 3,268,341 | 6,090 | 822,607 | 1.076 | 885,125 | 270.82 | -1.4\% | 145,341 | -5.2\% | 1.86 | 4.0\% |  |  |
| 2009.1 | 174 | 3,200,181 | 6,049 | 767,355 | 1.075 | 824,907 | 257.77 | 12.5\% | 136,371 | -7.5\% | 1.89 | 21.6\% | 64.36 |  |
| 2009.2 | 168 | 3,294,856 | 7,786 | 976,253 | 1.075 | 1,049,472 | 318.52 | 17.6\% | 134,790 | -7.3\% | 2.36 | 26.8\% |  |  |
| 2010.1 | 162 | 3,229,722 | 7,636 | 867,380 | 1.066 | 924,627 | 286.29 | 11.1\% | 121,088 | -11.2\% | 2.36 | 25.1\% | 302.56 |  |
| 2010.2 | 156 | 3,334,891 | 8,073 | 939,241 | 1.066 | 1,001,231 | 300.23 | -5.7\% | 124,022 | -8.0\% | 2.42 | 2.4\% |  |  |
| 2011.1 | 150 | 3,274,001 | 6,233 | 731,409 | 1.083 | 792,116 | 241.94 | -15.5\% | 127,084 | 5.0\% | 1.90 | -19.5\% | 271.3 |  |
| 2011.2 | 144 | 3,377,108 | 6,914 | 862,306 | 1.083 | 933,878 | 276.53 | -7.9\% | 135,071 | 8.9\% | 2.05 | -15.4\% |  |  |
| 2012.1 | 138 | 3,336,207 | 5,891 | 742,249 | 1.080 | 801,333 | 240.19 | -0.7\% | 136,027 | 7.0\% | 1.77 | -7.2\% | 258.47 |  |
| 2012.2 | 132 | 3,429,874 | 6,790 | 878,318 | 1.080 | 948,232 | 276.46 | 0.0\% | 139,651 | 3.4\% | 1.98 | -3.3\% |  |  |
| 2013.1 | 126 | 3,371,244 | 6,290 | 750,608 | 1.080 | 810,356 | 240.37 | 0.1\% | 128,832 | -5.3\% | 1.87 | 5.7\% | 258.57 |  |
| 2013.2 | 120 | 3,484,402 | 7,871 | 923,811 | 1.880 | 997,346 | 286.23 | 3.5\% | 126,711 | -9.3\% | 2.26 | 14.1\% |  |  |
| 2014.1 | 114 | 3,417,317 | 6,633 | 771,418 | 1.085 | 837,209 | 244.99 | 1.9\% | 126,217 | -2.\% | 1.94 | 4.0\% | 265.81 |  |
| 2014.2 | 108 | 3,536,471 | 7,526 | 895,105 | 1.085 | 971,445 | 274.69 | -4.0\% | 129,081 | 1.9\% | 2.13 | -5.8\% |  |  |
| 2015.1 | 102 | 3,481,626 | 6,873 | 820,707 | 1.104 | 905,814 | 260.17 | 6.2\% | 131,786 | 4.4\% | 1.97 | 1.7\% | 267.49 |  |
| 2015.2 | 96 | 3,610,269 | 7,842 | 1,017,085 | 1.104 | 1,122,557 | 310.93 | 13.2\% | 143,154 | 10.9\% | 2.17 | 2.1\% |  |  |
| 2016.1 | 90 | 3,577,821 | 6,720 | 822,174 | 1.099 | 903,899 | 252.64 | -2.9\% | 134,515 | 2.1\% | 1.88 |  | 281.92 |  |
| 2016.2 | 84 | 3,705,879 | 7,840 | 1,053,321 | 1.099 | 1,158,021 | ${ }^{312.48}$ | 0.5\% | 147,713 | 3.2\% | 2.12 | -2.6\% |  |  |
| 2017.1 | 78 | 3,662,665 | 6,253 | 790,962 | 1.099 | 869,267 | 237.33 | -6.1\% | 139,014 | 3.3\% | 1.71 | -9.1\% | 275.13 |  |
| 2017.2 | 72 | 3,814,760 | 7,295 | 1,041,784 | 1.099 | 1,144,921 | 300.13 | -4.0\% | 156,947 | 6.3\% | 1.91 | -9.6\% |  |  |
| 2018.1 | 66 | 3,760,705 | 5,962 | 810,719 | 1.104 | 895,431 | 238.10 | 0.3\% | 150,180 | 8.0\% | 1.59 | -7.1\% | 269.34 |  |
| 2018.2 | 60 | 3,901,888 | 6,878 | 981,462 | 1.104 | 1,084,016 | 277.82 | -7.4\% | 157,615 | 0.4\% | 1.76 | -7.8\% |  |  |
| 2019.1 | 54 | 3,856,106 | 5,782 | 786,160 | 1.113 | 874,619 | 226.81 | -4.7\% | 151,266 | 0.7\% | 1.50 | -5.4\% | 252.47 |  |
| 2019.2 | 48 | 3,975,739 | 7,003 | 983,336 | ${ }^{1.113}$ | 1,093,981 | 275.16 | -1.0\% | 156,225 | -0.9\% | 1.76 | -0.1\% |  |  |
| 2020.1 | 42 | 3,886,290 | 3,613 | 574,795 | 1.135 | 652,251 | 167.83 | -26.0\% | 180,547 | 19.4\% | 0.93 | -38.0\% | 222.11 |  |
| 2020.2 | 36 | 3,980,030 | 4,581 | 670,545 | 1.135 | 760,904 | 191.18 | -30.5\% | 166,112 | 6.3\% | 1.15 | -34.7\% |  |  |
| 2021.1 | 30 | 3,918,807 | 3,314 | 482,063 | 1.136 | 547,414 | 139.69 | -16.8\% | 165,180 | -8.5\% | 0.85 | -9.\% | 165.63 |  |
| 2021.2 | 24 | 4,040,479 | 5,247 | 747,791 | ${ }^{1.136}$ | 849,166 | 210.16 | 9.9\% | 161,842 | -2.6\% | 1.30 | 12.8\% |  |  |
| 2022.1 | 18 | 3,973,603 | 4,359 | 560,415 | 1.117 | 626,087 | 157.56 | 12.8\% | 143,616 | -13.1\% | 1.10 | 29.7\% | 184.08 |  |
| 2022.2 | 12 | 4,095,074 | 5,948 | 905,511 | 1.117 | 1,011,622 | 247.03 | 17.5\% | 170,081 | 5.1\% | 1.45 | 11.8\% |  |  |
| 2023.1 |  | 4,038,044 | 5,232 | 780,420 | 1.117 | 871,873 | 215.91 | 37.0\% | 166,650 | 16.0\% | 1.30 | 18.1\% | 231.58 |  |
| Total |  | 139,503,628 | 238,209 | 31,450,137 |  | 34,426,639 |  |  |  |  |  |  |  |  |
| Ultimate Loss Cost |  |  |  |  | Ultimate Severity |  |  |  |  | Ultimate Freq. per 1000 |  |  |  |  |
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Financial Services Regulatory Authority of Ontario
Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)

| Loss Cost Summary Data as of 06/30/23 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| (1) | (2) | $\underset{\text { Exxbict } 7}{(3)}$ | $\operatorname{cxiblitit~} 3 \text { GISA }_{(4)}$ | $\begin{gathered} \text { (5) } \\ \text { Exhibit } 2 \text { GISA } \end{gathered}$ | (6) | $(7)^{(7)}{ }_{(6)}$ | $\begin{gathered} (8) \\ (7) /(3)^{4} 1000 \end{gathered}$ | (9) | $\begin{aligned} & (10) \\ & (7) /(4) \cdot 1000 \end{aligned}$ | (11) | $\begin{gathered} (12) \\ (4) /(3)^{(1)}+1000 \end{gathered}$ | (13) | (14) | (15) |
| Accident Semester | Maturity (in Monthss | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and ALAE (000) | $\begin{gathered} \text { ULAE } \\ \text { Adjustment } \end{gathered}$ | Ultimate Losses \& LAE (000) | $\begin{aligned} & \text { Ultimate Loss } \\ & \text { Cost } \end{aligned}$ <br> Cost | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ Years | Ultimate Severity | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \\ \text { Years } \end{gathered}$ | Ultimate Freq. per 1000 | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ Years | $\underset{\&}{\text { Annual Loss Cost }}$ | $\begin{gathered} \text { \% Change } \\ \text { Accident Years } \end{gathered}$ |
| 2003.2 | 240 | 2,986,756 | 4,504 | 15,851 | 1.084 | 17,183 | 5.75 |  | 3,815 |  | 1.51 |  |  |  |
| 2004.1 | 234 | 2,931,824 | 4,359 | 18,003 | 1.100 | 19,803 | 6.75 |  | 4,544 |  | 1.49 |  | 6.25 |  |
| 2004.2 | 228 | 3,007,799 | 4,366 | 16,862 | 1.100 | 18,548 | 6.17 | 7.2\% | 4,248 | 11.4\% | 1.45 | -3.7\% |  |  |
| 2005.1 | 222 | 2,969,536 | 4,406 | 17,396 | 1.092 | 18,996 | 6.40 | -5.3\% | 4,311 | -5.1\% | 1.48 | -0.2\% | 6.28 | 0.5\% |
| 2005.2 | 216 | 3,087,171 | 4,789 | 19,267 | 1.092 | 21,040 | 6.82 | 10.5\% | 4,393 | 3.4\% | 1.55 | 6.9\% |  |  |
| 2006.1 | 210 | 3,043,446 | 4,403 | 19,000 | 1.082 | 20,558 | 6.75 | 5.6\% | 4,669 | 8.3\% | 1.45 | -2.5\% | 6.79 | 8.0\% |
| 2006.2 | 204 | 3,148,734 | 4,985 | 21,303 | 1.082 | 23,050 | 7.32 | 7.4\% | 4,624 | 5.2\% | 1.58 | 2.1\% |  |  |
| 2007.1 | 198 | 3,101,579 | 5,990 | 21,024 | 1.085 | 22,811 | 7.35 | 8.9\% | 4,482 | -4.0\% | 1.64 | 13.4\% | 7.34 | 8.1\% |
| 2007.2 | 192 | 3,210,610 | 5,121 | 21,953 | 1.085 | 23,819 | 7.42 | 1.3\% | 4,651 | 0.6\% | 1.60 | 0.7\% |  |  |
| 2008.1 | 186 | 3,181,771 | 4,814 | 19,038 | 1.076 | 20,485 | 6.44 | -12.5\% | 4,255 | -5.0\% | 1.51 | -7.8\% | 6.93 | 5.5\% |
| 2008.2 | 180 | 3,268,341 | 5,082 | 22,464 | 1.076 | 24,171 | 7.40 | -0.3\% | 4,756 | 2.3\% | 1.55 | -2.5\% |  |  |
| 2009.1 | 174 | 3,200,181 | 4,734 | 21,428 | 1.075 | 23,035 | 7.20 | 11.8\% | 4,866 | 14.3\% | 1.48 | -2.2\% | 7.30 | 5.3\% |
| 2009.2 | 168 | 3,294,856 | 4,763 | 21,207 | 1.075 | 22,798 | 6.92 | -6.4\% | 4,786 | 0.6\% | 1.45 | -7.0\% |  |  |
| 2010.1 | 162 | 3,229,722 | 4,510 | 21,028 | 1.066 | 22,416 | 6.94 | -3.6\% | 4,970 | 2.1\% | 1.40 | -5.\% | 6.93 | -5.0\% |
| 2010.2 | ${ }^{156}$ | 3,334,891 | 5,016 | 23,055 | ${ }^{1.066}$ | 24,577 | 7.37 | 6.5\% | 4,900 | 2.4\% | 1.50 | 4.0\% |  |  |
| 2011.1 | 150 | 3,274,001 | 4,707 | 22,080 | ${ }_{1.083}^{1.066}$ | 23,912 | 7.30 | 5.2\% | 5,080 | 2.2\% | 1.44 | 3.0\% | 7.34 | 5.9\% |
| 2011.2 | 144 | 3,377,108 | 4,945 | 23,452 | 1.083 | 25,399 | 7.52 | 2.1\% | 5,136 | 4.8\% | 1.46 | -2.6\% |  |  |
| 2012.1 | 138 | 3,336,207 | 4,970 | 22,865 | 1.080 | 24,685 | 7.40 | 1.3\% | 4,967 | -2.2\% | 1.49 | 3.2\% | 7.46 | 1.7\% |
| 2012.2 | 132 | 3,429,874 | 4,916 | 24,038 | 1.080 | 25,952 | 7.57 | 0.6\% | 5,279 | 2.8\% | 1.43 | -2.1\% |  |  |
| 2013.1 | 126 | 3,371,244 | 4,808 | 23,387 | 1.880 | 25,248 | 7.49 | 1.2\% | 5,251 | 5.7\% | 1.43 | -4.3\% | 7.53 | 0.9\% |
| 2013.2 | 120 | 3,884,402 | 5,168 | 28,135 | 1.080 | 30,375 | 8.72 | 15.2\% | 5,877 | 11.3\% | 1.48 | 3.5\% |  |  |
| 2014.1 | 114 | 3,417,317 | 4,690 | 23,309 | 1.085 | 25,296 | 7.40 | -1.2\% | 5,394 | 2.7\% | 1.37 | -3.8\% | 8.07 | 7.1\% |
| 2014.2 | 108 | 3,536,471 | 4,832 | 28,716 | 1.085 | 31,165 | 8.81 | 1.1\% | 6,450 | 9.7\% | 1.37 | -7.9\% |  |  |
| 2015.1 | 102 | ${ }_{3,481,626}$ | 4,644 | 27,926 | 1.104 | 30,821 | 8.85 | 19.6\% | 6,637 | 23.0\% | 1.33 | -2.8\% | 8.83 | 9.5\% |
| 2015.2 | 96 | 3,610,269 | 4,573 | 30,035 | 1.104 | 33,149 | 9.18 | 4.2\% | 7,249 | 12.4\% | 1.27 | -7.3\% |  |  |
| 2016.1 | 90 | 3,577,821 | 4,581 | 29,821 | 1.099 | 32,785 | 9.16 | 3.5\% | 7,157 | 7.8\% | 1.28 | -4.0\% | 9.17 | 3.9\% |
| 2016.2 | 84 | 3,75,879 | 4,933 | 32,453 | 1.099 | 35,678 | 9.63 | 4.9\% | 7,233 | -0.2\% | 1.33 | 5.1\% |  |  |
| 2017.1 | 78 | 3,662,665 | 4,431 | 28,302 | 1.099 | 31,103 | 8.49 | -7.3\% | 7,020 | -1.9\% | 1.21 | -5.5\% | 9.06 | 1.2\% |
| 2017.2 | 72 | 3,814,760 | 5,182 | 35,363 | 1.099 | 38,864 | 10.19 | 5.8\% | 7,500 | 3.7\% | 1.36 | 2.0\% |  |  |
| 2018.1 | 66 | 3,760,705 | 4,591 | 33,675 | 1.104 | 37,193 | 9.89 | 16.5\% | 8,101 | 15.4\% | 1.22 | 0.9\% | 10.04 | 10.8\% |
| 2018.2 | 60 | 3,901,888 | 4,754 | 36,937 | 1.104 | 40,796 | 10.46 | 2.6\% | 8,581 | 14.4\% | 1.22 | -10.3\% |  |  |
| 2019.1 | 54 | 3,85,106 | 4,458 | 34,638 | 1.113 | 38,536 | 9.99 | 1.0\% | 8,644 | 6.7\% | 1.16 | -5.3\% | 10.23 | 1.9\% |
| 2019.2 | 48 | 3,975,739 | 4,857 | 44,278 | 1.113 | 49,260 | 12.39 | 18.5\% | 10,142 | 18.2\% | 1.22 | 0.3\% |  |  |
| 2020.1 | 42 | 3,886,290 | 3,235 | 25,790 | 1.135 | 29,266 | 7.53 | -24.6\% | 9,047 | 4.7\% | 0.83 | -28.0\% | 9.99 | -2.3\% |
| 2020.2 | ${ }^{36}$ | 3,980,030 | 3,385 | 32,663 | 1.135 | 37,065 | 9.31 | -24.8\% | 10,949 | 8.0\% | 0.85 | -30.4\% |  |  |
| 2021.1 | 30 | 3,918,807 | 2,598 | 24,894 | 1.136 | 28,269 | 7.21 | -4.2\% | 10,880 | 20.3\% | 0.66 | -20.3\% | 8.27 | -17.2\% |
| 2021.2 | 24 | 4,040,479 | 3,635 | 32,164 | 1.136 | 36,524 | 9.04 | -2.9\% | 10,047 | -8.2\% | 0.90 | 5.8\% |  |  |
| 2022.1 | 18 | 3,973,603 | 3,520 | 34,027 | 1.117 | 38,015 | 9.57 | 32.6\% | 10,801 | -0.7\% | 0.89 | 33.6\% | 9.30 | 12.4\% |
| 2022.2 | ${ }^{12}$ | 4,095,074 | $\stackrel{4,156}{ }$ | ${ }^{41,948}$ | ${ }_{1}^{1.1177}$ | ${ }_{5}^{46,864}$ | 11.44 | 26.5\% | 11,275 | ${ }^{12.2 \%}$ | 1.01 | 12.8\% |  |  |
| 2023.1 | 6 | 4,038,044 | 5,189 | 46,882 | 1.117 | 52,376 | 12.97 | 35.6\% | 10,093 | -6.5\% | 1.29 | 45.1\% | 12.20 | 31.2\% |
| Total |  | 139,503,628 | 182,701 | 1,066,656 |  | 1,171,886 |  |  |  |  |  |  |  |  |


Financial Services Regulatory Authority of Ontario
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

## Loss Cost Summary Data as of $06 / 30 / 23$

| (1) | (2) | $\underset{\text { Exhbib } 7 \text { (3) }}{(1)}$ | (4) Exhibit 3 GIS | (5) Exhibit 2 GISA | (6) | ${ }_{\left.(5)^{7}\right)}^{(7)}$ | $\begin{gathered} (8) \\ (77)(1) \cdot 1000 \end{gathered}$ | (9) | $\begin{gathered} (10) \\ (7) /(4))^{(1000} \end{gathered}$ | (11) | $\begin{aligned} & (14) /(3) \cdot 1000 \\ & \left(\begin{array}{l} (12) \end{array}\right) \end{aligned}$ | (13) | (14) | (15) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Accident Semester | Maturity (in <br> Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and ALAE (000) | ULAE | Ultimate Losses \& LAE (000) | Ultimate Loss Cost | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ | Ultimate Severity |  | Ultimate Freq per 1000 | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ | Annual Loss Cost \& LAE | $\begin{aligned} & \text { \% Change } \\ & \text { Accident Yea } \end{aligned}$ |
| 2003.2 | 240 | 2,986,756 | 714 | 379,774 | 1.084 | 411,675 | ${ }^{13783}$ |  | 4.589 |  | . 04 |  |  |  |
| 2004.1 | 234 | 2,931,824 | ${ }_{87,336}^{89}$ | 351,947 | 1.100 | 387,142 | 132.05 |  | 4,433 |  | 30.04 29.79 |  | 134.97 |  |
| 2004.2 | 228 | 3,007,799 | 89,362 | 365,687 | 1.100 | 402,256 | 133.74 | -3.0\% | 4,501 | -1.9\% | 29.71 | -1.1\% |  |  |
| 2005.1 | 222 | 2,969,536 | 87,538 | 348,924 | 1.092 | 381,025 | 128.31 | -2.8\% | 4,353 | -1.8\% | 29.48 | -1.0\% | 131.04 |  |
| 2005.2 | 216 | 3,087,171 | 92,994 | 389,581 | 1.092 | 425,422 | 137.80 | 3.0\% | 4,619 | 2.6\% | 29.83 | 0.4\% |  |  |
| 2006.1 | 210 | 3,043,446 | 84,131 | 346,115 | 1.082 | 374,497 | 123.05 | -4.1\% | 4,451 | 2.3\% | 27.64 | -6.2\% | 130.48 |  |
| 2006.2 | 204 | 3,148,734 | 93,769 | 401,306 | 1.082 | 434,213 | 137.90 | 0.1\% | 4,631 | 0.2\% | 29.78 | -0.2\% |  |  |
| 2007.1 | 198 | 3,101,579 | 93,929 | 399,316 | 1.085 | 433,258 | 139.69 | 13.5\% | 4,613 | 3.6\% | 30.28 | 9.6\% | 138.79 |  |
| 2007.2 | 192 | 3,210,610 | 95,976 | 425,998 | 1.085 | 462,208 | 143.96 | 4.4\% | 4,816 | 4.0\% | 29.89 | 0.4\% |  |  |
| 2008.1 | 186 | 3,181,771 | 97,785 | 409,611 | 1.076 | 440,742 | 138.52 | -0.8\% | 4,507 | -2.3\% | 30.73 | 1.5\% | 141.25 |  |
| 2008.2 | 180 | 3,268,341 | 99,607 | 435,711 | 1.076 | 468,825 | 143.44 | -0.4\% | 4,707 | -2.3\% | 30.48 | 2.0\% |  |  |
| 2009.1 | 174 | 3,200,181 | ${ }^{97,882}$ | 404,966 | 1.075 | 435,339 | 136.04 | -1.8\% | 4,448 | -1.3\% | 30.59 | -0.5\% | 139.78 |  |
| 2009.2 | 168 | 3,294,856 | 97,97 | 424,603 | 1.075 | 456,448 | 138.53 | -3.4\% | 4,701 | -0.1\% | 29.47 | -3.3\% |  |  |
| 2010.1 | 162 | 3,229,722 | 95,95 | 401,120 | 1.066 | 427,594 | 132.39 | $-2.7 \%$ | 4,464 | 0.4\% | 29.66 | -3.0\% | 135.49 |  |
| 2010.2 | 156 | 3,334,891 | 103,172 | 455,155 | 1.066 | 485,195 | 145.49 | 5.0\% | 4,703 | 0.0\% | 30.94 | 5.0\% |  |  |
| 2011.1 | 150 | 3,274,001 | 95,919 | 410,713 | 1.083 | 444,802 | 135.86 | 2.6\% | 4,637 | 3.9\% | 29.30 | -1.2\% | 40.72 |  |
| 2011.2 | 144 | 3,377,108 | 97,830 | 432,066 | 1.083 | 467,927 | 138.56 | -4.8\% | 4,783 | 1.7\% | 28.97 | -6.4\% |  |  |
| 2012.1 | 138 | 3,336,207 | 91,880 | 387,678 | 1.080 | 418,537 | 125.45 | -7.7\% | 4,595 | -0.9\% | 27.30 | -6.8\% | 132.05 |  |
| 2012.2 | 132 | 3,429,874 | 99,474 | 443,377 | 1.080 | 478,627 | 139.55 | 0.7\% | 4,812 | 0.6\% | 29.00 |  |  |  |
| 2013.1 | 126 | 3,371,244 | 96,929 | 430,023 | 1.080 | 464,252 | 137.71 | 9.8\% | 4,790 | 4.2\% | 28.75 | 5.3\% | 138.64 |  |
| 2013.2 | 120 | 3,484,402 | 108,152 | 509,560 | 1.880 | 550,121 | 157.88 | 13.1\% | 5,087 | 5.7\% | 31.04 | 7.0\% |  |  |
| 2014.1 | 114 | 3,417,317 | 109,862 | 506,590 | 1.085 | 549,795 | 160.88 | 16.8\% | 5,004 | 4.5\% | 32.15 | 11.8\% | 159.37 |  |
| 2014.2 | 108 | 3,536,471 | 106,833 | 514,738 | 1.085 | 558,638 | 157.96 | 0.1\% | 5,229 | 2.8\% | 30.21 | -2.7\% |  |  |
| 2015.1 | 102 | 3,481,626 | 114,076 | 552,582 | 1.104 | 609,884 | 175.17 | 8.9\% | 5,346 | 6.8\% | 32.77 | 1.9\% | 166.50 |  |
| 2015.2 | 96 | 3,610,269 | 113,356 | 585,342 | 1.104 | 644,042 | 178.95 | 13.3\% | 5,699 | 9.0\% | 31.40 | 3.9\% |  |  |
| 2016.1 | 90 | 3,577,821 | 112,469 | 583,857 | 1.099 | ${ }^{641,892}$ | 179.41 | 2.4\% | 5,707 | 6.8\% | 31.44 | -4.1\% | 179.18 |  |
| 2016.2 | 84 | 3,705,879 | 126,000 | 698,485 | 1.099 | 767,915 | 207.22 | 15.8\% | 6,095 | 6.9\% | 34.00 | 8.3\% |  |  |
| 2017.1 | 78 | 3,662,665 | 116,820 | 647,779 | 1.099 | 711,910 | 194.37 | 8.3\% | 6,094 | 6.8\% | 31.89 | 1.5\% | 200.83 |  |
| 2017.2 | 72 | 3,814,760 | 133,984 | 800,949 | 1.099 | 880,243 | 230.75 | 11.4\% | 6,570 | 7.8\% | 35.12 | 3.3\% |  |  |
| 2018.1 | 66 | 3,760,705 | 125,916 | 757,938 | 1.104 | 837,135 | 222.60 | 14.5\% | 6,648 | 9.1\% | 33.48 | 5.0\% | 226.70 |  |
| 2018.2 | 60 | 3,901,888 | 134,519 | 868,012 | 1.104 | 958,711 | 245.70 | 6.5\% | 7,127 | 8.5\% | 34.48 | -1.8\% |  |  |
| 2019.1 | 54 | 3,856,106 | 132,241 | 846,632 | 1.113 | 941,896 | 244.26 | 9.7\% | 7,123 | 7.1\% | 34.29 | 2.4\% | 244.99 |  |
| 2019.2 | 48 | 3,975,739 | 137,851 | 923,892 | 1.113 | 1,027,848 | 258.53 | 5.2\% | 7,456 | 4.6\% | 34.67 | 0.6\% |  |  |
| 2020.1 | 42 | 3,886,290 | 77,709 | 510,260 | 1.135 | 579,019 | 148.99 | -39.0\% | 7,451 | 4.6\% | 20.00 | -41.7\% | 204.38 |  |
| 2020.2 | 36 | 3,980,030 | 82,854 | 548,421 | 1.135 | 622,323 | 156.36 | -39.5\% | 7,511 | 0.7\% | 20.82 | -40.0\% |  |  |
| 2021.1 | 30 | 3,918,807 | 65,029 | 415,028 | 1.136 | 471,292 | 120.26 | -19.3\% | 7,247 | -2.7\% | 16.59 | -17.0\% | 138.45 |  |
| 2021.2 | 24 | 4,040,479 | 99,851 | 705,532 | ${ }^{1.136}$ | 801,178 | 198.29 | 26.8\% | 8,024 | 6.8\% | 24.71 | 18.7\% |  |  |
| 2022.1 | 18 | 3,973,603 | 98,54 | 757,442 | 1.117 | 846,202 | 212.96 | 77.1\% | 8,569 | 18.2\% | 24.85 | 49.8\% | 205.56 |  |
| 2022.2 | 12 | 4,095,074 | 111,221 | 936,184 | ${ }_{1}^{1.117}$ | 1,045,890 | 255.40 | 28.8\% | 9,404 | 17.2\% | 27.16 | 9.9\% |  |  |
| 2023.1 |  | 4,038,044 | 112,587 | 941,191 | 1.117 | 1,051,483 | 260.39 | 22.3\% | 9,339 | 9.0\% | 27.88 | 12.2\% | 257.88 |  |
| Total |  | 139,503,628 | 4,106,504 | 21,654,045 | 23,799,401 |  |  |  |  |  |  |  |  |  |
| Ultimate Loss Cost |  |  |  |  | Ultimate Severity |  |  |  |  |  |  |  |  |  |
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Financial Services Regulatory Authority of Ontario
Accident Benefits - Total Disability Income
Private Passengers Vehicles (Excluding Farmers)


Financial Services Regulatory Authority of Ontario Private Passengers Vehicles (Excluding Farmers)
Loss Cost Summary
Data as of $06 / 30 / 23$

Financial Services Regulatory Authority of Ontario
Collision Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)
Loss cost summary
Data a o of $06 / 30 / 23$

Financial Services Regulatory Authority of Ontario Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)
Loss Cost Summary
Data as of $06 / 30 / 23$

Financial Services Regulatory Authority of Ontario
All Perils
Private Passengers Vehicles (Excluding Farmers)
Loss cost summary
Data a o of $06 / 30 / 23$

Financial Services Regulatory Authority of Ontario

Private Passengers Vehicles (Excluding Farmers)
Loss cost summary
Data as of $06 / 30 / 23$

| (1) | (2) | $\underset{\text { Exhbit } 7(3)}{(3)}$ | (4) Exhibit 3 GIS | $\begin{gathered} \text { (5) } \\ \text { Exhibit } \\ 2 \text { GISA } \end{gathered}$ | (6) | ${ }_{\left.(5)^{7}\right)}^{(7)}$ | $\begin{gathered} (8) \\ (7) /(3) \cdot 1000 \end{gathered}$ | (9) | $\begin{gathered} (10) \\ (7) /(4))^{(1000} \end{gathered}$ | (11) | $\begin{gathered} (122) \\ (4) /(3) \cdot 1000 \end{gathered}$ | (13) | (14) | (15) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and ALAE (000) | ULAE Adjustment | Ultimate Losses \& LAE (000) | Ultimate Loss Cost | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ | Ultimate Severity | $\begin{gathered} \text { \% Change } \\ \text { Seasonal } \\ \text { Accident Half } \end{gathered}$ | Ultimate Freq. per 1000 | $\begin{gathered} \text { \% change } \\ \text { Seasonal } \\ \text { Accident talf } \end{gathered}$ | Annual Loss Cost \& LAE | $\begin{gathered} \text { \% Change } \\ \text { Accident Years } \end{gathered}$ |
| 2003.2 | 240 | 8,939 | 78 | 408 | 1.084 | 442 | 49.42 |  | 5.664 |  | 8.73 |  |  |  |
| 2004.1 | 234 | ${ }_{9,711}$ | 72 | 308 | 1.100 | 339 | 34.92 |  | 4,709 |  | 7.41 |  | 41.87 |  |
| 2004.2 | 228 | 9,353 | 86 | 398 | 1.100 | 438 | 46.78 | -5.4\% | 5,087 | -10.2\% | 9.19 | 5.4\% |  |  |
| 2005.1 | 222 | 9,348 | 63 | 443 | 1.092 | 484 | 51.76 | 48.3\% | 7,680 | 63.1\% | 6.74 | -9.1\% | 9.27 | 17.7 |
| 2005.2 | 216 | 9,378 | 68 | 301 | 1.092 | 329 | 35.04 | -25.1\% | 4,833 | -5.0\% | 7.25 | -21.1\% |  |  |
| 2006.1 | 210 | 9,564 | 60 | 194 | 1.082 | 210 | 22.01 | -57.5\% | 3,507 | -54.3\% | 6.27 | -6.9\% | 28.46 | -42.2\% |
| 2006.2 | 204 | 9,070 | 76 | 349 | 1.082 | 378 | 41.65 | 18.9\% | 4,970 | 2.8\% | 8.38 | 15.6\% |  |  |
| 2007.1 | 198 | 8,768 | 69 | 313 | 1.085 | 340 | 38.77 | 76.2\% | 4,926 | 40.5\% | 7.87 | 25.4\% | 40.23 | 41.4\% |
| 2007.2 | 192 | 8,774 | 67 | 397 | 1.085 | 431 | 49.09 | 17.9\% | 6,429 | 29.4\% | 7.64 | -8.9\% |  |  |
| 2008.1 | 186 | 8,846 | 61 | 273 | 1.076 | 294 | 33.22 | -14.3\% | 4,818 | -2.2\% | 6.90 | -12.4\% | 41.13 | 2.2\% |
| 2008.2 | 180 | 9,179 | 64 | 254 | 1.076 | 273 | 29.77 | -39.4\% | 4,270 | -33.6\% | 6.97 | -8.7\% |  |  |
| 2009.1 | 174 | 9,520 | 66 | 301 | 1.075 | 323 | 33.96 | 2.2\% | 4,898 | 1.7\% | 6.93 | 0.5\% | 31.90 | 22.4\% |
| 2009.2 | 168 | 9,842 | 43 | 153 | 1.075 | 164 | 16.71 | -43.9\% | 3,826 | -10.4\% | 4.37 | -37.3\% |  |  |
| 2010.1 | 162 | 9,913 | 49 | 216 | 1.066 | 230 | 23.19 | -31.7\% | 4,692 | -4.2\% | 4.94 | -28.7\% | 19.96 | 37.4\% |
| 2010.2 | 156 | 9,596 | 43 | 180 | 1.066 | 192 | 19.99 | 19.6\% | 4,461 | 16.5\% | 4.48 | 2.6\% |  |  |
| 2011.1 | 150 | 8,723 | 50 | 217 | 1.083 | 235 | 26.93 | 16.1\% | 4,697 | 0.1\% | 5.73 | 16.0\% | 23.29 | 16.7\% |
| 2011.2 | 144 | 7,485 | 36 | 152 | 1.083 | 165 | 22.06 | 10.4\% | 4,587 | 2.8\% | 4.81 | 7.3\% |  |  |
| 2012.1 | 138 | 6,866 | 14 | 55 | 1.080 | 59 | 8.63 | -67.9\% | 4,234 | -9.9\% | 2.04 | -64.4\% | 15.64 | -32.9\% |
| 2012.2 | 132 | 6,074 | 21 | 152 | 1.080 | 164 | 26.98 | 22.3\% | 7,804 | 70.1\% | 3.46 | -28.1\% |  |  |
| 2013.1 | 126 | 5,591 | 16 | 78 | 1.080 | 85 | 15.15 | 75.4\% | 5,293 | 25.\% | 2.86 | 40.3\% | 21.31 | 36.3\% |
| 2013.2 | 120 | 4,902 | 22 | 127 | 1.080 | 138 | 28.05 | 4.0\% | 6,251 | -19.9\% | 4.49 | 29.8\% |  |  |
| 2014.1 | 114 | 4,561 | 14 | 142 | 1.085 | 154 | 33.86 | 123.6\% | 11,031 | 108.4\% | 3.07 | 7.3\% | 30.85 | 44.8 |
| 2014.2 | 108 | 4,105 | 17 | 109 | 1.085 | 118 | 28.86 | 2.9\% | 6,968 | 11.5\% | 4.14 | -7.7\% |  |  |
| 2015.1 | 102 | 3,868 | 12 | 38 | 1.104 | 42 | 10.97 | -67.6\% | 3,535 | -68.0\% | 3.10 | 1.1\% | 20.18 | 34.6\% |
| 2015.2 | 96 | 3,415 | 16 | 50 | 1.104 | 55 | 16.13 | -44.1\% | 3,443 | -50.6\% | 4.68 | 13.1\% |  |  |
| 2016.1 | 90 | 3,187 | 10 | 60 | 1.099 | 66 | 20.55 | 87.4\% | 6,550 | 85.3\% | 3.14 | 1.1\% | 18.26 | -9.5\% |
| 2016.2 | 84 | 2,921 | 8 | 55 | 1.099 | 61 | 20.85 | 29.3\% | 7,611 | 121.1\% | 2.74 | -41.5\% |  |  |
| 2017.1 | 78 | 2,689 | 10 | 45 | 1.099 | 50 | 18.47 | -10.1\% | 4,966 | -24.2\% | 3.72 | 18.6\% | 19.71 | 7.9\% |
| 2017.2 | 72 | 2,456 | 19 | 131 | 1.099 | 144 | 58.52 | 180.7\% | 7,565 | -0.6\% | 7.74 | 182.4\% |  |  |
| 2018.1 | 66 | 2,240 | 10 | 29 | 1.104 | 33 | 14.53 | -21.3\% | 3,256 | -34.4\% | 4.46 | 20.\% | 37.54 | 90.5\% |
| 2018.2 | 60 | 2,099 | 8 | 37 | 1.104 | ${ }^{41}$ | 19.66 | -66.4\% | 5,156 | -31.8\% | 3.81 | -50.7\% |  |  |
| 2019.1 | 54 | 1,950 | 10 | 68 | 1.113 | 76 | 38.93 | 167.9\% | 7,593 | 133.2\% | 5.13 | 14.9\% | 28.94 | 22.9\% |
| 2019.2 | 48 | 1,850 | 14 | 99 | ${ }^{1.113}$ | 110 | 59.23 | 201.3\% | 7,828 | 51.8\% | 7.57 | 98.5\% |  |  |
| 2020.1 | 42 | 1,778 | 5 | 43 | 1.135 | 49 | 27.54 | -29.3\% | 9,795 | 29.0\% | 2.81 | -45.2\% | 43.70 | 51.0\% |
| 2020.2 | 36 | 2,130 | 17 | 113 | 1.135 | 128 | 60.11 | 1.5\% | 7,533 | -3.8\% | 7.98 | 5.5\% |  |  |
| 2021.1 | 30 | 2,907 | 16 | 235 | 1.136 | 266 | 91.60 | 232.6\% | 16,643 | 69.9\% | 5.50 | 95.7\% | 78.28 | 79.1\% |
| 2021.2 | 24 | 3,700 | 62 | 663 | 1.136 | 752 | 203.34 | 238.3\% | 12,136 | 61.1\% | 16.76 | 110.0\% |  |  |
| 2022.1 | 18 | 3,394 | 46 | 343 | 1.117 | 383 | 112.91 | 23.3\% | 8,350 | -49.8\% | 13.52 | 145.7\% | 160.08 | 104.5 |
| 2022.2 | 12 | 2,996 | 35 | 422 | 1.117 | 471 | 157.25 | -22.7\% | 13,452 | 10.8\% | 11.69 | -30.2\% |  |  |
| 2023.1 | 6 | 2,705 | 28 | 276 | 1.117 | 308 | 114.00 | 1.0\% | 11,076 | 32.6\% | 10.29 | -23.9\% | 136.73 | -14.6\% |
| Total |  | 234,393 | 1,481 | 8,228 |  | 9,020 |  |  |  |  |  |  |  |  |


Financial Services Regulatory Authority of Ontario
Comprehensive, Al Peris, \& Specified Perils - Theft
Private Passengers Vehicles (Excluding Farmers)
Loss Cost Summary
Data a of of $06 / 30 / 23$

Financial Services Regulatory Authority of Ontario
Uninsured Auto
Private Passengers vehicles Excluding Farmers)
Loss Cost summary
Data as of $06 / 30 / 23$

Financial Services Regulatory Authority of Ontario Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)
Private Passengers Vehicles (Excluding Farmers)
Loss Cost Summary
Data as of $06 / 30 / 23$

| (1) | (2) | $\underset{\text { Exhbibit }}{\substack{\text { (3) }}}$ | $\operatorname{Exxhbitita)}_{(4)} \text { GISA }$ | ${ }_{\text {Exhbibit } 2 \text { CISA }}^{(5)}$ | (6) | ${ }_{\left.(5)^{*}\right)}^{(6)}$ | $\begin{gathered} (8) \\ (7) /(3) \cdot 1000 \end{gathered}$ | (9) | $\begin{gathered} (10) \\ (7)(44){ }^{(10)} 1000 \end{gathered}$ | (11) | $\begin{gathered} (12) /(3))_{1000}^{(100)} \\ \hline \end{gathered}$ | (13) | (14) | (15) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | \% Change Seasonal |  | \% Change Seasonal |  | \% Change Seasonal |  |  |
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claims and ALAE (000) | ULAE Adiustment | Ultimate Losses \& LAE (000) | Ultimate Loss Cost | Accident Half Years | Ultimate Severity | Accident Half Years | Ultimate Freq per 1000 | Accident Half Years |  | \% Change Accident Years |
| 2003.2 | 240 | 2,922,616 | 101 | 14,105 | 1.084 | 15,289 | 5.23 |  | 151,231 |  | 0.03 |  |  |  |
| 2004.1 | 234 | 2,881,487 | 90 | 14,002 | 1.100 | 15,402 | 5.35 |  | 171,515 |  | 0.03 |  | 5.29 |  |
| 2004.2 | 228 | 2,962,479 | 122 | 19,215 | 1.100 | 21,136 | 7.13 | 36.4\% | 173,673 | 14.8\% | 0.04 | 18.8\% |  |  |
| 2005.1 | 222 | 2,920,889 | 114 | 19,043 | 1.092 | 20,795 | 7.12 | 33.2\% | 183,057 | 6.7\% | 0.04 | 24.8\% | 7.13 | 34.8\% |
| 2005.2 | 216 | 3,027,626 | 95 | 17,405 | 1.092 | 19,006 | 6.28 | -12.0\% | 200,061 | 15.2\% | 0.03 | -23.6\% |  |  |
| 2006.1 | 210 | 2,984,177 | 81 | 14,078 | 1.082 | 15,233 | 5.10 | -28.3\% | 188,061 | 2.7\% | 0.03 | -30.2\% | .70 | -20.1\% |
| 2006.2 | 204 | 3,089,926 | 120 | 25,201 | 1.082 | 27,267 | 8.82 | 40.6\% | 227,29 | 13.6\% | 0.04 | 23.8\% |  |  |
| 2007.1 | 198 | 3,046,567 | 109 | 18,715 | 1.085 | 20,306 | 6.67 | 30.6\% | 186,290 | -0.9\% | 0.04 | 31.8\% | 7.75 |  |
| 2007.2 | 192 | 3,155,079 | 127 | 25,143 | 1.085 | 27,280 | 8.65 | -2.0\% | 214,801 | -5.5\% | 0.04 | 3.6\% |  |  |
| 2008.1 | 186 | 3,127,988 | 124 | 18,643 | 1.076 | 20,060 | 6.41 | -3.8\% | 161,774 | -13.2\% | 0.04 | 10.8\% | 7.53 | -2.8\% |
| 2008.2 | 180 | 3,216,725 | 105 | 21,589 | 1.076 | 23,230 | 7.22 | -16.5\% | 221,237 | 3.0\% | 0.03 | -18.9\% |  |  |
| 2009.1 | 174 | 3,199,704 | 82 | 15,103 | 1.075 | 16,235 | 5.15 | -19.6\% | 197,991 | 22.4\% | 0.03 | -34.3\% | 6.20 | -17.7\% |
| 2009.2 | 168 | 3,243,239 | 121 | 29,037 | 1.075 | 31,214 | 9.62 | 33.3\% | 257,971 | 16.6\% | 0.04 | 14.3\% |  |  |
| 2010.1 | 162 | 3,178,048 | 96 | 18,894 | 1.066 | 20,141 | 6.34 | 23.\% | 209,804 | 6.0\% | 0.03 | 16.0\% | 8.00 | 29.0\% |
| 2010.2 | 156 | 3,277,361 | 99 | 22,796 | 1.066 | 24,301 | 7.41 | -23.0\% | 245,464 | -4.8\% | 0.03 | -19.0\% |  |  |
| 2011.1 | 150 | 3,212,746 | 96 | 22,141 | 1.083 | 23,979 | 7.46 | 17.8\% | 249,776 | 19.1\% | 0.03 | -1.1\% | 7.44 | -7.0\% |
| 2011.2 | 144 | 3,308,996 | 109 | 20,426 | 1.083 | 22,121 | 6.69 | -9.8\% | 202,948 | -17.3\% | 0.03 | 9.0\% |  |  |
| 2012.1 | 138 | 3,264,953 | 97 | 15,700 | 1.080 | 16,950 | 5.19 | -30.4\% | 174,738 | -30.0\% | 0.03 | -0.6\% | 5.94 | 20.14 |
| 2012.2 | 132 | 3,356,139 | 99 | 16,141 | 1.080 | 17,426 | 5.19 | -22.3\% | 176,023 | -13.3\% | 0.03 | -10.5\% |  |  |
| 2013.1 | 126 | 3,302,994 | 113 | 16,238 | 1.080 | 17,531 | 5.31 | 2.2\% | 155,138 | -11.2\% | 0.03 | 15.2\% | 5.25 | -11.7\% |
| 2013.2 | 120 | 3,415,973 | 106 | 18,334 | 1.080 | 19,793 | 5.79 | 11.6\% | 186,728 | 6.1\% | 0.03 | 5.2\% |  |  |
| 2014.1 | 114 | 3,350,719 | 120 | 20,470 | 1.085 | 22,215 | 6.63 | 24.9\% | 184,810 | 19.1\% | 0.04 | 4.9\% | 6.21 | 18.3\% |
| 2014.2 | 108 | 3,466,009 | 86 | 12,565 | 1.085 | 13,637 | 3.93 | -32.1\% | 158,061 | -15.4\% | 0.02 | -19.\% |  |  |
| 2015.1 | 102 | 3,410,743 | 125 | 23,137 | 1.104 | 25,536 | 7.49 | 12.9\% | 204,72 | 10.8\% | 0.04 | 1.9\% | 5.70 | -8.2\% |
| 2015.2 | 96 | 3,534,632 | 107 | 19,868 | 1.104 | 21,928 | 6.20 | 57.7\% | 204,968 | 29.7\% | 0.03 | 21.6\% |  |  |
| 2016.1 | 90 | 3,503,623 | 130 | 25,527 | 1.099 | 28,064 | 8.01 | 7.0\% | 215,811 | 5.4\% | 0.04 | 1.5\% | 7.10 | 24.7\% |
| 2016.2 | 84 | 3,621,575 | 137 | 33,229 | 1.099 | 36,532 | 10.09 | 62.6\% | 267,202 | 30.4\% | 0.04 | 24.7\% |  |  |
| 2017.1 | 78 | 3,573,543 | 140 | 27,250 | 1.099 | 29,948 | 8.38 | 4.6\% | 214,081 | -0.8\% | 0.04 | 5.5\% | 9.24 | 30.1 |
| 2017.2 | 72 | 3,799,825 | 136 | 31,799 | 1.099 | 34,947 | 9.42 | -6.6\% | 256,217 | -4.1\% | 0.04 | -2.6\% |  |  |
| 2018.1 | 66 | 3,656,516 | 130 | 28,470 | 1.104 | 31,445 | 8.60 | 2.6\% | 242,680 | 13.4\% | 0.04 | -9.5\% | 9.01 | -2.5\% |
| 2018.2 | 60 | 3,781,876 | 135 | 28,166 | 1.104 | 31,109 | 8.23 | -12.7\% | 229,737 | -10.3\% | 0.04 | -2.6\% |  |  |
| 2019.1 | 54 | 3,724,766 | 142 | 28,565 | 1.113 | 31,780 | 8.53 | -0.8\% | 224,51 | -7.5\% | 0.04 | 7.2\% | 8.38 | -7.0\% |
| 2019.2 | 48 | 3,85, 340 | 149 | 25,727 | 1.113 | 28,622 | 7.46 | -9.3\% | 192,615 | -16.2\% | 0.04 | 8.2\% |  |  |
| 2020.1 | 42 | 3,749,444 | 100 | 24,669 | 1.135 | 27,993 | 7.47 | -12.5\% | 279,237 | 24.3\% | 0.03 | -29.6\% | 7.46 | -10.9 |
| 2020.2 | 36 | 3,839,868 | 116 | 25,737 | 1.135 | 29,205 | 7.61 | 1.9\% | 252,57 | 31.1\% | 0.03 | -22.3\% |  |  |
| 2021.1 | 30 | 3,781,748 | 87 | 22,033 | ${ }^{1.136}$ | 25,020 | 6.62 | -11.4\% | 288,188 | 3.2\% | 0.02 | -14.1\% | 7.11 | -4.7\% |
| 2021.2 | 24 | 3,900,013 | 157 | 36,040 | 1.136 | 40,926 | 10.49 | 38.\% | 260,452 | 3.1\% | 0.04 | 33.8\% |  |  |
| 2022.1 | 18 | 3,884,816 | 152 | 26,588 | 1.117 | 29,704 | 7.75 | 17.1\% | 199,555 | -32.1\% | 0.04 | 72.5\% | 9.13 |  |
| 2022.2 | 12 | 3,949,539 | 190 | 35,315 | 1.117 | 39,453 | 9.99 | -4.8\% | 208,041 | -20.1\% | 0.05 | 19.2\% |  |  |
| 2023.1 | 6 | 3,895,089 | 191 | 38,558 | 1.117 | 43,077 | 11.06 | 42.8\% | 225,730 | 15.4\% | 0.05 | 23.7\% | 10.52 | 15.2\% |
| Total |  | 136,165,394 | 4,734 | 915,661 |  | 1,005,837 |  |  |  |  |  |  |  |  |



## Appendix C. Ultimate Claims and ALAE Exhibits

# Financial Services Regulatory Authority of Ontario 

Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claims and ALAE Estimate (000)
Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Reported Incurred Claims and ALAE: Development Factors |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 645,148 | 645,160 | 1.000 | 645,160 | 645,153 | 7 |
| 2004.1 | 234 | 550,542 | 550,542 | 1.000 | 550,542 | 550,546 | (3) |
| 2004.2 | 228 | 647,342 | 648,047 | 1.000 | 648,047 | 648,045 | ) |
| 2005.1 | 222 | 564,570 | 565,168 | 1.000 | 565,168 | 564,672 | 495 |
| 2005.2 | 216 | 687,413 | 689,167 | 1.000 | 689,167 | 689,165 | 2 |
| 2006.1 | 210 | 615,233 | 617,582 | 1.000 | 617,582 | 617,645 | (64) |
| 2006.2 | 204 | 783,288 | 785,479 | 1.000 | 785,479 | 785,341 | 138 |
| 2007.1 | 198 | 700,884 | 701,343 | 1.000 | 701,343 | 701,154 | 189 |
| 2007.2 | 192 | 811,188 | 812,535 | 1.000 | 812,535 | 814,029 | $(1,494)$ |
| 2008.1 | 186 | 674,766 | 677,803 | 1.000 | 677,803 | 677,443 | 359 |
| 2008.2 | 180 | 821,754 | 822,607 | 1.000 | 822,607 | 823,894 | $(1,287)$ |
| 2009.1 | 174 | 765,516 | 767,355 | 1.000 | 767,355 | 766,863 | 492 |
| 2009.2 | 168 | 972,837 | 976,253 | 1.000 | 976,253 | 976,665 | (413) |
| 2010.1 | 162 | 863,365 | 867,380 | 1.000 | 867,380 | 867,011 | 369 |
| 2010.2 | 156 | 936,072 | 939,241 | 1.000 | 939,241 | 939,246 | (5) |
| 2011.1 | 150 | 727,950 | 731,551 | 1.000 | 731,409 | 731,118 | 291 |
| 2011.2 | 144 | 849,556 | 862,590 | 1.000 | 862,306 | 862,014 | 292 |
| 2012.1 | 138 | 736,699 | 742,312 | 1.000 | 742,249 | 741,790 | 460 |
| 2012.2 | 132 | 860,491 | 878,463 | 1.000 | 878,318 | 877,267 | 1,051 |
| 2013.1 | 126 | 733,280 | 750,677 | 1.000 | 750,608 | 752,536 | $(1,928)$ |
| 2013.2 | 120 | 892,359 | 924,053 | 1.000 | 923,811 | 921,694 | 2,117 |
| 2014.1 | 114 | 727,543 | 771,374 | 1.000 | 771,418 | 770,828 | 589 |
| 2014.2 | 108 | 842,341 | 894,531 | 1.001 | 895,105 | 894,174 | 931 |
| 2015.1 | 102 | 750,678 | 820,442 | 1.000 | 820,707 | 813,758 | 6,948 |
| 2015.2 | 96 | 915,448 | 1,016,227 | 1.001 | 1,017,085 | 1,012,892 | 4,194 |
| 2016.1 | 90 | 720,793 | 820,296 | 1.002 | 822,174 | 818,548 | 3,626 |
| 2016.2 | 84 | 891,048 | 1,050,618 | 1.003 | 1,053,321 | 1,048,495 | 4,826 |
| 2017.1 | 78 | 610,535 | 787,701 | 1.004 | 790,962 | 778,238 | 12,724 |
| 2017.2 | 72 | 752,241 | 1,033,621 | 1.008 | 1,041,784 | 1,020,419 | 21,365 |
| 2018.1 | 66 | 532,438 | 800,052 | 1.013 | 810,719 | 796,617 | 14,101 |
| 2018.2 | 60 | 584,364 | 960,738 | 1.022 | 981,462 | 954,426 | 27,036 |
| 2019.1 | 54 | 386,471 | 754,141 | 1.042 | 786,160 | 770,243 | 15,917 |
| 2019.2 | 48 | 392,650 | 912,178 | 1.078 | 983,336 | 951,804 | 31,531 |
| 2020.1 | 42 | 177,806 | 510,326 | 1.126 | 574,795 | 557,094 | 17,701 |
| 2020.2 | 36 | 146,703 | 556,864 | 1.204 | 670,545 | 652,848 | 17,697 |
| 2021.1 | 30 | 68,823 | 354,508 | 1.360 | 482,063 | 473,190 | 8,873 |
| 2021.2 | 24 | 65,238 | 519,115 | 1.441 | 747,791 | 702,803 | 44,988 |
| 2022.1 | 18 | 20,084 | 335,913 | 1.668 | 560,415 | 524,955 | 35,461 |
| 2022.2 | 12 | 7,796 | 401,091 | 2.258 | 905,511 | 865,556 | 39,955 |
| 2023.1 | 6 | 1,182 | 246,871 | 3.161 | 780,420 |  |  |
| Total |  | 24,434,436 | 29,501,915 |  | 31,450,137 | 30,360,180 | 309,536 |

Financial Services Regulatory Authority of Ontario
Third Party Liability - Property Damage Only Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate (000)

Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | 7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | ed Claims and ALAE: Deve | lopment Factors |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 15,851 | 15,851 | 1.000 | 15,851 | 15,776 | 76 |
| 2004.1 | 234 | 18,003 | 18,003 | 1.000 | 18,003 | 18,003 | 0 |
| 2004.2 | 228 | 16,862 | 16,862 | 1.000 | 16,862 | 16,862 | 0 |
| 2005.1 | 222 | 17,396 | 17,396 | 1.000 | 17,396 | 17,396 | 0 |
| 2005.2 | 216 | 19,267 | 19,267 | 1.000 | 19,267 | 19,267 | 0 |
| 2006.1 | 210 | 19,000 | 19,000 | 1.000 | 19,000 | 19,000 | 0 |
| 2006.2 | 204 | 21,303 | 21,303 | 1.000 | 21,303 | 21,303 | 0 |
| 2007.1 | 198 | 21,024 | 21,024 | 1.000 | 21,024 | 21,024 | 0 |
| 2007.2 | 192 | 21,953 | 21,953 | 1.000 | 21,953 | 21,953 | 0 |
| 2008.1 | 186 | 19,038 | 19,038 | 1.000 | 19,038 | 19,038 | 0 |
| 2008.2 | 180 | 22,464 | 22,464 | 1.000 | 22,464 | 22,464 | (0) |
| 2009.1 | 174 | 21,428 | 21,428 | 1.000 | 21,428 | 21,430 | (3) |
| 2009.2 | 168 | 21,205 | 21,207 | 1.000 | 21,207 | 21,206 |  |
| 2010.1 | 162 | 21,028 | 21,028 | 1.000 | 21,028 | 21,028 | 0 |
| 2010.2 | 156 | 23,055 | 23,055 | 1.000 | 23,055 | 23,055 | 0 |
| 2011.1 | 150 | 22,080 | 22,080 | 1.000 | 22,080 | 22,080 | 0 |
| 2011.2 | 144 | 23,452 | 23,452 | 1.000 | 23,452 | 23,452 | 0 |
| 2012.1 | 138 | 22,855 | 22,865 | 1.000 | 22,865 | 22,855 | 10 |
| 2012.2 | 132 | 24,038 | 24,038 | 1.000 | 24,038 | 24,038 | 0 |
| 2013.1 | 126 | 23,378 | 23,387 | 1.000 | 23,387 | 23,387 | 0 |
| 2013.2 | 120 | 28,135 | 28,135 | 1.000 | 28,135 | 28,135 | (0) |
| 2014.1 | 114 | 23,306 | 23,309 | 1.000 | 23,309 | 23,309 | (0) |
| 2014.2 | 108 | 28,617 | 28,716 | 1.000 | 28,716 | 28,658 | 58 |
| 2015.1 | 102 | 27,668 | 27,926 | 1.000 | 27,926 | 28,067 | (141) |
| 2015.2 | 96 | 29,967 | 30,035 | 1.000 | 30,035 | 30,092 | (58) |
| 2016.1 | 90 | 29,550 | 29,821 | 1.000 | 29,821 | 29,818 | 3 |
| 2016.2 | 84 | 32,357 | 32,453 | 1.000 | 32,453 | 32,433 | 19 |
| 2017.1 | 78 | 27,986 | 28,302 | 1.000 | 28,302 | 28,138 | 164 |
| 2017.2 | 72 | 35,147 | 35,363 | 1.000 | 35,363 | 35,180 | 183 |
| 2018.1 | 66 | 33,288 | 33,675 | 1.000 | 33,675 | 33,611 | 63 |
| 2018.2 | 60 | 36,680 | 36,937 | 1.000 | 36,937 | 36,957 | (20) |
| 2019.1 | 54 | 33,885 | 34,638 | 1.000 | 34,638 | 34,700 | (62) |
| 2019.2 | 48 | 40,552 | 44,278 | 1.000 | 44,278 | 44,119 | 158 |
| 2020.1 | 42 | 25,034 | 25,700 | 1.004 | 25,790 | 25,660 | 130 |
| 2020.2 | 36 | 29,963 | 32,322 | 1.011 | 32,663 | 32,070 | 593 |
| 2021.1 | 30 | 21,587 | 24,083 | 1.034 | 24,894 | 24,211 | 683 |
| 2021.2 | 24 | 25,845 | 29,276 | 1.099 | 32,164 | 31,127 | 1,037 |
| 2022.1 | 18 | 24,016 | 28,165 | 1.208 | 34,027 | 33,441 | 587 |
| 2022.2 | 12 | 18,504 | 28,553 | 1.469 | 41,948 | 51,920 | $(9,972)$ |
| 2023.1 | , | 6,541 | 25,361 | 1.849 | 46,882 |  |  |
| Total |  | 973,308 | 1,021,748 |  | 1,066,656 | 1,026,264 | $(6,491)$ |

# Financial Services Regulatory Authority of Ontario 

Third Party Liability - Direct Compensation Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate (000)

Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | (6) <br> (4) * $(5)$ | $\begin{gathered} \text { (7) } \\ \text { Prior Report } \end{gathered}$ | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Reported Incurred Claims and ALAE: Development Factors |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE $(000)$ | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 379,774 | 379,774 | 1.000 | 379,774 | 379,774 | (0) |
| 2004.1 | 234 | 351,947 | 351,947 | 1.000 | 351,947 | 351,947 | (0) |
| 2004.2 | 228 | 365,687 | 365,687 | 1.000 | 365,687 | 365,687 | - |
| 2005.1 | 222 | 348,924 | 348,924 | 1.000 | 348,924 | 348,924 | (0) |
| 2005.2 | 216 | 389,581 | 389,581 | 1.000 | 389,581 | 389,583 | (2) |
| 2006.1 | 210 | 346,115 | 346,115 | 1.000 | 346,115 | 346,116 | (1) |
| 2006.2 | 204 | 401,306 | 401,306 | 1.000 | 401,306 | 401,306 | 0 |
| 2007.1 | 198 | 399,316 | 399,316 | 1.000 | 399,316 | 399,347 | (31) |
| 2007.2 | 192 | 425,998 | 425,998 | 1.000 | 425,998 | 425,998 | (1) |
| 2008.1 | 186 | 409,611 | 409,611 | 1.000 | 409,611 | 409,611 | 0 |
| 2008.2 | 180 | 435,711 | 435,711 | 1.000 | 435,711 | 435,710 | 1 |
| 2009.1 | 174 | 404,966 | 404,966 | 1.000 | 404,966 | 404,966 | (0) |
| 2009.2 | 168 | 424,602 | 424,603 | 1.000 | 424,603 | 424,604 | (1) |
| 2010.1 | 162 | 401,120 | 401,120 | 1.000 | 401,120 | 401,122 | (2) |
| 2010.2 | 156 | 455,151 | 455,155 | 1.000 | 455,155 | 455,154 | 1 |
| 2011.1 | 150 | 410,711 | 410,713 | 1.000 | 410,713 | 410,722 | (9) |
| 2011.2 | 144 | 432,054 | 432,066 | 1.000 | 432,066 | 432,084 | (18) |
| 2012.1 | 138 | 387,677 | 387,678 | 1.000 | 387,678 | 387,674 | 4 |
| 2012.2 | 132 | 443,326 | 443,337 | 1.000 | 443,337 | 443,339 | (2) |
| 2013.1 | 126 | 430,014 | 430,023 | 1.000 | 430,023 | 430,023 | (1) |
| 2013.2 | 120 | 509,543 | 509,560 | 1.000 | 509,560 | 509,560 | 0 |
| 2014.1 | 114 | 506,574 | 506,590 | 1.000 | 506,590 | 506,599 | (9) |
| 2014.2 | 108 | 514,715 | 514,738 | 1.000 | 514,738 | 514,739 | (1) |
| 2015.1 | 102 | 552,572 | 552,582 | 1.000 | 552,582 | 552,584 | (2) |
| 2015.2 | 96 | 585,320 | 585,342 | 1.000 | 585,342 | 585,323 | 18 |
| 2016.1 | 90 | 583,820 | 583,857 | 1.000 | 583,857 | 583,853 | 4 |
| 2016.2 | 84 | 698,456 | 698,485 | 1.000 | 698,485 | 698,486 | (1) |
| 2017.1 | 78 | 647,771 | 647,779 | 1.000 | 647,779 | 647,773 | 6 |
| 2017.2 | 72 | 800,887 | 800,949 | 1.000 | 800,949 | 800,913 | 36 |
| 2018.1 | 66 | 757,869 | 757,938 | 1.000 | 757,938 | 757,994 | (56) |
| 2018.2 | 60 | 867,824 | 868,012 | 1.000 | 868,012 | 867,956 | 56 |
| 2019.1 | 54 | 846,501 | 846,632 | 1.000 | 846,632 | 846,602 | 30 |
| 2019.2 | 48 | 923,796 | 923,892 | 1.000 | 923,892 | 923,762 | 130 |
| 2020.1 | 42 | 510,040 | 510,260 | 1.000 | 510,260 | 510,393 | (133) |
| 2020.2 | 36 | 547,957 | 548,362 | 1.000 | 548,421 | 548,427 | (6) |
| 2021.1 | 30 | 414,791 | 414,876 | 1.000 | 415,028 | 415,541 | (513) |
| 2021.2 | 24 | 704,207 | 704,915 | 1.001 | 705,532 | 707,762 | $(2,230)$ |
| 2022.1 | 18 | 752,894 | 756,412 | 1.001 | 757,442 | 753,057 | 4,384 |
| 2022.2 | 12 | 906,331 | 931,653 | 1.005 | 936,184 | 870,768 | 65,416 |
| 2023.1 | 6 | 646,744 | 887,657 | 1.060 | 941,191 |  |  |
| Total |  | 21,322,201 | 21,594,121 |  | 21,654,045 | 20,645,786 | 67,069 |

# Financial Services Regulatory Authority of Ontario 

Accident Benefits - Total Medical/Rehab Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate (000)

Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Reported Incurred Claims and ALAE: Development Factors |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 584,635 | 589,395 | 1.000 | 589,395 | 589,386 | 9 |
| 2004.1 | 234 | 466,271 | 468,915 | 1.000 | 468,915 | 469,184 | (269) |
| 2004.2 | 228 | 575,267 | 579,837 | 1.000 | 579,837 | 580,410 | (572) |
| 2005.1 | 222 | 501,522 | 504,932 | 1.000 | 504,932 | 506,123 | $(1,190)$ |
| 2005.2 | 216 | 676,366 | 681,511 | 1.000 | 681,511 | 682,521 | $(1,010)$ |
| 2006.1 | 210 | 618,048 | 621,716 | 1.000 | 621,716 | 621,735 | (19) |
| 2006.2 | 204 | 807,701 | 812,852 | 1.000 | 812,852 | 812,621 | 231 |
| 2007.1 | 198 | 778,020 | 784,314 | 1.000 | 784,314 | 783,662 | 652 |
| 2007.2 | 192 | 925,616 | 933,968 | 1.000 | 933,968 | 933,869 | 99 |
| 2008.1 | 186 | 870,793 | 879,141 | 1.000 | 879,141 | 878,428 | 713 |
| 2008.2 | 180 | 1,079,407 | 1,084,292 | 1.000 | 1,084,292 | 1,081,554 | 2,737 |
| 2009.1 | 174 | 1,152,100 | 1,158,839 | 1.000 | 1,158,932 | 1,158,773 | 159 |
| 2009.2 | 168 | 1,594,889 | 1,602,046 | 1.000 | 1,602,437 | 1,601,539 | 898 |
| 2010.1 | 162 | 1,579,560 | 1,589,852 | 1.001 | 1,590,695 | 1,590,012 | 683 |
| 2010.2 | 156 | 1,111,953 | 1,126,494 | 1.001 | 1,127,523 | 1,127,944 | (421) |
| 2011.1 | 150 | 697,973 | 712,429 | 1.001 | 713,220 | 712,916 | 305 |
| 2011.2 | 144 | 738,201 | 755,824 | 1.002 | 757,066 | 756,389 | 677 |
| 2012.1 | 138 | 661,722 | 675,712 | 1.002 | 677,182 | 674,754 | 2,428 |
| 2012.2 | 132 | 783,454 | 810,479 | 1.002 | 812,498 | 812,680 | (182) |
| 2013.1 | 126 | 719,165 | 746,139 | 1.003 | 748,026 | 748,767 | (741) |
| 2013.2 | 120 | 880,131 | 911,479 | 1.003 | 914,393 | 912,679 | 1,714 |
| 2014.1 | 114 | 739,778 | 786,464 | 1.004 | 789,628 | 788,691 | 937 |
| 2014.2 | 108 | 869,008 | 929,101 | 1.005 | 933,766 | 934,610 | (844) |
| 2015.1 | 102 | 822,550 | 875,355 | 1.002 | 877,437 | 878,736 | $(1,300)$ |
| 2015.2 | 96 | 975,725 | 1,068,884 | 1.002 | 1,070,757 | 1,068,731 | 2,026 |
| 2016.1 | 90 | 885,859 | 971,819 | 1.001 | 973,133 | 975,837 | $(2,704)$ |
| 2016.2 | 84 | 878,947 | 982,101 | 1.002 | 983,822 | 982,824 | 998 |
| 2017.1 | 78 | 710,423 | 787,507 | 1.003 | 789,960 | 786,915 | 3,045 |
| 2017.2 | 72 | 814,811 | 942,563 | 1.004 | 946,684 | 946,449 | 235 |
| 2018.1 | 66 | 652,300 | 778,637 | 1.007 | 784,117 | 781,868 | 2,249 |
| 2018.2 | 60 | 738,515 | 929,157 | 1.011 | 938,987 | 931,049 | 7,938 |
| 2019.1 | 54 | 610,246 | 808,328 | 1.027 | 829,903 | 825,958 | 3,944 |
| 2019.2 | 48 | 612,486 | 882,689 | 1.055 | 931,325 | 916,485 | 14,840 |
| 2020.1 | 42 | 312,848 | 513,024 | 1.104 | 566,629 | 559,506 | 7,122 |
| 2020.2 | 36 | 360,910 | 608,075 | 1.167 | 709,564 | 703,268 | 6,296 |
| 2021.1 | 30 | 218,777 | 398,624 | 1.276 | 508,812 | 507,381 | 1,431 |
| 2021.2 | 24 | 273,721 | 611,461 | 1.360 | 831,328 | 816,186 | 15,142 |
| 2022.1 | 18 | 163,799 | 456,275 | 1.501 | 684,805 | 669,772 | 15,033 |
| 2022.2 | 12 | 118,636 | 512,637 | 1.818 | 932,073 | 956,117 | $(24,044)$ |
| 2023.1 | 6 | 27,959 | 355,349 | 2.563 | 910,730 |  |  |
| Total |  | 28,590,092 | 32,228,217 |  | 34,036,307 | 33,066,328 | 59,249 |

# Financial Services Regulatory Authority of Ontario 

## Accident Benefits - Total Disability Income

 Private Passengers Vehicles (Excluding Farmers)
## Selected Ultimate Claims and ALAE Estimate (000)

 Data as of 06/30/23| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Reported Incurred Claims and ALAE: Development Factors |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 201,907 | 203,389 | 1.000 | 203,389 | 203,361 | 28 |
| 2004.1 | 234 | 168,869 | 169,877 | 1.000 | 169,877 | 170,110 | (233) |
| 2004.2 | 228 | 182,788 | 184,035 | 1.000 | 184,035 | 184,338 | (304) |
| 2005.1 | 222 | 168,652 | 169,344 | 1.000 | 169,344 | 169,593 | (249) |
| 2005.2 | 216 | 209,195 | 210,431 | 1.000 | 210,431 | 210,225 | 207 |
| 2006.1 | 210 | 194,197 | 194,871 | 1.000 | 194,871 | 194,839 | 32 |
| 2006.2 | 204 | 234,655 | 235,287 | 1.000 | 235,210 | 233,261 | 1,949 |
| 2007.1 | 198 | 220,844 | 222,010 | 1.002 | 222,433 | 221,927 | 506 |
| 2007.2 | 192 | 247,264 | 249,855 | 1.002 | 250,264 | 249,908 | 355 |
| 2008.1 | 186 | 221,864 | 224,336 | 1.002 | 224,706 | 223,692 | 1,014 |
| 2008.2 | 180 | 270,855 | 271,816 | 1.001 | 272,180 | 271,154 | 1,026 |
| 2009.1 | 174 | 269,308 | 271,372 | 1.001 | 271,684 | 271,105 | 580 |
| 2009.2 | 168 | 346,777 | 348,455 | 1.002 | 349,107 | 348,648 | 460 |
| 2010.1 | 162 | 332,505 | 335,439 | 1.001 | 335,933 | 334,599 | 1,334 |
| 2010.2 | 156 | 283,529 | 288,014 | 1.002 | 288,711 | 288,656 | 54 |
| 2011.1 | 150 | 199,262 | 201,458 | 1.001 | 201,753 | 201,184 | 569 |
| 2011.2 | 144 | 215,658 | 219,032 | 1.001 | 219,303 | 218,723 | 580 |
| 2012.1 | 138 | 190,536 | 193,143 | 1.000 | 193,239 | 193,000 | 240 |
| 2012.2 | 132 | 230,078 | 235,351 | 1.001 | 235,470 | 235,324 | 146 |
| 2013.1 | 126 | 205,731 | 209,404 | 1.000 | 209,336 | 209,823 | (487) |
| 2013.2 | 120 | 247,018 | 252,971 | 1.000 | 253,064 | 252,885 | 179 |
| 2014.1 | 114 | 211,346 | 220,539 | 1.001 | 220,811 | 219,888 | 922 |
| 2014.2 | 108 | 241,785 | 254,186 | 1.003 | 255,010 | 251,912 | 3,098 |
| 2015.1 | 102 | 219,620 | 233,480 | 1.000 | 233,368 | 232,883 | 485 |
| 2015.2 | 96 | 264,698 | 286,997 | 0.997 | 286,019 | 283,352 | 2,668 |
| 2016.1 | 90 | 244,425 | 263,471 | 0.995 | 262,051 | 261,478 | 573 |
| 2016.2 | 84 | 261,615 | 289,518 | 0.992 | 287,168 | 285,397 | 1,770 |
| 2017.1 | 78 | 212,912 | 237,332 | 0.988 | 234,551 | 232,812 | 1,740 |
| 2017.2 | 72 | 227,443 | 265,071 | 0.986 | 261,428 | 258,736 | 2,692 |
| 2018.1 | 66 | 196,933 | 245,077 | 0.990 | 242,657 | 240,654 | 2,003 |
| 2018.2 | 60 | 209,083 | 267,526 | 0.987 | 264,179 | 264,829 | (650) |
| 2019.1 | 54 | 175,951 | 244,901 | 0.995 | 243,716 | 243,352 | 364 |
| 2019.2 | 48 | 176,530 | 262,853 | 1.016 | 267,181 | 267,859 | (678) |
| 2020.1 | 42 | 85,966 | 141,984 | 1.047 | 148,647 | 151,150 | $(2,503)$ |
| 2020.2 | 36 | 90,408 | 154,944 | 1.113 | 172,498 | 178,503 | $(6,005)$ |
| 2021.1 | 30 | 55,609 | 104,934 | 1.260 | 132,170 | 134,940 | $(2,770)$ |
| 2021.2 | 24 | 71,257 | 154,997 | 1.328 | 205,850 | 213,977 | $(8,127)$ |
| 2022.1 | 18 | 44,227 | 119,356 | 1.445 | 172,430 | 180,596 | $(8,167)$ |
| 2022.2 | 12 | 33,908 | 135,976 | 1.686 | 229,260 | 256,421 | $(27,161)$ |
| 2023.1 | 6 | 8,461 | 85,101 | 2.802 | 238,466 |  |  |
| Total |  | 7,873,667 | 8,858,131 |  | 9,251,800 | 9,045,094 | (31,760) |

# Financial Services Regulatory Authority of Ontario 

Accident Benefits - Funeral \& Death Benefits Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate (000)

 Data as of 06/30/23

# Financial Services Regulatory Authority of Ontario 

Accident Benefits - Quebec Excess
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claims and ALAE Estimate (000) Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Factors |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 14 | 14 | 1.000 | 14 | 14 | 0 |
| 2004.1 | 234 | 179 | 179 | 1.000 | 179 | 179 | 0 |
| 2004.2 | 228 | 80 | 80 | 1.000 | 80 | 80 | 0 |
| 2005.1 | 222 | 2 | 2 | 1.000 | 2 | 2 | 0 |
| 2005.2 | 216 | 152 | 152 | 1.000 | 152 | 152 | 0 |
| 2006.1 | 210 | 0 | 0 | 1.000 | , | 0 | 0 |
| 2006.2 | 204 | 36 | 36 | 1.000 | 36 | 36 | 0 |
| 2007.1 | 198 | 45 | 45 | 1.000 | 45 | 45 | 0 |
| 2007.2 | 192 | 154 | 154 | 1.000 | 154 | 154 | 0 |
| 2008.1 | 186 | 87 | 226 | 1.000 | 226 | 86 | 139 |
| 2008.2 | 180 | 605 | 859 | 1.000 | 859 | 363 | 496 |
| 2009.1 | 174 | 215 | 215 | 1.000 | 215 | 215 | 0 |
| 2009.2 | 168 | 249 | 249 | 1.000 | 249 | 249 | 0 |
| 2010.1 | 162 | 38 | 38 | 1.000 | 38 | 38 | 0 |
| 2010.2 | 156 | 7 | 7 | 1.000 | 7 | 7 | 0 |
| 2011.1 | 150 | 64 | 64 | 1.000 | 64 | 64 | 0 |
| 2011.2 | 144 | 31 | 31 | 1.000 | 31 | 31 | 0 |
| 2012.1 | 138 | 12 | 12 | 1.000 | 12 | 12 | 0 |
| 2012.2 | 132 | 24 | 24 | 1.000 | 24 | 24 | 0 |
| 2013.1 | 126 | 0 | 0 | 1.000 | 0 | 50 | (50) |
| 2013.2 | 120 | 23 | 23 | 1.000 | 23 | 23 | 0 |
| 2014.1 | 114 | 1 | 1 | 1.000 | 1 | 1 | 0 |
| 2014.2 | 108 | 840 | 840 | 1.000 | 840 | 840 | 0 |
| 2015.1 | 102 | 65 | 65 | 1.000 | 65 | 65 | 0 |
| 2015.2 | 96 | 41 | 41 | 1.000 | 41 | 41 | 0 |
| 2016.1 | 90 | 2 | 2 | 1.000 | 2 | 2 | (0) |
| 2016.2 | 84 | 22 | 22 | 1.000 | 22 | 23 | (1) |
| 2017.1 | 78 | 22 | 22 | 0.990 | 22 | 25 | (3) |
| 2017.2 | 72 | 37 | 37 | 0.978 | 36 | 41 | (5) |
| 2018.1 | 66 | 30 | 30 | 0.959 | 29 | 33 | (4) |
| 2018.2 | 60 | 52 | 52 | 0.941 | 49 | 55 | (6) |
| 2019.1 | 54 | 49 | 83 | 0.927 | 77 | 42 | 35 |
| 2019.2 | 48 | 15 | 15 | 0.889 | 13 | 16 | (3) |
| 2020.1 | 42 | 41 | 41 | 0.982 | 40 | 184 | (143) |
| 2020.2 | 36 | 64 | 64 | 0.970 | 62 | 34 | 29 |
| 2021.1 | 30 | 4 | 4 | 1.102 | 4 | 5 | (1) |
| 2021.2 | 24 | 2 | 2 | 1.158 | 3 | 4 | (1) |
| 2022.1 | 18 | 0 | 65 | 1.262 | 82 | 50 | 32 |
| 2022.2 | 12 | 198 | 278 | 1.230 | 342 | 184 | 158 |
| 2023.1 | 6 | 0 | 139 | 1.418 | 197 |  |  |
| Total |  | 3,506 | 4,216 |  | 4,340 | 3,472 | 671 |

# Financial Services Regulatory Authority of Ontario 

Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claims and ALAE Estimate (000) Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | 7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | ed Claims and ALAE: Deve | lopment Factors |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 301,810 | 301,812 | 1.000 | 301,812 | 301,813 | (0) |
| 2004.1 | 234 | 286,031 | 286,031 | 1.000 | 286,031 | 286,031 | (0) |
| 2004.2 | 228 | 284,738 | 284,738 | 1.000 | 284,738 | 284,738 | 0 |
| 2005.1 | 222 | 283,784 | 283,784 | 1.000 | 283,784 | 283,783 | 0 |
| 2005.2 | 216 | 308,756 | 308,756 | 1.000 | 308,756 | 308,758 | (1) |
| 2006.1 | 210 | 277,935 | 277,935 | 1.000 | 277,935 | 277,935 | 0 |
| 2006.2 | 204 | 310,329 | 310,330 | 1.000 | 310,330 | 310,330 | (0) |
| 2007.1 | 198 | 334,626 | 334,621 | 1.000 | 334,621 | 334,636 | (15) |
| 2007.2 | 192 | 333,821 | 333,822 | 1.000 | 333,822 | 333,822 | 0 |
| 2008.1 | 186 | 327,225 | 327,225 | 1.000 | 327,225 | 327,225 | (0) |
| 2008.2 | 180 | 341,150 | 341,150 | 1.000 | 341,150 | 341,150 | (1) |
| 2009.1 | 174 | 311,854 | 311,855 | 1.000 | 311,855 | 311,855 | 0 |
| 2009.2 | 168 | 307,092 | 307,096 | 1.000 | 307,096 | 307,076 | 19 |
| 2010.1 | 162 | 294,454 | 294,459 | 1.000 | 294,459 | 294,462 | (3) |
| 2010.2 | 156 | 328,997 | 328,996 | 1.000 | 328,996 | 329,000 | (3) |
| 2011.1 | 150 | 321,647 | 321,644 | 1.000 | 321,644 | 321,648 | (4) |
| 2011.2 | 144 | 322,376 | 322,377 | 1.000 | 322,377 | 322,379 | (2) |
| 2012.1 | 138 | 302,096 | 302,098 | 1.000 | 302,098 | 302,098 | 0 |
| 2012.2 | 132 | 332,190 | 332,192 | 1.000 | 332,192 | 332,190 | 2 |
| 2013.1 | 126 | 331,106 | 331,127 | 1.000 | 331,127 | 331,113 | 13 |
| 2013.2 | 120 | 381,232 | 381,239 | 1.000 | 381,239 | 381,241 | (2) |
| 2014.1 | 114 | 389,067 | 389,080 | 1.000 | 389,080 | 389,079 | 2 |
| 2014.2 | 108 | 380,390 | 380,387 | 1.000 | 380,387 | 380,394 | (7) |
| 2015.1 | 102 | 410,858 | 410,896 | 1.000 | 410,896 | 410,914 | (18) |
| 2015.2 | 96 | 409,716 | 409,758 | 1.000 | 409,758 | 409,773 | (15) |
| 2016.1 | 90 | 443,239 | 443,277 | 1.000 | 443,277 | 443,287 | (10) |
| 2016.2 | 84 | 508,677 | 508,698 | 1.000 | 508,698 | 508,689 | 9 |
| 2017.1 | 78 | 477,715 | 477,840 | 1.000 | 477,840 | 477,826 | 14 |
| 2017.2 | 72 | 579,899 | 579,905 | 1.000 | 579,905 | 579,827 | 78 |
| 2018.1 | 66 | 571,229 | 571,256 | 1.000 | 571,256 | 571,335 | (80) |
| 2018.2 | 60 | 628,970 | 629,053 | 1.000 | 629,053 | 628,999 | 55 |
| 2019.1 | 54 | 635,601 | 635,709 | 1.000 | 635,741 | 635,905 | (164) |
| 2019.2 | 48 | 671,458 | 671,465 | 1.000 | 671,524 | 671,437 | 87 |
| 2020.1 | 42 | 415,660 | 415,823 | 1.000 | 415,913 | 415,425 | 487 |
| 2020.2 | 36 | 421,007 | 421,456 | 1.000 | 421,654 | 421,478 | 177 |
| 2021.1 | 30 | 317,864 | 317,904 | 1.001 | 318,117 | 319,148 | $(1,032)$ |
| 2021.2 | 24 | 525,868 | 526,585 | 1.001 | 527,038 | 530,074 | $(3,036)$ |
| 2022.1 | 18 | 595,400 | 598,528 | 1.000 | 598,274 | 600,355 | $(2,081)$ |
| 2022.2 | 12 | 711,042 | 729,842 | 1.000 | 730,063 | 701,338 | 28,725 |
| 2023.1 | , | 550,948 | 731,669 | 1.010 | 739,332 |  |  |
| Total |  | 16,267,860 | 16,472,420 |  | 16,481,095 | 15,718,569 | 23,193 |

# Financial Services Regulatory Authority of Ontario 

Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claims and ALAE Estimate (000) Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | $\begin{gathered} \text { (7) } \\ \text { Prior Report } \end{gathered}$ | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred Claims and ALAE: Development Factors |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 172,266 | 172,266 | 1.000 | 172,266 | 172,266 | 0 |
| 2004.1 | 234 | 132,935 | 132,935 | 1.000 | 132,935 | 132,935 | 0 |
| 2004.2 | 228 | 140,537 | 140,537 | 1.000 | 140,537 | 140,537 | 0 |
| 2005.1 | 222 | 121,791 | 121,791 | 1.000 | 121,791 | 121,791 | (0) |
| 2005.2 | 216 | 165,203 | 165,203 | 1.000 | 165,203 | 165,203 | - |
| 2006.1 | 210 | 124,469 | 124,469 | 1.000 | 124,469 | 124,469 | 0 |
| 2006.2 | 204 | 158,081 | 158,082 | 1.000 | 158,082 | 158,082 | 0 |
| 2007.1 | 198 | 136,324 | 136,324 | 1.000 | 136,324 | 136,324 | 0 |
| 2007.2 | 192 | 153,671 | 153,671 | 1.000 | 153,671 | 153,671 | 0 |
| 2008.1 | 186 | 185,651 | 185,651 | 1.000 | 185,651 | 185,651 | 0 |
| 2008.2 | 180 | 147,679 | 147,678 | 1.000 | 147,678 | 147,680 | (2) |
| 2009.1 | 174 | 163,400 | 163,401 | 1.000 | 163,401 | 163,401 | (2) |
| 2009.2 | 168 | 147,426 | 147,426 | 1.000 | 147,426 | 147,426 | 0 |
| 2010.1 | 162 | 112,496 | 112,497 | 1.000 | 112,497 | 112,497 | 0 |
| 2010.2 | 156 | 130,754 | 130,754 | 1.000 | 130,754 | 130,754 | 0 |
| 2011.1 | 150 | 152,127 | 152,127 | 1.000 | 152,127 | 152,127 | 0 |
| 2011.2 | 144 | 144,591 | 144,596 | 1.000 | 144,596 | 144,588 | 8 |
| 2012.1 | 138 | 116,127 | 116,132 | 1.000 | 116,132 | 116,133 | (1) |
| 2012.2 | 132 | 176,855 | 176,852 | 1.000 | 176,852 | 176,852 | (0) |
| 2013.1 | 126 | 116,699 | 116,816 | 1.000 | 116,816 | 116,817 | (1) |
| 2013.2 | 120 | 188,947 | 188,951 | 1.000 | 188,951 | 188,952 | (1) |
| 2014.1 | 114 | 132,994 | 133,012 | 1.000 | 133,012 | 133,012 | 0 |
| 2014.2 | 108 | 153,358 | 153,356 | 1.000 | 153,356 | 153,369 | (12) |
| 2015.1 | 102 | 130,712 | 130,710 | 1.000 | 130,710 | 130,708 | 2 |
| 2015.2 | 96 | 164,916 | 164,919 | 1.000 | 164,919 | 164,933 | (14) |
| 2016.1 | 90 | 151,329 | 151,329 | 1.000 | 151,329 | 151,341 | (12) |
| 2016.2 | 84 | 189,938 | 190,015 | 1.000 | 190,015 | 189,968 | 48 |
| 2017.1 | 78 | 158,254 | 158,269 | 1.000 | 158,269 | 158,265 | 崖 |
| 2017.2 | 72 | 197,319 | 197,448 | 1.000 | 197,448 | 197,485 | (37) |
| 2018.1 | 66 | 207,275 | 207,320 | 1.000 | 207,320 | 207,314 | 5 |
| 2018.2 | 60 | 246,191 | 246,300 | 1.000 | 246,300 | 246,299 | 1 |
| 2019.1 | 54 | 206,611 | 206,701 | 1.000 | 206,701 | 206,810 | (109) |
| 2019.2 | 48 | 251,073 | 251,300 | 1.000 | 251,300 | 251,342 | (42) |
| 2020.1 | 42 | 196,758 | 197,347 | 1.000 | 197,347 | 197,063 | 284 |
| 2020.2 | 36 | 259,836 | 260,760 | 1.000 | 260,760 | 260,850 | (91) |
| 2021.1 | 30 | 214,972 | 215,312 | 1.000 | 215,312 | 215,604 | (292) |
| 2021.2 | 24 | 367,268 | 369,508 | 1.000 | 369,508 | 369,024 | 483 |
| 2022.1 | 18 | 425,466 | 427,984 | 1.000 | 427,984 | 426,321 | 1,662 |
| 2022.2 | 12 | 528,708 | 537,039 | 1.002 | 538,130 | 500,233 | 37,897 |
| 2023.1 | , | 433,865 | 532,113 | 1.115 | 593,552 |  |  |
| Total |  | 7,704,873 | 7,818,899 |  | 7,881,430 | 7,248,098 | 39,779 |

## Financial Services Regulatory Authority of Ontario

All Perils
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claims and ALAE Estimate (000) Data as of 06/30/23



# Financial Services Regulatory Authority of Ontario 

## Comprehensive, All Perils, \& Specified Perils - Theft

Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claims and ALAE Estimate (000)

 Data as of 06/30/23

# Financial Services Regulatory Authority of Ontario 

Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claims and ALAE Estimate (000) Data as of 06/30/23

| (1) | (2) | (3) | (4) (5) |  | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Reported Incurred | d Claims and ALAE: Deve | lopment Factors |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 36,287 | 36,287 | 1.000 | 36,287 | 36,290 | (3) |
| 2004.1 | 234 | 31,016 | 31,016 | 1.000 | 31,016 | 31,018 | (2) |
| 2004.2 | 228 | 36,575 | 36,575 | 1.000 | 36,575 | 36,579 | (5) |
| 2005.1 | 222 | 29,929 | 29,929 | 1.000 | 29,929 | 29,931 | (2) |
| 2005.2 | 216 | 34,126 | 34,127 | 1.000 | 34,127 | 34,132 | (5) |
| 2006.1 | 210 | 29,287 | 29,287 | 1.000 | 29,287 | 29,285 | 1 |
| 2006.2 | 204 | 44,548 | 44,555 | 1.000 | 44,555 | 44,557 | (1) |
| 2007.1 | 198 | 35,581 | 35,582 | 1.000 | 35,582 | 35,582 | (0) |
| 2007.2 | 192 | 42,002 | 42,518 | 1.000 | 42,518 | 42,540 | (22) |
| 2008.1 | 186 | 41,550 | 41,593 | 1.000 | 41,593 | 41,847 | (254) |
| 2008.2 | 180 | 52,234 | 52,241 | 1.000 | 52,241 | 52,249 | (8) |
| 2009.1 | 174 | 43,337 | 43,338 | 1.000 | 43,338 | 43,352 | (14) |
| 2009.2 | 168 | 56,079 | 56,081 | 1.000 | 56,081 | 56,091 | (10) |
| 2010.1 | 162 | 47,862 | 48,002 | 1.000 | 48,002 | 47,932 | 70 |
| 2010.2 | 156 | 53,520 | 53,792 | 1.000 | 53,792 | 53,665 | 127 |
| 2011.1 | 150 | 45,547 | 45,657 | 0.999 | 45,612 | 45,585 | 27 |
| 2011.2 | 144 | 49,065 | 49,125 | 0.999 | 49,052 | 48,954 | 99 |
| 2012.1 | 138 | 31,224 | 31,679 | 0.997 | 31,579 | 31,759 | (180) |
| 2012.2 | 132 | 34,926 | 35,672 | 0.995 | 35,498 | 35,335 | 163 |
| 2013.1 | 126 | 32,658 | 33,083 | 0.992 | 32,804 | 32,765 | 39 |
| 2013.2 | 120 | 38,977 | 40,989 | 0.990 | 40,576 | 40,455 | 120 |
| 2014.1 | 114 | 31,857 | 33,624 | 0.987 | 33,187 | 33,007 | 180 |
| 2014.2 | 108 | 37,699 | 40,053 | 0.980 | 39,251 | 39,582 | (331) |
| 2015.1 | 102 | 28,134 | 31,247 | 0.980 | 30,615 | 30,682 | (68) |
| 2015.2 | 96 | 28,689 | 35,617 | 0.979 | 34,862 | 33,365 | 1,498 |
| 2016.1 | 90 | 29,644 | 34,722 | 0.967 | 33,586 | 32,968 | 619 |
| 2016.2 | 84 | 30,917 | 40,286 | 0.958 | 38,577 | 38,436 | 140 |
| 2017.1 | 78 | 22,620 | 29,984 | 0.957 | 28,707 | 28,776 | (70) |
| 2017.2 | 72 | 25,795 | 41,622 | 0.950 | 39,536 | 38,448 | 1,089 |
| 2018.1 | 66 | 21,342 | 38,744 | 0.937 | 36,302 | 35,027 | 1,276 |
| 2018.2 | 60 | 19,561 | 44,264 | 0.925 | 40,946 | 37,362 | 3,584 |
| 2019.1 | 54 | 19,716 | 40,159 | 0.932 | 37,417 | 33,859 | 3,558 |
| 2019.2 | 48 | 13,633 | 37,431 | 0.921 | 34,467 | 31,187 | 3,280 |
| 2020.1 | 42 | 7,917 | 27,719 | 0.943 | 26,147 | 23,599 | 2,548 |
| 2020.2 | 36 | 13,217 | 37,062 | 0.960 | 35,569 | 36,056 | (486) |
| 2021.1 | 30 | 5,674 | 22,956 | 1.032 | 23,681 | 22,457 | 1,224 |
| 2021.2 | 24 | 8,200 | 30,131 | 1.385 | 41,738 | 39,502 | 2,236 |
| 2022.1 | 18 | 6,753 | 23,399 | 1.743 | 40,781 | 37,248 | 3,533 |
| 2022.2 | 12 | 7,816 | 20,769 | 2.269 | 47,131 | 41,134 | 5,998 |
| 2023.1 | 6 | 5,302 | 14,692 | 3.401 | 49,966 |  |  |
| Total |  | 1,210,817 | 1,475,608 |  | 1,542,511 | 1,462,598 | 29,947 |


| Underinsured Motorist <br> Private Passengers Vehicles (Excluding Farmers) |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Selected Ultimate Claims and ALAE Estimate (000) Data as of 06/30/23 |  |  |  |  |  |  |  |
| (1) | (2) | (3) | (4) | (5) | $\begin{gathered} (6) \\ (4) *(5) \end{gathered}$ | (7) Prior Report | (8) |
| Reported Incurred Claims and ALAE: Development Factors |  |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Paid Claims and ALAE <br> (000) | Reported Incurred Claims and ALAE (000) | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claims and ALAE Estimate (000) | Prior | Difference |
| 2003.2 | 240 | 14,105 | 14,105 | 1.000 | 14,105 | 14,105 | 0 |
| 2004.1 | 234 | 14,002 | 14,002 | 1.000 | 14,002 | 14,002 | 0 |
| 2004.2 | 228 | 19,215 | 19,215 | 1.000 | 19,215 | 19,257 | (42) |
| 2005.1 | 222 | 19,043 | 19,043 | 1.000 | 19,043 | 19,043 | 0 |
| 2005.2 | 216 | 17,405 | 17,405 | 1.000 | 17,405 | 17,405 | 0 |
| 2006.1 | 210 | 14,078 | 14,078 | 1.000 | 14,078 | 14,078 | 0 |
| 2006.2 | 204 | 25,201 | 25,201 | 1.000 | 25,201 | 25,201 | 0 |
| 2007.1 | 198 | 18,715 | 18,715 | 1.000 | 18,715 | 18,715 | 0 |
| 2007.2 | 192 | 25,143 | 25,143 | 1.000 | 25,143 | 25,141 | 2 |
| 2008.1 | 186 | 18,602 | 18,643 | 1.000 | 18,643 | 19,013 | (370) |
| 2008.2 | 180 | 21,589 | 21,589 | 1.000 | 21,589 | 21,647 | (58) |
| 2009.1 | 174 | 14,938 | 15,092 | 1.001 | 15,103 | 15,096 | 6 |
| 2009.2 | 168 | 27,843 | 29,048 | 1.000 | 29,037 | 29,067 | (31) |
| 2010.1 | 162 | 18,880 | 18,887 | 1.000 | 18,894 | 18,935 | (41) |
| 2010.2 | 156 | 20,704 | 22,747 | 1.002 | 22,796 | 23,134 | (337) |
| 2011.1 | 150 | 21,837 | 22,101 | 1.002 | 22,141 | 22,073 | 68 |
| 2011.2 | 144 | 20,459 | 20,486 | 0.997 | 20,426 | 20,572 | (146) |
| 2012.1 | 138 | 15,381 | 15,799 | 0.994 | 15,700 | 15,876 | (176) |
| 2012.2 | 132 | 14,747 | 16,265 | 0.992 | 16,141 | 16,217 | (75) |
| 2013.1 | 126 | 16,051 | 16,346 | 0.993 | 16,238 | 16,383 | (145) |
| 2013.2 | 120 | 17,144 | 18,529 | 0.989 | 18,334 | 18,577 | (244) |
| 2014.1 | 114 | 19,515 | 20,695 | 0.989 | 20,470 | 20,406 | 64 |
| 2014.2 | 108 | 11,020 | 12,827 | 0.980 | 12,565 | 12,694 | (128) |
| 2015.1 | 102 | 19,637 | 23,630 | 0.979 | 23,137 | 22,890 | 247 |
| 2015.2 | 96 | 17,035 | 20,407 | 0.974 | 19,868 | 19,031 | 837 |
| 2016.1 | 90 | 20,164 | 26,339 | 0.969 | 25,527 | 25,209 | 318 |
| 2016.2 | 84 | 23,289 | 34,408 | 0.966 | 33,229 | 31,793 | 1,436 |
| 2017.1 | 78 | 18,655 | 28,130 | 0.969 | 27,250 | 26,423 | 827 |
| 2017.2 | 72 | 18,178 | 32,924 | 0.966 | 31,799 | 31,633 | 166 |
| 2018.1 | 66 | 14,335 | 29,443 | 0.967 | 28,470 | 27,228 | 1,242 |
| 2018.2 | 60 | 10,968 | 29,164 | 0.966 | 28,166 | 28,109 | 57 |
| 2019.1 | 54 | 10,641 | 29,708 | 0.962 | 28,565 | 29,100 | (535) |
| 2019.2 | 48 | 5,781 | 26,358 | 0.976 | 25,727 | 25,119 | 608 |
| 2020.1 | 42 | 3,576 | 24,930 | 0.990 | 24,669 | 23,840 | 829 |
| 2020.2 | 36 | 3,681 | 25,613 | 1.005 | 25,737 | 26,742 | $(1,005)$ |
| 2021.1 | 30 | 843 | 20,341 | 1.083 | 22,033 | 19,550 | 2,483 |
| 2021.2 | 24 | 3,610 | 25,367 | 1.421 | 36,040 | 33,370 | 2,670 |
| 2022.1 | 18 | 462 | 15,454 | 1.720 | 26,588 | 21,587 | 5,001 |
| 2022.2 | 12 | 445 | 16,176 | 2.183 | 35,315 | 38,343 | $(3,028)$ |
| 2023.1 | 6 | 331 | 8,330 | 4.629 | 38,558 |  |  |
| Total |  | 597,248 | 852,684 |  | 915,661 | 866,603 | 10,500 |

## Appendix D. Ultimate Claim Count Exhibits

Financial Services Regulatory Authority of Ontario
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claim Counts

Data as of 06/30/23

| (1) | (2) | (3) | (4) $\quad$(3) <br> $(3)$ <br> (4) |  | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Factors |  |  |  |  |
| ccident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 5,448 | 1.000 | 5,448 | 5,448 | 0 |
| 2004.1 | 234 | 4,016 | 1.000 | 4,016 | 4,016 | 0 |
| 2004.2 | 228 | 4,538 | 1.000 | 4,538 | 4,538 | 0 |
| 2005.1 | 222 | 3,849 | 1.000 | 3,849 | 3,849 | 0 |
| 2005.2 | 216 | 4,623 | 1.000 | 4,623 | 4,623 |  |
| 2006.1 | 210 | 4,361 | 1.000 | 4,361 | 4,361 | - |
| 2006.2 | 204 | 5,139 | 1.000 | 5,139 | 5,139 | 0 |
| 2007.1 | 198 | 5,016 | 1.000 | 5,016 | 5,016 | (1) |
| 2007.2 | 192 | 5,750 | 1.000 | 5,750 | 5,751 | (1) |
| 2008.1 | 186 | 4,947 | 1.000 | 4,947 | 4,949 | (2) |
| 2008.2 | 180 | 6,090 | 1.000 | 6,090 | 6,090 | 0 |
| 2009.1 | 174 | 6,049 | 1.000 | 6,049 | 6,052 | (3) |
| 2009.2 | 168 | 7,786 | 1.000 | 7,786 | 7,788 | (2) |
| 2010.1 | 162 | 7,636 | 1.000 | 7,636 | 7,636 | 0 |
| 2010.2 | 156 | 8,073 | 1.000 | 8,073 | 8,076 | (3) |
| 2011.1 | 150 | 6,233 | 1.000 | 6,233 | 6,235 | (2) |
| 2011.2 | 144 | 6,914 | 1.000 | 6,914 | 6,917 | (3) |
| 2012.1 | 138 | 5,891 | 1.000 | 5,891 | 5,895 | (4) |
| 2012.2 | 132 | 6,790 | 1.000 | 6,790 | 6,796 | (6) |
| 2013.1 | 126 | 6,290 | 1.000 | 6,290 | 6,309 | (19) |
| 2013.2 | 120 | 7,871 | 1.000 | 7,871 | 7,871 | (0) |
| 2014.1 | 114 | 6,641 | 0.999 | 6,633 | 6,644 | (11) |
| 2014.2 | 108 | 7,547 | 0.997 | 7,526 | 7,541 | (16) |
| 2015.1 | 102 | 6,910 | 0.995 | 6,873 | 6,894 | (21) |
| 2015.2 | 96 | 7,909 | 0.991 | 7,842 | 7,847 | (5) |
| 2016.1 | 90 | 6,804 | 0.988 | 6,720 | 6,749 | (29) |
| 2016.2 | 84 | 7,987 | 0.982 | 7,840 | 7,858 | (19) |
| 2017.1 | 78 | 6,408 | 0.976 | 6,253 | 6,290 | (37) |
| 2017.2 | 72 | 7,540 | 0.968 | 7,295 | 7,293 | 2 |
| 2018.1 | 66 | 6,231 | 0.957 | 5,962 | 5,986 | (23) |
| 2018.2 | 60 | 7,286 | 0.944 | 6,878 | 6,900 | (22) |
| 2019.1 | 54 | 6,223 | 0.929 | 5,782 | 5,771 | 11 |
| 2019.2 | 48 | 7,655 | 0.915 | 7,003 | 6,997 | 6 |
| 2020.1 | 42 | 4,024 | 0.898 | 3,613 | 3,593 | 20 |
| 2020.2 | 36 | 5,185 | 0.883 | 4,581 | 4,606 | (25) |
| 2021.1 | 30 | 3,748 | 0.884 | 3,314 | 3,320 | (6) |
| 2021.2 | 24 | 5,268 | 0.996 | 5,247 | 5,087 | 160 |
| 2022.1 | 18 | 4,202 | 1.037 | 4,359 | 4,278 | 82 |
| 2022.2 | 12 | 6,286 | 0.946 | 5,948 | 5,319 | 629 |
| 2023.1 | 6 | 6,833 | 0.766 | 5,232 |  |  |
| Total |  | 243,997 |  | 238,209 | 232,326 | 651 |

## Financial Services Regulatory Authority of Ontario

Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of $06 / 30 / 23$
(1)

Accident Semester
(3)
(4)
${ }_{(3) *}{ }^{(5)}$
(6)

Prior Repor

Maturity (in
Months)
Reported Claim
GISA Selected Age-to
Ultimate Selected Ultimate Development Factors Claim Counts

| 2003.2 | 240 | 4,504 | 1.000 | 4,504 | 4,504 | 0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004.1 | 234 | 4,359 | 1.000 | 4,359 | 4,359 | 0 |
| 2004.2 | 228 | 4,366 | 1.000 | 4,366 | 4,366 | 0 |
| 2005.1 | 222 | 4,406 | 1.000 | 4,406 | 4,406 | 0 |
| 2005.2 | 216 | 4,789 | 1.000 | 4,789 | 4,789 | 0 |
| 2006.1 | 210 | 4,403 | 1.000 | 4,403 | 4,403 | 0 |
| 2006.2 | 204 | 4,985 | 1.000 | 4,985 | 4,985 | 0 |
| 2007.1 | 198 | 5,090 | 1.000 | 5,090 | 5,090 | 0 |
| 2007.2 | 192 | 5,121 | 1.000 | 5,121 | 5,121 | 0 |
| 2008.1 | 186 | 4,814 | 1.000 | 4,814 | 4,814 | 0 |
| 2008.2 | 180 | 5,082 | 1.000 | 5,082 | 5,082 | 0 |
| 2009.1 | 174 | 4,734 | 1.000 | 4,734 | 4,735 | (1) |
| 2009.2 | 168 | 4,763 | 1.000 | 4,763 | 4,763 | 0 |
| 2010.1 | 162 | 4,510 | 1.000 | 4,510 | 4,510 | 0 |
| 2010.2 | 156 | 5,016 | 1.000 | 5,016 | 5,016 | 0 |
| 2011.1 | 150 | 4,707 | 1.000 | 4,707 | 4,707 | 0 |
| 2011.2 | 144 | 4,945 | 1.000 | 4,945 | 4,945 | 0 |
| 2012.1 | 138 | 4,970 | 1.000 | 4,970 | 4,969 | 1 |
| 2012.2 | 132 | 4,916 | 1.000 | 4,916 | 4,916 | 0 |
| 2013.1 | 126 | 4,808 | 1.000 | 4,808 | 4,808 | 0 |
| 2013.2 | 120 | 5,168 | 1.000 | 5,168 | 5,168 | 0 |
| 2014.1 | 114 | 4,690 | 1.000 | 4,690 | 4,690 | 0 |
| 2014.2 | 108 | 4,832 | 1.000 | 4,832 | 4,831 | 1 |
| 2015.1 | 102 | 4,644 | 1.000 | 4,644 | 4,644 | 0 |
| 2015.2 | 96 | 4,573 | 1.000 | 4,573 | 4,572 | 1 |
| 2016.1 | 90 | 4,581 | 1.000 | 4,581 | 4,581 | 0 |
| 2016.2 | 84 | 4,933 | 1.000 | 4,933 | 4,932 | 1 |
| 2017.1 | 78 | 4,431 | 1.000 | 4,431 | 4,429 | 2 |
| 2017.2 | 72 | 5,182 | 1.000 | 5,182 | 5,182 | 0 |
| 2018.1 | 66 | 4,591 | 1.000 | 4,591 | 4,592 | (1) |
| 2018.2 | 60 | 4,754 | 1.000 | 4,754 | 4,750 | 4 |
| 2019.1 | 54 | 4,458 | 1.000 | 4,458 | 4,458 | 0 |
| 2019.2 | 48 | 4,857 | 1.000 | 4,857 | 4,857 | 0 |
| 2020.1 | 42 | 3,235 | 1.000 | 3,235 | 3,236 | (1) |
| 2020.2 | 36 | 3,381 | 1.001 | 3,385 | 3,387 | (2) |
| 2021.1 | 30 | 2,588 | 1.004 | 2,598 | 2,550 | 48 |
| 2021.2 | 24 | 3,537 | 1.028 | 3,635 | 3,619 | 17 |
| 2022.1 | 18 | 3,246 | 1.084 | 3,520 | 3,894 | (374) |
| 2022.2 | 12 | 3,528 | 1.178 | 4,156 | 5,509 | $(1,353)$ |
| 2023.1 | 6 | 3,988 | 1.301 | 5,189 |  |  |
| Total |  | 180,485 |  | 182,701 | 179,168 | $(1,657)$ |


| Financial Services Regulatory Authority of Ontario |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Third Party Liability - Direct Compensation |  |  |  |  |  |  |
| Private Passengers Vehicles (Excluding Farmers) |  |  |  |  |  |  |
| Selected Ultimate Claim Counts Data as of 06/30/23 |  |  |  |  |  |  |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|  |  |  |  | (3)* 4 ) | Prior Report |  |
| Reported Claim Counts: Development Factors |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 89,714 | 1.000 | 89,714 | 89,714 | 0 |
| 2004.1 | 234 | 87,336 | 1.000 | 87,336 | 87,336 | 0 |
| 2004.2 | 228 | 89,362 | 1.000 | 89,362 | 89,362 | 0 |
| 2005.1 | 222 | 87,538 | 1.000 | 87,538 | 87,538 | 0 |
| 2005.2 | 216 | 92,094 | 1.000 | 92,094 | 92,094 | 0 |
| 2006.1 | 210 | 84,131 | 1.000 | 84,131 | 84,131 | 0 |
| 2006.2 | 204 | 93,769 | 1.000 | 93,769 | 93,769 | 0 |
| 2007.1 | 198 | 93,929 | 1.000 | 93,929 | 93,929 | 0 |
| 2007.2 | 192 | 95,976 | 1.000 | 95,976 | 95,976 | 0 |
| 2008.1 | 186 | 97,785 | 1.000 | 97,785 | 97,785 | 0 |
| 2008.2 | 180 | 99,607 | 1.000 | 99,607 | 99,607 | 0 |
| 2009.1 | 174 | 97,882 | 1.000 | 97,882 | 97,882 | 0 |
| 2009.2 | 168 | 97,097 | 1.000 | 97,097 | 97,097 | 0 |
| 2010.1 | 162 | 95,795 | 1.000 | 95,795 | 95,795 | 0 |
| 2010.2 | 156 | 103,172 | 1.000 | 103,172 | 103,171 | 1 |
| 2011.1 | 150 | 95,919 | 1.000 | 95,919 | 95,920 | (1) |
| 2011.2 | 144 | 97,830 | 1.000 | 97,830 | 97,831 | (1) |
| 2012.1 | 138 | 91,080 | 1.000 | 91,080 | 91,080 | 0 |
| 2012.2 | 132 | 99,474 | 1.000 | 99,474 | 99,476 | (2) |
| 2013.1 | 126 | 96,929 | 1.000 | 96,929 | 96,931 | (2) |
| 2013.2 | 120 | 108,152 | 1.000 | 108,152 | 108,152 | 0 |
| 2014.1 | 114 | 109,862 | 1.000 | 109,862 | 109,862 | 0 |
| 2014.2 | 108 | 106,833 | 1.000 | 106,833 | 106,833 | 0 |
| 2015.1 | 102 | 114,076 | 1.000 | 114,076 | 114,076 | 0 |
| 2015.2 | 96 | 113,356 | 1.000 | 113,356 | 113,358 | (2) |
| 2016.1 | 90 | 112,469 | 1.000 | 112,469 | 112,469 | 0 |
| 2016.2 | 84 | 126,000 | 1.000 | 126,000 | 125,999 | 1 |
| 2017.1 | 78 | 116,820 | 1.000 | 116,820 | 116,828 | (8) |
| 2017.2 | 72 | 133,984 | 1.000 | 133,984 | 133,983 | 1 |
| 2018.1 | 66 | 125,916 | 1.000 | 125,916 | 125,925 | (9) |
| 2018.2 | 60 | 134,519 | 1.000 | 134,519 | 134,516 | 3 |
| 2019.1 | 54 | 132,241 | 1.000 | 132,241 | 132,250 | (9) |
| 2019.2 | 48 | 137,851 | 1.000 | 137,851 | 137,851 | 0 |
| 2020.1 | 42 | 77,709 | 1.000 | 77,709 | 77,721 | (12) |
| 2020.2 | 36 | 82,854 | 1.000 | 82,854 | 82,859 | (5) |
| 2021.1 | 30 | 65,029 | 1.000 | 65,029 | 65,057 | (28) |
| 2021.2 | 24 | 99,835 | 1.000 | 99,851 | 99,947 | (96) |
| 2022.1 | 18 | 98,721 | 1.000 | 98,754 | 98,822 | (68) |
| 2022.2 | 12 | 110,939 | 1.003 | 111,221 | 107,294 | 3,927 |
| 2023.1 | 6 | 107,895 | 1.043 | 112,587 |  |  |
| Total |  | 4,101,480 |  | 4,106,504 | 3,990,227 | 3,690 |

## Financial Services Regulatory Authority of Ontario <br> Accident Benefits - Total Medical/Rehab

 Private Passengers Vehicles (Excluding Farmers)Selected Ultimate Claim Counts
Data as of $06 / 30 / 23$

| 2003.2 | 240 | 27,346 | 1.000 | 27,346 | 27,346 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004.1 | 234 | 22,948 | 1.000 | 22,948 | 22,948 |  |
| 2004.2 | 228 | 23,602 | 1.000 | 23,602 | 23,602 |  |
| 2005.1 | 222 | 21,111 | 1.000 | 21,111 | 21,111 | (0) |
| 2005.2 | 216 | 24,422 | 1.000 | 24,422 | 24,423 | (1) |
| 2006.1 | 210 | 22,403 | 1.000 | 22,403 | 22,405 | (2) |
| 2006.2 | 204 | 24,657 | 1.000 | 24,656 | 24,657 | (1) |
| 2007.1 | 198 | 23,626 | 1.000 | 23,625 | 23,626 | (1) |
| 2007.2 | 192 | 25,302 | 1.000 | 25,302 | 25,302 | (0) |
| 2008.1 | 186 | 23,633 | 1.000 | 23,632 | 23,634 | (2) |
| 2008.2 | 180 | 25,948 | 1.000 | 25,947 | 25,949 | (2) |
| 2009.1 | 174 | 25,670 | 1.000 | 25,669 | 25,670 | (1) |
| 2009.2 | 168 | 30,033 | 1.000 | 30,032 | 30,032 |  |
| 2010.1 | 162 | 30,034 | 1.000 | 30,033 | 30,033 |  |
| 2010.2 | 156 | 29,706 | 1.000 | 29,706 | 29,706 | (0) |
| 2011.1 | 150 | 24,826 | 1.000 | 24,826 | 24,826 | (0) |
| 2011.2 | 144 | 25,922 | 1.000 | 25,922 | 25,923 | (1) |
| 2012.1 | 138 | 22,694 | 1.000 | 22,694 | 22,695 | (1) |
| 2012.2 | 132 | 25,073 | 1.000 | 25,074 | 25,074 | (0) |
| 2013.1 | 126 | 24,311 | 1.000 | 24,312 | 24,311 |  |
| 2013.2 | 120 | 29,056 | 1.000 | 29,057 | 29,055 | 2 |
| 2014.1 | 114 | 25,364 | 1.000 | 25,367 | 25,366 | 0 |
| 2014.2 | 108 | 26,862 | 1.000 | 26,867 | 26,841 | 26 |
| 2015.1 | 102 | 27,235 | 1.000 | 27,241 | 27,236 | 4 |
| 2015.2 | 96 | 29,500 | 1.000 | 29,507 | 29,485 | 22 |
| 2016.1 | 90 | 27,787 | 1.000 | 27,797 | 27,794 |  |
| 2016.2 | 84 | 31,968 | 1.000 | 31,979 | 31,979 |  |
| 2017.1 | 78 | 28,305 | 1.000 | 28,318 | 28,316 |  |
| 2017.2 | 72 | 32,688 | 1.000 | 32,700 | 32,701 | (2) |
| 2018.1 | 66 | 29,013 | 1.000 | 29,021 | 29,025 | (4) |
| 2018.2 | 60 | 32,720 | 1.000 | 32,727 | 32,732 | (5) |
| 2019.1 | 54 | 29,275 | 1.000 | 29,283 | 29,289 | ${ }^{(6)}$ |
| 2019.2 | 48 | 33,492 | 1.001 | 33,515 | 33,453 | 62 |
| 2020.1 | 42 | 16,926 | 1.001 | 16,946 | 16,940 |  |
| 2020.2 | 36 | 21,257 | 1.001 | 21,283 | 21,228 | 55 |
| 2021.1 | 30 | 16,090 | 1.002 | 16,115 | 16,020 | 95 |
| 2021.2 | 24 | 25,185 | 1.003 | 25,262 | 25,064 | 198 |
| 2022.1 | 18 | 22,982 | 1.001 | 23,005 | 22,679 | 326 |
| 2022.2 | 12 | 27,848 | 0.984 | 27,397 | 26,799 | 598 |
| 2023.1 | 6 | 28,936 | 0.905 | 26,180 |  |  |
| Total |  | 1,045,756 |  | 1,042,828 | 1,015,276 | 1,372 |

(1)
(2)
(3)
(4)
${ }_{(3) *}{ }^{(5)}$
(6)

Prior Repor

Maturity (in
Months) Accident Semester

Reported Claim Counts

SA Selected Age-to $\begin{array}{cc}\text { Ultimate } & \begin{array}{c}\text { Selected Ultimate } \\ \text { Claim Counts }\end{array}\end{array}$

Prior

Difference

| Financial Services Regulatory Authority of Ontario <br> Accident Benefits - Total Disability Income Private Passengers Vehicles (Excluding Farmers) <br> Selected Ultimate Claim Counts Data as of 06/30/23 |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | 6) <br> Prior Report | (7) |
|  |  | Reported | Claim Counts: Developme | $n t$ Factors |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-to- <br> Ultimate <br> Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 9,318 | 1.000 | 9,318 | 9,318 | 0 |
| 2004.1 | 234 | 7,153 | 1.000 | 7,153 | 7,153 | 0 |
| 2004.2 | 228 | 7,272 | 1.000 | 7,272 | 7,271 | 1 |
| 2005.1 | 222 | 6,458 | 1.000 | 6,458 | 6,458 | 0 |
| 2005.2 | 216 | 7,515 | 1.000 | 7,515 | 7,515 | 0 |
| 2006.1 | 210 | 6,694 | 1.000 | 6,694 | 6,694 | 0 |
| 2006.2 | 204 | 7,454 | 1.000 | 7,454 | 7,453 | 1 |
| 2007.1 | 198 | 7,081 | 1.000 | 7,081 | 7,081 | 0 |
| 2007.2 | 192 | 7,775 | 1.000 | 7,775 | 7,775 | 0 |
| 2008.1 | 186 | 7,207 | 1.000 | 7,207 | 7,208 | (1) |
| 2008.2 | 180 | 8,020 | 1.000 | 8,020 | 8,020 | 0 |
| 2009.1 | 174 | 7,576 | 1.000 | 7,576 | 7,575 | 1 |
| 2009.2 | 168 | 9,066 | 1.000 | 9,066 | 9,067 | (1) |
| 2010.1 | 162 | 9,104 | 1.000 | 9,104 | 9,104 | 0 |
| 2010.2 | 156 | 8,973 | 1.000 | 8,973 | 8,973 | 0 |
| 2011.1 | 150 | 7,233 | 1.000 | 7,233 | 7,233 | (0) |
| 2011.2 | 144 | 7,726 | 1.000 | 7,726 | 7,728 | (1) |
| 2012.1 | 138 | 6,470 | 1.000 | 6,470 | 6,470 | 0 |
| 2012.2 | 132 | 7,263 | 1.000 | 7,263 | 7,263 | (0) |
| 2013.1 | 126 | 6,893 | 1.000 | 6,892 | 6,892 | 0 |
| 2013.2 | 120 | 8,503 | 1.000 | 8,501 | 8,503 | (2) |
| 2014.1 | 114 | 7,282 | 1.000 | 7,281 | 7,281 | 1 |
| 2014.2 | 108 | 8,095 | 1.000 | 8,092 | 8,077 | 15 |
| 2015.1 | 102 | 7,809 | 1.000 | 7,807 | 7,800 | 7 |
| 2015.2 | 96 | 8,823 | 0.999 | 8,817 | 8,814 | 3 |
| 2016.1 | 90 | 8,024 | 0.999 | 8,015 | 8,017 | (2) |
| 2016.2 | 84 | 8,992 | 0.998 | 8,976 | 8,975 | 1 |
| 2017.1 | 78 | 7,899 | 0.997 | 7,875 | 7,901 | (26) |
| 2017.2 | 72 | 8,999 | 0.996 | 8,963 | 8,978 | (14) |
| 2018.1 | 66 | 7,549 | 0.994 | 7,506 | 7,563 | (57) |
| 2018.2 | 60 | 8,545 | 0.989 | 8,453 | 8,504 | (51) |
| 2019.1 | 54 | 7,486 | 0.985 | 7,370 | 7,441 | (71) |
| 2019.2 | 48 | 8,664 | 0.977 | 8,465 | 8,553 | (88) |
| 2020.1 | 42 | 4,697 | 0.967 | 4,541 | 4,623 | (81) |
| 2020.2 | 36 | 5,923 | 0.954 | 5,653 | 5,744 | (91) |
| 2021.1 | 30 | 4,352 | 0.943 | 4,102 | 4,146 | (44) |
| 2021.2 | 24 | 6,911 | 0.921 | 6,366 | 6,447 | (81) |
| 2022.1 | 18 | 6,324 | 0.879 | 5,561 | 5,520 | 41 |
| 2022.2 | 12 | 8,074 | 0.834 | 6,735 | 6,688 | 47 |
| 2023.1 | 6 | 5,984 | 1.076 | 6,438 |  |  |
| Total |  | 301,186 |  | 297,767 | 291,824 | (495) |

## Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral \& Death Benefits
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of $06 / 30 / 23$

| (1) | (2) | (3) (4) |  | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported C | Claim Counts: Developm | nt Factors |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 649 | 1.000 | 649 | 649 | 0 |
| 2004.1 | 234 | 520 | 1.000 | 520 | 520 | 0 |
| 2004.2 | 228 | 675 | 1.000 | 675 | 675 | 0 |
| 2005.1 | 222 | 548 | 1.000 | 548 | 548 | 0 |
| 2005.2 | 216 | 647 | 1.000 | 647 | 647 | 0 |
| 2006.1 | 210 | 557 | 1.000 | 557 | 557 | 0 |
| 2006.2 | 204 | 654 | 1.000 | 654 | 654 | 0 |
| 2007.1 | 198 | 568 | 1.000 | 568 | 568 | 0 |
| 2007.2 | 192 | 596 | 1.000 | 596 | 596 | 0 |
| 2008.1 | 186 | 446 | 1.000 | 446 | 446 | 0 |
| 2008.2 | 180 | 504 | 1.000 | 504 | 504 | 0 |
| 2009.1 | 174 | 402 | 1.000 | 402 | 402 | 0 |
| 2009.2 | 168 | 452 | 1.000 | 452 | 452 | 0 |
| 2010.1 | 162 | 392 | 1.000 | 392 | 392 | 0 |
| 2010.2 | 156 | 471 | 1.000 | 471 | 471 | 0 |
| 2011.1 | 150 | 353 | 1.000 | 353 | 353 | 0 |
| 2011.2 | 144 | 467 | 1.000 | 467 | 467 | 0 |
| 2012.1 | 138 | 397 | 1.000 | 397 | 397 | 0 |
| 2012.2 | 132 | 487 | 1.000 | 487 | 487 | 0 |
| 2013.1 | 126 | 357 | 1.000 | 357 | 357 | 0 |
| 2013.2 | 120 | 475 | 1.000 | 475 | 475 | 0 |
| 2014.1 | 114 | 344 | 1.000 | 344 | 344 | 0 |
| 2014.2 | 108 | 481 | 1.000 | 481 | 481 | 0 |
| 2015.1 | 102 | 353 | 1.000 | 353 | 353 | 0 |
| 2015.2 | 96 | 429 | 1.000 | 429 | 429 | 0 |
| 2016.1 | 90 | 389 | 1.000 | 389 | 390 | (1) |
| 2016.2 | 84 | 503 | 1.000 | 503 | 503 | 0 |
| 2017.1 | 78 | 407 | 1.000 | 407 | 407 | 0 |
| 2017.2 | 72 | 535 | 1.000 | 535 | 535 | 0 |
| 2018.1 | 66 | 389 | 1.000 | 389 | 389 | 0 |
| 2018.2 | 60 | 453 | 1.000 | 453 | 449 | 4 |
| 2019.1 | 54 | 335 | 1.000 | 335 | 336 | (1) |
| 2019.2 | 48 | 461 | 1.000 | 461 | 457 | 4 |
| 2020.1 | 42 | 288 | 1.000 | 288 | 293 | (5) |
| 2020.2 | 36 | 401 | 0.997 | 400 | 403 | (3) |
| 2021.1 | 30 | 267 | 0.998 | 266 | 269 | (2) |
| 2021.2 | 24 | 415 | 1.003 | 416 | 417 | (1) |
| 2022.1 | 18 | 287 | 0.985 | 283 | 285 | (3) |
| 2022.2 | 12 | 417 | 0.957 | 399 | 410 | (11) |
| 2023.1 | 6 | 335 | 1.030 | 345 |  |  |
| Total |  | 18,106 |  | $18,094$ | 17,767 | (19) |

## Financial Services Regulatory Authority of Ontario

## Accident Benefits - Quebec Excess

Private Passengers Vehicles (Excluding Farmers)

## Selected Ultimate Claim Counts

Data as of 06/30/23
(1)
Accident Semester
(3)
(4)
${ }_{(3) *}{ }^{(5)}$
(6)

Prior Repor
(7)

Reported Claim Counts

GISA Selected Age-to Ultimate

Selected Ultimate Claim Counts

Difference

| 2003.2 | 240 | 3 | 1.000 | 3 | 3 | 0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004.1 | 234 | 1 | 1.000 | 1 | 1 | 0 |
| 2004.2 | 228 | 2 | 1.000 | 2 | 2 | 0 |
| 2005.1 | 222 | 2 | 1.000 | 2 | 2 | 0 |
| 2005.2 | 216 | 4 | 1.000 | 4 | 4 | 0 |
| 2006.1 | 210 | 1 | 1.000 | 1 | 1 | 0 |
| 2006.2 | 204 | 7 | 1.000 | 7 | 7 | 0 |
| 2007.1 | 198 | 1 | 1.000 | 1 | 1 | 0 |
| 2007.2 | 192 | 6 | 1.000 | 6 | 6 | 0 |
| 2008.1 | 186 | 1 | 1.000 | 1 | 1 | 0 |
| 2008.2 | 180 | 4 | 1.000 | 4 | 4 | 0 |
| 2009.1 | 174 | 2 | 1.000 | 2 | 2 | 0 |
| 2009.2 | 168 | 3 | 1.000 | 3 | 3 | 0 |
| 2010.1 | 162 | 1 | 1.000 | 1 | 1 | 0 |
| 2010.2 | 156 | 3 | 1.000 | 3 | 3 | 0 |
| 2011.1 | 150 | 2 | 1.000 | 2 | 2 | 0 |
| 2011.2 | 144 | 7 | 1.000 | 7 | 7 | 0 |
| 2012.1 | 138 | 1 | 1.000 | 1 | 1 | 0 |
| 2012.2 | 132 | 4 | 1.000 | 4 | 4 | 0 |
| 2013.1 | 126 | 1 | 1.000 | 1 | 2 | (1) |
| 2013.2 | 120 | 2 | 1.000 | 2 | 2 | 0 |
| 2014.1 | 114 | 2 | 1.000 | 2 | 2 | 0 |
| 2014.2 | 108 | 5 | 1.000 | 5 | 5 | 0 |
| 2015.1 | 102 | 4 | 1.000 | 4 | 4 | 0 |
| 2015.2 | 96 | 4 | 1.000 | 4 | 4 | 0 |
| 2016.1 | 90 | 0 | \#DIV/0! | 0 | 0 | 0 |
| 2016.2 | 84 | 2 | 1.000 | 2 | 2 | 0 |
| 2017.1 | 78 | 3 | 1.000 | 3 | 3 | 0 |
| 2017.2 | 72 | 2 | 1.000 | 2 | 2 | 0 |
| 2018.1 | 66 | 4 | 1.000 | 4 | 4 | 0 |
| 2018.2 | 60 | 4 | 1.000 | 4 | 4 | 0 |
| 2019.1 | 54 | 6 | 1.000 | 6 | 6 | 0 |
| 2019.2 | 48 | 3 | 1.000 | 3 | 3 | 0 |
| 2020.1 | 42 | 4 | 0.990 | 4 | 4 | 0 |
| 2020.2 | 36 | 2 | 0.980 | 2 | 2 | 0 |
| 2021.1 | 30 | 1 | 0.918 | 1 | 1 | (0) |
| 2021.2 | 24 | 2 | 0.970 | 2 | 2 | (0) |
| 2022.1 | 18 | 2 | 0.979 | 2 | 2 | (0) |
| 2022.2 | 12 | 11 | 0.756 | 8 | 12 | (3) |
| 2023.1 | 6 | 17 | 0.484 | 8 |  |  |
| Total |  | 136 |  | 124 | 121 | (5) |

## Financial Services Regulatory Authority of Ontario

Collision
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of 06/30/23
(1)
(2)
(3)
(4)
${ }_{(3) *}{ }^{(5)}$
(6)

Prior Repor

Maturity (in
Months)
Accident Semester

| 2003.2 |  |
| :---: | :---: |
| 2004.1 | 240 |
| 2004.2 | 234 |
| 2005.1 | 228 |
| 2005.2 | 222 |
| 2006.1 | 216 |
| 2006.2 | 210 |
| 2007.1 | 204 |
| 2007.2 | 198 |
| 2000.1 | 192 |
| 208.2 | 186 |
| 2009.1 | 180 |
| 2009.2 | 174 |
| 2010.1 | 168 |
| 2010.2 | 162 |
| 2011.1 | 156 |
| 2011.2 | 150 |
| 2012.1 | 144 |
| 2012.2 | 138 |
| 2013.1 | 132 |
| 2033.2 | 126 |
| 2014.1 | 120 |
| 2014.2 | 114 |
| 2015.1 | 108 |
| 2015.2 | 102 |
| 2016.1 | 96 |
| 2016.2 | 90 |
| 2017.1 | 84 |
| 2017.2 | 78 |
| 2018.1 | 72 |
| 2018.2 | 66 |
| 2019.1 | 60 |
| 2019.2 | 54 |
| 2020.1 | 48 |
| 2020.2 | 42 |
| 2021.1 | 36 |
| 2021.2 | 30 |
| 2022.1 | 24 |
| 2022.2 | 18 |
| 2023.1 | 12 |
|  | 6 |

GISA Selected Age-t Claim Counts

Prior

| 65,615 |
| :--- |
| 66,860 |
| 63,633 |
| 65,071 |
| 64,077 |
| 61,121 |
| 67,052 |
| 73,381 |
| 68,700 |
| 68,424 |
| 66,801 |
| 65,728 |
| 62,457 |
| 59,047 |
| 61,450 |
| 61,897 |
| 58,898 |
| 56,729 |
| 59,545 |
| 61,486 |
| 66,888 |
| 72,362 |
| 65,896 |
| 73,248 |
| 68,953 |
| 7,947 |
| 77,557 |
| 74,840 |
| 83,126 |
| 83,360 |
| 85,021 |
| 87,204 |
| 87,166 |
| 54,643 |
| 54,891 |
| 43,091 |
| 64,616 |
| 69,043 |
| 75,921 |
| 80,307 |
| $2,719,051$ |


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| 1.000 |
| 1.000 |
| 1.000 |
| 1.000 |
| 0.999 |
| 0.997 |
| 0.992 |

Difference

| 65,615 | 65,615 | 0 |
| ---: | ---: | ---: |
| 66,860 | 66,861 | $(1)$ |
| 63,633 | 63,633 | 0 |
| 65,071 | 65,071 | 0 |
| 64,077 | 64,077 | 0 |
| 61,121 | 61,121 | 0 |
| 67,052 | 67,052 | 0 |
| 7,381 | 73,381 | 0 |
| 68,700 | 68,700 | 0 |
| 68,424 | 68,424 | 0 |
| 66,801 | 66,800 | 1 |
| 65,728 | 65,728 | 0 |
| 62,457 | 62,456 | 1 |
| 59,047 | 59,047 | 0 |
| 61,450 | 61,451 | $(1)$ |
| 61,897 | 61,897 | 0 |
| 58,898 | 58,898 | 0 |
| 56,729 | 56,729 | 0 |
| 59,545 | 59,545 | 0 |
| 61,486 | 61,486 | 0 |
| 66,888 | 66,889 | $(1)$ |
| 72,362 | 72,362 | 0 |
| 65,896 | 65,896 | 0 |
| 73,248 | 73,248 | 0 |
| 68,953 | 68,953 | 0 |
| 72,947 | 72,946 | 1 |
| 77,557 | 77,556 | 1 |
| 74,840 | 74,853 | $(13)$ |
| 83,126 | 83,124 | 2 |
| 83,360 | 83,370 | $(10)$ |
| 85,021 | 85,029 | $(8)$ |
| 87,204 | 87,223 | $(19)$ |
| 87,166 | 87,168 | $(2)$ |
| 54,643 | 54,662 | $(19)$ |
| 54,891 | 54,906 | $(15)$ |
| 43,091 | 43,123 | $(32)$ |
| 64,616 | 64,725 | $(09)$ |
| 68996 | 69,382 | $(386)$ |
| 75,722 | 75,874 | $(152)$ |
| 79,661 |  |  |
| $2,718,159$ | $2,639,260$ | $(762)$ |
|  |  |  |


| Financial Services Regulatory Authority of Ontario |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Comprehensive - Total |  |  |  |  |  |  |
| Private Passengers Vehicles (Excluding Farmers) |  |  |  |  |  |  |
| Selected Ultimate Claim Counts Data as of 06/30/23 |  |  |  |  |  |  |
| (1) | (2) | (3) | (4) | $\stackrel{(5) *}{\left.(3))^{2}\right)}$ | (6) <br> Prior Report | (7) |
| Reported Claim Counts: Development Factors |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 84,765 | 1.000 | 84,765 | 84,765 | 0 |
| 2004.1 | 234 | 69,893 | 1.000 | 69,893 | 69,893 | 0 |
| 2004.2 | 228 | 64,415 | 1.000 | 64,415 | 64,415 | 0 |
| 2005.1 | 222 | 57,985 | 1.000 | 57,985 | 57,986 | (1) |
| 2005.2 | 216 | 63,655 | 1.000 | 63,655 | 63,655 | 0 |
| 2006.1 | 210 | 55,932 | 1.000 | 55,932 | 55,932 | 0 |
| 2006.2 | 204 | 64,143 | 1.000 | 64,143 | 64,143 | 0 |
| 2007.1 | 198 | 59,797 | 1.000 | 59,797 | 59,797 | 0 |
| 2007.2 | 192 | 63,880 | 1.000 | 63,880 | 63,880 | 0 |
| 2008.1 | 186 | 75,755 | 1.000 | 75,755 | 75,755 | 0 |
| 2008.2 | 180 | 62,232 | 1.000 | 62,232 | 62,232 | 0 |
| 2009.1 | 174 | 76,355 | 1.000 | 76,355 | 76,355 | 0 |
| 2009.2 | 168 | 64,878 | 1.000 | 64,878 | 64,878 | 0 |
| 2010.1 | 162 | 57,135 | 1.000 | 57,135 | 57,135 | 0 |
| 2010.2 | 156 | 59,634 | 1.000 | 59,634 | 59,634 | 0 |
| 2011.1 | 150 | 81,291 | 1.000 | 81,291 | 81,291 | 0 |
| 2011.2 | 144 | 74,505 | 1.000 | 74,505 | 74,504 | 1 |
| 2012.1 | 138 | 72,817 | 1.000 | 72,817 | 72,817 | 0 |
| 2012.2 | 132 | 77,751 | 1.000 | 77,751 | 77,750 | 1 |
| 2013.1 | 126 | 67,830 | 1.000 | 67,830 | 67,830 | 0 |
| 2013.2 | 120 | 77,990 | 1.000 | 77,990 | 77,990 | 0 |
| 2014.1 | 114 | 71,369 | 1.000 | 71,369 | 71,369 | 0 |
| 2014.2 | 108 | 68,973 | 1.000 | 68,973 | 68,974 | (1) |
| 2015.1 | 102 | 70,715 | 1.000 | 70,715 | 70,715 | 0 |
| 2015.2 | 96 | 72,099 | 1.000 | 72,099 | 72,099 | 0 |
| 2016.1 | 90 | 77,144 | 1.000 | 77,144 | 77,142 | 2 |
| 2016.2 | 84 | 72,667 | 1.000 | 72,667 | 72,666 | 1 |
| 2017.1 | 78 | 70,227 | 1.000 | 70,227 | 70,232 | (5) |
| 2017.2 | 72 | 69,333 | 1.000 | 69,333 | 69,326 | 7 |
| 2018.1 | 66 | 77,202 | 1.000 | 77,202 | 77,204 | (2) |
| 2018.2 | 60 | 72,675 | 1.000 | 72,675 | 72,674 | (2) |
| 2019.1 | 54 | 71,512 | 1.000 | 71,512 | 71,520 | (8) |
| 2019.2 | 48 | 74,376 | 1.000 | 74,376 | 74,377 | (1) |
| 2020.1 | 42 | 57,027 | 1.000 | 57,027 | 57,040 | (13) |
| 2020.2 | 36 | 69,108 | 1.000 | 69,119 | 69,123 | (4) |
| 2021.1 | 30 | 58,287 | 1.000 | 58,315 | 58,329 | (14) |
| 2021.2 | 24 | 76,555 | 1.001 | 76,628 | 76,473 | 154 |
| 2022.1 | 18 | 81,253 | 1.003 | 81,458 | 81,469 | (12) |
| 2022.2 | 12 | 79,559 | 1.013 | 80,560 | 79,813 | 748 |
| 2023.1 | 6 | 76,671 | 1.192 | 91,370 |  |  |
| Total |  | 2,799,390 |  | 2,815,407 | 2,723,183 | 854 |


| Financial Services Regulatory Authority of Ontario |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| All Perils |  |  |  |  |  |  |
| Private Passengers Vehicles (Excluding Farmers) |  |  |  |  |  |  |
| Selected Ultimate Claim Counts Data as of 06/30/23 |  |  |  |  |  |  |
| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) Prior Report | (7) |
| Reported Claim Counts: Development Factors |  |  |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 30,927 | 1.000 | 30,927 | 30,927 | 0 |
| 2004.1 | 234 | 28,965 | 1.000 | 28,965 | 28,965 | 0 |
| 2004.2 | 228 | 27,023 | 1.000 | 27,023 | 27,023 | 0 |
| 2005.1 | 222 | 26,965 | 1.000 | 26,965 | 26,965 | 0 |
| 2005.2 | 216 | 28,197 | 1.000 | 28,197 | 28,197 | 0 |
| 2006.1 | 210 | 25,566 | 1.000 | 25,566 | 25,566 | 0 |
| 2006.2 | 204 | 28,139 | 1.000 | 28,139 | 28,139 | 0 |
| 2007.1 | 198 | 29,070 | 1.000 | 29,070 | 29,070 | 0 |
| 2007.2 | 192 | 26,935 | 1.000 | 26,935 | 26,936 | (1) |
| 2008.1 | 186 | 26,368 | 1.000 | 26,368 | 26,368 | 0 |
| 2008.2 | 180 | 24,969 | 1.000 | 24,969 | 24,969 | 0 |
| 2009.1 | 174 | 27,538 | 1.000 | 27,538 | 27,538 | 0 |
| 2009.2 | 168 | 23,703 | 1.000 | 23,703 | 23,703 | 0 |
| 2010.1 | 162 | 20,779 | 1.000 | 20,779 | 20,779 | 0 |
| 2010.2 | 156 | 21,982 | 1.000 | 21,982 | 21,982 | 0 |
| 2011.1 | 150 | 24,362 | 1.000 | 24,362 | 24,362 | 0 |
| 2011.2 | 144 | 23,946 | 1.000 | 23,946 | 23,946 | 0 |
| 2012.1 | 138 | 23,075 | 1.000 | 23,075 | 23,075 | 0 |
| 2012.2 | 132 | 25,279 | 1.000 | 25,279 | 25,280 | (1) |
| 2013.1 | 126 | 24,391 | 1.000 | 24,391 | 24,391 | 0 |
| 2013.2 | 120 | 28,458 | 1.000 | 28,458 | 28,458 | 0 |
| 2014.1 | 114 | 27,850 | 1.000 | 27,850 | 27,850 | 0 |
| 2014.2 | 108 | 26,940 | 1.000 | 26,940 | 26,940 | 0 |
| 2015.1 | 102 | 28,733 | 1.000 | 28,733 | 28,733 | 0 |
| 2015.2 | 96 | 29,038 | 1.000 | 29,038 | 29,038 | 0 |
| 2016.1 | 90 | 30,353 | 1.000 | 30,353 | 30,354 | (1) |
| 2016.2 | 84 | 34,766 | 1.000 | 34,766 | 34,763 | 3 |
| 2017.1 | 78 | 35,565 | 1.000 | 35,565 | 35,565 | 0 |
| 2017.2 | 72 | 41,102 | 1.000 | 41,102 | 41,103 | (1) |
| 2018.1 | 66 | 44,651 | 1.000 | 44,651 | 44,652 | (1) |
| 2018.2 | 60 | 45,065 | 1.000 | 45,065 | 45,064 | 1 |
| 2019.1 | 54 | 45,530 | 1.000 | 45,530 | 45,532 | (2) |
| 2019.2 | 48 | 48,059 | 1.000 | 48,059 | 48,061 | (2) |
| 2020.1 | 42 | 32,810 | 1.000 | 32,810 | 32,809 | 1 |
| 2020.2 | 36 | 37,265 | 1.000 | 37,265 | 37,272 | (7) |
| 2021.1 | 30 | 31,087 | 1.000 | 31,090 | 31,095 | (6) |
| 2021.2 | 24 | 44,386 | 1.000 | 44,392 | 44,334 | 58 |
| 2022.1 | 18 | 47,596 | 1.001 | 47,621 | 47,811 | (189) |
| 2022.2 | 12 | 50,403 | 1.003 | 50,536 | 50,153 | 383 |
| 2023.1 | 6 | 50,135 | 1.068 | 53,568 |  |  |
| Total |  | 1,277,971 |  | 1,281,571 | 1,227,768 | 235 |

