



ANNUAL REVIEW OF INDUSTRY EXPERIENCE – PRELIMINARY REPORT AS OF DECEMBER 31, 2025

MOTORCYCLES

ALBERTA AUTOMOBILE INSURANCE RATE
BOARD

4 August 2026

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1. Executive Summary

1.1. Purpose and Scope

Risk Consulting Services, Inc. (Risk Consulting Services or RCS), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board's "2026 Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2026, and March 31, 2027.¹

This report presents our analysis of the insurance industry motorcycle loss and expense experience in Alberta, reported as of December 31, 2025, for the 2026 Annual Review.

The scope of our analysis includes the following coverages:

- Basic Coverage: Third Party Liability (TPL),² Direct Compensation Property Damage (DCPD), and Accident Benefits (AB)
- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

1.2. Summary of Key Findings

In this report, we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between October 1, 2026, and March 31, 2027, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2026, and March 31, 2027.

¹ Care-First will be effective January 1, 2027, affecting the bodily injury and accident benefits coverages. The Benchmarks in this report for these coverages are applicable for rate filings submitted between October 1, 2026, and December 31, 2026.

² Effective January 1, 2022, DCPD was introduced. TPL now includes bodily injury, and property damage.

In Table 1, we present a summary of our selected Benchmarks³ for the current review:

Table 1: Estimated Annual Loss Cost (Up to October 1, 2025) Trend Rates⁴

2026 Annual Review: Data as of December 31, 2025	
Trend Benchmarks	
TPL-Bodily Injury	+0.1%
TPL-Property Damage	+3.3%
DCPD ⁵	+3.3%
AB – Total	+4.1%/+6.4% ⁶
Collision	-9.9%/+0.4% ^{*7}
Comprehensive	+2.6%
All Perils	+2.0%*
Specified Perils	-5.7%*
Underinsured Motorist	-0.1%
Other Benchmarks	
Health Cost Recovery	Current ⁸
Operating Expenses	27.8%
Profit Provision	6%

* Subject to excess inflation. See Section 8 for the implied adjustment factors.

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 December 31, 2025.

Our analysis reflects the aggregated experience of the insurance industry, including the Facility Association (FA)⁹ and the two Risk Sharing Pools (RSPs). Our findings

³ We refer to these as "selections" in this report.

⁴ Values for scalars or reform parameters are presented by coverage in Section 6.

⁵ The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced in January 2022.

⁶ +6.4% trend rate begins October 29, 2020.

⁷ +0.4% trend rate begins July 1, 2022.

⁸ Refer to the most current percentage published on the President of Treasury Board and Minister of Finance's website.

⁹ 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.

may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

Loss Trend Benchmarks

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

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

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

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

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

Our analyses of past trend rates consider the impact of various reforms and government actions occurring during the experience period. The post-2020 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 the selection of appropriate future trend rates.

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

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

- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. In addition, DCPD was

introduced January 1, 2022, as a result of Bill 41. The timing of the reform introduction during the pandemic creates additional challenges in isolating early estimates of the actual claims cost impact of the reforms. We discuss the estimated impact based on the current data in further detail in Section 6. We will continue to monitor the estimated reform impact as more data becomes available. Although it is difficult to 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).¹⁰ We include additional parameters in our model to quantify this increase to the extent observed in the data.

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

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

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

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

We discuss this further in Section 5.3.

COVID-19

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

¹⁰ As discussed more fully in Section 5, we observe a limited impact on other coverages through 2023-2.

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

Applicability of Benchmarks

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

We recommend the Board consider the reasonableness of additional information provided by interested parties, as it may be more current or provide greater insight into the Industry's motorcycle claims experience that has emerged or is expected to emerge. However, in doing so, we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

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

1.4. Report Organization

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

In Section 3, we present the most recent 10-years of industry motorcycle (MC) 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 for selecting loss trend rates for each coverage.

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

In Section 7, we present a summary of our selected trend rates and other Benchmarks.

In Section 8, we discuss our methodology for estimating the historical impact of varying inflationary levels.

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

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

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

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

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) for private passenger vehicles and commercial vehicles. These reviews include the analysis of Industry experience and development of 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://albertaaairb.ca/> and include information that insurers may consider when preparing their rate filings.

We present the historical changes to the Automobile Insurance Premiums Regulation below.

- November 2023 Changes:
 - The Board may, at any time, order an insurer to file revised rating programs that reflect changes in legislation, the market or the operating environment subsequent to the insurer's most recently filed rating program.
 - If an insurer has collected premiums that result in profitability in excess of the profitability target established in accordance with section 9(6)(d), the Board may, subject to its policies and procedures, require the insurer to return the excess premiums, or any portion thereof, to its policyholders.
 - Every insurer must provide the option to each policyholder who enters into or renews a contract of insurance for a private passenger vehicle to pay the policyholder's annual insurance premium by a premium payment plan,

except in certain circumstances. The insurer must charge all policyholders the same reasonable rate or fee for the premium payment plan.

- October 2025 Changes:
 - Originally limited in scope to use of any rating variables, Section 2 (2) was expanded to allow the Board to require or prohibit any component of an insurer's rating program.
 - Removed the requirement for an Annual Review (AR) public meeting and transition to a recorded presentation.

Beginning as of the 2026 Annual Review, the Board requested the addition of an Annual Review for motorcycles.

2.2. 2020 Reforms

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

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

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

- **Insurance Act – Prejudgment Interest** (Effective upon Royal Assent): Prejudgment interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.
- **Minor Injury Regulation** (Effective for accidents occurring on or after November 1, 2020): See Section 2.3 for details.
- **Diagnostic and Treatment Protocols Regulation** (Effective October 29, 2020): Dentists, psychologists, and occupational therapists are now considered adjunct therapists, and the new maximum benefit for treatment by any combination of these adjunct therapists is \$1,000.
- **Automobile Accident Insurance Benefits Regulation** (Effective October 29, 2020, applicable to both new and existing claims): See Section 2.4 for details.
- **Introduction of Direct Compensation Property Damage** (Effective January 1, 2022): Insurers are required to provide DCPD premiums separated from third-party liability premiums.
- **File and Use:** Insurers will be permitted to implement a File and Use filing in accordance with the AIRB's File and Use Filing Guidelines.

2.3. Minor Injury Reforms

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

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

Table 2: Historical Minor Injury Cap Amounts

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

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

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

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

Maximum fees for certain diagnosis and treatment protocols have been updated since they were 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, 2014.¹¹

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 clarify¹² 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. Automobile Accident 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

¹¹ It is our understanding that the changes were administrative in nature (clarifications).

¹² 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.

2.5. 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 we assume our trend analysis of claims experience will capture any impact of this change.

2.6. Care-First

The Alberta Government established Care-First under the Automobile Insurance Act (formerly Bill 47), which received Royal Assent on May 15, 2025. The purpose of the Automobile Insurance Act was to reduce the cost of automobile insurance while providing more efficient delivery of care required to treat injuries sustained in automobile accidents.

Care-First introduces an entirely new insurance system focused on providing exceptional care at affordable costs. The Government is implementing Care-First to control costs, which have increased premiums for bodily injury coverage under the current tort-based system, while making substantial increases to the care and treatment available to Albertans injured in an automobile accident under accident benefits coverage. Care-First is also expected to provide rate stability over the longer term.

The Care-First system will start on January 1, 2027.

Additional information on Care-First is available at <https://care-first.alberta.ca/>.

3. Summary of Alberta Motorcycle 2016 to 2025 Experience

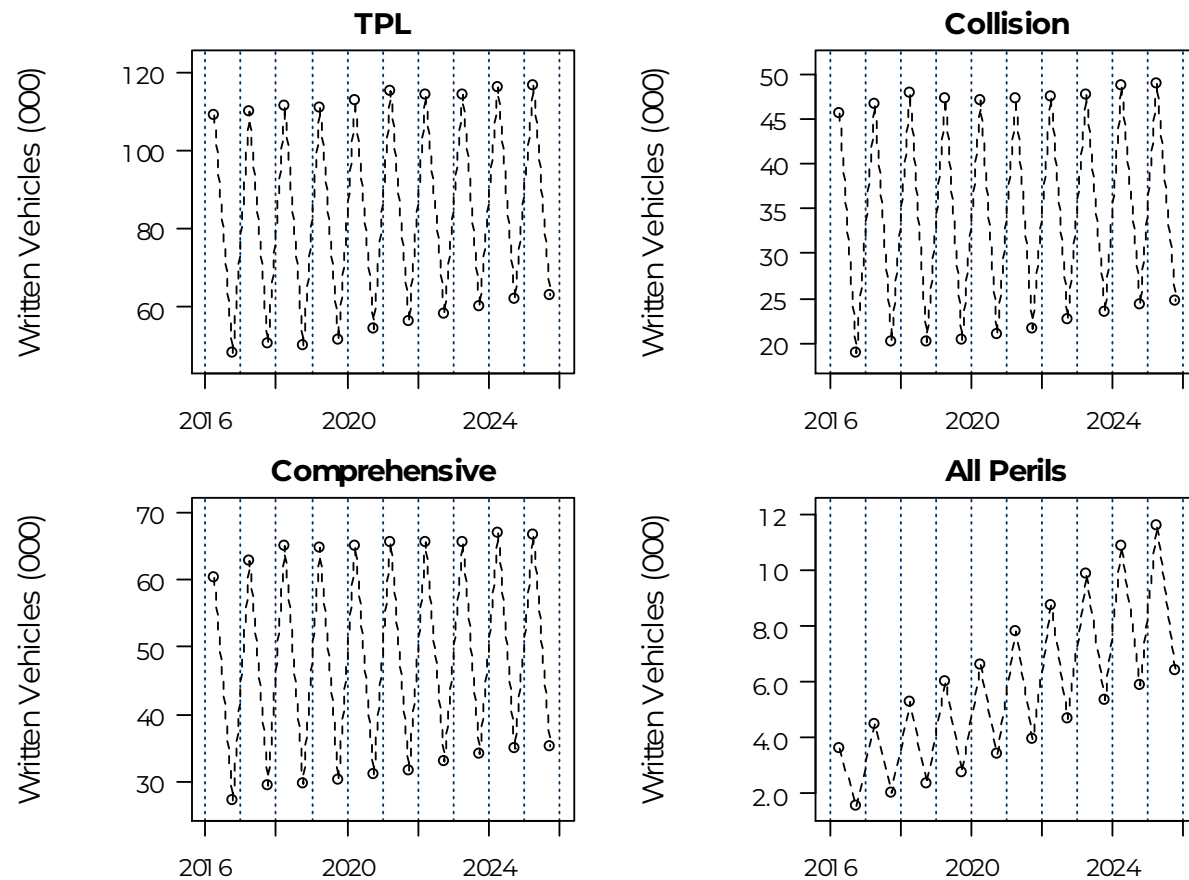
3.1. Growth of Insured Vehicles

Since 2016, the number of motorcycles 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,¹³ collision, comprehensive, and all perils coverages. The number of insured vehicles rose from approximately 1.37 million in 2016-1 to 1.57 million in 2025-2.¹⁴ For all coverages, there was a more pronounced rise in the number of risks in 2022-2, 2023-2, and 2024-2 compared to the preceding accident half-year. We note a slightly larger drop in written vehicles in 2025-1 for coverages other than all perils. GISA does not provide any comments on this in the notes to Exhibit AUTO7501.

¹³ The growth in TPL is representative of all mandatory coverages which includes accident benefits.

¹⁴ As these are semi-annual metrics, there are roughly double the number of vehicles operating in the province throughout the year.

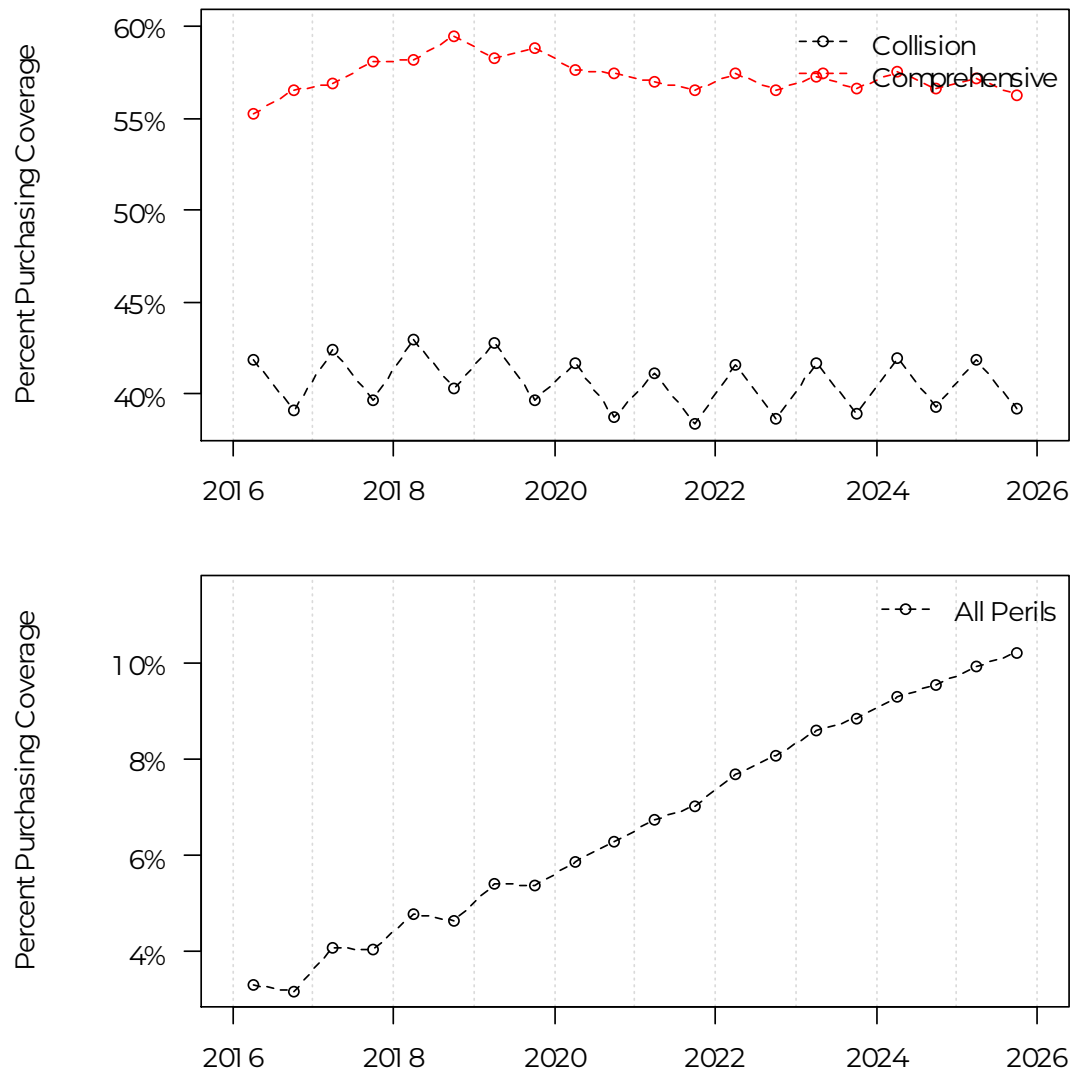
Figure 1: Written Vehicles



TPL, comprehensive, and collision all follow similar growth patterns with a steady, gradual increase across 2016 to 2025. All perils follows a steeper increasing pattern from 2016-2025.

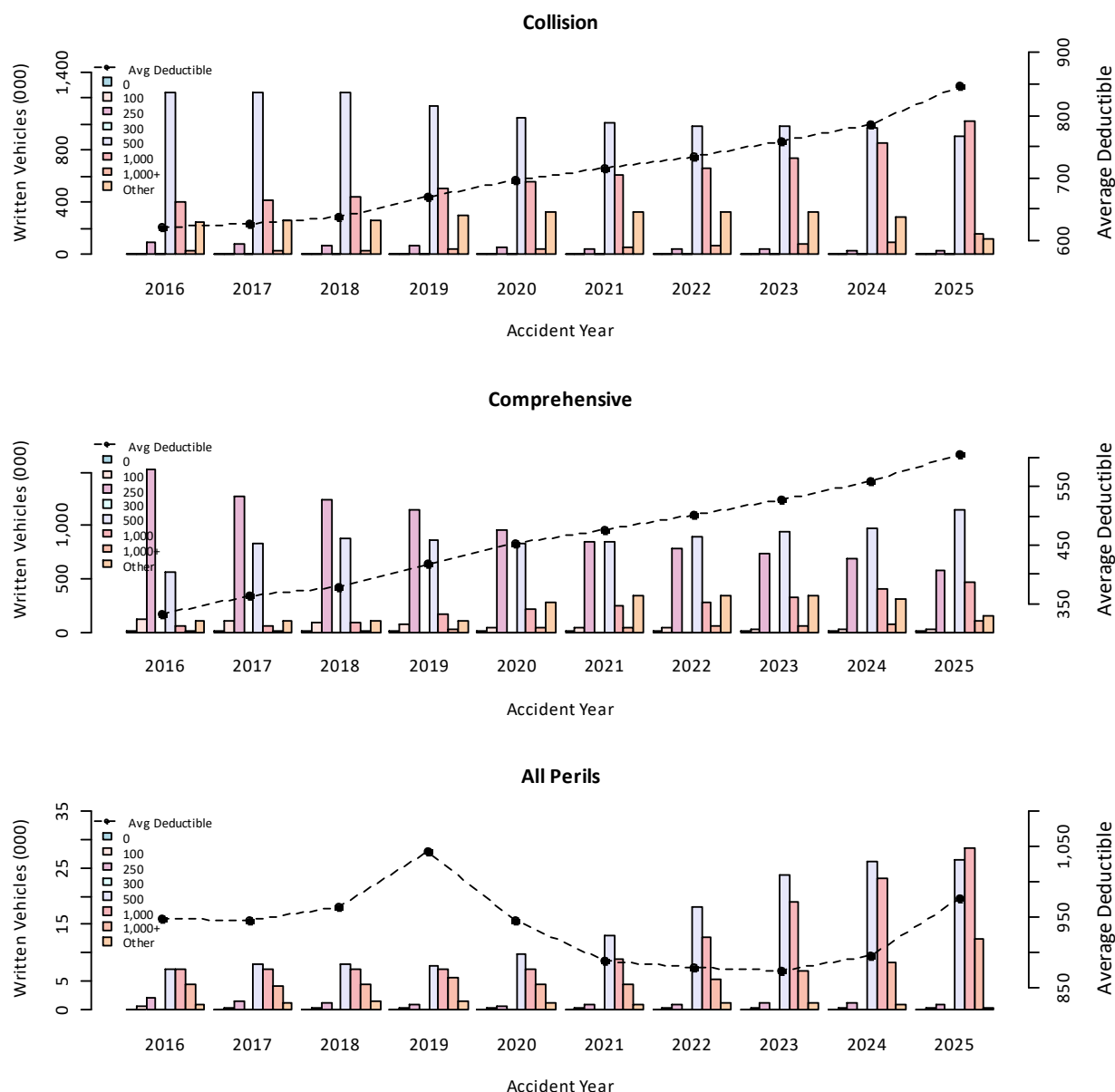
In Figure 2, we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. The percent purchasing comprehensive increases slightly from 2016 to 2019, then drops back down from 2019 to 2022, after which it remains steady. The percent purchasing collision remains fairly steady from 2016 to 2025. The percent purchasing all perils increases steadily from 2016 to 2025.

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



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

Figure 3: Average Deductible Summary

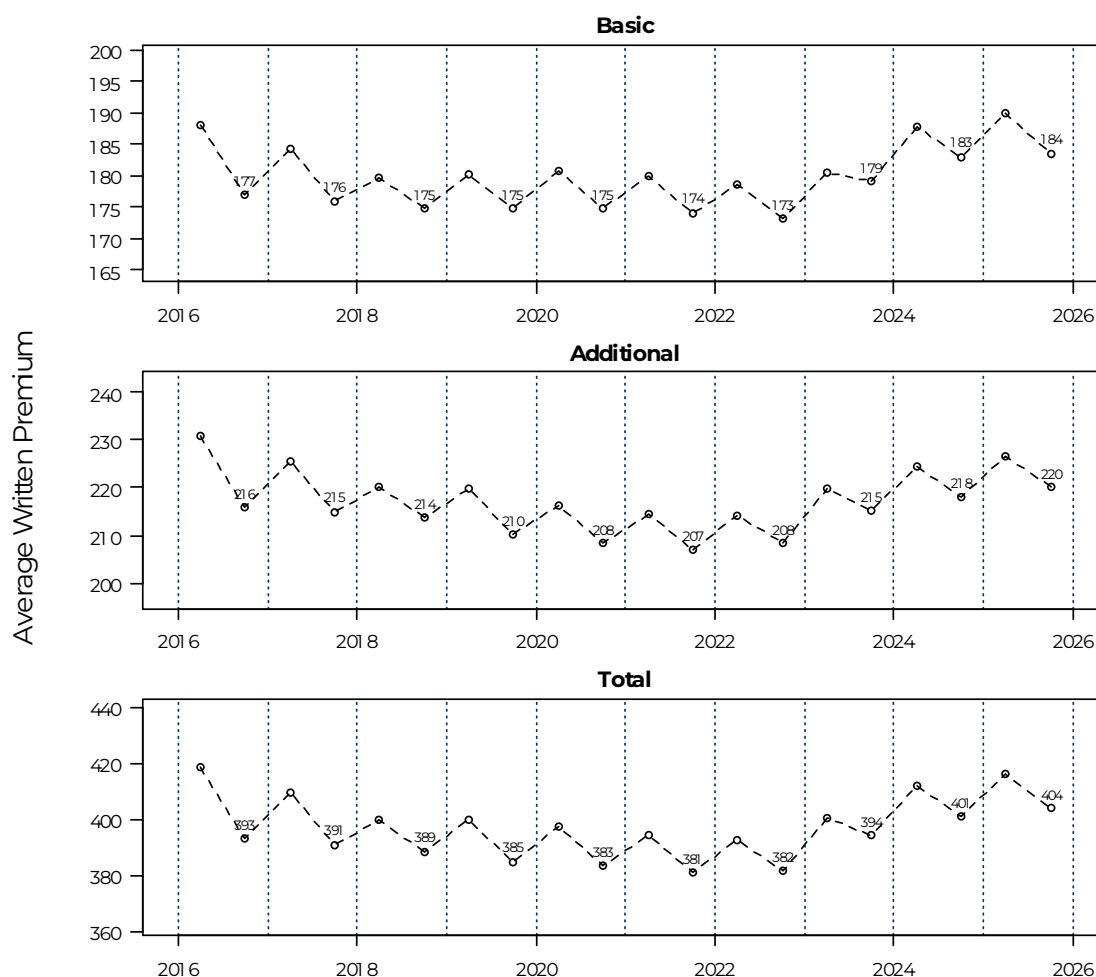


3.2. Change in Average Premiums

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

The average written premiums for basic, additional, and total coverages have followed similar trends, decreasing very slightly from 2016 to 2023, and increasing from 2023 to 2025.

Figure 4: Average Written Premium – Summary



Policyholders who purchase *full coverage*¹⁵ would have a higher average premium than the premiums in Figure 4. The total average written premiums in Figure 4 are lower than full coverage average premiums because only a portion of policyholders purchase additional coverages.

3.3. Change in Average Claims Costs

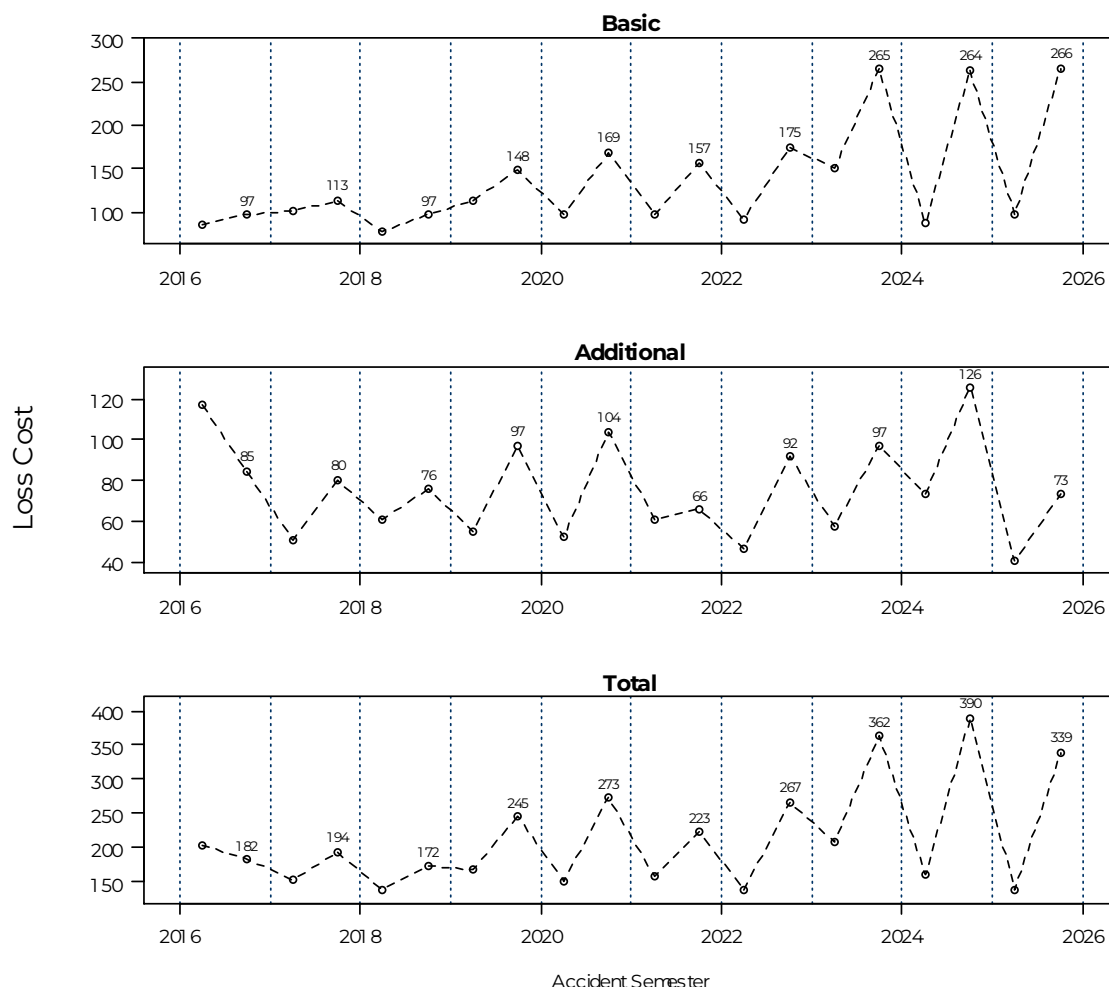
Claims costs comprise the largest component of premiums. In Figure 5, we present the estimated ultimate average claims costs per earned vehicle for the basic coverages, additional coverages, and for all coverages combined (total coverages), by half-year increments, for the ten-year period ending December 31, 2025. The claims data presented represents claim amounts for events leading to a claim for each half-

¹⁵ Full coverage is defined as Basic Coverages plus (i) collision and comprehensive, or (ii) all perils.

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,¹⁶ and
- all internal and external settlement costs¹⁷ (e.g., legal fees and claim adjuster costs).¹⁸

Figure 5: RCS 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 on the low claim frequency during the pandemic on the comprehensive coverage included with

¹⁶ The claims costs presented are on an ultimate basis. See Section 4 for more details.

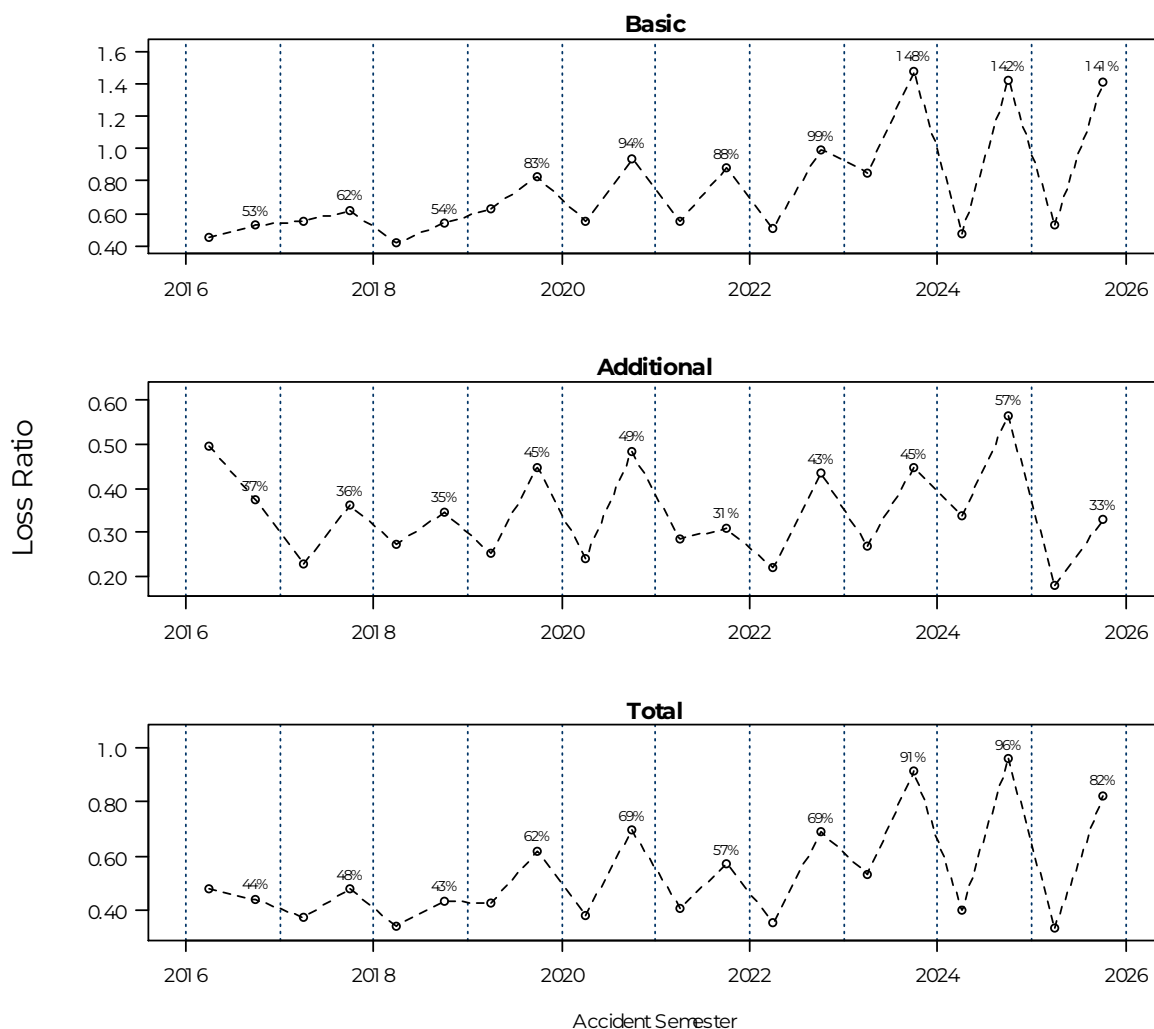
¹⁷ External settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors estimated by GISA are based on aggregated costs reported to GISA.

¹⁸ The Health Levy is not included in the noted average claim costs.

additional coverages. Hailstorms in Calgary and Southern Alberta contribute to the higher loss costs in 2024-2.

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

Figure 6: RCS Loss and Loss Adjustment Expense Ratio - Summary¹⁹



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

¹⁹ For visual clarity, the accident half-year loss ratio numerical values are only presented for the second half of each year.

4. Analysis – General Discussion

4.1. Data

The source for the claim data we analyzed is the 2025-2 AUTO7003 Automobile Industry Exhibit (as of December 31, 2025) provided by GISA, and includes the experience of all operators in Alberta, including operators insured by the Facility Association and the RSP. 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 who handle the individual claims and are based on the information available to the claims adjusters as of a particular point in time. Over time, the case reserves are revised by the claims adjusters to more accurately reflect the payments made or expected to be made based on additional information that becomes available to them.

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies by company: For example, it is typical for insurance companies to instruct their claims adjusters to post a pre-set amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until an investigation is conducted and the claims adjusters can establish a more accurate estimate. For companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted vary 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 IBNR²⁰ reserve) that insurance companies record in their financial statements: This actuarial reserve, which is estimated by the insurance company

²⁰ Incurred But Not Reported

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 by company.

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

We estimate the final (ultimate) number of claims and cost²¹ of all claims resulting from events that occur in the first and second half of the year (referred to as “accident half-years”²²), separately, through to December 31, 2025. These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claims costs by accident half-year by developing estimates of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA.²³ 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 “loss development factors” to the aggregated incurred claim amounts that are reported to GISA.²⁴ 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.

For purposes of the estimation of loss trend, we find it reasonable to estimate the Industry actuarial reserve solely using the chain ladder method, as almost all coverages have credible historical loss experience, and the modelled trend rate is not sensitive to small changes to the estimated actuarial reserves. In addition, the chain ladder method produces estimates that are responsive to data, which is desirable in the estimation of trend.

²¹ 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.

²² 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.

²³ GISA edits and compiles the data reported by individual insurers.

²⁴ Our selections are based on the Incurred Development Method.

We select loss²⁵ development factors to estimate the actuarial reserve need, hence the final claims cost, for each accident half-year through December 31, 2025 (we group claims by the accident half-year in which the events leading to the claims occurred), separately for each coverage.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2025, separately for each coverage.

4.3. Selection of Claim Count and Claim Amount Development Factors

Our selected cumulative factors and the basis for their selection (e.g., a 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 4.4, we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

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

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

We note the selection of development factors influences the selected loss trend rates.²⁶ As a result of the emerged claims experience, the development factors we select, our estimates of ultimate loss costs, frequencies,²⁷ and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

²⁵ 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).

²⁶ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

²⁷ Number of claims per 1,000 insured vehicles.

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

2026 AR (as of December 31, 2025)			
AY	Loss Cost	Severity	Frequency
2021	\$50.12	\$201,419	0.25
2022	\$50.84	\$190,729	0.27
2023	\$84.12	\$294,909	0.29
2024	\$67.19	\$208,719	0.32
2025	\$97.99	\$242,846	0.40

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

2026 AR (as of December 31, 2025)			
AY	Loss Cost	Severity	Frequency
2021	\$7.34	\$6,458	1.14
2022	\$17.29	\$8,697	1.99
2023	\$22.42	\$9,836	2.28
2024	\$19.45	\$8,652	2.25
2025	\$21.50	\$10,230	2.10

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

2026 AR (as of December 31, 2025)			
AY	Loss Cost	Severity	Frequency
2021	\$70.56	\$19,007	3.71
2022	\$65.49	\$15,803	4.14
2023	\$101.98	\$25,584	3.99
2024	\$90.62	\$22,116	4.10
2025	\$63.89	\$16,403	3.89

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

2026 AR (as of December 31, 2025)			
AY	Loss Cost	Severity	Frequency
2021	\$60.79	\$10,243	5.93
2022	\$63.51	\$12,644	5.02
2023	\$66.34	\$13,159	5.04
2024	\$77.45	\$14,008	5.53
2025	\$63.92	\$14,099	4.53

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

2026 AR (as of December 31, 2025)			
AY	Loss Cost	Severity	Frequency
2021	\$32.84	\$9,633	3.41
2022	\$33.69	\$8,956	3.76
2023	\$41.71	\$9,759	4.27
2024	\$53.47	\$10,579	5.05
2025	\$34.87	\$10,646	3.28

5. Loss Trend Methodology

5.1. Introduction

Loss trend rates are factors used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period,²⁸ adjusting the losses to the anticipated cost levels during the policy period covered under the proposed rate program.

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

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

5.2. Past Trend – Model Considerations

We employ a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Alberta Industry ultimate claims frequency, severity, and loss cost²⁹ by accident half-year that we derive (as we discuss in Section 4.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level³⁰ change parameters.

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

²⁸ 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.

²⁹ 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.

³⁰ We use “scalar” and “level change” interchangeably throughout this report.

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 fifteen-year period from 2011-1 to 2025-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the calculated loss trend rates. We consider models over time periods longer than the typical five-year experience period included in rate applications to increase the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred in the past.

Seasonality

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

Weather and Unemployment

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

Scalar / Level Change Parameter

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

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

In this review, we consider the data that has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible.

As discussed more fully in our 2020 reform costing reports, Bill 41 may also influence frequency, as a policyholder may be more/less likely to pursue a claim under the revised available benefit limits. In Section 6, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression

models. Although the post-reform data is still limited and immature, these models provide an assessment and insight into the reform's *actual* impact on bodily injury and accident benefits severity.

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

There are two options when selecting a loss trend:

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

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

COVID-19

As described in our prior reports, we find the traffic volume and claims costs³¹ between 2020 and 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives implemented 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.

³¹ We find frequency, but not severity has been affected by the COVID-19 pandemic.

Therefore, we include a mobility parameter for the observations in our regression models for the coverages³² that experienced a significant reduction in claims frequency coincident with the COVID-19 pandemic.

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

Although it is difficult to identify an exact point in time when the “new normal” post-pandemic began, we consider the 2022-2 period to be a potential starting point. While we continue to observe a decline in 2022-2 through 2025-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but has 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 2026 (left panel) and year-over-year percentage change (right panel)³³ over the last 15 years in Alberta, separately, for:

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

³² 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.

³³ As measured by the 12-month change in CPI.

Figure 7: Consumer Price Index – All Items & Transportation

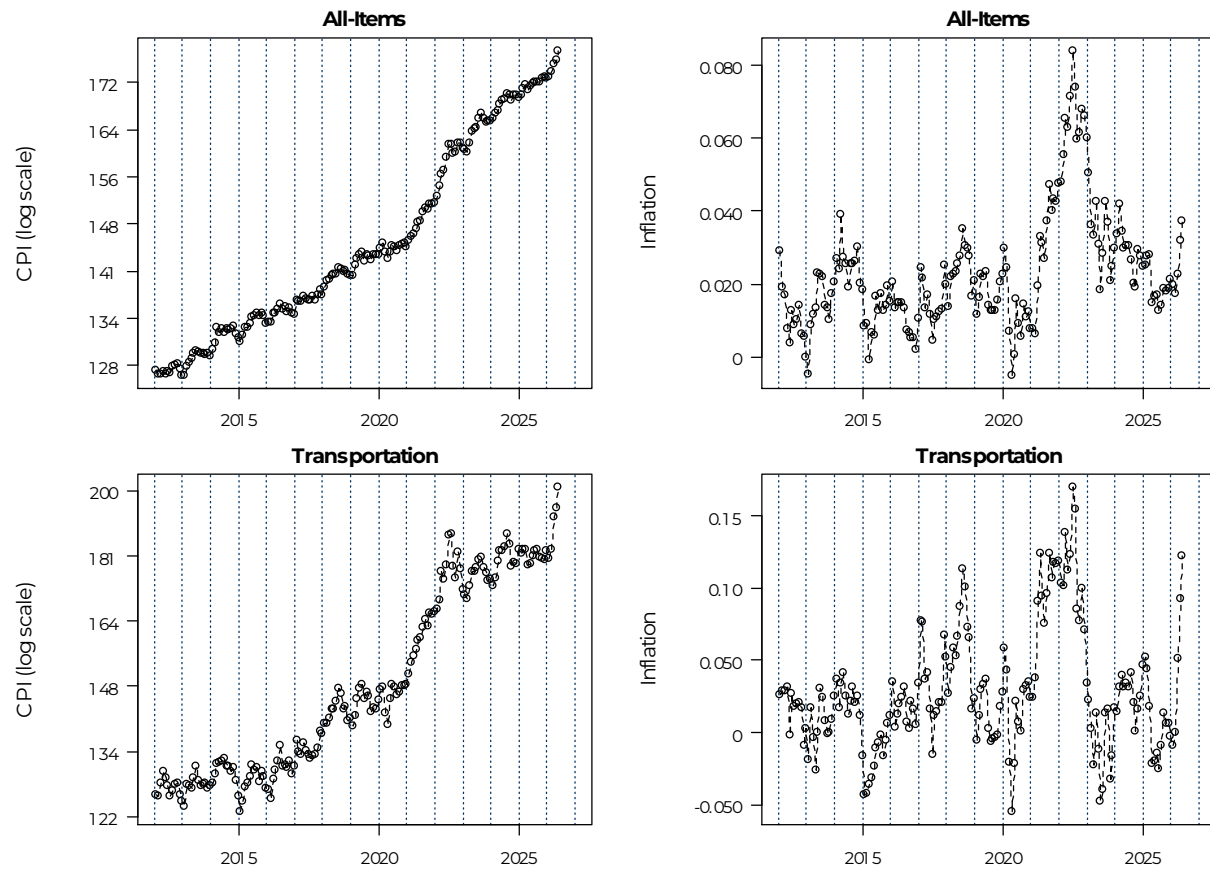
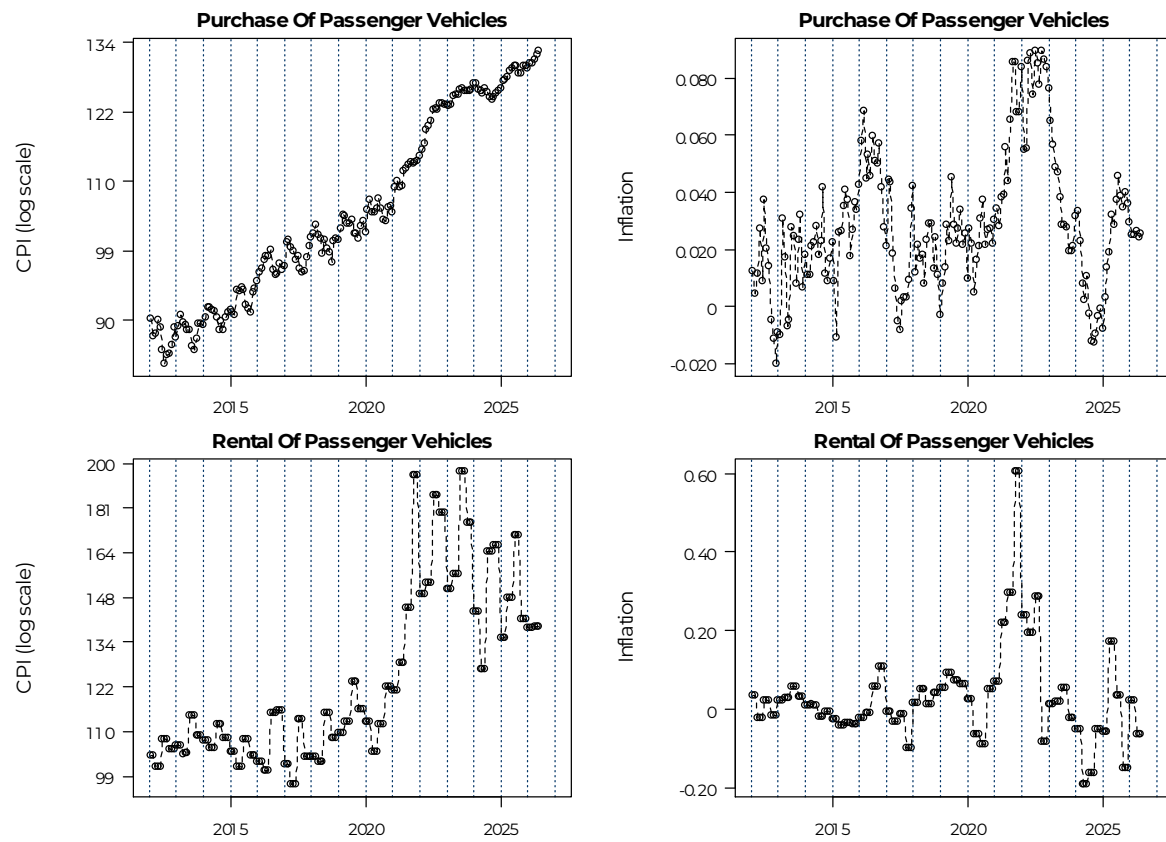
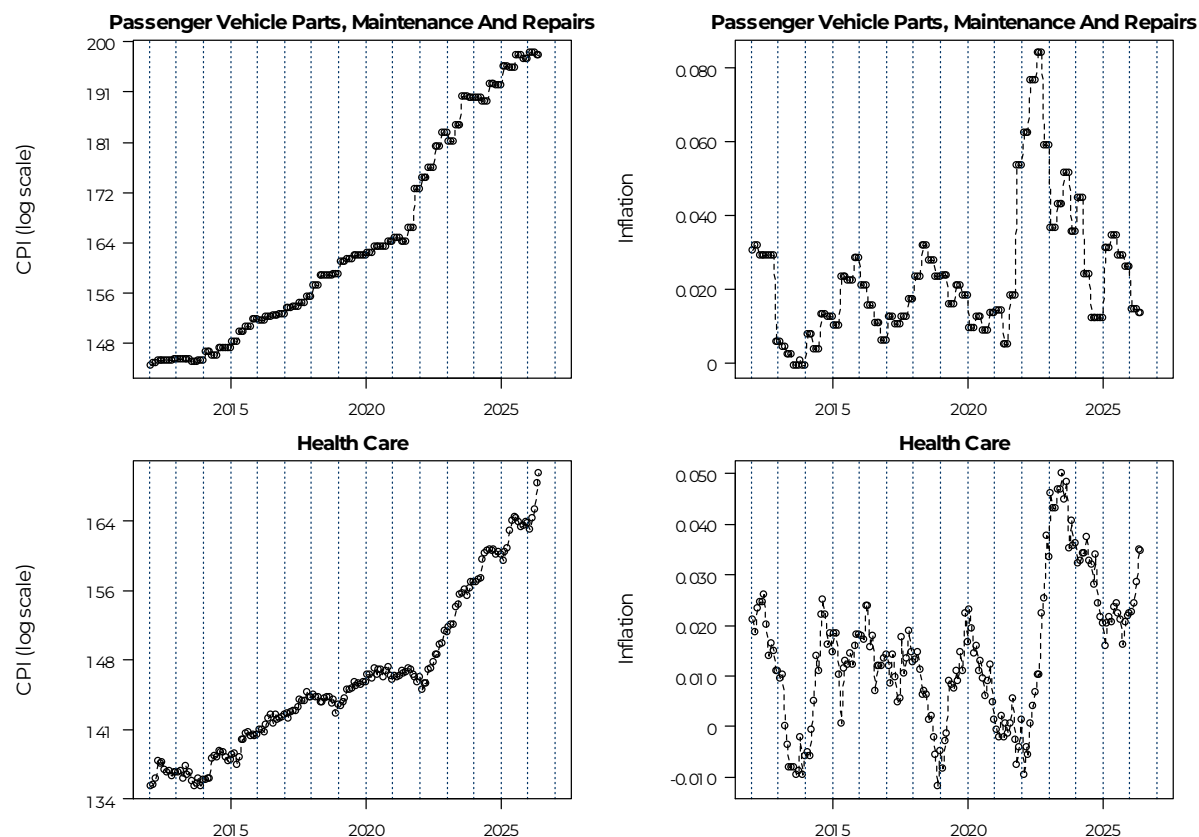


Figure 8³⁴: Consumer Price Index – Purchase & Rental of Passenger Vehicle



³⁴ Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

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



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals, and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels in the last 10 years. The inflationary rise, which began in the second half of 2021, shows signs of moderation beginning in early 2023. The year-over-year percentage change for many categories appears to have returned to pre-2021 levels in 2024 and 2025.
- Inflationary pressures on health care costs appear to be slightly more volatile and more moderate overall relative to the physical damage coverages.

