

SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF JUNE 30, 2024

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

14 March 2025

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1. Executive Summary

1.1. Purpose and Scope

Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board’s “2025 Semi-Annual Review” of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between April 1, 2025, and September 30, 2025.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of June 30, 2024, for the 2025 Semi-Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL)¹ and Accident Benefits (AB)
- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

1.2. Summary of Key Findings

In this report we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between April 1, 2025, and September 30, 2025, and
- other assumptions, factors, and provisions for the Board’s consideration as it reviews rate filings submitted between April 1, 2025, and September 30, 2025.

In Table 1, we present a summary of our selected Benchmarks² for the current and prior reviews:

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

² We refer to these as “selections” in this report.

Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2024) Trend Rates³

| | 2024 Annual Review: Data as of December 31, 2023 | 2025 Semi-Annual Review: Data as of June 30, 2024 |
|-------------------------|---|--|
| Trend Benchmarks | | |
| TPL-Bodily Injury | +8.7% ⁴ | +9.1% ⁵ |
| TPL-Property Damage | +1.6% ⁶ | +1.5%/+10.3% ⁷ |
| DCPD ⁸ | +1.6% ⁹ | +1.5%/+10.3% ¹⁰ |
| AB – Total | +2.2%/+13.2%/+4.1% ¹¹ | +12.0%/+5.5% ¹² |
| Collision | +2.4% ¹³ | +2.5%/+16.7% ¹⁴ |
| Comprehensive | +5.1% | +5.1% |
| All Perils | +2.7% | +3.2% |
| Specified Perils | +3.7% | +4.9% |
| Underinsured Motorist | +4.4% | +4.9% |
| Other Benchmarks | | |
| Health Cost Recovery | 2.94% of TPL Premiums | 1.94% of TPL Premiums |
| Operating Expenses | 27.8% of Premiums | 27.8% of Premiums |
| Profit Provision | 6% of Premiums | 6% of Premiums |

1.3. Relevant Comments

Data

The data analysed in this study and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, IBM Canada (IBM), through to June 30, 2024.

Our analysis reflects the aggregated experience of the insurance industry including the Facility Association (FA)¹⁵ and the two Risk Sharing Pools (RSPs). Our findings may not be appropriate for an

³ Values for scalars or reform parameters are presented by coverage in Section 6.

⁴ Our model includes a November 1, 2020 reform scalar of -11.1%.

⁵ Our model includes a November 1, 2020 reform scalar of -4.7%.

⁶ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

⁷ +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

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

⁹ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

¹⁰ +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

¹¹ +13.2% trend rate begins January 1, 2015 and ends October 29, 2020 and +4.1% trend rate begins October 29, 2020; most rate applications will only consider data from 2015 and onward. Our model includes an October 29, 2020 reform scalar of +13.5%.

¹² +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

¹³ Our model includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

¹⁴ +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

¹⁵ Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

Loss Development

In our review of the industry loss development, we observed that the development factors in the latest diagonal were higher than historical factors for bodily injury and accident benefits. The notes to Exhibit AUTO7501 do not include any reasons for these higher factors. We have chosen not to exclude these factors from our selections.¹⁶ As a result, some of our selections for bodily injury and accident benefits have increased since the prior review.

Loss Trend Benchmarks

Loss trend rates are an important input in the determination of rate change need. Loss trend factors are applied to the historical ultimate incurred losses to adjust those losses to the cost levels 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 and the likelihood that those patterns may change.

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

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

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

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

¹⁶ Ernst & Young LLP has taken a similar approach in their Incurred Loss Development Factor Report using data as of June 30, 2024.

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

- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. DCPD was introduced January 1, 2022. The timing of the reform introduction occurring during the pandemic creates additional challenges to isolating early estimates of the actual claims cost impact of the reforms. Consistent with our expectations, we observe bodily injury claims costs have decreased and accident benefits claims costs have increased. The magnitudes of these changes indicate a smaller reduction to bodily injury and larger increase to accident benefits. As discussed above, the increase to the loss development factors has likely affected the estimated cost level change. We will continue to monitor the estimated reform impact as more data becomes available. Although we cannot separately estimate the frequency impact of the reforms from the co-mingled change in post-pandemic driving behavior, there is some evidence that the reforms may have (i) impacted a claimant's propensity to pursue a bodily injury claim, and (ii) shifted claims from collision to DCPD.
- We observe a significant increase in physical damage claim costs coincident with the late 2021 rise in CPI for categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance, and repair costs).¹⁷ We include additional parameters in our model to quantify this increase to the extent observed in the data.

The Federal Government's steps to curb inflation through higher interest rates have tempered the rate of annual inflation. Observed CPI statistics shows a continued tempering of the inflation rate since its peak in the summer of 2022.

General inflation and/or a recession may cause consumer to "do less" leading to a reduction in vehicle usage. This possible vehicle usage reduction may lead to a reduction in the future claims frequency rate.

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

- The correlation of the historical CPI index with historical claim cost changes; and any recent changes to the CPI – stabilizing, rising or falling.
- 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 high inflation on vehicle usage.

We discuss this further in Section 5.3.

Profit Levels

As discussed in our 2024 annual review, the COVID-19 pandemic impact on driver behaviour and resulting reduction in claims costs produced windfall profit in 2020 and 2021. The profit levels in 2022 and 2023 have moderated from the highs of 2020 and 2021. Any reasonable expectation of vehicle

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

usage in the post-pandemic era anticipates profit levels to reduce from the levels during the height of the pandemic.

While the industry experienced unusually high profit levels in 2020 and 2021, well beyond the Board's (prior) 7% of premium profit provision, the industry experienced profit levels well below the 7% of premium level between 2013 and 2019.

Rate setting is a prospective analysis of future costs without a carry-forward of past profits (or losses). Historical profits are not a consideration in setting loss trend rate Benchmarks¹⁸ for this report.

Experience Period

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

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

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

Applicability of Benchmarks

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

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

¹⁸ Past profits are not considered in any selection of assumptions or Benchmarks in this report. The Board has established 6% of premium as the benchmark for the rate setting profit provision assumption.

We also recommend the Board recognize that while independently, 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 Alberta, including the historical legislative reforms and government actions since the creation of the AIRB.

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

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

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

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

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

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

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

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

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

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

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

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

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

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

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

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

2.2. 2020 Reforms

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

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

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

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

2.3. Minor Injury Reforms

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

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

Table 2: Historical Minor Injury Cap Amounts

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

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

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

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

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

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.¹⁹

On May 17, 2018, the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations to clarify²⁰ that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains, and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation, and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.1.

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

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

2.4. Grid Rate System

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

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

2.5. Automobile Accidents Benefits Revisions

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

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

¹⁹ It is our understanding that the changes were administrative in nature (clarifications).

²⁰ Insufficient data is available at this time to assess if this clarification will affect claims costs.

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

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

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

2.6. Legalization of Cannabis

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

2.7. Ministerial Orders

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

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

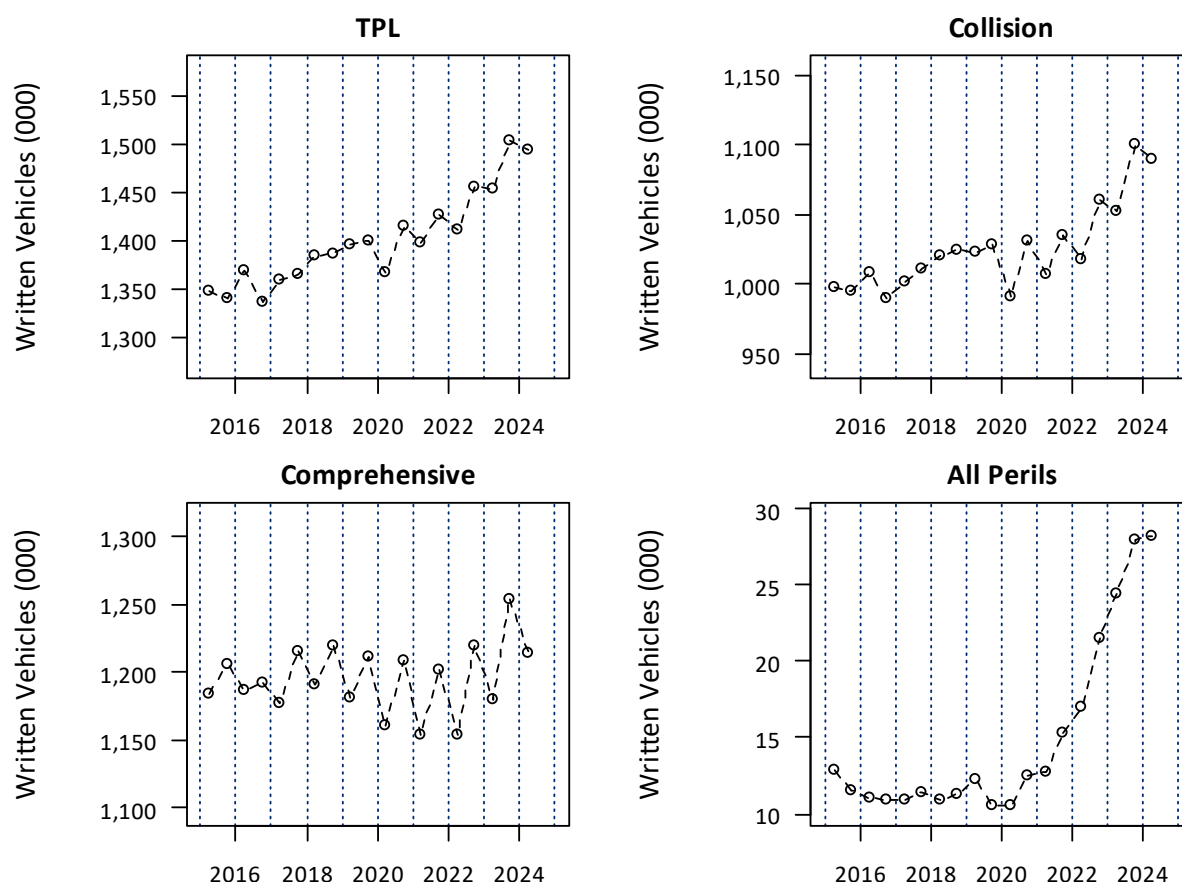
- On November 21, 2024, Ministerial Order 24/2024 was issued, which rescinded and replaced Ministerial Order 38/2023. The 2024 Order limits the approval of any change to an insurer's rating program which resulted in private passenger vehicle rates increasing more than +7.5% for Good Drivers (including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

3. Summary of Alberta Private Passenger Vehicle 2015 to 2024 Experience

3.1. Growth of Insured Vehicles

Since 2015, the number of private passenger vehicles in Alberta has generally increased year over year, with increased variance over the most recent three years, likely due to the COVID-19 pandemic. Figure 1 presents the number of written vehicles insured by half-year increments over the last ten years for third party liability,²¹ collision, comprehensive, and all perils coverages. The number of insured vehicles rose from approximately 1.35 million in 2015-1 to 1.49 million in 2024-1.²² For all coverages, there was a more pronounced rise in the number of risks in 2022-2 and 2023-2 compared to the preceding accident half-year.

Figure 1: Written Vehicles



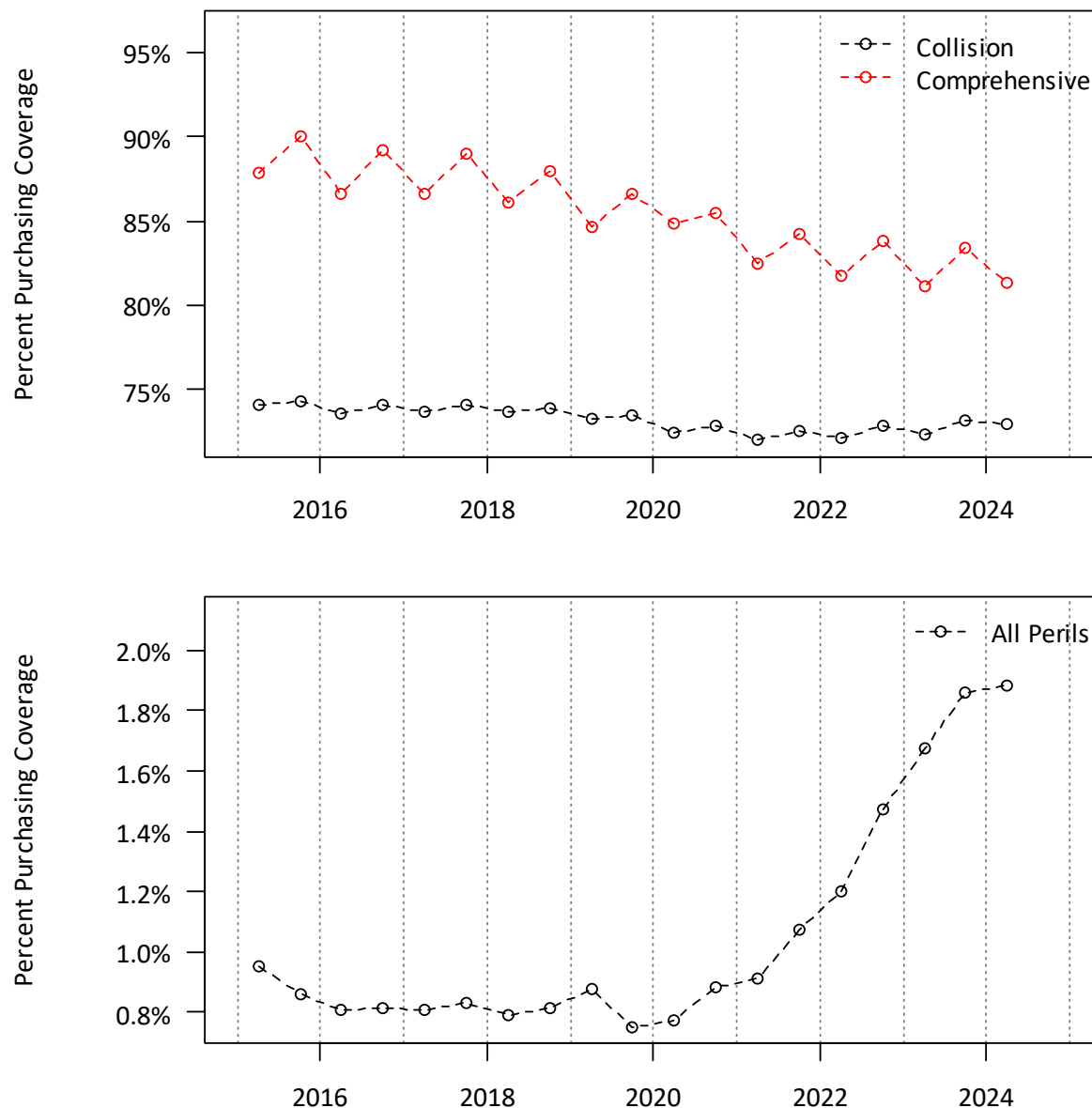
²¹ The growth in TPL is representative of all mandatory coverages which includes accident benefits.

²² There are roughly double the number of vehicles operating in the province throughout the year.

In contrast to TPL, comprehensive had a flatter growth pattern, with a slightly declining pattern beginning in 2018, that appears to have reversed starting in 2022. The steep rise for all perils in the lower right panel of Figure 1 since 2021-2 is due to the additional risks on a small volume, increasing from approximately 12,800 in 2021-1 to 28,200 in 2024-1.

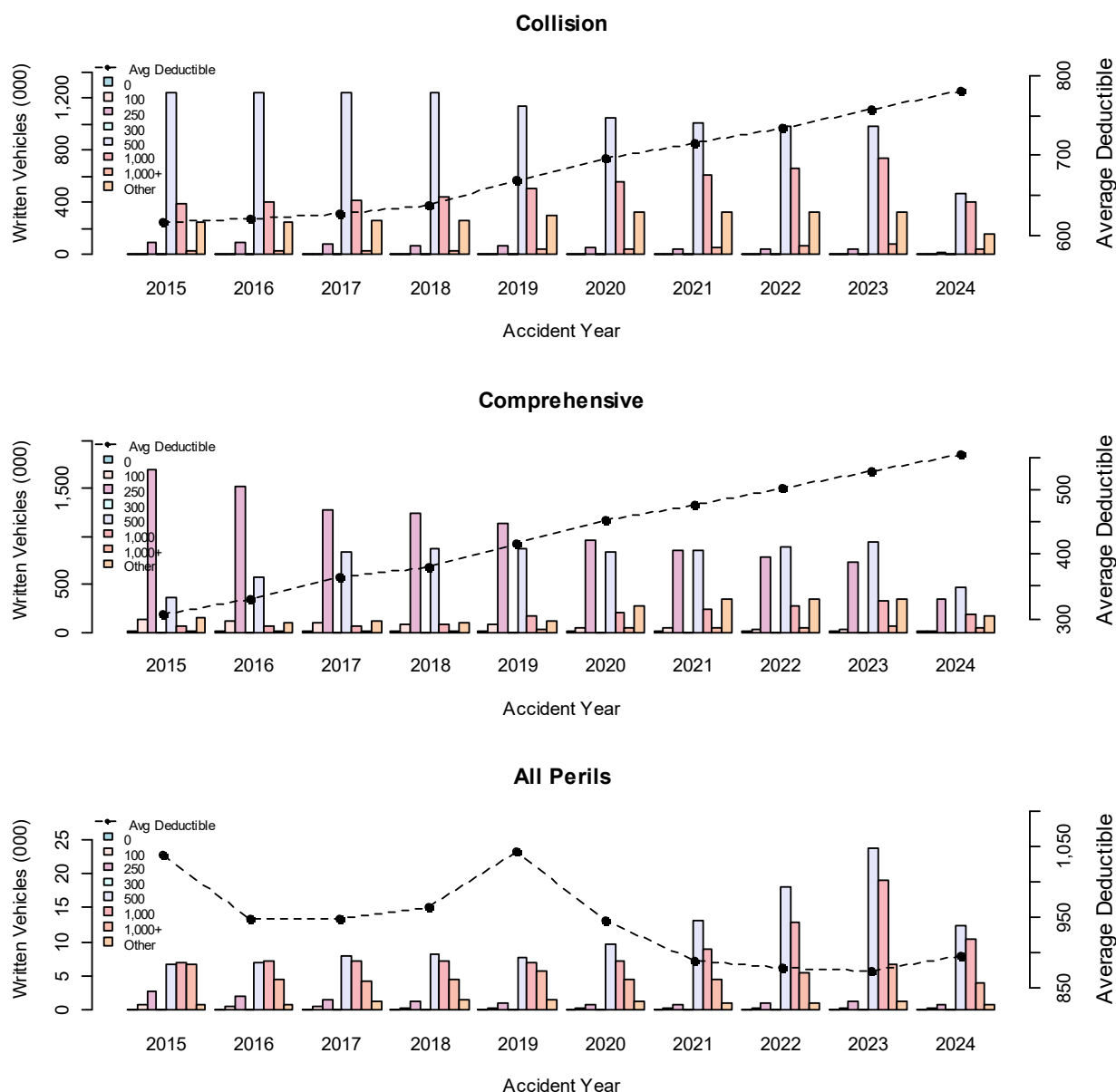
In Figure 2, we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Over the last ten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

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



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

Figure 3: Average Deductible Summary



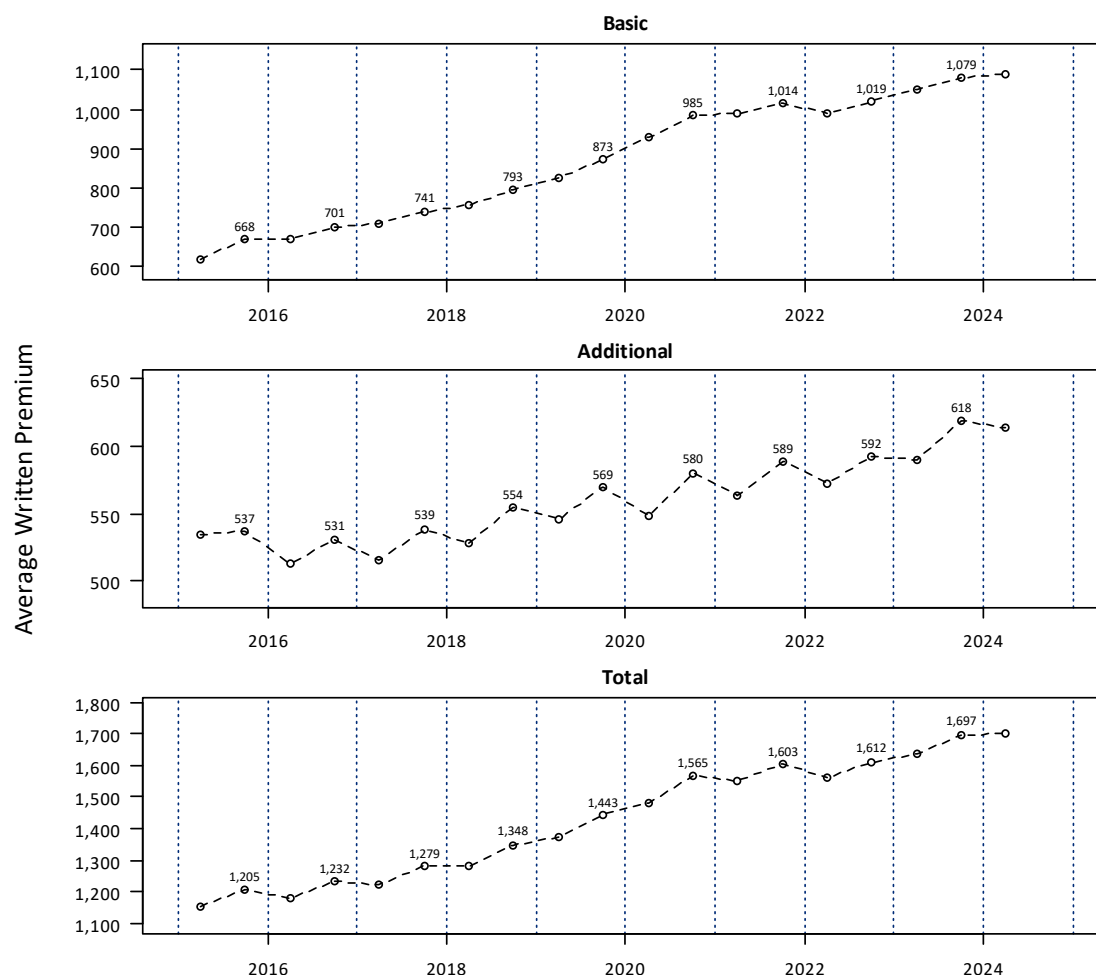
3.2. Change in Average Premiums

In Alberta, TPL and accident benefits are mandatory coverages, while all other coverages are optional. The mandatory coverages in Alberta are referred to as Basic Coverages, and the optional coverages as Additional Coverages. In Figure 4, we present the average written premiums over the ten-year period from 2015 to 2024, in half-year increments, for Basic, Additional, and total coverages respectively.

The average premiums for Basic Coverages has gradually increased since 2015 with a relatively flat period between 2021-1 and 2022-2. The average premiums for Additional Coverages have been steadily

increasing since 2016.²³ This increase in average premiums for Additional Coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



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

3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. In Figure 5, we present the estimated ultimate average claims costs per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined (total coverages), by half-year increments, for the ten-year period ending June 30, 2024. The claims data presented represents claim amounts for events leading to a claim on a policy

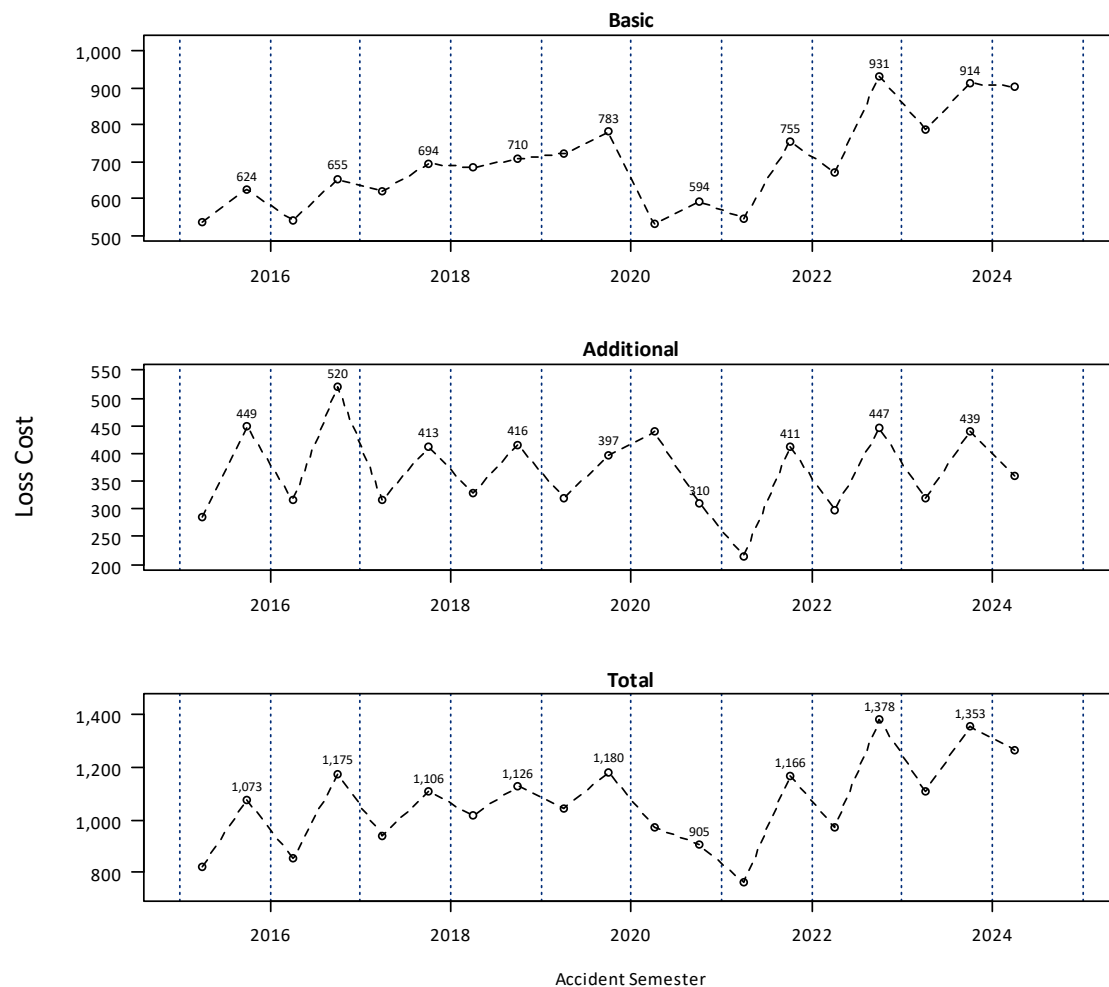
²³ The average premiums for additional coverages is subject to seasonal variability.

²⁴ Full coverage is defined as Basic Coverages plus (i) collision and comprehensive, or (ii) all perils.

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

- indemnity amounts to fully settle and close the claim,²⁵ and
- all internal and external settlement costs²⁶ (e.g., legal fees and claim adjuster costs).²⁷

Figure 5: Oliver Wyman Claims Costs - Summary



The COVID-19 pandemic resulted in a decline in vehicle usage and accident events. However, hailstorms in 2020 and 2021 had an offsetting effect from the low claim frequency during the pandemic on the comprehensive coverage included with additional coverages.

²⁵ The claims costs presented are on an ultimate basis. See Section 4 for more details.

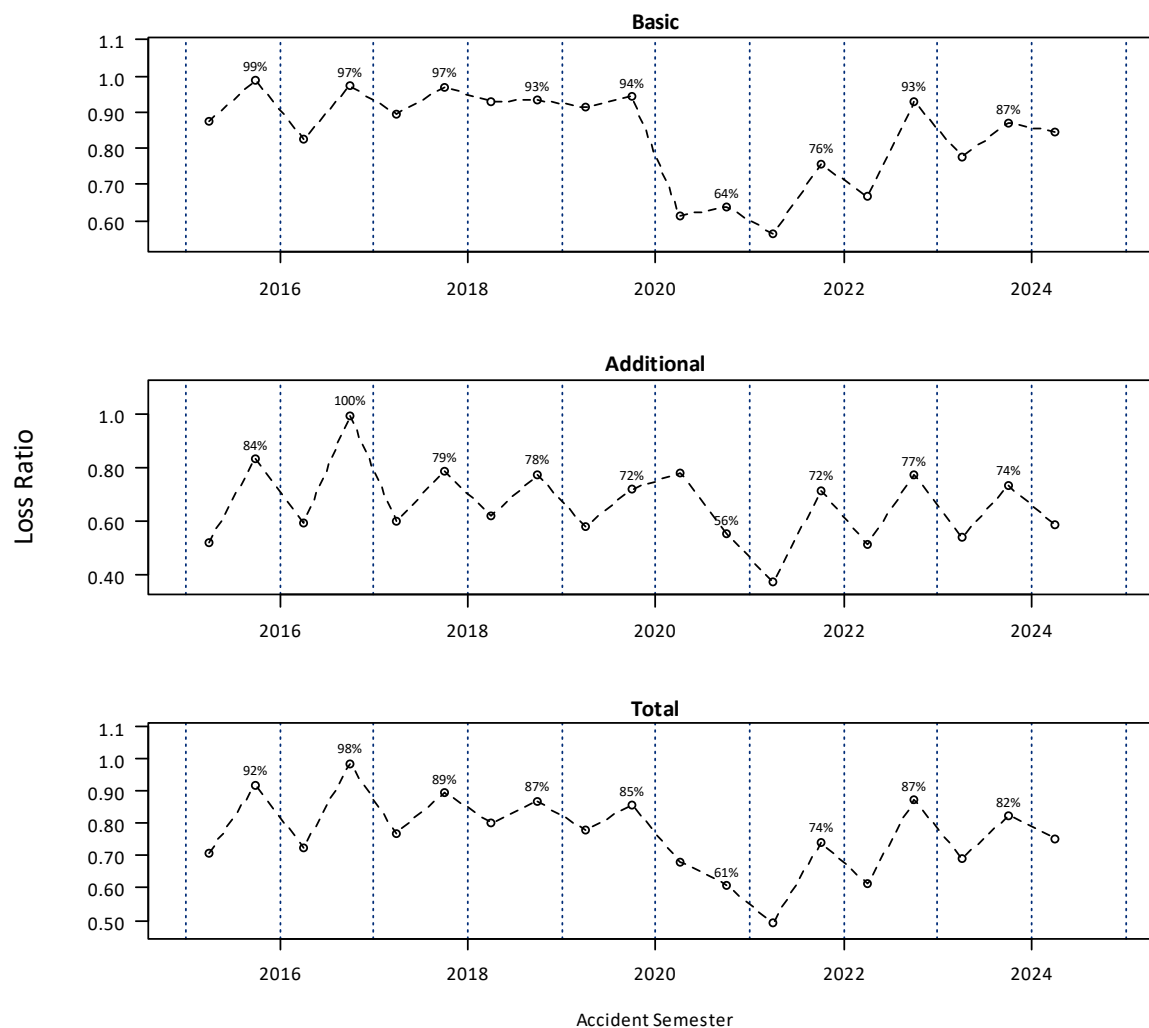
²⁶ External settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors estimated by GISA are based on aggregated costs reported to GISA.

²⁷ The Health Levy is not included in the noted average claim costs.

Summary of Alberta Private Passenger Vehicle 2015 to 2024 Experience

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

Figure 6: Oliver Wyman Loss and Loss Adjustment Expense Ratio - Summary²⁸



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

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

4. Analysis – General Discussion

4.1. Data

The source for the claim data we analyzed is the 2024-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2024) provided by GISA, and includes the experience of all drivers in Alberta, including drivers insured by the Facility Association and the two RSPs (from the time they were formed). We refer to this information as the “AIX report”.

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

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

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

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

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies by company: For example, it is typical for insurance companies to instruct their claims adjusters to post a pre-set amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claims adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
2. The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR²⁹ reserve) that insurance companies record in their financial statements: This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (and their actuaries) determine the “actuarial reserve,” while subject to the common standards of the Canadian Institute of Actuaries, varies from by company.

²⁹ Incurred But Not Reported

4.2. Data Exclusions

In the notes to the 2023-2 AUTO7001 Automobile Industry Exhibit, GISA states,

20. A comparison of the data in this exhibit with the corresponding data for the overlapping data points in the prior loss development exhibit reveals modest changes to the written and earned exposure and premium for the last several calendar/accident half years, and to the incurred claim counts and amounts in the triangles for the last several calendar half year diagonals. Some such change is to be routinely expected here in the normal course of events, as some insurers re-file past data, and some missing reporting data was not processed until the next period.

As part of our review process, we examine the individual data of the ten largest insurers/groups in the province for anomalies in the data that may inadvertently lead to an erroneous selected loss trend rate. Only in situations where we consider the data to be both highly unusual and impactful, do we remove the individual insurer/group data from our analysis. We have not excluded any data as a result of this review.

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

We estimate the final (ultimate) number of claims and cost³⁰ of all claims resulting from events that occur in the first and second half of the year (referred to as “accident half-years”³¹), separately, through to June 30, 2024. These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claims costs by accident half-year by developing estimates of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA.³² In doing so, we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as those reserves are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as “loss development factors” to the aggregated incurred claim amounts that are reported to GISA.³³ The selection of loss development factors that we apply is based on an analysis that we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

³⁰ By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time when all claims that occurred in a particular period have been reported and settled.

³¹ 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.

³² GISA edits and compiles the data reported by individual insurers.

³³ Our selections are based on the Incurred Development Method.

We select loss³⁴ development factors to estimate the actuarial reserve need, hence the final claims cost, for each accident half-year through June 30, 2024 (we group claims by the accident half-year in which the events leading to the claims occurred), separately for each coverage.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2024, separately for each coverage.

4.4. Selection of Claim Count and Claim Amount Development Factors

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

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

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

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

We note the selection of development factors influences the selected loss trend rates.³⁵ As a result of the emerged claims experience, the development factors we select, our estimates of ultimate loss costs, frequencies,³⁶ and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

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

| AY | 2024 AR (as of December 31, 2023) | | | 2025 SAR (as of June 30, 2024) | | |
|------|--------------------------------------|-----------|-----------|-----------------------------------|-----------|-----------|
| | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2020 | \$370.09 | \$86,171 | 4.29 | \$389.12 | \$90,589 | 4.30 |
| 2021 | \$404.15 | \$89,054 | 4.54 | \$443.93 | \$97,242 | 4.57 |
| 2022 | \$453.54 | \$99,589 | 4.55 | \$518.83 | \$110,930 | 4.68 |
| 2023 | \$464.12 | \$101,325 | 4.58 | \$541.73 | \$121,171 | 4.47 |
| 2024 | | | | \$556.52 | \$109,048 | 5.10 |

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 11.9%. The large increase in loss costs is a result of higher-than-expected reported

³⁴ We use the terms “loss,” “claim amount,” and “claims cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

³⁵ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

³⁶ Number of claims per 1,000 insured vehicles.

losses and new selected development patterns. As previously noted, the loss development factors in the latest diagonal are higher than historical factors, contributing to the large increase to the loss costs.

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

| AY | 2024 AR (as of December 31, 2023) | | | 2025 SAR (as of June 30, 2024) | | |
|------|--------------------------------------|----------|-----------|-----------------------------------|----------|-----------|
| | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2020 | \$115.61 | \$5,952 | 19.42 | \$115.71 | \$5,957 | 19.42 |
| 2021 | \$135.00 | \$6,593 | 20.48 | \$135.40 | \$6,609 | 20.49 |
| 2022 | \$187.03 | \$7,370 | 25.38 | \$186.93 | \$7,349 | 25.44 |
| 2023 | \$223.44 | \$8,312 | 26.88 | \$208.72 | \$8,021 | 26.02 |
| 2024 | | | | \$242.60 | \$8,544 | 28.39 |

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have decreased by 2.2%.

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

| AY | 2024 AR (as of December 31, 2023) | | | 2025 SAR (as of June 30, 2024) | | |
|------|--------------------------------------|----------|-----------|-----------------------------------|----------|-----------|
| | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2020 | \$59.54 | \$7,804 | 7.63 | \$59.65 | \$7,819 | 7.63 |
| 2021 | \$74.11 | \$8,486 | 8.73 | \$74.01 | \$8,474 | 8.73 |
| 2022 | \$92.10 | \$9,135 | 10.08 | \$96.84 | \$9,588 | 10.10 |
| 2023 | \$93.51 | \$9,146 | 10.22 | \$102.00 | \$9,949 | 10.25 |
| 2024 | | | | \$104.16 | \$9,476 | 10.99 |

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 4.1%.

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

| AY | 2024 AR (as of December 31, 2023) | | | 2025 SAR (as of June 30, 2024) | | |
|------|--------------------------------------|----------|-----------|-----------------------------------|----------|-----------|
| | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2020 | \$187.02 | \$6,761 | 27.66 | \$186.95 | \$6,758 | 27.67 |
| 2021 | \$196.05 | \$7,555 | 25.95 | \$195.89 | \$7,545 | 25.96 |
| 2022 | \$254.50 | \$9,584 | 26.55 | \$259.03 | \$9,643 | 26.86 |
| 2023 | \$217.05 | \$10,057 | 21.58 | \$239.67 | \$10,463 | 22.91 |
| 2024 | | | | \$275.67 | \$11,553 | 23.86 |

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 3.1%.

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

| AY | 2024 AR (as of December 31, 2023) | | | 2025 SAR (as of June 30, 2024) | | |
|------|--------------------------------------|----------|-----------|-----------------------------------|----------|-----------|
| | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2020 | \$264.88 | \$7,978 | 33.20 | \$264.93 | \$7,980 | 33.20 |
| 2021 | \$190.48 | \$6,776 | 28.11 | \$190.60 | \$6,780 | 28.11 |
| 2022 | \$206.64 | \$7,389 | 27.97 | \$208.19 | \$7,442 | 27.98 |
| 2023 | \$233.83 | \$8,478 | 27.58 | \$232.68 | \$8,383 | 27.76 |
| 2024 | | | | \$167.88 | \$8,343 | 20.12 |

Overall, for the four-year period 2020 to 2023, our estimates of the average annual ultimate loss costs have increased by 0.1%.

5. Loss Trend Methodology

5.1. Introduction

Loss trend rates are factors used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period³⁷, adjusting the losses to the anticipated cost levels during the policy period covered under the proposed rate program.

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

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

5.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Alberta Industry ultimate claims frequency, severity and loss cost³⁸ by accident half-year that we derive (as we discuss in Section 4.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level³⁹ change parameter to reflect changes in the cost level.

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

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2004-2 to 2024-1. 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

³⁷ 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.

³⁸ 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.

³⁹ We use “scalar” and “level change” interchangeably throughout this report.

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

We continue to only consider trend models fit to claim experience since 2005, i.e., following the Bill 53 reforms introduced in 2004.

Seasonality

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

Weather / Unemployment

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

Scalar / Level Change Parameter

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

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

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

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

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

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

There are two options when selecting a loss trend:

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

Our preferred choice is to use the implied trend from the frequency and severity models. Certain phenomena affect frequency or severity only. By modeling frequency and severity separately, we can more accurately separate the impact of these effects. In the direct loss cost model, some of these effects may be masked by volatility in the data. In certain situations, the statistical results of the direct loss cost model may be slightly better, but if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model. We also consider the source of our selection in the prior report for consistency across reviews.

COVID-19

As described in our prior reports, we find the traffic volume and claims costs⁴⁰ during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages⁴¹ that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

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

⁴⁰ We find frequency, but not severity has been affected by the COVID-19 pandemic.

⁴¹ We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with the COVID-19 pandemic.

the pandemic as more individuals returned to the workplace. At this time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue.

Although it is difficult to identify an exact point in time when the “new normal” post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2 through 2024-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation which led to increased claims costs. In the following figures, we present the consumer price index data as of March 2024 (left panel) and year-over year percentage change (right panel)⁴² over the last 20 years in Alberta, separately, for:

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

⁴² As measured by the 12-month change in CPI.

Figure 7: Consumer Price Index – All Items & Transportation

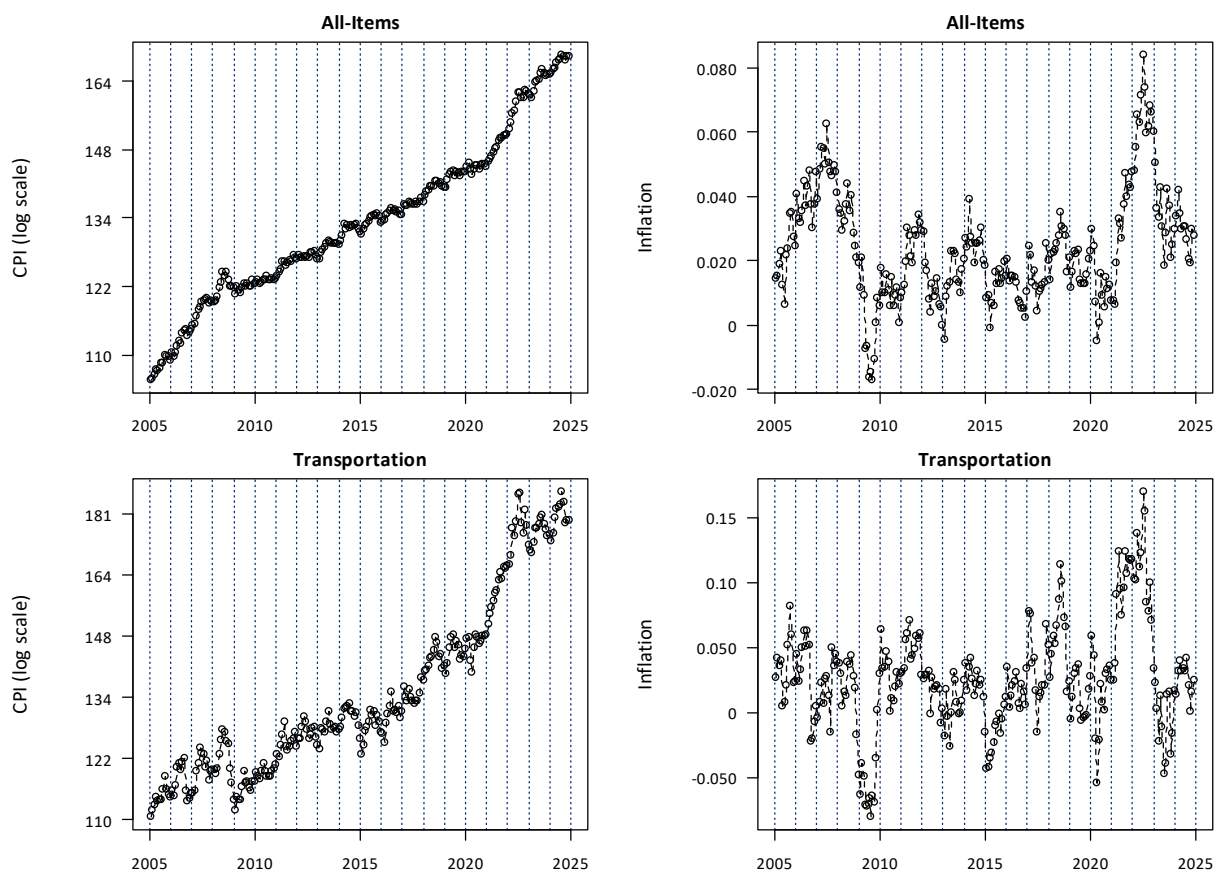
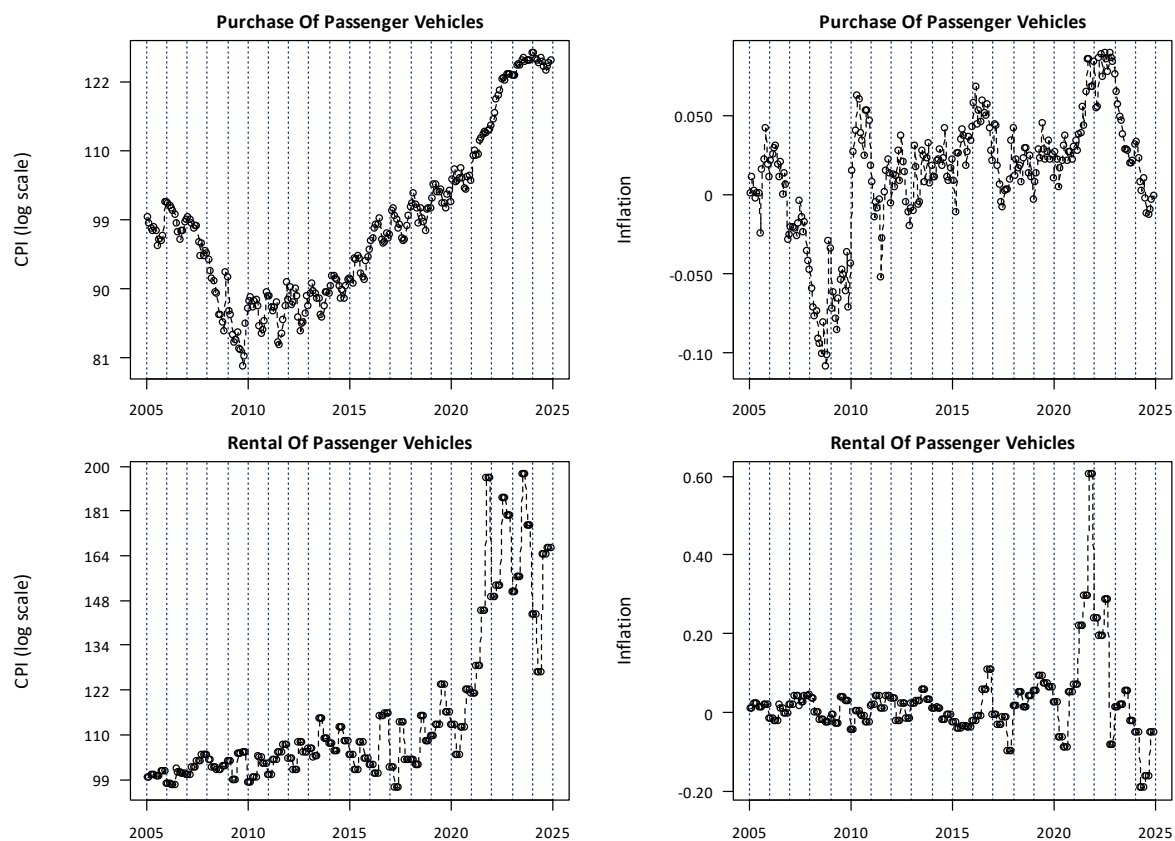
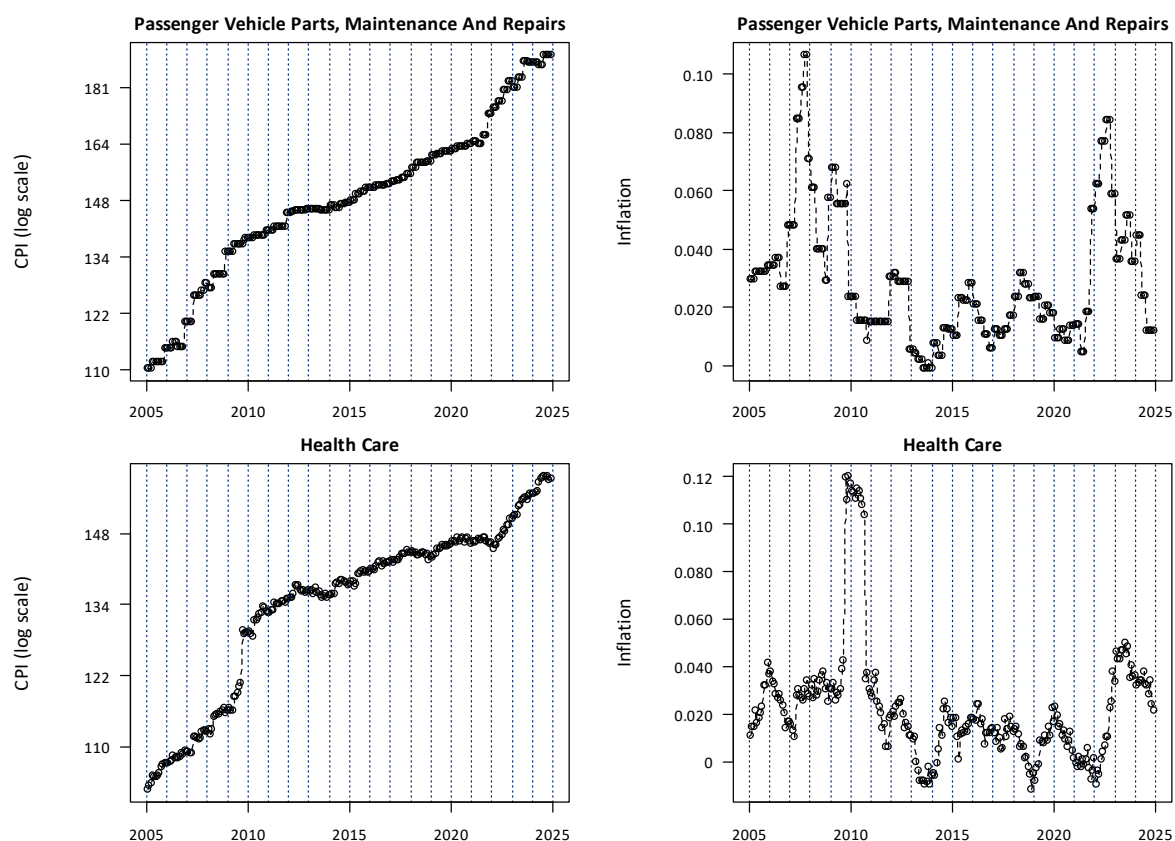


Figure 8⁴³: Consumer Price Index – Purchase & Rental of Passenger Vehicle



⁴³ Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

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



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 10 years. The inflationary rise, which began in the second half of 2021, shows signs of moderation beginning early 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 10, the 2021-2 through 2024-1 property damage, collision, and comprehensive⁴⁴ severities have risen steeply, deviating from historical patterns. 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 coverages⁴⁵ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large

⁴⁴ For comprehensive the increase is slightly masked visually due to the higher severity in 2020-1, which we associate with the southern Alberta hailstorm.

⁴⁵ We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

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

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

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

As described at the beginning of Section 5.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter often 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.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels.

As the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. However, as noted above, we do not observe the property damage and collision severity has moderated through 2024-1. As shown in Figure 7 through Figure 9 above, there is evidence that inflation is moderating for the primary physical damage claims cost components, and we expect the physical damage severity to follow.

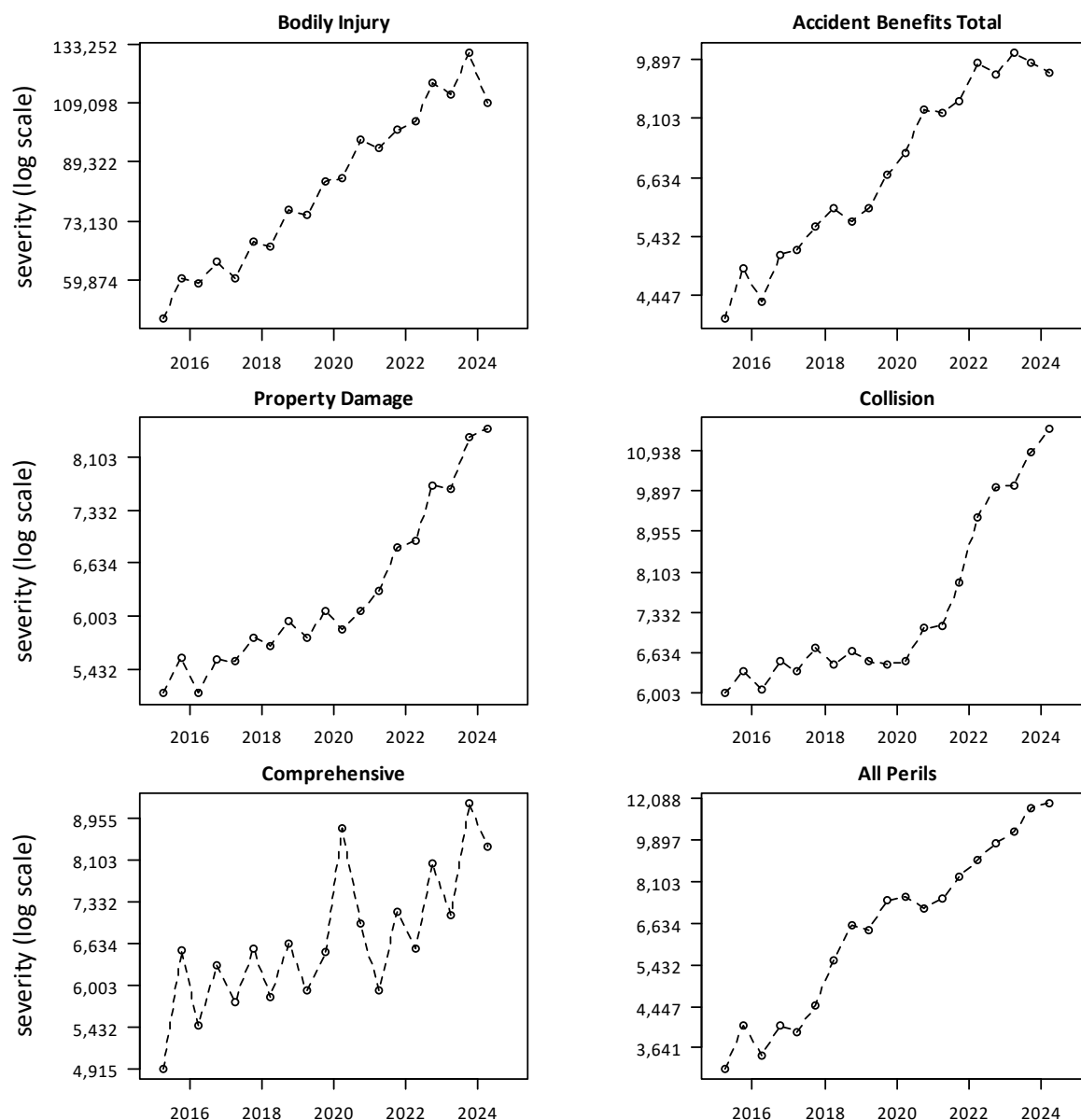
We consider alternative approaches such as the following:

- The use of a scalar aligns with the view that the effect is temporary. We consider both “single-period” and “multi-period” scalars.
- The inclusion of an additional 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.⁴⁶

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

⁴⁶ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 10: Historical Severity by Coverage



5.3. Future Trend Considerations

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

If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. Changes in driving behaviour post-pandemic and recent increases in inflation may result in different patterns in future.

Post COVID-19 “New Normal”

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims costs during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected because of the general shift toward a hybrid workplace.⁴⁷ As noted above, we view 2022-2 as the (possible) beginning of the “new-normal” post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. The estimation of this adjustment should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

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

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (April 1, 2024, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2024).

As described in Section 5.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claims costs. The trend models we present, implicitly consider the impact of inflation up to June 30, 2024, via an additional scalar parameter included in the model, if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

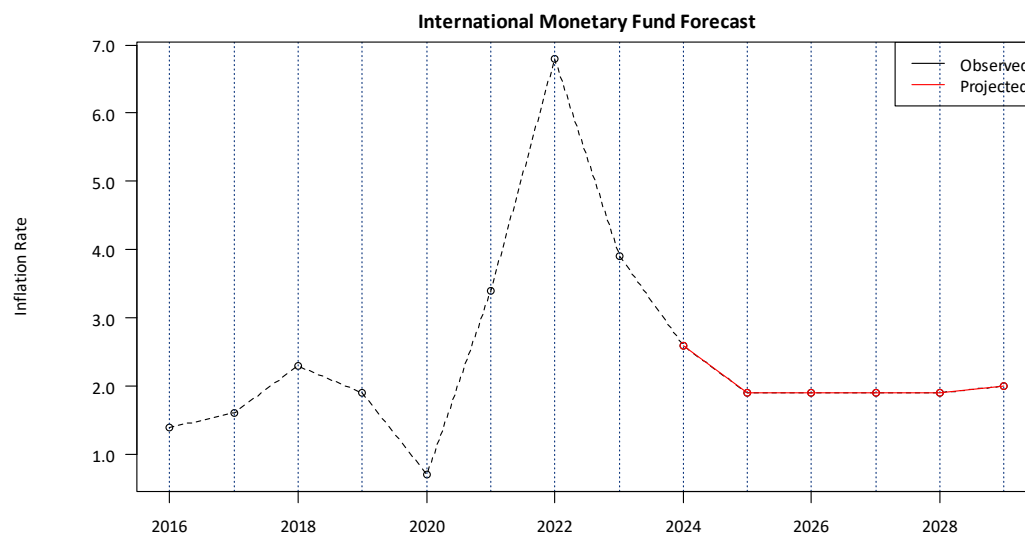
In Figure 11⁴⁸, we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown, the IMF expects inflation to decrease in 2024 but remain above the Government’s target range, followed by a further decrease in 2025. The decline for 2024 is evident in the reported CPI data as of November 2024.

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.

⁴⁷ 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.

⁴⁸ <https://www.imf.org/en/Countries/CAN>

Figure 11: IMF Forecasted Inflation



6. Selected Loss Trend Rates

6.1. Bodily Injury

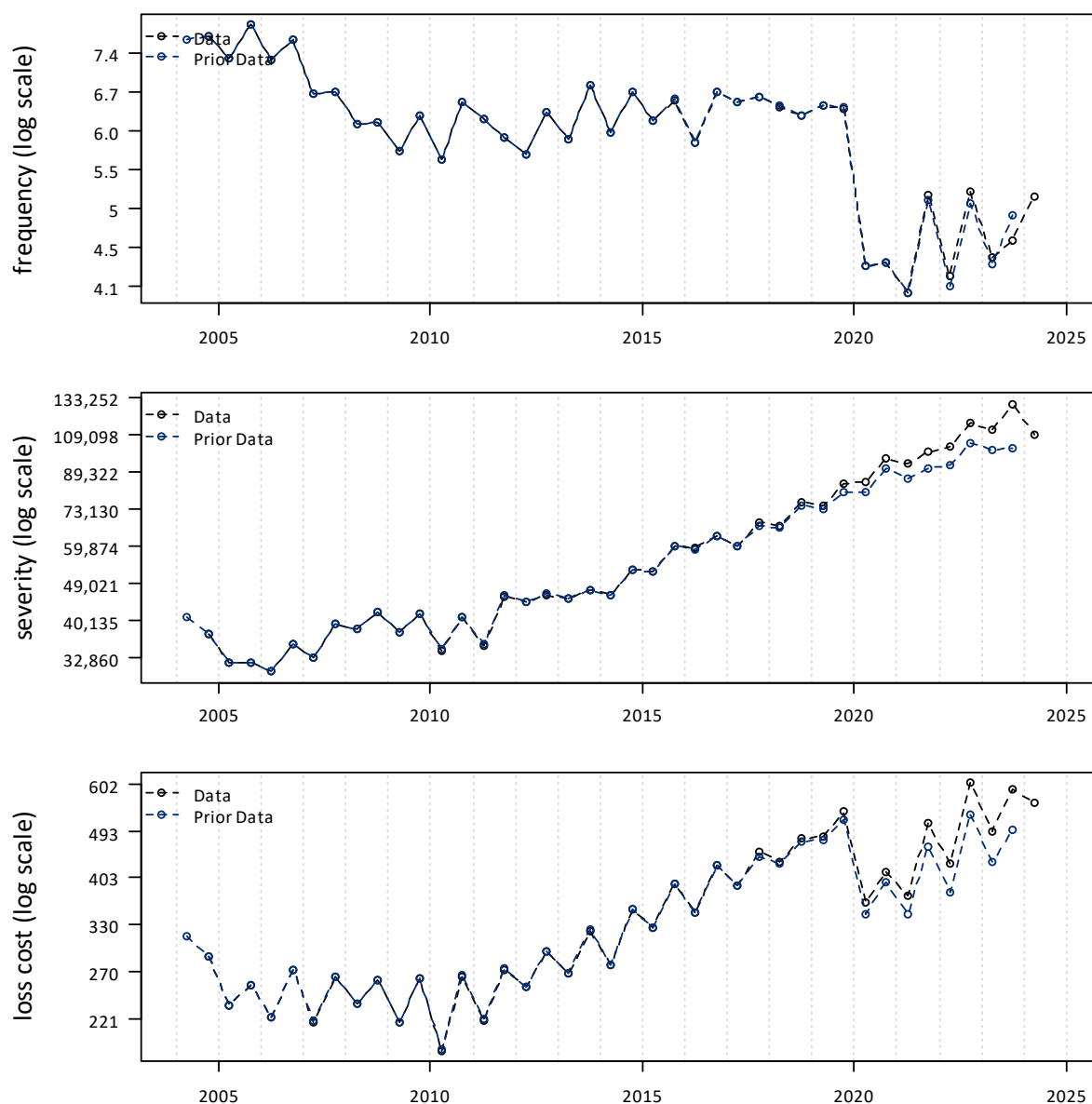
For the prior review, we selected a lost cost trend rate of +8.7%, with a November 1, 2020, reform scalar of -11.1%.

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe the more recent severity estimates have increased.

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

- Frequency exhibited a downward trend through 2010, followed by a slight increasing trend between 2010 to 2016. More recently, we observe early signs of a flattening pattern since 2016 and a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2023-2, with a modest positive trend through the pandemic period, but the frequency level remains well below pre-pandemic levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level, we quantify the combined impact of COVID-19 and the November 2020 reforms on claims frequency in Section 9 of this report.
- Severity has exhibited a generally upward trend since Bill 53 (effective October 2004) but includes a relatively flat to declining trend from 2009 through the first half of 2011. Severity begins to increase in 2011-2 which turns to a steeper increase beginning in 2014.
- Loss cost exhibited a relatively flat trend following Bill 53, followed by a positive trend between 2010 and 2019. Since 2019 we observe a large level decline in 2020-1 coincident with the COVID-19 pandemic.

Figure 12: Observed Bodily Injury Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.246$), mobility ($p = 0.000$), seasonality ($p = 0.008$), a 2022-2 new normal scalar ($p = 0.001$), and a November 2020 reform scalar ($p = 0.241$). The implied annual trend rate associated with our fitted

frequency model is +0.5%. The reform scalar corresponds to a -6.4%⁴⁹ decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.879.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.000$), seasonality ($p = 0.000$), and a November 2020 reform scalar ($p = 0.054$). The implied annual trend rate associated with our fitted severity model is +8.7%. The reform scalar corresponds to a +6.3%⁵⁰ increase in severity. The adjusted R-squared of our proposed severity model is 0.986.

In Figure 13, we present a comparison between the observed values presented above in Figure 12 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +9.3%⁵¹. The implied reform scalar corresponds to a one time decrease of -0.5%⁵² in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.974.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, a slightly smaller reform scalar, and a slightly higher adjusted R-squared (0.978).

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +9.1%. We estimate a one-time loss cost decrease of -4.7%⁵³ at November 2020 (coincident with the Minor Injury Regulation reform). Although the separation of the effects of the pandemic and reforms is subject to considerable uncertainty, we find the emerging data is aligning slightly lower than the Board's initial loss cost bodily injury November 2020 reform adjustment factor of -18%. As more data emerges, a more accurate assessment can be evaluated in the future. As noted in Section 1.3, we observe higher development factors in the latest diagonal, which may contribute to the lower reform scalar estimate. Although we do not expect the development factors to have a material impact on the selected trend rate as the relative impact on all accident semesters is similar, it may result in a smaller absolute cost difference between pre-reform and post-reform periods.

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

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

⁴⁹ = $\exp[-0.066] - 1$

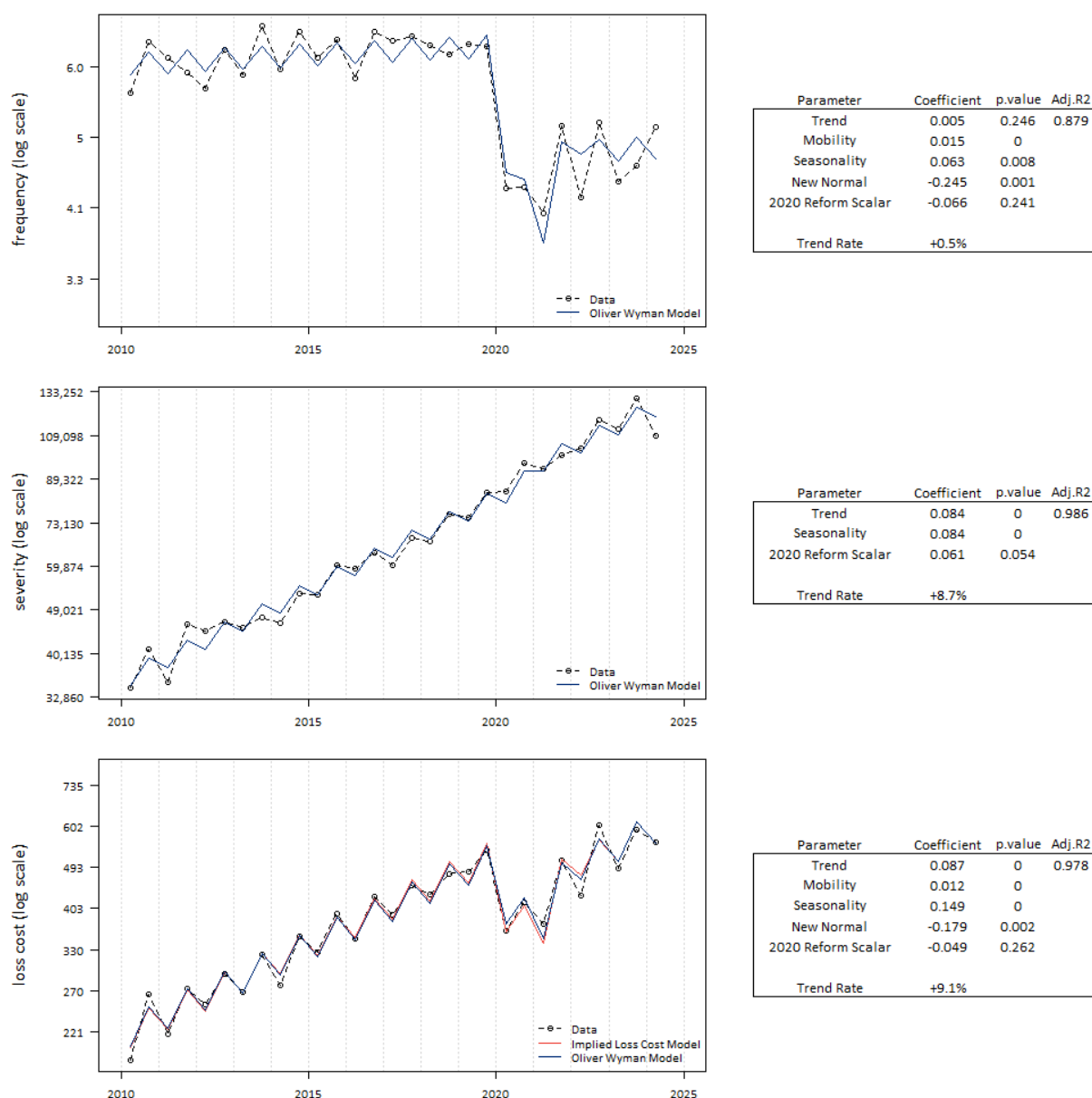
⁵⁰ = $\exp[0.061] - 1$

⁵¹ = $\exp[0.005 + 0.084] - 1$

⁵² = $\exp[-0.066 + 0.061] - 1$

⁵³ = $\exp[-0.049] - 1$

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

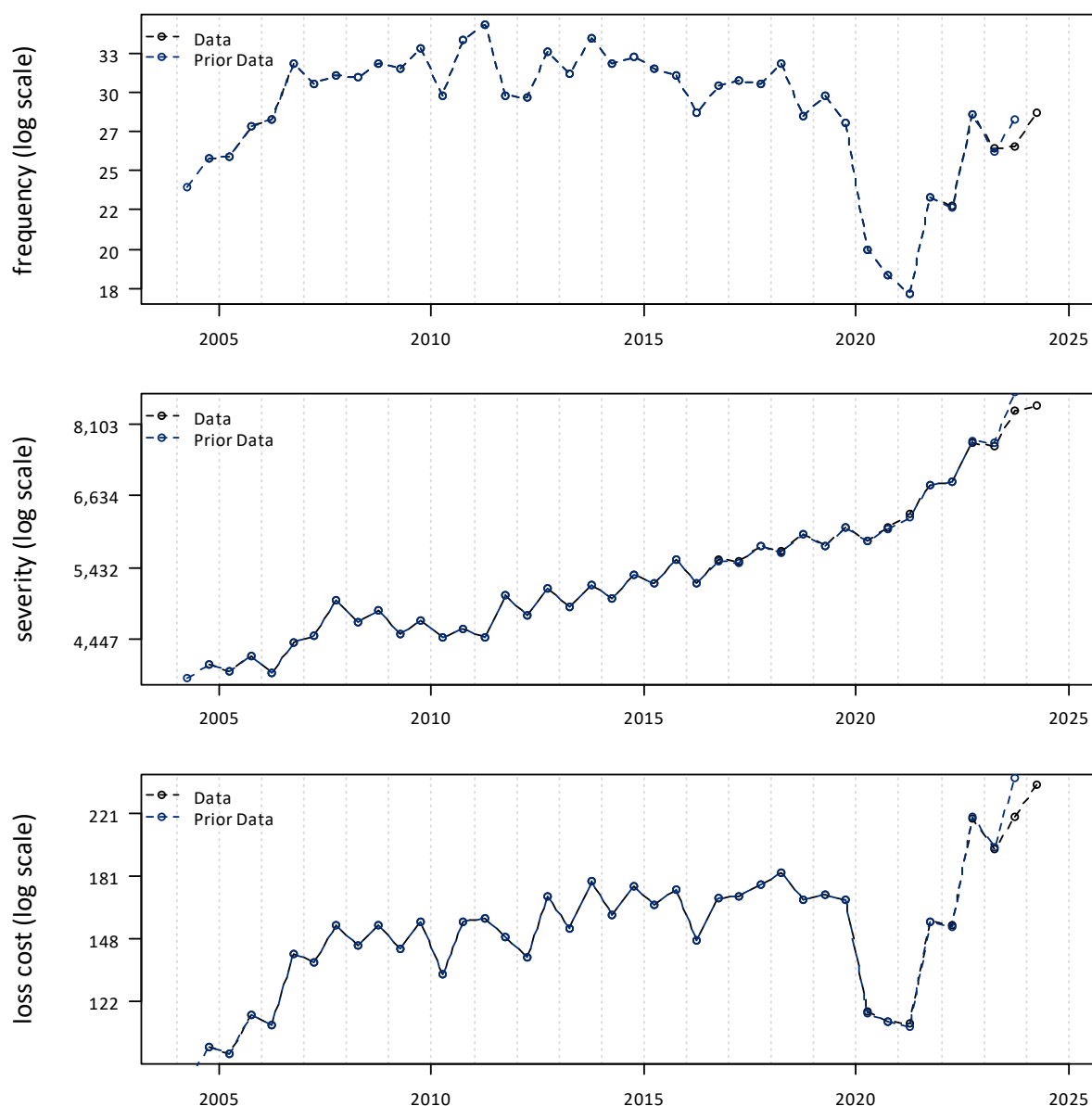


6.2. Property Damage (including DCPD)

For the prior review we selected a past and future loss cost trend rate of +1.6%, with a 2021-2 scalar of +15.2% coincident with the rise in inflation.

In Figure 14, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the 2023-2 estimates have decreased.

Figure 14: Observed Property Damage Loss Cost Experience



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

- Frequency contributed to the rise in the loss cost level over 2004 to 2006, followed by a somewhat volatile but flat pattern, which appears to have turned downward since its peak in 2011. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. The introduction of DCPD may have resulted in a shift of claims from collision to DCPD, and this, along with an easing of pandemic restrictions in 2022-2 may explain the rise in frequency level in 2022-2 through 2024-1. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the introduction of DCPD and easing of pandemic restrictions on claims frequency in Section 9 of this report.

- Severity generally exhibited an upward trend over the last twenty years, except for some isolated periods of a flatter or declining pattern. We observe a steeper increase beginning in 2021-2 which is likely related to the high inflationary environment observed during this period.⁵⁴
- Loss cost has experienced a modest upward loss cost trend beginning 2007, then changing to a flatter trend beginning 2013 until a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic. The rise in 2022 may be associated with the introduction of DCPD (included with PD) and a rise in the level of inflation.

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1 and include time ($p = 0.000$) and mobility ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model is -1.4%. The adjusted R-squared of our proposed frequency model is 0.902.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.000$), seasonality ($p = 0.000$), and a July 1, 2021, trend change ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +2.9% prior to July 1, 2021, and +11.9%⁵⁵ thereafter. The adjusted R-squared of our proposed severity model is 0.990.

In Figure 15, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +1.5%⁵⁶ prior to July 1, 2021, and +10.3%⁵⁷ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.887.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to July 1, 2021, a slightly lower trend rate after July 1, 2021, and a slightly lower adjusted R-squared (0.884).

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.5% prior to July 1, 2021, and +10.3% through the midpoint of the latest accident semester. In Section 5.2, we note the passenger vehicles parts, maintenance, and repair CPI annual rate of change has returned to pre-2021 levels at the end of 2024. Therefore, we do not expect

⁵⁴ The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

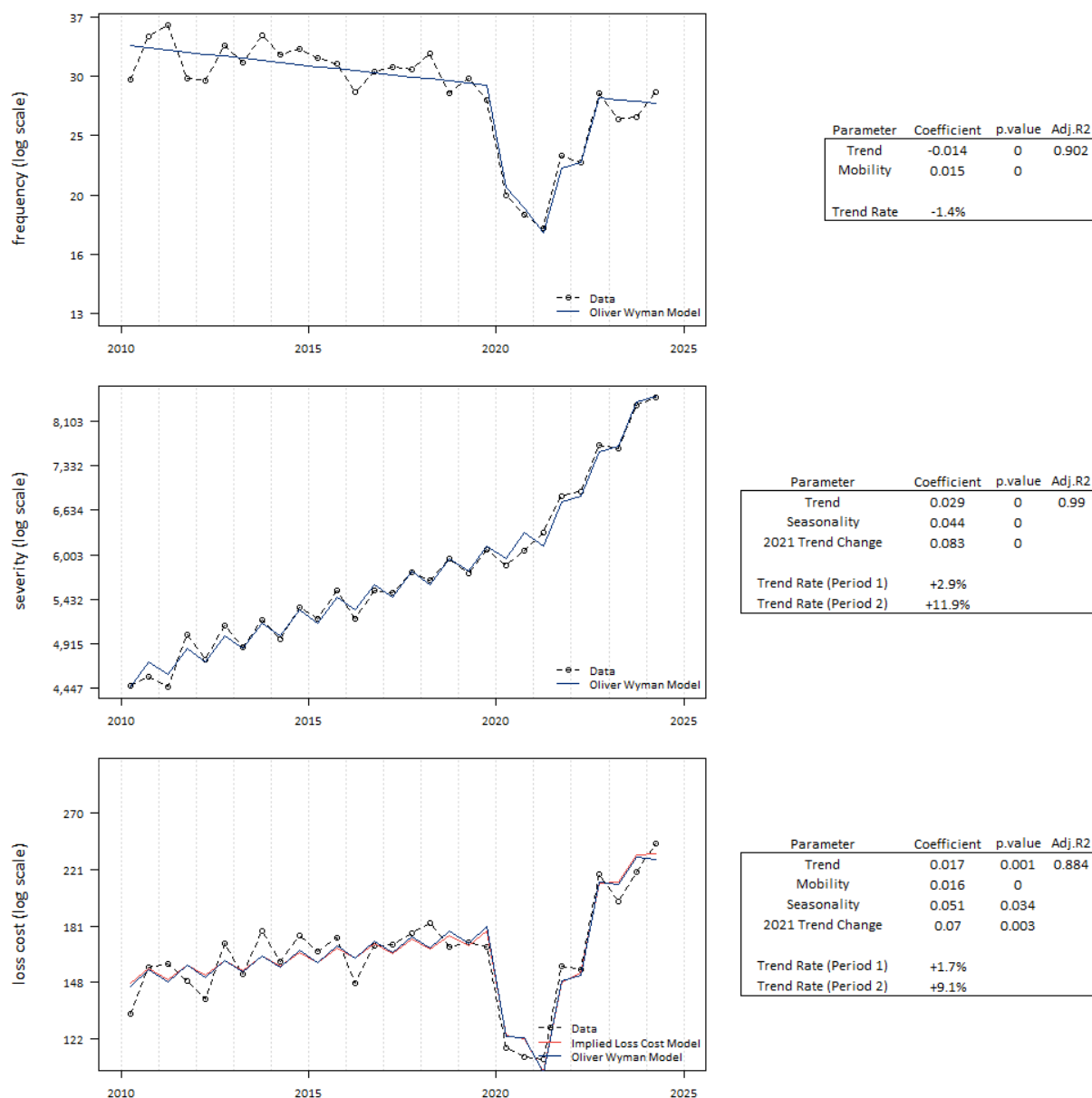
⁵⁵ = $\exp[0.029 + 0.083] - 1$

⁵⁶ = $\exp[-0.014 + 0.029] - 1$

⁵⁷ = $\exp[-0.014 + 0.029 + 0.083] - 1$

the higher trend rate to continue beyond the midpoint of the latest accident semester and expect the future trend rate to be consistent with the lower trend rate observed before the period of high inflation.

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



In our prior review, we included an inflation scalar instead of a change in trend. Our initial expectation was that the elevated inflation would result in a one-time cost level increase but would not affect the trend rate. We believed the 2023-2 severity to be an outlier in the prior review, however the increased severity has continued with the 2024-1 data point. We no longer include a 15.2% scalar increase which mitigates the effect of the higher trend rate.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. As discussed in Section 5.2, inflationary pressures on physical damage coverages have begun to moderate following the highs in 2021 and 2022. We do not expect the elevated trend rate to continue given the CPI data and government efforts to curb inflation.

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

6.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +2.2% through to December 31, 2014, +13.2% from January 1, 2015, through October 29, 2020, and +4.1% beginning October 30, 2020. We note most rate applications will consider data more recent than 2015 in the experience period to which the trend rates apply. We also included October 29, 2020, reform scalar of +13.5%.

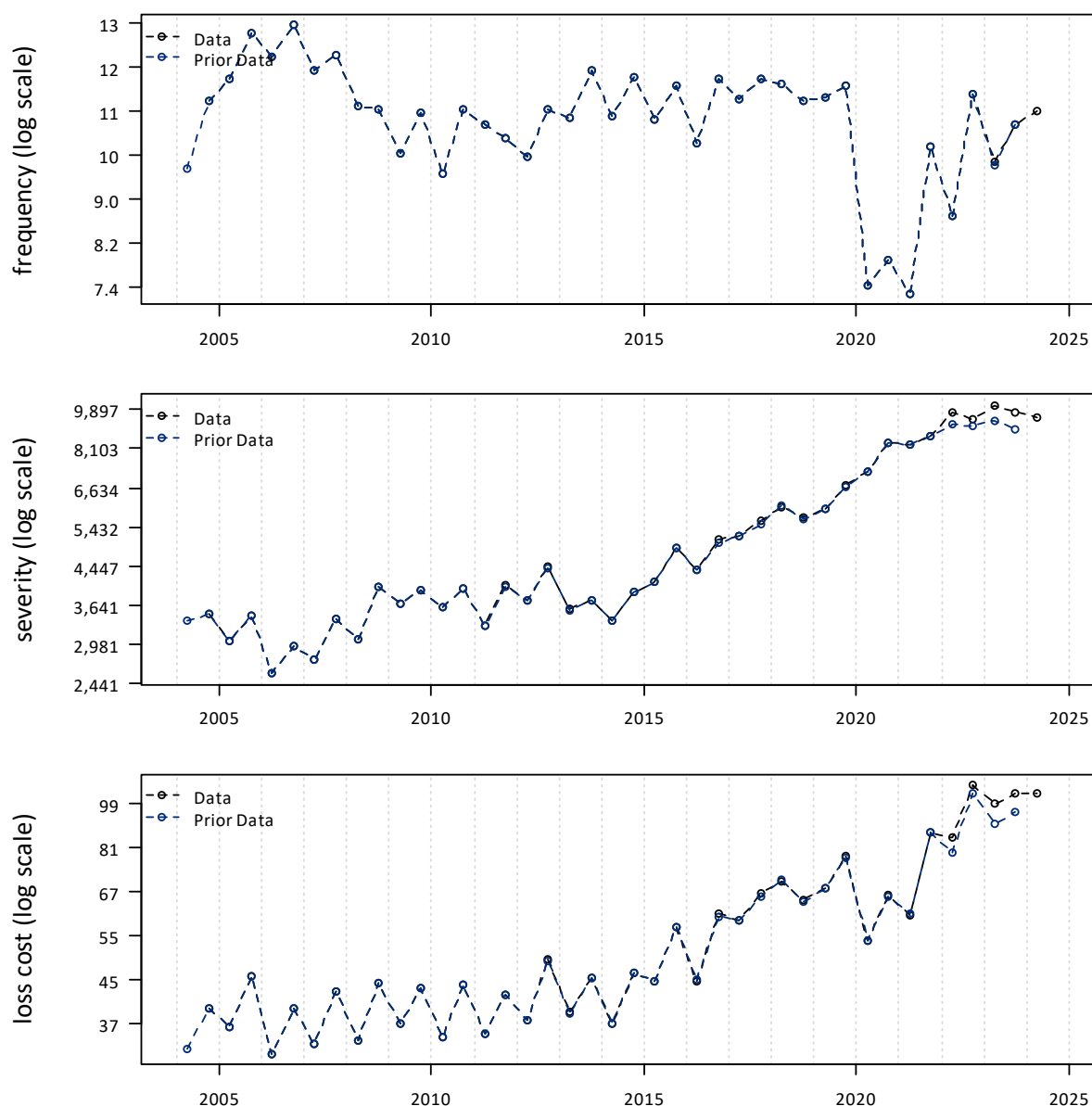
In Figure 16, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe our more recent severity estimates have increased slightly.

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

- Frequency has changing patterns, but generally exhibiting a flat pattern since 2012. The decline in frequency level coincident with the pandemic is followed by a return to levels modestly lower than pre-COVID levels. The impact of the pandemic may be (partially) masked by the reforms effective October 29, 2020. The combined impact of those reforms and a change in post-COVID-19 driving habits may be contributing to the decline in frequency level observed in 2024-1. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level, we quantify the combined impact of COVID-19 and the October 2020 reforms on claims frequency in Section 9 of this report.
- Severity increased with the reforms in April 2007, followed by a flat pattern between 2008-2 and 2015-1, which changed to a steeper increasing pattern since 2015.⁵⁸ The large rise in 2020-2 is coincident with the reform changes. There are early signs of flattening in the trend pattern following the reform implementation.
- Loss cost experienced a small positive trend since 2003, changing to a steeper increase beginning in 2015. We observe a significant decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic, then a return to pre-pandemic levels, adjusted for trend. The impact of the pandemic may be partly masked by the reforms effective October 29, 2020.

⁵⁸ We note bodily injury severity also exhibited a steeper increasing pattern beginning 2015.

Figure 16: Observed Accident Benefits Loss Cost Experience



We present a summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, and with and without a change in level and/or a change in trend rate during 2015 in Appendix E. In the prior review, we included data before the new severity pattern beginning in 2015. Given most rate filings will use data after 2015, our trend models use data starting in 2015, and we only include one trend change parameter to simplify our presented trend rates.

We fit a frequency model to all accident half-years between 2015-1 and 2024-1, and include time ($p = 0.295$), mobility ($p = 0.000$), seasonality ($p = 0.010$), and a 2022-2 new normal scalar ($p = 0.075$). The

implied annual trend rates associated with our fitted frequency model is +1.0%. The adjusted R-squared of our proposed frequency model is 0.902.

We fit a severity model to all accident half-years between 2015-1 and 2024-1, and include time ($p = 0.000$), a reform scalar at October 29, 2020 ($p = 0.030$), and a trend change at October 29, 2020 ($p = 0.018$). The implied annual trend rates associated with our fitted severity model is +10.9% prior to October 29, 2020, and +4.5%⁵⁹ thereafter. The reform scalar parameter corresponds to a +16.0%⁶⁰ increase in severity. The adjusted R-squared of our proposed severity model is 0.965.

In Figure 17, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +12.0%⁶¹ prior to October 29, 2020, and +5.5%⁶² thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.930.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate prior to October 29, 2020, a slightly lower trend rate after October 29, 2020, a slightly larger reform scalar, and a slightly higher adjusted R-squared (0.933).

We select the combined frequency and severity model with a loss cost trend rate of +12.0% prior to October 29, 2020, a loss cost trend rate of +5.5% after October 29, 2020. We estimate a one-time loss cost increase of +16.0% at October 29, 2020 (coincident with the accident benefits reform).

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

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

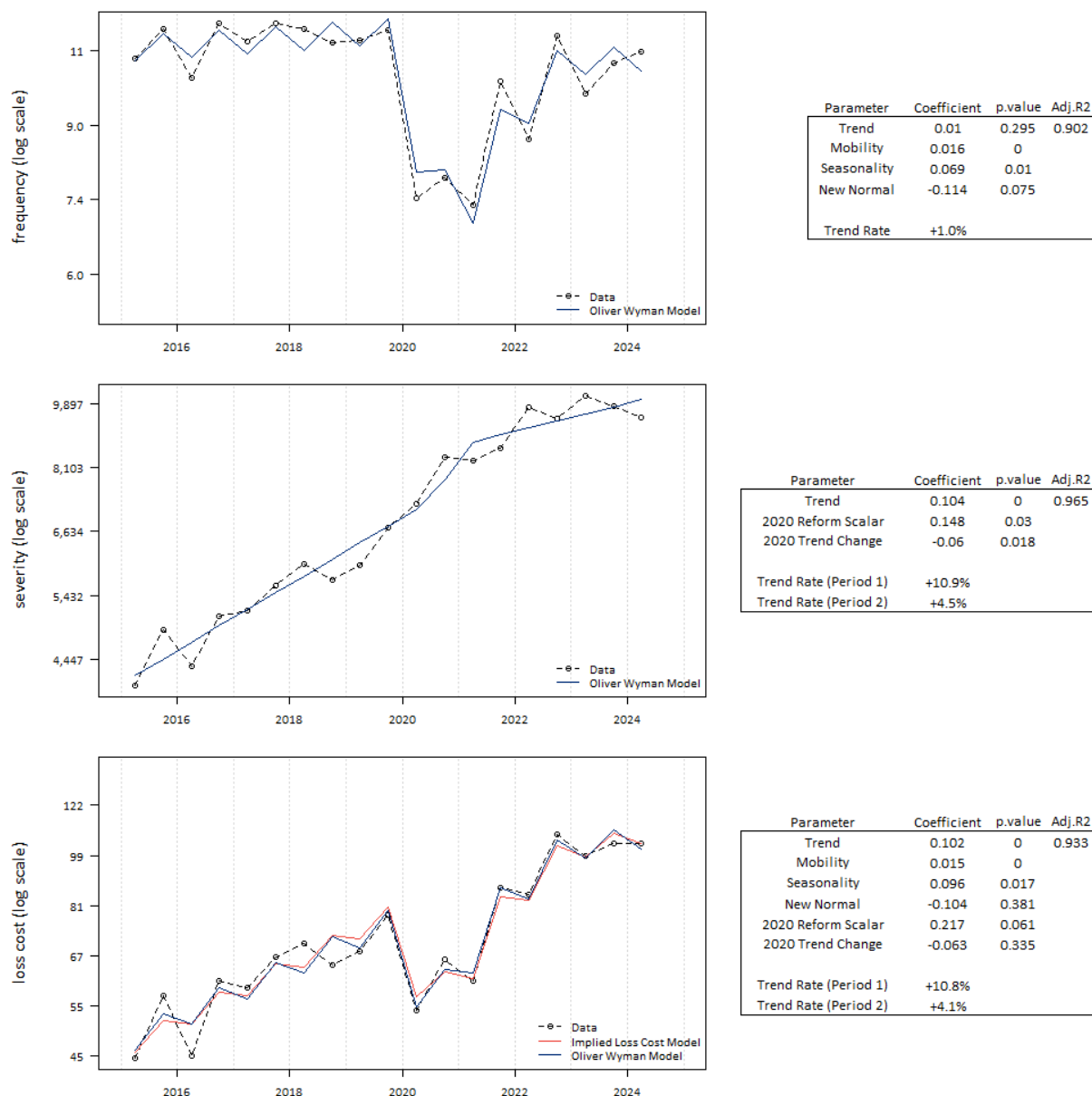
⁵⁹ = $\exp[0.104 + -0.060] - 1$

⁶⁰ = $\exp[0.148] - 1$

⁶¹ = $\exp[0.010 + 0.104] - 1$

⁶² = $\exp[0.010 + 0.104 + -0.060] - 1$

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

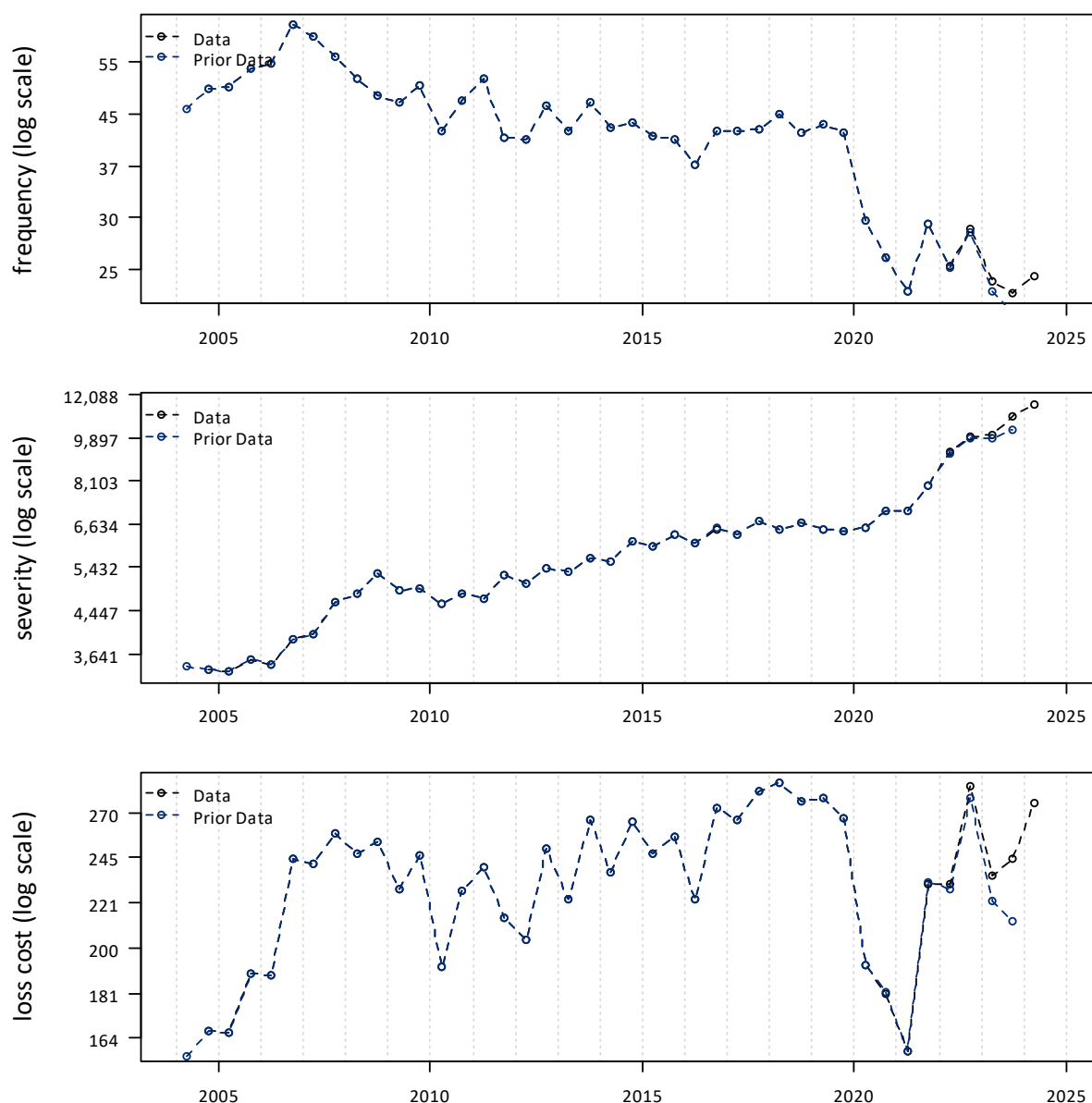


6.4. Collision

For the prior review, we selected a past and future lost cost trend rate of +2.4% with a includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the more recent estimates have increased.

Figure 18: Observed Collision Loss Cost Experience



A review of the historical data points (as presented in Figure 18) shows that subject to variability:

- Frequency has been relatively flat/slight decline since 2010, then a steep decline in frequency level coincident with the pandemic which has been sustained through 2023-2. The decrease in 2022 may, in part, be associated with the introduction of DCPD and the resulting shift of claims between coverages. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the introduction of DCPD and COVID-19 on claims frequency in Section 9 of this report.

- Severity has exhibited an upward trend that is fairly consistent from 2010 to 2016 which then levelled out during 2017 to 2019, followed by a continued upward trend. We observe a steeper increase beginning in 2021, with a possible preliminary flattening after 2022-1.⁶³
- Loss costs has experienced a positive trend since 2010, which appeared to be flattening out (and possibly declining) over 2018 and 2019, then large decreases coincident with the COVID-19 pandemic.

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.038$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.901.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.000$), seasonality ($p = 0.023$), and a July 1, 2021, trend change ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +3.8% prior to July 1, 2021, and +18.2% thereafter. The adjusted R-squared of our proposed severity model is 0.973.

In Figure 19, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +2.5% prior to July 1, 2021, and +16.7% thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.716.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to July 1, 2021, a significantly lower⁶⁴ trend rate after July 1, 2021, and a slightly higher adjusted R-squared (0.796).

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.5% prior to July 1, 2021, and +16.7% through the midpoint of the latest accident semester. In Section 5.2, we note the passenger vehicles parts, maintenance, and repair CPI annual rate of change has returned to pre-2021 levels at the end of 2024. Therefore, we do not expect the higher trend rate to continue beyond the midpoint of the latest accident semester and expect the future trend rate to be consistent with the lower trend rate observed before the period of high inflation.

In our prior review, we included an inflation scalar instead of a change in trend. Our initial expectation was that the elevated inflation would result in a one-time cost level increase but would not affect the trend rate. However, it appears there has been a sustained increase in the recent periods as opposed to

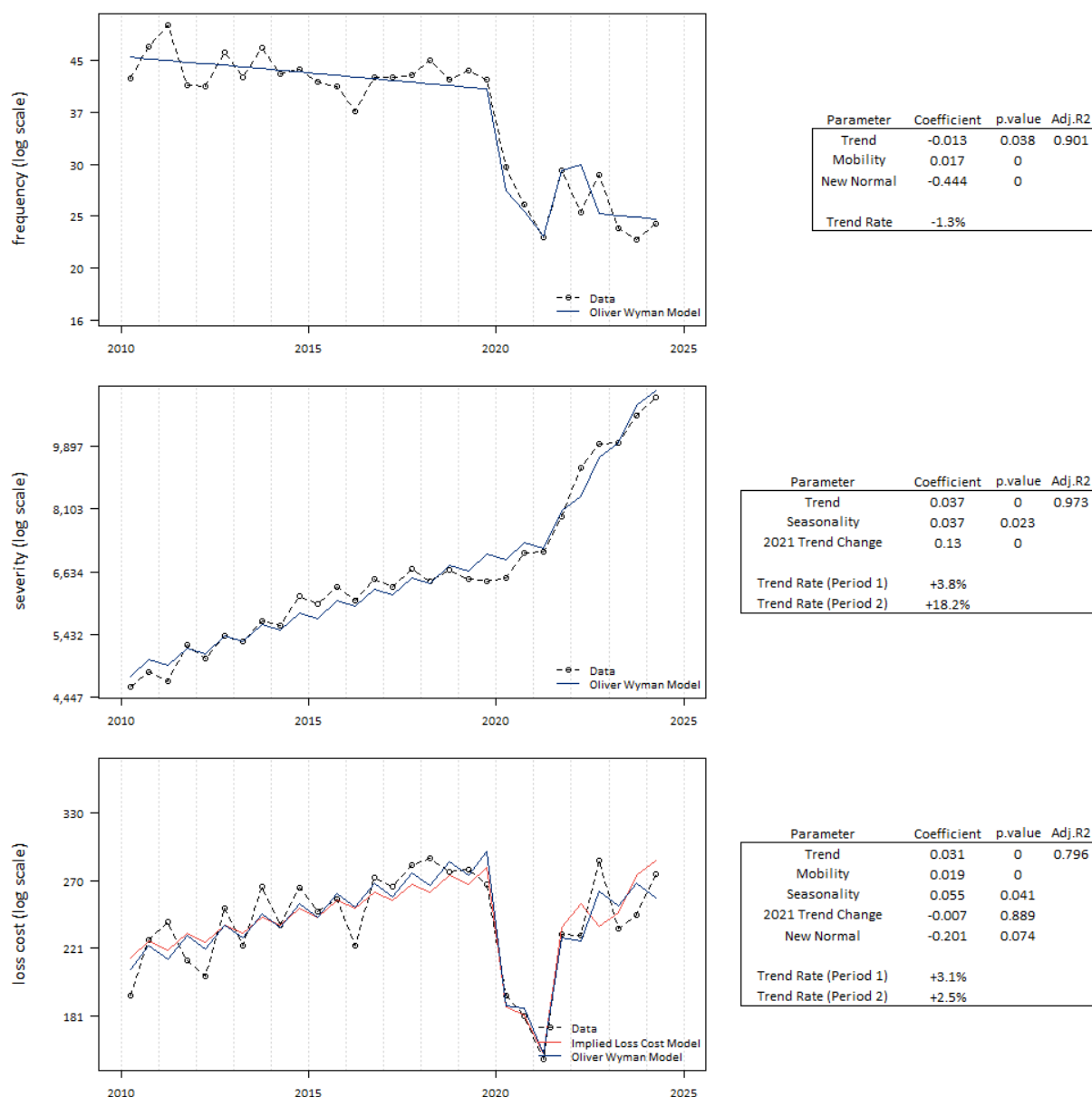
⁶³ The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

⁶⁴ This occurs as the increased trend in severity is partially captured through the mobility variable in the direct loss cost model. It is also offset by the new normal scalar, which includes the effect of the introduction of DCPD.

a one-time increase. We no longer include the previous 22.1% scalar increase which mitigates the effect of the higher trend rate.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. As discussed in Section 5.2, inflationary pressures on physical damage coverages have begun to moderate following the highs in 2021 and 2022. We do not expect the elevated trend rate to continue given the CPI data and government efforts to curb inflation.

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



6.5. Comprehensive

For the prior review we selected a past and future loss cost trend rate of +5.1%.

As GISA's 2024 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe charts and discussion that we had presented in our 2024 annual report based on the GISA Catastrophe data through December 31, 2023.

Using industry data as of June 30, 2024, we separately review:

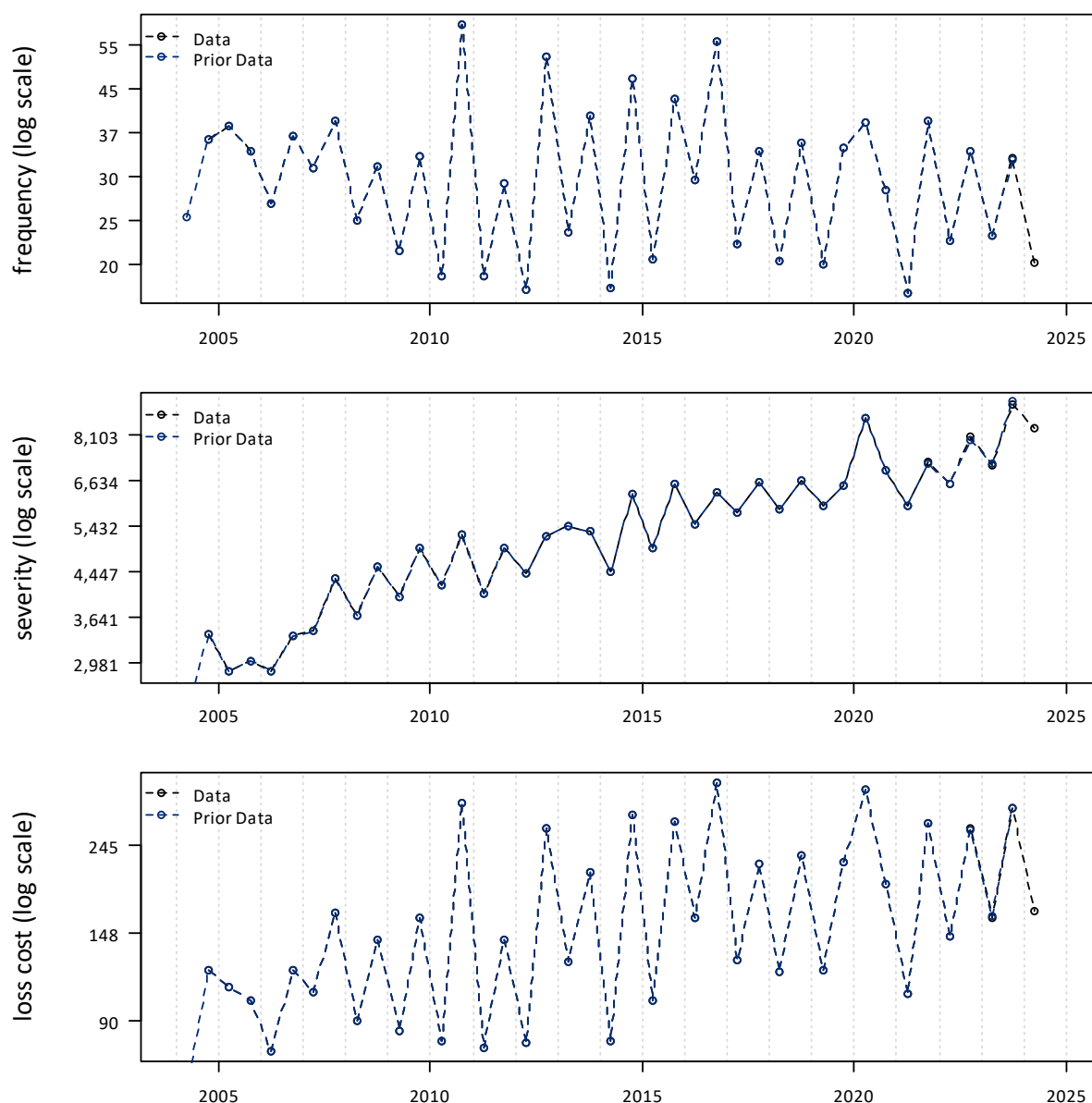
- Total comprehensive, and
- Theft-only claims.

We select the comprehensive trend based on the total comprehensive excluding catastrophes data. Therefore, there is no change from our prior selected trend rate.

Comprehensive Including Catastrophes and Theft (Total Comprehensive)

In Figure 20, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

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



Subject to variability, the historical data points show:

- Frequency has exhibited a relatively flat pattern since 2011. We observe a slight decrease at 2020-2 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease thereafter. We assume the June 2020 hailstorm in southern Alberta contributes to the unusual rise in frequency and loss cost in 2020-1.
- Severity has consistently trended upward.
- Loss cost has exhibited an upward trend. We observe a small decrease at 2021-1 coincident with the COVID-19, but do not observe a sustained decrease in the subsequent periods.

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

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.478$), and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -0.7%. The adjusted R-squared of our proposed frequency model is 0.638.

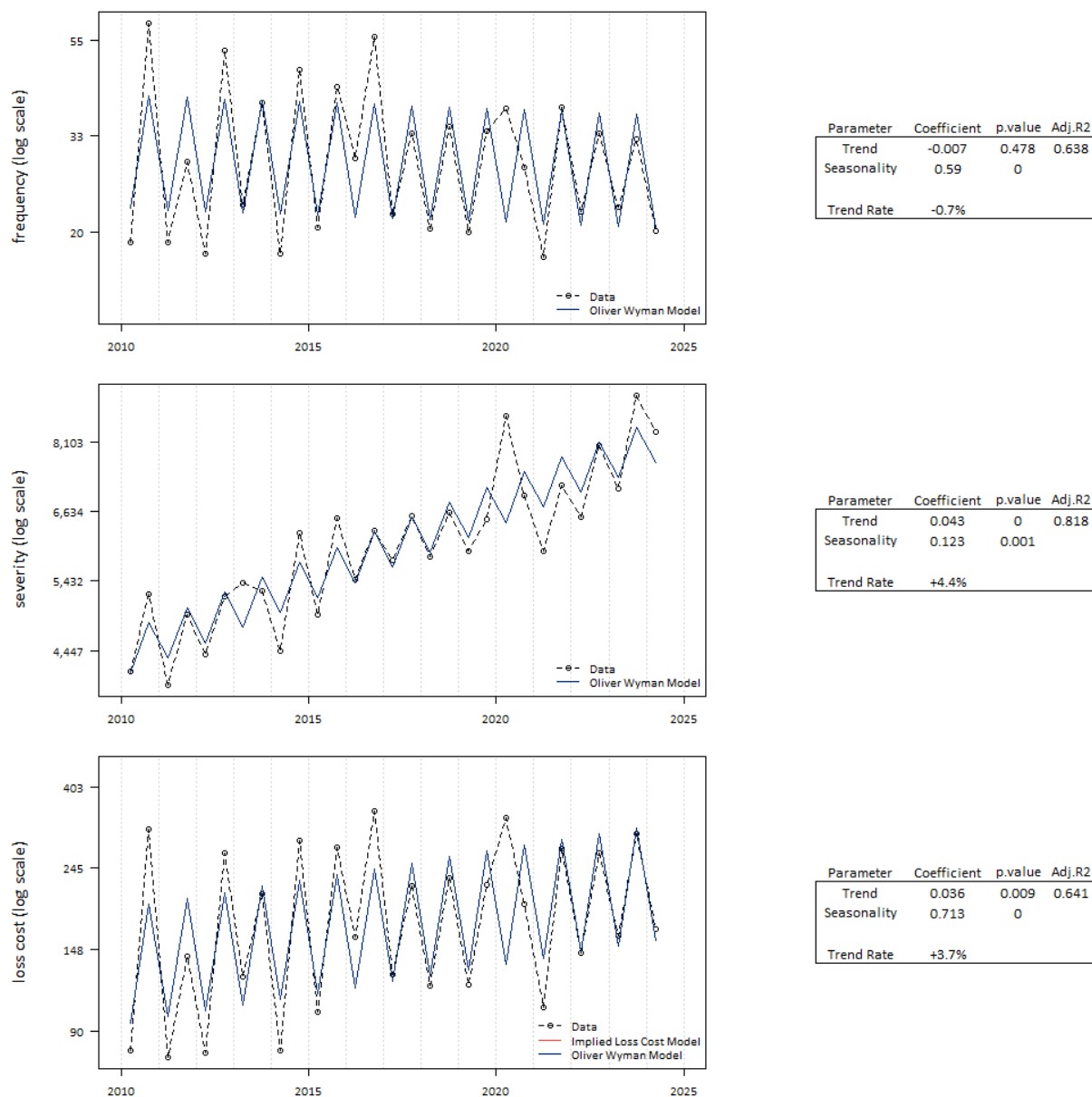
We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.000$), and seasonality ($p = 0.001$). The implied annual trend rate associated with our fitted severity model is +4.4%. The adjusted R-squared of our proposed severity model is 0.818.

In Figure 21, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.7%⁶⁵. The implied adjusted R-squared of the combined frequency and severity model is 0.627.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.641).

⁶⁵ = $\exp[-0.007 + 0.043] - 1$

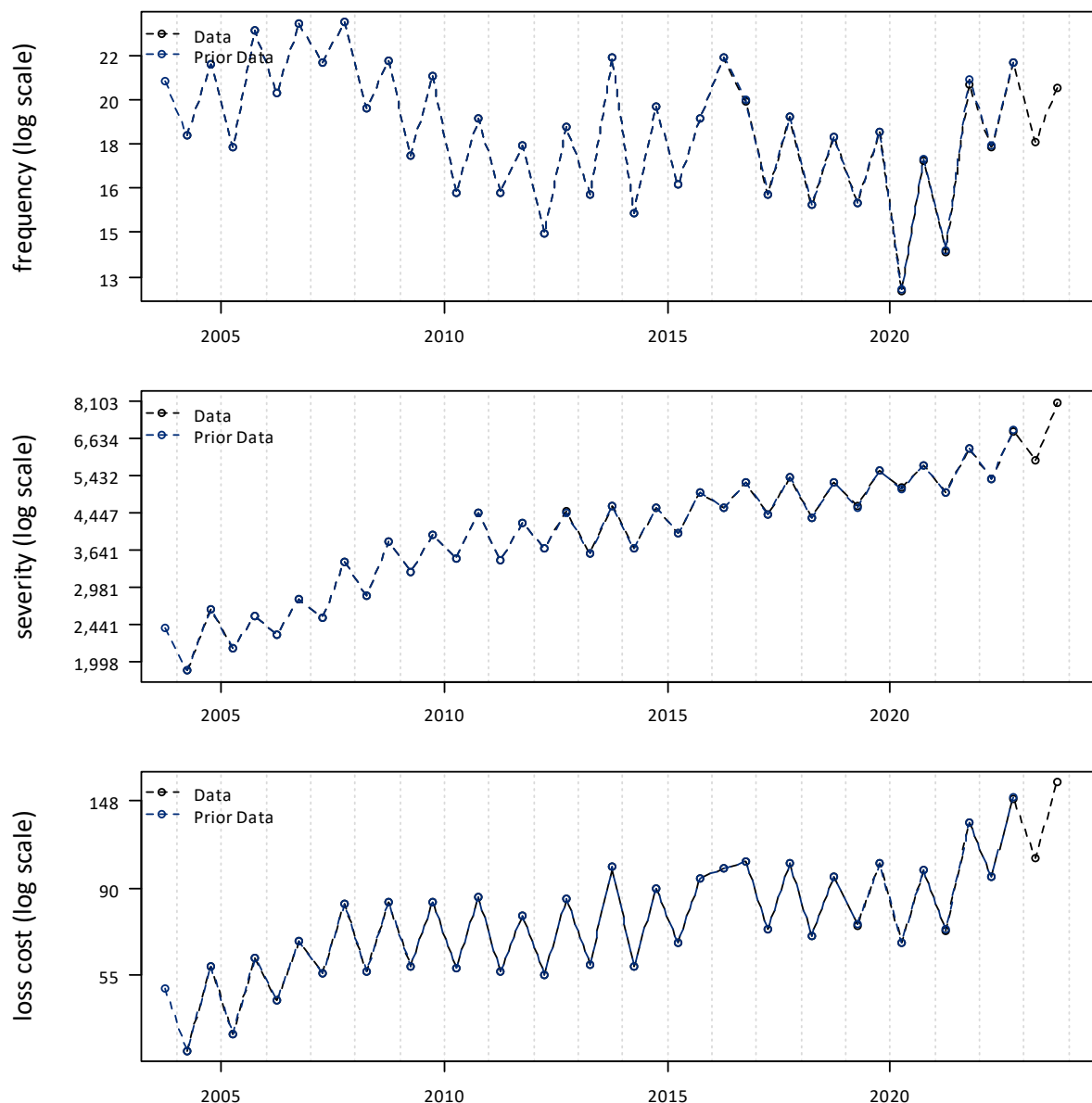
Figure 21: Comprehensive Including Catastrophes and Theft - Fitted Frequency, Severity and Loss Cost



Comprehensive Excluding Catastrophes and Theft

In Figure 22, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 22: Comprehensive – Excluding Theft & Excluding Catastrophes



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

- Frequency has exhibited a relatively flat pattern since 2011, excluding a counter-seasonal spike in 2016-1 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA). We observe a decrease at 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease thereafter.
- Severity has consistently trended upward.

- *Loss cost has exhibited an upward trend, including the counter-seasonal increase in 2016-1, followed by a relatively flat trend. We observe a small decrease at 2020-1 coincident with the COVID-19 pandemic and a steeper trend beginning at 2021-2.*

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.617$), and seasonality ($p = 0.000$). The implied annual trend rates associated from our fitted frequency model is +0.2%. The adjusted R-squared of our proposed frequency model is 0.450.

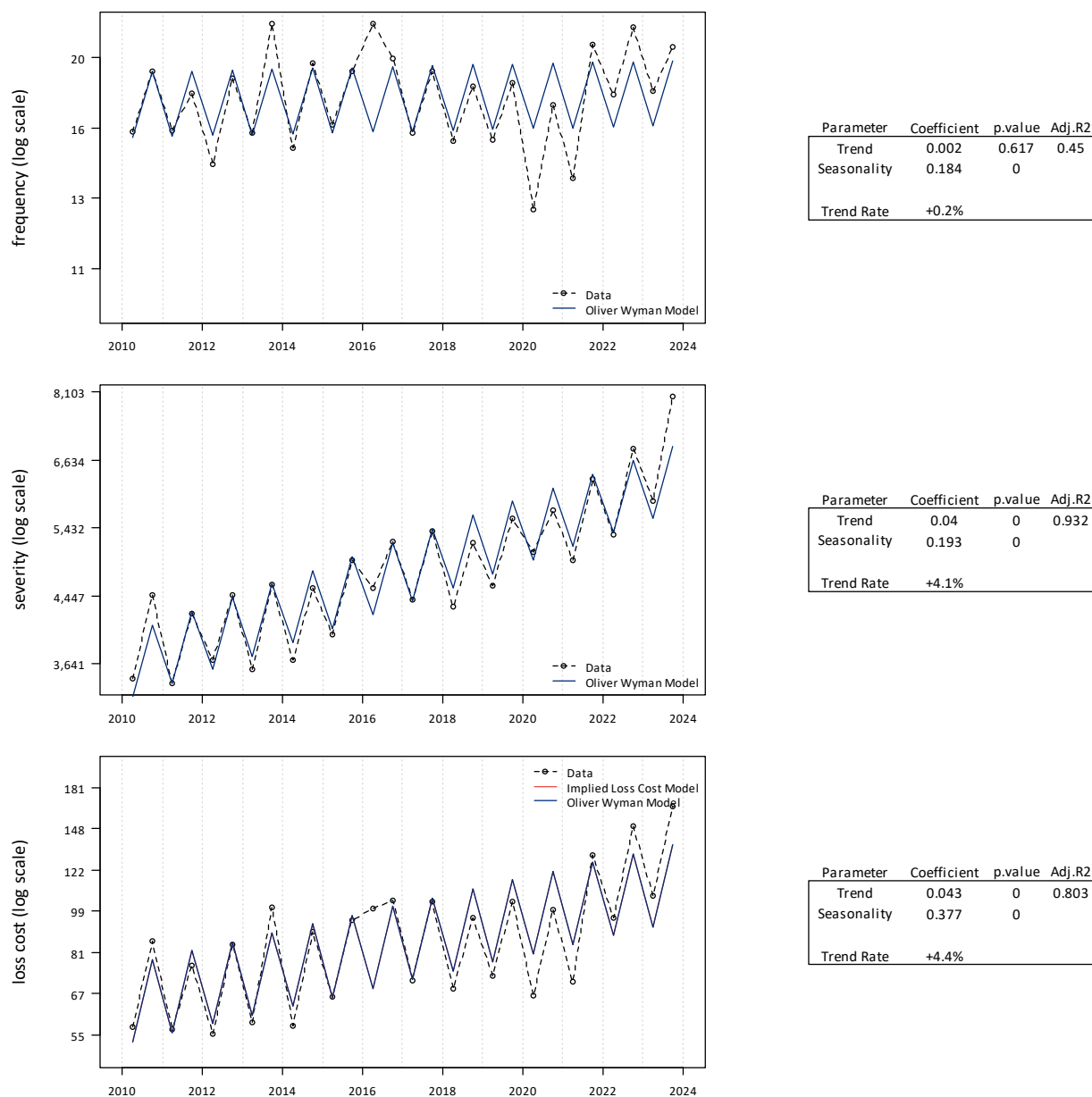
We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time ($p = 0.000$) and seasonality ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +4.1%. The adjusted R-squared of our proposed severity model is 0.932.

In Figure 23, we present a comparison between the observed values presented above in Figure 22 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +4.4%.⁶⁶ The implied adjusted R-squared of the combined frequency and severity model is 0.794.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate and a higher adjusted R-squared (0.803).

⁶⁶ = $\exp[0.002 + 0.040] - 1$

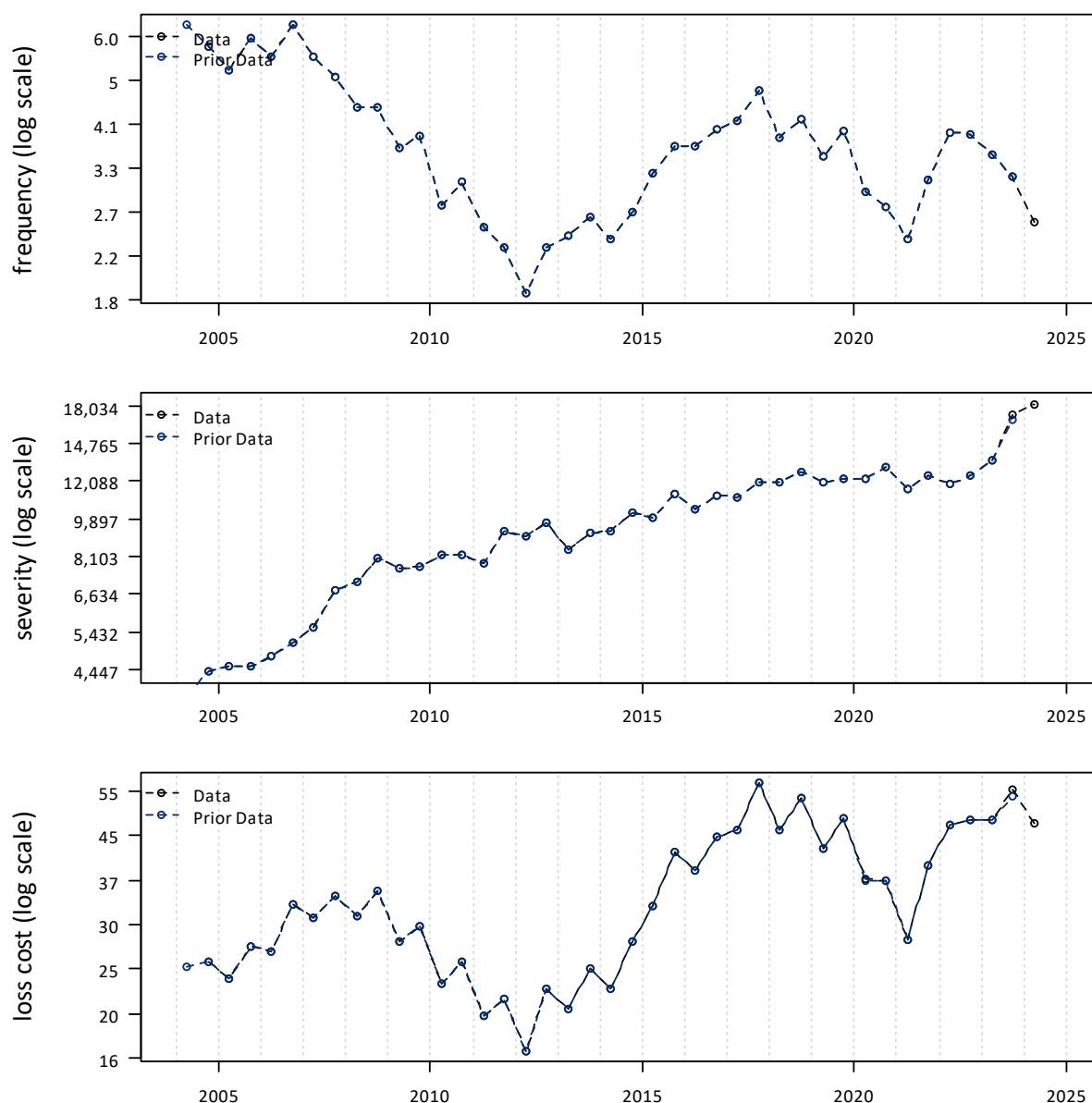
Figure 23: Comprehensive Excluding Theft and CATs - Fitted Frequency, Severity and Loss Cost



Comprehensive Theft Only

In Figure 24, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 24: Comprehensive Theft Only Loss Cost Experience



Subject to variability, the historical data points show:

- Frequency was increasing rapidly between 2012-2018 followed by a decreasing trend. We observe lower levels during the pandemic, but with a rise to a new high in the recent 2021-2 and 2022-1 periods. Frequency has been decreasing since the high point in 2022-1.
- Severity has been generally increasing with a flat trend in the recent periods and a spike in 2023-2.
- Loss cost increased rapidly beginning in 2014, but then began to decrease between 2018 and 2021. Loss cost rose steeply in 2021-2 and 2022-1 but has begun to flatten.

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

We fit a frequency model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.000$), a 2018 trend change ($p = 0.000$), and a 2021-2 scalar ($p = 0.013$). The implied annual trend rate associated with our fitted frequency model is +8.9% prior to January 1, 2018, and -10.9%⁶⁷ after January 1, 2018. The 2021-2 scalar parameter corresponds to a 50.0%⁶⁸ increase in frequency. The adjusted R-squared of our proposed frequency model is 0.544.

We fit a severity model to all accident half-years between 2010-1 and 2024-1, and include time ($p = 0.000$), and seasonality ($p = 0.120$). The implied annual trend rate associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.854.

In Figure 25, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +13.9%⁶⁹ prior to January 1, 2018, and -6.9%⁷⁰ after January 1, 2018. The combined model also includes a 50.0% scalar parameter at 2021-2. The implied adjusted R-squared of the combined frequency and severity model is 0.769.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate prior to January 1, 2018, a slightly higher trend rate after January 1, 2018, a slightly smaller 2021-2 scalar, and a slightly higher adjusted R-squared (0.777).

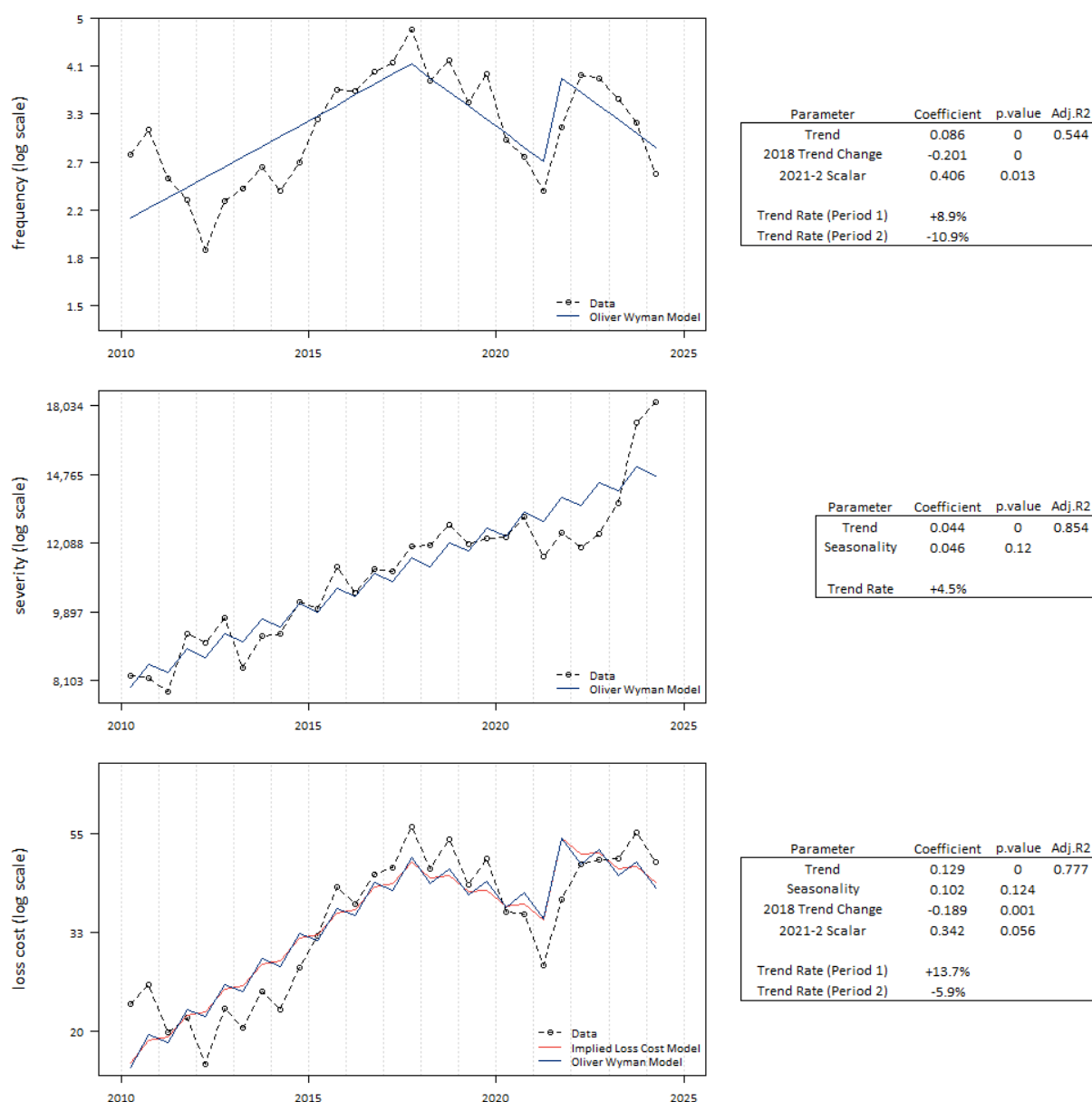
⁶⁷ = $\exp[0.086 + -0.201] - 1$

⁶⁸ = $\exp[0.406] - 1$

⁶⁹ = $\exp[0.086 + 0.044] - 1$

⁷⁰ = $\exp[0.086 + -0.201 + 0.044] - 1$

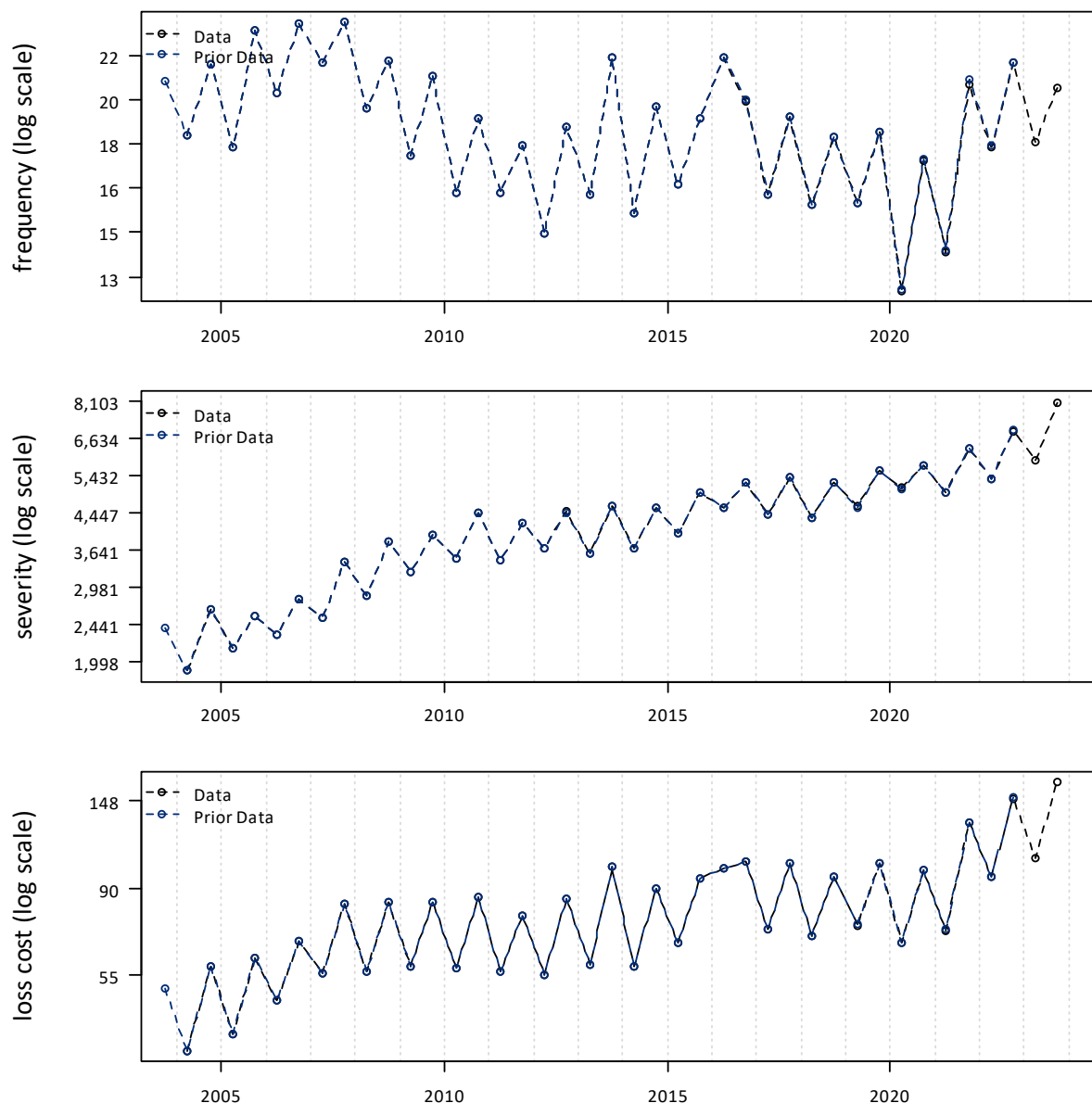
Figure 25: Comprehensive Theft Only - Fitted Frequency, Severity and Loss Cost



Comprehensive Excluding Catastrophes

In Figure 26, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 26: Comprehensive – Total Excluding Catastrophes



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

- *Frequency declined through 2012, followed by an increasing trend through 2016 and a decline since. We observe a modest decrease between 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, current frequency levels exceed those immediately before the pandemic.*
- *Severity has consistently trended upward.*

- *Loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a decline in loss cost from 2008 through 2011, a sharper increase since 2014, and a small decline since 2016. We observe a steeper trend beginning at 2021-2.*

The large increase in the number of theft claims since 2011 contributes to the higher comprehensive loss costs. We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but including theft claims. This approach implicitly includes the effect of variable patterns for theft claims, however, excludes the additional variability caused by the catastrophe experience.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time ($p = 0.206$), and seasonality ($p = 0.000$). The implied annual trend rates associated from our fitted frequency model is +0.6%. The adjusted R-squared of our proposed frequency model is 0.425.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time ($p = 0.000$) and seasonality ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.937.

In Figure 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 +5.1%.⁷¹ The implied adjusted R-squared of the combined frequency and severity model is 0.808.

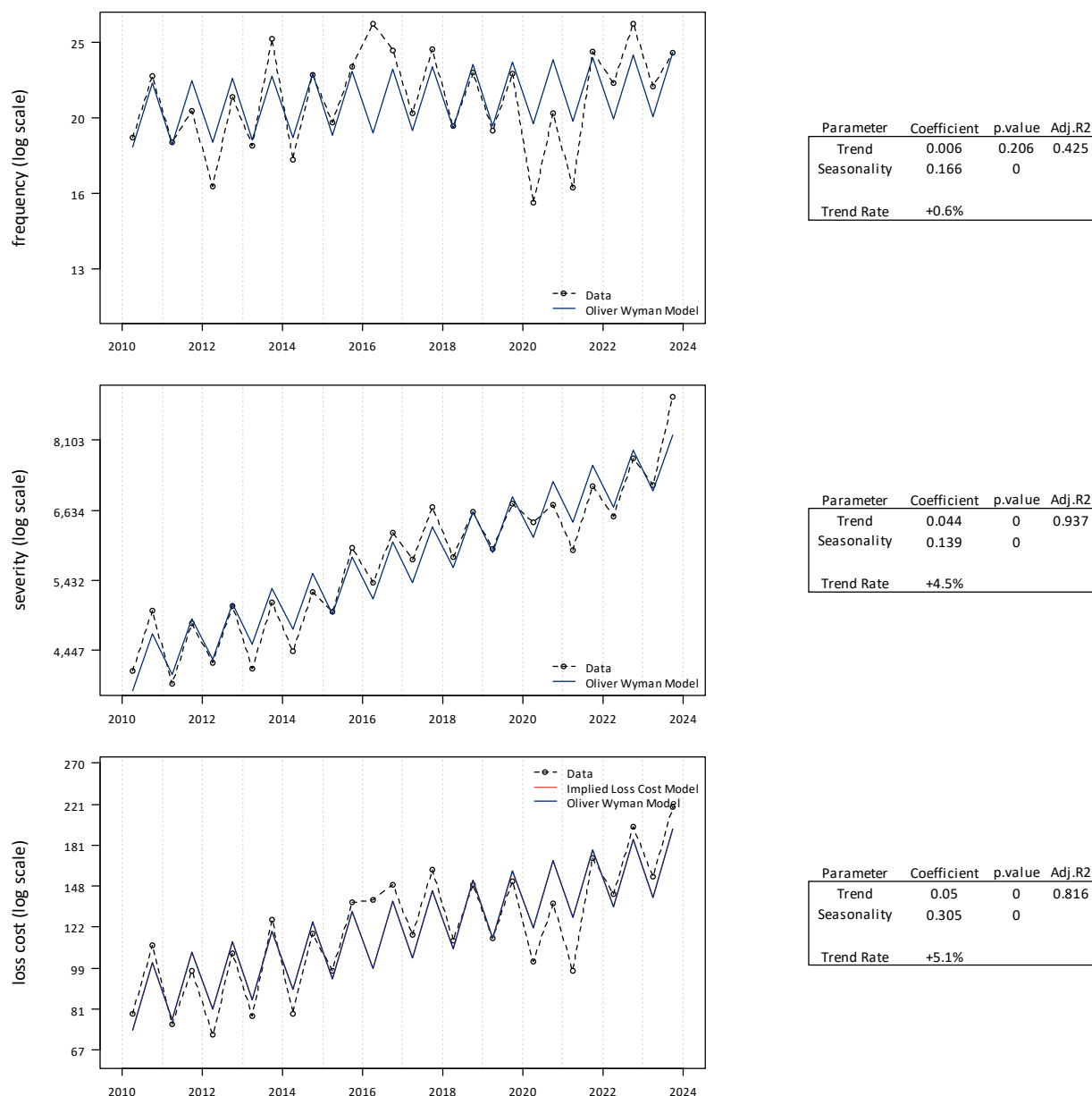
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate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

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

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

⁷¹ = $\exp[0.006 + 0.044] - 1$

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

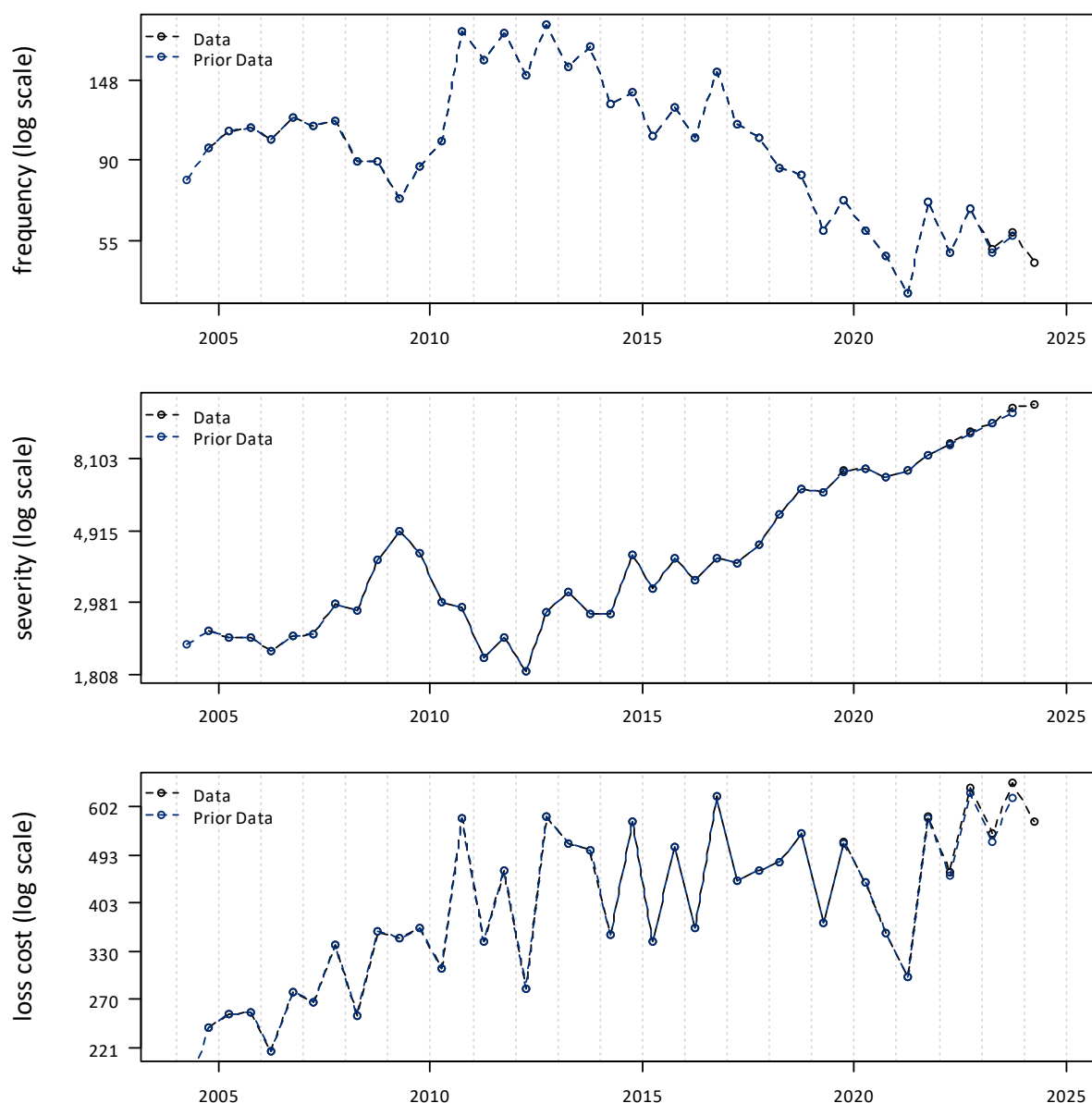


6.6. All Perils

For the prior review we selected a past and future loss cost trend rate of +2.7%.

In Figure 28, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 28: Observed All Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 28) shows that subject to variability:

- Frequency exhibited a somewhat flat trend before spiking upward starting in 2009 (coincident with the drop on severity in that same period), but a declining trend in recent years apart from a spike in 2016-2. Due to the preceding negative trend, it is unclear whether the sustained decrease beginning in 2020 may be, in part, attributed to the COVID-19 pandemic.
- Severity generally exhibited an upward trend since 2006 with an upward spike in 2008/2009 that dropped off sharply. We observe a consistent upward trend following the drop.

- Loss cost exhibited a long-term upward trend since 2004, then more volatility since 2010 where the trend turns somewhat flat.

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

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

We fit a frequency model to all accident half-years between 2011-1 and 2024-1, and include time ($p = 0.000$), seasonality ($p = 0.001$), and mobility ($p = 0.001$). The implied annual trend rates associated with our fitted frequency model is -10.0%. The adjusted R-squared of our proposed frequency model is 0.929.

We fit a severity model to all accident half-years between 2011-1 and 2024-1, and include time ($p = 0.000$). The implied annual trend rates associated with our fitted severity model is +14.5%. The adjusted R-squared of our proposed severity model is 0.960.

In Figure 29, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.1%.⁷² The implied adjusted R-squared of the combined frequency and severity model is 0.569.

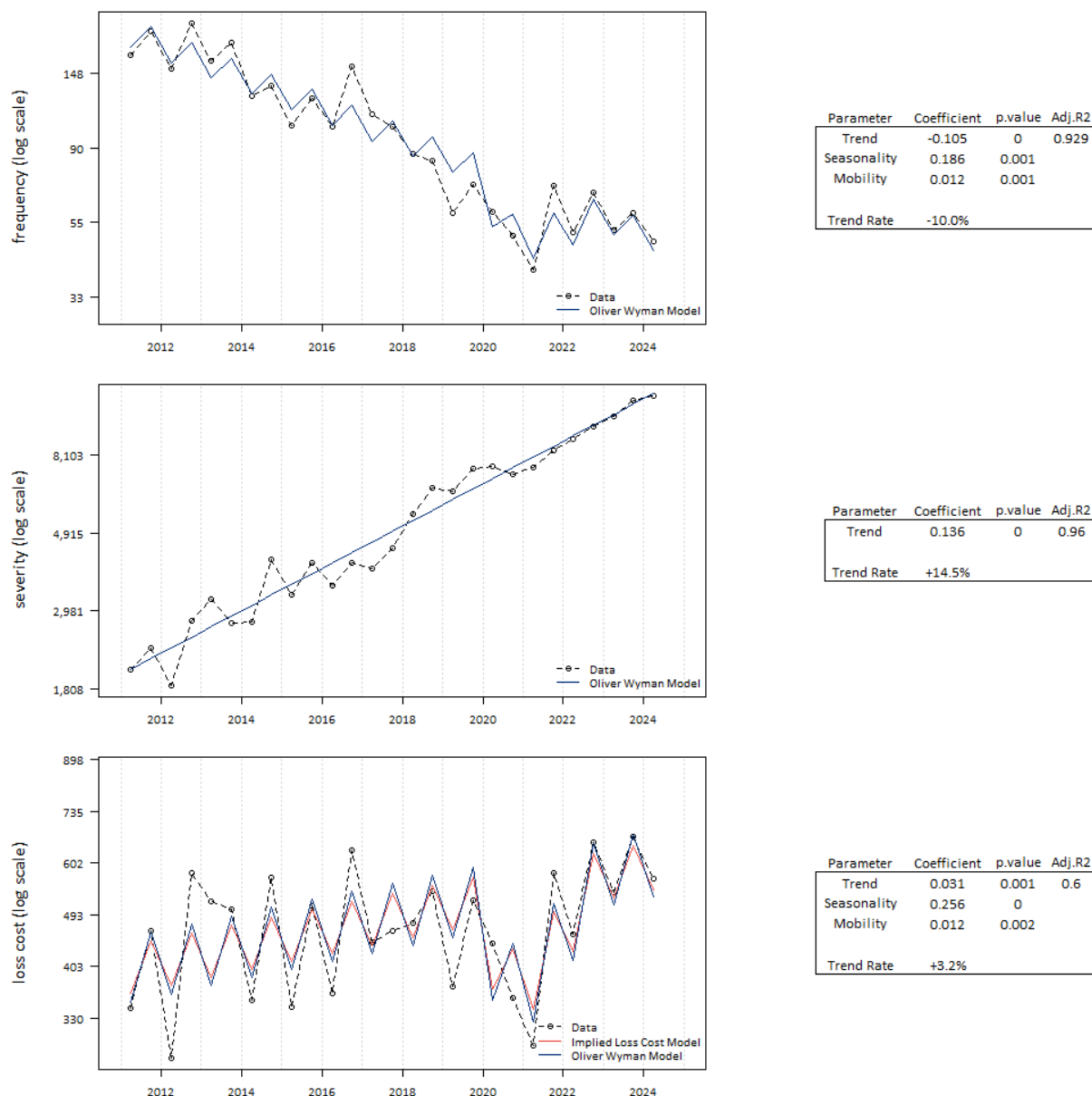
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.600).

An apparent shift towards higher deductibles in the recent past may be contributing to the decline in frequency and rise in severity. Given the data variability, we base our selected loss cost trend on the loss cost experience directly. We select a loss cost trend rate of +3.2%.

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

⁷² = $\exp[-0.105 + 0.136] - 1$

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

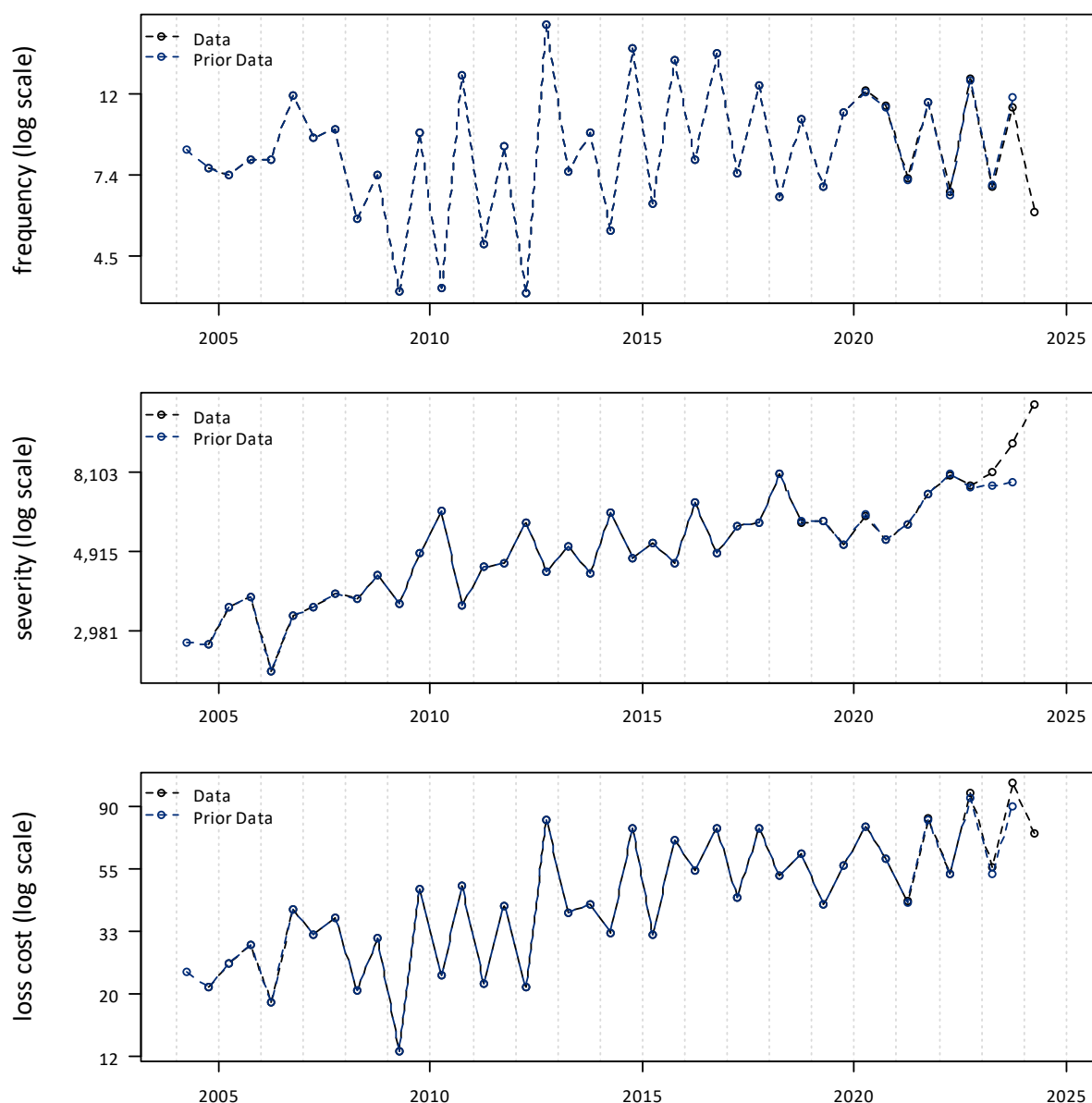


6.7. Specified Perils

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

In Figure 30, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe that the recent estimates have increased slightly.

Figure 30: Observed Specified Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 30) shows that subject to variability:

- Frequency is subject to considerable volatility and an upward trend since about 2009, with some a flat to slightly decreasing pattern since 2014.
- Severity has generally been increasing, with a steeper increase beginning in 2023.
- Loss costs which have generally experienced a positive trend, however, are relatively flat following a rise in 2012. There are early signs of a positive trend beginning in 2020.

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

We fit a frequency model to all accident half-years between 2014-1 and 2024-1, and include time ($p = 0.484$) and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -1.0%. The adjusted R-squared of our proposed frequency model is 0.693.

We fit a severity model to all accident half-years between 2014-1 and 2024-1, and include time ($p = 0.000$), and seasonality ($p = 0.036$). The implied annual trend rate associated with our fitted severity model is +5.9%. The adjusted R-squared of our proposed severity model is 0.578.

In Figure 31, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +4.9%⁷³. The implied adjusted R-squared of the combined frequency and severity model is 0.579.

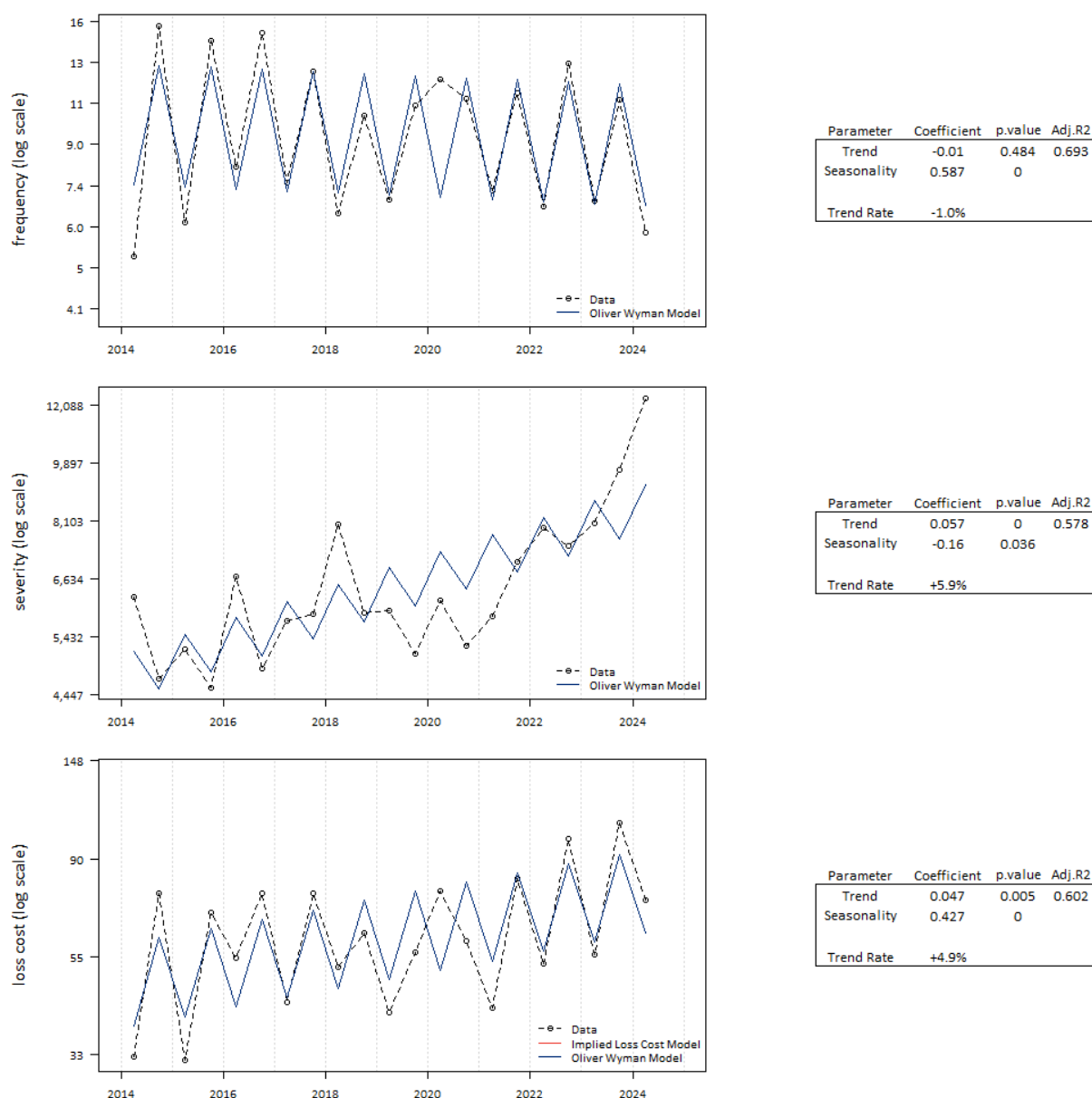
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.602).

As the frequency trend estimated is not statistically significant, and the severity model does not appear to fit the data well, we base our selected loss cost trend on the direct loss cost model and select a loss cost trend rate of +4.9%.

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

⁷³ = $\exp[-0.010 + 0.057] - 1$

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

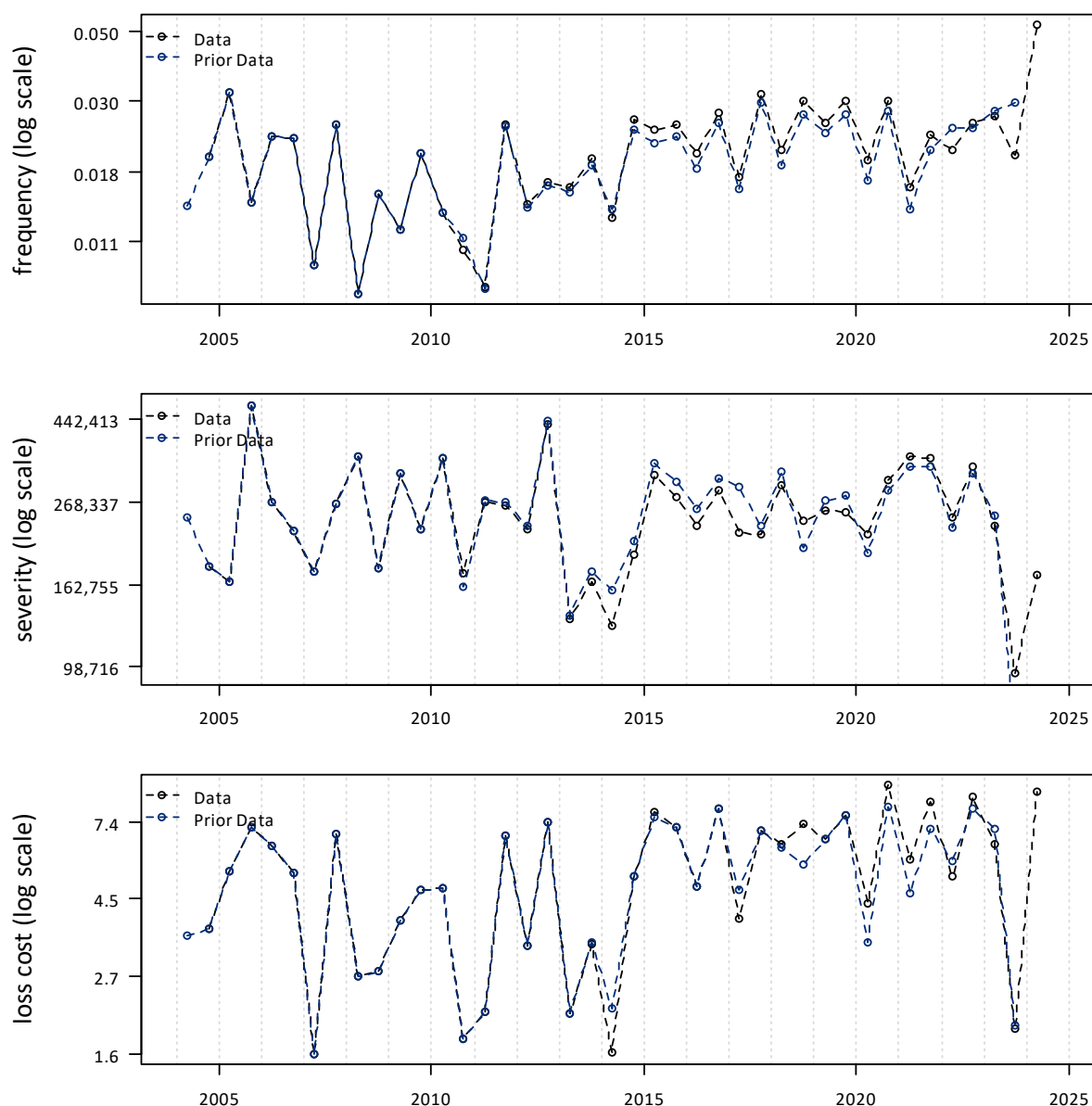


6.8. Underinsured Motorists

For the prior review we selected a past and future loss cost trend rate of +4.4%.

In Figure 32, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004-2 through 2024-1. We include a comparison to the estimated values used in our prior report and observe some variability in the most recent estimates (2019 and subsequent).

Figure 32: Observed Underinsured Motorists Loss Cost Experience



The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year, averaging approximately 50), with severity generally exhibiting a highly variable upward or flat trend (but lower than for bodily injury), and frequency exhibiting a downward trend that flattened until changing to an upward pattern in recent years. We observe a large decrease in frequency at 2021-1 which is most likely due to volatility and (possibly) the COVID-19 pandemic.

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

We fit a frequency model to all accident half-years between 2011-1 and 2024-1, and include only time ($p = 0.003$). The implied annual trend rates associated with our fitted frequency model is +4.9%. The adjusted R-squared of our proposed frequency model is 0.267.

We fit a severity model to all accident half-years between 2011-1 and 2024-1, and include only time ($p = 0.954$). The implied annual trend rates associated with our fitted severity model is -0.1%. The adjusted R-squared of our proposed severity model is -0.040.

In Figure 33, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +4.8%⁷⁴. The implied adjusted R-squared of the combined frequency and severity model is 0.024.

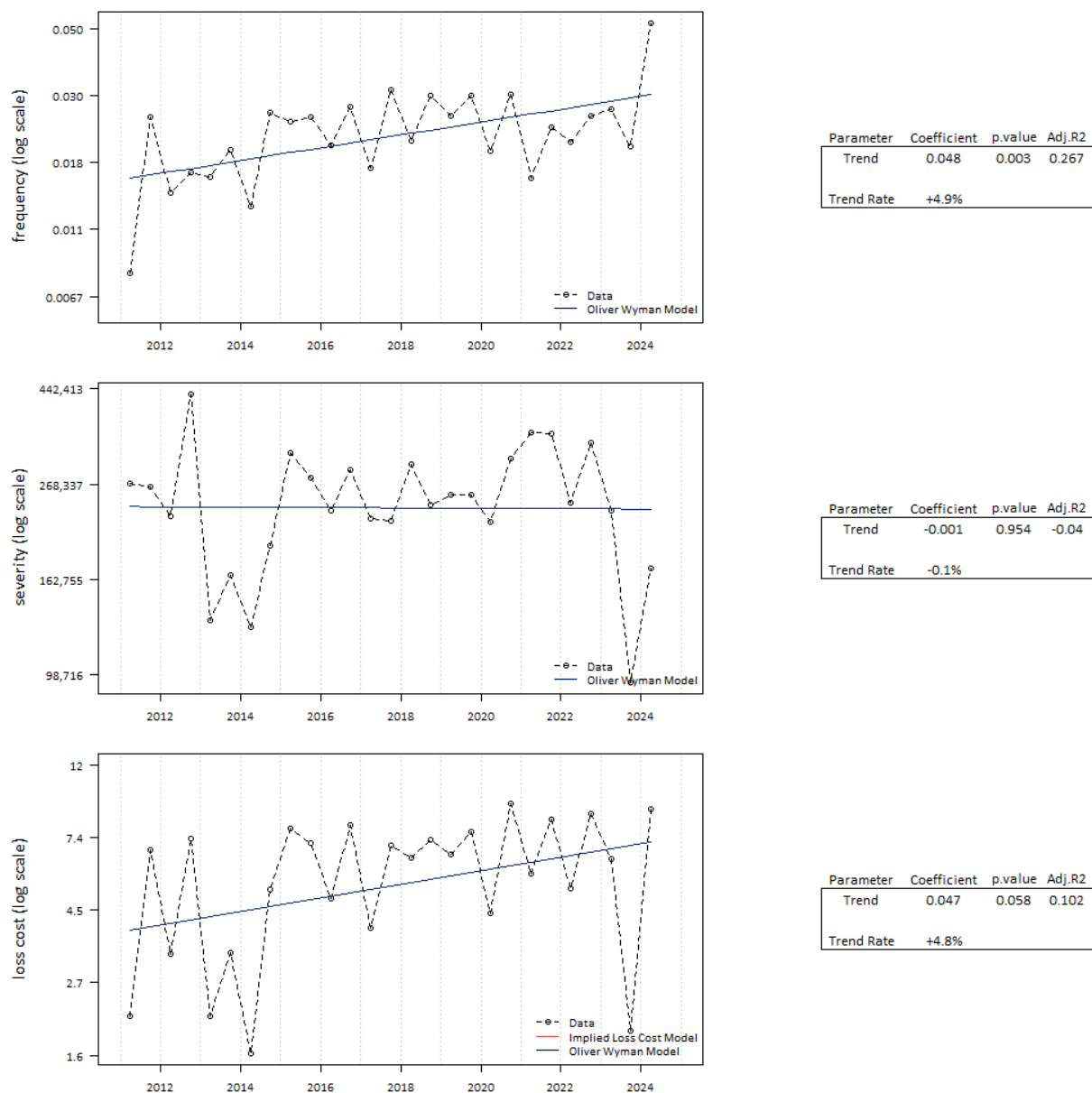
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.102).

We generally find the bodily injury severity trend rate as a reasonable estimate of the underinsured motorist severity trend rate (and assume a 0% frequency trend rate). However, as some portion of the bodily injury severity trend may be driven by an erosion of the Minor Injury Cap and Bill 41 reforms, we find the use of the underinsured motorist coverage data to be more appropriate at this time. We select a past loss cost trend of +4.9% based on our selected frequency model, and assume a 0% severity model, as we find no severity trend rate is discernable.

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

⁷⁴ = $\exp[0.048 + -0.001] - 1$

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



6.9. Summary of Selections

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

Table 8: Estimated Annual Past Loss Cost Trend Rates

| Coverages | 2024 Annual Review Data as of December 31, 2023 | 2025 Semi Annual Review Data as of June 30, 2024 |
|-----------------------|--|---|
| TPL-Bodily Injury | +8.7% ⁷⁵ | +9.1% ⁷⁶ |
| TPL-Property Damage | +1.6% ⁷⁷ | +1.5%/+10.3% ⁷⁸ |
| DCPD ⁷⁹ | +1.6% ⁸⁰ | +1.5%/+10.3% ⁸¹ |
| AB – Total | +2.2%/+13.2%/+4.1% ⁸² | +12.0%/+5.5% ⁸³ |
| Collision | +2.4% ⁸⁴ | +2.5%/+16.7% ⁸⁵ |
| Comprehensive | +5.1% | +5.1% |
| All Perils | +2.7% | +3.2% |
| Specified Perils | +3.7% | +4.9% |
| Underinsured Motorist | +4.4% | +4.9% |

⁷⁵ Our model includes a November 1, 2020 reform scalar of -11.1%.

⁷⁶ Our model includes a November 1, 2020 reform scalar of -4.7%.

⁷⁷ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

⁷⁸ +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

⁷⁹ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁸⁰ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

⁸¹ +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

⁸² +13.2% trend rate begins January 1, 2015 and ends October 29, 2020 and +4.1% trend rate begins October 29, 2020; most rate applications will only consider data from 2015 and onward. Our model includes an October 29, 2020 reform scalar of +13.5%.

⁸³ +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

⁸⁴ Our model includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

⁸⁵ +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

7. Additional Considerations

7.1. Loss Adjustment Expenses

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

Allocated loss adjustment expenses are included with the reported Industry loss data in our loss development analysis. Unallocated loss adjustment expenses (ULAE) are included in our trend analysis through the application of calendar year factors that are published by GISA⁸⁶ to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Industry average ULAE⁸⁷ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates. As GISA continues to resolve IFRS-17 transition reporting issues, GISA has assumed the same level for 2023 as for 2022. We present the ULAE factors provided by GISA.

Table 9: Unallocated Loss Adjustment Expenses⁸⁸

| Year | ULAE % | Year | ULAE % |
|------|--------|------|---------------------|
| 2004 | 10.3% | 2014 | 9.3% |
| 2005 | 9.7% | 2015 | 10.3% |
| 2006 | 8.7% | 2016 | 8.5% |
| 2007 | 8.9% | 2017 | 9.2% |
| 2008 | 8.4% | 2018 | 10.1% |
| 2009 | 10.5% | 2019 | 10.8% |
| 2010 | 10.2% | 2020 | 10.3% |
| 2011 | 9.5% | 2021 | 12.6% |
| 2012 | 9.1% | 2022 | 11.8% |
| 2013 | 9.9% | 2023 | 11.8% ⁸⁹ |

⁸⁶ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

⁸⁷ ULAE factors prior to 2004 are presented in Appendix B.

⁸⁸ As GISA only publishes these factors annually, we assume the most recent full year factor is a reasonable provision for the subsequent accident half year.

⁸⁹ In the notes to Exhibit 1005, GISA states the “2022 ULAE factors have been selected for 2023” due to abnormalities believed to have been caused by the changes to reporting coinciding with the transition to IFRS 17.

7.2. Catastrophe Provision

As GISA has not updated its annual catastrophe report through June 30, 2024, we repeat the discussion and recommendation we presented in our 2024 AR report.

As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected to consider their own claim experience. We continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

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

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

Total Comprehensive (including thefts)

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

We continue to provide the Board with the historical industry average catastrophe impact by year of occurrence. This industry data may be useful for insurers who may need to supplement industry data with their own for credibility reasons. We summarize the catastrophe losses that have occurred in Alberta over the years 2004 – 2023 for private passenger vehicle comprehensive coverage as reported in GISA’s 2023 Catastrophe Report for Alberta. These data show, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years, approximately \$1.44 billion of catastrophe losses have been reported as compared to approximately \$2.95 billion of non-catastrophe losses - a ratio of 49%. Over the last five years approximately \$684 million of catastrophe losses have been reported as compared to approximately \$1.58 billion of non-catastrophe losses - a ratio of 43%. We observe relatively low levels of catastrophe claims between 2017 and 2023, except in 2020 due to the large hailstorm near Calgary.⁹⁰

In Table 10 and Table 11, we present the insurance industry catastrophe data as provided by GISA. The catastrophe factors in Table 10 apply to comprehensive losses that exclude catastrophes claims and include theft claims. The catastrophe factors in Table 11 apply to comprehensive losses that exclude both catastrophes and theft claims.

⁹⁰ Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft

| Accident Year | Number of Total Claims | Number of Cat Claims | Catastrophe Claim % | Total Loss and Expense | Cat Loss and Expense | Catastrophe Factor⁹¹ |
|----------------------|-------------------------------|-----------------------------|----------------------------|-------------------------------|-----------------------------|--|
| 2004 | 46,325 | 6,137 | 13% | 125,205,025 | 25,614,074 | 1.257 |
| 2005 | 57,485 | 14,713 | 26% | 153,651,757 | 42,833,271 | 1.387 |
| 2006 | 54,272 | 5,547 | 10% | 157,173,221 | 18,597,791 | 1.134 |
| 2007 | 64,921 | 12,555 | 19% | 234,084,298 | 60,651,950 | 1.350 |
| 2008 | 55,202 | 5,478 | 10% | 212,172,461 | 24,386,347 | 1.130 |
| 2009 | 55,110 | 8,003 | 15% | 227,181,812 | 44,782,888 | 1.246 |
| 2010 | 81,702 | 38,853 | 48% | 369,413,029 | 189,947,036 | 2.058 |
| 2011 | 50,815 | 9,339 | 18% | 212,630,765 | 44,483,534 | 1.265 |
| 2012 | 76,277 | 34,856 | 46% | 349,529,288 | 170,616,930 | 1.954 |
| 2013 | 70,661 | 21,759 | 31% | 342,730,509 | 132,608,588 | 1.631 |
| 2014 | 75,607 | 28,558 | 38% | 397,917,737 | 187,410,174 | 1.890 |
| 2015 | 75,207 | 24,463 | 33% | 409,770,747 | 156,417,584 | 1.617 |
| 2016 | 100,406 | 41,621 | 41% | 555,727,746 | 241,771,994 | 1.770 |
| 2017 | 65,915 | 13,348 | 20% | 377,637,829 | 75,795,860 | 1.251 |
| 2018 | 66,461 | 15,601 | 23% | 382,217,714 | 94,245,020 | 1.327 |
| 2019 | 65,013 | 14,639 | 23% | 368,954,218 | 79,067,940 | 1.273 |
| 2020 | 78,979 | 35,741 | 45% | 571,768,262 | 312,947,782 | 2.209 |
| 2021 | 66,310 | 18,379 | 28% | 399,480,332 | 117,640,478 | 1.417 |
| 2022 | 65,643 | 9,666 | 15% | 435,214,266 | 75,598,730 | 1.210 |
| 2023 | 63,945 | 11,414 | 18% | 493,624,063 | 99,417,311 | 1.252 |
| <i>All Years</i> | <i>1,336,256</i> | <i>370,671</i> | <i>28%</i> | <i>6,776,085,079</i> | <i>2,194,835,282</i> | <i>1.479</i> |
| <i>Last 10 Years</i> | <i>723,486</i> | <i>213,430</i> | <i>30%</i> | <i>4,392,312,914</i> | <i>1,440,312,873</i> | <i>1.488</i> |
| <i>Last 5 Years</i> | <i>339,890</i> | <i>89,839</i> | <i>26%</i> | <i>2,269,041,141</i> | <i>684,672,241</i> | <i>1.432</i> |

⁹¹ Defined as cat loss and expense relative to non-cat loss and expense.

Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft

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

7.3. Investment Income on Cash Flow

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

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

Table 12: Industry Average Investment Income Rate

| Calendar Year | Industry Average Investment Income Rate |
|---------------|---|
| 2015 | 3.31% |
| 2016 | 2.78% |
| 2017 | 3.69% |
| 2018 | 2.24% |
| 2019 | 4.23% |
| 2020 | 4.17% |
| 2021 | 2.71% |
| 2022 | 0.08% |
| 2023 | 4.45% |

7.4. Health Cost Recovery

The Alberta Treasury Board and Finance announced the 2025 Health Cost Recovery assessment factor (percentage) at 1.94% of third part liability premiums⁹². Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommended 1.94% as the Benchmark.

7.5. Operating Expenses

In determining their rate level needs, insurers include a provision for operating expenses that is based on their experience and expected future expense costs. As a perspective on the expense provisions of individual insurers, we provide the Board with the Industry average expense provisions.

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2022 Expense Report was released by GISA in August 2023. The 2022 Industry Expense Report was the basis for the 2023 AR Benchmark.

A 2023 Expense Report was not released due to reporting issues related to IFRS17 transition issues, so our recommended Benchmark for the current review is based on the 2022 Expense Report data calculated on the following basis:

- Direct commissions, contingent commissions, fire and premium taxes, and other acquisition expenses be based on direct written premium; and
- General expenses be based on direct earned premium.

The resulting recommended Benchmark based on the 2022 Expense Report data and the limitation on contingent commissions and general expenses is 27.8%.

The components of the current and recommended Benchmark are as follows.

⁹² The 2025 assessment factor was announced after the publication date of our preliminary report.

Table 13: Summary of Indicated Operating Expense Ratios

| Component | Current Benchmark (2024 AR) | Recommended Benchmark (2025 SAR) |
|----------------------------|--|---|
| Direct Commissions | 11.7% | 11.7% |
| Contingent Commissions | 1.4% | 1.4% |
| <i>Total Commissions</i> | 13.1% | 13.1% |
| Premium and Fire Taxes | 3.8% | 3.8% |
| Other Acquisition Expenses | 3.0% | 3.0% |
| General Expenses | 7.8% | 7.8% |
| Total Expenses | 27.8% | 27.8% |

7.6. Profit

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

8. Summary of Benchmarks

In Table 14 we present a summary of our selected Benchmarks for the 2024 Annual Review and 2025 Semi-Annual Review.

Table 14: Estimated Annual Past Loss Cost Trend Rates⁹³

| | 2024 Annual Review Data as of December 31, 2023 | 2025 Semi Annual Review Data as of June 30, 2024 |
|-------------------------|--|---|
| Trend Benchmarks | | |
| TPL-Bodily Injury | +8.7% ⁹⁴ | +9.1% ⁹⁵ |
| TPL-Property Damage | +1.6% ⁹⁶ | +1.5%/+10.3% ⁹⁷ |
| DCPD ⁹⁸ | +1.6% ⁹⁹ | +1.5%/+10.3% ¹⁰⁰ |
| AB – Total | +2.2%/+13.2%/+4.1% ¹⁰¹ | +12.0%/+5.5% ¹⁰² |
| Collision | +2.4% ¹⁰³ | +2.5%/+16.7% ¹⁰⁴ |
| Comprehensive | +5.1% | +5.1% |
| All Perils | +2.7% | +3.2% |
| Specified Perils | +3.7% | +4.9% |
| Underinsured Motorist | +4.4% | +4.9% |
| Other Benchmarks | | |
| Health Cost Recovery | 2.94% of TPL Premiums | 1.94% of TPL Premiums |
| Operating Expenses | 27.8% | 27.8% |
| Profit Provision | 6% | 6% |

⁹³ Values for scalars or reform parameters are presented by coverage in Section 6.

⁹⁴ Our model includes a November 1, 2020 reform scalar of -11.1%.

⁹⁵ Our model includes a November 1, 2020 reform scalar of -4.7%.

⁹⁶ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

⁹⁷ +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

⁹⁸ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁹⁹ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

¹⁰⁰ +10.3% trend rate begins July 1, 2021 coincident with the rise in inflation.

¹⁰¹ +13.2% trend rate begins January 1, 2015 and ends October 29, 2020 and +4.1% trend rate begins October 29, 2020; most rate applications will only consider data from 2015 and onward. Our model includes an October 29, 2020 reform scalar of +13.5%.

¹⁰² +5.5% trend rate begins October 29, 2020. Our model includes an October 29, 2020 reform scalar of +16.0%.

¹⁰³ Our model includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

¹⁰⁴ +16.7% trend rate begins July 1, 2021 coincident with the rise in inflation.

9. Post-Pandemic Frequency Level

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

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

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

Claims frequency during the in-pandemic period (2020 through to 2022-1) would be adjusted upward to the “new normal level” and claims frequency during the pre-pandemic period would be expected to be adjusted downward to the “new normal level”.¹⁰⁵

We observe some stability in the frequency levels in the most recent four accident periods, from 2022-2 to 2024-1; and consider this reflective of the post-pandemic new normal. In the case of bodily injury and collision, we do not see evidence that evolving remote and hybrid work options are causing a frequency rise after 2022-2. For accident benefits, there appears to be a rise in frequency which could reflect the effects of an evolution of remote and hybrid work options. However, it is unclear whether accident benefits will return to pre-pandemic levels.