## Financial Services Regulatory Authority of Ontario

Specified Perils
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of $06 / 30 / 23$
(1)
(2)
(3)
(4)
(3) ${ }^{(5)}$ (4)
(6)
(7)
Accident Semester

[^26]Reported Claim
GISA Selected Age-to
Ultimate Ultimate

Selected Ultimate Claim Counts

Prior
Difference

| 2003.2 | 240 | 78 | 1.000 | 78 | 78 | 0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004.1 | 234 | 72 | 1.000 | 72 | 72 | 0 |
| 2004.2 | 228 | 86 | 1.000 | 86 | 86 | 0 |
| 2005.1 | 222 | 63 | 1.000 | 63 | 63 | 0 |
| 2005.2 | 216 | 68 | 1.000 | 68 | 68 | 0 |
| 2006.1 | 210 | 60 | 1.000 | 60 | 60 | 0 |
| 2006.2 | 204 | 76 | 1.000 | 76 | 76 | 0 |
| 2007.1 | 198 | 69 | 1.000 | 69 | 69 | 0 |
| 2007.2 | 192 | 67 | 1.000 | 67 | 67 | 0 |
| 2008.1 | 186 | 61 | 1.000 | 61 | 61 | 0 |
| 2008.2 | 180 | 64 | 1.000 | 64 | 64 | 0 |
| 2009.1 | 174 | 66 | 1.000 | 66 | 66 | 0 |
| 2009.2 | 168 | 43 | 1.000 | 43 | 43 | 0 |
| 2010.1 | 162 | 49 | 1.000 | 49 | 49 | 0 |
| 2010.2 | 156 | 43 | 1.000 | 43 | 43 | 0 |
| 2011.1 | 150 | 50 | 1.000 | 50 | 50 | 0 |
| 2011.2 | 144 | 36 | 1.000 | 36 | 36 | 0 |
| 2012.1 | 138 | 14 | 1.000 | 14 | 14 | 0 |
| 2012.2 | 132 | 21 | 1.000 | 21 | 21 | 0 |
| 2013.1 | 126 | 16 | 1.000 | 16 | 16 | 0 |
| 2013.2 | 120 | 22 | 1.000 | 22 | 22 | 0 |
| 2014.1 | 114 | 14 | 1.000 | 14 | 14 | 0 |
| 2014.2 | 108 | 17 | 1.000 | 17 | 17 | 0 |
| 2015.1 | 102 | 12 | 1.000 | 12 | 12 | 0 |
| 2015.2 | 96 | 16 | 1.000 | 16 | 16 | 0 |
| 2016.1 | 90 | 10 | 1.000 | 10 | 10 | 0 |
| 2016.2 | 84 | 8 | 1.000 | 8 | 8 | 0 |
| 2017.1 | 78 | 10 | 1.000 | 10 | 10 | 0 |
| 2017.2 | 72 | 19 | 1.000 | 19 | 19 | 0 |
| 2018.1 | 66 | 10 | 1.000 | 10 | 10 | 0 |
| 2018.2 | 60 | 8 | 1.000 | 8 | 8 | 0 |
| 2019.1 | 54 | 10 | 1.000 | 10 | 10 | 0 |
| 2019.2 | 48 | 14 | 1.000 | 14 | 14 | 0 |
| 2020.1 | 42 | 5 | 1.000 | 5 | 6 | (1) |
| 2020.2 | 36 | 17 | 1.000 | 17 | 17 | 0 |
| 2021.1 | 30 | 16 | 1.000 | 16 | 16 | 0 |
| 2021.2 | 24 | 62 | 1.000 | 62 | 62 | 0 |
| 2022.1 | 18 | 46 | 0.998 | 46 | 46 | (0) |
| 2022.2 | 12 | 35 | 1.001 | 35 | 32 | 3 |
| 2023.1 | 6 | 27 | 1.031 | 28 |  |  |
| Total |  | 1,480 |  | 1,481 | 1,450 | 2 |

## Financial Services Regulatory Authority of Ontario <br> Comprehensive, All Perils, \& Specified Perils - Theft

Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of 06/30/23

| (1) | (2) | (3) (4) |  | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Factors |  |  |  |  |
| cident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 14,889 | 1.000 | 14,889 | 0 | 14,889 |
| 2004.1 | 234 | 12,548 | 1.000 | 12,548 | 0 | 12,548 |
| 2004.2 | 228 | 12,008 | 1.000 | 12,008 | 0 | 12,008 |
| 2005.1 | 222 | 9,601 | 1.000 | 9,601 | 0 | 9,601 |
| 2005.2 | 216 | 10,002 | 1.000 | 10,002 | 0 | 10,002 |
| 2006.1 | 210 | 9,348 | 1.000 | 9,348 | 0 | 9,348 |
| 2006.2 | 204 | 9,845 | 1.000 | 9,845 | 0 | 9,845 |
| 2007.1 | 198 | 8,935 | 1.000 | 8,935 | 0 | 8,935 |
| 2007.2 | 192 | 8,673 | 1.000 | 8,673 | 0 | 8,673 |
| 2008.1 | 186 | 7,669 | 1.000 | 7,669 | 0 | 7,669 |
| 2008.2 | 180 | 7,968 | 1.000 | 7,968 | 0 | 7,968 |
| 2009.1 | 174 | 7,322 | 1.000 | 7,322 | 0 | 7,322 |
| 2009.2 | 168 | 7,304 | 1.000 | 7,304 | 0 | 7,304 |
| 2010.1 | 162 | 5,069 | 1.000 | 5,069 | 0 | 5,069 |
| 2010.2 | 156 | 4,929 | 1.000 | 4,929 | 0 | 4,929 |
| 2011.1 | 150 | 4,413 | 1.000 | 4,413 | 0 | 4,413 |
| 2011.2 | 144 | 4,736 | 1.000 | 4,736 | 0 | 4,736 |
| 2012.1 | 138 | 4,110 | 1.000 | 4,110 | 0 | 4,110 |
| 2012.2 | 132 | 3,998 | 1.000 | 3,998 | 0 | 3,998 |
| 2013.1 | 126 | 3,562 | 1.000 | 3,562 | 0 | 3,562 |
| 2013.2 | 120 | 3,960 | 1.000 | 3,960 | 0 | 3,960 |
| 2014.1 | 114 | 3,376 | 1.000 | 3,376 | 0 | 3,376 |
| 2014.2 | 108 | 3,825 | 1.000 | 3,825 | 0 | 3,825 |
| 2015.1 | 102 | 3,519 | 1.000 | 3,519 | 0 | 3,519 |
| 2015.2 | 96 | 4,092 | 1.000 | 4,092 | 0 | 4,092 |
| 2016.1 | 90 | 3,477 | 1.000 | 3,477 | 0 | 3,477 |
| 2016.2 | 84 | 4,321 | 1.000 | 4,321 | 0 | 4,321 |
| 2017.1 | 78 | 4,053 | 1.000 | 4,053 | 0 | 4,053 |
| 2017.2 | 72 | 4,799 | 1.000 | 4,799 | 0 | 4,799 |
| 2018.1 | 66 | 4,936 | 1.000 | 4,936 | 0 | 4,936 |
| 2018.2 | 60 | 5,817 | 1.000 | 5,817 | 0 | 5,817 |
| 2019.1 | 54 | 5,374 | 1.000 | 5,375 | 0 | 5,375 |
| 2019.2 | 48 | 6,600 | 1.000 | 6,601 | 0 | 6,601 |
| 2020.1 | 42 | 5,710 | 1.000 | 5,710 | 0 | 5,710 |
| 2020.2 | 36 | 6,321 | 1.000 | 6,319 | 0 | 6,319 |
| 2021.1 | 30 | 6,274 | 1.000 | 6,272 | 0 | 6,272 |
| 2021.2 | 24 | 9,611 | 1.000 | 9,610 | 0 | 9,610 |
| 2022.1 | 18 | 10,532 | 0.999 | 10,524 | 0 | 10,524 |
| 2022.2 | 12 | 13,811 | 0.998 | 13,782 | 0 | 13,782 |
| 2023.1 | 6 | 14,767 | 1.018 | 15,026 |  |  |
| Total |  | 282,104 |  | 282,325 | 0 | 267,298 |

# Financial Services Regulatory Authority of Ontario 

Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts
Data as of 06/30/23
(1)
(2)
(3)
(4)
(3) ${ }^{(5)}$ (4)
(6)
(7)
Accident Semester
Maturity (in
Months)

Reported Claim
Counts
GISA Selected Age-to Months) Counts evelopment Fact Selected Ultimate Claim Counts

Prior
Difference

| 2003.2 | 240 | 1,245 | 1.000 | 1,245 | 1,244 | 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2004.1 | 234 | 1,133 | 1.000 | 1,133 | 1,136 | (3) |
| 2004.2 | 228 | 1,324 | 1.000 | 1,324 | 1,324 | 0 |
| 2005.1 | 222 | 1,228 | 1.000 | 1,228 | 1,229 | (1) |
| 2005.2 | 216 | 1,366 | 1.000 | 1,366 | 1,366 | 0 |
| 2006.1 | 210 | 1,230 | 1.000 | 1,230 | 1,230 | 0 |
| 2006.2 | 204 | 1,232 | 1.000 | 1,232 | 1,233 | (1) |
| 2007.1 | 198 | 1,154 | 1.000 | 1,154 | 1,153 | 1 |
| 2007.2 | 192 | 1,263 | 1.000 | 1,263 | 1,263 | 0 |
| 2008.1 | 186 | 1,082 | 1.000 | 1,082 | 1,082 | 0 |
| 2008.2 | 180 | 1,059 | 1.000 | 1,059 | 1,060 | (1) |
| 2009.1 | 174 | 966 | 1.000 | 966 | 966 | 0 |
| 2009.2 | 168 | 1,117 | 1.000 | 1,117 | 1,120 | (3) |
| 2010.1 | 162 | 934 | 1.000 | 934 | 934 | 0 |
| 2010.2 | 156 | 1,092 | 1.000 | 1,092 | 1,093 | (1) |
| 2011.1 | 150 | 921 | 1.000 | 921 | 922 | (1) |
| 2011.2 | 144 | 939 | 1.000 | 939 | 939 | 0 |
| 2012.1 | 138 | 861 | 1.000 | 861 | 861 | 0 |
| 2012.2 | 132 | 922 | 1.000 | 922 | 925 | (3) |
| 2013.1 | 126 | 768 | 1.000 | 768 | 769 | (1) |
| 2013.2 | 120 | 818 | 1.000 | 818 | 818 | 0 |
| 2014.1 | 114 | 749 | 1.000 | 749 | 749 | 0 |
| 2014.2 | 108 | 788 | 1.000 | 788 | 789 | (1) |
| 2015.1 | 102 | 755 | 1.000 | 755 | 755 | 0 |
| 2015.2 | 96 | 706 | 0.998 | 705 | 704 | 0 |
| 2016.1 | 90 | 731 | 0.997 | 729 | 730 | (1) |
| 2016.2 | 84 | 779 | 0.996 | 776 | 775 | 0 |
| 2017.1 | 78 | 712 | 0.996 | 709 | 709 | (0) |
| 2017.2 | 72 | 811 | 0.995 | 807 | 808 | (1) |
| 2018.1 | 66 | 725 | 0.995 | 721 | 721 | 1 |
| 2018.2 | 60 | 758 | 0.992 | 752 | 752 | 0 |
| 2019.1 | 54 | 684 | 0.991 | 678 | 679 | (1) |
| 2019.2 | 48 | 794 | 0.989 | 785 | 784 | 2 |
| 2020.1 | 42 | 540 | 0.987 | 533 | 533 | 0 |
| 2020.2 | 36 | 653 | 0.986 | 644 | 644 | 0 |
| 2021.1 | 30 | 586 | 0.985 | 577 | 581 | (4) |
| 2021.2 | 24 | 822 | 0.984 | 809 | 813 | (5) |
| 2022.1 | 18 | 915 | 0.978 | 895 | 894 | 1 |
| 2022.2 | 12 | 1,051 | 0.977 | 1,027 | 1,004 | 24 |
| 2023.1 | 6 | 1,041 | 1.110 | 1,156 |  |  |
| Total |  | 37,254 |  | 37,248 | 36,090 | 2 |

Financial Services Regulatory Authority of Ontario
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)
Selected Ultimate Claim Counts Data as of $06 / 30 / 23$

| (1) | (2) | (3) | (4) | $\begin{gathered} (5) \\ (3) *(4) \end{gathered}$ | (6) <br> Prior Report | (7) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Reported Claim Counts: Development Factors |  |  |  |  |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | GISA Selected Age-toUltimate Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2003.2 | 240 | 101 | 1.000 | 101 | 101 | 0 |
| 2004.1 | 234 | 90 | 1.000 | 90 | 90 | 0 |
| 2004.2 | 228 | 122 | 1.000 | 122 | 123 | (1) |
| 2005.1 | 222 | 114 | 1.000 | 114 | 114 | 0 |
| 2005.2 | 216 | 95 | 1.000 | 95 | 95 | 0 |
| 2006.1 | 210 | 81 | 1.000 | 81 | 81 | 0 |
| 2006.2 | 204 | 120 | 1.000 | 120 | 120 | 0 |
| 2007.1 | 198 | 109 | 1.000 | 109 | 109 | 0 |
| 2007.2 | 192 | 127 | 1.000 | 127 | 127 | 0 |
| 2008.1 | 186 | 124 | 1.000 | 124 | 125 | (1) |
| 2008.2 | 180 | 105 | 1.000 | 105 | 105 | 0 |
| 2009.1 | 174 | 82 | 1.000 | 82 | 83 | (1) |
| 2009.2 | 168 | 121 | 1.000 | 121 | 121 | 0 |
| 2010.1 | 162 | 96 | 1.000 | 96 | 96 | 0 |
| 2010.2 | 156 | 99 | 1.000 | 99 | 99 | 0 |
| 2011.1 | 150 | 96 | 1.000 | 96 | 97 | (1) |
| 2011.2 | 144 | 109 | 1.000 | 109 | 110 | (1) |
| 2012.1 | 138 | 97 | 1.000 | 97 | 97 | 0 |
| 2012.2 | 132 | 99 | 1.000 | 99 | 101 | (2) |
| 2013.1 | 126 | 113 | 1.000 | 113 | 114 | (1) |
| 2013.2 | 120 | 106 | 1.000 | 106 | 107 | (1) |
| 2014.1 | 114 | 121 | 0.993 | 120 | 119 | 2 |
| 2014.2 | 108 | 88 | 0.980 | 86 | 88 | (1) |
| 2015.1 | 102 | 128 | 0.974 | 125 | 125 | (1) |
| 2015.2 | 96 | 111 | 0.964 | 107 | 107 | - |
| 2016.1 | 90 | 139 | 0.936 | 130 | 128 | 2 |
| 2016.2 | 84 | 151 | 0.905 | 137 | 136 | 1 |
| 2017.1 | 78 | 160 | 0.874 | 140 | 138 | 2 |
| 2017.2 | 72 | 163 | 0.837 | 136 | 139 | (2) |
| 2018.1 | 66 | 165 | 0.785 | 130 | 127 | 3 |
| 2018.2 | 60 | 186 | 0.728 | 135 | 140 | (5) |
| 2019.1 | 54 | 212 | 0.668 | 142 | 139 | 3 |
| 2019.2 | 48 | 247 | 0.602 | 149 | 154 | (5) |
| 2020.1 | 42 | 183 | 0.548 | 100 | 100 | (0) |
| 2020.2 | 36 | 235 | 0.492 | 116 | 112 | 3 |
| 2021.1 | 30 | 180 | 0.482 | 87 | 95 | (8) |
| 2021.2 | 24 | 206 | 0.763 | 157 | 142 | 15 |
| 2022.1 | 18 | 161 | 0.943 | 152 | 171 | (19) |
| 2022.2 | 12 | 175 | 1.084 | 190 | 161 | 29 |
| 2023.1 | 6 | 141 | 1.353 | 191 |  |  |
| Total |  | 5,357 |  | 4,734 | 4,534 | 9 |

## Appendix E. Trend Model Exhibits

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points $=2020.1$
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date $=2016.04-01$
Future Trend Start Date $=2016-04-01$

| Fit | Start Date | Time | Seasonality | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.020 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.004$ ) | $0.179(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.049 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.963 | +2.04\% | -2.87\% |
| Loss Cost | 2011.2 | 0.025 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002)$ | $0.184(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.967 | +2.55\% | -2.96\% |
| Loss Cost | 2012.1 | $0.026(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.006)$ | $0.183(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.966 | +2.60\% | -2.96\% |
| Loss Cost | 2012.2 | $0.032(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005)$ | $0.187(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.063(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | 0.968 | +3.25\% | -3.04\% |
| Loss Cost | 2013.1 | $0.030(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.027)$ | $0.188(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | 0.967 | +3.08\% | -3.03\% |
| Loss Cost | 2013.2 | 0.038 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.032)$ | 0.191 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.002)$ | 0.968 | +3.89\% | -3.09\% |
| Loss Cost | 2014.1 | $0.042(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.087)$ | $0.190(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.013)$ | 0.966 | +4.27\% | -3.11\% |
| Loss Cost | 2014.2 | $0.070(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.056)$ | $0.195(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.103(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.014)$ | 0.969 | +7.24\% | -3.21\% |
| Loss Cost | 2015.1 | $-0.035(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.493)$ | $0.207(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.931)$ | 0.980 | -3.44\% | -3.00\% |
| Loss Cost | 2015.2 | $0.008(\mathrm{Cl}=+/-0.351 ; \mathrm{p}=0.959)$ | $0.209(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.355 ; \mathrm{p}=0.811)$ | 0.979 | +0.83\% | -3.03\% |
| Loss Cost | 2016.1 | $-0.031(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.978 | -3.03\% | -3.03\% |
| Loss Cost | 2016.2 | $-0.030(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.210(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.977 | -2.98\% | -2.98\% |
| Loss Cost | 2017.1 | $-0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001$ ) | 0.205 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.975 | -2.77\% | -2.77\% |
| Loss Cost | 2017.2 | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $0.201(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.974 | -2.93\% | -2.93\% |
| Severity | 2011.1 | $0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.087)$ | 0.048 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.025$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.818)$ | $0.013(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.291)$ | 0.767 | +1.42\% | +2.71\% |
| Severity | 2011.2 | 0.015 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.130$ ) | $0.048(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.031)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.821)$ | $0.012(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.372)$ | 0.745 | +1.47\% | +2.70\% |
| Severity | 2012.1 | $0.016(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.156)$ | $0.047(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.045)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.824)$ | $0.010(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.520)$ | 0.736 | +1.66\% | +2.67\% |
| Severity | 2012.2 | $0.028(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.036)$ | $0.054(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.019)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.784)$ | $-0.004(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.823)$ | 0.771 | +2.89\% | +2.51\% |
| Severity | 2013.1 | 0.045 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.006$ ) | 0.045 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.035$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.758)$ | $-0.022(\mathrm{Cl}=+/-0.037 ; p=0.231)$ | 0.813 | +4.59\% | +2.34\% |
| Severity | 2013.2 | $0.065(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.002)$ | $0.053(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.012)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.703)$ | $-0.043(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.043)$ | 0.835 | +6.71\% | +2.17\% |
| Severity | 2014.1 | $0.068(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.012)$ | $0.052(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.020)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.713)$ | $-0.047(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.099)$ | 0.804 | +7.04\% | +2.16\% |
| Severity | 2014.2 | 0.095 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.018$ ) | $0.057(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.015)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.691)$ | $-0.075(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.069)$ | 0.772 | +9.95\% | +2.05\% |
| Severity | 2015.1 | 0.067 ( $\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.323$ ) | $0.060(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.018)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.703)$ | $-0.046(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.508)$ | 0.711 | +6.89\% | +2.11\% |
| Severity | 2015.2 | $0.108(\mathrm{Cl}=+/-0.459 ; p=0.610)$ | $0.062(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.027)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.710)$ | $-0.088(\mathrm{Cl}=+/-0.464 ; \mathrm{p}=0.682)$ | 0.613 | +11.45\% | +2.08\% |
| Severity | 2016.1 | $0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.006)$ | $0.062(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.027)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.710)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.612 | +2.08\% | +2.08\% |
| Severity | 2016.2 | $0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.022)$ | $0.055(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.056)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.704)$ | $N A(C I=+/-N A ; p=N A)$ | 0.470 | +1.84\% | +1.84\% |
| Severity | 2017.1 | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.057$ ) | $0.058(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.065$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.712)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.427 | +1.69\% | +1.69\% |
| Severity | 2017.2 | $0.013(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.167)$ | $0.049(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.139)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.747)$ | $N A(C I=+/-N A ; p=N A)$ | 0.171 | +1.32\% | +1.32\% |
| Frequency | 2011.1 | $0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.373)$ | $0.132(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.973 | +0.61\% | -5.43\% |
| Frequency | 2011.2 | $0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.182)$ | $0.136(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.974 | +1.06\% | -5.51\% |
| Frequency | 2012.1 | $0.009(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.333)$ | $0.137(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.973 | +0.92\% | -5.49\% |
| Frequency | 2012.2 | $0.003(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.755$ ) | $0.133(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.001$ ) | 0.974 | +0.35\% | -5.42\% |
| Frequency | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.227)$ | 0.143 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.015$ ) | 0.982 | -1.44\% | -5.24\% |
| Frequency | 2013.2 | $-0.027(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.082)$ | $0.138(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.026(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.143)$ | 0.983 | -2.64\% | -5.15\% |
| Frequency | 2014.1 | $-0.026(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.216)$ | $0.138(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.027(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.262)$ | 0.982 | -2.59\% | -5.15\% |
| Frequency | 2014.2 | $-0.025(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.439)$ | $0.138(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.421$ ) | 0.980 | -2.47\% | -5.16\% |
| Frequency | 2015.1 | $-0.102(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.075)$ | 0.147 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.370)$ | 0.983 | -9.66\% | -5.00\% |
| Frequency | 2015.2 | $-0.100(\mathrm{Cl}=+/-0.369 ; \mathrm{p}=0.559)$ | 0.147 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.373 ; \mathrm{p}=0.777)$ | 0.981 | -9.53\% | -5.00\% |
| Frequency | 2016.1 | $-0.051(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.147 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.980 | -5.00\% | -5.00\% |
| Frequency | 2016.2 | $-0.048(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.155(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.982 | -4.73\% | -4.73\% |
| Frequency | 2017.1 | $-0.045(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.147 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.983 | -4.39\% | -4.39\% |
| Frequency | 2017.2 | $-0.043(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.983 | -4.19\% | -4.19\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: trend_level_change, seasonality, mobility
Future Trend Start Date $=$ 2016-04-01

| Fit | Start Date | Seasonality | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.177 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | -0.023 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.943 | 0.00\% | -2.25\% |
| Loss Cost | 2011.2 | $0.176(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.023(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.943 | 0.00\% | -2.27\% |
| Loss Cost | 2012.1 | $0.181(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.946 | 0.00\% | -2.38\% |
| Loss Cost | 2012.2 | $0.178(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.947 | 0.00\% | -2.44\% |
| Loss Cost | 2013.1 | $0.185(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | -0.026 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.952 | 0.00\% | -2.59\% |
| Loss Cost | 2013.2 | $0.181(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.954 | 0.00\% | -2.67\% |
| Loss Cost | 2014.1 | $0.187(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.955 | 0.00\% | -2.81\% |
| Loss Cost | 2014.2 | $0.183(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.029(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.956 | 0.00\% | -2.89\% |
| Loss Cost | 2015.1 | 0.197 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | -0.033 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.972 | 0.00\% | -3.26\% |
| Loss Cost | 2015.2 | $0.199(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.033(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.971 | 0.00\% | -3.20\% |
| Loss Cost | 2016.1 | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | -3.21\% |
| Loss Cost | 2016.2 | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | -3.23\% |
| Loss Cost | 2017.1 | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | 0.960 | 0.00\% | -3.02\% |
| Loss Cost | 2017.2 | $0.188(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | 0.961 | 0.00\% | -3.27\% |
| Severity | 2011.1 | $0.041(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.098)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.161)$ | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.697 | 0.00\% | +3.06\% |
| Severity | 2011.2 | $0.037(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.143)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.171)$ | 0.029 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.679 | 0.00\% | +2.99\% |
| Severity | 2012.1 | $0.039(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.139)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.176)$ | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.670 | 0.00\% | +2.95\% |
| Severity | 2012.2 | $0.041(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.139)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.185)$ | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.660 | 0.00\% | +2.99\% |
| Severity | 2013.1 | $0.041(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.167)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.199)$ | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.653 | 0.00\% | +3.01\% |
| Severity | 2013.2 | $0.037(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.226)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.214)$ | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.621 | 0.00\% | +2.93\% |
| Severity | 2014.1 | 0.047 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.123$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.178)$ | 0.026 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | 0.621 | 0.00\% | +2.67\% |
| Severity | 2014.2 | $0.039(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.206)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.184)$ | $0.024(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | 0.571 | 0.00\% | +2.48\% |
| Severity | 2015.1 | $0.051(\mathrm{Cl}=+/-0.060 ; p=0.091)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.135)$ | $0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.007$ ) | 0.574 | 0.00\% | +2.11\% |
| Severity | 2015.2 | $0.044(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.154)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.146)$ | $0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.019)$ | 0.489 | 0.00\% | +1.91\% |
| Severity | 2016.1 | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.157)$ | 0.018 ( $\mathrm{Cl}=+/-0.017 ; p=0.044)$ | 0.447 | 0.00\% | +1.79\% |
| Severity | 2016.2 | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $0.015(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121)$ | 0.294 | 0.00\% | +1.47\% |
| Severity | 2017.1 | $0.042(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.264)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | 0.233 | 0.00\% | +1.32\% |
| Severity | 2017.2 | $0.030(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | 0.001 | 0.00\% | +0.82\% |
| Frequency | 2011.1 | $0.136(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.976 | 0.00\% | -5.15\% |
| Frequency | 2011.2 | $0.138(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.976 | 0.00\% | -5.11\% |
| Frequency | 2012.1 | 0.142 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.977 | 0.00\% | -5.18\% |
| Frequency | 2012.2 | $0.137(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.978 | 0.00\% | -5.27\% |
| Frequency | 2013.1 | 0.145 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | -5.43\% |
| Frequency | 2013.2 | $0.144(\mathrm{Cl}=+/-0.037 ; p=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | -5.44\% |
| Frequency | 2014.1 | 0.140 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | -5.34\% |
| Frequency | 2014.2 | $0.144(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | -5.23\% |
| Frequency | 2015.1 | $0.145(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | -5.27\% |
| Frequency | 2015.2 | $0.154(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.984 | 0.00\% | -5.02\% |
| Frequency | 2016.1 | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.982 | 0.00\% | -4.92\% |
| Frequency | 2016.2 | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | -0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | -4.63\% |
| Frequency | 2017.1 | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | -4.29\% |
| Frequency | 2017.2 | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.985 | 0.00\% | -4.06\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date $=$ 2016-04-01

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.021 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.005$ ) | 0.172 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | $-0.051(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | 0.877 | +2.07\% | -2.95\% |
| Loss Cost | 2011.2 | 0.026 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002$ ) | 0.178 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001)$ | 0.889 | +2.63\% | -3.19\% |
| Loss Cost | 2012.1 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.007)$ | $0.177(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.002)$ | 0.887 | +2.74\% | -3.23\% |
| Loss Cost | 2012.2 | $0.034(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.005$ ) | $0.183(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001)$ | 0.893 | +3.47\% | -3.46\% |
| Loss Cost | 2013.1 | $0.033(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.025)$ | $0.183(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.005)$ | 0.890 | +3.40\% | -3.44\% |
| Loss Cost | 2013.2 | 0.043 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.029$ ) | $0.188(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.008)$ | 0.888 | +4.36\% | -3.64\% |
| Loss Cost | 2014.1 | $0.049(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.067)$ | $0.186(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | $-0.087(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.020)$ | 0.883 | +5.05\% | -3.72\% |
| Loss Cost | 2014.2 | $0.084(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.037)$ | 0.195 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $-0.126(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.015)$ | 0.900 | +8.79\% | -4.09\% |
| Loss Cost | 2015.1 | $-0.022(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.535)$ | $0.211(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.714$ ) | 0.970 | -2.18\% | -3.56\% |
| Loss Cost | 2015.2 | 0.085 ( $\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.459)$ | 0.218 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | $-0.124(\mathrm{Cl}=+/-0.280 ; p=0.308)$ | 0.973 | +8.83\% | -3.82\% |
| Loss Cost | 2016.1 | $-0.039(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | 0.218 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.971 | -3.82\% | -3.82\% |
| Loss Cost | 2016.2 | $-0.039(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.010)$ | 0.218 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.968 | -3.85\% | -3.85\% |
| Loss Cost | 2017.1 | -0.033 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.066$ ) | $0.211(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $N A(C l e+/-N A ; p=N A)$ | 0.956 | -3.25\% | -3.25\% |
| Loss Cost | 2017.2 | $-0.044(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.070)$ | $0.201(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.008)$ | $N A(C l e+/-N A ; p=N A)$ | 0.971 | -4.35\% | -4.35\% |
| Severity | 2011.1 | $0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.259)$ | $0.041(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.047)$ | $0.034(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.034)$ | 0.747 | +0.84\% | +4.36\% |
| Severity | 2011.2 | $0.007(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.395)$ | 0.040 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.068$ ) | 0.036 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.049$ ) | 0.720 | +0.75\% | +4.40\% |
| Severity | 2012.1 | $0.009(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.417)$ | $0.038(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.096)$ | $0.034(\mathrm{Cl}=+/-0.040 ; p=0.091)$ | 0.712 | +0.87\% | +4.36\% |
| Severity | 2012.2 | 0.020 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.107$ ) | $0.048(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.038)$ | $0.019(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.343)$ | 0.770 | +2.03\% | +3.97\% |
| Severity | 2013.1 | $0.037(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.009)$ | $0.037(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.057)$ | $-0.002(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.916)$ | 0.857 | +3.76\% | +3.56\% |
| Severity | 2013.2 | $0.056(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.048(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.009)$ | $-0.026(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.157)$ | 0.908 | +5.80\% | +3.12\% |
| Severity | 2014.1 | $0.058(\mathrm{Cl}=+/-0.039 ; p=0.008)$ | $0.047(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.017)$ | $-0.028(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.241)$ | 0.887 | +5.98\% | +3.10\% |
| Severity | 2014.2 | $0.082(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.011)$ | $0.054(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.011)$ | $-0.054(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.101)$ | 0.875 | +8.55\% | +2.83\% |
| Severity | 2015.1 | $0.044(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.333)$ | $0.059(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.011)$ | $-0.014(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.772)$ | 0.850 | +4.47\% | +3.03\% |
| Severity | 2015.2 | $0.036(\mathrm{Cl}=+/-0.372 ; \mathrm{p}=0.813)$ | $0.059(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.032)$ | $-0.006(\mathrm{Cl}=+/-0.385 ; \mathrm{p}=0.969$ ) | 0.760 | +3.68\% | +3.05\% |
| Severity | 2016.1 | 0.030 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.018$ ) | $0.059(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.032)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.778 | +3.05\% | +3.05\% |
| Severity | 2016.2 | $0.024(\mathrm{Cl}=+/-0.029 ; p=0.078)$ | $0.052(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.068)$ | $N A(C l=+/-N A ; p=N A)$ | 0.618 | +2.47\% | +2.47\% |
| Severity | 2017.1 | 0.020 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.284$ ) | $0.057(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.117)$ | $N A(C l=+/-N A ; p=N A)$ | 0.580 | +2.02\% | +2.02\% |
| Severity | 2017.2 | $0.000(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.921$ ) | 0.040 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.016)$ | $N A(C l=+/-N A ; p=N A)$ | 0.936 | -0.04\% | -0.04\% |
| Frequency | 2011.1 | $0.012(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.089)$ | $0.131(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | -0.085 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | 0.882 | +1.23\% | -7.01\% |
| Frequency | 2011.2 | 0.018 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.024$ ) | $0.138(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.094(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | 0.902 | +1.86\% | -7.28\% |
| Frequency | 2012.1 | 0.018 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.060$ ) | $0.138(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.094(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.897 | +1.85\% | -7.27\% |
| Frequency | 2012.2 | $0.014(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.224)$ | $0.135(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $-0.088(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.898 | +1.41\% | -7.14\% |
| Frequency | 2013.1 | $-0.004(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.739)$ | 0.146 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | 0.944 | -0.35\% | -6.76\% |
| Frequency | 2013.2 | $-0.014(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.312)$ | 0.141 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.015)$ | 0.951 | -1.36\% | -6.55\% |
| Frequency | 2014.1 | $-0.009(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.638)$ | $0.139(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.035)$ | 0.939 | -0.88\% | -6.62\% |
| Frequency | 2014.2 | $0.002(\mathrm{Cl}=+/-0.067 ; p=0.941)$ | $0.142(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.073)$ | 0.938 | +0.22\% | -6.73\% |
| Frequency | 2015.1 | $-0.066(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.173)$ | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.994)$ | 0.953 | -6.36\% | -6.40\% |
| Frequency | 2015.2 | $0.048(\mathrm{Cl}=+/-0.356 ; \mathrm{p}=0.740)$ | $0.159(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $-0.118(\mathrm{Cl}=+/-0.367 ; \mathrm{p}=0.448)$ | 0.954 | +4.97\% | -6.67\% |
| Frequency | 2016.1 | $-0.069(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.159(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.941 | -6.67\% | -6.67\% |
| Frequency | 2016.2 | $-0.064(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.003)$ | $0.166(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.947 | -6.16\% | -6.16\% |
| Frequency | 2017.1 | $-0.053(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.021)$ | $0.153(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.005$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.923 | -5.16\% | -5.16\% |
| Frequency | 2017.2 | $-0.044(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.103)$ | $0.161(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.018)$ | $N A(C I=+/-N A ; p=N A)$ | 0.937 | -4.31\% | -4.31\% |

## Bodily Injury

Coverage $=\mathrm{Bl}$
End Trend Period $=2023.1$
Excluded Points $=N A$
Parameters Included: time, scalar_level_change, trend_level_change, seasonolity, mobility
Calar Level Change Start Date $=2022-07-01$

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.024(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002)$ | $0.175(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.069 ( $\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.179)$ | -0.062 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.962 | +2.43\% | -3.77\% |
| Loss Cost | 2011.2 | $0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | $0.180(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.076 ( $\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.131$ ) | $-0.070(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.966 | +3.02\% | -3.95\% |
| Loss Cost | 2012.1 | $0.031(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.003)$ | $0.179(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.136)$ | $-0.072(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.965 | +3.18\% | -3.99\% |
| Loss Cost | 2012.2 | $0.039(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | 0.183 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.084(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.104)$ | $-0.081(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.968 | +3.96\% | -4.15\% |
| Loss Cost | 2013.1 | $0.039(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.012)$ | $0.183(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.084(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.116)$ | $-0.082(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | 0.966 | +4.01\% | -4.16\% |
| Loss Cost | 2013.2 | $0.049(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.014)$ | $0.187(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.090 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.101$ ) | $-0.093(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001)$ | 0.968 | +5.07\% | -4.30\% |
| Loss Cost | 2014.1 | $0.058(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.034)$ | $0.185(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.093 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.103$ ) | $-0.103(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.004)$ | 0.966 | +6.00\% | -4.38\% |
| Loss Cost | 2014.2 | $0.094(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.021$ ) | $0.191(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.103(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.071)$ | $-0.141(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.004)$ | 0.970 | +9.81\% | -4.62\% |
| Loss Cost | 2015.1 | $0.007(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.912)$ | $0.200(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.079)$ | $-0.051(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.426)$ | 0.976 | +0.66\% | -4.33\% |
| Loss Cost | 2015.2 | $0.107(\mathrm{Cl}=+/-0.408 ; \mathrm{p}=0.571$ ) | $0.204(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.079)$ | $-0.153(\mathrm{Cl}=+/-0.417 ; \mathrm{p}=0.432)$ | 0.975 | +11.31\% | -4.48\% |
| Loss Cost | 2016.1 | $-0.046(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.204(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.098 ( $\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.079$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.974 | -4.48\% | -4.48\% |
| Loss Cost | 2016.2 | $-0.049(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | $0.200(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.107(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.078)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.974 | -4.74\% | -4.74\% |
| Loss Cost | 2017.1 | $-0.047(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.004$ ) | $0.199(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.104(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.122)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.967 | -4.63\% | -4.63\% |
| Loss Cost | 2017.2 | $-0.055(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003)$ | $0.189(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.125(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.073)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | 0.973 | -5.35\% | -5.35\% |
| Severity | 2011.1 | $0.018(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.074)$ | $0.039(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.100)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; p=0.102)$ | $0.061(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.393)$ | $-0.001(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.961)$ | 0.719 | +1.84\% | +1.75\% |
| Severity | 2011.2 | $0.019(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.111)$ | 0.040 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.110$ ) | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.110)$ | $0.062(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.400)$ | $-0.002(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.919)$ | 0.694 | +1.93\% | +1.72\% |
| Severity | 2012.1 | $0.022(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.120)$ | $0.038(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.149)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.115$ ) | $0.064(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.393)$ | $-0.006(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.783)$ | 0.684 | +2.26\% | +1.64\% |
| Severity | 2012.2 | $0.036(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.038)$ | 0.046 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.080$ ) | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.080)$ | 0.076 ( $\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.299)$ | $-0.022(\mathrm{Cl}=+/-0.050 ; p=0.353)$ | 0.713 | +3.63\% | +1.33\% |
| Severity | 2013.1 | $0.055(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.008)$ | 0.036 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.141$ ) | $-0.003(\mathrm{Cl}=+/-0.003 ; p=0.054)$ | $0.087(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.209)$ | $-0.045(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.089)$ | 0.761 | +5.70\% | +1.01\% |
| Severity | 2013.2 | $0.078(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.003)$ | $0.045(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.066)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.032)$ | $0.100(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.135$ ) | $-0.072(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.023)$ | 0.778 | +8.15\% | +0.68\% |
| Severity | 2014.1 | $0.088(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.012)$ | $0.042(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.100)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; p=0.036)$ | $0.103(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.137)$ | $-0.082(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.042)$ | 0.743 | +9.23\% | +0.58\% |
| Severity | 2014.2 | $0.122(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.018)$ | $0.049(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.072)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.030)$ | $0.112(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.112)$ | $-0.119(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.038)$ | 0.705 | +13.01\% | +0.34\% |
| Severity | 2015.1 | $0.121(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.176)$ | $0.049(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.094)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.039)$ | $0.112(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.132)$ | $-0.117(\mathrm{Cl}=+/-0.196 ; p=0.215)$ | 0.625 | +12.82\% | +0.35\% |
| Severity | 2015.2 | $0.228(\mathrm{Cl}=+/-0.594 ; \mathrm{p}=0.413)$ | $0.053(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.101)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.045)$ | $0.119(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.136)$ | $-0.226(\mathrm{Cl}=+/-0.606 ; \mathrm{p}=0.426)$ | ${ }^{0.521}$ | +25.57\% | +0.18\% |
| Severity | 2016.1 | $0.002(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.884)$ | $0.053(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.101)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.045$ ) | $0.119(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.136)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.518 | +0.18\% | +0.18\% |
| Severity | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.579)$ | $0.041(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.178)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.024)$ | $0.150(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.063$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.477 | -0.73\% | -0.73\% |
| Severity | 2017.1 | $-0.015(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.310)$ | $0.050(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.117)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.018)$ | $0.176(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.041$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.503 | -1.52\% | -1.52\% |
| Severity | 2017.2 | $-0.029(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.044)$ | $0.032(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.197)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | $0.215(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.007)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | 0.623 | -2.88\% | $-2.88 \%$ |
| Frequency | 2011.1 | $0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.440$ ) | 0.136 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; ~ \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.878)$ | -0.062 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | 0.975 | +0.58\% | -5.43\% |
| Frequency | 2011.2 | $0.011(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.219)$ | 0.140 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.788)$ | $-0.068(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.976 | +1.07\% | -5.58\% |
| Frequency | 2012.1 | $0.009(\mathrm{Cl}=+/-0.0221 ; \mathrm{p}=0.386)$ | 0.141 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.814$ ) | $-0.066(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | 0.975 | +0.90\% | -5.54\% |
| Frequency | 2012.2 | $0.003(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.795$ ) | $0.137(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.888)$ | $-0.059(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.005$ ) | 0.976 | +0.32\% | -5.41\% |
| Frequency | 2013.1 | $-0.016(\mathrm{Cl}=+/-0.027 ; p=0.230)$ | 0.147 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.956$ ) | $-0.037(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.058)$ | 0.982 | -1.59\% | -5.12\% |
| Frequency | 2013.2 | $-0.029(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.095)$ | 0.142 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.836)$ | $-0.022(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.314)$ | 0.984 | -2.85\% | -4.94\% |
| Frequency | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.207)$ | 0.142 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.837)$ | $-0.021(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.465)$ | 0.982 | $-2.96 \%$ | $-4.93 \%$ |
| Frequency | 2014.2 | $-0.029(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.429)$ | 0.142 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.850)$ | $-0.022(\mathrm{Cl}=+/-0.087 ; p=0.590)$ | 0.981 | -2.83\% | -4.94\% |
| Frequency | 2015.1 | $-0.114(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.072)$ | $0.151(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.683)$ | 0.066 ( $\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.301$ ) | 0.983 | -10.78\% | -4.67\% |
| Frequency | 2015.2 | $-0.121(\mathrm{Cl}=+/-0.411 ; \mathrm{p}=0.528)$ | $0.151(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.698)$ | $0.073(\mathrm{Cl}=+/-0.420 ; \mathrm{p}=0.707)$ | 0.982 | -11.36\% | -4.66\% |
| Frequency | 2016.1 | $-0.048(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.151(\mathrm{Cl}=+/-0.045 ; ~ \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.698)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{P}=\mathrm{NA})$ | 0.980 | -4.66\% | -4.66\% |
| Frequency | 2016.2 | $-0.041(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.001)$ | $0.159(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.407)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.983 | -4.04\% | -4.04\% |
| Frequency | 2017.1 | $-0.032(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | 0.149 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.073(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.119)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.987 | -3.16\% | -3.16\% |
| Frequency | 2017.2 | $-0.026(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.015$ ) | $0.157(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.090(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.049)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.990 | -2.54\% | -2.54\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date $=$ 2016-04-01

| Fit | Start Date | Time | Seasonality | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.005)$ | $0.174(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.052(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.960 | +2.14\% | -3.01\% |
| Loss Cost | 2011.2 | $0.026(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $0.178(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.963 | +2.64\% | -3.09\% |
| Loss Cost | 2012.1 | $0.027(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.008)$ | $0.177(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.962 | +2.74\% | -3.11\% |
| Loss Cost | 2012.2 | $0.033(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.007$ ) | $0.181(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | 0.964 | +3.37\% | -3.19\% |
| Loss Cost | 2013.1 | 0.033 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.032$ ) | $0.182(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.036 ; p=0.001)$ | 0.962 | +3.31\% | -3.18\% |
| Loss Cost | 2013.2 | 0.040 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.042$ ) | $0.184(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.003)$ | 0.963 | +4.08\% | -3.24\% |
| Loss Cost | 2014.1 | 0.046 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.091$ ) | $0.183(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.060 ; p=0.014)$ | 0.961 | +4.68\% | -3.27\% |
| Loss Cost | 2014.2 | $0.073(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.074)$ | $0.188(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.107(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.020)$ | 0.963 | +7.55\% | -3.37\% |
| Loss Cost | 2015.1 | $-0.023(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.719)$ | $0.198(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.140 ; p=0.883)$ | 0.970 | -2.25\% | -3.19\% |
| Loss Cost | 2015.2 | $0.008(\mathrm{Cl}=+/-0.434 ; \mathrm{p}=0.967)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.439 ; \mathrm{p}=0.841)$ | 0.969 | +0.85\% | -3.21\% |
| Loss Cost | 2016.1 | $-0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.967 | -3.21\% | -3.21\% |
| Loss Cost | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.966 | -3.23\% | -3.23\% |
| Loss Cost | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.960 | -3.02\% | -3.02\% |
| Loss Cost | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.188(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.961 | -3.27\% | -3.27\% |
| Severity | 2011.1 | $0.016(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.100)$ | $0.038(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.105)$ | -0.002 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.140$ ) | $0.009(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.535)$ | 0.723 | +1.59\% | +2.46\% |
| Severity | 2011.2 | 0.016 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.152$ ) | $0.039(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.119)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.150)$ | $0.008(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.600)$ | 0.698 | +1.62\% | +2.46\% |
| Severity | 2012.1 | $0.019(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.163)$ | $0.037(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.162)$ | $0.005(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.775$ ) | 0.688 | +1.90\% | +2.42\% |
| Severity | 2012.2 | 0.030 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.058$ ) | $0.044(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.092)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.141)$ | $-0.008(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.679$ ) | 0.711 | +3.10\% | +2.26\% |
| Severity | 2013.1 | 0.048 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.014$ ) | 0.035 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.166)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.131)$ | $-0.028(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.215$ ) | 0.750 | +4.95\% | +2.08\% |
| Severity | 2013.2 | $0.068(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.007)$ | $0.042(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.095)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.110)$ | $-0.049(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.074)$ | 0.756 | +7.01\% | +1.92\% |
| Severity | 2014.1 | $0.074(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.028)$ | 0.040 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.131)$ | -0.002 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.124$ ) | $-0.056(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.124)$ | 0.715 | +7.72\% | +1.88\% |
| Severity | 2014.2 | $0.099(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.049)$ | $0.045(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.112)$ | -0.002 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.125$ ) | $-0.082(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.122)$ | 0.661 | +10.46\% | +1.78\% |
| Severity | 2015.1 | 0.085 ( $\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.341$ ) | $0.046(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.127)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.139)$ | $-0.067(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.466)$ | 0.574 | +8.87\% | +1.81\% |
| Severity | 2015.2 | $0.109(\mathrm{Cl}=+/-0.604 ; \mathrm{p}=0.700$ ) | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; p=0.157)$ | $-0.091(\mathrm{Cl}=+/-0.611 ; \mathrm{p}=0.749)$ | 0.450 | +11.48\% | +1.79\% |
| Severity | 2016.1 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044)$ | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; p=0.157)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.447 | +1.79\% | +1.79\% |
| Severity | 2016.2 | $0.015(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121)$ | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $N A(C I=+/-N A ; p=N A)$ | 0.294 | +1.47\% | +1.47\% |
| Severity | 2017.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | $0.042(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.264)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.233 | +1.32\% | +1.32\% |
| Severity | 2017.2 | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | $0.030(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $N A(C I=+/-N A ; p=N A)$ | 0.001 | +0.82\% | +0.82\% |
| Frequency | 2011.1 | $0.005(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.435$ ) | $0.135(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.976 | +0.54\% | -5.34\% |
| Frequency | 2011.2 | $0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.215)$ | $0.139(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.977 | +1.00\% | -5.42\% |
| Frequency | 2012.1 | $0.008(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.390)$ | $0.141(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.976 | +0.83\% | -5.39\% |
| Frequency | 2012.2 | $0.003(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.814)$ | $0.137(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001$ ) | 0.977 | +0.27\% | -5.32\% |
| Frequency | 2013.1 | $-0.016(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.200)$ | 0.147 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.022)$ | 0.983 | -1.57\% | -5.15\% |
| Frequency | 2013.2 | $-0.028(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.080)$ | $0.142(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.186)$ | 0.985 | -2.74\% | -5.06\% |
| Frequency | 2014.1 | $-0.029(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.191)$ | $0.142(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.023(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.337)$ | 0.983 | -2.82\% | -5.06\% |
| Frequency | 2014.2 | $-0.027(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.422)$ | 0.143 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.025(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.478)$ | 0.982 | -2.63\% | -5.06\% |
| Frequency | 2015.1 | $-0.108(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.066)$ | $0.151(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.320)$ | 0.984 | -10.21\% | -4.91\% |
| Frequency | 2015.2 | $-0.100(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.568)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.379 ; \mathrm{p}=0.778)$ | 0.983 | -9.54\% | -4.92\% |
| Frequency | 2016.1 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.982 | -4.92\% | -4.92\% |
| Frequency | 2016.2 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.984 | -4.63\% | -4.63\% |
| Frequency | 2017.1 | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.984 | -4.29\% | -4.29\% |
| Frequency | 2017.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.985 | -4.06\% | -4.06\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date $=$ 2015-01-01

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.183 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.156 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000$ ) | 0.959 | -2.78\% |
| Loss Cost | 2011.2 | -0.029 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.181(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.155(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | 0.960 | -2.84\% |
| Loss Cost | 2012.1 | -0.030 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.187(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.966 | -2.99\% |
| Loss Cost | 2012.2 | $-0.031(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.185(\mathrm{Cl}=+/-0.037 ; p=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.149 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000$ ) | 0.966 | -3.03\% |
| Loss Cost | 2013.1 | $-0.032(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.191(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.139(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.971 | -3.13\% |
| Loss Cost | 2013.2 | -0.032 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.190(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.135(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.001)$ | 0.970 | -3.14\% |
| Loss Cost | 2014.1 | $-0.032(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.191(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.129(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.003)$ | 0.969 | -3.16\% |
| Loss Cost | 2014.2 | $-0.032(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.163(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.003)$ | 0.971 | -3.15\% |
| Loss Cost | 2015.1 | -0.032 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.198(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.972 | -3.15\% |
| Loss Cost | 2015.2 | -0.032 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.971 | -3.16\% |
| Loss Cost | 2016.1 | -0.033 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.967 | -3.21\% |
| Loss Cost | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.966 | -3.23\% |
| Loss Cost | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.960 | -3.02\% |
| Loss Cost | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.188(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.961 | -3.27\% |
| Severity | 2011.1 | $0.016(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.010)$ | 0.039 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.093$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.072)$ | $0.041(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.333)$ | 0.730 | +1.66\% |
| Severity | 2011.2 | $0.017(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.012)$ | $0.041(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.094)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.083)$ | $0.041(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.337)$ | 0.708 | +1.70\% |
| Severity | 2012.1 | $0.018(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.011$ ) | $0.038(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.135)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.102)$ | $0.043(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.327)$ | 0.704 | +1.78\% |
| Severity | 2012.2 | $0.019(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.006)$ | $0.046(\mathrm{Cl}=+/-0.050 ; p=0.068)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.099)$ | $0.053(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.214)$ | 0.734 | +1.91\% |
| Severity | 2013.1 | 0.020 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.003$ ) | $0.039(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.114)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.114)$ | $0.065(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.124)$ | 0.763 | +2.04\% |
| Severity | 2013.2 | $0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.003)$ | $0.045(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.082)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.116)$ | $0.079(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.083)$ | 0.752 | +2.09\% |
| Severity | 2014.1 | $0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.005)$ | $0.046(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.091)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.127)$ | 0.075 ( $\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.144)$ | 0.711 | +2.08\% |
| Severity | 2014.2 | $0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.006)$ | $0.050(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.093)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.135)$ | $0.093(\mathrm{Cl}=+/-0.140 ; p=0.173)$ | 0.646 | +2.08\% |
| Severity | 2015.1 | $0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.006)$ | 0.050 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.093$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.135)$ | $N A(C I=+/-N A ; p=N A)$ | 0.588 | +2.08\% |
| Severity | 2015.2 | $0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.019)$ | 0.045 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.149)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.145)$ | $N A(C l e+/-N A ; p=N A)$ | 0.491 | +1.90\% |
| Severity | 2016.1 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044)$ | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.157)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.447 | +1.79\% |
| Severity | 2016.2 | $0.015(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121)$ | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $N A(C l e+/-N A ; p=N A)$ | 0.294 | +1.47\% |
| Severity | 2017.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | $0.042(\mathrm{Cl}=+/-0.080 ; p=0.264)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.233 | +1.32\% |
| Severity | 2017.2 | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | $0.030(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $N A(C l e+/-N A ; p=N A)$ | 0.001 | +0.82\% |
| Frequency | 2011.1 | -0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.144(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.115 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.017$ ) | 0.950 | -4.37\% |
| Frequency | 2011.2 | -0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.140 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.020)$ | 0.951 | -4.47\% |
| Frequency | 2012.1 | -0.048 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.149 ( $\mathrm{Cl}=+/-0.050 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.109(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.018)$ | 0.958 | -4.69\% |
| Frequency | 2012.2 | $-0.050(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.139(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.095 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.022$ ) | 0.968 | -4.85\% |
| Frequency | 2013.1 | -0.052 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.152(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.073(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.018)$ | 0.984 | -5.07\% |
| Frequency | 2013.2 | $-0.053(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.145 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.054)$ | 0.987 | -5.12\% |
| Frequency | 2014.1 | $-0.053(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.145 ( $\mathrm{Cl}=+/-0.035 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.096)$ | 0.985 | -5.12\% |
| Frequency | 2014.2 | $-0.053(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.148(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.070 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.113$ ) | 0.985 | -5.12\% |
| Frequency | 2015.1 | $-0.053(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.148 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.984 | -5.12\% |
| Frequency | 2015.2 | $-0.051(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.039 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.984 | -4.97\% |
| Frequency | 2016.1 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.982 | -4.92\% |
| Frequency | 2016.2 | -0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.984 | -4.63\% |
| Frequency | 2017.1 | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.984 | -4.29\% |
| Frequency | 2017.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.985 | -4.06\% |

## Bodily Injury

Coverage $=\mathrm{Bl}$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Future Trend Stange Start Date $=$ 2015-01-01

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.889)$ | $0.179(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000$ ) | 0.090 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.027$ ) | $-0.031(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.021)$ | 0.968 | -0.16\% | -3.23\% |
| Loss Cost | 2011.2 | $0.003(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.841)$ | $0.180(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.081(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.064$ ) | -0.036 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027$ ) | 0.968 | +0.28\% | -3.25\% |
| Loss Cost | 2012.1 | $-0.005(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.784)$ | $0.183(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.096 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.055$ ) | $-0.028(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.155)$ | 0.968 | -0.49\% | -3.23\% |
| Loss Cost | 2012.2 | $-0.001(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.953)$ | $0.184(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.109)$ | $-0.032(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.208)$ | 0.967 | -0.14\% | -3.24\% |
| Loss Cost | 2013.1 | $-0.025(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.431)$ | $0.190(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.126(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.058)$ | $-0.007(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.822)$ | 0.969 | -2.45\% | -3.17\% |
| Loss Cost | 2013.2 | $-0.030(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.473)$ | $0.189(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $0.133(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.084)$ | $-0.002(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.972)$ | 0.968 | -3.00\% | -3.15\% |
| Loss Cost | 2014.1 | $-0.050(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.395)$ | 0.193 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.087$ ) | $0.018(\mathrm{Cl}=+/-0.127 ; p=0.758)$ | 0.967 | -4.86\% | -3.08\% |
| Loss Cost | 2014.2 | $-0.023(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.719)$ | 0.198 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.087)$ | $-0.010(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.883)$ | 0.969 | -2.25\% | -3.19\% |
| Loss Cost | 2015.1 | $-0.023(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.719)$ | 0.198 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $-0.010(\mathrm{Cl}=+/-0.140 ; p=0.883)$ | 0.970 | -2.25\% | -3.19\% |
| Loss Cost | 2015.2 | $0.008(\mathrm{Cl}=+/-0.434 ; \mathrm{p}=0.967$ ) | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.041(\mathrm{Cl}=+/-0.439 ; \mathrm{p}=0.841)$ | 0.969 | +0.85\% | -3.21\% |
| Loss Cost | 2016.1 | $-0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | NA ( $\mathrm{Cl}=+$ +-NA; $\mathrm{p}=\mathrm{NA}$ ) | 0.967 | -3.21\% | -3.21\% |
| Loss Cost | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.966 | -3.23\% | $-3.23 \%$ |
| Loss Cost | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.960 | $-3.02 \%$ | -3.02\% |
| Loss Cost | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | 0.188 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/$-NA; $\mathrm{P}=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.961 | -3.27\% | -3.27\% |
| Severity | 2011.1 | $-0.012(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.440)$ | 0.045 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.048)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.102)$ | $0.112(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.048)$ | $0.034(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.066$ ) | 0.764 | -1.24\% | +2.17\% |
| Severity | 2011.2 | $-0.020(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.301)$ | $0.042(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.069)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.110)$ | $0.128(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.040)$ | 0.042 ( $\mathrm{C}=+/-0.044 ; \mathrm{p}=0.057)$ | 0.750 | -2.02\% | +2.20\% |
| Severity | 2012.1 | $-0.029(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.253)$ | 0.045 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.063$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.114)$ | 0.145 ( $\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.041$ ) | $0.051(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.067)$ | 0.744 | -2.88\% | +2.23\% |
| Severity | 2012.2 | $-0.017(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.594)$ | $0.048(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.060)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.118)$ | $0.125(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.110)$ | $0.039(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.261)$ | 0.739 | -1.71\% | +2.18\% |
| Severity | 2013.1 | $0.012(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.784$ ) | $0.040(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.126)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.127)$ | $0.080(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.366$ ) | $0.009(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.848)$ | 0.748 | +1.20\% | +2.09\% |
| Severity | 2013.2 | $0.051(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.375)$ | 0.043 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.101$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.121)$ | $0.032(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.743)$ | $-0.032(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.593)$ | 0.740 | +5.21\% | +1.94\% |
| Severity | 2014.1 | $0.060(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.449)$ | $0.042(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.146)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.137)$ | 0.023 ( $\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.840)$ | $-0.041(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.615$ ) | 0.694 | +6.18\% | +1.91\% |
| Severity | 2014.2 | $0.085(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.341)$ | $0.046(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.127)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.139)$ | 0.023 ( $\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.842$ ) | $-0.067(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.466$ ) | 0.634 | +8.87\% | +1.81\% |
| Severity | 2015.1 | $0.085(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.341)$ | 0.046 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.127$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.139)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.067(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.466$ ) | 0.574 | +8.87\% | +1.81\% |
| Severity | 2015.2 | $0.109(\mathrm{Cl}=+/-0.604 ; \mathrm{p}=0.700)$ | 0.047 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.157)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{P}=\mathrm{NA})$ | $-0.091(\mathrm{Cl}=+/-0.611 ; \mathrm{p}=0.749)$ | 0.450 | +11.48\% | +1.79\% |
| Severity | 2016.1 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044)$ | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.157)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.447 | +1.79\% | +1.79\% |
| Severity | 2016.2 | 0.015 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121$ ) | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.294 | +1.47\% | +1.47\% |
| Severity | 2017.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | 0.042 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.264$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.233 | +1.32\% | +1.32\% |
| Severity | 2017.2 | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | $0.030(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | NA ( $\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA}$ ) | 0.001 | +0.82\% | +0.82\% |
| Frequency | 2011.1 | $0.011(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.414)$ | $0.134(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.022(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.627)$ | -0.065 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | 0.975 | +1.09\% | -5.29\% |
| Frequency | 2011.2 | $0.023(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.143)$ | $0.138(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.046(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.323)$ | $-0.078(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.977 | +2.35\% | -5.33\% |
| Frequency | 2012.1 | $0.024(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.235)$ | $0.138(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.110 ; p=0.367)$ | $-0.079(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.002)$ | 0.976 | +2.46\% | -5.34\% |
| Frequency | 2012.2 | 0.016 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.541$ ) | $0.136(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.569)$ | $-0.070(\mathrm{Cl}=+/-0.057 ; p=0.018)$ | 0.976 | +1.59\% | -5.31\% |
| Frequency | 2013.1 | $-0.037(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.227)$ | $0.150(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.046 ( $\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.444$ ) | $-0.016(\mathrm{Cl}=+/-0.065 ; p=0.607)$ | 0.983 | -3.61\% | -5.15\% |
| Frequency | 2013.2 | $-0.081(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.035$ ) | $0.146(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.116)$ | $0.030(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.421)$ | 0.986 | -7.80\% | -4.99\% |
| Frequency | 2014.1 | $-0.110(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.035$ ) | $0.151(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.130(\mathrm{Cl}=+/-0.147 ; ~=~=0.079)$ | $0.060(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.241)$ | 0.986 | -10.40\% | -4.90\% |
| Frequency | 2014.2 | $-0.108(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.066)$ | $0.151(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.130(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.092)$ | $0.057(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.320)$ | 0.985 | -10.21\% | -4.91\% |
| Frequency | 2015.1 | $-0.108(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.066)$ | $0.151(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $0.057(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.320)$ | 0.984 | -10.21\% | -4.91\% |
| Frequency | 2015.2 | $-0.100(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.568)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $0.050(\mathrm{Cl}=+/-0.379 ; \mathrm{p}=0.778)$ | 0.983 | -9.54\% | -4.92\% |
| Frequency | 2016.1 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.982 | -4.92\% | -4.92\% |
| Frequency | 2016.2 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+1-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.984 | -4.63\% | -4.63\% |
| Frequency | 2017.1 | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.984 | -4.29\% | -4.29\% |
| Frequency | 2017.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.985 | -4.06\% | -4.06\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date $=2015-08-01$

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.025 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001$ ) | 0.174 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | 0.011 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.120 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.010$ ) | 0.933 | -2.44\% |
| Loss Cost | 2011.2 | $-0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.170 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.122(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.010)$ | 0.936 | -2.57\% |
| Loss Cost | 2012.1 | $-0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.178(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.121(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.008)$ | 0.943 | -2.77\% |
| Loss Cost | 2012.2 | $-0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.173(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.119(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.009)$ | 0.945 | -2.89\% |
| Loss Cost | 2013.1 | $-0.031(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.182(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.111(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.011$ ) | 0.953 | -3.04\% |
| Loss Cost | 2013.2 | $-0.032(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.177(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.104(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.017)$ | 0.955 | -3.11\% |
| Loss Cost | 2014.1 | $-0.032(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.183(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.041)$ | 0.956 | -3.16\% |
| Loss Cost | 2014.2 | $-0.032(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.181(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.085(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.086)$ | 0.955 | -3.18\% |
| Loss Cost | 2015.1 | $-0.032(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.908)$ | 0.970 | -3.17\% |
| Loss Cost | 2015.2 | $-0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.651 ; \mathrm{p}=0.841)$ | 0.969 | -3.21\% |
| Loss Cost | 2016.1 | -0.033 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.967 | -3.21\% |
| Loss Cost | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.966 | -3.23\% |
| Loss Cost | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.960 | -3.02\% |
| Loss Cost | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.188(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.961 | -3.27\% |
| Severity | 2011.1 | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.040)$ | $0.036(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.111)$ | -0.002 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.060$ ) | $0.066(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.134)$ | 0.748 | +1.34\% |
| Severity | 2011.2 | $0.014(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.045)$ | $0.037(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.117)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.069)$ | $0.066(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.147)$ | 0.726 | +1.38\% |
| Severity | 2012.1 | $0.015(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.041)$ | $0.034(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.165)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.087)$ | $0.066(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.152)$ | 0.722 | +1.46\% |
| Severity | 2012.2 | $0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.021)$ | $0.041(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.092)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.092)$ | $0.068(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.126)$ | 0.746 | +1.66\% |
| Severity | 2013.1 | 0.018 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.012)$ | $0.033(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.163)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.109)$ | 0.077 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.082$ ) | 0.773 | +1.81\% |
| Severity | 2013.2 | $0.019(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.012)$ | $0.037(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.138)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.120)$ | $0.082(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.073)$ | 0.756 | +1.87\% |
| Severity | 2014.1 | $0.018(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.016)$ | 0.040 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.138)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.126)$ | $0.077(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.118)$ | 0.717 | +1.85\% |
| Severity | 2014.2 | 0.018 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.020)$ | 0.040 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.161$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.141)$ | $0.077(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.162)$ | 0.649 | +1.85\% |
| Severity | 2015.1 | 0.018 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.024$ ) | 0.046 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.139$ ) | -0.002 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.142)$ | 0.049 ( $\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.483$ ) | 0.572 | +1.85\% |
| Severity | 2015.2 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044)$ | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.157)$ | $0.135(\mathrm{Cl}=+/-0.906 ; \mathrm{p}=0.749)$ | 0.450 | +1.79\% |
| Severity | 2016.1 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044)$ | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.157)$ | $N A(C l=+/-N A ; p=N A)$ | 0.447 | +1.79\% |
| Severity | 2016.2 | 0.015 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121$ ) | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $N A(C l=+/-N A ; p=N A)$ | 0.294 | +1.47\% |
| Severity | 2017.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | $0.042(\mathrm{Cl}=+/-0.080 ; p=0.264)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | $N A(C l=+/-N A ; p=N A)$ | 0.233 | +1.32\% |
| Severity | 2017.2 | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | 0.030 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $N A(C I=+/-N A ; p=N A)$ | 0.001 | +0.82\% |
| Frequency | 2011.1 | $-0.038(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.138(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.334)$ | 0.937 | -3.72\% |
| Frequency | 2011.2 | -0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.133(\mathrm{Cl}=+/-0.059 ; p=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.314)$ | 0.938 | -3.89\% |
| Frequency | 2012.1 | -0.043 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.144(\mathrm{Cl}=+/-0.057 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.294)$ | 0.946 | -4.18\% |
| Frequency | 2012.2 | -0.046 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.132(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.278)$ | 0.959 | -4.47\% |
| Frequency | 2013.1 | -0.049 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.148(\mathrm{Cl}=+/-0.039 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.328)$ | 0.978 | -4.76\% |
| Frequency | 2013.2 | -0.050 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.140 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.481)$ | 0.983 | -4.90\% |
| Frequency | 2014.1 | -0.050 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.143(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.647$ ) | 0.982 | -4.92\% |
| Frequency | 2014.2 | $-0.051(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.141(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.821)$ | 0.981 | -4.93\% |
| Frequency | 2015.1 | $-0.051(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.323)$ | 0.984 | -4.93\% |
| Frequency | 2015.2 | -0.050 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.563 ; \mathrm{p}=0.778)$ | 0.983 | -4.92\% |
| Frequency | 2016.1 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.982 | -4.92\% |
| Frequency | 2016.2 | -0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.984 | -4.63\% |
| Frequency | 2017.1 | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.984 | -4.29\% |
| Frequency | 2017.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.985 | -4.06\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points $=N A$
Parameters Included: time, scalar_level_change, trend_level_ change, seasonality, mobility
tever Change Start Date $=$ 2015-08-01

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.012(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.276)$ | $0.173(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.259)$ | -0.045 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | 0.961 | +1.18\% | -3.24\% |
| Loss Cost | 2011.2 | $0.018(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.162)$ | $0.177(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.457)$ | $-0.051(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.962 | +1.86\% | $-3.24 \%$ |
| Loss Cost | 2012.1 | 0.018 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.275$ ) | $0.177(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.485)$ | $-0.051(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.007)$ | 0.961 | +1.80\% | -3.24\% |
| Loss Cost | 2012.2 | $0.028(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.193)$ | $0.180(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.761)$ | $-0.061(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.011)$ | 0.962 | +2.82\% | -3.24\% |
| Loss Cost | 2013.1 | $0.024(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.405$ ) | $0.181(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.021(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.714)$ | $-0.057(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.062)$ | 0.960 | +2.40\% | -3.24\% |
| Loss Cost | 2013.2 | $0.039(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.352)$ | $0.184(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.988)$ | $-0.072(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.101)$ | 0.960 | +4.02\% | -3.24\% |
| Loss Cost | 2014.1 | $0.059(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.383)$ | $0.183(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.828)$ | $-0.092(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.184)$ | 0.958 | +6.07\% | -3.25\% |
| Loss Cost | 2014.2 | $0.279(\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.045)$ | $0.201(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.222(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.111)$ | $-0.312(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.028)$ | 0.968 | +32.13\% | -3.32\% |
| Loss Cost | 2015.1 | 0.042 ( $\mathrm{Cl}=+/-0.870 ; \mathrm{p}=0.916$ ) | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.665 ; \mathrm{p}=0.870)$ | $-0.075(\mathrm{Cl}=+/-0.874 ; \mathrm{p}=0.853)$ | 0.967 | +4.34\% | -3.21\% |
| Loss Cost | 2015.2 | $-0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.651 ; \mathrm{p}=0.841)$ | $N A(C l=+/-N A ; p=N A)$ | 0.969 | -3.21\% | -3.21\% |
| Loss Cost | 2016.1 | $-0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.967 | -3.21\% | $-3.21 \%$ |
| Loss Cost | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.966 | -3.23\% | -3.23\% |
| Loss Cost | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.960 | -3.02\% | -3.02\% |
| Loss Cost | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | 0.188 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/$-NA; $\mathrm{P}=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.961 | -3.27\% | -3.27\% |
| Severity | 2011.1 | $-0.008(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.547)$ | 0.037 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.090$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.100)$ | $0.110(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.029)$ | 0.026 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.085$ ) | 0.774 | -0.79\% | +1.83\% |
| Severity | 2011.2 | $-0.015(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.360)$ | $0.033(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.140)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.109)$ | $0.124(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.024)$ | $0.033(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.068)$ | 0.761 | -1.48\% | +1.83\% |
| Severity | 2012.1 | $-0.020(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.336)$ | $0.034(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.137)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.116)$ | $0.132(\mathrm{Cl}=+/-0.116 ; p=0.029)$ | $0.038(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.086)$ | 0.753 | -1.94\% | +1.83\% |
| Severity | 2012.2 | $-0.010(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.701)$ | $0.038(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.123)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.119)$ | $0.117(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.079)$ | $0.028(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.303)$ | 0.748 | -1.00\% | +1.83\% |
| Severity | 2013.1 | $0.013(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.710$ ) | $0.033(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.177)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.125)$ | $0.085(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.235)$ | $0.005(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.877)$ | 0.758 | +1.28\% | +1.83\% |
| Severity | 2013.2 | $0.044(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.384)$ | $0.040(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.132)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.122)$ | $0.045(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.592)$ | $-0.026(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.609)$ | 0.744 | +4.49\% | +1.83\% |
| Severity | 2014.1 | 0.043 ( $\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.589)$ | 0.040 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.151$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.137)$ | 0.046 ( $\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.675$ ) | $-0.025(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.753)$ | 0.698 | +4.44\% | +1.83\% |
| Severity | 2014.2 | $0.136(\mathrm{Cl}=+/-0.371 ; \mathrm{p}=0.439)$ | $0.047(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.133)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.138)$ | $-0.040(\mathrm{Cl}=+/-0.384 ; \mathrm{p}=0.826)$ | $-0.118(\mathrm{Cl}=+/-0.372 ; \mathrm{p}=0.502)$ | 0.634 | +14.58\% | +1.79\% |
| Severity | 2015.1 | $0.135(\mathrm{Cl}=+/-1.210 ; \mathrm{p}=0.811$ ) | 0.047 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.157)$ | $-0.038(\mathrm{Cl}=+/-0.924 ; \mathrm{p}=0.929)$ | $-0.117(\mathrm{Cl}=+/-1.215 ; p=0.836)$ | 0.535 | +14.40\% | +1.79\% |
| Severity | 2015.2 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044)$ | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; p=0.157)$ | $0.135(\mathrm{Cl}=+/-0.906 ; \mathrm{p}=0.749)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.450 | +1.79\% | +1.79\% |
| Severity | 2016.1 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044$ ) | $0.047(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.157)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; p=0.157)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.447 | +1.79\% | +1.79\% |
| Severity | 2016.2 | 0.015 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121$ ) | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.294 | +1.47\% | +1.47\% |
| Severity | 2017.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | 0.042 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.264$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.233 | +1.32\% | +1.32\% |
| Severity | 2017.2 | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | $0.030(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | 0.001 | +0.82\% | +0.82\% |
| Frequency | 2011.1 | $0.020(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.068)$ | $0.137(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.086)$ | $-0.071(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.978 | +1.99\% | -4.98\% |
| Frequency | 2011.2 | $0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.008)$ | $0.144(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.018)$ | $-0.084(\mathrm{Cl}=+/-0.025 ; p=0.000)$ | 0.982 | +3.39\% | -4.98\% |
| Frequency | 2012.1 | $0.037(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.016$ ) | 0.142 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.101(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.020)$ | $-0.088(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.982 | +3.81\% | -4.98\% |
| Frequency | 2012.2 | $0.038(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.056$ ) | 0.143 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.101(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.037)$ | $-0.089(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | 0.982 | +3.86\% | -4.98\% |
| Frequency | 2013.1 | $0.011(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.633)$ | 0.148 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; ~ p=0.000)$ | $-0.064(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.185)$ | $-0.062(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.016)$ | 0.984 | +1.10\% | -4.98\% |
| Frequency | 2013.2 | $-0.004(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.894$ ) | 0.145 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.442)$ | $-0.047(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.185)$ | 0.984 | -0.45\% | -4.97\% |
| Frequency | 2014.1 | $0.015(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.773)$ | 0.143 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.377)$ | $-0.067(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.230)$ | 0.983 | +1.56\% | -4.98\% |
| Frequency | 2014.2 | 0.142 ( $\mathrm{Cl}=+/-0.236 ; \mathrm{p}=0.212$ ) | $0.154(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.182(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.129)$ | $-0.194(\mathrm{Cl}=+/-0.237 ; p=0.099)$ | 0.984 | +15.31\% | -5.02\% |
| Frequency | 2015.1 | $-0.092(\mathrm{Cl}=+/-0.751 ; \mathrm{p}=0.792)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.012(\mathrm{Cl}=+/-0.574 ; \mathrm{p}=0.964)$ | $0.042(\mathrm{Cl}=+/-0.755 ; \mathrm{p}=0.906)$ | 0.983 | -8.79\% | -4.92\% |
| Frequency | 2015.2 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.074(\mathrm{Cl}=+/-0.563 ; \mathrm{p}=0.778)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.983 | -4.92\% | -4.92\% |
| Frequency | 2016.1 | $-0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; ~ p=0.000)$ | NA ( $\mathrm{Cl}=+$ +-NA; $\mathrm{p}=\mathrm{NA}$ ) | NA ( $\mathrm{Cl}=+/$-NA; $\mathrm{P}=\mathrm{NA}$ ) | 0.982 | -4.92\% | -4.92\% |
| Frequency | 2016.2 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.984 | -4.63\% | -4.63\% |
| Frequency | 2017.1 | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.984 | -4.29\% | -4.29\% |
| Frequency | 2017.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.985 | -4.06\% | -4.06\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date $=2016-06-01$

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.016(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.038)$ | 0.176 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000$ ) | 0.011 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.045 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.381$ ) | 0.910 | -1.60\% |
| Loss Cost | 2011.2 | $-0.018(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.031)$ | $0.172(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.334)$ | 0.912 | -1.77\% |
| Loss Cost | 2012.1 | $-0.021(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.013)$ | $0.180(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.263)$ | 0.920 | -2.09\% |
| Loss Cost | 2012.2 | $-0.023(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.009)$ | $0.174(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.231)$ | 0.924 | -2.31\% |
| Loss Cost | 2013.1 | $-0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $0.184(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.202)$ | 0.935 | -2.62\% |
| Loss Cost | 2013.2 | $-0.029(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.177(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.204)$ | 0.941 | -2.81\% |
| Loss Cost | 2014.1 | -0.030 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | $0.186(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.256)$ | 0.945 | -2.98\% |
| Loss Cost | 2014.2 | $-0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | 0.180 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.046 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.333$ ) | 0.947 | -3.07\% |
| Loss Cost | 2015.1 | $-0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.827)$ | 0.970 | -3.23\% |
| Loss Cost | 2015.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.846)$ | 0.969 | -3.23\% |
| Loss Cost | 2016.1 | -0.033 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.005 ( $\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.945$ ) | 0.964 | -3.23\% |
| Loss Cost | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.966 | -3.23\% |
| Loss Cost | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.960 | -3.02\% |
| Loss Cost | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.188(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.961 | -3.27\% |
| Severity | 2011.1 | $0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.097)$ | 0.035 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.105$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.063)$ | 0.088 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.050$ ) | 0.768 | +1.06\% |
| Severity | 2011.2 | $0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.119)$ | 0.035 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.120)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.071)$ | 0.088 ( $\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.059)$ | 0.747 | +1.07\% |
| Severity | 2012.1 | $0.011(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.113)$ | $0.033(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.160)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.089)$ | $0.086(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.071)$ | 0.740 | +1.16\% |
| Severity | 2012.2 | $0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.061)$ | 0.040 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.097$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.099)$ | $0.081(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.082)$ | 0.756 | +1.41\% |
| Severity | 2013.1 | 0.016 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.036)$ | $0.033(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.162)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.125)$ | $0.081(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.078)$ | 0.774 | +1.62\% |
| Severity | 2013.2 | $0.017(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.038)$ | $0.036(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.156)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.141)$ | $0.081(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.085)$ | 0.752 | +1.69\% |
| Severity | 2014.1 | $0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.055)$ | 0.040 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.132)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.133)$ | $0.077(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.109)$ | 0.720 | +1.60\% |
| Severity | 2014.2 | $0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.072)$ | $0.038(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.176)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.145)$ | 0.075 ( $\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.140$ ) | 0.655 | +1.56\% |
| Severity | 2015.1 | 0.015 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.086$ ) | 0.045 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.125$ ) | -0.002 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.129)$ | 0.058 ( $\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.266$ ) | 0.599 | +1.49\% |
| Severity | 2015.2 | $0.015(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.103)$ | $0.044(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.162)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.146)$ | $0.053(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.376)$ | 0.485 | +1.48\% |
| Severity | 2016.1 | $0.015(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121)$ | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | 0.079 ( $\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.373$ ) | 0.440 | +1.47\% |
| Severity | 2016.2 | $0.015(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121)$ | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.294 | +1.47\% |
| Severity | 2017.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | $0.042(\mathrm{Cl}=+/-0.080 ; p=0.264)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.233 | +1.32\% |
| Severity | 2017.2 | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | $0.030(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $N A(C l e+/-N A ; p=N A)$ | 0.001 | +0.82\% |
| Frequency | 2011.1 | $-0.027(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.004)$ | $0.141(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.457)$ | 0.936 | -2.63\% |
| Frequency | 2011.2 | $-0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004)$ | $0.136(\mathrm{Cl}=+/-0.060 ; p=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.533)$ | 0.936 | -2.81\% |
| Frequency | 2012.1 | $-0.033(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.146(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.613)$ | 0.944 | -3.21\% |
| Frequency | 2012.2 | $-0.037(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.134(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.706)$ | 0.956 | -3.67\% |
| Frequency | 2013.1 | $-0.043(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.151(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.608)$ | 0.977 | -4.17\% |
| Frequency | 2013.2 | -0.045 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.529)$ | 0.983 | -4.43\% |
| Frequency | 2014.1 | -0.046 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.146(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.459)$ | 0.983 | -4.51\% |
| Frequency | 2014.2 | -0.047 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.039 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.401)$ | 0.982 | -4.56\% |
| Frequency | 2015.1 | -0.048 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.152(\mathrm{Cl}=+/-0.036 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.050(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.122)$ | 0.986 | -4.65\% |
| Frequency | 2015.2 | -0.048 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.154(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.223)$ | 0.985 | -4.64\% |
| Frequency | 2016.1 | -0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.163)$ | 0.984 | -4.63\% |
| Frequency | 2016.2 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.984 | -4.63\% |
| Frequency | 2017.1 | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.984 | -4.29\% |
| Frequency | 2017.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.985 | -4.06\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_ change, trend_level_change, seasonality, mobility
Future Trend Start Date $=2016$-0401

| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past <br> Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.018 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.047)$ | $0.173(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.482)$ | $-0.051(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.959 | +1.78\% | -3.26\% |
| Loss Cost | 2011.2 | 0.023 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.026$ ) | $0.177(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.653)$ | $-0.056(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.961 | +2.37\% | -3.25\% |
| Loss Cost | 2012.1 | $0.024(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.055$ ) | $0.177(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.684)$ | $-0.057(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.960 | +2.44\% | -3.25\% |
| Loss Cost | 2012.2 | $0.032(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.041)$ | $0.181(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.006 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.868$ ) | $-0.065(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | 0.962 | +3.22\% | -3.24\% |
| Loss Cost | 2013.1 | 0.030 ( $\mathrm{C}=+/-0.039 ; p=0.116$ ) | $0.181(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.086 ; p=0.855)$ | -0.063 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.005$ ) | 0.960 | +3.09\% | -3.24\% |
| Loss Cost | 2013.2 | 0.040 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.121$ ) | $0.184(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.996$ ) | $-0.073(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.011$ ) | 0.960 | +4.09\% | -3.24\% |
| Loss Cost | 2014.1 | $0.048(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.184)$ | $0.183(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.923)$ | $-0.081(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.036)$ | 0.958 | +4.90\% | -3.24\% |
| Loss Cost | 2014.2 | $0.089(\mathrm{Cl}=+/-0.113 ; p=0.111)$ | $0.189(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.023(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.648)$ | $-0.122(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.037)$ | 0.961 | +9.29\% | -3.22\% |
| Loss Cost | 2015.1 | $-0.032(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.717)$ | 0.198 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.877)$ | $-0.001(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.988)$ | 0.967 | -3.10\% | -3.23\% |
| Loss Cost | 2015.2 | $-0.007(\mathrm{Cl}=+/-0.664 ; \mathrm{p}=0.982)$ | 0.198 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.142 ; p=0.945)$ | -0.026 ( $\mathrm{Cl}=+/-0.663 ; \mathrm{p}=0.932$ ) | 0.966 | -0.68\% | -3.23\% |
| Loss Cost | 2016.1 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.198 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.945$ ) | $\mathrm{NA}(\mathrm{Cl}=+$ - $\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.964 | -3.23\% | -3.23\% |
| Loss Cost | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.198 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+1-0.002 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA}$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.966 | -3.23\% | -3.23\% |
| Loss Cost | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.194(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | $N A(C l=+/-N A ; p=N A)$ | 0.960 | -3.02\% | -3.02\% |
| Loss Cost | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | 0.188 ( $\mathrm{Cl}=+/-0.065 ; ~ p=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; p $=\mathrm{NA}$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.961 | -3.27\% | -3.27\% |
| Severity | 2011.1 | $0.003(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.804)$ | $0.036(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.101)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.105)$ | 0.093 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.042$ ) | 0.012 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.357)$ | 0.767 | +0.26\% | +1.46\% |
| Severity | 2011.2 | 0.000 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.996$ ) | $0.034(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.136)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.116)$ | 0.097 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.044$ ) | $0.014(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.328)$ | 0.747 | +0.01\% | +1.46\% |
| Severity | 2012.1 | 0.000 ( $\mathrm{C}=+/-0.032 ; \mathrm{p}=0.990$ ) | $0.034(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.156)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.127)$ | 0.097 ( $\mathrm{Cl}=+/-0.0999 \mathrm{p}=0.055$ ) | 0.014 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.405$ ) | 0.736 | +0.02\% | +1.46\% |
| Severity | 2012.2 | $0.011(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.560)$ | $0.039(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.112)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.121)$ | $0.084(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.100)$ | $0.004(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.849)$ | 0.742 | +1.08\% | +1.47\% |
| Severity | 2013.1 | $0.029(\mathrm{Cl}=+/-0.046 ; p=0.203)$ | $0.033(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.179)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.119)$ | $0.069(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.174)$ | $-0.014(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.539)$ | 0.765 | +2.94\% | +1.47\% |
| Severity | 2013.2 | 0.049 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.108$ ) | $0.039(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.123)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.111)$ | $0.053(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.307)$ | $-0.034(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.263)$ | 0.758 | +4.97\% | +1.48\% |
| Severity | 2014.1 | 0.049 ( $\mathrm{C}=+/-0.086 ; \mathrm{p}=0.235$ ) | $0.039(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.148)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.126)$ | $0.052(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.349)$ | -0.035 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.404$ ) | 0.714 | +5.07\% | +1.48\% |
| Severity | 2014.2 | $0.069(\mathrm{Cl}=+/-0.136 ; p=0.291)$ | 0.042 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.148$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.135)$ | $0.044(\mathrm{Cl}=+/-0.130 ; p=0.480)$ | $-0.054(\mathrm{Cl}=+/-0.137 ; p=0.404)$ | 0.648 | +7.16\% | +1.49\% |
| Severity | 2015.1 | $0.023(\mathrm{Cl}=+/-0.252 ; \mathrm{p}=0.847)$ | 0.045 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.145$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.146)$ | $0.056(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.420)$ | $-0.008(\mathrm{Cl}=+/-0.252 ; \mathrm{p}=0.947)$ | 0.563 | +2.28\% | +1.49\% |
| Severity | 2015.2 | $-0.158(\mathrm{Cl}=+/-0.886 ; \mathrm{p}=0.699)$ | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $0.079(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.373)$ | $0.173(\mathrm{Cl}=+/-0.885 ; \mathrm{p}=0.673)$ | 0.444 | -14.64\% | +1.47\% |
| Severity | 2016.1 | $0.015(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.121)$ | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $0.079(\mathrm{Cl}=+/-0.190 ; p=0.373)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | 0.440 | +1.47\% | +1.47\% |
| Severity | 2016.2 | 0.015 ( $\mathrm{C}=+/-0.019 ; \mathrm{p}=0.121$ ) | $0.039(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.263)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.173)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | NA ( $\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA}$ ) | 0.294 | +1.47\% | +1.47\% |
| Severity | 2017.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.218)$ | 0.042 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.264$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.193)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.233 | +1.32\% | +1.32\% |
| Severity | 2017.2 | $0.008(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.473)$ | $0.030(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.447$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.001 | +0.82\% | +0.82\% |
| Frequency | 2011.1 | 0.015 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.066$ ) | $0.137(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.046)$ | $-0.063(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.980 | +1.52\% | -4.65\% |
| Frequency | 2011.2 | $0.023(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | 0.143 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.081(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.017)$ | $-0.071(\mathrm{Cl}=+/-0.0221 ; \mathrm{p}=0.000)$ | 0.983 | +2.36\% | -4.64\% |
| Frequency | 2012.1 | $0.024(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.033)$ | 0.143 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.081(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.022)$ | $-0.071(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.982 | +2.42\% | -4.64\% |
| Frequency | 2012.2 | $0.021(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.123)$ | 0.141 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.036)$ | -0.068 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.982 | +2.11\% | -4.64\% |
| Frequency | 2013.1 | $0.001(\mathrm{Cl}=+/-0.030 ; p=0.920)$ | 0.149 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.066)$ | -0.049 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.005$ ) | 0.986 | +0.14\% | -4.64\% |
| Frequency | 2013.2 | $-0.008(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.653)$ | 0.145 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; p=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.125)$ | $-0.039(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.057)$ | 0.986 | -0.84\% | -4.65\% |
| Frequency | 2014.1 | $-0.002(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.950)$ | $0.144(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.127)$ | -0.046 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.102$ ) | 0.985 | -0.16\% | -4.65\% |
| Frequency | 2014.2 | 0.020 ( $\mathrm{C}=+/-0.087$; $\mathrm{p}=0.631$ ) | 0.147 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.107)$ | $-0.067(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.120)$ | 0.984 | +1.99\% | -4.64\% |
| Frequency | 2015.1 | $-0.054(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.449)$ | $0.152(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.257)$ | $0.007(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.926)$ | 0.985 | -5.27\% | -4.65\% |
| Frequency | 2015.2 | $0.152(\mathrm{Cl}=+/-0.518 ; \mathrm{p}=0.529)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; p=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.163)$ | $-0.199(\mathrm{Cl}=+/-0.517 ; \mathrm{p}=0.412)$ | 0.985 | +16.36\% | -4.63\% |
| Frequency | 2016.1 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.160 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.075(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.163)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; p $=$ NA $)$ | 0.984 | -4.63\% | -4.63\% |
| Frequency | 2016.2 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | 0.984 | -4.63\% | -4.63\% |
| Frequency | 2017.1 | $-0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.152(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; p $=\mathrm{NA}$ ) | 0.984 | -4.29\% | -4.29\% |
| Frequency | 2017.2 | $-0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.001 ; p=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; p $=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+$ - $\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.985 | -4.06\% | -4.06\% |

## Bodily Injury

Coverage $=\mathrm{BI}$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, mobility

| Fit |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.009(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.240)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.707 | -0.86\% |
| Loss Cost | 2011.2 | $-0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.141)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.723 | -1.15\% |
| Loss Cost | 2012.1 | -0.011 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.179$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.716 | -1.14\% |
| Loss Cost | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.090)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.738 | -1.53\% |
| Loss Cost | 2013.1 | -0.016 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.113$ ) | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.730 | -1.57\% |
| Loss Cost | 2013.2 | -0.021 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.049)$ | 0.011 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.759 | -2.08\% |
| Loss Cost | 2014.1 | $-0.021(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.077)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.747 | -2.05\% |
| Loss Cost | 2014.2 | $-0.027(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.035)$ | 0.011 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.773 | -2.62\% |
| Loss Cost | 2015.1 | $-0.029(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.042)$ | $0.011(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.766 | -2.82\% |
| Loss Cost | 2015.2 | $-0.034(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.031$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.775 | -3.30\% |
| Loss Cost | 2016.1 | $-0.029(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.083)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.754 | -2.87\% |
| Loss Cost | 2016.2 | -0.035 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.060$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.764 | -3.48\% |
| Loss Cost | 2017.1 | -0.028 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.167$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.742 | -2.72\% |
| Loss Cost | 2017.2 | $-0.038(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.088)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.772 | -3.73\% |
| Severity | 2011.1 | $0.021(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.156)$ | 0.708 | +2.17\% |
| Severity | 2011.2 | 0.021 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.168)$ | 0.683 | +2.17\% |
| Severity | 2012.1 | 0.023 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.197)$ | 0.685 | +2.31\% |
| Severity | 2012.2 | 0.024 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.231)$ | 0.691 | +2.47\% |
| Severity | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.268)$ | 0.721 | +2.74\% |
| Severity | 2013.2 | 0.027 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.285)$ | 0.692 | +2.75\% |
| Severity | 2014.1 | 0.026 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.282)$ | 0.647 | +2.64\% |
| Severity | 2014.2 | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.260)$ | 0.590 | +2.42\% |
| Severity | 2015.1 | $0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.007)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.242)$ | 0.521 | +2.17\% |
| Severity | 2015.2 | 0.018 (CI $=+/-0.016 ; \mathrm{p}=0.025$ ) | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.225)$ | 0.437 | +1.87\% |
| Severity | 2016.1 | 0.019 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.043$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.245)$ | 0.387 | +1.88\% |
| Severity | 2016.2 | $0.014(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.136)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.234)$ | 0.268 | +1.42\% |
| Severity | 2017.1 | $0.014(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.201)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.258)$ | 0.201 | +1.39\% |
| Severity | 2017.2 | $0.007(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.501)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.277)$ | 0.041 | +0.75\% |
| Frequency | 2011.1 | $-0.030(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.865 | -2.97\% |
| Frequency | 2011.2 | $-0.033(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.873 | -3.25\% |
| Frequency | 2012.1 | $-0.034(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.870 | -3.37\% |
| Frequency | 2012.2 | -0.040 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.897 | -3.91\% |
| Frequency | 2013.1 | -0.043 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.900 | -4.19\% |
| Frequency | 2013.2 | -0.048 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.917 | -4.70\% |
| Frequency | 2014.1 | $-0.047(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.909 | -4.57\% |
| Frequency | 2014.2 | -0.050 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.013 (Cl = +/-0.003; p = 0.000) | 0.913 | -4.92\% |
| Frequency | 2015.1 | -0.050 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.904 | -4.88\% |
| Frequency | 2015.2 | -0.052 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.899 | -5.07\% |
| Frequency | 2016.1 | -0.048 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002$ ) | $0.013(\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.890 | -4.66\% |
| Frequency | 2016.2 | -0.049 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.004$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.881 | -4.83\% |
| Frequency | 2017.1 | -0.041 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.016$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.876 | -4.05\% |
| Frequency | 2017.2 | -0.045 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.021$ ) | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.869 | -4.44\% |

## Bodily Injury

Coverage $=\mathrm{BI}$
End Trend Period $=2023.1$
Excluded Points = 2020.1
Parameters Included: time, mobility

| Fit |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.267$ ) | 0.013 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.663 | -0.83\% |
| Loss Cost | 2011.2 | $-0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.161)$ | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.681 | -1.12\% |
| Loss Cost | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.203)$ | 0.012 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.674 | -1.11\% |
| Loss Cost | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.106)$ | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.699 | -1.51\% |
| Loss Cost | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.133)$ | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.690 | -1.54\% |
| Loss Cost | 2013.2 | $-0.021(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.060)$ | 0.012 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.722 | -2.05\% |
| Loss Cost | 2014.1 | -0.020 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.094$ ) | 0.012 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.709 | -2.02\% |
| Loss Cost | 2014.2 | -0.026 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.046$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.739 | -2.60\% |
| Loss Cost | 2015.1 | -0.028 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.054$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) | 0.732 | -2.79\% |
| Loss Cost | 2015.2 | $-0.033(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.042)$ | $0.011(\mathrm{Cl}=+/-0.006 ; p=0.001)$ | 0.742 | -3.28\% |
| Loss Cost | 2016.1 | -0.029 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.105$ ) | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | 0.718 | -2.84\% |
| Loss Cost | 2016.2 | -0.035 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.079$ ) | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.731 | -3.46\% |
| Loss Cost | 2017.1 | -0.027 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.205$ ) | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.705 | -2.67\% |
| Loss Cost | 2017.2 | $-0.038(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.116)$ | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.740 | -3.71\% |
| Severity | 2011.1 | $0.022(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.721$ ) | 0.714 | +2.25\% |
| Severity | 2011.2 | 0.022 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.732)$ | 0.688 | +2.26\% |
| Severity | 2012.1 | 0.024 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.810)$ | 0.696 | +2.41\% |
| Severity | 2012.2 | 0.026 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.898$ ) | 0.709 | +2.59\% |
| Severity | 2013.1 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.973$ ) | 0.753 | +2.87\% |
| Severity | 2013.2 | 0.029 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.963$ ) | 0.726 | +2.90\% |
| Severity | 2014.1 | 0.028 ( $\mathrm{Cl}=+/-0.011 ; ~ p=0.000)$ | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.996$ ) | 0.681 | +2.81\% |
| Severity | 2014.2 | 0.026 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.943$ ) | 0.623 | +2.60\% |
| Severity | 2015.1 | 0.023 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002$ ) | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.886$ ) | 0.551 | +2.37\% |
| Severity | 2015.2 | 0.021 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.008$ ) | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.833$ ) | 0.459 | +2.09\% |
| Severity | 2016.1 | $0.021(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.015)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.847)$ | 0.410 | +2.14\% |
| Severity | 2016.2 | 0.017 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.053$ ) | 0.000 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.809$ ) | 0.269 | +1.71\% |
| Severity | 2017.1 | 0.017 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.089)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.820)$ | 0.199 | +1.72\% |
| Severity | 2017.2 | 0.011 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.265$ ) | 0.000 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.840$ ) | -0.015 | +1.12\% |
| Frequency | 2011.1 | $-0.031(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.837 | -3.02\% |
| Frequency | 2011.2 | -0.034 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.847 | -3.31\% |
| Frequency | 2012.1 | -0.035 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.844 | -3.44\% |
| Frequency | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.879 | -3.99\% |
| Frequency | 2013.1 | $-0.044(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.884 | -4.29\% |
| Frequency | 2013.2 | -0.049 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.906 | -4.81\% |
| Frequency | 2014.1 | -0.048 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.897 | -4.69\% |
| Frequency | 2014.2 | -0.052 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.903 | -5.07\% |
| Frequency | 2015.1 | $-0.052(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.893 | -5.04\% |
| Frequency | 2015.2 | -0.054 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.887 | -5.26\% |
| Frequency | 2016.1 | -0.050 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.876 | -4.87\% |
| Frequency | 2016.2 | $-0.052(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.003)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.866 | -5.08\% |
| Frequency | 2017.1 | -0.044 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.013$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.859 | -4.32\% |
| Frequency | 2017.2 | -0.049 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.018$ ) | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.854 | -4.77\% |

## Bodily Injury

Coverage $=B I$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time

| Fit |  |  | Implied Trend  <br> Adjusted R^2 Rate |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Start Date | Time |  |  |
| Loss Cost | 2011.1 | -0.030 ( $\mathrm{Cl}=+/-0.020 ; p=0.005$ ) | 0.267 | -2.99\% |
| Loss Cost | 2011.2 | $-0.034(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | 0.302 | -3.36\% |
| Loss Cost | 2012.1 | -0.035 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.005$ ) | 0.289 | -3.48\% |
| Loss Cost | 2012.2 | -0.040 ( $\mathrm{Cl}=+/-0.025 ; p=0.003)$ | 0.331 | -3.94\% |
| Loss Cost | 2013.1 | -0.042 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.005$ ) | 0.318 | -4.11\% |
| Loss Cost | 2013.2 | -0.048 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003$ ) | 0.365 | -4.69\% |
| Loss Cost | 2014.1 | -0.049 ( $\mathrm{Cl}=+/-0.033 ; p=0.005)$ | 0.338 | -4.81\% |
| Loss Cost | 2014.2 | $-0.056(\mathrm{Cl}=+/-0.035 ; p=0.004)$ | 0.377 | -5.45\% |
| Loss Cost | 2015.1 | -0.059 ( $\mathrm{Cl}=+/-0.040 ; p=0.006)$ | 0.362 | -5.76\% |
| Loss Cost | 2015.2 | -0.065 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.007)$ | 0.370 | -6.31\% |
| Loss Cost | 2016.1 | $-0.062(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.022)$ | 0.292 | -5.98\% |
| Loss Cost | 2016.2 | -0.068 ( $\mathrm{Cl}=+/-0.059 ; p=0.027)$ | 0.291 | -6.58\% |
| Loss Cost | 2017.1 | $-0.059(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.083)$ | 0.180 | -5.72\% |
| Loss Cost | 2017.2 | -0.067 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.095)$ | 0.179 | -6.46\% |
| Severity | 2011.1 | $0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.693 | +2.46\% |
| Severity | 2011.2 | 0.024 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.668 | +2.47\% |
| Severity | 2012.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.673 | +2.61\% |
| Severity | 2012.2 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.683 | +2.77\% |
| Severity | 2013.1 | 0.030 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.717 | +3.02\% |
| Severity | 2013.2 | 0.030 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.689 | +3.05\% |
| Severity | 2014.1 | 0.029 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.642 | +2.96\% |
| Severity | 2014.2 | 0.027 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.580 | +2.78\% |
| Severity | 2015.1 | 0.025 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001$ ) | 0.505 | +2.56\% |
| Severity | 2015.2 | 0.023 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.004)$ | 0.412 | +2.29\% |
| Severity | 2016.1 | 0.023 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.010$ ) | 0.364 | +2.31\% |
| Severity | 2016.2 | 0.018 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.047$ ) | 0.232 | +1.85\% |
| Severity | 2017.1 | 0.018 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.091$ ) | 0.169 | +1.80\% |
| Severity | 2017.2 | $0.011(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.320)$ | 0.009 | +1.09\% |
| Frequency | 2011.1 | $-0.055(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.538 | -5.32\% |
| Frequency | 2011.2 | $-0.059(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.554 | -5.69\% |
| Frequency | 2012.1 | $-0.061(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.547 | -5.93\% |
| Frequency | 2012.2 | $-0.068(\mathrm{Cl}=+/-0.025 ; p=0.000)$ | 0.590 | -6.53\% |
| Frequency | 2013.1 | -0.072 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.594 | -6.92\% |
| Frequency | 2013.2 | -0.078 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.619 | -7.51\% |
| Frequency | 2014.1 | -0.078 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.582 | -7.55\% |
| Frequency | 2014.2 | $-0.083(\mathrm{Cl}=+/-0.036 ; p=0.000)$ | 0.580 | -8.01\% |
| Frequency | 2015.1 | $-0.085(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.541 | -8.11\% |
| Frequency | 2015.2 | $-0.088(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | 0.513 | -8.40\% |
| Frequency | 2016.1 | -0.085 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.004$ ) | 0.440 | -8.10\% |
| Frequency | 2016.2 | $-0.086(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.010)$ | 0.393 | -8.28\% |
| Frequency | 2017.1 | $-0.077(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.036)$ | 0.281 | -7.39\% |
| Frequency | 2017.2 | $-0.078(\mathrm{Cl}=+/-0.085 ; p=0.069)$ | 0.222 | -7.47\% |

## Bodily Injury

Coverage $=B I$
End Trend Period $=2023.1$
Excluded Points $=2020.1$
Parameters Included: time

| Fit |  |  | Implied Trend  <br> Adjusted R^2 Rate |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Start Date | Time |  |  |
| Loss Cost | 2011.1 | -0.028 ( $\mathrm{Cl}=+/-0.020 ; p=0.008)$ | 0.245 | -2.74\% |
| Loss Cost | 2011.2 | -0.031 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005$ ) | 0.283 | -3.10\% |
| Loss Cost | 2012.1 | -0.033 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.008)$ | 0.271 | -3.21\% |
| Loss Cost | 2012.2 | $-0.037(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.005)$ | 0.318 | -3.67\% |
| Loss Cost | 2013.1 | -0.039 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.007$ ) | 0.306 | -3.83\% |
| Loss Cost | 2013.2 | -0.045 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.004$ ) | 0.359 | -4.41\% |
| Loss Cost | 2014.1 | $-0.046(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.007)$ | 0.333 | -4.53\% |
| Loss Cost | 2014.2 | -0.053 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.005)$ | 0.381 | -5.18\% |
| Loss Cost | 2015.1 | $-0.057(\mathrm{Cl}=+/-0.039 ; p=0.007)$ | 0.370 | -5.50\% |
| Loss Cost | 2015.2 | $-0.063(\mathrm{Cl}=+/-0.043 ; p=0.008)$ | 0.385 | -6.08\% |
| Loss Cost | 2016.1 | $-0.060(\mathrm{Cl}=+/-0.050 ; p=0.023)$ | 0.308 | -5.79\% |
| Loss Cost | 2016.2 | $-0.067(\mathrm{Cl}=+/-0.057 ; p=0.026)$ | 0.318 | -6.46\% |
| Loss Cost | 2017.1 | $-0.059(\mathrm{Cl}=+/-0.067 ; p=0.078)$ | 0.207 | -5.72\% |
| Loss Cost | 2017.2 | -0.069 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.081$ ) | 0.223 | -6.65\% |
| Severity | 2011.1 | $0.023(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.725 | +2.31\% |
| Severity | 2011.2 | 0.023 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.701 | +2.32\% |
| Severity | 2012.1 | 0.024 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.710 | +2.46\% |
| Severity | 2012.2 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.724 | +2.62\% |
| Severity | 2013.1 | 0.028 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.767 | +2.86\% |
| Severity | 2013.2 | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.742 | +2.89\% |
| Severity | 2014.1 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.701 | +2.81\% |
| Severity | 2014.2 | 0.026 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.648 | +2.62\% |
| Severity | 2015.1 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.582 | +2.41\% |
| Severity | 2015.2 | $0.021(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.002)$ | 0.499 | +2.16\% |
| Severity | 2016.1 | 0.022 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.005$ ) | 0.457 | +2.21\% |
| Severity | 2016.2 | 0.018 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.023$ ) | 0.332 | +1.79\% |
| Severity | 2017.1 | 0.018 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.046$ ) | 0.274 | +1.80\% |
| Severity | 2017.2 | $0.012(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.189)$ | 0.093 | +1.18\% |
| Frequency | 2011.1 | $-0.051(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.557 | -4.94\% |
| Frequency | 2011.2 | $-0.054(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.577 | -5.30\% |
| Frequency | 2012.1 | $-0.057(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.572 | -5.53\% |
| Frequency | 2012.2 | $-0.063(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.625 | -6.13\% |
| Frequency | 2013.1 | $-0.067(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.634 | -6.51\% |
| Frequency | 2013.2 | $-0.074(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.666 | -7.09\% |
| Frequency | 2014.1 | -0.074 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | 0.632 | -7.13\% |
| Frequency | 2014.2 | $-0.079(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.637 | -7.61\% |
| Frequency | 2015.1 | $-0.080(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.603 | -7.73\% |
| Frequency | 2015.2 | $-0.084(\mathrm{Cl}=+/-0.040 ; p=0.001)$ | 0.583 | -8.06\% |
| Frequency | 2016.1 | -0.081 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.002$ ) | 0.516 | -7.82\% |
| Frequency | 2016.2 | $-0.085(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.005)$ | 0.479 | -8.10\% |
| Frequency | 2017.1 | $-0.077(\mathrm{Cl}=+/-0.063 ; p=0.021)$ | 0.371 | -7.39\% |
| Frequency | 2017.2 | $-0.081(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.039)$ | 0.327 | -7.74\% |

## Bodily Injury

Coverage $=B I$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.003 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.776$ ) | -0.057 | +0.27\% |
| Loss Cost | 2011.2 | $-0.001(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.949)$ | -0.066 | -0.07\% |
| Loss Cost | 2012.1 | $0.001(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.913)$ | -0.070 | +0.13\% |
| Loss Cost | 2012.2 | $-0.004(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.758)$ | -0.069 | -0.40\% |
| Loss Cost | 2013.1 | $-0.002(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.870)$ | -0.081 | -0.24\% |
| Loss Cost | 2013.2 | $-0.011(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.518)$ | -0.048 | -1.07\% |
| Loss Cost | 2014.1 | $-0.008(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.698)$ | -0.083 | -0.75\% |
| Loss Cost | 2014.2 | $-0.019(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.399)$ | -0.022 | -1.87\% |
| Loss Cost | 2015.1 | $-0.022(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.423)$ | -0.033 | -2.17\% |
| Loss Cost | 2015.2 | -0.035 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.302)$ | 0.029 | -3.42\% |
| Loss Cost | 2016.1 | $-0.018(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.652)$ | -0.125 | -1.80\% |
| Loss Cost | 2016.2 | $-0.039(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.458)$ | -0.063 | -3.85\% |
| Loss Cost | 2017.1 | $0.003(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.962)$ | -0.249 | +0.31\% |
| Loss Cost | 2017.2 | $-0.044(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.622)$ | -0.212 | -4.35\% |
| Severity | 2011.1 | 0.023 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.615 | +2.37\% |
| Severity | 2011.2 | 0.024 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.577 | +2.40\% |
| Severity | 2012.1 | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.617 | +2.69\% |
| Severity | 2012.2 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.678 | +3.09\% |
| Severity | 2013.1 | 0.037 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.825 | +3.76\% |
| Severity | 2013.2 | $0.039(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.822 | +4.00\% |
| Severity | 2014.1 | 0.040 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.785 | +4.04\% |
| Severity | 2014.2 | 0.038 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.720 | +3.85\% |
| Severity | 2015.1 | 0.035 ( $\mathrm{Cl}=+/-0.020 ; p=0.004$ ) | 0.625 | +3.55\% |
| Severity | 2015.2 | 0.030 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.023$ ) | 0.483 | +3.08\% |
| Severity | 2016.1 | $0.036(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.032)$ | 0.491 | +3.63\% |
| Severity | 2016.2 | $0.024(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.161)$ | 0.222 | +2.47\% |
| Severity | 2017.1 | 0.030 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.219$ ) | 0.183 | +3.02\% |
| Severity | 2017.2 | 0.000 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.982)$ | -0.333 | -0.04\% |
| Frequency | 2011.1 | $-0.021(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.030)$ | 0.216 | -2.05\% |
| Frequency | 2011.2 | $-0.024(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.022)$ | 0.259 | -2.41\% |
| Frequency | 2012.1 | $-0.025(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.034)$ | 0.232 | -2.50\% |
| Frequency | 2012.2 | $-0.034(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.007)$ | 0.399 | -3.38\% |
| Frequency | 2013.1 | $-0.039(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006)$ | 0.431 | -3.86\% |
| Frequency | 2013.2 | $-0.050(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | 0.577 | -4.87\% |
| Frequency | 2014.1 | $-0.047(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.007)$ | 0.483 | -4.61\% |
| Frequency | 2014.2 | $-0.057(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.005)$ | 0.550 | -5.50\% |
| Frequency | 2015.1 | $-0.057(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.018)$ | 0.467 | -5.53\% |
| Frequency | 2015.2 | $-0.065(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.026)$ | 0.464 | -6.30\% |
| Frequency | 2016.1 | $-0.054(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.109)$ | 0.265 | -5.24\% |
| Frequency | 2016.2 | $-0.064(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.153)$ | 0.235 | -6.16\% |
| Frequency | 2017.1 | $-0.027(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.577)$ | -0.145 | -2.64\% |
| Frequency | 2017.2 | -0.044 ( $\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.549)$ | -0.159 | -4.31\% |

## Bodily Injury

Coverage $=B 1$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility
Future Trend Start Date $=$ 2016-04-01

| Fit | Start Date | Time | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.026 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.136$ ) | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.056 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.035$ ) | 0.753 | +2.61\% | -2.97\% |
| Loss Cost | 2011.2 | $0.023(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.262)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.076)$ | 0.753 | +2.28\% | -2.91\% |
| Loss Cost | 2012.1 | $0.034(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.156)$ | 0.011 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.050)$ | 0.757 | +3.45\% | -3.08\% |
| Loss Cost | 2012.2 | $0.027(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.344)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.128)$ | 0.758 | +2.77\% | -3.00\% |
| Loss Cost | 2013.1 | $0.044(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.221)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.092)$ | 0.759 | +4.52\% | -3.17\% |
| Loss Cost | 2013.2 | $0.028(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.543)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.283)$ | 0.762 | +2.87\% | -3.05\% |
| Loss Cost | 2014.1 | $0.070(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.272)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.103(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.155)$ | 0.765 | +7.26\% | -3.28\% |
| Loss Cost | 2014.2 | $0.039(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.683)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.071(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.492)$ | 0.765 | +4.01\% | -3.17\% |
| Loss Cost | 2015.1 | 0.075 ( $\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.671$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.108(\mathrm{Cl}=+/-0.390 ; p=0.558)$ | 0.755 | +7.84\% | -3.24\% |
| Loss Cost | 2015.2 | $-0.418(\mathrm{Cl}=+/-1.140 ; \mathrm{p}=0.440)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.389 ( $\mathrm{Cl}=+/-1.153 ; \mathrm{p}=0.477)$ | 0.766 | -34.16\% | -2.87\% |
| Loss Cost | 2016.1 | $-0.029(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.083)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.754 | -2.87\% | -2.87\% |
| Loss Cost | 2016.2 | $-0.035(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.060)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.764 | -3.48\% | -3.48\% |
| Loss Cost | 2017.1 | $-0.028(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.167)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.742 | -2.72\% | -2.72\% |
| Loss Cost | 2017.2 | $-0.038(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.088)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.772 | -3.73\% | -3.73\% |
| Severity | 2011.1 | $0.017(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.093)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.215)$ | $0.008(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.595)$ | 0.698 | +1.69\% | +2.47\% |
| Severity | 2011.2 | 0.015 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.187)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.227)$ | $0.009(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.564)$ | 0.673 | +1.55\% | +2.50\% |
| Severity | 2012.1 | 0.020 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.145$ ) | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.232)$ | $0.004(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.839)$ | 0.669 | +2.04\% | +2.42\% |
| Severity | 2012.2 | $0.029(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.084)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.230)$ | $-0.006(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.764)$ | 0.676 | +2.95\% | +2.31\% |
| Severity | 2013.1 | $0.051(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.012)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.191)$ | $-0.030(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.194)$ | 0.734 | +5.19\% | +2.08\% |
| Severity | 2013.2 | $0.065(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.012)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.190)$ | $-0.046(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.110)$ | 0.723 | +6.73\% | +1.97\% |
| Severity | 2014.1 | $0.080(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.024)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.197)$ | $-0.061(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.107)$ | 0.686 | +8.30\% | +1.88\% |
| Severity | 2014.2 | $0.091(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.081)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.211)$ | $-0.073(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.184)$ | 0.614 | +9.57\% | +1.84\% |
| Severity | 2015.1 | $0.108(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.251)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.227)$ | $-0.090(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.352)$ | 0.518 | +11.41\% | +1.80\% |
| Severity | 2015.2 | $0.007(\mathrm{Cl}=+/-0.611 ; \mathrm{p}=0.980)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.245)$ | $0.011(\mathrm{Cl}=+/-0.617 ; \mathrm{p}=0.968)$ | 0.390 | +0.72\% | +1.88\% |
| Severity | 2016.1 | $0.019(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.043)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.245)$ | $N A(C l=+/-N A ; p=N A)$ | 0.387 | +1.88\% | +1.88\% |
| Severity | 2016.2 | $0.014(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.136)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.234)$ | $N A(C l=+/-N A ; p=N A)$ | 0.268 | +1.42\% | +1.42\% |
| Severity | 2017.1 | $0.014(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.201)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.258)$ | $N A(C l=+/-N A ; p=N A)$ | 0.201 | +1.39\% | +1.39\% |
| Severity | 2017.2 | $0.007(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.501)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.277)$ | $N A(C l=+/-N A ; p=N A)$ | 0.041 | +0.75\% | +0.75\% |
| Frequency | 2011.1 | $0.009(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.517)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.005)$ | 0.904 | +0.90\% | -5.31\% |
| Frequency | 2011.2 | $0.007(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.658)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.014)$ | 0.902 | +0.72\% | -5.28\% |
| Frequency | 2012.1 | 0.014 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.482$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.069(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.015)$ | 0.900 | +1.38\% | -5.37\% |
| Frequency | 2012.2 | $-0.002(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.938)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.093)$ | 0.907 | -0.18\% | -5.19\% |
| Frequency | 2013.1 | $-0.006(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.825)$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.046(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.202)$ | 0.904 | -0.64\% | -5.14\% |
| Frequency | 2013.2 | $-0.037(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.313)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.749)$ | 0.912 | -3.62\% | -4.91\% |
| Frequency | 2014.1 | $-0.010(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.845)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.448)$ | 0.907 | -0.96\% | -5.06\% |
| Frequency | 2014.2 | $-0.052(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.487)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.982)$ | 0.907 | -5.08\% | -4.91\% |
| Frequency | 2015.1 | $-0.033(\mathrm{Cl}=+/-0.291 ; \mathrm{p}=0.813)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.018(\mathrm{Cl}=+/-0.303 ; \mathrm{p}=0.899$ ) | 0.897 | -3.20\% | -4.95\% |
| Frequency | 2015.2 | $-0.425(\mathrm{Cl}=+/-0.884 ; \mathrm{p}=0.315)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.377(\mathrm{Cl}=+/-0.894 ; \mathrm{p}=0.376)$ | 0.898 | -34.63\% | -4.66\% |
| Frequency | 2016.1 | $-0.048(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.890 | -4.66\% | -4.66\% |
| Frequency | 2016.2 | $-0.049(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.004)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.881 | -4.83\% | -4.83\% |
| Frequency | 2017.1 | $-0.041(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.016)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.876 | -4.05\% | -4.05\% |
| Frequency | 2017.2 | $-0.045(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.021)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.869 | -4.44\% | -4.44\% |

Property Damage

Coverage $=P D$
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.027(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.066 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.055$ ) | 0.684 | +2.70\% |
| Loss Cost | 2004.2 | 0.027 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.042)$ | 0.682 | +2.78\% |
| Loss Cost | 2005.1 | $0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.076 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.036$ ) | 0.664 | +2.72\% |
| Loss Cost | 2005.2 | $0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.039)$ | 0.643 | +2.74\% |
| Loss Cost | 2006.1 | $0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.044)$ | 0.628 | +2.73\% |
| Loss Cost | 2006.2 | $0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.080 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.041$ ) | 0.613 | +2.79\% |
| Loss Cost | 2007.1 | 0.028 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.077 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.055$ ) | 0.606 | +2.84\% |
| Loss Cost | 2007.2 | $0.029(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.086(\mathrm{Cl}=+/-0.080 ; p=0.037)$ | 0.614 | +2.99\% |
| Loss Cost | 2008.1 | $0.030(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.083(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.050)$ | 0.608 | +3.05\% |
| Loss Cost | 2008.2 | $0.030(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.081(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.063$ ) | 0.570 | +3.02\% |
| Loss Cost | 2009.1 | $0.030(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.080 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.077$ ) | 0.557 | +3.05\% |
| Loss Cost | 2009.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.084(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.070)$ | 0.542 | +3.15\% |
| Loss Cost | 2010.1 | $0.030(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.090 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.063$ ) | 0.513 | +3.03\% |
| Loss Cost | 2010.2 | 0.030 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.075)$ | 0.470 | +3.02\% |
| Loss Cost | 2011.1 | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.073)$ | 0.443 | +2.92\% |
| Loss Cost | 2011.2 | $0.029(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.094(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.083)$ | 0.400 | +2.95\% |
| Loss Cost | 2012.1 | $0.028(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003)$ | $0.100(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.077)$ | 0.371 | +2.79\% |
| Loss Cost | 2012.2 | $0.027(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.007)$ | $0.099(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.096)$ | 0.314 | +2.76\% |
| Loss Cost | 2013.1 | $0.024(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.021)$ | 0.110 ( $\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.076$ ) | 0.284 | +2.45\% |
| Loss Cost | 2013.2 | $0.023(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.047)$ | $0.105(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.106)$ | 0.206 | +2.31\% |
| Loss Cost | 2014.1 | $0.022(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.079)$ | $0.107(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.118)$ | 0.191 | +2.24\% |
| Loss Cost | 2014.2 | $0.018(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.182)$ | 0.095 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.182$ ) | 0.085 | +1.84\% |
| Loss Cost | 2015.1 | $0.016(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.292)$ | $0.101(\mathrm{Cl}=+/-0.153 ; p=0.178)$ | 0.070 | +1.60\% |
| Loss Cost | 2015.2 | $0.017(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.313)$ | 0.105 ( $\mathrm{C}=+/-0.165 ; p=0.191$ ) | 0.046 | +1.76\% |
| Loss Cost | 2016.1 | $0.015(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.436)$ | $0.111(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.199)$ | 0.034 | +1.53\% |
| Loss Cost | 2016.2 | $0.019(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.413)$ | 0.120 ( $\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.203$ ) | 0.023 | +1.88\% |
| Loss Cost | 2017.1 | $0.018(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.501)$ | $0.121(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.233)$ | 0.008 | +1.79\% |
| Loss Cost | 2017.2 | 0.015 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.638$ ) | 0.115 ( $\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.303$ ) | -0.068 | +1.50\% |
| Severity | 2004.1 | $0.055(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.060 ; p=0.406)$ | 0.919 | +5.65\% |
| Severity | 2004.2 | $0.057(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.197)$ | 0.930 | +5.85\% |
| Severity | 2005.1 | $0.058(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.277)$ | 0.930 | +5.95\% |
| Severity | 2005.2 | $0.059(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.039 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.165$ ) | 0.933 | +6.09\% |
| Severity | 2006.1 | $0.060(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.033 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.241$ ) | 0.934 | +6.20\% |
| Severity | 2006.2 | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.089$ ) | 0.945 | +6.42\% |
| Severity | 2007.1 | $0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.149)$ | 0.949 | +6.58\% |
| Severity | 2007.2 | $0.065(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.050 ; p=0.070$ ) | 0.952 | +6.75\% |
| Severity | 2008.1 | $0.067(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.039 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.117$ ) | 0.954 | +6.89\% |
| Severity | 2008.2 | $0.067(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.050 ; p=0.102)$ | 0.951 | +6.95\% |
| Severity | 2009.1 | $0.068(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.050 ; p=0.159)$ | 0.951 | +7.08\% |
| Severity | 2009.2 | 0.070 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.045 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.065$ ) | 0.956 | +7.29\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.041 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.096$ ) | 0.954 | +7.38\% |
| Severity | 2010.2 | $0.073(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.041)$ | 0.957 | +7.59\% |
| Severity | 2011.1 | $0.074(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.050 ; p=0.057$ ) | 0.953 | +7.64\% |
| Severity | 2011.2 | $0.075(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.055 ( $\mathrm{Cl}=+/-0.050 ; p=0.032$ ) | 0.953 | +7.82\% |
| Severity | 2012.1 | 0.075 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.055 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.042$ ) | 0.948 | +7.84\% |
| Severity | 2012.2 | $0.075(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.055$ ) | 0.939 | +7.82\% |
| Severity | 2013.1 | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.049)$ | 0.931 | +7.71\% |
| Severity | 2013.2 | $0.073(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.077)$ | 0.919 | +7.59\% |
| Severity | 2014.1 | $0.072(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.056 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.081$ ) | 0.907 | +7.52\% |
| Severity | 2014.2 | $0.069(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.155)$ | 0.894 | +7.11\% |
| Severity | 2015.1 | $0.068(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.047(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.157)$ | 0.877 | +7.02\% |
| Severity | 2015.2 | $0.069(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.166$ ) | 0.854 | +7.10\% |
| Severity | 2016.1 | $0.070(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.226$ ) | 0.839 | +7.26\% |
| Severity | 2016.2 | $0.072(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.206)$ | 0.814 | +7.51\% |
| Severity | 2017.1 | $0.070(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.056 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.198)$ | 0.776 | +7.26\% |
| Severity | 2017.2 | $0.065(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | 0.045 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.327$ ) | 0.693 | +6.70\% |
| Frequency | 2004.1 | $-0.028(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.331)$ | 0.600 | -2.80\% |
| Frequency | 2004.2 | $-0.029(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.420)$ | 0.604 | -2.90\% |
| Frequency | 2005.1 | $-0.031(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.302$ ) | 0.624 | -3.05\% |
| Frequency | 2005.2 | $-0.032(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.037 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.392$ ) | 0.629 | -3.16\% |
| Frequency | 2006.1 | $-0.033(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.089 ; p=0.323)$ | 0.629 | -3.27\% |
| Frequency | 2006.2 | $-0.035(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.090 ; p=0.434)$ | 0.640 | -3.42\% |
| Frequency | 2007.1 | $-0.036(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.377)$ | 0.634 | -3.51\% |
| Frequency | 2007.2 | $-0.036(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.399$ ) | 0.615 | -3.52\% |
| Frequency | 2008.1 | $-0.037(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.369)$ | 0.601 | -3.59\% |
| Frequency | 2008.2 | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.432$ ) | 0.591 | -3.68\% |
| Frequency | 2009.1 | $-0.038(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.105 ; p=0.396)$ | 0.576 | -3.77\% |
| Frequency | 2009.2 | $-0.039(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.465$ ) | 0.567 | -3.86\% |
| Frequency | 2010.1 | $-0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.048(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.382)$ | 0.569 | -4.05\% |
| Frequency | 2010.2 | $-0.043(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.488)$ | 0.572 | -4.25\% |
| Frequency | 2011.1 | $-0.045(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.045(\mathrm{Cl}=+/-0.119 ; p=0.442)$ | 0.557 | -4.38\% |
| Frequency | 2011.2 | $-0.046(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.125 ; p=0.521)$ | 0.546 | -4.52\% |
| Frequency | 2012.1 | $-0.048(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.046 ( $\mathrm{Cl}=+/-0.130 ; p=0.469$ ) | 0.531 | -4.68\% |
| Frequency | 2012.2 | $-0.048(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.045(\mathrm{Cl}=+/-0.137 ; p=0.496)$ | 0.500 | -4.70\% |
| Frequency | 2013.1 | $-0.050(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | $0.052(\mathrm{Cl}=+/-0.143 ; p=0.455)$ | 0.479 | -4.88\% |
| Frequency | 2013.2 | $-0.050(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | $0.051(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.491$ ) | 0.448 | -4.91\% |
| Frequency | 2014.1 | $-0.050(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002)$ | $0.051(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.514)$ | 0.394 | -4.91\% |
| Frequency | 2014.2 | $-0.050(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.005$ ) | $0.050(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.542)$ | 0.356 | -4.92\% |
| Frequency | 2015.1 | $-0.052(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.010$ ) | $0.054(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.535$ ) | 0.312 | -5.06\% |
| Frequency | 2015.2 | $-0.051(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.023)$ | $0.056(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.550)$ | 0.264 | -4.99\% |
| Frequency | 2016.1 | $-0.055(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.032)$ | $0.066(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.515$ ) | 0.237 | -5.34\% |
| Frequency | 2016.2 | $-0.054(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.066)$ | $0.068(\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.533)$ | 0.186 | -5.24\% |
| Frequency | 2017.1 | $-0.052(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.119)$ | $0.065(\mathrm{Cl}=+/-0.257 ; p=0.584)$ | 0.093 | -5.10\% |
| Frequency | 2017.2 | $-0.050(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.208)$ | $0.070(\mathrm{Cl}=+/-0.288 ; p=0.594)$ | 0.036 | -4.88\% |

Property Damage

Coverage $=P D$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, mobility

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Mobility | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.008 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.842 | +3.48\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.009 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.847 | +3.59\% |
| Loss Cost | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.835 | +3.59\% |
| Loss Cost | 2005.2 | $0.036(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.825 | +3.62\% |
| Loss Cost | 2006.1 | $0.036(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.824 | +3.71\% |
| Loss Cost | 2006.2 | $0.037(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.819 | +3.78\% |
| Loss Cost | 2007.1 | $0.039(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.833 | +3.95\% |
| Loss Cost | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.848 | +4.13\% |
| Loss Cost | 2008.1 | $0.042(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.866 | +4.34\% |
| Loss Cost | 2008.2 | $0.042(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.853 | +4.32\% |
| Loss Cost | 2009.1 | $0.044(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.864 | +4.50\% |
| Loss Cost | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.864 | +4.64\% |
| Loss Cost | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.854 | +4.68\% |
| Loss Cost | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.841 | +4.68\% |
| Loss Cost | 2011.1 | 0.047 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.835 | +4.77\% |
| Loss Cost | 2011.2 | 0.047 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.822 | +4.81\% |
| Loss Cost | 2012.1 | 0.048 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.812 | +4.87\% |
| Loss Cost | 2012.2 | $0.047(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.795 | +4.83\% |
| Loss Cost | 2013.1 | $0.047(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.778 | +4.76\% |
| Loss Cost | 2013.2 | 0.045 ( $\mathrm{Cl}=+/-0.014 ; p=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.761 | +4.56\% |
| Loss Cost | 2014.1 | 0.047 ( $\mathrm{Cl}=+/-0.015 ; p=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.768 | +4.81\% |
| Loss Cost | 2014.2 | 0.042 ( $\mathrm{Cl}=+/-0.016 ; p=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.774 | +4.31\% |
| Loss Cost | 2015.1 | 0.043 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.769 | +4.38\% |
| Loss Cost | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.762 | +4.38\% |
| Loss Cost | 2016.1 | $0.044(\mathrm{Cl}=+/-0.023 ; p=0.001)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.759 | +4.49\% |
| Loss Cost | 2016.2 | $0.044(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | 0.753 | +4.47\% |
| Loss Cost | 2017.1 | 0.046 ( $\mathrm{Cl}=+/-0.030 ; p=0.007$ ) | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.752 | +4.66\% |
| Loss Cost | 2017.2 | 0.036 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.029$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.799 | +3.62\% |
| Severity | 2004.1 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.011$ ) | 0.931 | +5.28\% |
| Severity | 2004.2 | $0.053(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.012$ ) | 0.939 | +5.46\% |
| Severity | 2005.1 | $0.054(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.016$ ) | 0.939 | +5.58\% |
| Severity | 2005.2 | 0.055 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.020$ ) | 0.940 | +5.70\% |
| Severity | 2006.1 | $0.057(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.025$ ) | 0.941 | +5.84\% |
| Severity | 2006.2 | $0.059(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.029$ ) | 0.948 | +6.05\% |
| Severity | 2007.1 | $0.061(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.035$ ) | 0.953 | +6.24\% |
| Severity | 2007.2 | $0.062(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.044)$ | 0.954 | +6.38\% |
| Severity | 2008.1 | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.054)$ | 0.956 | +6.57\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.061$ ) | 0.953 | +6.58\% |
| Severity | 2009.1 | $0.065(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.076$ ) | 0.953 | +6.75\% |
| Severity | 2009.2 | 0.067 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.094)$ | 0.955 | +6.94\% |
| Severity | 2010.1 | $0.068(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.115$ ) | 0.953 | +7.06\% |
| Severity | 2010.2 | 0.070 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.140)$ | 0.953 | +7.23\% |
| Severity | 2011.1 | $0.071(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.163)$ | 0.949 | +7.32\% |
| Severity | 2011.2 | 0.072 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.191$ ) | 0.946 | +7.44\% |
| Severity | 2012.1 | 0.072 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.215$ ) | 0.940 | +7.51\% |
| Severity | 2012.2 | $0.071(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.204$ ) | 0.932 | +7.39\% |
| Severity | 2013.1 | $0.071(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.207$ ) | 0.922 | +7.31\% |
| Severity | 2013.2 | 0.068 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.178)$ | 0.912 | +7.06\% |
| Severity | 2014.1 | 0.068 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.192)$ | 0.898 | +7.05\% |
| Severity | 2014.2 | $0.063(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.115$ ) | 0.898 | +6.48\% |
| Severity | 2015.1 | $0.062(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.127)$ | 0.880 | +6.45\% |
| Severity | 2015.2 | 0.062 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.140)$ | 0.857 | +6.39\% |
| Severity | 2016.1 | $0.064(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.153)$ | 0.846 | +6.66\% |
| Severity | 2016.2 | 0.065 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.172)$ | 0.819 | +6.74\% |
| Severity | 2017.1 | 0.065 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.194)$ | 0.777 | +6.68\% |
| Severity | 2017.2 | $0.058(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.215$ ) | 0.713 | +6.01\% |
| Frequency | 2004.1 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.924 | -1.70\% |
| Frequency | 2004.2 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.927 | -1.78\% |
| Frequency | 2005.1 | $-0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.934 | -1.88\% |
| Frequency | 2005.2 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.938 | -1.97\% |
| Frequency | 2006.1 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -2.02\% |
| Frequency | 2006.2 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.945 | -2.14\% |
| Frequency | 2007.1 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.943 | -2.16\% |
| Frequency | 2007.2 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.941 | -2.12\% |
| Frequency | 2008.1 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.939 | -2.09\% |
| Frequency | 2008.2 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -2.12\% |
| Frequency | 2009.1 | $-0.021(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.934 | -2.10\% |
| Frequency | 2009.2 | $-0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.933 | -2.15\% |
| Frequency | 2010.1 | $-0.023(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.933 | -2.23\% |
| Frequency | 2010.2 | $-0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -2.38\% |
| Frequency | 2011.1 | $-0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | -2.37\% |
| Frequency | 2011.2 | $-0.025(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.932 | -2.44\% |
| Frequency | 2012.1 | $-0.025(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; p=0.000)$ | 0.929 | -2.46\% |
| Frequency | 2012.2 | $-0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.925 | -2.38\% |
| Frequency | 2013.1 | $-0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.921 | -2.37\% |
| Frequency | 2013.2 | $-0.024(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.916 | -2.34\% |
| Frequency | 2014.1 | $-0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.003)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.915 | -2.09\% |
| Frequency | 2014.2 | $-0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.007$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.910 | -2.04\% |
| Frequency | 2015.1 | $-0.020(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.018)$ | $0.012(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.905 | -1.94\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.038)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.898 | -1.88\% |
| Frequency | 2016.1 | $-0.021(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.046)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.895 | -2.03\% |
| Frequency | 2016.2 | $-0.021(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.066$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.888 | -2.12\% |
| Frequency | 2017.1 | $-0.019(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.143)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.878 | -1.89\% |
| Frequency | 2017.2 | $-0.023(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.128)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.876 | -2.25\% |

Property Damage

Coverage $=$ PD
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date $=$ 2022-07-01

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Mobility | Scalar Shift | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.008 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.067 ( $\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.279$ ) | 0.843 | +3.33\% |
| Loss Cost | 2004.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.346)$ | 0.846 | +3.45\% |
| Loss Cost | 2005.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.353)$ | 0.835 | +3.44\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.377)$ | 0.824 | +3.47\% |
| Loss Cost | 2006.1 | 0.035 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.444)$ | 0.822 | +3.57\% |
| Loss Cost | 2006.2 | 0.036 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.503)$ | 0.815 | +3.64\% |
| Loss Cost | 2007.1 | 0.038 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.030(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.643)$ | 0.828 | +3.85\% |
| Loss Cost | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.819)$ | 0.843 | +4.08\% |
| Loss Cost | 2008.1 | $0.043(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.957$ ) | 0.861 | +4.35\% |
| Loss Cost | 2008.2 | 0.042 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.982)$ | 0.848 | +4.32\% |
| Loss Cost | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.123 ; p=0.777)$ | 0.859 | +4.58\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.636)$ | 0.860 | +4.77\% |
| Loss Cost | 2010.1 | 0.047 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.603)$ | 0.850 | +4.84\% |
| Loss Cost | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.133 ; p=0.602)$ | 0.836 | +4.86\% |
| Loss Cost | 2011.1 | $0.049(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.524)$ | 0.830 | +5.02\% |
| Loss Cost | 2011.2 | 0.050 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | -0.047 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.500$ ) | 0.818 | +5.11\% |
| Loss Cost | 2012.1 | $0.051(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.054(\mathrm{Cl}=+/-0.150 ; p=0.459)$ | 0.808 | +5.24\% |
| Loss Cost | 2012.2 | $0.051(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.159 ; p=0.488)$ | 0.789 | +5.22\% |
| Loss Cost | 2013.1 | $0.051(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.528)$ | 0.770 | +5.18\% |
| Loss Cost | 2013.2 | 0.048 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.038 ( $\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.654$ ) | 0.750 | +4.89\% |
| Loss Cost | 2014.1 | $0.052(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.495$ ) | 0.761 | +5.39\% |
| Loss Cost | 2014.2 | 0.045 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002$ ) | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.026 ( $\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.766$ ) | 0.760 | +4.58\% |
| Loss Cost | 2015.1 | $0.047(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.033(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.722$ ) | 0.754 | +4.76\% |
| Loss Cost | 2015.2 | $0.047(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.009)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.036(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.718)$ | 0.745 | +4.85\% |
| Loss Cost | 2016.1 | $0.050(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.017)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | -0.047 ( $\mathrm{Cl}=+/-0.236 ; p=0.667$ ) | 0.741 | +5.15\% |
| Loss Cost | 2016.2 | $0.051(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.036)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $-0.051(\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.676$ ) | 0.733 | +5.25\% |
| Loss Cost | 2017.1 | $0.056(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.049)$ | $0.011(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | $-0.067(\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.610)$ | 0.733 | +5.80\% |
| Loss Cost | 2017.2 | $0.038(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.182)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | $-0.014(\mathrm{Cl}=+/-0.286 ; p=0.911)$ | 0.774 | +3.88\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | -0.005 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.005$ ) | $0.093(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.197)$ | 0.933 | +5.07\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.007$ ) | $0.076(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.264)$ | 0.939 | +5.28\% |
| Severity | 2005.1 | $0.053(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.010$ ) | $0.067(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.328)$ | 0.939 | +5.41\% |
| Severity | 2005.2 | $0.054(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.015$ ) | $0.057(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.405)$ | 0.940 | +5.55\% |
| Severity | 2006.1 | $0.056(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.022)$ | $0.045(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.502)$ | 0.940 | +5.71\% |
| Severity | 2006.2 | 0.058 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.032$ ) | $0.028(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.665)$ | 0.947 | +5.96\% |
| Severity | 2007.1 | $0.060(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.047$ ) | $0.011(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.853)$ | 0.951 | +6.20\% |
| Severity | 2007.2 | $0.062(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | -0.003 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.069$ ) | $-0.001(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.992$ ) | 0.952 | +6.39\% |
| Severity | 2008.1 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.104)$ | $-0.016(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.785$ ) | 0.955 | +6.63\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; p=0.120)$ | -0.018 ( $\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.770$ ) | 0.951 | +6.65\% |
| Severity | 2009.1 | $0.067(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.175$ ) | $-0.032(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.596)$ | 0.952 | +6.89\% |
| Severity | 2009.2 | $0.069(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.256)$ | $-0.048(\mathrm{Cl}=+/-0.120 ; p=0.416)$ | 0.955 | +7.16\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.344)$ | $-0.060(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.318)$ | 0.954 | +7.36\% |
| Severity | 2010.2 | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.475$ ) | -0.075 ( $\mathrm{Cl}=+/-0.120 ; p=0.209$ ) | 0.954 | +7.64\% |
| Severity | 2011.1 | 0.075 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.582)$ | $-0.084(\mathrm{Cl}=+/-0.123 ; p=0.167)$ | 0.952 | +7.82\% |
| Severity | 2011.2 | $0.078(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.722)$ | $-0.097(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.122)$ | 0.950 | +8.06\% |
| Severity | 2012.1 | $0.079(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.842)$ | $-0.107(\mathrm{Cl}=+/-0.129 ; p=0.100)$ | 0.946 | +8.26\% |
| Severity | 2012.2 | $0.079(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.801)$ | $-0.102(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.131)$ | 0.937 | +8.17\% |
| Severity | 2013.1 | $0.078(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.808)$ | $-0.102(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.154)$ | 0.927 | +8.16\% |
| Severity | 2013.2 | $0.076(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.693)$ | $-0.089(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.230)$ | 0.915 | +7.86\% |
| Severity | 2014.1 | $0.077(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; p=0.748)$ | $-0.094(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.235$ ) | 0.902 | +7.98\% |
| Severity | 2014.2 | $0.069(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.456)$ | $-0.058(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.437)$ | 0.895 | +7.10\% |
| Severity | 2015.1 | $0.069(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.497)$ | $-0.060(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.456)$ | 0.876 | +7.15\% |
| Severity | 2015.2 | $0.069(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.528)$ | $-0.060(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.488)$ | 0.852 | +7.17\% |
| Severity | 2016.1 | $0.076(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.683)$ | $-0.085(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.355)$ | 0.846 | +7.88\% |
| Severity | 2016.2 | 0.080 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001$ ) | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.774$ ) | $-0.098(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.327$ ) | 0.820 | +8.28\% |
| Severity | 2017.1 | $0.081(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.003)$ | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.815)$ | $-0.104(\mathrm{Cl}=+/-0.237 ; ~ p=0.349)$ | 0.776 | +8.46\% |
| Severity | 2017.2 | $0.072(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.015)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; p=0.713)$ | -0.075 ( $\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.513$ ) | 0.695 | +7.41\% |
| Frequency | 2004.1 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.025 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.600$ ) | 0.922 | -1.65\% |
| Frequency | 2004.2 | -0.018 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.018 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.706$ ) | 0.925 | -1.74\% |
| Frequency | 2005.1 | $-0.019(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.862$ ) | 0.932 | -1.86\% |
| Frequency | 2005.2 | -0.020 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.992)$ | 0.936 | -1.97\% |
| Frequency | 2006.1 | -0.020 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.921)$ | 0.935 | -2.03\% |
| Frequency | 2006.2 | $-0.022(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.709)$ | 0.943 | -2.19\% |
| Frequency | 2007.1 | $-0.022(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.683)$ | 0.941 | -2.22\% |
| Frequency | 2007.2 | $-0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.748)$ | 0.939 | -2.16\% |
| Frequency | 2008.1 | $-0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.788)$ | 0.936 | -2.13\% |
| Frequency | 2008.2 | $-0.022(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.739)$ | 0.935 | -2.19\% |
| Frequency | 2009.1 | $-0.022(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.770)$ | 0.932 | -2.16\% |
| Frequency | 2009.2 | $-0.023(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.713)$ | 0.930 | -2.23\% |
| Frequency | 2010.1 | $-0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.616)$ | 0.931 | -2.35\% |
| Frequency | 2010.2 | $-0.026(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.442)$ | 0.936 | -2.58\% |
| Frequency | 2011.1 | $-0.026(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.452)$ | 0.932 | -2.59\% |
| Frequency | 2011.2 | $-0.028(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.387)$ | 0.931 | -2.73\% |
| Frequency | 2012.1 | $-0.028(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.380)$ | 0.928 | -2.79\% |
| Frequency | 2012.2 | $-0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.435)$ | 0.924 | -2.72\% |
| Frequency | 2013.1 | $-0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.443)$ | 0.919 | -2.76\% |
| Frequency | 2013.2 | $-0.028(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.003)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.471)$ | 0.914 | -2.75\% |
| Frequency | 2014.1 | $-0.024(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.016$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $0.034(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.642)$ | 0.911 | -2.40\% |
| Frequency | 2014.2 | $-0.024(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.036)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.681)$ | 0.905 | -2.36\% |
| Frequency | 2015.1 | $-0.023(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.079$ ) | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.751)$ | 0.898 | -2.23\% |
| Frequency | 2015.2 | $-0.022(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.138)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.794)$ | 0.890 | -2.16\% |
| Frequency | 2016.1 | $-0.026(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.137)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.700)$ | 0.887 | -2.53\% |
| Frequency | 2016.2 | $-0.028(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.161)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.048(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.657)$ | 0.879 | -2.80\% |
| Frequency | 2017.1 | -0.025 ( $\mathrm{Cl}=+/-0.050 ; p=0.292$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $0.036(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.759)$ | 0.866 | -2.45\% |
| Frequency | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.227)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $0.061(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.630)$ | 0.865 | -3.29\% |