As shown in Figure 10, the 2021-2 through 2024-1 property damage, collision, and comprehensive³⁵ severities have risen steeply, deviating from historical patterns. We note the severity appears to be flattening in the recent periods. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs, which produces larger claim costs for

³⁵ For comprehensive the increase is slightly masked visually due to the higher severity in 2020-1, which we associate with the southern Alberta hailstorm.

physical damage coverages,³⁶ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new and used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

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

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

A change in severity coincident with the inflation change is not obvious for some coverages and the rise in severity does not align to the same periods for all coverages. Any recent inflationary impact for accident benefits severity is likely commingled with the reform impact and cannot be separately identified.

As described at the beginning of Section 5.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we consider approaches such as the following:

- The use of a scalar aligns which aligns with the view that the effect is temporary: We consider both “single-period” and “multi-period” scalars.
- The inclusion of an additional trend parameter in the model, rather than the proposed scalar: Although this may better align with the compounding effect of inflation, we find that assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.³⁷
- The use of an inflation parameter based on the CPI data: We calculate a physical damage inflation parameter based on the passenger vehicle parts, maintenance, and repairs CPI data and a separate non-physical damage inflation parameter based on the health care CPI data.

We observe the following regarding inflation:

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.

³⁶ 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.

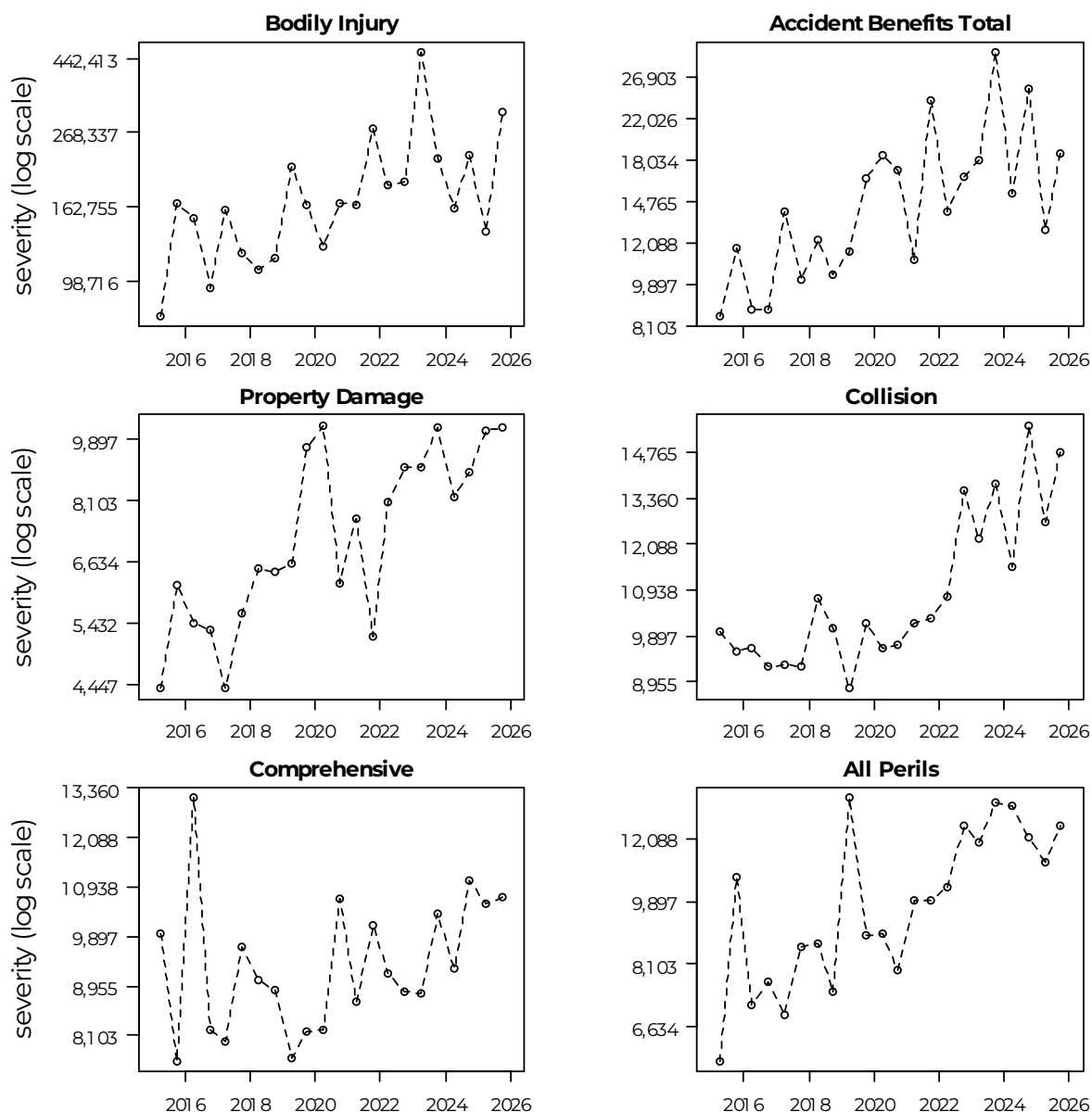
³⁷ Forecasting changes to the future inflation level for a parameter is also challenging.

- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels.

As the higher interest rates cause the inflation surge to subside, higher loss trend rates should also subside. As shown in Figure 7 through Figure 9 above, there is evidence that inflation is moderating for the primary physical damage claims cost components, and we expect physical damage severity to follow.

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

Figure 10: Historical Severity by Coverage



5.3. Future Trend Considerations

Selecting an appropriate future loss trend rate is more difficult because 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 during the recent accident periods, we find it most reasonable to assume the past loss trend will continue into the future, resulting in equivalent past and future trend rates.

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

Post COVID-19 “New Normal”

Insurers should consider the extent to which the post-pandemic “new normal” is expected to affect claims costs in the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the expected reduction in claims frequency resulting from the general shift toward a hybrid workplace.³⁸ 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 of 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.

Inflation

The recent rise in inflation, which began in late 2021, affects the past loss cost levels, and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 2025, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2025).

As described in Section 5.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claims costs. The trend models we present implicitly consider the impact of inflation through December 31, 2025, via various parameters that are included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

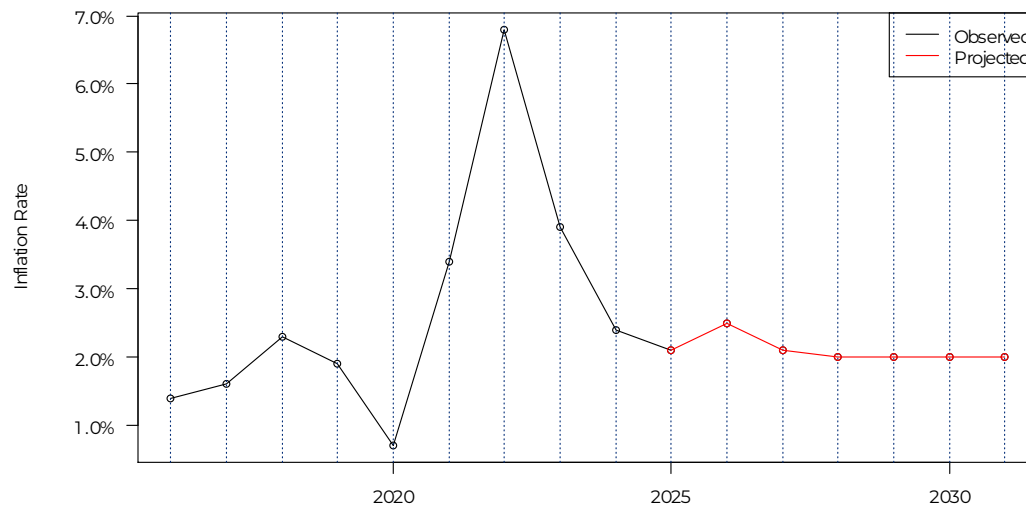
In Figure 11,³⁹ We present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by the all-items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

In addition to the impact of inflation on claims costs (and trend rates), inflation is impacting the interest rate environment. Additional investment income resulting from higher bond yields due to rising interest rates is an additional consideration for rate indication models.

³⁸ 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.

³⁹ <https://www.imf.org/en/Countries/CAN> (accessed 14 January 2026)

Figure 11: IMF Forecasted Inflation



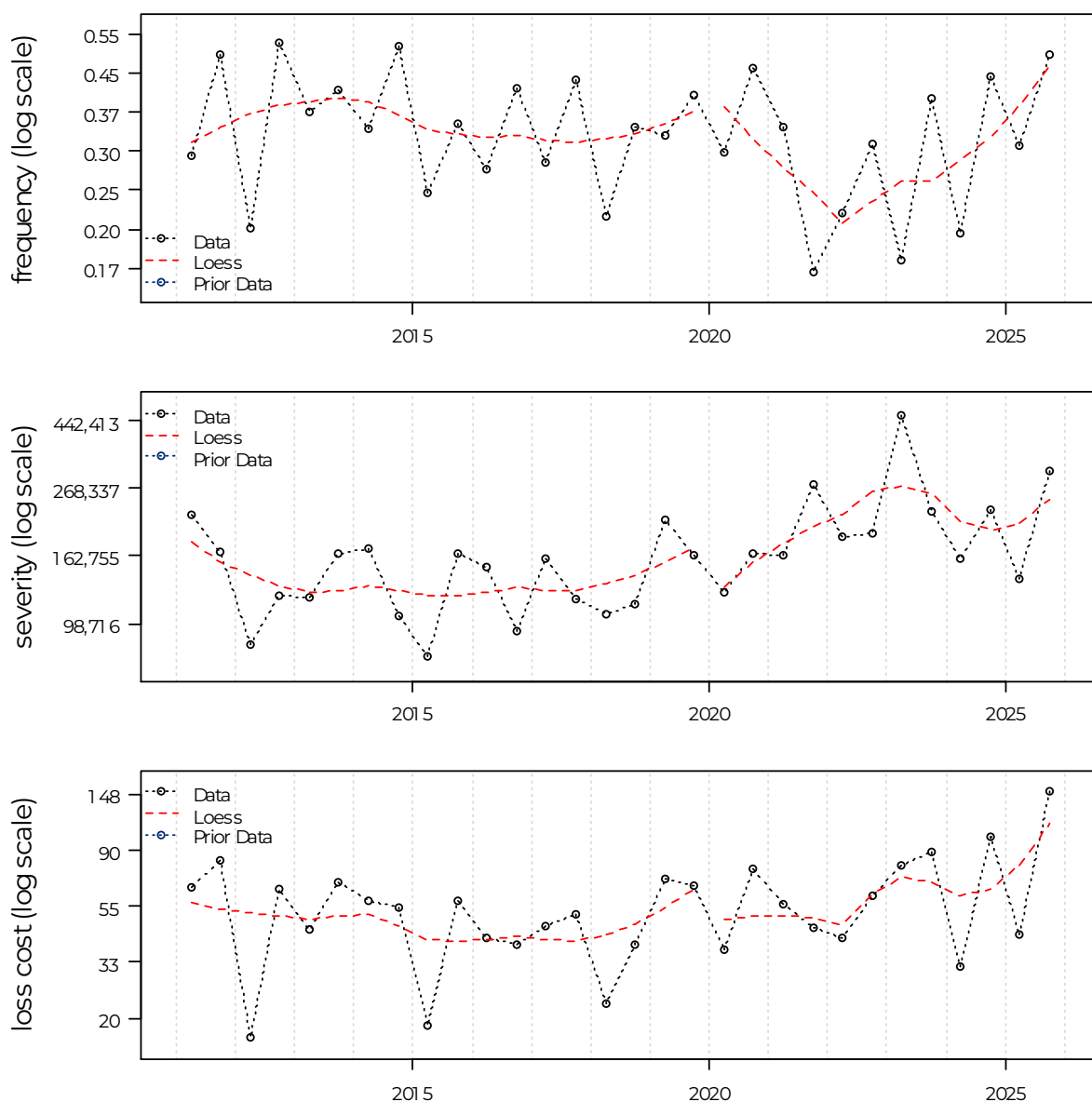
6. Selected Loss Trend Rates

6.1. Bodily Injury

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 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2022-2 with frequency levels gradually increasing to pre-pandemic levels thereafter.

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 2011-1 and 2025-2 and include only seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.360. We observe a lower frequency in 2022-1 through 2024-1, which does not align with the pandemic. We also note that the model fits the recent

data points reasonably well. We therefore did not include a mobility variable in model.

We fit a severity model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.959$) and a 2020 reform scalar ($p = 0.033$). The implied annual trend rate associated with our fitted severity model is -0.1%. We accept the high p -value as a result of a coefficient that is close to 0. The modeled scalar parameter corresponds to a +66.4%⁴⁰ increase at November 1, 2020. The adjusted R-squared of our proposed severity model is 0.327.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -0.1%.⁴¹ The implied adjusted R-squared of the combined frequency and severity model is 0.234.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.971$), seasonality ($p = 0.005$), and a 2020 reform scalar ($p = 0.318$). The implied annual trend rate associated with our fitted loss cost model is +0.1%. The modeled scalar parameter corresponds to a +34.0%⁴² increase at November 1, 2020. The adjusted R-squared of our proposed loss cost model is 0.269.

Due to the better fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +0.1%. As previously noted, there is a misalignment of frequency reduction and the pandemic compared to other classes and jurisdictions.

The combined frequency and severity model implies a reform scalar of +66.4% at November 1, 2020. However, we note the multiple factors affecting claim costs during this period, and, due to the nature of the reforms, we do not expect the result to be an increase to claim costs. In the most recent data, we find the pattern in the claim severity tracks more closely with a general rise in inflation. Therefore, we select a November 1, 2020, reform scalar of +0.0%.

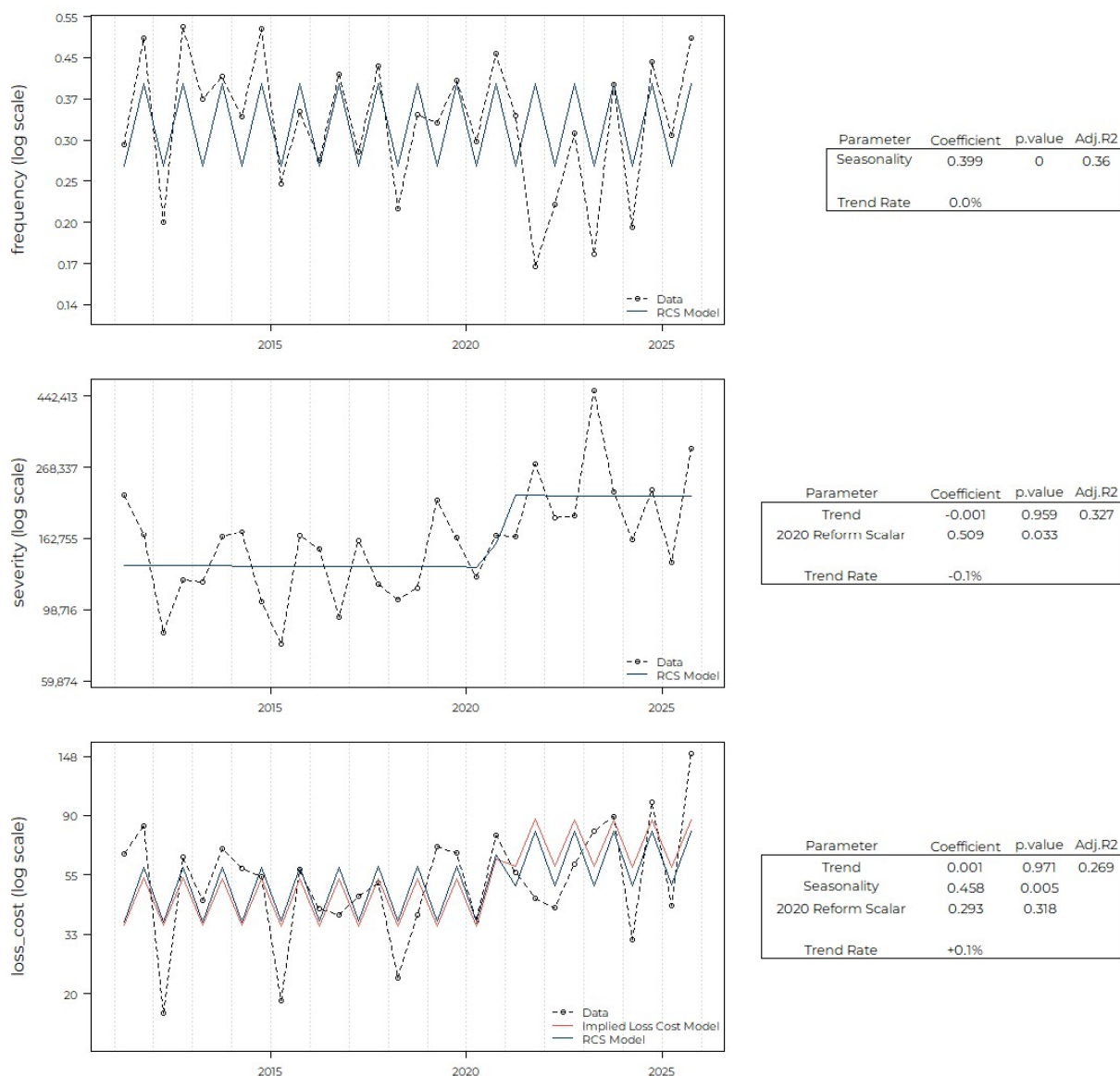
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

⁴⁰ = $\exp[0.509] - 1$

⁴¹ = $\exp[0.000 + -0.001] - 1$

⁴² = $\exp[0.293] - 1$

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



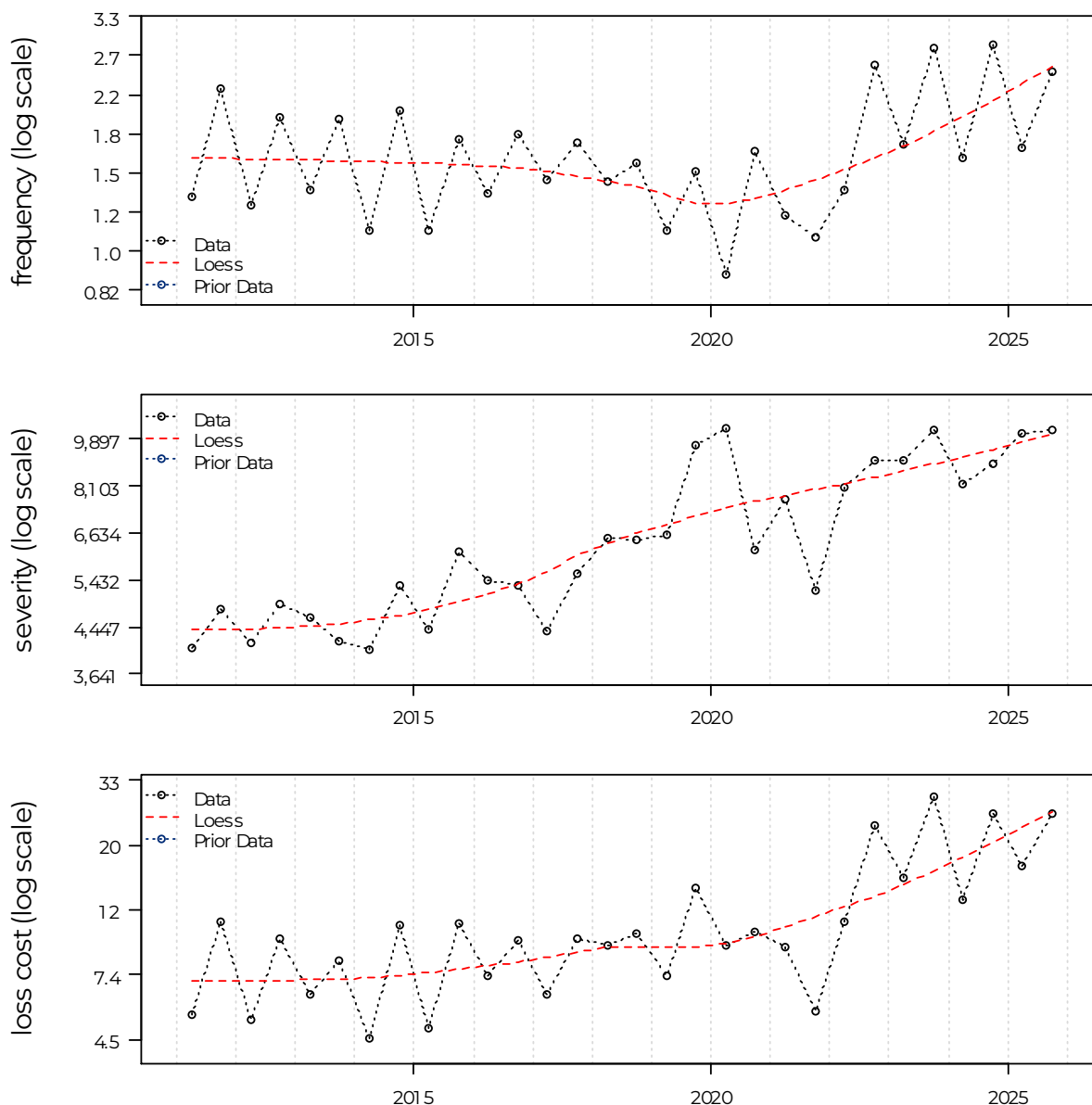
6.2. Property Damage (including DCPD)

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 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a small decrease in frequency during 2019 and 2020, followed by a steady increase through 2025-2. 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.

Figure 14: Observed Property Damage Loss Cost Experience



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

The in-pandemic and potential 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 the coefficient was not statistically 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 2011-1 and 2025-2 and include trend ($p = 0.003$), DCPD introduction scalar ($p = 0.000$), and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -2.7% . The modeled scalar parameter corresponds to a $+78.6\%$ ⁴³ increase at July 1, 2022. The adjusted R-squared of our proposed frequency model is 0.797.

We fit a severity model to all accident half-years between 2011-1 and 2025-2 and include only trend ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is $+6.6\%$. The adjusted R-squared of our proposed severity model is 0.752.

In

Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is $+3.8\%$.⁴⁴ The implied scalar at July 1, 2022 is $+78.6\%$ ⁴⁵. The implied adjusted R-squared of the combined frequency and severity model is 0.791.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2, and include trend ($p = 0.030$), DCPD introduction scalar ($p = 0.000$), and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted loss cost model is $+3.3\%$. The modeled scalar parameter corresponds to a $+91.0\%$ ⁴⁶ increase at July 1, 2022. The adjusted R-squared of our proposed loss cost model is 0.800.

Due to better fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of $+3.3\%$.

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

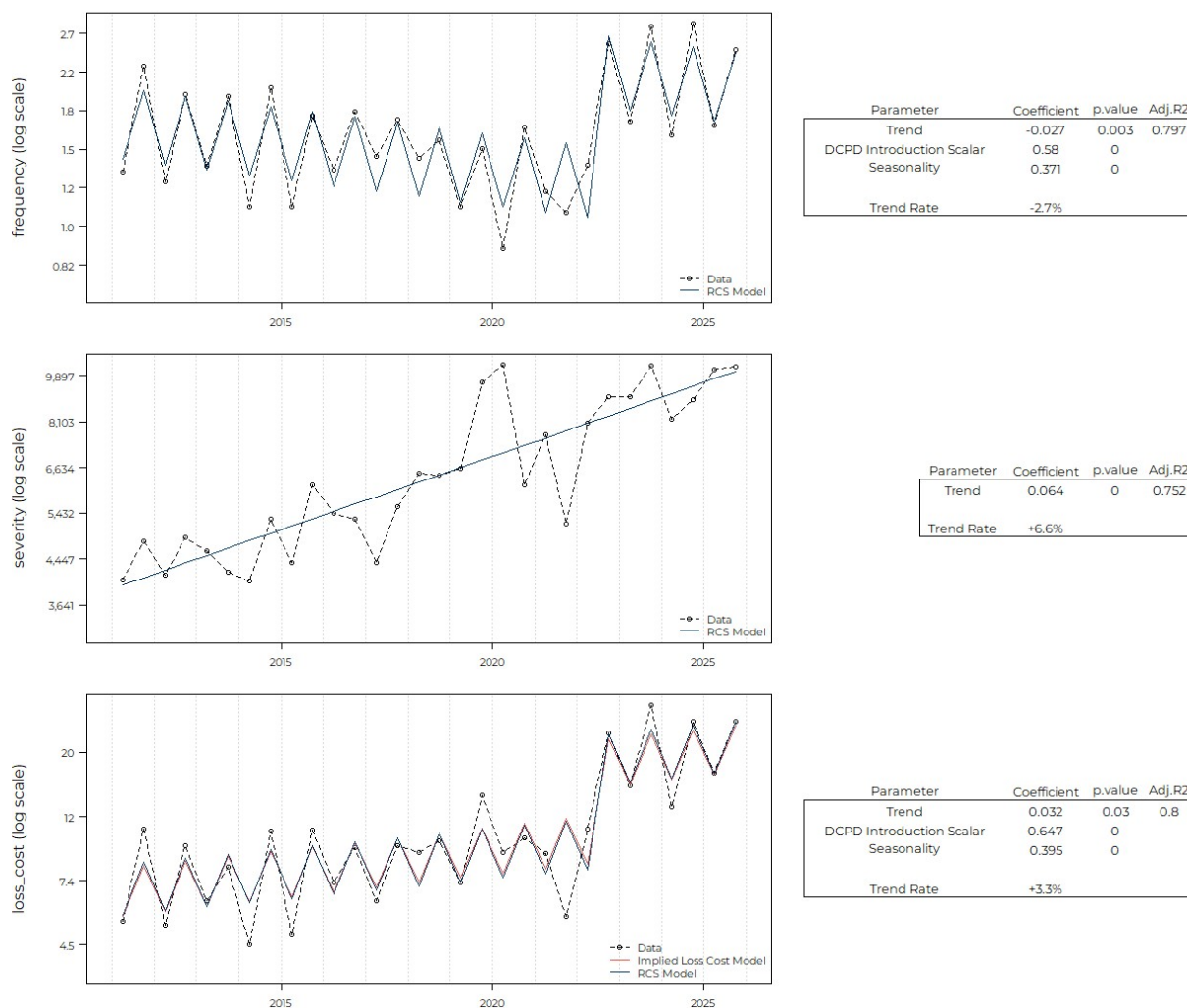
⁴³ = $\exp[0.580] - 1$

⁴⁴ = $\exp[-0.027 + 0.064] - 1$

⁴⁵ = $\exp[0.580] - 1$

⁴⁶ = $\exp[0.647] - 1$

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



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

6.3. Accident Benefits

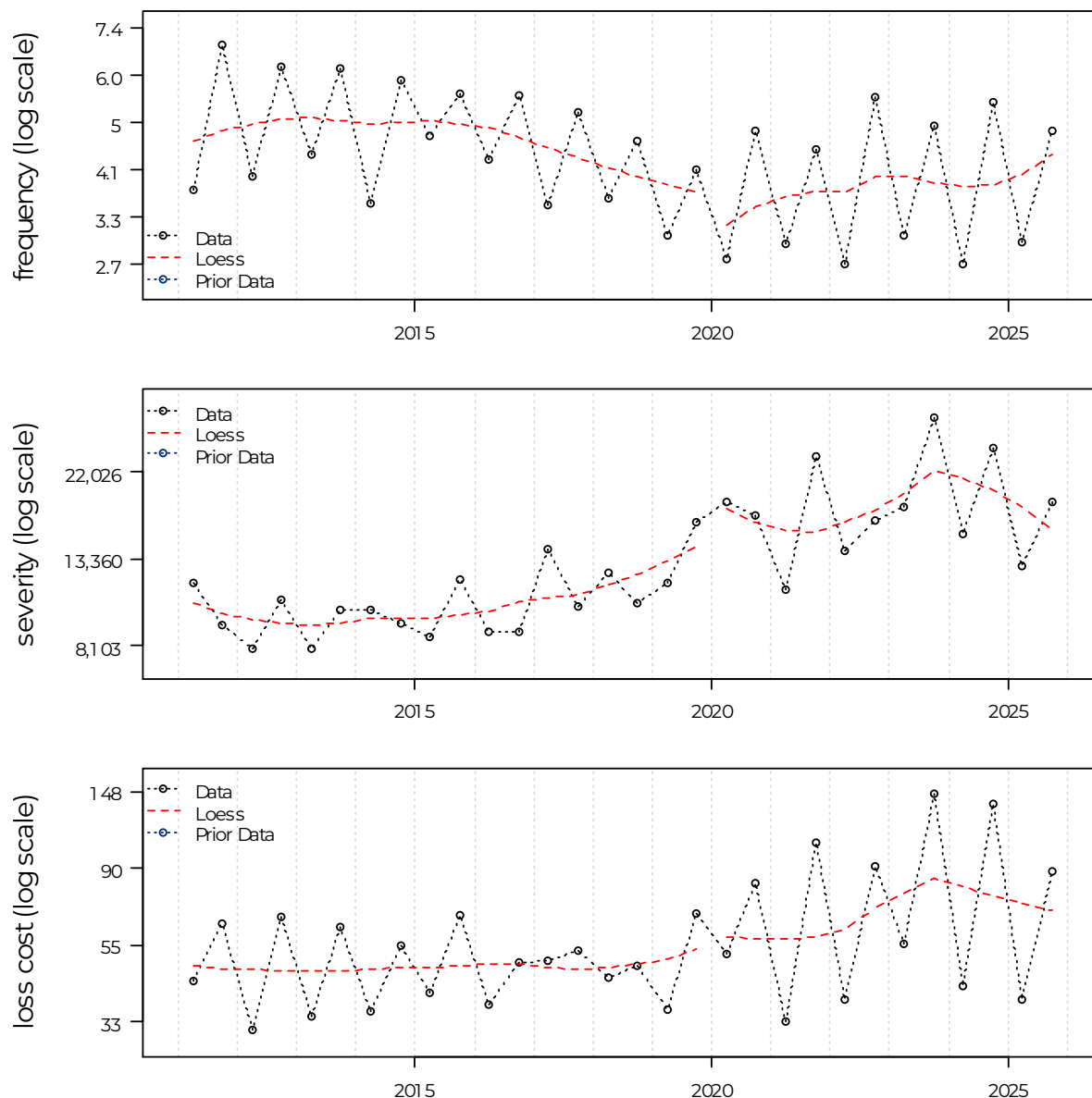
In Figure 16, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- The decline in frequency level coincident with the pandemic is followed by a return to levels modestly lower than pre-COVID levels in the first halves of the

years and higher than pre-pandemic levels in the second halves. The impact of the pandemic may be (partially) masked by the reforms effective October 29, 2020.

- The slight rise in 2020-2 severity is coincident with the reform changes.

Figure 16: Observed Accident Benefits Loss Cost Experience



We present a summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, and

with and without a change in level and/or a change in trend rate during 2015 in Appendix E.

We fit a frequency model to all accident half-years between 2015-1 and 2025-2 and include trend ($p = 0.000$), seasonality ($p = 0.000$), and reform trend change ($p = 0.001$). The implied annual trend rates associated with our fitted frequency model are $-7.3\%^{47}$ up to October 29, 2020, and $+2.7\%^{48}$ thereafter. The adjusted R-squared of our proposed frequency model is 0.877.

We fit a severity model to all accident half-years between 2015-1 and 2025-2 and include trend ($p = 0.005$) and reform trend change ($p = 0.248$). Although the reform trend change has a high p -value, we choose to retain it because it is a known event. The implied annual trend rates associated with our fitted severity model are $+12.3\%$ up to October 29, 2020 and $+3.6\%^{49}$ thereafter. The adjusted R-squared of our proposed severity model is 0.492.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rates implied by the combined frequency and severity model are $+4.1\%^{50}$ prior to October 29, 2020, and $+6.4\%^{51}$ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.593.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2015-1 and 2025-2 and include trend ($p = 0.342$), seasonality ($p = 0.000$), and reform trend change ($p = 0.764$). Although the reform trend change has a high p -value, we choose to retain it because it is a known event. The implied annual trend rates associated with our fitted loss cost model are $+3.9\%$ up to October 29, 2020, and $+6.2\%^{52}$ thereafter. The adjusted R-squared of our proposed loss cost model is 0.637.

Due to good fits, we select the combined frequency and severity model. We select a loss cost trend rate of $+4.1\%^{53}$ prior to October 29, 2020 and $+6.4\%^{54}$ thereafter.

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

⁴⁷ = $\exp[-0.075] - 1$

⁴⁸ = $\exp[-0.075 + 0.102] - 1$

⁴⁹ = $\exp[0.116 + -0.080] - 1$

⁵⁰ = $\exp[-0.075 + 0.116] - 1$

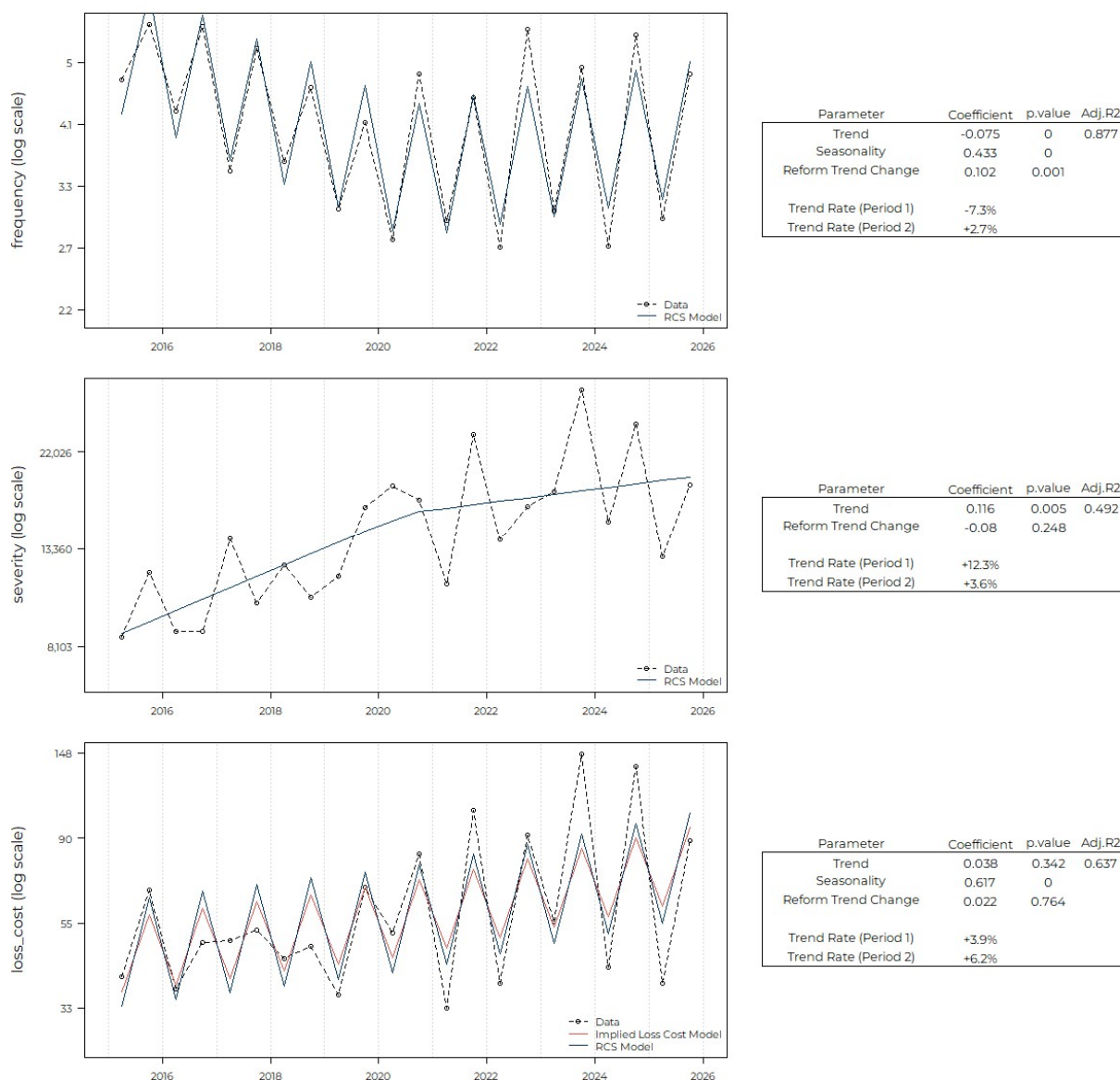
⁵¹ = $\exp[-0.075 + 0.102 + 0.116 + -0.080] - 1$

⁵² = $\exp[0.038 + 0.022] - 1$

⁵³ = $\exp[-0.075 + 0.116] - 1$

⁵⁴ = $\exp[-0.075 + 0.102 + 0.116 + -0.080] - 1$

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



6.4. Collision

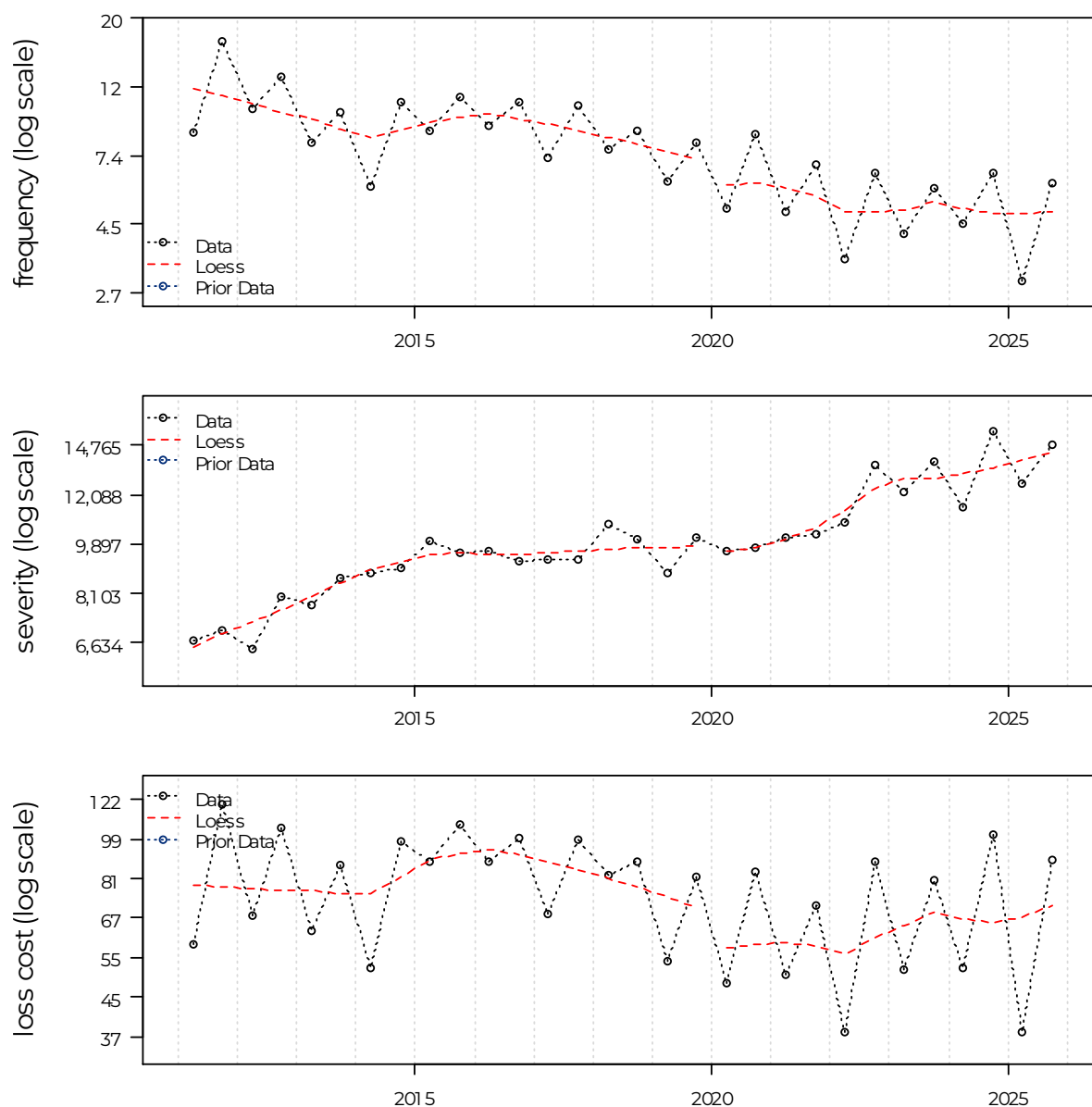
In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a generally lower post-pandemic and in-pandemic frequency level, while also noting a generally declining pre-pandemic frequency. The absence of a

recovery may, in part, be associated with the introduction of DCPD and the resulting shift of claims between coverages.

- We observe an increase in severity coincident with the period of higher inflation.

Figure 18: Observed Collision Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2015-1 and 2025-2, excluding 2025-1, and include trend ($p = 0.000$), DCPD trend change ($p = 0.003$), and seasonality ($p = 0.000$). The implied annual trend rates associated with our fitted frequency model are -10.4% up to July 1, 2022, and -0.1%⁵⁵ thereafter. The adjusted R-squared of our proposed frequency model is 0.918.

We fit a severity model to all accident half-years between 2015-1 and 2025-2 and include trend ($p = 0.637$) and excess inflation ($p = 0.001$). We note the p -value can be considered not statistically significant for trend, which can occur for coefficients close to zero. The implied annual trend rate associated with our fitted severity model is +0.5%. The adjusted R-squared of our proposed severity model is 0.800.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rates implied by the combined frequency and severity model are -9.9%⁵⁶ prior to July 1, 2022 and +0.4%⁵⁷ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.744.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2015-1 and 2025-2, excluding 2025-1, and include trend ($p = 0.000$), excess inflation ($p = 0.578$), DCPD trend change ($p = 0.012$), and seasonality ($p = 0.000$). The implied annual trend rates associated with our fitted loss cost model are -9.0% up to July 1, 2022, and +7.9%⁵⁸ thereafter. The adjusted R-squared of our proposed loss cost model is 0.825.

Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -9.9%⁵⁹ prior to July 1, 2022 and +0.4%⁶⁰ thereafter. In Section 8, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-2 cost level.

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

⁵⁵ = $\exp[-0.109 + 0.108] - 1$

⁵⁶ = $\exp[-0.109 + 0.005] - 1$

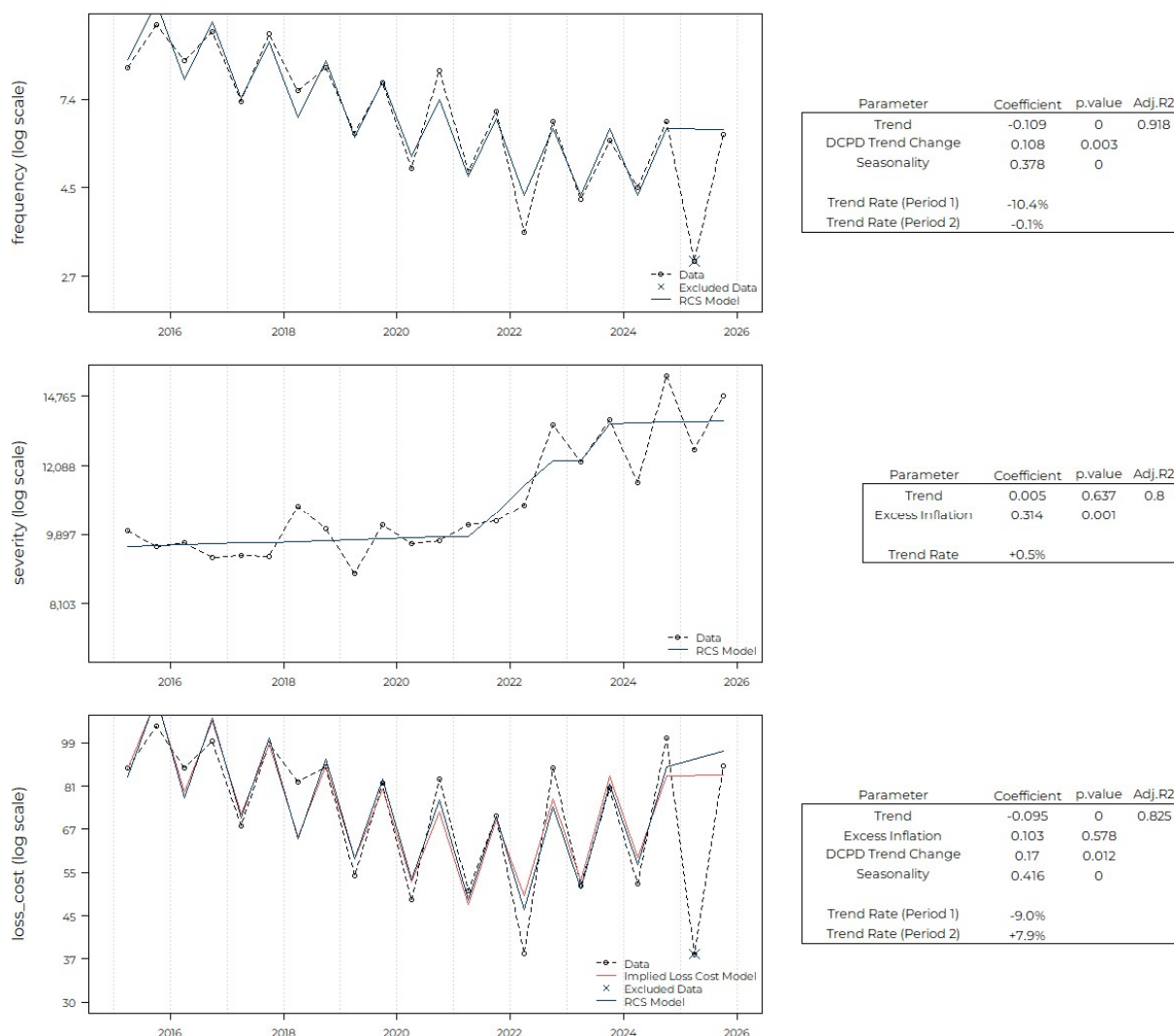
⁵⁷ = $\exp[-0.109 + 0.108 + 0.005] - 1$

⁵⁸ = $\exp[-0.095 + 0.170] - 1$

⁵⁹ = $\exp[-0.109 + 0.005] - 1$

⁶⁰ = $\exp[-0.109 + 0.108 + 0.005] - 1$

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



6.5. Comprehensive

Using industry data as of December 31, 2025, we separately review comprehensive, including theft and catastrophes (total comprehensive), and provide commentary without fitted trends on theft-only claims.