The following figures include three panels.

- In the top panel, we apply the trend adjustments¹⁰⁶ we discuss in Section 6 to bring all accident years to a 2024-1 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other “level adjustments”¹⁰⁷ included in the models that we discuss in Section 6.

¹⁰⁵ For some coverages, no adjustment is needed.

¹⁰⁶ We do not include seasonality, mobility, or other scalars.

¹⁰⁷ Mobility and scalars, but not seasonality.

- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024-1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage¹⁰⁸ impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

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

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

¹⁰⁸ We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a “moving” coverage.

Figure 34: Bodily Injury

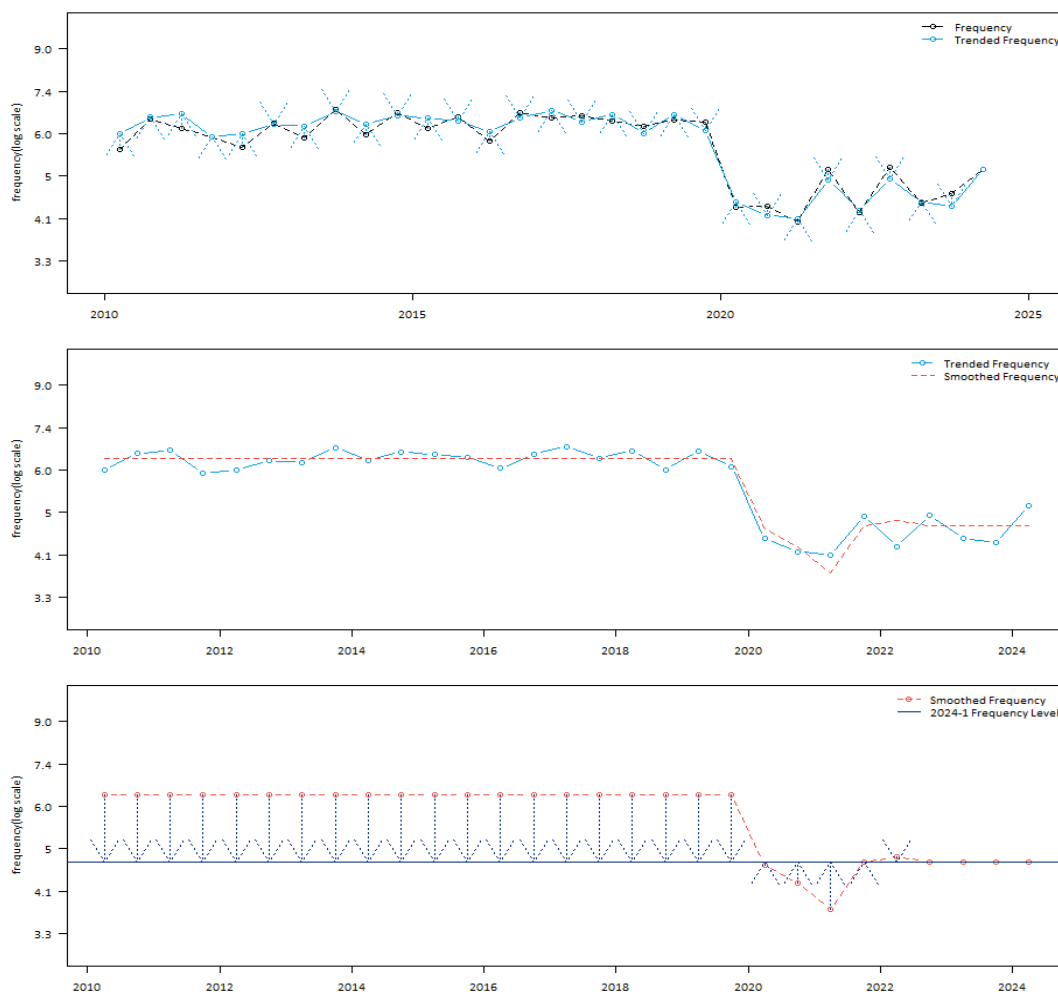


Table 15: Bodily Injury Adjustment Factors

| Accident Semester | Combined New Normal Factor |
|-------------------|----------------------------|
| 2019-2 | 0.729 |
| 2020-1 | 1.017 |
| 2020-2 | 1.107 |
| 2021-1 | 1.252 |
| 2021-2 | 1.001 |
| 2022-1 | 0.976 |
| 2022-2 | 1.000 |
| 2023-1 | 1.000 |
| 2023-2 | 1.000 |
| 2024-1 | 1.000 |

Figure 35: Property Damage (including DCPD)

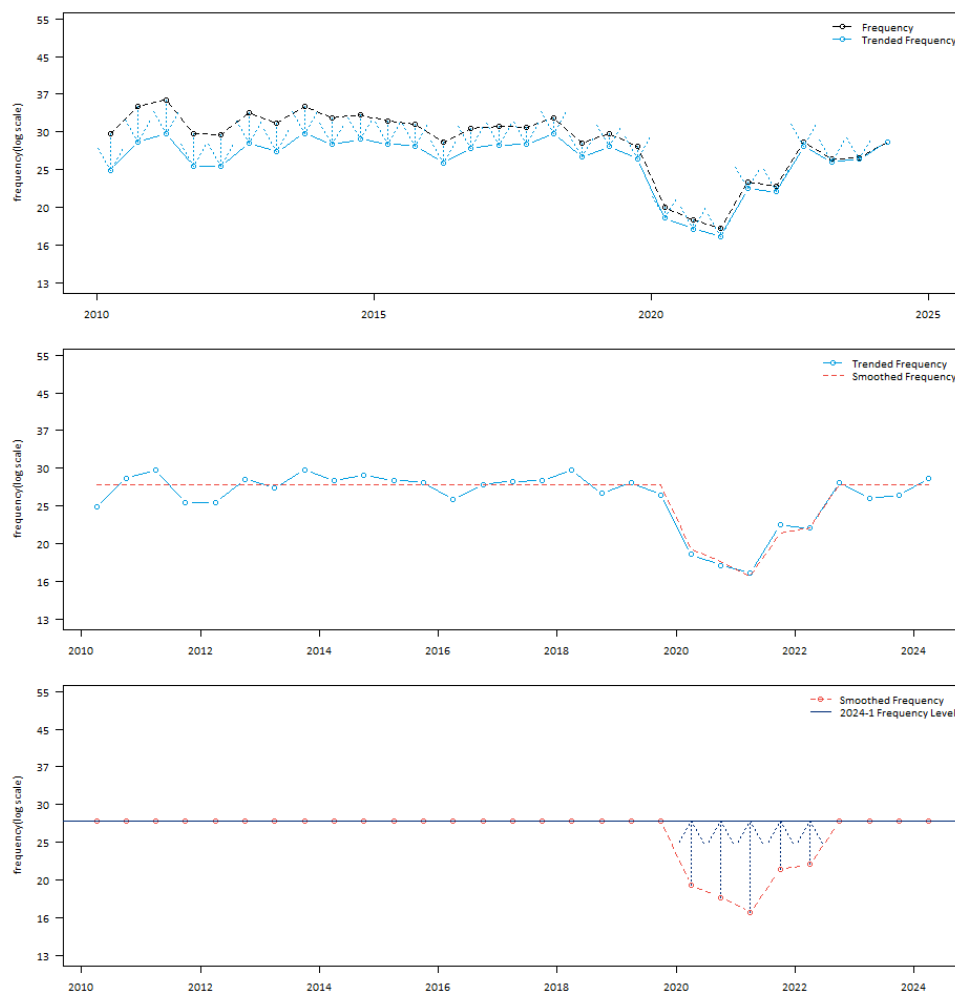


Table 16: Property Damage Adjustment Factors

| Accident Semester | Combined New Normal Factor |
|-------------------|----------------------------|
| 2019-2 | 1.000 |
| 2020-1 | 1.404 |
| 2020-2 | 1.497 |
| 2021-1 | 1.620 |
| 2021-2 | 1.290 |
| 2022-1 | 1.256 |
| 2022-2 | 1.000 |
| 2023-1 | 1.000 |
| 2023-2 | 1.000 |
| 2024-1 | 1.000 |

Figure 36: Accident Benefits

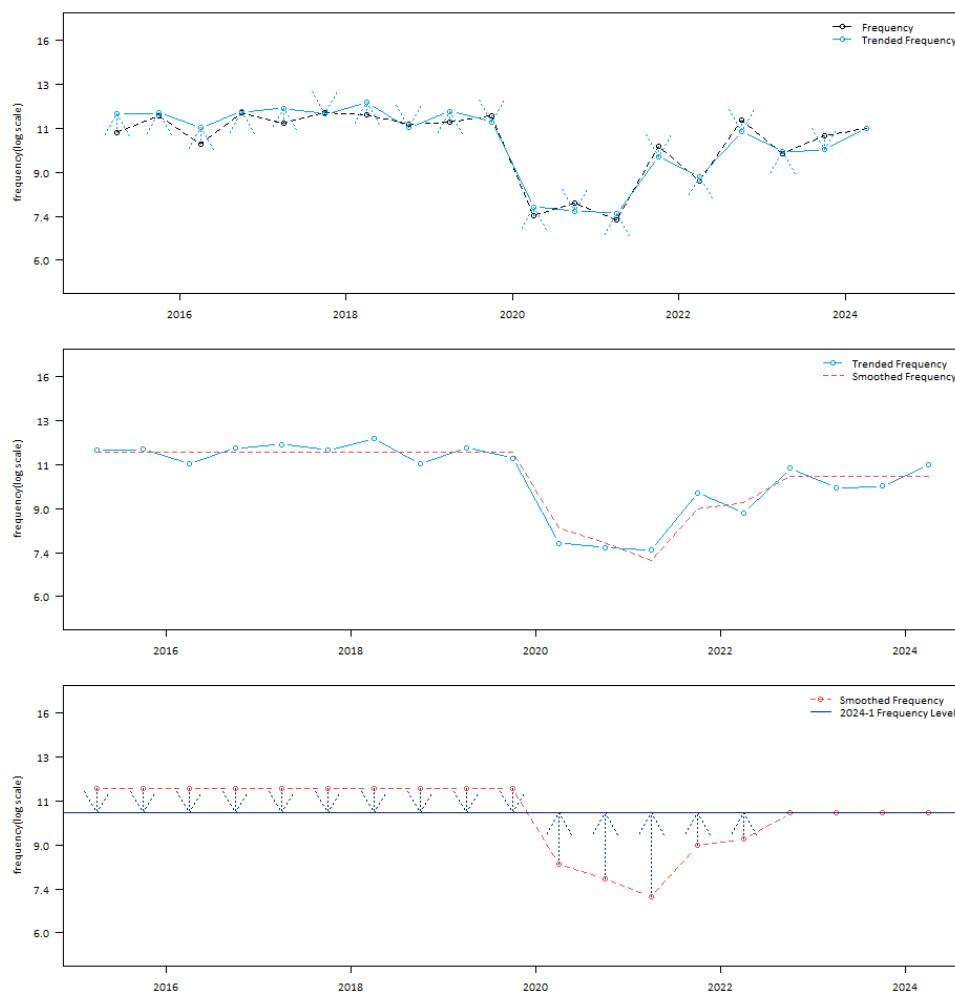


Table 17: Accident Benefits Adjustment Factors

| Accident Semester | Combined New Normal Factor |
|-------------------|----------------------------|
| 2019-2 | 0.892 |
| 2020-1 | 1.263 |
| 2020-2 | 1.349 |
| 2021-1 | 1.463 |
| 2021-2 | 1.158 |
| 2022-1 | 1.127 |
| 2022-2 | 1.000 |
| 2023-1 | 1.000 |
| 2023-2 | 1.000 |
| 2024-1 | 1.000 |

Figure 37: Collision

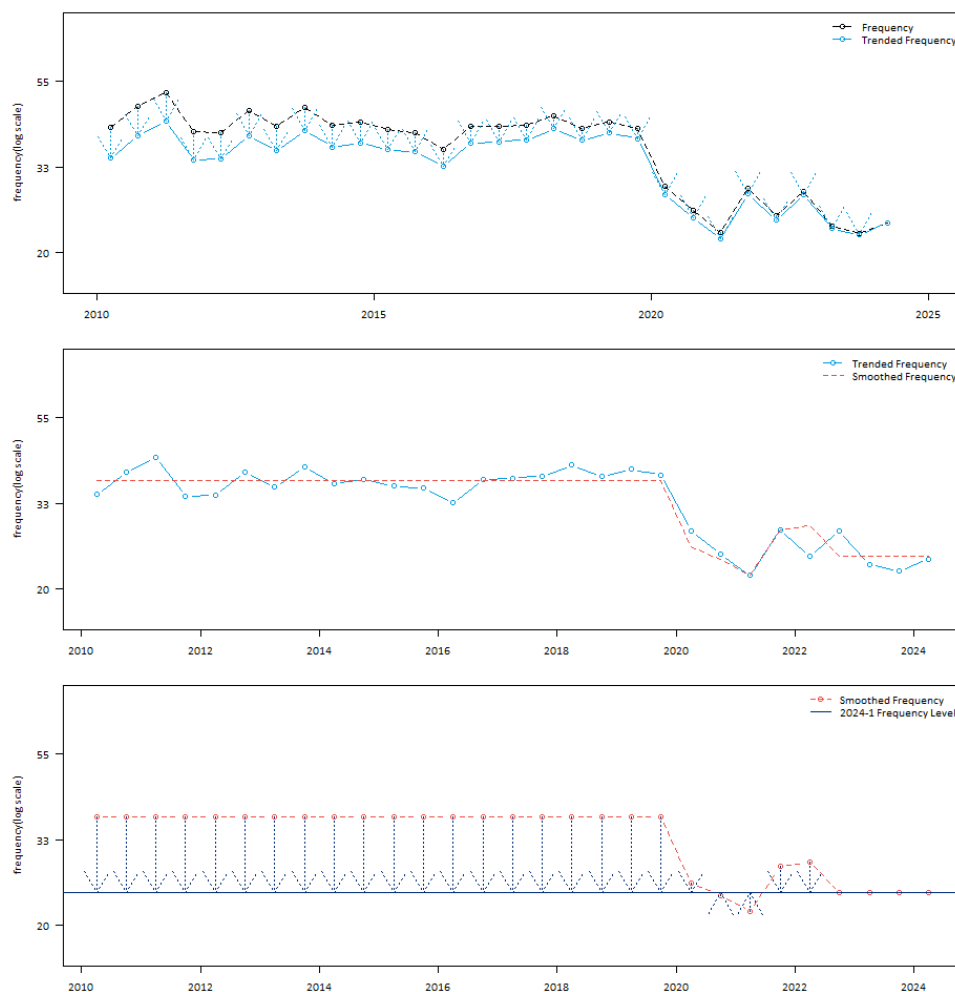


Table 18: Collision Total Adjustment Factors

| Accident Semester | Combined New Normal Factor |
|-------------------|----------------------------|
| 2019-2 | 0.642 |
| 2020-1 | 0.945 |
| 2020-2 | 1.016 |
| 2021-1 | 1.112 |
| 2021-2 | 0.858 |
| 2022-1 | 0.833 |
| 2022-2 | 1.000 |
| 2023-1 | 1.000 |
| 2023-2 | 1.000 |
| 2024-1 | 1.000 |

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11. Consideration and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by the AIRB and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.
- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.
- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data provided by AIRB and GISA and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.
- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to insurers writing business in Alberta. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.
- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

12. Definition of Key Terms

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

12.1. Insurance Coverages

We begin with a general description of the insurance coverages. We note that throughout this discussion of the insurance coverages, the term “insured” is generally used to mean the owner, and family of the owner of the policy, as well as any passengers or other drivers using the car with the owner’s permission.

Third Party Liability (TPL)

There are three parts to this Basic Coverage:

- Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of \$200,000 per claim to well over \$2,000,000 per claim.
- Property Damage-tort (PD-tort) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.
- Direct Compensation Property Damage (DCPD) coverage from own insurer for damage to own vehicle caused by a third party due to a collision.

All drivers must purchase at least the legally required minimum amount of TPL coverage available in Alberta.

Accident Benefits (AB)

This Basic Coverage provides for such items as reimbursement of lost income, medical care costs, and funeral costs; it also provides benefits to the dependents of a deceased insured.

Underinsured Motorist (UIM)

This Additional Coverage protects the insured if he or she is caused bodily injury by an at-fault driver who is insured, but who does not have sufficient insurance to cover the liability. In this case the insured collects, from his or her own insurer, the amount of the damage that is in excess of the at-fault driver’s liability coverage and up to the limit of UIM coverage purchased.

Collision

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a collision.

Comprehensive

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a peril other than collision (e.g., theft, vandalism, flood, hail, fire, etc.).

All Perils

This Additional Coverage combines the coverages for both collision and comprehensive into one coverage, subject to a common deductible level.

Specified Perils

This Additional Coverage, like collision and comprehensive, provides coverage (subject to a deductible) for specific perils to the insured's vehicle.

12.2. Other Terms

Accident Year

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

Allocated Loss Adjustment Expense (ALAE)

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

Base Rate and Rate Differentials

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

Case Reserve

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

Claim Frequency

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

Claim Severity

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

Claim Count Development

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

CLEAR

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

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

Combined Ratio

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

Earned Premium

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

Exposure Unit

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

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

- Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and
- Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve estimates are adjusted to reflect newly

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

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

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

Operating Expenses

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

Paid Losses

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

Premium Drift

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

Rate Group Drift

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

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

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

Rating Territory

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

Reported Incurred Loss

The sum of:

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

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

Reserve

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

Surplus

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

Statistical Territory

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

Total Return on Equity

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

Unallocated Loss Adjustment Expense (ULAE)

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

Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

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

13. Closing

This report was prepared by Rajesh Sahasrabuddhe, FCAS, FCIA and Felix Chan, FCAS, FCIA of Oliver Wyman

We are available to answer any questions the Board may have on our report.

Sincerely,



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14. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 10
- Property Damage: Pages 11 to 22
- Accident Benefits: Pages 23 to 38
- Collision: Pages 39 to 48
- Comprehensive: Page 49 to 50
- Comprehensive Theft: Page 51 to 54
- All Perils: Pages 55 to 63
- Specified Perils: Pages 64 to 78
- Underinsured Motorists (UM): Pages 69 to 71

Appendix F: Summary of selected loss trend models.



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

Claim Count Development Summary
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|----------|--|---|---------------------------|-----------|-----------------------|-----------------------|------------|------------------|-----------------------|
| Maturity | Selected Age-to-Ultimate Development Factors | | | | | | | | |
| | Third Party Liability - Bodily Injury | Third Party Liability - Property Damage | Accident Benefits - Total | Collision | Comprehensive - Total | Comprehensive - Theft | All Perils | Specified Perils | Underinsured Motorist |
| 6 | 1.196 | 1.028 | 0.987 | 0.884 | 1.086 | 1.005 | 0.934 | 1.043 | 1.604 |
| 12 | 1.050 | 1.000 | 0.994 | 0.956 | 1.017 | 0.999 | 0.976 | 1.006 | 1.227 |
| 18 | 1.042 | 1.004 | 0.999 | 0.989 | 1.007 | 1.000 | 0.994 | 1.007 | 1.043 |
| 24 | 1.010 | 1.001 | 0.999 | 0.998 | 1.002 | 1.000 | 0.995 | 1.001 | 0.885 |
| 30 | 0.983 | 1.000 | 0.999 | 0.999 | 1.000 | 1.000 | 0.999 | 1.001 | 0.627 |
| 36 | 0.984 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.553 |
| 42 | 0.982 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.536 |
| 48 | 0.987 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.564 |
| 54 | 0.991 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.591 |
| 60 | 0.993 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.611 |
| 66 | 0.995 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.643 |
| 72 | 0.997 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.669 |
| 78 | 0.998 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.731 |
| 84 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.775 |
| 90 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.822 |
| 96 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.842 |
| 102 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.876 |
| 108 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.898 |
| 114 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.939 |
| 120 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.966 |
| 126 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.971 |
| 132 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.976 |
| 138 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.985 |
| 144 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.985 |
| 150 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 156 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 162 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 168 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 174 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 180 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 186 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 192 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 198 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 204 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 210 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 216 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 222 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 228 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 234 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 240 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

Claim Count Development Selections
Data as of 30 Jun 2024

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

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

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|----------|--|---|---------------------------|-----------|-----------------------|-----------------------|------------|------------------|-----------------------|
| Maturity | Selected Age-to-Ultimate Development Factors | | | | | | | | |
| | Third Party Liability - Bodily Injury | Third Party Liability - Property Damage | Accident Benefits - Total | Collision | Comprehensive - Total | Comprehensive - Theft | All Perils | Specified Perils | Underinsured Motorist |
| 6 | 3.896 | 1.073 | 1.232 | 0.927 | 1.025 | 0.990 | 1.015 | 0.953 | 8.853 |
| 12 | 2.583 | 1.020 | 1.107 | 0.934 | 1.003 | 0.987 | 0.972 | 1.012 | 3.181 |
| 18 | 2.109 | 1.013 | 1.061 | 0.972 | 1.003 | 0.998 | 0.991 | 0.999 | 2.384 |
| 24 | 1.770 | 1.008 | 0.996 | 0.990 | 1.000 | 0.999 | 0.993 | 0.999 | 1.961 |
| 30 | 1.482 | 1.001 | 1.030 | 0.997 | 0.999 | 0.999 | 0.999 | 1.001 | 1.507 |
| 36 | 1.318 | 1.000 | 1.033 | 0.999 | 0.999 | 1.000 | 1.000 | 1.001 | 1.262 |
| 42 | 1.210 | 1.000 | 1.023 | 0.999 | 0.999 | 0.999 | 1.000 | 1.001 | 1.133 |
| 48 | 1.141 | 0.999 | 1.021 | 0.999 | 0.999 | 0.999 | 0.999 | 1.001 | 1.082 |
| 54 | 1.098 | 1.000 | 1.015 | 0.999 | 1.000 | 1.000 | 0.999 | 1.001 | 1.046 |
| 60 | 1.062 | 1.000 | 1.007 | 0.999 | 1.000 | 1.000 | 0.999 | 1.001 | 1.013 |
| 66 | 1.041 | 1.000 | 1.005 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.992 |
| 72 | 1.028 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.960 |
| 78 | 1.023 | 1.000 | 1.008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.970 |
| 84 | 1.016 | 1.000 | 1.008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.967 |
| 90 | 1.012 | 1.000 | 1.009 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.980 |
| 96 | 1.012 | 1.000 | 1.008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.978 |
| 102 | 1.010 | 1.000 | 1.007 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.993 |
| 108 | 1.008 | 1.000 | 1.007 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.984 |
| 114 | 1.007 | 1.000 | 1.004 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.992 |
| 120 | 1.005 | 1.000 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.991 |
| 126 | 1.003 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.005 |
| 132 | 1.001 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.997 |
| 138 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.002 |
| 144 | 1.003 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 150 | 1.002 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.003 |
| 156 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.005 |
| 162 | 0.999 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 168 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 174 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 180 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 186 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 192 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 198 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 204 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 210 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 216 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 222 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 228 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 234 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 240 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

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

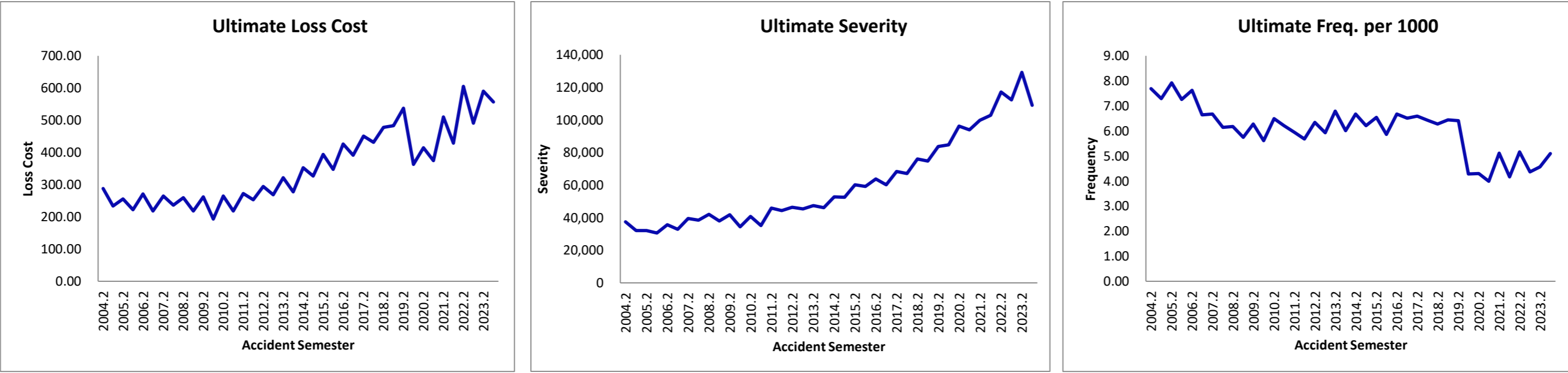
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 30 Jun 2024

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

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

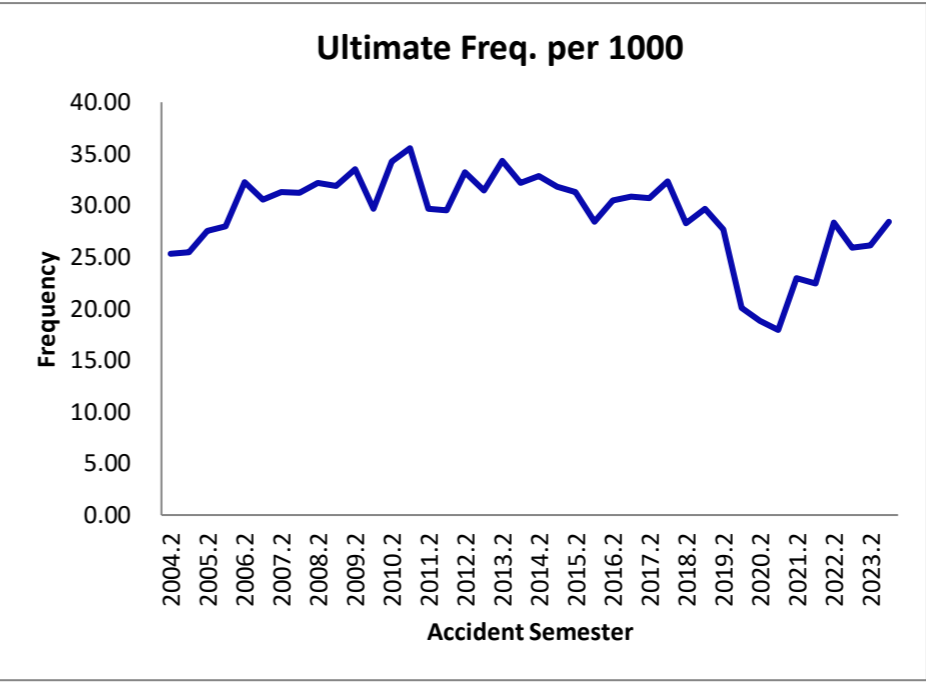
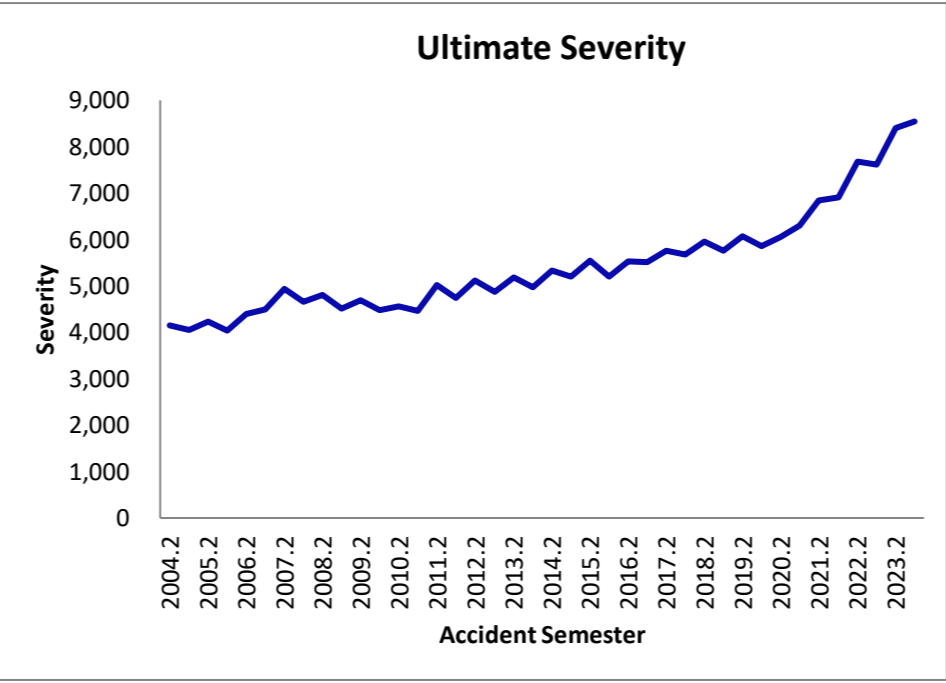
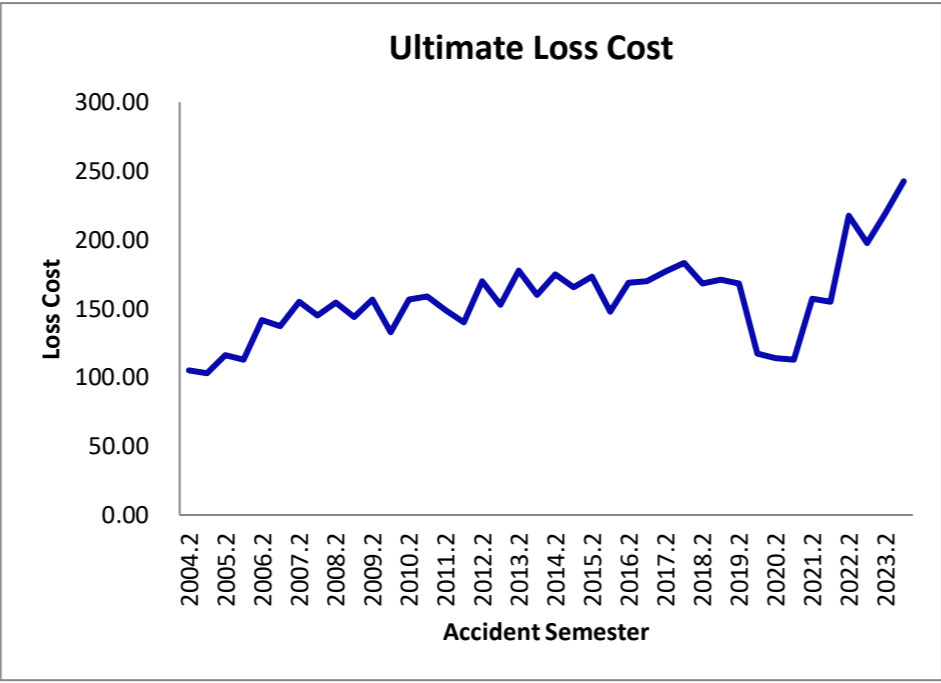
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 888,607 | 6,836 | 232,378 | 1.103 | 256,313 | 288.44 | | 37,495 | | 7.69 | | | |
| 2005.1 | 234 | 884,433 | 6,442 | 188,330 | 1.097 | 206,673 | 233.68 | | 32,082 | | 7.28 | | 261.13 | |
| 2005.2 | 228 | 939,935 | 7,446 | 218,653 | 1.097 | 239,949 | 255.28 | -11.5% | 32,225 | -14.1% | 7.92 | 3.0% | | |
| 2006.1 | 222 | 945,687 | 6,859 | 193,296 | 1.087 | 210,016 | 222.08 | -5.0% | 30,619 | -4.6% | 7.25 | -0.4% | 238.63 | -8.6% |
| 2006.2 | 216 | 1,001,659 | 7,636 | 250,339 | 1.087 | 271,994 | 271.54 | 6.4% | 35,620 | 10.5% | 7.62 | -3.8% | | |
| 2007.1 | 210 | 1,002,163 | 6,661 | 200,979 | 1.089 | 218,826 | 218.35 | -1.7% | 32,852 | 7.3% | 6.65 | -8.4% | 244.94 | 2.6% |
| 2007.2 | 204 | 1,056,585 | 7,050 | 256,451 | 1.089 | 279,223 | 264.27 | -2.7% | 39,606 | 11.2% | 6.67 | -12.5% | | |
| 2008.1 | 198 | 1,052,596 | 6,470 | 229,484 | 1.084 | 248,669 | 236.24 | 8.2% | 38,434 | 17.0% | 6.15 | -7.5% | 250.28 | 2.2% |
| 2008.2 | 192 | 1,097,151 | 6,777 | 263,159 | 1.084 | 285,159 | 259.91 | -1.7% | 42,077 | 6.2% | 6.18 | -7.4% | | |
| 2009.1 | 186 | 1,079,662 | 6,202 | 212,865 | 1.105 | 235,238 | 217.88 | -7.8% | 37,929 | -1.3% | 5.74 | -6.5% | 239.06 | -4.5% |
| 2009.2 | 180 | 1,119,138 | 7,035 | 265,941 | 1.105 | 293,891 | 262.61 | 1.0% | 41,776 | -0.7% | 6.29 | 1.8% | | |
| 2010.1 | 174 | 1,100,167 | 6,184 | 192,911 | 1.102 | 212,530 | 193.18 | -11.3% | 34,367 | -9.4% | 5.62 | -2.1% | 228.19 | -4.5% |
| 2010.2 | 168 | 1,147,127 | 7,449 | 276,295 | 1.102 | 304,394 | 265.35 | 1.0% | 40,864 | -2.2% | 6.49 | 3.3% | | |
| 2011.1 | 162 | 1,128,675 | 7,017 | 225,649 | 1.095 | 246,973 | 218.82 | 13.3% | 35,196 | 2.4% | 6.22 | 10.6% | 242.27 | 6.2% |
| 2011.2 | 156 | 1,178,554 | 7,010 | 293,530 | 1.095 | 321,268 | 272.60 | 2.7% | 45,831 | 12.2% | 5.95 | -8.4% | | |
| 2012.1 | 150 | 1,171,058 | 6,659 | 271,284 | 1.091 | 296,025 | 252.78 | 15.5% | 44,456 | 26.3% | 5.69 | -8.5% | 262.72 | 8.4% |
| 2012.2 | 144 | 1,220,907 | 7,744 | 329,096 | 1.091 | 359,110 | 294.13 | 7.9% | 46,370 | 1.2% | 6.34 | 6.6% | | |
| 2013.1 | 138 | 1,210,576 | 7,173 | 295,372 | 1.099 | 324,751 | 268.26 | 6.1% | 45,274 | 1.8% | 5.93 | 4.2% | 281.25 | 7.1% |
| 2013.2 | 132 | 1,269,780 | 8,620 | 371,388 | 1.099 | 408,328 | 321.57 | 9.3% | 47,371 | 2.2% | 6.79 | 7.0% | | |
| 2014.1 | 126 | 1,257,016 | 7,567 | 319,015 | 1.093 | 348,715 | 277.41 | 3.4% | 46,086 | 1.8% | 6.02 | 1.6% | 299.61 | 6.5% |
| 2014.2 | 120 | 1,319,709 | 8,819 | 425,971 | 1.093 | 465,629 | 352.83 | 9.7% | 52,797 | 11.5% | 6.68 | -1.6% | | |
| 2015.1 | 114 | 1,302,828 | 8,092 | 385,592 | 1.103 | 425,269 | 326.42 | 17.7% | 52,554 | 14.0% | 6.21 | 3.2% | 339.71 | 13.4% |
| 2015.2 | 108 | 1,349,390 | 8,834 | 481,541 | 1.103 | 531,092 | 393.58 | 11.6% | 60,116 | 13.9% | 6.55 | -2.0% | | |
| 2016.1 | 102 | 1,324,192 | 7,753 | 423,924 | 1.085 | 459,915 | 347.32 | 6.4% | 59,321 | 12.9% | 5.85 | -5.7% | 370.67 | 9.1% |
| 2016.2 | 96 | 1,354,516 | 9,052 | 531,720 | 1.085 | 576,863 | 425.88 | 8.2% | 63,726 | 6.0% | 6.68 | 2.1% | | |
| 2017.1 | 90 | 1,323,271 | 8,615 | 474,821 | 1.092 | 518,268 | 391.66 | 12.8% | 60,158 | 1.4% | 6.51 | 11.2% | 408.97 | 10.3% |
| 2017.2 | 84 | 1,369,355 | 9,029 | 564,815 | 1.092 | 616,495 | 450.21 | 5.7% | 68,280 | 7.1% | 6.59 | -1.3% | | |
| 2018.1 | 78 | 1,348,571 | 8,668 | 528,605 | 1.101 | 581,836 | 431.45 | 10.2% | 67,127 | 11.6% | 6.43 | -1.3% | 440.90 | 7.8% |
| 2018.2 | 72 | 1,399,085 | 8,777 | 607,099 | 1.101 | 668,234 | 477.62 | 6.1% | 76,132 | 11.5% | 6.27 | -4.9% | | |
| 2019.1 | 66 | 1,372,057 | 8,848 | 597,578 | 1.108 | 662,116 | 482.57 | 11.8% | 74,835 | 11.5% | 6.45 | 0.3% | 480.07 | 8.9% |
| 2019.2 | 60 | 1,410,664 | 9,036 | 683,536 | 1.108 | 757,358 | 536.88 | 12.4% | 83,820 | 10.1% | 6.41 | 2.1% | | |
| 2020.1 | 54 | 1,371,288 | 5,875 | 451,021 | 1.103 | 497,333 | 362.68 | -24.8% | 84,653 | 13.1% | 4.28 | -33.6% | 451.01 | -6.1% |
| 2020.2 | 48 | 1,408,829 | 6,067 | 530,044 | 1.103 | 584,471 | 414.86 | -22.7% | 96,336 | 14.9% | 4.31 | -32.8% | | |
| 2021.1 | 42 | 1,380,603 | 5,511 | 459,572 | 1.126 | 517,590 | 374.90 | 3.4% | 93,928 | 11.0% | 3.99 | -6.8% | 395.08 | -12.4% |
| 2021.2 | 36 | 1,426,090 | 7,303 | 646,749 | 1.126 | 728,397 | 510.77 | 23.1% | 99,744 | 3.5% | 5.12 | 18.9% | | |
| 2022.1 | 30 | 1,395,285 | 5,823 | 535,732 | 1.118 | 599,031 | 429.33 | 14.5% | 102,876 | 9.5% | 4.17 | 4.6% | 470.49 | 19.1% |
| 2022.2 | 24 | 1,444,998 | 7,461 | 782,178 | 1.118 | 874,597 | 605.26 | 18.5% | 117,216 | 17.5% | 5.16 | 0.8% | | |
| 2023.1 | 18 | 1,425,561 | 6,232 | 626,572 | 1.118 | 700,605 | 491.46 | 14.5% | 112,423 | 9.3% | 4.37 | 4.8% | 548.74 | 16.6% |
| 2023.2 | 12 | 1,481,625 | 6,766 | 781,927 | 1.118 | 874,315 | 590.11 | -2.5% | 129,228 | 10.2% | 4.57 | -11.6% | | |
| 2024.1 | 6 | 1,474,794 | 7,527 | 734,024 | 1.118 | 820,753 | 556.52 | 13.2% | 109,048 | -3.0% | 5.10 | 16.7% | 573.35 | 4.5% |
| Total | | 49,434,188 | 294,923 | 16,339,439 | | 18,028,215 | | | | | | | | |



Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

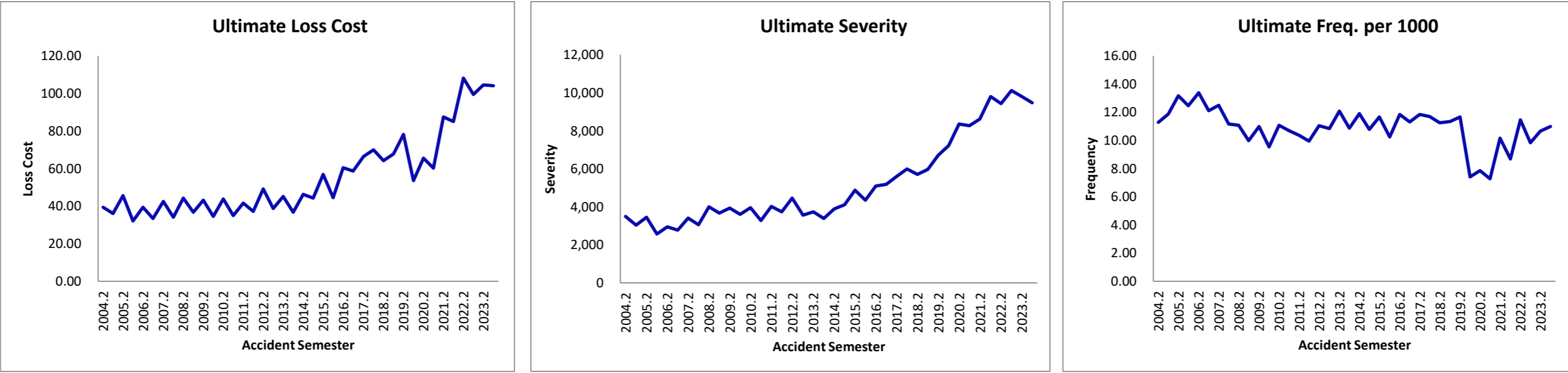
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 888,607 | 22,514 | 84,640 | 1.103 | 93,358 | 105.06 | | 4,147 | | 25.34 | | | |
| 2005.1 | 234 | 884,433 | 22,494 | 83,059 | 1.097 | 91,149 | 103.06 | | 4,052 | | 25.43 | | 104.06 | |
| 2005.2 | 228 | 939,935 | 25,852 | 99,750 | 1.097 | 109,466 | 116.46 | 10.9% | 4,234 | 2.1% | 27.50 | 8.6% | | |
| 2006.1 | 222 | 945,687 | 26,425 | 98,202 | 1.087 | 106,697 | 112.82 | 9.5% | 4,038 | -0.4% | 27.94 | 9.9% | 114.64 | 10.2% |
| 2006.2 | 216 | 1,001,659 | 32,321 | 130,657 | 1.087 | 141,959 | 141.72 | 21.7% | 4,392 | 3.7% | 32.27 | 17.3% | | |
| 2007.1 | 210 | 1,002,163 | 30,643 | 126,376 | 1.089 | 137,598 | 137.30 | 21.7% | 4,490 | 11.2% | 30.58 | 9.4% | 139.51 | 21.7% |
| 2007.2 | 204 | 1,056,585 | 33,104 | 150,261 | 1.089 | 163,605 | 154.84 | 9.3% | 4,942 | 12.5% | 31.33 | -2.9% | | |
| 2008.1 | 198 | 1,052,596 | 32,851 | 141,016 | 1.084 | 152,805 | 145.17 | 5.7% | 4,651 | 3.6% | 31.21 | 2.1% | 150.02 | 7.5% |
| 2008.2 | 192 | 1,097,151 | 35,309 | 156,643 | 1.084 | 169,738 | 154.71 | -0.1% | 4,807 | -2.7% | 32.18 | 2.7% | | |
| 2009.1 | 186 | 1,079,662 | 34,399 | 140,589 | 1.105 | 155,365 | 143.90 | -0.9% | 4,517 | -2.9% | 31.86 | 2.1% | 149.35 | -0.4% |
| 2009.2 | 180 | 1,119,138 | 37,468 | 158,892 | 1.105 | 175,591 | 156.90 | 1.4% | 4,686 | -2.5% | 33.48 | 4.0% | | |
| 2010.1 | 174 | 1,100,167 | 32,649 | 132,573 | 1.102 | 146,055 | 132.76 | -7.7% | 4,474 | -1.0% | 29.68 | -6.9% | 144.93 | -3.0% |
| 2010.2 | 168 | 1,147,127 | 39,311 | 162,926 | 1.102 | 179,495 | 156.47 | -0.3% | 4,566 | -2.6% | 34.27 | 2.4% | | |
| 2011.1 | 162 | 1,128,675 | 40,122 | 163,579 | 1.095 | 179,037 | 158.63 | 19.5% | 4,462 | -0.3% | 35.55 | 19.8% | 157.54 | 8.7% |
| 2011.2 | 156 | 1,178,554 | 35,010 | 160,424 | 1.095 | 175,584 | 148.98 | -4.8% | 5,015 | 9.8% | 29.71 | -13.3% | | |
| 2012.1 | 150 | 1,171,058 | 34,575 | 150,259 | 1.091 | 163,963 | 140.01 | -11.7% | 4,742 | 6.3% | 29.52 | -16.9% | 144.51 | -8.3% |
| 2012.2 | 144 | 1,220,907 | 40,524 | 190,259 | 1.091 | 207,611 | 170.05 | 14.1% | 5,123 | 2.2% | 33.19 | 11.7% | | |
| 2013.1 | 138 | 1,210,576 | 38,045 | 168,512 | 1.099 | 185,273 | 153.05 | 9.3% | 4,870 | 2.7% | 31.43 | 6.4% | 161.58 | 11.8% |
| 2013.2 | 132 | 1,269,780 | 43,629 | 205,493 | 1.099 | 225,932 | 177.93 | 4.6% | 5,178 | 1.1% | 34.36 | 3.5% | | |
| 2014.1 | 126 | 1,257,016 | 40,474 | 183,997 | 1.093 | 201,127 | 160.00 | 4.5% | 4,969 | 2.0% | 32.20 | 2.5% | 169.01 | 4.6% |
| 2014.2 | 120 | 1,319,709 | 43,373 | 211,481 | 1.093 | 231,169 | 175.17 | -1.6% | 5,330 | 2.9% | 32.87 | -4.3% | | |
| 2015.1 | 114 | 1,302,828 | 41,470 | 195,370 | 1.103 | 215,474 | 165.39 | 3.4% | 5,196 | 4.6% | 31.83 | -1.1% | 170.31 | 0.8% |
| 2015.2 | 108 | 1,349,390 | 42,228 | 212,310 | 1.103 | 234,157 | 173.53 | -0.9% | 5,545 | 4.0% | 31.29 | -4.8% | | |
| 2016.1 | 102 | 1,324,192 | 37,628 | 180,358 | 1.085 | 195,670 | 147.77 | -10.7% | 5,200 | 0.1% | 28.42 | -10.7% | 160.77 | -5.6% |
| 2016.2 | 96 | 1,354,516 | 41,287 | 210,695 | 1.085 | 228,583 | 168.76 | -2.7% | 5,536 | -0.2% | 30.48 | -2.6% | | |
| 2017.1 | 90 | 1,323,271 | 40,811 | 206,098 | 1.092 | 224,955 | 170.00 | 15.0% | 5,512 | 6.0% | 30.84 | 8.5% | 169.37 | 5.4% |
| 2017.2 | 84 | 1,369,355 | 42,015 | 221,918 | 1.092 | 242,223 | 176.89 | 4.8% | 5,765 | 4.1% | 30.68 | 0.7% | | |
| 2018.1 | 78 | 1,348,571 | 43,574 | 224,480 | 1.101 | 247,086 | 183.22 | 7.8% | 5,671 | 2.9% | 32.31 | 4.8% | 180.03 | 6.3% |
| 2018.2 | 72 | 1,399,085 | 39,551 | 213,834 | 1.101 | 235,368 | 168.23 | -4.9% | 5,951 | 3.2% | 28.27 | -7.9% | | |
| 2019.1 | 66 | 1,372,057 | 40,762 | 211,903 | 1.108 | 234,789 | 171.12 | -6.6% | 5,760 | 1.6% | 29.71 | -8.1% | 169.66 | -5.8% |
| 2019.2 | 60 | 1,410,664 | 39,064 | 214,040 | 1.108 | 237,157 | 168.12 | -0.1% | 6,071 | 2.0% | 27.69 | -2.0% | | |
| 2020.1 | 54 | 1,371,288 | 27,495 | 146,029 | 1.103 | 161,024 | 117.43 | -31.4% | 5,857 | 1.7% | 20.05 | -32.5% | 143.13 | -15.6% |
| 2020.2 | 48 | 1,408,829 | 26,505 | 145,690 | 1.103 | 160,650 | 114.03 | -32.2% | 6,061 | -0.2% | 18.81 | -32.1% | | |
| 2021.1 | 42 | 1,380,603 | 24,760 | 138,553 | 1.126 | 156,044 | 113.03 | -3.7% | 6,302 | 7.6% | 17.93 | -10.6% | 113.53 | -20.7% |
| 2021.2 | 36 | 1,426,090 | 32,740 | 198,887 | 1.126 | 223,995 | 157.07 | 37.7% | 6,842 | 12.9% | 22.96 | 22.0% | | |
| 2022.1 | 30 | 1,395,285 | 31,310 | 193,572 | 1.118 | 216,444 | 155.13 | 37.2% | 6,913 | 9.7% | 22.44 | 25.1% | 156.11 | 37.5% |
| 2022.2 | 24 | 1,444,998 | 40,937 | 281,251 | 1.118 | 314,483 | 217.64 | 38.6% | 7,682 | 12.3% | 28.33 | 23.4% | | |
| 2023.1 | 18 | 1,425,561 | 36,984 | 251,956 | 1.118 | 281,726 | 197.62 | 27.4% | 7,617 | 10.2% | 25.94 | 15.6% | 207.70 | 33.0% |
| 2023.2 | 12 | 1,481,625 | 38,668 | 290,720 | 1.118 | 325,070 | 219.40 | 0.8% | 8,407 | 9.4% | 26.10 | -7.9% | | |
| 2024.1 | 6 | 1,474,794 | 41,875 | 319,973 | 1.118 | 357,779 | 242.60 | 22.8% | 8,544 | 12.2% | 28.39 | 9.4% | 230.97 | 11.2% |
| Total | | 49,434,188 | 1,430,756 | 7,157,225 | | 7,885,253 | | | | | | | | |



Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

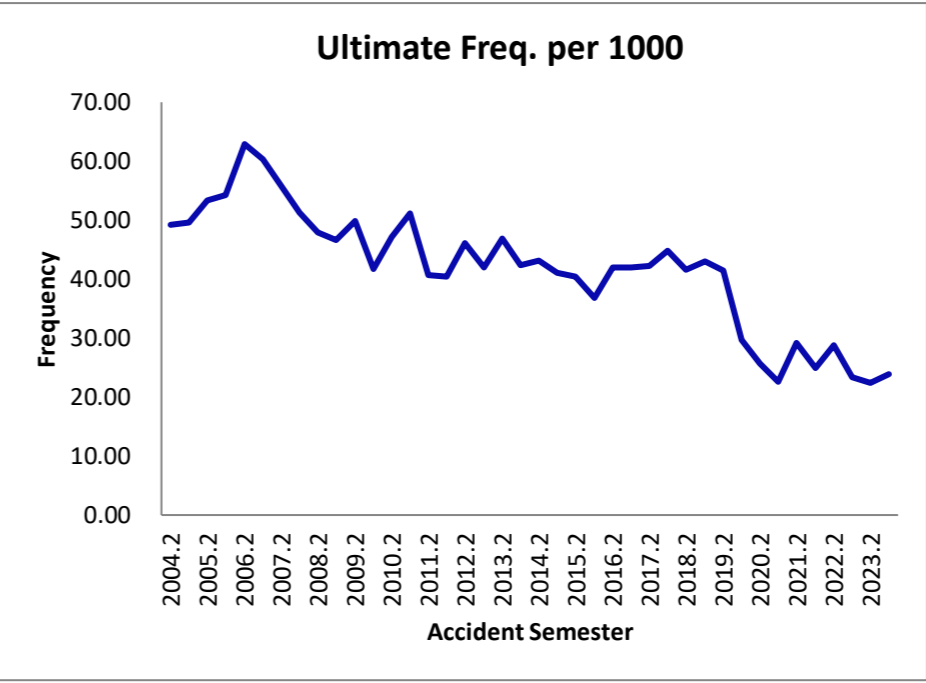
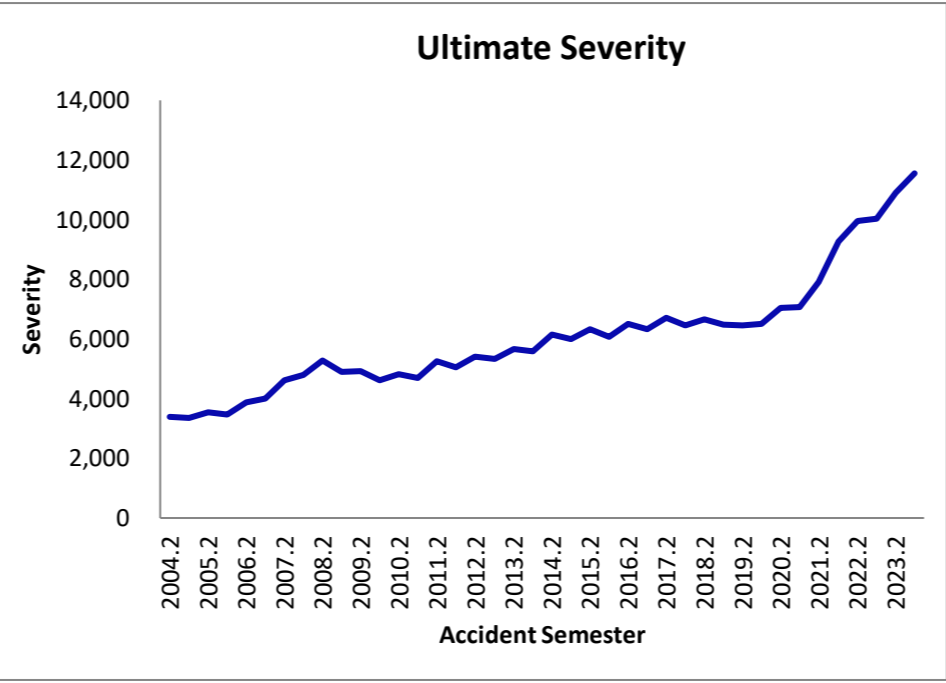
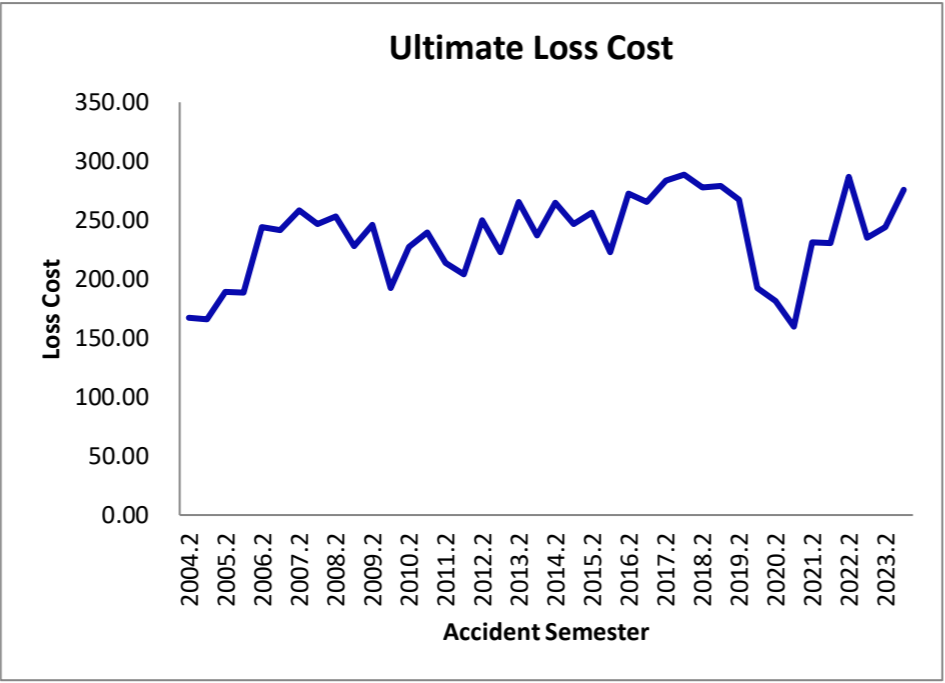
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 893,639 | 10,077 | 31,950 | 1.103 | 35,241 | 39.44 | | 3,497 | | 11.28 | | | |
| 2005.1 | 234 | 888,576 | 10,544 | 29,248 | 1.097 | 32,097 | 36.12 | | 3,044 | | 11.87 | | 37.78 | |
| 2005.2 | 228 | 941,651 | 12,400 | 39,061 | 1.097 | 42,866 | 45.52 | 15.4% | 3,457 | -1.2% | 13.17 | 16.8% | | |
| 2006.1 | 222 | 945,399 | 11,793 | 27,918 | 1.087 | 30,333 | 32.08 | -11.2% | 2,572 | -15.5% | 12.47 | 5.1% | 38.79 | 2.7% |
| 2006.2 | 216 | 1,000,816 | 13,388 | 36,355 | 1.087 | 39,500 | 39.47 | -13.3% | 2,950 | -14.7% | 13.38 | 1.6% | | |
| 2007.1 | 210 | 1,001,482 | 12,116 | 30,836 | 1.089 | 33,574 | 33.52 | 4.5% | 2,771 | 7.7% | 12.10 | -3.0% | 36.50 | -5.9% |
| 2007.2 | 204 | 1,056,480 | 13,185 | 41,260 | 1.089 | 44,924 | 42.52 | 7.7% | 3,407 | 15.5% | 12.48 | -6.7% | | |
| 2008.1 | 198 | 1,053,269 | 11,753 | 33,097 | 1.084 | 35,864 | 34.05 | 1.6% | 3,051 | 10.1% | 11.16 | -7.8% | 38.29 | 4.9% |
| 2008.2 | 192 | 1,098,120 | 12,154 | 44,778 | 1.084 | 48,522 | 44.19 | 3.9% | 3,992 | 17.2% | 11.07 | -11.3% | | |
| 2009.1 | 186 | 1,080,605 | 10,798 | 35,873 | 1.105 | 39,643 | 36.69 | 7.7% | 3,671 | 20.3% | 9.99 | -10.4% | 40.47 | 5.7% |
| 2009.2 | 180 | 1,119,821 | 12,288 | 43,660 | 1.105 | 48,249 | 43.09 | -2.5% | 3,926 | -1.6% | 10.97 | -0.9% | | |
| 2010.1 | 174 | 1,100,484 | 10,502 | 34,432 | 1.102 | 37,933 | 34.47 | -6.0% | 3,612 | -1.6% | 9.54 | -4.5% | 38.82 | -4.1% |
| 2010.2 | 168 | 1,147,365 | 12,705 | 45,667 | 1.102 | 50,311 | 43.85 | 1.8% | 3,960 | 0.9% | 11.07 | 0.9% | | |
| 2011.1 | 162 | 1,128,483 | 12,056 | 36,063 | 1.095 | 39,471 | 34.98 | 1.5% | 3,274 | -9.4% | 10.68 | 11.9% | 39.45 | 1.6% |
| 2011.2 | 156 | 1,178,585 | 12,214 | 44,930 | 1.095 | 49,176 | 41.72 | -4.8% | 4,026 | 1.7% | 10.36 | -6.4% | | |
| 2012.1 | 150 | 1,171,425 | 11,638 | 39,943 | 1.091 | 43,586 | 37.21 | 6.4% | 3,745 | 14.4% | 9.94 | -7.0% | 39.47 | 0.1% |
| 2012.2 | 144 | 1,221,821 | 13,507 | 55,139 | 1.091 | 60,168 | 49.24 | 18.0% | 4,454 | 10.6% | 11.06 | 6.7% | | |
| 2013.1 | 138 | 1,211,525 | 13,132 | 42,667 | 1.099 | 46,911 | 38.72 | 4.1% | 3,572 | -4.6% | 10.84 | 9.1% | 44.00 | 11.5% |
| 2013.2 | 132 | 1,270,775 | 15,332 | 52,127 | 1.099 | 57,312 | 45.10 | -8.4% | 3,738 | -16.1% | 12.07 | 9.1% | | |
| 2014.1 | 126 | 1,257,884 | 13,674 | 42,304 | 1.093 | 46,242 | 36.76 | -5.1% | 3,382 | -5.3% | 10.87 | 0.3% | 40.95 | -6.9% |
| 2014.2 | 120 | 1,319,426 | 15,696 | 55,956 | 1.093 | 61,165 | 46.36 | 2.8% | 3,897 | 4.2% | 11.90 | -1.4% | | |
| 2015.1 | 114 | 1,301,686 | 14,046 | 52,284 | 1.103 | 57,664 | 44.30 | 20.5% | 4,105 | 21.4% | 10.79 | -0.7% | 45.34 | 10.7% |
| 2015.2 | 108 | 1,347,549 | 15,721 | 69,441 | 1.103 | 76,587 | 56.83 | 22.6% | 4,872 | 25.0% | 11.67 | -1.9% | | |
| 2016.1 | 102 | 1,322,770 | 13,566 | 54,371 | 1.085 | 58,987 | 44.59 | 0.7% | 4,348 | 5.9% | 10.26 | -5.0% | 50.77 | 12.0% |
| 2016.2 | 96 | 1,354,707 | 16,053 | 75,345 | 1.085 | 81,742 | 60.34 | 6.2% | 5,092 | 4.5% | 11.85 | 1.6% | | |
| 2017.1 | 90 | 1,324,296 | 14,961 | 71,105 | 1.092 | 77,611 | 58.61 | 31.4% | 5,188 | 19.3% | 11.30 | 10.2% | 59.48 | 17.2% |
| 2017.2 | 84 | 1,370,720 | 16,235 | 83,413 | 1.092 | 91,045 | 66.42 | 10.1% | 5,608 | 10.1% | 11.84 | 0.0% | | |
| 2018.1 | 78 | 1,350,048 | 15,792 | 85,945 | 1.101 | 94,600 | 70.07 | 19.6% | 5,990 | 15.5% | 11.70 | 3.5% | 68.23 | 14.7% |
| 2018.2 | 72 | 1,400,265 | 15,758 | 81,739 | 1.101 | 89,970 | 64.25 | -3.3% | 5,710 | 1.8% | 11.25 | -5.0% | | |
| 2019.1 | 66 | 1,371,966 | 15,560 | 83,936 | 1.108 | 93,001 | 67.79 | -3.3% | 5,977 | -0.2% | 11.34 | -3.0% | 66.00 | -3.3% |
| 2019.2 | 60 | 1,410,992 | 16,455 | 99,675 | 1.108 | 110,440 | 78.27 | 21.8% | 6,712 | 17.6% | 11.66 | 3.6% | | |
| 2020.1 | 54 | 1,371,555 | 10,166 | 66,642 | 1.103 | 73,485 | 53.58 | -21.0% | 7,229 | 20.9% | 7.41 | -34.6% | 66.10 | 0.1% |
| 2020.2 | 48 | 1,408,853 | 11,043 | 83,753 | 1.103 | 92,353 | 65.55 | -16.3% | 8,363 | 24.6% | 7.84 | -32.8% | | |
| 2021.1 | 42 | 1,380,913 | 10,041 | 73,708 | 1.126 | 83,013 | 60.11 | 12.2% | 8,267 | 14.4% | 7.27 | -1.9% | 62.86 | -4.9% |
| 2021.2 | 36 | 1,426,747 | 14,480 | 110,801 | 1.126 | 124,790 | 87.46 | 33.4% | 8,618 | 3.1% | 10.15 | 29.5% | | |
| 2022.1 | 30 | 1,394,622 | 12,122 | 106,177 | 1.118 | 118,723 | 85.13 | 41.6% | 9,794 | 18.5% | 8.69 | 19.5% | 86.31 | 37.3% |
| 2022.2 | 24 | 1,440,006 | 16,508 | 139,316 | 1.118 | 155,777 | 108.18 | 23.7% | 9,436 | 9.5% | 11.46 | 13.0% | | |
| 2023.1 | 18 | 1,419,323 | 13,945 | 126,224 | 1.118 | 141,138 | 99.44 | 16.8% | 10,121 | 3.3% | 9.83 | 13.0% | 103.84 | 20.3% |
| 2023.2 | 12 | 1,476,519 | 15,745 | 137,952 | 1.118 | 154,252 | 104.47 | -3.4% | 9,797 | 3.8% | 10.66 | -7.0% | | |
| 2024.1 | 6 | 1,470,168 | 16,160 | 136,953 | 1.118 | 153,134 | 104.16 | 4.7% | 9,476 | -6.4% | 10.99 | 11.9% | 104.32 | 0.5% |
| Total | | 49,431,336 | 535,313 | 2,582,045 | | 2,851,398 | | | | | | | | |



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

Loss Cost Summary
Data as of 30 Jun 2024

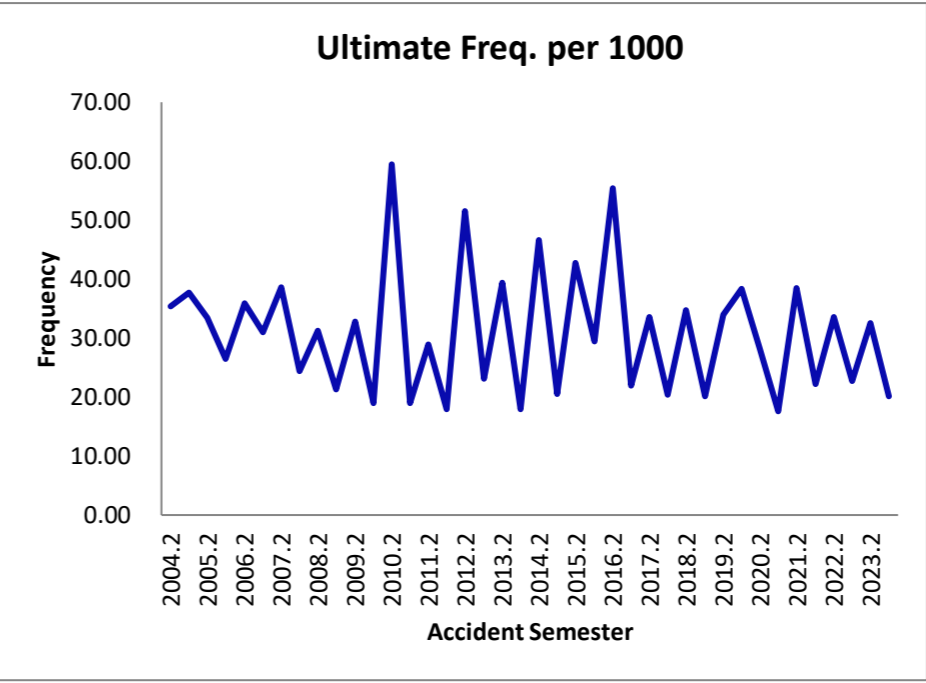
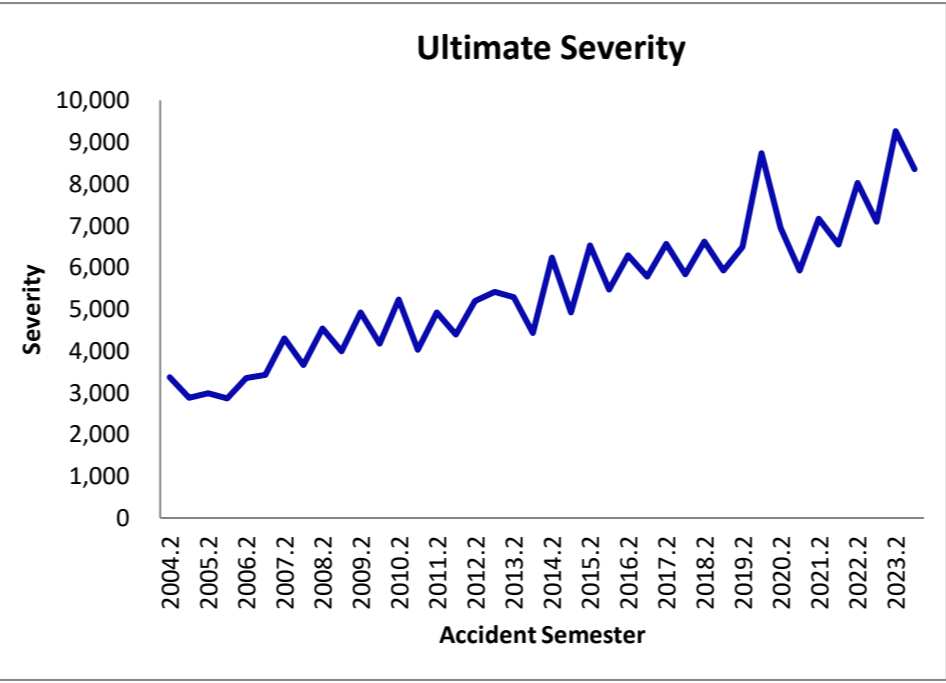
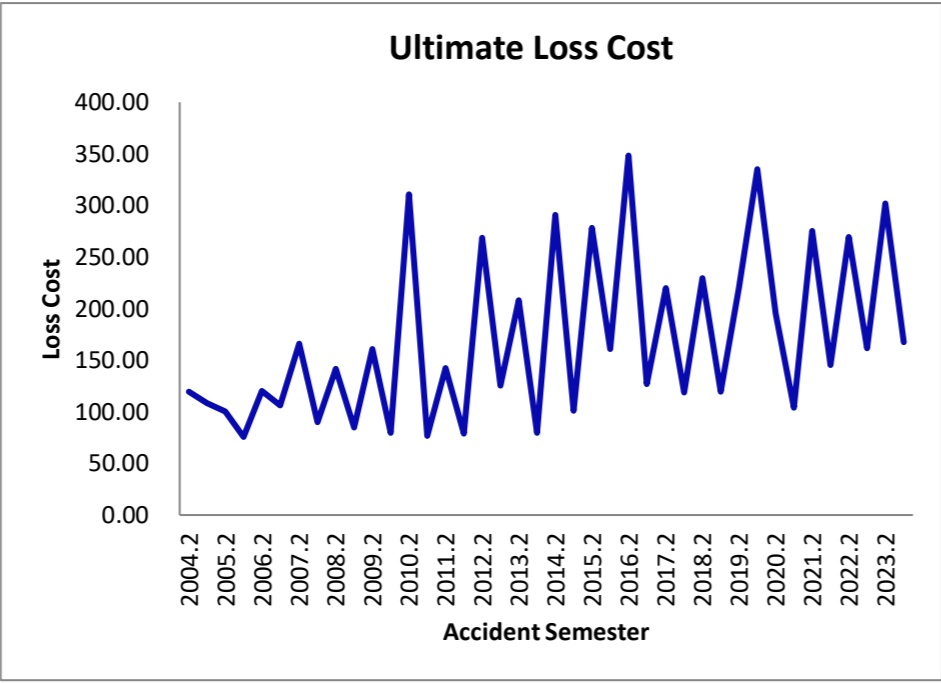
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 642,167 | 31,610 | 97,191 | 1.103 | 107,202 | 166.94 | | 3,391 | | 49.22 | | | |
| 2005.1 | 234 | 647,383 | 32,092 | 98,079 | 1.097 | 107,632 | 166.26 | | 3,354 | | 49.57 | | 166.60 | |
| 2005.2 | 228 | 687,146 | 36,676 | 118,370 | 1.097 | 129,900 | 189.04 | 13.2% | 3,542 | 4.4% | 53.37 | 8.4% | | |
| 2006.1 | 222 | 696,013 | 37,742 | 120,845 | 1.087 | 131,298 | 188.64 | 13.5% | 3,479 | 3.7% | 54.23 | 9.4% | 188.84 | 13.4% |
| 2006.2 | 216 | 741,282 | 46,633 | 166,719 | 1.087 | 181,140 | 244.36 | 29.3% | 3,884 | 9.7% | 62.91 | 17.9% | | |
| 2007.1 | 210 | 750,060 | 45,256 | 166,197 | 1.089 | 180,955 | 241.25 | 27.9% | 3,998 | 14.9% | 60.34 | 11.3% | 242.80 | 28.6% |
| 2007.2 | 204 | 792,471 | 44,265 | 187,944 | 1.089 | 204,634 | 258.22 | 5.7% | 4,623 | 19.0% | 55.86 | -11.2% | | |
| 2008.1 | 198 | 798,345 | 40,955 | 181,619 | 1.084 | 196,803 | 246.51 | 2.2% | 4,805 | 20.2% | 51.30 | -15.0% | 252.35 | 3.9% |
| 2008.2 | 192 | 834,468 | 40,019 | 195,128 | 1.084 | 211,440 | 253.38 | -1.9% | 5,283 | 14.3% | 47.96 | -14.1% | | |
| 2009.1 | 186 | 823,603 | 38,449 | 170,079 | 1.105 | 187,954 | 228.21 | -7.4% | 4,888 | 1.7% | 46.68 | -9.0% | 240.88 | -4.5% |
| 2009.2 | 180 | 845,121 | 42,189 | 188,191 | 1.105 | 207,970 | 246.08 | -2.9% | 4,929 | -6.7% | 49.92 | 4.1% | | |
| 2010.1 | 174 | 828,624 | 34,579 | 144,597 | 1.102 | 159,303 | 192.25 | -15.8% | 4,607 | -5.8% | 41.73 | -10.6% | 219.43 | -8.9% |
| 2010.2 | 168 | 854,563 | 40,322 | 176,222 | 1.102 | 194,143 | 227.18 | -7.7% | 4,815 | -2.3% | 47.18 | -5.5% | | |
| 2011.1 | 162 | 841,045 | 43,035 | 184,196 | 1.095 | 201,603 | 239.71 | 24.7% | 4,685 | 1.7% | 51.17 | 22.6% | 233.39 | 6.4% |
| 2011.2 | 156 | 872,428 | 35,467 | 170,542 | 1.095 | 186,658 | 213.95 | -5.8% | 5,263 | 9.3% | 40.65 | -13.8% | | |
| 2012.1 | 150 | 868,928 | 35,136 | 162,386 | 1.091 | 177,196 | 203.92 | -14.9% | 5,043 | 7.7% | 40.44 | -21.0% | 208.95 | -10.5% |
| 2012.2 | 144 | 903,590 | 41,650 | 206,714 | 1.091 | 225,567 | 249.63 | 16.7% | 5,416 | 2.9% | 46.09 | 13.4% | | |
| 2013.1 | 138 | 900,197 | 37,734 | 182,688 | 1.099 | 200,859 | 223.13 | 9.4% | 5,323 | 5.6% | 41.92 | 3.7% | 236.41 | 13.1% |
| 2013.2 | 132 | 942,652 | 44,196 | 227,850 | 1.099 | 250,514 | 265.75 | 6.5% | 5,668 | 4.7% | 46.89 | 1.7% | | |
| 2014.1 | 126 | 937,673 | 39,753 | 203,540 | 1.093 | 222,490 | 237.28 | 6.3% | 5,597 | 5.1% | 42.40 | 1.1% | 251.55 | 6.4% |
| 2014.2 | 120 | 981,092 | 42,320 | 237,735 | 1.093 | 259,869 | 264.88 | -0.3% | 6,141 | 8.3% | 43.14 | -8.0% | | |
| 2015.1 | 114 | 970,725 | 39,928 | 217,184 | 1.103 | 239,532 | 246.76 | 4.0% | 5,999 | 7.2% | 41.13 | -3.0% | 255.86 | 1.7% |
| 2015.2 | 108 | 1,000,565 | 40,455 | 232,387 | 1.103 | 256,299 | 256.15 | -3.3% | 6,335 | 3.2% | 40.43 | -6.3% | | |
| 2016.1 | 102 | 981,072 | 36,079 | 201,735 | 1.085 | 218,862 | 223.08 | -9.6% | 6,066 | 1.1% | 36.78 | -10.6% | 239.78 | -6.3% |
| 2016.2 | 96 | 999,692 | 41,958 | 251,286 | 1.085 | 272,620 | 272.70 | 6.5% | 6,497 | 2.6% | 41.97 | 3.8% | | |
| 2017.1 | 90 | 979,317 | 41,082 | 238,213 | 1.092 | 260,009 | 265.50 | 19.0% | 6,329 | 4.3% | 41.95 | 14.1% | 269.14 | 12.2% |
| 2017.2 | 84 | 1,010,495 | 42,659 | 262,213 | 1.092 | 286,205 | 283.23 | 3.9% | 6,709 | 3.3% | 42.22 | 0.6% | | |
| 2018.1 | 78 | 998,161 | 44,678 | 261,737 | 1.101 | 288,094 | 288.62 | 8.7% | 6,448 | 1.9% | 44.76 | 6.7% | 285.91 | 6.2% |
| 2018.2 | 72 | 1,031,256 | 42,893 | 259,990 | 1.101 | 286,171 | 277.50 | -2.0% | 6,672 | -0.6% | 41.59 | -1.5% | | |
| 2019.1 | 66 | 1,011,454 | 43,556 | 254,850 | 1.108 | 282,374 | 279.18 | -3.3% | 6,483 | 0.5% | 43.06 | -3.8% | 278.33 | -2.7% |
| 2019.2 | 60 | 1,034,692 | 42,920 | 249,593 | 1.108 | 276,550 | 267.28 | -3.7% | 6,443 | -3.4% | 41.48 | -0.3% | | |
| 2020.1 | 54 | 1,004,870 | 29,799 | 175,627 | 1.103 | 193,661 | 192.72 | -31.0% | 6,499 | 0.2% | 29.65 | -31.1% | 230.54 | -17.2% |
| 2020.2 | 48 | 1,023,879 | 26,327 | 168,338 | 1.103 | 185,624 | 181.29 | -32.2% | 7,051 | 9.4% | 25.71 | -38.0% | | |
| 2021.1 | 42 | 1,002,041 | 22,632 | 142,101 | 1.126 | 160,040 | 159.71 | -17.1% | 7,071 | 8.8% | 22.59 | -23.8% | 170.62 | -26.0% |
| 2021.2 | 36 | 1,030,448 | 30,137 | 211,407 | 1.126 | 238,096 | 231.06 | 27.5% | 7,900 | 12.1% | 29.25 | 13.7% | | |
| 2022.1 | 30 | 1,009,871 | 25,142 | 208,100 | 1.118 | 232,688 | 230.41 | 44.3% | 9,255 | 30.9% | 24.90 | 10.2% | 230.74 | 35.2% |
| 2022.2 | 24 | 1,044,812 | 30,049 | 267,878 | 1.118 | 299,529 | 286.68 | 24.1% | 9,968 | 26.2% | 28.76 | -1.7% | | |
| 2023.1 | 18 | 1,034,883 | 24,240 | 217,313 | 1.118 | 242,990 | 234.80 | 1.9% | 10,024 | 8.3% | 23.42 | -5.9% | 260.86 | 13.1% |
| 2023.2 | 12 | 1,076,143 | 24,116 | 235,180 | 1.118 | 262,968 | 244.36 | -14.8% | 10,904 | 9.4% | 22.41 | -22.1% | | |
| 2024.1 | 6 | 1,076,407 | 25,685 | 265,380 | 1.118 | 296,736 | 275.67 | 17.4% | 11,553 | 15.2% | 23.86 | 1.9% | 260.02 | -0.3% |
| Total | | 36,509,635 | 1,484,416 | 7,907,345 | | 8,704,175 | | | | | | | | |



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

Loss Cost Summary
Data as of 30 Jun 2024

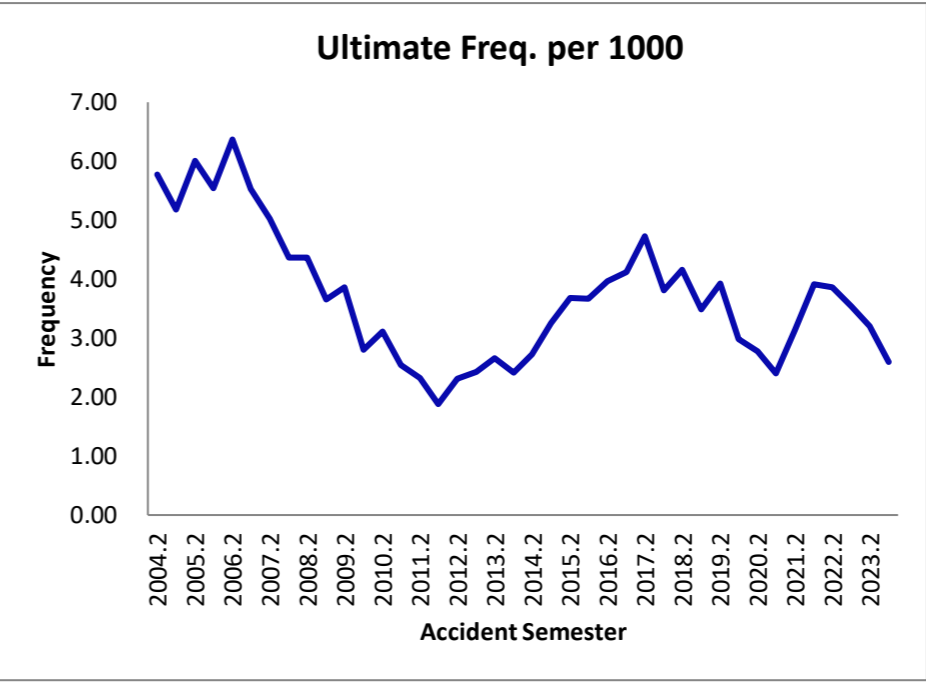
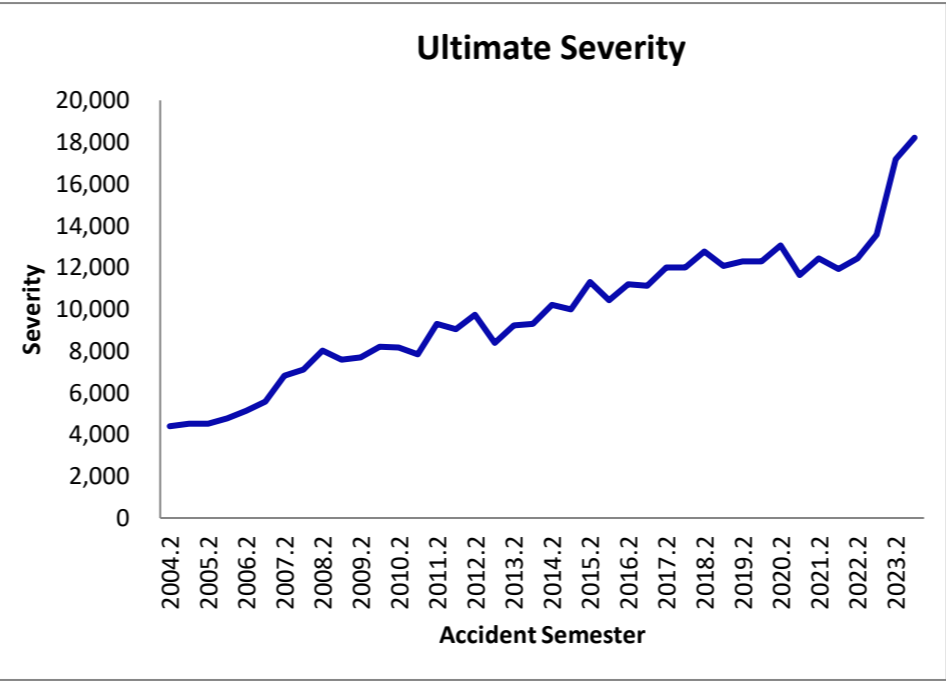
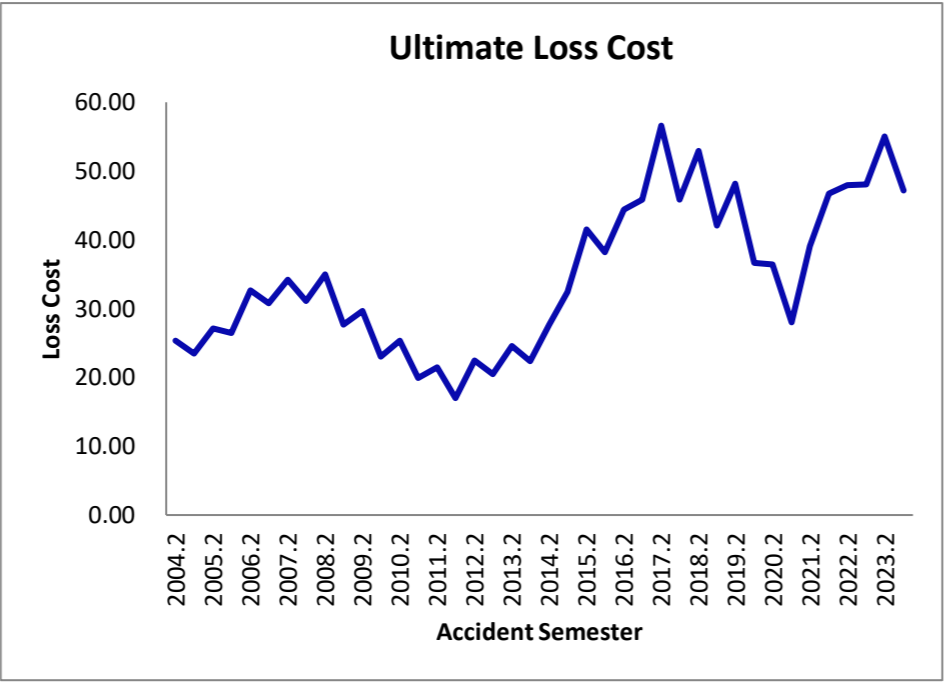
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 778,049 | 27,538 | 84,072 | 1.103 | 92,731 | 119.18 | | 3,367 | | 35.39 | | | |
| 2005.1 | 234 | 785,901 | 29,597 | 77,572 | 1.097 | 85,127 | 108.32 | | 2,876 | | 37.66 | | 113.72 | |
| 2005.2 | 228 | 832,748 | 27,889 | 76,081 | 1.097 | 83,492 | 100.26 | -15.9% | 2,994 | -11.1% | 33.49 | -5.4% | | |
| 2006.1 | 222 | 842,892 | 22,280 | 58,706 | 1.087 | 63,785 | 75.67 | -30.1% | 2,863 | -0.5% | 26.43 | -29.8% | 87.89 | -22.7% |
| 2006.2 | 216 | 890,498 | 31,992 | 98,467 | 1.087 | 106,984 | 120.14 | 19.8% | 3,344 | 11.7% | 35.93 | 7.3% | | |
| 2007.1 | 210 | 905,984 | 28,051 | 88,135 | 1.089 | 95,961 | 105.92 | 40.0% | 3,421 | 19.5% | 30.96 | 17.1% | 112.97 | 28.5% |
| 2007.2 | 204 | 955,162 | 36,870 | 145,949 | 1.089 | 158,909 | 166.37 | 38.5% | 4,310 | 28.9% | 38.60 | 7.4% | | |
| 2008.1 | 198 | 967,929 | 23,659 | 80,135 | 1.084 | 86,835 | 89.71 | -15.3% | 3,670 | 7.3% | 24.44 | -21.1% | 127.79 | 13.1% |
| 2008.2 | 192 | 1,007,535 | 31,543 | 132,034 | 1.084 | 143,072 | 142.00 | -14.6% | 4,536 | 5.2% | 31.31 | -18.9% | | |
| 2009.1 | 186 | 1,003,882 | 21,405 | 77,128 | 1.105 | 85,234 | 84.90 | -5.4% | 3,982 | 8.5% | 21.32 | -12.8% | 113.51 | -11.2% |
| 2009.2 | 180 | 1,028,558 | 33,705 | 150,050 | 1.105 | 165,820 | 161.22 | 13.5% | 4,920 | 8.5% | 32.77 | 4.7% | | |
| 2010.1 | 174 | 1,018,732 | 19,397 | 73,621 | 1.102 | 81,108 | 79.62 | -6.2% | 4,182 | 5.0% | 19.04 | -10.7% | 120.61 | 6.3% |
| 2010.2 | 168 | 1,047,655 | 62,305 | 295,777 | 1.102 | 325,858 | 311.04 | 92.9% | 5,230 | 6.3% | 59.47 | 81.5% | | |
| 2011.1 | 162 | 1,040,159 | 19,785 | 72,841 | 1.095 | 79,725 | 76.65 | -3.7% | 4,030 | -3.6% | 19.02 | -0.1% | 194.26 | 61.1% |
| 2011.2 | 156 | 1,071,639 | 31,030 | 139,781 | 1.095 | 152,991 | 142.76 | -54.1% | 4,930 | -5.7% | 28.96 | -51.3% | | |
| 2012.1 | 150 | 1,073,024 | 19,216 | 77,494 | 1.091 | 84,562 | 78.81 | 2.8% | 4,401 | 9.2% | 17.91 | -5.9% | 110.76 | -43.0% |
| 2012.2 | 144 | 1,105,693 | 57,059 | 272,002 | 1.091 | 296,808 | 268.44 | 88.0% | 5,202 | 5.5% | 51.60 | 78.2% | | |
| 2013.1 | 138 | 1,104,775 | 25,557 | 125,790 | 1.099 | 138,302 | 125.19 | 58.9% | 5,411 | 23.0% | 23.13 | 29.2% | 196.84 | 77.7% |
| 2013.2 | 132 | 1,144,154 | 45,102 | 216,894 | 1.099 | 238,468 | 208.42 | -22.4% | 5,287 | 1.6% | 39.42 | -23.6% | | |
| 2014.1 | 126 | 1,142,612 | 20,492 | 83,124 | 1.093 | 90,863 | 79.52 | -36.5% | 4,434 | -18.1% | 17.93 | -22.5% | 144.02 | -26.8% |
| 2014.2 | 120 | 1,181,592 | 55,114 | 314,724 | 1.093 | 344,025 | 291.15 | 39.7% | 6,242 | 18.1% | 46.64 | 18.3% | | |
| 2015.1 | 114 | 1,173,179 | 24,056 | 107,388 | 1.103 | 118,438 | 100.96 | 27.0% | 4,923 | 11.0% | 20.51 | 14.3% | 196.39 | 36.4% |
| 2015.2 | 108 | 1,197,909 | 51,148 | 302,294 | 1.103 | 333,400 | 278.32 | -4.4% | 6,518 | 4.4% | 42.70 | -8.5% | | |
| 2016.1 | 102 | 1,176,795 | 34,590 | 174,155 | 1.085 | 188,941 | 160.56 | 59.0% | 5,462 | 10.9% | 29.39 | 43.3% | 219.96 | 12.0% |
| 2016.2 | 96 | 1,187,873 | 65,812 | 381,405 | 1.085 | 413,786 | 348.34 | 25.2% | 6,287 | -3.5% | 55.40 | 29.8% | | |
| 2017.1 | 90 | 1,170,121 | 25,752 | 136,250 | 1.092 | 148,716 | 127.09 | -20.8% | 5,775 | 5.7% | 22.01 | -25.1% | 238.55 | 8.5% |
| 2017.2 | 84 | 1,197,979 | 40,159 | 241,274 | 1.092 | 263,351 | 219.83 | -36.9% | 6,558 | 4.3% | 33.52 | -39.5% | | |
| 2018.1 | 78 | 1,188,749 | 24,252 | 128,373 | 1.101 | 141,301 | 118.86 | -6.5% | 5,826 | 0.9% | 20.40 | -7.3% | 169.54 | -28.9% |
| 2018.2 | 72 | 1,215,220 | 42,200 | 253,690 | 1.101 | 279,237 | 229.78 | 4.5% | 6,617 | 0.9% | 34.73 | 3.6% | | |
| 2019.1 | 66 | 1,193,743 | 23,988 | 128,438 | 1.108 | 142,309 | 119.21 | 0.3% | 5,932 | 1.8% | 20.09 | -1.5% | 174.99 | 3.2% |
| 2019.2 | 60 | 1,206,379 | 41,003 | 240,277 | 1.108 | 266,227 | 220.68 | -4.0% | 6,493 | -1.9% | 33.99 | -2.1% | | |
| 2020.1 | 54 | 1,183,561 | 45,334 | 359,420 | 1.103 | 396,326 | 334.86 | 180.9% | 8,742 | 47.4% | 38.30 | 90.6% | 277.23 | 58.4% |
| 2020.2 | 48 | 1,194,838 | 33,626 | 212,019 | 1.103 | 233,790 | 195.67 | -11.3% | 6,953 | 7.1% | 28.14 | -17.2% | | |
| 2021.1 | 42 | 1,170,878 | 20,599 | 108,466 | 1.126 | 122,159 | 104.33 | -68.8% | 5,930 | -32.2% | 17.59 | -54.1% | 150.46 | -45.7% |
| 2021.2 | 36 | 1,188,225 | 45,720 | 290,786 | 1.126 | 327,496 | 275.62 | 40.9% | 7,163 | 3.0% | 38.48 | 36.7% | | |
| 2022.1 | 30 | 1,166,436 | 25,976 | 151,885 | 1.118 | 169,831 | 145.60 | 39.6% | 6,538 | 10.2% | 22.27 | 26.6% | 211.21 | 40.4% |
| 2022.2 | 24 | 1,193,178 | 40,037 | 287,445 | 1.118 | 321,408 | 269.37 | -2.3% | 8,028 | 12.1% | 33.55 | -12.8% | | |
| 2023.1 | 18 | 1,182,676 | 26,937 | 170,705 | 1.118 | 190,875 | 161.39 | 10.8% | 7,086 | 8.4% | 22.78 | 2.3% | 215.62 | 2.1% |
| 2023.2 | 12 | 1,216,293 | 39,650 | 328,497 | 1.118 | 367,311 | 301.99 | 12.1% | 9,264 | 15.4% | 32.60 | -2.8% | | |
| 2024.1 | 6 | 1,218,986 | 24,530 | 183,020 | 1.118 | 204,645 | 167.88 | 4.0% | 8,343 | 17.7% | 20.12 | -11.7% | 234.86 | 8.9% |
| Total | | 43,552,192 | 1,344,953 | 6,926,166 | | 7,630,205 | | | | | | | | |



Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

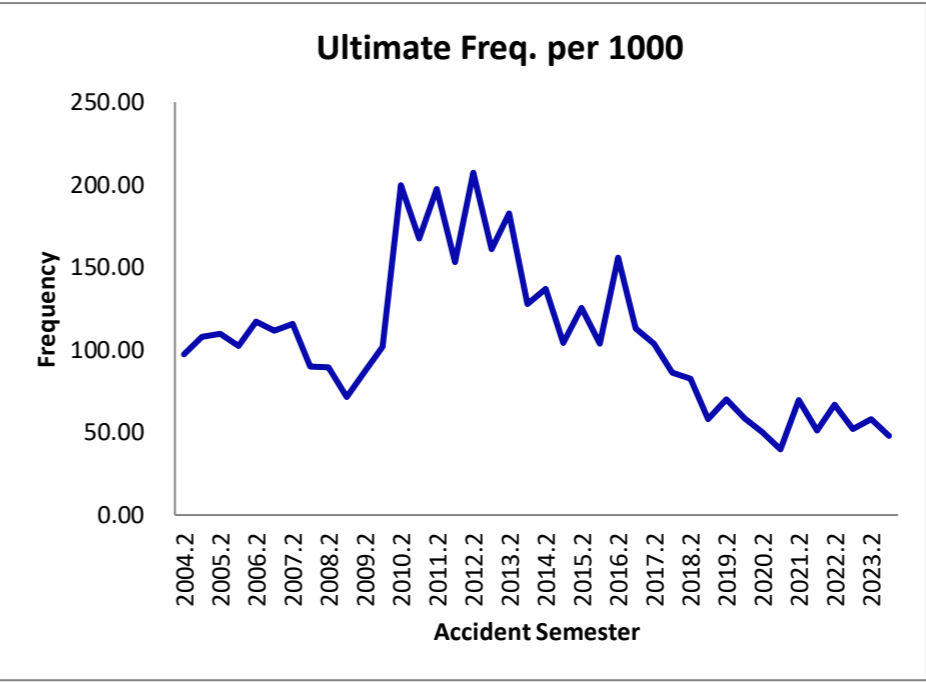
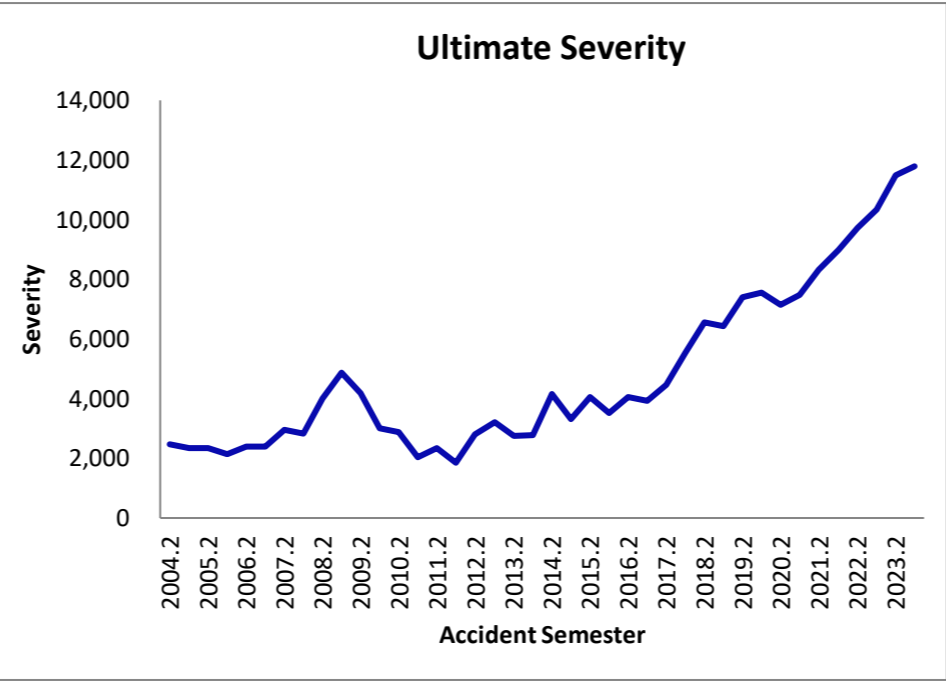
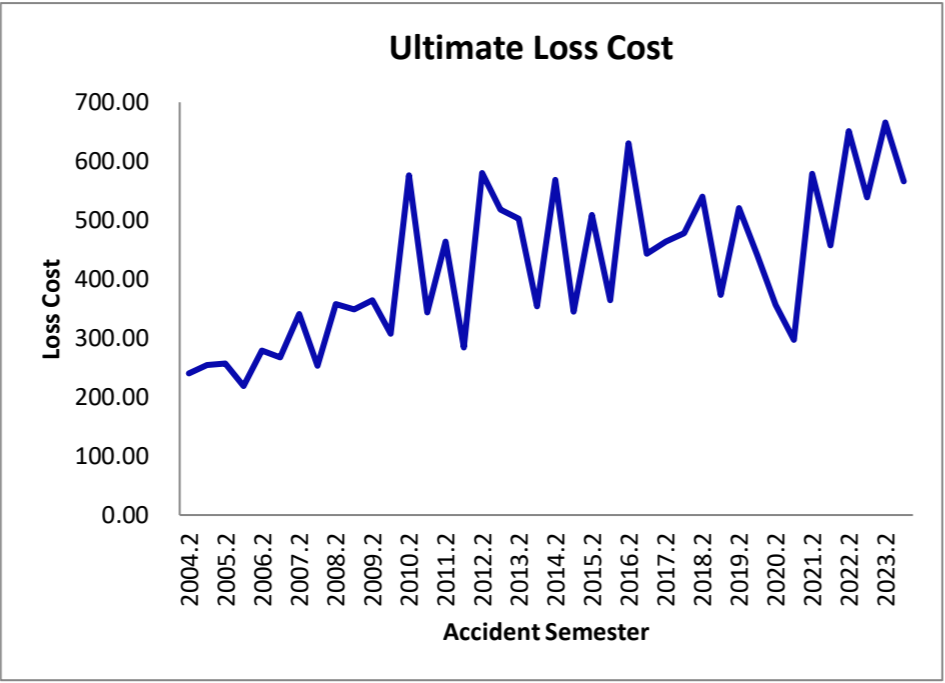
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 778,049 | 4,490 | 17,891 | 1.103 | 19,733 | 25.36 | | 4,395 | | 5.77 | | | |
| 2005.1 | 234 | 785,901 | 4,067 | 16,794 | 1.097 | 18,430 | 23.45 | | 4,532 | | 5.17 | | 24.40 | |
| 2005.2 | 228 | 832,748 | 5,005 | 20,561 | 1.097 | 22,564 | 27.10 | 6.8% | 4,508 | 2.6% | 6.01 | 4.1% | | |
| 2006.1 | 222 | 842,892 | 4,667 | 20,503 | 1.087 | 22,276 | 26.43 | 12.7% | 4,773 | 5.3% | 5.54 | 7.0% | 26.76 | 9.7% |
| 2006.2 | 216 | 890,498 | 5,671 | 26,796 | 1.087 | 29,114 | 32.69 | 20.7% | 5,134 | 13.9% | 6.37 | 6.0% | | |
| 2007.1 | 210 | 905,984 | 5,006 | 25,651 | 1.089 | 27,928 | 30.83 | 16.6% | 5,579 | 16.9% | 5.53 | -0.2% | 31.75 | 18.7% |
| 2007.2 | 204 | 955,162 | 4,799 | 29,980 | 1.089 | 32,642 | 34.17 | 4.5% | 6,803 | 32.5% | 5.02 | -21.1% | | |
| 2008.1 | 198 | 967,929 | 4,229 | 27,751 | 1.084 | 30,071 | 31.07 | 0.8% | 7,110 | 27.4% | 4.37 | -20.9% | 32.61 | 2.7% |
| 2008.2 | 192 | 1,007,535 | 4,402 | 32,510 | 1.084 | 35,227 | 34.96 | 2.3% | 8,003 | 17.6% | 4.37 | -13.0% | | |
| 2009.1 | 186 | 1,003,882 | 3,663 | 25,140 | 1.105 | 27,782 | 27.67 | -10.9% | 7,585 | 6.7% | 3.65 | -16.5% | 31.33 | -3.9% |
| 2009.2 | 180 | 1,028,558 | 3,967 | 27,662 | 1.105 | 30,569 | 29.72 | -15.0% | 7,706 | -3.7% | 3.86 | -11.7% | | |
| 2010.1 | 174 | 1,018,732 | 2,851 | 21,247 | 1.102 | 23,408 | 22.98 | -17.0% | 8,210 | 8.3% | 2.80 | -23.3% | 26.36 | -15.8% |
| 2010.2 | 168 | 1,047,655 | 3,261 | 24,129 | 1.102 | 26,583 | 25.37 | -14.6% | 8,152 | 5.8% | 3.11 | -19.3% | | |
| 2011.1 | 162 | 1,040,159 | 2,642 | 18,947 | 1.095 | 20,738 | 19.94 | -13.2% | 7,849 | -4.4% | 2.54 | -9.2% | 22.67 | -14.0% |
| 2011.2 | 156 | 1,071,639 | 2,484 | 21,059 | 1.095 | 23,049 | 21.51 | -15.2% | 9,279 | 13.8% | 2.32 | -25.5% | | |
| 2012.1 | 150 | 1,073,024 | 2,018 | 16,710 | 1.091 | 18,233 | 16.99 | -14.8% | 9,035 | 15.1% | 1.88 | -26.0% | 19.25 | -15.1% |
| 2012.2 | 144 | 1,105,693 | 2,553 | 22,747 | 1.091 | 24,822 | 22.45 | 4.4% | 9,723 | 4.8% | 2.31 | -0.4% | | |
| 2013.1 | 138 | 1,104,775 | 2,687 | 20,532 | 1.099 | 22,575 | 20.43 | 20.3% | 8,401 | -7.0% | 2.43 | 29.3% | 21.44 | 11.4% |
| 2013.2 | 132 | 1,144,154 | 3,044 | 25,533 | 1.099 | 28,073 | 24.54 | 9.3% | 9,222 | -5.1% | 2.66 | 15.2% | | |
| 2014.1 | 126 | 1,142,612 | 2,752 | 23,365 | 1.093 | 25,541 | 22.35 | 9.4% | 9,281 | 10.5% | 2.41 | -1.0% | 23.45 | 9.3% |
| 2014.2 | 120 | 1,181,592 | 3,213 | 29,959 | 1.093 | 32,749 | 27.72 | 13.0% | 10,193 | 10.5% | 2.72 | 2.2% | | |
| 2015.1 | 114 | 1,173,179 | 3,811 | 34,550 | 1.103 | 38,105 | 32.48 | 45.3% | 9,999 | 7.7% | 3.25 | 34.9% | 30.09 | 28.3% |
| 2015.2 | 108 | 1,197,909 | 4,405 | 45,134 | 1.103 | 49,778 | 41.55 | 49.9% | 11,300 | 10.9% | 3.68 | 35.2% | | |
| 2016.1 | 102 | 1,176,795 | 4,311 | 41,489 | 1.085 | 45,011 | 38.25 | 17.8% | 10,441 | 4.4% | 3.66 | 12.8% | 39.92 | 32.7% |
| 2016.2 | 96 | 1,187,873 | 4,712 | 48,623 | 1.085 | 52,751 | 44.41 | 6.9% | 11,196 | -0.9% | 3.97 | 7.9% | | |
| 2017.1 | 90 | 1,170,121 | 4,821 | 49,179 | 1.092 | 53,679 | 45.87 | 19.9% | 11,134 | 6.6% | 4.12 | 12.5% | 45.14 | 13.1% |
| 2017.2 | 84 | 1,197,979 | 5,658 | 62,124 | 1.092 | 67,808 | 56.60 | 27.5% | 11,984 | 7.0% | 4.72 | 19.1% | | |
| 2018.1 | 78 | 1,188,749 | 4,531 | 49,455 | 1.101 | 54,435 | 45.79 | -0.2% | 12,014 | 7.9% | 3.81 | -7.5% | 51.22 | 13.5% |
| 2018.2 | 72 | 1,215,220 | 5,048 | 58,454 | 1.101 | 64,340 | 52.95 | -6.5% | 12,745 | 6.3% | 4.15 | -12.0% | | |
| 2019.1 | 66 | 1,193,743 | 4,170 | 45,361 | 1.108 | 50,260 | 42.10 | -8.1% | 12,051 | 0.3% | 3.49 | -8.3% | 47.57 | -7.1% |
| 2019.2 | 60 | 1,206,379 | 4,735 | 52,454 | 1.108 | 58,119 | 48.18 | -9.0% | 12,275 | -3.7% | 3.92 | -5.5% | | |
| 2020.1 | 54 | 1,183,561 | 3,528 | 39,297 | 1.103 | 43,332 | 36.61 | -13.0% | 12,282 | 1.9% | 2.98 | -14.7% | 42.45 | -10.8% |
| 2020.2 | 48 | 1,194,838 | 3,325 | 39,416 | 1.103 | 43,464 | 36.38 | -24.5% | 13,072 | 6.5% | 2.78 | -29.1% | | |
| 2021.1 | 42 | 1,170,878 | 2,819 | 29,088 | 1.126 | 32,760 | 27.98 | -23.6% | 11,621 | -5.4% | 2.41 | -19.2% | 32.22 | -24.1% |
| 2021.2 | 36 | 1,188,225 | 3,727 | 41,188 | 1.126 | 46,388 | 39.04 | 7.3% | 12,447 | -4.8% | 3.14 | 12.7% | | |
| 2022.1 | 30 | 1,166,436 | 4,571 | 48,787 | 1.118 | 54,552 | 46.77 | 67.2% | 11,934 | 2.7% | 3.92 | 62.8% | 42.87 | 33.0% |
| 2022.2 | 24 | 1,193,178 | 4,607 | 51,184 | 1.118 | 57,232 | 47.97 | 22.9% | 12,423 | -0.2% | 3.86 | 23.1% | | |
| 2023.1 | 18 | 1,182,676 | 4,188 | 50,797 | 1.118 | 56,799 | 48.03 | 2.7% | 13,561 | 13.6% | 3.54 | -9.6% | 48.00 | 12.0% |
| 2023.2 | 12 | 1,216,293 | 3,895 | 59,889 | 1.118 | 66,965 | 55.06 | 14.8% | 17,194 | 38.4% | 3.20 | -17.1% | | |
| 2024.1 | 6 | 1,218,986 | 3,160 | 51,472 | 1.118 | 57,554 | 47.21 | -1.7% | 18,212 | 34.3% | 2.59 | -26.8% | 51.13 | 6.5% |
| Total | | 43,552,192 | 157,494 | 1,393,409 | | 1,535,440 | | | | | | | | |



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

Loss Cost Summary
Data as of 30 Jun 2024

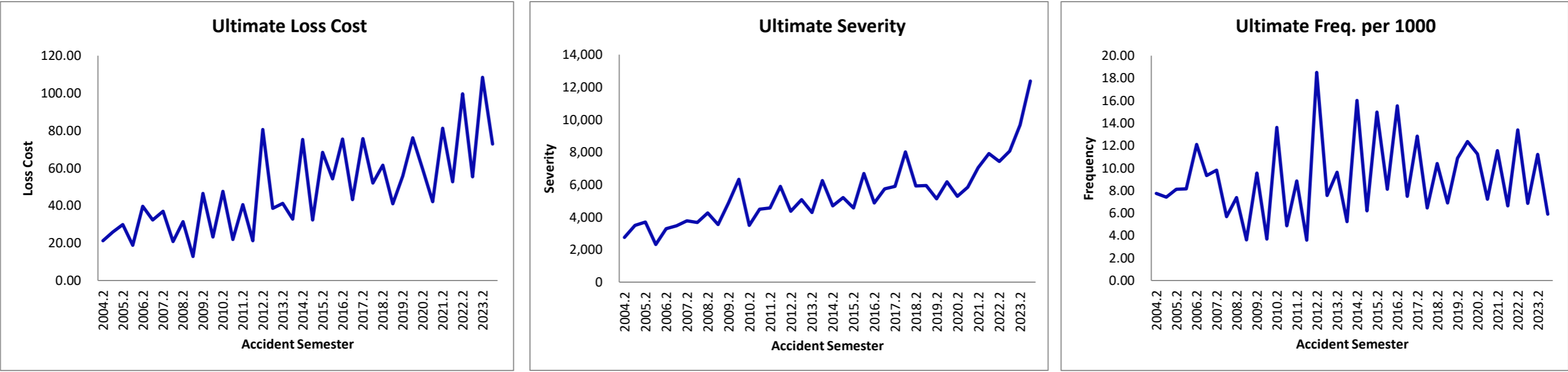
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 27,107 | 2,639 | 5,898 | 1.103 | 6,506 | 240.01 | | 2,465 | | 97.36 | | | |
| 2005.1 | 234 | 22,856 | 2,468 | 5,288 | 1.097 | 5,803 | 253.87 | | 2,351 | | 107.98 | | 246.35 | |
| 2005.2 | 228 | 20,220 | 2,221 | 4,725 | 1.097 | 5,185 | 256.44 | 6.8% | 2,335 | -5.3% | 109.84 | 12.8% | | |
| 2006.1 | 222 | 19,577 | 2,002 | 3,941 | 1.087 | 4,282 | 218.71 | -13.9% | 2,139 | -9.0% | 102.26 | -5.3% | 237.88 | -3.4% |
| 2006.2 | 216 | 19,882 | 2,326 | 5,100 | 1.087 | 5,542 | 278.73 | 8.7% | 2,382 | 2.1% | 116.99 | 6.5% | | |
| 2007.1 | 210 | 19,349 | 2,158 | 4,747 | 1.089 | 5,169 | 267.14 | 22.1% | 2,395 | 12.0% | 111.53 | 9.1% | 273.02 | 14.8% |
| 2007.2 | 204 | 20,802 | 2,404 | 6,506 | 1.089 | 7,084 | 340.55 | 22.2% | 2,947 | 23.7% | 115.57 | -1.2% | | |
| 2008.1 | 198 | 19,098 | 1,717 | 4,464 | 1.084 | 4,837 | 253.28 | -5.2% | 2,817 | 17.6% | 89.91 | -19.4% | 298.78 | 9.4% |
| 2008.2 | 192 | 16,151 | 1,446 | 5,339 | 1.084 | 5,785 | 358.19 | 5.2% | 4,001 | 35.8% | 89.53 | -22.5% | | |
| 2009.1 | 186 | 13,978 | 999 | 4,413 | 1.105 | 4,877 | 348.88 | 37.7% | 4,881 | 73.3% | 71.47 | -20.5% | 353.87 | 18.4% |
| 2009.2 | 180 | 13,536 | 1,178 | 4,464 | 1.105 | 4,933 | 364.46 | 1.8% | 4,188 | 4.7% | 87.03 | -2.8% | | |
| 2010.1 | 174 | 12,104 | 1,232 | 3,370 | 1.102 | 3,713 | 306.76 | -12.1% | 3,014 | -38.3% | 101.78 | 42.4% | 337.22 | -4.7% |
| 2010.2 | 168 | 11,946 | 2,384 | 6,242 | 1.102 | 6,877 | 575.68 | 58.0% | 2,885 | -31.1% | 199.57 | 129.3% | | |
| 2011.1 | 162 | 10,949 | 1,835 | 3,435 | 1.095 | 3,760 | 343.36 | 11.9% | 2,049 | -32.0% | 167.59 | 64.7% | 464.58 | 37.8% |
| 2011.2 | 156 | 10,787 | 2,130 | 4,568 | 1.095 | 5,000 | 463.53 | -19.5% | 2,347 | -18.6% | 197.46 | -1.1% | | |
| 2012.1 | 150 | 10,249 | 1,569 | 2,664 | 1.091 | 2,907 | 283.62 | -17.4% | 1,853 | -9.6% | 153.08 | -8.7% | 375.88 | -19.1% |
| 2012.2 | 144 | 10,167 | 2,108 | 5,400 | 1.091 | 5,893 | 579.60 | 25.0% | 2,795 | 19.1% | 207.34 | 5.0% | | |
| 2013.1 | 138 | 9,851 | 1,586 | 4,640 | 1.099 | 5,102 | 517.90 | 82.6% | 3,217 | 73.6% | 161.00 | 5.2% | 549.24 | 46.1% |
| 2013.2 | 132 | 10,249 | 1,872 | 4,682 | 1.099 | 5,148 | 502.29 | -13.3% | 2,750 | -1.6% | 182.65 | -11.9% | | |
| 2014.1 | 126 | 10,275 | 1,313 | 3,328 | 1.093 | 3,638 | 354.07 | -31.6% | 2,771 | -13.9% | 127.79 | -20.6% | 428.09 | -22.1% |
| 2014.2 | 120 | 12,002 | 1,643 | 6,244 | 1.093 | 6,825 | 568.69 | 13.2% | 4,154 | 51.1% | 136.89 | -25.1% | | |
| 2015.1 | 114 | 12,139 | 1,268 | 3,798 | 1.103 | 4,189 | 345.11 | -2.5% | 3,304 | 19.2% | 104.46 | -18.3% | 456.27 | 6.6% |
| 2015.2 | 108 | 12,181 | 1,529 | 5,622 | 1.103 | 6,200 | 509.00 | -10.5% | 4,055 | -2.4% | 125.52 | -8.3% | | |
| 2016.1 | 102 | 11,504 | 1,194 | 3,861 | 1.085 | 4,189 | 364.15 | 5.5% | 3,509 | 6.2% | 103.79 | -0.6% | 438.65 | -3.9% |
| 2016.2 | 96 | 11,092 | 1,729 | 6,449 | 1.085 | 6,997 | 630.78 | 23.9% | 4,047 | -0.2% | 155.88 | 24.2% | | |
| 2017.1 | 90 | 10,763 | 1,216 | 4,369 | 1.092 | 4,769 | 443.08 | 21.7% | 3,922 | 11.8% | 112.98 | 8.8% | 538.34 | 22.7% |
| 2017.2 | 84 | 11,203 | 1,163 | 4,759 | 1.092 | 5,194 | 463.63 | -26.5% | 4,466 | 10.4% | 103.81 | -33.4% | | |
| 2018.1 | 78 | 10,905 | 941 | 4,730 | 1.101 | 5,206 | 477.44 | 7.8% | 5,533 | 41.1% | 86.29 | -23.6% | 470.44 | -12.6% |
| 2018.2 | 72 | 11,311 | 933 | 5,549 | 1.101 | 6,108 | 539.97 | 16.5% | 6,546 | 46.6% | 82.48 | -20.5% | | |
| 2019.1 | 66 | 11,270 | 655 | 3,794 | 1.108 | 4,204 | 372.99 | -21.9% | 6,418 | 16.0% | 58.12 | -32.6% | 456.64 | -2.9% |
| 2019.2 | 60 | 11,762 | 825 | 5,520 | 1.108 | 6,116 | 519.97 | -3.7% | 7,413 | 13.2% | 70.14 | -15.0% | | |
| 2020.1 | 54 | 10,844 | 634 | 4,337 | 1.103 | 4,783 | 441.04 | 18.2% | 7,543 | 17.5% | 58.47 | 0.6% | 482.10 | 5.6% |
| 2020.2 | 48 | 11,170 | 559 | 3,616 | 1.103 | 3,987 | 356.97 | -31.3% | 7,135 | -3.8% | 50.03 | -28.7% | | |
| 2021.1 | 42 | 11,897 | 473 | 3,143 | 1.126 | 3,540 | 297.54 | -32.5% | 7,483 | -0.8% | 39.76 | -32.0% | 326.32 | -32.3% |
| 2021.2 | 36 | 13,542 | 943 | 6,963 | 1.126 | 7,842 | 579.12 | 62.2% | 8,318 | 16.6% | 69.62 | 39.2% | | |
| 2022.1 | 30 | 14,826 | 756 | 6,070 | 1.118 | 6,788 | 457.82 | 53.9% | 8,973 | 19.9% | 51.02 | 28.3% | 515.72 | 58.0% |
| 2022.2 | 24 | 17,957 | 1,200 | 10,449 | 1.118 | 11,684 | 650.65 | 12.4% | 9,734 | 17.0% | 66.84 | -4.0% | | |
| 2023.1 | 18 | 20,768 | 1,082 | 9,995 | 1.118 | 11,176 | 538.15 | 17.5% | 10,332 | 15.1% | 52.08 | 2.1% | 590.32 | 14.5% |
| 2023.2 | 12 | 24,848 | 1,441 | 14,795 | 1.118 | 16,543 | 665.76 | 2.3% | 11,480 | 17.9% | 57.99 | -13.2% | | |
| 2024.1 | 6 | 26,844 | 1,288 | 13,578 | 1.118 | 15,183 | 565.60 | 5.1% | 11,788 | 14.1% | 47.98 | -7.9% | 613.75 | 4.0% |
| Total | | 587,959 | 59,059 | 220,859 | | 243,562 | | | | | | | | |



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

Loss Cost Summary
Data as of 30 Jun 2024

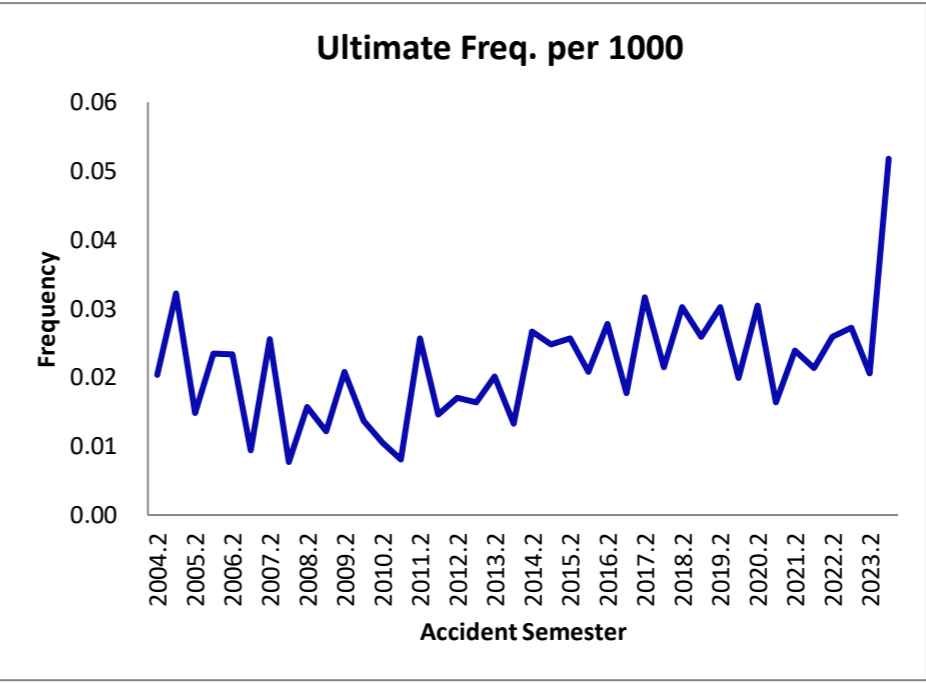
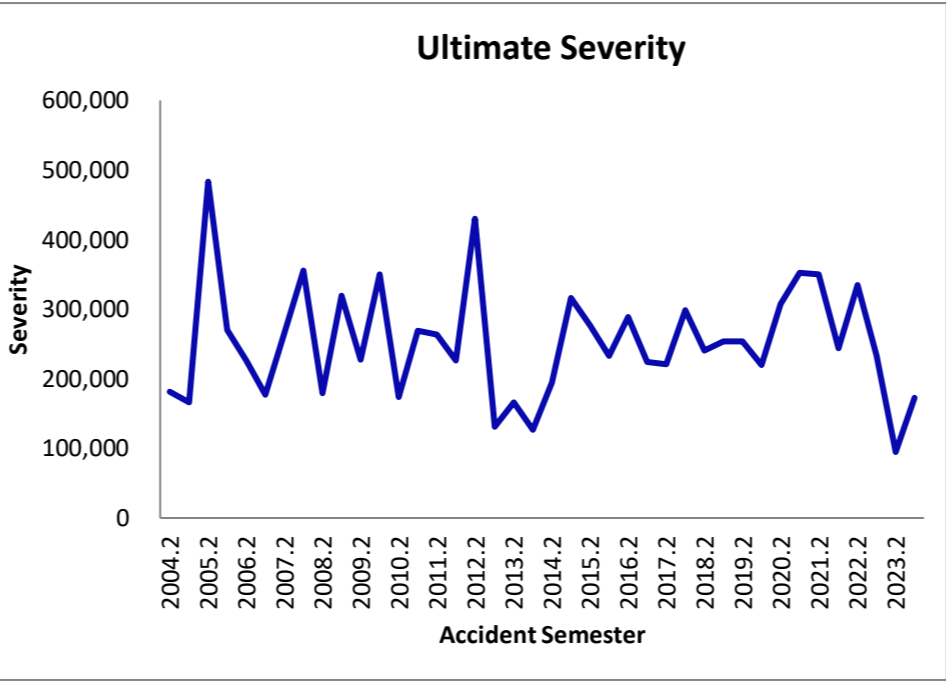
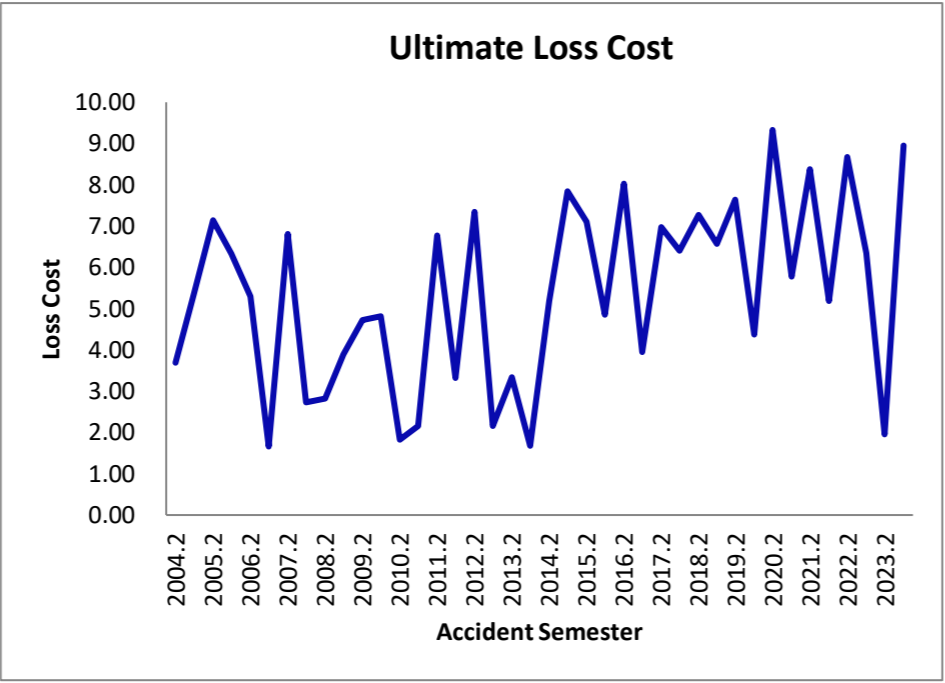
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 15,389 | 119 | 298 | 1.103 | 328 | 21.34 | | 2,760 | | 7.73 | | | |
| 2005.1 | 234 | 14,848 | 110 | 350 | 1.097 | 384 | 25.84 | | 3,488 | | 7.41 | | 23.55 | |
| 2005.2 | 228 | 12,705 | 103 | 347 | 1.097 | 381 | 29.98 | 40.5% | 3,698 | 34.0% | 8.11 | 4.8% | | |
| 2006.1 | 222 | 11,792 | 96 | 205 | 1.087 | 222 | 18.86 | -27.0% | 2,316 | -33.6% | 8.14 | 9.9% | 24.62 | 4.6% |
| 2006.2 | 216 | 11,496 | 139 | 419 | 1.087 | 456 | 39.62 | 32.2% | 3,277 | -11.4% | 12.09 | 49.1% | | |
| 2007.1 | 210 | 11,142 | 104 | 330 | 1.089 | 360 | 32.29 | 71.2% | 3,459 | 49.3% | 9.33 | 14.6% | 36.01 | 46.2% |
| 2007.2 | 204 | 11,091 | 109 | 377 | 1.089 | 411 | 37.05 | -6.5% | 3,770 | 15.0% | 9.83 | -18.7% | | |
| 2008.1 | 198 | 10,398 | 59 | 200 | 1.084 | 216 | 20.80 | -35.6% | 3,666 | 6.0% | 5.67 | -39.2% | 29.19 | -18.9% |
| 2008.2 | 192 | 9,620 | 71 | 279 | 1.084 | 302 | 31.43 | -15.2% | 4,258 | 12.9% | 7.38 | -24.9% | | |
| 2009.1 | 186 | 9,642 | 35 | 112 | 1.105 | 124 | 12.82 | -38.4% | 3,533 | -3.6% | 3.63 | -36.0% | 22.11 | -24.2% |
| 2009.2 | 180 | 9,737 | 93 | 409 | 1.105 | 452 | 46.45 | 47.8% | 4,863 | 14.2% | 9.55 | 29.4% | | |
| 2010.1 | 174 | 9,750 | 36 | 206 | 1.102 | 227 | 23.32 | 81.9% | 6,316 | 78.8% | 3.69 | 1.7% | 34.88 | 57.7% |
| 2010.2 | 168 | 9,692 | 132 | 419 | 1.102 | 461 | 47.58 | 2.4% | 3,493 | -28.2% | 13.62 | 42.6% | | |
| 2011.1 | 162 | 9,663 | 47 | 193 | 1.095 | 211 | 21.81 | -6.5% | 4,483 | -29.0% | 4.86 | 31.7% | 34.71 | -0.5% |
| 2011.2 | 156 | 9,482 | 84 | 351 | 1.095 | 384 | 40.53 | -14.8% | 4,575 | 31.0% | 8.86 | -35.0% | | |
| 2012.1 | 150 | 9,469 | 34 | 184 | 1.091 | 201 | 21.19 | -2.8% | 5,902 | 31.6% | 3.59 | -26.2% | 30.87 | -11.1% |
| 2012.2 | 144 | 9,183 | 170 | 678 | 1.091 | 740 | 80.54 | 98.7% | 4,351 | -4.9% | 18.51 | 109.0% | | |
| 2013.1 | 138 | 9,104 | 69 | 319 | 1.099 | 350 | 38.48 | 81.6% | 5,077 | -14.0% | 7.58 | 111.1% | 59.60 | 93.1% |
| 2013.2 | 132 | 8,724 | 84 | 327 | 1.099 | 360 | 41.25 | -48.8% | 4,284 | -1.5% | 9.63 | -48.0% | | |
| 2014.1 | 126 | 8,766 | 46 | 263 | 1.093 | 288 | 32.81 | -14.7% | 6,253 | 23.2% | 5.25 | -30.8% | 37.02 | -37.9% |
| 2014.2 | 120 | 8,612 | 138 | 594 | 1.093 | 649 | 75.34 | 82.6% | 4,701 | 9.7% | 16.02 | 66.4% | | |
| 2015.1 | 114 | 8,717 | 54 | 255 | 1.103 | 281 | 32.27 | -1.7% | 5,209 | -16.7% | 6.19 | 18.1% | 53.67 | 45.0% |
| 2015.2 | 108 | 8,615 | 129 | 534 | 1.103 | 589 | 68.39 | -9.2% | 4,567 | -2.9% | 14.97 | -6.5% | | |
| 2016.1 | 102 | 8,882 | 72 | 444 | 1.085 | 482 | 54.26 | 68.2% | 6,693 | 28.5% | 8.11 | 30.9% | 61.21 | 14.1% |
| 2016.2 | 96 | 8,950 | 139 | 624 | 1.085 | 677 | 75.59 | 10.5% | 4,867 | 6.6% | 15.53 | 3.7% | | |
| 2017.1 | 90 | 9,325 | 70 | 369 | 1.092 | 403 | 43.19 | -20.4% | 5,753 | -14.0% | 7.51 | -7.4% | 59.05 | -3.5% |
| 2017.2 | 84 | 9,800 | 126 | 679 | 1.092 | 741 | 75.62 | 0.0% | 5,882 | 20.8% | 12.86 | -17.2% | | |
| 2018.1 | 78 | 10,816 | 70 | 510 | 1.101 | 562 | 51.94 | 20.3% | 8,025 | 39.5% | 6.47 | -13.8% | 63.20 | 7.0% |
| 2018.2 | 72 | 10,677 | 111 | 597 | 1.101 | 657 | 61.50 | -18.7% | 5,916 | 0.6% | 10.40 | -19.1% | | |
| 2019.1 | 66 | 10,875 | 75 | 403 | 1.108 | 446 | 41.04 | -21.0% | 5,947 | -25.9% | 6.90 | 6.6% | 51.18 | -19.0% |
| 2019.2 | 60 | 10,926 | 119 | 551 | 1.108 | 610 | 55.83 | -9.2% | 5,123 | -13.4% | 10.90 | 4.8% | | |
| 2020.1 | 54 | 11,647 | 144 | 806 | 1.103 | 888 | 76.28 | 85.9% | 6,166 | 3.7% | 12.37 | 79.3% | 66.38 | 29.7% |
| 2020.2 | 48 | 11,637 | 131 | 626 | 1.103 | 691 | 59.36 | 6.3% | 5,270 | 2.9% | 11.26 | 3.4% | | |
| 2021.1 | 42 | 12,063 | 87 | 451 | 1.126 | 508 | 42.09 | -44.8% | 5,833 | -5.4% | 7.22 | -41.7% | 50.57 | -23.8% |
| 2021.2 | 36 | 12,024 | 139 | 869 | 1.126 | 978 | 81.36 | 37.1% | 7,034 | 33.5% | 11.57 | 2.7% | | |
| 2022.1 | 30 | 12,332 | 82 | 582 | 1.118 | 650 | 52.74 | 25.3% | 7,923 | 35.8% | 6.66 | -7.8% | 66.87 | 32.2% |
| 2022.2 | 24 | 12,180 | 163 | 1,086 | 1.118 | 1,214 | 99.66 | 22.5% | 7,439 | 5.8% | 13.40 | 15.8% | | |
| 2023.1 | 18 | 12,351 | 85 | 610 | 1.118 | 683 | 55.27 | 4.8% | 8,066 | 1.8% | 6.85 | 2.9% | 77.31 | 15.6% |
| 2023.2 | 12 | 12,103 | 136 | 1,174 | 1.118 | 1,313 | 108.45 | 8.8% | 9,665 | 29.9% | 11.22 | -16.2% | | |
| 2024.1 | 6 | 12,225 | 72 | 796 | 1.118 | 890 | 72.82 | 31.8% | 12,375 | 53.4% | 5.88 | -14.1% | 90.55 | 17.1% |
| Total | | 426,451 | 3,882 | 18,824 | | | 20,769 | | | | | | | |



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

Loss Cost Summary
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 2004.2 | 240 | 786,350 | 16 | 2,631 | 1.103 | 2,902 | 3.69 | | 181,365 | | 0.02 | | | |
| 2005.1 | 234 | 774,687 | 25 | 3,786 | 1.097 | 4,155 | 5.36 | | 166,187 | | 0.03 | | 4.52 | |
| 2005.2 | 228 | 811,810 | 12 | 5,284 | 1.097 | 5,798 | 7.14 | 93.5% | 483,197 | 166.4% | 0.01 | -27.4% | | |
| 2006.1 | 222 | 809,744 | 19 | 4,715 | 1.087 | 5,123 | 6.33 | 18.0% | 269,629 | 62.2% | 0.02 | -27.3% | 6.74 | 49.0% |
| 2006.2 | 216 | 855,046 | 20 | 4,161 | 1.087 | 4,521 | 5.29 | -26.0% | 226,036 | -53.2% | 0.02 | 58.2% | | |
| 2007.1 | 210 | 852,944 | 8 | 1,300 | 1.089 | 1,416 | 1.66 | -73.8% | 176,962 | -34.4% | 0.01 | -60.0% | 3.48 | -48.4% |
| 2007.2 | 204 | 899,626 | 23 | 5,622 | 1.089 | 6,122 | 6.80 | 28.7% | 266,160 | 17.8% | 0.03 | 9.3% | | |
| 2008.1 | 198 | 1,038,913 | 8 | 2,623 | 1.084 | 2,842 | 2.74 | 64.8% | 355,233 | 100.7% | 0.01 | -17.9% | 4.62 | 33.0% |
| 2008.2 | 192 | 1,084,284 | 17 | 2,815 | 1.084 | 3,050 | 2.81 | -58.7% | 179,406 | -32.6% | 0.02 | -38.7% | | |
| 2009.1 | 186 | 1,067,335 | 13 | 3,759 | 1.105 | 4,154 | 3.89 | 42.3% | 319,526 | -10.1% | 0.01 | 58.2% | 3.35 | -27.6% |
| 2009.2 | 180 | 1,106,400 | 23 | 4,736 | 1.105 | 5,234 | 4.73 | 68.2% | 227,568 | 26.8% | 0.02 | 32.6% | | |
| 2010.1 | 174 | 1,089,429 | 15 | 4,770 | 1.102 | 5,255 | 4.82 | 24.0% | 350,365 | 9.7% | 0.01 | 13.0% | 4.78 | 42.7% |
| 2010.2 | 168 | 1,137,651 | 12 | 1,890 | 1.102 | 2,082 | 1.83 | -61.3% | 173,537 | -23.7% | 0.01 | -49.3% | | |
| 2011.1 | 162 | 1,118,918 | 9 | 2,212 | 1.095 | 2,421 | 2.16 | -55.2% | 268,947 | -23.2% | 0.01 | -41.6% | 2.00 | -58.2% |
| 2011.2 | 156 | 1,168,796 | 30 | 7,231 | 1.095 | 7,914 | 6.77 | 269.9% | 263,815 | 52.0% | 0.03 | 143.3% | | |
| 2012.1 | 150 | 1,161,583 | 17 | 3,531 | 1.091 | 3,853 | 3.32 | 53.3% | 226,649 | -15.7% | 0.01 | 82.0% | 5.05 | 153.1% |
| 2012.2 | 144 | 1,211,403 | 21 | 8,146 | 1.091 | 8,889 | 7.34 | 8.4% | 429,546 | 62.8% | 0.02 | -33.4% | | |
| 2013.1 | 138 | 1,201,134 | 20 | 2,355 | 1.099 | 2,590 | 2.16 | -35.0% | 131,400 | -42.0% | 0.02 | 12.1% | 4.76 | -5.8% |
| 2013.2 | 132 | 1,259,941 | 25 | 3,835 | 1.099 | 4,216 | 3.35 | -54.4% | 166,109 | -61.3% | 0.02 | 17.9% | | |
| 2014.1 | 126 | 1,245,974 | 17 | 1,907 | 1.093 | 2,084 | 1.67 | -22.4% | 126,248 | -3.9% | 0.01 | -19.2% | 2.51 | -47.2% |
| 2014.2 | 120 | 1,305,283 | 35 | 6,185 | 1.093 | 6,760 | 5.18 | 54.8% | 194,348 | 17.0% | 0.03 | 32.3% | | |
| 2015.1 | 114 | 1,286,321 | 32 | 9,157 | 1.103 | 10,100 | 7.85 | 369.3% | 316,337 | 150.6% | 0.02 | 87.3% | 6.51 | 158.7% |
| 2015.2 | 108 | 1,329,725 | 34 | 8,571 | 1.103 | 9,453 | 7.11 | 37.3% | 277,020 | 42.5% | 0.03 | -3.7% | | |
| 2016.1 | 102 | 1,304,041 | 27 | 5,826 | 1.085 | 6,321 | 4.85 | -38.3% | 232,724 | -26.4% | 0.02 | -16.1% | 5.99 | -7.9% |
| 2016.2 | 96 | 1,334,353 | 37 | 9,864 | 1.085 | 10,701 | 8.02 | 12.8% | 288,945 | 4.3% | 0.03 | 8.2% | | |
| 2017.1 | 90 | 1,303,721 | 23 | 4,722 | 1.092 | 5,154 | 3.95 | -18.4% | 223,906 | -3.8% | 0.02 | -15.2% | 6.01 | 0.4% |
| 2017.2 | 84 | 1,347,000 | 43 | 8,617 | 1.092 | 9,406 | 6.98 | -12.9% | 220,690 | -23.6% | 0.03 | 14.0% | | |
| 2018.1 | 78 | 1,326,245 | 29 | 7,725 | 1.101 | 8,503 | 6.41 | 62.2% | 298,179 | 33.2% | 0.02 | 21.8% | 6.70 | 11.5% |
| 2018.2 | 72 | 1,372,664 | 41 | 9,071 | 1.101 | 9,984 | 7.27 | 4.2% | 240,863 | 9.1% | 0.03 | -4.6% | | |
| 2019.1 | 66 | 1,341,119 | 35 | 7,962 | 1.108 | 8,821 | 6.58 | 2.6% | 254,160 | -14.8% | 0.03 | 20.4% | 6.93 | 3.4% |
| 2019.2 | 60 | 1,376,062 | 42 | 9,499 | 1.108 | 10,525 | 7.65 | 5.2% | 253,184 | 5.1% | 0.03 | 0.0% | | |
| 2020.1 | 54 | 1,336,601 | 27 | 5,302 | 1.103 | 5,846 | 4.37 | -33.5% | 219,696 | -13.6% | 0.02 | -23.1% | 6.04 | -12.9% |
| 2020.2 | 48 | 1,371,527 | 42 | 11,604 | 1.103 | 12,796 | 9.33 | 22.0% | 306,790 | 21.2% | 0.03 | 0.7% | | |
| 2021.1 | 42 | 1,342,876 | 22 | 6,880 | 1.126 | 7,748 | 5.77 | 31.9% | 352,566 | 60.5% | 0.02 | -17.8% | 7.57 | 25.4% |
| 2021.2 | 36 | 1,385,146 | 33 | 10,300 | 1.126 | 11,600 | 8.37 | -10.2% | 349,752 | 14.0% | 0.02 | -21.3% | | |
| 2022.1 | 30 | 1,353,229 | 29 | 6,284 | 1.118 | 7,026 | 5.19 | -10.0% | 243,689 | -30.9% | 0.02 | 30.2% | 6.80 | -10.1% |
| 2022.2 | 24 | 1,398,656 | 36 | 10,842 | 1.118 | 12,123 | 8.67 | 3.5% | 334,217 | -4.4% | 0.03 | 8.3% | | |
| 2023.1 | 18 | 1,377,756 | 38 | 7,818 | 1.118 | 8,742 | 6.35 | 22.2% | 232,732 | -4.5% | 0.03 | 28.0% | 7.52 | 10.5% |
| 2023.2 | 12 | 1,430,711 | 29 | 2,497 | 1.118 | 2,792 | 1.95 | -77.5% | 94,802 | -71.6% | 0.02 | -20.6% | | |
| 2024.1 | 6 | 1,424,677 | 74 | 11,395 | 1.118 | 12,741 | 8.94 | 40.9% | 172,667 | -25.8% | 0.05 | 90.0% | 5.44 | -27.6% |
| Total | | 47,729,682 | 1,056 | 237,430 | | 261,766 | | | | | | | | |



Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|------------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 232,378 | 232,378 | 1.000 | 232,378 | 232,378 | 0 |
| 2005.1 | 234 | 188,330 | 188,330 | 1.000 | 188,330 | 188,330 | 0 |
| 2005.2 | 228 | 218,653 | 218,653 | 1.000 | 218,653 | 218,655 | (3) |
| 2006.1 | 222 | 193,296 | 193,296 | 1.000 | 193,296 | 193,296 | 0 |
| 2006.2 | 216 | 249,575 | 250,340 | 1.000 | 250,339 | 250,421 | (82) |
| 2007.1 | 210 | 200,546 | 201,017 | 1.000 | 200,979 | 201,409 | (430) |
| 2007.2 | 204 | 256,314 | 256,614 | 0.999 | 256,451 | 256,555 | (104) |
| 2008.1 | 198 | 229,549 | 229,627 | 0.999 | 229,484 | 229,568 | (84) |
| 2008.2 | 192 | 263,325 | 263,325 | 0.999 | 263,159 | 263,281 | (122) |
| 2009.1 | 186 | 211,862 | 213,005 | 0.999 | 212,865 | 212,941 | (75) |
| 2009.2 | 180 | 265,933 | 266,129 | 0.999 | 265,941 | 266,550 | (609) |
| 2010.1 | 174 | 193,017 | 193,017 | 0.999 | 192,911 | 193,648 | (737) |
| 2010.2 | 168 | 274,843 | 276,414 | 1.000 | 276,295 | 277,120 | (825) |
| 2011.1 | 162 | 224,915 | 225,805 | 0.999 | 225,649 | 226,947 | (1,297) |
| 2011.2 | 156 | 292,697 | 293,475 | 1.000 | 293,530 | 294,856 | (1,326) |
| 2012.1 | 150 | 270,742 | 270,856 | 1.002 | 271,284 | 272,352 | (1,067) |
| 2012.2 | 144 | 326,779 | 328,234 | 1.003 | 329,096 | 329,689 | (593) |
| 2013.1 | 138 | 293,085 | 294,935 | 1.001 | 295,372 | 296,315 | (942) |
| 2013.2 | 132 | 365,573 | 370,843 | 1.001 | 371,388 | 372,951 | (1,563) |
| 2014.1 | 126 | 312,482 | 318,198 | 1.003 | 319,015 | 319,165 | (150) |
| 2014.2 | 120 | 415,861 | 423,697 | 1.005 | 425,971 | 425,490 | 481 |
| 2015.1 | 114 | 375,403 | 382,935 | 1.007 | 385,592 | 385,035 | 557 |
| 2015.2 | 108 | 457,773 | 477,500 | 1.008 | 481,541 | 481,662 | (121) |
| 2016.1 | 102 | 406,095 | 419,560 | 1.010 | 423,924 | 423,648 | 276 |
| 2016.2 | 96 | 494,322 | 525,644 | 1.012 | 531,720 | 530,777 | 943 |
| 2017.1 | 90 | 435,107 | 469,110 | 1.012 | 474,821 | 473,555 | 1,267 |
| 2017.2 | 84 | 500,842 | 555,950 | 1.016 | 564,815 | 554,863 | 9,952 |
| 2018.1 | 78 | 454,787 | 516,847 | 1.023 | 528,605 | 524,972 | 3,634 |
| 2018.2 | 72 | 484,472 | 590,505 | 1.028 | 607,099 | 599,143 | 7,956 |
| 2019.1 | 66 | 439,588 | 574,279 | 1.041 | 597,578 | 587,480 | 10,098 |
| 2019.2 | 60 | 451,616 | 643,425 | 1.062 | 683,536 | 657,334 | 26,202 |
| 2020.1 | 54 | 277,810 | 410,833 | 1.098 | 451,021 | 428,932 | 22,089 |
| 2020.2 | 48 | 264,411 | 464,407 | 1.141 | 530,044 | 504,162 | 25,883 |
| 2021.1 | 42 | 196,616 | 379,866 | 1.210 | 459,572 | 422,415 | 37,157 |
| 2021.2 | 36 | 204,901 | 490,560 | 1.318 | 646,749 | 584,781 | 61,968 |
| 2022.1 | 30 | 107,168 | 361,397 | 1.482 | 535,732 | 471,514 | 64,218 |
| 2022.2 | 24 | 80,347 | 441,934 | 1.770 | 782,178 | 680,621 | 101,557 |
| 2023.1 | 18 | 30,186 | 297,095 | 2.109 | 626,572 | 551,284 | 75,288 |
| 2023.2 | 12 | 13,362 | 302,699 | 2.583 | 781,927 | 655,702 | 126,224 |
| 2024.1 | 6 | 2,646 | 188,405 | 3.896 | 734,024 | | |
| Total | | 11,157,207 | 14,001,138 | | 16,339,439 | 15,039,797 | 565,617 |

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|-----------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 84,640 | 84,640 | 1.000 | 84,640 | 84,640 | 0 |
| 2005.1 | 234 | 83,059 | 83,059 | 1.000 | 83,059 | 83,059 | 0 |
| 2005.2 | 228 | 99,750 | 99,750 | 1.000 | 99,750 | 99,750 | 0 |
| 2006.1 | 222 | 98,202 | 98,202 | 1.000 | 98,202 | 98,202 | 0 |
| 2006.2 | 216 | 130,657 | 130,657 | 1.000 | 130,657 | 130,661 | (3) |
| 2007.1 | 210 | 126,376 | 126,376 | 1.000 | 126,376 | 126,377 | (1) |
| 2007.2 | 204 | 150,261 | 150,261 | 1.000 | 150,261 | 150,261 | 0 |
| 2008.1 | 198 | 141,016 | 141,016 | 1.000 | 141,016 | 141,016 | 0 |
| 2008.2 | 192 | 156,641 | 156,643 | 1.000 | 156,643 | 156,644 | (1) |
| 2009.1 | 186 | 140,589 | 140,589 | 1.000 | 140,589 | 140,589 | 0 |
| 2009.2 | 180 | 158,892 | 158,892 | 1.000 | 158,892 | 158,893 | (1) |
| 2010.1 | 174 | 132,573 | 132,573 | 1.000 | 132,573 | 132,573 | (0) |
| 2010.2 | 168 | 162,926 | 162,926 | 1.000 | 162,926 | 162,926 | 0 |
| 2011.1 | 162 | 163,579 | 163,579 | 1.000 | 163,579 | 163,579 | (0) |
| 2011.2 | 156 | 160,424 | 160,424 | 1.000 | 160,424 | 160,424 | 0 |
| 2012.1 | 150 | 150,259 | 150,259 | 1.000 | 150,259 | 150,260 | (0) |
| 2012.2 | 144 | 190,259 | 190,259 | 1.000 | 190,259 | 190,260 | (0) |
| 2013.1 | 138 | 168,496 | 168,512 | 1.000 | 168,512 | 168,512 | 0 |
| 2013.2 | 132 | 205,308 | 205,493 | 1.000 | 205,493 | 205,491 | 2 |
| 2014.1 | 126 | 183,993 | 183,997 | 1.000 | 183,997 | 183,997 | (0) |
| 2014.2 | 120 | 211,369 | 211,481 | 1.000 | 211,481 | 211,486 | (6) |
| 2015.1 | 114 | 195,372 | 195,370 | 1.000 | 195,370 | 195,374 | (4) |
| 2015.2 | 108 | 212,304 | 212,310 | 1.000 | 212,310 | 212,312 | (2) |
| 2016.1 | 102 | 180,226 | 180,358 | 1.000 | 180,358 | 180,363 | (5) |
| 2016.2 | 96 | 210,575 | 210,695 | 1.000 | 210,695 | 210,658 | 37 |
| 2017.1 | 90 | 206,070 | 206,098 | 1.000 | 206,098 | 205,771 | 327 |
| 2017.2 | 84 | 221,900 | 221,918 | 1.000 | 221,918 | 221,941 | (23) |
| 2018.1 | 78 | 224,075 | 224,480 | 1.000 | 224,480 | 224,394 | 87 |
| 2018.2 | 72 | 213,687 | 213,829 | 1.000 | 213,834 | 213,752 | 83 |
| 2019.1 | 66 | 211,778 | 211,902 | 1.000 | 211,903 | 211,848 | 55 |
| 2019.2 | 60 | 213,902 | 214,064 | 1.000 | 214,040 | 213,780 | 260 |
| 2020.1 | 54 | 145,775 | 146,098 | 1.000 | 146,029 | 145,944 | 85 |
| 2020.2 | 48 | 145,479 | 145,770 | 0.999 | 145,690 | 145,533 | 157 |
| 2021.1 | 42 | 136,258 | 138,618 | 1.000 | 138,553 | 137,536 | 1,016 |
| 2021.2 | 36 | 196,373 | 198,875 | 1.000 | 198,887 | 198,890 | (4) |
| 2022.1 | 30 | 192,043 | 193,469 | 1.001 | 193,572 | 192,111 | 1,461 |
| 2022.2 | 24 | 276,833 | 278,884 | 1.008 | 281,251 | 282,998 | (1,747) |
| 2023.1 | 18 | 244,729 | 248,715 | 1.013 | 251,956 | 252,792 | (836) |
| 2023.2 | 12 | 272,932 | 285,130 | 1.020 | 290,720 | 328,279 | (37,559) |
| 2024.1 | 6 | 205,089 | 298,324 | 1.073 | 319,973 | | |
| Total | | 7,004,670 | 7,124,496 | | 7,157,225 | 6,873,876 | (36,624) |

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|-----------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 31,950 | 31,950 | 1.000 | 31,950 | 31,950 | 0 |
| 2005.1 | 234 | 29,209 | 29,248 | 1.000 | 29,248 | 29,248 | 0 |
| 2005.2 | 228 | 39,008 | 39,061 | 1.000 | 39,061 | 39,061 | 0 |
| 2006.1 | 222 | 27,918 | 27,918 | 1.000 | 27,918 | 27,918 | 0 |
| 2006.2 | 216 | 36,355 | 36,355 | 1.000 | 36,355 | 36,355 | 0 |
| 2007.1 | 210 | 30,836 | 30,836 | 1.000 | 30,836 | 30,836 | 0 |
| 2007.2 | 204 | 41,260 | 41,260 | 1.000 | 41,260 | 41,260 | 0 |
| 2008.1 | 198 | 33,036 | 33,097 | 1.000 | 33,097 | 33,097 | (0) |
| 2008.2 | 192 | 44,778 | 44,778 | 1.000 | 44,778 | 44,777 | 1 |
| 2009.1 | 186 | 35,873 | 35,873 | 1.000 | 35,873 | 35,863 | 11 |
| 2009.2 | 180 | 43,659 | 43,673 | 1.000 | 43,660 | 43,721 | (61) |
| 2010.1 | 174 | 34,444 | 34,444 | 1.000 | 34,432 | 34,422 | 10 |
| 2010.2 | 168 | 44,238 | 45,700 | 0.999 | 45,667 | 45,685 | (19) |
| 2011.1 | 162 | 36,089 | 36,089 | 0.999 | 36,063 | 36,065 | (2) |
| 2011.2 | 156 | 44,864 | 44,941 | 1.000 | 44,930 | 44,868 | 62 |
| 2012.1 | 150 | 39,938 | 39,938 | 1.000 | 39,943 | 39,936 | 7 |
| 2012.2 | 144 | 51,002 | 55,141 | 1.000 | 55,139 | 54,632 | 507 |
| 2013.1 | 138 | 40,988 | 42,681 | 1.000 | 42,667 | 42,214 | 453 |
| 2013.2 | 132 | 51,621 | 52,082 | 1.001 | 52,127 | 52,053 | 74 |
| 2014.1 | 126 | 42,127 | 42,263 | 1.001 | 42,304 | 42,259 | 45 |
| 2014.2 | 120 | 55,087 | 55,778 | 1.003 | 55,956 | 55,925 | 31 |
| 2015.1 | 114 | 51,930 | 52,080 | 1.004 | 52,284 | 52,396 | (112) |
| 2015.2 | 108 | 68,659 | 68,936 | 1.007 | 69,441 | 69,577 | (135) |
| 2016.1 | 102 | 53,758 | 54,019 | 1.007 | 54,371 | 54,430 | (59) |
| 2016.2 | 96 | 73,693 | 74,771 | 1.008 | 75,345 | 74,505 | 840 |
| 2017.1 | 90 | 68,621 | 70,487 | 1.009 | 71,105 | 71,066 | 39 |
| 2017.2 | 84 | 79,068 | 82,756 | 1.008 | 83,413 | 81,966 | 1,447 |
| 2018.1 | 78 | 78,511 | 85,221 | 1.008 | 85,945 | 86,693 | (748) |
| 2018.2 | 72 | 79,185 | 81,496 | 1.003 | 81,739 | 81,109 | 629 |
| 2019.1 | 66 | 81,635 | 83,541 | 1.005 | 83,936 | 84,075 | (140) |
| 2019.2 | 60 | 93,295 | 98,968 | 1.007 | 99,675 | 99,093 | 582 |
| 2020.1 | 54 | 63,227 | 65,634 | 1.015 | 66,642 | 66,565 | 78 |
| 2020.2 | 48 | 80,545 | 82,052 | 1.021 | 83,753 | 83,566 | 187 |
| 2021.1 | 42 | 70,147 | 72,021 | 1.023 | 73,708 | 73,905 | (197) |
| 2021.2 | 36 | 103,437 | 107,303 | 1.033 | 110,801 | 110,843 | (41) |
| 2022.1 | 30 | 90,353 | 103,098 | 1.030 | 106,177 | 99,268 | 6,909 |
| 2022.2 | 24 | 117,997 | 139,867 | 0.996 | 139,316 | 134,278 | 5,038 |
| 2023.1 | 18 | 87,239 | 118,921 | 1.061 | 126,224 | 115,488 | 10,737 |
| 2023.2 | 12 | 70,769 | 124,609 | 1.107 | 137,952 | 126,821 | 11,131 |
| 2024.1 | 6 | 25,161 | 111,165 | 1.232 | 136,953 | | |
| Total | | 2,271,512 | 2,520,052 | | 2,582,045 | 2,407,789 | 37,303 |

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|-----------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 97,191 | 97,191 | 1.000 | 97,191 | 97,191 | 0 |
| 2005.1 | 234 | 98,079 | 98,079 | 1.000 | 98,079 | 98,079 | 0 |
| 2005.2 | 228 | 118,370 | 118,370 | 1.000 | 118,370 | 118,370 | 0 |
| 2006.1 | 222 | 120,847 | 120,845 | 1.000 | 120,845 | 120,846 | (0) |
| 2006.2 | 216 | 166,720 | 166,719 | 1.000 | 166,719 | 166,719 | (0) |
| 2007.1 | 210 | 166,195 | 166,197 | 1.000 | 166,197 | 166,199 | (2) |
| 2007.2 | 204 | 187,944 | 187,944 | 1.000 | 187,944 | 187,938 | 6 |
| 2008.1 | 198 | 181,618 | 181,619 | 1.000 | 181,619 | 181,620 | (1) |
| 2008.2 | 192 | 195,125 | 195,128 | 1.000 | 195,128 | 195,131 | (3) |
| 2009.1 | 186 | 170,079 | 170,079 | 1.000 | 170,079 | 170,081 | (2) |
| 2009.2 | 180 | 188,191 | 188,191 | 1.000 | 188,191 | 188,195 | (3) |
| 2010.1 | 174 | 144,597 | 144,597 | 1.000 | 144,597 | 144,597 | 0 |
| 2010.2 | 168 | 176,221 | 176,222 | 1.000 | 176,222 | 176,233 | (12) |
| 2011.1 | 162 | 184,196 | 184,196 | 1.000 | 184,196 | 184,198 | (1) |
| 2011.2 | 156 | 170,540 | 170,542 | 1.000 | 170,542 | 170,539 | 3 |
| 2012.1 | 150 | 162,385 | 162,386 | 1.000 | 162,386 | 162,386 | (0) |
| 2012.2 | 144 | 206,711 | 206,714 | 1.000 | 206,714 | 206,719 | (4) |
| 2013.1 | 138 | 182,688 | 182,688 | 1.000 | 182,688 | 182,689 | (1) |
| 2013.2 | 132 | 227,844 | 227,850 | 1.000 | 227,850 | 227,852 | (1) |
| 2014.1 | 126 | 203,540 | 203,540 | 1.000 | 203,540 | 203,549 | (9) |
| 2014.2 | 120 | 237,724 | 237,735 | 1.000 | 237,735 | 237,751 | (16) |
| 2015.1 | 114 | 217,172 | 217,184 | 1.000 | 217,184 | 217,181 | 3 |
| 2015.2 | 108 | 232,259 | 232,387 | 1.000 | 232,387 | 232,398 | (11) |
| 2016.1 | 102 | 201,638 | 201,735 | 1.000 | 201,735 | 201,738 | (3) |
| 2016.2 | 96 | 251,271 | 251,286 | 1.000 | 251,286 | 251,298 | (12) |
| 2017.1 | 90 | 238,236 | 238,238 | 1.000 | 238,213 | 238,226 | (13) |
| 2017.2 | 84 | 262,235 | 262,247 | 1.000 | 262,213 | 262,245 | (32) |
| 2018.1 | 78 | 261,683 | 261,786 | 1.000 | 261,737 | 261,750 | (13) |
| 2018.2 | 72 | 260,011 | 260,061 | 1.000 | 259,990 | 259,969 | 21 |
| 2019.1 | 66 | 254,885 | 254,949 | 1.000 | 254,850 | 255,000 | (151) |
| 2019.2 | 60 | 249,642 | 249,751 | 0.999 | 249,593 | 249,641 | (48) |
| 2020.1 | 54 | 175,704 | 175,776 | 0.999 | 175,627 | 175,672 | (45) |
| 2020.2 | 48 | 168,456 | 168,500 | 0.999 | 168,338 | 168,416 | (78) |
| 2021.1 | 42 | 142,183 | 142,277 | 0.999 | 142,101 | 142,093 | 8 |
| 2021.2 | 36 | 211,438 | 211,707 | 0.999 | 211,407 | 211,715 | (308) |
| 2022.1 | 30 | 208,474 | 208,630 | 0.997 | 208,100 | 206,399 | 1,701 |
| 2022.2 | 24 | 269,699 | 270,618 | 0.990 | 267,878 | 261,276 | 6,601 |
| 2023.1 | 18 | 221,759 | 223,526 | 0.972 | 217,313 | 205,530 | 11,783 |
| 2023.2 | 12 | 243,890 | 251,677 | 0.934 | 235,180 | 204,295 | 30,885 |
| 2024.1 | 6 | 211,967 | 286,370 | 0.927 | 265,380 | | |
| Total | | 7,869,412 | 7,955,539 | | 7,907,345 | 7,591,723 | 50,243 |

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|-----------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 84,072 | 84,072 | 1.000 | 84,072 | 84,072 | 0 |
| 2005.1 | 234 | 77,572 | 77,572 | 1.000 | 77,572 | 77,572 | 0 |
| 2005.2 | 228 | 76,081 | 76,081 | 1.000 | 76,081 | 76,080 | 1 |
| 2006.1 | 222 | 58,706 | 58,706 | 1.000 | 58,706 | 58,706 | 0 |
| 2006.2 | 216 | 98,467 | 98,467 | 1.000 | 98,467 | 98,467 | 0 |
| 2007.1 | 210 | 88,133 | 88,135 | 1.000 | 88,135 | 88,134 | 1 |
| 2007.2 | 204 | 145,950 | 145,950 | 1.000 | 145,949 | 145,947 | 1 |
| 2008.1 | 198 | 80,136 | 80,136 | 1.000 | 80,135 | 80,135 | 0 |
| 2008.2 | 192 | 132,036 | 132,036 | 1.000 | 132,034 | 132,034 | 0 |
| 2009.1 | 186 | 77,129 | 77,129 | 1.000 | 77,128 | 77,128 | 1 |
| 2009.2 | 180 | 150,053 | 150,053 | 1.000 | 150,050 | 150,047 | 3 |
| 2010.1 | 174 | 73,621 | 73,623 | 1.000 | 73,621 | 73,621 | (0) |
| 2010.2 | 168 | 295,789 | 295,789 | 1.000 | 295,777 | 295,773 | 4 |
| 2011.1 | 162 | 72,844 | 72,844 | 1.000 | 72,841 | 72,840 | 1 |
| 2011.2 | 156 | 139,788 | 139,788 | 1.000 | 139,781 | 139,780 | 1 |
| 2012.1 | 150 | 77,497 | 77,497 | 1.000 | 77,494 | 77,491 | 3 |
| 2012.2 | 144 | 272,014 | 272,014 | 1.000 | 272,002 | 272,012 | (11) |
| 2013.1 | 138 | 125,799 | 125,799 | 1.000 | 125,790 | 125,775 | 15 |
| 2013.2 | 132 | 216,930 | 216,932 | 1.000 | 216,894 | 216,895 | (1) |
| 2014.1 | 126 | 83,138 | 83,139 | 1.000 | 83,124 | 83,125 | (1) |
| 2014.2 | 120 | 314,774 | 314,788 | 1.000 | 314,724 | 314,712 | 12 |
| 2015.1 | 114 | 107,406 | 107,410 | 1.000 | 107,388 | 107,387 | 1 |
| 2015.2 | 108 | 302,317 | 302,358 | 1.000 | 302,294 | 302,277 | 17 |
| 2016.1 | 102 | 174,197 | 174,203 | 1.000 | 174,155 | 174,178 | (22) |
| 2016.2 | 96 | 381,496 | 381,521 | 1.000 | 381,405 | 381,391 | 14 |
| 2017.1 | 90 | 136,283 | 136,289 | 1.000 | 136,250 | 136,241 | 8 |
| 2017.2 | 84 | 241,339 | 241,354 | 1.000 | 241,274 | 241,267 | 7 |
| 2018.1 | 78 | 128,407 | 128,415 | 1.000 | 128,373 | 128,389 | (15) |
| 2018.2 | 72 | 253,763 | 253,774 | 1.000 | 253,690 | 253,666 | 24 |
| 2019.1 | 66 | 128,396 | 128,486 | 1.000 | 128,438 | 128,450 | (13) |
| 2019.2 | 60 | 240,198 | 240,372 | 1.000 | 240,277 | 240,327 | (50) |
| 2020.1 | 54 | 359,438 | 359,582 | 1.000 | 359,420 | 359,397 | 23 |
| 2020.2 | 48 | 212,040 | 212,151 | 0.999 | 212,019 | 211,932 | 88 |
| 2021.1 | 42 | 108,498 | 108,537 | 0.999 | 108,466 | 108,356 | 109 |
| 2021.2 | 36 | 290,811 | 290,946 | 0.999 | 290,786 | 290,647 | 139 |
| 2022.1 | 30 | 151,743 | 152,032 | 0.999 | 151,885 | 151,900 | (14) |
| 2022.2 | 24 | 286,318 | 287,320 | 1.000 | 287,445 | 284,195 | 3,249 |
| 2023.1 | 18 | 168,904 | 170,216 | 1.003 | 170,705 | 172,018 | (1,313) |
| 2023.2 | 12 | 317,021 | 327,369 | 1.003 | 328,497 | 329,821 | (1,323) |
| 2024.1 | 6 | 119,931 | 178,572 | 1.025 | 183,020 | | |
| Total | | 6,849,037 | 6,921,457 | | 6,926,166 | 6,742,187 | 959 |

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|-----------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 17,891 | 17,891 | 1.000 | 17,891 | 17,891 | 0 |
| 2005.1 | 234 | 16,794 | 16,794 | 1.000 | 16,794 | 16,794 | 0 |
| 2005.2 | 228 | 20,561 | 20,561 | 1.000 | 20,561 | 20,560 | 1 |
| 2006.1 | 222 | 20,503 | 20,503 | 1.000 | 20,503 | 20,503 | 0 |
| 2006.2 | 216 | 26,796 | 26,796 | 1.000 | 26,796 | 26,796 | 0 |
| 2007.1 | 210 | 25,651 | 25,651 | 1.000 | 25,651 | 25,651 | 0 |
| 2007.2 | 204 | 29,980 | 29,980 | 1.000 | 29,980 | 29,980 | 0 |
| 2008.1 | 198 | 27,751 | 27,751 | 1.000 | 27,751 | 27,751 | 0 |
| 2008.2 | 192 | 32,510 | 32,510 | 1.000 | 32,510 | 32,510 | (0) |
| 2009.1 | 186 | 25,140 | 25,140 | 1.000 | 25,140 | 25,140 | 0 |
| 2009.2 | 180 | 27,662 | 27,662 | 1.000 | 27,662 | 27,662 | 0 |
| 2010.1 | 174 | 21,245 | 21,247 | 1.000 | 21,247 | 21,248 | (1) |
| 2010.2 | 168 | 24,129 | 24,129 | 1.000 | 24,129 | 24,129 | 0 |
| 2011.1 | 162 | 18,947 | 18,947 | 1.000 | 18,947 | 18,947 | 0 |
| 2011.2 | 156 | 21,059 | 21,059 | 1.000 | 21,059 | 21,057 | 2 |
| 2012.1 | 150 | 16,710 | 16,710 | 1.000 | 16,710 | 16,709 | 0 |
| 2012.2 | 144 | 22,747 | 22,747 | 1.000 | 22,747 | 22,756 | (9) |
| 2013.1 | 138 | 20,532 | 20,532 | 1.000 | 20,532 | 20,532 | 0 |
| 2013.2 | 132 | 25,531 | 25,533 | 1.000 | 25,533 | 25,533 | 1 |
| 2014.1 | 126 | 23,365 | 23,365 | 1.000 | 23,365 | 23,365 | 0 |
| 2014.2 | 120 | 29,946 | 29,959 | 1.000 | 29,959 | 29,958 | 2 |
| 2015.1 | 114 | 34,551 | 34,552 | 1.000 | 34,550 | 34,550 | (0) |
| 2015.2 | 108 | 45,133 | 45,135 | 1.000 | 45,134 | 45,133 | 1 |
| 2016.1 | 102 | 41,490 | 41,493 | 1.000 | 41,489 | 41,491 | (2) |
| 2016.2 | 96 | 48,605 | 48,631 | 1.000 | 48,623 | 48,601 | 22 |
| 2017.1 | 90 | 49,179 | 49,184 | 1.000 | 49,179 | 49,159 | 20 |
| 2017.2 | 84 | 62,137 | 62,152 | 1.000 | 62,124 | 62,118 | 6 |
| 2018.1 | 78 | 49,476 | 49,476 | 1.000 | 49,455 | 49,478 | (23) |
| 2018.2 | 72 | 58,455 | 58,456 | 1.000 | 58,454 | 58,447 | 6 |
| 2019.1 | 66 | 45,276 | 45,361 | 1.000 | 45,361 | 45,356 | 4 |
| 2019.2 | 60 | 52,283 | 52,457 | 1.000 | 52,454 | 52,489 | (34) |
| 2020.1 | 54 | 39,281 | 39,304 | 1.000 | 39,297 | 39,272 | 25 |
| 2020.2 | 48 | 39,406 | 39,437 | 0.999 | 39,416 | 39,410 | 6 |
| 2021.1 | 42 | 29,089 | 29,109 | 0.999 | 29,088 | 29,002 | 86 |
| 2021.2 | 36 | 41,134 | 41,208 | 1.000 | 41,188 | 41,225 | (37) |
| 2022.1 | 30 | 48,725 | 48,840 | 0.999 | 48,787 | 48,887 | (99) |
| 2022.2 | 24 | 50,937 | 51,225 | 0.999 | 51,184 | 51,216 | (32) |
| 2023.1 | 18 | 50,565 | 50,924 | 0.998 | 50,797 | 50,532 | 265 |
| 2023.2 | 12 | 58,960 | 60,649 | 0.987 | 59,889 | 58,223 | 1,665 |
| 2024.1 | 6 | 38,022 | 51,970 | 0.990 | 51,472 | | |
| Total | | 1,378,155 | 1,395,030 | | 1,393,409 | 1,340,061 | 1,876 |

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|-------------------|----------------------|----------------------------|---|--|--|---------|------------|
| | | | (4) * (5) | | | | (6) - (7) |
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 5,898 | 5,898 | 1.000 | 5,898 | 5,898 | 0 |
| 2005.1 | 234 | 5,288 | 5,288 | 1.000 | 5,288 | 5,288 | 0 |
| 2005.2 | 228 | 4,725 | 4,725 | 1.000 | 4,725 | 4,725 | 0 |
| 2006.1 | 222 | 3,941 | 3,941 | 1.000 | 3,941 | 3,941 | 0 |
| 2006.2 | 216 | 5,100 | 5,100 | 1.000 | 5,100 | 5,100 | 0 |
| 2007.1 | 210 | 4,747 | 4,747 | 1.000 | 4,747 | 4,747 | 0 |
| 2007.2 | 204 | 6,506 | 6,506 | 1.000 | 6,506 | 6,506 | 0 |
| 2008.1 | 198 | 4,464 | 4,464 | 1.000 | 4,464 | 4,464 | 0 |
| 2008.2 | 192 | 5,339 | 5,339 | 1.000 | 5,339 | 5,339 | 0 |
| 2009.1 | 186 | 4,413 | 4,413 | 1.000 | 4,413 | 4,413 | 0 |
| 2009.2 | 180 | 4,464 | 4,464 | 1.000 | 4,464 | 4,462 | 2 |
| 2010.1 | 174 | 3,370 | 3,370 | 1.000 | 3,370 | 3,370 | 0 |
| 2010.2 | 168 | 6,242 | 6,242 | 1.000 | 6,242 | 6,242 | 0 |
| 2011.1 | 162 | 3,435 | 3,435 | 1.000 | 3,435 | 3,435 | 0 |
| 2011.2 | 156 | 4,568 | 4,568 | 1.000 | 4,568 | 4,568 | 0 |
| 2012.1 | 150 | 2,664 | 2,664 | 1.000 | 2,664 | 2,664 | 0 |
| 2012.2 | 144 | 5,400 | 5,400 | 1.000 | 5,400 | 5,400 | 0 |
| 2013.1 | 138 | 4,640 | 4,640 | 1.000 | 4,640 | 4,640 | 0 |
| 2013.2 | 132 | 4,682 | 4,682 | 1.000 | 4,682 | 4,682 | 0 |
| 2014.1 | 126 | 3,328 | 3,328 | 1.000 | 3,328 | 3,328 | 0 |
| 2014.2 | 120 | 6,244 | 6,244 | 1.000 | 6,244 | 6,244 | 0 |
| 2015.1 | 114 | 3,798 | 3,798 | 1.000 | 3,798 | 3,799 | (0) |
| 2015.2 | 108 | 5,617 | 5,622 | 1.000 | 5,622 | 5,622 | 0 |
| 2016.1 | 102 | 3,861 | 3,861 | 1.000 | 3,861 | 3,862 | (0) |
| 2016.2 | 96 | 6,449 | 6,449 | 1.000 | 6,449 | 6,449 | (0) |
| 2017.1 | 90 | 4,369 | 4,369 | 1.000 | 4,369 | 4,370 | (0) |
| 2017.2 | 84 | 4,758 | 4,758 | 1.000 | 4,759 | 4,758 | 0 |
| 2018.1 | 78 | 4,730 | 4,730 | 1.000 | 4,730 | 4,731 | (0) |
| 2018.2 | 72 | 5,548 | 5,549 | 1.000 | 5,549 | 5,549 | 0 |
| 2019.1 | 66 | 3,795 | 3,795 | 1.000 | 3,794 | 3,790 | 4 |
| 2019.2 | 60 | 5,523 | 5,523 | 0.999 | 5,520 | 5,503 | 17 |
| 2020.1 | 54 | 4,341 | 4,341 | 0.999 | 4,337 | 4,323 | 14 |
| 2020.2 | 48 | 3,620 | 3,620 | 0.999 | 3,616 | 3,607 | 9 |
| 2021.1 | 42 | 3,144 | 3,144 | 1.000 | 3,143 | 3,132 | 11 |
| 2021.2 | 36 | 6,955 | 6,965 | 1.000 | 6,963 | 6,932 | 31 |
| 2022.1 | 30 | 6,060 | 6,075 | 0.999 | 6,070 | 6,019 | 51 |
| 2022.2 | 24 | 10,472 | 10,523 | 0.993 | 10,449 | 10,292 | 157 |
| 2023.1 | 18 | 10,028 | 10,089 | 0.991 | 9,995 | 9,702 | 293 |
| 2023.2 | 12 | 14,521 | 15,222 | 0.972 | 14,795 | 13,886 | 909 |
| 2024.1 | 6 | 9,931 | 13,384 | 1.015 | 13,578 | | |
| Total | | 216,983 | 221,279 | | 220,859 | 205,784 | 1,496 |