Property Damage

Coverage $=$ PD
End Trend Period = 2023 .
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.027 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.659 | +2.70\% |
| Loss Cost | 2004.2 | 0.027 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.652 | +2.75\% |
| Loss Cost | 2005.1 | 0.027 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | 0.628 | +2.72\% |
| Loss Cost | 2005.2 | 0.027 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.605 | +2.70\% |
| Loss Cost | 2006.1 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.590 | +2.73\% |
| Loss Cost | 2006.2 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.570 | +2.74\% |
| Loss Cost | 2007.1 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.568 | +2.84\% |
| Loss Cost | 2007.2 | 0.029 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.566 | +2.94\% |
| Loss Cost | 2008.1 | 0.030 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.565 | +3.05\% |
| Loss Cost | 2008.2 | 0.029 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.528 | +2.96\% |
| Loss Cost | 2009.1 | 0.030 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.518 | +3.05\% |
| Loss Cost | 2009.2 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.496 | +3.08\% |
| Loss Cost | 2010.1 | $0.030(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.459 | +3.03\% |
| Loss Cost | 2010.2 | 0.029 ( $\mathrm{Cl}=+/-0.014 ; p=0.000)$ | 0.415 | +2.94\% |
| Loss Cost | 2011.1 | $0.029(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | 0.381 | +2.92\% |
| Loss Cost | 2011.2 | 0.028 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002$ ) | 0.338 | +2.85\% |
| Loss Cost | 2012.1 | 0.028 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.004$ ) | 0.297 | +2.79\% |
| Loss Cost | 2012.2 | 0.026 ( $\mathrm{Cl}=+/-0.020 ; p=0.012$ ) | 0.243 | +2.63\% |
| Loss Cost | 2013.1 | $0.024(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.028)$ | 0.188 | +2.45\% |
| Loss Cost | 2013.2 | $0.021(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.073)$ | 0.122 | +2.15\% |
| Loss Cost | 2014.1 | $0.022(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.092)$ | 0.109 | +2.24\% |
| Loss Cost | 2014.2 | $0.016(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.235)$ | 0.030 | +1.66\% |
| Loss Cost | 2015.1 | 0.016 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.306$ ) | 0.008 | +1.60\% |
| Loss Cost | 2015.2 | 0.015 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.395$ ) | -0.016 | +1.50\% |
| Loss Cost | 2016.1 | 0.015 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.449)$ | -0.029 | +1.53\% |
| Loss Cost | 2016.2 | 0.015 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.519$ ) | -0.045 | +1.50\% |
| Loss Cost | 2017.1 | 0.018 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.511$ ) | -0.047 | +1.79\% |
| Loss Cost | 2017.2 | 0.010 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.749$ ) | -0.088 | +1.01\% |
| Severity | 2004.1 | 0.055 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.920 | +5.65\% |
| Severity | 2004.2 | 0.057 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.929 | +5.83\% |
| Severity | 2005.1 | 0.058 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.930 | +5.95\% |
| Severity | 2005.2 | $0.059(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.931 | +6.07\% |
| Severity | 2006.1 | $0.060(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.933 | +6.20\% |
| Severity | 2006.2 | $0.062(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.941 | +6.40\% |
| Severity | 2007.1 | $0.064(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.947 | +6.58\% |
| Severity | 2007.2 | 0.065 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.948 | +6.72\% |
| Severity | 2008.1 | 0.067 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.952 | +6.89\% |
| Severity | 2008.2 | 0.067 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.948 | +6.92\% |
| Severity | 2009.1 | $0.068(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.949 | +7.08\% |
| Severity | 2009.2 | 0.070 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.952 | +7.26\% |
| Severity | 2010.1 | $0.071(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.950 | +7.38\% |
| Severity | 2010.2 | 0.073 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.951 | +7.54\% |
| Severity | 2011.1 | $0.074(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.947 | +7.64\% |
| Severity | 2011.2 | 0.075 ( $\mathrm{Cl}=+/-0.008 ; p=0.000)$ | 0.944 | +7.76\% |
| Severity | 2012.1 | 0.075 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.939 | +7.84\% |
| Severity | 2012.2 | 0.075 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.930 | +7.75\% |
| Severity | 2013.1 | $0.074(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.919 | +7.71\% |
| Severity | 2013.2 | $0.072(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.907 | +7.50\% |
| Severity | 2014.1 | 0.072 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.893 | +7.52\% |
| Severity | 2014.2 | $0.068(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.886 | +7.02\% |
| Severity | 2015.1 | 0.068 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.867 | +7.02\% |
| Severity | 2015.2 | 0.067 ( $\mathrm{Cl}=+/-0.016 ; p=0.000)$ | 0.842 | +6.98\% |
| Severity | 2016.1 | 0.070 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.831 | +7.26\% |
| Severity | 2016.2 | $0.071(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.802 | +7.34\% |
| Severity | 2017.1 | 0.070 ( $\mathrm{Cl}=+/-0.025 ; p=0.000)$ | 0.758 | +7.26\% |
| Severity | 2017.2 | 0.063 ( $\mathrm{Cl}=+/-0.028 ; p=0.000$ ) | 0.691 | +6.50\% |
| Frequency | 2004.1 | $-0.028(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.600 | -2.80\% |
| Frequency | 2004.2 | -0.030 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.608 | -2.91\% |
| Frequency | 2005.1 | $-0.031(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.623 | -3.05\% |
| Frequency | 2005.2 | $-0.032(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.632 | -3.18\% |
| Frequency | 2006.1 | $-0.033(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.629 | -3.27\% |
| Frequency | 2006.2 | -0.035 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.644 | -3.43\% |
| Frequency | 2007.1 | $-0.036(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.636 | -3.51\% |
| Frequency | 2007.2 | $-0.036(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.619 | -3.54\% |
| Frequency | 2008.1 | $-0.037(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.603 | -3.59\% |
| Frequency | 2008.2 | $-0.038(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.596 | -3.70\% |
| Frequency | 2009.1 | $-0.038(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.580 | -3.77\% |
| Frequency | 2009.2 | -0.040 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.574 | -3.89\% |
| Frequency | 2010.1 | $-0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.573 | -4.05\% |
| Frequency | 2010.2 | $-0.044(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.581 | -4.28\% |
| Frequency | 2011.1 | $-0.045(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.565 | -4.38\% |
| Frequency | 2011.2 | -0.047 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.558 | -4.55\% |
| Frequency | 2012.1 | $-0.048(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.541 | -4.68\% |
| Frequency | 2012.2 | $-0.049(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.513 | -4.75\% |
| Frequency | 2013.1 | $-0.050(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | 0.491 | -4.88\% |
| Frequency | 2013.2 | $-0.051(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | 0.463 | -4.98\% |
| Frequency | 2014.1 | $-0.050(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002$ ) | 0.414 | -4.91\% |
| Frequency | 2014.2 | $-0.051(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.004)$ | 0.380 | -5.01\% |
| Frequency | 2015.1 | $-0.052(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.008)$ | 0.339 | -5.06\% |
| Frequency | 2015.2 | $-0.053(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.017$ ) | 0.297 | -5.12\% |
| Frequency | 2016.1 | $-0.055(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.028)$ | 0.269 | -5.34\% |
| Frequency | 2016.2 | $-0.056(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.049)$ | 0.226 | -5.44\% |
| Frequency Frequency | 2017.1 2017.2 | $-0.052(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.106)$ $-0.053(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.163)$ | 0.149 0.103 | -5.10\% $-5.16 \%$ |

## Property Damage

## Coverage $=P D$

End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date $=$ 2013-01-01

| Fit | Start Date | Time | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.022 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.007$ ) | 0.007 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.574$ ) | 0.653 | +2.27\% | +3.01\% |
| Loss Cost | 2004.2 | 0.024 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.009$ ) | $0.005(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.690)$ | 0.644 | +2.42\% | +2.97\% |
| Loss Cost | 2005.1 | $0.022(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.027)$ | 0.008 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.595$ ) | 0.620 | +2.23\% | +3.02\% |
| Loss Cost | 2005.2 | 0.020 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.061$ ) | 0.010 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.539)$ | 0.598 | +2.07\% | +3.05\% |
| Loss Cost | 2006.1 | $0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.088)$ | $0.009(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.586)$ | 0.581 | +2.10\% | +3.04\% |
| Loss Cost | 2006.2 | 0.020 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.138$ ) | 0.010 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.592$ ) | 0.561 | +2.04\% | +3.05\% |
| Loss Cost | 2007.1 | $0.024(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.122)$ | $0.006(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.780)$ | 0.555 | +2.42\% | +3.00\% |
| Loss Cost | 2007.2 | 0.029 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.099$ ) | 0.000 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.989$ ) | 0.551 | +2.96\% | +2.93\% |
| Loss Cost | 2008.1 | 0.037 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.069$ ) | $-0.009(\mathrm{Cl}=+/-0.050 ; p=0.710)$ | 0.552 | +3.79\% | +2.84\% |
| Loss Cost | 2008.2 | $0.032(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.172)$ | $-0.004(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.886)$ | 0.511 | +3.30\% | +2.88\% |
| Loss Cost | 2009.1 | $0.042(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.143)$ | $-0.014(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.667)$ | 0.503 | +4.27\% | +2.81\% |
| Loss Cost | 2009.2 | $0.051(\mathrm{Cl}=+/-0.070 ; p=0.146)$ | $-0.024(\mathrm{Cl}=+/-0.080 ; p=0.542)$ | 0.484 | +5.24\% | +2.75\% |
| Loss Cost | 2010.1 | $0.054(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.227)$ | $-0.027(\mathrm{Cl}=+/-0.100 ; p=0.580)$ | 0.444 | +5.55\% | +2.73\% |
| Loss Cost | 2010.2 | $0.052(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.383)$ | $-0.025(\mathrm{Cl}=+/-0.130 ; p=0.696)$ | 0.394 | +5.34\% | +2.74\% |
| Loss Cost | 2011.1 | 0.068 ( $\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.428$ ) | $-0.042(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.644)$ | 0.359 | +7.06\% | +2.70\% |
| Loss Cost | 2011.2 | $0.083(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.556)$ | $-0.056(\mathrm{Cl}=+/-0.296 ; \mathrm{p}=0.696)$ | 0.311 | +8.64\% | +2.68\% |
| Loss Cost | 2012.1 | $0.166(\mathrm{Cl}=+/-0.628 ; \mathrm{p}=0.586)$ | $-0.140(\mathrm{Cl}=+/-0.635 ; \mathrm{p}=0.649)$ | 0.269 | +18.11\% | +2.63\% |
| Severity | 2004.1 | 0.025 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.052(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.971 | +2.51\% | +8.02\% |
| Severity | 2004.2 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.972 | +2.73\% | +7.97\% |
| Severity | 2005.1 | 0.027 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.050 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.970 | +2.72\% | +7.97\% |
| Severity | 2005.2 | 0.027 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.969 | +2.72\% | +7.97\% |
| Severity | 2006.1 | $0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.967 | +2.73\% | +7.97\% |
| Severity | 2006.2 | 0.030 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.046 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.967 | +3.03\% | +7.91\% |
| Severity | 2007.1 | 0.033 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.043 ( $\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.967 | +3.32\% | +7.87\% |
| Severity | 2007.2 | 0.033 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.042 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001$ ) | 0.965 | +3.40\% | +7.86\% |
| Severity | 2008.1 | 0.037 ( $\mathrm{Cl}=+/-0.020 ; p=0.001$ ) | $0.039(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.003)$ | 0.964 | +3.72\% | +7.82\% |
| Severity | 2008.2 | $0.029(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.014)$ | 0.047 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | 0.962 | +2.99\% | +7.89\% |
| Severity | 2009.1 | $0.031(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.031)$ | 0.045 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.008)$ | 0.960 | +3.12\% | +7.88\% |
| Severity | 2009.2 | 0.035 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.046$ ) | $0.041(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.040)$ | 0.958 | +3.53\% | +7.86\% |
| Severity | 2010.1 | $0.034(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.118)$ | $0.041(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.090)$ | 0.954 | +3.48\% | +7.86\% |
| Severity | 2010.2 | $0.041(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.157)$ | $0.034(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.277)$ | 0.951 | +4.23\% | +7.83\% |
| Severity | 2011.1 | 0.041 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.329$ ) | 0.035 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.430)$ | 0.946 | +4.17\% | +7.83\% |
| Severity | 2011.2 | $0.059(\mathrm{Cl}=+/-0.139 ; p=0.385)$ | 0.016 ( $\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.822$ ) | 0.941 | +6.13\% | +7.81\% |
| Severity | 2012.1 | $0.151(\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.307)$ | $-0.076(\mathrm{Cl}=+/-0.304 ; \mathrm{p}=0.606)$ | 0.936 | +16.30\% | +7.75\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.783)$ | $-0.045(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002)$ | 0.688 | -0.23\% | -4.64\% |
| Frequency | 2004.2 | $-0.003(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.744)$ | $-0.044(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.004)$ | 0.684 | -0.30\% | -4.62\% |
| Frequency | 2005.1 | $-0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.636)$ | $-0.042(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.009)$ | 0.683 | -0.48\% | -4.59\% |
| Frequency | 2005.2 | $-0.006(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.576$ ) | -0.040 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.019$ ) | 0.680 | -0.63\% | -4.56\% |
| Frequency | 2006.1 | $-0.006(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.625)$ | -0.040 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.029$ ) | 0.672 | -0.62\% | -4.56\% |
| Frequency | 2006.2 | $-0.010(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.495$ ) | $-0.036(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.067)$ | 0.671 | -0.96\% | -4.50\% |
| Frequency | 2007.1 | $-0.009(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.585)$ | $-0.037(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.087)$ | 0.660 | -0.88\% | -4.52\% |
| Frequency | 2007.2 | -0.004 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.816$ ) | $-0.043(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.080)$ | 0.646 | -0.43\% | -4.57\% |
| Frequency | 2008.1 | $0.001(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.975$ ) | $-0.048(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.079)$ | 0.632 | +0.07\% | -4.62\% |
| Frequency | 2008.2 | $0.003(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.905$ ) | $-0.051(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.105)$ | 0.621 | +0.30\% | -4.65\% |
| Frequency | 2009.1 | $0.011(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.713)$ | $-0.059(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.102)$ | 0.608 | +1.12\% | -4.71\% |
| Frequency | 2009.2 | 0.016 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.659$ ) | $-0.065(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.134)$ | 0.596 | +1.66\% | -4.74\% |
| Frequency | 2010.1 | 0.020 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.678$ ) | $-0.069(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.201)$ | 0.585 | +2.00\% | -4.75\% |
| Frequency | 2010.2 | $0.011(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.869)$ | $-0.059(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.395)$ | 0.577 | +1.06\% | -4.72\% |
| Frequency | 2011.1 | 0.027 ( $\mathrm{Cl}=+/-0.189 ; p=0.767$ ) | $-0.076(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.435)$ | 0.558 | +2.77\% | -4.76\% |
| Frequency | 2011.2 | 0.023 ( $\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.877)$ | $-0.072(\mathrm{Cl}=+/-0.320 ; p=0.644)$ | 0.541 | +2.37\% | -4.75\% |
| Frequency | 2012.1 | 0.015 ( $\mathrm{Cl}=+/-0.680 ; \mathrm{p}=0.963$ ) | $-0.064(\mathrm{Cl}=+/-0.687 ; \mathrm{p}=0.848)$ | 0.519 | +1.55\% | -4.75\% |

## Property Damage

## Coverage $=P D$

End Trend Period $=2020.1$
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date $=$ 2013-01-01

| Fit | Start Date | Time | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.020 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.006$ ) | 0.021 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.115$ ) | 0.724 | +1.99\% | +4.13\% |
| Loss Cost | 2004.2 | 0.021 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.008)$ | 0.019 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.169)$ | 0.717 | +2.12\% | +4.09\% |
| Loss Cost | 2005.1 | 0.019 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.027$ ) | 0.022 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.132$ ) | 0.698 | +1.88\% | +4.17\% |
| Loss Cost | 2005.2 | 0.017 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.071$ ) | 0.025 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.115$ ) | 0.679 | +1.68\% | +4.23\% |
| Loss Cost | 2006.1 | $0.017(\mathrm{Cl}=+/-0.020 ; p=0.107)$ | $0.025(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.142)$ | 0.664 | +1.67\% | +4.24\% |
| Loss Cost | 2006.2 | 0.015 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.181$ ) | 0.026 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.152$ ) | 0.646 | +1.56\% | +4.27\% |
| Loss Cost | 2007.1 | $0.019(\mathrm{Cl}=+/-0.026 ; p=0.153)$ | $0.022(\mathrm{Cl}=+/-0.040 ; p=0.263)$ | 0.643 | +1.90\% | +4.19\% |
| Loss Cost | 2007.2 | 0.024 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.117$ ) | 0.016 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.448)$ | 0.642 | +2.39\% | +4.08\% |
| Loss Cost | 2008.1 | $0.031(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.073)$ | $0.007(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.757)$ | 0.649 | +3.18\% | +3.94\% |
| Loss Cost | 2008.2 | 0.025 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.209)$ | $0.014(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.595$ ) | 0.612 | +2.57\% | +4.03\% |
| Loss Cost | 2009.1 | $0.034(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.163)$ | $0.004(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.884)$ | 0.608 | +3.46\% | +3.92\% |
| Loss Cost | 2009.2 | $0.042(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.161)$ | $-0.005(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.899)$ | 0.591 | +4.31\% | +3.83\% |
| Loss Cost | 2010.1 | 0.043 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.261$ ) | $-0.006(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.898)$ | 0.551 | +4.41\% | +3.82\% |
| Loss Cost | 2010.2 | 0.038 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.459$ ) | 0.000 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.998$ ) | 0.500 | +3.87\% | +3.85\% |
| Loss Cost | 2011.1 | 0.050 ( $\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.501$ ) | $-0.013(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.874)$ | 0.464 | +5.12\% | +3.80\% |
| Loss Cost | 2011.2 | $0.057(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.642)$ | $-0.019(\mathrm{Cl}=+/-0.267 ; p=0.879)$ | 0.410 | +5.83\% | +3.79\% |
| Loss Cost | 2012.1 | $0.123(\mathrm{Cl}=+/-0.555 ; \mathrm{p}=0.642)$ | $-0.086(\mathrm{Cl}=+/-0.565 ; p=0.748)$ | 0.361 | +13.08\% | +3.72\% |
| Severity | 2004.1 | 0.023 (Cl $=+/-0.007 ; ~ p=0.000)$ | 0.060 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.968 | +2.28\% | +8.58\% |
| Severity | 2004.2 | 0.025 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.057 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.970 | +2.49\% | +8.50\% |
| Severity | 2005.1 | 0.024 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.057(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.968 | +2.45\% | +8.51\% |
| Severity | 2005.2 | 0.024 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.058(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.966 | +2.42\% | +8.52\% |
| Severity | 2006.1 | 0.024 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.058 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.965 | +2.41\% | +8.52\% |
| Severity | 2006.2 | 0.026 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.055 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.965 | +2.68\% | +8.45\% |
| Severity | 2007.1 | 0.029 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.051(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.965 | +2.95\% | +8.38\% |
| Severity | 2007.2 | 0.029 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.962 | +2.97\% | +8.38\% |
| Severity | 2008.1 | 0.032 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.048 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.961 | +3.25\% | +8.32\% |
| Severity | 2008.2 | $0.024(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.018)$ | $0.057(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.962 | +2.40\% | +8.46\% |
| Severity | 2009.1 | $0.024(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.045)$ | $0.057(\mathrm{Cl}=+/-0.030 ; p=0.001)$ | 0.959 | +2.43\% | +8.46\% |
| Severity | 2009.2 | 0.027 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.069$ ) | $0.054(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.005$ ) | 0.957 | +2.72\% | +8.42\% |
| Severity | 2010.1 | 0.025 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.186$ ) | $0.057(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.015)$ | 0.953 | +2.48\% | +8.45\% |
| Severity | 2010.2 | $0.029(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.238)$ | $0.051(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.076)$ | 0.949 | +2.98\% | +8.41\% |
| Severity | 2011.1 | 0.025 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.491$ ) | $0.056(\mathrm{Cl}=+/-0.080 ; p=0.155)$ | 0.943 | +2.48\% | +8.44\% |
| Severity | 2011.2 | $0.036(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.537)$ | 0.045 ( $\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.469$ ) | 0.937 | +3.68\% | +8.40\% |
| Severity | 2012.1 | $0.113(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.371)$ | $-0.033(\mathrm{Cl}=+/-0.267 ; \mathrm{p}=0.795)$ | 0.931 | +11.95\% | +8.32\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.584)$ | $-0.039(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.725 | -0.28\% | -4.09\% |
| Frequency | 2004.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.524)$ | $-0.038(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | 0.723 | -0.36\% | -4.06\% |
| Frequency | 2005.1 | $-0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.370)$ | $-0.035(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.003)$ | 0.727 | -0.56\% | -4.00\% |
| Frequency | 2005.2 | $-0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.295)$ | $-0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.009)$ | 0.727 | -0.72\% | -3.95\% |
| Frequency | 2006.1 | $-0.007(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.353)$ | $-0.033(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.014)$ | 0.718 | -0.72\% | -3.95\% |
| Frequency | 2006.2 | $-0.011(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.202)$ | $-0.028(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.044)$ | 0.728 | -1.10\% | -3.85\% |
| Frequency | 2007.1 | $-0.010(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.296)$ | $-0.029(\mathrm{Cl}=+/-0.030 ; p=0.057)$ | 0.714 | -1.02\% | -3.87\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.607)$ | $-0.035(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.039)$ | 0.700 | -0.57\% | -3.96\% |
| Frequency | 2008.1 | $-0.001(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.959)$ | $-0.041(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.030)$ | 0.687 | -0.07\% | -4.05\% |
| Frequency | 2008.2 | $0.002(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.914)$ | $-0.043(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.041)$ | 0.675 | +0.16\% | -4.08\% |
| Frequency | 2009.1 | 0.010 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.579$ ) | $-0.053(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.031)$ | 0.665 | +1.00\% | -4.18\% |
| Frequency | 2009.2 | 0.015 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.490$ ) | $-0.059(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.041$ ) | 0.655 | +1.55\% | -4.24\% |
| Frequency | 2010.1 | 0.019 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.514$ ) | $-0.062(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.075)$ | 0.645 | +1.88\% | -4.26\% |
| Frequency | 2010.2 | $0.009(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.822)$ | $-0.052(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.241)$ | 0.642 | +0.86\% | -4.21\% |
| Frequency | 2011.1 | 0.025 ( $\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.644)$ | $-0.069(\mathrm{Cl}=+/-0.125 ; p=0.257)$ | 0.622 | +2.58\% | -4.27\% |
| Frequency | 2011.2 | 0.020 ( $\mathrm{Cl}=+/-0.190 ; p=0.821$ ) | $-0.064(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.504)$ | 0.606 | +2.07\% | -4.26\% |
| Frequency | 2012.1 | 0.010 ( $\mathrm{Cl}=+/-0.415 ; \mathrm{p}=0.959)$ | $-0.054(\mathrm{Cl}=+/-0.423 ; \mathrm{p}=0.790)$ | 0.580 | +1.01\% | -4.25\% |

Property Damage

Coverage $=P D$
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time, mobility

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Mobility | Adjusted $\mathrm{R}^{\wedge} \mathbf{2}$ | Rate |
| Loss Cost | 2004.1 | 0.034 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.008 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.842 | +3.48\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.847 | +3.59\% |
| Loss Cost | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.835 | +3.59\% |
| Loss Cost | 2005.2 | $0.036(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.825 | +3.62\% |
| Loss Cost | 2006.1 | 0.036 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.824 | +3.71\% |
| Loss Cost | 2006.2 | $0.037(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.819 | +3.78\% |
| Loss Cost | 2007.1 | $0.039(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.833 | +3.95\% |
| Loss Cost | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.848 | +4.13\% |
| Loss Cost | 2008.1 | 0.042 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.866 | +4.34\% |
| Loss Cost | 2008.2 | 0.042 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.853 | +4.32\% |
| Loss Cost | 2009.1 | $0.044(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.864 | +4.50\% |
| Loss Cost | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.864 | +4.64\% |
| Loss Cost | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.854 | +4.68\% |
| Loss Cost | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.841 | +4.68\% |
| Loss Cost | 2011.1 | $0.047(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.835 | +4.77\% |
| Loss Cost | 2011.2 | 0.047 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.822 | +4.81\% |
| Loss Cost | 2012.1 | 0.048 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.812 | +4.87\% |
| Loss Cost | 2012.2 | 0.047 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.795 | +4.83\% |
| Loss Cost | 2013.1 | $0.047(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.778 | +4.76\% |
| Loss Cost | 2013.2 | 0.045 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.761 | +4.56\% |
| Loss Cost | 2014.1 | 0.047 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.768 | +4.81\% |
| Loss Cost | 2014.2 | 0.042 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.774 | +4.31\% |
| Loss Cost | 2015.1 | 0.043 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.769 | +4.38\% |
| Loss Cost | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.762 | +4.38\% |
| Loss Cost | 2016.1 | $0.044(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.759 | +4.49\% |
| Loss Cost | 2016.2 | $0.044(\mathrm{Cl}=+/-0.026 ; p=0.004)$ | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.753 | +4.47\% |
| Loss Cost | 2017.1 | $0.046(\mathrm{Cl}=+/-0.030 ; p=0.007)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.752 | +4.66\% |
| Loss Cost | 2017.2 | 0.036 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.029$ ) | 0.010 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.799 | +3.62\% |
| Severity | 2004.1 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.011$ ) | 0.931 | +5.28\% |
| Severity | 2004.2 | $0.053(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.012)$ | 0.939 | +5.46\% |
| Severity | 2005.1 | $0.054(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.016$ ) | 0.939 | +5.58\% |
| Severity | 2005.2 | $0.055(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.020)$ | 0.940 | +5.70\% |
| Severity | 2006.1 | $0.057(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.025$ ) | 0.941 | +5.84\% |
| Severity | 2006.2 | $0.059(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.029$ ) | 0.948 | +6.05\% |
| Severity | 2007.1 | $0.061(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.035$ ) | 0.953 | +6.24\% |
| Severity | 2007.2 | $0.062(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.044$ ) | 0.954 | +6.38\% |
| Severity | 2008.1 | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.054)$ | 0.956 | +6.57\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.061$ ) | 0.953 | +6.58\% |
| Severity | 2009.1 | 0.065 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.076)$ | 0.953 | +6.75\% |
| Severity | 2009.2 | 0.067 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.094)$ | 0.955 | +6.94\% |
| Severity | 2010.1 | $0.068(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.115$ ) | 0.953 | +7.06\% |
| Severity | 2010.2 | $0.070(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.140)$ | 0.953 | +7.23\% |
| Severity | 2011.1 | $0.071(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.163)$ | 0.949 | +7.32\% |
| Severity | 2011.2 | $0.072(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.191$ ) | 0.946 | +7.44\% |
| Severity | 2012.1 | $0.072(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.215$ ) | 0.940 | +7.51\% |
| Severity | 2012.2 | $0.071(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.204)$ | 0.932 | +7.39\% |
| Severity | 2013.1 | $0.071(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.207$ ) | 0.922 | +7.31\% |
| Severity | 2013.2 | 0.068 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.178)$ | 0.912 | +7.06\% |
| Severity | 2014.1 | $0.068(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.192)$ | 0.898 | +7.05\% |
| Severity | 2014.2 | $0.063(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.115)$ | 0.898 | +6.48\% |
| Severity | 2015.1 | $0.062(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.127)$ | 0.880 | +6.45\% |
| Severity | 2015.2 | 0.062 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.140)$ | 0.857 | +6.39\% |
| Severity | 2016.1 | $0.064(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.153)$ | 0.846 | +6.66\% |
| Severity | 2016.2 | $0.065(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.172)$ | 0.819 | +6.74\% |
| Severity | 2017.1 | $0.065(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.194)$ | 0.777 | +6.68\% |
| Severity | 2017.2 | 0.058 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.215$ ) | 0.713 | +6.01\% |
| Frequency | 2004.1 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.924 | -1.70\% |
| Frequency | 2004.2 | $-0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.927 | -1.78\% |
| Frequency | 2005.1 | $-0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | -1.88\% |
| Frequency | 2005.2 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.938 | -1.97\% |
| Frequency | 2006.1 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -2.02\% |
| Frequency | 2006.2 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.945 | -2.14\% |
| Frequency | 2007.1 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.943 | -2.16\% |
| Frequency | 2007.2 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.941 | -2.12\% |
| Frequency | 2008.1 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.939 | -2.09\% |
| Frequency | 2008.2 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -2.12\% |
| Frequency | 2009.1 | $-0.021(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | -2.10\% |
| Frequency | 2009.2 | $-0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.933 | -2.15\% |
| Frequency | 2010.1 | $-0.023(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.933 | -2.23\% |
| Frequency | 2010.2 | $-0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -2.38\% |
| Frequency | 2011.1 | $-0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | -2.37\% |
| Frequency | 2011.2 | $-0.025(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.932 | -2.44\% |
| Frequency | 2012.1 | -0.025 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.929 | -2.46\% |
| Frequency | 2012.2 | $-0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.925 | -2.38\% |
| Frequency | 2013.1 | $-0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.921 | -2.37\% |
| Frequency | 2013.2 | $-0.024(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.916 | -2.34\% |
| Frequency | 2014.1 | $-0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.003)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.915 | -2.09\% |
| Frequency | 2014.2 | $-0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.007$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.910 | -2.04\% |
| Frequency | 2015.1 | $-0.020(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.018$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.905 | -1.94\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.038)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.898 | -1.88\% |
| Frequency | 2016.1 | $-0.021(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.046$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.895 | -2.03\% |
| Frequency | 2016.2 | $-0.021(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.066$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.888 | -2.12\% |
| Frequency | 2017.1 | $-0.019(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.143)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.878 | -1.89\% |
| Frequency | 2017.2 | $-0.023(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.128)$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.876 | -2.25\% |

Property Damage

Coverage $=P D$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted $\mathrm{R}^{\text {2 }}$ | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.033(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.816 | +3.31\% |
| Loss Cost | 2004.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.821 | +3.43\% |
| Loss Cost | 2005.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.805 | +3.43\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.791 | +3.45\% |
| Loss Cost | 2006.1 | 0.035 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.788 | +3.55\% |
| Loss Cost | 2006.2 | 0.036 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.780 | +3.64\% |
| Loss Cost | 2007.1 | 0.038 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.800 | +3.86\% |
| Loss Cost | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.008 ; p=0.000$ ) | 0.823 | +4.11\% |
| Loss Cost | 2008.1 | 0.043 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.853 | +4.41\% |
| Loss Cost | 2008.2 | $0.043(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.834 | +4.38\% |
| Loss Cost | 2009.1 | 0.046 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.854 | +4.67\% |
| Loss Cost | 2009.2 | 0.048 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.860 | +4.89\% |
| Loss Cost | 2010.1 | 0.049 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.847 | +4.98\% |
| Loss Cost | 2010.2 | 0.049 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.828 | +5.03\% |
| Loss Cost | 2011.1 | $0.051(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.823 | +5.24\% |
| Loss Cost | 2011.2 | $0.052(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.806 | +5.37\% |
| Loss Cost | 2012.1 | $0.054(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.792 | +5.58\% |
| Loss Cost | 2012.2 | 0.055 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.759 | +5.62\% |
| Loss Cost | 2013.1 | 0.055 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.718 | +5.64\% |
| Loss Cost | 2013.2 | 0.052 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | 0.651 | +5.37\% |
| Loss Cost | 2014.1 | 0.060 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.691 | +6.14\% |
| Loss Cost | 2014.2 | $0.051(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003)$ | 0.598 | +5.20\% |
| Loss Cost | 2015.1 | $0.055(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.007)$ | 0.571 | +5.66\% |
| Loss Cost | 2015.2 | $0.059(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.017)$ | 0.524 | +6.10\% |
| Loss Cost | 2016.1 | $0.069(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.026)$ | 0.524 | +7.13\% |
| Loss Cost | 2016.2 | 0.079 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.047$ ) | 0.493 | +8.24\% |
| Loss Cost | 2017.1 | $0.108(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.040)$ | 0.617 | +11.38\% |
| Loss Cost | 2017.2 | 0.080 ( $\mathrm{Cl}=+/-0.156 ; p=0.200$ ) | 0.295 | +8.37\% |
| Severity | 2004.1 | $0.049(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.876 | +5.02\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.890 | +5.24\% |
| Severity | 2005.1 | 0.052 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.890 | +5.37\% |
| Severity | 2005.2 | $0.054(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.890 | +5.52\% |
| Severity | 2006.1 | $0.055(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.892 | +5.69\% |
| Severity | 2006.2 | $0.058(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.906 | +5.95\% |
| Severity | 2007.1 | 0.060 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.916 | +6.21\% |
| Severity | 2007.2 | 0.062 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.919 | +6.41\% |
| Severity | 2008.1 | $0.065(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.926 | +6.67\% |
| Severity | 2008.2 | $0.065(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.918 | +6.71\% |
| Severity | 2009.1 | 0.067 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.923 | +6.97\% |
| Severity | 2009.2 | 0.070 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.930 | +7.28\% |
| Severity | 2010.1 | $0.073(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.931 | +7.52\% |
| Severity | 2010.2 | 0.076 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.937 | +7.85\% |
| Severity | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.935 | +8.09\% |
| Severity | 2011.2 | $0.081(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.936 | +8.41\% |
| Severity | 2012.1 | $0.083(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.935 | +8.71\% |
| Severity | 2012.2 | $0.083(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.921 | +8.67\% |
| Severity | 2013.1 | $0.084(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.906 | +8.76\% |
| Severity | 2013.2 | 0.082 ( $\mathrm{Cl}=+/-0.019 ; p=0.000)$ | 0.882 | +8.50\% |
| Severity | 2014.1 | $0.084(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.865 | +8.79\% |
| Severity | 2014.2 | 0.075 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.845 | +7.76\% |
| Severity | 2015.1 | $0.077(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.813 | +8.02\% |
| Severity | 2015.2 | 0.080 ( $\mathrm{Cl}=+/-0.036 ; p=0.001$ ) | 0.771 | +8.31\% |
| Severity | 2016.1 | 0.096 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001$ ) | 0.838 | +10.02\% |
| Severity | 2016.2 | 0.112 ( $\mathrm{Cl}=+/-0.043 ; p=0.001$ ) | 0.879 | +11.83\% |
| Severity | 2017.1 | 0.133 ( $\mathrm{Cl}=+/-0.045 ; p=0.001$ ) | 0.928 | +14.20\% |
| Severity | 2017.2 | 0.134 ( $\mathrm{Cl}=+/-0.080 ; p=0.013$ ) | 0.873 | +14.30\% |
| Frequency | 2004.1 | $-0.016(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.713 | -1.62\% |
| Frequency | 2004.2 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.733 | -1.71\% |
| Frequency | 2005.1 | -0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.776 | -1.85\% |
| Frequency | 2005.2 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.803 | -1.96\% |
| Frequency | 2006.1 | -0.020 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.801 | -2.02\% |
| Frequency | 2006.2 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.852 | -2.19\% |
| Frequency | 2007.1 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.842 | -2.21\% |
| Frequency | 2007.2 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.822 | -2.16\% |
| Frequency | 2008.1 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.799 | -2.13\% |
| Frequency | 2008.2 | $-0.022(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.789 | -2.18\% |
| Frequency | 2009.1 | $-0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.761 | -2.15\% |
| Frequency | 2009.2 | -0.023 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.752 | -2.23\% |
| Frequency | 2010.1 | $-0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.761 | -2.36\% |
| Frequency | 2010.2 | $-0.027(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.819 | -2.62\% |
| Frequency | 2011.1 | $-0.027(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.795 | -2.64\% |
| Frequency | 2011.2 | $-0.028(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.802 | -2.80\% |
| Frequency | 2012.1 | -0.029 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.782 | -2.88\% |
| Frequency | 2012.2 | $-0.029(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.738 | -2.81\% |
| Frequency | 2013.1 | $-0.029(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.703 | -2.87\% |
| Frequency | 2013.2 | $-0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.652 | -2.88\% |
| Frequency | 2014.1 | $-0.025(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.003$ ) | 0.557 | -2.43\% |
| Frequency | 2014.2 | $-0.024(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.012)$ | 0.469 | -2.38\% |
| Frequency | 2015.1 | $-0.022(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.045)$ | 0.340 | -2.18\% |
| Frequency | 2015.2 | $-0.021(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.119)$ | 0.213 | -2.04\% |
| Frequency | 2016.1 | $-0.027(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.112)$ | 0.261 | -2.63\% |
| Frequency | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.140)$ | 0.257 | -3.21\% |
| Frequency | 2017.1 | $-0.025(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.384)$ | -0.009 | -2.47\% |
| Frequency | 2017.2 | $-0.053(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.173)$ | 0.351 | -5.19\% |

Property Damage

Coverage $=P D$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.035)$ | $0.008(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.857 | +3.45\% |
| Loss Cost | 2004.2 | $0.035(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.015)$ | $0.008(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.867 | +3.58\% |
| Loss Cost | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.058(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.016)$ | $0.008(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.858 | +3.56\% |
| Loss Cost | 2005.2 | $0.035(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.013)$ | $0.008(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.852 | +3.61\% |
| Loss Cost | 2006.1 | $0.036(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.020)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.848 | +3.67\% |
| Loss Cost | 2006.2 | $0.037(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.013)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.848 | +3.77\% |
| Loss Cost | 2007.1 | $0.038(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.023)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.855 | +3.90\% |
| Loss Cost | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.067(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.005)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.882 | +4.13\% |
| Loss Cost | 2008.1 | $0.042(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.010)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.892 | +4.29\% |
| Loss Cost | 2008.2 | $0.042(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.011)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.882 | +4.31\% |
| Loss Cost | 2009.1 | $0.044(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.021)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.886 | +4.45\% |
| Loss Cost | 2009.2 | $0.045(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.008)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.895 | +4.63\% |
| Loss Cost | 2010.1 | $0.045(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.010)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.887 | +4.61\% |
| Loss Cost | 2010.2 | $0.046(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.010)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.878 | +4.68\% |
| Loss Cost | 2011.1 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.065(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.014)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.871 | +4.70\% |
| Loss Cost | 2011.2 | $0.047(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.068(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.012)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.865 | +4.81\% |
| Loss Cost | 2012.1 | $0.047(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.069(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.016)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.855 | +4.78\% |
| Loss Cost | 2012.2 | $0.047(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.018)$ | $0.010(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.843 | +4.83\% |
| Loss Cost | 2013.1 | $0.045(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.015)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.836 | +4.65\% |
| Loss Cost | 2013.2 | $0.045(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.024)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.818 | +4.57\% |
| Loss Cost | 2014.1 | 0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.038)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.816 | +4.69\% |
| Loss Cost | 2014.2 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.072)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.810 | +4.33\% |
| Loss Cost | 2015.1 | $0.042(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.083)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.804 | +4.27\% |
| Loss Cost | 2015.2 | $0.043(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.083)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.801 | +4.43\% |
| Loss Cost | 2016.1 | $0.043(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | $0.068(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.099)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.797 | +4.36\% |
| Loss Cost | 2016.2 | $0.045(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.002)$ | $0.074(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.102)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.795 | +4.57\% |
| Loss Cost | 2017.1 | $0.044(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.006)$ | $0.075(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.129)$ | $0.009(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.789 | +4.54\% |
| Loss Cost | 2017.2 | $0.037(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.024)$ | $0.056(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.254)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.809 | +3.77\% |
| Severity | 2004.1 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.228)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.008)$ | 0.932 | +5.26\% |
| Severity | 2004.2 | $0.053(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.094)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; p=0.007)$ | 0.942 | +5.46\% |
| Severity | 2005.1 | $0.054(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.140)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; p=0.010)$ | 0.942 | +5.55\% |
| Severity | 2005.2 | $0.055(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.046(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.079)$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.011$ ) | 0.944 | +5.70\% |
| Severity | 2006.1 | $0.056(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.122)$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.015$ ) | 0.944 | +5.81\% |
| Severity | 2006.2 | $0.059(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.037)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.013$ ) | 0.954 | +6.04\% |
| Severity | 2007.1 | $0.060(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.067)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.018)$ | 0.956 | +6.21\% |
| Severity | 2007.2 | $0.062(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.029)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.019)$ | 0.959 | +6.38\% |
| Severity | 2008.1 | $0.063(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.045(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.053)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.026$ ) | 0.961 | +6.53\% |
| Severity | 2008.2 | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.047(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.050)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.031)$ | 0.958 | +6.58\% |
| Severity | 2009.1 | $0.065(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.082)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.042)$ | 0.957 | +6.71\% |
| Severity | 2009.2 | $0.067(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.031)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.043)$ | 0.962 | +6.93\% |
| Severity | 2010.1 | $0.068(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.048(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.047)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.056)$ | 0.959 | +7.01\% |
| Severity | 2010.2 | $0.070(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.020)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.060)$ | 0.962 | +7.23\% |
| Severity | 2011.1 | $0.070(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.027)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.071)$ | 0.958 | +7.25\% |
| Severity | 2011.2 | $0.072(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.016)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.080)$ | 0.958 | +7.43\% |
| Severity | 2012.1 | $0.072(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.021)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.090)$ | 0.953 | +7.43\% |
| Severity | 2012.2 | $0.071(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.030)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.096$ ) | 0.945 | +7.39\% |
| Severity | 2013.1 | $0.070(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.023)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.083)$ | 0.940 | +7.21\% |
| Severity | 2013.2 | $0.068(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.039)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.083)$ | 0.929 | +7.07\% |
| Severity | 2014.1 | $0.067(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.039)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.083)$ | 0.919 | +6.94\% |
| Severity | 2014.2 | $0.063(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.073)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.056)$ | 0.914 | +6.50\% |
| Severity | 2015.1 | $0.062(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.070)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.058)$ | 0.901 | +6.34\% |
| Severity | 2015.2 | $0.062(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.079)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.068)$ | 0.882 | +6.43\% |
| Severity | 2016.1 | $0.063(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.116)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.084)$ | 0.867 | +6.55\% |
| Severity | 2016.2 | $0.066(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.103)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.089)$ | 0.849 | +6.82\% |
| Severity | 2017.1 | $0.064(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.068(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.102)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.100)$ | 0.819 | +6.56\% |
| Severity | 2017.2 | $0.060(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.058(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.186)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.133)$ | 0.745 | +6.16\% |
| Frequency | 2004.1 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.394)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.923 | -1.71\% |
| Frequency | 2004.2 | -0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.516)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.926 | -1.78\% |
| Frequency | 2005.1 | -0.019 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.019(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.308)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | -1.89\% |
| Frequency | 2005.2 | -0.020 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.428)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -1.97\% |
| Frequency | 2006.1 | -0.020 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.017(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.353)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | -2.03\% |
| Frequency | 2006.2 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.524)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.944 | -2.14\% |
| Frequency | 2007.1 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.491)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.942 | -2.17\% |
| Frequency | 2007.2 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.423)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.940 | -2.12\% |
| Frequency | 2008.1 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.462)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.938 | -2.10\% |
| Frequency | 2008.2 | $-0.021(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.511)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.936 | -2.13\% |
| Frequency | 2009.1 | $-0.021(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.542)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.933 | -2.11\% |
| Frequency | 2009.2 | $-0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.601)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.931 | -2.15\% |
| Frequency | 2010.1 | -0.023 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | $0.015(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.494)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.931 | -2.24\% |
| Frequency | 2010.2 | $-0.024(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $0.010(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.658)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | -2.38\% |
| Frequency | 2011.1 | $-0.024(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.667)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.931 | -2.38\% |
| Frequency | 2011.2 | -0.025 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.749)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.929 | -2.44\% |
| Frequency | 2012.1 | -0.025 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.737)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.926 | -2.47\% |
| Frequency | 2012.2 | $-0.024(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.668)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.922 | -2.38\% |
| Frequency | 2013.1 | $-0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.678)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.917 | -2.39\% |
| Frequency | 2013.2 | $-0.024(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001$ ) | $0.013(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.650)$ | $0.012(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.912 | -2.34\% |
| Frequency | 2014.1 | $-0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.003)$ | $0.006(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.831)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.910 | -2.10\% |
| Frequency | 2014.2 | $-0.021(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | $0.008(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.794)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.904 | -2.04\% |
| Frequency | 2015.1 | -0.020 ( $\mathrm{Cl}=+/-0.016 ; p=0.023$ ) | $0.006(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.859)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.898 | -1.95\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.047)$ | $0.008(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.821)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.890 | -1.88\% |
| Frequency | 2016.1 | $-0.021(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.054)$ | $0.013(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.744)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.886 | -2.06\% |
| Frequency | 2016.2 | $-0.021(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.082)$ | $0.011(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.790)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.878 | -2.11\% |
| Frequency | 2017.1 | $-0.019(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.163)$ | $0.007(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.883)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.865 | -1.90\% |
| Frequency | 2017.2 | $-0.023(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.153)$ | $-0.003(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.960)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.860 | -2.26\% |

Property Damage

Coverage $=P D$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.032 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.055 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.030)$ | 0.839 | +3.28\% |
| Loss Cost | 2004.2 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.012)$ | 0.853 | +3.43\% |
| Loss Cost | 2005.1 | $0.033(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.011)$ | 0.842 | +3.38\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.010$ ) | 0.833 | +3.45\% |
| Loss Cost | 2006.1 | $0.034(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.066 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.016$ ) | 0.826 | +3.50\% |
| Loss Cost | 2006.2 | 0.036 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.072(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.010)$ | 0.827 | +3.64\% |
| Loss Cost | 2007.1 | $0.037(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.019)$ | 0.837 | +3.80\% |
| Loss Cost | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.077 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.003$ ) | 0.879 | +4.11\% |
| Loss Cost | 2008.1 | 0.042 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.068 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.005$ ) | 0.895 | +4.33\% |
| Loss Cost | 2008.2 | 0.043 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.070 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.006$ ) | 0.882 | +4.38\% |
| Loss Cost | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.063(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.012)$ | 0.891 | +4.58\% |
| Loss Cost | 2009.2 | 0.048 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.073 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002$ ) | 0.913 | +4.89\% |
| Loss Cost | 2010.1 | 0.048 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.003)$ | 0.904 | +4.87\% |
| Loss Cost | 2010.2 | 0.049 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.079 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.003$ ) | 0.898 | +5.03\% |
| Loss Cost | 2011.1 | 0.050 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.077 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.005$ ) | 0.890 | +5.09\% |
| Loss Cost | 2011.2 | $0.052(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.085 ( $\mathrm{Cl}=+/-0.050 ; p=0.003$ ) | 0.894 | +5.37\% |
| Loss Cost | 2012.1 | $0.052(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.085 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.005$ ) | 0.882 | +5.37\% |
| Loss Cost | 2012.2 | 0.055 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.091(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.004$ ) | 0.872 | +5.62\% |
| Loss Cost | 2013.1 | $0.052(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.098 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.004$ ) | 0.861 | +5.32\% |
| Loss Cost | 2013.2 | $0.052(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.099(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.007)$ | 0.821 | +5.37\% |
| Loss Cost | 2014.1 | 0.056 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $0.091(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.017)$ | 0.825 | +5.74\% |
| Loss Cost | 2014.2 | $0.051(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001)$ | $0.082(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.033)$ | 0.752 | +5.20\% |
| Loss Cost | 2015.1 | $0.050(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.005)$ | $0.083(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.055$ ) | 0.721 | +5.13\% |
| Loss Cost | 2015.2 | $0.059(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.005)$ | 0.096 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.035$ ) | 0.750 | +6.10\% |
| Loss Cost | 2016.1 | $0.060(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.023)$ | 0.096 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.072$ ) | 0.719 | +6.16\% |
| Loss Cost | 2016.2 | $0.079(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.010)$ | 0.118 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.026$ ) | 0.840 | +8.24\% |
| Loss Cost | 2017.1 | $0.090(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.035)$ | 0.106 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.083$ ) | 0.839 | +9.38\% |
| Loss Cost | 2017.2 | $0.080(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.156)$ | $0.098(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.200)$ | 0.620 | +8.37\% |
| Severity | 2004.1 | 0.049 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.026 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.405$ ) | 0.875 | +5.00\% |
| Severity | 2004.2 | $0.051(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.038 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.205$ ) | 0.892 | +5.24\% |
| Severity | 2005.1 | $0.052(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.060 ; p=0.286)$ | 0.891 | +5.35\% |
| Severity | 2005.2 | $0.054(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.060 ; p=0.185$ ) | 0.894 | +5.52\% |
| Severity | 2006.1 | 0.055 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.033 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.271$ ) | 0.893 | +5.66\% |
| Severity | 2006.2 | 0.058 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.046 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.107$ ) | 0.912 | +5.95\% |
| Severity | 2007.1 | 0.060 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.036 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.188)$ | 0.919 | +6.18\% |
| Severity | 2007.2 | $0.062(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.095$ ) | 0.925 | +6.41\% |
| Severity | 2008.1 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.037 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.167$ ) | 0.930 | +6.63\% |
| Severity | 2008.2 | $0.065(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.155)$ | 0.922 | +6.71\% |
| Severity | 2009.1 | 0.067 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.032(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.254)$ | 0.924 | +6.93\% |
| Severity | 2009.2 | $0.070(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.099)$ | 0.937 | +7.28\% |
| Severity | 2010.1 | $0.072(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.037 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.162)$ | 0.935 | +7.46\% |
| Severity | 2010.2 | 0.076 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.049(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.051)$ | 0.947 | +7.85\% |
| Severity | 2011.1 | $0.077(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.044(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.086)$ | 0.943 | +8.00\% |
| Severity | 2011.2 | $0.081(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.055(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.027)$ | 0.953 | +8.41\% |
| Severity | 2012.1 | $0.082(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.050)$ | 0.948 | +8.58\% |
| Severity | 2012.2 | $0.083(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.053 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.056$ ) | 0.938 | +8.67\% |
| Severity | 2013.1 | $0.082(\mathrm{Cl}=+/-0.015 ; p=0.000)$ | 0.055 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.066$ ) | 0.925 | +8.57\% |
| Severity | 2013.2 | $0.082(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.097)$ | 0.903 | +8.50\% |
| Severity | 2014.1 | $0.082(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.073 ; p=0.138)$ | 0.884 | +8.55\% |
| Severity | 2014.2 | $0.075(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.240)$ | 0.855 | +7.76\% |
| Severity | 2015.1 | 0.075 ( $\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.039(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.300)$ | 0.819 | +7.76\% |
| Severity | 2015.2 | $0.080(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.002)$ | $0.047(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.264)$ | 0.787 | +8.31\% |
| Severity | 2016.1 | $0.093(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.003)$ | $0.027(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.512)$ | 0.824 | +9.74\% |
| Severity | 2016.2 | $0.112(\mathrm{Cl}=+/-0.040 ; p=0.001)$ | $0.049(\mathrm{Cl}=+/-0.080 ; p=0.164)$ | 0.912 | +11.83\% |
| Severity | 2017.1 | $0.128(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.005)$ | $0.031(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.363)$ | 0.931 | +13.60\% |
| Severity | 2017.2 | $0.134(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.033)$ | $0.036(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.425)$ | 0.873 | +14.30\% |
| Frequency | 2004.1 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.091)$ | 0.731 | -1.64\% |
| Frequency | 2004.2 | $-0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.025 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.141$ ) | 0.745 | -1.71\% |
| Frequency | 2005.1 | $-0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.036)$ | 0.803 | -1.87\% |
| Frequency | 2005.2 | $-0.020(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.030 ; p=0.063)$ | 0.822 | -1.96\% |
| Frequency | 2006.1 | $-0.021(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.036)$ | 0.827 | -2.04\% |
| Frequency | 2006.2 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.026 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.064$ ) | 0.867 | -2.19\% |
| Frequency | 2007.1 | $-0.023(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.049)$ | 0.861 | -2.24\% |
| Frequency | 2007.2 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.030)$ | 0.850 | -2.16\% |
| Frequency | 2008.1 | $-0.022(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.038)$ | 0.829 | -2.16\% |
| Frequency | 2008.2 | $-0.022(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.052)$ | 0.818 | -2.18\% |
| Frequency | 2009.1 | $-0.022(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.061)$ | 0.792 | -2.19\% |
| Frequency | 2009.2 | -0.023 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.030(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.084)$ | 0.780 | -2.23\% |
| Frequency | 2010.1 | $-0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.037(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.033)$ | 0.808 | -2.41\% |
| Frequency | 2010.2 | $-0.027(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.030 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.058$ ) | 0.847 | -2.62\% |
| Frequency | 2011.1 | $-0.027(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.051)$ | 0.832 | -2.70\% |
| Frequency | 2011.2 | $-0.028(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.030(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.085$ ) | 0.829 | -2.80\% |
| Frequency | 2012.1 | $-0.030(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.059)$ | 0.823 | -2.96\% |
| Frequency | 2012.2 | $-0.029(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.047)$ | 0.798 | -2.81\% |
| Frequency | 2013.1 | $-0.030(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.036)$ | 0.786 | -3.00\% |
| Frequency | 2013.2 | $-0.029(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.040$ ) | 0.755 | -2.88\% |
| Frequency | 2014.1 | $-0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001$ ) | $0.038(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.083)$ | 0.653 | -2.59\% |
| Frequency | 2014.2 | $-0.024(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.007$ ) | 0.042 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.079$ ) | 0.603 | -2.38\% |
| Frequency | 2015.1 | $-0.025(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.021$ ) | $0.044(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.110)$ | 0.490 | -2.44\% |
| Frequency | 2015.2 | $-0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.080$ ) | $0.050(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.099)$ | 0.439 | -2.04\% |
| Frequency | 2016.1 | $-0.033(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.013$ ) | $0.069(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.020)$ | 0.730 | -3.26\% |
| Frequency | 2016.2 | $-0.033(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.051$ ) | $0.069(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.044)$ | 0.700 | -3.21\% |
| Frequency | 2017.1 | $-0.038(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.119)$ | 0.075 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.086$ ) | 0.569 | -3.72\% |
| Frequency | 2017.2 | $-0.053(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.120)$ | $0.062(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.168)$ | 0.701 | -5.19\% |

Direct Compensation Property Damage

Coverage $=D C$
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.543 | +3.17\% |
| Loss Cost | 2004.2 | $0.032(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.537 | +3.24\% |
| Loss Cost | 2005.1 | 0.033 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.531 | +3.33\% |
| Loss Cost | 2005.2 | $0.033(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.516 | +3.37\% |
| Loss Cost | 2006.1 | $0.034(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.513 | +3.47\% |
| Loss Cost | 2006.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.488 | +3.46\% |
| Loss Cost | 2007.1 | $0.035(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.480 | +3.55\% |
| Loss Cost | 2007.2 | 0.036 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.473 | +3.66\% |
| Loss Cost | 2008.1 | 0.037 ( $\mathrm{Cl}=+/-0.014 ; p=0.000)$ | 0.471 | +3.80\% |
| Loss Cost | 2008.2 | $0.038(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.459 | +3.90\% |
| Loss Cost | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.452 | +4.04\% |
| Loss Cost | 2009.2 | 0.040 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.431 | +4.09\% |
| Loss Cost | 2010.1 | 0.041 ( $\mathrm{Cl}=+/-0.019 ; p=0.000)$ | 0.410 | +4.15\% |
| Loss Cost | 2010.2 | 0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001$ ) | 0.374 | +4.10\% |
| Loss Cost | 2011.1 | $0.041(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | 0.355 | +4.19\% |
| Loss Cost | 2011.2 | 0.040 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | 0.315 | +4.10\% |
| Loss Cost | 2012.1 | $0.039(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.006)$ | 0.273 | +3.99\% |
| Loss Cost | 2012.2 | $0.035(\mathrm{Cl}=+/-0.029 ; p=0.021)$ | 0.201 | +3.52\% |
| Loss Cost | 2013.1 | $0.031(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.051)$ | 0.143 | +3.18\% |
| Loss Cost | 2013.2 | 0.026 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.129)$ | 0.075 | +2.63\% |
| Loss Cost | 2014.1 | $0.023(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.218)$ | 0.034 | +2.33\% |
| Loss Cost | 2014.2 | $0.019(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.348)$ | -0.004 | +1.95\% |
| Loss Cost | 2015.1 | 0.013 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.568$ ) | -0.043 | +1.30\% |
| Loss Cost | 2015.2 | $0.009(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.735)$ | -0.062 | +0.86\% |
| Loss Cost | 2016.1 | $0.003(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.908)$ | -0.076 | +0.33\% |
| Loss Cost | 2016.2 | $-0.004(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.892$ ) | -0.082 | -0.45\% |
| Loss Cost | 2017.1 | $-0.005(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.891$ ) | -0.089 | -0.52\% |
| Loss Cost | 2017.2 | $-0.012(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.791$ ) | -0.092 | -1.20\% |
| Severity | 2004.1 | $0.038(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.860 | +3.92\% |
| Severity | 2004.2 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.866 | +4.04\% |
| Severity | 2005.1 | $0.041(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.874 | +4.17\% |
| Severity | 2005.2 | 0.042 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.876 | +4.28\% |
| Severity | 2006.1 | 0.043 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.888 | +4.44\% |
| Severity | 2006.2 | 0.045 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.892 | +4.57\% |
| Severity | 2007.1 | 0.046 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.904 | +4.75\% |
| Severity | 2007.2 | 0.048 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.914 | +4.92\% |
| Severity | 2008.1 | $0.050(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.933 | +5.16\% |
| Severity | 2008.2 | $0.052(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.939 | +5.32\% |
| Severity | 2009.1 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.952 | +5.55\% |
| Severity | 2009.2 | $0.055(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.954 | +5.68\% |
| Severity | 2010.1 | 0.057 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.964 | +5.89\% |
| Severity | 2010.2 | $0.058(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.964 | +6.01\% |
| Severity | 2011.1 | $0.060(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.970 | +6.20\% |
| Severity | 2011.2 | $0.061(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.972 | +6.34\% |
| Severity | 2012.1 | 0.063 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.976 | +6.52\% |
| Severity | 2012.2 | 0.063 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.973 | +6.55\% |
| Severity | 2013.1 | $0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.971 | +6.65\% |
| Severity | 2013.2 | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.966 | +6.65\% |
| Severity | 2014.1 | $0.065(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.963 | +6.75\% |
| Severity | 2014.2 | 0.065 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.957 | +6.69\% |
| Severity | 2015.1 | 0.064 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.948 | +6.66\% |
| Severity | 2015.2 | $0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.938 | +6.56\% |
| Severity | 2016.1 | $0.064(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.927 | +6.61\% |
| Severity | 2016.2 | 0.063 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.909 | +6.47\% |
| Severity | 2017.1 | 0.063 ( $\mathrm{Cl}=+/-0.014 ; p=0.000)$ | 0.891 | +6.54\% |
| Severity | 2017.2 | $0.062(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.859 | +6.35\% |
| Frequency | 2004.1 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.091$ ) | 0.050 | -0.72\% |
| Frequency | 2004.2 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.090$ ) | 0.052 | -0.76\% |
| Frequency | 2005.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.087)$ | 0.055 | -0.81\% |
| Frequency | 2005.2 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.082)$ | 0.059 | -0.87\% |
| Frequency | 2006.1 | $-0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.081)$ | 0.062 | -0.93\% |
| Frequency | 2006.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.056$ ) | 0.081 | -1.07\% |
| Frequency | 2007.1 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.054)$ | 0.086 | -1.14\% |
| Frequency | 2007.2 | $-0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.055)$ | 0.088 | -1.21\% |
| Frequency | 2008.1 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.053)$ | 0.093 | -1.30\% |
| Frequency | 2008.2 | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.058)$ | 0.091 | -1.36\% |
| Frequency | 2009.1 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.061$ ) | 0.091 | -1.43\% |
| Frequency | 2009.2 | $-0.015(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.066$ ) | 0.090 | -1.51\% |
| Frequency | 2010.1 | $-0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.061$ ) | 0.099 | -1.65\% |
| Frequency | 2010.2 | $-0.018(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.057)$ | 0.107 | -1.80\% |
| Frequency | 2011.1 | $-0.019(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.065)$ | 0.103 | -1.89\% |
| Frequency | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.058)$ | 0.115 | -2.10\% |
| Frequency | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.048)$ | 0.134 | -2.37\% |
| Frequency | 2012.2 | $-0.029(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.028)$ | 0.180 | -2.85\% |
| Frequency | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.021)$ | 0.211 | -3.25\% |
| Frequency | 2013.2 | $-0.038(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.014)$ | 0.253 | -3.77\% |
| Frequency | 2014.1 | $-0.042(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.014)$ | 0.265 | -4.14\% |
| Frequency | 2014.2 | $-0.045(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.018)$ | 0.261 | -4.44\% |
| Frequency | 2015.1 | $-0.052(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.016$ ) | 0.286 | -5.03\% |
| Frequency | 2015.2 | $-0.055(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.022)$ | 0.272 | -5.34\% |
| Frequency | 2016.1 | $-0.061(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.026)$ | 0.276 | -5.89\% |
| Frequency | 2016.2 | $-0.067(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.031$ ) | 0.277 | -6.50\% |
| Frequency | 2017.1 | $-0.069(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.056)$ | 0.229 | -6.63\% |
| Frequency | 2017.2 | $-0.074(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.080)$ | 0.202 | -7.09\% |

## Direct Compensation Property Damage

Coverage $=D C$
End Trend Period = 2023 .
Excluded Points = NA
Parameters Included: scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date $=$ 2022-07-01
Future Trend Start Date $=2013-01-01$

| Fit | Start Date | Mobility | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.020 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.299(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | 0.091 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.958 | 0.00\% | +9.56\% |
| Loss Cost | 2004.2 | 0.019 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.298(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.957 | 0.00\% | +9.53\% |
| Loss Cost | 2005.1 | 0.019 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.297(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000$ ) | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.956 | 0.00\% | +9.51\% |
| Loss Cost | 2005.2 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.293(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.957 | 0.00\% | +9.43\% |
| Loss Cost | 2006.1 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.293(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.956 | 0.00\% | +9.44\% |
| Loss Cost | 2006.2 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.287(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.961 | 0.00\% | +9.30\% |
| Loss Cost | 2007.1 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.287(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.960 | 0.00\% | +9.30\% |
| Loss Cost | 2007.2 | 0.019 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.288(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.959 | 0.00\% | +9.31\% |
| Loss Cost | 2008.1 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.291(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.960 | 0.00\% | +9.38\% |
| Loss Cost | 2008.2 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.291(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.958 | 0.00\% | +9.39\% |
| Loss Cost | 2009.1 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.295 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000$ ) | $0.090(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.959 | 0.00\% | +9.47\% |
| Loss Cost | 2009.2 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.294(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.957 | 0.00\% | +9.45\% |
| Loss Cost | 2010.1 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.295 ( $\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.000$ ) | $0.091(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.955 | 0.00\% | +9.48\% |
| Loss Cost | 2010.2 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.291(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.953 | 0.00\% | +9.39\% |
| Loss Cost | 2011.1 | $0.020(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.298(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.954 | 0.00\% | +9.55\% |
| Loss Cost | 2011.2 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.298(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.951 | 0.00\% | +9.53\% |
| Loss Cost | 2012.1 | $0.020(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.300(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.948 | 0.00\% | +9.59\% |
| Loss Cost | 2012.2 | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.283(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | $0.088(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.949 | 0.00\% | +9.21\% |
| Loss Cost | 2013.1 | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.285(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | $0.088(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.944 | 0.00\% | +9.25\% |
| Loss Cost | 2013.2 | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.270(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.000)$ | $0.085(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.940 | 0.00\% | +8.92\% |
| Loss Cost | 2014.1 | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.280(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.938 | 0.00\% | +9.14\% |
| Loss Cost | 2014.2 | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.284(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.001$ ) | $0.089(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.935 | 0.00\% | +9.26\% |
| Loss Cost | 2015.1 | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.268(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.002)$ | $0.085(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.933 | 0.00\% | +8.83\% |
| Loss Cost | 2015.2 | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.268(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.003)$ | $0.085(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.931 | 0.00\% | +8.85\% |
| Loss Cost | 2016.1 | $0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.260(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.008)$ | $0.082(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.929 | 0.00\% | +8.60\% |
| Loss Cost | 2016.2 | $0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.228(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.018)$ | $0.074(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.937 | 0.00\% | +7.63\% |
| Loss Cost | 2017.1 | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.234(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.026)$ | $0.075(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | 0.935 | 0.00\% | +7.84\% |
| Loss Cost | 2017.2 | $0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.192(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.046)$ | $0.061(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.007)$ | 0.953 | 0.00\% | +6.27\% |
| Severity | 2004.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.659)$ | $0.068(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.987 | 0.00\% | +7.08\% |
| Severity | 2004.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.013(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.607)$ | $0.068(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.987 | 0.00\% | +7.04\% |
| Severity | 2005.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.014(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.579)$ | $0.068(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.987 | 0.00\% | +7.02\% |
| Severity | 2005.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.017(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.474$ ) | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.95\% |
| Severity | 2006.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.017(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.480)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.95\% |
| Severity | 2006.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.019(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.416)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.90\% |
| Severity | 2007.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.020(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.423)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.90\% |
| Severity | 2007.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.020(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.424)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.988 | 0.00\% | +6.90\% |
| Severity | 2008.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.017(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.478)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.95\% |
| Severity | 2008.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.019(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.430)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.91\% |
| Severity | 2009.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.018(\mathrm{Cl}=+/-0.050 ; p=0.468)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.94\% |
| Severity | 2009.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.022(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.368)$ | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.86\% |
| Severity | 2010.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.020(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.404)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.89\% |
| Severity | 2010.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.025(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.296)$ | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.79\% |
| Severity | 2011.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.024(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.331)$ | $0.066(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.82\% |
| Severity | 2011.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.336)$ | $0.066(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.988 | 0.00\% | +6.80\% |
| Severity | 2012.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.020(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.434)$ | $0.067(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.987 | 0.00\% | +6.90\% |
| Severity | 2012.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.022(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.411)$ | $0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.986 | 0.00\% | +6.86\% |
| Severity | 2013.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.012(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.633)$ | $0.068(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.986 | 0.00\% | +7.06\% |
| Severity | 2013.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.010(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.700)$ | $0.069(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | +7.10\% |
| Severity | 2014.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.000(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.991)$ | $0.071(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.985 | 0.00\% | +7.35\% |
| Severity | 2014.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.002(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.935)$ | $0.070(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +7.28\% |
| Severity | 2015.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.003(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.929)$ | $0.070(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.978 | 0.00\% | +7.27\% |
| Severity | 2015.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.008)$ | $0.009(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.788)$ | $0.069(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.974 | 0.00\% | +7.11\% |
| Severity | 2016.1 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.010)$ | $0.004(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.899)$ | $0.070(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.969 | 0.00\% | +7.23\% |
| Severity | 2016.2 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.018)$ | $0.014(\mathrm{Cl}=+/-0.080 ; p=0.704)$ | $0.067(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.963 | 0.00\% | +6.94\% |
| Severity | 2017.1 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.027)$ | $0.013(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.760)$ | $0.068(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.955 | 0.00\% | +6.99\% |
| Severity | 2017.2 | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.036)$ | $0.027(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.508)$ | $0.062(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.950 | 0.00\% | +6.44\% |
| Frequency | 2004.1 | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.310(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | 0.023 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.945 | 0.00\% | +2.32\% |
| Frequency | 2004.2 | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.311(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.945 | 0.00\% | +2.32\% |
| Frequency | 2005.1 | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.311(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.945 | 0.00\% | +2.33\% |
| Frequency | 2005.2 | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.310(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.945 | 0.00\% | +2.32\% |
| Frequency | 2006.1 | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.311(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.944 | 0.00\% | +2.32\% |
| Frequency | 2006.2 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.307(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.951 | 0.00\% | +2.24\% |
| Frequency | 2007.1 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.307(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.951 | 0.00\% | +2.24\% |
| Frequency | 2007.2 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.308(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.951 | 0.00\% | +2.26\% |
| Frequency | 2008.1 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.308(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.951 | 0.00\% | +2.27\% |
| Frequency | 2008.2 | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.310(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.952 | 0.00\% | +2.32\% |
| Frequency | 2009.1 | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.313(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.952 | 0.00\% | +2.37\% |
| Frequency | 2009.2 | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.316(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.954 | 0.00\% | +2.43\% |
| Frequency | 2010.1 | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.315(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.953 | 0.00\% | +2.42\% |
| Frequency | 2010.2 | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.316(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.953 | 0.00\% | +2.43\% |
| Frequency | 2011.1 | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.322(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.956 | 0.00\% | +2.56\% |
| Frequency | 2011.2 | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.322(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.956 | 0.00\% | +2.56\% |
| Frequency | 2012.1 | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.320(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.956 | 0.00\% | +2.51\% |
| Frequency | 2012.2 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.305(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.964 | 0.00\% | +2.20\% |
| Frequency | 2013.1 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.297(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.965 | 0.00\% | +2.04\% |
| Frequency | 2013.2 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.281(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.002)$ | 0.971 | 0.00\% | +1.70\% |
| Frequency | 2014.1 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.279(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.006)$ | 0.970 | 0.00\% | +1.67\% |
| Frequency | 2014.2 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.287(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.008)$ | 0.970 | 0.00\% | +1.84\% |
| Frequency | 2015.1 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.270(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.042)$ | 0.974 | 0.00\% | +1.45\% |
| Frequency | 2015.2 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.277(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.051)$ | 0.973 | 0.00\% | +1.62\% |
| Frequency | 2016.1 | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.264(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.159)$ | 0.974 | 0.00\% | +1.27\% |
| Frequency | 2016.2 | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.242(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.001)$ | $0.006(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.489)$ | 0.978 | 0.00\% | +0.64\% |
| Frequency | 2017.1 | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.247(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.001$ ) | $0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.475)$ | 0.976 | 0.00\% | +0.79\% |
| Frequency | 2017.2 | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.219(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.002)$ | $-0.002(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.876)$ | 0.983 | 0.00\% | -0.16\% |

## Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
Scalar Level Change Start Date $=$ 2022-07-01
Future Trend Start Date $=$ 2013-01-01

| Fit | Start Date | Time | Mobility | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.291$ ) | 0.019 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.286(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000$ ) | 0.085 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.958 | +0.40\% | +9.27\% |
| Loss Cost | 2004.2 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.392)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.286(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000$ ) | $0.085(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.957 | +0.35\% | +9.28\% |
| Loss Cost | 2005.1 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.463)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.287(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | $0.086(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.956 | +0.33\% | +9.29\% |
| Loss Cost | 2005.2 | $0.001(\mathrm{Cl}=+/-0.010 ; p=0.813)$ | 0.019 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.290(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | $0.088(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.956 | +0.12\% | +9.36\% |
| Loss Cost | 2006.1 | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.769)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.289(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $0.088(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.955 | +0.16\% | +9.35\% |
| Loss Cost | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.442)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.297(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | 0.095 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.961 | -0.44\% | +9.52\% |
| Loss Cost | 2007.1 | $-0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.388)$ | $0.020(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.298(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $0.097(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.960 | -0.56\% | +9.55\% |
| Loss Cost | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.404)$ | $0.020(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.299(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.959 | -0.62\% | +9.56\% |
| Loss Cost | 2008.1 | $-0.004(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.645$ ) | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.297(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | 0.095 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.958 | -0.40\% | +9.52\% |
| Loss Cost | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.657)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.297(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $0.096(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.957 | -0.45\% | +9.53\% |
| Loss Cost | 2009.1 | $0.000(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.986)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.295(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.000)$ | $0.090(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.957 | +0.02\% | +9.46\% |
| Loss Cost | 2009.2 | $-0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.938)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.295(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.955 | -0.12\% | +9.48\% |
| Loss Cost | 2010.1 | $0.001(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.955)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.294(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | 0.953 | +0.11\% | +9.46\% |
| Loss Cost | 2010.2 | $-0.012(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.627)$ | 0.020 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.298(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.000)$ | $0.103(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001)$ | 0.952 | -1.22\% | +9.54\% |
| Loss Cost | 2011.1 | $0.015(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.678)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.293(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.061)$ | 0.953 | +1.48\% | +9.43\% |
| Loss Cost | 2011.2 | $0.031(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.593)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.291(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.338)$ | 0.949 | +3.15\% | +9.39\% |
| Loss Cost | 2012.1 | $0.201(\mathrm{Cl}=+/-0.241 ; \mathrm{p}=0.097)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.283(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | $-0.113(\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.347)$ | 0.953 | +22.24\% | +9.21\% |
| Loss Cost | 2012.2 | $0.088(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.283(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.949 | +9.21\% | +9.21\% |
| Loss Cost | 2013.1 | $0.088(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.285(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.944 | +9.25\% | +9.25\% |
| Loss Cost | 2013.2 | $0.085(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | -0.270 ( $\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.000$ ) | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.940 | +8.92\% | +8.92\% |
| Loss Cost | 2014.1 | $0.087(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.280(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.938 | +9.14\% | +9.14\% |
| Loss Cost | 2014.2 | $0.089(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.284(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.935 | +9.26\% | +9.26\% |
| Loss Cost | 2015.1 | $0.085(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.268(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | 0.933 | +8.83\% | +8.83\% |
| Loss Cost | 2015.2 | $0.085(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | 0.019 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.268(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.931 | +8.85\% | +8.85\% |
| Loss Cost | 2016.1 | $0.082(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.019(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.260(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.008$ ) | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.929 | +8.60\% | +8.60\% |
| Loss Cost | 2016.2 | $0.074(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.228(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.018)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.937 | +7.63\% | +7.63\% |
| Loss Cost | 2017.1 | $0.075(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.234(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.026$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.935 | +7.84\% | +7.84\% |
| Loss Cost | 2017.2 | $0.061(\mathrm{Cl}=+/-0.039 ; p=0.007)$ | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.192(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.046)$ | $N A(C I=+/-N A ; p=N A)$ | 0.953 | +6.27\% | +6.27\% |
| Severity | 2004.1 | $0.005(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.024)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | 0.027 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.289)$ | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.989 | +0.45\% | +6.75\% |
| Severity | 2004.2 | $0.004(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.063)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.026(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.311)$ | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.988 | +0.40\% | +6.77\% |
| Severity | 2005.1 | $0.004(\mathrm{Cl}=+/-0.005 ; p=0.103)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.026(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.324)$ | $0.062(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.988 | +0.39\% | +6.77\% |
| Severity | 2005.2 | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.401$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.023(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.364)$ | $0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.989 | +0.21\% | +6.83\% |
| Severity | 2006.1 | $0.002(\mathrm{Cl}=+/-0.006 ; p=0.375)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.023(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.361)$ | $0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.988 | +0.24\% | +6.82\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.800)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.021(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.402)$ | $0.066(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.989 | +0.08\% | +6.87\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.799$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.021(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.408)$ | $0.066(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.988 | +0.09\% | +6.87\% |
| Severity | 2007.2 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.861$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.021(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.422)$ | $0.066(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.988 | +0.07\% | +6.87\% |
| Severity | 2008.1 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.289$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.025(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.332)$ | $0.061(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.989 | +0.46\% | +6.80\% |
| Severity | 2008.2 | $0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.547)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.023(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.362)$ | $0.063(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.989 | +0.31\% | +6.82\% |
| Severity | 2009.1 | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.269)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.026(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.318)$ | $0.059(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.989 | +0.67\% | +6.77\% |
| Severity | 2009.2 | $0.002(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.819)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.023(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.363)$ | $0.064(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.989 | +0.16\% | +6.83\% |
| Severity | 2010.1 | $0.006(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.516)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.025(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.336)$ | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.988 | +0.59\% | +6.79\% |
| Severity | 2010.2 | $-0.006(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.584)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.021(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.392)$ | 0.073 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.989 | -0.62\% | +6.87\% |
| Severity | 2011.1 | $-0.006(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.705$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.021(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.405)$ | $0.073(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.988 | -0.62\% | +6.87\% |
| Severity | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.420)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.019(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.452)$ | $0.088(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.004)$ | 0.987 | -2.12\% | +6.90\% |
| Severity | 2012.1 | $0.022(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.693)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.022(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.411)$ | $0.044(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.438)$ | 0.987 | +2.23\% | +6.86\% |
| Severity | 2012.2 | $0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.022(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.411)$ | $N A(C l e+/-N A ; p=N A)$ | 0.986 | +6.86\% | +6.86\% |
| Severity | 2013.1 | $0.068(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.012(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.633)$ | $N A(C I=+/-N A ; p=N A)$ | 0.986 | +7.06\% | +7.06\% |
| Severity | 2013.2 | $0.069(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | $0.010(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.700$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.984 | +7.10\% | +7.10\% |
| Severity | 2014.1 | $0.071(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.001)$ | $0.000(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.991)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.985 | +7.35\% | +7.35\% |
| Severity | 2014.2 | $0.070(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | $0.002(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.935)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.982 | +7.28\% | +7.28\% |
| Severity | 2015.1 | $0.070(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | $0.003(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.929)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.978 | +7.27\% | +7.27\% |
| Severity | 2015.2 | $0.069(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.008)$ | $0.009(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.788)$ | $N A(C I=+/-N A ; p=N A)$ | 0.974 | +7.11\% | +7.11\% |
| Severity | 2016.1 | $0.070(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.010)$ | $0.004(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.899)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.969 | +7.23\% | +7.23\% |
| Severity | 2016.2 | $0.067(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.018)$ | $0.014(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.704)$ | $N A(C I=+/-N A ; p=N A)$ | 0.963 | +6.94\% | +6.94\% |
| Severity | 2017.1 | $0.068(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.027)$ | $0.013(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.760)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.955 | +6.99\% | +6.99\% |
| Severity | 2017.2 | $0.062(\mathrm{Cl}=+/-0.019 ; p=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.036)$ | $0.027(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.508)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.950 | +6.44\% | +6.44\% |
| Frequency | 2004.1 | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.845$ ) | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | -0.312 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | 0.024 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.943 | -0.05\% | +2.36\% |
| Frequency | 2004.2 | $0.000(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.870)$ | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.312(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.943 | -0.05\% | +2.36\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.875$ ) | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.312(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.943 | -0.05\% | +2.36\% |
| Frequency | 2005.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.807$ ) | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.313(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.943 | -0.09\% | +2.37\% |
| Frequency | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.842)$ | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.313(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | 0.943 | -0.08\% | +2.37\% |
| Frequency | 2006.2 | $-0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.233)$ | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.318(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.952 | -0.51\% | +2.48\% |
| Frequency | 2007.1 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.187)$ | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.320(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.952 | -0.64\% | +2.51\% |
| Frequency | 2007.2 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.220)$ | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.320 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000$ ) | $0.032(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.952 | -0.69\% | +2.52\% |
| Frequency | 2008.1 | $-0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.190)$ | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.322(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | 0.952 | -0.85\% | +2.55\% |
| Frequency | 2008.2 | $-0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.324)$ | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.321(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | 0.952 | -0.75\% | +2.53\% |
| Frequency | 2009.1 | $-0.006(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.484$ ) | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.320(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.012)$ | 0.951 | -0.64\% | +2.52\% |
| Frequency | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.805$ ) | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.318(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.057)$ | 0.952 | -0.28\% | +2.48\% |
| Frequency | 2010.1 | $-0.005(\mathrm{Cl}=+/-0.029 ; p=0.741)$ | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.319(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.091)$ | 0.951 | -0.47\% | +2.50\% |
| Frequency | 2010.2 | $-0.006(\mathrm{Cl}=+/-0.040 ; p=0.751)$ | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.319(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.165)$ | 0.951 | -0.61\% | +2.50\% |
| Frequency | 2011.1 | $0.021(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.433)$ | 0.018 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.314(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.923)$ | 0.955 | +2.11\% | +2.40\% |
| Frequency | 2011.2 | $0.052(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.224)$ | $0.018(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.311(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.509)$ | 0.957 | +5.38\% | +2.32\% |
| Frequency | 2012.1 | $0.179(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.046)$ | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.305(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | $-0.157(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.081)$ | 0.963 | +19.57\% | +2.20\% |
| Frequency | 2012.2 | $0.022(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.305(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.964 | +2.20\% | +2.20\% |
| Frequency | 2013.1 | $0.020(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.297(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.965 | +2.04\% | +2.04\% |
| Frequency | 2013.2 | $0.017(\mathrm{Cl}=+/-0.010 ; p=0.002)$ | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.281(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.971 | +1.70\% | +1.70\% |
| Frequency | 2014.1 | $0.017(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.006)$ | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.279(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.970 | +1.67\% | +1.67\% |
| Frequency | 2014.2 | 0.018 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.008$ ) | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.287(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.970 | +1.84\% | +1.84\% |
| Frequency | 2015.1 | $0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.042)$ | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.270 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.974 | +1.45\% | +1.45\% |
| Frequency | 2015.2 | 0.016 ( $\mathrm{Cl}=+/-0.016 ; p=0.051$ ) | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.277(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.973 | +1.62\% | +1.62\% |
| Frequency | 2016.1 | $0.013(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.159)$ | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.264(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.974 | +1.27\% | +1.27\% |
| Frequency | 2016.2 | $0.006(\mathrm{Cl}=+/-0.020 ; p=0.489)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.242(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.978 | +0.64\% | +0.64\% |
| Frequency | 2017.1 | $0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.475)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.247(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.976 | +0.79\% | +0.79\% |
| Frequency | 2017.2 | $-0.002(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.876)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.219(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | 0.983 | -0.16\% | -0.16\% |

# Direct Compensation Property Damage 

Coverage $=D C$
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality

| Fit |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.175)$ | 0.554 | +3.17\% |
| Loss Cost | 2004.2 | $0.032(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.146)$ | 0.552 | +3.27\% |
| Loss Cost | 2005.1 | $0.033(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.173)$ | 0.543 | +3.33\% |
| Loss Cost | 2005.2 | $0.033(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.079(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.158)$ | 0.531 | +3.41\% |
| Loss Cost | 2006.1 | $0.034(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.190)$ | 0.525 | +3.47\% |
| Loss Cost | 2006.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.196)$ | 0.500 | +3.50\% |
| Loss Cost | 2007.1 | $0.035(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.226)$ | 0.489 | +3.55\% |
| Loss Cost | 2007.2 | $0.036(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.082(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.189)$ | 0.487 | +3.71\% |
| Loss Cost | 2008.1 | $0.037(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.229)$ | 0.480 | +3.80\% |
| Loss Cost | 2008.2 | $0.039(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.085(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.200)$ | 0.472 | +3.95\% |
| Loss Cost | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.081(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.235)$ | 0.462 | +4.04\% |
| Loss Cost | 2009.2 | $0.041(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.221)$ | 0.443 | +4.16\% |
| Loss Cost | 2010.1 | $0.041(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.237)$ | 0.421 | +4.15\% |
| Loss Cost | 2010.2 | $0.041(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.249)$ | 0.385 | +4.18\% |
| Loss Cost | 2011.1 | $0.041(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | $0.088(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.270)$ | 0.363 | +4.19\% |
| Loss Cost | 2011.2 | $0.041(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002)$ | $0.089(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.290)$ | 0.321 | +4.20\% |
| Loss Cost | 2012.1 | $0.039(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.006)$ | $0.096(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.270)$ | 0.282 | +3.99\% |
| Loss Cost | 2012.2 | $0.036(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.019)$ | $0.083(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.358)$ | 0.197 | +3.63\% |
| Loss Cost | 2013.1 | $0.031(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.051)$ | $0.098(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.293)$ | 0.150 | +3.18\% |
| Loss Cost | 2013.2 | $0.027(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.116)$ | $0.084(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.388)$ | 0.064 | +2.75\% |
| Loss Cost | 2014.1 | 0.023 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.219)$ | $0.097(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.340)$ | 0.032 | +2.33\% |
| Loss Cost | 2014.2 | $0.021(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.316)$ | $0.091(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.400)$ | -0.020 | +2.12\% |
| Loss Cost | 2015.1 | $0.013(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.567)$ | $0.114(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.310)$ | -0.035 | +1.30\% |
| Loss Cost | 2015.2 | $0.011(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.664)$ | $0.109(\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.365)$ | -0.071 | +1.12\% |
| Loss Cost | 2016.1 | 0.003 ( $\mathrm{Cl}=+/-0.061 ; p=0.908)$ | $0.128(\mathrm{Cl}=+/-0.265 ; \mathrm{p}=0.312)$ | -0.067 | +0.33\% |
| Loss Cost | 2016.2 | $-0.001(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.980$ ) | $0.118(\mathrm{Cl}=+/-0.290 ; p=0.390)$ | -0.100 | -0.09\% |
| Loss Cost | 2017.1 | $-0.005(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.893$ ) | $0.127(\mathrm{Cl}=+/-0.317 ; \mathrm{p}=0.391)$ | -0.109 | -0.52\% |
| Loss Cost | 2017.2 | $-0.007(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.884)$ | $0.124(\mathrm{Cl}=+/-0.356 ; \mathrm{p}=0.451)$ | -0.135 | -0.68\% |
| Severity | 2004.1 | 0.038 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.026(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.373)$ | 0.859 | +3.92\% |
| Severity | 2004.2 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; p=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.232)$ | 0.868 | +4.05\% |
| Severity | 2005.1 | $0.041(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.338)$ | 0.874 | +4.17\% |
| Severity | 2005.2 | 0.042 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $0.034(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.224)$ | 0.878 | +4.29\% |
| Severity | 2006.1 | $0.043(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.344)$ | 0.888 | +4.44\% |
| Severity | 2006.2 | 0.045 ( $\mathrm{Cl}=+/-0.005 ; p=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.205)$ | 0.895 | +4.59\% |
| Severity | 2007.1 | 0.046 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $0.026(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.321)$ | 0.904 | +4.75\% |
| Severity | 2007.2 | 0.048 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.036(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.143)$ | 0.917 | +4.95\% |
| Severity | 2008.1 | 0.050 ( $\mathrm{Cl}=+/-0.005 ; p=0.000$ ) | $0.025(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.253)$ | 0.934 | +5.16\% |
| Severity | 2008.2 | $0.052(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $0.034(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.106)$ | 0.943 | +5.35\% |
| Severity | 2009.1 | $0.054(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $0.025(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.189)$ | 0.954 | +5.55\% |
| Severity | 2009.2 | 0.055 ( $\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $0.033(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.082)$ | 0.958 | +5.70\% |
| Severity | 2010.1 | $0.057(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.146)$ | 0.966 | +5.89\% |
| Severity | 2010.2 | $0.059(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.067)$ | 0.968 | +6.03\% |
| Severity | 2011.1 | $0.060(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.119)$ | 0.972 | +6.20\% |
| Severity | 2011.2 | $0.062(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.037)$ | 0.976 | +6.37\% |
| Severity | 2012.1 | 0.063 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.026(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.065)$ | 0.978 | +6.52\% |
| Severity | 2012.2 | $0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.050)$ | 0.977 | +6.59\% |
| Severity | 2013.1 | $0.064(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.075)$ | 0.974 | +6.65\% |
| Severity | 2013.2 | $0.065(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $0.028(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.075)$ | 0.970 | +6.69\% |
| Severity | 2014.1 | 0.065 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | $0.027(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.109)$ | 0.967 | +6.75\% |
| Severity | 2014.2 | $0.065(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.135)$ | 0.960 | +6.74\% |
| Severity | 2015.1 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.125)$ | 0.954 | +6.66\% |
| Severity | 2015.2 | $0.064(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.028(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.163)$ | 0.943 | +6.63\% |
| Severity | 2016.1 | $0.064(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.028(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.186)$ | 0.932 | +6.61\% |
| Severity | 2016.2 | $0.064(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.241)$ | 0.913 | +6.56\% |
| Severity | 2017.1 | 0.063 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.273)$ | 0.894 | +6.54\% |
| Severity | 2017.2 | $0.063(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.026 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.349)$ | 0.859 | +6.46\% |
| Frequency | 2004.1 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.092$ ) | $0.045(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.346)$ | 0.048 | -0.72\% |
| Frequency | 2004.2 | $-0.007(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.099$ ) | $0.043(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.376)$ | 0.047 | -0.75\% |
| Frequency | 2005.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.088)$ | $0.048(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.345)$ | 0.053 | -0.81\% |
| Frequency | 2005.2 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.091$ ) | $0.045(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.383)$ | 0.053 | -0.85\% |
| Frequency | 2006.1 | $-0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.082)$ | $0.050(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.351)$ | 0.059 | -0.93\% |
| Frequency | 2006.2 | $-0.010(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.063)$ | $0.043(\mathrm{Cl}=+/-0.109 ; p=0.432)$ | 0.071 | -1.04\% |
| Frequency | 2007.1 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.055)$ | $0.048(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.387)$ | 0.079 | -1.14\% |
| Frequency | 2007.2 | $-0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.062)$ | $0.046(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.424)$ | 0.077 | -1.18\% |
| Frequency | 2008.1 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.054)$ | $0.052(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.380)$ | 0.086 | -1.30\% |
| Frequency | 2008.2 | $-0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.066)$ | $0.050(\mathrm{Cl}=+/-0.124 ; p=0.409)$ | 0.081 | -1.32\% |
| Frequency | 2009.1 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.063)$ | $0.056(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.377)$ | 0.085 | -1.43\% |
| Frequency | 2009.2 | $-0.015(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.076)$ | $0.054(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.409)$ | 0.080 | -1.47\% |
| Frequency | 2010.1 | $-0.017(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.062)$ | $0.063(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.355)$ | 0.095 | -1.65\% |
| Frequency | 2010.2 | $-0.018(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.067$ ) | $0.058(\mathrm{Cl}=+/-0.143 ; p=0.410)$ | 0.095 | -1.75\% |
| Frequency | 2011.1 | $-0.019(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.067)$ | $0.064(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.381)$ | 0.095 | -1.89\% |
| Frequency | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.069)$ | $0.057(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.449)$ | 0.099 | -2.04\% |
| Frequency | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.050$ ) | 0.070 ( $\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.368$ ) | 0.127 | -2.37\% |
| Frequency | 2012.2 | $-0.028(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.035)$ | $0.054(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.497)$ | 0.158 | -2.78\% |
| Frequency | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.022)$ | $0.072(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.383)$ | 0.203 | -3.25\% |
| Frequency | 2013.2 | $-0.038(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.018)$ | $0.056(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.511)$ | 0.229 | -3.69\% |
| Frequency | 2014.1 | $-0.042(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.015$ ) | $0.071(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.422)$ | 0.251 | -4.14\% |
| Frequency | 2014.2 | $-0.044(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.023$ ) | $0.065(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.489)$ | 0.237 | -4.33\% |
| Frequency | 2015.1 | $-0.052(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.017)$ | $0.085(\mathrm{Cl}=+/-0.200 ; p=0.377)$ | 0.278 | -5.03\% |
| Frequency | 2015.2 | $-0.053(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.030)$ | $0.081(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.433)$ | 0.254 | -5.16\% |
| Frequency | 2016.1 | $-0.061(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.028)$ | $0.100(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.357)$ | 0.271 | -5.89\% |
| Frequency | 2016.2 | $-0.064(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.043)$ | $0.091(\mathrm{Cl}=+/-0.250 ; p=0.440)$ | 0.254 | -6.24\% |
| Frequency | 2017.1 | $-0.069(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.062)$ | $0.100(\mathrm{Cl}=+/-0.273 ; p=0.432)$ | 0.205 | -6.63\% |
| Frequency | 2017.2 | -0.069 (Cl | 0.098 | 0.162 | -6.71\% |

## Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date $=$ 2013-01-01

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.016 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.168$ ) | $0.074(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.150)$ | 0.026 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.157$ ) | 0.567 | +1.62\% | +4.32\% |
| Loss Cost | 2004.2 | $0.018(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.162)$ | $0.077(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.144)$ | $0.024(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.221)$ | 0.559 | +1.80\% | +4.28\% |
| Loss Cost | 2005.1 | $0.018(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.209)$ | $0.077(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.154)$ | $0.024(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.249)$ | 0.548 | +1.78\% | +4.28\% |
| Loss Cost | 2005.2 | $0.019(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.234)$ | $0.079(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.160)$ | $0.023(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.304)$ | 0.533 | +1.87\% | +4.26\% |
| Loss Cost | 2006.1 | $0.019(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.275)$ | $0.078(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.176)$ | 0.023 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.355$ ) | 0.523 | +1.92\% | +4.26\% |
| Loss Cost | 2006.2 | $0.017(\mathrm{Cl}=+/-0.039 ; p=0.378)$ | $0.076(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.201)$ | $0.025(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.355)$ | 0.498 | +1.73\% | +4.28\% |
| Loss Cost | 2007.1 | $0.016(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.461)$ | $0.077(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.210)$ | $0.026(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.383)$ | 0.485 | +1.65\% | +4.30\% |
| Loss Cost | 2007.2 | $0.021(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.401)$ | $0.081(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.198)$ | 0.020 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.537)$ | 0.476 | +2.16\% | +4.23\% |
| Loss Cost | 2008.1 | $0.024(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.419)$ | $0.079(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.225)$ | $0.017(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.640)$ | 0.465 | +2.42\% | +4.20\% |
| Loss Cost | 2008.2 | $0.032(\mathrm{Cl}=+/-0.070 ; p=0.360)$ | $0.085(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.210)$ | $0.009(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.838)$ | 0.453 | +3.24\% | +4.13\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.376)$ | $0.082(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.244)$ | $0.003(\mathrm{Cl}=+/-0.100 ; p=0.955)$ | 0.440 | +3.80\% | +4.08\% |
| Loss Cost | 2009.2 | $0.050(\mathrm{Cl}=+/-0.105 ; p=0.334)$ | $0.087(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.229)$ | $-0.011(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.853)$ | 0.421 | +5.14\% | +4.00\% |
| Loss Cost | 2010.1 | $0.054(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.418)$ | $0.086(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.255)$ | $-0.015(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.840)$ | 0.397 | +5.53\% | +3.98\% |
| Loss Cost | 2010.2 | $0.069(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.438)$ | $0.090(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.253)$ | $-0.030(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.749)$ | 0.360 | +7.15\% | +3.93\% |
| Loss Cost | 2011.1 | $0.099(\mathrm{Cl}=+/-0.263 ; \mathrm{p}=0.442)$ | $0.084(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.306)$ | $-0.062(\mathrm{Cl}=+/-0.277 ; \mathrm{p}=0.649)$ | 0.340 | +10.45\% | +3.85\% |
| Loss Cost | 2011.2 | $0.193(\mathrm{Cl}=+/-0.429 ; p=0.359)$ | $0.093(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.275)$ | $-0.156(\mathrm{Cl}=+/-0.441 ; \mathrm{p}=0.468)$ | 0.306 | +21.30\% | +3.73\% |
| Loss Cost | 2012.1 | $0.353(\mathrm{Cl}=+/-0.956 ; \mathrm{p}=0.449)$ | $0.083(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.358)$ | $-0.318(\mathrm{Cl}=+/-0.966 ; \mathrm{p}=0.500)$ | 0.263 | +42.37\% | +3.63\% |
| Severity | 2004.1 | $0.005(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.021)$ | $0.033(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.988 | +0.45\% | +6.54\% |
| Severity | 2004.2 | $0.005(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.033)$ | $0.033(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.988 | +0.46\% | +6.54\% |
| Severity | 2005.1 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.094)$ | $0.034(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.987 | +0.39\% | +6.55\% |
| Severity | 2005.2 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.255)$ | $0.033(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.987 | +0.29\% | +6.57\% |
| Severity | 2006.1 | $0.003(\mathrm{Cl}=+/-0.006 ; p=0.362)$ | $0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.987 | +0.26\% | +6.58\% |
| Severity | 2006.2 | $0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.562)$ | $0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | $0.062(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.987 | +0.18\% | +6.59\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.007 ; p=0.768)$ | $0.033(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.002)$ | $0.063(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.986 | +0.10\% | +6.61\% |
| Severity | 2007.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.607)$ | $0.034(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.002)$ | $0.062(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.986 | +0.21\% | +6.59\% |
| Severity | 2008.1 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.321)$ | $0.032(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003)$ | $0.059(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.986 | +0.46\% | +6.56\% |
| Severity | 2008.2 | $0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.381)$ | $0.032(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.004)$ | $0.059(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.986 | +0.48\% | +6.56\% |
| Severity | 2009.1 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.329)$ | $0.031(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.007)$ | $0.057(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.985 | +0.64\% | +6.55\% |
| Severity | 2009.2 | $0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.604)$ | $0.030(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.011)$ | $0.059(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.984 | +0.42\% | +6.56\% |
| Severity | 2010.1 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.607)$ | 0.030 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.016$ ) | $0.058(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.984 | +0.53\% | +6.55\% |
| Severity | 2010.2 | $-0.002(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.901$ ) | $0.028(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.026)$ | $0.065(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | 0.983 | -0.17\% | +6.58\% |
| Severity | 2011.1 | $-0.008(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.688)$ | $0.029(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.026)$ | $0.072(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002)$ | 0.982 | -0.79\% | +6.60\% |
| Severity | 2011.2 | $-0.010(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.752)$ | $0.029(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.034)$ | $0.074(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.035)$ | 0.980 | -1.02\% | +6.60\% |
| Severity | 2012.1 | $-0.001(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.986$ ) | $0.029(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.050)$ | $0.065(\mathrm{Cl}=+/-0.150 ; p=0.375)$ | 0.978 | -0.12\% | +6.59\% |
| Frequency | 2004.1 | $0.011(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.270)$ | $0.041(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.375)$ | $-0.033(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.055)$ | 0.120 | +1.16\% | -2.08\% |
| Frequency | 2004.2 | $0.013(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.246)$ | $0.044(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.353)$ | $-0.035(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.054)$ | 0.122 | +1.33\% | -2.12\% |
| Frequency | 2005.1 | $0.014(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.276)$ | $0.043(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.376)$ | $-0.035(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.067$ ) | 0.120 | +1.38\% | -2.13\% |
| Frequency | 2005.2 | $0.016(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.263)$ | 0.046 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.359)$ | $-0.038(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.070)$ | 0.120 | +1.58\% | -2.17\% |
| Frequency | 2006.1 | $0.016(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.293)$ | $0.045(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.385)$ | $-0.039(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.086)$ | 0.118 | +1.66\% | -2.18\% |
| Frequency | 2006.2 | 0.015 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.380)$ | 0.043 ( $\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.412$ ) | $-0.037(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.126)$ | 0.113 | +1.55\% | -2.17\% |
| Frequency | 2007.1 | 0.015 ( $\mathrm{Cl}=+/-0.040 ; p=0.443)$ | $0.044(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.426)$ | $-0.037(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.166)$ | 0.110 | +1.54\% | -2.16\% |
| Frequency | 2007.2 | $0.019(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.400)$ | $0.047(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.404)$ | $-0.042(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.162)$ | 0.110 | +1.94\% | -2.21\% |
| Frequency | 2008.1 | 0.019 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.468)$ | 0.047 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.421$ ) | $-0.042(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.214)$ | 0.106 | +1.95\% | -2.21\% |
| Frequency | 2008.2 | $0.027(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.388)$ | $0.052(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.386)$ | $-0.050(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.191)$ | 0.108 | +2.75\% | -2.28\% |
| Frequency | 2009.1 | $0.031(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.416)$ | $0.050(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.423)$ | $-0.054(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.227)$ | 0.103 | +3.13\% | -2.31\% |
| Frequency | 2009.2 | $0.046(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.325)$ | $0.057(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.379)$ | $-0.070(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.190)$ | 0.109 | +4.70\% | -2.40\% |
| Frequency | 2010.1 | 0.048 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.417$ ) | $0.056(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.407)$ | $-0.073(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.273)$ | 0.104 | +4.97\% | -2.41\% |
| Frequency | 2010.2 | $0.071(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.376)$ | $0.062(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.379)$ | $-0.096(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.268)$ | 0.107 | +7.33\% | -2.49\% |
| Frequency | 2011.1 | $0.107(\mathrm{Cl}=+/-0.236 ; p=0.354)$ | $0.054(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.455)$ | $-0.133(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.275)$ | 0.106 | +11.33\% | -2.57\% |
| Frequency | 2011.2 | $0.203(\mathrm{Cl}=+/-0.383 ; \mathrm{p}=0.281)$ | $0.064(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.398)$ | $-0.231(\mathrm{Cl}=+/-0.394 ; \mathrm{p}=0.236)$ | 0.119 | +22.54\% | -2.69\% |
| Frequency | 2012.1 | $0.354(\mathrm{Cl}=+/-0.852 ; \mathrm{p}=0.395)$ | $0.054(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.497)$ | $-0.383(\mathrm{Cl}=+/-0.861 ; \mathrm{p}=0.364)$ | 0.121 | +42.54\% | -2.78\% |

## Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2023.1$
xeluded Points $=$ NA
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date $=2013-01-01$

| Fit | Start Date | Time | Seasonality | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.057)$ | 0.046 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.035$ ) | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.062 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.925 | +0.94\% | +7.44\% |
| Loss Cost | 2004.2 | $0.010(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.060)$ | $0.048(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.034)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.923 | +1.02\% | +7.41\% |
| Loss Cost | 2005.1 | $0.010(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.100)$ | $0.048(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.037)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.922 | +0.98\% | +7.42\% |
| Loss Cost | 2005.2 | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.158)$ | 0.048 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.046$ ) | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.919 | +0.93\% | +7.43\% |
| Loss Cost | 2006.1 | $0.009(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.195)$ | 0.047 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.054$ ) | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.917 | +0.95\% | +7.43\% |
| Loss Cost | 2006.2 | $0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.471$ ) | 0.043 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.082$ ) | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.916 | +0.58\% | +7.51\% |
| Loss Cost | 2007.1 | $0.005(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.618)$ | $0.044(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.083)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.068(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.914 | +0.45\% | +7.53\% |
| Loss Cost | 2007.2 | $0.007(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.510)$ | $0.047(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.078)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.912 | +0.69\% | +7.49\% |
| Loss Cost | 2008.1 | $0.009(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.463)$ | 0.045 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.099)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.911 | +0.90\% | +7.46\% |
| Loss Cost | 2008.2 | $0.013(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.373)$ | 0.048 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.091$ ) | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.002)$ | 0.909 | +1.29\% | +7.42\% |
| Loss Cost | 2009.1 | $0.017(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.317)$ | $0.045(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.122)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.014)$ | 0.907 | +1.74\% | +7.38\% |
| Loss Cost | 2009.2 | $0.023(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.277)$ | $0.048(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.114)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.048(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.061)$ | 0.904 | +2.34\% | +7.33\% |
| Loss Cost | 2010.1 | 0.025 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.352)$ | $0.047(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.135)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.045(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.144)$ | 0.900 | +2.57\% | +7.32\% |
| Loss Cost | 2010.2 | $0.026(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.468)$ | 0.047 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.149)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.044(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.271)$ | 0.893 | +2.68\% | +7.31\% |
| Loss Cost | 2011.1 | $0.054(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.306)$ | $0.042(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.213)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.772)$ | 0.892 | +5.54\% | +7.24\% |
| Loss Cost | 2011.2 | $0.108(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.209)$ | $0.047(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.174)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.656)$ | 0.889 | +11.38\% | +7.15\% |
| Loss Cost | 2012.1 | $0.273(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.145)$ | $0.037(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.300)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.204(\mathrm{Cl}=+/-0.380 ; p=0.273)$ | 0.887 | +31.33\% | +7.05\% |
| Severity | 2004.1 | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.015$ ) | 0.030 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.993 | +0.38\% | +6.90\% |
| Severity | 2004.2 | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.029)$ | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.993 | +0.37\% | +6.91\% |
| Severity | 2005.1 | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.099)$ | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.993 | +0.30\% | +6.92\% |
| Severity | 2005.2 | $0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.353)$ | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.993 | +0.18\% | +6.96\% |
| Severity | 2006.1 | $0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.501)$ | 0.030 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.993 | +0.14\% | +6.96\% |
| Severity | 2006.2 | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.850)$ | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.993 | +0.04\% | +6.98\% |
| Severity | 2007.1 | $0.000(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.888)$ | $0.029(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.068(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.993 | -0.04\% | +7.00\% |
| Severity | 2007.2 | $0.000(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.907$ ) | 0.030 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.992 | +0.04\% | +6.98\% |
| Severity | 2008.1 | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.407)$ | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.993 | +0.28\% | +6.95\% |
| Severity | 2008.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.532)$ | 0.028 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.992 | +0.25\% | +6.96\% |
| Severity | 2009.1 | $0.004(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.401$ ) | $0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.992 | +0.40\% | +6.94\% |
| Severity | 2009.2 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.875)$ | $0.026(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.004)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.066(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.992 | +0.09\% | +6.97\% |
| Severity | 2010.1 | $0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.802)$ | $0.025(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.006)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.992 | +0.19\% | +6.96\% |
| Severity | 2010.2 | $-0.007(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.468)$ | 0.023 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.011$ ) | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.992 | -0.69\% | +7.00\% |
| Severity | 2011.1 | $-0.014(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.327)$ | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.010)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.081(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.991 | -1.34\% | +7.02\% |
| Severity | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.356)$ | $0.023(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.016)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.001)$ | 0.990 | -2.06\% | +7.03\% |
| Severity | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.820)$ | $0.023(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.027)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.079(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.127)$ | 0.990 | -1.12\% | +7.02\% |
| Frequency | 2004.1 | $0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.241)$ | $0.016(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.437)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.933)$ | 0.816 | +0.56\% | +0.50\% |
| Frequency | 2004.2 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.218)$ | $0.018(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.408)$ | 0.014 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.835$ ) | 0.817 | +0.65\% | +0.47\% |
| Frequency | 2005.1 | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.242)$ | $0.017(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.435)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.812)$ | 0.816 | +0.68\% | +0.46\% |
| Frequency | 2005.2 | $0.008(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.243)$ | $0.018(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.421)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.020 ; p=0.755)$ | 0.816 | +0.76\% | +0.45\% |
| Frequency | 2006.1 | $0.008(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.263)$ | $0.018(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.454)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.725$ ) | 0.815 | +0.81\% | +0.44\% |
| Frequency | 2006.2 | $0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.503)$ | $0.014(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.549)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.967$ ) | 0.818 | +0.54\% | +0.49\% |
| Frequency | 2007.1 | $0.005(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.588)$ | 0.015 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.549)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.998)$ | 0.817 | +0.49\% | +0.50\% |
| Frequency | 2007.2 | $0.007(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.532)$ | $0.016(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.523)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.896)$ | 0.817 | +0.65\% | +0.47\% |
| Frequency | 2008.1 | $0.006(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.615$ ) | $0.017(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.530)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.931$ ) | 0.816 | +0.61\% | +0.48\% |
| Frequency | 2008.2 | $0.010(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.472)$ | $0.020(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.476)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.006(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.735$ ) | 0.817 | +1.03\% | +0.43\% |
| Frequency | 2009.1 | $0.013(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.443)$ | $0.018(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.530)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.656)$ | 0.816 | +1.33\% | +0.41\% |
| Frequency | 2009.2 | $0.022(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.294)$ | $0.022(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.452)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.441)$ | 0.819 | +2.25\% | +0.34\% |
| Frequency | 2010.1 | $0.023(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.387)$ | $0.022(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.480)$ | 0.014 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.020(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.507$ ) | 0.818 | +2.38\% | +0.33\% |
| Frequency | 2010.2 | $0.033(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.358)$ | $0.024(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.448)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.440)$ | 0.818 | +3.40\% | +0.29\% |
| Frequency | 2011.1 | $0.067(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.197)$ | $0.018(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.588)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.235)$ | 0.823 | +6.98\% | +0.21\% |
| Frequency | 2011.2 | $0.129(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.129)$ | $0.024(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.477)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.127(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.144)$ | 0.830 | +13.72\% | +0.11\% |
| Frequency | 2012.1 | $0.284(\mathrm{Cl}=+/-0.368 ; \mathrm{p}=0.123)$ | $0.014(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.682)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.284(\mathrm{Cl}=+/-0.372 ; \mathrm{p}=0.127)$ | 0.837 | +32.82\% | +0.02\% |

## Direct Compensation Property Damage

Coverage $=$ DC
End Trend Period $=2012.1$
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.003 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.472$ ) | -0.029 | +0.34\% |
| Loss Cost | 2004.2 | $0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.612)$ | -0.051 | +0.27\% |
| Loss Cost | 2005.1 | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.703)$ | -0.064 | +0.23\% |
| Loss Cost | 2005.2 | -0.001 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.877)$ | -0.081 | -0.10\% |
| Loss Cost | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.927)$ | -0.090 | -0.07\% |
| Loss Cost | 2006.2 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.121)$ | 0.146 | -1.04\% |
| Loss Cost | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.088)$ | 0.211 | -1.35\% |
| Loss Cost | 2007.2 | -0.016 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.089)$ | 0.234 | -1.63\% |
| Loss Cost | 2008.1 | -0.015 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.195)$ | 0.116 | -1.50\% |
| Loss Cost | 2008.2 | -0.019 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.196$ ) | 0.137 | -1.91\% |
| Loss Cost | 2009.1 | $-0.015(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.418)$ | -0.039 | -1.54\% |
| Loss Cost | 2009.2 | -0.024 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.361$ ) | 0.012 | -2.42\% |
| Loss Cost | 2010.1 | -0.031 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.446)$ | -0.062 | -3.08\% |
| Loss Cost | 2010.2 | $-0.085(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.111)$ | 0.686 | -8.15\% |
| Loss Cost | 2011.1 | -0.080 ( $\mathrm{Cl}=+/-0.873 ; \mathrm{p}=0.453$ ) | 0.147 | -7.66\% |
| Loss Cost | 2011.2 | -0.199 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -18.02\% |
| Loss Cost | 2012.1 | NA (Cl = +/-NA; p = NA) | 0.000 | 0.00\% |
| Severity | 2004.1 | $0.006(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.047)$ | 0.187 | +0.56\% |
| Severity | 2004.2 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.106)$ | 0.117 | +0.51\% |
| Severity | 2005.1 | 0.005 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.160$ ) | 0.080 | +0.50\% |
| Severity | 2005.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.491)$ | -0.040 | +0.25\% |
| Severity | 2006.1 | 0.003 ( $\mathrm{Cl}=+/-0.009 ; p=0.458)$ | -0.035 | +0.31\% |
| Severity | 2006.2 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.895)$ | -0.098 | +0.06\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.892)$ | -0.109 | +0.07\% |
| Severity | 2007.2 | 0.000 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.950$ ) | -0.124 | +0.04\% |
| Severity | 2008.1 | $0.007(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.332)$ | 0.011 | +0.70\% |
| Severity | 2008.2 | 0.005 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.583)$ | -0.105 | +0.49\% |
| Severity | 2009.1 | 0.012 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.274$ ) | 0.078 | +1.23\% |
| Severity | 2009.2 | $0.005(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.736)$ | -0.210 | +0.46\% |
| Severity | 2010.1 | 0.015 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.439)$ | -0.054 | +1.51\% |
| Severity | 2010.2 | $-0.008(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.716)$ | -0.379 | -0.77\% |
| Severity | 2011.1 | -0.009 ( $\mathrm{Cl}=+/-0.521 ; \mathrm{p}=0.861$ ) | -0.906 | -0.91\% |
| Severity | 2011.2 | -0.080 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -7.70\% |
| Severity | 2012.1 | NA (Cl = +/-NA; p = NA) | 0.000 | 0.00\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.532)$ | -0.038 | -0.22\% |
| Frequency | 2004.2 | -0.002 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.555)$ | -0.044 | -0.23\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.009 ; p=0.560)$ | -0.048 | -0.26\% |
| Frequency | 2005.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.498)$ | -0.041 | -0.35\% |
| Frequency | 2006.1 | -0.004 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.527$ ) | -0.050 | -0.38\% |
| Frequency | 2006.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.045)$ | 0.279 | -1.10\% |
| Frequency | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.025)$ | 0.383 | -1.42\% |
| Frequency | 2007.2 | $-0.017(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.028)$ | 0.405 | -1.67\% |
| Frequency | 2008.1 | -0.022 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.015$ ) | 0.537 | -2.19\% |
| Frequency | 2008.2 | $-0.024(\mathrm{Cl}=+/-0.021 ; p=0.033)$ | 0.487 | -2.39\% |
| Frequency | 2009.1 | -0.028 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.060)$ | 0.447 | -2.73\% |
| Frequency | 2009.2 | -0.029 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.147)$ | 0.308 | -2.86\% |
| Frequency | 2010.1 | -0.046 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.097)$ | 0.540 | -4.53\% |
| Frequency | 2010.2 | $-0.077(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.027)$ | 0.920 | -7.44\% |
| Frequency | 2011.1 | -0.071 ( $\mathrm{Cl}=+/-0.352 ; \mathrm{p}=0.238)$ | 0.733 | -6.82\% |
| Frequency | 2011.2 | -0.119 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -11.19\% |
| Frequency | 2012.1 | NA (CI = +/-NA; p = NA) | 0.000 | 0.00\% |

## Direct Compensation Property Damage

Coverage $=D C$
End Trend Period $=2012.1$
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.373)$ | 0.056 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.009$ ) | 0.338 | +0.34\% |
| Loss Cost | 2004.2 | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.354)$ | $0.058(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.011)$ | 0.322 | +0.41\% |
| Loss Cost | 2005.1 | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.626)$ | $0.062(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.010)$ | 0.353 | +0.23\% |
| Loss Cost | 2005.2 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.891)$ | $0.058(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.021)$ | 0.288 | +0.08\% |
| Loss Cost | 2006.1 | -0.001 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.910$ ) | $0.061(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.024)$ | 0.297 | -0.07\% |
| Loss Cost | 2006.2 | $-0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.119)$ | $0.044(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.030)$ | 0.454 | -0.86\% |
| Loss Cost | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.018)$ | $0.053(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | 0.669 | -1.35\% |
| Loss Cost | 2007.2 | -0.013 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.057)$ | $0.054(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.013$ ) | 0.657 | -1.30\% |
| Loss Cost | 2008.1 | $-0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.073)$ | $0.057(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.019)$ | 0.615 | -1.50\% |
| Loss Cost | 2008.2 | $-0.014(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.202)$ | 0.060 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.037)$ | 0.599 | -1.35\% |
| Loss Cost | 2009.1 | $-0.015(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.276)$ | $0.062(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.067)$ | 0.493 | -1.54\% |
| Loss Cost | 2009.2 | -0.013 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.524$ ) | $0.064(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.137)$ | 0.442 | -1.33\% |
| Loss Cost | 2010.1 | $-0.031(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.262)$ | $0.079(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.113)$ | 0.660 | -3.08\% |
| Loss Cost | 2010.2 | $-0.064(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.150)$ | $0.052(\mathrm{Cl}=+/-0.219 ; p=0.205)$ | 0.937 | -6.22\% |
| Loss Cost | 2011.1 | -0.080 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | 0.060 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN}$ ) | NaN | -7.66\% |
| Loss Cost | 2011.2 | -0.199 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NA (CI = +/-NA; $\mathrm{p}=\mathrm{NA}$ ) | NaN | -18.02\% |
| Loss Cost | 2012.1 | NA (CI = +/-NA; $\mathrm{p}=\mathrm{NA}$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.000 | 0.00\% |
| Severity | 2004.1 | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.697 | +0.56\% |
| Severity | 2004.2 | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.005)$ | $0.041(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.671 | +0.60\% |
| Severity | 2005.1 | $0.005(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.023)$ | $0.044(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.700 | +0.50\% |
| Severity | 2005.2 | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.099)$ | 0.040 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.641 | +0.37\% |
| Severity | 2006.1 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.216)$ | 0.042 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.001$ ) | 0.648 | +0.31\% |
| Severity | 2006.2 | $0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.431)$ | 0.040 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | 0.586 | +0.23\% |
| Severity | 2007.1 | $0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.815)$ | $0.043(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | 0.629 | +0.07\% |
| Severity | 2007.2 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.366)$ | 0.047 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | 0.704 | +0.33\% |
| Severity | 2008.1 | $0.007(\mathrm{Cl}=+/-0.007 ; p=0.059)$ | $0.042(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | 0.801 | +0.70\% |
| Severity | 2008.2 | $0.009(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.052)$ | 0.045 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | 0.808 | +0.93\% |
| Severity | 2009.1 | $0.012(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.039)$ | $0.042(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.007)$ | 0.848 | +1.23\% |
| Severity | 2009.2 | $0.012(\mathrm{Cl}=+/-0.020 ; p=0.155)$ | $0.041(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.030)$ | 0.736 | +1.17\% |
| Severity | 2010.1 | $0.015(\mathrm{Cl}=+/-0.037 ; p=0.225)$ | $0.038(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.092)$ | 0.722 | +1.51\% |
| Severity | 2010.2 | $0.004(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.814)$ | $0.029(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.296)$ | 0.445 | +0.39\% |
| Severity | 2011.1 | $-0.009(\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | 0.036 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN}$ ) | NaN | -0.91\% |
| Severity | 2011.2 | -0.080 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NA (Cl = +/-NA; $\mathrm{p}=\mathrm{NA}$ ) | NaN | -7.70\% |
| Severity | 2012.1 | NA (CI = +/-NA; $\mathrm{p}=\mathrm{NA}$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.000 | 0.00\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.533)$ | 0.016 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.344$ ) | -0.041 | -0.22\% |
| Frequency | 2004.2 | -0.002 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.629$ ) | $0.017(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.358)$ | -0.051 | -0.19\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.561)$ | $0.019(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.343)$ | -0.050 | -0.26\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.574)$ | $0.018(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.403)$ | -0.063 | -0.29\% |
| Frequency | 2006.1 | $-0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.532)$ | 0.020 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.394)$ | -0.070 | -0.38\% |
| Frequency | 2006.2 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.063)$ | $0.004(\mathrm{Cl}=+/-0.040 ; p=0.808)$ | 0.205 | -1.08\% |
| Frequency | 2007.1 | $-0.014(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.032)$ | $0.011(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.557)$ | 0.337 | -1.42\% |
| Frequency | 2007.2 | -0.016 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.046$ ) | $0.007(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.729)$ | 0.333 | -1.63\% |
| Frequency | 2008.1 | -0.022 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.020)$ | $0.016(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.426)$ | 0.518 | -2.19\% |
| Frequency | 2008.2 | -0.023 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.060)$ | $0.015(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.532)$ | 0.435 | -2.26\% |
| Frequency | 2009.1 | -0.028 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.079$ ) | 0.020 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.445$ ) | 0.413 | -2.73\% |
| Frequency | 2009.2 | $-0.025(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.256)$ | 0.023 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.501$ ) | 0.227 | -2.47\% |
| Frequency | 2010.1 | $-0.046(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.067)$ | $0.041(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.154)$ | 0.804 | -4.53\% |
| Frequency | 2010.2 | $-0.068(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.023)$ | 0.023 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.075)$ | 0.998 | -6.59\% |
| Frequency | 2011.1 | -0.071 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | $0.024(\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NaN | -6.82\% |
| Frequency | 2011.2 | -0.119 ( $\mathrm{Cl}=+/-\mathrm{NaN} ; \mathrm{p}=\mathrm{NaN})$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | NaN | -11.19\% |
| Frequency | 2012.1 | NA (Cl = +/-NA; p = NA) | $N A(C l=+/-N A ; p=N A)$ | 0.000 | 0.00\% |

# Direct Compensation Property Damage 

Coverage $=D C$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: trend_level_change, mobility
Future Trend Start Date $=$ 2013-01-01

| Fit | Start Date | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.077 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.910 | 0.00\% | +7.99\% |
| Loss Cost | 2004.2 | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.909 | 0.00\% | +7.96\% |
| Loss Cost | 2005.1 | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.076 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.908 | 0.00\% | +7.93\% |
| Loss Cost | 2005.2 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.076 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.908 | 0.00\% | +7.86\% |
| Loss Cost | 2006.1 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.076 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.907 | 0.00\% | +7.85\% |
| Loss Cost | 2006.2 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.911 | 0.00\% | +7.73\% |
| Loss Cost | 2007.1 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.909 | 0.00\% | +7.71\% |
| Loss Cost | 2007.2 | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.907 | 0.00\% | +7.70\% |
| Loss Cost | 2008.1 | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.906 | 0.00\% | +7.73\% |
| Loss Cost | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.903 | 0.00\% | +7.71\% |
| Loss Cost | 2009.1 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.901 | 0.00\% | +7.73\% |
| Loss Cost | 2009.2 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.898 | 0.00\% | +7.69\% |
| Loss Cost | 2010.1 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.894 | 0.00\% | +7.66\% |
| Loss Cost | 2010.2 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.073 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.890 | 0.00\% | +7.55\% |
| Loss Cost | 2011.1 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.073 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.887 | 0.00\% | +7.59\% |
| Loss Cost | 2011.2 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.072 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.881 | 0.00\% | +7.50\% |
| Loss Cost | 2012.1 | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.072(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.874 | 0.00\% | +7.43\% |
| Severity | 2004.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.069(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.987 | 0.00\% | +7.14\% |
| Severity | 2004.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.069(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.988 | 0.00\% | +7.11\% |
| Severity | 2005.1 | 0.002 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000$ ) | 0.069 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.988 | 0.00\% | +7.09\% |
| Severity | 2005.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.04\% |
| Severity | 2006.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.04\% |
| Severity | 2006.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.01\% |
| Severity | 2007.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.01\% |
| Severity | 2007.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.988 | 0.00\% | +7.01\% |
| Severity | 2008.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.05\% |
| Severity | 2008.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.02\% |
| Severity | 2009.1 | 0.002 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000$ ) | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.04\% |
| Severity | 2009.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.068(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.99\% |
| Severity | 2010.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.989 | 0.00\% | +7.01\% |
| Severity | 2010.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.95\% |
| Severity | 2011.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.989 | 0.00\% | +6.97\% |
| Severity | 2011.2 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.988 | 0.00\% | +6.97\% |
| Severity | 2012.1 | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.988 | 0.00\% | +7.04\% |
| Frequency | 2004.1 | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.031)$ | 0.816 | 0.00\% | +0.80\% |
| Frequency | 2004.2 | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.037)$ | 0.816 | 0.00\% | +0.79\% |
| Frequency | 2005.1 | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.043)$ | 0.816 | 0.00\% | +0.78\% |
| Frequency | 2005.2 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.053)$ | 0.816 | 0.00\% | +0.76\% |
| Frequency | 2006.1 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.063)$ | 0.816 | 0.00\% | +0.75\% |
| Frequency | 2006.2 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.093)$ | 0.825 | 0.00\% | +0.68\% |
| Frequency | 2007.1 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.111)$ | 0.825 | 0.00\% | +0.66\% |
| Frequency | 2007.2 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.124)$ | 0.825 | 0.00\% | +0.65\% |
| Frequency | 2008.1 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.146)$ | 0.824 | 0.00\% | +0.63\% |
| Frequency | 2008.2 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.154)$ | 0.823 | 0.00\% | +0.64\% |
| Frequency | 2009.1 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.168)$ | 0.823 | 0.00\% | +0.65\% |
| Frequency | 2009.2 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.181)$ | 0.821 | 0.00\% | +0.65\% |
| Frequency | 2010.1 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.230)$ | 0.822 | 0.00\% | +0.61\% |
| Frequency | 2010.2 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.286)$ | 0.823 | 0.00\% | +0.56\% |
| Frequency | 2011.1 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.295)$ | 0.821 | 0.00\% | +0.58\% |
| Frequency | 2011.2 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.394)$ | 0.823 | 0.00\% | +0.50\% |
| Frequency | 2012.1 | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.554)$ | 0.827 | 0.00\% | +0.36\% |

## Direct Compensation Property Damage

Coverage $=$ DC<br>End Trend Period $=2019.2$<br>Excluded Points = NA<br>Parameters Included: trend level_change<br>Future Trend Start Date $=2013-01-01$

| Fit | Start Date | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.093 (Cl = +/-0.007; p = 0.000) | 0.961 | 0.00\% | +9.74\% |
| Loss Cost | 2004.2 | 0.093 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.961 | 0.00\% | +9.71\% |
| Loss Cost | 2005.1 | 0.092 (Cl = +/-0.007; $\mathrm{p}=0.000$ ) | 0.960 | 0.00\% | +9.69\% |
| Loss Cost | 2005.2 | 0.092 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.962 | 0.00\% | +9.61\% |
| Loss Cost | 2006.1 | 0.092 (Cl = +/-0.007; $\mathrm{p}=0.000)$ | 0.961 | 0.00\% | +9.62\% |
| Loss Cost | 2006.2 | 0.090 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.968 | 0.00\% | +9.47\% |
| Loss Cost | 2007.1 | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.47\% |
| Loss Cost | 2007.2 | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.49\% |
| Loss Cost | 2008.1 | $0.091(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.968 | 0.00\% | +9.57\% |
| Loss Cost | 2008.2 | 0.092 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.967 | 0.00\% | +9.59\% |
| Loss Cost | 2009.1 | 0.092 (Cl $=+/-0.008 ; p=0.000)$ | 0.968 | 0.00\% | +9.69\% |
| Loss Cost | 2009.2 | 0.092 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | +9.68\% |
| Loss Cost | 2010.1 | 0.093 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.965 | 0.00\% | +9.72\% |
| Loss Cost | 2010.2 | 0.092 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.963 | 0.00\% | +9.64\% |
| Loss Cost | 2011.1 | $0.094(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.966 | 0.00\% | +9.83\% |
| Loss Cost | 2011.2 | $0.094(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.963 | 0.00\% | +9.84\% |
| Loss Cost | 2012.1 | 0.095 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.960 | 0.00\% | +9.94\% |
| Severity | 2004.1 | 0.068 (Cl $=+/-0.004 ; \mathrm{p}=0.000)$ | 0.974 | 0.00\% | +7.09\% |
| Severity | 2004.2 | 0.068 (CI $=+/-0.004 ; \mathrm{p}=0.000)$ | 0.975 | 0.00\% | +7.05\% |
| Severity | 2005.1 | 0.068 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.975 | 0.00\% | +7.02\% |
| Severity | 2005.2 | 0.067 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.979 | 0.00\% | +6.95\% |
| Severity | 2006.1 | 0.067 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.979 | 0.00\% | +6.95\% |
| Severity | 2006.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.90\% |
| Severity | 2007.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.980 | 0.00\% | +6.90\% |
| Severity | 2007.2 | 0.067 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.979 | 0.00\% | +6.89\% |
| Severity | 2008.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.95\% |
| Severity | 2008.2 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.91\% |
| Severity | 2009.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.94\% |
| Severity | 2009.2 | 0.066 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.85\% |
| Severity | 2010.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.88\% |
| Severity | 2010.2 | $0.066(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.984 | 0.00\% | +6.77\% |
| Severity | 2011.1 | 0.066 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.983 | 0.00\% | +6.80\% |
| Severity | 2011.2 | 0.066 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.981 | 0.00\% | +6.79\% |
| Severity | 2012.1 | $0.067(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.982 | 0.00\% | +6.90\% |
| Frequency | 2004.1 | 0.025 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.753 | 0.00\% | +2.48\% |
| Frequency | 2004.2 | 0.025 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.750 | 0.00\% | +2.49\% |
| Frequency | 2005.1 | 0.025 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.747 | 0.00\% | +2.49\% |
| Frequency | 2005.2 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.743 | 0.00\% | +2.49\% |
| Frequency | 2006.1 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.740 | 0.00\% | +2.50\% |
| Frequency | 2006.2 | $0.024(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.754 | 0.00\% | +2.41\% |
| Frequency | 2007.1 | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.749 | 0.00\% | +2.41\% |
| Frequency | 2007.2 | $0.024(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.750 | 0.00\% | +2.44\% |
| Frequency | 2008.1 | 0.024 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.746 | 0.00\% | +2.45\% |
| Frequency | 2008.2 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.758 | 0.00\% | +2.51\% |
| Frequency | 2009.1 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.765 | 0.00\% | +2.57\% |
| Frequency | 2009.2 | 0.026 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.778 | 0.00\% | +2.65\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.769 | 0.00\% | +2.65\% |
| Frequency | 2010.2 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.760 | 0.00\% | +2.68\% |
| Frequency | 2011.1 | 0.028 (Cl $=+/-0.007 ; p=0.000)$ | 0.793 | 0.00\% | +2.84\% |
| Frequency | 2011.2 | 0.028 (Cl $=+/-0.008 ; \mathrm{p}=0.000)$ | 0.780 | 0.00\% | +2.86\% |
| Frequency | 2012.1 | 0.028 (Cl $=+/-0.009 ; p=0.000)$ | 0.755 | 0.00\% | +2.84\% |

# Direct Compensation Property Damage 

Coverage $=$ DC
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time, seasonality, mobility

| Fit |  |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.042(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.070 ; p=0.201$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.799 | +4.33\% |
| Loss Cost | 2004.2 | $0.044(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | $0.054(\mathrm{Cl}=+/-0.069 ; p=0.122)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.810 | +4.50\% |
| Loss Cost | 2005.1 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.046(\mathrm{Cl}=+/-0.070 ; p=0.184)$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.815 | +4.65\% |
| Loss Cost | 2005.2 | $0.047(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.070 ; p=0.126)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.818 | +4.80\% |
| Loss Cost | 2006.1 | 0.049 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.070 ; p=0.198)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.827 | +4.98\% |
| Loss Cost | 2006.2 | 0.049 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.049 ( $\mathrm{Cl}=+/-0.071 ; p=0.167)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.821 | +5.07\% |
| Loss Cost | 2007.1 | $0.051(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.250)$ | 0.014 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.827 | +5.25\% |
| Loss Cost | 2007.2 | $0.054(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.052(\mathrm{Cl}=+/-0.069 ; p=0.133)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.844 | +5.51\% |
| Loss Cost | 2008.1 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.041(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.223)$ | 0.014 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.859 | +5.76\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.114)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.873 | +6.03\% |
| Loss Cost | 2009.1 | $0.061(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.041(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.195)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.885 | +6.30\% |
| Loss Cost | 2009.2 | 0.063 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.109)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.893 | +6.54\% |
| Loss Cost | 2010.1 | 0.065 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.044(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.170)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.895 | +6.73\% |
| Loss Cost | 2010.2 | $0.067(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.131)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.892 | +6.89\% |
| Loss Cost | 2011.1 | $0.069(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.066 ; p=0.210)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.897 | +7.14\% |
| Loss Cost | 2011.2 | 0.070 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.046(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.175)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.893 | +7.29\% |
| Loss Cost | 2012.1 | $0.071(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.202)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.886 | +7.31\% |
| Severity | 2004.1 | $0.037(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.325)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; p=0.358)$ | 0.859 | +3.78\% |
| Severity | 2004.2 | $0.039(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.057 ; p=0.206)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.408)$ | 0.866 | +3.93\% |
| Severity | 2005.1 | 0.040 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.029(\mathrm{Cl}=+/-0.057 ; p=0.307)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; p=0.495)$ | 0.872 | +4.07\% |
| Severity | 2005.2 | $0.041(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $0.036(\mathrm{Cl}=+/-0.057 ; p=0.209)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; p=0.555)$ | 0.876 | +4.20\% |
| Severity | 2006.1 | 0.043 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.027(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.329)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.679)$ | 0.885 | +4.38\% |
| Severity | 2006.2 | $0.044(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.203)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.762$ ) | 0.891 | +4.54\% |
| Severity | 2007.1 | 0.046 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.026(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.326)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.915$ ) | 0.900 | +4.73\% |
| Severity | 2007.2 | 0.048 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.036(\mathrm{Cl}=+/-0.050 ; p=0.154)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.956)$ | 0.914 | +4.96\% |
| Severity | 2008.1 | $0.051(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.285$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.703)$ | 0.932 | +5.22\% |
| Severity | 2008.2 | $0.053(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $0.033(\mathrm{Cl}=+/-0.043 ; p=0.127)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.563)$ | 0.941 | +5.43\% |
| Severity | 2009.1 | $0.055(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.238)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.335)$ | 0.954 | +5.68\% |
| Severity | 2009.2 | $0.057(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.030(\mathrm{Cl}=+/-0.037 ; p=0.106)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.238)$ | 0.959 | +5.87\% |
| Severity | 2010.1 | $0.059(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.021(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.201)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.096)$ | 0.969 | +6.12\% |
| Severity | 2010.2 | $0.061(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.087)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.057)$ | 0.972 | +6.29\% |
| Severity | 2011.1 | $0.063(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.164)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.016)$ | 0.978 | +6.51\% |
| Severity | 2011.2 | $0.065(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.033)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | 0.984 | +6.71\% |
| Severity | 2012.1 | $0.067(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.020 ; p=0.056)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.989 | +6.92\% |
| Frequency | 2004.1 | $0.005(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.015$ ) | $0.016(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.430)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.822 | +0.53\% |
| Frequency | 2004.2 | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.016)$ | 0.018 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.406$ ) | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.822 | +0.55\% |
| Frequency | 2005.1 | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.022)$ | $0.017(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.426)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.821 | +0.56\% |
| Frequency | 2005.2 | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.026)$ | $0.018(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.422)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.821 | +0.57\% |
| Frequency | 2006.1 | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.035$ ) | 0.018 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.443$ ) | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.821 | +0.58\% |
| Frequency | 2006.2 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.074)$ | $0.014(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.542)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.824 | +0.51\% |
| Frequency | 2007.1 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.100)$ | 0.015 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.542$ ) | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.824 | +0.49\% |
| Frequency | 2007.2 | $0.005(\mathrm{Cl}=+/-0.006 ; p=0.102)$ | $0.016(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.519)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.823 | +0.52\% |
| Frequency | 2008.1 | $0.005(\mathrm{Cl}=+/-0.007 ; p=0.136)$ | $0.017(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.520)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.823 | +0.51\% |
| Frequency | 2008.2 | $0.006(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.123)$ | 0.019 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.478$ ) | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.823 | +0.56\% |
| Frequency | 2009.1 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.141)$ | 0.018 ( $\mathrm{Cl}=+/-0.057 ; p=0.509)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.822 | +0.58\% |
| Frequency | 2009.2 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.133)$ | $0.021(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.475)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.822 | +0.63\% |
| Frequency | 2010.1 | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.201)$ | $0.023(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.448)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.822 | +0.58\% |
| Frequency | 2010.2 | $0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.244)$ | $0.022(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.474)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.821 | +0.57\% |
| Frequency | 2011.1 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.263)$ | $0.022(\mathrm{Cl}=+/-0.067 ; p=0.512)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.819 | +0.59\% |
| Frequency | 2011.2 | $0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.350)$ | 0.019 ( $\mathrm{Cl}=+/-0.070 ; p=0.570$ ) | 0.014 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.819 | +0.54\% |
| Frequency | 2012.1 | $0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.558)$ | $0.026(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.470)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.824 | +0.36\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | -0.020 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.029$ ) | 0.149 ( $\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.025$ ) | 0.277 | -1.99\% |
| Loss Cost | 2011.2 | $-0.022(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.030)$ | $0.142(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.039)$ | 0.283 | -2.15\% |
| Loss Cost | 2012.1 | $-0.026(\mathrm{Cl}=+/-0.020 ; p=0.014)$ | $0.159(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.023)$ | 0.339 | -2.58\% |
| Loss Cost | 2012.2 | $-0.031(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.008)$ | $0.142(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.043)$ | 0.375 | -3.01\% |
| Loss Cost | 2013.1 | $-0.036(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.004)$ | $0.159(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.026)$ | 0.422 | -3.49\% |
| Loss Cost | 2013.2 | $-0.039(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.004)$ | 0.146 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.047)$ | 0.442 | -3.86\% |
| Loss Cost | 2014.1 | $-0.043(\mathrm{Cl}=+/-0.027 ; p=0.004)$ | $0.158(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.040)$ | 0.442 | -4.22\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.005)$ | $0.147(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.066)$ | 0.450 | -4.54\% |
| Loss Cost | 2015.1 | $-0.051(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $0.160(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.058)$ | 0.442 | -4.96\% |
| Loss Cost | 2015.2 | $-0.050(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.016)$ | $0.162(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.073)$ | 0.419 | -4.88\% |
| Loss Cost | 2016.1 | $-0.047(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.040)$ | 0.155 ( $\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.105)$ | 0.314 | -4.61\% |
| Loss Cost | 2016.2 | $-0.036(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.140)$ | $0.183(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.070)$ | 0.296 | -3.54\% |
| Loss Cost | 2017.1 | $-0.032(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.249)$ | 0.175 ( $\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.106)$ | 0.180 | -3.16\% |
| Loss Cost | 2017.2 | $-0.026(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.426)$ | $0.188(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.116)$ | 0.169 | -2.57\% |
| Severity | 2011.1 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.034)$ | 0.020 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.508)$ | 0.130 | +0.92\% |
| Severity | 2011.2 | $0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.074)$ | 0.016 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.609)$ | 0.068 | +0.83\% |
| Severity | 2012.1 | $0.007(\mathrm{Cl}=+/-0.010 ; p=0.157)$ | $0.021(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.512)$ | 0.027 | +0.69\% |
| Severity | 2012.2 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.244)$ | 0.018 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.586)$ | -0.016 | +0.62\% |
| Severity | 2013.1 | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.233)$ | 0.015 ( $\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.656)$ | -0.014 | +0.70\% |
| Severity | 2013.2 | $0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.298)$ | 0.015 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.690)$ | -0.041 | +0.67\% |
| Severity | 2014.1 | 0.006 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.385)$ | 0.016 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.674)$ | -0.060 | +0.62\% |
| Severity | 2014.2 | $0.006(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.451)$ | 0.016 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.702)$ | -0.083 | +0.61\% |
| Severity | 2015.1 | 0.009 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.304$ ) | $0.007(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.866)$ | -0.055 | +0.91\% |
| Severity | 2015.2 | $0.011(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.260)$ | $0.014(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.765)$ | -0.040 | +1.14\% |
| Severity | 2016.1 | 0.020 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.053$ ) | -0.008 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.852$ ) | 0.160 | +1.99\% |
| Severity | 2016.2 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | 0.020 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.531)$ | 0.518 | +3.13\% |
| Severity | 2017.1 | 0.037 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $0.007(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.822)$ | 0.633 | +3.76\% |
| Severity | 2017.2 | $0.038(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $0.009(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.778)$ | 0.576 | +3.89\% |
| Frequency | 2011.1 | $-0.029(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.129(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.060)$ | 0.339 | -2.88\% |
| Frequency | 2011.2 | $-0.030(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.006)$ | 0.126 ( $\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.079)$ | 0.333 | -2.95\% |
| Frequency | 2012.1 | $-0.033(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.005)$ | $0.138(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.063)$ | 0.347 | -3.25\% |
| Frequency | 2012.2 | $-0.037(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.004)$ | $0.124(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.102)$ | 0.371 | -3.61\% |
| Frequency | 2013.1 | $-0.042(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002)$ | $0.144(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.062)$ | 0.424 | -4.16\% |
| Frequency | 2013.2 | $-0.046(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.003)$ | $0.131(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.099)$ | 0.437 | -4.50\% |
| Frequency | 2014.1 | $-0.049(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.003)$ | $0.142(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.089)$ | 0.423 | -4.81\% |
| Frequency | 2014.2 | $-0.052(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.005)$ | $0.132(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.132)$ | 0.424 | -5.11\% |
| Frequency | 2015.1 | $-0.060(\mathrm{Cl}=+/-0.037 ; p=0.004)$ | $0.153(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.091)$ | 0.457 | -5.82\% |
| Frequency | 2015.2 | $-0.061(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.008)$ | 0.149 ( $\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.124)$ | 0.440 | -5.95\% |
| Frequency | 2016.1 | $-0.067(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.010)$ | 0.163 ( $\mathrm{Cl}=+/-0.207 ; ~ p=0.113)$ | 0.422 | -6.48\% |
| Frequency | 2016.2 | $-0.067(\mathrm{Cl}=+/-0.057 ; p=0.024)$ | $0.163(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.143)$ | 0.394 | -6.47\% |
| Frequency | 2017.1 | $-0.069(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.043)$ | $0.168(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.165)$ | 0.318 | -6.67\% |
| Frequency | 2017.2 | $-0.064(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.106)$ | $0.178(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.182)$ | 0.277 | -6.21\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time, seasonality, phase_in_scalar