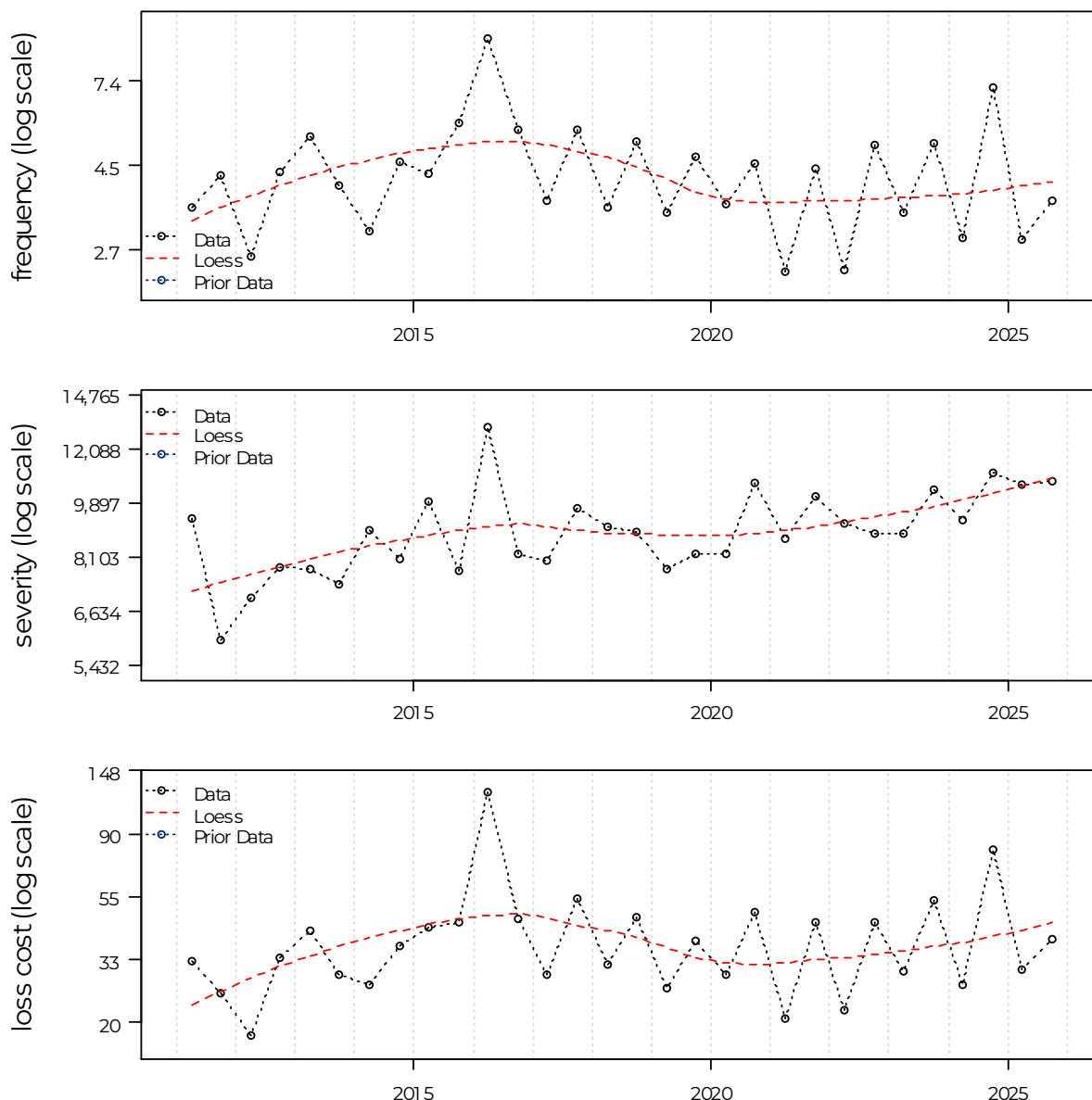
We select the comprehensive trend based on the total comprehensive data.

Comprehensive, Including Theft and Catastrophes (Total Comprehensive)

In Figure 20, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a reversal of the expected seasonal reduction in 2016-1 that is likely due to the Fort McMurray event (which GISA does not consider a catastrophe).
- We observe slightly higher than expected frequency in 2020-1 that is likely due to the hailstorm in Calgary and Southern Alberta during June 2020.
- We observe a slightly larger than expected decrease in frequency at 2021-1 and 2022-1, which may be attributable, in part, to the impact of the COVID-19 pandemic; however, we do not observe a materially lower frequency level thereafter.
- Hailstorms in Calgary and Southern Alberta contributed to the high frequency in the 2024-2 accident semester.

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



We present the measured severity, frequency, and loss cost trend, associated adjusted R-square values, p -values, and confidence intervals over various trend measurement periods, with theft and catastrophe claims included, and for theft only are in Appendix E.

Based on similar reviews conducted in other provinces, we find the impact of COVID-19 on comprehensive loss cost to be less severe than other coverages and is generally concentrated in the first half of 2020, while the second half is less affected,

if at all. Any pandemic effect in Alberta's comprehensive loss cost experience appears to be concentrated in 2021-1 and 2022-1.

We fit a frequency model to all accident half-years between 2017-1 and 2025-2, excluding 2024-2, and include only seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.680.

We fit a severity model to all accident half-years between 2017-1 and 2025-2 and include only trend ($p = 0.005$). The implied annual trend rate associated with our fitted severity model is +2.6%. The adjusted R-squared of our proposed severity model is 0.356.

In Figure 21, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +2.6%.⁶¹ 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. We fit a loss cost model to all accident half-years between 2017-1 and 2025-2, excluding 2024-2, and include trend ($p = 0.485$) and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted loss cost model is -0.9%. The adjusted R-squared of our proposed loss cost model is 0.784.

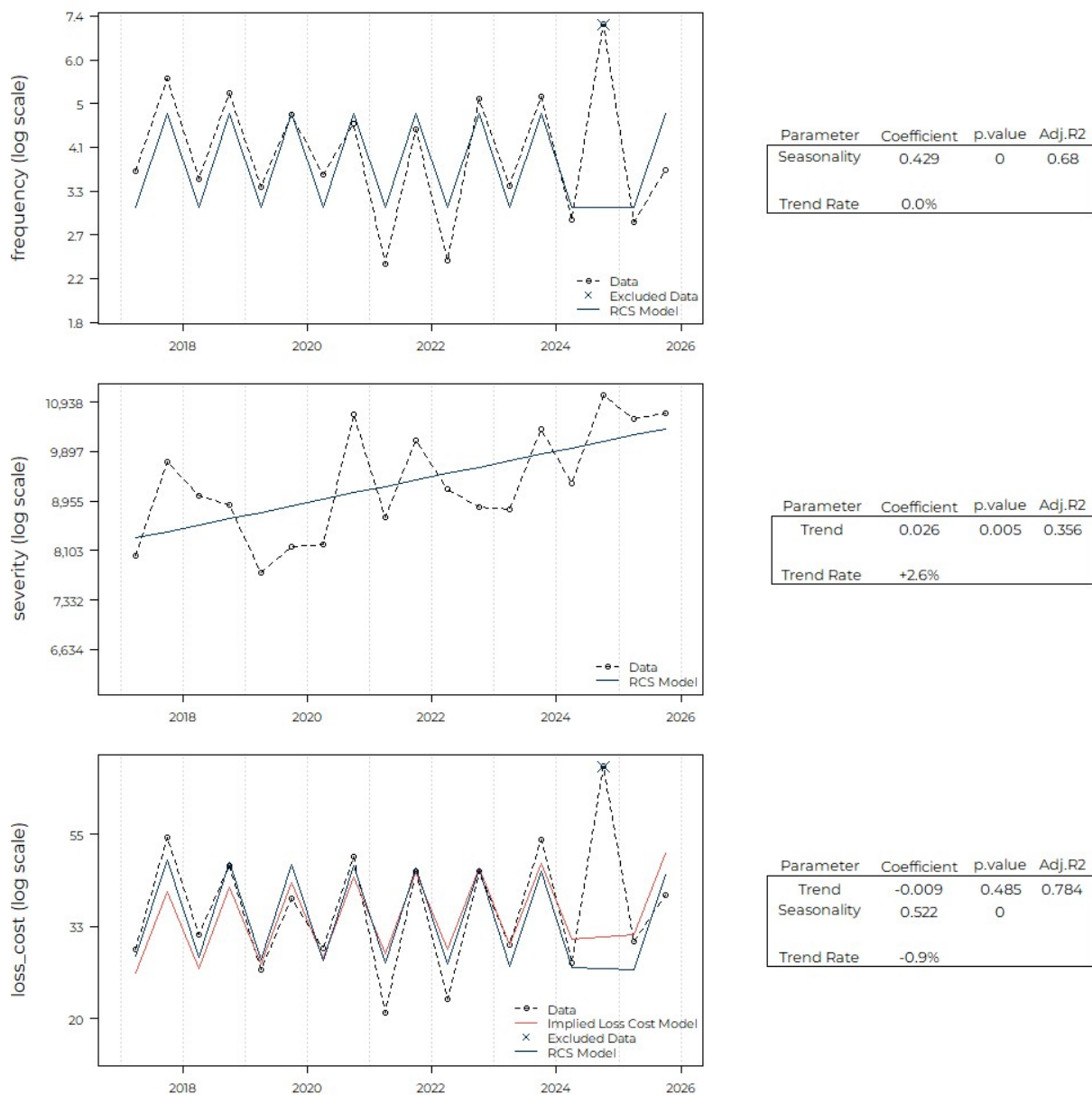
Due to the good fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.6%⁶².

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

⁶¹ = $\exp[0.000 + 0.026] - 1$

⁶² = $\exp[0.000 + 0.026] - 1$

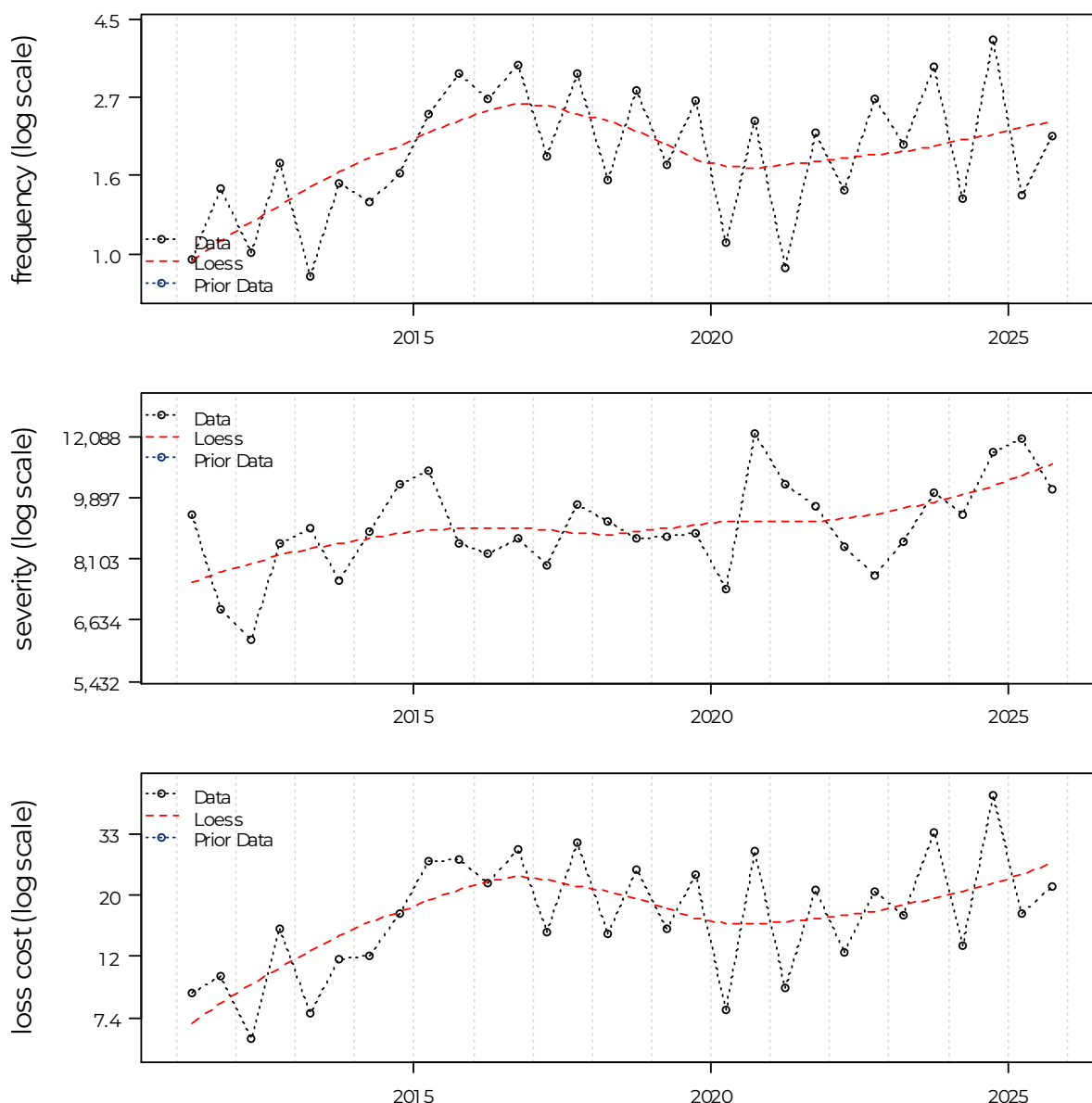
Figure 21: Comprehensive Including Catastrophes and Theft - Fitted Frequency, Severity and Loss Cost



Comprehensive Theft Only

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 2011-1 through 2025-2. We include a loess curve that models the general trends in the data.

Figure 22: Comprehensive Theft Only Loss Cost Experience



A driver of the trend rates presented in Figure 20 (including catastrophe and theft claims) is the inclusion of theft claims. We note theft loss costs began to increase significantly beginning in 2011, began to decrease starting in 2018, then began to increase again starting in 2021.

We note that the frequency experience for comprehensive theft does not exhibit the same characteristics as private passenger vehicles, where theft frequency experienced a steep increase from 2021-1 to 2022-1 during the period of high theft and subsequent decrease from 2022-1 onwards during the period of theft abatement.

Also, severity does not exhibit the same characteristics as private passenger vehicles, where severity experienced increases during the period of excess inflation.

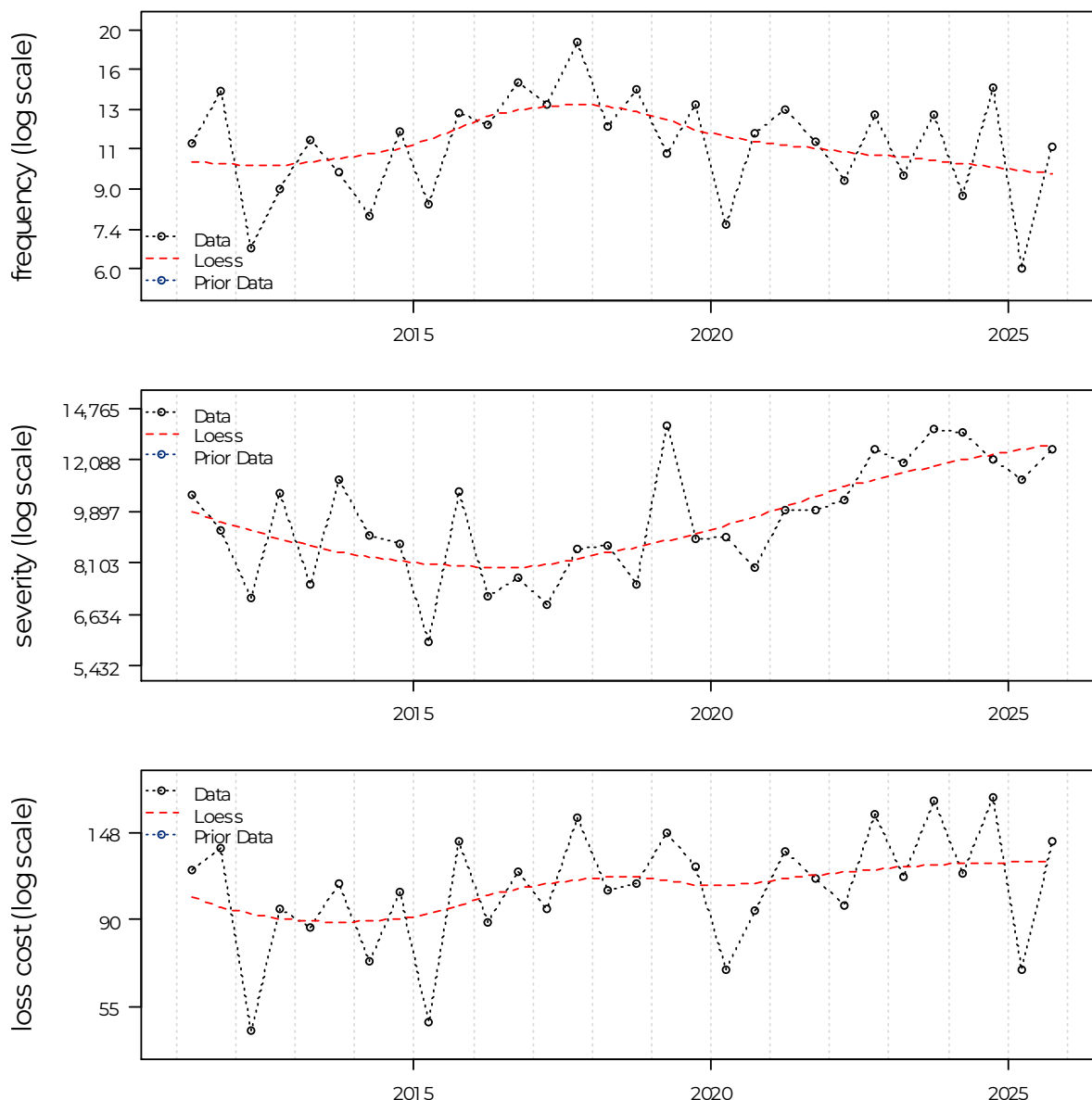
The loss cost data shows moderate increases generally consistent with our selected comprehensive trend rate.

6.6. All Perils

In Figure 23, 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 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

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

Figure 23: Observed All Perils Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2011-1 and 2025-2, excluding 2025-1, and include trend ($p = 0.627$) and seasonality ($p = 0.004$). The implied annual trend rate associated with our fitted frequency model is +0.5%. The adjusted R-squared of our proposed frequency model is 0.240. The lower adjusted R-

squared of this model is due to the poor fit prior to 2019. However, it appears to fit the 2019 and subsequent data reasonably well.

We fit a severity model to all accident half-years between 2011-1 and 2025-2 and include trend ($p = 0.942$) and excess inflation ($p = 0.008$). The implied annual trend rate associated with our fitted severity model is +0.1%. The adjusted R-squared of our proposed severity model is 0.411.

In Figure 24, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +0.5%.⁶³ The implied adjusted R-squared of the combined frequency and severity model is 0.263.

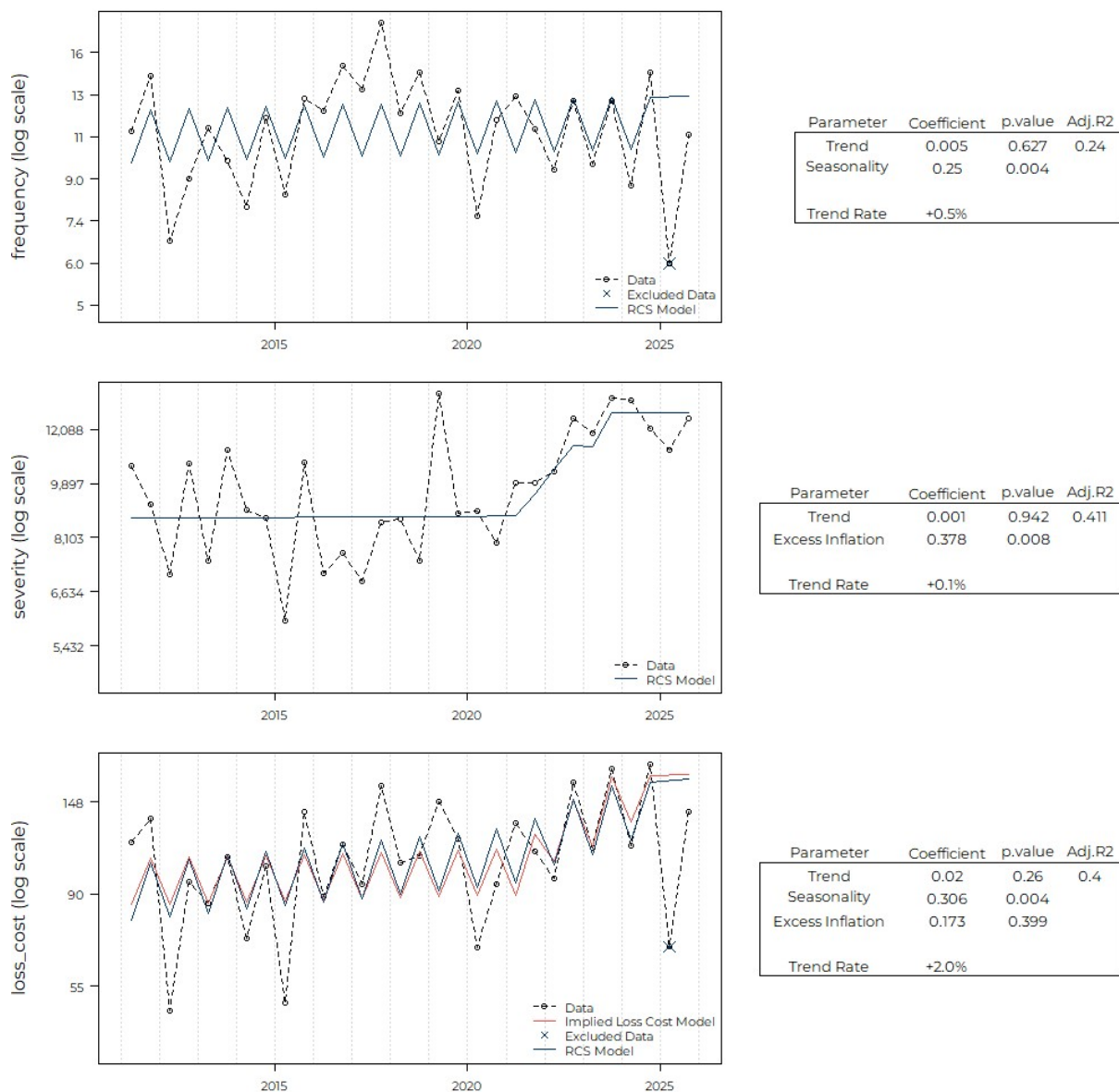
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2, excluding 2025-1, and include trend ($p = 0.260$), seasonality ($p = 0.004$), and excess inflation ($p = 0.399$). The implied annual trend rate associated with our fitted loss cost model is +2.0%. The adjusted R-squared of our proposed loss cost model is 0.400.

We base our selected loss cost trend on the loss cost experience directly. We select a loss cost trend rate of +2.0%. We accept the higher p -value as the visual review indicates a slightly increasing pattern, acknowledging that this may also be caused by excess inflation. We also considered consistency with comprehensive and collision trends in this selection. In Section 8, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-2 cost level.

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

⁶³ = $\exp[0.005 + 0.001] - 1$

Figure 24: All Perils - Fitted Frequency, Severity and Loss Cost



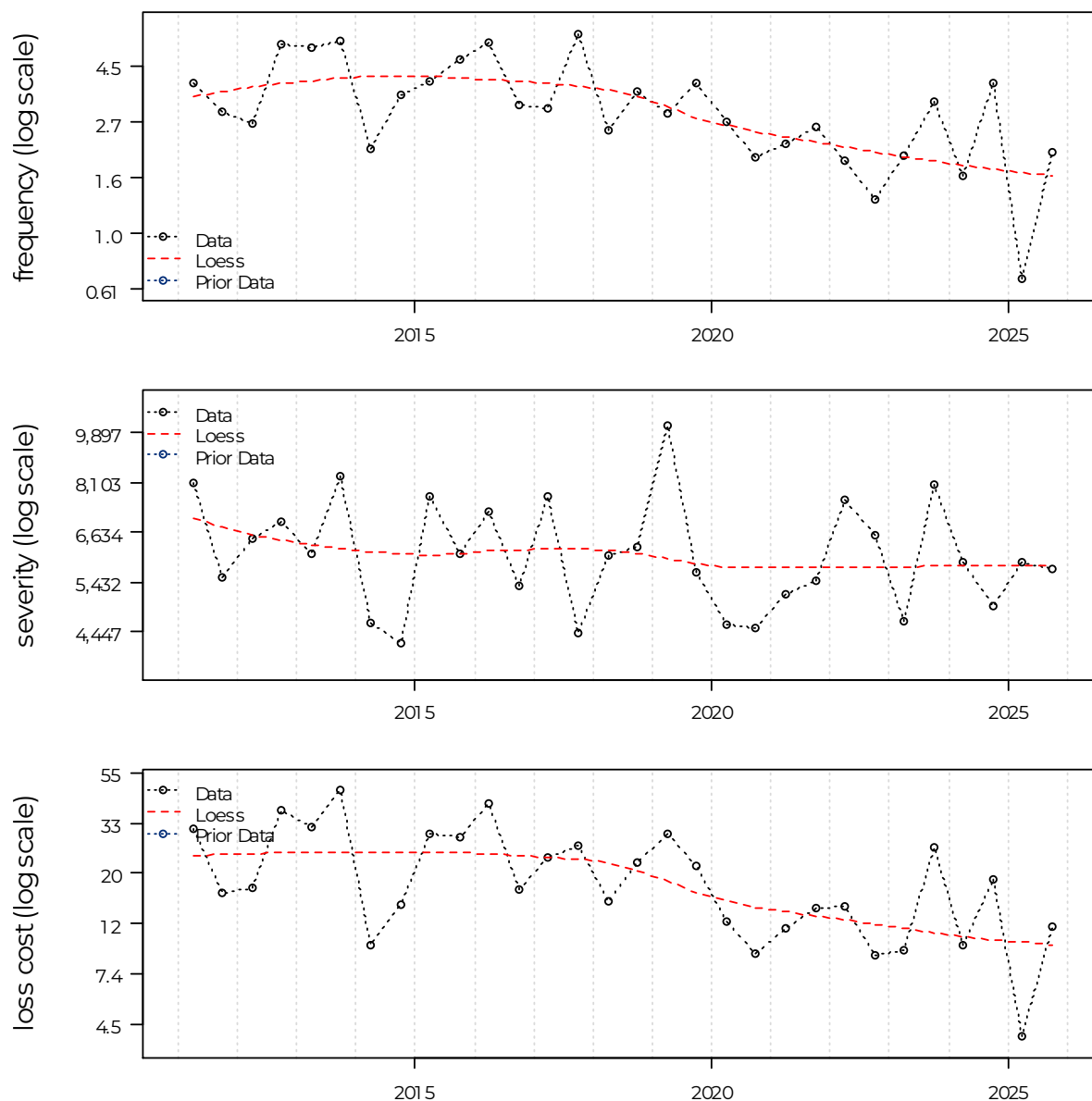
6.7. Specified Perils

In Figure 25, 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 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe higher-than-expected frequency in 2020-1 that is likely due to the hailstorm in Calgary and Southern Alberta during June 2020.

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

Figure 25: Observed Specified Perils Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2015-1 and 2025-2, excluding 2025-1, and include trend ($p = 0.001$) and seasonality ($p = 0.119$). The implied

annual trend rate associated with our fitted frequency model is -8.1%. The adjusted R-squared of our proposed frequency model is 0.425.

We fit a severity model to all accident half-years between 2015-1 and 2025-2 and include trend ($p = 0.088$), seasonality ($p = 0.171$), and excess inflation ($p = 0.123$). The implied annual trend rate associated with our fitted severity model is -4.9%. The adjusted R-squared of our proposed severity model is 0.101.

In Figure 26, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -12.6%.⁶⁴ The implied adjusted R-squared of the combined frequency and severity model is 0.457.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2015-1 and 2025-2, excluding 2025-1, and include trend ($p = 0.002$), seasonality ($p = 0.640$), and excess inflation ($p = 0.070$). The implied annual trend rate associated with our fitted loss cost model is -15.9%. The adjusted R-squared of our proposed loss cost model is 0.440.

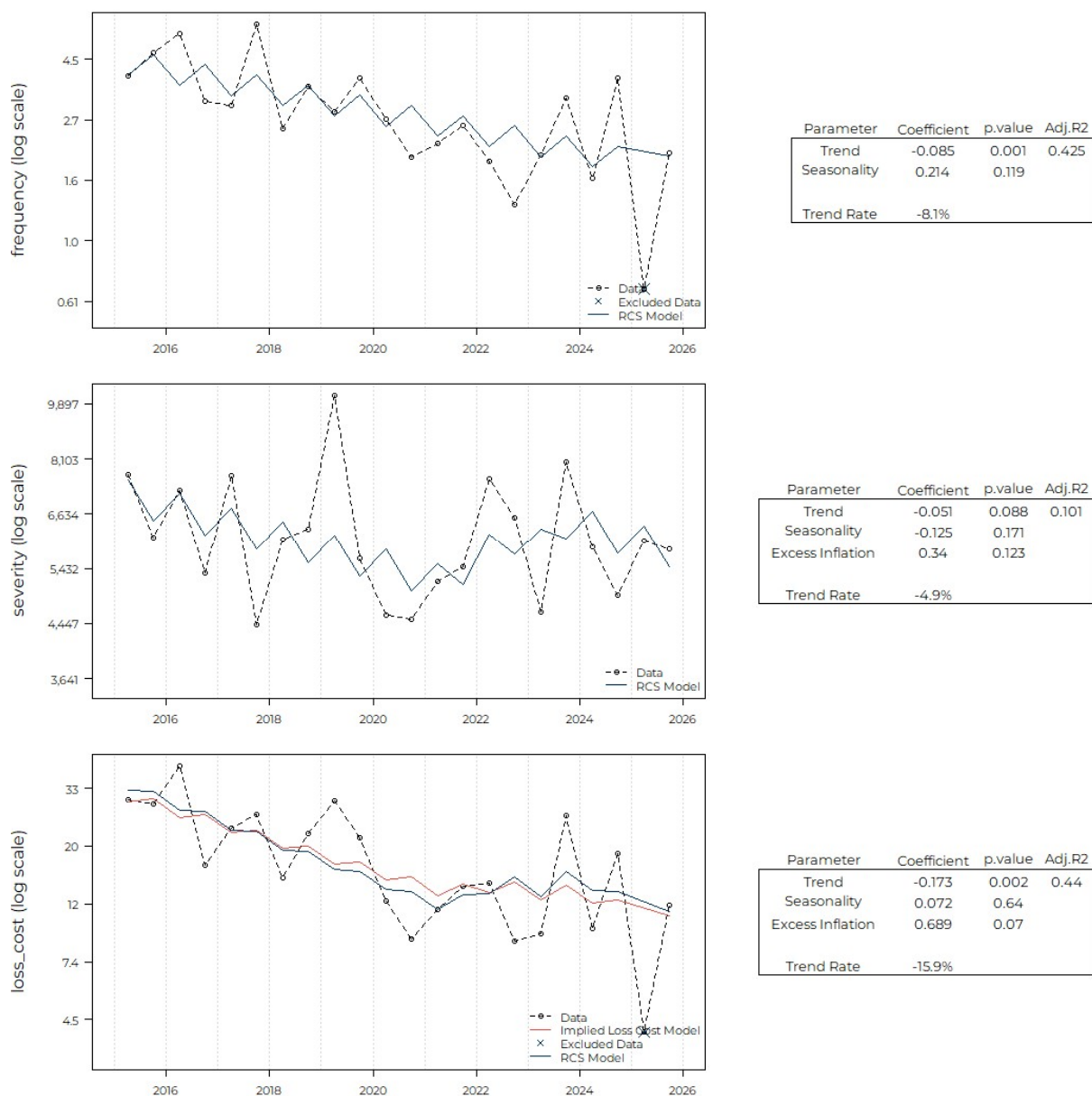
Due to lack of good fit and statistical significance of the severity model, we base our selected loss cost trend on the specified perils frequency model and the comprehensive severity model. We select a loss cost trend rate of -5.7%.⁶⁵

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

⁶⁴ = $\exp[-0.085 + -0.051] - 1$

⁶⁵ = $(1 + -0.081) \times (1 + 0.026) - 1$

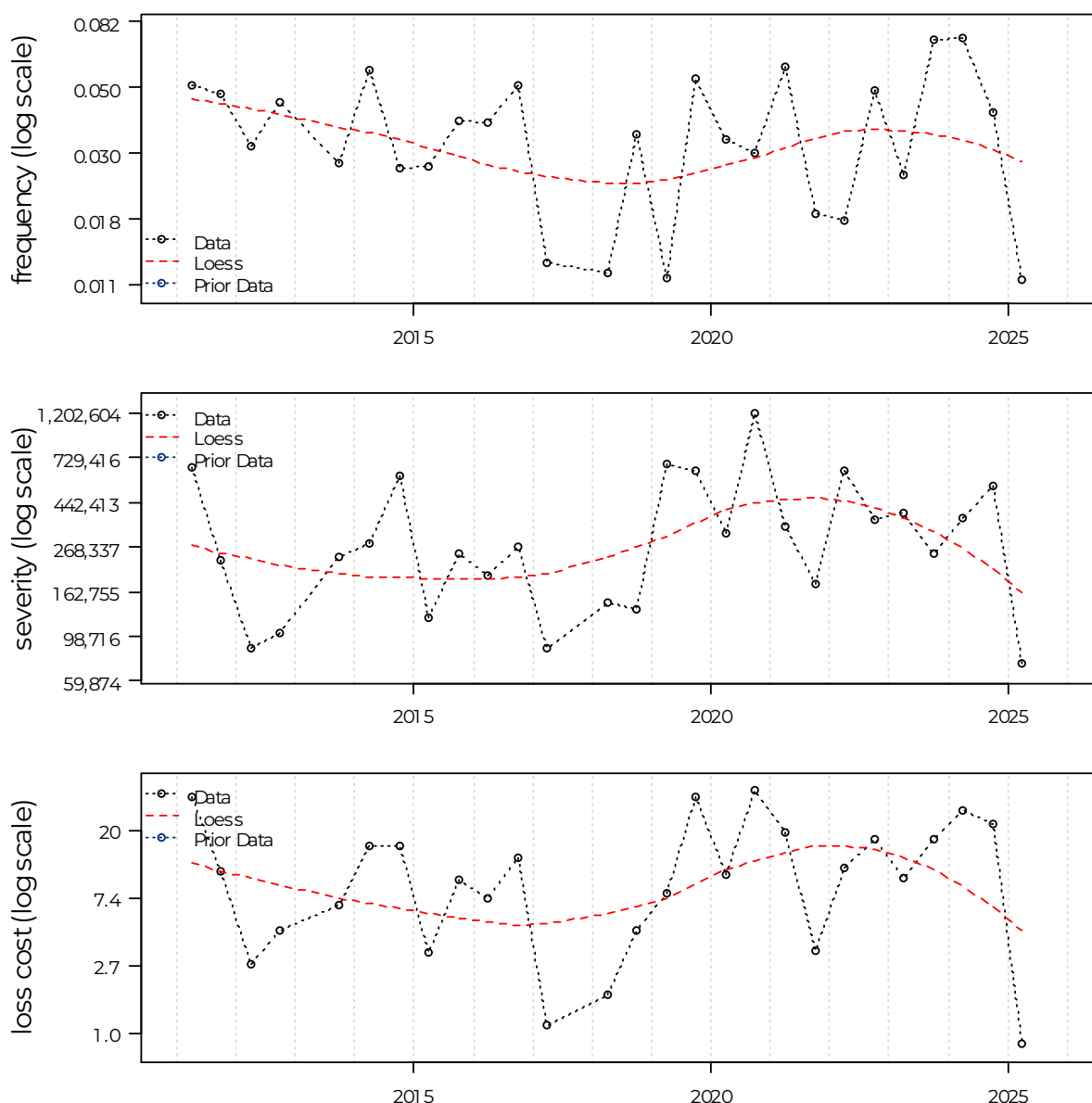
Figure 26: Specified Perils - Fitted Frequency, Severity and Loss Cost



6.8. Underinsured Motorists

In Figure 27, 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 2011-1 through 2025-2. We include a loess curve that models the general trends in the data. We note the historical data points indicate a considerable amount of variability (which is expected given the small number of claims per year, averaging approximately 50).

Figure 27: Observed Underinsured Motorists Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2014-2 and 2025-1, excluding 2017-2, and 2025-2, and include only trend ($p = 0.588$). The implied annual trend rate associated with our fitted frequency model is +2.3%. The adjusted R-squared of our proposed frequency model is -0.036.

We fit a severity model to all accident half-years between 2014-2 and 2025-1, excluding 2017-2, and 2025-2, and include only trend ($p = 0.502$). The implied annual trend rate associated with our fitted severity model is +3.5%. The adjusted R-squared of our proposed severity model is -0.027.

In Figure 28, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.8%.⁶⁶ The implied adjusted R-squared of the combined frequency and severity model is -0.077.

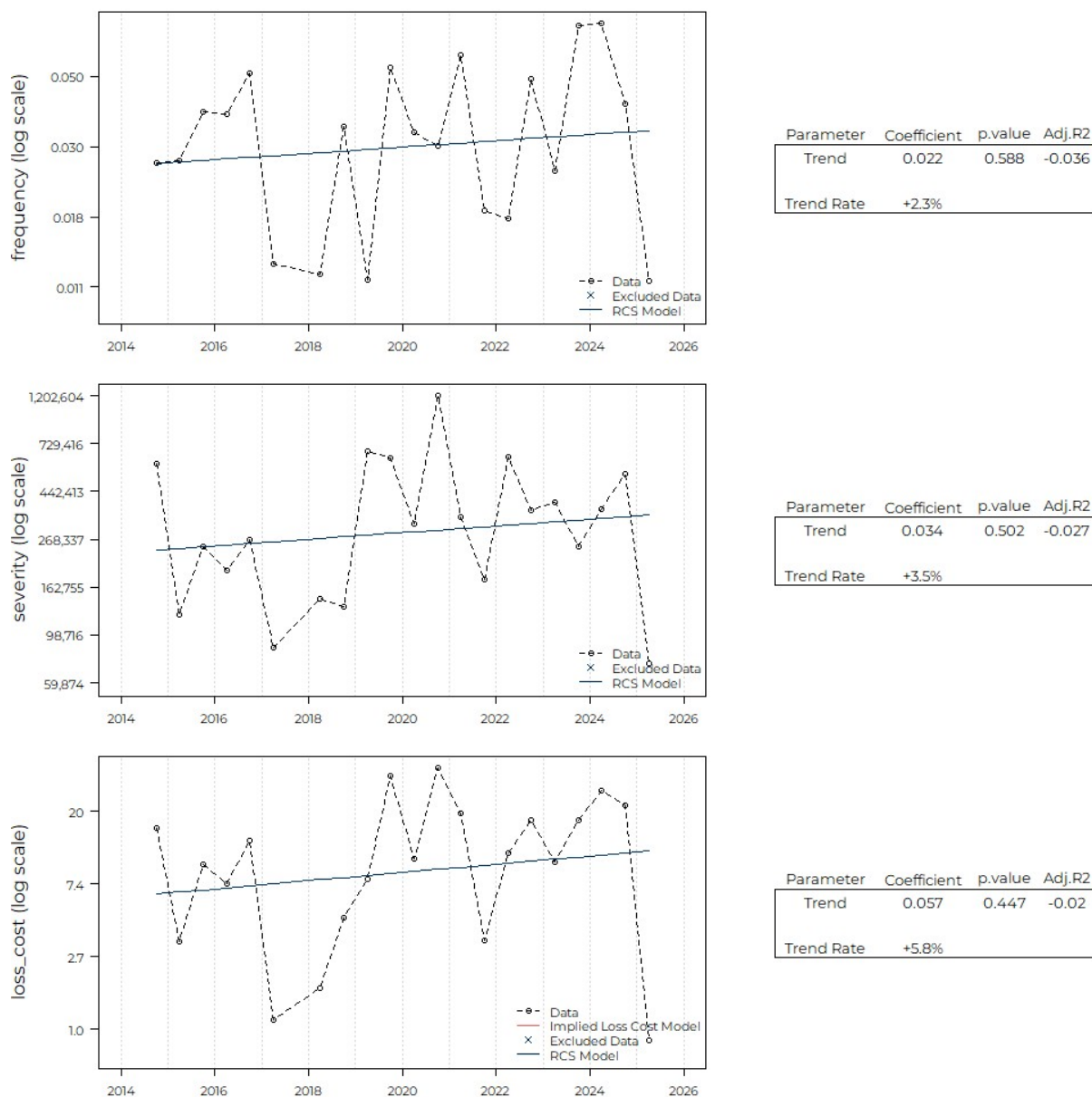
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-2 and 2025-1, excluding 2017-2, and 2025-2, and include only trend ($p = 0.447$). The implied annual trend rate associated with our fitted loss cost model is +5.8%. The adjusted R-squared of our proposed loss cost model is -0.020.

Due to a lack of good fit and statistical significance, we select a loss cost trend rate of -0.0%.

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

⁶⁶ = $\exp[0.022 + 0.034] - 1$

Figure 28: 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	2026 Annual Review Data as of December 31, 2025
TPL-Bodily Injury	+0.1%
TPL-Property Damage	+3.3%
DCPD ⁶⁷	+3.3%
AB – Total	+4.1%/+6.4% ⁶⁸
Collision	-9.9%/+0.4%* ⁶⁹
Comprehensive	+2.6%
All Perils	+2.0%*
Specified Perils	-5.7%*
Underinsured Motorist	-0.1%

* Subject to excess inflation. See Section 8 for the implied adjustment factors.

⁶⁷ 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.

⁶⁸ +6.4% trend rate begins October 29, 2020.

⁶⁹ +0.4% trend rate begins July 1, 2022.

7. Summary of Benchmarks

In Table 9, we present a summary of our selected Benchmarks for the 2026 Annual Review and Semi-Annual Review.

Table 9: Estimated Annual Loss Cost Trend Rates⁷⁰

2026 Annual Review Data as of December 31, 2025	
Trend Benchmarks	
TPL-Bodily Injury	+0.1%
TPL-Property Damage	+3.3%
DCPD ⁷¹	+3.3%
AB – Total	+4.1%/+6.4% ⁷²
Collision	-9.9%/+0.4% ^{*73}
Comprehensive	+2.6%
All Perils	+2.0%*
Specified Perils	-5.7%*
Underinsured Motorist	-0.1%
Other Benchmarks⁷⁴	
Health Cost Recovery	Current ⁷⁵
Operating Expenses	27.8%
Profit Provision	6%

* Subject to excess inflation. See Section 8 for the implied adjustment factors.

⁷⁰ Values for scalars or reform parameters are presented by coverage in Section 6.

⁷¹ 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.

⁷² +6.4% trend rate begins October 29, 2020.

⁷³ +0.4% trend rate begins July 1, 2022.

⁷⁴ See Private Passenger Vehicles report for the basis of these benchmark values.

⁷⁵ Refer to the most current percentage published on the President of Treasury Board and Minister of Finance's website.

8. Excess Inflation

We include an inflation parameter, where significant, to estimate the inflation impact on claim severity. We find the inflation impact differs between the physical damage and non-physical damage coverages. Therefore, we calculate two separate inflation parameters. For the physical damage parameter, we use the passenger vehicle parts, maintenance, and repairs CPI, and for the non-physical damage parameter, we use the health care CPI. We calculate the inflation parameter as follows:

- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2012 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as the baseline CPI and the baseline inflation rate.
- We calculate the excess ratio as the observed CPI divided by the predicted CPI.
- We calculate the natural logarithm of the excess ratio.
- We normalize the natural logarithm excess ratio values by dividing by the maximum value.
- We manually select a value of 1.000 for periods we observe excess inflation to have ended to avoid slight inflation variations that are not due to excess inflation.

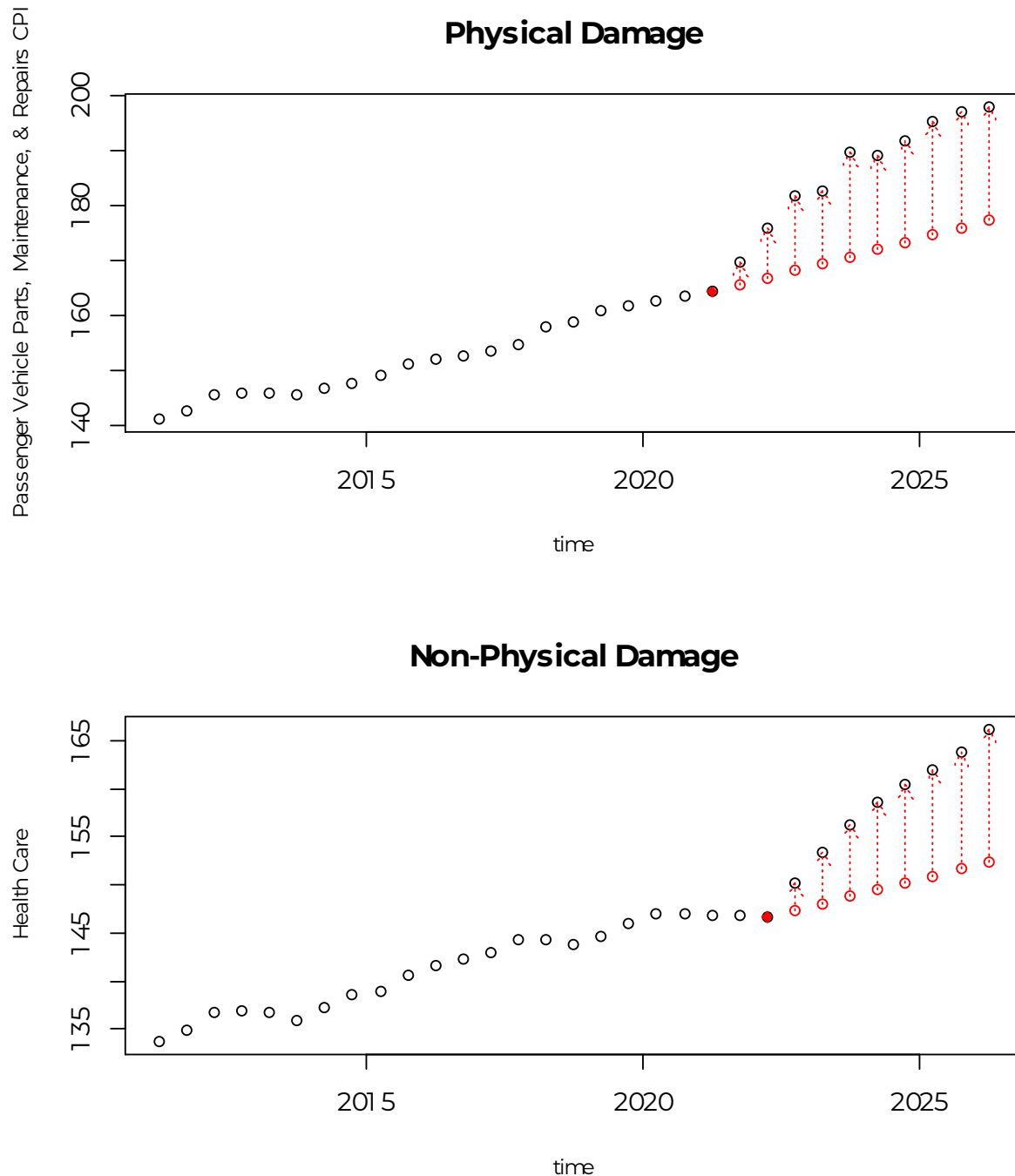
We present the CPI values, in Figure 29, and the excess inflation parameter values, in Table 10.