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|--------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 298 | 298 | 1.000 | 298 | 298 | 0 |
| 2005.1 | 234 | 350 | 350 | 1.000 | 350 | 350 | 0 |
| 2005.2 | 228 | 347 | 347 | 1.000 | 347 | 347 | 0 |
| 2006.1 | 222 | 205 | 205 | 1.000 | 205 | 205 | 0 |
| 2006.2 | 216 | 419 | 419 | 1.000 | 419 | 419 | 0 |
| 2007.1 | 210 | 330 | 330 | 1.000 | 330 | 330 | 0 |
| 2007.2 | 204 | 377 | 377 | 1.000 | 377 | 377 | 0 |
| 2008.1 | 198 | 200 | 200 | 1.000 | 200 | 200 | 0 |
| 2008.2 | 192 | 279 | 279 | 1.000 | 279 | 279 | 0 |
| 2009.1 | 186 | 112 | 112 | 1.000 | 112 | 112 | 0 |
| 2009.2 | 180 | 409 | 409 | 1.000 | 409 | 409 | 0 |
| 2010.1 | 174 | 206 | 206 | 1.000 | 206 | 206 | 0 |
| 2010.2 | 168 | 419 | 419 | 1.000 | 419 | 419 | 0 |
| 2011.1 | 162 | 193 | 193 | 1.000 | 193 | 193 | 0 |
| 2011.2 | 156 | 351 | 351 | 1.000 | 351 | 351 | 0 |
| 2012.1 | 150 | 184 | 184 | 1.000 | 184 | 184 | 0 |
| 2012.2 | 144 | 678 | 678 | 1.000 | 678 | 678 | 0 |
| 2013.1 | 138 | 319 | 319 | 1.000 | 319 | 319 | 0 |
| 2013.2 | 132 | 327 | 327 | 1.000 | 327 | 327 | 0 |
| 2014.1 | 126 | 263 | 263 | 1.000 | 263 | 263 | 0 |
| 2014.2 | 120 | 594 | 594 | 1.000 | 594 | 594 | 0 |
| 2015.1 | 114 | 255 | 255 | 1.000 | 255 | 255 | 0 |
| 2015.2 | 108 | 534 | 534 | 1.000 | 534 | 534 | 0 |
| 2016.1 | 102 | 444 | 444 | 1.000 | 444 | 444 | 0 |
| 2016.2 | 96 | 622 | 624 | 1.000 | 624 | 622 | 1 |
| 2017.1 | 90 | 369 | 369 | 1.000 | 369 | 369 | 0 |
| 2017.2 | 84 | 679 | 679 | 1.000 | 679 | 679 | 0 |
| 2018.1 | 78 | 510 | 510 | 1.000 | 510 | 510 | 0 |
| 2018.2 | 72 | 596 | 596 | 1.000 | 597 | 597 | (0) |
| 2019.1 | 66 | 402 | 402 | 1.001 | 403 | 403 | 0 |
| 2019.2 | 60 | 550 | 550 | 1.001 | 551 | 550 | 0 |
| 2020.1 | 54 | 805 | 805 | 1.001 | 806 | 806 | 0 |
| 2020.2 | 48 | 626 | 626 | 1.001 | 626 | 625 | 1 |
| 2021.1 | 42 | 450 | 450 | 1.001 | 451 | 450 | 1 |
| 2021.2 | 36 | 868 | 868 | 1.001 | 869 | 867 | 2 |
| 2022.1 | 30 | 581 | 581 | 1.001 | 582 | 581 | 1 |
| 2022.2 | 24 | 1,086 | 1,086 | 0.999 | 1,086 | 1,051 | 35 |
| 2023.1 | 18 | 611 | 611 | 0.999 | 610 | 577 | 34 |
| 2023.2 | 12 | 1,160 | 1,160 | 1.012 | 1,174 | 979 | 195 |
| 2024.1 | 6 | 446 | 836 | 0.953 | 796 | | |
| Total | | 18,454 | 18,845 | | 18,824 | 17,757 | 271 |

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

Selected Ultimate Claims and ACAE Estimate
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) (4) * (5) | (7) | (8) (6) - (7) |
|-------------------|----------------------|----------------------------|--|---|---|---------|------------------|
| Accident Semester | Maturity (in Months) | Paid Claims and ACAE (000) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | | Reported Incurred Claims and ACAE (000) | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claims and ACAE Estimate | | |
| 2004.2 | 240 | 2,631 | 2,631 | 1.000 | 2,631 | 2,631 | 0 |
| 2005.1 | 234 | 3,786 | 3,786 | 1.000 | 3,786 | 3,786 | 0 |
| 2005.2 | 228 | 5,284 | 5,284 | 1.000 | 5,284 | 5,284 | 0 |
| 2006.1 | 222 | 4,715 | 4,715 | 1.000 | 4,715 | 4,715 | 0 |
| 2006.2 | 216 | 4,161 | 4,161 | 1.000 | 4,161 | 4,161 | 0 |
| 2007.1 | 210 | 1,300 | 1,300 | 1.000 | 1,300 | 1,300 | 0 |
| 2007.2 | 204 | 5,104 | 5,622 | 1.000 | 5,622 | 5,622 | 0 |
| 2008.1 | 198 | 2,623 | 2,623 | 1.000 | 2,623 | 2,623 | 0 |
| 2008.2 | 192 | 2,815 | 2,815 | 1.000 | 2,815 | 2,815 | 0 |
| 2009.1 | 186 | 3,458 | 3,759 | 1.000 | 3,759 | 3,758 | 1 |
| 2009.2 | 180 | 4,736 | 4,736 | 1.000 | 4,736 | 4,736 | 0 |
| 2010.1 | 174 | 4,770 | 4,770 | 1.000 | 4,770 | 4,770 | 0 |
| 2010.2 | 168 | 1,840 | 1,890 | 1.000 | 1,890 | 1,889 | 2 |
| 2011.1 | 162 | 2,061 | 2,212 | 1.000 | 2,212 | 2,223 | (11) |
| 2011.2 | 156 | 7,195 | 7,195 | 1.005 | 7,231 | 7,220 | 11 |
| 2012.1 | 150 | 3,520 | 3,520 | 1.003 | 3,531 | 3,520 | 11 |
| 2012.2 | 144 | 8,145 | 8,145 | 1.000 | 8,146 | 8,161 | (14) |
| 2013.1 | 138 | 2,351 | 2,351 | 1.002 | 2,355 | 2,343 | 12 |
| 2013.2 | 132 | 3,475 | 3,848 | 0.997 | 3,835 | 3,881 | (46) |
| 2014.1 | 126 | 1,286 | 1,897 | 1.005 | 1,907 | 2,529 | (622) |
| 2014.2 | 120 | 6,218 | 6,238 | 0.991 | 6,185 | 6,223 | (39) |
| 2015.1 | 114 | 8,924 | 9,232 | 0.992 | 9,157 | 8,868 | 289 |
| 2015.2 | 108 | 6,124 | 8,710 | 0.984 | 8,571 | 8,568 | 3 |
| 2016.1 | 102 | 5,438 | 5,867 | 0.993 | 5,826 | 5,809 | 17 |
| 2016.2 | 96 | 7,960 | 10,082 | 0.978 | 9,864 | 9,878 | (14) |
| 2017.1 | 90 | 4,159 | 4,817 | 0.980 | 4,722 | 5,681 | (959) |
| 2017.2 | 84 | 6,960 | 8,912 | 0.967 | 8,617 | 8,570 | 48 |
| 2018.1 | 78 | 4,973 | 7,964 | 0.970 | 7,725 | 7,541 | 185 |
| 2018.2 | 72 | 2,137 | 9,444 | 0.960 | 9,071 | 6,974 | 2,096 |
| 2019.1 | 66 | 3,826 | 8,026 | 0.992 | 7,962 | 7,945 | 17 |
| 2019.2 | 60 | 2,459 | 9,376 | 1.013 | 9,499 | 9,527 | (28) |
| 2020.1 | 54 | 1,062 | 5,070 | 1.046 | 5,302 | 4,107 | 1,195 |
| 2020.2 | 48 | 1,353 | 10,723 | 1.082 | 11,604 | 10,098 | 1,506 |
| 2021.1 | 42 | 170 | 6,072 | 1.133 | 6,880 | 5,565 | 1,315 |
| 2021.2 | 36 | 248 | 8,164 | 1.262 | 10,300 | 8,685 | 1,614 |
| 2022.1 | 30 | 150 | 4,169 | 1.507 | 6,284 | 6,955 | (671) |
| 2022.2 | 24 | 958 | 5,528 | 1.961 | 10,842 | 10,058 | 785 |
| 2023.1 | 18 | 115 | 3,280 | 2.384 | 7,818 | 8,675 | (857) |
| 2023.2 | 12 | 32 | 785 | 3.181 | 2,497 | 2,549 | (52) |
| 2024.1 | 6 | 20 | 1,287 | 8.853 | 11,395 | | |
| Total | | 138,542 | 211,006 | | 237,430 | 220,243 | 5,793 |

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|--------------------------|--------------------------------|---------|------------|
| | | | | (3) * (4) | | (5) - (6) |
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate | | | |
| | | | Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 6,836 | 1.000 | 6,836 | 6,836 | 0 |
| 2005.1 | 234 | 6,442 | 1.000 | 6,442 | 6,442 | 0 |
| 2005.2 | 228 | 7,446 | 1.000 | 7,446 | 7,446 | 0 |
| 2006.1 | 222 | 6,859 | 1.000 | 6,859 | 6,859 | 0 |
| 2006.2 | 216 | 7,636 | 1.000 | 7,636 | 7,636 | 0 |
| 2007.1 | 210 | 6,661 | 1.000 | 6,661 | 6,661 | 0 |
| 2007.2 | 204 | 7,050 | 1.000 | 7,050 | 7,050 | 0 |
| 2008.1 | 198 | 6,470 | 1.000 | 6,470 | 6,470 | 0 |
| 2008.2 | 192 | 6,777 | 1.000 | 6,777 | 6,777 | 0 |
| 2009.1 | 186 | 6,202 | 1.000 | 6,202 | 6,202 | 0 |
| 2009.2 | 180 | 7,035 | 1.000 | 7,035 | 7,035 | (0) |
| 2010.1 | 174 | 6,184 | 1.000 | 6,184 | 6,184 | 0 |
| 2010.2 | 168 | 7,449 | 1.000 | 7,449 | 7,449 | 0 |
| 2011.1 | 162 | 7,017 | 1.000 | 7,017 | 7,017 | 0 |
| 2011.2 | 156 | 7,010 | 1.000 | 7,010 | 7,010 | (0) |
| 2012.1 | 150 | 6,659 | 1.000 | 6,659 | 6,659 | (0) |
| 2012.2 | 144 | 7,744 | 1.000 | 7,744 | 7,745 | (0) |
| 2013.1 | 138 | 7,173 | 1.000 | 7,173 | 7,174 | (1) |
| 2013.2 | 132 | 8,620 | 1.000 | 8,620 | 8,620 | 0 |
| 2014.1 | 126 | 7,567 | 1.000 | 7,567 | 7,567 | (1) |
| 2014.2 | 120 | 8,820 | 1.000 | 8,819 | 8,820 | (1) |
| 2015.1 | 114 | 8,093 | 1.000 | 8,092 | 8,095 | (3) |
| 2015.2 | 108 | 8,836 | 1.000 | 8,834 | 8,842 | (7) |
| 2016.1 | 102 | 7,755 | 1.000 | 7,753 | 7,757 | (4) |
| 2016.2 | 96 | 9,056 | 1.000 | 9,052 | 9,060 | (8) |
| 2017.1 | 90 | 8,621 | 0.999 | 8,615 | 8,624 | (9) |
| 2017.2 | 84 | 9,040 | 0.999 | 9,029 | 9,035 | (6) |
| 2018.1 | 78 | 8,684 | 0.998 | 8,668 | 8,682 | (14) |
| 2018.2 | 72 | 8,804 | 0.997 | 8,777 | 8,786 | (9) |
| 2019.1 | 66 | 8,888 | 0.995 | 8,848 | 8,855 | (7) |
| 2019.2 | 60 | 9,095 | 0.993 | 9,036 | 9,048 | (12) |
| 2020.1 | 54 | 5,927 | 0.991 | 5,875 | 5,867 | 8 |
| 2020.2 | 48 | 6,150 | 0.987 | 6,067 | 6,073 | (6) |
| 2021.1 | 42 | 5,610 | 0.982 | 5,511 | 5,507 | 4 |
| 2021.2 | 36 | 7,418 | 0.984 | 7,303 | 7,231 | 72 |
| 2022.1 | 30 | 5,926 | 0.983 | 5,823 | 5,675 | 148 |
| 2022.2 | 24 | 7,386 | 1.010 | 7,461 | 7,261 | 201 |
| 2023.1 | 18 | 5,981 | 1.042 | 6,232 | 6,116 | 116 |
| 2023.2 | 12 | 6,445 | 1.050 | 6,766 | 7,203 | (438) |
| 2024.1 | 6 | 6,293 | 1.196 | 7,527 | | |
| Total | | 293,665 | | 294,923 | 287,377 | 20 |

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|---------------------|--------------------------------|-----------|------------|
| | | | | (3) * (4) | | (5) - (6) |
| | | Reported Claim Counts: Development Method | | | | |
| | | Selected Age-to-Ultimate | | | | |
| Accident Semester | Maturity (in Months) | Reported Claim Counts | Development Factors | Selected Ultimate Claim Counts | Prior | Difference |
| 2004.2 | 240 | 22,514 | 1.000 | 22,514 | 22,514 | 0 |
| 2005.1 | 234 | 22,494 | 1.000 | 22,494 | 22,494 | 0 |
| 2005.2 | 228 | 25,852 | 1.000 | 25,852 | 25,852 | 0 |
| 2006.1 | 222 | 26,425 | 1.000 | 26,425 | 26,425 | 0 |
| 2006.2 | 216 | 32,321 | 1.000 | 32,321 | 32,322 | (1) |
| 2007.1 | 210 | 30,643 | 1.000 | 30,643 | 30,643 | 0 |
| 2007.2 | 204 | 33,104 | 1.000 | 33,104 | 33,104 | 0 |
| 2008.1 | 198 | 32,851 | 1.000 | 32,851 | 32,851 | 0 |
| 2008.2 | 192 | 35,309 | 1.000 | 35,309 | 35,309 | (0) |
| 2009.1 | 186 | 34,399 | 1.000 | 34,399 | 34,399 | (0) |
| 2009.2 | 180 | 37,468 | 1.000 | 37,468 | 37,468 | (0) |
| 2010.1 | 174 | 32,649 | 1.000 | 32,649 | 32,649 | (0) |
| 2010.2 | 168 | 39,311 | 1.000 | 39,311 | 39,311 | (0) |
| 2011.1 | 162 | 40,122 | 1.000 | 40,122 | 40,122 | (0) |
| 2011.2 | 156 | 35,010 | 1.000 | 35,010 | 35,010 | (0) |
| 2012.1 | 150 | 34,575 | 1.000 | 34,575 | 34,575 | (0) |
| 2012.2 | 144 | 40,524 | 1.000 | 40,524 | 40,524 | (1) |
| 2013.1 | 138 | 38,045 | 1.000 | 38,045 | 38,046 | (0) |
| 2013.2 | 132 | 43,629 | 1.000 | 43,629 | 43,631 | (1) |
| 2014.1 | 126 | 40,474 | 1.000 | 40,474 | 40,474 | 0 |
| 2014.2 | 120 | 43,373 | 1.000 | 43,373 | 43,374 | (1) |
| 2015.1 | 114 | 41,470 | 1.000 | 41,470 | 41,470 | 0 |
| 2015.2 | 108 | 42,228 | 1.000 | 42,228 | 42,229 | (1) |
| 2016.1 | 102 | 37,628 | 1.000 | 37,628 | 37,629 | (1) |
| 2016.2 | 96 | 41,288 | 1.000 | 41,287 | 41,289 | (1) |
| 2017.1 | 90 | 40,812 | 1.000 | 40,811 | 40,808 | 3 |
| 2017.2 | 84 | 42,018 | 1.000 | 42,015 | 42,015 | (0) |
| 2018.1 | 78 | 43,578 | 1.000 | 43,574 | 43,572 | 1 |
| 2018.2 | 72 | 39,555 | 1.000 | 39,551 | 39,551 | (0) |
| 2019.1 | 66 | 40,767 | 1.000 | 40,762 | 40,763 | (1) |
| 2019.2 | 60 | 39,070 | 1.000 | 39,064 | 39,062 | 3 |
| 2020.1 | 54 | 27,499 | 1.000 | 27,495 | 27,493 | 1 |
| 2020.2 | 48 | 26,510 | 1.000 | 26,505 | 26,504 | 1 |
| 2021.1 | 42 | 24,765 | 1.000 | 24,760 | 24,756 | 4 |
| 2021.2 | 36 | 32,745 | 1.000 | 32,740 | 32,717 | 22 |
| 2022.1 | 30 | 31,313 | 1.000 | 31,310 | 31,142 | 168 |
| 2022.2 | 24 | 40,896 | 1.001 | 40,937 | 40,943 | (6) |
| 2023.1 | 18 | 36,824 | 1.004 | 36,984 | 36,684 | 301 |
| 2023.2 | 12 | 38,675 | 1.000 | 38,668 | 41,480 | (2,812) |
| 2024.1 | 6 | 40,728 | 1.028 | 41,875 | | |
| Total | | 1,429,461 | | 1,430,756 | 1,391,204 | (2,323) |

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|--------------------------|--------------------------------|---------|------------|
| | | | | (3) * (4) | | (5) - (6) |
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate | | | |
| | | | Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 10,077 | 1.000 | 10,077 | 10,077 | 0 |
| 2005.1 | 234 | 10,544 | 1.000 | 10,544 | 10,544 | 0 |
| 2005.2 | 228 | 12,400 | 1.000 | 12,400 | 12,400 | 0 |
| 2006.1 | 222 | 11,793 | 1.000 | 11,793 | 11,793 | 0 |
| 2006.2 | 216 | 13,388 | 1.000 | 13,388 | 13,388 | 0 |
| 2007.1 | 210 | 12,116 | 1.000 | 12,116 | 12,116 | 0 |
| 2007.2 | 204 | 13,185 | 1.000 | 13,185 | 13,185 | 0 |
| 2008.1 | 198 | 11,753 | 1.000 | 11,753 | 11,753 | 0 |
| 2008.2 | 192 | 12,154 | 1.000 | 12,154 | 12,154 | 0 |
| 2009.1 | 186 | 10,798 | 1.000 | 10,798 | 10,798 | (0) |
| 2009.2 | 180 | 12,288 | 1.000 | 12,288 | 12,288 | (0) |
| 2010.1 | 174 | 10,502 | 1.000 | 10,502 | 10,502 | 0 |
| 2010.2 | 168 | 12,705 | 1.000 | 12,705 | 12,706 | (1) |
| 2011.1 | 162 | 12,056 | 1.000 | 12,056 | 12,055 | 1 |
| 2011.2 | 156 | 12,214 | 1.000 | 12,214 | 12,214 | (0) |
| 2012.1 | 150 | 11,638 | 1.000 | 11,638 | 11,638 | 0 |
| 2012.2 | 144 | 13,507 | 1.000 | 13,507 | 13,507 | 0 |
| 2013.1 | 138 | 13,132 | 1.000 | 13,132 | 13,132 | 0 |
| 2013.2 | 132 | 15,332 | 1.000 | 15,332 | 15,332 | 0 |
| 2014.1 | 126 | 13,674 | 1.000 | 13,674 | 13,675 | (0) |
| 2014.2 | 120 | 15,696 | 1.000 | 15,696 | 15,696 | (0) |
| 2015.1 | 114 | 14,046 | 1.000 | 14,046 | 14,046 | (0) |
| 2015.2 | 108 | 15,721 | 1.000 | 15,721 | 15,721 | 0 |
| 2016.1 | 102 | 13,566 | 1.000 | 13,566 | 13,564 | 1 |
| 2016.2 | 96 | 16,054 | 1.000 | 16,053 | 16,053 | 1 |
| 2017.1 | 90 | 14,962 | 1.000 | 14,961 | 14,962 | (1) |
| 2017.2 | 84 | 16,237 | 1.000 | 16,235 | 16,235 | (0) |
| 2018.1 | 78 | 15,795 | 1.000 | 15,792 | 15,793 | (2) |
| 2018.2 | 72 | 15,762 | 1.000 | 15,758 | 15,758 | (0) |
| 2019.1 | 66 | 15,564 | 1.000 | 15,560 | 15,560 | 0 |
| 2019.2 | 60 | 16,461 | 1.000 | 16,455 | 16,458 | (3) |
| 2020.1 | 54 | 10,170 | 1.000 | 10,166 | 10,166 | (0) |
| 2020.2 | 48 | 11,048 | 1.000 | 11,043 | 11,047 | (4) |
| 2021.1 | 42 | 10,047 | 0.999 | 10,041 | 10,039 | 3 |
| 2021.2 | 36 | 14,486 | 1.000 | 14,480 | 14,480 | (0) |
| 2022.1 | 30 | 12,129 | 0.999 | 12,122 | 12,119 | 3 |
| 2022.2 | 24 | 16,526 | 0.999 | 16,508 | 16,466 | 42 |
| 2023.1 | 18 | 13,966 | 0.999 | 13,945 | 13,846 | 99 |
| 2023.2 | 12 | 15,839 | 0.994 | 15,745 | 15,777 | (32) |
| 2024.1 | 6 | 16,374 | 0.987 | 16,160 | | |
| Total | | 535,705 | | 535,313 | 519,047 | 105 |

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|--------------------------|--------------------------------|-----------|------------|
| | | | | (3) * (4) | | (5) - (6) |
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate | | | |
| | | | Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 31,610 | 1.000 | 31,610 | 31,610 | 0 |
| 2005.1 | 234 | 32,092 | 1.000 | 32,092 | 32,092 | 0 |
| 2005.2 | 228 | 36,676 | 1.000 | 36,676 | 36,676 | 0 |
| 2006.1 | 222 | 37,742 | 1.000 | 37,742 | 37,742 | 0 |
| 2006.2 | 216 | 46,633 | 1.000 | 46,633 | 46,634 | (1) |
| 2007.1 | 210 | 45,256 | 1.000 | 45,256 | 45,256 | 0 |
| 2007.2 | 204 | 44,265 | 1.000 | 44,265 | 44,265 | 0 |
| 2008.1 | 198 | 40,955 | 1.000 | 40,955 | 40,955 | (0) |
| 2008.2 | 192 | 40,019 | 1.000 | 40,019 | 40,020 | (1) |
| 2009.1 | 186 | 38,449 | 1.000 | 38,449 | 38,449 | (0) |
| 2009.2 | 180 | 42,189 | 1.000 | 42,189 | 42,189 | (0) |
| 2010.1 | 174 | 34,579 | 1.000 | 34,579 | 34,579 | 1 |
| 2010.2 | 168 | 40,322 | 1.000 | 40,322 | 40,321 | 1 |
| 2011.1 | 162 | 43,035 | 1.000 | 43,035 | 43,034 | 1 |
| 2011.2 | 156 | 35,468 | 1.000 | 35,467 | 35,467 | 0 |
| 2012.1 | 150 | 35,137 | 1.000 | 35,136 | 35,136 | 0 |
| 2012.2 | 144 | 41,651 | 1.000 | 41,650 | 41,649 | 0 |
| 2013.1 | 138 | 37,735 | 1.000 | 37,734 | 37,733 | 0 |
| 2013.2 | 132 | 44,198 | 1.000 | 44,196 | 44,195 | 1 |
| 2014.1 | 126 | 39,755 | 1.000 | 39,753 | 39,751 | 1 |
| 2014.2 | 120 | 42,322 | 1.000 | 42,320 | 42,318 | 2 |
| 2015.1 | 114 | 39,931 | 1.000 | 39,928 | 39,926 | 3 |
| 2015.2 | 108 | 40,459 | 1.000 | 40,455 | 40,453 | 2 |
| 2016.1 | 102 | 36,083 | 1.000 | 36,079 | 36,075 | 5 |
| 2016.2 | 96 | 41,964 | 1.000 | 41,958 | 41,957 | 1 |
| 2017.1 | 90 | 41,088 | 1.000 | 41,082 | 41,080 | 2 |
| 2017.2 | 84 | 42,667 | 1.000 | 42,659 | 42,654 | 5 |
| 2018.1 | 78 | 44,687 | 1.000 | 44,678 | 44,671 | 7 |
| 2018.2 | 72 | 42,906 | 1.000 | 42,893 | 42,887 | 7 |
| 2019.1 | 66 | 43,572 | 1.000 | 43,556 | 43,554 | 3 |
| 2019.2 | 60 | 42,937 | 1.000 | 42,920 | 42,911 | 9 |
| 2020.1 | 54 | 29,811 | 1.000 | 29,799 | 29,791 | 8 |
| 2020.2 | 48 | 26,339 | 1.000 | 26,327 | 26,326 | 2 |
| 2021.1 | 42 | 22,643 | 1.000 | 22,632 | 22,623 | 8 |
| 2021.2 | 36 | 30,152 | 1.000 | 30,137 | 30,117 | 20 |
| 2022.1 | 30 | 25,155 | 0.999 | 25,142 | 25,010 | 132 |
| 2022.2 | 24 | 30,118 | 0.998 | 30,049 | 29,551 | 498 |
| 2023.1 | 18 | 24,517 | 0.989 | 24,240 | 23,317 | 923 |
| 2023.2 | 12 | 25,220 | 0.956 | 24,116 | 22,250 | 1,866 |
| 2024.1 | 6 | 29,054 | 0.884 | 25,685 | | |
| Total | | 1,489,391 | | 1,484,416 | 1,455,225 | 3,506 |

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|--------------------------|--------------------------------|-----------|------------|
| | | | | (3) * (4) | | (5) - (6) |
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate | | | |
| | | | Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 27,538 | 1.000 | 27,538 | 27,538 | 0 |
| 2005.1 | 234 | 29,597 | 1.000 | 29,597 | 29,597 | 0 |
| 2005.2 | 228 | 27,889 | 1.000 | 27,889 | 27,888 | 1 |
| 2006.1 | 222 | 22,280 | 1.000 | 22,280 | 22,280 | 0 |
| 2006.2 | 216 | 31,992 | 1.000 | 31,992 | 31,992 | 0 |
| 2007.1 | 210 | 28,051 | 1.000 | 28,051 | 28,051 | 0 |
| 2007.2 | 204 | 36,870 | 1.000 | 36,870 | 36,870 | 0 |
| 2008.1 | 198 | 23,659 | 1.000 | 23,659 | 23,659 | 0 |
| 2008.2 | 192 | 31,543 | 1.000 | 31,543 | 31,543 | 0 |
| 2009.1 | 186 | 21,405 | 1.000 | 21,405 | 21,405 | 0 |
| 2009.2 | 180 | 33,705 | 1.000 | 33,705 | 33,705 | 0 |
| 2010.1 | 174 | 19,397 | 1.000 | 19,397 | 19,397 | 0 |
| 2010.2 | 168 | 62,305 | 1.000 | 62,305 | 62,305 | 0 |
| 2011.1 | 162 | 19,785 | 1.000 | 19,785 | 19,785 | (0) |
| 2011.2 | 156 | 31,030 | 1.000 | 31,030 | 31,030 | 0 |
| 2012.1 | 150 | 19,216 | 1.000 | 19,216 | 19,216 | (0) |
| 2012.2 | 144 | 57,059 | 1.000 | 57,059 | 57,061 | (2) |
| 2013.1 | 138 | 25,558 | 1.000 | 25,557 | 25,558 | (1) |
| 2013.2 | 132 | 45,103 | 1.000 | 45,102 | 45,103 | (0) |
| 2014.1 | 126 | 20,492 | 1.000 | 20,492 | 20,492 | (0) |
| 2014.2 | 120 | 55,115 | 1.000 | 55,114 | 55,114 | 0 |
| 2015.1 | 114 | 24,057 | 1.000 | 24,056 | 24,058 | (1) |
| 2015.2 | 108 | 51,149 | 1.000 | 51,148 | 51,148 | 0 |
| 2016.1 | 102 | 34,591 | 1.000 | 34,590 | 34,591 | (1) |
| 2016.2 | 96 | 65,815 | 1.000 | 65,812 | 65,812 | 0 |
| 2017.1 | 90 | 25,753 | 1.000 | 25,752 | 25,752 | (0) |
| 2017.2 | 84 | 40,161 | 1.000 | 40,159 | 40,160 | (1) |
| 2018.1 | 78 | 24,253 | 1.000 | 24,252 | 24,252 | (1) |
| 2018.2 | 72 | 42,205 | 1.000 | 42,200 | 42,200 | (0) |
| 2019.1 | 66 | 23,992 | 1.000 | 23,988 | 23,991 | (2) |
| 2019.2 | 60 | 41,010 | 1.000 | 41,003 | 41,013 | (10) |
| 2020.1 | 54 | 45,343 | 1.000 | 45,334 | 45,336 | (2) |
| 2020.2 | 48 | 33,632 | 1.000 | 33,626 | 33,631 | (5) |
| 2021.1 | 42 | 20,603 | 1.000 | 20,599 | 20,597 | 3 |
| 2021.2 | 36 | 45,723 | 1.000 | 45,720 | 45,719 | 0 |
| 2022.1 | 30 | 25,972 | 1.000 | 25,976 | 25,995 | (19) |
| 2022.2 | 24 | 39,943 | 1.002 | 40,037 | 39,999 | 38 |
| 2023.1 | 18 | 26,745 | 1.007 | 26,937 | 26,939 | (2) |
| 2023.2 | 12 | 38,985 | 1.017 | 39,650 | 39,250 | 400 |
| 2024.1 | 6 | 22,587 | 1.086 | 24,530 | | |
| Total | | 1,342,108 | | 1,344,953 | 1,320,028 | 395 |

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|--------------------------|--------------------------------|---------|------------|
| | | | | (3) * (4) | | (5) - (6) |
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate | | | |
| | | | Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 4,490 | 1.000 | 4,490 | 4,490 | 0 |
| 2005.1 | 234 | 4,067 | 1.000 | 4,067 | 4,067 | 0 |
| 2005.2 | 228 | 5,005 | 1.000 | 5,005 | 5,004 | 1 |
| 2006.1 | 222 | 4,667 | 1.000 | 4,667 | 4,667 | 0 |
| 2006.2 | 216 | 5,671 | 1.000 | 5,671 | 5,671 | 0 |
| 2007.1 | 210 | 5,006 | 1.000 | 5,006 | 5,006 | 0 |
| 2007.2 | 204 | 4,799 | 1.000 | 4,799 | 4,799 | 0 |
| 2008.1 | 198 | 4,229 | 1.000 | 4,229 | 4,229 | 0 |
| 2008.2 | 192 | 4,402 | 1.000 | 4,402 | 4,402 | 0 |
| 2009.1 | 186 | 3,663 | 1.000 | 3,663 | 3,663 | 0 |
| 2009.2 | 180 | 3,967 | 1.000 | 3,967 | 3,967 | 0 |
| 2010.1 | 174 | 2,851 | 1.000 | 2,851 | 2,851 | 0 |
| 2010.2 | 168 | 3,261 | 1.000 | 3,261 | 3,261 | 0 |
| 2011.1 | 162 | 2,642 | 1.000 | 2,642 | 2,642 | 0 |
| 2011.2 | 156 | 2,484 | 1.000 | 2,484 | 2,484 | 0 |
| 2012.1 | 150 | 2,018 | 1.000 | 2,018 | 2,018 | 0 |
| 2012.2 | 144 | 2,553 | 1.000 | 2,553 | 2,553 | 0 |
| 2013.1 | 138 | 2,687 | 1.000 | 2,687 | 2,687 | 0 |
| 2013.2 | 132 | 3,044 | 1.000 | 3,044 | 3,044 | 0 |
| 2014.1 | 126 | 2,752 | 1.000 | 2,752 | 2,752 | 0 |
| 2014.2 | 120 | 3,213 | 1.000 | 3,213 | 3,213 | 0 |
| 2015.1 | 114 | 3,811 | 1.000 | 3,811 | 3,811 | 0 |
| 2015.2 | 108 | 4,405 | 1.000 | 4,405 | 4,405 | 0 |
| 2016.1 | 102 | 4,311 | 1.000 | 4,311 | 4,311 | 0 |
| 2016.2 | 96 | 4,712 | 1.000 | 4,712 | 4,711 | 1 |
| 2017.1 | 90 | 4,821 | 1.000 | 4,821 | 4,821 | 1 |
| 2017.2 | 84 | 5,658 | 1.000 | 5,658 | 5,657 | 1 |
| 2018.1 | 78 | 4,531 | 1.000 | 4,531 | 4,531 | (0) |
| 2018.2 | 72 | 5,049 | 1.000 | 5,048 | 5,048 | 0 |
| 2019.1 | 66 | 4,171 | 1.000 | 4,170 | 4,172 | (2) |
| 2019.2 | 60 | 4,736 | 1.000 | 4,735 | 4,736 | (1) |
| 2020.1 | 54 | 3,529 | 1.000 | 3,528 | 3,529 | (1) |
| 2020.2 | 48 | 3,326 | 1.000 | 3,325 | 3,325 | (0) |
| 2021.1 | 42 | 2,820 | 1.000 | 2,819 | 2,819 | 1 |
| 2021.2 | 36 | 3,728 | 1.000 | 3,727 | 3,729 | (2) |
| 2022.1 | 30 | 4,572 | 1.000 | 4,571 | 4,570 | 1 |
| 2022.2 | 24 | 4,608 | 1.000 | 4,607 | 4,608 | (1) |
| 2023.1 | 18 | 4,189 | 1.000 | 4,188 | 4,178 | 10 |
| 2023.2 | 12 | 3,897 | 0.999 | 3,895 | 3,876 | 19 |
| 2024.1 | 6 | 3,144 | 1.005 | 3,160 | | |
| Total | | 157,489 | | 157,494 | 154,306 | 27 |

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|--------------------------|--------------------------------|--------|------------|
| | | | (3) * (4) | | | (5) - (6) |
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate | | | |
| | | | Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 2,639 | 1.000 | 2,639 | 2,639 | 0 |
| 2005.1 | 234 | 2,468 | 1.000 | 2,468 | 2,468 | 0 |
| 2005.2 | 228 | 2,221 | 1.000 | 2,221 | 2,221 | 0 |
| 2006.1 | 222 | 2,002 | 1.000 | 2,002 | 2,002 | 0 |
| 2006.2 | 216 | 2,326 | 1.000 | 2,326 | 2,326 | 0 |
| 2007.1 | 210 | 2,158 | 1.000 | 2,158 | 2,158 | 0 |
| 2007.2 | 204 | 2,404 | 1.000 | 2,404 | 2,404 | 0 |
| 2008.1 | 198 | 1,717 | 1.000 | 1,717 | 1,717 | 0 |
| 2008.2 | 192 | 1,446 | 1.000 | 1,446 | 1,446 | 0 |
| 2009.1 | 186 | 999 | 1.000 | 999 | 999 | 0 |
| 2009.2 | 180 | 1,178 | 1.000 | 1,178 | 1,178 | 0 |
| 2010.1 | 174 | 1,232 | 1.000 | 1,232 | 1,232 | 0 |
| 2010.2 | 168 | 2,384 | 1.000 | 2,384 | 2,384 | 0 |
| 2011.1 | 162 | 1,835 | 1.000 | 1,835 | 1,835 | 0 |
| 2011.2 | 156 | 2,130 | 1.000 | 2,130 | 2,130 | 0 |
| 2012.1 | 150 | 1,569 | 1.000 | 1,569 | 1,569 | 0 |
| 2012.2 | 144 | 2,108 | 1.000 | 2,108 | 2,108 | 0 |
| 2013.1 | 138 | 1,586 | 1.000 | 1,586 | 1,586 | 0 |
| 2013.2 | 132 | 1,872 | 1.000 | 1,872 | 1,872 | 0 |
| 2014.1 | 126 | 1,313 | 1.000 | 1,313 | 1,313 | 0 |
| 2014.2 | 120 | 1,643 | 1.000 | 1,643 | 1,643 | 0 |
| 2015.1 | 114 | 1,268 | 1.000 | 1,268 | 1,268 | 0 |
| 2015.2 | 108 | 1,529 | 1.000 | 1,529 | 1,529 | 0 |
| 2016.1 | 102 | 1,194 | 1.000 | 1,194 | 1,194 | 0 |
| 2016.2 | 96 | 1,729 | 1.000 | 1,729 | 1,729 | 0 |
| 2017.1 | 90 | 1,216 | 1.000 | 1,216 | 1,216 | 0 |
| 2017.2 | 84 | 1,163 | 1.000 | 1,163 | 1,164 | (1) |
| 2018.1 | 78 | 941 | 1.000 | 941 | 941 | 0 |
| 2018.2 | 72 | 933 | 1.000 | 933 | 933 | 0 |
| 2019.1 | 66 | 655 | 1.000 | 655 | 655 | 0 |
| 2019.2 | 60 | 825 | 1.000 | 825 | 825 | 0 |
| 2020.1 | 54 | 634 | 1.000 | 634 | 634 | 0 |
| 2020.2 | 48 | 559 | 1.000 | 559 | 559 | (0) |
| 2021.1 | 42 | 473 | 1.000 | 473 | 473 | 0 |
| 2021.2 | 36 | 943 | 1.000 | 943 | 943 | (1) |
| 2022.1 | 30 | 757 | 0.999 | 756 | 755 | 2 |
| 2022.2 | 24 | 1,206 | 0.995 | 1,200 | 1,199 | 1 |
| 2023.1 | 18 | 1,088 | 0.994 | 1,082 | 1,054 | 27 |
| 2023.2 | 12 | 1,477 | 0.976 | 1,441 | 1,401 | 40 |
| 2024.1 | 6 | 1,379 | 0.934 | 1,288 | | |
| Total | | 59,199 | | 59,059 | 57,702 | 69 |

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) (3) * (4) | (6) | (7) (5) - (6) |
|-------------------|----------------------|---|---|--------------------------------|-------|------------------|
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 119 | 1.000 | 119 | 119 | 0 |
| 2005.1 | 234 | 110 | 1.000 | 110 | 110 | 0 |
| 2005.2 | 228 | 103 | 1.000 | 103 | 103 | 0 |
| 2006.1 | 222 | 96 | 1.000 | 96 | 96 | 0 |
| 2006.2 | 216 | 139 | 1.000 | 139 | 139 | 0 |
| 2007.1 | 210 | 104 | 1.000 | 104 | 104 | 0 |
| 2007.2 | 204 | 109 | 1.000 | 109 | 109 | 0 |
| 2008.1 | 198 | 59 | 1.000 | 59 | 59 | 0 |
| 2008.2 | 192 | 71 | 1.000 | 71 | 71 | 0 |
| 2009.1 | 186 | 35 | 1.000 | 35 | 35 | 0 |
| 2009.2 | 180 | 93 | 1.000 | 93 | 93 | 0 |
| 2010.1 | 174 | 36 | 1.000 | 36 | 36 | 0 |
| 2010.2 | 168 | 132 | 1.000 | 132 | 132 | 0 |
| 2011.1 | 162 | 47 | 1.000 | 47 | 47 | 0 |
| 2011.2 | 156 | 84 | 1.000 | 84 | 84 | 0 |
| 2012.1 | 150 | 34 | 1.000 | 34 | 34 | 0 |
| 2012.2 | 144 | 170 | 1.000 | 170 | 170 | 0 |
| 2013.1 | 138 | 69 | 1.000 | 69 | 69 | 0 |
| 2013.2 | 132 | 84 | 1.000 | 84 | 84 | 0 |
| 2014.1 | 126 | 46 | 1.000 | 46 | 46 | 0 |
| 2014.2 | 120 | 138 | 1.000 | 138 | 138 | 0 |
| 2015.1 | 114 | 54 | 1.000 | 54 | 54 | 0 |
| 2015.2 | 108 | 129 | 1.000 | 129 | 129 | 0 |
| 2016.1 | 102 | 72 | 1.000 | 72 | 72 | 0 |
| 2016.2 | 96 | 139 | 1.000 | 139 | 139 | 0 |
| 2017.1 | 90 | 70 | 1.000 | 70 | 70 | 0 |
| 2017.2 | 84 | 126 | 1.000 | 126 | 126 | 0 |
| 2018.1 | 78 | 70 | 1.000 | 70 | 70 | 0 |
| 2018.2 | 72 | 111 | 1.000 | 111 | 111 | 0 |
| 2019.1 | 66 | 75 | 1.001 | 75 | 75 | 0 |
| 2019.2 | 60 | 119 | 1.001 | 119 | 119 | 0 |
| 2020.1 | 54 | 144 | 1.001 | 144 | 144 | 0 |
| 2020.2 | 48 | 131 | 1.001 | 131 | 131 | 0 |
| 2021.1 | 42 | 87 | 1.001 | 87 | 87 | 0 |
| 2021.2 | 36 | 139 | 1.001 | 139 | 139 | 0 |
| 2022.1 | 30 | 82 | 1.001 | 82 | 81 | 1 |
| 2022.2 | 24 | 163 | 1.001 | 163 | 160 | 3 |
| 2023.1 | 18 | 84 | 1.007 | 85 | 86 | (2) |
| 2023.2 | 12 | 135 | 1.006 | 136 | 145 | (9) |
| 2024.1 | 6 | 69 | 1.043 | 72 | | |
| Total | | 3,877 | | 3,882 | 3,815 | (5) |

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------------|----------------------|---|--------------------------|--------------------------------|-------|------------|
| | | | | (3) * (4) | | (5) - (6) |
| Accident Semester | Maturity (in Months) | Reported Claim Counts: Development Method | | | Prior | Difference |
| | | Reported Claim Counts | Selected Age-to-Ultimate | | | |
| | | | Development Factors | Selected Ultimate Claim Counts | | |
| 2004.2 | 240 | 16 | 1.000 | 16 | 16 | 0 |
| 2005.1 | 234 | 25 | 1.000 | 25 | 25 | 0 |
| 2005.2 | 228 | 12 | 1.000 | 12 | 12 | 0 |
| 2006.1 | 222 | 19 | 1.000 | 19 | 19 | 0 |
| 2006.2 | 216 | 20 | 1.000 | 20 | 20 | 0 |
| 2007.1 | 210 | 8 | 1.000 | 8 | 8 | 0 |
| 2007.2 | 204 | 23 | 1.000 | 23 | 23 | 0 |
| 2008.1 | 198 | 8 | 1.000 | 8 | 8 | 0 |
| 2008.2 | 192 | 17 | 1.000 | 17 | 17 | 0 |
| 2009.1 | 186 | 13 | 1.000 | 13 | 13 | 0 |
| 2009.2 | 180 | 23 | 1.000 | 23 | 23 | 0 |
| 2010.1 | 174 | 15 | 1.000 | 15 | 15 | 0 |
| 2010.2 | 168 | 12 | 1.000 | 12 | 13 | (1) |
| 2011.1 | 162 | 9 | 1.000 | 9 | 9 | 0 |
| 2011.2 | 156 | 30 | 1.000 | 30 | 29 | 1 |
| 2012.1 | 150 | 17 | 1.000 | 17 | 16 | 1 |
| 2012.2 | 144 | 21 | 0.985 | 21 | 20 | 0 |
| 2013.1 | 138 | 20 | 0.985 | 20 | 19 | 1 |
| 2013.2 | 132 | 26 | 0.976 | 25 | 24 | 1 |
| 2014.1 | 126 | 17 | 0.971 | 17 | 18 | (1) |
| 2014.2 | 120 | 36 | 0.966 | 35 | 32 | 3 |
| 2015.1 | 114 | 34 | 0.939 | 32 | 29 | 3 |
| 2015.2 | 108 | 38 | 0.898 | 34 | 31 | 3 |
| 2016.1 | 102 | 31 | 0.876 | 27 | 25 | 3 |
| 2016.2 | 96 | 44 | 0.842 | 37 | 35 | 2 |
| 2017.1 | 90 | 28 | 0.822 | 23 | 21 | 2 |
| 2017.2 | 84 | 55 | 0.775 | 43 | 40 | 2 |
| 2018.1 | 78 | 39 | 0.731 | 29 | 26 | 3 |
| 2018.2 | 72 | 62 | 0.669 | 41 | 38 | 4 |
| 2019.1 | 66 | 54 | 0.643 | 35 | 32 | 2 |
| 2019.2 | 60 | 68 | 0.611 | 42 | 38 | 4 |
| 2020.1 | 54 | 45 | 0.591 | 27 | 23 | 4 |
| 2020.2 | 48 | 74 | 0.564 | 42 | 39 | 3 |
| 2021.1 | 42 | 41 | 0.536 | 22 | 19 | 3 |
| 2021.2 | 36 | 60 | 0.553 | 33 | 29 | 4 |
| 2022.1 | 30 | 46 | 0.627 | 29 | 34 | (5) |
| 2022.2 | 24 | 41 | 0.885 | 36 | 35 | 1 |
| 2023.1 | 18 | 36 | 1.043 | 38 | 39 | (2) |
| 2023.2 | 12 | 24 | 1.227 | 29 | 43 | (13) |
| 2024.1 | 6 | 46 | 1.604 | 74 | | |
| Total | | 1,253 | | 1,056 | 955 | 27 |

Bodily Injury

Coverage = BI

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal

Scalar Level Change Start Date = 2020-11-01

| Fit | Start Date | Time | Seasonality | Mobility | New Normal | Scalar Shift | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------|--------------------|
| Loss Cost | 2005.2 | 0.058 (CI = +/-0.009; p = 0.000) | 0.162 (CI = +/-0.064; p = 0.000) | 0.008 (CI = +/-0.007; p = 0.016) | -0.048 (CI = +/-0.216; p = 0.655) | 0.034 (CI = +/-0.184; p = 0.707) | 0.910 | +5.97% |
| Loss Cost | 2006.1 | 0.060 (CI = +/-0.009; p = 0.000) | 0.153 (CI = +/-0.063; p = 0.000) | 0.009 (CI = +/-0.006; p = 0.010) | -0.060 (CI = +/-0.210; p = 0.564) | 0.027 (CI = +/-0.179; p = 0.761) | 0.916 | +6.23% |
| Loss Cost | 2006.2 | 0.063 (CI = +/-0.009; p = 0.000) | 0.162 (CI = +/-0.061; p = 0.000) | 0.009 (CI = +/-0.006; p = 0.006) | -0.073 (CI = +/-0.202; p = 0.465) | 0.019 (CI = +/-0.172; p = 0.825) | 0.921 | +6.52% |
| Loss Cost | 2007.1 | 0.067 (CI = +/-0.009; p = 0.000) | 0.150 (CI = +/-0.057; p = 0.000) | 0.010 (CI = +/-0.006; p = 0.002) | -0.091 (CI = +/-0.185; p = 0.322) | 0.008 (CI = +/-0.157; p = 0.919) | 0.935 | +6.91% |
| Loss Cost | 2007.2 | 0.069 (CI = +/-0.009; p = 0.000) | 0.158 (CI = +/-0.055; p = 0.000) | 0.010 (CI = +/-0.005; p = 0.001) | -0.103 (CI = +/-0.178; p = 0.244) | 0.000 (CI = +/-0.151; p = 0.999) | 0.938 | +7.19% |
| Loss Cost | 2008.1 | 0.073 (CI = +/-0.009; p = 0.000) | 0.147 (CI = +/-0.052; p = 0.000) | 0.011 (CI = +/-0.005; p = 0.000) | -0.119 (CI = +/-0.164; p = 0.148) | -0.010 (CI = +/-0.139; p = 0.884) | 0.948 | +7.56% |
| Loss Cost | 2008.2 | 0.077 (CI = +/-0.008; p = 0.000) | 0.160 (CI = +/-0.044; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.139 (CI = +/-0.138; p = 0.048) | -0.023 (CI = +/-0.117; p = 0.693) | 0.963 | +8.04% |
| Loss Cost | 2009.1 | 0.081 (CI = +/-0.007; p = 0.000) | 0.151 (CI = +/-0.040; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.154 (CI = +/-0.124; p = 0.017) | -0.032 (CI = +/-0.105; p = 0.532) | 0.970 | +8.41% |
| Loss Cost | 2009.2 | 0.083 (CI = +/-0.007; p = 0.000) | 0.158 (CI = +/-0.038; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.165 (CI = +/-0.116; p = 0.007) | -0.040 (CI = +/-0.098; p = 0.414) | 0.973 | +8.70% |
| Loss Cost | 2010.1 | 0.087 (CI = +/-0.007; p = 0.000) | 0.149 (CI = +/-0.034; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.179 (CI = +/-0.104; p = 0.002) | -0.049 (CI = +/-0.087; p = 0.262) | 0.978 | +9.07% |
| Loss Cost | 2010.2 | 0.085 (CI = +/-0.007; p = 0.000) | 0.144 (CI = +/-0.034; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.170 (CI = +/-0.101; p = 0.002) | -0.043 (CI = +/-0.084; p = 0.305) | 0.976 | +8.83% |
| Loss Cost | 2011.1 | 0.087 (CI = +/-0.008; p = 0.000) | 0.140 (CI = +/-0.034; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.177 (CI = +/-0.100; p = 0.001) | -0.048 (CI = +/-0.084; p = 0.250) | 0.976 | +9.04% |
| Loss Cost | 2011.2 | 0.085 (CI = +/-0.008; p = 0.000) | 0.137 (CI = +/-0.035; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.172 (CI = +/-0.101; p = 0.002) | -0.044 (CI = +/-0.085; p = 0.290) | 0.972 | +8.88% |
| Loss Cost | 2012.1 | 0.085 (CI = +/-0.009; p = 0.000) | 0.137 (CI = +/-0.037; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.172 (CI = +/-0.105; p = 0.003) | -0.044 (CI = +/-0.088; p = 0.310) | 0.969 | +8.87% |
| Loss Cost | 2012.2 | 0.086 (CI = +/-0.011; p = 0.000) | 0.139 (CI = +/-0.038; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.175 (CI = +/-0.109; p = 0.003) | -0.046 (CI = +/-0.091; p = 0.304) | 0.963 | +8.95% |
| Loss Cost | 2013.1 | 0.085 (CI = +/-0.012; p = 0.000) | 0.140 (CI = +/-0.040; p = 0.000) | 0.012 (CI = +/-0.003; p = 0.000) | -0.172 (CI = +/-0.114; p = 0.005) | -0.044 (CI = +/-0.094; p = 0.337) | 0.959 | +8.89% |
| Loss Cost | 2013.2 | 0.085 (CI = +/-0.014; p = 0.000) | 0.139 (CI = +/-0.043; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.171 (CI = +/-0.119; p = 0.008) | -0.043 (CI = +/-0.098; p = 0.371) | 0.949 | +8.82% |
| Loss Cost | 2014.1 | 0.084 (CI = +/-0.016; p = 0.000) | 0.140 (CI = +/-0.045; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.168 (CI = +/-0.125; p = 0.012) | -0.041 (CI = +/-0.103; p = 0.415) | 0.944 | +8.72% |
| Loss Cost | 2014.2 | 0.077 (CI = +/-0.017; p = 0.000) | 0.132 (CI = +/-0.044; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.149 (CI = +/-0.120; p = 0.019) | -0.027 (CI = +/-0.099; p = 0.574) | 0.937 | +8.04% |
| Loss Cost | 2015.1 | 0.074 (CI = +/-0.020; p = 0.000) | 0.136 (CI = +/-0.046; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.141 (CI = +/-0.127; p = 0.032) | -0.020 (CI = +/-0.104; p = 0.682) | 0.933 | +7.72% |
| Loss Cost | 2015.2 | 0.072 (CI = +/-0.023; p = 0.000) | 0.133 (CI = +/-0.049; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.134 (CI = +/-0.135; p = 0.051) | -0.015 (CI = +/-0.111; p = 0.773) | 0.917 | +7.46% |
| Loss Cost | 2016.1 | 0.070 (CI = +/-0.029; p = 0.000) | 0.134 (CI = +/-0.053; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.131 (CI = +/-0.147; p = 0.076) | -0.012 (CI = +/-0.120; p = 0.833) | 0.912 | +7.30% |
| Loss Cost | 2016.2 | 0.062 (CI = +/-0.034; p = 0.002) | 0.127 (CI = +/-0.056; p = 0.000) | 0.011 (CI = +/-0.004; p = 0.000) | -0.111 (CI = +/-0.154; p = 0.139) | 0.005 (CI = +/-0.126; p = 0.933) | 0.900 | +6.42% |
| Loss Cost | 2017.1 | 0.057 (CI = +/-0.042; p = 0.013) | 0.131 (CI = +/-0.060; p = 0.001) | 0.011 (CI = +/-0.004; p = 0.000) | -0.099 (CI = +/-0.169; p = 0.220) | 0.015 (CI = +/-0.140; p = 0.808) | 0.897 | +5.85% |
| Severity | 2005.2 | 0.064 (CI = +/-0.006; p = 0.000) | 0.093 (CI = +/-0.045; p = 0.000) | -0.005 (CI = +/-0.005; p = 0.036) | 0.145 (CI = +/-0.150; p = 0.058) | 0.068 (CI = +/-0.128; p = 0.286) | 0.974 | +6.57% |
| Severity | 2006.1 | 0.064 (CI = +/-0.006; p = 0.000) | 0.093 (CI = +/-0.046; p = 0.000) | -0.005 (CI = +/-0.005; p = 0.041) | 0.144 (CI = +/-0.153; p = 0.064) | 0.068 (CI = +/-0.130; p = 0.297) | 0.973 | +6.59% |
| Severity | 2006.2 | 0.064 (CI = +/-0.007; p = 0.000) | 0.094 (CI = +/-0.047; p = 0.000) | -0.005 (CI = +/-0.005; p = 0.046) | 0.142 (CI = +/-0.156; p = 0.072) | 0.067 (CI = +/-0.133; p = 0.313) | 0.971 | +6.63% |
| Severity | 2007.1 | 0.061 (CI = +/-0.007; p = 0.000) | 0.091 (CI = +/-0.049; p = 0.001) | -0.005 (CI = +/-0.005; p = 0.055) | 0.138 (CI = +/-0.158; p = 0.084) | 0.064 (CI = +/-0.134; p = 0.337) | 0.970 | +6.72% |
| Severity | 2007.2 | 0.066 (CI = +/-0.008; p = 0.000) | 0.093 (CI = +/-0.050; p = 0.001) | -0.005 (CI = +/-0.005; p = 0.063) | 0.135 (CI = +/-0.160; p = 0.096) | 0.062 (CI = +/-0.136; p = 0.359) | 0.968 | +6.80% |
| Severity | 2008.1 | 0.066 (CI = +/-0.008; p = 0.000) | 0.086 (CI = +/-0.049; p = 0.001) | -0.004 (CI = +/-0.005; p = 0.076) | 0.124 (CI = +/-0.156; p = 0.114) | 0.055 (CI = +/-0.132; p = 0.397) | 0.970 | +7.04% |
| Severity | 2008.2 | 0.071 (CI = +/-0.008; p = 0.000) | 0.096 (CI = +/-0.045; p = 0.000) | -0.004 (CI = +/-0.004; p = 0.075) | 0.109 (CI = +/-0.142; p = 0.125) | 0.046 (CI = +/-0.120; p = 0.440) | 0.975 | +7.41% |
| Severity | 2009.1 | 0.075 (CI = +/-0.007; p = 0.000) | 0.086 (CI = +/-0.041; p = 0.000) | -0.003 (CI = +/-0.004; p = 0.081) | 0.093 (CI = +/-0.126; p = 0.140) | 0.036 (CI = +/-0.107; p = 0.498) | 0.980 | +7.79% |
| Severity | 2009.2 | 0.078 (CI = +/-0.007; p = 0.000) | 0.094 (CI = +/-0.037; p = 0.000) | -0.003 (CI = +/-0.004; p = 0.081) | 0.080 (CI = +/-0.114; p = 0.160) | 0.027 (CI = +/-0.096; p = 0.570) | 0.984 | +8.14% |
| Severity | 2010.1 | 0.082 (CI = +/-0.007; p = 0.000) | 0.086 (CI = +/-0.034; p = 0.000) | -0.003 (CI = +/-0.003; p = 0.089) | 0.066 (CI = +/-0.101; p = 0.189) | 0.018 (CI = +/-0.085; p = 0.670) | 0.987 | +8.50% |
| Severity | 2010.2 | 0.081 (CI = +/-0.008; p = 0.000) | 0.085 (CI = +/-0.035; p = 0.000) | -0.003 (CI = +/-0.003; p = 0.092) | 0.068 (CI = +/-0.104; p = 0.189) | 0.019 (CI = +/-0.088; p = 0.656) | 0.985 | +8.45% |
| Severity | 2011.1 | 0.082 (CI = +/-0.008; p = 0.000) | 0.082 (CI = +/-0.036; p = 0.000) | -0.003 (CI = +/-0.003; p = 0.113) | 0.064 (CI = +/-0.106; p = 0.226) | 0.016 (CI = +/-0.089; p = 0.710) | 0.985 | +8.58% |
| Severity | 2011.2 | 0.079 (CI = +/-0.008; p = 0.000) | 0.076 (CI = +/-0.035; p = 0.000) | -0.003 (CI = +/-0.003; p = 0.071) | 0.074 (CI = +/-0.101; p = 0.141) | 0.024 (CI = +/-0.085; p = 0.568) | 0.985 | +8.26% |
| Severity | 2012.1 | 0.082 (CI = +/-0.009; p = 0.000) | 0.071 (CI = +/-0.034; p = 0.000) | -0.003 (CI = +/-0.003; p = 0.091) | 0.064 (CI = +/-0.099; p = 0.187) | 0.017 (CI = +/-0.082; p = 0.676) | 0.986 | +8.56% |
| Severity | 2012.2 | 0.086 (CI = +/-0.009; p = 0.000) | 0.078 (CI = +/-0.031; p = 0.000) | -0.002 (CI = +/-0.003; p = 0.096) | 0.051 (CI = +/-0.089; p = 0.248) | 0.007 (CI = +/-0.074; p = 0.846) | 0.988 | +8.99% |
| Severity | 2013.1 | 0.087 (CI = +/-0.010; p = 0.000) | 0.076 (CI = +/-0.033; p = 0.000) | -0.002 (CI = +/-0.003; p = 0.122) | 0.046 (CI = +/-0.092; p = 0.303) | 0.004 (CI = +/-0.077; p = 0.916) | 0.987 | +9.13% |
| Severity | 2013.2 | 0.090 (CI = +/-0.011; p = 0.000) | 0.080 (CI = +/-0.033; p = 0.000) | -0.002 (CI = +/-0.003; p = 0.149) | 0.038 (CI = +/-0.093; p = 0.395) | -0.002 (CI = +/-0.077; p = 0.954) | 0.986 | +9.41% |
| Severity | 2014.1 | 0.088 (CI = +/-0.012; p = 0.000) | 0.088 (CI = +/-0.034; p = 0.000) | -0.002 (CI = +/-0.003; p = 0.125) | 0.046 (CI = +/-0.095; p = 0.322) | 0.003 (CI = +/-0.079; p = 0.929) | 0.985 | +9.15% |
| Severity | 2014.2 | 0.085 (CI = +/-0.014; p = 0.000) | 0.080 (CI = +/-0.036; p = 0.000) | -0.002 (CI = +/-0.003; p = 0.108) | 0.054 (CI = +/-0.098; p = 0.258) | 0.010 (CI = +/-0.081; p = 0.803) | 0.983 | +8.85% |
| Severity | 2015.1 | 0.082 (CI = +/-0.013; p = 0.000) | 0.083 (CI = +/-0.037; p = 0.000) | -0.002 (CI = +/-0.003; p = 0.091) | 0.063 (CI = +/-0.102; p = 0.203) | 0.017 (CI = +/-0.083; p = 0.674) | 0.981 | +8.50% |
| Severity | 2015.2 | 0.081 (CI = +/-0.019; p = 0.000) | 0.082 (CI = +/-0.040; p = 0.001) | -0.003 (CI = +/-0.003; p = 0.104) | 0.064 (CI = +/-0.109; p = 0.223) | 0.018 (CI = +/-0.090; p = 0.674) | 0.977 | +8.44% |
| Severity | 2016.1 | 0.082 (CI = +/-0.023; p = 0.000) | 0.082 (CI = +/-0.043; p = 0.002) | -0.002 (CI = +/-0.003; p = 0.130) | 0.062 (CI = +/-0.119; p = 0.275) | 0.016 (CI = +/-0.097; p = 0.727) | 0.973 | +8.54% |
| Severity | 2016.2 | 0.089 (CI = +/-0.027; p = 0.000) | 0.088 (CI = +/-0.045; p = 0.001) | -0.002 (CI = +/-0.003; p = 0.159) | 0.045 (CI = +/-0.123; p = 0.439) | 0.001 (CI = +/-0.101; p = 0.984) | 0.972 | +9.34% |
| Severity | 2017.1 | 0.089 (CI = +/-0.034; p = 0.000) | 0.088 (CI = +/-0.049; p = 0.003) | -0.002 (CI = +/-0.004; p = 0.186) | 0.045 (CI = +/-0.138; p = 0.478) | 0.001 (CI = +/-0.114; p = 0.984) | 0.966 | +9.32% |
| Frequency | 2005.2 | -0.006 (CI = +/-0.006; p = 0.085) | 0.068 (CI = +/-0.048; p = 0.007) | 0.013 (CI = +/-0.005; p = 0.000) | -0.193 (CI = +/-0.163; p = 0.022) | -0.034 (CI = +/-0.139; p = 0.623) | 0.813 | -0.56% |
| Frequency | 2006.1 | -0.003 (CI = +/-0.006; p = 0.291) | 0.060 (CI = +/-0.046; p = 0.013) | 0.014 (CI = +/-0.005; p = 0.000) | -0.204 (CI = +/-0.154; p = 0.011) | -0.041 (CI = +/-0.131; p = 0.531) | 0.823 | -0.34% |
| Frequency | 2006.2 | -0.001 (CI = +/-0.006; p = 0.738) | 0.068 (CI = +/-0.044; p = 0.003) | 0.014 (CI = +/-0.004; p = 0.000) | -0.215 (CI = +/-0.144; p = 0.005) | -0.048 (CI = +/-0.123; p = 0.430) | 0.844 | -0.10% |
| Frequency | 2007.1 | 0.002 (CI = +/-0.006; p = 0.569) | 0.059 (CI = +/-0.040; p = 0.005) | 0.014 (CI = +/-0.004; p = 0.000) | -0.229 (CI = +/-0.130; p = 0.001) | -0.056 (CI = +/-0.111; p = 0.307) | 0.866 | +0.17% |
| Frequency | 2007.2 | 0.004 (CI = +/-0.006; p = 0.232) | 0.065 (CI = +/-0.039; p = 0.002) | 0.015 (CI = +/-0.004; p = 0.000) | -0.238 (CI = +/-0.124; p = 0.001) | -0.062 (CI = +/-0.106; p = 0.241) | 0.879 | +0.36% |
| Frequency | 2008.1 | 0.005 (CI = +/-0.006; p = 0.134) | 0.061 (CI = +/-0.039; p = 0.003) | 0.015 (CI = +/-0.004; p = 0.000) | -0.243 (CI = +/-0.124; p = 0.000) | -0.065 (CI = +/-0.105; p = 0.214) | 0.881 | +0.49% |
| Frequency | 2008.2 | 0.006 (CI = +/-0.007; p = 0.091) | 0.064 (CI = +/-0.040; p = 0.003) | 0.015 (CI = +/-0.004; p = 0.000) | -0.248 (CI = +/-0.125; p = 0.000) | -0.068 (CI = +/-0.106; p = 0.197) | 0.883 | +0.59% |
| Frequency | 2009.1 | 0.006 (CI = +/-0.008; p = 0.130) | 0.065 (CI = +/-0.042; p = 0.004) | 0.015 (CI = +/-0.004; p = 0.000) | -0.247 (CI = +/-0.129; p = 0.001) | -0.068 (CI = +/-0.109; p = 0.211) | 0.881 | +0.57% |
| Frequency | 2009.2 | 0.005 (CI = +/-0.008; p = 0.204) | 0.063 (CI = +/-0.043; p = 0.006) | 0.015 (CI = +/-0.004; p = 0.000) | -0.245 (CI = +/-0.132; p = 0.001) | -0.066 (CI = +/-0.111; p = 0.230) | 0.881 | +0.52% |
| Frequency | 2010.1 | 0.005 (CI = +/-0.009; p = 0.246) | 0.063 (CI = +/-0.045; p = 0.008) | 0.015 (CI = +/-0.004; p = 0.000) | -0.245 (CI = +/-0.135; p = 0.001) | -0.066 (CI = +/-0.114; p = 0.241) | 0.879 | +0.52% |
| Frequency | 2010.2 | 0.003 (CI = +/-0.010; p = 0.464) | 0.059 (CI = +/-0.046; p = 0.013) | 0.015 (CI = +/-0.004; p = 0.000) | -0.238 (CI = +/-0.137; p = 0.002) | -0.062 (CI = +/-0.115; p = 0.276) | 0.883 | +0.35% |
| Frequency | 2011.1 | 0.004 (CI = +/-0.011; p = 0.424) | 0.058 (CI = +/-0.048; p = 0.020) | 0.015 (CI = +/-0.004; p = 0.000) | -0.241 (CI = +/-0.141; p = 0.002) | -0.064 (CI = +/-0.118; p = 0.274) | 0.880 | +0.42% |
| Frequency | 2011.2 | 0.006 (CI = +/-0.012; p = 0.325) | 0.061 (CI = +/-0.049; p = 0.018) | 0.015 (CI = +/-0.004; p = 0.000) | -0.247 (CI = +/-0.144; p = 0.002) | -0.068 (CI = +/-0.120; p = 0.255) | 0.880 | +0.58% |
| Frequency | 2012.1 | 0.003 (CI = +/-0.013; p = 0.650) | 0.066 (CI = +/-0.050; p = 0.012) | 0.015 (CI = +/-0.004; p = 0.000) | -0.236 (CI = +/-0.144; p = 0.003) | -0.060 (CI = +/-0.120; p = 0.307) | 0.886 | +0.28% |
| Frequency | 2012.2 | 0.000 (CI = +/-0.014; p = 0.962) | 0.061 (CI = +/-0.051; p = 0.022) | 0.014 (CI = +/-0.004; p = 0.000) | -0.225 (CI = +/-0.145; p = 0.004) | -0.053 (CI = +/-0.121; p = 0.371) | 0.893 | -0.03% |
| Frequency | 2013.1 | -0.002 (CI = +/-0.016; p = 0.769) | 0.064 (CI = +/-0.053; p = 0.021) | 0.014 (CI = +/-0.005; p = 0.000) | -0.219 (CI = +/-0.150; p = 0.007) | -0.048 (CI = +/-0.124; p = 0.426) | 0.892 | -0.22% |
| Frequency | 2013.2 | -0.005 (CI = +/-0.018; p = 0.529) | 0.059 (CI = +/-0.055; p = 0.037) | 0.014 (CI = +/-0.005; p = 0.000) | -0.209 (CI = +/-0.153; p = 0.011) | -0.041 (CI = +/-0.127; p = 0.507) | 0.895 | -0.54% |
| Frequency | 2014.1 | -0.004 (CI = +/-0.021; p = 0.687) | 0.057 (CI = +/-0.058; p = 0.054) | 0.014 (CI = +/-0.005; p = 0.000) | -0.213 (CI = +/-0.161; p = 0.013) | -0.044 (CI = +/-0.133; p = 0.492) | 0.888 | -0.40% |
| Frequency | 2014.2 | -0.007 (CI = +/-0.024; p = 0.509) | 0.053 (CI = +/-0.061; p = 0.085) | 0.014 (CI = +/-0.005; p = 0.000) | -0.203 (CI = +/-0.1 | | | |

Bodily Injury

Coverage = BI

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-11-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2005.2 | 0.055 (CI = +/-0.009; p = 0.000) | 0.169 (CI = +/-0.071; p = 0.000) | -0.037 (CI = +/-0.128; p = 0.559) | 0.887 | +5.67% |
| Loss Cost | 2006.1 | 0.057 (CI = +/-0.009; p = 0.000) | 0.161 (CI = +/-0.071; p = 0.000) | -0.052 (CI = +/-0.128; p = 0.417) | 0.891 | +5.89% |
| Loss Cost | 2006.2 | 0.060 (CI = +/-0.010; p = 0.000) | 0.170 (CI = +/-0.071; p = 0.000) | -0.068 (CI = +/-0.127; p = 0.285) | 0.894 | +6.14% |
| Loss Cost | 2007.1 | 0.063 (CI = +/-0.010; p = 0.000) | 0.159 (CI = +/-0.069; p = 0.000) | -0.089 (CI = +/-0.124; p = 0.151) | 0.904 | +6.46% |
| Loss Cost | 2007.2 | 0.065 (CI = +/-0.010; p = 0.000) | 0.167 (CI = +/-0.069; p = 0.000) | -0.104 (CI = +/-0.124; p = 0.097) | 0.904 | +6.70% |
| Loss Cost | 2008.1 | 0.068 (CI = +/-0.011; p = 0.000) | 0.158 (CI = +/-0.068; p = 0.000) | -0.122 (CI = +/-0.123; p = 0.051) | 0.909 | +7.00% |
| Loss Cost | 2008.2 | 0.072 (CI = +/-0.010; p = 0.000) | 0.170 (CI = +/-0.065; p = 0.000) | -0.146 (CI = +/-0.117; p = 0.017) | 0.919 | +7.41% |
| Loss Cost | 2009.1 | 0.074 (CI = +/-0.011; p = 0.000) | 0.162 (CI = +/-0.065; p = 0.000) | -0.162 (CI = +/-0.118; p = 0.009) | 0.921 | +7.69% |
| Loss Cost | 2009.2 | 0.076 (CI = +/-0.012; p = 0.000) | 0.168 (CI = +/-0.066; p = 0.000) | -0.174 (CI = +/-0.120; p = 0.006) | 0.916 | +7.91% |
| Loss Cost | 2010.1 | 0.078 (CI = +/-0.012; p = 0.000) | 0.162 (CI = +/-0.067; p = 0.000) | -0.187 (CI = +/-0.123; p = 0.004) | 0.916 | +8.16% |
| Loss Cost | 2010.2 | 0.076 (CI = +/-0.013; p = 0.000) | 0.155 (CI = +/-0.068; p = 0.000) | -0.174 (CI = +/-0.126; p = 0.009) | 0.901 | +7.90% |
| Loss Cost | 2011.1 | 0.077 (CI = +/-0.015; p = 0.000) | 0.154 (CI = +/-0.071; p = 0.000) | -0.178 (CI = +/-0.132; p = 0.010) | 0.894 | +7.98% |
| Loss Cost | 2011.2 | 0.075 (CI = +/-0.016; p = 0.000) | 0.149 (CI = +/-0.074; p = 0.000) | -0.169 (CI = +/-0.138; p = 0.018) | 0.873 | +7.78% |
| Loss Cost | 2012.1 | 0.074 (CI = +/-0.018; p = 0.000) | 0.152 (CI = +/-0.077; p = 0.000) | -0.163 (CI = +/-0.145; p = 0.030) | 0.860 | +7.65% |
| Loss Cost | 2012.2 | 0.074 (CI = +/-0.020; p = 0.000) | 0.152 (CI = +/-0.081; p = 0.001) | -0.163 (CI = +/-0.154; p = 0.039) | 0.833 | +7.65% |
| Loss Cost | 2013.1 | 0.072 (CI = +/-0.022; p = 0.000) | 0.156 (CI = +/-0.084; p = 0.001) | -0.154 (CI = +/-0.163; p = 0.063) | 0.816 | +7.45% |
| Loss Cost | 2013.2 | 0.071 (CI = +/-0.025; p = 0.000) | 0.154 (CI = +/-0.089; p = 0.002) | -0.149 (CI = +/-0.174; p = 0.090) | 0.774 | +7.33% |
| Loss Cost | 2014.1 | 0.068 (CI = +/-0.029; p = 0.000) | 0.157 (CI = +/-0.093; p = 0.002) | -0.139 (CI = +/-0.187; p = 0.137) | 0.752 | +7.08% |
| Loss Cost | 2014.2 | 0.063 (CI = +/-0.032; p = 0.001) | 0.149 (CI = +/-0.097; p = 0.005) | -0.116 (CI = +/-0.198; p = 0.230) | 0.681 | +6.49% |
| Loss Cost | 2015.1 | 0.059 (CI = +/-0.037; p = 0.004) | 0.154 (CI = +/-0.103; p = 0.006) | -0.102 (CI = +/-0.214; p = 0.325) | 0.653 | +6.12% |
| Loss Cost | 2015.2 | 0.058 (CI = +/-0.043; p = 0.012) | 0.152 (CI = +/-0.110; p = 0.010) | -0.098 (CI = +/-0.234; p = 0.383) | 0.572 | +6.00% |
| Loss Cost | 2016.1 | 0.057 (CI = +/-0.051; p = 0.030) | 0.154 (CI = +/-0.118; p = 0.015) | -0.094 (CI = +/-0.258; p = 0.446) | 0.546 | +5.87% |
| Loss Cost | 2016.2 | 0.055 (CI = +/-0.060; p = 0.069) | 0.151 (CI = +/-0.128; p = 0.024) | -0.087 (CI = +/-0.284; p = 0.516) | 0.438 | +5.65% |
| Loss Cost | 2017.1 | 0.055 (CI = +/-0.071; p = 0.114) | 0.151 (CI = +/-0.139; p = 0.036) | -0.088 (CI = +/-0.315; p = 0.552) | 0.415 | +5.68% |
| Severity | 2005.2 | 0.066 (CI = +/-0.006; p = 0.000) | 0.092 (CI = +/-0.046; p = 0.000) | 0.173 (CI = +/-0.083; p = 0.000) | 0.972 | +6.80% |
| Severity | 2006.1 | 0.066 (CI = +/-0.006; p = 0.000) | 0.090 (CI = +/-0.048; p = 0.001) | 0.171 (CI = +/-0.086; p = 0.000) | 0.971 | +6.83% |
| Severity | 2006.2 | 0.067 (CI = +/-0.007; p = 0.000) | 0.092 (CI = +/-0.049; p = 0.001) | 0.168 (CI = +/-0.088; p = 0.001) | 0.969 | +6.88% |
| Severity | 2007.1 | 0.068 (CI = +/-0.007; p = 0.000) | 0.088 (CI = +/-0.050; p = 0.001) | 0.160 (CI = +/-0.090; p = 0.001) | 0.968 | +6.99% |
| Severity | 2007.2 | 0.068 (CI = +/-0.008; p = 0.000) | 0.091 (CI = +/-0.051; p = 0.001) | 0.155 (CI = +/-0.092; p = 0.002) | 0.966 | +7.08% |
| Severity | 2008.1 | 0.071 (CI = +/-0.008; p = 0.000) | 0.084 (CI = +/-0.050; p = 0.002) | 0.140 (CI = +/-0.091; p = 0.004) | 0.968 | +7.32% |
| Severity | 2008.2 | 0.074 (CI = +/-0.007; p = 0.000) | 0.094 (CI = +/-0.046; p = 0.000) | 0.120 (CI = +/-0.083; p = 0.006) | 0.974 | +7.68% |
| Severity | 2009.1 | 0.077 (CI = +/-0.007; p = 0.000) | 0.084 (CI = +/-0.042; p = 0.000) | 0.098 (CI = +/-0.075; p = 0.013) | 0.979 | +8.05% |
| Severity | 2009.2 | 0.081 (CI = +/-0.007; p = 0.000) | 0.093 (CI = +/-0.038; p = 0.000) | 0.080 (CI = +/-0.069; p = 0.025) | 0.983 | +8.39% |
| Severity | 2010.1 | 0.084 (CI = +/-0.006; p = 0.000) | 0.084 (CI = +/-0.034; p = 0.000) | 0.061 (CI = +/-0.062; p = 0.054) | 0.986 | +8.74% |
| Severity | 2010.2 | 0.084 (CI = +/-0.007; p = 0.000) | 0.083 (CI = +/-0.035; p = 0.000) | 0.063 (CI = +/-0.065; p = 0.059) | 0.985 | +8.71% |
| Severity | 2011.1 | 0.085 (CI = +/-0.008; p = 0.000) | 0.080 (CI = +/-0.036; p = 0.000) | 0.056 (CI = +/-0.067; p = 0.100) | 0.984 | +8.85% |
| Severity | 2011.2 | 0.082 (CI = +/-0.008; p = 0.000) | 0.075 (CI = +/-0.036; p = 0.000) | 0.068 (CI = +/-0.067; p = 0.047) | 0.984 | +8.59% |
| Severity | 2012.1 | 0.085 (CI = +/-0.008; p = 0.000) | 0.069 (CI = +/-0.035; p = 0.001) | 0.054 (CI = +/-0.066; p = 0.104) | 0.985 | +8.88% |
| Severity | 2012.2 | 0.089 (CI = +/-0.008; p = 0.000) | 0.076 (CI = +/-0.032; p = 0.000) | 0.036 (CI = +/-0.061; p = 0.230) | 0.987 | +9.29% |
| Severity | 2013.1 | 0.090 (CI = +/-0.009; p = 0.000) | 0.073 (CI = +/-0.033; p = 0.000) | 0.029 (CI = +/-0.064; p = 0.348) | 0.986 | +9.44% |
| Severity | 2013.2 | 0.093 (CI = +/-0.010; p = 0.000) | 0.078 (CI = +/-0.033; p = 0.000) | 0.019 (CI = +/-0.065; p = 0.551) | 0.986 | +9.70% |
| Severity | 2014.1 | 0.091 (CI = +/-0.011; p = 0.000) | 0.080 (CI = +/-0.035; p = 0.000) | 0.026 (CI = +/-0.069; p = 0.443) | 0.984 | +9.53% |
| Severity | 2014.2 | 0.089 (CI = +/-0.012; p = 0.000) | 0.077 (CI = +/-0.036; p = 0.000) | 0.034 (CI = +/-0.074; p = 0.348) | 0.982 | +9.32% |
| Severity | 2015.1 | 0.087 (CI = +/-0.014; p = 0.000) | 0.080 (CI = +/-0.038; p = 0.000) | 0.041 (CI = +/-0.079; p = 0.288) | 0.979 | +9.12% |
| Severity | 2015.2 | 0.087 (CI = +/-0.016; p = 0.000) | 0.080 (CI = +/-0.041; p = 0.001) | 0.040 (CI = +/-0.086; p = 0.335) | 0.975 | +9.14% |
| Severity | 2016.1 | 0.089 (CI = +/-0.019; p = 0.000) | 0.078 (CI = +/-0.043; p = 0.002) | 0.035 (CI = +/-0.095; p = 0.441) | 0.972 | +9.31% |
| Severity | 2016.2 | 0.094 (CI = +/-0.021; p = 0.000) | 0.085 (CI = +/-0.044; p = 0.001) | 0.018 (CI = +/-0.099; p = 0.698) | 0.970 | +9.89% |
| Severity | 2017.1 | 0.094 (CI = +/-0.025; p = 0.000) | 0.085 (CI = +/-0.048; p = 0.003) | 0.018 (CI = +/-0.109; p = 0.725) | 0.965 | +9.89% |
| Frequency | 2005.2 | -0.011 (CI = +/-0.008; p = 0.016) | 0.078 (CI = +/-0.067; p = 0.024) | -0.210 (CI = +/-0.120; p = 0.001) | 0.640 | -1.06% |
| Frequency | 2006.1 | -0.009 (CI = +/-0.009; p = 0.049) | 0.071 (CI = +/-0.067; p = 0.040) | -0.223 (CI = +/-0.121; p = 0.001) | 0.624 | -0.89% |
| Frequency | 2006.2 | -0.007 (CI = +/-0.009; p = 0.132) | 0.078 (CI = +/-0.067; p = 0.024) | -0.236 (CI = +/-0.121; p = 0.000) | 0.625 | -0.70% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.010; p = 0.301) | 0.071 (CI = +/-0.068; p = 0.041) | -0.250 (CI = +/-0.122; p = 0.000) | 0.614 | -0.49% |
| Frequency | 2007.2 | -0.004 (CI = +/-0.010; p = 0.486) | 0.076 (CI = +/-0.069; p = 0.032) | -0.259 (CI = +/-0.124; p = 0.000) | 0.614 | -0.35% |
| Frequency | 2008.1 | -0.003 (CI = +/-0.011; p = 0.579) | 0.074 (CI = +/-0.071; p = 0.042) | -0.262 (CI = +/-0.128; p = 0.000) | 0.602 | -0.30% |
| Frequency | 2008.2 | -0.003 (CI = +/-0.012; p = 0.669) | 0.076 (CI = +/-0.074; p = 0.044) | -0.266 (CI = +/-0.133; p = 0.000) | 0.599 | -0.25% |
| Frequency | 2009.1 | -0.003 (CI = +/-0.013; p = 0.590) | 0.078 (CI = +/-0.076; p = 0.043) | -0.260 (CI = +/-0.138; p = 0.001) | 0.598 | -0.34% |
| Frequency | 2009.2 | -0.004 (CI = +/-0.014; p = 0.518) | 0.075 (CI = +/-0.079; p = 0.059) | -0.254 (CI = +/-0.143; p = 0.001) | 0.599 | -0.44% |
| Frequency | 2010.1 | -0.005 (CI = +/-0.015; p = 0.474) | 0.078 (CI = +/-0.081; p = 0.060) | -0.248 (CI = +/-0.149; p = 0.002) | 0.594 | -0.53% |
| Frequency | 2010.2 | -0.008 (CI = +/-0.016; p = 0.354) | 0.072 (CI = +/-0.084; p = 0.088) | -0.237 (CI = +/-0.154; p = 0.004) | 0.602 | -0.75% |
| Frequency | 2011.1 | -0.008 (CI = +/-0.018; p = 0.369) | 0.074 (CI = +/-0.087; p = 0.095) | -0.234 (CI = +/-0.162; p = 0.007) | 0.590 | -0.80% |
| Frequency | 2011.2 | -0.007 (CI = +/-0.020; p = 0.448) | 0.075 (CI = +/-0.091; p = 0.103) | -0.237 (CI = +/-0.170; p = 0.009) | 0.583 | -0.74% |
| Frequency | 2012.1 | -0.011 (CI = +/-0.022; p = 0.289) | 0.083 (CI = +/-0.093; p = 0.077) | -0.216 (CI = +/-0.177; p = 0.019) | 0.598 | -1.13% |
| Frequency | 2012.2 | -0.015 (CI = +/-0.024; p = 0.205) | 0.076 (CI = +/-0.096; p = 0.116) | -0.199 (CI = +/-0.184; p = 0.035) | 0.608 | -1.49% |
| Frequency | 2013.1 | -0.018 (CI = +/-0.027; p = 0.167) | 0.082 (CI = +/-0.100; p = 0.103) | -0.183 (CI = +/-0.195; p = 0.063) | 0.605 | -1.82% |
| Frequency | 2013.2 | -0.022 (CI = +/-0.030; p = 0.141) | 0.076 (CI = +/-0.105; p = 0.146) | -0.168 (CI = +/-0.206; p = 0.104) | 0.608 | -2.17% |
| Frequency | 2014.1 | -0.023 (CI = +/-0.034; p = 0.179) | 0.077 (CI = +/-0.111; p = 0.160) | -0.164 (CI = +/-0.222; p = 0.136) | 0.582 | -2.24% |
| Frequency | 2014.2 | -0.026 (CI = +/-0.039; p = 0.172) | 0.072 (CI = +/-0.117; p = 0.213) | -0.150 (CI = +/-0.238; p = 0.200) | 0.578 | -2.59% |
| Frequency | 2015.1 | -0.028 (CI = +/-0.045; p = 0.205) | 0.074 (CI = +/-0.124; p = 0.225) | -0.143 (CI = +/-0.259; p = 0.258) | 0.548 | -2.75% |
| Frequency | 2015.2 | -0.029 (CI = +/-0.052; p = 0.251) | 0.072 (CI = +/-0.133; p = 0.265) | -0.138 (CI = +/-0.283; p = 0.312) | 0.529 | -2.88% |
| Frequency | 2016.1 | -0.032 (CI = +/-0.061; p = 0.280) | 0.075 (CI = +/-0.143; p = 0.275) | -0.129 (CI = +/-0.312; p = 0.389) | 0.492 | -3.15% |
| Frequency | 2016.2 | -0.039 (CI = +/-0.072; p = 0.255) | 0.067 (CI = +/-0.153; p = 0.362) | -0.105 (CI = +/-0.341; p = 0.513) | 0.486 | -3.85% |
| Frequency | 2017.1 | -0.039 (CI = +/-0.085; p = 0.332) | 0.067 (CI = +/-0.167; p = 0.399) | -0.106 (CI = +/-0.378; p = 0.550) | 0.419 | -3.83% |

Bodily Injury

Coverage = BI
 End Trend Period = 2023.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2020-11-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2005.2 | 0.055 (CI = +/-0.009; p = 0.000) | 0.175 (CI = +/-0.072; p = 0.000) | -0.052 (CI = +/-0.131; p = 0.430) | 0.883 | +5.65% |
| Loss Cost | 2006.1 | 0.057 (CI = +/-0.009; p = 0.000) | 0.167 (CI = +/-0.073; p = 0.000) | -0.065 (CI = +/-0.131; p = 0.322) | 0.887 | +5.85% |
| Loss Cost | 2006.2 | 0.059 (CI = +/-0.010; p = 0.000) | 0.176 (CI = +/-0.072; p = 0.000) | -0.081 (CI = +/-0.130; p = 0.212) | 0.890 | +6.11% |
| Loss Cost | 2007.1 | 0.062 (CI = +/-0.010; p = 0.000) | 0.164 (CI = +/-0.070; p = 0.000) | -0.101 (CI = +/-0.126; p = 0.114) | 0.900 | +6.43% |
| Loss Cost | 2007.2 | 0.065 (CI = +/-0.010; p = 0.000) | 0.173 (CI = +/-0.070; p = 0.000) | -0.116 (CI = +/-0.126; p = 0.072) | 0.900 | +6.67% |
| Loss Cost | 2008.1 | 0.067 (CI = +/-0.011; p = 0.000) | 0.163 (CI = +/-0.069; p = 0.000) | -0.132 (CI = +/-0.125; p = 0.039) | 0.905 | +6.96% |
| Loss Cost | 2008.2 | 0.071 (CI = +/-0.011; p = 0.000) | 0.175 (CI = +/-0.066; p = 0.000) | -0.156 (CI = +/-0.119; p = 0.012) | 0.916 | +7.37% |
| Loss Cost | 2009.1 | 0.074 (CI = +/-0.011; p = 0.000) | 0.167 (CI = +/-0.066; p = 0.000) | -0.170 (CI = +/-0.120; p = 0.007) | 0.918 | +7.64% |
| Loss Cost | 2009.2 | 0.076 (CI = +/-0.012; p = 0.000) | 0.173 (CI = +/-0.067; p = 0.000) | -0.182 (CI = +/-0.122; p = 0.005) | 0.913 | +7.86% |
| Loss Cost | 2010.1 | 0.078 (CI = +/-0.013; p = 0.000) | 0.167 (CI = +/-0.069; p = 0.000) | -0.194 (CI = +/-0.125; p = 0.004) | 0.912 | +8.10% |
| Loss Cost | 2010.2 | 0.075 (CI = +/-0.014; p = 0.000) | 0.161 (CI = +/-0.070; p = 0.000) | -0.181 (CI = +/-0.128; p = 0.008) | 0.896 | +7.83% |
| Loss Cost | 2011.1 | 0.076 (CI = +/-0.015; p = 0.000) | 0.159 (CI = +/-0.073; p = 0.000) | -0.184 (CI = +/-0.134; p = 0.009) | 0.889 | +7.89% |
| Loss Cost | 2011.2 | 0.074 (CI = +/-0.016; p = 0.000) | 0.155 (CI = +/-0.076; p = 0.000) | -0.175 (CI = +/-0.140; p = 0.017) | 0.866 | +7.70% |
| Loss Cost | 2012.1 | 0.073 (CI = +/-0.018; p = 0.000) | 0.158 (CI = +/-0.079; p = 0.000) | -0.167 (CI = +/-0.147; p = 0.028) | 0.853 | +7.53% |
| Loss Cost | 2012.2 | 0.073 (CI = +/-0.021; p = 0.000) | 0.158 (CI = +/-0.083; p = 0.001) | -0.167 (CI = +/-0.156; p = 0.037) | 0.824 | +7.53% |
| Loss Cost | 2013.1 | 0.070 (CI = +/-0.023; p = 0.000) | 0.163 (CI = +/-0.087; p = 0.001) | -0.157 (CI = +/-0.165; p = 0.062) | 0.807 | +7.27% |
| Loss Cost | 2013.2 | 0.069 (CI = +/-0.026; p = 0.000) | 0.161 (CI = +/-0.092; p = 0.002) | -0.151 (CI = +/-0.177; p = 0.090) | 0.761 | +7.13% |
| Loss Cost | 2014.1 | 0.066 (CI = +/-0.030; p = 0.000) | 0.167 (CI = +/-0.097; p = 0.002) | -0.138 (CI = +/-0.189; p = 0.143) | 0.739 | +6.79% |
| Loss Cost | 2014.2 | 0.060 (CI = +/-0.034; p = 0.002) | 0.158 (CI = +/-0.101; p = 0.004) | -0.114 (CI = +/-0.200; p = 0.243) | 0.664 | +6.15% |
| Loss Cost | 2015.1 | 0.054 (CI = +/-0.039; p = 0.010) | 0.166 (CI = +/-0.107; p = 0.005) | -0.094 (CI = +/-0.216; p = 0.367) | 0.639 | +5.59% |
| Loss Cost | 2015.2 | 0.052 (CI = +/-0.046; p = 0.027) | 0.164 (CI = +/-0.114; p = 0.008) | -0.087 (CI = +/-0.237; p = 0.442) | 0.554 | +5.38% |
| Loss Cost | 2016.1 | 0.048 (CI = +/-0.055; p = 0.078) | 0.169 (CI = +/-0.124; p = 0.012) | -0.073 (CI = +/-0.264; p = 0.556) | 0.531 | +4.95% |
| Loss Cost | 2016.2 | 0.044 (CI = +/-0.065; p = 0.161) | 0.165 (CI = +/-0.133; p = 0.020) | -0.061 (CI = +/-0.294; p = 0.655) | 0.419 | +4.54% |
| Loss Cost | 2017.1 | 0.040 (CI = +/-0.080; p = 0.296) | 0.171 (CI = +/-0.148; p = 0.028) | -0.047 (CI = +/-0.334; p = 0.759) | 0.399 | +4.05% |
| | | | | | | |
| Severity | 2005.2 | 0.066 (CI = +/-0.006; p = 0.000) | 0.088 (CI = +/-0.047; p = 0.001) | 0.181 (CI = +/-0.086; p = 0.000) | 0.971 | +6.82% |
| Severity | 2006.1 | 0.066 (CI = +/-0.006; p = 0.000) | 0.087 (CI = +/-0.049; p = 0.001) | 0.179 (CI = +/-0.088; p = 0.000) | 0.969 | +6.85% |
| Severity | 2006.2 | 0.067 (CI = +/-0.007; p = 0.000) | 0.089 (CI = +/-0.050; p = 0.001) | 0.176 (CI = +/-0.090; p = 0.000) | 0.967 | +6.90% |
| Severity | 2007.1 | 0.068 (CI = +/-0.007; p = 0.000) | 0.084 (CI = +/-0.051; p = 0.002) | 0.169 (CI = +/-0.092; p = 0.001) | 0.967 | +7.02% |
| Severity | 2007.2 | 0.069 (CI = +/-0.008; p = 0.000) | 0.087 (CI = +/-0.052; p = 0.002) | 0.163 (CI = +/-0.094; p = 0.001) | 0.965 | +7.11% |
| Severity | 2008.1 | 0.071 (CI = +/-0.008; p = 0.000) | 0.079 (CI = +/-0.051; p = 0.004) | 0.149 (CI = +/-0.092; p = 0.003) | 0.967 | +7.36% |
| Severity | 2008.2 | 0.074 (CI = +/-0.007; p = 0.000) | 0.090 (CI = +/-0.046; p = 0.000) | 0.128 (CI = +/-0.084; p = 0.004) | 0.973 | +7.72% |
| Severity | 2009.1 | 0.078 (CI = +/-0.007; p = 0.000) | 0.078 (CI = +/-0.041; p = 0.001) | 0.107 (CI = +/-0.074; p = 0.006) | 0.980 | +8.11% |
| Severity | 2009.2 | 0.081 (CI = +/-0.006; p = 0.000) | 0.087 (CI = +/-0.037; p = 0.000) | 0.089 (CI = +/-0.067; p = 0.011) | 0.984 | +8.45% |
| Severity | 2010.1 | 0.085 (CI = +/-0.006; p = 0.000) | 0.077 (CI = +/-0.032; p = 0.000) | 0.071 (CI = +/-0.058; p = 0.019) | 0.988 | +8.82% |
| Severity | 2010.2 | 0.084 (CI = +/-0.006; p = 0.000) | 0.076 (CI = +/-0.033; p = 0.000) | 0.072 (CI = +/-0.061; p = 0.022) | 0.987 | +8.79% |
| Severity | 2011.1 | 0.086 (CI = +/-0.007; p = 0.000) | 0.072 (CI = +/-0.034; p = 0.000) | 0.064 (CI = +/-0.061; p = 0.042) | 0.987 | +8.96% |
| Severity | 2011.2 | 0.083 (CI = +/-0.007; p = 0.000) | 0.067 (CI = +/-0.033; p = 0.000) | 0.076 (CI = +/-0.060; p = 0.016) | 0.987 | +8.71% |
| Severity | 2012.1 | 0.087 (CI = +/-0.007; p = 0.000) | 0.060 (CI = +/-0.030; p = 0.001) | 0.060 (CI = +/-0.056; p = 0.036) | 0.989 | +9.05% |
| Severity | 2012.2 | 0.091 (CI = +/-0.006; p = 0.000) | 0.067 (CI = +/-0.025; p = 0.000) | 0.042 (CI = +/-0.047; p = 0.076) | 0.992 | +9.47% |
| Severity | 2013.1 | 0.093 (CI = +/-0.007; p = 0.000) | 0.063 (CI = +/-0.025; p = 0.000) | 0.033 (CI = +/-0.047; p = 0.159) | 0.992 | +9.70% |
| Severity | 2013.2 | 0.095 (CI = +/-0.007; p = 0.000) | 0.067 (CI = +/-0.024; p = 0.000) | 0.022 (CI = +/-0.045; p = 0.328) | 0.993 | +9.99% |
| Severity | 2014.1 | 0.095 (CI = +/-0.008; p = 0.000) | 0.069 (CI = +/-0.025; p = 0.000) | 0.025 (CI = +/-0.049; p = 0.302) | 0.992 | +9.92% |
| Severity | 2014.2 | 0.093 (CI = +/-0.009; p = 0.000) | 0.066 (CI = +/-0.026; p = 0.000) | 0.031 (CI = +/-0.052; p = 0.224) | 0.991 | +9.75% |
| Severity | 2015.1 | 0.093 (CI = +/-0.010; p = 0.000) | 0.067 (CI = +/-0.028; p = 0.000) | 0.032 (CI = +/-0.056; p = 0.239) | 0.990 | +9.70% |
| Severity | 2015.2 | 0.094 (CI = +/-0.012; p = 0.000) | 0.068 (CI = +/-0.030; p = 0.000) | 0.029 (CI = +/-0.062; p = 0.331) | 0.987 | +9.81% |
| Severity | 2016.1 | 0.098 (CI = +/-0.013; p = 0.000) | 0.062 (CI = +/-0.030; p = 0.001) | 0.014 (CI = +/-0.063; p = 0.648) | 0.988 | +10.31% |
| Severity | 2016.2 | 0.106 (CI = +/-0.011; p = 0.000) | 0.070 (CI = +/-0.023; p = 0.000) | -0.010 (CI = +/-0.051; p = 0.675) | 0.993 | +11.14% |
| Severity | 2017.1 | 0.111 (CI = +/-0.012; p = 0.000) | 0.064 (CI = +/-0.022; p = 0.000) | -0.026 (CI = +/-0.049; p = 0.264) | 0.994 | +11.75% |
| | | | | | | |
| Frequency | 2005.2 | -0.011 (CI = +/-0.008; p = 0.010) | 0.087 (CI = +/-0.066; p = 0.011) | -0.233 (CI = +/-0.119; p = 0.000) | 0.664 | -1.10% |
| Frequency | 2006.1 | -0.009 (CI = +/-0.009; p = 0.033) | 0.080 (CI = +/-0.066; p = 0.019) | -0.244 (CI = +/-0.120; p = 0.000) | 0.649 | -0.94% |
| Frequency | 2006.2 | -0.007 (CI = +/-0.009; p = 0.098) | 0.088 (CI = +/-0.066; p = 0.011) | -0.257 (CI = +/-0.120; p = 0.000) | 0.653 | -0.74% |
| Frequency | 2007.1 | -0.006 (CI = +/-0.009; p = 0.234) | 0.080 (CI = +/-0.067; p = 0.020) | -0.270 (CI = +/-0.120; p = 0.000) | 0.642 | -0.55% |
| Frequency | 2007.2 | -0.004 (CI = +/-0.010; p = 0.404) | 0.085 (CI = +/-0.068; p = 0.015) | -0.279 (CI = +/-0.122; p = 0.000) | 0.642 | -0.41% |
| Frequency | 2008.1 | -0.004 (CI = +/-0.011; p = 0.477) | 0.084 (CI = +/-0.070; p = 0.021) | -0.281 (CI = +/-0.127; p = 0.000) | 0.632 | -0.38% |
| Frequency | 2008.2 | -0.003 (CI = +/-0.012; p = 0.569) | 0.086 (CI = +/-0.073; p = 0.022) | -0.284 (CI = +/-0.131; p = 0.000) | 0.629 | -0.32% |
| Frequency | 2009.1 | -0.004 (CI = +/-0.013; p = 0.476) | 0.089 (CI = +/-0.075; p = 0.021) | -0.278 (CI = +/-0.136; p = 0.000) | 0.630 | -0.44% |
| Frequency | 2009.2 | -0.005 (CI = +/-0.014; p = 0.417) | 0.086 (CI = +/-0.077; p = 0.030) | -0.272 (CI = +/-0.140; p = 0.001) | 0.631 | -0.54% |
| Frequency | 2010.1 | -0.007 (CI = +/-0.015; p = 0.361) | 0.090 (CI = +/-0.080; p = 0.030) | -0.265 (CI = +/-0.146; p = 0.001) | 0.628 | -0.66% |
| Frequency | 2010.2 | -0.009 (CI = +/-0.016; p = 0.263) | 0.084 (CI = +/-0.083; p = 0.046) | -0.253 (CI = +/-0.151; p = 0.002) | 0.637 | -0.88% |
| Frequency | 2011.1 | -0.010 (CI = +/-0.018; p = 0.262) | 0.087 (CI = +/-0.086; p = 0.049) | -0.248 (CI = +/-0.158; p = 0.004) | 0.628 | -0.98% |
| Frequency | 2011.2 | -0.009 (CI = +/-0.020; p = 0.332) | 0.088 (CI = +/-0.090; p = 0.055) | -0.250 (CI = +/-0.166; p = 0.005) | 0.621 | -0.93% |
| Frequency | 2012.1 | -0.014 (CI = +/-0.021; p = 0.181) | 0.099 (CI = +/-0.092; p = 0.036) | -0.228 (CI = +/-0.170; p = 0.011) | 0.643 | -1.40% |
| Frequency | 2012.2 | -0.018 (CI = +/-0.023; p = 0.122) | 0.091 (CI = +/-0.094; p = 0.057) | -0.210 (CI = +/-0.177; p = 0.022) | 0.654 | -1.78% |
| Frequency | 2013.1 | -0.022 (CI = +/-0.026; p = 0.084) | 0.100 (CI = +/-0.097; p = 0.044) | -0.190 (CI = +/-0.185; p = 0.045) | 0.659 | -2.22% |
| Frequency | 2013.2 | -0.026 (CI = +/-0.029; p = 0.070) | 0.094 (CI = +/-0.101; p = 0.068) | -0.172 (CI = +/-0.195; p = 0.079) | 0.665 | -2.60% |
| Frequency | 2014.1 | -0.029 (CI = +/-0.033; p = 0.082) | 0.098 (CI = +/-0.108; p = 0.071) | -0.162 (CI = +/-0.210; p = 0.120) | 0.645 | -2.85% |
| Frequency | 2014.2 | -0.033 (CI = +/-0.038; p = 0.078) | 0.092 (CI = +/-0.113; p = 0.104) | -0.145 (CI = +/-0.225; p = 0.190) | 0.646 | -3.28% |
| Frequency | 2015.1 | -0.038 (CI = +/-0.044; p = 0.083) | 0.099 (CI = +/-0.120; p = 0.100) | -0.127 (CI = +/-0.244; p = 0.285) | 0.626 | -3.75% |
| Frequency | 2015.2 | -0.041 (CI = +/-0.051; p = 0.107) | 0.096 (CI = +/-0.128; p = 0.132) | -0.116 (CI = +/-0.267; p = 0.366) | 0.613 | -4.03% |
| Frequency | 2016.1 | -0.050 (CI = +/-0.061; p = 0.100) | 0.107 (CI = +/-0.138; p = 0.118) | -0.087 (CI = +/-0.294; p = 0.532) | 0.594 | -4.86% |
| Frequency | 2016.2 | -0.061 (CI = +/-0.071; p = 0.084) | 0.096 (CI = +/-0.145; p = 0.174) | -0.051 (CI = +/-0.320; p = 0.731) | 0.601 | -5.94% |
| Frequency | 2017.1 | -0.071 (CI = +/-0.087; p = 0.096) | 0.107 (CI = +/-0.160; p = 0.166) | -0.021 (CI = +/-0.360; p = 0.898) | 0.560 | -6.89% |

Bodily Injury

Coverage = BI

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.053 (CI = +/-0.006; p = 0.000) | 0.170 (CI = +/-0.071; p = 0.000) | 0.890 | +5.48% |
| Loss Cost | 2006.1 | 0.055 (CI = +/-0.007; p = 0.000) | 0.162 (CI = +/-0.071; p = 0.000) | 0.892 | +5.60% |
| Loss Cost | 2006.2 | 0.056 (CI = +/-0.007; p = 0.000) | 0.171 (CI = +/-0.071; p = 0.000) | 0.893 | +5.75% |
| Loss Cost | 2007.1 | 0.058 (CI = +/-0.007; p = 0.000) | 0.161 (CI = +/-0.070; p = 0.000) | 0.901 | +5.92% |
| Loss Cost | 2007.2 | 0.059 (CI = +/-0.007; p = 0.000) | 0.168 (CI = +/-0.071; p = 0.000) | 0.898 | +6.05% |
| Loss Cost | 2008.1 | 0.060 (CI = +/-0.007; p = 0.000) | 0.161 (CI = +/-0.071; p = 0.000) | 0.900 | +6.18% |
| Loss Cost | 2008.2 | 0.062 (CI = +/-0.008; p = 0.000) | 0.171 (CI = +/-0.071; p = 0.000) | 0.903 | +6.38% |
| Loss Cost | 2009.1 | 0.063 (CI = +/-0.008; p = 0.000) | 0.167 (CI = +/-0.072; p = 0.000) | 0.901 | +6.48% |
| Loss Cost | 2009.2 | 0.063 (CI = +/-0.009; p = 0.000) | 0.170 (CI = +/-0.075; p = 0.000) | 0.892 | +6.54% |
| Loss Cost | 2010.1 | 0.064 (CI = +/-0.009; p = 0.000) | 0.167 (CI = +/-0.077; p = 0.000) | 0.887 | +6.59% |
| Loss Cost | 2010.2 | 0.062 (CI = +/-0.010; p = 0.000) | 0.157 (CI = +/-0.077; p = 0.000) | 0.873 | +6.35% |
| Loss Cost | 2011.1 | 0.061 (CI = +/-0.010; p = 0.000) | 0.159 (CI = +/-0.080; p = 0.000) | 0.864 | +6.30% |
| Loss Cost | 2011.2 | 0.059 (CI = +/-0.011; p = 0.000) | 0.150 (CI = +/-0.082; p = 0.001) | 0.842 | +6.09% |
| Loss Cost | 2012.1 | 0.058 (CI = +/-0.012; p = 0.000) | 0.157 (CI = +/-0.084; p = 0.001) | 0.832 | +5.92% |
| Loss Cost | 2012.2 | 0.056 (CI = +/-0.013; p = 0.000) | 0.153 (CI = +/-0.087; p = 0.002) | 0.802 | +5.81% |
| Loss Cost | 2013.1 | 0.054 (CI = +/-0.014; p = 0.000) | 0.160 (CI = +/-0.090; p = 0.001) | 0.790 | +5.60% |
| Loss Cost | 2013.2 | 0.053 (CI = +/-0.015; p = 0.000) | 0.154 (CI = +/-0.093; p = 0.003) | 0.748 | +5.41% |
| Loss Cost | 2014.1 | 0.050 (CI = +/-0.016; p = 0.000) | 0.162 (CI = +/-0.097; p = 0.002) | 0.732 | +5.17% |
| Loss Cost | 2014.2 | 0.047 (CI = +/-0.017; p = 0.000) | 0.149 (CI = +/-0.098; p = 0.005) | 0.671 | +4.78% |
| Loss Cost | 2015.1 | 0.044 (CI = +/-0.019; p = 0.000) | 0.157 (CI = +/-0.102; p = 0.005) | 0.652 | +4.50% |
| Loss Cost | 2015.2 | 0.042 (CI = +/-0.021; p = 0.001) | 0.152 (CI = +/-0.109; p = 0.009) | 0.578 | +4.33% |
| Loss Cost | 2016.1 | 0.041 (CI = +/-0.024; p = 0.002) | 0.156 (CI = +/-0.116; p = 0.012) | 0.559 | +4.16% |
| Loss Cost | 2016.2 | 0.039 (CI = +/-0.027; p = 0.008) | 0.151 (CI = +/-0.124; p = 0.021) | 0.462 | +3.94% |
| Loss Cost | 2017.1 | 0.038 (CI = +/-0.031; p = 0.021) | 0.153 (CI = +/-0.134; p = 0.028) | 0.445 | +3.83% |
| | | | | | |
| Severity | 2005.2 | 0.074 (CI = +/-0.005; p = 0.000) | 0.090 (CI = +/-0.056; p = 0.003) | 0.959 | +7.71% |
| Severity | 2006.1 | 0.075 (CI = +/-0.005; p = 0.000) | 0.086 (CI = +/-0.057; p = 0.004) | 0.957 | +7.78% |
| Severity | 2006.2 | 0.076 (CI = +/-0.006; p = 0.000) | 0.090 (CI = +/-0.058; p = 0.003) | 0.955 | +7.85% |
| Severity | 2007.1 | 0.077 (CI = +/-0.006; p = 0.000) | 0.084 (CI = +/-0.059; p = 0.006) | 0.956 | +7.97% |
| Severity | 2007.2 | 0.078 (CI = +/-0.006; p = 0.000) | 0.090 (CI = +/-0.059; p = 0.004) | 0.954 | +8.08% |
| Severity | 2008.1 | 0.079 (CI = +/-0.006; p = 0.000) | 0.080 (CI = +/-0.057; p = 0.008) | 0.959 | +8.27% |
| Severity | 2008.2 | 0.082 (CI = +/-0.006; p = 0.000) | 0.093 (CI = +/-0.052; p = 0.001) | 0.967 | +8.54% |
| Severity | 2009.1 | 0.084 (CI = +/-0.005; p = 0.000) | 0.081 (CI = +/-0.046; p = 0.001) | 0.975 | +8.80% |
| Severity | 2009.2 | 0.086 (CI = +/-0.005; p = 0.000) | 0.092 (CI = +/-0.041; p = 0.000) | 0.980 | +9.03% |
| Severity | 2010.1 | 0.089 (CI = +/-0.004; p = 0.000) | 0.082 (CI = +/-0.036; p = 0.000) | 0.985 | +9.26% |
| Severity | 2010.2 | 0.089 (CI = +/-0.005; p = 0.000) | 0.083 (CI = +/-0.037; p = 0.000) | 0.983 | +9.28% |
| Severity | 2011.1 | 0.090 (CI = +/-0.005; p = 0.000) | 0.078 (CI = +/-0.038; p = 0.000) | 0.983 | +9.38% |
| Severity | 2011.2 | 0.089 (CI = +/-0.005; p = 0.000) | 0.074 (CI = +/-0.038; p = 0.001) | 0.981 | +9.28% |
| Severity | 2012.1 | 0.090 (CI = +/-0.005; p = 0.000) | 0.067 (CI = +/-0.036; p = 0.001) | 0.983 | +9.47% |
| Severity | 2012.2 | 0.093 (CI = +/-0.005; p = 0.000) | 0.076 (CI = +/-0.032; p = 0.000) | 0.987 | +9.71% |
| Severity | 2013.1 | 0.094 (CI = +/-0.005; p = 0.000) | 0.073 (CI = +/-0.033; p = 0.000) | 0.986 | +9.81% |
| Severity | 2013.2 | 0.095 (CI = +/-0.005; p = 0.000) | 0.078 (CI = +/-0.033; p = 0.000) | 0.986 | +9.96% |
| Severity | 2014.1 | 0.094 (CI = +/-0.006; p = 0.000) | 0.080 (CI = +/-0.034; p = 0.000) | 0.984 | +9.90% |
| Severity | 2014.2 | 0.094 (CI = +/-0.006; p = 0.000) | 0.077 (CI = +/-0.036; p = 0.000) | 0.982 | +9.84% |
| Severity | 2015.1 | 0.093 (CI = +/-0.007; p = 0.000) | 0.079 (CI = +/-0.038; p = 0.000) | 0.979 | +9.79% |
| Severity | 2015.2 | 0.094 (CI = +/-0.008; p = 0.000) | 0.080 (CI = +/-0.040; p = 0.001) | 0.975 | +9.85% |
| Severity | 2016.1 | 0.095 (CI = +/-0.009; p = 0.000) | 0.077 (CI = +/-0.042; p = 0.002) | 0.973 | +9.97% |
| Severity | 2016.2 | 0.098 (CI = +/-0.009; p = 0.000) | 0.085 (CI = +/-0.043; p = 0.001) | 0.972 | +10.26% |
| Severity | 2017.1 | 0.098 (CI = +/-0.011; p = 0.000) | 0.084 (CI = +/-0.046; p = 0.002) | 0.967 | +10.28% |
| | | | | | |
| Frequency | 2005.2 | -0.021 (CI = +/-0.007; p = 0.000) | 0.080 (CI = +/-0.077; p = 0.043) | 0.521 | -2.07% |
| Frequency | 2006.1 | -0.020 (CI = +/-0.007; p = 0.000) | 0.076 (CI = +/-0.079; p = 0.057) | 0.480 | -2.02% |
| Frequency | 2006.2 | -0.020 (CI = +/-0.008; p = 0.000) | 0.081 (CI = +/-0.081; p = 0.051) | 0.459 | -1.95% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.008; p = 0.000) | 0.077 (CI = +/-0.083; p = 0.067) | 0.414 | -1.89% |
| Frequency | 2007.2 | -0.019 (CI = +/-0.009; p = 0.000) | 0.078 (CI = +/-0.086; p = 0.072) | 0.399 | -1.88% |
| Frequency | 2008.1 | -0.019 (CI = +/-0.009; p = 0.000) | 0.081 (CI = +/-0.088; p = 0.070) | 0.384 | -1.93% |
| Frequency | 2008.2 | -0.020 (CI = +/-0.010; p = 0.000) | 0.078 (CI = +/-0.091; p = 0.091) | 0.382 | -1.99% |
| Frequency | 2009.1 | -0.022 (CI = +/-0.010; p = 0.000) | 0.086 (CI = +/-0.093; p = 0.068) | 0.397 | -2.13% |
| Frequency | 2009.2 | -0.023 (CI = +/-0.011; p = 0.000) | 0.077 (CI = +/-0.095; p = 0.104) | 0.416 | -2.29% |
| Frequency | 2010.1 | -0.025 (CI = +/-0.012; p = 0.000) | 0.085 (CI = +/-0.097; p = 0.081) | 0.426 | -2.45% |
| Frequency | 2010.2 | -0.027 (CI = +/-0.012; p = 0.000) | 0.074 (CI = +/-0.098; p = 0.131) | 0.458 | -2.67% |
| Frequency | 2011.1 | -0.029 (CI = +/-0.013; p = 0.000) | 0.080 (CI = +/-0.100; p = 0.111) | 0.455 | -2.82% |
| Frequency | 2011.2 | -0.030 (CI = +/-0.014; p = 0.000) | 0.076 (CI = +/-0.104; p = 0.146) | 0.451 | -2.91% |
| Frequency | 2012.1 | -0.033 (CI = +/-0.014; p = 0.000) | 0.090 (CI = +/-0.104; p = 0.086) | 0.497 | -3.24% |
| Frequency | 2012.2 | -0.036 (CI = +/-0.015; p = 0.000) | 0.077 (CI = +/-0.105; p = 0.145) | 0.531 | -3.55% |
| Frequency | 2013.1 | -0.039 (CI = +/-0.016; p = 0.000) | 0.088 (CI = +/-0.107; p = 0.102) | 0.548 | -3.84% |
| Frequency | 2013.2 | -0.042 (CI = +/-0.017; p = 0.000) | 0.076 (CI = +/-0.110; p = 0.163) | 0.568 | -4.13% |
| Frequency | 2014.1 | -0.044 (CI = +/-0.019; p = 0.000) | 0.082 (CI = +/-0.114; p = 0.149) | 0.548 | -4.30% |
| Frequency | 2014.2 | -0.047 (CI = +/-0.021; p = 0.000) | 0.071 (CI = +/-0.119; p = 0.224) | 0.559 | -4.60% |
| Frequency | 2015.1 | -0.049 (CI = +/-0.023; p = 0.000) | 0.078 (CI = +/-0.125; p = 0.203) | 0.537 | -4.82% |
| Frequency | 2015.2 | -0.052 (CI = +/-0.026; p = 0.001) | 0.071 (CI = +/-0.133; p = 0.270) | 0.526 | -5.02% |
| Frequency | 2016.1 | -0.054 (CI = +/-0.029; p = 0.001) | 0.079 (CI = +/-0.141; p = 0.247) | 0.500 | -5.28% |
| Frequency | 2016.2 | -0.059 (CI = +/-0.032; p = 0.002) | 0.066 (CI = +/-0.149; p = 0.357) | 0.508 | -5.72% |
| Frequency | 2017.1 | -0.060 (CI = +/-0.037; p = 0.004) | 0.069 (CI = +/-0.161; p = 0.367) | 0.449 | -5.85% |

Bodily Injury

Coverage = BI

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.053 (CI = +/-0.007; p = 0.000) | 0.174 (CI = +/-0.072; p = 0.000) | 0.884 | +5.40% |
| Loss Cost | 2006.1 | 0.054 (CI = +/-0.007; p = 0.000) | 0.167 (CI = +/-0.072; p = 0.000) | 0.887 | +5.52% |
| Loss Cost | 2006.2 | 0.055 (CI = +/-0.007; p = 0.000) | 0.175 (CI = +/-0.072; p = 0.000) | 0.887 | +5.67% |
| Loss Cost | 2007.1 | 0.057 (CI = +/-0.007; p = 0.000) | 0.165 (CI = +/-0.072; p = 0.000) | 0.895 | +5.85% |
| Loss Cost | 2007.2 | 0.058 (CI = +/-0.008; p = 0.000) | 0.172 (CI = +/-0.073; p = 0.000) | 0.892 | +5.98% |
| Loss Cost | 2008.1 | 0.059 (CI = +/-0.008; p = 0.000) | 0.164 (CI = +/-0.074; p = 0.000) | 0.893 | +6.12% |
| Loss Cost | 2008.2 | 0.061 (CI = +/-0.008; p = 0.000) | 0.174 (CI = +/-0.073; p = 0.000) | 0.897 | +6.32% |
| Loss Cost | 2009.1 | 0.062 (CI = +/-0.009; p = 0.000) | 0.169 (CI = +/-0.075; p = 0.000) | 0.895 | +6.42% |
| Loss Cost | 2009.2 | 0.063 (CI = +/-0.009; p = 0.000) | 0.172 (CI = +/-0.077; p = 0.000) | 0.884 | +6.48% |
| Loss Cost | 2010.1 | 0.063 (CI = +/-0.010; p = 0.000) | 0.170 (CI = +/-0.080; p = 0.000) | 0.879 | +6.53% |
| Loss Cost | 2010.2 | 0.061 (CI = +/-0.010; p = 0.000) | 0.159 (CI = +/-0.080; p = 0.000) | 0.864 | +6.29% |
| Loss Cost | 2011.1 | 0.060 (CI = +/-0.011; p = 0.000) | 0.162 (CI = +/-0.083; p = 0.001) | 0.854 | +6.22% |
| Loss Cost | 2011.2 | 0.058 (CI = +/-0.012; p = 0.000) | 0.154 (CI = +/-0.085; p = 0.001) | 0.831 | +6.00% |
| Loss Cost | 2012.1 | 0.056 (CI = +/-0.013; p = 0.000) | 0.162 (CI = +/-0.087; p = 0.001) | 0.820 | +5.79% |
| Loss Cost | 2012.2 | 0.055 (CI = +/-0.014; p = 0.000) | 0.158 (CI = +/-0.091; p = 0.002) | 0.788 | +5.67% |
| Loss Cost | 2013.1 | 0.053 (CI = +/-0.015; p = 0.000) | 0.167 (CI = +/-0.093; p = 0.001) | 0.776 | +5.41% |
| Loss Cost | 2013.2 | 0.051 (CI = +/-0.016; p = 0.000) | 0.161 (CI = +/-0.097; p = 0.003) | 0.731 | +5.20% |
| Loss Cost | 2014.1 | 0.048 (CI = +/-0.017; p = 0.000) | 0.171 (CI = +/-0.100; p = 0.002) | 0.718 | +4.89% |
| Loss Cost | 2014.2 | 0.044 (CI = +/-0.018; p = 0.000) | 0.158 (CI = +/-0.101; p = 0.004) | 0.654 | +4.46% |
| Loss Cost | 2015.1 | 0.040 (CI = +/-0.020; p = 0.001) | 0.170 (CI = +/-0.105; p = 0.004) | 0.642 | +4.08% |
| Loss Cost | 2015.2 | 0.038 (CI = +/-0.023; p = 0.003) | 0.164 (CI = +/-0.112; p = 0.007) | 0.565 | +3.87% |
| Loss Cost | 2016.1 | 0.035 (CI = +/-0.026; p = 0.012) | 0.173 (CI = +/-0.119; p = 0.008) | 0.554 | +3.57% |
| Loss Cost | 2016.2 | 0.032 (CI = +/-0.029; p = 0.034) | 0.166 (CI = +/-0.128; p = 0.015) | 0.458 | +3.30% |
| Loss Cost | 2017.1 | 0.030 (CI = +/-0.034; p = 0.086) | 0.173 (CI = +/-0.139; p = 0.019) | 0.449 | +3.00% |
| | | | | | |
| Severity | 2005.2 | 0.074 (CI = +/-0.005; p = 0.000) | 0.090 (CI = +/-0.058; p = 0.003) | 0.956 | +7.71% |
| Severity | 2006.1 | 0.075 (CI = +/-0.006; p = 0.000) | 0.086 (CI = +/-0.059; p = 0.006) | 0.954 | +7.78% |
| Severity | 2006.2 | 0.076 (CI = +/-0.006; p = 0.000) | 0.090 (CI = +/-0.060; p = 0.005) | 0.952 | +7.86% |
| Severity | 2007.1 | 0.077 (CI = +/-0.006; p = 0.000) | 0.083 (CI = +/-0.061; p = 0.009) | 0.952 | +7.99% |
| Severity | 2007.2 | 0.078 (CI = +/-0.006; p = 0.000) | 0.089 (CI = +/-0.061; p = 0.006) | 0.951 | +8.10% |
| Severity | 2008.1 | 0.080 (CI = +/-0.006; p = 0.000) | 0.077 (CI = +/-0.059; p = 0.012) | 0.956 | +8.32% |
| Severity | 2008.2 | 0.082 (CI = +/-0.006; p = 0.000) | 0.091 (CI = +/-0.053; p = 0.002) | 0.965 | +8.59% |
| Severity | 2009.1 | 0.085 (CI = +/-0.005; p = 0.000) | 0.077 (CI = +/-0.047; p = 0.002) | 0.974 | +8.89% |
| Severity | 2009.2 | 0.087 (CI = +/-0.005; p = 0.000) | 0.088 (CI = +/-0.041; p = 0.000) | 0.980 | +9.13% |
| Severity | 2010.1 | 0.090 (CI = +/-0.004; p = 0.000) | 0.076 (CI = +/-0.035; p = 0.000) | 0.986 | +9.40% |
| Severity | 2010.2 | 0.090 (CI = +/-0.005; p = 0.000) | 0.077 (CI = +/-0.036; p = 0.000) | 0.984 | +9.42% |
| Severity | 2011.1 | 0.091 (CI = +/-0.005; p = 0.000) | 0.071 (CI = +/-0.036; p = 0.000) | 0.984 | +9.56% |
| Severity | 2011.2 | 0.090 (CI = +/-0.005; p = 0.000) | 0.067 (CI = +/-0.037; p = 0.001) | 0.983 | +9.46% |
| Severity | 2012.1 | 0.093 (CI = +/-0.005; p = 0.000) | 0.058 (CI = +/-0.033; p = 0.001) | 0.987 | +9.70% |
| Severity | 2012.2 | 0.095 (CI = +/-0.004; p = 0.000) | 0.067 (CI = +/-0.027; p = 0.000) | 0.991 | +9.96% |
| Severity | 2013.1 | 0.096 (CI = +/-0.004; p = 0.000) | 0.062 (CI = +/-0.026; p = 0.000) | 0.992 | +10.11% |
| Severity | 2013.2 | 0.098 (CI = +/-0.004; p = 0.000) | 0.067 (CI = +/-0.024; p = 0.000) | 0.993 | +10.28% |
| Severity | 2014.1 | 0.098 (CI = +/-0.004; p = 0.000) | 0.068 (CI = +/-0.025; p = 0.000) | 0.992 | +10.27% |
| Severity | 2014.2 | 0.097 (CI = +/-0.005; p = 0.000) | 0.066 (CI = +/-0.026; p = 0.000) | 0.991 | +10.22% |
| Severity | 2015.1 | 0.097 (CI = +/-0.005; p = 0.000) | 0.066 (CI = +/-0.028; p = 0.000) | 0.989 | +10.24% |
| Severity | 2015.2 | 0.098 (CI = +/-0.006; p = 0.000) | 0.068 (CI = +/-0.029; p = 0.000) | 0.987 | +10.33% |
| Severity | 2016.1 | 0.101 (CI = +/-0.006; p = 0.000) | 0.062 (CI = +/-0.028; p = 0.000) | 0.989 | +10.58% |
| Severity | 2016.2 | 0.104 (CI = +/-0.005; p = 0.000) | 0.070 (CI = +/-0.022; p = 0.000) | 0.993 | +10.92% |
| Severity | 2017.1 | 0.105 (CI = +/-0.005; p = 0.000) | 0.065 (CI = +/-0.022; p = 0.000) | 0.994 | +11.13% |
| | | | | | |
| Frequency | 2005.2 | -0.022 (CI = +/-0.007; p = 0.000) | 0.085 (CI = +/-0.079; p = 0.035) | 0.519 | -2.15% |
| Frequency | 2006.1 | -0.021 (CI = +/-0.008; p = 0.000) | 0.081 (CI = +/-0.081; p = 0.048) | 0.478 | -2.10% |
| Frequency | 2006.2 | -0.021 (CI = +/-0.008; p = 0.000) | 0.085 (CI = +/-0.083; p = 0.043) | 0.456 | -2.03% |
| Frequency | 2007.1 | -0.020 (CI = +/-0.009; p = 0.000) | 0.082 (CI = +/-0.085; p = 0.058) | 0.411 | -1.98% |
| Frequency | 2007.2 | -0.020 (CI = +/-0.009; p = 0.000) | 0.083 (CI = +/-0.088; p = 0.063) | 0.396 | -1.96% |
| Frequency | 2008.1 | -0.020 (CI = +/-0.010; p = 0.000) | 0.087 (CI = +/-0.091; p = 0.060) | 0.382 | -2.03% |
| Frequency | 2008.2 | -0.021 (CI = +/-0.010; p = 0.000) | 0.083 (CI = +/-0.094; p = 0.078) | 0.381 | -2.09% |
| Frequency | 2009.1 | -0.023 (CI = +/-0.011; p = 0.000) | 0.093 (CI = +/-0.095; p = 0.056) | 0.400 | -2.26% |
| Frequency | 2009.2 | -0.025 (CI = +/-0.012; p = 0.000) | 0.084 (CI = +/-0.097; p = 0.085) | 0.420 | -2.43% |
| Frequency | 2010.1 | -0.027 (CI = +/-0.012; p = 0.000) | 0.094 (CI = +/-0.099; p = 0.062) | 0.435 | -2.62% |
| Frequency | 2010.2 | -0.029 (CI = +/-0.013; p = 0.000) | 0.083 (CI = +/-0.099; p = 0.100) | 0.469 | -2.86% |
| Frequency | 2011.1 | -0.031 (CI = +/-0.014; p = 0.000) | 0.091 (CI = +/-0.102; p = 0.078) | 0.472 | -3.05% |
| Frequency | 2011.2 | -0.032 (CI = +/-0.015; p = 0.000) | 0.086 (CI = +/-0.106; p = 0.106) | 0.470 | -3.16% |
| Frequency | 2012.1 | -0.036 (CI = +/-0.015; p = 0.000) | 0.104 (CI = +/-0.105; p = 0.052) | 0.527 | -3.56% |
| Frequency | 2012.2 | -0.040 (CI = +/-0.016; p = 0.000) | 0.090 (CI = +/-0.105; p = 0.089) | 0.565 | -3.90% |
| Frequency | 2013.1 | -0.044 (CI = +/-0.017; p = 0.000) | 0.105 (CI = +/-0.106; p = 0.051) | 0.594 | -4.27% |
| Frequency | 2013.2 | -0.047 (CI = +/-0.018; p = 0.000) | 0.093 (CI = +/-0.108; p = 0.086) | 0.619 | -4.60% |
| Frequency | 2014.1 | -0.050 (CI = +/-0.019; p = 0.000) | 0.103 (CI = +/-0.112; p = 0.069) | 0.610 | -4.88% |
| Frequency | 2014.2 | -0.054 (CI = +/-0.021; p = 0.000) | 0.092 (CI = +/-0.115; p = 0.111) | 0.626 | -5.22% |
| Frequency | 2015.1 | -0.058 (CI = +/-0.023; p = 0.000) | 0.104 (CI = +/-0.120; p = 0.085) | 0.621 | -5.59% |
| Frequency | 2015.2 | -0.060 (CI = +/-0.026; p = 0.000) | 0.096 (CI = +/-0.127; p = 0.126) | 0.616 | -5.85% |
| Frequency | 2016.1 | -0.065 (CI = +/-0.029; p = 0.000) | 0.111 (CI = +/-0.133; p = 0.095) | 0.612 | -6.34% |
| Frequency | 2016.2 | -0.071 (CI = +/-0.032; p = 0.000) | 0.097 (CI = +/-0.138; p = 0.155) | 0.630 | -6.87% |
| Frequency | 2017.1 | -0.076 (CI = +/-0.037; p = 0.001) | 0.108 (CI = +/-0.149; p = 0.138) | 0.600 | -7.31% |

Bodily Injury

Coverage = BI

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.052 (CI = +/-0.008; p = 0.000) | 0.167 (CI = +/-0.080; p = 0.000) | 0.844 | +5.29% |
| Loss Cost | 2006.1 | 0.053 (CI = +/-0.009; p = 0.000) | 0.159 (CI = +/-0.081; p = 0.000) | 0.848 | +5.45% |
| Loss Cost | 2006.2 | 0.055 (CI = +/-0.009; p = 0.000) | 0.168 (CI = +/-0.081; p = 0.000) | 0.848 | +5.62% |
| Loss Cost | 2007.1 | 0.057 (CI = +/-0.009; p = 0.000) | 0.156 (CI = +/-0.081; p = 0.000) | 0.859 | +5.86% |
| Loss Cost | 2007.2 | 0.058 (CI = +/-0.010; p = 0.000) | 0.163 (CI = +/-0.082; p = 0.000) | 0.854 | +6.02% |
| Loss Cost | 2008.1 | 0.060 (CI = +/-0.010; p = 0.000) | 0.154 (CI = +/-0.083; p = 0.001) | 0.858 | +6.22% |
| Loss Cost | 2008.2 | 0.063 (CI = +/-0.011; p = 0.000) | 0.165 (CI = +/-0.083; p = 0.000) | 0.863 | +6.49% |
| Loss Cost | 2009.1 | 0.064 (CI = +/-0.011; p = 0.000) | 0.159 (CI = +/-0.085; p = 0.001) | 0.862 | +6.64% |
| Loss Cost | 2009.2 | 0.065 (CI = +/-0.012; p = 0.000) | 0.162 (CI = +/-0.089; p = 0.001) | 0.848 | +6.73% |
| Loss Cost | 2010.1 | 0.066 (CI = +/-0.013; p = 0.000) | 0.158 (CI = +/-0.093; p = 0.002) | 0.842 | +6.84% |
| Loss Cost | 2010.2 | 0.063 (CI = +/-0.014; p = 0.000) | 0.146 (CI = +/-0.093; p = 0.004) | 0.815 | +6.51% |
| Loss Cost | 2011.1 | 0.063 (CI = +/-0.015; p = 0.000) | 0.148 (CI = +/-0.098; p = 0.005) | 0.801 | +6.45% |
| Loss Cost | 2011.2 | 0.060 (CI = +/-0.017; p = 0.000) | 0.138 (CI = +/-0.100; p = 0.010) | 0.762 | +6.15% |
| Loss Cost | 2012.1 | 0.057 (CI = +/-0.018; p = 0.000) | 0.147 (CI = +/-0.105; p = 0.009) | 0.743 | +5.88% |
| Loss Cost | 2012.2 | 0.055 (CI = +/-0.020; p = 0.000) | 0.141 (CI = +/-0.110; p = 0.015) | 0.688 | +5.69% |
| Loss Cost | 2013.1 | 0.052 (CI = +/-0.022; p = 0.000) | 0.152 (CI = +/-0.115; p = 0.013) | 0.666 | +5.31% |
| Loss Cost | 2013.2 | 0.048 (CI = +/-0.025; p = 0.001) | 0.143 (CI = +/-0.120; p = 0.023) | 0.583 | +4.95% |
| Loss Cost | 2014.1 | 0.044 (CI = +/-0.027; p = 0.004) | 0.156 (CI = +/-0.126; p = 0.019) | 0.561 | +4.46% |
| Loss Cost | 2014.2 | 0.036 (CI = +/-0.029; p = 0.020) | 0.137 (CI = +/-0.126; p = 0.036) | 0.434 | +3.66% |
| Loss Cost | 2015.1 | 0.029 (CI = +/-0.033; p = 0.079) | 0.154 (CI = +/-0.132; p = 0.026) | 0.429 | +2.93% |
| Loss Cost | 2015.2 | 0.023 (CI = +/-0.037; p = 0.204) | 0.141 (CI = +/-0.140; p = 0.049) | 0.290 | +2.31% |
| Loss Cost | 2016.1 | 0.015 (CI = +/-0.044; p = 0.462) | 0.158 (CI = +/-0.151; p = 0.042) | 0.306 | +1.50% |
| Loss Cost | 2016.2 | 0.005 (CI = +/-0.050; p = 0.835) | 0.140 (CI = +/-0.160; p = 0.079) | 0.173 | +0.47% |
| Loss Cost | 2017.1 | -0.007 (CI = +/-0.061; p = 0.782) | 0.162 (CI = +/-0.176; p = 0.066) | 0.233 | -0.74% |
| | | | | | |
| Severity | 2005.2 | 0.069 (CI = +/-0.006; p = 0.000) | 0.089 (CI = +/-0.056; p = 0.003) | 0.947 | +7.16% |
| Severity | 2006.1 | 0.070 (CI = +/-0.006; p = 0.000) | 0.087 (CI = +/-0.058; p = 0.005) | 0.944 | +7.22% |
| Severity | 2006.2 | 0.070 (CI = +/-0.007; p = 0.000) | 0.090 (CI = +/-0.060; p = 0.005) | 0.940 | +7.28% |
| Severity | 2007.1 | 0.071 (CI = +/-0.007; p = 0.000) | 0.084 (CI = +/-0.061; p = 0.009) | 0.939 | +7.40% |
| Severity | 2007.2 | 0.072 (CI = +/-0.007; p = 0.000) | 0.088 (CI = +/-0.062; p = 0.007) | 0.935 | +7.50% |
| Severity | 2008.1 | 0.075 (CI = +/-0.008; p = 0.000) | 0.078 (CI = +/-0.061; p = 0.014) | 0.941 | +7.74% |
| Severity | 2008.2 | 0.077 (CI = +/-0.007; p = 0.000) | 0.091 (CI = +/-0.055; p = 0.002) | 0.952 | +8.05% |
| Severity | 2009.1 | 0.081 (CI = +/-0.007; p = 0.000) | 0.076 (CI = +/-0.049; p = 0.004) | 0.965 | +8.40% |
| Severity | 2009.2 | 0.083 (CI = +/-0.006; p = 0.000) | 0.088 (CI = +/-0.044; p = 0.000) | 0.972 | +8.69% |
| Severity | 2010.1 | 0.086 (CI = +/-0.005; p = 0.000) | 0.075 (CI = +/-0.037; p = 0.000) | 0.980 | +9.01% |
| Severity | 2010.2 | 0.086 (CI = +/-0.006; p = 0.000) | 0.075 (CI = +/-0.039; p = 0.001) | 0.977 | +9.00% |
| Severity | 2011.1 | 0.088 (CI = +/-0.006; p = 0.000) | 0.070 (CI = +/-0.040; p = 0.002) | 0.977 | +9.15% |
| Severity | 2011.2 | 0.086 (CI = +/-0.006; p = 0.000) | 0.064 (CI = +/-0.039; p = 0.003) | 0.975 | +8.96% |
| Severity | 2012.1 | 0.089 (CI = +/-0.006; p = 0.000) | 0.054 (CI = +/-0.036; p = 0.005) | 0.980 | +9.26% |
| Severity | 2012.2 | 0.092 (CI = +/-0.005; p = 0.000) | 0.064 (CI = +/-0.029; p = 0.000) | 0.987 | +9.59% |
| Severity | 2013.1 | 0.093 (CI = +/-0.006; p = 0.000) | 0.058 (CI = +/-0.029; p = 0.001) | 0.987 | +9.78% |
| Severity | 2013.2 | 0.095 (CI = +/-0.006; p = 0.000) | 0.063 (CI = +/-0.028; p = 0.000) | 0.988 | +9.99% |
| Severity | 2014.1 | 0.095 (CI = +/-0.006; p = 0.000) | 0.065 (CI = +/-0.030; p = 0.000) | 0.986 | +9.94% |
| Severity | 2014.2 | 0.093 (CI = +/-0.007; p = 0.000) | 0.062 (CI = +/-0.031; p = 0.001) | 0.983 | +9.80% |
| Severity | 2015.1 | 0.093 (CI = +/-0.008; p = 0.000) | 0.062 (CI = +/-0.034; p = 0.002) | 0.980 | +9.77% |
| Severity | 2015.2 | 0.094 (CI = +/-0.010; p = 0.000) | 0.063 (CI = +/-0.037; p = 0.004) | 0.974 | +9.83% |
| Severity | 2016.1 | 0.097 (CI = +/-0.011; p = 0.000) | 0.056 (CI = +/-0.038; p = 0.008) | 0.976 | +10.20% |
| Severity | 2016.2 | 0.102 (CI = +/-0.010; p = 0.000) | 0.065 (CI = +/-0.032; p = 0.002) | 0.983 | +10.75% |
| Severity | 2017.1 | 0.106 (CI = +/-0.011; p = 0.000) | 0.058 (CI = +/-0.032; p = 0.004) | 0.984 | +11.16% |
| | | | | | |
| Frequency | 2005.2 | -0.018 (CI = +/-0.009; p = 0.000) | 0.078 (CI = +/-0.084; p = 0.068) | 0.365 | -1.75% |
| Frequency | 2006.1 | -0.017 (CI = +/-0.009; p = 0.001) | 0.072 (CI = +/-0.086; p = 0.097) | 0.306 | -1.65% |
| Frequency | 2006.2 | -0.016 (CI = +/-0.010; p = 0.003) | 0.078 (CI = +/-0.088; p = 0.081) | 0.282 | -1.54% |
| Frequency | 2007.1 | -0.014 (CI = +/-0.010; p = 0.009) | 0.072 (CI = +/-0.090; p = 0.115) | 0.219 | -1.43% |
| Frequency | 2007.2 | -0.014 (CI = +/-0.011; p = 0.017) | 0.074 (CI = +/-0.094; p = 0.114) | 0.204 | -1.38% |
| Frequency | 2008.1 | -0.014 (CI = +/-0.012; p = 0.023) | 0.076 (CI = +/-0.097; p = 0.120) | 0.182 | -1.41% |
| Frequency | 2008.2 | -0.015 (CI = +/-0.013; p = 0.029) | 0.074 (CI = +/-0.101; p = 0.143) | 0.179 | -1.45% |
| Frequency | 2009.1 | -0.016 (CI = +/-0.014; p = 0.023) | 0.082 (CI = +/-0.104; p = 0.118) | 0.195 | -1.62% |
| Frequency | 2009.2 | -0.018 (CI = +/-0.015; p = 0.019) | 0.074 (CI = +/-0.108; p = 0.165) | 0.212 | -1.80% |
| Frequency | 2010.1 | -0.020 (CI = +/-0.016; p = 0.017) | 0.083 (CI = +/-0.111; p = 0.138) | 0.223 | -1.99% |
| Frequency | 2010.2 | -0.023 (CI = +/-0.017; p = 0.011) | 0.071 (CI = +/-0.114; p = 0.206) | 0.258 | -2.29% |
| Frequency | 2011.1 | -0.025 (CI = +/-0.019; p = 0.011) | 0.079 (CI = +/-0.119; p = 0.182) | 0.255 | -2.47% |
| Frequency | 2011.2 | -0.026 (CI = +/-0.021; p = 0.015) | 0.075 (CI = +/-0.125; p = 0.225) | 0.252 | -2.59% |
| Frequency | 2012.1 | -0.031 (CI = +/-0.022; p = 0.007) | 0.093 (CI = +/-0.126; p = 0.139) | 0.319 | -3.09% |
| Frequency | 2012.2 | -0.036 (CI = +/-0.023; p = 0.005) | 0.078 (CI = +/-0.128; p = 0.218) | 0.368 | -3.56% |
| Frequency | 2013.1 | -0.042 (CI = +/-0.025; p = 0.003) | 0.094 (CI = +/-0.132; p = 0.148) | 0.406 | -4.07% |
| Frequency | 2013.2 | -0.047 (CI = +/-0.028; p = 0.003) | 0.079 (CI = +/-0.135; p = 0.230) | 0.446 | -4.58% |
| Frequency | 2014.1 | -0.051 (CI = +/-0.031; p = 0.004) | 0.091 (CI = +/-0.144; p = 0.193) | 0.435 | -4.99% |
| Frequency | 2014.2 | -0.058 (CI = +/-0.034; p = 0.003) | 0.075 (CI = +/-0.149; p = 0.293) | 0.471 | -5.59% |
| Frequency | 2015.1 | -0.064 (CI = +/-0.039; p = 0.004) | 0.092 (CI = +/-0.159; p = 0.226) | 0.474 | -6.24% |
| Frequency | 2015.2 | -0.071 (CI = +/-0.045; p = 0.006) | 0.078 (CI = +/-0.169; p = 0.328) | 0.486 | -6.85% |
| Frequency | 2016.1 | -0.082 (CI = +/-0.052; p = 0.006) | 0.103 (CI = +/-0.180; p = 0.229) | 0.508 | -7.89% |
| Frequency | 2016.2 | -0.097 (CI = +/-0.058; p = 0.005) | 0.075 (CI = +/-0.183; p = 0.374) | 0.585 | -9.28% |
| Frequency | 2017.1 | -0.113 (CI = +/-0.069; p = 0.006) | 0.104 (CI = +/-0.198; p = 0.255) | 0.599 | -10.71% |

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|--------------------|
| Loss Cost | 2005.2 | 0.058 (CI = +/-0.010; p = 0.000) | 0.162 (CI = +/-0.081; p = 0.000) | 0.858 | +6.00% |
| Loss Cost | 2006.1 | 0.061 (CI = +/-0.010; p = 0.000) | 0.150 (CI = +/-0.080; p = 0.001) | 0.869 | +6.27% |
| Loss Cost | 2006.2 | 0.064 (CI = +/-0.010; p = 0.000) | 0.162 (CI = +/-0.078; p = 0.000) | 0.878 | +6.56% |
| Loss Cost | 2007.1 | 0.067 (CI = +/-0.010; p = 0.000) | 0.145 (CI = +/-0.072; p = 0.000) | 0.903 | +6.98% |
| Loss Cost | 2007.2 | 0.070 (CI = +/-0.010; p = 0.000) | 0.156 (CI = +/-0.071; p = 0.000) | 0.909 | +7.27% |
| Loss Cost | 2008.1 | 0.074 (CI = +/-0.010; p = 0.000) | 0.141 (CI = +/-0.066; p = 0.000) | 0.927 | +7.68% |
| Loss Cost | 2008.2 | 0.079 (CI = +/-0.008; p = 0.000) | 0.158 (CI = +/-0.054; p = 0.000) | 0.952 | +8.18% |
| Loss Cost | 2009.1 | 0.082 (CI = +/-0.007; p = 0.000) | 0.144 (CI = +/-0.047; p = 0.000) | 0.966 | +8.60% |
| Loss Cost | 2009.2 | 0.085 (CI = +/-0.007; p = 0.000) | 0.154 (CI = +/-0.044; p = 0.000) | 0.971 | +8.91% |
| Loss Cost | 2010.1 | 0.089 (CI = +/-0.006; p = 0.000) | 0.140 (CI = +/-0.035; p = 0.000) | 0.983 | +9.34% |
| Loss Cost | 2010.2 | 0.087 (CI = +/-0.006; p = 0.000) | 0.134 (CI = +/-0.033; p = 0.000) | 0.983 | +9.11% |
| Loss Cost | 2011.1 | 0.090 (CI = +/-0.006; p = 0.000) | 0.125 (CI = +/-0.030; p = 0.000) | 0.987 | +9.40% |
| Loss Cost | 2011.2 | 0.088 (CI = +/-0.006; p = 0.000) | 0.122 (CI = +/-0.030; p = 0.000) | 0.985 | +9.25% |
| Loss Cost | 2012.1 | 0.089 (CI = +/-0.007; p = 0.000) | 0.119 (CI = +/-0.032; p = 0.000) | 0.983 | +9.34% |
| Loss Cost | 2012.2 | 0.090 (CI = +/-0.008; p = 0.000) | 0.122 (CI = +/-0.034; p = 0.000) | 0.980 | +9.46% |
| Loss Cost | 2013.1 | 0.091 (CI = +/-0.009; p = 0.000) | 0.120 (CI = +/-0.037; p = 0.000) | 0.978 | +9.54% |
| Loss Cost | 2013.2 | 0.091 (CI = +/-0.011; p = 0.000) | 0.120 (CI = +/-0.041; p = 0.000) | 0.970 | +9.53% |
| Loss Cost | 2014.1 | 0.092 (CI = +/-0.013; p = 0.000) | 0.117 (CI = +/-0.045; p = 0.000) | 0.967 | +9.67% |
| Loss Cost | 2014.2 | 0.086 (CI = +/-0.011; p = 0.000) | 0.106 (CI = +/-0.036; p = 0.000) | 0.972 | +8.99% |
| Loss Cost | 2015.1 | 0.087 (CI = +/-0.015; p = 0.000) | 0.104 (CI = +/-0.042; p = 0.001) | 0.967 | +9.06% |
| Loss Cost | 2015.2 | 0.085 (CI = +/-0.019; p = 0.000) | 0.102 (CI = +/-0.049; p = 0.002) | 0.949 | +8.89% |
| Loss Cost | 2016.1 | 0.092 (CI = +/-0.023; p = 0.000) | 0.092 (CI = +/-0.052; p = 0.006) | 0.957 | +9.62% |
| Loss Cost | 2016.2 | 0.084 (CI = +/-0.025; p = 0.001) | 0.082 (CI = +/-0.051; p = 0.011) | 0.945 | +8.73% |
| Loss Cost | 2017.1 | 0.096 (CI = +/-0.027; p = 0.001) | 0.068 (CI = +/-0.046; p = 0.018) | 0.975 | +10.10% |
| Severity | 2005.2 | 0.063 (CI = +/-0.006; p = 0.000) | 0.094 (CI = +/-0.054; p = 0.001) | 0.937 | +6.52% |
| Severity | 2006.1 | 0.063 (CI = +/-0.007; p = 0.000) | 0.094 (CI = +/-0.056; p = 0.002) | 0.932 | +6.53% |
| Severity | 2006.2 | 0.064 (CI = +/-0.007; p = 0.000) | 0.095 (CI = +/-0.058; p = 0.002) | 0.924 | +6.57% |
| Severity | 2007.1 | 0.065 (CI = +/-0.008; p = 0.000) | 0.091 (CI = +/-0.060; p = 0.005) | 0.921 | +6.66% |
| Severity | 2007.2 | 0.065 (CI = +/-0.009; p = 0.000) | 0.094 (CI = +/-0.063; p = 0.005) | 0.913 | +6.74% |
| Severity | 2008.1 | 0.068 (CI = +/-0.009; p = 0.000) | 0.085 (CI = +/-0.062; p = 0.010) | 0.918 | +6.99% |
| Severity | 2008.2 | 0.071 (CI = +/-0.009; p = 0.000) | 0.098 (CI = +/-0.057; p = 0.002) | 0.934 | +7.36% |
| Severity | 2009.1 | 0.075 (CI = +/-0.008; p = 0.000) | 0.083 (CI = +/-0.051; p = 0.003) | 0.951 | +7.76% |
| Severity | 2009.2 | 0.078 (CI = +/-0.008; p = 0.000) | 0.095 (CI = +/-0.046; p = 0.000) | 0.961 | +8.12% |
| Severity | 2010.1 | 0.082 (CI = +/-0.007; p = 0.000) | 0.082 (CI = +/-0.040; p = 0.000) | 0.972 | +8.51% |
| Severity | 2010.2 | 0.081 (CI = +/-0.008; p = 0.000) | 0.081 (CI = +/-0.042; p = 0.001) | 0.967 | +8.45% |
| Severity | 2011.1 | 0.082 (CI = +/-0.008; p = 0.000) | 0.076 (CI = +/-0.044; p = 0.002) | 0.965 | +8.60% |
| Severity | 2011.2 | 0.079 (CI = +/-0.008; p = 0.000) | 0.068 (CI = +/-0.041; p = 0.003) | 0.964 | +8.25% |
| Severity | 2012.1 | 0.083 (CI = +/-0.008; p = 0.000) | 0.058 (CI = +/-0.038; p = 0.006) | 0.971 | +8.61% |
| Severity | 2012.2 | 0.087 (CI = +/-0.007; p = 0.000) | 0.068 (CI = +/-0.031; p = 0.000) | 0.981 | +9.06% |
| Severity | 2013.1 | 0.089 (CI = +/-0.008; p = 0.000) | 0.063 (CI = +/-0.032; p = 0.001) | 0.981 | +9.27% |
| Severity | 2013.2 | 0.091 (CI = +/-0.008; p = 0.000) | 0.069 (CI = +/-0.031; p = 0.001) | 0.981 | +9.57% |
| Severity | 2014.1 | 0.089 (CI = +/-0.010; p = 0.000) | 0.073 (CI = +/-0.033; p = 0.001) | 0.979 | +9.36% |
| Severity | 2014.2 | 0.086 (CI = +/-0.010; p = 0.000) | 0.068 (CI = +/-0.033; p = 0.001) | 0.975 | +9.02% |
| Severity | 2015.1 | 0.084 (CI = +/-0.012; p = 0.000) | 0.073 (CI = +/-0.036; p = 0.002) | 0.972 | +8.73% |
| Severity | 2015.2 | 0.083 (CI = +/-0.016; p = 0.000) | 0.072 (CI = +/-0.042; p = 0.006) | 0.957 | +8.66% |
| Severity | 2016.1 | 0.087 (CI = +/-0.021; p = 0.000) | 0.066 (CI = +/-0.049; p = 0.018) | 0.953 | +9.08% |
| Severity | 2016.2 | 0.098 (CI = +/-0.014; p = 0.000) | 0.079 (CI = +/-0.028; p = 0.001) | 0.987 | +10.26% |
| Severity | 2017.1 | 0.106 (CI = +/-0.008; p = 0.000) | 0.069 (CI = +/-0.013; p = 0.000) | 0.998 | +11.16% |
| Frequency | 2005.2 | -0.005 (CI = +/-0.006; p = 0.130) | 0.068 (CI = +/-0.054; p = 0.016) | 0.202 | -0.49% |
| Frequency | 2006.1 | -0.002 (CI = +/-0.006; p = 0.417) | 0.056 (CI = +/-0.050; p = 0.031) | 0.121 | -0.25% |
| Frequency | 2006.2 | 0.000 (CI = +/-0.006; p = 0.991) | 0.067 (CI = +/-0.046; p = 0.006) | 0.216 | 0.00% |
| Frequency | 2007.1 | 0.003 (CI = +/-0.005; p = 0.241) | 0.054 (CI = +/-0.038; p = 0.008) | 0.253 | +0.30% |
| Frequency | 2007.2 | 0.005 (CI = +/-0.005; p = 0.039) | 0.062 (CI = +/-0.034; p = 0.001) | 0.415 | +0.50% |
| Frequency | 2008.1 | 0.006 (CI = +/-0.005; p = 0.011) | 0.056 (CI = +/-0.033; p = 0.002) | 0.459 | +0.65% |
| Frequency | 2008.2 | 0.008 (CI = +/-0.005; p = 0.005) | 0.061 (CI = +/-0.033; p = 0.001) | 0.506 | +0.77% |
| Frequency | 2009.1 | 0.008 (CI = +/-0.006; p = 0.009) | 0.060 (CI = +/-0.035; p = 0.002) | 0.503 | +0.77% |
| Frequency | 2009.2 | 0.007 (CI = +/-0.006; p = 0.021) | 0.059 (CI = +/-0.037; p = 0.003) | 0.440 | +0.73% |
| Frequency | 2010.1 | 0.008 (CI = +/-0.007; p = 0.029) | 0.058 (CI = +/-0.039; p = 0.006) | 0.439 | +0.77% |
| Frequency | 2010.2 | 0.006 (CI = +/-0.007; p = 0.093) | 0.053 (CI = +/-0.039; p = 0.012) | 0.339 | +0.61% |
| Frequency | 2011.1 | 0.007 (CI = +/-0.008; p = 0.068) | 0.049 (CI = +/-0.041; p = 0.023) | 0.354 | +0.74% |
| Frequency | 2011.2 | 0.009 (CI = +/-0.009; p = 0.037) | 0.054 (CI = +/-0.042; p = 0.015) | 0.406 | +0.92% |
| Frequency | 2012.1 | 0.007 (CI = +/-0.009; p = 0.141) | 0.061 (CI = +/-0.042; p = 0.008) | 0.434 | +0.67% |
| Frequency | 2012.2 | 0.004 (CI = +/-0.009; p = 0.413) | 0.054 (CI = +/-0.041; p = 0.015) | 0.329 | +0.37% |
| Frequency | 2013.1 | 0.002 (CI = +/-0.011; p = 0.632) | 0.057 (CI = +/-0.045; p = 0.017) | 0.338 | +0.25% |
| Frequency | 2013.2 | 0.000 (CI = +/-0.012; p = 0.946) | 0.051 (CI = +/-0.046; p = 0.033) | 0.256 | -0.04% |
| Frequency | 2014.1 | 0.003 (CI = +/-0.014; p = 0.655) | 0.044 (CI = +/-0.048; p = 0.070) | 0.204 | +0.29% |
| Frequency | 2014.2 | 0.000 (CI = +/-0.016; p = 0.966) | 0.038 (CI = +/-0.051; p = 0.125) | 0.086 | -0.03% |
| Frequency | 2015.1 | 0.003 (CI = +/-0.020; p = 0.726) | 0.032 (CI = +/-0.057; p = 0.229) | 0.011 | +0.31% |
| Frequency | 2015.2 | 0.002 (CI = +/-0.026; p = 0.848) | 0.030 (CI = +/-0.066; p = 0.306) | -0.097 | +0.21% |
| Frequency | 2016.1 | 0.005 (CI = +/-0.036; p = 0.733) | 0.026 (CI = +/-0.081; p = 0.449) | -0.171 | +0.50% |
| Frequency | 2016.2 | -0.014 (CI = +/-0.018; p = 0.093) | 0.004 (CI = +/-0.036; p = 0.781) | 0.326 | -1.39% |
| Frequency | 2017.1 | -0.010 (CI = +/-0.029; p = 0.361) | -0.001 (CI = +/-0.049; p = 0.939) | -0.155 | -0.96% |

Bodily Injury

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|--------------------|
| Loss Cost | 2005.2 | 0.057 (CI = +/-0.010; p = 0.000) | 0.156 (CI = +/-0.083; p = 0.001) | 0.836 | +5.86% |
| Loss Cost | 2006.1 | 0.060 (CI = +/-0.011; p = 0.000) | 0.144 (CI = +/-0.082; p = 0.001) | 0.849 | +6.13% |
| Loss Cost | 2006.2 | 0.062 (CI = +/-0.011; p = 0.000) | 0.157 (CI = +/-0.081; p = 0.001) | 0.859 | +6.45% |
| Loss Cost | 2007.1 | 0.066 (CI = +/-0.010; p = 0.000) | 0.141 (CI = +/-0.075; p = 0.001) | 0.887 | +6.87% |
| Loss Cost | 2007.2 | 0.069 (CI = +/-0.011; p = 0.000) | 0.153 (CI = +/-0.074; p = 0.000) | 0.893 | +7.19% |
| Loss Cost | 2008.1 | 0.073 (CI = +/-0.010; p = 0.000) | 0.138 (CI = +/-0.069; p = 0.000) | 0.914 | +7.61% |
| Loss Cost | 2008.2 | 0.079 (CI = +/-0.009; p = 0.000) | 0.158 (CI = +/-0.057; p = 0.000) | 0.943 | +8.18% |
| Loss Cost | 2009.1 | 0.083 (CI = +/-0.008; p = 0.000) | 0.144 (CI = +/-0.050; p = 0.000) | 0.960 | +8.62% |
| Loss Cost | 2009.2 | 0.086 (CI = +/-0.008; p = 0.000) | 0.156 (CI = +/-0.046; p = 0.000) | 0.966 | +8.99% |
| Loss Cost | 2010.1 | 0.090 (CI = +/-0.007; p = 0.000) | 0.143 (CI = +/-0.036; p = 0.000) | 0.981 | +9.44% |
| Loss Cost | 2010.2 | 0.088 (CI = +/-0.007; p = 0.000) | 0.136 (CI = +/-0.035; p = 0.000) | 0.980 | +9.19% |
| Loss Cost | 2011.1 | 0.091 (CI = +/-0.006; p = 0.000) | 0.128 (CI = +/-0.031; p = 0.000) | 0.985 | +9.49% |
| Loss Cost | 2011.2 | 0.089 (CI = +/-0.007; p = 0.000) | 0.124 (CI = +/-0.032; p = 0.000) | 0.981 | +9.34% |
| Loss Cost | 2012.1 | 0.090 (CI = +/-0.008; p = 0.000) | 0.122 (CI = +/-0.034; p = 0.000) | 0.980 | +9.44% |
| Loss Cost | 2012.2 | 0.092 (CI = +/-0.009; p = 0.000) | 0.126 (CI = +/-0.036; p = 0.000) | 0.976 | +9.62% |
| Loss Cost | 2013.1 | 0.093 (CI = +/-0.010; p = 0.000) | 0.124 (CI = +/-0.039; p = 0.000) | 0.973 | +9.72% |
| Loss Cost | 2013.2 | 0.093 (CI = +/-0.013; p = 0.000) | 0.124 (CI = +/-0.044; p = 0.000) | 0.963 | +9.75% |
| Loss Cost | 2014.1 | 0.095 (CI = +/-0.015; p = 0.000) | 0.121 (CI = +/-0.049; p = 0.000) | 0.959 | +9.93% |
| Loss Cost | 2014.2 | 0.087 (CI = +/-0.015; p = 0.000) | 0.107 (CI = +/-0.042; p = 0.001) | 0.959 | +9.08% |
| Loss Cost | 2015.1 | 0.088 (CI = +/-0.019; p = 0.000) | 0.106 (CI = +/-0.049; p = 0.002) | 0.951 | +9.18% |
| Loss Cost | 2015.2 | 0.086 (CI = +/-0.026; p = 0.000) | 0.103 (CI = +/-0.060; p = 0.007) | 0.915 | +8.98% |
| Loss Cost | 2016.1 | 0.094 (CI = +/-0.032; p = 0.001) | 0.094 (CI = +/-0.065; p = 0.016) | 0.929 | +9.83% |
| Loss Cost | 2016.2 | 0.081 (CI = +/-0.044; p = 0.010) | 0.079 (CI = +/-0.074; p = 0.043) | 0.877 | +8.42% |
| Loss Cost | 2017.1 | 0.095 (CI = +/-0.056; p = 0.018) | 0.067 (CI = +/-0.081; p = 0.071) | 0.941 | +10.00% |
| | | | | | |
| Severity | 2005.2 | 0.062 (CI = +/-0.007; p = 0.000) | 0.088 (CI = +/-0.054; p = 0.003) | 0.930 | +6.39% |
| Severity | 2006.1 | 0.062 (CI = +/-0.007; p = 0.000) | 0.088 (CI = +/-0.057; p = 0.004) | 0.924 | +6.39% |
| Severity | 2006.2 | 0.062 (CI = +/-0.008; p = 0.000) | 0.089 (CI = +/-0.059; p = 0.005) | 0.915 | +6.41% |
| Severity | 2007.1 | 0.063 (CI = +/-0.008; p = 0.000) | 0.085 (CI = +/-0.061; p = 0.009) | 0.910 | +6.51% |
| Severity | 2007.2 | 0.064 (CI = +/-0.009; p = 0.000) | 0.088 (CI = +/-0.064; p = 0.010) | 0.900 | +6.57% |
| Severity | 2008.1 | 0.066 (CI = +/-0.010; p = 0.000) | 0.079 (CI = +/-0.064; p = 0.018) | 0.906 | +6.82% |
| Severity | 2008.2 | 0.070 (CI = +/-0.009; p = 0.000) | 0.093 (CI = +/-0.059; p = 0.004) | 0.922 | +7.22% |
| Severity | 2009.1 | 0.074 (CI = +/-0.009; p = 0.000) | 0.079 (CI = +/-0.053; p = 0.005) | 0.942 | +7.64% |
| Severity | 2009.2 | 0.077 (CI = +/-0.008; p = 0.000) | 0.092 (CI = +/-0.048; p = 0.001) | 0.953 | +8.04% |
| Severity | 2010.1 | 0.081 (CI = +/-0.008; p = 0.000) | 0.080 (CI = +/-0.042; p = 0.001) | 0.967 | +8.44% |
| Severity | 2010.2 | 0.080 (CI = +/-0.009; p = 0.000) | 0.078 (CI = +/-0.044; p = 0.002) | 0.960 | +8.36% |
| Severity | 2011.1 | 0.082 (CI = +/-0.009; p = 0.000) | 0.074 (CI = +/-0.046; p = 0.004) | 0.957 | +8.51% |
| Severity | 2011.2 | 0.078 (CI = +/-0.009; p = 0.000) | 0.063 (CI = +/-0.043; p = 0.007) | 0.957 | +8.07% |
| Severity | 2012.1 | 0.081 (CI = +/-0.009; p = 0.000) | 0.054 (CI = +/-0.040; p = 0.012) | 0.964 | +8.44% |
| Severity | 2012.2 | 0.086 (CI = +/-0.008; p = 0.000) | 0.066 (CI = +/-0.034; p = 0.001) | 0.975 | +8.95% |
| Severity | 2013.1 | 0.088 (CI = +/-0.009; p = 0.000) | 0.061 (CI = +/-0.035; p = 0.003) | 0.975 | +9.18% |
| Severity | 2013.2 | 0.091 (CI = +/-0.010; p = 0.000) | 0.068 (CI = +/-0.035; p = 0.002) | 0.975 | +9.53% |
| Severity | 2014.1 | 0.089 (CI = +/-0.012; p = 0.000) | 0.072 (CI = +/-0.037; p = 0.002) | 0.971 | +9.30% |
| Severity | 2014.2 | 0.084 (CI = +/-0.013; p = 0.000) | 0.064 (CI = +/-0.037; p = 0.005) | 0.964 | +8.82% |
| Severity | 2015.1 | 0.081 (CI = +/-0.015; p = 0.000) | 0.069 (CI = +/-0.040; p = 0.005) | 0.958 | +8.47% |
| Severity | 2015.2 | 0.079 (CI = +/-0.021; p = 0.000) | 0.066 (CI = +/-0.049; p = 0.018) | 0.929 | +8.24% |
| Severity | 2016.1 | 0.083 (CI = +/-0.029; p = 0.001) | 0.061 (CI = +/-0.059; p = 0.044) | 0.920 | +8.66% |
| Severity | 2016.2 | 0.099 (CI = +/-0.024; p = 0.001) | 0.080 (CI = +/-0.041; p = 0.008) | 0.973 | +10.41% |
| Severity | 2017.1 | 0.109 (CI = +/-0.001; p = 0.000) | 0.072 (CI = +/-0.001; p = 0.000) | 1.000 | +11.53% |
| | | | | | |
| Frequency | 2005.2 | -0.005 (CI = +/-0.007; p = 0.155) | 0.067 (CI = +/-0.056; p = 0.021) | 0.200 | -0.49% |
| Frequency | 2006.1 | -0.002 (CI = +/-0.007; p = 0.459) | 0.056 (CI = +/-0.052; p = 0.037) | 0.117 | -0.24% |
| Frequency | 2006.2 | 0.000 (CI = +/-0.006; p = 0.917) | 0.069 (CI = +/-0.048; p = 0.007) | 0.216 | +0.03% |
| Frequency | 2007.1 | 0.003 (CI = +/-0.005; p = 0.204) | 0.056 (CI = +/-0.039; p = 0.008) | 0.257 | +0.34% |
| Frequency | 2007.2 | 0.006 (CI = +/-0.005; p = 0.026) | 0.066 (CI = +/-0.035; p = 0.001) | 0.434 | +0.59% |
| Frequency | 2008.1 | 0.007 (CI = +/-0.005; p = 0.007) | 0.060 (CI = +/-0.034; p = 0.002) | 0.484 | +0.74% |
| Frequency | 2008.2 | 0.009 (CI = +/-0.005; p = 0.002) | 0.065 (CI = +/-0.033; p = 0.001) | 0.544 | +0.89% |
| Frequency | 2009.1 | 0.009 (CI = +/-0.006; p = 0.004) | 0.065 (CI = +/-0.035; p = 0.001) | 0.541 | +0.90% |
| Frequency | 2009.2 | 0.009 (CI = +/-0.006; p = 0.011) | 0.064 (CI = +/-0.037; p = 0.002) | 0.481 | +0.88% |
| Frequency | 2010.1 | 0.009 (CI = +/-0.007; p = 0.016) | 0.063 (CI = +/-0.039; p = 0.004) | 0.481 | +0.92% |
| Frequency | 2010.2 | 0.008 (CI = +/-0.008; p = 0.056) | 0.058 (CI = +/-0.041; p = 0.008) | 0.378 | +0.76% |
| Frequency | 2011.1 | 0.009 (CI = +/-0.009; p = 0.040) | 0.054 (CI = +/-0.042; p = 0.016) | 0.397 | +0.91% |
| Frequency | 2011.2 | 0.012 (CI = +/-0.009; p = 0.017) | 0.061 (CI = +/-0.042; p = 0.008) | 0.476 | +1.18% |
| Frequency | 2012.1 | 0.009 (CI = +/-0.010; p = 0.065) | 0.067 (CI = +/-0.042; p = 0.005) | 0.502 | +0.92% |
| Frequency | 2012.2 | 0.006 (CI = +/-0.011; p = 0.234) | 0.060 (CI = +/-0.043; p = 0.011) | 0.387 | +0.61% |
| Frequency | 2013.1 | 0.005 (CI = +/-0.012; p = 0.395) | 0.062 (CI = +/-0.046; p = 0.014) | 0.391 | +0.50% |
| Frequency | 2013.2 | 0.002 (CI = +/-0.014; p = 0.762) | 0.056 (CI = +/-0.050; p = 0.031) | 0.290 | +0.20% |
| Frequency | 2014.1 | 0.006 (CI = +/-0.016; p = 0.441) | 0.049 (CI = +/-0.052; p = 0.060) | 0.257 | +0.57% |
| Frequency | 2014.2 | 0.002 (CI = +/-0.020; p = 0.782) | 0.043 (CI = +/-0.058; p = 0.122) | 0.109 | +0.25% |
| Frequency | 2015.1 | 0.007 (CI = +/-0.025; p = 0.543) | 0.037 (CI = +/-0.064; p = 0.208) | 0.048 | +0.65% |
| Frequency | 2015.2 | 0.007 (CI = +/-0.035; p = 0.638) | 0.037 (CI = +/-0.080; p = 0.282) | -0.075 | +0.68% |
| Frequency | 2016.1 | 0.011 (CI = +/-0.049; p = 0.577) | 0.033 (CI = +/-0.099; p = 0.413) | -0.153 | +1.08% |
| Frequency | 2016.2 | -0.018 (CI = +/-0.029; p = 0.138) | -0.001 (CI = +/-0.049; p = 0.951) | 0.319 | -1.80% |
| Frequency | 2017.1 | -0.014 (CI = +/-0.056; p = 0.402) | -0.005 (CI = +/-0.081; p = 0.826) | -0.259 | -1.37% |

Bodily Injury

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|--------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.053 (CI = +/-0.008; p = 0.000) | 0.820 | +5.41% |
| Loss Cost | 2006.1 | 0.055 (CI = +/-0.008; p = 0.000) | 0.829 | +5.60% |
| Loss Cost | 2006.2 | 0.055 (CI = +/-0.009; p = 0.000) | 0.821 | +5.67% |
| Loss Cost | 2007.1 | 0.058 (CI = +/-0.009; p = 0.000) | 0.837 | +5.92% |
| Loss Cost | 2007.2 | 0.058 (CI = +/-0.009; p = 0.000) | 0.826 | +5.95% |
| Loss Cost | 2008.1 | 0.060 (CI = +/-0.010; p = 0.000) | 0.834 | +6.18% |
| Loss Cost | 2008.2 | 0.061 (CI = +/-0.010; p = 0.000) | 0.827 | +6.28% |
| Loss Cost | 2009.1 | 0.063 (CI = +/-0.011; p = 0.000) | 0.829 | +6.48% |
| Loss Cost | 2009.2 | 0.062 (CI = +/-0.011; p = 0.000) | 0.812 | +6.42% |
| Loss Cost | 2010.1 | 0.064 (CI = +/-0.012; p = 0.000) | 0.808 | +6.59% |
| Loss Cost | 2010.2 | 0.060 (CI = +/-0.012; p = 0.000) | 0.792 | +6.23% |
| Loss Cost | 2011.1 | 0.061 (CI = +/-0.013; p = 0.000) | 0.778 | +6.30% |
| Loss Cost | 2011.2 | 0.058 (CI = +/-0.014; p = 0.000) | 0.754 | +5.95% |
| Loss Cost | 2012.1 | 0.058 (CI = +/-0.015; p = 0.000) | 0.729 | +5.92% |
| Loss Cost | 2012.2 | 0.055 (CI = +/-0.016; p = 0.000) | 0.693 | +5.64% |
| Loss Cost | 2013.1 | 0.054 (CI = +/-0.017; p = 0.000) | 0.660 | +5.60% |
| Loss Cost | 2013.2 | 0.051 (CI = +/-0.018; p = 0.000) | 0.611 | +5.21% |
| Loss Cost | 2014.1 | 0.050 (CI = +/-0.020; p = 0.000) | 0.571 | +5.17% |
| Loss Cost | 2014.2 | 0.044 (CI = +/-0.021; p = 0.000) | 0.503 | +4.55% |
| Loss Cost | 2015.1 | 0.044 (CI = +/-0.023; p = 0.001) | 0.456 | +4.50% |
| Loss Cost | 2015.2 | 0.040 (CI = +/-0.025; p = 0.004) | 0.370 | +4.04% |
| Loss Cost | 2016.1 | 0.041 (CI = +/-0.029; p = 0.008) | 0.339 | +4.16% |
| Loss Cost | 2016.2 | 0.035 (CI = +/-0.032; p = 0.032) | 0.237 | +3.58% |
| Loss Cost | 2017.1 | 0.038 (CI = +/-0.036; p = 0.043) | 0.222 | +3.83% |
| | | | | |
| Severity | 2005.2 | 0.074 (CI = +/-0.006; p = 0.000) | 0.948 | +7.67% |
| Severity | 2006.1 | 0.075 (CI = +/-0.006; p = 0.000) | 0.947 | +7.78% |
| Severity | 2006.2 | 0.075 (CI = +/-0.006; p = 0.000) | 0.944 | +7.81% |
| Severity | 2007.1 | 0.077 (CI = +/-0.006; p = 0.000) | 0.945 | +7.97% |
| Severity | 2007.2 | 0.077 (CI = +/-0.007; p = 0.000) | 0.942 | +8.03% |
| Severity | 2008.1 | 0.079 (CI = +/-0.007; p = 0.000) | 0.949 | +8.27% |
| Severity | 2008.2 | 0.081 (CI = +/-0.007; p = 0.000) | 0.953 | +8.48% |
| Severity | 2009.1 | 0.084 (CI = +/-0.006; p = 0.000) | 0.964 | +8.80% |
| Severity | 2009.2 | 0.086 (CI = +/-0.006; p = 0.000) | 0.965 | +8.97% |
| Severity | 2010.1 | 0.089 (CI = +/-0.006; p = 0.000) | 0.973 | +9.26% |
| Severity | 2010.2 | 0.088 (CI = +/-0.006; p = 0.000) | 0.970 | +9.21% |
| Severity | 2011.1 | 0.090 (CI = +/-0.006; p = 0.000) | 0.971 | +9.38% |
| Severity | 2011.2 | 0.088 (CI = +/-0.006; p = 0.000) | 0.969 | +9.21% |
| Severity | 2012.1 | 0.090 (CI = +/-0.006; p = 0.000) | 0.973 | +9.47% |
| Severity | 2012.2 | 0.092 (CI = +/-0.007; p = 0.000) | 0.973 | +9.62% |
| Severity | 2013.1 | 0.094 (CI = +/-0.007; p = 0.000) | 0.973 | +9.81% |
| Severity | 2013.2 | 0.094 (CI = +/-0.008; p = 0.000) | 0.970 | +9.85% |
| Severity | 2014.1 | 0.094 (CI = +/-0.008; p = 0.000) | 0.966 | +9.90% |
| Severity | 2014.2 | 0.093 (CI = +/-0.009; p = 0.000) | 0.961 | +9.71% |
| Severity | 2015.1 | 0.093 (CI = +/-0.010; p = 0.000) | 0.956 | +9.79% |
| Severity | 2015.2 | 0.092 (CI = +/-0.011; p = 0.000) | 0.948 | +9.69% |
| Severity | 2016.1 | 0.095 (CI = +/-0.012; p = 0.000) | 0.947 | +9.97% |
| Severity | 2016.2 | 0.096 (CI = +/-0.014; p = 0.000) | 0.937 | +10.04% |
| Severity | 2017.1 | 0.098 (CI = +/-0.015; p = 0.000) | 0.930 | +10.28% |
| | | | | |
| Frequency | 2005.2 | -0.021 (CI = +/-0.007; p = 0.000) | 0.475 | -2.10% |
| Frequency | 2006.1 | -0.020 (CI = +/-0.008; p = 0.000) | 0.438 | -2.02% |
| Frequency | 2006.2 | -0.020 (CI = +/-0.008; p = 0.000) | 0.409 | -1.99% |
| Frequency | 2007.1 | -0.019 (CI = +/-0.009; p = 0.000) | 0.368 | -1.89% |
| Frequency | 2007.2 | -0.019 (CI = +/-0.009; p = 0.000) | 0.353 | -1.92% |
| Frequency | 2008.1 | -0.019 (CI = +/-0.010; p = 0.000) | 0.334 | -1.93% |
| Frequency | 2008.2 | -0.021 (CI = +/-0.010; p = 0.000) | 0.340 | -2.03% |
| Frequency | 2009.1 | -0.022 (CI = +/-0.011; p = 0.000) | 0.343 | -2.13% |
| Frequency | 2009.2 | -0.024 (CI = +/-0.011; p = 0.000) | 0.378 | -2.34% |
| Frequency | 2010.1 | -0.025 (CI = +/-0.012; p = 0.000) | 0.377 | -2.45% |
| Frequency | 2010.2 | -0.028 (CI = +/-0.012; p = 0.000) | 0.428 | -2.73% |
| Frequency | 2011.1 | -0.029 (CI = +/-0.013; p = 0.000) | 0.417 | -2.82% |
| Frequency | 2011.2 | -0.030 (CI = +/-0.014; p = 0.000) | 0.422 | -2.98% |
| Frequency | 2012.1 | -0.033 (CI = +/-0.015; p = 0.000) | 0.448 | -3.24% |
| Frequency | 2012.2 | -0.037 (CI = +/-0.016; p = 0.000) | 0.504 | -3.63% |
| Frequency | 2013.1 | -0.039 (CI = +/-0.017; p = 0.000) | 0.506 | -3.84% |
| Frequency | 2013.2 | -0.043 (CI = +/-0.018; p = 0.000) | 0.545 | -4.22% |
| Frequency | 2014.1 | -0.044 (CI = +/-0.019; p = 0.000) | 0.518 | -4.30% |
| Frequency | 2014.2 | -0.048 (CI = +/-0.021; p = 0.000) | 0.544 | -4.71% |
| Frequency | 2015.1 | -0.049 (CI = +/-0.023; p = 0.000) | 0.516 | -4.82% |
| Frequency | 2015.2 | -0.053 (CI = +/-0.026; p = 0.000) | 0.517 | -5.15% |
| Frequency | 2016.1 | -0.054 (CI = +/-0.029; p = 0.001) | 0.484 | -5.28% |
| Frequency | 2016.2 | -0.060 (CI = +/-0.032; p = 0.001) | 0.511 | -5.87% |
| Frequency | 2017.1 | -0.060 (CI = +/-0.037; p = 0.004) | 0.454 | -5.85% |