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.006 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.743$ ) | 0.150 ( $\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.021$ ) | -0.218 ( $\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.122$ ) | 0.326 | +0.61\% |
| Loss Cost | 2011.2 | 0.005 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.821$ ) | $0.146(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.030)$ | $-0.212(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.149)$ | 0.323 | +0.45\% |
| Loss Cost | 2012.1 | $-0.002(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.909)$ | $0.160(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.021)$ | $-0.187(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.204)$ | 0.362 | -0.24\% |
| Loss Cost | 2012.2 | $-0.009(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.685)$ | $0.145(\mathrm{Cl}=+/-0.137 ; p=0.038)$ | $-0.166(\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.260)$ | 0.386 | -0.88\% |
| Loss Cost | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.493)$ | $0.161(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.025)$ | -0.152 ( $\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.299)$ | 0.426 | -1.52\% |
| Loss Cost | 2013.2 | $-0.020(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.400)$ | 0.149 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.044)$ | $-0.146(\mathrm{Cl}=+/-0.304 ; \mathrm{p}=0.323)$ | 0.443 | -1.94\% |
| Loss Cost | 2014.1 | $-0.023(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.337)$ | $0.161(\mathrm{Cl}=+/-0.150 ; p=0.037)$ | -0.150 ( $\mathrm{Cl}=+/-0.309 ; \mathrm{p}=0.318)$ | 0.445 | -2.28\% |
| Loss Cost | 2014.2 | $-0.026(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.302)$ | 0.149 ( $\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.063)$ | $-0.159(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.302)$ | 0.455 | -2.54\% |
| Loss Cost | 2015.1 | $-0.028(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.270)$ | $0.166(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.048)$ | $-0.188(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.237)$ | 0.462 | -2.75\% |
| Loss Cost | 2015.2 | $-0.028(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.283)$ | $0.161(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.073)$ | $-0.201(\mathrm{Cl}=+/-0.360 ; p=0.247)$ | 0.440 | -2.79\% |
| Loss Cost | 2016.1 | $-0.028(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.309)$ | $0.167(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.084)$ | $-0.228(\mathrm{Cl}=+/-0.436 ; \mathrm{p}=0.274)$ | 0.332 | -2.76\% |
| Loss Cost | 2016.2 | $-0.029(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.313)$ | $0.176(\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.097)$ | $-0.147(\mathrm{Cl}=+/-0.725 ; \mathrm{p}=0.661)$ | 0.241 | -2.90\% |
| Loss Cost | 2017.1 | $-0.026(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.426)$ | $0.188(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.116)$ | -0.529 ( $\mathrm{Cl}=+/-2.965 ; \mathrm{p}=0.696)$ | 0.106 | -2.57\% |
| Loss Cost | 2017.2 | $-0.026(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.426)$ | $0.188(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.116)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.169 | -2.57\% |
| Severity | 2011.1 | 0.040 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.248)$ | $-0.255(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | 0.705 | +4.04\% |
| Severity | 2011.2 | 0.040 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.021(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.255)$ | $-0.256(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.678 | +4.08\% |
| Severity | 2012.1 | 0.039 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.242)$ | $-0.254(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.654 | +4.00\% |
| Severity | 2012.2 | 0.040 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.251)$ | $-0.255(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | 0.636 | +4.04\% |
| Severity | 2013.1 | 0.041 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.361)$ | -0.259 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | 0.659 | +4.23\% |
| Severity | 2013.2 | 0.042 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.019 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.375)$ | $-0.259(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.649 | +4.25\% |
| Severity | 2014.1 | 0.041 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.047 ; p=0.342)$ | $-0.260(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | 0.647 | +4.18\% |
| Severity | 2014.2 | 0.040 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.050 ; p=0.442)$ | -0.262 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | 0.646 | +4.11\% |
| Severity | 2015.1 | 0.041 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.537)$ | -0.257 ( $\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.000)$ | 0.639 | +4.14\% |
| Severity | 2015.2 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.671)$ | $-0.268(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.000)$ | 0.646 | +4.11\% |
| Severity | 2016.1 | 0.040 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.869)$ | -0.239 ( $\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.002)$ | 0.623 | +4.07\% |
| Severity | 2016.2 | 0.039 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | $0.012(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.694)$ | $-0.178(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.095)$ | 0.605 | +3.96\% |
| Severity | 2017.1 | 0.038 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $0.009(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.778)$ | $-0.104(\mathrm{Cl}=+/-0.882 ; \mathrm{p}=0.796)$ | 0.596 | +3.89\% |
| Severity | 2017.2 | 0.038 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $0.009(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.778)$ | NA (Cl $=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.576 | +3.89\% |
| Frequency | 2011.1 | $-0.034(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.113)$ | $0.129(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.067)$ | $0.037(\mathrm{Cl}=+/-0.314 ; \mathrm{p}=0.811)$ | 0.310 | -3.30\% |
| Frequency | 2011.2 | $-0.035(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.122)$ | $0.126(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.088)$ | $0.044(\mathrm{Cl}=+/-0.329 ; \mathrm{p}=0.781)$ | 0.303 | -3.48\% |
| Frequency | 2012.1 | $-0.042(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.088)$ | $0.138(\mathrm{Cl}=+/-0.150 ; p=0.069)$ | $0.067(\mathrm{Cl}=+/-0.335 ; \mathrm{p}=0.681)$ | 0.319 | -4.07\% |
| Frequency | 2012.2 | $-0.048(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.061)$ | $0.122(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.114)$ | $0.088(\mathrm{Cl}=+/-0.341 ; \mathrm{p}=0.592)$ | 0.346 | -4.72\% |
| Frequency | 2013.1 | $-0.057(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.033)$ | 0.143 ( $\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.069)$ | $0.107(\mathrm{Cl}=+/-0.335 ; \mathrm{p}=0.510)$ | 0.406 | -5.51\% |
| Frequency | 2013.2 | $-0.061(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.028)$ | $0.129(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.110)$ | $0.113(\mathrm{Cl}=+/-0.341 ; \mathrm{p}=0.494)$ | 0.419 | -5.94\% |
| Frequency | 2014.1 | $-0.064(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.028)$ | $0.139(\mathrm{Cl}=+/-0.170 ; p=0.101)$ | $0.110(\mathrm{Cl}=+/-0.351 ; \mathrm{p}=0.514)$ | 0.402 | -6.20\% |
| Frequency | 2014.2 | $-0.066(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.031)$ | $0.131(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.145)$ | $0.103(\mathrm{Cl}=+/-0.364 ; \mathrm{p}=0.552)$ | 0.399 | -6.39\% |
| Frequency | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.028)$ | $0.150(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.108)$ | $0.070(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.695)$ | 0.423 | -6.61\% |
| Frequency | 2015.2 | $-0.069(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.035)$ | 0.149 ( $\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.136)$ | $0.067(\mathrm{Cl}=+/-0.413 ; p=0.731)$ | 0.399 | -6.62\% |
| Frequency | 2016.1 | $-0.068(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.044)$ | $0.162(\mathrm{Cl}=+/-0.220 ; p=0.133)$ | $0.011(\mathrm{Cl}=+/-0.496 ; \mathrm{p}=0.961)$ | 0.369 | -6.57\% |
| Frequency | 2016.2 | $-0.068(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.057)$ | $0.165(\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.165)$ | $0.031(\mathrm{Cl}=+/-0.829 ; p=0.935)$ | 0.334 | -6.60\% |
| Frequency | 2017.1 | $-0.064(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.106)$ | $0.178(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.182)$ | $-0.425(\mathrm{Cl}=+/-3.389 ; \mathrm{p}=0.783)$ | 0.249 | -6.21\% |
| Frequency | 2017.2 | $-0.064(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.106)$ | $0.178(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.182)$ | NA (Cl = +/-NA; p = NA) | 0.277 | -6.21\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, phase_in_scalar


# Accident Benefits Total 

Coverage $=A B$ Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.020 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.029$ ) | 0.149 ( $\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.025$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.277 | -1.99\% | -1.99\% |
| Loss Cost | 2011.2 | $-0.022(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.030)$ | $0.142(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.039)$ | $N A(C l=+/-N A ; p=N A)$ | 0.283 | -2.15\% | -2.15\% |
| Loss Cost | 2012.1 | $-0.026(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.014)$ | $0.159(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.023)$ | $N A(C l=+/-N A ; p=N A)$ | 0.339 | -2.58\% | -2.58\% |
| Loss Cost | 2012.2 | $-0.031(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.008)$ | $0.142(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.043)$ | $N A(C l=+/-N A ; p=N A)$ | 0.375 | -3.01\% | -3.01\% |
| Loss Cost | 2013.1 | $-0.036(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.004)$ | $0.159(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.026)$ | $N A(C l=+/-N A ; p=N A)$ | 0.422 | -3.49\% | -3.49\% |
| Loss Cost | 2013.2 | $-0.039(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.004)$ | $0.146(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.047)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.442 | -3.86\% | -3.86\% |
| Loss Cost | 2014.1 | -0.043 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.004$ ) | $0.158(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.040)$ | $N A(C l=+/-N A ; p=N A)$ | 0.442 | -4.22\% | -4.22\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.030 ; p=0.005)$ | $0.147(\mathrm{Cl}=+/-0.158 ; p=0.066)$ | $N A(C l=+/-N A ; p=N A)$ | 0.450 | -4.54\% | -4.54\% |
| Loss Cost | 2015.1 | $-0.051(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $0.160(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.058)$ | $N A(C l=+/-N A ; p=N A)$ | 0.442 | -4.96\% | -4.96\% |
| Loss Cost | 2015.2 | $-0.050(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.016)$ | $0.162(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.073)$ | $N A(C l=+/-N A ; p=N A)$ | 0.419 | -4.88\% | -4.88\% |
| Loss Cost | 2016.1 | $-0.047(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.040)$ | $0.155(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.105)$ | $N A(C l=+/-N A ; p=N A)$ | 0.314 | -4.61\% | -4.61\% |
| Loss Cost | 2016.2 | $-0.036(\mathrm{Cl}=+/-0.050 ; p=0.140)$ | $0.183(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.070)$ | $N A(C l=+/-N A ; p=N A)$ | 0.296 | -3.54\% | -3.54\% |
| Loss Cost | 2017.1 | $-0.032(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.249)$ | 0.175 ( $\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.106$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.180 | -3.16\% | -3.16\% |
| Loss Cost | 2017.2 | $-0.026(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.426)$ | $0.188(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.116)$ | $N A(C l=+/-N A ; p=N A)$ | 0.169 | -2.57\% | -2.57\% |
| Severity | 2011.1 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.034)$ | 0.020 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.508)$ | $N A(C l=+/-N A ; p=N A)$ | 0.130 | +0.92\% | +0.92\% |
| Severity | 2011.2 | $0.008(\mathrm{Cl}=+/-0.009 ; p=0.074)$ | $0.016(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.609)$ | $N A(C l=+/-N A ; p=N A)$ | 0.068 | +0.83\% | +0.83\% |
| Severity | 2012.1 | $0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.157)$ | $0.021(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.512)$ | $N A(C l=+/-N A ; p=N A)$ | 0.027 | +0.69\% | +0.69\% |
| Severity | 2012.2 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.244)$ | $0.018(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.586)$ | $N A(C l=+/-N A ; p=N A)$ | -0.016 | +0.62\% | +0.62\% |
| Severity | 2013.1 | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.233)$ | $0.015(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.656)$ | $N A(C l=+/-N A ; p=N A)$ | -0.014 | +0.70\% | +0.70\% |
| Severity | 2013.2 | $0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.298)$ | 0.015 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.690)$ | $N A(C l=+/-N A ; p=N A)$ | -0.041 | +0.67\% | +0.67\% |
| Severity | 2014.1 | $0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.385)$ | $0.016(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.674)$ | $N A(C l=+/-N A ; p=N A)$ | -0.060 | +0.62\% | +0.62\% |
| Severity | 2014.2 | $0.006(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.451)$ | 0.016 ( $\mathrm{Cl}=+/-0.086 ; p=0.702)$ | $N A(C l=+/-N A ; p=N A)$ | -0.083 | +0.61\% | +0.61\% |
| Severity | 2015.1 | $0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.304)$ | $0.007(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.866)$ | $N A(C l=+/-N A ; p=N A)$ | -0.055 | +0.91\% | +0.91\% |
| Severity | 2015.2 | $0.011(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.260)$ | $0.014(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.765)$ | $N A(C l=+/-N A ; p=N A)$ | -0.040 | +1.14\% | +1.14\% |
| Severity | 2016.1 | $0.020(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.053)$ | $-0.008(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.852)$ | $N A(C l=+/-N A ; p=N A)$ | 0.160 | +1.99\% | +1.99\% |
| Severity | 2016.2 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $0.020(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.531)$ | $N A(C l=+/-N A ; p=N A)$ | 0.518 | +3.13\% | +3.13\% |
| Severity | 2017.1 | $0.037(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $0.007(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.822)$ | $N A(C l=+/-N A ; p=N A)$ | 0.633 | +3.76\% | +3.76\% |
| Severity | 2017.2 | $0.038(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $0.009(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.778)$ | $N A(C l=+/-N A ; p=N A)$ | 0.576 | +3.89\% | +3.89\% |
| Frequency | 2011.1 | $-0.029(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.129(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.060)$ | $N A(C l=+/-N A ; p=N A)$ | 0.339 | -2.88\% | -2.88\% |
| Frequency | 2011.2 | $-0.030(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.006)$ | $0.126(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.079)$ | $N A(C l=+/-N A ; p=N A)$ | 0.333 | -2.95\% | -2.95\% |
| Frequency | 2012.1 | $-0.033(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.005)$ | $0.138(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.063)$ | $N A(C l=+/-N A ; p=N A)$ | 0.347 | -3.25\% | -3.25\% |
| Frequency | 2012.2 | -0.037 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.004$ ) | $0.124(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.102)$ | $N A(C l=+/-N A ; p=N A)$ | 0.371 | -3.61\% | -3.61\% |
| Frequency | 2013.1 | $-0.042(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002)$ | $0.144(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.062)$ | $N A(C l=+/-N A ; p=N A)$ | 0.424 | -4.16\% | -4.16\% |
| Frequency | 2013.2 | $-0.046(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.003)$ | $0.131(\mathrm{Cl}=+/-0.159 ; p=0.099)$ | $N A(C l=+/-N A ; p=N A)$ | 0.437 | -4.50\% | -4.50\% |
| Frequency | 2014.1 | $-0.049(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.003)$ | $0.142(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.089)$ | $N A(C l=+/-N A ; p=N A)$ | 0.423 | -4.81\% | -4.81\% |
| Frequency | 2014.2 | $-0.052(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.005)$ | $0.132(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.132)$ | $N A(C l=+/-N A ; p=N A)$ | 0.424 | -5.11\% | -5.11\% |
| Frequency | 2015.1 | $-0.060(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.004)$ | $0.153(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.091)$ | $N A(C l=+/-N A ; p=N A)$ | 0.457 | -5.82\% | -5.82\% |
| Frequency | 2015.2 | $-0.061(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.008)$ | $0.149(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.124)$ | $N A(C l=+/-N A ; p=N A)$ | 0.440 | -5.95\% | -5.95\% |
| Frequency | 2016.1 | $-0.067(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.010)$ | $0.163(\mathrm{Cl}=+/-0.207 ; ~ \mathrm{p}=0.113)$ | $N A(C l=+/-N A ; p=N A)$ | 0.422 | -6.48\% | -6.48\% |
| Frequency | 2016.2 | $-0.067(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.024)$ | $0.163(\mathrm{Cl}=+/-0.228 ; p=0.143)$ | $N A(C l=+/-N A ; p=N A)$ | 0.394 | -6.47\% | -6.47\% |
| Frequency | 2017.1 | $-0.069(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.043)$ | $0.168(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.165)$ | $N A(C l=+/-N A ; p=N A)$ | 0.318 | -6.67\% | -6.67\% |
| Frequency | 2017.2 | $-0.064(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.106)$ | $0.178(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.182)$ | $N A(C l=+/-N A ; p=N A)$ | 0.277 | -6.21\% | -6.21\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2023.1$
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.006 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.743$ ) | $0.150(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.021)$ | $-0.218(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.122)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.326 | +0.61\% | +0.61\% |
| Loss Cost | 2011.2 | $0.005(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.821)$ | $0.146(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.030)$ | $-0.212(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.149)$ | $N A(C I=+/-N A ; p=N A)$ | 0.323 | +0.45\% | +0.45\% |
| Loss Cost | 2012.1 | $-0.002(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.909)$ | $0.160(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.021)$ | $-0.187(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.204)$ | $N A(C I=+/-N A ; p=N A)$ | 0.362 | -0.24\% | -0.24\% |
| Loss Cost | 2012.2 | $-0.009(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.685)$ | $0.145(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.038)$ | $-0.166(\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.260)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.386 | -0.88\% | -0.88\% |
| Loss Cost | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.493)$ | $0.161(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.025)$ | -0.152 ( $\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.299$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.426 | -1.52\% | -1.52\% |
| Loss Cost | 2013.2 | $-0.020(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.400)$ | $0.149(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.044)$ | $-0.146(\mathrm{Cl}=+/-0.304 ; \mathrm{p}=0.323)$ | $N A(C I=+/-N A ; p=N A)$ | 0.443 | -1.94\% | -1.94\% |
| Loss Cost | 2014.1 | $-0.023(\mathrm{Cl}=+/-0.050 ; p=0.337)$ | $0.161(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.037)$ | $-0.150(\mathrm{Cl}=+/-0.309 ; \mathrm{p}=0.318)$ | $N A(C I=+/-N A ; p=N A)$ | 0.445 | -2.28\% | -2.28\% |
| Loss Cost | 2014.2 | $-0.026(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.302)$ | $0.149(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.063)$ | $-0.159(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.302)$ | $N A(C I=+/-N A ; p=N A)$ | 0.455 | -2.54\% | -2.54\% |
| Loss Cost | 2015.1 | $-0.028(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.270)$ | $0.166(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.048)$ | $-0.188(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.237)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.462 | -2.75\% | -2.75\% |
| Loss Cost | 2015.2 | $-0.028(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.283)$ | $0.161(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.073)$ | $-0.201(\mathrm{Cl}=+/-0.360 ; \mathrm{p}=0.247)$ | $N A(C I=+/-N A ; p=N A)$ | 0.440 | -2.79\% | -2.79\% |
| Loss Cost | 2016.1 | $-0.028(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.309)$ | $0.167(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.084)$ | $-0.228(\mathrm{Cl}=+/-0.436 ; \mathrm{p}=0.274$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.332 | -2.76\% | -2.76\% |
| Loss Cost | 2016.2 | $-0.029(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.313)$ | $0.176(\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.097)$ | $-0.147(\mathrm{Cl}=+/-0.725 ; \mathrm{p}=0.661)$ | $N A(C I=+/-N A ; p=N A)$ | 0.241 | -2.90\% | -2.90\% |
| Loss Cost | 2017.1 | $-0.026(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.426)$ | $0.188(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.116)$ | $-0.529(\mathrm{Cl}=+/-2.965 ; \mathrm{p}=0.696)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.106 | -2.57\% | -2.57\% |
| Loss Cost | 2017.2 | $-0.026(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.426)$ | $0.188(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.116)$ | $N A(C l=+/-N A ; p=N A)$ | $N A(C I=+/-N A ; p=N A)$ | 0.169 | -2.57\% | -2.57\% |
| Severity | 2011.1 | $0.040(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.248)$ | $-0.255(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.705 | +4.04\% | +4.04\% |
| Severity | 2011.2 | $0.040(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.021(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.255)$ | $-0.256(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.678 | +4.08\% | +4.08\% |
| Severity | 2012.1 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.242)$ | $-0.254(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.654 | +4.00\% | +4.00\% |
| Severity | 2012.2 | $0.040(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.251)$ | $-0.255(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.636 | +4.04\% | +4.04\% |
| Severity | 2013.1 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.361)$ | $-0.259(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.659 | +4.23\% | +4.23\% |
| Severity | 2013.2 | $0.042(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.375)$ | $-0.259(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.649 | +4.25\% | +4.25\% |
| Severity | 2014.1 | $0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.342)$ | $-0.260(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.647 | +4.18\% | +4.18\% |
| Severity | 2014.2 | $0.040(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.442)$ | $-0.262(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.646 | +4.11\% | +4.11\% |
| Severity | 2015.1 | $0.041(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.537)$ | $-0.257(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.639 | +4.14\% | +4.14\% |
| Severity | 2015.2 | $0.040(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.671)$ | $-0.268(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.646 | +4.11\% | +4.11\% |
| Severity | 2016.1 | $0.040(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.869)$ | $-0.239(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | 0.623 | +4.07\% | +4.07\% |
| Severity | 2016.2 | $0.039(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.694)$ | $-0.178(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.095$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.605 | +3.96\% | +3.96\% |
| Severity | 2017.1 | $0.038(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $0.009(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.778)$ | $-0.104(\mathrm{Cl}=+/-0.882 ; \mathrm{p}=0.796$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.596 | +3.89\% | +3.89\% |
| Severity | 2017.2 | $0.038(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | $0.009(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.778)$ | $N A(C I=+/-N A ; p=N A)$ | $N A(C I=+/-N A ; p=N A)$ | 0.576 | +3.89\% | +3.89\% |
| Frequency | 2011.1 | $-0.034(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.113)$ | $0.129(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.067)$ | 0.037 ( $\mathrm{Cl}=+/-0.314 ; \mathrm{p}=0.811$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.310 | -3.30\% | -3.30\% |
| Frequency | 2011.2 | -0.035 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.122$ ) | $0.126(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.088)$ | $0.044(\mathrm{Cl}=+/-0.329 ; \mathrm{p}=0.781$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.303 | -3.48\% | -3.48\% |
| Frequency | 2012.1 | $-0.042(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.088)$ | $0.138(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.069)$ | $0.067(\mathrm{Cl}=+/-0.335 ; \mathrm{p}=0.681)$ | $N A(C I=+/-N A ; p=N A)$ | 0.319 | -4.07\% | -4.07\% |
| Frequency | 2012.2 | $-0.048(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.061$ ) | $0.122(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.114)$ | $0.088(\mathrm{Cl}=+/-0.341 ; \mathrm{p}=0.592)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.346 | -4.72\% | -4.72\% |
| Frequency | 2013.1 | $-0.057(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.033)$ | $0.143(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.069)$ | $0.107(\mathrm{Cl}=+/-0.335 ; \mathrm{p}=0.510)$ | $N A(C I=+/-N A ; p=N A)$ | 0.406 | -5.51\% | -5.51\% |
| Frequency | 2013.2 | $-0.061(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.028)$ | $0.129(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.110)$ | $0.113(\mathrm{Cl}=+/-0.341 ; \mathrm{p}=0.494)$ | $N A(C I=+/-N A ; p=N A)$ | 0.419 | -5.94\% | -5.94\% |
| Frequency | 2014.1 | $-0.064(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.028)$ | $0.139(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.101)$ | $0.110(\mathrm{Cl}=+/-0.351 ; \mathrm{p}=0.514)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.402 | -6.20\% | -6.20\% |
| Frequency | 2014.2 | -0.066 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.031$ ) | $0.131(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.145)$ | $0.103(\mathrm{Cl}=+/-0.364 ; \mathrm{p}=0.552)$ | $N A(C I=+/-N A ; p=N A)$ | 0.399 | -6.39\% | -6.39\% |
| Frequency | 2015.1 | $-0.068(\mathrm{Cl}=+/-0.060 ; p=0.028)$ | $0.150(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.108)$ | $0.070(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.695)$ | $N A(C I=+/-N A ; p=N A)$ | 0.423 | -6.61\% | -6.61\% |
| Frequency | 2015.2 | $-0.069(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.035)$ | $0.149(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.136)$ | $0.067(\mathrm{Cl}=+/-0.413 ; \mathrm{p}=0.731)$ | $N A(C I=+/-N A ; p=N A)$ | 0.399 | -6.62\% | -6.62\% |
| Frequency | 2016.1 | $-0.068(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.044)$ | $0.162(\mathrm{Cl}=+/-0.220 ; \mathrm{p}=0.133)$ | $0.011(\mathrm{Cl}=+/-0.496 ; \mathrm{p}=0.961)$ | $N A(C I=+/-N A ; p=N A)$ | 0.369 | -6.57\% | -6.57\% |
| Frequency | 2016.2 | $-0.068(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.057)$ | $0.165(\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.165)$ | $0.031(\mathrm{Cl}=+/-0.829 ; \mathrm{p}=0.935)$ | $N A(C I=+/-N A ; p=N A)$ | 0.334 | -6.60\% | -6.60\% |
| Frequency | 2017.1 | $-0.064(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.106$ ) | $0.178(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.182)$ | $-0.425(\mathrm{Cl}=+/-3.389 ; \mathrm{p}=0.783)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.249 | -6.21\% | -6.21\% |
| Frequency | 2017.2 | $-0.064(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.106$ ) | $0.178(\mathrm{Cl}=+/-0.279 ; \mathrm{p}=0.182)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.277 | -6.21\% | -6.21\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2023.1$
Parameters Included: time, seasonality, phase_in_trend, mobility

| Fit | Start Date | Time | Seasonality | Phase in Trend | Mobility | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.889)$ | $0.114(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.803 | +0.07\% | +0.07\% |
| Loss Cost | 2011.2 | $0.000(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.977)$ | $0.111(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.004)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.804 | -0.02\% | -0.02\% |
| Loss Cost | 2012.1 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.540)$ | $0.123(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.002)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.828 | -0.36\% | -0.36\% |
| Loss Cost | 2012.2 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.205)$ | $0.109(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.857 | -0.75\% | -0.75\% |
| Loss Cost | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.066)$ | $0.121(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.001)$ | $N A(C I=+/-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.879 | -1.13\% | -1.13\% |
| Loss Cost | 2013.2 | $-0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.027)$ | $0.111(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.893 | -1.44\% | -1.44\% |
| Loss Cost | 2014.1 | $-0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.020)$ | $0.118(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.894 | -1.66\% | -1.66\% |
| Loss Cost | 2014.2 | $-0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.013)$ | $0.109(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.901 | -1.93\% | -1.93\% |
| Loss Cost | 2015.1 | $-0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.011)$ | $0.117(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.902 | -2.20\% | -2.20\% |
| Loss Cost | 2015.2 | $-0.021(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.026)$ | $0.119(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.005)$ | $N A(C I=+/-N A ; p=N A)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.898 | -2.10\% | -2.10\% |
| Loss Cost | 2016.1 | $-0.016(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.089)$ | $0.108(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.010)$ | $N A(C I=+/-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.896 | -1.62\% | -1.62\% |
| Loss Cost | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.322)$ | $0.132(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.945 | -0.71\% | -0.71\% |
| Loss Cost | 2017.1 | $-0.002(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.730)$ | $0.122(\mathrm{Cl}=+/-0.056 ; p=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.949 | -0.25\% | -0.25\% |
| Loss Cost | 2017.2 | $-0.002(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.804)$ | $0.123(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.947 | -0.21\% | -0.21\% |
| Severity | 2011.1 | 0.007 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.164$ ) | $0.024(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.433)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; p=0.346)$ | 0.127 | +0.69\% | +0.69\% |
| Severity | 2011.2 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.278)$ | $0.019(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.531)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.332)$ | 0.067 | +0.57\% | +0.57\% |
| Severity | 2012.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.489)$ | $0.026(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.420)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.285$ ) | 0.037 | +0.38\% | +0.38\% |
| Severity | 2012.2 | $0.003(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.627)$ | $0.023(\mathrm{Cl}=+/-0.069 ; p=0.497)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.285)$ | -0.005 | +0.29\% | +0.29\% |
| Severity | 2013.1 | $0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.595$ ) | $0.021(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.554)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.314)$ | -0.010 | +0.35\% | +0.35\% |
| Severity | 2013.2 | $0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.667)$ | $0.020(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.598)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.326)$ | -0.040 | +0.31\% | +0.31\% |
| Severity | 2014.1 | $0.002(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.784)$ | $0.022(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.570)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.328)$ | -0.058 | +0.22\% | +0.22\% |
| Severity | 2014.2 | $0.002(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.829)$ | $0.021(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.607)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.344)$ | -0.086 | +0.20\% | +0.20\% |
| Severity | 2015.1 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.612)$ | $0.013(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.761)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.391)$ | -0.071 | +0.51\% | +0.51\% |
| Severity | 2015.2 | $0.007(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.512)$ | $0.020(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.674)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.406)$ | -0.061 | +0.73\% | +0.73\% |
| Severity | 2016.1 | $0.016(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.146)$ | $-0.002(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.964)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.419)$ | 0.138 | +1.62\% | +1.62\% |
| Severity | 2016.2 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.007)$ | $0.027(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.398)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.217)$ | 0.549 | +2.72\% | +2.72\% |
| Severity | 2017.1 | 0.033 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002$ ) | $0.014(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.638)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.181)$ | 0.670 | +3.36\% | +3.36\% |
| Severity | 2017.2 | 0.035 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005$ ) | $0.018(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.572)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.189)$ | 0.621 | +3.54\% | +3.54\% |
| Frequency | 2011.1 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.193)$ | $0.090(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.878 | -0.61\% | -0.61\% |
| Frequency | 2011.2 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.250)$ | $0.091(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.006)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.877 | -0.58\% | -0.58\% |
| Frequency | 2012.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.175)$ | $0.097(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.005)$ | $N A(C I=+/-N A ; p=N A)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.879 | -0.74\% | -0.74\% |
| Frequency | 2012.2 | $-0.010(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.069)$ | $0.087(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.010)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.894 | -1.04\% | -1.04\% |
| Frequency | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.011)$ | $0.101(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.919 | -1.47\% | -1.47\% |
| Frequency | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.004)$ | $0.092(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.928 | -1.75\% | -1.75\% |
| Frequency | 2014.1 | $-0.019(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.006)$ | $0.095(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.004)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.926 | -1.87\% | -1.87\% |
| Frequency | 2014.2 | $-0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.004)$ | $0.088(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.009)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.930 | -2.12\% | -2.12\% |
| Frequency | 2015.1 | $-0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.104(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.001)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.953 | -2.69\% | -2.69\% |
| Frequency | 2015.2 | $-0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $0.100(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.003)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.953 | -2.81\% | -2.81\% |
| Frequency | 2016.1 | $-0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.110(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.001)$ | $N A(C I=+/-N A ; p=N A)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.958 | -3.19\% | -3.19\% |
| Frequency | 2016.2 | $-0.034(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | $0.105(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.004)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.957 | -3.34\% | -3.34\% |
| Frequency | 2017.1 | $-0.036(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | $0.109(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.006)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.952 | -3.49\% | -3.49\% |
| Frequency | 2017.2 | $-0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.006)$ | $0.105(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.014)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.948 | -3.62\% | -3.62\% |

# Accident Benefits Total 

Coverage $=A B$ Total
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.411$ ) | 0.105 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.022$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.253 | +0.67\% | +0.67\% |
| Loss Cost | 2011.2 | $0.006(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.522$ ) | $0.103(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.033)$ | $N A(C l=+/-N A ; p=N A)$ | 0.200 | +0.58\% | +0.58\% |
| Loss Cost | 2012.1 | $0.001(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.946)$ | 0.118 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.019$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.259 | +0.07\% | +0.07\% |
| Loss Cost | 2012.2 | $-0.006(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.537)$ | $0.100(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.035)$ | $N A(C l=+/-N A ; p=N A)$ | 0.225 | -0.62\% | -0.62\% |
| Loss Cost | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.212)$ | $0.119(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.015)$ | $N A(C l=+/-N A ; p=N A)$ | 0.357 | -1.35\% | -1.35\% |
| Loss Cost | 2013.2 | $-0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.076)$ | $0.103(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.028)$ | $N A(C l=+/-N A ; p=N A)$ | 0.416 | -2.08\% | -2.08\% |
| Loss Cost | 2014.1 | $-0.027(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.047)$ | $0.117(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.020)$ | $N A(C l=+/-N A ; p=N A)$ | 0.468 | -2.71\% | -2.71\% |
| Loss Cost | 2014.2 | $-0.037(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.016)$ | $0.099(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.034)$ | $N A(C l=+/-N A ; p=N A)$ | 0.578 | -3.65\% | -3.65\% |
| Loss Cost | 2015.1 | $-0.050(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.005)$ | $0.123(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.010)$ | $N A(C l=+/-N A ; p=N A)$ | 0.718 | -4.88\% | -4.88\% |
| Loss Cost | 2015.2 | $-0.055(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.009)$ | $0.115(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.023)$ | $N A(C l=+/-N A ; p=N A)$ | 0.729 | -5.38\% | -5.38\% |
| Loss Cost | 2016.1 | -0.049 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.049$ ) | $0.106(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.059)$ | $N A(C l=+/-N A ; p=N A)$ | 0.545 | -4.81\% | -4.81\% |
| Loss Cost | 2016.2 | $-0.025(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.106)$ | $0.135(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.005)$ | $N A(C l=+/-N A ; p=N A)$ | 0.849 | -2.44\% | -2.44\% |
| Loss Cost | 2017.1 | $-0.007(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.500)$ | $0.113(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.004)$ | $N A(C l=+/-N A ; p=N A)$ | 0.924 | -0.65\% | -0.65\% |
| Loss Cost | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.574)$ | $0.112(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.027)$ | $N A(C l=+/-N A ; p=N A)$ | 0.894 | -0.87\% | -0.87\% |
| Severity | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.746)$ | $0.028(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.429)$ | $N A(C l=+/-N A ; p=N A)$ | -0.081 | -0.22\% | -0.22\% |
| Severity | 2011.2 | $-0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.456)$ | $0.019(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.600)$ | $N A(C l=+/-N A ; p=N A)$ | -0.076 | -0.54\% | -0.54\% |
| Severity | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.168)$ | $0.034(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.338)$ | $N A(C l=+/-N A ; p=N A)$ | 0.053 | -1.06\% | -1.06\% |
| Severity | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.086)$ | $0.024(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.501)$ | $N A(C l=+/-N A ; p=N A)$ | 0.124 | -1.46\% | -1.46\% |
| Severity | 2013.1 | $-0.017(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.087)$ | $0.029(\mathrm{Cl}=+/-0.080 ; p=0.440)$ | $N A(C l=+/-N A ; p=N A)$ | 0.125 | -1.68\% | -1.68\% |
| Severity | 2013.2 | $-0.022(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.056)$ | $0.019(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.618)$ | $N A(C l=+/-N A ; p=N A)$ | 0.197 | -2.13\% | -2.13\% |
| Severity | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.020)$ | $0.037(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.335)$ | $N A(C l=+/-N A ; p=N A)$ | 0.366 | -2.93\% | -2.93\% |
| Severity | 2014.2 | $-0.037(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.010)$ | $0.023(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.535)$ | $N A(C l=+/-N A ; p=N A)$ | 0.492 | -3.67\% | -3.67\% |
| Severity | 2015.1 | -0.040 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.023$ ) | $0.028(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.501)$ | $N A(C l=+/-N A ; p=N A)$ | 0.421 | -3.94\% | -3.94\% |
| Severity | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.032)$ | $0.019(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.668)$ | $N A(C l=+/-N A ; p=N A)$ | 0.427 | -4.50\% | -4.50\% |
| Severity | 2016.1 | $-0.032(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.158)$ | $-0.001(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.980)$ | $N A(C l=+/-N A ; p=N A)$ | 0.115 | -3.18\% | -3.18\% |
| Severity | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.590)$ | $0.028(\mathrm{Cl}=+/-0.070 ; p=0.328)$ | $N A(C l=+/-N A ; p=N A)$ | -0.075 | -0.73\% | -0.73\% |
| Severity | 2017.1 | 0.011 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.338)$ | $0.006(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.725)$ | $N A(C l=+/-N A ; p=N A)$ | -0.030 | +1.13\% | +1.13\% |
| Severity | 2017.2 | $0.009(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.619)$ | $0.004(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.856)$ | $N \mathrm{Na}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.679 | +0.88\% | +0.88\% |
| Frequency | 2011.1 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.037)$ | $0.077(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002)$ | $N A(C l=+/-N A ; p=N A)$ | 0.541 | +0.89\% | +0.89\% |
| Frequency | 2011.2 | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $0.084(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.600 | +1.13\% | +1.13\% |
| Frequency | 2012.1 | $0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.029)$ | $0.084(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.002)$ | $N A(C l=+/-N A ; p=N A)$ | 0.596 | +1.14\% | +1.14\% |
| Frequency | 2012.2 | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.106)$ | $0.077(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.003)$ | $N A(C l=+/-N A ; p=N A)$ | 0.509 | +0.85\% | +0.85\% |
| Frequency | 2013.1 | $0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.471$ ) | $0.090(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.654 | +0.33\% | +0.33\% |
| Frequency | 2013.2 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.917$ ) | $0.084(\mathrm{Cl}=+/-0.040 ; p=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.622 | +0.05\% | +0.05\% |
| Frequency | 2014.1 | $0.002(\mathrm{Cl}=+/-0.013 ; p=0.702)$ | $0.080(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.003)$ | $N A(C l=+/-N A ; p=N A)$ | 0.592 | +0.22\% | +0.22\% |
| Frequency | 2014.2 | 0.000 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.974$ ) | $0.076(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.006)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.533 | +0.02\% | +0.02\% |
| Frequency | 2015.1 | $-0.010(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.037)$ | $0.095(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.891 | -0.98\% | -0.98\% |
| Frequency | 2015.2 | $-0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.100)$ | $0.095(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.885 | -0.92\% | -0.92\% |
| Frequency | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001$ ) | $0.107(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.985 | -1.68\% | -1.68\% |
| Frequency | 2016.2 | $-0.017(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.004)$ | $0.106(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.983 | -1.72\% | -1.72\% |
| Frequency | 2017.1 | -0.018 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.029$ ) | $0.107(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.975 | -1.76\% | -1.76\% |
| Frequency | 2017.2 | $-0.017(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.129)$ | $0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.009)$ | $N A(C l=+/-N A ; p=N A)$ | 0.967 | -1.73\% | -1.73\% |

## Accident Benefits Total

Coverage $=A B$ Total
End rend Perios $=2023$
Excluded Points $=N A$
Parameters Included: time, scalar_level_change, seasonality, phase_ in_trend, mobility
Scalar Level Change Start Date $=$ 20222-07-01
Scalar Level Change Start Dote $=2022-07-01$

| Fit | Start Date | Time | Seasonality | Phase in Trend | Mobility | Scalar Shift | Adjusted $\mathrm{R}^{\wedge}$ 2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.006 (CI $=+/-0.014 ; \mathrm{p}=0.369)$ | $0.111(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.013 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.098 (Cl $=+/-0.161 ; \mathrm{p}=0.220)$ | 0.808 | +0.62\% | +0.62\% |
| Loss Cost | 2011.2 | $0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.470)$ | $0.110(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.004)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.094(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.258)$ | 0.807 | +0.55\% | +0.55\% |
| Loss Cost | 2012.1 | $0.001(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.910$ ) | $0.120(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.002)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.402)$ | 0.826 | +0.09\% | +0.09\% |
| Loss Cost | 2012.2 | $-0.005(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.568)$ | $0.109(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.004)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | -0.040 ( $\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.606$ ) | 0.851 | -0.46\% | -0.46\% |
| Loss Cost | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.226)$ | $0.121(\mathrm{Cl}=+/-0.067 ; ~ \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.892)$ | 0.871 | -1.05\% | -1.05\% |
| Loss Cost | 2013.2 | $-0.016(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.094)$ | $0.112(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{P}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.851)$ | 0.886 | -1.56\% | -1.56\% |
| Loss Cost | 2014.1 | $-0.020(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.062)$ | 0.119 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.668)$ | 0.888 | -1.97\% | -1.97\% |
| Loss Cost | 2014.2 | $-0.025(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.032)$ | 0.110 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.005$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.476)$ | 0.898 | -2.50\% | -2.50\% |
| Loss Cost | 2015.1 | $-0.032(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.019)$ | $0.120(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.085(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.309)$ | 0.903 | -3.13\% | -3.13\% |
| Loss Cost | 2015.2 | $-0.032(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.040)$ | $0.121(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.006)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.085 ( $\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.351$ ) | 0.898 | -3.11\% | -3.11\% |
| Loss Cost | 2016.1 | $-0.024(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.150)$ | $0.110(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.012)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.564)$ | 0.890 | -2.34\% | -2.34\% |
| Loss Cost | 2016.2 | $-0.006(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.614)$ | $0.132(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.001)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{P}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.950)$ | 0.939 | -0.64\% | -0.64\% |
| Loss Cost | 2017.1 | $0.004(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.781$ ) | 0.121 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.002$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.038(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.577)$ | 0.945 | +0.37\% | +0.37\% |
| Loss Cost | 2017.2 | $0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.733)$ | 0.123 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.004$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.572)$ | 0.943 | +0.54\% | +0.54\% |
| Severity | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.715$ ) | 0.028 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.301$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.039)$ | 0.160 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.020$ ) | 0.305 | -0.20\% | -0.20\% |
| Severity | 2011.2 | $-0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.420)$ | $0.022(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.425$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.026)$ | $0.175(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.012)$ | 0.300 | -0.48\% | -0.48\% |
| Severity | 2012.1 | $-0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.141)$ | $0.032(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.227)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.010)$ | $0.199(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.004)$ | 0.362 | -0.91\% | -0.91\% |
| Severity | 2012.2 | $-0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.069)$ | 0.026 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.333)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.006$ ) | 0.215 ( $\mathrm{C}=+/-0.129 ; \mathrm{p}=0.003$ ) | 0.383 | -1.22\% | -1.22\% |
| Severity | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.071)$ | $0.029(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.304)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.007)$ | $0.223(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.003)$ | 0.386 | -1.37\% | -1.37\% |
| Severity | 2013.2 | $-0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.047)$ | $0.023(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.418)$ | $N A(C I=+/-N A ; p=N A)$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.006)$ | $0.237(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.003)$ | 0.403 | -1.67\% | -1.67\% |
| Severity | 2014.1 | $-0.022(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.019)$ | $0.033(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.252)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | $0.262(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.001)$ | 0.467 | -2.20\% | -2.20\% |
| Severity | 2014.2 | $-0.027(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.012)$ | 0.026 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.370$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | $0.281(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.001)$ | 0.500 | -2.62\% | -2.62\% |
| Severity | 2015.1 | -0.026 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.029)$ | 0.025 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.411$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | 0.280 ( $\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.002$ ) | 0.478 | -2.60\% | -2.60\% |
| Severity | 2015.2 | $-0.027(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.048)$ | $0.024(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.470)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.005(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.007)$ | $0.284(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.004)$ | 0.468 | -2.70\% | -2.70\% |
| Severity | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.222)$ | $0.009(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.761)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.012)$ | 0.242 ( $\mathrm{C}=+1 /-0.169 ; \mathrm{p}=0.009$ ) | 0.532 | -1.64\% | -1.64\% |
| Severity | 2016.2 | $-0.001(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.934)$ | $0.030(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.173)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.003)$ | $0.189(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.005)$ | 0.803 | -0.08\% | -0.08\% |
| Severity | 2017.1 | $0.007(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.511$ ) | $0.021(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.300)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; p=0.005)$ | $0.164(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.010$ ) | 0.846 | +0.66\% | +0.66\% |
| Severity | 2017.2 | $0.006(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.624)$ | 0.020 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.376$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.008)$ | $0.166(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.018)$ | 0.816 | +0.58\% | +0.58\% |
| Frequency | 2011.1 | $0.008(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.025$ ) | $0.083(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.258(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.960 | +0.82\% | +0.82\% |
| Frequency | 2011.2 | $0.010(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.009)$ | $0.088(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.269(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | 0.964 | +1.03\% | +1.03\% |
| Frequency | 2012.1 | $0.010(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.019)$ | $0.088(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.016(\mathrm{Cl}=+/-0.002 ; p=0.000)$ | -0.268 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.963 | +1.01\% | +1.01\% |
| Frequency | 2012.2 | $0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.079)$ | $0.083(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.255(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | 0.968 | +0.77\% | +0.77\% |
| Frequency | 2013.1 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.406)$ | 0.092 ( $\mathrm{Cl}=+/-0.0311 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.233(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.978 | +0.33\% | +0.33\% |
| Frequency | 2013.2 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.783)$ | $0.089(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.223(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.980 | +0.11\% | +0.11\% |
| Frequency | 2014.1 | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.621)$ | 0.086 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.015 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.229(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | 0.979 | +0.23\% | +0.23\% |
| Frequency | 2014.2 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.824)$ | $0.085(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{P}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.224(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.979 | +0.12\% | +0.12\% |
| Frequency | 2015.1 | $-0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.245$ ) | 0.095 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | -0.195 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000$ ) | 0.988 | -0.54\% | -0.54\% |
| Frequency | 2015.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.426$ ) | 0.097 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.015 ( $\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $-0.200(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000$ ) | 0.988 | -0.42\% | -0.42\% |
| Frequency | 2016.1 | $-0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.243)$ | 0.101 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.188(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.989 | -0.71\% | -0.71\% |
| Frequency | 2016.2 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.416)$ | 0.103 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.193(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.001)$ | 0.988 | -0.57\% | -0.57\% |
| Frequency | 2017.1 | $-0.003(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.722)$ | 0.099 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.203(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.001)$ | 0.987 | -0.29\% | -0.29\% |
| Frequency | 2017.2 | $0.000(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.964)$ | $0.102(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.002)$ | 0.987 | -0.04\% | -0.04\% |

Coverage $=A B$ Total
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time, scalor_ level_chonge, seasonality, phose_in_scralar, phase_in_trend, mobility
Scalar Level Change Start Date $=2022-07-01$

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Mobility | Scalar Shift | Adjusted $\mathrm{R}^{\wedge} 2$ | Implied Past <br> Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.043 ( $\mathrm{C}=+/-0.017$; $\mathrm{p}=0.000)$ | 0.110 ( $\mathrm{Cl}=+$ +-0.045; $\mathrm{p}=0.000$ ) | $-0.266(\mathrm{C}=+/-0.106 ; \mathrm{p}=0.000)$ | $N A(C 1=+/-N A ; p=N A)$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.199(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.002)$ | 0.917 | +4.41\% | +4.41\% |
| Loss Cost | 2011.2 | 0.047 ( $\mathrm{C}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.114 ( $\mathrm{Cl}=+/-$-045; $\mathrm{p}=0.000)$ | $-0.282(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.216(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.001)$ | 0.921 | +4.85\% | +4.85\% |
| Loss Cost | 2012.1 | $0.044(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.118 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $-0.270(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.000)$ | $N A(C 1=+/-N A ; p=N A)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.201(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.004)$ | 0.923 | +4.49\% | +4.49\% |
| Loss Cost | 2012.2 | $0.038(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.003)$ | 0.112 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $-0.250(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+$ - NA; $\mathrm{p}=\mathrm{NA})$ | 0.013 ( $\mathrm{Cl}=+/-0.0033$; $=0.000$ ) | $-0.176(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.011)$ | 0.929 | +3.85\% | +3.85\% |
| Loss Cost | 2013.1 | $0.031(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.018)$ | $0.119(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $-0.232(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.013 ( $\mathrm{C}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.149(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.032)$ | 0.936 | +3.19\% | +3.19\% |
| Loss Cost | 2013.2 | 0.026 ( $\mathrm{C}=+/-0.027$; $\mathrm{p}=0.059)$ | 0.113 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $-0.218(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.012 ( $\mathrm{Cl}=+/-0.0033$; $=0.000$ ) | $-0.126(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.073)$ | 0.941 | +2.60\% | +2.60\% |
| Loss Cost | 2014.1 | $0.022(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.129)$ | 0.117 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000$ ) | $-0.211(\mathrm{Cl}=+-$-0.125; $\mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+$ /-NA; $\mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.110(\mathrm{Cl}=+/-0.149 ; p=0.135)$ | 0.940 | +2.22\% | +2.22\% |
| Loss cost | 2014.2 | $0.016(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.254)$ | $0.110(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | $-0.206(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.003)$ | $N A(C l e+-N A ; p=N A)$ | 0.012 ( $\mathrm{C}=+/-0.0033 ; \mathrm{p}=0.000)$ | $-0.086(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.230)$ | 0.948 | +1.63\% | +1.63\% |
| Loss Cost | 2015.1 | $0.010(\mathrm{Cl}=+/-0.027$; $\mathrm{p}=0.433)$ | $0.121(\mathrm{Cl}=+-$-0.046; $\mathrm{p}=0.000)$ | $-0.210(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+$ - $\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.363)$ | 0.960 | +1.01\% | +1.01\% |
| Loss Cost | 2015.2 | $0.009(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.508)$ | 0.117 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | -0.219 ( $\mathrm{C}=++-.0114 ; \mathrm{p}=0.002)$ | $N A(C l i+t-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.426)$ | 0.960 | +0.87\% | +0.87\% |
| Loss Cost | 2016.1 | $0.009(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.533)$ | 0.117 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001$ ) | -0.219 ( $\mathrm{C}=+1-0.134 ; \mathrm{p}=0.005)$ | $\mathrm{NA}(\mathrm{Cl}=+$ - $\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.453)$ | 0.952 | +0.87\% | +0.87\% |
| Loss Cost | 2016.2 | $0.006(\mathrm{Cl}=+/-0.0311 ; \mathrm{p}=0.658)$ | 0.125 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001$ ) | $-0.151(\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.132)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.045(\mathrm{Cl}=+$ +-0.154; $\mathrm{p}=0.520)$ | 0.949 | +0.63\% | +0.63\% |
| Loss Cost | 2017.1 | $0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.733)$ | 0.123 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.004)$ | $-0.091(\mathrm{Cl}=+/-0.850 ; \mathrm{p}=0.807)$ | $N A(C l i=+-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.572)$ | 0.938 | +0.54\% | +0.54\% |
| Loss Cost | 2017.2 | $0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.733)$ | 0.123 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.004)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | $N A(C l e+/-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.572)$ | 0.943 | +0.54\% | +0.54\% |
| Severity | 2011.1 | $0.031(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.027 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.098)$ | $-0.234(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+$ +/NA; $\mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.012)$ | $0.071(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.084)$ | 0.769 | +3.10\% | +3.10\% |
| Severity | 2011.2 | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+-$-0.033; $\mathrm{p}=0.129)$ | $-0.229(\mathrm{Cl}=+1-0.082 ; \mathrm{p}=0.000)$ | $N A(C l i=+/-N A ; p=N A)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.014)$ | 0.076 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.084$ ) | 0.748 | +2.98\% | +2.98\% |
| Severity | 2012.1 | 0.025 ( $\mathrm{C}=+/-0.015 ; \mathrm{p}=0.003)$ | $0.030(\mathrm{Cl}=+-$-0.034; $\mathrm{p}=0.075$ ) | $-0.214(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | $N A(C l i=+/-N A ; p=N A)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.007)$ | 0.094 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.041$ ) | 0.754 | +2.53\% | +2.53\% |
| Severity | 2012.2 | $0.023(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.012)$ | 0.028 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.108)$ | $-0.208(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | $N A(C l i=+/-N A ; p=N A)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.007)$ | 0.102 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.039)$ | 0.744 | +2.32\% | +2.32\% |
| Severity | 2013.1 | $0.025(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.017)$ | 0.026 ( $\mathrm{Cl}=+/-0.037 ;$ p $=0.149)$ | $-0.212(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $N A(C l i=+/-N A ; p=N A)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.015)$ | 0.096 ( $\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.071$ ) | 0.743 | +2.48\% | +2.48\% |
| Severity | 2013.2 | $0.022(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.044)$ | $0.024(\mathrm{Cl}=+-$-0.039; $\mathrm{p}=0.202)$ | $-0.207(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | $N A(C l i=+/-N A ; p=N A)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.016)$ | $0.104(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.068)$ | 0.739 | +2.27\% | +2.27\% |
| Severity | 2014.1 | $0.017(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.129)$ | $0.031(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.106)$ | $-0.197(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.001)$ | $N A(C l i=+-N A ; p=N A)$ | $-0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.007)$ | 0.128 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.030)$ | 0.772 | +1.69\% | +1.69\% |
| Severity | 2014.2 | $0.012(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.255)$ | 0.025 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.173)$ | $-0.193(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+$ /-NA; $\mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.004$ ) | 0.147 ( $\mathrm{C}=+/-0.113 ; \mathrm{p}=0.015$ ) | 0.800 | +1.24\% | +1.24\% |
| Severity | 2015.1 | $0.012(\mathrm{Cl}=+/-0.0244 ; \mathrm{p}=0.303)$ | 0.026 ( $\mathrm{Cl}=+/-$-042; $\mathrm{p}=0.197)$ | $-0.193(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.006)$ | 0.148 ( $\mathrm{C}=+/-0.122 ; ~ \mathrm{p}=0.022)$ | 0.790 | +1.21\% | +1.21\% |
| Severity | 2015.2 | $0.010(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.374)$ | 0.020 ( $\mathrm{Cl}=+/-\mathrm{O} .042 ; \mathrm{p}=0.310$ ) | $-0.204(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.004 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.005$ ) | 0.157 ( $\mathrm{C}=+/-0.121 ; \mathrm{p}=0.017)$ | 0.813 | +1.02\% | +1.02\% |
| Severity | 2016.1 | $0.011(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.355)$ | 0.015 ( $\mathrm{Cl}=+/-\mathrm{O} .045 ; \mathrm{p}=0.463)$ | $-0.185(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.004)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.008)$ | 0.153 ( $\mathrm{C}=+/-0.124 ; \mathrm{p}=0.021)$ | 0.800 | +1.08\% | +1.08\% |
| Severity | 2016.2 | $0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.473)$ | 0.025 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.237)$ | $-0.102(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.176)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.005$ ) | 0.161 ( $\mathrm{C}=+/-0.117 ; \mathrm{p}=0.013$ ) | 0.827 | +0.78\% | +0.78\% |
| Severity | 2017.1 | $0.006(\mathrm{Cl}=+/-0.027$; $\mathrm{p}=0.624)$ | 0.020 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.376$ ) | $0.039(\mathrm{Cl}=+$ +-0.634; $\mathrm{p}=0.888)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.008)$ | 0.166 ( $\mathrm{C}=+$ +-0.128; $\mathrm{p}=0.018$ ) | 0.824 | +0.58\% | +0.58\% |
| Severity | 2017.2 | $0.006(\mathrm{Cl}=+/-0.027$; $\mathrm{p}=0.624)$ | 0.020 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.376)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.008)$ | 0.166 ( $\mathrm{C}=+/-0.128 ; \mathrm{p}=0.018$ ) | 0.816 | +0.58\% | +0.58\% |
| Frequency | 2011.1 | $0.013(\mathrm{C}=+/-0.013 ; \mathrm{p}=0.064)$ | 0.083 ( $\mathrm{Cl}=+/-\mathrm{O} .034 ; \mathrm{p}=0.000)$ | $-0.032(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.426)$ | NA ( $\mathrm{Cl}=+/$ /NA; $\mathrm{p}=\mathrm{NA}$ ) | $0.016(\mathrm{Cl}=+/-.0022 \mathrm{p}=0.000)$ | $-0.270(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.959 | +1.27\% | +1.27\% |
| Frequency | 2011.2 | $0.018(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.014)$ | $0.089(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.185)$ | $N A(C l e+-N A ; p=N A)$ | 0.016 ( $\mathrm{C}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.291(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | 0.966 | +1.82\% | +1.82\% |
| Frequency | 2012.1 | $0.019(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.022)$ | 0.088 ( $\mathrm{Cl}=+-$-0.035; $\mathrm{p}=0.000)$ | $-0.056(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.190)$ | $N A(C l e+/-N A ; p=N A)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.295(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | 0.965 | +1.91\% | +1.91\% |
| Frequency | 2012.2 | 0.015 ( $\mathrm{C}=+/-0.017$; $\mathrm{p}=0.089$ ) | $0.084(\mathrm{Cl}=+/-0.035 ; ~ \mathrm{p}=0.0000)$ | $-0.042(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.327)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.278 ( $\mathrm{Cl}=+-.0 .096 ; ~ \mathrm{p}=0.000)$ | 0.968 | +1.49\% | +1.49\% |
| Frequency | 2013.1 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.393)$ | 0.092 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | -0.020 ( $\mathrm{C}=+1-0.079 ; \mathrm{p}=0.602$ ) | $N A(C l i+t /-N A ; p=N A)$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.245(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | 0.977 | +0.69\% | +0.69\% |
| Frequency | 2013.2 | $0.003(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.705)$ | $0.089(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.777)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA})$ | 0.015 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.230(\mathrm{Cl}=+-.0 .093 ; \mathrm{p}=0.000)$ | 0.978 | +0.32\% | +0.32\% |
| Frequency | 2014.1 | $0.005(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.576)$ | 0.086 ( $\mathrm{Cl}=+/-\mathrm{O} .034 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.716)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.015 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.238(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | 0.978 | +0.52\% | +0.52\% |
| Frequency | 2014.2 | $0.004(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.700$ ) | 0.085 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.013(\mathrm{C}=+/-0.088 ; \mathrm{p}=0.749)$ | NA ( $\mathrm{Cl}=+$ +-NA; $\mathrm{p}=\mathrm{NA}$ ) | 0.015 ( $\mathrm{C}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.233(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | 0.977 | +0.39\% | +0.39\% |
| Frequency | 2015.1 | $-0.002(\mathrm{Cl}=+/-0.017 ; p=0.798)$ | 0.095 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.574)$ | $N A(C l e+/-N A ; p=N A)$ | 0.015 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.207(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.000)$ | 0.988 | -0.20\% | -0.20\% |
| Frequency | 2015.2 | $-0.002(\mathrm{C}=+-0.018 ; \mathrm{p}=0.853)$ | 0.097 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $-0.015(\mathrm{C}=+/-0.071 ; \mathrm{p}=0.657)$ | NA ( $\mathrm{Cl}=+$ +-NA; $\mathrm{p}=\mathrm{NA}$ ) | $0.015(\mathrm{Cl}=+/-.0 .022 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.987 | -0.15\% | -0.15\% |
| Frequency | 2016.1 | $-0.002(\mathrm{Cl}=+/-0.017 ; p=0.791)$ | $0.102(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.336)$ | $N A(C l e+/-N A ; p=N A)$ | 0.015 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.205(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | 0.989 | -0.21\% | -0.21\% |
| Frequency | 2016.2 | $-0.002(\mathrm{Cl}=+-$-0.019; $\mathrm{p}=0.855$ ) | $0.100(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.049(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.385)$ | NA ( $\mathrm{Cl}=+$ +/-NA; $\mathrm{p}=\mathrm{NA})$ | $0.015(\mathrm{Cl}=+/-.0 .022 ; \mathrm{p}=0.000)$ | $-0.207(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.001)$ | 0.988 | -0.15\% | -0.15\% |
| Frequency | 2017.1 | $0.000(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.964)$ | $0.102(\mathrm{Cl}=+-$-0.040; $\mathrm{p}=0.001)$ | $-0.130(\mathrm{Cl}=+/-0.503 ; \mathrm{p}=0.560)$ | $N A(C l i=+/-N A ; p=N A)$ | 0.015 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.002)$ | 0.986 | -0.04\% | -0.04\% |
| Frequency | 2017.2 | $0.000(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.964)$ | $0.102(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+$ - $\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $N A(C l i+h-N A ; p=N A)$ | 0.015 ( $\mathrm{C}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.002)$ | 0.987 | -0.04\% | -0.04\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2019.2$
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.052(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.099 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $-0.301(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | NA (CI $=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.821 | +5.31\% | +5.31\% |
| Loss Cost | 2011.2 | $0.059(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $-0.330(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.856 | +6.12\% | +6.12\% |
| Loss Cost | 2012.1 | $0.059(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.109(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.327(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.849 | +6.05\% | +6.05\% |
| Loss Cost | 2012.2 | $0.053(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.104(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | $-0.309(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.819 | +5.48\% | +5.48\% |
| Loss Cost | 2013.1 | $0.048(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.003)$ | $0.109(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.001)$ | $-0.294(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.823 | +4.96\% | +4.96\% |
| Loss Cost | 2013.2 | $0.042(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.019)$ | $0.104(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.001$ ) | $-0.274(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.001$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.813 | +4.26\% | +4.26\% |
| Loss Cost | 2014.1 | $0.040(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.059)$ | $0.106(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.003)$ | $-0.268(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | 0.805 | +4.04\% | +4.04\% |
| Loss Cost | 2014.2 | $0.027(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.193)$ | 0.096 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.005$ ) | $-0.240(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.007)$ | $N A(C I=+/-N A ; p=N A)$ | 0.841 | +2.70\% | +2.70\% |
| Loss Cost | 2015.1 | $0.009(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.544)$ | $0.114(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | $-0.210(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | 0.925 | +0.94\% | +0.94\% |
| Loss Cost | 2015.2 | $0.004(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.768)$ | $0.106(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | $-0.210(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | 0.948 | +0.41\% | +0.41\% |
| Loss Cost | 2016.1 | $0.004(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.781)$ | $0.105(\mathrm{Cl}=+/-0.056 ; p=0.006)$ | $-0.208(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.011$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.904 | +0.44\% | +0.44\% |
| Loss Cost | 2016.2 | $-0.003(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.824$ ) | 0.120 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.006$ ) | $-0.130(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.089)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.934 | -0.28\% | -0.28\% |
| Loss Cost | 2017.1 | $-0.009(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.574)$ | $0.112(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.027)$ | $0.049(\mathrm{Cl}=+/-0.792 ; \mathrm{p}=0.814)$ | $N A(C I=+/-N A ; p=N A)$ | 0.889 | -0.87\% | -0.87\% |
| Loss Cost | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.574)$ | $0.112(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.027$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.894 | -0.87\% | -0.87\% |
| Severity | 2011.1 | $0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.140)$ | $-0.259(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.805 | +3.74\% | +3.74\% |
| Severity | 2011.2 | $0.037(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.023 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.165$ ) | $-0.260(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.785 | +3.75\% | +3.75\% |
| Severity | 2012.1 | $0.033(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.027(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.118)$ | $-0.247(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.785 | +3.37\% | +3.37\% |
| Severity | 2012.2 | $0.032(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.004)$ | $0.026(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.153)$ | $-0.245(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.774 | +3.30\% | +3.30\% |
| Severity | 2013.1 | $0.039(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.003)$ | $0.020(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.279)$ | $-0.265(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.798 | +3.99\% | +3.99\% |
| Severity | 2013.2 | $0.039(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.011)$ | $0.020(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.314)$ | $-0.266(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.791 | +4.01\% | +4.01\% |
| Severity | 2014.1 | $0.032(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.058)$ | $0.027(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.219)$ | $-0.246(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.002)$ | $N A(C I=+/-N A ; p=N A)$ | 0.809 | +3.23\% | +3.23\% |
| Severity | 2014.2 | $0.023(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.180)$ | 0.020 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.339)$ | $-0.226(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | 0.840 | +2.32\% | +2.32\% |
| Severity | 2015.1 | $0.025(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.226)$ | $0.019(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.446)$ | $-0.229(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.008)$ | $N A(C I=+/-N A ; p=N A)$ | 0.811 | +2.50\% | +2.50\% |
| Severity | 2015.2 | $0.019(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.332)$ | $0.010(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.677)$ | $-0.230(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.008)$ | $N A(C I=+/-N A ; p=N A)$ | 0.849 | +1.91\% | +1.91\% |
| Severity | 2016.1 | $0.022(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.232)$ | $-0.002(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.930)$ | $-0.212(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.013)$ | $N A(C I=+/-N A ; p=N A)$ | 0.800 | +2.26\% | +2.26\% |
| Severity | 2016.2 | $0.015(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.340)$ | $0.014(\mathrm{Cl}=+/-0.060 ; p=0.520)$ | $-0.132(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.109)$ | $N A(C I=+/-N A ; p=N A)$ | 0.470 | +1.50\% | +1.50\% |
| Severity | 2017.1 | $0.009(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.619)$ | $0.004(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.856$ ) | $0.056(\mathrm{Cl}=+/-0.910 ; \mathrm{p}=0.815)$ | $N A(C I=+/-N A ; p=N A)$ | -0.492 | +0.88\% | +0.88\% |
| Severity | 2017.2 | $0.009(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.619)$ | $0.004(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.856$ ) | $N A(C I=+/-N A ; p=N A)$ | $N A(C I=+/-N A ; p=N A)$ | -0.679 | +0.88\% | +0.88\% |
| Frequency | 2011.1 | $0.015(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.066)$ | 0.077 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002$ ) | $-0.041(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.357)$ | $N A(C I=+/-N A ; p=N A)$ | 0.538 | +1.52\% | +1.52\% |
| Frequency | 2011.2 | $0.023(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.011)$ | $0.085(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.113)$ | $N A(C I=+/-N A ; p=N A)$ | 0.648 | +2.29\% | +2.29\% |
| Frequency | 2012.1 | $0.026(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.015)$ | $0.082(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | $-0.080(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.098)$ | $N A(C I=+/-N A ; p=N A)$ | 0.655 | +2.59\% | +2.59\% |
| Frequency | 2012.2 | $0.021(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.071)$ | 0.078 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.003)$ | $-0.064(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.210)$ | $N A(C I=+/-N A ; p=N A)$ | 0.539 | +2.11\% | +2.11\% |
| Frequency | 2013.1 | $0.009(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.406)$ | $0.089(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | $-0.028(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.551)$ | $N A(C I=+/-N A ; p=N A)$ | 0.634 | +0.94\% | +0.94\% |
| Frequency | 2013.2 | $0.002(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.852)$ | $0.084(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002)$ | $-0.008(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.873)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.581 | +0.23\% | +0.23\% |
| Frequency | 2014.1 | $0.008(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.611)$ | $0.079(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.005)$ | $-0.022(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.691)$ | $N A(C I=+/-N A ; p=N A)$ | 0.550 | +0.78\% | +0.78\% |
| Frequency | 2014.2 | $0.004(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.834)$ | 0.076 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.011$ ) | $-0.013(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.829)$ | $N A(C I=+/-N A ; p=N A)$ | 0.470 | +0.37\% | +0.37\% |
| Frequency | 2015.1 | $-0.015(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.148)$ | 0.095 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | $0.020(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.533)$ | $N A(C I=+/-N A ; p=N A)$ | 0.881 | -1.52\% | -1.52\% |
| Frequency | 2015.2 | $-0.015(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.215)$ | 0.096 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001$ ) | $0.020(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.570)$ | $N A(C I=+/-N A ; p=N A)$ | 0.872 | -1.46\% | -1.46\% |
| Frequency | 2016.1 | $-0.018(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.013)$ | $0.107(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.037 ; p=0.790)$ | $N A(C I=+/-N A ; p=N A)$ | 0.981 | -1.77\% | -1.77\% |
| Frequency | 2016.2 | $-0.018(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.040)$ | $0.107(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001)$ | $0.002(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.930)$ | $N A(C I=+/-N A ; p=N A)$ | 0.978 | -1.76\% | -1.76\% |
| Frequency | 2017.1 | $-0.017(\mathrm{Cl}=+/-0.030 ; p=0.129)$ | $0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.009)$ | $-0.007(\mathrm{Cl}=+/-0.422 ; \mathrm{p}=0.949)$ | $N A(C I=+/-N A ; p=N A)$ | 0.962 | -1.73\% | -1.73\% |
| Frequency | 2017.2 | $-0.017(\mathrm{Cl}=+/-0.030 ; p=0.129)$ | $0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.009)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $N A(C I=+/-N A ; p=N A)$ | 0.967 | -1.73\% | -1.73\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.020 ( $\mathrm{Cl}=+/-0.020 ; p=0.045$ ) | 0.127 | -1.99\% |
| Loss Cost | 2011.2 | $-0.023(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.031)$ | 0.157 | -2.29\% |
| Loss Cost | 2012.1 | -0.026 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.025$ ) | 0.180 | -2.58\% |
| Loss Cost | 2012.2 | $-0.032(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.009)$ | 0.259 | -3.18\% |
| Loss Cost | 2013.1 | $-0.036(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.009)$ | 0.274 | -3.49\% |
| Loss Cost | 2013.2 | -0.042 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.005$ ) | 0.331 | -4.07\% |
| Loss Cost | 2014.1 | -0.043 ( $\mathrm{Cl}=+/-0.030 ; p=0.008)$ | 0.311 | -4.22\% |
| Loss Cost | 2014.2 | $-0.049(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.006)$ | 0.348 | -4.80\% |
| Loss Cost | 2015.1 | $-0.051(\mathrm{Cl}=+/-0.037 ; p=0.011)$ | 0.320 | -4.96\% |
| Loss Cost | 2015.2 | $-0.054(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.016)$ | 0.303 | -5.24\% |
| Loss Cost | 2016.1 | -0.047 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.052)$ | 0.204 | -4.61\% |
| Loss Cost | 2016.2 | $-0.042(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.123)$ | 0.118 | -4.09\% |
| Loss Cost | 2017.1 | $-0.032(\mathrm{Cl}=+/-0.063 ; p=0.287)$ | 0.021 | -3.16\% |
| Loss Cost | 2017.2 | $-0.034(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.341)$ | 0.000 | -3.33\% |
| Severity | 2011.1 | 0.009 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.031$ ) | 0.150 | +0.92\% |
| Severity | 2011.2 | $0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.074)$ | 0.099 | +0.81\% |
| Severity | 2012.1 | $0.007(\mathrm{Cl}=+/-0.010 ; p=0.151)$ | 0.053 | +0.69\% |
| Severity | 2012.2 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.250)$ | 0.019 | +0.60\% |
| Severity | 2013.1 | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.223)$ | 0.029 | +0.70\% |
| Severity | 2013.2 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.300)$ | 0.007 | +0.65\% |
| Severity | 2014.1 | $0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.372)$ | -0.009 | +0.62\% |
| Severity | 2014.2 | $0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.458)$ | -0.025 | +0.58\% |
| Severity | 2015.1 | $0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.287)$ | 0.013 | +0.91\% |
| Severity | 2015.2 | $0.011(\mathrm{Cl}=+/-0.020 ; p=0.253)$ | 0.027 | +1.11\% |
| Severity | 2016.1 | 0.020 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.044$ ) | 0.222 | +1.99\% |
| Severity | 2016.2 | 0.030 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002$ ) | 0.542 | +3.06\% |
| Severity | 2017.1 | $0.037(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.665 | +3.76\% |
| Severity | 2017.2 | $0.038(\mathrm{Cl}=+/-0.020 ; p=0.002)$ | 0.615 | +3.85\% |
| Frequency | 2011.1 | -0.029 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.006$ ) | 0.255 | -2.88\% |
| Frequency | 2011.2 | -0.031 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.006$ ) | 0.260 | -3.08\% |
| Frequency | 2012.1 | $-0.033(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.008)$ | 0.257 | -3.25\% |
| Frequency | 2012.2 | $-0.038(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.004)$ | 0.309 | -3.76\% |
| Frequency | 2013.1 | -0.042 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.004$ ) | 0.333 | -4.16\% |
| Frequency | 2013.2 | -0.048 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003$ ) | 0.373 | -4.69\% |
| Frequency | 2014.1 | -0.049 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.005$ ) | 0.346 | -4.81\% |
| Frequency | 2014.2 | -0.055 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.004$ ) | 0.369 | -5.35\% |
| Frequency | 2015.1 | $-0.060(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.005$ ) | 0.375 | -5.82\% |
| Frequency | 2015.2 | $-0.065(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.007)$ | 0.371 | -6.27\% |
| Frequency | 2016.1 | $-0.067(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.014)$ | 0.336 | -6.48\% |
| Frequency | 2016.2 | $-0.072(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.021)$ | 0.319 | -6.94\% |
| Frequency | 2017.1 | -0.069 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.051$ ) | 0.241 | -6.67\% |
| Frequency | 2017.2 | -0.072 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.083$ ) | 0.198 | -6.91\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.889)$ | 0.114 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.002$ ) | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.803 | +0.07\% |
| Loss Cost | 2011.2 | 0.000 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.977)$ | $0.111(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.004)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.804 | -0.02\% |
| Loss Cost | 2012.1 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.540)$ | 0.123 ( $\mathrm{Cl}=+/-0.070 ; p=0.002)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.828 | -0.36\% |
| Loss Cost | 2012.2 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.205)$ | $0.109(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.003)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.857 | -0.75\% |
| Loss Cost | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.066)$ | $0.121(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.879 | -1.13\% |
| Loss Cost | 2013.2 | $-0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.027)$ | $0.111(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.893 | -1.44\% |
| Loss Cost | 2014.1 | $-0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.020)$ | 0.118 ( $\mathrm{Cl}=+/-0.066 ; p=0.002)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.894 | -1.66\% |
| Loss Cost | 2014.2 | $-0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.013)$ | $0.109(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.004)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.901 | -1.93\% |
| Loss Cost | 2015.1 | $-0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.011)$ | $0.117(\mathrm{Cl}=+/-0.071 ; p=0.003)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.902 | -2.20\% |
| Loss Cost | 2015.2 | $-0.021(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.026)$ | 0.119 ( $\mathrm{Cl}=+/-0.077 ; p=0.005$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.898 | -2.10\% |
| Loss Cost | 2016.1 | $-0.016(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.089)$ | $0.108(\mathrm{Cl}=+/-0.077 ; p=0.010)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.896 | -1.62\% |
| Loss Cost | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.322)$ | $0.132(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.945 | -0.71\% |
| Loss Cost | 2017.1 | $-0.002(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.730)$ | $0.122(\mathrm{Cl}=+/-0.056 ; p=0.001)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.949 | -0.25\% |
| Loss Cost | 2017.2 | $-0.002(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.804)$ | 0.123 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.947 | -0.21\% |
| Severity | 2011.1 | $0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.164)$ | $0.024(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.433)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.346)$ | 0.127 | +0.69\% |
| Severity | 2011.2 | $0.006(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.278)$ | $0.019(\mathrm{Cl}=+/-0.064 ; p=0.531)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.332)$ | 0.067 | +0.57\% |
| Severity | 2012.1 | $0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.489)$ | 0.026 ( $\mathrm{Cl}=+/-0.066 ; p=0.420)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.285)$ | 0.037 | +0.38\% |
| Severity | 2012.2 | $0.003(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.627)$ | $0.023(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.497)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.285)$ | -0.005 | +0.29\% |
| Severity | 2013.1 | $0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.595)$ | $0.021(\mathrm{Cl}=+/-0.073 ; p=0.554)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.314)$ | -0.010 | +0.35\% |
| Severity | 2013.2 | 0.003 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.667)$ | 0.020 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.598)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.326)$ | -0.040 | +0.31\% |
| Severity | 2014.1 | $0.002(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.784)$ | $0.022(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.570)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.328)$ | -0.058 | +0.22\% |
| Severity | 2014.2 | $0.002(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.829)$ | $0.021(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.607)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.344)$ | -0.086 | +0.20\% |
| Severity | 2015.1 | 0.005 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.612)$ | 0.013 ( $\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.761$ ) | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.391)$ | -0.071 | +0.51\% |
| Severity | 2015.2 | $0.007(\mathrm{Cl}=+/-0.023 ; p=0.512)$ | 0.020 ( $\mathrm{Cl}=+/-0.099 ; p=0.674)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.406)$ | -0.061 | +0.73\% |
| Severity | 2016.1 | $0.016(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.146)$ | $-0.002(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.964)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.419)$ | 0.138 | +1.62\% |
| Severity | 2016.2 | $0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.007)$ | $0.027(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.398)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.217)$ | 0.549 | +2.72\% |
| Severity | 2017.1 | $0.033(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $0.014(\mathrm{Cl}=+/-0.063 ; p=0.638)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.181)$ | 0.670 | +3.36\% |
| Severity | 2017.2 | 0.035 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005)$ | $0.018(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.572)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.189)$ | 0.621 | +3.54\% |
| Frequency | 2011.1 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.193)$ | 0.090 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.004$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.878 | -0.61\% |
| Frequency | 2011.2 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.250)$ | $0.091(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.006)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.877 | -0.58\% |
| Frequency | 2012.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.175)$ | $0.097(\mathrm{Cl}=+/-0.064 ; p=0.005)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.879 | -0.74\% |
| Frequency | 2012.2 | $-0.010(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.069)$ | $0.087(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.010)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.894 | -1.04\% |
| Frequency | 2013.1 | $-0.015(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.011)$ | $0.101(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.002)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.919 | -1.47\% |
| Frequency | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.004)$ | $0.092(\mathrm{Cl}=+/-0.057 ; p=0.004)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.928 | -1.75\% |
| Frequency | 2014.1 | $-0.019(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.006)$ | 0.095 ( $\mathrm{Cl}=+/-0.061 ; p=0.004)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.926 | -1.87\% |
| Frequency | 2014.2 | $-0.021(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.004)$ | $0.088(\mathrm{Cl}=+/-0.062 ; p=0.009)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.930 | -2.12\% |
| Frequency | 2015.1 | $-0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.104(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.953 | -2.69\% |
| Frequency | 2015.2 | $-0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $0.100(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.003)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.953 | -2.81\% |
| Frequency | 2016.1 | $-0.032(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.110(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.958 | -3.19\% |
| Frequency | 2016.2 | $-0.034(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.105(\mathrm{Cl}=+/-0.063 ; p=0.004)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.957 | -3.34\% |
| Frequency | 2017.1 | $-0.036(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | $0.109(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.006)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.952 | -3.49\% |
| Frequency | 2017.2 | $-0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.006)$ | $0.105(\mathrm{Cl}=+/-0.077 ; p=0.014)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.948 | -3.62\% |

## Accident Benefits Total

Coverage $=A B$ Total
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, mobility

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Mobility | Adjusted R | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.024 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.009$ ) | 0.115 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000$ ) | $-0.200(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.004$ ) | 0.011 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.866 | +2.47\% |
| Loss Cost | 2011.2 | $0.024(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.014)$ | $0.115(\mathrm{Cl}=+/-0.059 ; p=0.001)$ | $-0.200(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.005)$ | $0.011(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.865 | +2.48\% |
| Loss Cost | 2012.1 | 0.020 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.044$ ) | $0.124(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | $-0.185(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.008)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.879 | +2.02\% |
| Loss Cost | 2012.2 | 0.015 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.119)$ | $0.113(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.001)$ | $-0.170(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.009)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.899 | +1.49\% |
| Loss Cost | 2013.1 | 0.010 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.254$ ) | $0.123(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $-0.161(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.009)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.917 | +1.03\% |
| Loss Cost | 2013.2 | $0.007(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.437)$ | $0.114(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | $-0.157(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.008)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.930 | +0.67\% |
| Loss Cost | 2014.1 | $0.005(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.595)$ | $0.121(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $-0.158(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.007)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | +0.46\% |
| Loss Cost | 2014.2 | $0.002(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.784)$ | $0.111(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $-0.166(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.004)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.946 | +0.22\% |
| Loss Cost | 2015.1 | 0.000 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.958$ ) | 0.123 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | -0.185 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.001$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.961 | +0.04\% |
| Loss Cost | 2015.2 | $0.000(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.996$ ) | $0.118(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $-0.197(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.001)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.961 | 0.00\% |
| Loss Cost | 2016.1 | 0.000 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.997$ ) | $0.118(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.001)$ | -0.199 ( $\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.003$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.953 | 0.00\% |
| Loss Cost | 2016.2 | $-0.001(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.858)$ | $0.126(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001)$ | $-0.129(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.147)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.952 | -0.13\% |
| Loss Cost | 2017.1 | $-0.002(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.804)$ | $0.123(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $-0.036(\mathrm{Cl}=+/-0.768 ; \mathrm{p}=0.916$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.943 | -0.21\% |
| Loss Cost | 2017.2 | $-0.002(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.804)$ | 0.123 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.947 | -0.21\% |
| Severity | 2011.1 | 0.037 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.025(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.140)$ | $-0.257(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.058)$ | 0.742 | +3.80\% |
| Severity | 2011.2 | 0.037 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.025(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.154)$ | $-0.258(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.066)$ | 0.717 | +3.81\% |
| Severity | 2012.1 | 0.036 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.027(\mathrm{Cl}=+/-0.037 ; p=0.134)$ | $-0.254(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.062)$ | 0.701 | +3.68\% |
| Severity | 2012.2 | $0.036(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.150)$ | $-0.254(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.071)$ | 0.683 | +3.70\% |
| Severity | 2013.1 | 0.038 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.228)$ | $-0.258(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | -0.001 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.092$ ) | 0.699 | +3.88\% |
| Severity | 2013.2 | 0.038 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.024(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.252)$ | $-0.258(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.104)$ | 0.688 | +3.89\% |
| Severity | 2014.1 | 0.037 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.027(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.211)$ | $-0.259(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.097)$ | 0.691 | +3.77\% |
| Severity | 2014.2 | 0.036 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.024(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.295)$ | $-0.261(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.101)$ | 0.692 | +3.69\% |
| Severity | 2015.1 | $0.037(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.369)$ | $-0.258(\mathrm{Cl}=+/-0.100 ; p=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.122)$ | 0.682 | +3.72\% |
| Severity | 2015.2 | 0.036 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $0.017(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.492)$ | $-0.268(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | -0.002 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.131$ ) | 0.689 | +3.68\% |
| Severity | 2016.1 | 0.036 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | $0.011(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.671)$ | $-0.243(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.002)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.155)$ | 0.664 | +3.67\% |
| Severity | 2016.2 | 0.035 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002$ ) | $0.018(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.513)$ | $-0.180(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.077)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.159)$ | 0.652 | +3.55\% |
| Severity | 2017.1 | 0.035 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005$ ) | $0.018(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.572)$ | $-0.172(\mathrm{Cl}=+/-0.858 ; \mathrm{p}=0.655)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.189)$ | 0.638 | +3.54\% |
| Severity | 2017.2 | 0.035 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005$ ) | $0.018(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.572)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.189)$ | 0.621 | +3.54\% |
| Frequency | 2011.1 | $-0.013(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.159)$ | $0.090(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.005)$ | $0.058(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.377)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.877 | -1.28\% |
| Frequency | 2011.2 | $-0.013(\mathrm{Cl}=+/-0.020 ; p=0.192)$ | $0.090(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.007)$ | 0.058 ( $\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.397$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.875 | -1.29\% |
| Frequency | 2012.1 | $-0.016(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.126)$ | $0.096(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.005)$ | $0.068(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.324)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.880 | -1.60\% |
| Frequency | 2012.2 | $-0.022(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.045)$ | $0.085(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.010)$ | $0.084(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.205)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.898 | -2.13\% |
| Frequency | 2013.1 | $-0.028(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.006)$ | $0.100(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001)$ | $0.097(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.100)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.928 | -2.74\% |
| Frequency | 2013.2 | $-0.031(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $0.090(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.003)$ | $0.101(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.072)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.939 | -3.09\% |
| Frequency | 2014.1 | $-0.032(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.003)$ | $0.094(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.003)$ | $0.100(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.082)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.936 | -3.19\% |
| Frequency | 2014.2 | $-0.034(\mathrm{Cl}=+/-0.020 ; p=0.003)$ | $0.087(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.007)$ | $0.096(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.099)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.940 | -3.34\% |
| Frequency | 2015.1 | $-0.036(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $0.101(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.001)$ | $0.073(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.144)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.958 | -3.55\% |
| Frequency | 2015.2 | $-0.036(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.100(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.002)$ | $0.071(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.191)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.956 | -3.56\% |
| Frequency | 2016.1 | $-0.036(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.107(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.003)$ | $0.044(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.472)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.956 | -3.55\% |
| Frequency | 2016.2 | $-0.036(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003)$ | $0.108(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.005)$ | $0.051(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.616)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.953 | -3.56\% |
| Frequency | 2017.1 | $-0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.006)$ | $0.105(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.014)$ | $0.136(\mathrm{Cl}=+/-0.931 ; \mathrm{p}=0.745)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.946 | -3.62\% |
| Frequency | 2017.2 | $-0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.006)$ | $0.105(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.014)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.948 | -3.62\% |

# Accident Benefits Total 

Coverage $=A B$ Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.007(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.411)$ | 0.105 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.022$ ) | $N A(C l e+/-N A ; p=N A)$ | 0.253 | +0.67\% | +0.67\% |
| Loss Cost | 2011.2 | $0.006(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.522)$ | $0.103(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.033)$ | $N A(C l=+/-N A ; p=N A)$ | 0.200 | +0.58\% | +0.58\% |
| Loss Cost | 2012.1 | $0.001(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.946)$ | 0.118 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.019$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.259 | +0.07\% | +0.07\% |
| Loss Cost | 2012.2 | $-0.006(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.537)$ | $0.100(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.035)$ | $N A(C l=+/-N A ; p=N A)$ | 0.225 | -0.62\% | -0.62\% |
| Loss Cost | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.212)$ | $0.119(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.015)$ | $N A(C l e+/-N A ; p=N A)$ | 0.357 | -1.35\% | -1.35\% |
| Loss Cost | 2013.2 | $-0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.076)$ | $0.103(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.028)$ | $N A(C l=+/-N A ; p=N A)$ | 0.416 | -2.08\% | -2.08\% |
| Loss Cost | 2014.1 | $-0.027(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.047)$ | $0.117(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.020)$ | $N A(C l=+/-N A ; p=N A)$ | 0.468 | -2.71\% | -2.71\% |
| Loss Cost | 2014.2 | $-0.037(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.016)$ | $0.099(\mathrm{Cl}=+/-0.090 ; p=0.034)$ | $N A(C l=+/-N A ; p=N A)$ | 0.578 | -3.65\% | -3.65\% |
| Loss Cost | 2015.1 | $-0.050(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.005$ ) | $0.123(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.010)$ | $N A(C l=+/-N A ; p=N A)$ | 0.718 | -4.88\% | -4.88\% |
| Loss Cost | 2015.2 | $-0.055(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.009)$ | $0.115(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.023)$ | $N A(C l=+/-N A ; p=N A)$ | 0.729 | -5.38\% | -5.38\% |
| Loss Cost | 2016.1 | -0.049 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.049$ ) | $0.106(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.059)$ | $N A(C l=+/-N A ; p=N A)$ | 0.545 | -4.81\% | -4.81\% |
| Loss Cost | 2016.2 | $-0.025(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.106$ ) | $0.135(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.005)$ | $N A(C l e+/-N A ; p=N A)$ | 0.849 | -2.44\% | -2.44\% |
| Loss Cost | 2017.1 | $-0.007(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.500)$ | $0.113(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.004)$ | $N A(C l=+/-N A ; p=N A)$ | 0.924 | -0.65\% | -0.65\% |
| Loss Cost | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.574)$ | $0.112(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.027)$ | $N A(C l e+/-N A ; p=N A)$ | 0.894 | -0.87\% | -0.87\% |
| Severity | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.746)$ | $0.028(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.429)$ | $N A(C l=+/-N A ; p=N A)$ | -0.081 | -0.22\% | -0.22\% |
| Severity | 2011.2 | $-0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.456)$ | $0.019(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.600)$ | $N A(C l=+/-N A ; p=N A)$ | -0.076 | -0.54\% | -0.54\% |
| Severity | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.168)$ | $0.034(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.338)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.053 | -1.06\% | -1.06\% |
| Severity | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.086)$ | $0.024(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.501)$ | $N A(C l=+/-N A ; p=N A)$ | 0.124 | -1.46\% | -1.46\% |
| Severity | 2013.1 | $-0.017(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.087)$ | $0.029(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.440)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.125 | -1.68\% | -1.68\% |
| Severity | 2013.2 | $-0.022(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.056)$ | $0.019(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.618)$ | $N A(C l e+/-N A ; p=N A)$ | 0.197 | -2.13\% | -2.13\% |
| Severity | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.020)$ | $0.037(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.335)$ | $N A(C l=+/-N A ; p=N A)$ | 0.366 | -2.93\% | -2.93\% |
| Severity | 2014.2 | $-0.037(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.010)$ | $0.023(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.535)$ | $N A(C l=+/-N A ; p=N A)$ | 0.492 | -3.67\% | -3.67\% |
| Severity | 2015.1 | $-0.040(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.023)$ | $0.028(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.501)$ | $N A(C l=+/-N A ; p=N A)$ | 0.421 | -3.94\% | -3.94\% |
| Severity | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.032)$ | $0.019(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.668)$ | $N A(C l=+/-N A ; p=N A)$ | 0.427 | -4.50\% | -4.50\% |
| Severity | 2016.1 | $-0.032(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.158)$ | $-0.001(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.980)$ | $N A(C l=+/-N A ; p=N A)$ | 0.115 | -3.18\% | -3.18\% |
| Severity | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.590)$ | $0.028(\mathrm{Cl}=+/-0.070 ; p=0.328)$ | $N A(C l=+/-N A ; p=N A)$ | -0.075 | -0.73\% | -0.73\% |
| Severity | 2017.1 | $0.011(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.338)$ | $0.006(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.725)$ | $N A(C l=+/-N A ; p=N A)$ | -0.030 | +1.13\% | +1.13\% |
| Severity | 2017.2 | $0.009(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.619)$ | $0.004(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.856)$ | $N A(C l=+/-N A ; p=N A)$ | -0.679 | +0.88\% | +0.88\% |
| Frequency | 2011.1 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.037)$ | $0.077(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002)$ | $N A(C l=+/-N A ; p=N A)$ | 0.541 | +0.89\% | +0.89\% |
| Frequency | 2011.2 | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $0.084(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.600 | +1.13\% | +1.13\% |
| Frequency | 2012.1 | $0.011(\mathrm{Cl}=+/-0.010 ; p=0.029)$ | $0.084(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.002)$ | $N A(C l=+/-N A ; p=N A)$ | 0.596 | +1.14\% | +1.14\% |
| Frequency | 2012.2 | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.106)$ | $0.077(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.003)$ | $N A(C l=+/-N A ; p=N A)$ | 0.509 | +0.85\% | +0.85\% |
| Frequency | 2013.1 | $0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.471)$ | $0.090(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.654 | +0.33\% | +0.33\% |
| Frequency | 2013.2 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.917)$ | $0.084(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.622 | +0.05\% | +0.05\% |
| Frequency | 2014.1 | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.702)$ | $0.080(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.003)$ | $N A(C l=+/-N A ; p=N A)$ | 0.592 | +0.22\% | +0.22\% |
| Frequency | 2014.2 | 0.000 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.974$ ) | $0.076(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.006)$ | $N A(C l=+/-N A ; p=N A)$ | 0.533 | +0.02\% | +0.02\% |
| Frequency | 2015.1 | $-0.010(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.037)$ | $0.095(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.891 | -0.98\% | -0.98\% |
| Frequency | 2015.2 | $-0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.100)$ | $0.095(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.885 | -0.92\% | -0.92\% |
| Frequency | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.001)$ | $0.107(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $N A(C l e+/-N A ; p=N A)$ | 0.985 | -1.68\% | -1.68\% |
| Frequency | 2016.2 | $-0.017(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.004)$ | $0.106(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $N A(C l=+/-N A ; p=N A)$ | 0.983 | -1.72\% | -1.72\% |
| Frequency | 2017.1 | $-0.018(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.029)$ | $0.107(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | $N A(C l=+/-N A ; p=N A)$ | 0.975 | -1.76\% | -1.76\% |
| Frequency | 2017.2 | $-0.017(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.129)$ | $0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.009)$ | $N A(C l=+/-N A ; p=N A)$ | 0.967 | -1.73\% | -1.73\% |

## Accident Benefits Total

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

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | 0.007 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.411$ ) | 0.105 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.022$ ) | 0.253 | +0.67\% |
| Loss Cost | 2011.2 | $0.006(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.522)$ | $0.103(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.033)$ | 0.200 | +0.58\% |
| Loss Cost | 2012.1 | $0.001(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.946)$ | 0.118 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.019$ ) | 0.259 | +0.07\% |
| Loss Cost | 2012.2 | $-0.006(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.537)$ | $0.100(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.035)$ | 0.225 | -0.62\% |
| Loss Cost | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.212)$ | 0.119 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.015$ ) | 0.357 | -1.35\% |
| Loss Cost | 2013.2 | $-0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.076)$ | $0.103(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.028)$ | 0.416 | -2.08\% |
| Loss Cost | 2014.1 | $-0.027(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.047)$ | 0.117 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.020)$ | 0.468 | -2.71\% |
| Loss Cost | 2014.2 | $-0.037(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.016)$ | 0.099 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.034)$ | 0.578 | -3.65\% |
| Loss Cost | 2015.1 | $-0.050(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.005)$ | 0.123 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.010)$ | 0.718 | -4.88\% |
| Loss Cost | 2015.2 | $-0.055(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.009)$ | 0.115 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.023$ ) | 0.729 | -5.38\% |
| Loss Cost | 2016.1 | $-0.049(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.049)$ | $0.106(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.059)$ | 0.545 | -4.81\% |
| Loss Cost | 2016.2 | $-0.025(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.106)$ | 0.135 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.005$ ) | 0.849 | -2.44\% |
| Loss Cost | 2017.1 | $-0.007(\mathrm{Cl}=+/-0.027 ; p=0.500)$ | 0.113 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.004$ ) | 0.924 | -0.65\% |
| Loss Cost | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.574)$ | 0.112 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.027)$ | 0.894 | -0.87\% |
| Severity | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.746)$ | $0.028(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.429)$ | -0.081 | -0.22\% |
| Severity | 2011.2 | $-0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.456)$ | 0.019 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.600)$ | -0.076 | -0.54\% |
| Severity | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.168)$ | $0.034(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.338)$ | 0.053 | -1.06\% |
| Severity | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.086)$ | $0.024(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.501)$ | 0.124 | -1.46\% |
| Severity | 2013.1 | $-0.017(\mathrm{Cl}=+/-0.020 ; p=0.087)$ | 0.029 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.440)$ | 0.125 | -1.68\% |
| Severity | 2013.2 | $-0.022(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.056)$ | 0.019 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.618)$ | 0.197 | -2.13\% |
| Severity | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.020)$ | 0.037 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.335)$ | 0.366 | -2.93\% |
| Severity | 2014.2 | $-0.037(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.010)$ | $0.023(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.535)$ | 0.492 | -3.67\% |
| Severity | 2015.1 | $-0.040(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.023)$ | 0.028 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.501$ ) | 0.421 | -3.94\% |
| Severity | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.032)$ | 0.019 ( $\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.668)$ | 0.427 | -4.50\% |
| Severity | 2016.1 | $-0.032(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.158)$ | $-0.001(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.980)$ | 0.115 | -3.18\% |
| Severity | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.590)$ | 0.028 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.328)$ | -0.075 | -0.73\% |
| Severity | 2017.1 | 0.011 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.338)$ | $0.006(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.725)$ | -0.030 | +1.13\% |
| Severity | 2017.2 | $0.009(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.619)$ | $0.004(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.856)$ | -0.679 | +0.88\% |
| Frequency | 2011.1 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.037)$ | $0.077(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002)$ | 0.541 | +0.89\% |
| Frequency | 2011.2 | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $0.084(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001)$ | 0.600 | +1.13\% |
| Frequency | 2012.1 | $0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.029)$ | $0.084(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.002)$ | 0.596 | +1.14\% |
| Frequency | 2012.2 | 0.008 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.106)$ | 0.077 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.003$ ) | 0.509 | +0.85\% |
| Frequency | 2013.1 | 0.003 ( $\mathrm{Cl}=+/-0.010 ; p=0.471)$ | 0.090 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.654 | +0.33\% |
| Frequency | 2013.2 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.917)$ | $0.084(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001)$ | 0.622 | +0.05\% |
| Frequency | 2014.1 | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.702)$ | 0.080 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.003)$ | 0.592 | +0.22\% |
| Frequency | 2014.2 | $0.000(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.974)$ | 0.076 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.006$ ) | 0.533 | +0.02\% |
| Frequency | 2015.1 | $-0.010(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.037)$ | 0.095 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.891 | -0.98\% |
| Frequency | 2015.2 | $-0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.100)$ | 0.095 ( $\mathrm{Cl}=+/-0.030 ; p=0.000)$ | 0.885 | -0.92\% |
| Frequency | 2016.1 | $-0.017(\mathrm{Cl}=+/-0.006 ; p=0.001)$ | $0.107(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.985 | -1.68\% |
| Frequency | 2016.2 | $-0.017(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.004)$ | $0.106(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.983 | -1.72\% |
| Frequency | 2017.1 | $-0.018(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.029)$ | $0.107(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | 0.975 | -1.76\% |
| Frequency | 2017.2 | $-0.017(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.129)$ | $0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.009)$ | 0.967 | -1.73\% |

## Accident Benefits Total Medical+Rehab

Coverage $=A B$ Total Medical+Rehab
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | $-0.018(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.046)$ | 0.152 ( $\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.021$ ) | 0.264 | -1.78\% |
| Loss Cost | 2011.2 | $-0.019(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.047)$ | 0.146 ( $\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.033$ ) | 0.267 | -1.93\% |
| Loss Cost | 2012.1 | $-0.024(\mathrm{Cl}=+/-0.020 ; p=0.022)$ | $0.163(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.019)$ | 0.328 | -2.37\% |
| Loss Cost | 2012.2 | $-0.028(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.012)$ | 0.146 ( $\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.036)$ | 0.361 | -2.79\% |
| Loss Cost | 2013.1 | $-0.033(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.006)$ | $0.164(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.021)$ | 0.414 | -3.28\% |
| Loss Cost | 2013.2 | $-0.037(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.006)$ | $0.151(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.038)$ | 0.432 | -3.63\% |
| Loss Cost | 2014.1 | $-0.041(\mathrm{Cl}=+/-0.027 ; p=0.006)$ | $0.163(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.033)$ | 0.432 | -3.97\% |
| Loss Cost | 2014.2 | $-0.044(\mathrm{Cl}=+/-0.030 ; p=0.008)$ | $0.153(\mathrm{Cl}=+/-0.156 ; p=0.054)$ | 0.437 | -4.26\% |
| Loss Cost | 2015.1 | $-0.048(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.009)$ | $0.165(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.050)$ | 0.426 | -4.65\% |
| Loss Cost | 2015.2 | $-0.046(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.024)$ | 0.170 ( $\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.059$ ) | 0.404 | -4.47\% |
| Loss Cost | 2016.1 | $-0.042(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.059)$ | $0.161(\mathrm{Cl}=+/-0.190 ; p=0.090)$ | 0.291 | -4.11\% |
| Loss Cost | 2016.2 | $-0.029(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.210)$ | 0.193 ( $\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.051)$ | 0.294 | -2.87\% |
| Loss Cost | 2017.1 | $-0.025(\mathrm{Cl}=+/-0.056 ; p=0.347)$ | $0.184(\mathrm{Cl}=+/-0.211 ; p=0.081)$ | 0.186 | -2.46\% |
| Loss Cost | 2017.2 | $-0.018(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.556)$ | $0.198(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.088)$ | 0.183 | -1.82\% |
| Severity | 2011.1 | $0.008(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.129)$ | $0.028(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.429)$ | 0.045 | +0.76\% |
| Severity | 2011.2 | $0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.215)$ | $0.024(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.511)$ | -0.001 | +0.67\% |
| Severity | 2012.1 | $0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.362)$ | $0.030(\mathrm{Cl}=+/-0.077 ; p=0.434)$ | -0.023 | +0.52\% |
| Severity | 2012.2 | $0.004(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.481)$ | $0.026(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.503)$ | -0.055 | +0.44\% |
| Severity | 2013.1 | $0.005(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.476)$ | $0.025(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.550)$ | -0.058 | +0.49\% |
| Severity | 2013.2 | 0.005 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.545$ ) | $0.024(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.587)$ | -0.077 | +0.46\% |
| Severity | 2014.1 | $0.004(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.626)$ | 0.025 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.583)$ | -0.087 | +0.41\% |
| Severity | 2014.2 | $0.004(\mathrm{Cl}=+/-0.020 ; p=0.667)$ | 0.025 ( $\mathrm{Cl}=+/-0.103 ; p=0.607)$ | -0.102 | +0.41\% |
| Severity | 2015.1 | $0.008(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.461)$ | 0.015 ( $\mathrm{Cl}=+/-0.107 ; p=0.766)$ | -0.091 | +0.77\% |
| Severity | 2015.2 | 0.011 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.355)$ | $0.024(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.652)$ | -0.068 | +1.10\% |
| Severity | 2016.1 | $0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.083)$ | 0.000 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.995)$ | 0.102 | +2.10\% |
| Severity | 2016.2 | $0.034(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.003)$ | $0.033(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.394)$ | 0.478 | +3.46\% |
| Severity | 2017.1 | 0.041 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | 0.018 ( $\mathrm{Cl}=+/-0.080 ; p=0.617)$ | 0.578 | +4.15\% |
| Severity | 2017.2 | 0.043 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.089 ; p=0.562)$ | 0.529 | +4.39\% |
| Frequency | 2011.1 | $-0.026(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.011)$ | $0.124(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.075)$ | 0.277 | -2.52\% |
| Frequency | 2011.2 | $-0.026(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.017)$ | $0.122(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.094)$ | 0.271 | -2.58\% |
| Frequency | 2012.1 | $-0.029(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.013)$ | 0.133 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.076$ ) | 0.287 | -2.87\% |
| Frequency | 2012.2 | $-0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.011)$ | 0.120 ( $\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.120)$ | 0.309 | -3.22\% |
| Frequency | 2013.1 | $-0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006)$ | 0.139 ( $\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.076)$ | 0.363 | -3.75\% |
| Frequency | 2013.2 | $-0.042(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.006)$ | $0.127(\mathrm{Cl}=+/-0.163 ; p=0.117)$ | 0.374 | -4.07\% |
| Frequency | 2014.1 | $-0.045(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.008)$ | 0.137 ( $\mathrm{Cl}=+/-0.171 ; p=0.108)$ | 0.361 | -4.37\% |
| Frequency | 2014.2 | $-0.048(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.011)$ | $0.128(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.154)$ | 0.361 | -4.65\% |
| Frequency | 2015.1 | $-0.055(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.007)$ | $0.150(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.106)$ | 0.403 | -5.38\% |
| Frequency | 2015.2 | $-0.057(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.015)$ | 0.146 ( $\mathrm{Cl}=+/-0.201 ; p=0.140)$ | 0.387 | -5.50\% |
| Frequency | 2016.1 | $-0.063(\mathrm{Cl}=+/-0.049 ; p=0.017)$ | $0.161(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.125)$ | 0.377 | -6.08\% |
| Frequency | 2016.2 | $-0.063(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.035)$ | 0.160 ( $\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.159)$ | 0.352 | -6.12\% |
| Frequency | 2017.1 | $-0.066(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.058)$ | 0.166 ( $\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.180$ ) | 0.280 | -6.35\% |
| Frequency | 2017.2 | $-0.061(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.129)$ | 0.175 ( $\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.201$ ) | 0.241 | -5.95\% |

# Accident Benefits Total Medical+Rehab 

Coverage $=A B$ Total Medical+Rehab
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar

| Fit | Start Date | Time |  | Phase in Scalar |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.012 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.505$ ) | $0.152(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.016)$ | $-0.250(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.070)$ | 0.343 | +1.20\% |
| Loss Cost | 2011.2 | $0.011(\mathrm{Cl}=+/-0.040 ; p=0.568)$ | $0.151(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.022)$ | $-0.246(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.087)$ | 0.338 | +1.11\% |
| Loss Cost | 2012.1 | $0.004(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.830)$ | $0.164(\mathrm{Cl}=+/-0.128 ; p=0.015)$ | -0.222 ( $\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.123)$ | 0.378 | +0.43\% |
| Loss Cost | 2012.2 | $-0.002(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.933)$ | $0.150(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.028)$ | -0.202 ( $\mathrm{Cl}=+/-0.291 ; \mathrm{p}=0.161)$ | 0.397 | -0.18\% |
| Loss Cost | 2013.1 | $-0.008(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.698)$ | $0.166(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.018)$ | $-0.188(\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.187)$ | 0.442 | -0.83\% |
| Loss Cost | 2013.2 | $-0.012(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.583)$ | $0.154(\mathrm{Cl}=+/-0.140 ; p=0.032)$ | $-0.183(\mathrm{Cl}=+/-0.294 ; \mathrm{p}=0.206)$ | 0.456 | -1.22\% |
| Loss Cost | 2014.1 | $-0.016(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.498)$ | $0.166(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.027)$ | $-0.186(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.204)$ | 0.458 | -1.55\% |
| Loss Cost | 2014.2 | $-0.018(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.448)$ | $0.155(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.048)$ | $-0.195(\mathrm{Cl}=+/-0.308 ; \mathrm{p}=0.196)$ | 0.467 | -1.80\% |
| Loss Cost | 2015.1 | $-0.020(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.402)$ | $0.172(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.036)$ | $-0.224(\mathrm{Cl}=+/-0.316 ; \mathrm{p}=0.151)$ | 0.476 | -2.00\% |
| Loss Cost | 2015.2 | $-0.021(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.415)$ | $0.168(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.054)$ | $-0.233(\mathrm{Cl}=+/-0.348 ; \mathrm{p}=0.171)$ | 0.451 | -2.03\% |
| Loss Cost | 2016.1 | $-0.020(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.441)$ | $0.174(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.065)$ | $-0.257(\mathrm{Cl}=+/-0.421 ; \mathrm{p}=0.206)$ | 0.335 | -2.01\% |
| Loss Cost | 2016.2 | $-0.022(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.426)$ | $0.186(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.073)$ | $-0.155(\mathrm{Cl}=+/-0.698 ; \mathrm{p}=0.633)$ | 0.241 | -2.19\% |
| Loss Cost | 2017.1 | $-0.018(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.556)$ | $0.198(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.088)$ | $-0.574(\mathrm{Cl}=+/-2.852 ; \mathrm{p}=0.660)$ | 0.116 | -1.82\% |
| Loss Cost | 2017.2 | $-0.018(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.556)$ | $0.198(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.088)$ | NA (Cl $=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.183 | -1.82\% |
| Severity | 2011.1 | $0.044(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.172)$ | $-0.301(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | 0.676 | +4.45\% |
| Severity | 2011.2 | $0.044(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.030(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.167)$ | -0.305 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | 0.657 | +4.54\% |
| Severity | 2012.1 | $0.044(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.168)$ | $-0.302(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | 0.641 | +4.47\% |
| Severity | 2012.2 | $0.044(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.176)$ | -0.304 ( $\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | 0.627 | +4.52\% |
| Severity | 2013.1 | $0.046(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.029 ( $\mathrm{Cl}=+/-0.050 ; p=0.247)$ | -0.308 ( $\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.000)$ | 0.639 | +4.70\% |
| Severity | 2013.2 | $0.046(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.264)$ | $-0.308(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.000)$ | 0.631 | +4.72\% |
| Severity | 2014.1 | $0.045(\mathrm{Cl}=+/-0.019 ; p=0.000)$ | $0.032(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.249)$ | -0.309 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.000)$ | 0.631 | +4.65\% |
| Severity | 2014.2 | $0.045(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.028(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.328)$ | $-0.311(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.000)$ | 0.630 | +4.57\% |
| Severity | 2015.1 | $0.045(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.025(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.413)$ | $-0.305(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.000)$ | 0.617 | +4.61\% |
| Severity | 2015.2 | 0.045 ( $\mathrm{Cl}=+/-0.021 ; p=0.001)$ | $0.022(\mathrm{Cl}=+/-0.069 ; p=0.506)$ | $-0.314(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.000)$ | 0.615 | +4.58\% |
| Severity | 2016.1 | $0.044(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | $0.014(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.682)$ | $-0.281(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.003)$ | 0.575 | +4.55\% |
| Severity | 2016.2 | $0.043(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002)$ | $0.023(\mathrm{Cl}=+/-0.077 ; p=0.517)$ | $-0.198(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.123)$ | 0.553 | +4.39\% |
| Severity | 2017.1 | $0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.562)$ | -0.205 ( $\mathrm{Cl}=+/-1.077 ; \mathrm{p}=0.677)$ | 0.541 | +4.39\% |
| Severity | 2017.2 | $0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.562)$ | NA (Cl $=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.529 | +4.39\% |
| Frequency | 2011.1 | $-0.032(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.139)$ | $0.124(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.082)$ | $0.051(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.741)$ | 0.247 | -3.11\% |
| Frequency | 2011.2 | $-0.033(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.150)$ | $0.120(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.105)$ | $0.058(\mathrm{Cl}=+/-0.333 ; \mathrm{p}=0.719)$ | 0.240 | -3.28\% |
| Frequency | 2012.1 | $-0.039(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.108)$ | $0.133(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.083)$ | $0.081(\mathrm{Cl}=+/-0.340 ; p=0.624)$ | 0.259 | -3.87\% |
| Frequency | 2012.2 | $-0.046(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.078)$ | 0.118 ( $\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.134$ ) | $0.102(\mathrm{Cl}=+/-0.346 ; \mathrm{p}=0.545)$ | 0.286 | -4.50\% |
| Frequency | 2013.1 | $-0.054(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.044)$ | $0.138(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.084)$ | $0.120(\mathrm{Cl}=+/-0.342 ; \mathrm{p}=0.470)$ | 0.346 | -5.27\% |
| Frequency | 2013.2 | $-0.058(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.039)$ | $0.125(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.129)$ | $0.125(\mathrm{Cl}=+/-0.349 ; \mathrm{p}=0.459)$ | 0.358 | -5.67\% |
| Frequency | 2014.1 | $-0.061(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.039)$ | $0.135(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.120)$ | $0.122(\mathrm{Cl}=+/-0.359 ; p=0.479)$ | 0.341 | -5.92\% |
| Frequency | 2014.2 | $-0.063(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.043)$ | $0.127(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.166)$ | $0.116(\mathrm{Cl}=+/-0.374 ; \mathrm{p}=0.515)$ | 0.337 | -6.09\% |
| Frequency | 2015.1 | $-0.065(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.039)$ | $0.147(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.124)$ | $0.082(\mathrm{Cl}=+/-0.385 ; \mathrm{p}=0.654)$ | 0.368 | -6.32\% |
| Frequency | 2015.2 | $-0.065(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.047)$ | $0.147(\mathrm{Cl}=+/-0.209 ; p=0.153)$ | $0.081(\mathrm{Cl}=+/-0.424 ; \mathrm{p}=0.685)$ | 0.345 | -6.33\% |
| Frequency | 2016.1 | $-0.065(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.058)$ | $0.160(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.147)$ | $0.023(\mathrm{Cl}=+/-0.509 ; \mathrm{p}=0.922)$ | 0.321 | -6.27\% |
| Frequency | 2016.2 | $-0.065(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.073)$ | $0.162(\mathrm{Cl}=+/-0.251 ; \mathrm{p}=0.181)$ | $0.043(\mathrm{Cl}=+/-0.851 ; \mathrm{p}=0.912)$ | 0.288 | -6.30\% |
| Frequency | 2017.1 | $-0.061(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.129)$ | $0.175(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.201)$ | -0.369 ( $\mathrm{Cl}=+/-3.482 ; \mathrm{p}=0.816$ ) | 0.205 | -5.95\% |
| Frequency | 2017.2 | $-0.061(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.129)$ | $0.175(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.201)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.241 | -5.95\% |

## Accident Benefits Total Medical+Rehab

Coverage $=A B$ Total Medical + Rehab
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.026 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.202)$ | 0.142 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.018$ ) | $-0.077(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.024)$ | 0.398 | +2.60\% | -4.96\% |
| Loss Cost | 2011.2 | 0.030 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.199$ ) | $0.147(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.019)$ | $-0.082(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.028)$ | 0.399 | +3.04\% | -5.06\% |
| Loss Cost | 2012.1 | 0.023 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.398)$ | $0.154(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.019)$ | $-0.073(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.074)$ | 0.404 | +2.30\% | -4.90\% |
| Loss Cost | 2012.2 | 0.015 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.631$ ) | 0.148 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.030)$ | $-0.064(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.159)$ | 0.398 | +1.54\% | -4.78\% |
| Loss Cost | 2013.1 | 0.000 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.995$ ) | $0.158(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.027)$ | $-0.047(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.365)$ | 0.410 | +0.03\% | -4.54\% |
| Loss Cost | 2013.2 | -0.010 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.829$ ) | $0.153(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.041)$ | $-0.035(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.567)$ | 0.410 | -1.03\% | -4.42\% |
| Loss Cost | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.634)$ | $0.161(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.041)$ | $-0.014(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.856)$ | 0.395 | -2.92\% | -4.22\% |
| Loss Cost | 2014.2 | $-0.057(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.500)$ | $0.152(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.065)$ | $0.016(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.869)$ | 0.398 | -5.56\% | -4.04\% |
| Loss Cost | 2015.1 | $-0.150(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.228)$ | $0.174(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.044)$ | $0.114(\mathrm{Cl}=+/-0.283 ; \mathrm{p}=0.399)$ | 0.416 | -13.95\% | -3.54\% |
| Loss Cost | 2015.2 | $-0.252(\mathrm{Cl}=+/-0.437 ; \mathrm{p}=0.233)$ | $0.161(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.075)$ | 0.219 ( $\mathrm{Cl}=+/-0.462 ; \mathrm{p}=0.323$ ) | 0.406 | -22.24\% | -3.24\% |
| Loss Cost | 2016.1 | $-0.678(\mathrm{Cl}=+/-1.017 ; \mathrm{p}=0.170)$ | $0.187(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.053)$ | $0.652(\mathrm{Cl}=+/-1.042 ; \mathrm{p}=0.196)$ | 0.340 | -49.25\% | -2.55\% |
| Loss Cost | 2016.2 | $-0.921(\mathrm{Cl}=+/-5.222 ; \mathrm{p}=0.703)$ | $0.184(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.081)$ | $0.896(\mathrm{Cl}=+/-5.246 ; \mathrm{p}=0.712)$ | 0.234 | -60.18\% | -2.46\% |
| Loss Cost | 2017.1 | $-0.025(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.347)$ | $0.184(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.081)$ | $N A(C l=+/-N A ; p=N A)$ | 0.186 | -2.46\% | -2.46\% |
| Loss Cost | 2017.2 | $-0.018(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.556)$ | $0.198(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.088)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.183 | -1.82\% | -1.82\% |
| Severity | 2011.1 | $0.003(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.799$ ) | $0.029(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.424)$ | $0.008(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.706$ ) | 0.007 | +0.32\% | +1.09\% |
| Severity | 2011.2 | $-0.001(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.922)$ | $0.024(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.522)$ | $0.013(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.548)$ | -0.032 | -0.14\% | +1.20\% |
| Severity | 2012.1 | $-0.010(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.534)$ | $0.032(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.393)$ | $0.024(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.322)$ | -0.021 | -1.02\% | +1.40\% |
| Severity | 2012.2 | $-0.019(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.332)$ | $0.025(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.512)$ | $0.034(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.211)$ | -0.018 | -1.87\% | +1.56\% |
| Severity | 2013.1 | $-0.025(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.304)$ | $0.029(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.472)$ | $0.041(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.202)$ | -0.015 | -2.42\% | +1.65\% |
| Severity | 2013.2 | $-0.039(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.189)$ | $0.022(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.608)$ | $0.057(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.132)$ | 0.011 | -3.80\% | +1.83\% |
| Severity | 2014.1 | $-0.067(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.075)$ | $0.034(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.421)$ | $0.088(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.055)$ | 0.100 | -6.48\% | +2.13\% |
| Severity | 2014.2 | $-0.116(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.019)$ | $0.019(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.649)$ | 0.140 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.014$ ) | 0.242 | -10.94\% | +2.49\% |
| Severity | 2015.1 | $-0.167(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.019)$ | 0.030 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.472$ ) | $0.194(\mathrm{Cl}=+/-0.149 ; p=0.014)$ | 0.272 | -15.36\% | +2.78\% |
| Severity | 2015.2 | $-0.341(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.002)$ | $0.008(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.828)$ | 0.373 (CI $=+/-0.199 ; p=0.002)$ | 0.515 | -28.87\% | +3.32\% |
| Severity | 2016.1 | -0.656 ( $\mathrm{Cl}=+/-0.397 ; \mathrm{p}=0.004$ ) | $0.028(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.431)$ | $0.694(\mathrm{Cl}=+/-0.406 ; \mathrm{p}=0.003$ ) | 0.571 | -48.12\% | +3.87\% |
| Severity | 2016.2 | $-1.383(\mathrm{Cl}=+/-1.969 ; \mathrm{p}=0.149)$ | $0.018(\mathrm{Cl}=+/-0.080 ; p=0.617)$ | 1.423 ( $\mathrm{Cl}=+/-1.978 ; \mathrm{p}=0.140$ ) | 0.543 | -74.91\% | +4.15\% |
| Severity | 2017.1 | $0.041(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | $0.018(\mathrm{Cl}=+/-0.080 ; p=0.617)$ | $N A(C l=+/-N A ; p=N A)$ | 0.578 | +4.15\% | +4.15\% |
| Severity | 2017.2 | $0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.562)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.529 | +4.39\% | +4.39\% |
| Frequency | 2011.1 | $0.022(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.297)$ | $0.114(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.071)$ | $-0.084(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.021)$ | 0.415 | +2.27\% | -5.99\% |
| Frequency | 2011.2 | $0.031(\mathrm{Cl}=+/-0.050 ; p=0.206)$ | $0.123(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.059)$ | $-0.095(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.018)$ | 0.427 | +3.18\% | -6.18\% |
| Frequency | 2012.1 | $0.033(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.256)$ | $0.122(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.075)$ | $-0.097(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.030)$ | 0.418 | +3.36\% | -6.22\% |
| Frequency | 2012.2 | $0.034(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.324)$ | $0.122(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.088)$ | -0.099 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.051$ ) | 0.413 | +3.48\% | -6.24\% |
| Frequency | 2013.1 | $0.025(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.554)$ | $0.129(\mathrm{Cl}=+/-0.150 ; p=0.087)$ | $-0.088(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.128)$ | 0.414 | +2.51\% | -6.09\% |
| Frequency | 2013.2 | $0.028(\mathrm{Cl}=+/-0.109 ; p=0.588)$ | $0.131(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.100)$ | $-0.092(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.179)$ | 0.408 | +2.88\% | -6.13\% |
| Frequency | 2014.1 | $0.037(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.586)$ | $0.127(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.131)$ | $-0.102(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.230)$ | 0.382 | +3.81\% | -6.22\% |
| Frequency | 2014.2 | $0.059(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.533)$ | $0.134(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.135)$ | $-0.124(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.259)$ | 0.377 | +6.04\% | -6.36\% |
| Frequency | 2015.1 | $0.017(\mathrm{Cl}=+/-0.295 ; p=0.905)$ | $0.143(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.134)$ | $-0.080(\mathrm{Cl}=+/-0.325 ; \mathrm{p}=0.604)$ | 0.371 | +1.66\% | -6.15\% |
| Frequency | 2015.2 | 0.089 ( $\mathrm{Cl}=+/-0.507 ; \mathrm{p}=0.709$ ) | $0.153(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.137)$ | $-0.155(\mathrm{Cl}=+/-0.536 ; \mathrm{p}=0.542)$ | 0.357 | +9.31\% | -6.35\% |
| Frequency | 2016.1 | $-0.022(\mathrm{Cl}=+/-1.233 ; \mathrm{p}=0.969)$ | $0.160(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.155)$ | $-0.042(\mathrm{Cl}=+/-1.263 ; \mathrm{p}=0.943)$ | 0.320 | -2.18\% | -6.18\% |
| Frequency | 2016.2 | $0.462(\mathrm{Cl}=+/-6.322 ; \mathrm{p}=0.874)$ | $0.166(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.180)$ | $-0.528(\mathrm{Cl}=+/-6.352 ; \mathrm{p}=0.857)$ | 0.289 | +58.71\% | -6.35\% |
| Frequency | 2017.1 | $-0.066(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.058)$ | $0.166(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.180)$ | $N A(C l=+/-N A ; p=N A)$ | 0.280 | -6.35\% | -6.35\% |
| Frequency | 2017.2 | $-0.061(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.129)$ | $0.175(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.201)$ | $N \mathrm{Na}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.241 | -5.95\% | -5.95\% |

## Accident Benefits Total Medical+Rehab

Coverage $=A B$ Total Medical + Rehab
End Trend Period $=2023.1$
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.059(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.018)$ | 0.143 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.011$ ) | -0.263 ( $\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.032$ ) | -0.079 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.012$ ) | 0.501 | +6.04\% | -2.04\% |
| Loss Cost | 2011.2 | $0.072(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.013)$ | $0.153(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.008)$ | $-0.290(\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.023)$ | $-0.091(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.008)$ | 0.521 | +7.42\% | -1.96\% |
| Loss Cost | 2012.1 | $0.071(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.037)$ | $0.154(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.011$ ) | $-0.288(\mathrm{Cl}=+/-0.260 ; \mathrm{p}=0.032)$ | $-0.090(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.020)$ | 0.517 | +7.32\% | -1.97\% |
| Loss Cost | 2012.2 | $0.072(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.077)$ | $0.155(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.015)$ | $-0.290(\mathrm{Cl}=+/-0.278 ; \mathrm{p}=0.042)$ | $-0.092(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.041)$ | 0.504 | +7.47\% | -1.96\% |
| Loss Cost | 2013.1 | $0.066(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.187)$ | $0.157(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.019)$ | $-0.282(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.063)$ | $-0.086(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.107)$ | 0.498 | +6.82\% | -1.97\% |
| Loss Cost | 2013.2 | $0.072(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.258)$ | $0.160(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.024)$ | $-0.290(\mathrm{Cl}=+/-0.326 ; \mathrm{p}=0.077)$ | -0.092 ( $\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.164$ ) | 0.492 | +7.52\% | -1.95\% |
| Loss Cost | 2014.1 | $0.076(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.377)$ | $0.159(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.034)$ | $-0.293(\mathrm{Cl}=+/-0.359 ; \mathrm{p}=0.102)$ | $-0.095(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.272)$ | 0.468 | +7.86\% | -1.95\% |
| Loss Cost | 2014.2 | $0.085(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.484)$ | $0.161(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.044)$ | $-0.302(\mathrm{Cl}=+/-0.407 ; \mathrm{p}=0.133)$ | $-0.105(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.389)$ | 0.459 | +8.92\% | -1.93\% |
| Loss Cost | 2015.1 | $0.020(\mathrm{Cl}=+/-0.402 ; \mathrm{p}=0.914)$ | $0.170(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.047)$ | $-0.258(\mathrm{Cl}=+/-0.470 ; \mathrm{p}=0.256)$ | $-0.041(\mathrm{Cl}=+/-0.398 ; \mathrm{p}=0.828)$ | 0.435 | +2.05\% | -2.00\% |
| Loss Cost | 2015.2 | $0.018(\mathrm{Cl}=+/-0.765 ; \mathrm{p}=0.959)$ | $0.170(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.067)$ | $-0.256(\mathrm{Cl}=+/-0.593 ; \mathrm{p}=0.362)$ | $-0.038(\mathrm{Cl}=+/-0.757 ; \mathrm{p}=0.913)$ | 0.402 | +1.83\% | -2.00\% |
| Loss Cost | 2016.1 | $-0.424(\mathrm{Cl}=+/-2.377 ; \mathrm{p}=0.700)$ | $0.183(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.074)$ | $-0.114(\mathrm{Cl}=+/-0.952 ; \mathrm{p}=0.794$ ) | $0.401(\mathrm{Cl}=+/-2.364 ; \mathrm{p}=0.713)$ | 0.279 | -34.54\% | -2.22\% |
| Loss Cost | 2016.2 | 3.226 ( $\mathrm{Cl}=+/-21.349 ; \mathrm{p}=0.740$ ) | $0.198(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.088)$ | $-0.574(\mathrm{Cl}=+/-2.852 ; \mathrm{p}=0.660)$ | $-3.244(\mathrm{Cl}=+/-21.324 ; \mathrm{p}=0.739$ ) | 0.168 | +2417.21\% | -1.82\% |
| Loss Cost | 2017.1 | $-0.018(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.556)$ | $0.198(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.088)$ | $-0.574(\mathrm{Cl}=+/-2.852 ; \mathrm{p}=0.660)$ | $N A(C I=+/-N A ; p=N A)$ | 0.116 | -1.82\% | -1.82\% |
| Loss Cost | 2017.2 | $-0.018(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.556)$ | $0.198(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.088)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.183 | -1.82\% | -1.82\% |
| Severity | 2011.1 | $0.041(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.174)$ | $-0.301(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.706)$ | 0.662 | +4.18\% | +4.64\% |
| Severity | 2011.2 | $0.042(\mathrm{Cl}=+/-0.023 ; p=0.001)$ | $0.030(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.179)$ | $-0.303(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.806)$ | 0.640 | +4.31\% | +4.65\% |
| Severity | 2012.1 | $0.039(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.007)$ | $0.032(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.170)$ | $-0.298(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.683)$ | 0.624 | +4.00\% | +4.64\% |
| Severity | 2012.2 | $0.039(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.024)$ | $0.032(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.191)$ | $-0.298(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.735)$ | 0.608 | +4.02\% | +4.64\% |
| Severity | 2013.1 | $0.048(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.026)$ | $0.028(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.267)$ | $-0.310(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.915$ ) | 0.616 | +4.90\% | +4.66\% |
| Severity | 2013.2 | $0.051(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.062)$ | $0.029(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.275)$ | $-0.314(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.842)$ | 0.607 | +5.22\% | +4.68\% |
| Severity | 2014.1 | $0.042(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.228)$ | $0.032(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.265)$ | $-0.305(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.001)$ | $0.003(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.929)$ | 0.604 | +4.34\% | +4.66\% |
| Severity | 2014.2 | $0.018(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.706)$ | $0.027(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.369)$ | $-0.284(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.002)$ | $0.027(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.577)$ | 0.612 | +1.84\% | +4.60\% |
| Severity | 2015.1 | $0.023(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.757)$ | $0.026(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.415)$ | $-0.287(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.006)$ | $0.022(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.774)$ | 0.588 | +2.38\% | +4.61\% |
| Severity | 2015.2 | $-0.110(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.417)$ | $0.016(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.627)$ | $-0.219(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.054)$ | $0.154(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.260)$ | 0.628 | -10.45\% | +4.45\% |
| Severity | 2016.1 | $-0.316(\mathrm{Cl}=+/-0.891 ; \mathrm{p}=0.447)$ | $0.022(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.540)$ | $-0.153(\mathrm{Cl}=+/-0.357 ; \mathrm{p}=0.363)$ | $0.359(\mathrm{Cl}=+/-0.886 ; \mathrm{p}=0.388)$ | 0.568 | -27.11\% | +4.35\% |
| Severity | 2016.2 | $0.099(\mathrm{Cl}=+/-8.058 ; \mathrm{p}=0.979)$ | $0.024(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.562)$ | $-0.205(\mathrm{Cl}=+/-1.077 ; \mathrm{p}=0.677)$ | $-0.056(\mathrm{Cl}=+/-8.049 ; \mathrm{p}=0.988)$ | 0.503 | +10.37\% | +4.39\% |
| Severity | 2017.1 | $0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.562)$ | $-0.205(\mathrm{Cl}=+/-1.077 ; \mathrm{p}=0.677)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.541 | +4.39\% | +4.39\% |
| Severity | 2017.2 | $0.043(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.562)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $N A(C I=+/-N A ; p=N A)$ | 0.529 | +4.39\% | +4.39\% |
| Frequency | 2011.1 | $0.018(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.526)$ | $0.114(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.078)$ | $0.037(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.791$ ) | $-0.084(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.025)$ | 0.388 | +1.79\% | -6.39\% |
| Frequency | 2011.2 | $0.029(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.371)$ | $0.123(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.067)$ | $0.014(\mathrm{Cl}=+/-0.300 ; \mathrm{p}=0.926)$ | $-0.095(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.022)$ | 0.397 | +2.98\% | -6.32\% |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.424)$ | $0.122(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.084)$ | $0.010(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.948)$ | -0.097 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.040$ ) | 0.386 | +3.19\% | -6.32\% |
| Frequency | 2012.2 | $0.033(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.496)$ | $0.122(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.098)$ | $0.008(\mathrm{Cl}=+/-0.340 ; \mathrm{p}=0.961)$ | $-0.098(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.071)$ | 0.379 | +3.31\% | -6.31\% |
| Frequency | 2013.1 | $0.018(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.759)$ | $0.129(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.097)$ | $0.028(\mathrm{Cl}=+/-0.364 ; \mathrm{p}=0.871)$ | $-0.084(\mathrm{Cl}=+/-0.130 ; p=0.191)$ | 0.378 | +1.83\% | -6.34\% |
| Frequency | 2013.2 | $0.022(\mathrm{Cl}=+/-0.160 ; p=0.778)$ | $0.130(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.113)$ | $0.024(\mathrm{Cl}=+/-0.397 ; \mathrm{p}=0.899)$ | $-0.087(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.275$ ) | 0.370 | +2.18\% | -6.33\% |
| Frequency | 2014.1 | $0.033(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.747)$ | $0.127(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.145)$ | $0.012(\mathrm{Cl}=+/-0.437 ; \mathrm{p}=0.954)$ | $-0.098(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.349)$ | 0.338 | +3.37\% | -6.31\% |
| Frequency | 2014.2 | $0.067(\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.647)$ | $0.134(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.149)$ | $-0.018(\mathrm{Cl}=+/-0.493 ; \mathrm{p}=0.937)$ | -0.132 ( $\mathrm{Cl}=+/-0.308 ; \mathrm{p}=0.373$ ) | 0.330 | +6.96\% | -6.24\% |
| Frequency | 2015.1 | $-0.003(\mathrm{Cl}=+/-0.488 ; \mathrm{p}=0.989)$ | $0.144(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.149)$ | $0.030(\mathrm{Cl}=+/-0.571 ; \mathrm{p}=0.912)$ | $-0.062(\mathrm{Cl}=+/-0.484 ; \mathrm{p}=0.785$ ) | 0.319 | -0.32\% | -6.32\% |
| Frequency | 2015.2 | $0.128(\mathrm{Cl}=+/-0.923 ; \mathrm{p}=0.765$ ) | $0.154(\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.154)$ | $-0.038(\mathrm{Cl}=+/-0.716 ; \mathrm{p}=0.910)$ | $-0.192(\mathrm{Cl}=+/-0.913 ; \mathrm{p}=0.652)$ | 0.299 | +13.71\% | -6.18\% |
| Frequency | 2016.1 | $-0.107(\mathrm{Cl}=+/-2.891 ; \mathrm{p}=0.936)$ | $0.161(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.179)$ | $0.038(\mathrm{Cl}=+-1.158 ; \mathrm{p}=0.943)$ | $0.042(\mathrm{Cl}=+/-2.874 ; \mathrm{p}=0.974$ ) | 0.253 | -10.19\% | -6.29\% |
| Frequency | 2016.2 | $3.127(\mathrm{Cl}=+/-26.062 ; \mathrm{p}=0.792)$ | $0.175(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.201)$ | $-0.369(\mathrm{Cl}=+/-3.482 ; \mathrm{p}=0.816)$ | $-3.188(\mathrm{Cl}=+/-26.032 ; \mathrm{p}=0.788$ ) | 0.215 | +2180.79\% | -5.95\% |
| Frequency | 2017.1 | $-0.061(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.129)$ | $0.175(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.201)$ | $-0.369(\mathrm{Cl}=+/-3.482 ; \mathrm{p}=0.816)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.205 | -5.95\% | -5.95\% |
| Frequency | 2017.2 | $-0.061(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.129)$ | $0.175(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.201)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.241 | -5.95\% | -5.95\% |

## Accident Benefits Total Medical+Rehab

Coverage $=A B$ Total Medical+Rehab
End Trend Period = 2023.1
Parameters Included: time, seasonality, phase_in_trend, mobility

| Fit | Start Date | Time | Seasonality | Phase in Trend | Mobility | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.028(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.015)$ | 0.115 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.001$ ) | $-0.048(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.012)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.825 | +2.82\% | -2.00\% |
| Loss Cost | 2011.2 | $0.031(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.018)$ | $0.119(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.001)$ | $-0.052(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.013)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.827 | +3.18\% | -2.08\% |
| Loss Cost | 2012.1 | $0.026(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.082)$ | $0.124(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.001)$ | $-0.046(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.042)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.831 | +2.61\% | -1.97\% |
| Loss Cost | 2012.2 | $0.017(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.309)$ | $0.117(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.002)$ | $-0.035(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.144)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.837 | +1.72\% | -1.81\% |
| Loss Cost | 2013.1 | $0.005(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.806)$ | $0.126(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.002)$ | $-0.021(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.421)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.848 | +0.48\% | -1.63\% |
| Loss Cost | 2013.2 | $-0.008(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.735$ ) | $0.118(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.004)$ | $-0.007(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.823)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.855 | -0.80\% | -1.47\% |
| Loss Cost | 2014.1 | $-0.022(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.475)$ | $0.125(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.004)$ | $0.008(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.819)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.854 | -2.17\% | -1.34\% |
| Loss Cost | 2014.2 | $-0.054(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.184)$ | $0.114(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.007)$ | 0.043 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.351$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.868 | -5.29\% | -1.10\% |
| Loss Cost | 2015.1 | $-0.134(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.018)$ | $0.133(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.001)$ | $0.127(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.037)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.901 | -12.51\% | -0.70\% |
| Loss Cost | 2015.2 | $-0.250(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.005$ ) | $0.118(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.002)$ | 0.247 ( $\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.008$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.924 | -22.14\% | -0.33\% |
| Loss Cost | 2016.1 | $-0.589(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.001)$ | $0.139(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $0.591(\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.001)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.951 | -44.53\% | +0.19\% |
| Loss Cost | 2016.2 | $-1.007(\mathrm{Cl}=+/-1.421 ; \mathrm{p}=0.143)$ | $0.134(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001)$ | $1.011(\mathrm{Cl}=+/-1.428 ; \mathrm{p}=0.144)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.945 | -63.49\% | +0.35\% |
| Loss Cost | 2017.1 | 0.003 ( $\mathrm{Cl}=+/-0.016 ; p=0.644$ ) | $0.134(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.942 | +0.35\% | +0.35\% |
| Loss Cost | 2017.2 | $0.005(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.606)$ | $0.137(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.940 | +0.45\% | +0.45\% |
| Severity | 2011.1 | $0.003(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.823)$ | $0.034(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.348)$ | $0.002(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.910)$ | -0.002 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.262)$ | 0.022 | +0.28\% | +0.51\% |
| Severity | 2011.2 | $-0.002(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.907)$ | $0.029(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.436)$ | $0.008(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.726)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.275)$ | -0.019 | -0.17\% | +0.63\% |
| Severity | 2012.1 | $-0.011(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.508)$ | $0.038(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.316)$ | $0.019(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.439)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.256$ ) | -0.001 | -1.08\% | +0.81\% |
| Severity | 2012.2 | $-0.019(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.321)$ | $0.031(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.423)$ | $0.029(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.294)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.268)$ | -0.001 | -1.90\% | +0.97\% |
| Severity | 2013.1 | $-0.025(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.285$ ) | $0.036(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.385)$ | $0.036(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.261$ ) | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.272)$ | 0.002 | -2.51\% | +1.06\% |
| Severity | 2013.2 | $-0.039(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.183)$ | $0.028(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.509)$ | $0.052(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.172)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.285)$ | 0.024 | -3.84\% | +1.24\% |
| Severity | 2014.1 | $-0.069(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.067)$ | $0.042(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.332)$ | $0.084(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.066)$ | $-0.002(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.251)$ | 0.126 | -6.62\% | +1.53\% |
| Severity | 2014.2 | $-0.116(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.018)$ | $0.026(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.526)$ | $0.135(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.017)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.240)$ | 0.269 | -10.99\% | +1.90\% |
| Severity | 2015.1 | $-0.170(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.016)$ | $0.039(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.358)$ | $0.192(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.014)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.214)$ | 0.310 | -15.64\% | +2.18\% |
| Severity | 2015.2 | $-0.341(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.002)$ | $0.016(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.646)$ | 0.368 ( $\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.001$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.156)$ | 0.563 | -28.88\% | +2.74\% |
| Severity | 2016.1 | $-0.675(\mathrm{Cl}=+/-0.359 ; \mathrm{p}=0.002)$ | $0.038(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.246)$ | $0.707(\mathrm{Cl}=+/-0.368 ; \mathrm{p}=0.002)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.081$ ) | 0.657 | -49.09\% | +3.26\% |
| Severity | 2016.2 | $-1.365(\mathrm{Cl}=+/-1.780 ; \mathrm{p}=0.117)$ | $0.029(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.395)$ | $1.399(\mathrm{Cl}=+/-1.789 ; \mathrm{p}=0.111)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.090)$ | 0.638 | -74.45\% | +3.53\% |
| Severity | 2017.1 | 0.035 ( $\mathrm{Cl}=+/-0.020 ; p=0.004$ ) | $0.029(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.395)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.090)$ | 0.665 | +3.53\% | +3.53\% |
| Severity | 2017.2 | $0.038(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.006)$ | $0.037(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.320)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.090)$ | 0.639 | +3.87\% | +3.87\% |
| Frequency | 2011.1 | $0.025(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $0.081(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.001)$ | $-0.050(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.926 | +2.54\% | -2.50\% |
| Frequency | 2011.2 | 0.033 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | $0.089(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $-0.060(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.940 | +3.35\% | -2.69\% |
| Frequency | 2012.1 | $0.037(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | $0.086(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | $-0.065(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.941 | +3.73\% | -2.77\% |
| Frequency | 2012.2 | $0.036(\mathrm{Cl}=+/-0.023 ; p=0.004)$ | $0.085(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | $-0.064(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.941 | +3.69\% | -2.76\% |
| Frequency | 2013.1 | 0.030 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.032$ ) | $0.090(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.001)$ | $-0.057(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.004)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.943 | +3.06\% | -2.67\% |
| Frequency | 2013.2 | $0.031(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.072)$ | $0.090(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.002)$ | $-0.058(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.013)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.942 | +3.16\% | -2.68\% |
| Frequency | 2014.1 | 0.047 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.036$ ) | $0.083(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.004)$ | $-0.075(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.008)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.945 | +4.77\% | -2.83\% |
| Frequency | 2014.2 | $0.062(\mathrm{Cl}=+/-0.058 ; p=0.037)$ | $0.088(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.003)$ | $-0.092(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.011$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.947 | +6.40\% | -2.94\% |
| Frequency | 2015.1 | $0.036(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.367)$ | $0.094(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.003)$ | $-0.065(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.155)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.949 | +3.71\% | -2.82\% |
| Frequency | 2015.2 | $0.091(\mathrm{Cl}=+/-0.140 ; p=0.183)$ | $0.102(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.003)$ | $-0.121(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.100)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.952 | +9.48\% | -2.99\% |
| Frequency | 2016.1 | $0.086(\mathrm{Cl}=+/-0.344 ; \mathrm{p}=0.591)$ | $0.102(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.006)$ | $-0.116(\mathrm{Cl}=+/-0.352 ; \mathrm{p}=0.480)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.948 | +8.95\% | -2.98\% |
| Frequency | 2016.2 | $0.357(\mathrm{Cl}=+/-1.767 ; \mathrm{p}=0.658)$ | $0.105(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.010$ ) | $-0.388(\mathrm{Cl}=+/-1.776 ; \mathrm{p}=0.633)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.946 | +42.92\% | -3.08\% |
| Frequency | 2017.1 | $-0.031(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.007)$ | $0.105(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.010)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.945 | -3.08\% | -3.08\% |
| Frequency | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.012)$ | $0.100(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.023)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.943 | -3.29\% | -3.29\% |