Table 10: Excess Inflation Model Parameter

Accident Semester	Physical Damage Excess Inflation Parameter	Non-Physical Damage Excess Inflation Parameter
2020-1	0.000	0.024
2020-2	0.000	0.027
2021-1	0.000	0.016
2021-2	0.000	0.012
2022-1	0.209	0.000
2022-2	0.458	0.248
2023-1	0.681	0.462
2023-2	0.668	0.637
2024-1	1.000	1.000

Accident Semester	Physical Damage Excess Inflation Parameter	Non-Physical Damage Excess Inflation Parameter
2024-2	1.000	1.000
2025-1	1.000	1.000
2025-2	1.000	1.000

Figure 29: CPI Inflation



We include an excess inflation parameter in our bodily injury, property damage, and collision severity models. The combination of the modelled coefficient and the parameter values in Table 10 adjust the historical data to a 2025-2 cost level. We present the adjustment factors by coverage in Table 11.

Table 11: Excess Inflation Adjustment Factors

Accident Semester	Collision	All Perils
2019-2 and prior	1.369	1.459
2020-1	1.369	1.459
2020-2	1.369	1.459
2021-1	1.369	1.459
2021-2	1.282	1.348
2022-1	1.186	1.227
2022-2	1.105	1.128
2023-1	1.110	1.134
2023-2	1.000	1.000
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000
2025-2	1.000	1.000

9. Distribution and Use

- **Usage and Responsibility of Client** – RCS prepared this report for the sole use of the Board for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of AIRB.
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10. 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.

11. Definition of Key Terms

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

11.1. 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.

11.2. 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 motorcycle 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 motorcycles would be twice the cost to insure 25 motorcycles.

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.

12. Closing

This report was prepared by Felix Chan, FCAS, FCIA and Rajesh Sahasrabuddhe, FCAS, FCIA of Risk Consulting Services.

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

Sincerely,



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13. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 11
- Property Damage: Pages 12 to 23
- Accident Benefits: Pages 24 to 39
- Collision: Pages 40 to 49
- Comprehensive: Page 50 to 52
- Comprehensive Theft: Page 53 to 56
- All Perils: Pages 57 to 65
- Specified Perils: Pages 66 to 72
- Underinsured Motorists (UM): Pages 73 to 75

Appendix F: Summary of selected loss trend models.



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Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2025

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Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Claim Count Development Selections
Data as of 31 Dec 2025

[illegible]

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)
Reported Incurred Claim Amount and ALAE Development Summary
Data as of 31 Dec 2025

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Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

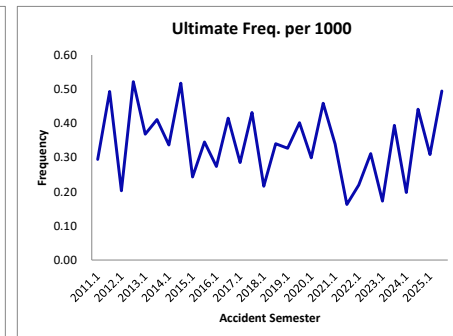
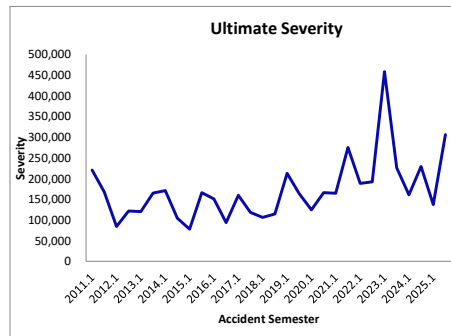
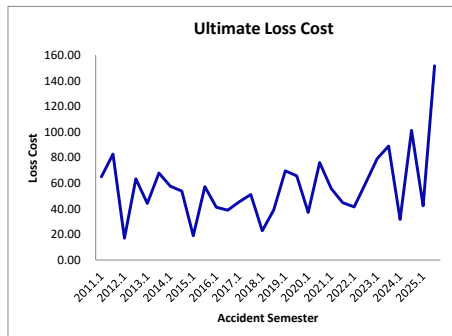
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2025

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

Loss Cost Summary
Data as of 31 Dec 2025

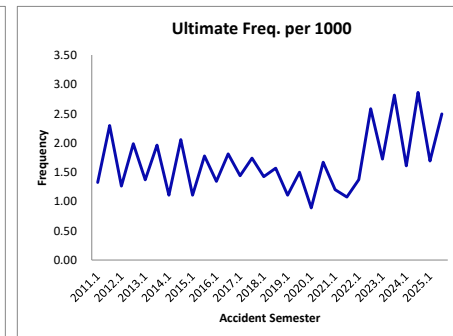
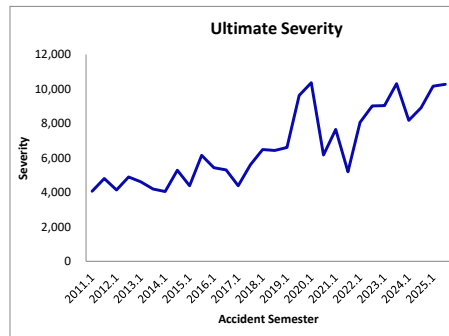
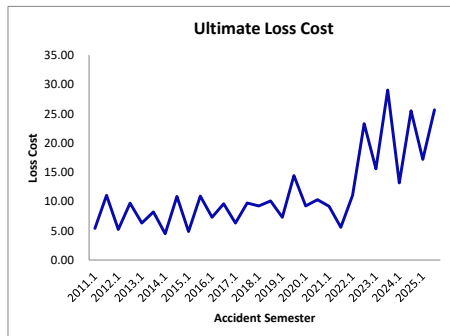
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	61,138	18	3,630	1.095	3,973	64.98		220,722		0.29			
2011.2	174	64,861	32	4,898	1.095	5,361	82.65		167,531		0.49		74.08	
2012.1	168	64,192	13	1,001	1.091	1,092	17.02	-73.8%	84,037	-61.9%	0.20	-31.2%		
2012.2	162	68,987	36	4,009	1.091	4,375	63.41	-23.3%	121,522	-27.5%	0.52	5.8%	41.05	-44.6%
2013.1	156	67,868	25	2,728	1.099	3,000	44.20	159.7%	119,991	42.8%	0.37	81.9%		
2013.2	150	72,953	30	4,503	1.099	4,951	67.86	7.0%	165,018	35.8%	0.41	-21.2%	56.46	37.5%
2014.1	144	71,244	24	3,757	1.093	4,107	57.65	30.4%	171,135	42.6%	0.34	-8.5%		
2014.2	138	75,393	39	3,713	1.093	4,058	53.83	-20.7%	104,059	-36.9%	0.52	25.8%	55.69	-1.4%
2015.1	132	74,022	18	1,268	1.103	1,398	18.89	-67.2%	77,682	-54.6%	0.24	-27.8%		
2015.2	126	78,204	27	4,061	1.103	4,479	57.28	6.4%	165,897	59.4%	0.35	-33.3%	38.61	-30.7%
2016.1	120	76,720	21	2,918	1.085	3,166	41.26	118.4%	150,743	94.1%	0.27	12.6%		
2016.2	114	79,498	33	2,847	1.085	3,089	38.85	-32.2%	93,596	-43.6%	0.42	20.2%	40.04	3.7%
2017.1	108	77,146	22	3,213	1.092	3,507	45.46	10.2%	159,397	5.7%	0.29	4.2%		
2017.2	102	81,046	35	3,797	1.092	4,145	51.14	31.6%	118,426	26.5%	0.43	4.0%	48.37	20.8%
2018.1	96	78,676	17	1,636	1.101	1,801	22.89	-49.6%	105,958	-33.5%	0.22	-24.2%		
2018.2	90	82,251	28	2,913	1.101	3,206	38.98	-23.8%	114,504	-3.3%	0.34	-21.2%	31.12	-35.7%
2019.1	84	79,522	26	4,994	1.108	5,533	69.58	203.9%	212,827	100.9%	0.33	51.3%		
2019.2	78	82,125	33	4,873	1.108	5,399	65.74	68.6%	163,599	42.9%	0.40	18.0%	67.63	117.4%
2020.1	72	79,764	24	2,688	1.103	2,964	37.16	-46.6%	124,315	-41.6%	0.30	-8.6%		
2020.2	66	84,475	39	5,831	1.103	6,429	76.11	15.8%	165,959	1.4%	0.46	14.1%	57.19	-15.4%
2021.1	60	82,474	28	4,083	1.126	4,598	55.75	50.0%	164,341	32.2%	0.34	13.5%		
2021.2	54	86,512	14	3,437	1.126	3,871	44.74	-41.2%	275,162	65.8%	0.16	-64.5%	50.12	-12.4%
2022.1	48	83,859	18	3,107	1.118	3,474	41.43	-25.7%	188,541	14.7%	0.22	-35.2%		
2022.2	42	87,140	27	4,668	1.118	5,219	59.89	33.9%	192,214	-30.1%	0.31	91.6%	50.84	1.4%
2023.1	36	84,699	15	5,996	1.118	6,704	79.15	91.1%	458,536	143.2%	0.17	-21.4%		
2023.2	30	87,866	35	6,987	1.118	7,813	88.92	48.5%	225,778	17.5%	0.39	26.4%	84.12	65.5%
2024.1	24	86,278	17	2,531	1.082	2,737	31.72	-59.9%	160,577	-65.0%	0.20	14.4%		
2024.2	18	90,028	40	8,423	1.082	9,109	101.18	13.8%	229,381	1.6%	0.44	12.0%	67.19	-20.1%
2025.1	12	87,580	27	3,389	1.094	3,707	42.33	33.4%	137,012	-14.7%	0.31	56.4%		
2025.2	6	91,041	45	12,615	1.094	13,797	151.54	49.8%	306,446	33.6%	0.49	12.1%	97.99	45.8%
Total		2,367,563	805	124,513		137,062								



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

Loss Cost Summary
Data as of 31 Dec 2025

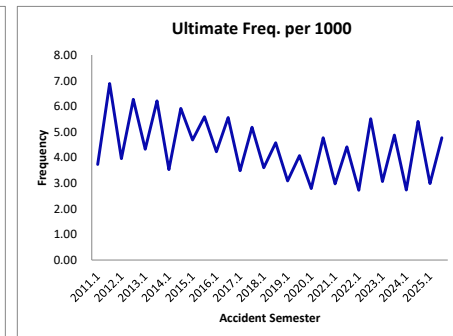
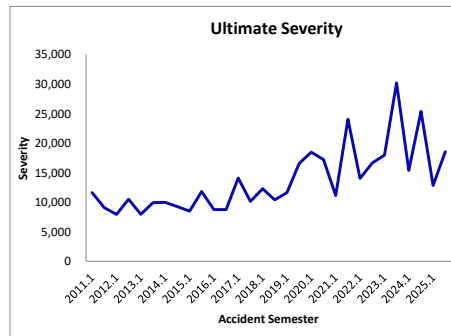
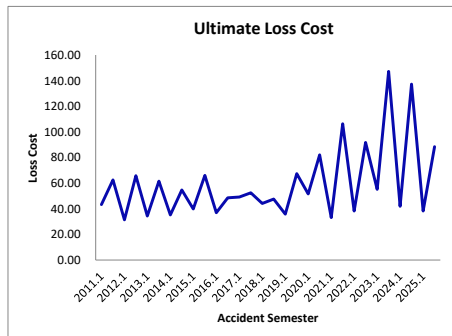
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	61,138	81	301	1.095	330	5.39		4,069		1.32			
2011.2	174	64,861	149	654	1.095	716	11.04		4,807		2.30		8.30	
2012.1	168	64,192	81	307	1.091	335	5.23	-3.1%	4,141	1.8%	1.26	-4.8%		
2012.2	162	68,987	137	614	1.091	670	9.71	-12.0%	4,891	1.8%	1.99	-13.6%	7.55	-9.0%
2013.1	156	67,868	93	390	1.099	429	6.32	21.0%	4,615	11.4%	1.37	8.6%		
2013.2	150	72,953	143	546	1.099	600	8.22	-15.3%	4,196	-14.2%	1.96	-1.3%	7.31	-3.2%
2014.1	144	71,244	79	293	1.093	320	4.49	-29.0%	4,048	-12.3%	1.11	-19.1%		
2014.2	138	75,393	155	750	1.093	820	10.87	32.2%	5,288	26.0%	2.06	4.9%	7.77	6.3%
2015.1	132	74,022	82	326	1.103	360	4.86	8.3%	4,387	8.4%	1.11	-0.1%		
2015.2	126	78,204	139	775	1.103	855	10.93	0.5%	6,149	16.3%	1.78	-13.5%	7.98	2.7%
2016.1	120	76,720	103	516	1.085	559	7.29	50.0%	5,432	23.8%	1.34	21.2%		
2016.2	114	79,498	144	704	1.085	764	9.60	-12.1%	5,302	-13.8%	1.81	1.9%	8.47	6.2%
2017.1	108	77,146	111	446	1.092	487	6.31	-13.5%	4,384	-19.3%	1.44	7.2%		
2017.2	102	81,046	141	723	1.092	790	9.74	1.4%	5,601	5.6%	1.74	-4.0%	8.07	-4.7%
2018.1	96	78,676	112	660	1.101	726	9.23	46.3%	6,484	47.9%	1.42	-1.1%		
2018.2	90	82,251	129	754	1.101	829	10.08	3.5%	6,430	14.8%	1.57	-9.9%	9.67	19.8%
2019.1	84	79,522	88	525	1.108	582	7.31	-20.8%	6,609	1.9%	1.11	-22.3%		
2019.2	78	82,125	123	1,069	1.108	1,184	14.42	43.0%	9,627	49.7%	1.50	-4.5%	10.92	13.0%
2020.1	72	79,764	71	667	1.103	736	9.23	26.1%	10,364	56.8%	0.89	-19.6%		
2020.2	66	84,475	141	789	1.103	870	10.30	-28.6%	6,170	-35.9%	1.67	11.4%	9.78	-10.5%
2021.1	60	82,474	99	672	1.126	757	9.18	-0.5%	7,648	-26.2%	1.20	34.9%		
2021.2	54	86,512	93	429	1.126	483	5.58	-45.8%	5,191	-15.9%	1.07	-35.6%	7.34	-25.0%
2022.1	48	83,859	115	829	1.118	927	11.06	20.4%	8,063	5.4%	1.37	14.2%		
2022.2	42	87,140	225	1,815	1.118	2,030	23.29	317.4%	9,021	73.8%	2.58	140.2%	17.29	135.7%
2023.1	36	84,699	146	1,179	1.118	1,319	15.57	40.8%	9,032	12.0%	1.72	25.7%		
2023.2	30	87,866	247	2,280	1.118	2,550	29.02	24.6%	10,310	14.3%	2.81	9.0%	22.42	29.6%
2024.1	24	86,278	139	1,049	1.082	1,135	13.15	-15.5%	8,181	-9.4%	1.61	-6.7%		
2024.2	18	90,028	258	2,121	1.082	2,294	25.48	-12.2%	8,906	-13.6%	2.86	1.7%	19.45	-13.2%
2025.1	12	87,580	148	1,377	1.094	1,505	17.19	30.7%	10,160	24.2%	1.69	5.2%		
2025.2	6	91,041	227	2,134	1.094	2,334	25.64	0.6%	10,276	15.4%	2.50	-12.8%	21.50	10.5%
Total		2,367,563	3,999	25,695		28,295								



Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

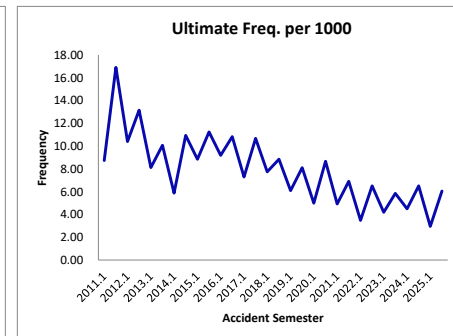
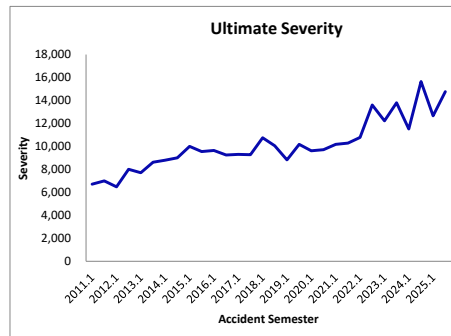
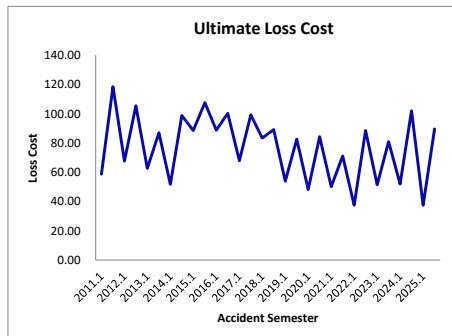
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	60,852	227	2,408	1.095	2,636	43.32		11,612		3.73			
2011.2	174	64,627	445	3,692	1.095	4,041	62.52		9,080		6.89		53.21	
2012.1	168	63,985	253	1,840	1.091	2,008	31.38	-27.5%	7,937	-31.6%	3.95	6.0%		
2012.2	162	68,924	432	4,159	1.091	4,538	65.84	5.3%	10,504	15.7%	6.27	-9.0%	49.25	-7.4%
2013.1	156	67,782	293	2,119	1.099	2,330	34.37	9.5%	7,951	0.2%	4.32	9.3%		
2013.2	150	72,780	452	4,074	1.099	4,480	61.55	-6.5%	9,911	-5.6%	6.21	-0.9%	48.44	-1.6%
2014.1	144	71,076	251	2,292	1.093	2,505	35.25	2.6%	9,981	25.5%	3.53	-18.3%		
2014.2	138	75,374	446	3,773	1.093	4,124	54.72	-11.1%	9,248	-6.7%	5.92	-4.7%	45.27	-6.6%
2015.1	132	74,065	347	2,674	1.103	2,949	39.81	13.0%	8,498	-14.9%	4.69	32.7%		
2015.2	126	78,317	438	4,691	1.103	5,174	66.06	20.7%	11,813	27.7%	5.59	-5.5%	53.31	17.8%
2016.1	120	76,910	325	2,622	1.085	2,845	36.99	-7.1%	8,754	3.0%	4.23	-9.8%		
2016.2	114	79,721	443	3,571	1.085	3,875	48.60	-26.4%	8,746	-26.0%	5.56	-0.6%	42.90	-19.5%
2017.1	108	77,428	270	3,486	1.092	3,805	49.14	32.9%	14,093	61.0%	3.49	-17.5%		
2017.2	102	81,306	421	3,904	1.092	4,261	52.41	7.8%	10,122	15.7%	5.18	-6.8%	50.82	18.5%
2018.1	96	78,932	284	3,169	1.101	3,489	44.20	-10.1%	12,278	-12.9%	3.60	3.2%		
2018.2	90	82,475	377	3,564	1.101	3,923	47.57	-9.2%	10,397	2.7%	4.58	-11.6%	45.92	-9.6%
2019.1	84	79,788	246	2,580	1.108	2,858	35.83	-18.9%	11,609	-5.4%	3.09	-14.3%		
2019.2	78	82,289	335	5,007	1.108	5,548	67.42	41.7%	16,545	59.1%	4.07	-10.9%	51.87	12.9%
2020.1	72	79,919	223	3,739	1.103	4,122	51.58	44.0%	18,479	59.2%	2.79	-9.5%		
2020.2	66	84,739	404	6,312	1.103	6,960	82.13	21.8%	17,221	4.1%	4.77	17.0%	67.31	29.8%
2021.1	60	82,760	246	2,435	1.126	2,742	33.13	-35.8%	11,148	-39.7%	2.97	6.5%		
2021.2	54	86,667	383	8,179	1.126	9,212	106.29	29.4%	24,055	39.7%	4.42	-7.4%	70.56	4.8%
2022.1	48	83,998	229	2,871	1.118	3,210	38.22	15.3%	14,028	25.8%	2.72	-8.3%		
2022.2	42	87,326	481	7,163	1.118	8,010	91.72	-13.7%	16,648	-30.8%	5.51	24.7%	65.49	-7.2%
2023.1	36	84,891	260	4,184	1.118	4,678	55.10	44.2%	17,973	28.1%	3.07	12.5%		
2023.2	30	88,056	429	11,590	1.118	12,959	147.17	60.4%	30,201	81.4%	4.87	-11.6%	101.98	55.7%
2024.1	24	86,460	236	3,357	1.082	3,631	41.99	-23.8%	15,378	-14.4%	2.73	-10.9%		
2024.2	18	90,103	487	11,437	1.082	12,369	137.28	-6.7%	25,380	-16.0%	5.41	11.0%	90.62	-11.1%
2025.1	12	87,658	262	3,072	1.094	3,359	38.32	-8.7%	12,833	-16.5%	2.99	9.4%		
2025.2	6	91,125	435	7,372	1.094	8,063	88.48	-35.5%	18,553	-26.9%	4.77	-11.8%	63.89	-29.5%
Total		2,370,331	10,361	131,336		144,703								



Province of Alberta
Collision
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

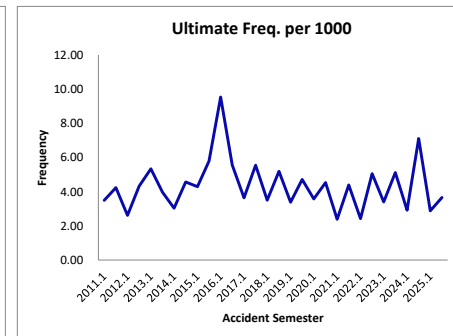
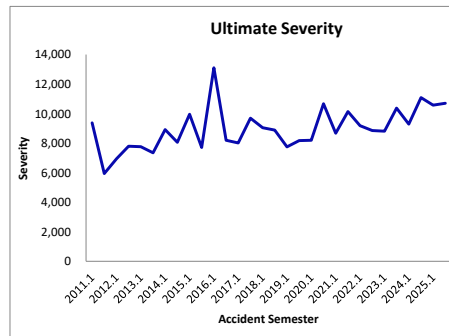
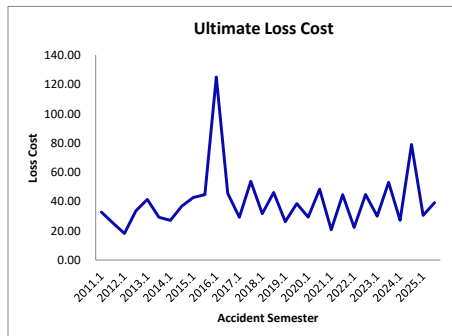
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	20,356	178	1,091	1.095	1,194	58.67		6,709		8.74			
2011.2	174	21,405	362	2,315	1.095	2,533	118.35		6,998		16.91		89.26	
2012.1	168	21,421	223	1,325	1.091	1,446	67.49	15.0%	6,483	-3.4%	10.41	19.1%		
2012.2	162	23,646	311	2,282	1.091	2,490	105.31	-11.0%	8,007	14.4%	13.15	-22.2%	87.34	-2.2%
2013.1	156	23,890	194	1,361	1.099	1,497	62.65	-7.2%	7,715	19.0%	8.12	-22.0%		
2013.2	150	26,791	270	2,119	1.099	2,330	86.96	-17.4%	8,629	7.8%	10.08	-23.4%	75.50	-13.5%
2014.1	144	26,706	157	1,263	1.093	1,381	51.71	-17.5%	8,796	14.0%	5.88	-27.6%		
2014.2	138	29,416	322	2,655	1.093	2,902	98.65	13.4%	9,012	4.4%	10.95	8.6%	76.31	1.1%
2015.1	132	29,399	260	2,357	1.103	2,600	88.43	71.0%	9,999	13.7%	8.84	50.4%		
2015.2	126	31,550	355	3,075	1.103	3,391	107.49	9.0%	9,560	6.1%	11.24	2.7%	98.30	28.8%
2016.1	120	31,104	286	2,542	1.085	2,758	88.67	0.3%	9,650	-3.5%	9.19	3.9%		
2016.2	114	32,463	352	2,999	1.085	3,254	100.24	-6.7%	9,251	-3.2%	10.84	-3.6%	94.58	-3.8%
2017.1	108	31,786	232	1,977	1.092	2,158	67.90	-23.4%	9,309	-3.5%	7.29	-20.6%		
2017.2	102	33,607	359	3,050	1.092	3,329	99.07	-1.2%	9,280	0.3%	10.68	-1.5%	83.92	-11.3%
2018.1	96	32,788	254	2,479	1.101	2,729	83.23	22.6%	10,750	15.5%	7.74	6.1%		
2018.2	90	34,536	306	2,796	1.101	3,077	89.10	-10.1%	10,063	8.4%	8.85	-17.1%	86.24	2.8%
2019.1	84	33,479	204	1,625	1.108	1,801	53.78	-35.4%	8,832	-17.8%	6.09	-21.3%		
2019.2	78	34,290	278	2,553	1.108	2,828	82.49	-7.4%	10,181	1.2%	8.10	-8.5%	68.31	-20.8%
2020.1	72	33,181	166	1,448	1.103	1,596	48.11	-10.5%	9,623	9.0%	5.00	-17.9%		
2020.2	66	34,464	299	2,632	1.103	2,903	84.22	2.1%	9,721	-4.5%	8.66	6.9%	66.51	-2.6%
2021.1	60	33,493	165	1,490	1.126	1,678	50.10	4.1%	10,182	5.8%	4.92	-1.6%		
2021.2	54	34,804	241	2,196	1.126	2,474	71.08	-15.6%	10,285	5.8%	6.91	-20.2%	60.79	-8.6%
2022.1	48	33,835	118	1,134	1.118	1,268	37.48	-25.2%	10,776	5.8%	3.48	-29.3%		
2022.2	42	35,333	230	2,795	1.118	3,125	88.44	24.4%	13,601	32.2%	6.50	-5.9%	63.51	4.5%
2023.1	36	34,472	145	1,583	1.118	1,770	51.35	37.0%	12,232	13.5%	4.20	20.7%		
2023.2	30	35,742	209	2,582	1.118	2,888	80.79	-8.6%	13,800	1.5%	5.85	-10.0%	66.34	4.5%
2024.1	24	35,195	158	1,688	1.082	1,826	51.87	1.0%	11,523	-5.8%	4.50	7.2%		
2024.2	18	36,844	240	3,471	1.082	3,754	101.89	26.1%	15,650	13.4%	6.51	11.2%	77.45	16.8%
2025.1	12	35,878	106	1,227	1.094	1,342	37.42	-27.9%	12,666	9.9%	2.95	-34.4%		
2025.2	6	37,227	225	3,045	1.094	3,330	89.46	-12.2%	14,774	-5.6%	6.06	-7.0%	63.92	-17.5%
Total		939,100	7,202	65,157			71,652							



Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

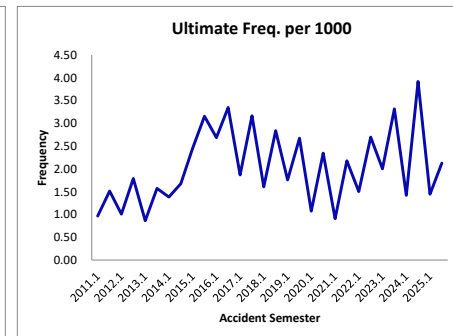
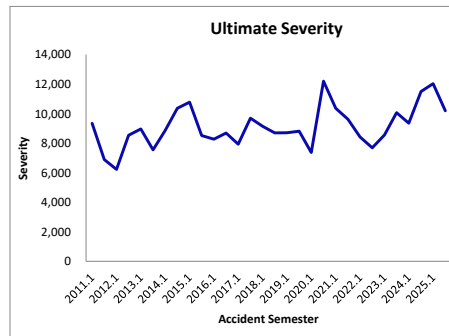
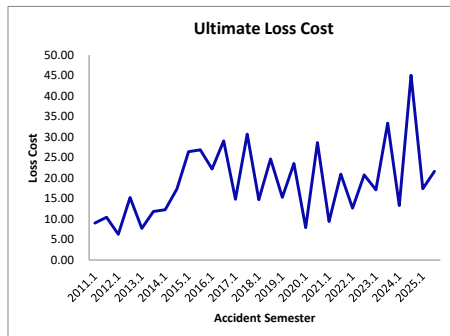
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	24,865	87	745	1.095	815	32.79		9,371		3.50			
2011.2	174	26,404	112	608	1.095	665	25.20		5,940		4.24		28.88	
2012.1	168	26,764	70	445	1.091	486	18.16	-44.6%	6,944	-25.9%	2.62	-25.2%		
2012.2	162	29,650	128	914	1.091	997	33.63	33.4%	7,789	31.1%	4.32	1.8%	26.29	-9.0%
2013.1	156	30,134	161	1,136	1.099	1,249	41.45	128.2%	7,758	11.7%	5.34	104.3%		
2013.2	150	33,721	134	895	1.099	984	29.18	-13.2%	7,344	-5.7%	3.97	-8.0%	34.97	33.0%
2014.1	144	33,961	103	841	1.093	919	27.05	-34.7%	8,920	15.0%	3.03	-43.2%		
2014.2	138	37,628	172	1,268	1.093	1,386	36.84	26.2%	8,060	9.8%	4.57	15.0%	32.20	-7.9%
2015.1	132	37,969	163	1,471	1.103	1,623	42.73	58.0%	9,954	11.6%	4.29	41.5%		
2015.2	126	41,220	239	1,669	1.103	1,841	44.66	21.2%	7,702	-4.4%	5.80	26.8%	43.73	35.8%
2016.1	120	41,307	394	4,758	1.085	5,162	124.97	192.4%	13,102	31.6%	9.54	122.2%		
2016.2	114	43,893	244	1,842	1.085	1,999	45.53	2.0%	8,191	6.3%	5.56	-4.1%	84.05	92.2%
2017.1	108	43,392	158	1,160	1.092	1,266	29.17	-76.7%	8,012	-38.9%	3.64	-61.8%		
2017.2	102	46,141	256	2,272	1.092	2,480	53.74	18.0%	9,687	18.3%	5.55	-0.2%	41.84	-50.2%
2018.1	96	45,410	159	1,307	1.101	1,439	31.68	8.6%	9,049	12.9%	3.50	-3.8%		
2018.2	90	47,944	249	2,010	1.101	2,212	46.14	-14.1%	8,884	-8.3%	5.19	-6.4%	39.11	-6.5%
2019.1	84	46,651	158	1,105	1.108	1,224	26.23	-17.2%	7,746	-14.4%	3.39	-3.3%		
2019.2	78	47,909	226	1,667	1.108	1,847	38.54	-16.5%	8,171	-8.0%	4.72	-9.2%	32.47	-17.0%
2020.1	72	46,655	167	1,242	1.103	1,369	29.34	11.8%	8,198	5.8%	3.58	5.7%		
2020.2	66	48,577	220	2,129	1.103	2,348	48.33	25.4%	10,672	30.6%	4.53	-4.0%	39.03	20.2%
2021.1	60	47,379	113	870	1.126	980	20.68	-29.5%	8,671	5.8%	2.39	-33.4%		
2021.2	54	49,118	216	1,944	1.126	2,190	44.58	-7.8%	10,137	-5.0%	4.40	-2.9%	32.84	-15.8%
2022.1	48	47,892	116	953	1.118	1,065	22.24	7.6%	9,184	5.9%	2.42	1.6%		
2022.2	42	49,673	251	1,987	1.118	2,221	44.72	0.3%	8,850	-12.7%	5.05	14.9%	33.69	2.6%
2023.1	36	48,474	165	1,299	1.118	1,452	29.95	34.7%	8,813	-4.0%	3.40	40.3%		
2023.2	30	50,025	256	2,376	1.118	2,656	53.10	18.7%	10,368	17.2%	5.12	1.3%	41.71	23.8%
2024.1	24	49,379	144	1,236	1.082	1,337	27.07	-9.6%	9,289	5.4%	2.91	-14.2%		
2024.2	18	51,372	365	3,745	1.082	4,050	78.84	48.5%	11,088	6.9%	7.11	38.9%	53.47	28.2%
2025.1	12	50,068	144	1,395	1.094	1,526	30.48	12.6%	10,574	13.8%	2.88	-1.1%		
2025.2	6	51,690	189	1,849	1.094	2,022	39.12	-50.4%	10,701	-3.5%	3.66	-48.6%	34.87	-34.8%
Total		1,275,265	5,559	47,136		51,809								



Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

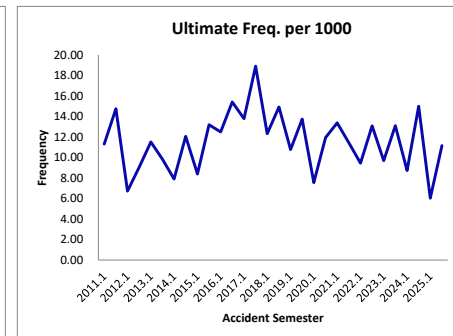
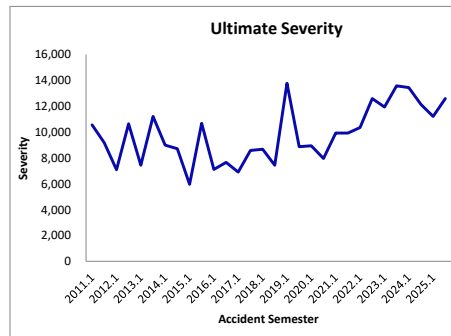
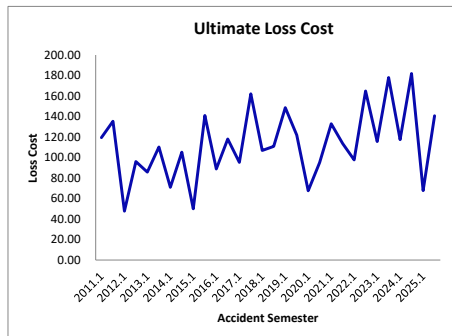
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	24,865	24	205	1.095	224	9.02		9,345		0.97			
2011.2	174	26,404	40	252	1.095	276	10.44		6,891		1.51		9.75	
2012.1	168	26,764	27	154	1.091	168	6.28	-30.4%	6,222	-33.4%	1.01	4.5%		
2012.2	162	29,650	53	414	1.091	452	15.25	46.1%	8,533	23.8%	1.79	18.0%	10.99	12.8%
2013.1	156	30,134	26	212	1.099	233	7.73	23.1%	8,958	44.0%	0.86	-14.5%		
2013.2	150	33,721	53	364	1.099	400	11.86	-22.3%	7,544	-11.6%	1.57	-12.1%	9.91	-9.9%
2014.1	144	33,961	47	381	1.093	416	12.25	58.5%	8,853	-1.2%	1.38	60.4%		
2014.2	138	37,628	63	597	1.093	653	17.35	46.3%	10,360	37.3%	1.67	6.5%	14.93	50.7%
2015.1	132	37,969	93	909	1.103	1,002	26.40	115.5%	10,779	21.8%	2.45	77.0%		
2015.2	126	41,220	130	1,004	1.103	1,107	26.85	54.8%	8,515	-17.8%	3.15	88.4%	26.64	78.4%
2016.1	120	41,307	111	846	1.085	918	22.22	-15.8%	8,268	-23.3%	2.69	9.7%		
2016.2	114	43,893	147	1,176	1.085	1,276	29.06	8.2%	8,678	1.9%	3.35	6.2%	25.74	-3.4%
2017.1	108	43,392	81	589	1.092	643	14.81	-33.3%	7,934	-4.0%	1.87	-30.5%		
2017.2	102	46,141	146	1,297	1.092	1,416	30.68	5.6%	9,696	11.7%	3.16	-5.5%	22.99	-10.7%
2018.1	96	45,410	73	606	1.101	667	14.70	-0.8%	9,142	15.2%	1.61	-13.9%		
2018.2	90	47,944	136	1,074	1.101	1,182	24.65	-19.7%	8,690	-10.4%	2.84	-10.4%	19.81	-13.8%
2019.1	84	46,651	82	644	1.108	714	15.30	4.1%	8,705	-4.8%	1.76	9.3%		
2019.2	78	47,909	128	1,018	1.108	1,128	23.55	-4.5%	8,814	1.4%	2.67	-5.8%	19.48	-1.7%
2020.1	72	46,655	50	334	1.103	368	7.89	-48.4%	7,364	-15.4%	1.07	-39.0%		
2020.2	66	48,577	114	1,261	1.103	1,391	28.63	21.6%	12,198	38.4%	2.35	-12.2%	18.47	-5.2%
2021.1	60	47,379	43	395	1.126	445	9.40	19.1%	10,357	40.6%	0.91	-15.3%		
2021.2	54	49,118	107	914	1.126	1,029	20.95	-26.8%	9,617	-21.2%	2.18	-7.2%	15.28	-17.3%
2022.1	48	47,892	72	542	1.118	606	12.65	34.6%	8,414	-18.8%	1.50	65.6%		
2022.2	42	49,673	134	921	1.118	1,030	20.74	-1.0%	7,688	-20.1%	2.70	23.8%	16.77	9.7%
2023.1	36	48,474	97	742	1.118	830	17.12	35.3%	8,555	1.7%	2.00	33.1%		
2023.2	30	50,025	166	1,493	1.118	1,670	33.38	60.9%	10,059	30.8%	3.32	23.0%	25.38	51.3%
2024.1	24	49,379	70	607	1.082	657	13.31	-22.3%	9,356	9.4%	1.42	-28.9%		
2024.2	18	51,372	201	2,140	1.082	2,314	45.05	35.0%	11,498	14.3%	3.92	18.1%	29.49	16.2%
2025.1	12	50,068	72	796	1.094	870	17.38	30.6%	12,026	28.5%	1.45	1.6%		
2025.2	6	51,690	110	1,023	1.094	1,119	21.65	-51.9%	10,191	-11.4%	2.12	-45.8%	19.55	-33.7%
Total		1,275,265	2,697	22,910		25,203								



Province of Alberta
All Perils
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

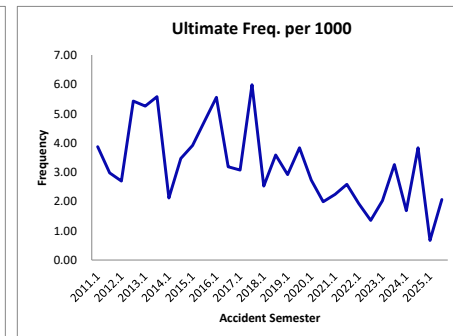
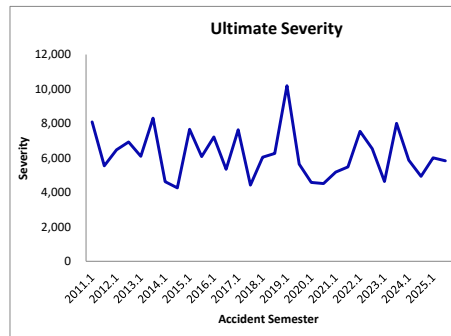
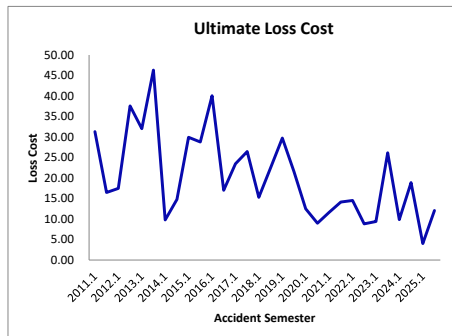
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	2,826	32	308	1.095	338	119.46		10,551		11.32			
2011.2	174	2,914	43	360	1.095	395	135.38		9,175		14.75		127.54	
2012.1	168	2,823	19	123	1.091	135	47.70	-60.1%	7,087	-32.8%	6.73	-40.6%		
2012.2	162	2,878	26	253	1.091	277	96.10	-29.0%	10,637	15.9%	9.03	-38.8%	72.13	-43.4%
2013.1	156	2,517	29	196	1.099	216	85.72	79.7%	7,441	5.0%	11.52	71.1%		
2013.2	150	1,932	19	194	1.099	213	110.28	14.8%	11,214	5.4%	9.83	8.9%	96.38	33.6%
2014.1	144	1,772	14	115	1.093	126	71.01	-17.2%	8,989	20.8%	7.90	-31.4%		
2014.2	138	1,824	22	175	1.093	192	105.14	-4.7%	8,715	-22.3%	12.06	22.7%	88.32	-8.4%
2015.1	132	1,787	15	81	1.103	89	50.00	-29.6%	5,956	-33.7%	8.39	6.3%		
2015.2	126	1,894	25	242	1.103	267	140.92	34.0%	10,679	22.5%	13.20	9.4%	96.79	9.6%
2016.1	120	2,001	25	164	1.085	178	88.79	77.6%	7,107	19.3%	12.49	48.8%		
2016.2	114	2,531	39	275	1.085	299	118.03	-16.2%	7,660	-28.3%	15.41	16.8%	105.12	8.6%
2017.1	108	2,682	37	234	1.092	256	95.27	7.3%	6,907	-2.8%	13.79	10.4%		
2017.2	102	3,226	61	479	1.092	523	162.13	37.4%	8,574	11.9%	18.91	22.7%	131.78	25.4%
2018.1	96	3,327	41	323	1.101	356	106.86	12.2%	8,672	25.6%	12.32	-10.7%		
2018.2	90	3,820	57	385	1.101	424	110.87	-31.6%	7,431	-13.3%	14.92	-21.1%	109.00	-17.3%
2019.1	84	3,894	42	522	1.108	578	148.57	39.0%	13,774	58.8%	10.79	-12.5%		
2019.2	78	4,365	60	480	1.108	532	121.88	9.9%	8,867	19.3%	13.75	-7.9%	134.46	23.4%
2020.1	72	4,368	33	268	1.103	295	67.56	-54.5%	8,943	-35.1%	7.55	-30.0%		
2020.2	66	5,022	60	433	1.103	478	95.08	-22.0%	7,959	-10.2%	11.95	-13.1%	82.28	-38.8%
2021.1	60	5,137	69	606	1.126	682	132.83	96.6%	9,923	11.0%	13.39	77.2%		
2021.2	54	5,849	67	590	1.126	665	113.67	19.5%	9,926	24.7%	11.45	-4.2%	122.63	49.0%
2022.1	48	5,926	56	518	1.118	579	97.74	-26.4%	10,347	4.3%	9.45	-29.4%		
2022.2	42	6,719	88	990	1.118	1,107	164.82	45.0%	12,587	26.8%	13.09	14.3%	133.38	8.8%
2023.1	36	6,812	66	704	1.118	787	115.60	18.3%	11,934	15.3%	9.69	2.5%		
2023.2	30	7,549	99	1,202	1.118	1,344	178.04	8.0%	13,580	7.9%	13.11	0.1%	148.42	11.3%
2024.1	24	7,631	67	829	1.082	897	117.48	1.6%	13,445	12.7%	8.74	-9.8%		
2024.2	18	8,404	126	1,413	1.082	1,529	181.90	2.2%	12,131	-10.7%	14.99	14.4%	151.24	1.9%
2025.1	12	8,340	50	516	1.094	564	67.68	-42.4%	11,212	-16.6%	6.04	-30.9%		
2025.2	6	9,037	101	1,162	1.094	1,271	140.60	-22.7%	12,597	3.8%	11.16	-25.6%	105.60	-30.2%
Total		129,811	1,488	14,144		15,589								



Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

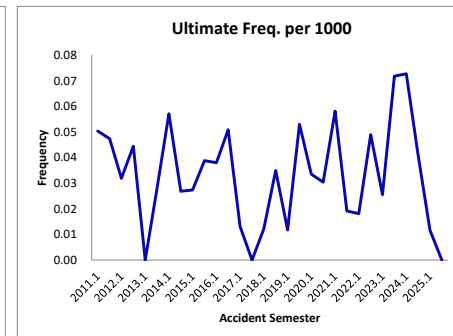
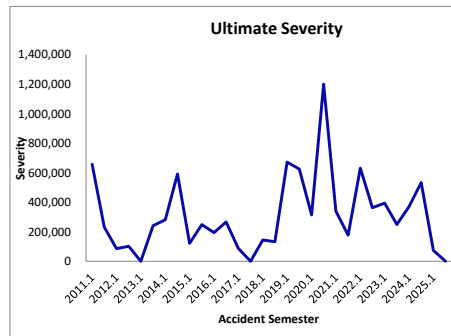
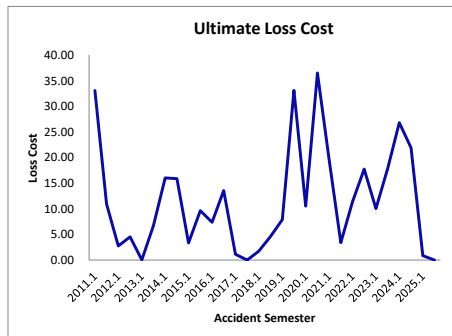
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	10,335	40	296	1.095	323	31.30		8,087		3.87			
2011.2	174	10,420	31	157	1.095	172	16.47		5,537		2.98		23.86	
2012.1	168	10,008	27	160	1.091	175	17.46	-44.2%	6,471	-20.0%	2.70	-30.3%		
2012.2	162	9,953	54	343	1.091	374	37.58	128.1%	6,926	25.1%	5.43	82.4%	27.49	15.2%
2013.1	156	9,512	50	277	1.099	305	32.02	83.4%	6,092	-5.9%	5.26	94.8%		
2013.2	150	9,503	53	400	1.099	440	46.31	23.3%	8,303	19.9%	5.58	2.8%	39.16	42.5%
2014.1	144	8,957	19	80	1.093	88	9.80	-69.4%	4,619	-24.2%	2.12	-59.6%		
2014.2	138	8,646	30	117	1.093	128	14.79	-68.1%	4,262	-48.7%	3.47	-37.8%	12.25	-68.7%
2015.1	132	8,184	32	222	1.103	245	29.94	205.6%	7,658	65.8%	3.91	84.3%		
2015.2	126	8,026	38	210	1.103	231	28.79	94.7%	6,082	42.7%	4.73	36.4%	29.37	139.8%
2016.1	120	7,562	42	279	1.085	303	40.07	33.8%	7,214	-5.8%	5.55	42.0%		
2016.2	114	7,226	23	113	1.085	123	17.00	-41.0%	5,341	-12.2%	3.18	-32.8%	28.80	-2.0%
2017.1	108	6,832	21	147	1.092	160	23.47	-41.4%	7,636	5.8%	3.07	-44.7%		
2017.2	102	6,684	40	162	1.092	177	26.46	55.6%	4,421	-17.2%	5.98	88.0%	24.95	-13.4%
2018.1	96	6,329	16	88	1.101	97	15.27	-34.9%	6,040	-20.9%	2.53	-17.7%		
2018.2	90	6,136	22	125	1.101	138	22.46	-15.1%	6,264	41.7%	3.59	-40.1%	18.81	-24.6%
2019.1	84	5,826	17	156	1.108	173	29.73	94.7%	10,188	68.7%	2.92	15.4%		
2019.2	78	5,745	22	112	1.108	124	21.61	-3.8%	5,644	-9.9%	3.83	6.8%	25.70	36.6%
2020.1	72	5,499	15	62	1.103	69	12.49	-58.0%	4,578	-55.1%	2.73	-6.5%		
2020.2	66	5,530	11	45	1.103	50	8.97	-58.5%	4,511	-20.1%	1.99	-48.1%	10.73	-58.3%
2021.1	60	5,359	12	55	1.126	62	11.61	-7.0%	5,176	13.1%	2.24	-17.8%		
2021.2	54	5,428	14	68	1.126	77	14.14	57.6%	5,474	21.3%	2.58	29.9%	12.89	20.1%
2022.1	48	5,193	10	68	1.118	76	14.54	25.2%	7,539	45.7%	1.93	-14.0%		
2022.2	42	5,182	7	41	1.118	46	8.84	-37.5%	6,534	19.4%	1.35	-47.6%	11.69	-9.2%
2023.1	36	4,944	10	42	1.118	46	9.39	-35.4%	4,634	-38.5%	2.03	5.0%		
2023.2	30	4,914	16	115	1.118	128	26.13	195.5%	8,011	22.6%	3.26	141.1%	17.73	51.6%
2024.1	24	4,762	8	43	1.082	47	9.88	5.2%	5,869	26.6%	1.68	-16.9%		
2024.2	18	4,707	18	82	1.082	89	18.87	-27.8%	4,927	-38.5%	3.83	17.4%	14.35	-19.1%
2025.1	12	4,541	3	17	1.094	18	4.02	-59.3%	6,008	2.4%	0.67	-60.2%		
2025.2	6	4,488	9	49	1.094	54	12.06	-36.1%	5,836	18.5%	2.07	-46.0%	8.02	-44.1%
Total		206,428	710	4,132		4,537								



Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	59,626	3	1,802	1.095	1,972	33.07		657,315		0.05			
2011.2	174	63,373	3	633	1.095	693	10.93		230,923		0.05		21.66	
2012.1	168	62,741	2	158	1.091	172	2.75	-91.7%	86,200	-86.9%	0.03	-36.6%		
2012.2	162	67,573	3	280	1.091	306	4.53	-58.6%	102,000	-55.8%	0.04	-6.2%	3.67	-83.1%
2013.1	156	66,511	0	1	1.099	1	0.02	-99.4%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	150	71,685	2	437	1.099	481	6.71	48.1%	240,427	135.7%	0.03	-37.2%	3.49	-5.0%
2014.1	144	70,083	4	1,027	1.093	1,123	16.02	102690.0%	280,741	#DIV/0!	0.06	#DIV/0!		
2014.2	138	74,478	2	1,082	1.093	1,182	15.87	136.7%	591,155	145.9%	0.03	-3.7%	15.95	357.3%
2015.1	132	73,206	2	221	1.103	244	3.33	-79.2%	121,813	-56.6%	0.03	-52.1%		
2015.2	126	77,313	3	674	1.103	744	9.62	-39.4%	247,910	-58.1%	0.04	44.5%	6.56	-58.9%
2016.1	120	75,828	3	515	1.085	559	7.37	121.5%	194,057	59.3%	0.04	39.0%		
2016.2	114	78,373	4	978	1.085	1,061	13.54	40.7%	266,407	7.5%	0.05	30.9%	10.50	60.1%
2017.1	108	76,020	1	79	1.092	86	1.14	-84.6%	86,706	-55.3%	0.01	-65.5%		
2017.2	102	79,636	0	0	1.092	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.55	-94.7%
2018.1	96	77,237	1	123	1.101	135	1.75	54.4%	144,514	66.7%	0.01	-7.4%		
2018.2	90	80,504	3	338	1.101	372	4.62	#DIV/0!	132,364	#DIV/0!	0.03	#DIV/0!	3.22	480.1%
2019.1	84	77,883	1	554	1.108	613	7.88	349.3%	671,894	364.9%	0.01	-3.4%		
2019.2	78	80,130	4	2,393	1.108	2,651	33.09	615.9%	624,367	371.7%	0.05	51.8%	20.66	542.2%
2020.1	72	77,708	3	741	1.103	817	10.51	33.5%	313,911	-53.3%	0.03	185.7%		
2020.2	66	82,244	3	2,721	1.103	3,000	36.48	10.3%	1,199,216	92.1%	0.03	-42.6%	23.86	15.5%
2021.1	60	80,293	5	1,405	1.126	1,582	19.70	87.5%	339,182	8.1%	0.06	73.5%		
2021.2	54	83,888	2	252	1.126	284	3.39	-90.7%	177,226	-85.2%	0.02	-37.1%	11.37	-52.4%
2022.1	48	81,273	1	829	1.118	927	11.40	-42.1%	630,888	86.0%	0.02	-68.9%		
2022.2	42	84,247	4	1,337	1.118	1,495	17.75	423.6%	362,584	104.6%	0.05	155.9%	14.63	28.7%
2023.1	36	81,840	2	734	1.118	820	10.03	-12.1%	393,209	-37.7%	0.03	41.1%		
2023.2	30	84,710	6	1,353	1.118	1,513	17.86	0.6%	249,039	-31.3%	0.07	46.5%	14.01	-4.2%
2024.1	24	83,109	6	2,059	1.082	2,227	26.79	167.3%	368,786	-6.2%	0.07	185.0%		
2024.2	18	86,155	4	1,745	1.082	1,887	21.91	22.6%	533,136	114.1%	0.04	-42.7%	24.31	73.5%
2025.1	12	83,619	1	65	1.094	71	0.85	-96.8%	73,465	-80.1%	0.01	-84.1%		
2025.2	6	86,739	0	0	1.094	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.42	-98.3%
Total		2,308,025	76	24,536			27,020							



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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	3,630	3,630	1.000	3,630	0	3,630
2011.2	174	4,898	4,898	1.000	4,898	0	4,898
2012.1	168	1,001	1,001	1.000	1,001	0	1,001
2012.2	162	4,009	4,009	1.000	4,009	0	4,009
2013.1	156	2,728	2,728	1.000	2,728	0	2,728
2013.2	150	4,503	4,503	1.000	4,503	0	4,503
2014.1	144	3,757	3,757	1.000	3,757	0	3,757
2014.2	138	3,713	3,713	1.000	3,713	0	3,713
2015.1	132	1,142	1,268	1.000	1,268	0	1,268
2015.2	126	4,061	4,061	1.000	4,061	0	4,061
2016.1	120	2,918	2,918	1.000	2,918	0	2,918
2016.2	114	2,183	2,847	1.000	2,847	0	2,847
2017.1	108	3,204	3,210	1.001	3,213	0	3,213
2017.2	102	3,788	3,788	1.003	3,797	0	3,797
2018.1	96	1,472	1,613	1.015	1,636	0	1,636
2018.2	90	2,853	2,863	1.017	2,913	0	2,913
2019.1	84	4,559	4,829	1.034	4,994	0	4,994
2019.2	78	4,209	4,734	1.029	4,873	0	4,873
2020.1	72	2,274	2,630	1.022	2,688	0	2,688
2020.2	66	2,727	5,716	1.020	5,831	0	5,831
2021.1	60	1,791	3,973	1.028	4,083	0	4,083
2021.2	54	2,082	3,255	1.056	3,437	0	3,437
2022.1	48	1,837	2,585	1.202	3,107	0	3,107
2022.2	42	1,907	3,610	1.293	4,668	0	4,668
2023.1	36	2,282	4,316	1.389	5,996	0	5,996
2023.2	30	1,311	4,298	1.626	6,987	0	6,987
2024.1	24	185	1,482	1.707	2,531	0	2,531
2024.2	18	169	4,239	1.987	8,423	0	8,423
2025.1	12	21	1,389	2.440	3,389	0	3,389
2025.2	6	48	2,549	4.948	12,615		
Total		75,263	100,413		124,513	0	111,898

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

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	301	301	1.000	301	0	301
2011.2	174	654	654	1.000	654	0	654
2012.1	168	307	307	1.000	307	0	307
2012.2	162	614	614	1.000	614	0	614
2013.1	156	390	390	1.000	390	0	390
2013.2	150	546	546	1.000	546	0	546
2014.1	144	293	293	1.000	293	0	293
2014.2	138	750	750	1.000	750	0	750
2015.1	132	326	326	1.000	326	0	326
2015.2	126	775	775	1.000	775	0	775
2016.1	120	516	516	1.000	516	0	516
2016.2	114	704	704	1.000	704	0	704
2017.1	108	446	446	1.000	446	0	446
2017.2	102	723	723	1.000	723	0	723
2018.1	96	660	660	1.000	660	0	660
2018.2	90	754	754	1.000	754	0	754
2019.1	84	525	525	1.000	525	0	525
2019.2	78	1,069	1,069	1.000	1,069	0	1,069
2020.1	72	663	663	1.007	667	0	667
2020.2	66	783	783	1.007	789	0	789
2021.1	60	667	667	1.007	672	0	672
2021.2	54	426	426	1.007	429	0	429
2022.1	48	823	823	1.007	829	0	829
2022.2	42	1,804	1,804	1.006	1,815	0	1,815
2023.1	36	1,170	1,170	1.008	1,179	0	1,179
2023.2	30	2,254	2,257	1.010	2,280	0	2,280
2024.1	24	1,020	1,028	1.021	1,049	0	1,049
2024.2	18	2,037	2,067	1.026	2,121	0	2,121
2025.1	12	1,247	1,342	1.026	1,377	0	1,377
2025.2	6	1,128	1,852	1.153	2,134		
Total		24,374	25,233		25,695	0	23,561

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	2,408	2,408	1.000	2,408	0	2,408
2011.2	174	3,692	3,692	1.000	3,692	0	3,692
2012.1	168	1,840	1,840	1.000	1,840	0	1,840
2012.2	162	4,159	4,159	1.000	4,159	0	4,159
2013.1	156	2,119	2,119	1.000	2,119	0	2,119
2013.2	150	4,057	4,074	1.000	4,074	0	4,074
2014.1	144	2,292	2,292	1.000	2,292	0	2,292
2014.2	138	3,773	3,773	1.000	3,773	0	3,773
2015.1	132	2,667	2,674	1.000	2,674	0	2,674
2015.2	126	4,691	4,691	1.000	4,691	0	4,691
2016.1	120	2,597	2,622	1.000	2,622	0	2,622
2016.2	114	3,571	3,571	1.000	3,571	0	3,571
2017.1	108	3,484	3,486	1.000	3,486	0	3,486
2017.2	102	3,623	3,903	1.000	3,904	0	3,904
2018.1	96	3,140	3,141	1.009	3,169	0	3,169
2018.2	90	3,441	3,529	1.010	3,564	0	3,564
2019.1	84	2,546	2,546	1.013	2,580	0	2,580
2019.2	78	4,814	4,960	1.009	5,007	0	5,007
2020.1	72	2,534	3,704	1.009	3,739	0	3,739
2020.2	66	5,677	6,181	1.021	6,312	0	6,312
2021.1	60	2,377	2,377	1.024	2,435	0	2,435
2021.2	54	6,408	7,924	1.032	8,179	0	8,179
2022.1	48	2,633	2,761	1.040	2,871	0	2,871
2022.2	42	6,434	6,830	1.049	7,163	0	7,163
2023.1	36	3,752	3,903	1.072	4,184	0	4,184
2023.2	30	6,886	10,891	1.064	11,590	0	11,590
2024.1	24	2,498	3,071	1.093	3,357	0	3,357
2024.2	18	5,822	9,948	1.150	11,437	0	11,437
2025.1	12	1,199	2,468	1.245	3,072	0	3,072
2025.2	6	1,065	3,689	1.998	7,372		
Total		106,199	123,227		131,336	0	123,964

Province of Alberta
Collision
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	1,091	1,091	1.000	1,091	0	1,091
2011.2	174	2,315	2,315	1.000	2,315	0	2,315
2012.1	168	1,325	1,325	1.000	1,325	0	1,325
2012.2	162	2,282	2,282	1.000	2,282	0	2,282
2013.1	156	1,361	1,361	1.000	1,361	0	1,361
2013.2	150	2,119	2,119	1.000	2,119	0	2,119
2014.1	144	1,263	1,263	1.000	1,263	0	1,263
2014.2	138	2,655	2,655	1.000	2,655	0	2,655
2015.1	132	2,357	2,357	1.000	2,357	0	2,357
2015.2	126	3,075	3,075	1.000	3,075	0	3,075
2016.1	120	2,542	2,542	1.000	2,542	0	2,542
2016.2	114	2,999	2,999	1.000	2,999	0	2,999
2017.1	108	1,977	1,977	1.000	1,977	0	1,977
2017.2	102	3,050	3,050	1.000	3,050	0	3,050
2018.1	96	2,479	2,479	1.000	2,479	0	2,479
2018.2	90	2,796	2,796	1.000	2,796	0	2,796
2019.1	84	1,625	1,625	1.000	1,625	0	1,625
2019.2	78	2,553	2,553	1.000	2,553	0	2,553
2020.1	72	1,448	1,448	1.000	1,448	0	1,448
2020.2	66	2,617	2,633	1.000	2,632	0	2,632
2021.1	60	1,490	1,490	1.000	1,490	0	1,490
2021.2	54	2,197	2,197	1.000	2,196	0	2,196
2022.1	48	1,135	1,135	0.999	1,134	0	1,134
2022.2	42	2,795	2,795	1.000	2,795	0	2,795
2023.1	36	1,584	1,584	0.999	1,583	0	1,583
2023.2	30	2,583	2,584	0.999	2,582	0	2,582
2024.1	24	1,685	1,690	0.999	1,688	0	1,688
2024.2	18	3,499	3,511	0.989	3,471	0	3,471
2025.1	12	1,191	1,267	0.969	1,227	0	1,227
2025.2	6	2,336	2,885	1.055	3,045		
Total		64,425	65,085		65,157	0	62,112

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	745	745	1.000	745	0	745
2011.2	174	608	608	1.000	608	0	608
2012.1	168	445	445	1.000	445	0	445
2012.2	162	914	914	1.000	914	0	914
2013.1	156	1,129	1,136	1.000	1,136	0	1,136
2013.2	150	895	895	1.000	895	0	895
2014.1	144	841	841	1.000	841	0	841
2014.2	138	1,268	1,268	1.000	1,268	0	1,268
2015.1	132	1,471	1,471	1.000	1,471	0	1,471
2015.2	126	1,669	1,669	1.000	1,669	0	1,669
2016.1	120	4,758	4,758	1.000	4,758	0	4,758
2016.2	114	1,842	1,842	1.000	1,842	0	1,842
2017.1	108	1,160	1,160	1.000	1,160	0	1,160
2017.2	102	2,272	2,272	1.000	2,272	0	2,272
2018.1	96	1,307	1,307	1.000	1,307	0	1,307
2018.2	90	2,010	2,010	1.000	2,010	0	2,010
2019.1	84	1,104	1,105	1.000	1,105	0	1,105
2019.2	78	1,667	1,667	1.000	1,667	0	1,667
2020.1	72	1,242	1,242	1.000	1,242	0	1,242
2020.2	66	2,129	2,129	1.000	2,129	0	2,129
2021.1	60	870	870	1.000	870	0	870
2021.2	54	1,944	1,944	1.000	1,944	0	1,944
2022.1	48	953	953	1.000	953	0	953
2022.2	42	1,986	1,986	1.000	1,987	0	1,987
2023.1	36	1,298	1,298	1.001	1,299	0	1,299
2023.2	30	2,374	2,374	1.001	2,376	0	2,376
2024.1	24	1,227	1,236	1.000	1,236	0	1,236
2024.2	18	3,702	3,758	0.997	3,745	0	3,745
2025.1	12	1,367	1,420	0.982	1,395	0	1,395
2025.2	6	1,524	2,025	0.913	1,849		
Total		46,721	47,346		47,136	0	45,287

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	205	205	1.000	205	0	205
2011.2	174	252	252	1.000	252	0	252
2012.1	168	154	154	1.000	154	0	154
2012.2	162	414	414	1.000	414	0	414
2013.1	156	205	212	1.000	212	0	212
2013.2	150	364	364	1.000	364	0	364
2014.1	144	381	381	1.000	381	0	381
2014.2	138	597	597	1.000	597	0	597
2015.1	132	909	909	1.000	909	0	909
2015.2	126	1,003	1,004	1.000	1,004	0	1,004
2016.1	120	846	846	1.000	846	0	846
2016.2	114	1,176	1,176	1.000	1,176	0	1,176
2017.1	108	589	589	1.000	589	0	589
2017.2	102	1,297	1,297	1.000	1,297	0	1,297
2018.1	96	606	606	1.000	606	0	606
2018.2	90	1,074	1,074	1.000	1,074	0	1,074
2019.1	84	644	644	1.000	644	0	644
2019.2	78	1,018	1,018	1.000	1,018	0	1,018
2020.1	72	334	334	1.000	334	0	334
2020.2	66	1,261	1,261	1.000	1,261	0	1,261
2021.1	60	395	395	1.000	395	0	395
2021.2	54	914	914	1.000	914	0	914
2022.1	48	542	542	1.000	542	0	542
2022.2	42	921	921	1.000	921	0	921
2023.1	36	742	742	1.000	742	0	742
2023.2	30	1,493	1,493	1.000	1,493	0	1,493
2024.1	24	606	607	1.001	607	0	607
2024.2	18	2,096	2,142	0.999	2,140	0	2,140
2025.1	12	778	813	0.979	796	0	796
2025.2	6	941	1,254	0.816	1,023		
Total		22,757	23,159		22,910	0	21,887

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	308	308	1.000	308	0	308
2011.2	174	360	360	1.000	360	0	360
2012.1	168	123	123	1.000	123	0	123
2012.2	162	253	253	1.000	253	0	253
2013.1	156	196	196	1.000	196	0	196
2013.2	150	194	194	1.000	194	0	194
2014.1	144	115	115	1.000	115	0	115
2014.2	138	175	175	1.000	175	0	175
2015.1	132	81	81	1.000	81	0	81
2015.2	126	242	242	1.000	242	0	242
2016.1	120	164	164	1.000	164	0	164
2016.2	114	275	275	1.000	275	0	275
2017.1	108	234	234	1.000	234	0	234
2017.2	102	479	479	1.000	479	0	479
2018.1	96	323	323	1.000	323	0	323
2018.2	90	385	385	1.000	385	0	385
2019.1	84	522	522	1.000	522	0	522
2019.2	78	480	480	1.000	480	0	480
2020.1	72	268	268	1.000	268	0	268
2020.2	66	430	433	1.000	433	0	433
2021.1	60	608	608	0.997	606	0	606
2021.2	54	592	592	0.998	590	0	590
2022.1	48	519	519	0.998	518	0	518
2022.2	42	992	992	0.999	990	0	990
2023.1	36	706	706	0.997	704	0	704
2023.2	30	1,201	1,201	1.001	1,202	0	1,202
2024.1	24	824	830	0.999	829	0	829
2024.2	18	1,366	1,417	0.997	1,413	0	1,413
2025.1	12	502	529	0.976	516	0	516
2025.2	6	946	1,196	0.972	1,162		
Total		13,864	14,203		14,144	0	12,982

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	296	296	1.000	296	0	296
2011.2	174	157	157	1.000	157	0	157
2012.1	168	160	160	1.000	160	0	160
2012.2	162	343	343	1.000	343	0	343
2013.1	156	277	277	1.000	277	0	277
2013.2	150	400	400	1.000	400	0	400
2014.1	144	80	80	1.000	80	0	80
2014.2	138	117	117	1.000	117	0	117
2015.1	132	222	222	1.000	222	0	222
2015.2	126	210	210	1.000	210	0	210
2016.1	120	279	279	1.000	279	0	279
2016.2	114	113	113	1.000	113	0	113
2017.1	108	147	147	1.000	147	0	147
2017.2	102	162	162	1.000	162	0	162
2018.1	96	88	88	1.000	88	0	88
2018.2	90	125	125	1.000	125	0	125
2019.1	84	156	156	1.000	156	0	156
2019.2	78	112	112	1.000	112	0	112
2020.1	72	62	62	1.000	62	0	62
2020.2	66	45	45	1.000	45	0	45
2021.1	60	55	55	1.000	55	0	55
2021.2	54	68	68	1.000	68	0	68
2022.1	48	68	68	1.000	68	0	68
2022.2	42	41	41	1.000	41	0	41
2023.1	36	42	42	1.000	42	0	42
2023.2	30	115	115	1.000	115	0	115
2024.1	24	44	44	0.997	43	0	43
2024.2	18	85	85	0.965	82	0	82
2025.1	12	16	16	1.020	17	0	17
2025.2	6	52	76	0.650	49		
Total		4,137	4,161		4,132	0	4,082

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claims and ACAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claims and ACAE (000)	Reported Incurred Claims and ACAE: Development Method			Prior	Difference
			Reported Incurred Claims and ACAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ACAE Estimate		
2011.1	180	1,802	1,802	1.000	1,802	0	1,802
2011.2	174	633	633	1.000	633	0	633
2012.1	168	158	158	1.000	158	0	158
2012.2	162	280	280	1.000	280	0	280
2013.1	156	1	1	1.000	1	0	1
2013.2	150	437	437	1.000	437	0	437
2014.1	144	1,027	1,027	1.000	1,027	0	1,027
2014.2	138	1,082	1,082	1.000	1,082	0	1,082
2015.1	132	67	221	1.000	221	0	221
2015.2	126	674	674	1.000	674	0	674
2016.1	120	326	515	1.000	515	0	515
2016.2	114	340	961	1.017	978	0	978
2017.1	108	78	78	1.020	79	0	79
2017.2	102	0	0	1.020	0	0	0
2018.1	96	120	120	1.022	123	0	123
2018.2	90	330	330	1.023	338	0	338
2019.1	84	540	540	1.024	554	0	554
2019.2	78	2,426	2,456	0.974	2,393	0	2,393
2020.1	72	775	775	0.956	741	0	741
2020.2	66	50	2,818	0.965	2,721	0	2,721
2021.1	60	262	1,431	0.982	1,405	0	1,405
2021.2	54	137	248	1.019	252	0	252
2022.1	48	834	834	0.993	829	0	829
2022.2	42	821	1,181	1.133	1,337	0	1,337
2023.1	36	589	630	1.164	734	0	734
2023.2	30	31	1,105	1.224	1,353	0	1,353
2024.1	24	11	1,413	1.457	2,059	0	2,059
2024.2	18	7	1,107	1.577	1,745	0	1,745
2025.1	12	0	35	1.859	65	0	65
2025.2	6	0	0	4.401	0		
Total		13,839	22,893		24,536	0	24,536

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	18	1.000	18	0	18
2011.2	174	32	1.000	32	0	32
2012.1	168	13	1.000	13	0	13
2012.2	162	36	1.000	36	0	36
2013.1	156	25	1.000	25	0	25
2013.2	150	30	1.000	30	0	30
2014.1	144	24	1.000	24	0	24
2014.2	138	39	1.000	39	0	39
2015.1	132	18	1.000	18	0	18
2015.2	126	27	1.000	27	0	27
2016.1	120	21	1.000	21	0	21
2016.2	114	33	1.000	33	0	33
2017.1	108	22	1.000	22	0	22
2017.2	102	35	1.000	35	0	35
2018.1	96	17	1.000	17	0	17
2018.2	90	28	1.000	28	0	28
2019.1	84	26	1.000	26	0	26
2019.2	78	33	1.000	33	0	33
2020.1	72	24	0.993	24	0	24
2020.2	66	39	0.993	39	0	39
2021.1	60	28	0.999	28	0	28
2021.2	54	14	1.005	14	0	14
2022.1	48	18	1.024	18	0	18
2022.2	42	26	1.044	27	0	27
2023.1	36	14	1.044	15	0	15
2023.2	30	33	1.049	35	0	35
2024.1	24	16	1.065	17	0	17
2024.2	18	36	1.103	40	0	40
2025.1	12	24	1.127	27	0	27
2025.2	6	36	1.251	45		
Total		785		805	0	760

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	81	1.000	81	0	81
2011.2	174	149	1.000	149	0	149
2012.1	168	81	1.000	81	0	81
2012.2	162	137	1.000	137	0	137
2013.1	156	93	1.000	93	0	93
2013.2	150	143	1.000	143	0	143
2014.1	144	79	1.000	79	0	79
2014.2	138	155	1.000	155	0	155
2015.1	132	82	1.000	82	0	82
2015.2	126	139	1.000	139	0	139
2016.1	120	103	1.000	103	0	103
2016.2	114	144	1.000	144	0	144
2017.1	108	111	1.000	111	0	111
2017.2	102	141	1.000	141	0	141
2018.1	96	112	1.000	112	0	112
2018.2	90	129	1.000	129	0	129
2019.1	84	88	1.000	88	0	88
2019.2	78	123	1.000	123	0	123
2020.1	72	71	1.000	71	0	71
2020.2	66	141	1.000	141	0	141
2021.1	60	99	1.000	99	0	99
2021.2	54	93	1.000	93	0	93
2022.1	48	115	1.000	115	0	115
2022.2	42	225	1.000	225	0	225
2023.1	36	146	1.000	146	0	146
2023.2	30	247	1.001	247	0	247
2024.1	24	138	1.005	139	0	139
2024.2	18	255	1.010	258	0	258
2025.1	12	145	1.022	148	0	148
2025.2	6	208	1.092	227		
Total		3,973		3,999	0	3,772

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	227	1.000	227	0	227
2011.2	174	445	1.000	445	0	445
2012.1	168	253	1.000	253	0	253
2012.2	162	432	1.000	432	0	432
2013.1	156	293	1.000	293	0	293
2013.2	150	452	1.000	452	0	452
2014.1	144	251	1.000	251	0	251
2014.2	138	446	1.000	446	0	446
2015.1	132	347	1.000	347	0	347
2015.2	126	438	1.000	438	0	438
2016.1	120	325	1.000	325	0	325
2016.2	114	443	1.000	443	0	443
2017.1	108	270	1.000	270	0	270
2017.2	102	421	1.000	421	0	421
2018.1	96	284	1.000	284	0	284
2018.2	90	377	1.001	377	0	377
2019.1	84	246	1.001	246	0	246
2019.2	78	335	1.001	335	0	335
2020.1	72	223	1.000	223	0	223
2020.2	66	404	1.000	404	0	404
2021.1	60	246	1.000	246	0	246
2021.2	54	383	1.000	383	0	383
2022.1	48	229	0.999	229	0	229
2022.2	42	482	0.998	481	0	481
2023.1	36	261	0.997	260	0	260
2023.2	30	432	0.993	429	0	429
2024.1	24	238	0.992	236	0	236
2024.2	18	492	0.991	487	0	487
2025.1	12	265	0.988	262	0	262
2025.2	6	430	1.011	435		
Total		10,370		10,361	0	9,927

Province of Alberta
Collision
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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
2011.1	180	178	1.000	178	0	178
2011.2	174	362	1.000	362	0	362
2012.1	168	223	1.000	223	0	223
2012.2	162	311	1.000	311	0	311
2013.1	156	194	1.000	194	0	194
2013.2	150	270	1.000	270	0	270
2014.1	144	157	1.000	157	0	157
2014.2	138	322	1.000	322	0	322
2015.1	132	260	1.000	260	0	260
2015.2	126	355	0.999	355	0	355
2016.1	120	286	0.999	286	0	286
2016.2	114	352	0.999	352	0	352
2017.1	108	232	0.999	232	0	232
2017.2	102	359	0.999	359	0	359
2018.1	96	254	0.999	254	0	254
2018.2	90	306	0.999	306	0	306
2019.1	84	204	0.999	204	0	204
2019.2	78	278	0.999	278	0	278
2020.1	72	166	0.999	166	0	166
2020.2	66	299	0.999	299	0	299
2021.1	60	165	0.999	165	0	165
2021.2	54	241	0.998	241	0	241
2022.1	48	118	0.997	118	0	118
2022.2	42	230	0.999	230	0	230
2023.1	36	145	0.998	145	0	145
2023.2	30	210	0.996	209	0	209
2024.1	24	159	0.996	158	0	158
2024.2	18	240	1.000	240	0	240
2025.1	12	107	0.991	106	0	106
2025.2	6	233	0.967	225		
Total		7,216		7,202	0	6,977

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	87	1.000	87	0	87
2011.2	174	112	1.000	112	0	112
2012.1	168	70	1.000	70	0	70
2012.2	162	128	1.000	128	0	128
2013.1	156	161	1.000	161	0	161
2013.2	150	134	1.000	134	0	134
2014.1	144	103	1.000	103	0	103
2014.2	138	172	1.000	172	0	172
2015.1	132	163	1.000	163	0	163
2015.2	126	239	1.000	239	0	239
2016.1	120	394	1.000	394	0	394
2016.2	114	244	1.000	244	0	244
2017.1	108	158	1.000	158	0	158
2017.2	102	256	1.000	256	0	256
2018.1	96	159	1.000	159	0	159
2018.2	90	249	1.000	249	0	249
2019.1	84	158	1.000	158	0	158
2019.2	78	226	1.000	226	0	226
2020.1	72	167	1.000	167	0	167
2020.2	66	220	1.000	220	0	220
2021.1	60	113	1.000	113	0	113
2021.2	54	216	1.000	216	0	216
2022.1	48	116	1.000	116	0	116
2022.2	42	251	1.000	251	0	251
2023.1	36	164	1.005	165	0	165
2023.2	30	255	1.005	256	0	256
2024.1	24	143	1.006	144	0	144
2024.2	18	362	1.009	365	0	365
2025.1	12	143	1.009	144	0	144
2025.2	6	181	1.044	189		
Total		5,544		5,559	0	5,370

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	24	1.000	24	0	24
2011.2	174	40	1.000	40	0	40
2012.1	168	27	1.000	27	0	27
2012.2	162	53	1.000	53	0	53
2013.1	156	26	1.000	26	0	26
2013.2	150	53	1.000	53	0	53
2014.1	144	47	1.000	47	0	47
2014.2	138	63	1.000	63	0	63
2015.1	132	93	1.000	93	0	93
2015.2	126	130	1.000	130	0	130
2016.1	120	111	1.000	111	0	111
2016.2	114	147	1.000	147	0	147
2017.1	108	81	1.000	81	0	81
2017.2	102	146	1.000	146	0	146
2018.1	96	73	1.000	73	0	73
2018.2	90	136	1.000	136	0	136
2019.1	84	82	1.000	82	0	82
2019.2	78	128	1.000	128	0	128
2020.1	72	50	1.000	50	0	50
2020.2	66	114	1.000	114	0	114
2021.1	60	43	1.000	43	0	43
2021.2	54	107	1.000	107	0	107
2022.1	48	72	1.000	72	0	72
2022.2	42	134	1.000	134	0	134
2023.1	36	97	1.000	97	0	97
2023.2	30	166	1.000	166	0	166
2024.1	24	70	1.003	70	0	70
2024.2	18	200	1.006	201	0	201
2025.1	12	72	1.005	72	0	72
2025.2	6	106	1.036	110		
Total		2,691		2,697	0	2,587

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	32	1.000	32	0	32
2011.2	174	43	1.000	43	0	43
2012.1	168	19	1.000	19	0	19
2012.2	162	26	1.000	26	0	26
2013.1	156	29	1.000	29	0	29
2013.2	150	19	1.000	19	0	19
2014.1	144	14	1.000	14	0	14
2014.2	138	22	1.000	22	0	22
2015.1	132	15	1.000	15	0	15
2015.2	126	25	1.000	25	0	25
2016.1	120	25	1.000	25	0	25
2016.2	114	39	1.000	39	0	39
2017.1	108	37	1.000	37	0	37
2017.2	102	61	1.000	61	0	61
2018.1	96	41	1.000	41	0	41
2018.2	90	57	1.000	57	0	57
2019.1	84	42	1.000	42	0	42
2019.2	78	60	1.000	60	0	60
2020.1	72	33	1.000	33	0	33
2020.2	66	60	1.000	60	0	60
2021.1	60	69	0.997	69	0	69
2021.2	54	67	1.000	67	0	67
2022.1	48	56	1.000	56	0	56
2022.2	42	88	1.000	88	0	88
2023.1	36	66	1.000	66	0	66
2023.2	30	99	1.000	99	0	99
2024.1	24	67	0.995	67	0	67
2024.2	18	127	0.992	126	0	126
2025.1	12	51	0.987	50	0	50
2025.2	6	103	0.979	101		
Total		1,492		1,488	0	1,387

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	40	1.000	40	0	40
2011.2	174	31	1.000	31	0	31
2012.1	168	27	1.000	27	0	27
2012.2	162	54	1.000	54	0	54
2013.1	156	50	1.000	50	0	50
2013.2	150	53	1.000	53	0	53
2014.1	144	19	1.000	19	0	19
2014.2	138	30	1.000	30	0	30
2015.1	132	32	1.000	32	0	32
2015.2	126	38	1.000	38	0	38
2016.1	120	42	1.000	42	0	42
2016.2	114	23	1.000	23	0	23
2017.1	108	21	1.000	21	0	21
2017.2	102	40	1.000	40	0	40
2018.1	96	16	1.000	16	0	16
2018.2	90	22	1.000	22	0	22
2019.1	84	17	1.000	17	0	17
2019.2	78	22	1.000	22	0	22
2020.1	72	15	1.000	15	0	15
2020.2	66	11	1.000	11	0	11
2021.1	60	12	1.002	12	0	12
2021.2	54	14	1.002	14	0	14
2022.1	48	10	1.002	10	0	10
2022.2	42	7	1.002	7	0	7
2023.1	36	10	1.002	10	0	10
2023.2	30	16	1.002	16	0	16
2024.1	24	8	1.002	8	0	8
2024.2	18	18	1.002	18	0	18
2025.1	12	3	1.013	3	0	3
2025.2	6	9	1.031	9		
Total		710		710	0	701

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(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		
2011.1	180	3	1.000	3	0	3
2011.2	174	3	1.000	3	0	3
2012.1	168	2	1.000	2	0	2
2012.2	162	3	1.000	3	0	3
2013.1	156	0	1.000	0	0	0
2013.2	150	2	1.000	2	0	2
2014.1	144	4	1.000	4	0	4
2014.2	138	2	1.000	2	0	2
2015.1	132	2	1.000	2	0	2
2015.2	126	3	1.000	3	0	3
2016.1	120	3	0.960	3	0	3
2016.2	114	4	0.996	4	0	4
2017.1	108	1	0.996	1	0	1
2017.2	102	0	0.937	0	0	0
2018.1	96	1	0.937	1	0	1
2018.2	90	3	0.937	3	0	3
2019.1	84	1	0.913	1	0	1
2019.2	78	5	0.849	4	0	4
2020.1	72	3	0.867	3	0	3
2020.2	66	3	0.834	3	0	3
2021.1	60	6	0.777	5	0	5
2021.2	54	2	0.802	2	0	2
2022.1	48	2	0.734	1	0	1
2022.2	42	6	0.687	4	0	4
2023.1	36	3	0.696	2	0	2
2023.2	30	9	0.675	6	0	6
2024.1	24	7	0.863	6	0	6
2024.2	18	4	0.885	4	0	4
2025.1	12	1	0.969	1	0	1
2025.2	6	0	1.863	0		
Total		88		76	0	76

BI

Coverage = BI
 End Trend Period = 2025.2
 Excluded Points = NA
 Parameters Included: seasonality

Loss Cost	2011.1	0.465 (CI = +/-0.310; p = 0.005)	0.225	0.00%
Loss Cost	2011.2	0.498 (CI = +/-0.314; p = 0.003)	0.255	0.00%
Loss Cost	2012.1	0.481 (CI = +/-0.324; p = 0.005)	0.235	0.00%
Loss Cost	2012.2	0.416 (CI = +/-0.308; p = 0.010)	0.206	0.00%
Loss Cost	2013.1	0.417 (CI = +/-0.320; p = 0.013)	0.199	0.00%
Loss Cost	2013.2	0.421 (CI = +/-0.335; p = 0.016)	0.194	0.00%
Loss Cost	2014.1	0.416 (CI = +/-0.350; p = 0.022)	0.181	0.00%
Loss Cost	2014.2	0.445 (CI = +/-0.362; p = 0.018)	0.201	0.00%
Loss Cost	2015.1	0.460 (CI = +/-0.378; p = 0.020)	0.206	0.00%
Loss Cost	2015.2	0.383 (CI = +/-0.361; p = 0.039)	0.164	0.00%
Loss Cost	2016.1	0.395 (CI = +/-0.380; p = 0.043)	0.165	0.00%
Loss Cost	2016.2	0.388 (CI = +/-0.403; p = 0.058)	0.148	0.00%
Loss Cost	2017.1	0.446 (CI = +/-0.406; p = 0.034)	0.206	0.00%
Loss Cost	2017.2	0.449 (CI = +/-0.435; p = 0.044)	0.194	0.00%
Loss Cost	2018.1	0.487 (CI = +/-0.457; p = 0.038)	0.220	0.00%
Loss Cost	2018.2	0.393 (CI = +/-0.444; p = 0.078)	0.159	0.00%
Loss Cost	2019.1	0.480 (CI = +/-0.428; p = 0.031)	0.277	0.00%
Severity	2011.1	0.066 (CI = +/-0.294; p = 0.649)	-0.028	0.00%
Severity	2011.2	0.092 (CI = +/-0.300; p = 0.535)	-0.022	0.00%
Severity	2012.1	0.090 (CI = +/-0.312; p = 0.556)	-0.024	0.00%
Severity	2012.2	0.046 (CI = +/-0.310; p = 0.762)	-0.036	0.00%
Severity	2013.1	0.069 (CI = +/-0.319; p = 0.659)	-0.033	0.00%
Severity	2013.2	0.047 (CI = +/-0.330; p = 0.771)	-0.040	0.00%
Severity	2014.1	0.048 (CI = +/-0.345; p = 0.775)	-0.041	0.00%
Severity	2014.2	0.054 (CI = +/-0.362; p = 0.758)	-0.043	0.00%
Severity	2015.1	0.098 (CI = +/-0.367; p = 0.584)	-0.034	0.00%
Severity	2015.2	0.026 (CI = +/-0.353; p = 0.878)	-0.051	0.00%
Severity	2016.1	0.032 (CI = +/-0.373; p = 0.860)	-0.054	0.00%
Severity	2016.2	0.018 (CI = +/-0.395; p = 0.925)	-0.058	0.00%
Severity	2017.1	0.088 (CI = +/-0.385; p = 0.633)	-0.047	0.00%
Severity	2017.2	0.078 (CI = +/-0.411; p = 0.692)	-0.055	0.00%
Severity	2018.1	0.136 (CI = +/-0.417; p = 0.494)	-0.035	0.00%
Severity	2018.2	0.065 (CI = +/-0.419; p = 0.744)	-0.068	0.00%
Severity	2019.1	0.145 (CI = +/-0.408; p = 0.454)	-0.032	0.00%
Frequency	2011.1	0.399 (CI = +/-0.197; p = 0.000)	0.360	0.00%
Frequency	2011.2	0.406 (CI = +/-0.203; p = 0.000)	0.361	0.00%
Frequency	2012.1	0.391 (CI = +/-0.208; p = 0.001)	0.339	0.00%
Frequency	2012.2	0.370 (CI = +/-0.213; p = 0.001)	0.313	0.00%
Frequency	2013.1	0.348 (CI = +/-0.216; p = 0.003)	0.287	0.00%
Frequency	2013.2	0.374 (CI = +/-0.218; p = 0.002)	0.325	0.00%
Frequency	2014.1	0.368 (CI = +/-0.228; p = 0.003)	0.307	0.00%
Frequency	2014.2	0.390 (CI = +/-0.234; p = 0.002)	0.335	0.00%
Frequency	2015.1	0.362 (CI = +/-0.237; p = 0.005)	0.304	0.00%
Frequency	2015.2	0.357 (CI = +/-0.250; p = 0.007)	0.285	0.00%
Frequency	2016.1	0.363 (CI = +/-0.263; p = 0.009)	0.281	0.00%
Frequency	2016.2	0.370 (CI = +/-0.279; p = 0.012)	0.275	0.00%
Frequency	2017.1	0.357 (CI = +/-0.295; p = 0.021)	0.248	0.00%
Frequency	2017.2	0.371 (CI = +/-0.314; p = 0.024)	0.250	0.00%
Frequency	2018.1	0.350 (CI = +/-0.333; p = 0.040)	0.214	0.00%
Frequency	2018.2	0.328 (CI = +/-0.356; p = 0.068)	0.174	0.00%
Frequency	2019.1	0.335 (CI = +/-0.386; p = 0.083)	0.166	0.00%

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-11-01

Loss Cost	2011.1	0.008 (CI = +/-0.073; p = 0.827)	0.252 (CI = +/-0.677; p = 0.451)	0.035	+0.79%
Loss Cost	2011.2	0.020 (CI = +/-0.079; p = 0.602)	0.180 (CI = +/-0.700; p = 0.602)	0.053	+2.05%
Loss Cost	2012.1	0.045 (CI = +/-0.082; p = 0.269)	0.041 (CI = +/-0.699; p = 0.905)	0.114	+4.61%
Loss Cost	2012.2	0.015 (CI = +/-0.084; p = 0.718)	0.205 (CI = +/-0.683; p = 0.543)	0.050	+1.50%
Loss Cost	2013.1	0.031 (CI = +/-0.091; p = 0.489)	0.121 (CI = +/-0.709; p = 0.727)	0.077	+3.14%
Loss Cost	2013.2	0.035 (CI = +/-0.101; p = 0.482)	0.102 (CI = +/-0.751; p = 0.781)	0.071	+3.53%
Loss Cost	2014.1	0.062 (CI = +/-0.107; p = 0.246)	-0.027 (CI = +/-0.765; p = 0.943)	0.129	+6.35%
Loss Cost	2014.2	0.088 (CI = +/-0.115; p = 0.130)	-0.144 (CI = +/-0.786; p = 0.706)	0.183	+9.15%
Loss Cost	2015.1	0.116 (CI = +/-0.124; p = 0.064)	-0.268 (CI = +/-0.803; p = 0.494)	0.242	+12.34%
Loss Cost	2015.2	0.082 (CI = +/-0.131; p = 0.204)	-0.130 (CI = +/-0.810; p = 0.739)	0.125	+8.55%
Loss Cost	2016.1	0.111 (CI = +/-0.140; p = 0.114)	-0.237 (CI = +/-0.829; p = 0.555)	0.183	+11.73%
Loss Cost	2016.2	0.121 (CI = +/-0.155; p = 0.117)	-0.271 (CI = +/-0.874; p = 0.520)	0.170	+12.90%
Loss Cost	2017.1	0.126 (CI = +/-0.171; p = 0.138)	-0.284 (CI = +/-0.922; p = 0.521)	0.137	+13.41%
Loss Cost	2017.2	0.138 (CI = +/-0.187; p = 0.134)	-0.312 (CI = +/-0.962; p = 0.498)	0.132	+14.82%
Loss Cost	2018.1	0.156 (CI = +/-0.199; p = 0.115)	-0.336 (CI = +/-0.991; p = 0.476)	0.153	+16.89%
Loss Cost	2018.2	0.126 (CI = +/-0.199; p = 0.194)	-0.338 (CI = +/-0.962; p = 0.459)	0.024	+13.41%
Loss Cost	2019.1	0.116 (CI = +/-0.210; p = 0.251)	-0.365 (CI = +/-1.006; p = 0.441)	-0.037	+12.28%
Severity	2011.1	-0.001 (CI = +/-0.050; p = 0.959)	0.509 (CI = +/-0.465; p = 0.033)	0.327	-0.13%
Severity	2011.2	0.015 (CI = +/-0.052; p = 0.557)	0.414 (CI = +/-0.461; p = 0.076)	0.383	+1.51%
Severity	2012.1	0.027 (CI = +/-0.056; p = 0.335)	0.349 (CI = +/-0.473; p = 0.141)	0.412	+2.69%
Severity	2012.2	0.014 (CI = +/-0.060; p = 0.631)	0.417 (CI = +/-0.486; p = 0.089)	0.383	+1.42%
Severity	2013.1	0.013 (CI = +/-0.066; p = 0.688)	0.423 (CI = +/-0.514; p = 0.103)	0.368	+1.30%
Severity	2013.2	0.011 (CI = +/-0.073; p = 0.768)	0.435 (CI = +/-0.545; p = 0.112)	0.351	+1.06%
Severity	2014.1	0.024 (CI = +/-0.080; p = 0.545)	0.372 (CI = +/-0.568; p = 0.187)	0.372	+2.39%
Severity	2014.2	0.043 (CI = +/-0.086; p = 0.308)	0.284 (CI = +/-0.583; p = 0.322)	0.413	+4.40%
Severity	2015.1	0.038 (CI = +/-0.095; p = 0.420)	0.307 (CI = +/-0.619; p = 0.312)	0.376	+3.83%
Severity	2015.2	0.009 (CI = +/-0.100; p = 0.847)	0.421 (CI = +/-0.619; p = 0.171)	0.328	+0.94%
Severity	2016.1	0.024 (CI = +/-0.110; p = 0.647)	0.366 (CI = +/-0.647; p = 0.249)	0.346	+2.45%
Severity	2016.2	0.036 (CI = +/-0.120; p = 0.534)	0.326 (CI = +/-0.678; p = 0.323)	0.351	+3.68%
Severity	2017.1	0.015 (CI = +/-0.129; p = 0.804)	0.386 (CI = +/-0.693; p = 0.254)	0.283	+1.54%
Severity	2017.2	0.027 (CI = +/-0.140; p = 0.689)	0.360 (CI = +/-0.721; p = 0.302)	0.287	+2.70%
Severity	2018.1	0.020 (CI = +/-0.151; p = 0.783)	0.370 (CI = +/-0.752; p = 0.308)	0.223	+1.99%
Severity	2018.2	0.005 (CI = +/-0.159; p = 0.945)	0.369 (CI = +/-0.766; p = 0.315)	0.121	+0.51%
Severity	2019.1	-0.007 (CI = +/-0.165; p = 0.932)	0.337 (CI = +/-0.787; p = 0.366)	0.004	-0.65%
Frequency	2011.1	0.009 (CI = +/-0.052; p = 0.719)	-0.256 (CI = +/-0.478; p = 0.281)	0.008	+0.92%
Frequency	2011.2	0.005 (CI = +/-0.056; p = 0.850)	-0.234 (CI = +/-0.501; p = 0.346)	0.008	+0.52%
Frequency	2012.1	0.019 (CI = +/-0.060; p = 0.531)	-0.308 (CI = +/-0.512; p = 0.226)	0.006	+1.87%
Frequency	2012.2	0.001 (CI = +/-0.063; p = 0.979)	-0.212 (CI = +/-0.515; p = 0.403)	0.022	+0.08%
Frequency	2013.1	0.018 (CI = +/-0.067; p = 0.586)	-0.302 (CI = +/-0.523; p = 0.245)	0.012	+1.81%
Frequency	2013.2	0.024 (CI = +/-0.074; p = 0.504)	-0.333 (CI = +/-0.552; p = 0.224)	0.010	+2.45%
Frequency	2014.1	0.038 (CI = +/-0.081; p = 0.339)	-0.399 (CI = +/-0.575; p = 0.164)	0.018	+3.87%
Frequency	2014.2	0.045 (CI = +/-0.090; p = 0.313)	-0.428 (CI = +/-0.609; p = 0.158)	0.019	+4.55%
Frequency	2015.1	0.079 (CI = +/-0.091; p = 0.084)	-0.575 (CI = +/-0.587; p = 0.054)	0.095	+8.19%
Frequency	2015.2	0.073 (CI = +/-0.101; p = 0.147)	-0.551 (CI = +/-0.623; p = 0.080)	0.071	+7.54%
Frequency	2016.1	0.087 (CI = +/-0.111; p = 0.117)	-0.602 (CI = +/-0.653; p = 0.068)	0.087	+9.05%
Frequency	2016.2	0.085 (CI = +/-0.123; p = 0.161)	-0.597 (CI = +/-0.692; p = 0.086)	0.074	+8.89%
Frequency	2017.1	0.111 (CI = +/-0.129; p = 0.088)	-0.670 (CI = +/-0.696; p = 0.058)	0.115	+11.69%
Frequency	2017.2	0.112 (CI = +/-0.142; p = 0.114)	-0.672 (CI = +/-0.732; p = 0.069)	0.105	+11.81%
Frequency	2018.1	0.136 (CI = +/-0.145; p = 0.063)	-0.706 (CI = +/-0.720; p = 0.054)	0.151	+14.61%
Frequency	2018.2	0.121 (CI = +/-0.151; p = 0.106)	-0.707 (CI = +/-0.728; p = 0.056)	0.150	+12.83%
Frequency	2019.1	0.122 (CI = +/-0.161; p = 0.123)	-0.702 (CI = +/-0.771; p = 0.070)	0.135	+13.02%