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.058 (CI = +/-0.012; p = 0.000) | 0.773 | +6.00% |
| Loss Cost | 2006.1 | 0.062 (CI = +/-0.012; p = 0.000) | 0.799 | +6.39% |
| Loss Cost | 2006.2 | 0.064 (CI = +/-0.013; p = 0.000) | 0.794 | +6.56% |
| Loss Cost | 2007.1 | 0.069 (CI = +/-0.012; p = 0.000) | 0.838 | +7.12% |
| Loss Cost | 2007.2 | 0.070 (CI = +/-0.013; p = 0.000) | 0.830 | +7.27% |
| Loss Cost | 2008.1 | 0.075 (CI = +/-0.013; p = 0.000) | 0.865 | +7.84% |
| Loss Cost | 2008.2 | 0.079 (CI = +/-0.013; p = 0.000) | 0.870 | +8.18% |
| Loss Cost | 2009.1 | 0.084 (CI = +/-0.013; p = 0.000) | 0.899 | +8.79% |
| Loss Cost | 2009.2 | 0.085 (CI = +/-0.014; p = 0.000) | 0.889 | +8.91% |
| Loss Cost | 2010.1 | 0.091 (CI = +/-0.013; p = 0.000) | 0.916 | +9.57% |
| Loss Cost | 2010.2 | 0.087 (CI = +/-0.014; p = 0.000) | 0.908 | +9.11% |
| Loss Cost | 2011.1 | 0.092 (CI = +/-0.014; p = 0.000) | 0.921 | +9.65% |
| Loss Cost | 2011.2 | 0.088 (CI = +/-0.015; p = 0.000) | 0.909 | +9.25% |
| Loss Cost | 2012.1 | 0.092 (CI = +/-0.016; p = 0.000) | 0.908 | +9.65% |
| Loss Cost | 2012.2 | 0.090 (CI = +/-0.018; p = 0.000) | 0.888 | +9.46% |
| Loss Cost | 2013.1 | 0.095 (CI = +/-0.021; p = 0.000) | 0.886 | +9.95% |
| Loss Cost | 2013.2 | 0.091 (CI = +/-0.024; p = 0.000) | 0.856 | +9.53% |
| Loss Cost | 2014.1 | 0.097 (CI = +/-0.027; p = 0.000) | 0.857 | +10.21% |
| Loss Cost | 2014.2 | 0.086 (CI = +/-0.027; p = 0.000) | 0.834 | +8.99% |
| Loss Cost | 2015.1 | 0.093 (CI = +/-0.032; p = 0.000) | 0.830 | +9.75% |
| Loss Cost | 2015.2 | 0.085 (CI = +/-0.039; p = 0.001) | 0.764 | +8.89% |
| Loss Cost | 2016.1 | 0.101 (CI = +/-0.044; p = 0.001) | 0.815 | +10.59% |
| Loss Cost | 2016.2 | 0.084 (CI = +/-0.051; p = 0.009) | 0.734 | +8.73% |
| Loss Cost | 2017.1 | 0.108 (CI = +/-0.056; p = 0.006) | 0.846 | +11.38% |
| | | | | |
| Severity | 2005.2 | 0.063 (CI = +/-0.008; p = 0.000) | 0.909 | +6.52% |
| Severity | 2006.1 | 0.064 (CI = +/-0.008; p = 0.000) | 0.904 | +6.61% |
| Severity | 2006.2 | 0.064 (CI = +/-0.009; p = 0.000) | 0.893 | +6.57% |
| Severity | 2007.1 | 0.065 (CI = +/-0.009; p = 0.000) | 0.892 | +6.75% |
| Severity | 2007.2 | 0.065 (CI = +/-0.010; p = 0.000) | 0.880 | +6.74% |
| Severity | 2008.1 | 0.068 (CI = +/-0.010; p = 0.000) | 0.892 | +7.08% |
| Severity | 2008.2 | 0.071 (CI = +/-0.011; p = 0.000) | 0.896 | +7.36% |
| Severity | 2009.1 | 0.076 (CI = +/-0.010; p = 0.000) | 0.924 | +7.88% |
| Severity | 2009.2 | 0.078 (CI = +/-0.010; p = 0.000) | 0.924 | +8.12% |
| Severity | 2010.1 | 0.083 (CI = +/-0.010; p = 0.000) | 0.945 | +8.64% |
| Severity | 2010.2 | 0.081 (CI = +/-0.011; p = 0.000) | 0.936 | +8.45% |
| Severity | 2011.1 | 0.084 (CI = +/-0.011; p = 0.000) | 0.937 | +8.75% |
| Severity | 2011.2 | 0.079 (CI = +/-0.011; p = 0.000) | 0.937 | +8.25% |
| Severity | 2012.1 | 0.084 (CI = +/-0.011; p = 0.000) | 0.950 | +8.76% |
| Severity | 2012.2 | 0.087 (CI = +/-0.012; p = 0.000) | 0.948 | +9.06% |
| Severity | 2013.1 | 0.091 (CI = +/-0.012; p = 0.000) | 0.952 | +9.49% |
| Severity | 2013.2 | 0.091 (CI = +/-0.014; p = 0.000) | 0.941 | +9.57% |
| Severity | 2014.1 | 0.093 (CI = +/-0.017; p = 0.000) | 0.928 | +9.69% |
| Severity | 2014.2 | 0.086 (CI = +/-0.019; p = 0.000) | 0.916 | +9.02% |
| Severity | 2015.1 | 0.088 (CI = +/-0.023; p = 0.000) | 0.894 | +9.21% |
| Severity | 2015.2 | 0.083 (CI = +/-0.029; p = 0.000) | 0.853 | +8.66% |
| Severity | 2016.1 | 0.093 (CI = +/-0.033; p = 0.000) | 0.867 | +9.76% |
| Severity | 2016.2 | 0.098 (CI = +/-0.046; p = 0.003) | 0.827 | +10.26% |
| Severity | 2017.1 | 0.118 (CI = +/-0.054; p = 0.004) | 0.877 | +12.49% |
| | | | | |
| Frequency | 2005.2 | -0.005 (CI = +/-0.007; p = 0.166) | 0.035 | -0.49% |
| Frequency | 2006.1 | -0.002 (CI = +/-0.007; p = 0.531) | -0.023 | -0.21% |
| Frequency | 2006.2 | 0.000 (CI = +/-0.007; p = 0.992) | -0.040 | 0.00% |
| Frequency | 2007.1 | 0.003 (CI = +/-0.006; p = 0.233) | 0.020 | +0.34% |
| Frequency | 2007.2 | 0.005 (CI = +/-0.006; p = 0.094) | 0.079 | +0.50% |
| Frequency | 2008.1 | 0.007 (CI = +/-0.006; p = 0.021) | 0.183 | +0.71% |
| Frequency | 2008.2 | 0.008 (CI = +/-0.006; p = 0.022) | 0.190 | +0.77% |
| Frequency | 2009.1 | 0.008 (CI = +/-0.007; p = 0.020) | 0.205 | +0.85% |
| Frequency | 2009.2 | 0.007 (CI = +/-0.008; p = 0.057) | 0.135 | +0.73% |
| Frequency | 2010.1 | 0.008 (CI = +/-0.008; p = 0.043) | 0.165 | +0.85% |
| Frequency | 2010.2 | 0.006 (CI = +/-0.009; p = 0.152) | 0.065 | +0.61% |
| Frequency | 2011.1 | 0.008 (CI = +/-0.009; p = 0.073) | 0.137 | +0.83% |
| Frequency | 2011.2 | 0.009 (CI = +/-0.010; p = 0.074) | 0.144 | +0.92% |
| Frequency | 2012.1 | 0.008 (CI = +/-0.012; p = 0.155) | 0.078 | +0.81% |
| Frequency | 2012.2 | 0.004 (CI = +/-0.012; p = 0.507) | -0.040 | +0.37% |
| Frequency | 2013.1 | 0.004 (CI = +/-0.014; p = 0.512) | -0.044 | +0.42% |
| Frequency | 2013.2 | 0.000 (CI = +/-0.015; p = 0.956) | -0.091 | -0.04% |
| Frequency | 2014.1 | 0.005 (CI = +/-0.016; p = 0.520) | -0.053 | +0.47% |
| Frequency | 2014.2 | 0.000 (CI = +/-0.017; p = 0.969) | -0.111 | -0.03% |
| Frequency | 2015.1 | 0.005 (CI = +/-0.020; p = 0.580) | -0.080 | +0.50% |
| Frequency | 2015.2 | 0.002 (CI = +/-0.025; p = 0.850) | -0.137 | +0.21% |
| Frequency | 2016.1 | 0.007 (CI = +/-0.032; p = 0.590) | -0.107 | +0.75% |
| Frequency | 2016.2 | -0.014 (CI = +/-0.015; p = 0.060) | 0.448 | -1.39% |
| Frequency | 2017.1 | -0.010 (CI = +/-0.021; p = 0.256) | 0.131 | -0.98% |

Total Property Damage

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

| Fit | Start Date | Time | Mobility | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|--------------------|
| Loss Cost | 2005.2 | 0.027 (CI = +/-0.005; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | 0.805 | +2.70% |
| Loss Cost | 2006.1 | 0.026 (CI = +/-0.005; p = 0.000) | 0.018 (CI = +/-0.004; p = 0.000) | 0.801 | +2.59% |
| Loss Cost | 2006.2 | 0.024 (CI = +/-0.005; p = 0.000) | 0.018 (CI = +/-0.003; p = 0.000) | 0.810 | +2.41% |
| Loss Cost | 2007.1 | 0.024 (CI = +/-0.005; p = 0.000) | 0.018 (CI = +/-0.003; p = 0.000) | 0.808 | +2.45% |
| Loss Cost | 2007.2 | 0.024 (CI = +/-0.006; p = 0.000) | 0.018 (CI = +/-0.003; p = 0.000) | 0.802 | +2.44% |
| Loss Cost | 2008.1 | 0.025 (CI = +/-0.006; p = 0.000) | 0.018 (CI = +/-0.003; p = 0.000) | 0.814 | +2.56% |
| Loss Cost | 2008.2 | 0.026 (CI = +/-0.006; p = 0.000) | 0.018 (CI = +/-0.003; p = 0.000) | 0.813 | +2.61% |
| Loss Cost | 2009.1 | 0.027 (CI = +/-0.007; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.823 | +2.74% |
| Loss Cost | 2009.2 | 0.027 (CI = +/-0.007; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.820 | +2.76% |
| Loss Cost | 2010.1 | 0.029 (CI = +/-0.007; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.831 | +2.91% |
| Loss Cost | 2010.2 | 0.027 (CI = +/-0.008; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.830 | +2.78% |
| Loss Cost | 2011.1 | 0.029 (CI = +/-0.008; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.835 | +2.89% |
| Loss Cost | 2011.2 | 0.030 (CI = +/-0.009; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.842 | +3.04% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.009; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | 0.839 | +3.05% |
| Loss Cost | 2012.2 | 0.028 (CI = +/-0.010; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | 0.841 | +2.88% |
| Loss Cost | 2013.1 | 0.031 (CI = +/-0.010; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.856 | +3.13% |
| Loss Cost | 2013.2 | 0.031 (CI = +/-0.011; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | 0.854 | +3.11% |
| Loss Cost | 2014.1 | 0.034 (CI = +/-0.011; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.881 | +3.50% |
| Loss Cost | 2014.2 | 0.035 (CI = +/-0.012; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.882 | +3.60% |
| Loss Cost | 2015.1 | 0.039 (CI = +/-0.012; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.902 | +4.00% |
| Loss Cost | 2015.2 | 0.042 (CI = +/-0.013; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.908 | +4.24% |
| Loss Cost | 2016.1 | 0.046 (CI = +/-0.013; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.926 | +4.70% |
| Loss Cost | 2016.2 | 0.043 (CI = +/-0.014; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.930 | +4.41% |
| Loss Cost | 2017.1 | 0.045 (CI = +/-0.016; p = 0.000) | 0.019 (CI = +/-0.003; p = 0.000) | 0.933 | +4.64% |
| | | | | | |
| Severity | 2005.2 | 0.033 (CI = +/-0.004; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.104) | 0.876 | +3.37% |
| Severity | 2006.1 | 0.034 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.097) | 0.872 | +3.42% |
| Severity | 2006.2 | 0.034 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.104) | 0.861 | +3.41% |
| Severity | 2007.1 | 0.034 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.094) | 0.858 | +3.48% |
| Severity | 2007.2 | 0.035 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.082) | 0.858 | +3.57% |
| Severity | 2008.1 | 0.037 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.040) | 0.885 | +3.77% |
| Severity | 2008.2 | 0.038 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.027) | 0.893 | +3.91% |
| Severity | 2009.1 | 0.040 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.012) | 0.910 | +4.10% |
| Severity | 2009.2 | 0.041 (CI = +/-0.005; p = 0.000) | 0.003 (CI = +/-0.003; p = 0.010) | 0.910 | +4.20% |
| Severity | 2010.1 | 0.043 (CI = +/-0.005; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.006) | 0.917 | +4.35% |
| Severity | 2010.2 | 0.043 (CI = +/-0.005; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.006) | 0.912 | +4.41% |
| Severity | 2011.1 | 0.044 (CI = +/-0.006; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.006) | 0.908 | +4.48% |
| Severity | 2011.2 | 0.044 (CI = +/-0.006; p = 0.000) | 0.004 (CI = +/-0.003; p = 0.007) | 0.897 | +4.48% |
| Severity | 2012.1 | 0.046 (CI = +/-0.006; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.004) | 0.910 | +4.69% |
| Severity | 2012.2 | 0.047 (CI = +/-0.007; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.004) | 0.904 | +4.77% |
| Severity | 2013.1 | 0.049 (CI = +/-0.007; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.002) | 0.919 | +5.01% |
| Severity | 2013.2 | 0.050 (CI = +/-0.007; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.002) | 0.914 | +5.11% |
| Severity | 2014.1 | 0.052 (CI = +/-0.007; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.001) | 0.925 | +5.35% |
| Severity | 2014.2 | 0.053 (CI = +/-0.008; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.001) | 0.919 | +5.43% |
| Severity | 2015.1 | 0.056 (CI = +/-0.007; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.001) | 0.932 | +5.71% |
| Severity | 2015.2 | 0.057 (CI = +/-0.008; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.001) | 0.931 | +5.88% |
| Severity | 2016.1 | 0.061 (CI = +/-0.007; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.000) | 0.956 | +6.27% |
| Severity | 2016.2 | 0.062 (CI = +/-0.008; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.000) | 0.950 | +6.35% |
| Severity | 2017.1 | 0.064 (CI = +/-0.008; p = 0.000) | 0.004 (CI = +/-0.002; p = 0.000) | 0.958 | +6.64% |
| | | | | | |
| Frequency | 2005.2 | -0.007 (CI = +/-0.004; p = 0.005) | 0.016 (CI = +/-0.003; p = 0.000) | 0.826 | -0.65% |
| Frequency | 2006.1 | -0.008 (CI = +/-0.004; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | 0.856 | -0.81% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.004; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | 0.887 | -0.97% |
| Frequency | 2007.1 | -0.010 (CI = +/-0.004; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | 0.886 | -1.00% |
| Frequency | 2007.2 | -0.011 (CI = +/-0.004; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | 0.894 | -1.09% |
| Frequency | 2008.1 | -0.012 (CI = +/-0.004; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | 0.898 | -1.17% |
| Frequency | 2008.2 | -0.013 (CI = +/-0.005; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | 0.903 | -1.26% |
| Frequency | 2009.1 | -0.013 (CI = +/-0.005; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | 0.903 | -1.31% |
| Frequency | 2009.2 | -0.014 (CI = +/-0.005; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | 0.905 | -1.38% |
| Frequency | 2010.1 | -0.014 (CI = +/-0.006; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | 0.902 | -1.38% |
| Frequency | 2010.2 | -0.016 (CI = +/-0.005; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.919 | -1.56% |
| Frequency | 2011.1 | -0.015 (CI = +/-0.006; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.916 | -1.52% |
| Frequency | 2011.2 | -0.014 (CI = +/-0.006; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.918 | -1.39% |
| Frequency | 2012.1 | -0.016 (CI = +/-0.006; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.930 | -1.57% |
| Frequency | 2012.2 | -0.018 (CI = +/-0.006; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.947 | -1.80% |
| Frequency | 2013.1 | -0.018 (CI = +/-0.006; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.945 | -1.79% |
| Frequency | 2013.2 | -0.019 (CI = +/-0.006; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.946 | -1.90% |
| Frequency | 2014.1 | -0.018 (CI = +/-0.007; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.947 | -1.75% |
| Frequency | 2014.2 | -0.018 (CI = +/-0.007; p = 0.000) | 0.015 (CI = +/-0.002; p = 0.000) | 0.944 | -1.74% |
| Frequency | 2015.1 | -0.016 (CI = +/-0.008; p = 0.001) | 0.015 (CI = +/-0.002; p = 0.000) | 0.942 | -1.62% |
| Frequency | 2015.2 | -0.016 (CI = +/-0.009; p = 0.002) | 0.015 (CI = +/-0.002; p = 0.000) | 0.939 | -1.54% |
| Frequency | 2016.1 | -0.015 (CI = +/-0.010; p = 0.007) | 0.015 (CI = +/-0.002; p = 0.000) | 0.936 | -1.48% |
| Frequency | 2016.2 | -0.018 (CI = +/-0.010; p = 0.002) | 0.015 (CI = +/-0.002; p = 0.000) | 0.948 | -1.82% |
| Frequency | 2017.1 | -0.019 (CI = +/-0.012; p = 0.004) | 0.015 (CI = +/-0.002; p = 0.000) | 0.945 | -1.88% |

Total Property Damage

Coverage = Total PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2021-07-01

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted R^2 | Implied Past | Implied Future |
|-----------|------------|-----------------------------------|----------------------------------|----------------------------------|--------------|--------------|----------------|
| | | | | | | Trend Rate | Trend Rate |
| Loss Cost | 2005.2 | 0.005 (CI = +/-0.010; p = 0.271) | 0.074 (CI = +/-0.088; p = 0.096) | 0.133 (CI = +/-0.076; p = 0.001) | 0.427 | +0.55% | +14.87% |
| Loss Cost | 2006.1 | 0.002 (CI = +/-0.010; p = 0.627) | 0.089 (CI = +/-0.086; p = 0.042) | 0.143 (CI = +/-0.073; p = 0.000) | 0.450 | +0.24% | +15.69% |
| Loss Cost | 2006.2 | -0.001 (CI = +/-0.010; p = 0.894) | 0.075 (CI = +/-0.083; p = 0.074) | 0.152 (CI = +/-0.070; p = 0.000) | 0.453 | -0.07% | +16.37% |
| Loss Cost | 2007.1 | -0.002 (CI = +/-0.010; p = 0.651) | 0.083 (CI = +/-0.084; p = 0.053) | 0.158 (CI = +/-0.071; p = 0.000) | 0.463 | -0.23% | +16.79% |
| Loss Cost | 2007.2 | -0.004 (CI = +/-0.011; p = 0.504) | 0.077 (CI = +/-0.086; p = 0.077) | 0.161 (CI = +/-0.072; p = 0.000) | 0.458 | -0.37% | +17.07% |
| Loss Cost | 2008.1 | -0.005 (CI = +/-0.012; p = 0.430) | 0.081 (CI = +/-0.088; p = 0.071) | 0.164 (CI = +/-0.074; p = 0.000) | 0.460 | -0.46% | +17.29% |
| Loss Cost | 2008.2 | -0.006 (CI = +/-0.013; p = 0.380) | 0.077 (CI = +/-0.091; p = 0.092) | 0.166 (CI = +/-0.076; p = 0.000) | 0.455 | -0.55% | +17.46% |
| Loss Cost | 2009.1 | -0.007 (CI = +/-0.014; p = 0.307) | 0.083 (CI = +/-0.094; p = 0.081) | 0.170 (CI = +/-0.078; p = 0.000) | 0.460 | -0.69% | +17.76% |
| Loss Cost | 2009.2 | -0.008 (CI = +/-0.015; p = 0.248) | 0.077 (CI = +/-0.096; p = 0.111) | 0.174 (CI = +/-0.080; p = 0.000) | 0.457 | -0.84% | +18.02% |
| Loss Cost | 2010.1 | -0.010 (CI = +/-0.016; p = 0.199) | 0.083 (CI = +/-0.099; p = 0.098) | 0.179 (CI = +/-0.082; p = 0.000) | 0.463 | -1.01% | +18.36% |
| Loss Cost | 2010.2 | -0.014 (CI = +/-0.016; p = 0.086) | 0.070 (CI = +/-0.099; p = 0.158) | 0.188 (CI = +/-0.081; p = 0.000) | 0.481 | -1.42% | +19.03% |
| Loss Cost | 2011.1 | -0.017 (CI = +/-0.018; p = 0.056) | 0.079 (CI = +/-0.101; p = 0.121) | 0.196 (CI = +/-0.083; p = 0.000) | 0.497 | -1.71% | +19.55% |
| Loss Cost | 2011.2 | -0.018 (CI = +/-0.019; p = 0.065) | 0.076 (CI = +/-0.105; p = 0.150) | 0.198 (CI = +/-0.086; p = 0.000) | 0.495 | -1.80% | +19.70% |
| Loss Cost | 2012.1 | -0.024 (CI = +/-0.020; p = 0.024) | 0.091 (CI = +/-0.105; p = 0.083) | 0.211 (CI = +/-0.086; p = 0.000) | 0.539 | -2.06% | +20.61% |
| Loss Cost | 2012.2 | -0.030 (CI = +/-0.021; p = 0.007) | 0.075 (CI = +/-0.103; p = 0.143) | 0.225 (CI = +/-0.084; p = 0.000) | 0.578 | -2.98% | +21.44% |
| Loss Cost | 2013.1 | -0.034 (CI = +/-0.023; p = 0.006) | 0.084 (CI = +/-0.106; p = 0.113) | 0.233 (CI = +/-0.087; p = 0.000) | 0.591 | -3.35% | +21.99% |
| Loss Cost | 2013.2 | -0.040 (CI = +/-0.025; p = 0.004) | 0.072 (CI = +/-0.108; p = 0.179) | 0.244 (CI = +/-0.089; p = 0.000) | 0.615 | -3.90% | +22.64% |
| Loss Cost | 2014.1 | -0.043 (CI = +/-0.028; p = 0.005) | 0.079 (CI = +/-0.113; p = 0.158) | 0.251 (CI = +/-0.094; p = 0.000) | 0.618 | -4.24% | +23.07% |
| Loss Cost | 2014.2 | -0.049 (CI = +/-0.031; p = 0.005) | 0.068 (CI = +/-0.117; p = 0.233) | 0.261 (CI = +/-0.098; p = 0.000) | 0.632 | -4.77% | +23.62% |
| Loss Cost | 2015.1 | -0.055 (CI = +/-0.036; p = 0.005) | 0.078 (CI = +/-0.122; p = 0.192) | 0.272 (CI = +/-0.104; p = 0.000) | 0.641 | -5.31% | +24.23% |
| Loss Cost | 2015.2 | -0.060 (CI = +/-0.041; p = 0.007) | 0.070 (CI = +/-0.129; p = 0.265) | 0.280 (CI = +/-0.111; p = 0.000) | 0.647 | -5.82% | +24.67% |
| Loss Cost | 2016.1 | -0.068 (CI = +/-0.048; p = 0.008) | 0.082 (CI = +/-0.135; p = 0.214) | 0.295 (CI = +/-0.120; p = 0.000) | 0.658 | -6.61% | +25.41% |
| Loss Cost | 2016.2 | -0.089 (CI = +/-0.051; p = 0.003) | 0.056 (CI = +/-0.130; p = 0.366) | 0.325 (CI = +/-0.118; p = 0.000) | 0.719 | -8.47% | +26.73% |
| Loss Cost | 2017.1 | -0.109 (CI = +/-0.057; p = 0.001) | 0.080 (CI = +/-0.129; p = 0.202) | 0.357 (CI = +/-0.122; p = 0.000) | 0.765 | -10.35% | +28.16% |
| Severity | 2005.2 | 0.024 (CI = +/-0.002; p = 0.000) | 0.045 (CI = +/-0.020; p = 0.000) | 0.095 (CI = +/-0.017; p = 0.000) | 0.974 | +2.48% | +12.71% |
| Severity | 2006.1 | 0.024 (CI = +/-0.002; p = 0.000) | 0.046 (CI = +/-0.021; p = 0.000) | 0.096 (CI = +/-0.017; p = 0.000) | 0.973 | +2.45% | +12.77% |
| Severity | 2006.2 | 0.024 (CI = +/-0.002; p = 0.000) | 0.044 (CI = +/-0.021; p = 0.000) | 0.097 (CI = +/-0.018; p = 0.000) | 0.972 | +2.41% | +12.86% |
| Severity | 2007.1 | 0.024 (CI = +/-0.003; p = 0.000) | 0.045 (CI = +/-0.021; p = 0.000) | 0.098 (CI = +/-0.018; p = 0.000) | 0.971 | +2.39% | +12.90% |
| Severity | 2007.2 | 0.024 (CI = +/-0.003; p = 0.000) | 0.048 (CI = +/-0.021; p = 0.000) | 0.096 (CI = +/-0.018; p = 0.000) | 0.971 | +2.45% | +12.78% |
| Severity | 2008.1 | 0.026 (CI = +/-0.002; p = 0.000) | 0.042 (CI = +/-0.018; p = 0.000) | 0.092 (CI = +/-0.015; p = 0.000) | 0.980 | +2.59% | +12.47% |
| Severity | 2008.2 | 0.027 (CI = +/-0.002; p = 0.000) | 0.047 (CI = +/-0.016; p = 0.000) | 0.089 (CI = +/-0.013; p = 0.000) | 0.985 | +2.72% | +12.25% |
| Severity | 2009.1 | 0.028 (CI = +/-0.002; p = 0.000) | 0.043 (CI = +/-0.014; p = 0.000) | 0.086 (CI = +/-0.012; p = 0.000) | 0.989 | +2.82% | +12.04% |
| Severity | 2009.2 | 0.029 (CI = +/-0.002; p = 0.000) | 0.045 (CI = +/-0.013; p = 0.000) | 0.084 (CI = +/-0.011; p = 0.000) | 0.990 | +2.89% | +11.92% |
| Severity | 2010.1 | 0.029 (CI = +/-0.002; p = 0.000) | 0.044 (CI = +/-0.014; p = 0.000) | 0.083 (CI = +/-0.011; p = 0.000) | 0.990 | +2.93% | +11.85% |
| Severity | 2010.2 | 0.029 (CI = +/-0.002; p = 0.000) | 0.044 (CI = +/-0.014; p = 0.000) | 0.083 (CI = +/-0.012; p = 0.000) | 0.989 | +2.94% | +11.84% |
| Severity | 2011.1 | 0.028 (CI = +/-0.002; p = 0.000) | 0.047 (CI = +/-0.013; p = 0.000) | 0.085 (CI = +/-0.011; p = 0.000) | 0.990 | +2.85% | +11.99% |
| Severity | 2011.2 | 0.027 (CI = +/-0.002; p = 0.000) | 0.044 (CI = +/-0.013; p = 0.000) | 0.087 (CI = +/-0.010; p = 0.000) | 0.991 | +2.76% | +12.11% |
| Severity | 2012.1 | 0.028 (CI = +/-0.002; p = 0.000) | 0.043 (CI = +/-0.013; p = 0.000) | 0.086 (CI = +/-0.010; p = 0.000) | 0.992 | +2.83% | +12.01% |
| Severity | 2012.2 | 0.028 (CI = +/-0.003; p = 0.000) | 0.042 (CI = +/-0.013; p = 0.000) | 0.086 (CI = +/-0.011; p = 0.000) | 0.991 | +2.82% | +12.02% |
| Severity | 2013.1 | 0.029 (CI = +/-0.003; p = 0.000) | 0.041 (CI = +/-0.013; p = 0.000) | 0.084 (CI = +/-0.011; p = 0.000) | 0.991 | +2.89% | +11.92% |
| Severity | 2013.2 | 0.029 (CI = +/-0.003; p = 0.000) | 0.041 (CI = +/-0.014; p = 0.000) | 0.084 (CI = +/-0.012; p = 0.000) | 0.990 | +2.89% | +11.93% |
| Severity | 2014.1 | 0.029 (CI = +/-0.004; p = 0.000) | 0.040 (CI = +/-0.015; p = 0.000) | 0.084 (CI = +/-0.012; p = 0.000) | 0.990 | +2.92% | +11.89% |
| Severity | 2014.2 | 0.028 (CI = +/-0.004; p = 0.000) | 0.039 (CI = +/-0.016; p = 0.000) | 0.084 (CI = +/-0.013; p = 0.000) | 0.989 | +2.87% | +11.94% |
| Severity | 2015.1 | 0.029 (CI = +/-0.005; p = 0.000) | 0.038 (CI = +/-0.016; p = 0.000) | 0.084 (CI = +/-0.014; p = 0.000) | 0.988 | +2.91% | +11.90% |
| Severity | 2015.2 | 0.029 (CI = +/-0.006; p = 0.000) | 0.039 (CI = +/-0.018; p = 0.000) | 0.083 (CI = +/-0.015; p = 0.000) | 0.987 | +2.97% | +11.86% |
| Severity | 2016.1 | 0.031 (CI = +/-0.006; p = 0.000) | 0.036 (CI = +/-0.017; p = 0.001) | 0.079 (CI = +/-0.015; p = 0.000) | 0.988 | +3.18% | +11.70% |
| Severity | 2016.2 | 0.030 (CI = +/-0.007; p = 0.000) | 0.034 (CI = +/-0.018; p = 0.001) | 0.082 (CI = +/-0.016; p = 0.000) | 0.988 | +3.02% | +11.79% |
| Severity | 2017.1 | 0.029 (CI = +/-0.009; p = 0.000) | 0.035 (CI = +/-0.020; p = 0.002) | 0.083 (CI = +/-0.018; p = 0.000) | 0.987 | +2.92% | +11.84% |
| Frequency | 2005.2 | -0.019 (CI = +/-0.010; p = 0.001) | 0.029 (CI = +/-0.090; p = 0.518) | 0.038 (CI = +/-0.077; p = 0.324) | 0.280 | -1.88% | +1.91% |
| Frequency | 2006.1 | -0.022 (CI = +/-0.010; p = 0.000) | 0.042 (CI = +/-0.088; p = 0.335) | 0.047 (CI = +/-0.075; p = 0.208) | 0.347 | -2.16% | +2.59% |
| Frequency | 2006.2 | -0.024 (CI = +/-0.010; p = 0.000) | 0.031 (CI = +/-0.087; p = 0.479) | 0.055 (CI = +/-0.074; p = 0.138) | 0.397 | -2.41% | +3.10% |
| Frequency | 2007.1 | -0.026 (CI = +/-0.011; p = 0.000) | 0.037 (CI = +/-0.089; p = 0.398) | 0.060 (CI = +/-0.075; p = 0.113) | 0.404 | -2.56% | +3.44% |
| Frequency | 2007.2 | -0.028 (CI = +/-0.012; p = 0.000) | 0.029 (CI = +/-0.090; p = 0.512) | 0.065 (CI = +/-0.075; p = 0.087) | 0.424 | -2.75% | +3.80% |
| Frequency | 2008.1 | -0.030 (CI = +/-0.012; p = 0.000) | 0.039 (CI = +/-0.091; p = 0.390) | 0.072 (CI = +/-0.076; p = 0.061) | 0.447 | -2.98% | +4.28% |
| Frequency | 2008.2 | -0.032 (CI = +/-0.013; p = 0.000) | 0.031 (CI = +/-0.092; p = 0.501) | 0.078 (CI = +/-0.077; p = 0.047) | 0.462 | -3.18% | +4.64% |
| Frequency | 2009.1 | -0.035 (CI = +/-0.014; p = 0.000) | 0.040 (CI = +/-0.093; p = 0.391) | 0.085 (CI = +/-0.076; p = 0.033) | 0.476 | -3.42% | +5.11% |
| Frequency | 2009.2 | -0.037 (CI = +/-0.014; p = 0.000) | 0.032 (CI = +/-0.095; p = 0.496) | 0.090 (CI = +/-0.079; p = 0.026) | 0.484 | -3.63% | +5.45% |
| Frequency | 2010.1 | -0.039 (CI = +/-0.016; p = 0.000) | 0.039 (CI = +/-0.098; p = 0.418) | 0.096 (CI = +/-0.081; p = 0.022) | 0.480 | -3.83% | +5.82% |
| Frequency | 2010.2 | -0.043 (CI = +/-0.016; p = 0.000) | 0.026 (CI = +/-0.097; p = 0.592) | 0.106 (CI = +/-0.080; p = 0.011) | 0.526 | -4.24% | +6.43% |
| Frequency | 2011.1 | -0.045 (CI = +/-0.018; p = 0.000) | 0.032 (CI = +/-0.100; p = 0.518) | 0.111 (CI = +/-0.082; p = 0.010) | 0.512 | -4.43% | +6.76% |
| Frequency | 2011.2 | -0.045 (CI = +/-0.019; p = 0.000) | 0.031 (CI = +/-0.105; p = 0.539) | 0.111 (CI = +/-0.086; p = 0.013) | 0.474 | -4.44% | +6.77% |
| Frequency | 2012.1 | -0.052 (CI = +/-0.020; p = 0.000) | 0.049 (CI = +/-0.102; p = 0.332) | 0.126 (CI = +/-0.084; p = 0.005) | 0.537 | -5.04% | +7.68% |
| Frequency | 2012.2 | -0.058 (CI = +/-0.021; p = 0.000) | 0.033 (CI = +/-0.100; p = 0.504) | 0.139 (CI = +/-0.082; p = 0.002) | 0.591 | -5.64% | +8.41% |
| Frequency | 2013.1 | -0.063 (CI = +/-0.022; p = 0.000) | 0.044 (CI = +/-0.102; p = 0.383) | 0.149 (CI = +/-0.084; p = 0.002) | 0.595 | -6.07% | +8.99% |
| Frequency | 2013.2 | -0.068 (CI = +/-0.024; p = 0.000) | 0.031 (CI = +/-0.104; p = 0.537) | 0.160 (CI = +/-0.085; p = 0.001) | 0.614 | -6.60% | +9.57% |
| Frequency | 2014.1 | -0.072 (CI = +/-0.027; p = 0.000) | 0.039 (CI = +/-0.108; p = 0.458) | 0.167 (CI = +/-0.090; p = 0.001) | 0.591 | -6.95% | +9.99% |
| Frequency | 2014.2 | -0.077 (CI = +/-0.030; p = 0.000) | 0.029 (CI = +/-0.112; p = 0.589) | 0.177 (CI = +/-0.094; p = 0.001) | 0.586 | -7.43% | +10.44% |
| Frequency | 2015.1 | -0.083 (CI = +/-0.034; p = 0.000) | 0.040 (CI = +/-0.117; p = 0.477) | 0.188 (CI = +/-0.099; p = 0.001) | 0.573 | -8.00% | +11.03% |
| Frequency | 2015.2 | -0.089 (CI = +/-0.039; p = 0.000) | 0.031 (CI = +/-0.123; p = 0.601) | 0.198 (CI = +/-0.106; p = 0.001) | 0.557 | -8.54% | +11.45% |
| Frequency | 2016.1 | -0.100 (CI = +/-0.045; p = 0.000) | 0.046 (CI = +/-0.127; p = 0.450) | 0.215 (CI = +/-0.112; p = 0.001) | 0.563 | -9.49% | +12.27% |
| Frequency | 2016.2 | -0.118 (CI = +/-0.048; p = 0.000) | 0.022 (CI = +/-0.123; p = 0.702) | 0.244 (CI = +/-0.111; p = 0.000) | 0.639 | -11.16% | +13.37% |
| Frequency | 2017.1 | -0.138 (CI = +/-0.053; p = 0.000) | 0.044 (CI = +/-0.121; p = 0.437) | 0.274 (CI = +/-0.114; p = 0.000) | 0.684 | -12.89% | +14.59% |

Total Property Damage

Coverage = Total PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2021-07-01

| Fit | Start Date | Time | Seasonality | Mobility | Trend Shift | Adjusted R ² | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------|----------------------------|------------------------------|
| Loss Cost | 2005.2 | 0.021 (CI = +/-0.006; p = 0.000) | 0.054 (CI = +/-0.046; p = 0.023) | 0.017 (CI = +/-0.003; p = 0.000) | 0.055 (CI = +/-0.042; p = 0.012) | 0.848 | +2.16% | +7.95% |
| Loss Cost | 2006.1 | 0.019 (CI = +/-0.006; p = 0.000) | 0.064 (CI = +/-0.042; p = 0.004) | 0.016 (CI = +/-0.003; p = 0.000) | 0.065 (CI = +/-0.039; p = 0.002) | 0.868 | +1.89% | +8.71% |
| Loss Cost | 2006.2 | 0.016 (CI = +/-0.005; p = 0.000) | 0.055 (CI = +/-0.037; p = 0.005) | 0.016 (CI = +/-0.003; p = 0.000) | 0.074 (CI = +/-0.034; p = 0.000) | 0.891 | +1.61% | +9.39% |
| Loss Cost | 2007.1 | 0.015 (CI = +/-0.006; p = 0.000) | 0.057 (CI = +/-0.038; p = 0.005) | 0.015 (CI = +/-0.003; p = 0.000) | 0.076 (CI = +/-0.035; p = 0.000) | 0.890 | +1.55% | +9.57% |
| Loss Cost | 2007.2 | 0.015 (CI = +/-0.006; p = 0.000) | 0.056 (CI = +/-0.039; p = 0.007) | 0.015 (CI = +/-0.003; p = 0.000) | 0.077 (CI = +/-0.036; p = 0.000) | 0.888 | +1.50% | +9.68% |
| Loss Cost | 2008.1 | 0.016 (CI = +/-0.007; p = 0.000) | 0.054 (CI = +/-0.041; p = 0.011) | 0.015 (CI = +/-0.003; p = 0.000) | 0.075 (CI = +/-0.038; p = 0.000) | 0.888 | +1.57% | +9.51% |
| Loss Cost | 2008.2 | 0.016 (CI = +/-0.007; p = 0.000) | 0.055 (CI = +/-0.042; p = 0.012) | 0.015 (CI = +/-0.003; p = 0.000) | 0.074 (CI = +/-0.039; p = 0.001) | 0.887 | +1.60% | +9.43% |
| Loss Cost | 2009.1 | 0.016 (CI = +/-0.008; p = 0.000) | 0.053 (CI = +/-0.043; p = 0.018) | 0.016 (CI = +/-0.003; p = 0.000) | 0.073 (CI = +/-0.041; p = 0.001) | 0.887 | +1.66% | +9.30% |
| Loss Cost | 2009.2 | 0.016 (CI = +/-0.009; p = 0.001) | 0.053 (CI = +/-0.045; p = 0.023) | 0.016 (CI = +/-0.003; p = 0.000) | 0.073 (CI = +/-0.042; p = 0.002) | 0.884 | +1.65% | +9.31% |
| Loss Cost | 2010.1 | 0.017 (CI = +/-0.009; p = 0.001) | 0.051 (CI = +/-0.047; p = 0.034) | 0.016 (CI = +/-0.003; p = 0.000) | 0.070 (CI = +/-0.045; p = 0.003) | 0.884 | +1.73% | +9.15% |
| Loss Cost | 2010.2 | 0.014 (CI = +/-0.010; p = 0.006) | 0.044 (CI = +/-0.045; p = 0.054) | 0.015 (CI = +/-0.003; p = 0.000) | 0.079 (CI = +/-0.044; p = 0.001) | 0.894 | +1.41% | +9.74% |
| Loss Cost | 2011.1 | 0.014 (CI = +/-0.011; p = 0.015) | 0.045 (CI = +/-0.047; p = 0.062) | 0.015 (CI = +/-0.003; p = 0.000) | 0.080 (CI = +/-0.046; p = 0.002) | 0.893 | +1.38% | +9.80% |
| Loss Cost | 2011.2 | 0.015 (CI = +/-0.012; p = 0.012) | 0.048 (CI = +/-0.049; p = 0.052) | 0.015 (CI = +/-0.003; p = 0.000) | 0.075 (CI = +/-0.048; p = 0.004) | 0.895 | +1.55% | +9.50% |
| Loss Cost | 2012.1 | 0.012 (CI = +/-0.013; p = 0.061) | 0.055 (CI = +/-0.049; p = 0.031) | 0.015 (CI = +/-0.004; p = 0.000) | 0.084 (CI = +/-0.050; p = 0.002) | 0.901 | +1.22% | +10.14% |
| Loss Cost | 2012.2 | 0.007 (CI = +/-0.013; p = 0.264) | 0.047 (CI = +/-0.046; p = 0.047) | 0.014 (CI = +/-0.003; p = 0.000) | 0.097 (CI = +/-0.048; p = 0.000) | 0.916 | +0.71% | +10.97% |
| Loss Cost | 2013.1 | 0.008 (CI = +/-0.015; p = 0.274) | 0.046 (CI = +/-0.049; p = 0.068) | 0.014 (CI = +/-0.004; p = 0.000) | 0.095 (CI = +/-0.052; p = 0.001) | 0.916 | +0.80% | +10.81% |
| Loss Cost | 2013.2 | 0.005 (CI = +/-0.016; p = 0.540) | 0.042 (CI = +/-0.050; p = 0.099) | 0.014 (CI = +/-0.004; p = 0.000) | 0.102 (CI = +/-0.055; p = 0.001) | 0.918 | +0.48% | +11.27% |
| Loss Cost | 2014.1 | 0.009 (CI = +/-0.019; p = 0.327) | 0.035 (CI = +/-0.052; p = 0.173) | 0.015 (CI = +/-0.004; p = 0.000) | 0.092 (CI = +/-0.059; p = 0.005) | 0.922 | +0.89% | +10.61% |
| Loss Cost | 2014.2 | 0.008 (CI = +/-0.022; p = 0.448) | 0.034 (CI = +/-0.055; p = 0.206) | 0.015 (CI = +/-0.004; p = 0.000) | 0.094 (CI = +/-0.065; p = 0.007) | 0.921 | +0.79% | +10.75% |
| Loss Cost | 2015.1 | 0.013 (CI = +/-0.026; p = 0.303) | 0.028 (CI = +/-0.059; p = 0.324) | 0.015 (CI = +/-0.004; p = 0.000) | 0.083 (CI = +/-0.073; p = 0.028) | 0.923 | +1.28% | +10.05% |
| Loss Cost | 2015.2 | 0.016 (CI = +/-0.030; p = 0.281) | 0.030 (CI = +/-0.062; p = 0.311) | 0.015 (CI = +/-0.005; p = 0.000) | 0.077 (CI = +/-0.081; p = 0.060) | 0.923 | +1.57% | +9.71% |
| Loss Cost | 2016.1 | 0.024 (CI = +/-0.037; p = 0.173) | 0.021 (CI = +/-0.066; p = 0.500) | 0.016 (CI = +/-0.005; p = 0.000) | 0.058 (CI = +/-0.093; p = 0.196) | 0.926 | +2.47% | +8.62% |
| Loss Cost | 2016.2 | 0.008 (CI = +/-0.039; p = 0.667) | 0.012 (CI = +/-0.062; p = 0.665) | 0.015 (CI = +/-0.005; p = 0.000) | 0.090 (CI = +/-0.093; p = 0.056) | 0.942 | +0.78% | +10.29% |
| Loss Cost | 2017.1 | 0.003 (CI = +/-0.052; p = 0.904) | 0.016 (CI = +/-0.070; p = 0.612) | 0.015 (CI = +/-0.007; p = 0.000) | 0.100 (CI = +/-0.116; p = 0.085) | 0.941 | +0.29% | +10.82% |
| Severity | 2005.2 | 0.024 (CI = +/-0.003; p = 0.000) | 0.046 (CI = +/-0.020; p = 0.000) | -0.001 (CI = +/-0.002; p = 0.277) | 0.099 (CI = +/-0.019; p = 0.000) | 0.974 | +2.39% | +13.06% |
| Severity | 2006.1 | 0.023 (CI = +/-0.003; p = 0.000) | 0.048 (CI = +/-0.021; p = 0.000) | -0.001 (CI = +/-0.002; p = 0.239) | 0.100 (CI = +/-0.019; p = 0.000) | 0.973 | +2.36% | +13.17% |
| Severity | 2006.2 | 0.023 (CI = +/-0.003; p = 0.000) | 0.046 (CI = +/-0.021; p = 0.000) | -0.001 (CI = +/-0.002; p = 0.184) | 0.102 (CI = +/-0.019; p = 0.000) | 0.973 | +2.29% | +13.33% |
| Severity | 2007.1 | 0.022 (CI = +/-0.003; p = 0.000) | 0.047 (CI = +/-0.021; p = 0.000) | -0.001 (CI = +/-0.002; p = 0.164) | 0.104 (CI = +/-0.020; p = 0.000) | 0.971 | +2.26% | +13.42% |
| Severity | 2007.2 | 0.023 (CI = +/-0.003; p = 0.000) | 0.049 (CI = +/-0.021; p = 0.000) | -0.001 (CI = +/-0.002; p = 0.211) | 0.101 (CI = +/-0.020; p = 0.000) | 0.972 | +2.33% | +13.25% |
| Severity | 2008.1 | 0.025 (CI = +/-0.003; p = 0.000) | 0.043 (CI = +/-0.019; p = 0.000) | -0.001 (CI = +/-0.001; p = 0.359) | 0.095 (CI = +/-0.017; p = 0.000) | 0.980 | +2.51% | +12.78% |
| Severity | 2008.2 | 0.026 (CI = +/-0.003; p = 0.000) | 0.047 (CI = +/-0.016; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.512) | 0.091 (CI = +/-0.015; p = 0.000) | 0.985 | +2.66% | +12.45% |
| Severity | 2009.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.043 (CI = +/-0.014; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.826) | 0.087 (CI = +/-0.013; p = 0.000) | 0.989 | +2.81% | +12.10% |
| Severity | 2009.2 | 0.029 (CI = +/-0.003; p = 0.000) | 0.045 (CI = +/-0.014; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.973) | 0.084 (CI = +/-0.013; p = 0.000) | 0.990 | +2.90% | +11.91% |
| Severity | 2010.1 | 0.029 (CI = +/-0.003; p = 0.000) | 0.044 (CI = +/-0.014; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.815) | 0.082 (CI = +/-0.013; p = 0.000) | 0.990 | +2.96% | +11.78% |
| Severity | 2010.2 | 0.029 (CI = +/-0.003; p = 0.000) | 0.044 (CI = +/-0.015; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.788) | 0.082 (CI = +/-0.014; p = 0.000) | 0.989 | +2.97% | +11.75% |
| Severity | 2011.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.047 (CI = +/-0.014; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.884) | 0.086 (CI = +/-0.014; p = 0.000) | 0.990 | +2.84% | +12.03% |
| Severity | 2011.2 | 0.027 (CI = +/-0.003; p = 0.000) | 0.045 (CI = +/-0.013; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.611) | 0.089 (CI = +/-0.013; p = 0.000) | 0.991 | +2.71% | +12.26% |
| Severity | 2012.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.043 (CI = +/-0.013; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.837) | 0.086 (CI = +/-0.013; p = 0.000) | 0.991 | +2.80% | +12.08% |
| Severity | 2012.2 | 0.028 (CI = +/-0.004; p = 0.000) | 0.043 (CI = +/-0.014; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.817) | 0.087 (CI = +/-0.014; p = 0.000) | 0.990 | +2.79% | +12.10% |
| Severity | 2013.1 | 0.029 (CI = +/-0.004; p = 0.000) | 0.041 (CI = +/-0.014; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.926) | 0.084 (CI = +/-0.015; p = 0.000) | 0.991 | +2.91% | +11.89% |
| Severity | 2013.2 | 0.029 (CI = +/-0.004; p = 0.000) | 0.040 (CI = +/-0.015; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.934) | 0.084 (CI = +/-0.016; p = 0.000) | 0.990 | +2.90% | +11.89% |
| Severity | 2014.1 | 0.029 (CI = +/-0.006; p = 0.000) | 0.040 (CI = +/-0.016; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.843) | 0.082 (CI = +/-0.018; p = 0.000) | 0.989 | +2.96% | +11.80% |
| Severity | 2014.2 | 0.028 (CI = +/-0.006; p = 0.000) | 0.039 (CI = +/-0.016; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.939) | 0.084 (CI = +/-0.019; p = 0.000) | 0.988 | +2.89% | +11.90% |
| Severity | 2015.1 | 0.029 (CI = +/-0.008; p = 0.000) | 0.038 (CI = +/-0.018; p = 0.000) | 0.000 (CI = +/-0.001; p = 0.835) | 0.082 (CI = +/-0.022; p = 0.000) | 0.987 | +2.97% | +11.78% |
| Severity | 2015.2 | 0.030 (CI = +/-0.009; p = 0.000) | 0.039 (CI = +/-0.019; p = 0.001) | 0.000 (CI = +/-0.001; p = 0.751) | 0.080 (CI = +/-0.024; p = 0.000) | 0.986 | +3.08% | +11.66% |
| Severity | 2016.1 | 0.035 (CI = +/-0.010; p = 0.000) | 0.034 (CI = +/-0.018; p = 0.002) | 0.001 (CI = +/-0.001; p = 0.349) | 0.070 (CI = +/-0.026; p = 0.000) | 0.988 | +3.55% | +11.07% |
| Severity | 2016.2 | 0.033 (CI = +/-0.012; p = 0.000) | 0.033 (CI = +/-0.019; p = 0.003) | 0.000 (CI = +/-0.001; p = 0.485) | 0.074 (CI = +/-0.029; p = 0.000) | 0.987 | +3.35% | +11.28% |
| Severity | 2017.1 | 0.032 (CI = +/-0.016; p = 0.001) | 0.033 (CI = +/-0.022; p = 0.007) | 0.000 (CI = +/-0.002; p = 0.597) | 0.076 (CI = +/-0.036; p = 0.001) | 0.986 | +3.26% | +11.37% |
| Frequency | 2005.2 | -0.002 (CI = +/-0.006; p = 0.422) | 0.007 (CI = +/-0.043; p = 0.727) | 0.017 (CI = +/-0.003; p = 0.000) | -0.044 (CI = +/-0.039; p = 0.029) | 0.842 | -0.23% | -4.52% |
| Frequency | 2006.1 | -0.005 (CI = +/-0.006; p = 0.106) | 0.016 (CI = +/-0.040; p = 0.413) | 0.017 (CI = +/-0.003; p = 0.000) | -0.036 (CI = +/-0.037; p = 0.058) | 0.868 | -0.45% | -3.94% |
| Frequency | 2006.2 | -0.007 (CI = +/-0.005; p = 0.017) | 0.009 (CI = +/-0.037; p = 0.622) | 0.017 (CI = +/-0.003; p = 0.000) | -0.029 (CI = +/-0.034; p = 0.099) | 0.891 | -0.66% | -3.47% |
| Frequency | 2007.1 | -0.007 (CI = +/-0.006; p = 0.020) | 0.010 (CI = +/-0.039; p = 0.591) | 0.016 (CI = +/-0.003; p = 0.000) | -0.028 (CI = +/-0.036; p = 0.125) | 0.890 | -0.70% | -3.39% |
| Frequency | 2007.2 | -0.008 (CI = +/-0.006; p = 0.011) | 0.007 (CI = +/-0.039; p = 0.725) | 0.016 (CI = +/-0.003; p = 0.000) | -0.024 (CI = +/-0.036; p = 0.183) | 0.894 | -0.81% | -3.16% |
| Frequency | 2008.1 | -0.009 (CI = +/-0.006; p = 0.007) | 0.010 (CI = +/-0.040; p = 0.591) | 0.016 (CI = +/-0.003; p = 0.000) | -0.020 (CI = +/-0.037; p = 0.271) | 0.897 | -0.92% | -2.90% |
| Frequency | 2008.2 | -0.010 (CI = +/-0.007; p = 0.005) | 0.007 (CI = +/-0.040; p = 0.709) | 0.016 (CI = +/-0.003; p = 0.000) | -0.017 (CI = +/-0.037; p = 0.365) | 0.900 | -1.03% | -2.68% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.007; p = 0.005) | 0.010 (CI = +/-0.041; p = 0.624) | 0.016 (CI = +/-0.003; p = 0.000) | -0.014 (CI = +/-0.039; p = 0.466) | 0.899 | -1.12% | -2.49% |
| Frequency | 2009.2 | -0.012 (CI = +/-0.008; p = 0.005) | 0.008 (CI = +/-0.042; p = 0.711) | 0.016 (CI = +/-0.003; p = 0.000) | -0.011 (CI = +/-0.040; p = 0.566) | 0.899 | -1.21% | -2.32% |
| Frequency | 2010.1 | -0.012 (CI = +/-0.009; p = 0.010) | 0.007 (CI = +/-0.044; p = 0.739) | 0.016 (CI = +/-0.003; p = 0.000) | -0.012 (CI = +/-0.042; p = 0.569) | 0.896 | -1.19% | -2.36% |
| Frequency | 2010.2 | -0.015 (CI = +/-0.009; p = 0.002) | 0.000 (CI = +/-0.042; p = 0.992) | 0.015 (CI = +/-0.003; p = 0.000) | -0.003 (CI = +/-0.041; p = 0.884) | 0.912 | -1.52% | -1.80% |
| Frequency | 2011.1 | -0.014 (CI = +/-0.010; p = 0.007) | -0.002 (CI = +/-0.044; p = 0.918) | 0.015 (CI = +/-0.003; p = 0.000) | -0.006 (CI = +/-0.043; p = 0.782) | 0.909 | -1.42% | -1.99% |
| Frequency | 2011.2 | -0.011 (CI = +/-0.010; p = 0.034) | 0.003 (CI = +/-0.043; p = 0.874) | 0.016 (CI = +/-0.003; p = 0.000) | -0.014 (CI = +/-0.043; p = 0.518) | 0.912 | -1.12% | -2.46% |
| Frequency | 2012.1 | -0.016 (CI = +/-0.011; p = 0.007) | 0.012 (CI = +/-0.042; p = 0.549) | 0.015 (CI = +/-0.003; p = 0.000) | -0.002 (CI = +/-0.042; p = 0.925) | 0.925 | -1.54% | -1.73% |
| Frequency | 2012.2 | -0.020 (CI = +/-0.010; p = 0.001) | 0.005 (CI = +/-0.038; p = 0.806) | 0.014 (CI = +/-0.003; p = 0.000) | 0.010 (CI = +/-0.039; p = 0.587) | 0.943 | -2.03% | -1.01% |
| Frequency | 2013.1 | -0.021 (CI = +/-0.012; p = 0.002) | 0.005 (CI = +/-0.040; p = 0.796) | 0.014 (CI = +/-0.003; p = 0.000) | 0.011 (CI = +/-0.043; p = 0.593) | 0.940 | -2.05% | -0.96% |
| Frequency | 2013.2 | -0.024 (CI = +/-0.013; p = 0.001) | 0.001 (CI = +/-0.041; p = 0.954) | 0.014 (CI = +/-0.003; p = 0.000) | 0.018 (CI = +/-0.044; p = 0.397) | 0.942 | -2.35% | -0.56% |
| Frequency | 2014.1 | -0.020 (CI = +/-0.015; p = 0.011) | -0.004 (CI = +/-0.042; p = 0.830) | 0.015 (CI = +/-0.003; p = 0.000) | 0.010 (CI = +/-0.048; p = 0.676) | 0.941 | -2.01% | -1.06% |
| Frequency | 2014.2 | -0.021 (CI = +/-0.017; p = 0.023) | -0.005 (CI = +/-0.044; p = 0.826) | 0.015 (CI = +/-0.003; p = 0.000) | 0.010 (CI = +/-0.052; p = 0.681) | 0.937 | -2.04% | -1.03% |
| Frequency | 2015.1 | -0.017 (CI = +/-0.021; p = 0.106) | -0.010 (CI = +/-0.047; p = 0.661) | 0.015 (CI = +/-0.003; p = 0.000) | 0.003 (CI = +/-0.058; p = 0.972) | 0.935 | -1.64% | -1.55% |
| Frequency | 2015.2 | -0.015 (CI = +/-0.024; p = 0.213) | -0.008 (CI = +/-0.050; p = 0.720) | 0.015 (CI = +/-0.004; p = 0.000) | 0.001 (CI = +/-0.065; p = 0.924) | 0.931 | -1.46% | -1.74% |
| Frequency | 2016.1 | -0.011 (CI = +/-0.030; p = 0.462) | -0.013 (CI = +/-0.055; p = 0.621) | 0.015 (CI = +/-0.004; p = 0.000) | -0.012 (CI = +/-0.077; p = 0.744) | 0.927 | -1.05% | -2.21% |
| Frequency | 2016.2 | -0.025 (CI = +/-0.031; p = 0.106) | -0.020 (CI = +/-0.050; p = 0.387) | 0.014 (CI = +/-0.005; p = 0.000) | 0.016 (CI = +/-0.075; p = 0.644) | 0.945 | -2.48% | -0.89% |
| Frequency | 2017.1 | -0.029 (CI = +/-0.042; p = 0.151) | -0.017 (CI = +/-0.056; p = 0.514) | 0.014 (CI = +/-0.005; p = 0.000) | 0.024 (CI = +/-0.094; p = 0.578) | 0.941 | -2.88% | -0.49% |

Total Property Damage

Coverage = Total PD

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2005.2 | 0.008 (CI = +/-0.011; p = 0.170) | 0.081 (CI = +/-0.096; p = 0.096) | 0.137 (CI = +/-0.173; p = 0.117) | 0.244 | +0.77% |
| Loss Cost | 2006.1 | 0.005 (CI = +/-0.011; p = 0.413) | 0.094 (CI = +/-0.093; p = 0.048) | 0.156 (CI = +/-0.169; p = 0.069) | 0.252 | +0.46% |
| Loss Cost | 2006.2 | 0.001 (CI = +/-0.011; p = 0.796) | 0.080 (CI = +/-0.092; p = 0.084) | 0.177 (CI = +/-0.165; p = 0.037) | 0.223 | +0.15% |
| Loss Cost | 2007.1 | 0.000 (CI = +/-0.012; p = 0.977) | 0.087 (CI = +/-0.094; p = 0.066) | 0.186 (CI = +/-0.167; p = 0.030) | 0.228 | -0.02% |
| Loss Cost | 2007.2 | -0.001 (CI = +/-0.013; p = 0.828) | 0.082 (CI = +/-0.096; p = 0.091) | 0.194 (CI = +/-0.171; p = 0.028) | 0.213 | -0.14% |
| Loss Cost | 2008.1 | -0.002 (CI = +/-0.014; p = 0.744) | 0.085 (CI = +/-0.099; p = 0.089) | 0.198 (CI = +/-0.176; p = 0.028) | 0.214 | -0.22% |
| Loss Cost | 2008.2 | -0.003 (CI = +/-0.015; p = 0.690) | 0.083 (CI = +/-0.103; p = 0.110) | 0.203 (CI = +/-0.181; p = 0.030) | 0.204 | -0.29% |
| Loss Cost | 2009.1 | -0.004 (CI = +/-0.016; p = 0.598) | 0.087 (CI = +/-0.106; p = 0.104) | 0.209 (CI = +/-0.186; p = 0.029) | 0.207 | -0.41% |
| Loss Cost | 2009.2 | -0.005 (CI = +/-0.017; p = 0.523) | 0.083 (CI = +/-0.110; p = 0.135) | 0.216 (CI = +/-0.193; p = 0.029) | 0.197 | -0.54% |
| Loss Cost | 2010.1 | -0.007 (CI = +/-0.019; p = 0.452) | 0.087 (CI = +/-0.114; p = 0.126) | 0.223 (CI = +/-0.198; p = 0.029) | 0.201 | -0.69% |
| Loss Cost | 2010.2 | -0.011 (CI = +/-0.020; p = 0.262) | 0.074 (CI = +/-0.115; p = 0.197) | 0.246 (CI = +/-0.201; p = 0.019) | 0.202 | -1.10% |
| Loss Cost | 2011.1 | -0.014 (CI = +/-0.022; p = 0.198) | 0.082 (CI = +/-0.119; p = 0.167) | 0.258 (CI = +/-0.206; p = 0.017) | 0.216 | -1.37% |
| Loss Cost | 2011.2 | -0.014 (CI = +/-0.024; p = 0.224) | 0.080 (CI = +/-0.125; p = 0.195) | 0.261 (CI = +/-0.216; p = 0.020) | 0.211 | -1.43% |
| Loss Cost | 2012.1 | -0.020 (CI = +/-0.025; p = 0.120) | 0.094 (CI = +/-0.126; p = 0.134) | 0.283 (CI = +/-0.218; p = 0.013) | 0.252 | -1.96% |
| Loss Cost | 2012.2 | -0.026 (CI = +/-0.027; p = 0.060) | 0.078 (CI = +/-0.128; p = 0.217) | 0.313 (CI = +/-0.221; p = 0.008) | 0.278 | -2.59% |
| Loss Cost | 2013.1 | -0.030 (CI = +/-0.030; p = 0.056) | 0.085 (CI = +/-0.133; p = 0.195) | 0.326 (CI = +/-0.230; p = 0.008) | 0.285 | -2.91% |
| Loss Cost | 2013.2 | -0.035 (CI = +/-0.034; p = 0.043) | 0.073 (CI = +/-0.139; p = 0.281) | 0.348 (CI = +/-0.241; p = 0.007) | 0.301 | -3.43% |
| Loss Cost | 2014.1 | -0.037 (CI = +/-0.038; p = 0.054) | 0.078 (CI = +/-0.146; p = 0.274) | 0.357 (CI = +/-0.254; p = 0.009) | 0.292 | -3.67% |
| Loss Cost | 2014.2 | -0.042 (CI = +/-0.044; p = 0.057) | 0.069 (CI = +/-0.155; p = 0.359) | 0.376 (CI = +/-0.272; p = 0.010) | 0.298 | -4.13% |
| Loss Cost | 2015.1 | -0.046 (CI = +/-0.050; p = 0.067) | 0.076 (CI = +/-0.164; p = 0.341) | 0.389 (CI = +/-0.290; p = 0.012) | 0.292 | -4.52% |
| Loss Cost | 2015.2 | -0.050 (CI = +/-0.059; p = 0.091) | 0.070 (CI = +/-0.177; p = 0.409) | 0.401 (CI = +/-0.317; p = 0.017) | 0.286 | -4.84% |
| Loss Cost | 2016.1 | -0.055 (CI = +/-0.069; p = 0.109) | 0.077 (CI = +/-0.190; p = 0.394) | 0.415 (CI = +/-0.343; p = 0.022) | 0.278 | -5.32% |
| Loss Cost | 2016.2 | -0.071 (CI = +/-0.080; p = 0.076) | 0.054 (CI = +/-0.200; p = 0.568) | 0.467 (CI = +/-0.369; p = 0.018) | 0.308 | -6.89% |
| Loss Cost | 2017.1 | -0.084 (CI = +/-0.095; p = 0.079) | 0.068 (CI = +/-0.215; p = 0.500) | 0.499 (CI = +/-0.402; p = 0.020) | 0.316 | -8.03% |
| | | | | | | |
| Severity | 2005.2 | 0.024 (CI = +/-0.003; p = 0.000) | 0.044 (CI = +/-0.025; p = 0.001) | 0.155 (CI = +/-0.045; p = 0.000) | 0.955 | +2.46% |
| Severity | 2006.1 | 0.024 (CI = +/-0.003; p = 0.000) | 0.045 (CI = +/-0.025; p = 0.001) | 0.156 (CI = +/-0.046; p = 0.000) | 0.953 | +2.44% |
| Severity | 2006.2 | 0.024 (CI = +/-0.003; p = 0.000) | 0.043 (CI = +/-0.026; p = 0.002) | 0.160 (CI = +/-0.046; p = 0.000) | 0.950 | +2.39% |
| Severity | 2007.1 | 0.023 (CI = +/-0.003; p = 0.000) | 0.044 (CI = +/-0.027; p = 0.002) | 0.161 (CI = +/-0.048; p = 0.000) | 0.948 | +2.37% |
| Severity | 2007.2 | 0.024 (CI = +/-0.004; p = 0.000) | 0.047 (CI = +/-0.027; p = 0.001) | 0.156 (CI = +/-0.048; p = 0.000) | 0.948 | +2.44% |
| Severity | 2008.1 | 0.026 (CI = +/-0.003; p = 0.000) | 0.041 (CI = +/-0.025; p = 0.002) | 0.148 (CI = +/-0.044; p = 0.000) | 0.958 | +2.59% |
| Severity | 2008.2 | 0.027 (CI = +/-0.003; p = 0.000) | 0.046 (CI = +/-0.023; p = 0.000) | 0.140 (CI = +/-0.041; p = 0.000) | 0.964 | +2.72% |
| Severity | 2009.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.042 (CI = +/-0.022; p = 0.001) | 0.135 (CI = +/-0.039; p = 0.000) | 0.968 | +2.84% |
| Severity | 2009.2 | 0.029 (CI = +/-0.004; p = 0.000) | 0.045 (CI = +/-0.022; p = 0.000) | 0.130 (CI = +/-0.039; p = 0.000) | 0.968 | +2.92% |
| Severity | 2010.1 | 0.029 (CI = +/-0.004; p = 0.000) | 0.043 (CI = +/-0.023; p = 0.001) | 0.128 (CI = +/-0.040; p = 0.000) | 0.968 | +2.96% |
| Severity | 2010.2 | 0.029 (CI = +/-0.004; p = 0.000) | 0.044 (CI = +/-0.024; p = 0.001) | 0.127 (CI = +/-0.042; p = 0.000) | 0.965 | +2.98% |
| Severity | 2011.1 | 0.029 (CI = +/-0.004; p = 0.000) | 0.046 (CI = +/-0.024; p = 0.001) | 0.131 (CI = +/-0.042; p = 0.000) | 0.964 | +2.89% |
| Severity | 2011.2 | 0.028 (CI = +/-0.005; p = 0.000) | 0.044 (CI = +/-0.025; p = 0.001) | 0.136 (CI = +/-0.043; p = 0.000) | 0.961 | +2.80% |
| Severity | 2012.1 | 0.028 (CI = +/-0.005; p = 0.000) | 0.042 (CI = +/-0.026; p = 0.003) | 0.132 (CI = +/-0.044; p = 0.000) | 0.960 | +2.88% |
| Severity | 2012.2 | 0.028 (CI = +/-0.006; p = 0.000) | 0.042 (CI = +/-0.027; p = 0.004) | 0.132 (CI = +/-0.047; p = 0.000) | 0.956 | +2.89% |
| Severity | 2013.1 | 0.029 (CI = +/-0.006; p = 0.000) | 0.040 (CI = +/-0.028; p = 0.008) | 0.128 (CI = +/-0.048; p = 0.000) | 0.956 | +2.99% |
| Severity | 2013.2 | 0.030 (CI = +/-0.007; p = 0.000) | 0.040 (CI = +/-0.030; p = 0.011) | 0.128 (CI = +/-0.051; p = 0.000) | 0.951 | +3.00% |
| Severity | 2014.1 | 0.030 (CI = +/-0.008; p = 0.000) | 0.039 (CI = +/-0.031; p = 0.018) | 0.125 (CI = +/-0.054; p = 0.000) | 0.948 | +3.07% |
| Severity | 2014.2 | 0.030 (CI = +/-0.009; p = 0.000) | 0.038 (CI = +/-0.033; p = 0.026) | 0.126 (CI = +/-0.059; p = 0.000) | 0.941 | +3.05% |
| Severity | 2015.1 | 0.031 (CI = +/-0.011; p = 0.000) | 0.037 (CI = +/-0.035; p = 0.042) | 0.123 (CI = +/-0.062; p = 0.001) | 0.938 | +3.16% |
| Severity | 2015.2 | 0.032 (CI = +/-0.013; p = 0.000) | 0.039 (CI = +/-0.038; p = 0.044) | 0.118 (CI = +/-0.068; p = 0.002) | 0.932 | +3.30% |
| Severity | 2016.1 | 0.036 (CI = +/-0.014; p = 0.000) | 0.035 (CI = +/-0.039; p = 0.076) | 0.109 (CI = +/-0.070; p = 0.005) | 0.934 | +3.62% |
| Severity | 2016.2 | 0.035 (CI = +/-0.017; p = 0.001) | 0.034 (CI = +/-0.043; p = 0.103) | 0.110 (CI = +/-0.079; p = 0.011) | 0.922 | +3.60% |
| Severity | 2017.1 | 0.037 (CI = +/-0.021; p = 0.003) | 0.033 (CI = +/-0.047; p = 0.144) | 0.106 (CI = +/-0.087; p = 0.021) | 0.914 | +3.72% |
| | | | | | | |
| Frequency | 2005.2 | -0.017 (CI = +/-0.011; p = 0.003) | 0.036 (CI = +/-0.093; p = 0.433) | -0.018 (CI = +/-0.168; p = 0.832) | 0.283 | -1.65% |
| Frequency | 2006.1 | -0.020 (CI = +/-0.011; p = 0.001) | 0.049 (CI = +/-0.091; p = 0.281) | -0.001 (CI = +/-0.164; p = 0.994) | 0.345 | -1.93% |
| Frequency | 2006.2 | -0.022 (CI = +/-0.011; p = 0.000) | 0.037 (CI = +/-0.091; p = 0.408) | 0.017 (CI = +/-0.163; p = 0.831) | 0.388 | -2.19% |
| Frequency | 2007.1 | -0.024 (CI = +/-0.012; p = 0.000) | 0.043 (CI = +/-0.093; p = 0.347) | 0.025 (CI = +/-0.165; p = 0.756) | 0.393 | -2.33% |
| Frequency | 2007.2 | -0.025 (CI = +/-0.013; p = 0.000) | 0.036 (CI = +/-0.094; p = 0.448) | 0.038 (CI = +/-0.168; p = 0.651) | 0.407 | -2.51% |
| Frequency | 2008.1 | -0.028 (CI = +/-0.013; p = 0.000) | 0.044 (CI = +/-0.096; p = 0.350) | 0.050 (CI = +/-0.169; p = 0.550) | 0.427 | -2.74% |
| Frequency | 2008.2 | -0.030 (CI = +/-0.014; p = 0.000) | 0.037 (CI = +/-0.098; p = 0.449) | 0.062 (CI = +/-0.172; p = 0.465) | 0.437 | -2.93% |
| Frequency | 2009.1 | -0.032 (CI = +/-0.015; p = 0.000) | 0.045 (CI = +/-0.099; p = 0.362) | 0.074 (CI = +/-0.175; p = 0.390) | 0.447 | -3.16% |
| Frequency | 2009.2 | -0.034 (CI = +/-0.016; p = 0.000) | 0.038 (CI = +/-0.102; p = 0.456) | 0.086 (CI = +/-0.179; p = 0.332) | 0.451 | -3.36% |
| Frequency | 2010.1 | -0.036 (CI = +/-0.017; p = 0.000) | 0.044 (CI = +/-0.105; p = 0.398) | 0.095 (CI = +/-0.184; p = 0.294) | 0.443 | -3.55% |
| Frequency | 2010.2 | -0.040 (CI = +/-0.018; p = 0.000) | 0.030 (CI = +/-0.106; p = 0.562) | 0.119 (CI = +/-0.184; p = 0.196) | 0.481 | -3.97% |
| Frequency | 2011.1 | -0.042 (CI = +/-0.020; p = 0.000) | 0.036 (CI = +/-0.110; p = 0.509) | 0.127 (CI = +/-0.190; p = 0.180) | 0.462 | -4.14% |
| Frequency | 2011.2 | -0.042 (CI = +/-0.022; p = 0.001) | 0.037 (CI = +/-0.115; p = 0.516) | 0.125 (CI = +/-0.199; p = 0.206) | 0.420 | -4.11% |
| Frequency | 2012.1 | -0.048 (CI = +/-0.023; p = 0.000) | 0.053 (CI = +/-0.114; p = 0.347) | 0.151 (CI = +/-0.197; p = 0.126) | 0.475 | -4.71% |
| Frequency | 2012.2 | -0.055 (CI = +/-0.025; p = 0.000) | 0.036 (CI = +/-0.114; p = 0.517) | 0.181 (CI = +/-0.198; p = 0.071) | 0.519 | -5.32% |
| Frequency | 2013.1 | -0.059 (CI = +/-0.027; p = 0.000) | 0.046 (CI = +/-0.118; p = 0.426) | 0.197 (CI = +/-0.204; p = 0.057) | 0.513 | -5.72% |
| Frequency | 2013.2 | -0.065 (CI = +/-0.030; p = 0.000) | 0.033 (CI = +/-0.122; p = 0.574) | 0.221 (CI = +/-0.212; p = 0.042) | 0.523 | -6.25% |
| Frequency | 2014.1 | -0.068 (CI = +/-0.033; p = 0.001) | 0.039 (CI = +/-0.128; p = 0.524) | 0.232 (CI = +/-0.223; p = 0.042) | 0.486 | -6.54% |
| Frequency | 2014.2 | -0.072 (CI = +/-0.038; p = 0.001) | 0.030 (CI = +/-0.135; p = 0.641) | 0.250 (CI = +/-0.238; p = 0.041) | 0.467 | -6.97% |
| Frequency | 2015.1 | -0.077 (CI = +/-0.043; p = 0.002) | 0.039 (CI = +/-0.143; p = 0.570) | 0.266 (CI = +/-0.252; p = 0.040) | 0.434 | -7.44% |
| Frequency | 2015.2 | -0.082 (CI = +/-0.051; p = 0.004) | 0.031 (CI = +/-0.153; p = 0.670) | 0.283 (CI = +/-0.274; p = 0.044) | 0.398 | -7.87% |
| Frequency | 2016.1 | -0.090 (CI = +/-0.059; p = 0.006) | 0.042 (CI = +/-0.162; p = 0.581) | 0.306 (CI = +/-0.293; p = 0.042) | 0.372 | -8.62% |
| Frequency | 2016.2 | -0.107 (CI = +/-0.068; p = 0.005) | 0.019 (CI = +/-0.169; p = 0.807) | 0.358 (CI = +/-0.311; p = 0.028) | 0.413 | -10.13% |
| Frequency | 2017.1 | -0.120 (CI = +/-0.079; p = 0.007) | 0.035 (CI = +/-0.179; p = 0.677) | 0.392 (CI = +/-0.335; p = 0.026) | 0.401 | -11.33% |

Total Property Damage

Coverage = Total PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|-----------------------------------|----------------------------------|--------------|--------------------|
| Loss Cost | 2005.2 | 0.008 (CI = +/-0.011; p = 0.161) | 0.065 (CI = +/-0.097; p = 0.183) | 0.182 (CI = +/-0.172; p = 0.038) | 0.306 | +0.81% |
| Loss Cost | 2006.1 | 0.005 (CI = +/-0.012; p = 0.376) | 0.078 (CI = +/-0.096; p = 0.109) | 0.202 (CI = +/-0.169; p = 0.021) | 0.306 | +0.52% |
| Loss Cost | 2006.2 | 0.002 (CI = +/-0.012; p = 0.736) | 0.064 (CI = +/-0.095; p = 0.180) | 0.223 (CI = +/-0.166; p = 0.010) | 0.284 | +0.20% |
| Loss Cost | 2007.1 | 0.001 (CI = +/-0.013; p = 0.928) | 0.069 (CI = +/-0.097; p = 0.153) | 0.232 (CI = +/-0.169; p = 0.009) | 0.284 | +0.06% |
| Loss Cost | 2007.2 | -0.001 (CI = +/-0.014; p = 0.916) | 0.064 (CI = +/-0.099; p = 0.197) | 0.240 (CI = +/-0.174; p = 0.008) | 0.271 | -0.07% |
| Loss Cost | 2008.1 | -0.001 (CI = +/-0.014; p = 0.855) | 0.066 (CI = +/-0.103; p = 0.195) | 0.243 (CI = +/-0.179; p = 0.009) | 0.269 | -0.13% |
| Loss Cost | 2008.2 | -0.002 (CI = +/-0.016; p = 0.788) | 0.064 (CI = +/-0.106; p = 0.230) | 0.248 (CI = +/-0.184; p = 0.010) | 0.259 | -0.21% |
| Loss Cost | 2009.1 | -0.003 (CI = +/-0.017; p = 0.718) | 0.067 (CI = +/-0.110; p = 0.223) | 0.253 (CI = +/-0.190; p = 0.011) | 0.258 | -0.30% |
| Loss Cost | 2009.2 | -0.004 (CI = +/-0.018; p = 0.627) | 0.062 (CI = +/-0.114; p = 0.272) | 0.261 (CI = +/-0.197; p = 0.011) | 0.249 | -0.43% |
| Loss Cost | 2010.1 | -0.005 (CI = +/-0.020; p = 0.574) | 0.065 (CI = +/-0.117; p = 0.263) | 0.267 (CI = +/-0.203; p = 0.012) | 0.248 | -0.54% |
| Loss Cost | 2010.2 | -0.010 (CI = +/-0.021; p = 0.352) | 0.052 (CI = +/-0.119; p = 0.378) | 0.289 (CI = +/-0.207; p = 0.008) | 0.246 | -0.96% |
| Loss Cost | 2011.1 | -0.012 (CI = +/-0.023; p = 0.295) | 0.058 (CI = +/-0.123; p = 0.343) | 0.300 (CI = +/-0.214; p = 0.008) | 0.250 | -1.17% |
| Loss Cost | 2011.2 | -0.012 (CI = +/-0.025; p = 0.318) | 0.056 (CI = +/-0.129; p = 0.379) | 0.303 (CI = +/-0.224; p = 0.010) | 0.246 | -1.24% |
| Loss Cost | 2012.1 | -0.017 (CI = +/-0.027; p = 0.207) | 0.067 (CI = +/-0.132; p = 0.303) | 0.324 (CI = +/-0.229; p = 0.008) | 0.265 | -1.69% |
| Loss Cost | 2012.2 | -0.023 (CI = +/-0.029; p = 0.112) | 0.050 (CI = +/-0.135; p = 0.443) | 0.354 (CI = +/-0.235; p = 0.005) | 0.281 | -2.32% |
| Loss Cost | 2013.1 | -0.026 (CI = +/-0.033; p = 0.117) | 0.055 (CI = +/-0.140; p = 0.423) | 0.363 (CI = +/-0.246; p = 0.006) | 0.280 | -2.52% |
| Loss Cost | 2013.2 | -0.031 (CI = +/-0.036; p = 0.092) | 0.043 (CI = +/-0.147; p = 0.548) | 0.385 (CI = +/-0.259; p = 0.006) | 0.290 | -3.04% |
| Loss Cost | 2014.1 | -0.032 (CI = +/-0.041; p = 0.121) | 0.044 (CI = +/-0.154; p = 0.553) | 0.389 (CI = +/-0.275; p = 0.008) | 0.280 | -3.12% |
| Loss Cost | 2014.2 | -0.036 (CI = +/-0.047; p = 0.122) | 0.035 (CI = +/-0.164; p = 0.653) | 0.406 (CI = +/-0.294; p = 0.010) | 0.281 | -3.55% |
| Loss Cost | 2015.1 | -0.037 (CI = +/-0.053; p = 0.156) | 0.037 (CI = +/-0.173; p = 0.652) | 0.411 (CI = +/-0.315; p = 0.014) | 0.272 | -3.68% |
| Loss Cost | 2015.2 | -0.040 (CI = +/-0.063; p = 0.194) | 0.033 (CI = +/-0.187; p = 0.711) | 0.420 (CI = +/-0.344; p = 0.020) | 0.265 | -3.92% |
| Loss Cost | 2016.1 | -0.040 (CI = +/-0.073; p = 0.251) | 0.034 (CI = +/-0.200; p = 0.722) | 0.421 (CI = +/-0.373; p = 0.030) | 0.254 | -3.96% |
| Loss Cost | 2016.2 | -0.055 (CI = +/-0.086; p = 0.190) | 0.012 (CI = +/-0.215; p = 0.904) | 0.467 (CI = +/-0.406; p = 0.028) | 0.261 | -5.33% |
| Loss Cost | 2017.1 | -0.058 (CI = +/-0.101; p = 0.231) | 0.016 (CI = +/-0.231; p = 0.884) | 0.477 (CI = +/-0.446; p = 0.038) | 0.249 | -5.66% |
| Severity | 2005.2 | 0.024 (CI = +/-0.003; p = 0.000) | 0.038 (CI = +/-0.027; p = 0.008) | 0.174 (CI = +/-0.048; p = 0.000) | 0.952 | +2.48% |
| Severity | 2006.1 | 0.024 (CI = +/-0.003; p = 0.000) | 0.039 (CI = +/-0.028; p = 0.008) | 0.175 (CI = +/-0.049; p = 0.000) | 0.950 | +2.46% |
| Severity | 2006.2 | 0.024 (CI = +/-0.004; p = 0.000) | 0.036 (CI = +/-0.028; p = 0.014) | 0.178 (CI = +/-0.050; p = 0.000) | 0.947 | +2.41% |
| Severity | 2007.1 | 0.024 (CI = +/-0.004; p = 0.000) | 0.037 (CI = +/-0.029; p = 0.015) | 0.179 (CI = +/-0.051; p = 0.000) | 0.944 | +2.40% |
| Severity | 2007.2 | 0.024 (CI = +/-0.004; p = 0.000) | 0.039 (CI = +/-0.030; p = 0.011) | 0.175 (CI = +/-0.052; p = 0.000) | 0.944 | +2.46% |
| Severity | 2008.1 | 0.026 (CI = +/-0.004; p = 0.000) | 0.034 (CI = +/-0.028; p = 0.019) | 0.166 (CI = +/-0.048; p = 0.000) | 0.953 | +2.62% |
| Severity | 2008.2 | 0.027 (CI = +/-0.004; p = 0.000) | 0.039 (CI = +/-0.027; p = 0.006) | 0.158 (CI = +/-0.047; p = 0.000) | 0.958 | +2.75% |
| Severity | 2009.1 | 0.028 (CI = +/-0.004; p = 0.000) | 0.035 (CI = +/-0.026; p = 0.011) | 0.151 (CI = +/-0.045; p = 0.000) | 0.962 | +2.88% |
| Severity | 2009.2 | 0.029 (CI = +/-0.004; p = 0.000) | 0.037 (CI = +/-0.027; p = 0.008) | 0.147 (CI = +/-0.046; p = 0.000) | 0.961 | +2.96% |
| Severity | 2010.1 | 0.030 (CI = +/-0.005; p = 0.000) | 0.035 (CI = +/-0.027; p = 0.013) | 0.144 (CI = +/-0.047; p = 0.000) | 0.960 | +3.02% |
| Severity | 2010.2 | 0.030 (CI = +/-0.005; p = 0.000) | 0.036 (CI = +/-0.028; p = 0.015) | 0.143 (CI = +/-0.049; p = 0.000) | 0.957 | +3.03% |
| Severity | 2011.1 | 0.029 (CI = +/-0.005; p = 0.000) | 0.038 (CI = +/-0.029; p = 0.014) | 0.146 (CI = +/-0.051; p = 0.000) | 0.954 | +2.97% |
| Severity | 2011.2 | 0.028 (CI = +/-0.006; p = 0.000) | 0.035 (CI = +/-0.030; p = 0.025) | 0.151 (CI = +/-0.052; p = 0.000) | 0.951 | +2.87% |
| Severity | 2012.1 | 0.029 (CI = +/-0.006; p = 0.000) | 0.032 (CI = +/-0.031; p = 0.039) | 0.146 (CI = +/-0.053; p = 0.000) | 0.950 | +2.98% |
| Severity | 2012.2 | 0.029 (CI = +/-0.007; p = 0.000) | 0.033 (CI = +/-0.032; p = 0.049) | 0.146 (CI = +/-0.056; p = 0.000) | 0.946 | +2.98% |
| Severity | 2013.1 | 0.031 (CI = +/-0.008; p = 0.000) | 0.030 (CI = +/-0.033; p = 0.075) | 0.140 (CI = +/-0.058; p = 0.000) | 0.945 | +3.12% |
| Severity | 2013.2 | 0.031 (CI = +/-0.009; p = 0.000) | 0.030 (CI = +/-0.035; p = 0.087) | 0.139 (CI = +/-0.062; p = 0.000) | 0.940 | +3.14% |
| Severity | 2014.1 | 0.032 (CI = +/-0.010; p = 0.000) | 0.028 (CI = +/-0.037; p = 0.121) | 0.135 (CI = +/-0.065; p = 0.000) | 0.937 | +3.25% |
| Severity | 2014.2 | 0.032 (CI = +/-0.011; p = 0.000) | 0.028 (CI = +/-0.039; p = 0.146) | 0.135 (CI = +/-0.070; p = 0.001) | 0.930 | +3.25% |
| Severity | 2015.1 | 0.034 (CI = +/-0.013; p = 0.000) | 0.026 (CI = +/-0.041; p = 0.200) | 0.129 (CI = +/-0.074; p = 0.002) | 0.928 | +3.42% |
| Severity | 2015.2 | 0.035 (CI = +/-0.015; p = 0.000) | 0.028 (CI = +/-0.044; p = 0.186) | 0.124 (CI = +/-0.080; p = 0.005) | 0.921 | +3.58% |
| Severity | 2016.1 | 0.039 (CI = +/-0.016; p = 0.000) | 0.023 (CI = +/-0.044; p = 0.271) | 0.111 (CI = +/-0.082; p = 0.012) | 0.926 | +4.01% |
| Severity | 2016.2 | 0.040 (CI = +/-0.019; p = 0.001) | 0.024 (CI = +/-0.048; p = 0.302) | 0.110 (CI = +/-0.091; p = 0.023) | 0.914 | +4.04% |
| Severity | 2017.1 | 0.042 (CI = +/-0.022; p = 0.002) | 0.021 (CI = +/-0.051; p = 0.384) | 0.101 (CI = +/-0.099; p = 0.045) | 0.909 | +4.34% |
| Frequency | 2005.2 | -0.016 (CI = +/-0.011; p = 0.004) | 0.027 (CI = +/-0.092; p = 0.549) | 0.009 (CI = +/-0.162; p = 0.915) | 0.259 | -1.63% |
| Frequency | 2006.1 | -0.019 (CI = +/-0.011; p = 0.001) | 0.039 (CI = +/-0.090; p = 0.384) | 0.027 (CI = +/-0.159; p = 0.734) | 0.316 | -1.90% |
| Frequency | 2006.2 | -0.022 (CI = +/-0.011; p = 0.000) | 0.027 (CI = +/-0.090; p = 0.539) | 0.044 (CI = +/-0.158; p = 0.570) | 0.360 | -2.16% |
| Frequency | 2007.1 | -0.023 (CI = +/-0.012; p = 0.000) | 0.033 (CI = +/-0.092; p = 0.472) | 0.053 (CI = +/-0.161; p = 0.508) | 0.362 | -2.29% |
| Frequency | 2007.2 | -0.025 (CI = +/-0.013; p = 0.000) | 0.025 (CI = +/-0.094; p = 0.591) | 0.065 (CI = +/-0.163; p = 0.423) | 0.377 | -2.47% |
| Frequency | 2008.1 | -0.027 (CI = +/-0.013; p = 0.000) | 0.033 (CI = +/-0.095; p = 0.486) | 0.078 (CI = +/-0.165; p = 0.344) | 0.393 | -2.68% |
| Frequency | 2008.2 | -0.029 (CI = +/-0.014; p = 0.000) | 0.025 (CI = +/-0.097; p = 0.603) | 0.090 (CI = +/-0.168; p = 0.283) | 0.404 | -2.88% |
| Frequency | 2009.1 | -0.031 (CI = +/-0.015; p = 0.000) | 0.032 (CI = +/-0.099; p = 0.511) | 0.102 (CI = +/-0.172; p = 0.232) | 0.411 | -3.09% |
| Frequency | 2009.2 | -0.034 (CI = +/-0.016; p = 0.000) | 0.025 (CI = +/-0.102; p = 0.621) | 0.114 (CI = +/-0.176; p = 0.195) | 0.414 | -3.29% |
| Frequency | 2010.1 | -0.035 (CI = +/-0.018; p = 0.000) | 0.030 (CI = +/-0.105; p = 0.562) | 0.123 (CI = +/-0.181; p = 0.175) | 0.403 | -3.46% |
| Frequency | 2010.2 | -0.040 (CI = +/-0.019; p = 0.000) | 0.016 (CI = +/-0.105; p = 0.756) | 0.146 (CI = +/-0.182; p = 0.111) | 0.441 | -3.88% |
| Frequency | 2011.1 | -0.041 (CI = +/-0.020; p = 0.000) | 0.020 (CI = +/-0.109; p = 0.707) | 0.154 (CI = +/-0.189; p = 0.107) | 0.418 | -4.02% |
| Frequency | 2011.2 | -0.041 (CI = +/-0.022; p = 0.001) | 0.021 (CI = +/-0.114; p = 0.707) | 0.152 (CI = +/-0.198; p = 0.126) | 0.373 | -3.99% |
| Frequency | 2012.1 | -0.046 (CI = +/-0.024; p = 0.001) | 0.035 (CI = +/-0.114; p = 0.537) | 0.178 (CI = +/-0.199; p = 0.077) | 0.418 | -4.53% |
| Frequency | 2012.2 | -0.053 (CI = +/-0.025; p = 0.000) | 0.018 (CI = +/-0.115; p = 0.749) | 0.208 (CI = +/-0.201; p = 0.043) | 0.462 | -5.15% |
| Frequency | 2013.1 | -0.056 (CI = +/-0.028; p = 0.000) | 0.025 (CI = +/-0.119; p = 0.665) | 0.223 (CI = +/-0.209; p = 0.038) | 0.447 | -5.47% |
| Frequency | 2013.2 | -0.062 (CI = +/-0.031; p = 0.001) | 0.013 (CI = +/-0.124; p = 0.834) | 0.246 (CI = +/-0.218; p = 0.029) | 0.454 | -5.99% |
| Frequency | 2014.1 | -0.064 (CI = +/-0.034; p = 0.001) | 0.016 (CI = +/-0.130; p = 0.798) | 0.254 (CI = +/-0.231; p = 0.033) | 0.408 | -6.17% |
| Frequency | 2014.2 | -0.068 (CI = +/-0.039; p = 0.002) | 0.007 (CI = +/-0.138; p = 0.913) | 0.271 (CI = +/-0.246; p = 0.033) | 0.385 | -6.58% |
| Frequency | 2015.1 | -0.071 (CI = +/-0.045; p = 0.004) | 0.012 (CI = +/-0.145; p = 0.865) | 0.282 (CI = +/-0.263; p = 0.037) | 0.339 | -6.87% |
| Frequency | 2015.2 | -0.075 (CI = +/-0.052; p = 0.008) | 0.005 (CI = +/-0.156; p = 0.949) | 0.296 (CI = +/-0.286; p = 0.044) | 0.296 | -7.24% |
| Frequency | 2016.1 | -0.080 (CI = +/-0.060; p = 0.013) | 0.010 (CI = +/-0.165; p = 0.895) | 0.311 (CI = +/-0.309; p = 0.049) | 0.252 | -7.66% |
| Frequency | 2016.2 | -0.094 (CI = +/-0.070; p = 0.013) | -0.012 (CI = +/-0.176; p = 0.887) | 0.358 (CI = +/-0.333; p = 0.037) | 0.280 | -9.01% |
| Frequency | 2017.1 | -0.101 (CI = +/-0.082; p = 0.021) | -0.005 (CI = +/-0.188; p = 0.952) | 0.376 (CI = +/-0.364; p = 0.044) | 0.235 | -9.59% |

Total Property Damage

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

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.013 (CI = +/-0.009; p = 0.007) | 0.087 (CI = +/-0.097; p = 0.078) | 0.209 | +1.29% |
| Loss Cost | 2006.1 | 0.011 (CI = +/-0.009; p = 0.025) | 0.100 (CI = +/-0.097; p = 0.043) | 0.194 | +1.08% |
| Loss Cost | 2006.2 | 0.009 (CI = +/-0.010; p = 0.068) | 0.089 (CI = +/-0.097; p = 0.069) | 0.131 | +0.89% |
| Loss Cost | 2007.1 | 0.008 (CI = +/-0.010; p = 0.115) | 0.094 (CI = +/-0.099; p = 0.062) | 0.125 | +0.81% |
| Loss Cost | 2007.2 | 0.008 (CI = +/-0.011; p = 0.154) | 0.092 (CI = +/-0.102; p = 0.076) | 0.099 | +0.77% |
| Loss Cost | 2008.1 | 0.008 (CI = +/-0.011; p = 0.189) | 0.093 (CI = +/-0.106; p = 0.083) | 0.096 | +0.76% |
| Loss Cost | 2008.2 | 0.008 (CI = +/-0.012; p = 0.208) | 0.094 (CI = +/-0.110; p = 0.091) | 0.083 | +0.77% |
| Loss Cost | 2009.1 | 0.007 (CI = +/-0.013; p = 0.258) | 0.095 (CI = +/-0.114; p = 0.097) | 0.080 | +0.74% |
| Loss Cost | 2009.2 | 0.007 (CI = +/-0.014; p = 0.294) | 0.095 (CI = +/-0.118; p = 0.110) | 0.063 | +0.74% |
| Loss Cost | 2010.1 | 0.007 (CI = +/-0.015; p = 0.349) | 0.096 (CI = +/-0.123; p = 0.119) | 0.060 | +0.71% |
| Loss Cost | 2010.2 | 0.005 (CI = +/-0.016; p = 0.499) | 0.089 (CI = +/-0.127; p = 0.160) | 0.022 | +0.54% |
| Loss Cost | 2011.1 | 0.005 (CI = +/-0.018; p = 0.594) | 0.093 (CI = +/-0.132; p = 0.161) | 0.020 | +0.46% |
| Loss Cost | 2011.2 | 0.006 (CI = +/-0.019; p = 0.543) | 0.097 (CI = +/-0.138; p = 0.158) | 0.021 | +0.57% |
| Loss Cost | 2012.1 | 0.003 (CI = +/-0.021; p = 0.732) | 0.106 (CI = +/-0.143; p = 0.137) | 0.026 | +0.35% |
| Loss Cost | 2012.2 | 0.002 (CI = +/-0.022; p = 0.883) | 0.099 (CI = +/-0.149; p = 0.180) | -0.002 | +0.16% |
| Loss Cost | 2013.1 | 0.002 (CI = +/-0.025; p = 0.897) | 0.099 (CI = +/-0.157; p = 0.201) | -0.009 | +0.16% |
| Loss Cost | 2013.2 | 0.001 (CI = +/-0.027; p = 0.922) | 0.098 (CI = +/-0.165; p = 0.227) | -0.022 | +0.13% |
| Loss Cost | 2014.1 | 0.003 (CI = +/-0.030; p = 0.857) | 0.094 (CI = +/-0.175; p = 0.275) | -0.035 | +0.26% |
| Loss Cost | 2014.2 | 0.004 (CI = +/-0.034; p = 0.807) | 0.098 (CI = +/-0.186; p = 0.279) | -0.040 | +0.40% |
| Loss Cost | 2015.1 | 0.006 (CI = +/-0.038; p = 0.759) | 0.093 (CI = +/-0.198; p = 0.334) | -0.052 | +0.56% |
| Loss Cost | 2015.2 | 0.009 (CI = +/-0.043; p = 0.648) | 0.103 (CI = +/-0.210; p = 0.309) | -0.044 | +0.94% |
| Loss Cost | 2016.1 | 0.012 (CI = +/-0.049; p = 0.604) | 0.095 (CI = +/-0.227; p = 0.379) | -0.054 | +1.22% |
| Loss Cost | 2016.2 | 0.012 (CI = +/-0.057; p = 0.651) | 0.095 (CI = +/-0.245; p = 0.412) | -0.082 | +1.21% |
| Loss Cost | 2017.1 | 0.014 (CI = +/-0.067; p = 0.647) | 0.090 (CI = +/-0.269; p = 0.476) | -0.096 | +1.43% |
| | | | | | |
| Severity | 2005.2 | 0.030 (CI = +/-0.004; p = 0.000) | 0.052 (CI = +/-0.038; p = 0.010) | 0.892 | +3.06% |
| Severity | 2006.1 | 0.030 (CI = +/-0.004; p = 0.000) | 0.051 (CI = +/-0.040; p = 0.013) | 0.886 | +3.07% |
| Severity | 2006.2 | 0.030 (CI = +/-0.004; p = 0.000) | 0.051 (CI = +/-0.041; p = 0.016) | 0.875 | +3.07% |
| Severity | 2007.1 | 0.030 (CI = +/-0.004; p = 0.000) | 0.050 (CI = +/-0.042; p = 0.022) | 0.869 | +3.10% |
| Severity | 2007.2 | 0.031 (CI = +/-0.004; p = 0.000) | 0.055 (CI = +/-0.042; p = 0.012) | 0.872 | +3.19% |
| Severity | 2008.1 | 0.033 (CI = +/-0.004; p = 0.000) | 0.047 (CI = +/-0.040; p = 0.024) | 0.889 | +3.34% |
| Severity | 2008.2 | 0.034 (CI = +/-0.004; p = 0.000) | 0.054 (CI = +/-0.038; p = 0.007) | 0.902 | +3.48% |
| Severity | 2009.1 | 0.035 (CI = +/-0.004; p = 0.000) | 0.047 (CI = +/-0.037; p = 0.015) | 0.911 | +3.61% |
| Severity | 2009.2 | 0.036 (CI = +/-0.004; p = 0.000) | 0.052 (CI = +/-0.037; p = 0.007) | 0.913 | +3.71% |
| Severity | 2010.1 | 0.037 (CI = +/-0.005; p = 0.000) | 0.049 (CI = +/-0.038; p = 0.014) | 0.913 | +3.79% |
| Severity | 2010.2 | 0.038 (CI = +/-0.005; p = 0.000) | 0.052 (CI = +/-0.039; p = 0.011) | 0.908 | +3.86% |
| Severity | 2011.1 | 0.038 (CI = +/-0.005; p = 0.000) | 0.052 (CI = +/-0.040; p = 0.014) | 0.900 | +3.86% |
| Severity | 2011.2 | 0.038 (CI = +/-0.006; p = 0.000) | 0.052 (CI = +/-0.042; p = 0.017) | 0.887 | +3.88% |
| Severity | 2012.1 | 0.039 (CI = +/-0.006; p = 0.000) | 0.047 (CI = +/-0.043; p = 0.031) | 0.889 | +4.00% |
| Severity | 2012.2 | 0.040 (CI = +/-0.007; p = 0.000) | 0.051 (CI = +/-0.044; p = 0.025) | 0.882 | +4.10% |
| Severity | 2013.1 | 0.042 (CI = +/-0.007; p = 0.000) | 0.045 (CI = +/-0.045; p = 0.048) | 0.885 | +4.25% |
| Severity | 2013.2 | 0.043 (CI = +/-0.008; p = 0.000) | 0.049 (CI = +/-0.046; p = 0.037) | 0.879 | +4.38% |
| Severity | 2014.1 | 0.044 (CI = +/-0.008; p = 0.000) | 0.044 (CI = +/-0.047; p = 0.065) | 0.877 | +4.53% |
| Severity | 2014.2 | 0.046 (CI = +/-0.009; p = 0.000) | 0.048 (CI = +/-0.049; p = 0.054) | 0.868 | +4.66% |
| Severity | 2015.1 | 0.047 (CI = +/-0.010; p = 0.000) | 0.042 (CI = +/-0.051; p = 0.097) | 0.868 | +4.86% |
| Severity | 2015.2 | 0.050 (CI = +/-0.011; p = 0.000) | 0.049 (CI = +/-0.052; p = 0.062) | 0.867 | +5.10% |
| Severity | 2016.1 | 0.053 (CI = +/-0.011; p = 0.000) | 0.040 (CI = +/-0.052; p = 0.121) | 0.881 | +5.45% |
| Severity | 2016.2 | 0.055 (CI = +/-0.013; p = 0.000) | 0.044 (CI = +/-0.054; p = 0.101) | 0.868 | +5.65% |
| Severity | 2017.1 | 0.057 (CI = +/-0.014; p = 0.000) | 0.038 (CI = +/-0.058; p = 0.176) | 0.864 | +5.92% |
| | | | | | |
| Frequency | 2005.2 | -0.017 (CI = +/-0.009; p = 0.000) | 0.035 (CI = +/-0.091; p = 0.435) | 0.304 | -1.72% |
| Frequency | 2006.1 | -0.020 (CI = +/-0.009; p = 0.000) | 0.049 (CI = +/-0.089; p = 0.273) | 0.365 | -1.94% |
| Frequency | 2006.2 | -0.021 (CI = +/-0.009; p = 0.000) | 0.038 (CI = +/-0.089; p = 0.389) | 0.406 | -2.12% |
| Frequency | 2007.1 | -0.022 (CI = +/-0.009; p = 0.000) | 0.044 (CI = +/-0.091; p = 0.328) | 0.410 | -2.22% |
| Frequency | 2007.2 | -0.024 (CI = +/-0.010; p = 0.000) | 0.037 (CI = +/-0.093; p = 0.415) | 0.423 | -2.34% |
| Frequency | 2008.1 | -0.025 (CI = +/-0.010; p = 0.000) | 0.046 (CI = +/-0.094; p = 0.323) | 0.439 | -2.50% |
| Frequency | 2008.2 | -0.027 (CI = +/-0.011; p = 0.000) | 0.040 (CI = +/-0.096; p = 0.403) | 0.446 | -2.62% |
| Frequency | 2009.1 | -0.028 (CI = +/-0.011; p = 0.000) | 0.048 (CI = +/-0.099; p = 0.329) | 0.452 | -2.76% |
| Frequency | 2009.2 | -0.029 (CI = +/-0.012; p = 0.000) | 0.043 (CI = +/-0.102; p = 0.397) | 0.451 | -2.87% |
| Frequency | 2010.1 | -0.030 (CI = +/-0.013; p = 0.000) | 0.048 (CI = +/-0.105; p = 0.359) | 0.440 | -2.97% |
| Frequency | 2010.2 | -0.033 (CI = +/-0.014; p = 0.000) | 0.037 (CI = +/-0.107; p = 0.478) | 0.464 | -3.20% |
| Frequency | 2011.1 | -0.033 (CI = +/-0.015; p = 0.000) | 0.041 (CI = +/-0.111; p = 0.456) | 0.441 | -3.27% |
| Frequency | 2011.2 | -0.032 (CI = +/-0.016; p = 0.000) | 0.045 (CI = +/-0.116; p = 0.433) | 0.402 | -3.18% |
| Frequency | 2012.1 | -0.036 (CI = +/-0.017; p = 0.000) | 0.059 (CI = +/-0.117; p = 0.308) | 0.436 | -3.52% |
| Frequency | 2012.2 | -0.039 (CI = +/-0.018; p = 0.000) | 0.048 (CI = +/-0.120; p = 0.412) | 0.455 | -3.79% |
| Frequency | 2013.1 | -0.040 (CI = +/-0.020; p = 0.000) | 0.054 (CI = +/-0.126; p = 0.380) | 0.434 | -3.93% |
| Frequency | 2013.2 | -0.042 (CI = +/-0.022; p = 0.001) | 0.049 (CI = +/-0.133; p = 0.446) | 0.421 | -4.07% |
| Frequency | 2014.1 | -0.042 (CI = +/-0.024; p = 0.002) | 0.050 (CI = +/-0.141; p = 0.468) | 0.370 | -4.08% |
| Frequency | 2014.2 | -0.042 (CI = +/-0.027; p = 0.005) | 0.050 (CI = +/-0.149; p = 0.490) | 0.333 | -4.07% |
| Frequency | 2015.1 | -0.042 (CI = +/-0.031; p = 0.011) | 0.051 (CI = +/-0.160; p = 0.511) | 0.278 | -4.10% |
| Frequency | 2015.2 | -0.040 (CI = +/-0.035; p = 0.026) | 0.054 (CI = +/-0.170; p = 0.504) | 0.228 | -3.96% |
| Frequency | 2016.1 | -0.041 (CI = +/-0.040; p = 0.045) | 0.056 (CI = +/-0.184; p = 0.524) | 0.170 | -4.01% |
| Frequency | 2016.2 | -0.043 (CI = +/-0.046; p = 0.065) | 0.051 (CI = +/-0.199; p = 0.585) | 0.149 | -4.20% |
| Frequency | 2017.1 | -0.043 (CI = +/-0.054; p = 0.107) | 0.052 (CI = +/-0.218; p = 0.610) | 0.084 | -4.23% |

Total Property Damage

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

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.015 (CI = +/-0.009; p = 0.002) | 0.215 | +1.56% |
| Loss Cost | 2006.1 | 0.014 (CI = +/-0.010; p = 0.006) | 0.172 | +1.42% |
| Loss Cost | 2006.2 | 0.012 (CI = +/-0.010; p = 0.020) | 0.123 | +1.21% |
| Loss Cost | 2007.1 | 0.012 (CI = +/-0.011; p = 0.030) | 0.109 | +1.19% |
| Loss Cost | 2007.2 | 0.011 (CI = +/-0.011; p = 0.050) | 0.087 | +1.13% |
| Loss Cost | 2008.1 | 0.012 (CI = +/-0.012; p = 0.052) | 0.088 | +1.19% |
| Loss Cost | 2008.2 | 0.012 (CI = +/-0.013; p = 0.070) | 0.075 | +1.18% |
| Loss Cost | 2009.1 | 0.012 (CI = +/-0.014; p = 0.075) | 0.075 | +1.24% |
| Loss Cost | 2009.2 | 0.012 (CI = +/-0.015; p = 0.104) | 0.059 | +1.20% |
| Loss Cost | 2010.1 | 0.013 (CI = +/-0.016; p = 0.107) | 0.060 | +1.28% |
| Loss Cost | 2010.2 | 0.011 (CI = +/-0.017; p = 0.193) | 0.028 | +1.09% |
| Loss Cost | 2011.1 | 0.011 (CI = +/-0.018; p = 0.209) | 0.025 | +1.13% |
| Loss Cost | 2011.2 | 0.012 (CI = +/-0.019; p = 0.217) | 0.024 | +1.20% |
| Loss Cost | 2012.1 | 0.011 (CI = +/-0.021; p = 0.275) | 0.010 | +1.15% |
| Loss Cost | 2012.2 | 0.009 (CI = +/-0.023; p = 0.409) | -0.013 | +0.93% |
| Loss Cost | 2013.1 | 0.011 (CI = +/-0.025; p = 0.368) | -0.007 | +1.11% |
| Loss Cost | 2013.2 | 0.010 (CI = +/-0.027; p = 0.436) | -0.018 | +1.04% |
| Loss Cost | 2014.1 | 0.014 (CI = +/-0.030; p = 0.346) | -0.003 | +1.38% |
| Loss Cost | 2014.2 | 0.015 (CI = +/-0.033; p = 0.364) | -0.007 | +1.47% |
| Loss Cost | 2015.1 | 0.019 (CI = +/-0.036; p = 0.292) | 0.010 | +1.89% |
| Loss Cost | 2015.2 | 0.022 (CI = +/-0.041; p = 0.273) | 0.017 | +2.21% |
| Loss Cost | 2016.1 | 0.028 (CI = +/-0.045; p = 0.212) | 0.042 | +2.81% |
| Loss Cost | 2016.2 | 0.027 (CI = +/-0.052; p = 0.275) | 0.019 | +2.78% |
| Loss Cost | 2017.1 | 0.034 (CI = +/-0.059; p = 0.238) | 0.036 | +3.43% |
| | | | | |
| Severity | 2005.2 | 0.032 (CI = +/-0.004; p = 0.000) | 0.870 | +3.21% |
| Severity | 2006.1 | 0.032 (CI = +/-0.004; p = 0.000) | 0.865 | +3.25% |
| Severity | 2006.2 | 0.032 (CI = +/-0.005; p = 0.000) | 0.854 | +3.24% |
| Severity | 2007.1 | 0.032 (CI = +/-0.005; p = 0.000) | 0.850 | +3.30% |
| Severity | 2007.2 | 0.033 (CI = +/-0.005; p = 0.000) | 0.848 | +3.37% |
| Severity | 2008.1 | 0.035 (CI = +/-0.005; p = 0.000) | 0.872 | +3.55% |
| Severity | 2008.2 | 0.036 (CI = +/-0.005; p = 0.000) | 0.877 | +3.66% |
| Severity | 2009.1 | 0.038 (CI = +/-0.005; p = 0.000) | 0.891 | +3.83% |
| Severity | 2009.2 | 0.038 (CI = +/-0.005; p = 0.000) | 0.889 | +3.91% |
| Severity | 2010.1 | 0.040 (CI = +/-0.005; p = 0.000) | 0.893 | +4.03% |
| Severity | 2010.2 | 0.040 (CI = +/-0.006; p = 0.000) | 0.885 | +4.08% |
| Severity | 2011.1 | 0.040 (CI = +/-0.006; p = 0.000) | 0.878 | +4.13% |
| Severity | 2011.2 | 0.040 (CI = +/-0.007; p = 0.000) | 0.864 | +4.12% |
| Severity | 2012.1 | 0.042 (CI = +/-0.007; p = 0.000) | 0.873 | +4.31% |
| Severity | 2012.2 | 0.043 (CI = +/-0.007; p = 0.000) | 0.863 | +4.37% |
| Severity | 2013.1 | 0.045 (CI = +/-0.008; p = 0.000) | 0.873 | +4.58% |
| Severity | 2013.2 | 0.046 (CI = +/-0.008; p = 0.000) | 0.863 | +4.67% |
| Severity | 2014.1 | 0.048 (CI = +/-0.009; p = 0.000) | 0.870 | +4.90% |
| Severity | 2014.2 | 0.049 (CI = +/-0.010; p = 0.000) | 0.858 | +4.98% |
| Severity | 2015.1 | 0.051 (CI = +/-0.010; p = 0.000) | 0.867 | +5.27% |
| Severity | 2015.2 | 0.053 (CI = +/-0.011; p = 0.000) | 0.860 | +5.45% |
| Severity | 2016.1 | 0.057 (CI = +/-0.011; p = 0.000) | 0.884 | +5.88% |
| Severity | 2016.2 | 0.058 (CI = +/-0.012; p = 0.000) | 0.870 | +6.01% |
| Severity | 2017.1 | 0.062 (CI = +/-0.013; p = 0.000) | 0.878 | +6.40% |
| | | | | |
| Frequency | 2005.2 | -0.016 (CI = +/-0.008; p = 0.000) | 0.292 | -1.60% |
| Frequency | 2006.1 | -0.018 (CI = +/-0.008; p = 0.000) | 0.338 | -1.78% |
| Frequency | 2006.2 | -0.020 (CI = +/-0.008; p = 0.000) | 0.384 | -1.97% |
| Frequency | 2007.1 | -0.021 (CI = +/-0.009; p = 0.000) | 0.382 | -2.04% |
| Frequency | 2007.2 | -0.022 (CI = +/-0.009; p = 0.000) | 0.397 | -2.16% |
| Frequency | 2008.1 | -0.023 (CI = +/-0.010; p = 0.000) | 0.404 | -2.27% |
| Frequency | 2008.2 | -0.024 (CI = +/-0.010; p = 0.000) | 0.413 | -2.40% |
| Frequency | 2009.1 | -0.025 (CI = +/-0.011; p = 0.000) | 0.411 | -2.49% |
| Frequency | 2009.2 | -0.026 (CI = +/-0.012; p = 0.000) | 0.412 | -2.60% |
| Frequency | 2010.1 | -0.027 (CI = +/-0.013; p = 0.000) | 0.395 | -2.65% |
| Frequency | 2010.2 | -0.029 (CI = +/-0.013; p = 0.000) | 0.421 | -2.87% |
| Frequency | 2011.1 | -0.029 (CI = +/-0.014; p = 0.000) | 0.395 | -2.88% |
| Frequency | 2011.2 | -0.028 (CI = +/-0.015; p = 0.001) | 0.353 | -2.81% |
| Frequency | 2012.1 | -0.031 (CI = +/-0.016; p = 0.001) | 0.369 | -3.03% |
| Frequency | 2012.2 | -0.033 (CI = +/-0.018; p = 0.001) | 0.390 | -3.29% |
| Frequency | 2013.1 | -0.034 (CI = +/-0.019; p = 0.001) | 0.362 | -3.33% |
| Frequency | 2013.2 | -0.035 (CI = +/-0.021; p = 0.002) | 0.350 | -3.46% |
| Frequency | 2014.1 | -0.034 (CI = +/-0.023; p = 0.006) | 0.299 | -3.35% |
| Frequency | 2014.2 | -0.034 (CI = +/-0.026; p = 0.012) | 0.262 | -3.34% |
| Frequency | 2015.1 | -0.033 (CI = +/-0.029; p = 0.028) | 0.210 | -3.20% |
| Frequency | 2015.2 | -0.031 (CI = +/-0.032; p = 0.055) | 0.162 | -3.08% |
| Frequency | 2016.1 | -0.029 (CI = +/-0.036; p = 0.103) | 0.112 | -2.90% |
| Frequency | 2016.2 | -0.031 (CI = +/-0.041; p = 0.129) | 0.097 | -3.05% |
| Frequency | 2017.1 | -0.028 (CI = +/-0.047; p = 0.218) | 0.046 | -2.79% |

Total Property Damage

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

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.013 (CI = +/-0.009; p = 0.009) | 0.157 | +1.29% |
| Loss Cost | 2006.1 | 0.011 (CI = +/-0.010; p = 0.025) | 0.113 | +1.13% |
| Loss Cost | 2006.2 | 0.009 (CI = +/-0.010; p = 0.077) | 0.064 | +0.89% |
| Loss Cost | 2007.1 | 0.009 (CI = +/-0.011; p = 0.108) | 0.050 | +0.86% |
| Loss Cost | 2007.2 | 0.008 (CI = +/-0.011; p = 0.169) | 0.030 | +0.77% |
| Loss Cost | 2008.1 | 0.008 (CI = +/-0.012; p = 0.174) | 0.030 | +0.81% |
| Loss Cost | 2008.2 | 0.008 (CI = +/-0.013; p = 0.223) | 0.018 | +0.77% |
| Loss Cost | 2009.1 | 0.008 (CI = +/-0.014; p = 0.234) | 0.016 | +0.81% |
| Loss Cost | 2009.2 | 0.007 (CI = +/-0.015; p = 0.309) | 0.003 | +0.74% |
| Loss Cost | 2010.1 | 0.008 (CI = +/-0.016; p = 0.315) | 0.002 | +0.78% |
| Loss Cost | 2010.2 | 0.005 (CI = +/-0.017; p = 0.508) | -0.022 | +0.54% |
| Loss Cost | 2011.1 | 0.005 (CI = +/-0.018; p = 0.538) | -0.025 | +0.54% |
| Loss Cost | 2011.2 | 0.006 (CI = +/-0.019; p = 0.553) | -0.027 | +0.57% |
| Loss Cost | 2012.1 | 0.005 (CI = +/-0.021; p = 0.660) | -0.036 | +0.46% |
| Loss Cost | 2012.2 | 0.002 (CI = +/-0.023; p = 0.886) | -0.047 | +0.16% |
| Loss Cost | 2013.1 | 0.003 (CI = +/-0.025; p = 0.819) | -0.047 | +0.28% |
| Loss Cost | 2013.2 | 0.001 (CI = +/-0.028; p = 0.923) | -0.052 | +0.13% |
| Loss Cost | 2014.1 | 0.004 (CI = +/-0.030; p = 0.783) | -0.051 | +0.41% |
| Loss Cost | 2014.2 | 0.004 (CI = +/-0.034; p = 0.808) | -0.055 | +0.40% |
| Loss Cost | 2015.1 | 0.007 (CI = +/-0.038; p = 0.687) | -0.051 | +0.73% |
| Loss Cost | 2015.2 | 0.009 (CI = +/-0.043; p = 0.649) | -0.052 | +0.94% |
| Loss Cost | 2016.1 | 0.014 (CI = +/-0.048; p = 0.534) | -0.041 | +1.44% |
| Loss Cost | 2016.2 | 0.012 (CI = +/-0.055; p = 0.646) | -0.059 | +1.21% |
| Loss Cost | 2017.1 | 0.017 (CI = +/-0.064; p = 0.574) | -0.054 | +1.71% |
| | | | | |
| Severity | 2005.2 | 0.030 (CI = +/-0.004; p = 0.000) | 0.872 | +3.06% |
| Severity | 2006.1 | 0.031 (CI = +/-0.004; p = 0.000) | 0.866 | +3.10% |
| Severity | 2006.2 | 0.030 (CI = +/-0.004; p = 0.000) | 0.855 | +3.07% |
| Severity | 2007.1 | 0.031 (CI = +/-0.005; p = 0.000) | 0.849 | +3.12% |
| Severity | 2007.2 | 0.031 (CI = +/-0.005; p = 0.000) | 0.846 | +3.19% |
| Severity | 2008.1 | 0.033 (CI = +/-0.005; p = 0.000) | 0.872 | +3.37% |
| Severity | 2008.2 | 0.034 (CI = +/-0.005; p = 0.000) | 0.877 | +3.48% |
| Severity | 2009.1 | 0.036 (CI = +/-0.005; p = 0.000) | 0.892 | +3.64% |
| Severity | 2009.2 | 0.036 (CI = +/-0.005; p = 0.000) | 0.889 | +3.71% |
| Severity | 2010.1 | 0.038 (CI = +/-0.005; p = 0.000) | 0.892 | +3.83% |
| Severity | 2010.2 | 0.038 (CI = +/-0.006; p = 0.000) | 0.883 | +3.86% |
| Severity | 2011.1 | 0.038 (CI = +/-0.006; p = 0.000) | 0.874 | +3.91% |
| Severity | 2011.2 | 0.038 (CI = +/-0.006; p = 0.000) | 0.859 | +3.88% |
| Severity | 2012.1 | 0.040 (CI = +/-0.007; p = 0.000) | 0.868 | +4.06% |
| Severity | 2012.2 | 0.040 (CI = +/-0.007; p = 0.000) | 0.855 | +4.10% |
| Severity | 2013.1 | 0.042 (CI = +/-0.008; p = 0.000) | 0.865 | +4.31% |
| Severity | 2013.2 | 0.043 (CI = +/-0.008; p = 0.000) | 0.852 | +4.38% |
| Severity | 2014.1 | 0.045 (CI = +/-0.009; p = 0.000) | 0.858 | +4.60% |
| Severity | 2014.2 | 0.046 (CI = +/-0.010; p = 0.000) | 0.842 | +4.66% |
| Severity | 2015.1 | 0.048 (CI = +/-0.010; p = 0.000) | 0.850 | +4.94% |
| Severity | 2015.2 | 0.050 (CI = +/-0.012; p = 0.000) | 0.840 | +5.10% |
| Severity | 2016.1 | 0.054 (CI = +/-0.012; p = 0.000) | 0.866 | +5.55% |
| Severity | 2016.2 | 0.055 (CI = +/-0.013; p = 0.000) | 0.846 | +5.65% |
| Severity | 2017.1 | 0.059 (CI = +/-0.015; p = 0.000) | 0.852 | +6.04% |
| | | | | |
| Frequency | 2005.2 | -0.017 (CI = +/-0.008; p = 0.000) | 0.311 | -1.72% |
| Frequency | 2006.1 | -0.019 (CI = +/-0.009; p = 0.000) | 0.361 | -1.91% |
| Frequency | 2006.2 | -0.021 (CI = +/-0.009; p = 0.000) | 0.411 | -2.12% |
| Frequency | 2007.1 | -0.022 (CI = +/-0.009; p = 0.000) | 0.410 | -2.20% |
| Frequency | 2007.2 | -0.024 (CI = +/-0.010; p = 0.000) | 0.429 | -2.34% |
| Frequency | 2008.1 | -0.025 (CI = +/-0.010; p = 0.000) | 0.439 | -2.47% |
| Frequency | 2008.2 | -0.027 (CI = +/-0.011; p = 0.000) | 0.451 | -2.62% |
| Frequency | 2009.1 | -0.028 (CI = +/-0.011; p = 0.000) | 0.453 | -2.73% |
| Frequency | 2009.2 | -0.029 (CI = +/-0.012; p = 0.000) | 0.457 | -2.87% |
| Frequency | 2010.1 | -0.030 (CI = +/-0.013; p = 0.000) | 0.443 | -2.94% |
| Frequency | 2010.2 | -0.033 (CI = +/-0.014; p = 0.000) | 0.474 | -3.20% |
| Frequency | 2011.1 | -0.033 (CI = +/-0.015; p = 0.000) | 0.451 | -3.24% |
| Frequency | 2011.2 | -0.032 (CI = +/-0.016; p = 0.000) | 0.411 | -3.18% |
| Frequency | 2012.1 | -0.035 (CI = +/-0.017; p = 0.000) | 0.434 | -3.46% |
| Frequency | 2012.2 | -0.039 (CI = +/-0.018; p = 0.000) | 0.463 | -3.79% |
| Frequency | 2013.1 | -0.039 (CI = +/-0.020; p = 0.000) | 0.439 | -3.87% |
| Frequency | 2013.2 | -0.042 (CI = +/-0.022; p = 0.001) | 0.433 | -4.07% |
| Frequency | 2014.1 | -0.041 (CI = +/-0.024; p = 0.002) | 0.385 | -4.01% |
| Frequency | 2014.2 | -0.042 (CI = +/-0.027; p = 0.004) | 0.353 | -4.07% |
| Frequency | 2015.1 | -0.041 (CI = +/-0.030; p = 0.011) | 0.303 | -4.01% |
| Frequency | 2015.2 | -0.040 (CI = +/-0.034; p = 0.022) | 0.255 | -3.96% |
| Frequency | 2016.1 | -0.040 (CI = +/-0.039; p = 0.045) | 0.204 | -3.89% |
| Frequency | 2016.2 | -0.043 (CI = +/-0.044; p = 0.057) | 0.194 | -4.20% |
| Frequency | 2017.1 | -0.042 (CI = +/-0.052; p = 0.104) | 0.139 | -4.08% |

Total Property Damage

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.022 (CI = +/-0.007; p = 0.000) | 0.060 (CI = +/-0.055; p = 0.034) | 0.639 | +2.20% |
| Loss Cost | 2006.1 | 0.019 (CI = +/-0.006; p = 0.000) | 0.073 (CI = +/-0.050; p = 0.006) | 0.650 | +1.92% |
| Loss Cost | 2006.2 | 0.016 (CI = +/-0.005; p = 0.000) | 0.060 (CI = +/-0.043; p = 0.008) | 0.627 | +1.63% |
| Loss Cost | 2007.1 | 0.016 (CI = +/-0.006; p = 0.000) | 0.063 (CI = +/-0.044; p = 0.007) | 0.608 | +1.56% |
| Loss Cost | 2007.2 | 0.015 (CI = +/-0.006; p = 0.000) | 0.062 (CI = +/-0.046; p = 0.011) | 0.555 | +1.52% |
| Loss Cost | 2008.1 | 0.016 (CI = +/-0.007; p = 0.000) | 0.059 (CI = +/-0.048; p = 0.018) | 0.556 | +1.58% |
| Loss Cost | 2008.2 | 0.016 (CI = +/-0.008; p = 0.000) | 0.061 (CI = +/-0.050; p = 0.019) | 0.526 | +1.63% |
| Loss Cost | 2009.1 | 0.017 (CI = +/-0.008; p = 0.000) | 0.059 (CI = +/-0.053; p = 0.030) | 0.521 | +1.68% |
| Loss Cost | 2009.2 | 0.017 (CI = +/-0.009; p = 0.001) | 0.059 (CI = +/-0.055; p = 0.038) | 0.469 | +1.68% |
| Loss Cost | 2010.1 | 0.017 (CI = +/-0.010; p = 0.002) | 0.057 (CI = +/-0.059; p = 0.057) | 0.465 | +1.75% |
| Loss Cost | 2010.2 | 0.014 (CI = +/-0.010; p = 0.011) | 0.046 (CI = +/-0.057; p = 0.101) | 0.343 | +1.42% |
| Loss Cost | 2011.1 | 0.014 (CI = +/-0.012; p = 0.024) | 0.048 (CI = +/-0.060; p = 0.114) | 0.320 | +1.38% |
| Loss Cost | 2011.2 | 0.016 (CI = +/-0.013; p = 0.021) | 0.053 (CI = +/-0.063; p = 0.094) | 0.333 | +1.57% |
| Loss Cost | 2012.1 | 0.012 (CI = +/-0.014; p = 0.085) | 0.063 (CI = +/-0.064; p = 0.053) | 0.317 | +1.21% |
| Loss Cost | 2012.2 | 0.006 (CI = +/-0.014; p = 0.318) | 0.049 (CI = +/-0.059; p = 0.092) | 0.148 | +0.65% |
| Loss Cost | 2013.1 | 0.007 (CI = +/-0.016; p = 0.344) | 0.048 (CI = +/-0.064; p = 0.132) | 0.139 | +0.72% |
| Loss Cost | 2013.2 | 0.004 (CI = +/-0.018; p = 0.670) | 0.040 (CI = +/-0.067; p = 0.216) | -0.005 | +0.35% |
| Loss Cost | 2014.1 | 0.008 (CI = +/-0.021; p = 0.430) | 0.031 (CI = +/-0.072; p = 0.356) | -0.009 | +0.76% |
| Loss Cost | 2014.2 | 0.006 (CI = +/-0.025; p = 0.614) | 0.027 (CI = +/-0.080; p = 0.451) | -0.123 | +0.57% |
| Loss Cost | 2015.1 | 0.011 (CI = +/-0.031; p = 0.438) | 0.018 (CI = +/-0.090; p = 0.647) | -0.115 | +1.09% |
| Loss Cost | 2015.2 | 0.013 (CI = +/-0.040; p = 0.466) | 0.021 (CI = +/-0.104; p = 0.640) | -0.168 | +1.28% |
| Loss Cost | 2016.1 | 0.023 (CI = +/-0.053; p = 0.320) | 0.006 (CI = +/-0.121; p = 0.903) | -0.101 | +2.29% |
| Loss Cost | 2016.2 | -0.003 (CI = +/-0.038; p = 0.812) | -0.024 (CI = +/-0.076; p = 0.424) | -0.236 | -0.35% |
| Loss Cost | 2017.1 | -0.011 (CI = +/-0.063; p = 0.613) | -0.016 (CI = +/-0.107; p = 0.675) | -0.334 | -1.10% |
| | | | | | |
| Severity | 2005.2 | 0.023 (CI = +/-0.003; p = 0.000) | 0.049 (CI = +/-0.024; p = 0.000) | 0.912 | +2.38% |
| Severity | 2006.1 | 0.023 (CI = +/-0.003; p = 0.000) | 0.051 (CI = +/-0.025; p = 0.000) | 0.906 | +2.34% |
| Severity | 2006.2 | 0.022 (CI = +/-0.003; p = 0.000) | 0.048 (CI = +/-0.025; p = 0.001) | 0.894 | +2.27% |
| Severity | 2007.1 | 0.022 (CI = +/-0.003; p = 0.000) | 0.049 (CI = +/-0.026; p = 0.001) | 0.885 | +2.23% |
| Severity | 2007.2 | 0.023 (CI = +/-0.004; p = 0.000) | 0.052 (CI = +/-0.026; p = 0.000) | 0.884 | +2.31% |
| Severity | 2008.1 | 0.025 (CI = +/-0.003; p = 0.000) | 0.045 (CI = +/-0.023; p = 0.000) | 0.921 | +2.48% |
| Severity | 2008.2 | 0.026 (CI = +/-0.003; p = 0.000) | 0.051 (CI = +/-0.019; p = 0.000) | 0.947 | +2.64% |
| Severity | 2009.1 | 0.027 (CI = +/-0.003; p = 0.000) | 0.046 (CI = +/-0.016; p = 0.000) | 0.963 | +2.78% |
| Severity | 2009.2 | 0.028 (CI = +/-0.003; p = 0.000) | 0.049 (CI = +/-0.015; p = 0.000) | 0.968 | +2.88% |
| Severity | 2010.1 | 0.029 (CI = +/-0.003; p = 0.000) | 0.047 (CI = +/-0.016; p = 0.000) | 0.967 | +2.93% |
| Severity | 2010.2 | 0.029 (CI = +/-0.003; p = 0.000) | 0.048 (CI = +/-0.017; p = 0.000) | 0.962 | +2.95% |
| Severity | 2011.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.053 (CI = +/-0.014; p = 0.000) | 0.970 | +2.80% |
| Severity | 2011.2 | 0.026 (CI = +/-0.002; p = 0.000) | 0.049 (CI = +/-0.012; p = 0.000) | 0.975 | +2.67% |
| Severity | 2012.1 | 0.027 (CI = +/-0.003; p = 0.000) | 0.047 (CI = +/-0.012; p = 0.000) | 0.977 | +2.75% |
| Severity | 2012.2 | 0.027 (CI = +/-0.003; p = 0.000) | 0.046 (CI = +/-0.013; p = 0.000) | 0.970 | +2.73% |
| Severity | 2013.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.044 (CI = +/-0.013; p = 0.000) | 0.974 | +2.83% |
| Severity | 2013.2 | 0.028 (CI = +/-0.004; p = 0.000) | 0.044 (CI = +/-0.014; p = 0.000) | 0.965 | +2.82% |
| Severity | 2014.1 | 0.028 (CI = +/-0.005; p = 0.000) | 0.043 (CI = +/-0.016; p = 0.000) | 0.960 | +2.84% |
| Severity | 2014.2 | 0.027 (CI = +/-0.005; p = 0.000) | 0.041 (CI = +/-0.017; p = 0.000) | 0.945 | +2.74% |
| Severity | 2015.1 | 0.027 (CI = +/-0.007; p = 0.000) | 0.041 (CI = +/-0.019; p = 0.002) | 0.938 | +2.77% |
| Severity | 2015.2 | 0.028 (CI = +/-0.009; p = 0.000) | 0.042 (CI = +/-0.022; p = 0.004) | 0.913 | +2.85% |
| Severity | 2016.1 | 0.032 (CI = +/-0.009; p = 0.000) | 0.036 (CI = +/-0.020; p = 0.006) | 0.949 | +3.27% |
| Severity | 2016.2 | 0.028 (CI = +/-0.008; p = 0.001) | 0.032 (CI = +/-0.017; p = 0.006) | 0.951 | +2.87% |
| Severity | 2017.1 | 0.024 (CI = +/-0.007; p = 0.002) | 0.037 (CI = +/-0.013; p = 0.003) | 0.982 | +2.42% |
| | | | | | |
| Frequency | 2005.2 | -0.002 (CI = +/-0.006; p = 0.562) | 0.011 (CI = +/-0.052; p = 0.663) | -0.055 | -0.18% |
| Frequency | 2006.1 | -0.004 (CI = +/-0.006; p = 0.177) | 0.022 (CI = +/-0.049; p = 0.356) | 0.024 | -0.41% |
| Frequency | 2006.2 | -0.006 (CI = +/-0.006; p = 0.037) | 0.013 (CI = +/-0.046; p = 0.574) | 0.109 | -0.62% |
| Frequency | 2007.1 | -0.007 (CI = +/-0.006; p = 0.043) | 0.014 (CI = +/-0.048; p = 0.547) | 0.101 | -0.65% |
| Frequency | 2007.2 | -0.008 (CI = +/-0.007; p = 0.026) | 0.009 (CI = +/-0.048; p = 0.694) | 0.138 | -0.77% |
| Frequency | 2008.1 | -0.009 (CI = +/-0.007; p = 0.018) | 0.014 (CI = +/-0.050; p = 0.563) | 0.171 | -0.88% |
| Frequency | 2008.2 | -0.010 (CI = +/-0.008; p = 0.014) | 0.010 (CI = +/-0.051; p = 0.694) | 0.199 | -0.99% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.008; p = 0.014) | 0.013 (CI = +/-0.053; p = 0.612) | 0.204 | -1.08% |
| Frequency | 2009.2 | -0.012 (CI = +/-0.009; p = 0.015) | 0.010 (CI = +/-0.056; p = 0.712) | 0.212 | -1.17% |
| Frequency | 2010.1 | -0.012 (CI = +/-0.010; p = 0.029) | 0.009 (CI = +/-0.059; p = 0.744) | 0.163 | -1.15% |
| Frequency | 2010.2 | -0.015 (CI = +/-0.010; p = 0.007) | -0.002 (CI = +/-0.056; p = 0.951) | 0.298 | -1.49% |
| Frequency | 2011.1 | -0.014 (CI = +/-0.012; p = 0.021) | -0.005 (CI = +/-0.060; p = 0.858) | 0.221 | -1.39% |
| Frequency | 2011.2 | -0.011 (CI = +/-0.012; p = 0.079) | 0.004 (CI = +/-0.060; p = 0.887) | 0.092 | -1.07% |
| Frequency | 2012.1 | -0.015 (CI = +/-0.012; p = 0.022) | 0.016 (CI = +/-0.058; p = 0.549) | 0.247 | -1.50% |
| Frequency | 2012.2 | -0.020 (CI = +/-0.012; p = 0.003) | 0.003 (CI = +/-0.051; p = 0.899) | 0.468 | -2.02% |
| Frequency | 2013.1 | -0.021 (CI = +/-0.014; p = 0.007) | 0.004 (CI = +/-0.056; p = 0.885) | 0.406 | -2.05% |
| Frequency | 2013.2 | -0.024 (CI = +/-0.015; p = 0.005) | -0.004 (CI = +/-0.057; p = 0.881) | 0.468 | -2.40% |
| Frequency | 2014.1 | -0.020 (CI = +/-0.018; p = 0.028) | -0.012 (CI = +/-0.061; p = 0.657) | 0.337 | -2.02% |
| Frequency | 2014.2 | -0.021 (CI = +/-0.021; p = 0.051) | -0.014 (CI = +/-0.068; p = 0.648) | 0.259 | -2.11% |
| Frequency | 2015.1 | -0.016 (CI = +/-0.026; p = 0.182) | -0.023 (CI = +/-0.075; p = 0.496) | 0.116 | -1.63% |
| Frequency | 2015.2 | -0.015 (CI = +/-0.034; p = 0.310) | -0.021 (CI = +/-0.088; p = 0.576) | -0.056 | -1.52% |
| Frequency | 2016.1 | -0.009 (CI = +/-0.046; p = 0.621) | -0.030 (CI = +/-0.106; p = 0.500) | -0.162 | -0.94% |
| Frequency | 2016.2 | -0.032 (CI = +/-0.036; p = 0.069) | -0.056 (CI = +/-0.072; p = 0.097) | 0.593 | -3.13% |
| Frequency | 2017.1 | -0.035 (CI = +/-0.062; p = 0.170) | -0.052 (CI = +/-0.106; p = 0.214) | 0.548 | -3.44% |

Total Property Damage

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.023 (CI = +/-0.007; p = 0.000) | 0.068 (CI = +/-0.054; p = 0.017) | 0.665 | +2.37% |
| Loss Cost | 2006.1 | 0.021 (CI = +/-0.006; p = 0.000) | 0.080 (CI = +/-0.049; p = 0.002) | 0.681 | +2.09% |
| Loss Cost | 2006.2 | 0.018 (CI = +/-0.006; p = 0.000) | 0.067 (CI = +/-0.042; p = 0.003) | 0.658 | +1.78% |
| Loss Cost | 2007.1 | 0.017 (CI = +/-0.006; p = 0.000) | 0.070 (CI = +/-0.044; p = 0.003) | 0.641 | +1.72% |
| Loss Cost | 2007.2 | 0.017 (CI = +/-0.007; p = 0.000) | 0.069 (CI = +/-0.046; p = 0.005) | 0.591 | +1.69% |
| Loss Cost | 2008.1 | 0.017 (CI = +/-0.007; p = 0.000) | 0.066 (CI = +/-0.048; p = 0.009) | 0.593 | +1.76% |
| Loss Cost | 2008.2 | 0.018 (CI = +/-0.008; p = 0.000) | 0.069 (CI = +/-0.050; p = 0.009) | 0.571 | +1.84% |
| Loss Cost | 2009.1 | 0.019 (CI = +/-0.009; p = 0.000) | 0.067 (CI = +/-0.052; p = 0.015) | 0.569 | +1.90% |
| Loss Cost | 2009.2 | 0.019 (CI = +/-0.010; p = 0.001) | 0.068 (CI = +/-0.055; p = 0.019) | 0.524 | +1.94% |
| Loss Cost | 2010.1 | 0.020 (CI = +/-0.011; p = 0.001) | 0.066 (CI = +/-0.058; p = 0.030) | 0.523 | +2.03% |
| Loss Cost | 2010.2 | 0.017 (CI = +/-0.011; p = 0.006) | 0.055 (CI = +/-0.057; p = 0.060) | 0.400 | +1.69% |
| Loss Cost | 2011.1 | 0.016 (CI = +/-0.013; p = 0.014) | 0.056 (CI = +/-0.061; p = 0.073) | 0.378 | +1.66% |
| Loss Cost | 2011.2 | 0.019 (CI = +/-0.014; p = 0.010) | 0.064 (CI = +/-0.064; p = 0.050) | 0.414 | +1.96% |
| Loss Cost | 2012.1 | 0.016 (CI = +/-0.015; p = 0.039) | 0.073 (CI = +/-0.064; p = 0.030) | 0.401 | +1.59% |
| Loss Cost | 2012.2 | 0.010 (CI = +/-0.015; p = 0.181) | 0.058 (CI = +/-0.061; p = 0.062) | 0.221 | +0.99% |
| Loss Cost | 2013.1 | 0.011 (CI = +/-0.018; p = 0.205) | 0.056 (CI = +/-0.067; p = 0.094) | 0.214 | +1.09% |
| Loss Cost | 2013.2 | 0.007 (CI = +/-0.021; p = 0.457) | 0.048 (CI = +/-0.072; p = 0.170) | 0.047 | +0.72% |
| Loss Cost | 2014.1 | 0.012 (CI = +/-0.024; p = 0.286) | 0.039 (CI = +/-0.077; p = 0.276) | 0.063 | +1.21% |
| Loss Cost | 2014.2 | 0.011 (CI = +/-0.031; p = 0.427) | 0.037 (CI = +/-0.089; p = 0.356) | -0.066 | +1.11% |
| Loss Cost | 2015.1 | 0.017 (CI = +/-0.038; p = 0.307) | 0.028 (CI = +/-0.099; p = 0.516) | -0.036 | +1.75% |
| Loss Cost | 2015.2 | 0.023 (CI = +/-0.052; p = 0.301) | 0.037 (CI = +/-0.120; p = 0.463) | -0.054 | +2.37% |
| Loss Cost | 2016.1 | 0.036 (CI = +/-0.068; p = 0.212) | 0.022 (CI = +/-0.137; p = 0.680) | 0.063 | +3.70% |
| Loss Cost | 2016.2 | 0.001 (CI = +/-0.065; p = 0.969) | -0.019 (CI = +/-0.111; p = 0.617) | -0.490 | +0.09% |
| Loss Cost | 2017.1 | -0.007 (CI = +/-0.130; p = 0.829) | -0.013 (CI = +/-0.188; p = 0.801) | -0.867 | -0.74% |
| | | | | | |
| Severity | 2005.2 | 0.023 (CI = +/-0.003; p = 0.000) | 0.048 (CI = +/-0.025; p = 0.001) | 0.899 | +2.37% |
| Severity | 2006.1 | 0.023 (CI = +/-0.003; p = 0.000) | 0.050 (CI = +/-0.026; p = 0.001) | 0.892 | +2.32% |
| Severity | 2006.2 | 0.022 (CI = +/-0.004; p = 0.000) | 0.047 (CI = +/-0.026; p = 0.001) | 0.877 | +2.25% |
| Severity | 2007.1 | 0.022 (CI = +/-0.004; p = 0.000) | 0.048 (CI = +/-0.027; p = 0.001) | 0.867 | +2.21% |
| Severity | 2007.2 | 0.023 (CI = +/-0.004; p = 0.000) | 0.052 (CI = +/-0.028; p = 0.001) | 0.865 | +2.29% |
| Severity | 2008.1 | 0.024 (CI = +/-0.004; p = 0.000) | 0.045 (CI = +/-0.024; p = 0.001) | 0.908 | +2.47% |
| Severity | 2008.2 | 0.026 (CI = +/-0.003; p = 0.000) | 0.052 (CI = +/-0.020; p = 0.000) | 0.938 | +2.65% |
| Severity | 2009.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.047 (CI = +/-0.017; p = 0.000) | 0.957 | +2.80% |
| Severity | 2009.2 | 0.029 (CI = +/-0.003; p = 0.000) | 0.050 (CI = +/-0.016; p = 0.000) | 0.963 | +2.92% |
| Severity | 2010.1 | 0.029 (CI = +/-0.003; p = 0.000) | 0.049 (CI = +/-0.016; p = 0.000) | 0.963 | +2.97% |
| Severity | 2010.2 | 0.030 (CI = +/-0.003; p = 0.000) | 0.050 (CI = +/-0.017; p = 0.000) | 0.956 | +3.00% |
| Severity | 2011.1 | 0.028 (CI = +/-0.003; p = 0.000) | 0.054 (CI = +/-0.015; p = 0.000) | 0.965 | +2.85% |
| Severity | 2011.2 | 0.027 (CI = +/-0.003; p = 0.000) | 0.050 (CI = +/-0.013; p = 0.000) | 0.969 | +2.69% |
| Severity | 2012.1 | 0.027 (CI = +/-0.003; p = 0.000) | 0.048 (CI = +/-0.013; p = 0.000) | 0.972 | +2.78% |
| Severity | 2012.2 | 0.027 (CI = +/-0.003; p = 0.000) | 0.047 (CI = +/-0.014; p = 0.000) | 0.963 | +2.77% |
| Severity | 2013.1 | 0.028 (CI = +/-0.004; p = 0.000) | 0.045 (CI = +/-0.014; p = 0.000) | 0.967 | +2.88% |
| Severity | 2013.2 | 0.028 (CI = +/-0.004; p = 0.000) | 0.045 (CI = +/-0.015; p = 0.000) | 0.954 | +2.88% |
| Severity | 2014.1 | 0.029 (CI = +/-0.005; p = 0.000) | 0.044 (CI = +/-0.017; p = 0.000) | 0.949 | +2.91% |
| Severity | 2014.2 | 0.028 (CI = +/-0.007; p = 0.000) | 0.042 (CI = +/-0.019; p = 0.001) | 0.922 | +2.80% |
| Severity | 2015.1 | 0.028 (CI = +/-0.009; p = 0.000) | 0.042 (CI = +/-0.022; p = 0.004) | 0.912 | +2.83% |
| Severity | 2015.2 | 0.029 (CI = +/-0.012; p = 0.001) | 0.044 (CI = +/-0.027; p = 0.008) | 0.872 | +2.98% |
| Severity | 2016.1 | 0.034 (CI = +/-0.012; p = 0.001) | 0.038 (CI = +/-0.024; p = 0.010) | 0.934 | +3.48% |
| Severity | 2016.2 | 0.029 (CI = +/-0.014; p = 0.007) | 0.032 (CI = +/-0.024; p = 0.024) | 0.903 | +2.95% |
| Severity | 2017.1 | 0.024 (CI = +/-0.015; p = 0.022) | 0.037 (CI = +/-0.022; p = 0.020) | 0.958 | +2.42% |
| | | | | | |
| Frequency | 2005.2 | 0.000 (CI = +/-0.006; p = 0.999) | 0.020 (CI = +/-0.051; p = 0.433) | -0.053 | 0.00% |
| Frequency | 2006.1 | -0.002 (CI = +/-0.006; p = 0.439) | 0.030 (CI = +/-0.047; p = 0.201) | 0.013 | -0.23% |
| Frequency | 2006.2 | -0.005 (CI = +/-0.006; p = 0.129) | 0.020 (CI = +/-0.045; p = 0.358) | 0.059 | -0.45% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.006; p = 0.137) | 0.021 (CI = +/-0.047; p = 0.351) | 0.051 | -0.48% |
| Frequency | 2007.2 | -0.006 (CI = +/-0.007; p = 0.093) | 0.017 (CI = +/-0.048; p = 0.469) | 0.074 | -0.58% |
| Frequency | 2008.1 | -0.007 (CI = +/-0.007; p = 0.064) | 0.021 (CI = +/-0.049; p = 0.378) | 0.108 | -0.69% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.008; p = 0.052) | 0.017 (CI = +/-0.051; p = 0.486) | 0.127 | -0.79% |
| Frequency | 2009.1 | -0.009 (CI = +/-0.009; p = 0.050) | 0.020 (CI = +/-0.053; p = 0.436) | 0.132 | -0.88% |
| Frequency | 2009.2 | -0.010 (CI = +/-0.010; p = 0.056) | 0.018 (CI = +/-0.056; p = 0.516) | 0.133 | -0.95% |
| Frequency | 2010.1 | -0.009 (CI = +/-0.011; p = 0.092) | 0.017 (CI = +/-0.060; p = 0.560) | 0.080 | -0.92% |
| Frequency | 2010.2 | -0.013 (CI = +/-0.011; p = 0.027) | 0.005 (CI = +/-0.058; p = 0.853) | 0.196 | -1.28% |
| Frequency | 2011.1 | -0.012 (CI = +/-0.013; p = 0.067) | 0.002 (CI = +/-0.062; p = 0.958) | 0.108 | -1.15% |
| Frequency | 2011.2 | -0.007 (CI = +/-0.013; p = 0.254) | 0.014 (CI = +/-0.060; p = 0.622) | -0.011 | -0.72% |
| Frequency | 2012.1 | -0.012 (CI = +/-0.013; p = 0.082) | 0.025 (CI = +/-0.058; p = 0.362) | 0.152 | -1.16% |
| Frequency | 2012.2 | -0.017 (CI = +/-0.013; p = 0.014) | 0.011 (CI = +/-0.053; p = 0.670) | 0.355 | -1.73% |
| Frequency | 2013.1 | -0.018 (CI = +/-0.015; p = 0.030) | 0.011 (CI = +/-0.058; p = 0.689) | 0.274 | -1.74% |
| Frequency | 2013.2 | -0.021 (CI = +/-0.018; p = 0.026) | 0.003 (CI = +/-0.062; p = 0.921) | 0.327 | -2.10% |
| Frequency | 2014.1 | -0.017 (CI = +/-0.020; p = 0.097) | -0.005 (CI = +/-0.065; p = 0.851) | 0.136 | -1.65% |
| Frequency | 2014.2 | -0.017 (CI = +/-0.026; p = 0.181) | -0.005 (CI = +/-0.076; p = 0.876) | 0.023 | -1.64% |
| Frequency | 2015.1 | -0.011 (CI = +/-0.032; p = 0.447) | -0.014 (CI = +/-0.083; p = 0.691) | -0.170 | -1.05% |
| Frequency | 2015.2 | -0.006 (CI = +/-0.044; p = 0.743) | -0.007 (CI = +/-0.101; p = 0.863) | -0.364 | -0.59% |
| Frequency | 2016.1 | 0.002 (CI = +/-0.060; p = 0.927) | -0.016 (CI = +/-0.121; p = 0.725) | -0.445 | +0.21% |
| Frequency | 2016.2 | -0.028 (CI = +/-0.062; p = 0.242) | -0.052 (CI = +/-0.105; p = 0.215) | 0.235 | -2.78% |
| Frequency | 2017.1 | -0.031 (CI = +/-0.128; p = 0.403) | -0.049 (CI = +/-0.185; p = 0.371) | 0.094 | -3.09% |

Total Property Damage

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

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.022 (CI = +/-0.007; p = 0.000) | 0.585 | +2.20% |
| Loss Cost | 2006.1 | 0.020 (CI = +/-0.007; p = 0.000) | 0.541 | +1.98% |
| Loss Cost | 2006.2 | 0.016 (CI = +/-0.006; p = 0.000) | 0.515 | +1.63% |
| Loss Cost | 2007.1 | 0.016 (CI = +/-0.007; p = 0.000) | 0.481 | +1.62% |
| Loss Cost | 2007.2 | 0.015 (CI = +/-0.007; p = 0.000) | 0.424 | +1.52% |
| Loss Cost | 2008.1 | 0.016 (CI = +/-0.008; p = 0.000) | 0.442 | +1.64% |
| Loss Cost | 2008.2 | 0.016 (CI = +/-0.008; p = 0.001) | 0.403 | +1.63% |
| Loss Cost | 2009.1 | 0.017 (CI = +/-0.009; p = 0.001) | 0.413 | +1.75% |
| Loss Cost | 2009.2 | 0.017 (CI = +/-0.010; p = 0.003) | 0.357 | +1.68% |
| Loss Cost | 2010.1 | 0.018 (CI = +/-0.011; p = 0.003) | 0.371 | +1.83% |
| Loss Cost | 2010.2 | 0.014 (CI = +/-0.011; p = 0.014) | 0.264 | +1.42% |
| Loss Cost | 2011.1 | 0.015 (CI = +/-0.012; p = 0.022) | 0.242 | +1.47% |
| Loss Cost | 2011.2 | 0.016 (CI = +/-0.014; p = 0.029) | 0.233 | +1.57% |
| Loss Cost | 2012.1 | 0.013 (CI = +/-0.015; p = 0.081) | 0.145 | +1.36% |
| Loss Cost | 2012.2 | 0.006 (CI = +/-0.015; p = 0.355) | -0.006 | +0.65% |
| Loss Cost | 2013.1 | 0.009 (CI = +/-0.017; p = 0.283) | 0.020 | +0.87% |
| Loss Cost | 2013.2 | 0.004 (CI = +/-0.018; p = 0.680) | -0.073 | +0.35% |
| Loss Cost | 2014.1 | 0.009 (CI = +/-0.020; p = 0.350) | -0.004 | +0.89% |
| Loss Cost | 2014.2 | 0.006 (CI = +/-0.024; p = 0.605) | -0.077 | +0.57% |
| Loss Cost | 2015.1 | 0.012 (CI = +/-0.028; p = 0.362) | -0.007 | +1.20% |
| Loss Cost | 2015.2 | 0.013 (CI = +/-0.037; p = 0.437) | -0.042 | +1.28% |
| Loss Cost | 2016.1 | 0.023 (CI = +/-0.045; p = 0.252) | 0.080 | +2.35% |
| Loss Cost | 2016.2 | -0.003 (CI = +/-0.034; p = 0.806) | -0.184 | -0.35% |
| Loss Cost | 2017.1 | -0.014 (CI = +/-0.047; p = 0.461) | -0.072 | -1.36% |
| | | | | |
| Severity | 2005.2 | 0.023 (CI = +/-0.004; p = 0.000) | 0.860 | +2.38% |
| Severity | 2006.1 | 0.023 (CI = +/-0.004; p = 0.000) | 0.847 | +2.38% |
| Severity | 2006.2 | 0.022 (CI = +/-0.004; p = 0.000) | 0.833 | +2.27% |
| Severity | 2007.1 | 0.023 (CI = +/-0.004; p = 0.000) | 0.817 | +2.28% |
| Severity | 2007.2 | 0.023 (CI = +/-0.005; p = 0.000) | 0.803 | +2.31% |
| Severity | 2008.1 | 0.025 (CI = +/-0.004; p = 0.000) | 0.863 | +2.53% |
| Severity | 2008.2 | 0.026 (CI = +/-0.004; p = 0.000) | 0.869 | +2.64% |
| Severity | 2009.1 | 0.028 (CI = +/-0.004; p = 0.000) | 0.902 | +2.84% |
| Severity | 2009.2 | 0.028 (CI = +/-0.005; p = 0.000) | 0.892 | +2.88% |
| Severity | 2010.1 | 0.030 (CI = +/-0.005; p = 0.000) | 0.896 | +3.01% |
| Severity | 2010.2 | 0.029 (CI = +/-0.005; p = 0.000) | 0.879 | +2.95% |
| Severity | 2011.1 | 0.029 (CI = +/-0.006; p = 0.000) | 0.857 | +2.90% |
| Severity | 2011.2 | 0.026 (CI = +/-0.006; p = 0.000) | 0.845 | +2.67% |
| Severity | 2012.1 | 0.028 (CI = +/-0.006; p = 0.000) | 0.860 | +2.86% |
| Severity | 2012.2 | 0.027 (CI = +/-0.007; p = 0.000) | 0.830 | +2.73% |
| Severity | 2013.1 | 0.029 (CI = +/-0.007; p = 0.000) | 0.849 | +2.97% |
| Severity | 2013.2 | 0.028 (CI = +/-0.008; p = 0.000) | 0.810 | +2.82% |
| Severity | 2014.1 | 0.030 (CI = +/-0.010; p = 0.000) | 0.808 | +3.03% |
| Severity | 2014.2 | 0.027 (CI = +/-0.011; p = 0.000) | 0.751 | +2.74% |
| Severity | 2015.1 | 0.030 (CI = +/-0.013; p = 0.001) | 0.751 | +3.02% |
| Severity | 2015.2 | 0.028 (CI = +/-0.016; p = 0.005) | 0.658 | +2.85% |
| Severity | 2016.1 | 0.036 (CI = +/-0.017; p = 0.002) | 0.782 | +3.62% |
| Severity | 2016.2 | 0.028 (CI = +/-0.019; p = 0.013) | 0.691 | +2.87% |
| Severity | 2017.1 | 0.030 (CI = +/-0.029; p = 0.044) | 0.596 | +3.06% |
| | | | | |
| Frequency | 2005.2 | -0.002 (CI = +/-0.006; p = 0.556) | -0.024 | -0.18% |
| Frequency | 2006.1 | -0.004 (CI = +/-0.006; p = 0.193) | 0.028 | -0.39% |
| Frequency | 2006.2 | -0.006 (CI = +/-0.006; p = 0.035) | 0.133 | -0.62% |
| Frequency | 2007.1 | -0.006 (CI = +/-0.006; p = 0.043) | 0.125 | -0.64% |
| Frequency | 2007.2 | -0.008 (CI = +/-0.007; p = 0.023) | 0.170 | -0.77% |
| Frequency | 2008.1 | -0.009 (CI = +/-0.007; p = 0.018) | 0.195 | -0.87% |
| Frequency | 2008.2 | -0.010 (CI = +/-0.008; p = 0.012) | 0.231 | -0.99% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.008; p = 0.013) | 0.233 | -1.06% |
| Frequency | 2009.2 | -0.012 (CI = +/-0.009; p = 0.013) | 0.248 | -1.17% |
| Frequency | 2010.1 | -0.011 (CI = +/-0.010; p = 0.026) | 0.204 | -1.14% |
| Frequency | 2010.2 | -0.015 (CI = +/-0.010; p = 0.005) | 0.339 | -1.49% |
| Frequency | 2011.1 | -0.014 (CI = +/-0.011; p = 0.016) | 0.268 | -1.39% |
| Frequency | 2011.2 | -0.011 (CI = +/-0.012; p = 0.068) | 0.151 | -1.07% |
| Frequency | 2012.1 | -0.015 (CI = +/-0.012; p = 0.020) | 0.281 | -1.46% |
| Frequency | 2012.2 | -0.020 (CI = +/-0.011; p = 0.002) | 0.509 | -2.02% |
| Frequency | 2013.1 | -0.021 (CI = +/-0.013; p = 0.005) | 0.454 | -2.04% |
| Frequency | 2013.2 | -0.024 (CI = +/-0.014; p = 0.003) | 0.516 | -2.40% |
| Frequency | 2014.1 | -0.021 (CI = +/-0.016; p = 0.018) | 0.389 | -2.07% |
| Frequency | 2014.2 | -0.021 (CI = +/-0.020; p = 0.040) | 0.322 | -2.11% |
| Frequency | 2015.1 | -0.018 (CI = +/-0.024; p = 0.131) | 0.169 | -1.77% |
| Frequency | 2015.2 | -0.015 (CI = +/-0.031; p = 0.283) | 0.042 | -1.52% |
| Frequency | 2016.1 | -0.012 (CI = +/-0.041; p = 0.492) | -0.071 | -1.23% |
| Frequency | 2016.2 | -0.032 (CI = +/-0.043; p = 0.119) | 0.297 | -3.13% |
| Frequency | 2017.1 | -0.044 (CI = +/-0.060; p = 0.113) | 0.382 | -4.30% |

Total Property Damage

Coverage = Total PD

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.023 (CI = +/-0.007; p = 0.000) | 0.593 | +2.31% |
| Loss Cost | 2006.1 | 0.021 (CI = +/-0.007; p = 0.000) | 0.548 | +2.09% |
| Loss Cost | 2006.2 | 0.017 (CI = +/-0.007; p = 0.000) | 0.520 | +1.72% |
| Loss Cost | 2007.1 | 0.017 (CI = +/-0.007; p = 0.000) | 0.486 | +1.72% |
| Loss Cost | 2007.2 | 0.016 (CI = +/-0.008; p = 0.000) | 0.429 | +1.62% |
| Loss Cost | 2008.1 | 0.017 (CI = +/-0.008; p = 0.000) | 0.451 | +1.76% |
| Loss Cost | 2008.2 | 0.017 (CI = +/-0.009; p = 0.001) | 0.413 | +1.75% |
| Loss Cost | 2009.1 | 0.019 (CI = +/-0.010; p = 0.001) | 0.427 | +1.90% |
| Loss Cost | 2009.2 | 0.018 (CI = +/-0.011; p = 0.003) | 0.372 | +1.84% |
| Loss Cost | 2010.1 | 0.020 (CI = +/-0.012; p = 0.002) | 0.392 | +2.03% |
| Loss Cost | 2010.2 | 0.016 (CI = +/-0.012; p = 0.014) | 0.282 | +1.58% |
| Loss Cost | 2011.1 | 0.016 (CI = +/-0.014; p = 0.020) | 0.264 | +1.66% |
| Loss Cost | 2011.2 | 0.018 (CI = +/-0.015; p = 0.025) | 0.260 | +1.80% |
| Loss Cost | 2012.1 | 0.016 (CI = +/-0.017; p = 0.072) | 0.169 | +1.59% |
| Loss Cost | 2012.2 | 0.008 (CI = +/-0.017; p = 0.317) | 0.007 | +0.81% |
| Loss Cost | 2013.1 | 0.011 (CI = +/-0.019; p = 0.245) | 0.040 | +1.09% |
| Loss Cost | 2013.2 | 0.005 (CI = +/-0.022; p = 0.604) | -0.069 | +0.52% |
| Loss Cost | 2014.1 | 0.012 (CI = +/-0.024; p = 0.291) | 0.025 | +1.21% |
| Loss Cost | 2014.2 | 0.009 (CI = +/-0.030; p = 0.514) | -0.063 | +0.89% |
| Loss Cost | 2015.1 | 0.017 (CI = +/-0.035; p = 0.284) | 0.041 | +1.75% |
| Loss Cost | 2015.2 | 0.020 (CI = +/-0.047; p = 0.340) | 0.011 | +2.01% |
| Loss Cost | 2016.1 | 0.036 (CI = +/-0.058; p = 0.166) | 0.213 | +3.70% |
| Loss Cost | 2016.2 | 0.004 (CI = +/-0.049; p = 0.825) | -0.233 | +0.42% |
| Loss Cost | 2017.1 | -0.007 (CI = +/-0.080; p = 0.788) | -0.296 | -0.74% |
| | | | | |
| Severity | 2005.2 | 0.023 (CI = +/-0.004; p = 0.000) | 0.845 | +2.33% |
| Severity | 2006.1 | 0.023 (CI = +/-0.004; p = 0.000) | 0.829 | +2.32% |
| Severity | 2006.2 | 0.022 (CI = +/-0.004; p = 0.000) | 0.813 | +2.20% |
| Severity | 2007.1 | 0.022 (CI = +/-0.005; p = 0.000) | 0.794 | +2.21% |
| Severity | 2007.2 | 0.022 (CI = +/-0.005; p = 0.000) | 0.777 | +2.23% |
| Severity | 2008.1 | 0.024 (CI = +/-0.005; p = 0.000) | 0.844 | +2.47% |
| Severity | 2008.2 | 0.026 (CI = +/-0.005; p = 0.000) | 0.850 | +2.59% |
| Severity | 2009.1 | 0.028 (CI = +/-0.005; p = 0.000) | 0.887 | +2.80% |
| Severity | 2009.2 | 0.028 (CI = +/-0.005; p = 0.000) | 0.875 | +2.84% |
| Severity | 2010.1 | 0.029 (CI = +/-0.005; p = 0.000) | 0.879 | +2.97% |
| Severity | 2010.2 | 0.029 (CI = +/-0.006; p = 0.000) | 0.857 | +2.91% |
| Severity | 2011.1 | 0.028 (CI = +/-0.007; p = 0.000) | 0.830 | +2.85% |
| Severity | 2011.2 | 0.025 (CI = +/-0.007; p = 0.000) | 0.813 | +2.57% |
| Severity | 2012.1 | 0.027 (CI = +/-0.007; p = 0.000) | 0.829 | +2.78% |
| Severity | 2012.2 | 0.026 (CI = +/-0.008; p = 0.000) | 0.789 | +2.62% |
| Severity | 2013.1 | 0.028 (CI = +/-0.009; p = 0.000) | 0.810 | +2.88% |
| Severity | 2013.2 | 0.027 (CI = +/-0.010; p = 0.000) | 0.757 | +2.69% |
| Severity | 2014.1 | 0.029 (CI = +/-0.012; p = 0.000) | 0.750 | +2.91% |
| Severity | 2014.2 | 0.025 (CI = +/-0.013; p = 0.002) | 0.665 | +2.53% |
| Severity | 2015.1 | 0.028 (CI = +/-0.016; p = 0.005) | 0.657 | +2.83% |
| Severity | 2015.2 | 0.025 (CI = +/-0.021; p = 0.027) | 0.514 | +2.55% |
| Severity | 2016.1 | 0.034 (CI = +/-0.024; p = 0.014) | 0.677 | +3.48% |
| Severity | 2016.2 | 0.023 (CI = +/-0.027; p = 0.074) | 0.488 | +2.38% |
| Severity | 2017.1 | 0.024 (CI = +/-0.048; p = 0.208) | 0.281 | +2.42% |
| | | | | |
| Frequency | 2005.2 | 0.000 (CI = +/-0.006; p = 0.960) | -0.038 | -0.02% |
| Frequency | 2006.1 | -0.002 (CI = +/-0.006; p = 0.445) | -0.016 | -0.23% |
| Frequency | 2006.2 | -0.005 (CI = +/-0.006; p = 0.113) | 0.064 | -0.47% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.006; p = 0.135) | 0.055 | -0.48% |
| Frequency | 2007.2 | -0.006 (CI = +/-0.007; p = 0.080) | 0.094 | -0.60% |
| Frequency | 2008.1 | -0.007 (CI = +/-0.007; p = 0.062) | 0.116 | -0.69% |
| Frequency | 2008.2 | -0.008 (CI = +/-0.008; p = 0.043) | 0.148 | -0.82% |
| Frequency | 2009.1 | -0.009 (CI = +/-0.009; p = 0.048) | 0.148 | -0.88% |
| Frequency | 2009.2 | -0.010 (CI = +/-0.010; p = 0.045) | 0.160 | -0.97% |
| Frequency | 2010.1 | -0.009 (CI = +/-0.011; p = 0.085) | 0.115 | -0.92% |
| Frequency | 2010.2 | -0.013 (CI = +/-0.011; p = 0.021) | 0.245 | -1.29% |
| Frequency | 2011.1 | -0.012 (CI = +/-0.012; p = 0.058) | 0.167 | -1.15% |
| Frequency | 2011.2 | -0.008 (CI = +/-0.013; p = 0.218) | 0.042 | -0.75% |
| Frequency | 2012.1 | -0.012 (CI = +/-0.013; p = 0.079) | 0.158 | -1.16% |
| Frequency | 2012.2 | -0.018 (CI = +/-0.012; p = 0.009) | 0.399 | -1.76% |
| Frequency | 2013.1 | -0.018 (CI = +/-0.015; p = 0.024) | 0.329 | -1.74% |
| Frequency | 2013.2 | -0.021 (CI = +/-0.017; p = 0.017) | 0.393 | -2.11% |
| Frequency | 2014.1 | -0.017 (CI = +/-0.019; p = 0.078) | 0.228 | -1.65% |
| Frequency | 2014.2 | -0.016 (CI = +/-0.024; p = 0.153) | 0.142 | -1.61% |
| Frequency | 2015.1 | -0.011 (CI = +/-0.029; p = 0.415) | -0.032 | -1.05% |
| Frequency | 2015.2 | -0.005 (CI = +/-0.037; p = 0.743) | -0.144 | -0.52% |
| Frequency | 2016.1 | 0.002 (CI = +/-0.051; p = 0.919) | -0.197 | +0.21% |
| Frequency | 2016.2 | -0.019 (CI = +/-0.060; p = 0.423) | -0.042 | -1.91% |
| Frequency | 2017.1 | -0.031 (CI = +/-0.100; p = 0.390) | 0.001 | -3.09% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility, new_normal

| Fit | Start Date | Time | Seasonality | Mobility | New Normal | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2005.2 | 0.051 (CI = +/-0.011; p = 0.000) | 0.166 (CI = +/-0.080; p = 0.000) | 0.001 (CI = +/-0.006; p = 0.634) | 0.274 (CI = +/-0.172; p = 0.003) | 0.885 | +5.19% |
| Loss Cost | 2006.1 | 0.055 (CI = +/-0.010; p = 0.000) | 0.151 (CI = +/-0.075; p = 0.000) | 0.003 (CI = +/-0.006; p = 0.390) | 0.242 (CI = +/-0.162; p = 0.005) | 0.904 | +5.61% |
| Loss Cost | 2006.2 | 0.056 (CI = +/-0.011; p = 0.000) | 0.156 (CI = +/-0.077; p = 0.000) | 0.003 (CI = +/-0.006; p = 0.347) | 0.231 (CI = +/-0.165; p = 0.008) | 0.900 | +5.75% |
| Loss Cost | 2007.1 | 0.058 (CI = +/-0.011; p = 0.000) | 0.148 (CI = +/-0.078; p = 0.001) | 0.003 (CI = +/-0.006; p = 0.269) | 0.215 (CI = +/-0.167; p = 0.013) | 0.902 | +5.98% |
| Loss Cost | 2007.2 | 0.060 (CI = +/-0.012; p = 0.000) | 0.154 (CI = +/-0.079; p = 0.000) | 0.004 (CI = +/-0.006; p = 0.225) | 0.201 (CI = +/-0.170; p = 0.022) | 0.899 | +6.18% |
| Loss Cost | 2008.1 | 0.064 (CI = +/-0.012; p = 0.000) | 0.143 (CI = +/-0.078; p = 0.001) | 0.004 (CI = +/-0.006; p = 0.133) | 0.174 (CI = +/-0.167; p = 0.041) | 0.907 | +6.56% |
| Loss Cost | 2008.2 | 0.066 (CI = +/-0.013; p = 0.000) | 0.149 (CI = +/-0.079; p = 0.001) | 0.005 (CI = +/-0.006; p = 0.107) | 0.159 (CI = +/-0.170; p = 0.066) | 0.904 | +6.78% |
| Loss Cost | 2009.1 | 0.070 (CI = +/-0.013; p = 0.000) | 0.135 (CI = +/-0.075; p = 0.001) | 0.006 (CI = +/-0.006; p = 0.045) | 0.125 (CI = +/-0.164; p = 0.128) | 0.917 | +7.30% |
| Loss Cost | 2009.2 | 0.074 (CI = +/-0.014; p = 0.000) | 0.146 (CI = +/-0.074; p = 0.000) | 0.007 (CI = +/-0.006; p = 0.023) | 0.098 (CI = +/-0.161; p = 0.221) | 0.922 | +7.73% |
| Loss Cost | 2010.1 | 0.079 (CI = +/-0.014; p = 0.000) | 0.133 (CI = +/-0.071; p = 0.001) | 0.008 (CI = +/-0.005; p = 0.008) | 0.065 (CI = +/-0.156; p = 0.396) | 0.931 | +8.26% |
| Loss Cost | 2010.2 | 0.082 (CI = +/-0.015; p = 0.000) | 0.139 (CI = +/-0.073; p = 0.001) | 0.008 (CI = +/-0.005; p = 0.006) | 0.049 (CI = +/-0.160; p = 0.530) | 0.927 | +8.53% |
| Loss Cost | 2011.1 | 0.088 (CI = +/-0.015; p = 0.000) | 0.125 (CI = +/-0.069; p = 0.001) | 0.009 (CI = +/-0.005; p = 0.002) | 0.013 (CI = +/-0.154; p = 0.860) | 0.937 | +9.15% |
| Loss Cost | 2011.2 | 0.090 (CI = +/-0.016; p = 0.000) | 0.130 (CI = +/-0.071; p = 0.001) | 0.009 (CI = +/-0.005; p = 0.002) | -0.001 (CI = +/-0.160; p = 0.995) | 0.932 | +9.40% |
| Loss Cost | 2012.1 | 0.093 (CI = +/-0.018; p = 0.000) | 0.123 (CI = +/-0.073; p = 0.002) | 0.010 (CI = +/-0.005; p = 0.001) | -0.021 (CI = +/-0.166; p = 0.798) | 0.931 | +9.77% |
| Loss Cost | 2012.2 | 0.096 (CI = +/-0.020; p = 0.000) | 0.129 (CI = +/-0.076; p = 0.002) | 0.010 (CI = +/-0.006; p = 0.001) | -0.037 (CI = +/-0.174; p = 0.657) | 0.925 | +10.10% |
| Loss Cost | 2013.1 | 0.106 (CI = +/-0.018; p = 0.000) | 0.111 (CI = +/-0.066; p = 0.002) | 0.012 (CI = +/-0.005; p = 0.000) | -0.094 (CI = +/-0.155; p = 0.216) | 0.946 | +11.22% |
| Loss Cost | 2013.2 | 0.110 (CI = +/-0.020; p = 0.000) | 0.117 (CI = +/-0.068; p = 0.002) | 0.012 (CI = +/-0.005; p = 0.000) | -0.115 (CI = +/-0.162; p = 0.152) | 0.942 | +11.66% |
| Loss Cost | 2014.1 | 0.115 (CI = +/-0.023; p = 0.000) | 0.110 (CI = +/-0.070; p = 0.004) | 0.013 (CI = +/-0.005; p = 0.000) | -0.139 (CI = +/-0.170; p = 0.101) | 0.940 | +12.18% |
| Loss Cost | 2014.2 | 0.110 (CI = +/-0.025; p = 0.000) | 0.103 (CI = +/-0.072; p = 0.008) | 0.012 (CI = +/-0.005; p = 0.000) | -0.115 (CI = +/-0.179; p = 0.190) | 0.929 | +11.63% |
| Loss Cost | 2015.1 | 0.109 (CI = +/-0.029; p = 0.000) | 0.104 (CI = +/-0.077; p = 0.012) | 0.012 (CI = +/-0.006; p = 0.001) | -0.110 (CI = +/-0.196; p = 0.249) | 0.920 | +11.50% |
| Loss Cost | 2015.2 | 0.108 (CI = +/-0.034; p = 0.000) | 0.102 (CI = +/-0.083; p = 0.019) | 0.012 (CI = +/-0.006; p = 0.001) | -0.104 (CI = +/-0.215; p = 0.317) | 0.903 | +11.35% |
| Loss Cost | 2016.1 | 0.116 (CI = +/-0.038; p = 0.000) | 0.093 (CI = +/-0.085; p = 0.035) | 0.013 (CI = +/-0.006; p = 0.001) | -0.142 (CI = +/-0.227; p = 0.198) | 0.906 | +12.35% |
| Loss Cost | 2016.2 | 0.103 (CI = +/-0.040; p = 0.000) | 0.076 (CI = +/-0.083; p = 0.069) | 0.012 (CI = +/-0.006; p = 0.001) | -0.088 (CI = +/-0.227; p = 0.414) | 0.898 | +10.82% |
| Loss Cost | 2017.1 | 0.106 (CI = +/-0.048; p = 0.001) | 0.073 (CI = +/-0.090; p = 0.102) | 0.012 (CI = +/-0.007; p = 0.002) | -0.101 (CI = +/-0.253; p = 0.394) | 0.890 | +11.21% |
| Severity | 2005.2 | 0.053 (CI = +/-0.009; p = 0.000) | 0.091 (CI = +/-0.070; p = 0.012) | -0.012 (CI = +/-0.005; p = 0.000) | 0.298 (CI = +/-0.150; p = 0.000) | 0.933 | +5.47% |
| Severity | 2006.1 | 0.056 (CI = +/-0.009; p = 0.000) | 0.081 (CI = +/-0.068; p = 0.022) | -0.011 (CI = +/-0.005; p = 0.000) | 0.277 (CI = +/-0.147; p = 0.001) | 0.937 | +5.74% |
| Severity | 2006.2 | 0.055 (CI = +/-0.010; p = 0.000) | 0.078 (CI = +/-0.070; p = 0.030) | -0.011 (CI = +/-0.005; p = 0.000) | 0.283 (CI = +/-0.151; p = 0.001) | 0.933 | +5.66% |
| Severity | 2007.1 | 0.055 (CI = +/-0.011; p = 0.000) | 0.080 (CI = +/-0.073; p = 0.032) | -0.011 (CI = +/-0.006; p = 0.000) | 0.286 (CI = +/-0.156; p = 0.001) | 0.929 | +5.61% |
| Severity | 2007.2 | 0.054 (CI = +/-0.012; p = 0.000) | 0.077 (CI = +/-0.075; p = 0.043) | -0.011 (CI = +/-0.006; p = 0.000) | 0.292 (CI = +/-0.161; p = 0.001) | 0.923 | +5.53% |
| Severity | 2008.1 | 0.055 (CI = +/-0.012; p = 0.000) | 0.074 (CI = +/-0.077; p = 0.060) | -0.011 (CI = +/-0.006; p = 0.001) | 0.284 (CI = +/-0.166; p = 0.002) | 0.921 | +5.65% |
| Severity | 2008.2 | 0.055 (CI = +/-0.013; p = 0.000) | 0.074 (CI = +/-0.080; p = 0.069) | -0.011 (CI = +/-0.006; p = 0.001) | 0.283 (CI = +/-0.172; p = 0.002) | 0.915 | +5.65% |
| Severity | 2009.1 | 0.059 (CI = +/-0.014; p = 0.000) | 0.061 (CI = +/-0.078; p = 0.118) | -0.010 (CI = +/-0.006; p = 0.002) | 0.254 (CI = +/-0.169; p = 0.005) | 0.922 | +6.09% |
| Severity | 2009.2 | 0.063 (CI = +/-0.014; p = 0.000) | 0.073 (CI = +/-0.077; p = 0.063) | -0.010 (CI = +/-0.006; p = 0.002) | 0.227 (CI = +/-0.174; p = 0.010) | 0.927 | +6.52% |
| Severity | 2010.1 | 0.068 (CI = +/-0.015; p = 0.000) | 0.061 (CI = +/-0.075; p = 0.109) | -0.009 (CI = +/-0.006; p = 0.004) | 0.196 (CI = +/-0.165; p = 0.021) | 0.933 | +7.01% |
| Severity | 2010.2 | 0.072 (CI = +/-0.015; p = 0.000) | 0.071 (CI = +/-0.074; p = 0.059) | -0.008 (CI = +/-0.006; p = 0.007) | 0.169 (CI = +/-0.164; p = 0.043) | 0.937 | +7.47% |
| Severity | 2011.1 | 0.078 (CI = +/-0.016; p = 0.000) | 0.058 (CI = +/-0.071; p = 0.106) | -0.007 (CI = +/-0.005; p = 0.013) | 0.134 (CI = +/-0.159; p = 0.094) | 0.944 | +8.06% |
| Severity | 2011.2 | 0.079 (CI = +/-0.017; p = 0.000) | 0.060 (CI = +/-0.075; p = 0.108) | -0.007 (CI = +/-0.006; p = 0.018) | 0.128 (CI = +/-0.167; p = 0.126) | 0.939 | +8.17% |
| Severity | 2012.1 | 0.085 (CI = +/-0.018; p = 0.000) | 0.047 (CI = +/-0.072; p = 0.186) | -0.006 (CI = +/-0.005; p = 0.035) | 0.091 (CI = +/-0.164; p = 0.260) | 0.945 | +8.84% |
| Severity | 2012.2 | 0.090 (CI = +/-0.019; p = 0.000) | 0.058 (CI = +/-0.071; p = 0.103) | -0.005 (CI = +/-0.005; p = 0.056) | 0.059 (CI = +/-0.164; p = 0.456) | 0.948 | +9.45% |
| Severity | 2013.1 | 0.103 (CI = +/-0.015; p = 0.000) | 0.036 (CI = +/-0.053; p = 0.169) | -0.003 (CI = +/-0.004; p = 0.086) | -0.009 (CI = +/-0.123; p = 0.874) | 0.973 | +10.80% |
| Severity | 2013.2 | 0.106 (CI = +/-0.016; p = 0.000) | 0.042 (CI = +/-0.053; p = 0.113) | -0.003 (CI = +/-0.004; p = 0.133) | -0.029 (CI = +/-0.127; p = 0.633) | 0.972 | +11.22% |
| Severity | 2014.1 | 0.109 (CI = +/-0.018; p = 0.000) | 0.039 (CI = +/-0.056; p = 0.161) | -0.003 (CI = +/-0.004; p = 0.193) | -0.041 (CI = +/-0.136; p = 0.529) | 0.969 | +11.47% |
| Severity | 2014.2 | 0.103 (CI = +/-0.019; p = 0.000) | 0.030 (CI = +/-0.056; p = 0.266) | -0.003 (CI = +/-0.004; p = 0.116) | -0.013 (CI = +/-0.138; p = 0.840) | 0.967 | +10.84% |
| Severity | 2015.1 | 0.099 (CI = +/-0.022; p = 0.000) | 0.035 (CI = +/-0.058; p = 0.217) | -0.004 (CI = +/-0.004; p = 0.094) | 0.004 (CI = +/-0.148; p = 0.951) | 0.962 | +10.44% |
| Severity | 2015.2 | 0.097 (CI = +/-0.025; p = 0.000) | 0.032 (CI = +/-0.062; p = 0.282) | -0.004 (CI = +/-0.005; p = 0.098) | 0.013 (CI = +/-0.162; p = 0.860) | 0.954 | +10.21% |
| Severity | 2016.1 | 0.105 (CI = +/-0.028; p = 0.000) | 0.024 (CI = +/-0.063; p = 0.421) | -0.003 (CI = +/-0.005; p = 0.167) | -0.019 (CI = +/-0.169; p = 0.813) | 0.954 | +11.04% |
| Severity | 2016.2 | 0.098 (CI = +/-0.032; p = 0.000) | 0.016 (CI = +/-0.065; p = 0.611) | -0.004 (CI = +/-0.005; p = 0.126) | 0.009 (CI = +/-0.179; p = 0.911) | 0.945 | +10.26% |
| Severity | 2017.1 | 0.100 (CI = +/-0.038; p = 0.000) | 0.013 (CI = +/-0.071; p = 0.685) | -0.003 (CI = +/-0.005; p = 0.168) | 0.000 (CI = +/-0.199; p = 0.998) | 0.934 | +10.52% |
| Frequency | 2005.2 | -0.003 (CI = +/-0.006; p = 0.378) | 0.076 (CI = +/-0.047; p = 0.002) | 0.013 (CI = +/-0.004; p = 0.000) | -0.023 (CI = +/-0.101; p = 0.643) | 0.738 | -0.27% |
| Frequency | 2006.1 | -0.001 (CI = +/-0.006; p = 0.700) | 0.070 (CI = +/-0.047; p = 0.005) | 0.013 (CI = +/-0.004; p = 0.000) | -0.035 (CI = +/-0.100; p = 0.479) | 0.740 | -0.12% |
| Frequency | 2006.2 | 0.001 (CI = +/-0.006; p = 0.778) | 0.077 (CI = +/-0.045; p = 0.001) | 0.014 (CI = +/-0.003; p = 0.000) | -0.052 (CI = +/-0.096; p = 0.283) | 0.765 | +0.09% |
| Frequency | 2007.1 | 0.003 (CI = +/-0.006; p = 0.257) | 0.068 (CI = +/-0.042; p = 0.002) | 0.015 (CI = +/-0.003; p = 0.000) | -0.072 (CI = +/-0.089; p = 0.112) | 0.792 | +0.35% |
| Frequency | 2007.2 | 0.006 (CI = +/-0.006; p = 0.042) | 0.077 (CI = +/-0.038; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | -0.091 (CI = +/-0.082; p = 0.030) | 0.831 | +0.61% |
| Frequency | 2008.1 | 0.009 (CI = +/-0.006; p = 0.004) | 0.069 (CI = +/-0.035; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | -0.109 (CI = +/-0.076; p = 0.006) | 0.858 | +0.86% |
| Frequency | 2008.2 | 0.011 (CI = +/-0.006; p = 0.001) | 0.075 (CI = +/-0.033; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | -0.124 (CI = +/-0.072; p = 0.001) | 0.880 | +1.07% |
| Frequency | 2009.1 | 0.011 (CI = +/-0.006; p = 0.001) | 0.073 (CI = +/-0.034; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | -0.129 (CI = +/-0.074; p = 0.001) | 0.880 | +1.14% |
| Frequency | 2009.2 | 0.011 (CI = +/-0.007; p = 0.002) | 0.073 (CI = +/-0.036; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | -0.129 (CI = +/-0.077; p = 0.002) | 0.879 | +1.13% |
| Frequency | 2010.1 | 0.012 (CI = +/-0.007; p = 0.003) | 0.072 (CI = +/-0.037; p = 0.000) | 0.016 (CI = +/-0.003; p = 0.000) | -0.131 (CI = +/-0.081; p = 0.003) | 0.879 | +1.17% |
| Frequency | 2010.2 | 0.010 (CI = +/-0.008; p = 0.013) | 0.068 (CI = +/-0.037; p = 0.001) | 0.016 (CI = +/-0.003; p = 0.000) | -0.120 (CI = +/-0.082; p = 0.006) | 0.885 | +0.99% |
| Frequency | 2011.1 | 0.010 (CI = +/-0.008; p = 0.021) | 0.067 (CI = +/-0.039; p = 0.002) | 0.016 (CI = +/-0.003; p = 0.000) | -0.121 (CI = +/-0.086; p = 0.008) | 0.883 | +1.01% |
| Frequency | 2011.2 | 0.011 (CI = +/-0.009; p = 0.018) | 0.070 (CI = +/-0.040; p = 0.001) | 0.016 (CI = +/-0.003; p = 0.000) | -0.129 (CI = +/-0.089; p = 0.007) | 0.886 | +1.14% |
| Frequency | 2012.1 | 0.008 (CI = +/-0.010; p = 0.082) | 0.076 (CI = +/-0.039; p = 0.001) | 0.016 (CI = +/-0.003; p = 0.000) | -0.112 (CI = +/-0.090; p = 0.017) | 0.897 | +0.85% |
| Frequency | 2012.2 | 0.006 (CI = +/-0.010; p = 0.247) | 0.071 (CI = +/-0.040; p = 0.001) | 0.015 (CI = +/-0.003; p = 0.000) | -0.097 (CI = +/-0.091; p = 0.038) | 0.905 | +0.59% |
| Frequency | 2013.1 | 0.004 (CI = +/-0.011; p = 0.494) | 0.075 (CI = +/-0.041; p = 0.001) | 0.015 (CI = +/-0.003; p = 0.000) | -0.085 (CI = +/-0.095; p = 0.077) | 0.908 | +0.38% |
| Frequency | 2013.2 | 0.004 (CI = +/-0.013; p = 0.529) | 0.075 (CI = +/-0.043; p = 0.002) | 0.015 (CI = +/-0.003; p = 0.000) | -0.086 (CI = +/-0.102; p = 0.095) | 0.907 | +0.39% |
| Frequency | 2014.1 | 0.006 (CI = +/-0.014; p = 0.371) | 0.071 (CI = +/-0.045; p = 0.004) | 0.015 (CI = +/-0.003; p = 0.000) | -0.098 (CI = +/-0.109; p = 0.074) | 0.906 | +0.63% |
| Frequency | 2014.2 | 0.007 (CI = +/-0.017; p = 0.379) | 0.073 (CI = +/-0.048; p = 0.005) | 0.015 (CI = +/-0.004; p = 0.000) | -0.102 (CI = +/-0.118; p = 0.086) | 0.904 | +0.71% |
| Frequency | 2015.1 | 0.010 (CI = +/-0.019; p = 0.295) | 0.069 (CI = +/-0.050; p = 0.010) | 0.016 (CI = +/-0.004; p = 0.000) | -0.114 (CI = +/-0.128; p = 0.075) | 0.902 | +0.97% |
| Frequency | 2015.2 | 0.010 (CI = +/-0.022; p = 0.333) | 0.070 (CI = +/-0.054; p = 0.015) | 0.016 (CI = +/-0.004; p = 0.000) | -0.117 (CI = +/-0.140; p = 0.094) | 0.900 | +1.04% |
| Frequency | 2016.1 | 0.012 (CI = +/-0.010; p = 0.342) | 0.069 (CI = +/-0.058; p = 0.024) | 0.016 (CI = +/-0.004; p = 0.000) | -0.124 (CI = +/-0.155; p = 0.108) | 0.894 | +1.18% |
| Frequency | 2016.2 | 0.005 (CI = +/-0.029; p = 0.710) | 0.060 (CI = +/-0.060; p = 0.049) | 0.015 (CI = +/-0.004; p = 0.000) | -0.097 (CI = +/-0.164; p = 0.220) | 0.903 | +0.51% |
| Frequency | 2017.1 | 0.006 (CI = +/-0.035; p = 0.699) | 0.059 (CI = +/-0.065; p = 0.070) | 0.016 (CI = +/-0.005; p = 0.000) | -0.101 (CI = +/-0.184; p = 0.248) | 0.895 | +0.62% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change