## Accident Benefits Total Medical+Rehab

Coverage $=A B$ Total Medical + Rehab
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.041(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | 0.111 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.003$ ) | $-0.112(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.001)$ | 0.629 | +4.15\% | -6.85\% |
| Loss Cost | 2011.2 | 0.047 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001$ ) | $0.119(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.002)$ | $-0.122(\mathrm{Cl}=+/-0.060 ; p=0.001)$ | 0.636 | +4.78\% | -7.25\% |
| Loss Cost | 2012.1 | $0.043(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.008)$ | $0.123(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.003)$ | $-0.117(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.002)$ | 0.625 | +4.42\% | -7.08\% |
| Loss Cost | 2012.2 | $0.037(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.045)$ | 0.116 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.007$ ) | $-0.106(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.009$ ) | 0.544 | +3.72\% | -6.74\% |
| Loss Cost | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.192$ ) | $0.124(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.007)$ | $-0.093(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.030)$ | 0.564 | +2.75\% | -6.40\% |
| Loss Cost | 2013.2 | 0.018 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.491$ ) | $0.117(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.015)$ | $-0.080(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.095)$ | 0.529 | +1.78\% | -6.05\% |
| Loss Cost | 2014.1 | 0.010 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.770$ ) | $0.122(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.022)$ | $-0.070(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.210)$ | 0.513 | +0.99\% | -5.86\% |
| Loss Cost | 2014.2 | $-0.018(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.693)$ | $0.108(\mathrm{Cl}=+/-0.107 ; p=0.048)$ | $-0.035(\mathrm{Cl}=+/-0.150 ; p=0.594)$ | 0.532 | -1.79\% | -5.20\% |
| Loss Cost | 2015.1 | $-0.090(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.143)$ | $0.131(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.018)$ | $0.047(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.522)$ | 0.681 | -8.63\% | -4.19\% |
| Loss Cost | 2015.2 | $-0.206(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.042)$ | $0.106(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.033)$ | $0.176(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.107)$ | 0.799 | -18.58\% | -2.88\% |
| Loss Cost | 2016.1 | $-0.527(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.002)$ | $0.136(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | $0.514(\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.003)$ | 0.946 | -40.97\% | -1.31\% |
| Loss Cost | 2016.2 | $-0.874(\mathrm{Cl}=+/-1.277 ; \mathrm{p}=0.118)$ | $0.127(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.008)$ | 0.866 ( $\mathrm{Cl}=+/-1.301 ; \mathrm{p}=0.124$ ) | 0.927 | -58.26\% | -0.75\% |
| Loss Cost | 2017.1 | $-0.007(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.565)$ | $0.127(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.008)$ | $N A(C l=+/-N A ; p=N A)$ | 0.891 | -0.75\% | -0.75\% |
| Loss Cost | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.665)$ | $0.126(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.040)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.846 | -0.90\% | -0.90\% |
| Severity | 2011.1 | $0.021(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.056)$ | $0.039(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.219)$ | $-0.091(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.004)$ | 0.398 | +2.13\% | -6.71\% |
| Severity | 2011.2 | 0.019 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.130)$ | $0.037(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.279)$ | $-0.087(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.010)$ | 0.367 | +1.95\% | -6.59\% |
| Severity | 2012.1 | $0.012(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.385)$ | $0.045(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.203)$ | $-0.077(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.028)$ | 0.391 | +1.24\% | -6.26\% |
| Severity | 2012.2 | $0.008(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.649)$ | 0.040 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.285$ ) | $-0.070(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.067)$ | 0.383 | +0.78\% | -6.02\% |
| Severity | 2013.1 | $0.006(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.770$ ) | $0.042(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.309)$ | $-0.068(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.115)$ | 0.363 | +0.62\% | -5.97\% |
| Severity | 2013.2 | $-0.001(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.966)$ | $0.036(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.416)$ | $-0.057(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.244)$ | 0.362 | -0.12\% | -5.70\% |
| Severity | 2014.1 | $-0.024(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.476$ ) | $0.050(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.281)$ | $-0.028(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.600)$ | 0.438 | -2.41\% | -5.12\% |
| Severity | 2014.2 | $-0.064(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.167)$ | $0.031(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.493)$ | $0.021(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.737)$ | 0.547 | -6.16\% | -4.19\% |
| Severity | 2015.1 | $-0.102(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.139)$ | $0.043(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.380)$ | $0.064(\mathrm{Cl}=+/-0.190 ; p=0.438)$ | 0.515 | -9.67\% | -3.65\% |
| Severity | 2015.2 | $-0.261(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.011)$ | $0.008(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.800)$ | $0.242(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.027)$ | 0.804 | -22.97\% | -1.83\% |
| Severity | 2016.1 | $-0.530(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.003)$ | $0.033(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.135)$ | 0.525 ( $\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.003$ ) | 0.910 | -41.12\% | -0.50\% |
| Severity | 2016.2 | -0.826 ( $\mathrm{Cl}=+/-1.418 ; \mathrm{p}=0.161$ ) | $0.026(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.324)$ | 0.826 ( $\mathrm{Cl}=+/-1.445 ; \mathrm{p}=0.167$ ) | 0.565 | -56.22\% | -0.02\% |
| Severity | 2017.1 | 0.000 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.990$ ) | $0.026(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.324)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.110 | -0.02\% | -0.02\% |
| Severity | 2017.2 | $-0.001(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.982$ ) | 0.026 ( $\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.467)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.432 | -0.05\% | -0.05\% |
| Frequency | 2011.1 | 0.020 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.007$ ) | $0.071(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.002)$ | $-0.021(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.215)$ | 0.628 | +1.97\% | -0.15\% |
| Frequency | 2011.2 | 0.027 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.082(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.030 ; p=0.028)$ | 0.767 | +2.78\% | -0.70\% |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.078(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.019)$ | 0.784 | +3.15\% | -0.88\% |
| Frequency | 2012.2 | $0.029(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.004)$ | $0.076(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | $-0.036(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.048)$ | 0.692 | +2.92\% | -0.76\% |
| Frequency | 2013.1 | $0.021(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.037)$ | $0.083(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001)$ | $-0.026(\mathrm{Cl}=+/-0.037 ; p=0.154)$ | 0.717 | +2.12\% | -0.46\% |
| Frequency | 2013.2 | 0.019 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.129)$ | $0.081(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | $-0.023(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.279)$ | 0.625 | +1.90\% | -0.38\% |
| Frequency | 2014.1 | $0.034(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.022)$ | $0.072(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | $-0.042(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.059)$ | 0.736 | +3.48\% | -0.78\% |
| Frequency | 2014.2 | 0.045 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.025$ ) | $0.077(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | $-0.056(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.046)$ | 0.710 | +4.65\% | -1.06\% |
| Frequency | 2015.1 | $0.011(\mathrm{Cl}=+/-0.037 ; p=0.482)$ | $0.088(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.424)$ | 0.866 | +1.15\% | -0.56\% |
| Frequency | 2015.2 | 0.055 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.011$ ) | $0.098(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $-0.066(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.011$ ) | 0.962 | +5.70\% | -1.07\% |
| Frequency | 2016.1 | $0.002(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.911)$ | $0.103(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.662)$ | 0.986 | +0.25\% | -0.81\% |
| Frequency | 2016.2 | -0.048 ( $\mathrm{Cl}=+/-0.395 ; \mathrm{p}=0.726$ ) | $0.101(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.402 ; \mathrm{p}=0.770$ ) | 0.983 | -4.66\% | -0.73\% |
| Frequency | 2017.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.135)$ | $0.101(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.982 | -0.73\% | -0.73\% |
| Frequency | 2017.2 | $-0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.256)$ | $0.100(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.977 | -0.85\% | -0.85\% |

## Accident Benefits Total Medical+Rehab

Coverage $=A B$ Total M edical 1 Rehab
End Trend Period $=2023$
Exduded Points $=$ NA
Excluded Points $=1$

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Mobility | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.058(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.116(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $-0.242(\mathrm{Cl}=+/-0.087 ; p=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | +5.99\% | +0.70\% |
| Loss Cost | 2011.2 | $0.069(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.125 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.265(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.953 | +7.19\% | +0.75\% |
| Loss Cost | 2012.1 | 0.070 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.124(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.266(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.953 | +7.25\% | +0.75\% |
| Loss Cost | 2012.2 | $0.069(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.124(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.264(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $-0.061(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.951 | +7.11\% | +0.75\% |
| Loss Cost | 2013.1 | $0.065(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.125 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.259(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.951 | +6.73\% | +0.74\% |
| Loss Cost | 2013.2 | $0.066(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.004)$ | 0.126 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.261(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | $-0.059(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.010)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.950 | +6.86\% | +0.74\% |
| Loss Cost | 2014.1 | $0.074(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.013$ ) | 0.123 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $-0.269(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.000)$ | $-0.067(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.023)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.949 | +7.73\% | +0.76\% |
| Loss Cost | 2014.2 | $0.072(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.077)$ | 0.123 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000$ ) | $-0.267(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.001)$ | $-0.064(\mathrm{Cl}=+/-0.080 ; p=0.108)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.947 | +7.42\% | +0.75\% |
| Loss Cost | 2015.1 | $0.019(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.733)$ | $0.130(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | $-0.231(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.004)$ | $-0.012(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.825)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.951 | +1.92\% | +0.68\% |
| Loss Cost | 2015.2 | $-0.038(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.710)$ | 0.125 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | $-0.201(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.027)$ | $0.045(\mathrm{Cl}=+/-0.222 ; ~ p=0.663)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.950 | -3.77\% | +0.63\% |
| Loss Cost | 2016.1 | $-0.399(\mathrm{Cl}=+/-0.645 ; \mathrm{p}=0.196)$ | 0.136 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000)$ | $-0.086(\mathrm{Cl}=+/-0.259 ; \mathrm{p}=0.472)$ | $0.403(\mathrm{Cl}=+/-0.642 ; \mathrm{p}=0.189)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.948 | -32.87\% | +0.44\% |
| Loss Cost | 2016.2 | $-0.272(\mathrm{Cl}=+/-5.952 ; \mathrm{p}=0.919)$ | 0.137 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.001$ ) | $-0.102(\mathrm{Cl}=+/-0.795 ; \mathrm{p}=0.776$ ) | 0.277 ( $\mathrm{Cl}=+$ +-5.946; $\mathrm{p}=0.917$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.939 | -23.82\% | +0.45\% |
| Loss Cost | 2017.1 | $0.005(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.606$ ) | 0.137 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.001$ ) | $-0.102(\mathrm{Cl}=+/-0.795 ; \mathrm{p}=0.776)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.935 | +0.45\% | +0.45\% |
| Loss Cost | 2017.2 | 0.005 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.606$ ) | 0.137 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.001$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.940 | +0.45\% | +0.45\% |
| Severity | 2011.1 | $0.041(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.073)$ | $-0.305(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.876)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.020)$ | 0.734 | +4.19\% | +4.01\% |
| Severity | 2011.2 | 0.043 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.076)$ | $-0.309(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.785)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.023)$ | 0.717 | +4.36\% | +4.02\% |
| Severity | 2012.1 | $0.039(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | $0.039(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.071)$ | $-0.303(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.994$ ) | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.025$ ) | 0.706 | +4.02\% | +4.01\% |
| Severity | 2012.2 | 0.040 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.012$ ) | $0.039(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.083)$ | $-0.304(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.956)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.030)$ | 0.692 | +4.10\% | +4.01\% |
| Severity | 2013.1 | 0.048 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.014$ ) | $0.035(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.128)$ | $-0.315(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.653)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.034)$ | 0.700 | +4.92\% | +4.03\% |
| Severity | 2013.2 | $0.052(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.034)$ | $0.037(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.133)$ | $-0.320(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | $-0.013(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.593)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.039)$ | 0.693 | +5.36\% | +4.05\% |
| Severity | 2014.1 | 0.043 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.175$ ) | $0.040(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.128)$ | $-0.311(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.915)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.045$ ) | 0.691 | +4.36\% | +4.03\% |
| Severity | 2014.2 | $0.021(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.620)$ | $0.035(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.197)$ | $-0.291(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.001)$ | $0.018(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.676)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.053)$ | 0.696 | +2.15\% | +3.99\% |
| Severity | 2015.1 | $0.024(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.725$ ) | $0.035(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.235)$ | $-0.293(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.003)$ | $0.015(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.818)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.064)$ | 0.675 | +2.41\% | +3.99\% |
| Severity | 2015.2 | $-0.098(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.415)$ | $0.025(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.393)$ | $-0.231(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.028)$ | $0.136(\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.262)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; p=0.070)$ | 0.710 | -9.37\% | +3.87\% |
| Severity | 2016.1 | $-0.322(\mathrm{Cl}=+/-0.794 ; \mathrm{p}=0.383)$ | $0.032(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.325)$ | $-0.159(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.288)$ | $0.358(\mathrm{Cl}=+/-0.789 ; p=0.331)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.078)$ | 0.667 | -27.51\% | +3.75\% |
| Severity | 2016.2 | $0.868(\mathrm{Cl}=+/-7.257 ; \mathrm{p}=0.790)$ | $0.037(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.320)$ | $-0.309(\mathrm{Cl}=+/-0.970 ; \mathrm{p}=0.484)$ | $-0.830(\mathrm{Cl}=+/-7.250 ; \mathrm{p}=0.798)$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.090)$ | 0.618 | +138.20\% | +3.87\% |
| Severity | 2017.1 | $0.038(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.006)$ | $0.037(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.320)$ | $-0.309(\mathrm{Cl}=+/-0.970 ; \mathrm{p}=0.484)$ | NA ( $\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA}$ ) | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.090)$ | 0.647 | +3.87\% | +3.87\% |
| Severity | 2017.2 | $0.038(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.006)$ | $0.037(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.320)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $-0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.090)$ | 0.639 | +3.87\% | +3.87\% |
| Frequency | 2011.1 | 0.017 ( $\mathrm{Cl}=+/-0.020 ; p=0.083$ ) | $0.081(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001)$ | 0.063 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.198$ ) | $-0.050(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.929 | +1.73\% | -3.18\% |
| Frequency | 2011.2 | $0.027(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.016)$ | $0.088(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.353$ ) | $-0.059(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.940 | +2.71\% | $-3.14 \%$ |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.021$ ) | $0.086(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001$ ) | $0.036(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.452)$ | $-0.062(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.940 | +3.11\% | -3.13\% |
| Frequency | 2012.2 | 0.028 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.070$ ) | $0.084(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.001)$ | 0.040 ( $\mathrm{Cl}=+/-0.107 ; ~ \mathrm{p}=0.439$ ) | $-0.060(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.939 | +2.89\% | -3.14\% |
| Frequency | 2013.1 | 0.017 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.345$ ) | 0.090 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.001$ ) | $0.056(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.298)$ | $-0.049(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.019)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.943 | +1.73\% | -3.17\% |
| Frequency | 2013.2 | $0.014(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.544)$ | $0.089(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.002)$ | $0.060(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.307)$ | $-0.046(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.068)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.942 | +1.42\% | -3.18\% |
| Frequency | 2014.1 | $0.032(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.303)$ | $0.084(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.005)$ | $0.041(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.502)$ | $-0.064(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.053)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.943 | +3.23\% | -3.14\% |
| Frequency | 2014.2 | 0.050 ( $\mathrm{Cl}=+/-0.0911 ; \mathrm{p}=0.252$ ) | $0.088(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.005$ ) | $0.025(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.716)$ | $-0.082(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.073)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.943 | +5.16\% | $-3.11 \%$ |
| Frequency | 2015.1 | $-0.005(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.940)$ | 0.095 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.004$ ) | $0.062(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.409)$ | $-0.028(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.663)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.948 | -0.47\% | -3.18\% |
| Frequency | 2015.2 | $0.060(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.613$ ) | $0.100(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.005)$ | $0.029(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.751)$ | $-0.092(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.439)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.948 | +6.18\% | -3.12\% |
| Frequency | 2016.1 | $-0.077(\mathrm{Cl}=+/-0.801 ; \mathrm{p}=0.833)$ | 0.105 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.008$ ) | $0.073(\mathrm{Cl}=+/-0.321 ; \mathrm{p}=0.619)$ | $0.044(\mathrm{Cl}=+/-0.796 ; \mathrm{p}=0.902)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.944 | -7.39\% | -3.19\% |
| Frequency | 2016.2 | $-1.140(\mathrm{Cl}=+1-7.336 ; \mathrm{p}=0.729)$ | $0.100(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.023)$ | $0.207(\mathrm{Cl}=+/-0.980 ; \mathrm{p}=0.639)$ | $1.107(\mathrm{Cl}=+/-7.328 ; \mathrm{p}=0.737)$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.941 | -68.02\% | -3.29\% |
| Frequency | 2017.1 | $-0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.012)$ | $0.100(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.023)$ | $0.207(\mathrm{Cl}=+/-0.980 ; \mathrm{p}=0.639)$ | $N A(C l=+/-N A ; p=N A)$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.940 | -3.29\% | -3.29\% |
| Frequency | 2017.2 | $-0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.012)$ | $0.100(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.023)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/ \mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.943 | $-3.29 \%$ | $-3.29 \%$ |

## Accident Benefits Total Medical+Rehab

Coverage $=A B$ Total Medical+Rehab
End Trend Period $=2019.2$
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $0.059(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.104 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | -0.252 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.000$ ) | -0.048 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.043$ ) | 0.854 | +6.04\% | +1.07\% |
| Loss Cost | 2011.2 | $0.069(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.116(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | -0.275 ( $\mathrm{Cl}=+/-0.085 ; p=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.003)$ | 0.923 | +7.19\% | +1.19\% |
| Loss Cost | 2012.1 | $0.071(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.115(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.278(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.005)$ | 0.919 | +7.32\% | +1.23\% |
| Loss Cost | 2012.2 | $0.069(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.113 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | $-0.274(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.040 ; p=0.010)$ | 0.897 | +7.10\% | +1.21\% |
| Loss Cost | 2013.1 | $0.066(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | 0.115 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000$ ) | $-0.270(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | $-0.055(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.020)$ | 0.894 | +6.84\% | +1.15\% |
| Loss Cost | 2013.2 | $0.066(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.003)$ | 0.115 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | $-0.270(\mathrm{Cl}=+/-0.120 ; p=0.001)$ | $-0.055(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.040)$ | 0.878 | +6.84\% | +1.15\% |
| Loss Cost | 2014.1 | 0.077 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.008$ ) | $0.110(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.001)$ | $-0.284(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.001$ ) | $-0.064(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.040)$ | 0.881 | +8.01\% | +1.32\% |
| Loss Cost | 2014.2 | $0.071(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.061)$ | $0.108(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.004)$ | $-0.278(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.005$ ) | $-0.058(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.137)$ | 0.870 | +7.33\% | +1.29\% |
| Loss Cost | 2015.1 | 0.023 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.610$ ) | $0.119(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.004)$ | $-0.238(\mathrm{Cl}=+/-0.165 ; p=0.014)$ | $-0.015(\mathrm{Cl}=+/-0.110 ; p=0.742)$ | 0.898 | +2.37\% | +0.85\% |
| Loss Cost | 2015.2 | $-0.048(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.562)$ | $0.110(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.010)$ | $-0.198(\mathrm{Cl}=+/-0.200 ; p=0.051)$ | $0.054(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.506)$ | 0.913 | -4.69\% | +0.60\% |
| Loss Cost | 2016.1 | $-0.418(\mathrm{Cl}=+/-0.535 ; \mathrm{p}=0.089)$ | $0.131(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.006)$ | $-0.057(\mathrm{Cl}=+/-0.250 ; p=0.517)$ | $0.412(\mathrm{Cl}=+/-0.518 ; \mathrm{p}=0.085)$ | 0.938 | -34.18\% | -0.61\% |
| Loss Cost | 2016.2 | $-1.107(\mathrm{Cl}=+/-7.607 ; \mathrm{p}=0.595$ ) | $0.126(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.040)$ | $0.035(\mathrm{Cl}=+/-1.087 ; \mathrm{p}=0.903)$ | $1.098(\mathrm{Cl}=+/-7.573 ; \mathrm{p}=0.596)$ | 0.892 | -66.96\% | -0.90\% |
| Loss Cost | 2017.1 | $-0.009(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.665)$ | $0.126(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.040)$ | $0.035(\mathrm{Cl}=+/-1.087 ; \mathrm{p}=0.903)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.838 | -0.90\% | -0.90\% |
| Loss Cost | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.665)$ | $0.126(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.040)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.846 | -0.90\% | -0.90\% |
| Severity | 2011.1 | $0.040(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.074)$ | $-0.270(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | $-0.022(\mathrm{Cl}=+/-0.040 ; p=0.243)$ | 0.825 | +4.12\% | +1.82\% |
| Severity | 2011.2 | 0.042 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.080)$ | $-0.273(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.242)$ | 0.816 | +4.27\% | +1.83\% |
| Severity | 2012.1 | 0.038 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.001$ ) | $0.037(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.071$ ) | $-0.265(\mathrm{Cl}=+/-0.109 ; p=0.000)$ | $-0.021(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.309)$ | 0.815 | +3.92\% | +1.73\% |
| Severity | 2012.2 | $0.039(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.006)$ | $0.037(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.092)$ | -0.266 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.001$ ) | $-0.022(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.340)$ | 0.806 | +3.96\% | +1.74\% |
| Severity | 2013.1 | 0.047 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.007$ ) | $0.032(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.161)$ | $-0.280(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.001$ ) | $-0.028(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.246)$ | 0.818 | +4.78\% | +1.91\% |
| Severity | 2013.2 | $0.050(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.023)$ | $0.034(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.177)$ | $-0.284(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.001$ ) | $-0.031(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.262)$ | 0.813 | +5.13\% | +1.94\% |
| Severity | 2014.1 | $0.040(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.144)$ | $0.038(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.164)$ | $-0.271(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.004)$ | $-0.022(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.478)$ | 0.815 | +4.06\% | +1.78\% |
| Severity | 2014.2 | 0.016 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.653)$ | 0.030 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.280$ ) | $-0.248(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.011)$ | $0.001(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.987)$ | 0.835 | +1.57\% | +1.64\% |
| Severity | 2015.1 | $0.017(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.770)$ | 0.030 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.358$ ) | $-0.249(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.029)$ | $-0.001(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.991)$ | 0.794 | +1.72\% | +1.65\% |
| Severity | 2015.2 | $-0.128(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.142)$ | $0.011(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.634)$ | $-0.167(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.066)$ | $0.139(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.111)$ | 0.905 | -12.01\% | +1.13\% |
| Severity | 2016.1 | $-0.431(\mathrm{Cl}=+/-0.583 ; \mathrm{p}=0.100)$ | $0.029(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.256)$ | $-0.052(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.585)$ | $0.432(\mathrm{Cl}=+/-0.564 ; \mathrm{p}=0.093)$ | 0.894 | -35.00\% | +0.14\% |
| Severity | 2016.2 | $-0.876(\mathrm{Cl}=+/-8.487 ; \mathrm{p}=0.700)$ | $0.026(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.467)$ | $0.007(\mathrm{Cl}=+/-1.213 ; \mathrm{p}=0.981)$ | $0.876(\mathrm{Cl}=+/-8.449 ; \mathrm{p}=0.699)$ | 0.348 | -58.36\% | -0.05\% |
| Severity | 2017.1 | $-0.001(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.982)$ | $0.026(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.467)$ | $0.007(\mathrm{Cl}=+/-1.213 ; \mathrm{p}=0.981)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.664 | -0.05\% | -0.05\% |
| Severity | 2017.2 | $-0.001(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.982)$ | $0.026(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.467)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $N A(C I=+/-N A ; p=N A)$ | -0.432 | -0.05\% | -0.05\% |
| Frequency | 2011.1 | 0.018 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.029$ ) | $0.072(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.003)$ | $0.018(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.741)$ | $-0.026(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.255$ ) | 0.603 | +1.84\% | -0.73\% |
| Frequency | 2011.2 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $0.082(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.960)$ | $-0.034(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.081$ ) | 0.747 | +2.80\% | -0.63\% |
| Frequency | 2012.1 | $0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $0.078(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001)$ | $-0.013(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.785)$ | $-0.037(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.062)$ | 0.766 | +3.28\% | -0.50\% |
| Frequency | 2012.2 | $0.030(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.014)$ | $0.076(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.002)$ | $-0.008(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.867)$ | $-0.035(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.099)$ | 0.662 | +3.02\% | -0.52\% |
| Frequency | 2013.1 | $0.019(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.118)$ | $0.083(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | $0.010(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.832)$ | $-0.027(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.180)$ | 0.688 | +1.97\% | -0.75\% |
| Frequency | 2013.2 | 0.016 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.307)$ | $0.081(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.003)$ | $0.014(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.777)$ | $-0.024(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.292)$ | 0.583 | +1.63\% | -0.77\% |
| Frequency | 2014.1 | $0.037(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.060$ ) | $0.071(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.004)$ | $-0.013(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.782)$ | $-0.042(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.079)$ | 0.702 | +3.79\% | -0.45\% |
| Frequency | 2014.2 | 0.055 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.048)$ | 0.077 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.004$ ) | $-0.030(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.537)$ | $-0.059(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.054)$ | 0.685 | +5.66\% | -0.35\% |
| Frequency | 2015.1 | $0.006(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.797)$ | $0.089(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.775)$ | $-0.014(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.569)$ | 0.843 | +0.64\% | -0.79\% |
| Frequency | 2015.2 | $0.080(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.011)$ | $0.098(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.031(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.140)$ | $-0.085(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.008)$ | 0.974 | +8.33\% | -0.53\% |
| Frequency | 2016.1 | $0.013(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.822)$ | $0.102(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.838)$ | $-0.020(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.713)$ | 0.982 | +1.27\% | -0.75\% |
| Frequency | 2016.2 | $-0.231(\mathrm{Cl}=+/-2.292 ; \mathrm{p}=0.706)$ | $0.100(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $0.027(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.754)$ | $0.223(\mathrm{Cl}=+/-2.281 ; \mathrm{p}=0.715)$ | 0.976 | -20.65\% | -0.85\% |
| Frequency | 2017.1 | $-0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.256)$ | 0.100 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006$ ) | $0.027(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.754)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.975 | -0.85\% | -0.85\% |
| Frequency | 2017.2 | $-0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.256)$ | $0.100(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $N A(C I=+/-N A ; p=N A)$ | $N A(C I=+/-N A ; p=N A)$ | 0.977 | -0.85\% | -0.85\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total $D I$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time

| Fit |  |  | Implied Trend  <br> Adjusted R^2 Rate |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Start Date | Time |  |  |
| Loss Cost | 2011.1 | -0.028 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.012$ ) | 0.213 | -2.72\% |
| Loss Cost | 2011.2 | -0.031 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.008)$ | 0.245 | -3.07\% |
| Loss Cost | 2012.1 | -0.034 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.007$ ) | 0.261 | -3.36\% |
| Loss Cost | 2012.2 | $-0.041(\mathrm{Cl}=+/-0.025 ; p=0.003)$ | 0.335 | -3.99\% |
| Loss Cost | 2013.1 | -0.044 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.003$ ) | 0.341 | -4.29\% |
| Loss Cost | 2013.2 | -0.050 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.002$ ) | 0.395 | -4.91\% |
| Loss Cost | 2014.1 | $-0.053(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | 0.382 | -5.15\% |
| Loss Cost | 2014.2 | -0.060 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | 0.419 | -5.80\% |
| Loss Cost | 2015.1 | -0.063 ( $\mathrm{Cl}=+/-0.039 ; p=0.004$ ) | 0.403 | -6.11\% |
| Loss Cost | 2015.2 | -0.069 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.004)$ | 0.411 | -6.68\% |
| Loss Cost | 2016.1 | $-0.066(\mathrm{Cl}=+/-0.050 ; p=0.014)$ | 0.337 | -6.42\% |
| Loss Cost | 2016.2 | $-0.066(\mathrm{Cl}=+/-0.059 ; p=0.031)$ | 0.275 | -6.34\% |
| Loss Cost | 2017.1 | $-0.057(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.090)$ | 0.169 | -5.58\% |
| Loss Cost | 2017.2 | -0.059 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.136)$ | 0.129 | -5.75\% |
| Severity | 2011.1 | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.591 | +1.51\% |
| Severity | 2011.2 | 0.014 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.538 | +1.41\% |
| Severity | 2012.1 | 0.013 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.477 | +1.31\% |
| Severity | 2012.2 | 0.013 ( $\mathrm{Cl}=+/-0.006 ; p=0.001$ ) | 0.432 | +1.29\% |
| Severity | 2013.1 | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.499 | +1.47\% |
| Severity | 2013.2 | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | 0.466 | +1.49\% |
| Severity | 2014.1 | 0.014 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.002$ ) | 0.401 | +1.42\% |
| Severity | 2014.2 | $0.014(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.006)$ | 0.346 | +1.39\% |
| Severity | 2015.1 | 0.015 ( $\mathrm{Cl}=+/-0.010 ; p=0.009$ ) | 0.337 | +1.48\% |
| Severity | 2015.2 | $0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.024)$ | 0.264 | +1.40\% |
| Severity | 2016.1 | 0.017 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.014$ ) | 0.336 | +1.71\% |
| Severity | 2016.2 | $0.021(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.005)$ | 0.447 | +2.14\% |
| Severity | 2017.1 | 0.025 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003$ ) | 0.519 | +2.56\% |
| Severity | 2017.2 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | 0.426 | +2.44\% |
| Frequency | 2011.1 | $-0.043(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.431 | -4.17\% |
| Frequency | 2011.2 | $-0.045(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.435 | -4.42\% |
| Frequency | 2012.1 | $-0.047(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.427 | -4.61\% |
| Frequency | 2012.2 | $-0.053(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.484 | -5.21\% |
| Frequency | 2013.1 | -0.058 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.509 | -5.68\% |
| Frequency | 2013.2 | $-0.065(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.553 | -6.31\% |
| Frequency | 2014.1 | $-0.067(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.527 | -6.48\% |
| Frequency | 2014.2 | $-0.074(\mathrm{Cl}=+/-0.033 ; p=0.000)$ | 0.549 | -7.09\% |
| Frequency | 2015.1 | -0.078 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | 0.539 | -7.49\% |
| Frequency | 2015.2 | -0.083 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001$ ) | 0.531 | -7.96\% |
| Frequency | 2016.1 | -0.083 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.003$ ) | 0.478 | -7.99\% |
| Frequency | 2016.2 | $-0.087(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.006)$ | 0.443 | -8.31\% |
| Frequency | 2017.1 | -0.083 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.019$ ) | 0.355 | -7.93\% |
| Frequency | 2017.2 | -0.083 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.041$ ) | 0.292 | -8.00\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total DI
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

| Fit |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.028 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.008$ ) | 0.136 ( $\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.061$ ) | 0.301 | -2.72\% |
| Loss Cost | 2011.2 | $-0.030(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.008)$ | 0.126 ( $\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.090$ ) | 0.312 | -2.94\% |
| Loss Cost | 2012.1 | $-0.034(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.005$ ) | 0.143 ( $\mathrm{Cl}=+/-0.150 ; p=0.061$ ) | 0.352 | -3.36\% |
| Loss Cost | 2012.2 | $-0.039(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.003)$ | $0.124(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.106)$ | 0.393 | -3.84\% |
| Loss Cost | 2013.1 | $-0.044(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | 0.140 ( $\mathrm{Cl}=+/-0.156 ; p=0.075)$ | 0.419 | -4.29\% |
| Loss Cost | 2013.2 | -0.049 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002$ ) | 0.123 ( $\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.125$ ) | 0.445 | -4.74\% |
| Loss Cost | 2014.1 | $-0.053(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.002)$ | $0.137(\mathrm{Cl}=+/-0.167 ; p=0.101)$ | 0.448 | -5.15\% |
| Loss Cost | 2014.2 | $-0.057(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.003)$ | $0.123(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.158)$ | 0.459 | -5.58\% |
| Loss Cost | 2015.1 | $-0.063(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.003)$ | $0.139(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.127)$ | 0.462 | -6.11\% |
| Loss Cost | 2015.2 | -0.066 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.005$ ) | $0.130(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.178)$ | 0.451 | -6.39\% |
| Loss Cost | 2016.1 | -0.066 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.012$ ) | $0.131(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.205)$ | 0.375 | -6.42\% |
| Loss Cost | 2016.2 | $-0.061(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.040)$ | $0.144(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.198)$ | 0.324 | -5.93\% |
| Loss Cost | 2017.1 | $-0.057(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.088)$ | $0.136(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.258)$ | 0.201 | -5.58\% |
| Loss Cost | 2017.2 | $-0.053(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.177)$ | 0.146 ( $\mathrm{Cl}=+/-0.284 ; \mathrm{p}=0.276)$ | 0.158 | -5.18\% |
| Severity | 2011.1 | 0.015 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.006(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.742)$ | 0.574 | +1.51\% |
| Severity | 2011.2 | 0.014 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.011(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.575$ ) | 0.523 | +1.40\% |
| Severity | 2012.1 | $0.013(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.710$ ) | 0.455 | +1.31\% |
| Severity | 2012.2 | 0.013 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.001$ ) | -0.009 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.676$ ) | 0.408 | +1.28\% |
| Severity | 2013.1 | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | -0.015 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.442$ ) | 0.489 | +1.47\% |
| Severity | 2013.2 | 0.015 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001$ ) | $-0.016(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.462)$ | 0.452 | +1.47\% |
| Severity | 2014.1 | 0.014 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003$ ) | $-0.014(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.528)$ | 0.380 | +1.42\% |
| Severity | 2014.2 | 0.013 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.008$ ) | -0.016 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.498$ ) | 0.324 | +1.36\% |
| Severity | 2015.1 | 0.015 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.010$ ) | -0.020 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.433)$ | 0.321 | +1.48\% |
| Severity | 2015.2 | 0.013 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.032$ ) | $-0.023(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.377)$ | 0.255 | +1.34\% |
| Severity | 2016.1 | $0.017(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.013)$ | $-0.032(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.221)$ | 0.369 | +1.71\% |
| Severity | 2016.2 | 0.020 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.008$ ) | $-0.024(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.375)$ | 0.440 | +2.07\% |
| Severity | 2017.1 | 0.025 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.003)$ | $-0.034(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.193)$ | 0.558 | +2.56\% |
| Severity | 2017.2 | 0.022 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.016$ ) | -0.040 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.156$ ) | 0.496 | +2.27\% |
| Frequency | 2011.1 | $-0.043(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.040)$ | 0.510 | -4.17\% |
| Frequency | 2011.2 | -0.044 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $0.137(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.057)$ | 0.504 | -4.28\% |
| Frequency | 2012.1 | -0.047 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | 0.150 ( $\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.043$ ) | 0.512 | -4.61\% |
| Frequency | 2012.2 | -0.052 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $0.132(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.076)$ | 0.542 | -5.05\% |
| Frequency | 2013.1 | $-0.058(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.155(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.037)$ | 0.595 | -5.68\% |
| Frequency | 2013.2 | $-0.063(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $0.139(\mathrm{Cl}=+/-0.150 ; p=0.067)$ | 0.614 | -6.12\% |
| Frequency | 2014.1 | $-0.067(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | $0.151(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.056)$ | 0.603 | -6.48\% |
| Frequency | 2014.2 | -0.071 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000$ ) | 0.139 ( $\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.092$ ) | 0.605 | -6.85\% |
| Frequency | 2015.1 | -0.078 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000$ ) | $0.158(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.063)$ | 0.617 | -7.49\% |
| Frequency | 2015.2 | -0.079 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001$ ) | $0.154(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.090)$ | 0.598 | -7.63\% |
| Frequency | 2016.1 | $-0.083(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.002)$ | $0.164(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.092)$ | 0.558 | -7.99\% |
| Frequency | 2016.2 | -0.082 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.006$ ) | $0.168(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.111)$ | 0.523 | -7.83\% |
| Frequency | 2017.1 | $-0.083(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.014)$ | 0.170 ( $\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.135$ ) | 0.439 | -7.93\% |
| Frequency | 2017.2 | -0.076 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.049$ ) | $0.186(\mathrm{Cl}=+/-0.259 ; p=0.140)$ | 0.391 | -7.28\% |

## Accident Benefits Total Disability Income

Coverage $=$ AB Total DI
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, phase_in_scalar

| Fit | Start Date | Time | Phase in Scalar | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | -0.014 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.531$ ) | -0.112 ( $\mathrm{Cl}=+/-0.345 ; \mathrm{p}=0.509$ ) | 0.194 | -1.41\% |
| Loss Cost | 2011.2 | -0.021 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.392$ ) | $-0.084(\mathrm{Cl}=+/-0.354 ; \mathrm{p}=0.626)$ | 0.218 | -2.05\% |
| Loss Cost | 2012.1 | $-0.026(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.317)$ | $-0.065(\mathrm{Cl}=+/-0.365 ; \mathrm{p}=0.713$ ) | 0.230 | -2.55\% |
| Loss Cost | 2012.2 | $-0.036(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.170)$ | -0.032 ( $\mathrm{Cl}=+/-0.360 ; \mathrm{p}=0.852$ ) | 0.302 | -3.58\% |
| Loss Cost | 2013.1 | $-0.041(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.147)$ | -0.022 ( $\mathrm{Cl}=+/-0.368 ; \mathrm{p}=0.900$ ) | 0.305 | -4.00\% |
| Loss Cost | 2013.2 | $-0.049(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.092)$ | $-0.013(\mathrm{Cl}=+/-0.364 ; \mathrm{p}=0.939)$ | 0.360 | -4.74\% |
| Loss Cost | 2014.1 | -0.051 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.092$ ) | -0.015 ( $\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.934$ ) | 0.343 | -4.96\% |
| Loss Cost | 2014.2 | $-0.055(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.072)$ | $-0.033(\mathrm{Cl}=+/-0.378 ; \mathrm{p}=0.856)$ | 0.381 | -5.40\% |
| Loss Cost | 2015.1 | $-0.057(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.074)$ | $-0.050(\mathrm{Cl}=+/-0.397 ; \mathrm{p}=0.791$ ) | 0.364 | -5.54\% |
| Loss Cost | 2015.2 | $-0.058(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.074$ ) | -0.101 ( $\mathrm{Cl}=+/-0.426 ; \mathrm{p}=0.618$ ) | 0.378 | -5.66\% |
| Loss Cost | 2016.1 | $-0.058(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.086)$ | -0.096 ( $\mathrm{Cl}=+/-0.511 ; \mathrm{p}=0.689$ ) | 0.292 | -5.66\% |
| Loss Cost | 2016.2 | $-0.056(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.116)$ | -0.203 ( $\mathrm{Cl}=+/-0.839 ; \mathrm{p}=0.604$ ) | 0.229 | -5.45\% |
| Loss Cost | 2017.1 | -0.059 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.136)$ | $0.164(\mathrm{Cl}=+/-3.294 ; \mathrm{p}=0.914)$ | 0.087 | -5.75\% |
| Loss Cost | 2017.2 | -0.059 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.136)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.129 | -5.75\% |
| Severity | 2011.1 | 0.027 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | -0.096 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.015$ ) | 0.675 | +2.69\% |
| Severity | 2011.2 | 0.025 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.091(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.024)$ | 0.622 | +2.56\% |
| Severity | 2012.1 | $0.024(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.087(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.035)$ | 0.562 | +2.44\% |
| Severity | 2012.2 | $0.024(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | $-0.087(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.041)$ | 0.523 | +2.45\% |
| Severity | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.094(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.020)$ | 0.611 | +2.76\% |
| Severity | 2013.2 | 0.028 (Cl $=+/-0.013 ; p=0.000)$ | -0.094 ( $\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.024$ ) | 0.585 | +2.79\% |
| Severity | 2014.1 | $0.027(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | -0.095 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.026$ ) | 0.537 | +2.72\% |
| Severity | 2014.2 | $0.026(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.097(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.029)$ | 0.498 | +2.67\% |
| Severity | 2015.1 | 0.026 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | -0.096 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.039$ ) | 0.481 | +2.68\% |
| Severity | 2015.2 | 0.026 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002)$ | $-0.112(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.023)$ | 0.476 | +2.64\% |
| Severity | 2016.1 | $0.026(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | $-0.108(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.060$ ) | 0.471 | +2.64\% |
| Severity | 2016.2 | 0.026 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.005$ ) | $-0.100(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.260$ ) | 0.465 | +2.62\% |
| Severity | 2017.1 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | $0.104(\mathrm{Cl}=+/-0.718 ; \mathrm{p}=0.754)$ | 0.477 | +2.44\% |
| Severity | 2017.2 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.426 | +2.44\% |
| Frequency | 2011.1 | -0.041 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.075$ ) | -0.015 ( $\mathrm{Cl}=+/-0.336 ; \mathrm{p}=0.926$ ) | 0.405 | -3.99\% |
| Frequency | 2011.2 | -0.046 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.061$ ) | 0.007 ( $\mathrm{Cl}=+/-0.347 ; \mathrm{p}=0.967$ ) | 0.408 | -4.50\% |
| Frequency | 2012.1 | $-0.050(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.058)$ | $0.022(\mathrm{Cl}=+/-0.359 ; \mathrm{p}=0.902)$ | 0.399 | -4.87\% |
| Frequency | 2012.2 | $-0.061(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.026)$ | 0.055 ( $\mathrm{Cl}=+/-0.353 ; \mathrm{p}=0.749$ ) | 0.460 | -5.89\% |
| Frequency | 2013.1 | $-0.068(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.017)$ | $0.072(\mathrm{Cl}=+/-0.353 ; \mathrm{p}=0.675)$ | 0.487 | -6.57\% |
| Frequency | 2013.2 | $-0.076(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.009)$ | $0.081(\mathrm{Cl}=+/-0.347 ; p=0.628)$ | 0.533 | -7.33\% |
| Frequency | 2014.1 | $-0.078(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.011$ ) | $0.080(\mathrm{Cl}=+/-0.358 ; \mathrm{p}=0.642)$ | 0.505 | -7.48\% |
| Frequency | 2014.2 | -0.082 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.009$ ) | $0.064(\mathrm{Cl}=+/-0.362 ; \mathrm{p}=0.712)$ | 0.524 | -7.86\% |
| Frequency | 2015.1 | $-0.083(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.010)$ | 0.046 ( $\mathrm{Cl}=+/-0.380 ; \mathrm{p}=0.799$ ) | 0.508 | -8.00\% |
| Frequency | 2015.2 | $-0.084(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.012)$ | 0.012 ( $\mathrm{Cl}=+/-0.413 ; \mathrm{p}=0.952$ ) | 0.495 | -8.08\% |
| Frequency | 2016.1 | $-0.084(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.016)$ | $0.011(\mathrm{Cl}=+/-0.495 ; \mathrm{p}=0.961$ ) | 0.435 | -8.08\% |
| Frequency | 2016.2 | $-0.082(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.026)$ | $-0.103(\mathrm{Cl}=+/-0.811 ; \mathrm{p}=0.785$ ) | 0.396 | -7.87\% |
| Frequency | 2017.1 | -0.083 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.041$ ) | 0.060 ( $\mathrm{Cl}=+/-3.194 ; \mathrm{p}=0.967$ ) | 0.291 | -8.00\% |
| Frequency | 2017.2 | -0.083 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.041$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.292 | -8.00\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total DI
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time, phase_in_trend

| Fit | Start Date | Time | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.032 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.157$ ) | -0.105 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.007$ ) | 0.411 | +3.29\% | -7.02\% |
| Loss Cost | 2011.2 | $0.032(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.224)$ | $-0.105(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.015)$ | 0.408 | +3.26\% | -7.02\% |
| Loss Cost | 2012.1 | 0.036 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.251)$ | $-0.109(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.023)$ | 0.406 | +3.62\% | -7.09\% |
| Loss Cost | 2012.2 | $0.024(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.511)$ | -0.095 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.071)$ | 0.413 | +2.41\% | -6.89\% |
| Loss Cost | 2013.1 | 0.029 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.518)$ | -0.101 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.098)$ | 0.405 | +2.90\% | -6.96\% |
| Loss Cost | 2013.2 | 0.013 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.818)$ | $-0.083(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.243)$ | 0.410 | +1.27\% | -6.77\% |
| Loss Cost | 2014.1 | $0.023(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.743)$ | -0.094 ( $\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.280)$ | 0.391 | +2.36\% | -6.87\% |
| Loss Cost | 2014.2 | $-0.007(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.944)$ | -0.062 ( $\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.579)$ | 0.393 | -0.67\% | -6.65\% |
| Loss Cost | 2015.1 | $-0.017(\mathrm{Cl}=+/-0.303 ; \mathrm{p}=0.907)$ | -0.052 ( $\mathrm{Cl}=+/-0.334 ; \mathrm{p}=0.745)$ | 0.366 | -1.66\% | -6.60\% |
| Loss Cost | 2015.2 | $-0.151(\mathrm{Cl}=+/-0.513 ; \mathrm{p}=0.537)$ | $0.087(\mathrm{Cl}=+/-0.543 ; \mathrm{p}=0.735)$ | 0.371 | -14.00\% | -6.20\% |
| Loss Cost | 2016.1 | $-0.179(\mathrm{Cl}=+/-1.222 ; \mathrm{p}=0.756)$ | $0.115(\mathrm{Cl}=+/-1.252 ; \mathrm{p}=0.845)$ | 0.284 | -16.35\% | -6.16\% |
| Loss Cost | 2016.2 | $-1.697(\mathrm{Cl}=+/-6.105 ; \mathrm{p}=0.553)$ | 1.640 ( $\mathrm{Cl}=+/-6.135 ; \mathrm{p}=0.568$ ) | 0.234 | -81.68\% | -5.58\% |
| Loss Cost | 2017.1 | $-0.057(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.090)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.169 | -5.58\% | -5.58\% |
| Loss Cost | 2017.2 | $-0.059(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.136)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.129 | -5.75\% | -5.75\% |
| Severity | 2011.1 | 0.015 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.027$ ) | $-0.001(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.944)$ | 0.572 | +1.55\% | +1.48\% |
| Severity | 2011.2 | $0.012(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.128)$ | $0.004(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.725)$ | 0.518 | +1.17\% | +1.57\% |
| Severity | 2012.1 | $0.006(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.446)$ | $0.010(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.408)$ | 0.470 | +0.65\% | +1.69\% |
| Severity | 2012.2 | $0.003(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.743)$ | $0.014(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.318)$ | 0.434 | +0.33\% | +1.75\% |
| Severity | 2013.1 | $0.011(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.358)$ | $0.005(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.734)$ | 0.474 | +1.09\% | +1.63\% |
| Severity | 2013.2 | $0.011(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.475)$ | $0.006(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.761)$ | 0.437 | +1.06\% | +1.63\% |
| Severity | 2014.1 | $0.002(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.924)$ | $0.015(\mathrm{Cl}=+/-0.047 ; p=0.502)$ | 0.382 | +0.18\% | +1.72\% |
| Severity | 2014.2 | $-0.011(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.670)$ | $0.029(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.329)$ | 0.346 | -1.07\% | +1.82\% |
| Severity | 2015.1 | $-0.018(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.638)$ | $0.036(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.388)$ | 0.327 | -1.74\% | +1.85\% |
| Severity | 2015.2 | $-0.099(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.098)$ | $0.120(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.063)$ | 0.399 | -9.47\% | +2.12\% |
| Severity | 2016.1 | $-0.220(\mathrm{Cl}=+/-0.275 ; \mathrm{p}=0.106)$ | $0.243(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.084)$ | 0.445 | -19.78\% | +2.32\% |
| Severity | 2016.2 | $-0.797(\mathrm{Cl}=+/-1.336 ; \mathrm{p}=0.216)$ | 0.823 ( $\mathrm{Cl}=+/-1.343 ; \mathrm{p}=0.205$ ) | 0.482 | -54.94\% | +2.56\% |
| Severity | 2017.1 | $0.025(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.519 | +2.56\% | +2.56\% |
| Severity | 2017.2 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | $N A(C l=+/-N A ; p=N A)$ | 0.426 | +2.44\% | +2.44\% |
| Frequency | 2011.1 | 0.017 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.430)$ | -0.104 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.006$ ) | 0.584 | +1.71\% | -8.38\% |
| Frequency | 2011.2 | $0.021(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.409)$ | -0.109 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.008)$ | 0.578 | +2.07\% | -8.46\% |
| Frequency | 2012.1 | 0.029 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.317$ ) | $-0.119(\mathrm{Cl}=+/-0.087 ; p=0.010)$ | 0.574 | +2.95\% | -8.63\% |
| Frequency | 2012.2 | $0.021(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.549)$ | $-0.109(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.032)$ | 0.577 | +2.07\% | -8.48\% |
| Frequency | 2013.1 | 0.018 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.671$ ) | $-0.106(\mathrm{Cl}=+/-0.115 ; p=0.069)$ | 0.571 | +1.79\% | -8.44\% |
| Frequency | 2013.2 | $0.002(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.968)$ | -0.088 ( $\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.191$ ) | 0.573 | +0.21\% | -8.26\% |
| Frequency | 2014.1 | 0.022 ( $\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.748$ ) | -0.110 ( $\mathrm{Cl}=+/-0.169 ; p=0.188)$ | 0.551 | +2.18\% | -8.44\% |
| Frequency | 2014.2 | $0.004(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.965)$ | -0.091 ( $\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.395)$ | 0.543 | +0.40\% | -8.32\% |
| Frequency | 2015.1 | $0.001(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.995)$ | -0.088 ( $\mathrm{Cl}=+/-0.316 ; \mathrm{p}=0.562$ ) | 0.518 | +0.08\% | -8.30\% |
| Frequency | 2015.2 | $-0.051(\mathrm{Cl}=+/-0.494 ; \mathrm{p}=0.826)$ | -0.034 ( $\mathrm{Cl}=+/-0.523 ; \mathrm{p}=0.891$ ) | 0.495 | -5.00\% | -8.15\% |
| Frequency | 2016.1 | $0.042(\mathrm{Cl}=+/-1.175 ; \mathrm{p}=0.939)$ | $-0.128(\mathrm{Cl}=+/-1.204 ; \mathrm{p}=0.820)$ | 0.437 | +4.27\% | -8.28\% |
| Frequency | 2016.2 | $-0.900(\mathrm{Cl}=+/-5.916 ; \mathrm{p}=0.744)$ | $0.817(\mathrm{Cl}=+/-5.945 ; \mathrm{p}=0.768)$ | 0.397 | -59.34\% | -7.93\% |
| Frequency | 2017.1 | $-0.083(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.019)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.355 | -7.93\% | -7.93\% |
| Frequency | 2017.2 | $-0.083(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.041)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.292 | -8.00\% | -8.00\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total $D I$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, phase_in_scalar, phase_in_trend

| Fit | Start Date | Time | Phase in Scalar | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.049 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.103$ ) | $-0.130(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.374$ ) | $-0.107(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.007$ ) | 0.406 | +4.98\% | -5.63\% |
| Loss Cost | 2011.2 | $0.052(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.140)$ | $-0.136(\mathrm{Cl}=+/-0.313 ; \mathrm{p}=0.376)$ | $-0.109(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.013$ ) | 0.403 | +5.29\% | -5.61\% |
| Loss Cost | 2012.1 | $0.061(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.144)$ | $-0.153(\mathrm{Cl}=+/-0.330 ; p=0.345)$ | -0.118 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.017$ ) | 0.404 | +6.28\% | -5.58\% |
| Loss Cost | 2012.2 | $0.050(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.314)$ | $-0.135(\mathrm{Cl}=+/-0.350 ; p=0.428)$ | $-0.108(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.055)$ | 0.403 | +5.14\% | -5.62\% |
| Loss Cost | 2013.1 | $0.065(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.294)$ | $-0.157(\mathrm{Cl}=+/-0.374 ; \mathrm{p}=0.389)$ | $-0.122(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.069)$ | 0.397 | +6.72\% | -5.57\% |
| Loss Cost | 2013.2 | $0.053(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.503)$ | $-0.141(\mathrm{Cl}=+/-0.405 ; \mathrm{p}=0.471)$ | $-0.110(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.180)$ | 0.394 | +5.42\% | -5.60\% |
| Loss Cost | 2014.1 | $0.087(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.410)$ | $-0.178(\mathrm{Cl}=+/-0.443 ; \mathrm{p}=0.406)$ | $-0.144(\mathrm{Cl}=+/-0.219 ; \mathrm{p}=0.183)$ | 0.380 | +9.08\% | -5.53\% |
| Loss Cost | 2014.2 | 0.070 ( $\mathrm{Cl}=+/-0.313 ; \mathrm{p}=0.641$ ) | $-0.162(\mathrm{Cl}=+/-0.498 ; \mathrm{p}=0.496)$ | $-0.127(\mathrm{Cl}=+/-0.311 ; \mathrm{p}=0.396)$ | 0.371 | +7.21\% | -5.56\% |
| Loss Cost | 2015.1 | $0.108(\mathrm{Cl}=+/-0.492 ; \mathrm{p}=0.644)$ | $-0.189(\mathrm{Cl}=+/-0.578 ; \mathrm{p}=0.493)$ | $-0.164(\mathrm{Cl}=+/-0.487 ; \mathrm{p}=0.479)$ | 0.342 | +11.37\% | -5.51\% |
| Loss Cost | 2015.2 | $-0.024(\mathrm{Cl}=+/-0.920 ; \mathrm{p}=0.955)$ | $-0.122(\mathrm{Cl}=+/-0.718 ; \mathrm{p}=0.718)$ | $-0.034(\mathrm{Cl}=+/-0.910 ; \mathrm{p}=0.937)$ | 0.326 | -2.39\% | -5.63\% |
| Loss Cost | 2016.1 | 0.360 ( $\mathrm{Cl}=+/-2.796 ; \mathrm{p}=0.782$ ) | $-0.247(\mathrm{Cl}=+/-1.140 ; p=0.643)$ | $-0.416(\mathrm{Cl}=+/-2.779 ; \mathrm{p}=0.748)$ | 0.235 | +43.35\% | -5.43\% |
| Loss Cost | 2016.2 | $-2.858(\mathrm{Cl}=+/-24.192 ; \mathrm{p}=0.798)$ | $0.164(\mathrm{Cl}=+/-3.294 ; \mathrm{p}=0.914)$ | $2.799(\mathrm{Cl}=+/-24.165 ; \mathrm{p}=0.802$ ) | 0.158 | -94.26\% | -5.75\% |
| Loss Cost | 2017.1 | $-0.059(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.136)$ | $0.164(\mathrm{Cl}=+/-3.294 ; \mathrm{p}=0.914)$ | $N A(C l=+/-N A ; p=N A)$ | 0.087 | -5.75\% | -5.75\% |
| Loss Cost | 2017.2 | $-0.059(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.136)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $N A(C l e+/-N A ; p=N A)$ | 0.129 | -5.75\% | -5.75\% |
| Severity | 2011.1 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.097(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.017$ ) | $-0.002(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.852)$ | 0.660 | +2.79\% | +2.61\% |
| Severity | 2011.2 | $0.025(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.010)$ | $-0.091(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.029)$ | $0.001(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.924)$ | 0.603 | +2.50\% | +2.60\% |
| Severity | 2012.1 | 0.020 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.061$ ) | $-0.083(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.053)$ | $0.005(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.654)$ | 0.544 | +2.04\% | +2.58\% |
| Severity | 2012.2 | $0.019(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.141)$ | $-0.081(\mathrm{Cl}=+/-0.090 ; p=0.073)$ | $0.006(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.642)$ | 0.502 | +1.93\% | +2.58\% |
| Severity | 2013.1 | $0.035(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.021)$ | $-0.104(\mathrm{Cl}=+/-0.086 ; p=0.021)$ | $-0.009(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.538)$ | 0.597 | +3.57\% | +2.63\% |
| Severity | 2013.2 | $0.043(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.026)$ | $-0.114(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.019)$ | $-0.017(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.363)$ | 0.582 | +4.39\% | +2.65\% |
| Severity | 2014.1 | $0.042(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.092)$ | $-0.113(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.031)$ | $-0.016(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.503)$ | 0.521 | +4.33\% | +2.65\% |
| Severity | 2014.2 | $0.043(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.223)$ | $-0.114(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.051)$ | $-0.017(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.628)$ | 0.471 | +4.36\% | +2.65\% |
| Severity | 2015.1 | 0.070 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.199)$ | $-0.132(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.048)$ | -0.043 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.413$ ) | 0.470 | +7.20\% | +2.69\% |
| Severity | 2015.2 | $0.003(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.976)$ | $-0.098(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.201)$ | $0.023(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.806)$ | 0.435 | +0.28\% | +2.62\% |
| Severity | 2016.1 | -0.028 ( $\mathrm{Cl}=+/-0.619 ; \mathrm{p}=0.923$ ) | $-0.088(\mathrm{Cl}=+/-0.252 ; \mathrm{p}=0.458)$ | $0.054(\mathrm{Cl}=+/-0.615 ; \mathrm{p}=0.851)$ | 0.425 | -2.75\% | +2.60\% |
| Severity | 2016.2 | $-1.533(\mathrm{Cl}=+/-5.271 ; \mathrm{p}=0.532)$ | $0.104(\mathrm{Cl}=+/-0.718 ; \mathrm{p}=0.754)$ | $1.557(\mathrm{Cl}=+/-5.265 ; \mathrm{p}=0.525)$ | 0.436 | -78.40\% | +2.44\% |
| Severity | 2017.1 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | $0.104(\mathrm{Cl}=+/-0.718 ; \mathrm{p}=0.754$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.477 | +2.44\% | +2.44\% |
| Severity | 2017.2 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.013)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $N A(C l=+/-N A ; p=N A)$ | 0.426 | +2.44\% | +2.44\% |
| Frequency | 2011.1 | $0.021(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.455)$ | $-0.033(\mathrm{Cl}=+/-0.289 ; \mathrm{p}=0.814)$ | $-0.105(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.007)$ | 0.565 | +2.13\% | -8.03\% |
| Frequency | 2011.2 | $0.027(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.417)$ | $-0.045(\mathrm{Cl}=+/-0.303 ; p=0.761)$ | $-0.110(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.010)$ | 0.559 | +2.73\% | -8.01\% |
| Frequency | 2012.1 | $0.041(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.302)$ | $-0.070(\mathrm{Cl}=+/-0.317 ; \mathrm{p}=0.651)$ | $-0.124(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.010$ ) | 0.556 | +4.15\% | -7.96\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.513)$ | $-0.054(\mathrm{Cl}=+/-0.336 ; p=0.740)$ | $-0.114(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.036)$ | 0.556 | +3.16\% | -7.99\% |
| Frequency | 2013.1 | $0.030(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.612)$ | $-0.052(\mathrm{Cl}=+/-0.362 ; \mathrm{p}=0.763)$ | $-0.113(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.081)$ | 0.548 | +3.04\% | -7.99\% |
| Frequency | 2013.2 | 0.010 ( $\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.896$ ) | $-0.027(\mathrm{Cl}=+/-0.390 ; p=0.884)$ | $-0.094(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.235)$ | 0.547 | +0.99\% | -8.04\% |
| Frequency | 2014.1 | 0.045 ( $\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.658)$ | $-0.064(\mathrm{Cl}=+/-0.426 ; \mathrm{p}=0.752)$ | $-0.128(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.217)$ | 0.524 | +4.56\% | -7.97\% |
| Frequency | 2014.2 | $0.027(\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.850)$ | $-0.049(\mathrm{Cl}=+/-0.479 ; \mathrm{p}=0.830)$ | $-0.110(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.442)$ | 0.512 | +2.73\% | -8.00\% |
| Frequency | 2015.1 | $0.038(\mathrm{Cl}=+/-0.474 ; \mathrm{p}=0.865)$ | $-0.056(\mathrm{Cl}=+/-0.557 ; p=0.830)$ | $-0.121(\mathrm{Cl}=+/-0.469 ; \mathrm{p}=0.586)$ | 0.483 | +3.88\% | -7.98\% |
| Frequency | 2015.2 | $-0.027(\mathrm{Cl}=+/-0.890 ; \mathrm{p}=0.948)$ | $-0.023(\mathrm{Cl}=+/-0.695 ; \mathrm{p}=0.943)$ | $-0.057(\mathrm{Cl}=+/-0.881 ; \mathrm{p}=0.890)$ | 0.453 | -2.66\% | -8.04\% |
| Frequency | 2016.1 | $0.388(\mathrm{Cl}=+/-2.703 ; \mathrm{p}=0.758)$ | -0.159 ( $\mathrm{Cl}=+/-1.102 ; \mathrm{p}=0.757)$ | -0.470 ( $\mathrm{Cl}=+/-2.686 ; \mathrm{p}=0.708$ ) | 0.392 | +47.40\% | -7.83\% |
| Frequency | 2016.2 | -1.326 ( $\mathrm{Cl}=+/-23.457 ; \mathrm{p}=0.902$ ) | $0.060(\mathrm{Cl}=+/-3.194 ; \mathrm{p}=0.967)$ | $1.242(\mathrm{Cl}=+/-23.430 ; \mathrm{p}=0.908)$ | 0.337 | -73.43\% | -8.00\% |
| Frequency | 2017.1 | $-0.083(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.041)$ | $0.060(\mathrm{Cl}=+/-3.194 ; \mathrm{p}=0.967)$ | $N A(C l=+/-N A ; p=N A)$ | 0.291 | -8.00\% | -8.00\% |
| Frequency | 2017.2 | $-0.083(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.041)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.292 | -8.00\% | -8.00\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total DI
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.004(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.475)$ | 0.095 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.006$ ) | 0.013 (Cl = +/-0.003; p = 0.000) | 0.856 | -0.37\% |
| Loss Cost | 2011.2 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.354)$ | 0.090 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.012$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.859 | -0.51\% |
| Loss Cost | 2012.1 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.159)$ | 0.100 ( $\mathrm{Cl}=+/-0.067 ; p=0.005$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.874 | -0.81\% |
| Loss Cost | 2012.2 | $-0.012(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.030)$ | 0.086 ( $\mathrm{Cl}=+/-0.061 ; p=0.009)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.903 | -1.24\% |
| Loss Cost | 2013.1 | $-0.016(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.011)$ | 0.096 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.004$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.914 | -1.55\% |
| Loss Cost | 2013.2 | $-0.020(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.002)$ | $0.083(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.007)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.933 | -1.94\% |
| Loss Cost | 2014.1 | $-0.022(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | 0.090 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.005$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.936 | -2.19\% |
| Loss Cost | 2014.2 | $-0.026(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.079 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.008)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.949 | -2.57\% |
| Loss Cost | 2015.1 | $-0.030(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.089 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.003)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.956 | -2.94\% |
| Loss Cost | 2015.2 | $-0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.081(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.007)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.960 | -3.22\% |
| Loss Cost | 2016.1 | $-0.031(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | 0.076 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.014$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.956 | -3.04\% |
| Loss Cost | 2016.2 | $-0.027(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | 0.085 ( $\mathrm{Cl}=+/-0.060 ; p=0.010$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.958 | -2.70\% |
| Loss Cost | 2017.1 | $-0.023(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.012)$ | 0.076 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.018)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.959 | -2.27\% |
| Loss Cost | 2017.2 | $-0.025(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.017)$ | 0.070 ( $\mathrm{Cl}=+/-0.066 ; p=0.040)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.958 | -2.49\% |
| Severity | 2011.1 | 0.017 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.009(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.640)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.311)$ | 0.576 | +1.67\% |
| Severity | 2011.2 | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.013(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.503)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.345)$ | 0.521 | +1.56\% |
| Severity | 2012.1 | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.010(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.626)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.402)$ | 0.448 | +1.46\% |
| Severity | 2012.2 | 0.014 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001$ ) | $-0.011(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.608)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.423)$ | 0.398 | +1.43\% |
| Severity | 2013.1 | 0.017 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.359)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.295)$ | 0.493 | +1.68\% |
| Severity | 2013.2 | 0.017 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001)$ | $-0.019(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.387)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.311)$ | 0.456 | +1.68\% |
| Severity | 2014.1 | 0.016 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.003$ ) | $-0.017(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.442)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.340)$ | 0.379 | +1.65\% |
| Severity | 2014.2 | 0.016 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.008)$ | $-0.019(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.426)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.361)$ | 0.319 | +1.59\% |
| Severity | 2015.1 | 0.017 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.008)$ | $-0.023(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.356)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.338)$ | 0.320 | +1.75\% |
| Severity | 2015.2 | 0.016 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.024)$ | $-0.027(\mathrm{Cl}=+/-0.057 ; p=0.314)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.353)$ | 0.251 | +1.61\% |
| Severity | 2016.1 | 0.020 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.009)$ | $-0.037(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.168)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.281)$ | 0.383 | +2.02\% |
| Severity | 2016.2 | 0.023 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.006)$ | $-0.028(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.294)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.297)$ | 0.450 | +2.35\% |
| Severity | 2017.1 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $-0.039(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.139)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.246)$ | 0.580 | +2.86\% |
| Severity | 2017.2 | $0.025(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.010)$ | $-0.047(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.100)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.211)$ | 0.539 | +2.53\% |
| Frequency | 2011.1 | $-0.020(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.001)$ | 0.104 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.004$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.885 | -2.00\% |
| Frequency | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | $0.103(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.006)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.883 | -2.03\% |
| Frequency | 2012.1 | $-0.023(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | 0.110 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.004)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.885 | -2.24\% |
| Frequency | 2012.2 | $-0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.097 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.008)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.906 | -2.63\% |
| Frequency | 2013.1 | $-0.032(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.114 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001$ ) | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.936 | -3.17\% |
| Frequency | 2013.2 | $-0.036(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.001)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.951 | -3.57\% |
| Frequency | 2014.1 | $-0.038(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.952 | -3.77\% |
| Frequency | 2014.2 | $-0.042(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.098 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.002)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.959 | -4.09\% |
| Frequency | 2015.1 | $-0.047(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.112(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.973 | -4.60\% |
| Frequency | 2015.2 | $-0.049(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.108 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.973 | -4.75\% |
| Frequency | 2016.1 | $-0.051(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.113 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.972 | -4.96\% |
| Frequency | 2016.2 | $-0.051(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.970 | -4.94\% |
| Frequency | 2017.1 | $-0.051(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.115 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.002)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.964 | -4.99\% |
| Frequency | 2017.2 | $-0.050(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.118 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.004)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.960 | -4.89\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total $D I$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_scalar, mobility

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.007 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.461$ ) | 0.095 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.006$ ) | -0.092 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.200$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.861 | +0.72\% |
| Loss Cost | 2011.2 | $0.005(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.619)$ | $0.092(\mathrm{Cl}=+/-0.067 ; p=0.010)$ | $-0.084(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.257)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.862 | +0.52\% |
| Loss Cost | 2012.1 | $0.001(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.957)$ | $0.101(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.006)$ | $-0.068(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.347)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.874 | +0.06\% |
| Loss Cost | 2012.2 | $-0.006(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.551)$ | $0.087(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.009)$ | -0.049 ( $\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.464$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.901 | -0.61\% |
| Loss Cost | 2013.1 | $-0.010(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.330)$ | $0.096(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.005)$ | $-0.041(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.527)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.911 | -1.01\% |
| Loss Cost | 2013.2 | $-0.015(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.135)$ | $0.083(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.008)$ | $-0.035(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.553)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.930 | -1.48\% |
| Loss Cost | 2014.1 | $-0.017(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.092)$ | $0.091(\mathrm{Cl}=+/-0.059 ; p=0.005)$ | $-0.037(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.528)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.934 | -1.71\% |
| Loss Cost | 2014.2 | -0.020 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.039$ ) | 0.079 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.009$ ) | $-0.046(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.392)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.948 | -1.99\% |
| Loss Cost | 2015.1 | $-0.022(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.017)$ | $0.091(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.003)$ | $-0.064(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.196)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.959 | -2.17\% |
| Loss Cost | 2015.2 | $-0.023(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.008)$ | $0.080(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.004)$ | -0.092 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.063$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.969 | -2.26\% |
| Loss Cost | 2016.1 | $-0.023(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.012)$ | $0.081(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.007)$ | $-0.098(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.096$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.964 | -2.26\% |
| Loss Cost | 2016.2 | $-0.023(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.019)$ | $0.080(\mathrm{Cl}=+/-0.060 ; p=0.014)$ | $-0.107(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.257)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.960 | -2.24\% |
| Loss Cost | 2017.1 | -0.025 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.017$ ) | 0.070 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.040)$ | $0.207(\mathrm{Cl}=+/-0.793 ; \mathrm{p}=0.563)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.956 | -2.49\% |
| Loss Cost | 2017.2 | $-0.025(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.017$ ) | 0.070 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.040)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.958 | -2.49\% |
| Severity | 2011.1 | 0.028 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.616)$ | -0.095 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.019$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.292)$ | 0.664 | +2.82\% |
| Severity | 2011.2 | 0.026 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.528)$ | $-0.090(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.030)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.320)$ | 0.609 | +2.68\% |
| Severity | 2012.1 | $0.026(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.616)$ | $-0.087(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.042)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.363)$ | 0.540 | +2.59\% |
| Severity | 2012.2 | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | $-0.009(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.638)$ | $-0.087(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.050)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.377)$ | 0.495 | +2.59\% |
| Severity | 2013.1 | $0.029(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.018(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.320)$ | $-0.094(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.021)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.217)$ | 0.618 | +2.97\% |
| Severity | 2013.2 | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.363)$ | $-0.094(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.025)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.230)$ | 0.589 | +2.99\% |
| Severity | 2014.1 | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $-0.016(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.430)$ | -0.095 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.030)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.261)$ | 0.531 | +2.95\% |
| Severity | 2014.2 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001$ ) | $-0.018(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.381)$ | $-0.097(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.032)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.281)$ | 0.492 | +2.88\% |
| Severity | 2015.1 | $0.029(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $-0.020(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.364)$ | $-0.093(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.048)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.285)$ | 0.476 | +2.91\% |
| Severity | 2015.2 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $-0.028(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.210)$ | $-0.113(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.022)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.268)$ | 0.503 | +2.85\% |
| Severity | 2016.1 | $0.028(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003)$ | $-0.032(\mathrm{Cl}=+/-0.050 ; p=0.189)$ | $-0.098(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.080)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.266)$ | 0.508 | +2.84\% |
| Severity | 2016.2 | $0.028(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.004)$ | $-0.034(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.207)$ | -0.115 ( $\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.201$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.290)$ | 0.496 | +2.88\% |
| Severity | 2017.1 | 0.025 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.010$ ) | $-0.047(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.100)$ | $0.305(\mathrm{Cl}=+/-0.703 ; \mathrm{p}=0.347)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.211)$ | 0.580 | +2.53\% |
| Severity | 2017.2 | 0.025 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.010$ ) | $-0.047(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.100)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.211)$ | 0.539 | +2.53\% |
| Frequency | 2011.1 | $-0.021(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.054)$ | $0.104(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.005)$ | $0.003(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.964)$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.879 | -2.04\% |
| Frequency | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.068)$ | $0.103(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.007)$ | $0.006(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.939)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.877 | -2.11\% |
| Frequency | 2012.1 | $-0.025(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.044)$ | $0.110(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.006)$ | $0.018(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.817)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.879 | -2.46\% |
| Frequency | 2012.2 | $-0.032(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.011)$ | $0.096(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.010)$ | $0.038(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.602)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.902 | -3.12\% |
| Frequency | 2013.1 | $-0.039(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.001)$ | $0.114(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.001)$ | $0.053(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.383)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.936 | -3.87\% |
| Frequency | 2013.2 | $-0.044(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.001)$ | $0.060(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.275)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.952 | -4.34\% |
| Frequency | 2014.1 | -0.046 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.107(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001)$ | $0.058(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.286)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.952 | -4.52\% |
| Frequency | 2014.2 | -0.049 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.097(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.002)$ | $0.051(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.325)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.959 | -4.74\% |
| Frequency | 2015.1 | $-0.051(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.111(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.505)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.972 | -4.94\% |
| Frequency | 2015.2 | $-0.051(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.050 ; p=0.001)$ | $0.021(\mathrm{Cl}=+/-0.100 ; p=0.648)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.971 | -4.96\% |
| Frequency | 2016.1 | $-0.051(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.113(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.001)$ | 0.000 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.997$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.969 | -4.96\% |
| Frequency | 2016.2 | $-0.051(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.002)$ | $0.008(\mathrm{Cl}=+/-0.200 ; p=0.930)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.966 | -4.97\% |
| Frequency | 2017.1 | $-0.050(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.118(\mathrm{Cl}=+/-0.069 ; p=0.004)$ | -0.097 ( $\mathrm{Cl}=+/-0.833 ; \mathrm{p}=0.795$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.960 | -4.89\% |
| Frequency | 2017.2 | $-0.050(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.118(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.004)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.960 | -4.89\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total $D 1$
nd Trend Period $=2023.1$
Parameters Included: time, seasonality, phase_in_trend, mobility

| Fit | Start Date | Time | Seasonality | Phase in Trend | Mobility | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.032 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.091 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | $-0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.946 | +3.27\% | -3.40\% |
| Loss Cost | 2011.2 | $0.036(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.094(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $-0.071(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.948 | +3.62\% | -3.48\% |
| Loss Cost | 2012.1 | 0.035 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | 0.095 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $-0.070(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.948 | +3.56\% | -3.47\% |
| Loss Cost | 2012.2 | $0.029(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.013)$ | $0.090(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $-0.063(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.951 | +2.90\% | -3.35\% |
| Loss Cost | 2013.1 | $0.028(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.043)$ | $0.090(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.001)$ | $-0.062(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.002)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.950 | +2.81\% | -3.34\% |
| Loss Cost | 2013.2 | $0.020(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.213)$ | $0.086(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.002)$ | $-0.053(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.017)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.952 | +2.03\% | -3.25\% |
| Loss Cost | 2014.1 | $0.021(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.308)$ | $0.086(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.003)$ | $-0.055(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.043)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.949 | +2.17\% | -3.26\% |
| Loss Cost | 2014.2 | $0.007(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.799)$ | $0.081(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.007)$ | $-0.039(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.235)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.951 | +0.71\% | -3.15\% |
| Loss Cost | 2015.1 | $-0.024(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.547)$ | $0.088(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.005)$ | $-0.006(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.884)$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.953 | -2.38\% | -3.00\% |
| Loss Cost | 2015.2 | $-0.111(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.082)$ | 0.077 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.009$ ) | $0.084(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.202)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.963 | -10.54\% | -2.73\% |
| Loss Cost | 2016.1 | $-0.239(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.105)$ | $0.085(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.007)$ | $0.213(\mathrm{Cl}=+/-0.306 ; \mathrm{p}=0.151)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.961 | -21.24\% | -2.54\% |
| Loss Cost | 2016.2 | $-0.956(\mathrm{Cl}=+/-1.440 ; \mathrm{p}=0.167)$ | $0.076(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.018)$ | $0.933(\mathrm{Cl}=+/-1.447 ; \mathrm{p}=0.179)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.962 | -61.56\% | -2.27\% |
| Loss Cost | 2017.1 | $-0.023(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.012)$ | $0.076(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.018)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.959 | -2.27\% | -2.27\% |
| Loss Cost | 2017.2 | $-0.025(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.017)$ | 0.070 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.040$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.958 | -2.49\% | -2.49\% |
| Severity | 2011.1 | $0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.028)$ | -0.009 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.652$ ) | $0.002(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.890)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.320)$ | 0.555 | +1.59\% | +1.74\% |
| Severity | 2011.2 | $0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.136)$ | $-0.013(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.497)$ | $0.007(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.570)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.305)$ | 0.505 | +1.16\% | +1.85\% |
| Severity | 2012.1 | $0.007(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.427)$ | $-0.009(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.662)$ | $0.012(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.341)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.320)$ | 0.446 | +0.69\% | +1.95\% |
| Severity | 2012.2 | $0.003(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.752)$ | $-0.012(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.571)$ | $0.017(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.254)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.320)$ | 0.410 | +0.32\% | +2.02\% |
| Severity | 2013.1 | $0.012(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.317)$ | $-0.018(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.387)$ | $0.007(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.674)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.286)$ | 0.468 | +1.21\% | +1.89\% |
| Severity | 2013.2 | $0.010(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.496)$ | $-0.019(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.387)$ | $0.009(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.644)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.299)$ | 0.428 | +1.02\% | +1.91\% |
| Severity | 2014.1 | $0.004(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.853)$ | $-0.016(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.489)$ | $0.016(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.496)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.322)$ | 0.357 | +0.36\% | +1.97\% |
| Severity | 2014.2 | $-0.012(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.643)$ | $-0.021(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.381)$ | $0.033(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.280)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.315)$ | 0.332 | -1.18\% | +2.09\% |
| Severity | 2015.1 | $-0.013(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.743)$ | $-0.021(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.420)$ | $0.033(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.437)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.336)$ | 0.301 | -1.26\% | +2.10\% |
| Severity | 2015.2 | $-0.108(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.070)$ | $-0.033(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.164)$ | $0.132(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.041)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.247)$ | 0.450 | -10.23\% | +2.41\% |
| Severity | 2016.1 | $-0.183(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.182)$ | $-0.029(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.265)$ | $0.208(\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.142)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.279)$ | 0.459 | -16.76\% | +2.53\% |
| Severity | 2016.2 | $-1.017(\mathrm{Cl}=+/-1.326 ; \mathrm{p}=0.117)$ | $-0.039(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.139)$ | $1.045(\mathrm{Cl}=+/-1.332 ; \mathrm{p}=0.110)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.246)$ | 0.548 | -63.84\% | +2.86\% |
| Severity | 2017.1 | 0.028 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002)$ | $-0.039(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.139)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.246)$ | 0.580 | +2.86\% | +2.86\% |
| Severity | 2017.2 | 0.025 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.010$ ) | $-0.047(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.100)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.211)$ | 0.539 | +2.53\% | +2.53\% |
| Frequency | 2011.1 | 0.016 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.023$ ) | $0.099(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.023 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.959 | +1.65\% | -5.06\% |
| Frequency | 2011.2 | $0.024(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002)$ | $0.108(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.078(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.968 | +2.43\% | -5.23\% |
| Frequency | 2012.1 | $0.028(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.002)$ | $0.104(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $-0.083(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.969 | +2.85\% | -5.31\% |
| Frequency | 2012.2 | $0.025(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.013)$ | $0.101(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $-0.080(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.969 | +2.57\% | -5.27\% |
| Frequency | 2013.1 | $0.016(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.148)$ | $0.108(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.068(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.973 | +1.58\% | -5.13\% |
| Frequency | 2013.2 | $0.010(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.443)$ | $0.105(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.062(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.974 | +1.00\% | -5.06\% |
| Frequency | 2014.1 | 0.018 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.290$ ) | $0.102(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $-0.071(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.003)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.973 | +1.81\% | -5.13\% |
| Frequency | 2014.2 | 0.019 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.411$ ) | $0.102(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.072(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.016)$ | 0.011 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.972 | +1.91\% | -5.14\% |
| Frequency | 2015.1 | $-0.011(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.720)$ | $0.109(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.272)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.974 | -1.14\% | -4.99\% |
| Frequency | 2015.2 | $-0.003(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.951$ ) | $0.110(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | $-0.048(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.417)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.972 | -0.34\% | -5.02\% |
| Frequency | 2016.1 | $-0.055(\mathrm{Cl}=+/-0.288 ; \mathrm{p}=0.678)$ | $0.113(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001)$ | $0.005(\mathrm{Cl}=+/-0.295 ; \mathrm{p}=0.973)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.969 | -5.38\% | -4.94\% |
| Frequency | 2016.2 | $0.061(\mathrm{Cl}=+/-1.487 ; \mathrm{p}=0.928)$ | 0.115 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.002)$ | $-0.112(\mathrm{Cl}=+/-1.494 ; \mathrm{p}=0.869)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.966 | +6.29\% | -4.99\% |
| Frequency | 2017.1 | $-0.051(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.115 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.964 | -4.99\% | -4.99\% |
| Frequency | 2017.2 | $-0.050(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.118 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.004$ ) | $N A(C I=+/-N A ; p=N A)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.960 | -4.89\% | -4.89\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total $D I$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality, phase_in_trend

| Fit | Start Date | Time | Seasonality | Phase in Trend | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.036 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.097 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $-0.085(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | 0.751 | +3.63\% | -4.78\% |
| Loss Cost | 2011.2 | 0.041 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.104(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.760 | +4.14\% | -5.10\% |
| Loss Cost | 2012.1 | 0.040 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001$ ) | $0.104(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.001)$ | 0.749 | +4.12\% | -5.09\% |
| Loss Cost | 2012.2 | 0.035 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.006$ ) | 0.098 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.001$ ) | $-0.084(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.002)$ | 0.671 | +3.52\% | -4.79\% |
| Loss Cost | 2013.1 | $0.034(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.023)$ | 0.098 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.002$ ) | $-0.083(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.006)$ | 0.663 | +3.47\% | -4.78\% |
| Loss Cost | 2013.2 | $0.028(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.118)$ | $0.093(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.005)$ | $-0.074(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.027)$ | 0.593 | +2.82\% | -4.54\% |
| Loss Cost | 2014.1 | $0.031(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.191)$ | $0.092(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.012)$ | $-0.078(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.051)$ | 0.575 | +3.10\% | -4.61\% |
| Loss Cost | 2014.2 | 0.018 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.566$ ) | $0.086(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.027$ ) | $-0.062(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.194)$ | 0.530 | +1.82\% | -4.31\% |
| Loss Cost | 2015.1 | $-0.015(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.737)$ | $0.096(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.024)$ | $-0.024(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.672)$ | 0.584 | -1.47\% | -3.85\% |
| Loss Cost | 2015.2 | $-0.112(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.104)$ | 0.075 ( $\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.039$ ) | $0.084(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.264)$ | 0.763 | -10.59\% | -2.75\% |
| Loss Cost | 2016.1 | $-0.267(\mathrm{Cl}=+/-0.320 ; \mathrm{p}=0.081)$ | $0.090(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.026)$ | 0.247 ( $\mathrm{Cl}=+/-0.344 ; \mathrm{p}=0.117)$ | 0.729 | -23.46\% | -1.99\% |
| Loss Cost | 2016.2 | $-1.444(\mathrm{Cl}=+/-0.349 ; \mathrm{p}=0.001)$ | $0.060(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | 1.443 ( $\mathrm{Cl}=+/-0.356 ; \mathrm{p}=0.001$ ) | 0.991 | -76.40\% | -0.07\% |
| Loss Cost | 2017.1 | $-0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.838)$ | 0.060 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.963 | -0.07\% | -0.07\% |
| Loss Cost | 2017.2 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.267)$ | $0.057(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.005)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.981 | -0.42\% | -0.42\% |
| Severity | 2011.1 | $0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.018)$ | $0.002(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.932)$ | $-0.015(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.420)$ | 0.358 | +1.91\% | +0.35\% |
| Severity | 2011.2 | $0.015(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.086)$ | $-0.004(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.875)$ | $-0.009(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.661)$ | 0.215 | +1.51\% | +0.62\% |
| Severity | 2012.1 | 0.010 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.305$ ) | $0.003(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.908)$ | $-0.001(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.964)$ | 0.054 | +0.98\% | +0.89\% |
| Severity | 2012.2 | $0.007(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.550)$ | $-0.001(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.982)$ | $0.004(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.878)$ | -0.051 | +0.69\% | +1.05\% |
| Severity | 2013.1 | $0.017(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.213)$ | $-0.009(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.704)$ | $-0.010(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.683)$ | 0.097 | +1.68\% | +0.67\% |
| Severity | 2013.2 | $0.017(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.329)$ | $-0.009(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.732)$ | $-0.010(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.728)$ | 0.008 | +1.70\% | +0.66\% |
| Severity | 2014.1 | 0.010 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.661$ ) | $-0.005(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.863)$ | $-0.001(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.970)$ | -0.193 | +0.98\% | +0.85\% |
| Severity | 2014.2 | $-0.004(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.894)$ | $-0.012(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.714)$ | $0.016(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.721)$ | -0.300 | -0.41\% | +1.20\% |
| Severity | 2015.1 | $-0.005(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.922)$ | $-0.012(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.752)$ | $0.017(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.790)$ | -0.376 | -0.46\% | +1.21\% |
| Severity | 2015.2 | $-0.112(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.124)$ | $-0.035(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.287)$ | $0.136(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.116)$ | 0.132 | -10.58\% | +2.49\% |
| Severity | 2016.1 | $-0.209(\mathrm{Cl}=+/-0.402 ; \mathrm{p}=0.222)$ | $-0.026(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.478)$ | 0.239 ( $\mathrm{Cl}=+/-0.433 ; \mathrm{p}=0.201$ ) | 0.122 | -18.87\% | +2.99\% |
| Severity | 2016.2 | $-1.581(\mathrm{Cl}=+/-1.121 ; \mathrm{p}=0.021)$ | $-0.060(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.041)$ | 1.633 ( $\mathrm{Cl}=+/-1.142 ; \mathrm{p}=0.020)$ | 0.824 | -79.42\% | +5.34\% |
| Severity | 2017.1 | $0.052(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.015)$ | $-0.060(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.041)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.849 | +5.34\% | +5.34\% |
| Severity | 2017.2 | $0.042(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.064)$ | $-0.068(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.053)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.880 | +4.34\% | +4.34\% |
| Frequency | 2011.1 | $0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.023)$ | 0.095 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $-0.069(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | 0.677 | +1.69\% | -5.11\% |
| Frequency | 2011.2 | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | $0.107(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $-0.084(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.813 | +2.59\% | -5.69\% |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $-0.092(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.839 | +3.10\% | -5.93\% |
| Frequency | 2012.2 | $0.028(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.004)$ | 0.098 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | $-0.087(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.812 | +2.81\% | -5.79\% |
| Frequency | 2013.1 | $0.017(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.041)$ | $0.108(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $-0.073(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.882 | +1.76\% | -5.41\% |
| Frequency | 2013.2 | $0.011(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.249)$ | 0.103 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000$ ) | $-0.064(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.003)$ | 0.887 | +1.10\% | -5.17\% |
| Frequency | 2014.1 | $0.021(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.080)$ | 0.097 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000$ ) | $-0.076(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.002)$ | 0.896 | +2.10\% | -5.41\% |
| Frequency | 2014.2 | $0.022(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.182)$ | 0.097 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000$ ) | $-0.078(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.008)$ | 0.890 | +2.23\% | -5.44\% |
| Frequency | 2015.1 | $-0.010(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.486)$ | $0.108(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.061)$ | 0.958 | -1.01\% | -4.99\% |
| Frequency | 2015.2 | $0.000(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.997)$ | 0.110 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $-0.052(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.135)$ | 0.957 | -0.01\% | -5.11\% |
| Frequency | 2016.1 | $-0.058(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.345)$ | 0.115 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001$ ) | $0.009(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.889)$ | 0.955 | -5.66\% | -4.83\% |
| Frequency | 2016.2 | $0.137(\mathrm{Cl}=+/-0.987 ; \mathrm{p}=0.688)$ | 0.120 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.004$ ) | $-0.190(\mathrm{Cl}=+/-1.006 ; \mathrm{p}=0.590$ ) | 0.953 | +14.70\% | -5.14\% |
| Frequency | 2017.1 | $-0.053(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.010)$ | 0.120 ( $\mathrm{Cl}=+/-0.049 ; p=0.004$ ) | $N A(C l=+/-N A ; p=N A)$ | 0.936 | -5.14\% | -5.14\% |
| Frequency | 2017.2 | $-0.047(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.061)$ | 0.125 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.019$ ) | $N A(C l e+/-N A ; p=N A)$ | 0.942 | -4.56\% | -4.56\% |

## Accident Benefits Total Disability Income

Coverage $=A B$ Total DI
End Trend Period $=2022$.
Excluded Points $=N A$
Parameters Included: time, secsonality, phase in scalar, phase in trend, mobility

| Fit | Start Date | Time | Seasonality | Phase in Scalar | Phase in Trend | Mobility | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | 0.045 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.085(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.024)$ | $-0.078(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.969 | +4.57\% | -3.25\% |
| Loss Cost | 2011.2 | $0.053(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $-0.101(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.005$ ) | $-0.086(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.976 | +5.41\% | -3.26\% |
| Loss Cost | 2012.1 | $0.055(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.107(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $-0.105(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.006)$ | $-0.088(\mathrm{Cl}=+1-0.022 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.976 | +5.64\% | -3.24\% |
| Loss Cost | 2012.2 | $0.052(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.105(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.100(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.012)$ | $-0.085(\mathrm{Cl}=+1-0.025 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.976 | +5.32\% | -3.24\% |
| Loss Cost | 2013.1 | $0.056(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.103 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | $-0.106(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.013$ ) | $-0.088(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.976 | +5.72\% | -3.21\% |
| Loss Cost | 2013.2 | $0.056(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.004)$ | $0.103(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | $-0.106(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.022)$ | $-0.088(\mathrm{Cl}=+/-0.037 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.975 | +5.72\% | -3.21\% |
| Loss Cost | 2014.1 | $0.069(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.006)$ | 0.098 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | $-0.121(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.016)$ | $-0.101(\mathrm{Cl}=+1-0.046 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.976 | +7.20\% | -3.13\% |
| Loss Cost | 2014.2 | $0.076(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.027$ ) | 0.099 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | -0.126 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.023$ ) | $-0.107(\mathrm{Cl}=+/-0.066 ; p=0.004)$ | 0.011 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.976 | +7.85\% | -3.13\% |
| Loss Cost | 2015.1 | $0.060(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.226)$ | $0.102(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.001$ ) | $-0.115(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.066)$ | $-0.093(\mathrm{Cl}=+/-0.103 ; p=0.073)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.975 | +6.22\% | -3.17\% |
| Loss Cost | 2015.2 | $0.001(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.994$ ) | 0.097 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.002$ ) | $-0.086(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.233)$ | $-0.033(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.704)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.975 | +0.07\% | -3.20\% |
| Loss Cost | 2016.1 | $-0.114(\mathrm{Cl}=+/-0.619 ; \mathrm{p}=0.681)$ | $0.101(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.004)$ | $-0.048(\mathrm{Cl}=+/-0.252 ; \mathrm{p}=0.674)$ | $0.081(\mathrm{Cl}=+/-0.614 ; \mathrm{p}=0.769)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.971 | -10.81\% | -3.31\% |
| Loss Cost | 2016.2 | $-2.231(\mathrm{Cl}=+/-5.366 ; \mathrm{p}=0.358)$ | $0.091(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.013$ ) | 0.218 ( $\mathrm{Cl}=+/-0.716 ; \mathrm{p}=0.496$ ) | $2.196(\mathrm{Cl}=+/-5.361 ; \mathrm{p}=0.365)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.971 | -89.26\% | -3.47\% |
| Loss Cost | 2017.1 | $-0.035(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.007)$ | $0.091(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.013$ ) | $0.218(\mathrm{Cl}=+/-0.716 ; \mathrm{p}=0.496)$ | NA ( $\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA}$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.968 | -3.47\% | -3.47\% |
| Loss Cost | 2017.2 | $-0.035(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.007)$ | $0.091(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.013$ ) | NA ( $\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.970 | -3.47\% | -3.47\% |
| Severity | 2011.1 | 0.027 (Cl $=+/-0.015 ; ~ p=0.002)$ | 0.000 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.992$ ) | $-0.079(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.050)$ | $-0.007(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.490)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.894)$ | 0.569 | +2.75\% | +2.00\% |
| Severity | 2011.2 | $0.024(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.011$ ) | $-0.003(\mathrm{Cl}=+1-0.037 ; \mathrm{p}=0.871)$ | $-0.073(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.078)$ | $-0.004(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.715$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.865$ ) | 0.475 | +2.44\% | +2.01\% |
| Severity | 2012.1 | 0.020 ( $\mathrm{C}=+/-0.021 ; \mathrm{p}=0.066$ ) | $0.001(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.975$ ) | $-0.065(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.129)$ | $0.000(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.984$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.905$ ) | 0.365 | +1.98\% | +1.95\% |
| Severity | 2012.2 | $0.018(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.153)$ | $0.000(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.989)$ | $-0.063(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.165)$ | $0.001(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.942)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.900$ ) | 0.285 | +1.85\% | +1.96\% |
| Severity | 2013.1 | 0.035 ( $\mathrm{C}=+/-0.028 ; \mathrm{p}=0.020$ ) | $-0.009(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.611)$ | $-0.087(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.047)$ | $-0.014(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.353)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.782$ ) | 0.457 | +3.53\% | +2.09\% |
| Severity | 2013.2 | $0.041(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.029)$ | $-0.006(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.736)$ | $-0.095(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.044)$ | $-0.021(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.275)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.819)$ | 0.421 | +4.21\% | +2.09\% |
| Severity | 2014.1 | $0.041(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.095$ ) | $-0.006(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.753)$ | $-0.095(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.067$ ) | $-0.021(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.393)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.826$ ) | 0.299 | +4.22\% | +2.09\% |
| Severity | 2014.2 | $0.039(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.261)$ | $-0.007(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.751)$ | $-0.093(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.106)$ | $-0.018(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.594)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.828)$ | 0.195 | +3.96\% | +2.09\% |
| Severity | 2015.1 | $0.069(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.204)$ | $-0.012(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.614)$ | $-0.114(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.087)$ | $-0.047(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.368)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.783)$ | 0.198 | +7.11\% | +2.18\% |
| Severity | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.835)$ | $-0.020(\mathrm{Cl}=+/-0.053 ; p=0.421)$ | $-0.070(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.340)$ | 0.040 ( $\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.659$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.703)$ | 0.167 | -1.90\% | +2.14\% |
| Severity | 2016.1 | $-0.004(\mathrm{Cl}=+/-0.655 ; \mathrm{p}=0.988)$ | $-0.020(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.470)$ | $-0.075(\mathrm{Cl}=+/-0.266 ; \mathrm{p}=0.532)$ | $0.026(\mathrm{Cl}=+/-0.649 ; \mathrm{p}=0.929)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.718)$ | 0.126 | -0.43\% | +2.16\% |
| Severity | 2016.2 | $-3.086(\mathrm{Cl}=+/-5.343 ; \mathrm{p}=0.214)$ | $-0.035(\mathrm{Cl}=+/-0.065 ; p=0.242)$ | $0.311(\mathrm{Cl}=+/-0.713 ; \mathrm{p}=0.337)$ | $3.105(\mathrm{Cl}=+/-5.338 ; \mathrm{p}=0.211)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.570)$ | 0.267 | -95.43\% | +1.91\% |
| Severity | 2017.1 | $0.019(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.079)$ | $-0.035(\mathrm{Cl}=+/-0.065 ; ~ p=0.242)$ | $0.311(\mathrm{Cl}=+/-0.713 ; \mathrm{p}=0.337)$ | NA ( $\mathrm{Cl}=+/$ NA; p $=\mathrm{NA}$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.570)$ | 0.328 | +1.91\% | +1.91\% |
| Severity | 2017.2 | $0.019(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.079)$ | $-0.035(\mathrm{Cl}=+1-0.065 ; \mathrm{p}=0.242)$ | NA ( $\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA}$ ) | $\mathrm{NA}(\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA})$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.570)$ | 0.215 | +1.91\% | +1.91\% |
| Frequency | 2011.1 | 0.018 (Cl $=+/-0.019 ; p=0.066$ ) | $0.101(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | -0.006 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.895$ ) | $-0.070(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.955 | +1.77\% | -5.14\% |
| Frequency | 2011.2 | $0.029(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.006)$ | $0.111(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.518)$ | $-0.082(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.966 | +2.90\% | -5.16\% |
| Frequency | 2012.1 | $0.035(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.004)$ | $0.106(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.357)$ | $-0.088(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.968 | +3.59\% | -5.09\% |
| Frequency | 2012.2 | $0.033(\mathrm{Cl}=+/-0.027$; $\mathrm{p}=0.019$ ) | 0.105 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.419)$ | $-0.086(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.968 | +3.40\% | -5.09\% |
| Frequency | 2013.1 | $0.021(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.181)$ | $0.112(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.687)$ | $-0.074(\mathrm{Cl}=+1-0.035 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.971 | +2.11\% | -5.19\% |
| Frequency | 2013.2 | $0.014(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.463)$ | $0.109(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.830)$ | $-0.068(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.005$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.971 | +1.45\% | -5.19\% |
| Frequency | 2014.1 | 0.028 ( $\mathrm{C}=+/-0.054 ; \mathrm{p}=0.281$ ) | 0.104 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | -0.026 ( $\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.627$ ) | $-0.081(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.008)$ | 0.011 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.971 | +2.86\% | -5.12\% |
| Frequency | 2014.2 | $0.037(\mathrm{Cl}=+/-0.079 ; p=0.326)$ | $0.106(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.001)$ | $-0.033(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.578)$ | $-0.089(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.031)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.970 | +3.74\% | -5.11\% |
| Frequency | 2015.1 | $-0.008(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.879)$ | $0.114(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.001)$ | $-0.001(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.987)$ | $-0.046(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.409)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.971 | -0.83\% | -5.24\% |
| Frequency | 2015.2 | 0.020 ( $\mathrm{C}=+/-0.228 ; \mathrm{p}=0.848$ ) | 0.116 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.002$ ) | $-0.015(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.852)$ | $-0.074(\mathrm{Cl}=+/-0.227 ; p=0.481)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.969 | +2.00\% | -5.23\% |
| Frequency | 2016.1 | $-0.110(\mathrm{Cl}=+/-0.733 ; \mathrm{p}=0.738)$ | $0.121(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.004)$ | $0.028(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.835$ ) | $0.055(\mathrm{Cl}=+/-0.726 ; \mathrm{p}=0.865$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.966 | -10.43\% | -5.35\% |
| Frequency | 2016.2 | $0.855(\mathrm{Cl}=+/-6.680 ; \mathrm{p}=0.771$ ) | $0.126(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.008)$ | $-0.093(\mathrm{Cl}=+/-0.891 ; \mathrm{p}=0.812)$ | $-0.909(\mathrm{Cl}=+1-6.674 ; \mathrm{p}=0.757)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.962 | +135.11\% | -5.28\% |
| Frequency | 2017.1 | $-0.054(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002)$ | 0.126 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.008$ ) | $-0.093(\mathrm{Cl}=+/-0.8911 ; \mathrm{p}=0.812)$ | $\mathrm{NA}(\mathrm{Cl}=+/$-NA; p $=\mathrm{NA}$ ) | 0.011 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.960 | -5.28\% | -5.28\% |
| Frequency | 2017.2 | $-0.054(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002$ ) | $0.126(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.008)$ | $N A(C l=+/-N A ; p=N A)$ | NA ( $\mathrm{Cl}=+/$ NA; $\mathrm{p}=\mathrm{NA}$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.960 | -5.28\% | -5.28\% |

## Accident Benefits Total Funeral \& Death Benefits

Coverage $=A B$ Funeral \& $D B$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.034(\mathrm{Cl}=+/-0.019 ; p=0.001)$ | 0.345 | -3.30\% |
| Loss Cost | 2011.2 | $-0.038(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.406 | -3.77\% |
| Loss Cost | 2012.1 | $-0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | 0.360 | -3.68\% |
| Loss Cost | 2012.2 | -0.039 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.002)$ | 0.355 | -3.87\% |
| Loss Cost | 2013.1 | $-0.038(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006)$ | 0.305 | -3.75\% |
| Loss Cost | 2013.2 | $-0.043(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004)$ | 0.345 | -4.26\% |
| Loss Cost | 2014.1 | $-0.042(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.010)$ | 0.291 | -4.13\% |
| Loss Cost | 2014.2 | $-0.051(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.005)$ | 0.367 | -4.93\% |
| Loss Cost | 2015.1 | $-0.047(\mathrm{Cl}=+/-0.037 ; p=0.014)$ | 0.293 | -4.62\% |
| Loss Cost | 2015.2 | $-0.056(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.010)$ | 0.347 | -5.42\% |
| Loss Cost | 2016.1 | $-0.058(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.017)$ | 0.317 | -5.65\% |
| Loss Cost | 2016.2 | $-0.072(\mathrm{Cl}=+/-0.050 ; p=0.009)$ | 0.405 | -6.91\% |
| Loss Cost | 2017.1 | $-0.069(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.026)$ | 0.320 | -6.62\% |
| Loss Cost | 2017.2 | -0.078 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.030)$ | 0.330 | -7.50\% |
| Severity | 2011.1 | 0.003 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.235$ ) | 0.020 | +0.27\% |
| Severity | 2011.2 | 0.002 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.333$ ) | -0.001 | +0.24\% |
| Severity | 2012.1 | 0.003 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.281$ ) | 0.010 | +0.28\% |
| Severity | 2012.2 | 0.003 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.225$ ) | 0.026 | +0.35\% |
| Severity | 2013.1 | 0.003 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.410$ ) | -0.015 | +0.25\% |
| Severity | 2013.2 | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.372)$ | -0.009 | +0.30\% |
| Severity | 2014.1 | 0.002 (CI = +/-0.008; p = 0.514) | -0.032 | +0.24\% |
| Severity | 2014.2 | 0.002 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.570$ ) | -0.041 | +0.24\% |
| Severity | 2015.1 | $0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.545)$ | -0.040 | +0.29\% |
| Severity | 2015.2 | 0.004 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.460$ ) | -0.029 | +0.39\% |
| Severity | 2016.1 | 0.005 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.454$ ) | -0.030 | +0.45\% |
| Severity | 2016.2 | $-0.001(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.927)$ | -0.083 | -0.05\% |
| Severity | 2017.1 | $-0.004(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.514)$ | -0.048 | -0.43\% |
| Severity | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.195)$ | 0.078 | -0.93\% |
| Frequency | 2011.1 | $-0.036(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | 0.384 | -3.56\% |
| Frequency | 2011.2 | $-0.041(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.434 | -4.00\% |
| Frequency | 2012.1 | -0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001$ ) | 0.394 | -3.95\% |
| Frequency | 2012.2 | $-0.043(\mathrm{Cl}=+/-0.023 ; p=0.001)$ | 0.397 | -4.21\% |
| Frequency | 2013.1 | $-0.041(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.003)$ | 0.337 | -4.00\% |
| Frequency | 2013.2 | -0.047 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.002$ ) | 0.384 | -4.55\% |
| Frequency | 2014.1 | $-0.045(\mathrm{Cl}=+/-0.030 ; p=0.006)$ | 0.324 | -4.36\% |
| Frequency | 2014.2 | $-0.053(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | 0.398 | -5.16\% |
| Frequency | 2015.1 | $-0.050(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.010)$ | 0.327 | -4.89\% |
| Frequency | 2015.2 | $-0.060(\mathrm{Cl}=+/-0.039 ; p=0.005)$ | 0.394 | -5.79\% |
| Frequency | 2016.1 | $-0.063(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.010)$ | 0.369 | -6.08\% |
| Frequency | 2016.2 | -0.071 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.010)$ | 0.391 | -6.86\% |
| Frequency | 2017.1 | $-0.064(\mathrm{Cl}=+/-0.059 ; p=0.035)$ | 0.284 | -6.22\% |
| Frequency | 2017.2 | -0.069 ( $\mathrm{Cl}=+/-0.070 ; p=0.054$ ) | 0.254 | -6.63\% |

## Accident Benefits Total Funeral \& Death Benefits

Coverage $=A B$ Funeral \& $D B$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | $-0.034(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.263 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | 0.793 | -3.30\% |
| Loss Cost | 2011.2 | $-0.036(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.254(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.805 | -3.52\% |
| Loss Cost | 2012.1 | $-0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.260 ( $\mathrm{Cl}=+/-0.080 ; p=0.000)$ | 0.796 | -3.68\% |
| Loss Cost | 2012.2 | $-0.036(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.265 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.794 | -3.55\% |
| Loss Cost | 2013.1 | $-0.038(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.272 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.786 | -3.75\% |
| Loss Cost | 2013.2 | $-0.039(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.268 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | 0.786 | -3.87\% |
| Loss Cost | 2014.1 | $-0.042(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | 0.276 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | 0.778 | -4.13\% |
| Loss Cost | 2014.2 | $-0.046(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.265 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | 0.790 | -4.46\% |
| Loss Cost | 2015.1 | $-0.047(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.270 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | 0.764 | -4.62\% |
| Loss Cost | 2015.2 | $-0.050(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | $0.264(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | 0.766 | -4.83\% |
| Loss Cost | 2016.1 | $-0.058(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.286 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.000)$ | 0.809 | -5.65\% |
| Loss Cost | 2016.2 | $-0.063(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.273 ( $\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | 0.820 | -6.13\% |
| Loss Cost | 2017.1 | $-0.069(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | $0.284(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | 0.805 | -6.62\% |
| Loss Cost | 2017.2 | $-0.066(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.004)$ | 0.290 ( $\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.001$ ) | 0.800 | -6.36\% |
| Severity | 2011.1 | $0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.246)$ | $0.002(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.888)$ | -0.024 | +0.27\% |
| Severity | 2011.2 | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.344)$ | $0.001(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.953)$ | -0.048 | +0.24\% |
| Severity | 2012.1 | 0.003 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.293)$ | -0.001 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.962$ ) | -0.039 | +0.28\% |
| Severity | 2012.2 | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.236)$ | $0.002(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.925)$ | -0.024 | +0.35\% |
| Severity | 2013.1 | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.422)$ | $0.005(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.786)$ | -0.067 | +0.25\% |
| Severity | 2013.2 | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.369)$ | $0.007(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.715)$ | -0.059 | +0.31\% |
| Severity | 2014.1 | 0.002 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.525$ ) | $0.010(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.650)$ | -0.082 | +0.24\% |
| Severity | 2014.2 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.553)$ | 0.010 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.657)$ | -0.095 | +0.26\% |
| Severity | 2015.1 | 0.003 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.557)$ | $0.009(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.702)$ | -0.102 | +0.29\% |
| Severity | 2015.2 | $0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.442)$ | $0.013(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.606)$ | -0.085 | +0.42\% |
| Severity | 2016.1 | 0.005 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.469)$ | $0.012(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.651)$ | -0.096 | +0.45\% |
| Severity | 2016.2 | $-0.001(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.929)$ | $-0.001(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.983)$ | -0.181 | -0.06\% |
| Severity | 2017.1 | $-0.004(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.533)$ | $0.008(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.769)$ | -0.142 | -0.43\% |
| Severity | 2017.2 | $-0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.217)$ | $-0.004(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.884)$ | -0.022 | -0.95\% |
| Frequency | 2011.1 | $-0.036(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.261(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.799 | -3.56\% |
| Frequency | 2011.2 | $-0.038(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.253(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | 0.808 | -3.75\% |
| Frequency | 2012.1 | $-0.040(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.261(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.804 | -3.95\% |
| Frequency | 2012.2 | $-0.040(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.263 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | 0.801 | -3.89\% |
| Frequency | 2013.1 | $-0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.267 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000)$ | 0.780 | -4.00\% |
| Frequency | 2013.2 | $-0.043(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.261(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.784 | -4.17\% |
| Frequency | 2014.1 | $-0.045(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.267 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000)$ | 0.766 | -4.36\% |
| Frequency | 2014.2 | $-0.048(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.255 ( $\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | 0.778 | -4.71\% |
| Frequency | 2015.1 | $-0.050(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.261(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | 0.753 | -4.89\% |
| Frequency | 2015.2 | $-0.054(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.251(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.000)$ | 0.760 | -5.23\% |
| Frequency | 2016.1 | $-0.063(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.273 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | 0.806 | -6.08\% |
| Frequency | 2016.2 | $-0.063(\mathrm{Cl}=+/-0.030 ; p=0.001)$ | 0.273 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | 0.800 | -6.08\% |
| Frequency | 2017.1 | $-0.064(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | $0.277(\mathrm{Cl}=+/-0.130 ; p=0.001)$ | 0.757 | -6.22\% |
| Frequency | 2017.2 | $-0.056(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.012)$ | $0.294(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.001)$ | 0.765 | -5.47\% |

# Accident Benefits Total Funeral \& Death Benefits 

Coverage $=A B$ Funeral \& $D B$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2011.1 | $-0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.248 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.005 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.871 | -2.42\% |
| Loss Cost | 2011.2 | $-0.027(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.240 ( $\mathrm{Cl}=+/-0.062 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.880 | -2.62\% |
| Loss Cost | 2012.1 | $-0.028(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.244 ( $\mathrm{Cl}=+/-0.064 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.872 | -2.73\% |
| Loss Cost | 2012.2 | $-0.026(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.250 ( $\mathrm{Cl}=+/-0.066 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.874 | -2.55\% |
| Loss Cost | 2013.1 | $-0.027(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.255(\mathrm{Cl}=+/-0.069 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | 0.867 | -2.70\% |
| Loss Cost | 2013.2 | $-0.028(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $0.252(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | 0.866 | -2.79\% |
| Loss Cost | 2014.1 | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | 0.259 ( $\mathrm{Cl}=+/-0.077 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.006)$ | 0.859 | -2.99\% |
| Loss Cost | 2014.2 | $-0.034(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | 0.249 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.006)$ | 0.870 | -3.32\% |
| Loss Cost | 2015.1 | $-0.035(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.002)$ | $0.251(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.009)$ | 0.852 | -3.41\% |
| Loss Cost | 2015.2 | $-0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.003)$ | 0.245 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000$ ) | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.012)$ | 0.854 | -3.62\% |
| Loss Cost | 2016.1 | $-0.045(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.266 ( $\mathrm{Cl}=+/-0.080 ; p=0.000)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.007)$ | 0.896 | -4.43\% |
| Loss Cost | 2016.2 | $-0.051(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.251(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.005)$ | 0.912 | -4.95\% |
| Loss Cost | 2017.1 | $-0.056(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.262(\mathrm{Cl}=+/-0.083 ; p=0.000)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.006)$ | 0.911 | -5.43\% |
| Loss Cost | 2017.2 | $-0.056(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | 0.263 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.010)$ | 0.906 | -5.40\% |
| Severity | 2011.1 | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.535)$ | $0.004(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.810)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.466)$ | -0.045 | +0.17\% |
| Severity | 2011.2 | $0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.660)$ | $0.003(\mathrm{Cl}=+/-0.036 ; p=0.881)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.460)$ | -0.070 | +0.13\% |
| Severity | 2012.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.578)$ | $0.001(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.959)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.505)$ | -0.068 | +0.18\% |
| Severity | 2012.2 | $0.002(\mathrm{Cl}=+/-0.007 ; p=0.477)$ | $0.003(\mathrm{Cl}=+/-0.039 ; p=0.864)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.537)$ | -0.058 | +0.25\% |
| Severity | 2013.1 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.748)$ | $0.007(\mathrm{Cl}=+/-0.040 ; p=0.709)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.471)$ | -0.094 | +0.12\% |
| Severity | 2013.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.659)$ | $0.009(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.655)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.496)$ | -0.092 | +0.18\% |
| Severity | 2014.1 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.850)$ | $0.012(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.580)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.470)$ | -0.113 | +0.08\% |
| Severity | 2014.2 | $0.001(\mathrm{Cl}=+/-0.010 ; p=0.852)$ | $0.012(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.596)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.487)$ | -0.132 | +0.09\% |
| Severity | 2015.1 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.842)$ | $0.012(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.634)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.510)$ | -0.147 | +0.11\% |
| Severity | 2015.2 | $0.002(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.687)$ | 0.016 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.552)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.523)$ | -0.134 | +0.25\% |
| Severity | 2016.1 | $0.003(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.701)$ | 0.015 ( $\mathrm{Cl}=+/-0.060 ; p=0.594)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.545)$ | -0.155 | +0.27\% |
| Severity | 2016.2 | $-0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.766)$ | $0.002(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.936)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.561)$ | -0.254 | -0.21\% |
| Severity | 2017.1 | $-0.006(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.440)$ | 0.010 ( $\mathrm{Cl}=+/-0.059 ; p=0.701)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.539)$ | -0.214 | -0.59\% |
| Severity | 2017.2 | $-0.010(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.213)$ | $-0.001(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.967)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.638)$ | -0.116 | -1.04\% |
| Frequency | 2011.1 | $-0.026(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.244 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.892 | -2.58\% |
| Frequency | 2011.2 | $-0.028(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.238 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.897 | -2.74\% |
| Frequency | 2012.1 | $-0.029(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.243 ( $\mathrm{Cl}=+/-0.061 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.894 | -2.90\% |
| Frequency | 2012.2 | $-0.028(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.247 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.894 | -2.79\% |
| Frequency | 2013.1 | $-0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.248 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.881 | -2.82\% |
| Frequency | 2013.2 | $-0.030(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.243 ( $\mathrm{Cl}=+/-0.070 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.883 | -2.96\% |
| Frequency | 2014.1 | $-0.031(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | 0.247 ( $\mathrm{Cl}=+/-0.074 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.871 | -3.07\% |
| Frequency | 2014.2 | $-0.035(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.236(\mathrm{Cl}=+/-0.076 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.882 | -3.41\% |
| Frequency | 2015.1 | $-0.036(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | 0.239 ( $\mathrm{Cl}=+/-0.081 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | 0.867 | -3.51\% |
| Frequency | 2015.2 | $-0.039(\mathrm{Cl}=+/-0.020 ; p=0.001)$ | 0.229 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | 0.875 | -3.86\% |
| Frequency | 2016.1 | $-0.048(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.251(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.920 | -4.69\% |
| Frequency | 2016.2 | $-0.049(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.249 ( $\mathrm{Cl}=+/-0.079 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.917 | -4.75\% |
| Frequency | 2017.1 | $-0.050(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | $0.252(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | 0.899 | -4.87\% |
| Frequency | 2017.2 | $-0.045(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.005)$ | $0.264(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.006)$ | 0.902 | -4.40\% |

## Accident Benefits Total Funeral \& Death Benefits

Coverage $=A B$ Funeral \& $D B$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date |  | Time | Reasonality | Adjusted R^2 |

## Accident Benefits Total Funeral \& Death Benefits

## Coverage $=A B$ Funeral \& $D B$

End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: seasonality, mobility

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Seasonality | Mobility | Adjusted R^2 | Rate |
| Loss Cost | 2011.1 | 0.237 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.000$ ) | 0.009 (Cl = +/-0.004; p = 0.000) | 0.719 | 0.00\% |
| Loss Cost | 2011.2 | 0.240 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.719 | 0.00\% |
| Loss Cost | 2012.1 | $0.232(\mathrm{Cl}=+/-0.097 ; p=0.000)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.706 | 0.00\% |
| Loss Cost | 2012.2 | $0.251(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.745 | 0.00\% |
| Loss Cost | 2013.1 | 0.244 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.730 | 0.00\% |
| Loss Cost | 2013.2 | $0.254(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | 0.008 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.739 | 0.00\% |
| Loss Cost | 2014.1 | 0.247 ( $\mathrm{Cl}=+/-0.107 ; ~ \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.722 | 0.00\% |
| Loss Cost | 2014.2 | $0.251(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.721 | 0.00\% |
| Loss Cost | 2015.1 | 0.240 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.001$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.701 | 0.00\% |
| Loss Cost | 2015.2 | 0.249 ( $\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.001$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.003)$ | 0.707 | 0.00\% |
| Loss Cost | 2016.1 | $0.253(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.002)$ | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.005)$ | 0.692 | 0.00\% |
| Loss Cost | 2016.2 | 0.261 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.003$ ) | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.009)$ | 0.693 | 0.00\% |
| Loss Cost | 2017.1 | 0.250 ( $\mathrm{Cl}=+/-0.160 ; p=0.006$ ) | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.014)$ | 0.655 | 0.00\% |
| Loss Cost | 2017.2 | 0.279 ( $\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.004$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.029)$ | 0.695 | 0.00\% |
| Severity | 2011.1 | $0.005(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.772)$ | $-0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.221)$ | -0.017 | 0.00\% |
| Severity | 2011.2 | $0.003(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.878)$ | $-0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.260)$ | -0.030 | 0.00\% |
| Severity | 2012.1 | $0.002(\mathrm{Cl}=+/-0.037 ; p=0.925)$ | $-0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.264)$ | -0.032 | 0.00\% |
| Severity | 2012.2 | $0.003(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.864)$ | $-0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.259)$ | -0.032 | 0.00\% |
| Severity | 2013.1 | $0.008(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.682)$ | $-0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.297)$ | -0.040 | 0.00\% |
| Severity | 2013.2 | 0.009 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.649)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.296)$ | -0.041 | 0.00\% |
| Severity | 2014.1 | $0.012(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.556)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.336)$ | -0.046 | 0.00\% |
| Severity | 2014.2 | 0.012 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.585$ ) | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.361)$ | -0.059 | 0.00\% |
| Severity | 2015.1 | $0.012(\mathrm{Cl}=+/-0.050 ; p=0.610)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.380)$ | -0.068 | 0.00\% |
| Severity | 2015.2 | 0.015 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.545$ ) | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.354)$ | -0.062 | 0.00\% |
| Severity | 2016.1 | 0.016 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.560)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.383)$ | -0.073 | 0.00\% |
| Severity | 2016.2 | $0.003(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.921)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.594)$ | -0.150 | 0.00\% |
| Severity | 2017.1 | 0.009 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.729$ ) | 0.000 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.704$ ) | -0.172 | 0.00\% |
| Severity | 2017.2 | $0.002(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.945)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.889)$ | -0.219 | 0.00\% |
| Frequency | 2011.1 | $0.232(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.726 | 0.00\% |
| Frequency | 2011.2 | 0.238 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.730 | 0.00\% |
| Frequency | 2012.1 | 0.231 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.000$ ) | 0.009 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.717 | 0.00\% |
| Frequency | 2012.2 | 0.247 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000$ ) | 0.009 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.747 | 0.00\% |
| Frequency | 2013.1 | $0.236(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.738 | 0.00\% |
| Frequency | 2013.2 | 0.244 ( $\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.743 | 0.00\% |
| Frequency | 2014.1 | 0.235 ( $\mathrm{Cl}=+/-0.107 ; ~ \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.728 | 0.00\% |
| Frequency | 2014.2 | 0.239 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.728 | 0.00\% |
| Frequency | 2015.1 | 0.228 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.001$ ) | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.709 | 0.00\% |
| Frequency | 2015.2 | $0.234(\mathrm{Cl}=+/-0.127 ; p=0.002)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.710 | 0.00\% |
| Frequency | 2016.1 | 0.237 ( $\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.003$ ) | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | 0.695 | 0.00\% |
| Frequency | 2016.2 | $0.258(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.002)$ | 0.007 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.005$ ) | 0.719 | 0.00\% |
| Frequency | 2017.1 | 0.241 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.005$ ) | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.008)$ | 0.689 | 0.00\% |
| Frequency | 2017.2 | 0.277 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.002$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.014)$ | 0.758 | 0.00\% |

## Collision

Coverage $=C L$
End Trend Period $=2023$.
Excluded Points $=$ NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.497 | +2.85\% |
| Loss Cost | 2004.2 | $0.029(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.504 | +2.98\% |
| Loss Cost | 2005.1 | $0.030(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.505 | +3.09\% |
| Loss Cost | 2005.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.503 | +3.19\% |
| Loss Cost | 2006.1 | $0.033(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.510 | +3.33\% |
| Loss Cost | 2006.2 | $0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.494 | +3.38\% |
| Loss Cost | 2007.1 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.492 | +3.50\% |
| Loss Cost | 2007.2 | $0.037(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.514 | +3.74\% |
| Loss Cost | 2008.1 | $0.039(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.526 | +3.95\% |
| Loss Cost | 2008.2 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.531 | +4.14\% |
| Loss Cost | 2009.1 | $0.043(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.539 | +4.37\% |
| Loss Cost | 2009.2 | $0.044(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.528 | +4.49\% |
| Loss Cost | 2010.1 | $0.044(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.504 | +4.53\% |
| Loss Cost | 2010.2 | $0.044(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.468 | +4.48\% |
| Loss Cost | 2011.1 | $0.044(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.444 | +4.54\% |
| Loss Cost | 2011.2 | $0.045(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.417 | +4.59\% |
| Loss Cost | 2012.1 | $0.044(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | 0.376 | +4.53\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.004)$ | 0.315 | +4.24\% |
| Loss Cost | 2013.1 | $0.039(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.011)$ | 0.257 | +3.99\% |
| Loss Cost | 2013.2 | $0.036(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.031)$ | 0.192 | +3.64\% |
| Loss Cost | 2014.1 | $0.034(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.059)$ | 0.147 | +3.48\% |
| Loss Cost | 2014.2 | 0.033 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.099$ ) | 0.108 | +3.36\% |
| Loss Cost | 2015.1 | $0.028(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.202)$ | 0.046 | +2.84\% |
| Loss Cost | 2015.2 | 0.025 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.304)$ | 0.009 | +2.56\% |
| Loss Cost | 2016.1 | 0.018 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.509$ ) | -0.040 | +1.83\% |
| Loss Cost | 2016.2 | $0.012(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.696)$ | -0.069 | +1.23\% |
| Loss Cost | 2017.1 | $0.011(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.765)$ | -0.082 | +1.10\% |
| Loss Cost | 2017.2 | 0.004 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.921$ ) | -0.099 | +0.43\% |
| Severity | 2004.1 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.933 | +4.11\% |
| Severity | 2004.2 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.932 | +4.17\% |
| Severity | 2005.1 | $0.042(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.935 | +4.26\% |
| Severity | 2005.2 | $0.042(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.933 | +4.32\% |
| Severity | 2006.1 | $0.044(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.944 | +4.47\% |
| Severity | 2006.2 | $0.044(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.944 | +4.55\% |
| Severity | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.945 | +4.63\% |
| Severity | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.943 | +4.69\% |
| Severity | 2008.1 | 0.047 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.948 | +4.82\% |
| Severity | 2008.2 | 0.048 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.947 | +4.91\% |
| Severity | 2009.1 | $0.050(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.956 | +5.08\% |
| Severity | 2009.2 | 0.050 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.953 | +5.13\% |
| Severity | 2010.1 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.951 | +5.20\% |
| Severity | 2010.2 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.947 | +5.26\% |
| Severity | 2011.1 | $0.053(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.952 | +5.42\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.951 | +5.54\% |
| Severity | 2012.1 | 0.056 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.959 | +5.76\% |
| Severity | 2012.2 | $0.057(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.958 | +5.88\% |
| Severity | 2013.1 | $0.059(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.964 | +6.09\% |
| Severity | 2013.2 | 0.060 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | 0.960 | +6.15\% |
| Severity | 2014.1 | $0.061(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.961 | +6.34\% |
| Severity | 2014.2 | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.955 | +6.25\% |
| Severity | 2015.1 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.948 | +6.31\% |
| Severity | 2015.2 | 0.060 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.938 | +6.18\% |
| Severity | 2016.1 | $0.060(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.925 | +6.15\% |
| Severity | 2016.2 | $0.058(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.907 | +6.02\% |
| Severity | 2017.1 | $0.060(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.896 | +6.22\% |
| Severity | 2017.2 | 0.058 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.867 | +5.97\% |
| Frequency | 2004.1 | $-0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.004)$ | 0.185 | -1.20\% |
| Frequency | 2004.2 | $-0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.008)$ | 0.156 | -1.14\% |
| Frequency | 2005.1 | $-0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.013$ ) | 0.140 | -1.13\% |
| Frequency | 2005.2 | $-0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.023)$ | 0.119 | -1.09\% |
| Frequency | 2006.1 | $-0.011(\mathrm{Cl}=+/-0.010 ; p=0.031)$ | 0.108 | -1.09\% |
| Frequency | 2006.2 | $-0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.036$ ) | 0.104 | -1.12\% |
| Frequency | 2007.1 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.054)$ | 0.086 | -1.08\% |
| Frequency | 2007.2 | $-0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.117)$ | 0.049 | -0.92\% |
| Frequency | 2008.1 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.177)$ | 0.030 | -0.84\% |
| Frequency | 2008.2 | $-0.007(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.264$ ) | 0.010 | -0.73\% |
| Frequency | 2009.1 | $-0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.331)$ | -0.001 | -0.68\% |
| Frequency | 2009.2 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.420)$ | -0.012 | -0.60\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.430)$ | -0.014 | -0.64\% |
| Frequency | 2010.2 | $-0.007(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.398)$ | -0.010 | -0.74\% |
| Frequency | 2011.1 | $-0.008(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.375$ ) | -0.008 | -0.83\% |
| Frequency | 2011.2 | $-0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.379)$ | -0.009 | -0.90\% |
| Frequency | 2012.1 | $-0.012(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.296)$ | 0.007 | -1.16\% |
| Frequency | 2012.2 | $-0.016(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.196)$ | 0.036 | -1.55\% |
| Frequency | 2013.1 | $-0.020(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.127)$ | 0.072 | -1.98\% |
| Frequency | 2013.2 | $-0.024(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.094)$ | 0.100 | -2.37\% |
| Frequency | 2014.1 | $-0.027(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.086)$ | 0.114 | -2.69\% |
| Frequency | 2014.2 | $-0.028(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.119)$ | 0.092 | -2.72\% |
| Frequency | 2015.1 | $-0.033(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.092)$ | 0.123 | -3.27\% |
| Frequency | 2015.2 | $-0.035(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.120)$ | 0.104 | -3.40\% |
| Frequency | 2016.1 | $-0.041(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.100)$ | 0.132 | -4.06\% |
| Frequency | 2016.2 | $-0.046(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.111$ ) | 0.131 | -4.52\% |
| Frequency | 2017.1 | $-0.049(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.144)$ | 0.110 | -4.81\% |
| Frequency | 2017.2 | $-0.054(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.177)$ | 0.092 | -5.23\% |

## Collision

Coverage $=C L$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Start Date |  | Seasonality | Adjusted ${ }^{\text {n }}$ | Rate |
| Loss Cost | 2004.1 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.032 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.533)$ | 0.488 | +2.85\% |
| Loss Cost | 2004.2 | 0.030 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.041(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.432)$ | 0.499 | +3.00\% |
| Loss Cost | 2005.1 | 0.030 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.036(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.501)$ | 0.497 | +3.09\% |
| Loss Cost | 2005.2 | $0.032(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.430)$ | 0.498 | +3.21\% |
| Loss Cost | 2006.1 | 0.033 (Cl $=+/-0.011 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.516)$ | 0.502 | +3.33\% |
| Loss Cost | 2006.2 | $0.033(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.488)$ | 0.486 | +3.40\% |
| Loss Cost | 2007.1 | $0.034(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.557)$ | 0.482 | +3.50\% |
| Loss Cost | 2007.2 | $0.037(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.412)$ | 0.509 | +3.76\% |
| Loss Cost | 2008.1 | $0.039(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.511$ ) | 0.516 | +3.95\% |
| Loss Cost | 2008.2 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.407)$ | 0.526 | +4.18\% |
| Loss Cost | 2009.1 | 0.043 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.042(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.501)$ | 0.530 | +4.37\% |
| Loss Cost | 2009.2 | $0.044(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.443)$ | 0.521 | +4.53\% |
| Loss Cost | 2010.1 | $0.044(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.460)$ | 0.495 | +4.53\% |
| Loss Cost | 2010.2 | $0.044(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.480)$ | 0.457 | +4.53\% |
| Loss Cost | 2011.1 | 0.044 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | 0.049 ( $\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.502$ ) | 0.431 | +4.54\% |
| Loss Cost | 2011.2 | $0.045(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.157 ; p=0.485)$ | 0.403 | +4.65\% |
| Loss Cost | 2012.1 | $0.044(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $0.058(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.470)$ | 0.363 | +4.53\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.004)$ | $0.050(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.554)$ | 0.292 | +4.30\% |
| Loss Cost | 2013.1 | $0.039(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.013$ ) | $0.060(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.491)$ | 0.236 | +3.99\% |
| Loss Cost | 2013.2 | $0.037(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.032)$ | $0.051(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.579)$ | 0.160 | +3.72\% |
| Loss Cost | 2014.1 | $0.034(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.064)$ | $0.058(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.548)$ | 0.115 | +3.48\% |
| Loss Cost | 2014.2 | $0.034(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.099)$ | $0.058(\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.575)$ | 0.069 | +3.47\% |
| Loss Cost | 2015.1 | $0.028(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.211$ ) | $0.075(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.485)$ | 0.014 | +2.84\% |
| Loss Cost | 2015.2 | $0.027(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.288)$ | $0.072(\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.531)$ | -0.034 | +2.74\% |
| Loss Cost | 2016.1 | $0.018(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.515)$ | $0.094(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.437)$ | -0.069 | +1.83\% |
| Loss Cost | 2016.2 | $0.015(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.646)$ | $0.086(\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.512)$ | -0.119 | +1.50\% |
| Loss Cost | 2017.1 | $0.011(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.771)$ | $0.095(\mathrm{Cl}=+/-0.306 ; \mathrm{p}=0.506)$ | -0.136 | +1.10\% |
| Loss Cost | 2017.2 | $0.008(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.860)$ | $0.088(\mathrm{Cl}=+/-0.343 ; \mathrm{p}=0.575)$ | -0.177 | +0.80\% |
| Severity | 2004.1 | 0.040 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.037 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.060$ ) | 0.938 | +4.11\% |
| Severity | 2004.2 | $0.041(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.033)$ | 0.939 | +4.19\% |
| Severity | 2005.1 | $0.042(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.055)$ | 0.940 | +4.26\% |
| Severity | 2005.2 | $0.042(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.033)$ | 0.940 | +4.34\% |
| Severity | 2006.1 | $0.044(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.059)$ | 0.949 | +4.47\% |
| Severity | 2006.2 | $0.045(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.027$ ) | 0.951 | +4.57\% |
| Severity | 2007.1 | $0.045(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.043)$ | 0.951 | +4.63\% |
| Severity | 2007.2 | $0.046(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.024)$ | 0.951 | +4.72\% |
| Severity | 2008.1 | $0.047(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.043)$ | 0.953 | +4.82\% |
| Severity | 2008.2 | $0.048(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.018)$ | 0.956 | +4.94\% |
| Severity | 2009.1 | $0.050(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.032)$ | 0.962 | +5.08\% |
| Severity | 2009.2 | $0.050(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.021)$ | 0.961 | +5.16\% |
| Severity | 2010.1 | $0.051(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.032)$ | 0.958 | +5.20\% |
| Severity | 2010.2 | $0.052(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.020)$ | 0.957 | +5.30\% |
| Severity | 2011.1 | $0.053(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.036)$ | 0.959 | +5.42\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.012)$ | 0.963 | +5.59\% |
| Severity | 2012.1 | $0.056(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.021)$ | 0.967 | +5.76\% |
| Severity | 2012.2 | $0.058(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.006)$ | 0.971 | +5.93\% |
| Severity | 2013.1 | $0.059(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.011)$ | 0.974 | +6.09\% |
| Severity | 2013.2 | $0.060(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.005)$ | 0.973 | +6.22\% |
| Severity | 2014.1 | $0.061(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.011)$ | 0.973 | +6.34\% |
| Severity | 2014.2 | $0.061(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.017)$ | 0.967 | +6.32\% |
| Severity | 2015.1 | $0.061(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.023)$ | 0.962 | +6.31\% |
| Severity | 2015.2 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.038)$ | 0.953 | +6.27\% |
| Severity | 2016.1 | $0.060(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.040(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.035)$ | 0.945 | +6.15\% |
| Severity | 2016.2 | $0.060(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.040(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.051)$ | 0.929 | +6.15\% |
| Severity | 2017.1 | $0.060(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.077)$ | 0.917 | +6.22\% |
| Severity | 2017.2 | $0.060(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.121)$ | 0.888 | +6.14\% |
| Frequency | 2004.1 | $-0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.004)$ | $-0.004(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.920$ ) | 0.163 | -1.20\% |
| Frequency | 2004.2 | $-0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.009$ ) | $0.000(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.995$ ) | 0.132 | -1.14\% |
| Frequency | 2005.1 | $-0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.014)$ | $-0.001(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.981)$ | 0.115 | -1.13\% |
| Frequency | 2005.2 | $-0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.025$ ) | $0.002(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.974)$ | 0.092 | -1.08\% |
| Frequency | 2006.1 | $-0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.033)$ | $0.002(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.973)$ | 0.080 | -1.09\% |
| Frequency | 2006.2 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.039)$ | $0.000(\mathrm{Cl}=+/-0.104 ; p=0.997)$ | 0.075 | -1.12\% |
| Frequency | 2007.1 | $-0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.058)$ | $-0.002(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.969)$ | 0.056 | -1.08\% |
| Frequency | 2007.2 | $-0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.125)$ | $0.008(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.889)$ | 0.017 | -0.91\% |
| Frequency | 2008.1 | $-0.008(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.184)$ | $0.004(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.948)$ | -0.005 | -0.84\% |
| Frequency | 2008.2 | $-0.007(\mathrm{Cl}=+/-0.013 ; p=0.277)$ | $0.009(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.872)$ | -0.025 | -0.73\% |
| Frequency | 2009.1 | $-0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.340)$ | $0.007(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.906)$ | -0.039 | -0.68\% |
| Frequency | 2009.2 | $-0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.436)$ | $0.011(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.857)$ | -0.051 | -0.60\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.440)$ | $0.013(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.840)$ | -0.054 | -0.64\% |
| Frequency | 2010.2 | $-0.007(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.414)$ | $0.009(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.895)$ | -0.054 | -0.73\% |
| Frequency | 2011.1 | $-0.008(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.386)$ | $0.013(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.847)$ | -0.052 | -0.83\% |
| Frequency | 2011.2 | $-0.009(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.398)$ | $0.011(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.878)$ | -0.055 | -0.89\% |
| Frequency | 2012.1 | $-0.012(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.307)$ | $0.022(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.773)$ | -0.038 | -1.16\% |
| Frequency | 2012.2 | -0.015 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.211$ ) | $0.007(\mathrm{Cl}=+/-0.159 ; p=0.930)$ | -0.014 | -1.54\% |
| Frequency | 2013.1 | $-0.020(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.137)$ | $0.022(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.776)$ | 0.025 | -1.98\% |
| Frequency | 2013.2 | $-0.024(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.107)$ | $0.009(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.914)$ | 0.048 | -2.36\% |
| Frequency | 2014.1 | $-0.027(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.096)$ | $0.020(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.819)$ | 0.062 | -2.69\% |
| Frequency | 2014.2 | $-0.027(\mathrm{Cl}=+/-0.037 ; p=0.137)$ | $0.020(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.829)$ | 0.034 | -2.68\% |
| Frequency | 2015.1 | $-0.033(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.102)$ | $0.037(\mathrm{Cl}=+/-0.200 ; p=0.698)$ | 0.071 | -3.27\% |
| Frequency | 2015.2 | $-0.034(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.143)$ | $0.035(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.730)$ | 0.045 | -3.32\% |
| Frequency | 2016.1 | $-0.041(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.111)$ | $0.054(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.612)$ | 0.081 | -4.06\% |
| Frequency | 2016.2 | $-0.045(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.139)$ | 0.046 ( $\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.691$ ) | 0.066 | -4.38\% |
| Frequency | 2017.1 | $-0.049(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.160)$ | $0.056(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.656)$ | 0.041 | -4.81\% |
| Frequency | 2017.2 | -0.052 | 0.0 | 0.007 | -5.03\% |