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-11-01

Loss Cost	2011.1	0.001 (CI = +/-0.064; p = 0.971)	0.458 (CI = +/-0.303; p = 0.005)	0.293 (CI = +/-0.591; p = 0.318)	0.269	+0.11%
Loss Cost	2011.2	0.020 (CI = +/-0.066; p = 0.543)	0.499 (CI = +/-0.299; p = 0.002)	0.184 (CI = +/-0.590; p = 0.527)	0.331	+2.01%
Loss Cost	2012.1	0.037 (CI = +/-0.071; p = 0.296)	0.461 (CI = +/-0.302; p = 0.004)	0.090 (CI = +/-0.602; p = 0.761)	0.348	+3.73%
Loss Cost	2012.2	0.014 (CI = +/-0.073; p = 0.693)	0.417 (CI = +/-0.295; p = 0.008)	0.211 (CI = +/-0.597; p = 0.471)	0.278	+1.42%
Loss Cost	2013.1	0.022 (CI = +/-0.081; p = 0.584)	0.402 (CI = +/-0.307; p = 0.013)	0.172 (CI = +/-0.630; p = 0.577)	0.277	+2.19%
Loss Cost	2013.2	0.033 (CI = +/-0.088; p = 0.442)	0.422 (CI = +/-0.317; p = 0.011)	0.114 (CI = +/-0.659; p = 0.722)	0.287	+3.38%
Loss Cost	2014.1	0.050 (CI = +/-0.097; p = 0.292)	0.390 (CI = +/-0.327; p = 0.022)	0.033 (CI = +/-0.689; p = 0.922)	0.302	+5.16%
Loss Cost	2014.2	0.085 (CI = +/-0.098; p = 0.087)	0.444 (CI = +/-0.312; p = 0.008)	-0.123 (CI = +/-0.668; p = 0.705)	0.413	+8.85%
Loss Cost	2015.1	0.101 (CI = +/-0.109; p = 0.066)	0.415 (CI = +/-0.325; p = 0.015)	-0.193 (CI = +/-0.703; p = 0.571)	0.428	+10.63%
Loss Cost	2015.2	0.078 (CI = +/-0.116; p = 0.176)	0.381 (CI = +/-0.330; p = 0.026)	-0.102 (CI = +/-0.721; p = 0.769)	0.313	+8.11%
Loss Cost	2016.1	0.095 (CI = +/-0.129; p = 0.139)	0.353 (CI = +/-0.347; p = 0.047)	-0.165 (CI = +/-0.759; p = 0.651)	0.327	+9.95%
Loss Cost	2016.2	0.115 (CI = +/-0.139; p = 0.099)	0.383 (CI = +/-0.359; p = 0.038)	-0.229 (CI = +/-0.784; p = 0.542)	0.341	+12.16%
Loss Cost	2017.1	0.105 (CI = +/-0.155; p = 0.169)	0.401 (CI = +/-0.384; p = 0.042)	-0.199 (CI = +/-0.828; p = 0.614)	0.318	+11.03%
Loss Cost	2017.2	0.127 (CI = +/-0.162; p = 0.115)	0.441 (CI = +/-0.396; p = 0.032)	-0.247 (CI = +/-0.839; p = 0.536)	0.353	+13.57%
Loss Cost	2018.1	0.132 (CI = +/-0.179; p = 0.134)	0.431 (CI = +/-0.430; p = 0.050)	-0.254 (CI = +/-0.884; p = 0.543)	0.343	+14.08%
Loss Cost	2018.2	0.113 (CI = +/-0.183; p = 0.201)	0.380 (CI = +/-0.444; p = 0.087)	-0.265 (CI = +/-0.887; p = 0.525)	0.195	+11.99%
Loss Cost	2019.1	0.092 (CI = +/-0.185; p = 0.295)	0.448 (CI = +/-0.456; p = 0.053)	-0.304 (CI = +/-0.880; p = 0.459)	0.229	+9.63%
Severity	2011.1	-0.002 (CI = +/-0.051; p = 0.934)	0.056 (CI = +/-0.243; p = 0.640)	0.513 (CI = +/-0.473; p = 0.034)	0.307	-0.21%
Severity	2011.2	0.015 (CI = +/-0.052; p = 0.561)	0.093 (CI = +/-0.236; p = 0.425)	0.415 (CI = +/-0.465; p = 0.078)	0.375	+1.51%
Severity	2012.1	0.025 (CI = +/-0.057; p = 0.366)	0.069 (CI = +/-0.241; p = 0.557)	0.357 (CI = +/-0.481; p = 0.139)	0.397	+2.56%
Severity	2012.2	0.014 (CI = +/-0.061; p = 0.639)	0.048 (CI = +/-0.245; p = 0.690)	0.418 (CI = +/-0.496; p = 0.095)	0.361	+1.41%
Severity	2013.1	0.012 (CI = +/-0.068; p = 0.722)	0.052 (CI = +/-0.256; p = 0.676)	0.429 (CI = +/-0.526; p = 0.105)	0.345	+1.18%
Severity	2013.2	0.010 (CI = +/-0.075; p = 0.776)	0.050 (CI = +/-0.267; p = 0.702)	0.436 (CI = +/-0.557; p = 0.118)	0.325	+1.04%
Severity	2014.1	0.023 (CI = +/-0.082; p = 0.569)	0.027 (CI = +/-0.277; p = 0.844)	0.376 (CI = +/-0.585; p = 0.195)	0.342	+2.31%
Severity	2014.2	0.043 (CI = +/-0.088; p = 0.322)	0.057 (CI = +/-0.279; p = 0.672)	0.287 (CI = +/-0.597; p = 0.328)	0.388	+4.36%
Severity	2015.1	0.035 (CI = +/-0.098; p = 0.464)	0.071 (CI = +/-0.295; p = 0.620)	0.320 (CI = +/-0.636; p = 0.305)	0.351	+3.56%
Severity	2015.2	0.009 (CI = +/-0.103; p = 0.856)	0.033 (CI = +/-0.293; p = 0.816)	0.423 (CI = +/-0.639; p = 0.180)	0.291	+0.90%
Severity	2016.1	0.024 (CI = +/-0.114; p = 0.664)	0.008 (CI = +/-0.308; p = 0.958)	0.367 (CI = +/-0.673; p = 0.264)	0.305	+2.42%
Severity	2016.2	0.036 (CI = +/-0.125; p = 0.552)	0.025 (CI = +/-0.323; p = 0.869)	0.329 (CI = +/-0.705; p = 0.336)	0.309	+3.64%
Severity	2017.1	0.012 (CI = +/-0.134; p = 0.855)	0.068 (CI = +/-0.334; p = 0.670)	0.400 (CI = +/-0.721; p = 0.254)	0.242	+1.18%
Severity	2017.2	0.024 (CI = +/-0.145; p = 0.722)	0.090 (CI = +/-0.352; p = 0.589)	0.374 (CI = +/-0.747; p = 0.299)	0.250	+2.47%
Severity	2018.1	0.013 (CI = +/-0.158; p = 0.857)	0.114 (CI = +/-0.379; p = 0.526)	0.391 (CI = +/-0.779; p = 0.295)	0.187	+1.34%
Severity	2018.2	0.002 (CI = +/-0.166; p = 0.976)	0.083 (CI = +/-0.403; p = 0.658)	0.385 (CI = +/-0.805; p = 0.315)	0.059	+0.24%
Severity	2019.1	-0.014 (CI = +/-0.172; p = 0.862)	0.135 (CI = +/-0.424; p = 0.494)	0.355 (CI = +/-0.817; p = 0.356)	-0.043	-1.36%
Frequency	2011.1	0.003 (CI = +/-0.040; p = 0.870)	0.402 (CI = +/-0.191; p = 0.000)	-0.221 (CI = +/-0.373; p = 0.234)	0.400	+0.32%
Frequency	2011.2	0.005 (CI = +/-0.044; p = 0.819)	0.406 (CI = +/-0.198; p = 0.000)	-0.231 (CI = +/-0.391; p = 0.236)	0.397	+0.49%
Frequency	2012.1	0.011 (CI = +/-0.048; p = 0.628)	0.391 (CI = +/-0.205; p = 0.001)	-0.267 (CI = +/-0.408; p = 0.190)	0.372	+1.15%
Frequency	2012.2	0.000 (CI = +/-0.051; p = 0.995)	0.369 (CI = +/-0.206; p = 0.001)	-0.206 (CI = +/-0.417; p = 0.317)	0.361	+0.01%
Frequency	2013.1	0.010 (CI = +/-0.056; p = 0.716)	0.349 (CI = +/-0.212; p = 0.002)	-0.257 (CI = +/-0.434; p = 0.232)	0.326	+1.00%
Frequency	2013.2	0.023 (CI = +/-0.060; p = 0.432)	0.372 (CI = +/-0.213; p = 0.002)	-0.322 (CI = +/-0.445; p = 0.147)	0.362	+2.32%
Frequency	2014.1	0.027 (CI = +/-0.066; p = 0.399)	0.363 (CI = +/-0.224; p = 0.003)	-0.344 (CI = +/-0.473; p = 0.145)	0.344	+2.78%
Frequency	2014.2	0.042 (CI = +/-0.071; p = 0.233)	0.386 (CI = +/-0.227; p = 0.002)	-0.410 (CI = +/-0.486; p = 0.094)	0.380	+4.30%
Frequency	2015.1	0.066 (CI = +/-0.075; p = 0.079)	0.344 (CI = +/-0.224; p = 0.005)	-0.513 (CI = +/-0.483; p = 0.039)	0.396	+6.83%
Frequency	2015.2	0.069 (CI = +/-0.083; p = 0.097)	0.349 (CI = +/-0.235; p = 0.006)	-0.525 (CI = +/-0.513; p = 0.046)	0.375	+7.14%
Frequency	2016.1	0.071 (CI = +/-0.093; p = 0.126)	0.345 (CI = +/-0.251; p = 0.010)	-0.532 (CI = +/-0.549; p = 0.056)	0.366	+7.35%
Frequency	2016.2	0.079 (CI = +/-0.102; p = 0.121)	0.357 (CI = +/-0.264; p = 0.011)	-0.558 (CI = +/-0.577; p = 0.057)	0.365	+8.23%
Frequency	2017.1	0.093 (CI = +/-0.112; p = 0.097)	0.333 (CI = +/-0.279; p = 0.023)	-0.599 (CI = +/-0.601; p = 0.051)	0.354	+9.74%
Frequency	2017.2	0.103 (CI = +/-0.121; p = 0.089)	0.350 (CI = +/-0.294; p = 0.023)	-0.620 (CI = +/-0.624; p = 0.051)	0.361	+10.83%
Frequency	2018.1	0.118 (CI = +/-0.129; p = 0.069)	0.317 (CI = +/-0.311; p = 0.046)	-0.645 (CI = +/-0.639; p = 0.048)	0.349	+12.57%
Frequency	2018.2	0.111 (CI = +/-0.137; p = 0.103)	0.296 (CI = +/-0.332; p = 0.075)	-0.650 (CI = +/-0.664; p = 0.054)	0.314	+11.73%
Frequency	2019.1	0.106 (CI = +/-0.148; p = 0.142)	0.313 (CI = +/-0.364; p = 0.084)	-0.659 (CI = +/-0.702; p = 0.063)	0.305	+11.15%

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality, non_phys_dam_xs_inf

Loss Cost	2011.1	0.006 (CI = +/-0.046; p = 0.784)	0.445 (CI = +/-0.298; p = 0.005)	0.434 (CI = +/-0.632; p = 0.171)	0.294	+0.63%
Loss Cost	2011.2	0.019 (CI = +/-0.048; p = 0.415)	0.488 (CI = +/-0.295; p = 0.002)	0.343 (CI = +/-0.625; p = 0.269)	0.353	+1.95%
Loss Cost	2012.1	0.030 (CI = +/-0.051; p = 0.231)	0.455 (CI = +/-0.297; p = 0.004)	0.276 (CI = +/-0.628; p = 0.373)	0.367	+3.07%
Loss Cost	2012.2	0.013 (CI = +/-0.052; p = 0.601)	0.404 (CI = +/-0.288; p = 0.008)	0.386 (CI = +/-0.611; p = 0.204)	0.312	+1.34%
Loss Cost	2013.1	0.018 (CI = +/-0.057; p = 0.522)	0.392 (CI = +/-0.300; p = 0.013)	0.360 (CI = +/-0.635; p = 0.252)	0.310	+1.80%
Loss Cost	2013.2	0.025 (CI = +/-0.062; p = 0.415)	0.411 (CI = +/-0.311; p = 0.012)	0.317 (CI = +/-0.661; p = 0.330)	0.315	+2.52%
Loss Cost	2014.1	0.035 (CI = +/-0.068; p = 0.296)	0.386 (CI = +/-0.321; p = 0.021)	0.262 (CI = +/-0.683; p = 0.433)	0.323	+3.57%
Loss Cost	2014.2	0.059 (CI = +/-0.071; p = 0.099)	0.441 (CI = +/-0.313; p = 0.008)	0.129 (CI = +/-0.670; p = 0.692)	0.413	+6.05%
Loss Cost	2015.1	0.068 (CI = +/-0.079; p = 0.089)	0.422 (CI = +/-0.327; p = 0.014)	0.085 (CI = +/-0.703; p = 0.803)	0.419	+6.98%
Loss Cost	2015.2	0.045 (CI = +/-0.085; p = 0.286)	0.376 (CI = +/-0.328; p = 0.027)	0.204 (CI = +/-0.714; p = 0.554)	0.324	+4.56%
Loss Cost	2016.1	0.054 (CI = +/-0.097; p = 0.255)	0.359 (CI = +/-0.346; p = 0.043)	0.160 (CI = +/-0.759; p = 0.660)	0.327	+5.54%
Loss Cost	2016.2	0.069 (CI = +/-0.111; p = 0.201)	0.385 (CI = +/-0.363; p = 0.039)	0.087 (CI = +/-0.811; p = 0.823)	0.327	+7.18%
Loss Cost	2017.1	0.053 (CI = +/-0.128; p = 0.385)	0.409 (CI = +/-0.384; p = 0.039)	0.155 (CI = +/-0.871; p = 0.708)	0.313	+5.49%
Loss Cost	2017.2	0.081 (CI = +/-0.147; p = 0.254)	0.448 (CI = +/-0.402; p = 0.032)	0.033 (CI = +/-0.936; p = 0.941)	0.334	+8.49%
Loss Cost	2018.1	0.085 (CI = +/-0.177; p = 0.314)	0.443 (CI = +/-0.435; p = 0.047)	0.017 (CI = +/-1.039; p = 0.972)	0.322	+8.92%
Loss Cost	2018.2	0.031 (CI = +/-0.206; p = 0.746)	0.384 (CI = +/-0.449; p = 0.086)	0.232 (CI = +/-1.117; p = 0.657)	0.179	+3.15%
Loss Cost	2019.1	-0.052 (CI = +/-0.233; p = 0.630)	0.462 (CI = +/-0.446; p = 0.044)	0.526 (CI = +/-1.158; p = 0.335)	0.259	-5.05%
Severity	2011.1	0.042 (CI = +/-0.041; p = 0.047)	0.043 (CI = +/-0.265; p = 0.740)	0.050 (CI = +/-0.562; p = 0.857)	0.176	+4.28%
Severity	2011.2	0.057 (CI = +/-0.041; p = 0.008)	0.094 (CI = +/-0.251; p = 0.450)	-0.056 (CI = +/-0.533; p = 0.830)	0.292	+5.89%
Severity	2012.1	0.068 (CI = +/-0.043; p = 0.003)	0.062 (CI = +/-0.251; p = 0.617)	-0.120 (CI = +/-0.532; p = 0.646)	0.344	+6.99%
Severity	2012.2	0.063 (CI = +/-0.047; p = 0.010)	0.049 (CI = +/-0.260; p = 0.701)	-0.092 (CI = +/-0.552; p = 0.733)	0.280	+6.54%
Severity	2013.1	0.066 (CI = +/-0.051; p = 0.014)	0.041 (CI = +/-0.271; p = 0.758)	-0.109 (CI = +/-0.575; p = 0.698)	0.265	+6.85%
Severity	2013.2	0.070 (CI = +/-0.057; p = 0.018)	0.051 (CI = +/-0.283; p = 0.711)	-0.133 (CI = +/-0.602; p = 0.651)	0.247	+7.27%
Severity	2014.1	0.084 (CI = +/-0.061; p = 0.009)	0.016 (CI = +/-0.285; p = 0.907)	-0.210 (CI = +/-0.607; p = 0.479)	0.301	+8.82%
Severity	2014.2	0.106 (CI = +/-0.063; p = 0.002)	0.066 (CI = +/-0.277; p = 0.627)	-0.330 (CI = +/-0.594; p = 0.259)	0.398	+11.16%
Severity	2015.1	0.107 (CI = +/-0.071; p = 0.005)	0.062 (CI = +/-0.292; p = 0.662)	-0.339 (CI = +/-0.629; p = 0.273)	0.356	+11.35%
Severity	2015.2	0.094 (CI = +/-0.079; p = 0.022)	0.036 (CI = +/-0.303; p = 0.807)	-0.270 (CI = +/-0.660; p = 0.399)	0.243	+9.90%
Severity	2016.1	0.117 (CI = +/-0.086; p = 0.011)	-0.005 (CI = +/-0.306; p = 0.973)	-0.374 (CI = +/-0.672; p = 0.255)	0.307	+12.37%
Severity	2016.2	0.141 (CI = +/-0.095; p = 0.006)	0.036 (CI = +/-0.311; p = 0.810)	-0.490 (CI = +/-0.695; p = 0.153)	0.359	+15.12%
Severity	2017.1	0.130 (CI = +/-0.110; p = 0.023)	0.052 (CI = +/-0.331; p = 0.742)	-0.445 (CI = +/-0.750; p = 0.223)	0.252	+13.93%
Severity	2017.2	0.166 (CI = +/-0.122; p = 0.012)	0.100 (CI = +/-0.334; p = 0.527)	-0.600 (CI = +/-0.778; p = 0.120)	0.326	+18.04%
Severity	2018.1	0.169 (CI = +/-0.147; p = 0.028)	0.096 (CI = +/-0.362; p = 0.573)	-0.614 (CI = +/-0.864; p = 0.148)	0.255	+18.45%
Severity	2018.2	0.161 (CI = +/-0.180; p = 0.076)	0.087 (CI = +/-0.394; p = 0.637)	-0.580 (CI = +/-0.980; p = 0.219)	0.103	+17.44%
Severity	2019.1	0.126 (CI = +/-0.221; p = 0.232)	0.119 (CI = +/-0.424; p = 0.544)	-0.458 (CI = +/-1.100; p = 0.376)	-0.050	+13.47%
Frequency	2011.1	-0.036 (CI = +/-0.028; p = 0.016)	0.402 (CI = +/-0.183; p = 0.000)	0.384 (CI = +/-0.388; p = 0.052)	0.453	-3.50%
Frequency	2011.2	-0.038 (CI = +/-0.031; p = 0.018)	0.395 (CI = +/-0.189; p = 0.000)	0.400 (CI = +/-0.401; p = 0.051)	0.454	-3.72%
Frequency	2012.1	-0.037 (CI = +/-0.034; p = 0.031)	0.393 (CI = +/-0.197; p = 0.000)	0.396 (CI = +/-0.417; p = 0.061)	0.418	-3.67%
Frequency	2012.2	-0.050 (CI = +/-0.034; p = 0.005)	0.356 (CI = +/-0.187; p = 0.001)	0.478 (CI = +/-0.397; p = 0.020)	0.474	-4.88%
Frequency	2013.1	-0.048 (CI = +/-0.037; p = 0.013)	0.351 (CI = +/-0.195; p = 0.001)	0.469 (CI = +/-0.414; p = 0.028)	0.424	-4.73%
Frequency	2013.2	-0.045 (CI = +/-0.041; p = 0.031)	0.360 (CI = +/-0.204; p = 0.001)	0.450 (CI = +/-0.433; p = 0.042)	0.421	-4.43%
Frequency	2014.1	-0.049 (CI = +/-0.045; p = 0.034)	0.370 (CI = +/-0.212; p = 0.002)	0.472 (CI = +/-0.452; p = 0.041)	0.409	-4.82%
Frequency	2014.2	-0.047 (CI = +/-0.050; p = 0.066)	0.375 (CI = +/-0.223; p = 0.002)	0.459 (CI = +/-0.478; p = 0.059)	0.405	-4.60%
Frequency	2015.1	-0.040 (CI = +/-0.056; p = 0.152)	0.360 (CI = +/-0.232; p = 0.004)	0.423 (CI = +/-0.500; p = 0.092)	0.344	-3.92%
Frequency	2015.2	-0.050 (CI = +/-0.063; p = 0.112)	0.340 (CI = +/-0.241; p = 0.009)	0.475 (CI = +/-0.525; p = 0.074)	0.345	-4.86%
Frequency	2016.1	-0.063 (CI = +/-0.070; p = 0.075)	0.364 (CI = +/-0.250; p = 0.007)	0.535 (CI = +/-0.548; p = 0.055)	0.368	-6.08%
Frequency	2016.2	-0.071 (CI = +/-0.080; p = 0.077)	0.349 (CI = +/-0.264; p = 0.013)	0.577 (CI = +/-0.589; p = 0.054)	0.368	-6.90%
Frequency	2017.1	-0.077 (CI = +/-0.094; p = 0.099)	0.357 (CI = +/-0.282; p = 0.017)	0.600 (CI = +/-0.638; p = 0.063)	0.336	-7.41%
Frequency	2017.2	-0.084 (CI = +/-0.111; p = 0.123)	0.347 (CI = +/-0.302; p = 0.027)	0.633 (CI = +/-0.703; p = 0.074)	0.330	-8.09%
Frequency	2018.1	-0.084 (CI = +/-0.133; p = 0.195)	0.347 (CI = +/-0.327; p = 0.040)	0.631 (CI = +/-0.781; p = 0.104)	0.274	-8.05%
Frequency	2018.2	-0.130 (CI = +/-0.152; p = 0.087)	0.297 (CI = +/-0.332; p = 0.075)	0.812 (CI = +/-0.827; p = 0.054)	0.315	-12.17%
Frequency	2019.1	-0.178 (CI = +/-0.179; p = 0.051)	0.343 (CI = +/-0.344; p = 0.050)	0.984 (CI = +/-0.892; p = 0.034)	0.376	-16.32%

BI

Coverage = BI

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	0.028 (CI = +/-0.035; p = 0.117)	0.451 (CI = +/-0.303; p = 0.005)	0.268	+2.80%
Loss Cost	2011.2	0.037 (CI = +/-0.035; p = 0.039)	0.498 (CI = +/-0.295; p = 0.002)	0.346	+3.81%
Loss Cost	2012.1	0.046 (CI = +/-0.037; p = 0.016)	0.458 (CI = +/-0.295; p = 0.004)	0.371	+4.67%
Loss Cost	2012.2	0.036 (CI = +/-0.037; p = 0.056)	0.416 (CI = +/-0.291; p = 0.007)	0.292	+3.70%
Loss Cost	2013.1	0.041 (CI = +/-0.040; p = 0.047)	0.397 (CI = +/-0.301; p = 0.012)	0.298	+4.16%
Loss Cost	2013.2	0.047 (CI = +/-0.043; p = 0.035)	0.421 (CI = +/-0.309; p = 0.010)	0.315	+4.77%
Loss Cost	2014.1	0.054 (CI = +/-0.046; p = 0.022)	0.389 (CI = +/-0.317; p = 0.019)	0.335	+5.58%
Loss Cost	2014.2	0.069 (CI = +/-0.046; p = 0.005)	0.445 (CI = +/-0.304; p = 0.006)	0.438	+7.14%
Loss Cost	2015.1	0.075 (CI = +/-0.050; p = 0.006)	0.423 (CI = +/-0.317; p = 0.012)	0.448	+7.76%
Loss Cost	2015.2	0.063 (CI = +/-0.053; p = 0.021)	0.383 (CI = +/-0.320; p = 0.022)	0.348	+6.55%
Loss Cost	2016.1	0.070 (CI = +/-0.058; p = 0.021)	0.360 (CI = +/-0.336; p = 0.037)	0.359	+7.25%
Loss Cost	2016.2	0.079 (CI = +/-0.064; p = 0.018)	0.388 (CI = +/-0.349; p = 0.032)	0.366	+8.20%
Loss Cost	2017.1	0.072 (CI = +/-0.071; p = 0.049)	0.410 (CI = +/-0.371; p = 0.033)	0.352	+7.46%
Loss Cost	2017.2	0.086 (CI = +/-0.078; p = 0.034)	0.449 (CI = +/-0.383; p = 0.025)	0.381	+8.95%
Loss Cost	2018.1	0.088 (CI = +/-0.090; p = 0.055)	0.443 (CI = +/-0.414; p = 0.038)	0.374	+9.19%
Loss Cost	2018.2	0.068 (CI = +/-0.099; p = 0.160)	0.393 (CI = +/-0.427; p = 0.068)	0.233	+7.03%
Loss Cost	2019.1	0.041 (CI = +/-0.109; p = 0.426)	0.460 (CI = +/-0.441; p = 0.043)	0.258	+4.20%
Severity	2011.1	0.044 (CI = +/-0.030; p = 0.005)	0.044 (CI = +/-0.259; p = 0.731)	0.205	+4.53%
Severity	2011.2	0.054 (CI = +/-0.029; p = 0.001)	0.092 (CI = +/-0.246; p = 0.449)	0.318	+5.58%
Severity	2012.1	0.061 (CI = +/-0.031; p = 0.000)	0.060 (CI = +/-0.246; p = 0.621)	0.364	+6.28%
Severity	2012.2	0.058 (CI = +/-0.033; p = 0.001)	0.046 (CI = +/-0.254; p = 0.712)	0.307	+5.95%
Severity	2013.1	0.059 (CI = +/-0.035; p = 0.002)	0.039 (CI = +/-0.265; p = 0.762)	0.292	+6.11%
Severity	2013.2	0.061 (CI = +/-0.038; p = 0.003)	0.047 (CI = +/-0.277; p = 0.728)	0.274	+6.30%
Severity	2014.1	0.069 (CI = +/-0.041; p = 0.002)	0.014 (CI = +/-0.281; p = 0.920)	0.317	+7.15%
Severity	2014.2	0.080 (CI = +/-0.042; p = 0.001)	0.054 (CI = +/-0.278; p = 0.688)	0.387	+8.30%
Severity	2015.1	0.079 (CI = +/-0.046; p = 0.002)	0.059 (CI = +/-0.293; p = 0.681)	0.347	+8.18%
Severity	2015.2	0.069 (CI = +/-0.049; p = 0.008)	0.026 (CI = +/-0.299; p = 0.856)	0.253	+7.19%
Severity	2016.1	0.079 (CI = +/-0.053; p = 0.006)	-0.008 (CI = +/-0.308; p = 0.958)	0.291	+8.24%
Severity	2016.2	0.087 (CI = +/-0.058; p = 0.006)	0.018 (CI = +/-0.320; p = 0.907)	0.309	+9.12%
Severity	2017.1	0.077 (CI = +/-0.065; p = 0.022)	0.050 (CI = +/-0.335; p = 0.757)	0.221	+8.03%
Severity	2017.2	0.087 (CI = +/-0.071; p = 0.020)	0.078 (CI = +/-0.351; p = 0.641)	0.241	+9.12%
Severity	2018.1	0.081 (CI = +/-0.082; p = 0.052)	0.096 (CI = +/-0.377; p = 0.592)	0.175	+8.42%
Severity	2018.2	0.068 (CI = +/-0.092; p = 0.132)	0.065 (CI = +/-0.399; p = 0.730)	0.050	+7.08%
Severity	2019.1	0.046 (CI = +/-0.103; p = 0.353)	0.122 (CI = +/-0.416; p = 0.532)	-0.037	+4.66%
Frequency	2011.1	-0.017 (CI = +/-0.022; p = 0.135)	0.407 (CI = +/-0.193; p = 0.000)	0.390	-1.66%
Frequency	2011.2	-0.017 (CI = +/-0.024; p = 0.156)	0.406 (CI = +/-0.200; p = 0.000)	0.386	-1.68%
Frequency	2012.1	-0.015 (CI = +/-0.026; p = 0.231)	0.398 (CI = +/-0.207; p = 0.001)	0.351	-1.52%
Frequency	2012.2	-0.021 (CI = +/-0.026; p = 0.106)	0.370 (CI = +/-0.206; p = 0.001)	0.360	-2.13%
Frequency	2013.1	-0.019 (CI = +/-0.028; p = 0.189)	0.357 (CI = +/-0.213; p = 0.002)	0.311	-1.84%
Frequency	2013.2	-0.015 (CI = +/-0.030; p = 0.331)	0.374 (CI = +/-0.219; p = 0.002)	0.325	-1.44%
Frequency	2014.1	-0.015 (CI = +/-0.033; p = 0.364)	0.375 (CI = +/-0.230; p = 0.003)	0.303	-1.47%
Frequency	2014.2	-0.011 (CI = +/-0.036; p = 0.537)	0.390 (CI = +/-0.238; p = 0.003)	0.315	-1.07%
Frequency	2015.1	-0.004 (CI = +/-0.038; p = 0.834)	0.364 (CI = +/-0.244; p = 0.006)	0.269	-0.39%
Frequency	2015.2	-0.006 (CI = +/-0.042; p = 0.770)	0.357 (CI = +/-0.257; p = 0.009)	0.249	-0.60%
Frequency	2016.1	-0.009 (CI = +/-0.047; p = 0.687)	0.368 (CI = +/-0.271; p = 0.011)	0.246	-0.91%
Frequency	2016.2	-0.008 (CI = +/-0.052; p = 0.736)	0.370 (CI = +/-0.288; p = 0.015)	0.236	-0.84%
Frequency	2017.1	-0.005 (CI = +/-0.059; p = 0.850)	0.360 (CI = +/-0.307; p = 0.025)	0.200	-0.53%
Frequency	2017.2	-0.002 (CI = +/-0.067; p = 0.961)	0.371 (CI = +/-0.327; p = 0.029)	0.197	-0.15%
Frequency	2018.1	0.007 (CI = +/-0.076; p = 0.845)	0.347 (CI = +/-0.349; p = 0.052)	0.157	+0.70%
Frequency	2018.2	-0.001 (CI = +/-0.086; p = 0.990)	0.328 (CI = +/-0.374; p = 0.080)	0.105	-0.05%
Frequency	2019.1	-0.004 (CI = +/-0.102; p = 0.926)	0.337 (CI = +/-0.410; p = 0.097)	0.091	-0.44%

BI

Coverage = BI

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	0.019 (CI = +/-0.038; p = 0.302)	0.397 (CI = +/-0.307; p = 0.013)	0.196	+1.96%
Loss Cost	2011.2	0.030 (CI = +/-0.039; p = 0.128)	0.443 (CI = +/-0.302; p = 0.006)	0.272	+3.00%
Loss Cost	2012.1	0.039 (CI = +/-0.040; p = 0.056)	0.400 (CI = +/-0.301; p = 0.011)	0.294	+3.99%
Loss Cost	2012.2	0.027 (CI = +/-0.040; p = 0.179)	0.350 (CI = +/-0.292; p = 0.021)	0.203	+2.74%
Loss Cost	2013.1	0.032 (CI = +/-0.044; p = 0.142)	0.329 (CI = +/-0.303; p = 0.035)	0.206	+3.26%
Loss Cost	2013.2	0.037 (CI = +/-0.047; p = 0.114)	0.350 (CI = +/-0.314; p = 0.031)	0.218	+3.81%
Loss Cost	2014.1	0.047 (CI = +/-0.051; p = 0.069)	0.314 (CI = +/-0.322; p = 0.055)	0.238	+4.78%
Loss Cost	2014.2	0.062 (CI = +/-0.051; p = 0.020)	0.370 (CI = +/-0.311; p = 0.023)	0.349	+6.44%
Loss Cost	2015.1	0.070 (CI = +/-0.056; p = 0.018)	0.343 (CI = +/-0.325; p = 0.040)	0.365	+7.24%
Loss Cost	2015.2	0.054 (CI = +/-0.059; p = 0.068)	0.293 (CI = +/-0.322; p = 0.071)	0.236	+5.56%
Loss Cost	2016.1	0.063 (CI = +/-0.065; p = 0.058)	0.266 (CI = +/-0.339; p = 0.115)	0.253	+6.48%
Loss Cost	2016.2	0.071 (CI = +/-0.073; p = 0.055)	0.289 (CI = +/-0.357; p = 0.105)	0.251	+7.34%
Loss Cost	2017.1	0.063 (CI = +/-0.083; p = 0.124)	0.310 (CI = +/-0.383; p = 0.104)	0.229	+6.53%
Loss Cost	2017.2	0.077 (CI = +/-0.093; p = 0.097)	0.345 (CI = +/-0.403; p = 0.087)	0.252	+8.00%
Loss Cost	2018.1	0.082 (CI = +/-0.110; p = 0.130)	0.333 (CI = +/-0.442; p = 0.125)	0.244	+8.50%
Loss Cost	2018.2	0.049 (CI = +/-0.118; p = 0.373)	0.263 (CI = +/-0.443; p = 0.215)	0.049	+5.07%
Loss Cost	2019.1	0.014 (CI = +/-0.133; p = 0.821)	0.341 (CI = +/-0.458; p = 0.127)	0.088	+1.38%
Severity	2011.1	0.046 (CI = +/-0.033; p = 0.008)	-0.010 (CI = +/-0.267; p = 0.940)	0.189	+4.72%
Severity	2011.2	0.057 (CI = +/-0.032; p = 0.001)	0.041 (CI = +/-0.252; p = 0.743)	0.307	+5.90%
Severity	2012.1	0.066 (CI = +/-0.033; p = 0.000)	0.003 (CI = +/-0.250; p = 0.983)	0.371	+6.80%
Severity	2012.2	0.062 (CI = +/-0.036; p = 0.002)	-0.013 (CI = +/-0.259; p = 0.917)	0.312	+6.40%
Severity	2013.1	0.065 (CI = +/-0.039; p = 0.002)	-0.025 (CI = +/-0.270; p = 0.851)	0.301	+6.69%
Severity	2013.2	0.067 (CI = +/-0.043; p = 0.004)	-0.017 (CI = +/-0.283; p = 0.899)	0.283	+6.89%
Severity	2014.1	0.078 (CI = +/-0.045; p = 0.002)	-0.059 (CI = +/-0.284; p = 0.666)	0.348	+8.07%
Severity	2014.2	0.090 (CI = +/-0.046; p = 0.001)	-0.015 (CI = +/-0.279; p = 0.910)	0.428	+9.44%
Severity	2015.1	0.091 (CI = +/-0.051; p = 0.002)	-0.018 (CI = +/-0.296; p = 0.897)	0.389	+9.55%
Severity	2015.2	0.080 (CI = +/-0.055; p = 0.007)	-0.054 (CI = +/-0.301; p = 0.708)	0.299	+8.32%
Severity	2016.1	0.095 (CI = +/-0.059; p = 0.004)	-0.102 (CI = +/-0.304; p = 0.487)	0.373	+9.96%
Severity	2016.2	0.105 (CI = +/-0.064; p = 0.004)	-0.073 (CI = +/-0.316; p = 0.629)	0.396	+11.09%
Severity	2017.1	0.097 (CI = +/-0.073; p = 0.013)	-0.050 (CI = +/-0.338; p = 0.755)	0.292	+10.19%
Severity	2017.2	0.110 (CI = +/-0.082; p = 0.013)	-0.017 (CI = +/-0.354; p = 0.917)	0.320	+11.64%
Severity	2018.1	0.108 (CI = +/-0.096; p = 0.031)	-0.013 (CI = +/-0.389; p = 0.941)	0.243	+11.46%
Severity	2018.2	0.092 (CI = +/-0.111; p = 0.093)	-0.048 (CI = +/-0.415; p = 0.800)	0.113	+9.66%
Severity	2019.1	0.070 (CI = +/-0.130; p = 0.255)	0.000 (CI = +/-0.450; p = 0.999)	-0.047	+7.25%
Frequency	2011.1	-0.027 (CI = +/-0.024; p = 0.030)	0.407 (CI = +/-0.193; p = 0.000)	0.438	-2.64%
Frequency	2011.2	-0.028 (CI = +/-0.026; p = 0.036)	0.403 (CI = +/-0.201; p = 0.000)	0.436	-2.74%
Frequency	2012.1	-0.027 (CI = +/-0.028; p = 0.060)	0.398 (CI = +/-0.209; p = 0.001)	0.396	-2.64%
Frequency	2012.2	-0.035 (CI = +/-0.028; p = 0.017)	0.363 (CI = +/-0.203; p = 0.001)	0.434	-3.43%
Frequency	2013.1	-0.033 (CI = +/-0.031; p = 0.038)	0.354 (CI = +/-0.212; p = 0.002)	0.377	-3.22%
Frequency	2013.2	-0.029 (CI = +/-0.033; p = 0.081)	0.367 (CI = +/-0.220; p = 0.002)	0.380	-2.88%
Frequency	2014.1	-0.031 (CI = +/-0.037; p = 0.092)	0.374 (CI = +/-0.232; p = 0.003)	0.357	-3.05%
Frequency	2014.2	-0.028 (CI = +/-0.040; p = 0.162)	0.385 (CI = +/-0.243; p = 0.004)	0.359	-2.74%
Frequency	2015.1	-0.021 (CI = +/-0.044; p = 0.320)	0.362 (CI = +/-0.253; p = 0.008)	0.289	-2.10%
Frequency	2015.2	-0.026 (CI = +/-0.048; p = 0.275)	0.347 (CI = +/-0.265; p = 0.013)	0.280	-2.55%
Frequency	2016.1	-0.032 (CI = +/-0.054; p = 0.224)	0.367 (CI = +/-0.280; p = 0.014)	0.286	-3.16%
Frequency	2016.2	-0.034 (CI = +/-0.061; p = 0.248)	0.361 (CI = +/-0.299; p = 0.021)	0.278	-3.37%
Frequency	2017.1	-0.034 (CI = +/-0.070; p = 0.317)	0.360 (CI = +/-0.324; p = 0.032)	0.226	-3.32%
Frequency	2017.2	-0.033 (CI = +/-0.081; p = 0.390)	0.362 (CI = +/-0.350; p = 0.044)	0.217	-3.25%
Frequency	2018.1	-0.027 (CI = +/-0.095; p = 0.546)	0.346 (CI = +/-0.382; p = 0.071)	0.140	-2.65%
Frequency	2018.2	-0.043 (CI = +/-0.109; p = 0.400)	0.312 (CI = +/-0.408; p = 0.119)	0.123	-4.19%
Frequency	2019.1	-0.056 (CI = +/-0.131; p = 0.356)	0.341 (CI = +/-0.452; p = 0.122)	0.117	-5.47%

BI

Coverage = BI

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.002 (CI = +/-0.057; p = 0.941)	0.370 (CI = +/-0.360; p = 0.044)	0.112	-0.20%
Loss Cost	2011.2	0.012 (CI = +/-0.059; p = 0.671)	0.419 (CI = +/-0.359; p = 0.025)	0.174	+1.23%
Loss Cost	2012.1	0.027 (CI = +/-0.063; p = 0.381)	0.368 (CI = +/-0.364; p = 0.048)	0.165	+2.72%
Loss Cost	2012.2	0.004 (CI = +/-0.062; p = 0.902)	0.295 (CI = +/-0.339; p = 0.084)	0.072	+0.37%
Loss Cost	2013.1	0.011 (CI = +/-0.069; p = 0.747)	0.272 (CI = +/-0.360; p = 0.128)	0.047	+1.07%
Loss Cost	2013.2	0.016 (CI = +/-0.078; p = 0.660)	0.288 (CI = +/-0.382; p = 0.128)	0.049	+1.65%
Loss Cost	2014.1	0.033 (CI = +/-0.087; p = 0.432)	0.243 (CI = +/-0.400; p = 0.213)	0.041	+3.31%
Loss Cost	2014.2	0.060 (CI = +/-0.091; p = 0.176)	0.311 (CI = +/-0.392; p = 0.110)	0.179	+6.15%
Loss Cost	2015.1	0.077 (CI = +/-0.104; p = 0.130)	0.267 (CI = +/-0.418; p = 0.187)	0.203	+8.02%
Loss Cost	2015.2	0.041 (CI = +/-0.107; p = 0.414)	0.189 (CI = +/-0.401; p = 0.319)	-0.015	+4.17%
Loss Cost	2016.1	0.063 (CI = +/-0.126; p = 0.283)	0.140 (CI = +/-0.433; p = 0.483)	0.011	+6.54%
Loss Cost	2016.2	0.076 (CI = +/-0.151; p = 0.278)	0.164 (CI = +/-0.481; p = 0.454)	-0.002	+7.95%
Loss Cost	2017.1	0.065 (CI = +/-0.194; p = 0.455)	0.186 (CI = +/-0.556; p = 0.455)	-0.057	+6.69%
Loss Cost	2017.2	0.095 (CI = +/-0.242; p = 0.375)	0.231 (CI = +/-0.630; p = 0.404)	-0.036	+9.95%
Loss Cost	2018.1	0.130 (CI = +/-0.334; p = 0.363)	0.178 (CI = +/-0.766; p = 0.576)	-0.045	+13.90%
Loss Cost	2018.2	0.008 (CI = +/-0.371; p = 0.953)	0.036 (CI = +/-0.750; p = 0.901)	-0.492	+0.84%
Loss Cost	2019.1	-0.152 (CI = +/-0.469; p = 0.380)	0.223 (CI = +/-0.802; p = 0.442)	-0.129	-14.07%
Severity	2011.1	0.023 (CI = +/-0.046; p = 0.300)	0.035 (CI = +/-0.290; p = 0.801)	-0.037	+2.36%
Severity	2011.2	0.040 (CI = +/-0.045; p = 0.074)	0.095 (CI = +/-0.270; p = 0.472)	0.096	+4.10%
Severity	2012.1	0.052 (CI = +/-0.047; p = 0.033)	0.053 (CI = +/-0.272; p = 0.684)	0.166	+5.33%
Severity	2012.2	0.045 (CI = +/-0.051; p = 0.085)	0.030 (CI = +/-0.282; p = 0.824)	0.073	+4.56%
Severity	2013.1	0.047 (CI = +/-0.058; p = 0.109)	0.024 (CI = +/-0.302; p = 0.868)	0.057	+4.76%
Severity	2013.2	0.049 (CI = +/-0.066; p = 0.134)	0.030 (CI = +/-0.322; p = 0.844)	0.035	+4.99%
Severity	2014.1	0.066 (CI = +/-0.071; p = 0.066)	-0.020 (CI = +/-0.329; p = 0.898)	0.120	+6.86%
Severity	2014.2	0.091 (CI = +/-0.073; p = 0.018)	0.042 (CI = +/-0.314; p = 0.776)	0.285	+9.54%
Severity	2015.1	0.092 (CI = +/-0.086; p = 0.038)	0.040 (CI = +/-0.345; p = 0.801)	0.230	+9.61%
Severity	2015.2	0.070 (CI = +/-0.094; p = 0.130)	-0.007 (CI = +/-0.354; p = 0.965)	0.057	+7.24%
Severity	2016.1	0.102 (CI = +/-0.103; p = 0.052)	-0.077 (CI = +/-0.357; p = 0.638)	0.215	+10.75%
Severity	2016.2	0.131 (CI = +/-0.115; p = 0.031)	-0.024 (CI = +/-0.366; p = 0.884)	0.328	+13.99%
Severity	2017.1	0.114 (CI = +/-0.145; p = 0.106)	0.007 (CI = +/-0.417; p = 0.968)	0.149	+12.06%
Severity	2017.2	0.163 (CI = +/-0.160; p = 0.047)	0.081 (CI = +/-0.415; p = 0.649)	0.359	+17.72%
Severity	2018.1	0.171 (CI = +/-0.225; p = 0.107)	0.069 (CI = +/-0.515; p = 0.744)	0.261	+18.67%
Severity	2018.2	0.152 (CI = +/-0.320; p = 0.258)	0.047 (CI = +/-0.647; p = 0.851)	-0.039	+16.41%
Severity	2019.1	0.065 (CI = +/-0.506; p = 0.708)	0.148 (CI = +/-0.864; p = 0.624)	-0.369	+6.75%
Frequency	2011.1	-0.025 (CI = +/-0.037; p = 0.165)	0.334 (CI = +/-0.233; p = 0.007)	0.287	-2.50%
Frequency	2011.2	-0.028 (CI = +/-0.040; p = 0.162)	0.325 (CI = +/-0.244; p = 0.012)	0.284	-2.76%
Frequency	2012.1	-0.025 (CI = +/-0.045; p = 0.254)	0.315 (CI = +/-0.259; p = 0.020)	0.225	-2.48%
Frequency	2012.2	-0.041 (CI = +/-0.045; p = 0.069)	0.265 (CI = +/-0.244; p = 0.035)	0.282	-4.01%
Frequency	2013.1	-0.036 (CI = +/-0.050; p = 0.146)	0.248 (CI = +/-0.259; p = 0.059)	0.190	-3.52%
Frequency	2013.2	-0.032 (CI = +/-0.056; p = 0.237)	0.258 (CI = +/-0.275; p = 0.064)	0.183	-3.18%
Frequency	2014.1	-0.034 (CI = +/-0.065; p = 0.278)	0.262 (CI = +/-0.298; p = 0.079)	0.142	-3.32%
Frequency	2014.2	-0.031 (CI = +/-0.074; p = 0.375)	0.269 (CI = +/-0.321; p = 0.093)	0.134	-3.09%
Frequency	2015.1	-0.015 (CI = +/-0.084; p = 0.708)	0.227 (CI = +/-0.338; p = 0.168)	0.016	-1.45%
Frequency	2015.2	-0.029 (CI = +/-0.096; p = 0.517)	0.196 (CI = +/-0.360; p = 0.254)	-0.007	-2.85%
Frequency	2016.1	-0.039 (CI = +/-0.116; p = 0.470)	0.217 (CI = +/-0.401; p = 0.252)	-0.015	-3.80%
Frequency	2016.2	-0.054 (CI = +/-0.139; p = 0.392)	0.188 (CI = +/-0.441; p = 0.355)	-0.022	-5.30%
Frequency	2017.1	-0.049 (CI = +/-0.178; p = 0.535)	0.178 (CI = +/-0.512; p = 0.438)	-0.133	-4.80%
Frequency	2017.2	-0.068 (CI = +/-0.227; p = 0.490)	0.150 (CI = +/-0.590; p = 0.557)	-0.155	-6.60%
Frequency	2018.1	-0.041 (CI = +/-0.315; p = 0.752)	0.109 (CI = +/-0.723; p = 0.714)	-0.342	-4.02%
Frequency	2018.2	-0.144 (CI = +/-0.374; p = 0.346)	-0.011 (CI = +/-0.755; p = 0.970)	-0.167	-13.38%
Frequency	2019.1	-0.217 (CI = +/-0.621; p = 0.347)	0.075 (CI = +/-1.061; p = 0.837)	-0.177	-19.50%