Scalar Level Change Start Date = 2020-10-29

Future Trend Start Date = 2020-10-29

| Fit | Start Date | Time | Scalar Shift | Trend Shift | Adjusted R ² | Implied Past | Implied Future |
|-----------|------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------|--------------|----------------|
| | | | | | | Trend Rate | Trend Rate |
| Loss Cost | 2005.2 | 0.045 (CI = +/-0.012; p = 0.000) | 0.007 (CI = +/-0.288; p = 0.960) | 0.111 (CI = +/-0.110; p = 0.049) | 0.831 | +4.56% | +16.81% |
| Loss Cost | 2006.1 | 0.049 (CI = +/-0.012; p = 0.000) | -0.018 (CI = +/-0.270; p = 0.895) | 0.107 (CI = +/-0.103; p = 0.042) | 0.856 | +5.03% | +16.94% |
| Loss Cost | 2006.2 | 0.049 (CI = +/-0.013; p = 0.000) | -0.016 (CI = +/-0.276; p = 0.906) | 0.108 (CI = +/-0.105; p = 0.045) | 0.847 | +5.00% | +16.93% |
| Loss Cost | 2007.1 | 0.051 (CI = +/-0.014; p = 0.000) | -0.030 (CI = +/-0.274; p = 0.825) | 0.106 (CI = +/-0.104; p = 0.047) | 0.851 | +5.28% | +17.01% |
| Loss Cost | 2007.2 | 0.051 (CI = +/-0.015; p = 0.000) | -0.030 (CI = +/-0.280; p = 0.829) | 0.106 (CI = +/-0.106; p = 0.051) | 0.842 | +5.28% | +17.01% |
| Loss Cost | 2008.1 | 0.055 (CI = +/-0.015; p = 0.000) | -0.049 (CI = +/-0.274; p = 0.715) | 0.102 (CI = +/-0.103; p = 0.052) | 0.853 | +5.71% | +17.11% |
| Loss Cost | 2008.2 | 0.055 (CI = +/-0.016; p = 0.000) | -0.049 (CI = +/-0.280; p = 0.724) | 0.103 (CI = +/-0.106; p = 0.056) | 0.843 | +5.70% | +17.10% |
| Loss Cost | 2009.1 | 0.061 (CI = +/-0.017; p = 0.000) | -0.072 (CI = +/-0.270; p = 0.591) | 0.098 (CI = +/-0.101; p = 0.057) | 0.858 | +6.25% | +17.22% |
| Loss Cost | 2009.2 | 0.062 (CI = +/-0.018; p = 0.000) | -0.077 (CI = +/-0.276; p = 0.571) | 0.097 (CI = +/-0.103; p = 0.064) | 0.851 | +6.39% | +17.25% |
| Loss Cost | 2010.1 | 0.067 (CI = +/-0.019; p = 0.000) | -0.098 (CI = +/-0.270; p = 0.460) | 0.093 (CI = +/-0.101; p = 0.069) | 0.861 | +6.95% | +17.36% |
| Loss Cost | 2010.2 | 0.066 (CI = +/-0.021; p = 0.000) | -0.095 (CI = +/-0.278; p = 0.485) | 0.094 (CI = +/-0.103; p = 0.073) | 0.848 | +6.86% | +17.35% |
| Loss Cost | 2011.1 | 0.072 (CI = +/-0.022; p = 0.000) | -0.117 (CI = +/-0.273; p = 0.385) | 0.089 (CI = +/-0.101; p = 0.083) | 0.857 | +7.50% | +17.46% |
| Loss Cost | 2011.2 | 0.071 (CI = +/-0.024; p = 0.000) | -0.111 (CI = +/-0.281; p = 0.422) | 0.090 (CI = +/-0.103; p = 0.085) | 0.842 | +7.31% | +17.43% |
| Loss Cost | 2012.1 | 0.074 (CI = +/-0.027; p = 0.000) | -0.122 (CI = +/-0.287; p = 0.386) | 0.087 (CI = +/-0.105; p = 0.100) | 0.835 | +7.68% | +17.49% |
| Loss Cost | 2012.2 | 0.072 (CI = +/-0.030; p = 0.000) | -0.115 (CI = +/-0.296; p = 0.427) | 0.089 (CI = +/-0.108; p = 0.102) | 0.817 | +7.43% | +17.45% |
| Loss Cost | 2013.1 | 0.082 (CI = +/-0.032; p = 0.000) | -0.144 (CI = +/-0.289; p = 0.312) | 0.080 (CI = +/-0.106; p = 0.127) | 0.832 | +8.51% | +17.60% |
| Loss Cost | 2013.2 | 0.079 (CI = +/-0.036; p = 0.000) | -0.136 (CI = +/-0.300; p = 0.353) | 0.083 (CI = +/-0.109; p = 0.128) | 0.810 | +8.20% | +17.56% |
| Loss Cost | 2014.1 | 0.083 (CI = +/-0.041; p = 0.001) | -0.146 (CI = +/-0.312; p = 0.337) | 0.079 (CI = +/-0.113; p = 0.158) | 0.796 | +8.62% | +17.61% |
| Loss Cost | 2014.2 | 0.068 (CI = +/-0.045; p = 0.006) | -0.112 (CI = +/-0.305; p = 0.449) | 0.093 (CI = +/-0.111; p = 0.097) | 0.776 | +7.03% | +17.43% |
| Severity | 2005.2 | 0.055 (CI = +/-0.010; p = 0.000) | 0.327 (CI = +/-0.226; p = 0.006) | -0.019 (CI = +/-0.086; p = 0.665) | 0.920 | +5.61% | +3.67% |
| Severity | 2006.1 | 0.058 (CI = +/-0.010; p = 0.000) | 0.310 (CI = +/-0.216; p = 0.006) | -0.021 (CI = +/-0.083; p = 0.611) | 0.928 | +5.94% | +3.75% |
| Severity | 2006.2 | 0.056 (CI = +/-0.010; p = 0.000) | 0.317 (CI = +/-0.218; p = 0.006) | -0.020 (CI = +/-0.083; p = 0.629) | 0.923 | +5.81% | +3.72% |
| Severity | 2007.1 | 0.057 (CI = +/-0.011; p = 0.000) | 0.316 (CI = +/-0.223; p = 0.007) | -0.020 (CI = +/-0.085; p = 0.631) | 0.919 | +5.84% | +3.73% |
| Severity | 2007.2 | 0.055 (CI = +/-0.012; p = 0.000) | 0.322 (CI = +/-0.226; p = 0.007) | -0.019 (CI = +/-0.086; p = 0.651) | 0.913 | +5.70% | +3.70% |
| Severity | 2008.1 | 0.057 (CI = +/-0.013; p = 0.000) | 0.313 (CI = +/-0.228; p = 0.009) | -0.021 (CI = +/-0.086; p = 0.628) | 0.912 | +5.90% | +3.74% |
| Severity | 2008.2 | 0.057 (CI = +/-0.014; p = 0.000) | 0.316 (CI = +/-0.233; p = 0.010) | -0.020 (CI = +/-0.088; p = 0.641) | 0.906 | +5.84% | +3.73% |
| Severity | 2009.1 | 0.062 (CI = +/-0.014; p = 0.000) | 0.295 (CI = +/-0.221; p = 0.011) | -0.024 (CI = +/-0.083; p = 0.558) | 0.917 | +6.34% | +3.82% |
| Severity | 2009.2 | 0.065 (CI = +/-0.014; p = 0.000) | 0.281 (CI = +/-0.219; p = 0.014) | -0.027 (CI = +/-0.082; p = 0.510) | 0.919 | +6.70% | +3.89% |
| Severity | 2010.1 | 0.070 (CI = +/-0.015; p = 0.000) | 0.260 (CI = +/-0.208; p = 0.017) | -0.031 (CI = +/-0.077; p = 0.418) | 0.929 | +7.26% | +3.99% |
| Severity | 2010.2 | 0.073 (CI = +/-0.016; p = 0.000) | 0.246 (CI = +/-0.207; p = 0.022) | -0.034 (CI = +/-0.077; p = 0.374) | 0.929 | +7.62% | +4.05% |
| Severity | 2011.1 | 0.080 (CI = +/-0.015; p = 0.000) | 0.223 (CI = +/-0.193; p = 0.025) | -0.039 (CI = +/-0.071; p = 0.267) | 0.940 | +8.32% | +4.15% |
| Severity | 2011.2 | 0.080 (CI = +/-0.017; p = 0.000) | 0.223 (CI = +/-0.199; p = 0.030) | -0.039 (CI = +/-0.073; p = 0.278) | 0.934 | +8.33% | +4.16% |
| Severity | 2012.1 | 0.087 (CI = +/-0.017; p = 0.000) | 0.199 (CI = +/-0.185; p = 0.036) | -0.045 (CI = +/-0.068; p = 0.179) | 0.944 | +9.11% | +4.26% |
| Severity | 2012.2 | 0.092 (CI = +/-0.019; p = 0.000) | 0.185 (CI = +/-0.184; p = 0.049) | -0.049 (CI = +/-0.067; p = 0.142) | 0.944 | +9.62% | +4.33% |
| Severity | 2013.1 | 0.105 (CI = +/-0.014; p = 0.000) | 0.146 (CI = +/-0.127; p = 0.027) | -0.061 (CI = +/-0.046; p = 0.012) | 0.974 | +11.12% | +4.51% |
| Severity | 2013.2 | 0.109 (CI = +/-0.016; p = 0.000) | 0.137 (CI = +/-0.129; p = 0.038) | -0.064 (CI = +/-0.047; p = 0.010) | 0.973 | +11.47% | +4.55% |
| Severity | 2014.1 | 0.113 (CI = +/-0.017; p = 0.000) | 0.127 (CI = +/-0.130; p = 0.055) | -0.068 (CI = +/-0.047; p = 0.008) | 0.971 | +11.93% | +4.60% |
| Severity | 2014.2 | 0.106 (CI = +/-0.018; p = 0.000) | 0.143 (CI = +/-0.125; p = 0.028) | -0.062 (CI = +/-0.046; p = 0.011) | 0.970 | +11.16% | +4.53% |
| Frequency | 2005.2 | -0.010 (CI = +/-0.009; p = 0.036) | -0.320 (CI = +/-0.219; p = 0.005) | 0.129 (CI = +/-0.084; p = 0.004) | 0.348 | -1.00% | +12.68% |
| Frequency | 2006.1 | -0.009 (CI = +/-0.010; p = 0.084) | -0.328 (CI = +/-0.220; p = 0.005) | 0.128 (CI = +/-0.084; p = 0.004) | 0.324 | -0.86% | +12.71% |
| Frequency | 2006.2 | -0.008 (CI = +/-0.011; p = 0.147) | -0.333 (CI = +/-0.223; p = 0.005) | 0.128 (CI = +/-0.085; p = 0.005) | 0.305 | -0.76% | +12.74% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.011; p = 0.334) | -0.346 (CI = +/-0.221; p = 0.003) | 0.126 (CI = +/-0.084; p = 0.005) | 0.286 | -0.52% | +12.80% |
| Frequency | 2007.2 | -0.004 (CI = +/-0.012; p = 0.489) | -0.352 (CI = +/-0.224; p = 0.003) | 0.125 (CI = +/-0.085; p = 0.005) | 0.272 | -0.40% | +12.83% |
| Frequency | 2008.1 | -0.002 (CI = +/-0.012; p = 0.767) | -0.362 (CI = +/-0.224; p = 0.003) | 0.123 (CI = +/-0.085; p = 0.006) | 0.262 | -0.18% | +12.89% |
| Frequency | 2008.2 | -0.001 (CI = +/-0.013; p = 0.839) | -0.365 (CI = +/-0.229; p = 0.003) | 0.123 (CI = +/-0.086; p = 0.007) | 0.256 | -0.13% | +12.90% |
| Frequency | 2009.1 | -0.001 (CI = +/-0.015; p = 0.898) | -0.366 (CI = +/-0.235; p = 0.004) | 0.122 (CI = +/-0.088; p = 0.008) | 0.250 | -0.09% | +12.91% |
| Frequency | 2009.2 | -0.003 (CI = +/-0.016; p = 0.705) | -0.358 (CI = +/-0.238; p = 0.005) | 0.124 (CI = +/-0.089; p = 0.008) | 0.260 | -0.29% | +12.86% |
| Frequency | 2010.1 | -0.003 (CI = +/-0.017; p = 0.729) | -0.358 (CI = +/-0.245; p = 0.006) | 0.124 (CI = +/-0.091; p = 0.010) | 0.254 | -0.29% | +12.86% |
| Frequency | 2010.2 | -0.007 (CI = +/-0.018; p = 0.428) | -0.342 (CI = +/-0.243; p = 0.008) | 0.127 (CI = +/-0.090; p = 0.008) | 0.287 | -0.71% | +12.78% |
| Frequency | 2011.1 | -0.008 (CI = +/-0.020; p = 0.441) | -0.340 (CI = +/-0.251; p = 0.010) | 0.128 (CI = +/-0.093; p = 0.009) | 0.281 | -0.76% | +12.77% |
| Frequency | 2011.2 | -0.010 (CI = +/-0.022; p = 0.383) | -0.333 (CI = +/-0.257; p = 0.013) | 0.129 (CI = +/-0.095; p = 0.010) | 0.283 | -0.95% | +12.74% |
| Frequency | 2012.1 | -0.013 (CI = +/-0.024; p = 0.272) | -0.321 (CI = +/-0.262; p = 0.019) | 0.133 (CI = +/-0.096; p = 0.009) | 0.301 | -1.31% | +12.68% |
| Frequency | 2012.2 | -0.020 (CI = +/-0.026; p = 0.124) | -0.300 (CI = +/-0.260; p = 0.026) | 0.139 (CI = +/-0.095; p = 0.006) | 0.353 | -2.00% | +12.57% |
| Frequency | 2013.1 | -0.024 (CI = +/-0.029; p = 0.105) | -0.289 (CI = +/-0.267; p = 0.035) | 0.142 (CI = +/-0.097; p = 0.007) | 0.358 | -2.36% | +12.52% |
| Frequency | 2013.2 | -0.030 (CI = +/-0.033; p = 0.072) | -0.273 (CI = +/-0.272; p = 0.049) | 0.147 (CI = +/-0.099; p = 0.006) | 0.379 | -2.93% | +12.44% |
| Frequency | 2014.1 | -0.030 (CI = +/-0.038; p = 0.112) | -0.273 (CI = +/-0.284; p = 0.059) | 0.147 (CI = +/-0.103; p = 0.008) | 0.347 | -2.95% | +12.44% |
| Frequency | 2014.2 | -0.038 (CI = +/-0.043; p = 0.080) | -0.255 (CI = +/-0.291; p = 0.082) | 0.154 (CI = +/-0.106; p = 0.007) | 0.367 | -3.72% | +12.35% |

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

| Fit | Start Date | Time | Seasonality | Mobility | New Normal | Scalar Shift | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|----------------------------------|-----------------------------------|--------------|-------------------------|---------------------------|
| Loss Cost | 2015.1 | 0.102 (CI = +/-0.033; p = 0.000) | 0.096 (CI = +/-0.075; p = 0.017) | 0.015 (CI = +/-0.006; p = 0.000) | -0.104 (CI = +/-0.250; p = 0.381) | 0.217 (CI = +/-0.229; p = 0.061) | -0.063 (CI = +/-0.136; p = 0.335) | 0.933 | +10.79% | +4.05% |
| Loss Cost | 2015.2 | 0.098 (CI = +/-0.040; p = 0.000) | 0.092 (CI = +/-0.080; p = 0.027) | 0.015 (CI = +/-0.007; p = 0.001) | -0.098 (CI = +/-0.261; p = 0.427) | 0.221 (CI = +/-0.239; p = 0.066) | -0.058 (CI = +/-0.143; p = 0.389) | 0.919 | +10.28% | +4.03% |
| Loss Cost | 2016.1 | 0.112 (CI = +/-0.049; p = 0.000) | 0.079 (CI = +/-0.084; p = 0.061) | 0.016 (CI = +/-0.007; p = 0.001) | -0.102 (CI = +/-0.262; p = 0.408) | 0.224 (CI = +/-0.240; p = 0.064) | -0.061 (CI = +/-0.151; p = 0.258) | 0.921 | +11.80% | +3.08% |
| Loss Cost | 2016.2 | 0.083 (CI = +/-0.047; p = 0.003) | 0.064 (CI = +/-0.089; p = 0.067) | 0.015 (CI = +/-0.006; p = 0.000) | -0.072 (CI = +/-0.214; p = 0.464) | 0.243 (CI = +/-0.195; p = 0.020) | -0.052 (CI = +/-0.125; p = 0.371) | 0.938 | +8.61% | +3.10% |
| Loss Cost | 2017.1 | 0.082 (CI = +/-0.066; p = 0.020) | 0.064 (CI = +/-0.080; p = 0.102) | 0.015 (CI = +/-0.007; p = 0.001) | -0.072 (CI = +/-0.232; p = 0.493) | 0.243 (CI = +/-0.211; p = 0.029) | -0.052 (CI = +/-0.149; p = 0.447) | 0.931 | +8.59% | +3.11% |
| Loss Cost | 2017.2 | 0.079 (CI = +/-0.090; p = 0.079) | 0.063 (CI = +/-0.089; p = 0.138) | 0.015 (CI = +/-0.008; p = 0.003) | -0.070 (CI = +/-0.257; p = 0.541) | 0.245 (CI = +/-0.233; p = 0.042) | -0.048 (CI = +/-0.173; p = 0.533) | 0.919 | +8.19% | +3.13% |
| Loss Cost | 2018.1 | 0.087 (CI = +/-0.148; p = 0.201) | 0.059 (CI = +/-0.110; p = 0.234) | 0.015 (CI = +/-0.010; p = 0.010) | -0.072 (CI = +/-0.288; p = 0.563) | 0.245 (CI = +/-0.259; p = 0.060) | -0.059 (CI = +/-0.242; p = 0.572) | 0.909 | +9.10% | +2.83% |
| Loss Cost | 2018.2 | 0.218 (CI = +/-0.101; p = 0.003) | 0.073 (CI = +/-0.054; p = 0.018) | 0.019 (CI = +/-0.005; p = 0.000) | -0.130 (CI = +/-0.144; p = 0.067) | 0.199 (CI = +/-0.129; p = 0.011) | -0.200 (CI = +/-0.140; p = 0.015) | 0.982 | +24.31% | +1.80% |
| Loss Cost | 2019.1 | 0.220 (CI = +/-0.253; p = 0.073) | 0.072 (CI = +/-0.083; p = 0.075) | 0.019 (CI = +/-0.009; p = 0.004) | -0.131 (CI = +/-0.179; p = 0.113) | 0.198 (CI = +/-0.159; p = 0.026) | -0.203 (CI = +/-0.316; p = 0.149) | 0.978 | +24.60% | +1.75% |
| Loss Cost | 2019.2 | 0.373 (CI = +/-0.422; p = 0.067) | 0.069 (CI = +/-0.085; p = 0.080) | 0.021 (CI = +/-0.010; p = 0.008) | -0.162 (CI = +/-0.194; p = 0.077) | 0.158 (CI = +/-0.184; p = 0.072) | -0.365 (CI = +/-0.479; p = 0.094) | 0.983 | +45.19% | +0.79% |
| Severity | 2015.1 | 0.098 (CI = +/-0.028; p = 0.000) | 0.029 (CI = +/-0.063; p = 0.327) | -0.002 (CI = +/-0.005; p = 0.451) | 0.020 (CI = +/-0.208; p = 0.841) | 0.111 (CI = +/-0.191; p = 0.231) | -0.039 (CI = +/-0.114; p = 0.465) | 0.961 | +10.24% | +5.99% |
| Severity | 2015.2 | 0.094 (CI = +/-0.033; p = 0.000) | 0.026 (CI = +/-0.067; p = 0.404) | -0.002 (CI = +/-0.006; p = 0.423) | 0.025 (CI = +/-0.218; p = 0.807) | 0.114 (CI = +/-0.199; p = 0.235) | -0.036 (CI = +/-0.119; p = 0.526) | 0.952 | +9.81% | +5.97% |
| Severity | 2016.1 | 0.107 (CI = +/-0.040; p = 0.000) | 0.014 (CI = +/-0.069; p = 0.655) | -0.001 (CI = +/-0.006; p = 0.658) | 0.021 (CI = +/-0.215; p = 0.830) | 0.117 (CI = +/-0.196; p = 0.214) | -0.057 (CI = +/-0.124; p = 0.326) | 0.953 | +11.24% | +5.05% |
| Severity | 2016.2 | 0.093 (CI = +/-0.047; p = 0.002) | 0.007 (CI = +/-0.070; p = 0.823) | -0.002 (CI = +/-0.006; p = 0.505) | 0.035 (CI = +/-0.215; p = 0.723) | 0.126 (CI = +/-0.196; p = 0.181) | -0.044 (CI = +/-0.126; p = 0.450) | 0.946 | +9.77% | +5.06% |
| Severity | 2017.1 | 0.099 (CI = +/-0.066; p = 0.009) | 0.003 (CI = +/-0.080; p = 0.923) | -0.002 (CI = +/-0.007; p = 0.625) | 0.033 (CI = +/-0.232; p = 0.749) | 0.126 (CI = +/-0.211; p = 0.205) | -0.052 (CI = +/-0.149; p = 0.444) | 0.933 | +10.37% | +4.77% |
| Severity | 2017.2 | 0.098 (CI = +/-0.091; p = 0.037) | 0.003 (CI = +/-0.089; p = 0.932) | -0.002 (CI = +/-0.008; p = 0.659) | 0.034 (CI = +/-0.257; p = 0.767) | 0.126 (CI = +/-0.233; p = 0.240) | -0.052 (CI = +/-0.173; p = 0.503) | 0.912 | +10.33% | +4.77% |
| Severity | 2018.1 | 0.124 (CI = +/-0.145; p = 0.061) | -0.008 (CI = +/-0.107; p = 0.867) | 0.000 (CI = +/-0.010; p = 0.921) | 0.027 (CI = +/-0.281; p = 0.821) | 0.125 (CI = +/-0.253; p = 0.271) | -0.098 (CI = +/-0.236; p = 0.407) | 0.891 | +13.19% | +3.85% |
| Severity | 2018.2 | 0.216 (CI = +/-0.175; p = 0.025) | 0.002 (CI = +/-0.094; p = 0.967) | 0.002 (CI = +/-0.009; p = 0.564) | -0.014 (CI = +/-0.250; p = 0.890) | 0.093 (CI = +/-0.224; p = 0.335) | -0.186 (CI = +/-0.244; p = 0.106) | 0.918 | +24.13% | +3.11% |
| Severity | 2019.1 | 0.396 (CI = +/-0.335; p = 0.030) | -0.041 (CI = +/-0.111; p = 0.364) | 0.007 (CI = +/-0.012; p = 0.162) | -0.051 (CI = +/-0.237; p = 0.585) | 0.067 (CI = +/-0.210; p = 0.425) | -0.402 (CI = +/-0.418; p = 0.056) | 0.921 | +48.55% | -0.60% |
| Severity | 2019.2 | 0.559 (CI = +/-0.625; p = 0.065) | -0.043 (CI = +/-0.126; p = 0.352) | 0.010 (CI = +/-0.015; p = 0.136) | -0.084 (CI = +/-0.288; p = 0.421) | 0.024 (CI = +/-0.272; p = 0.796) | -0.575 (CI = +/-0.710; p = 0.082) | 0.878 | +74.84% | -1.60% |
| Frequency | 2015.1 | 0.005 (CI = +/-0.023; p = 0.648) | 0.066 (CI = +/-0.052; p = 0.017) | 0.017 (CI = +/-0.005; p = 0.000) | -0.124 (CI = +/-0.174; p = 0.147) | 0.107 (CI = +/-0.159; p = 0.170) | -0.023 (CI = +/-0.095; p = 0.599) | 0.906 | +0.50% | -1.83% |
| Frequency | 2015.2 | 0.004 (CI = +/-0.028; p = 0.743) | 0.066 (CI = +/-0.056; p = 0.025) | 0.017 (CI = +/-0.005; p = 0.000) | -0.123 (CI = +/-0.184; p = 0.170) | 0.107 (CI = +/-0.168; p = 0.188) | -0.023 (CI = +/-0.101; p = 0.628) | 0.903 | +0.43% | -1.83% |
| Frequency | 2016.1 | 0.005 (CI = +/-0.038; p = 0.766) | 0.065 (CI = +/-0.062; p = 0.042) | 0.017 (CI = +/-0.005; p = 0.000) | -0.123 (CI = +/-0.195; p = 0.151) | 0.107 (CI = +/-0.179; p = 0.210) | -0.024 (CI = +/-0.112; p = 0.645) | 0.895 | +0.50% | -1.88% |
| Frequency | 2016.2 | -0.011 (CI = +/-0.041; p = 0.571) | 0.057 (CI = +/-0.060; p = 0.061) | 0.017 (CI = +/-0.005; p = 0.000) | -0.107 (CI = +/-0.188; p = 0.224) | 0.118 (CI = +/-0.169; p = 0.151) | -0.008 (CI = +/-0.108; p = 0.867) | 0.915 | -1.05% | -1.87% |
| Frequency | 2017.1 | -0.016 (CI = +/-0.057; p = 0.526) | 0.061 (CI = +/-0.069; p = 0.076) | 0.016 (CI = +/-0.006; p = 0.000) | -0.106 (CI = +/-0.199; p = 0.257) | 0.117 (CI = +/-0.182; p = 0.175) | 0.000 (CI = +/-0.128; p = 0.996) | 0.907 | -1.61% | -1.59% |
| Frequency | 2017.2 | -0.020 (CI = +/-0.078; p = 0.570) | 0.060 (CI = +/-0.077; p = 0.108) | 0.016 (CI = +/-0.007; p = 0.001) | -0.103 (CI = +/-0.221; p = 0.305) | 0.119 (CI = +/-0.200; p = 0.203) | 0.004 (CI = +/-0.149; p = 0.954) | 0.899 | -1.94% | -1.57% |
| Frequency | 2018.1 | -0.037 (CI = +/-0.126; p = 0.500) | 0.067 (CI = +/-0.093; p = 0.128) | 0.015 (CI = +/-0.008; p = 0.004) | -0.099 (CI = +/-0.244; p = 0.359) | 0.119 (CI = +/-0.220; p = 0.232) | 0.027 (CI = +/-0.205; p = 0.759) | 0.886 | -3.61% | -0.98% |
| Frequency | 2018.2 | 0.001 (CI = +/-0.191; p = 0.985) | 0.071 (CI = +/-0.103; p = 0.136) | 0.016 (CI = +/-0.010; p = 0.008) | -0.116 (CI = +/-0.273; p = 0.324) | 0.106 (CI = +/-0.245; p = 0.317) | -0.014 (CI = +/-0.266; p = 0.896) | 0.877 | +0.14% | -1.27% |
| Frequency | 2019.1 | -0.176 (CI = +/-0.390; p = 0.279) | 0.113 (CI = +/-0.129; p = 0.072) | 0.011 (CI = +/-0.014; p = 0.084) | -0.080 (CI = +/-0.276; p = 0.468) | 0.131 (CI = +/-0.245; p = 0.211) | 0.199 (CI = +/-0.487; p = 0.320) | 0.902 | -16.12% | +2.36% |
| Frequency | 2019.2 | -0.186 (CI = +/-0.649; p = 0.536) | 0.113 (CI = +/-0.171; p = 0.126) | 0.011 (CI = +/-0.021; p = 0.190) | -0.078 (CI = +/-0.391; p = 0.572) | 0.134 (CI = +/-0.369; p = 0.333) | 0.210 (CI = +/-0.964; p = 0.538) | 0.870 | -16.96% | +2.43% |

Accident Benefits Total

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

| Fit | Start Date | Time | Seasonality | Mobility | New Normal | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--------------|-------------------------|---------------------------|
| Loss Cost | 2005.2 | 0.018 (CI = +/-0.010; p = 0.002) | 0.161 (CI = +/-0.047; p = 0.000) | 0.013 (CI = +/-0.005; p = 0.000) | -0.153 (CI = +/-0.148; p = 0.042) | 0.101 (CI = +/-0.026; p = 0.000) | 0.961 | +1.77% | +12.57% |
| Loss Cost | 2006.1 | 0.022 (CI = +/-0.011; p = 0.000) | 0.153 (CI = +/-0.045; p = 0.000) | 0.012 (CI = +/-0.004; p = 0.000) | -0.142 (CI = +/-0.140; p = 0.046) | 0.094 (CI = +/-0.025; p = 0.000) | 0.966 | +2.21% | +12.31% |
| Loss Cost | 2006.2 | 0.020 (CI = +/-0.012; p = 0.001) | 0.151 (CI = +/-0.046; p = 0.000) | 0.013 (CI = +/-0.004; p = 0.000) | -0.146 (CI = +/-0.142; p = 0.044) | 0.096 (CI = +/-0.026; p = 0.000) | 0.965 | +2.06% | +12.38% |
| Loss Cost | 2007.1 | 0.020 (CI = +/-0.013; p = 0.003) | 0.151 (CI = +/-0.047; p = 0.000) | 0.013 (CI = +/-0.005; p = 0.000) | -0.147 (CI = +/-0.145; p = 0.047) | 0.097 (CI = +/-0.027; p = 0.000) | 0.964 | +2.04% | +12.40% |
| Loss Cost | 2007.2 | 0.019 (CI = +/-0.014; p = 0.011) | 0.149 (CI = +/-0.049; p = 0.000) | 0.013 (CI = +/-0.005; p = 0.000) | -0.149 (CI = +/-0.147; p = 0.047) | 0.099 (CI = +/-0.029; p = 0.000) | 0.962 | +1.91% | +12.47% |
| Loss Cost | 2008.1 | 0.021 (CI = +/-0.016; p = 0.011) | 0.146 (CI = +/-0.050; p = 0.000) | 0.013 (CI = +/-0.005; p = 0.000) | -0.145 (CI = +/-0.149; p = 0.056) | 0.095 (CI = +/-0.031; p = 0.000) | 0.961 | +2.14% | +12.37% |
| Loss Cost | 2008.2 | 0.019 (CI = +/-0.018; p = 0.035) | 0.144 (CI = +/-0.052; p = 0.000) | 0.013 (CI = +/-0.005; p = 0.000) | -0.149 (CI = +/-0.152; p = 0.056) | 0.098 (CI = +/-0.033; p = 0.000) | 0.959 | +1.95% | +12.45% |
| Loss Cost | 2009.1 | 0.024 (CI = +/-0.020; p = 0.020) | 0.139 (CI = +/-0.052; p = 0.000) | 0.013 (CI = +/-0.005; p = 0.000) | -0.142 (CI = +/-0.153; p = 0.068) | 0.092 (CI = +/-0.035; p = 0.000) | 0.960 | +2.44% | +12.28% |
| Loss Cost | 2009.2 | 0.027 (CI = +/-0.023; p = 0.024) | 0.141 (CI = +/-0.054; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | -0.138 (CI = +/-0.156; p = 0.081) | 0.088 (CI = +/-0.038; p = 0.000) | 0.958 | +2.71% | +12.19% |
| Loss Cost | 2010.1 | 0.032 (CI = +/-0.026; p = 0.020) | 0.137 (CI = +/-0.056; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | -0.132 (CI = +/-0.158; p = 0.098) | 0.082 (CI = +/-0.042; p = 0.000) | 0.958 | +3.26% | +12.05% |
| Loss Cost | 2010.2 | 0.028 (CI = +/-0.031; p = 0.073) | 0.135 (CI = +/-0.058; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | -0.136 (CI = +/-0.162; p = 0.096) | 0.086 (CI = +/-0.047; p = 0.001) | 0.954 | +2.89% | +12.14% |
| Loss Cost | 2011.1 | 0.037 (CI = +/-0.037; p = 0.055) | 0.130 (CI = +/-0.059; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | -0.129 (CI = +/-0.164; p = 0.117) | 0.077 (CI = +/-0.053; p = 0.007) | 0.954 | +3.72% | +11.98% |
| Loss Cost | 2011.2 | 0.029 (CI = +/-0.046; p = 0.207) | 0.127 (CI = +/-0.062; p = 0.000) | 0.012 (CI = +/-0.005; p = 0.000) | -0.135 (CI = +/-0.168; p = 0.111) | 0.085 (CI = +/-0.061; p = 0.009) | 0.950 | +2.92% | +12.11% |
| Loss Cost | 2012.1 | 0.021 (CI = +/-0.059; p = 0.463) | 0.129 (CI = +/-0.064; p = 0.000) | 0.013 (CI = +/-0.005; p = 0.000) | -0.139 (CI = +/-0.173; p = 0.111) | 0.094 (CI = +/-0.074; p = 0.016) | 0.947 | +2.14% | +12.20% |
| Loss Cost | 2012.2 | 0.003 (CI = +/-0.078; p = 0.941) | 0.125 (CI = +/-0.067; p = 0.001) | 0.013 (CI = +/-0.005; p = 0.000) | -0.146 (CI = +/-0.177; p = 0.100) | 0.114 (CI = +/-0.093; p = 0.019) | 0.942 | +0.28% | +12.38% |
| Loss Cost | 2013.1 | 0.055 (CI = +/-0.108; p = 0.295) | 0.114 (CI = +/-0.067; p = 0.002) | 0.012 (CI = +/-0.005; p = 0.000) | -0.132 (CI = +/-0.174; p = 0.127) | 0.058 (CI = +/-0.121; p = 0.324) | 0.946 | +5.68% | +12.04% |
| Loss Cost | 2013.2 | 0.076 (CI = +/-0.176; p = 0.372) | 0.116 (CI = +/-0.070; p = 0.003) | 0.012 (CI = +/-0.005; p = 0.000) | -0.129 (CI = +/-0.181; p = 0.151) | 0.037 (CI = +/-0.189; p = 0.687) | 0.939 | +7.93% | +11.96% |
| Loss Cost | 2014.1 | 0.283 (CI = +/-0.369; p = 0.124) | 0.103 (CI = +/-0.072; p = 0.008) | 0.012 (CI = +/-0.005; p = 0.000) | -0.115 (CI = +/-0.179; p = 0.190) | -0.173 (CI = +/-0.379; p = 0.347) | 0.940 | +32.66% | +11.63% |
| Loss Cost | 2014.2 | 0.110 (CI = +/-0.025; p = 0.000) | 0.103 (CI = +/-0.072; p = 0.008) | 0.012 (CI = +/-0.005; p = 0.000) | -0.115 (CI = +/-0.179; p = 0.190) | NA (CI = +/-NA; p = NA) | 0.929 | +11.63% | +11.63% |
| Loss Cost | 2015.1 | 0.109 (CI = +/-0.029; p = 0.000) | 0.104 (CI = +/-0.077; p = 0.012) | 0.012 (CI = +/-0.006; p = 0.001) | -0.110 (CI = +/-0.186; p = 0.249) | NA (CI = +/-NA; p = NA) | 0.920 | +11.50% | +11.50% |
| Loss Cost | 2015.2 | 0.108 (CI = +/-0.034; p = 0.000) | 0.102 (CI = +/-0.083; p = 0.019) | 0.012 (CI = +/-0.006; p = 0.001) | -0.104 (CI = +/-0.215; p = 0.317) | NA (CI = +/-NA; p = NA) | 0.903 | +11.35% | +11.35% |
| Loss Cost | 2016.1 | 0.116 (CI = +/-0.038; p = 0.000) | 0.093 (CI = +/-0.085; p = 0.035) | 0.013 (CI = +/-0.006; p = 0.001) | -0.142 (CI = +/-0.227; p = 0.198) | NA (CI = +/-NA; p = NA) | 0.906 | +12.35% | +12.35% |
| Loss Cost | 2016.2 | 0.103 (CI = +/-0.040; p = 0.000) | 0.076 (CI = +/-0.083; p = 0.069) | 0.012 (CI = +/-0.006; p = 0.001) | -0.088 (CI = +/-0.227; p = 0.414) | NA (CI = +/-NA; p = NA) | 0.898 | +10.82% | +10.82% |
| Loss Cost | 2017.1 | 0.106 (CI = +/-0.048; p = 0.001) | 0.073 (CI = +/-0.090; p = 0.102) | 0.012 (CI = +/-0.007; p = 0.002) | -0.101 (CI = +/-0.253; p = 0.394) | NA (CI = +/-NA; p = NA) | 0.890 | +11.21% | +11.21% |
| Severity | 2005.2 | 0.030 (CI = +/-0.012; p = 0.000) | 0.087 (CI = +/-0.054; p = 0.002) | -0.004 (CI = +/-0.005; p = 0.150) | 0.001 (CI = +/-0.169; p = 0.992) | 0.070 (CI = +/-0.029; p = 0.000) | 0.960 | +3.08% | +10.55% |
| Severity | 2006.1 | 0.033 (CI = +/-0.025; p = 0.000) | 0.083 (CI = +/-0.054; p = 0.004) | -0.004 (CI = +/-0.005; p = 0.140) | 0.007 (CI = +/-0.170; p = 0.933) | 0.066 (CI = +/-0.030; p = 0.000) | 0.961 | +3.34% | +10.41% |
| Severity | 2006.2 | 0.028 (CI = +/-0.013; p = 0.000) | 0.074 (CI = +/-0.053; p = 0.007) | -0.004 (CI = +/-0.005; p = 0.155) | -0.005 (CI = +/-0.163; p = 0.949) | 0.074 (CI = +/-0.030; p = 0.000) | 0.962 | +2.83% | +10.69% |
| Severity | 2007.1 | 0.023 (CI = +/-0.014; p = 0.002) | 0.082 (CI = +/-0.052; p = 0.003) | -0.003 (CI = +/-0.005; p = 0.160) | -0.016 (CI = +/-0.158; p = 0.838) | 0.081 (CI = +/-0.030; p = 0.000) | 0.964 | +2.32% | +10.94% |
| Severity | 2007.2 | 0.016 (CI = +/-0.014; p = 0.027) | 0.073 (CI = +/-0.048; p = 0.005) | -0.003 (CI = +/-0.005; p = 0.174) | -0.030 (CI = +/-0.146; p = 0.673) | 0.091 (CI = +/-0.029; p = 0.000) | 0.968 | +1.62% | +11.28% |
| Severity | 2008.1 | 0.013 (CI = +/-0.016; p = 0.109) | 0.077 (CI = +/-0.049; p = 0.003) | -0.003 (CI = +/-0.005; p = 0.188) | -0.037 (CI = +/-0.146; p = 0.610) | 0.096 (CI = +/-0.030; p = 0.000) | 0.968 | +1.26% | +11.43% |
| Severity | 2008.2 | 0.005 (CI = +/-0.016; p = 0.549) | 0.068 (CI = +/-0.046; p = 0.005) | -0.003 (CI = +/-0.004; p = 0.208) | -0.051 (CI = +/-0.136; p = 0.453) | 0.106 (CI = +/-0.030; p = 0.000) | 0.971 | +0.47% | +11.75% |
| Severity | 2009.1 | 0.007 (CI = +/-0.018; p = 0.455) | 0.066 (CI = +/-0.048; p = 0.009) | -0.003 (CI = +/-0.004; p = 0.207) | -0.048 (CI = +/-0.139; p = 0.487) | 0.104 (CI = +/-0.032; p = 0.000) | 0.971 | +0.67% | +11.68% |
| Severity | 2009.2 | 0.008 (CI = +/-0.021; p = 0.432) | 0.067 (CI = +/-0.050; p = 0.010) | -0.003 (CI = +/-0.004; p = 0.209) | -0.046 (CI = +/-0.143; p = 0.515) | 0.102 (CI = +/-0.035; p = 0.000) | 0.970 | +0.82% | +11.63% |
| Severity | 2010.1 | 0.010 (CI = +/-0.025; p = 0.402) | 0.066 (CI = +/-0.052; p = 0.015) | -0.003 (CI = +/-0.004; p = 0.213) | -0.043 (CI = +/-0.146; p = 0.546) | 0.099 (CI = +/-0.039; p = 0.000) | 0.969 | +1.02% | +11.58% |
| Severity | 2010.2 | 0.011 (CI = +/-0.029; p = 0.450) | 0.066 (CI = +/-0.054; p = 0.018) | -0.003 (CI = +/-0.005; p = 0.222) | -0.043 (CI = +/-0.151; p = 0.563) | 0.098 (CI = +/-0.044; p = 0.000) | 0.967 | +1.09% | +11.56% |
| Severity | 2011.1 | 0.015 (CI = +/-0.035; p = 0.372) | 0.064 (CI = +/-0.056; p = 0.028) | -0.003 (CI = +/-0.005; p = 0.220) | -0.039 (CI = +/-0.155; p = 0.606) | 0.093 (CI = +/-0.050; p = 0.001) | 0.966 | +1.56% | +11.47% |
| Severity | 2011.2 | -0.004 (CI = +/-0.041; p = 0.849) | 0.055 (CI = +/-0.055; p = 0.049) | -0.003 (CI = +/-0.005; p = 0.258) | -0.053 (CI = +/-0.149; p = 0.469) | 0.115 (CI = +/-0.054; p = 0.000) | 0.967 | -0.38% | +11.79% |
| Severity | 2012.1 | -0.003 (CI = +/-0.053; p = 0.917) | 0.054 (CI = +/-0.057; p = 0.061) | -0.003 (CI = +/-0.005; p = 0.269) | -0.052 (CI = +/-0.154; p = 0.488) | 0.114 (CI = +/-0.056; p = 0.002) | 0.966 | -0.26% | +11.77% |
| Severity | 2012.2 | -0.007 (CI = +/-0.071; p = 0.839) | 0.053 (CI = +/-0.060; p = 0.079) | -0.003 (CI = +/-0.005; p = 0.293) | -0.054 (CI = +/-0.160; p = 0.488) | 0.119 (CI = +/-0.084; p = 0.008) | 0.963 | -0.69% | +11.81% |
| Severity | 2013.1 | 0.071 (CI = +/-0.087; p = 0.104) | 0.038 (CI = +/-0.054; p = 0.153) | -0.003 (CI = +/-0.004; p = 0.171) | -0.036 (CI = +/-0.140; p = 0.624) | 0.037 (CI = +/-0.098; p = 0.439) | 0.973 | +7.31% | +11.31% |
| Severity | 2013.2 | 0.115 (CI = +/-0.139; p = 0.098) | 0.043 (CI = +/-0.055; p = 0.123) | -0.003 (CI = +/-0.004; p = 0.153) | -0.026 (CI = +/-0.143; p = 0.708) | -0.009 (CI = +/-0.149; p = 0.896) | 0.970 | +12.18% | +11.14% |
| Severity | 2014.1 | 0.303 (CI = +/-0.285; p = 0.038) | 0.030 (CI = +/-0.056; p = 0.266) | -0.003 (CI = +/-0.004; p = 0.116) | -0.013 (CI = +/-0.138; p = 0.840) | -0.200 (CI = +/-0.292; p = 0.165) | 0.971 | +35.39% | +10.84% |
| Severity | 2014.2 | 0.103 (CI = +/-0.019; p = 0.000) | 0.030 (CI = +/-0.056; p = 0.266) | -0.003 (CI = +/-0.004; p = 0.116) | -0.013 (CI = +/-0.138; p = 0.840) | NA (CI = +/-NA; p = NA) | 0.967 | +10.84% | +10.84% |
| Severity | 2015.1 | 0.099 (CI = +/-0.022; p = 0.000) | 0.035 (CI = +/-0.058; p = 0.217) | -0.004 (CI = +/-0.004; p = 0.094) | 0.004 (CI = +/-0.148; p = 0.951) | NA (CI = +/-NA; p = NA) | 0.962 | +10.44% | +10.44% |
| Severity | 2015.2 | 0.097 (CI = +/-0.025; p = 0.000) | 0.032 (CI = +/-0.062; p = 0.282) | -0.004 (CI = +/-0.005; p = 0.098) | 0.013 (CI = +/-0.162; p = 0.860) | NA (CI = +/-NA; p = NA) | 0.954 | +10.21% | +10.21% |
| Severity | 2016.1 | 0.105 (CI = +/-0.028; p = 0.000) | 0.024 (CI = +/-0.063; p = 0.421) | -0.003 (CI = +/-0.005; p = 0.167) | -0.019 (CI = +/-0.169; p = 0.813) | NA (CI = +/-NA; p = NA) | 0.954 | +11.04% | +11.04% |
| Severity | 2016.2 | 0.098 (CI = +/-0.032; p = 0.000) | 0.016 (CI = +/-0.065; p = 0.611) | -0.004 (CI = +/-0.005; p = 0.126) | 0.009 (CI = +/-0.179; p = 0.911) | NA (CI = +/-NA; p = NA) | 0.945 | +10.26% | +10.26% |
| Severity | 2017.1 | 0.100 (CI = +/-0.038; p = 0.000) | 0.013 (CI = +/-0.071; p = 0.685) | -0.003 (CI = +/-0.005; p = 0.168) | 0.000 (CI = +/-0.199; p = 0.998) | NA (CI = +/-NA; p = NA) | 0.934 | +10.52% | +10.52% |
| Frequency | 2005.2 | -0.013 (CI = +/-0.010; p = 0.010) | 0.074 (CI = +/-0.043; p = 0.001) | 0.017 (CI = +/-0.004; p = 0.000) | -0.154 (CI = +/-0.136; p = 0.027) | 0.031 (CI = +/-0.023; p = 0.011) | 0.780 | -1.27% | +1.83% |
| Frequency | 2006.1 | -0.011 (CI = +/-0.010; p = 0.038) | 0.071 (CI = +/-0.044; p = 0.002) | 0.016 (CI = +/-0.004; p = 0.000) | -0.150 (CI = +/-0.136; p = 0.032) | 0.028 (CI = +/-0.024; p = 0.024) | 0.772 | -1.09% | +1.72% |
| Frequency | 2006.2 | -0.008 (CI = +/-0.011; p = 0.167) | 0.076 (CI = +/-0.043; p = 0.001) | 0.016 (CI = +/-0.004; p = 0.000) | -0.141 (CI = +/-0.133; p = 0.038) | 0.023 (CI = +/-0.024; p = 0.065) | 0.783 | -0.75% | +1.54% |
| Frequency | 2007.1 | -0.003 (CI = +/-0.011; p = 0.622) | 0.069 (CI = +/-0.041; p = 0.002) | 0.016 (CI = +/-0.004; p = 0.000) | -0.131 (CI = +/-0.125; p = 0.042) | 0.016 (CI = +/-0.024; p = 0.185) | 0.798 | -0.27% | +1.32% |
| Frequency | 2007.2 | 0.003 (CI = +/-0.011; p = 0.608) | 0.077 (CI = +/-0.038; p = 0.000) | 0.016 (CI = +/-0.004; p = 0.000) | -0.119 (CI = +/-0.116; p = 0.045) | 0.008 (CI = +/-0.023; p = 0.490) | 0.828 | +0.28% | +1.07% |
| Frequency | 2008.1 | 0.009 (CI = +/-0.011; p = 0.130) | 0.069 (CI = +/-0.036; p = 0.001) | 0.016 (CI = +/-0.004; p = 0.000) | -0.109 (CI = +/-0.107; p = 0.047) | 0.000 (CI = +/-0.022; p = 0.984) | 0.852 | +0.87% | +0.85% |
| Frequency | 2008.2 | 0.015 (CI = +/-0.012; p = 0.016) | 0.076 (CI = +/-0.034; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | -0.098 (CI = +/-0.099; p = 0.052) | -0.008 (CI = +/-0.021; p = 0.434) | 0.878 | +1.47% | +0.63% |
| Frequency | 2009.1 | 0.017 (CI = +/-0.013; p = 0.011) | 0.073 (CI = +/-0.034; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | -0.094 (CI = +/-0.100; p = 0.063) | -0.012 (CI = +/-0.023; p = 0.291) | 0.881 | +1.75% | +0.54% |
| Frequency | 2009.2 | 0.019 (CI = +/-0.015; p = 0.017) | 0.074 (CI = +/-0.035; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | -0.092 (CI = +/-0.102; p = 0.074) | -0.014 (CI = +/-0.025; p = 0.272) | 0.881 | +1.88% | +0.50% |
| Frequency | 2010.1 | 0.022 (CI = +/-0.017; p = 0.015) | 0.071 (CI = +/-0.036; p = 0.000) | 0.015 (CI = +/-0.003; p = 0.000) | -0.089 (CI = +/-0.103; p = 0.090) | -0.018 (CI = +/-0.027; p = 0.193) | 0.882 | +2.22% | +0.42% |
| Frequency | 2010.2 | 0.018 (CI = +/-0.020; p = 0.085) | 0.068 (CI = +/-0.037; p = 0.001) | 0.015 (CI = +/-0.003; p = 0.000) | -0.093 (CI = +/-0.105; p = 0.079) | -0.012 (CI = +/-0.030; p = 0.401) | 0.883 | +1.78% | +0.52% |
| Frequency | 2011.1 | 0.021 (CI = +/-0.024; p = 0.087) | 0.066 (CI = +/-0.039; p = 0.002) | 0.015 (CI = +/-0.003; p = 0.000) | -0.090 (CI = +/-0.107; p = 0.095) | -0.017 (CI = +/-0.034; p = 0.329) | 0.883 | +2.13% | +0.46% |
| Frequency | 2011.2 | 0.033 (CI = +/-0.029; p = 0.029) | 0.072 (CI = +/-0.039; p = 0.001) | 0.015 (CI = +/-0.003; p = 0.000) | -0.082 (CI = +/-0.105; p = 0.121) | -0.030 (CI = +/-0.038; p = 0.122) | 0.894 | +3.31% | +0.28% |
| Frequency | 2012.1 | 0.024 (CI = +/-0.037; p = 0.189) | 0.075 (CI = +/-0.040; p = 0.001) | 0.015 (CI = +/-0.003; p = 0.000) | -0.087 (CI = +/-0.107; p = 0.108) | -0.020 (CI = +/-0.046; p = 0.374) | 0.896 | +2.41% | +0.38% |
| Frequency | 2012.2 | 0.010 (CI = +/-0.048; p = 0.676) | 0.071 (CI = +/-0.041; p = 0.002) | 0.015 (CI = +/-0.003; p = 0.000) | -0.092 (CI = +/-0.109; p = 0.091) | -0.005 (CI = +/-0.057; p = 0.866) | 0.900 | +0.98% | +0.51% |
| Frequency | 2013.1 | -0.015 (CI = +/-0.068; p = 0.641) | 0.076 (CI = +/-0.042; p = 0.001) | 0.015 (CI = +/-0.003; p = 0.000) | -0.099 (CI = +/-0.109; p = 0.073) | 0.022 (CI = +/-0.076; p = 0.555) | 0.905 | -1.51% | +0.65% |
| Frequency | 2013.2 | -0.039 (CI = +/-0.110; p = 0.468) | 0.074 (CI = +/-0.044; p = 0.003) | 0.015 (CI = | | | | | |

Accident Benefits Total

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

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.057 (CI = +/-0.010; p = 0.000) | 0.785 | +5.88% |
| Loss Cost | 2006.1 | 0.061 (CI = +/-0.010; p = 0.000) | 0.819 | +6.24% |
| Loss Cost | 2006.2 | 0.061 (CI = +/-0.010; p = 0.000) | 0.809 | +6.29% |
| Loss Cost | 2007.1 | 0.063 (CI = +/-0.010; p = 0.000) | 0.818 | +6.53% |
| Loss Cost | 2007.2 | 0.064 (CI = +/-0.011; p = 0.000) | 0.809 | +6.60% |
| Loss Cost | 2008.1 | 0.067 (CI = +/-0.011; p = 0.000) | 0.827 | +6.93% |
| Loss Cost | 2008.2 | 0.068 (CI = +/-0.012; p = 0.000) | 0.816 | +6.99% |
| Loss Cost | 2009.1 | 0.071 (CI = +/-0.012; p = 0.000) | 0.838 | +7.39% |
| Loss Cost | 2009.2 | 0.073 (CI = +/-0.012; p = 0.000) | 0.833 | +7.53% |
| Loss Cost | 2010.1 | 0.076 (CI = +/-0.012; p = 0.000) | 0.848 | +7.92% |
| Loss Cost | 2010.2 | 0.076 (CI = +/-0.013; p = 0.000) | 0.834 | +7.94% |
| Loss Cost | 2011.1 | 0.080 (CI = +/-0.014; p = 0.000) | 0.847 | +8.34% |
| Loss Cost | 2011.2 | 0.080 (CI = +/-0.015; p = 0.000) | 0.831 | +8.31% |
| Loss Cost | 2012.1 | 0.082 (CI = +/-0.016; p = 0.000) | 0.827 | +8.56% |
| Loss Cost | 2012.2 | 0.082 (CI = +/-0.017; p = 0.000) | 0.807 | +8.52% |
| Loss Cost | 2013.1 | 0.087 (CI = +/-0.018; p = 0.000) | 0.828 | +9.09% |
| Loss Cost | 2013.2 | 0.086 (CI = +/-0.019; p = 0.000) | 0.805 | +9.02% |
| Loss Cost | 2014.1 | 0.089 (CI = +/-0.021; p = 0.000) | 0.794 | +9.28% |
| Loss Cost | 2014.2 | 0.084 (CI = +/-0.022; p = 0.000) | 0.762 | +8.76% |
| Loss Cost | 2015.1 | 0.084 (CI = +/-0.025; p = 0.000) | 0.733 | +8.78% |
| Loss Cost | 2015.2 | 0.081 (CI = +/-0.028; p = 0.000) | 0.686 | +8.44% |
| Loss Cost | 2016.1 | 0.086 (CI = +/-0.031; p = 0.000) | 0.683 | +8.97% |
| Loss Cost | 2016.2 | 0.079 (CI = +/-0.034; p = 0.000) | 0.618 | +8.17% |
| Loss Cost | 2017.1 | 0.083 (CI = +/-0.038; p = 0.000) | 0.601 | +8.64% |
| | | | | |
| Severity | 2005.2 | 0.069 (CI = +/-0.008; p = 0.000) | 0.883 | +7.11% |
| Severity | 2006.1 | 0.071 (CI = +/-0.008; p = 0.000) | 0.896 | +7.39% |
| Severity | 2006.2 | 0.071 (CI = +/-0.009; p = 0.000) | 0.888 | +7.38% |
| Severity | 2007.1 | 0.072 (CI = +/-0.009; p = 0.000) | 0.883 | +7.47% |
| Severity | 2007.2 | 0.072 (CI = +/-0.010; p = 0.000) | 0.874 | +7.48% |
| Severity | 2008.1 | 0.074 (CI = +/-0.010; p = 0.000) | 0.876 | +7.69% |
| Severity | 2008.2 | 0.075 (CI = +/-0.011; p = 0.000) | 0.868 | +7.75% |
| Severity | 2009.1 | 0.078 (CI = +/-0.010; p = 0.000) | 0.887 | +8.14% |
| Severity | 2009.2 | 0.081 (CI = +/-0.011; p = 0.000) | 0.894 | +8.44% |
| Severity | 2010.1 | 0.085 (CI = +/-0.010; p = 0.000) | 0.910 | +8.85% |
| Severity | 2010.2 | 0.087 (CI = +/-0.011; p = 0.000) | 0.914 | +9.14% |
| Severity | 2011.1 | 0.092 (CI = +/-0.010; p = 0.000) | 0.930 | +9.59% |
| Severity | 2011.2 | 0.092 (CI = +/-0.011; p = 0.000) | 0.924 | +9.67% |
| Severity | 2012.1 | 0.096 (CI = +/-0.011; p = 0.000) | 0.937 | +10.12% |
| Severity | 2012.2 | 0.099 (CI = +/-0.011; p = 0.000) | 0.938 | +10.42% |
| Severity | 2013.1 | 0.105 (CI = +/-0.009; p = 0.000) | 0.967 | +11.12% |
| Severity | 2013.2 | 0.107 (CI = +/-0.009; p = 0.000) | 0.964 | +11.25% |
| Severity | 2014.1 | 0.108 (CI = +/-0.010; p = 0.000) | 0.960 | +11.40% |
| Severity | 2014.2 | 0.105 (CI = +/-0.011; p = 0.000) | 0.958 | +11.05% |
| Severity | 2015.1 | 0.104 (CI = +/-0.012; p = 0.000) | 0.951 | +10.92% |
| Severity | 2015.2 | 0.102 (CI = +/-0.013; p = 0.000) | 0.942 | +10.76% |
| Severity | 2016.1 | 0.105 (CI = +/-0.014; p = 0.000) | 0.941 | +11.11% |
| Severity | 2016.2 | 0.102 (CI = +/-0.015; p = 0.000) | 0.933 | +10.69% |
| Severity | 2017.1 | 0.102 (CI = +/-0.017; p = 0.000) | 0.920 | +10.76% |
| | | | | |
| Frequency | 2005.2 | -0.012 (CI = +/-0.007; p = 0.003) | 0.195 | -1.15% |
| Frequency | 2006.1 | -0.011 (CI = +/-0.008; p = 0.008) | 0.159 | -1.06% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.008; p = 0.017) | 0.133 | -1.01% |
| Frequency | 2007.1 | -0.009 (CI = +/-0.009; p = 0.043) | 0.091 | -0.88% |
| Frequency | 2007.2 | -0.008 (CI = +/-0.009; p = 0.074) | 0.068 | -0.82% |
| Frequency | 2008.1 | -0.007 (CI = +/-0.009; p = 0.139) | 0.039 | -0.70% |
| Frequency | 2008.2 | -0.007 (CI = +/-0.010; p = 0.167) | 0.032 | -0.70% |
| Frequency | 2009.1 | -0.007 (CI = +/-0.011; p = 0.194) | 0.025 | -0.70% |
| Frequency | 2009.2 | -0.008 (CI = +/-0.011; p = 0.143) | 0.042 | -0.84% |
| Frequency | 2010.1 | -0.009 (CI = +/-0.012; p = 0.160) | 0.037 | -0.86% |
| Frequency | 2010.2 | -0.011 (CI = +/-0.013; p = 0.088) | 0.074 | -1.10% |
| Frequency | 2011.1 | -0.011 (CI = +/-0.014; p = 0.101) | 0.068 | -1.14% |
| Frequency | 2011.2 | -0.012 (CI = +/-0.015; p = 0.097) | 0.073 | -1.24% |
| Frequency | 2012.1 | -0.014 (CI = +/-0.016; p = 0.079) | 0.090 | -1.42% |
| Frequency | 2012.2 | -0.017 (CI = +/-0.017; p = 0.047) | 0.130 | -1.71% |
| Frequency | 2013.1 | -0.018 (CI = +/-0.019; p = 0.052) | 0.129 | -1.83% |
| Frequency | 2013.2 | -0.020 (CI = +/-0.020; p = 0.051) | 0.137 | -2.00% |
| Frequency | 2014.1 | -0.019 (CI = +/-0.022; p = 0.088) | 0.100 | -1.90% |
| Frequency | 2014.2 | -0.021 (CI = +/-0.025; p = 0.094) | 0.101 | -2.06% |
| Frequency | 2015.1 | -0.019 (CI = +/-0.028; p = 0.153) | 0.064 | -1.93% |
| Frequency | 2015.2 | -0.021 (CI = +/-0.031; p = 0.166) | 0.061 | -2.09% |
| Frequency | 2016.1 | -0.019 (CI = +/-0.035; p = 0.252) | 0.025 | -1.93% |
| Frequency | 2016.2 | -0.023 (CI = +/-0.039; p = 0.230) | 0.037 | -2.28% |
| Frequency | 2017.1 | -0.019 (CI = +/-0.045; p = 0.370) | -0.010 | -1.92% |

Accident Benefits Total

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

| Fit | Start Date | Time | Seasonality | Scalar Shift | Trend Shift | Adjusted R ² | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-------------------------|-------------------------|---------------------------|
| Loss Cost | 2005.2 | 0.014 (CI = +/-0.017; p = 0.108) | 0.174 (CI = +/-0.065; p = 0.000) | 0.096 (CI = +/-0.130; p = 0.146) | 0.071 (CI = +/-0.024; p = 0.000) | 0.924 | +1.37% | +8.78% |
| Loss Cost | 2006.1 | 0.018 (CI = +/-0.018; p = 0.046) | 0.166 (CI = +/-0.065; p = 0.000) | 0.082 (CI = +/-0.131; p = 0.211) | 0.066 (CI = +/-0.025; p = 0.000) | 0.927 | +1.85% | +8.78% |
| Loss Cost | 2006.2 | 0.016 (CI = +/-0.020; p = 0.102) | 0.164 (CI = +/-0.067; p = 0.000) | 0.087 (CI = +/-0.134; p = 0.196) | 0.068 (CI = +/-0.026; p = 0.000) | 0.924 | +1.66% | +8.78% |
| Loss Cost | 2007.1 | 0.015 (CI = +/-0.022; p = 0.168) | 0.165 (CI = +/-0.069; p = 0.000) | 0.089 (CI = +/-0.138; p = 0.196) | 0.069 (CI = +/-0.028; p = 0.000) | 0.922 | +1.55% | +8.78% |
| Loss Cost | 2007.2 | 0.013 (CI = +/-0.025; p = 0.276) | 0.163 (CI = +/-0.071; p = 0.000) | 0.094 (CI = +/-0.142; p = 0.188) | 0.071 (CI = +/-0.030; p = 0.000) | 0.917 | +1.36% | +8.78% |
| Loss Cost | 2008.1 | 0.015 (CI = +/-0.028; p = 0.280) | 0.161 (CI = +/-0.074; p = 0.000) | 0.090 (CI = +/-0.147; p = 0.221) | 0.069 (CI = +/-0.033; p = 0.000) | 0.916 | +1.52% | +8.78% |
| Loss Cost | 2008.2 | 0.012 (CI = +/-0.032; p = 0.433) | 0.159 (CI = +/-0.076; p = 0.000) | 0.096 (CI = +/-0.152; p = 0.209) | 0.072 (CI = +/-0.037; p = 0.000) | 0.910 | +1.24% | +8.78% |
| Loss Cost | 2009.1 | 0.017 (CI = +/-0.037; p = 0.357) | 0.155 (CI = +/-0.079; p = 0.000) | 0.087 (CI = +/-0.158; p = 0.267) | 0.067 (CI = +/-0.041; p = 0.002) | 0.909 | +1.68% | +8.78% |
| Loss Cost | 2009.2 | 0.020 (CI = +/-0.042; p = 0.351) | 0.157 (CI = +/-0.081; p = 0.001) | 0.083 (CI = +/-0.165; p = 0.311) | 0.065 (CI = +/-0.046; p = 0.008) | 0.904 | +1.98% | +8.78% |
| Loss Cost | 2010.1 | 0.024 (CI = +/-0.050; p = 0.331) | 0.154 (CI = +/-0.085; p = 0.001) | 0.076 (CI = +/-0.172; p = 0.375) | 0.060 (CI = +/-0.054; p = 0.030) | 0.902 | +2.44% | +8.78% |
| Loss Cost | 2010.2 | 0.019 (CI = +/-0.060; p = 0.520) | 0.151 (CI = +/-0.088; p = 0.002) | 0.082 (CI = +/-0.181; p = 0.355) | 0.065 (CI = +/-0.063; p = 0.043) | 0.893 | +1.91% | +8.78% |
| Loss Cost | 2011.1 | 0.026 (CI = +/-0.074; p = 0.475) | 0.148 (CI = +/-0.092; p = 0.003) | 0.074 (CI = +/-0.191; p = 0.430) | 0.058 (CI = +/-0.076; p = 0.127) | 0.890 | +2.61% | +8.78% |
| Loss Cost | 2011.2 | 0.015 (CI = +/-0.091; p = 0.744) | 0.144 (CI = +/-0.095; p = 0.005) | 0.085 (CI = +/-0.202; p = 0.391) | 0.070 (CI = +/-0.094; p = 0.137) | 0.878 | +1.47% | +8.78% |
| Loss Cost | 2012.1 | -0.004 (CI = +/-0.119; p = 0.940) | 0.150 (CI = +/-0.100; p = 0.005) | 0.101 (CI = +/-0.216; p = 0.339) | 0.089 (CI = +/-0.121; p = 0.143) | 0.872 | -0.43% | +8.78% |
| Loss Cost | 2012.2 | -0.035 (CI = +/-0.159; p = 0.655) | 0.145 (CI = +/-0.103; p = 0.008) | 0.121 (CI = +/-0.229; p = 0.285) | 0.119 (CI = +/-0.161; p = 0.138) | 0.859 | -3.40% | +8.78% |
| Loss Cost | 2013.1 | 0.012 (CI = +/-0.234; p = 0.914) | 0.137 (CI = +/-0.109; p = 0.017) | 0.096 (CI = +/-0.250; p = 0.429) | 0.072 (CI = +/-0.235; p = 0.528) | 0.856 | +1.23% | +8.78% |
| Loss Cost | 2013.2 | 0.027 (CI = +/-0.376; p = 0.879) | 0.138 (CI = +/-0.114; p = 0.021) | 0.091 (CI = +/-0.275; p = 0.492) | 0.057 (CI = +/-0.376; p = 0.755) | 0.836 | +2.79% | +8.78% |
| Loss Cost | 2014.1 | 0.210 (CI = +/-0.811; p = 0.591) | 0.127 (CI = +/-0.125; p = 0.047) | 0.059 (CI = +/-0.309; p = 0.692) | -0.126 (CI = +/-0.811; p = 0.747) | 0.824 | +23.35% | +8.78% |
| Loss Cost | 2014.2 | 0.084 (CI = +/-0.023; p = 0.000) | 0.127 (CI = +/-0.125; p = 0.047) | 0.059 (CI = +/-0.309; p = 0.692) | NA (CI = +/-NA; p = NA) | 0.792 | +8.78% | +8.78% |
| Loss Cost | 2015.1 | 0.084 (CI = +/-0.023; p = 0.000) | 0.127 (CI = +/-0.125; p = 0.047) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.780 | +8.78% | +8.78% |
| Loss Cost | 2015.2 | 0.083 (CI = +/-0.026; p = 0.000) | 0.124 (CI = +/-0.134; p = 0.066) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.735 | +8.70% | +8.70% |
| Loss Cost | 2016.1 | 0.086 (CI = +/-0.029; p = 0.000) | 0.117 (CI = +/-0.142; p = 0.098) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.723 | +8.97% | +8.97% |
| Loss Cost | 2016.2 | 0.081 (CI = +/-0.033; p = 0.000) | 0.103 (CI = +/-0.150; p = 0.161) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.648 | +8.43% | +8.43% |
| Loss Cost | 2017.1 | 0.083 (CI = +/-0.037; p = 0.000) | 0.099 (CI = +/-0.162; p = 0.209) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.623 | +8.64% | +8.64% |
| Severity | 2005.2 | 0.030 (CI = +/-0.014; p = 0.000) | 0.084 (CI = +/-0.056; p = 0.005) | 0.012 (CI = +/-0.112; p = 0.824) | 0.074 (CI = +/-0.020; p = 0.000) | 0.957 | +3.00% | +10.92% |
| Severity | 2006.1 | 0.033 (CI = +/-0.016; p = 0.000) | 0.079 (CI = +/-0.057; p = 0.008) | 0.003 (CI = +/-0.113; p = 0.952) | 0.071 (CI = +/-0.021; p = 0.000) | 0.957 | +3.31% | +10.92% |
| Severity | 2006.2 | 0.027 (CI = +/-0.016; p = 0.002) | 0.071 (CI = +/-0.055; p = 0.014) | 0.019 (CI = +/-0.110; p = 0.727) | 0.077 (CI = +/-0.021; p = 0.000) | 0.958 | +2.69% | +10.92% |
| Severity | 2007.1 | 0.020 (CI = +/-0.017; p = 0.024) | 0.079 (CI = +/-0.054; p = 0.006) | 0.035 (CI = +/-0.108; p = 0.510) | 0.083 (CI = +/-0.022; p = 0.000) | 0.960 | +2.04% | +10.92% |
| Severity | 2007.2 | 0.011 (CI = +/-0.018; p = 0.201) | 0.069 (CI = +/-0.051; p = 0.009) | 0.055 (CI = +/-0.102; p = 0.273) | 0.092 (CI = +/-0.022; p = 0.000) | 0.964 | +1.14% | +10.92% |
| Severity | 2008.1 | 0.006 (CI = +/-0.020; p = 0.520) | 0.075 (CI = +/-0.051; p = 0.006) | 0.067 (CI = +/-0.103; p = 0.193) | 0.097 (CI = +/-0.023; p = 0.000) | 0.965 | +0.62% | +10.92% |
| Severity | 2008.2 | -0.005 (CI = +/-0.020; p = 0.643) | 0.065 (CI = +/-0.048; p = 0.009) | 0.088 (CI = +/-0.096; p = 0.071) | 0.108 (CI = +/-0.023; p = 0.000) | 0.969 | -0.46% | +10.92% |
| Severity | 2009.1 | -0.003 (CI = +/-0.023; p = 0.759) | 0.064 (CI = +/-0.050; p = 0.013) | 0.086 (CI = +/-0.100; p = 0.089) | 0.107 (CI = +/-0.026; p = 0.000) | 0.968 | -0.35% | +10.92% |
| Severity | 2009.2 | -0.004 (CI = +/-0.027; p = 0.784) | 0.064 (CI = +/-0.052; p = 0.016) | 0.086 (CI = +/-0.104; p = 0.102) | 0.107 (CI = +/-0.029; p = 0.000) | 0.967 | -0.36% | +10.92% |
| Severity | 2010.1 | -0.003 (CI = +/-0.032; p = 0.837) | 0.064 (CI = +/-0.054; p = 0.022) | 0.085 (CI = +/-0.109; p = 0.121) | 0.107 (CI = +/-0.034; p = 0.000) | 0.966 | -0.32% | +10.92% |
| Severity | 2010.2 | -0.005 (CI = +/-0.038; p = 0.771) | 0.063 (CI = +/-0.056; p = 0.029) | 0.088 (CI = +/-0.115; p = 0.125) | 0.109 (CI = +/-0.040; p = 0.000) | 0.964 | -0.54% | +10.92% |
| Severity | 2011.1 | -0.003 (CI = +/-0.047; p = 0.895) | 0.062 (CI = +/-0.059; p = 0.039) | 0.085 (CI = +/-0.122; p = 0.160) | 0.107 (CI = +/-0.049; p = 0.000) | 0.963 | -0.30% | +10.92% |
| Severity | 2011.2 | -0.034 (CI = +/-0.053; p = 0.195) | 0.052 (CI = +/-0.055; p = 0.062) | 0.115 (CI = +/-0.117; p = 0.053) | 0.138 (CI = +/-0.054; p = 0.000) | 0.966 | -3.55% | +10.92% |
| Severity | 2012.1 | -0.043 (CI = +/-0.069; p = 0.214) | 0.055 (CI = +/-0.058; p = 0.062) | 0.123 (CI = +/-0.125; p = 0.054) | 0.146 (CI = +/-0.070; p = 0.000) | 0.965 | -4.18% | +10.92% |
| Severity | 2012.2 | -0.064 (CI = +/-0.092; p = 0.159) | 0.051 (CI = +/-0.060; p = 0.088) | 0.137 (CI = +/-0.133; p = 0.044) | 0.168 (CI = +/-0.093; p = 0.001) | 0.963 | -6.24% | +10.92% |
| Severity | 2013.1 | 0.017 (CI = +/-0.125; p = 0.776) | 0.038 (CI = +/-0.058; p = 0.192) | 0.094 (CI = +/-0.133; p = 0.154) | 0.087 (CI = +/-0.125; p = 0.164) | 0.968 | +1.73% | +10.92% |
| Severity | 2013.2 | 0.042 (CI = +/-0.199; p = 0.665) | 0.039 (CI = +/-0.061; p = 0.192) | 0.087 (CI = +/-0.146; p = 0.227) | 0.062 (CI = +/-0.200; p = 0.521) | 0.964 | +4.25% | +10.92% |
| Severity | 2014.1 | 0.228 (CI = +/-0.419; p = 0.265) | 0.028 (CI = +/-0.065; p = 0.381) | 0.053 (CI = +/-0.160; p = 0.491) | -0.125 (CI = +/-0.420; p = 0.537) | 0.962 | +25.67% | +10.92% |
| Severity | 2014.2 | 0.104 (CI = +/-0.012; p = 0.000) | 0.028 (CI = +/-0.065; p = 0.381) | 0.053 (CI = +/-0.160; p = 0.491) | NA (CI = +/-NA; p = NA) | 0.956 | +10.92% | +10.92% |
| Severity | 2015.1 | 0.104 (CI = +/-0.012; p = 0.000) | 0.028 (CI = +/-0.065; p = 0.381) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.950 | +10.92% | +10.92% |
| Severity | 2015.2 | 0.103 (CI = +/-0.013; p = 0.000) | 0.024 (CI = +/-0.069; p = 0.466) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.941 | +10.81% | +10.81% |
| Severity | 2016.1 | 0.105 (CI = +/-0.014; p = 0.000) | 0.016 (CI = +/-0.071; p = 0.627) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.938 | +11.11% | +11.11% |
| Severity | 2016.2 | 0.102 (CI = +/-0.016; p = 0.000) | 0.006 (CI = +/-0.073; p = 0.858) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.928 | +10.71% | +10.71% |
| Severity | 2017.1 | 0.102 (CI = +/-0.018; p = 0.000) | 0.005 (CI = +/-0.079; p = 0.893) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.914 | +10.76% | +10.76% |
| Frequency | 2005.2 | -0.016 (CI = +/-0.020; p = 0.118) | 0.090 (CI = +/-0.078; p = 0.025) | 0.083 (CI = +/-0.156; p = 0.286) | -0.004 (CI = +/-0.028; p = 0.797) | 0.268 | -1.57% | -1.93% |
| Frequency | 2006.1 | -0.014 (CI = +/-0.022; p = 0.201) | 0.087 (CI = +/-0.080; p = 0.034) | 0.078 (CI = +/-0.160; p = 0.327) | -0.005 (CI = +/-0.030; p = 0.723) | 0.224 | -1.41% | -1.93% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.024; p = 0.402) | 0.093 (CI = +/-0.082; p = 0.027) | 0.068 (CI = +/-0.163; p = 0.403) | -0.009 (CI = +/-0.032; p = 0.550) | 0.212 | -1.00% | -1.93% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.027; p = 0.714) | 0.086 (CI = +/-0.083; p = 0.043) | 0.054 (CI = +/-0.166; p = 0.510) | -0.015 (CI = +/-0.034; p = 0.380) | 0.165 | -0.48% | -1.93% |
| Frequency | 2007.2 | 0.002 (CI = +/-0.029; p = 0.881) | 0.094 (CI = +/-0.084; p = 0.030) | 0.038 (CI = +/-0.167; p = 0.643) | -0.022 (CI = +/-0.036; p = 0.224) | 0.174 | +0.22% | -1.93% |
| Frequency | 2008.1 | 0.009 (CI = +/-0.033; p = 0.580) | 0.086 (CI = +/-0.085; p = 0.048) | 0.023 (CI = +/-0.171; p = 0.782) | -0.028 (CI = +/-0.038; p = 0.142) | 0.155 | +0.89% | -1.93% |
| Frequency | 2008.2 | 0.017 (CI = +/-0.036; p = 0.347) | 0.093 (CI = +/-0.087; p = 0.036) | 0.008 (CI = +/-0.174; p = 0.928) | -0.036 (CI = +/-0.042; p = 0.084) | 0.178 | +1.71% | -1.93% |
| Frequency | 2009.1 | 0.020 (CI = +/-0.042; p = 0.330) | 0.090 (CI = +/-0.090; p = 0.049) | 0.001 (CI = +/-0.181; p = 0.987) | -0.040 (CI = +/-0.047; p = 0.093) | 0.173 | +2.04% | -1.93% |
| Frequency | 2009.2 | 0.023 (CI = +/-0.048; p = 0.334) | 0.092 (CI = +/-0.093; p = 0.052) | -0.003 (CI = +/-0.188; p = 0.971) | -0.043 (CI = +/-0.053; p = 0.109) | 0.167 | +2.35% | -1.93% |
| Frequency | 2010.1 | 0.027 (CI = +/-0.057; p = 0.336) | 0.090 (CI = +/-0.097; p = 0.069) | -0.010 (CI = +/-0.197; p = 0.919) | -0.047 (CI = +/-0.061; p = 0.129) | 0.162 | +2.77% | -1.93% |
| Frequency | 2010.2 | 0.024 (CI = +/-0.069; p = 0.470) | 0.088 (CI = +/-0.101; p = 0.083) | -0.006 (CI = +/-0.207; p = 0.953) | -0.044 (CI = +/-0.072; p = 0.221) | 0.143 | +2.46% | -1.93% |
| Frequency | 2011.1 | 0.029 (CI = +/-0.085; p = 0.487) | 0.086 (CI = +/-0.106; p = 0.105) | -0.011 (CI = +/-0.219; p = 0.916) | -0.048 (CI = +/-0.088; p = 0.265) | 0.134 | +2.93% | -1.93% |
| Frequency | 2011.2 | 0.049 (CI = +/-0.104; p = 0.343) | 0.092 (CI = +/-0.109; p = 0.093) | -0.031 (CI = +/-0.230; p = 0.785) | -0.068 (CI = +/-0.107; p = 0.199) | 0.147 | +4.99% | -1.93% |
| Frequency | 2012.1 | 0.038 (CI = +/-0.137; p = 0.565) | 0.095 (CI = +/-0.115; p = 0.098) | -0.022 (CI = +/-0.247; p = 0.857) | -0.058 (CI = +/-0.139; p = 0.395) | 0.143 | +3.91% | -1.93% |
| Frequency | 2012.2 | 0.030 (CI = +/-0.184; p = 0.738) | 0.094 (CI = +/-0.120; p = 0.117) | -0.016 (CI = +/-0.266; p = 0.900) | -0.049 (CI = +/-0.186; p = 0.585) | 0.131 | +3.04% | -1.93% |
| Frequency | 2013.1 | -0.005 (CI = +/-0.273; p = 0.970) | 0.100 (CI = +/-0.127; p = 0.117) | 0.002 (CI = +/-0.291; p = 0.989) | -0.015 (CI = +/-0.274; p = 0.912) | 0.125 | -0.49% | -1.93% |
| Frequency | 2013.2 | -0.014 (CI = +/-0.437; p = 0.947) | 0.099 (CI = +/-0.133; p = 0.134) | 0.005 (CI = +/-0.320; p = 0.975) | -0.005 (CI = +/-0.438; p = 0.980) | 0.114 | -1.40% | -1.93% |
| Frequency | 2014.1 | -0.019 (CI = +/-0.953; p = 0.968) | 0.099 (CI = +/-0.147; p = 0.171) | 0.006 (CI = +/-0.363; p = 0.974) | -0.001 (CI = +/-0.953; p = 0.998) | 0.064 | -1.84% | -1.93% |
| Frequency | 2014.2 | -0.019 (CI = +/-0.027; p = 0.143) | 0.099 (CI = +/-0.147; p = 0.171) | 0.006 (CI = +/-0.363; p = 0.974) | NA (CI = +/-NA; p = NA) | 0.107 | -1.93% | -1.93% |
| Frequency | 2015.1 | -0.019 (CI = +/-0.027; p = 0.143) | 0.099 (CI = +/-0.147; p = 0.171) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.119 | -1.93% | -1.93% |
| Frequency | 2015.2 | -0.019 (CI = +/-0.030; p = 0.197) | 0.100 (CI = +/-0.158; p = 0.195) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.108 | -1.91% | -1.91% |
| Frequency | 2016.1 | -0.019 (CI = +/-0.034; p = 0.244) | 0.101 (CI = +/-0.168; p = 0.220) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.066 | -1.93% | -1.93% |
| Frequency | 2016.2 | -0.021 (CI = +/-0.039; p = 0.276) | 0.097 (CI = +/-0.182; p = 0.270) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | 0.059 | -2.06% | -1.93% |
| Frequency | 2017.1 | -0.019 (CI = +/-0.045; p = 0.370) | 0.094 (CI = +/-0.196; p = 0.319) | NA (CI = +/-NA; p = NA) | NA (CI = +/-NA; p = NA) | -0.004 | -1.92% | -1.92% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2015-01-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2005.2 | 0.049 (CI = +/-0.017; p = 0.000) | 0.174 (CI = +/-0.093; p = 0.001) | 0.113 (CI = +/-0.186; p = 0.225) | 0.844 | +5.01% |
| Loss Cost | 2006.1 | 0.054 (CI = +/-0.017; p = 0.000) | 0.157 (CI = +/-0.089; p = 0.001) | 0.081 (CI = +/-0.179; p = 0.364) | 0.864 | +5.55% |
| Loss Cost | 2006.2 | 0.056 (CI = +/-0.017; p = 0.000) | 0.164 (CI = +/-0.091; p = 0.001) | 0.070 (CI = +/-0.181; p = 0.437) | 0.859 | +5.75% |
| Loss Cost | 2007.1 | 0.059 (CI = +/-0.018; p = 0.000) | 0.155 (CI = +/-0.092; p = 0.002) | 0.055 (CI = +/-0.183; p = 0.542) | 0.861 | +6.03% |
| Loss Cost | 2007.2 | 0.061 (CI = +/-0.019; p = 0.000) | 0.163 (CI = +/-0.094; p = 0.001) | 0.044 (CI = +/-0.185; p = 0.628) | 0.857 | +6.28% |
| Loss Cost | 2008.1 | 0.065 (CI = +/-0.019; p = 0.000) | 0.151 (CI = +/-0.093; p = 0.002) | 0.027 (CI = +/-0.182; p = 0.762) | 0.866 | +6.67% |
| Loss Cost | 2008.2 | 0.067 (CI = +/-0.019; p = 0.000) | 0.159 (CI = +/-0.094; p = 0.002) | 0.019 (CI = +/-0.183; p = 0.832) | 0.862 | +6.91% |
| Loss Cost | 2009.1 | 0.071 (CI = +/-0.019; p = 0.000) | 0.144 (CI = +/-0.092; p = 0.003) | 0.006 (CI = +/-0.177; p = 0.948) | 0.874 | +7.33% |
| Loss Cost | 2009.2 | 0.074 (CI = +/-0.019; p = 0.000) | 0.157 (CI = +/-0.092; p = 0.002) | -0.001 (CI = +/-0.173; p = 0.995) | 0.878 | +7.65% |
| Loss Cost | 2010.1 | 0.077 (CI = +/-0.019; p = 0.000) | 0.145 (CI = +/-0.091; p = 0.003) | -0.005 (CI = +/-0.169; p = 0.950) | 0.885 | +7.97% |
| Loss Cost | 2010.2 | 0.078 (CI = +/-0.020; p = 0.000) | 0.151 (CI = +/-0.094; p = 0.003) | -0.005 (CI = +/-0.171; p = 0.955) | 0.877 | +8.11% |
| Loss Cost | 2011.1 | 0.080 (CI = +/-0.020; p = 0.000) | 0.140 (CI = +/-0.094; p = 0.005) | -0.002 (CI = +/-0.168; p = 0.984) | 0.882 | +8.35% |
| Loss Cost | 2011.2 | 0.081 (CI = +/-0.020; p = 0.000) | 0.144 (CI = +/-0.098; p = 0.006) | 0.002 (CI = +/-0.172; p = 0.984) | 0.871 | +8.43% |
| Loss Cost | 2012.1 | 0.082 (CI = +/-0.021; p = 0.000) | 0.140 (CI = +/-0.102; p = 0.009) | 0.006 (CI = +/-0.177; p = 0.940) | 0.864 | +8.50% |
| Loss Cost | 2012.2 | 0.082 (CI = +/-0.022; p = 0.000) | 0.145 (CI = +/-0.107; p = 0.010) | 0.014 (CI = +/-0.184; p = 0.873) | 0.849 | +8.56% |
| Loss Cost | 2013.1 | 0.084 (CI = +/-0.021; p = 0.000) | 0.131 (CI = +/-0.105; p = 0.017) | 0.046 (CI = +/-0.184; p = 0.610) | 0.861 | +8.72% |
| Loss Cost | 2013.2 | 0.084 (CI = +/-0.022; p = 0.000) | 0.138 (CI = +/-0.111; p = 0.017) | 0.064 (CI = +/-0.200; p = 0.510) | 0.844 | +8.76% |
| Loss Cost | 2014.1 | 0.084 (CI = +/-0.022; p = 0.000) | 0.133 (CI = +/-0.115; p = 0.026) | 0.090 (CI = +/-0.228; p = 0.417) | 0.834 | +8.79% |
| Loss Cost | 2014.2 | 0.084 (CI = +/-0.023; p = 0.000) | 0.127 (CI = +/-0.125; p = 0.047) | 0.059 (CI = +/-0.309; p = 0.692) | 0.792 | +8.78% |
| Loss Cost | 2015.1 | 0.084 (CI = +/-0.023; p = 0.000) | 0.127 (CI = +/-0.125; p = 0.047) | NA (CI = +/-NA; p = NA) | 0.780 | +8.78% |
| Loss Cost | 2015.2 | 0.083 (CI = +/-0.026; p = 0.000) | 0.124 (CI = +/-0.134; p = 0.066) | NA (CI = +/-NA; p = NA) | 0.735 | +8.70% |
| Loss Cost | 2016.1 | 0.086 (CI = +/-0.029; p = 0.000) | 0.117 (CI = +/-0.142; p = 0.098) | NA (CI = +/-NA; p = NA) | 0.723 | +8.97% |
| Loss Cost | 2016.2 | 0.081 (CI = +/-0.033; p = 0.000) | 0.103 (CI = +/-0.150; p = 0.161) | NA (CI = +/-NA; p = NA) | 0.648 | +8.43% |
| Loss Cost | 2017.1 | 0.083 (CI = +/-0.037; p = 0.000) | 0.099 (CI = +/-0.162; p = 0.209) | NA (CI = +/-NA; p = NA) | 0.623 | +8.64% |
| | | | | | | |
| Severity | 2005.2 | 0.067 (CI = +/-0.016; p = 0.000) | 0.084 (CI = +/-0.090; p = 0.067) | 0.031 (CI = +/-0.179; p = 0.729) | 0.888 | +6.89% |
| Severity | 2006.1 | 0.071 (CI = +/-0.016; p = 0.000) | 0.069 (CI = +/-0.087; p = 0.115) | 0.002 (CI = +/-0.174; p = 0.978) | 0.898 | +7.37% |
| Severity | 2006.2 | 0.071 (CI = +/-0.017; p = 0.000) | 0.071 (CI = +/-0.090; p = 0.119) | 0.000 (CI = +/-0.179; p = 0.999) | 0.890 | +7.41% |
| Severity | 2007.1 | 0.073 (CI = +/-0.018; p = 0.000) | 0.067 (CI = +/-0.092; p = 0.148) | -0.006 (CI = +/-0.183; p = 0.947) | 0.884 | +7.53% |
| Severity | 2007.2 | 0.073 (CI = +/-0.019; p = 0.000) | 0.069 (CI = +/-0.095; p = 0.148) | -0.009 (CI = +/-0.188; p = 0.921) | 0.875 | +7.60% |
| Severity | 2008.1 | 0.076 (CI = +/-0.020; p = 0.000) | 0.060 (CI = +/-0.096; p = 0.212) | -0.022 (CI = +/-0.189; p = 0.813) | 0.875 | +7.90% |
| Severity | 2008.2 | 0.077 (CI = +/-0.020; p = 0.000) | 0.065 (CI = +/-0.099; p = 0.187) | -0.027 (CI = +/-0.192; p = 0.772) | 0.867 | +8.06% |
| Severity | 2009.1 | 0.082 (CI = +/-0.020; p = 0.000) | 0.048 (CI = +/-0.095; p = 0.308) | -0.044 (CI = +/-0.181; p = 0.623) | 0.885 | +8.58% |
| Severity | 2009.2 | 0.086 (CI = +/-0.019; p = 0.000) | 0.064 (CI = +/-0.091; p = 0.159) | -0.052 (CI = +/-0.172; p = 0.539) | 0.896 | +9.02% |
| Severity | 2010.1 | 0.090 (CI = +/-0.018; p = 0.000) | 0.048 (CI = +/-0.087; p = 0.266) | -0.058 (CI = +/-0.161; p = 0.461) | 0.910 | +9.45% |
| Severity | 2010.2 | 0.093 (CI = +/-0.018; p = 0.000) | 0.063 (CI = +/-0.084; p = 0.135) | -0.057 (CI = +/-0.153; p = 0.448) | 0.918 | +9.78% |
| Severity | 2011.1 | 0.096 (CI = +/-0.017; p = 0.000) | 0.047 (CI = +/-0.079; p = 0.230) | -0.053 (CI = +/-0.142; p = 0.447) | 0.930 | +10.13% |
| Severity | 2011.2 | 0.097 (CI = +/-0.017; p = 0.000) | 0.052 (CI = +/-0.082; p = 0.200) | -0.049 (CI = +/-0.144; p = 0.487) | 0.925 | +10.21% |
| Severity | 2012.1 | 0.099 (CI = +/-0.016; p = 0.000) | 0.038 (CI = +/-0.078; p = 0.324) | -0.034 (CI = +/-0.136; p = 0.610) | 0.935 | +10.45% |
| Severity | 2012.2 | 0.101 (CI = +/-0.016; p = 0.000) | 0.051 (CI = +/-0.077; p = 0.179) | -0.014 (CI = +/-0.133; p = 0.831) | 0.938 | +10.60% |
| Severity | 2013.1 | 0.103 (CI = +/-0.012; p = 0.000) | 0.030 (CI = +/-0.059; p = 0.296) | 0.033 (CI = +/-0.102; p = 0.502) | 0.966 | +10.84% |
| Severity | 2013.2 | 0.103 (CI = +/-0.012; p = 0.000) | 0.039 (CI = +/-0.059; p = 0.184) | 0.057 (CI = +/-0.107; p = 0.282) | 0.965 | +10.90% |
| Severity | 2014.1 | 0.104 (CI = +/-0.012; p = 0.000) | 0.033 (CI = +/-0.060; p = 0.257) | 0.084 (CI = +/-0.119; p = 0.155) | 0.963 | +10.94% |
| Severity | 2014.2 | 0.104 (CI = +/-0.012; p = 0.000) | 0.028 (CI = +/-0.065; p = 0.381) | 0.053 (CI = +/-0.160; p = 0.491) | 0.956 | +10.92% |
| Severity | 2015.1 | 0.104 (CI = +/-0.012; p = 0.000) | 0.028 (CI = +/-0.065; p = 0.381) | NA (CI = +/-NA; p = NA) | 0.950 | +10.92% |
| Severity | 2015.2 | 0.103 (CI = +/-0.013; p = 0.000) | 0.024 (CI = +/-0.069; p = 0.466) | NA (CI = +/-NA; p = NA) | 0.941 | +10.81% |
| Severity | 2016.1 | 0.105 (CI = +/-0.014; p = 0.000) | 0.016 (CI = +/-0.071; p = 0.627) | NA (CI = +/-NA; p = NA) | 0.938 | +11.11% |
| Severity | 2016.2 | 0.102 (CI = +/-0.016; p = 0.000) | 0.006 (CI = +/-0.073; p = 0.858) | NA (CI = +/-NA; p = NA) | 0.928 | +10.71% |
| Severity | 2017.1 | 0.102 (CI = +/-0.018; p = 0.000) | 0.005 (CI = +/-0.079; p = 0.893) | NA (CI = +/-NA; p = NA) | 0.914 | +10.76% |
| | | | | | | |
| Frequency | 2005.2 | -0.018 (CI = +/-0.014; p = 0.015) | 0.090 (CI = +/-0.077; p = 0.023) | 0.082 (CI = +/-0.154; p = 0.284) | 0.288 | -1.75% |
| Frequency | 2006.1 | -0.017 (CI = +/-0.015; p = 0.025) | 0.088 (CI = +/-0.079; p = 0.030) | 0.078 (CI = +/-0.158; p = 0.320) | 0.244 | -1.69% |
| Frequency | 2006.2 | -0.016 (CI = +/-0.015; p = 0.049) | 0.093 (CI = +/-0.081; p = 0.025) | 0.070 (CI = +/-0.161; p = 0.382) | 0.228 | -1.54% |
| Frequency | 2007.1 | -0.014 (CI = +/-0.016; p = 0.087) | 0.088 (CI = +/-0.083; p = 0.038) | 0.061 (CI = +/-0.164; p = 0.451) | 0.170 | -1.39% |
| Frequency | 2007.2 | -0.012 (CI = +/-0.017; p = 0.145) | 0.094 (CI = +/-0.084; p = 0.031) | 0.053 (CI = +/-0.167; p = 0.517) | 0.159 | -1.23% |
| Frequency | 2008.1 | -0.011 (CI = +/-0.018; p = 0.196) | 0.090 (CI = +/-0.087; p = 0.042) | 0.049 (CI = +/-0.170; p = 0.560) | 0.118 | -1.14% |
| Frequency | 2008.2 | -0.011 (CI = +/-0.019; p = 0.247) | 0.093 (CI = +/-0.090; p = 0.043) | 0.046 (CI = +/-0.174; p = 0.589) | 0.112 | -1.06% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.019; p = 0.230) | 0.096 (CI = +/-0.093; p = 0.042) | 0.050 (CI = +/-0.178; p = 0.572) | 0.110 | -1.15% |
| Frequency | 2009.2 | -0.013 (CI = +/-0.020; p = 0.210) | 0.092 (CI = +/-0.096; p = 0.059) | 0.052 (CI = +/-0.181; p = 0.563) | 0.111 | -1.25% |
| Frequency | 2010.1 | -0.014 (CI = +/-0.021; p = 0.191) | 0.097 (CI = +/-0.099; p = 0.056) | 0.053 (CI = +/-0.184; p = 0.556) | 0.112 | -1.35% |
| Frequency | 2010.2 | -0.015 (CI = +/-0.021; p = 0.152) | 0.088 (CI = +/-0.102; p = 0.086) | 0.053 (CI = +/-0.185; p = 0.563) | 0.123 | -1.52% |
| Frequency | 2011.1 | -0.016 (CI = +/-0.022; p = 0.142) | 0.093 (CI = +/-0.105; p = 0.082) | 0.051 (CI = +/-0.188; p = 0.579) | 0.123 | -1.61% |
| Frequency | 2011.2 | -0.016 (CI = +/-0.023; p = 0.154) | 0.092 (CI = +/-0.110; p = 0.097) | 0.051 (CI = +/-0.194; p = 0.591) | 0.118 | -1.62% |
| Frequency | 2012.1 | -0.018 (CI = +/-0.023; p = 0.125) | 0.102 (CI = +/-0.112; p = 0.073) | 0.040 (CI = +/-0.196; p = 0.673) | 0.153 | -1.76% |
| Frequency | 2012.2 | -0.019 (CI = +/-0.024; p = 0.117) | 0.094 (CI = +/-0.117; p = 0.110) | 0.028 (CI = +/-0.203; p = 0.775) | 0.161 | -1.85% |
| Frequency | 2013.1 | -0.019 (CI = +/-0.024; p = 0.111) | 0.101 (CI = +/-0.121; p = 0.097) | 0.012 (CI = +/-0.212; p = 0.905) | 0.170 | -1.92% |
| Frequency | 2013.2 | -0.019 (CI = +/-0.025; p = 0.120) | 0.099 (CI = +/-0.129; p = 0.123) | 0.007 (CI = +/-0.233; p = 0.947) | 0.163 | -1.93% |
| Frequency | 2014.1 | -0.019 (CI = +/-0.026; p = 0.131) | 0.099 (CI = +/-0.135; p = 0.139) | 0.006 (CI = +/-0.267; p = 0.963) | 0.119 | -1.93% |
| Frequency | 2014.2 | -0.019 (CI = +/-0.027; p = 0.143) | 0.099 (CI = +/-0.147; p = 0.171) | 0.006 (CI = +/-0.363; p = 0.974) | 0.107 | -1.93% |
| Frequency | 2015.1 | -0.019 (CI = +/-0.027; p = 0.143) | 0.099 (CI = +/-0.147; p = 0.171) | NA (CI = +/-NA; p = NA) | 0.119 | -1.93% |
| Frequency | 2015.2 | -0.019 (CI = +/-0.030; p = 0.197) | 0.100 (CI = +/-0.158; p = 0.195) | NA (CI = +/-NA; p = NA) | 0.108 | -1.91% |
| Frequency | 2016.1 | -0.019 (CI = +/-0.034; p = 0.244) | 0.101 (CI = +/-0.168; p = 0.220) | NA (CI = +/-NA; p = NA) | 0.066 | -1.93% |
| Frequency | 2016.2 | -0.021 (CI = +/-0.039; p = 0.276) | 0.097 (CI = +/-0.182; p = 0.270) | NA (CI = +/-NA; p = NA) | 0.059 | -2.06% |
| Frequency | 2017.1 | -0.019 (CI = +/-0.045; p = 0.370) | 0.094 (CI = +/-0.196; p = 0.319) | NA (CI = +/-NA; p = NA) | -0.004 | -1.92% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

| Fit | Start Date | Seasonality | Trend Shift | Adjusted R ² | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|----------------------------------|-----------------------------------|-------------------------|-------------------------|---------------------------|
| Loss Cost | 2005.2 | 0.170 (CI = +/-0.073; p = 0.000) | 0.104 (CI = +/-0.012; p = 0.000) | 0.903 | 0.00% | +10.94% |
| Loss Cost | 2006.1 | 0.169 (CI = +/-0.076; p = 0.000) | 0.104 (CI = +/-0.012; p = 0.000) | 0.902 | 0.00% | +10.96% |
| Loss Cost | 2006.2 | 0.160 (CI = +/-0.076; p = 0.000) | 0.103 (CI = +/-0.012; p = 0.000) | 0.902 | 0.00% | +10.83% |
| Loss Cost | 2007.1 | 0.167 (CI = +/-0.077; p = 0.000) | 0.102 (CI = +/-0.012; p = 0.000) | 0.903 | 0.00% | +10.73% |
| Loss Cost | 2007.2 | 0.159 (CI = +/-0.077; p = 0.000) | 0.101 (CI = +/-0.012; p = 0.000) | 0.902 | 0.00% | +10.62% |
| Loss Cost | 2008.1 | 0.163 (CI = +/-0.080; p = 0.000) | 0.101 (CI = +/-0.012; p = 0.000) | 0.901 | 0.00% | +10.57% |
| Loss Cost | 2008.2 | 0.155 (CI = +/-0.081; p = 0.000) | 0.099 (CI = +/-0.012; p = 0.000) | 0.898 | 0.00% | +10.45% |
| Loss Cost | 2009.1 | 0.157 (CI = +/-0.083; p = 0.001) | 0.099 (CI = +/-0.013; p = 0.000) | 0.897 | 0.00% | +10.43% |
| Loss Cost | 2009.2 | 0.153 (CI = +/-0.086; p = 0.001) | 0.099 (CI = +/-0.013; p = 0.000) | 0.892 | 0.00% | +10.37% |
| Loss Cost | 2010.1 | 0.156 (CI = +/-0.089; p = 0.001) | 0.098 (CI = +/-0.014; p = 0.000) | 0.890 | 0.00% | +10.31% |
| Loss Cost | 2010.2 | 0.147 (CI = +/-0.090; p = 0.003) | 0.097 (CI = +/-0.014; p = 0.000) | 0.885 | 0.00% | +10.14% |
| Loss Cost | 2011.1 | 0.150 (CI = +/-0.094; p = 0.003) | 0.096 (CI = +/-0.014; p = 0.000) | 0.882 | 0.00% | +10.08% |
| Loss Cost | 2011.2 | 0.140 (CI = +/-0.095; p = 0.006) | 0.094 (CI = +/-0.015; p = 0.000) | 0.876 | 0.00% | +9.88% |
| Loss Cost | 2012.1 | 0.149 (CI = +/-0.098; p = 0.005) | 0.093 (CI = +/-0.015; p = 0.000) | 0.874 | 0.00% | +9.71% |
| Loss Cost | 2012.2 | 0.141 (CI = +/-0.101; p = 0.008) | 0.091 (CI = +/-0.016; p = 0.000) | 0.863 | 0.00% | +9.55% |
| Loss Cost | 2013.1 | 0.137 (CI = +/-0.105; p = 0.013) | 0.092 (CI = +/-0.017; p = 0.000) | 0.859 | 0.00% | +9.63% |
| Loss Cost | 2013.2 | 0.132 (CI = +/-0.110; p = 0.022) | 0.091 (CI = +/-0.018; p = 0.000) | 0.842 | 0.00% | +9.49% |
| Loss Cost | 2014.1 | 0.136 (CI = +/-0.116; p = 0.024) | 0.090 (CI = +/-0.019; p = 0.000) | 0.831 | 0.00% | +9.37% |
| Loss Cost | 2014.2 | 0.122 (CI = +/-0.119; p = 0.045) | 0.086 (CI = +/-0.021; p = 0.000) | 0.802 | 0.00% | +8.96% |
| Loss Cost | 2015.1 | 0.127 (CI = +/-0.125; p = 0.047) | 0.084 (CI = +/-0.023; p = 0.000) | 0.780 | 0.00% | +8.78% |
| Loss Cost | 2015.2 | 0.124 (CI = +/-0.134; p = 0.066) | 0.083 (CI = +/-0.026; p = 0.000) | 0.735 | 0.00% | +8.70% |
| Loss Cost | 2016.1 | 0.117 (CI = +/-0.142; p = 0.098) | 0.086 (CI = +/-0.029; p = 0.000) | 0.723 | 0.00% | +8.97% |
| Loss Cost | 2016.2 | 0.103 (CI = +/-0.150; p = 0.161) | 0.081 (CI = +/-0.033; p = 0.000) | 0.648 | 0.00% | +8.43% |
| Loss Cost | 2017.1 | 0.099 (CI = +/-0.162; p = 0.209) | 0.083 (CI = +/-0.037; p = 0.000) | 0.623 | 0.00% | +8.64% |
| Severity | 2005.2 | 0.081 (CI = +/-0.073; p = 0.032) | 0.122 (CI = +/-0.012; p = 0.000) | 0.925 | 0.00% | +12.95% |
| Severity | 2006.1 | 0.085 (CI = +/-0.075; p = 0.027) | 0.121 (CI = +/-0.012; p = 0.000) | 0.924 | 0.00% | +12.89% |
| Severity | 2006.2 | 0.068 (CI = +/-0.068; p = 0.050) | 0.119 (CI = +/-0.011; p = 0.000) | 0.937 | 0.00% | +12.63% |
| Severity | 2007.1 | 0.083 (CI = +/-0.062; p = 0.011) | 0.117 (CI = +/-0.010; p = 0.000) | 0.947 | 0.00% | +12.42% |
| Severity | 2007.2 | 0.067 (CI = +/-0.055; p = 0.019) | 0.115 (CI = +/-0.009; p = 0.000) | 0.958 | 0.00% | +12.19% |
| Severity | 2008.1 | 0.075 (CI = +/-0.054; p = 0.008) | 0.114 (CI = +/-0.008; p = 0.000) | 0.961 | 0.00% | +12.06% |
| Severity | 2008.2 | 0.063 (CI = +/-0.050; p = 0.014) | 0.112 (CI = +/-0.008; p = 0.000) | 0.967 | 0.00% | +11.87% |
| Severity | 2009.1 | 0.063 (CI = +/-0.051; p = 0.018) | 0.112 (CI = +/-0.008; p = 0.000) | 0.966 | 0.00% | +11.88% |
| Severity | 2009.2 | 0.062 (CI = +/-0.053; p = 0.024) | 0.112 (CI = +/-0.008; p = 0.000) | 0.965 | 0.00% | +11.87% |
| Severity | 2010.1 | 0.063 (CI = +/-0.055; p = 0.028) | 0.112 (CI = +/-0.008; p = 0.000) | 0.963 | 0.00% | +11.86% |
| Severity | 2010.2 | 0.060 (CI = +/-0.057; p = 0.039) | 0.112 (CI = +/-0.009; p = 0.000) | 0.962 | 0.00% | +11.81% |
| Severity | 2011.1 | 0.061 (CI = +/-0.060; p = 0.046) | 0.112 (CI = +/-0.009; p = 0.000) | 0.960 | 0.00% | +11.81% |
| Severity | 2011.2 | 0.050 (CI = +/-0.057; p = 0.087) | 0.110 (CI = +/-0.009; p = 0.000) | 0.963 | 0.00% | +11.60% |
| Severity | 2012.1 | 0.049 (CI = +/-0.060; p = 0.104) | 0.110 (CI = +/-0.009; p = 0.000) | 0.961 | 0.00% | +11.61% |
| Severity | 2012.2 | 0.048 (CI = +/-0.063; p = 0.129) | 0.110 (CI = +/-0.010; p = 0.000) | 0.958 | 0.00% | +11.58% |
| Severity | 2013.1 | 0.038 (CI = +/-0.062; p = 0.214) | 0.112 (CI = +/-0.010; p = 0.000) | 0.962 | 0.00% | +11.80% |
| Severity | 2013.2 | 0.032 (CI = +/-0.064; p = 0.304) | 0.110 (CI = +/-0.010; p = 0.000) | 0.959 | 0.00% | +11.66% |
| Severity | 2014.1 | 0.038 (CI = +/-0.066; p = 0.247) | 0.109 (CI = +/-0.011; p = 0.000) | 0.955 | 0.00% | +11.52% |
| Severity | 2014.2 | 0.023 (CI = +/-0.062; p = 0.446) | 0.105 (CI = +/-0.011; p = 0.000) | 0.957 | 0.00% | +11.09% |
| Severity | 2015.1 | 0.028 (CI = +/-0.065; p = 0.381) | 0.104 (CI = +/-0.012; p = 0.000) | 0.950 | 0.00% | +10.92% |
| Severity | 2015.2 | 0.024 (CI = +/-0.069; p = 0.466) | 0.103 (CI = +/-0.013; p = 0.000) | 0.941 | 0.00% | +10.81% |
| Severity | 2016.1 | 0.016 (CI = +/-0.071; p = 0.627) | 0.105 (CI = +/-0.014; p = 0.000) | 0.938 | 0.00% | +11.11% |
| Severity | 2016.2 | 0.006 (CI = +/-0.073; p = 0.858) | 0.102 (CI = +/-0.016; p = 0.000) | 0.928 | 0.00% | +10.71% |
| Severity | 2017.1 | 0.005 (CI = +/-0.079; p = 0.893) | 0.102 (CI = +/-0.018; p = 0.000) | 0.914 | 0.00% | +10.76% |
| Frequency | 2005.2 | 0.090 (CI = +/-0.078; p = 0.026) | -0.018 (CI = +/-0.012; p = 0.006) | 0.256 | 0.00% | -1.79% |
| Frequency | 2006.1 | 0.084 (CI = +/-0.080; p = 0.040) | -0.017 (CI = +/-0.013; p = 0.008) | 0.229 | 0.00% | -1.71% |
| Frequency | 2006.2 | 0.092 (CI = +/-0.080; p = 0.025) | -0.016 (CI = +/-0.013; p = 0.013) | 0.238 | 0.00% | -1.60% |
| Frequency | 2007.1 | 0.084 (CI = +/-0.081; p = 0.041) | -0.015 (CI = +/-0.013; p = 0.020) | 0.205 | 0.00% | -1.50% |
| Frequency | 2007.2 | 0.092 (CI = +/-0.081; p = 0.027) | -0.014 (CI = +/-0.013; p = 0.031) | 0.214 | 0.00% | -1.39% |
| Frequency | 2008.1 | 0.087 (CI = +/-0.083; p = 0.041) | -0.013 (CI = +/-0.013; p = 0.043) | 0.185 | 0.00% | -1.33% |
| Frequency | 2008.2 | 0.092 (CI = +/-0.086; p = 0.037) | -0.013 (CI = +/-0.013; p = 0.058) | 0.186 | 0.00% | -1.27% |
| Frequency | 2009.1 | 0.094 (CI = +/-0.089; p = 0.039) | -0.013 (CI = +/-0.014; p = 0.060) | 0.182 | 0.00% | -1.30% |
| Frequency | 2009.2 | 0.091 (CI = +/-0.092; p = 0.053) | -0.013 (CI = +/-0.014; p = 0.061) | 0.180 | 0.00% | -1.34% |
| Frequency | 2010.1 | 0.094 (CI = +/-0.095; p = 0.053) | -0.014 (CI = +/-0.015; p = 0.061) | 0.179 | 0.00% | -1.38% |
| Frequency | 2010.2 | 0.087 (CI = +/-0.098; p = 0.080) | -0.015 (CI = +/-0.015; p = 0.050) | 0.182 | 0.00% | -1.50% |
| Frequency | 2011.1 | 0.090 (CI = +/-0.102; p = 0.080) | -0.016 (CI = +/-0.016; p = 0.051) | 0.179 | 0.00% | -1.55% |
| Frequency | 2011.2 | 0.090 (CI = +/-0.106; p = 0.091) | -0.015 (CI = +/-0.016; p = 0.064) | 0.176 | 0.00% | -1.54% |
| Frequency | 2012.1 | 0.100 (CI = +/-0.109; p = 0.070) | -0.017 (CI = +/-0.017; p = 0.048) | 0.204 | 0.00% | -1.70% |
| Frequency | 2012.2 | 0.093 (CI = +/-0.113; p = 0.101) | -0.018 (CI = +/-0.018; p = 0.044) | 0.208 | 0.00% | -1.82% |
| Frequency | 2013.1 | 0.099 (CI = +/-0.118; p = 0.094) | -0.020 (CI = +/-0.019; p = 0.042) | 0.212 | 0.00% | -1.94% |
| Frequency | 2013.2 | 0.099 (CI = +/-0.124; p = 0.110) | -0.020 (CI = +/-0.020; p = 0.056) | 0.207 | 0.00% | -1.94% |
| Frequency | 2014.1 | 0.099 (CI = +/-0.131; p = 0.131) | -0.019 (CI = +/-0.022; p = 0.078) | 0.168 | 0.00% | -1.93% |
| Frequency | 2014.2 | 0.099 (CI = +/-0.139; p = 0.151) | -0.019 (CI = +/-0.024; p = 0.108) | 0.160 | 0.00% | -1.91% |
| Frequency | 2015.1 | 0.099 (CI = +/-0.147; p = 0.171) | -0.019 (CI = +/-0.027; p = 0.143) | 0.119 | 0.00% | -1.93% |
| Frequency | 2015.2 | 0.100 (CI = +/-0.158; p = 0.195) | -0.019 (CI = +/-0.030; p = 0.197) | 0.108 | 0.00% | -1.91% |
| Frequency | 2016.1 | 0.101 (CI = +/-0.168; p = 0.220) | -0.019 (CI = +/-0.034; p = 0.244) | 0.066 | 0.00% | -1.93% |
| Frequency | 2016.2 | 0.097 (CI = +/-0.182; p = 0.270) | -0.021 (CI = +/-0.039; p = 0.276) | 0.059 | 0.00% | -2.06% |
| Frequency | 2017.1 | 0.094 (CI = +/-0.196; p = 0.319) | -0.019 (CI = +/-0.045; p = 0.370) | -0.004 | 0.00% | -1.92% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

| Fit | Start Date | Seasonality | Trend Shift | Adjusted R ² | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|----------------------------|------------------------------|
| Loss Cost | 2005.2 | 0.173 (CI = +/-0.075; p = 0.000) | 0.103 (CI = +/-0.013; p = 0.000) | 0.892 | 0.00% | +10.84% |
| Loss Cost | 2006.1 | 0.171 (CI = +/-0.078; p = 0.000) | 0.103 (CI = +/-0.013; p = 0.000) | 0.891 | 0.00% | +10.86% |
| Loss Cost | 2006.2 | 0.163 (CI = +/-0.078; p = 0.000) | 0.102 (CI = +/-0.013; p = 0.000) | 0.891 | 0.00% | +10.74% |
| Loss Cost | 2007.1 | 0.170 (CI = +/-0.079; p = 0.000) | 0.101 (CI = +/-0.013; p = 0.000) | 0.893 | 0.00% | +10.62% |
| Loss Cost | 2007.2 | 0.162 (CI = +/-0.080; p = 0.000) | 0.100 (CI = +/-0.013; p = 0.000) | 0.891 | 0.00% | +10.51% |
| Loss Cost | 2008.1 | 0.166 (CI = +/-0.082; p = 0.000) | 0.099 (CI = +/-0.013; p = 0.000) | 0.890 | 0.00% | +10.45% |
| Loss Cost | 2008.2 | 0.158 (CI = +/-0.083; p = 0.001) | 0.098 (CI = +/-0.014; p = 0.000) | 0.887 | 0.00% | +10.33% |
| Loss Cost | 2009.1 | 0.160 (CI = +/-0.086; p = 0.001) | 0.098 (CI = +/-0.014; p = 0.000) | 0.885 | 0.00% | +10.30% |
| Loss Cost | 2009.2 | 0.156 (CI = +/-0.089; p = 0.001) | 0.098 (CI = +/-0.014; p = 0.000) | 0.880 | 0.00% | +10.24% |
| Loss Cost | 2010.1 | 0.160 (CI = +/-0.092; p = 0.001) | 0.097 (CI = +/-0.015; p = 0.000) | 0.878 | 0.00% | +10.17% |
| Loss Cost | 2010.2 | 0.151 (CI = +/-0.094; p = 0.003) | 0.095 (CI = +/-0.015; p = 0.000) | 0.873 | 0.00% | +10.00% |
| Loss Cost | 2011.1 | 0.155 (CI = +/-0.097; p = 0.003) | 0.095 (CI = +/-0.016; p = 0.000) | 0.870 | 0.00% | +9.93% |
| Loss Cost | 2011.2 | 0.145 (CI = +/-0.099; p = 0.006) | 0.093 (CI = +/-0.016; p = 0.000) | 0.863 | 0.00% | +9.73% |
| Loss Cost | 2012.1 | 0.155 (CI = +/-0.101; p = 0.005) | 0.091 (CI = +/-0.017; p = 0.000) | 0.861 | 0.00% | +9.52% |
| Loss Cost | 2012.2 | 0.147 (CI = +/-0.105; p = 0.008) | 0.089 (CI = +/-0.017; p = 0.000) | 0.848 | 0.00% | +9.36% |
| Loss Cost | 2013.1 | 0.143 (CI = +/-0.110; p = 0.014) | 0.090 (CI = +/-0.019; p = 0.000) | 0.844 | 0.00% | +9.43% |
| Loss Cost | 2013.2 | 0.138 (CI = +/-0.115; p = 0.022) | 0.089 (CI = +/-0.020; p = 0.000) | 0.825 | 0.00% | +9.29% |
| Loss Cost | 2014.1 | 0.144 (CI = +/-0.122; p = 0.023) | 0.087 (CI = +/-0.021; p = 0.000) | 0.812 | 0.00% | +9.13% |
| Loss Cost | 2014.2 | 0.130 (CI = +/-0.124; p = 0.042) | 0.083 (CI = +/-0.023; p = 0.000) | 0.779 | 0.00% | +8.69% |
| Loss Cost | 2015.1 | 0.137 (CI = +/-0.132; p = 0.043) | 0.081 (CI = +/-0.025; p = 0.000) | 0.754 | 0.00% | +8.43% |
| Loss Cost | 2015.2 | 0.134 (CI = +/-0.141; p = 0.060) | 0.080 (CI = +/-0.029; p = 0.000) | 0.703 | 0.00% | +8.32% |
| Loss Cost | 2016.1 | 0.128 (CI = +/-0.152; p = 0.092) | 0.082 (CI = +/-0.033; p = 0.000) | 0.687 | 0.00% | +8.57% |
| Loss Cost | 2016.2 | 0.114 (CI = +/-0.160; p = 0.146) | 0.077 (CI = +/-0.037; p = 0.001) | 0.600 | 0.00% | +7.97% |
| Loss Cost | 2017.1 | 0.111 (CI = +/-0.175; p = 0.192) | 0.078 (CI = +/-0.043; p = 0.002) | 0.569 | 0.00% | +8.11% |
| Severity | 2005.2 | 0.072 (CI = +/-0.073; p = 0.054) | 0.125 (CI = +/-0.012; p = 0.000) | 0.924 | 0.00% | +13.33% |
| Severity | 2006.1 | 0.076 (CI = +/-0.075; p = 0.046) | 0.125 (CI = +/-0.012; p = 0.000) | 0.923 | 0.00% | +13.26% |
| Severity | 2006.2 | 0.059 (CI = +/-0.067; p = 0.084) | 0.122 (CI = +/-0.011; p = 0.000) | 0.937 | 0.00% | +13.01% |
| Severity | 2007.1 | 0.074 (CI = +/-0.061; p = 0.020) | 0.120 (CI = +/-0.010; p = 0.000) | 0.948 | 0.00% | +12.77% |
| Severity | 2007.2 | 0.058 (CI = +/-0.053; p = 0.034) | 0.118 (CI = +/-0.009; p = 0.000) | 0.960 | 0.00% | +12.54% |
| Severity | 2008.1 | 0.066 (CI = +/-0.052; p = 0.015) | 0.117 (CI = +/-0.009; p = 0.000) | 0.962 | 0.00% | +12.40% |
| Severity | 2008.2 | 0.054 (CI = +/-0.047; p = 0.025) | 0.115 (CI = +/-0.008; p = 0.000) | 0.969 | 0.00% | +12.21% |
| Severity | 2009.1 | 0.053 (CI = +/-0.049; p = 0.034) | 0.115 (CI = +/-0.008; p = 0.000) | 0.969 | 0.00% | +12.23% |
| Severity | 2009.2 | 0.052 (CI = +/-0.051; p = 0.044) | 0.115 (CI = +/-0.008; p = 0.000) | 0.967 | 0.00% | +12.22% |
| Severity | 2010.1 | 0.052 (CI = +/-0.053; p = 0.052) | 0.115 (CI = +/-0.009; p = 0.000) | 0.966 | 0.00% | +12.22% |
| Severity | 2010.2 | 0.050 (CI = +/-0.055; p = 0.071) | 0.115 (CI = +/-0.009; p = 0.000) | 0.965 | 0.00% | +12.18% |
| Severity | 2011.1 | 0.049 (CI = +/-0.057; p = 0.087) | 0.115 (CI = +/-0.009; p = 0.000) | 0.964 | 0.00% | +12.19% |
| Severity | 2011.2 | 0.039 (CI = +/-0.054; p = 0.155) | 0.113 (CI = +/-0.009; p = 0.000) | 0.967 | 0.00% | +11.98% |
| Severity | 2012.1 | 0.037 (CI = +/-0.057; p = 0.191) | 0.113 (CI = +/-0.009; p = 0.000) | 0.966 | 0.00% | +12.01% |
| Severity | 2012.2 | 0.036 (CI = +/-0.059; p = 0.226) | 0.113 (CI = +/-0.010; p = 0.000) | 0.963 | 0.00% | +11.99% |
| Severity | 2013.1 | 0.024 (CI = +/-0.057; p = 0.395) | 0.116 (CI = +/-0.009; p = 0.000) | 0.969 | 0.00% | +12.27% |
| Severity | 2013.2 | 0.018 (CI = +/-0.058; p = 0.520) | 0.115 (CI = +/-0.010; p = 0.000) | 0.967 | 0.00% | +12.14% |
| Severity | 2014.1 | 0.022 (CI = +/-0.061; p = 0.451) | 0.114 (CI = +/-0.011; p = 0.000) | 0.964 | 0.00% | +12.02% |
| Severity | 2014.2 | 0.009 (CI = +/-0.055; p = 0.745) | 0.110 (CI = +/-0.010; p = 0.000) | 0.967 | 0.00% | +11.59% |
| Severity | 2015.1 | 0.011 (CI = +/-0.059; p = 0.685) | 0.109 (CI = +/-0.011; p = 0.000) | 0.961 | 0.00% | +11.49% |
| Severity | 2015.2 | 0.009 (CI = +/-0.063; p = 0.760) | 0.108 (CI = +/-0.013; p = 0.000) | 0.953 | 0.00% | +11.40% |
| Severity | 2016.1 | -0.004 (CI = +/-0.061; p = 0.902) | 0.112 (CI = +/-0.013; p = 0.000) | 0.957 | 0.00% | +11.90% |
| Severity | 2016.2 | -0.012 (CI = +/-0.062; p = 0.680) | 0.109 (CI = +/-0.014; p = 0.000) | 0.951 | 0.00% | +11.52% |
| Severity | 2017.1 | -0.018 (CI = +/-0.067; p = 0.562) | 0.111 (CI = +/-0.017; p = 0.000) | 0.944 | 0.00% | +11.79% |
| Frequency | 2005.2 | 0.101 (CI = +/-0.077; p = 0.012) | -0.022 (CI = +/-0.013; p = 0.001) | 0.321 | 0.00% | -2.20% |
| Frequency | 2006.1 | 0.095 (CI = +/-0.078; p = 0.019) | -0.021 (CI = +/-0.013; p = 0.002) | 0.294 | 0.00% | -2.12% |
| Frequency | 2006.2 | 0.104 (CI = +/-0.079; p = 0.011) | -0.020 (CI = +/-0.013; p = 0.003) | 0.306 | 0.00% | -2.01% |
| Frequency | 2007.1 | 0.096 (CI = +/-0.079; p = 0.019) | -0.019 (CI = +/-0.013; p = 0.005) | 0.274 | 0.00% | -1.91% |
| Frequency | 2007.2 | 0.104 (CI = +/-0.080; p = 0.012) | -0.018 (CI = +/-0.013; p = 0.008) | 0.285 | 0.00% | -1.80% |
| Frequency | 2008.1 | 0.100 (CI = +/-0.082; p = 0.019) | -0.017 (CI = +/-0.013; p = 0.013) | 0.255 | 0.00% | -1.73% |
| Frequency | 2008.2 | 0.104 (CI = +/-0.085; p = 0.018) | -0.017 (CI = +/-0.014; p = 0.018) | 0.257 | 0.00% | -1.67% |
| Frequency | 2009.1 | 0.107 (CI = +/-0.088; p = 0.019) | -0.017 (CI = +/-0.014; p = 0.019) | 0.255 | 0.00% | -1.72% |
| Frequency | 2009.2 | 0.104 (CI = +/-0.091; p = 0.026) | -0.018 (CI = +/-0.015; p = 0.020) | 0.253 | 0.00% | -1.76% |
| Frequency | 2010.1 | 0.108 (CI = +/-0.094; p = 0.026) | -0.018 (CI = +/-0.015; p = 0.020) | 0.255 | 0.00% | -1.83% |
| Frequency | 2010.2 | 0.101 (CI = +/-0.096; p = 0.041) | -0.020 (CI = +/-0.016; p = 0.016) | 0.261 | 0.00% | -1.94% |
| Frequency | 2011.1 | 0.106 (CI = +/-0.100; p = 0.040) | -0.020 (CI = +/-0.016; p = 0.016) | 0.261 | 0.00% | -2.02% |
| Frequency | 2011.2 | 0.106 (CI = +/-0.105; p = 0.047) | -0.020 (CI = +/-0.017; p = 0.022) | 0.258 | 0.00% | -2.01% |
| Frequency | 2012.1 | 0.118 (CI = +/-0.107; p = 0.032) | -0.022 (CI = +/-0.018; p = 0.014) | 0.296 | 0.00% | -2.22% |
| Frequency | 2012.2 | 0.111 (CI = +/-0.111; p = 0.049) | -0.024 (CI = +/-0.018; p = 0.014) | 0.302 | 0.00% | -2.35% |
| Frequency | 2013.1 | 0.120 (CI = +/-0.115; p = 0.042) | -0.026 (CI = +/-0.019; p = 0.012) | 0.315 | 0.00% | -2.53% |
| Frequency | 2013.2 | 0.120 (CI = +/-0.121; p = 0.053) | -0.026 (CI = +/-0.021; p = 0.018) | 0.310 | 0.00% | -2.54% |
| Frequency | 2014.1 | 0.122 (CI = +/-0.129; p = 0.063) | -0.026 (CI = +/-0.023; p = 0.026) | 0.275 | 0.00% | -2.59% |
| Frequency | 2014.2 | 0.121 (CI = +/-0.137; p = 0.078) | -0.026 (CI = +/-0.025; p = 0.040) | 0.267 | 0.00% | -2.60% |
| Frequency | 2015.1 | 0.126 (CI = +/-0.146; p = 0.086) | -0.028 (CI = +/-0.028; p = 0.052) | 0.233 | 0.00% | -2.74% |
| Frequency | 2015.2 | 0.125 (CI = +/-0.156; p = 0.107) | -0.028 (CI = +/-0.032; p = 0.079) | 0.222 | 0.00% | -2.77% |
| Frequency | 2016.1 | 0.131 (CI = +/-0.168; p = 0.115) | -0.030 (CI = +/-0.036; p = 0.097) | 0.188 | 0.00% | -2.97% |
| Frequency | 2016.2 | 0.126 (CI = +/-0.181; p = 0.155) | -0.032 (CI = +/-0.042; p = 0.118) | 0.183 | 0.00% | -3.18% |
| Frequency | 2017.1 | 0.129 (CI = +/-0.198; p = 0.181) | -0.033 (CI = +/-0.049; p = 0.163) | 0.122 | 0.00% | -3.29% |

Accident Benefits Total

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

| Fit | Start Date | Seasonality | Trend Shift | Adjusted R ² | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|----------------------------------|-----------------------------------|-------------------------|----------------------------|------------------------------|
| Loss Cost | 2005.2 | 0.170 (CI = +/-0.065; p = 0.000) | 0.137 (CI = +/-0.021; p = 0.000) | 0.884 | 0.00% | +14.64% |
| Loss Cost | 2006.1 | 0.167 (CI = +/-0.067; p = 0.000) | 0.137 (CI = +/-0.021; p = 0.000) | 0.884 | 0.00% | +14.71% |
| Loss Cost | 2006.2 | 0.157 (CI = +/-0.066; p = 0.000) | 0.135 (CI = +/-0.021; p = 0.000) | 0.889 | 0.00% | +14.48% |
| Loss Cost | 2007.1 | 0.165 (CI = +/-0.067; p = 0.000) | 0.134 (CI = +/-0.021; p = 0.000) | 0.894 | 0.00% | +14.29% |
| Loss Cost | 2007.2 | 0.156 (CI = +/-0.067; p = 0.000) | 0.132 (CI = +/-0.020; p = 0.000) | 0.895 | 0.00% | +14.09% |
| Loss Cost | 2008.1 | 0.159 (CI = +/-0.069; p = 0.000) | 0.131 (CI = +/-0.021; p = 0.000) | 0.895 | 0.00% | +14.01% |
| Loss Cost | 2008.2 | 0.150 (CI = +/-0.070; p = 0.000) | 0.129 (CI = +/-0.021; p = 0.000) | 0.895 | 0.00% | +13.79% |
| Loss Cost | 2009.1 | 0.150 (CI = +/-0.073; p = 0.000) | 0.129 (CI = +/-0.022; p = 0.000) | 0.894 | 0.00% | +13.78% |
| Loss Cost | 2009.2 | 0.146 (CI = +/-0.077; p = 0.001) | 0.128 (CI = +/-0.023; p = 0.000) | 0.888 | 0.00% | +13.68% |
| Loss Cost | 2010.1 | 0.150 (CI = +/-0.081; p = 0.001) | 0.127 (CI = +/-0.024; p = 0.000) | 0.887 | 0.00% | +13.59% |
| Loss Cost | 2010.2 | 0.138 (CI = +/-0.081; p = 0.002) | 0.125 (CI = +/-0.023; p = 0.000) | 0.886 | 0.00% | +13.28% |
| Loss Cost | 2011.1 | 0.141 (CI = +/-0.086; p = 0.003) | 0.124 (CI = +/-0.025; p = 0.000) | 0.884 | 0.00% | +13.20% |
| Loss Cost | 2011.2 | 0.127 (CI = +/-0.086; p = 0.007) | 0.121 (CI = +/-0.025; p = 0.000) | 0.883 | 0.00% | +12.81% |
| Loss Cost | 2012.1 | 0.138 (CI = +/-0.089; p = 0.005) | 0.117 (CI = +/-0.025; p = 0.000) | 0.886 | 0.00% | +12.45% |
| Loss Cost | 2012.2 | 0.128 (CI = +/-0.092; p = 0.011) | 0.114 (CI = +/-0.026; p = 0.000) | 0.876 | 0.00% | +12.12% |
| Loss Cost | 2013.1 | 0.118 (CI = +/-0.098; p = 0.023) | 0.118 (CI = +/-0.028; p = 0.000) | 0.880 | 0.00% | +12.47% |
| Loss Cost | 2013.2 | 0.110 (CI = +/-0.106; p = 0.042) | 0.115 (CI = +/-0.031; p = 0.000) | 0.860 | 0.00% | +12.19% |
| Loss Cost | 2014.1 | 0.114 (CI = +/-0.118; p = 0.057) | 0.114 (CI = +/-0.035; p = 0.000) | 0.846 | 0.00% | +12.05% |
| Loss Cost | 2014.2 | 0.091 (CI = +/-0.115; p = 0.105) | 0.103 (CI = +/-0.036; p = 0.000) | 0.818 | 0.00% | +10.90% |
| Loss Cost | 2015.1 | 0.097 (CI = +/-0.132; p = 0.128) | 0.100 (CI = +/-0.046; p = 0.001) | 0.778 | 0.00% | +10.55% |
| Loss Cost | 2015.2 | 0.088 (CI = +/-0.152; p = 0.204) | 0.095 (CI = +/-0.058; p = 0.007) | 0.663 | 0.00% | +9.93% |
| Loss Cost | 2016.1 | 0.067 (CI = +/-0.177; p = 0.377) | 0.109 (CI = +/-0.077; p = 0.015) | 0.674 | 0.00% | +11.53% |
| Loss Cost | 2016.2 | 0.026 (CI = +/-0.136; p = 0.626) | 0.074 (CI = +/-0.067; p = 0.038) | 0.559 | 0.00% | +7.70% |
| Loss Cost | 2017.1 | 0.022 (CI = +/-0.201; p = 0.750) | 0.077 (CI = +/-0.118; p = 0.127) | 0.404 | 0.00% | +8.05% |
| Severity | 2005.2 | 0.100 (CI = +/-0.088; p = 0.028) | 0.132 (CI = +/-0.028; p = 0.000) | 0.776 | 0.00% | +14.12% |
| Severity | 2006.1 | 0.106 (CI = +/-0.091; p = 0.024) | 0.131 (CI = +/-0.029; p = 0.000) | 0.776 | 0.00% | +13.97% |
| Severity | 2006.2 | 0.085 (CI = +/-0.082; p = 0.042) | 0.127 (CI = +/-0.026; p = 0.000) | 0.806 | 0.00% | +13.52% |
| Severity | 2007.1 | 0.105 (CI = +/-0.073; p = 0.006) | 0.122 (CI = +/-0.023; p = 0.000) | 0.845 | 0.00% | +13.03% |
| Severity | 2007.2 | 0.086 (CI = +/-0.062; p = 0.009) | 0.119 (CI = +/-0.019; p = 0.000) | 0.879 | 0.00% | +12.61% |
| Severity | 2008.1 | 0.098 (CI = +/-0.060; p = 0.003) | 0.116 (CI = +/-0.018; p = 0.000) | 0.894 | 0.00% | +12.31% |
| Severity | 2008.2 | 0.084 (CI = +/-0.053; p = 0.004) | 0.113 (CI = +/-0.016; p = 0.000) | 0.914 | 0.00% | +11.98% |
| Severity | 2009.1 | 0.083 (CI = +/-0.056; p = 0.005) | 0.113 (CI = +/-0.017; p = 0.000) | 0.913 | 0.00% | +11.99% |
| Severity | 2009.2 | 0.084 (CI = +/-0.059; p = 0.008) | 0.113 (CI = +/-0.017; p = 0.000) | 0.909 | 0.00% | +12.00% |
| Severity | 2010.1 | 0.085 (CI = +/-0.062; p = 0.010) | 0.113 (CI = +/-0.018; p = 0.000) | 0.907 | 0.00% | +11.96% |
| Severity | 2010.2 | 0.084 (CI = +/-0.066; p = 0.016) | 0.113 (CI = +/-0.019; p = 0.000) | 0.901 | 0.00% | +11.92% |
| Severity | 2011.1 | 0.085 (CI = +/-0.070; p = 0.022) | 0.112 (CI = +/-0.020; p = 0.000) | 0.898 | 0.00% | +11.90% |
| Severity | 2011.2 | 0.071 (CI = +/-0.067; p = 0.040) | 0.109 (CI = +/-0.019; p = 0.000) | 0.906 | 0.00% | +11.51% |
| Severity | 2012.1 | 0.070 (CI = +/-0.072; p = 0.056) | 0.109 (CI = +/-0.021; p = 0.000) | 0.902 | 0.00% | +11.53% |
| Severity | 2012.2 | 0.070 (CI = +/-0.078; p = 0.073) | 0.109 (CI = +/-0.022; p = 0.000) | 0.893 | 0.00% | +11.53% |
| Severity | 2013.1 | 0.054 (CI = +/-0.075; p = 0.143) | 0.114 (CI = +/-0.022; p = 0.000) | 0.916 | 0.00% | +12.13% |
| Severity | 2013.2 | 0.048 (CI = +/-0.081; p = 0.217) | 0.112 (CI = +/-0.024; p = 0.000) | 0.905 | 0.00% | +11.90% |
| Severity | 2014.1 | 0.057 (CI = +/-0.087; p = 0.169) | 0.109 (CI = +/-0.026; p = 0.000) | 0.895 | 0.00% | +11.49% |
| Severity | 2014.2 | 0.036 (CI = +/-0.073; p = 0.296) | 0.099 (CI = +/-0.023; p = 0.000) | 0.906 | 0.00% | +10.39% |
| Severity | 2015.1 | 0.049 (CI = +/-0.077; p = 0.175) | 0.091 (CI = +/-0.027; p = 0.000) | 0.888 | 0.00% | +9.56% |
| Severity | 2015.2 | 0.043 (CI = +/-0.087; p = 0.276) | 0.087 (CI = +/-0.034; p = 0.001) | 0.832 | 0.00% | +9.09% |
| Severity | 2016.1 | 0.027 (CI = +/-0.098; p = 0.505) | 0.097 (CI = +/-0.043; p = 0.002) | 0.839 | 0.00% | +10.21% |
| Severity | 2016.2 | 0.008 (CI = +/-0.091; p = 0.819) | 0.081 (CI = +/-0.045; p = 0.008) | 0.792 | 0.00% | +8.40% |
| Severity | 2017.1 | 0.008 (CI = +/-0.135; p = 0.855) | 0.080 (CI = +/-0.079; p = 0.048) | 0.666 | 0.00% | +8.36% |
| Frequency | 2005.2 | 0.070 (CI = +/-0.056; p = 0.017) | 0.005 (CI = +/-0.018; p = 0.611) | 0.148 | 0.00% | +0.45% |
| Frequency | 2006.1 | 0.061 (CI = +/-0.055; p = 0.032) | 0.006 (CI = +/-0.018; p = 0.456) | 0.128 | 0.00% | +0.65% |
| Frequency | 2006.2 | 0.071 (CI = +/-0.052; p = 0.009) | 0.008 (CI = +/-0.016; p = 0.299) | 0.220 | 0.00% | +0.85% |
| Frequency | 2007.1 | 0.059 (CI = +/-0.047; p = 0.016) | 0.011 (CI = +/-0.015; p = 0.134) | 0.234 | 0.00% | +1.11% |
| Frequency | 2007.2 | 0.069 (CI = +/-0.044; p = 0.003) | 0.013 (CI = +/-0.013; p = 0.056) | 0.360 | 0.00% | +1.31% |
| Frequency | 2008.1 | 0.061 (CI = +/-0.041; p = 0.006) | 0.015 (CI = +/-0.013; p = 0.022) | 0.387 | 0.00% | +1.51% |
| Frequency | 2008.2 | 0.066 (CI = +/-0.042; p = 0.003) | 0.016 (CI = +/-0.013; p = 0.015) | 0.432 | 0.00% | +1.62% |
| Frequency | 2009.1 | 0.067 (CI = +/-0.044; p = 0.005) | 0.016 (CI = +/-0.013; p = 0.020) | 0.430 | 0.00% | +1.60% |
| Frequency | 2009.2 | 0.062 (CI = +/-0.045; p = 0.009) | 0.015 (CI = +/-0.013; p = 0.030) | 0.385 | 0.00% | +1.50% |
| Frequency | 2010.1 | 0.065 (CI = +/-0.048; p = 0.011) | 0.014 (CI = +/-0.014; p = 0.043) | 0.387 | 0.00% | +1.45% |
| Frequency | 2010.2 | 0.054 (CI = +/-0.044; p = 0.018) | 0.012 (CI = +/-0.013; p = 0.061) | 0.341 | 0.00% | +1.21% |
| Frequency | 2011.1 | 0.056 (CI = +/-0.046; p = 0.021) | 0.012 (CI = +/-0.013; p = 0.086) | 0.342 | 0.00% | +1.16% |
| Frequency | 2011.2 | 0.056 (CI = +/-0.050; p = 0.030) | 0.012 (CI = +/-0.014; p = 0.103) | 0.310 | 0.00% | +1.16% |
| Frequency | 2012.1 | 0.068 (CI = +/-0.046; p = 0.007) | 0.008 (CI = +/-0.013; p = 0.194) | 0.424 | 0.00% | +0.83% |
| Frequency | 2012.2 | 0.057 (CI = +/-0.041; p = 0.011) | 0.005 (CI = +/-0.012; p = 0.346) | 0.372 | 0.00% | +0.53% |
| Frequency | 2013.1 | 0.064 (CI = +/-0.042; p = 0.006) | 0.003 (CI = +/-0.012; p = 0.584) | 0.443 | 0.00% | +0.31% |
| Frequency | 2013.2 | 0.063 (CI = +/-0.046; p = 0.012) | 0.003 (CI = +/-0.013; p = 0.679) | 0.387 | 0.00% | +0.25% |
| Frequency | 2014.1 | 0.056 (CI = +/-0.048; p = 0.027) | 0.005 (CI = +/-0.014; p = 0.454) | 0.360 | 0.00% | +0.50% |
| Frequency | 2014.2 | 0.055 (CI = +/-0.054; p = 0.047) | 0.005 (CI = +/-0.017; p = 0.550) | 0.281 | 0.00% | +0.46% |
| Frequency | 2015.1 | 0.047 (CI = +/-0.059; p = 0.101) | 0.009 (CI = +/-0.021; p = 0.341) | 0.276 | 0.00% | +0.90% |
| Frequency | 2015.2 | 0.046 (CI = +/-0.069; p = 0.158) | 0.008 (CI = +/-0.027; p = 0.503) | 0.122 | 0.00% | +0.78% |
| Frequency | 2016.1 | 0.039 (CI = +/-0.084; p = 0.281) | 0.012 (CI = +/-0.037; p = 0.441) | 0.094 | 0.00% | +1.20% |
| Frequency | 2016.2 | 0.018 (CI = +/-0.050; p = 0.375) | -0.007 (CI = +/-0.025; p = 0.502) | -0.083 | 0.00% | -0.65% |
| Frequency | 2017.1 | 0.014 (CI = +/-0.071; p = 0.587) | -0.003 (CI = +/-0.042; p = 0.839) | -0.484 | 0.00% | -0.29% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = 2020.2

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-10-29

| Fit | Start Date | Time | Scalar Shift | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.046 (CI = +/-0.013; p = 0.000) | 0.234 (CI = +/-0.184; p = 0.014) | 0.815 | +4.71% |
| Loss Cost | 2006.1 | 0.051 (CI = +/-0.013; p = 0.000) | 0.200 (CI = +/-0.175; p = 0.026) | 0.841 | +5.20% |
| Loss Cost | 2006.2 | 0.051 (CI = +/-0.014; p = 0.000) | 0.201 (CI = +/-0.181; p = 0.030) | 0.832 | +5.19% |
| Loss Cost | 2007.1 | 0.054 (CI = +/-0.015; p = 0.000) | 0.181 (CI = +/-0.182; p = 0.051) | 0.837 | +5.50% |
| Loss Cost | 2007.2 | 0.054 (CI = +/-0.016; p = 0.000) | 0.180 (CI = +/-0.188; p = 0.060) | 0.827 | +5.52% |
| Loss Cost | 2008.1 | 0.058 (CI = +/-0.016; p = 0.000) | 0.152 (CI = +/-0.186; p = 0.107) | 0.839 | +5.99% |
| Loss Cost | 2008.2 | 0.058 (CI = +/-0.017; p = 0.000) | 0.150 (CI = +/-0.194; p = 0.122) | 0.829 | +6.01% |
| Loss Cost | 2009.1 | 0.064 (CI = +/-0.018; p = 0.000) | 0.116 (CI = +/-0.189; p = 0.219) | 0.846 | +6.60% |
| Loss Cost | 2009.2 | 0.066 (CI = +/-0.019; p = 0.000) | 0.106 (CI = +/-0.196; p = 0.278) | 0.839 | +6.79% |
| Loss Cost | 2010.1 | 0.071 (CI = +/-0.020; p = 0.000) | 0.072 (CI = +/-0.195; p = 0.451) | 0.851 | +7.41% |
| Loss Cost | 2010.2 | 0.071 (CI = +/-0.022; p = 0.000) | 0.074 (CI = +/-0.204; p = 0.464) | 0.838 | +7.39% |
| Loss Cost | 2011.1 | 0.078 (CI = +/-0.023; p = 0.000) | 0.038 (CI = +/-0.204; p = 0.703) | 0.849 | +8.09% |
| Loss Cost | 2011.2 | 0.077 (CI = +/-0.025; p = 0.000) | 0.043 (CI = +/-0.215; p = 0.683) | 0.833 | +7.99% |
| Loss Cost | 2012.1 | 0.081 (CI = +/-0.028; p = 0.000) | 0.020 (CI = +/-0.223; p = 0.851) | 0.829 | +8.47% |
| Loss Cost | 2012.2 | 0.080 (CI = +/-0.031; p = 0.000) | 0.025 (CI = +/-0.237; p = 0.826) | 0.809 | +8.36% |
| Loss Cost | 2013.1 | 0.091 (CI = +/-0.032; p = 0.000) | -0.027 (CI = +/-0.235; p = 0.815) | 0.830 | +9.56% |
| Loss Cost | 2013.2 | 0.090 (CI = +/-0.037; p = 0.000) | -0.023 (CI = +/-0.251; p = 0.852) | 0.807 | +9.47% |
| Loss Cost | 2014.1 | 0.096 (CI = +/-0.041; p = 0.000) | -0.048 (CI = +/-0.267; p = 0.710) | 0.797 | +10.11% |
| Loss Cost | 2014.2 | 0.086 (CI = +/-0.046; p = 0.001) | -0.004 (CI = +/-0.278; p = 0.974) | 0.764 | +8.96% |
| Loss Cost | 2015.1 | 0.086 (CI = +/-0.053; p = 0.003) | -0.006 (CI = +/-0.303; p = 0.966) | 0.733 | +9.01% |
| Loss Cost | 2015.2 | 0.078 (CI = +/-0.061; p = 0.015) | 0.024 (CI = +/-0.327; p = 0.877) | 0.686 | +8.13% |
| Loss Cost | 2016.1 | 0.089 (CI = +/-0.069; p = 0.015) | -0.015 (CI = +/-0.352; p = 0.926) | 0.679 | +9.35% |
| Loss Cost | 2016.2 | 0.070 (CI = +/-0.077; p = 0.071) | 0.048 (CI = +/-0.368; p = 0.782) | 0.615 | +7.26% |
| Loss Cost | 2017.1 | 0.078 (CI = +/-0.090; p = 0.083) | 0.024 (CI = +/-0.403; p = 0.899) | 0.587 | +8.12% |
| | | | | | |
| Severity | 2005.2 | 0.053 (CI = +/-0.009; p = 0.000) | 0.297 (CI = +/-0.132; p = 0.000) | 0.924 | +5.45% |
| Severity | 2006.1 | 0.056 (CI = +/-0.009; p = 0.000) | 0.276 (CI = +/-0.128; p = 0.000) | 0.931 | +5.77% |
| Severity | 2006.2 | 0.055 (CI = +/-0.010; p = 0.000) | 0.286 (CI = +/-0.130; p = 0.000) | 0.928 | +5.62% |
| Severity | 2007.1 | 0.055 (CI = +/-0.011; p = 0.000) | 0.284 (CI = +/-0.134; p = 0.000) | 0.923 | +5.64% |
| Severity | 2007.2 | 0.053 (CI = +/-0.011; p = 0.000) | 0.294 (CI = +/-0.137; p = 0.000) | 0.919 | +5.49% |
| Severity | 2008.1 | 0.055 (CI = +/-0.012; p = 0.000) | 0.283 (CI = +/-0.141; p = 0.000) | 0.918 | +5.67% |
| Severity | 2008.2 | 0.054 (CI = +/-0.013; p = 0.000) | 0.288 (CI = +/-0.146; p = 0.000) | 0.912 | +5.59% |
| Severity | 2009.1 | 0.059 (CI = +/-0.013; p = 0.000) | 0.260 (CI = +/-0.141; p = 0.001) | 0.922 | +6.08% |
| Severity | 2009.2 | 0.062 (CI = +/-0.014; p = 0.000) | 0.241 (CI = +/-0.142; p = 0.002) | 0.924 | +6.40% |
| Severity | 2010.1 | 0.067 (CI = +/-0.014; p = 0.000) | 0.212 (CI = +/-0.138; p = 0.004) | 0.933 | +6.94% |
| Severity | 2010.2 | 0.070 (CI = +/-0.015; p = 0.000) | 0.195 (CI = +/-0.140; p = 0.008) | 0.933 | +7.27% |
| Severity | 2011.1 | 0.076 (CI = +/-0.015; p = 0.000) | 0.163 (CI = +/-0.134; p = 0.020) | 0.943 | +7.91% |
| Severity | 2011.2 | 0.076 (CI = +/-0.017; p = 0.000) | 0.165 (CI = +/-0.141; p = 0.025) | 0.937 | +7.87% |
| Severity | 2012.1 | 0.082 (CI = +/-0.017; p = 0.000) | 0.132 (CI = +/-0.137; p = 0.058) | 0.945 | +8.57% |
| Severity | 2012.2 | 0.086 (CI = +/-0.019; p = 0.000) | 0.113 (CI = +/-0.141; p = 0.110) | 0.945 | +8.98% |
| Severity | 2013.1 | 0.098 (CI = +/-0.015; p = 0.000) | 0.056 (CI = +/-0.109; p = 0.295) | 0.970 | +10.31% |
| Severity | 2013.2 | 0.100 (CI = +/-0.017; p = 0.000) | 0.049 (CI = +/-0.116; p = 0.389) | 0.967 | +10.49% |
| Severity | 2014.1 | 0.102 (CI = +/-0.019; p = 0.000) | 0.040 (CI = +/-0.124; p = 0.508) | 0.963 | +10.72% |
| Severity | 2014.2 | 0.093 (CI = +/-0.019; p = 0.000) | 0.075 (CI = +/-0.119; p = 0.202) | 0.965 | +9.79% |
| Severity | 2015.1 | 0.089 (CI = +/-0.022; p = 0.000) | 0.092 (CI = +/-0.125; p = 0.137) | 0.961 | +9.30% |
| Severity | 2015.2 | 0.083 (CI = +/-0.024; p = 0.000) | 0.116 (CI = +/-0.131; p = 0.078) | 0.957 | +8.63% |
| Severity | 2016.1 | 0.088 (CI = +/-0.027; p = 0.000) | 0.098 (CI = +/-0.140; p = 0.153) | 0.955 | +9.17% |
| Severity | 2016.2 | 0.075 (CI = +/-0.027; p = 0.000) | 0.138 (CI = +/-0.131; p = 0.040) | 0.958 | +7.84% |
| Severity | 2017.1 | 0.073 (CI = +/-0.032; p = 0.000) | 0.145 (CI = +/-0.144; p = 0.049) | 0.950 | +7.60% |
| | | | | | |
| Frequency | 2005.2 | -0.007 (CI = +/-0.010; p = 0.163) | -0.063 (CI = +/-0.140; p = 0.365) | 0.166 | -0.70% |
| Frequency | 2006.1 | -0.005 (CI = +/-0.011; p = 0.310) | -0.075 (CI = +/-0.142; p = 0.288) | 0.137 | -0.53% |
| Frequency | 2006.2 | -0.004 (CI = +/-0.011; p = 0.463) | -0.084 (CI = +/-0.145; p = 0.246) | 0.117 | -0.41% |
| Frequency | 2007.1 | -0.001 (CI = +/-0.012; p = 0.819) | -0.103 (CI = +/-0.145; p = 0.157) | 0.096 | -0.13% |
| Frequency | 2007.2 | 0.000 (CI = +/-0.012; p = 0.957) | -0.114 (CI = +/-0.148; p = 0.126) | 0.086 | +0.03% |
| Frequency | 2008.1 | 0.003 (CI = +/-0.013; p = 0.640) | -0.131 (CI = +/-0.149; p = 0.083) | 0.083 | +0.30% |
| Frequency | 2008.2 | 0.004 (CI = +/-0.014; p = 0.566) | -0.137 (CI = +/-0.155; p = 0.080) | 0.081 | +0.40% |
| Frequency | 2009.1 | 0.005 (CI = +/-0.015; p = 0.507) | -0.143 (CI = +/-0.160; p = 0.078) | 0.080 | +0.50% |
| Frequency | 2009.2 | 0.004 (CI = +/-0.016; p = 0.654) | -0.135 (CI = +/-0.167; p = 0.107) | 0.079 | +0.36% |
| Frequency | 2010.1 | 0.004 (CI = +/-0.018; p = 0.618) | -0.140 (CI = +/-0.174; p = 0.110) | 0.076 | +0.44% |
| Frequency | 2010.2 | 0.001 (CI = +/-0.019; p = 0.905) | -0.122 (CI = +/-0.179; p = 0.173) | 0.085 | +0.11% |
| Frequency | 2011.1 | 0.002 (CI = +/-0.021; p = 0.869) | -0.125 (CI = +/-0.188; p = 0.183) | 0.079 | +0.17% |
| Frequency | 2011.2 | 0.001 (CI = +/-0.024; p = 0.920) | -0.122 (CI = +/-0.198; p = 0.216) | 0.077 | +0.11% |
| Frequency | 2012.1 | -0.001 (CI = +/-0.026; p = 0.943) | -0.111 (CI = +/-0.209; p = 0.280) | 0.080 | -0.09% |
| Frequency | 2012.2 | -0.006 (CI = +/-0.029; p = 0.682) | -0.088 (CI = +/-0.218; p = 0.410) | 0.101 | -0.57% |
| Frequency | 2013.1 | -0.007 (CI = +/-0.032; p = 0.664) | -0.083 (CI = +/-0.232; p = 0.465) | 0.095 | -0.68% |
| Frequency | 2013.2 | -0.009 (CI = +/-0.036; p = 0.597) | -0.071 (CI = +/-0.248; p = 0.553) | 0.095 | -0.93% |
| Frequency | 2014.1 | -0.006 (CI = +/-0.041; p = 0.779) | -0.088 (CI = +/-0.266; p = 0.496) | 0.063 | -0.55% |
| Frequency | 2014.2 | -0.008 (CI = +/-0.047; p = 0.735) | -0.079 (CI = +/-0.288; p = 0.569) | 0.057 | -0.76% |
| Frequency | 2015.1 | -0.003 (CI = +/-0.054; p = 0.917) | -0.099 (CI = +/-0.311; p = 0.510) | 0.024 | -0.27% |
| Frequency | 2015.2 | -0.005 (CI = +/-0.063; p = 0.879) | -0.092 (CI = +/-0.341; p = 0.573) | 0.015 | -0.46% |
| Frequency | 2016.1 | 0.002 (CI = +/-0.073; p = 0.963) | -0.113 (CI = +/-0.372; p = 0.522) | -0.017 | +0.16% |
| Frequency | 2016.2 | -0.005 (CI = +/-0.086; p = 0.895) | -0.091 (CI = +/-0.409; p = 0.638) | -0.016 | -0.53% |
| Frequency | 2017.1 | 0.005 (CI = +/-0.100; p = 0.918) | -0.121 (CI = +/-0.447; p = 0.563) | -0.060 | +0.48% |

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2023.2
 Excluded Points = 2020.2
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2020-10-29

| Fit | Start Date | Time | Scalar Shift | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.046 (CI = +/-0.013; p = 0.000) | 0.225 (CI = +/-0.191; p = 0.022) | 0.795 | +4.69% |
| Loss Cost | 2006.1 | 0.051 (CI = +/-0.013; p = 0.000) | 0.193 (CI = +/-0.182; p = 0.038) | 0.824 | +5.18% |
| Loss Cost | 2006.2 | 0.050 (CI = +/-0.014; p = 0.000) | 0.194 (CI = +/-0.187; p = 0.043) | 0.813 | +5.17% |
| Loss Cost | 2007.1 | 0.053 (CI = +/-0.015; p = 0.000) | 0.175 (CI = +/-0.188; p = 0.068) | 0.818 | +5.48% |
| Loss Cost | 2007.2 | 0.054 (CI = +/-0.016; p = 0.000) | 0.173 (CI = +/-0.195; p = 0.079) | 0.807 | +5.50% |
| Loss Cost | 2008.1 | 0.058 (CI = +/-0.017; p = 0.000) | 0.146 (CI = +/-0.193; p = 0.131) | 0.821 | +5.96% |
| Loss Cost | 2008.2 | 0.058 (CI = +/-0.018; p = 0.000) | 0.145 (CI = +/-0.200; p = 0.148) | 0.809 | +5.98% |
| Loss Cost | 2009.1 | 0.064 (CI = +/-0.018; p = 0.000) | 0.112 (CI = +/-0.195; p = 0.250) | 0.828 | +6.58% |
| Loss Cost | 2009.2 | 0.065 (CI = +/-0.020; p = 0.000) | 0.102 (CI = +/-0.203; p = 0.309) | 0.820 | +6.76% |
| Loss Cost | 2010.1 | 0.071 (CI = +/-0.021; p = 0.000) | 0.070 (CI = +/-0.201; p = 0.480) | 0.834 | +7.38% |
| Loss Cost | 2010.2 | 0.071 (CI = +/-0.023; p = 0.000) | 0.071 (CI = +/-0.210; p = 0.491) | 0.818 | +7.36% |
| Loss Cost | 2011.1 | 0.078 (CI = +/-0.024; p = 0.000) | 0.037 (CI = +/-0.210; p = 0.722) | 0.831 | +8.07% |
| Loss Cost | 2011.2 | 0.077 (CI = +/-0.026; p = 0.000) | 0.041 (CI = +/-0.221; p = 0.700) | 0.812 | +7.97% |
| Loss Cost | 2012.1 | 0.081 (CI = +/-0.029; p = 0.000) | 0.020 (CI = +/-0.230; p = 0.860) | 0.807 | +8.45% |
| Loss Cost | 2012.2 | 0.080 (CI = +/-0.033; p = 0.000) | 0.025 (CI = +/-0.244; p = 0.834) | 0.784 | +8.34% |
| Loss Cost | 2013.1 | 0.091 (CI = +/-0.034; p = 0.000) | -0.027 (CI = +/-0.242; p = 0.820) | 0.808 | +9.57% |
| Loss Cost | 2013.2 | 0.091 (CI = +/-0.039; p = 0.000) | -0.023 (CI = +/-0.260; p = 0.857) | 0.782 | +9.47% |
| Loss Cost | 2014.1 | 0.097 (CI = +/-0.044; p = 0.000) | -0.048 (CI = +/-0.277; p = 0.717) | 0.770 | +10.15% |
| Loss Cost | 2014.2 | 0.086 (CI = +/-0.049; p = 0.002) | -0.004 (CI = +/-0.289; p = 0.976) | 0.730 | +8.94% |
| Loss Cost | 2015.1 | 0.086 (CI = +/-0.057; p = 0.006) | -0.006 (CI = +/-0.317; p = 0.969) | 0.694 | +8.99% |
| Loss Cost | 2015.2 | 0.077 (CI = +/-0.066; p = 0.026) | 0.026 (CI = +/-0.345; p = 0.871) | 0.637 | +8.01% |
| Loss Cost | 2016.1 | 0.089 (CI = +/-0.078; p = 0.027) | -0.016 (CI = +/-0.375; p = 0.929) | 0.630 | +9.36% |
| Loss Cost | 2016.2 | 0.067 (CI = +/-0.088; p = 0.123) | 0.056 (CI = +/-0.397; p = 0.761) | 0.550 | +6.91% |
| Loss Cost | 2017.1 | 0.076 (CI = +/-0.106; p = 0.143) | 0.030 (CI = +/-0.445; p = 0.882) | 0.518 | +7.85% |
| | | | | | |
| Severity | 2005.2 | 0.053 (CI = +/-0.010; p = 0.000) | 0.306 (CI = +/-0.136; p = 0.000) | 0.918 | +5.47% |
| Severity | 2006.1 | 0.056 (CI = +/-0.010; p = 0.000) | 0.285 (CI = +/-0.131; p = 0.000) | 0.926 | +5.79% |
| Severity | 2006.2 | 0.055 (CI = +/-0.010; p = 0.000) | 0.294 (CI = +/-0.134; p = 0.000) | 0.922 | +5.65% |
| Severity | 2007.1 | 0.055 (CI = +/-0.011; p = 0.000) | 0.293 (CI = +/-0.138; p = 0.000) | 0.918 | +5.67% |
| Severity | 2007.2 | 0.054 (CI = +/-0.012; p = 0.000) | 0.302 (CI = +/-0.141; p = 0.000) | 0.912 | +5.52% |
| Severity | 2008.1 | 0.055 (CI = +/-0.012; p = 0.000) | 0.291 (CI = +/-0.144; p = 0.000) | 0.911 | +5.71% |
| Severity | 2008.2 | 0.055 (CI = +/-0.013; p = 0.000) | 0.296 (CI = +/-0.150; p = 0.000) | 0.905 | +5.63% |
| Severity | 2009.1 | 0.059 (CI = +/-0.013; p = 0.000) | 0.268 (CI = +/-0.144; p = 0.001) | 0.917 | +6.13% |
| Severity | 2009.2 | 0.063 (CI = +/-0.014; p = 0.000) | 0.250 (CI = +/-0.145; p = 0.002) | 0.919 | +6.47% |
| Severity | 2010.1 | 0.068 (CI = +/-0.014; p = 0.000) | 0.221 (CI = +/-0.139; p = 0.003) | 0.930 | +7.02% |
| Severity | 2010.2 | 0.071 (CI = +/-0.015; p = 0.000) | 0.204 (CI = +/-0.142; p = 0.007) | 0.930 | +7.36% |
| Severity | 2011.1 | 0.077 (CI = +/-0.015; p = 0.000) | 0.171 (CI = +/-0.134; p = 0.014) | 0.942 | +8.04% |
| Severity | 2011.2 | 0.077 (CI = +/-0.017; p = 0.000) | 0.172 (CI = +/-0.141; p = 0.019) | 0.936 | +8.02% |
| Severity | 2012.1 | 0.084 (CI = +/-0.017; p = 0.000) | 0.139 (CI = +/-0.134; p = 0.044) | 0.946 | +8.76% |
| Severity | 2012.2 | 0.088 (CI = +/-0.018; p = 0.000) | 0.119 (CI = +/-0.138; p = 0.086) | 0.946 | +9.23% |
| Severity | 2013.1 | 0.101 (CI = +/-0.013; p = 0.000) | 0.060 (CI = +/-0.096; p = 0.202) | 0.976 | +10.65% |
| Severity | 2013.2 | 0.104 (CI = +/-0.015; p = 0.000) | 0.050 (CI = +/-0.101; p = 0.310) | 0.974 | +10.92% |
| Severity | 2014.1 | 0.107 (CI = +/-0.017; p = 0.000) | 0.037 (CI = +/-0.106; p = 0.467) | 0.973 | +11.26% |
| Severity | 2014.2 | 0.099 (CI = +/-0.017; p = 0.000) | 0.068 (CI = +/-0.101; p = 0.169) | 0.974 | +10.40% |
| Severity | 2015.1 | 0.095 (CI = +/-0.019; p = 0.000) | 0.081 (CI = +/-0.108; p = 0.127) | 0.971 | +10.01% |
| Severity | 2015.2 | 0.090 (CI = +/-0.022; p = 0.000) | 0.099 (CI = +/-0.114; p = 0.082) | 0.968 | +9.46% |
| Severity | 2016.1 | 0.098 (CI = +/-0.024; p = 0.000) | 0.073 (CI = +/-0.116; p = 0.198) | 0.970 | +10.33% |
| Severity | 2016.2 | 0.087 (CI = +/-0.024; p = 0.000) | 0.108 (CI = +/-0.110; p = 0.052) | 0.972 | +9.09% |
| Severity | 2017.1 | 0.088 (CI = +/-0.029; p = 0.000) | 0.106 (CI = +/-0.124; p = 0.085) | 0.967 | +9.19% |
| | | | | | |
| Frequency | 2005.2 | -0.007 (CI = +/-0.010; p = 0.140) | -0.081 (CI = +/-0.143; p = 0.256) | 0.199 | -0.74% |
| Frequency | 2006.1 | -0.006 (CI = +/-0.011; p = 0.272) | -0.093 (CI = +/-0.145; p = 0.202) | 0.171 | -0.58% |
| Frequency | 2006.2 | -0.005 (CI = +/-0.011; p = 0.413) | -0.101 (CI = +/-0.148; p = 0.174) | 0.150 | -0.45% |
| Frequency | 2007.1 | -0.002 (CI = +/-0.012; p = 0.751) | -0.119 (CI = +/-0.147; p = 0.110) | 0.130 | -0.18% |
| Frequency | 2007.2 | 0.000 (CI = +/-0.012; p = 0.970) | -0.129 (CI = +/-0.150; p = 0.090) | 0.119 | -0.02% |
| Frequency | 2008.1 | 0.002 (CI = +/-0.013; p = 0.709) | -0.145 (CI = +/-0.152; p = 0.060) | 0.115 | +0.24% |
| Frequency | 2008.2 | 0.003 (CI = +/-0.014; p = 0.635) | -0.151 (CI = +/-0.157; p = 0.059) | 0.112 | +0.33% |
| Frequency | 2009.1 | 0.004 (CI = +/-0.015; p = 0.575) | -0.156 (CI = +/-0.163; p = 0.059) | 0.110 | +0.42% |
| Frequency | 2009.2 | 0.003 (CI = +/-0.017; p = 0.735) | -0.148 (CI = +/-0.169; p = 0.083) | 0.111 | +0.27% |
| Frequency | 2010.1 | 0.003 (CI = +/-0.018; p = 0.701) | -0.151 (CI = +/-0.176; p = 0.089) | 0.107 | +0.34% |
| Frequency | 2010.2 | 0.000 (CI = +/-0.019; p = 0.994) | -0.133 (CI = +/-0.180; p = 0.142) | 0.120 | -0.01% |
| Frequency | 2011.1 | 0.000 (CI = +/-0.021; p = 0.975) | -0.135 (CI = +/-0.190; p = 0.155) | 0.114 | +0.03% |
| Frequency | 2011.2 | 0.000 (CI = +/-0.024; p = 0.967) | -0.131 (CI = +/-0.200; p = 0.188) | 0.111 | -0.05% |
| Frequency | 2012.1 | -0.003 (CI = +/-0.026; p = 0.823) | -0.119 (CI = +/-0.210; p = 0.251) | 0.117 | -0.29% |
| Frequency | 2012.2 | -0.008 (CI = +/-0.029; p = 0.562) | -0.094 (CI = +/-0.218; p = 0.378) | 0.145 | -0.82% |
| Frequency | 2013.1 | -0.010 (CI = +/-0.033; p = 0.537) | -0.087 (CI = +/-0.233; p = 0.443) | 0.140 | -0.98% |
| Frequency | 2013.2 | -0.013 (CI = +/-0.037; p = 0.467) | -0.073 (CI = +/-0.248; p = 0.545) | 0.144 | -1.30% |
| Frequency | 2014.1 | -0.010 (CI = +/-0.042; p = 0.624) | -0.086 (CI = +/-0.267; p = 0.507) | 0.107 | -0.99% |
| Frequency | 2014.2 | -0.013 (CI = +/-0.049; p = 0.571) | -0.072 (CI = +/-0.290; p = 0.602) | 0.105 | -1.32% |
| Frequency | 2015.1 | -0.009 (CI = +/-0.057; p = 0.729) | -0.087 (CI = +/-0.316; p = 0.564) | 0.066 | -0.94% |
| Frequency | 2015.2 | -0.013 (CI = +/-0.067; p = 0.675) | -0.073 (CI = +/-0.348; p = 0.658) | 0.059 | -1.32% |
| Frequency | 2016.1 | -0.009 (CI = +/-0.080; p = 0.813) | -0.088 (CI = +/-0.386; p = 0.628) | 0.018 | -0.88% |
| Frequency | 2016.2 | -0.020 (CI = +/-0.095; p = 0.648) | -0.052 (CI = +/-0.427; p = 0.793) | 0.031 | -2.00% |
| Frequency | 2017.1 | -0.012 (CI = +/-0.114; p = 0.816) | -0.075 (CI = +/-0.480; p = 0.733) | -0.030 | -1.22% |