## Collision

Coverage $=C L$
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.022(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.042 ( $\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.426$ ) | 0.337 | +2.27\% |
| Loss Cost | 2004.2 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.109 ; p=0.351)$ | 0.349 | +2.42\% |
| Loss Cost | 2005.1 | $0.025(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.047 ( $\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.399$ ) | 0.343 | +2.49\% |
| Loss Cost | 2005.2 | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.353)$ | 0.342 | +2.60\% |
| Loss Cost | 2006.1 | $0.027(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.417$ ) | 0.343 | +2.71\% |
| Loss Cost | 2006.2 | $0.027(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001)$ | $0.050(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.412)$ | 0.320 | +2.76\% |
| Loss Cost | 2007.1 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | 0.047 ( $\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.459$ ) | 0.312 | +2.83\% |
| Loss Cost | 2007.2 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.061(\mathrm{Cl}=+/-0.130 ; p=0.342)$ | 0.345 | +3.14\% |
| Loss Cost | 2008.1 | $0.033(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $0.053(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.419)$ | 0.351 | +3.31\% |
| Loss Cost | 2008.2 | $0.035(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | 0.065 ( $\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.340$ ) | 0.362 | +3.58\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.001)$ | $0.057(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.413)$ | 0.364 | +3.76\% |
| Loss Cost | 2009.2 | $0.039(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | 0.065 ( $\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.377$ ) | 0.351 | +3.94\% |
| Loss Cost | 2010.1 | $0.038(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.003)$ | $0.067(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.378)$ | 0.317 | +3.87\% |
| Loss Cost | 2010.2 | 0.037 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.007$ ) | 0.065 ( $\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.415$ ) | 0.264 | +3.82\% |
| Loss Cost | 2011.1 | $0.037(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.015)$ | 0.068 ( $\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.418$ ) | 0.230 | +3.73\% |
| Loss Cost | 2011.2 | $0.037(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.024)$ | $0.071(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.425$ ) | 0.193 | +3.82\% |
| Loss Cost | 2012.1 | $0.034(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.054)$ | $0.081(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.389)$ | 0.147 | +3.51\% |
| Loss Cost | 2012.2 | 0.030 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.123$ ) | $0.067(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.496)$ | 0.054 | +3.06\% |
| Loss Cost | 2013.1 | 0.023 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.265$ ) | $0.086(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.401)$ | 0.006 | +2.38\% |
| Loss Cost | 2013.2 | $0.017(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.460)$ | $0.069(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.525$ ) | -0.078 | +1.75\% |
| Loss Cost | 2014.1 | $0.010(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.700)$ | $0.087(\mathrm{Cl}=+/-0.240 ; p=0.446)$ | -0.096 | +1.01\% |
| Loss Cost | 2014.2 | $0.006(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.838)$ | 0.077 ( $\mathrm{Cl}=+/-0.263 ; \mathrm{p}=0.531$ ) | -0.137 | +0.62\% |
| Loss Cost | 2015.1 | $-0.011(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.749)$ | 0.114 ( $\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.369$ ) | -0.092 | -1.05\% |
| Loss Cost | 2015.2 | $-0.020(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.620)$ | $0.094(\mathrm{Cl}=+/-0.298 ; \mathrm{p}=0.493)$ | -0.111 | -1.94\% |
| Loss Cost | 2016.1 | $-0.048(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.261)$ | 0.147 ( $\mathrm{Cl}=+/-0.293 ; \mathrm{p}=0.280$ ) | 0.075 | -4.73\% |
| Loss Cost | 2016.2 | $-0.071(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.177)$ | 0.105 ( $\mathrm{Cl}=+/-0.322 ; \mathrm{p}=0.464$ ) | 0.131 | -6.86\% |
| Loss Cost | 2017.1 | $-0.106(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.085$ ) | $0.158(\mathrm{Cl}=+/-0.328 ; \mathrm{p}=0.282)$ | 0.313 | -10.09\% |
| Loss Cost | 2017.2 | $-0.153(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.048)$ | $0.088(\mathrm{Cl}=+/-0.347 ; \mathrm{p}=0.543)$ | 0.474 | -14.20\% |
| Severity | 2004.1 | $0.036(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.023)$ | 0.939 | +3.71\% |
| Severity | 2004.2 | $0.037(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.013$ ) | 0.939 | +3.78\% |
| Severity | 2005.1 | 0.038 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.039(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.022)$ | 0.940 | +3.85\% |
| Severity | 2005.2 | $0.038(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.014)$ | 0.939 | +3.92\% |
| Severity | 2006.1 | 0.040 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.036(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.024)$ | 0.949 | +4.05\% |
| Severity | 2006.2 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.041 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.010$ ) | 0.951 | +4.15\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.017)$ | 0.949 | +4.20\% |
| Severity | 2007.2 | 0.042 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.010)$ | 0.948 | +4.28\% |
| Severity | 2008.1 | $0.043(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.038 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.019$ ) | 0.950 | +4.38\% |
| Severity | 2008.2 | $0.044(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.008)$ | 0.952 | +4.50\% |
| Severity | 2009.1 | 0.045 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.014)$ | 0.959 | +4.65\% |
| Severity | 2009.2 | 0.046 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.040(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.011)$ | 0.956 | +4.72\% |
| Severity | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.039(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.016)$ | 0.952 | +4.73\% |
| Severity | 2010.2 | $0.047(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.012)$ | 0.948 | +4.82\% |
| Severity | 2011.1 | 0.048 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.038(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.023)$ | 0.949 | +4.95\% |
| Severity | 2011.2 | $0.050(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.008)$ | 0.953 | +5.13\% |
| Severity | 2012.1 | $0.052(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.038 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.014$ ) | 0.959 | +5.32\% |
| Severity | 2012.2 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004$ ) | 0.963 | +5.54\% |
| Severity | 2013.1 | 0.056 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.040 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.008$ ) | 0.966 | +5.71\% |
| Severity | 2013.2 | $0.057(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.005$ ) | 0.964 | +5.87\% |
| Severity | 2014.1 | 0.058 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | 0.041 ( $\mathrm{Cl}=+/-0.029 ; p=0.010$ ) | 0.963 | +6.00\% |
| Severity | 2014.2 | $0.057(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.020)$ | 0.952 | +5.92\% |
| Severity | 2015.1 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.023)$ | 0.942 | +5.81\% |
| Severity | 2015.2 | 0.055 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.049)$ | 0.922 | +5.63\% |
| Severity | 2016.1 | $0.051(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.023$ ) | 0.917 | +5.24\% |
| Severity | 2016.2 | 0.049 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.054$ ) | 0.877 | +5.01\% |
| Severity | 2017.1 | 0.047 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001$ ) | 0.043 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.065$ ) | 0.845 | +4.81\% |
| Severity | 2017.2 | 0.040 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005$ ) | $0.033(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.145$ ) | 0.755 | +4.09\% |
| Frequency | 2004.1 | $-0.014(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.007$ ) | $0.004(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.938)$ | 0.158 | -1.38\% |
| Frequency | 2004.2 | $-0.013(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.014)$ | $0.008(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.873)$ | 0.127 | -1.31\% |
| Frequency | 2005.1 | $-0.013(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.021)$ | $0.008(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.877)$ | 0.111 | -1.31\% |
| Frequency | 2005.2 | $-0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.035)$ | $0.011(\mathrm{Cl}=+/-0.109 ; p=0.842)$ | 0.088 | -1.26\% |
| Frequency | 2006.1 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.044)$ | $0.012(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.831)$ | 0.077 | -1.28\% |
| Frequency | 2006.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.051)$ | $0.009(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.873)$ | 0.072 | -1.33\% |
| Frequency | 2007.1 | $-0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.071)$ | $0.008(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.890)$ | 0.053 | -1.31\% |
| Frequency | 2007.2 | $-0.011(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.151)$ | 0.019 ( $\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.757)$ | 0.013 | -1.10\% |
| Frequency | 2008.1 | $-0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.211)$ | $0.015(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.807)$ | -0.011 | -1.02\% |
| Frequency | 2008.2 | $-0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.314)$ | $0.022(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.740)$ | -0.032 | -0.88\% |
| Frequency | 2009.1 | $-0.009(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.370)$ | 0.020 ( $\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.767$ ) | -0.047 | -0.85\% |
| Frequency | 2009.2 | $-0.007(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.474$ ) | 0.025 ( $\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.726$ ) | -0.060 | -0.74\% |
| Frequency | 2010.1 | $-0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.462)$ | 0.028 ( $\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.704$ ) | -0.062 | -0.82\% |
| Frequency | 2010.2 | $-0.010(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.437)$ | $0.023(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.767)$ | -0.063 | -0.96\% |
| Frequency | 2011.1 | $-0.012(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.391)$ | 0.030 ( $\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.711$ ) | -0.057 | -1.16\% |
| Frequency | 2011.2 | $-0.013(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.404)$ | 0.027 ( $\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.755$ ) | -0.062 | -1.25\% |
| Frequency | 2012.1 | $-0.017(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.293)$ | 0.042 ( $\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.637)$ | -0.034 | -1.72\% |
| Frequency | 2012.2 | $-0.024(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.196)$ | $0.022(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.811)$ | -0.002 | -2.34\% |
| Frequency | 2013.1 | $-0.032(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.110)$ | 0.046 ( $\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.626$ ) | 0.068 | -3.16\% |
| Frequency | 2013.2 | $-0.040(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.080)$ | $0.024(\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.805$ ) | 0.109 | -3.89\% |
| Frequency | 2014.1 | $-0.048(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.058)$ | 0.046 ( $\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.655$ ) | 0.156 | -4.71\% |
| Frequency | 2014.2 | $-0.051(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.082)$ | $0.038(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.731)$ | 0.134 | -5.00\% |
| Frequency | 2015.1 | $-0.067(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.043)$ | $0.072(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.521)$ | 0.240 | -6.49\% |
| Frequency | 2015.2 | $-0.074(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.060)$ | $0.057(\mathrm{Cl}=+/-0.269 ; p=0.645)$ | 0.230 | -7.16\% |
| Frequency | 2016.1 | $-0.099(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.026)$ | $0.103(\mathrm{Cl}=+/-0.267 ; \mathrm{p}=0.401$ ) | 0.383 | -9.47\% |
| Frequency | 2016.2 | $-0.120(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.028)$ | 0.065 ( $\mathrm{Cl}=+/-0.294 ; \mathrm{p}=0.617$ ) | 0.428 | -11.31\% |
| Frequency | 2017.1 | $-0.153(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.017)$ | 0.115 ( $\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.379$ ) | 0.548 | -14.22\% |
| Frequency | 2017.2 | $-0.193(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.016$ ) | 0.055 ( $\mathrm{Cl}=+/-0.320 ; \mathrm{p}=0.676$ ) | 0.635 | -17.58\% |

## Collision

Coverage $=C L$
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date $=$ 2022-07-01

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Mobility | Scalar Shift | Adjusted $\mathrm{R}^{\text {^2 }}$ | Rate |
| Loss Cost | 2004.1 | 0.035 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.143 ( $\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.177)$ | 0.694 | +3.51\% |
| Loss Cost | 2004.2 | $0.037(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.126 ( $\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.228)$ | 0.710 | +3.74\% |
| Loss Cost | 2005.1 | $0.039(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.110(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.287)$ | 0.720 | +3.94\% |
| Loss Cost | 2005.2 | $0.041(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.095(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.356)$ | 0.728 | +4.14\% |
| Loss Cost | 2006.1 | $0.043(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.459)$ | 0.747 | +4.42\% |
| Loss Cost | 2006.2 | $0.045(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.527)$ | 0.743 | +4.57\% |
| Loss Cost | 2007.1 | $0.047(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.046(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.650)$ | 0.755 | +4.84\% |
| Loss Cost | 2007.2 | $0.052(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.876)$ | 0.796 | +5.31\% |
| Loss Cost | 2008.1 | $0.056(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.015(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.866$ ) | 0.829 | +5.77\% |
| Loss Cost | 2008.2 | $0.060(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.044(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.595$ ) | 0.858 | +6.24\% |
| Loss Cost | 2009.1 | $0.066(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.296)$ | 0.893 | +6.79\% |
| Loss Cost | 2009.2 | $0.070(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.103(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.144)$ | 0.909 | +7.21\% |
| Loss Cost | 2010.1 | $0.073(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.121(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.081)$ | 0.914 | +7.54\% |
| Loss Cost | 2010.2 | $0.075(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.133(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.061$ ) | 0.912 | +7.76\% |
| Loss Cost | 2011.1 | $0.079(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.157(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.024)$ | 0.922 | +8.21\% |
| Loss Cost | 2011.2 | $0.083(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.182(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.007$ ) | 0.933 | +8.70\% |
| Loss Cost | 2012.1 | $0.087(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.200(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.004)$ | 0.935 | +9.05\% |
| Loss Cost | 2012.2 | $0.086(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.199(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.006$ ) | 0.927 | +9.03\% |
| Loss Cost | 2013.1 | $0.087(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.204(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.007$ ) | 0.920 | +9.13\% |
| Loss Cost | 2013.2 | $0.087(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.201(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.012)$ | 0.910 | +9.08\% |
| Loss Cost | 2014.1 | $0.090(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.218(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.010$ ) | 0.909 | +9.46\% |
| Loss Cost | 2014.2 | $0.095(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.239(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.007)$ | 0.912 | +10.00\% |
| Loss Cost | 2015.1 | $0.093(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.230(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.014)$ | 0.904 | +9.75\% |
| Loss Cost | 2015.2 | $0.095(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.239(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.018)$ | 0.900 | +10.01\% |
| Loss Cost | 2016.1 | $0.088(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.213(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.039)$ | 0.900 | +9.25\% |
| Loss Cost | 2016.2 | $0.082(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.191(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.077)$ | 0.900 | +8.56\% |
| Loss Cost | 2017.1 | $0.082(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.003)$ | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.191(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.107$ ) | 0.897 | +8.56\% |
| Loss Cost | 2017.2 | $0.067(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.015)$ | $0.016(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.147(\mathrm{Cl}=+/-0.239 ; \mathrm{p}=0.195$ ) | 0.916 | +6.92\% |
| Severity | 2004.1 | $0.036(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.042)$ | $0.180(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.954 | +3.64\% |
| Severity | 2004.2 | $0.036(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.055)$ | $0.175(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.952 | +3.70\% |
| Severity | 2005.1 | $0.037(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.077)$ | $0.168(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | 0.954 | +3.80\% |
| Severity | 2005.2 | $0.038(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.097$ ) | $0.164(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.001$ ) | 0.951 | +3.84\% |
| Severity | 2006.1 | $0.039(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.140)$ | $0.151(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.001)$ | 0.960 | +4.03\% |
| Severity | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.184)$ | $0.146(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.001)$ | 0.959 | +4.11\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.243)$ | $0.139(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.002)$ | 0.959 | +4.20\% |
| Severity | 2007.2 | $0.042(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.290)$ | $0.135(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.002)$ | 0.957 | +4.26\% |
| Severity | 2008.1 | $0.043(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.404)$ | $0.125(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.004)$ | 0.959 | +4.42\% |
| Severity | 2008.2 | $0.044(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.499)$ | $0.119(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.006)$ | 0.958 | +4.51\% |
| Severity | 2009.1 | $0.046(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.723)$ | $0.104(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.008)$ | 0.965 | +4.75\% |
| Severity | 2009.2 | $0.047(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.773)$ | $0.102(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.012)$ | 0.962 | +4.78\% |
| Severity | 2010.1 | $0.048(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.872)$ | $0.097(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.019)$ | 0.960 | +4.87\% |
| Severity | 2010.2 | $0.048(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.932)$ | $0.094(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.027)$ | 0.956 | +4.92\% |
| Severity | 2011.1 | $0.050(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.821)$ | $0.081(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.047)$ | 0.960 | +5.16\% |
| Severity | 2011.2 | $0.052(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.665)$ | $0.072(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.078)$ | 0.959 | +5.33\% |
| Severity | 2012.1 | $0.055(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.358)$ | $0.055(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.141)$ | 0.967 | +5.67\% |
| Severity | 2012.2 | $0.057(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.253)$ | $0.045(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.225)$ | 0.966 | +5.87\% |
| Severity | 2013.1 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.089)$ | $0.027(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.417)$ | 0.973 | +6.25\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.076)$ | $0.021(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.542)$ | 0.970 | +6.38\% |
| Severity | 2014.1 | $0.065(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.025)$ | $0.005(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.888)$ | 0.975 | +6.76\% |
| Severity | 2014.2 | $0.064(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.042)$ | $0.010(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.757)$ | 0.970 | +6.61\% |
| Severity | 2015.1 | $0.065(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.040)$ | $0.004(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.902)$ | 0.966 | +6.77\% |
| Severity | 2015.2 | $0.063(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.068)$ | $0.014(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.714)$ | 0.960 | +6.52\% |
| Severity | 2016.1 | $0.062(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.094)$ | $0.016(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.692)$ | 0.951 | +6.45\% |
| Severity | 2016.2 | $0.060(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.142)$ | $0.026(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.553)$ | 0.941 | +6.15\% |
| Severity | 2017.1 | $0.062(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.136)$ | $0.018(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.709)$ | 0.932 | +6.42\% |
| Severity | 2017.2 | $0.056(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.179)$ | $0.035(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.469)$ | 0.923 | +5.80\% |
| Frequency | 2004.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.707$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.037(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.622$ ) | 0.657 | -0.13\% |
| Frequency | 2004.2 | $0.000(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.913)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.050(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.498)$ | 0.667 | +0.04\% |
| Frequency | 2005.1 | $0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.707)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.058(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.440)$ | 0.668 | +0.13\% |
| Frequency | 2005.2 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.446)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.069(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.352)$ | 0.676 | +0.29\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.337)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.076(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.312)$ | 0.678 | +0.38\% |
| Frequency | 2006.2 | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.299)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.081(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.296)$ | 0.678 | +0.44\% |
| Frequency | 2007.1 | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.172)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.093(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.231)$ | 0.686 | +0.61\% |
| Frequency | 2007.2 | $0.010(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.020)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.121(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.087$ ) | 0.743 | +1.01\% |
| Frequency | 2008.1 | $0.013(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.004)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.140(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.040)$ | 0.772 | +1.30\% |
| Frequency | 2008.2 | $0.016(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.163(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.011)$ | 0.813 | +1.65\% |
| Frequency | 2009.1 | $0.019(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.182(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.004)$ | 0.840 | +1.95\% |
| Frequency | 2009.2 | $0.023(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.205(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | 0.877 | +2.32\% |
| Frequency | 2010.1 | $0.025(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.219(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | 0.890 | +2.55\% |
| Frequency | 2010.2 | $0.027(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.228(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000$ ) | 0.894 | +2.71\% |
| Frequency | 2011.1 | $0.029(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.238(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.000)$ | 0.900 | +2.90\% |
| Frequency | 2011.2 | $0.031(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.255(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | 0.912 | +3.20\% |
| Frequency | 2012.1 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.255(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.000)$ | 0.911 | +3.20\% |
| Frequency | 2012.2 | $0.029(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.244(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.000)$ | 0.913 | +2.99\% |
| Frequency | 2013.1 | $0.027(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.231(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.001)$ | 0.917 | +2.72\% |
| Frequency | 2013.2 | $0.025(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.222(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.001)$ | 0.918 | +2.54\% |
| Frequency | 2014.1 | $0.025(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.005)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.222(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.002)$ | 0.917 | +2.53\% |
| Frequency | 2014.2 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.250(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.001$ ) | 0.931 | +3.18\% |
| Frequency | 2015.1 | $0.028(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.008)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.234(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.002)$ | 0.934 | +2.79\% |
| Frequency | 2015.2 | $0.032(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.007)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.253(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.002)$ | 0.938 | +3.28\% |
| Frequency | 2016.1 | $0.026(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.035)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.229(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.005$ ) | 0.945 | +2.63\% |
| Frequency | 2016.2 | $0.023(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.103)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.217(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.011$ ) | 0.946 | +2.28\% |
| Frequency | 2017.1 | $0.020(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.211)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.209(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.023)$ | 0.944 | +2.01\% |
| Frequency | 2017.2 | $0.011(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.530)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.182(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.045)$ | 0.951 | +1.06\% |

## Collision

Coverage $=C L$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted $\mathrm{R}^{\wedge} \mathbf{2}$ | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.038(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.686 | +3.83\% |
| Loss Cost | 2004.2 | 0.040 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.706 | +4.03\% |
| Loss Cost | 2005.1 | $0.041(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.719 | +4.21\% |
| Loss Cost | 2005.2 | $0.043(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.729 | +4.40\% |
| Loss Cost | 2006.1 | 0.045 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.751 | +4.64\% |
| Loss Cost | 2006.2 | $0.047(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.748 | +4.76\% |
| Loss Cost | 2007.1 | 0.049 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.761 | +4.99\% |
| Loss Cost | 2007.2 | $0.052(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.803 | +5.36\% |
| Loss Cost | 2008.1 | $0.056(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.835 | +5.72\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.861 | +6.06\% |
| Loss Cost | 2009.1 | $0.063(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.892 | +6.45\% |
| Loss Cost | 2009.2 | $0.065(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.904 | +6.73\% |
| Loss Cost | 2010.1 | $0.067(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.906 | +6.93\% |
| Loss Cost | 2010.2 | $0.068(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.901 | +7.03\% |
| Loss Cost | 2011.1 | $0.070(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.905 | +7.27\% |
| Loss Cost | 2011.2 | $0.072(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.908 | +7.52\% |
| Loss Cost | 2012.1 | $0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.903 | +7.64\% |
| Loss Cost | 2012.2 | $0.072(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.893 | +7.50\% |
| Loss Cost | 2013.1 | $0.072(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.883 | +7.43\% |
| Loss Cost | 2013.2 | $0.070(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.874 | +7.24\% |
| Loss Cost | 2014.1 | $0.070(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.866 | +7.28\% |
| Loss Cost | 2014.2 | $0.071(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.859 | +7.36\% |
| Loss Cost | 2015.1 | $0.067(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.856 | +6.98\% |
| Loss Cost | 2015.2 | $0.066(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.850 | +6.85\% |
| Loss Cost | 2016.1 | $0.060(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.862 | +6.18\% |
| Loss Cost | 2016.2 | $0.054(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $0.014(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.874 | +5.57\% |
| Loss Cost | 2017.1 | $0.052(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.874 | +5.29\% |
| Loss Cost | 2017.2 | $0.041(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.010)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.907 | +4.21\% |
| Severity | 2004.1 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.538)$ | 0.932 | +4.05\% |
| Severity | 2004.2 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.601$ ) | 0.931 | +4.11\% |
| Severity | 2005.1 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.697)$ | 0.934 | +4.22\% |
| Severity | 2005.2 | $0.042(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.761)$ | 0.932 | +4.28\% |
| Severity | 2006.1 | $0.044(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.926)$ | 0.942 | +4.46\% |
| Severity | 2006.2 | $0.044(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.979)$ | 0.943 | +4.55\% |
| Severity | 2007.1 | $0.045(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.874)$ | 0.943 | +4.65\% |
| Severity | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.805)$ | 0.941 | +4.72\% |
| Severity | 2008.1 | $0.048(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.657)$ | 0.946 | +4.88\% |
| Severity | 2008.2 | 0.049 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.568)$ | 0.946 | +4.98\% |
| Severity | 2009.1 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.381)$ | 0.956 | +5.19\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.353)$ | 0.953 | +5.25\% |
| Severity | 2010.1 | $0.052(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.305)$ | 0.951 | +5.35\% |
| Severity | 2010.2 | $0.053(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.279)$ | 0.948 | +5.42\% |
| Severity | 2011.1 | $0.055(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.180)$ | 0.954 | +5.63\% |
| Severity | 2011.2 | $0.056(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.135)$ | 0.954 | +5.78\% |
| Severity | 2012.1 | $0.059(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.056)$ | 0.965 | +6.05\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.038)$ | 0.965 | +6.21\% |
| Severity | 2013.1 | $0.063(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.011)$ | 0.973 | +6.47\% |
| Severity | 2013.2 | $0.064(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.011)$ | 0.971 | +6.57\% |
| Severity | 2014.1 | $0.066(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | 0.976 | +6.80\% |
| Severity | 2014.2 | $0.065(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.005)$ | 0.972 | +6.73\% |
| Severity | 2015.1 | $0.066(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.006)$ | 0.968 | +6.82\% |
| Severity | 2015.2 | $0.065(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.007)$ | 0.963 | +6.70\% |
| Severity | 2016.1 | $0.065(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.010)$ | 0.954 | +6.68\% |
| Severity | 2016.2 | $0.063(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.013)$ | 0.944 | +6.56\% |
| Severity | 2017.1 | $0.065(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.016)$ | 0.938 | +6.73\% |
| Severity | 2017.2 | $0.062(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.014)$ | 0.927 | +6.44\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.478)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.664 | -0.20\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.006 ; p=0.794)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.672 | -0.08\% |
| Frequency | 2005.1 | $0.000(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.988)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.672 | 0.00\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.006 ; p=0.737)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.677 | +0.11\% |
| Frequency | 2006.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.609)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.677 | +0.17\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.565)$ | $0.012(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.676 | +0.21\% |
| Frequency | 2007.1 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.390)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.681 | +0.32\% |
| Frequency | 2007.2 | $0.006(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.097)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.724 | +0.61\% |
| Frequency | 2008.1 | $0.008(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.036)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.742 | +0.80\% |
| Frequency | 2008.2 | $0.010(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.009)$ | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.768 | +1.02\% |
| Frequency | 2009.1 | $0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.004)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.782 | +1.20\% |
| Frequency | 2009.2 | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.802 | +1.41\% |
| Frequency | 2010.1 | $0.015(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.805 | +1.50\% |
| Frequency | 2010.2 | $0.015(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.805 | +1.52\% |
| Frequency | 2011.1 | $0.015(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.004)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.804 | +1.55\% |
| Frequency | 2011.2 | $0.016(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.005)$ | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.806 | +1.64\% |
| Frequency | 2012.1 | $0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.014)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.808 | +1.50\% |
| Frequency | 2012.2 | $0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.049)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.823 | +1.22\% |
| Frequency | 2013.1 | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.152)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.840 | +0.90\% |
| Frequency | 2013.2 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.337)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.851 | +0.63\% |
| Frequency | 2014.1 | $0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.526)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.854 | +0.45\% |
| Frequency | 2014.2 | $0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.449)$ | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.852 | +0.60\% |
| Frequency | 2015.1 | $0.002(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.851)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.871 | +0.15\% |
| Frequency | 2015.2 | $0.001(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.875)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.867 | +0.14\% |
| Frequency | 2016.1 | $-0.005(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.615$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.892 | -0.47\% |
| Frequency | 2016.2 | $-0.009(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.361$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.902 | -0.93\% |
| Frequency | 2017.1 | $-0.014(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.236)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.907 | -1.35\% |
| Frequency | 2017.2 | $-0.021(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.087)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.926 | -2.09\% |

## Collision

Coverage $=C L$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date $=$ 2022-07-01

|  |  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Mobility | Scalar Shift | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.034 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.756$ ) | 0.009 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.144 ( $\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.180$ ) | 0.686 | +3.51\% |
| Loss Cost | 2004.2 | 0.037 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.022 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.581$ ) | 0.010 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.126 ( $\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.230$ ) | 0.704 | +3.73\% |
| Loss Cost | 2005.1 | 0.039 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.732)$ | 0.010 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.112(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.289)$ | 0.712 | +3.93\% |
| Loss Cost | 2005.2 | $0.041(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.585)$ | 0.010 ( $\mathrm{Cl}=+/-0.005 ; p=0.000$ ) | $0.096(\mathrm{Cl}=+/-0.210 ; p=0.357)$ | 0.722 | +4.14\% |
| Loss Cost | 2006.1 | 0.043 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.783)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.076(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.460)$ | 0.739 | +4.41\% |
| Loss Cost | 2006.2 | 0.045 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.017(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.687)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.066(\mathrm{Cl}=+/-0.210 ; p=0.528)$ | 0.736 | +4.56\% |
| Loss Cost | 2007.1 | $0.047(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.872)$ | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.047(\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.651)$ | 0.746 | +4.83\% |
| Loss Cost | 2007.2 | $0.052(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.563)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.868$ ) | 0.791 | +5.31\% |
| Loss Cost | 2008.1 | 0.056 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.848)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.875$ ) | 0.823 | +5.76\% |
| Loss Cost | 2008.2 | $0.060(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.021(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.538)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.609)$ | 0.854 | +6.23\% |
| Loss Cost | 2009.1 | $0.066(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.889)$ | $0.014(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.310$ ) | 0.889 | +6.78\% |
| Loss Cost | 2009.2 | 0.070 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.016 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.580$ ) | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.102(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.154)$ | 0.906 | +7.21\% |
| Loss Cost | 2010.1 | $0.073(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.804)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.120(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.090)$ | 0.911 | +7.53\% |
| Loss Cost | 2010.2 | 0.075 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.013(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.666)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.133(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.068)$ | 0.908 | +7.75\% |
| Loss Cost | 2011.1 | 0.079 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.958)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | $-0.157(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.028)$ | 0.918 | +8.20\% |
| Loss Cost | 2011.2 | $0.083(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.648)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.182(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.009)$ | 0.930 | +8.69\% |
| Loss Cost | 2012.1 | $0.087(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.868)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.199(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.005$ ) | 0.932 | +9.04\% |
| Loss Cost | 2012.2 | $0.086(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.881)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.199(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.008)$ | 0.923 | +9.03\% |
| Loss Cost | 2013.1 | $0.087(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.938)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.203(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.010$ ) | 0.915 | +9.13\% |
| Loss Cost | 2013.2 | $0.087(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.065 ; p=0.962)$ | $0.017(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.201(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.015$ ) | 0.905 | +9.08\% |
| Loss Cost | 2014.1 | $0.091(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.005(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.868)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.219(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.013)$ | 0.903 | +9.49\% |
| Loss Cost | 2014.2 | 0.095 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.949)$ | $0.018(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.239(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.009)$ | 0.905 | +10.00\% |
| Loss Cost | 2015.1 | $0.093(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.861)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.228(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.020)$ | 0.896 | +9.71\% |
| Loss Cost | 2015.2 | 0.095 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.792$ ) | 0.018 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $-0.238(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.024$ ) | 0.892 | +10.01\% |
| Loss Cost | 2016.1 | $0.087(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.021(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.594)$ | $0.017(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.207(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.054)$ | 0.893 | +9.12\% |
| Loss Cost | 2016.2 | $0.082(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.002)$ | $0.014(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.733)$ | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.189(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.095$ ) | 0.890 | +8.56\% |
| Loss Cost | 2017.1 | $0.081(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.006)$ | 0.015 ( $\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.739$ ) | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $-0.186(\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.139)$ | 0.885 | +8.46\% |
| Loss Cost | 2017.2 | $0.067(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.024)$ | $-0.003(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.949)$ | $0.017(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.147(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.227)$ | 0.904 | +6.92\% |
| Severity | 2004.1 | $0.036(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.011)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.014)$ | $0.183(\mathrm{Cl}=+/-0.080 ; p=0.000)$ | 0.961 | +3.61\% |
| Severity | 2004.2 | 0.036 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.006)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.019)$ | $0.177(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | 0.961 | +3.69\% |
| Severity | 2005.1 | $0.037(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.011)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.028)$ | $0.172(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000)$ | 0.961 | +3.76\% |
| Severity | 2005.2 | $0.038(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.007)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.038)$ | 0.166 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.000$ ) | 0.960 | +3.84\% |
| Severity | 2006.1 | $0.039(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.030 ; p=0.014)$ | $-0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.060)$ | $0.155(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.966 | +3.99\% |
| Severity | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.007)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.080)$ | 0.147 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000$ ) | 0.967 | +4.10\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.011)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.109$ ) | $0.143(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.966 | +4.16\% |
| Severity | 2007.2 | 0.042 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.007)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.142)$ | $0.137(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.001)$ | 0.966 | +4.25\% |
| Severity | 2008.1 | $0.043(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | $0.038(\mathrm{Cl}=+/-0.030 ; p=0.014)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.212)$ | $0.129(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.001)$ | 0.967 | +4.37\% |
| Severity | 2008.2 | $0.044(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.006)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.282)$ | $0.121(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.002)$ | 0.968 | +4.50\% |
| Severity | 2009.1 | 0.046 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.036(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.012)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.447)$ | $0.109(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.003)$ | 0.972 | +4.69\% |
| Severity | 2009.2 | $0.047(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.010)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.526)$ | $0.104(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.004)$ | 0.971 | +4.77\% |
| Severity | 2010.1 | 0.047 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | $0.038(\mathrm{Cl}=+/-0.030 ; p=0.015)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.578)$ | $0.103(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.007)$ | 0.968 | +4.80\% |
| Severity | 2010.2 | $0.048(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.040(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.012)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.679)$ | $0.097(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.011)$ | 0.967 | +4.90\% |
| Severity | 2011.1 | $0.050(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.036 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.023$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.901$ ) | $0.087(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.021)$ | 0.968 | +5.08\% |
| Severity | 2011.2 | $0.052(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.008)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.874)$ | 0.075 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.035$ ) | 0.970 | +5.31\% |
| Severity | 2012.1 | $0.054(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.016)$ | $0.000(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.532)$ | $0.061(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.066)$ | 0.975 | +5.58\% |
| Severity | 2012.2 | $0.057(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.004$ ) | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.309)$ | 0.048 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.114)$ | 0.978 | +5.85\% |
| Severity | 2013.1 | 0.060 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.008)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.119)$ | $0.034(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.222)$ | 0.982 | +6.14\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.003)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.064)$ | $0.024(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.365)$ | 0.983 | +6.36\% |
| Severity | 2014.1 | $0.064(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.006)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.024)$ | $0.012(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.633)$ | 0.984 | +6.63\% |
| Severity | 2014.2 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.011$ ) | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.033)$ | $0.013(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.622)$ | 0.981 | +6.59\% |
| Severity | 2015.1 | $0.064(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.033(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.017)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.046)$ | $0.013(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.661)$ | 0.977 | +6.61\% |
| Severity | 2015.2 | $0.063(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.031)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.067)$ | $0.017(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.597)$ | 0.972 | +6.50\% |
| Severity | 2016.1 | $0.061(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.025)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.119)$ | 0.026 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.437)$ | 0.968 | +6.24\% |
| Severity | 2016.2 | 0.060 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.044)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.155)$ | $0.029(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.429)$ | 0.959 | +6.14\% |
| Severity | 2017.1 | 0.060 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.033(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.070)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.183)$ | $0.028(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.505)$ | 0.951 | +6.20\% |
| Severity | 2017.2 | $0.057(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.133)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.221)$ | $0.037(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.398)$ | 0.938 | +5.83\% |
| Frequency | 2004.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.754)$ | $-0.028(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.331)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.039(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.600)$ | 0.657 | -0.10\% |
| Frequency | 2004.2 | $0.000(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.905$ ) | $-0.022(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.450)$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.051(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.494)$ | 0.663 | +0.04\% |
| Frequency | 2005.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.664)$ | $-0.027(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.357)$ | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.060(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.422)$ | 0.667 | +0.16\% |
| Frequency | 2005.2 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.443)$ | $-0.022(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.464$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.070(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.350)$ | 0.672 | +0.29\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.310)$ | $-0.026(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.379)$ | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.079(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.298)$ | 0.676 | +0.41\% |
| Frequency | 2006.2 | $0.004(\mathrm{Cl}=+/-0.009 ; p=0.296)$ | $-0.025(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.421$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.082(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.292)$ | 0.674 | +0.45\% |
| Frequency | 2007.1 | $0.006(\mathrm{Cl}=+/-0.009 ; p=0.150)$ | $-0.033(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.294$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.096(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.214$ ) | 0.688 | +0.65\% |
| Frequency | 2007.2 | 0.010 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.021$ ) | $-0.020(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.482)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.122(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.088)$ | 0.738 | +1.02\% |
| Frequency | 2008.1 | $0.013(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003)$ | $-0.031(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.247)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.144(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.035$ ) | 0.775 | +1.34\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.021(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.398)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.164(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.011$ ) | 0.811 | +1.65\% |
| Frequency | 2009.1 | 0.020 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.032(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.174$ ) | 0.015 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | $-0.186(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.003$ ) | 0.846 | +1.99\% |
| Frequency | 2009.2 | 0.023 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.023(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.292)$ | 0.015 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.206(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | 0.878 | +2.33\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.031(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.142)$ | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.223(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | 0.896 | +2.61\% |
| Frequency | 2010.2 | $0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.193)$ | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.229(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | 0.898 | +2.72\% |
| Frequency | 2011.1 | $0.029(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $-0.034(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.110$ ) | $0.016(\mathrm{Cl}=+/-0.002 ; p=0.000)$ | $-0.244(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000$ ) | 0.908 | +2.97\% |
| Frequency | 2011.2 | 0.032 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $-0.029(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.174$ ) | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.257(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | 0.916 | +3.21\% |
| Frequency | 2012.1 | 0.032 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.030(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.175$ ) | $0.017(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.260(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000$ ) | 0.915 | +3.27\% |
| Frequency | 2012.2 | 0.030 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $-0.036(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.115$ ) | 0.016 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | -0.247 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000$ ) | 0.921 | +3.00\% |
| Frequency | 2013.1 | 0.028 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $-0.032(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.174)$ | $0.016(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.237(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.000)$ | 0.922 | +2.81\% |
| Frequency | 2013.2 | 0.025 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.001$ ) | $-0.036(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.133)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | $-0.225(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.001$ ) | 0.925 | +2.56\% |
| Frequency | 2014.1 | 0.026 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.003$ ) | $-0.039(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.135)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | $-0.231(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.001$ ) | 0.925 | +2.68\% |
| Frequency | 2014.2 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $-0.031(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.221$ ) | $0.016(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.253(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.001$ ) | 0.934 | +3.19\% |
| Frequency | 2015.1 | $0.029(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.007)$ | $-0.026(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.315$ ) | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.241(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.002)$ | 0.935 | +2.92\% |
| Frequency | 2015.2 | $0.032(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.008)$ | $-0.021(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.436)$ | $0.016(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.255(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.002)$ | 0.936 | +3.29\% |
| Frequency | 2016.1 | 0.027 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.039)$ | $-0.014(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.627)$ | 0.016 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.233(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.006$ ) | 0.941 | +2.71\% |
| Frequency | 2016.2 | $0.023(\mathrm{Cl}=+/-0.029 ; p=0.115)$ | $-0.019(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.523$ ) | $0.016(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.219(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.014)$ | 0.942 | +2.28\% |
| Frequency | 2017.1 | $0.021(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.213)$ | $-0.017(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.598)$ | 0.016 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.214(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.028$ ) | 0.939 | +2.12\% |
| Frequency | 2017.2 | $0.010(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.544)$ | $-0.031(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.343)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.184(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.047$ ) | 0.951 | +1.03\% |

## Collision

Coverage $=C L$
End Trend Period $=2019$.
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted $\mathrm{R}^{\text {2 }}$ | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.032(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.598 | +3.30\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.621 | +3.52\% |
| Loss Cost | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.634 | +3.71\% |
| Loss Cost | 2005.2 | $0.038(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.645 | +3.91\% |
| Loss Cost | 2006.1 | $0.041(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.673 | +4.19\% |
| Loss Cost | 2006.2 | $0.042(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.665 | +4.32\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.681 | +4.59\% |
| Loss Cost | 2007.2 | 0.050 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.741 | +5.08\% |
| Loss Cost | 2008.1 | $0.054(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.789 | +5.55\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.830 | +6.04\% |
| Loss Cost | 2009.1 | $0.064(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.882 | +6.62\% |
| Loss Cost | 2009.2 | $0.068(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.906 | +7.08\% |
| Loss Cost | 2010.1 | $0.072(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.915 | +7.43\% |
| Loss Cost | 2010.2 | $0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.912 | +7.66\% |
| Loss Cost | 2011.1 | 0.078 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.930 | +8.16\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.950 | +8.73\% |
| Loss Cost | 2012.1 | 0.088 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.958 | +9.16\% |
| Loss Cost | 2012.2 | $0.088(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.949 | +9.17\% |
| Loss Cost | 2013.1 | $0.089(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.941 | +9.33\% |
| Loss Cost | 2013.2 | $0.089(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.926 | +9.32\% |
| Loss Cost | 2014.1 | $0.094(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.931 | +9.91\% |
| Loss Cost | 2014.2 | $0.103(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.950 | +10.80\% |
| Loss Cost | 2015.1 | $0.102(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.933 | +10.68\% |
| Loss Cost | 2015.2 | $0.109(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.935 | +11.48\% |
| Loss Cost | 2016.1 | $0.102(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.911 | +10.70\% |
| Loss Cost | 2016.2 | $0.095(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | 0.864 | +10.01\% |
| Loss Cost | 2017.1 | $0.104(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.007$ ) | 0.835 | +10.99\% |
| Loss Cost | 2017.2 | 0.070 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.004$ ) | 0.943 | +7.30\% |
| Severity | 2004.1 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.914 | +3.54\% |
| Severity | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.909 | +3.59\% |
| Severity | 2005.1 | $0.036(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.912 | +3.68\% |
| Severity | 2005.2 | $0.037(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.906 | +3.72\% |
| Severity | 2006.1 | $0.038(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.923 | +3.91\% |
| Severity | 2006.2 | $0.039(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.921 | +3.98\% |
| Severity | 2007.1 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.920 | +4.07\% |
| Severity | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.913 | +4.12\% |
| Severity | 2008.1 | $0.042(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.919 | +4.28\% |
| Severity | 2008.2 | $0.043(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.915 | +4.37\% |
| Severity | 2009.1 | $0.045(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.931 | +4.61\% |
| Severity | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.923 | +4.64\% |
| Severity | 2010.1 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.915 | +4.71\% |
| Severity | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.904 | +4.75\% |
| Severity | 2011.1 | 0.049 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.913 | +5.00\% |
| Severity | 2011.2 | $0.050(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.909 | +5.18\% |
| Severity | 2012.1 | $0.054(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.931 | +5.57\% |
| Severity | 2012.2 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.930 | +5.79\% |
| Severity | 2013.1 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.952 | +6.25\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.946 | +6.42\% |
| Severity | 2014.1 | $0.067(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.966 | +6.94\% |
| Severity | 2014.2 | $0.066(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.956 | +6.80\% |
| Severity | 2015.1 | $0.069(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.952 | +7.09\% |
| Severity | 2015.2 | $0.066(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.935 | +6.82\% |
| Severity | 2016.1 | 0.066 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.908 | +6.83\% |
| Severity | 2016.2 | $0.062(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.002)$ | 0.859 | +6.42\% |
| Severity | 2017.1 | $0.071(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.005)$ | 0.865 | +7.38\% |
| Severity | 2017.2 | 0.058 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.031$ ) | 0.775 | +6.01\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.510)$ | -0.018 | -0.23\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.851)$ | -0.033 | -0.07\% |
| Frequency | 2005.1 | $0.000(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.942$ ) | -0.036 | +0.03\% |
| Frequency | 2005.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.652)$ | -0.029 | +0.18\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; p=0.519)$ | -0.022 | +0.27\% |
| Frequency | 2006.2 | 0.003 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.471$ ) | -0.018 | +0.33\% |
| Frequency | 2007.1 | 0.005 ( $\mathrm{Cl}=+/-0.010 ; p=0.299$ ) | 0.005 | +0.50\% |
| Frequency | 2007.2 | $0.009(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.048)$ | 0.123 | +0.92\% |
| Frequency | 2008.1 | $0.012(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.011)$ | 0.225 | +1.22\% |
| Frequency | 2008.2 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; p=0.001$ ) | 0.378 | +1.60\% |
| Frequency | 2009.1 | $0.019(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.493 | +1.92\% |
| Frequency | 2009.2 | 0.023 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.651 | +2.33\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.703 | +2.60\% |
| Frequency | 2010.2 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.714 | +2.78\% |
| Frequency | 2011.1 | 0.030 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.734 | +3.01\% |
| Frequency | 2011.2 | 0.033 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.792 | +3.38\% |
| Frequency | 2012.1 | 0.034 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.762 | +3.41\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.710 | +3.19\% |
| Frequency | 2013.1 | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.641 | +2.90\% |
| Frequency | 2013.2 | 0.027 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.002$ ) | 0.557 | +2.72\% |
| Frequency | 2014.1 | 0.027 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.006$ ) | 0.499 | +2.77\% |
| Frequency | 2014.2 | 0.037 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.732 | +3.75\% |
| Frequency | 2015.1 | $0.033(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.003)$ | 0.638 | +3.35\% |
| Frequency | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.812 | +4.36\% |
| Frequency | 2016.1 | $0.036(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.003)$ | 0.751 | +3.62\% |
| Frequency | 2016.2 | 0.033 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.021$ ) | 0.625 | +3.37\% |
| Frequency | 2017.1 | $0.033(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.079)$ | 0.474 | +3.37\% |
| Frequency | 2017.2 | $0.012(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.352)$ | 0.050 | +1.21\% |

## Collision

Coverage $=\mathrm{CL}$
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted $\mathrm{R}^{\wedge}$ 2 | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.038(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.011 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.792$ ) | 0.010 ( $\mathrm{Cl}=+/-0.005 ; ~ p=0.000)$ | 0.678 | +3.83\% |
| Loss Cost | 2004.2 | 0.040 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.022(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.596)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.700 | +4.03\% |
| Loss Cost | 2005.1 | $0.041(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.761)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.711 | +4.21\% |
| Loss Cost | 2005.2 | $0.043(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.595)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.723 | +4.39\% |
| Loss Cost | 2006.1 | 0.045 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.803)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.743 | +4.63\% |
| Loss Cost | 2006.2 | $0.047(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.692)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.741 | +4.76\% |
| Loss Cost | 2007.1 | $0.049(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.886)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.753 | +4.99\% |
| Loss Cost | 2007.2 | $0.052(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.558)$ | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.799 | +5.36\% |
| Loss Cost | 2008.1 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.839)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.829 | +5.71\% |
| Loss Cost | 2008.2 | $0.059(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.524)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.858 | +6.06\% |
| Loss Cost | 2009.1 | $0.062(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.846)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.888 | +6.44\% |
| Loss Cost | 2009.2 | $0.065(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.566)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.902 | +6.73\% |
| Loss Cost | 2010.1 | $0.067(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.737)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.902 | +6.92\% |
| Loss Cost | 2010.2 | $0.068(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.650)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.897 | +7.03\% |
| Loss Cost | 2011.1 | $0.070(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.851)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.900 | +7.26\% |
| Loss Cost | 2011.2 | $0.072(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.646)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.904 | +7.52\% |
| Loss Cost | 2012.1 | $0.074(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.741)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.898 | +7.63\% |
| Loss Cost | 2012.2 | $0.072(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.840)$ | $0.015(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.887 | +7.50\% |
| Loss Cost | 2013.1 | $0.072(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.789)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.877 | +7.41\% |
| Loss Cost | 2013.2 | $0.070(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.906)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.866 | +7.24\% |
| Loss Cost | 2014.1 | $0.070(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.932)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.857 | +7.28\% |
| Loss Cost | 2014.2 | $0.071(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.006 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.889$ ) | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.850 | +7.37\% |
| Loss Cost | 2015.1 | $0.067(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.706)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.847 | +6.95\% |
| Loss Cost | 2015.2 | $0.066(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.765)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.839 | +6.86\% |
| Loss Cost | 2016.1 | $0.059(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.498)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.856 | +6.12\% |
| Loss Cost | 2016.2 | $0.054(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001)$ | $0.017(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.712)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.863 | +5.59\% |
| Loss Cost | 2017.1 | $0.051(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.004)$ | $0.024(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.629)$ | $0.014(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.864 | +5.25\% |
| Loss Cost | 2017.2 | $0.041(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.016)$ | $-0.001(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.983)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.895 | +4.21\% |
| Severity | 2004.1 | $0.039(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.051)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.391)$ | 0.937 | +4.02\% |
| Severity | 2004.2 | 0.040 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.030)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.441)$ | 0.938 | +4.11\% |
| Severity | 2005.1 | $0.041(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.050)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.526)$ | 0.939 | +4.20\% |
| Severity | 2005.2 | $0.042(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.031)$ | $-0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.585)$ | 0.939 | +4.28\% |
| Severity | 2006.1 | $0.043(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.059)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.745)$ | 0.947 | +4.43\% |
| Severity | 2006.2 | $0.044(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.029)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.834)$ | 0.950 | +4.54\% |
| Severity | 2007.1 | $0.045(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.048)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.934)$ | 0.949 | +4.62\% |
| Severity | 2007.2 | $0.046(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.028)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.986)$ | 0.949 | +4.72\% |
| Severity | 2008.1 | $0.047(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.051)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.832)$ | 0.952 | +4.85\% |
| Severity | 2008.2 | $0.049(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.023)$ | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.724)$ | 0.954 | +4.98\% |
| Severity | 2009.1 | $0.050(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.043)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.512)$ | 0.961 | +5.16\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.028)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.458)$ | 0.960 | +5.25\% |
| Severity | 2010.1 | $0.052(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.045)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.416)$ | 0.957 | +5.31\% |
| Severity | 2010.2 | $0.053(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.028)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.364)$ | 0.956 | +5.42\% |
| Severity | 2011.1 | $0.054(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.052)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.250)$ | 0.960 | +5.59\% |
| Severity | 2011.2 | $0.056(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.016$ ) | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.170)$ | 0.964 | +5.78\% |
| Severity | 2012.1 | $0.058(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.030)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.075)$ | 0.971 | +6.00\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.006)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.036)$ | 0.976 | +6.21\% |
| Severity | 2013.1 | $0.062(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.010)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.011$ ) | 0.981 | +6.42\% |
| Severity | 2013.2 | $0.064(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.003)$ | $0.001(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.006)$ | 0.983 | +6.57\% |
| Severity | 2014.1 | $0.065(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.005)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.002)$ | 0.985 | +6.75\% |
| Severity | 2014.2 | $0.065(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.009)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.003)$ | 0.982 | +6.74\% |
| Severity | 2015.1 | $0.065(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.032(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.015)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.004)$ | 0.979 | +6.76\% |
| Severity | 2015.2 | $0.065(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.026)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.006)$ | 0.974 | +6.72\% |
| Severity | 2016.1 | $0.064(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.025)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.008)$ | 0.969 | +6.62\% |
| Severity | 2016.2 | $0.064(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.040)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.012)$ | 0.960 | +6.60\% |
| Severity | 2017.1 | $0.065(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.067)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.016)$ | 0.953 | +6.67\% |
| Severity | 2017.2 | $0.063(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.129)$ | $0.002(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.019)$ | 0.940 | +6.52\% |
| Frequency | 2004.1 | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.512)$ | -0.028 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.334$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.664 | -0.19\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.800)$ | $-0.022(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.453)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.668 | -0.07\% |
| Frequency | 2005.1 | $0.000(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.972)$ | $-0.026(\mathrm{Cl}=+/-0.059 ; p=0.369)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.670 | +0.01\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.734)$ | $-0.021(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.473)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.673 | +0.11\% |
| Frequency | 2006.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.577)$ | $-0.025(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.402)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.675 | +0.19\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.563)$ | $-0.024(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.433)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.672 | +0.21\% |
| Frequency | 2007.1 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.359)$ | $-0.031(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.323)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.681 | +0.35\% |
| Frequency | 2007.2 | $0.006(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.100)$ | $-0.019(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.519)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.718 | +0.61\% |
| Frequency | 2008.1 | $0.008(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.032)$ | $-0.028(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.322)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.742 | +0.82\% |
| Frequency | 2008.2 | $0.010(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.010)$ | $-0.020(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.480)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.764 | +1.02\% |
| Frequency | 2009.1 | $0.012(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.003)$ | $-0.028(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.311$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.783 | +1.22\% |
| Frequency | 2009.2 | $0.014(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | $-0.021(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.453$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.799 | +1.41\% |
| Frequency | 2010.1 | $0.015(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.001)$ | $-0.025(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.370)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.804 | +1.53\% |
| Frequency | 2010.2 | $0.015(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002)$ | -0.025 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.388$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.803 | +1.52\% |
| Frequency | 2011.1 | 0.016 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.003$ ) | -0.028 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.367$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.803 | +1.59\% |
| Frequency | 2011.2 | $0.016(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.005)$ | $-0.026(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.419)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.803 | +1.64\% |
| Frequency | 2012.1 | $0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.014)$ | $-0.022(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.505)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.803 | +1.53\% |
| Frequency | 2012.2 | $0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.050)$ | $-0.032(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.326)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.823 | +1.22\% |
| Frequency | 2013.1 | $0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.145)$ | -0.023 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.479$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.836 | +0.94\% |
| Frequency | 2013.2 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.341)$ | $-0.033(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.320)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.851 | +0.63\% |
| Frequency | 2014.1 | $0.005(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.490)$ | $-0.029(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.401)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.852 | +0.50\% |
| Frequency | 2014.2 | $0.006(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.464)$ | $-0.027(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.471$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.848 | +0.59\% |
| Frequency | 2015.1 | $0.002(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.831)$ | $-0.016(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.670)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.863 | +0.18\% |
| Frequency | 2015.2 | $0.001(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.889)$ | $-0.017(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.668)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.859 | +0.13\% |
| Frequency | 2016.1 | $-0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.635)$ | $-0.003(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.947)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.883 | -0.46\% |
| Frequency | 2016.2 | -0.010 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.371$ ) | -0.016 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.694$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.894 | -0.95\% |
| Frequency | 2017.1 | $-0.013(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.266)$ | $-0.007(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.863$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.897 | -1.33\% |
| Frequency | 2017.2 | $-0.022(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.089)$ | $-0.029(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.479)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.922 | -2.17\% |

# Total Theft - Comprehensive, All Perils, \& Specified Perils 

Coverage $=$ Total Theft
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.047 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.006$ ) | 0.049 ( $\mathrm{Cl}=+/-0.370 ; \mathrm{p}=0.792$ ) | 0.146 | +4.82\% |
| Loss Cost | 2004.2 | $0.054(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.003)$ | $0.092(\mathrm{Cl}=+/-0.370 ; \mathrm{p}=0.617)$ | 0.188 | +5.52\% |
| Loss Cost | 2005.1 | $0.060(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | $0.056(\mathrm{Cl}=+/-0.372 ; \mathrm{p}=0.762)$ | 0.220 | +6.14\% |
| Loss Cost | 2005.2 | $0.066(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001)$ | $0.096(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.606)$ | 0.255 | +6.83\% |
| Loss Cost | 2006.1 | $0.072(\mathrm{Cl}=+/-0.037 ; p=0.000)$ | $0.060(\mathrm{Cl}=+/-0.378 ; \mathrm{p}=0.750)$ | 0.286 | +7.49\% |
| Loss Cost | 2006.2 | $0.080(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.106(\mathrm{Cl}=+/-0.378 ; \mathrm{p}=0.573)$ | 0.328 | +8.34\% |
| Loss Cost | 2007.1 | 0.089 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000$ ) | $0.057(\mathrm{Cl}=+/-0.375 ; \mathrm{p}=0.758)$ | 0.377 | +9.30\% |
| Loss Cost | 2007.2 | $0.099(\mathrm{Cl}=+/-0.040 ; p=0.000)$ | $0.114(\mathrm{Cl}=+/-0.369 ; \mathrm{p}=0.533)$ | 0.435 | +10.43\% |
| Loss Cost | 2008.1 | 0.110 ( $\mathrm{Cl}=+/-0.040 ; p=0.000$ ) | $0.057(\mathrm{Cl}=+/-0.360 ; \mathrm{p}=0.747)$ | 0.496 | +11.65\% |
| Loss Cost | 2008.2 | $0.121(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.354 ; \mathrm{p}=0.516)$ | 0.547 | +12.87\% |
| Loss Cost | 2009.1 | $0.133(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.345 ; \mathrm{p}=0.730)$ | 0.599 | +14.17\% |
| Loss Cost | 2009.2 | $0.145(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.118(\mathrm{Cl}=+/-0.336 ; \mathrm{p}=0.475)$ | 0.647 | +15.59\% |
| Loss Cost | 2010.1 | $0.158(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.319 ; \mathrm{p}=0.717)$ | 0.704 | +17.17\% |
| Loss Cost | 2010.2 | $0.170(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.487)$ | 0.731 | +18.50\% |
| Loss Cost | 2011.1 | $0.181(\mathrm{Cl}=+/-0.043 ; p=0.000)$ | $0.060(\mathrm{Cl}=+/-0.310 ; \mathrm{p}=0.691)$ | 0.757 | +19.86\% |
| Loss Cost | 2011.2 | $0.195(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | $0.119(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.419)$ | 0.790 | +21.56\% |
| Loss Cost | 2012.1 | 0.210 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | $0.063(\mathrm{Cl}=+/-0.284 ; \mathrm{p}=0.650)$ | 0.824 | +23.35\% |
| Loss Cost | 2012.2 | $0.223(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.277 ; \mathrm{p}=0.397)$ | 0.843 | +25.03\% |
| Loss Cost | 2013.1 | 0.236 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | $0.071(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.591)$ | 0.858 | +26.59\% |
| Loss Cost | 2013.2 | $0.249(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.117(\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.370)$ | 0.868 | +28.29\% |
| Loss Cost | 2014.1 | $0.263(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.264 ; \mathrm{p}=0.559)$ | 0.880 | +30.04\% |
| Loss Cost | 2014.2 | 0.280 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | $0.128(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.303)$ | 0.894 | +32.25\% |
| Loss Cost | 2015.1 | 0.293 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000$ ) | $0.091(\mathrm{Cl}=+/-0.257 ; \mathrm{p}=0.459)$ | 0.899 | +33.98\% |
| Loss Cost | 2015.2 | 0.312 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000$ ) | 0.146 ( $\mathrm{Cl}=+/-0.247 ; \mathrm{p}=0.223$ ) | 0.913 | +36.61\% |
| Loss Cost | 2016.1 | 0.333 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000$ ) | $0.094(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.385)$ | 0.931 | +39.48\% |
| Loss Cost | 2016.2 | 0.347 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000$ ) | $0.129(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.253)$ | 0.929 | +41.44\% |
| Loss Cost | 2017.1 | $0.364(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.236 ; \mathrm{p}=0.405)$ | 0.932 | +43.87\% |
| Loss Cost | 2017.2 | $0.381(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | $0.129(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.269)$ | 0.928 | +46.35\% |
| Severity | 2004.1 | 0.079 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.008(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.878)$ | 0.898 | +8.24\% |
| Severity | 2004.2 | $0.081(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.724)$ | 0.898 | +8.41\% |
| Severity | 2005.1 | $0.082(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.814)$ | 0.894 | +8.50\% |
| Severity | 2005.2 | $0.084(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.024(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.640)$ | 0.895 | +8.71\% |
| Severity | 2006.1 | 0.085 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.015(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.766)$ | 0.894 | +8.87\% |
| Severity | 2006.2 | $0.087(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.614)$ | 0.893 | +9.07\% |
| Severity | 2007.1 | $0.089(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.788)$ | 0.896 | +9.31\% |
| Severity | 2007.2 | $0.092(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.028 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.591)$ | 0.899 | +9.59\% |
| Severity | 2008.1 | 0.095 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.099 ; p=0.842)$ | 0.910 | +9.97\% |
| Severity | 2008.2 | $0.097(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.652)$ | 0.911 | +10.23\% |
| Severity | 2009.1 | $0.100(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.824)$ | 0.912 | +10.49\% |
| Severity | 2009.2 | $0.101(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.754)$ | 0.905 | +10.60\% |
| Severity | 2010.1 | $0.103(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.901)$ | 0.903 | +10.83\% |
| Severity | 2010.2 | 0.105 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.016 ( $\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.766$ ) | 0.899 | +11.07\% |
| Severity | 2011.1 | $0.108(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.968)$ | 0.901 | +11.43\% |
| Severity | 2011.2 | 0.113 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.021(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.681)$ | 0.910 | +11.95\% |
| Severity | 2012.1 | $0.117(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.941)$ | 0.918 | +12.46\% |
| Severity | 2012.2 | 0.120 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.782)$ | 0.914 | +12.77\% |
| Severity | 2013.1 | $0.124(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.998)$ | 0.916 | +13.23\% |
| Severity | 2013.2 | $0.128(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.783)$ | 0.915 | +13.69\% |
| Severity | 2014.1 | $0.132(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.977)$ | 0.914 | +14.16\% |
| Severity | 2014.2 | $0.141(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.028(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.565)$ | 0.932 | +15.12\% |
| Severity | 2015.1 | 0.145 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | 0.016 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.752)$ | 0.930 | +15.63\% |
| Severity | 2015.2 | $0.155(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.043(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.331)$ | 0.948 | +16.76\% |
| Severity | 2016.1 | $0.165(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.609)$ | 0.970 | +17.98\% |
| Severity | 2016.2 | 0.173 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.038(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.217)$ | 0.978 | +18.93\% |
| Severity | 2017.1 | $0.181(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.381)$ | 0.985 | +19.78\% |
| Severity | 2017.2 | $0.188(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.106)$ | 0.989 | +20.63\% |
| Frequency | 2004.1 | -0.032 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.013$ ) | 0.041 ( $\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.768$ ) | 0.115 | -3.16\% |
| Frequency | 2004.2 | $-0.027(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.039)$ | $0.075(\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.592)$ | 0.076 | -2.66\% |
| Frequency | 2005.1 | $-0.022(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.096)$ | $0.044(\mathrm{Cl}=+/-0.280 ; \mathrm{p}=0.751)$ | 0.028 | -2.18\% |
| Frequency | 2005.2 | $-0.017(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.200$ ) | $0.072(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.606)$ | 0.001 | -1.73\% |
| Frequency | 2006.1 | $-0.013(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.365$ ) | $0.045(\mathrm{Cl}=+/-0.284 ; \mathrm{p}=0.752)$ | -0.032 | -1.26\% |
| Frequency | 2006.2 | $-0.007(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.640)$ | $0.080(\mathrm{Cl}=+/-0.284 ; \mathrm{p}=0.572)$ | -0.045 | -0.67\% |
| Frequency | 2007.1 | $0.000(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.994)$ | $0.043(\mathrm{Cl}=+/-0.282 ; \mathrm{p}=0.756)$ | -0.063 | -0.01\% |
| Frequency | 2007.2 | $0.008(\mathrm{Cl}=+/-0.030 ; p=0.605)$ | $0.086(\mathrm{Cl}=+/-0.278 ; \mathrm{p}=0.530)$ | -0.046 | +0.77\% |
| Frequency | 2008.1 | $0.015(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.317)$ | $0.048(\mathrm{Cl}=+/-0.274 ; \mathrm{p}=0.725)$ | -0.029 | +1.53\% |
| Frequency | 2008.2 | $0.024(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.128)$ | $0.091(\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.490)$ | 0.028 | +2.40\% |
| Frequency | 2009.1 | $0.033(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.039)$ | $0.048(\mathrm{Cl}=+/-0.260 ; \mathrm{p}=0.710)$ | 0.093 | +3.33\% |
| Frequency | 2009.2 | $0.044(\mathrm{Cl}=+/-0.030 ; p=0.006)$ | $0.102(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.396)$ | 0.218 | +4.51\% |
| Frequency | 2010.1 | 0.056 ( $\mathrm{Cl}=+/-0.029 ; p=0.001$ ) | $0.050(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.646$ ) | 0.354 | +5.72\% |
| Frequency | 2010.2 | 0.065 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | $0.092(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.388)$ | 0.446 | +6.70\% |
| Frequency | 2011.1 | $0.073(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.058(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.574)$ | 0.512 | +7.57\% |
| Frequency | 2011.2 | $0.082(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.097(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.333)$ | 0.583 | +8.59\% |
| Frequency | 2012.1 | $0.092(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.532)$ | 0.657 | +9.68\% |
| Frequency | 2012.2 | $0.103(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.100(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.265$ ) | 0.722 | +10.87\% |
| Frequency | 2013.1 | 0.112 ( $\mathrm{Cl}=+/-0.029 ; p=0.000)$ | $0.071(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.416)$ | 0.756 | +11.80\% |
| Frequency | 2013.2 | $0.121(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.103(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.232)$ | 0.783 | +12.84\% |
| Frequency | 2014.1 | $0.130(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.073(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.377)$ | 0.813 | +13.91\% |
| Frequency | 2014.2 | $0.139(\mathrm{Cl}=+/-0.033 ; p=0.000)$ | 0.100 ( $\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.234$ ) | 0.821 | +14.88\% |
| Frequency | 2015.1 | 0.147 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.075 ( $\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.364$ ) | 0.833 | +15.87\% |
| Frequency | 2015.2 | 0.157 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | $0.103(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.229)$ | 0.838 | +16.99\% |
| Frequency | 2016.1 | 0.167 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.363)$ | 0.850 | +18.23\% |
| Frequency | 2016.2 | 0.173 ( $\mathrm{Cl}=+/-0.047 ; p=0.000$ ) | $0.091(\mathrm{Cl}=+/-0.190 ; p=0.315)$ | 0.829 | +18.92\% |
| Frequency | 2017.1 | 0.183 ( $\mathrm{Cl}=+/-0.053 ; p=0.000)$ | 0.070 ( $\mathrm{Cl}=+/-0.200 ; p=0.455$ ) | 0.827 | +20.10\% |
| Frequency | 2017.2 | $0.193(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.366)$ | 0.807 | +21.32\% |

Total Theft - Comprehensive, All Perils, \& Specified Perils

Coverage $=$ Total Theft
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.047 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.006$ ) | 0.167 | +4.82\% |
| Loss Cost | 2004.2 | $0.053(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.003)$ | 0.205 | +5.48\% |
| Loss Cost | 2005.1 | $0.060(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | 0.240 | +6.14\% |
| Loss Cost | 2005.2 | $0.066(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001)$ | 0.271 | +6.78\% |
| Loss Cost | 2006.1 | $0.072(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.305 | +7.49\% |
| Loss Cost | 2006.2 | $0.080(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.342 | +8.28\% |
| Loss Cost | 2007.1 | $0.089(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.395 | +9.30\% |
| Loss Cost | 2007.2 | 0.099 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000$ ) | 0.447 | +10.36\% |
| Loss Cost | 2008.1 | $0.110(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.512 | +11.65\% |
| Loss Cost | 2008.2 | 0.120 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | 0.556 | +12.79\% |
| Loss Cost | 2009.1 | $0.133(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.612 | +14.17\% |
| Loss Cost | 2009.2 | $0.144(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.654 | +15.48\% |
| Loss Cost | 2010.1 | $0.158(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.714 | +17.17\% |
| Loss Cost | 2010.2 | $0.169(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.736 | +18.39\% |
| Loss Cost | 2011.1 | $0.181(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.766 | +19.86\% |
| Loss Cost | 2011.2 | $0.194(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.793 | +21.41\% |
| Loss Cost | 2012.1 | 0.210 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | 0.831 | +23.35\% |
| Loss Cost | 2012.2 | $0.222(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.845 | +24.85\% |
| Loss Cost | 2013.1 | $0.236(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.863 | +26.59\% |
| Loss Cost | 2013.2 | 0.247 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.869 | +28.07\% |
| Loss Cost | 2014.1 | 0.263 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.884 | +30.04\% |
| Loss Cost | 2014.2 | $0.277(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.894 | +31.94\% |
| Loss Cost | 2015.1 | 0.293 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.902 | +33.98\% |
| Loss Cost | 2015.2 | $0.308(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.909 | +36.14\% |
| Loss Cost | 2016.1 | $0.333(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | 0.932 | +39.48\% |
| Loss Cost | 2016.2 | $0.343(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | 0.926 | +40.88\% |
| Loss Cost | 2017.1 | $0.364(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.934 | +43.87\% |
| Loss Cost | 2017.2 | 0.375 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.925 | +45.56\% |
| Severity | 2004.1 | $0.079(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.900 | +8.24\% |
| Severity | 2004.2 | $0.081(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.900 | +8.40\% |
| Severity | 2005.1 | $0.082(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.896 | +8.50\% |
| Severity | 2005.2 | $0.083(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.898 | +8.70\% |
| Severity | 2006.1 | $0.085(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.896 | +8.87\% |
| Severity | 2006.2 | $0.087(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.896 | +9.06\% |
| Severity | 2007.1 | $0.089(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.899 | +9.31\% |
| Severity | 2007.2 | $0.091(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.901 | +9.57\% |
| Severity | 2008.1 | 0.095 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.913 | +9.97\% |
| Severity | 2008.2 | $0.097(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.914 | +10.21\% |
| Severity | 2009.1 | $0.100(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.915 | +10.49\% |
| Severity | 2009.2 | $0.101(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.909 | +10.59\% |
| Severity | 2010.1 | $0.103(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.907 | +10.83\% |
| Severity | 2010.2 | $0.105(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.903 | +11.05\% |
| Severity | 2011.1 | $0.108(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.906 | +11.43\% |
| Severity | 2011.2 | $0.113(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.913 | +11.92\% |
| Severity | 2012.1 | 0.117 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.922 | +12.46\% |
| Severity | 2012.2 | $0.120(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.918 | +12.75\% |
| Severity | 2013.1 | $0.124(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.920 | +13.23\% |
| Severity | 2013.2 | $0.128(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.920 | +13.67\% |
| Severity | 2014.1 | $0.132(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.919 | +14.16\% |
| Severity | 2014.2 | 0.140 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.934 | +15.06\% |
| Severity | 2015.1 | $0.145(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.934 | +15.63\% |
| Severity | 2015.2 | $0.154(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.948 | +16.64\% |
| Severity | 2016.1 | $0.165(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.972 | +17.98\% |
| Severity | 2016.2 | $0.172(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.977 | +18.80\% |
| Severity | 2017.1 | $0.181(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.985 | +19.78\% |
| Severity | 2017.2 | 0.186 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.986 | +20.44\% |
| Frequency | 2004.1 | $-0.032(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.012)$ | 0.137 | -3.16\% |
| Frequency | 2004.2 | $-0.027(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.035)$ | 0.094 | -2.69\% |
| Frequency | 2005.1 | $-0.022(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.092)$ | 0.053 | -2.18\% |
| Frequency | 2005.2 | $-0.018(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.187)$ | 0.023 | -1.76\% |
| Frequency | 2006.1 | $-0.013(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.358)$ | -0.004 | -1.26\% |
| Frequency | 2006.2 | $-0.007(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.616)$ | -0.023 | -0.71\% |
| Frequency | 2007.1 | $0.000(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.994)$ | -0.032 | -0.01\% |
| Frequency | 2007.2 | $0.007(\mathrm{Cl}=+/-0.030 ; p=0.624)$ | -0.025 | +0.72\% |
| Frequency | 2008.1 | $0.015(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.310)$ | 0.002 | +1.53\% |
| Frequency | 2008.2 | 0.023 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.134$ ) | 0.046 | +2.34\% |
| Frequency | 2009.1 | 0.033 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.036$ ) | 0.122 | +3.33\% |
| Frequency | 2009.2 | 0.043 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.006$ ) | 0.226 | +4.43\% |
| Frequency | 2010.1 | $0.056(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.375 | +5.72\% |
| Frequency | 2010.2 | $0.064(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.451 | +6.61\% |
| Frequency | 2011.1 | 0.073 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | 0.526 | +7.57\% |
| Frequency | 2011.2 | $0.081(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | 0.583 | +8.48\% |
| Frequency | 2012.1 | $0.092(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.667 | +9.68\% |
| Frequency | 2012.2 | $0.102(\mathrm{Cl}=+/-0.029 ; p=0.000)$ | 0.718 | +10.73\% |
| Frequency | 2013.1 | $0.112(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.760 | +11.80\% |
| Frequency | 2013.2 | 0.119 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000$ ) | 0.777 | +12.66\% |
| Frequency | 2014.1 | $0.130(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.815 | +13.91\% |
| Frequency | 2014.2 | $0.137(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.815 | +14.67\% |
| Frequency | 2015.1 | 0.147 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.834 | +15.87\% |
| Frequency | 2015.2 | 0.155 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | 0.831 | +16.71\% |
| Frequency | 2016.1 | 0.167 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | 0.851 | +18.23\% |
| Frequency | 2016.2 | 0.170 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000$ ) | 0.828 | +18.59\% |
| Frequency | 2017.1 | 0.183 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000$ ) | 0.833 | +20.10\% |
| Frequency | 2017.2 | $0.189(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.809 | +20.85\% |

Total Theft - Comprehensive, All Perils, \& Specified Perils

Coverage $=$ Total Theft
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date $=2021-07-01$
Future Trend Start Date $=2016-01-01$

| Fit | Start Date | Time | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.082(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.553 ( $\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.000$ ) | 0.327 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | 0.960 | -7.91\% | +27.69\% |
| Loss Cost | 2004.2 | $-0.081(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.556(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.000)$ | $0.324(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.960 | -7.79\% | +27.55\% |
| Loss Cost | 2005.1 | $-0.081(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.557(\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.000)$ | $0.324(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.960 | -7.74\% | +27.51\% |
| Loss Cost | 2005.2 | $-0.082(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.555(\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.000)$ | 0.325 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | 0.960 | -7.84\% | +27.60\% |
| Loss Cost | 2006.1 | $-0.082(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.554(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.000)$ | 0.327 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000$ ) | 0.960 | -7.91\% | +27.66\% |
| Loss Cost | 2006.2 | $-0.083(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.554(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.000)$ | $0.327(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.960 | -7.93\% | +27.68\% |
| Loss Cost | 2007.1 | $-0.078(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.561(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.000)$ | 0.320 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000$ ) | 0.961 | -7.54\% | +27.37\% |
| Loss Cost | 2007.2 | $-0.074(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.567(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.000)$ | $0.314(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | 0.962 | -7.17\% | +27.09\% |
| Loss Cost | 2008.1 | $-0.065(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.580(\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.000)$ | $0.301(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000)$ | 0.967 | -6.33\% | +26.52\% |
| Loss Cost | 2008.2 | $-0.062(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.585(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.000)$ | 0.295 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000$ ) | 0.967 | -5.99\% | +26.31\% |
| Loss Cost | 2009.1 | $-0.053(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001$ ) | $0.596(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.000)$ | $0.282(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000)$ | 0.970 | -5.13\% | +25.83\% |
| Loss Cost | 2009.2 | $-0.047(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.006$ ) | $0.602(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.000)$ | $0.275(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ | 0.970 | -4.59\% | +25.55\% |
| Loss Cost | 2010.1 | $-0.030(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.074$ ) | $0.619(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.000)$ | $0.251(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000)$ | 0.976 | -2.93\% | +24.82\% |
| Loss Cost | 2010.2 | $-0.031(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.106)$ | $0.618(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.000)$ | $0.253(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.000)$ | 0.976 | -3.05\% | +24.86\% |
| Loss Cost | 2011.1 | $-0.026(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.238)$ | $0.622(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.000)$ | 0.247 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.976 | -2.56\% | +24.69\% |
| Loss Cost | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.414)$ | $0.625(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.000)$ | $0.241(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.000)$ | 0.975 | -2.09\% | +24.56\% |
| Loss Cost | 2012.1 | $0.001(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.965)$ | $0.637(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.000)$ | $0.214(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | 0.977 | +0.13\% | +24.01\% |
| Loss Cost | 2012.2 | $-0.001(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.973)$ | $0.636(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.000)$ | $0.217(\mathrm{Cl}=+/-0.103 ; p=0.000)$ | 0.976 | -0.12\% | +24.06\% |
| Loss Cost | 2013.1 | $0.005(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.913$ ) | $0.639(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.000)$ | $0.210(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.003)$ | 0.975 | +0.52\% | +23.96\% |
| Loss Cost | 2013.2 | $-0.024(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.699)$ | $0.631(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.000)$ | $0.242(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.005)$ | 0.974 | -2.40\% | +24.31\% |
| Loss Cost | 2014.1 | $-0.026(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.777)$ | $0.630(\mathrm{Cl}=+/-0.240 ; \mathrm{p}=0.000)$ | $0.244(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.030)$ | 0.972 | -2.55\% | +24.32\% |
| Loss Cost | 2014.2 | $-0.066(\mathrm{Cl}=+/-0.314 ; \mathrm{p}=0.659)$ | 0.626 ( $\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.000$ ) | 0.285 ( $\mathrm{Cl}=+/-0.338 ; \mathrm{p}=0.092$ ) | 0.971 | -6.37\% | +24.51\% |
| Loss Cost | 2015.1 | $-0.158(\mathrm{Cl}=+/-0.679 ; \mathrm{p}=0.623$ ) | $0.622(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.000)$ | $0.379(\mathrm{Cl}=+/-0.700 ; p=0.263)$ | 0.968 | -14.64\% | +24.70\% |
| Loss Cost | 2015.2 | 0.221 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | $0.622(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.968 | +24.70\% | +24.70\% |
| Loss Cost | 2016.1 | $0.247(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.546(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.977 | +28.01\% | +28.01\% |
| Loss Cost | 2016.2 | $0.246(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000)$ | $0.547(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.001)$ | $N \mathrm{Na}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.974 | +27.95\% | +27.95\% |
| Loss Cost | 2017.1 | $0.264(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | $0.502(\mathrm{Cl}=+/-0.265 ; \mathrm{p}=0.002)$ | $N \mathrm{Na}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.974 | +30.26\% | +30.26\% |
| Loss Cost | 2017.2 | $0.262(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | $0.509(\mathrm{Cl}=+/-0.301 ; \mathrm{p}=0.004)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.968 | +29.89\% | +29.89\% |
| Severity | 2004.1 | $0.049(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.207(\mathrm{Cl}=+/-0.100 ; p=0.000)$ | $0.071(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.984 | +5.00\% | +12.67\% |
| Severity | 2004.2 | $0.049(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.208(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000)$ | $0.070(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.983 | +5.02\% | +12.65\% |
| Severity | 2005.1 | $0.048(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.205(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.983 | +4.90\% | +12.75\% |
| Severity | 2005.2 | $0.048(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.207(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.982 | +4.96\% | +12.70\% |
| Severity | 2006.1 | $0.048(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.206(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.981 | +4.93\% | +12.72\% |
| Severity | 2006.2 | $0.048(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.206 ( $\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.001$ ) | $0.072(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.980 | +4.91\% | +12.74\% |
| Severity | 2007.1 | $0.049(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.208(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.001)$ | $0.070(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.979 | +5.04\% | +12.65\% |
| Severity | 2007.2 | $0.050(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.001)$ | 0.068 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.979 | +5.15\% | +12.59\% |
| Severity | 2008.1 | $0.055(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.216(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.981 | +5.64\% | +12.33\% |
| Severity | 2008.2 | $0.055(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.217(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.980 | +5.69\% | +12.30\% |
| Severity | 2009.1 | $0.056(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.218 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.000)$ | 0.060 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | 0.979 | +5.77\% | +12.27\% |
| Severity | 2009.2 | $0.050(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.211(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | $0.068(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.979 | +5.15\% | +12.52\% |
| Severity | 2010.1 | $0.048(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.109 ; p=0.001)$ | $0.071(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.978 | +4.89\% | +12.62\% |
| Severity | 2010.2 | $0.042(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.204(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.001)$ | $0.078(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.978 | +4.31\% | +12.81\% |
| Severity | 2011.1 | $0.041(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.002)$ | $0.203(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.001)$ | $0.079(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.977 | +4.23\% | +12.83\% |
| Severity | 2011.2 | $0.044(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004)$ | $0.205(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.001)$ | $0.076(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.002)$ | 0.975 | +4.55\% | +12.75\% |
| Severity | 2012.1 | $0.050(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $0.208(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.001)$ | $0.069(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.008)$ | 0.975 | +5.14\% | +12.63\% |
| Severity | 2012.2 | $0.038(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.069)$ | $0.203(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.002)$ | $0.083(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.006)$ | 0.974 | +3.90\% | +12.84\% |
| Severity | 2013.1 | $0.032(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.217)$ | $0.201(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.003)$ | $0.089(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.013)$ | 0.972 | +3.30\% | +12.92\% |
| Severity | 2013.2 | $0.013(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.694)$ | $0.196(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.004)$ | $0.110(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.014)$ | 0.970 | +1.34\% | +13.13\% |
| Severity | 2014.1 | $-0.026(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.581)$ | $0.188(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.005)$ | $0.152(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.011)$ | 0.970 | -2.56\% | +13.42\% |
| Severity | 2014.2 | $-0.015(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.841)$ | $0.190(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.007)$ | $0.141(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.106)$ | 0.968 | -1.53\% | +13.37\% |
| Severity | 2015.1 | $-0.191(\mathrm{Cl}=+/-0.331 ; \mathrm{p}=0.234)$ | $0.181(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.009)$ | $0.319(\mathrm{Cl}=+/-0.341 ; \mathrm{p}=0.064)$ | 0.968 | -17.39\% | +13.69\% |
| Severity | 2015.2 | 0.128 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.181(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.009)$ | $N \mathrm{Na}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.968 | +13.69\% | +13.69\% |
| Severity | 2016.1 | $0.144(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.137(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.009)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.983 | +15.47\% | +15.47\% |
| Severity | 2016.2 | $0.152(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.021)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.985 | +16.43\% | +16.43\% |
| Severity | 2017.1 | $0.164(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.085(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.044)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.989 | +17.78\% | +17.78\% |
| Severity | 2017.2 | $0.171(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.069(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.105)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.989 | +18.60\% | +18.60\% |
| Frequency | 2004.1 | $-0.131(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.346 ( $\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.000$ ) | 0.256 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.946 | -12.30\% | +13.33\% |
| Frequency | 2004.2 | $-0.130(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.349(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.000)$ | $0.254(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.940 | -12.19\% | +13.23\% |
| Frequency | 2005.1 | $-0.128(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.352(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.000)$ | $0.251(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.935 | -12.05\% | +13.09\% |
| Frequency | 2005.2 | $-0.130(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.349(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.000)$ | $0.254(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.931 | -12.19\% | +13.22\% |
| Frequency | 2006.1 | $-0.130(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.348(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.001)$ | 0.255 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | 0.925 | -12.23\% | +13.25\% |
| Frequency | 2006.2 | $-0.131(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.348 ( $\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.001$ ) | $0.255(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.919 | -12.24\% | +13.25\% |
| Frequency | 2007.1 | $-0.128(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.353(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.001)$ | 0.250 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000$ ) | 0.913 | -11.98\% | +13.06\% |
| Frequency | 2007.2 | $-0.125(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.357(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.001)$ | 0.246 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | 0.907 | -11.71\% | +12.88\% |
| Frequency | 2008.1 | $-0.120(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.364(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.001)$ | $0.239(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.903 | -11.33\% | +12.64\% |
| Frequency | 2008.2 | $-0.117(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.368 ( $\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.001$ ) | 0.235 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000$ ) | 0.899 | -11.06\% | +12.47\% |
| Frequency | 2009.1 | $-0.109(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.378(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.000)$ | 0.223 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.901 | -10.30\% | +12.07\% |
| Frequency | 2009.2 | $-0.097(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.391(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.000)$ | 0.207 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000$ ) | 0.910 | -9.26\% | +11.58\% |
| Frequency | 2010.1 | $-0.078(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.410(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.000)$ | $0.180(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.939 | -7.46\% | +10.83\% |
| Frequency | 2010.2 | $-0.073(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.414(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.000)$ | 0.175 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | 0.940 | -7.06\% | +10.69\% |
| Frequency | 2011.1 | $-0.067(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.418 ( $\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.000)$ | 0.167 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000$ ) | 0.941 | -6.52\% | +10.51\% |
| Frequency | 2011.2 | $-0.066(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.002)$ | $0.420(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.000)$ | $0.165(\mathrm{Cl}=+/-0.060 ; p=0.000)$ | 0.941 | -6.35\% | +10.47\% |
| Frequency | 2012.1 | $-0.049(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.037)$ | $0.429(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.000)$ | 0.145 ( $\mathrm{Cl}=+/-0.065 ; p=0.000$ ) | 0.946 | -4.76\% | +10.11\% |
| Frequency | 2012.2 | $-0.039(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.158)$ | $0.433(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.000)$ | $0.134(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.002)$ | 0.947 | -3.87\% | +9.95\% |
| Frequency | 2013.1 | $-0.027(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.434)$ | $0.438(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.000)$ | $0.121(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.013)$ | 0.947 | -2.69\% | +9.78\% |
| Frequency | 2013.2 | $-0.038(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.423)$ | $0.435(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.000)$ | $0.132(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.029)$ | 0.945 | -3.69\% | +9.88\% |
| Frequency | 2014.1 | $0.000(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.999)$ | $0.442(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.157 ; p=0.233)$ | 0.945 | +0.01\% | +9.62\% |
| Frequency | 2014.2 | $-0.050(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.639)$ | $0.436(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.000)$ | $0.144(\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.224)$ | 0.943 | -4.92\% | +9.83\% |
| Frequency | 2015.1 | $0.033(\mathrm{Cl}=+/-0.487 ; \mathrm{p}=0.887)$ | 0.440 ( $\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.000$ ) | 0.060 ( $\mathrm{Cl}=+/-0.502 ; \mathrm{p}=0.801$ ) | 0.940 | +3.32\% | +9.68\% |
| Frequency | 2015.2 | $0.092(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.440 ( $\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.000$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.939 | +9.68\% | +9.68\% |
| Frequency | 2016.1 | $0.103(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.409(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.942 | +10.86\% | +10.86\% |
| Frequency | 2016.2 | $0.094(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.001)$ | $0.433(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.936 | +9.89\% | +9.89\% |
| Frequency | 2017.1 | $0.101(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.003)$ | $0.417(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.002)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.931 | +10.60\% | +10.60\% |
| Frequency | 2017.2 | $0.091(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.016)$ | $0.440(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.004)$ | $N A(C I=+/-N A ; p=N A)$ | 0.921 | +9.53\% | +9.53\% |

# Total Theft - Comprehensive, All Perils, \& Specified Perils 

Coverage $=$ Total Theft
End Trend Period $=2023$.
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, mobility
scalar Level Change Start Date $=$ 2021-07-01
Future Trend Start Date $=$ 2016-01-01

| Fit | Start Date | Time | Mobility | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | -0.085 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; ~ p=0.024)$ | 0.435 ( $\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.000$ ) | 0.358 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | 0.965 | -8.13\% | +31.46\% |
| Loss Cost | 2004.2 | $-0.084(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.027)$ | 0.438 ( $\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.000)$ | $0.356(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | 0.965 | -8.02\% | +31.31\% |
| Loss Cost | 2005.1 | $-0.083(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.030)$ | $0.439(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.000)$ | $0.355(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | 0.964 | -7.99\% | +31.27\% |
| Loss Cost | 2005.2 | -0.085 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.031)$ | $0.436(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.001)$ | 0.358 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.965 | -8.11\% | +31.42\% |
| Loss Cost | 2006.1 | $-0.086(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.033)$ | $0.433(\mathrm{Cl}=+/-0.233 ; \mathrm{p}=0.001)$ | 0.360 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000$ ) | 0.965 | -8.20\% | +31.52\% |
| Loss Cost | 2006.2 | $-0.086(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.035$ ) | $0.432(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.001)$ | 0.360 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.000$ ) | 0.964 | -8.24\% | +31.57\% |
| Loss Cost | 2007.1 | $-0.082(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.039)$ | $0.441(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.001)$ | $0.354(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000)$ | 0.966 | -7.88\% | +31.20\% |
| Loss Cost | 2007.2 | $-0.078(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.043)$ | $0.448(\mathrm{Cl}=+/-0.240 ; \mathrm{p}=0.001)$ | 0.348 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000$ ) | 0.966 | -7.54\% | +30.88\% |
| Loss Cost | 2008.1 | $-0.070(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | 0.005 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.041$ ) | $0.465(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.000)$ | 0.333 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.000$ ) | 0.971 | -6.72\% | +30.17\% |
| Loss Cost | 2008.2 | -0.066 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.047)$ | $0.471(\mathrm{Cl}=+/-0.233 ; \mathrm{p}=0.000)$ | 0.328 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.971 | -6.43\% | +29.94\% |
| Loss Cost | 2009.1 | $-0.058(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.048)$ | $0.485(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.000)$ | 0.315 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.000$ ) | 0.973 | -5.60\% | +29.35\% |
| Loss Cost | 2009.2 | $-0.052(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.002)$ | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.055$ ) | $0.493(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.000)$ | $0.307(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000)$ | 0.974 | -5.11\% | +29.03\% |
| Loss Cost | 2010.1 | $-0.036(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.027$ ) | $0.005(\mathrm{Cl}=+/-0.005 ; p=0.046)$ | $0.515(\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.000)$ | $0.283(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | 0.979 | -3.51\% | +28.11\% |
| Loss Cost | 2010.2 | $-0.038(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.042$ ) | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.050)$ | $0.513(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.000)$ | $0.286(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.000)$ | 0.979 | -3.71\% | +28.21\% |
| Loss Cost | 2011.1 | $-0.034(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.113)$ | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.058)$ | $0.517(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.000)$ | $0.281(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.979 | -3.32\% | +28.04\% |
| Loss Cost | 2011.2 | $-0.030(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.227)$ | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.067)$ | $0.520(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.000)$ | $0.276(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.978 | -2.97\% | +27.91\% |
| Loss Cost | 2012.1 | $-0.009(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.749)$ | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.073)$ | $0.536(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.000)$ | $0.250(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.000)$ | 0.980 | -0.90\% | +27.25\% |
| Loss Cost | 2012.2 | $-0.014(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.693)$ | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.079)$ | $0.533(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.000)$ | $0.256(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.000)$ | 0.979 | -1.38\% | +27.38\% |
| Loss Cost | 2013.1 | $-0.011(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.815$ ) | 0.005 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.090$ ) | $0.535(\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.000)$ | $0.252(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.001)$ | 0.978 | -1.05\% | +27.31\% |
| Loss Cost | 2013.2 | $-0.045(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.451$ ) | 0.005 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.084$ ) | $0.522(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.000)$ | $0.291(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.001)$ | 0.978 | -4.44\% | +27.84\% |
| Loss Cost | 2014.1 | $-0.055(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.530)$ | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.094)$ | $0.519(\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.001)$ | $0.301(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.009)$ | 0.976 | -5.33\% | +27.94\% |
| Loss Cost | 2014.2 | $-0.110(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.441$ ) | 0.005 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.098$ ) | $0.511(\mathrm{Cl}=+/-0.273 ; \mathrm{p}=0.001)$ | $0.359(\mathrm{Cl}=+/-0.329 ; \mathrm{p}=0.035)$ | 0.974 | -10.40\% | +28.29\% |
| Loss Cost | 2015.1 | $-0.238(\mathrm{Cl}=+/-0.642 ; \mathrm{p}=0.436)$ | 0.005 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.103$ ) | $0.502(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.002)$ | $0.489(\mathrm{Cl}=+/-0.668 ; \mathrm{p}=0.137)$ | 0.973 | -21.14\% | +28.64\% |
| Loss Cost | 2015.2 | $0.252(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.103)$ | $0.502(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.002)$ | $N A(C l=+-N A ; p=N A)$ | 0.972 | +28.64\% | +28.64\% |
| Loss Cost | 2016.1 | $0.294(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.004$ ) | $0.372(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.989 | +34.14\% | +34.14\% |
| Loss Cost | 2016.2 | $0.302(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.005$ ) | $0.348(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.005)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.987 | +35.23\% | +35.23\% |
| Loss Cost | 2017.1 | $0.336(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.254(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.006)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.994 | +39.91\% | +39.91\% |
| Loss Cost | $2017.2$ | $0.344(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.234(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.017)$ | $\mathrm{NA}(\mathrm{Cl}=+/$ - $\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.993 | $+41.00 \%$ | +41.00\% |
| Severity | 2004.1 | $0.049(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.423)$ | $0.229(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.000)$ | 0.065 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | 0.984 | +5.04\% | +12.08\% |
| Severity | 2004.2 | $0.049(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.425)$ | $0.230(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.983 | +5.07\% | +12.05\% |
| Severity | 2005.1 | 0.048 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.445$ ) | $0.226(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.982 | +4.95\% | +12.17\% |
| Severity | 2005.2 | $0.049(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.442)$ | $0.228(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.982 | +5.01\% | +12.11\% |
| Severity | 2006.1 | $0.049(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.453)$ | $0.227(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.001)$ | $0.066(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.981 | +4.99\% | +12.13\% |
| Severity | 2006.2 | $0.049(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.463)$ | $0.227(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.001)$ | $0.066(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.980 | +4.97\% | +12.14\% |
| Severity | 2007.1 | $0.050(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.452$ ) | $0.230(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.001)$ | $0.064(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.979 | +5.12\% | +12.03\% |
| Severity | 2007.2 | $0.051(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.447)$ | $0.232(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.001)$ | $0.062(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.978 | +5.23\% | +11.95\% |
| Severity | 2008.1 | $0.056(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.374)$ | 0.242 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001$ ) | 0.981 | +5.74\% | +11.62\% |
| Severity | 2008.2 | $0.056(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.378)$ | $0.243(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.003)$ | 0.980 | +5.80\% | +11.58\% |
| Severity | 2009.1 | $0.057(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.381)$ | $0.244(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.001)$ | $0.052(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.005)$ | 0.979 | +5.89\% | +11.53\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.407)$ | $0.236(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.001)$ | $0.060(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | 0.979 | +5.28\% | +11.84\% |
| Severity | 2010.1 | $0.049(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.431)$ | $0.232(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.001)$ | $0.064(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.002)$ | 0.978 | +5.03\% | +11.95\% |
| Severity | 2010.2 | $0.044(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.463)$ | $0.226(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.001)$ | $0.071(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001)$ | 0.978 | +4.46\% | +12.18\% |
| Severity | 2011.1 | $0.043(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.478)$ | 0.225 ( $\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.002$ ) | $0.072(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.003)$ | 0.976 | +4.40\% | +12.20\% |
| Severity | 2011.2 | $0.046(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.004)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.471)$ | $0.228(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.002)$ | 0.068 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.009$ ) | 0.975 | +4.76\% | +12.09\% |
| Severity | 2012.1 | $0.053(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.006)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.455)$ | $0.233(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.002)$ | $0.060(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.035)$ | 0.974 | +5.40\% | +11.93\% |
| Severity | 2012.2 | $0.041(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.061)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.494$ ) | $0.226(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.003)$ | $0.074(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.023)$ | 0.973 | +4.19\% | +12.19\% |
| Severity | 2013.1 | $0.036(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.191)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.520)$ | $0.223(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.005)$ | $0.080(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.039)$ | 0.971 | +3.65\% | +12.28\% |
| Severity | 2013.2 | $0.017(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.625$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.563)$ | $0.216(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.007)$ | $0.101(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.036)$ | 0.969 | +1.74\% | +12.53\% |
| Severity | 2014.1 | $-0.021(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.664)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.616)$ | $0.206(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.010)$ | 0.143 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.025$ ) | 0.969 | -2.11\% | +12.89\% |
| Severity | 2014.2 | $-0.008(\mathrm{Cl}=+/-0.170 ; p=0.918)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.619)$ | $0.208(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.013)$ | $0.129(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.162)$ | 0.966 | -0.82\% | +12.82\% |
| Severity | 2015.1 | $-0.181(\mathrm{Cl}=+/-0.349 ; \mathrm{p}=0.281)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.678)$ | $0.197(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.017)$ | $0.305(\mathrm{Cl}=+/-0.363 ; \mathrm{p}=0.092)$ | 0.966 | -16.53\% | +13.23\% |
| Severity | 2015.2 | $0.124(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.678)$ | $0.197(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.017)$ | $N \mathrm{Na}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.966 | +13.23\% | +13.23\% |
| Severity | 2016.1 | $0.145(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.895)$ | $0.133(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.035)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.982 | +15.59\% | +15.59\% |
| Severity | 2016.2 | $0.157(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.618)$ | $0.099(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.097)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.984 | +16.94\% | +16.94\% |
| Severity | 2017.1 | $0.173(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.268)$ | $0.053(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.267)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.990 | +18.86\% | +18.86\% |
| Severity | 2017.2 | $0.183(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.164)$ | $0.027(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.563)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.990 | +20.09\% | +20.09\% |
| Frequency | 2004.1 | -0.134 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.007 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | 0.206 ( $\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.023$ ) | 0.293 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | 0.959 | -12.54\% | +17.29\% |
| Frequency | 2004.2 | $-0.133(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.209(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.023)$ | 0.292 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.954 | -12.45\% | +17.18\% |
| Frequency | 2005.1 | $-0.132(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.213(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.022)$ | $0.289(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.950 | -12.33\% | +17.03\% |
| Frequency | 2005.2 | $-0.133(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.208(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.026)$ | $0.292(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.948 | -12.49\% | +17.23\% |
| Frequency | 2006.1 | $-0.134(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.206(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.030)$ | $0.294(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.943 | -12.56\% | +17.29\% |
| Frequency | 2006.2 | $-0.135(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.003)$ | $0.205(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.034)$ | $0.294(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.939 | -12.59\% | +17.33\% |
| Frequency | 2007.1 | $-0.132(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.003)$ | $0.211(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.031)$ | $0.290(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.934 | -12.36\% | +17.11\% |
| Frequency | 2007.2 | $-0.129(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.004)$ | $0.216(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.029)$ | $0.286(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.930 | -12.13\% | +16.91\% |
| Frequency | 2008.1 | -0.125 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.004)$ | $0.224(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.024)$ | $0.279(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.927 | -11.79\% | +16.63\% |
| Frequency | 2008.2 | $-0.123(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.005$ ) | $0.228(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.024)$ | 0.275 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.923 | -11.56\% | +16.46\% |
| Frequency | 2009.1 | $-0.115(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.005$ ) | $0.241(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.015)$ | 0.263 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.000$ ) | 0.927 | -10.85\% | +15.97\% |
| Frequency | 2009.2 | $-0.104(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.004)$ | $0.257(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.006)$ | 0.247 ( $\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000$ ) | 0.936 | -9.87\% | +15.37\% |
| Frequency | 2010.1 | $-0.085(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.283(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.000)$ | 0.220 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000$ ) | 0.965 | -8.13\% | +14.44\% |
| Frequency | 2010.2 | $-0.081(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | $0.287(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.000)$ | 0.215 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | 0.965 | -7.82\% | +14.29\% |
| Frequency | 2011.1 | $-0.077(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | $0.291(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.966 | -7.39\% | +14.11\% |
| Frequency | 2011.2 | $-0.077(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | $0.292(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.965 | -7.38\% | +14.11\% |
| Frequency | 2012.1 | $-0.062(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | $0.303(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.000)$ | $0.190(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.970 | -5.98\% | +13.69\% |
| Frequency | 2012.2 | -0.055 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.016$ ) | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | $0.307(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.000)$ | $0.182(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | 0.970 | -5.34\% | +13.54\% |
| Frequency | 2013.1 | $-0.046(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.096)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | $0.311(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.000)$ | $0.172(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.970 | -4.53\% | +13.38\% |
| Frequency | 2013.2 | $-0.063(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.092)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | $0.305(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.001)$ | 0.190 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.001$ ) | 0.969 | -6.08\% | +13.60\% |
| Frequency | 2014.1 | $-0.033(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.508)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | $0.313(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.001)$ | $0.159(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.016)$ | 0.970 | -3.29\% | +13.33\% |
| Frequency | 2014.2 | $-0.102(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.211$ ) | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.003)$ | $0.302(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.001)$ | $0.230(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.018)$ | 0.970 | -9.66\% | +13.71\% |
| Frequency | 2015.1 | $-0.057(\mathrm{Cl}=+/-0.361 ; \mathrm{p}=0.737)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | $0.305(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.001)$ | $0.184(\mathrm{Cl}=+/-0.376 ; \mathrm{p}=0.306)$ | 0.968 | -5.53\% | +13.61\% |
| Frequency | 2015.2 | $0.128(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.004)$ | $0.305(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.968 | +13.61\% | +13.61\% |
| Frequency | 2016.1 | $0.149(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.239(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.983 | +16.05\% | +16.05\% |
| Frequency | 2016.2 | 0.145 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | $0.249(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.980 | +15.64\% | +15.64\% |
| Frequency | 2017.1 | $0.163(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.200(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.006)$ | $N A(C I=+/-N A ; p=N A)$ | 0.986 | +17.70\% | +17.70\% |
| Frequency | 2017.2 | $0.161(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.207(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.012)$ | $N A(C I=+/-N A ; p=N A)$ | 0.984 | +17.41\% | +17.41\% |

Total Theft - Comprehensive, All Perils, \& Specified Perils

Coverage $=$ Total Theft
End Trend Period $=20$
Excluded Points $=$ NA
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date $=$ 2021-07-01
Future Trend Start Date $=$ 2016-01-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $-0.083(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.025$ ) | 0.541 ( $\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.000)$ | 0.330 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | 0.965 | -7.98\% | +27.99\% |
| Loss Cost | 2004.2 | $-0.081(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.019)$ | $0.545(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.000)$ | 0.326 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000$ ) | 0.965 | -7.78\% | +27.79\% |
| Loss Cost | 2005.1 | $-0.082(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.095 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.020$ ) | $0.544(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.000)$ | 0.327 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | 0.965 | -7.83\% | +27.85\% |
| Loss Cost | 2005.2 | $-0.082(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.095(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.024)$ | $0.544(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.000)$ | 0.327 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | 0.965 | -7.83\% | +27.85\% |
| Loss Cost | 2006.1 | $-0.084(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.099(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.021)$ | $0.540(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.000)$ | $0.331(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.965 | -8.01\% | +28.03\% |
| Loss Cost | 2006.2 | $-0.082(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.102(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.022)$ | $0.541(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.000)$ | 0.329 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000$ ) | 0.965 | -7.92\% | +27.95\% |
| Loss Cost | 2007.1 | $-0.080(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.096(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.034)$ | $0.547(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.000)$ | 0.325 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | 0.966 | -7.67\% | +27.73\% |
| Loss Cost | 2007.2 | $-0.074(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.106(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.020)$ | $0.554(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.000)$ | 0.316 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | 0.968 | -7.16\% | +27.38\% |
| Loss Cost | 2008.1 | $-0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.038)$ | $0.566(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.000)$ | 0.305 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | 0.971 | -6.48\% | +26.88\% |
| Loss Cost | 2008.2 | $-0.062(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.102(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.026)$ | $0.572(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.000)$ | $0.297(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.972 | -5.97\% | +26.59\% |
| Loss Cost | 2009.1 | $-0.055(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.046)$ | $0.582(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.000)$ | 0.287 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.000$ ) | 0.973 | -5.32\% | +26.20\% |
| Loss Cost | 2009.2 | -0.047 ( $\mathrm{Cl}=+/-0.030 ; p=0.003$ ) | $0.101(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.028)$ | $0.589(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.000)$ | $0.276(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.975 | -4.56\% | +25.84\% |
| Loss Cost | 2010.1 | $-0.032(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.042)$ | $0.084(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.054)$ | $0.606(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.000)$ | $0.257(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.000)$ | 0.979 | -3.18\% | +25.17\% |
| Loss Cost | 2010.2 | $-0.031(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.090)$ | $0.086(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.059)$ | $0.607(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.000)$ | $0.255(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000)$ | 0.979 | -3.01\% | +25.11\% |
| Loss Cost | 2011.1 | $-0.029(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.161)$ | 0.085 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.074$ ) | $0.608(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.000)$ | $0.253(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000)$ | 0.978 | -2.91\% | +25.07\% |
| Loss Cost | 2011.2 | $-0.020(\mathrm{Cl}=+/-0.050 ; p=0.400)$ | $0.091(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.063)$ | $0.613(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.000)$ | 0.242 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000$ ) | 0.978 | -2.01\% | +24.83\% |
| Loss Cost | 2012.1 | $-0.004(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.895$ ) | $0.080(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.107)$ | $0.624(\mathrm{Cl}=+/-0.201 ; \mathrm{p}=0.000)$ | $0.222(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.979 | -0.37\% | +24.39\% |
| Loss Cost | 2012.2 | $0.000(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.999)$ | $0.082(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.116)$ | $0.625(\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.000)$ | 0.218 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000$ ) | 0.978 | +0.01\% | +24.32\% |
| Loss Cost | 2013.1 | $-0.004(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.933)$ | $0.084(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.130)$ | $0.624(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.000)$ | $0.222(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.001)$ | 0.977 | -0.39\% | +24.39\% |
| Loss Cost | 2013.2 | $-0.021(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.726)$ | $0.079(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.173)$ | $0.620(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.000)$ | $0.241(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.004)$ | 0.976 | -2.12\% | +24.57\% |
| Loss Cost | 2014.1 | $-0.046(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.606)$ | $0.085(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.170)$ | $0.614(\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.000)$ | 0.268 ( $\mathrm{Cl}=+/-0.214 ; \mathrm{p}=0.018$ ) | 0.974 | -4.52\% | +24.80\% |
| Loss Cost | 2014.2 | $-0.055(\mathrm{Cl}=+/-0.307 ; \mathrm{p}=0.705$ ) | $0.084(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.200)$ | $0.613(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.000)$ | 0.277 ( $\mathrm{Cl}=+/-0.331 ; \mathrm{p}=0.094$ ) | 0.972 | -5.36\% | +24.84\% |
| Loss Cost | 2015.1 | $-0.292(\mathrm{Cl}=+/-0.677 ; \mathrm{p}=0.365)$ | $0.103(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.147)$ | $0.599(\mathrm{Cl}=+/-0.253 ; \mathrm{p}=0.000)$ | $0.519(\mathrm{Cl}=+/-0.698 ; \mathrm{p}=0.132)$ | 0.971 | -25.35\% | +25.40\% |
| Loss Cost | 2015.2 | $0.226(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.103(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.147)$ | $0.599(\mathrm{Cl}=+/-0.253 ; \mathrm{p}=0.000)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.971 | +25.40\% | +25.40\% |
| Loss Cost | 2016.1 | 0.248 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.227)$ | $0.538(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.000)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.978 | +28.17\% | +28.17\% |
| Loss Cost | 2016.2 | $0.253(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000)$ | $0.082(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.229)$ | $0.524(\mathrm{Cl}=+/-0.253 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.975 | +28.79\% | +28.79\% |
| Loss Cost | 2017.1 | $0.266(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000)$ | $0.069(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.325)$ | $0.491(\mathrm{Cl}=+/-0.269 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.974 | +30.54\% | +30.54\% |
| Loss Cost | 2017.2 | $0.271(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.348)$ | $0.480(\mathrm{Cl}=+/-0.314 ; \mathrm{p}=0.008)$ | $N A(C I=+/-N A ; p=N A)$ | 0.968 | +31.13\% | +31.13\% |
| Severity | 2004.1 | $0.049(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.436$ ) | 0.205 ( $\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.984 | +4.98\% | +12.72\% |
| Severity | 2004.2 | $0.049(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.418)$ | $0.206(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | $0.070(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.983 | +5.02\% | +12.69\% |
| Severity | 2005.1 | $0.048(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.330)$ | $0.203(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.000)$ | $0.073(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.983 | +4.88\% | +12.81\% |
| Severity | 2005.2 | $0.048(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.298)$ | $0.204(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.982 | +4.96\% | +12.75\% |
| Severity | 2006.1 | $0.048(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.023(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.284)$ | $0.203(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.001)$ | $0.073(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.981 | +4.90\% | +12.80\% |
| Severity | 2006.2 | 0.048 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.293)$ | $0.203(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.001)$ | $0.072(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.980 | +4.91\% | +12.79\% |
| Severity | 2007.1 | $0.049(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.022(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.348)$ | $0.205(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.001$ ) | $0.071(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.979 | +5.01\% | +12.73\% |
| Severity | 2007.2 | $0.050(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.310)$ | $0.206(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.001)$ | $0.069(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.979 | +5.15\% | +12.65\% |
| Severity | 2008.1 | $0.055(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.480)$ | $0.214(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.981 | +5.61\% | +12.38\% |
| Severity | 2008.2 | $0.055(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.464)$ | $0.215(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.979 | +5.70\% | +12.35\% |
| Severity | 2009.1 | $0.056(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.017(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.492)$ | $0.215(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.001)$ | $0.061(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.978 | +5.73\% | +12.33\% |
| Severity | 2009.2 | $0.050(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.677)$ | $0.210(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.001)$ | $0.068(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.979 | +5.15\% | +12.55\% |
| Severity | 2010.1 | 0.047 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.587)$ | $0.207(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.001)$ | $0.072(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.978 | +4.85\% | +12.67\% |
| Severity | 2010.2 | $0.042(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.734)$ | $0.203(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.001)$ | $0.078(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.977 | +4.32\% | +12.83\% |
| Severity | 2011.1 | $0.041(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002)$ | $0.010(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.712)$ | $0.202(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.002)$ | $0.080(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.976 | +4.19\% | +12.87\% |
| Severity | 2011.2 | $0.045(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.005)$ | $0.012(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.653)$ | $0.204(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.002)$ | $0.076(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.002)$ | 0.974 | +4.56\% | +12.79\% |
| Severity | 2012.1 | $0.050(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.009)$ | $0.009(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.755)$ | $0.207(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.002)$ | $0.070(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.010)$ | 0.973 | +5.08\% | +12.67\% |
| Severity | 2012.2 | $0.038(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.077)$ | $0.003(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.909)$ | $0.203(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.003)$ | $0.083(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.008)$ | 0.972 | +3.90\% | +12.85\% |
| Severity | 2013.1 | $0.032(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.244)$ | $0.006(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.840)$ | $0.200(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.004)$ | $0.090(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.016$ ) | 0.970 | +3.23\% | +12.95\% |
| Severity | 2013.2 | $0.013(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.703$ ) | $0.001(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.976)$ | $0.196(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.006)$ | $0.110(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.018)$ | 0.968 | +1.34\% | +13.13\% |
| Severity | 2014.1 | $-0.029(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.560)$ | $0.011(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.733)$ | $0.186(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.008)$ | $0.155(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.013)$ | 0.968 | -2.83\% | +13.47\% |
| Severity | 2014.2 | $-0.014(\mathrm{Cl}=+/-0.169 ; p=0.863)$ | $0.013(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.710)$ | $0.188(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.010)$ | 0.140 ( $\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.121$ ) | 0.966 | -1.36\% | +13.42\% |
| Severity | 2015.1 | $-0.231(\mathrm{Cl}=+/-0.350 ; p=0.176)$ | $0.031(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.388)$ | $0.175(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.013)$ | $0.361(\mathrm{Cl}=+/-0.361 ; \mathrm{p}=0.050)$ | 0.968 | -20.63\% | +13.88\% |
| Severity | 2015.2 | $0.130(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.388)$ | $0.175(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.013)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.967 | +13.88\% | +13.88\% |
| Severity | 2016.1 | $0.144(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.636)$ | $0.135(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.013)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.982 | +15.49\% | +15.49\% |
| Severity | 2016.2 | $0.154(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.266)$ | $0.106(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.031)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.985 | +16.70\% | +16.70\% |
| Severity | 2017.1 | $0.164(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.018(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.400)$ | $0.082(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.056)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.989 | +17.85\% | +17.85\% |
| Severity | 2017.2 | $0.175(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.031(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.156)$ | $0.057(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.155)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.990 | +19.07\% | +19.07\% |
| Frequency | 2004.1 | -0.132 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.072 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.034$ ) | 0.336 ( $\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.000$ ) | 0.259 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000$ ) | 0.951 | -12.35\% | +13.55\% |
| Frequency | 2004.2 | $-0.130(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.077(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.026)$ | $0.339(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.000)$ | $0.256(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.947 | -12.19\% | +13.40\% |
| Frequency | 2005.1 | $-0.129(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.075 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.035$ ) | $0.341(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.000)$ | $0.254(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.941 | -12.12\% | +13.33\% |
| Frequency | 2005.2 | $-0.130(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.073(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.045)$ | 0.340 ( $\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.000$ ) | $0.256(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.937 | -12.19\% | +13.39\% |
| Frequency | 2006.1 | $-0.131(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.076(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.042)$ | $0.337(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.001)$ | $0.258(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.933 | -12.31\% | +13.50\% |
| Frequency | 2006.2 | $-0.130(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.078(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.043)$ | $0.338(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.001)$ | $0.257(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.927 | -12.23\% | +13.44\% |
| Frequency | 2007.1 | $-0.129(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.060)$ | $0.342(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.001)$ | $0.254(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.921 | -12.07\% | +13.31\% |
| Frequency | 2007.2 | $-0.124(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.082(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.041)$ | $0.347(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.001)$ | 0.247 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000$ ) | 0.918 | -11.70\% | +13.07\% |
| Frequency | 2008.1 | $-0.122(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.060)$ | $0.352(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.001)$ | 0.243 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000$ ) | 0.912 | -11.45\% | +12.90\% |
| Frequency | 2008.2 | $-0.117(\mathrm{Cl}=+/-0.023 ; p=0.000)$ | $0.084(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.044)$ | $0.357(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.001)$ | $0.236(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.911 | -11.04\% | +12.68\% |
| Frequency | 2009.1 | $-0.110(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | $0.074(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.075)$ | $0.367(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.000)$ | 0.227 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000$ ) | 0.910 | -10.45\% | +12.34\% |
| Frequency | 2009.2 | $-0.097(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.019)$ | $0.379(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.000)$ | $0.208(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.926 | -9.23\% | +11.81\% |
| Frequency | 2010.1 | $-0.080(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.070(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.032)$ | $0.399(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.000)$ | $0.185(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.949 | -7.65\% | +11.09\% |
| Frequency | 2010.2 | $-0.073(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.021)$ | $0.404(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.000)$ | $0.176(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.952 | -7.02\% | +10.88\% |
| Frequency | 2011.1 | $-0.071(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | 0.075 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.031$ ) | $0.406(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.000)$ | $0.173(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | 0.951 | -6.81\% | +10.81\% |
| Frequency | 2011.2 | -0.065 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001$ ) | $0.079(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.029)$ | $0.409(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.000)$ | 0.166 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000$ ) | 0.952 | -6.29\% | +10.68\% |
| Frequency | 2012.1 | $-0.053(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.017$ ) | $0.071(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.052)$ | $0.417(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.954 | -5.19\% | +10.40\% |
| Frequency | 2012.2 | $-0.038(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.132)$ | $0.079(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.036)$ | $0.423(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.000)$ | 0.135 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.001$ ) | 0.957 | -3.75\% | +10.16\% |
| Frequency | 2013.1 | $-0.036(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.272)$ | $0.077(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.050)$ | $0.424(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.000)$ | $0.132(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.004)$ | 0.956 | -3.50\% | +10.12\% |
| Frequency | 2013.2 | -0.035 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.421$ ) | 0.078 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.062$ ) | $0.424(\mathrm{Cl}=+/-0.157 ; \mathrm{p}=0.000)$ | $0.131(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.020)$ | 0.954 | -3.42\% | +10.12\% |
| Frequency | 2014.1 | $-0.018(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.779)$ | $0.073(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.095)$ | $0.428(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.000)$ | $0.113(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.129)$ | 0.952 | -1.74\% | +9.98\% |
| Frequency | 2014.2 | $-0.041(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.685)$ | $0.071(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.127)$ | $0.426(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.000)$ | $0.137(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.223)$ | 0.949 | -4.05\% | +10.07\% |
| Frequency | 2015.1 | $-0.061(\mathrm{Cl}=+/-0.488 ; \mathrm{p}=0.789)$ | $0.072(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.158)$ | $0.425(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.503 ; \mathrm{p}=0.508)$ | 0.945 | -5.94\% | +10.11\% |
| Frequency | 2015.2 | $0.096(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.158)$ | $0.425(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.000)$ | $N A(C I=+/-N A ; p=N A)$ | 0.944 | +10.11\% | +10.11\% |
| Frequency | 2016.1 | $0.104(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.233)$ | $0.402(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.945 | +10.98\% | +10.98\% |
| Frequency | 2016.2 | $0.099(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.001)$ | $0.054(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.339)$ | $0.418(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.936 | +10.37\% | +10.37\% |
| Frequency | 2017.1 | $0.102(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.003)$ | $0.050(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.406)$ | $0.409(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.929 | +10.77\% | +10.77\% |
| Frequency | 2017.2 | $0.097(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.019)$ | $0.043(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.525)$ | $0.423(\mathrm{Cl}=+/-0.274 ; \mathrm{p}=0.007)$ | $N A(C I=+/-N A ; p=N A)$ | 0.916 | +10.13\% | +10.13\% |

Comprehensive - All Other

Coverage $=C M$ - All Other
End Trend Period = 2023.1
Excluded Points $=2020.1,2020.2,2021.1$
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.607 | +4.00\% |
| Loss Cost | 2004.2 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.583 | +3.95\% |
| Loss Cost | 2005.1 | 0.040 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.575 | +4.04\% |
| Loss Cost | 2005.2 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.543 | +3.93\% |
| Loss Cost | 2006.1 | $0.042(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.586 | +4.26\% |
| Loss Cost | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.550 | +4.10\% |
| Loss Cost | 2007.1 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.552 | +4.27\% |
| Loss Cost | 2007.2 | $0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.521 | +4.21\% |
| Loss Cost | 2008.1 | $0.042(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.509 | +4.31\% |
| Loss Cost | 2008.2 | $0.049(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.624 | +4.97\% |
| Loss Cost | 2009.1 | $0.050(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.620 | +5.15\% |
| Loss Cost | 2009.2 | $0.055(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.684 | +5.70\% |
| Loss Cost | 2010.1 | $0.057(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.681 | +5.91\% |
| Loss Cost | 2010.2 | $0.055(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.643 | +5.64\% |
| Loss Cost | 2011.1 | $0.055(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.611 | +5.60\% |
| Loss Cost | 2011.2 | $0.059(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.650 | +6.13\% |
| Loss Cost | 2012.1 | $0.062(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.647 | +6.39\% |
| Loss Cost | 2012.2 | $0.058(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.597 | +6.00\% |
| Loss Cost | 2013.1 | $0.068(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.721 | +7.03\% |
| Loss Cost | 2013.2 | $0.063(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.678 | +6.55\% |
| Loss Cost | 2014.1 | 0.076 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.867 | +7.91\% |
| Loss Cost | 2014.2 | $0.075(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.845 | +7.83\% |
| Loss Cost | 2015.1 | $0.079(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.846 | +8.21\% |
| Loss Cost | 2015.2 | $0.073(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.828 | +7.57\% |
| Loss Cost | 2016.1 | $0.074(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.804 | +7.70\% |
| Loss Cost | 2016.2 | $0.071(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.760 | +7.33\% |
| Loss Cost | 2017.1 | $0.078(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.785 | +8.09\% |
| Loss Cost | 2017.2 | $0.067(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.753 | +6.95\% |
| Severity | 2004.1 | $0.036(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.588 | +3.62\% |
| Severity | 2004.2 | $0.034(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.555 | +3.47\% |
| Severity | 2005.1 | $0.035(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.547 | +3.55\% |
| Severity | 2005.2 | $0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.522 | +3.52\% |
| Severity | 2006.1 | $0.038(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.588 | +3.89\% |
| Severity | 2006.2 | $0.039(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.571 | +3.93\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.590 | +4.17\% |
| Severity | 2007.2 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.582 | +4.28\% |
| Severity | 2008.1 | $0.044(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.594 | +4.51\% |
| Severity | 2008.2 | $0.049(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.667 | +5.02\% |
| Severity | 2009.1 | $0.053(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.702 | +5.41\% |
| Severity | 2009.2 | $0.056(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.729 | +5.78\% |
| Severity | 2010.1 | $0.060(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.751 | +6.16\% |
| Severity | 2010.2 | $0.061(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.740 | +6.29\% |
| Severity | 2011.1 | $0.065(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.758 | +6.68\% |
| Severity | 2011.2 | $0.067(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.751 | +6.91\% |
| Severity | 2012.1 | $0.068(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.739 | +7.08\% |
| Severity | 2012.2 | $0.064(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.704 | +6.59\% |
| Severity | 2013.1 | $0.071(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.763 | +7.33\% |
| Severity | 2013.2 | $0.067(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.728 | +6.89\% |
| Severity | 2014.1 | $0.076(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.818 | +7.85\% |
| Severity | 2014.2 | $0.073(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.787 | +7.55\% |
| Severity | 2015.1 | $0.077(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.788 | +7.98\% |
| Severity | 2015.2 | $0.070(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.759 | +7.22\% |
| Severity | 2016.1 | $0.070(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.724 | +7.28\% |
| Severity | 2016.2 | $0.061(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001)$ | 0.681 | +6.26\% |
| Severity | 2017.1 | $0.066(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | 0.681 | +6.78\% |
| Severity | 2017.2 | $0.054(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.007)$ | 0.617 | +5.53\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.211)$ | 0.017 | +0.37\% |
| Frequency | 2004.2 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.125)$ | 0.042 | +0.47\% |
| Frequency | 2005.1 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.138)$ | 0.038 | +0.48\% |
| Frequency | 2005.2 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.236)$ | 0.014 | +0.40\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.317)$ | 0.001 | +0.35\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.637)$ | -0.026 | +0.17\% |
| Frequency | 2007.1 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.798)$ | -0.033 | +0.09\% |
| Frequency | 2007.2 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.855$ ) | -0.036 | -0.07\% |
| Frequency | 2008.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.629)$ | -0.029 | -0.19\% |
| Frequency | 2008.2 | $0.000(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.914)$ | -0.040 | -0.04\% |
| Frequency | 2009.1 | $-0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.562)$ | -0.027 | -0.25\% |
| Frequency | 2009.2 | $-0.001(\mathrm{Cl}=+/-0.009 ; p=0.856)$ | -0.042 | -0.08\% |
| Frequency | 2010.1 | $-0.002(\mathrm{Cl}=+/-0.010 ; p=0.616)$ | -0.033 | -0.24\% |
| Frequency | 2010.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; p=0.174)$ | 0.043 | -0.61\% |
| Frequency | 2011.1 | $-0.010(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.015$ ) | 0.225 | -1.01\% |
| Frequency | 2011.2 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.061$ ) | 0.129 | -0.73\% |
| Frequency | 2012.1 | $-0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.124)$ | 0.078 | -0.64\% |
| Frequency | 2012.2 | -0.006 ( $\mathrm{Cl}=+/-0.009 ; p=0.218$ ) | 0.034 | -0.55\% |
| Frequency | 2013.1 | $-0.003(\mathrm{Cl}=+/-0.009 ; p=0.539)$ | -0.037 | -0.27\% |
| Frequency | 2013.2 | $-0.003(\mathrm{Cl}=+/-0.010 ; p=0.520)$ | -0.037 | -0.32\% |
| Frequency | 2014.1 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.899)$ | -0.070 | +0.06\% |
| Frequency | 2014.2 | $0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.618)$ | -0.056 | +0.25\% |
| Frequency | 2015.1 | $0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.703)$ | -0.070 | +0.22\% |
| Frequency | 2015.2 | $0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.612)$ | -0.065 | +0.33\% |
| Frequency | 2016.1 | $0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.599)$ | -0.068 | +0.39\% |
| Frequency | 2016.2 | $0.010(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.177)$ | 0.103 | +1.00\% |
| Frequency | 2017.1 | $0.012(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.157)$ | 0.138 | +1.22\% |
| Frequency | 2017.2 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.195)$ | 0.117 | +1.34\% |

Comprehensive - All Other

Coverage $=$ CM- All Other
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted $\mathrm{R}^{\wedge} \mathbf{2}$ | Rate |
| Loss Cost | 2004.1 | 0.035 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.537 | +3.55\% |
| Loss Cost | 2004.2 | $0.034(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.509 | +3.49\% |
| Loss Cost | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.498 | +3.55\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.462 | +3.43\% |
| Loss Cost | 2006.1 | 0.036 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.498 | +3.71\% |
| Loss Cost | 2006.2 | 0.035 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.457 | +3.54\% |
| Loss Cost | 2007.1 | 0.036 ( $\mathrm{Cl}=+/-0.014 ; p=0.000)$ | 0.454 | +3.66\% |
| Loss Cost | 2007.2 | 0.035 ( $\mathrm{Cl}=+/-0.015 ; p=0.000)$ | 0.420 | +3.58\% |
| Loss Cost | 2008.1 | 0.036 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.404 | +3.64\% |
| Loss Cost | 2008.2 | $0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.501 | +4.22\% |
| Loss Cost | 2009.1 | 0.043 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.490 | +4.35\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.542 | +4.81\% |
| Loss Cost | 2010.1 | 0.048 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.532 | +4.96\% |
| Loss Cost | 2010.2 | 0.046 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.480 | +4.67\% |
| Loss Cost | 2011.1 | 0.045 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | 0.439 | +4.58\% |
| Loss Cost | 2011.2 | 0.049 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | 0.468 | +5.02\% |
| Loss Cost | 2012.1 | $0.051(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.456 | +5.22\% |
| Loss Cost | 2012.2 | 0.047 ( $\mathrm{Cl}=+/-0.026 ; p=0.001$ ) | 0.388 | +4.79\% |
| Loss Cost | 2013.1 | 0.055 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.485 | +5.71\% |
| Loss Cost | 2013.2 | $0.051(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | 0.410 | +5.19\% |
| Loss Cost | 2014.1 | $0.062(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | 0.557 | +6.44\% |
| Loss Cost | 2014.2 | $0.061(\mathrm{Cl}=+/-0.030 ; p=0.001)$ | 0.503 | +6.30\% |
| Loss Cost | 2015.1 | $0.064(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001$ ) | 0.487 | +6.64\% |
| Loss Cost | 2015.2 | 0.058 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.005$ ) | 0.397 | +6.00\% |
| Loss Cost | 2016.1 | 0.060 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.011$ ) | 0.355 | +6.15\% |
| Loss Cost | 2016.2 | 0.057 ( $\mathrm{Cl}=+/-0.051 ; p=0.030)$ | 0.278 | +5.87\% |
| Loss Cost | 2017.1 | $0.066(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.030)$ | 0.303 | +6.82\% |
| Loss Cost | 2017.2 | $0.059(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.087)$ | 0.191 | +6.04\% |
| Severity | 2004.1 | 0.036 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.620 | +3.62\% |
| Severity | 2004.2 | 0.034 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.589 | +3.49\% |
| Severity | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.581 | +3.56\% |
| Severity | 2005.2 | 0.035 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.557 | +3.54\% |
| Severity | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.617 | +3.88\% |
| Severity | 2006.2 | 0.038 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.600 | +3.92\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.616 | +4.13\% |
| Severity | 2007.2 | $0.041(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.608 | +4.24\% |
| Severity | 2008.1 | 0.044 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.617 | +4.45\% |
| Severity | 2008.2 | 0.048 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.683 | +4.91\% |
| Severity | 2009.1 | $0.051(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.713 | +5.27\% |
| Severity | 2009.2 | 0.055 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.736 | +5.61\% |
| Severity | 2010.1 | 0.058 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.755 | +5.95\% |
| Severity | 2010.2 | $0.059(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.741 | +6.06\% |
| Severity | 2011.1 | $0.062(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.755 | +6.42\% |
| Severity | 2011.2 | 0.064 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | 0.746 | +6.61\% |
| Severity | 2012.1 | 0.065 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.731 | +6.76\% |
| Severity | 2012.2 | $0.061(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.694 | +6.28\% |
| Severity | 2013.1 | 0.067 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.746 | +6.96\% |
| Severity | 2013.2 | 0.063 ( $\mathrm{Cl}=+/-0.019 ; p=0.000$ ) | 0.705 | +6.52\% |
| Severity | 2014.1 | $0.072(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.787 | +7.43\% |
| Severity | 2014.2 | $0.069(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.749 | +7.12\% |
| Severity | 2015.1 | $0.072(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.745 | +7.52\% |
| Severity | 2015.2 | 0.065 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | 0.698 | +6.75\% |
| Severity | 2016.1 | 0.066 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000$ ) | 0.656 | +6.80\% |
| Severity | 2016.2 | $0.056(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001$ ) | 0.578 | +5.79\% |
| Severity | 2017.1 | 0.061 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.002$ ) | 0.577 | +6.34\% |
| Severity | 2017.2 | 0.050 ( $\mathrm{Cl}=+/-0.035 ; p=0.009$ ) | 0.458 | +5.14\% |
| Frequency | 2004.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.823)$ | -0.026 | -0.07\% |
| Frequency | 2004.2 | 0.000 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.997$ ) | -0.028 | +0.00\% |
| Frequency | 2005.1 | 0.000 ( $\mathrm{Cl}=+/-0.007 ; p=0.979$ ) | -0.029 | -0.01\% |
| Frequency | 2005.2 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.781)$ | -0.027 | -0.10\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.674)$ | -0.025 | -0.17\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.371$ ) | -0.005 | -0.36\% |
| Frequency | 2007.1 | $-0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.290)$ | 0.005 | -0.45\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.157)$ | 0.034 | -0.63\% |
| Frequency | 2008.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.101)$ | 0.059 | -0.77\% |
| Frequency | 2008.2 | $-0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.181)$ | 0.030 | -0.66\% |
| Frequency | 2009.1 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.089)$ | 0.070 | -0.88\% |
| Frequency | 2009.2 | $-0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.165)$ | 0.037 | -0.75\% |
| Frequency | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.108)$ | 0.064 | -0.93\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.026)$ | 0.157 | -1.31\% |
| Frequency | 2011.1 | $-0.017(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.004)$ | 0.279 | -1.72\% |
| Frequency | 2011.2 | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.015)$ | 0.206 | -1.49\% |
| Frequency | 2012.1 | $-0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.029)$ | 0.170 | -1.45\% |
| Frequency | 2012.2 | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.051)$ | 0.136 | -1.40\% |
| Frequency | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.124)$ | 0.073 | -1.17\% |
| Frequency | 2013.2 | $-0.013(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.137)$ | 0.070 | -1.25\% |
| Frequency | 2014.1 | $-0.009(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.302)$ | 0.007 | -0.93\% |
| Frequency | 2014.2 | $-0.008(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.440)$ | -0.022 | -0.77\% |
| Frequency | 2015.1 | $-0.008(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.464$ ) | -0.028 | -0.82\% |
| Frequency | 2015.2 | $-0.007(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.575$ ) | -0.047 | -0.71\% |
| Frequency | 2016.1 | $-0.006(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.670)$ | -0.061 | -0.61\% |
| Frequency | 2016.2 | $0.001(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.962)$ | -0.083 | +0.08\% |
| Frequency | 2017.1 | 0.005 ( $\mathrm{Cl}=+/-0.040 ; p=0.806$ ) | -0.085 | +0.46\% |
| Frequency | 2017.2 | $0.009(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.697)$ | -0.083 | +0.86\% |

## Comprehensive - All Other

Coverage $=$ CM- All Other
Excluded Points $=$ NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date $=$ 2022-07-01

| Fit | Start Date | Time | Scalar Shift | Adjusted $\mathrm{R}^{\wedge} \mathbf{2}$ | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.031(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.248 ( $\mathrm{Cl}=+/-0.283 ; \mathrm{p}=0.083$ ) | 0.563 | +3.16\% |
| Loss Cost | 2004.2 | $0.030(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.254(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.081)$ | 0.538 | +3.08\% |
| Loss Cost | 2005.1 | $0.031(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.251(\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.089)$ | 0.526 | +3.12\% |
| Loss Cost | 2005.2 | $0.029(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.261(\mathrm{Cl}=+/-0.294 ; \mathrm{p}=0.080)$ | 0.496 | +2.96\% |
| Loss Cost | 2006.1 | $0.032(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.244(\mathrm{Cl}=+/-0.291 ; \mathrm{p}=0.097)$ | 0.525 | +3.24\% |
| Loss Cost | 2006.2 | $0.030(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.257(\mathrm{Cl}=+/-0.292 ; \mathrm{p}=0.082)$ | 0.492 | +3.02\% |
| Loss Cost | 2007.1 | $0.031(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.251(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.095)$ | 0.487 | +3.13\% |
| Loss Cost | 2007.2 | $0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.258(\mathrm{Cl}=+/-0.302 ; \mathrm{p}=0.091)$ | 0.457 | +2.99\% |
| Loss Cost | 2008.1 | $0.030(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | $0.257(\mathrm{Cl}=+/-0.309 ; \mathrm{p}=0.101)$ | 0.440 | +3.02\% |
| Loss Cost | 2008.2 | $0.036(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.225(\mathrm{Cl}=+/-0.290 ; \mathrm{p}=0.122)$ | 0.527 | +3.64\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.221(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.138)$ | 0.515 | +3.73\% |
| Loss Cost | 2009.2 | $0.041(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.197(\mathrm{Cl}=+/-0.290 ; \mathrm{p}=0.173)$ | 0.559 | +4.23\% |
| Loss Cost | 2010.1 | $0.043(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.192(\mathrm{Cl}=+/-0.297 ; \mathrm{p}=0.196)$ | 0.546 | +4.35\% |
| Loss Cost | 2010.2 | $0.039(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | $0.209(\mathrm{Cl}=+/-0.299 ; \mathrm{p}=0.161)$ | 0.503 | +3.95\% |
| Loss Cost | 2011.1 | $0.037(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.003)$ | $0.216(\mathrm{Cl}=+/-0.307 ; \mathrm{p}=0.158)$ | 0.466 | +3.79\% |
| Loss Cost | 2011.2 | $0.041(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002)$ | $0.198(\mathrm{Cl}=+/-0.310 ; \mathrm{p}=0.198)$ | 0.486 | +4.22\% |
| Loss Cost | 2012.1 | $0.043(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.004)$ | $0.192(\mathrm{Cl}=+/-0.320 ; \mathrm{p}=0.225)$ | 0.470 | +4.38\% |
| Loss Cost | 2012.2 | $0.037(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.016)$ | $0.215(\mathrm{Cl}=+/-0.322 ; \mathrm{p}=0.179)$ | 0.415 | +3.78\% |
| Loss Cost | 2013.1 | $0.047(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.004)$ | $0.179(\mathrm{Cl}=+/-0.310 ; \mathrm{p}=0.240)$ | 0.498 | +4.77\% |
| Loss Cost | 2013.2 | $0.039(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.020)$ | $0.205(\mathrm{Cl}=+/-0.310 ; \mathrm{p}=0.182)$ | 0.440 | +4.02\% |
| Loss Cost | 2014.1 | $0.053(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.003)$ | $0.159(\mathrm{Cl}=+/-0.283 ; \mathrm{p}=0.251)$ | 0.568 | +5.43\% |
| Loss Cost | 2014.2 | $0.050(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.010)$ | $0.169(\mathrm{Cl}=+/-0.296 ; \mathrm{p}=0.244)$ | 0.517 | +5.12\% |
| Loss Cost | 2015.1 | $0.052(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.016)$ | $0.161(\mathrm{Cl}=+/-0.312 ; \mathrm{p}=0.287)$ | 0.495 | +5.39\% |
| Loss Cost | 2015.2 | $0.043(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.064)$ | $0.189(\mathrm{Cl}=+/-0.318 ; \mathrm{p}=0.220)$ | 0.424 | +4.36\% |
| Loss Cost | 2016.1 | $0.042(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.114)$ | $0.192(\mathrm{Cl}=+/-0.340 ; \mathrm{p}=0.243)$ | 0.380 | +4.27\% |
| Loss Cost | 2016.2 | $0.035(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.247)$ | $0.210(\mathrm{Cl}=+/-0.362 ; \mathrm{p}=0.229)$ | 0.314 | +3.55\% |
| Loss Cost | 2017.1 | $0.043(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.230)$ | $0.190(\mathrm{Cl}=+/-0.389 ; \mathrm{p}=0.303)$ | 0.314 | +4.40\% |
| Loss Cost | 2017.2 | $0.027(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.511)$ | $0.226(\mathrm{Cl}=+/-0.415 ; \mathrm{p}=0.249)$ | 0.231 | +2.75\% |
| Severity | 2004.1 | $0.033(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.165(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.188)$ | 0.628 | +3.37\% |
| Severity | 2004.2 | $0.032(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.175(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.161)$ | 0.601 | +3.20\% |
| Severity | 2005.1 | $0.032(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.171(\mathrm{Cl}=+/-0.252 ; \mathrm{p}=0.177)$ | 0.591 | +3.27\% |
| Severity | 2005.2 | $0.032(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.174(\mathrm{Cl}=+/-0.257 ; \mathrm{p}=0.178)$ | 0.568 | +3.22\% |
| Severity | 2006.1 | $0.035(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.213)$ | 0.624 | +3.59\% |
| Severity | 2006.2 | $0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.151(\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.225)$ | 0.607 | +3.61\% |
| Severity | 2007.1 | $0.038(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.139(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.265)$ | 0.620 | +3.83\% |
| Severity | 2007.2 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.134(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.291)$ | 0.610 | +3.93\% |
| Severity | 2008.1 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.122(\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.336)$ | 0.617 | +4.15\% |
| Severity | 2008.2 | 0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.096(\mathrm{Cl}=+/-0.239 ; \mathrm{p}=0.416)$ | 0.679 | +4.66\% |
| Severity | 2009.1 | 0.049 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.078(\mathrm{Cl}=+/-0.233 ; \mathrm{p}=0.500)$ | 0.707 | +5.05\% |
| Severity | 2009.2 | $0.053(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.595)$ | 0.729 | +5.43\% |
| Severity | 2010.1 | $0.056(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.699)$ | 0.746 | +5.81\% |
| Severity | 2010.2 | $0.058(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.740)$ | 0.731 | +5.93\% |
| Severity | 2011.1 | $0.061(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.855)$ | 0.744 | +6.34\% |
| Severity | 2011.2 | $0.064(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.919)$ | 0.734 | +6.56\% |
| Severity | 2012.1 | $0.065(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.967)$ | 0.718 | +6.74\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.819)$ | 0.679 | +6.15\% |
| Severity | 2013.1 | $0.067(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.002(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.983)$ | 0.732 | +6.97\% |
| Severity | 2013.2 | $0.062(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.883)$ | 0.689 | +6.43\% |
| Severity | 2014.1 | $0.073(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.200 ; p=0.833)$ | 0.775 | +7.56\% |
| Severity | 2014.2 | $0.069(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.207 ; \mathrm{p}=0.929)$ | 0.732 | +7.18\% |
| Severity | 2015.1 | $0.074(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.814)$ | 0.728 | +7.71\% |
| Severity | 2015.2 | $0.065(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.978)$ | 0.675 | +6.73\% |
| Severity | 2016.1 | $0.066(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | $0.001(\mathrm{Cl}=+/-0.223 ; \mathrm{p}=0.991)$ | 0.627 | +6.79\% |
| Severity | 2016.2 | $0.053(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.010)$ | $0.035(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.727)$ | 0.545 | +5.40\% |
| Severity | 2017.1 | $0.059(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.014)$ | $0.019(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.855)$ | 0.537 | +6.09\% |
| Severity | 2017.2 | $0.042(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.079)$ | $0.057(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.574)$ | 0.420 | +4.30\% |
| Frequency | 2004.1 | -0.002 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.576$ ) | $0.084(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.357)$ | -0.029 | -0.20\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.741)$ | $0.079(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.391)$ | -0.035 | -0.12\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.718)$ | $0.080(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.392)$ | -0.036 | -0.14\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.532)$ | $0.087(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.353)$ | -0.030 | -0.26\% |
| Frequency | 2006.1 | $-0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.439)$ | $0.092(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.333)$ | -0.026 | -0.34\% |
| Frequency | 2006.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.200)$ | $0.106(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.253)$ | 0.006 | -0.57\% |
| Frequency | 2007.1 | $-0.007(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.145)$ | $0.112(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.229)$ | 0.021 | -0.68\% |
| Frequency | 2007.2 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.065)$ | $0.125(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.177)$ | 0.063 | -0.90\% |
| Frequency | 2008.1 | $-0.011(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.036)$ | $0.134(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.145)$ | 0.097 | -1.08\% |
| Frequency | 2008.2 | $-0.010(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.072)$ | $0.129(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.168)$ | 0.063 | -0.98\% |
| Frequency | 2009.1 | $-0.013(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.027)$ | $0.143(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.120)$ | 0.122 | -1.25\% |
| Frequency | 2009.2 | $-0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.058)$ | $0.138(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.142)$ | 0.083 | -1.14\% |
| Frequency | 2010.1 | $-0.014(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.031)$ | $0.149(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.112)$ | 0.124 | -1.38\% |
| Frequency | 2010.2 | $-0.019(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.004)$ | $0.172(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.049)$ | 0.260 | -1.87\% |
| Frequency | 2011.1 | $-0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.196(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.013)$ | 0.436 | -2.40\% |
| Frequency | 2011.2 | $-0.022(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | $0.187(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.018)$ | 0.368 | -2.19\% |
| Frequency | 2012.1 | $-0.022(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.002)$ | $0.187(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.021)$ | 0.336 | -2.21\% |
| Frequency | 2012.2 | $-0.023(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.005$ ) | $0.188(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.025)$ | 0.306 | -2.24\% |
| Frequency | 2013.1 | $-0.021(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.015$ ) | $0.182(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.035)$ | 0.241 | -2.05\% |
| Frequency | 2013.2 | $-0.023(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.016)$ | $0.189(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.034)$ | 0.250 | -2.26\% |
| Frequency | 2014.1 | $-0.020(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.049)$ | $0.179(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.048)$ | 0.180 | -1.98\% |
| Frequency | 2014.2 | $-0.019(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.087)$ | $0.177(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.061)$ | 0.144 | -1.92\% |
| Frequency | 2015.1 | $-0.022(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.091)$ | $0.185(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.063)$ | 0.148 | -2.16\% |
| Frequency | 2015.2 | $-0.022(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.128)$ | $0.187(\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.074)$ | 0.126 | -2.22\% |
| Frequency | 2016.1 | $-0.024(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.163)$ | $0.190(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.086)$ | 0.109 | -2.36\% |
| Frequency | 2016.2 | $-0.018(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.360)$ | $0.174(\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.129)$ | 0.051 | -1.75\% |
| Frequency | 2017.1 | $-0.016(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.482)$ | $0.171(\mathrm{Cl}=+/-0.255 ; \mathrm{p}=0.166)$ | 0.024 | -1.60\% |
| Frequency | 2017.2 | $-0.015(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.589)$ | $0.168(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.208)$ | 0.001 | -1.49\% |