BI

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.020 (CI = +/-0.083; p = 0.618)	0.405 (CI = +/-0.431; p = 0.064)	0.111	-1.97%
Loss Cost	2011.2	0.000 (CI = +/-0.089; p = 0.991)	0.463 (CI = +/-0.436; p = 0.039)	0.166	+0.05%
Loss Cost	2012.1	0.021 (CI = +/-0.098; p = 0.647)	0.404 (CI = +/-0.452; p = 0.076)	0.128	+2.15%
Loss Cost	2012.2	-0.016 (CI = +/-0.097; p = 0.721)	0.310 (CI = +/-0.419; p = 0.133)	0.050	-1.61%
Loss Cost	2013.1	-0.008 (CI = +/-0.114; p = 0.876)	0.290 (CI = +/-0.458; p = 0.191)	-0.004	-0.82%
Loss Cost	2013.2	-0.001 (CI = +/-0.133; p = 0.987)	0.306 (CI = +/-0.500; p = 0.203)	-0.012	-0.10%
Loss Cost	2014.1	0.025 (CI = +/-0.157; p = 0.730)	0.250 (CI = +/-0.544; p = 0.325)	-0.063	+2.51%
Loss Cost	2014.2	0.076 (CI = +/-0.170; p = 0.335)	0.343 (CI = +/-0.540; p = 0.181)	0.107	+7.85%
Loss Cost	2015.1	0.115 (CI = +/-0.208; p = 0.233)	0.271 (CI = +/-0.597; p = 0.319)	0.139	+12.17%
Loss Cost	2015.2	0.048 (CI = +/-0.233; p = 0.632)	0.171 (CI = +/-0.604; p = 0.515)	-0.188	+4.92%
Loss Cost	2016.1	0.109 (CI = +/-0.304; p = 0.398)	0.079 (CI = +/-0.697; p = 0.784)	-0.146	+11.56%
Loss Cost	2016.2	0.154 (CI = +/-0.424; p = 0.370)	0.131 (CI = +/-0.857; p = 0.694)	-0.154	+16.66%
Loss Cost	2017.1	0.169 (CI = +/-0.741; p = 0.520)	0.113 (CI = +/-1.266; p = 0.795)	-0.317	+18.44%
Loss Cost	2017.2	0.323 (CI = +/-1.353; p = 0.413)	0.241 (CI = +/-1.952; p = 0.648)	-0.199	+38.09%
Loss Cost	2018.1	0.817 (CI = +/-3.742; p = 0.220)	-0.171 (CI = +/-4.184; p = 0.695)	0.679	+126.40%
Loss Cost	2018.2	0.523 (CI = +/-NaN; p = NaN)	-0.318 (CI = +/-NaN; p = NaN)	NaN	+68.65%
Loss Cost	2019.1	-0.114 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-10.75%
Severity	2011.1	0.000 (CI = +/-0.063; p = 0.988)	-0.032 (CI = +/-0.326; p = 0.839)	-0.130	-0.04%
Severity	2011.2	0.021 (CI = +/-0.064; p = 0.495)	0.029 (CI = +/-0.312; p = 0.847)	-0.101	+2.10%
Severity	2012.1	0.038 (CI = +/-0.069; p = 0.255)	-0.020 (CI = +/-0.318; p = 0.892)	-0.040	+3.88%
Severity	2012.2	0.022 (CI = +/-0.075; p = 0.543)	-0.062 (CI = +/-0.326; p = 0.688)	-0.115	+2.19%
Severity	2013.1	0.023 (CI = +/-0.089; p = 0.574)	-0.066 (CI = +/-0.358; p = 0.693)	-0.136	+2.36%
Severity	2013.2	0.019 (CI = +/-0.104; p = 0.693)	-0.075 (CI = +/-0.391; p = 0.678)	-0.160	+1.92%
Severity	2014.1	0.049 (CI = +/-0.118; p = 0.368)	-0.141 (CI = +/-0.407; p = 0.453)	-0.065	+5.07%
Severity	2014.2	0.086 (CI = +/-0.129; p = 0.164)	-0.075 (CI = +/-0.410; p = 0.685)	0.050	+8.94%
Severity	2015.1	0.092 (CI = +/-0.165; p = 0.231)	-0.086 (CI = +/-0.475; p = 0.682)	-0.027	+9.62%
Severity	2015.2	0.032 (CI = +/-0.178; p = 0.670)	-0.175 (CI = +/-0.461; p = 0.389)	-0.133	+3.30%
Severity	2016.1	0.113 (CI = +/-0.191; p = 0.188)	-0.296 (CI = +/-0.439; p = 0.143)	0.255	+12.01%
Severity	2016.2	0.159 (CI = +/-0.252; p = 0.155)	-0.244 (CI = +/-0.508; p = 0.254)	0.321	+17.18%
Severity	2017.1	0.153 (CI = +/-0.440; p = 0.349)	-0.237 (CI = +/-0.752; p = 0.389)	-0.057	+16.54%
Severity	2017.2	0.269 (CI = +/-0.721; p = 0.250)	-0.141 (CI = +/-1.040; p = 0.619)	0.186	+30.83%
Severity	2018.1	0.527 (CI = +/-2.164; p = 0.199)	-0.356 (CI = +/-2.419; p = 0.312)	0.724	+69.41%
Severity	2018.2	0.357 (CI = +/-NaN; p = NaN)	-0.441 (CI = +/-NaN; p = NaN)	NaN	+42.88%
Severity	2019.1	-0.526 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-40.91%
Frequency	2011.1	-0.019 (CI = +/-0.035; p = 0.254)	0.437 (CI = +/-0.181; p = 0.000)	0.594	-1.92%
Frequency	2011.2	-0.020 (CI = +/-0.039; p = 0.288)	0.434 (CI = +/-0.194; p = 0.000)	0.583	-2.01%
Frequency	2012.1	-0.017 (CI = +/-0.045; p = 0.435)	0.424 (CI = +/-0.208; p = 0.001)	0.539	-1.67%
Frequency	2012.2	-0.038 (CI = +/-0.041; p = 0.064)	0.372 (CI = +/-0.176; p = 0.001)	0.626	-3.72%
Frequency	2013.1	-0.032 (CI = +/-0.047; p = 0.166)	0.356 (CI = +/-0.189; p = 0.002)	0.554	-3.11%
Frequency	2013.2	-0.020 (CI = +/-0.052; p = 0.409)	0.381 (CI = +/-0.195; p = 0.001)	0.596	-1.99%
Frequency	2014.1	-0.025 (CI = +/-0.063; p = 0.398)	0.391 (CI = +/-0.218; p = 0.003)	0.571	-2.44%
Frequency	2014.2	-0.010 (CI = +/-0.072; p = 0.756)	0.418 (CI = +/-0.230; p = 0.003)	0.610	-1.00%
Frequency	2015.1	0.023 (CI = +/-0.074; p = 0.485)	0.357 (CI = +/-0.212; p = 0.005)	0.639	+2.33%
Frequency	2015.2	0.016 (CI = +/-0.094; p = 0.700)	0.346 (CI = +/-0.245; p = 0.013)	0.559	+1.57%
Frequency	2016.1	-0.004 (CI = +/-0.127; p = 0.939)	0.375 (CI = +/-0.291; p = 0.021)	0.574	-0.40%
Frequency	2016.2	-0.004 (CI = +/-0.183; p = 0.950)	0.375 (CI = +/-0.370; p = 0.048)	0.496	-0.44%
Frequency	2017.1	0.016 (CI = +/-0.315; p = 0.881)	0.351 (CI = +/-0.538; p = 0.130)	0.370	+1.63%
Frequency	2017.2	0.054 (CI = +/-0.633; p = 0.749)	0.382 (CI = +/-0.914; p = 0.214)	0.255	+5.55%
Frequency	2018.1	0.290 (CI = +/-1.578; p = 0.258)	0.185 (CI = +/-1.764; p = 0.409)	0.778	+33.64%
Frequency	2018.2	0.166 (CI = +/-NaN; p = NaN)	0.123 (CI = +/-NaN; p = NaN)	NaN	+18.04%
Frequency	2019.1	0.412 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+51.04%

BI

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.030 (CI = +/-0.093; p = 0.495)	0.376 (CI = +/-0.455; p = 0.098)	0.093	-2.98%
Loss Cost	2011.2	-0.008 (CI = +/-0.102; p = 0.871)	0.439 (CI = +/-0.469; p = 0.064)	0.130	-0.78%
Loss Cost	2012.1	0.014 (CI = +/-0.112; p = 0.793)	0.385 (CI = +/-0.486; p = 0.109)	0.070	+1.39%
Loss Cost	2012.2	-0.035 (CI = +/-0.111; p = 0.501)	0.263 (CI = +/-0.446; p = 0.221)	0.032	-3.44%
Loss Cost	2013.1	-0.028 (CI = +/-0.130; p = 0.644)	0.248 (CI = +/-0.488; p = 0.284)	-0.043	-2.74%
Loss Cost	2013.2	-0.024 (CI = +/-0.158; p = 0.737)	0.255 (CI = +/-0.547; p = 0.318)	-0.061	-2.40%
Loss Cost	2014.1	0.002 (CI = +/-0.188; p = 0.983)	0.208 (CI = +/-0.596; p = 0.445)	-0.157	+0.18%
Loss Cost	2014.2	0.063 (CI = +/-0.217; p = 0.515)	0.320 (CI = +/-0.624; p = 0.265)	-0.034	+6.50%
Loss Cost	2015.1	0.105 (CI = +/-0.268; p = 0.373)	0.257 (CI = +/-0.695; p = 0.401)	-0.033	+11.10%
Loss Cost	2015.2	0.000 (CI = +/-0.314; p = 0.999)	0.099 (CI = +/-0.719; p = 0.738)	-0.364	+0.01%
Loss Cost	2016.1	0.063 (CI = +/-0.423; p = 0.699)	0.025 (CI = +/-0.855; p = 0.939)	-0.435	+6.55%
Loss Cost	2016.2	0.107 (CI = +/-0.731; p = 0.672)	0.076 (CI = +/-1.248; p = 0.859)	-0.552	+11.32%
Loss Cost	2017.1	0.116 (CI = +/-1.530; p = 0.775)	0.069 (CI = +/-2.209; p = 0.906)	-0.883	+12.30%
Loss Cost	2017.2	0.420 (CI = +/-8.788; p = 0.653)	0.322 (CI = +/-9.825; p = 0.749)	-1.150	+52.20%
Loss Cost	2018.1	1.112 (CI = +/-NaN; p = NaN)	-0.024 (CI = +/-NaN; p = NaN)	NaN	+203.93%
Loss Cost	2018.2	1.159 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+218.67%
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	-0.010 (CI = +/-0.070; p = 0.762)	-0.059 (CI = +/-0.341; p = 0.718)	-0.124	-1.00%
Severity	2011.2	0.014 (CI = +/-0.073; p = 0.690)	0.009 (CI = +/-0.335; p = 0.957)	-0.139	+1.38%
Severity	2012.1	0.032 (CI = +/-0.079; p = 0.398)	-0.036 (CI = +/-0.341; p = 0.820)	-0.092	+3.22%
Severity	2012.2	0.009 (CI = +/-0.087; p = 0.815)	-0.092 (CI = +/-0.350; p = 0.575)	-0.137	+0.95%
Severity	2013.1	0.010 (CI = +/-0.102; p = 0.825)	-0.094 (CI = +/-0.384; p = 0.598)	-0.160	+1.05%
Severity	2013.2	0.001 (CI = +/-0.124; p = 0.987)	-0.114 (CI = +/-0.428; p = 0.560)	-0.173	+0.09%
Severity	2014.1	0.032 (CI = +/-0.141; p = 0.609)	-0.172 (CI = +/-0.447; p = 0.400)	-0.102	+3.30%
Severity	2014.2	0.076 (CI = +/-0.165; p = 0.313)	-0.093 (CI = +/-0.474; p = 0.658)	-0.044	+7.88%
Severity	2015.1	0.082 (CI = +/-0.213; p = 0.384)	-0.101 (CI = +/-0.552; p = 0.669)	-0.129	+8.51%
Severity	2015.2	-0.013 (CI = +/-0.234; p = 0.896)	-0.243 (CI = +/-0.535; p = 0.297)	-0.099	-1.25%
Severity	2016.1	0.074 (CI = +/-0.257; p = 0.472)	-0.343 (CI = +/-0.520; p = 0.141)	0.249	+7.63%
Severity	2016.2	0.123 (CI = +/-0.429; p = 0.430)	-0.286 (CI = +/-0.732; p = 0.303)	0.209	+13.05%
Severity	2017.1	0.109 (CI = +/-0.895; p = 0.653)	-0.274 (CI = +/-1.292; p = 0.458)	-0.287	+11.50%
Severity	2017.2	0.332 (CI = +/-4.645; p = 0.531)	-0.088 (CI = +/-5.193; p = 0.864)	-0.300	+39.36%
Severity	2018.1	0.697 (CI = +/-NaN; p = NaN)	-0.271 (CI = +/-NaN; p = NaN)	NaN	+100.86%
Severity	2018.2	1.240 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+245.47%
Severity	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	-0.020 (CI = +/-0.039; p = 0.289)	0.435 (CI = +/-0.194; p = 0.000)	0.583	-2.00%
Frequency	2011.2	-0.022 (CI = +/-0.045; p = 0.324)	0.431 (CI = +/-0.209; p = 0.001)	0.572	-2.13%
Frequency	2012.1	-0.018 (CI = +/-0.052; p = 0.467)	0.422 (CI = +/-0.225; p = 0.002)	0.522	-1.77%
Frequency	2012.2	-0.044 (CI = +/-0.047; p = 0.061)	0.355 (CI = +/-0.189; p = 0.002)	0.629	-4.35%
Frequency	2013.1	-0.038 (CI = +/-0.054; p = 0.147)	0.342 (CI = +/-0.203; p = 0.004)	0.547	-3.75%
Frequency	2013.2	-0.025 (CI = +/-0.063; p = 0.388)	0.370 (CI = +/-0.217; p = 0.004)	0.577	-2.49%
Frequency	2014.1	-0.031 (CI = +/-0.076; p = 0.380)	0.380 (CI = +/-0.242; p = 0.007)	0.545	-3.02%
Frequency	2014.2	-0.013 (CI = +/-0.093; p = 0.753)	0.413 (CI = +/-0.267; p = 0.008)	0.578	-1.28%
Frequency	2015.1	0.024 (CI = +/-0.095; p = 0.566)	0.358 (CI = +/-0.248; p = 0.012)	0.576	+2.39%
Frequency	2015.2	0.013 (CI = +/-0.133; p = 0.816)	0.341 (CI = +/-0.304; p = 0.034)	0.482	+1.27%
Frequency	2016.1	-0.010 (CI = +/-0.182; p = 0.886)	0.368 (CI = +/-0.369; p = 0.050)	0.487	-1.00%
Frequency	2016.2	-0.015 (CI = +/-0.319; p = 0.888)	0.362 (CI = +/-0.545; p = 0.125)	0.384	-1.53%
Frequency	2017.1	0.007 (CI = +/-0.659; p = 0.967)	0.343 (CI = +/-0.951; p = 0.261)	0.093	+0.71%
Frequency	2017.2	0.088 (CI = +/-4.143; p = 0.832)	0.410 (CI = +/-4.632; p = 0.462)	-0.284	+9.21%
Frequency	2018.1	0.414 (CI = +/-NaN; p = NaN)	0.247 (CI = +/-NaN; p = NaN)	NaN	+51.31%
Frequency	2018.2	-0.081 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-7.76%
Frequency	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

BI

Coverage = BI
 End Trend Period = 2025.2
 Excluded Points = NA
 Parameters Included: time

Loss Cost	2011.1	0.031 (CI = +/-0.040; p = 0.125)	0.049	+3.11%
Loss Cost	2011.2	0.037 (CI = +/-0.042; p = 0.077)	0.078	+3.81%
Loss Cost	2012.1	0.049 (CI = +/-0.042; p = 0.025)	0.148	+5.04%
Loss Cost	2012.2	0.036 (CI = +/-0.043; p = 0.092)	0.074	+3.70%
Loss Cost	2013.1	0.044 (CI = +/-0.045; p = 0.054)	0.111	+4.52%
Loss Cost	2013.2	0.047 (CI = +/-0.049; p = 0.060)	0.108	+4.77%
Loss Cost	2014.1	0.058 (CI = +/-0.051; p = 0.027)	0.168	+6.01%
Loss Cost	2014.2	0.069 (CI = +/-0.054; p = 0.015)	0.216	+7.14%
Loss Cost	2015.1	0.080 (CI = +/-0.057; p = 0.009)	0.261	+8.33%
Loss Cost	2015.2	0.063 (CI = +/-0.060; p = 0.038)	0.166	+6.55%
Loss Cost	2016.1	0.075 (CI = +/-0.064; p = 0.024)	0.212	+7.83%
Loss Cost	2016.2	0.079 (CI = +/-0.071; p = 0.032)	0.197	+8.20%
Loss Cost	2017.1	0.080 (CI = +/-0.080; p = 0.052)	0.168	+8.28%
Loss Cost	2017.2	0.086 (CI = +/-0.090; p = 0.061)	0.162	+8.95%
Loss Cost	2018.1	0.098 (CI = +/-0.102; p = 0.057)	0.181	+10.33%
Loss Cost	2018.2	0.068 (CI = +/-0.109; p = 0.200)	0.056	+7.03%
Loss Cost	2019.1	0.055 (CI = +/-0.125; p = 0.355)	-0.006	+5.69%
Severity	2011.1	0.045 (CI = +/-0.029; p = 0.004)	0.230	+4.57%
Severity	2011.2	0.054 (CI = +/-0.029; p = 0.001)	0.328	+5.58%
Severity	2012.1	0.061 (CI = +/-0.030; p = 0.000)	0.383	+6.33%
Severity	2012.2	0.058 (CI = +/-0.032; p = 0.001)	0.331	+5.95%
Severity	2013.1	0.060 (CI = +/-0.035; p = 0.002)	0.319	+6.15%
Severity	2013.2	0.061 (CI = +/-0.037; p = 0.003)	0.302	+6.30%
Severity	2014.1	0.069 (CI = +/-0.039; p = 0.001)	0.347	+7.17%
Severity	2014.2	0.080 (CI = +/-0.041; p = 0.001)	0.412	+8.30%
Severity	2015.1	0.079 (CI = +/-0.045; p = 0.001)	0.374	+8.26%
Severity	2015.2	0.069 (CI = +/-0.048; p = 0.007)	0.291	+7.19%
Severity	2016.1	0.079 (CI = +/-0.052; p = 0.005)	0.331	+8.22%
Severity	2016.2	0.087 (CI = +/-0.056; p = 0.005)	0.349	+9.12%
Severity	2017.1	0.078 (CI = +/-0.062; p = 0.017)	0.265	+8.13%
Severity	2017.2	0.087 (CI = +/-0.069; p = 0.017)	0.280	+9.12%
Severity	2018.1	0.083 (CI = +/-0.079; p = 0.040)	0.216	+8.67%
Severity	2018.2	0.068 (CI = +/-0.088; p = 0.118)	0.114	+7.08%
Severity	2019.1	0.049 (CI = +/-0.099; p = 0.299)	0.014	+5.05%
Frequency	2011.1	-0.014 (CI = +/-0.028; p = 0.320)	0.001	-1.39%
Frequency	2011.2	-0.017 (CI = +/-0.030; p = 0.260)	0.011	-1.68%
Frequency	2012.1	-0.012 (CI = +/-0.032; p = 0.439)	-0.014	-1.22%
Frequency	2012.2	-0.021 (CI = +/-0.032; p = 0.184)	0.032	-2.13%
Frequency	2013.1	-0.015 (CI = +/-0.034; p = 0.361)	-0.005	-1.53%
Frequency	2013.2	-0.015 (CI = +/-0.037; p = 0.426)	-0.014	-1.44%
Frequency	2014.1	-0.011 (CI = +/-0.040; p = 0.580)	-0.031	-1.08%
Frequency	2014.2	-0.011 (CI = +/-0.044; p = 0.615)	-0.035	-1.07%
Frequency	2015.1	0.001 (CI = +/-0.046; p = 0.978)	-0.050	+0.06%
Frequency	2015.2	-0.006 (CI = +/-0.050; p = 0.804)	-0.049	-0.60%
Frequency	2016.1	-0.004 (CI = +/-0.055; p = 0.892)	-0.054	-0.36%
Frequency	2016.2	-0.008 (CI = +/-0.061; p = 0.774)	-0.054	-0.84%
Frequency	2017.1	0.001 (CI = +/-0.068; p = 0.967)	-0.062	+0.13%
Frequency	2017.2	-0.002 (CI = +/-0.076; p = 0.966)	-0.067	-0.15%
Frequency	2018.1	0.015 (CI = +/-0.084; p = 0.704)	-0.060	+1.53%
Frequency	2018.2	-0.001 (CI = +/-0.094; p = 0.990)	-0.077	-0.05%
Frequency	2019.1	0.006 (CI = +/-0.109; p = 0.906)	-0.082	+0.60%

BI

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

Loss Cost	2011.1	-0.012 (CI = +/-0.090; p = 0.775)	-0.057	-1.23%
Loss Cost	2011.2	0.000 (CI = +/-0.100; p = 0.992)	-0.067	+0.05%
Loss Cost	2012.1	0.031 (CI = +/-0.106; p = 0.543)	-0.042	+3.13%
Loss Cost	2012.2	-0.016 (CI = +/-0.102; p = 0.735)	-0.067	-1.61%
Loss Cost	2013.1	0.001 (CI = +/-0.116; p = 0.990)	-0.083	+0.07%
Loss Cost	2013.2	-0.001 (CI = +/-0.137; p = 0.987)	-0.091	-0.10%
Loss Cost	2014.1	0.035 (CI = +/-0.154; p = 0.621)	-0.072	+3.59%
Loss Cost	2014.2	0.076 (CI = +/-0.177; p = 0.359)	-0.007	+7.85%
Loss Cost	2015.1	0.131 (CI = +/-0.201; p = 0.171)	0.123	+14.03%
Loss Cost	2015.2	0.048 (CI = +/-0.216; p = 0.616)	-0.100	+4.92%
Loss Cost	2016.1	0.117 (CI = +/-0.260; p = 0.314)	0.029	+12.40%
Loss Cost	2016.2	0.154 (CI = +/-0.359; p = 0.320)	0.035	+16.66%
Loss Cost	2017.1	0.189 (CI = +/-0.543; p = 0.389)	-0.014	+20.76%
Loss Cost	2017.2	0.323 (CI = +/-0.873; p = 0.324)	0.088	+38.09%
Loss Cost	2018.1	0.749 (CI = +/-0.903; p = 0.070)	0.796	+111.44%
Loss Cost	2018.2	0.523 (CI = +/-4.668; p = 0.390)	0.339	+68.65%
Loss Cost	2019.1	-0.114 (CI = +/-NaN; p = NaN)	NaN	-10.75%
Severity	2011.1	-0.001 (CI = +/-0.060; p = 0.972)	-0.062	-0.10%
Severity	2011.2	0.021 (CI = +/-0.061; p = 0.480)	-0.031	+2.10%
Severity	2012.1	0.038 (CI = +/-0.066; p = 0.240)	0.033	+3.83%
Severity	2012.2	0.022 (CI = +/-0.072; p = 0.529)	-0.043	+2.19%
Severity	2013.1	0.021 (CI = +/-0.084; p = 0.591)	-0.056	+2.15%
Severity	2013.2	0.019 (CI = +/-0.099; p = 0.680)	-0.073	+1.92%
Severity	2014.1	0.044 (CI = +/-0.113; p = 0.410)	-0.024	+4.45%
Severity	2014.2	0.086 (CI = +/-0.121; p = 0.143)	0.137	+8.94%
Severity	2015.1	0.087 (CI = +/-0.151; p = 0.221)	0.078	+9.05%
Severity	2015.2	0.032 (CI = +/-0.170; p = 0.665)	-0.110	+3.30%
Severity	2016.1	0.085 (CI = +/-0.206; p = 0.350)	0.004	+8.89%
Severity	2016.2	0.159 (CI = +/-0.250; p = 0.164)	0.216	+17.18%
Severity	2017.1	0.112 (CI = +/-0.368; p = 0.444)	-0.059	+11.89%
Severity	2017.2	0.269 (CI = +/-0.471; p = 0.167)	0.365	+30.83%
Severity	2018.1	0.385 (CI = +/-0.983; p = 0.234)	0.379	+46.90%
Severity	2018.2	0.357 (CI = +/-6.477; p = 0.611)	-0.342	+42.88%
Severity	2019.1	-0.526 (CI = +/-NaN; p = NaN)	NaN	-40.91%
Frequency	2011.1	-0.011 (CI = +/-0.056; p = 0.672)	-0.050	-1.12%
Frequency	2011.2	-0.020 (CI = +/-0.062; p = 0.493)	-0.033	-2.01%
Frequency	2012.1	-0.007 (CI = +/-0.068; p = 0.832)	-0.068	-0.68%
Frequency	2012.2	-0.038 (CI = +/-0.064; p = 0.226)	0.042	-3.72%
Frequency	2013.1	-0.021 (CI = +/-0.071; p = 0.536)	-0.048	-2.04%
Frequency	2013.2	-0.020 (CI = +/-0.083; p = 0.606)	-0.064	-1.99%
Frequency	2014.1	-0.008 (CI = +/-0.098; p = 0.854)	-0.096	-0.83%
Frequency	2014.2	-0.010 (CI = +/-0.120; p = 0.853)	-0.107	-1.00%
Frequency	2015.1	0.045 (CI = +/-0.120; p = 0.415)	-0.030	+4.57%
Frequency	2015.2	0.016 (CI = +/-0.146; p = 0.808)	-0.133	+1.57%
Frequency	2016.1	0.032 (CI = +/-0.192; p = 0.701)	-0.136	+3.22%
Frequency	2016.2	-0.004 (CI = +/-0.262; p = 0.967)	-0.200	-0.44%
Frequency	2017.1	0.076 (CI = +/-0.355; p = 0.583)	-0.148	+7.92%
Frequency	2017.2	0.054 (CI = +/-0.619; p = 0.799)	-0.300	+5.55%
Frequency	2018.1	0.364 (CI = +/-0.564; p = 0.109)	0.692	+43.93%
Frequency	2018.2	0.166 (CI = +/-1.809; p = 0.452)	0.151	+18.04%
Frequency	2019.1	0.412 (CI = +/-NaN; p = NaN)	NaN	+51.04%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2011.1	0.032 (CI = +/-0.029; p = 0.030)	0.395 (CI = +/-0.169; p = 0.000)	0.647 (CI = +/-0.293; p = 0.000)	0.800	+3.26%
Loss Cost	2011.2	0.031 (CI = +/-0.031; p = 0.053)	0.391 (CI = +/-0.176; p = 0.000)	0.654 (CI = +/-0.306; p = 0.000)	0.788	+3.13%
Loss Cost	2012.1	0.038 (CI = +/-0.033; p = 0.027)	0.372 (CI = +/-0.177; p = 0.000)	0.620 (CI = +/-0.309; p = 0.000)	0.800	+3.84%
Loss Cost	2012.2	0.035 (CI = +/-0.036; p = 0.058)	0.365 (CI = +/-0.184; p = 0.000)	0.634 (CI = +/-0.323; p = 0.000)	0.785	+3.56%
Loss Cost	2013.1	0.039 (CI = +/-0.040; p = 0.051)	0.354 (CI = +/-0.191; p = 0.001)	0.614 (CI = +/-0.335; p = 0.001)	0.788	+4.01%
Loss Cost	2013.2	0.042 (CI = +/-0.044; p = 0.060)	0.361 (CI = +/-0.200; p = 0.001)	0.600 (CI = +/-0.354; p = 0.002)	0.778	+4.30%
Loss Cost	2014.1	0.041 (CI = +/-0.049; p = 0.096)	0.364 (CI = +/-0.209; p = 0.002)	0.606 (CI = +/-0.372; p = 0.003)	0.774	+4.17%
Loss Cost	2014.2	0.026 (CI = +/-0.052; p = 0.303)	0.332 (CI = +/-0.209; p = 0.004)	0.673 (CI = +/-0.376; p = 0.001)	0.762	+2.67%
Loss Cost	2015.1	0.034 (CI = +/-0.058; p = 0.235)	0.318 (CI = +/-0.217; p = 0.006)	0.643 (CI = +/-0.394; p = 0.003)	0.767	+3.43%
Loss Cost	2015.2	0.014 (CI = +/-0.061; p = 0.629)	0.282 (CI = +/-0.215; p = 0.013)	0.725 (CI = +/-0.396; p = 0.001)	0.760	+1.44%
Loss Cost	2016.1	0.021 (CI = +/-0.069; p = 0.538)	0.271 (CI = +/-0.226; p = 0.022)	0.702 (CI = +/-0.420; p = 0.003)	0.760	+2.08%
Loss Cost	2016.2	0.019 (CI = +/-0.080; p = 0.614)	0.269 (CI = +/-0.242; p = 0.031)	0.707 (CI = +/-0.457; p = 0.005)	0.743	+1.96%
Loss Cost	2017.1	0.017 (CI = +/-0.093; p = 0.695)	0.272 (CI = +/-0.258; p = 0.040)	0.714 (CI = +/-0.493; p = 0.008)	0.736	+1.74%
Loss Cost	2017.2	-0.003 (CI = +/-0.106; p = 0.950)	0.244 (CI = +/-0.270; p = 0.073)	0.783 (CI = +/-0.527; p = 0.007)	0.715	-0.31%
Loss Cost	2018.1	-0.013 (CI = +/-0.122; p = 0.819)	0.256 (CI = +/-0.290; p = 0.078)	0.812 (CI = +/-0.570; p = 0.009)	0.708	-1.31%
Loss Cost	2018.2	-0.002 (CI = +/-0.145; p = 0.973)	0.270 (CI = +/-0.315; p = 0.086)	0.780 (CI = +/-0.630; p = 0.020)	0.694	-0.23%
Loss Cost	2019.1	-0.011 (CI = +/-0.170; p = 0.889)	0.280 (CI = +/-0.344; p = 0.100)	0.800 (CI = +/-0.689; p = 0.027)	0.681	-1.09%
Severity	2011.1	0.059 (CI = +/-0.021; p = 0.000)	0.024 (CI = +/-0.125; p = 0.700)	0.067 (CI = +/-0.216; p = 0.529)	0.739	+6.10%
Severity	2011.2	0.060 (CI = +/-0.023; p = 0.000)	0.025 (CI = +/-0.130; p = 0.696)	0.065 (CI = +/-0.226; p = 0.560)	0.719	+6.15%
Severity	2012.1	0.063 (CI = +/-0.025; p = 0.000)	0.015 (CI = +/-0.133; p = 0.818)	0.047 (CI = +/-0.232; p = 0.681)	0.718	+6.53%
Severity	2012.2	0.063 (CI = +/-0.027; p = 0.000)	0.015 (CI = +/-0.139; p = 0.828)	0.047 (CI = +/-0.243; p = 0.692)	0.693	+6.52%
Severity	2013.1	0.067 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.143; p = 0.940)	0.029 (CI = +/-0.252; p = 0.813)	0.688	+6.93%
Severity	2013.2	0.069 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.150; p = 0.881)	0.017 (CI = +/-0.265; p = 0.892)	0.669	+7.18%
Severity	2014.1	0.067 (CI = +/-0.036; p = 0.001)	0.017 (CI = +/-0.156; p = 0.827)	0.029 (CI = +/-0.278; p = 0.830)	0.631	+6.90%
Severity	2014.2	0.060 (CI = +/-0.040; p = 0.005)	0.003 (CI = +/-0.161; p = 0.974)	0.059 (CI = +/-0.291; p = 0.676)	0.582	+6.21%
Severity	2015.1	0.063 (CI = +/-0.045; p = 0.009)	-0.003 (CI = +/-0.169; p = 0.970)	0.047 (CI = +/-0.307; p = 0.751)	0.559	+6.52%
Severity	2015.2	0.054 (CI = +/-0.050; p = 0.036)	-0.020 (CI = +/-0.175; p = 0.812)	0.085 (CI = +/-0.323; p = 0.584)	0.501	+5.56%
Severity	2016.1	0.063 (CI = +/-0.056; p = 0.030)	-0.034 (CI = +/-0.182; p = 0.694)	0.053 (CI = +/-0.338; p = 0.743)	0.505	+6.49%
Severity	2016.2	0.062 (CI = +/-0.065; p = 0.059)	-0.036 (CI = +/-0.195; p = 0.701)	0.056 (CI = +/-0.368; p = 0.749)	0.461	+6.41%
Severity	2017.1	0.059 (CI = +/-0.074; p = 0.110)	-0.032 (CI = +/-0.208; p = 0.749)	0.066 (CI = +/-0.397; p = 0.728)	0.395	+6.10%
Severity	2017.2	0.027 (CI = +/-0.077; p = 0.455)	-0.076 (CI = +/-0.197; p = 0.418)	0.174 (CI = +/-0.385; p = 0.346)	0.336	+2.79%
Severity	2018.1	0.013 (CI = +/-0.088; p = 0.758)	-0.058 (CI = +/-0.207; p = 0.553)	0.216 (CI = +/-0.408; p = 0.270)	0.248	+1.27%
Severity	2018.2	-0.003 (CI = +/-0.102; p = 0.957)	-0.077 (CI = +/-0.222; p = 0.461)	0.261 (CI = +/-0.443; p = 0.221)	0.208	-0.26%
Severity	2019.1	-0.017 (CI = +/-0.118; p = 0.762)	-0.061 (CI = +/-0.239; p = 0.583)	0.294 (CI = +/-0.477; p = 0.200)	0.134	-1.64%
Frequency	2011.1	-0.027 (CI = +/-0.017; p = 0.003)	0.371 (CI = +/-0.102; p = 0.000)	0.580 (CI = +/-0.176; p = 0.000)	0.797	-2.68%
Frequency	2011.2	-0.029 (CI = +/-0.019; p = 0.004)	0.366 (CI = +/-0.105; p = 0.000)	0.590 (CI = +/-0.183; p = 0.000)	0.795	-2.84%
Frequency	2012.1	-0.026 (CI = +/-0.020; p = 0.014)	0.357 (CI = +/-0.107; p = 0.000)	0.573 (CI = +/-0.187; p = 0.000)	0.792	-2.53%
Frequency	2012.2	-0.028 (CI = +/-0.022; p = 0.014)	0.350 (CI = +/-0.111; p = 0.000)	0.587 (CI = +/-0.195; p = 0.000)	0.790	-2.78%
Frequency	2013.1	-0.028 (CI = +/-0.024; p = 0.026)	0.349 (CI = +/-0.116; p = 0.000)	0.585 (CI = +/-0.204; p = 0.000)	0.784	-2.73%
Frequency	2013.2	-0.027 (CI = +/-0.027; p = 0.046)	0.350 (CI = +/-0.121; p = 0.000)	0.583 (CI = +/-0.215; p = 0.000)	0.781	-2.69%
Frequency	2014.1	-0.026 (CI = +/-0.030; p = 0.084)	0.347 (CI = +/-0.127; p = 0.000)	0.577 (CI = +/-0.226; p = 0.000)	0.776	-2.55%
Frequency	2014.2	-0.034 (CI = +/-0.032; p = 0.039)	0.330 (CI = +/-0.128; p = 0.000)	0.614 (CI = +/-0.231; p = 0.000)	0.780	-3.33%
Frequency	2015.1	-0.029 (CI = +/-0.035; p = 0.099)	0.321 (CI = +/-0.133; p = 0.000)	0.596 (CI = +/-0.242; p = 0.000)	0.777	-2.90%
Frequency	2015.2	-0.040 (CI = +/-0.038; p = 0.043)	0.302 (CI = +/-0.134; p = 0.000)	0.640 (CI = +/-0.247; p = 0.000)	0.783	-3.90%
Frequency	2016.1	-0.042 (CI = +/-0.044; p = 0.056)	0.306 (CI = +/-0.142; p = 0.000)	0.649 (CI = +/-0.264; p = 0.000)	0.781	-4.14%
Frequency	2016.2	-0.043 (CI = +/-0.050; p = 0.091)	0.305 (CI = +/-0.152; p = 0.001)	0.650 (CI = +/-0.287; p = 0.000)	0.774	-4.18%
Frequency	2017.1	-0.042 (CI = +/-0.058; p = 0.144)	0.304 (CI = +/-0.162; p = 0.001)	0.648 (CI = +/-0.310; p = 0.001)	0.770	-4.11%
Frequency	2017.2	-0.031 (CI = +/-0.067; p = 0.340)	0.320 (CI = +/-0.171; p = 0.001)	0.609 (CI = +/-0.332; p = 0.002)	0.777	-3.01%
Frequency	2018.1	-0.026 (CI = +/-0.078; p = 0.482)	0.314 (CI = +/-0.183; p = 0.003)	0.595 (CI = +/-0.361; p = 0.004)	0.774	-2.55%
Frequency	2018.2	0.000 (CI = +/-0.085; p = 0.994)	0.347 (CI = +/-0.184; p = 0.002)	0.519 (CI = +/-0.368; p = 0.010)	0.805	+0.03%
Frequency	2019.1	0.006 (CI = +/-0.099; p = 0.903)	0.340 (CI = +/-0.201; p = 0.004)	0.507 (CI = +/-0.402; p = 0.018)	0.802	+0.56%

Total PD*Coverage = Total PD**End Trend Period = 2025.2**Excluded Points = NA**Parameters Included: time*

Loss Cost	2011.1	0.081 (CI = +/-0.031; p = 0.000)	0.486	+8.44%
Loss Cost	2011.2	0.080 (CI = +/-0.033; p = 0.000)	0.455	+8.38%
Loss Cost	2012.1	0.090 (CI = +/-0.034; p = 0.000)	0.522	+9.46%
Loss Cost	2012.2	0.089 (CI = +/-0.036; p = 0.000)	0.487	+9.33%
Loss Cost	2013.1	0.098 (CI = +/-0.037; p = 0.000)	0.531	+10.33%
Loss Cost	2013.2	0.100 (CI = +/-0.041; p = 0.000)	0.511	+10.55%
Loss Cost	2014.1	0.107 (CI = +/-0.043; p = 0.000)	0.525	+11.33%
Loss Cost	2014.2	0.101 (CI = +/-0.047; p = 0.000)	0.467	+10.60%
Loss Cost	2015.1	0.114 (CI = +/-0.048; p = 0.000)	0.527	+12.07%
Loss Cost	2015.2	0.107 (CI = +/-0.052; p = 0.000)	0.463	+11.25%
Loss Cost	2016.1	0.121 (CI = +/-0.055; p = 0.000)	0.518	+12.83%
Loss Cost	2016.2	0.124 (CI = +/-0.061; p = 0.001)	0.489	+13.15%
Loss Cost	2017.1	0.136 (CI = +/-0.066; p = 0.001)	0.511	+14.54%
Loss Cost	2017.2	0.131 (CI = +/-0.075; p = 0.002)	0.447	+14.03%
Loss Cost	2018.1	0.143 (CI = +/-0.084; p = 0.003)	0.453	+15.41%
Loss Cost	2018.2	0.154 (CI = +/-0.095; p = 0.004)	0.442	+16.61%
Loss Cost	2019.1	0.170 (CI = +/-0.109; p = 0.005)	0.450	+18.53%
Severity	2011.1	0.064 (CI = +/-0.014; p = 0.000)	0.752	+6.63%
Severity	2011.2	0.065 (CI = +/-0.015; p = 0.000)	0.734	+6.67%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	0.737	+6.94%
Severity	2012.2	0.067 (CI = +/-0.017; p = 0.000)	0.715	+6.95%
Severity	2013.1	0.070 (CI = +/-0.018; p = 0.000)	0.713	+7.22%
Severity	2013.2	0.071 (CI = +/-0.020; p = 0.000)	0.697	+7.36%
Severity	2014.1	0.070 (CI = +/-0.021; p = 0.000)	0.663	+7.24%
Severity	2014.2	0.067 (CI = +/-0.023; p = 0.000)	0.618	+6.90%
Severity	2015.1	0.069 (CI = +/-0.025; p = 0.000)	0.601	+7.11%
Severity	2015.2	0.065 (CI = +/-0.027; p = 0.000)	0.545	+6.71%
Severity	2016.1	0.070 (CI = +/-0.030; p = 0.000)	0.553	+7.21%
Severity	2016.2	0.070 (CI = +/-0.033; p = 0.000)	0.517	+7.29%
Severity	2017.1	0.069 (CI = +/-0.037; p = 0.001)	0.463	+7.15%
Severity	2017.2	0.057 (CI = +/-0.039; p = 0.006)	0.360	+5.90%
Severity	2018.1	0.051 (CI = +/-0.043; p = 0.023)	0.268	+5.27%
Severity	2018.2	0.050 (CI = +/-0.050; p = 0.050)	0.207	+5.09%
Severity	2019.1	0.045 (CI = +/-0.058; p = 0.115)	0.127	+4.59%
Frequency	2011.1	0.017 (CI = +/-0.026; p = 0.187)	0.028	+1.70%
Frequency	2011.2	0.016 (CI = +/-0.027; p = 0.244)	0.015	+1.60%
Frequency	2012.1	0.023 (CI = +/-0.028; p = 0.098)	0.067	+2.36%
Frequency	2012.2	0.022 (CI = +/-0.030; p = 0.144)	0.047	+2.23%
Frequency	2013.1	0.029 (CI = +/-0.031; p = 0.072)	0.092	+2.90%
Frequency	2013.2	0.029 (CI = +/-0.034; p = 0.089)	0.082	+2.96%
Frequency	2014.1	0.037 (CI = +/-0.036; p = 0.040)	0.141	+3.81%
Frequency	2014.2	0.034 (CI = +/-0.039; p = 0.081)	0.097	+3.46%
Frequency	2015.1	0.045 (CI = +/-0.040; p = 0.028)	0.180	+4.63%
Frequency	2015.2	0.042 (CI = +/-0.044; p = 0.061)	0.129	+4.25%
Frequency	2016.1	0.051 (CI = +/-0.047; p = 0.034)	0.183	+5.24%
Frequency	2016.2	0.053 (CI = +/-0.052; p = 0.046)	0.167	+5.46%
Frequency	2017.1	0.067 (CI = +/-0.056; p = 0.022)	0.243	+6.89%
Frequency	2017.2	0.074 (CI = +/-0.062; p = 0.023)	0.254	+7.67%
Frequency	2018.1	0.092 (CI = +/-0.066; p = 0.010)	0.344	+9.63%
Frequency	2018.2	0.104 (CI = +/-0.074; p = 0.010)	0.368	+10.97%
Frequency	2019.1	0.125 (CI = +/-0.081; p = 0.006)	0.443	+13.33%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality, mobility, phys_dam_xs_inf