Accident Benefits Total

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

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.047 (CI = +/-0.011; p = 0.000) | 0.185 (CI = +/-0.090; p = 0.000) | 0.776 | +4.84% |
| Loss Cost | 2006.1 | 0.051 (CI = +/-0.011; p = 0.000) | 0.166 (CI = +/-0.085; p = 0.000) | 0.816 | +5.25% |
| Loss Cost | 2006.2 | 0.052 (CI = +/-0.011; p = 0.000) | 0.172 (CI = +/-0.087; p = 0.000) | 0.805 | +5.37% |
| Loss Cost | 2007.1 | 0.054 (CI = +/-0.012; p = 0.000) | 0.163 (CI = +/-0.090; p = 0.001) | 0.808 | +5.57% |
| Loss Cost | 2007.2 | 0.056 (CI = +/-0.013; p = 0.000) | 0.171 (CI = +/-0.092; p = 0.001) | 0.799 | +5.75% |
| Loss Cost | 2008.1 | 0.059 (CI = +/-0.013; p = 0.000) | 0.157 (CI = +/-0.092; p = 0.002) | 0.817 | +6.10% |
| Loss Cost | 2008.2 | 0.061 (CI = +/-0.014; p = 0.000) | 0.164 (CI = +/-0.094; p = 0.002) | 0.807 | +6.32% |
| Loss Cost | 2009.1 | 0.066 (CI = +/-0.014; p = 0.000) | 0.147 (CI = +/-0.092; p = 0.003) | 0.835 | +6.81% |
| Loss Cost | 2009.2 | 0.070 (CI = +/-0.015; p = 0.000) | 0.161 (CI = +/-0.090; p = 0.001) | 0.845 | +7.24% |
| Loss Cost | 2010.1 | 0.075 (CI = +/-0.015; p = 0.000) | 0.144 (CI = +/-0.088; p = 0.003) | 0.866 | +7.75% |
| Loss Cost | 2010.2 | 0.077 (CI = +/-0.017; p = 0.000) | 0.152 (CI = +/-0.092; p = 0.003) | 0.854 | +8.00% |
| Loss Cost | 2011.1 | 0.083 (CI = +/-0.017; p = 0.000) | 0.134 (CI = +/-0.089; p = 0.006) | 0.876 | +8.62% |
| Loss Cost | 2011.2 | 0.085 (CI = +/-0.019; p = 0.000) | 0.139 (CI = +/-0.095; p = 0.007) | 0.858 | +8.84% |
| Loss Cost | 2012.1 | 0.088 (CI = +/-0.022; p = 0.000) | 0.131 (CI = +/-0.100; p = 0.015) | 0.854 | +9.16% |
| Loss Cost | 2012.2 | 0.090 (CI = +/-0.025; p = 0.000) | 0.138 (CI = +/-0.107; p = 0.016) | 0.832 | +9.46% |
| Loss Cost | 2013.1 | 0.102 (CI = +/-0.023; p = 0.000) | 0.109 (CI = +/-0.095; p = 0.028) | 0.889 | +10.74% |
| Loss Cost | 2013.2 | 0.106 (CI = +/-0.027; p = 0.000) | 0.117 (CI = +/-0.101; p = 0.027) | 0.872 | +11.17% |
| Loss Cost | 2014.1 | 0.111 (CI = +/-0.032; p = 0.000) | 0.105 (CI = +/-0.109; p = 0.057) | 0.868 | +11.77% |
| Loss Cost | 2014.2 | 0.103 (CI = +/-0.036; p = 0.000) | 0.091 (CI = +/-0.115; p = 0.105) | 0.818 | +10.90% |
| Loss Cost | 2015.1 | 0.100 (CI = +/-0.046; p = 0.001) | 0.097 (CI = +/-0.132; p = 0.128) | 0.778 | +10.55% |
| Loss Cost | 2015.2 | 0.095 (CI = +/-0.058; p = 0.007) | 0.088 (CI = +/-0.152; p = 0.204) | 0.663 | +9.93% |
| Loss Cost | 2016.1 | 0.109 (CI = +/-0.077; p = 0.015) | 0.067 (CI = +/-0.177; p = 0.377) | 0.674 | +11.53% |
| Loss Cost | 2016.2 | 0.074 (CI = +/-0.067; p = 0.038) | 0.026 (CI = +/-0.136; p = 0.626) | 0.559 | +7.70% |
| Loss Cost | 2017.1 | 0.077 (CI = +/-0.118; p = 0.127) | 0.022 (CI = +/-0.201; p = 0.750) | 0.404 | +8.05% |
| | | | | | |
| Severity | 2005.2 | 0.051 (CI = +/-0.009; p = 0.000) | 0.114 (CI = +/-0.078; p = 0.006) | 0.824 | +5.19% |
| Severity | 2006.1 | 0.053 (CI = +/-0.010; p = 0.000) | 0.103 (CI = +/-0.078; p = 0.011) | 0.836 | +5.43% |
| Severity | 2006.2 | 0.052 (CI = +/-0.010; p = 0.000) | 0.099 (CI = +/-0.080; p = 0.018) | 0.812 | +5.33% |
| Severity | 2007.1 | 0.051 (CI = +/-0.011; p = 0.000) | 0.103 (CI = +/-0.083; p = 0.017) | 0.797 | +5.23% |
| Severity | 2007.2 | 0.050 (CI = +/-0.012; p = 0.000) | 0.100 (CI = +/-0.087; p = 0.026) | 0.766 | +5.13% |
| Severity | 2008.1 | 0.051 (CI = +/-0.013; p = 0.000) | 0.097 (CI = +/-0.091; p = 0.037) | 0.754 | +5.20% |
| Severity | 2008.2 | 0.051 (CI = +/-0.014; p = 0.000) | 0.097 (CI = +/-0.095; p = 0.047) | 0.720 | +5.18% |
| Severity | 2009.1 | 0.054 (CI = +/-0.015; p = 0.000) | 0.082 (CI = +/-0.095; p = 0.087) | 0.745 | +5.58% |
| Severity | 2009.2 | 0.058 (CI = +/-0.015; p = 0.000) | 0.097 (CI = +/-0.094; p = 0.044) | 0.767 | +6.02% |
| Severity | 2010.1 | 0.063 (CI = +/-0.016; p = 0.000) | 0.082 (CI = +/-0.094; p = 0.083) | 0.787 | +6.46% |
| Severity | 2010.2 | 0.067 (CI = +/-0.017; p = 0.000) | 0.096 (CI = +/-0.093; p = 0.044) | 0.802 | +6.94% |
| Severity | 2011.1 | 0.072 (CI = +/-0.018; p = 0.000) | 0.080 (CI = +/-0.092; p = 0.086) | 0.825 | +7.50% |
| Severity | 2011.2 | 0.073 (CI = +/-0.020; p = 0.000) | 0.082 (CI = +/-0.099; p = 0.096) | 0.795 | +7.59% |
| Severity | 2012.1 | 0.079 (CI = +/-0.021; p = 0.000) | 0.065 (CI = +/-0.099; p = 0.181) | 0.817 | +8.25% |
| Severity | 2012.2 | 0.085 (CI = +/-0.023; p = 0.000) | 0.080 (CI = +/-0.099; p = 0.102) | 0.829 | +8.92% |
| Severity | 2013.1 | 0.100 (CI = +/-0.017; p = 0.000) | 0.045 (CI = +/-0.067; p = 0.170) | 0.933 | +10.48% |
| Severity | 2013.2 | 0.104 (CI = +/-0.018; p = 0.000) | 0.054 (CI = +/-0.068; p = 0.106) | 0.932 | +10.98% |
| Severity | 2014.1 | 0.106 (CI = +/-0.022; p = 0.000) | 0.050 (CI = +/-0.076; p = 0.173) | 0.921 | +11.23% |
| Severity | 2014.2 | 0.099 (CI = +/-0.023; p = 0.000) | 0.036 (CI = +/-0.073; p = 0.296) | 0.906 | +10.39% |
| Severity | 2015.1 | 0.091 (CI = +/-0.027; p = 0.000) | 0.049 (CI = +/-0.077; p = 0.175) | 0.888 | +9.56% |
| Severity | 2015.2 | 0.087 (CI = +/-0.034; p = 0.001) | 0.043 (CI = +/-0.087; p = 0.276) | 0.832 | +9.09% |
| Severity | 2016.1 | 0.097 (CI = +/-0.043; p = 0.002) | 0.027 (CI = +/-0.098; p = 0.505) | 0.839 | +10.21% |
| Severity | 2016.2 | 0.081 (CI = +/-0.045; p = 0.008) | 0.008 (CI = +/-0.091; p = 0.819) | 0.792 | +8.40% |
| Severity | 2017.1 | 0.080 (CI = +/-0.079; p = 0.048) | 0.008 (CI = +/-0.135; p = 0.855) | 0.666 | +8.36% |
| | | | | | |
| Frequency | 2005.2 | -0.003 (CI = +/-0.007; p = 0.315) | 0.070 (CI = +/-0.056; p = 0.015) | 0.173 | -0.33% |
| Frequency | 2006.1 | -0.002 (CI = +/-0.007; p = 0.608) | 0.063 (CI = +/-0.055; p = 0.028) | 0.117 | -0.17% |
| Frequency | 2006.2 | 0.000 (CI = +/-0.007; p = 0.908) | 0.072 (CI = +/-0.053; p = 0.010) | 0.184 | +0.04% |
| Frequency | 2007.1 | 0.003 (CI = +/-0.006; p = 0.320) | 0.060 (CI = +/-0.049; p = 0.018) | 0.190 | +0.32% |
| Frequency | 2007.2 | 0.006 (CI = +/-0.006; p = 0.056) | 0.071 (CI = +/-0.044; p = 0.003) | 0.360 | +0.59% |
| Frequency | 2008.1 | 0.009 (CI = +/-0.006; p = 0.004) | 0.060 (CI = +/-0.038; p = 0.004) | 0.469 | +0.86% |
| Frequency | 2008.2 | 0.011 (CI = +/-0.005; p = 0.000) | 0.068 (CI = +/-0.035; p = 0.001) | 0.593 | +1.08% |
| Frequency | 2009.1 | 0.012 (CI = +/-0.006; p = 0.000) | 0.065 (CI = +/-0.036; p = 0.001) | 0.606 | +1.17% |
| Frequency | 2009.2 | 0.011 (CI = +/-0.006; p = 0.001) | 0.064 (CI = +/-0.038; p = 0.002) | 0.553 | +1.15% |
| Frequency | 2010.1 | 0.012 (CI = +/-0.007; p = 0.002) | 0.062 (CI = +/-0.040; p = 0.005) | 0.556 | +1.21% |
| Frequency | 2010.2 | 0.010 (CI = +/-0.007; p = 0.010) | 0.055 (CI = +/-0.039; p = 0.009) | 0.460 | +0.99% |
| Frequency | 2011.1 | 0.010 (CI = +/-0.008; p = 0.016) | 0.054 (CI = +/-0.042; p = 0.015) | 0.458 | +1.04% |
| Frequency | 2011.2 | 0.011 (CI = +/-0.009; p = 0.016) | 0.057 (CI = +/-0.044; p = 0.015) | 0.451 | +1.15% |
| Frequency | 2012.1 | 0.008 (CI = +/-0.009; p = 0.077) | 0.066 (CI = +/-0.043; p = 0.006) | 0.487 | +0.84% |
| Frequency | 2012.2 | 0.005 (CI = +/-0.009; p = 0.278) | 0.058 (CI = +/-0.041; p = 0.009) | 0.387 | +0.49% |
| Frequency | 2013.1 | 0.002 (CI = +/-0.010; p = 0.632) | 0.064 (CI = +/-0.042; p = 0.006) | 0.439 | +0.23% |
| Frequency | 2013.2 | 0.002 (CI = +/-0.012; p = 0.763) | 0.063 (CI = +/-0.046; p = 0.012) | 0.382 | +0.17% |
| Frequency | 2014.1 | 0.005 (CI = +/-0.014; p = 0.450) | 0.056 (CI = +/-0.048; p = 0.028) | 0.360 | +0.49% |
| Frequency | 2014.2 | 0.005 (CI = +/-0.017; p = 0.550) | 0.055 (CI = +/-0.054; p = 0.047) | 0.281 | +0.46% |
| Frequency | 2015.1 | 0.009 (CI = +/-0.021; p = 0.341) | 0.047 (CI = +/-0.059; p = 0.101) | 0.276 | +0.90% |
| Frequency | 2015.2 | 0.008 (CI = +/-0.027; p = 0.503) | 0.046 (CI = +/-0.069; p = 0.158) | 0.122 | +0.78% |
| Frequency | 2016.1 | 0.012 (CI = +/-0.037; p = 0.441) | 0.039 (CI = +/-0.084; p = 0.281) | 0.094 | +1.20% |
| Frequency | 2016.2 | -0.007 (CI = +/-0.025; p = 0.502) | 0.018 (CI = +/-0.050; p = 0.375) | -0.083 | -0.65% |
| Frequency | 2017.1 | -0.003 (CI = +/-0.042; p = 0.839) | 0.014 (CI = +/-0.071; p = 0.587) | -0.484 | -0.29% |

Accident Benefits Total

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.045 (CI = +/-0.011; p = 0.000) | 0.176 (CI = +/-0.092; p = 0.001) | 0.741 | +4.64% |
| Loss Cost | 2006.1 | 0.049 (CI = +/-0.011; p = 0.000) | 0.158 (CI = +/-0.086; p = 0.001) | 0.788 | +5.05% |
| Loss Cost | 2006.2 | 0.050 (CI = +/-0.012; p = 0.000) | 0.163 (CI = +/-0.090; p = 0.001) | 0.772 | +5.17% |
| Loss Cost | 2007.1 | 0.052 (CI = +/-0.013; p = 0.000) | 0.155 (CI = +/-0.092; p = 0.002) | 0.776 | +5.37% |
| Loss Cost | 2007.2 | 0.054 (CI = +/-0.014; p = 0.000) | 0.163 (CI = +/-0.095; p = 0.002) | 0.763 | +5.55% |
| Loss Cost | 2008.1 | 0.057 (CI = +/-0.014; p = 0.000) | 0.150 (CI = +/-0.095; p = 0.004) | 0.783 | +5.91% |
| Loss Cost | 2008.2 | 0.059 (CI = +/-0.016; p = 0.000) | 0.157 (CI = +/-0.098; p = 0.003) | 0.769 | +6.12% |
| Loss Cost | 2009.1 | 0.064 (CI = +/-0.016; p = 0.000) | 0.141 (CI = +/-0.095; p = 0.006) | 0.802 | +6.63% |
| Loss Cost | 2009.2 | 0.069 (CI = +/-0.017; p = 0.000) | 0.156 (CI = +/-0.095; p = 0.003) | 0.812 | +7.10% |
| Loss Cost | 2010.1 | 0.074 (CI = +/-0.017; p = 0.000) | 0.141 (CI = +/-0.093; p = 0.006) | 0.837 | +7.63% |
| Loss Cost | 2010.2 | 0.076 (CI = +/-0.019; p = 0.000) | 0.149 (CI = +/-0.098; p = 0.006) | 0.820 | +7.90% |
| Loss Cost | 2011.1 | 0.082 (CI = +/-0.019; p = 0.000) | 0.132 (CI = +/-0.096; p = 0.010) | 0.847 | +8.55% |
| Loss Cost | 2011.2 | 0.084 (CI = +/-0.022; p = 0.000) | 0.138 (CI = +/-0.102; p = 0.012) | 0.823 | +8.80% |
| Loss Cost | 2012.1 | 0.087 (CI = +/-0.025; p = 0.000) | 0.131 (CI = +/-0.108; p = 0.022) | 0.818 | +9.14% |
| Loss Cost | 2012.2 | 0.091 (CI = +/-0.029; p = 0.000) | 0.139 (CI = +/-0.117; p = 0.024) | 0.788 | +9.51% |
| Loss Cost | 2013.1 | 0.103 (CI = +/-0.028; p = 0.000) | 0.112 (CI = +/-0.103; p = 0.037) | 0.860 | +10.89% |
| Loss Cost | 2013.2 | 0.109 (CI = +/-0.032; p = 0.000) | 0.123 (CI = +/-0.112; p = 0.034) | 0.839 | +11.50% |
| Loss Cost | 2014.1 | 0.115 (CI = +/-0.038; p = 0.000) | 0.112 (CI = +/-0.121; p = 0.065) | 0.836 | +12.19% |
| Loss Cost | 2014.2 | 0.106 (CI = +/-0.046; p = 0.001) | 0.095 (CI = +/-0.133; p = 0.135) | 0.755 | +11.13% |
| Loss Cost | 2015.1 | 0.102 (CI = +/-0.059; p = 0.006) | 0.100 (CI = +/-0.154; p = 0.165) | 0.696 | +10.77% |
| Loss Cost | 2015.2 | 0.095 (CI = +/-0.082; p = 0.031) | 0.089 (CI = +/-0.189; p = 0.281) | 0.504 | +9.96% |
| Loss Cost | 2016.1 | 0.111 (CI = +/-0.111; p = 0.050) | 0.069 (CI = +/-0.225; p = 0.440) | 0.519 | +11.79% |
| Loss Cost | 2016.2 | 0.052 (CI = +/-0.101; p = 0.198) | 0.000 (CI = +/-0.172; p = 0.999) | 0.163 | +5.35% |
| Loss Cost | 2017.1 | 0.052 (CI = +/-0.211; p = 0.402) | 0.001 (CI = +/-0.304; p = 0.995) | -0.286 | +5.29% |
| | | | | | |
| Severity | 2005.2 | 0.049 (CI = +/-0.010; p = 0.000) | 0.107 (CI = +/-0.080; p = 0.011) | 0.799 | +5.02% |
| Severity | 2006.1 | 0.051 (CI = +/-0.010; p = 0.000) | 0.096 (CI = +/-0.079; p = 0.019) | 0.812 | +5.27% |
| Severity | 2006.2 | 0.050 (CI = +/-0.011; p = 0.000) | 0.091 (CI = +/-0.082; p = 0.032) | 0.784 | +5.14% |
| Severity | 2007.1 | 0.049 (CI = +/-0.012; p = 0.000) | 0.095 (CI = +/-0.085; p = 0.030) | 0.765 | +5.03% |
| Severity | 2007.2 | 0.048 (CI = +/-0.013; p = 0.000) | 0.090 (CI = +/-0.088; p = 0.047) | 0.726 | +4.89% |
| Severity | 2008.1 | 0.048 (CI = +/-0.014; p = 0.000) | 0.088 (CI = +/-0.093; p = 0.061) | 0.711 | +4.94% |
| Severity | 2008.2 | 0.048 (CI = +/-0.015; p = 0.000) | 0.086 (CI = +/-0.098; p = 0.081) | 0.667 | +4.89% |
| Severity | 2009.1 | 0.052 (CI = +/-0.016; p = 0.000) | 0.072 (CI = +/-0.097; p = 0.136) | 0.696 | +5.29% |
| Severity | 2009.2 | 0.056 (CI = +/-0.017; p = 0.000) | 0.088 (CI = +/-0.098; p = 0.075) | 0.718 | +5.75% |
| Severity | 2010.1 | 0.060 (CI = +/-0.018; p = 0.000) | 0.074 (CI = +/-0.098; p = 0.127) | 0.742 | +6.20% |
| Severity | 2010.2 | 0.065 (CI = +/-0.019; p = 0.000) | 0.090 (CI = +/-0.099; p = 0.072) | 0.756 | +6.72% |
| Severity | 2011.1 | 0.070 (CI = +/-0.020; p = 0.000) | 0.074 (CI = +/-0.098; p = 0.126) | 0.784 | +7.30% |
| Severity | 2011.2 | 0.071 (CI = +/-0.023; p = 0.000) | 0.076 (CI = +/-0.106; p = 0.144) | 0.743 | +7.37% |
| Severity | 2012.1 | 0.077 (CI = +/-0.025; p = 0.000) | 0.060 (CI = +/-0.106; p = 0.240) | 0.770 | +8.05% |
| Severity | 2012.2 | 0.085 (CI = +/-0.027; p = 0.000) | 0.078 (CI = +/-0.108; p = 0.139) | 0.783 | +8.84% |
| Severity | 2013.1 | 0.100 (CI = +/-0.020; p = 0.000) | 0.045 (CI = +/-0.074; p = 0.199) | 0.915 | +10.51% |
| Severity | 2013.2 | 0.106 (CI = +/-0.022; p = 0.000) | 0.058 (CI = +/-0.076; p = 0.118) | 0.914 | +11.17% |
| Severity | 2014.1 | 0.108 (CI = +/-0.026; p = 0.000) | 0.053 (CI = +/-0.084; p = 0.181) | 0.899 | +11.46% |
| Severity | 2014.2 | 0.099 (CI = +/-0.030; p = 0.000) | 0.036 (CI = +/-0.085; p = 0.357) | 0.869 | +10.39% |
| Severity | 2015.1 | 0.091 (CI = +/-0.035; p = 0.001) | 0.048 (CI = +/-0.090; p = 0.239) | 0.835 | +9.48% |
| Severity | 2015.2 | 0.084 (CI = +/-0.047; p = 0.006) | 0.038 (CI = +/-0.107; p = 0.409) | 0.732 | +8.71% |
| Severity | 2016.1 | 0.095 (CI = +/-0.061; p = 0.013) | 0.024 (CI = +/-0.124; p = 0.612) | 0.737 | +9.94% |
| Severity | 2016.2 | 0.064 (CI = +/-0.063; p = 0.049) | -0.011 (CI = +/-0.108; p = 0.759) | 0.669 | +6.61% |
| Severity | 2017.1 | 0.060 (CI = +/-0.132; p = 0.188) | -0.008 (CI = +/-0.190; p = 0.868) | 0.324 | +6.21% |
| | | | | | |
| Frequency | 2005.2 | -0.004 (CI = +/-0.007; p = 0.304) | 0.069 (CI = +/-0.058; p = 0.021) | 0.169 | -0.36% |
| Frequency | 2006.1 | -0.002 (CI = +/-0.007; p = 0.578) | 0.062 (CI = +/-0.058; p = 0.037) | 0.109 | -0.20% |
| Frequency | 2006.2 | 0.000 (CI = +/-0.007; p = 0.929) | 0.072 (CI = +/-0.056; p = 0.013) | 0.171 | +0.03% |
| Frequency | 2007.1 | 0.003 (CI = +/-0.007; p = 0.351) | 0.060 (CI = +/-0.051; p = 0.023) | 0.170 | +0.32% |
| Frequency | 2007.2 | 0.006 (CI = +/-0.007; p = 0.060) | 0.073 (CI = +/-0.046; p = 0.003) | 0.345 | +0.63% |
| Frequency | 2008.1 | 0.009 (CI = +/-0.006; p = 0.005) | 0.062 (CI = +/-0.040; p = 0.004) | 0.456 | +0.92% |
| Frequency | 2008.2 | 0.012 (CI = +/-0.006; p = 0.000) | 0.072 (CI = +/-0.036; p = 0.001) | 0.595 | +1.18% |
| Frequency | 2009.1 | 0.013 (CI = +/-0.006; p = 0.000) | 0.068 (CI = +/-0.037; p = 0.001) | 0.610 | +1.27% |
| Frequency | 2009.2 | 0.013 (CI = +/-0.007; p = 0.001) | 0.068 (CI = +/-0.040; p = 0.002) | 0.558 | +1.27% |
| Frequency | 2010.1 | 0.013 (CI = +/-0.008; p = 0.002) | 0.066 (CI = +/-0.042; p = 0.004) | 0.563 | +1.34% |
| Frequency | 2010.2 | 0.011 (CI = +/-0.008; p = 0.010) | 0.059 (CI = +/-0.041; p = 0.008) | 0.456 | +1.11% |
| Frequency | 2011.1 | 0.012 (CI = +/-0.009; p = 0.016) | 0.058 (CI = +/-0.044; p = 0.014) | 0.455 | +1.16% |
| Frequency | 2011.2 | 0.013 (CI = +/-0.010; p = 0.014) | 0.062 (CI = +/-0.046; p = 0.013) | 0.460 | +1.33% |
| Frequency | 2012.1 | 0.010 (CI = +/-0.010; p = 0.060) | 0.070 (CI = +/-0.045; p = 0.005) | 0.495 | +1.00% |
| Frequency | 2012.2 | 0.006 (CI = +/-0.011; p = 0.246) | 0.061 (CI = +/-0.044; p = 0.011) | 0.378 | +0.61% |
| Frequency | 2013.1 | 0.003 (CI = +/-0.012; p = 0.544) | 0.066 (CI = +/-0.045; p = 0.009) | 0.428 | +0.34% |
| Frequency | 2013.2 | 0.003 (CI = +/-0.015; p = 0.664) | 0.065 (CI = +/-0.051; p = 0.018) | 0.369 | +0.29% |
| Frequency | 2014.1 | 0.007 (CI = +/-0.017; p = 0.398) | 0.059 (CI = +/-0.053; p = 0.035) | 0.343 | +0.65% |
| Frequency | 2014.2 | 0.007 (CI = +/-0.022; p = 0.485) | 0.059 (CI = +/-0.062; p = 0.059) | 0.261 | +0.68% |
| Frequency | 2015.1 | 0.012 (CI = +/-0.026; p = 0.311) | 0.052 (CI = +/-0.068; p = 0.111) | 0.252 | +1.19% |
| Frequency | 2015.2 | 0.011 (CI = +/-0.037; p = 0.461) | 0.051 (CI = +/-0.084; p = 0.180) | 0.085 | +1.15% |
| Frequency | 2016.1 | 0.017 (CI = +/-0.051; p = 0.418) | 0.045 (CI = +/-0.104; p = 0.295) | 0.042 | +1.68% |
| Frequency | 2016.2 | -0.012 (CI = +/-0.040; p = 0.415) | 0.012 (CI = +/-0.069; p = 0.631) | -0.085 | -1.19% |
| Frequency | 2017.1 | -0.009 (CI = +/-0.083; p = 0.696) | 0.009 (CI = +/-0.119; p = 0.781) | -0.736 | -0.86% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2014.2

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2008.1 | 0.014 (CI = +/-0.013; p = 0.035) | 0.208 (CI = +/-0.050; p = 0.000) | 0.877 | +1.38% |
| Loss Cost | 2008.2 | 0.012 (CI = +/-0.015; p = 0.088) | 0.205 (CI = +/-0.055; p = 0.000) | 0.856 | +1.24% |
| Severity | 2008.1 | 0.004 (CI = +/-0.019; p = 0.643) | 0.140 (CI = +/-0.079; p = 0.002) | 0.524 | +0.42% |
| Severity | 2008.2 | -0.005 (CI = +/-0.018; p = 0.583) | 0.121 (CI = +/-0.067; p = 0.003) | 0.544 | -0.46% |
| Frequency | 2008.1 | 0.009 (CI = +/-0.016; p = 0.213) | 0.068 (CI = +/-0.063; p = 0.038) | 0.322 | +0.95% |
| Frequency | 2008.2 | 0.017 (CI = +/-0.014; p = 0.022) | 0.084 (CI = +/-0.052; p = 0.005) | 0.600 | +1.71% |

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2015.1 | 0.084 (CI = +/-0.023; p = 0.000) | 0.127 (CI = +/-0.125; p = 0.047) | 0.780 | +8.78% |
| Loss Cost | 2015.2 | 0.083 (CI = +/-0.026; p = 0.000) | 0.124 (CI = +/-0.134; p = 0.066) | 0.735 | +8.70% |
| Loss Cost | 2016.1 | 0.086 (CI = +/-0.029; p = 0.000) | 0.117 (CI = +/-0.142; p = 0.098) | 0.723 | +8.97% |
| Loss Cost | 2016.2 | 0.081 (CI = +/-0.033; p = 0.000) | 0.103 (CI = +/-0.150; p = 0.161) | 0.648 | +8.43% |
| Loss Cost | 2017.1 | 0.083 (CI = +/-0.037; p = 0.000) | 0.099 (CI = +/-0.162; p = 0.209) | 0.623 | +8.64% |
| Severity | 2015.1 | 0.104 (CI = +/-0.012; p = 0.000) | 0.028 (CI = +/-0.065; p = 0.381) | 0.950 | +10.92% |
| Severity | 2015.2 | 0.103 (CI = +/-0.013; p = 0.000) | 0.024 (CI = +/-0.069; p = 0.466) | 0.941 | +10.81% |
| Severity | 2016.1 | 0.105 (CI = +/-0.014; p = 0.000) | 0.016 (CI = +/-0.071; p = 0.627) | 0.938 | +11.11% |
| Severity | 2016.2 | 0.102 (CI = +/-0.016; p = 0.000) | 0.006 (CI = +/-0.073; p = 0.858) | 0.928 | +10.71% |
| Severity | 2017.1 | 0.102 (CI = +/-0.018; p = 0.000) | 0.005 (CI = +/-0.079; p = 0.893) | 0.914 | +10.76% |
| Frequency | 2015.1 | -0.019 (CI = +/-0.027; p = 0.143) | 0.099 (CI = +/-0.147; p = 0.171) | 0.119 | -1.93% |
| Frequency | 2015.2 | -0.019 (CI = +/-0.030; p = 0.197) | 0.100 (CI = +/-0.158; p = 0.195) | 0.108 | -1.91% |
| Frequency | 2016.1 | -0.019 (CI = +/-0.034; p = 0.244) | 0.101 (CI = +/-0.168; p = 0.220) | 0.066 | -1.93% |
| Frequency | 2016.2 | -0.021 (CI = +/-0.039; p = 0.276) | 0.097 (CI = +/-0.182; p = 0.270) | 0.059 | -2.06% |
| Frequency | 2017.1 | -0.019 (CI = +/-0.045; p = 0.370) | 0.094 (CI = +/-0.196; p = 0.319) | -0.004 | -1.92% |

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, mobility, new_normal

| Fit | Start Date | Time | Mobility | New Normal | Implied Trend | |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-------------------------|--------|
| | | | | | Adjusted R ² | Rate |
| Loss Cost | 2005.2 | 0.019 (CI = +/-0.008; p = 0.000) | 0.017 (CI = +/-0.005; p = 0.000) | -0.132 (CI = +/-0.128; p = 0.043) | 0.601 | +1.87% |
| Loss Cost | 2006.1 | 0.017 (CI = +/-0.008; p = 0.000) | 0.016 (CI = +/-0.005; p = 0.000) | -0.118 (CI = +/-0.127; p = 0.069) | 0.595 | +1.69% |
| Loss Cost | 2006.2 | 0.014 (CI = +/-0.008; p = 0.001) | 0.016 (CI = +/-0.004; p = 0.000) | -0.099 (CI = +/-0.125; p = 0.116) | 0.601 | +1.45% |
| Loss Cost | 2007.1 | 0.016 (CI = +/-0.009; p = 0.001) | 0.016 (CI = +/-0.005; p = 0.000) | -0.110 (CI = +/-0.126; p = 0.086) | 0.613 | +1.59% |
| Loss Cost | 2007.2 | 0.017 (CI = +/-0.009; p = 0.001) | 0.016 (CI = +/-0.005; p = 0.000) | -0.120 (CI = +/-0.129; p = 0.067) | 0.623 | +1.73% |
| Loss Cost | 2008.1 | 0.020 (CI = +/-0.009; p = 0.000) | 0.017 (CI = +/-0.004; p = 0.000) | -0.141 (CI = +/-0.126; p = 0.029) | 0.661 | +2.02% |
| Loss Cost | 2008.2 | 0.023 (CI = +/-0.010; p = 0.000) | 0.018 (CI = +/-0.004; p = 0.000) | -0.159 (CI = +/-0.125; p = 0.015) | 0.686 | +2.28% |
| Loss Cost | 2009.1 | 0.026 (CI = +/-0.010; p = 0.000) | 0.018 (CI = +/-0.004; p = 0.000) | -0.184 (CI = +/-0.120; p = 0.004) | 0.731 | +2.64% |
| Loss Cost | 2009.2 | 0.028 (CI = +/-0.010; p = 0.000) | 0.018 (CI = +/-0.004; p = 0.000) | -0.194 (CI = +/-0.124; p = 0.003) | 0.736 | +2.80% |
| Loss Cost | 2010.1 | 0.031 (CI = +/-0.011; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | -0.219 (CI = +/-0.120; p = 0.001) | 0.772 | +3.18% |
| Loss Cost | 2010.2 | 0.028 (CI = +/-0.011; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | -0.198 (CI = +/-0.119; p = 0.002) | 0.777 | +2.85% |
| Loss Cost | 2011.1 | 0.029 (CI = +/-0.012; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | -0.204 (CI = +/-0.124; p = 0.002) | 0.776 | +2.94% |
| Loss Cost | 2011.2 | 0.032 (CI = +/-0.013; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | -0.221 (CI = +/-0.127; p = 0.002) | 0.788 | +3.23% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.014; p = 0.000) | 0.019 (CI = +/-0.004; p = 0.000) | -0.210 (CI = +/-0.133; p = 0.004) | 0.785 | +3.05% |
| Loss Cost | 2012.2 | 0.025 (CI = +/-0.015; p = 0.002) | 0.018 (CI = +/-0.004; p = 0.000) | -0.179 (CI = +/-0.130; p = 0.009) | 0.806 | +2.49% |
| Loss Cost | 2013.1 | 0.027 (CI = +/-0.016; p = 0.003) | 0.018 (CI = +/-0.004; p = 0.000) | -0.193 (CI = +/-0.137; p = 0.008) | 0.811 | +2.75% |
| Loss Cost | 2013.2 | 0.023 (CI = +/-0.018; p = 0.014) | 0.018 (CI = +/-0.004; p = 0.000) | -0.172 (CI = +/-0.142; p = 0.020) | 0.819 | +2.34% |
| Loss Cost | 2014.1 | 0.028 (CI = +/-0.019; p = 0.007) | 0.019 (CI = +/-0.004; p = 0.000) | -0.199 (CI = +/-0.145; p = 0.010) | 0.834 | +2.88% |
| Loss Cost | 2014.2 | 0.026 (CI = +/-0.022; p = 0.022) | 0.018 (CI = +/-0.005; p = 0.000) | -0.189 (CI = +/-0.157; p = 0.021) | 0.834 | +2.67% |
| Loss Cost | 2015.1 | 0.032 (CI = +/-0.025; p = 0.014) | 0.019 (CI = +/-0.005; p = 0.000) | -0.215 (CI = +/-0.165; p = 0.014) | 0.843 | +3.24% |
| Loss Cost | 2015.2 | 0.032 (CI = +/-0.029; p = 0.032) | 0.019 (CI = +/-0.005; p = 0.000) | -0.214 (CI = +/-0.181; p = 0.024) | 0.841 | +3.22% |
| Loss Cost | 2016.1 | 0.034 (CI = +/-0.033; p = 0.047) | 0.019 (CI = +/-0.005; p = 0.000) | -0.223 (CI = +/-0.199; p = 0.031) | 0.839 | +3.44% |
| Loss Cost | 2016.2 | 0.016 (CI = +/-0.031; p = 0.270) | 0.018 (CI = +/-0.005; p = 0.000) | -0.154 (CI = +/-0.175; p = 0.080) | 0.896 | +1.66% |
| Loss Cost | 2017.1 | 0.018 (CI = +/-0.037; p = 0.315) | 0.018 (CI = +/-0.005; p = 0.000) | -0.158 (CI = +/-0.195; p = 0.102) | 0.891 | +1.77% |
| Loss Cost | 2017.2 | 0.013 (CI = +/-0.043; p = 0.504) | 0.018 (CI = +/-0.005; p = 0.000) | -0.144 (CI = +/-0.214; p = 0.166) | 0.890 | +1.35% |
| | | | | | | |
| Severity | 2005.2 | 0.044 (CI = +/-0.006; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.328) | 0.224 (CI = +/-0.100; p = 0.000) | 0.941 | +4.45% |
| Severity | 2006.1 | 0.042 (CI = +/-0.006; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.426) | 0.236 (CI = +/-0.100; p = 0.000) | 0.939 | +4.29% |
| Severity | 2006.2 | 0.040 (CI = +/-0.006; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.603) | 0.255 (CI = +/-0.094; p = 0.000) | 0.943 | +4.04% |
| Severity | 2007.1 | 0.038 (CI = +/-0.006; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.743) | 0.266 (CI = +/-0.093; p = 0.000) | 0.941 | +3.88% |
| Severity | 2007.2 | 0.036 (CI = +/-0.007; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.908) | 0.279 (CI = +/-0.093; p = 0.000) | 0.940 | +3.71% |
| Severity | 2008.1 | 0.037 (CI = +/-0.007; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.864) | 0.275 (CI = +/-0.096; p = 0.000) | 0.937 | +3.76% |
| Severity | 2008.2 | 0.038 (CI = +/-0.008; p = 0.000) | 0.000 (CI = +/-0.003; p = 0.771) | 0.268 (CI = +/-0.098; p = 0.000) | 0.936 | +3.87% |
| Severity | 2009.1 | 0.041 (CI = +/-0.007; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.489) | 0.246 (CI = +/-0.092; p = 0.000) | 0.947 | +4.20% |
| Severity | 2009.2 | 0.043 (CI = +/-0.008; p = 0.000) | 0.001 (CI = +/-0.003; p = 0.390) | 0.235 (CI = +/-0.094; p = 0.000) | 0.947 | +4.35% |
| Severity | 2010.1 | 0.044 (CI = +/-0.009; p = 0.000) | 0.002 (CI = +/-0.003; p = 0.306) | 0.225 (CI = +/-0.096; p = 0.000) | 0.947 | +4.52% |
| Severity | 2010.2 | 0.044 (CI = +/-0.009; p = 0.000) | 0.002 (CI = +/-0.003; p = 0.356) | 0.229 (CI = +/-0.100; p = 0.000) | 0.942 | +4.45% |
| Severity | 2011.1 | 0.043 (CI = +/-0.010; p = 0.000) | 0.002 (CI = +/-0.004; p = 0.381) | 0.230 (CI = +/-0.105; p = 0.000) | 0.938 | +4.44% |
| Severity | 2011.2 | 0.041 (CI = +/-0.011; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.495) | 0.243 (CI = +/-0.108; p = 0.000) | 0.934 | +4.22% |
| Severity | 2012.1 | 0.043 (CI = +/-0.012; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.449) | 0.235 (CI = +/-0.114; p = 0.000) | 0.931 | +4.35% |
| Severity | 2012.2 | 0.041 (CI = +/-0.014; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.527) | 0.243 (CI = +/-0.120; p = 0.000) | 0.925 | +4.21% |
| Severity | 2013.1 | 0.042 (CI = +/-0.015; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.510) | 0.238 (CI = +/-0.128; p = 0.001) | 0.920 | +4.30% |
| Severity | 2013.2 | 0.041 (CI = +/-0.017; p = 0.000) | 0.001 (CI = +/-0.004; p = 0.573) | 0.244 (CI = +/-0.137; p = 0.002) | 0.913 | +4.18% |
| Severity | 2014.1 | 0.042 (CI = +/-0.020; p = 0.000) | 0.001 (CI = +/-0.005; p = 0.547) | 0.238 (CI = +/-0.148; p = 0.003) | 0.908 | +4.31% |
| Severity | 2014.2 | 0.041 (CI = +/-0.023; p = 0.001) | 0.001 (CI = +/-0.005; p = 0.592) | 0.242 (CI = +/-0.160; p = 0.006) | 0.899 | +4.23% |
| Severity | 2015.1 | 0.047 (CI = +/-0.025; p = 0.001) | 0.002 (CI = +/-0.005; p = 0.459) | 0.216 (CI = +/-0.169; p = 0.016) | 0.901 | +4.79% |
| Severity | 2015.2 | 0.050 (CI = +/-0.029; p = 0.002) | 0.002 (CI = +/-0.005; p = 0.409) | 0.201 (CI = +/-0.184; p = 0.034) | 0.896 | +5.15% |
| Severity | 2016.1 | 0.059 (CI = +/-0.032; p = 0.001) | 0.003 (CI = +/-0.005; p = 0.272) | 0.163 (CI = +/-0.191; p = 0.088) | 0.904 | +6.09% |
| Severity | 2016.2 | 0.064 (CI = +/-0.037; p = 0.003) | 0.003 (CI = +/-0.006; p = 0.247) | 0.145 (CI = +/-0.208; p = 0.157) | 0.898 | +6.57% |
| Severity | 2017.1 | 0.076 (CI = +/-0.039; p = 0.001) | 0.004 (CI = +/-0.005; p = 0.146) | 0.097 (CI = +/-0.209; p = 0.331) | 0.911 | +7.95% |
| Severity | 2017.2 | 0.086 (CI = +/-0.044; p = 0.001) | 0.004 (CI = +/-0.005; p = 0.113) | 0.063 (CI = +/-0.220; p = 0.535) | 0.914 | +9.02% |
| | | | | | | |
| Frequency | 2005.2 | -0.025 (CI = +/-0.008; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.356 (CI = +/-0.124; p = 0.000) | 0.905 | -2.47% |
| Frequency | 2006.1 | -0.025 (CI = +/-0.008; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.353 (CI = +/-0.127; p = 0.000) | 0.902 | -2.50% |
| Frequency | 2006.2 | -0.025 (CI = +/-0.009; p = 0.000) | 0.015 (CI = +/-0.005; p = 0.000) | -0.354 (CI = +/-0.131; p = 0.000) | 0.898 | -2.49% |
| Frequency | 2007.1 | -0.022 (CI = +/-0.009; p = 0.000) | 0.016 (CI = +/-0.005; p = 0.000) | -0.376 (CI = +/-0.127; p = 0.000) | 0.902 | -2.21% |
| Frequency | 2007.2 | -0.019 (CI = +/-0.009; p = 0.000) | 0.016 (CI = +/-0.004; p = 0.000) | -0.399 (CI = +/-0.122; p = 0.000) | 0.908 | -1.91% |
| Frequency | 2008.1 | -0.017 (CI = +/-0.009; p = 0.001) | 0.017 (CI = +/-0.004; p = 0.000) | -0.416 (CI = +/-0.120; p = 0.000) | 0.910 | -1.67% |
| Frequency | 2008.2 | -0.015 (CI = +/-0.010; p = 0.003) | 0.017 (CI = +/-0.004; p = 0.000) | -0.427 (CI = +/-0.123; p = 0.000) | 0.908 | -1.53% |
| Frequency | 2009.1 | -0.015 (CI = +/-0.010; p = 0.006) | 0.017 (CI = +/-0.004; p = 0.000) | -0.429 (CI = +/-0.128; p = 0.000) | 0.905 | -1.50% |
| Frequency | 2009.2 | -0.015 (CI = +/-0.011; p = 0.011) | 0.017 (CI = +/-0.005; p = 0.000) | -0.430 (CI = +/-0.133; p = 0.000) | 0.902 | -1.49% |
| Frequency | 2010.1 | -0.013 (CI = +/-0.012; p = 0.038) | 0.017 (CI = +/-0.005; p = 0.000) | -0.444 (CI = +/-0.137; p = 0.000) | 0.901 | -1.28% |
| Frequency | 2010.2 | -0.015 (CI = +/-0.013; p = 0.021) | 0.017 (CI = +/-0.005; p = 0.000) | -0.427 (CI = +/-0.140; p = 0.000) | 0.904 | -1.54% |
| Frequency | 2011.1 | -0.014 (CI = +/-0.014; p = 0.048) | 0.017 (CI = +/-0.005; p = 0.000) | -0.434 (CI = +/-0.146; p = 0.000) | 0.901 | -1.43% |
| Frequency | 2011.2 | -0.010 (CI = +/-0.015; p = 0.192) | 0.018 (CI = +/-0.005; p = 0.000) | -0.463 (CI = +/-0.144; p = 0.000) | 0.906 | -0.95% |
| Frequency | 2012.1 | -0.013 (CI = +/-0.016; p = 0.119) | 0.018 (CI = +/-0.005; p = 0.000) | -0.446 (CI = +/-0.149; p = 0.000) | 0.908 | -1.25% |
| Frequency | 2012.2 | -0.017 (CI = +/-0.017; p = 0.059) | 0.017 (CI = +/-0.005; p = 0.000) | -0.422 (CI = +/-0.153; p = 0.000) | 0.913 | -1.65% |
| Frequency | 2013.1 | -0.015 (CI = +/-0.019; p = 0.123) | 0.017 (CI = +/-0.005; p = 0.000) | -0.432 (CI = +/-0.162; p = 0.000) | 0.909 | -1.49% |
| Frequency | 2013.2 | -0.018 (CI = +/-0.022; p = 0.101) | 0.017 (CI = +/-0.005; p = 0.000) | -0.416 (CI = +/-0.172; p = 0.000) | 0.908 | -1.77% |
| Frequency | 2014.1 | -0.014 (CI = +/-0.024; p = 0.245) | 0.017 (CI = +/-0.006; p = 0.000) | -0.437 (CI = +/-0.182; p = 0.000) | 0.905 | -1.37% |
| Frequency | 2014.2 | -0.015 (CI = +/-0.028; p = 0.265) | 0.017 (CI = +/-0.006; p = 0.000) | -0.431 (CI = +/-0.197; p = 0.000) | 0.900 | -1.50% |
| Frequency | 2015.1 | -0.015 (CI = +/-0.032; p = 0.340) | 0.017 (CI = +/-0.006; p = 0.000) | -0.432 (CI = +/-0.216; p = 0.001) | 0.893 | -1.47% |
| Frequency | 2015.2 | -0.019 (CI = +/-0.037; p = 0.301) | 0.017 (CI = +/-0.007; p = 0.000) | -0.415 (CI = +/-0.235; p = 0.002) | 0.889 | -1.84% |
| Frequency | 2016.1 | -0.025 (CI = +/-0.042; p = 0.220) | 0.016 (CI = +/-0.007; p = 0.000) | -0.386 (CI = +/-0.254; p = 0.006) | 0.888 | -2.50% |
| Frequency | 2016.2 | -0.047 (CI = +/-0.040; p = 0.024) | 0.015 (CI = +/-0.006; p = 0.000) | -0.298 (CI = +/-0.224; p = 0.013) | 0.927 | -4.60% |
| Frequency | 2017.1 | -0.059 (CI = +/-0.044; p = 0.013) | 0.014 (CI = +/-0.006; p = 0.000) | -0.255 (CI = +/-0.232; p = 0.035) | 0.930 | -5.72% |
| Frequency | 2017.2 | -0.073 (CI = +/-0.047; p = 0.006) | 0.014 (CI = +/-0.006; p = 0.000) | -0.207 (CI = +/-0.234; p = 0.077) | 0.936 | -7.04% |

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2021-07-01

| Fit | Start Date | Time | Seasonality | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|--------------|----------------------------|------------------------------|
| Loss Cost | 2005.2 | 0.003 (CI = +/-0.010; p = 0.598) | 0.076 (CI = +/-0.092; p = 0.101) | 0.028 (CI = +/-0.078; p = 0.476) | 0.039 | +0.27% | +3.10% |
| Loss Cost | 2006.1 | 0.000 (CI = +/-0.010; p = 0.972) | 0.090 (CI = +/-0.090; p = 0.050) | 0.037 (CI = +/-0.076; p = 0.327) | 0.062 | -0.02% | +3.79% |
| Loss Cost | 2006.2 | -0.003 (CI = +/-0.011; p = 0.629) | 0.079 (CI = +/-0.089; p = 0.082) | 0.044 (CI = +/-0.076; p = 0.241) | 0.043 | -0.26% | +4.27% |
| Loss Cost | 2007.1 | -0.003 (CI = +/-0.011; p = 0.593) | 0.081 (CI = +/-0.092; p = 0.083) | 0.046 (CI = +/-0.078; p = 0.238) | 0.042 | -0.30% | +4.37% |
| Loss Cost | 2007.2 | -0.003 (CI = +/-0.012; p = 0.670) | 0.083 (CI = +/-0.095; p = 0.085) | 0.045 (CI = +/-0.080; p = 0.262) | 0.041 | -0.26% | +4.29% |
| Loss Cost | 2008.1 | -0.002 (CI = +/-0.013; p = 0.733) | 0.081 (CI = +/-0.098; p = 0.101) | 0.043 (CI = +/-0.082; p = 0.287) | 0.031 | -0.22% | +4.21% |
| Loss Cost | 2008.2 | -0.001 (CI = +/-0.014; p = 0.871) | 0.086 (CI = +/-0.101; p = 0.095) | 0.041 (CI = +/-0.084; p = 0.331) | 0.035 | -0.11% | +4.03% |
| Loss Cost | 2009.1 | -0.001 (CI = +/-0.015; p = 0.914) | 0.084 (CI = +/-0.105; p = 0.111) | 0.040 (CI = +/-0.087; p = 0.357) | 0.027 | -0.08% | +3.97% |
| Loss Cost | 2009.2 | -0.001 (CI = +/-0.017; p = 0.923) | 0.084 (CI = +/-0.109; p = 0.123) | 0.040 (CI = +/-0.090; p = 0.373) | 0.020 | -0.08% | +3.96% |
| Loss Cost | 2010.1 | -0.001 (CI = +/-0.018; p = 0.914) | 0.085 (CI = +/-0.113; p = 0.135) | 0.040 (CI = +/-0.093; p = 0.384) | 0.014 | -0.10% | +3.99% |
| Loss Cost | 2010.2 | -0.005 (CI = +/-0.019; p = 0.585) | 0.072 (CI = +/-0.114; p = 0.206) | 0.050 (CI = +/-0.094; p = 0.283) | -0.006 | -0.51% | +4.57% |
| Loss Cost | 2011.1 | -0.008 (CI = +/-0.020; p = 0.422) | 0.081 (CI = +/-0.117; p = 0.166) | 0.057 (CI = +/-0.096; p = 0.229) | 0.013 | -0.81% | +5.05% |
| Loss Cost | 2011.2 | -0.008 (CI = +/-0.023; p = 0.464) | 0.081 (CI = +/-0.122; p = 0.183) | 0.057 (CI = +/-0.100; p = 0.247) | 0.008 | -0.81% | +5.05% |
| Loss Cost | 2012.1 | -0.014 (CI = +/-0.024; p = 0.222) | 0.098 (CI = +/-0.122; p = 0.109) | 0.072 (CI = +/-0.100; p = 0.149) | 0.070 | -1.43% | +5.93% |
| Loss Cost | 2012.2 | -0.021 (CI = +/-0.025; p = 0.095) | 0.081 (CI = +/-0.122; p = 0.178) | 0.086 (CI = +/-0.100; p = 0.087) | 0.103 | -2.08% | +6.69% |
| Loss Cost | 2013.1 | -0.025 (CI = +/-0.028; p = 0.069) | 0.092 (CI = +/-0.126; p = 0.143) | 0.095 (CI = +/-0.103; p = 0.069) | 0.128 | -2.50% | +7.24% |
| Loss Cost | 2013.2 | -0.032 (CI = +/-0.030; p = 0.037) | 0.077 (CI = +/-0.128; p = 0.222) | 0.108 (CI = +/-0.105; p = 0.045) | 0.169 | -3.14% | +7.90% |
| Loss Cost | 2014.1 | -0.036 (CI = +/-0.034; p = 0.037) | 0.085 (CI = +/-0.134; p = 0.196) | 0.116 (CI = +/-0.111; p = 0.042) | 0.169 | -3.53% | +8.34% |
| Loss Cost | 2014.2 | -0.043 (CI = +/-0.037; p = 0.028) | 0.073 (CI = +/-0.138; p = 0.283) | 0.128 (CI = +/-0.116; p = 0.032) | 0.200 | -4.18% | +9.92% |
| Loss Cost | 2015.1 | -0.049 (CI = +/-0.042; p = 0.026) | 0.084 (CI = +/-0.145; p = 0.234) | 0.141 (CI = +/-0.123; p = 0.028) | 0.212 | -4.81% | +9.55% |
| Loss Cost | 2015.2 | -0.057 (CI = +/-0.049; p = 0.025) | 0.072 (CI = +/-0.152; p = 0.326) | 0.153 (CI = +/-0.131; p = 0.025) | 0.233 | -5.54% | +10.10% |
| Loss Cost | 2016.1 | -0.071 (CI = +/-0.055; p = 0.015) | 0.092 (CI = +/-0.156; p = 0.223) | 0.177 (CI = +/-0.138; p = 0.016) | 0.292 | -6.85% | +11.18% |
| Loss Cost | 2016.2 | -0.097 (CI = +/-0.057; p = 0.003) | 0.059 (CI = +/-0.145; p = 0.391) | 0.216 (CI = +/-0.132; p = 0.004) | 0.456 | -9.22% | +12.69% |
| Loss Cost | 2017.1 | -0.118 (CI = +/-0.064; p = 0.002) | 0.083 (CI = +/-0.146; p = 0.236) | 0.249 (CI = +/-0.138; p = 0.002) | 0.518 | -11.13% | +13.99% |
| Loss Cost | 2017.2 | -0.139 (CI = +/-0.076; p = 0.002) | 0.063 (CI = +/-0.151; p = 0.374) | 0.278 (CI = +/-0.149; p = 0.002) | 0.556 | -12.97% | +14.92% |
| Severity | 2005.2 | 0.040 (CI = +/-0.005; p = 0.000) | 0.036 (CI = +/-0.041; p = 0.084) | 0.120 (CI = +/-0.035; p = 0.000) | 0.954 | +4.08% | +17.37% |
| Severity | 2006.1 | 0.038 (CI = +/-0.005; p = 0.000) | 0.044 (CI = +/-0.039; p = 0.028) | 0.126 (CI = +/-0.033; p = 0.000) | 0.957 | +3.90% | +17.83% |
| Severity | 2006.2 | 0.036 (CI = +/-0.004; p = 0.000) | 0.035 (CI = +/-0.035; p = 0.049) | 0.131 (CI = +/-0.029; p = 0.000) | 0.963 | +3.70% | +18.27% |
| Severity | 2007.1 | 0.035 (CI = +/-0.004; p = 0.000) | 0.042 (CI = +/-0.032; p = 0.012) | 0.137 (CI = +/-0.027; p = 0.000) | 0.968 | +3.53% | +18.70% |
| Severity | 2007.2 | 0.033 (CI = +/-0.004; p = 0.000) | 0.037 (CI = +/-0.031; p = 0.021) | 0.140 (CI = +/-0.026; p = 0.000) | 0.969 | +3.39% | +18.97% |
| Severity | 2008.1 | 0.033 (CI = +/-0.004; p = 0.000) | 0.038 (CI = +/-0.032; p = 0.023) | 0.141 (CI = +/-0.027; p = 0.000) | 0.967 | +3.38% | +19.00% |
| Severity | 2008.2 | 0.034 (CI = +/-0.005; p = 0.000) | 0.041 (CI = +/-0.032; p = 0.015) | 0.139 (CI = +/-0.027; p = 0.000) | 0.967 | +3.47% | +18.84% |
| Severity | 2009.1 | 0.036 (CI = +/-0.004; p = 0.000) | 0.034 (CI = +/-0.030; p = 0.028) | 0.133 (CI = +/-0.025; p = 0.000) | 0.973 | +3.65% | +18.44% |
| Severity | 2009.2 | 0.037 (CI = +/-0.005; p = 0.000) | 0.038 (CI = +/-0.030; p = 0.015) | 0.131 (CI = +/-0.025; p = 0.000) | 0.974 | +3.76% | +18.25% |
| Severity | 2010.1 | 0.037 (CI = +/-0.005; p = 0.000) | 0.037 (CI = +/-0.031; p = 0.023) | 0.130 (CI = +/-0.026; p = 0.000) | 0.973 | +3.80% | +18.18% |
| Severity | 2010.2 | 0.037 (CI = +/-0.005; p = 0.000) | 0.034 (CI = +/-0.032; p = 0.036) | 0.131 (CI = +/-0.028; p = 0.000) | 0.971 | +3.73% | +18.30% |
| Severity | 2011.1 | 0.035 (CI = +/-0.006; p = 0.000) | 0.038 (CI = +/-0.032; p = 0.023) | 0.135 (CI = +/-0.026; p = 0.000) | 0.971 | +3.60% | +18.52% |
| Severity | 2011.2 | 0.034 (CI = +/-0.006; p = 0.000) | 0.033 (CI = +/-0.031; p = 0.041) | 0.139 (CI = +/-0.026; p = 0.000) | 0.972 | +3.41% | +18.78% |
| Severity | 2012.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.034 (CI = +/-0.033; p = 0.043) | 0.140 (CI = +/-0.027; p = 0.000) | 0.970 | +3.36% | +18.85% |
| Severity | 2012.2 | 0.032 (CI = +/-0.007; p = 0.000) | 0.030 (CI = +/-0.033; p = 0.072) | 0.143 (CI = +/-0.027; p = 0.000) | 0.970 | +3.21% | +19.04% |
| Severity | 2013.1 | 0.030 (CI = +/-0.008; p = 0.000) | 0.033 (CI = +/-0.034; p = 0.059) | 0.145 (CI = +/-0.028; p = 0.000) | 0.969 | +3.09% | +19.20% |
| Severity | 2013.2 | 0.029 (CI = +/-0.008; p = 0.000) | 0.029 (CI = +/-0.035; p = 0.097) | 0.148 (CI = +/-0.029; p = 0.000) | 0.968 | +2.93% | +19.38% |
| Severity | 2014.1 | 0.027 (CI = +/-0.009; p = 0.000) | 0.032 (CI = +/-0.037; p = 0.079) | 0.151 (CI = +/-0.030; p = 0.000) | 0.967 | +2.78% | +19.56% |
| Severity | 2014.2 | 0.026 (CI = +/-0.010; p = 0.000) | 0.029 (CI = +/-0.038; p = 0.126) | 0.155 (CI = +/-0.032; p = 0.000) | 0.965 | +2.59% | +19.73% |
| Severity | 2015.1 | 0.026 (CI = +/-0.012; p = 0.000) | 0.028 (CI = +/-0.040; p = 0.163) | 0.153 (CI = +/-0.034; p = 0.000) | 0.964 | +2.65% | +19.67% |
| Severity | 2015.2 | 0.026 (CI = +/-0.014; p = 0.001) | 0.028 (CI = +/-0.043; p = 0.182) | 0.153 (CI = +/-0.037; p = 0.000) | 0.961 | +2.68% | +19.64% |
| Severity | 2016.1 | 0.028 (CI = +/-0.016; p = 0.002) | 0.026 (CI = +/-0.046; p = 0.250) | 0.150 (CI = +/-0.040; p = 0.000) | 0.960 | +2.87% | +19.49% |
| Severity | 2016.2 | 0.028 (CI = +/-0.019; p = 0.009) | 0.025 (CI = +/-0.050; p = 0.297) | 0.151 (CI = +/-0.045; p = 0.000) | 0.956 | +2.81% | +19.53% |
| Severity | 2017.1 | 0.031 (CI = +/-0.023; p = 0.014) | 0.021 (CI = +/-0.053; p = 0.403) | 0.145 (CI = +/-0.050; p = 0.000) | 0.955 | +3.16% | +19.31% |
| Severity | 2017.2 | 0.034 (CI = +/-0.029; p = 0.027) | 0.024 (CI = +/-0.058; p = 0.383) | 0.141 (CI = +/-0.057; p = 0.000) | 0.951 | +3.45% | +19.18% |
| Frequency | 2005.2 | -0.037 (CI = +/-0.009; p = 0.000) | 0.040 (CI = +/-0.084; p = 0.336) | -0.092 (CI = +/-0.071; p = 0.013) | 0.798 | -3.66% | -12.16% |
| Frequency | 2006.1 | -0.038 (CI = +/-0.010; p = 0.000) | 0.046 (CI = +/-0.085; p = 0.282) | -0.088 (CI = +/-0.072; p = 0.018) | 0.796 | -3.77% | -11.91% |
| Frequency | 2006.2 | -0.039 (CI = +/-0.011; p = 0.000) | 0.044 (CI = +/-0.088; p = 0.316) | -0.087 (CI = +/-0.074; p = 0.023) | 0.788 | -3.82% | -11.84% |
| Frequency | 2007.1 | -0.038 (CI = +/-0.011; p = 0.000) | 0.039 (CI = +/-0.090; p = 0.387) | -0.091 (CI = +/-0.076; p = 0.020) | 0.772 | -3.70% | -12.07% |
| Frequency | 2007.2 | -0.036 (CI = +/-0.012; p = 0.000) | 0.046 (CI = +/-0.091; p = 0.313) | -0.096 (CI = +/-0.076; p = 0.016) | 0.759 | -3.53% | -12.34% |
| Frequency | 2008.1 | -0.035 (CI = +/-0.013; p = 0.000) | 0.044 (CI = +/-0.094; p = 0.350) | -0.097 (CI = +/-0.079; p = 0.017) | 0.742 | -3.48% | -12.43% |
| Frequency | 2008.2 | -0.035 (CI = +/-0.014; p = 0.000) | 0.045 (CI = +/-0.098; p = 0.356) | -0.098 (CI = +/-0.081; p = 0.020) | 0.729 | -3.46% | -12.46% |
| Frequency | 2009.1 | -0.037 (CI = +/-0.015; p = 0.000) | 0.050 (CI = +/-0.101; p = 0.314) | -0.094 (CI = +/-0.083; p = 0.029) | 0.724 | -3.60% | -12.22% |
| Frequency | 2009.2 | -0.038 (CI = +/-0.016; p = 0.000) | 0.047 (CI = +/-0.104; p = 0.366) | -0.091 (CI = +/-0.086; p = 0.038) | 0.717 | -3.70% | -12.09% |
| Frequency | 2010.1 | -0.038 (CI = +/-0.017; p = 0.000) | 0.048 (CI = +/-0.108; p = 0.366) | -0.090 (CI = +/-0.089; p = 0.048) | 0.701 | -3.75% | -12.01% |
| Frequency | 2010.2 | -0.042 (CI = +/-0.018; p = 0.000) | 0.037 (CI = +/-0.110; p = 0.488) | -0.082 (CI = +/-0.090; p = 0.073) | 0.711 | -4.08% | -11.60% |
| Frequency | 2011.1 | -0.043 (CI = +/-0.020; p = 0.000) | 0.043 (CI = +/-0.114; p = 0.443) | -0.077 (CI = +/-0.093; p = 0.100) | 0.702 | -4.25% | -11.37% |
| Frequency | 2011.2 | -0.042 (CI = +/-0.022; p = 0.001) | 0.048 (CI = +/-0.118; p = 0.406) | -0.081 (CI = +/-0.097; p = 0.095) | 0.680 | -4.07% | -11.56% |
| Frequency | 2012.1 | -0.047 (CI = +/-0.023; p = 0.000) | 0.064 (CI = +/-0.118; p = 0.271) | -0.068 (CI = +/-0.097; p = 0.161) | 0.702 | -4.63% | -10.87% |
| Frequency | 2012.2 | -0.053 (CI = +/-0.025; p = 0.000) | 0.051 (CI = +/-0.120; p = 0.385) | -0.057 (CI = +/-0.098; p = 0.242) | 0.716 | -5.13% | -10.37% |
| Frequency | 2013.1 | -0.056 (CI = +/-0.027; p = 0.000) | 0.059 (CI = +/-0.125; p = 0.338) | -0.050 (CI = +/-0.103; p = 0.322) | 0.705 | -5.43% | -10.04% |
| Frequency | 2013.2 | -0.061 (CI = +/-0.030; p = 0.000) | 0.048 (CI = +/-0.129; p = 0.448) | -0.040 (CI = +/-0.107; p = 0.437) | 0.707 | -5.90% | -9.62% |
| Frequency | 2014.1 | -0.063 (CI = +/-0.034; p = 0.001) | 0.053 (CI = +/-0.136; p = 0.422) | -0.035 (CI = +/-0.113; p = 0.521) | 0.685 | -6.14% | -9.38% |
| Frequency | 2014.2 | -0.068 (CI = +/-0.038; p = 0.002) | 0.044 (CI = +/-0.143; p = 0.524) | -0.026 (CI = +/-0.119; p = 0.646) | 0.677 | -6.59% | -9.03% |
| Frequency | 2015.1 | -0.076 (CI = +/-0.044; p = 0.002) | 0.057 (CI = +/-0.149; p = 0.430) | -0.013 (CI = +/-0.127; p = 0.831) | 0.670 | -7.27% | -8.46% |
| Frequency | 2015.2 | -0.083 (CI = +/-0.050; p = 0.003) | 0.044 (CI = +/-0.156; p = 0.555) | 0.000 (CI = +/-0.135; p = 0.996) | 0.665 | -8.01% | -7.98% |
| Frequency | 2016.1 | -0.099 (CI = +/-0.056; p = 0.002) | 0.067 (CI = +/-0.158; p = 0.380) | 0.027 (CI = +/-0.140; p = 0.682) | 0.686 | -9.45% | -6.96% |
| Frequency | 2016.2 | -0.125 (CI = +/-0.059; p = 0.001) | 0.035 (CI = +/-0.150; p = 0.624) | 0.066 (CI = +/-0.135; p = 0.312) | 0.752 | -11.71% | -5.72% |
| Frequency | 2017.1 | -0.149 (CI = +/-0.065; p = 0.000) | 0.062 (CI = +/-0.147; p = 0.371) | 0.104 (CI = +/-0.138; p = 0.128) | 0.781 | -13.85% | -4.46% |
| Frequency | 2017.2 | -0.173 (CI = +/-0.075; p = 0.000) | 0.039 (CI = +/-0.149; p = 0.569) | 0.137 (CI = +/-0.147; p = 0.065) | 0.791 | -15.88% | -3.57% |

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality, mobility, new_normal

Future Trend Start Date = 2021-07-01

| Fit | Start Date | Time | Seasonality | Mobility | New Normal | Trend Shift | Adjusted R^2 | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--------------|-------------------------|---------------------------|
| Loss Cost | 2005.2 | 0.018 (CI = +/-0.008; p = 0.000) | 0.061 (CI = +/-0.058; p = 0.038) | 0.017 (CI = +/-0.005; p = 0.000) | -0.180 (CI = +/-0.279; p = 0.199) | 0.023 (CI = +/-0.120; p = 0.696) | 0.630 | +1.84% | +4.23% |
| Loss Cost | 2006.1 | 0.016 (CI = +/-0.008; p = 0.000) | 0.071 (CI = +/-0.056; p = 0.015) | 0.016 (CI = +/-0.004; p = 0.000) | -0.179 (CI = +/-0.267; p = 0.181) | 0.032 (CI = +/-0.115; p = 0.574) | 0.645 | +1.59% | +4.90% |
| Loss Cost | 2006.2 | 0.014 (CI = +/-0.008; p = 0.001) | 0.064 (CI = +/-0.056; p = 0.025) | 0.016 (CI = +/-0.004; p = 0.000) | -0.171 (CI = +/-0.262; p = 0.193) | 0.035 (CI = +/-0.112; p = 0.531) | 0.642 | +1.40% | +5.00% |
| Loss Cost | 2007.1 | 0.015 (CI = +/-0.009; p = 0.001) | 0.061 (CI = +/-0.057; p = 0.038) | 0.016 (CI = +/-0.004; p = 0.000) | -0.171 (CI = +/-0.264; p = 0.197) | 0.035 (CI = +/-0.114; p = 0.574) | 0.645 | +1.49% | +4.76% |
| Loss Cost | 2007.2 | 0.017 (CI = +/-0.009; p = 0.001) | 0.067 (CI = +/-0.057; p = 0.024) | 0.016 (CI = +/-0.004; p = 0.000) | -0.179 (CI = +/-0.262; p = 0.173) | 0.029 (CI = +/-0.113; p = 0.603) | 0.665 | +1.68% | +4.67% |
| Loss Cost | 2008.1 | 0.019 (CI = +/-0.009; p = 0.000) | 0.059 (CI = +/-0.057; p = 0.044) | 0.017 (CI = +/-0.004; p = 0.000) | -0.179 (CI = +/-0.256; p = 0.162) | 0.021 (CI = +/-0.111; p = 0.702) | 0.688 | +1.93% | +4.08% |
| Loss Cost | 2008.2 | 0.022 (CI = +/-0.009; p = 0.000) | 0.068 (CI = +/-0.055; p = 0.017) | 0.017 (CI = +/-0.004; p = 0.000) | -0.191 (CI = +/-0.242; p = 0.117) | 0.016 (CI = +/-0.105; p = 0.754) | 0.729 | +2.25% | +3.92% |
| Loss Cost | 2009.1 | 0.025 (CI = +/-0.010; p = 0.000) | 0.058 (CI = +/-0.054; p = 0.034) | 0.018 (CI = +/-0.004; p = 0.000) | -0.192 (CI = +/-0.233; p = 0.102) | 0.007 (CI = +/-0.101; p = 0.895) | 0.758 | +2.56% | +3.24% |
| Loss Cost | 2009.2 | 0.028 (CI = +/-0.010; p = 0.000) | 0.064 (CI = +/-0.054; p = 0.021) | 0.018 (CI = +/-0.004; p = 0.000) | -0.200 (CI = +/-0.230; p = 0.085) | 0.003 (CI = +/-0.100; p = 0.949) | 0.773 | +2.80% | +3.12% |
| Loss Cost | 2010.1 | 0.031 (CI = +/-0.011; p = 0.000) | 0.055 (CI = +/-0.053; p = 0.041) | 0.019 (CI = +/-0.004; p = 0.000) | -0.201 (CI = +/-0.222; p = 0.074) | -0.007 (CI = +/-0.097; p = 0.889) | 0.796 | +3.14% | +2.46% |
| Loss Cost | 2010.2 | 0.028 (CI = +/-0.011; p = 0.000) | 0.049 (CI = +/-0.053; p = 0.065) | 0.018 (CI = +/-0.004; p = 0.000) | -0.192 (CI = +/-0.219; p = 0.082) | -0.003 (CI = +/-0.096; p = 0.954) | 0.794 | +2.87% | +2.59% |
| Loss Cost | 2011.1 | 0.028 (CI = +/-0.013; p = 0.000) | 0.049 (CI = +/-0.055; p = 0.081) | 0.018 (CI = +/-0.004; p = 0.000) | -0.193 (CI = +/-0.225; p = 0.089) | -0.003 (CI = +/-0.100; p = 0.947) | 0.790 | +2.89% | +2.56% |
| Loss Cost | 2011.2 | 0.032 (CI = +/-0.013; p = 0.000) | 0.056 (CI = +/-0.054; p = 0.043) | 0.019 (CI = +/-0.004; p = 0.000) | -0.203 (CI = +/-0.217; p = 0.065) | -0.009 (CI = +/-0.096; p = 0.846) | 0.814 | +3.29% | +2.35% |
| Loss Cost | 2012.1 | 0.029 (CI = +/-0.014; p = 0.000) | 0.063 (CI = +/-0.055; p = 0.027) | 0.018 (CI = +/-0.004; p = 0.000) | -0.202 (CI = +/-0.216; p = 0.065) | 0.000 (CI = +/-0.097; p = 0.994) | 0.819 | +2.95% | +2.91% |
| Loss Cost | 2012.2 | 0.025 (CI = +/-0.015; p = 0.003) | 0.056 (CI = +/-0.054; p = 0.044) | 0.018 (CI = +/-0.004; p = 0.000) | -0.191 (CI = +/-0.209; p = 0.077) | 0.007 (CI = +/-0.094; p = 0.886) | 0.830 | +2.48% | +3.15% |
| Loss Cost | 2013.1 | 0.026 (CI = +/-0.017; p = 0.006) | 0.054 (CI = +/-0.058; p = 0.067) | 0.018 (CI = +/-0.004; p = 0.000) | -0.192 (CI = +/-0.215; p = 0.077) | 0.003 (CI = +/-0.099; p = 0.948) | 0.829 | +2.62% | +2.94% |
| Loss Cost | 2013.2 | 0.023 (CI = +/-0.019; p = 0.023) | 0.050 (CI = +/-0.060; p = 0.097) | 0.018 (CI = +/-0.004; p = 0.000) | -0.185 (CI = +/-0.219; p = 0.092) | 0.008 (CI = +/-0.101; p = 0.873) | 0.830 | +2.31% | +3.11% |
| Loss Cost | 2014.1 | 0.028 (CI = +/-0.022; p = 0.017) | 0.042 (CI = +/-0.062; p = 0.171) | 0.018 (CI = +/-0.005; p = 0.000) | -0.187 (CI = +/-0.220; p = 0.090) | -0.004 (CI = +/-0.105; p = 0.938) | 0.836 | +2.82% | +2.43% |
| Loss Cost | 2014.2 | 0.027 (CI = +/-0.026; p = 0.039) | 0.041 (CI = +/-0.066; p = 0.200) | 0.018 (CI = +/-0.005; p = 0.000) | -0.186 (CI = +/-0.230; p = 0.105) | -0.003 (CI = +/-0.110; p = 0.956) | 0.833 | +2.76% | +2.46% |
| Loss Cost | 2015.1 | 0.033 (CI = +/-0.030; p = 0.034) | 0.033 (CI = +/-0.070; p = 0.317) | 0.019 (CI = +/-0.005; p = 0.000) | -0.188 (CI = +/-0.234; p = 0.107) | -0.016 (CI = +/-0.117; p = 0.771) | 0.837 | +3.39% | +1.73% |
| Loss Cost | 2015.2 | 0.036 (CI = +/-0.036; p = 0.052) | 0.035 (CI = +/-0.074; p = 0.318) | 0.019 (CI = +/-0.006; p = 0.000) | -0.191 (CI = +/-0.246; p = 0.116) | -0.020 (CI = +/-0.125; p = 0.737) | 0.834 | +3.63% | +1.61% |
| Loss Cost | 2016.1 | 0.038 (CI = +/-0.046; p = 0.096) | 0.033 (CI = +/-0.082; p = 0.392) | 0.019 (CI = +/-0.006; p = 0.000) | -0.192 (CI = +/-0.260; p = 0.132) | -0.024 (CI = +/-0.141; p = 0.716) | 0.830 | +3.85% | +1.39% |
| Loss Cost | 2016.2 | 0.015 (CI = +/-0.046; p = 0.500) | 0.020 (CI = +/-0.073; p = 0.549) | 0.018 (CI = +/-0.006; p = 0.000) | -0.166 (CI = +/-0.228; p = 0.135) | 0.011 (CI = +/-0.128; p = 0.854) | 0.880 | +1.46% | +2.57% |
| Loss Cost | 2017.1 | 0.013 (CI = +/-0.062; p = 0.647) | 0.021 (CI = +/-0.083; p = 0.575) | 0.017 (CI = +/-0.007; p = 0.000) | -0.166 (CI = +/-0.244; p = 0.159) | 0.014 (CI = +/-0.154; p = 0.847) | 0.872 | +1.31% | +2.70% |
| Loss Cost | 2017.2 | 0.006 (CI = +/-0.079; p = 0.871) | 0.019 (CI = +/-0.090; p = 0.646) | 0.017 (CI = +/-0.008; p = 0.001) | -0.160 (CI = +/-0.263; p = 0.200) | 0.024 (CI = +/-0.177; p = 0.760) | 0.867 | +0.58% | +3.04% |
| Severity | 2005.2 | 0.042 (CI = +/-0.006; p = 0.000) | 0.035 (CI = +/-0.042; p = 0.098) | 0.002 (CI = +/-0.003; p = 0.211) | -0.050 (CI = +/-0.203; p = 0.618) | 0.131 (CI = +/-0.087; p = 0.004) | 0.953 | +4.27% | +18.86% |
| Severity | 2006.1 | 0.040 (CI = +/-0.006; p = 0.000) | 0.043 (CI = +/-0.040; p = 0.035) | 0.002 (CI = +/-0.003; p = 0.309) | -0.050 (CI = +/-0.190; p = 0.596) | 0.138 (CI = +/-0.082; p = 0.002) | 0.956 | +4.06% | +19.49% |
| Severity | 2006.2 | 0.037 (CI = +/-0.006; p = 0.000) | 0.035 (CI = +/-0.036; p = 0.058) | 0.001 (CI = +/-0.003; p = 0.428) | -0.039 (CI = +/-0.170; p = 0.642) | 0.142 (CI = +/-0.073; p = 0.000) | 0.962 | +3.81% | +19.63% |
| Severity | 2007.1 | 0.035 (CI = +/-0.005; p = 0.000) | 0.043 (CI = +/-0.034; p = 0.015) | 0.001 (CI = +/-0.003; p = 0.625) | -0.039 (CI = +/-0.156; p = 0.615) | 0.149 (CI = +/-0.067; p = 0.000) | 0.966 | +3.59% | +20.26% |
| Severity | 2007.2 | 0.034 (CI = +/-0.005; p = 0.000) | 0.038 (CI = +/-0.033; p = 0.025) | 0.000 (CI = +/-0.002; p = 0.790) | -0.032 (CI = +/-0.149; p = 0.663) | 0.152 (CI = +/-0.064; p = 0.000) | 0.967 | +3.43% | +20.35% |
| Severity | 2008.1 | 0.034 (CI = +/-0.006; p = 0.000) | 0.038 (CI = +/-0.034; p = 0.028) | 0.000 (CI = +/-0.003; p = 0.818) | -0.032 (CI = +/-0.152; p = 0.669) | 0.152 (CI = +/-0.066; p = 0.000) | 0.965 | +3.41% | +20.40% |
| Severity | 2008.2 | 0.035 (CI = +/-0.006; p = 0.000) | 0.042 (CI = +/-0.034; p = 0.019) | 0.000 (CI = +/-0.003; p = 0.698) | -0.036 (CI = +/-0.151; p = 0.624) | 0.150 (CI = +/-0.065; p = 0.000) | 0.965 | +3.53% | +20.33% |
| Severity | 2009.1 | 0.037 (CI = +/-0.006; p = 0.000) | 0.034 (CI = +/-0.031; p = 0.037) | 0.001 (CI = +/-0.002; p = 0.398) | -0.037 (CI = +/-0.137; p = 0.583) | 0.142 (CI = +/-0.060; p = 0.000) | 0.972 | +3.80% | +19.67% |
| Severity | 2009.2 | 0.039 (CI = +/-0.006; p = 0.000) | 0.038 (CI = +/-0.031; p = 0.020) | 0.001 (CI = +/-0.002; p = 0.281) | -0.042 (CI = +/-0.133; p = 0.518) | 0.140 (CI = +/-0.058; p = 0.000) | 0.973 | +3.96% | +19.58% |
| Severity | 2010.1 | 0.040 (CI = +/-0.006; p = 0.000) | 0.036 (CI = +/-0.032; p = 0.031) | 0.001 (CI = +/-0.002; p = 0.248) | -0.043 (CI = +/-0.135; p = 0.521) | 0.138 (CI = +/-0.059; p = 0.000) | 0.972 | +4.04% | +19.41% |
| Severity | 2010.2 | 0.039 (CI = +/-0.007; p = 0.000) | 0.034 (CI = +/-0.033; p = 0.045) | 0.001 (CI = +/-0.002; p = 0.302) | -0.040 (CI = +/-0.138; p = 0.551) | 0.139 (CI = +/-0.061; p = 0.000) | 0.970 | +3.96% | +19.45% |
| Severity | 2011.1 | 0.037 (CI = +/-0.008; p = 0.000) | 0.038 (CI = +/-0.034; p = 0.032) | 0.001 (CI = +/-0.003; p = 0.415) | -0.040 (CI = +/-0.138; p = 0.555) | 0.143 (CI = +/-0.061; p = 0.000) | 0.969 | +3.80% | +19.78% |
| Severity | 2011.2 | 0.035 (CI = +/-0.008; p = 0.000) | 0.033 (CI = +/-0.033; p = 0.051) | 0.001 (CI = +/-0.002; p = 0.573) | -0.033 (CI = +/-0.133; p = 0.610) | 0.147 (CI = +/-0.059; p = 0.000) | 0.970 | +3.55% | +19.93% |
| Severity | 2012.1 | 0.034 (CI = +/-0.009; p = 0.000) | 0.034 (CI = +/-0.035; p = 0.057) | 0.001 (CI = +/-0.003; p = 0.630) | -0.033 (CI = +/-0.137; p = 0.620) | 0.148 (CI = +/-0.062; p = 0.000) | 0.968 | +3.50% | +20.02% |
| Severity | 2012.2 | 0.032 (CI = +/-0.010; p = 0.000) | 0.031 (CI = +/-0.036; p = 0.086) | 0.000 (CI = +/-0.003; p = 0.779) | -0.028 (CI = +/-0.137; p = 0.672) | 0.151 (CI = +/-0.062; p = 0.000) | 0.967 | +3.29% | +20.15% |
| Severity | 2013.1 | 0.031 (CI = +/-0.011; p = 0.000) | 0.034 (CI = +/-0.037; p = 0.072) | 0.000 (CI = +/-0.003; p = 0.926) | -0.028 (CI = +/-0.140; p = 0.682) | 0.155 (CI = +/-0.064; p = 0.000) | 0.965 | +3.12% | +20.46% |
| Severity | 2013.2 | 0.028 (CI = +/-0.012; p = 0.000) | 0.031 (CI = +/-0.038; p = 0.108) | 0.000 (CI = +/-0.003; p = 0.914) | -0.023 (CI = +/-0.141; p = 0.739) | 0.159 (CI = +/-0.065; p = 0.000) | 0.964 | +2.87% | +20.61% |
| Severity | 2014.1 | 0.026 (CI = +/-0.014; p = 0.002) | 0.035 (CI = +/-0.040; p = 0.084) | 0.000 (CI = +/-0.003; p = 0.740) | -0.022 (CI = +/-0.143; p = 0.752) | 0.165 (CI = +/-0.068; p = 0.000) | 0.963 | +2.59% | +21.05% |
| Severity | 2014.2 | 0.022 (CI = +/-0.016; p = 0.010) | 0.032 (CI = +/-0.041; p = 0.123) | -0.001 (CI = +/-0.003; p = 0.591) | -0.016 (CI = +/-0.145; p = 0.817) | 0.170 (CI = +/-0.069; p = 0.000) | 0.962 | +2.26% | +21.25% |
| Severity | 2015.1 | 0.023 (CI = +/-0.020; p = 0.027) | 0.031 (CI = +/-0.045; p = 0.157) | -0.001 (CI = +/-0.003; p = 0.634) | -0.016 (CI = +/-0.145; p = 0.823) | 0.170 (CI = +/-0.076; p = 0.000) | 0.959 | +2.28% | +21.21% |
| Severity | 2015.2 | 0.023 (CI = +/-0.023; p = 0.058) | 0.031 (CI = +/-0.048; p = 0.182) | -0.001 (CI = +/-0.004; p = 0.656) | -0.016 (CI = +/-0.160; p = 0.832) | 0.170 (CI = +/-0.081; p = 0.001) | 0.956 | +2.28% | +21.22% |
| Severity | 2016.1 | 0.025 (CI = +/-0.030; p = 0.091) | 0.029 (CI = +/-0.053; p = 0.257) | -0.001 (CI = +/-0.004; p = 0.772) | -0.017 (CI = +/-0.168; p = 0.831) | 0.165 (CI = +/-0.091; p = 0.002) | 0.953 | +2.52% | +20.93% |
| Severity | 2016.2 | 0.023 (CI = +/-0.036; p = 0.186) | 0.028 (CI = +/-0.057; p = 0.302) | -0.001 (CI = +/-0.005; p = 0.747) | -0.015 (CI = +/-0.179; p = 0.858) | 0.168 (CI = +/-0.101; p = 0.004) | 0.948 | +2.34% | +21.03% |
| Severity | 2017.1 | 0.029 (CI = +/-0.048; p = 0.210) | 0.023 (CI = +/-0.065; p = 0.434) | 0.000 (CI = +/-0.005; p = 0.919) | -0.016 (CI = +/-0.190; p = 0.849) | 0.157 (CI = +/-0.120; p = 0.016) | 0.945 | +2.93% | +20.43% |
| Severity | 2017.2 | 0.034 (CI = +/-0.062; p = 0.239) | 0.025 (CI = +/-0.070; p = 0.431) | 0.000 (CI = +/-0.006; p = 0.985) | -0.021 (CI = +/-0.205; p = 0.823) | 0.149 (CI = +/-0.138; p = 0.037) | 0.940 | +3.47% | +20.14% |
| Frequency | 2005.2 | -0.024 (CI = +/-0.007; p = 0.000) | 0.026 (CI = +/-0.056; p = 0.344) | 0.014 (CI = +/-0.004; p = 0.000) | -0.130 (CI = +/-0.269; p = 0.334) | -0.108 (CI = +/-0.115; p = 0.066) | 0.913 | -2.33% | -12.31% |
| Frequency | 2006.1 | -0.024 (CI = +/-0.008; p = 0.000) | 0.028 (CI = +/-0.058; p = 0.330) | 0.014 (CI = +/-0.004; p = 0.000) | -0.130 (CI = +/-0.273; p = 0.341) | -0.106 (CI = +/-0.118; p = 0.075) | 0.910 | -2.37% | -12.21% |
| Frequency | 2006.2 | -0.024 (CI = +/-0.009; p = 0.000) | 0.029 (CI = +/-0.059; p = 0.319) | 0.014 (CI = +/-0.005; p = 0.000) | -0.132 (CI = +/-0.278; p = 0.342) | -0.107 (CI = +/-0.120; p = 0.078) | 0.907 | -2.33% | -12.23% |
| Frequency | 2007.1 | -0.021 (CI = +/-0.009; p = 0.000) | 0.018 (CI = +/-0.057; p = 0.515) | 0.015 (CI = +/-0.004; p = 0.000) | -0.132 (CI = +/-0.262; p = 0.312) | -0.117 (CI = +/-0.113; p = 0.043) | 0.912 | -2.03% | -12.89% |
| Frequency | 2007.2 | -0.017 (CI = +/-0.008; p = 0.000) | 0.029 (CI = +/-0.052; p = 0.261) | 0.016 (CI = +/-0.004; p = 0.000) | -0.147 (CI = +/-0.238; p = 0.218) | -0.123 (CI = +/-0.103; p = 0.021) | 0.924 | -1.69% | -13.03% |
| Frequency | 2008.1 | -0.014 (CI = +/-0.008; p = 0.001) | 0.020 (CI = +/-0.051; p = 0.418) | 0.016 (CI = +/-0.004; p = 0.000) | -0.147 (CI = +/-0.229; p = 0.198) | -0.131 (CI = +/-0.099; p = 0.011) | 0.928 | -1.43% | -13.56% |
| Frequency | 2008.2 | -0.012 (CI = +/-0.009; p = 0.007) | 0.026 (CI = +/-0.051; p = 0.302) | 0.017 (CI = +/-0.004; p = 0.000) | -0.155 (CI = +/-0.226; p = 0.170) | -0.134 (CI = +/-0.098; p = 0.009) | 0.929 | -1.24% | -13.64% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.010; p = 0.016) | 0.025 (CI = +/-0.053; p = 0.348) | 0.017 (CI = +/-0.004; p = 0.000) | -0.155 (CI = +/-0.230; p = 0.178) | -0.136 (CI = +/-0.100; p = 0.010) | 0.927 | -1.19% | -13.73% |
| Frequency | 2009.2 | -0.011 (CI = +/-0.010; p = 0.035) | 0.026 (CI = +/-0.055; p = 0.329) | 0.017 (CI = +/-0.004; p = 0.000) | -0.157 (CI = +/-0.235; p = 0.179) | -0.137 (CI = +/-0.102; p = 0.011) | 0.925 | -1.12% | -13.76% |
| Frequency | 2010.1 | -0.009 (CI = +/-0.011; p = 0.119) | 0.019 (CI = +/-0.055; p = 0.474) | 0.017 (CI = +/-0.004; p = 0.000) | -0.158 (CI = +/-0.232; p = 0.173) | -0.144 (CI = +/-0.102; p = 0.008) | 0.925 | -0.86% | -14.20% |
| Frequency | 2010.2 | -0.011 (CI = +/-0.012; p = 0.083) | 0.015 (CI = +/-0.057; p = 0.579) | 0.017 (CI = +/-0.004; p = 0.000) | -0.152 (CI = +/-0.235; p = 0.192) | -0.142 (CI = +/-0.103; p = 0.009) | 0.927 | -1.04% | -14.12% |
| Frequency | 2011.1 | -0.009 (CI = +/-0.013; p = 0.182) | 0.011 (CI = +/-0.059; p = 0.695) | 0.017 (CI = +/-0.004; p = 0.000) | -0.153 (CI = +/-0.238; p = 0.197) | -0.146 (CI = +/-0.106; p = 0.009) | 0.925 | -0.87% | -14.38% |
| Frequency | 2011.2 | -0.002 (CI = +/-0.012; p = 0.681) | 0.023 (CI = +/-0.052; p = 0.363) | 0.018 (CI = +/-0.004; p = 0.000) | -0.170 (CI = +/-0.208; p = 0.104) | -0.156 (CI = +/-0.093; p = 0.002) | 0.941 | -0.25% | -14.66% |
| Frequency | 2012.1 | -0.005 (CI = +/-0.014; p = 0.426) | | | | | | | |

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | | Rate |
| Loss Cost | 2005.2 | 0.004 (CI = +/-0.011; p = 0.464) | 0.075 (CI = +/-0.092; p = 0.110) | 0.021 (CI = +/-0.163; p = 0.795) | 0.026 | +0.40% |
| Loss Cost | 2006.1 | 0.001 (CI = +/-0.011; p = 0.842) | 0.087 (CI = +/-0.091; p = 0.060) | 0.040 (CI = +/-0.160; p = 0.613) | 0.042 | +0.11% |
| Loss Cost | 2006.2 | -0.001 (CI = +/-0.011; p = 0.800) | 0.076 (CI = +/-0.091; p = 0.098) | 0.057 (CI = +/-0.158; p = 0.472) | 0.016 | -0.14% |
| Loss Cost | 2007.1 | -0.002 (CI = +/-0.012; p = 0.766) | 0.077 (CI = +/-0.093; p = 0.102) | 0.059 (CI = +/-0.164; p = 0.466) | 0.014 | -0.18% |
| Loss Cost | 2007.2 | -0.001 (CI = +/-0.013; p = 0.851) | 0.080 (CI = +/-0.097; p = 0.102) | 0.056 (CI = +/-0.168; p = 0.506) | 0.014 | -0.12% |
| Loss Cost | 2008.1 | -0.001 (CI = +/-0.014; p = 0.921) | 0.078 (CI = +/-0.100; p = 0.121) | 0.052 (CI = +/-0.173; p = 0.541) | 0.005 | -0.07% |
| Loss Cost | 2008.2 | 0.001 (CI = +/-0.015; p = 0.933) | 0.083 (CI = +/-0.103; p = 0.110) | 0.045 (CI = +/-0.178; p = 0.613) | 0.010 | +0.06% |
| Loss Cost | 2009.1 | 0.001 (CI = +/-0.016; p = 0.884) | 0.081 (CI = +/-0.106; p = 0.129) | 0.042 (CI = +/-0.184; p = 0.647) | 0.003 | +0.12% |
| Loss Cost | 2009.2 | 0.001 (CI = +/-0.018; p = 0.876) | 0.082 (CI = +/-0.110; p = 0.141) | 0.040 (CI = +/-0.191; p = 0.667) | -0.004 | +0.14% |
| Loss Cost | 2010.1 | 0.001 (CI = +/-0.019; p = 0.878) | 0.081 (CI = +/-0.114; p = 0.156) | 0.040 (CI = +/-0.198; p = 0.682) | -0.009 | +0.14% |
| Loss Cost | 2010.2 | -0.003 (CI = +/-0.020; p = 0.773) | 0.068 (CI = +/-0.116; p = 0.241) | 0.063 (CI = +/-0.201; p = 0.523) | -0.039 | -0.29% |
| Loss Cost | 2011.1 | -0.006 (CI = +/-0.022; p = 0.601) | 0.075 (CI = +/-0.119; p = 0.205) | 0.077 (CI = +/-0.207; p = 0.450) | -0.026 | -0.56% |
| Loss Cost | 2011.2 | -0.005 (CI = +/-0.024; p = 0.650) | 0.076 (CI = +/-0.125; p = 0.222) | 0.075 (CI = +/-0.217; p = 0.477) | -0.031 | -0.54% |
| Loss Cost | 2012.1 | -0.011 (CI = +/-0.026; p = 0.370) | 0.090 (CI = +/-0.125; p = 0.150) | 0.103 (CI = +/-0.218; p = 0.337) | 0.016 | -1.13% |
| Loss Cost | 2012.2 | -0.018 (CI = +/-0.028; p = 0.178) | 0.072 (CI = +/-0.126; p = 0.249) | 0.136 (CI = +/-0.220; p = 0.213) | 0.037 | -1.83% |
| Loss Cost | 2013.1 | -0.022 (CI = +/-0.030; p = 0.142) | 0.080 (CI = +/-0.131; p = 0.218) | 0.152 (CI = +/-0.229; p = 0.182) | 0.053 | -2.19% |
| Loss Cost | 2013.2 | -0.029 (CI = +/-0.033; p = 0.083) | 0.064 (CI = +/-0.134; p = 0.333) | 0.182 (CI = +/-0.237; p = 0.124) | 0.086 | -2.87% |
| Loss Cost | 2014.1 | -0.032 (CI = +/-0.037; p = 0.086) | 0.069 (CI = +/-0.141; p = 0.315) | 0.193 (CI = +/-0.250; p = 0.121) | 0.077 | -3.17% |
| Loss Cost | 2014.2 | -0.039 (CI = +/-0.042; p = 0.067) | 0.055 (CI = +/-0.148; p = 0.440) | 0.221 (CI = +/-0.264; p = 0.096) | 0.102 | -3.84% |
| Loss Cost | 2015.1 | -0.044 (CI = +/-0.048; p = 0.068) | 0.062 (CI = +/-0.155; p = 0.404) | 0.238 (CI = +/-0.281; p = 0.091) | 0.097 | -4.30% |
| Loss Cost | 2015.2 | -0.051 (CI = +/-0.055; p = 0.066) | 0.049 (CI = +/-0.165; p = 0.531) | 0.264 (CI = +/-0.303; p = 0.082) | 0.111 | -5.00% |
| Loss Cost | 2016.1 | -0.061 (CI = +/-0.063; p = 0.055) | 0.061 (CI = +/-0.172; p = 0.454) | 0.295 (CI = +/-0.321; p = 0.068) | 0.134 | -5.92% |
| Loss Cost | 2016.2 | -0.086 (CI = +/-0.069; p = 0.019) | 0.024 (CI = +/-0.172; p = 0.763) | 0.375 (CI = +/-0.325; p = 0.027) | 0.262 | -8.22% |
| Loss Cost | 2017.1 | -0.096 (CI = +/-0.079; p = 0.022) | 0.035 (CI = +/-0.181; p = 0.680) | 0.404 (CI = +/-0.351; p = 0.028) | 0.257 | -9.19% |
| Loss Cost | 2017.2 | -0.109 (CI = +/-0.097; p = 0.032) | 0.018 (CI = +/-0.201; p = 0.842) | 0.439 (CI = +/-0.394; p = 0.032) | 0.250 | -10.32% |
| | | | | | | |
| Severity | 2005.2 | 0.040 (CI = +/-0.006; p = 0.000) | 0.027 (CI = +/-0.047; p = 0.264) | 0.218 (CI = +/-0.084; p = 0.000) | 0.938 | +4.09% |
| Severity | 2006.1 | 0.038 (CI = +/-0.006; p = 0.000) | 0.034 (CI = +/-0.046; p = 0.148) | 0.229 (CI = +/-0.081; p = 0.000) | 0.939 | +3.92% |
| Severity | 2006.2 | 0.036 (CI = +/-0.005; p = 0.000) | 0.024 (CI = +/-0.043; p = 0.266) | 0.243 (CI = +/-0.076; p = 0.000) | 0.943 | +3.69% |
| Severity | 2007.1 | 0.035 (CI = +/-0.005; p = 0.000) | 0.030 (CI = +/-0.042; p = 0.148) | 0.253 (CI = +/-0.073; p = 0.000) | 0.945 | +3.53% |
| Severity | 2007.2 | 0.033 (CI = +/-0.006; p = 0.000) | 0.025 (CI = +/-0.042; p = 0.238) | 0.262 (CI = +/-0.073; p = 0.000) | 0.944 | +3.38% |
| Severity | 2008.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.025 (CI = +/-0.043; p = 0.250) | 0.263 (CI = +/-0.075; p = 0.000) | 0.941 | +3.37% |
| Severity | 2008.2 | 0.034 (CI = +/-0.006; p = 0.000) | 0.028 (CI = +/-0.044; p = 0.205) | 0.257 (CI = +/-0.076; p = 0.000) | 0.940 | +3.46% |
| Severity | 2009.1 | 0.036 (CI = +/-0.007; p = 0.000) | 0.021 (CI = +/-0.043; p = 0.318) | 0.246 (CI = +/-0.074; p = 0.000) | 0.946 | +3.67% |
| Severity | 2009.2 | 0.037 (CI = +/-0.007; p = 0.000) | 0.025 (CI = +/-0.043; p = 0.248) | 0.240 (CI = +/-0.075; p = 0.000) | 0.946 | +3.79% |
| Severity | 2010.1 | 0.038 (CI = +/-0.008; p = 0.000) | 0.023 (CI = +/-0.045; p = 0.298) | 0.236 (CI = +/-0.078; p = 0.000) | 0.943 | +3.85% |
| Severity | 2010.2 | 0.037 (CI = +/-0.008; p = 0.000) | 0.021 (CI = +/-0.046; p = 0.372) | 0.241 (CI = +/-0.080; p = 0.000) | 0.939 | +3.77% |
| Severity | 2011.1 | 0.036 (CI = +/-0.009; p = 0.000) | 0.023 (CI = +/-0.048; p = 0.331) | 0.245 (CI = +/-0.083; p = 0.000) | 0.936 | +3.67% |
| Severity | 2011.2 | 0.034 (CI = +/-0.009; p = 0.000) | 0.017 (CI = +/-0.049; p = 0.475) | 0.256 (CI = +/-0.084; p = 0.000) | 0.933 | +3.45% |
| Severity | 2012.1 | 0.034 (CI = +/-0.010; p = 0.000) | 0.017 (CI = +/-0.051; p = 0.495) | 0.256 (CI = +/-0.088; p = 0.000) | 0.929 | +3.46% |
| Severity | 2012.2 | 0.032 (CI = +/-0.012; p = 0.000) | 0.013 (CI = +/-0.053; p = 0.621) | 0.263 (CI = +/-0.092; p = 0.000) | 0.924 | +3.28% |
| Severity | 2013.1 | 0.032 (CI = +/-0.013; p = 0.000) | 0.014 (CI = +/-0.055; p = 0.610) | 0.265 (CI = +/-0.097; p = 0.000) | 0.919 | +3.24% |
| Severity | 2013.2 | 0.030 (CI = +/-0.014; p = 0.000) | 0.010 (CI = +/-0.058; p = 0.729) | 0.273 (CI = +/-0.102; p = 0.000) | 0.913 | +3.06% |
| Severity | 2014.1 | 0.030 (CI = +/-0.016; p = 0.001) | 0.010 (CI = +/-0.061; p = 0.723) | 0.274 (CI = +/-0.108; p = 0.000) | 0.907 | +3.02% |
| Severity | 2014.2 | 0.028 (CI = +/-0.018; p = 0.006) | 0.007 (CI = +/-0.065; p = 0.827) | 0.281 (CI = +/-0.116; p = 0.000) | 0.900 | +2.83% |
| Severity | 2015.1 | 0.030 (CI = +/-0.021; p = 0.007) | 0.003 (CI = +/-0.068; p = 0.920) | 0.273 (CI = +/-0.123; p = 0.000) | 0.897 | +3.07% |
| Severity | 2015.2 | 0.031 (CI = +/-0.024; p = 0.016) | 0.005 (CI = +/-0.073; p = 0.883) | 0.269 (CI = +/-0.134; p = 0.001) | 0.890 | +3.18% |
| Severity | 2016.1 | 0.036 (CI = +/-0.028; p = 0.015) | -0.001 (CI = +/-0.076; p = 0.985) | 0.254 (CI = +/-0.142; p = 0.002) | 0.890 | +3.67% |
| Severity | 2016.2 | 0.037 (CI = +/-0.033; p = 0.031) | 0.001 (CI = +/-0.083; p = 0.972) | 0.250 (CI = +/-0.157; p = 0.005) | 0.880 | +3.81% |
| Severity | 2017.1 | 0.045 (CI = +/-0.037; p = 0.021) | -0.007 (CI = +/-0.085; p = 0.865) | 0.227 (CI = +/-0.165; p = 0.011) | 0.884 | +4.65% |
| Severity | 2017.2 | 0.053 (CI = +/-0.045; p = 0.026) | 0.003 (CI = +/-0.093; p = 0.946) | 0.206 (CI = +/-0.183; p = 0.031) | 0.879 | +5.43% |
| | | | | | | |
| Frequency | 2005.2 | -0.036 (CI = +/-0.010; p = 0.000) | 0.048 (CI = +/-0.083; p = 0.249) | -0.197 (CI = +/-0.147; p = 0.010) | 0.801 | -3.55% |
| Frequency | 2006.1 | -0.037 (CI = +/-0.010; p = 0.000) | 0.053 (CI = +/-0.085; p = 0.209) | -0.188 (CI = +/-0.149; p = 0.015) | 0.798 | -3.67% |
| Frequency | 2006.2 | -0.038 (CI = +/-0.011; p = 0.000) | 0.052 (CI = +/-0.087; p = 0.236) | -0.186 (CI = +/-0.153; p = 0.019) | 0.791 | -3.70% |
| Frequency | 2007.1 | -0.036 (CI = +/-0.012; p = 0.000) | 0.047 (CI = +/-0.089; p = 0.293) | -0.194 (CI = +/-0.156; p = 0.017) | 0.775 | -3.58% |
| Frequency | 2007.2 | -0.034 (CI = +/-0.012; p = 0.000) | 0.055 (CI = +/-0.091; p = 0.224) | -0.207 (CI = +/-0.158; p = 0.012) | 0.763 | -3.38% |
| Frequency | 2008.1 | -0.034 (CI = +/-0.013; p = 0.000) | 0.053 (CI = +/-0.093; p = 0.255) | -0.210 (CI = +/-0.163; p = 0.013) | 0.746 | -3.33% |
| Frequency | 2008.2 | -0.033 (CI = +/-0.014; p = 0.000) | 0.055 (CI = +/-0.097; p = 0.256) | -0.213 (CI = +/-0.168; p = 0.015) | 0.734 | -3.28% |
| Frequency | 2009.1 | -0.035 (CI = +/-0.015; p = 0.000) | 0.060 (CI = +/-0.099; p = 0.228) | -0.204 (CI = +/-0.173; p = 0.022) | 0.728 | -3.43% |
| Frequency | 2009.2 | -0.036 (CI = +/-0.017; p = 0.000) | 0.057 (CI = +/-0.103; p = 0.270) | -0.199 (CI = +/-0.179; p = 0.030) | 0.721 | -3.52% |
| Frequency | 2010.1 | -0.036 (CI = +/-0.018; p = 0.000) | 0.058 (CI = +/-0.107; p = 0.274) | -0.196 (CI = +/-0.185; p = 0.039) | 0.706 | -3.57% |
| Frequency | 2010.2 | -0.040 (CI = +/-0.019; p = 0.000) | 0.047 (CI = +/-0.109; p = 0.382) | -0.178 (CI = +/-0.189; p = 0.064) | 0.714 | -3.91% |
| Frequency | 2011.1 | -0.042 (CI = +/-0.021; p = 0.000) | 0.052 (CI = +/-0.113; p = 0.350) | -0.169 (CI = +/-0.196; p = 0.088) | 0.704 | -4.08% |
| Frequency | 2011.2 | -0.039 (CI = +/-0.023; p = 0.002) | 0.059 (CI = +/-0.118; p = 0.311) | -0.180 (CI = +/-0.204; p = 0.080) | 0.684 | -3.86% |
| Frequency | 2012.1 | -0.045 (CI = +/-0.024; p = 0.001) | 0.073 (CI = +/-0.117; p = 0.209) | -0.153 (CI = +/-0.204; p = 0.134) | 0.706 | -4.43% |
| Frequency | 2012.2 | -0.051 (CI = +/-0.026; p = 0.001) | 0.059 (CI = +/-0.120; p = 0.316) | -0.127 (CI = +/-0.209; p = 0.218) | 0.718 | -4.95% |
| Frequency | 2013.1 | -0.054 (CI = +/-0.029; p = 0.001) | 0.066 (CI = +/-0.124; p = 0.281) | -0.114 (CI = +/-0.218; p = 0.289) | 0.707 | -5.26% |
| Frequency | 2013.2 | -0.059 (CI = +/-0.032; p = 0.001) | 0.054 (CI = +/-0.129; p = 0.393) | -0.091 (CI = +/-0.228; p = 0.412) | 0.708 | -5.76% |
| Frequency | 2014.1 | -0.062 (CI = +/-0.036; p = 0.002) | 0.059 (CI = +/-0.135; p = 0.374) | -0.081 (CI = +/-0.241; p = 0.489) | 0.686 | -6.00% |
| Frequency | 2014.2 | -0.067 (CI = +/-0.041; p = 0.003) | 0.048 (CI = +/-0.143; p = 0.485) | -0.061 (CI = +/-0.257; p = 0.623) | 0.678 | -6.48% |
| Frequency | 2015.1 | -0.074 (CI = +/-0.046; p = 0.004) | 0.059 (CI = +/-0.148; p = 0.410) | -0.035 (CI = +/-0.269; p = 0.785) | 0.670 | -7.15% |
| Frequency | 2015.2 | -0.083 (CI = +/-0.053; p = 0.005) | 0.044 (CI = +/-0.158; p = 0.556) | -0.005 (CI = +/-0.289; p = 0.972) | 0.665 | -7.93% |
| Frequency | 2016.1 | -0.097 (CI = +/-0.058; p = 0.003) | 0.062 (CI = +/-0.159; p = 0.413) | 0.041 (CI = +/-0.296; p = 0.768) | 0.684 | -9.25% |
| Frequency | 2016.2 | -0.123 (CI = +/-0.061; p = 0.001) | 0.023 (CI = +/-0.153; p = 0.750) | 0.125 (CI = +/-0.290; p = 0.367) | 0.748 | -11.59% |
| Frequency | 2017.1 | -0.142 (CI = +/-0.067; p = 0.001) | 0.042 (CI = +/-0.152; p = 0.559) | 0.177 (CI = +/-0.294; p = 0.212) | 0.764 | -13.23% |
| Frequency | 2017.2 | -0.162 (CI = +/-0.078; p = 0.001) | 0.016 (CI = +/-0.162; p = 0.834) | 0.233 (CI = +/-0.317; p = 0.132) | 0.764 | -14.95% |

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|--------------|---------------|
| Loss Cost | 2005.2 | 0.005 (CI = +/-0.008; p = 0.285) | 0.005 | +0.45% |
| Loss Cost | 2006.1 | 0.003 (CI = +/-0.009; p = 0.510) | -0.016 | +0.29% |
| Loss Cost | 2006.2 | 0.001 (CI = +/-0.009; p = 0.846) | -0.028 | +0.09% |
| Loss Cost | 2007.1 | 0.001 (CI = +/-0.009; p = 0.816) | -0.029 | +0.11% |
| Loss Cost | 2007.2 | 0.001 (CI = +/-0.010; p = 0.805) | -0.029 | +0.12% |
| Loss Cost | 2008.1 | 0.002 (CI = +/-0.011; p = 0.681) | -0.027 | +0.22% |
| Loss Cost | 2008.2 | 0.003 (CI = +/-0.011; p = 0.629) | -0.025 | +0.27% |
| Loss Cost | 2009.1 | 0.004 (CI = +/-0.012; p = 0.535) | -0.021 | +0.37% |
| Loss Cost | 2009.2 | 0.003 (CI = +/-0.013; p = 0.590) | -0.025 | +0.34% |
| Loss Cost | 2010.1 | 0.004 (CI = +/-0.014; p = 0.539) | -0.022 | +0.42% |
| Loss Cost | 2010.2 | 0.001 (CI = +/-0.014; p = 0.871) | -0.037 | +0.11% |
| Loss Cost | 2011.1 | 0.000 (CI = +/-0.015; p = 0.975) | -0.040 | +0.02% |
| Loss Cost | 2011.2 | 0.000 (CI = +/-0.017; p = 0.990) | -0.042 | +0.01% |
| Loss Cost | 2012.1 | -0.002 (CI = +/-0.018; p = 0.787) | -0.040 | -0.23% |
| Loss Cost | 2012.2 | -0.006 (CI = +/-0.019; p = 0.478) | -0.021 | -0.64% |
| Loss Cost | 2013.1 | -0.007 (CI = +/-0.020; p = 0.488) | -0.023 | -0.69% |
| Loss Cost | 2013.2 | -0.010 (CI = +/-0.022; p = 0.339) | -0.002 | -1.02% |
| Loss Cost | 2014.1 | -0.010 (CI = +/-0.024; p = 0.416) | -0.016 | -0.95% |
| Loss Cost | 2014.2 | -0.012 (CI = +/-0.027; p = 0.352) | -0.005 | -1.20% |
| Loss Cost | 2015.1 | -0.011 (CI = +/-0.030; p = 0.429) | -0.019 | -1.13% |
| Loss Cost | 2015.2 | -0.013 (CI = +/-0.033; p = 0.420) | -0.019 | -1.29% |
| Loss Cost | 2016.1 | -0.013 (CI = +/-0.038; p = 0.463) | -0.028 | -1.32% |
| Loss Cost | 2016.2 | -0.020 (CI = +/-0.042; p = 0.315) | 0.006 | -2.01% |
| Loss Cost | 2017.1 | -0.018 (CI = +/-0.048; p = 0.422) | -0.023 | -1.83% |
| Severity | 2005.2 | 0.049 (CI = +/-0.006; p = 0.000) | 0.890 | +5.03% |
| Severity | 2006.1 | 0.049 (CI = +/-0.006; p = 0.000) | 0.881 | +4.97% |
| Severity | 2006.2 | 0.047 (CI = +/-0.006; p = 0.000) | 0.872 | +4.86% |
| Severity | 2007.1 | 0.047 (CI = +/-0.007; p = 0.000) | 0.861 | +4.81% |
| Severity | 2007.2 | 0.047 (CI = +/-0.007; p = 0.000) | 0.849 | +4.76% |
| Severity | 2008.1 | 0.047 (CI = +/-0.007; p = 0.000) | 0.844 | +4.85% |
| Severity | 2008.2 | 0.049 (CI = +/-0.008; p = 0.000) | 0.843 | +4.98% |
| Severity | 2009.1 | 0.051 (CI = +/-0.008; p = 0.000) | 0.861 | +5.23% |
| Severity | 2009.2 | 0.052 (CI = +/-0.008; p = 0.000) | 0.862 | +5.38% |
| Severity | 2010.1 | 0.054 (CI = +/-0.008; p = 0.000) | 0.862 | +5.53% |
| Severity | 2010.2 | 0.054 (CI = +/-0.009; p = 0.000) | 0.851 | +5.57% |
| Severity | 2011.1 | 0.055 (CI = +/-0.010; p = 0.000) | 0.841 | +5.64% |
| Severity | 2011.2 | 0.055 (CI = +/-0.010; p = 0.000) | 0.824 | +5.63% |
| Severity | 2012.1 | 0.056 (CI = +/-0.011; p = 0.000) | 0.820 | +5.80% |
| Severity | 2012.2 | 0.057 (CI = +/-0.012; p = 0.000) | 0.804 | +5.86% |
| Severity | 2013.1 | 0.059 (CI = +/-0.013; p = 0.000) | 0.797 | +6.03% |
| Severity | 2013.2 | 0.060 (CI = +/-0.014; p = 0.000) | 0.781 | +6.14% |
| Severity | 2014.1 | 0.062 (CI = +/-0.015; p = 0.000) | 0.775 | +6.37% |
| Severity | 2014.2 | 0.063 (CI = +/-0.017; p = 0.000) | 0.759 | +6.54% |
| Severity | 2015.1 | 0.068 (CI = +/-0.018; p = 0.000) | 0.772 | +6.99% |
| Severity | 2015.2 | 0.071 (CI = +/-0.020; p = 0.000) | 0.772 | +7.38% |
| Severity | 2016.1 | 0.077 (CI = +/-0.021; p = 0.000) | 0.793 | +8.02% |
| Severity | 2016.2 | 0.081 (CI = +/-0.023; p = 0.000) | 0.791 | +8.48% |
| Severity | 2017.1 | 0.089 (CI = +/-0.024; p = 0.000) | 0.820 | +9.34% |
| Frequency | 2005.2 | -0.045 (CI = +/-0.008; p = 0.000) | 0.765 | -4.36% |
| Frequency | 2006.1 | -0.046 (CI = +/-0.009; p = 0.000) | 0.763 | -4.46% |
| Frequency | 2006.2 | -0.047 (CI = +/-0.009; p = 0.000) | 0.758 | -4.55% |
| Frequency | 2007.1 | -0.046 (CI = +/-0.010; p = 0.000) | 0.737 | -4.49% |
| Frequency | 2007.2 | -0.045 (CI = +/-0.010; p = 0.000) | 0.715 | -4.43% |
| Frequency | 2008.1 | -0.045 (CI = +/-0.011; p = 0.000) | 0.696 | -4.42% |
| Frequency | 2008.2 | -0.046 (CI = +/-0.011; p = 0.000) | 0.683 | -4.49% |
| Frequency | 2009.1 | -0.047 (CI = +/-0.012; p = 0.000) | 0.679 | -4.62% |
| Frequency | 2009.2 | -0.049 (CI = +/-0.013; p = 0.000) | 0.679 | -4.78% |
| Frequency | 2010.1 | -0.050 (CI = +/-0.014; p = 0.000) | 0.663 | -4.85% |
| Frequency | 2010.2 | -0.053 (CI = +/-0.014; p = 0.000) | 0.688 | -5.17% |
| Frequency | 2011.1 | -0.055 (CI = +/-0.015; p = 0.000) | 0.681 | -5.32% |
| Frequency | 2011.2 | -0.055 (CI = +/-0.016; p = 0.000) | 0.655 | -5.32% |
| Frequency | 2012.1 | -0.059 (CI = +/-0.017; p = 0.000) | 0.681 | -5.70% |
| Frequency | 2012.2 | -0.063 (CI = +/-0.017; p = 0.000) | 0.712 | -6.14% |
| Frequency | 2013.1 | -0.065 (CI = +/-0.019; p = 0.000) | 0.702 | -6.34% |
| Frequency | 2013.2 | -0.070 (CI = +/-0.020; p = 0.000) | 0.718 | -6.74% |
| Frequency | 2014.1 | -0.071 (CI = +/-0.022; p = 0.000) | 0.698 | -6.89% |
| Frequency | 2014.2 | -0.075 (CI = +/-0.023; p = 0.000) | 0.701 | -7.26% |
| Frequency | 2015.1 | -0.079 (CI = +/-0.026; p = 0.000) | 0.694 | -7.59% |
| Frequency | 2015.2 | -0.084 (CI = +/-0.028; p = 0.000) | 0.699 | -8.08% |
| Frequency | 2016.1 | -0.090 (CI = +/-0.031; p = 0.000) | 0.708 | -8.64% |
| Frequency | 2016.2 | -0.102 (CI = +/-0.031; p = 0.000) | 0.763 | -9.67% |
| Frequency | 2017.1 | -0.108 (CI = +/-0.035; p = 0.000) | 0.759 | -10.21% |

Collision

Coverage = CL

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|--------------|---------------|
| Loss Cost | 2005.2 | 0.004 (CI = +/-0.009; p = 0.420) | -0.009 | +0.36% |
| Loss Cost | 2006.1 | 0.002 (CI = +/-0.009; p = 0.700) | -0.025 | +0.17% |
| Loss Cost | 2006.2 | 0.000 (CI = +/-0.009; p = 0.923) | -0.030 | -0.04% |
| Loss Cost | 2007.1 | 0.000 (CI = +/-0.010; p = 0.955) | -0.031 | -0.03% |
| Loss Cost | 2007.2 | 0.000 (CI = +/-0.010; p = 0.967) | -0.032 | -0.02% |
| Loss Cost | 2008.1 | 0.001 (CI = +/-0.011; p = 0.902) | -0.033 | +0.07% |
| Loss Cost | 2008.2 | 0.001 (CI = +/-0.012; p = 0.844) | -0.033 | +0.12% |
| Loss Cost | 2009.1 | 0.002 (CI = +/-0.013; p = 0.736) | -0.031 | +0.21% |
| Loss Cost | 2009.2 | 0.002 (CI = +/-0.014; p = 0.799) | -0.035 | +0.17% |
| Loss Cost | 2010.1 | 0.002 (CI = +/-0.015; p = 0.739) | -0.034 | +0.24% |
| Loss Cost | 2010.2 | -0.001 (CI = +/-0.015; p = 0.892) | -0.039 | -0.10% |
| Loss Cost | 2011.1 | -0.002 (CI = +/-0.016; p = 0.788) | -0.038 | -0.21% |
| Loss Cost | 2011.2 | -0.002 (CI = +/-0.018; p = 0.773) | -0.040 | -0.25% |
| Loss Cost | 2012.1 | -0.005 (CI = +/-0.019; p = 0.562) | -0.029 | -0.54% |
| Loss Cost | 2012.2 | -0.010 (CI = +/-0.020; p = 0.296) | 0.007 | -1.01% |
| Loss Cost | 2013.1 | -0.011 (CI = +/-0.022; p = 0.303) | 0.006 | -1.09% |
| Loss Cost | 2013.2 | -0.015 (CI = +/-0.023; p = 0.190) | 0.041 | -1.50% |
| Loss Cost | 2014.1 | -0.015 (CI = +/-0.026; p = 0.243) | 0.024 | -1.47% |
| Loss Cost | 2014.2 | -0.018 (CI = +/-0.028; p = 0.195) | 0.044 | -1.80% |
| Loss Cost | 2015.1 | -0.018 (CI = +/-0.032; p = 0.246) | 0.026 | -1.80% |
| Loss Cost | 2015.2 | -0.021 (CI = +/-0.036; p = 0.237) | 0.031 | -2.06% |
| Loss Cost | 2016.1 | -0.022 (CI = +/-0.041; p = 0.266) | 0.022 | -2.19% |
| Loss Cost | 2016.2 | -0.031 (CI = +/-0.045; p = 0.158) | 0.082 | -3.09% |
| Loss Cost | 2017.1 | -0.031 (CI = +/-0.053; p = 0.225) | 0.047 | -3.05% |
| Severity | 2005.2 | 0.047 (CI = +/-0.006; p = 0.000) | 0.890 | +4.84% |
| Severity | 2006.1 | 0.047 (CI = +/-0.006; p = 0.000) | 0.881 | +4.76% |
| Severity | 2006.2 | 0.045 (CI = +/-0.006; p = 0.000) | 0.873 | +4.63% |
| Severity | 2007.1 | 0.045 (CI = +/-0.006; p = 0.000) | 0.862 | +4.56% |
| Severity | 2007.2 | 0.044 (CI = +/-0.007; p = 0.000) | 0.849 | +4.50% |
| Severity | 2008.1 | 0.045 (CI = +/-0.007; p = 0.000) | 0.843 | +4.58% |
| Severity | 2008.2 | 0.046 (CI = +/-0.007; p = 0.000) | 0.841 | +4.69% |
| Severity | 2009.1 | 0.048 (CI = +/-0.007; p = 0.000) | 0.860 | +4.94% |
| Severity | 2009.2 | 0.050 (CI = +/-0.008; p = 0.000) | 0.860 | +5.08% |
| Severity | 2010.1 | 0.051 (CI = +/-0.008; p = 0.000) | 0.859 | +5.22% |
| Severity | 2010.2 | 0.051 (CI = +/-0.009; p = 0.000) | 0.846 | +5.24% |
| Severity | 2011.1 | 0.052 (CI = +/-0.009; p = 0.000) | 0.834 | +5.29% |
| Severity | 2011.2 | 0.051 (CI = +/-0.010; p = 0.000) | 0.814 | +5.25% |
| Severity | 2012.1 | 0.053 (CI = +/-0.011; p = 0.000) | 0.808 | +5.40% |
| Severity | 2012.2 | 0.053 (CI = +/-0.012; p = 0.000) | 0.788 | +5.42% |
| Severity | 2013.1 | 0.054 (CI = +/-0.013; p = 0.000) | 0.777 | +5.57% |
| Severity | 2013.2 | 0.055 (CI = +/-0.014; p = 0.000) | 0.756 | +5.64% |
| Severity | 2014.1 | 0.057 (CI = +/-0.016; p = 0.000) | 0.746 | +5.85% |
| Severity | 2014.2 | 0.058 (CI = +/-0.018; p = 0.000) | 0.725 | +5.97% |
| Severity | 2015.1 | 0.062 (CI = +/-0.019; p = 0.000) | 0.736 | +6.41% |
| Severity | 2015.2 | 0.066 (CI = +/-0.021; p = 0.000) | 0.732 | +6.77% |
| Severity | 2016.1 | 0.071 (CI = +/-0.022; p = 0.000) | 0.754 | +7.41% |
| Severity | 2016.2 | 0.076 (CI = +/-0.025; p = 0.000) | 0.747 | +7.85% |
| Severity | 2017.1 | 0.084 (CI = +/-0.027; p = 0.000) | 0.779 | +8.73% |
| Frequency | 2005.2 | -0.044 (CI = +/-0.009; p = 0.000) | 0.745 | -4.27% |
| Frequency | 2006.1 | -0.045 (CI = +/-0.009; p = 0.000) | 0.743 | -4.38% |
| Frequency | 2006.2 | -0.046 (CI = +/-0.009; p = 0.000) | 0.737 | -4.46% |
| Frequency | 2007.1 | -0.045 (CI = +/-0.010; p = 0.000) | 0.714 | -4.39% |
| Frequency | 2007.2 | -0.044 (CI = +/-0.011; p = 0.000) | 0.689 | -4.33% |
| Frequency | 2008.1 | -0.044 (CI = +/-0.011; p = 0.000) | 0.667 | -4.31% |
| Frequency | 2008.2 | -0.045 (CI = +/-0.012; p = 0.000) | 0.652 | -4.37% |
| Frequency | 2009.1 | -0.046 (CI = +/-0.013; p = 0.000) | 0.648 | -4.50% |
| Frequency | 2009.2 | -0.048 (CI = +/-0.014; p = 0.000) | 0.647 | -4.67% |
| Frequency | 2010.1 | -0.049 (CI = +/-0.015; p = 0.000) | 0.629 | -4.74% |
| Frequency | 2010.2 | -0.052 (CI = +/-0.015; p = 0.000) | 0.656 | -5.07% |
| Frequency | 2011.1 | -0.054 (CI = +/-0.016; p = 0.000) | 0.648 | -5.23% |
| Frequency | 2011.2 | -0.054 (CI = +/-0.018; p = 0.000) | 0.619 | -5.22% |
| Frequency | 2012.1 | -0.058 (CI = +/-0.018; p = 0.000) | 0.647 | -5.63% |
| Frequency | 2012.2 | -0.063 (CI = +/-0.019; p = 0.000) | 0.681 | -6.10% |
| Frequency | 2013.1 | -0.065 (CI = +/-0.021; p = 0.000) | 0.670 | -6.31% |
| Frequency | 2013.2 | -0.070 (CI = +/-0.022; p = 0.000) | 0.688 | -6.76% |
| Frequency | 2014.1 | -0.072 (CI = +/-0.024; p = 0.000) | 0.667 | -6.91% |
| Frequency | 2014.2 | -0.076 (CI = +/-0.026; p = 0.000) | 0.671 | -7.34% |
| Frequency | 2015.1 | -0.080 (CI = +/-0.029; p = 0.000) | 0.665 | -7.72% |
| Frequency | 2015.2 | -0.086 (CI = +/-0.032; p = 0.000) | 0.673 | -8.27% |
| Frequency | 2016.1 | -0.094 (CI = +/-0.035; p = 0.000) | 0.686 | -8.94% |
| Frequency | 2016.2 | -0.107 (CI = +/-0.035; p = 0.000) | 0.754 | -10.15% |
| Frequency | 2017.1 | -0.115 (CI = +/-0.039; p = 0.000) | 0.754 | -10.84% |

Collision

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.018 (CI = +/-0.008; p = 0.000) | 0.065 (CI = +/-0.068; p = 0.060) | 0.441 | +1.80% |
| Loss Cost | 2006.1 | 0.015 (CI = +/-0.008; p = 0.001) | 0.077 (CI = +/-0.066; p = 0.023) | 0.425 | +1.54% |
| Loss Cost | 2006.2 | 0.013 (CI = +/-0.008; p = 0.003) | 0.068 (CI = +/-0.065; p = 0.041) | 0.339 | +1.33% |
| Loss Cost | 2007.1 | 0.014 (CI = +/-0.009; p = 0.004) | 0.065 (CI = +/-0.068; p = 0.060) | 0.346 | +1.42% |
| Loss Cost | 2007.2 | 0.016 (CI = +/-0.009; p = 0.002) | 0.073 (CI = +/-0.068; p = 0.037) | 0.390 | +1.61% |
| Loss Cost | 2008.1 | 0.018 (CI = +/-0.010; p = 0.001) | 0.063 (CI = +/-0.068; p = 0.069) | 0.439 | +1.86% |
| Loss Cost | 2008.2 | 0.022 (CI = +/-0.010; p = 0.000) | 0.075 (CI = +/-0.065; p = 0.025) | 0.533 | +2.19% |
| Loss Cost | 2009.1 | 0.025 (CI = +/-0.010; p = 0.000) | 0.064 (CI = +/-0.064; p = 0.050) | 0.594 | +2.49% |
| Loss Cost | 2009.2 | 0.027 (CI = +/-0.011; p = 0.000) | 0.072 (CI = +/-0.064; p = 0.029) | 0.621 | +2.74% |
| Loss Cost | 2010.1 | 0.030 (CI = +/-0.011; p = 0.000) | 0.061 (CI = +/-0.063; p = 0.057) | 0.670 | +3.07% |
| Loss Cost | 2010.2 | 0.027 (CI = +/-0.012; p = 0.000) | 0.052 (CI = +/-0.063; p = 0.099) | 0.597 | +2.79% |
| Loss Cost | 2011.1 | 0.028 (CI = +/-0.013; p = 0.000) | 0.052 (CI = +/-0.068; p = 0.121) | 0.571 | +2.79% |
| Loss Cost | 2011.2 | 0.032 (CI = +/-0.013; p = 0.000) | 0.064 (CI = +/-0.066; p = 0.057) | 0.635 | +3.21% |
| Loss Cost | 2012.1 | 0.028 (CI = +/-0.014; p = 0.001) | 0.074 (CI = +/-0.067; p = 0.032) | 0.610 | +2.82% |
| Loss Cost | 2012.2 | 0.023 (CI = +/-0.015; p = 0.006) | 0.063 (CI = +/-0.065; p = 0.057) | 0.495 | +2.34% |
| Loss Cost | 2013.1 | 0.024 (CI = +/-0.018; p = 0.012) | 0.060 (CI = +/-0.071; p = 0.089) | 0.483 | +2.44% |
| Loss Cost | 2013.2 | 0.021 (CI = +/-0.020; p = 0.044) | 0.053 (CI = +/-0.075; p = 0.148) | 0.325 | +2.09% |
| Loss Cost | 2014.1 | 0.025 (CI = +/-0.023; p = 0.035) | 0.042 (CI = +/-0.080; p = 0.262) | 0.377 | +2.58% |
| Loss Cost | 2014.2 | 0.024 (CI = +/-0.028; p = 0.083) | 0.040 (CI = +/-0.089; p = 0.332) | 0.231 | +2.45% |
| Loss Cost | 2015.1 | 0.030 (CI = +/-0.035; p = 0.077) | 0.029 (CI = +/-0.100; p = 0.516) | 0.275 | +3.08% |
| Loss Cost | 2015.2 | 0.032 (CI = +/-0.045; p = 0.129) | 0.031 (CI = +/-0.116; p = 0.532) | 0.160 | +3.26% |
| Loss Cost | 2016.1 | 0.034 (CI = +/-0.063; p = 0.225) | 0.029 (CI = +/-0.144; p = 0.629) | 0.081 | +3.44% |
| Loss Cost | 2016.2 | 0.001 (CI = +/-0.038; p = 0.924) | -0.009 (CI = +/-0.078; p = 0.763) | -0.458 | +0.14% |
| Loss Cost | 2017.1 | -0.002 (CI = +/-0.067; p = 0.932) | -0.005 (CI = +/-0.114; p = 0.895) | -0.645 | -0.19% |
| | | | | | |
| Severity | 2005.2 | 0.041 (CI = +/-0.006; p = 0.000) | 0.038 (CI = +/-0.050; p = 0.128) | 0.879 | +4.24% |
| Severity | 2006.1 | 0.039 (CI = +/-0.006; p = 0.000) | 0.049 (CI = +/-0.047; p = 0.044) | 0.881 | +4.02% |
| Severity | 2006.2 | 0.037 (CI = +/-0.005; p = 0.000) | 0.038 (CI = +/-0.042; p = 0.077) | 0.886 | +3.76% |
| Severity | 2007.1 | 0.035 (CI = +/-0.005; p = 0.000) | 0.048 (CI = +/-0.038; p = 0.016) | 0.894 | +3.53% |
| Severity | 2007.2 | 0.033 (CI = +/-0.005; p = 0.000) | 0.041 (CI = +/-0.036; p = 0.029) | 0.888 | +3.35% |
| Severity | 2008.1 | 0.033 (CI = +/-0.005; p = 0.000) | 0.042 (CI = +/-0.038; p = 0.031) | 0.876 | +3.32% |
| Severity | 2008.2 | 0.034 (CI = +/-0.006; p = 0.000) | 0.046 (CI = +/-0.038; p = 0.020) | 0.875 | +3.44% |
| Severity | 2009.1 | 0.036 (CI = +/-0.005; p = 0.000) | 0.037 (CI = +/-0.035; p = 0.038) | 0.907 | +3.70% |
| Severity | 2009.2 | 0.038 (CI = +/-0.006; p = 0.000) | 0.042 (CI = +/-0.034; p = 0.017) | 0.913 | +3.87% |
| Severity | 2010.1 | 0.038 (CI = +/-0.006; p = 0.000) | 0.040 (CI = +/-0.036; p = 0.028) | 0.906 | +3.92% |
| Severity | 2010.2 | 0.038 (CI = +/-0.007; p = 0.000) | 0.038 (CI = +/-0.037; p = 0.047) | 0.887 | +3.83% |
| Severity | 2011.1 | 0.036 (CI = +/-0.007; p = 0.000) | 0.044 (CI = +/-0.037; p = 0.025) | 0.878 | +3.64% |
| Severity | 2011.2 | 0.033 (CI = +/-0.007; p = 0.000) | 0.036 (CI = +/-0.035; p = 0.045) | 0.865 | +3.37% |
| Severity | 2012.1 | 0.032 (CI = +/-0.008; p = 0.000) | 0.038 (CI = +/-0.037; p = 0.045) | 0.845 | +3.28% |
| Severity | 2012.2 | 0.030 (CI = +/-0.009; p = 0.000) | 0.032 (CI = +/-0.037; p = 0.081) | 0.809 | +3.03% |
| Severity | 2013.1 | 0.027 (CI = +/-0.009; p = 0.000) | 0.038 (CI = +/-0.038; p = 0.048) | 0.787 | +2.78% |
| Severity | 2013.2 | 0.024 (CI = +/-0.010; p = 0.000) | 0.032 (CI = +/-0.037; p = 0.087) | 0.725 | +2.46% |
| Severity | 2014.1 | 0.020 (CI = +/-0.010; p = 0.002) | 0.040 (CI = +/-0.036; p = 0.031) | 0.720 | +2.05% |
| Severity | 2014.2 | 0.016 (CI = +/-0.010; p = 0.005) | 0.032 (CI = +/-0.030; p = 0.042) | 0.645 | +1.58% |
| Severity | 2015.1 | 0.014 (CI = +/-0.012; p = 0.028) | 0.035 (CI = +/-0.034; p = 0.045) | 0.615 | +1.39% |
| Severity | 2015.2 | 0.011 (CI = +/-0.014; p = 0.104) | 0.031 (CI = +/-0.037; p = 0.088) | 0.421 | +1.13% |
| Severity | 2016.1 | 0.009 (CI = +/-0.020; p = 0.282) | 0.034 (CI = +/-0.046; p = 0.114) | 0.387 | +0.94% |
| Severity | 2016.2 | 0.001 (CI = +/-0.020; p = 0.873) | 0.025 (CI = +/-0.041; p = 0.169) | 0.122 | +0.12% |
| Severity | 2017.1 | -0.004 (CI = +/-0.032; p = 0.710) | 0.031 (CI = +/-0.055; p = 0.170) | 0.199 | -0.41% |
| | | | | | |
| Frequency | 2005.2 | -0.024 (CI = +/-0.008; p = 0.000) | 0.027 (CI = +/-0.065; p = 0.408) | 0.573 | -2.34% |
| Frequency | 2006.1 | -0.024 (CI = +/-0.008; p = 0.000) | 0.029 (CI = +/-0.068; p = 0.391) | 0.551 | -2.38% |
| Frequency | 2006.2 | -0.024 (CI = +/-0.009; p = 0.000) | 0.031 (CI = +/-0.071; p = 0.376) | 0.518 | -2.34% |
| Frequency | 2007.1 | -0.021 (CI = +/-0.009; p = 0.000) | 0.017 (CI = +/-0.067; p = 0.608) | 0.451 | -2.04% |
| Frequency | 2007.2 | -0.017 (CI = +/-0.008; p = 0.000) | 0.032 (CI = +/-0.061; p = 0.289) | 0.409 | -1.69% |
| Frequency | 2008.1 | -0.014 (CI = +/-0.009; p = 0.002) | 0.021 (CI = +/-0.059; p = 0.473) | 0.311 | -1.42% |
| Frequency | 2008.2 | -0.012 (CI = +/-0.009; p = 0.009) | 0.029 (CI = +/-0.059; p = 0.321) | 0.249 | -1.22% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.010; p = 0.021) | 0.027 (CI = +/-0.062; p = 0.377) | 0.186 | -1.17% |
| Frequency | 2009.2 | -0.011 (CI = +/-0.011; p = 0.047) | 0.030 (CI = +/-0.065; p = 0.350) | 0.148 | -1.08% |
| Frequency | 2010.1 | -0.008 (CI = +/-0.011; p = 0.145) | 0.020 (CI = +/-0.066; p = 0.521) | 0.031 | -0.82% |
| Frequency | 2010.2 | -0.010 (CI = +/-0.012; p = 0.104) | 0.015 (CI = +/-0.068; p = 0.657) | 0.061 | -1.01% |
| Frequency | 2011.1 | -0.008 (CI = +/-0.014; p = 0.223) | 0.009 (CI = +/-0.072; p = 0.801) | -0.022 | -0.82% |
| Frequency | 2011.2 | -0.001 (CI = +/-0.012; p = 0.794) | 0.028 (CI = +/-0.059; p = 0.329) | -0.060 | -0.15% |
| Frequency | 2012.1 | -0.004 (CI = +/-0.013; p = 0.485) | 0.036 (CI = +/-0.061; p = 0.224) | -0.002 | -0.44% |
| Frequency | 2012.2 | -0.007 (CI = +/-0.015; p = 0.338) | 0.030 (CI = +/-0.064; p = 0.324) | 0.004 | -0.67% |
| Frequency | 2013.1 | -0.003 (CI = +/-0.017; p = 0.666) | 0.022 (CI = +/-0.067; p = 0.493) | -0.118 | -0.33% |
| Frequency | 2013.2 | -0.004 (CI = +/-0.020; p = 0.689) | 0.021 (CI = +/-0.074; p = 0.539) | -0.135 | -0.36% |
| Frequency | 2014.1 | 0.005 (CI = +/-0.020; p = 0.569) | 0.002 (CI = +/-0.068; p = 0.946) | -0.174 | +0.51% |
| Frequency | 2014.2 | 0.009 (CI = +/-0.023; p = 0.418) | 0.008 (CI = +/-0.073; p = 0.799) | -0.136 | +0.86% |
| Frequency | 2015.1 | 0.017 (CI = +/-0.026; p = 0.183) | -0.006 (CI = +/-0.076; p = 0.853) | 0.020 | +1.67% |
| Frequency | 2015.2 | 0.021 (CI = +/-0.033; p = 0.176) | 0.000 (CI = +/-0.086; p = 0.996) | 0.043 | +2.10% |
| Frequency | 2016.1 | 0.024 (CI = +/-0.046; p = 0.231) | -0.005 (CI = +/-0.106; p = 0.903) | -0.016 | +2.47% |
| Frequency | 2016.2 | 0.000 (CI = +/-0.025; p = 0.986) | -0.034 (CI = +/-0.051; p = 0.142) | 0.181 | +0.02% |
| Frequency | 2017.1 | 0.002 (CI = +/-0.044; p = 0.886) | -0.036 (CI = +/-0.075; p = 0.225) | 0.075 | +0.22% |

Collision

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2005.2 | 0.019 (CI = +/-0.009; p = 0.000) | 0.070 (CI = +/-0.070; p = 0.052) | 0.436 | +1.89% |
| Loss Cost | 2006.1 | 0.016 (CI = +/-0.009; p = 0.001) | 0.081 (CI = +/-0.068; p = 0.021) | 0.420 | +1.63% |
| Loss Cost | 2006.2 | 0.014 (CI = +/-0.009; p = 0.004) | 0.072 (CI = +/-0.068; p = 0.039) | 0.328 | +1.41% |
| Loss Cost | 2007.1 | 0.015 (CI = +/-0.010; p = 0.004) | 0.068 (CI = +/-0.070; p = 0.057) | 0.336 | +1.50% |
| Loss Cost | 2007.2 | 0.017 (CI = +/-0.010; p = 0.002) | 0.078 (CI = +/-0.071; p = 0.032) | 0.386 | +1.73% |
| Loss Cost | 2008.1 | 0.020 (CI = +/-0.011; p = 0.001) | 0.068 (CI = +/-0.070; p = 0.057) | 0.439 | +1.99% |
| Loss Cost | 2008.2 | 0.024 (CI = +/-0.010; p = 0.000) | 0.083 (CI = +/-0.066; p = 0.017) | 0.549 | +2.39% |
| Loss Cost | 2009.1 | 0.027 (CI = +/-0.011; p = 0.000) | 0.072 (CI = +/-0.064; p = 0.031) | 0.615 | +2.73% |
| Loss Cost | 2009.2 | 0.030 (CI = +/-0.011; p = 0.000) | 0.083 (CI = +/-0.063; p = 0.013) | 0.657 | +3.05% |
| Loss Cost | 2010.1 | 0.034 (CI = +/-0.011; p = 0.000) | 0.072 (CI = +/-0.061; p = 0.025) | 0.714 | +3.42% |
| Loss Cost | 2010.2 | 0.031 (CI = +/-0.012; p = 0.000) | 0.063 (CI = +/-0.063; p = 0.048) | 0.642 | +3.15% |
| Loss Cost | 2011.1 | 0.031 (CI = +/-0.014; p = 0.000) | 0.063 (CI = +/-0.067; p = 0.065) | 0.620 | +3.17% |
| Loss Cost | 2011.2 | 0.037 (CI = +/-0.013; p = 0.000) | 0.079 (CI = +/-0.062; p = 0.016) | 0.718 | +3.77% |
| Loss Cost | 2012.1 | 0.033 (CI = +/-0.014; p = 0.000) | 0.088 (CI = +/-0.062; p = 0.009) | 0.703 | +3.39% |
| Loss Cost | 2012.2 | 0.029 (CI = +/-0.016; p = 0.002) | 0.077 (CI = +/-0.063; p = 0.021) | 0.601 | +2.92% |
| Loss Cost | 2013.1 | 0.030 (CI = +/-0.018; p = 0.004) | 0.074 (CI = +/-0.068; p = 0.037) | 0.596 | +3.07% |
| Loss Cost | 2013.2 | 0.028 (CI = +/-0.022; p = 0.018) | 0.068 (CI = +/-0.075; p = 0.071) | 0.451 | +2.81% |
| Loss Cost | 2014.1 | 0.034 (CI = +/-0.024; p = 0.013) | 0.057 (CI = +/-0.077; p = 0.127) | 0.523 | +3.41% |
| Loss Cost | 2014.2 | 0.035 (CI = +/-0.031; p = 0.033) | 0.060 (CI = +/-0.090; p = 0.160) | 0.410 | +3.55% |
| Loss Cost | 2015.1 | 0.043 (CI = +/-0.037; p = 0.030) | 0.048 (CI = +/-0.096; p = 0.271) | 0.484 | +4.38% |
| Loss Cost | 2015.2 | 0.052 (CI = +/-0.049; p = 0.043) | 0.061 (CI = +/-0.113; p = 0.223) | 0.461 | +5.31% |
| Loss Cost | 2016.1 | 0.057 (CI = +/-0.070; p = 0.088) | 0.055 (CI = +/-0.141; p = 0.338) | 0.413 | +5.81% |
| Loss Cost | 2016.2 | 0.017 (CI = +/-0.051; p = 0.371) | 0.009 (CI = +/-0.087; p = 0.763) | -0.218 | +1.71% |
| Loss Cost | 2017.1 | 0.016 (CI = +/-0.107; p = 0.587) | 0.010 (CI = +/-0.155; p = 0.810) | -0.608 | +1.61% |
| | | | | | |
| Severity | 2005.2 | 0.043 (CI = +/-0.006; p = 0.000) | 0.047 (CI = +/-0.048; p = 0.056) | 0.891 | +4.43% |
| Severity | 2006.1 | 0.041 (CI = +/-0.006; p = 0.000) | 0.057 (CI = +/-0.045; p = 0.016) | 0.894 | +4.21% |
| Severity | 2006.2 | 0.039 (CI = +/-0.005; p = 0.000) | 0.045 (CI = +/-0.040; p = 0.029) | 0.898 | +3.94% |
| Severity | 2007.1 | 0.036 (CI = +/-0.005; p = 0.000) | 0.055 (CI = +/-0.036; p = 0.004) | 0.909 | +3.71% |
| Severity | 2007.2 | 0.035 (CI = +/-0.005; p = 0.000) | 0.048 (CI = +/-0.035; p = 0.009) | 0.902 | +3.54% |
| Severity | 2008.1 | 0.035 (CI = +/-0.005; p = 0.000) | 0.049 (CI = +/-0.036; p = 0.010) | 0.892 | +3.51% |
| Severity | 2008.2 | 0.036 (CI = +/-0.006; p = 0.000) | 0.055 (CI = +/-0.036; p = 0.004) | 0.897 | +3.68% |
| Severity | 2009.1 | 0.039 (CI = +/-0.005; p = 0.000) | 0.046 (CI = +/-0.030; p = 0.005) | 0.935 | +3.96% |
| Severity | 2009.2 | 0.041 (CI = +/-0.005; p = 0.000) | 0.053 (CI = +/-0.026; p = 0.000) | 0.952 | +4.19% |
| Severity | 2010.1 | 0.042 (CI = +/-0.005; p = 0.000) | 0.051 (CI = +/-0.027; p = 0.001) | 0.950 | +4.27% |
| Severity | 2010.2 | 0.041 (CI = +/-0.006; p = 0.000) | 0.050 (CI = +/-0.029; p = 0.002) | 0.938 | +4.23% |
| Severity | 2011.1 | 0.040 (CI = +/-0.006; p = 0.000) | 0.055 (CI = +/-0.028; p = 0.001) | 0.937 | +4.05% |
| Severity | 2011.2 | 0.037 (CI = +/-0.006; p = 0.000) | 0.048 (CI = +/-0.026; p = 0.002) | 0.934 | +3.80% |
| Severity | 2012.1 | 0.037 (CI = +/-0.006; p = 0.000) | 0.049 (CI = +/-0.028; p = 0.002) | 0.924 | +3.74% |
| Severity | 2012.2 | 0.035 (CI = +/-0.007; p = 0.000) | 0.045 (CI = +/-0.028; p = 0.005) | 0.905 | +3.54% |
| Severity | 2013.1 | 0.033 (CI = +/-0.007; p = 0.000) | 0.050 (CI = +/-0.028; p = 0.003) | 0.902 | +3.31% |
| Severity | 2013.2 | 0.030 (CI = +/-0.008; p = 0.000) | 0.044 (CI = +/-0.028; p = 0.006) | 0.872 | +3.05% |
| Severity | 2014.1 | 0.026 (CI = +/-0.007; p = 0.000) | 0.051 (CI = +/-0.023; p = 0.001) | 0.906 | +2.65% |
| Severity | 2014.2 | 0.022 (CI = +/-0.006; p = 0.000) | 0.043 (CI = +/-0.016; p = 0.000) | 0.920 | +2.22% |
| Severity | 2015.1 | 0.021 (CI = +/-0.007; p = 0.000) | 0.045 (CI = +/-0.018; p = 0.001) | 0.918 | +2.09% |
| Severity | 2015.2 | 0.020 (CI = +/-0.010; p = 0.003) | 0.045 (CI = +/-0.022; p = 0.004) | 0.862 | +2.05% |
| Severity | 2016.1 | 0.019 (CI = +/-0.014; p = 0.018) | 0.046 (CI = +/-0.028; p = 0.010) | 0.850 | +1.95% |
| Severity | 2016.2 | 0.013 (CI = +/-0.015; p = 0.075) | 0.038 (CI = +/-0.026; p = 0.018) | 0.814 | +1.27% |
| Severity | 2017.1 | 0.008 (CI = +/-0.024; p = 0.265) | 0.041 (CI = +/-0.034; p = 0.036) | 0.871 | +0.85% |
| | | | | | |
| Frequency | 2005.2 | -0.025 (CI = +/-0.008; p = 0.000) | 0.022 (CI = +/-0.067; p = 0.499) | 0.571 | -2.43% |
| Frequency | 2006.1 | -0.025 (CI = +/-0.009; p = 0.000) | 0.025 (CI = +/-0.070; p = 0.476) | 0.549 | -2.48% |
| Frequency | 2006.2 | -0.025 (CI = +/-0.010; p = 0.000) | 0.026 (CI = +/-0.073; p = 0.464) | 0.516 | -2.44% |
| Frequency | 2007.1 | -0.022 (CI = +/-0.010; p = 0.000) | 0.013 (CI = +/-0.070; p = 0.701) | 0.448 | -2.13% |
| Frequency | 2007.2 | -0.018 (CI = +/-0.009; p = 0.001) | 0.030 (CI = +/-0.064; p = 0.345) | 0.399 | -1.74% |
| Frequency | 2008.1 | -0.015 (CI = +/-0.009; p = 0.003) | 0.019 (CI = +/-0.062; p = 0.529) | 0.299 | -1.47% |
| Frequency | 2008.2 | -0.012 (CI = +/-0.010; p = 0.016) | 0.028 (CI = +/-0.062; p = 0.359) | 0.233 | -1.24% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.011; p = 0.032) | 0.026 (CI = +/-0.065; p = 0.412) | 0.170 | -1.19% |
| Frequency | 2009.2 | -0.011 (CI = +/-0.012; p = 0.069) | 0.029 (CI = +/-0.069; p = 0.382) | 0.133 | -1.09% |
| Frequency | 2010.1 | -0.008 (CI = +/-0.013; p = 0.190) | 0.021 (CI = +/-0.070; p = 0.541) | 0.015 | -0.82% |
| Frequency | 2010.2 | -0.010 (CI = +/-0.014; p = 0.135) | 0.014 (CI = +/-0.073; p = 0.697) | 0.045 | -1.04% |
| Frequency | 2011.1 | -0.008 (CI = +/-0.016; p = 0.265) | 0.008 (CI = +/-0.077; p = 0.825) | -0.039 | -0.84% |
| Frequency | 2011.2 | 0.000 (CI = +/-0.014; p = 0.963) | 0.031 (CI = +/-0.063; p = 0.307) | -0.060 | -0.03% |
| Frequency | 2012.1 | -0.003 (CI = +/-0.015; p = 0.640) | 0.039 (CI = +/-0.065; p = 0.222) | -0.008 | -0.33% |
| Frequency | 2012.2 | -0.006 (CI = +/-0.017; p = 0.463) | 0.032 (CI = +/-0.070; p = 0.336) | -0.015 | -0.60% |
| Frequency | 2013.1 | -0.002 (CI = +/-0.020; p = 0.800) | 0.024 (CI = +/-0.073; p = 0.483) | -0.132 | -0.23% |
| Frequency | 2013.2 | -0.002 (CI = +/-0.024; p = 0.831) | 0.024 (CI = +/-0.082; p = 0.528) | -0.154 | -0.23% |
| Frequency | 2014.1 | 0.007 (CI = +/-0.024; p = 0.493) | 0.006 (CI = +/-0.075; p = 0.855) | -0.169 | +0.74% |
| Frequency | 2014.2 | 0.013 (CI = +/-0.029; p = 0.324) | 0.016 (CI = +/-0.083; p = 0.654) | -0.096 | +1.30% |
| Frequency | 2015.1 | 0.022 (CI = +/-0.032; p = 0.142) | 0.002 (CI = +/-0.084; p = 0.946) | 0.098 | +2.25% |
| Frequency | 2015.2 | 0.031 (CI = +/-0.041; p = 0.109) | 0.016 (CI = +/-0.095; p = 0.679) | 0.205 | +3.20% |
| Frequency | 2016.1 | 0.037 (CI = +/-0.058; p = 0.150) | 0.010 (CI = +/-0.117; p = 0.832) | 0.168 | +3.79% |
| Frequency | 2016.2 | 0.004 (CI = +/-0.043; p = 0.771) | -0.029 (CI = +/-0.073; p = 0.299) | 0.017 | +0.43% |
| Frequency | 2017.1 | 0.008 (CI = +/-0.086; p = 0.749) | -0.031 (CI = +/-0.127; p = 0.399) | -0.225 | +0.75% |

Collision

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.018 (CI = +/-0.009; p = 0.000) | 0.382 | +1.80% |
| Loss Cost | 2006.1 | 0.016 (CI = +/-0.009; p = 0.001) | 0.317 | +1.60% |
| Loss Cost | 2006.2 | 0.013 (CI = +/-0.009; p = 0.005) | 0.242 | +1.33% |
| Loss Cost | 2007.1 | 0.015 (CI = +/-0.010; p = 0.004) | 0.267 | +1.47% |
| Loss Cost | 2007.2 | 0.016 (CI = +/-0.010; p = 0.003) | 0.286 | +1.61% |
| Loss Cost | 2008.1 | 0.019 (CI = +/-0.010; p = 0.001) | 0.371 | +1.92% |
| Loss Cost | 2008.2 | 0.022 (CI = +/-0.011; p = 0.000) | 0.426 | +2.19% |
| Loss Cost | 2009.1 | 0.025 (CI = +/-0.011; p = 0.000) | 0.525 | +2.57% |
| Loss Cost | 2009.2 | 0.027 (CI = +/-0.012; p = 0.000) | 0.528 | +2.74% |
| Loss Cost | 2010.1 | 0.031 (CI = +/-0.012; p = 0.000) | 0.612 | +3.16% |
| Loss Cost | 2010.2 | 0.027 (CI = +/-0.012; p = 0.000) | 0.548 | +2.79% |
| Loss Cost | 2011.1 | 0.028 (CI = +/-0.014; p = 0.000) | 0.525 | +2.89% |
| Loss Cost | 2011.2 | 0.032 (CI = +/-0.015; p = 0.000) | 0.554 | +3.21% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.017; p = 0.002) | 0.477 | +3.01% |
| Loss Cost | 2012.2 | 0.023 (CI = +/-0.017; p = 0.010) | 0.362 | +2.34% |
| Loss Cost | 2013.1 | 0.026 (CI = +/-0.019; p = 0.012) | 0.377 | +2.63% |
| Loss Cost | 2013.2 | 0.021 (CI = +/-0.021; p = 0.053) | 0.235 | +2.09% |
| Loss Cost | 2014.1 | 0.027 (CI = +/-0.023; p = 0.025) | 0.350 | +2.76% |
| Loss Cost | 2014.2 | 0.024 (CI = +/-0.028; p = 0.080) | 0.225 | +2.45% |
| Loss Cost | 2015.1 | 0.032 (CI = +/-0.032; p = 0.050) | 0.323 | +3.26% |
| Loss Cost | 2015.2 | 0.032 (CI = +/-0.041; p = 0.109) | 0.228 | +3.26% |
| Loss Cost | 2016.1 | 0.037 (CI = +/-0.055; p = 0.153) | 0.193 | +3.72% |
| Loss Cost | 2016.2 | 0.001 (CI = +/-0.032; p = 0.915) | -0.197 | +0.14% |
| Loss Cost | 2017.1 | -0.003 (CI = +/-0.048; p = 0.879) | -0.242 | -0.28% |
| | | | | |
| Severity | 2005.2 | 0.041 (CI = +/-0.006; p = 0.000) | 0.873 | +4.24% |
| Severity | 2006.1 | 0.040 (CI = +/-0.006; p = 0.000) | 0.865 | +4.05% |
| Severity | 2006.2 | 0.037 (CI = +/-0.006; p = 0.000) | 0.875 | +3.76% |
| Severity | 2007.1 | 0.035 (CI = +/-0.006; p = 0.000) | 0.869 | +3.57% |
| Severity | 2007.2 | 0.033 (CI = +/-0.005; p = 0.000) | 0.866 | +3.35% |
| Severity | 2008.1 | 0.033 (CI = +/-0.006; p = 0.000) | 0.852 | +3.37% |
| Severity | 2008.2 | 0.034 (CI = +/-0.006; p = 0.000) | 0.843 | +3.44% |
| Severity | 2009.1 | 0.037 (CI = +/-0.006; p = 0.000) | 0.888 | +3.75% |
| Severity | 2009.2 | 0.038 (CI = +/-0.006; p = 0.000) | 0.886 | +3.87% |
| Severity | 2010.1 | 0.039 (CI = +/-0.007; p = 0.000) | 0.882 | +3.99% |
| Severity | 2010.2 | 0.038 (CI = +/-0.007; p = 0.000) | 0.863 | +3.83% |
| Severity | 2011.1 | 0.037 (CI = +/-0.008; p = 0.000) | 0.839 | +3.73% |
| Severity | 2011.2 | 0.033 (CI = +/-0.008; p = 0.000) | 0.830 | +3.37% |
| Severity | 2012.1 | 0.033 (CI = +/-0.009; p = 0.000) | 0.801 | +3.37% |
| Severity | 2012.2 | 0.030 (CI = +/-0.009; p = 0.000) | 0.770 | +3.03% |
| Severity | 2013.1 | 0.029 (CI = +/-0.011; p = 0.000) | 0.717 | +2.90% |
| Severity | 2013.2 | 0.024 (CI = +/-0.011; p = 0.000) | 0.659 | +2.46% |
| Severity | 2014.1 | 0.022 (CI = +/-0.013; p = 0.003) | 0.565 | +2.22% |
| Severity | 2014.2 | 0.016 (CI = +/-0.012; p = 0.014) | 0.454 | +1.58% |
| Severity | 2015.1 | 0.016 (CI = +/-0.014; p = 0.035) | 0.378 | +1.61% |
| Severity | 2015.2 | 0.011 (CI = +/-0.017; p = 0.156) | 0.160 | +1.13% |
| Severity | 2016.1 | 0.013 (CI = +/-0.022; p = 0.216) | 0.116 | +1.27% |
| Severity | 2016.2 | 0.001 (CI = +/-0.022; p = 0.889) | -0.195 | +0.12% |
| Severity | 2017.1 | 0.001 (CI = +/-0.033; p = 0.926) | -0.247 | +0.12% |
| | | | | |
| Frequency | 2005.2 | -0.024 (CI = +/-0.008; p = 0.000) | 0.578 | -2.34% |
| Frequency | 2006.1 | -0.024 (CI = +/-0.008; p = 0.000) | 0.555 | -2.36% |
| Frequency | 2006.2 | -0.024 (CI = +/-0.009; p = 0.000) | 0.522 | -2.34% |
| Frequency | 2007.1 | -0.020 (CI = +/-0.009; p = 0.000) | 0.468 | -2.02% |
| Frequency | 2007.2 | -0.017 (CI = +/-0.008; p = 0.000) | 0.405 | -1.69% |
| Frequency | 2008.1 | -0.014 (CI = +/-0.008; p = 0.002) | 0.326 | -1.40% |
| Frequency | 2008.2 | -0.012 (CI = +/-0.009; p = 0.009) | 0.247 | -1.22% |
| Frequency | 2009.1 | -0.011 (CI = +/-0.010; p = 0.023) | 0.193 | -1.13% |
| Frequency | 2009.2 | -0.011 (CI = +/-0.011; p = 0.046) | 0.152 | -1.08% |
| Frequency | 2010.1 | -0.008 (CI = +/-0.011; p = 0.151) | 0.062 | -0.79% |
| Frequency | 2010.2 | -0.010 (CI = +/-0.012; p = 0.095) | 0.105 | -1.01% |
| Frequency | 2011.1 | -0.008 (CI = +/-0.013; p = 0.216) | 0.038 | -0.81% |
| Frequency | 2011.2 | -0.001 (CI = +/-0.012; p = 0.794) | -0.062 | -0.15% |
| Frequency | 2012.1 | -0.004 (CI = +/-0.013; p = 0.577) | -0.047 | -0.35% |
| Frequency | 2012.2 | -0.007 (CI = +/-0.015; p = 0.338) | -0.001 | -0.67% |
| Frequency | 2013.1 | -0.003 (CI = +/-0.016; p = 0.721) | -0.071 | -0.27% |
| Frequency | 2013.2 | -0.004 (CI = +/-0.019; p = 0.680) | -0.073 | -0.36% |
| Frequency | 2014.1 | 0.005 (CI = +/-0.018; p = 0.537) | -0.057 | +0.52% |
| Frequency | 2014.2 | 0.009 (CI = +/-0.021; p = 0.390) | -0.019 | +0.86% |
| Frequency | 2015.1 | 0.016 (CI = +/-0.024; p = 0.157) | 0.138 | +1.63% |
| Frequency | 2015.2 | 0.021 (CI = +/-0.030; p = 0.141) | 0.180 | +2.10% |
| Frequency | 2016.1 | 0.024 (CI = +/-0.039; p = 0.185) | 0.150 | +2.42% |
| Frequency | 2016.2 | 0.000 (CI = +/-0.028; p = 0.989) | -0.200 | +0.02% |
| Frequency | 2017.1 | -0.004 (CI = +/-0.042; p = 0.806) | -0.229 | -0.40% |

Collision

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

| Fit | Start Date | Time | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-------------------------|---------------|
| | | | | Rate |
| Loss Cost | 2005.2 | 0.018 (CI = +/-0.009; p = 0.000) | 0.367 | +1.84% |
| Loss Cost | 2006.1 | 0.016 (CI = +/-0.010; p = 0.002) | 0.300 | +1.63% |
| Loss Cost | 2006.2 | 0.013 (CI = +/-0.010; p = 0.009) | 0.221 | +1.34% |
| Loss Cost | 2007.1 | 0.015 (CI = +/-0.010; p = 0.007) | 0.248 | +1.50% |
| Loss Cost | 2007.2 | 0.016 (CI = +/-0.011; p = 0.006) | 0.268 | +1.65% |
| Loss Cost | 2008.1 | 0.020 (CI = +/-0.011; p = 0.002) | 0.357 | +1.99% |
| Loss Cost | 2008.2 | 0.023 (CI = +/-0.012; p = 0.001) | 0.417 | +2.29% |
| Loss Cost | 2009.1 | 0.027 (CI = +/-0.012; p = 0.000) | 0.524 | +2.73% |
| Loss Cost | 2009.2 | 0.029 (CI = +/-0.013; p = 0.000) | 0.532 | +2.93% |
| Loss Cost | 2010.1 | 0.034 (CI = +/-0.013; p = 0.000) | 0.627 | +3.42% |
| Loss Cost | 2010.2 | 0.030 (CI = +/-0.013; p = 0.000) | 0.561 | +3.03% |
| Loss Cost | 2011.1 | 0.031 (CI = +/-0.015; p = 0.000) | 0.543 | +3.17% |
| Loss Cost | 2011.2 | 0.035 (CI = +/-0.016; p = 0.000) | 0.584 | +3.58% |
| Loss Cost | 2012.1 | 0.033 (CI = +/-0.018; p = 0.002) | 0.508 | +3.39% |
| Loss Cost | 2012.2 | 0.026 (CI = +/-0.019; p = 0.010) | 0.391 | +2.68% |
| Loss Cost | 2013.1 | 0.030 (CI = +/-0.021; p = 0.010) | 0.419 | +3.07% |
| Loss Cost | 2013.2 | 0.025 (CI = +/-0.024; p = 0.046) | 0.275 | +2.51% |
| Loss Cost | 2014.1 | 0.034 (CI = +/-0.026; p = 0.018) | 0.422 | +3.41% |
| Loss Cost | 2014.2 | 0.031 (CI = +/-0.033; p = 0.058) | 0.301 | +3.18% |
| Loss Cost | 2015.1 | 0.043 (CI = +/-0.037; p = 0.029) | 0.449 | +4.38% |
| Loss Cost | 2015.2 | 0.046 (CI = +/-0.049; p = 0.062) | 0.377 | +4.70% |
| Loss Cost | 2016.1 | 0.057 (CI = +/-0.066; p = 0.079) | 0.392 | +5.81% |
| Loss Cost | 2016.2 | 0.015 (CI = +/-0.038; p = 0.321) | 0.053 | +1.55% |
| Loss Cost | 2017.1 | 0.016 (CI = +/-0.066; p = 0.496) | -0.112 | +1.61% |
| | | | | |
| Severity | 2005.2 | 0.043 (CI = +/-0.006; p = 0.000) | 0.878 | +4.39% |
| Severity | 2006.1 | 0.041 (CI = +/-0.006; p = 0.000) | 0.870 | +4.21% |
| Severity | 2006.2 | 0.038 (CI = +/-0.006; p = 0.000) | 0.879 | +3.90% |
| Severity | 2007.1 | 0.036 (CI = +/-0.006; p = 0.000) | 0.873 | +3.71% |
| Severity | 2007.2 | 0.034 (CI = +/-0.006; p = 0.000) | 0.869 | +3.48% |
| Severity | 2008.1 | 0.035 (CI = +/-0.006; p = 0.000) | 0.856 | +3.51% |
| Severity | 2008.2 | 0.035 (CI = +/-0.007; p = 0.000) | 0.849 | +3.61% |
| Severity | 2009.1 | 0.039 (CI = +/-0.006; p = 0.000) | 0.903 | +3.96% |
| Severity | 2009.2 | 0.040 (CI = +/-0.006; p = 0.000) | 0.904 | +4.11% |
| Severity | 2010.1 | 0.042 (CI = +/-0.007; p = 0.000) | 0.905 | +4.27% |
| Severity | 2010.2 | 0.041 (CI = +/-0.007; p = 0.000) | 0.889 | +4.13% |
| Severity | 2011.1 | 0.040 (CI = +/-0.008; p = 0.000) | 0.868 | +4.05% |
| Severity | 2011.2 | 0.036 (CI = +/-0.008; p = 0.000) | 0.862 | +3.68% |
| Severity | 2012.1 | 0.037 (CI = +/-0.009; p = 0.000) | 0.841 | +3.74% |
| Severity | 2012.2 | 0.033 (CI = +/-0.010; p = 0.000) | 0.815 | +3.40% |
| Severity | 2013.1 | 0.033 (CI = +/-0.011; p = 0.000) | 0.770 | +3.31% |
| Severity | 2013.2 | 0.028 (CI = +/-0.012; p = 0.000) | 0.720 | +2.86% |
| Severity | 2014.1 | 0.026 (CI = +/-0.014; p = 0.002) | 0.635 | +2.65% |
| Severity | 2014.2 | 0.019 (CI = +/-0.013; p = 0.009) | 0.539 | +1.95% |
| Severity | 2015.1 | 0.021 (CI = +/-0.017; p = 0.022) | 0.484 | +2.09% |
| Severity | 2015.2 | 0.016 (CI = +/-0.021; p = 0.107) | 0.270 | +1.61% |
| Severity | 2016.1 | 0.019 (CI = +/-0.028; p = 0.140) | 0.256 | +1.95% |
| Severity | 2016.2 | 0.006 (CI = +/-0.031; p = 0.616) | -0.164 | +0.62% |
| Severity | 2017.1 | 0.008 (CI = +/-0.055; p = 0.654) | -0.232 | +0.85% |
| | | | | |
| Frequency | 2005.2 | -0.025 (CI = +/-0.008; p = 0.000) | 0.580 | -2.45% |
| Frequency | 2006.1 | -0.025 (CI = +/-0.009; p = 0.000) | 0.558 | -2.48% |
| Frequency | 2006.2 | -0.025 (CI = +/-0.010; p = 0.000) | 0.525 | -2.46% |
| Frequency | 2007.1 | -0.022 (CI = +/-0.009; p = 0.000) | 0.468 | -2.13% |
| Frequency | 2007.2 | -0.018 (CI = +/-0.009; p = 0.001) | 0.401 | -1.77% |
| Frequency | 2008.1 | -0.015 (CI = +/-0.009; p = 0.003) | 0.318 | -1.47% |
| Frequency | 2008.2 | -0.013 (CI = +/-0.010; p = 0.012) | 0.238 | -1.27% |
| Frequency | 2009.1 | -0.012 (CI = +/-0.011; p = 0.030) | 0.183 | -1.19% |
| Frequency | 2009.2 | -0.011 (CI = +/-0.012; p = 0.057) | 0.142 | -1.14% |
| Frequency | 2010.1 | -0.008 (CI = +/-0.012; p = 0.181) | 0.050 | -0.82% |
| Frequency | 2010.2 | -0.011 (CI = +/-0.014; p = 0.114) | 0.095 | -1.06% |
| Frequency | 2011.1 | -0.008 (CI = +/-0.015; p = 0.249) | 0.027 | -0.84% |
| Frequency | 2011.2 | -0.001 (CI = +/-0.014; p = 0.873) | -0.069 | -0.10% |
| Frequency | 2012.1 | -0.003 (CI = +/-0.015; p = 0.648) | -0.059 | -0.33% |
| Frequency | 2012.2 | -0.007 (CI = +/-0.017; p = 0.390) | -0.016 | -0.70% |
| Frequency | 2013.1 | -0.002 (CI = +/-0.019; p = 0.795) | -0.084 | -0.23% |
| Frequency | 2013.2 | -0.003 (CI = +/-0.023; p = 0.750) | -0.088 | -0.33% |
| Frequency | 2014.1 | 0.007 (CI = +/-0.022; p = 0.467) | -0.044 | +0.74% |
| Frequency | 2014.2 | 0.012 (CI = +/-0.026; p = 0.325) | 0.011 | +1.20% |
| Frequency | 2015.1 | 0.022 (CI = +/-0.029; p = 0.111) | 0.226 | +2.25% |
| Frequency | 2015.2 | 0.030 (CI = +/-0.036; p = 0.087) | 0.312 | +3.04% |
| Frequency | 2016.1 | 0.037 (CI = +/-0.048; p = 0.105) | 0.325 | +3.79% |
| Frequency | 2016.2 | 0.009 (CI = +/-0.038; p = 0.539) | -0.123 | +0.93% |
| Frequency | 2017.1 | 0.008 (CI = +/-0.067; p = 0.744) | -0.278 | +0.75% |

Comprehensive - Total

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.042 (CI = +/-0.015; p = 0.000) | 0.616 (CI = +/-0.173; p = 0.000) | 0.672 | +4.33% |
| Loss Cost | 2005.1 | 0.041 (CI = +/-0.016; p = 0.000) | 0.624 (CI = +/-0.177; p = 0.000) | 0.672 | +4.20% |
| Loss Cost | 2005.2 | 0.044 (CI = +/-0.016; p = 0.000) | 0.643 (CI = +/-0.177; p = 0.000) | 0.683 | +4.52% |
| Loss Cost | 2006.1 | 0.041 (CI = +/-0.017; p = 0.000) | 0.663 (CI = +/-0.177; p = 0.000) | 0.693 | +4.19% |
| Loss Cost | 2006.2 | 0.041 (CI = +/-0.018; p = 0.000) | 0.660 (CI = +/-0.182; p = 0.000) | 0.671 | +4.15% |
| Loss Cost | 2007.1 | 0.038 (CI = +/-0.018; p = 0.000) | 0.676 (CI = +/-0.185; p = 0.000) | 0.678 | +3.87% |
| Loss Cost | 2007.2 | 0.041 (CI = +/-0.019; p = 0.000) | 0.691 (CI = +/-0.188; p = 0.000) | 0.678 | +4.13% |
| Loss Cost | 2008.1 | 0.041 (CI = +/-0.020; p = 0.000) | 0.690 (CI = +/-0.194; p = 0.000) | 0.677 | +4.14% |
| Loss Cost | 2008.2 | 0.041 (CI = +/-0.022; p = 0.001) | 0.694 (CI = +/-0.201; p = 0.000) | 0.660 | +4.22% |
| Loss Cost | 2009.1 | 0.039 (CI = +/-0.023; p = 0.002) | 0.707 (CI = +/-0.206; p = 0.000) | 0.664 | +3.96% |
| Loss Cost | 2009.2 | 0.038 (CI = +/-0.025; p = 0.004) | 0.703 (CI = +/-0.214; p = 0.000) | 0.639 | +3.89% |
| Loss Cost | 2010.1 | 0.036 (CI = +/-0.026; p = 0.009) | 0.713 (CI = +/-0.221; p = 0.000) | 0.641 | +3.68% |
| Loss Cost | 2010.2 | 0.033 (CI = +/-0.028; p = 0.022) | 0.699 (CI = +/-0.228; p = 0.000) | 0.609 | +3.39% |
| Loss Cost | 2011.1 | 0.041 (CI = +/-0.029; p = 0.007) | 0.666 (CI = +/-0.224; p = 0.000) | 0.630 | +4.17% |
| Loss Cost | 2011.2 | 0.037 (CI = +/-0.031; p = 0.022) | 0.646 (CI = +/-0.230; p = 0.000) | 0.590 | +3.72% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.032; p = 0.065) | 0.672 (CI = +/-0.232; p = 0.000) | 0.612 | +3.06% |
| Loss Cost | 2012.2 | 0.023 (CI = +/-0.034; p = 0.176) | 0.642 (CI = +/-0.234; p = 0.000) | 0.578 | +2.31% |
| Loss Cost | 2013.1 | 0.027 (CI = +/-0.037; p = 0.139) | 0.626 (CI = +/-0.243; p = 0.000) | 0.571 | +2.73% |
| Loss Cost | 2013.2 | 0.029 (CI = +/-0.040; p = 0.152) | 0.633 (CI = +/-0.255; p = 0.000) | 0.554 | +2.92% |
| Loss Cost | 2014.1 | 0.027 (CI = +/-0.044; p = 0.214) | 0.638 (CI = +/-0.269; p = 0.000) | 0.551 | +2.75% |
| Loss Cost | 2014.2 | 0.014 (CI = +/-0.046; p = 0.542) | 0.591 (CI = +/-0.265; p = 0.000) | 0.515 | +1.37% |
| Loss Cost | 2015.1 | 0.020 (CI = +/-0.050; p = 0.418) | 0.571 (CI = +/-0.276; p = 0.000) | 0.498 | +1.99% |
| Loss Cost | 2015.2 | 0.008 (CI = +/-0.055; p = 0.747) | 0.535 (CI = +/-0.285; p = 0.001) | 0.453 | +0.85% |
| Loss Cost | 2016.1 | 0.014 (CI = +/-0.062; p = 0.642) | 0.521 (CI = +/-0.302; p = 0.002) | 0.427 | +1.37% |
| Loss Cost | 2016.2 | 0.020 (CI = +/-0.070; p = 0.550) | 0.539 (CI = +/-0.324; p = 0.003) | 0.422 | +2.02% |
| Loss Cost | 2017.1 | 0.042 (CI = +/-0.073; p = 0.234) | 0.483 (CI = +/-0.317; p = 0.006) | 0.431 | +4.30% |
| Severity | 2004.2 | 0.049 (CI = +/-0.005; p = 0.000) | 0.127 (CI = +/-0.061; p = 0.000) | 0.903 | +5.06% |
| Severity | 2005.1 | 0.049 (CI = +/-0.006; p = 0.000) | 0.128 (CI = +/-0.063; p = 0.000) | 0.898 | +5.05% |
| Severity | 2005.2 | 0.049 (CI = +/-0.006; p = 0.000) | 0.124 (CI = +/-0.064; p = 0.000) | 0.888 | +4.98% |
| Severity | 2006.1 | 0.047 (CI = +/-0.006; p = 0.000) | 0.135 (CI = +/-0.062; p = 0.000) | 0.890 | +4.79% |
| Severity | 2006.2 | 0.045 (CI = +/-0.006; p = 0.000) | 0.125 (CI = +/-0.060; p = 0.000) | 0.882 | +4.63% |
| Severity | 2007.1 | 0.044 (CI = +/-0.006; p = 0.000) | 0.136 (CI = +/-0.058; p = 0.000) | 0.884 | +4.45% |
| Severity | 2007.2 | 0.043 (CI = +/-0.006; p = 0.000) | 0.132 (CI = +/-0.059; p = 0.000) | 0.871 | +4.38% |
| Severity | 2008.1 | 0.043 (CI = +/-0.006; p = 0.000) | 0.131 (CI = +/-0.061; p = 0.000) | 0.864 | +4.39% |
| Severity | 2008.2 | 0.042 (CI = +/-0.007; p = 0.000) | 0.128 (CI = +/-0.063; p = 0.000) | 0.847 | +4.34% |
| Severity | 2009.1 | 0.043 (CI = +/-0.007; p = 0.000) | 0.127 (CI = +/-0.065; p = 0.000) | 0.840 | +4.36% |
| Severity | 2009.2 | 0.043 (CI = +/-0.008; p = 0.000) | 0.127 (CI = +/-0.068; p = 0.001) | 0.821 | +4.34% |
| Severity | 2010.1 | 0.043 (CI = +/-0.008; p = 0.000) | 0.123 (CI = +/-0.070; p = 0.001) | 0.818 | +4.43% |
| Severity | 2010.2 | 0.043 (CI = +/-0.009; p = 0.000) | 0.123 (CI = +/-0.073; p = 0.002) | 0.796 | +4.43% |
| Severity | 2011.1 | 0.045 (CI = +/-0.010; p = 0.000) | 0.117 (CI = +/-0.074; p = 0.003) | 0.798 | +4.57% |
| Severity | 2011.2 | 0.043 (CI = +/-0.010; p = 0.000) | 0.111 (CI = +/-0.076; p = 0.006) | 0.766 | +4.44% |
| Severity | 2012.1 | 0.043 (CI = +/-0.011; p = 0.000) | 0.112 (CI = +/-0.080; p = 0.008) | 0.750 | +4.41% |
| Severity | 2012.2 | 0.042 (CI = +/-0.012; p = 0.000) | 0.108 (CI = +/-0.083; p = 0.013) | 0.709 | +4.31% |
| Severity | 2013.1 | 0.042 (CI = +/-0.013; p = 0.000) | 0.109 (CI = +/-0.087; p = 0.017) | 0.691 | +4.28% |
| Severity | 2013.2 | 0.045 (CI = +/-0.014; p = 0.000) | 0.121 (CI = +/-0.088; p = 0.010) | 0.702 | +4.60% |
| Severity | 2014.1 | 0.044 (CI = +/-0.015; p = 0.000) | 0.124 (CI = +/-0.093; p = 0.012) | 0.682 | +4.53% |
| Severity | 2014.2 | 0.041 (CI = +/-0.016; p = 0.000) | 0.111 (CI = +/-0.094; p = 0.024) | 0.610 | +4.16% |
| Severity | 2015.1 | 0.043 (CI = +/-0.018; p = 0.000) | 0.103 (CI = +/-0.098; p = 0.041) | 0.621 | +4.43% |
| Severity | 2015.2 | 0.041 (CI = +/-0.020; p = 0.001) | 0.095 (CI = +/-0.103; p = 0.069) | 0.534 | +4.17% |
| Severity | 2016.1 | 0.045 (CI = +/-0.022; p = 0.001) | 0.084 (CI = +/-0.107; p = 0.113) | 0.558 | +4.57% |
| Severity | 2016.2 | 0.045 (CI = +/-0.025; p = 0.002) | 0.084 (CI = +/-0.116; p = 0.140) | 0.484 | +4.56% |
| Severity | 2017.1 | 0.046 (CI = +/-0.029; p = 0.004) | 0.080 (CI = +/-0.124; p = 0.189) | 0.469 | +4.75% |
| Frequency | 2004.2 | -0.007 (CI = +/-0.012; p = 0.248) | 0.489 (CI = +/-0.140; p = 0.000) | 0.563 | -0.70% |
| Frequency | 2005.1 | -0.008 (CI = +/-0.013; p = 0.207) | 0.495 (CI = +/-0.143; p = 0.000) | 0.563 | -0.80% |
| Frequency | 2005.2 | -0.004 (CI = +/-0.013; p = 0.488) | 0.519 (CI = +/-0.139; p = 0.000) | 0.607 | -0.44% |
| Frequency | 2006.1 | -0.006 (CI = +/-0.013; p = 0.381) | 0.528 (CI = +/-0.141; p = 0.000) | 0.611 | -0.58% |
| Frequency | 2006.2 | -0.005 (CI = +/-0.014; p = 0.504) | 0.535 (CI = +/-0.145; p = 0.000) | 0.614 | -0.46% |
| Frequency | 2007.1 | -0.006 (CI = +/-0.015; p = 0.447) | 0.540 (CI = +/-0.149; p = 0.000) | 0.611 | -0.55% |
| Frequency | 2007.2 | -0.002 (CI = +/-0.015; p = 0.751) | 0.559 (CI = +/-0.149; p = 0.000) | 0.635 | -0.24% |
| Frequency | 2008.1 | -0.002 (CI = +/-0.016; p = 0.762) | 0.559 (CI = +/-0.153; p = 0.000) | 0.626 | -0.24% |
| Frequency | 2008.2 | -0.001 (CI = +/-0.017; p = 0.890) | 0.566 (CI = +/-0.158; p = 0.000) | 0.626 | -0.12% |
| Frequency | 2009.1 | -0.004 (CI = +/-0.018; p = 0.671) | 0.580 (CI = +/-0.161; p = 0.000) | 0.637 | -0.38% |
| Frequency | 2009.2 | -0.004 (CI = +/-0.019; p = 0.650) | 0.577 (CI = +/-0.167; p = 0.000) | 0.629 | -0.43% |
| Frequency | 2010.1 | -0.007 (CI = +/-0.020; p = 0.478) | 0.590 (CI = +/-0.170; p = 0.000) | 0.638 | -0.71% |
| Frequency | 2010.2 | -0.010 (CI = +/-0.022; p = 0.351) | 0.576 (CI = +/-0.175; p = 0.000) | 0.630 | -0.99% |
| Frequency | 2011.1 | -0.004 (CI = +/-0.022; p = 0.720) | 0.549 (CI = +/-0.170; p = 0.000) | 0.620 | -0.38% |
| Frequency | 2011.2 | -0.007 (CI = +/-0.023; p = 0.548) | 0.535 (CI = +/-0.175; p = 0.000) | 0.609 | -0.69% |
| Frequency | 2012.1 | -0.013 (CI = +/-0.024; p = 0.275) | 0.560 (CI = +/-0.173; p = 0.000) | 0.648 | -1.29% |
| Frequency | 2012.2 | -0.019 (CI = +/-0.025; p = 0.120) | 0.534 (CI = +/-0.172; p = 0.000) | 0.656 | -1.92% |
| Frequency | 2013.1 | -0.015 (CI = +/-0.027; p = 0.253) | 0.517 (CI = +/-0.176; p = 0.000) | 0.626 | -1.48% |
| Frequency | 2013.2 | -0.016 (CI = +/-0.029; p = 0.259) | 0.512 (CI = +/-0.185; p = 0.000) | 0.618 | -1.61% |
| Frequency | 2014.1 | -0.017 (CI = +/-0.032; p = 0.278) | 0.515 (CI = +/-0.195; p = 0.000) | 0.600 | -1.70% |
| Frequency | 2014.2 | -0.027 (CI = +/-0.033; p = 0.102) | 0.479 (CI = +/-0.192; p = 0.000) | 0.618 | -2.68% |
| Frequency | 2015.1 | -0.024 (CI = +/-0.037; p = 0.191) | 0.468 (CI = +/-0.201; p = 0.000) | 0.574 | -2.33% |
| Frequency | 2015.2 | -0.032 (CI = +/-0.040; p = 0.102) | 0.440 (CI = +/-0.206; p = 0.000) | 0.581 | -3.19% |
| Frequency | 2016.1 | -0.031 (CI = +/-0.045; p = 0.159) | 0.436 (CI = +/-0.220; p = 0.001) | 0.534 | -3.05% |
| Frequency | 2016.2 | -0.025 (CI = +/-0.051; p = 0.314) | 0.454 (CI = +/-0.234; p = 0.001) | 0.544 | -2.43% |
| Frequency | 2017.1 | -0.004 (CI = +/-0.049; p = 0.852) | 0.404 (CI = +/-0.213; p = 0.001) | 0.518 | -0.43% |