# Comprehensive - All Other 

Coverage $=C M$ - All Other
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.141(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.013)$ | 0.599 | +3.55\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.141(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.016)$ | 0.573 | +3.55\% |
| Loss Cost | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.141(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.019)$ | 0.561 | +3.55\% |
| Loss Cost | 2005.2 | $0.034(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.138(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.026)$ | 0.525 | +3.49\% |
| Loss Cost | 2006.1 | 0.036 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.126 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.042$ ) | 0.546 | +3.71\% |
| Loss Cost | 2006.2 | $0.035(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.120(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.058)$ | 0.502 | +3.60\% |
| Loss Cost | 2007.1 | $0.036(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.117(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.072)$ | 0.494 | +3.66\% |
| Loss Cost | 2007.2 | 0.036 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.116(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.083)$ | 0.459 | +3.65\% |
| Loss Cost | 2008.1 | $0.036(\mathrm{Cl}=+/-0.015 ; p=0.000)$ | $0.117(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.093)$ | 0.443 | +3.64\% |
| Loss Cost | 2008.2 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.151(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.018)$ | 0.581 | +4.33\% |
| Loss Cost | 2009.1 | 0.043 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.150(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.023)$ | 0.568 | +4.35\% |
| Loss Cost | 2009.2 | 0.048 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.178(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.005)$ | 0.657 | +4.96\% |
| Loss Cost | 2010.1 | 0.048 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.178(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.006)$ | 0.644 | +4.96\% |
| Loss Cost | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.172(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.011)$ | 0.594 | +4.83\% |
| Loss Cost | 2011.1 | 0.045 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.182(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.009)$ | 0.573 | +4.58\% |
| Loss Cost | 2011.2 | $0.051(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.208(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.002)$ | 0.644 | +5.25\% |
| Loss Cost | 2012.1 | $0.051(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.209(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.003)$ | 0.631 | +5.22\% |
| Loss Cost | 2012.2 | 0.049 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | $0.203(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.006)$ | 0.570 | +5.06\% |
| Loss Cost | 2013.1 | $0.055(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.182(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.011)$ | 0.623 | +5.71\% |
| Loss Cost | 2013.2 | $0.053(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.174(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.020)$ | 0.550 | +5.46\% |
| Loss Cost | 2014.1 | $0.062(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.145(\mathrm{Cl}=+/-0.133 ; p=0.035)$ | 0.647 | +6.44\% |
| Loss Cost | 2014.2 | $0.064(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.041)$ | 0.603 | +6.59\% |
| Loss Cost | 2015.1 | $0.064(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.001$ ) | $0.148(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.055)$ | 0.581 | +6.64\% |
| Loss Cost | 2015.2 | $0.062(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.002)$ | 0.140 ( $\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.086$ ) | 0.487 | +6.35\% |
| Loss Cost | 2016.1 | 0.060 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.008$ ) | $0.145(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.097)$ | 0.450 | +6.15\% |
| Loss Cost | 2016.2 | $0.062(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.016)$ | $0.150(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.114)$ | 0.379 | +6.36\% |
| Loss Cost | 2017.1 | $0.066(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.025$ ) | $0.141(\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.166)$ | 0.373 | +6.82\% |
| Loss Cost | 2017.2 | $0.064(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.061$ ) | $0.137(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.219)$ | 0.247 | +6.66\% |
| Severity | 2004.1 | 0.036 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.157(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.001$ ) | 0.711 | +3.62\% |
| Severity | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.152(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.002)$ | 0.681 | +3.55\% |
| Severity | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.002)$ | 0.672 | +3.56\% |
| Severity | 2005.2 | $0.035(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.155(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.003)$ | 0.654 | +3.61\% |
| Severity | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.140(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.005)$ | 0.693 | +3.88\% |
| Severity | 2006.2 | $0.039(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.146(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.004)$ | 0.685 | +3.99\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.139(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.007)$ | 0.690 | +4.13\% |
| Severity | 2007.2 | $0.042(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.005)$ | 0.694 | +4.33\% |
| Severity | 2008.1 | $0.044(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.143(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.007)$ | 0.694 | +4.45\% |
| Severity | 2008.2 | $0.049(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.172(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | 0.798 | +5.04\% |
| Severity | 2009.1 | $0.051(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.161(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.001)$ | 0.812 | +5.27\% |
| Severity | 2009.2 | 0.056 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.184(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.865 | +5.76\% |
| Severity | 2010.1 | $0.058(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.175(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.000)$ | 0.870 | +5.95\% |
| Severity | 2010.2 | $0.061(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.188(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.877 | +6.24\% |
| Severity | 2011.1 | $0.062(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.181(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.879 | +6.42\% |
| Severity | 2011.2 | 0.066 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.197(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.897 | +6.83\% |
| Severity | 2012.1 | $0.065(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.890 | +6.76\% |
| Severity | 2012.2 | $0.063(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.191(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.868 | +6.53\% |
| Severity | 2013.1 | $0.067(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.177(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000)$ | 0.890 | +6.96\% |
| Severity | 2013.2 | $0.066(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.172(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | 0.866 | +6.79\% |
| Severity | 2014.1 | $0.072(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.000)$ | 0.910 | +7.43\% |
| Severity | 2014.2 | $0.072(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.889 | +7.42\% |
| Severity | 2015.1 | $0.072(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.150(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.001)$ | 0.881 | +7.52\% |
| Severity | 2015.2 | $0.069(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.139(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.002)$ | 0.849 | +7.10\% |
| Severity | 2016.1 | $0.066(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.146(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.002)$ | 0.836 | +6.80\% |
| Severity | 2016.2 | $0.060(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.133(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.005)$ | 0.783 | +6.22\% |
| Severity | 2017.1 | $0.061(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.130(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.010$ ) | 0.769 | +6.34\% |
| Severity | 2017.2 | $0.055(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.002)$ | $0.116(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.023)$ | 0.671 | +5.66\% |
| Frequency | 2004.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.825$ ) | -0.015 ( $\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.681$ ) | -0.049 | -0.07\% |
| Frequency | 2004.2 | $0.000(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.992)$ | $-0.011(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.777)$ | -0.055 | 0.00\% |
| Frequency | 2005.1 | 0.000 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.979$ ) | $-0.010(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.790$ ) | -0.057 | -0.01\% |
| Frequency | 2005.2 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.768)$ | $-0.017(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.673)$ | -0.052 | -0.11\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.679)$ | $-0.014(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.739)$ | -0.053 | -0.17\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.359)$ | $-0.026(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.520)$ | -0.024 | -0.38\% |
| Frequency | 2007.1 | -0.005 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.296$ ) | $-0.022(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.599)$ | -0.019 | -0.45\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.149)$ | $-0.032(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.429)$ | 0.023 | -0.65\% |
| Frequency | 2008.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.105$ ) | $-0.026(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.532)$ | 0.039 | -0.77\% |
| Frequency | 2008.2 | $-0.007(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.179)$ | $-0.021(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.622)$ | 0.003 | -0.67\% |
| Frequency | 2009.1 | $-0.009(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.094)$ | $-0.011(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.793)$ | 0.037 | -0.88\% |
| Frequency | 2009.2 | $-0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.172)$ | $-0.005(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.902)$ | -0.001 | -0.76\% |
| Frequency | 2010.1 | $-0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.115)$ | $0.002(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.957)$ | 0.025 | -0.93\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.027$ ) | $-0.016(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.717)$ | 0.126 | -1.33\% |
| Frequency | 2011.1 | $-0.017(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.005)$ | $0.001(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.976)$ | 0.247 | -1.72\% |
| Frequency | 2011.2 | $-0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.018)$ | $0.011(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.779)$ | 0.171 | -1.48\% |
| Frequency | 2012.1 | $-0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.033$ ) | $0.010(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.813)$ | 0.131 | -1.45\% |
| Frequency | 2012.2 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.060$ ) | $0.012(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.781)$ | 0.094 | -1.38\% |
| Frequency | 2013.1 | $-0.012(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.135)$ | $0.005(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.915)$ | 0.023 | -1.17\% |
| Frequency | 2013.2 | $-0.013(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.151)$ | $0.002(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.963)$ | 0.015 | -1.25\% |
| Frequency | 2014.1 | $-0.009(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.317)$ | $-0.008(\mathrm{Cl}=+/-0.105 ; p=0.873)$ | -0.053 | -0.93\% |
| Frequency | 2014.2 | $-0.008(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.454)$ | $-0.003(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.953)$ | -0.090 | -0.77\% |
| Frequency | 2015.1 | $-0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.480)$ | $-0.002(\mathrm{Cl}=+/-0.119 ; p=0.974)$ | -0.101 | -0.82\% |
| Frequency | 2015.2 | $-0.007(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.594)$ | $0.001(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.982)$ | -0.127 | -0.70\% |
| Frequency | 2016.1 | $-0.006(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.683)$ | $-0.001(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.989)$ | -0.150 | -0.61\% |
| Frequency | 2016.2 | $0.001(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.938)$ | $0.018(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.793)$ | -0.174 | +0.13\% |
| Frequency | 2017.1 | $0.005(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.815$ ) | $0.011(\mathrm{Cl}=+/-0.159 ; \mathrm{p}=0.883)$ | -0.190 | +0.46\% |
| Frequency | 2017.2 | $0.009(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.686)$ | $0.021(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.791)$ | -0.193 | +0.95\% |

# Comprehensive - All Other 

Coverage $=C M-$ All Other
End Trend Period = 2023.
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.039 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.133 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.019$ ) | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.164)$ | 0.610 | +3.94\% |
| Loss Cost | 2004.2 | 0.039 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.134(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.021$ ) | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.169)$ | 0.585 | +3.95\% |
| Loss Cost | 2005.1 | 0.039 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.132 ( $\mathrm{Cl}=+/-0.116 ; p=0.027$ ) | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.173)$ | 0.573 | +3.98\% |
| Loss Cost | 2005.2 | 0.039 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.130 ( $\mathrm{Cl}=+/-0.119 ; p=0.034$ ) | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.186)$ | 0.536 | +3.93\% |
| Loss Cost | 2006.1 | 0.041 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.116 ( $\mathrm{Cl}=+/-0.120 ; p=0.058$ ) | $0.005(\mathrm{Cl}=+/-0.006 ; p=0.139)$ | 0.564 | +4.23\% |
| Loss Cost | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.111(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.075$ ) | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.154)$ | 0.520 | +4.13\% |
| Loss Cost | 2007.1 | 0.042 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.106 ( $\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.099$ ) | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.148)$ | 0.514 | +4.24\% |
| Loss Cost | 2007.2 | 0.042 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | 0.106 ( $\mathrm{Cl}=+/-0.131 ; p=0.108)$ | $0.005(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.155$ ) | 0.480 | +4.25\% |
| Loss Cost | 2008.1 | 0.042 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.105 ( $\mathrm{Cl}=+/-0.136 ; p=0.126$ ) | $0.005(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.161$ ) | 0.464 | +4.29\% |
| Loss Cost | 2008.2 | 0.050 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | 0.138 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.023$ ) | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.065$ ) | 0.619 | +5.10\% |
| Loss Cost | 2009.1 | $0.051(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.135 ( $\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.032$ ) | $0.006(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.067$ ) | 0.608 | +5.18\% |
| Loss Cost | 2009.2 | 0.058 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | 0.164 ( $\mathrm{Cl}=+/-0.109 ; p=0.005$ ) | 0.006 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.025$ ) | 0.711 | +5.92\% |
| Loss Cost | 2010.1 | 0.058 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.160 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.008)$ | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.026)$ | 0.702 | +6.01\% |
| Loss Cost | 2010.2 | 0.057 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.156(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.012$ ) | $0.006(\mathrm{Cl}=+/-0.006 ; p=0.032)$ | 0.658 | +5.91\% |
| Loss Cost | 2011.1 | 0.055 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | $0.164(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.012)$ | $0.006(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.041)$ | 0.635 | +5.70\% |
| Loss Cost | 2011.2 | 0.063 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.191 ( $\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.002$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.017$ ) | 0.721 | +6.50\% |
| Loss Cost | 2012.1 | 0.064 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $0.189(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.003)$ | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.020)$ | 0.711 | +6.57\% |
| Loss Cost | 2012.2 | 0.063 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | 0.185 ( $\mathrm{Cl}=+/-0.124 ; p=0.006$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; p=0.024)$ | 0.661 | +6.45\% |
| Loss Cost | 2013.1 | 0.071 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | 0.158 ( $\mathrm{Cl}=+/-0.115 ; ~ p=0.010$ ) | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.008)$ | 0.738 | +7.37\% |
| Loss Cost | 2013.2 | 0.069 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | $0.152(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.017)$ | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.011$ ) | 0.686 | +7.16\% |
| Loss Cost | 2014.1 | 0.081 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | 0.116 ( $\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.021$ ) | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.824 | +8.47\% |
| Loss Cost | 2014.2 | 0.083 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | $0.122(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.022)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.804 | +8.70\% |
| Loss Cost | 2015.1 | 0.085 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | 0.116 ( $\mathrm{Cl}=+/-0.108 ; p=0.037$ ) | 0.008 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002$ ) | 0.796 | +8.93\% |
| Loss Cost | 2015.2 | 0.083 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | $0.109(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.063$ ) | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.752 | +8.64\% |
| Loss Cost | 2016.1 | 0.082 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000$ ) | 0.110 ( $\mathrm{Cl}=+/-0.126 ; p=0.080$ ) | 0.008 ( $\mathrm{Cl}=+/-0.005 ; p=0.004$ ) | 0.731 | +8.56\% |
| Loss Cost | 2016.2 | $0.083(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | 0.113 ( $\mathrm{Cl}=+/-0.139 ; p=0.101$ ) | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.006)$ | 0.693 | +8.66\% |
| Loss Cost | 2017.1 | 0.088 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.001$ ) | $0.102(\mathrm{Cl}=+/-0.151 ; p=0.159)$ | $0.008(\mathrm{Cl}=+/-0.005 ; p=0.008)$ | 0.696 | +9.19\% |
| Loss Cost | 2017.2 | 0.083 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.005$ ) | $0.089(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.258)$ | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.010$ ) | 0.645 | +8.61\% |
| Severity | 2004.1 | 0.033 ( CI = +/-0.009; p = 0.000) | 0.162 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.001$ ) | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.260$ ) | 0.713 | +3.37\% |
| Severity | 2004.2 | 0.032 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.157(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.001$ ) | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.245$ ) | 0.685 | +3.28\% |
| Severity | 2005.1 | 0.032 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.158 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.002$ ) | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.252)$ | 0.676 | +3.27\% |
| Severity | 2005.2 | 0.033 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.160 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.002$ ) | $-0.003(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.269$ ) | 0.657 | +3.31\% |
| Severity | 2006.1 | 0.036 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.145 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.004$ ) | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.345$ ) | 0.692 | +3.62\% |
| Severity | 2006.2 | 0.037 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.150 ( $\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.004$ ) | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.376)$ | 0.683 | +3.74\% |
| Severity | 2007.1 | 0.038 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.143 ( $\mathrm{Cl}=+/-0.099 ; p=0.006$ ) | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.432)$ | 0.686 | +3.89\% |
| Severity | 2007.2 | 0.040 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.153 ( $\mathrm{Cl}=+/-0.101 ; p=0.004$ ) | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.478)$ | 0.689 | +4.10\% |
| Severity | 2008.1 | 0.041 ( $\mathrm{Cl}=+/-0.013 ; p=0.000$ ) | 0.147 ( $\mathrm{Cl}=+/-0.104 ; p=0.007$ ) | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.530$ ) | 0.688 | +4.23\% |
| Severity | 2008.2 | 0.048 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.174 ( $\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.621)$ | 0.793 | +4.89\% |
| Severity | 2009.1 | 0.050 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.163 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.001$ ) | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.733)$ | 0.805 | +5.16\% |
| Severity | 2009.2 | 0.056 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.184(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.863)$ | 0.859 | +5.71\% |
| Severity | 2010.1 | 0.058 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.176 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.974)$ | 0.864 | +5.94\% |
| Severity | 2010.2 | 0.061 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.187(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.935$ ) | 0.871 | +6.26\% |
| Severity | 2011.1 | 0.063 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.179 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.840$ ) | 0.873 | +6.49\% |
| Severity | 2011.2 | 0.067 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.195 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.714)$ | 0.892 | +6.95\% |
| Severity | 2012.1 | 0.066 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.197 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.750)$ | 0.885 | +6.87\% |
| Severity | 2012.2 | 0.064 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.190 ( $\mathrm{Cl}=+/-0.079 ; p=0.000$ ) | 0.000 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.796$ ) | 0.861 | +6.63\% |
| Severity | 2013.1 | 0.069 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.174(\mathrm{Cl}=+/-0.076 ; p=0.000)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.615)$ | 0.886 | +7.15\% |
| Severity | 2013.2 | 0.067 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | 0.169 ( $\mathrm{Cl}=+/-0.079 ; p=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; p=0.643)$ | 0.859 | +6.98\% |
| Severity | 2014.1 | 0.075 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.148 ( $\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; p=0.392)$ | 0.908 | +7.74\% |
| Severity | 2014.2 | 0.075 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | 0.148 ( $\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.001$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.409$ ) | 0.887 | +7.74\% |
| Severity | 2015.1 | 0.076 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.145 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; p=0.406)$ | 0.879 | +7.87\% |
| Severity | 2015.2 | 0.072 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.134(\mathrm{Cl}=+/-0.080 ; p=0.003)$ | $0.001(\mathrm{Cl}=+/-0.003 ; p=0.403)$ | 0.846 | +7.46\% |
| Severity | 2016.1 | $0.069(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.141 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.004$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.441)$ | 0.831 | +7.15\% |
| Severity | 2016.2 | 0.064 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | 0.127 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.008$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.397)$ | 0.778 | +6.58\% |
| Severity | 2017.1 | 0.065 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000$ ) | 0.124 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.016$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.419)$ | 0.762 | +6.70\% |
| Severity | 2017.2 | 0.058 ( $\mathrm{Cl}=+/-0.029 ; p=0.002$ ) | 0.107 ( $\mathrm{Cl}=+/-0.100 ; p=0.038$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.339)$ | 0.672 | +6.00\% |
| Frequency | 2004.1 | 0.005 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.088$ ) | -0.029 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.347)$ | $0.007(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.274 | +0.55\% |
| Frequency | 2004.2 | 0.007 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.051$ ) | $-0.024(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.451)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.287 | +0.65\% |
| Frequency | 2005.1 | 0.007 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.052$ ) | $-0.026(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.428)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.288 | +0.69\% |
| Frequency | 2005.2 | $0.006(\mathrm{Cl}=+/-0.007 ; p=0.103)$ | $-0.030(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.360)$ | $0.007(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.287 | +0.60\% |
| Frequency | 2006.1 | $0.006(\mathrm{Cl}=+/-0.008 ; p=0.136)$ | $-0.029(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.389)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.281 | +0.58\% |
| Frequency | 2006.2 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.333)$ | $-0.039(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.238)$ | $0.007(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.310 | +0.38\% |
| Frequency | 2007.1 | $0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.416)$ | $-0.037(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.276)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.306 | +0.34\% |
| Frequency | 2007.2 | $0.001(\mathrm{Cl}=+/-0.009 ; p=0.727)$ | $-0.046(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.178)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.338 | +0.15\% |
| Frequency | 2008.1 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.899)$ | $-0.042(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.232)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.340 | +0.06\% |
| Frequency | 2008.2 | $0.002(\mathrm{Cl}=+/-0.010 ; p=0.664)$ | $-0.036(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.316)$ | $0.006(\mathrm{Cl}=+/-0.004 ; p=0.001)$ | 0.332 | +0.20\% |
| Frequency | 2009.1 | $0.000(\mathrm{Cl}=+/-0.010 ; p=0.964)$ | $-0.028(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.436)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | 0.346 | +0.02\% |
| Frequency | 2009.2 | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.697)$ | $-0.021(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.569)$ | $0.006(\mathrm{Cl}=+/-0.004 ; p=0.001)$ | 0.341 | +0.20\% |
| Frequency | 2010.1 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.903)$ | $-0.015(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.681)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.348 | +0.07\% |
| Frequency | 2010.2 | $-0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.529)$ | $-0.031(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.378)$ | $0.006(\mathrm{Cl}=+/-0.003 ; p=0.001)$ | 0.443 | -0.34\% |
| Frequency | 2011.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.158)$ | $-0.016(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.628)$ | 0.006 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.534 | -0.74\% |
| Frequency | 2011.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.414)$ | $-0.004(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.894)$ | $0.006(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.533 | -0.42\% |
| Frequency | 2012.1 | $-0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.610)$ | $-0.009(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.781)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.522 | -0.28\% |
| Frequency | 2012.2 | -0.002 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.784$ ) | $-0.005(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.883)$ | 0.006 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.508 | -0.17\% |
| Frequency | 2013.1 | $0.002(\mathrm{Cl}=+/-0.013 ; p=0.743)$ | $-0.017(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.611)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.526 | +0.20\% |
| Frequency | 2013.2 | $0.002(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.800)$ | $-0.018(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.611$ ) | 0.006 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.520 | +0.17\% |
| Frequency | 2014.1 | $0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.316)$ | $-0.033(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.322)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.575 | +0.68\% |
| Frequency | 2014.2 | $0.009(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.237)$ | $-0.026(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.437)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.572 | +0.89\% |
| Frequency | 2015.1 | 0.010 ( $\mathrm{Cl}=+/-0.017 ; p=0.248$ ) | $-0.029(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.428)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.568 | +0.98\% |
| Frequency | 2015.2 | $0.011(\mathrm{Cl}=+/-0.020 ; p=0.248)$ | $-0.025(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.513)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.558 | +1.10\% |
| Frequency | 2016.1 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.222)$ | $-0.031(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.461)$ | $0.007(\mathrm{Cl}=+/-0.003 ; p=0.001)$ | 0.557 | +1.32\% |
| Frequency | 2016.2 | 0.019 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.092$ ) | $-0.014(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.733)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.595 | +1.95\% |
| Frequency | 2017.1 | 0.023 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.080$ ) | $-0.022(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.615)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001$ ) | 0.604 | +2.33\% |
| Frequency | 2017.2 | $0.024(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.113)$ | -0.019 ( $\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.701$ ) | $0.006(\mathrm{Cl}=+/-0.003 ; p=0.003)$ | 0.591 | +2.46\% |

Comprehensive - All Other

Coverage $=C M$ - All Other
End Trend Period = 2023.1
Excluded Points $=2020.1,2020.2,2021.1$
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.607 | +4.00\% |
| Loss Cost | 2004.2 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.583 | +3.95\% |
| Loss Cost | 2005.1 | 0.040 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.575 | +4.04\% |
| Loss Cost | 2005.2 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.543 | +3.93\% |
| Loss Cost | 2006.1 | $0.042(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.586 | +4.26\% |
| Loss Cost | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.550 | +4.10\% |
| Loss Cost | 2007.1 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.552 | +4.27\% |
| Loss Cost | 2007.2 | $0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.521 | +4.21\% |
| Loss Cost | 2008.1 | $0.042(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.509 | +4.31\% |
| Loss Cost | 2008.2 | $0.049(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.624 | +4.97\% |
| Loss Cost | 2009.1 | $0.050(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.620 | +5.15\% |
| Loss Cost | 2009.2 | $0.055(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.684 | +5.70\% |
| Loss Cost | 2010.1 | $0.057(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.681 | +5.91\% |
| Loss Cost | 2010.2 | $0.055(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.643 | +5.64\% |
| Loss Cost | 2011.1 | $0.055(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.611 | +5.60\% |
| Loss Cost | 2011.2 | $0.059(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.650 | +6.13\% |
| Loss Cost | 2012.1 | $0.062(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.647 | +6.39\% |
| Loss Cost | 2012.2 | $0.058(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.597 | +6.00\% |
| Loss Cost | 2013.1 | $0.068(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.721 | +7.03\% |
| Loss Cost | 2013.2 | $0.063(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.678 | +6.55\% |
| Loss Cost | 2014.1 | 0.076 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.867 | +7.91\% |
| Loss Cost | 2014.2 | $0.075(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.845 | +7.83\% |
| Loss Cost | 2015.1 | $0.079(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.846 | +8.21\% |
| Loss Cost | 2015.2 | $0.073(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.828 | +7.57\% |
| Loss Cost | 2016.1 | $0.074(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.804 | +7.70\% |
| Loss Cost | 2016.2 | $0.071(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.760 | +7.33\% |
| Loss Cost | 2017.1 | $0.078(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.785 | +8.09\% |
| Loss Cost | 2017.2 | $0.067(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.753 | +6.95\% |
| Severity | 2004.1 | $0.036(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.588 | +3.62\% |
| Severity | 2004.2 | $0.034(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.555 | +3.47\% |
| Severity | 2005.1 | $0.035(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.547 | +3.55\% |
| Severity | 2005.2 | $0.035(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.522 | +3.52\% |
| Severity | 2006.1 | $0.038(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.588 | +3.89\% |
| Severity | 2006.2 | $0.039(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.571 | +3.93\% |
| Severity | 2007.1 | $0.041(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.590 | +4.17\% |
| Severity | 2007.2 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.582 | +4.28\% |
| Severity | 2008.1 | $0.044(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.594 | +4.51\% |
| Severity | 2008.2 | $0.049(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.667 | +5.02\% |
| Severity | 2009.1 | $0.053(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.702 | +5.41\% |
| Severity | 2009.2 | $0.056(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.729 | +5.78\% |
| Severity | 2010.1 | $0.060(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.751 | +6.16\% |
| Severity | 2010.2 | $0.061(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.740 | +6.29\% |
| Severity | 2011.1 | $0.065(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.758 | +6.68\% |
| Severity | 2011.2 | $0.067(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.751 | +6.91\% |
| Severity | 2012.1 | $0.068(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.739 | +7.08\% |
| Severity | 2012.2 | $0.064(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.704 | +6.59\% |
| Severity | 2013.1 | $0.071(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.763 | +7.33\% |
| Severity | 2013.2 | $0.067(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.728 | +6.89\% |
| Severity | 2014.1 | $0.076(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.818 | +7.85\% |
| Severity | 2014.2 | $0.073(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.787 | +7.55\% |
| Severity | 2015.1 | $0.077(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.788 | +7.98\% |
| Severity | 2015.2 | $0.070(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.759 | +7.22\% |
| Severity | 2016.1 | $0.070(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.724 | +7.28\% |
| Severity | 2016.2 | $0.061(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001)$ | 0.681 | +6.26\% |
| Severity | 2017.1 | $0.066(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | 0.681 | +6.78\% |
| Severity | 2017.2 | $0.054(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.007)$ | 0.617 | +5.53\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.211)$ | 0.017 | +0.37\% |
| Frequency | 2004.2 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.125)$ | 0.042 | +0.47\% |
| Frequency | 2005.1 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.138)$ | 0.038 | +0.48\% |
| Frequency | 2005.2 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.236)$ | 0.014 | +0.40\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.317)$ | 0.001 | +0.35\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.637)$ | -0.026 | +0.17\% |
| Frequency | 2007.1 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.798)$ | -0.033 | +0.09\% |
| Frequency | 2007.2 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.855$ ) | -0.036 | -0.07\% |
| Frequency | 2008.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.629)$ | -0.029 | -0.19\% |
| Frequency | 2008.2 | $0.000(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.914)$ | -0.040 | -0.04\% |
| Frequency | 2009.1 | $-0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.562)$ | -0.027 | -0.25\% |
| Frequency | 2009.2 | $-0.001(\mathrm{Cl}=+/-0.009 ; p=0.856)$ | -0.042 | -0.08\% |
| Frequency | 2010.1 | $-0.002(\mathrm{Cl}=+/-0.010 ; p=0.616)$ | -0.033 | -0.24\% |
| Frequency | 2010.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; p=0.174)$ | 0.043 | -0.61\% |
| Frequency | 2011.1 | $-0.010(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.015$ ) | 0.225 | -1.01\% |
| Frequency | 2011.2 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.061$ ) | 0.129 | -0.73\% |
| Frequency | 2012.1 | $-0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.124)$ | 0.078 | -0.64\% |
| Frequency | 2012.2 | -0.006 ( $\mathrm{Cl}=+/-0.009 ; p=0.218$ ) | 0.034 | -0.55\% |
| Frequency | 2013.1 | $-0.003(\mathrm{Cl}=+/-0.009 ; p=0.539)$ | -0.037 | -0.27\% |
| Frequency | 2013.2 | $-0.003(\mathrm{Cl}=+/-0.010 ; p=0.520)$ | -0.037 | -0.32\% |
| Frequency | 2014.1 | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.899)$ | -0.070 | +0.06\% |
| Frequency | 2014.2 | $0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.618)$ | -0.056 | +0.25\% |
| Frequency | 2015.1 | $0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.703)$ | -0.070 | +0.22\% |
| Frequency | 2015.2 | $0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.612)$ | -0.065 | +0.33\% |
| Frequency | 2016.1 | $0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.599)$ | -0.068 | +0.39\% |
| Frequency | 2016.2 | $0.010(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.177)$ | 0.103 | +1.00\% |
| Frequency | 2017.1 | $0.012(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.157)$ | 0.138 | +1.22\% |
| Frequency | 2017.2 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.195)$ | 0.117 | +1.34\% |

# Comprehensive - All Other 

Coverage $=$ CM- All Other
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.030 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.145 ( $\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.015$ ) | 0.501 | +3.07\% |
| Loss Cost | 2004.2 | $0.030(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.143 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.020$ ) | 0.461 | +3.04\% |
| Loss Cost | 2005.1 | $0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.145(\mathrm{Cl}=+/-0.123 ; p=0.022)$ | 0.446 | +2.99\% |
| Loss Cost | 2005.2 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $0.139(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.033)$ | 0.389 | +2.86\% |
| Loss Cost | 2006.1 | $0.031(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.125 ( $\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.055$ ) | 0.416 | +3.15\% |
| Loss Cost | 2006.2 | $0.029(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | 0.116 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.082$ ) | 0.345 | +2.93\% |
| Loss Cost | 2007.1 | $0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.003)$ | $0.114(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.099)$ | 0.335 | +2.96\% |
| Loss Cost | 2007.2 | $0.028(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.007)$ | $0.111(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.124)$ | 0.278 | +2.87\% |
| Loss Cost | 2008.1 | $0.027(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.016)$ | 0.115 ( $\mathrm{Cl}=+/-0.150 ; p=0.128)$ | 0.258 | +2.77\% |
| Loss Cost | 2008.2 | $0.037(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | $0.152(\mathrm{Cl}=+/-0.129 ; p=0.023)$ | 0.475 | +3.79\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | $0.154(\mathrm{Cl}=+/-0.136 ; p=0.029)$ | 0.460 | +3.75\% |
| Loss Cost | 2009.2 | $0.046(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.187(\mathrm{Cl}=+/-0.120 ; p=0.004)$ | 0.622 | +4.72\% |
| Loss Cost | 2010.1 | $0.046(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.189(\mathrm{Cl}=+/-0.127 ; p=0.006)$ | 0.609 | +4.67\% |
| Loss Cost | 2010.2 | $0.043(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.002)$ | $0.180(\mathrm{Cl}=+/-0.133 ; p=0.011)$ | 0.530 | +4.37\% |
| Loss Cost | 2011.1 | $0.037(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.009)$ | $0.199(\mathrm{Cl}=+/-0.135 ; p=0.007)$ | 0.526 | +3.75\% |
| Loss Cost | 2011.2 | $0.048(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001)$ | $0.230(\mathrm{Cl}=+/-0.120 ; p=0.001)$ | 0.670 | +4.90\% |
| Loss Cost | 2012.1 | $0.046(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.004)$ | $0.237(\mathrm{Cl}=+/-0.129 ; p=0.002)$ | 0.662 | +4.66\% |
| Loss Cost | 2012.2 | $0.042(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.014)$ | 0.227 ( $\mathrm{Cl}=+/-0.137 ; p=0.004$ ) | 0.579 | +4.25\% |
| Loss Cost | 2013.1 | $0.054(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.004)$ | 0.197 ( $\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.007$ ) | 0.661 | +5.53\% |
| Loss Cost | 2013.2 | $0.048(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.017)$ | $0.183(\mathrm{Cl}=+/-0.139 ; p=0.015)$ | 0.552 | +4.87\% |
| Loss Cost | 2014.1 | $0.070(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.133(\mathrm{Cl}=+/-0.095 ; p=0.011)$ | 0.814 | +7.30\% |
| Loss Cost | 2014.2 | $0.074(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | $0.139(\mathrm{Cl}=+/-0.105 ; p=0.015)$ | 0.773 | +7.66\% |
| Loss Cost | 2015.1 | $0.076(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.004)$ | $0.136(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.033)$ | 0.755 | +7.88\% |
| Loss Cost | 2015.2 | $0.066(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.019)$ | $0.121(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.066)$ | 0.621 | +6.82\% |
| Loss Cost | 2016.1 | $0.055(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.094)$ | $0.138(\mathrm{Cl}=+/-0.156 ; p=0.072)$ | 0.590 | +5.62\% |
| Loss Cost | 2016.2 | $0.050(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.227)$ | $0.133(\mathrm{Cl}=+/-0.197 ; p=0.135)$ | 0.370 | +5.14\% |
| Loss Cost | 2017.1 | $0.055(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.380)$ | $0.127(\mathrm{Cl}=+/-0.291 ; \mathrm{p}=0.259)$ | 0.304 | +5.65\% |
| Loss Cost | 2017.2 | $0.005(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.936)$ | $0.086(\mathrm{Cl}=+/-0.373 ; \mathrm{p}=0.426)$ | -0.338 | +0.54\% |
| Severity | 2004.1 | $0.026(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.180(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.001)$ | 0.576 | +2.62\% |
| Severity | 2004.2 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.172(\mathrm{Cl}=+/-0.096 ; p=0.001)$ | 0.523 | +2.46\% |
| Severity | 2005.1 | $0.023(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.176(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.001)$ | 0.514 | +2.37\% |
| Severity | 2005.2 | $0.023(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | $0.176(\mathrm{Cl}=+/-0.103 ; p=0.002)$ | 0.479 | +2.37\% |
| Severity | 2006.1 | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.161(\mathrm{Cl}=+/-0.102 ; p=0.003)$ | 0.517 | +2.68\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.165 ( $\mathrm{Cl}=+/-0.106 ; p=0.004$ ) | 0.496 | +2.77\% |
| Severity | 2007.1 | $0.028(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $0.161(\mathrm{Cl}=+/-0.110 ; p=0.006)$ | 0.496 | +2.87\% |
| Severity | 2007.2 | $0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001)$ | $0.169(\mathrm{Cl}=+/-0.113 ; p=0.005)$ | 0.496 | +3.09\% |
| Severity | 2008.1 | $0.031(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001)$ | 0.167 ( $\mathrm{Cl}=+/-0.119 ; p=0.008$ ) | 0.492 | +3.15\% |
| Severity | 2008.2 | $0.039(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.199(\mathrm{Cl}=+/-0.099 ; p=0.000)$ | 0.675 | +4.01\% |
| Severity | 2009.1 | $0.042(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.189(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.001)$ | 0.688 | +4.28\% |
| Severity | 2009.2 | 0.049 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.214 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000$ ) | 0.791 | +5.05\% |
| Severity | 2010.1 | $0.051(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.207 ( $\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000$ ) | 0.795 | +5.28\% |
| Severity | 2010.2 | $0.056(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.221(\mathrm{Cl}=+/-0.090 ; p=0.000)$ | 0.813 | +5.77\% |
| Severity | 2011.1 | $0.058(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.215 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000$ ) | 0.814 | +6.00\% |
| Severity | 2011.2 | $0.066(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.236 ( $\mathrm{Cl}=+/-0.085 ; p=0.000)$ | 0.863 | +6.81\% |
| Severity | 2012.1 | $0.063(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.243 ( $\mathrm{Cl}=+/-0.090 ; p=0.000$ ) | 0.858 | +6.54\% |
| Severity | 2012.2 | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.234(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.818 | +6.15\% |
| Severity | 2013.1 | $0.067(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.215 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.000$ ) | 0.853 | +6.98\% |
| Severity | 2013.2 | $0.065(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.210 ( $\mathrm{Cl}=+/-0.101 ; p=0.001$ ) | 0.803 | +6.74\% |
| Severity | 2014.1 | $0.080(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.178 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.001$ ) | 0.902 | +8.34\% |
| Severity | 2014.2 | $0.083(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.183(\mathrm{Cl}=+/-0.087 ; p=0.001)$ | 0.876 | +8.67\% |
| Severity | 2015.1 | $0.087(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | $0.176(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.004)$ | 0.873 | +9.11\% |
| Severity | 2015.2 | $0.081(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.004)$ | 0.167 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.011$ ) | 0.805 | +8.47\% |
| Severity | 2016.1 | $0.070(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.024)$ | $0.183(\mathrm{Cl}=+/-0.129 ; p=0.015)$ | 0.801 | +7.29\% |
| Severity | 2016.2 | $0.054(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.099)$ | $0.164(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.033)$ | 0.682 | +5.57\% |
| Severity | 2017.1 | $0.048(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.299)$ | $0.172(\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.079)$ | 0.651 | +4.92\% |
| Severity | 2017.2 | $0.009(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.841)$ | $0.139(\mathrm{Cl}=+/-0.238 ; p=0.128)$ | 0.522 | +0.88\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.247)$ | $-0.035(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.314$ ) | 0.010 | +0.44\% |
| Frequency | 2004.2 | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.159)$ | $-0.029(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.414)$ | 0.025 | +0.57\% |
| Frequency | 2005.1 | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.157)$ | $-0.031(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.396$ ) | 0.024 | +0.61\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.285)$ | $-0.037(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.320)$ | 0.008 | +0.48\% |
| Frequency | 2006.1 | $0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.349)$ | $-0.036(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.356)$ | -0.012 | +0.45\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.747)$ | $-0.049(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.192)$ | -0.003 | +0.15\% |
| Frequency | 2007.1 | $0.001(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.866)$ | $-0.046(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.237)$ | -0.021 | +0.09\% |
| Frequency | 2007.2 | $-0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.685)$ | $-0.059(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.128)$ | 0.027 | -0.21\% |
| Frequency | 2008.1 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.517)$ | $-0.052(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.186)$ | 0.019 | -0.36\% |
| Frequency | 2008.2 | $-0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.731)$ | $-0.046(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.254)$ | -0.023 | -0.21\% |
| Frequency | 2009.1 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.419)$ | $-0.035(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.394)$ | -0.021 | -0.51\% |
| Frequency | 2009.2 | $-0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.645)$ | $-0.028(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.508)$ | -0.071 | -0.31\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.432)$ | $-0.018(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.672)$ | -0.061 | -0.58\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.050)$ | $-0.042(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.245)$ | 0.180 | -1.32\% |
| Frequency | 2011.1 | $-0.022(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $-0.016(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.526)$ | 0.550 | -2.13\% |
| Frequency | 2011.2 | $-0.018(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.002)$ | $-0.006(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.801)$ | 0.454 | -1.79\% |
| Frequency | 2012.1 | $-0.018(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.005$ ) | $-0.006(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.794$ ) | 0.395 | -1.77\% |
| Frequency | 2012.2 | $-0.018(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.011)$ | $-0.007(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.788)$ | 0.337 | -1.79\% |
| Frequency | 2013.1 | $-0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.055$ ) | $-0.018(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.493)$ | 0.216 | -1.36\% |
| Frequency | 2013.2 | $-0.018(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.027$ ) | $-0.027(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.321)$ | 0.324 | -1.75\% |
| Frequency | 2014.1 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.145)$ | $-0.044(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.064)$ | 0.359 | -0.96\% |
| Frequency | 2014.2 | $-0.009(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.233)$ | $-0.044(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.095$ ) | 0.245 | -0.93\% |
| Frequency | 2015.1 | $-0.011(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.245)$ | $-0.040(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.166)$ | 0.240 | -1.13\% |
| Frequency | 2015.2 | $-0.015(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.202)$ | $-0.046(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.151)$ | 0.257 | -1.52\% |
| Frequency | 2016.1 | $-0.016(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.324)$ | $-0.045(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.228)$ | 0.216 | -1.56\% |
| Frequency | 2016.2 | $-0.004(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.808)$ | $-0.032(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.382)$ | -0.193 | -0.42\% |
| Frequency | 2017.1 | $0.007(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.780)$ | $-0.045(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.329)$ | -0.149 | +0.69\% |
| Frequency | 2017.2 | $-0.003(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.928)$ | $-0.053(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.378)$ | -0.223 | -0.33\% |

# Comprehensive - All Other 

Coverage $=C M-$ All Other
End Trend Period $=2023.1$
Excluded Points $=2020.1,2020.2,2021$.
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.039 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.118 ( $\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.038$ ) | 0.646 | +3.96\% |
| Loss Cost | 2004.2 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.119(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.043)$ | 0.622 | +3.97\% |
| Loss Cost | 2005.1 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.117(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.053)$ | 0.612 | +4.00\% |
| Loss Cost | 2005.2 | $0.039(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.067)$ | 0.579 | +3.95\% |
| Loss Cost | 2006.1 | $0.041(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.110)$ | 0.608 | +4.22\% |
| Loss Cost | 2006.2 | 0.040 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.093(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.142)$ | 0.569 | +4.12\% |
| Loss Cost | 2007.1 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.182)$ | 0.565 | +4.23\% |
| Loss Cost | 2007.2 | $0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.086(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.198)$ | 0.534 | +4.23\% |
| Loss Cost | 2008.1 | 0.042 ( $\mathrm{Cl}=+/-0.016 ; p=0.000)$ | $0.084(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.227)$ | 0.519 | +4.27\% |
| Loss Cost | 2008.2 | 0.049 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.121(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.049)$ | 0.668 | +5.00\% |
| Loss Cost | 2009.1 | 0.050 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.117(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.065)$ | 0.659 | +5.08\% |
| Loss Cost | 2009.2 | 0.056 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.148(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.011)$ | 0.756 | +5.74\% |
| Loss Cost | 2010.1 | $0.057(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.145(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.016)$ | 0.747 | +5.82\% |
| Loss Cost | 2010.2 | 0.055 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.139(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.026)$ | 0.709 | +5.69\% |
| Loss Cost | 2011.1 | $0.054(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.147(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.024)$ | 0.689 | +5.51\% |
| Loss Cost | 2011.2 | $0.060(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.177(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.004)$ | 0.768 | +6.21\% |
| Loss Cost | 2012.1 | $0.061(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.174(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.007)$ | 0.758 | +6.27\% |
| Loss Cost | 2012.2 | $0.059(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.168(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.013)$ | 0.713 | +6.11\% |
| Loss Cost | 2013.1 | 0.067 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.138(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.021)$ | 0.793 | +6.92\% |
| Loss Cost | 2013.2 | $0.064(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.129(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.038)$ | 0.749 | +6.66\% |
| Loss Cost | 2014.1 | $0.075(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.035)$ | 0.900 | +7.84\% |
| Loss Cost | 2014.2 | $0.076(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.092(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.042)$ | 0.883 | +7.93\% |
| Loss Cost | 2015.1 | 0.078 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.086(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.071)$ | 0.877 | +8.14\% |
| Loss Cost | 2015.2 | $0.074(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.136)$ | 0.850 | +7.69\% |
| Loss Cost | 2016.1 | $0.074(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.073(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.163)$ | 0.827 | +7.64\% |
| Loss Cost | 2016.2 | $0.072(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.069(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.235)$ | 0.777 | +7.50\% |
| Loss Cost | 2017.1 | 0.077 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001$ ) | $0.055(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.361)$ | 0.784 | +8.06\% |
| Loss Cost | 2017.2 | 0.068 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.003$ ) | $0.027(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.656)$ | 0.722 | +7.06\% |
| Severity | 2004.1 | 0.035 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.161(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.002)$ | 0.685 | +3.56\% |
| Severity | 2004.2 | $0.034(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.156(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.003)$ | 0.653 | +3.49\% |
| Severity | 2005.1 | $0.034(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.156(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.004)$ | 0.644 | +3.49\% |
| Severity | 2005.2 | $0.035(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.159(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.004)$ | 0.625 | +3.54\% |
| Severity | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.142(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.008)$ | 0.666 | +3.84\% |
| Severity | 2006.2 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.007)$ | 0.658 | +3.96\% |
| Severity | 2007.1 | $0.040(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.141(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.012)$ | 0.664 | +4.11\% |
| Severity | 2007.2 | $0.042(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.008)$ | 0.669 | +4.31\% |
| Severity | 2008.1 | $0.043(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.145(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.014)$ | 0.670 | +4.44\% |
| Severity | 2008.2 | $0.049(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.177(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.001)$ | 0.785 | +5.06\% |
| Severity | 2009.1 | $0.052(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.164(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.002)$ | 0.800 | +5.32\% |
| Severity | 2009.2 | $0.057(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.189(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | 0.860 | +5.84\% |
| Severity | 2010.1 | $0.059(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.179(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.866 | +6.05\% |
| Severity | 2010.2 | $0.062(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.193(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | 0.876 | +6.36\% |
| Severity | 2011.1 | $0.064(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.185(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.879 | +6.56\% |
| Severity | 2011.2 | 0.068 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.203(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.902 | +7.00\% |
| Severity | 2012.1 | $0.067(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.206(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | 0.896 | +6.93\% |
| Severity | 2012.2 | $0.065(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.198(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.000)$ | 0.875 | +6.72\% |
| Severity | 2013.1 | $0.069(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.181(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.000)$ | 0.900 | +7.18\% |
| Severity | 2013.2 | $0.068(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.175(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.001)$ | 0.877 | +7.03\% |
| Severity | 2014.1 | $0.074(\mathrm{Cl}=+/-0.013 ; p=0.000)$ | $0.152(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.000)$ | 0.926 | +7.72\% |
| Severity | 2014.2 | $0.074(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.001)$ | 0.909 | +7.73\% |
| Severity | 2015.1 | $0.076(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.002)$ | 0.904 | +7.85\% |
| Severity | 2015.2 | $0.072(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.136(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.006)$ | 0.881 | +7.45\% |
| Severity | 2016.1 | $0.069(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.144(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.007)$ | 0.870 | +7.16\% |
| Severity | 2016.2 | $0.064(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.127(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.016)$ | 0.834 | +6.58\% |
| Severity | 2017.1 | 0.065 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001$ ) | $0.123(\mathrm{Cl}=+/-0.109 ; p=0.031)$ | 0.820 | +6.71\% |
| Severity | 2017.2 | $0.058(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.003)$ | $0.101(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.075)$ | 0.747 | +5.94\% |
| Frequency | 2004.1 | $0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.190)$ | -0.043 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.176$ ) | 0.043 | +0.38\% |
| Frequency | 2004.2 | $0.005(\mathrm{Cl}=+/-0.006 ; p=0.126)$ | $-0.037(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.240)$ | 0.054 | +0.46\% |
| Frequency | 2005.1 | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.125)$ | $-0.039(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.233)$ | 0.052 | +0.49\% |
| Frequency | 2005.2 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.236)$ | $-0.045(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.174)$ | 0.043 | +0.39\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.289)$ | $-0.044(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.200)$ | 0.025 | +0.37\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.644)$ | $-0.057(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.089)$ | 0.043 | +0.16\% |
| Frequency | 2007.1 | $0.001(\mathrm{Cl}=+/-0.007 ; p=0.744)$ | $-0.054(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.113)$ | 0.025 | +0.12\% |
| Frequency | 2007.2 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.820)$ | $-0.065(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.052)$ | 0.072 | -0.08\% |
| Frequency | 2008.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.667$ ) | $-0.061(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.077)$ | 0.058 | -0.16\% |
| Frequency | 2008.2 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.886)$ | -0.055 ( $\mathrm{Cl}=+/-0.070 ; p=0.115$ ) | 0.026 | -0.06\% |
| Frequency | 2009.1 | $-0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.594$ ) | -0.047 ( $\mathrm{Cl}=+/-0.070 ; p=0.181$ ) | 0.010 | -0.22\% |
| Frequency | 2009.2 | $-0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.835)$ | $-0.040(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.258)$ | -0.026 | -0.09\% |
| Frequency | 2010.1 | $-0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.646)$ | $-0.034(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.346)$ | -0.037 | -0.22\% |
| Frequency | 2010.2 | -0.006 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.144$ ) | $-0.054(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.095$ ) | 0.129 | -0.63\% |
| Frequency | 2011.1 | $-0.010(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.015$ ) | $-0.038(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.175)$ | 0.261 | -0.99\% |
| Frequency | 2011.2 | $-0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.058)$ | $-0.027(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.310)$ | 0.133 | -0.74\% |
| Frequency | 2012.1 | $-0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.132)$ | $-0.032(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.242)$ | 0.102 | -0.62\% |
| Frequency | 2012.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.204$ ) | $-0.030(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.300)$ | 0.043 | -0.57\% |
| Frequency | 2013.1 | $-0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.567)$ | $-0.042(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.114)$ | 0.069 | -0.24\% |
| Frequency | 2013.2 | $-0.004(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.445$ ) | $-0.047(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.099)$ | 0.092 | -0.35\% |
| Frequency | 2014.1 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.767)$ | $-0.064(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.008$ ) | 0.341 | +0.11\% |
| Frequency | 2014.2 | $0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.652)$ | $-0.061(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.016)$ | 0.307 | +0.19\% |
| Frequency | 2015.1 | $0.003(\mathrm{Cl}=+/-0.010 ; p=0.562)$ | $-0.063(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.019$ ) | 0.306 | +0.27\% |
| Frequency | 2015.2 | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.668)$ | $-0.065(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.028)$ | 0.294 | +0.23\% |
| Frequency | 2016.1 | $0.004(\mathrm{Cl}=+/-0.013 ; p=0.449)$ | $-0.071(\mathrm{Cl}=+/-0.059 ; p=0.024)$ | 0.349 | +0.45\% |
| Frequency | 2016.2 | $0.009(\mathrm{Cl}=+/-0.013 ; p=0.164)$ | $-0.058(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.050$ ) | 0.394 | +0.86\% |
| Frequency | 2017.1 | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.060)$ | $-0.068(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.023)$ | 0.553 | +1.26\% |
| Frequency | 2017.2 | $0.010(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.165)$ | $-0.075(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.030)$ | 0.559 | +1.05\% |

## Comprehensive

Coverage $=C M$
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.040(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.396 | +4.13\% |
| Loss Cost | 2004.2 | $0.043(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.408 | +4.36\% |
| Loss Cost | 2005.1 | $0.045(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.427 | +4.64\% |
| Loss Cost | 2005.2 | $0.047(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.425 | +4.79\% |
| Loss Cost | 2006.1 | $0.051(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.463 | +5.22\% |
| Loss Cost | 2006.2 | $0.053(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.460 | +5.40\% |
| Loss Cost | 2007.1 | $0.057(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.492 | +5.84\% |
| Loss Cost | 2007.2 | $0.060(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.501 | +6.15\% |
| Loss Cost | 2008.1 | $0.064(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.528 | +6.61\% |
| Loss Cost | 2008.2 | $0.071(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.598 | +7.40\% |
| Loss Cost | 2009.1 | $0.076(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.620 | +7.90\% |
| Loss Cost | 2009.2 | $0.083(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.668 | +8.65\% |
| Loss Cost | 2010.1 | $0.089(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.694 | +9.29\% |
| Loss Cost | 2010.2 | $0.090(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.677 | +9.45\% |
| Loss Cost | 2011.1 | $0.094(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.674 | +9.84\% |
| Loss Cost | 2011.2 | $0.101(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.704 | +10.66\% |
| Loss Cost | 2012.1 | $0.108(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.720 | +11.39\% |
| Loss Cost | 2012.2 | $0.109(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.698 | +11.56\% |
| Loss Cost | 2013.1 | $0.121(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.754 | +12.89\% |
| Loss Cost | 2013.2 | $0.122(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | 0.729 | +13.02\% |
| Loss Cost | 2014.1 | $0.138(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.802 | +14.77\% |
| Loss Cost | 2014.2 | $0.143(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | 0.792 | +15.36\% |
| Loss Cost | 2015.1 | $0.152(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | 0.799 | +16.42\% |
| Loss Cost | 2015.2 | $0.154(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.000)$ | 0.773 | +16.69\% |
| Loss Cost | 2016.1 | $0.165(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.000)$ | 0.776 | +17.93\% |
| Loss Cost | 2016.2 | $0.169(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.000)$ | 0.748 | +18.46\% |
| Loss Cost | 2017.1 | $0.186(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.000)$ | 0.766 | +20.46\% |
| Loss Cost | 2017.2 | $0.189(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.000)$ | 0.722 | +20.75\% |
| Severity | 2004.1 | $0.045(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.495 | +4.56\% |
| Severity | 2004.2 | 0.046 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.488 | +4.67\% |
| Severity | 2005.1 | $0.048(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.499 | +4.90\% |
| Severity | 2005.2 | $0.050(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.503 | +5.11\% |
| Severity | 2006.1 | $0.054(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.546 | +5.55\% |
| Severity | 2006.2 | $0.057(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.561 | +5.87\% |
| Severity | 2007.1 | $0.061(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.598 | +6.33\% |
| Severity | 2007.2 | $0.065(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.622 | +6.75\% |
| Severity | 2008.1 | $0.070(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.660 | +7.29\% |
| Severity | 2008.2 | $0.076(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.704 | +7.92\% |
| Severity | 2009.1 | $0.082(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.746 | +8.57\% |
| Severity | 2009.2 | $0.087(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.770 | +9.13\% |
| Severity | 2010.1 | $0.094(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.808 | +9.85\% |
| Severity | 2010.2 | $0.099(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.819 | +10.36\% |
| Severity | 2011.1 | $0.106(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.851 | +11.13\% |
| Severity | 2011.2 | $0.110(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.857 | +11.65\% |
| Severity | 2012.1 | $0.116(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.868 | +12.26\% |
| Severity | 2012.2 | $0.116(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.852 | +12.31\% |
| Severity | 2013.1 | $0.125(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.886 | +13.33\% |
| Severity | 2013.2 | $0.126(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.872 | +13.48\% |
| Severity | 2014.1 | $0.138(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.916 | +14.79\% |
| Severity | 2014.2 | $0.141(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.909 | +15.14\% |
| Severity | 2015.1 | $0.150(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.925 | +16.17\% |
| Severity | 2015.2 | $0.150(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.911 | +16.23\% |
| Severity | 2016.1 | $0.159(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.919 | +17.25\% |
| Severity | 2016.2 | $0.156(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.900 | +16.93\% |
| Severity | 2017.1 | $0.168(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.915 | +18.34\% |
| Severity | 2017.2 | $0.166(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | 0.891 | +18.09\% |
| Frequency | 2004.1 | $-0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.178)$ | 0.023 | -0.41\% |
| Frequency | 2004.2 | $-0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.340)$ | -0.002 | -0.30\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; p=0.439)$ | -0.011 | -0.25\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.007 ; p=0.380)$ | -0.006 | -0.30\% |
| Frequency | 2006.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; p=0.388)$ | -0.007 | -0.32\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.246)$ | 0.012 | -0.44\% |
| Frequency | 2007.1 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.252)$ | 0.011 | -0.46\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.188)$ | 0.026 | -0.56\% |
| Frequency | 2008.1 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.165$ ) | 0.033 | -0.63\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.310$ ) | 0.002 | -0.48\% |
| Frequency | 2009.1 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.222$ ) | 0.020 | -0.62\% |
| Frequency | 2009.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.409$ ) | -0.011 | -0.43\% |
| Frequency | 2010.1 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.362)$ | -0.005 | -0.51\% |
| Frequency | 2010.2 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.160)$ | 0.042 | -0.82\% |
| Frequency | 2011.1 | $-0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.056)$ | 0.113 | -1.16\% |
| Frequency | 2011.2 | $-0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.156)$ | 0.048 | -0.88\% |
| Frequency | 2012.1 | $-0.008(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.250)$ | 0.018 | -0.77\% |
| Frequency | 2012.2 | $-0.007(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.360$ ) | -0.006 | -0.67\% |
| Frequency | 2013.1 | $-0.004(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.619$ ) | -0.039 | -0.39\% |
| Frequency | 2013.2 | $-0.004(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.636)$ | -0.042 | -0.41\% |
| Frequency | 2014.1 | $0.000(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.983)$ | -0.059 | -0.02\% |
| Frequency | 2014.2 | $0.002(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.852)$ | -0.060 | +0.19\% |
| Frequency | 2015.1 | $0.002(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.851)$ | -0.064 | +0.22\% |
| Frequency | 2015.2 | $0.004(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.765$ ) | -0.064 | +0.39\% |
| Frequency | 2016.1 | $0.006(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.699)$ | -0.064 | +0.58\% |
| Frequency | 2016.2 | $0.013(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.436)$ | -0.028 | +1.31\% |
| Frequency | 2017.1 | 0.018 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.361$ ) | -0.008 | +1.78\% |
| Frequency | 2017.2 | $0.022(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.331)$ | 0.004 | +2.25\% |

## Comprehensive

Coverage $=C M$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted $\mathrm{R}^{\wedge} \mathbf{2}$ | Rate |
| Loss Cost | 2004.1 | 0.040 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.107(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.236)$ | 0.403 | +4.13\% |
| Loss Cost | 2004.2 | 0.043 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.125(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.174)$ | 0.423 | +4.41\% |
| Loss Cost | 2005.1 | 0.045 ( $\mathrm{Cl}=+/-0.017 ; p=0.000)$ | $0.111(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.230)$ | 0.435 | +4.64\% |
| Loss Cost | 2005.2 | $0.047(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.124(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.192)$ | 0.437 | +4.85\% |
| Loss Cost | 2006.1 | $0.051(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.103(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.274)$ | 0.467 | +5.22\% |
| Loss Cost | 2006.2 | $0.053(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.117(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.228)$ | 0.469 | +5.46\% |
| Loss Cost | 2007.1 | $0.057(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.097(\mathrm{Cl}=+/-0.195 ; \mathrm{p}=0.316)$ | 0.493 | +5.84\% |
| Loss Cost | 2007.2 | $0.060(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.117(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.234)$ | 0.509 | +6.22\% |
| Loss Cost | 2008.1 | $0.064(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.322)$ | 0.528 | +6.61\% |
| Loss Cost | 2008.2 | $0.072(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.141(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.132)$ | 0.617 | +7.50\% |
| Loss Cost | 2009.1 | $0.076(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.123(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.193)$ | 0.631 | +7.90\% |
| Loss Cost | 2009.2 | $0.084(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.162(\mathrm{Cl}=+/-0.178 ; \mathrm{p}=0.071)$ | 0.697 | +8.79\% |
| Loss Cost | 2010.1 | $0.089(\mathrm{Cl}=+/-0.023 ; p=0.000)$ | $0.142(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.114)$ | 0.713 | +9.29\% |
| Loss Cost | 2010.2 | $0.092(\mathrm{Cl}=+/-0.025 ; p=0.000)$ | $0.155(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.096)$ | 0.702 | +9.60\% |
| Loss Cost | 2011.1 | $0.094(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | $0.146(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.128)$ | 0.694 | +9.84\% |
| Loss Cost | 2011.2 | $0.103(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.184(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.047)$ | 0.744 | +10.87\% |
| Loss Cost | 2012.1 | $0.108(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.167(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.077)$ | 0.750 | +11.39\% |
| Loss Cost | 2012.2 | $0.112(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.181(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.066)$ | 0.735 | +11.81\% |
| Loss Cost | 2013.1 | $0.121(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.147(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.116)$ | 0.775 | +12.89\% |
| Loss Cost | 2013.2 | 0.125 ( $\mathrm{Cl}=+/-0.034 ; p=0.000)$ | $0.159(\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.105)$ | 0.755 | +13.29\% |
| Loss Cost | 2014.1 | $0.138(\mathrm{Cl}=+/-0.033 ; p=0.000)$ | $0.118(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.187)$ | 0.812 | +14.77\% |
| Loss Cost | 2014.2 | 0.146 ( $\mathrm{Cl}=+/-0.036 ; p=0.000$ ) | $0.143(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.123)$ | 0.812 | +15.67\% |
| Loss Cost | 2015.1 | $0.152(\mathrm{Cl}=+/-0.039 ; p=0.000)$ | $0.125(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.189)$ | 0.811 | +16.42\% |
| Loss Cost | 2015.2 | $0.158(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | $0.140(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.165)$ | 0.790 | +17.08\% |
| Loss Cost | 2016.1 | 0.165 ( $\mathrm{Cl}=+/-0.050 ; p=0.000)$ | $0.122(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.243)$ | 0.784 | +17.93\% |
| Loss Cost | 2016.2 | $0.174(\mathrm{Cl}=+/-0.058 ; p=0.000)$ | $0.145(\mathrm{Cl}=+/-0.232 ; \mathrm{p}=0.197)$ | 0.765 | +18.99\% |
| Loss Cost | 2017.1 | $0.186(\mathrm{Cl}=+/-0.065 ; p=0.000)$ | $0.118(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.305)$ | 0.769 | +20.46\% |
| Loss Cost | 2017.2 | $0.194(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | $0.136(\mathrm{Cl}=+/-0.270 ; \mathrm{p}=0.284)$ | 0.730 | +21.44\% |
| Severity | 2004.1 | 0.045 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.119(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.144)$ | 0.511 | +4.56\% |
| Severity | 2004.2 | 0.046 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.130(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.121)$ | 0.508 | +4.73\% |
| Severity | 2005.1 | 0.048 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.119(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.161)$ | 0.513 | +4.90\% |
| Severity | 2005.2 | $0.050(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.135(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.117)$ | 0.526 | +5.18\% |
| Severity | 2006.1 | $0.054(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | $0.114(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.180)$ | 0.558 | +5.55\% |
| Severity | 2006.2 | $0.058(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.136(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.113)$ | 0.583 | +5.94\% |
| Severity | 2007.1 | $0.061(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.115(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.173)$ | 0.609 | +6.33\% |
| Severity | 2007.2 | $0.066(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.091)$ | 0.646 | +6.84\% |
| Severity | 2008.1 | 0.070 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.120(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.146)$ | 0.674 | +7.29\% |
| Severity | 2008.2 | $0.077(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.155(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.047)$ | 0.736 | +8.03\% |
| Severity | 2009.1 | $0.082(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.131(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.082)$ | 0.766 | +8.57\% |
| Severity | 2009.2 | $0.089(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.162(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.026)$ | 0.804 | +9.26\% |
| Severity | 2010.1 | $0.094(\mathrm{Cl}=+/-0.017 ; p=0.000)$ | $0.138(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.046)$ | 0.831 | +9.85\% |
| Severity | 2010.2 | $0.100(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.165(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.014)$ | 0.856 | +10.52\% |
| Severity | 2011.1 | $0.106(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.025)$ | 0.876 | +11.13\% |
| Severity | 2011.2 | $0.112(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.168(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.006)$ | 0.896 | +11.84\% |
| Severity | 2012.1 | 0.116 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.154(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.011)$ | 0.900 | +12.26\% |
| Severity | 2012.2 | 0.118 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.164(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.010)$ | 0.891 | +12.54\% |
| Severity | 2013.1 | 0.125 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.139(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.017)$ | 0.913 | +13.33\% |
| Severity | 2013.2 | $0.129(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.152(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.013)$ | 0.907 | +13.74\% |
| Severity | 2014.1 | $0.138(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.122(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.018)$ | 0.938 | +14.79\% |
| Severity | 2014.2 | 0.144 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.140(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.007)$ | 0.941 | +15.44\% |
| Severity | 2015.1 | $0.150(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.122(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.013)$ | 0.949 | +16.17\% |
| Severity | 2015.2 | $0.154(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.133(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.011)$ | 0.943 | +16.60\% |
| Severity | 2016.1 | $0.159(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.119(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.022)$ | 0.944 | +17.25\% |
| Severity | 2016.2 | 0.160 ( $\mathrm{Cl}=+/-0.027 ; p=0.000$ ) | $0.122(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.031)$ | 0.930 | +17.37\% |
| Severity | 2017.1 | 0.168 ( $\mathrm{Cl}=+/-0.029 ; p=0.000$ ) | $0.104(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.056)$ | 0.936 | +18.34\% |
| Severity | 2017.2 | $0.171(\mathrm{Cl}=+/-0.035 ; p=0.000)$ | $0.109(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.069)$ | 0.918 | +18.63\% |
| Frequency | 2004.1 | $-0.004(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.183)$ | $-0.012(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.725$ ) | -0.001 | -0.41\% |
| Frequency | 2004.2 | $-0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.344)$ | $-0.005(\mathrm{Cl}=+/-0.070 ; p=0.888)$ | -0.030 | -0.30\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.446$ ) | $-0.008(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.827$ ) | -0.039 | -0.25\% |
| Frequency | 2005.2 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.379)$ | $-0.011(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.758)$ | -0.033 | -0.31\% |
| Frequency | 2006.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.395$ ) | $-0.011(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.774$ ) | -0.036 | -0.32\% |
| Frequency | 2006.2 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.243)$ | $-0.019(\mathrm{Cl}=+/-0.076 ; p=0.620)$ | -0.012 | -0.45\% |
| Frequency | 2007.1 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.259)$ | $-0.018(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.642)$ | -0.014 | -0.46\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.182)$ | $-0.024(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.539)$ | 0.005 | -0.58\% |
| Frequency | 2008.1 | $-0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.171$ ) | $-0.022(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.598)$ | 0.009 | -0.63\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.310$ ) | $-0.014(\mathrm{Cl}=+/-0.085 ; p=0.733)$ | -0.030 | -0.49\% |
| Frequency | 2009.1 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.231)$ | $-0.008(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.847)$ | -0.017 | -0.62\% |
| Frequency | 2009.2 | $-0.004(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.420)$ | $0.001(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.989)$ | -0.052 | -0.43\% |
| Frequency | 2010.1 | $-0.005(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.372)$ | $0.004(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.923)$ | -0.047 | -0.51\% |
| Frequency | 2010.2 | $-0.008(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.166)$ | $-0.010(\mathrm{Cl}=+/-0.090 ; p=0.821)$ | 0.003 | -0.83\% |
| Frequency | 2011.1 | $-0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.062)$ | $0.004(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.930)$ | 0.073 | -1.16\% |
| Frequency | 2011.2 | $-0.009(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.174)$ | $0.016(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.713)$ | 0.009 | -0.87\% |
| Frequency | 2012.1 | $-0.008(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.261$ ) | $0.012(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.785)$ | -0.027 | -0.77\% |
| Frequency | 2012.2 | $-0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.388)$ | $0.017(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.715)$ | -0.051 | -0.65\% |
| Frequency | 2013.1 | $-0.004(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.629)$ | $0.008(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.867)$ | -0.095 | -0.39\% |
| Frequency | 2013.2 | $-0.004(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.657)$ | $0.008(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.879)$ | -0.102 | -0.40\% |
| Frequency | 2014.1 | $0.000(\mathrm{Cl}=+/-0.020 ; p=0.983)$ | $-0.004(\mathrm{Cl}=+/-0.109 ; p=0.937)$ | -0.125 | -0.02\% |
| Frequency | 2014.2 | $0.002(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.853)$ | $0.003(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.960)$ | -0.131 | +0.20\% |
| Frequency | 2015.1 | $0.002(\mathrm{Cl}=+/-0.025 ; p=0.856)$ | $0.002(\mathrm{Cl}=+/-0.123 ; p=0.970)$ | -0.140 | +0.22\% |
| Frequency | 2015.2 | $0.004(\mathrm{Cl}=+/-0.029 ; p=0.764)$ | $0.008(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.904)$ | -0.145 | +0.41\% |
| Frequency | 2016.1 | $0.006(\mathrm{Cl}=+/-0.033 ; p=0.710)$ | $0.003(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.960)$ | -0.153 | +0.58\% |
| Frequency | 2016.2 | $0.014(\mathrm{Cl}=+/-0.037 ; p=0.434)$ | $0.023(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.739)$ | -0.110 | +1.38\% |
| Frequency | 2017.1 | $0.018(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.384)$ | $0.015(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.845)$ | -0.104 | +1.78\% |
| Frequency | 2017.2 | $0.023(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.337)$ | $0.027(\mathrm{Cl}=+/-0.180 ; \mathrm{p}=0.743)$ | -0.093 | +2.37\% |

## Comprehensive

Coverage $=C M$
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.011(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.089)$ | 0.132 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.027$ ) | 0.184 | +1.09\% |
| Loss Cost | 2004.2 | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.059)$ | 0.142 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.020$ ) | 0.209 | +1.28\% |
| Loss Cost | 2005.1 | $0.014(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.060)$ | 0.138 ( $\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.029$ ) | 0.211 | +1.36\% |
| Loss Cost | 2005.2 | $0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.064)$ | 0.141 ( $\mathrm{Cl}=+/-0.127 ; p=0.030$ ) | 0.200 | +1.43\% |
| Loss Cost | 2006.1 | $0.017(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.039)$ | $0.128(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.051)$ | 0.218 | +1.71\% |
| Loss Cost | 2006.2 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.044)$ | 0.132 ( $\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.054$ ) | 0.203 | +1.78\% |
| Loss Cost | 2007.1 | 0.020 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.033$ ) | 0.120 ( $\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.084$ ) | 0.219 | +2.03\% |
| Loss Cost | 2007.2 | $0.023(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.026)$ | $0.131(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.068)$ | 0.236 | +2.29\% |
| Loss Cost | 2008.1 | $0.025(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.023)$ | $0.121(\mathrm{Cl}=+/-0.147 ; p=0.101)$ | 0.247 | +2.53\% |
| Loss Cost | 2008.2 | $0.035(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.001)$ | $0.159(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.016$ ) | 0.471 | +3.54\% |
| Loss Cost | 2009.1 | $0.037(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.001)$ | $0.150(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.027)$ | 0.478 | +3.77\% |
| Loss Cost | 2009.2 | 0.047 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.185(\mathrm{Cl}=+/-0.110 ; p=0.002)$ | 0.666 | +4.80\% |
| Loss Cost | 2010.1 | $0.050(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.173(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.005)$ | 0.681 | +5.17\% |
| Loss Cost | 2010.2 | $0.051(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.174(\mathrm{Cl}=+/-0.120 ; p=0.007)$ | 0.637 | +5.22\% |
| Loss Cost | 2011.1 | $0.049(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.001)$ | $0.181(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.009)$ | 0.618 | +4.99\% |
| Loss Cost | 2011.2 | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.214 ( $\mathrm{Cl}=+/-0.107 ; p=0.001$ ) | 0.763 | +6.23\% |
| Loss Cost | 2012.1 | $0.062(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.209(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.002)$ | 0.760 | +6.43\% |
| Loss Cost | 2012.2 | $0.063(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.210 ( $\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.003$ ) | 0.709 | +6.48\% |
| Loss Cost | 2013.1 | $0.075(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.179(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.006)$ | 0.790 | +7.80\% |
| Loss Cost | 2013.2 | $0.074(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.001)$ | $0.176(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.011$ ) | 0.724 | +7.65\% |
| Loss Cost | 2014.1 | $0.096(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.129(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.005)$ | 0.913 | +10.02\% |
| Loss Cost | 2014.2 | $0.103(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.144(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.002)$ | 0.922 | +10.90\% |
| Loss Cost | 2015.1 | $0.108(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.135(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.007)$ | 0.920 | +11.44\% |
| Loss Cost | 2015.2 | 0.107 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | $0.133(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.016)$ | 0.877 | +11.35\% |
| Loss Cost | 2016.1 | $0.109(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.003)$ | $0.131(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.040)$ | 0.857 | +11.56\% |
| Loss Cost | 2016.2 | $0.110(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.016$ ) | $0.131(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.078)$ | 0.764 | +11.64\% |
| Loss Cost | 2017.1 | $0.125(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.054)$ | $0.115(\mathrm{Cl}=+/-0.219 ; p=0.194)$ | 0.747 | +13.26\% |
| Loss Cost | 2017.2 | 0.093 ( $\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.208$ ) | $0.088(\mathrm{Cl}=+/-0.315 ; \mathrm{p}=0.351$ ) | 0.414 | +9.76\% |
| Severity | 2004.1 | $0.014(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.020)$ | $0.160(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.005)$ | 0.312 | +1.42\% |
| Severity | 2004.2 | $0.014(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.025)$ | $0.162(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.006)$ | 0.291 | +1.46\% |
| Severity | 2005.1 | $0.014(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.037)$ | $0.162(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.008)$ | 0.288 | +1.45\% |
| Severity | 2005.2 | $0.016(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.030)$ | $0.169(\mathrm{Cl}=+/-0.119 ; p=0.007)$ | 0.296 | +1.61\% |
| Severity | 2006.1 | $0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.017)$ | $0.157(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.013$ ) | 0.316 | +1.88\% |
| Severity | 2006.2 | $0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.009)$ | $0.170(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.008)$ | 0.355 | +2.18\% |
| Severity | 2007.1 | $0.024(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.007$ ) | $0.159(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.015$ ) | 0.372 | +2.44\% |
| Severity | 2007.2 | $0.029(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $0.178(\mathrm{Cl}=+/-0.123 ; p=0.007)$ | 0.444 | +2.91\% |
| Severity | 2008.1 | $0.032(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $0.165(\mathrm{Cl}=+/-0.126 ; p=0.013)$ | 0.468 | +3.24\% |
| Severity | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.195 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.002$ ) | 0.621 | +4.05\% |
| Severity | 2009.1 | 0.044 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.178 ( $\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.003$ ) | 0.657 | +4.52\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.203(\mathrm{Cl}=+/-0.099 ; p=0.000)$ | 0.750 | +5.28\% |
| Severity | 2010.1 | $0.056(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.186 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001$ ) | 0.784 | +5.81\% |
| Severity | 2010.2 | $0.063(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.208(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.000)$ | 0.839 | +6.55\% |
| Severity | 2011.1 | $0.069(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.192(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.000)$ | 0.863 | +7.11\% |
| Severity | 2011.2 | $0.077(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.214(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.000)$ | 0.911 | +7.96\% |
| Severity | 2012.1 | $0.078(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.211(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.000)$ | 0.907 | +8.08\% |
| Severity | 2012.2 | $0.078(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.211(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.000)$ | 0.882 | +8.09\% |
| Severity | 2013.1 | 0.085 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | 0.192 ( $\mathrm{Cl}=+/-0.080 ; p=0.000$ ) | 0.910 | +8.92\% |
| Severity | 2013.2 | $0.087(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.196(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.001)$ | 0.887 | +9.12\% |
| Severity | 2014.1 | $0.101(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.166 ( $\mathrm{Cl}=+/-0.064 ; p=0.000$ ) | 0.951 | +10.61\% |
| Severity | 2014.2 | $0.108(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.179(\mathrm{Cl}=+/-0.059 ; p=0.000)$ | 0.958 | +11.41\% |
| Severity | 2015.1 | 0.114 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | 0.167 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000$ ) | 0.964 | +12.12\% |
| Severity | 2015.2 | $0.117(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.171(\mathrm{Cl}=+/-0.070 ; p=0.001)$ | 0.947 | +12.37\% |
| Severity | 2016.1 | $0.118(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | $0.169(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.004$ ) | 0.940 | +12.54\% |
| Severity | 2016.2 | $0.108(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.003)$ | $0.156(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.011$ ) | 0.904 | +11.35\% |
| Severity | 2017.1 | $0.111(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.024)$ | $0.152(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.043)$ | 0.887 | +11.75\% |
| Severity | 2017.2 | $0.089(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.108)$ | $0.134(\mathrm{Cl}=+/-0.199 ; p=0.101)$ | 0.780 | +9.36\% |
| Frequency | 2004.1 | -0.003 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.323$ ) | $-0.028(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.373)$ | -0.002 | -0.33\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.605)$ | $-0.020(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.523)$ | -0.046 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.806)$ | $-0.024(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.443)$ | -0.047 | -0.09\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.645)$ | $-0.028(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.380)$ | -0.036 | -0.18\% |
| Frequency | 2006.1 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.680)$ | $-0.029(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.393)$ | -0.039 | -0.17\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.354)$ | $-0.039(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.244)$ | 0.012 | -0.39\% |
| Frequency | 2007.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.387)$ | $-0.038(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.266)$ | 0.009 | -0.40\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.209)$ | $-0.047(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.176$ ) | 0.063 | -0.60\% |
| Frequency | 2008.1 | $-0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.187)$ | $-0.043(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.229)$ | 0.067 | -0.69\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.366)$ | $-0.036(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.324)$ | -0.005 | -0.50\% |
| Frequency | 2009.1 | $-0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.228)$ | $-0.028(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.456)$ | 0.014 | -0.71\% |
| Frequency | 2009.2 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.463)$ | $-0.019(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.619$ ) | -0.063 | -0.45\% |
| Frequency | 2010.1 | $-0.006(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.373)$ | $-0.013(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.735$ ) | -0.055 | -0.61\% |
| Frequency | 2010.2 | $-0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.051)$ | $-0.034(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.318)$ | 0.163 | -1.25\% |
| Frequency | 2011.1 | $-0.020(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001)$ | $-0.010(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.677)$ | 0.495 | -1.97\% |
| Frequency | 2011.2 | $-0.016(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.003)$ | $0.000(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.987$ ) | 0.394 | -1.60\% |
| Frequency | 2012.1 | $-0.015(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.011)$ | $-0.002(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.940)$ | 0.313 | -1.52\% |
| Frequency | 2012.2 | $-0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.027)$ | $-0.001(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.975$ ) | 0.236 | -1.48\% |
| Frequency | 2013.1 | $-0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.124)$ | $-0.012(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.629)$ | 0.089 | -1.03\% |
| Frequency | 2013.2 | $-0.014(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.074)$ | $-0.019(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.464$ ) | 0.175 | -1.35\% |
| Frequency | 2014.1 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.385)$ | $-0.037(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.100)$ | 0.202 | -0.54\% |
| Frequency | 2014.2 | $-0.005(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.537)$ | $-0.036(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.148)$ | 0.090 | -0.45\% |
| Frequency | 2015.1 | $-0.006(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.507$ ) | $-0.033(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.231$ ) | 0.063 | -0.61\% |
| Frequency | 2015.2 | $-0.009(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.420)$ | $-0.037(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.222)$ | 0.070 | -0.91\% |
| Frequency | 2016.1 | $-0.009(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.564)$ | $-0.038(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.295$ ) | 0.023 | -0.87\% |
| Frequency | 2016.2 | 0.003 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.881$ ) | -0.025 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.483$ ) | -0.298 | +0.25\% |
| Frequency | 2017.1 | $0.013(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.587)$ | $-0.038(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.396)$ | -0.224 | +1.36\% |
| Frequency | 2017.2 | $0.004(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.921$ ) | $-0.046(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.433)$ | -0.352 | +0.37\% |

## Comprehensive

Coverage $=\mathrm{CM}$
End Trend Period $=2023.1$
Excluded Points $=2020.1,2020.2,2021$. 1
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 | 2004.1 | $0.012(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.081)$ | $0.104(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.073)$ | 0.897 ( $\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.000$ ) | 0.794 | +1.17\% |
| Loss Cost | 2004.2 | $0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.057)$ | $0.112(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.058)$ | $0.884(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.000)$ | 0.797 | +1.35\% |
| Loss Cost | 2005.1 | 0.015 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.053$ ) | $0.107(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.078)$ | $0.875(\mathrm{Cl}=+/-0.237 ; \mathrm{p}=0.000)$ | 0.798 | +1.46\% |
| Loss Cost | 2005.2 | $0.015(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.060)$ | $0.110(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.080)$ | $0.871(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.000)$ | 0.795 | +1.52\% |
| Loss Cost | 2006.1 | $0.018(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.033)$ | $0.097(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.124)$ | $0.849(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.000)$ | 0.804 | +1.82\% |
| Loss Cost | 2006.2 | $0.019(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.040)$ | $0.100(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.126)$ | $0.845(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.000)$ | 0.801 | +1.89\% |
| Loss Cost | 2007.1 | $0.022(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.027)$ | $0.089(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.181)$ | $0.825(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.000)$ | 0.807 | +2.18\% |
| Loss Cost | 2007.2 | $0.024(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.022)$ | $0.097(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.153)$ | $0.809(\mathrm{Cl}=+/-0.265 ; \mathrm{p}=0.000)$ | 0.808 | +2.42\% |
| Loss Cost | 2008.1 | $0.027(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.018)$ | $0.087(\mathrm{Cl}=+/-0.140 ; p=0.210)$ | $0.790(\mathrm{Cl}=+/-0.272 ; \mathrm{p}=0.000)$ | 0.812 | +2.71\% |
| Loss Cost | 2008.2 | $0.036(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.001)$ | $0.119(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.061)$ | $0.729(\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.000)$ | 0.860 | +3.71\% |
| Loss Cost | 2009.1 | $0.039(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | $0.110(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.091)$ | $0.711(\mathrm{Cl}=+/-0.251 ; \mathrm{p}=0.000)$ | 0.862 | +4.01\% |
| Loss Cost | 2009.2 | $0.049(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.139(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.021)$ | $0.653(\mathrm{Cl}=+/-0.226 ; \mathrm{p}=0.000)$ | 0.897 | +5.02\% |
| Loss Cost | 2010.1 | $0.053(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.126(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.038)$ | $0.626(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.000)$ | 0.901 | +5.49\% |
| Loss Cost | 2010.2 | $0.054(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.127(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.046)$ | $0.625(\mathrm{Cl}=+/-0.244 ; \mathrm{p}=0.000)$ | 0.895 | +5.51\% |
| Loss Cost | 2011.1 | $0.053(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.001)$ | $0.129(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.055)$ | $0.629(\mathrm{Cl}=+/-0.259 ; \mathrm{p}=0.000)$ | 0.891 | +5.44\% |
| Loss Cost | 2011.2 | $0.064(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.156(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.016)$ | $0.568(\mathrm{Cl}=+/-0.242 ; \mathrm{p}=0.000)$ | 0.913 | +6.64\% |
| Loss Cost | 2012.1 | $0.068(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.146(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.028)$ | $0.547(\mathrm{Cl}=+/-0.256 ; \mathrm{p}=0.000)$ | 0.913 | +7.07\% |
| Loss Cost | 2012.2 | $0.068(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | $0.146(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.037)$ | $0.547(\mathrm{Cl}=+/-0.276 ; \mathrm{p}=0.001)$ | 0.905 | +7.07\% |
| Loss Cost | 2013.1 | $0.083(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.118(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.068)$ | $0.474(\mathrm{Cl}=+/-0.263 ; \mathrm{p}=0.002)$ | 0.926 | +8.67\% |
| Loss Cost | 2013.2 | $0.081(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | $0.115(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.095)$ | $0.482(\mathrm{Cl}=+/-0.287 ; \mathrm{p}=0.003)$ | 0.918 | +8.48\% |
| Loss Cost | 2014.1 | $0.106(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.156)$ | $0.368(\mathrm{Cl}=+/-0.230 ; \mathrm{p}=0.005)$ | 0.956 | +11.20\% |
| Loss Cost | 2014.2 | $0.114(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.118)$ | $0.333(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.013)$ | 0.955 | +12.10\% |
| Loss Cost | 2015.1 | $0.125(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.200)$ | $0.285(\mathrm{Cl}=+/-0.268 ; \mathrm{p}=0.039)$ | 0.956 | +13.37\% |
| Loss Cost | 2015.2 | $0.126(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.001)$ | $0.073(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.240)$ | $0.284(\mathrm{Cl}=+/-0.310 ; \mathrm{p}=0.068)$ | 0.948 | +13.41\% |
| Loss Cost | 2016.1 | 0.140 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.002)$ | $0.058(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.364)$ | $0.229(\mathrm{Cl}=+/-0.351 ; \mathrm{p}=0.171)$ | 0.948 | +15.03\% |
| Loss Cost | 2016.2 | $0.145(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.007)$ | $0.064(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.381)$ | $0.210(\mathrm{Cl}=+/-0.425 ; \mathrm{p}=0.281)$ | 0.937 | +15.63\% |
| Loss Cost | 2017.1 | $0.181(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.006)$ | $0.038(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.585)$ | $0.086(\mathrm{Cl}=+/-0.459 ; \mathrm{p}=0.662)$ | 0.947 | +19.82\% |
| Loss Cost | 2017.2 | $0.172(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.034)$ | $0.030(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.711)$ | $0.116(\mathrm{Cl}=+/-0.600 ; \mathrm{p}=0.641)$ | 0.929 | +18.73\% |
| Severity | 2004.1 | $0.015(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.017)$ | $0.140(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.009)$ | $0.808(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.000)$ | 0.815 | +1.48\% |
| Severity | 2004.2 | $0.015(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.022)$ | $0.142(\mathrm{Cl}=+/-0.107 ; p=0.011)$ | $0.806(\mathrm{Cl}=+/-0.212 ; \mathrm{p}=0.000)$ | 0.811 | +1.51\% |
| Severity | 2005.1 | $0.015(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.030)$ | $0.141(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.014)$ | $0.805(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.000)$ | 0.810 | +1.52\% |
| Severity | 2005.2 | $0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.025)$ | $0.147(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.012)$ | $0.794(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.000)$ | 0.811 | +1.68\% |
| Severity | 2006.1 | $0.019(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.013)$ | $0.135(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.022)$ | $0.773(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.000)$ | 0.819 | +1.97\% |
| Severity | 2006.2 | $0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.007)$ | $0.147(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.014)$ | $0.752(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.000)$ | 0.827 | +2.26\% |
| Severity | 2007.1 | $0.025(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.005)$ | $0.136(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.024)$ | $0.733(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.000)$ | 0.833 | +2.55\% |
| Severity | 2007.2 | $0.030(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $0.153(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.012)$ | $0.703(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.000)$ | 0.848 | +3.01\% |
| Severity | 2008.1 | $0.033(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $0.140(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.021)$ | $0.680(\mathrm{Cl}=+/-0.228 ; \mathrm{p}=0.000)$ | 0.855 | +3.37\% |
| Severity | 2008.2 | $0.041(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.166(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.004)$ | $0.630(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.000)$ | 0.890 | +4.18\% |
| Severity | 2009.1 | $0.046(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.150(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.007)$ | $0.600(\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.000)$ | 0.900 | +4.69\% |
| Severity | 2009.2 | $0.053(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.172(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.001)$ | $0.557(\mathrm{Cl}=+/-0.190 ; \mathrm{p}=0.000)$ | 0.920 | +5.44\% |
| Severity | 2010.1 | $0.059(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.155(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.003)$ | $0.523(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.000)$ | 0.930 | +6.03\% |
| Severity | 2010.2 | $0.065(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.174(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.001)$ | $0.484(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.000)$ | 0.941 | +6.76\% |
| Severity | 2011.1 | $0.071(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.001)$ | $0.451(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.000)$ | 0.949 | +7.41\% |
| Severity | 2011.2 | $0.079(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.177(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.000)$ | $0.409(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.000)$ | 0.958 | +8.23\% |
| Severity | 2012.1 | $0.082(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.171(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.001)$ | $0.396(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.000)$ | 0.957 | +8.51\% |
| Severity | 2012.2 | $0.081(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.171(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.001$ ) | $0.397(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.000)$ | 0.952 | +8.48\% |
| Severity | 2013.1 | $0.091(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.153(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.002)$ | $0.351(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.001)$ | 0.961 | +9.50\% |
| Severity | 2013.2 | $0.092(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.155(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.003)$ | $0.343(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.002)$ | 0.956 | +9.68\% |
| Severity | 2014.1 | $0.108(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.130(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.003)$ | $0.272(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.004)$ | 0.973 | +11.41\% |
| Severity | 2014.2 | 0.115 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | $0.141(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.003)$ | $0.241(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.012)$ | 0.973 | +12.21\% |
| Severity | 2015.1 | $0.125(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.128(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.005)$ | $0.197(\mathrm{Cl}=+/-0.183 ; \mathrm{p}=0.037)$ | 0.976 | +13.37\% |
| Severity | 2015.2 | $0.128(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.131(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.008)$ | $0.185(\mathrm{Cl}=+/-0.210 ; \mathrm{p}=0.077)$ | 0.972 | +13.70\% |
| Severity | 2016.1 | $0.138(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | $0.122(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.018)$ | $0.149(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.188)$ | 0.971 | +14.77\% |
| Severity | 2016.2 | $0.131(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.002)$ | $0.115(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.040)$ | $0.173(\mathrm{Cl}=+/-0.285 ; \mathrm{p}=0.194)$ | 0.963 | +14.01\% |
| Severity | 2017.1 | $0.150(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.003)$ | $0.101(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.074)$ | $0.106(\mathrm{Cl}=+/-0.327 ; \mathrm{p}=0.457)$ | 0.965 | +16.23\% |
| Severity | 2017.2 | $0.145(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.019)$ | $0.097(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.140)$ | $0.124(\mathrm{Cl}=+/-0.428 ; \mathrm{p}=0.490)$ | 0.952 | +15.59\% |
| Frequency | 2004.1 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.342)$ | $-0.036(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.205)$ | $0.090(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.119)$ | 0.037 | -0.31\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.635)$ | $-0.029(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.301)$ | $0.078(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.168)$ | 0.010 | -0.16\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.858)$ | $-0.034(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.245$ ) | $0.071(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.217)$ | 0.018 | -0.06\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.677)$ | $-0.038(\mathrm{Cl}=+/-0.059 ; p=0.204)$ | $0.078(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.185)$ | 0.027 | -0.16\% |
| Frequency | 2006.1 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.728)$ | $-0.038(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.211$ ) | $0.076(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.205)$ | 0.024 | -0.14\% |
| Frequency | 2006.2 | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.371$ ) | $-0.047(\mathrm{Cl}=+/-0.060 ; p=0.118)$ | $0.092(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.119)$ | 0.070 | -0.37\% |
| Frequency | 2007.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.415$ ) | $-0.048(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.129)$ | $0.092(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.134)$ | 0.066 | -0.36\% |
| Frequency | 2007.2 | $-0.006(\mathrm{Cl}=+/-0.009 ; p=0.216)$ | $-0.055(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.079)$ | $0.106(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.084)$ | 0.114 | -0.57\% |
| Frequency | 2008.1 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.200)$ | $-0.053(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.105)$ | $0.111(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.082)$ | 0.112 | -0.64\% |
| Frequency | 2008.2 | $-0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.389)$ | $-0.047(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.157)$ | $0.099(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.124)$ | 0.065 | -0.45\% |
| Frequency | 2009.1 | $-0.006(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.255$ ) | $-0.040(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.228)$ | $0.111(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.093)$ | 0.068 | -0.65\% |
| Frequency | 2009.2 | $-0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.508)$ | $-0.033(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.330)$ | $0.096(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.148)$ | 0.025 | -0.40\% |
| Frequency | 2010.1 | $-0.005(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.434)$ | $-0.029(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.402)$ | $0.103(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.137)$ | 0.019 | -0.51\% |
| Frequency | 2010.2 | $-0.012(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.059)$ | $-0.047(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.126)$ | $0.140(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.024)$ | 0.203 | -1.17\% |
| Frequency | 2011.1 | -0.018 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.002$ ) | $-0.030(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.235)$ | $0.178(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.001)$ | 0.410 | -1.83\% |
| Frequency | 2011.2 | -0.015 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.012$ ) | $-0.021(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.381)$ | $0.159(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.003)$ | 0.324 | -1.47\% |
| Frequency | 2012.1 | $-0.013(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.038)$ | $-0.024(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.331$ ) | $0.151(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.007)$ | 0.294 | -1.32\% |
| Frequency | 2012.2 | $-0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.068)$ | $-0.024(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.368)$ | $0.150(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.012)$ | 0.260 | -1.30\% |
| Frequency | 2013.1 | $-0.008(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.289)$ | -0.035 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.181$ ) | $0.122(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.030)$ | 0.298 | -0.75\% |
| Frequency | 2013.2 | $-0.011(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.174)$ | $-0.041(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.132)$ | $0.138(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.022)$ | 0.337 | -1.09\% |
| Frequency | 2014.1 | $-0.002(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.795$ ) | $-0.056(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.021$ ) | $0.096(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.053)$ | 0.532 | -0.18\% |
| Frequency | 2014.2 | $-0.001(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.910)$ | $-0.054(\mathrm{Cl}=+/-0.050 ; p=0.035)$ | $0.092(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.089)$ | 0.522 | -0.09\% |
| Frequency | 2015.1 | $0.000(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.998)$ | $-0.055(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.047)$ | $0.089(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.144)$ | 0.499 | 0.00\% |
| Frequency | 2015.2 | $-0.003(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.832)$ | $-0.059(\mathrm{Cl}=+/-0.060 ; p=0.055)$ | $0.099(\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.151)$ | 0.494 | -0.26\% |
| Frequency | 2016.1 | $0.002(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.881)$ | $-0.063(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.057)$ | $0.080(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.295)$ | 0.497 | +0.22\% |
| Frequency | 2016.2 | $0.014(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.420)$ | $-0.051(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.117)$ | $0.037(\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.641)$ | 0.564 | +1.42\% |
| Frequency | 2017.1 | $0.030(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.140)$ | $-0.063(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.057$ ) | -0.020 ( $\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.805$ ) | 0.676 | +3.09\% |
| Frequency | 2017.2 | $0.027(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.318)$ | $-0.066(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.090)$ | $-0.008(\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.935$ ) | 0.634 | +2.72\% |

Comprehensive

Coverage $=C M$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.039(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.110 ( $\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.236)$ | $-0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.820)$ | 0.387 | +4.03\% |
| Loss Cost | 2004.2 | $0.042(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.126(\mathrm{Cl}=+/-0.186 ; \mathrm{p}=0.177)$ | $-0.001(\mathrm{Cl}=+/-0.010 ; p=0.881)$ | 0.407 | +4.34\% |
| Loss Cost | 2005.1 | 0.045 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $0.112(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.238)$ | $0.000(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.956)$ | 0.418 | +4.61\% |
| Loss Cost | 2005.2 | 0.047 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.124(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.201)$ | $0.000(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=1.000)$ | 0.420 | +4.85\% |
| Loss Cost | 2006.1 | $0.052(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.102(\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.293)$ | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.887)$ | 0.450 | +5.30\% |
| Loss Cost | 2006.2 | $0.054(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.115(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.246)$ | $0.001(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.843)$ | 0.452 | +5.58\% |
| Loss Cost | 2007.1 | $0.059(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.347)$ | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.738)$ | 0.477 | +6.05\% |
| Loss Cost | 2007.2 | $0.063(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.113(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.262)$ | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.676)$ | 0.495 | +6.50\% |
| Loss Cost | 2008.1 | $0.068(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.204 ; \mathrm{p}=0.367)$ | $0.003(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.582)$ | 0.516 | +7.00\% |
| Loss Cost | 2008.2 | $0.077(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.133(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.161)$ | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.434)$ | 0.612 | +8.02\% |
| Loss Cost | 2009.1 | $0.082(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.112(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.241)$ | $0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.357)$ | 0.629 | +8.57\% |
| Loss Cost | 2009.2 | $0.092(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.151(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.093)$ | $0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.239)$ | 0.703 | +9.61\% |
| Loss Cost | 2010.1 | $0.098(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.126(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.155)$ | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.173)$ | 0.725 | +10.29\% |
| Loss Cost | 2010.2 | $0.102(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.140(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.125)$ | $0.006(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.160)$ | 0.716 | +10.70\% |
| Loss Cost | 2011.1 | $0.105(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $0.127(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.176)$ | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.145)$ | 0.711 | +11.09\% |
| Loss Cost | 2011.2 | 0.116 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | $0.166(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.062)$ | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.084)$ | 0.769 | +12.30\% |
| Loss Cost | 2012.1 | $0.123(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.107)$ | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.060)$ | 0.782 | +13.07\% |
| Loss Cost | 2012.2 | $0.128(\mathrm{Cl}=+/-0.033 ; p=0.000)$ | $0.158(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.084)$ | $0.008(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.056)$ | 0.773 | +13.61\% |
| Loss Cost | 2013.1 | $0.141(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.117(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.156)$ | $0.009(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.020)$ | 0.828 | +15.10\% |
| Loss Cost | 2013.2 | 0.145 ( $\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000$ ) | $0.131(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.128)$ | $0.009(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.021)$ | 0.816 | +15.61\% |
| Loss Cost | 2014.1 | $0.162(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.081(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.232)$ | $0.010(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.894 | +17.60\% |
| Loss Cost | 2014.2 | $0.171(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | $0.107(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.109)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.905 | +18.63\% |
| Loss Cost | 2015.1 | $0.180(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $0.082(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.195)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.918 | +19.76\% |
| Loss Cost | 2015.2 | $0.186(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.139)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.913 | +20.44\% |
| Loss Cost | 2016.1 | $0.196(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.075(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.240)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.924 | +21.61\% |
| Loss Cost | 2016.2 | $0.203(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.000)$ | $0.094(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.160)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.922 | +22.49\% |
| Loss Cost | 2017.1 | $0.216(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.066(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.268)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.941 | +24.09\% |
| Loss Cost | 2017.2 | $0.218(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.282)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | 0.929 | +24.37\% |
| Severity | 2004.1 | $0.038(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.133(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.099)$ | $-0.007(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.115$ ) | 0.532 | +3.92\% |
| Severity | 2004.2 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.142(\mathrm{Cl}=+/-0.163 ; p=0.086)$ | $-0.007(\mathrm{Cl}=+/-0.009 ; p=0.129)$ | 0.528 | +4.07\% |
| Severity | 2005.1 | $0.042(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.133(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.116)$ | -0.006 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.152$ ) | 0.529 | +4.25\% |
| Severity | 2005.2 | $0.044(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.147(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.087)$ | -0.006 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.173$ ) | 0.539 | +4.53\% |
| Severity | 2006.1 | $0.048(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.126(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.138)$ | -0.005 ( $\mathrm{Cl}=+/-0.009 ; p=0.219)$ | 0.566 | +4.94\% |
| Severity | 2006.2 | $0.052(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.146(\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.089)$ | -0.005 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.251$ ) | 0.588 | +5.35\% |
| Severity | 2007.1 | $0.056(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.126(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.142)$ | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.311$ ) | 0.610 | +5.78\% |
| Severity | 2007.2 | $0.061(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.150(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.077)$ | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.356$ ) | 0.645 | +6.34\% |
| Severity | 2008.1 | $0.066(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.128(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.128)$ | -0.003 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.440$ ) | 0.669 | +6.85\% |
| Severity | 2008.2 | $0.074(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.161(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.044)$ | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.507$ ) | 0.730 | +7.66\% |
| Severity | 2009.1 | $0.080(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.136(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.079)$ | $-0.002(\mathrm{Cl}=+/-0.007 ; p=0.630)$ | 0.759 | +8.30\% |
| Severity | 2009.2 | $0.087(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.165(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.027)$ | $-0.001(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.720)$ | 0.797 | +9.06\% |
| Severity | 2010.1 | $0.093(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.139(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.051)$ | $0.000(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.884)$ | 0.824 | +9.77\% |
| Severity | 2010.2 | $0.100(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.165(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.017)$ | $0.000(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.994)$ | 0.849 | +10.52\% |
| Severity | 2011.1 | $0.107(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $0.140(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.032)$ | $0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.817)$ | 0.871 | +11.26\% |
| Severity | 2011.2 | $0.114(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.166(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.009)$ | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.687)$ | 0.892 | +12.06\% |
| Severity | 2012.1 | $0.119(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.017)$ | $0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.571)$ | 0.896 | +12.59\% |
| Severity | 2012.2 | $0.121(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.159(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.015)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.545)$ | 0.887 | +12.91\% |
| Severity | 2013.1 | $0.130(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.131(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.026)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.350)$ | 0.912 | +13.89\% |
| Severity | 2013.2 | $0.134(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.144(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.019)$ | $0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.325)$ | 0.907 | +14.35\% |
| Severity | 2014.1 | $0.145(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.111(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.025)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.122)$ | 0.944 | +15.65\% |
| Severity | 2014.2 | $0.151(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.129(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.009)$ | $0.003(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.091)$ | 0.949 | +16.36\% |
| Severity | 2015.1 | $0.159(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.014)$ | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.040)$ | 0.961 | +17.26\% |
| Severity | 2015.2 | $0.163(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.119(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.011)$ | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.041)$ | 0.957 | +17.70\% |
| Severity | 2016.1 | $0.170(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.103(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.020)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.025)$ | 0.962 | +18.48\% |
| Severity | 2016.2 | $0.170(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.104(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.030)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.033)$ | 0.952 | +18.54\% |
| Severity | 2017.1 | $0.179(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.086(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.047)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.019)$ | 0.963 | +19.56\% |
| Severity | 2017.2 | $0.179(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.087(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.071)$ | $0.004(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.029)$ | 0.951 | +19.62\% |
| Frequency | 2004.1 | $0.001(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.724)$ | $-0.024(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.428)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.246 | +0.11\% |
| Frequency | 2004.2 | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.408)$ | -0.016 ( $\mathrm{Cl}=+/-0.060 ; p=0.592$ ) | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.255 | +0.25\% |
| Frequency | 2005.1 | $0.003(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.282)$ | $-0.021(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.487)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.264 | +0.35\% |
| Frequency | 2005.2 | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.363)$ | $-0.023(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.459)$ | $0.006(\mathrm{Cl}=+/-0.003 ; p=0.001)$ | 0.264 | +0.31\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.342)$ | $-0.025(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.440)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.264 | +0.34\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.563)$ | $-0.031(\mathrm{Cl}=+/-0.065 ; p=0.338)$ | $0.006(\mathrm{Cl}=+/-0.003 ; p=0.001)$ | 0.280 | +0.22\% |
| Frequency | 2007.1 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.531)$ | $-0.032(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.329)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.279 | +0.25\% |
| Frequency | 2007.2 | $0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.720)$ | $-0.037(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.276)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.289 | +0.15\% |
| Frequency | 2008.1 | $0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.758)$ | $-0.037(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.300)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.286 | +0.14\% |
| Frequency | 2008.2 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.470)$ | $-0.028(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.425)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.287 | +0.34\% |
| Frequency | 2009.1 | $0.002(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.616)$ | $-0.024(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.503)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.286 | +0.25\% |
| Frequency | 2009.2 | $0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.333)$ | $-0.014(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.692$ ) | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.298 | +0.50\% |
| Frequency | 2010.1 | $0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.393)$ | $-0.013(\mathrm{Cl}=+/-0.076 ; p=0.722)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | 0.295 | +0.47\% |
| Frequency | 2010.2 | $0.002(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.770)$ | $-0.025(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.490)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.341 | +0.16\% |
| Frequency | 2011.1 | $-0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.785$ ) | $-0.013(\mathrm{Cl}=+/-0.073 ; p=0.709)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.002)$ | 0.385 | -0.16\% |
| Frequency | 2011.2 | $0.002(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.702)$ | $0.000(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.998)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.404 | +0.22\% |
| Frequency | 2012.1 | $0.004(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.480)$ | $-0.007(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.835$ ) | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.408 | +0.43\% |
| Frequency | 2012.2 | $0.006(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.342)$ | $-0.001(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.984)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.410 | +0.62\% |
| Frequency | 2013.1 | $0.010(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.120)$ | $-0.014(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.677)$ | $0.006(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.462 | +1.05\% |
| Frequency | 2013.2 | $0.011(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.140)$ | $-0.013(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.722)$ | $0.006(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.458 | +1.10\% |
| Frequency | 2014.1 | $0.017(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.026)$ | $-0.030(\mathrm{Cl}=+/-0.070 ; p=0.377)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.556 | +1.68\% |
| Frequency | 2014.2 | $0.019(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.018)$ | $-0.022(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.529)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.575 | +1.95\% |
| Frequency | 2015.1 | $0.021(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.022)$ | $-0.026(\mathrm{Cl}=+/-0.077 ; p=0.473)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.578 | +2.13\% |
| Frequency | 2015.2 | $0.023(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.025)$ | $-0.021(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.594)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.582 | +2.33\% |
| Frequency | 2016.1 | $0.026(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.024)$ | $-0.028(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.492)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.596 | +2.64\% |
| Frequency | 2016.2 | $0.033(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.009)$ | $-0.010(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.795$ ) | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.663 | +3.33\% |
| Frequency | 2017.1 | $0.037(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.008)$ | $-0.020(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.630)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.686 | +3.79\% |
| Frequency | 2017.2 | $0.039(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.016)$ | $-0.015(\mathrm{Cl}=+/-0.101 ; p=0.741)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | 0.681 | +3.98\% |

## All Perils

Coverage $=A P$
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.036(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.566 | +3.67\% |
| Loss Cost | 2004.2 | $0.037(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.572 | +3.82\% |
| Loss Cost | 2005.1 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.574 | +3.95\% |
| Loss Cost | 2005.2 | $0.040(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.578 | +4.11\% |
| Loss Cost | 2006.1 | 0.043 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.607 | +4.39\% |
| Loss Cost | 2006.2 | $0.044(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.601 | +4.50\% |
| Loss Cost | 2007.1 | 0.046 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.613 | +4.73\% |
| Loss Cost | 2007.2 | 0.049 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.633 | +5.02\% |
| Loss Cost | 2008.1 | 0.052 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.652 | +5.32\% |
| Loss Cost | 2008.2 | 0.055 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.677 | +5.68\% |
| Loss Cost | 2009.1 | $0.059(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.696 | +6.03\% |
| Loss Cost | 2009.2 | $0.062(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.720 | +6.43\% |
| Loss Cost | 2010.1 | 0.065 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.723 | +6.71\% |
| Loss Cost | 2010.2 | $0.066(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.704 | +6.78\% |
| Loss Cost | 2011.1 | 0.067 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.691 | +6.96\% |
| Loss Cost | 2011.2 | $0.069(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | 0.680 | +7.17\% |
| Loss Cost | 2012.1 | $0.071(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.662 | +7.33\% |
| Loss Cost | 2012.2 | $0.068(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.617 | +7.07\% |
| Loss Cost | 2013.1 | $0.069(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.589 | +7.17\% |
| Loss Cost | 2013.2 | 0.066 ( $\mathrm{Cl}=+/-0.029 ; p=0.000$ ) | 0.532 | +6.85\% |
| Loss Cost | 2014.1 | $0.069(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | 0.520 | +7.19\% |
| Loss Cost | 2014.2 | 0.070 ( $\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.001$ ) | 0.478 | +7.22\% |
| Loss Cost | 2015.1 | $0.070(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.002)$ | 0.432 | +7.26\% |
| Loss Cost | 2015.2 | $0.069(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.007$ ) | 0.376 | +7.18\% |
| Loss Cost | 2016.1 | $0.068(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.018)$ | 0.313 | +7.02\% |
| Loss Cost | 2016.2 | 0.065 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.044$ ) | 0.238 | +6.69\% |
| Loss Cost | 2017.1 | $0.071(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.058)$ | 0.225 | +7.32\% |
| Loss Cost | 2017.2 | 0.069 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.110$ ) | 0.159 | +7.18\% |
| Severity | 2004.1 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.867 | +4.10\% |
| Severity | 2004.2 | $0.041(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.862 | +4.16\% |
| Severity | 2005.1 | 0.042 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.862 | +4.25\% |
| Severity | 2005.2 | $0.042(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.856 | +4.29\% |
| Severity | 2006.1 | 0.043 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.859 | +4.42\% |
| Severity | 2006.2 | $0.044(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.850 | +4.45\% |
| Severity | 2007.1 | 0.044 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | 0.843 | +4.51\% |
| Severity | 2007.2 | 0.044 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.832 | +4.53\% |
| Severity | 2008.1 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.834 | +4.67\% |
| Severity | 2008.2 | 0.047 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.842 | +4.86\% |
| Severity | 2009.1 | 0.050 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.864 | +5.14\% |
| Severity | 2009.2 | $0.051(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.860 | +5.25\% |
| Severity | 2010.1 | $0.054(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.872 | +5.50\% |
| Severity | 2010.2 | $0.056(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.884 | +5.77\% |
| Severity | 2011.1 | $0.059(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.905 | +6.10\% |
| Severity | 2011.2 | 0.061 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.902 | +6.25\% |
| Severity | 2012.1 | 0.063 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.904 | +6.47\% |
| Severity | 2012.2 | $0.062(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.890 | +6.39\% |
| Severity | 2013.1 | $0.064(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.886 | +6.57\% |
| Severity | 2013.2 | 0.063 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.868 | +6.51\% |
| Severity | 2014.1 | 0.066 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | 0.869 | +6.79\% |
| Severity | 2014.2 | 0.066 ( $\mathrm{Cl}=+/-0.014 ; p=0.000)$ | 0.849 | +6.83\% |
| Severity | 2015.1 | $0.070(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.855 | +7.23\% |
| Severity | 2015.2 | 0.070 ( $\mathrm{Cl}=+/-0.017 ; p=0.000$ ) | 0.833 | +7.30\% |
| Severity | 2016.1 | 0.073 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | 0.819 | +7.58\% |
| Severity | 2016.2 | $0.074(\mathrm{Cl}=+/-0.023 ; p=0.000)$ | 0.787 | +7.63\% |
| Severity | 2017.1 | 0.080 ( $\mathrm{Cl}=+/-0.025 ; p=0.000)$ | 0.797 | +8.31\% |
| Severity | 2017.2 | 0.080 ( $\mathrm{Cl}=+/-0.030 ; p=0.000$ ) | 0.753 | +8.33\% |
| Frequency | 2004.1 | $-0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.228$ ) | 0.013 | -0.41\% |
| Frequency | 2004.2 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.360$ ) | -0.004 | -0.33\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.447$ ) | -0.011 | -0.29\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.641)$ | -0.023 | -0.18\% |
| Frequency | 2006.1 | $0.000(\mathrm{Cl}=+/-0.008 ; p=0.939)$ | -0.030 | -0.03\% |
| Frequency | 2006.2 | $0.001(\mathrm{Cl}=+/-0.009 ; p=0.905)$ | -0.031 | +0.05\% |
| Frequency | 2007.1 | $0.002(\mathrm{Cl}=+/-0.009 ; p=0.622)$ | -0.024 | +0.22\% |
| Frequency | 2007.2 | 0.005 ( $\mathrm{Cl}=+/-0.009 ; p=0.294$ ) | 0.005 | +0.47\% |
| Frequency | 2008.1 | 0.006 ( $\mathrm{Cl}=+/-0.009 ; p=0.186$ ) | 0.027 | +0.62\% |
| Frequency | 2008.2 | $0.008(\mathrm{Cl}=+/-0.010 ; p=0.118)$ | 0.052 | +0.78\% |
| Frequency | 2009.1 | $0.008(\mathrm{Cl}=+/-0.010 ; p=0.111)$ | 0.058 | +0.85\% |
| Frequency | 2009.2 | $0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.044)$ | 0.114 | +1.12\% |
| Frequency | 2010.1 | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.055$ ) | 0.105 | +1.14\% |
| Frequency | 2010.2 | $0.010(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.123)$ | 0.058 | +0.96\% |
| Frequency | 2011.1 | $0.008(\mathrm{Cl}=+/-0.013 ; p=0.225)$ | 0.023 | +0.80\% |
| Frequency | 2011.2 | $0.009(\mathrm{Cl}=+/-0.014 ; p=0.229)$ | 0.023 | +0.87\% |
| Frequency | 2012.1 | 0.008 ( $\mathrm{Cl}=+/-0.016 ; p=0.298$ ) | 0.006 | +0.81\% |
| Frequency | 2012.2 | $0.006(\mathrm{Cl}=+/-0.017 ; p=0.449)$ | -0.020 | +0.64\% |
| Frequency | 2013.1 | $0.006(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.546)$ | -0.032 | +0.56\% |
| Frequency | 2013.2 | $0.003(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.750$ ) | -0.049 | +0.32\% |
| Frequency | 2014.1 | $0.004(\mathrm{Cl}=+/-0.023 ; p=0.742)$ | -0.052 | +0.37\% |
| Frequency | 2014.2 | $0.004(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.766$ ) | -0.056 | +0.37\% |
| Frequency | 2015.1 | $0.000(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.981$ ) | -0.067 | +0.03\% |
| Frequency | 2015.2 | $-0.001(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.943$ ) | -0.071 | -0.11\% |
| Frequency | 2016.1 | $-0.005(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.771$ ) | -0.070 | -0.52\% |
| Frequency | 2016.2 | $-0.009(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.670)$ | -0.066 | -0.87\% |
| Frequency | 2017.1 | $-0.009(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.703)$ | -0.076 | -0.91\% |
| Frequency | 2017.2 | $-0.011(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.709)$ | -0.084 | -1.06\% |

## All Perils

Coverage $=A P$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.036 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.055 ( $\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.338$ ) | 0.566 | +3.67\% |
| Loss Cost | 2004.2 | $0.038(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.066(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.259)$ | 0.576 | +3.84\% |
| Loss Cost | 2005.1 | $0.039(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.120 ; p=0.316)$ | 0.574 | +3.95\% |
| Loss Cost | 2005.2 | $0.041(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.241$ ) | 0.583 | +4.14\% |
| Loss Cost | 2006.1 | $0.043(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.342)$ | 0.607 | +4.39\% |
| Loss Cost | 2006.2 | $0.044(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.066 ( $\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.286$ ) | 0.604 | +4.54\% |
| Loss Cost | 2007.1 | $0.046(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.056 ( $\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.372$ ) | 0.611 | +4.73\% |
| Loss Cost | 2007.2 | 0.049 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.073 ( $\mathrm{Cl}=+/-0.125 ; p=0.241$ ) | 0.638 | +5.06\% |
| Loss Cost | 2008.1 | $0.052(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.060 ( $\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.335$ ) | 0.652 | +5.32\% |
| Loss Cost | 2008.2 | 0.056 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.080 ( $\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.193$ ) | 0.686 | +5.73\% |
| Loss Cost | 2009.1 | $0.059(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.067(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.279)$ | 0.699 | +6.03\% |
| Loss Cost | 2009.2 | 0.063 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.088(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.145$ ) | 0.733 | +6.50\% |
| Loss Cost | 2010.1 | 0.065 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.079 ( $\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.199)$ | 0.731 | +6.71\% |
| Loss Cost | 2010.2 | 0.066 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.086 ( $\mathrm{Cl}=+/-0.129 ; p=0.180$ ) | 0.715 | +6.87\% |
| Loss Cost | 2011.1 | $0.067(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | $0.083(\mathrm{Cl}=+/-0.134 ; p=0.216)$ | 0.699 | +6.96\% |
| Loss Cost | 2011.2 | 0.070 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | 0.095 ( $\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.168$ ) | 0.694 | +7.27\% |
| Loss Cost | 2012.1 | $0.071(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.196)$ | 0.674 | +7.33\% |
| Loss Cost | 2012.2 | $0.069(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.088(\mathrm{Cl}=+/-0.152 ; \mathrm{p}=0.244)$ | 0.626 | +7.18\% |
| Loss Cost | 2013.1 | $0.069(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.088(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.264)$ | 0.596 | +7.17\% |
| Loss Cost | 2013.2 | 0.067 ( $\mathrm{Cl}=+/-0.029 ; p=0.000$ ) | $0.082(\mathrm{Cl}=+/-0.170 ; p=0.323)$ | 0.533 | +6.98\% |
| Loss Cost | 2014.1 | $0.069(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.076 ( $\mathrm{Cl}=+/-0.179 ; \mathrm{p}=0.384$ ) | 0.514 | +7.19\% |
| Loss Cost | 2014.2 | 0.071 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.001$ ) | $0.082(\mathrm{Cl}=+/-0.192 ; \mathrm{p}=0.378)$ | 0.472 | +7.39\% |
| Loss Cost | 2015.1 | 0.070 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.003$ ) | 0.085 ( $\mathrm{Cl}=+/-0.205 ; \mathrm{p}=0.388)$ | 0.424 | +7.26\% |
| Loss Cost | 2015.2 | $0.071(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.007$ ) | $0.089(\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.402)$ | 0.365 | +7.40\% |
| Loss Cost | 2016.1 | $0.068(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.020)$ | $0.098(\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.389)$ | 0.302 | +7.02\% |
| Loss Cost | 2016.2 | 0.068 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.042$ ) | 0.097 ( $\mathrm{Cl}=+/-0.261 ; \mathrm{p}=0.429$ ) | 0.217 | +7.01\% |
| Loss Cost | 2017.1 | $0.071(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.066)$ | $0.091(\mathrm{Cl}=+/-0.286 ; \mathrm{p}=0.494)$ | 0.188 | +7.32\% |
| Loss Cost | 2017.2 | $0.073(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.107)$ | $0.097(\mathrm{Cl}=+/-0.320 ; p=0.510)$ | 0.112 | +7.62\% |
| Severity | 2004.1 | 0.040 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.053(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.065$ ) | 0.876 | +4.10\% |
| Severity | 2004.2 | $0.041(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.058 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.048$ ) | 0.873 | +4.18\% |
| Severity | 2005.1 | 0.042 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.054(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.069)$ | 0.871 | +4.25\% |
| Severity | 2005.2 | $0.042(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.054)$ | 0.867 | +4.32\% |
| Severity | 2006.1 | 0.043 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.053(\mathrm{Cl}=+/-0.060 ; p=0.081)$ | 0.868 | +4.42\% |
| Severity | 2006.2 | $0.044(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.056 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.070)$ | 0.861 | +4.48\% |
| Severity | 2007.1 | 0.044 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.055 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.085$ ) | 0.853 | +4.51\% |
| Severity | 2007.2 | $0.045(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.078)$ | 0.844 | +4.57\% |
| Severity | 2008.1 | 0.046 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.053(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.114$ ) | 0.843 | +4.67\% |
| Severity | 2008.2 | 0.048 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.064(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.050)$ | 0.858 | +4.91\% |
| Severity | 2009.1 | $0.050(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.087$ ) | 0.874 | +5.14\% |
| Severity | 2009.2 | $0.052(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.055)$ | 0.874 | +5.30\% |
| Severity | 2010.1 | $0.054(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.093)$ | 0.882 | +5.50\% |
| Severity | 2010.2 | $0.057(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.066(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.025$ ) | 0.903 | +5.83\% |
| Severity | 2011.1 | $0.059(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.045)$ | 0.918 | +6.10\% |
| Severity | 2011.2 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.022)$ | 0.920 | +6.32\% |
| Severity | 2012.1 | 0.063 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.059 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.038$ ) | 0.919 | +6.47\% |
| Severity | 2012.2 | 0.063 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.059(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.048)$ | 0.906 | +6.47\% |
| Severity | 2013.1 | $0.064(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.055 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.072$ ) | 0.900 | +6.57\% |
| Severity | 2013.2 | $0.064(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.084)$ | 0.883 | +6.60\% |
| Severity | 2014.1 | 0.066 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.050(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.130)$ | 0.879 | +6.79\% |
| Severity | 2014.2 | $0.067(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.123)$ | 0.864 | +6.93\% |
| Severity | 2015.1 | 0.070 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.047(\mathrm{Cl}=+/-0.073 ; \mathrm{p}=0.193)$ | 0.863 | +7.23\% |
| Severity | 2015.2 | 0.072 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.052(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.174)$ | 0.845 | +7.43\% |
| Severity | 2016.1 | 0.073 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.049 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.231$ ) | 0.827 | +7.58\% |
| Severity | 2016.2 | 0.075 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $0.054(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.220)$ | 0.799 | +7.81\% |
| Severity | 2017.1 | 0.080 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $0.044(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.332)$ | 0.798 | +8.31\% |
| Severity | 2017.2 | $0.082(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.107 ; p=0.330)$ | 0.755 | +8.55\% |
| Frequency | 2004.1 | $-0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.234$ ) | $0.003(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.948)$ | -0.014 | -0.41\% |
| Frequency | 2004.2 | $-0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.373$ ) | $0.009(\mathrm{Cl}=+/-0.080 ; p=0.829)$ | -0.031 | -0.32\% |
| Frequency | 2005.1 | $-0.003(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.454)$ | $0.006(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.878)$ | -0.041 | -0.29\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.657)$ | $0.013(\mathrm{Cl}=+/-0.083 ; p=0.753)$ | -0.051 | -0.18\% |
| Frequency | 2006.1 | $0.000(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.940)$ | $0.004(\mathrm{Cl}=+/-0.083 ; p=0.914)$ | -0.062 | -0.03\% |
| Frequency | 2006.2 | $0.001(\mathrm{Cl}=+/-0.009 ; p=0.897)$ | $0.009(\mathrm{Cl}=+/-0.086 ; p=0.823)$ | -0.062 | +0.06\% |
| Frequency | 2007.1 | $0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.628)$ | $0.001(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.988)$ | -0.058 | +0.22\% |
| Frequency | 2007.2 | $0.005(\mathrm{Cl}=+/-0.009 ; p=0.293)$ | 0.015 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.720)$ | -0.025 | +0.48\% |
| Frequency | 2008.1 | $0.006(\mathrm{Cl}=+/-0.010 ; p=0.194)$ | $0.008(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.858)$ | -0.007 | +0.62\% |
| Frequency | 2008.2 | $0.008(\mathrm{Cl}=+/-0.010 ; p=0.120)$ | 0.016 ( $\mathrm{Cl}=+/-0.087 ; p=0.707$ ) | 0.022 | +0.79\% |
| Frequency | 2009.1 | $0.008(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.118)$ | $0.013(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.764$ ) | 0.025 | +0.85\% |
| Frequency | 2009.2 | $0.011(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.043)$ | 0.027 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.533$ ) | 0.093 | +1.14\% |
| Frequency | 2010.1 | $0.011(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.058)$ | $0.027(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.552)$ | 0.082 | +1.14\% |
| Frequency | 2010.2 | $0.010(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.124)$ | 0.020 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.672$ ) | 0.025 | +0.98\% |
| Frequency | 2011.1 | $0.008(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.232)$ | $0.027(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.574)$ | -0.007 | +0.80\% |
| Frequency | 2011.2 | $0.009(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.221)$ | $0.031(\mathrm{Cl}=+/-0.102 ; p=0.538)$ | -0.005 | +0.90\% |
| Frequency | 2012.1 | $0.008(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.305)$ | $0.034(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.514)$ | -0.021 | +0.81\% |
| Frequency | 2012.2 | $0.007(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.434)$ | $0.029(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.598)$ | -0.057 | +0.68\% |
| Frequency | 2013.1 | $0.006(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.553)$ | $0.033(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.565)$ | -0.069 | +0.56\% |
| Frequency | 2013.2 | $0.004(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.728)$ | 0.026 ( $\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.665$ ) | -0.099 | +0.36\% |
| Frequency | 2014.1 | $0.004(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.749)$ | 0.026 ( $\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.685$ ) | -0.106 | +0.37\% |
| Frequency | 2014.2 | $0.004(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.744)$ | $0.027(\mathrm{Cl}=+/-0.140 ; p=0.684)$ | -0.114 | +0.42\% |
| Frequency | 2015.1 | $0.000(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.981$ ) | $0.038(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.586)$ | -0.118 | +0.03\% |
| Frequency | 2015.2 | $0.000(\mathrm{Cl}=+/-0.035 ; p=0.987)$ | $0.037(\mathrm{Cl}=+/-0.159 ; p=0.627)$ | -0.132 | -0.03\% |
| Frequency | 2016.1 | $-0.005(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.777$ ) | 0.049 ( $\mathrm{Cl}=+/-0.169 ; \mathrm{p}=0.539$ ) | -0.122 | -0.52\% |
| Frequency | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.729$ ) | $0.043(\mathrm{Cl}=+/-0.185 ; p=0.616)$ | -0.136 | -0.74\% |
| Frequency | 2017.1 | $-0.009(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.713)$ | $0.047(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.615$ ) | -0.152 | -0.91\% |
| Frequency | 2017.2 | $-0.009(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.774)$ | 0.048 ( $\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.642$ ) | -0.174 | -0.86\% |

## All Perils

Coverage $=A P$
End Trend Period $=2021.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | $0.024(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.153$ ) | 0.443 | +2.43\% |
| Loss Cost | 2004.2 | $0.025(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.076(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.118)$ | 0.452 | +2.57\% |
| Loss Cost | 2005.1 | $0.026(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.074(\mathrm{Cl}=+/-0.100 ; p=0.141)$ | 0.443 | +2.61\% |
| Loss Cost | 2005.2 | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.082(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.110)$ | 0.450 | +2.76\% |
| Loss Cost | 2006.1 | $0.029(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.164)$ | 0.476 | +2.97\% |
| Loss Cost | 2006.2 | $0.030(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.150)$ | 0.463 | +3.07\% |
| Loss Cost | 2007.1 | $0.032(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.109 ; p=0.196)$ | 0.466 | +3.20\% |
| Loss Cost | 2007.2 | $0.035(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.085(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.120)$ | 0.503 | +3.52\% |
| Loss Cost | 2008.1 | $0.037(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.170)$ | 0.515 | +3.72\% |
| Loss Cost | 2008.2 | $0.041(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.095 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.089$ ) | 0.565 | +4.13\% |
| Loss Cost | 2009.1 | $0.043(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.085 ( $\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.131$ ) | 0.576 | +4.37\% |
| Loss Cost | 2009.2 | $0.048(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.105 ( $\mathrm{Cl}=+/-0.110 ; p=0.060$ ) | 0.628 | +4.87\% |
| Loss Cost | 2010.1 | $0.049(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.101 ( $\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.081$ ) | 0.617 | +4.98\% |
| Loss Cost | 2010.2 | $0.049(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.104 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.090$ ) | 0.578 | +5.04\% |
| Loss Cost | 2011.1 | $0.048(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.107(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.096$ ) | 0.548 | +4.94\% |
| Loss Cost | 2011.2 | $0.051(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.115 ( $\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.088$ ) | 0.526 | +5.20\% |
| Loss Cost | 2012.1 | $0.049(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.001)$ | $0.121(\mathrm{Cl}=+/-0.141 ; \mathrm{p}=0.088)$ | 0.491 | +4.99\% |
| Loss Cost | 2012.2 | $0.044(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.005)$ | $0.107(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.144)$ | 0.380 | +4.51\% |
| Loss Cost | 2013.1 | $0.040(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.017)$ | $0.119(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.123)$ | 0.335 | +4.09\% |
| Loss Cost | 2013.2 | $0.033(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.061)$ | $0.100(\mathrm{Cl}=+/-0.162 ; \mathrm{p}=0.207)$ | 0.187 | +3.39\% |
| Loss Cost | 2014.1 | $0.031(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.123)$ | $0.107(\mathrm{Cl}=+/-0.174 ; \mathrm{p}=0.207)$ | 0.153 | +3.10\% |
| Loss Cost | 2014.2 | $0.028(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.226)$ | $0.099(\mathrm{Cl}=+/-0.190 ; p=0.276)$ | 0.047 | +2.79\% |
| Loss Cost | 2015.1 | $0.017(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.499)$ | 0.123 ( $\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.197$ ) | 0.033 | +1.67\% |
| Loss Cost | 2015.2 | $0.009(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.764)$ | $0.105(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.302)$ | -0.076 | +0.87\% |
| Loss Cost | 2016.1 | $-0.013(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.654)$ | 0.146 ( $\mathrm{Cl}=+/-0.211 ; \mathrm{p}=0.149$ ) | 0.071 | -1.33\% |
| Loss Cost | 2016.2 | $-0.034(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.340)$ | $0.108(\mathrm{Cl}=+/-0.224 ; \mathrm{p}=0.289)$ | 0.087 | -3.32\% |
| Loss Cost | 2017.1 | $-0.058(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.160)$ | 0.145 ( $\mathrm{Cl}=+/-0.229 ; p=0.174$ ) | 0.269 | -5.62\% |
| Loss Cost | 2017.2 | $-0.095(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.058)$ | $0.089(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.365$ ) | 0.480 | -9.07\% |
| Severity | 2004.1 | $0.033(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.003)$ | 0.913 | +3.37\% |
| Severity | 2004.2 | $0.034(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | 0.909 | +3.42\% |
| Severity | 2005.1 | $0.034(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.004)$ | 0.905 | +3.45\% |
| Severity | 2005.2 | $0.034(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.061 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.004$ ) | 0.899 | +3.50\% |
| Severity | 2006.1 | $0.035(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.058 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.006$ ) | 0.898 | +3.56\% |
| Severity | 2006.2 | $0.035(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.007)$ | 0.887 | +3.58\% |
| Severity | 2007.1 | $0.035(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.008)$ | 0.878 | +3.54\% |
| Severity | 2007.2 | $0.035(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.010)$ | 0.863 | +3.54\% |
| Severity | 2008.1 | $0.035(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.058(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.016$ ) | 0.858 | +3.60\% |
| Severity | 2008.2 | $0.038(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.004$ ) | 0.879 | +3.82\% |
| Severity | 2009.1 | $0.039(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.007)$ | 0.899 | +4.03\% |
| Severity | 2009.2 | $0.041(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.064(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.004$ ) | 0.897 | +4.15\% |
| Severity | 2010.1 | $0.042(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | 0.058 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.008$ ) | 0.904 | +4.31\% |
| Severity | 2010.2 | $0.045(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.071(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.938 | +4.65\% |
| Severity | 2011.1 | $0.048(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | 0.957 | +4.91\% |
| Severity | 2011.2 | $0.050(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.068 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000$ ) | 0.961 | +5.08\% |
| Severity | 2012.1 | $0.050(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.067 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | 0.957 | +5.14\% |
| Severity | 2012.2 | $0.049(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.062(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.001)$ | 0.951 | +4.98\% |
| Severity | 2013.1 | $0.048(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.063(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.001)$ | 0.944 | +4.93\% |
| Severity | 2013.2 | $0.046(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.057 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.002$ ) | 0.934 | +4.73\% |
| Severity | 2014.1 | $0.046(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.004)$ | 0.925 | +4.74\% |
| Severity | 2014.2 | $0.045(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.008)$ | 0.901 | +4.62\% |
| Severity | 2015.1 | $0.046(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.016)$ | 0.889 | +4.69\% |
| Severity | 2015.2 | $0.044(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.045 ; p=0.034)$ | 0.845 | +4.52\% |
| Severity | 2016.1 | $0.041(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.056 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.023$ ) | 0.827 | +4.15\% |
| Severity | 2016.2 | $0.036(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $0.048(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.055)$ | 0.739 | +3.70\% |
| Severity | 2017.1 | $0.036(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.007)$ | 0.049 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.081$ ) | 0.693 | +3.61\% |
| Severity | 2017.2 | $0.024(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.032)$ | 0.032 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.152$ ) | 0.526 | +2.45\% |
| Frequency | 2004.1 | $-0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.024)$ | $0.011(\mathrm{Cl}=+/-0.080 ; p=0.783)$ | 0.098 | -0.91\% |
| Frequency | 2004.2 | $-0.008(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.051$ ) | 0.016 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.693$ ) | 0.067 | -0.83\% |
| Frequency | 2005.1 | $-0.008(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.068$ ) | 0.015 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.711$ ) | 0.051 | -0.82\% |
| Frequency | 2005.2 | $-0.007(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.130)$ | $0.021(\mathrm{Cl}=+/-0.086 ; p=0.617)$ | 0.024 | -0.71\% |
| Frequency | 2006.1 | $-0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.244)$ | $0.014(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.748)$ | -0.016 | -0.57\% |
| Frequency | 2006.2 | $-0.005(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.344)$ | $0.018(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.688)$ | -0.031 | -0.49\% |
| Frequency | 2007.1 | $-0.003(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.544)$ | 0.010 ( $\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.824$ ) | -0.059 | -0.33\% |
| Frequency | 2007.2 | $0.000(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.963)$ | 0.025 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.579)$ | -0.066 | -0.03\% |
| Frequency | 2008.1 | $0.001(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.846)$ | $0.019(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.686)$ | -0.074 | +0.11\% |
| Frequency | 2008.2 | $0.003(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.631)$ | $0.027(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.566)$ | -0.062 | +0.30\% |
| Frequency | 2009.1 | $0.003(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.631)$ | 0.026 ( $\mathrm{Cl}=+/-0.100 ; p=0.596$ ) | -0.065 | +0.33\% |
| Frequency | 2009.2 | $0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.333)$ | $0.041(\mathrm{Cl}=+/-0.100 ; p=0.403)$ | -0.018 | +0.69\% |
| Frequency | 2010.1 | $0.006(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.411)$ | 0.043 ( $\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.401$ ) | -0.026 | +0.64\% |
| Frequency | 2010.2 | $0.004(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.654)$ | $0.033(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.532)$ | -0.073 | +0.37\% |
| Frequency | 2011.1 | $0.000(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.966)$ | $0.045(\mathrm{Cl}=+/-0.110 ; p=0.407)$ | -0.068 | +0.04\% |
| Frequency | 2011.2 | $0.001(\mathrm{Cl}=+/-0.020 ; p=0.911)$ | 0.047 ( $\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.408$ ) | -0.072 | +0.11\% |
| Frequency | 2012.1 | $-0.001(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.897)$ | $0.055(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.356)$ | -0.064 | -0.14\% |
| Frequency | 2012.2 | $-0.004(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.712)$ | $0.045(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.466)$ | -0.079 | -0.44\% |
| Frequency | 2013.1 | $-0.008(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.540)$ | $0.056(\mathrm{Cl}=+/-0.135 ; p=0.392)$ | -0.054 | -0.81\% |
| Frequency | 2013.2 | $-0.013(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.387)$ | $0.042(\mathrm{Cl}=+/-0.143 ; p=0.535)$ | -0.045 | -1.28\% |
| Frequency | 2014.1 | $-0.016(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.350)$ | $0.050(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.494$ ) | -0.042 | -1.57\% |
| Frequency | 2014.2 | $-0.018(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.370)$ | 0.045 ( $\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.569$ ) | -0.050 | -1.75\% |
| Frequency | 2015.1 | $-0.029(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.181)$ | 0.070 ( $\mathrm{Cl}=+/-0.170 ; p=0.382$ ) | 0.070 | -2.88\% |
| Frequency | 2015.2 | $-0.036(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.173)$ | $0.056(\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.516)$ | 0.083 | -3.50\% |
| Frequency | 2016.1 | $-0.054(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.063)$ | $0.090(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.291$ ) | 0.282 | -5.27\% |
| Frequency | 2016.2 | $-0.070(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.048)$ | $0.061(\mathrm{Cl}=+/-0.199 ; \mathrm{p}=0.493)$ | 0.361 | -6.76\% |
| Frequency | 2017.1 | $-0.093(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.024)$ | $0.096(\mathrm{Cl}=+/-0.198 ; \mathrm{p}=0.282)$ | 0.512 | -8.91\% |
| Frequency | 2017.2 | $-0.119(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.023)$ | $0.057(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.529)$ | 0.603 | -11.24\% |

## All Perils

Coverage $=A P$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date $=2022-07-01$

|  |  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Mobility | Scalar Shift | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | 0.033 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.004 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.128$ ) | $0.422(\mathrm{Cl}=+/-0.246 ; \mathrm{p}=0.001)$ | 0.711 | +3.40\% |
| Loss Cost | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.104$ ) | 0.408 ( $\mathrm{Cl}=+/-0.247 ; \mathrm{p}=0.002$ ) | 0.716 | +3.59\% |
| Loss Cost | 2005.1 | $0.037(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.086)$ | $0.395(\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.003)$ | 0.718 | +3.76\% |
| Loss Cost | 2005.2 | $0.039(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.068)$ | $0.380(\mathrm{Cl}=+/-0.252 ; \mathrm{p}=0.004)$ | 0.722 | +3.96\% |
| Loss Cost | 2006.1 | 0.043 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.035$ ) | $0.351(\mathrm{Cl}=+/-0.243 ; \mathrm{p}=0.006)$ | 0.752 | +4.36\% |
| Loss Cost | 2006.2 | 0.044 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.006 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.031$ ) | $0.340(\mathrm{Cl}=+/-0.247 ; \mathrm{p}=0.009)$ | 0.749 | +4.53\% |
| Loss Cost | 2007.1 | 0.047 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.007 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.019$ ) | $0.316(\mathrm{Cl}=+/-0.245 ; \mathrm{p}=0.013$ ) | 0.763 | +4.86\% |
| Loss Cost | 2007.2 | $0.052(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.009)$ | 0.287 ( $\mathrm{Cl}=+/-0.238 ; \mathrm{p}=0.020$ ) | 0.786 | +5.30\% |
| Loss Cost | 2008.1 | 0.056 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003)$ | 0.256 ( $\mathrm{Cl}=+/-0.230 ; p=0.030$ ) | 0.810 | +5.79\% |
| Loss Cost | 2008.2 | $0.062(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $0.219(\mathrm{Cl}=+/-0.216 ; \mathrm{p}=0.046)$ | 0.841 | +6.37\% |
| Loss Cost | 2009.1 | 0.067 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.183(\mathrm{Cl}=+/-0.200 ; \mathrm{p}=0.072)$ | 0.870 | +6.98\% |
| Loss Cost | 2009.2 | $0.074(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.140 ( $\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.112$ ) | 0.906 | +7.71\% |
| Loss Cost | 2010.1 | $0.080(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.107(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.183)$ | 0.923 | +8.28\% |
| Loss Cost | 2010.2 | $0.082(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.093(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.255)$ | 0.921 | +8.55\% |
| Loss Cost | 2011.1 | $0.086(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | $0.068(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.388)$ | 0.927 | +9.01\% |
| Loss Cost | 2011.2 | $0.092(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.039(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.603)$ | 0.936 | +9.59\% |
| Loss Cost | 2012.1 | 0.096 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.866$ ) | 0.942 | +10.13\% |
| Loss Cost | 2012.2 | 0.095 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.022(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.773)$ | 0.934 | +9.93\% |
| Loss Cost | 2013.1 | $0.099(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.987)$ | 0.936 | +10.43\% |
| Loss Cost | 2013.2 | 0.097 ( $\mathrm{Cl}=+/-0.019 ; p=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.004 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.163 ; p=0.891)$ | 0.927 | +10.15\% |
| Loss Cost | 2014.1 | 0.106 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | 0.014 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | $-0.033(\mathrm{Cl}=+/-0.146 ; \mathrm{p}=0.639)$ | 0.947 | +11.19\% |
| Loss Cost | 2014.2 | $0.111(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.053(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.458)$ | 0.947 | +11.71\% |
| Loss Cost | 2015.1 | 0.116 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.075(\mathrm{Cl}=+/-0.156 ; \mathrm{p}=0.320)$ | 0.946 | +12.28\% |
| Loss Cost | 2015.2 | $0.119(\mathrm{Cl}=+/-0.026 ; p=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.003 ; p=0.000$ ) | $-0.086(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.285$ ) | 0.942 | +12.61\% |
| Loss Cost | 2016.1 | 0.120 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.090(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.306$ ) | 0.935 | +12.72\% |
| Loss Cost | 2016.2 | 0.116 ( $\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.077(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.416)$ | 0.928 | +12.31\% |
| Loss Cost | 2017.1 | 0.128 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.114(\mathrm{Cl}=+/-0.206 ; \mathrm{p}=0.241)$ | 0.938 | +13.60\% |
| Loss Cost | 2017.2 | $0.121(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | 0.015 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $-0.095(\mathrm{Cl}=+/-0.225 ; \mathrm{p}=0.357)$ | 0.935 | +12.86\% |
| Severity | 2004.1 | $0.034(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.287)$ | $0.305(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.000)$ | 0.924 | +3.50\% |
| Severity | 2004.2 | 0.035 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.318)$ | $0.302(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.000)$ | 0.920 | +3.54\% |
| Severity | 2005.1 | 0.036 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.382)$ | $0.296(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.000)$ | 0.920 | +3.62\% |
| Severity | 2005.2 | $0.036(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.407$ ) | $0.294(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.000)$ | 0.915 | +3.64\% |
| Severity | 2006.1 | 0.037 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.503)$ | $0.285(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.000)$ | 0.917 | +3.77\% |
| Severity | 2006.2 | 0.037 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.510)$ | $0.285(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.000)$ | 0.911 | +3.77\% |
| Severity | 2007.1 | 0.037 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.538)$ | $0.283(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.000)$ | 0.905 | +3.79\% |
| Severity | 2007.2 | $0.037(\mathrm{Cl}=+/-0.008 ; p=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.528)$ | $0.286(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.000)$ | 0.899 | +3.76\% |
| Severity | 2008.1 | 0.038 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.634)$ | $0.276(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.000)$ | 0.899 | +3.91\% |
| Severity | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.790$ ) | $0.262(\mathrm{Cl}=+/-0.130 ; \mathrm{p}=0.000)$ | 0.903 | +4.13\% |
| Severity | 2009.1 | 0.044 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; p=0.937)$ | 0.240 ( $\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.000)$ | 0.920 | +4.48\% |
| Severity | 2009.2 | 0.045 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.853)$ | $0.233(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.001)$ | 0.916 | +4.60\% |
| Severity | 2010.1 | 0.048 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.001(\mathrm{Cl}=+/-0.003 ; p=0.607)$ | $0.213(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.001)$ | 0.926 | +4.93\% |
| Severity | 2010.2 | $0.052(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.372)$ | $0.193(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.002)$ | 0.936 | +5.30\% |
| Severity | 2011.1 | 0.056 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.118)$ | $0.165(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.002)$ | 0.956 | +5.80\% |
| Severity | 2011.2 | $0.058(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.084)$ | $0.155(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.004)$ | 0.955 | +6.00\% |
| Severity | 2012.1 | $0.061(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.039)$ | $0.138(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.007)$ | 0.959 | +6.33\% |
| Severity | 2012.2 | 0.060 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.062)$ | $0.147(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.005$ ) | 0.954 | +6.14\% |
| Severity | 2013.1 | $0.062(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.040)$ | $0.134(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.011$ ) | 0.954 | +6.41\% |
| Severity | 2013.2 | 0.060 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.064)$ | $0.144(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.010)$ | 0.948 | +6.21\% |
| Severity | 2014.1 | $0.064(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.030)$ | $0.124(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.022)$ | 0.952 | +6.66\% |
| Severity | 2014.2 | $0.064(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.043)$ | $0.125(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.029)$ | 0.945 | +6.62\% |
| Severity | 2015.1 | 0.070 ( $\mathrm{Cl}=+/-0.015 ; p=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.014$ ) | $0.099(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.063$ ) | 0.955 | +7.29\% |
| Severity | 2015.2 | $0.071(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.003 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.020$ ) | $0.098(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.088)$ | 0.947 | +7.32\% |
| Severity | 2016.1 | $0.074(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.018)$ | $0.084(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.158)$ | 0.944 | +7.71\% |
| Severity | 2016.2 | 0.073 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.003 ; p=0.029)$ | $0.088(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.178)$ | 0.933 | +7.59\% |
| Severity | 2017.1 | $0.083(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.012$ ) | $0.058(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.339)$ | 0.946 | +8.61\% |
| Severity | 2017.2 | $0.079(\mathrm{Cl}=+/-0.030 ; p=0.000)$ | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.020)$ | 0.068 ( $\mathrm{Cl}=+/-0.142 ; \mathrm{p}=0.300$ ) | 0.936 | +8.21\% |
| Frequency | 2004.1 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.804)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.006)$ | $0.117(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.178)$ | 0.266 | -0.10\% |
| Frequency | 2004.2 | $0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.900)$ | 0.006 ( $\mathrm{Cl}=+/-0.004 ; p=0.004)$ | $0.106(\mathrm{Cl}=+/-0.173 ; \mathrm{p}=0.224)$ | 0.268 | +0.05\% |
| Frequency | 2005.1 | $0.001(\mathrm{Cl}=+/-0.008 ; p=0.753)$ | $0.006(\mathrm{Cl}=+/-0.004 ; p=0.004)$ | $0.099(\mathrm{Cl}=+/-0.176 ; p=0.260)$ | 0.267 | +0.13\% |
| Frequency | 2005.2 | $0.003(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.480)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.086(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.328)$ | 0.278 | +0.31\% |
| Frequency | 2006.1 | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.206)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | $0.066(\mathrm{Cl}=+/-0.170 ; \mathrm{p}=0.433)$ | 0.312 | +0.57\% |
| Frequency | 2006.2 | $0.007(\mathrm{Cl}=+/-0.009 ; p=0.124)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | $0.054(\mathrm{Cl}=+/-0.171 ; \mathrm{p}=0.521)$ | 0.328 | +0.73\% |
| Frequency | 2007.1 | $0.010(\mathrm{Cl}=+/-0.009 ; p=0.034)$ | $0.007(\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.033 ( $\mathrm{Cl}=+/-0.165 ; p=0.686$ ) | 0.382 | +1.03\% |
| Frequency | 2007.2 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; p=0.002)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.980)$ | 0.506 | +1.49\% |
| Frequency | 2008.1 | 0.018 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.770$ ) | 0.576 | +1.81\% |
| Frequency | 2008.2 | $0.021(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.042(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.500)$ | 0.651 | +2.15\% |
| Frequency | 2009.1 | 0.024 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | $-0.057(\mathrm{Cl}=+/-0.126 ; \mathrm{p}=0.358)$ | 0.681 | +2.39\% |
| Frequency | 2009.2 | 0.029 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.093(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.044)$ | 0.841 | +2.97\% |
| Frequency | 2010.1 | $0.031(\mathrm{Cl}=+/-0.007 ; p=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.106(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.019)$ | 0.859 | +3.20\% |
| Frequency | 2010.2 | 0.030 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.100(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.030)$ | 0.851 | +3.09\% |
| Frequency | 2011.1 | 0.030 ( $\mathrm{Cl}=+/-0.008 ; p=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.097(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.042)$ | 0.842 | +3.04\% |
| Frequency | 2011.2 | 0.033 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.116(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.011$ ) | 0.875 | +3.39\% |
| Frequency | 2012.1 | 0.035 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.126(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.007$ ) | 0.881 | +3.58\% |
| Frequency | 2012.2 | 0.035 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.126(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.011$ ) | 0.875 | +3.57\% |
| Frequency | 2013.1 | 0.037 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.136(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.008)$ | 0.879 | +3.78\% |
| Frequency | 2013.2 | 0.036 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.133(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.014)$ | 0.873 | +3.71\% |
| Frequency | 2014.1 | 0.042 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.157(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.003)$ | 0.902 | +4.25\% |
| Frequency | 2014.2 | 0.047 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.179(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.001$ ) | 0.924 | +4.77\% |
| Frequency | 2015.1 | 0.045 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.012(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.174(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.002)$ | 0.921 | +4.64\% |
| Frequency | 2015.2 | 0.048 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.185(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.002)$ | 0.924 | +4.93\% |
| Frequency | 2016.1 | 0.045 ( $\mathrm{Cl}=+/-0.019 ; p=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.175(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.006$ ) | 0.924 | +4.65\% |
| Frequency | 2016.2 | 0.043 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.002$ ) | 0.012 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.166(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.013)$ | 0.925 | +4.38\% |
| Frequency | 2017.1 | $0.045(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.004)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.172(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.019)$ | 0.924 | +4.60\% |
| Frequency | 2017.2 | $0.042(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.016)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.164(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.037)$ | 0.924 | +4.29\% |