Comprehensive - Total

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2004.2 | 0.040 (CI = +/-0.023; p = 0.001) | 0.228 | +4.09% |
| Loss Cost | 2005.1 | 0.041 (CI = +/-0.024; p = 0.001) | 0.225 | +4.20% |
| Loss Cost | 2005.2 | 0.042 (CI = +/-0.025; p = 0.002) | 0.213 | +4.24% |
| Loss Cost | 2006.1 | 0.041 (CI = +/-0.027; p = 0.004) | 0.194 | +4.19% |
| Loss Cost | 2006.2 | 0.038 (CI = +/-0.028; p = 0.010) | 0.155 | +3.83% |
| Loss Cost | 2007.1 | 0.038 (CI = +/-0.030; p = 0.014) | 0.145 | +3.87% |
| Loss Cost | 2007.2 | 0.037 (CI = +/-0.032; p = 0.023) | 0.124 | +3.76% |
| Loss Cost | 2008.1 | 0.041 (CI = +/-0.033; p = 0.018) | 0.139 | +4.14% |
| Loss Cost | 2008.2 | 0.037 (CI = +/-0.035; p = 0.039) | 0.106 | +3.79% |
| Loss Cost | 2009.1 | 0.039 (CI = +/-0.038; p = 0.043) | 0.104 | +3.96% |
| Loss Cost | 2009.2 | 0.034 (CI = +/-0.040; p = 0.094) | 0.064 | +3.41% |
| Loss Cost | 2010.1 | 0.036 (CI = +/-0.042; p = 0.091) | 0.069 | +3.68% |
| Loss Cost | 2010.2 | 0.028 (CI = +/-0.044; p = 0.207) | 0.024 | +2.84% |
| Loss Cost | 2011.1 | 0.041 (CI = +/-0.045; p = 0.073) | 0.088 | +4.17% |
| Loss Cost | 2011.2 | 0.031 (CI = +/-0.047; p = 0.189) | 0.032 | +3.12% |
| Loss Cost | 2012.1 | 0.030 (CI = +/-0.051; p = 0.234) | 0.020 | +3.06% |
| Loss Cost | 2012.2 | 0.016 (CI = +/-0.052; p = 0.531) | -0.027 | +1.62% |
| Loss Cost | 2013.1 | 0.027 (CI = +/-0.056; p = 0.325) | 0.001 | +2.73% |
| Loss Cost | 2013.2 | 0.021 (CI = +/-0.061; p = 0.480) | -0.024 | +2.11% |
| Loss Cost | 2014.1 | 0.027 (CI = +/-0.066; p = 0.402) | -0.013 | +2.75% |
| Loss Cost | 2014.2 | 0.005 (CI = +/-0.067; p = 0.885) | -0.054 | +0.47% |
| Loss Cost | 2015.1 | 0.020 (CI = +/-0.072; p = 0.571) | -0.038 | +1.99% |
| Loss Cost | 2015.2 | -0.001 (CI = +/-0.076; p = 0.967) | -0.062 | -0.15% |
| Loss Cost | 2016.1 | 0.014 (CI = +/-0.083; p = 0.732) | -0.058 | +1.37% |
| Loss Cost | 2016.2 | 0.007 (CI = +/-0.084; p = 0.871) | -0.069 | +0.73% |
| Loss Cost | 2017.1 | 0.042 (CI = +/-0.097; p = 0.363) | -0.008 | +4.30% |
| Severity | 2004.2 | 0.049 (CI = +/-0.006; p = 0.000) | 0.861 | +5.01% |
| Severity | 2005.1 | 0.049 (CI = +/-0.007; p = 0.000) | 0.853 | +5.05% |
| Severity | 2005.2 | 0.048 (CI = +/-0.007; p = 0.000) | 0.843 | +4.92% |
| Severity | 2006.1 | 0.047 (CI = +/-0.007; p = 0.000) | 0.830 | +4.79% |
| Severity | 2006.2 | 0.045 (CI = +/-0.007; p = 0.000) | 0.824 | +4.57% |
| Severity | 2007.1 | 0.044 (CI = +/-0.007; p = 0.000) | 0.808 | +4.45% |
| Severity | 2007.2 | 0.042 (CI = +/-0.008; p = 0.000) | 0.792 | +4.31% |
| Severity | 2008.1 | 0.043 (CI = +/-0.008; p = 0.000) | 0.785 | +4.39% |
| Severity | 2008.2 | 0.042 (CI = +/-0.008; p = 0.000) | 0.764 | +4.26% |
| Severity | 2009.1 | 0.043 (CI = +/-0.009; p = 0.000) | 0.757 | +4.36% |
| Severity | 2009.2 | 0.042 (CI = +/-0.010; p = 0.000) | 0.732 | +4.26% |
| Severity | 2010.1 | 0.043 (CI = +/-0.010; p = 0.000) | 0.736 | +4.43% |
| Severity | 2010.2 | 0.042 (CI = +/-0.011; p = 0.000) | 0.707 | +4.33% |
| Severity | 2011.1 | 0.045 (CI = +/-0.011; p = 0.000) | 0.721 | +4.57% |
| Severity | 2011.2 | 0.042 (CI = +/-0.012; p = 0.000) | 0.687 | +4.33% |
| Severity | 2012.1 | 0.043 (CI = +/-0.013; p = 0.000) | 0.669 | +4.41% |
| Severity | 2012.2 | 0.041 (CI = +/-0.014; p = 0.000) | 0.626 | +4.19% |
| Severity | 2013.1 | 0.042 (CI = +/-0.015; p = 0.000) | 0.605 | +4.28% |
| Severity | 2013.2 | 0.043 (CI = +/-0.016; p = 0.000) | 0.594 | +4.45% |
| Severity | 2014.1 | 0.044 (CI = +/-0.018; p = 0.000) | 0.567 | +4.53% |
| Severity | 2014.2 | 0.039 (CI = +/-0.018; p = 0.000) | 0.498 | +3.99% |
| Severity | 2015.1 | 0.043 (CI = +/-0.020; p = 0.000) | 0.532 | +4.43% |
| Severity | 2015.2 | 0.039 (CI = +/-0.021; p = 0.001) | 0.452 | +3.99% |
| Severity | 2016.1 | 0.045 (CI = +/-0.023; p = 0.001) | 0.503 | +4.57% |
| Severity | 2016.2 | 0.043 (CI = +/-0.026; p = 0.003) | 0.430 | +4.35% |
| Severity | 2017.1 | 0.046 (CI = +/-0.029; p = 0.005) | 0.430 | +4.75% |
| Frequency | 2004.2 | -0.009 (CI = +/-0.018; p = 0.333) | -0.001 | -0.88% |
| Frequency | 2005.1 | -0.008 (CI = +/-0.019; p = 0.403) | -0.008 | -0.80% |
| Frequency | 2005.2 | -0.007 (CI = +/-0.020; p = 0.518) | -0.016 | -0.65% |
| Frequency | 2006.1 | -0.006 (CI = +/-0.021; p = 0.587) | -0.020 | -0.58% |
| Frequency | 2006.2 | -0.007 (CI = +/-0.023; p = 0.526) | -0.017 | -0.71% |
| Frequency | 2007.1 | -0.006 (CI = +/-0.024; p = 0.638) | -0.023 | -0.55% |
| Frequency | 2007.2 | -0.005 (CI = +/-0.025; p = 0.674) | -0.025 | -0.53% |
| Frequency | 2008.1 | -0.002 (CI = +/-0.027; p = 0.855) | -0.031 | -0.24% |
| Frequency | 2008.2 | -0.004 (CI = +/-0.028; p = 0.749) | -0.030 | -0.45% |
| Frequency | 2009.1 | -0.004 (CI = +/-0.030; p = 0.801) | -0.032 | -0.38% |
| Frequency | 2009.2 | -0.008 (CI = +/-0.032; p = 0.604) | -0.026 | -0.81% |
| Frequency | 2010.1 | -0.007 (CI = +/-0.034; p = 0.673) | -0.030 | -0.71% |
| Frequency | 2010.2 | -0.014 (CI = +/-0.036; p = 0.414) | -0.012 | -1.43% |
| Frequency | 2011.1 | -0.004 (CI = +/-0.036; p = 0.828) | -0.038 | -0.38% |
| Frequency | 2011.2 | -0.012 (CI = +/-0.038; p = 0.529) | -0.024 | -1.16% |
| Frequency | 2012.1 | -0.013 (CI = +/-0.041; p = 0.518) | -0.024 | -1.29% |
| Frequency | 2012.2 | -0.025 (CI = +/-0.042; p = 0.228) | 0.023 | -2.46% |
| Frequency | 2013.1 | -0.015 (CI = +/-0.044; p = 0.485) | -0.023 | -1.48% |
| Frequency | 2013.2 | -0.023 (CI = +/-0.047; p = 0.327) | 0.000 | -2.24% |
| Frequency | 2014.1 | -0.017 (CI = +/-0.051; p = 0.494) | -0.026 | -1.70% |
| Frequency | 2014.2 | -0.034 (CI = +/-0.052; p = 0.182) | 0.047 | -3.38% |
| Frequency | 2015.1 | -0.024 (CI = +/-0.056; p = 0.388) | -0.012 | -2.33% |
| Frequency | 2015.2 | -0.041 (CI = +/-0.059; p = 0.162) | 0.063 | -3.98% |
| Frequency | 2016.1 | -0.031 (CI = +/-0.065; p = 0.326) | 0.002 | -3.05% |
| Frequency | 2016.2 | -0.035 (CI = +/-0.074; p = 0.324) | 0.003 | -3.47% |
| Frequency | 2017.1 | -0.004 (CI = +/-0.073; p = 0.901) | -0.076 | -0.43% |

Comprehensive - Theft

Coverage = CM - Theft

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change

Scalar Level Change Start Date = 2021-07-01

Future Trend Start Date = 2018-01-01

| Fit | Start Date | Time | Scalar Shift | Trend Shift | Adjusted R ² | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|-----------------------------------|-----------------------------------|-------------------------|----------------------------|------------------------------|
| Loss Cost | 2004.2 | 0.035 (CI = +/-0.023; p = 0.004) | 0.169 (CI = +/-0.491; p = 0.490) | -0.020 (CI = +/-0.113; p = 0.726) | 0.399 | +3.56% | +1.55% |
| Loss Cost | 2005.1 | 0.036 (CI = +/-0.024; p = 0.005) | 0.173 (CI = +/-0.499; p = 0.485) | -0.023 (CI = +/-0.116; p = 0.691) | 0.390 | +3.70% | +1.36% |
| Loss Cost | 2005.2 | 0.036 (CI = +/-0.026; p = 0.008) | 0.174 (CI = +/-0.507; p = 0.491) | -0.023 (CI = +/-0.119; p = 0.698) | 0.369 | +3.71% | +1.36% |
| Loss Cost | 2006.1 | 0.039 (CI = +/-0.028; p = 0.008) | 0.181 (CI = +/-0.514; p = 0.480) | -0.028 (CI = +/-0.122; p = 0.641) | 0.366 | +3.96% | +1.07% |
| Loss Cost | 2006.2 | 0.041 (CI = +/-0.030; p = 0.009) | 0.187 (CI = +/-0.522; p = 0.472) | -0.033 (CI = +/-0.126; p = 0.598) | 0.358 | +4.19% | +0.82% |
| Loss Cost | 2007.1 | 0.048 (CI = +/-0.032; p = 0.004) | 0.205 (CI = +/-0.517; p = 0.425) | -0.048 (CI = +/-0.126; p = 0.448) | 0.390 | +4.94% | +0.06% |
| Loss Cost | 2007.2 | 0.055 (CI = +/-0.034; p = 0.002) | 0.223 (CI = +/-0.514; p = 0.383) | -0.062 (CI = +/-0.128; p = 0.329) | 0.417 | +5.70% | -0.66% |
| Loss Cost | 2008.1 | 0.067 (CI = +/-0.035; p = 0.000) | 0.249 (CI = +/-0.495; p = 0.312) | -0.085 (CI = +/-0.125; p = 0.178) | 0.478 | +6.93% | -1.74% |
| Loss Cost | 2008.2 | 0.078 (CI = +/-0.036; p = 0.000) | 0.274 (CI = +/-0.480; p = 0.252) | -0.106 (CI = +/-0.124; p = 0.090) | 0.527 | +8.16% | -2.73% |
| Loss Cost | 2009.1 | 0.096 (CI = +/-0.035; p = 0.000) | 0.311 (CI = +/-0.433; p = 0.152) | -0.139 (CI = +/-0.114; p = 0.019) | 0.631 | +10.13% | -4.18% |
| Loss Cost | 2009.2 | 0.111 (CI = +/-0.036; p = 0.000) | 0.337 (CI = +/-0.410; p = 0.103) | -0.164 (CI = +/-0.111; p = 0.005) | 0.678 | +11.69% | -5.22% |
| Loss Cost | 2010.1 | 0.131 (CI = +/-0.034; p = 0.000) | 0.373 (CI = +/-0.358; p = 0.042) | -0.199 (CI = +/-0.099; p = 0.000) | 0.764 | +13.98% | -6.59% |
| Loss Cost | 2010.2 | 0.144 (CI = +/-0.036; p = 0.000) | 0.394 (CI = +/-0.343; p = 0.026) | -0.221 (CI = +/-0.098; p = 0.000) | 0.783 | +15.52% | -7.41% |
| Loss Cost | 2011.1 | 0.165 (CI = +/-0.034; p = 0.000) | 0.425 (CI = +/-0.299; p = 0.007) | -0.255 (CI = +/-0.088; p = 0.000) | 0.838 | +17.97% | -8.59% |
| Loss Cost | 2011.2 | 0.176 (CI = +/-0.038; p = 0.000) | 0.440 (CI = +/-0.295; p = 0.005) | -0.272 (CI = +/-0.091; p = 0.000) | 0.833 | +19.24% | -9.13% |
| Loss Cost | 2012.1 | 0.192 (CI = +/-0.040; p = 0.000) | 0.459 (CI = +/-0.283; p = 0.003) | -0.295 (CI = +/-0.091; p = 0.000) | 0.839 | +21.12% | -9.83% |
| Loss Cost | 2012.2 | 0.187 (CI = +/-0.047; p = 0.000) | 0.454 (CI = +/-0.291; p = 0.004) | -0.289 (CI = +/-0.098; p = 0.000) | 0.793 | +20.58% | -9.65% |
| Loss Cost | 2013.1 | 0.200 (CI = +/-0.054; p = 0.000) | 0.466 (CI = +/-0.293; p = 0.004) | -0.306 (CI = +/-0.105; p = 0.000) | 0.771 | +22.08% | -10.09% |
| Loss Cost | 2013.2 | 0.196 (CI = +/-0.064; p = 0.000) | 0.462 (CI = +/-0.303; p = 0.005) | -0.301 (CI = +/-0.117; p = 0.000) | 0.699 | +21.60% | -9.96% |
| Loss Cost | 2014.1 | 0.202 (CI = +/-0.078; p = 0.000) | 0.467 (CI = +/-0.313; p = 0.006) | -0.309 (CI = +/-0.132; p = 0.000) | 0.633 | +22.44% | -10.14% |
| Loss Cost | 2014.2 | 0.173 (CI = +/-0.094; p = 0.001) | 0.450 (CI = +/-0.313; p = 0.008) | -0.273 (CI = +/-0.146; p = 0.001) | 0.487 | +18.93% | -9.83% |
| Loss Cost | 2015.1 | 0.147 (CI = +/-0.120; p = 0.019) | 0.438 (CI = +/-0.320; p = 0.011) | -0.242 (CI = +/-0.172; p = 0.009) | 0.342 | +15.86% | -9.08% |
| Loss Cost | 2015.2 | 0.118 (CI = +/-0.161; p = 0.140) | 0.428 (CI = +/-0.331; p = 0.015) | -0.209 (CI = +/-0.213; p = 0.054) | 0.239 | +12.50% | -8.70% |
| Loss Cost | 2016.1 | 0.163 (CI = +/-0.233; p = 0.154) | 0.439 (CI = +/-0.344; p = 0.016) | -0.259 (CI = +/-0.283; p = 0.070) | 0.245 | +17.72% | -9.10% |
| Loss Cost | 2016.2 | 0.125 (CI = +/-0.386; p = 0.495) | 0.434 (CI = +/-0.362; p = 0.023) | -0.218 (CI = +/-0.434; p = 0.295) | 0.204 | +13.27% | -8.90% |
| Loss Cost | 2017.1 | 0.171 (CI = +/-0.840; p = 0.663) | 0.436 (CI = +/-0.384; p = 0.030) | -0.265 (CI = +/-0.881; p = 0.521) | 0.191 | +18.64% | -9.00% |
| Severity | 2004.2 | 0.069 (CI = +/-0.010; p = 0.000) | 0.031 (CI = +/-0.212; p = 0.766) | -0.048 (CI = +/-0.049; p = 0.054) | 0.909 | +7.16% | +2.15% |
| Severity | 2005.1 | 0.067 (CI = +/-0.010; p = 0.000) | 0.025 (CI = +/-0.211; p = 0.811) | -0.043 (CI = +/-0.049; p = 0.082) | 0.901 | +6.95% | +2.41% |
| Severity | 2005.2 | 0.065 (CI = +/-0.011; p = 0.000) | 0.017 (CI = +/-0.208; p = 0.866) | -0.038 (CI = +/-0.049; p = 0.127) | 0.894 | +6.67% | +2.74% |
| Severity | 2006.1 | 0.061 (CI = +/-0.011; p = 0.000) | 0.006 (CI = +/-0.197; p = 0.950) | -0.029 (CI = +/-0.047; p = 0.217) | 0.891 | +6.25% | +3.21% |
| Severity | 2006.2 | 0.056 (CI = +/-0.011; p = 0.000) | -0.006 (CI = +/-0.183; p = 0.947) | -0.020 (CI = +/-0.044; p = 0.374) | 0.890 | +5.78% | +3.73% |
| Severity | 2007.1 | 0.052 (CI = +/-0.010; p = 0.000) | -0.018 (CI = +/-0.169; p = 0.829) | -0.010 (CI = +/-0.041; p = 0.626) | 0.891 | +5.29% | +4.24% |
| Severity | 2007.2 | 0.047 (CI = +/-0.010; p = 0.000) | -0.029 (CI = +/-0.155; p = 0.702) | -0.001 (CI = +/-0.039; p = 0.969) | 0.893 | +4.80% | +4.73% |
| Severity | 2008.1 | 0.046 (CI = +/-0.011; p = 0.000) | -0.032 (CI = +/-0.157; p = 0.678) | 0.002 (CI = +/-0.040; p = 0.930) | 0.882 | +4.67% | +4.85% |
| Severity | 2008.2 | 0.045 (CI = +/-0.012; p = 0.000) | -0.034 (CI = +/-0.160; p = 0.662) | 0.004 (CI = +/-0.041; p = 0.857) | 0.870 | +4.56% | +4.95% |
| Severity | 2009.1 | 0.046 (CI = +/-0.013; p = 0.000) | -0.031 (CI = +/-0.162; p = 0.700) | 0.000 (CI = +/-0.043; p = 0.988) | 0.865 | +4.75% | +4.79% |
| Severity | 2009.2 | 0.046 (CI = +/-0.015; p = 0.000) | -0.031 (CI = +/-0.165; p = 0.699) | 0.001 (CI = +/-0.045; p = 0.964) | 0.851 | +4.71% | +4.82% |
| Severity | 2010.1 | 0.045 (CI = +/-0.016; p = 0.000) | -0.033 (CI = +/-0.169; p = 0.692) | 0.002 (CI = +/-0.047; p = 0.916) | 0.834 | +4.63% | +4.88% |
| Severity | 2010.2 | 0.046 (CI = +/-0.018; p = 0.000) | -0.032 (CI = +/-0.173; p = 0.709) | 0.001 (CI = +/-0.050; p = 0.963) | 0.820 | +4.71% | +4.83% |
| Severity | 2011.1 | 0.045 (CI = +/-0.021; p = 0.000) | -0.032 (CI = +/-0.178; p = 0.709) | 0.002 (CI = +/-0.053; p = 0.938) | 0.799 | +4.65% | +4.86% |
| Severity | 2011.2 | 0.041 (CI = +/-0.023; p = 0.001) | -0.039 (CI = +/-0.179; p = 0.658) | 0.009 (CI = +/-0.055; p = 0.731) | 0.774 | +4.17% | +5.13% |
| Severity | 2012.1 | 0.045 (CI = +/-0.026; p = 0.002) | -0.034 (CI = +/-0.182; p = 0.701) | 0.004 (CI = +/-0.058; p = 0.901) | 0.765 | +4.56% | +4.93% |
| Severity | 2012.2 | 0.046 (CI = +/-0.030; p = 0.004) | -0.032 (CI = +/-0.188; p = 0.724) | 0.001 (CI = +/-0.063; p = 0.973) | 0.743 | +4.74% | +4.85% |
| Severity | 2013.1 | 0.055 (CI = +/-0.035; p = 0.004) | -0.024 (CI = +/-0.189; p = 0.790) | -0.010 (CI = +/-0.068; p = 0.750) | 0.742 | +5.61% | +4.51% |
| Severity | 2013.2 | 0.046 (CI = +/-0.041; p = 0.029) | -0.031 (CI = +/-0.192; p = 0.734) | 0.001 (CI = +/-0.074; p = 0.978) | 0.698 | +4.71% | +4.82% |
| Severity | 2014.1 | 0.042 (CI = +/-0.050; p = 0.092) | -0.034 (CI = +/-0.198; p = 0.720) | 0.006 (CI = +/-0.083; p = 0.876) | 0.654 | +4.29% | +4.94% |
| Severity | 2014.2 | 0.030 (CI = +/-0.061; p = 0.307) | -0.041 (CI = +/-0.203; p = 0.675) | 0.021 (CI = +/-0.095; p = 0.653) | 0.601 | +3.09% | +5.23% |
| Severity | 2015.1 | 0.028 (CI = +/-0.079; p = 0.456) | -0.042 (CI = +/-0.212; p = 0.680) | 0.023 (CI = +/-0.114; p = 0.675) | 0.559 | +2.89% | +5.26% |
| Severity | 2015.2 | 0.008 (CI = +/-0.107; p = 0.870) | -0.049 (CI = +/-0.219; p = 0.640) | 0.046 (CI = +/-0.141; p = 0.496) | 0.503 | +0.83% | +5.57% |
| Severity | 2016.1 | 0.032 (CI = +/-0.155; p = 0.666) | -0.043 (CI = +/-0.228; p = 0.690) | 0.020 (CI = +/-0.188; p = 0.820) | 0.487 | +3.22% | +5.32% |
| Severity | 2016.2 | -0.003 (CI = +/-0.256; p = 0.977) | -0.048 (CI = +/-0.240; p = 0.669) | 0.057 (CI = +/-0.287; p = 0.671) | 0.417 | -0.34% | +5.54% |
| Severity | 2017.1 | 0.002 (CI = +/-0.557; p = 0.992) | -0.048 (CI = +/-0.255; p = 0.687) | 0.051 (CI = +/-0.585; p = 0.850) | 0.365 | +0.25% | +5.53% |
| Frequency | 2004.2 | -0.034 (CI = +/-0.025; p = 0.010) | 0.138 (CI = +/-0.546; p = 0.612) | 0.028 (CI = +/-0.125; p = 0.650) | 0.162 | -3.36% | -0.59% |
| Frequency | 2005.1 | -0.031 (CI = +/-0.027; p = 0.026) | 0.148 (CI = +/-0.550; p = 0.587) | 0.020 (CI = +/-0.128; p = 0.747) | 0.115 | -3.03% | -1.03% |
| Frequency | 2005.2 | -0.028 (CI = +/-0.029; p = 0.055) | 0.156 (CI = +/-0.557; p = 0.572) | 0.015 (CI = +/-0.131; p = 0.821) | 0.077 | -2.78% | -1.34% |
| Frequency | 2006.1 | -0.022 (CI = +/-0.030; p = 0.152) | 0.175 (CI = +/-0.552; p = 0.525) | 0.001 (CI = +/-0.131; p = 0.991) | 0.023 | -2.15% | -2.08% |
| Frequency | 2006.2 | -0.015 (CI = +/-0.032; p = 0.341) | 0.193 (CI = +/-0.549; p = 0.480) | -0.013 (CI = +/-0.132; p = 0.839) | -0.021 | -1.50% | -2.80% |
| Frequency | 2007.1 | -0.003 (CI = +/-0.032; p = 0.837) | 0.223 (CI = +/-0.521; p = 0.389) | -0.038 (CI = +/-0.128; p = 0.551) | -0.059 | -0.33% | -4.01% |
| Frequency | 2007.2 | 0.009 (CI = +/-0.033; p = 0.597) | 0.252 (CI = +/-0.496; p = 0.308) | -0.061 (CI = +/-0.123; p = 0.318) | -0.058 | +0.86% | -5.15% |
| Frequency | 2008.1 | 0.021 (CI = +/-0.033; p = 0.196) | 0.282 (CI = +/-0.468; p = 0.229) | -0.086 (CI = +/-0.119; p = 0.148) | -0.013 | +2.16% | -6.29% |
| Frequency | 2008.2 | 0.034 (CI = +/-0.034; p = 0.050) | 0.308 (CI = +/-0.446; p = 0.168) | -0.110 (CI = +/-0.115; p = 0.061) | 0.063 | +3.44% | -7.32% |
| Frequency | 2009.1 | 0.050 (CI = +/-0.033; p = 0.004) | 0.341 (CI = +/-0.406; p = 0.096) | -0.139 (CI = +/-0.107; p = 0.013) | 0.203 | +5.13% | -8.55% |
| Frequency | 2009.2 | 0.065 (CI = +/-0.033; p = 0.001) | 0.369 (CI = +/-0.378; p = 0.056) | -0.165 (CI = +/-0.102; p = 0.003) | 0.325 | +6.66% | -9.57% |
| Frequency | 2010.1 | 0.086 (CI = +/-0.030; p = 0.000) | 0.406 (CI = +/-0.313; p = 0.013) | -0.201 (CI = +/-0.087; p = 0.000) | 0.544 | +8.94% | -10.94% |
| Frequency | 2010.2 | 0.098 (CI = +/-0.031; p = 0.000) | 0.426 (CI = +/-0.296; p = 0.007) | -0.222 (CI = +/-0.085; p = 0.000) | 0.607 | +10.33% | -11.68% |
| Frequency | 2011.1 | 0.120 (CI = +/-0.027; p = 0.000) | 0.458 (CI = +/-0.236; p = 0.001) | -0.257 (CI = +/-0.070; p = 0.000) | 0.761 | +12.73% | -12.82% |
| Frequency | 2011.2 | 0.135 (CI = +/-0.027; p = 0.000) | 0.478 (CI = +/-0.210; p = 0.000) | -0.281 (CI = +/-0.064; p = 0.000) | 0.815 | +14.47% | -13.56% |
| Frequency | 2012.1 | 0.147 (CI = +/-0.028; p = 0.000) | 0.493 (CI = +/-0.199; p = 0.000) | -0.299 (CI = +/-0.064; p = 0.000) | 0.830 | +15.83% | -14.07% |
| Frequency | 2012.2 | 0.141 (CI = +/-0.032; p = 0.000) | 0.486 (CI = +/-0.202; p = 0.000) | -0.290 (CI = +/-0.068; p = 0.000) | 0.787 | +15.12% | -13.83% |
| Frequency | 2013.1 | 0.145 (CI = +/-0.038; p = 0.000) | 0.490 (CI = +/-0.207; p = 0.000) | -0.295 (CI = +/-0.074; p = 0.000) | 0.759 | +15.60% | -13.97% |
| Frequency | 2013.2 | 0.149 (CI = +/-0.045; p = 0.000) | 0.494 (CI = +/-0.214; p = 0.000) | -0.301 (CI = +/-0.082; p = 0.000) | 0.729 | +16.12% | -14.10% |
| Frequency | 2014.1 | 0.161 (CI = +/-0.054; p = 0.000) | 0.501 (CI = +/-0.218; p = 0.000) | -0.316 (CI = +/-0.091; p = 0.000) | 0.716 | +17.41% | -14.37% |
| Frequency | 2014.2 | 0.143 (CI = +/-0.066; p = 0.000) | 0.491 (CI = +/-0.220; p = 0.000) | -0.294 (CI = +/-0.103; p = 0.000) | 0.675 | +15.37% | -14.02% |
| Frequency | 2015.1 | 0.119 (CI = +/-0.083; p = 0.008) | 0.480 (CI = +/-0.222; p = 0.000) | -0.265 (CI = +/-0.119; p = 0.000) | 0.661 | +12.61% | -13.62% |
| Frequency | 2015.2 | 0.109 (CI = +/-0.113; p = 0.056) | 0.477 (CI = +/-0.232; p = 0.001) | -0.255 (CI = +/-0.149; p = 0.003) | 0.655 | +11.57% | -13.51% |
| Frequency | 2016.1 | 0.131 (CI = +/-0.164; p = 0.107) | 0.482 (CI = +/-0.242; p = 0.001) | -0.279 (CI = +/-0.200; p = 0.010) | 0.653 | +14.05% | -13.70% |
| Frequency | 2016.2 | 0.128 (CI = +/-0.273; p = 0.326) | 0.482 (CI = +/-0.256; p = 0.001) | -0.275 (CI = +/-0.307; p = 0.074) | 0.646 | +13.66% | -13.68% |
| Frequency | 2017.1 | 0.168 (CI = +/-0.594; p = 0.545) | 0.484 (CI = +/-0.272; p = 0.002) | -0.317 (CI = +/-0.623; p = 0.287) | 0.628 | +18.34% | -13.77% |

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.037 (CI = +/-0.013; p = 0.000) | 0.131 (CI = +/-0.153; p = 0.090) | 0.450 | +3.74% |
| Loss Cost | 2005.1 | 0.037 (CI = +/-0.014; p = 0.000) | 0.129 (CI = +/-0.157; p = 0.103) | 0.440 | +3.77% |
| Loss Cost | 2005.2 | 0.038 (CI = +/-0.015; p = 0.000) | 0.133 (CI = +/-0.161; p = 0.102) | 0.423 | +3.84% |
| Loss Cost | 2006.1 | 0.038 (CI = +/-0.015; p = 0.000) | 0.129 (CI = +/-0.165; p = 0.122) | 0.417 | +3.90% |
| Loss Cost | 2006.2 | 0.040 (CI = +/-0.016; p = 0.000) | 0.139 (CI = +/-0.169; p = 0.103) | 0.416 | +4.08% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.017; p = 0.000) | 0.125 (CI = +/-0.171; p = 0.147) | 0.435 | +4.34% |
| Loss Cost | 2007.2 | 0.046 (CI = +/-0.017; p = 0.000) | 0.146 (CI = +/-0.171; p = 0.092) | 0.469 | +4.71% |
| Loss Cost | 2008.1 | 0.050 (CI = +/-0.018; p = 0.000) | 0.126 (CI = +/-0.171; p = 0.142) | 0.500 | +5.09% |
| Loss Cost | 2008.2 | 0.054 (CI = +/-0.018; p = 0.000) | 0.152 (CI = +/-0.169; p = 0.076) | 0.545 | +5.58% |
| Loss Cost | 2009.1 | 0.059 (CI = +/-0.019; p = 0.000) | 0.127 (CI = +/-0.166; p = 0.127) | 0.591 | +6.09% |
| Loss Cost | 2009.2 | 0.063 (CI = +/-0.019; p = 0.000) | 0.149 (CI = +/-0.165; p = 0.075) | 0.616 | +6.54% |
| Loss Cost | 2010.1 | 0.067 (CI = +/-0.020; p = 0.000) | 0.132 (CI = +/-0.167; p = 0.117) | 0.633 | +6.93% |
| Loss Cost | 2010.2 | 0.069 (CI = +/-0.021; p = 0.000) | 0.142 (CI = +/-0.172; p = 0.102) | 0.621 | +7.16% |
| Loss Cost | 2011.1 | 0.070 (CI = +/-0.023; p = 0.000) | 0.136 (CI = +/-0.179; p = 0.129) | 0.610 | +7.30% |
| Loss Cost | 2011.2 | 0.070 (CI = +/-0.025; p = 0.000) | 0.132 (CI = +/-0.186; p = 0.157) | 0.566 | +7.20% |
| Loss Cost | 2012.1 | 0.067 (CI = +/-0.027; p = 0.000) | 0.144 (CI = +/-0.193; p = 0.134) | 0.531 | +6.89% |
| Loss Cost | 2012.2 | 0.060 (CI = +/-0.028; p = 0.000) | 0.116 (CI = +/-0.192; p = 0.225) | 0.451 | +6.15% |
| Loss Cost | 2013.1 | 0.054 (CI = +/-0.029; p = 0.001) | 0.138 (CI = +/-0.194; p = 0.156) | 0.405 | +5.54% |
| Loss Cost | 2013.2 | 0.046 (CI = +/-0.031; p = 0.005) | 0.108 (CI = +/-0.195; p = 0.259) | 0.296 | +4.74% |
| Loss Cost | 2014.1 | 0.038 (CI = +/-0.032; p = 0.022) | 0.138 (CI = +/-0.192; p = 0.147) | 0.247 | +3.84% |
| Loss Cost | 2014.2 | 0.026 (CI = +/-0.031; p = 0.100) | 0.097 (CI = +/-0.182; p = 0.275) | 0.095 | +2.63% |
| Loss Cost | 2015.1 | 0.014 (CI = +/-0.030; p = 0.353) | 0.136 (CI = +/-0.167; p = 0.104) | 0.095 | +1.38% |
| Loss Cost | 2015.2 | 0.007 (CI = +/-0.033; p = 0.655) | 0.115 (CI = +/-0.172; p = 0.176) | 0.007 | +0.71% |
| Loss Cost | 2016.1 | 0.003 (CI = +/-0.037; p = 0.844) | 0.125 (CI = +/-0.182; p = 0.163) | 0.013 | +0.35% |
| Loss Cost | 2016.2 | 0.000 (CI = +/-0.042; p = 0.992) | 0.115 (CI = +/-0.195; p = 0.228) | -0.026 | -0.02% |
| Loss Cost | 2017.1 | -0.004 (CI = +/-0.048; p = 0.876) | 0.123 (CI = +/-0.210; p = 0.226) | -0.025 | -0.35% |
| Severity | 2004.2 | 0.058 (CI = +/-0.007; p = 0.000) | 0.036 (CI = +/-0.075; p = 0.332) | 0.892 | +5.95% |
| Severity | 2005.1 | 0.056 (CI = +/-0.007; p = 0.000) | 0.047 (CI = +/-0.074; p = 0.203) | 0.889 | +5.78% |
| Severity | 2005.2 | 0.055 (CI = +/-0.007; p = 0.000) | 0.037 (CI = +/-0.073; p = 0.311) | 0.882 | +5.61% |
| Severity | 2006.1 | 0.052 (CI = +/-0.006; p = 0.000) | 0.052 (CI = +/-0.067; p = 0.123) | 0.889 | +5.35% |
| Severity | 2006.2 | 0.050 (CI = +/-0.006; p = 0.000) | 0.038 (CI = +/-0.062; p = 0.222) | 0.890 | +5.12% |
| Severity | 2007.1 | 0.047 (CI = +/-0.005; p = 0.000) | 0.053 (CI = +/-0.055; p = 0.059) | 0.902 | +4.85% |
| Severity | 2007.2 | 0.045 (CI = +/-0.005; p = 0.000) | 0.042 (CI = +/-0.052; p = 0.110) | 0.903 | +4.64% |
| Severity | 2008.1 | 0.045 (CI = +/-0.005; p = 0.000) | 0.046 (CI = +/-0.052; p = 0.081) | 0.896 | +4.55% |
| Severity | 2008.2 | 0.044 (CI = +/-0.006; p = 0.000) | 0.045 (CI = +/-0.054; p = 0.099) | 0.885 | +4.53% |
| Severity | 2009.1 | 0.045 (CI = +/-0.006; p = 0.000) | 0.043 (CI = +/-0.056; p = 0.125) | 0.879 | +4.57% |
| Severity | 2009.2 | 0.045 (CI = +/-0.007; p = 0.000) | 0.043 (CI = +/-0.058; p = 0.137) | 0.866 | +4.58% |
| Severity | 2010.1 | 0.044 (CI = +/-0.007; p = 0.000) | 0.046 (CI = +/-0.059; p = 0.120) | 0.854 | +4.51% |
| Severity | 2010.2 | 0.045 (CI = +/-0.008; p = 0.000) | 0.049 (CI = +/-0.062; p = 0.113) | 0.842 | +4.56% |
| Severity | 2011.1 | 0.044 (CI = +/-0.008; p = 0.000) | 0.052 (CI = +/-0.064; p = 0.105) | 0.826 | +4.49% |
| Severity | 2011.2 | 0.043 (CI = +/-0.009; p = 0.000) | 0.047 (CI = +/-0.066; p = 0.150) | 0.801 | +4.39% |
| Severity | 2012.1 | 0.044 (CI = +/-0.009; p = 0.000) | 0.045 (CI = +/-0.068; p = 0.190) | 0.791 | +4.46% |
| Severity | 2012.2 | 0.044 (CI = +/-0.010; p = 0.000) | 0.048 (CI = +/-0.071; p = 0.176) | 0.774 | +4.54% |
| Severity | 2013.1 | 0.046 (CI = +/-0.011; p = 0.000) | 0.044 (CI = +/-0.074; p = 0.233) | 0.766 | +4.66% |
| Severity | 2013.2 | 0.044 (CI = +/-0.012; p = 0.000) | 0.037 (CI = +/-0.077; p = 0.327) | 0.725 | +4.47% |
| Severity | 2014.1 | 0.042 (CI = +/-0.013; p = 0.000) | 0.042 (CI = +/-0.080; p = 0.288) | 0.691 | +4.33% |
| Severity | 2014.2 | 0.041 (CI = +/-0.015; p = 0.000) | 0.038 (CI = +/-0.084; p = 0.359) | 0.638 | +4.21% |
| Severity | 2015.1 | 0.041 (CI = +/-0.016; p = 0.000) | 0.039 (CI = +/-0.090; p = 0.374) | 0.601 | +4.18% |
| Severity | 2015.2 | 0.040 (CI = +/-0.018; p = 0.000) | 0.037 (CI = +/-0.096; p = 0.421) | 0.541 | +4.13% |
| Severity | 2016.1 | 0.043 (CI = +/-0.021; p = 0.001) | 0.031 (CI = +/-0.101; p = 0.523) | 0.532 | +4.36% |
| Severity | 2016.2 | 0.043 (CI = +/-0.024; p = 0.002) | 0.030 (CI = +/-0.109; p = 0.559) | 0.464 | +4.34% |
| Severity | 2017.1 | 0.043 (CI = +/-0.027; p = 0.005) | 0.028 (CI = +/-0.118; p = 0.609) | 0.422 | +4.42% |
| Frequency | 2004.2 | -0.021 (CI = +/-0.015; p = 0.009) | 0.095 (CI = +/-0.178; p = 0.289) | 0.154 | -2.09% |
| Frequency | 2005.1 | -0.019 (CI = +/-0.016; p = 0.021) | 0.082 (CI = +/-0.181; p = 0.363) | 0.110 | -1.90% |
| Frequency | 2005.2 | -0.017 (CI = +/-0.017; p = 0.047) | 0.096 (CI = +/-0.184; p = 0.294) | 0.088 | -1.68% |
| Frequency | 2006.1 | -0.014 (CI = +/-0.017; p = 0.112) | 0.077 (CI = +/-0.184; p = 0.400) | 0.037 | -1.38% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.018; p = 0.259) | 0.101 (CI = +/-0.183; p = 0.269) | 0.020 | -0.99% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.018; p = 0.573) | 0.072 (CI = +/-0.177; p = 0.415) | -0.030 | -0.49% |
| Frequency | 2007.2 | 0.001 (CI = +/-0.017; p = 0.934) | 0.105 (CI = +/-0.169; p = 0.218) | -0.013 | +0.07% |
| Frequency | 2008.1 | 0.005 (CI = +/-0.017; p = 0.554) | 0.080 (CI = +/-0.166; p = 0.332) | -0.021 | +0.51% |
| Frequency | 2008.2 | 0.010 (CI = +/-0.018; p = 0.256) | 0.107 (CI = +/-0.163; p = 0.189) | 0.031 | +1.00% |
| Frequency | 2009.1 | 0.014 (CI = +/-0.018; p = 0.111) | 0.084 (CI = +/-0.160; p = 0.291) | 0.059 | +1.45% |
| Frequency | 2009.2 | 0.019 (CI = +/-0.018; p = 0.048) | 0.106 (CI = +/-0.160; p = 0.184) | 0.117 | +1.88% |
| Frequency | 2010.1 | 0.023 (CI = +/-0.019; p = 0.020) | 0.085 (CI = +/-0.159; p = 0.279) | 0.161 | +2.32% |
| Frequency | 2010.2 | 0.025 (CI = +/-0.020; p = 0.020) | 0.093 (CI = +/-0.164; p = 0.255) | 0.161 | +2.48% |
| Frequency | 2011.1 | 0.026 (CI = +/-0.022; p = 0.019) | 0.084 (CI = +/-0.170; p = 0.317) | 0.170 | +2.68% |
| Frequency | 2011.2 | 0.027 (CI = +/-0.024; p = 0.029) | 0.085 (CI = +/-0.177; p = 0.334) | 0.141 | +2.70% |
| Frequency | 2012.1 | 0.023 (CI = +/-0.025; p = 0.072) | 0.100 (CI = +/-0.182; p = 0.268) | 0.107 | +2.33% |
| Frequency | 2012.2 | 0.015 (CI = +/-0.026; p = 0.230) | 0.067 (CI = +/-0.177; p = 0.438) | 0.001 | +1.54% |
| Frequency | 2013.1 | 0.008 (CI = +/-0.026; p = 0.515) | 0.094 (CI = +/-0.175; p = 0.277) | -0.014 | +0.84% |
| Frequency | 2013.2 | 0.003 (CI = +/-0.028; p = 0.853) | 0.071 (CI = +/-0.178; p = 0.413) | -0.065 | +0.25% |
| Frequency | 2014.1 | -0.005 (CI = +/-0.029; p = 0.739) | 0.097 (CI = +/-0.177; p = 0.267) | -0.030 | -0.47% |
| Frequency | 2014.2 | -0.015 (CI = +/-0.029; p = 0.285) | 0.059 (CI = +/-0.169; p = 0.468) | -0.004 | -1.52% |
| Frequency | 2015.1 | -0.027 (CI = +/-0.028; p = 0.054) | 0.097 (CI = +/-0.153; p = 0.196) | 0.187 | -2.69% |
| Frequency | 2015.2 | -0.033 (CI = +/-0.030; p = 0.033) | 0.078 (CI = +/-0.157; p = 0.310) | 0.233 | -3.28% |
| Frequency | 2016.1 | -0.039 (CI = +/-0.033; p = 0.024) | 0.094 (CI = +/-0.163; p = 0.235) | 0.273 | -3.85% |
| Frequency | 2016.2 | -0.043 (CI = +/-0.038; p = 0.030) | 0.084 (CI = +/-0.174; p = 0.316) | 0.275 | -4.18% |
| Frequency | 2017.1 | -0.047 (CI = +/-0.043; p = 0.035) | 0.094 (CI = +/-0.186; p = 0.291) | 0.257 | -4.57% |

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2024.1
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 = 2018-01-01

| Fit | Start Date | Time | Seasonality | Scalar Shift | Trend Shift | Adjusted R ² | Implied Past Trend Rate | Implied Future Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-------------------------|----------------------------|------------------------------|
| Loss Cost | 2004.2 | 0.035 (CI = +/-0.022; p = 0.003) | 0.128 (CI = +/-0.157; p = 0.106) | 0.136 (CI = +/-0.482; p = 0.570) | -0.013 (CI = +/-0.111; p = 0.819) | 0.427 | +3.55% | +2.26% |
| Loss Cost | 2005.1 | 0.035 (CI = +/-0.024; p = 0.005) | 0.127 (CI = +/-0.161; p = 0.120) | 0.138 (CI = +/-0.491; p = 0.572) | -0.014 (CI = +/-0.114; p = 0.811) | 0.416 | +3.59% | +2.20% |
| Loss Cost | 2005.2 | 0.036 (CI = +/-0.026; p = 0.007) | 0.130 (CI = +/-0.166; p = 0.121) | 0.140 (CI = +/-0.498; p = 0.572) | -0.016 (CI = +/-0.117; p = 0.788) | 0.396 | +3.69% | +2.09% |
| Loss Cost | 2006.1 | 0.038 (CI = +/-0.028; p = 0.009) | 0.126 (CI = +/-0.171; p = 0.144) | 0.145 (CI = +/-0.507; p = 0.565) | -0.019 (CI = +/-0.121; p = 0.755) | 0.389 | +3.83% | +1.91% |
| Loss Cost | 2006.2 | 0.041 (CI = +/-0.030; p = 0.008) | 0.135 (CI = +/-0.175; p = 0.125) | 0.151 (CI = +/-0.512; p = 0.551) | -0.025 (CI = +/-0.123; p = 0.680) | 0.386 | +4.17% | +1.58% |
| Loss Cost | 2007.1 | 0.047 (CI = +/-0.032; p = 0.005) | 0.118 (CI = +/-0.177; p = 0.182) | 0.171 (CI = +/-0.513; p = 0.502) | -0.038 (CI = +/-0.126; p = 0.539) | 0.407 | +4.79% | +0.86% |
| Loss Cost | 2007.2 | 0.055 (CI = +/-0.033; p = 0.002) | 0.140 (CI = +/-0.176; p = 0.116) | 0.186 (CI = +/-0.503; p = 0.456) | -0.054 (CI = +/-0.125; p = 0.384) | 0.447 | +5.68% | +0.12% |
| Loss Cost | 2008.1 | 0.065 (CI = +/-0.062; p = 0.001) | 0.114 (CI = +/-0.174; p = 0.190) | 0.216 (CI = +/-0.492; p = 0.376) | -0.075 (CI = +/-0.125; p = 0.228) | 0.493 | +6.75% | -0.96% |
| Loss Cost | 2008.2 | 0.078 (CI = +/-0.035; p = 0.000) | 0.143 (CI = +/-0.168; p = 0.092) | 0.236 (CI = +/-0.466; p = 0.308) | -0.098 (CI = +/-0.120; p = 0.107) | 0.559 | +8.14% | -1.93% |
| Loss Cost | 2009.1 | 0.095 (CI = +/-0.035; p = 0.000) | 0.107 (CI = +/-0.156; p = 0.173) | 0.279 (CI = +/-0.428; p = 0.193) | -0.130 (CI = +/-0.113; p = 0.026) | 0.644 | +9.92% | -3.45% |
| Loss Cost | 2009.2 | 0.110 (CI = +/-0.035; p = 0.000) | 0.136 (CI = +/-0.145; p = 0.065) | 0.301 (CI = +/-0.393; p = 0.128) | -0.156 (CI = +/-0.106; p = 0.006) | 0.709 | +11.67% | -4.46% |
| Loss Cost | 2010.1 | 0.129 (CI = +/-0.034; p = 0.000) | 0.102 (CI = +/-0.132; p = 0.124) | 0.342 (CI = +/-0.351; p = 0.056) | -0.189 (CI = +/-0.097; p = 0.001) | 0.777 | +13.73% | -5.90% |
| Loss Cost | 2010.2 | 0.144 (CI = +/-0.034; p = 0.000) | 0.126 (CI = +/-0.123; p = 0.045) | 0.360 (CI = +/-0.323; p = 0.030) | -0.214 (CI = +/-0.092; p = 0.000) | 0.811 | +15.49% | -6.72% |
| Loss Cost | 2011.1 | 0.163 (CI = +/-0.033; p = 0.000) | 0.097 (CI = +/-0.112; p = 0.086) | 0.396 (CI = +/-0.288; p = 0.009) | -0.245 (CI = +/-0.085; p = 0.000) | 0.852 | +17.65% | -7.92% |
| Loss Cost | 2011.2 | 0.176 (CI = +/-0.035; p = 0.000) | 0.114 (CI = +/-0.108; p = 0.040) | 0.409 (CI = +/-0.275; p = 0.006) | -0.265 (CI = +/-0.084; p = 0.000) | 0.857 | +19.22% | -8.49% |
| Loss Cost | 2012.1 | 0.188 (CI = +/-0.038; p = 0.000) | 0.098 (CI = +/-0.108; p = 0.074) | 0.428 (CI = +/-0.270; p = 0.004) | -0.284 (CI = +/-0.087; p = 0.000) | 0.857 | +20.69% | -9.14% |
| Loss Cost | 2012.2 | 0.187 (CI = +/-0.045; p = 0.000) | 0.097 (CI = +/-0.113; p = 0.090) | 0.427 (CI = +/-0.279; p = 0.005) | -0.282 (CI = +/-0.094; p = 0.000) | 0.814 | +20.56% | -9.10% |
| Loss Cost | 2013.1 | 0.195 (CI = +/-0.052; p = 0.000) | 0.089 (CI = +/-0.119; p = 0.134) | 0.437 (CI = +/-0.286; p = 0.005) | -0.294 (CI = +/-0.103; p = 0.000) | 0.787 | +21.53% | -9.43% |
| Loss Cost | 2013.2 | 0.196 (CI = +/-0.062; p = 0.000) | 0.089 (CI = +/-0.125; p = 0.151) | 0.437 (CI = +/-0.296; p = 0.006) | -0.295 (CI = +/-0.113; p = 0.000) | 0.719 | +21.59% | -9.44% |
| Loss Cost | 2014.1 | 0.196 (CI = +/-0.077; p = 0.000) | 0.089 (CI = +/-0.133; p = 0.177) | 0.437 (CI = +/-0.309; p = 0.008) | -0.295 (CI = +/-0.130; p = 0.000) | 0.653 | +21.62% | -9.45% |
| Loss Cost | 2014.2 | 0.174 (CI = +/-0.093; p = 0.001) | 0.077 (CI = +/-0.137; p = 0.251) | 0.428 (CI = +/-0.313; p = 0.011) | -0.268 (CI = +/-0.146; p = 0.001) | 0.501 | +18.95% | -9.05% |
| Loss Cost | 2015.1 | 0.135 (CI = +/-0.118; p = 0.028) | 0.096 (CI = +/-0.141; p = 0.068) | 0.405 (CI = +/-0.315; p = 0.015) | -0.221 (CI = +/-0.170; p = 0.014) | 0.388 | +14.44% | -8.26% |
| Loss Cost | 2015.2 | 0.119 (CI = +/-0.158; p = 0.128) | 0.092 (CI = +/-0.150; p = 0.211) | 0.401 (CI = +/-0.328; p = 0.021) | -0.203 (CI = +/-0.209; p = 0.056) | 0.277 | +12.65% | -8.09% |
| Loss Cost | 2016.1 | 0.139 (CI = +/-0.237; p = 0.225) | 0.086 (CI = +/-0.164; p = 0.276) | 0.407 (CI = +/-0.348; p = 0.026) | -0.226 (CI = +/-0.289; p = 0.115) | 0.262 | +14.92% | -8.31% |
| Loss Cost | 2016.2 | 0.131 (CI = +/-0.388; p = 0.471) | 0.085 (CI = +/-0.177; p = 0.313) | 0.406 (CI = +/-0.368; p = 0.034) | -0.218 (CI = +/-0.436; p = 0.295) | 0.211 | +14.04% | -8.27% |
| Loss Cost | 2017.1 | 0.038 (CI = +/-0.894; p = 0.926) | 0.094 (CI = +/-0.202; p = 0.325) | 0.398 (CI = +/-0.397; p = 0.050) | -0.121 (CI = +/-0.942; p = 0.780) | 0.196 | +3.89% | -7.99% |
| Severity | 2004.2 | 0.069 (CI = +/-0.010; p = 0.000) | 0.034 (CI = +/-0.069; p = 0.325) | 0.023 (CI = +/-0.213; p = 0.831) | -0.046 (CI = +/-0.049; p = 0.064) | 0.909 | +7.16% | +2.34% |
| Severity | 2005.1 | 0.067 (CI = +/-0.010; p = 0.000) | 0.042 (CI = +/-0.069; p = 0.225) | 0.013 (CI = +/-0.211; p = 0.900) | -0.040 (CI = +/-0.049; p = 0.104) | 0.903 | +6.91% | +2.69% |
| Severity | 2005.2 | 0.065 (CI = +/-0.011; p = 0.000) | 0.035 (CI = +/-0.069; p = 0.309) | 0.008 (CI = +/-0.209; p = 0.937) | -0.036 (CI = +/-0.049; p = 0.149) | 0.894 | +6.67% | +2.94% |
| Severity | 2006.1 | 0.060 (CI = +/-0.011; p = 0.000) | 0.049 (CI = +/-0.065; p = 0.137) | -0.008 (CI = +/-0.194; p = 0.934) | -0.025 (CI = +/-0.046; p = 0.275) | 0.895 | +6.20% | +3.55% |
| Severity | 2006.2 | 0.056 (CI = +/-0.011; p = 0.000) | 0.038 (CI = +/-0.062; p = 0.224) | -0.016 (CI = +/-0.183; p = 0.861) | -0.017 (CI = +/-0.044; p = 0.426) | 0.892 | +5.78% | +3.95% |
| Severity | 2007.1 | 0.051 (CI = +/-0.010; p = 0.000) | 0.053 (CI = +/-0.056; p = 0.065) | -0.033 (CI = +/-0.163; p = 0.680) | -0.006 (CI = +/-0.040; p = 0.769) | 0.900 | +5.22% | +4.61% |
| Severity | 2007.2 | 0.047 (CI = +/-0.010; p = 0.000) | 0.043 (CI = +/-0.053; p = 0.111) | -0.041 (CI = +/-0.152; p = 0.590) | 0.002 (CI = +/-0.038; p = 0.926) | 0.899 | +4.80% | +4.98% |
| Severity | 2008.1 | 0.041 (CI = +/-0.011; p = 0.000) | 0.047 (CI = +/-0.054; p = 0.083) | -0.046 (CI = +/-0.153; p = 0.541) | 0.006 (CI = +/-0.039; p = 0.766) | 0.891 | +4.60% | +5.19% |
| Severity | 2008.2 | 0.045 (CI = +/-0.012; p = 0.000) | 0.047 (CI = +/-0.056; p = 0.099) | -0.047 (CI = +/-0.156; p = 0.543) | 0.006 (CI = +/-0.040; p = 0.746) | 0.879 | +4.55% | +5.23% |
| Severity | 2009.1 | 0.046 (CI = +/-0.013; p = 0.000) | 0.044 (CI = +/-0.058; p = 0.130) | -0.044 (CI = +/-0.159; p = 0.575) | 0.004 (CI = +/-0.042; p = 0.839) | 0.872 | +4.67% | +5.11% |
| Severity | 2009.2 | 0.046 (CI = +/-0.014; p = 0.000) | 0.045 (CI = +/-0.060; p = 0.138) | -0.043 (CI = +/-0.162; p = 0.587) | 0.004 (CI = +/-0.044; p = 0.864) | 0.858 | +4.71% | +5.09% |
| Severity | 2010.1 | 0.044 (CI = +/-0.016; p = 0.000) | 0.048 (CI = +/-0.062; p = 0.124) | -0.047 (CI = +/-0.166; p = 0.560) | 0.007 (CI = +/-0.046; p = 0.757) | 0.844 | +4.52% | +5.25% |
| Severity | 2010.2 | 0.046 (CI = +/-0.018; p = 0.000) | 0.051 (CI = +/-0.064; p = 0.116) | -0.045 (CI = +/-0.169; p = 0.583) | 0.004 (CI = +/-0.048; p = 0.857) | 0.831 | +4.70% | +5.14% |
| Severity | 2011.1 | 0.044 (CI = +/-0.020; p = 0.000) | 0.054 (CI = +/-0.067; p = 0.109) | -0.049 (CI = +/-0.173; p = 0.562) | 0.008 (CI = +/-0.051; p = 0.763) | 0.814 | +4.50% | +5.29% |
| Severity | 2011.2 | 0.041 (CI = +/-0.022; p = 0.001) | 0.050 (CI = +/-0.069; p = 0.150) | -0.052 (CI = +/-0.176; p = 0.542) | 0.012 (CI = +/-0.054; p = 0.639) | 0.786 | +4.16% | +5.45% |
| Severity | 2012.1 | 0.043 (CI = +/-0.026; p = 0.002) | 0.047 (CI = +/-0.072; p = 0.193) | -0.049 (CI = +/-0.181; p = 0.579) | 0.009 (CI = +/-0.058; p = 0.753) | 0.774 | +4.38% | +5.32% |
| Severity | 2012.2 | 0.046 (CI = +/-0.030; p = 0.004) | 0.050 (CI = +/-0.075; p = 0.179) | -0.046 (CI = +/-0.185; p = 0.607) | 0.004 (CI = +/-0.062; p = 0.887) | 0.755 | +4.73% | +5.18% |
| Severity | 2013.1 | 0.052 (CI = +/-0.035; p = 0.005) | 0.044 (CI = +/-0.079; p = 0.254) | -0.039 (CI = +/-0.189; p = 0.673) | -0.005 (CI = +/-0.068; p = 0.889) | 0.747 | +5.38% | +4.89% |
| Severity | 2013.2 | 0.041 (CI = +/-0.041; p = 0.029) | 0.039 (CI = +/-0.082; p = 0.326) | -0.043 (CI = +/-0.194; p = 0.649) | 0.004 (CI = +/-0.074; p = 0.921) | 0.698 | +4.71% | +5.08% |
| Severity | 2014.1 | 0.039 (CI = +/-0.050; p = 0.121) | 0.045 (CI = +/-0.086; p = 0.287) | -0.049 (CI = +/-0.200; p = 0.608) | 0.013 (CI = +/-0.084; p = 0.739) | 0.658 | +3.93% | +5.35% |
| Severity | 2014.2 | 0.031 (CI = +/-0.062; p = 0.308) | 0.040 (CI = +/-0.091; p = 0.356) | -0.053 (CI = +/-0.206; p = 0.594) | 0.023 (CI = +/-0.096; p = 0.615) | 0.599 | +3.10% | +5.52% |
| Severity | 2015.1 | 0.023 (CI = +/-0.081; p = 0.555) | 0.044 (CI = +/-0.097; p = 0.344) | -0.057 (CI = +/-0.216; p = 0.578) | 0.033 (CI = +/-0.117; p = 0.558) | 0.558 | +2.31% | +5.70% |
| Severity | 2015.2 | 0.009 (CI = +/-0.109; p = 0.863) | 0.040 (CI = +/-0.103; p = 0.416) | -0.061 (CI = +/-0.225; p = 0.569) | 0.048 (CI = +/-0.143; p = 0.481) | 0.492 | +0.89% | +5.87% |
| Severity | 2016.1 | 0.021 (CI = +/-0.162; p = 0.779) | 0.037 (CI = +/-0.113; p = 0.492) | -0.057 (CI = +/-0.239; p = 0.614) | 0.034 (CI = +/-0.198; p = 0.714) | 0.467 | +2.17% | +5.71% |
| Severity | 2016.2 | -0.001 (CI = +/-0.265; p = 0.995) | 0.034 (CI = +/-0.121; p = 0.551) | -0.059 (CI = +/-0.252; p = 0.616) | 0.057 (CI = +/-0.298; p = 0.680) | 0.385 | -0.07% | +5.83% |
| Severity | 2017.1 | -0.052 (CI = +/-0.613; p = 0.853) | 0.039 (CI = +/-0.139; p = 0.547) | -0.064 (CI = +/-0.272; p = 0.612) | 0.111 (CI = +/-0.645; p = 0.710) | 0.328 | -5.10% | +6.01% |
| Frequency | 2004.2 | -0.034 (CI = +/-0.025; p = 0.009) | 0.094 (CI = +/-0.178; p = 0.291) | 0.114 (CI = +/-0.547; p = 0.676) | 0.033 (CI = +/-0.126; p = 0.592) | 0.166 | -3.37% | -0.08% |
| Frequency | 2005.1 | -0.032 (CI = +/-0.027; p = 0.024) | 0.084 (CI = +/-0.182; p = 0.353) | 0.125 (CI = +/-0.554; p = 0.650) | 0.027 (CI = +/-0.129; p = 0.676) | 0.112 | -3.10% | -0.48% |
| Frequency | 2005.2 | -0.028 (CI = +/-0.029; p = 0.054) | 0.095 (CI = +/-0.186; p = 0.308) | 0.132 (CI = +/-0.559; p = 0.635) | 0.020 (CI = +/-0.131; p = 0.759) | 0.079 | -2.79% | -0.83% |
| Frequency | 2006.1 | -0.023 (CI = +/-0.030; p = 0.141) | 0.077 (CI = +/-0.188; p = 0.412) | 0.153 (CI = +/-0.558; p = 0.582) | 0.007 (CI = +/-0.133; p = 0.920) | 0.013 | -2.23% | -1.58% |
| Frequency | 2006.2 | -0.015 (CI = +/-0.032; p = 0.336) | 0.097 (CI = +/-0.188; p = 0.300) | 0.167 (CI = +/-0.551; p = 0.540) | -0.008 (CI = +/-0.133; p = 0.906) | -0.017 | -1.51% | -2.28% |
| Frequency | 2007.1 | -0.004 (CI = +/-0.033; p = 0.799) | 0.066 (CI = +/-0.182; p = 0.468) | 0.204 (CI = +/-0.528; p = 0.436) | -0.032 (CI = +/-0.129; p = 0.612) | -0.075 | -0.41% | -3.59% |
| Frequency | 2007.2 | 0.008 (CI = +/-0.033; p = 0.601) | 0.097 (CI = +/-0.174; p = 0.263) | 0.227 (CI = +/-0.496; p = 0.358) | -0.056 (CI = +/-0.123; p = 0.363) | -0.048 | +0.85% | -4.63% |
| Frequency | 2008.1 | 0.020 (CI = +/-0.033; p = 0.221) | 0.067 (CI = +/-0.168; p = 0.422) | 0.262 (CI = +/-0.474; p = 0.268) | -0.081 (CI = +/-0.120; p = 0.180) | -0.025 | +2.06% | -5.85% |
| Frequency | 2008.2 | 0.034 (CI = +/-0.034; p = 0.049) | 0.096 (CI = +/-0.160; p = 0.228) | 0.283 (CI = +/-0.445; p = 0.203) | -0.104 (CI = +/-0.115; p = 0.073) | 0.080 | +3.43% | -6.80% |
| Frequency | 2009.1 | 0.049 (CI = +/-0.033; p = 0.006) | 0.063 (CI = +/-0.150; p = 0.399) | 0.323 (CI = +/-0.411; p = 0.119) | -0.134 (CI = +/-0.109; p = 0.018) | 0.195 | +5.01% | -8.15% |
| Frequency | 2009.2 | 0.064 (CI = +/-0.033; p = 0.000) | 0.092 (CI = +/-0.139; p = 0.185) | 0.344 (CI = +/-0.375; p = 0.070) | -0.160 (CI = +/-0.101; p = 0.003) | 0.347 | +6.65% | -9.09% |
| Frequency | 2010.1 | 0.084 (CI = +/-0.030; p = 0.000) | 0.054 (CI = +/-0.119; p = 0.362) | 0.389 (CI = +/-0.316; p = 0.018) | -0.196 (CI = +/-0.088; p = 0.000) | 0.542 | +8.82% | -10.59% |
| Frequency | 2010.2 | 0.098 (CI = +/-0.031; p = 0.000) | 0.075 (CI = +/-0.111; p = 0.175) | 0.406 (CI = +/-0.292; p = 0.009) | -0.218 (CI = +/-0.083; p = 0.000) | 0.622 | +10.31% | -11.28% |
| Frequency | 2011.1 | 0.119 (CI = +/-0.028; p = 0.000) | 0.043 (CI = +/-0.093; p = 0.349) | 0.445 (CI = +/-0.239; p = 0.001) | -0.253 (CI = +/-0.071; p = 0.000) | 0.760 | +12.59% | -12.54% |
| Frequency | 2011.2 | 0.135 (CI = +/-0.028; p = 0.000) | 0.064 (CI = +/-0.080; p = 0.110) | 0.461 (CI = +/-0.204; p = 0.000) | -0.277 (CI = +/-0.062; p = 0.000) | 0.829 | +14.46% | -13.22% |
| Frequency | 2012.1 | 0.145 (CI = +/-0.028; p = 0.000) | 0.051 (CI = +/-0.079; p = 0.193) | 0.477 (CI = +/-0.198; p = 0.000) | -0.293 (CI = +/-0.064; p = 0.000) | 0.836 | +15.62% | -13.72% |
| Frequency | 2012.2 | 0.141 (CI = +/-0.032; p = 0.000) | 0.047 (CI = +/-0.082; p = 0.250) | 0.473 (CI = +/-0.202; p = 0.000) | -0.287 (CI = +/-0.068; p = 0.000) | 0.792 | +15.11% | -13.58% |
| Frequency | 2013.1 | 0.143 (CI = +/-0.038; p = 0.000) | 0.045 (CI = +/-0.087; p = 0.295) | 0.476 (CI = +/-0.209; p = 0.000) | -0.289 (CI = +/-0.075; p = 0.000) | 0.761 | +15.34% | -13.65% |
| Frequency | 2013.2 | 0.149 (CI = +/-0.045; p = 0.000) | 0.050 (CI = +/-0.090; p = 0.261) | 0.480 (CI = +/-0.214; p = 0.000) | -0.298 (CI = +/-0.082; p = 0.000) | 0.734 | +16.12% | -13.82% |
| Frequency | 2014.1 | 0.157 (CI = +/-0.055; p = 0.000) | 0.044 (CI = +/-0.095; p = 0.343) | 0.487 (CI = +/-0.221; p = 0.000) | -0.309 (CI = +/-0.093; p = 0.000) | 0.715 | +17.02% | -14.05% |
| Frequency | 2014.2 | 0.143 (CI = +/-0.067; p = 0.000) | 0.037 (CI = +/-0.099; p = 0.444) | 0.481 (CI = +/-0.226; p = 0.000) | -0.292 (CI = +/-0.105; p = 0.000) | 0.667 | +15.38% | -13.80% |
| Frequency | 2015.1 | 0.112 (CI = +/-0.084; p = 0.013) | 0.052 (CI = +/-0.101; p = 0.287) | 0.462 (CI = +/-0.224; p = 0.001) | -0.254 (CI = +/-0.121; p = 0.000) | 0.666 | +11.86% | -13.21% |
| Frequency | 2015.2 | 0.110 (CI = +/-0.113; p = 0.056) | 0.051 (CI = +/-0.108; p = 0.321) | 0.462 (CI = +/-0.235; p = 0.001) | -0.25 | | | |

Comprehensive - Theft

Coverage = CM - Theft
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time

| Fit | Start Date | Time | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|-------------------------|--------------------|
| Loss Cost | 2004.2 | 0.036 (CI = +/-0.014; p = 0.000) | 0.421 | +3.69% |
| Loss Cost | 2005.1 | 0.037 (CI = +/-0.014; p = 0.000) | 0.413 | +3.77% |
| Loss Cost | 2005.2 | 0.037 (CI = +/-0.015; p = 0.000) | 0.394 | +3.78% |
| Loss Cost | 2006.1 | 0.038 (CI = +/-0.016; p = 0.000) | 0.392 | +3.90% |
| Loss Cost | 2006.2 | 0.039 (CI = +/-0.017; p = 0.000) | 0.385 | +4.01% |
| Loss Cost | 2007.1 | 0.042 (CI = +/-0.017; p = 0.000) | 0.415 | +4.34% |
| Loss Cost | 2007.2 | 0.045 (CI = +/-0.018; p = 0.000) | 0.435 | +4.64% |
| Loss Cost | 2008.1 | 0.050 (CI = +/-0.018; p = 0.000) | 0.480 | +5.09% |
| Loss Cost | 2008.2 | 0.053 (CI = +/-0.019; p = 0.000) | 0.509 | +5.48% |
| Loss Cost | 2009.1 | 0.059 (CI = +/-0.019; p = 0.000) | 0.570 | +6.09% |
| Loss Cost | 2009.2 | 0.062 (CI = +/-0.020; p = 0.000) | 0.582 | +6.44% |
| Loss Cost | 2010.1 | 0.067 (CI = +/-0.020; p = 0.000) | 0.611 | +6.93% |
| Loss Cost | 2010.2 | 0.068 (CI = +/-0.022; p = 0.000) | 0.593 | +7.04% |
| Loss Cost | 2011.1 | 0.070 (CI = +/-0.024; p = 0.000) | 0.587 | +7.30% |
| Loss Cost | 2011.2 | 0.068 (CI = +/-0.025; p = 0.000) | 0.546 | +7.08% |
| Loss Cost | 2012.1 | 0.067 (CI = +/-0.027; p = 0.000) | 0.503 | +6.89% |
| Loss Cost | 2012.2 | 0.058 (CI = +/-0.028; p = 0.000) | 0.437 | +6.02% |
| Loss Cost | 2013.1 | 0.054 (CI = +/-0.030; p = 0.001) | 0.371 | +5.54% |
| Loss Cost | 2013.2 | 0.045 (CI = +/-0.031; p = 0.006) | 0.283 | +4.60% |
| Loss Cost | 2014.1 | 0.038 (CI = +/-0.033; p = 0.026) | 0.196 | +3.84% |
| Loss Cost | 2014.2 | 0.024 (CI = +/-0.031; p = 0.120) | 0.081 | +2.48% |
| Loss Cost | 2015.1 | 0.014 (CI = +/-0.032; p = 0.377) | -0.010 | +1.38% |
| Loss Cost | 2015.2 | 0.005 (CI = +/-0.034; p = 0.760) | -0.056 | +0.50% |
| Loss Cost | 2016.1 | 0.003 (CI = +/-0.038; p = 0.849) | -0.064 | +0.35% |
| Loss Cost | 2016.2 | -0.003 (CI = +/-0.043; p = 0.887) | -0.070 | -0.29% |
| Loss Cost | 2017.1 | -0.004 (CI = +/-0.049; p = 0.879) | -0.075 | -0.35% |
| Severity | 2004.2 | 0.058 (CI = +/-0.006; p = 0.000) | 0.892 | +5.94% |
| Severity | 2005.1 | 0.056 (CI = +/-0.007; p = 0.000) | 0.887 | +5.78% |
| Severity | 2005.2 | 0.054 (CI = +/-0.007; p = 0.000) | 0.882 | +5.60% |
| Severity | 2006.1 | 0.052 (CI = +/-0.006; p = 0.000) | 0.884 | +5.35% |
| Severity | 2006.2 | 0.050 (CI = +/-0.006; p = 0.000) | 0.888 | +5.10% |
| Severity | 2007.1 | 0.047 (CI = +/-0.006; p = 0.000) | 0.894 | +4.85% |
| Severity | 2007.2 | 0.045 (CI = +/-0.005; p = 0.000) | 0.898 | +4.62% |
| Severity | 2008.1 | 0.045 (CI = +/-0.006; p = 0.000) | 0.889 | +4.55% |
| Severity | 2008.2 | 0.044 (CI = +/-0.006; p = 0.000) | 0.878 | +4.50% |
| Severity | 2009.1 | 0.045 (CI = +/-0.006; p = 0.000) | 0.872 | +4.57% |
| Severity | 2009.2 | 0.044 (CI = +/-0.007; p = 0.000) | 0.860 | +4.55% |
| Severity | 2010.1 | 0.044 (CI = +/-0.007; p = 0.000) | 0.845 | +4.51% |
| Severity | 2010.2 | 0.044 (CI = +/-0.008; p = 0.000) | 0.832 | +4.52% |
| Severity | 2011.1 | 0.044 (CI = +/-0.008; p = 0.000) | 0.814 | +4.49% |
| Severity | 2011.2 | 0.043 (CI = +/-0.009; p = 0.000) | 0.791 | +4.34% |
| Severity | 2012.1 | 0.044 (CI = +/-0.010; p = 0.000) | 0.783 | +4.46% |
| Severity | 2012.2 | 0.044 (CI = +/-0.010; p = 0.000) | 0.764 | +4.49% |
| Severity | 2013.1 | 0.046 (CI = +/-0.011; p = 0.000) | 0.760 | +4.66% |
| Severity | 2013.2 | 0.043 (CI = +/-0.012; p = 0.000) | 0.725 | +4.43% |
| Severity | 2014.1 | 0.042 (CI = +/-0.013; p = 0.000) | 0.688 | +4.33% |
| Severity | 2014.2 | 0.041 (CI = +/-0.014; p = 0.000) | 0.640 | +4.15% |
| Severity | 2015.1 | 0.041 (CI = +/-0.016; p = 0.000) | 0.605 | +4.18% |
| Severity | 2015.2 | 0.040 (CI = +/-0.018; p = 0.000) | 0.550 | +4.06% |
| Severity | 2016.1 | 0.043 (CI = +/-0.020; p = 0.000) | 0.550 | +4.36% |
| Severity | 2016.2 | 0.042 (CI = +/-0.023; p = 0.002) | 0.489 | +4.27% |
| Severity | 2017.1 | 0.043 (CI = +/-0.026; p = 0.004) | 0.454 | +4.42% |
| Frequency | 2004.2 | -0.021 (CI = +/-0.015; p = 0.008) | 0.150 | -2.12% |
| Frequency | 2005.1 | -0.019 (CI = +/-0.016; p = 0.020) | 0.114 | -1.90% |
| Frequency | 2005.2 | -0.017 (CI = +/-0.017; p = 0.043) | 0.085 | -1.72% |
| Frequency | 2006.1 | -0.014 (CI = +/-0.017; p = 0.110) | 0.045 | -1.38% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.018; p = 0.239) | 0.012 | -1.04% |
| Frequency | 2007.1 | -0.005 (CI = +/-0.017; p = 0.571) | -0.020 | -0.49% |
| Frequency | 2007.2 | 0.000 (CI = +/-0.017; p = 0.985) | -0.031 | +0.02% |
| Frequency | 2008.1 | 0.005 (CI = +/-0.017; p = 0.553) | -0.020 | +0.51% |
| Frequency | 2008.2 | 0.009 (CI = +/-0.018; p = 0.292) | 0.005 | +0.94% |
| Frequency | 2009.1 | 0.014 (CI = +/-0.018; p = 0.112) | 0.053 | +1.45% |
| Frequency | 2009.2 | 0.018 (CI = +/-0.019; p = 0.059) | 0.090 | +1.81% |
| Frequency | 2010.1 | 0.023 (CI = +/-0.019; p = 0.020) | 0.155 | +2.32% |
| Frequency | 2010.2 | 0.024 (CI = +/-0.020; p = 0.024) | 0.149 | +2.41% |
| Frequency | 2011.1 | 0.026 (CI = +/-0.022; p = 0.019) | 0.169 | +2.68% |
| Frequency | 2011.2 | 0.026 (CI = +/-0.024; p = 0.033) | 0.142 | +2.62% |
| Frequency | 2012.1 | 0.023 (CI = +/-0.025; p = 0.073) | 0.096 | +2.33% |
| Frequency | 2012.2 | 0.015 (CI = +/-0.025; p = 0.245) | 0.018 | +1.47% |
| Frequency | 2013.1 | 0.008 (CI = +/-0.026; p = 0.517) | -0.026 | +0.84% |
| Frequency | 2013.2 | 0.002 (CI = +/-0.028; p = 0.903) | -0.049 | +0.16% |
| Frequency | 2014.1 | -0.005 (CI = +/-0.029; p = 0.741) | -0.046 | -0.47% |
| Frequency | 2014.2 | -0.016 (CI = +/-0.029; p = 0.250) | 0.021 | -1.61% |
| Frequency | 2015.1 | -0.027 (CI = +/-0.028; p = 0.059) | 0.147 | -2.69% |
| Frequency | 2015.2 | -0.035 (CI = +/-0.030; p = 0.026) | 0.228 | -3.42% |
| Frequency | 2016.1 | -0.039 (CI = +/-0.033; p = 0.025) | 0.246 | -3.85% |
| Frequency | 2016.2 | -0.045 (CI = +/-0.037; p = 0.023) | 0.270 | -4.37% |
| Frequency | 2017.1 | -0.047 (CI = +/-0.043; p = 0.035) | 0.244 | -4.57% |

All Perils

Coverage = AP

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

| Fit | Start Date | Time | Seasonality | Mobility | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-----------------------------------|-------------------------|--------------------|
| Loss Cost | 2004.2 | 0.047 (CI = +/-0.010; p = 0.000) | 0.233 (CI = +/-0.104; p = 0.000) | 0.015 (CI = +/-0.007; p = 0.000) | 0.737 | +4.77% |
| Loss Cost | 2005.1 | 0.045 (CI = +/-0.010; p = 0.000) | 0.245 (CI = +/-0.103; p = 0.000) | 0.014 (CI = +/-0.007; p = 0.000) | 0.733 | +4.56% |
| Loss Cost | 2005.2 | 0.045 (CI = +/-0.011; p = 0.000) | 0.247 (CI = +/-0.106; p = 0.000) | 0.014 (CI = +/-0.007; p = 0.000) | 0.714 | +4.59% |
| Loss Cost | 2006.1 | 0.043 (CI = +/-0.011; p = 0.000) | 0.260 (CI = +/-0.106; p = 0.000) | 0.014 (CI = +/-0.007; p = 0.001) | 0.713 | +4.35% |
| Loss Cost | 2006.2 | 0.041 (CI = +/-0.011; p = 0.000) | 0.249 (CI = +/-0.106; p = 0.000) | 0.014 (CI = +/-0.007; p = 0.001) | 0.681 | +4.15% |
| Loss Cost | 2007.1 | 0.038 (CI = +/-0.011; p = 0.000) | 0.264 (CI = +/-0.105; p = 0.000) | 0.013 (CI = +/-0.007; p = 0.001) | 0.685 | +3.87% |
| Loss Cost | 2007.2 | 0.037 (CI = +/-0.012; p = 0.000) | 0.259 (CI = +/-0.108; p = 0.000) | 0.013 (CI = +/-0.007; p = 0.001) | 0.654 | +3.78% |
| Loss Cost | 2008.1 | 0.036 (CI = +/-0.013; p = 0.000) | 0.267 (CI = +/-0.110; p = 0.000) | 0.013 (CI = +/-0.007; p = 0.001) | 0.650 | +3.62% |
| Loss Cost | 2008.2 | 0.033 (CI = +/-0.013; p = 0.000) | 0.255 (CI = +/-0.111; p = 0.000) | 0.013 (CI = +/-0.007; p = 0.001) | 0.613 | +3.37% |
| Loss Cost | 2009.1 | 0.031 (CI = +/-0.014; p = 0.000) | 0.264 (CI = +/-0.113; p = 0.000) | 0.012 (CI = +/-0.007; p = 0.002) | 0.614 | +3.16% |
| Loss Cost | 2009.2 | 0.032 (CI = +/-0.015; p = 0.000) | 0.269 (CI = +/-0.117; p = 0.000) | 0.012 (CI = +/-0.007; p = 0.002) | 0.600 | +3.25% |
| Loss Cost | 2010.1 | 0.029 (CI = +/-0.015; p = 0.001) | 0.281 (CI = +/-0.118; p = 0.000) | 0.012 (CI = +/-0.007; p = 0.002) | 0.609 | +2.96% |
| Loss Cost | 2010.2 | 0.027 (CI = +/-0.016; p = 0.002) | 0.273 (CI = +/-0.121; p = 0.000) | 0.012 (CI = +/-0.007; p = 0.003) | 0.575 | +2.76% |
| Loss Cost | 2011.1 | 0.031 (CI = +/-0.017; p = 0.001) | 0.256 (CI = +/-0.121; p = 0.000) | 0.012 (CI = +/-0.007; p = 0.002) | 0.600 | +3.17% |
| Loss Cost | 2011.2 | 0.031 (CI = +/-0.018; p = 0.002) | 0.254 (CI = +/-0.126; p = 0.000) | 0.012 (CI = +/-0.007; p = 0.002) | 0.572 | +3.12% |
| Loss Cost | 2012.1 | 0.031 (CI = +/-0.020; p = 0.004) | 0.254 (CI = +/-0.132; p = 0.001) | 0.012 (CI = +/-0.008; p = 0.003) | 0.569 | +3.12% |
| Loss Cost | 2012.2 | 0.025 (CI = +/-0.020; p = 0.016) | 0.230 (CI = +/-0.128; p = 0.001) | 0.012 (CI = +/-0.007; p = 0.002) | 0.544 | +2.52% |
| Loss Cost | 2013.1 | 0.029 (CI = +/-0.021; p = 0.009) | 0.215 (CI = +/-0.129; p = 0.002) | 0.012 (CI = +/-0.007; p = 0.002) | 0.560 | +2.95% |
| Loss Cost | 2013.2 | 0.037 (CI = +/-0.020; p = 0.001) | 0.245 (CI = +/-0.118; p = 0.000) | 0.012 (CI = +/-0.006; p = 0.001) | 0.668 | +3.77% |
| Loss Cost | 2014.1 | 0.039 (CI = +/-0.021; p = 0.001) | 0.238 (CI = +/-0.123; p = 0.001) | 0.013 (CI = +/-0.007; p = 0.001) | 0.671 | +3.98% |
| Loss Cost | 2014.2 | 0.038 (CI = +/-0.024; p = 0.004) | 0.233 (CI = +/-0.130; p = 0.002) | 0.013 (CI = +/-0.007; p = 0.001) | 0.642 | +3.83% |
| Loss Cost | 2015.1 | 0.043 (CI = +/-0.025; p = 0.002) | 0.214 (CI = +/-0.130; p = 0.003) | 0.013 (CI = +/-0.007; p = 0.001) | 0.671 | +4.45% |
| Loss Cost | 2015.2 | 0.040 (CI = +/-0.027; p = 0.007) | 0.202 (CI = +/-0.137; p = 0.007) | 0.013 (CI = +/-0.007; p = 0.001) | 0.642 | +4.06% |
| Loss Cost | 2016.1 | 0.042 (CI = +/-0.030; p = 0.011) | 0.196 (CI = +/-0.146; p = 0.012) | 0.013 (CI = +/-0.007; p = 0.002) | 0.639 | +4.25% |
| Loss Cost | 2016.2 | 0.036 (CI = +/-0.034; p = 0.036) | 0.180 (CI = +/-0.154; p = 0.025) | 0.013 (CI = +/-0.007; p = 0.002) | 0.618 | +3.71% |
| Loss Cost | 2017.1 | 0.048 (CI = +/-0.033; p = 0.008) | 0.151 (CI = +/-0.143; p = 0.040) | 0.013 (CI = +/-0.006; p = 0.001) | 0.685 | +4.94% |
| | | | | | | |
| Severity | 2004.2 | 0.078 (CI = +/-0.016; p = 0.000) | 0.082 (CI = +/-0.169; p = 0.335) | -0.005 (CI = +/-0.012; p = 0.388) | 0.760 | +8.09% |
| Severity | 2005.1 | 0.080 (CI = +/-0.017; p = 0.000) | 0.070 (CI = +/-0.172; p = 0.414) | -0.005 (CI = +/-0.012; p = 0.427) | 0.758 | +8.29% |
| Severity | 2005.2 | 0.082 (CI = +/-0.018; p = 0.000) | 0.082 (CI = +/-0.175; p = 0.345) | -0.005 (CI = +/-0.012; p = 0.455) | 0.755 | +8.52% |
| Severity | 2006.1 | 0.083 (CI = +/-0.018; p = 0.000) | 0.075 (CI = +/-0.180; p = 0.400) | -0.004 (CI = +/-0.012; p = 0.483) | 0.747 | +8.66% |
| Severity | 2006.2 | 0.084 (CI = +/-0.020; p = 0.000) | 0.080 (CI = +/-0.185; p = 0.382) | -0.004 (CI = +/-0.013; p = 0.500) | 0.734 | +8.76% |
| Severity | 2007.1 | 0.085 (CI = +/-0.021; p = 0.000) | 0.075 (CI = +/-0.190; p = 0.426) | -0.004 (CI = +/-0.013; p = 0.523) | 0.723 | +8.86% |
| Severity | 2007.2 | 0.087 (CI = +/-0.022; p = 0.000) | 0.084 (CI = +/-0.196; p = 0.389) | -0.004 (CI = +/-0.013; p = 0.545) | 0.712 | +9.04% |
| Severity | 2008.1 | 0.090 (CI = +/-0.023; p = 0.000) | 0.068 (CI = +/-0.199; p = 0.489) | -0.003 (CI = +/-0.013; p = 0.593) | 0.712 | +9.37% |
| Severity | 2008.2 | 0.093 (CI = +/-0.024; p = 0.000) | 0.086 (CI = +/-0.203; p = 0.395) | -0.003 (CI = +/-0.013; p = 0.625) | 0.713 | +9.74% |
| Severity | 2009.1 | 0.100 (CI = +/-0.024; p = 0.000) | 0.050 (CI = +/-0.194; p = 0.605) | -0.002 (CI = +/-0.012; p = 0.717) | 0.753 | +10.56% |
| Severity | 2009.2 | 0.113 (CI = +/-0.019; p = 0.000) | 0.108 (CI = +/-0.154; p = 0.161) | -0.001 (CI = +/-0.010; p = 0.772) | 0.855 | +11.92% |
| Severity | 2010.1 | 0.123 (CI = +/-0.016; p = 0.000) | 0.061 (CI = +/-0.119; p = 0.303) | 0.000 (CI = +/-0.007; p = 0.949) | 0.919 | +13.10% |
| Severity | 2010.2 | 0.131 (CI = +/-0.013; p = 0.000) | 0.095 (CI = +/-0.099; p = 0.060) | 0.000 (CI = +/-0.006; p = 0.957) | 0.947 | +13.94% |
| Severity | 2011.1 | 0.136 (CI = +/-0.012; p = 0.000) | 0.070 (CI = +/-0.086; p = 0.106) | 0.001 (CI = +/-0.005; p = 0.785) | 0.962 | +14.60% |
| Severity | 2011.2 | 0.137 (CI = +/-0.013; p = 0.000) | 0.073 (CI = +/-0.090; p = 0.107) | 0.001 (CI = +/-0.005; p = 0.782) | 0.957 | +14.68% |
| Severity | 2012.1 | 0.138 (CI = +/-0.014; p = 0.000) | 0.070 (CI = +/-0.093; p = 0.136) | 0.001 (CI = +/-0.005; p = 0.771) | 0.953 | +14.77% |
| Severity | 2012.2 | 0.133 (CI = +/-0.014; p = 0.000) | 0.051 (CI = +/-0.089; p = 0.242) | 0.001 (CI = +/-0.005; p = 0.782) | 0.953 | +14.25% |
| Severity | 2013.1 | 0.135 (CI = +/-0.015; p = 0.000) | 0.046 (CI = +/-0.093; p = 0.309) | 0.001 (CI = +/-0.005; p = 0.764) | 0.948 | +14.41% |
| Severity | 2013.2 | 0.140 (CI = +/-0.015; p = 0.000) | 0.066 (CI = +/-0.087; p = 0.130) | 0.001 (CI = +/-0.005; p = 0.739) | 0.956 | +15.00% |
| Severity | 2014.1 | 0.138 (CI = +/-0.016; p = 0.000) | 0.072 (CI = +/-0.091; p = 0.115) | 0.001 (CI = +/-0.005; p = 0.761) | 0.949 | +14.80% |
| Severity | 2014.2 | 0.136 (CI = +/-0.017; p = 0.000) | 0.064 (CI = +/-0.095; p = 0.171) | 0.001 (CI = +/-0.005; p = 0.754) | 0.941 | +14.57% |
| Severity | 2015.1 | 0.143 (CI = +/-0.016; p = 0.000) | 0.043 (CI = +/-0.085; p = 0.298) | 0.001 (CI = +/-0.004; p = 0.692) | 0.955 | +15.36% |
| Severity | 2015.2 | 0.142 (CI = +/-0.018; p = 0.000) | 0.042 (CI = +/-0.091; p = 0.344) | 0.001 (CI = +/-0.004; p = 0.698) | 0.947 | +15.32% |
| Severity | 2016.1 | 0.146 (CI = +/-0.020; p = 0.000) | 0.032 (CI = +/-0.094; p = 0.478) | 0.001 (CI = +/-0.004; p = 0.713) | 0.944 | +15.72% |
| Severity | 2016.2 | 0.142 (CI = +/-0.021; p = 0.000) | 0.019 (CI = +/-0.098; p = 0.680) | 0.001 (CI = +/-0.005; p = 0.636) | 0.934 | +15.24% |
| Severity | 2017.1 | 0.139 (CI = +/-0.024; p = 0.000) | 0.027 (CI = +/-0.103; p = 0.577) | 0.001 (CI = +/-0.005; p = 0.606) | 0.920 | +14.87% |
| | | | | | | |
| Frequency | 2004.2 | -0.031 (CI = +/-0.020; p = 0.003) | 0.152 (CI = +/-0.208; p = 0.147) | 0.020 (CI = +/-0.015; p = 0.011) | 0.438 | -3.07% |
| Frequency | 2005.1 | -0.035 (CI = +/-0.020; p = 0.001) | 0.175 (CI = +/-0.208; p = 0.095) | 0.019 (CI = +/-0.015; p = 0.013) | 0.468 | -3.45% |
| Frequency | 2005.2 | -0.037 (CI = +/-0.021; p = 0.001) | 0.165 (CI = +/-0.212; p = 0.124) | 0.019 (CI = +/-0.015; p = 0.015) | 0.473 | -3.62% |
| Frequency | 2006.1 | -0.040 (CI = +/-0.022; p = 0.001) | 0.185 (CI = +/-0.214; p = 0.088) | 0.018 (CI = +/-0.015; p = 0.018) | 0.491 | -3.97% |
| Frequency | 2006.2 | -0.043 (CI = +/-0.023; p = 0.001) | 0.169 (CI = +/-0.218; p = 0.124) | 0.018 (CI = +/-0.015; p = 0.021) | 0.502 | -4.24% |
| Frequency | 2007.1 | -0.047 (CI = +/-0.024; p = 0.000) | 0.189 (CI = +/-0.221; p = 0.091) | 0.017 (CI = +/-0.015; p = 0.026) | 0.517 | -4.59% |
| Frequency | 2007.2 | -0.049 (CI = +/-0.025; p = 0.000) | 0.176 (CI = +/-0.226; p = 0.124) | 0.017 (CI = +/-0.015; p = 0.029) | 0.521 | -4.82% |
| Frequency | 2008.1 | -0.054 (CI = +/-0.026; p = 0.000) | 0.199 (CI = +/-0.228; p = 0.086) | 0.016 (CI = +/-0.015; p = 0.035) | 0.540 | -5.25% |
| Frequency | 2008.2 | -0.060 (CI = +/-0.027; p = 0.000) | 0.169 (CI = +/-0.227; p = 0.139) | 0.016 (CI = +/-0.015; p = 0.037) | 0.574 | -5.81% |
| Frequency | 2009.1 | -0.069 (CI = +/-0.026; p = 0.000) | 0.215 (CI = +/-0.212; p = 0.048) | 0.015 (CI = +/-0.014; p = 0.037) | 0.652 | -6.69% |
| Frequency | 2009.2 | -0.081 (CI = +/-0.023; p = 0.000) | 0.160 (CI = +/-0.184; p = 0.085) | 0.014 (CI = +/-0.012; p = 0.022) | 0.753 | -7.75% |
| Frequency | 2010.1 | -0.094 (CI = +/-0.018; p = 0.000) | 0.220 (CI = +/-0.135; p = 0.002) | 0.012 (CI = +/-0.008; p = 0.006) | 0.877 | -8.96% |
| Frequency | 2010.2 | -0.103 (CI = +/-0.014; p = 0.000) | 0.178 (CI = +/-0.103; p = 0.002) | 0.012 (CI = +/-0.006; p = 0.001) | 0.933 | -9.81% |
| Frequency | 2011.1 | -0.105 (CI = +/-0.015; p = 0.000) | 0.186 (CI = +/-0.106; p = 0.001) | 0.012 (CI = +/-0.006; p = 0.001) | 0.929 | -9.98% |
| Frequency | 2011.2 | -0.106 (CI = +/-0.016; p = 0.000) | 0.181 (CI = +/-0.110; p = 0.003) | 0.012 (CI = +/-0.007; p = 0.001) | 0.925 | -10.08% |
| Frequency | 2012.1 | -0.107 (CI = +/-0.017; p = 0.000) | 0.184 (CI = +/-0.115; p = 0.003) | 0.012 (CI = +/-0.007; p = 0.002) | 0.917 | -10.15% |
| Frequency | 2012.2 | -0.108 (CI = +/-0.019; p = 0.000) | 0.179 (CI = +/-0.120; p = 0.006) | 0.012 (CI = +/-0.007; p = 0.002) | 0.912 | -10.27% |
| Frequency | 2013.1 | -0.106 (CI = +/-0.020; p = 0.000) | 0.169 (CI = +/-0.124; p = 0.010) | 0.012 (CI = +/-0.007; p = 0.002) | 0.899 | -10.02% |
| Frequency | 2013.2 | -0.103 (CI = +/-0.022; p = 0.000) | 0.179 (CI = +/-0.129; p = 0.009) | 0.012 (CI = +/-0.007; p = 0.003) | 0.890 | -9.77% |
| Frequency | 2014.1 | -0.099 (CI = +/-0.023; p = 0.000) | 0.166 (CI = +/-0.132; p = 0.017) | 0.012 (CI = +/-0.007; p = 0.003) | 0.873 | -9.43% |
| Frequency | 2014.2 | -0.098 (CI = +/-0.025; p = 0.000) | 0.169 (CI = +/-0.141; p = 0.022) | 0.012 (CI = +/-0.007; p = 0.003) | 0.861 | -9.37% |
| Frequency | 2015.1 | -0.099 (CI = +/-0.028; p = 0.000) | 0.172 (CI = +/-0.149; p = 0.027) | 0.012 (CI = +/-0.008; p = 0.005) | 0.839 | -9.46% |
| Frequency | 2015.2 | -0.103 (CI = +/-0.031; p = 0.000) | 0.160 (CI = +/-0.158; p = 0.048) | 0.012 (CI = +/-0.008; p = 0.005) | 0.834 | -9.76% |
| Frequency | 2016.1 | -0.104 (CI = +/-0.035; p = 0.000) | 0.165 (CI = +/-0.169; p = 0.055) | 0.012 (CI = +/-0.008; p = 0.007) | 0.806 | -9.91% |
| Frequency | 2016.2 | -0.105 (CI = +/-0.040; p = 0.000) | 0.161 (CI = +/-0.184; p = 0.080) | 0.012 (CI = +/-0.009; p = 0.010) | 0.787 | -10.00% |
| Frequency | 2017.1 | -0.090 (CI = +/-0.039; p = 0.000) | 0.124 (CI = +/-0.167; p = 0.129) | 0.011 (CI = +/-0.008; p = 0.007) | 0.757 | -8.64% |

All Perils

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2004.2 | 0.038 (CI = +/-0.013; p = 0.000) | 0.478 | +3.84% |
| Loss Cost | 2005.1 | 0.036 (CI = +/-0.013; p = 0.000) | 0.445 | +3.71% |
| Loss Cost | 2005.2 | 0.035 (CI = +/-0.014; p = 0.000) | 0.411 | +3.60% |
| Loss Cost | 2006.1 | 0.034 (CI = +/-0.015; p = 0.000) | 0.375 | +3.46% |
| Loss Cost | 2006.2 | 0.031 (CI = +/-0.015; p = 0.000) | 0.323 | +3.12% |
| Loss Cost | 2007.1 | 0.029 (CI = +/-0.016; p = 0.001) | 0.283 | +2.96% |
| Loss Cost | 2007.2 | 0.027 (CI = +/-0.016; p = 0.002) | 0.235 | +2.70% |
| Loss Cost | 2008.1 | 0.026 (CI = +/-0.017; p = 0.004) | 0.212 | +2.66% |
| Loss Cost | 2008.2 | 0.022 (CI = +/-0.018; p = 0.016) | 0.151 | +2.23% |
| Loss Cost | 2009.1 | 0.021 (CI = +/-0.019; p = 0.028) | 0.127 | +2.16% |
| Loss Cost | 2009.2 | 0.020 (CI = +/-0.020; p = 0.051) | 0.098 | +2.02% |
| Loss Cost | 2010.1 | 0.019 (CI = +/-0.022; p = 0.084) | 0.074 | +1.90% |
| Loss Cost | 2010.2 | 0.015 (CI = +/-0.023; p = 0.197) | 0.027 | +1.46% |
| Loss Cost | 2011.1 | 0.020 (CI = +/-0.023; p = 0.093) | 0.073 | +2.00% |
| Loss Cost | 2011.2 | 0.017 (CI = +/-0.025; p = 0.181) | 0.035 | +1.68% |
| Loss Cost | 2012.1 | 0.019 (CI = +/-0.027; p = 0.169) | 0.041 | +1.87% |
| Loss Cost | 2012.2 | 0.010 (CI = +/-0.027; p = 0.454) | -0.019 | +1.01% |
| Loss Cost | 2013.1 | 0.016 (CI = +/-0.029; p = 0.262) | 0.015 | +1.61% |
| Loss Cost | 2013.2 | 0.020 (CI = +/-0.031; p = 0.184) | 0.041 | +2.07% |
| Loss Cost | 2014.1 | 0.025 (CI = +/-0.034; p = 0.132) | 0.069 | +2.56% |
| Loss Cost | 2014.2 | 0.020 (CI = +/-0.037; p = 0.261) | 0.018 | +2.05% |
| Loss Cost | 2015.1 | 0.030 (CI = +/-0.039; p = 0.125) | 0.082 | +3.02% |
| Loss Cost | 2015.2 | 0.023 (CI = +/-0.043; p = 0.277) | 0.015 | +2.29% |
| Loss Cost | 2016.1 | 0.029 (CI = +/-0.047; p = 0.207) | 0.044 | +2.97% |
| Loss Cost | 2016.2 | 0.021 (CI = +/-0.053; p = 0.402) | -0.017 | +2.15% |
| Loss Cost | 2017.1 | 0.040 (CI = +/-0.054; p = 0.133) | 0.101 | +4.13% |
| Severity | 2004.2 | 0.080 (CI = +/-0.014; p = 0.000) | 0.762 | +8.37% |
| Severity | 2005.1 | 0.082 (CI = +/-0.015; p = 0.000) | 0.763 | +8.60% |
| Severity | 2005.2 | 0.084 (CI = +/-0.016; p = 0.000) | 0.759 | +8.78% |
| Severity | 2006.1 | 0.086 (CI = +/-0.017; p = 0.000) | 0.754 | +8.95% |
| Severity | 2006.2 | 0.086 (CI = +/-0.017; p = 0.000) | 0.741 | +9.01% |
| Severity | 2007.1 | 0.088 (CI = +/-0.018; p = 0.000) | 0.731 | +9.16% |
| Severity | 2007.2 | 0.089 (CI = +/-0.020; p = 0.000) | 0.720 | +9.29% |
| Severity | 2008.1 | 0.092 (CI = +/-0.020; p = 0.000) | 0.724 | +9.64% |
| Severity | 2008.2 | 0.095 (CI = +/-0.021; p = 0.000) | 0.723 | +9.95% |
| Severity | 2009.1 | 0.102 (CI = +/-0.021; p = 0.000) | 0.766 | +10.76% |
| Severity | 2009.2 | 0.113 (CI = +/-0.018; p = 0.000) | 0.854 | +11.97% |
| Severity | 2010.1 | 0.123 (CI = +/-0.014; p = 0.000) | 0.922 | +13.12% |
| Severity | 2010.2 | 0.130 (CI = +/-0.013; p = 0.000) | 0.943 | +13.84% |
| Severity | 2011.1 | 0.136 (CI = +/-0.011; p = 0.000) | 0.960 | +14.53% |
| Severity | 2011.2 | 0.136 (CI = +/-0.012; p = 0.000) | 0.956 | +14.53% |
| Severity | 2012.1 | 0.137 (CI = +/-0.013; p = 0.000) | 0.952 | +14.68% |
| Severity | 2012.2 | 0.132 (CI = +/-0.013; p = 0.000) | 0.953 | +14.11% |
| Severity | 2013.1 | 0.134 (CI = +/-0.014; p = 0.000) | 0.950 | +14.32% |
| Severity | 2013.2 | 0.138 (CI = +/-0.014; p = 0.000) | 0.954 | +14.81% |
| Severity | 2014.1 | 0.137 (CI = +/-0.015; p = 0.000) | 0.947 | +14.71% |
| Severity | 2014.2 | 0.134 (CI = +/-0.016; p = 0.000) | 0.940 | +14.37% |
| Severity | 2015.1 | 0.142 (CI = +/-0.015; p = 0.000) | 0.957 | +15.26% |
| Severity | 2015.2 | 0.141 (CI = +/-0.017; p = 0.000) | 0.949 | +15.13% |
| Severity | 2016.1 | 0.145 (CI = +/-0.018; p = 0.000) | 0.949 | +15.63% |
| Severity | 2016.2 | 0.141 (CI = +/-0.019; p = 0.000) | 0.941 | +15.09% |
| Severity | 2017.1 | 0.138 (CI = +/-0.022; p = 0.000) | 0.928 | +14.79% |
| Frequency | 2004.2 | -0.043 (CI = +/-0.020; p = 0.000) | 0.318 | -4.18% |
| Frequency | 2005.1 | -0.046 (CI = +/-0.020; p = 0.000) | 0.344 | -4.50% |
| Frequency | 2005.2 | -0.049 (CI = +/-0.021; p = 0.000) | 0.360 | -4.76% |
| Frequency | 2006.1 | -0.052 (CI = +/-0.022; p = 0.000) | 0.374 | -5.04% |
| Frequency | 2006.2 | -0.056 (CI = +/-0.023; p = 0.000) | 0.400 | -5.41% |
| Frequency | 2007.1 | -0.059 (CI = +/-0.024; p = 0.000) | 0.409 | -5.68% |
| Frequency | 2007.2 | -0.062 (CI = +/-0.025; p = 0.000) | 0.426 | -6.03% |
| Frequency | 2008.1 | -0.066 (CI = +/-0.026; p = 0.000) | 0.439 | -6.37% |
| Frequency | 2008.2 | -0.073 (CI = +/-0.027; p = 0.000) | 0.493 | -7.02% |
| Frequency | 2009.1 | -0.081 (CI = +/-0.027; p = 0.000) | 0.556 | -7.76% |
| Frequency | 2009.2 | -0.093 (CI = +/-0.024; p = 0.000) | 0.684 | -8.89% |
| Frequency | 2010.1 | -0.104 (CI = +/-0.021; p = 0.000) | 0.783 | -9.92% |
| Frequency | 2010.2 | -0.115 (CI = +/-0.018; p = 0.000) | 0.861 | -10.88% |
| Frequency | 2011.1 | -0.116 (CI = +/-0.020; p = 0.000) | 0.849 | -10.94% |
| Frequency | 2011.2 | -0.119 (CI = +/-0.021; p = 0.000) | 0.845 | -11.22% |
| Frequency | 2012.1 | -0.118 (CI = +/-0.023; p = 0.000) | 0.828 | -11.17% |
| Frequency | 2012.2 | -0.122 (CI = +/-0.024; p = 0.000) | 0.823 | -11.48% |
| Frequency | 2013.1 | -0.118 (CI = +/-0.026; p = 0.000) | 0.799 | -11.12% |
| Frequency | 2013.2 | -0.118 (CI = +/-0.029; p = 0.000) | 0.775 | -11.10% |
| Frequency | 2014.1 | -0.112 (CI = +/-0.031; p = 0.000) | 0.741 | -10.59% |
| Frequency | 2014.2 | -0.114 (CI = +/-0.034; p = 0.000) | 0.719 | -10.77% |
| Frequency | 2015.1 | -0.112 (CI = +/-0.038; p = 0.000) | 0.679 | -10.61% |
| Frequency | 2015.2 | -0.118 (CI = +/-0.042; p = 0.000) | 0.673 | -11.15% |
| Frequency | 2016.1 | -0.116 (CI = +/-0.047; p = 0.000) | 0.624 | -10.95% |
| Frequency | 2016.2 | -0.119 (CI = +/-0.054; p = 0.000) | 0.592 | -11.24% |
| Frequency | 2017.1 | -0.097 (CI = +/-0.053; p = 0.002) | 0.511 | -9.29% |

All Perils

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.038 (CI = +/-0.011; p = 0.000) | 0.253 (CI = +/-0.125; p = 0.000) | 0.622 | +3.86% |
| Loss Cost | 2005.1 | 0.036 (CI = +/-0.011; p = 0.000) | 0.268 (CI = +/-0.125; p = 0.000) | 0.618 | +3.62% |
| Loss Cost | 2005.2 | 0.035 (CI = +/-0.012; p = 0.000) | 0.268 (CI = +/-0.128; p = 0.000) | 0.591 | +3.61% |
| Loss Cost | 2006.1 | 0.033 (CI = +/-0.012; p = 0.000) | 0.285 (CI = +/-0.127; p = 0.000) | 0.592 | +3.33% |
| Loss Cost | 2006.2 | 0.031 (CI = +/-0.013; p = 0.000) | 0.272 (CI = +/-0.128; p = 0.000) | 0.545 | +3.10% |
| Loss Cost | 2007.1 | 0.027 (CI = +/-0.013; p = 0.000) | 0.291 (CI = +/-0.126; p = 0.000) | 0.554 | +2.78% |
| Loss Cost | 2007.2 | 0.026 (CI = +/-0.014; p = 0.000) | 0.285 (CI = +/-0.130; p = 0.000) | 0.511 | +2.66% |
| Loss Cost | 2008.1 | 0.024 (CI = +/-0.014; p = 0.002) | 0.296 (CI = +/-0.132; p = 0.000) | 0.514 | +2.44% |
| Loss Cost | 2008.2 | 0.021 (CI = +/-0.015; p = 0.006) | 0.282 (CI = +/-0.133; p = 0.000) | 0.461 | +2.16% |
| Loss Cost | 2009.1 | 0.019 (CI = +/-0.016; p = 0.021) | 0.297 (CI = +/-0.134; p = 0.000) | 0.471 | +1.87% |
| Loss Cost | 2009.2 | 0.019 (CI = +/-0.017; p = 0.027) | 0.299 (CI = +/-0.139; p = 0.000) | 0.450 | +1.92% |
| Loss Cost | 2010.1 | 0.015 (CI = +/-0.017; p = 0.082) | 0.317 (CI = +/-0.140; p = 0.000) | 0.473 | +1.53% |
| Loss Cost | 2010.2 | 0.013 (CI = +/-0.018; p = 0.161) | 0.307 (CI = +/-0.143; p = 0.000) | 0.429 | +1.30% |
| Loss Cost | 2011.1 | 0.016 (CI = +/-0.020; p = 0.108) | 0.293 (CI = +/-0.147; p = 0.000) | 0.430 | +1.60% |
| Loss Cost | 2011.2 | 0.015 (CI = +/-0.021; p = 0.159) | 0.289 (CI = +/-0.153; p = 0.001) | 0.392 | +1.51% |
| Loss Cost | 2012.1 | 0.014 (CI = +/-0.023; p = 0.231) | 0.294 (CI = +/-0.160; p = 0.001) | 0.392 | +1.39% |
| Loss Cost | 2012.2 | 0.007 (CI = +/-0.024; p = 0.523) | 0.270 (CI = +/-0.158; p = 0.002) | 0.336 | +0.74% |
| Loss Cost | 2013.1 | 0.010 (CI = +/-0.026; p = 0.410) | 0.258 (CI = +/-0.165; p = 0.004) | 0.323 | +1.05% |
| Loss Cost | 2013.2 | 0.018 (CI = +/-0.026; p = 0.159) | 0.286 (CI = +/-0.160; p = 0.001) | 0.418 | +1.86% |
| Loss Cost | 2014.1 | 0.019 (CI = +/-0.029; p = 0.184) | 0.283 (CI = +/-0.169; p = 0.003) | 0.413 | +1.95% |
| Loss Cost | 2014.2 | 0.018 (CI = +/-0.033; p = 0.266) | 0.279 (CI = +/-0.179; p = 0.005) | 0.362 | +1.79% |
| Loss Cost | 2015.1 | 0.023 (CI = +/-0.036; p = 0.191) | 0.261 (CI = +/-0.188; p = 0.010) | 0.360 | +2.35% |
| Loss Cost | 2015.2 | 0.020 (CI = +/-0.041; p = 0.312) | 0.252 (CI = +/-0.199; p = 0.017) | 0.288 | +2.00% |
| Loss Cost | 2016.1 | 0.021 (CI = +/-0.047; p = 0.345) | 0.248 (CI = +/-0.215; p = 0.027) | 0.278 | +2.14% |
| Loss Cost | 2016.2 | 0.018 (CI = +/-0.053; p = 0.488) | 0.239 (CI = +/-0.231; p = 0.044) | 0.204 | +1.77% |
| Loss Cost | 2017.1 | 0.033 (CI = +/-0.059; p = 0.244) | 0.201 (CI = +/-0.237; p = 0.089) | 0.219 | +3.34% |
| Severity | 2004.2 | 0.078 (CI = +/-0.015; p = 0.000) | 0.092 (CI = +/-0.169; p = 0.279) | 0.745 | +8.14% |
| Severity | 2005.1 | 0.080 (CI = +/-0.016; p = 0.000) | 0.080 (CI = +/-0.172; p = 0.351) | 0.743 | +8.33% |
| Severity | 2005.2 | 0.082 (CI = +/-0.016; p = 0.000) | 0.093 (CI = +/-0.175; p = 0.290) | 0.740 | +8.55% |
| Severity | 2006.1 | 0.083 (CI = +/-0.017; p = 0.000) | 0.086 (CI = +/-0.180; p = 0.340) | 0.732 | +8.67% |
| Severity | 2006.2 | 0.084 (CI = +/-0.018; p = 0.000) | 0.091 (CI = +/-0.185; p = 0.325) | 0.718 | +8.77% |
| Severity | 2007.1 | 0.085 (CI = +/-0.019; p = 0.000) | 0.086 (CI = +/-0.191; p = 0.366) | 0.705 | +8.86% |
| Severity | 2007.2 | 0.086 (CI = +/-0.021; p = 0.000) | 0.095 (CI = +/-0.196; p = 0.333) | 0.694 | +9.03% |
| Severity | 2008.1 | 0.089 (CI = +/-0.022; p = 0.000) | 0.079 (CI = +/-0.200; p = 0.428) | 0.694 | +9.34% |
| Severity | 2008.2 | 0.093 (CI = +/-0.023; p = 0.000) | 0.096 (CI = +/-0.204; p = 0.343) | 0.695 | +9.70% |
| Severity | 2009.1 | 0.100 (CI = +/-0.023; p = 0.000) | 0.058 (CI = +/-0.196; p = 0.546) | 0.737 | +10.50% |
| Severity | 2009.2 | 0.112 (CI = +/-0.019; p = 0.000) | 0.116 (CI = +/-0.155; p = 0.136) | 0.847 | +11.83% |
| Severity | 2010.1 | 0.122 (CI = +/-0.015; p = 0.000) | 0.066 (CI = +/-0.120; p = 0.270) | 0.914 | +12.99% |
| Severity | 2010.2 | 0.129 (CI = +/-0.013; p = 0.000) | 0.099 (CI = +/-0.100; p = 0.052) | 0.944 | +13.82% |
| Severity | 2011.1 | 0.135 (CI = +/-0.012; p = 0.000) | 0.073 (CI = +/-0.087; p = 0.099) | 0.959 | +14.49% |
| Severity | 2011.2 | 0.136 (CI = +/-0.013; p = 0.000) | 0.075 (CI = +/-0.091; p = 0.101) | 0.954 | +14.56% |
| Severity | 2012.1 | 0.137 (CI = +/-0.014; p = 0.000) | 0.072 (CI = +/-0.095; p = 0.130) | 0.950 | +14.64% |
| Severity | 2012.2 | 0.132 (CI = +/-0.014; p = 0.000) | 0.055 (CI = +/-0.091; p = 0.224) | 0.949 | +14.12% |
| Severity | 2013.1 | 0.133 (CI = +/-0.015; p = 0.000) | 0.049 (CI = +/-0.095; p = 0.291) | 0.944 | +14.28% |
| Severity | 2013.2 | 0.139 (CI = +/-0.015; p = 0.000) | 0.068 (CI = +/-0.089; p = 0.127) | 0.952 | +14.89% |
| Severity | 2014.1 | 0.137 (CI = +/-0.016; p = 0.000) | 0.075 (CI = +/-0.093; p = 0.109) | 0.945 | +14.66% |
| Severity | 2014.2 | 0.135 (CI = +/-0.018; p = 0.000) | 0.068 (CI = +/-0.097; p = 0.159) | 0.935 | +14.41% |
| Severity | 2015.1 | 0.143 (CI = +/-0.017; p = 0.000) | 0.043 (CI = +/-0.087; p = 0.313) | 0.951 | +15.32% |
| Severity | 2015.2 | 0.142 (CI = +/-0.019; p = 0.000) | 0.042 (CI = +/-0.093; p = 0.351) | 0.941 | +15.29% |
| Severity | 2016.1 | 0.147 (CI = +/-0.021; p = 0.000) | 0.029 (CI = +/-0.097; p = 0.523) | 0.939 | +15.80% |
| Severity | 2016.2 | 0.142 (CI = +/-0.023; p = 0.000) | 0.019 (CI = +/-0.100; p = 0.694) | 0.927 | +15.30% |
| Severity | 2017.1 | 0.139 (CI = +/-0.027; p = 0.000) | 0.028 (CI = +/-0.108; p = 0.584) | 0.910 | +14.88% |
| Frequency | 2004.2 | -0.040 (CI = +/-0.020; p = 0.000) | 0.161 (CI = +/-0.229; p = 0.163) | 0.300 | -3.96% |
| Frequency | 2005.1 | -0.045 (CI = +/-0.021; p = 0.000) | 0.188 (CI = +/-0.228; p = 0.104) | 0.339 | -4.36% |
| Frequency | 2005.2 | -0.047 (CI = +/-0.022; p = 0.000) | 0.175 (CI = +/-0.233; p = 0.136) | 0.347 | -4.55% |
| Frequency | 2006.1 | -0.050 (CI = +/-0.023; p = 0.000) | 0.199 (CI = +/-0.235; p = 0.095) | 0.373 | -4.92% |
| Frequency | 2006.2 | -0.053 (CI = +/-0.024; p = 0.000) | 0.181 (CI = +/-0.239; p = 0.132) | 0.388 | -5.21% |
| Frequency | 2007.1 | -0.058 (CI = +/-0.025; p = 0.000) | 0.205 (CI = +/-0.242; p = 0.094) | 0.409 | -5.59% |
| Frequency | 2007.2 | -0.060 (CI = +/-0.026; p = 0.000) | 0.190 (CI = +/-0.248; p = 0.128) | 0.416 | -5.85% |
| Frequency | 2008.1 | -0.065 (CI = +/-0.027; p = 0.000) | 0.218 (CI = +/-0.250; p = 0.085) | 0.442 | -6.32% |
| Frequency | 2008.2 | -0.071 (CI = +/-0.028; p = 0.000) | 0.186 (CI = +/-0.249; p = 0.136) | 0.482 | -6.88% |
| Frequency | 2009.1 | -0.081 (CI = +/-0.027; p = 0.000) | 0.238 (CI = +/-0.233; p = 0.046) | 0.575 | -7.81% |
| Frequency | 2009.2 | -0.093 (CI = +/-0.025; p = 0.000) | 0.183 (CI = +/-0.206; p = 0.080) | 0.686 | -8.86% |
| Frequency | 2010.1 | -0.107 (CI = +/-0.019; p = 0.000) | 0.251 (CI = +/-0.158; p = 0.003) | 0.831 | -10.14% |
| Frequency | 2010.2 | -0.117 (CI = +/-0.017; p = 0.000) | 0.208 (CI = +/-0.130; p = 0.003) | 0.893 | -11.00% |
| Frequency | 2011.1 | -0.119 (CI = +/-0.018; p = 0.000) | 0.221 (CI = +/-0.133; p = 0.002) | 0.889 | -11.26% |
| Frequency | 2011.2 | -0.121 (CI = +/-0.019; p = 0.000) | 0.214 (CI = +/-0.138; p = 0.004) | 0.883 | -11.40% |
| Frequency | 2012.1 | -0.123 (CI = +/-0.021; p = 0.000) | 0.222 (CI = +/-0.143; p = 0.004) | 0.871 | -11.57% |
| Frequency | 2012.2 | -0.125 (CI = +/-0.023; p = 0.000) | 0.216 (CI = +/-0.149; p = 0.007) | 0.865 | -11.72% |
| Frequency | 2013.1 | -0.123 (CI = +/-0.025; p = 0.000) | 0.209 (CI = +/-0.157; p = 0.012) | 0.840 | -11.57% |
| Frequency | 2013.2 | -0.120 (CI = +/-0.027; p = 0.000) | 0.219 (CI = +/-0.164; p = 0.012) | 0.823 | -11.34% |
| Frequency | 2014.1 | -0.118 (CI = +/-0.030; p = 0.000) | 0.209 (CI = +/-0.173; p = 0.021) | 0.786 | -11.09% |
| Frequency | 2014.2 | -0.117 (CI = +/-0.033; p = 0.000) | 0.211 (CI = +/-0.183; p = 0.027) | 0.767 | -11.03% |
| Frequency | 2015.1 | -0.119 (CI = +/-0.038; p = 0.000) | 0.219 (CI = +/-0.195; p = 0.030) | 0.734 | -11.25% |
| Frequency | 2015.2 | -0.122 (CI = +/-0.042; p = 0.000) | 0.210 (CI = +/-0.207; p = 0.047) | 0.721 | -11.52% |
| Frequency | 2016.1 | -0.126 (CI = +/-0.048; p = 0.000) | 0.219 (CI = +/-0.223; p = 0.054) | 0.679 | -11.80% |
| Frequency | 2016.2 | -0.125 (CI = +/-0.056; p = 0.000) | 0.220 (CI = +/-0.241; p = 0.070) | 0.649 | -11.74% |
| Frequency | 2017.1 | -0.106 (CI = +/-0.059; p = 0.002) | 0.173 (CI = +/-0.239; p = 0.140) | 0.530 | -10.04% |

All Perils

Coverage = AP
 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 | 2004.2 | 0.049 (CI = +/-0.014; p = 0.000) | 0.255 (CI = +/-0.125; p = 0.000) | 0.693 | +5.04% |
| Loss Cost | 2005.1 | 0.046 (CI = +/-0.014; p = 0.000) | 0.271 (CI = +/-0.125; p = 0.000) | 0.689 | +4.72% |
| Loss Cost | 2005.2 | 0.047 (CI = +/-0.015; p = 0.000) | 0.275 (CI = +/-0.129; p = 0.000) | 0.666 | +4.79% |
| Loss Cost | 2006.1 | 0.043 (CI = +/-0.016; p = 0.000) | 0.293 (CI = +/-0.129; p = 0.000) | 0.667 | +4.39% |
| Loss Cost | 2006.2 | 0.040 (CI = +/-0.017; p = 0.000) | 0.280 (CI = +/-0.131; p = 0.000) | 0.617 | +4.10% |
| Loss Cost | 2007.1 | 0.035 (CI = +/-0.017; p = 0.000) | 0.302 (CI = +/-0.128; p = 0.000) | 0.632 | +3.60% |
| Loss Cost | 2007.2 | 0.034 (CI = +/-0.018; p = 0.001) | 0.297 (CI = +/-0.133; p = 0.000) | 0.585 | +3.47% |
| Loss Cost | 2008.1 | 0.031 (CI = +/-0.020; p = 0.004) | 0.311 (CI = +/-0.137; p = 0.000) | 0.591 | +3.12% |
| Loss Cost | 2008.2 | 0.026 (CI = +/-0.021; p = 0.015) | 0.294 (CI = +/-0.138; p = 0.000) | 0.531 | +2.67% |
| Loss Cost | 2009.1 | 0.021 (CI = +/-0.022; p = 0.056) | 0.314 (CI = +/-0.139; p = 0.000) | 0.556 | +2.14% |
| Loss Cost | 2009.2 | 0.022 (CI = +/-0.024; p = 0.066) | 0.318 (CI = +/-0.146; p = 0.000) | 0.534 | +2.26% |
| Loss Cost | 2010.1 | 0.015 (CI = +/-0.025; p = 0.228) | 0.345 (CI = +/-0.142; p = 0.000) | 0.588 | +1.47% |
| Loss Cost | 2010.2 | 0.010 (CI = +/-0.027; p = 0.441) | 0.330 (CI = +/-0.146; p = 0.000) | 0.545 | +1.00% |
| Loss Cost | 2011.1 | 0.015 (CI = +/-0.029; p = 0.293) | 0.314 (CI = +/-0.152; p = 0.001) | 0.537 | +1.51% |
| Loss Cost | 2011.2 | 0.013 (CI = +/-0.033; p = 0.418) | 0.308 (CI = +/-0.162; p = 0.001) | 0.490 | +1.29% |
| Loss Cost | 2012.1 | 0.009 (CI = +/-0.037; p = 0.629) | 0.320 (CI = +/-0.173; p = 0.001) | 0.498 | +0.86% |
| Loss Cost | 2012.2 | -0.008 (CI = +/-0.035; p = 0.644) | 0.280 (CI = +/-0.152; p = 0.002) | 0.505 | +0.76% |
| Loss Cost | 2013.1 | -0.004 (CI = +/-0.041; p = 0.830) | 0.271 (CI = +/-0.166; p = 0.004) | 0.458 | -0.41% |
| Loss Cost | 2013.2 | 0.014 (CI = +/-0.039; p = 0.451) | 0.309 (CI = +/-0.146; p = 0.001) | 0.637 | +1.38% |
| Loss Cost | 2014.1 | 0.012 (CI = +/-0.047; p = 0.575) | 0.313 (CI = +/-0.163; p = 0.002) | 0.624 | +1.22% |
| Loss Cost | 2014.2 | 0.005 (CI = +/-0.056; p = 0.843) | 0.299 (CI = +/-0.179; p = 0.005) | 0.565 | +0.50% |
| Loss Cost | 2015.1 | 0.016 (CI = +/-0.070; p = 0.613) | 0.280 (CI = +/-0.201; p = 0.013) | 0.528 | +1.58% |
| Loss Cost | 2015.2 | -0.003 (CI = +/-0.083; p = 0.940) | 0.252 (CI = +/-0.215; p = 0.028) | 0.440 | -0.26% |
| Loss Cost | 2016.1 | -0.014 (CI = +/-0.114; p = 0.765) | 0.270 (CI = +/-0.262; p = 0.046) | 0.421 | -1.39% |
| Loss Cost | 2016.2 | -0.055 (CI = +/-0.128; p = 0.297) | 0.222 (CI = +/-0.258; p = 0.076) | 0.460 | -5.36% |
| Loss Cost | 2017.1 | -0.014 (CI = +/-0.192; p = 0.827) | 0.174 (CI = +/-0.328; p = 0.190) | 0.155 | -1.43% |
| Severity | 2004.2 | 0.057 (CI = +/-0.021; p = 0.000) | 0.113 (CI = +/-0.187; p = 0.226) | 0.502 | +5.82% |
| Severity | 2005.1 | 0.058 (CI = +/-0.022; p = 0.000) | 0.108 (CI = +/-0.194; p = 0.264) | 0.491 | +5.93% |
| Severity | 2005.2 | 0.059 (CI = +/-0.024; p = 0.000) | 0.116 (CI = +/-0.200; p = 0.244) | 0.476 | +6.11% |
| Severity | 2006.1 | 0.059 (CI = +/-0.026; p = 0.000) | 0.117 (CI = +/-0.208; p = 0.258) | 0.453 | +6.09% |
| Severity | 2006.2 | 0.059 (CI = +/-0.028; p = 0.000) | 0.116 (CI = +/-0.217; p = 0.281) | 0.412 | +6.05% |
| Severity | 2007.1 | 0.058 (CI = +/-0.030; p = 0.001) | 0.121 (CI = +/-0.226; p = 0.281) | 0.383 | +5.93% |
| Severity | 2007.2 | 0.058 (CI = +/-0.033; p = 0.001) | 0.123 (CI = +/-0.236; p = 0.291) | 0.347 | +5.99% |
| Severity | 2008.1 | 0.060 (CI = +/-0.036; p = 0.002) | 0.115 (CI = +/-0.247; p = 0.345) | 0.339 | +6.20% |
| Severity | 2008.2 | 0.064 (CI = +/-0.039; p = 0.003) | 0.128 (CI = +/-0.257; p = 0.311) | 0.330 | +6.57% |
| Severity | 2009.1 | 0.074 (CI = +/-0.041; p = 0.001) | 0.089 (CI = +/-0.257; p = 0.477) | 0.392 | +7.66% |
| Severity | 2009.2 | 0.094 (CI = +/-0.034; p = 0.000) | 0.161 (CI = +/-0.208; p = 0.120) | 0.631 | +9.89% |
| Severity | 2010.1 | 0.112 (CI = +/-0.029; p = 0.000) | 0.098 (CI = +/-0.170; p = 0.240) | 0.778 | +11.90% |
| Severity | 2010.2 | 0.127 (CI = +/-0.026; p = 0.000) | 0.143 (CI = +/-0.140; p = 0.046) | 0.863 | +13.51% |
| Severity | 2011.1 | 0.138 (CI = +/-0.024; p = 0.000) | 0.107 (CI = +/-0.125; p = 0.089) | 0.901 | +14.81% |
| Severity | 2011.2 | 0.141 (CI = +/-0.027; p = 0.000) | 0.114 (CI = +/-0.133; p = 0.086) | 0.887 | +15.11% |
| Severity | 2012.1 | 0.142 (CI = +/-0.031; p = 0.000) | 0.110 (CI = +/-0.143; p = 0.121) | 0.873 | +15.28% |
| Severity | 2012.2 | 0.133 (CI = +/-0.033; p = 0.000) | 0.087 (CI = +/-0.142; p = 0.206) | 0.847 | +14.23% |
| Severity | 2013.1 | 0.136 (CI = +/-0.039; p = 0.000) | 0.080 (CI = +/-0.155; p = 0.279) | 0.828 | +14.55% |
| Severity | 2013.2 | 0.152 (CI = +/-0.037; p = 0.000) | 0.115 (CI = +/-0.140; p = 0.096) | 0.875 | +16.40% |
| Severity | 2014.1 | 0.147 (CI = +/-0.045; p = 0.000) | 0.126 (CI = +/-0.154; p = 0.099) | 0.849 | +15.83% |
| Severity | 2014.2 | 0.145 (CI = +/-0.054; p = 0.000) | 0.123 (CI = +/-0.173; p = 0.140) | 0.794 | +15.65% |
| Severity | 2015.1 | 0.174 (CI = +/-0.051; p = 0.000) | 0.071 (CI = +/-0.146; p = 0.287) | 0.886 | +18.95% |
| Severity | 2015.2 | 0.184 (CI = +/-0.062; p = 0.000) | 0.087 (CI = +/-0.161; p = 0.232) | 0.868 | +20.25% |
| Severity | 2016.1 | 0.218 (CI = +/-0.057; p = 0.000) | 0.037 (CI = +/-0.130; p = 0.493) | 0.937 | +24.32% |
| Severity | 2016.2 | 0.227 (CI = +/-0.078; p = 0.001) | 0.049 (CI = +/-0.158; p = 0.441) | 0.914 | +25.53% |
| Severity | 2017.1 | 0.250 (CI = +/-0.122; p = 0.007) | 0.023 (CI = +/-0.208; p = 0.753) | 0.902 | +28.38% |
| Frequency | 2004.2 | -0.007 (CI = +/-0.026; p = 0.570) | 0.142 (CI = +/-0.236; p = 0.227) | -0.005 | -0.74% |
| Frequency | 2005.1 | -0.012 (CI = +/-0.028; p = 0.402) | 0.163 (CI = +/-0.240; p = 0.175) | 0.018 | -1.15% |
| Frequency | 2005.2 | -0.013 (CI = +/-0.030; p = 0.395) | 0.159 (CI = +/-0.249; p = 0.202) | 0.016 | -1.24% |
| Frequency | 2006.1 | -0.016 (CI = +/-0.032; p = 0.308) | 0.176 (CI = +/-0.257; p = 0.171) | 0.032 | -1.59% |
| Frequency | 2006.2 | -0.019 (CI = +/-0.034; p = 0.273) | 0.165 (CI = +/-0.266; p = 0.214) | 0.033 | -1.84% |
| Frequency | 2007.1 | -0.022 (CI = +/-0.037; p = 0.222) | 0.181 (CI = +/-0.276; p = 0.187) | 0.046 | -2.20% |
| Frequency | 2007.2 | -0.024 (CI = +/-0.040; p = 0.222) | 0.174 (CI = +/-0.287; p = 0.222) | 0.046 | -2.38% |
| Frequency | 2008.1 | -0.029 (CI = +/-0.043; p = 0.168) | 0.196 (CI = +/-0.297; p = 0.184) | 0.067 | -2.91% |
| Frequency | 2008.2 | -0.037 (CI = +/-0.046; p = 0.104) | 0.166 (CI = +/-0.303; p = 0.267) | 0.091 | -3.86% |
| Frequency | 2009.1 | -0.053 (CI = +/-0.046; p = 0.028) | 0.225 (CI = +/-0.293; p = 0.125) | 0.214 | -5.13% |
| Frequency | 2009.2 | -0.072 (CI = +/-0.043; p = 0.003) | 0.157 (CI = +/-0.261; p = 0.223) | 0.373 | -6.94% |
| Frequency | 2010.1 | -0.098 (CI = +/-0.033; p = 0.000) | 0.247 (CI = +/-0.190; p = 0.014) | 0.689 | -9.32% |
| Frequency | 2010.2 | -0.117 (CI = +/-0.025; p = 0.000) | 0.187 (CI = +/-0.135; p = 0.010) | 0.857 | -11.02% |
| Frequency | 2011.1 | -0.123 (CI = +/-0.026; p = 0.000) | 0.207 (CI = +/-0.137; p = 0.006) | 0.857 | -11.59% |
| Frequency | 2011.2 | -0.128 (CI = +/-0.029; p = 0.000) | 0.194 (CI = +/-0.143; p = 0.011) | 0.857 | -12.00% |
| Frequency | 2012.1 | -0.134 (CI = +/-0.032; p = 0.000) | 0.210 (CI = +/-0.150; p = 0.010) | 0.845 | -12.51% |
| Frequency | 2012.2 | -0.141 (CI = +/-0.036; p = 0.000) | 0.192 (CI = +/-0.154; p = 0.019) | 0.850 | -13.13% |
| Frequency | 2013.1 | -0.140 (CI = +/-0.042; p = 0.000) | 0.191 (CI = +/-0.170; p = 0.031) | 0.806 | -13.06% |
| Frequency | 2013.2 | -0.138 (CI = +/-0.049; p = 0.000) | 0.194 (CI = +/-0.186; p = 0.042) | 0.779 | -12.91% |
| Frequency | 2014.1 | -0.135 (CI = +/-0.060; p = 0.001) | 0.187 (CI = +/-0.208; p = 0.072) | 0.698 | -12.61% |
| Frequency | 2014.2 | -0.140 (CI = +/-0.073; p = 0.002) | 0.177 (CI = +/-0.231; p = 0.115) | 0.677 | -13.10% |
| Frequency | 2015.1 | -0.158 (CI = +/-0.089; p = 0.004) | 0.209 (CI = +/-0.254; p = 0.093) | 0.658 | -14.60% |
| Frequency | 2015.2 | -0.187 (CI = +/-0.098; p = 0.003) | 0.165 (CI = +/-0.255; p = 0.165) | 0.735 | -17.06% |
| Frequency | 2016.1 | -0.232 (CI = +/-0.106; p = 0.002) | 0.232 (CI = +/-0.243; p = 0.058) | 0.816 | -20.68% |
| Frequency | 2016.2 | -0.282 (CI = +/-0.083; p = 0.001) | 0.173 (CI = +/-0.168; p = 0.046) | 0.941 | -24.61% |
| Frequency | 2017.1 | -0.264 (CI = +/-0.136; p = 0.009) | 0.152 (CI = +/-0.233; p = 0.130) | 0.879 | -23.22% |

All Perils

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|--------------|--------------------|
| Loss Cost | 2004.2 | 0.052 (CI = +/-0.015; p = 0.000) | 0.268 (CI = +/-0.126; p = 0.000) | 0.696 | +5.31% |
| Loss Cost | 2005.1 | 0.049 (CI = +/-0.015; p = 0.000) | 0.283 (CI = +/-0.127; p = 0.000) | 0.692 | +4.98% |
| Loss Cost | 2005.2 | 0.050 (CI = +/-0.016; p = 0.000) | 0.289 (CI = +/-0.131; p = 0.000) | 0.671 | +5.10% |
| Loss Cost | 2006.1 | 0.046 (CI = +/-0.017; p = 0.000) | 0.306 (CI = +/-0.131; p = 0.000) | 0.672 | +4.70% |
| Loss Cost | 2006.2 | 0.043 (CI = +/-0.018; p = 0.000) | 0.294 (CI = +/-0.134; p = 0.000) | 0.620 | +4.41% |
| Loss Cost | 2007.1 | 0.038 (CI = +/-0.018; p = 0.000) | 0.314 (CI = +/-0.131; p = 0.000) | 0.635 | +3.90% |
| Loss Cost | 2007.2 | 0.037 (CI = +/-0.020; p = 0.001) | 0.310 (CI = +/-0.137; p = 0.000) | 0.587 | +3.78% |
| Loss Cost | 2008.1 | 0.034 (CI = +/-0.021; p = 0.003) | 0.323 (CI = +/-0.141; p = 0.000) | 0.593 | +3.43% |
| Loss Cost | 2008.2 | 0.029 (CI = +/-0.023; p = 0.014) | 0.305 (CI = +/-0.143; p = 0.000) | 0.528 | +2.96% |
| Loss Cost | 2009.1 | 0.024 (CI = +/-0.024; p = 0.048) | 0.324 (CI = +/-0.144; p = 0.000) | 0.553 | +2.42% |
| Loss Cost | 2009.2 | 0.026 (CI = +/-0.026; p = 0.055) | 0.330 (CI = +/-0.152; p = 0.000) | 0.533 | +2.61% |
| Loss Cost | 2010.1 | 0.018 (CI = +/-0.027; p = 0.183) | 0.355 (CI = +/-0.149; p = 0.000) | 0.587 | +1.79% |
| Loss Cost | 2010.2 | 0.013 (CI = +/-0.030; p = 0.376) | 0.340 (CI = +/-0.155; p = 0.000) | 0.541 | +1.29% |
| Loss Cost | 2011.1 | 0.018 (CI = +/-0.033; p = 0.249) | 0.324 (CI = +/-0.161; p = 0.001) | 0.531 | +1.85% |
| Loss Cost | 2011.2 | 0.016 (CI = +/-0.038; p = 0.362) | 0.318 (CI = +/-0.173; p = 0.002) | 0.483 | +1.66% |
| Loss Cost | 2012.1 | 0.012 (CI = +/-0.043; p = 0.548) | 0.329 (CI = +/-0.185; p = 0.002) | 0.489 | +1.22% |
| Loss Cost | 2012.2 | -0.007 (CI = +/-0.041; p = 0.707) | 0.281 (CI = +/-0.167; p = 0.004) | 0.488 | -0.72% |
| Loss Cost | 2013.1 | -0.003 (CI = +/-0.048; p = 0.878) | 0.272 (CI = +/-0.182; p = 0.007) | 0.434 | -0.34% |
| Loss Cost | 2013.2 | 0.020 (CI = +/-0.046; p = 0.356) | 0.323 (CI = +/-0.160; p = 0.001) | 0.633 | +2.01% |
| Loss Cost | 2014.1 | 0.019 (CI = +/-0.056; p = 0.464) | 0.325 (CI = +/-0.179; p = 0.003) | 0.616 | +1.90% |
| Loss Cost | 2014.2 | 0.011 (CI = +/-0.071; p = 0.716) | 0.311 (CI = +/-0.205; p = 0.009) | 0.548 | +1.15% |
| Loss Cost | 2015.1 | 0.024 (CI = +/-0.089; p = 0.532) | 0.292 (CI = +/-0.231; p = 0.021) | 0.502 | +2.44% |
| Loss Cost | 2015.2 | 0.001 (CI = +/-0.116; p = 0.987) | 0.258 (CI = +/-0.266; p = 0.055) | 0.390 | +0.08% |
| Loss Cost | 2016.1 | -0.012 (CI = +/-0.165; p = 0.853) | 0.272 (CI = +/-0.333; p = 0.086) | 0.347 | -1.17% |
| Loss Cost | 2016.2 | -0.082 (CI = +/-0.211; p = 0.304) | 0.190 (CI = +/-0.360; p = 0.191) | 0.451 | -7.86% |
| Loss Cost | 2017.1 | -0.038 (CI = +/-0.385; p = 0.710) | 0.154 (CI = +/-0.555; p = 0.355) | -0.109 | -3.77% |
| Severity | 2004.2 | 0.052 (CI = +/-0.022; p = 0.000) | 0.089 (CI = +/-0.187; p = 0.338) | 0.439 | +5.33% |
| Severity | 2005.1 | 0.053 (CI = +/-0.023; p = 0.000) | 0.085 (CI = +/-0.194; p = 0.378) | 0.425 | +5.43% |
| Severity | 2005.2 | 0.054 (CI = +/-0.025; p = 0.000) | 0.091 (CI = +/-0.202; p = 0.360) | 0.406 | +5.57% |
| Severity | 2006.1 | 0.054 (CI = +/-0.027; p = 0.000) | 0.093 (CI = +/-0.210; p = 0.368) | 0.379 | +5.52% |
| Severity | 2006.2 | 0.053 (CI = +/-0.029; p = 0.001) | 0.089 (CI = +/-0.219; p = 0.410) | 0.330 | +5.42% |
| Severity | 2007.1 | 0.051 (CI = +/-0.032; p = 0.003) | 0.095 (CI = +/-0.228; p = 0.399) | 0.296 | +5.27% |
| Severity | 2007.2 | 0.051 (CI = +/-0.035; p = 0.006) | 0.094 (CI = +/-0.239; p = 0.425) | 0.253 | +5.24% |
| Severity | 2008.1 | 0.053 (CI = +/-0.038; p = 0.008) | 0.087 (CI = +/-0.250; p = 0.478) | 0.243 | +5.43% |
| Severity | 2008.2 | 0.056 (CI = +/-0.041; p = 0.011) | 0.098 (CI = +/-0.263; p = 0.445) | 0.229 | +5.74% |
| Severity | 2009.1 | 0.066 (CI = +/-0.043; p = 0.005) | 0.062 (CI = +/-0.263; p = 0.626) | 0.298 | +6.83% |
| Severity | 2009.2 | 0.089 (CI = +/-0.037; p = 0.000) | 0.141 (CI = +/-0.216; p = 0.185) | 0.557 | +9.28% |
| Severity | 2010.1 | 0.107 (CI = +/-0.032; p = 0.000) | 0.082 (CI = +/-0.175; p = 0.335) | 0.734 | +11.34% |
| Severity | 2010.2 | 0.123 (CI = +/-0.029; p = 0.000) | 0.133 (CI = +/-0.148; p = 0.075) | 0.832 | +13.14% |
| Severity | 2011.1 | 0.135 (CI = +/-0.027; p = 0.000) | 0.099 (CI = +/-0.133; p = 0.130) | 0.879 | +14.50% |
| Severity | 2011.2 | 0.138 (CI = +/-0.031; p = 0.000) | 0.106 (CI = +/-0.142; p = 0.131) | 0.859 | +14.79% |
| Severity | 2012.1 | 0.139 (CI = +/-0.035; p = 0.000) | 0.103 (CI = +/-0.154; p = 0.170) | 0.840 | +14.95% |
| Severity | 2012.2 | 0.127 (CI = +/-0.038; p = 0.000) | 0.073 (CI = +/-0.152; p = 0.317) | 0.803 | +13.56% |
| Severity | 2013.1 | 0.130 (CI = +/-0.044; p = 0.000) | 0.067 (CI = +/-0.166; p = 0.390) | 0.775 | +13.85% |
| Severity | 2013.2 | 0.149 (CI = +/-0.045; p = 0.000) | 0.108 (CI = +/-0.156; p = 0.150) | 0.830 | +16.03% |
| Severity | 2014.1 | 0.143 (CI = +/-0.054; p = 0.000) | 0.119 (CI = +/-0.172; p = 0.150) | 0.790 | +15.38% |
| Severity | 2014.2 | 0.139 (CI = +/-0.069; p = 0.002) | 0.112 (CI = +/-0.199; p = 0.225) | 0.699 | +14.97% |
| Severity | 2015.1 | 0.170 (CI = +/-0.065; p = 0.001) | 0.066 (CI = +/-0.170; p = 0.378) | 0.832 | +18.54% |
| Severity | 2015.2 | 0.185 (CI = +/-0.087; p = 0.003) | 0.088 (CI = +/-0.200; p = 0.311) | 0.797 | +20.27% |
| Severity | 2016.1 | 0.223 (CI = +/-0.081; p = 0.002) | 0.043 (CI = +/-0.164; p = 0.504) | 0.904 | +24.94% |
| Severity | 2016.2 | 0.243 (CI = +/-0.129; p = 0.009) | 0.067 (CI = +/-0.221; p = 0.404) | 0.873 | +27.56% |
| Severity | 2017.1 | 0.273 (CI = +/-0.226; p = 0.035) | 0.042 (CI = +/-0.326; p = 0.633) | 0.864 | +31.45% |
| Frequency | 2004.2 | 0.000 (CI = +/-0.027; p = 0.989) | 0.179 (CI = +/-0.231; p = 0.123) | 0.018 | -0.02% |
| Frequency | 2005.1 | -0.004 (CI = +/-0.028; p = 0.762) | 0.199 (CI = +/-0.236; p = 0.095) | 0.038 | -0.42% |
| Frequency | 2005.2 | -0.004 (CI = +/-0.030; p = 0.765) | 0.197 (CI = +/-0.246; p = 0.110) | 0.032 | -0.45% |
| Frequency | 2006.1 | -0.008 (CI = +/-0.032; p = 0.622) | 0.213 (CI = +/-0.253; p = 0.096) | 0.046 | -0.78% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.035; p = 0.577) | 0.205 (CI = +/-0.264; p = 0.122) | 0.039 | -0.96% |
| Frequency | 2007.1 | -0.013 (CI = +/-0.038; p = 0.479) | 0.219 (CI = +/-0.273; p = 0.110) | 0.051 | -1.31% |
| Frequency | 2007.2 | -0.014 (CI = +/-0.041; p = 0.491) | 0.216 (CI = +/-0.287; p = 0.132) | 0.046 | -1.39% |
| Frequency | 2008.1 | -0.019 (CI = +/-0.045; p = 0.383) | 0.236 (CI = +/-0.297; p = 0.113) | 0.065 | -1.89% |
| Frequency | 2008.2 | -0.027 (CI = +/-0.048; p = 0.264) | 0.207 (CI = +/-0.307; p = 0.174) | 0.071 | -2.63% |
| Frequency | 2009.1 | -0.042 (CI = +/-0.049; p = 0.086) | 0.261 (CI = +/-0.295; p = 0.079) | 0.192 | -4.12% |
| Frequency | 2009.2 | -0.063 (CI = +/-0.046; p = 0.011) | 0.189 (CI = +/-0.268; p = 0.156) | 0.326 | -6.10% |
| Frequency | 2010.1 | -0.090 (CI = +/-0.035; p = 0.000) | 0.273 (CI = +/-0.191; p = 0.008) | 0.672 | -8.57% |
| Frequency | 2010.2 | -0.111 (CI = +/-0.027; p = 0.000) | 0.207 (CI = +/-0.138; p = 0.006) | 0.846 | -10.48% |
| Frequency | 2011.1 | -0.117 (CI = +/-0.028; p = 0.000) | 0.225 (CI = +/-0.140; p = 0.004) | 0.845 | -11.05% |
| Frequency | 2011.2 | -0.121 (CI = +/-0.032; p = 0.000) | 0.212 (CI = +/-0.148; p = 0.009) | 0.843 | -11.44% |
| Frequency | 2012.1 | -0.127 (CI = +/-0.036; p = 0.000) | 0.226 (CI = +/-0.156; p = 0.008) | 0.828 | -11.94% |
| Frequency | 2012.2 | -0.134 (CI = +/-0.041; p = 0.000) | 0.208 (CI = +/-0.165; p = 0.018) | 0.830 | -12.58% |
| Frequency | 2013.1 | -0.133 (CI = +/-0.048; p = 0.000) | 0.205 (CI = +/-0.181; p = 0.030) | 0.778 | -12.47% |
| Frequency | 2013.2 | -0.129 (CI = +/-0.059; p = 0.001) | 0.215 (CI = +/-0.202; p = 0.040) | 0.749 | -12.08% |
| Frequency | 2014.1 | -0.124 (CI = +/-0.071; p = 0.004) | 0.206 (CI = +/-0.225; p = 0.068) | 0.652 | -11.68% |
| Frequency | 2014.2 | -0.128 (CI = +/-0.091; p = 0.013) | 0.199 (CI = +/-0.261; p = 0.114) | 0.624 | -12.02% |
| Frequency | 2015.1 | -0.146 (CI = +/-0.112; p = 0.019) | 0.226 (CI = +/-0.290; p = 0.105) | 0.597 | -13.59% |
| Frequency | 2015.2 | -0.184 (CI = +/-0.138; p = 0.019) | 0.170 (CI = +/-0.317; p = 0.227) | 0.672 | -16.79% |
| Frequency | 2016.1 | -0.234 (CI = +/-0.153; p = 0.013) | 0.229 (CI = +/-0.309; p = 0.109) | 0.772 | -20.90% |
| Frequency | 2016.2 | -0.325 (CI = +/-0.082; p = 0.001) | 0.123 (CI = +/-0.141; p = 0.069) | 0.976 | -27.77% |
| Frequency | 2017.1 | -0.312 (CI = +/-0.159; p = 0.014) | 0.112 (CI = +/-0.230; p = 0.171) | 0.948 | -26.79% |

All Perils

Coverage = AP

End Trend Period = 2024.1

Excluded Points = 2010.2, 2012.2, 2016.2

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|--------------------|
| Loss Cost | 2004.2 | 0.040 (CI = +/-0.010; p = 0.000) | 0.194 (CI = +/-0.115; p = 0.002) | 0.684 | +4.04% |
| Loss Cost | 2005.1 | 0.038 (CI = +/-0.010; p = 0.000) | 0.207 (CI = +/-0.116; p = 0.001) | 0.675 | +3.86% |
| Loss Cost | 2005.2 | 0.038 (CI = +/-0.011; p = 0.000) | 0.208 (CI = +/-0.119; p = 0.001) | 0.651 | +3.87% |
| Loss Cost | 2006.1 | 0.036 (CI = +/-0.011; p = 0.000) | 0.222 (CI = +/-0.120; p = 0.001) | 0.643 | +3.67% |
| Loss Cost | 2006.2 | 0.034 (CI = +/-0.011; p = 0.000) | 0.211 (CI = +/-0.121; p = 0.001) | 0.601 | +3.47% |
| Loss Cost | 2007.1 | 0.032 (CI = +/-0.012; p = 0.000) | 0.227 (CI = +/-0.122; p = 0.001) | 0.594 | +3.23% |
| Loss Cost | 2007.2 | 0.031 (CI = +/-0.012; p = 0.000) | 0.223 (CI = +/-0.126; p = 0.001) | 0.553 | +3.15% |
| Loss Cost | 2008.1 | 0.030 (CI = +/-0.013; p = 0.000) | 0.230 (CI = +/-0.130; p = 0.001) | 0.544 | +3.04% |
| Loss Cost | 2008.2 | 0.028 (CI = +/-0.014; p = 0.000) | 0.219 (CI = +/-0.131; p = 0.002) | 0.486 | +2.79% |
| Loss Cost | 2009.1 | 0.026 (CI = +/-0.015; p = 0.002) | 0.228 (CI = +/-0.137; p = 0.002) | 0.479 | +2.64% |
| Loss Cost | 2009.2 | 0.027 (CI = +/-0.016; p = 0.002) | 0.233 (CI = +/-0.141; p = 0.002) | 0.463 | +2.75% |
| Loss Cost | 2010.1 | 0.025 (CI = +/-0.018; p = 0.008) | 0.246 (CI = +/-0.147; p = 0.002) | 0.459 | +2.52% |
| Loss Cost | 2011.1 | 0.023 (CI = +/-0.019; p = 0.020) | 0.240 (CI = +/-0.151; p = 0.003) | 0.405 | +2.34% |
| Loss Cost | 2011.2 | 0.023 (CI = +/-0.021; p = 0.035) | 0.239 (CI = +/-0.158; p = 0.005) | 0.364 | +2.31% |
| Loss Cost | 2012.1 | 0.024 (CI = +/-0.023; p = 0.047) | 0.236 (CI = +/-0.167; p = 0.008) | 0.362 | +2.39% |
| Loss Cost | 2013.1 | 0.018 (CI = +/-0.025; p = 0.149) | 0.218 (CI = +/-0.166; p = 0.013) | 0.277 | +1.78% |
| Loss Cost | 2013.2 | 0.026 (CI = +/-0.025; p = 0.041) | 0.247 (CI = +/-0.159; p = 0.004) | 0.391 | +2.63% |
| Loss Cost | 2014.1 | 0.029 (CI = +/-0.027; p = 0.042) | 0.237 (CI = +/-0.168; p = 0.008) | 0.395 | +2.90% |
| Loss Cost | 2014.2 | 0.028 (CI = +/-0.031; p = 0.071) | 0.235 (CI = +/-0.177; p = 0.013) | 0.339 | +2.84% |
| Loss Cost | 2015.1 | 0.036 (CI = +/-0.033; p = 0.034) | 0.207 (CI = +/-0.180; p = 0.027) | 0.377 | +3.68% |
| Loss Cost | 2015.2 | 0.034 (CI = +/-0.038; p = 0.071) | 0.202 (CI = +/-0.192; p = 0.040) | 0.297 | +3.49% |
| Loss Cost | 2016.1 | 0.041 (CI = +/-0.043; p = 0.061) | 0.183 (CI = +/-0.205; p = 0.076) | 0.314 | +4.18% |
| Loss Cost | 2017.1 | 0.040 (CI = +/-0.051; p = 0.108) | 0.182 (CI = +/-0.219; p = 0.096) | 0.234 | +4.13% |
| | | | | | |
| Severity | 2004.2 | 0.080 (CI = +/-0.015; p = 0.000) | 0.114 (CI = +/-0.176; p = 0.198) | 0.771 | +8.38% |
| Severity | 2005.1 | 0.082 (CI = +/-0.015; p = 0.000) | 0.102 (CI = +/-0.181; p = 0.259) | 0.768 | +8.55% |
| Severity | 2005.2 | 0.084 (CI = +/-0.016; p = 0.000) | 0.115 (CI = +/-0.184; p = 0.213) | 0.765 | +8.77% |
| Severity | 2006.1 | 0.085 (CI = +/-0.017; p = 0.000) | 0.108 (CI = +/-0.190; p = 0.255) | 0.756 | +8.87% |
| Severity | 2006.2 | 0.086 (CI = +/-0.018; p = 0.000) | 0.113 (CI = +/-0.195; p = 0.246) | 0.742 | +8.96% |
| Severity | 2007.1 | 0.086 (CI = +/-0.019; p = 0.000) | 0.109 (CI = +/-0.202; p = 0.281) | 0.729 | +9.03% |
| Severity | 2007.2 | 0.088 (CI = +/-0.021; p = 0.000) | 0.117 (CI = +/-0.208; p = 0.260) | 0.716 | +9.20% |
| Severity | 2008.1 | 0.091 (CI = +/-0.022; p = 0.000) | 0.099 (CI = +/-0.214; p = 0.350) | 0.713 | +9.49% |
| Severity | 2008.2 | 0.094 (CI = +/-0.023; p = 0.000) | 0.115 (CI = +/-0.218; p = 0.289) | 0.711 | +9.86% |
| Severity | 2009.1 | 0.102 (CI = +/-0.023; p = 0.000) | 0.068 (CI = +/-0.212; p = 0.516) | 0.749 | +10.70% |
| Severity | 2009.2 | 0.115 (CI = +/-0.019; p = 0.000) | 0.117 (CI = +/-0.165; p = 0.155) | 0.857 | +12.14% |
| Severity | 2010.1 | 0.127 (CI = +/-0.015; p = 0.000) | 0.046 (CI = +/-0.123; p = 0.445) | 0.929 | +13.57% |
| Severity | 2011.1 | 0.136 (CI = +/-0.011; p = 0.000) | 0.074 (CI = +/-0.089; p = 0.100) | 0.963 | +14.60% |
| Severity | 2011.2 | 0.137 (CI = +/-0.012; p = 0.000) | 0.077 (CI = +/-0.093; p = 0.100) | 0.959 | +14.68% |
| Severity | 2012.1 | 0.138 (CI = +/-0.014; p = 0.000) | 0.073 (CI = +/-0.098; p = 0.138) | 0.954 | +14.78% |
| Severity | 2013.1 | 0.133 (CI = +/-0.014; p = 0.000) | 0.058 (CI = +/-0.093; p = 0.207) | 0.952 | +14.22% |
| Severity | 2013.2 | 0.138 (CI = +/-0.014; p = 0.000) | 0.076 (CI = +/-0.087; p = 0.082) | 0.958 | +14.80% |
| Severity | 2014.1 | 0.136 (CI = +/-0.015; p = 0.000) | 0.085 (CI = +/-0.090; p = 0.065) | 0.953 | +14.54% |
| Severity | 2014.2 | 0.133 (CI = +/-0.016; p = 0.000) | 0.077 (CI = +/-0.094; p = 0.100) | 0.944 | +14.27% |
| Severity | 2015.1 | 0.140 (CI = +/-0.016; p = 0.000) | 0.053 (CI = +/-0.086; p = 0.208) | 0.956 | +15.07% |
| Severity | 2015.2 | 0.140 (CI = +/-0.018; p = 0.000) | 0.051 (CI = +/-0.091; p = 0.249) | 0.946 | +15.00% |
| Severity | 2016.1 | 0.143 (CI = +/-0.020; p = 0.000) | 0.040 (CI = +/-0.097; p = 0.385) | 0.940 | +15.41% |
| Severity | 2017.1 | 0.138 (CI = +/-0.023; p = 0.000) | 0.030 (CI = +/-0.098; p = 0.523) | 0.925 | +14.79% |
| | | | | | |
| Frequency | 2004.2 | -0.041 (CI = +/-0.018; p = 0.000) | 0.080 (CI = +/-0.216; p = 0.457) | 0.354 | -4.00% |
| Frequency | 2005.1 | -0.044 (CI = +/-0.019; p = 0.000) | 0.105 (CI = +/-0.218; p = 0.334) | 0.384 | -4.31% |
| Frequency | 2005.2 | -0.046 (CI = +/-0.020; p = 0.000) | 0.093 (CI = +/-0.222; p = 0.399) | 0.390 | -4.50% |
| Frequency | 2006.1 | -0.049 (CI = +/-0.021; p = 0.000) | 0.114 (CI = +/-0.227; p = 0.312) | 0.404 | -4.77% |
| Frequency | 2006.2 | -0.052 (CI = +/-0.022; p = 0.000) | 0.098 (CI = +/-0.230; p = 0.390) | 0.418 | -5.04% |
| Frequency | 2007.1 | -0.055 (CI = +/-0.023; p = 0.000) | 0.118 (CI = +/-0.236; p = 0.314) | 0.425 | -5.31% |
| Frequency | 2007.2 | -0.057 (CI = +/-0.024; p = 0.000) | 0.106 (CI = +/-0.242; p = 0.376) | 0.428 | -5.54% |
| Frequency | 2008.1 | -0.061 (CI = +/-0.025; p = 0.000) | 0.130 (CI = +/-0.248; p = 0.291) | 0.438 | -5.89% |
| Frequency | 2008.2 | -0.066 (CI = +/-0.026; p = 0.000) | 0.104 (CI = +/-0.246; p = 0.392) | 0.479 | -6.43% |
| Frequency | 2009.1 | -0.076 (CI = +/-0.026; p = 0.000) | 0.160 (CI = +/-0.238; p = 0.177) | 0.558 | -7.29% |
| Frequency | 2009.2 | -0.087 (CI = +/-0.024; p = 0.000) | 0.115 (CI = +/-0.208; p = 0.263) | 0.681 | -8.37% |
| Frequency | 2010.1 | -0.102 (CI = +/-0.020; p = 0.000) | 0.199 (CI = +/-0.164; p = 0.019) | 0.822 | -9.73% |
| Frequency | 2011.1 | -0.113 (CI = +/-0.017; p = 0.000) | 0.166 (CI = +/-0.131; p = 0.015) | 0.893 | -10.69% |
| Frequency | 2011.2 | -0.114 (CI = +/-0.018; p = 0.000) | 0.163 (CI = +/-0.136; p = 0.021) | 0.884 | -10.79% |
| Frequency | 2012.1 | -0.114 (CI = +/-0.020; p = 0.000) | 0.163 (CI = +/-0.144; p = 0.029) | 0.864 | -10.80% |
| Frequency | 2013.1 | -0.115 (CI = +/-0.022; p = 0.000) | 0.160 (CI = +/-0.150; p = 0.038) | 0.850 | -10.89% |
| Frequency | 2013.2 | -0.112 (CI = +/-0.024; p = 0.000) | 0.171 (CI = +/-0.156; p = 0.033) | 0.833 | -10.60% |
| Frequency | 2014.1 | -0.107 (CI = +/-0.026; p = 0.000) | 0.153 (CI = +/-0.160; p = 0.061) | 0.799 | -10.17% |
| Frequency | 2014.2 | -0.105 (CI = +/-0.029; p = 0.000) | 0.158 (CI = +/-0.169; p = 0.065) | 0.774 | -10.01% |
| Frequency | 2015.1 | -0.104 (CI = +/-0.033; p = 0.000) | 0.154 (CI = +/-0.181; p = 0.090) | 0.725 | -9.90% |
| Frequency | 2015.2 | -0.105 (CI = +/-0.038; p = 0.000) | 0.151 (CI = +/-0.193; p = 0.115) | 0.698 | -10.00% |
| Frequency | 2016.1 | -0.102 (CI = +/-0.044; p = 0.000) | 0.142 (CI = +/-0.209; p = 0.166) | 0.617 | -9.74% |
| Frequency | 2017.1 | -0.097 (CI = +/-0.051; p = 0.001) | 0.152 (CI = +/-0.223; p = 0.163) | 0.552 | -9.29% |

All Perils

Coverage = AP

End Trend Period = 2023.2

Excluded Points = 2010.2, 2012.2, 2016.2

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|--------------------|
| Loss Cost | 2004.2 | 0.039 (CI = +/-0.010; p = 0.000) | 0.198 (CI = +/-0.118; p = 0.002) | 0.672 | +3.98% |
| Loss Cost | 2005.1 | 0.037 (CI = +/-0.010; p = 0.000) | 0.213 (CI = +/-0.119; p = 0.001) | 0.663 | +3.78% |
| Loss Cost | 2005.2 | 0.037 (CI = +/-0.011; p = 0.000) | 0.213 (CI = +/-0.122; p = 0.001) | 0.639 | +3.79% |
| Loss Cost | 2006.1 | 0.035 (CI = +/-0.011; p = 0.000) | 0.229 (CI = +/-0.123; p = 0.001) | 0.633 | +3.56% |
| Loss Cost | 2006.2 | 0.033 (CI = +/-0.012; p = 0.000) | 0.219 (CI = +/-0.124; p = 0.001) | 0.589 | +3.35% |
| Loss Cost | 2007.1 | 0.030 (CI = +/-0.012; p = 0.000) | 0.237 (CI = +/-0.125; p = 0.001) | 0.586 | +3.07% |
| Loss Cost | 2007.2 | 0.029 (CI = +/-0.013; p = 0.000) | 0.232 (CI = +/-0.128; p = 0.001) | 0.544 | +2.98% |
| Loss Cost | 2008.1 | 0.028 (CI = +/-0.014; p = 0.000) | 0.241 (CI = +/-0.133; p = 0.001) | 0.538 | +2.84% |
| Loss Cost | 2008.2 | 0.025 (CI = +/-0.015; p = 0.002) | 0.231 (CI = +/-0.134; p = 0.002) | 0.481 | +2.57% |
| Loss Cost | 2009.1 | 0.023 (CI = +/-0.016; p = 0.006) | 0.243 (CI = +/-0.140; p = 0.002) | 0.478 | +2.37% |
| Loss Cost | 2009.2 | 0.024 (CI = +/-0.017; p = 0.007) | 0.246 (CI = +/-0.144; p = 0.002) | 0.462 | +2.48% |
| Loss Cost | 2010.1 | 0.021 (CI = +/-0.019; p = 0.028) | 0.264 (CI = +/-0.151; p = 0.001) | 0.465 | +2.16% |
| Loss Cost | 2011.1 | 0.019 (CI = +/-0.020; p = 0.062) | 0.258 (CI = +/-0.155; p = 0.002) | 0.413 | +1.95% |
| Loss Cost | 2011.2 | 0.019 (CI = +/-0.022; p = 0.094) | 0.257 (CI = +/-0.161; p = 0.003) | 0.374 | +1.90% |
| Loss Cost | 2012.1 | 0.019 (CI = +/-0.025; p = 0.130) | 0.256 (CI = +/-0.172; p = 0.006) | 0.371 | +1.91% |
| Loss Cost | 2013.1 | 0.012 (CI = +/-0.026; p = 0.338) | 0.239 (CI = +/-0.169; p = 0.008) | 0.299 | +1.24% |
| Loss Cost | 2013.2 | 0.021 (CI = +/-0.026; p = 0.115) | 0.266 (CI = +/-0.162; p = 0.003) | 0.410 | +2.10% |
| Loss Cost | 2014.1 | 0.023 (CI = +/-0.030; p = 0.122) | 0.258 (CI = +/-0.173; p = 0.006) | 0.406 | +2.31% |
| Loss Cost | 2014.2 | 0.022 (CI = +/-0.033; p = 0.182) | 0.255 (CI = +/-0.183; p = 0.009) | 0.353 | +2.21% |
| Loss Cost | 2015.1 | 0.030 (CI = +/-0.037; p = 0.100) | 0.227 (CI = +/-0.190; p = 0.023) | 0.372 | +3.07% |
| Loss Cost | 2015.2 | 0.028 (CI = +/-0.042; p = 0.175) | 0.221 (CI = +/-0.202; p = 0.034) | 0.295 | +2.83% |
| Loss Cost | 2016.1 | 0.034 (CI = +/-0.050; p = 0.161) | 0.203 (CI = +/-0.221; p = 0.069) | 0.298 | +3.47% |
| Loss Cost | 2017.1 | 0.033 (CI = +/-0.059; p = 0.244) | 0.201 (CI = +/-0.237; p = 0.089) | 0.219 | +3.34% |
| Severity | 2004.2 | 0.078 (CI = +/-0.015; p = 0.000) | 0.130 (CI = +/-0.178; p = 0.146) | 0.757 | +8.11% |
| Severity | 2005.1 | 0.079 (CI = +/-0.016; p = 0.000) | 0.119 (CI = +/-0.183; p = 0.195) | 0.752 | +8.27% |
| Severity | 2005.2 | 0.082 (CI = +/-0.017; p = 0.000) | 0.130 (CI = +/-0.185; p = 0.161) | 0.749 | +8.49% |
| Severity | 2006.1 | 0.082 (CI = +/-0.018; p = 0.000) | 0.125 (CI = +/-0.192; p = 0.194) | 0.739 | +8.57% |
| Severity | 2006.2 | 0.083 (CI = +/-0.019; p = 0.000) | 0.129 (CI = +/-0.198; p = 0.191) | 0.723 | +8.66% |
| Severity | 2007.1 | 0.083 (CI = +/-0.020; p = 0.000) | 0.127 (CI = +/-0.206; p = 0.217) | 0.708 | +8.70% |
| Severity | 2007.2 | 0.085 (CI = +/-0.022; p = 0.000) | 0.134 (CI = +/-0.211; p = 0.205) | 0.694 | +8.87% |
| Severity | 2008.1 | 0.088 (CI = +/-0.023; p = 0.000) | 0.117 (CI = +/-0.220; p = 0.282) | 0.689 | +9.14% |
| Severity | 2008.2 | 0.091 (CI = +/-0.025; p = 0.000) | 0.131 (CI = +/-0.223; p = 0.236) | 0.687 | +9.52% |
| Severity | 2009.1 | 0.099 (CI = +/-0.025; p = 0.000) | 0.082 (CI = +/-0.219; p = 0.447) | 0.725 | +10.41% |
| Severity | 2009.2 | 0.112 (CI = +/-0.020; p = 0.000) | 0.128 (CI = +/-0.170; p = 0.133) | 0.844 | +11.90% |
| Severity | 2010.1 | 0.126 (CI = +/-0.016; p = 0.000) | 0.050 (CI = +/-0.129; p = 0.427) | 0.921 | +13.48% |
| Severity | 2011.1 | 0.136 (CI = +/-0.012; p = 0.000) | 0.075 (CI = +/-0.094; p = 0.110) | 0.959 | +14.56% |
| Severity | 2011.2 | 0.137 (CI = +/-0.014; p = 0.000) | 0.078 (CI = +/-0.097; p = 0.111) | 0.954 | +14.65% |
| Severity | 2012.1 | 0.138 (CI = +/-0.015; p = 0.000) | 0.073 (CI = +/-0.104; p = 0.155) | 0.948 | +14.76% |
| Severity | 2013.1 | 0.132 (CI = +/-0.015; p = 0.000) | 0.060 (CI = +/-0.098; p = 0.215) | 0.945 | +14.16% |
| Severity | 2013.2 | 0.138 (CI = +/-0.015; p = 0.000) | 0.077 (CI = +/-0.092; p = 0.094) | 0.953 | +14.77% |
| Severity | 2014.1 | 0.135 (CI = +/-0.016; p = 0.000) | 0.087 (CI = +/-0.096; p = 0.072) | 0.946 | +14.46% |
| Severity | 2014.2 | 0.132 (CI = +/-0.018; p = 0.000) | 0.080 (CI = +/-0.100; p = 0.106) | 0.936 | +14.16% |
| Severity | 2015.1 | 0.141 (CI = +/-0.018; p = 0.000) | 0.052 (CI = +/-0.093; p = 0.249) | 0.949 | +15.11% |
| Severity | 2015.2 | 0.140 (CI = +/-0.020; p = 0.000) | 0.050 (CI = +/-0.098; p = 0.288) | 0.936 | +15.03% |
| Severity | 2016.1 | 0.145 (CI = +/-0.024; p = 0.000) | 0.037 (CI = +/-0.106; p = 0.468) | 0.930 | +15.56% |
| Severity | 2017.1 | 0.139 (CI = +/-0.027; p = 0.000) | 0.028 (CI = +/-0.108; p = 0.584) | 0.910 | +14.88% |
| Frequency | 2004.2 | -0.039 (CI = +/-0.019; p = 0.000) | 0.068 (CI = +/-0.221; p = 0.533) | 0.312 | -3.83% |
| Frequency | 2005.1 | -0.042 (CI = +/-0.020; p = 0.000) | 0.094 (CI = +/-0.223; p = 0.398) | 0.341 | -4.15% |
| Frequency | 2005.2 | -0.044 (CI = +/-0.021; p = 0.000) | 0.083 (CI = +/-0.228; p = 0.464) | 0.347 | -4.34% |
| Frequency | 2006.1 | -0.047 (CI = +/-0.022; p = 0.000) | 0.104 (CI = +/-0.233; p = 0.369) | 0.361 | -4.62% |
| Frequency | 2006.2 | -0.050 (CI = +/-0.023; p = 0.000) | 0.089 (CI = +/-0.237; p = 0.448) | 0.376 | -4.89% |
| Frequency | 2007.1 | -0.053 (CI = +/-0.024; p = 0.000) | 0.110 (CI = +/-0.244; p = 0.365) | 0.383 | -5.18% |
| Frequency | 2007.2 | -0.056 (CI = +/-0.026; p = 0.000) | 0.098 (CI = +/-0.250; p = 0.427) | 0.386 | -5.41% |
| Frequency | 2008.1 | -0.060 (CI = +/-0.027; p = 0.000) | 0.124 (CI = +/-0.258; p = 0.333) | 0.396 | -5.78% |
| Frequency | 2008.2 | -0.066 (CI = +/-0.028; p = 0.000) | 0.099 (CI = +/-0.256; p = 0.432) | 0.439 | -6.34% |
| Frequency | 2009.1 | -0.076 (CI = +/-0.028; p = 0.000) | 0.160 (CI = +/-0.249; p = 0.196) | 0.523 | -7.28% |
| Frequency | 2009.2 | -0.088 (CI = +/-0.026; p = 0.000) | 0.118 (CI = +/-0.217; p = 0.272) | 0.655 | -8.42% |
| Frequency | 2010.1 | -0.105 (CI = +/-0.021; p = 0.000) | 0.213 (CI = +/-0.170; p = 0.016) | 0.812 | -9.97% |
| Frequency | 2011.1 | -0.117 (CI = +/-0.018; p = 0.000) | 0.183 (CI = +/-0.133; p = 0.009) | 0.891 | -11.01% |
| Frequency | 2011.2 | -0.118 (CI = +/-0.019; p = 0.000) | 0.179 (CI = +/-0.138; p = 0.014) | 0.883 | -11.12% |
| Frequency | 2012.1 | -0.119 (CI = +/-0.022; p = 0.000) | 0.183 (CI = +/-0.147; p = 0.018) | 0.863 | -11.20% |
| Frequency | 2013.1 | -0.120 (CI = +/-0.024; p = 0.000) | 0.179 (CI = +/-0.153; p = 0.024) | 0.849 | -11.32% |
| Frequency | 2013.2 | -0.117 (CI = +/-0.026; p = 0.000) | 0.189 (CI = +/-0.159; p = 0.022) | 0.832 | -11.04% |
| Frequency | 2014.1 | -0.112 (CI = +/-0.029; p = 0.000) | 0.171 (CI = +/-0.166; p = 0.045) | 0.792 | -10.61% |
| Frequency | 2014.2 | -0.111 (CI = +/-0.032; p = 0.000) | 0.175 (CI = +/-0.175; p = 0.050) | 0.766 | -10.47% |
| Frequency | 2015.1 | -0.110 (CI = +/-0.037; p = 0.000) | 0.175 (CI = +/-0.191; p = 0.070) | 0.714 | -10.45% |
| Frequency | 2015.2 | -0.112 (CI = +/-0.042; p = 0.000) | 0.171 (CI = +/-0.203; p = 0.092) | 0.687 | -10.60% |
| Frequency | 2016.1 | -0.110 (CI = +/-0.051; p = 0.000) | 0.166 (CI = +/-0.225; p = 0.134) | 0.599 | -10.46% |
| Frequency | 2017.1 | -0.106 (CI = +/-0.059; p = 0.002) | 0.173 (CI = +/-0.239; p = 0.140) | 0.530 | -10.04% |