## All Perils

Coverage $=A P$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date $=$ 2022-01-01

| Fit | Start Date | Time | Mobility | Scalar Shift | Adjusted R^2 | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.032 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.005(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.031)$ | 0.416 ( $\mathrm{Cl}=+/-0.188 ; \mathrm{p}=0.000$ ) | 0.753 | +3.23\% |
| Loss Cost | 2004.2 | 0.033 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.025$ ) | $0.405(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.000)$ | 0.757 | +3.39\% |
| Loss Cost | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.021$ ) | 0.395 ( $\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.000$ ) | 0.759 | +3.55\% |
| Loss Cost | 2005.2 | 0.037 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.017)$ | $0.383(\mathrm{Cl}=+/-0.193 ; \mathrm{p}=0.000)$ | 0.763 | +3.74\% |
| Loss Cost | 2006.1 | 0.040 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.007)$ | $0.361(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.000)$ | 0.789 | +4.12\% |
| Loss Cost | 2006.2 | 0.042 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.007)$ | $0.352(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.001)$ | 0.787 | +4.26\% |
| Loss Cost | 2007.1 | 0.045 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.004)$ | $0.334(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.001)$ | 0.799 | +4.58\% |
| Loss Cost | 2007.2 | 0.049 ( $\mathrm{Cl}=+/-0.013 ; p=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | $0.311(\mathrm{Cl}=+/-0.182 ; \mathrm{p}=0.002)$ | 0.819 | +4.99\% |
| Loss Cost | 2008.1 | $0.053(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | $0.287(\mathrm{Cl}=+/-0.175 ; \mathrm{p}=0.002)$ | 0.840 | +5.44\% |
| Loss Cost | 2008.2 | 0.058 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.258(\mathrm{Cl}=+/-0.163 ; \mathrm{p}=0.003)$ | 0.868 | +5.99\% |
| Loss Cost | 2009.1 | 0.064 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.228(\mathrm{Cl}=+/-0.150 ; \mathrm{p}=0.004)$ | 0.893 | +6.57\% |
| Loss Cost | 2009.2 | 0.070 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.194(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.005)$ | 0.925 | +7.25\% |
| Loss Cost | 2010.1 | 0.075 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.169(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.007)$ | 0.940 | +7.78\% |
| Loss Cost | 2010.2 | 0.077 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.160(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.012)$ | 0.937 | +7.99\% |
| Loss Cost | 2011.1 | $0.081(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.011(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.142(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.022)$ | 0.941 | +8.38\% |
| Loss Cost | 2011.2 | 0.085 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.120(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.041)$ | 0.948 | +8.88\% |
| Loss Cost | 2012.1 | 0.089 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.076)$ | 0.951 | +9.33\% |
| Loss Cost | 2012.2 | 0.086 ( $\mathrm{Cl}=+/-0.015 ; p=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.053)$ | 0.947 | +9.01\% |
| Loss Cost | 2013.1 | 0.090 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.100(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.095)$ | 0.946 | +9.38\% |
| Loss Cost | 2013.2 | 0.085 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.117(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.059)$ | 0.942 | +8.92\% |
| Loss Cost | 2014.1 | 0.093 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.086(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.127)$ | 0.954 | +9.77\% |
| Loss Cost | 2014.2 | 0.096 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.077(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.198)$ | 0.951 | +10.05\% |
| Loss Cost | 2015.1 | 0.098 ( $\mathrm{Cl}=+/-0.023 ; p=0.000$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.068(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.284)$ | 0.947 | +10.31\% |
| Loss Cost | 2015.2 | 0.098 ( $\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.070(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.314)$ | 0.941 | +10.25\% |
| Loss Cost | 2016.1 | $0.094(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.082(\mathrm{Cl}=+/-0.160 ; \mathrm{p}=0.285)$ | 0.936 | +9.87\% |
| Loss Cost | 2016.2 | $0.084(\mathrm{Cl}=+/-0.036 ; p=0.000)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.113(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.162)$ | 0.937 | +8.77\% |
| Loss Cost | 2017.1 | 0.090 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.001$ ) | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.096(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.272)$ | 0.937 | +9.41\% |
| Loss Cost | 2017.2 | $0.073(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.007)$ | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.140(\mathrm{Cl}=+/-0.184 ; \mathrm{p}=0.117)$ | 0.948 | +7.62\% |
| Severity | 2004.1 | 0.034 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.778)$ | $0.261(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.000)$ | 0.929 | +3.48\% |
| Severity | 2004.2 | 0.034 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.812)$ | $0.259(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.925 | +3.51\% |
| Severity | 2005.1 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.897)$ | $0.254(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.000)$ | 0.925 | +3.59\% |
| Severity | 2005.2 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.916)$ | $0.253(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000)$ | 0.920 | +3.61\% |
| Severity | 2006.1 | 0.037 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.967)$ | $0.245(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.000)$ | 0.922 | +3.74\% |
| Severity | 2006.2 | 0.037 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.976)$ | 0.246 ( $\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.000$ ) | 0.916 | +3.73\% |
| Severity | 2007.1 | 0.037 ( $\mathrm{Cl}=+/-0.007 ; ~ p=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.959)$ | 0.245 ( $\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.000$ ) | 0.911 | +3.75\% |
| Severity | 2007.2 | 0.036 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.988)$ | $0.247(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.000)$ | 0.905 | +3.71\% |
| Severity | 2008.1 | 0.038 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.880)$ | $0.239(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.000)$ | 0.905 | +3.86\% |
| Severity | 2008.2 | 0.040 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.728)$ | $0.227(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.000)$ | 0.909 | +4.07\% |
| Severity | 2009.1 | 0.043 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.479)$ | $0.209(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.000)$ | 0.925 | +4.42\% |
| Severity | 2009.2 | 0.044 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.433)$ | $0.204(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.000)$ | 0.922 | +4.53\% |
| Severity | 2010.1 | 0.047 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.268)$ | $0.187(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.000)$ | 0.931 | +4.86\% |
| Severity | 2010.2 | $0.051(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.138)$ | $0.170(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.001$ ) | 0.941 | +5.22\% |
| Severity | 2011.1 | 0.056 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.029)$ | $0.147(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.001)$ | 0.960 | +5.72\% |
| Severity | 2011.2 | 0.057 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.021)$ | $0.139(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.001)$ | 0.959 | +5.90\% |
| Severity | 2012.1 | 0.060 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.009)$ | $0.125(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.003)$ | 0.962 | +6.22\% |
| Severity | 2012.2 | 0.058 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.015)$ | $0.134(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.002)$ | 0.959 | +6.01\% |
| Severity | 2013.1 | 0.061 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.010)$ | $0.124(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.004)$ | 0.959 | +6.27\% |
| Severity | 2013.2 | 0.059 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.017)$ | $0.133(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.004)$ | 0.954 | +6.04\% |
| Severity | 2014.1 | 0.063 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.008)$ | $0.117(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.008)$ | 0.958 | +6.47\% |
| Severity | 2014.2 | $0.062(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.013)$ | $0.119(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.012)$ | 0.951 | +6.39\% |
| Severity | 2015.1 | 0.068 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.004)$ | $0.097(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.028)$ | 0.959 | +7.04\% |
| Severity | 2015.2 | 0.068 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.007)$ | $0.098(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.040)$ | 0.953 | +7.01\% |
| Severity | 2016.1 | $0.071(\mathrm{Cl}=+/-0.020 ; p=0.000)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.008)$ | $0.087(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.084)$ | 0.949 | +7.37\% |
| Severity | 2016.2 | 0.069 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.014)$ | $0.094(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.093)$ | 0.940 | +7.13\% |
| Severity | 2017.1 | 0.079 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.006)$ | $0.066(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.214)$ | 0.950 | +8.18\% |
| Severity | 2017.2 | 0.073 ( $\mathrm{Cl}=+/-0.031 ; p=0.001$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.011)$ | $0.080(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.169)$ | 0.943 | +7.59\% |
| Frequency | 2004.1 | -0.002 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.505$ ) | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.155(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.028)$ | 0.327 | -0.24\% |
| Frequency | 2004.2 | $-0.001(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.773)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.146(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.038)$ | 0.327 | -0.11\% |
| Frequency | 2005.1 | 0.000 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.921$ ) | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.002)$ | $0.141(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.048)$ | 0.324 | -0.04\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.009 ; p=0.767)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | $0.131(\mathrm{Cl}=+/-0.140 ; \mathrm{p}=0.066)$ | 0.332 | +0.12\% |
| Frequency | 2006.1 | $0.004(\mathrm{Cl}=+/-0.009 ; p=0.393)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.001)$ | $0.115(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.094)$ | 0.359 | +0.37\% |
| Frequency | 2006.2 | 0.005 ( $\mathrm{Cl}=+/-0.009 ; p=0.259)$ | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.106(\mathrm{Cl}=+/-0.137 ; \mathrm{p}=0.124)$ | 0.372 | +0.51\% |
| Frequency | 2007.1 | 0.008 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.088$ ) | $0.007(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.177)$ | 0.417 | +0.80\% |
| Frequency | 2007.2 | 0.012 ( $\mathrm{Cl}=+/-0.009 ; p=0.007$ ) | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.269)$ | 0.527 | +1.23\% |
| Frequency | 2008.1 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001$ ) | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.048(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.388)$ | 0.586 | +1.53\% |
| Frequency | 2008.2 | 0.018 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.030(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.560)$ | 0.649 | +1.85\% |
| Frequency | 2009.1 | 0.020 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.707)$ | 0.671 | +2.05\% |
| Frequency | 2009.2 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.009(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.820)$ | 0.811 | +2.60\% |
| Frequency | 2010.1 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.018 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.648$ ) | 0.822 | +2.79\% |
| Frequency | 2010.2 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.083 ; p=0.790)$ | 0.815 | +2.63\% |
| Frequency | 2011.1 | 0.025 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.006 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.895$ ) | 0.807 | +2.52\% |
| Frequency | 2011.2 | 0.028 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.649)$ | 0.828 | +2.81\% |
| Frequency | 2012.1 | 0.029 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.579)$ | 0.827 | +2.93\% |
| Frequency | 2012.2 | 0.028 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.661$ ) | 0.820 | +2.83\% |
| Frequency | 2013.1 | 0.029 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.024(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.619)$ | 0.818 | +2.92\% |
| Frequency | 2013.2 | $0.027(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.001)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.016(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.754)$ | 0.814 | +2.72\% |
| Frequency | 2014.1 | 0.031 ( $\mathrm{Cl}=+/-0.016 ; p=0.001$ ) | $0.010(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.030 ( $\mathrm{Cl}=+/-0.107 ; p=0.557$ ) | 0.827 | +3.10\% |
| Frequency | 2014.2 | $0.034(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.043(\mathrm{Cl}=+/-0.113 ; p=0.432)$ | 0.833 | +3.44\% |
| Frequency | 2015.1 | 0.030 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.009$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.120 ; p=0.612)$ | 0.835 | +3.05\% |
| Frequency | 2015.2 | 0.030 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.023$ ) | $0.010(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.028(\mathrm{Cl}=+/-0.132 ; \mathrm{p}=0.651)$ | 0.832 | +3.03\% |
| Frequency | 2016.1 | 0.023 ( $\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.100$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.006(\mathrm{Cl}=+/-0.139 ; p=0.930)$ | 0.844 | +2.33\% |
| Frequency | 2016.2 | 0.015 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.320$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.019(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.783)$ | 0.858 | +1.53\% |
| Frequency | 2017.1 | 0.011 ( $\mathrm{Cl}=+/-0.039 ; p=0.531$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.030(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.690)$ | 0.857 | +1.13\% |
| Frequency | 2017.2 | $0.000(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.991$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.176 ; \mathrm{p}=0.457)$ | 0.874 | +0.02\% |

## All Perils

Coverage $=A P$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | 0.043 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.007(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.017)$ | 0.621 | +4.35\% |
| Loss Cost | 2004.2 | 0.045 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.013)$ | 0.632 | +4.56\% |
| Loss Cost | 2005.1 | 0.046 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.006 ; p=0.010)$ | 0.640 | +4.75\% |
| Loss Cost | 2005.2 | 0.049 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.006 ; p=0.007)$ | 0.651 | +4.98\% |
| Loss Cost | 2006.1 | $0.052(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.006 ; p=0.003)$ | 0.692 | +5.37\% |
| Loss Cost | 2006.2 | $0.054(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.003)$ | 0.694 | +5.56\% |
| Loss Cost | 2007.1 | $0.057(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | 0.716 | +5.90\% |
| Loss Cost | 2007.2 | $0.061(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.010 ( $\mathrm{Cl}=+/-0.005 ; p=0.001$ ) | 0.748 | +6.31\% |
| Loss Cost | 2008.1 | 0.065 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.010 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.781 | +6.75\% |
| Loss Cost | 2008.2 | 0.070 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.821 | +7.26\% |
| Loss Cost | 2009.1 | 0.075 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.857 | +7.78\% |
| Loss Cost | 2009.2 | 0.080 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.899 | +8.37\% |
| Loss Cost | 2010.1 | 0.085 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.920 | +8.83\% |
| Loss Cost | 2010.2 | 0.087 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.012 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.920 | +9.06\% |
| Loss Cost | 2011.1 | 0.090 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.927 | +9.42\% |
| Loss Cost | 2011.2 | $0.094(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.938 | +9.84\% |
| Loss Cost | 2012.1 | $0.097(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.945 | +10.21\% |
| Loss Cost | 2012.2 | 0.096 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.937 | +10.10\% |
| Loss Cost | 2013.1 | $0.099(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.939 | +10.42\% |
| Loss Cost | 2013.2 | $0.098(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.931 | +10.25\% |
| Loss Cost | 2014.1 | 0.103 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.013 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.949 | +10.86\% |
| Loss Cost | 2014.2 | 0.105 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.014 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.948 | +11.11\% |
| Loss Cost | 2015.1 | 0.107 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.946 | +11.35\% |
| Loss Cost | 2015.2 | 0.108 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.014 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.941 | +11.42\% |
| Loss Cost | 2016.1 | 0.108 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.934 | +11.37\% |
| Loss Cost | 2016.2 | 0.105 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | 0.014 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | 0.930 | +11.04\% |
| Loss Cost | 2017.1 | $0.109(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000$ ) | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.935 | +11.54\% |
| Loss Cost | 2017.2 | $0.104(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.936 | +10.99\% |
| Severity | 2004.1 | $0.041(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.576)$ | 0.864 | +4.19\% |
| Severity | 2004.2 | 0.042 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.538)$ | 0.860 | +4.25\% |
| Severity | 2005.1 | 0.043 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.472$ ) | 0.860 | +4.37\% |
| Severity | 2005.2 | 0.043 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; p=0.445)$ | 0.854 | +4.43\% |
| Severity | 2006.1 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.368$ ) | 0.858 | +4.58\% |
| Severity | 2006.2 | 0.045 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.357)$ | 0.850 | +4.63\% |
| Severity | 2007.1 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.335)$ | 0.843 | +4.71\% |
| Severity | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.331)$ | 0.831 | +4.74\% |
| Severity | 2008.1 | 0.048 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.272)$ | 0.835 | +4.93\% |
| Severity | 2008.2 | 0.050 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.201)$ | 0.846 | +5.17\% |
| Severity | 2009.1 | $0.054(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.111)$ | 0.872 | +5.51\% |
| Severity | 2009.2 | 0.055 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.093)$ | 0.870 | +5.67\% |
| Severity | 2010.1 | 0.058 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.003 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.049$ ) | 0.887 | +5.99\% |
| Severity | 2010.2 | 0.061 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.022)$ | 0.904 | +6.34\% |
| Severity | 2011.1 | 0.066 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.004)$ | 0.932 | +6.77\% |
| Severity | 2011.2 | 0.068 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.003)$ | 0.934 | +6.98\% |
| Severity | 2012.1 | 0.070 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | 0.942 | +7.29\% |
| Severity | 2012.2 | 0.070 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | 0.933 | +7.25\% |
| Severity | 2013.1 | 0.073 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | 0.936 | +7.52\% |
| Severity | 2013.2 | $0.072(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.926 | +7.51\% |
| Severity | 2014.1 | 0.076 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | 0.936 | +7.89\% |
| Severity | 2014.2 | $0.077(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | 0.927 | +7.99\% |
| Severity | 2015.1 | $0.081(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.944 | +8.48\% |
| Severity | 2015.2 | $0.083(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.937 | +8.61\% |
| Severity | 2016.1 | 0.086 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.938 | +8.93\% |
| Severity | 2016.2 | 0.086 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.926 | +8.99\% |
| Severity | 2017.1 | $0.092(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.946 | +9.62\% |
| Severity | 2017.2 | $0.091(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.935 | +9.51\% |
| Frequency | 2004.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.642)$ | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | 0.248 | +0.16\% |
| Frequency | 2004.2 | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.406$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | 0.257 | +0.29\% |
| Frequency | 2005.1 | $0.004(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.313)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.260 | +0.37\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.165$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; p=0.000)$ | 0.279 | +0.53\% |
| Frequency | 2006.1 | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.054)$ | $0.007(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.320 | +0.75\% |
| Frequency | 2006.2 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.029$ ) | $0.007(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.341 | +0.89\% |
| Frequency | 2007.1 | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.006$ ) | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.399 | +1.14\% |
| Frequency | 2007.2 | 0.015 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.008(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.523 | +1.49\% |
| Frequency | 2008.1 | $0.017(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.590 | +1.73\% |
| Frequency | 2008.2 | 0.020 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; p=0.000)$ | 0.658 | +1.99\% |
| Frequency | 2009.1 | $0.021(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.682 | +2.15\% |
| Frequency | 2009.2 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; p=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.818 | +2.55\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.828 | +2.68\% |
| Frequency | 2010.2 | 0.025 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.822 | +2.56\% |
| Frequency | 2011.1 | 0.025 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.815 | +2.48\% |
| Frequency | 2011.2 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; p=0.000)$ | 0.835 | +2.67\% |
| Frequency | 2012.1 | $0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.833 | +2.73\% |
| Frequency | 2012.2 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.828 | +2.65\% |
| Frequency | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.825 | +2.69\% |
| Frequency | 2013.2 | 0.025 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.824 | +2.56\% |
| Frequency | 2014.1 | 0.027 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.834 | +2.75\% |
| Frequency | 2014.2 | $0.028(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.009(\mathrm{Cl}=+/-0.002 ; p=0.000)$ | 0.837 | +2.89\% |
| Frequency | 2015.1 | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.844 | +2.64\% |
| Frequency | 2015.2 | $0.026(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.002)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.842 | +2.59\% |
| Frequency | 2016.1 | $0.022(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.009)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.857 | +2.23\% |
| Frequency | 2016.2 | 0.019 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.032$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.870 | +1.88\% |
| Frequency | 2017.1 | $0.017(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.074$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.869 | +1.75\% |
| Frequency | 2017.2 | $0.013(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.197)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.879 | +1.35\% |

All Perils

Coverage $=A P$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date $=$ 2018-07-01_
Future Trend Start Date $=$ 2018-07-01

| Fit | Start Date | Time | Seasonality | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.024(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.267$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | 0.125 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000$ ) | 0.811 | +2.47\% | +16.08\% |
| Loss Cost | 2004.2 | $0.026(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.209$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.121(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.814 | +2.64\% | +15.89\% |
| Loss Cost | 2005.1 | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.046 ( $\mathrm{Cl}=+/-0.080 ; p=0.253$ ) | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.120(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.812 | +2.73\% | +15.80\% |
| Loss Cost | 2005.2 | $0.029(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.197)$ | $0.012(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.116(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.815 | +2.92\% | +15.60\% |
| Loss Cost | 2006.1 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.080 ; p=0.306)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.110(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.831 | +3.26\% | +15.29\% |
| Loss Cost | 2006.2 | $0.033(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.271$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.828 | +3.40\% | +15.16\% |
| Loss Cost | 2007.1 | $0.036(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.369)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.103(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.832 | +3.66\% | +14.94\% |
| Loss Cost | 2007.2 | $0.040(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.217)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.096(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.850 | +4.11\% | +14.56\% |
| Loss Cost | 2008.1 | $0.044(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.038 ( $\mathrm{Cl}=+/-0.080 ; p=0.335$ ) | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.089(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.862 | +4.54\% | +14.25\% |
| Loss Cost | 2008.2 | $0.051(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.143)$ | 0.012 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.079(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | 0.889 | +5.19\% | +13.78\% |
| Loss Cost | 2009.1 | $0.056(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.249)$ | $0.013(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.070(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | 0.904 | +5.76\% | +13.41\% |
| Loss Cost | 2009.2 | $0.064(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.049)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.002)$ | 0.938 | +6.62\% | +12.86\% |
| Loss Cost | 2010.1 | $0.069(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.091$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.004)$ | 0.945 | +7.15\% | +12.57\% |
| Loss Cost | 2010.2 | $0.072(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.065$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.045(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.010)$ | 0.944 | +7.46\% | +12.41\% |
| Loss Cost | 2011.1 | $0.075(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.107$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.040(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.023)$ | 0.944 | +7.81\% | +12.24\% |
| Loss Cost | 2011.2 | $0.082(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.034)$ | 0.013 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | 0.030 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.066$ ) | 0.954 | +8.58\% | +11.90\% |
| Loss Cost | 2012.1 | $0.087(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.060$ ) | $0.013(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.146)$ | 0.954 | +9.04\% | +11.72\% |
| Loss Cost | 2012.2 | $0.083(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.092$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.028(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.115)$ | 0.948 | +8.71\% | +11.84\% |
| Loss Cost | 2013.1 | $0.087(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.060 ; p=0.137)$ | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.024(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.210)$ | 0.945 | +9.05\% | +11.73\% |
| Loss Cost | 2013.2 | $0.081(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.039 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.205$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.031(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.141)$ | 0.939 | +8.46\% | +11.90\% |
| Loss Cost | 2014.1 | $0.093(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.027(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.355)$ | $0.013(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.016(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.439)$ | 0.948 | +9.77\% | +11.59\% |
| Loss Cost | 2014.2 | $0.101(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.033 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.272$ ) | 0.013 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $0.007(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.771)$ | 0.946 | +10.65\% | +11.41\% |
| Loss Cost | 2015.1 | $0.107(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.030 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.358$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.001(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.985)$ | 0.942 | +11.25\% | +11.31\% |
| Loss Cost | 2015.2 | $0.115(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.001)$ | $0.034(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.323$ ) | 0.013 ( $\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.009(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.790)$ | 0.936 | +12.18\% | +11.19\% |
| Loss Cost | 2016.1 | $0.108(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.011)$ | $0.037(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.325)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.001(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.973)$ | 0.929 | +11.42\% | +11.26\% |
| Loss Cost | 2016.2 | $0.088(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.112)$ | $0.031(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.441)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $0.020(\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.728)$ | 0.922 | +9.16\% | +11.42\% |
| Loss Cost | 2017.1 | $0.138(\mathrm{Cl}=+/-0.187 ; \mathrm{p}=0.127)$ | $0.022(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.606)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000$ ) | $-0.032(\mathrm{Cl}=+/-0.202 ; \mathrm{p}=0.727)$ | 0.923 | +14.78\% | +11.19\% |
| Loss Cost | 2017.2 | $-0.003(\mathrm{Cl}=+/-0.406 ; \mathrm{p}=0.985$ ) | $0.007(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.886)$ | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.112(\mathrm{Cl}=+/-0.419 ; \mathrm{p}=0.548)$ | 0.923 | -0.34\% | +11.46\% |
| Severity | 2004.1 | $0.030(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.002)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $0.076(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.960 | +3.03\% | +11.12\% |
| Severity | 2004.2 | $0.030(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.002)$ | 0.003 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | 0.075 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.959 | +3.07\% | +11.08\% |
| Severity | 2005.1 | $0.030(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.003)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | $0.074(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.957 | +3.09\% | +11.05\% |
| Severity | 2005.2 | $0.031(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.003)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $0.074(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.955 | +3.12\% | +11.03\% |
| Severity | 2006.1 | $0.031(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.006)$ | 0.003 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | $0.073(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.954 | +3.18\% | +10.97\% |
| Severity | 2006.2 | $0.031(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.008)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $0.073(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.951 | +3.17\% | +10.98\% |
| Severity | 2007.1 | 0.030 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.054(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.006)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | $0.074(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.949 | +3.09\% | +11.05\% |
| Severity | 2007.2 | $0.030(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.010)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.002)$ | $0.075(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.945 | +3.04\% | +11.08\% |
| Severity | 2008.1 | $0.030(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.040 ; p=0.014)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.002)$ | $0.074(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.943 | +3.09\% | +11.05\% |
| Severity | 2008.2 | $0.033(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.039 ; p=0.005)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | $0.070(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.949 | +3.35\% | +10.87\% |
| Severity | 2009.1 | $0.036(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.037 ; p=0.010)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | $0.066(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.955 | +3.63\% | +10.68\% |
| Severity | 2009.2 | $0.037(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.008)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $0.064(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.954 | +3.76\% | +10.60\% |
| Severity | 2010.1 | $0.039(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.015$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.956 | +4.01\% | +10.46\% |
| Severity | 2010.2 | $0.044(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.002)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.967 | +4.48\% | +10.21\% |
| Severity | 2011.1 | $0.048(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.030 ; p=0.003)$ | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | 0.047 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.976 | +4.95\% | +9.98\% |
| Severity | 2011.2 | $0.051(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.001)$ | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.977 | +5.24\% | +9.85\% |
| Severity | 2012.1 | $0.053(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.030 ; p=0.002)$ | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.040(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.977 | +5.44\% | +9.77\% |
| Severity | 2012.2 | $0.050(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.047 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.004$ ) | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.044(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.975 | +5.17\% | +9.88\% |
| Severity | 2013.1 | $0.051(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.047 ( $\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.007$ ) | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000$ ) | $0.043(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.973 | +5.22\% | +9.86\% |
| Severity | 2013.2 | $0.047(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.014$ ) | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.048(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.971 | +4.83\% | +9.97\% |
| Severity | 2014.1 | $0.050(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.026$ ) | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000)$ | $0.045(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.002)$ | 0.969 | +5.08\% | +9.91\% |
| Severity | 2014.2 | $0.047(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.041)$ | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000$ ) | 0.048 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.004)$ | 0.965 | +4.85\% | +9.96\% |
| Severity | 2015.1 | $0.053(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.076$ ) | $0.004(\mathrm{Cl}=+/-0.001 ; \mathrm{p}=0.000$ ) | $0.041(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.022)$ | 0.964 | +5.48\% | +9.85\% |
| Severity | 2015.2 | $0.052(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.005)$ | $0.033(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.106)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $0.043(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.045)$ | 0.958 | +5.30\% | +9.88\% |
| Severity | 2016.1 | $0.049(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.036)$ | $0.035(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.123)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.046 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.089)$ | 0.952 | +4.98\% | +9.91\% |
| Severity | 2016.2 | $0.034(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.260)$ | $0.031(\mathrm{Cl}=+/-0.050 ; p=0.197)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001$ ) | $0.061(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.097)$ | 0.946 | +3.51\% | +10.02\% |
| Severity | 2017.1 | $0.061(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.227)$ | $0.026(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.304)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $0.033(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.534)$ | 0.943 | +6.32\% | +9.89\% |
| Severity | 2017.2 | $-0.036(\mathrm{Cl}=+/-0.229 ; \mathrm{p}=0.721)$ | 0.015 ( $\mathrm{Cl}=+/-0.059 ; p=0.556$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | $0.132(\mathrm{Cl}=+/-0.237 ; \mathrm{p}=0.229)$ | 0.939 | -3.53\% | +10.08\% |
| Frequency | 2004.1 | $-0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.173)$ | $-0.010(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.747$ ) | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | 0.369 | -0.54\% | +4.47\% |
| Frequency | 2004.2 | $-0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.317)$ | $-0.005(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.872)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.047(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.009)$ | 0.361 | -0.42\% | +4.33\% |
| Frequency | 2005.1 | $-0.004(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.426)$ | $-0.007(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.816)$ | $0.008(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.045(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.013)$ | 0.356 | -0.35\% | +4.27\% |
| Frequency | 2005.2 | $-0.002(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.682)$ | $-0.002(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.959)$ | 0.008 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000$ ) | $0.042(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.021)$ | 0.356 | -0.19\% | +4.12\% |
| Frequency | 2006.1 | $0.001(\mathrm{Cl}=+/-0.010 ; p=0.865)$ | $-0.011(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.726)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.036)$ | 0.377 | +0.08\% | +3.89\% |
| Frequency | 2006.2 | $0.002(\mathrm{Cl}=+/-0.010 ; p=0.663)$ | $-0.007(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.839)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.055)$ | 0.381 | +0.22\% | +3.76\% |
| Frequency | 2007.1 | $0.006(\mathrm{Cl}=+/-0.010 ; p=0.289)$ | $-0.017(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.588)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.029(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.099)$ | 0.423 | +0.55\% | +3.51\% |
| Frequency | 2007.2 | 0.010 ( $\mathrm{Cl}=+/-0.010 ; p=0.041$ ) | $-0.003(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.913)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.020(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.192)$ | 0.519 | +1.04\% | +3.13\% |
| Frequency | 2008.1 | $0.014(\mathrm{Cl}=+/-0.010 ; p=0.008)$ | $-0.013(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.625)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.014(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.337)$ | 0.578 | +1.41\% | +2.88\% |
| Frequency | 2008.2 | 0.018 ( $\mathrm{Cl}=+/-0.010 ; p=0.001$ ) | $-0.004(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.883)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.008(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.565)$ | 0.636 | +1.78\% | +2.63\% |
| Frequency | 2009.1 | 0.020 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.001$ ) | $-0.011(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.690)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $0.004(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.778)$ | 0.659 | +2.05\% | +2.46\% |
| Frequency | 2009.2 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.005(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.793)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.007(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.538)$ | 0.806 | +2.76\% | +2.05\% |
| Frequency | 2010.1 | 0.030 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.984)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.342)$ | 0.820 | +3.02\% | +1.91\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | $-0.004(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.854$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.008(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.484)$ | 0.810 | +2.84\% | +2.00\% |
| Frequency | 2011.1 | $0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.002(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.940)$ | 0.009 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.007(\mathrm{Cl}=+/-0.026 ; p=0.596)$ | 0.800 | +2.73\% | +2.05\% |
| Frequency | 2011.2 | $0.031(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.006(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.784)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.013(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.302)$ | 0.828 | +3.18\% | +1.86\% |
| Frequency | 2012.1 | $0.034(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.921)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.016(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.231)$ | 0.829 | +3.41\% | +1.77\% |
| Frequency | 2012.2 | 0.033 ( $\mathrm{Cl}=+/-0.016 ; p=0.000$ ) | $0.002(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.945$ ) | 0.009 ( $\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000$ ) | $-0.015(\mathrm{Cl}=+/-0.029 ; p=0.286)$ | 0.821 | +3.36\% | +1.79\% |
| Frequency | 2013.1 | $0.036(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.001)$ | $-0.002(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.935$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.019(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.231)$ | 0.821 | +3.64\% | +1.71\% |
| Frequency | 2013.2 | $0.034(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.004$ ) | $-0.004(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.878)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.017(\mathrm{Cl}=+/-0.036 ; p=0.337)$ | 0.813 | +3.46\% | +1.76\% |
| Frequency | 2014.1 | $0.044(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.001$ ) | $-0.013(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.582)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.029(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.121)$ | 0.843 | +4.47\% | +1.53\% |
| Frequency | 2014.2 | $0.054(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.001$ ) | $-0.005(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.824)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.039 ; p=0.044)$ | 0.865 | +5.53\% | +1.32\% |
| Frequency | 2015.1 | $0.053(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.006)$ | $-0.005(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.849)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.040(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.090)$ | 0.858 | +5.47\% | +1.33\% |
| Frequency | 2015.2 | 0.063 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.009$ ) | 0.000 ( $\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.986$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.051(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.071$ ) | 0.863 | +6.53\% | +1.19\% |
| Frequency | 2016.1 | 0.060 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.054$ ) | $0.002(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.944)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | -0.047 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.185$ ) | 0.858 | +6.14\% | +1.23\% |
| Frequency | 2016.2 | $0.053(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.218)$ | $0.000(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.997)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | $-0.041(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.402)$ | 0.853 | +5.46\% | +1.28\% |
| Frequency | 2017.1 | $0.077(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.286)$ | $-0.004(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.907$ ) | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.065(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.398)$ | 0.851 | +7.95\% | +1.18\% |
| Frequency | 2017.2 | $0.033(\mathrm{Cl}=+/-0.353 ; \mathrm{p}=0.834)$ | $-0.009(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.825)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | $-0.020(\mathrm{Cl}=+/-0.365 ; \mathrm{p}=0.900$ ) | 0.846 | +3.31\% | +1.25\% |

## All Perils

Coverage $=A P$
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

|  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Adjusted $\mathrm{R}^{\text {®2 }}$ | Rate |
| Loss Cost | 2004.1 | 0.029 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.501 | +2.98\% |
| Loss Cost | 2004.2 | 0.031 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.510 | +3.14\% |
| Loss Cost | 2005.1 | $0.032(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.513 | +3.29\% |
| Loss Cost | 2005.2 | 0.034 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.520 | +3.47\% |
| Loss Cost | 2006.1 | 0.038 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.577 | +3.84\% |
| Loss Cost | 2006.2 | 0.039 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.569 | +3.97\% |
| Loss Cost | 2007.1 | $0.042(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.595 | +4.28\% |
| Loss Cost | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.638 | +4.70\% |
| Loss Cost | 2008.1 | $0.050(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.683 | +5.16\% |
| Loss Cost | 2008.2 | 0.056 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.742 | +5.72\% |
| Loss Cost | 2009.1 | $0.061(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.796 | +6.31\% |
| Loss Cost | 2009.2 | 0.068 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.864 | +7.04\% |
| Loss Cost | 2010.1 | 0.073 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.895 | +7.60\% |
| Loss Cost | 2010.2 | 0.075 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | 0.888 | +7.81\% |
| Loss Cost | 2011.1 | $0.079(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.895 | +8.23\% |
| Loss Cost | 2011.2 | $0.084(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.910 | +8.77\% |
| Loss Cost | 2012.1 | 0.089 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.918 | +9.28\% |
| Loss Cost | 2012.2 | 0.085 ( $\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | 0.903 | +8.90\% |
| Loss Cost | 2013.1 | $0.089(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.900 | +9.32\% |
| Loss Cost | 2013.2 | $0.084(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | 0.879 | +8.76\% |
| Loss Cost | 2014.1 | $0.094(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.920 | +9.81\% |
| Loss Cost | 2014.2 | 0.097 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | 0.909 | +10.20\% |
| Loss Cost | 2015.1 | $0.101(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.894 | +10.62\% |
| Loss Cost | 2015.2 | $0.101(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | 0.858 | +10.65\% |
| Loss Cost | 2016.1 | 0.097 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.002$ ) | 0.794 | +10.19\% |
| Loss Cost | 2016.2 | 0.080 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.012$ ) | 0.697 | +8.33\% |
| Loss Cost | 2017.1 | $0.091(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.031$ ) | 0.660 | +9.57\% |
| Loss Cost | 2017.2 | 0.047 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.065$ ) | 0.639 | +4.78\% |
| Severity | 2004.1 | 0.033 ( $\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000$ ) | 0.856 | +3.30\% |
| Severity | 2004.2 | $0.033(\mathrm{Cl}=+/-0.005 ; p=0.000)$ | 0.845 | +3.32\% |
| Severity | 2005.1 | 0.033 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.841 | +3.40\% |
| Severity | 2005.2 | $0.033(\mathrm{Cl}=+/-0.006 ; p=0.000)$ | 0.827 | +3.40\% |
| Severity | 2006.1 | 0.035 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.829 | +3.52\% |
| Severity | 2006.2 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.811 | +3.49\% |
| Severity | 2007.1 | $0.034(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.792 | +3.49\% |
| Severity | 2007.2 | $0.034(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.767 | +3.43\% |
| Severity | 2008.1 | 0.035 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.764 | +3.56\% |
| Severity | 2008.2 | 0.037 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.774 | +3.76\% |
| Severity | 2009.1 | 0.040 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.819 | +4.11\% |
| Severity | 2009.2 | $0.041(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.805 | +4.19\% |
| Severity | 2010.1 | 0.044 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.830 | +4.51\% |
| Severity | 2010.2 | 0.047 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.855 | +4.86\% |
| Severity | 2011.1 | $0.052(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.908 | +5.38\% |
| Severity | 2011.2 | $0.054(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.903 | +5.54\% |
| Severity | 2012.1 | 0.057 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.910 | +5.85\% |
| Severity | 2012.2 | $0.054(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.896 | +5.55\% |
| Severity | 2013.1 | 0.056 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.889 | +5.78\% |
| Severity | 2013.2 | $0.053(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.866 | +5.40\% |
| Severity | 2014.1 | $0.056(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.872 | +5.81\% |
| Severity | 2014.2 | $0.054(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.832 | +5.55\% |
| Severity | 2015.1 | $0.061(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000)$ | 0.861 | +6.25\% |
| Severity | 2015.2 | $0.058(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001$ ) | 0.806 | +5.97\% |
| Severity | 2016.1 | $0.060(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.003)$ | 0.754 | +6.20\% |
| Severity | 2016.2 | $0.052(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.022)$ | 0.621 | +5.34\% |
| Severity | 2017.1 | 0.066 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.028)$ | 0.675 | +6.77\% |
| Severity | 2017.2 | 0.043 ( $\mathrm{Cl}=+/-0.070 ; p=0.146$ ) | 0.413 | +4.38\% |
| Frequency | 2004.1 | -0.003 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.428$ ) | -0.012 | -0.31\% |
| Frequency | 2004.2 | $-0.002(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.669)$ | -0.028 | -0.18\% |
| Frequency | 2005.1 | $-0.001(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.808)$ | -0.033 | -0.11\% |
| Frequency | 2005.2 | $0.001(\mathrm{Cl}=+/-0.009 ; p=0.891)$ | -0.036 | +0.06\% |
| Frequency | 2006.1 | $0.003(\mathrm{Cl}=+/-0.009 ; p=0.500)$ | -0.020 | +0.31\% |
| Frequency | 2006.2 | $0.005(\mathrm{Cl}=+/-0.010 ; p=0.346)$ | -0.003 | +0.47\% |
| Frequency | 2007.1 | $0.008(\mathrm{Cl}=+/-0.010 ; p=0.132)$ | 0.054 | +0.77\% |
| Frequency | 2007.2 | 0.012 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.012$ ) | 0.210 | +1.22\% |
| Frequency | 2008.1 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; p=0.002)$ | 0.320 | +1.54\% |
| Frequency | 2008.2 | 0.019 ( $\mathrm{Cl}=+/-0.009 ; p=0.000$ ) | 0.445 | +1.89\% |
| Frequency | 2009.1 | $0.021(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.491 | +2.12\% |
| Frequency | 2009.2 | 0.027 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.775 | +2.74\% |
| Frequency | 2010.1 | 0.029 ( $\mathrm{Cl}=+/-0.007 ; p=0.000$ ) | 0.802 | +2.96\% |
| Frequency | 2010.2 | 0.028 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.769 | +2.81\% |
| Frequency | 2011.1 | 0.027 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.728 | +2.71\% |
| Frequency | 2011.2 | 0.030 ( $\mathrm{Cl}=+/-0.008 ; p=0.000$ ) | 0.796 | +3.06\% |
| Frequency | 2012.1 | 0.032 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.794 | +3.24\% |
| Frequency | 2012.2 | $0.031(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.753 | +3.18\% |
| Frequency | 2013.1 | 0.033 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.741 | +3.35\% |
| Frequency | 2013.2 | $0.031(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.677 | +3.19\% |
| Frequency | 2014.1 | 0.037 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.764 | +3.78\% |
| Frequency | 2014.2 | 0.043 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | 0.829 | +4.40\% |
| Frequency | 2015.1 | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | 0.769 | +4.12\% |
| Frequency | 2015.2 | $0.043(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.002)$ | 0.741 | +4.42\% |
| Frequency | 2016.1 | 0.037 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.012$ ) | 0.624 | +3.75\% |
| Frequency | 2016.2 | 0.028 ( $\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.069$ ) | 0.421 | +2.84\% |
| Frequency | 2017.1 | 0.026 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.204$ ) | 0.207 | +2.62\% |
| Frequency | 2017.2 | $0.004(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.837)$ | -0.311 | +0.39\% |

## All Perils

Coverage $=A P$
End Trend Period $=2023.1$
Excluded Points = NA
Parameters included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R^2 | Implied Trend <br> Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | $0.042(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.041 ( $\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.453$ ) | $0.007(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.022)$ | 0.617 | +4.33\% |
| Loss Cost | 2004.2 | $0.045(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.053(\mathrm{Cl}=+/-0.110 ; p=0.335)$ | $0.007(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.017)$ | 0.632 | +4.55\% |
| Loss Cost | 2005.1 | 0.046 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.044 ( $\mathrm{Cl}=+/-0.111 ; p=0.432$ ) | $0.008(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.013)$ | 0.636 | +4.73\% |
| Loss Cost | 2005.2 | 0.049 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.056(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.314$ ) | $0.008(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.010)$ | 0.652 | +4.98\% |
| Loss Cost | 2006.1 | $0.052(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.109 ; p=0.479)$ | $0.008(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.005$ ) | 0.688 | +5.34\% |
| Loss Cost | 2006.2 | $0.054(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.110 ; p=0.376$ ) | $0.009(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.004)$ | 0.692 | +5.56\% |
| Loss Cost | 2007.1 | $0.057(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.034 ( $\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.531$ ) | $0.009(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.002)$ | 0.710 | +5.87\% |
| Loss Cost | 2007.2 | $0.061(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.053 ( $\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.311$ ) | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001$ ) | 0.749 | +6.30\% |
| Loss Cost | 2008.1 | $0.065(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.035 ( $\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.488$ ) | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.777 | +6.72\% |
| Loss Cost | 2008.2 | 0.070 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | 0.057 ( $\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.221$ ) | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.825 | +7.25\% |
| Loss Cost | 2009.1 | $0.075(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.385$ ) | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.856 | +7.74\% |
| Loss Cost | 2009.2 | 0.080 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $0.061(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.094$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.907 | +8.36\% |
| Loss Cost | 2010.1 | $0.084(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.174$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.923 | +8.78\% |
| Loss Cost | 2010.2 | $0.087(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.055 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.097$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.926 | +9.06\% |
| Loss Cost | 2011.1 | $0.090(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.045 ( $\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.168$ ) | $0.012(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.931 | +9.37\% |
| Loss Cost | 2011.2 | $0.094(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.060 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.042$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.948 | +9.84\% |
| Loss Cost | 2012.1 | $0.097(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.077)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.951 | +10.14\% |
| Loss Cost | 2012.2 | $0.096(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.060 ; p=0.100$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.943 | +10.10\% |
| Loss Cost | 2013.1 | $0.098(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.042 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.163)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.943 | +10.35\% |
| Loss Cost | 2013.2 | $0.098(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.065 ; ~ p=0.211$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.934 | +10.26\% |
| Loss Cost | 2014.1 | $0.103(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.025 ( $\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.378$ ) | $0.013(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.949 | +10.81\% |
| Loss Cost | 2014.2 | $0.105(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.060 ; p=0.251)$ | $0.013(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.950 | +11.12\% |
| Loss Cost | 2015.1 | $0.107(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.030 ( $\mathrm{Cl}=+/-0.064 ; p=0.336)$ | $0.013(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.946 | +11.29\% |
| Loss Cost | 2015.2 | $0.108(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.069 ; p=0.307)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.941 | +11.45\% |
| Loss Cost | 2016.1 | $0.107(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.037 ( $\mathrm{Cl}=+/-0.074 ; p=0.295$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.935 | +11.29\% |
| Loss Cost | 2016.2 | $0.105(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.032 ( $\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.400)$ | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.929 | +11.09\% |
| Loss Cost | 2017.1 | $0.109(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.024 ( $\mathrm{Cl}=+/-0.086 ; p=0.544$ ) | $0.013(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.930 | +11.49\% |
| Loss Cost | 2017.2 | $0.105(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.013 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.751$ ) | $0.014(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.929 | +11.03\% |
| Severity | 2004.1 | $0.041(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.076)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.709)$ | 0.873 | +4.16\% |
| Severity | 2004.2 | $0.042(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.056(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.056)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.656)$ | 0.870 | +4.25\% |
| Severity | 2005.1 | 0.042 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.052(\mathrm{Cl}=+/-0.059 ; p=0.083)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.591)$ | 0.869 | +4.33\% |
| Severity | 2005.2 | 0.043 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $0.056(\mathrm{Cl}=+/-0.060 ; p=0.065)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.549)$ | 0.865 | +4.42\% |
| Severity | 2006.1 | $0.044(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.050 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.101$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.469)$ | 0.866 | +4.55\% |
| Severity | 2006.2 | $0.045(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.054(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.086)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.443)$ | 0.859 | +4.62\% |
| Severity | 2007.1 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.052(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.108)$ | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.431)$ | 0.851 | +4.67\% |
| Severity | 2007.2 | 0.046 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.055 ( $\mathrm{Cl}=+/-0.066 ; ~ p=0.097$ ) | $0.001(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.413)$ | 0.842 | +4.74\% |
| Severity | 2008.1 | $0.048(\mathrm{Cl}=+/-0.009 ; p=0.000)$ | 0.049 ( $\mathrm{Cl}=+/-0.067 ; p=0.146$ ) | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.351)$ | 0.842 | +4.89\% |
| Severity | 2008.2 | $0.050(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.065$ ) | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.260)$ | 0.860 | +5.16\% |
| Severity | 2009.1 | $0.053(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.120)$ | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.152)$ | 0.879 | +5.46\% |
| Severity | 2009.2 | 0.055 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.056(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.072)$ | $0.002(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.121)$ | 0.882 | +5.66\% |
| Severity | 2010.1 | 0.058 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.045 ( $\mathrm{Cl}=+/-0.060 ; p=0.130)$ | $0.003(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.070)$ | 0.894 | +5.94\% |
| Severity | 2010.2 | $0.061(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.059(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.030)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.026)$ | 0.920 | +6.33\% |
| Severity | 2011.1 | $0.065(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.046 ( $\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.054$ ) | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.005)$ | 0.941 | +6.71\% |
| Severity | 2011.2 | $0.068(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | 0.055 ( $\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.017)$ | $0.003(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.002)$ | 0.948 | +6.98\% |
| Severity | 2012.1 | 0.070 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.047 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.032$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.952 | +7.22\% |
| Severity | 2012.2 | 0.070 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | 0.048 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.037$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.945 | +7.25\% |
| Severity | 2013.1 | $0.072(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.042 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.067$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.945 | +7.46\% |
| Severity | 2013.2 | $0.072(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.044 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.071$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.936 | +7.51\% |
| Severity | 2014.1 | $0.075(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.036(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.130)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.942 | +7.83\% |
| Severity | 2014.2 | $0.077(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.040 ( $\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.101$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.936 | +8.00\% |
| Severity | 2015.1 | $0.081(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | 0.030 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.182$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.948 | +8.42\% |
| Severity | 2015.2 | $0.083(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.035 ( $\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.133$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.944 | +8.64\% |
| Severity | 2016.1 | $0.085(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.030 ( $\mathrm{Cl}=+/-0.050 ; p=0.213$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.941 | +8.88\% |
| Severity | 2016.2 | $0.087(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.193)$ | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.932 | +9.04\% |
| Severity | 2017.1 | $0.091(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.023 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.323$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.947 | +9.58\% |
| Severity | 2017.2 | $0.091(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.023 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.377$ ) | $0.004(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.001)$ | 0.934 | +9.58\% |
| Frequency | 2004.1 | $0.002(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.635)$ | $-0.011(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.755$ ) | $0.006(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001$ ) | 0.228 | +0.16\% |
| Frequency | 2004.2 | $0.003(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.413)$ | $-0.004(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.915$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.235 | +0.29\% |
| Frequency | 2005.1 | $0.004(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.314)$ | $-0.008(\mathrm{Cl}=+/-0.070 ; \mathrm{p}=0.811$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.239 | +0.38\% |
| Frequency | 2005.2 | $0.005(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.172)$ | 0.000 ( $\mathrm{Cl}=+/-0.070 ; p=0.990$ ) | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | 0.256 | +0.53\% |
| Frequency | 2006.1 | $0.008(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.055)$ | $-0.012(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.721)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.301 | +0.76\% |
| Frequency | 2006.2 | $0.009(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.032)$ | $-0.006(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.870)$ | $0.007(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.320 | +0.89\% |
| Frequency | 2007.1 | $0.011(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.006)$ | $-0.018(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.581)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.385 | +1.15\% |
| Frequency | 2007.2 | $0.015(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.003(\mathrm{Cl}=+/-0.059 ; \mathrm{p}=0.930)$ | $0.008(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.506 | +1.49\% |
| Frequency | 2008.1 | $0.017(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.014(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.610)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.579 | +1.75\% |
| Frequency | 2008.2 | 0.020 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.004(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.889)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.645 | +1.99\% |
| Frequency | 2009.1 | $0.021(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $-0.011(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.678)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.672 | +2.16\% |
| Frequency | 2009.2 | $0.025(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $0.005(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.798)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.811 | +2.55\% |
| Frequency | 2010.1 | 0.026 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.000(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.991$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.821 | +2.68\% |
| Frequency | 2010.2 | $0.025(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000)$ | $-0.004(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.843)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.815 | +2.57\% |
| Frequency | 2011.1 | 0.025 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | $-0.001(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.956)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.807 | +2.49\% |
| Frequency | 2011.2 | 0.026 ( $\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000$ ) | 0.005 ( $\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.799$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.827 | +2.67\% |
| Frequency | 2012.1 | $0.027(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | 0.003 ( $\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.875$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.825 | +2.73\% |
| Frequency | 2012.2 | 0.026 ( $\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000$ ) | $0.001(\mathrm{Cl}=+/-0.047 ; p=0.962)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.818 | +2.65\% |
| Frequency | 2013.1 | 0.027 ( $\mathrm{Cl}=+/-0.009 ; p=0.000)$ | $0.000(\mathrm{Cl}=+/-0.050 ; p=0.996)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.815 | +2.69\% |
| Frequency | 2013.2 | 0.025 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | $-0.004(\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.860)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.814 | +2.56\% |
| Frequency | 2014.1 | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $-0.010(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.684)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.825 | +2.77\% |
| Frequency | 2014.2 | 0.028 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $-0.007(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.799$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.827 | +2.89\% |
| Frequency | 2015.1 | $0.026(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.000 ( $\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.987$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.832 | +2.64\% |
| Frequency | 2015.2 | $0.026(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.003)$ | -0.002 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.949$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.829 | +2.59\% |
| Frequency | 2016.1 | $0.022(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.012)$ | 0.007 ( $\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.818$ ) | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.845 | +2.22\% |
| Frequency | 2016.2 | $0.019(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.042)$ | $-0.002(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.944)$ | $0.009(\mathrm{Cl}=+/-0.002 ; \mathrm{p}=0.000)$ | 0.857 | +1.88\% |
| Frequency | 2017.1 | $0.017(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.091)$ | $0.001(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.987)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.854 | +1.75\% |
| Frequency | 2017.2 | $0.013(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.233)$ | $-0.010(\mathrm{Cl}=+/-0.080 ; \mathrm{p}=0.780)$ | $0.009(\mathrm{Cl}=+/-0.003 ; \mathrm{p}=0.000)$ | 0.865 | +1.32\% |

## Uninsured Auto

Coverage $=$ UA
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time

| Fit | Start Dat | Time | usted | Implied Trend Rate |
| :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.1 | -0.018 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.002$ ) | 0.204 | -1.77\% |
| Loss Cost | 2004.2 | $-0.019(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.001)$ | 0.227 | -1.93\% |
| Loss Cost | 2005.1 | $-0.020(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.002)$ | 0.224 | -1.99\% |
| Loss Cost | 2005.2 | -0.023 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001$ ) | 0.264 | -2.23\% |
| Loss Cost | 2006.1 | $-0.024(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.001)$ | 0.286 | -2.41\% |
| Loss Cost | 2006.2 | $-0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.356 | -2.76\% |
| Loss Cost | 2007.1 | $-0.028(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.330 | -2.74\% |
| Loss Cost | 2007.2 | -0.030 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.349 | -2.94\% |
| Loss Cost | 2008.1 | -0.030 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.334 | -2.98\% |
| Loss Cost | 2008.2 | -0.031 ( $\mathrm{Cl}=+/-0.017 ; p=0.001$ ) | 0.321 | -3.05\% |
| Loss Cost | 2009.1 | $-0.029(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | 0.268 | -2.82\% |
| Loss Cost | 2009.2 | -0.028 ( $\mathrm{Cl}=+/-0.019 ; p=0.005)$ | 0.237 | -2.77\% |
| Loss Cost | 2010.1 | -0.023 ( $\mathrm{Cl}=+/-0.019 ; p=0.020)$ | 0.165 | -2.31\% |
| Loss Cost | 2010.2 | -0.020 ( $\mathrm{Cl}=+/-0.020 ; p=0.057)$ | 0.107 | -1.96\% |
| Loss Cost | 2011.1 | $-0.014(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.189)$ | 0.033 | -1.35\% |
| Loss Cost | 2011.2 | -0.008 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.433$ ) | -0.016 | -0.82\% |
| Loss Cost | 2012.1 | $0.000(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.968)$ | -0.048 | -0.04\% |
| Severity | 2004.1 | 0.030 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.481 | +3.02\% |
| Severity | 2004.2 | 0.028 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.444 | +2.89\% |
| Severity | 2005.1 | 0.027 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.404 | +2.73\% |
| Severity | 2005.2 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.352 | +2.41\% |
| Severity | 2006.1 | 0.020 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.294 | +2.04\% |
| Severity | 2006.2 | 0.015 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.002)$ | 0.234 | +1.53\% |
| Severity | 2007.1 | $0.014(\mathrm{Cl}=+/-0.010 ; p=0.007)$ | 0.188 | +1.40\% |
| Severity | 2007.2 | 0.010 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.032)$ | 0.115 | +1.04\% |
| Severity | 2008.1 | $0.007(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.124)$ | 0.048 | +0.71\% |
| Severity | 2008.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.297)$ | 0.004 | +0.49\% |
| Severity | 2009.1 | 0.006 ( $\mathrm{Cl}=+/-0.010 ; p=0.246$ ) | 0.014 | +0.58\% |
| Severity | 2009.2 | $0.005(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.315)$ | 0.002 | +0.54\% |
| Severity | 2010.1 | $0.007(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.241)$ | 0.017 | +0.67\% |
| Severity | 2010.2 | $0.009(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.159)$ | 0.042 | +0.87\% |
| Severity | 2011.1 | 0.010 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.128)$ | 0.059 | +1.01\% |
| Severity | 2011.2 | 0.012 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.084)$ | 0.090 | +1.23\% |
| Severity | 2012.1 | 0.016 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.030)$ | 0.167 | +1.63\% |
| Frequency | 2004.1 | $-0.048(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000)$ | 0.730 | -4.64\% |
| Frequency | 2004.2 | -0.048 ( $\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.718 | -4.68\% |
| Frequency | 2005.1 | $-0.047(\mathrm{Cl}=+/-0.010 ; p=0.000)$ | 0.695 | -4.59\% |
| Frequency | 2005.2 | $-0.046(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.672 | -4.52\% |
| Frequency | 2006.1 | -0.045 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | 0.642 | -4.36\% |
| Frequency | 2006.2 | -0.043 ( $\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.611 | -4.23\% |
| Frequency | 2007.1 | -0.042 ( $\mathrm{Cl}=+/-0.013 ; p=0.000)$ | 0.577 | -4.08\% |
| Frequency | 2007.2 | -0.040 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | 0.539 | -3.94\% |
| Frequency | 2008.1 | $-0.037(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | 0.493 | -3.67\% |
| Frequency | 2008.2 | $-0.036(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000)$ | 0.450 | -3.52\% |
| Frequency | 2009.1 | $-0.034(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | 0.405 | -3.38\% |
| Frequency | 2009.2 | -0.033 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.366 | -3.29\% |
| Frequency | 2010.1 | -0.030 ( $\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002$ ) | 0.301 | -2.96\% |
| Frequency | 2010.2 | -0.028 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.005$ ) | 0.253 | -2.80\% |
| Frequency | 2011.1 | $-0.024(\mathrm{Cl}=+/-0.020 ; p=0.021)$ | 0.176 | -2.33\% |
| Frequency | 2011.2 | $-0.021(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.056)$ | 0.117 | -2.03\% |
| Frequency | 2012.1 | -0.017 ( $\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.141$ ) | 0.058 | -1.65\% |

## Uninsured Auto

Coverage $=$ UA
End Trend Period $=2023.1$
Excluded Points = NA
Parameters Included: time, seasonality

|  |  |  |  |  | Implied Trend |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Rate |
| Loss Cost | 2004.1 | -0.018 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.001$ ) | 0.151 ( $\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.011$ ) | 0.317 | -1.77\% |
| Loss Cost | 2004.2 | $-0.019(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.001$ ) | 0.144 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.018$ ) | 0.325 | -1.87\% |
| Loss Cost | 2005.1 | $-0.020(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.001$ ) | $0.152(\mathrm{Cl}=+/-0.120 ; p=0.015)$ | 0.331 | -1.99\% |
| Loss Cost | 2005.2 | $-0.022(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.001)$ | $0.141(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.024)$ | 0.351 | -2.16\% |
| Loss Cost | 2006.1 | $-0.024(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.155(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.013)$ | 0.393 | -2.41\% |
| Loss Cost | 2006.2 | $-0.027(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.138(\mathrm{Cl}=+/-0.120 ; p=0.025)$ | 0.436 | -2.69\% |
| Loss Cost | 2007.1 | $-0.028(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.141(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.026)$ | 0.415 | -2.74\% |
| Loss Cost | 2007.2 | $-0.029(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.134(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.039)$ | 0.420 | -2.86\% |
| Loss Cost | 2008.1 | -0.030 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | 0.140 ( $\mathrm{Cl}=+/-0.130 ; p=0.036$ ) | 0.412 | -2.98\% |
| Loss Cost | 2008.2 | $-0.030(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.001$ ) | $0.142(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.041)$ | 0.399 | -2.96\% |
| Loss Cost | 2009.1 | $-0.029(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.002)$ | $0.135(\mathrm{Cl}=+/-0.139 ; p=0.057)$ | 0.340 | -2.82\% |
| Loss Cost | 2009.2 | $-0.027(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.005)$ | $0.143(\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.052)$ | 0.320 | -2.66\% |
| Loss Cost | 2010.1 | $-0.023(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.016)$ | $0.126(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.086)$ | 0.233 | -2.31\% |
| Loss Cost | 2010.2 | $-0.019(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.059)$ | 0.148 ( $\mathrm{Cl}=+/-0.144 ; \mathrm{p}=0.045$ ) | 0.220 | -1.83\% |
| Loss Cost | 2011.1 | $-0.014(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.169)$ | $0.127(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.078)$ | 0.126 | -1.35\% |
| Loss Cost | 2011.2 | $-0.007(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.489)$ | $0.156(\mathrm{Cl}=+/-0.136 ; \mathrm{p}=0.027)$ | 0.163 | -0.66\% |
| Loss Cost | 2012.1 | $0.000(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.966$ ) | $0.132(\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.048)$ | 0.100 | -0.04\% |
| Loss Cost | 2012.2 | $0.000(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.978)$ | $0.135(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.055)$ | 0.095 | +0.03\% |
| Loss Cost | 2013.1 | $0.000(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.993)$ | $0.136(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.064$ ) | 0.086 | -0.01\% |
| Loss Cost | 2013.2 | $0.002(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.889)$ | $0.143(\mathrm{Cl}=+/-0.153 ; \mathrm{p}=0.066)$ | 0.089 | +0.18\% |
| Loss Cost | 2014.1 | $0.006(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.689)$ | $0.131(\mathrm{Cl}=+/-0.160 ; p=0.102)$ | 0.061 | +0.56\% |
| Loss Cost | 2014.2 | $0.009(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.547)$ | 0.143 ( $\mathrm{Cl}=+/-0.169 ; p=0.091$ ) | 0.079 | +0.94\% |
| Loss Cost | 2015.1 | $0.014(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.417)$ | $0.129(\mathrm{Cl}=+/-0.177 ; \mathrm{p}=0.139)$ | 0.068 | +1.42\% |
| Loss Cost | 2015.2 | $0.017(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.403)$ | $0.136(\mathrm{Cl}=+/-0.191 ; \mathrm{p}=0.146)$ | 0.055 | +1.67\% |
| Loss Cost | 2016.1 | $0.017(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.444)$ | $0.135(\mathrm{Cl}=+/-0.206 ; p=0.180)$ | 0.045 | +1.74\% |
| Loss Cost | 2016.2 | 0.025 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.333$ ) | 0.155 ( $\mathrm{Cl}=+/-0.221 ; \mathrm{p}=0.152$ ) | 0.075 | +2.55\% |
| Loss Cost | 2017.1 | $0.032(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.281)$ | $0.139(\mathrm{Cl}=+/-0.239 ; p=0.224)$ | 0.075 | +3.30\% |
| Loss Cost | 2017.2 | $0.030(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.406)$ | $0.133(\mathrm{Cl}=+/-0.267 ; p=0.289)$ | -0.020 | +3.03\% |
| Severity | 2004.1 | 0.030 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.095 ( $\mathrm{Cl}=+/-0.110 ; p=0.087$ ) | 0.509 | +3.02\% |
| Severity | 2004.2 | $0.029(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.089(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.115)$ | 0.468 | +2.93\% |
| Severity | 2005.1 | $0.027(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.101(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.077)$ | 0.441 | +2.73\% |
| Severity | 2005.2 | $0.024(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.084(\mathrm{Cl}=+/-0.110 ; p=0.132)$ | 0.377 | +2.45\% |
| Severity | 2006.1 | 0.020 ( $\mathrm{Cl}=+/-0.010 ; p=0.000$ ) | 0.107 ( $\mathrm{Cl}=+/-0.101 ; p=0.039)$ | 0.364 | +2.04\% |
| Severity | 2006.2 | 0.016 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.001$ ) | 0.080 ( $\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.072$ ) | 0.288 | +1.57\% |
| Severity | 2007.1 | $0.014(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.005)$ | $0.090(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.047$ ) | 0.266 | +1.40\% |
| Severity | 2007.2 | $0.011(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.022)$ | 0.073 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.088)$ | 0.174 | +1.08\% |
| Severity | 2008.1 | $0.007(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.097)$ | $0.092(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.020)$ | 0.190 | +0.71\% |
| Severity | 2008.2 | $0.005(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.218)$ | $0.083(\mathrm{Cl}=+/-0.077 ; p=0.035)$ | 0.126 | +0.55\% |
| Severity | 2009.1 | $0.006(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.219)$ | $0.081(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.046)$ | 0.124 | +0.58\% |
| Severity | 2009.2 | $0.006(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.238)$ | $0.082(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.052)$ | 0.110 | +0.60\% |
| Severity | 2010.1 | $0.007(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.219)$ | $0.079(\mathrm{Cl}=+/-0.086 ; p=0.070)$ | 0.109 | +0.67\% |
| Severity | 2010.2 | $0.009(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.101)$ | $0.091(\mathrm{Cl}=+/-0.086 ; p=0.038)$ | 0.174 | +0.95\% |
| Severity | 2011.1 | $0.010(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.106)$ | 0.088 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.052$ ) | 0.174 | +1.01\% |
| Severity | 2011.2 | $0.013(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.043)$ | $0.102(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.027)$ | 0.249 | +1.34\% |
| Severity | 2012.1 | $0.016(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.021)$ | $0.091(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.047)$ | 0.285 | +1.63\% |
| Severity | 2012.2 | $0.013(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.074)$ | 0.078 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.086$ ) | 0.172 | +1.29\% |
| Severity | 2013.1 | $0.007(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.274)$ | $0.097(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.024)$ | 0.213 | +0.73\% |
| Severity | 2013.2 | $0.006(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.425)$ | $0.092(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.039)$ | 0.151 | +0.58\% |
| Severity | 2014.1 | $0.006(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.477)$ | $0.092(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.050)$ | 0.145 | +0.58\% |
| Severity | 2014.2 | $0.005(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.590)$ | $0.089(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.071)$ | 0.100 | +0.49\% |
| Severity | 2015.1 | $0.005(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.639)$ | $0.090(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.088)$ | 0.090 | +0.48\% |
| Severity | 2015.2 | $-0.001(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.941$ ) | $0.074(\mathrm{Cl}=+/-0.107 ; p=0.162)$ | 0.017 | -0.08\% |
| Severity | 2016.1 | $-0.002(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.885$ ) | $0.076(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.177)$ | 0.006 | -0.18\% |
| Severity | 2016.2 | $-0.003(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.817)$ | $0.072(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.235)$ | -0.021 | -0.34\% |
| Severity | 2017.1 | $-0.005(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.753$ ) | $0.077(\mathrm{Cl}=+/-0.139 ; p=0.246)$ | -0.033 | -0.53\% |
| Severity | 2017.2 | $-0.022(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.218)$ | $0.041(\mathrm{Cl}=+/-0.128 ; \mathrm{p}=0.485)$ | 0.054 | -2.15\% |
| Frequency | 2004.1 | -0.048 ( $\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | 0.056 ( $\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.292$ ) | 0.731 | -4.64\% |
| Frequency | 2004.2 | -0.048 ( $\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000$ ) | 0.055 ( $\mathrm{Cl}=+/-0.109 ; p=0.314$ ) | 0.718 | -4.66\% |
| Frequency | 2005.1 | $-0.047(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.364)$ | 0.694 | -4.59\% |
| Frequency | 2005.2 | $-0.046(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.057(\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.322)$ | 0.672 | -4.50\% |
| Frequency | 2006.1 | $-0.045(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | 0.048 ( $\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.409$ ) | 0.639 | -4.36\% |
| Frequency | 2006.2 | $-0.043(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.058(\mathrm{Cl}=+/-0.119 ; p=0.330)$ | 0.611 | -4.20\% |
| Frequency | 2007.1 | $-0.042(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.051(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.399)$ | 0.573 | -4.08\% |
| Frequency | 2007.2 | $-0.040(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.323)$ | 0.539 | -3.90\% |
| Frequency | 2008.1 | $-0.037(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.049(\mathrm{Cl}=+/-0.126 ; p=0.432)$ | 0.487 | -3.67\% |
| Frequency | 2008.2 | -0.035 ( $\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.059(\mathrm{Cl}=+/-0.129 ; p=0.356)$ | 0.447 | -3.48\% |
| Frequency | 2009.1 | $-0.034(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.054(\mathrm{Cl}=+/-0.133 ; p=0.413)$ | 0.398 | -3.38\% |
| Frequency | 2009.2 | $-0.033(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.001$ ) | $0.061(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.373)$ | 0.361 | -3.25\% |
| Frequency | 2010.1 | $-0.030(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.002)$ | 0.047 ( $\mathrm{Cl}=+/-0.140 ; p=0.492$ ) | 0.287 | -2.96\% |
| Frequency | 2010.2 | $-0.028(\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.006$ ) | $0.057(\mathrm{Cl}=+/-0.145 ; p=0.425)$ | 0.242 | -2.75\% |
| Frequency | 2011.1 | $-0.024(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.023)$ | $0.039(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.584)$ | 0.150 | -2.33\% |
| Frequency | 2011.2 | $-0.020(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.067)$ | $0.054(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.457)$ | 0.100 | -1.98\% |
| Frequency | 2012.1 | $-0.017(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.148)$ | $0.041(\mathrm{Cl}=+/-0.153 ; p=0.580)$ | 0.026 | -1.65\% |
| Frequency | 2012.2 | $-0.012(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.305$ ) | $0.057(\mathrm{Cl}=+/-0.157 ; p=0.458)$ | -0.008 | -1.24\% |
| Frequency | 2013.1 | $-0.007(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.563)$ | $0.039(\mathrm{Cl}=+/-0.160 ; p=0.614)$ | -0.075 | -0.74\% |
| Frequency | 2013.2 | $-0.004(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.773$ ) | $0.051(\mathrm{Cl}=+/-0.168 ; \mathrm{p}=0.531)$ | -0.084 | -0.40\% |
| Frequency | 2014.1 | $0.000(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.992)$ | $0.039(\mathrm{Cl}=+/-0.175 ; p=0.647)$ | -0.110 | -0.02\% |
| Frequency | 2014.2 | $0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.790)$ | $0.053(\mathrm{Cl}=+/-0.185 ; \mathrm{p}=0.547)$ | -0.102 | +0.45\% |
| Frequency | 2015.1 | $0.009(\mathrm{Cl}=+/-0.040 ; p=0.622)$ | 0.040 ( $\mathrm{Cl}=+/-0.194 ; \mathrm{p}=0.667$ ) | -0.107 | +0.93\% |
| Frequency | 2015.2 | $0.017(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.409)$ | $0.063(\mathrm{Cl}=+/-0.203 ; \mathrm{p}=0.516)$ | -0.067 | +1.75\% |
| Frequency | 2016.1 | $0.019(\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.427)$ | $0.058(\mathrm{Cl}=+/-0.219 ; p=0.572)$ | -0.076 | +1.93\% |
| Frequency | 2016.2 | $0.029(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.301)$ | $0.082(\mathrm{Cl}=+/-0.234 ; \mathrm{p}=0.455$ ) | -0.032 | +2.90\% |
| Frequency | 2017.1 | $0.038(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.235)$ | $0.062(\mathrm{Cl}=+/-0.250 ; \mathrm{p}=0.592)$ | -0.008 | +3.86\% |
| Frequency | 2017.2 | $0.052(\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.171)$ | $0.092(\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.462)$ | 0.045 | +5.29\% |

## Uninsured Auto

Coverage $=U A$
End Trend Period $=2019.2$
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date $=2015-01-01$

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.2 | $-0.017(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.113)$ | $0.139(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.021)$ | -0.024 ( $\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.427$ ) | 0.358 | -1.65\% | -3.99\% |
| Loss Cost | 2005.1 | $-0.020(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.075)$ | $0.148(\mathrm{Cl}=+/-0.119 ; p=0.017)$ | $-0.018(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.563)$ | 0.372 | -2.00\% | -3.74\% |
| Loss Cost | 2005.2 | $-0.026(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.031)$ | $0.133(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.030)$ | $-0.007(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.815)$ | 0.411 | -2.60\% | -3.31\% |
| Loss Cost | 2006.1 | $-0.036(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.005)$ | $0.154(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.010)$ | $0.008(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.797$ ) | 0.502 | -3.50\% | -2.74\% |
| Loss Cost | 2006.2 | $-0.048(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.127(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.016)$ | 0.028 ( $\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.308$ ) | 0.623 | -4.68\% | -1.96\% |
| Loss Cost | 2007.1 | $-0.054(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | $0.139(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.010)$ | $0.037(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.198)$ | 0.629 | -5.22\% | -1.66\% |
| Loss Cost | 2007.2 | $-0.064(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.119(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.019)$ | $0.053(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.063)$ | 0.690 | -6.20\% | -1.09\% |
| Loss Cost | 2008.1 | $-0.076(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.140 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.004$ ) | $0.071(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.011$ ) | 0.756 | -7.36\% | -0.53\% |
| Loss Cost | 2008.2 | $-0.086(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.125(\mathrm{Cl}=+/-0.088 ; p=0.007)$ | 0.085 ( $\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.003$ ) | 0.783 | -8.25\% | -0.09\% |
| Loss Cost | 2009.1 | -0.092 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000$ ) | $0.134(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.006)$ | $0.094(\mathrm{Cl}=+/-0.056 ; p=0.003)$ | 0.764 | -8.82\% | +0.14\% |
| Loss Cost | 2009.2 | $-0.102(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | $0.122(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.011)$ | $0.107(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.002$ ) | 0.771 | -9.67\% | +0.49\% |
| Loss Cost | 2010.1 | $-0.101(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000)$ | $0.121(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.017)$ | 0.106 ( $\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.004$ ) | 0.699 | -9.59\% | +0.47\% |
| Loss Cost | 2010.2 | $-0.095(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.001)$ | $0.127(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.019)$ | $0.099(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.014$ ) | 0.643 | -9.10\% | +0.31\% |
| Loss Cost | 2011.1 | $-0.084(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.007$ ) | $0.118(\mathrm{Cl}=+/-0.107 ; p=0.034)$ | 0.085 ( $\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.050$ ) | 0.486 | -8.09\% | +0.08\% |
| Loss Cost | 2011.2 | $-0.054(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.097)$ | $0.138(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.012)$ | 0.048 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.271$ ) | 0.431 | -5.23\% | -0.52\% |
| Loss Cost | 2012.1 | $-0.003(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.931)$ | $0.111(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.017)$ | $-0.010(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.814)$ | 0.269 | -0.27\% | -1.22\% |
| Loss Cost | 2012.2 | -0.010 ( $\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.809$ ) | $0.107(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.029)$ | $-0.001(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.983)$ | 0.249 | -1.02\% | -1.13\% |
| Loss Cost | 2013.1 | -0.047 ( $\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.442$ ) | $0.119(\mathrm{Cl}=+/-0.100 ; p=0.025)$ | $0.038(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.586$ ) | 0.279 | -4.59\% | -0.87\% |
| Loss Cost | 2013.2 | $-0.104(\mathrm{Cl}=+/-0.215 ; \mathrm{p}=0.303)$ | $0.109(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.048)$ | $0.098(\mathrm{Cl}=+/-0.235 ; \mathrm{p}=0.372)$ | 0.304 | -9.84\% | -0.60\% |
| Loss Cost | 2014.1 | $-0.076(\mathrm{Cl}=+/-0.495 ; \mathrm{p}=0.732)$ | $0.106(\mathrm{Cl}=+/-0.125 ; p=0.087)$ | 0.070 ( $\mathrm{Cl}=+/-0.512 ; \mathrm{p}=0.762$ ) | 0.079 | -7.34\% | -0.65\% |
| Loss Cost | 2014.2 | $-0.007(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.714)$ | $0.106(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.087)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.162 | -0.65\% | -0.65\% |
| Loss Cost | 2015.1 | $0.003(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.876)$ | $0.088(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.174)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.050 | +0.33\% | +0.33\% |
| Loss Cost | 2015.2 | $0.000(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.988)$ | $0.083(\mathrm{Cl}=+/-0.160 ; p=0.253)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.053 | -0.04\% | -0.04\% |
| Loss Cost | 2016.1 | $-0.007(\mathrm{Cl}=+/-0.086 ; p=0.848)$ | $0.092(\mathrm{Cl}=+/-0.196 ; \mathrm{p}=0.282)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.084 | -0.67\% | -0.67\% |
| Loss Cost | 2016.2 | $-0.002(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.961)$ | $0.097(\mathrm{Cl}=+/-0.249 ; \mathrm{p}=0.339)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.159 | -0.23\% | -0.23\% |
| Loss Cost | 2017.1 | $0.016(\mathrm{Cl}=+/-0.209 ; \mathrm{p}=0.824)$ | $0.076(\mathrm{Cl}=+/-0.358 ; \mathrm{p}=0.548)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.363 | +1.60\% | +1.60\% |
| Loss Cost | 2017.2 | -0.063 ( $\mathrm{Cl}=+/-0.197 ; \mathrm{p}=0.302$ ) | $0.010(\mathrm{Cl}=+/-0.284 ; \mathrm{p}=0.892)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.020 | -6.11\% | -6.11\% |
| Severity | 2004.2 | 0.056 (CI = +/-0.021; p = 0.000) | 0.080 ( $\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.178$ ) | $-0.064(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.043$ ) | 0.573 | +5.80\% | -0.80\% |
| Severity | 2005.1 | $0.054(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.085(\mathrm{Cl}=+/-0.122 ; \mathrm{p}=0.163)$ | $-0.061(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.064)$ | 0.533 | +5.58\% | -0.66\% |
| Severity | 2005.2 | $0.049(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.124 ; p=0.240)$ | $-0.052(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.120)$ | 0.450 | +5.04\% | -0.28\% |
| Severity | 2006.1 | $0.040(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.003)$ | $0.094(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.113)$ | $-0.036(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.254)$ | 0.394 | +4.04\% | +0.32\% |
| Severity | 2006.2 | $0.027(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.030)$ | $0.066(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.209)$ | $-0.015(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.599)$ | 0.273 | +2.70\% | +1.17\% |
| Severity | 2007.1 | $0.023(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.088)$ | $0.074(\mathrm{Cl}=+/-0.109 ; p=0.170)$ | $-0.009(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.770)$ | 0.228 | +2.28\% | +1.39\% |
| Severity | 2007.2 | $0.012(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.375)$ | $0.054(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.292)$ | $0.008(\mathrm{Cl}=+/-0.060 ; p=0.783)$ | 0.107 | +1.18\% | +2.00\% |
| Severity | 2008.1 | $-0.003(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.822)$ | $0.079(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.090)$ | $0.029(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.276)$ | 0.143 | -0.28\% | +2.68\% |
| Severity | 2008.2 | $-0.012(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.357)$ | $0.064(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.158)$ | 0.043 ( $\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.117$ ) | 0.126 | -1.24\% | +3.14\% |
| Severity | 2009.1 | $-0.013(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.391)$ | $0.065(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.171)$ | 0.045 ( $\mathrm{Cl}=+/-0.060 ; p=0.138$ ) | 0.116 | -1.32\% | +3.17\% |
| Severity | 2009.2 | $-0.017(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.347)$ | $0.060(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.223)$ | $0.050(\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.133)$ | 0.107 | -1.69\% | +3.31\% |
| Severity | 2010.1 | $-0.017(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.430)$ | $0.060(\mathrm{Cl}=+/-0.107 ; p=0.251)$ | 0.049 ( $\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.177)$ | 0.089 | -1.66\% | +3.30\% |
| Severity | 2010.2 | -0.005 ( $\mathrm{Cl}=+/-0.051 ; \mathrm{p}=0.842$ ) | $0.071(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.189)$ | $0.034(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.389)$ | 0.116 | -0.49\% | +2.96\% |
| Severity | 2011.1 | -0.001 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.976$ ) | $0.068(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.236)$ | 0.029 ( $\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.517)$ | 0.106 | -0.09\% | +2.87\% |
| Severity | 2011.2 | $0.028(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.423)$ | $0.088(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.130)$ | $-0.006(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.907$ ) | 0.220 | +2.87\% | +2.28\% |
| Severity | 2012.1 | $0.082(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.042)$ | $0.059(\mathrm{Cl}=+/-0.103 ; p=0.240)$ | $-0.067(\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.182)$ | 0.451 | +8.57\% | +1.52\% |
| Severity | 2012.2 | $0.074(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.163)$ | $0.055(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.303)$ | $-0.058(\mathrm{Cl}=+/-0.134 ; \mathrm{p}=0.365$ ) | 0.254 | +7.65\% | +1.63\% |
| Severity | 2013.1 | $0.010(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.884)$ | $0.074(\mathrm{Cl}=+/-0.114 ; \mathrm{p}=0.177)$ | $0.011(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.893)$ | 0.134 | +1.00\% | +2.09\% |
| Severity | 2013.2 | $-0.035(\mathrm{Cl}=+/-0.248 ; \mathrm{p}=0.759)$ | $0.067(\mathrm{Cl}=+/-0.124 ; \mathrm{p}=0.256)$ | $0.058(\mathrm{Cl}=+/-0.271 ; \mathrm{p}=0.642)$ | 0.027 | -3.41\% | +2.31\% |
| Severity | 2014.1 | $0.007(\mathrm{Cl}=+/-0.571 ; \mathrm{p}=0.979)$ | $0.062(\mathrm{Cl}=+/-0.145 ; p=0.351)$ | 0.015 ( $\mathrm{Cl}=+/-0.591 ; \mathrm{p}=0.953$ ) | -0.004 | +0.66\% | +2.23\% |
| Severity | 2014.2 | $0.022(\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.296)$ | $0.062(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.351)$ | $N A(C l e+/-N A ; p=N A)$ | 0.023 | +2.23\% | +2.23\% |
| Severity | 2015.1 | $0.030(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.256)$ | $0.048(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.511)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.040 | +3.03\% | +3.03\% |
| Severity | 2015.2 | $0.018(\mathrm{Cl}=+/-0.070 ; p=0.549)$ | $0.030(\mathrm{Cl}=+/-0.181 ; \mathrm{p}=0.696)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.217 | +1.83\% | +1.83\% |
| Severity | 2016.1 | $0.029(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.479)$ | $0.015(\mathrm{Cl}=+/-0.220 ; p=0.871)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.227 | +2.90\% | +2.90\% |
| Severity | 2016.2 | $0.030(\mathrm{Cl}=+/-0.139 ; p=0.585)$ | $0.016(\mathrm{Cl}=+/-0.281 ; \mathrm{p}=0.882)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.371 | +3.01\% | +3.01\% |
| Severity | 2017.1 | $0.056(\mathrm{Cl}=+/-0.231 ; \mathrm{p}=0.497)$ | $-0.015(\mathrm{Cl}=+/-0.395 ; \mathrm{p}=0.912)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.386 | +5.77\% | +5.77\% |
| Severity | 2017.2 | $-0.019(\mathrm{Cl}=+/-0.308 ; \mathrm{p}=0.814)$ | $-0.078(\mathrm{Cl}=+/-0.445 ; \mathrm{p}=0.531)$ | NA ( $\mathrm{Cl}=+/$-NA; $\mathrm{p}=\mathrm{NA}$ ) | -0.518 | -1.90\% | -1.90\% |
| Frequency | 2004.2 | -0.073 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | 0.059 (CI = +/-0.031; p = 0.001) | 0.040 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.979 | -7.04\% | -3.21\% |
| Frequency | 2005.1 | -0.075 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.063(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.043 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.978 | -7.18\% | -3.11\% |
| Frequency | 2005.2 | -0.075 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.000$ ) | $0.060(\mathrm{Cl}=+/-0.032 ; p=0.001)$ | 0.045 ( $\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000$ ) | 0.977 | -7.27\% | -3.04\% |
| Frequency | 2006.1 | $-0.075(\mathrm{Cl}=+/-0.007 ; \mathrm{p}=0.000)$ | $0.060(\mathrm{Cl}=+/-0.033 ; p=0.001)$ | $0.044(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | 0.973 | -7.25\% | -3.05\% |
| Frequency | 2006.2 | $-0.075(\mathrm{Cl}=+/-0.008 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.001)$ | 0.043 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.969 | -7.19\% | -3.09\% |
| Frequency | 2007.1 | $-0.076(\mathrm{Cl}=+/-0.009 ; \mathrm{p}=0.000$ ) | $0.064(\mathrm{Cl}=+/-0.035 ; p=0.001)$ | 0.046 ( $\mathrm{Cl}=+/-0.020 ; p=0.000$ ) | 0.966 | -7.33\% | -3.01\% |
| Frequency | 2007.2 | $-0.076(\mathrm{Cl}=+/-0.010 ; \mathrm{p}=0.000)$ | $0.065(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | $0.045(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | 0.961 | -7.29\% | -3.03\% |
| Frequency | 2008.1 | $-0.074(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.003)$ | $0.042(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | 0.954 | -7.10\% | -3.12\% |
| Frequency | 2008.2 | $-0.074(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.061(\mathrm{Cl}=+/-0.040 ; p=0.005)$ | $0.042(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.002)$ | 0.947 | -7.10\% | -3.13\% |
| Frequency | 2009.1 | -0.079 ( $\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.069(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001)$ | 0.049 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | 0.951 | -7.60\% | -2.93\% |
| Frequency | 2009.2 | $-0.085(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000$ ) | $0.062(\mathrm{Cl}=+/-0.037 ; p=0.002)$ | 0.057 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | 0.955 | -8.13\% | -2.73\% |
| Frequency | 2010.1 | $-0.084(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000$ ) | $0.061(\mathrm{Cl}=+/-0.039 ; p=0.004)$ | 0.056 ( $\mathrm{Cl}=+/-0.027 ; p=0.000$ ) | 0.942 | -8.07\% | -2.74\% |
| Frequency | 2010.2 | $-0.091(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.055(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.008)$ | $0.065(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.942 | -8.66\% | -2.57\% |
| Frequency | 2011.1 | $-0.083(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $0.049(\mathrm{Cl}=+/-0.039 ; p=0.017)$ | $0.056(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.002)$ | 0.924 | -8.01\% | -2.71\% |
| Frequency | 2011.2 | $-0.082(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | $0.050(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.022)$ | $0.054(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.007$ ) | 0.904 | -7.87\% | -2.74\% |
| Frequency | 2012.1 | $-0.085(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.000)$ | $0.052(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.027)$ | $0.058(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.017)$ | 0.868 | -8.14\% | -2.70\% |
| Frequency | 2012.2 | $-0.084(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.002$ ) | $0.052(\mathrm{Cl}=+/-0.049 ; p=0.039)$ | $0.056(\mathrm{Cl}=+/-0.059 ; p=0.058)$ | 0.829 | -8.05\% | -2.71\% |
| Frequency | 2013.1 | $-0.057(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.081)$ | $0.044(\mathrm{Cl}=+/-0.050 ; p=0.077)$ | 0.028 ( $\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.437$ ) | 0.733 | -5.54\% | -2.90\% |
| Frequency | 2013.2 | $-0.069(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.191$ ) | $0.042(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.118)$ | 0.040 ( $\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.472$ ) | 0.688 | -6.66\% | -2.84\% |
| Frequency | 2014.1 | $-0.083(\mathrm{Cl}=+/-0.254 ; \mathrm{p}=0.474$ ) | $0.044(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.156)$ | $0.054(\mathrm{Cl}=+/-0.263 ; \mathrm{p}=0.647)$ | 0.550 | -7.95\% | -2.82\% |
| Frequency | 2014.2 | $-0.029(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.012)$ | $0.044(\mathrm{Cl}=+/-0.064 ; \mathrm{p}=0.156)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.524 | -2.82\% | -2.82\% |
| Frequency | 2015.1 | $-0.027(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.045$ ) | $0.040(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.243)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.341 | -2.62\% | -2.62\% |
| Frequency | 2015.2 | $-0.019(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.172)$ | $0.052(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.144)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.287 | -1.83\% | -1.83\% |
| Frequency | 2016.1 | $-0.035(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.013)$ | $0.077(\mathrm{Cl}=+/-0.055 ; \mathrm{p}=0.015)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.747 | -3.47\% | -3.47\% |
| Frequency | 2016.2 | $-0.032(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.057)$ | $0.081(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.029)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.730 | -3.15\% | -3.15\% |
| Frequency | 2017.1 | $-0.040(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.098)$ | $0.091(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.052)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.670 | -3.94\% | -3.94\% |
| Frequency | 2017.2 | $-0.044(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.233)$ | $0.088(\mathrm{Cl}=+/-0.161 ; \mathrm{p}=0.143)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.614 | -4.28\% | -4.28\% |

## Uninsured Auto

Coverage $=U A$
End Trend Period $=2023.1$
Excluded Points $=$ NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date $=2015-01-01$

| Fit | Start Date | Time | Seasonality | Mobility | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.2 | $-0.026(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.014)$ | $0.129(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.022)$ | 0.008 ( $\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.011$ ) | $0.034(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.121$ ) | 0.420 | -2.56\% | +0.80\% |
| Loss Cost | 2005.1 | $-0.030(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.009)$ | $0.139(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.016)$ | $0.008(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.011$ ) | $0.040(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.082)$ | 0.432 | -2.95\% | +0.96\% |
| Loss Cost | 2005.2 | $-0.036(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.003)$ | $0.125(\mathrm{Cl}=+/-0.110 ; \mathrm{p}=0.028)$ | $0.009(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.008)$ | $0.049(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.036)$ | 0.472 | -3.58\% | +1.23\% |
| Loss Cost | 2006.1 | $-0.046(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.144(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.009)$ | $0.009(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.006)$ | $0.061(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.008)$ | 0.543 | -4.48\% | +1.57\% |
| Loss Cost | 2006.2 | $-0.058(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | $0.121(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.016)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | $0.078(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.001)$ | 0.643 | -5.66\% | +2.02\% |
| Loss Cost | 2007.1 | $-0.064(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.131(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.009)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | $0.086(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.649 | -6.23\% | +2.20\% |
| Loss Cost | 2007.2 | $-0.075(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.017)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $0.100(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.699 | -7.22\% | +2.53\% |
| Loss Cost | 2008.1 | $-0.088(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | $0.133(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.004)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.116 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.748 | -8.39\% | +2.85\% |
| Loss Cost | 2008.2 | $-0.098(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.120(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.007)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.128(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.771 | -9.32\% | +3.11\% |
| Loss Cost | 2009.1 | $-0.105(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $0.128(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.005)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.137(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.000)$ | 0.757 | -9.96\% | +3.26\% |
| Loss Cost | 2009.2 | $-0.115(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.118 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.009)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000)$ | 0.765 | -10.89\% | +3.46\% |
| Loss Cost | 2010.1 | $-0.116(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000)$ | $0.119(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.012)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.150(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.716 | -10.98\% | +3.48\% |
| Loss Cost | 2010.2 | $-0.114(\mathrm{Cl}=+/-0.047 ; \mathrm{p}=0.000)$ | $0.120(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.014)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.148(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.000)$ | 0.680 | -10.78\% | +3.45\% |
| Loss Cost | 2011.1 | $-0.107(\mathrm{Cl}=+/-0.056 ; \mathrm{p}=0.001$ ) | $0.115(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.023)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.140 ( $\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.001$ ) | 0.603 | -10.14\% | +3.36\% |
| Loss Cost | 2011.2 | $-0.084(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.017)$ | $0.127(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.014)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | 0.115 ( $\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.008$ ) | 0.573 | -8.07\% | +3.14\% |
| Loss Cost | 2012.1 | $-0.043(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.273)$ | $0.110(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.028)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.072(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.126)$ | 0.531 | -4.25\% | +2.85\% |
| Loss Cost | 2012.2 | $-0.062(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.243)$ | $0.104(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.043)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.131)$ | 0.534 | -6.00\% | +2.95\% |
| Loss Cost | 2013.1 | $-0.113(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.138)$ | $0.116(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.031)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.144(\mathrm{Cl}=+/-0.166 ; \mathrm{p}=0.084)$ | 0.553 | -10.71\% | +3.13\% |
| Loss Cost | 2013.2 | $-0.198(\mathrm{Cl}=+/-0.247 ; \mathrm{p}=0.109)$ | $0.106(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.053)$ | $0.009(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.001)$ | $0.230(\mathrm{Cl}=+/-0.258 ; \mathrm{p}=0.076)$ | 0.572 | -17.95\% | +3.32\% |
| Loss Cost | 2014.1 | $-0.244(\mathrm{Cl}=+/-0.556 ; \mathrm{p}=0.363)$ | $0.109(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.066)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $0.277(\mathrm{Cl}=+/-0.565 ; \mathrm{p}=0.311$ ) | 0.541 | -21.63\% | +3.36\% |
| Loss Cost | 2014.2 | $0.033(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.015$ ) | $0.109(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.066)$ | $0.009(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.567 | +3.36\% | +3.36\% |
| Loss Cost | 2015.1 | 0.040 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.006$ ) | $0.090(\mathrm{Cl}=+/-0.116 ; \mathrm{p}=0.118)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.613 | +4.11\% | +4.11\% |
| Loss Cost | 2015.2 | 0.043 ( $\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.009$ ) | $0.097(\mathrm{Cl}=+/-0.125 ; \mathrm{p}=0.115)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.611 | +4.38\% | +4.38\% |
| Loss Cost | 2016.1 | $0.045(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.013)$ | $0.091(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.165)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.001)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.610 | +4.64\% | +4.64\% |
| Loss Cost | 2016.2 | $0.052(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.012)$ | $0.108(\mathrm{Cl}=+/-0.143 ; \mathrm{p}=0.123)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.634 | +5.30\% | +5.30\% |
| Loss Cost | 2017.1 | 0.060 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.010$ ) | $0.091(\mathrm{Cl}=+/-0.149 ; \mathrm{p}=0.201)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.002)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.658 | +6.14\% | +6.14\% |
| Loss Cost | 2017.2 | $0.052(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.036)$ | $0.073(\mathrm{Cl}=+/-0.164 ; \mathrm{p}=0.336)$ | $0.010(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.003)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.646 | +5.37\% | +5.37\% |
| Severity | 2004.2 | $0.057(\mathrm{Cl}=+/-0.018 ; \mathrm{p}=0.000)$ | $0.091(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.068)$ | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.543)$ | $-0.068(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001$ ) | 0.597 | +5.87\% | -1.06\% |
| Severity | 2005.1 | $0.055(\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000)$ | $0.096(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.061)$ | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.545$ ) | -0.065 ( $\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.003$ ) | 0.558 | +5.66\% | -0.98\% |
| Severity | 2005.2 | $0.051(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.086(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.093)$ | $-0.002(\mathrm{Cl}=+/-0.006 ; \mathrm{p}=0.568)$ | $-0.059(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.008)$ | 0.479 | +5.19\% | -0.80\% |
| Severity | 2006.1 | 0.042 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $0.105(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.035)$ | $-0.002(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.537)$ | $-0.047(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.027)$ | 0.427 | +4.26\% | -0.48\% |
| Severity | 2006.2 | 0.030 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.006$ ) | $0.083(\mathrm{Cl}=+/-0.088 ; \mathrm{p}=0.062)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.551)$ | $-0.031(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.105)$ | 0.306 | +3.07\% | -0.08\% |
| Severity | 2007.1 | $0.026(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.023)$ | $0.090(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.050)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; p=0.550)$ | $-0.026(\mathrm{Cl}=+/-0.040 ; p=0.190)$ | 0.262 | +2.68\% | +0.03\% |
| Severity | 2007.2 | $0.017(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.142)$ | $0.076(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.086)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.576)$ | $-0.014(\mathrm{Cl}=+/-0.040 ; p=0.468)$ | 0.134 | +1.75\% | +0.30\% |
| Severity | 2008.1 | $0.004(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.724)$ | $0.095(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.020)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.523)$ | $0.002(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.899)$ | 0.145 | +0.40\% | +0.64\% |
| Severity | 2008.2 | $-0.003(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.781$ ) | $0.085(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.035)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.549)$ | $0.012(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.549)$ | 0.095 | -0.34\% | +0.82\% |
| Severity | 2009.1 | $-0.004(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.789)$ | $0.086(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.041)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.557)$ | $0.012(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.571)$ | 0.087 | -0.38\% | +0.83\% |
| Severity | 2009.2 | $-0.005(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.759)$ | $0.085(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.053)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.570)$ | $0.014(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.566)$ | 0.070 | -0.50\% | +0.85\% |
| Severity | 2010.1 | $-0.004(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.831$ ) | $0.084(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.065$ ) | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.579)$ | $0.012(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.637)$ | 0.059 | -0.41\% | +0.84\% |
| Severity | 2010.2 | $0.010(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.650)$ | $0.094(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.041)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.539)$ | $-0.004(\mathrm{Cl}=+/-0.059 ; p=0.902)$ | 0.112 | +1.00\% | +0.64\% |
| Severity | 2011.1 | 0.015 ( $\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.579)$ | $0.091(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.057)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.549)$ | $-0.009(\mathrm{Cl}=+/-0.069 ; p=0.790)$ | 0.109 | +1.48\% | +0.59\% |
| Severity | 2011.2 | 0.046 ( $\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.137)$ | $0.107(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.023)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.473)$ | $-0.043(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.244)$ | 0.238 | +4.72\% | +0.28\% |
| Severity | 2012.1 | $0.097(\mathrm{Cl}=+/-0.069 ; p=0.008)$ | $0.085(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.042)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.424)$ | $-0.098(\mathrm{Cl}=+/-0.080 ; p=0.019)$ | 0.425 | +10.24\% | -0.07\% |
| Severity | 2012.2 | $0.099(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.039)$ | $0.086(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.051)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.437)$ | $-0.099(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.059)$ | 0.262 | +10.36\% | -0.08\% |
| Severity | 2013.1 | 0.040 ( $\mathrm{Cl}=+/-0.129 ; \mathrm{p}=0.518$ ) | $0.099(\mathrm{Cl}=+/-0.087 ; \mathrm{p}=0.029)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.420)$ | $-0.039(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.560)$ | 0.163 | +4.10\% | +0.12\% |
| Severity | 2013.2 | $0.025(\mathrm{Cl}=+/-0.213 ; \mathrm{p}=0.804)$ | $0.097(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.041)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.441)$ | $-0.024(\mathrm{Cl}=+/-0.222 ; \mathrm{p}=0.823)$ | 0.078 | +2.56\% | +0.15\% |
| Severity | 2014.1 | $0.062(\mathrm{Cl}=+/-0.479 ; \mathrm{p}=0.784)$ | $0.094(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.065)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.459)$ | $-0.061(\mathrm{Cl}=+/-0.486 ; p=0.792)$ | 0.065 | +6.42\% | +0.12\% |
| Severity | 2014.2 | $0.001(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.906$ ) | $0.094(\mathrm{Cl}=+/-0.101 ; \mathrm{p}=0.065)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.459)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.074 | +0.12\% | +0.12\% |
| Severity | 2015.1 | $0.001(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.945$ ) | $0.096(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.080)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.473)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.060 | +0.08\% | +0.08\% |
| Severity | 2015.2 | $-0.005(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.699)$ | $0.080(\mathrm{Cl}=+/-0.111 ; \mathrm{p}=0.145)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.463)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.016 | -0.48\% | -0.48\% |
| Severity | 2016.1 | $-0.006(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.664$ ) | $0.083(\mathrm{Cl}=+/-0.121 ; \mathrm{p}=0.159)$ | $-0.001(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.474$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.033 | -0.61\% | -0.61\% |
| Severity | 2016.2 | $-0.007(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.646)$ | $0.079(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.214)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; p=0.501)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.071 | -0.74\% | -0.74\% |
| Severity | 2017.1 | $-0.010(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.612)$ | $0.084(\mathrm{Cl}=+/-0.147 ; \mathrm{p}=0.228)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.520$ ) | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.093 | -0.95\% | -0.95\% |
| Severity | 2017.2 | $-0.024(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.211)$ | $0.047(\mathrm{Cl}=+/-0.139 ; \mathrm{p}=0.454)$ | $-0.001(\mathrm{Cl}=+/-0.005 ; p=0.623)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.031 | -2.37\% | -2.37\% |
| Frequency | 2004.2 | $-0.083(\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.213)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.102(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.914 | -7.97\% | +1.88\% |
| Frequency | 2005.1 | $-0.085(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000)$ | $0.043(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.170)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.104(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000)$ | 0.909 | -8.15\% | +1.96\% |
| Frequency | 2005.2 | $-0.087(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.038(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.226)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.107(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000)$ | 0.903 | -8.33\% | +2.05\% |
| Frequency | 2006.1 | $-0.088(\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000)$ | $0.039(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.228)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.108(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | 0.890 | -8.38\% | +2.06\% |
| Frequency | 2006.2 | $-0.088(\mathrm{Cl}=+/-0.016 ; \mathrm{p}=0.000)$ | $0.037(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.264)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.109(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000)$ | 0.878 | -8.46\% | +2.10\% |
| Frequency | 2007.1 | $-0.091(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | $0.041(\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.228)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.112(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.866 | -8.67\% | +2.17\% |
| Frequency | 2007.2 | -0.092 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.039(\mathrm{Cl}=+/-0.071 ; \mathrm{p}=0.272)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.114(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.852 | -8.82\% | +2.22\% |
| Frequency | 2008.1 | -0.092 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | $0.038(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.301)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.113 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000$ ) | 0.827 | -8.76\% | +2.20\% |
| Frequency | 2008.2 | $-0.094(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.034(\mathrm{Cl}=+/-0.076 ; \mathrm{p}=0.362)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | 0.117 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | 0.810 | -9.01\% | +2.27\% |
| Frequency | 2009.1 | $-0.101(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.000)$ | $0.042(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.269)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.125(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | 0.802 | -9.62\% | +2.41\% |
| Frequency | 2009.2 | $-0.110(\mathrm{Cl}=+/-0.030 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.387)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.136(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.000)$ | 0.802 | -10.44\% | +2.59\% |
| Frequency | 2010.1 | $-0.112(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | $0.035(\mathrm{Cl}=+/-0.081 ; \mathrm{p}=0.382)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.138(\mathrm{Cl}=+/-0.049 ; \mathrm{p}=0.000)$ | 0.768 | -10.62\% | +2.62\% |
| Frequency | 2010.2 | $-0.124(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.000)$ | $0.026(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.519)$ | 0.010 ( $\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.152(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.000)$ | 0.764 | -11.67\% | +2.79\% |
| Frequency | 2011.1 | $-0.122(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | $0.024(\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.563)$ | $0.010(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.149(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.000)$ | 0.712 | -11.45\% | +2.76\% |
| Frequency | 2011.2 | $-0.130(\mathrm{Cl}=+/-0.061 ; \mathrm{p}=0.000)$ | 0.020 ( $\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.649)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.158(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.000)$ | 0.683 | -12.22\% | +2.85\% |
| Frequency | 2012.1 | $-0.141(\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.001$ ) | $0.024(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.594)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.170(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.001$ ) | 0.646 | -13.14\% | +2.92\% |
| Frequency | 2012.2 | $-0.160(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.005$ ) | $0.019(\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.696)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.190(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.003)$ | 0.621 | -14.82\% | +3.03\% |
| Frequency | 2013.1 | $-0.153(\mathrm{Cl}=+/-0.155 ; \mathrm{p}=0.052)$ | $0.017(\mathrm{Cl}=+/-0.105 ; \mathrm{p}=0.736)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $0.183(\mathrm{Cl}=+/-0.167 ; \mathrm{p}=0.033)$ | 0.565 | -14.22\% | +3.01\% |
| Frequency | 2013.2 | $-0.223(\mathrm{Cl}=+/-0.251 ; \mathrm{p}=0.077)$ | $0.009(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.865)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.254(\mathrm{Cl}=+/-0.262 ; \mathrm{p}=0.056)$ | 0.564 | -19.99\% | +3.16\% |
| Frequency | 2014.1 | $-0.306(\mathrm{Cl}=+/-0.562 ; \mathrm{p}=0.262)$ | $0.015(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.791)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $0.338(\mathrm{Cl}=+/-0.571 ; \mathrm{p}=0.225)$ | 0.540 | -26.36\% | +3.23\% |
| Frequency | 2014.2 | $0.032(\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.019)$ | $0.015(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.791)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $N \mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{P}=\mathrm{NA})$ | 0.558 | +3.23\% | +3.23\% |
| Frequency | 2015.1 | $0.039(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.007)$ | $-0.006(\mathrm{Cl}=+/-0.117 ; \mathrm{p}=0.919)$ | $0.011(\mathrm{Cl}=+/-0.005 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.617 | +4.02\% | +4.02\% |
| Frequency | 2015.2 | $0.048(\mathrm{Cl}=+/-0.027 ; p=0.002)$ | $0.018(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.740)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.684 | +4.88\% | +4.88\% |
| Frequency | 2016.1 | $0.052(\mathrm{Cl}=+/-0.030 ; p=0.003)$ | $0.008(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.883)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.692 | +5.29\% | +5.29\% |
| Frequency | 2016.2 | $0.059(\mathrm{Cl}=+/-0.032 ; \mathrm{p}=0.002)$ | $0.029(\mathrm{Cl}=+/-0.123 ; \mathrm{p}=0.613)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.732 | +6.09\% | +6.09\% |
| Frequency | 2017.1 | $0.069(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.001)$ | $0.007(\mathrm{Cl}=+/-0.119 ; \mathrm{p}=0.894)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.786 | +7.15\% | +7.15\% |
| Frequency | 2017.2 | $0.076(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.002)$ | $0.025(\mathrm{Cl}=+/-0.127 ; \mathrm{p}=0.657)$ | $0.011(\mathrm{Cl}=+/-0.004 ; \mathrm{p}=0.000)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.806 | +7.93\% | +7.93\% |

## Uninsured Auto

Coverage $=U A$
End Trend Period $=2023.1$
Excluded Points = 2020.1,2020.2,2021.1
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date $=2015-01-01$

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loss Cost | 2004.2 | -0.025 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.017$ ) | 0.115 ( $\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.046$ ) | $0.027(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.195)$ | 0.232 | -2.45\% | +0.18\% |
| Loss Cost | 2005.1 | -0.029 ( $\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.011$ ) | 0.124 ( $\mathrm{Cl}=+/-0.115 ; \mathrm{p}=0.035$ ) | $0.032(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.137)$ | 0.249 | -2.81\% | +0.32\% |
| Loss Cost | 2005.2 | $-0.035(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.004)$ | $0.109(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.059)$ | $0.041(\mathrm{Cl}=+/-0.043 ; \mathrm{p}=0.061)$ | 0.303 | -3.45\% | +0.57\% |
| Loss Cost | 2006.1 | $-0.044(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.001$ ) | $0.129(\mathrm{Cl}=+/-0.109 ; \mathrm{p}=0.022)$ | $0.053(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.015$ ) | 0.400 | -4.32\% | +0.89\% |
| Loss Cost | 2006.2 | $-0.057(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000$ ) | $0.104(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.037)$ | $0.069(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.001)$ | 0.542 | -5.50\% | +1.30\% |
| Loss Cost | 2007.1 | $-0.062(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.115 ( $\mathrm{Cl}=+/-0.098 ; \mathrm{p}=0.023$ ) | $0.077(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.001)$ | 0.547 | -6.03\% | +1.47\% |
| Loss Cost | 2007.2 | $-0.073(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | $0.096(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.042)$ | 0.090 ( $\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.000$ ) | 0.624 | -7.04\% | +1.76\% |
| Loss Cost | 2008.1 | -0.085 ( $\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | 0.116 ( $\mathrm{Cl}=+/-0.086 ; \mathrm{p}=0.011$ ) | $0.105(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000)$ | 0.691 | -8.15\% | +2.07\% |
| Loss Cost | 2008.2 | -0.095 ( $\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.000$ ) | $0.101(\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.019$ ) | 0.118 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.000$ ) | 0.728 | -9.09\% | +2.30\% |
| Loss Cost | 2009.1 | $-0.102(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | $0.109(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.014$ ) | 0.126 ( $\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.000)$ | 0.704 | -9.66\% | +2.43\% |
| Loss Cost | 2009.2 | $-0.112(\mathrm{Cl}=+/-0.031 ; \mathrm{p}=0.000)$ | 0.097 ( $\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.026$ ) | $0.138(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | 0.720 | -10.61\% | +2.62\% |
| Loss Cost | 2010.1 | $-0.112(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.000)$ | $0.097(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.033)$ | $0.138(\mathrm{Cl}=+/-0.050 ; \mathrm{p}=0.000)$ | 0.641 | -10.57\% | +2.61\% |
| Loss Cost | 2010.2 | $-0.110(\mathrm{Cl}=+/-0.044 ; \mathrm{p}=0.000)$ | $0.098(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.039)$ | $0.136(\mathrm{Cl}=+/-0.057 ; \mathrm{p}=0.000)$ | 0.581 | -10.41\% | +2.59\% |
| Loss Cost | 2011.1 | $-0.100(\mathrm{Cl}=+/-0.053 ; \mathrm{p}=0.001$ ) | $0.091(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.063)$ | 0.125 ( $\mathrm{Cl}=+/-0.066 ; \mathrm{p}=0.001$ ) | 0.433 | -9.56\% | +2.48\% |
| Loss Cost | 2011.2 | -0.079 ( $\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.017$ ) | $0.104(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.038$ ) | $0.101(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.011$ ) | 0.353 | -7.56\% | +2.29\% |
| Loss Cost | 2012.1 | $-0.033(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.338)$ | $0.082(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.074$ ) | $0.053(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.193)$ | 0.231 | -3.28\% | +1.97\% |
| Loss Cost | 2012.2 | $-0.054(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.250)$ | 0.075 ( $\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.112$ ) | $0.074(\mathrm{Cl}=+/-0.106 ; \mathrm{p}=0.157)$ | 0.227 | -5.22\% | +2.07\% |
| Loss Cost | 2013.1 | $-0.094(\mathrm{Cl}=+/-0.138 ; \mathrm{p}=0.165$ ) | $0.086(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.086)$ | $0.116(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.114)$ | 0.259 | -8.97\% | +2.21\% |
| Loss Cost | 2013.2 | $-0.184(\mathrm{Cl}=+/-0.218 ; \mathrm{p}=0.091)$ | $0.074(\mathrm{Cl}=+/-0.102 ; \mathrm{p}=0.141)$ | $0.207(\mathrm{Cl}=+/-0.227 ; \mathrm{p}=0.070)$ | 0.309 | -16.78\% | +2.39\% |
| Loss Cost | 2014.1 | $-0.166(\mathrm{Cl}=+/-0.498 ; \mathrm{p}=0.480)$ | $0.072(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.189)$ | $0.190(\mathrm{Cl}=+/-0.505 ; \mathrm{p}=0.429)$ | 0.240 | -15.33\% | +2.38\% |
| Loss Cost | 2014.2 | $0.023(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.031)$ | $0.072(\mathrm{Cl}=+/-0.113 ; \mathrm{p}=0.189)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.283 | +2.38\% | +2.38\% |
| Loss Cost | 2015.1 | 0.030 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.009)$ | $0.050(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.328)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.417 | +3.06\% | +3.06\% |
| Loss Cost | 2015.2 | $0.031(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.018)$ | $0.053(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.350)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.353 | +3.12\% | +3.12\% |
| Loss Cost | 2016.1 | $0.033(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.025$ ) | 0.045 ( $\mathrm{Cl}=+/-0.131 ; \mathrm{p}=0.455$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.352 | +3.38\% | +3.38\% |
| Loss Cost | 2016.2 | $0.037(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.030)$ | $0.058(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.384)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.347 | +3.78\% | +3.78\% |
| Loss Cost | 2017.1 | 0.045 ( $\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.019$ ) | 0.036 ( $\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.587$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.459 | +4.65\% | +4.65\% |
| Loss Cost | 2017.2 | $0.034(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.069)$ | $0.000(\mathrm{Cl}=+/-0.148 ; \mathrm{p}=0.998)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.272 | +3.44\% | +3.44\% |
| Severity | 2004.2 | 0.057 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | 0.082 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.119$ ) | -0.065 ( $\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.001$ ) | 0.593 | +5.82\% | -0.81\% |
| Severity | 2005.1 | 0.055 ( $\mathrm{Cl}=+/-0.020 ; \mathrm{p}=0.000$ ) | $0.087(\mathrm{Cl}=+/-0.107 ; \mathrm{p}=0.108)$ | -0.062 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.003$ ) | 0.553 | +5.61\% | -0.74\% |
| Severity | 2005.2 | $0.050(\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000)$ | $0.076(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.161)$ | $-0.056(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.009)$ | 0.474 | +5.12\% | -0.56\% |
| Severity | 2006.1 | $0.041(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.001)$ | 0.095 ( $\mathrm{Cl}=+/-0.103 ; \mathrm{p}=0.067$ ) | $-0.044(\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.033)$ | 0.418 | +4.20\% | -0.26\% |
| Severity | 2006.2 | 0.030 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.007)$ | $0.072(\mathrm{Cl}=+/-0.092 ; \mathrm{p}=0.121)$ | $-0.028(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.124)$ | 0.294 | +2.99\% | +0.12\% |
| Severity | 2007.1 | $0.026(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.028)$ | $0.079(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.097)$ | $-0.024(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.222)$ | 0.247 | +2.62\% | +0.23\% |
| Severity | 2007.2 | $0.017(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.161)$ | $0.063(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.166)$ | $-0.012(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.537)$ | 0.112 | +1.67\% | +0.48\% |
| Severity | 2008.1 | $0.003(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.766$ ) | $0.084(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.045$ ) | $0.005(\mathrm{Cl}=+/-0.036 ; \mathrm{p}=0.792)$ | 0.116 | +0.34\% | +0.81\% |
| Severity | 2008.2 | $-0.004(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.715$ ) | $0.073(\mathrm{Cl}=+/-0.082 ; \mathrm{p}=0.077)$ | $0.014(\mathrm{Cl}=+/-0.038 ; \mathrm{p}=0.444$ ) | 0.067 | -0.44\% | +0.99\% |
| Severity | 2009.1 | $-0.005(\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.746)$ | $0.073(\mathrm{Cl}=+/-0.085 ; \mathrm{p}=0.089)$ | $0.014(\mathrm{Cl}=+/-0.042 ; \mathrm{p}=0.483)$ | 0.059 | -0.45\% | +0.99\% |
| Severity | 2009.2 | $-0.006(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.695$ ) | $0.071(\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.111)$ | 0.016 ( $\mathrm{Cl}=+/-0.046 ; \mathrm{p}=0.469$ ) | 0.043 | -0.63\% | +1.02\% |
| Severity | 2010.1 | $-0.005(\mathrm{Cl}=+/-0.039 ; \mathrm{p}=0.793)$ | $0.070(\mathrm{Cl}=+/-0.094 ; \mathrm{p}=0.135)$ | 0.015 ( $\mathrm{Cl}=+/-0.052 ; \mathrm{p}=0.560)$ | 0.030 | -0.50\% | +1.00\% |
| Severity | 2010.2 | $0.008(\mathrm{Cl}=+/-0.045 ; \mathrm{p}=0.709$ ) | $0.081(\mathrm{Cl}=+/-0.095 ; \mathrm{p}=0.090)$ | $0.000(\mathrm{Cl}=+/-0.058 ; \mathrm{p}=0.996)$ | 0.079 | +0.81\% | +0.83\% |
| Severity | 2011.1 | $0.014(\mathrm{Cl}=+/-0.054 ; \mathrm{p}=0.608)$ | $0.077(\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.123)$ | $-0.006(\mathrm{Cl}=+/-0.068 ; \mathrm{p}=0.858)$ | 0.077 | +1.36\% | +0.77\% |
| Severity | 2011.2 | $0.043(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.160)$ | $0.094(\mathrm{Cl}=+/-0.096 ; \mathrm{p}=0.056)$ | $-0.038(\mathrm{Cl}=+/-0.074 ; \mathrm{p}=0.293)$ | 0.212 | +4.43\% | +0.51\% |
| Severity | 2012.1 | $0.096(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.008)$ | $0.068(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.105)$ | $-0.095(\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.019)$ | 0.439 | +10.07\% | +0.14\% |
| Severity | 2012.2 | $0.094(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.043)$ | $0.068(\mathrm{Cl}=+/-0.090 ; \mathrm{p}=0.129)$ | -0.092 ( $\mathrm{Cl}=+/-0.100 ; \mathrm{p}=0.069$ ) | 0.253 | +9.83\% | +0.15\% |
| Severity | 2013.1 | $0.038(\mathrm{Cl}=+/-0.126 ; p=0.524)$ | $0.082(\mathrm{Cl}=+/-0.091 ; \mathrm{p}=0.074)$ | $-0.035(\mathrm{Cl}=+/-0.135 ; \mathrm{p}=0.587)$ | 0.121 | +3.91\% | +0.34\% |
| Severity | 2013.2 | $0.015(\mathrm{Cl}=+/-0.208 ; \mathrm{p}=0.882)$ | $0.079(\mathrm{Cl}=+/-0.097 ; \mathrm{p}=0.103)$ | $-0.011(\mathrm{Cl}=+/-0.217 ; \mathrm{p}=0.916$ ) | 0.019 | +1.47\% | +0.39\% |
| Severity | 2014.1 | $0.073(\mathrm{Cl}=+/-0.474 ; \mathrm{p}=0.741)$ | $0.074(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.162)$ | $-0.070(\mathrm{Cl}=+/-0.481 ; \mathrm{p}=0.757$ ) | 0.008 | +7.63\% | +0.34\% |
| Severity | 2014.2 | $0.003(\mathrm{Cl}=+/-0.020 ; p=0.717)$ | $0.074(\mathrm{Cl}=+/-0.108 ; \mathrm{p}=0.162)$ | $N A(C l=+/-N A ; p=N A)$ | 0.021 | +0.34\% | +0.34\% |
| Severity | 2015.1 | $0.004(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.728)$ | $0.073(\mathrm{Cl}=+/-0.118 ; \mathrm{p}=0.200)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.002 | +0.37\% | +0.37\% |
| Severity | 2015.2 | $-0.002(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.851)$ | $0.052(\mathrm{Cl}=+/-0.120 ; \mathrm{p}=0.353)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.089 | -0.21\% | -0.21\% |
| Severity | 2016.1 | $-0.002(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.858)$ | $0.053(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.390)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.118 | -0.23\% | -0.23\% |
| Severity | 2016.2 | $-0.004(\mathrm{Cl}=+/-0.034 ; \mathrm{p}=0.783)$ | $0.047(\mathrm{Cl}=+/-0.151 ; \mathrm{p}=0.493)$ | $N \mathrm{Na}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | -0.156 | -0.42\% | -0.42\% |
| Severity | 2017.1 | $-0.005(\mathrm{Cl}=+/-0.041 ; \mathrm{p}=0.792$ ) | $0.048(\mathrm{Cl}=+/-0.172 ; \mathrm{p}=0.526)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | -0.198 | -0.47\% | -0.47\% |
| Severity | 2017.2 | $-0.022(\mathrm{Cl}=+/-0.037 ; \mathrm{p}=0.206)$ | $-0.003(\mathrm{Cl}=+/-0.149 ; p=0.961)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.004 | -2.14\% | -2.14\% |
| Frequency | 2004.2 | -0.081 ( $\mathrm{Cl}=+/-0.011 ; \mathrm{p}=0.000$ ) | 0.033 ( $\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.272$ ) | $0.091(\mathrm{Cl}=+/-0.022 ; \mathrm{p}=0.000)$ | 0.902 | -7.81\% | +1.00\% |
| Frequency | 2005.1 | $-0.083(\mathrm{Cl}=+/-0.012 ; \mathrm{p}=0.000$ ) | $0.038(\mathrm{Cl}=+/-0.062 ; \mathrm{p}=0.221)$ | $0.094(\mathrm{Cl}=+/-0.023 ; \mathrm{p}=0.000)$ | 0.894 | -7.98\% | +1.07\% |
| Frequency | 2005.2 | $-0.085(\mathrm{Cl}=+/-0.013 ; \mathrm{p}=0.000)$ | $0.033(\mathrm{Cl}=+/-0.063 ; \mathrm{p}=0.290)$ | $0.096(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000)$ | 0.886 | -8.15\% | +1.14\% |
| Frequency | 2006.1 | -0.085 ( $\mathrm{Cl}=+/-0.014 ; \mathrm{p}=0.000$ ) | $0.034(\mathrm{Cl}=+/-0.065 ; \mathrm{p}=0.298)$ | $0.097(\mathrm{Cl}=+/-0.025 ; p=0.000)$ | 0.868 | -8.17\% | +1.15\% |
| Frequency | 2006.2 | $-0.086(\mathrm{Cl}=+/-0.015 ; \mathrm{p}=0.000$ ) | $0.032(\mathrm{Cl}=+/-0.067 ; \mathrm{p}=0.338)$ | $0.098(\mathrm{Cl}=+/-0.027 ; p=0.000)$ | 0.851 | -8.25\% | +1.18\% |
| Frequency | 2007.1 | $-0.088(\mathrm{Cl}=+/-0.017 ; \mathrm{p}=0.000)$ | 0.036 ( $\mathrm{Cl}=+/-0.069 ; \mathrm{p}=0.299$ ) | $0.100(\mathrm{Cl}=+/-0.028 ; \mathrm{p}=0.000)$ | 0.833 | -8.43\% | +1.24\% |
| Frequency | 2007.2 | -0.090 ( $\mathrm{Cl}=+/-0.019 ; \mathrm{p}=0.000$ ) | $0.033(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.349)$ | $0.102(\mathrm{Cl}=+/-0.031 ; p=0.000)$ | 0.811 | -8.56\% | +1.28\% |
| Frequency | 2008.1 | -0.088 ( $\mathrm{Cl}=+/-0.021 ; \mathrm{p}=0.000$ ) | $0.031(\mathrm{Cl}=+/-0.075 ; \mathrm{p}=0.394)$ | $0.101(\mathrm{Cl}=+/-0.033 ; \mathrm{p}=0.000)$ | 0.768 | -8.46\% | +1.25\% |
| Frequency | 2008.2 | $-0.091(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.000$ ) | 0.028 ( $\mathrm{Cl}=+/-0.077 ; \mathrm{p}=0.464$ ) | $0.104(\mathrm{Cl}=+/-0.036 ; p=0.000)$ | 0.739 | -8.69\% | +1.30\% |
| Frequency | 2009.1 | -0.097 ( $\mathrm{Cl}=+/-0.026 ; \mathrm{p}=0.000$ ) | 0.036 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.355$ ) | $0.111(\mathrm{Cl}=+/-0.039 ; p=0.000)$ | 0.721 | -9.25\% | +1.43\% |
| Frequency | 2009.2 | -0.106 ( $\mathrm{Cl}=+/-0.029 ; \mathrm{p}=0.000$ ) | 0.026 ( $\mathrm{Cl}=+/-0.079 ; \mathrm{p}=0.501$ ) | $0.122(\mathrm{Cl}=+/-0.041 ; p=0.000)$ | 0.719 | -10.04\% | +1.58\% |
| Frequency | 2010.1 | $-0.107(\mathrm{Cl}=+/-0.035 ; \mathrm{p}=0.000)$ | 0.027 ( $\mathrm{Cl}=+/-0.083 ; \mathrm{p}=0.505$ ) | $0.123(\mathrm{Cl}=+/-0.047 ; p=0.000)$ | 0.650 | -10.13\% | +1.60\% |
| Frequency | 2010.2 | -0.118 ( $\mathrm{Cl}=+/-0.040 ; \mathrm{p}=0.000$ ) | $0.018(\mathrm{Cl}=+/-0.084 ; \mathrm{p}=0.667)$ | $0.135(\mathrm{Cl}=+/-0.051 ; p=0.000)$ | 0.638 | -11.14\% | +1.75\% |
| Frequency | 2011.1 | $-0.114(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.000$ ) | 0.015 ( $\mathrm{Cl}=+/-0.089 ; \mathrm{p}=0.735$ ) | $0.131(\mathrm{Cl}=+/-0.060 ; p=0.000)$ | 0.514 | -10.77\% | +1.70\% |
| Frequency | 2011.2 | $-0.122(\mathrm{Cl}=+/-0.060 ; \mathrm{p}=0.000$ ) | $0.010(\mathrm{Cl}=+/-0.093 ; \mathrm{p}=0.823)$ | $0.140(\mathrm{Cl}=+/-0.072 ; \mathrm{p}=0.001$ ) | 0.440 | -11.48\% | +1.77\% |
| Frequency | 2012.1 | -0.129 ( $\mathrm{Cl}=+/-0.078 ; \mathrm{p}=0.003$ ) | $0.014(\mathrm{Cl}=+/-0.099 ; \mathrm{p}=0.774)$ | $0.147(\mathrm{Cl}=+/-0.090 ; p=0.003)$ | 0.332 | -12.13\% | +1.83\% |
| Frequency | 2012.2 | -0.147 ( $\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.009$ ) | $0.008(\mathrm{Cl}=+/-0.104 ; \mathrm{p}=0.878$ ) | $0.166(\mathrm{Cl}=+/-0.116 ; p=0.008)$ | 0.264 | -13.70\% | +1.92\% |
| Frequency | 2013.1 | $-0.132(\mathrm{Cl}=+/-0.154 ; \mathrm{p}=0.087$ ) | $0.004(\mathrm{Cl}=+/-0.112 ; \mathrm{p}=0.944)$ | $0.151(\mathrm{Cl}=+/-0.165 ; \mathrm{p}=0.071)$ | 0.086 | -12.40\% | +1.86\% |
| Frequency | 2013.2 | $-0.198(\mathrm{Cl}=+/-0.251 ; \mathrm{p}=0.111$ ) | $-0.005(\mathrm{Cl}=+/-0.117 ; p=0.928)$ | $0.218(\mathrm{Cl}=+/-0.261 ; p=0.094)$ | 0.090 | -17.99\% | +1.99\% |
| Frequency | 2014.1 | -0.240 ( $\mathrm{Cl}=+/-0.572 ; \mathrm{p}=0.379$ ) | $-0.001(\mathrm{Cl}=+/-0.130 ; p=0.982)$ | 0.260 ( $\mathrm{Cl}=+/-0.581 ; \mathrm{p}=0.349)$ | 0.029 | -21.33\% | +2.03\% |
| Frequency | 2014.2 | $0.020(\mathrm{Cl}=+/-0.024 ; \mathrm{p}=0.094)$ | $-0.001(\mathrm{Cl}=+/-0.130 ; p=0.982)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.086 | +2.03\% | +2.03\% |
| Frequency | 2015.1 | $0.026(\mathrm{Cl}=+/-0.025 ; \mathrm{p}=0.042)$ | $-0.022(\mathrm{Cl}=+/-0.130 ; p=0.712)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.206 | +2.68\% | +2.68\% |
| Frequency | 2015.2 | $0.033(\mathrm{Cl}=+/-0.027 ; \mathrm{p}=0.022)$ | $0.000(\mathrm{Cl}=+/-0.133 ; \mathrm{p}=0.997)$ | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.311 | +3.34\% | +3.34\% |
| Frequency | 2016.1 | $0.036(\mathrm{Cl}=+/-0.031 ; p=0.029)$ | $-0.008(\mathrm{Cl}=+/-0.145 ; \mathrm{p}=0.904$ ) | NA ( $\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA}$ ) | 0.300 | +3.62\% | +3.62\% |
| Frequency | 2016.2 | $0.041(\mathrm{Cl}=+/-0.035 ; p=0.028)$ | $0.011(\mathrm{Cl}=+/-0.158 ; \mathrm{p}=0.876)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.343 | +4.22\% | +4.22\% |
| Frequency | 2017.1 | $0.050(\mathrm{Cl}=+/-0.039 ; p=0.018)$ | $-0.013(\mathrm{Cl}=+/-0.162 ; p=0.858)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.453 | +5.15\% | +5.15\% |
| Frequency | 2017.2 | $0.055(\mathrm{Cl}=+/-0.048 ; \mathrm{p}=0.029)$ | $0.003(\mathrm{Cl}=+/-0.189 ; \mathrm{p}=0.968)$ | $\mathrm{NA}(\mathrm{Cl}=+/-\mathrm{NA} ; \mathrm{p}=\mathrm{NA})$ | 0.438 | +5.70\% | +5.70\% |

## Appendix F. Selected Trend Models






Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

## selected Trend Model: Collision

Data as of 06/30/23


Financial Services Regulatory Authority of Ontario

## Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive - Total
Data as of 06/30/23


Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)
Selected Trend Model: Comprehensive - All Other
Data as of $06 / 30 / 23$



Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)

## Selected Trend Model: All Perils

Data as of 06/30/23


Financial Services Regulatory Authority of Ontario
Private Passengers Vehicles (Excluding Farmers)
Selected Trend Model: Uninsured Auto Data as of 06/30/23


## Appendix G. Inflation Impact on Physical Damage Severity

As shown in the following figures the DCPD, collision, and all perils severity observations follow a similar pattern in which the observed severity increased between 2013 and 2018, followed by a more modest trend until the spike in inflation in the second half of 2021.

Our selected severity models are presented in the first panel in each of the following figures. The selected model was chosen due to the statistical fit with minimal parameters. We recognize these selected models generally underpredict 2018-1 through 2020-1 observations, overpredict the 2020-2 through 2021-2 observations, and underpredict the 2022-1 through 2023-1 observations. Due to the non-optimal residual pattern of these selected severity models, we present two additional models in the second and third panels of each figure:

- The model in the second panel tests the significance of an additional scalar parameter at 2021-2 (coincident with the rise in inflation) For DCPD and collision we attribute this lack of significance to the flattening of the physical damage severity trend directly before the rise in inflation. In general, we find the inclusion of this parameter does not improve the model fit as it does not recognize the flattening between 2018-1 and 2020-1.
- The model in the third panel includes a 2021-2 scalar parameter and a change in trend parameter at 2018-1. Although this model generally improves performance, it is likely overly complex and may overfit the data.

Although the inclusion of both a change in trend and scalar parameter is generally significant for physical damage severity, we believe a parsimonious model is more appropriate to avoid overfitting in this case.

Therefore, our trend rates implied by our selected regression models implicitly include any impact of the rise in inflation up to June 30, 2023.

## Figure 36: DCPD - Selected and Two Alternative Trend Models



Figure 37: Collision - Selected and Alternative Severity Trend Models


Figure 38: All Perils - Selected and Alternative Severity Trend Models


## QUALIFICATIONS, ASSUMPTIONS, AND LIMITING CONDITIONS

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[^0]:    ${ }^{7}$ Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

[^1]:    ${ }^{8}$ As discussed more fully in Section 5.4, we observe a limited impact on other coverages through 2022-2.

[^2]:    ${ }^{9}$ FSCO continued to settle remaining files open on March 31, 2016.

[^3]:    ${ }^{10}$ Any reference to loss or claim amount in this report is intended to include ALAE.

[^4]:    ${ }^{11}$ By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year 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.
    ${ }^{13}$ Readers should refer to the E\&Y report for a full discussion of the methodology and approach used by E\&Y.
    ${ }^{14}$ We find EY's severity fitted value estimates for bodily injury derived from our prior regression model are different than our fitted estimates from the same model.
    ${ }^{15}$ Number of claims per 1,000 insured vehicles.
    ${ }^{16}$ We present a summary of GISA's selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

[^5]:    ${ }^{17}$ 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.
    ${ }^{18}$ 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.
    ${ }^{19}$ We use "scalar" and "level change" interchangeably throughout this report.
    ${ }^{20}$ Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E .

[^6]:    ${ }^{21}$ Although we consider multiple models, we generally only present our final model in Section 5 of this report.

[^7]:    ${ }^{22}$ For our calculations, we assume full year policies written on average in the middle of the month uniformly over the year for estimation purposes only.

[^8]:    ${ }^{23}$ We find frequency, but not severity has been affected by the COVID-19 pandemic.
    ${ }^{24}$ We test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.
    25 http://www.healthdata.org/
    ${ }^{26}$ An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

[^9]:    ${ }^{27}$ As measured by the 12 -month change in CPI.

[^10]:    ${ }^{28}$ Rental of passenger vehicles data is Canada-wide data, not Ontario-only data.

[^11]:    ${ }^{29}$ We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

[^12]:    ${ }^{30}$ Bodily injury and accident benefits are long-tailed lines of business, and as such the 2022-2 data observation is subject to significant uncertainty.
    ${ }^{31}$ Forecasting changes to the future inflation level for a parameter is also challenging.

[^13]:    ${ }^{32}$ 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.
    ${ }^{33}$ https://www.imf.org/en/Countries/CAN

[^14]:    ${ }^{34}$ The rise in severity in 2022-2 is highly dependent upon the a priori methodology used by EY.
    ${ }^{35}$ The $p$-value for the reform scalar parameter(s) shift in severity was insignificant.
    ${ }^{36}$ Our statistical tests do not show a level change parameter with a significant p-value at January 1, 2015 or August 1, 2015; or beginning for policies effective June 1, 2016.
    ${ }^{37}$ See Section 4.2 for a discussion of this parameter.
    ${ }^{38}$ As in our prior review we exclude the time parameter as it is generally insignificant over time periods considered in our model.

[^15]:    ${ }^{39}=\exp [0.023]-1$
    ${ }^{40}=\exp [-0.053+0.023]-1$

[^16]:    ${ }^{41}=\exp [0.033+0.043]-1$
    ${ }^{42}=\exp [-0.022+0.033]-1$
    ${ }^{43}=\exp [-0.022+0.033+0.043]-1$
    ${ }^{44}$ The loss cost adjusted R-squared improves starting at 2009-1, rather than 2007-1.

[^17]:    ${ }^{45}=\exp [0.005+0.059]-1$
    ${ }^{46}=\exp [0.005]-1$
    ${ }^{47}=\exp [0.023+0.005+0.059]-1$

[^18]:    ${ }^{48}$ The rise in severity in 2022-2 is highly dependent upon the a priori methodology used by EY.

[^19]:    ${ }^{49}$ These reform parameters assign weights of approximately $1 \%, 33 \%, 83 \%$, and $100 \%$ to accident half-years 2016-1, 2016-$2,2017-1$, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.
    ${ }^{50}$ 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.
    ${ }^{51}=\exp [-0.255]-1$
    ${ }^{52}=\exp [0.024+0.040]-1$
    ${ }^{53}=\exp [.024-0.032+0.040]-1$

[^20]:    ${ }^{54}=\exp [0.025+0.061]-1$

[^21]:    ${ }^{55}$ The seasonality pattern behaved differently during the pandemic but is statistically significant for the time period prior to the pandemic. The severity trend rate is $+6.6 \%$ when we exclude the seasonality parameter. Therefore, given its overall significance prior to the pandemic, we continue to include the seasonality parameter.
    ${ }^{56}=\exp [0.037+0.064]-1$

[^22]:    ${ }^{57}$ Due to the p-value, we would select a trend rate of $0 \%$ for the period before 2016 . Our discussion of the recent rise in theft is not impacted by the 2016 and prior period.

[^23]:    ${ }^{58}$ Our model also includes a one-time scalar shift of $-22.0 \%$ coincident with the reforms.
    ${ }^{59}$ The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of $-24.6 \%$ coincident with the reforms.
    ${ }^{60}$ The same model design as our accident benefits-total model is used to determine the sub coverage trend rates, and not an independently selected model. This model also includes a one-time scalar shift of $-13.3 \%$ coincident with the reforms.
    ${ }^{61}$ The same model design as our accident benefits-total, except only includes trend, seasonality and mobility parameters.
    ${ }^{62}$ Our model also includes a one-time scalar shift of $+44.5 \%$ at 2021-2.
    ${ }^{63}$ Our model also includes a one-time scalar shift of $+44.5 \%$ at 2021-2.

[^24]:    ${ }^{64}$ Our model also includes a one-time scalar shift of - $20.7 \%$ coincident with the reforms.
    ${ }^{65}$ The same model design as accident benefits total is used. Our model also includes a one-time scalar shift of $-23.1 \%$ coincident with the reforms.
    ${ }^{66}$ The same model design as accident benefits total is used. Our model also includes a one-time scalar shift of - $12.7 \%$ coincident with the reforms.
    ${ }^{67}$ Our model also includes a one-time scalar shift of $+37.0 \%$ at 2021-2.
    ${ }^{68}$ Our model also includes a one-time scalar shift of $+37.0 \%$ at 2021-2.

[^25]:    ${ }^{69}$ For some coverages, no adjustment is needed.
    ${ }^{70}$ We do not include seasonality, mobility, or other scalars.
    ${ }^{71}$ Mobility and scalars, but not seasonality.
    ${ }^{72}$ 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.

[^26]:    Maturity (in
    Months)