All Perils

Coverage = AP

End Trend Period = 2019.2

Excluded Points = 2010.2, 2012.2, 2016.2

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|--------------------|
| Loss Cost | 2004.2 | 0.048 (CI = +/-0.012; p = 0.000) | 0.194 (CI = +/-0.113; p = 0.002) | 0.736 | +4.95% |
| Loss Cost | 2005.1 | 0.046 (CI = +/-0.013; p = 0.000) | 0.208 (CI = +/-0.115; p = 0.001) | 0.729 | +4.70% |
| Loss Cost | 2005.2 | 0.047 (CI = +/-0.014; p = 0.000) | 0.211 (CI = +/-0.119; p = 0.001) | 0.708 | +4.78% |
| Loss Cost | 2006.1 | 0.044 (CI = +/-0.014; p = 0.000) | 0.228 (CI = +/-0.120; p = 0.001) | 0.703 | +4.48% |
| Loss Cost | 2006.2 | 0.041 (CI = +/-0.015; p = 0.000) | 0.216 (CI = +/-0.121; p = 0.001) | 0.656 | +4.18% |
| Loss Cost | 2007.1 | 0.037 (CI = +/-0.016; p = 0.000) | 0.236 (CI = +/-0.122; p = 0.001) | 0.660 | +3.79% |
| Loss Cost | 2007.2 | 0.036 (CI = +/-0.017; p = 0.000) | 0.232 (CI = +/-0.127; p = 0.001) | 0.612 | +3.68% |
| Loss Cost | 2008.1 | 0.034 (CI = +/-0.019; p = 0.001) | 0.241 (CI = +/-0.134; p = 0.001) | 0.606 | +3.48% |
| Loss Cost | 2008.2 | 0.030 (CI = +/-0.020; p = 0.005) | 0.228 (CI = +/-0.134; p = 0.002) | 0.539 | +3.04% |
| Loss Cost | 2009.1 | 0.027 (CI = +/-0.022; p = 0.019) | 0.244 (CI = +/-0.142; p = 0.002) | 0.543 | +2.70% |
| Loss Cost | 2009.2 | 0.029 (CI = +/-0.024; p = 0.022) | 0.249 (CI = +/-0.148; p = 0.003) | 0.528 | +2.93% |
| Loss Cost | 2010.1 | 0.023 (CI = +/-0.027; p = 0.096) | 0.276 (CI = +/-0.157; p = 0.002) | 0.549 | +2.28% |
| Loss Cost | 2011.1 | 0.018 (CI = +/-0.030; p = 0.221) | 0.269 (CI = +/-0.162; p = 0.003) | 0.487 | +1.82% |
| Loss Cost | 2011.2 | 0.016 (CI = +/-0.035; p = 0.328) | 0.265 (CI = +/-0.172; p = 0.006) | 0.433 | +1.64% |
| Loss Cost | 2012.1 | 0.015 (CI = +/-0.042; p = 0.458) | 0.270 (CI = +/-0.194; p = 0.011) | 0.424 | +1.48% |
| Loss Cost | 2013.1 | -0.004 (CI = +/-0.040; p = 0.823) | 0.242 (CI = +/-0.168; p = 0.009) | 0.411 | -0.41% |
| Loss Cost | 2013.2 | 0.014 (CI = +/-0.036; p = 0.413) | 0.281 (CI = +/-0.140; p = 0.001) | 0.637 | +1.38% |
| Loss Cost | 2014.1 | 0.015 (CI = +/-0.044; p = 0.457) | 0.277 (CI = +/-0.161; p = 0.004) | 0.614 | +1.52% |
| Loss Cost | 2014.2 | 0.009 (CI = +/-0.054; p = 0.715) | 0.266 (CI = +/-0.177; p = 0.009) | 0.547 | +0.87% |
| Loss Cost | 2015.1 | 0.028 (CI = +/-0.063; p = 0.313) | 0.223 (CI = +/-0.189; p = 0.028) | 0.552 | +2.87% |
| Loss Cost | 2015.2 | 0.013 (CI = +/-0.077; p = 0.685) | 0.206 (CI = +/-0.204; p = 0.049) | 0.425 | +1.31% |
| Loss Cost | 2016.1 | 0.027 (CI = +/-0.128; p = 0.592) | 0.181 (CI = +/-0.289; p = 0.157) | 0.355 | +2.72% |
| Loss Cost | 2017.1 | -0.014 (CI = +/-0.192; p = 0.827) | 0.174 (CI = +/-0.328; p = 0.190) | 0.155 | -1.43% |
| Severity | 2004.2 | 0.058 (CI = +/-0.022; p = 0.000) | 0.150 (CI = +/-0.204; p = 0.142) | 0.517 | +5.92% |
| Severity | 2005.1 | 0.058 (CI = +/-0.024; p = 0.000) | 0.146 (CI = +/-0.213; p = 0.169) | 0.504 | +5.99% |
| Severity | 2005.2 | 0.060 (CI = +/-0.025; p = 0.000) | 0.155 (CI = +/-0.220; p = 0.158) | 0.489 | +6.19% |
| Severity | 2006.1 | 0.059 (CI = +/-0.027; p = 0.000) | 0.160 (CI = +/-0.231; p = 0.165) | 0.465 | +6.10% |
| Severity | 2006.2 | 0.059 (CI = +/-0.030; p = 0.000) | 0.159 (CI = +/-0.241; p = 0.185) | 0.422 | +6.07% |
| Severity | 2007.1 | 0.057 (CI = +/-0.032; p = 0.002) | 0.170 (CI = +/-0.254; p = 0.178) | 0.392 | +5.85% |
| Severity | 2007.2 | 0.057 (CI = +/-0.035; p = 0.003) | 0.172 (CI = +/-0.265; p = 0.192) | 0.352 | +5.90% |
| Severity | 2008.1 | 0.058 (CI = +/-0.039; p = 0.006) | 0.167 (CI = +/-0.283; p = 0.231) | 0.338 | +5.99% |
| Severity | 2008.2 | 0.062 (CI = +/-0.043; p = 0.008) | 0.179 (CI = +/-0.295; p = 0.218) | 0.324 | +6.36% |
| Severity | 2009.1 | 0.072 (CI = +/-0.047; p = 0.005) | 0.129 (CI = +/-0.306; p = 0.384) | 0.372 | +7.48% |
| Severity | 2009.2 | 0.096 (CI = +/-0.040; p = 0.000) | 0.189 (CI = +/-0.244; p = 0.120) | 0.628 | +10.03% |
| Severity | 2010.1 | 0.120 (CI = +/-0.034; p = 0.000) | 0.082 (CI = +/-0.200; p = 0.391) | 0.793 | +12.79% |
| Severity | 2011.1 | 0.141 (CI = +/-0.026; p = 0.000) | 0.116 (CI = +/-0.140; p = 0.098) | 0.906 | +15.10% |
| Severity | 2011.2 | 0.144 (CI = +/-0.030; p = 0.000) | 0.123 (CI = +/-0.147; p = 0.094) | 0.892 | +15.48% |
| Severity | 2012.1 | 0.146 (CI = +/-0.036; p = 0.000) | 0.116 (CI = +/-0.165; p = 0.152) | 0.876 | +15.75% |
| Severity | 2013.1 | 0.136 (CI = +/-0.039; p = 0.000) | 0.100 (CI = +/-0.164; p = 0.204) | 0.840 | +14.55% |
| Severity | 2013.2 | 0.152 (CI = +/-0.037; p = 0.000) | 0.135 (CI = +/-0.145; p = 0.064) | 0.889 | +16.40% |
| Severity | 2014.1 | 0.145 (CI = +/-0.044; p = 0.000) | 0.153 (CI = +/-0.161; p = 0.060) | 0.869 | +15.58% |
| Severity | 2014.2 | 0.143 (CI = +/-0.055; p = 0.000) | 0.149 (CI = +/-0.181; p = 0.093) | 0.817 | +15.32% |
| Severity | 2015.1 | 0.169 (CI = +/-0.056; p = 0.000) | 0.090 (CI = +/-0.169; p = 0.238) | 0.887 | +18.45% |
| Severity | 2015.2 | 0.180 (CI = +/-0.072; p = 0.001) | 0.102 (CI = +/-0.190; p = 0.226) | 0.860 | +19.67% |
| Severity | 2016.1 | 0.226 (CI = +/-0.079; p = 0.001) | 0.019 (CI = +/-0.178; p = 0.786) | 0.930 | +25.40% |
| Severity | 2017.1 | 0.250 (CI = +/-0.122; p = 0.007) | 0.023 (CI = +/-0.208; p = 0.753) | 0.902 | +28.38% |
| Frequency | 2004.2 | -0.009 (CI = +/-0.025; p = 0.449) | 0.044 (CI = +/-0.230; p = 0.698) | -0.048 | -0.92% |
| Frequency | 2005.1 | -0.012 (CI = +/-0.026; p = 0.348) | 0.062 (CI = +/-0.238; p = 0.597) | -0.033 | -1.22% |
| Frequency | 2005.2 | -0.013 (CI = +/-0.028; p = 0.341) | 0.056 (CI = +/-0.247; p = 0.641) | -0.034 | -1.33% |
| Frequency | 2006.1 | -0.015 (CI = +/-0.031; p = 0.309) | 0.068 (CI = +/-0.258; p = 0.590) | -0.029 | -1.53% |
| Frequency | 2006.2 | -0.018 (CI = +/-0.033; p = 0.272) | 0.057 (CI = +/-0.268; p = 0.661) | -0.023 | -1.77% |
| Frequency | 2007.1 | -0.020 (CI = +/-0.036; p = 0.270) | 0.066 (CI = +/-0.283; p = 0.629) | -0.026 | -1.94% |
| Frequency | 2007.2 | -0.021 (CI = +/-0.039; p = 0.274) | 0.060 (CI = +/-0.295; p = 0.673) | -0.027 | -2.10% |
| Frequency | 2008.1 | -0.024 (CI = +/-0.043; p = 0.263) | 0.074 (CI = +/-0.314; p = 0.625) | -0.027 | -2.36% |
| Frequency | 2008.2 | -0.032 (CI = +/-0.047; p = 0.170) | 0.049 (CI = +/-0.320; p = 0.750) | 0.006 | -3.12% |
| Frequency | 2009.1 | -0.046 (CI = +/-0.050; p = 0.070) | 0.114 (CI = +/-0.325; p = 0.466) | 0.099 | -4.45% |
| Frequency | 2009.2 | -0.067 (CI = +/-0.046; p = 0.008) | 0.061 (CI = +/-0.284; p = 0.654) | 0.306 | -6.45% |
| Frequency | 2010.1 | -0.098 (CI = +/-0.037; p = 0.000) | 0.194 (CI = +/-0.217; p = 0.075) | 0.653 | -9.32% |
| Frequency | 2011.1 | -0.123 (CI = +/-0.023; p = 0.000) | 0.153 (CI = +/-0.124; p = 0.019) | 0.895 | -11.53% |
| Frequency | 2011.2 | -0.128 (CI = +/-0.026; p = 0.000) | 0.142 (CI = +/-0.127; p = 0.031) | 0.895 | -11.99% |
| Frequency | 2012.1 | -0.132 (CI = +/-0.030; p = 0.000) | 0.155 (CI = +/-0.141; p = 0.034) | 0.873 | -12.33% |
| Frequency | 2013.1 | -0.140 (CI = +/-0.034; p = 0.000) | 0.142 (CI = +/-0.141; p = 0.048) | 0.877 | -13.06% |
| Frequency | 2013.2 | -0.138 (CI = +/-0.040; p = 0.000) | 0.146 (CI = +/-0.155; p = 0.061) | 0.854 | -12.91% |
| Frequency | 2014.1 | -0.130 (CI = +/-0.047; p = 0.000) | 0.124 (CI = +/-0.170; p = 0.130) | 0.795 | -12.16% |
| Frequency | 2014.2 | -0.134 (CI = +/-0.058; p = 0.001) | 0.117 (CI = +/-0.190; p = 0.189) | 0.768 | -12.54% |
| Frequency | 2015.1 | -0.141 (CI = +/-0.077; p = 0.004) | 0.133 (CI = +/-0.230; p = 0.208) | 0.696 | -13.15% |
| Frequency | 2015.2 | -0.167 (CI = +/-0.086; p = 0.004) | 0.104 (CI = +/-0.226; p = 0.291) | 0.770 | -15.34% |
| Frequency | 2016.1 | -0.200 (CI = +/-0.130; p = 0.013) | 0.162 (CI = +/-0.292; p = 0.198) | 0.732 | -18.09% |
| Frequency | 2017.1 | -0.264 (CI = +/-0.136; p = 0.009) | 0.152 (CI = +/-0.233; p = 0.130) | 0.879 | -23.22% |

All Perils

Coverage = AP

End Trend Period = 2019.1

Excluded Points = 2010.2, 2012.2, 2016.2

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|----------------------------------|-------------------------|--------------------|
| Loss Cost | 2004.2 | 0.050 (CI = +/-0.013; p = 0.000) | 0.205 (CI = +/-0.117; p = 0.001) | 0.726 | +5.13% |
| Loss Cost | 2005.1 | 0.048 (CI = +/-0.014; p = 0.000) | 0.218 (CI = +/-0.118; p = 0.001) | 0.718 | +4.89% |
| Loss Cost | 2005.2 | 0.049 (CI = +/-0.015; p = 0.000) | 0.224 (CI = +/-0.123; p = 0.001) | 0.698 | +5.00% |
| Loss Cost | 2006.1 | 0.046 (CI = +/-0.015; p = 0.000) | 0.240 (CI = +/-0.125; p = 0.001) | 0.693 | +4.69% |
| Loss Cost | 2006.2 | 0.043 (CI = +/-0.016; p = 0.000) | 0.226 (CI = +/-0.127; p = 0.001) | 0.640 | +4.39% |
| Loss Cost | 2007.1 | 0.039 (CI = +/-0.017; p = 0.000) | 0.246 (CI = +/-0.127; p = 0.001) | 0.644 | +3.99% |
| Loss Cost | 2007.2 | 0.038 (CI = +/-0.018; p = 0.000) | 0.242 (CI = +/-0.133; p = 0.001) | 0.592 | +3.88% |
| Loss Cost | 2008.1 | 0.036 (CI = +/-0.020; p = 0.001) | 0.251 (CI = +/-0.141; p = 0.002) | 0.587 | +3.69% |
| Loss Cost | 2008.2 | 0.032 (CI = +/-0.022; p = 0.007) | 0.236 (CI = +/-0.143; p = 0.003) | 0.510 | +3.22% |
| Loss Cost | 2009.1 | 0.028 (CI = +/-0.024; p = 0.023) | 0.251 (CI = +/-0.151; p = 0.003) | 0.514 | +2.87% |
| Loss Cost | 2009.2 | 0.031 (CI = +/-0.027; p = 0.026) | 0.259 (CI = +/-0.158; p = 0.003) | 0.502 | +3.17% |
| Loss Cost | 2010.1 | 0.025 (CI = +/-0.030; p = 0.096) | 0.285 (CI = +/-0.168; p = 0.003) | 0.525 | +2.52% |
| Loss Cost | 2011.1 | 0.020 (CI = +/-0.034; p = 0.226) | 0.276 (CI = +/-0.175; p = 0.005) | 0.456 | +2.03% |
| Loss Cost | 2011.2 | 0.018 (CI = +/-0.040; p = 0.335) | 0.272 (CI = +/-0.189; p = 0.009) | 0.399 | +1.86% |
| Loss Cost | 2012.1 | 0.017 (CI = +/-0.048; p = 0.453) | 0.277 (CI = +/-0.212; p = 0.016) | 0.386 | +1.70% |
| Loss Cost | 2013.1 | -0.006 (CI = +/-0.048; p = 0.794) | 0.238 (CI = +/-0.187; p = 0.018) | 0.368 | -0.56% |
| Loss Cost | 2013.2 | 0.017 (CI = +/-0.044; p = 0.396) | 0.290 (CI = +/-0.160; p = 0.003) | 0.608 | +1.73% |
| Loss Cost | 2014.1 | 0.019 (CI = +/-0.054; p = 0.439) | 0.286 (CI = +/-0.184; p = 0.008) | 0.575 | +1.90% |
| Loss Cost | 2014.2 | 0.011 (CI = +/-0.070; p = 0.701) | 0.272 (CI = +/-0.212; p = 0.020) | 0.496 | +1.15% |
| Loss Cost | 2015.1 | 0.032 (CI = +/-0.081; p = 0.354) | 0.231 (CI = +/-0.228; p = 0.048) | 0.467 | +3.28% |
| Loss Cost | 2015.2 | 0.013 (CI = +/-0.112; p = 0.771) | 0.205 (CI = +/-0.268; p = 0.101) | 0.296 | +1.26% |
| Loss Cost | 2016.1 | 0.027 (CI = +/-0.191; p = 0.682) | 0.181 (CI = +/-0.400; p = 0.245) | 0.131 | +2.76% |
| Loss Cost | 2017.1 | -0.038 (CI = +/-0.385; p = 0.710) | 0.154 (CI = +/-0.555; p = 0.355) | -0.109 | -3.77% |
| | | | | | |
| Severity | 2004.2 | 0.053 (CI = +/-0.023; p = 0.000) | 0.122 (CI = +/-0.208; p = 0.236) | 0.446 | +5.46% |
| Severity | 2005.1 | 0.054 (CI = +/-0.025; p = 0.000) | 0.119 (CI = +/-0.217; p = 0.267) | 0.431 | +5.51% |
| Severity | 2005.2 | 0.055 (CI = +/-0.027; p = 0.000) | 0.127 (CI = +/-0.226; p = 0.257) | 0.410 | +5.68% |
| Severity | 2006.1 | 0.054 (CI = +/-0.029; p = 0.001) | 0.132 (CI = +/-0.237; p = 0.259) | 0.383 | +5.58% |
| Severity | 2006.2 | 0.053 (CI = +/-0.032; p = 0.002) | 0.128 (CI = +/-0.248; p = 0.296) | 0.331 | +5.47% |
| Severity | 2007.1 | 0.051 (CI = +/-0.034; p = 0.006) | 0.139 (CI = +/-0.261; p = 0.278) | 0.296 | +5.24% |
| Severity | 2007.2 | 0.051 (CI = +/-0.038; p = 0.012) | 0.138 (CI = +/-0.275; p = 0.305) | 0.247 | +5.20% |
| Severity | 2008.1 | 0.051 (CI = +/-0.042; p = 0.019) | 0.135 (CI = +/-0.293; p = 0.346) | 0.231 | +5.28% |
| Severity | 2008.2 | 0.054 (CI = +/-0.047; p = 0.025) | 0.145 (CI = +/-0.308; p = 0.334) | 0.212 | +5.59% |
| Severity | 2009.1 | 0.065 (CI = +/-0.050; p = 0.015) | 0.097 (CI = +/-0.319; p = 0.525) | 0.266 | +6.70% |
| Severity | 2009.2 | 0.091 (CI = +/-0.044; p = 0.001) | 0.168 (CI = +/-0.259; p = 0.185) | 0.547 | +9.49% |
| Severity | 2010.1 | 0.116 (CI = +/-0.038; p = 0.000) | 0.066 (CI = +/-0.210; p = 0.512) | 0.748 | +12.29% |
| Severity | 2011.1 | 0.139 (CI = +/-0.030; p = 0.000) | 0.109 (CI = +/-0.151; p = 0.143) | 0.882 | +14.87% |
| Severity | 2011.2 | 0.142 (CI = +/-0.034; p = 0.000) | 0.118 (CI = +/-0.162; p = 0.138) | 0.862 | +15.28% |
| Severity | 2012.1 | 0.144 (CI = +/-0.041; p = 0.000) | 0.111 (CI = +/-0.181; p = 0.204) | 0.841 | +15.54% |
| Severity | 2013.1 | 0.131 (CI = +/-0.046; p = 0.000) | 0.088 (CI = +/-0.181; p = 0.301) | 0.787 | +14.01% |
| Severity | 2013.2 | 0.151 (CI = +/-0.046; p = 0.000) | 0.132 (CI = +/-0.166; p = 0.105) | 0.847 | +16.26% |
| Severity | 2014.1 | 0.143 (CI = +/-0.055; p = 0.000) | 0.149 (CI = +/-0.185; p = 0.099) | 0.816 | +15.38% |
| Severity | 2014.2 | 0.139 (CI = +/-0.071; p = 0.003) | 0.142 (CI = +/-0.217; p = 0.159) | 0.730 | +14.97% |
| Severity | 2015.1 | 0.167 (CI = +/-0.073; p = 0.002) | 0.087 (CI = +/-0.204; p = 0.326) | 0.833 | +18.22% |
| Severity | 2015.2 | 0.181 (CI = +/-0.104; p = 0.008) | 0.104 (CI = +/-0.249; p = 0.309) | 0.784 | +19.83% |
| Severity | 2016.1 | 0.231 (CI = +/-0.117; p = 0.008) | 0.024 (CI = +/-0.244; p = 0.771) | 0.892 | +25.95% |
| Severity | 2017.1 | 0.273 (CI = +/-0.226; p = 0.035) | 0.042 (CI = +/-0.326; p = 0.633) | 0.864 | +31.45% |
| | | | | | |
| Frequency | 2004.2 | -0.003 (CI = +/-0.026; p = 0.809) | 0.082 (CI = +/-0.231; p = 0.469) | -0.055 | -0.30% |
| Frequency | 2005.1 | -0.006 (CI = +/-0.027; p = 0.656) | 0.099 (CI = +/-0.238; p = 0.399) | -0.043 | -0.59% |
| Frequency | 2005.2 | -0.006 (CI = +/-0.030; p = 0.656) | 0.097 (CI = +/-0.249; p = 0.429) | -0.047 | -0.64% |
| Frequency | 2006.1 | -0.008 (CI = +/-0.032; p = 0.590) | 0.107 (CI = +/-0.260; p = 0.401) | -0.043 | -0.84% |
| Frequency | 2006.2 | -0.010 (CI = +/-0.035; p = 0.542) | 0.099 (CI = +/-0.272; p = 0.458) | -0.045 | -1.03% |
| Frequency | 2007.1 | -0.012 (CI = +/-0.038; p = 0.518) | 0.107 (CI = +/-0.287; p = 0.445) | -0.047 | -1.18% |
| Frequency | 2007.2 | -0.013 (CI = +/-0.042; p = 0.534) | 0.104 (CI = +/-0.302; p = 0.478) | -0.052 | -1.25% |
| Frequency | 2008.1 | -0.015 (CI = +/-0.046; p = 0.496) | 0.117 (CI = +/-0.321; p = 0.454) | -0.052 | -1.51% |
| Frequency | 2008.2 | -0.023 (CI = +/-0.050; p = 0.352) | 0.091 (CI = +/-0.331; p = 0.569) | -0.039 | -2.25% |
| Frequency | 2009.1 | -0.037 (CI = +/-0.053; p = 0.162) | 0.154 (CI = +/-0.336; p = 0.345) | 0.053 | -3.59% |
| Frequency | 2009.2 | -0.059 (CI = +/-0.051; p = 0.025) | 0.091 (CI = +/-0.299; p = 0.526) | 0.232 | -5.77% |
| Frequency | 2010.1 | -0.091 (CI = +/-0.040; p = 0.000) | 0.219 (CI = +/-0.224; p = 0.054) | 0.621 | -8.71% |
| Frequency | 2011.1 | -0.118 (CI = +/-0.026; p = 0.000) | 0.167 (CI = +/-0.131; p = 0.016) | 0.883 | -11.17% |
| Frequency | 2011.2 | -0.124 (CI = +/-0.029; p = 0.000) | 0.154 (CI = +/-0.137; p = 0.030) | 0.881 | -11.64% |
| Frequency | 2012.1 | -0.128 (CI = +/-0.034; p = 0.000) | 0.166 (CI = +/-0.151; p = 0.034) | 0.853 | -11.98% |
| Frequency | 2013.1 | -0.137 (CI = +/-0.040; p = 0.000) | 0.151 (CI = +/-0.156; p = 0.057) | 0.855 | -12.78% |
| Frequency | 2013.2 | -0.133 (CI = +/-0.049; p = 0.000) | 0.158 (CI = +/-0.176; p = 0.072) | 0.828 | -12.49% |
| Frequency | 2014.1 | -0.124 (CI = +/-0.057; p = 0.001) | 0.137 (CI = +/-0.193; p = 0.137) | 0.753 | -11.68% |
| Frequency | 2014.2 | -0.128 (CI = +/-0.074; p = 0.006) | 0.130 (CI = +/-0.226; p = 0.209) | 0.717 | -12.02% |
| Frequency | 2015.1 | -0.135 (CI = +/-0.099; p = 0.017) | 0.144 (CI = +/-0.276; p = 0.238) | 0.625 | -12.63% |
| Frequency | 2015.2 | -0.168 (CI = +/-0.123; p = 0.019) | 0.101 (CI = +/-0.296; p = 0.398) | 0.708 | -15.50% |
| Frequency | 2016.1 | -0.204 (CI = +/-0.193; p = 0.044) | 0.157 (CI = +/-0.403; p = 0.304) | 0.655 | -18.42% |
| Frequency | 2017.1 | -0.312 (CI = +/-0.159; p = 0.014) | 0.112 (CI = +/-0.230; p = 0.171) | 0.948 | -26.79% |

Specified Perils

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.065 (CI = +/-0.014; p = 0.000) | 0.478 (CI = +/-0.159; p = 0.000) | 0.757 | +6.74% |
| Loss Cost | 2005.1 | 0.063 (CI = +/-0.014; p = 0.000) | 0.494 (CI = +/-0.160; p = 0.000) | 0.756 | +6.47% |
| Loss Cost | 2005.2 | 0.065 (CI = +/-0.015; p = 0.000) | 0.512 (CI = +/-0.160; p = 0.000) | 0.760 | +6.75% |
| Loss Cost | 2006.1 | 0.065 (CI = +/-0.015; p = 0.000) | 0.514 (CI = +/-0.165; p = 0.000) | 0.756 | +6.70% |
| Loss Cost | 2006.2 | 0.064 (CI = +/-0.016; p = 0.000) | 0.512 (CI = +/-0.170; p = 0.000) | 0.732 | +6.66% |
| Loss Cost | 2007.1 | 0.066 (CI = +/-0.017; p = 0.000) | 0.503 (CI = +/-0.174; p = 0.000) | 0.734 | +6.82% |
| Loss Cost | 2007.2 | 0.071 (CI = +/-0.017; p = 0.000) | 0.531 (CI = +/-0.169; p = 0.000) | 0.759 | +7.34% |
| Loss Cost | 2008.1 | 0.072 (CI = +/-0.018; p = 0.000) | 0.526 (CI = +/-0.175; p = 0.000) | 0.757 | +7.44% |
| Loss Cost | 2008.2 | 0.072 (CI = +/-0.020; p = 0.000) | 0.527 (CI = +/-0.181; p = 0.000) | 0.733 | +7.44% |
| Loss Cost | 2009.1 | 0.070 (CI = +/-0.021; p = 0.000) | 0.536 (CI = +/-0.186; p = 0.000) | 0.729 | +7.25% |
| Loss Cost | 2009.2 | 0.062 (CI = +/-0.020; p = 0.000) | 0.495 (CI = +/-0.171; p = 0.000) | 0.707 | +6.39% |
| Loss Cost | 2010.1 | 0.063 (CI = +/-0.021; p = 0.000) | 0.488 (CI = +/-0.177; p = 0.000) | 0.708 | +6.54% |
| Loss Cost | 2010.2 | 0.061 (CI = +/-0.023; p = 0.000) | 0.478 (CI = +/-0.183; p = 0.000) | 0.669 | +6.33% |
| Loss Cost | 2011.1 | 0.062 (CI = +/-0.024; p = 0.000) | 0.474 (CI = +/-0.190; p = 0.000) | 0.668 | +6.45% |
| Loss Cost | 2011.2 | 0.057 (CI = +/-0.026; p = 0.000) | 0.451 (CI = +/-0.193; p = 0.000) | 0.615 | +5.91% |
| Loss Cost | 2012.1 | 0.054 (CI = +/-0.027; p = 0.001) | 0.466 (CI = +/-0.198; p = 0.000) | 0.615 | +5.53% |
| Loss Cost | 2012.2 | 0.044 (CI = +/-0.027; p = 0.003) | 0.425 (CI = +/-0.189; p = 0.000) | 0.560 | +4.52% |
| Loss Cost | 2013.1 | 0.053 (CI = +/-0.027; p = 0.001) | 0.392 (CI = +/-0.181; p = 0.000) | 0.612 | +5.42% |
| Loss Cost | 2013.2 | 0.055 (CI = +/-0.030; p = 0.001) | 0.400 (CI = +/-0.190; p = 0.000) | 0.584 | +5.64% |
| Loss Cost | 2014.1 | 0.047 (CI = +/-0.031; p = 0.005) | 0.427 (CI = +/-0.190; p = 0.000) | 0.602 | +4.85% |
| Loss Cost | 2014.2 | 0.042 (CI = +/-0.034; p = 0.019) | 0.408 (CI = +/-0.198; p = 0.000) | 0.536 | +4.30% |
| Loss Cost | 2015.1 | 0.049 (CI = +/-0.037; p = 0.012) | 0.386 (CI = +/-0.202; p = 0.001) | 0.554 | +5.04% |
| Loss Cost | 2015.2 | 0.040 (CI = +/-0.040; p = 0.050) | 0.356 (CI = +/-0.205; p = 0.002) | 0.466 | +4.04% |
| Loss Cost | 2016.1 | 0.043 (CI = +/-0.044; p = 0.057) | 0.347 (CI = +/-0.218; p = 0.004) | 0.465 | +4.38% |
| Loss Cost | 2016.2 | 0.053 (CI = +/-0.049; p = 0.036) | 0.376 (CI = +/-0.226; p = 0.003) | 0.496 | +5.46% |
| Loss Cost | 2017.1 | 0.064 (CI = +/-0.054; p = 0.024) | 0.348 (CI = +/-0.233; p = 0.007) | 0.523 | +6.62% |
| Severity | 2004.2 | 0.050 (CI = +/-0.009; p = 0.000) | -0.105 (CI = +/-0.109; p = 0.058) | 0.755 | +5.14% |
| Severity | 2005.1 | 0.050 (CI = +/-0.010; p = 0.000) | -0.101 (CI = +/-0.111; p = 0.073) | 0.733 | +5.08% |
| Severity | 2005.2 | 0.050 (CI = +/-0.010; p = 0.000) | -0.100 (CI = +/-0.115; p = 0.086) | 0.723 | +5.11% |
| Severity | 2006.1 | 0.051 (CI = +/-0.011; p = 0.000) | -0.109 (CI = +/-0.116; p = 0.065) | 0.722 | +5.26% |
| Severity | 2006.2 | 0.047 (CI = +/-0.010; p = 0.000) | -0.134 (CI = +/-0.108; p = 0.016) | 0.726 | +4.83% |
| Severity | 2007.1 | 0.047 (CI = +/-0.011; p = 0.000) | -0.133 (CI = +/-0.111; p = 0.020) | 0.702 | +4.81% |
| Severity | 2007.2 | 0.046 (CI = +/-0.012; p = 0.000) | -0.141 (CI = +/-0.113; p = 0.016) | 0.685 | +4.66% |
| Severity | 2008.1 | 0.046 (CI = +/-0.012; p = 0.000) | -0.145 (CI = +/-0.117; p = 0.017) | 0.666 | +4.73% |
| Severity | 2008.2 | 0.045 (CI = +/-0.013; p = 0.000) | -0.154 (CI = +/-0.119; p = 0.013) | 0.648 | +4.56% |
| Severity | 2009.1 | 0.046 (CI = +/-0.014; p = 0.000) | -0.162 (CI = +/-0.122; p = 0.011) | 0.643 | +4.74% |
| Severity | 2009.2 | 0.043 (CI = +/-0.014; p = 0.000) | -0.178 (CI = +/-0.122; p = 0.006) | 0.629 | +4.41% |
| Severity | 2010.1 | 0.046 (CI = +/-0.014; p = 0.000) | -0.194 (CI = +/-0.121; p = 0.003) | 0.651 | +4.75% |
| Severity | 2010.2 | 0.051 (CI = +/-0.014; p = 0.000) | -0.170 (CI = +/-0.115; p = 0.006) | 0.707 | +5.27% |
| Severity | 2011.1 | 0.050 (CI = +/-0.015; p = 0.000) | -0.163 (CI = +/-0.119; p = 0.009) | 0.665 | +5.11% |
| Severity | 2011.2 | 0.049 (CI = +/-0.017; p = 0.000) | -0.167 (CI = +/-0.124; p = 0.010) | 0.647 | +5.02% |
| Severity | 2012.1 | 0.051 (CI = +/-0.018; p = 0.000) | -0.176 (CI = +/-0.128; p = 0.009) | 0.638 | +5.25% |
| Severity | 2012.2 | 0.055 (CI = +/-0.019; p = 0.000) | -0.158 (CI = +/-0.128; p = 0.018) | 0.666 | +5.70% |
| Severity | 2013.1 | 0.057 (CI = +/-0.020; p = 0.000) | -0.163 (CI = +/-0.134; p = 0.019) | 0.639 | +5.83% |
| Severity | 2013.2 | 0.058 (CI = +/-0.022; p = 0.000) | -0.160 (CI = +/-0.141; p = 0.028) | 0.626 | +5.92% |
| Severity | 2014.1 | 0.057 (CI = +/-0.025; p = 0.000) | -0.160 (CI = +/-0.149; p = 0.036) | 0.578 | +5.92% |
| Severity | 2014.2 | 0.064 (CI = +/-0.026; p = 0.000) | -0.138 (CI = +/-0.150; p = 0.068) | 0.616 | +6.58% |
| Severity | 2015.1 | 0.066 (CI = +/-0.029; p = 0.000) | -0.145 (CI = +/-0.158; p = 0.069) | 0.585 | +6.82% |
| Severity | 2015.2 | 0.066 (CI = +/-0.033; p = 0.001) | -0.145 (CI = +/-0.169; p = 0.088) | 0.561 | +6.84% |
| Severity | 2016.1 | 0.066 (CI = +/-0.037; p = 0.002) | -0.143 (CI = +/-0.181; p = 0.112) | 0.491 | +6.78% |
| Severity | 2016.2 | 0.076 (CI = +/-0.040; p = 0.001) | -0.114 (CI = +/-0.184; p = 0.202) | 0.546 | +7.86% |
| Severity | 2017.1 | 0.077 (CI = +/-0.046; p = 0.003) | -0.117 (CI = +/-0.199; p = 0.225) | 0.479 | +7.96% |
| Frequency | 2004.2 | 0.015 (CI = +/-0.015; p = 0.054) | 0.583 (CI = +/-0.176; p = 0.000) | 0.540 | +1.51% |
| Frequency | 2005.1 | 0.013 (CI = +/-0.016; p = 0.103) | 0.596 (CI = +/-0.179; p = 0.000) | 0.550 | +1.32% |
| Frequency | 2005.2 | 0.016 (CI = +/-0.017; p = 0.065) | 0.612 (CI = +/-0.181; p = 0.000) | 0.562 | +1.56% |
| Frequency | 2006.1 | 0.014 (CI = +/-0.017; p = 0.119) | 0.623 (CI = +/-0.185; p = 0.000) | 0.570 | +1.37% |
| Frequency | 2006.2 | 0.017 (CI = +/-0.018; p = 0.056) | 0.646 (CI = +/-0.184; p = 0.000) | 0.596 | +1.74% |
| Frequency | 2007.1 | 0.019 (CI = +/-0.019; p = 0.046) | 0.636 (CI = +/-0.188; p = 0.000) | 0.593 | +1.92% |
| Frequency | 2007.2 | 0.025 (CI = +/-0.018; p = 0.008) | 0.672 (CI = +/-0.179; p = 0.000) | 0.655 | +2.56% |
| Frequency | 2008.1 | 0.026 (CI = +/-0.019; p = 0.012) | 0.671 (CI = +/-0.185; p = 0.000) | 0.653 | +2.58% |
| Frequency | 2008.2 | 0.027 (CI = +/-0.021; p = 0.012) | 0.680 (CI = +/-0.190; p = 0.000) | 0.647 | +2.76% |
| Frequency | 2009.1 | 0.024 (CI = +/-0.022; p = 0.032) | 0.699 (CI = +/-0.193; p = 0.000) | 0.660 | +2.39% |
| Frequency | 2009.2 | 0.019 (CI = +/-0.022; p = 0.095) | 0.673 (CI = +/-0.192; p = 0.000) | 0.639 | +1.89% |
| Frequency | 2010.1 | 0.017 (CI = +/-0.024; p = 0.153) | 0.682 (CI = +/-0.199; p = 0.000) | 0.641 | +1.71% |
| Frequency | 2010.2 | 0.010 (CI = +/-0.024; p = 0.397) | 0.648 (CI = +/-0.194; p = 0.000) | 0.628 | +1.01% |
| Frequency | 2011.1 | 0.013 (CI = +/-0.026; p = 0.320) | 0.637 (CI = +/-0.200; p = 0.000) | 0.619 | +1.27% |
| Frequency | 2011.2 | 0.008 (CI = +/-0.027; p = 0.530) | 0.618 (CI = +/-0.205; p = 0.000) | 0.596 | +0.85% |
| Frequency | 2012.1 | 0.003 (CI = +/-0.029; p = 0.848) | 0.642 (CI = +/-0.207; p = 0.000) | 0.622 | +0.27% |
| Frequency | 2012.2 | -0.011 (CI = +/-0.025; p = 0.371) | 0.584 (CI = +/-0.176; p = 0.000) | 0.673 | -1.12% |
| Frequency | 2013.1 | -0.004 (CI = +/-0.026; p = 0.758) | 0.556 (CI = +/-0.172; p = 0.000) | 0.663 | -0.39% |
| Frequency | 2013.2 | -0.003 (CI = +/-0.029; p = 0.849) | 0.561 (CI = +/-0.182; p = 0.000) | 0.657 | -0.26% |
| Frequency | 2014.1 | -0.010 (CI = +/-0.030; p = 0.484) | 0.587 (CI = +/-0.180; p = 0.000) | 0.693 | -1.01% |
| Frequency | 2014.2 | -0.022 (CI = +/-0.029; p = 0.138) | 0.547 (CI = +/-0.169; p = 0.000) | 0.721 | -2.14% |
| Frequency | 2015.1 | -0.017 (CI = +/-0.032; p = 0.282) | 0.531 (CI = +/-0.175; p = 0.000) | 0.692 | -1.67% |
| Frequency | 2015.2 | -0.027 (CI = +/-0.034; p = 0.113) | 0.501 (CI = +/-0.174; p = 0.000) | 0.706 | -2.62% |
| Frequency | 2016.1 | -0.023 (CI = +/-0.037; p = 0.216) | 0.490 (CI = +/-0.184; p = 0.000) | 0.668 | -2.24% |
| Frequency | 2016.2 | -0.023 (CI = +/-0.043; p = 0.280) | 0.490 (CI = +/-0.199; p = 0.000) | 0.661 | -2.23% |
| Frequency | 2017.1 | -0.012 (CI = +/-0.047; p = 0.575) | 0.465 (CI = +/-0.204; p = 0.000) | 0.621 | -1.24% |

Specified Perils

Coverage = SP

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

| Fit | Start Date | Time | Adjusted R ² | Implied Trend Rate |
|-----------|------------|-----------------------------------|-------------------------|--------------------|
| Loss Cost | 2004.2 | 0.063 (CI = +/-0.019; p = 0.000) | 0.528 | +6.54% |
| Loss Cost | 2005.1 | 0.063 (CI = +/-0.020; p = 0.000) | 0.503 | +6.47% |
| Loss Cost | 2005.2 | 0.063 (CI = +/-0.021; p = 0.000) | 0.487 | +6.52% |
| Loss Cost | 2006.1 | 0.065 (CI = +/-0.022; p = 0.000) | 0.481 | +6.70% |
| Loss Cost | 2006.2 | 0.062 (CI = +/-0.024; p = 0.000) | 0.443 | +6.40% |
| Loss Cost | 2007.1 | 0.066 (CI = +/-0.024; p = 0.000) | 0.462 | +6.82% |
| Loss Cost | 2007.2 | 0.068 (CI = +/-0.026; p = 0.000) | 0.457 | +7.04% |
| Loss Cost | 2008.1 | 0.072 (CI = +/-0.027; p = 0.000) | 0.468 | +7.44% |
| Loss Cost | 2008.2 | 0.069 (CI = +/-0.029; p = 0.000) | 0.426 | +7.11% |
| Loss Cost | 2009.1 | 0.070 (CI = +/-0.031; p = 0.000) | 0.411 | +7.25% |
| Loss Cost | 2009.2 | 0.059 (CI = +/-0.029; p = 0.000) | 0.351 | +6.04% |
| Loss Cost | 2010.1 | 0.063 (CI = +/-0.031; p = 0.000) | 0.373 | +6.54% |
| Loss Cost | 2010.2 | 0.058 (CI = +/-0.033; p = 0.001) | 0.313 | +5.94% |
| Loss Cost | 2011.1 | 0.062 (CI = +/-0.035; p = 0.001) | 0.331 | +6.45% |
| Loss Cost | 2011.2 | 0.053 (CI = +/-0.036; p = 0.005) | 0.256 | +5.49% |
| Loss Cost | 2012.1 | 0.054 (CI = +/-0.039; p = 0.008) | 0.234 | +5.53% |
| Loss Cost | 2012.2 | 0.040 (CI = +/-0.038; p = 0.041) | 0.140 | +4.06% |
| Loss Cost | 2013.1 | 0.053 (CI = +/-0.038; p = 0.008) | 0.253 | +5.42% |
| Loss Cost | 2013.2 | 0.050 (CI = +/-0.041; p = 0.020) | 0.203 | +5.12% |
| Loss Cost | 2014.1 | 0.047 (CI = +/-0.045; p = 0.042) | 0.158 | +4.85% |
| Loss Cost | 2014.2 | 0.036 (CI = +/-0.048; p = 0.133) | 0.072 | +3.66% |
| Loss Cost | 2015.1 | 0.049 (CI = +/-0.051; p = 0.056) | 0.151 | +5.04% |
| Loss Cost | 2015.2 | 0.033 (CI = +/-0.052; p = 0.200) | 0.044 | +3.36% |
| Loss Cost | 2016.1 | 0.043 (CI = +/-0.058; p = 0.134) | 0.086 | +4.38% |
| Loss Cost | 2016.2 | 0.044 (CI = +/-0.066; p = 0.171) | 0.068 | +4.53% |
| Loss Cost | 2017.1 | 0.064 (CI = +/-0.070; p = 0.071) | 0.170 | +6.62% |
| Severity | 2004.2 | 0.051 (CI = +/-0.010; p = 0.000) | 0.737 | +5.19% |
| Severity | 2005.1 | 0.050 (CI = +/-0.010; p = 0.000) | 0.716 | +5.08% |
| Severity | 2005.2 | 0.050 (CI = +/-0.011; p = 0.000) | 0.706 | +5.15% |
| Severity | 2006.1 | 0.051 (CI = +/-0.011; p = 0.000) | 0.701 | +5.26% |
| Severity | 2006.2 | 0.048 (CI = +/-0.011; p = 0.000) | 0.682 | +4.90% |
| Severity | 2007.1 | 0.047 (CI = +/-0.012; p = 0.000) | 0.657 | +4.81% |
| Severity | 2007.2 | 0.046 (CI = +/-0.012; p = 0.000) | 0.631 | +4.74% |
| Severity | 2008.1 | 0.046 (CI = +/-0.013; p = 0.000) | 0.608 | +4.73% |
| Severity | 2008.2 | 0.046 (CI = +/-0.014; p = 0.000) | 0.578 | +4.66% |
| Severity | 2009.1 | 0.046 (CI = +/-0.015; p = 0.000) | 0.564 | +4.74% |
| Severity | 2009.2 | 0.044 (CI = +/-0.016; p = 0.000) | 0.522 | +4.54% |
| Severity | 2010.1 | 0.046 (CI = +/-0.017; p = 0.000) | 0.524 | +4.75% |
| Severity | 2010.2 | 0.053 (CI = +/-0.016; p = 0.000) | 0.615 | +5.41% |
| Severity | 2011.1 | 0.050 (CI = +/-0.017; p = 0.000) | 0.570 | +5.11% |
| Severity | 2011.2 | 0.050 (CI = +/-0.019; p = 0.000) | 0.548 | +5.18% |
| Severity | 2012.1 | 0.051 (CI = +/-0.020; p = 0.000) | 0.524 | +5.25% |
| Severity | 2012.2 | 0.057 (CI = +/-0.021; p = 0.000) | 0.581 | +5.87% |
| Severity | 2013.1 | 0.057 (CI = +/-0.023; p = 0.000) | 0.544 | +5.83% |
| Severity | 2013.2 | 0.060 (CI = +/-0.025; p = 0.000) | 0.539 | +6.13% |
| Severity | 2014.1 | 0.057 (CI = +/-0.027; p = 0.000) | 0.486 | +5.92% |
| Severity | 2014.2 | 0.066 (CI = +/-0.028; p = 0.000) | 0.557 | +6.81% |
| Severity | 2015.1 | 0.066 (CI = +/-0.031; p = 0.000) | 0.516 | +6.82% |
| Severity | 2015.2 | 0.069 (CI = +/-0.035; p = 0.001) | 0.498 | +7.13% |
| Severity | 2016.1 | 0.066 (CI = +/-0.039; p = 0.003) | 0.428 | +6.78% |
| Severity | 2016.2 | 0.078 (CI = +/-0.040; p = 0.001) | 0.520 | +8.15% |
| Severity | 2017.1 | 0.077 (CI = +/-0.047; p = 0.004) | 0.454 | +7.96% |
| Frequency | 2004.2 | 0.013 (CI = +/-0.022; p = 0.253) | 0.009 | +1.29% |
| Frequency | 2005.1 | 0.013 (CI = +/-0.024; p = 0.268) | 0.007 | +1.32% |
| Frequency | 2005.2 | 0.013 (CI = +/-0.025; p = 0.297) | 0.003 | +1.31% |
| Frequency | 2006.1 | 0.014 (CI = +/-0.026; p = 0.301) | 0.003 | +1.37% |
| Frequency | 2006.2 | 0.014 (CI = +/-0.028; p = 0.304) | 0.003 | +1.44% |
| Frequency | 2007.1 | 0.019 (CI = +/-0.029; p = 0.190) | 0.023 | +1.92% |
| Frequency | 2007.2 | 0.022 (CI = +/-0.030; p = 0.156) | 0.033 | +2.20% |
| Frequency | 2008.1 | 0.026 (CI = +/-0.032; p = 0.115) | 0.048 | +2.58% |
| Frequency | 2008.2 | 0.023 (CI = +/-0.034; p = 0.175) | 0.029 | +2.35% |
| Frequency | 2009.1 | 0.024 (CI = +/-0.036; p = 0.194) | 0.025 | +2.39% |
| Frequency | 2009.2 | 0.014 (CI = +/-0.037; p = 0.438) | -0.013 | +1.44% |
| Frequency | 2010.1 | 0.017 (CI = +/-0.040; p = 0.388) | -0.008 | +1.71% |
| Frequency | 2010.2 | 0.005 (CI = +/-0.040; p = 0.795) | -0.036 | +0.51% |
| Frequency | 2011.1 | 0.013 (CI = +/-0.042; p = 0.541) | -0.024 | +1.27% |
| Frequency | 2011.2 | 0.003 (CI = +/-0.044; p = 0.891) | -0.041 | +0.29% |
| Frequency | 2012.1 | 0.003 (CI = +/-0.047; p = 0.908) | -0.043 | +0.27% |
| Frequency | 2012.2 | -0.017 (CI = +/-0.045; p = 0.431) | -0.016 | -1.72% |
| Frequency | 2013.1 | -0.004 (CI = +/-0.046; p = 0.861) | -0.046 | -0.39% |
| Frequency | 2013.2 | -0.010 (CI = +/-0.050; p = 0.691) | -0.042 | -0.96% |
| Frequency | 2014.1 | -0.010 (CI = +/-0.055; p = 0.703) | -0.044 | -1.01% |
| Frequency | 2014.2 | -0.030 (CI = +/-0.055; p = 0.266) | 0.016 | -2.94% |
| Frequency | 2015.1 | -0.017 (CI = +/-0.058; p = 0.552) | -0.036 | -1.67% |
| Frequency | 2015.2 | -0.036 (CI = +/-0.060; p = 0.225) | 0.034 | -3.52% |
| Frequency | 2016.1 | -0.023 (CI = +/-0.066; p = 0.473) | -0.029 | -2.24% |
| Frequency | 2016.2 | -0.034 (CI = +/-0.073; p = 0.335) | 0.000 | -3.35% |
| Frequency | 2017.1 | -0.012 (CI = +/-0.078; p = 0.736) | -0.067 | -1.24% |

Specified Perils

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.065 (CI = +/-0.014; p = 0.000) | 0.475 (CI = +/-0.164; p = 0.000) | 0.739 | +6.69% |
| Loss Cost | 2005.1 | 0.062 (CI = +/-0.015; p = 0.000) | 0.490 (CI = +/-0.164; p = 0.000) | 0.736 | +6.40% |
| Loss Cost | 2005.2 | 0.065 (CI = +/-0.015; p = 0.000) | 0.509 (CI = +/-0.166; p = 0.000) | 0.738 | +6.71% |
| Loss Cost | 2006.2 | 0.064 (CI = +/-0.016; p = 0.000) | 0.512 (CI = +/-0.170; p = 0.000) | 0.732 | +6.66% |
| Loss Cost | 2007.1 | 0.066 (CI = +/-0.017; p = 0.000) | 0.503 (CI = +/-0.174; p = 0.000) | 0.734 | +6.82% |
| Loss Cost | 2007.2 | 0.071 (CI = +/-0.017; p = 0.000) | 0.531 (CI = +/-0.169; p = 0.000) | 0.759 | +7.34% |
| Loss Cost | 2008.1 | 0.072 (CI = +/-0.018; p = 0.000) | 0.526 (CI = +/-0.175; p = 0.000) | 0.757 | +7.44% |
| Loss Cost | 2008.2 | 0.072 (CI = +/-0.020; p = 0.000) | 0.527 (CI = +/-0.181; p = 0.000) | 0.733 | +7.44% |
| Loss Cost | 2009.1 | 0.070 (CI = +/-0.021; p = 0.000) | 0.536 (CI = +/-0.186; p = 0.000) | 0.729 | +7.25% |
| Loss Cost | 2009.2 | 0.062 (CI = +/-0.020; p = 0.000) | 0.495 (CI = +/-0.171; p = 0.000) | 0.707 | +6.39% |
| Loss Cost | 2010.1 | 0.063 (CI = +/-0.021; p = 0.000) | 0.488 (CI = +/-0.177; p = 0.000) | 0.708 | +6.54% |
| Loss Cost | 2010.2 | 0.061 (CI = +/-0.023; p = 0.000) | 0.478 (CI = +/-0.183; p = 0.000) | 0.669 | +6.33% |
| Loss Cost | 2011.1 | 0.062 (CI = +/-0.024; p = 0.000) | 0.474 (CI = +/-0.190; p = 0.000) | 0.668 | +6.45% |
| Loss Cost | 2011.2 | 0.057 (CI = +/-0.026; p = 0.000) | 0.451 (CI = +/-0.193; p = 0.000) | 0.615 | +5.91% |
| Loss Cost | 2012.1 | 0.054 (CI = +/-0.027; p = 0.001) | 0.466 (CI = +/-0.198; p = 0.000) | 0.615 | +5.53% |
| Loss Cost | 2012.2 | 0.044 (CI = +/-0.027; p = 0.003) | 0.425 (CI = +/-0.189; p = 0.000) | 0.560 | +4.52% |
| Loss Cost | 2013.1 | 0.053 (CI = +/-0.027; p = 0.001) | 0.392 (CI = +/-0.181; p = 0.000) | 0.612 | +5.42% |
| Loss Cost | 2013.2 | 0.055 (CI = +/-0.030; p = 0.001) | 0.400 (CI = +/-0.190; p = 0.000) | 0.584 | +5.64% |
| Loss Cost | 2014.1 | 0.047 (CI = +/-0.031; p = 0.005) | 0.427 (CI = +/-0.190; p = 0.000) | 0.602 | +4.85% |
| Loss Cost | 2014.2 | 0.042 (CI = +/-0.034; p = 0.019) | 0.408 (CI = +/-0.198; p = 0.000) | 0.536 | +4.30% |
| Loss Cost | 2015.1 | 0.049 (CI = +/-0.037; p = 0.012) | 0.386 (CI = +/-0.202; p = 0.001) | 0.554 | +5.04% |
| Loss Cost | 2015.2 | 0.040 (CI = +/-0.040; p = 0.050) | 0.356 (CI = +/-0.205; p = 0.002) | 0.466 | +4.04% |
| Loss Cost | 2016.1 | 0.043 (CI = +/-0.044; p = 0.057) | 0.347 (CI = +/-0.218; p = 0.004) | 0.465 | +4.38% |
| Loss Cost | 2016.2 | 0.053 (CI = +/-0.049; p = 0.036) | 0.376 (CI = +/-0.226; p = 0.003) | 0.496 | +5.46% |
| Loss Cost | 2017.1 | 0.064 (CI = +/-0.054; p = 0.024) | 0.348 (CI = +/-0.233; p = 0.007) | 0.523 | +6.62% |
| Severity | 2004.2 | 0.047 (CI = +/-0.009; p = 0.000) | -0.131 (CI = +/-0.101; p = 0.013) | 0.770 | +4.82% |
| Severity | 2005.1 | 0.046 (CI = +/-0.009; p = 0.000) | -0.126 (CI = +/-0.103; p = 0.018) | 0.746 | +4.73% |
| Severity | 2005.2 | 0.046 (CI = +/-0.010; p = 0.000) | -0.128 (CI = +/-0.106; p = 0.020) | 0.732 | +4.70% |
| Severity | 2006.2 | 0.047 (CI = +/-0.010; p = 0.000) | -0.134 (CI = +/-0.108; p = 0.016) | 0.726 | +4.83% |
| Severity | 2007.1 | 0.047 (CI = +/-0.011; p = 0.000) | -0.133 (CI = +/-0.111; p = 0.020) | 0.702 | +4.81% |
| Severity | 2007.2 | 0.046 (CI = +/-0.012; p = 0.000) | -0.141 (CI = +/-0.113; p = 0.016) | 0.685 | +4.66% |
| Severity | 2008.1 | 0.046 (CI = +/-0.012; p = 0.000) | -0.145 (CI = +/-0.117; p = 0.017) | 0.666 | +4.73% |
| Severity | 2008.2 | 0.045 (CI = +/-0.013; p = 0.000) | -0.154 (CI = +/-0.119; p = 0.013) | 0.648 | +4.56% |
| Severity | 2009.1 | 0.046 (CI = +/-0.014; p = 0.000) | -0.162 (CI = +/-0.122; p = 0.011) | 0.643 | +4.74% |
| Severity | 2009.2 | 0.043 (CI = +/-0.014; p = 0.000) | -0.178 (CI = +/-0.122; p = 0.006) | 0.629 | +4.41% |
| Severity | 2010.1 | 0.046 (CI = +/-0.014; p = 0.000) | -0.194 (CI = +/-0.121; p = 0.003) | 0.651 | +4.75% |
| Severity | 2010.2 | 0.051 (CI = +/-0.014; p = 0.000) | -0.170 (CI = +/-0.115; p = 0.006) | 0.707 | +5.27% |
| Severity | 2011.1 | 0.050 (CI = +/-0.015; p = 0.000) | -0.163 (CI = +/-0.119; p = 0.009) | 0.665 | +5.11% |
| Severity | 2011.2 | 0.049 (CI = +/-0.017; p = 0.000) | -0.167 (CI = +/-0.124; p = 0.010) | 0.647 | +5.02% |
| Severity | 2012.1 | 0.051 (CI = +/-0.018; p = 0.000) | -0.176 (CI = +/-0.128; p = 0.009) | 0.638 | +5.25% |
| Severity | 2012.2 | 0.055 (CI = +/-0.019; p = 0.000) | -0.158 (CI = +/-0.128; p = 0.018) | 0.666 | +5.70% |
| Severity | 2013.1 | 0.057 (CI = +/-0.020; p = 0.000) | -0.163 (CI = +/-0.134; p = 0.019) | 0.639 | +5.83% |
| Severity | 2013.2 | 0.058 (CI = +/-0.022; p = 0.000) | -0.160 (CI = +/-0.141; p = 0.028) | 0.626 | +5.92% |
| Severity | 2014.1 | 0.057 (CI = +/-0.025; p = 0.000) | -0.160 (CI = +/-0.149; p = 0.036) | 0.578 | +5.92% |
| Severity | 2014.2 | 0.064 (CI = +/-0.026; p = 0.000) | -0.138 (CI = +/-0.150; p = 0.068) | 0.616 | +6.58% |
| Severity | 2015.1 | 0.066 (CI = +/-0.029; p = 0.000) | -0.145 (CI = +/-0.158; p = 0.069) | 0.585 | +6.82% |
| Severity | 2015.2 | 0.066 (CI = +/-0.033; p = 0.001) | -0.145 (CI = +/-0.169; p = 0.088) | 0.561 | +6.84% |
| Severity | 2016.1 | 0.066 (CI = +/-0.037; p = 0.002) | -0.143 (CI = +/-0.181; p = 0.112) | 0.491 | +6.78% |
| Severity | 2016.2 | 0.076 (CI = +/-0.040; p = 0.001) | -0.114 (CI = +/-0.184; p = 0.202) | 0.546 | +7.86% |
| Severity | 2017.1 | 0.077 (CI = +/-0.046; p = 0.003) | -0.117 (CI = +/-0.199; p = 0.225) | 0.479 | +7.96% |
| Frequency | 2004.2 | 0.018 (CI = +/-0.016; p = 0.027) | 0.605 (CI = +/-0.177; p = 0.000) | 0.565 | +1.78% |
| Frequency | 2005.1 | 0.016 (CI = +/-0.016; p = 0.055) | 0.616 (CI = +/-0.179; p = 0.000) | 0.572 | +1.60% |
| Frequency | 2005.2 | 0.019 (CI = +/-0.017; p = 0.028) | 0.637 (CI = +/-0.181; p = 0.000) | 0.590 | +1.92% |
| Frequency | 2006.2 | 0.017 (CI = +/-0.018; p = 0.056) | 0.646 (CI = +/-0.184; p = 0.000) | 0.596 | +1.74% |
| Frequency | 2007.1 | 0.019 (CI = +/-0.019; p = 0.046) | 0.636 (CI = +/-0.188; p = 0.000) | 0.593 | +1.92% |
| Frequency | 2007.2 | 0.025 (CI = +/-0.018; p = 0.008) | 0.672 (CI = +/-0.179; p = 0.000) | 0.655 | +2.56% |
| Frequency | 2008.1 | 0.026 (CI = +/-0.019; p = 0.012) | 0.671 (CI = +/-0.185; p = 0.000) | 0.653 | +2.58% |
| Frequency | 2008.2 | 0.027 (CI = +/-0.021; p = 0.012) | 0.680 (CI = +/-0.190; p = 0.000) | 0.647 | +2.76% |
| Frequency | 2009.1 | 0.024 (CI = +/-0.022; p = 0.032) | 0.699 (CI = +/-0.193; p = 0.000) | 0.660 | +2.39% |
| Frequency | 2009.2 | 0.019 (CI = +/-0.022; p = 0.095) | 0.673 (CI = +/-0.192; p = 0.000) | 0.639 | +1.89% |
| Frequency | 2010.1 | 0.017 (CI = +/-0.024; p = 0.153) | 0.682 (CI = +/-0.199; p = 0.000) | 0.641 | +1.71% |
| Frequency | 2010.2 | 0.010 (CI = +/-0.024; p = 0.397) | 0.648 (CI = +/-0.194; p = 0.000) | 0.628 | +1.01% |
| Frequency | 2011.1 | 0.013 (CI = +/-0.026; p = 0.320) | 0.637 (CI = +/-0.200; p = 0.000) | 0.619 | +1.27% |
| Frequency | 2011.2 | 0.008 (CI = +/-0.027; p = 0.530) | 0.618 (CI = +/-0.205; p = 0.000) | 0.596 | +0.85% |
| Frequency | 2012.1 | 0.003 (CI = +/-0.029; p = 0.848) | 0.642 (CI = +/-0.207; p = 0.000) | 0.622 | +0.27% |
| Frequency | 2012.2 | -0.011 (CI = +/-0.025; p = 0.371) | 0.584 (CI = +/-0.176; p = 0.000) | 0.673 | -1.12% |
| Frequency | 2013.1 | -0.004 (CI = +/-0.026; p = 0.758) | 0.556 (CI = +/-0.172; p = 0.000) | 0.663 | -0.39% |
| Frequency | 2013.2 | -0.003 (CI = +/-0.029; p = 0.849) | 0.561 (CI = +/-0.182; p = 0.000) | 0.657 | -0.26% |
| Frequency | 2014.1 | -0.010 (CI = +/-0.030; p = 0.484) | 0.587 (CI = +/-0.180; p = 0.000) | 0.693 | -1.01% |
| Frequency | 2014.2 | -0.022 (CI = +/-0.029; p = 0.138) | 0.547 (CI = +/-0.169; p = 0.000) | 0.721 | -2.14% |
| Frequency | 2015.1 | -0.017 (CI = +/-0.032; p = 0.282) | 0.531 (CI = +/-0.175; p = 0.000) | 0.692 | -1.67% |
| Frequency | 2015.2 | -0.027 (CI = +/-0.034; p = 0.113) | 0.501 (CI = +/-0.174; p = 0.000) | 0.706 | -2.62% |
| Frequency | 2016.1 | -0.023 (CI = +/-0.037; p = 0.216) | 0.490 (CI = +/-0.184; p = 0.000) | 0.668 | -2.24% |
| Frequency | 2016.2 | -0.023 (CI = +/-0.043; p = 0.280) | 0.490 (CI = +/-0.199; p = 0.000) | 0.661 | -2.23% |
| Frequency | 2017.1 | -0.012 (CI = +/-0.047; p = 0.575) | 0.465 (CI = +/-0.204; p = 0.000) | 0.621 | -1.24% |

Specified Perils

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.064 (CI = +/-0.014; p = 0.000) | 0.484 (CI = +/-0.163; p = 0.000) | 0.752 | +6.63% |
| Loss Cost | 2005.1 | 0.061 (CI = +/-0.015; p = 0.000) | 0.503 (CI = +/-0.163; p = 0.000) | 0.752 | +6.33% |
| Loss Cost | 2005.2 | 0.064 (CI = +/-0.015; p = 0.000) | 0.519 (CI = +/-0.164; p = 0.000) | 0.756 | +6.62% |
| Loss Cost | 2006.1 | 0.063 (CI = +/-0.016; p = 0.000) | 0.523 (CI = +/-0.169; p = 0.000) | 0.751 | +6.55% |
| Loss Cost | 2006.2 | 0.063 (CI = +/-0.017; p = 0.000) | 0.520 (CI = +/-0.174; p = 0.000) | 0.727 | +6.50% |
| Loss Cost | 2007.1 | 0.065 (CI = +/-0.018; p = 0.000) | 0.512 (CI = +/-0.179; p = 0.000) | 0.729 | +6.66% |
| Loss Cost | 2007.2 | 0.069 (CI = +/-0.018; p = 0.000) | 0.539 (CI = +/-0.174; p = 0.000) | 0.754 | +7.19% |
| Loss Cost | 2008.1 | 0.070 (CI = +/-0.019; p = 0.000) | 0.534 (CI = +/-0.180; p = 0.000) | 0.753 | +7.29% |
| Loss Cost | 2008.2 | 0.070 (CI = +/-0.021; p = 0.000) | 0.534 (CI = +/-0.186; p = 0.000) | 0.729 | +7.29% |
| Loss Cost | 2009.1 | 0.068 (CI = +/-0.022; p = 0.000) | 0.546 (CI = +/-0.192; p = 0.000) | 0.725 | +7.06% |
| Loss Cost | 2009.2 | 0.060 (CI = +/-0.021; p = 0.000) | 0.505 (CI = +/-0.176; p = 0.000) | 0.705 | +6.16% |
| Loss Cost | 2010.1 | 0.061 (CI = +/-0.023; p = 0.000) | 0.499 (CI = +/-0.183; p = 0.000) | 0.705 | +6.31% |
| Loss Cost | 2010.2 | 0.059 (CI = +/-0.024; p = 0.000) | 0.489 (CI = +/-0.189; p = 0.000) | 0.666 | +6.08% |
| Loss Cost | 2011.1 | 0.060 (CI = +/-0.026; p = 0.000) | 0.485 (CI = +/-0.197; p = 0.000) | 0.664 | +6.18% |
| Loss Cost | 2011.2 | 0.055 (CI = +/-0.028; p = 0.000) | 0.463 (CI = +/-0.199; p = 0.000) | 0.613 | +5.61% |
| Loss Cost | 2012.1 | 0.050 (CI = +/-0.030; p = 0.002) | 0.481 (CI = +/-0.205; p = 0.000) | 0.616 | +5.15% |
| Loss Cost | 2012.2 | 0.040 (CI = +/-0.029; p = 0.010) | 0.442 (CI = +/-0.194; p = 0.000) | 0.567 | +4.07% |
| Loss Cost | 2013.1 | 0.049 (CI = +/-0.030; p = 0.003) | 0.406 (CI = +/-0.189; p = 0.000) | 0.611 | +5.04% |
| Loss Cost | 2013.2 | 0.051 (CI = +/-0.033; p = 0.004) | 0.413 (CI = +/-0.198; p = 0.000) | 0.583 | +5.25% |
| Loss Cost | 2014.1 | 0.042 (CI = +/-0.034; p = 0.020) | 0.446 (CI = +/-0.197; p = 0.000) | 0.611 | +4.27% |
| Loss Cost | 2014.2 | 0.036 (CI = +/-0.037; p = 0.057) | 0.428 (CI = +/-0.204; p = 0.000) | 0.550 | +3.67% |
| Loss Cost | 2015.1 | 0.043 (CI = +/-0.041; p = 0.040) | 0.405 (CI = +/-0.212; p = 0.001) | 0.560 | +4.42% |
| Loss Cost | 2015.2 | 0.033 (CI = +/-0.044; p = 0.129) | 0.375 (CI = +/-0.214; p = 0.002) | 0.480 | +3.33% |
| Loss Cost | 2016.1 | 0.035 (CI = +/-0.050; p = 0.152) | 0.368 (CI = +/-0.231; p = 0.004) | 0.474 | +3.59% |
| Loss Cost | 2016.2 | 0.046 (CI = +/-0.055; p = 0.097) | 0.394 (CI = +/-0.239; p = 0.004) | 0.503 | +4.68% |
| Loss Cost | 2017.1 | 0.057 (CI = +/-0.063; p = 0.069) | 0.365 (CI = +/-0.253; p = 0.009) | 0.518 | +5.92% |
| Severity | 2004.2 | 0.047 (CI = +/-0.009; p = 0.000) | -0.087 (CI = +/-0.104; p = 0.100) | 0.740 | +4.85% |
| Severity | 2005.1 | 0.046 (CI = +/-0.010; p = 0.000) | -0.081 (CI = +/-0.107; p = 0.131) | 0.716 | +4.76% |
| Severity | 2005.2 | 0.047 (CI = +/-0.010; p = 0.000) | -0.081 (CI = +/-0.110; p = 0.146) | 0.703 | +4.78% |
| Severity | 2006.1 | 0.048 (CI = +/-0.011; p = 0.000) | -0.089 (CI = +/-0.112; p = 0.117) | 0.699 | +4.91% |
| Severity | 2006.2 | 0.044 (CI = +/-0.010; p = 0.000) | -0.114 (CI = +/-0.101; p = 0.029) | 0.707 | +4.46% |
| Severity | 2007.1 | 0.043 (CI = +/-0.011; p = 0.000) | -0.110 (CI = +/-0.104; p = 0.039) | 0.678 | +4.41% |
| Severity | 2007.2 | 0.042 (CI = +/-0.011; p = 0.000) | -0.119 (CI = +/-0.106; p = 0.029) | 0.658 | +4.24% |
| Severity | 2008.1 | 0.042 (CI = +/-0.012; p = 0.000) | -0.121 (CI = +/-0.110; p = 0.032) | 0.633 | +4.28% |
| Severity | 2008.2 | 0.040 (CI = +/-0.012; p = 0.000) | -0.130 (CI = +/-0.111; p = 0.024) | 0.611 | +4.09% |
| Severity | 2009.1 | 0.041 (CI = +/-0.013; p = 0.000) | -0.137 (CI = +/-0.115; p = 0.021) | 0.600 | +4.23% |
| Severity | 2009.2 | 0.038 (CI = +/-0.013; p = 0.000) | -0.154 (CI = +/-0.113; p = 0.010) | 0.585 | +3.88% |
| Severity | 2010.1 | 0.041 (CI = +/-0.014; p = 0.000) | -0.168 (CI = +/-0.113; p = 0.005) | 0.606 | +4.19% |
| Severity | 2010.2 | 0.046 (CI = +/-0.014; p = 0.000) | -0.146 (CI = +/-0.106; p = 0.009) | 0.678 | +4.71% |
| Severity | 2011.1 | 0.044 (CI = +/-0.014; p = 0.000) | -0.135 (CI = +/-0.108; p = 0.017) | 0.625 | +4.46% |
| Severity | 2011.2 | 0.042 (CI = +/-0.016; p = 0.000) | -0.140 (CI = +/-0.113; p = 0.017) | 0.603 | +4.34% |
| Severity | 2012.1 | 0.044 (CI = +/-0.017; p = 0.000) | -0.147 (CI = +/-0.117; p = 0.017) | 0.583 | +4.51% |
| Severity | 2012.2 | 0.048 (CI = +/-0.018; p = 0.000) | -0.131 (CI = +/-0.117; p = 0.031) | 0.620 | +4.94% |
| Severity | 2013.1 | 0.049 (CI = +/-0.019; p = 0.000) | -0.132 (CI = +/-0.124; p = 0.037) | 0.577 | +4.98% |
| Severity | 2013.2 | 0.049 (CI = +/-0.021; p = 0.000) | -0.131 (CI = +/-0.130; p = 0.049) | 0.560 | +5.03% |
| Severity | 2014.1 | 0.048 (CI = +/-0.024; p = 0.001) | -0.126 (CI = +/-0.138; p = 0.071) | 0.489 | +4.88% |
| Severity | 2014.2 | 0.054 (CI = +/-0.025; p = 0.000) | -0.106 (CI = +/-0.138; p = 0.121) | 0.541 | +5.52% |
| Severity | 2015.1 | 0.054 (CI = +/-0.028; p = 0.001) | -0.109 (CI = +/-0.148; p = 0.137) | 0.486 | +5.60% |
| Severity | 2015.2 | 0.054 (CI = +/-0.032; p = 0.003) | -0.110 (CI = +/-0.158; p = 0.156) | 0.453 | +5.55% |
| Severity | 2016.1 | 0.051 (CI = +/-0.037; p = 0.011) | -0.101 (CI = +/-0.169; p = 0.221) | 0.343 | +5.20% |
| Severity | 2016.2 | 0.060 (CI = +/-0.039; p = 0.006) | -0.076 (CI = +/-0.171; p = 0.350) | 0.419 | +6.23% |
| Severity | 2017.1 | 0.058 (CI = +/-0.046; p = 0.019) | -0.069 (CI = +/-0.187; p = 0.430) | 0.307 | +5.95% |
| Frequency | 2004.2 | 0.017 (CI = +/-0.016; p = 0.039) | 0.572 (CI = +/-0.179; p = 0.000) | 0.539 | +1.70% |
| Frequency | 2005.1 | 0.015 (CI = +/-0.017; p = 0.078) | 0.584 (CI = +/-0.183; p = 0.000) | 0.547 | +1.50% |
| Frequency | 2005.2 | 0.017 (CI = +/-0.017; p = 0.048) | 0.600 (CI = +/-0.185; p = 0.000) | 0.560 | +1.76% |
| Frequency | 2006.1 | 0.015 (CI = +/-0.018; p = 0.092) | 0.612 (CI = +/-0.189; p = 0.000) | 0.566 | +1.56% |
| Frequency | 2006.2 | 0.019 (CI = +/-0.019; p = 0.042) | 0.634 (CI = +/-0.188; p = 0.000) | 0.594 | +1.95% |
| Frequency | 2007.1 | 0.021 (CI = +/-0.020; p = 0.033) | 0.622 (CI = +/-0.192; p = 0.000) | 0.593 | +2.16% |
| Frequency | 2007.2 | 0.028 (CI = +/-0.019; p = 0.006) | 0.658 (CI = +/-0.182; p = 0.000) | 0.658 | +2.83% |
| Frequency | 2008.1 | 0.028 (CI = +/-0.020; p = 0.008) | 0.655 (CI = +/-0.188; p = 0.000) | 0.656 | +2.89% |
| Frequency | 2008.2 | 0.030 (CI = +/-0.022; p = 0.008) | 0.664 (CI = +/-0.193; p = 0.000) | 0.650 | +3.08% |
| Frequency | 2009.1 | 0.027 (CI = +/-0.023; p = 0.023) | 0.683 (CI = +/-0.197; p = 0.000) | 0.661 | +2.71% |
| Frequency | 2009.2 | 0.022 (CI = +/-0.024; p = 0.068) | 0.659 (CI = +/-0.197; p = 0.000) | 0.636 | +2.20% |
| Frequency | 2010.1 | 0.020 (CI = +/-0.025; p = 0.114) | 0.667 (CI = +/-0.204; p = 0.000) | 0.637 | +2.03% |
| Frequency | 2010.2 | 0.013 (CI = +/-0.026; p = 0.302) | 0.635 (CI = +/-0.199; p = 0.000) | 0.619 | +1.32% |
| Frequency | 2011.1 | 0.016 (CI = +/-0.027; p = 0.231) | 0.620 (CI = +/-0.206; p = 0.000) | 0.612 | +1.65% |
| Frequency | 2011.2 | 0.012 (CI = +/-0.029; p = 0.399) | 0.603 (CI = +/-0.211; p = 0.000) | 0.585 | +1.22% |
| Frequency | 2012.1 | 0.006 (CI = +/-0.031; p = 0.687) | 0.628 (CI = +/-0.215; p = 0.000) | 0.608 | +0.61% |
| Frequency | 2012.2 | -0.008 (CI = +/-0.028; p = 0.539) | 0.573 (CI = +/-0.183; p = 0.000) | 0.651 | -0.82% |
| Frequency | 2013.1 | 0.001 (CI = +/-0.028; p = 0.965) | 0.539 (CI = +/-0.178; p = 0.000) | 0.647 | +0.06% |
| Frequency | 2013.2 | 0.002 (CI = +/-0.031; p = 0.886) | 0.544 (CI = +/-0.187; p = 0.000) | 0.639 | +0.21% |
| Frequency | 2014.1 | -0.006 (CI = +/-0.033; p = 0.712) | 0.572 (CI = +/-0.189; p = 0.000) | 0.672 | -0.58% |
| Frequency | 2014.2 | -0.018 (CI = +/-0.032; p = 0.261) | 0.534 (CI = +/-0.177; p = 0.000) | 0.692 | -1.76% |
| Frequency | 2015.1 | -0.011 (CI = +/-0.035; p = 0.508) | 0.514 (CI = +/-0.183; p = 0.000) | 0.665 | -1.12% |
| Frequency | 2015.2 | -0.021 (CI = +/-0.037; p = 0.240) | 0.485 (CI = +/-0.182; p = 0.000) | 0.668 | -2.10% |
| Frequency | 2016.1 | -0.015 (CI = +/-0.042; p = 0.442) | 0.469 (CI = +/-0.193; p = 0.000) | 0.630 | -1.53% |
| Frequency | 2016.2 | -0.015 (CI = +/-0.048; p = 0.518) | 0.471 (CI = +/-0.209; p = 0.000) | 0.617 | -1.46% |
| Frequency | 2017.1 | 0.000 (CI = +/-0.053; p = 0.992) | 0.434 (CI = +/-0.212; p = 0.001) | 0.589 | -0.03% |

Specified Perils

Coverage = SP

End Trend Period = 2023.2

Excluded Points = 2006.1

Parameters Included: time, seasonality

| Fit | Start Date | Time | Seasonality | Adjusted R ² | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|-------------------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.064 (CI = +/-0.015; p = 0.000) | 0.481 (CI = +/-0.168; p = 0.000) | 0.733 | +6.59% |
| Loss Cost | 2005.1 | 0.061 (CI = +/-0.016; p = 0.000) | 0.498 (CI = +/-0.168; p = 0.000) | 0.731 | +6.26% |
| Loss Cost | 2005.2 | 0.064 (CI = +/-0.016; p = 0.000) | 0.517 (CI = +/-0.169; p = 0.000) | 0.733 | +6.58% |
| Loss Cost | 2006.2 | 0.063 (CI = +/-0.017; p = 0.000) | 0.520 (CI = +/-0.174; p = 0.000) | 0.727 | +6.50% |
| Loss Cost | 2007.1 | 0.065 (CI = +/-0.018; p = 0.000) | 0.512 (CI = +/-0.179; p = 0.000) | 0.729 | +6.66% |
| Loss Cost | 2007.2 | 0.069 (CI = +/-0.018; p = 0.000) | 0.539 (CI = +/-0.174; p = 0.000) | 0.754 | +7.19% |
| Loss Cost | 2008.1 | 0.070 (CI = +/-0.019; p = 0.000) | 0.534 (CI = +/-0.180; p = 0.000) | 0.753 | +7.29% |
| Loss Cost | 2008.2 | 0.070 (CI = +/-0.021; p = 0.000) | 0.534 (CI = +/-0.186; p = 0.000) | 0.729 | +7.29% |
| Loss Cost | 2009.1 | 0.068 (CI = +/-0.022; p = 0.000) | 0.546 (CI = +/-0.192; p = 0.000) | 0.725 | +7.06% |
| Loss Cost | 2009.2 | 0.060 (CI = +/-0.021; p = 0.000) | 0.505 (CI = +/-0.176; p = 0.000) | 0.705 | +6.16% |
| Loss Cost | 2010.1 | 0.061 (CI = +/-0.023; p = 0.000) | 0.499 (CI = +/-0.183; p = 0.000) | 0.705 | +6.31% |
| Loss Cost | 2010.2 | 0.059 (CI = +/-0.024; p = 0.000) | 0.489 (CI = +/-0.189; p = 0.000) | 0.666 | +6.08% |
| Loss Cost | 2011.1 | 0.060 (CI = +/-0.026; p = 0.000) | 0.485 (CI = +/-0.197; p = 0.000) | 0.664 | +6.18% |
| Loss Cost | 2011.2 | 0.055 (CI = +/-0.028; p = 0.000) | 0.463 (CI = +/-0.199; p = 0.000) | 0.613 | +5.61% |
| Loss Cost | 2012.1 | 0.050 (CI = +/-0.030; p = 0.002) | 0.481 (CI = +/-0.205; p = 0.000) | 0.616 | +5.15% |
| Loss Cost | 2012.2 | 0.040 (CI = +/-0.029; p = 0.010) | 0.442 (CI = +/-0.194; p = 0.000) | 0.567 | +4.07% |
| Loss Cost | 2013.1 | 0.049 (CI = +/-0.030; p = 0.003) | 0.406 (CI = +/-0.189; p = 0.000) | 0.611 | +5.04% |
| Loss Cost | 2013.2 | 0.051 (CI = +/-0.033; p = 0.004) | 0.413 (CI = +/-0.198; p = 0.000) | 0.583 | +5.25% |
| Loss Cost | 2014.1 | 0.042 (CI = +/-0.034; p = 0.020) | 0.446 (CI = +/-0.197; p = 0.000) | 0.611 | +4.27% |
| Loss Cost | 2014.2 | 0.036 (CI = +/-0.037; p = 0.057) | 0.428 (CI = +/-0.204; p = 0.000) | 0.550 | +3.67% |
| Loss Cost | 2015.1 | 0.043 (CI = +/-0.041; p = 0.040) | 0.405 (CI = +/-0.212; p = 0.001) | 0.560 | +4.42% |
| Loss Cost | 2015.2 | 0.033 (CI = +/-0.044; p = 0.129) | 0.375 (CI = +/-0.214; p = 0.002) | 0.480 | +3.33% |
| Loss Cost | 2016.1 | 0.035 (CI = +/-0.050; p = 0.152) | 0.368 (CI = +/-0.231; p = 0.004) | 0.474 | +3.59% |
| Loss Cost | 2016.2 | 0.046 (CI = +/-0.055; p = 0.097) | 0.394 (CI = +/-0.239; p = 0.004) | 0.503 | +4.68% |
| Loss Cost | 2017.1 | 0.057 (CI = +/-0.063; p = 0.069) | 0.365 (CI = +/-0.253; p = 0.009) | 0.518 | +5.92% |
| | | | | | |
| Severity | 2004.2 | 0.044 (CI = +/-0.009; p = 0.000) | -0.112 (CI = +/-0.095; p = 0.021) | 0.759 | +4.52% |
| Severity | 2005.1 | 0.043 (CI = +/-0.009; p = 0.000) | -0.106 (CI = +/-0.096; p = 0.032) | 0.733 | +4.40% |
| Severity | 2005.2 | 0.043 (CI = +/-0.009; p = 0.000) | -0.108 (CI = +/-0.099; p = 0.033) | 0.717 | +4.35% |
| Severity | 2006.2 | 0.044 (CI = +/-0.010; p = 0.000) | -0.114 (CI = +/-0.101; p = 0.029) | 0.707 | +4.46% |
| Severity | 2007.1 | 0.043 (CI = +/-0.011; p = 0.000) | -0.110 (CI = +/-0.104; p = 0.039) | 0.678 | +4.41% |
| Severity | 2007.2 | 0.042 (CI = +/-0.011; p = 0.000) | -0.119 (CI = +/-0.106; p = 0.029) | 0.658 | +4.24% |
| Severity | 2008.1 | 0.042 (CI = +/-0.012; p = 0.000) | -0.121 (CI = +/-0.110; p = 0.032) | 0.633 | +4.28% |
| Severity | 2008.2 | 0.040 (CI = +/-0.012; p = 0.000) | -0.130 (CI = +/-0.111; p = 0.024) | 0.611 | +4.09% |
| Severity | 2009.1 | 0.041 (CI = +/-0.013; p = 0.000) | -0.137 (CI = +/-0.115; p = 0.021) | 0.600 | +4.23% |
| Severity | 2009.2 | 0.038 (CI = +/-0.013; p = 0.000) | -0.154 (CI = +/-0.113; p = 0.010) | 0.585 | +3.88% |
| Severity | 2010.1 | 0.041 (CI = +/-0.014; p = 0.000) | -0.168 (CI = +/-0.113; p = 0.005) | 0.606 | +4.19% |
| Severity | 2010.2 | 0.046 (CI = +/-0.014; p = 0.000) | -0.146 (CI = +/-0.106; p = 0.009) | 0.678 | +4.71% |
| Severity | 2011.1 | 0.044 (CI = +/-0.014; p = 0.000) | -0.135 (CI = +/-0.108; p = 0.017) | 0.625 | +4.46% |
| Severity | 2011.2 | 0.042 (CI = +/-0.016; p = 0.000) | -0.140 (CI = +/-0.113; p = 0.017) | 0.603 | +4.34% |
| Severity | 2012.1 | 0.044 (CI = +/-0.017; p = 0.000) | -0.147 (CI = +/-0.117; p = 0.017) | 0.583 | +4.51% |
| Severity | 2012.2 | 0.048 (CI = +/-0.018; p = 0.000) | -0.131 (CI = +/-0.117; p = 0.031) | 0.620 | +4.94% |
| Severity | 2013.1 | 0.049 (CI = +/-0.019; p = 0.000) | -0.132 (CI = +/-0.124; p = 0.037) | 0.577 | +4.98% |
| Severity | 2013.2 | 0.049 (CI = +/-0.021; p = 0.000) | -0.131 (CI = +/-0.130; p = 0.049) | 0.560 | +5.03% |
| Severity | 2014.1 | 0.048 (CI = +/-0.024; p = 0.001) | -0.126 (CI = +/-0.138; p = 0.071) | 0.489 | +4.88% |
| Severity | 2014.2 | 0.054 (CI = +/-0.025; p = 0.000) | -0.106 (CI = +/-0.138; p = 0.121) | 0.541 | +5.52% |
| Severity | 2015.1 | 0.054 (CI = +/-0.028; p = 0.001) | -0.109 (CI = +/-0.148; p = 0.137) | 0.486 | +5.60% |
| Severity | 2015.2 | 0.054 (CI = +/-0.032; p = 0.003) | -0.110 (CI = +/-0.158; p = 0.156) | 0.453 | +5.55% |
| Severity | 2016.1 | 0.051 (CI = +/-0.037; p = 0.011) | -0.101 (CI = +/-0.169; p = 0.221) | 0.343 | +5.20% |
| Severity | 2016.2 | 0.060 (CI = +/-0.039; p = 0.006) | -0.076 (CI = +/-0.171; p = 0.350) | 0.419 | +6.23% |
| Severity | 2017.1 | 0.058 (CI = +/-0.046; p = 0.019) | -0.069 (CI = +/-0.187; p = 0.430) | 0.307 | +5.95% |
| | | | | | |
| Frequency | 2004.2 | 0.020 (CI = +/-0.016; p = 0.019) | 0.594 (CI = +/-0.179; p = 0.000) | 0.565 | +1.97% |
| Frequency | 2005.1 | 0.018 (CI = +/-0.017; p = 0.041) | 0.604 (CI = +/-0.183; p = 0.000) | 0.571 | +1.79% |
| Frequency | 2005.2 | 0.021 (CI = +/-0.018; p = 0.020) | 0.625 (CI = +/-0.184; p = 0.000) | 0.590 | +2.13% |
| Frequency | 2006.2 | 0.019 (CI = +/-0.019; p = 0.042) | 0.634 (CI = +/-0.188; p = 0.000) | 0.594 | +1.95% |
| Frequency | 2007.1 | 0.021 (CI = +/-0.020; p = 0.033) | 0.622 (CI = +/-0.192; p = 0.000) | 0.593 | +2.16% |
| Frequency | 2007.2 | 0.028 (CI = +/-0.019; p = 0.006) | 0.658 (CI = +/-0.182; p = 0.000) | 0.658 | +2.83% |
| Frequency | 2008.1 | 0.028 (CI = +/-0.020; p = 0.008) | 0.655 (CI = +/-0.188; p = 0.000) | 0.656 | +2.89% |
| Frequency | 2008.2 | 0.030 (CI = +/-0.022; p = 0.008) | 0.664 (CI = +/-0.193; p = 0.000) | 0.650 | +3.08% |
| Frequency | 2009.1 | 0.027 (CI = +/-0.023; p = 0.023) | 0.683 (CI = +/-0.197; p = 0.000) | 0.661 | +2.71% |
| Frequency | 2009.2 | 0.022 (CI = +/-0.024; p = 0.068) | 0.659 (CI = +/-0.197; p = 0.000) | 0.636 | +2.20% |
| Frequency | 2010.1 | 0.020 (CI = +/-0.025; p = 0.114) | 0.667 (CI = +/-0.204; p = 0.000) | 0.637 | +2.03% |
| Frequency | 2010.2 | 0.013 (CI = +/-0.026; p = 0.302) | 0.635 (CI = +/-0.199; p = 0.000) | 0.619 | +1.32% |
| Frequency | 2011.1 | 0.016 (CI = +/-0.027; p = 0.231) | 0.620 (CI = +/-0.206; p = 0.000) | 0.612 | +1.65% |
| Frequency | 2011.2 | 0.012 (CI = +/-0.029; p = 0.399) | 0.603 (CI = +/-0.211; p = 0.000) | 0.585 | +1.22% |
| Frequency | 2012.1 | 0.006 (CI = +/-0.031; p = 0.687) | 0.628 (CI = +/-0.215; p = 0.000) | 0.608 | +0.61% |
| Frequency | 2012.2 | -0.008 (CI = +/-0.028; p = 0.539) | 0.573 (CI = +/-0.183; p = 0.000) | 0.651 | -0.82% |
| Frequency | 2013.1 | 0.001 (CI = +/-0.028; p = 0.965) | 0.539 (CI = +/-0.178; p = 0.000) | 0.647 | +0.06% |
| Frequency | 2013.2 | 0.002 (CI = +/-0.031; p = 0.886) | 0.544 (CI = +/-0.187; p = 0.000) | 0.639 | +0.21% |
| Frequency | 2014.1 | -0.006 (CI = +/-0.033; p = 0.712) | 0.572 (CI = +/-0.189; p = 0.000) | 0.672 | -0.58% |
| Frequency | 2014.2 | -0.018 (CI = +/-0.032; p = 0.261) | 0.534 (CI = +/-0.177; p = 0.000) | 0.692 | -1.76% |
| Frequency | 2015.1 | -0.011 (CI = +/-0.035; p = 0.508) | 0.514 (CI = +/-0.183; p = 0.000) | 0.665 | -1.12% |
| Frequency | 2015.2 | -0.021 (CI = +/-0.037; p = 0.240) | 0.485 (CI = +/-0.182; p = 0.000) | 0.668 | -2.10% |
| Frequency | 2016.1 | -0.015 (CI = +/-0.042; p = 0.442) | 0.469 (CI = +/-0.193; p = 0.000) | 0.630 | -1.53% |
| Frequency | 2016.2 | -0.015 (CI = +/-0.048; p = 0.518) | 0.471 (CI = +/-0.209; p = 0.000) | 0.617 | -1.46% |
| Frequency | 2017.1 | 0.000 (CI = +/-0.053; p = 0.992) | 0.434 (CI = +/-0.212; p = 0.001) | 0.589 | -0.03% |

Underinsured Motorist

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

| Fit | Start Date | Time | Adjusted R^2 | Implied Trend Rate |
|-----------|------------|-----------------------------------|--------------|--------------------|
| Loss Cost | 2004.2 | 0.029 (CI = +/-0.027; p = 0.032) | 0.092 | +2.98% |
| Loss Cost | 2005.1 | 0.029 (CI = +/-0.028; p = 0.040) | 0.085 | +2.99% |
| Loss Cost | 2005.2 | 0.033 (CI = +/-0.029; p = 0.030) | 0.100 | +3.33% |
| Loss Cost | 2006.1 | 0.039 (CI = +/-0.030; p = 0.013) | 0.141 | +3.98% |
| Loss Cost | 2006.2 | 0.045 (CI = +/-0.031; p = 0.006) | 0.181 | +4.60% |
| Loss Cost | 2007.1 | 0.050 (CI = +/-0.032; p = 0.003) | 0.209 | +5.13% |
| Loss Cost | 2007.2 | 0.043 (CI = +/-0.033; p = 0.012) | 0.156 | +4.43% |
| Loss Cost | 2008.1 | 0.051 (CI = +/-0.034; p = 0.004) | 0.210 | +5.25% |
| Loss Cost | 2008.2 | 0.049 (CI = +/-0.036; p = 0.009) | 0.180 | +5.05% |
| Loss Cost | 2009.1 | 0.047 (CI = +/-0.038; p = 0.018) | 0.149 | +4.81% |
| Loss Cost | 2009.2 | 0.048 (CI = +/-0.041; p = 0.023) | 0.142 | +4.95% |
| Loss Cost | 2010.1 | 0.053 (CI = +/-0.044; p = 0.020) | 0.153 | +5.39% |
| Loss Cost | 2010.2 | 0.058 (CI = +/-0.047; p = 0.018) | 0.168 | +5.93% |
| Loss Cost | 2011.1 | 0.047 (CI = +/-0.048; p = 0.058) | 0.102 | +4.79% |
| Loss Cost | 2011.2 | 0.036 (CI = +/-0.051; p = 0.155) | 0.044 | +3.66% |
| Loss Cost | 2012.1 | 0.045 (CI = +/-0.054; p = 0.098) | 0.076 | +4.58% |
| Loss Cost | 2012.2 | 0.040 (CI = +/-0.058; p = 0.167) | 0.043 | +4.09% |
| Loss Cost | 2013.1 | 0.052 (CI = +/-0.062; p = 0.092) | 0.088 | +5.37% |
| Loss Cost | 2013.2 | 0.036 (CI = +/-0.064; p = 0.259) | 0.016 | +3.63% |
| Loss Cost | 2014.1 | 0.026 (CI = +/-0.069; p = 0.445) | -0.020 | +2.62% |
| Loss Cost | 2014.2 | -0.009 (CI = +/-0.061; p = 0.747) | -0.049 | -0.94% |
| Loss Cost | 2015.1 | -0.017 (CI = +/-0.067; p = 0.591) | -0.040 | -1.72% |
| Loss Cost | 2015.2 | -0.012 (CI = +/-0.075; p = 0.747) | -0.055 | -1.15% |
| Loss Cost | 2016.1 | -0.008 (CI = +/-0.085; p = 0.850) | -0.064 | -0.76% |
| Loss Cost | 2016.2 | -0.021 (CI = +/-0.095; p = 0.642) | -0.054 | -2.07% |
| Loss Cost | 2017.1 | -0.011 (CI = +/-0.108; p = 0.830) | -0.073 | -1.09% |
| | | | | |
| Severity | 2004.2 | -0.002 (CI = +/-0.019; p = 0.811) | -0.025 | -0.22% |
| Severity | 2005.1 | -0.005 (CI = +/-0.020; p = 0.631) | -0.021 | -0.47% |
| Severity | 2005.2 | -0.008 (CI = +/-0.020; p = 0.413) | -0.009 | -0.82% |
| Severity | 2006.1 | -0.003 (CI = +/-0.020; p = 0.784) | -0.026 | -0.27% |
| Severity | 2006.2 | -0.002 (CI = +/-0.021; p = 0.861) | -0.028 | -0.18% |
| Severity | 2007.1 | -0.003 (CI = +/-0.023; p = 0.820) | -0.029 | -0.25% |
| Severity | 2007.2 | -0.006 (CI = +/-0.024; p = 0.609) | -0.023 | -0.60% |
| Severity | 2008.1 | -0.005 (CI = +/-0.025; p = 0.663) | -0.026 | -0.54% |
| Severity | 2008.2 | -0.001 (CI = +/-0.026; p = 0.926) | -0.033 | -0.12% |
| Severity | 2009.1 | -0.005 (CI = +/-0.028; p = 0.718) | -0.030 | -0.49% |
| Severity | 2009.2 | -0.001 (CI = +/-0.029; p = 0.919) | -0.035 | -0.15% |
| Severity | 2010.1 | -0.002 (CI = +/-0.031; p = 0.885) | -0.036 | -0.22% |
| Severity | 2010.2 | 0.004 (CI = +/-0.033; p = 0.819) | -0.036 | +0.37% |
| Severity | 2011.1 | -0.001 (CI = +/-0.035; p = 0.954) | -0.040 | -0.10% |
| Severity | 2011.2 | 0.001 (CI = +/-0.038; p = 0.947) | -0.041 | +0.12% |
| Severity | 2012.1 | 0.004 (CI = +/-0.041; p = 0.855) | -0.042 | +0.37% |
| Severity | 2012.2 | 0.003 (CI = +/-0.045; p = 0.876) | -0.044 | +0.34% |
| Severity | 2013.1 | 0.018 (CI = +/-0.045; p = 0.408) | -0.013 | +1.83% |
| Severity | 2013.2 | 0.006 (CI = +/-0.047; p = 0.780) | -0.046 | +0.64% |
| Severity | 2014.1 | -0.003 (CI = +/-0.050; p = 0.915) | -0.052 | -0.26% |
| Severity | 2014.2 | -0.023 (CI = +/-0.048; p = 0.328) | 0.001 | -2.28% |
| Severity | 2015.1 | -0.035 (CI = +/-0.051; p = 0.165) | 0.058 | -3.46% |
| Severity | 2015.2 | -0.032 (CI = +/-0.057; p = 0.253) | 0.023 | -3.16% |
| Severity | 2016.1 | -0.033 (CI = +/-0.065; p = 0.297) | 0.010 | -3.24% |
| Severity | 2016.2 | -0.042 (CI = +/-0.073; p = 0.238) | 0.033 | -4.11% |
| Severity | 2017.1 | -0.042 (CI = +/-0.084; p = 0.305) | 0.010 | -4.08% |
| | | | | |
| Frequency | 2004.2 | 0.032 (CI = +/-0.020; p = 0.003) | 0.192 | +3.21% |
| Frequency | 2005.1 | 0.034 (CI = +/-0.021; p = 0.002) | 0.210 | +3.48% |
| Frequency | 2005.2 | 0.041 (CI = +/-0.020; p = 0.000) | 0.300 | +4.18% |
| Frequency | 2006.1 | 0.042 (CI = +/-0.021; p = 0.000) | 0.290 | +4.28% |
| Frequency | 2006.2 | 0.047 (CI = +/-0.022; p = 0.000) | 0.342 | +4.79% |
| Frequency | 2007.1 | 0.053 (CI = +/-0.022; p = 0.000) | 0.402 | +5.40% |
| Frequency | 2007.2 | 0.049 (CI = +/-0.023; p = 0.000) | 0.356 | +5.06% |
| Frequency | 2008.1 | 0.057 (CI = +/-0.023; p = 0.000) | 0.439 | +5.82% |
| Frequency | 2008.2 | 0.050 (CI = +/-0.023; p = 0.000) | 0.384 | +5.18% |
| Frequency | 2009.1 | 0.052 (CI = +/-0.024; p = 0.000) | 0.375 | +5.33% |
| Frequency | 2009.2 | 0.050 (CI = +/-0.026; p = 0.000) | 0.333 | +5.11% |
| Frequency | 2010.1 | 0.055 (CI = +/-0.027; p = 0.000) | 0.366 | +5.63% |
| Frequency | 2010.2 | 0.054 (CI = +/-0.029; p = 0.001) | 0.333 | +5.54% |
| Frequency | 2011.1 | 0.048 (CI = +/-0.030; p = 0.003) | 0.267 | +4.90% |
| Frequency | 2011.2 | 0.035 (CI = +/-0.028; p = 0.018) | 0.177 | +3.54% |
| Frequency | 2012.1 | 0.041 (CI = +/-0.030; p = 0.009) | 0.232 | +4.20% |
| Frequency | 2012.2 | 0.037 (CI = +/-0.032; p = 0.026) | 0.170 | +3.74% |
| Frequency | 2013.1 | 0.034 (CI = +/-0.035; p = 0.053) | 0.127 | +3.47% |
| Frequency | 2013.2 | 0.029 (CI = +/-0.038; p = 0.119) | 0.073 | +2.98% |
| Frequency | 2014.1 | 0.028 (CI = +/-0.041; p = 0.167) | 0.051 | +2.89% |
| Frequency | 2014.2 | 0.014 (CI = +/-0.041; p = 0.498) | -0.028 | +1.37% |
| Frequency | 2015.1 | 0.018 (CI = +/-0.046; p = 0.423) | -0.018 | +1.80% |
| Frequency | 2015.2 | 0.021 (CI = +/-0.051; p = 0.409) | -0.017 | +2.08% |
| Frequency | 2016.1 | 0.025 (CI = +/-0.058; p = 0.365) | -0.008 | +2.56% |
| Frequency | 2016.2 | 0.021 (CI = +/-0.066; p = 0.503) | -0.036 | +2.13% |
| Frequency | 2017.1 | 0.031 (CI = +/-0.074; p = 0.390) | -0.015 | +3.11% |

Underinsured Motorist

Coverage = UM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility

| Fit | Start Date | Time | Mobility | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.027 (CI = +/-0.030; p = 0.077) | -0.005 (CI = +/-0.022; p = 0.660) | 0.072 | +2.70% |
| Loss Cost | 2005.1 | 0.027 (CI = +/-0.031; p = 0.093) | -0.005 (CI = +/-0.023; p = 0.666) | 0.064 | +2.70% |
| Loss Cost | 2005.2 | 0.030 (CI = +/-0.033; p = 0.070) | -0.004 (CI = +/-0.023; p = 0.704) | 0.078 | +3.06% |
| Loss Cost | 2006.1 | 0.037 (CI = +/-0.034; p = 0.032) | -0.003 (CI = +/-0.023; p = 0.769) | 0.118 | +3.76% |
| Loss Cost | 2006.2 | 0.043 (CI = +/-0.035; p = 0.015) | -0.002 (CI = +/-0.022; p = 0.832) | 0.157 | +4.44% |
| Loss Cost | 2007.1 | 0.049 (CI = +/-0.036; p = 0.009) | -0.002 (CI = +/-0.022; p = 0.884) | 0.185 | +5.02% |
| Loss Cost | 2007.2 | 0.042 (CI = +/-0.037; p = 0.029) | -0.003 (CI = +/-0.022; p = 0.815) | 0.130 | +4.25% |
| Loss Cost | 2008.1 | 0.050 (CI = +/-0.038; p = 0.011) | -0.002 (CI = +/-0.022; p = 0.886) | 0.184 | +5.13% |
| Loss Cost | 2008.2 | 0.048 (CI = +/-0.040; p = 0.022) | -0.002 (CI = +/-0.022; p = 0.870) | 0.152 | +4.91% |
| Loss Cost | 2009.1 | 0.045 (CI = +/-0.043; p = 0.039) | -0.002 (CI = +/-0.022; p = 0.854) | 0.120 | +4.64% |
| Loss Cost | 2009.2 | 0.047 (CI = +/-0.046; p = 0.046) | -0.002 (CI = +/-0.023; p = 0.866) | 0.111 | +4.79% |
| Loss Cost | 2010.1 | 0.051 (CI = +/-0.049; p = 0.041) | -0.002 (CI = +/-0.023; p = 0.894) | 0.121 | +5.26% |
| Loss Cost | 2010.2 | 0.057 (CI = +/-0.052; p = 0.034) | -0.001 (CI = +/-0.024; p = 0.924) | 0.135 | +5.82% |
| Loss Cost | 2011.1 | 0.045 (CI = +/-0.054; p = 0.098) | -0.002 (CI = +/-0.023; p = 0.867) | 0.066 | +4.61% |
| Loss Cost | 2011.2 | 0.034 (CI = +/-0.056; p = 0.229) | -0.003 (CI = +/-0.023; p = 0.817) | 0.005 | +3.41% |
| Loss Cost | 2012.1 | 0.043 (CI = +/-0.060; p = 0.151) | -0.002 (CI = +/-0.023; p = 0.850) | 0.036 | +4.36% |
| Loss Cost | 2012.2 | 0.038 (CI = +/-0.064; p = 0.237) | -0.002 (CI = +/-0.023; p = 0.838) | 0.000 | +3.84% |
| Loss Cost | 2013.1 | 0.050 (CI = +/-0.068; p = 0.138) | -0.002 (CI = +/-0.023; p = 0.865) | 0.043 | +5.15% |
| Loss Cost | 2013.2 | 0.033 (CI = +/-0.070; p = 0.336) | -0.002 (CI = +/-0.023; p = 0.834) | -0.033 | +3.37% |
| Loss Cost | 2014.1 | 0.023 (CI = +/-0.076; p = 0.529) | -0.002 (CI = +/-0.023; p = 0.826) | -0.074 | +2.35% |
| Loss Cost | 2014.2 | -0.012 (CI = +/-0.066; p = 0.699) | -0.003 (CI = +/-0.019; p = 0.776) | -0.106 | -1.22% |
| Loss Cost | 2015.1 | -0.020 (CI = +/-0.072; p = 0.564) | -0.003 (CI = +/-0.019; p = 0.784) | -0.100 | -1.99% |
| Loss Cost | 2015.2 | -0.014 (CI = +/-0.080; p = 0.709) | -0.003 (CI = +/-0.020; p = 0.782) | -0.120 | -1.42% |
| Loss Cost | 2016.1 | -0.010 (CI = +/-0.090; p = 0.810) | -0.003 (CI = +/-0.021; p = 0.781) | -0.134 | -1.02% |
| Loss Cost | 2016.2 | -0.023 (CI = +/-0.100; p = 0.631) | -0.002 (CI = +/-0.021; p = 0.822) | -0.131 | -2.26% |
| Loss Cost | 2017.1 | -0.013 (CI = +/-0.114; p = 0.812) | -0.003 (CI = +/-0.022; p = 0.792) | -0.155 | -1.26% |
| Severity | 2004.2 | -0.009 (CI = +/-0.020; p = 0.354) | -0.013 (CI = +/-0.015; p = 0.095) | 0.025 | -0.93% |
| Severity | 2005.1 | -0.012 (CI = +/-0.021; p = 0.240) | -0.013 (CI = +/-0.015; p = 0.084) | 0.036 | -1.23% |
| Severity | 2005.2 | -0.017 (CI = +/-0.021; p = 0.125) | -0.014 (CI = +/-0.015; p = 0.066) | 0.059 | -1.65% |
| Severity | 2006.1 | -0.011 (CI = +/-0.021; p = 0.310) | -0.013 (CI = +/-0.014; p = 0.074) | 0.040 | -1.09% |
| Severity | 2006.2 | -0.010 (CI = +/-0.023; p = 0.365) | -0.013 (CI = +/-0.015; p = 0.081) | 0.035 | -1.02% |
| Severity | 2007.1 | -0.011 (CI = +/-0.024; p = 0.342) | -0.013 (CI = +/-0.015; p = 0.082) | 0.036 | -1.13% |
| Severity | 2007.2 | -0.016 (CI = +/-0.025; p = 0.213) | -0.014 (CI = +/-0.015; p = 0.070) | 0.052 | -1.55% |
| Severity | 2008.1 | -0.015 (CI = +/-0.027; p = 0.247) | -0.014 (CI = +/-0.015; p = 0.076) | 0.047 | -1.53% |
| Severity | 2008.2 | -0.011 (CI = +/-0.028; p = 0.417) | -0.013 (CI = +/-0.015; p = 0.086) | 0.036 | -1.12% |
| Severity | 2009.1 | -0.016 (CI = +/-0.029; p = 0.279) | -0.014 (CI = +/-0.015; p = 0.077) | 0.048 | -1.56% |
| Severity | 2009.2 | -0.012 (CI = +/-0.031; p = 0.416) | -0.013 (CI = +/-0.015; p = 0.087) | 0.039 | -1.24% |
| Severity | 2010.1 | -0.014 (CI = +/-0.033; p = 0.401) | -0.013 (CI = +/-0.016; p = 0.090) | 0.038 | -1.36% |
| Severity | 2010.2 | -0.008 (CI = +/-0.035; p = 0.645) | -0.013 (CI = +/-0.016; p = 0.100) | 0.035 | -0.78% |
| Severity | 2011.1 | -0.013 (CI = +/-0.037; p = 0.460) | -0.013 (CI = +/-0.016; p = 0.093) | 0.040 | -1.33% |
| Severity | 2011.2 | -0.011 (CI = +/-0.040; p = 0.554) | -0.013 (CI = +/-0.016; p = 0.102) | 0.035 | -1.14% |
| Severity | 2012.1 | -0.009 (CI = +/-0.043; p = 0.652) | -0.013 (CI = +/-0.017; p = 0.112) | 0.031 | -0.94% |
| Severity | 2012.2 | -0.010 (CI = +/-0.046; p = 0.654) | -0.013 (CI = +/-0.017; p = 0.120) | 0.027 | -1.01% |
| Severity | 2013.1 | 0.005 (CI = +/-0.046; p = 0.833) | -0.013 (CI = +/-0.016; p = 0.111) | 0.066 | +0.48% |
| Severity | 2013.2 | -0.008 (CI = +/-0.047; p = 0.738) | -0.013 (CI = +/-0.015; p = 0.092) | 0.055 | -0.77% |
| Severity | 2014.1 | -0.017 (CI = +/-0.050; p = 0.488) | -0.013 (CI = +/-0.015; p = 0.089) | 0.059 | -1.68% |
| Severity | 2014.2 | -0.038 (CI = +/-0.047; p = 0.108) | -0.013 (CI = +/-0.013; p = 0.052) | 0.158 | -3.69% |
| Severity | 2015.1 | -0.050 (CI = +/-0.049; p = 0.047) | -0.013 (CI = +/-0.013; p = 0.048) | 0.222 | -4.83% |
| Severity | 2015.2 | -0.046 (CI = +/-0.054; p = 0.091) | -0.013 (CI = +/-0.013; p = 0.054) | 0.194 | -4.50% |
| Severity | 2016.1 | -0.046 (CI = +/-0.061; p = 0.130) | -0.013 (CI = +/-0.014; p = 0.063) | 0.179 | -4.48% |
| Severity | 2016.2 | -0.053 (CI = +/-0.068; p = 0.119) | -0.013 (CI = +/-0.014; p = 0.076) | 0.190 | -5.15% |
| Severity | 2017.1 | -0.050 (CI = +/-0.078; p = 0.192) | -0.013 (CI = +/-0.015; p = 0.087) | 0.169 | -4.85% |
| Frequency | 2004.2 | 0.036 (CI = +/-0.022; p = 0.002) | 0.008 (CI = +/-0.017; p = 0.339) | 0.190 | +3.66% |
| Frequency | 2005.1 | 0.039 (CI = +/-0.023; p = 0.001) | 0.008 (CI = +/-0.017; p = 0.310) | 0.211 | +3.98% |
| Frequency | 2005.2 | 0.047 (CI = +/-0.022; p = 0.000) | 0.010 (CI = +/-0.015; p = 0.213) | 0.311 | +4.79% |
| Frequency | 2006.1 | 0.048 (CI = +/-0.023; p = 0.000) | 0.010 (CI = +/-0.016; p = 0.213) | 0.302 | +4.90% |
| Frequency | 2006.2 | 0.054 (CI = +/-0.024; p = 0.000) | 0.011 (CI = +/-0.015; p = 0.164) | 0.361 | +5.52% |
| Frequency | 2007.1 | 0.060 (CI = +/-0.024; p = 0.000) | 0.012 (CI = +/-0.015; p = 0.118) | 0.429 | +6.22% |
| Frequency | 2007.2 | 0.057 (CI = +/-0.025; p = 0.000) | 0.011 (CI = +/-0.015; p = 0.132) | 0.383 | +5.88% |
| Frequency | 2008.1 | 0.065 (CI = +/-0.024; p = 0.000) | 0.012 (CI = +/-0.014; p = 0.081) | 0.477 | +6.76% |
| Frequency | 2008.2 | 0.059 (CI = +/-0.024; p = 0.000) | 0.011 (CI = +/-0.013; p = 0.089) | 0.425 | +6.09% |
| Frequency | 2009.1 | 0.061 (CI = +/-0.026; p = 0.000) | 0.012 (CI = +/-0.013; p = 0.088) | 0.418 | +6.30% |
| Frequency | 2009.2 | 0.059 (CI = +/-0.028; p = 0.000) | 0.011 (CI = +/-0.014; p = 0.098) | 0.376 | +6.10% |
| Frequency | 2010.1 | 0.065 (CI = +/-0.029; p = 0.000) | 0.012 (CI = +/-0.014; p = 0.082) | 0.416 | +6.71% |
| Frequency | 2010.2 | 0.064 (CI = +/-0.031; p = 0.000) | 0.012 (CI = +/-0.014; p = 0.089) | 0.383 | +6.66% |
| Frequency | 2011.1 | 0.058 (CI = +/-0.032; p = 0.001) | 0.011 (CI = +/-0.014; p = 0.098) | 0.320 | +6.02% |
| Frequency | 2011.2 | 0.045 (CI = +/-0.029; p = 0.004) | 0.011 (CI = +/-0.012; p = 0.079) | 0.252 | +4.60% |
| Frequency | 2012.1 | 0.052 (CI = +/-0.030; p = 0.002) | 0.011 (CI = +/-0.012; p = 0.064) | 0.315 | +5.35% |
| Frequency | 2012.2 | 0.048 (CI = +/-0.032; p = 0.006) | 0.011 (CI = +/-0.012; p = 0.070) | 0.259 | +4.90% |
| Frequency | 2013.1 | 0.046 (CI = +/-0.035; p = 0.014) | 0.011 (CI = +/-0.012; p = 0.078) | 0.218 | +4.66% |
| Frequency | 2013.2 | 0.041 (CI = +/-0.038; p = 0.037) | 0.011 (CI = +/-0.012; p = 0.085) | 0.169 | +4.17% |
| Frequency | 2014.1 | 0.040 (CI = +/-0.042; p = 0.059) | 0.011 (CI = +/-0.013; p = 0.094) | 0.146 | +4.10% |
| Frequency | 2014.2 | 0.025 (CI = +/-0.041; p = 0.208) | 0.011 (CI = +/-0.012; p = 0.070) | 0.107 | +2.57% |
| Frequency | 2015.1 | 0.029 (CI = +/-0.045; p = 0.184) | 0.011 (CI = +/-0.012; p = 0.078) | 0.115 | +2.99% |
| Frequency | 2015.2 | 0.032 (CI = +/-0.050; p = 0.197) | 0.011 (CI = +/-0.012; p = 0.088) | 0.112 | +3.22% |
| Frequency | 2016.1 | 0.036 (CI = +/-0.056; p = 0.195) | 0.010 (CI = +/-0.013; p = 0.102) | 0.114 | +3.62% |
| Frequency | 2016.2 | 0.030 (CI = +/-0.063; p = 0.321) | 0.011 (CI = +/-0.013; p = 0.107) | 0.093 | +3.05% |
| Frequency | 2017.1 | 0.037 (CI = +/-0.071; p = 0.279) | 0.010 (CI = +/-0.014; p = 0.131) | 0.098 | +3.78% |

Underinsured Motorist

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

| Fit | Start Date | Time | Seasonality | Adjusted R^2 | Implied Trend |
|-----------|------------|-----------------------------------|-----------------------------------|--------------|---------------|
| | | | | | Rate |
| Loss Cost | 2004.2 | 0.030 (CI = +/-0.026; p = 0.023) | 0.270 (CI = +/-0.299; p = 0.075) | 0.145 | +3.08% |
| Loss Cost | 2005.1 | 0.029 (CI = +/-0.027; p = 0.035) | 0.276 (CI = +/-0.307; p = 0.077) | 0.139 | +2.99% |
| Loss Cost | 2005.2 | 0.034 (CI = +/-0.028; p = 0.020) | 0.305 (CI = +/-0.310; p = 0.054) | 0.169 | +3.46% |
| Loss Cost | 2006.1 | 0.039 (CI = +/-0.029; p = 0.010) | 0.275 (CI = +/-0.312; p = 0.082) | 0.192 | +3.98% |
| Loss Cost | 2006.2 | 0.046 (CI = +/-0.030; p = 0.003) | 0.321 (CI = +/-0.307; p = 0.041) | 0.258 | +4.76% |
| Loss Cost | 2007.1 | 0.050 (CI = +/-0.031; p = 0.002) | 0.300 (CI = +/-0.313; p = 0.059) | 0.271 | +5.13% |
| Loss Cost | 2007.2 | 0.045 (CI = +/-0.032; p = 0.008) | 0.269 (CI = +/-0.316; p = 0.092) | 0.206 | +4.58% |
| Loss Cost | 2008.1 | 0.051 (CI = +/-0.033; p = 0.004) | 0.234 (CI = +/-0.317; p = 0.142) | 0.241 | +5.25% |
| Loss Cost | 2008.2 | 0.051 (CI = +/-0.036; p = 0.007) | 0.231 (CI = +/-0.328; p = 0.161) | 0.208 | +5.19% |
| Loss Cost | 2009.1 | 0.047 (CI = +/-0.038; p = 0.016) | 0.250 (CI = +/-0.337; p = 0.140) | 0.186 | +4.81% |
| Loss Cost | 2009.2 | 0.050 (CI = +/-0.040; p = 0.016) | 0.266 (CI = +/-0.348; p = 0.128) | 0.185 | +5.14% |
| Loss Cost | 2010.1 | 0.053 (CI = +/-0.043; p = 0.019) | 0.254 (CI = +/-0.360; p = 0.159) | 0.187 | +5.39% |
| Loss Cost | 2010.2 | 0.060 (CI = +/-0.045; p = 0.012) | 0.289 (CI = +/-0.367; p = 0.117) | 0.217 | +6.16% |
| Loss Cost | 2011.1 | 0.047 (CI = +/-0.046; p = 0.046) | 0.348 (CI = +/-0.357; p = 0.056) | 0.200 | +4.79% |
| Loss Cost | 2011.2 | 0.039 (CI = +/-0.049; p = 0.113) | 0.312 (CI = +/-0.365; p = 0.091) | 0.122 | +3.95% |
| Loss Cost | 2012.1 | 0.045 (CI = +/-0.052; p = 0.088) | 0.286 (CI = +/-0.376; p = 0.129) | 0.133 | +4.58% |
| Loss Cost | 2012.2 | 0.043 (CI = +/-0.057; p = 0.132) | 0.279 (CI = +/-0.395; p = 0.157) | 0.091 | +4.39% |
| Loss Cost | 2013.1 | 0.052 (CI = +/-0.061; p = 0.089) | 0.243 (CI = +/-0.405; p = 0.225) | 0.112 | +5.37% |
| Loss Cost | 2013.2 | 0.038 (CI = +/-0.065; p = 0.233) | 0.188 (CI = +/-0.410; p = 0.349) | 0.013 | +3.87% |
| Loss Cost | 2014.1 | 0.026 (CI = +/-0.069; p = 0.442) | 0.231 (CI = +/-0.419; p = 0.263) | -0.002 | +2.62% |
| Loss Cost | 2014.2 | -0.008 (CI = +/-0.062; p = 0.796) | 0.113 (CI = +/-0.359; p = 0.516) | -0.083 | -0.77% |
| Loss Cost | 2015.1 | -0.017 (CI = +/-0.068; p = 0.595) | 0.143 (CI = +/-0.373; p = 0.428) | -0.062 | -1.72% |
| Loss Cost | 2015.2 | -0.008 (CI = +/-0.076; p = 0.817) | 0.172 (CI = +/-0.394; p = 0.368) | -0.065 | -0.84% |
| Loss Cost | 2016.1 | -0.008 (CI = +/-0.086; p = 0.851) | 0.170 (CI = +/-0.421; p = 0.403) | -0.082 | -0.76% |
| Loss Cost | 2016.2 | -0.018 (CI = +/-0.098; p = 0.703) | 0.141 (CI = +/-0.451; p = 0.511) | -0.097 | -1.75% |
| Loss Cost | 2017.1 | -0.011 (CI = +/-0.112; p = 0.835) | 0.125 (CI = +/-0.485; p = 0.586) | -0.133 | -1.09% |
| Severity | 2004.2 | -0.002 (CI = +/-0.019; p = 0.821) | 0.024 (CI = +/-0.220; p = 0.825) | -0.051 | -0.21% |
| Severity | 2005.1 | -0.005 (CI = +/-0.020; p = 0.635) | 0.041 (CI = +/-0.223; p = 0.714) | -0.045 | -0.47% |
| Severity | 2005.2 | -0.008 (CI = +/-0.020; p = 0.424) | 0.018 (CI = +/-0.224; p = 0.872) | -0.037 | -0.81% |
| Severity | 2006.1 | -0.003 (CI = +/-0.020; p = 0.787) | -0.015 (CI = +/-0.219; p = 0.887) | -0.056 | -0.27% |
| Severity | 2006.2 | -0.002 (CI = +/-0.022; p = 0.860) | -0.010 (CI = +/-0.225; p = 0.927) | -0.059 | -0.19% |
| Severity | 2007.1 | -0.003 (CI = +/-0.023; p = 0.823) | -0.006 (CI = +/-0.232; p = 0.956) | -0.061 | -0.25% |
| Severity | 2007.2 | -0.006 (CI = +/-0.024; p = 0.606) | -0.027 (CI = +/-0.235; p = 0.815) | -0.054 | -0.61% |
| Severity | 2008.1 | -0.005 (CI = +/-0.025; p = 0.668) | -0.031 (CI = +/-0.243; p = 0.795) | -0.058 | -0.54% |
| Severity | 2008.2 | -0.001 (CI = +/-0.027; p = 0.924) | -0.008 (CI = +/-0.247; p = 0.946) | -0.068 | -0.12% |
| Severity | 2009.1 | -0.005 (CI = +/-0.028; p = 0.722) | 0.011 (CI = +/-0.252; p = 0.931) | -0.066 | -0.49% |
| Severity | 2009.2 | -0.001 (CI = +/-0.030; p = 0.932) | 0.030 (CI = +/-0.258; p = 0.815) | -0.071 | -0.13% |
| Severity | 2010.1 | -0.002 (CI = +/-0.032; p = 0.887) | 0.034 (CI = +/-0.268; p = 0.794) | -0.073 | -0.22% |
| Severity | 2010.2 | 0.004 (CI = +/-0.033; p = 0.798) | 0.065 (CI = +/-0.271; p = 0.623) | -0.067 | +0.42% |
| Severity | 2011.1 | -0.001 (CI = +/-0.035; p = 0.954) | 0.089 (CI = +/-0.276; p = 0.513) | -0.064 | -0.10% |
| Severity | 2011.2 | 0.002 (CI = +/-0.038; p = 0.908) | 0.103 (CI = +/-0.287; p = 0.466) | -0.061 | +0.22% |
| Severity | 2012.1 | 0.004 (CI = +/-0.041; p = 0.857) | 0.097 (CI = +/-0.299; p = 0.510) | -0.067 | +0.37% |
| Severity | 2012.2 | 0.004 (CI = +/-0.045; p = 0.841) | 0.100 (CI = +/-0.314; p = 0.515) | -0.072 | +0.44% |
| Severity | 2013.1 | 0.018 (CI = +/-0.046; p = 0.419) | 0.047 (CI = +/-0.304; p = 0.749) | -0.058 | +1.83% |
| Severity | 2013.2 | 0.006 (CI = +/-0.048; p = 0.785) | 0.002 (CI = +/-0.305; p = 0.989) | -0.101 | +0.64% |
| Severity | 2014.1 | -0.003 (CI = +/-0.052; p = 0.917) | 0.033 (CI = +/-0.313; p = 0.825) | -0.107 | -0.26% |
| Severity | 2014.2 | -0.024 (CI = +/-0.050; p = 0.331) | -0.040 (CI = +/-0.288; p = 0.770) | -0.053 | -2.34% |
| Severity | 2015.1 | -0.035 (CI = +/-0.053; p = 0.179) | -0.004 (CI = +/-0.291; p = 0.978) | -0.001 | -3.46% |
| Severity | 2015.2 | -0.032 (CI = +/-0.060; p = 0.273) | 0.006 (CI = +/-0.311; p = 0.966) | -0.042 | -3.15% |
| Severity | 2016.1 | -0.033 (CI = +/-0.068; p = 0.314) | 0.009 (CI = +/-0.332; p = 0.955) | -0.060 | -3.24% |
| Severity | 2016.2 | -0.042 (CI = +/-0.077; p = 0.254) | -0.018 (CI = +/-0.354; p = 0.915) | -0.040 | -4.15% |
| Severity | 2017.1 | -0.042 (CI = +/-0.088; p = 0.325) | -0.020 (CI = +/-0.383; p = 0.912) | -0.071 | -4.08% |
| Frequency | 2004.2 | 0.032 (CI = +/-0.019; p = 0.001) | 0.246 (CI = +/-0.219; p = 0.029) | 0.272 | +3.30% |
| Frequency | 2005.1 | 0.034 (CI = +/-0.020; p = 0.001) | 0.235 (CI = +/-0.224; p = 0.040) | 0.279 | +3.48% |
| Frequency | 2005.2 | 0.042 (CI = +/-0.019; p = 0.000) | 0.287 (CI = +/-0.203; p = 0.007) | 0.417 | +4.31% |
| Frequency | 2006.1 | 0.042 (CI = +/-0.020; p = 0.000) | 0.290 (CI = +/-0.209; p = 0.008) | 0.408 | +4.26% |
| Frequency | 2006.2 | 0.048 (CI = +/-0.019; p = 0.000) | 0.331 (CI = +/-0.198; p = 0.002) | 0.498 | +4.95% |
| Frequency | 2007.1 | 0.053 (CI = +/-0.019; p = 0.000) | 0.306 (CI = +/-0.196; p = 0.003) | 0.532 | +5.40% |
| Frequency | 2007.2 | 0.051 (CI = +/-0.021; p = 0.000) | 0.297 (CI = +/-0.201; p = 0.005) | 0.485 | +5.22% |
| Frequency | 2008.1 | 0.057 (CI = +/-0.021; p = 0.000) | 0.265 (CI = +/-0.196; p = 0.010) | 0.538 | +5.82% |
| Frequency | 2008.2 | 0.052 (CI = +/-0.021; p = 0.000) | 0.239 (CI = +/-0.195; p = 0.018) | 0.477 | +5.32% |
| Frequency | 2009.1 | 0.052 (CI = +/-0.023; p = 0.000) | 0.239 (CI = +/-0.202; p = 0.022) | 0.465 | +5.33% |
| Frequency | 2009.2 | 0.051 (CI = +/-0.024; p = 0.000) | 0.236 (CI = +/-0.209; p = 0.028) | 0.423 | +5.27% |
| Frequency | 2010.1 | 0.055 (CI = +/-0.026; p = 0.000) | 0.220 (CI = +/-0.214; p = 0.044) | 0.438 | +5.63% |
| Frequency | 2010.2 | 0.056 (CI = +/-0.028; p = 0.000) | 0.224 (CI = +/-0.223; p = 0.049) | 0.408 | +5.72% |
| Frequency | 2011.1 | 0.048 (CI = +/-0.028; p = 0.002) | 0.259 (CI = +/-0.217; p = 0.021) | 0.390 | +4.90% |
| Frequency | 2011.2 | 0.037 (CI = +/-0.027; p = 0.009) | 0.209 (CI = +/-0.199; p = 0.041) | 0.288 | +3.73% |
| Frequency | 2012.1 | 0.041 (CI = +/-0.028; p = 0.006) | 0.190 (CI = +/-0.203; p = 0.065) | 0.314 | +4.20% |
| Frequency | 2012.2 | 0.039 (CI = +/-0.031; p = 0.016) | 0.179 (CI = +/-0.211; p = 0.094) | 0.242 | +3.93% |
| Frequency | 2013.1 | 0.034 (CI = +/-0.033; p = 0.042) | 0.196 (CI = +/-0.218; p = 0.076) | 0.220 | +3.47% |
| Frequency | 2013.2 | 0.032 (CI = +/-0.036; p = 0.082) | 0.186 (CI = +/-0.229; p = 0.105) | 0.153 | +3.21% |
| Frequency | 2014.1 | 0.028 (CI = +/-0.040; p = 0.148) | 0.197 (CI = +/-0.240; p = 0.101) | 0.141 | +2.89% |
| Frequency | 2014.2 | 0.016 (CI = +/-0.041; p = 0.421) | 0.153 (CI = +/-0.235; p = 0.187) | 0.020 | +1.61% |
| Frequency | 2015.1 | 0.018 (CI = +/-0.045; p = 0.416) | 0.147 (CI = +/-0.249; p = 0.228) | 0.015 | +1.80% |
| Frequency | 2015.2 | 0.024 (CI = +/-0.051; p = 0.336) | 0.165 (CI = +/-0.263; p = 0.200) | 0.031 | +2.39% |
| Frequency | 2016.1 | 0.025 (CI = +/-0.057; p = 0.358) | 0.161 (CI = +/-0.281; p = 0.240) | 0.025 | +2.56% |
| Frequency | 2016.2 | 0.025 (CI = +/-0.066; p = 0.431) | 0.159 (CI = +/-0.304; p = 0.278) | -0.016 | +2.51% |
| Frequency | 2017.1 | 0.031 (CI = +/-0.075; p = 0.392) | 0.144 (CI = +/-0.326; p = 0.353) | -0.020 | +3.11% |

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

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---------|-----------------|----------|-----------|-------------|----------|---------------|------------|-----------------|----------|-----------|--------------------------------|------------------------|----------------------------|---------------|
| | Observed | | | Covariates | | | | Predicted | | | Incremental Semi-Annual Change | | | |
| Time | Frequency (000) | Severity | Loss Cost | Seasonality | Mobility | Reform Scalar | New Normal | Frequency (000) | Severity | Loss Cost | Time | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 | Reform Scalar |
| 2012.75 | 6.343 | 46,370 | 294.13 | 1 | 0.00 | 0.00 | 0 | 6.382 | 46,480 | 297.36 | 1.044 | 4.4% | 2.714 | 0.953 |
| 2013.25 | 5.925 | 45,274 | 268.26 | 0 | 0.00 | 0.00 | 0 | 6.007 | 44,572 | 267.50 | 1.044 | 4.4% | 2.599 | 0.953 |
| 2013.75 | 6.788 | 47,371 | 321.57 | 1 | 0.00 | 0.00 | 0 | 6.416 | 50,542 | 324.32 | 1.044 | 4.4% | 2.488 | 0.953 |
| 2014.25 | 6.020 | 46,086 | 277.41 | 0 | 0.00 | 0.00 | 0 | 6.038 | 48,467 | 291.76 | 1.044 | 4.4% | 2.382 | 0.953 |
| 2014.75 | 6.683 | 52,797 | 352.83 | 1 | 0.00 | 0.00 | 0 | 6.449 | 54,958 | 353.74 | 1.044 | 4.4% | 2.281 | 0.953 |
| 2015.25 | 6.211 | 52,554 | 326.42 | 0 | 0.00 | 0.00 | 0 | 6.069 | 52,702 | 318.22 | 1.044 | 4.4% | 2.184 | 0.953 |
| 2015.75 | 6.547 | 60,116 | 393.58 | 1 | 0.00 | 0.00 | 0 | 6.483 | 59,760 | 385.82 | 1.044 | 4.4% | 2.092 | 0.953 |
| 2016.25 | 5.855 | 59,321 | 347.32 | 0 | 0.00 | 0.00 | 0 | 6.101 | 57,307 | 347.08 | 1.044 | 4.4% | 2.003 | 0.953 |
| 2016.75 | 6.683 | 63,726 | 425.88 | 1 | 0.00 | 0.00 | 0 | 6.516 | 64,982 | 420.81 | 1.044 | 4.4% | 1.918 | 0.953 |
| 2017.25 | 6.511 | 60,158 | 391.66 | 0 | 0.00 | 0.00 | 0 | 6.133 | 62,315 | 378.56 | 1.044 | 4.4% | 1.836 | 0.953 |
| 2017.75 | 6.594 | 68,280 | 450.21 | 1 | 0.00 | 0.00 | 0 | 6.550 | 70,661 | 458.98 | 1.044 | 4.4% | 1.758 | 0.953 |
| 2018.25 | 6.427 | 67,127 | 431.45 | 0 | 0.00 | 0.00 | 0 | 6.165 | 67,760 | 412.89 | 1.044 | 4.4% | 1.684 | 0.953 |
| 2018.75 | 6.274 | 76,132 | 477.62 | 1 | 0.00 | 0.00 | 0 | 6.584 | 76,835 | 500.60 | 1.044 | 4.4% | 1.612 | 0.953 |
| 2019.25 | 6.448 | 74,835 | 482.57 | 0 | 0.00 | 0.00 | 0 | 6.197 | 73,681 | 450.33 | 1.044 | 4.4% | 1.544 | 0.953 |
| 2019.75 | 6.405 | 83,820 | 536.88 | 1 | 0.00 | 0.00 | 0 | 6.619 | 83,549 | 546.00 | 1.044 | 4.4% | 1.478 | 0.953 |
| 2020.25 | 4.284 | 84,653 | 362.68 | 0 | (22.16) | 0.00 | 0 | 4.481 | 80,119 | 374.92 | 1.044 | 4.4% | 1.415 | 0.953 |
| 2020.75 | 4.306 | 96,336 | 414.86 | 1 | (26.32) | 0.33 | 0 | 4.403 | 92,693 | 425.31 | 1.044 | 4.4% | 1.355 | 0.968 |
| 2021.25 | 3.991 | 93,928 | 374.90 | 0 | (31.49) | 1.00 | 0 | 3.670 | 92,624 | 347.69 | 1.044 | 4.4% | 1.297 | 1.000 |
| 2021.75 | 5.121 | 99,744 | 510.77 | 1 | (16.63) | 1.00 | 0 | 4.888 | 105,030 | 505.22 | 1.044 | 4.4% | 1.242 | 1.000 |
| 2022.25 | 4.173 | 102,876 | 429.33 | 0 | (14.90) | 1.00 | 0 | 4.720 | 100,718 | 464.20 | 1.044 | 4.4% | 1.190 | 1.000 |
| 2022.75 | 5.164 | 117,216 | 605.26 | 1 | 0.00 | 1.00 | 1 | 4.924 | 114,208 | 564.40 | 1.044 | 4.4% | 1.139 | 1.000 |
| 2023.25 | 4.372 | 112,423 | 491.46 | 0 | 0.00 | 1.00 | 1 | 4.634 | 109,519 | 507.72 | 1.044 | 4.4% | 1.091 | 1.000 |
| 2023.75 | 4.566 | 129,228 | 590.11 | 1 | 0.00 | 1.00 | 1 | 4.950 | 124,187 | 615.58 | 1.044 | 4.4% | 1.044 | 1.000 |
| 2024.25 | 5.103 | 109,048 | 556.52 | 0 | 0.00 | 1.00 | 1 | 4.658 | 119,089 | 553.77 | | | 1.000 | 1.000 |

| | | Frequency Model | Severity Model | Direct Loss Cost Model |
|----|---------------|-----------------|----------------|------------------------|
| A. | Intercept | (8.661) | (157.951) | (169.187) |
| B. | Time | 0.005 | 0.084 | 0.087 |
| C. | Seasonality | 0.063 | 0.084 | 0.149 |
| D. | Mobility | 0.015 | | 0.012 |
| E. | Reform Scalar | (0.066) | 0.061 | (0.049) |
| F. | New Normal | (0.245) | | (0.179) |

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

Selected Trend Model: Third Party Liability - Property Damage
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------|-----------------|----------|-----------|-------------|----------|-------------------|-----------------|----------|-----------|--------------------------------|-------------------|------------------------|----------------------------|
| Time | Observed | | | Covariates | | | Predicted | | | Incremental Semi-Annual Change | | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 |
| | Frequency (000) | Severity | Loss Cost | Seasonality | Mobility | 2021 Trend Change | Frequency (000) | Severity | Loss Cost | Time | 2021 Trend Change | | |
| 2012.75 | 33.192 | 5,123 | 170.05 | 1 | 0.00 | 0.00 | 32.045 | 5,004 | 160.35 | 1.008 | 1.000 | 0.8% | 1.525 |
| 2013.25 | 31.427 | 4,870 | 153.05 | 0 | 0.00 | 0.00 | 31.823 | 4,858 | 154.61 | 1.008 | 1.000 | 0.8% | 1.514 |
| 2013.75 | 34.360 | 5,178 | 177.93 | 1 | 0.00 | 0.00 | 31.603 | 5,151 | 162.78 | 1.008 | 1.000 | 0.8% | 1.503 |
| 2014.25 | 32.199 | 4,969 | 160.00 | 0 | 0.00 | 0.00 | 31.385 | 5,001 | 156.95 | 1.008 | 1.000 | 0.8% | 1.491 |
| 2014.75 | 32.866 | 5,330 | 175.17 | 1 | 0.00 | 0.00 | 31.168 | 5,302 | 165.25 | 1.008 | 1.000 | 0.8% | 1.480 |
| 2015.25 | 31.831 | 5,196 | 165.39 | 0 | 0.00 | 0.00 | 30.953 | 5,148 | 159.33 | 1.008 | 1.000 | 0.8% | 1.469 |
| 2015.75 | 31.294 | 5,545 | 173.53 | 1 | 0.00 | 0.00 | 30.739 | 5,457 | 167.75 | 1.008 | 1.000 | 0.8% | 1.458 |
| 2016.25 | 28.416 | 5,200 | 147.77 | 0 | 0.00 | 0.00 | 30.526 | 5,299 | 161.75 | 1.008 | 1.000 | 0.8% | 1.447 |
| 2016.75 | 30.481 | 5,536 | 168.76 | 1 | 0.00 | 0.00 | 30.315 | 5,618 | 170.30 | 1.008 | 1.000 | 0.8% | 1.436 |
| 2017.25 | 30.841 | 5,512 | 170.00 | 0 | 0.00 | 0.00 | 30.106 | 5,454 | 164.20 | 1.008 | 1.000 | 0.8% | 1.426 |
| 2017.75 | 30.682 | 5,765 | 176.89 | 1 | 0.00 | 0.00 | 29.898 | 5,782 | 172.88 | 1.008 | 1.000 | 0.8% | 1.415 |
| 2018.25 | 32.311 | 5,671 | 183.22 | 0 | 0.00 | 0.00 | 29.691 | 5,614 | 166.69 | 1.008 | 1.000 | 0.8% | 1.404 |
| 2018.75 | 28.269 | 5,951 | 168.23 | 1 | 0.00 | 0.00 | 29.486 | 5,952 | 175.50 | 1.008 | 1.000 | 0.8% | 1.394 |
| 2019.25 | 29.709 | 5,760 | 171.12 | 0 | 0.00 | 0.00 | 29.282 | 5,779 | 169.22 | 1.008 | 1.000 | 0.8% | 1.383 |
| 2019.75 | 27.692 | 6,071 | 168.12 | 1 | 0.00 | 0.00 | 29.080 | 6,127 | 178.16 | 1.008 | 1.000 | 0.8% | 1.373 |
| 2020.25 | 20.050 | 5,857 | 117.43 | 0 | (22.16) | 0.00 | 20.634 | 5,948 | 122.74 | 1.008 | 1.000 | 0.8% | 1.363 |
| 2020.75 | 18.813 | 6,061 | 114.03 | 1 | (26.32) | 0.00 | 19.240 | 6,306 | 121.33 | 1.008 | 1.000 | 0.8% | 1.352 |
| 2021.25 | 17.935 | 6,302 | 113.03 | 0 | (31.49) | 0.00 | 17.665 | 6,123 | 108.16 | 1.008 | 1.042 | 5.0% | 1.342 |
| 2021.75 | 22.958 | 6,842 | 157.07 | 1 | (16.63) | 0.50 | 21.977 | 6,767 | 148.71 | 1.008 | 1.042 | 5.0% | 1.278 |
| 2022.25 | 22.440 | 6,913 | 155.13 | 0 | (14.90) | 1.00 | 22.407 | 6,849 | 153.46 | 1.008 | 1.042 | 5.0% | 1.217 |
| 2022.75 | 28.330 | 7,682 | 217.64 | 1 | 0.00 | 1.50 | 27.895 | 7,569 | 211.13 | 1.008 | 1.042 | 5.0% | 1.159 |
| 2023.25 | 25.944 | 7,617 | 197.62 | 0 | 0.00 | 2.00 | 27.702 | 7,660 | 212.20 | 1.008 | 1.042 | 5.0% | 1.103 |
| 2023.75 | 26.098 | 8,407 | 219.40 | 1 | 0.00 | 2.50 | 27.510 | 8,466 | 232.90 | 1.008 | 1.042 | 5.0% | 1.050 |
| 2024.25 | 28.394 | 8,544 | 242.60 | 0 | 0.00 | 3.00 | 27.320 | 8,568 | 234.08 | | | | 1.000 |

| | | Frequency Model | Severity Model | Implied Loss Cost Model |
|----|-------------------|-----------------|----------------|-------------------------|
| A. | Intercept | 31.384 | (49.734) | (25.258) |
| B. | Time | (0.014) | 0.029 | 0.015 |
| C. | Seasonality | | 0.044 | 0.044 |
| D. | Mobility | 0.015 | | 0.015 |
| E. | 2021 Trend Change | | 0.083 | 0.083 |

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

Selected Trend Model: Accident Benefits - Total
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | |
|---------|-----------------|----------|-----------|-------------|----------|------------|------|---------------|------------|-----------------|----------|--------------------------------|-------|------------------------|----------------------------|---------------|-------------------|
| Time | Observed | | | Covariates | | | | | Predicted | | | Incremental Semi-Annual Change | | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 | Reform Scalar | |
| | Frequency (000) | Severity | Loss Cost | Seasonality | Mobility | 2020 Trend | | Reform Scalar | New Normal | Frequency (000) | Severity | Loss Cost | Time | | | | 2020 Trend Change |
| | | | | | | Change | | | | | | | | | | | |
| 2015.25 | 10.791 | 4,105 | 44.30 | 0 | 0.00 | 0.00 | 0.00 | 0 | 10.721 | 4,229 | 45.34 | 1.058 | 1.000 | 5.8% | 2.227 | 1.159 | |
| 2015.75 | 11.666 | 4,872 | 56.83 | 1 | 0.00 | 0.00 | 0.00 | 0 | 11.546 | 4,454 | 51.42 | 1.058 | 1.000 | 5.8% | 2.104 | 1.159 | |
| 2016.25 | 10.255 | 4,348 | 44.59 | 0 | 0.00 | 0.00 | 0.00 | 0 | 10.825 | 4,691 | 50.78 | 1.058 | 1.000 | 5.8% | 1.988 | 1.159 | |
| 2016.75 | 11.850 | 5,092 | 60.34 | 1 | 0.00 | 0.00 | 0.00 | 0 | 11.657 | 4,940 | 57.59 | 1.058 | 1.000 | 5.8% | 1.879 | 1.159 | |
| 2017.25 | 11.297 | 5,188 | 58.61 | 0 | 0.00 | 0.00 | 0.00 | 0 | 10.929 | 5,203 | 56.87 | 1.058 | 1.000 | 5.8% | 1.776 | 1.159 | |
| 2017.75 | 11.844 | 5,608 | 66.42 | 1 | 0.00 | 0.00 | 0.00 | 0 | 11.770 | 5,480 | 64.50 | 1.058 | 1.000 | 5.8% | 1.678 | 1.159 | |
| 2018.25 | 11.697 | 5,990 | 70.07 | 0 | 0.00 | 0.00 | 0.00 | 0 | 11.035 | 5,772 | 63.69 | 1.058 | 1.000 | 5.8% | 1.585 | 1.159 | |
| 2018.75 | 11.253 | 5,710 | 64.25 | 1 | 0.00 | 0.00 | 0.00 | 0 | 11.884 | 6,079 | 72.24 | 1.058 | 1.000 | 5.8% | 1.498 | 1.159 | |
| 2019.25 | 11.341 | 5,977 | 67.79 | 0 | 0.00 | 0.00 | 0.00 | 0 | 11.142 | 6,402 | 71.33 | 1.058 | 1.000 | 5.8% | 1.416 | 1.159 | |
| 2019.75 | 11.662 | 6,712 | 78.27 | 1 | 0.00 | 0.00 | 0.00 | 0 | 11.998 | 6,743 | 80.90 | 1.058 | 1.000 | 5.8% | 1.338 | 1.159 | |
| 2020.25 | 7.412 | 7,229 | 53.58 | 0 | (22.16) | 0.00 | 0.00 | 0 | 7.944 | 7,101 | 56.41 | 1.058 | 0.990 | 4.7% | 1.264 | 1.159 | |
| 2020.75 | 7.838 | 8,363 | 65.55 | 1 | (26.32) | 0.17 | 0.35 | 0 | 8.014 | 7,795 | 62.47 | 1.058 | 0.971 | 2.7% | 1.207 | 1.101 | |
| 2021.25 | 7.272 | 8,267 | 60.11 | 0 | (31.49) | 0.67 | 1.00 | 0 | 6.928 | 8,771 | 60.76 | 1.058 | 0.971 | 2.7% | 1.175 | 1.000 | |
| 2021.75 | 10.149 | 8,618 | 87.46 | 1 | (16.63) | 1.17 | 1.00 | 0 | 9.420 | 8,966 | 84.46 | 1.058 | 0.971 | 2.7% | 1.144 | 1.000 | |
| 2022.25 | 8.692 | 9,794 | 85.13 | 0 | (14.90) | 1.67 | 1.00 | 0 | 9.076 | 9,166 | 83.19 | 1.058 | 0.971 | 2.7% | 1.113 | 1.000 | |
| 2022.75 | 11.464 | 9,436 | 108.18 | 1 | 0.00 | 2.17 | 1.00 | 1 | 11.017 | 9,370 | 103.23 | 1.058 | 0.971 | 2.7% | 1.084 | 1.000 | |
| 2023.25 | 9.825 | 10,121 | 99.44 | 0 | 0.00 | 2.67 | 1.00 | 1 | 10.329 | 9,579 | 98.94 | 1.058 | 0.971 | 2.7% | 1.055 | 1.000 | |
| 2023.75 | 10.663 | 9,797 | 104.47 | 1 | 0.00 | 3.17 | 1.00 | 1 | 11.124 | 9,792 | 108.92 | 1.058 | 0.971 | 2.7% | 1.027 | 1.000 | |
| 2024.25 | 10.992 | 9,476 | 104.16 | 0 | 0.00 | 3.67 | 1.00 | 1 | 10.429 | 10,010 | 104.40 | | | | 1.000 | 1.000 | |

- A. Intercept
- B. Time
- C. Seasonality
- D. Mobility
- F. 2020 Trend Change
- G. Reform Scalar
- H. New Normal

| Frequency Model | Severity Model | Implied Loss Cost Model |
|-----------------|----------------|-------------------------|
| (17.014) | (200.561) | (224.483) |
| 0.010 | 0.104 | 0.113 |
| 0.069 | | 0.069 |
| 0.016 | | 0.016 |
| | (0.060) | (0.060) |
| | 0.148 | 0.148 |
| (0.114) | | (0.114) |

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

Selected Trend Model: Collision
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|---------|-----------------|----------|-----------|-------------|----------|------------|------------|-----------------|----------|-----------|--------------------------------|------------|------------------------|----------------------------|
| Time | Observed | | | Covariates | | | | Predicted | | | Incremental Semi-Annual Change | | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 |
| | Frequency (000) | Severity | Loss Cost | Seasonality | Mobility | 2021 Trend | New Normal | Frequency (000) | Severity | Loss Cost | Time | 2021 Trend | | |
| | | | | | | Change | | | | | | Change | | |
| 2012.75 | 46.094 | 5,416 | 249.63 | 1 | 0.00 | 0.00 | 0 | 43.865 | 5,407 | 237.17 | 1.012 | 1.000 | 1.2% | 1.954 |
| 2013.25 | 41.917 | 5,323 | 223.13 | 0 | 0.00 | 0.00 | 0 | 43.583 | 5,310 | 231.43 | 1.012 | 1.000 | 1.2% | 1.930 |
| 2013.75 | 46.885 | 5,668 | 265.75 | 1 | 0.00 | 0.00 | 0 | 43.303 | 5,612 | 243.03 | 1.012 | 1.000 | 1.2% | 1.907 |
| 2014.25 | 42.395 | 5,597 | 237.28 | 0 | 0.00 | 0.00 | 0 | 43.024 | 5,512 | 237.14 | 1.012 | 1.000 | 1.2% | 1.884 |
| 2014.75 | 43.135 | 6,141 | 264.88 | 1 | 0.00 | 0.00 | 0 | 42.747 | 5,826 | 249.04 | 1.012 | 1.000 | 1.2% | 1.861 |
| 2015.25 | 41.133 | 5,999 | 246.76 | 0 | 0.00 | 0.00 | 0 | 42.472 | 5,721 | 243.00 | 1.012 | 1.000 | 1.2% | 1.838 |
| 2015.75 | 40.432 | 6,335 | 256.15 | 1 | 0.00 | 0.00 | 0 | 42.199 | 6,047 | 255.19 | 1.012 | 1.000 | 1.2% | 1.816 |
| 2016.25 | 36.775 | 6,066 | 223.08 | 0 | 0.00 | 0.00 | 0 | 41.927 | 5,939 | 249.01 | 1.012 | 1.000 | 1.2% | 1.794 |
| 2016.75 | 41.971 | 6,497 | 272.70 | 1 | 0.00 | 0.00 | 0 | 41.658 | 6,277 | 261.49 | 1.012 | 1.000 | 1.2% | 1.772 |
| 2017.25 | 41.949 | 6,329 | 265.50 | 0 | 0.00 | 0.00 | 0 | 41.390 | 6,165 | 255.16 | 1.012 | 1.000 | 1.2% | 1.751 |
| 2017.75 | 42.216 | 6,709 | 283.23 | 1 | 0.00 | 0.00 | 0 | 41.123 | 6,516 | 267.95 | 1.012 | 1.000 | 1.2% | 1.730 |
| 2018.25 | 44.761 | 6,448 | 288.62 | 0 | 0.00 | 0.00 | 0 | 40.859 | 6,399 | 261.46 | 1.012 | 1.000 | 1.2% | 1.709 |
| 2018.75 | 41.593 | 6,672 | 277.50 | 1 | 0.00 | 0.00 | 0 | 40.596 | 6,764 | 274.58 | 1.012 | 1.000 | 1.2% | 1.688 |
| 2019.25 | 43.063 | 6,483 | 279.18 | 0 | 0.00 | 0.00 | 0 | 40.335 | 6,642 | 267.92 | 1.012 | 1.000 | 1.2% | 1.667 |
| 2019.75 | 41.481 | 6,443 | 267.28 | 1 | 0.00 | 0.00 | 0 | 40.075 | 7,021 | 281.36 | 1.012 | 1.000 | 1.2% | 1.647 |
| 2020.25 | 29.655 | 6,499 | 192.72 | 0 | (22.16) | 0.00 | 0 | 27.029 | 6,895 | 186.37 | 1.012 | 1.000 | 1.2% | 1.627 |
| 2020.75 | 25.713 | 7,051 | 181.29 | 1 | (26.32) | 0.00 | 0 | 24.974 | 7,288 | 182.01 | 1.012 | 1.000 | 1.2% | 1.608 |
| 2021.25 | 22.586 | 7,071 | 159.71 | 0 | (31.49) | 0.00 | 0 | 22.668 | 7,157 | 162.24 | 1.012 | 1.067 | 8.0% | 1.588 |
| 2021.75 | 29.247 | 7,900 | 231.06 | 1 | (16.63) | 0.50 | 0 | 29.201 | 8,072 | 235.71 | 1.012 | 1.067 | 8.0% | 1.470 |
| 2022.25 | 24.897 | 9,255 | 230.41 | 0 | (14.90) | 1.00 | 0 | 29.907 | 8,459 | 252.97 | 1.012 | 1.067 | 8.0% | 1.361 |
| 2022.75 | 28.760 | 9,968 | 286.68 | 1 | 0.00 | 1.50 | 1 | 24.737 | 9,540 | 235.98 | 1.012 | 1.067 | 8.0% | 1.260 |
| 2023.25 | 23.423 | 10,024 | 234.80 | 0 | 0.00 | 2.00 | 1 | 24.578 | 9,997 | 245.70 | 1.012 | 1.067 | 8.0% | 1.167 |
| 2023.75 | 22.410 | 10,904 | 244.36 | 1 | 0.00 | 2.50 | 1 | 24.420 | 11,274 | 275.31 | 1.012 | 1.067 | 8.0% | 1.080 |
| 2024.25 | 23.862 | 11,553 | 275.67 | 0 | 0.00 | 3.00 | 1 | 24.263 | 11,815 | 286.65 | | | | 1.000 |

| | | Frequency | Implied Loss Cost | |
|----|-------------------|-----------|-------------------|----------|
| | | Model | Severity Model | Model |
| A. | Intercept | 29.762 | (66.548) | (43.695) |
| B. | Time | (0.013) | 0.037 | 0.024 |
| C. | Seasonality | | 0.037 | 0.037 |
| D. | Mobility | 0.017 | | 0.017 |
| E. | 2021 Trend Change | | 0.130 | 0.130 |
| F. | New Normal | (0.444) | | (0.444) |

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

Selected Trend Model: Comprehensive - Total
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|---------|-----------------|----------|-----------|-------------|-----------------|----------|-----------|--------------------------------|------------------------|----------------------------|
| | Observed | | | Covariates | Predicted | | | Incremental Semi-Annual Change | | |
| Time | Frequency (000) | Severity | Loss Cost | Seasonality | Frequency (000) | Severity | Loss Cost | Time | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 |
| 2012.75 | 51.604 | 5,202 | 268.44 | 1 | 40.159 | 5,259 | 211.18 | 1.018 | 1.8% | 1.516 |
| 2013.25 | 23.134 | 5,411 | 125.19 | 0 | 22.177 | 4,752 | 105.39 | 1.018 | 1.8% | 1.489 |
| 2013.75 | 39.420 | 5,287 | 208.42 | 1 | 39.874 | 5,491 | 218.97 | 1.018 | 1.8% | 1.462 |
| 2014.25 | 17.934 | 4,434 | 79.52 | 0 | 22.019 | 4,963 | 109.27 | 1.018 | 1.8% | 1.436 |
| 2014.75 | 46.644 | 6,242 | 291.15 | 1 | 39.591 | 5,734 | 227.03 | 1.018 | 1.8% | 1.410 |
| 2015.25 | 20.505 | 4,923 | 100.96 | 0 | 21.863 | 5,182 | 113.30 | 1.018 | 1.8% | 1.385 |
| 2015.75 | 42.698 | 6,518 | 278.32 | 1 | 39.310 | 5,988 | 235.40 | 1.018 | 1.8% | 1.360 |
| 2016.25 | 29.393 | 5,462 | 160.56 | 0 | 21.708 | 5,412 | 117.47 | 1.018 | 1.8% | 1.336 |
| 2016.75 | 55.403 | 6,287 | 348.34 | 1 | 39.031 | 6,253 | 244.07 | 1.018 | 1.8% | 1.312 |
| 2017.25 | 22.008 | 5,775 | 127.09 | 0 | 21.553 | 5,651 | 121.80 | 1.018 | 1.8% | 1.288 |
| 2017.75 | 33.522 | 6,558 | 219.83 | 1 | 38.754 | 6,530 | 253.07 | 1.018 | 1.8% | 1.265 |
| 2018.25 | 20.401 | 5,826 | 118.86 | 0 | 21.400 | 5,901 | 126.29 | 1.018 | 1.8% | 1.242 |
| 2018.75 | 34.726 | 6,617 | 229.78 | 1 | 38.478 | 6,819 | 262.39 | 1.018 | 1.8% | 1.220 |
| 2019.25 | 20.095 | 5,932 | 119.21 | 0 | 21.249 | 6,162 | 130.94 | 1.018 | 1.8% | 1.198 |
| 2019.75 | 33.989 | 6,493 | 220.68 | 1 | 38.205 | 7,121 | 272.06 | 1.018 | 1.8% | 1.177 |
| 2020.25 | 38.303 | 8,742 | 334.86 | 0 | 21.098 | 6,435 | 135.77 | 1.018 | 1.8% | 1.156 |
| 2020.75 | 28.143 | 6,953 | 195.67 | 1 | 37.934 | 7,436 | 282.08 | 1.018 | 1.8% | 1.135 |
| 2021.25 | 17.593 | 5,930 | 104.33 | 0 | 20.948 | 6,720 | 140.77 | 1.018 | 1.8% | 1.115 |
| 2021.75 | 38.477 | 7,163 | 275.62 | 1 | 37.665 | 7,765 | 292.47 | 1.018 | 1.8% | 1.095 |
| 2022.25 | 22.270 | 6,538 | 145.60 | 0 | 20.799 | 7,017 | 145.95 | 1.018 | 1.8% | 1.075 |
| 2022.75 | 33.555 | 8,028 | 269.37 | 1 | 37.397 | 8,109 | 303.25 | 1.018 | 1.8% | 1.056 |
| 2023.25 | 22.777 | 7,086 | 161.39 | 0 | 20.652 | 7,328 | 151.33 | 1.018 | 1.8% | 1.037 |
| 2023.75 | 32.599 | 9,264 | 301.99 | 1 | 37.132 | 8,468 | 314.42 | 1.018 | 1.8% | 1.018 |
| 2024.25 | 20.123 | 8,343 | 167.88 | 0 | 20.505 | 7,652 | 156.91 | | | 1.000 |

| | | Frequency Model | Severity Model | Direct Loss Cost Model |
|----|-------------|-----------------|----------------|------------------------|
| A. | Intercept | 17.443 | (78.723) | (68.187) |
| B. | Time | (0.007) | 0.043 | 0.036 |
| C. | Seasonality | 0.590 | 0.123 | 0.713 |

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

Selected Trend Model: Comprehensive - Theft
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
|---------|-----------------|----------|-----------|-------------|------------|---------------|-----------------|----------|-----------|--------------------------------|----------------------|---------------------------|-------------------------------|
| Time | Observed | | | | Covariates | | Predicted | | | Incremental Semi-Annual Change | | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 |
| | Frequency (000) | Severity | Loss Cost | Seasonality | 2018 Trend | | Frequency (000) | Severity | Loss Cost | Time | 2018 Trend Change | | |
| | | | | | Change | 2021-2 Scalar | | | | | | | |
| 2012.75 | 2.309 | 9,723 | 22.45 | 1 | 0.00 | 0.00 | 2.667 | 9,286 | 25.46 | 1.066 | 1.000 | 6.6% | 1.282 |
| 2013.25 | 2.432 | 8,401 | 20.43 | 0 | 0.00 | 0.00 | 2.784 | 9,062 | 24.53 | 1.066 | 1.000 | 6.6% | 1.202 |
| 2013.75 | 2.660 | 9,222 | 24.54 | 1 | 0.00 | 0.00 | 2.906 | 9,705 | 28.96 | 1.066 | 1.000 | 6.6% | 1.127 |
| 2014.25 | 2.409 | 9,281 | 22.35 | 0 | 0.00 | 0.00 | 3.033 | 9,471 | 27.90 | 1.066 | 1.000 | 6.6% | 1.057 |
| 2014.75 | 2.719 | 10,193 | 27.72 | 1 | 0.00 | 0.00 | 3.165 | 10,142 | 32.93 | 1.066 | 1.000 | 6.6% | 0.991 |
| 2015.25 | 3.248 | 9,999 | 32.48 | 0 | 0.00 | 0.00 | 3.304 | 9,897 | 31.73 | 1.066 | 1.000 | 6.6% | 0.929 |
| 2015.75 | 3.677 | 11,300 | 41.55 | 1 | 0.00 | 0.00 | 3.449 | 10,599 | 37.46 | 1.066 | 1.000 | 6.6% | 0.871 |
| 2016.25 | 3.663 | 10,441 | 38.25 | 0 | 0.00 | 0.00 | 3.599 | 10,343 | 36.09 | 1.066 | 1.000 | 6.6% | 0.817 |
| 2016.75 | 3.967 | 11,196 | 44.41 | 1 | 0.00 | 0.00 | 3.757 | 11,077 | 42.60 | 1.066 | 1.000 | 6.6% | 0.766 |
| 2017.25 | 4.120 | 11,134 | 45.87 | 0 | 0.00 | 0.00 | 3.921 | 10,810 | 41.04 | 1.066 | 1.000 | 6.6% | 0.718 |
| 2017.75 | 4.723 | 11,984 | 56.60 | 1 | 0.00 | 0.00 | 4.093 | 11,576 | 48.45 | 1.066 | 0.910 | -3.0% | 0.674 |
| 2018.25 | 3.812 | 12,014 | 45.79 | 0 | 0.50 | 0.00 | 3.863 | 11,297 | 42.46 | 1.066 | 0.910 | -3.0% | 0.694 |
| 2018.75 | 4.154 | 12,745 | 52.95 | 1 | 1.00 | 0.00 | 3.645 | 12,098 | 45.59 | 1.066 | 0.910 | -3.0% | 0.716 |
| 2019.25 | 3.494 | 12,051 | 42.10 | 0 | 1.50 | 0.00 | 3.440 | 11,806 | 39.95 | 1.066 | 0.910 | -3.0% | 0.738 |
| 2019.75 | 3.925 | 12,275 | 48.18 | 1 | 2.00 | 0.00 | 3.247 | 12,643 | 42.90 | 1.066 | 0.910 | -3.0% | 0.761 |
| 2020.25 | 2.981 | 12,282 | 36.61 | 0 | 2.50 | 0.00 | 3.064 | 12,338 | 37.60 | 1.066 | 0.910 | -3.0% | 0.784 |
| 2020.75 | 2.783 | 13,072 | 36.38 | 1 | 3.00 | 0.00 | 2.892 | 13,212 | 40.37 | 1.066 | 0.910 | -3.0% | 0.808 |
| 2021.25 | 2.408 | 11,621 | 27.98 | 0 | 3.50 | 0.00 | 2.729 | 12,894 | 35.38 | 1.066 | 0.910 | -3.0% | 0.833 |
| 2021.75 | 3.136 | 12,447 | 39.04 | 1 | 4.00 | 1.00 | 3.864 | 13,808 | 53.48 | 1.066 | 0.910 | -3.0% | 0.859 |
| 2022.25 | 3.919 | 11,934 | 46.77 | 0 | 4.50 | 1.00 | 3.646 | 13,475 | 46.87 | 1.066 | 0.910 | -3.0% | 0.886 |
| 2022.75 | 3.861 | 12,423 | 47.97 | 1 | 5.00 | 1.00 | 3.441 | 14,430 | 50.33 | 1.066 | 0.910 | -3.0% | 0.913 |
| 2023.25 | 3.541 | 13,561 | 48.03 | 0 | 5.50 | 1.00 | 3.247 | 14,082 | 44.10 | 1.066 | 0.910 | -3.0% | 0.941 |
| 2023.75 | 3.202 | 17,194 | 55.06 | 1 | 6.00 | 1.00 | 3.065 | 15,080 | 47.36 | 1.066 | 0.910 | -3.0% | 0.970 |
| 2024.25 | 2.593 | 18,212 | 47.21 | 0 | 6.50 | 1.00 | 2.892 | 14,716 | 41.50 | | | | 1.000 |

| | | Frequency | Severity | Direct Loss Cost |
|----|-------------------|-----------|----------|------------------|
| | | Model | Model | Model |
| A. | Intercept | (171.433) | (79.622) | (255.845) |
| B. | Time | 0.086 | 0.044 | 0.129 |
| C. | Seasonality | | 0.046 | 0.102 |
| E. | 2018 Trend Change | (0.201) | | (0.189) |
| F. | 2021-2 Scalar | 0.406 | | 0.342 |

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

Selected Trend Model: All Perils
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
|---------|-----------------|----------|-----------|-------------|----------|-----------------|----------|-----------|--------------------------------|------------------------|----------------------------|
| | Observed | | | Covariates | | Predicted | | | Incremental Semi-Annual Change | | |
| Time | Frequency (000) | Severity | Loss Cost | Seasonality | Mobility | Frequency (000) | Severity | Loss Cost | Time | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 |
| 2012.75 | 207.341 | 2,795 | 579.60 | 1 | 0.00 | 182.490 | 2,516 | 475.95 | 1.016 | 1.6% | 1.431 |
| 2013.25 | 161.003 | 3,217 | 517.90 | 0 | 0.00 | 143.747 | 2,693 | 374.27 | 1.016 | 1.6% | 1.409 |
| 2013.75 | 182.649 | 2,750 | 502.29 | 1 | 0.00 | 164.276 | 2,882 | 491.02 | 1.016 | 1.6% | 1.387 |
| 2014.25 | 127.785 | 2,771 | 354.07 | 0 | 0.00 | 129.400 | 3,084 | 386.13 | 1.016 | 1.6% | 1.366 |
| 2014.75 | 136.893 | 4,154 | 568.69 | 1 | 0.00 | 147.881 | 3,301 | 506.57 | 1.016 | 1.6% | 1.345 |
| 2015.25 | 104.458 | 3,304 | 345.11 | 0 | 0.00 | 116.485 | 3,532 | 398.35 | 1.016 | 1.6% | 1.324 |
| 2015.75 | 125.523 | 4,055 | 509.00 | 1 | 0.00 | 133.121 | 3,780 | 522.61 | 1.016 | 1.6% | 1.303 |
| 2016.25 | 103.791 | 3,509 | 364.15 | 0 | 0.00 | 104.859 | 4,046 | 410.97 | 1.016 | 1.6% | 1.283 |
| 2016.75 | 155.879 | 4,047 | 630.78 | 1 | 0.00 | 119.835 | 4,330 | 539.16 | 1.016 | 1.6% | 1.263 |
| 2017.25 | 112.975 | 3,922 | 443.08 | 0 | 0.00 | 94.394 | 4,634 | 423.98 | 1.016 | 1.6% | 1.244 |
| 2017.75 | 103.809 | 4,466 | 463.63 | 1 | 0.00 | 107.875 | 4,959 | 556.23 | 1.016 | 1.6% | 1.225 |
| 2018.25 | 86.291 | 5,533 | 477.44 | 0 | 0.00 | 84.973 | 5,307 | 437.40 | 1.016 | 1.6% | 1.206 |
| 2018.75 | 82.484 | 6,546 | 539.97 | 1 | 0.00 | 97.108 | 5,680 | 573.84 | 1.016 | 1.6% | 1.187 |
| 2019.25 | 58.120 | 6,418 | 372.99 | 0 | 0.00 | 76.492 | 6,078 | 451.25 | 1.016 | 1.6% | 1.169 |
| 2019.75 | 70.141 | 7,413 | 519.97 | 1 | 0.00 | 87.416 | 6,505 | 592.01 | 1.016 | 1.6% | 1.151 |
| 2020.25 | 58.466 | 7,543 | 441.04 | 0 | (22.16) | 53.191 | 6,961 | 354.17 | 1.016 | 1.6% | 1.133 |
| 2020.75 | 50.034 | 7,135 | 356.97 | 1 | (26.32) | 57.917 | 7,450 | 441.42 | 1.016 | 1.6% | 1.115 |
| 2021.25 | 39.760 | 7,483 | 297.54 | 0 | (31.49) | 42.953 | 7,973 | 325.66 | 1.016 | 1.6% | 1.098 |
| 2021.75 | 69.622 | 8,318 | 579.12 | 1 | (16.63) | 58.361 | 8,533 | 513.19 | 1.016 | 1.6% | 1.081 |
| 2022.25 | 51.023 | 8,973 | 457.82 | 0 | (14.90) | 46.910 | 9,132 | 412.29 | 1.016 | 1.6% | 1.064 |
| 2022.75 | 66.841 | 9,734 | 650.65 | 1 | 0.00 | 63.768 | 9,773 | 650.05 | 1.016 | 1.6% | 1.048 |
| 2023.25 | 52.084 | 10,332 | 538.15 | 0 | 0.00 | 50.230 | 10,459 | 511.18 | 1.016 | 1.6% | 1.032 |
| 2023.75 | 57.994 | 11,480 | 665.76 | 1 | 0.00 | 57.403 | 11,193 | 670.63 | 1.016 | 1.6% | 1.016 |
| 2024.25 | 47.982 | 11,788 | 565.60 | 0 | 0.00 | 45.216 | 11,978 | 527.36 | | | 1.000 |

| | | Frequency Model | Severity Model | Direct Loss Cost Model |
|----|-------------|-----------------|----------------|------------------------|
| A. | Intercept | 216.651 | (265.260) | (56.834) |
| B. | Time | (0.105) | 0.136 | 0.031 |
| C. | Seasonality | 0.186 | | 0.256 |
| D. | Mobility | 0.012 | | 0.012 |

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

Selected Trend Model: Specified Perils
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
|---------|-----------------|----------|-----------|-------------|-----------------|----------|-----------|--------------------------------|------------------------|----------------------------|
| | Observed | | | Covariates | Predicted | | | Incremental Semi-Annual Change | | |
| Time | Frequency (000) | Severity | Loss Cost | Seasonality | Frequency (000) | Severity | Loss Cost | Time | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 |
| 2012.75 | 18.512 | 4,351 | 80.54 | 1 | 13.529 | 4,048 | 54.77 | 1.024 | 2.4% | 1.724 |
| 2013.25 | 7.579 | 5,077 | 38.48 | 0 | 7.485 | 4,891 | 36.61 | 1.024 | 2.4% | 1.684 |
| 2013.75 | 9.629 | 4,284 | 41.25 | 1 | 13.393 | 4,288 | 57.43 | 1.024 | 2.4% | 1.644 |
| 2014.25 | 5.247 | 6,253 | 32.81 | 0 | 7.409 | 5,180 | 38.38 | 1.024 | 2.4% | 1.606 |
| 2014.75 | 16.024 | 4,701 | 75.34 | 1 | 13.258 | 4,542 | 60.21 | 1.024 | 2.4% | 1.568 |
| 2015.25 | 6.195 | 5,209 | 32.27 | 0 | 7.335 | 5,487 | 40.24 | 1.024 | 2.4% | 1.532 |
| 2015.75 | 14.975 | 4,567 | 68.39 | 1 | 13.124 | 4,811 | 63.13 | 1.024 | 2.4% | 1.496 |
| 2016.25 | 8.107 | 6,693 | 54.26 | 0 | 7.261 | 5,811 | 42.20 | 1.024 | 2.4% | 1.461 |
| 2016.75 | 15.531 | 4,867 | 75.59 | 1 | 12.992 | 5,095 | 66.20 | 1.024 | 2.4% | 1.426 |
| 2017.25 | 7.506 | 5,753 | 43.19 | 0 | 7.188 | 6,155 | 44.24 | 1.024 | 2.4% | 1.393 |
| 2017.75 | 12.858 | 5,882 | 75.62 | 1 | 12.861 | 5,397 | 69.41 | 1.024 | 2.4% | 1.360 |
| 2018.25 | 6.472 | 8,025 | 51.94 | 0 | 7.115 | 6,520 | 46.39 | 1.024 | 2.4% | 1.329 |
| 2018.75 | 10.396 | 5,916 | 61.50 | 1 | 12.731 | 5,716 | 72.77 | 1.024 | 2.4% | 1.298 |
| 2019.25 | 6.901 | 5,947 | 41.04 | 0 | 7.043 | 6,906 | 48.64 | 1.024 | 2.4% | 1.267 |
| 2019.75 | 10.898 | 5,123 | 55.83 | 1 | 12.603 | 6,054 | 76.30 | 1.024 | 2.4% | 1.238 |
| 2020.25 | 12.371 | 6,166 | 76.28 | 0 | 6.972 | 7,314 | 51.00 | 1.024 | 2.4% | 1.209 |
| 2020.75 | 11.264 | 5,270 | 59.36 | 1 | 12.476 | 6,413 | 80.00 | 1.024 | 2.4% | 1.180 |
| 2021.25 | 7.216 | 5,833 | 42.09 | 0 | 6.902 | 7,747 | 53.47 | 1.024 | 2.4% | 1.153 |
| 2021.75 | 11.567 | 7,034 | 81.36 | 1 | 12.350 | 6,792 | 83.88 | 1.024 | 2.4% | 1.126 |
| 2022.25 | 6.656 | 7,923 | 52.74 | 0 | 6.833 | 8,205 | 56.06 | 1.024 | 2.4% | 1.099 |
| 2022.75 | 13.397 | 7,439 | 99.66 | 1 | 12.225 | 7,194 | 87.95 | 1.024 | 2.4% | 1.074 |
| 2023.25 | 6.852 | 8,066 | 55.27 | 0 | 6.764 | 8,691 | 58.78 | 1.024 | 2.4% | 1.049 |
| 2023.75 | 11.221 | 9,665 | 108.45 | 1 | 12.102 | 7,620 | 92.22 | 1.024 | 2.4% | 1.024 |
| 2024.25 | 5.884 | 12,375 | 72.82 | 0 | 6.695 | 9,205 | 61.63 | | | 1.000 |

| | | Frequency Model | Severity Model | Direct Loss Cost Model |
|----|-------------|-----------------|----------------|------------------------|
| A. | Intercept | 22.412 | (107.255) | (91.751) |
| B. | Time | (0.010) | 0.057 | 0.047 |
| C. | Seasonality | 0.587 | (0.160) | 0.427 |

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

Selected Trend Model: Underinsured Motorist
Data as of 30 Jun 2024

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
|---------|-----------------|----------|-----------|-----------------|----------|-----------|------------------|---------------------------|-------------------------------|
| | Observed | | | Predicted | | | Incremental Semi | | |
| Time | Frequency (000) | Severity | Loss Cost | Frequency (000) | Severity | Loss Cost | Time | Semi-Annual Trend Rate | Trend Factor to 1 Apr 2024 |
| 2012.75 | 0.017 | 429,546 | 7.34 | 0.018 | 237,982 | 4.17 | 1.024 | 2.4% | 1.713 |
| 2013.25 | 0.016 | 131,400 | 2.16 | 0.018 | 237,864 | 4.27 | 1.024 | 2.4% | 1.674 |
| 2013.75 | 0.020 | 166,109 | 3.35 | 0.018 | 237,746 | 4.37 | 1.024 | 2.4% | 1.635 |
| 2014.25 | 0.013 | 126,248 | 1.67 | 0.019 | 237,628 | 4.47 | 1.024 | 2.4% | 1.597 |
| 2014.75 | 0.027 | 194,348 | 5.18 | 0.019 | 237,510 | 4.58 | 1.024 | 2.4% | 1.560 |
| 2015.25 | 0.025 | 316,337 | 7.85 | 0.020 | 237,392 | 4.69 | 1.024 | 2.4% | 1.524 |
| 2015.75 | 0.026 | 277,020 | 7.11 | 0.020 | 237,274 | 4.80 | 1.024 | 2.4% | 1.489 |
| 2016.25 | 0.021 | 232,724 | 4.85 | 0.021 | 237,157 | 4.91 | 1.024 | 2.4% | 1.454 |
| 2016.75 | 0.028 | 288,945 | 8.02 | 0.021 | 237,039 | 5.03 | 1.024 | 2.4% | 1.421 |
| 2017.25 | 0.018 | 223,906 | 3.95 | 0.022 | 236,921 | 5.15 | 1.024 | 2.4% | 1.388 |
| 2017.75 | 0.032 | 220,690 | 6.98 | 0.022 | 236,804 | 5.27 | 1.024 | 2.4% | 1.356 |
| 2018.25 | 0.022 | 298,179 | 6.41 | 0.023 | 236,686 | 5.39 | 1.024 | 2.4% | 1.324 |
| 2018.75 | 0.030 | 240,863 | 7.27 | 0.023 | 236,569 | 5.52 | 1.024 | 2.4% | 1.294 |
| 2019.25 | 0.026 | 254,160 | 6.58 | 0.024 | 236,452 | 5.65 | 1.024 | 2.4% | 1.264 |
| 2019.75 | 0.030 | 253,184 | 7.65 | 0.024 | 236,334 | 5.79 | 1.024 | 2.4% | 1.234 |
| 2020.25 | 0.020 | 219,696 | 4.37 | 0.025 | 236,217 | 5.92 | 1.024 | 2.4% | 1.206 |
| 2020.75 | 0.030 | 306,790 | 9.33 | 0.026 | 236,100 | 6.06 | 1.024 | 2.4% | 1.178 |
| 2021.25 | 0.016 | 352,566 | 5.77 | 0.026 | 235,983 | 6.21 | 1.024 | 2.4% | 1.151 |
| 2021.75 | 0.024 | 349,752 | 8.37 | 0.027 | 235,866 | 6.36 | 1.024 | 2.4% | 1.124 |
| 2022.25 | 0.021 | 243,689 | 5.19 | 0.028 | 235,749 | 6.51 | 1.024 | 2.4% | 1.098 |
| 2022.75 | 0.026 | 334,217 | 8.67 | 0.028 | 235,632 | 6.66 | 1.024 | 2.4% | 1.073 |
| 2023.25 | 0.027 | 232,732 | 6.35 | 0.029 | 235,515 | 6.82 | 1.024 | 2.4% | 1.048 |
| 2023.75 | 0.021 | 94,802 | 1.95 | 0.030 | 235,398 | 6.98 | 1.024 | 2.4% | 1.024 |
| 2024.25 | 0.052 | 172,667 | 8.94 | 0.030 | 235,281 | 7.14 | | | 1.000 |

| | | Implied Loss Cost | | |
|----|-----------|-------------------|----------------|----------|
| | | Frequency Model | Severity Model | Model |
| A. | Intercept | (100.266) | 14.378 | (92.796) |
| B. | Time | 0.048 | (0.001) | 0.047 |