Loss Cost	2011.1	0.040 (CI = +/-0.042; p = 0.064)	0.419 (CI = +/-0.186; p = 0.000)	0.003 (CI = +/-0.014; p = 0.639)	0.635 (CI = +/-0.496; p = 0.014)	0.767	+4.07%
Loss Cost	2011.2	0.039 (CI = +/-0.046; p = 0.094)	0.418 (CI = +/-0.192; p = 0.000)	0.003 (CI = +/-0.015; p = 0.657)	0.640 (CI = +/-0.524; p = 0.019)	0.751	+4.01%
Loss Cost	2012.1	0.052 (CI = +/-0.051; p = 0.046)	0.391 (CI = +/-0.196; p = 0.000)	0.005 (CI = +/-0.015; p = 0.485)	0.541 (CI = +/-0.547; p = 0.052)	0.765	+5.30%
Loss Cost	2012.2	0.050 (CI = +/-0.056; p = 0.079)	0.388 (CI = +/-0.203; p = 0.001)	0.005 (CI = +/-0.016; p = 0.519)	0.555 (CI = +/-0.582; p = 0.061)	0.746	+5.10%
Loss Cost	2013.1	0.059 (CI = +/-0.063; p = 0.065)	0.371 (CI = +/-0.213; p = 0.002)	0.006 (CI = +/-0.016; p = 0.432)	0.483 (CI = +/-0.627; p = 0.124)	0.750	+6.11%
Loss Cost	2013.2	0.066 (CI = +/-0.070; p = 0.062)	0.379 (CI = +/-0.219; p = 0.002)	0.007 (CI = +/-0.017; p = 0.395)	0.432 (CI = +/-0.669; p = 0.193)	0.740	+6.87%
Loss Cost	2014.1	0.068 (CI = +/-0.082; p = 0.100)	0.377 (CI = +/-0.234; p = 0.003)	0.007 (CI = +/-0.018; p = 0.415)	0.424 (CI = +/-0.741; p = 0.246)	0.734	+6.99%
Loss Cost	2014.2	0.049 (CI = +/-0.089; p = 0.268)	0.360 (CI = +/-0.236; p = 0.005)	0.005 (CI = +/-0.018; p = 0.542)	0.550 (CI = +/-0.780; p = 0.156)	0.708	+4.99%
Loss Cost	2015.1	0.067 (CI = +/-0.105; p = 0.192)	0.333 (CI = +/-0.251; p = 0.012)	0.007 (CI = +/-0.019; p = 0.429)	0.423 (CI = +/-0.867; p = 0.318)	0.715	+6.98%
Loss Cost	2015.2	0.041 (CI = +/-0.115; p = 0.466)	0.315 (CI = +/-0.252; p = 0.018)	0.005 (CI = +/-0.020; p = 0.571)	0.590 (CI = +/-0.915; p = 0.190)	0.688	+4.14%
Loss Cost	2016.1	0.058 (CI = +/-0.140; p = 0.388)	0.294 (CI = +/-0.274; p = 0.038)	0.007 (CI = +/-0.021; p = 0.496)	0.479 (CI = +/-1.052; p = 0.347)	0.689	+5.99%
Loss Cost	2016.2	0.063 (CI = +/-0.161; p = 0.416)	0.296 (CI = +/-0.288; p = 0.045)	0.007 (CI = +/-0.023; p = 0.501)	0.451 (CI = +/-1.166; p = 0.421)	0.665	+6.51%
Loss Cost	2017.1	0.063 (CI = +/-0.203; p = 0.517)	0.296 (CI = +/-0.323; p = 0.069)	0.007 (CI = +/-0.025; p = 0.543)	0.453 (CI = +/-1.388; p = 0.493)	0.654	+6.47%
Loss Cost	2017.2	0.032 (CI = +/-0.232; p = 0.765)	0.283 (CI = +/-0.335; p = 0.090)	0.006 (CI = +/-0.026; p = 0.622)	0.607 (CI = +/-1.517; p = 0.400)	0.615	+3.30%
Loss Cost	2018.1	-0.005 (CI = +/-0.293; p = 0.969)	0.317 (CI = +/-0.379; p = 0.093)	0.004 (CI = +/-0.029; p = 0.757)	0.805 (CI = +/-1.806; p = 0.348)	0.606	-0.53%
Loss Cost	2018.2	0.007 (CI = +/-0.334; p = 0.962)	0.324 (CI = +/-0.407; p = 0.107)	0.004 (CI = +/-0.030; p = 0.767)	0.754 (CI = +/-1.976; p = 0.415)	0.581	+0.74%
Loss Cost	2019.1	-0.050 (CI = +/-0.409; p = 0.790)	0.368 (CI = +/-0.458; p = 0.102)	0.003 (CI = +/-0.032; p = 0.823)	0.995 (CI = +/-2.258; p = 0.345)	0.574	-4.83%
Severity	2011.1	0.062 (CI = +/-0.030; p = 0.000)	0.025 (CI = +/-0.130; p = 0.692)	0.000 (CI = +/-0.010; p = 0.931)	0.028 (CI = +/-0.347; p = 0.868)	0.725	+6.45%
Severity	2011.2	0.064 (CI = +/-0.032; p = 0.000)	0.027 (CI = +/-0.135; p = 0.681)	0.001 (CI = +/-0.010; p = 0.911)	0.020 (CI = +/-0.367; p = 0.911)	0.704	+6.56%
Severity	2012.1	0.070 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.139; p = 0.855)	0.002 (CI = +/-0.011; p = 0.753)	-0.035 (CI = +/-0.387; p = 0.855)	0.705	+7.29%
Severity	2012.2	0.071 (CI = +/-0.040; p = 0.001)	0.014 (CI = +/-0.144; p = 0.847)	0.002 (CI = +/-0.011; p = 0.748)	-0.041 (CI = +/-0.412; p = 0.839)	0.678	+7.38%
Severity	2013.1	0.080 (CI = +/-0.044; p = 0.001)	-0.003 (CI = +/-0.149; p = 0.969)	0.003 (CI = +/-0.011; p = 0.597)	-0.106 (CI = +/-0.441; p = 0.621)	0.677	+8.31%
Severity	2013.2	0.085 (CI = +/-0.049; p = 0.002)	0.003 (CI = +/-0.154; p = 0.964)	0.004 (CI = +/-0.012; p = 0.542)	-0.144 (CI = +/-0.470; p = 0.528)	0.660	+8.89%
Severity	2014.1	0.083 (CI = +/-0.057; p = 0.007)	0.006 (CI = +/-0.164; p = 0.938)	0.003 (CI = +/-0.013; p = 0.590)	-0.132 (CI = +/-0.520; p = 0.600)	0.618	+8.71%
Severity	2014.2	0.076 (CI = +/-0.064; p = 0.023)	-0.001 (CI = +/-0.169; p = 0.991)	0.003 (CI = +/-0.013; p = 0.683)	-0.080 (CI = +/-0.559; p = 0.766)	0.558	+7.86%
Severity	2015.1	0.086 (CI = +/-0.075; p = 0.028)	-0.016 (CI = +/-0.181; p = 0.857)	0.004 (CI = +/-0.014; p = 0.582)	-0.151 (CI = +/-0.625; p = 0.617)	0.540	+8.99%
Severity	2015.2	0.075 (CI = +/-0.085; p = 0.081)	-0.023 (CI = +/-0.187; p = 0.793)	0.003 (CI = +/-0.015; p = 0.684)	-0.081 (CI = +/-0.678; p = 0.804)	0.466	+7.77%
Severity	2016.1	0.102 (CI = +/-0.100; p = 0.046)	-0.057 (CI = +/-0.197; p = 0.549)	0.005 (CI = +/-0.015; p = 0.465)	-0.256 (CI = +/-0.756; p = 0.481)	0.488	+10.79%
Severity	2016.2	0.108 (CI = +/-0.116; p = 0.064)	-0.054 (CI = +/-0.206; p = 0.586)	0.006 (CI = +/-0.016; p = 0.460)	-0.290 (CI = +/-0.837; p = 0.470)	0.443	+11.45%
Severity	2017.1	0.117 (CI = +/-0.146; p = 0.105)	-0.063 (CI = +/-0.231; p = 0.567)	0.006 (CI = +/-0.018; p = 0.454)	-0.342 (CI = +/-0.993; p = 0.470)	0.373	+12.45%
Severity	2017.2	0.070 (CI = +/-0.154; p = 0.341)	-0.083 (CI = +/-0.223; p = 0.432)	0.005 (CI = +/-0.017; p = 0.578)	-0.101 (CI = +/-1.007; p = 0.831)	0.260	+7.25%
Severity	2018.1	0.038 (CI = +/-0.193; p = 0.671)	-0.055 (CI = +/-0.250; p = 0.637)	0.003 (CI = +/-0.019; p = 0.740)	0.065 (CI = +/-1.191; p = 0.906)	0.138	+3.91%
Severity	2018.2	0.015 (CI = +/-0.216; p = 0.877)	-0.068 (CI = +/-0.264; p = 0.580)	0.003 (CI = +/-0.020; p = 0.749)	0.158 (CI = +/-1.280; p = 0.789)	0.081	+1.56%
Severity	2019.1	-0.031 (CI = +/-0.262; p = 0.793)	-0.031 (CI = +/-0.293; p = 0.815)	0.002 (CI = +/-0.020; p = 0.816)	0.356 (CI = +/-1.445; p = 0.591)	0.014	-3.09%
Frequency	2011.1	-0.023 (CI = +/-0.025; p = 0.078)	0.393 (CI = +/-0.111; p = 0.000)	0.003 (CI = +/-0.009; p = 0.494)	0.607 (CI = +/-0.296; p = 0.000)	0.766	-2.23%
Frequency	2011.2	-0.024 (CI = +/-0.028; p = 0.083)	0.391 (CI = +/-0.115; p = 0.000)	0.003 (CI = +/-0.009; p = 0.539)	0.620 (CI = +/-0.312; p = 0.000)	0.762	-2.39%
Frequency	2012.1	-0.019 (CI = +/-0.031; p = 0.219)	0.379 (CI = +/-0.118; p = 0.000)	0.004 (CI = +/-0.009; p = 0.431)	0.576 (CI = +/-0.330; p = 0.001)	0.756	-1.85%
Frequency	2012.2	-0.021 (CI = +/-0.034; p = 0.202)	0.375 (CI = +/-0.122; p = 0.000)	0.003 (CI = +/-0.009; p = 0.487)	0.596 (CI = +/-0.350; p = 0.002)	0.751	-2.12%
Frequency	2013.1	-0.021 (CI = +/-0.039; p = 0.280)	0.373 (CI = +/-0.129; p = 0.000)	0.003 (CI = +/-0.010; p = 0.494)	0.589 (CI = +/-0.382; p = 0.004)	0.744	-2.03%
Frequency	2013.2	-0.019 (CI = +/-0.043; p = 0.376)	0.375 (CI = +/-0.134; p = 0.000)	0.004 (CI = +/-0.010; p = 0.486)	0.576 (CI = +/-0.410; p = 0.008)	0.740	-1.85%
Frequency	2014.1	-0.016 (CI = +/-0.050; p = 0.513)	0.371 (CI = +/-0.143; p = 0.000)	0.004 (CI = +/-0.011; p = 0.472)	0.556 (CI = +/-0.453; p = 0.019)	0.734	-1.58%
Frequency	2014.2	-0.027 (CI = +/-0.055; p = 0.315)	0.361 (CI = +/-0.145; p = 0.000)	0.003 (CI = +/-0.011; p = 0.602)	0.630 (CI = +/-0.478; p = 0.013)	0.731	-2.66%
Frequency	2015.1	-0.019 (CI = +/-0.065; p = 0.551)	0.349 (CI = +/-0.155; p = 0.000)	0.004 (CI = +/-0.012; p = 0.519)	0.574 (CI = +/-0.536; p = 0.037)	0.724	-1.85%
Frequency	2015.2	-0.034 (CI = +/-0.071; p = 0.324)	0.338 (CI = +/-0.156; p = 0.000)	0.003 (CI = +/-0.012; p = 0.667)	0.671 (CI = +/-0.568; p = 0.023)	0.722	-3.37%
Frequency	2016.1	-0.044 (CI = +/-0.087; p = 0.294)	0.350 (CI = +/-0.171; p = 0.001)	0.002 (CI = +/-0.013; p = 0.801)	0.735 (CI = +/-0.654; p = 0.030)	0.721	-4.33%
Frequency	2016.2	-0.045 (CI = +/-0.100; p = 0.349)	0.350 (CI = +/-0.179; p = 0.001)	0.002 (CI = +/-0.014; p = 0.818)	0.741 (CI = +/-0.726; p = 0.046)	0.711	-4.44%
Frequency	2017.1	-0.055 (CI = +/-0.126; p = 0.366)	0.359 (CI = +/-0.200; p = 0.002)	0.001 (CI = +/-0.016; p = 0.907)	0.795 (CI = +/-0.861; p = 0.067)	0.706	-5.31%
Frequency	2017.2	-0.038 (CI = +/-0.144; p = 0.581)	0.367 (CI = +/-0.209; p = 0.002)	0.002 (CI = +/-0.016; p = 0.842)	0.708 (CI = +/-0.944; p = 0.128)	0.707	-3.68%
Frequency	2018.1	-0.044 (CI = +/-0.184; p = 0.613)	0.372 (CI = +/-0.238; p = 0.006)	0.001 (CI = +/-0.018; p = 0.885)	0.739 (CI = +/-1.135; p = 0.180)	0.700	-4.26%
Frequency	2018.2	-0.008 (CI = +/-0.199; p = 0.929)	0.391 (CI = +/-0.243; p = 0.005)	0.001 (CI = +/-0.018; p = 0.881)	0.596 (CI = +/-1.179; p = 0.286)	0.721	-0.81%
Frequency	2019.1	-0.018 (CI = +/-0.249; p = 0.872)	0.399 (CI = +/-0.278; p = 0.010)	0.001 (CI = +/-0.019; p = 0.902)	0.639 (CI = +/-1.373; p = 0.320)	0.713	-1.80%

Total PD

Coverage = Total PD

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	0.055 (CI = +/-0.044; p = 0.016)	0.415 (CI = +/-0.235; p = 0.001)	0.215 (CI = +/-0.409; p = 0.289)	0.603	+5.66%
Loss Cost	2011.2	0.057 (CI = +/-0.048; p = 0.023)	0.420 (CI = +/-0.245; p = 0.002)	0.206 (CI = +/-0.429; p = 0.332)	0.578	+5.84%
Loss Cost	2012.1	0.068 (CI = +/-0.051; p = 0.011)	0.392 (CI = +/-0.247; p = 0.003)	0.153 (CI = +/-0.434; p = 0.473)	0.603	+7.05%
Loss Cost	2012.2	0.070 (CI = +/-0.057; p = 0.019)	0.396 (CI = +/-0.259; p = 0.004)	0.146 (CI = +/-0.458; p = 0.516)	0.571	+7.20%
Loss Cost	2013.1	0.079 (CI = +/-0.062; p = 0.015)	0.375 (CI = +/-0.266; p = 0.008)	0.103 (CI = +/-0.474; p = 0.655)	0.584	+8.26%
Loss Cost	2013.2	0.090 (CI = +/-0.069; p = 0.013)	0.397 (CI = +/-0.276; p = 0.007)	0.055 (CI = +/-0.497; p = 0.818)	0.576	+9.37%
Loss Cost	2014.1	0.095 (CI = +/-0.077; p = 0.018)	0.387 (CI = +/-0.289; p = 0.012)	0.034 (CI = +/-0.525; p = 0.892)	0.572	+9.95%
Loss Cost	2014.2	0.087 (CI = +/-0.087; p = 0.051)	0.372 (CI = +/-0.305; p = 0.020)	0.069 (CI = +/-0.561; p = 0.799)	0.502	+9.06%
Loss Cost	2015.1	0.106 (CI = +/-0.096; p = 0.032)	0.340 (CI = +/-0.313; p = 0.035)	-0.002 (CI = +/-0.581; p = 0.994)	0.529	+11.18%
Loss Cost	2015.2	0.096 (CI = +/-0.110; p = 0.083)	0.324 (CI = +/-0.332; p = 0.055)	0.035 (CI = +/-0.628; p = 0.906)	0.445	+10.10%
Loss Cost	2016.1	0.119 (CI = +/-0.123; p = 0.057)	0.291 (CI = +/-0.344; p = 0.091)	-0.041 (CI = +/-0.658; p = 0.896)	0.472	+12.69%
Loss Cost	2016.2	0.141 (CI = +/-0.142; p = 0.051)	0.322 (CI = +/-0.364; p = 0.078)	-0.116 (CI = +/-0.710; p = 0.730)	0.456	+15.19%
Loss Cost	2017.1	0.162 (CI = +/-0.163; p = 0.051)	0.296 (CI = +/-0.386; p = 0.121)	-0.176 (CI = +/-0.761; p = 0.624)	0.460	+17.64%
Loss Cost	2017.2	0.172 (CI = +/-0.194; p = 0.078)	0.308 (CI = +/-0.422; p = 0.137)	-0.203 (CI = +/-0.844; p = 0.607)	0.381	+18.73%
Loss Cost	2018.1	0.192 (CI = +/-0.227; p = 0.088)	0.284 (CI = +/-0.458; p = 0.197)	-0.251 (CI = +/-0.916; p = 0.555)	0.370	+21.19%
Loss Cost	2018.2	0.251 (CI = +/-0.252; p = 0.051)	0.352 (CI = +/-0.475; p = 0.128)	-0.388 (CI = +/-0.949; p = 0.380)	0.423	+28.51%
Loss Cost	2019.1	0.276 (CI = +/-0.292; p = 0.061)	0.320 (CI = +/-0.526; p = 0.199)	-0.426 (CI = +/-1.025; p = 0.366)	0.413	+31.77%
Severity	2011.1	0.072 (CI = +/-0.025; p = 0.000)	0.033 (CI = +/-0.133; p = 0.614)	-0.109 (CI = +/-0.232; p = 0.344)	0.694	+7.43%
Severity	2011.2	0.074 (CI = +/-0.027; p = 0.000)	0.039 (CI = +/-0.138; p = 0.569)	-0.120 (CI = +/-0.243; p = 0.318)	0.673	+7.66%
Severity	2012.1	0.080 (CI = +/-0.029; p = 0.000)	0.024 (CI = +/-0.140; p = 0.722)	-0.147 (CI = +/-0.247; p = 0.229)	0.681	+8.29%
Severity	2012.2	0.082 (CI = +/-0.032; p = 0.000)	0.030 (CI = +/-0.147; p = 0.678)	-0.158 (CI = +/-0.260; p = 0.221)	0.654	+8.52%
Severity	2013.1	0.089 (CI = +/-0.035; p = 0.000)	0.015 (CI = +/-0.149; p = 0.839)	-0.188 (CI = +/-0.266; p = 0.156)	0.660	+9.28%
Severity	2013.2	0.095 (CI = +/-0.039; p = 0.000)	0.028 (CI = +/-0.155; p = 0.707)	-0.217 (CI = +/-0.278; p = 0.119)	0.650	+9.96%
Severity	2014.1	0.095 (CI = +/-0.043; p = 0.000)	0.028 (CI = +/-0.163; p = 0.719)	-0.217 (CI = +/-0.295; p = 0.140)	0.606	+9.96%
Severity	2014.2	0.091 (CI = +/-0.049; p = 0.001)	0.022 (CI = +/-0.172; p = 0.793)	-0.202 (CI = +/-0.316; p = 0.195)	0.536	+9.58%
Severity	2015.1	0.100 (CI = +/-0.055; p = 0.001)	0.008 (CI = +/-0.179; p = 0.922)	-0.232 (CI = +/-0.332; p = 0.158)	0.526	+10.48%
Severity	2015.2	0.095 (CI = +/-0.063; p = 0.006)	0.001 (CI = +/-0.190; p = 0.995)	-0.214 (CI = +/-0.360; p = 0.224)	0.438	+9.95%
Severity	2016.1	0.113 (CI = +/-0.069; p = 0.003)	-0.025 (CI = +/-0.192; p = 0.786)	-0.273 (CI = +/-0.367; p = 0.133)	0.483	+11.94%
Severity	2016.2	0.122 (CI = +/-0.080; p = 0.006)	-0.012 (CI = +/-0.205; p = 0.904)	-0.304 (CI = +/-0.399; p = 0.124)	0.451	+12.98%
Severity	2017.1	0.128 (CI = +/-0.093; p = 0.011)	-0.019 (CI = +/-0.220; p = 0.851)	-0.322 (CI = +/-0.434; p = 0.132)	0.388	+13.68%
Severity	2017.2	0.101 (CI = +/-0.104; p = 0.056)	-0.053 (CI = +/-0.226; p = 0.618)	-0.243 (CI = +/-0.452; p = 0.262)	0.218	+10.67%
Severity	2018.1	0.094 (CI = +/-0.122; p = 0.116)	-0.045 (CI = +/-0.247; p = 0.696)	-0.227 (CI = +/-0.494; p = 0.330)	0.065	+9.91%
Severity	2018.2	0.091 (CI = +/-0.146; p = 0.191)	-0.048 (CI = +/-0.275; p = 0.700)	-0.220 (CI = +/-0.550; p = 0.390)	-0.025	+9.56%
Severity	2019.1	0.086 (CI = +/-0.171; p = 0.282)	-0.041 (CI = +/-0.309; p = 0.767)	-0.211 (CI = +/-0.602; p = 0.442)	-0.156	+8.95%
Frequency	2011.1	-0.017 (CI = +/-0.030; p = 0.262)	0.382 (CI = +/-0.160; p = 0.000)	0.324 (CI = +/-0.280; p = 0.025)	0.526	-1.65%
Frequency	2011.2	-0.017 (CI = +/-0.033; p = 0.297)	0.381 (CI = +/-0.168; p = 0.000)	0.325 (CI = +/-0.294; p = 0.031)	0.517	-1.69%
Frequency	2012.1	-0.012 (CI = +/-0.036; p = 0.510)	0.368 (CI = +/-0.172; p = 0.000)	0.300 (CI = +/-0.302; p = 0.052)	0.501	-1.15%
Frequency	2012.2	-0.012 (CI = +/-0.040; p = 0.528)	0.366 (CI = +/-0.180; p = 0.000)	0.303 (CI = +/-0.319; p = 0.061)	0.487	-1.22%
Frequency	2013.1	-0.009 (CI = +/-0.044; p = 0.660)	0.360 (CI = +/-0.188; p = 0.001)	0.291 (CI = +/-0.335; p = 0.085)	0.473	-0.94%
Frequency	2013.2	-0.005 (CI = +/-0.049; p = 0.822)	0.369 (CI = +/-0.197; p = 0.001)	0.272 (CI = +/-0.355; p = 0.125)	0.471	-0.53%
Frequency	2014.1	0.000 (CI = +/-0.055; p = 0.998)	0.359 (CI = +/-0.206; p = 0.002)	0.251 (CI = +/-0.374; p = 0.175)	0.461	-0.01%
Frequency	2014.2	-0.005 (CI = +/-0.062; p = 0.873)	0.350 (CI = +/-0.218; p = 0.003)	0.271 (CI = +/-0.401; p = 0.172)	0.428	-0.48%
Frequency	2015.1	0.006 (CI = +/-0.069; p = 0.849)	0.332 (CI = +/-0.226; p = 0.007)	0.230 (CI = +/-0.420; p = 0.262)	0.423	+0.64%
Frequency	2015.2	0.001 (CI = +/-0.080; p = 0.972)	0.324 (CI = +/-0.241; p = 0.012)	0.249 (CI = +/-0.455; p = 0.261)	0.381	+0.14%
Frequency	2016.1	0.007 (CI = +/-0.092; p = 0.878)	0.316 (CI = +/-0.256; p = 0.019)	0.232 (CI = +/-0.490; p = 0.328)	0.372	+0.67%
Frequency	2016.2	0.019 (CI = +/-0.107; p = 0.701)	0.334 (CI = +/-0.274; p = 0.020)	0.189 (CI = +/-0.533; p = 0.458)	0.368	+1.96%
Frequency	2017.1	0.034 (CI = +/-0.123; p = 0.555)	0.316 (CI = +/-0.291; p = 0.036)	0.146 (CI = +/-0.573; p = 0.589)	0.370	+3.48%
Frequency	2017.2	0.070 (CI = +/-0.137; p = 0.283)	0.360 (CI = +/-0.298; p = 0.022)	0.040 (CI = +/-0.596; p = 0.885)	0.435	+7.29%
Frequency	2018.1	0.098 (CI = +/-0.155; p = 0.192)	0.328 (CI = +/-0.314; p = 0.042)	-0.024 (CI = +/-0.628; p = 0.934)	0.464	+10.27%
Frequency	2018.2	0.160 (CI = +/-0.154; p = 0.044)	0.401 (CI = +/-0.290; p = 0.012)	-0.168 (CI = +/-0.580; p = 0.528)	0.620	+17.30%
Frequency	2019.1	0.190 (CI = +/-0.169; p = 0.032)	0.361 (CI = +/-0.305; p = 0.026)	-0.214 (CI = +/-0.595; p = 0.430)	0.657	+20.94%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	0.059 (CI = +/-0.042; p = 0.008)	0.409 (CI = +/-0.220; p = 0.001)	0.236 (CI = +/-0.394; p = 0.230)	0.662	+6.03%
Loss Cost	2011.2	0.061 (CI = +/-0.046; p = 0.011)	0.415 (CI = +/-0.229; p = 0.001)	0.224 (CI = +/-0.413; p = 0.275)	0.642	+6.25%
Loss Cost	2012.1	0.072 (CI = +/-0.048; p = 0.005)	0.388 (CI = +/-0.229; p = 0.002)	0.165 (CI = +/-0.416; p = 0.421)	0.666	+7.46%
Loss Cost	2012.2	0.074 (CI = +/-0.053; p = 0.008)	0.392 (CI = +/-0.239; p = 0.002)	0.155 (CI = +/-0.439; p = 0.473)	0.640	+7.67%
Loss Cost	2013.1	0.084 (CI = +/-0.057; p = 0.006)	0.371 (CI = +/-0.244; p = 0.005)	0.108 (CI = +/-0.452; p = 0.627)	0.653	+8.74%
Loss Cost	2013.2	0.094 (CI = +/-0.063; p = 0.005)	0.393 (CI = +/-0.251; p = 0.004)	0.057 (CI = +/-0.472; p = 0.803)	0.647	+9.85%
Loss Cost	2014.1	0.100 (CI = +/-0.069; p = 0.007)	0.382 (CI = +/-0.262; p = 0.006)	0.033 (CI = +/-0.496; p = 0.892)	0.644	+10.46%
Loss Cost	2014.2	0.093 (CI = +/-0.078; p = 0.021)	0.370 (CI = +/-0.275; p = 0.011)	0.062 (CI = +/-0.528; p = 0.809)	0.589	+9.75%
Loss Cost	2015.1	0.111 (CI = +/-0.084; p = 0.012)	0.339 (CI = +/-0.279; p = 0.020)	-0.010 (CI = +/-0.541; p = 0.968)	0.614	+11.75%
Loss Cost	2015.2	0.104 (CI = +/-0.094; p = 0.033)	0.327 (CI = +/-0.294; p = 0.032)	0.019 (CI = +/-0.579; p = 0.945)	0.548	+10.95%
Loss Cost	2016.1	0.124 (CI = +/-0.103; p = 0.021)	0.295 (CI = +/-0.302; p = 0.055)	-0.053 (CI = +/-0.597; p = 0.853)	0.573	+13.22%
Loss Cost	2016.2	0.142 (CI = +/-0.115; p = 0.019)	0.323 (CI = +/-0.315; p = 0.045)	-0.118 (CI = +/-0.631; p = 0.696)	0.561	+15.27%
Loss Cost	2017.1	0.158 (CI = +/-0.128; p = 0.019)	0.300 (CI = +/-0.332; p = 0.073)	-0.164 (CI = +/-0.663; p = 0.604)	0.563	+17.07%
Loss Cost	2017.2	0.163 (CI = +/-0.145; p = 0.030)	0.308 (CI = +/-0.357; p = 0.085)	-0.181 (CI = +/-0.713; p = 0.593)	0.500	+17.72%
Loss Cost	2018.1	0.175 (CI = +/-0.162; p = 0.037)	0.289 (CI = +/-0.383; p = 0.126)	-0.207 (CI = +/-0.754; p = 0.561)	0.488	+19.10%
Loss Cost	2018.2	0.206 (CI = +/-0.173; p = 0.024)	0.340 (CI = +/-0.395; p = 0.085)	-0.273 (CI = +/-0.764; p = 0.448)	0.515	+22.93%
Loss Cost	2019.1	0.216 (CI = +/-0.191; p = 0.031)	0.321 (CI = +/-0.433; p = 0.129)	-0.281 (CI = +/-0.808; p = 0.456)	0.498	+24.08%
Severity	2011.1	0.073 (CI = +/-0.023; p = 0.000)	0.028 (CI = +/-0.124; p = 0.642)	-0.102 (CI = +/-0.221; p = 0.351)	0.744	+7.53%
Severity	2011.2	0.075 (CI = +/-0.026; p = 0.000)	0.034 (CI = +/-0.128; p = 0.593)	-0.114 (CI = +/-0.231; p = 0.320)	0.726	+7.75%
Severity	2012.1	0.080 (CI = +/-0.027; p = 0.000)	0.020 (CI = +/-0.129; p = 0.752)	-0.144 (CI = +/-0.235; p = 0.219)	0.733	+8.37%
Severity	2012.2	0.082 (CI = +/-0.030; p = 0.000)	0.025 (CI = +/-0.134; p = 0.704)	-0.155 (CI = +/-0.247; p = 0.208)	0.712	+8.60%
Severity	2013.1	0.089 (CI = +/-0.032; p = 0.000)	0.011 (CI = +/-0.136; p = 0.871)	-0.187 (CI = +/-0.252; p = 0.139)	0.717	+9.32%
Severity	2013.2	0.095 (CI = +/-0.035; p = 0.000)	0.023 (CI = +/-0.140; p = 0.737)	-0.215 (CI = +/-0.263; p = 0.104)	0.709	+9.95%
Severity	2014.1	0.095 (CI = +/-0.039; p = 0.000)	0.023 (CI = +/-0.147; p = 0.749)	-0.215 (CI = +/-0.278; p = 0.122)	0.673	+9.96%
Severity	2014.2	0.092 (CI = +/-0.043; p = 0.000)	0.017 (CI = +/-0.154; p = 0.823)	-0.201 (CI = +/-0.296; p = 0.172)	0.618	+9.61%
Severity	2015.1	0.099 (CI = +/-0.048; p = 0.000)	0.004 (CI = +/-0.159; p = 0.956)	-0.230 (CI = +/-0.309; p = 0.135)	0.610	+10.41%
Severity	2015.2	0.095 (CI = +/-0.054; p = 0.002)	-0.003 (CI = +/-0.168; p = 0.970)	-0.213 (CI = +/-0.330; p = 0.192)	0.542	+9.94%
Severity	2016.1	0.109 (CI = +/-0.057; p = 0.001)	-0.026 (CI = +/-0.168; p = 0.748)	-0.265 (CI = +/-0.333; p = 0.112)	0.576	+11.56%
Severity	2016.2	0.116 (CI = +/-0.065; p = 0.002)	-0.016 (CI = +/-0.178; p = 0.851)	-0.288 (CI = +/-0.357; p = 0.106)	0.546	+12.28%
Severity	2017.1	0.119 (CI = +/-0.073; p = 0.004)	-0.021 (CI = +/-0.190; p = 0.814)	-0.298 (CI = +/-0.380; p = 0.115)	0.492	+12.67%
Severity	2017.2	0.099 (CI = +/-0.078; p = 0.016)	-0.051 (CI = +/-0.191; p = 0.573)	-0.238 (CI = +/-0.382; p = 0.201)	0.375	+10.45%
Severity	2018.1	0.095 (CI = +/-0.087; p = 0.036)	-0.044 (CI = +/-0.206; p = 0.653)	-0.228 (CI = +/-0.405; p = 0.244)	0.257	+9.92%
Severity	2018.2	0.093 (CI = +/-0.098; p = 0.062)	-0.046 (CI = +/-0.224; p = 0.658)	-0.224 (CI = +/-0.434; p = 0.280)	0.183	+9.73%
Severity	2019.1	0.090 (CI = +/-0.109; p = 0.096)	-0.040 (CI = +/-0.247; p = 0.723)	-0.222 (CI = +/-0.460; p = 0.309)	0.077	+9.41%
Frequency	2011.1	-0.014 (CI = +/-0.029; p = 0.320)	0.381 (CI = +/-0.151; p = 0.000)	0.338 (CI = +/-0.270; p = 0.016)	0.553	-1.40%
Frequency	2011.2	-0.014 (CI = +/-0.031; p = 0.363)	0.381 (CI = +/-0.157; p = 0.000)	0.338 (CI = +/-0.283; p = 0.021)	0.545	-1.40%
Frequency	2012.1	-0.008 (CI = +/-0.034; p = 0.609)	0.368 (CI = +/-0.160; p = 0.000)	0.309 (CI = +/-0.291; p = 0.038)	0.537	-0.84%
Frequency	2012.2	-0.009 (CI = +/-0.037; p = 0.636)	0.367 (CI = +/-0.167; p = 0.000)	0.310 (CI = +/-0.307; p = 0.048)	0.524	-0.86%
Frequency	2013.1	-0.005 (CI = +/-0.041; p = 0.787)	0.360 (CI = +/-0.173; p = 0.000)	0.294 (CI = +/-0.321; p = 0.071)	0.516	-0.53%
Frequency	2013.2	-0.001 (CI = +/-0.045; p = 0.965)	0.370 (CI = +/-0.181; p = 0.000)	0.272 (CI = +/-0.339; p = 0.110)	0.514	-0.09%
Frequency	2014.1	0.005 (CI = +/-0.050; p = 0.849)	0.359 (CI = +/-0.187; p = 0.001)	0.248 (CI = +/-0.355; p = 0.161)	0.511	+0.46%
Frequency	2014.2	0.001 (CI = +/-0.056; p = 0.960)	0.353 (CI = +/-0.197; p = 0.001)	0.263 (CI = +/-0.378; p = 0.163)	0.480	+0.14%
Frequency	2015.1	0.012 (CI = +/-0.061; p = 0.682)	0.335 (CI = +/-0.202; p = 0.003)	0.220 (CI = +/-0.393; p = 0.255)	0.486	+1.21%
Frequency	2015.2	0.009 (CI = +/-0.069; p = 0.783)	0.330 (CI = +/-0.214; p = 0.005)	0.232 (CI = +/-0.421; p = 0.262)	0.446	+0.92%
Frequency	2016.1	0.015 (CI = +/-0.077; p = 0.690)	0.321 (CI = +/-0.226; p = 0.008)	0.212 (CI = +/-0.448; p = 0.331)	0.443	+1.49%
Frequency	2016.2	0.026 (CI = +/-0.087; p = 0.526)	0.339 (CI = +/-0.238; p = 0.008)	0.170 (CI = +/-0.475; p = 0.458)	0.444	+2.67%
Frequency	2017.1	0.038 (CI = +/-0.096; p = 0.407)	0.321 (CI = +/-0.250; p = 0.015)	0.134 (CI = +/-0.499; p = 0.575)	0.453	+3.91%
Frequency	2017.2	0.064 (CI = +/-0.103; p = 0.202)	0.359 (CI = +/-0.252; p = 0.009)	0.057 (CI = +/-0.504; p = 0.809)	0.510	+6.59%
Frequency	2018.1	0.080 (CI = +/-0.112; p = 0.144)	0.333 (CI = +/-0.264; p = 0.018)	0.021 (CI = +/-0.520; p = 0.932)	0.532	+8.35%
Frequency	2018.2	0.114 (CI = +/-0.110; p = 0.043)	0.386 (CI = +/-0.250; p = 0.006)	-0.049 (CI = +/-0.484; p = 0.826)	0.636	+12.03%
Frequency	2019.1	0.126 (CI = +/-0.118; p = 0.039)	0.361 (CI = +/-0.268; p = 0.013)	-0.060 (CI = +/-0.500; p = 0.795)	0.649	+13.41%

Total PD

Coverage = Total PD

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	0.072 (CI = +/-0.029; p = 0.000)	0.422 (CI = +/-0.234; p = 0.001)	0.600	+7.50%
Loss Cost	2011.2	0.074 (CI = +/-0.031; p = 0.000)	0.431 (CI = +/-0.243; p = 0.001)	0.578	+7.72%
Loss Cost	2012.1	0.082 (CI = +/-0.032; p = 0.000)	0.397 (CI = +/-0.243; p = 0.003)	0.611	+8.54%
Loss Cost	2012.2	0.084 (CI = +/-0.035; p = 0.000)	0.404 (CI = +/-0.253; p = 0.003)	0.582	+8.72%
Loss Cost	2013.1	0.090 (CI = +/-0.037; p = 0.000)	0.378 (CI = +/-0.259; p = 0.006)	0.600	+9.41%
Loss Cost	2013.2	0.096 (CI = +/-0.040; p = 0.000)	0.400 (CI = +/-0.267; p = 0.005)	0.596	+10.05%
Loss Cost	2014.1	0.099 (CI = +/-0.044; p = 0.000)	0.388 (CI = +/-0.280; p = 0.009)	0.594	+10.40%
Loss Cost	2014.2	0.095 (CI = +/-0.048; p = 0.001)	0.376 (CI = +/-0.294; p = 0.015)	0.528	+10.02%
Loss Cost	2015.1	0.106 (CI = +/-0.052; p = 0.001)	0.340 (CI = +/-0.301; p = 0.029)	0.557	+11.15%
Loss Cost	2015.2	0.101 (CI = +/-0.058; p = 0.002)	0.326 (CI = +/-0.318; p = 0.045)	0.479	+10.68%
Loss Cost	2016.1	0.113 (CI = +/-0.064; p = 0.002)	0.290 (CI = +/-0.330; p = 0.080)	0.506	+11.96%
Loss Cost	2016.2	0.122 (CI = +/-0.071; p = 0.002)	0.314 (CI = +/-0.347; p = 0.072)	0.490	+12.93%
Loss Cost	2017.1	0.130 (CI = +/-0.081; p = 0.004)	0.290 (CI = +/-0.371; p = 0.115)	0.491	+13.88%
Loss Cost	2017.2	0.131 (CI = +/-0.093; p = 0.009)	0.293 (CI = +/-0.401; p = 0.137)	0.418	+14.00%
Loss Cost	2018.1	0.138 (CI = +/-0.109; p = 0.017)	0.275 (CI = +/-0.438; p = 0.195)	0.406	+14.84%
Loss Cost	2018.2	0.161 (CI = +/-0.122; p = 0.015)	0.325 (CI = +/-0.459; p = 0.147)	0.431	+17.51%
Loss Cost	2019.1	0.172 (CI = +/-0.148; p = 0.027)	0.300 (CI = +/-0.512; p = 0.217)	0.418	+18.83%
Severity	2011.1	0.063 (CI = +/-0.016; p = 0.000)	0.030 (CI = +/-0.132; p = 0.650)	0.695	+6.50%
Severity	2011.2	0.064 (CI = +/-0.018; p = 0.000)	0.032 (CI = +/-0.138; p = 0.635)	0.673	+6.56%
Severity	2012.1	0.066 (CI = +/-0.019; p = 0.000)	0.020 (CI = +/-0.141; p = 0.775)	0.673	+6.85%
Severity	2012.2	0.066 (CI = +/-0.020; p = 0.000)	0.021 (CI = +/-0.148; p = 0.775)	0.645	+6.88%
Severity	2013.1	0.069 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.153; p = 0.906)	0.641	+7.18%
Severity	2013.2	0.071 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.159; p = 0.845)	0.621	+7.35%
Severity	2014.1	0.069 (CI = +/-0.026; p = 0.000)	0.021 (CI = +/-0.168; p = 0.792)	0.577	+7.18%
Severity	2014.2	0.066 (CI = +/-0.029; p = 0.000)	0.009 (CI = +/-0.174; p = 0.915)	0.515	+6.79%
Severity	2015.1	0.068 (CI = +/-0.032; p = 0.000)	0.001 (CI = +/-0.184; p = 0.991)	0.493	+7.04%
Severity	2015.2	0.063 (CI = +/-0.035; p = 0.001)	-0.014 (CI = +/-0.191; p = 0.881)	0.417	+6.54%
Severity	2016.1	0.070 (CI = +/-0.039; p = 0.002)	-0.033 (CI = +/-0.200; p = 0.726)	0.430	+7.21%
Severity	2016.2	0.070 (CI = +/-0.044; p = 0.004)	-0.033 (CI = +/-0.214; p = 0.746)	0.384	+7.23%
Severity	2017.1	0.069 (CI = +/-0.050; p = 0.011)	-0.030 (CI = +/-0.231; p = 0.784)	0.312	+7.12%
Severity	2017.2	0.053 (CI = +/-0.052; p = 0.047)	-0.070 (CI = +/-0.225; p = 0.511)	0.192	+5.41%
Severity	2018.1	0.046 (CI = +/-0.061; p = 0.124)	-0.053 (CI = +/-0.244; p = 0.643)	0.061	+4.69%
Severity	2018.2	0.041 (CI = +/-0.071; p = 0.230)	-0.064 (CI = +/-0.266; p = 0.603)	-0.006	+4.14%
Severity	2019.1	0.034 (CI = +/-0.086; p = 0.388)	-0.051 (CI = +/-0.296; p = 0.708)	-0.112	+3.50%
Frequency	2011.1	0.009 (CI = +/-0.022; p = 0.382)	0.392 (CI = +/-0.174; p = 0.000)	0.437	+0.94%
Frequency	2011.2	0.011 (CI = +/-0.023; p = 0.345)	0.399 (CI = +/-0.180; p = 0.000)	0.432	+1.09%
Frequency	2012.1	0.016 (CI = +/-0.024; p = 0.197)	0.377 (CI = +/-0.183; p = 0.000)	0.430	+1.58%
Frequency	2012.2	0.017 (CI = +/-0.026; p = 0.191)	0.384 (CI = +/-0.190; p = 0.000)	0.419	+1.73%
Frequency	2013.1	0.021 (CI = +/-0.028; p = 0.147)	0.369 (CI = +/-0.197; p = 0.001)	0.416	+2.08%
Frequency	2013.2	0.025 (CI = +/-0.031; p = 0.106)	0.385 (CI = +/-0.203; p = 0.001)	0.429	+2.51%
Frequency	2014.1	0.030 (CI = +/-0.033; p = 0.077)	0.367 (CI = +/-0.210; p = 0.002)	0.433	+3.00%
Frequency	2014.2	0.030 (CI = +/-0.037; p = 0.105)	0.367 (CI = +/-0.221; p = 0.003)	0.395	+3.02%
Frequency	2015.1	0.038 (CI = +/-0.039; p = 0.059)	0.339 (CI = +/-0.227; p = 0.006)	0.411	+3.85%
Frequency	2015.2	0.038 (CI = +/-0.044; p = 0.084)	0.340 (CI = +/-0.240; p = 0.008)	0.366	+3.88%
Frequency	2016.1	0.043 (CI = +/-0.049; p = 0.079)	0.323 (CI = +/-0.254; p = 0.016)	0.370	+4.43%
Frequency	2016.2	0.052 (CI = +/-0.054; p = 0.059)	0.347 (CI = +/-0.265; p = 0.014)	0.387	+5.31%
Frequency	2017.1	0.061 (CI = +/-0.061; p = 0.049)	0.320 (CI = +/-0.280; p = 0.028)	0.404	+6.31%
Frequency	2017.2	0.078 (CI = +/-0.065; p = 0.022)	0.363 (CI = +/-0.280; p = 0.015)	0.481	+8.15%
Frequency	2018.1	0.093 (CI = +/-0.073; p = 0.018)	0.328 (CI = +/-0.295; p = 0.033)	0.512	+9.70%
Frequency	2018.2	0.121 (CI = +/-0.073; p = 0.004)	0.389 (CI = +/-0.274; p = 0.010)	0.642	+12.83%
Frequency	2019.1	0.138 (CI = +/-0.085; p = 0.005)	0.351 (CI = +/-0.293; p = 0.024)	0.669	+14.80%

Total PD

Coverage = Total PD

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.081 (CI = +/-0.031; p = 0.000)	0.486	+8.44%
Loss Cost	2011.2	0.080 (CI = +/-0.033; p = 0.000)	0.455	+8.38%
Loss Cost	2012.1	0.090 (CI = +/-0.034; p = 0.000)	0.522	+9.46%
Loss Cost	2012.2	0.089 (CI = +/-0.036; p = 0.000)	0.487	+9.33%
Loss Cost	2013.1	0.098 (CI = +/-0.037; p = 0.000)	0.531	+10.33%
Loss Cost	2013.2	0.100 (CI = +/-0.041; p = 0.000)	0.511	+10.55%
Loss Cost	2014.1	0.107 (CI = +/-0.043; p = 0.000)	0.525	+11.33%
Loss Cost	2014.2	0.101 (CI = +/-0.047; p = 0.000)	0.467	+10.60%
Loss Cost	2015.1	0.114 (CI = +/-0.048; p = 0.000)	0.527	+12.07%
Loss Cost	2015.2	0.107 (CI = +/-0.052; p = 0.000)	0.463	+11.25%
Loss Cost	2016.1	0.121 (CI = +/-0.055; p = 0.000)	0.518	+12.83%
Loss Cost	2016.2	0.124 (CI = +/-0.061; p = 0.001)	0.489	+13.15%
Loss Cost	2017.1	0.136 (CI = +/-0.066; p = 0.001)	0.511	+14.54%
Loss Cost	2017.2	0.131 (CI = +/-0.075; p = 0.002)	0.447	+14.03%
Loss Cost	2018.1	0.143 (CI = +/-0.084; p = 0.003)	0.453	+15.41%
Loss Cost	2018.2	0.154 (CI = +/-0.095; p = 0.004)	0.442	+16.61%
Loss Cost	2019.1	0.170 (CI = +/-0.109; p = 0.005)	0.450	+18.53%
Severity	2011.1	0.064 (CI = +/-0.014; p = 0.000)	0.752	+6.63%
Severity	2011.2	0.065 (CI = +/-0.015; p = 0.000)	0.734	+6.67%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	0.737	+6.94%
Severity	2012.2	0.067 (CI = +/-0.017; p = 0.000)	0.715	+6.95%
Severity	2013.1	0.070 (CI = +/-0.018; p = 0.000)	0.713	+7.22%
Severity	2013.2	0.071 (CI = +/-0.020; p = 0.000)	0.697	+7.36%
Severity	2014.1	0.070 (CI = +/-0.021; p = 0.000)	0.663	+7.24%
Severity	2014.2	0.067 (CI = +/-0.023; p = 0.000)	0.618	+6.90%
Severity	2015.1	0.069 (CI = +/-0.025; p = 0.000)	0.601	+7.11%
Severity	2015.2	0.065 (CI = +/-0.027; p = 0.000)	0.545	+6.71%
Severity	2016.1	0.070 (CI = +/-0.030; p = 0.000)	0.553	+7.21%
Severity	2016.2	0.070 (CI = +/-0.033; p = 0.000)	0.517	+7.29%
Severity	2017.1	0.069 (CI = +/-0.037; p = 0.001)	0.463	+7.15%
Severity	2017.2	0.057 (CI = +/-0.039; p = 0.006)	0.360	+5.90%
Severity	2018.1	0.051 (CI = +/-0.043; p = 0.023)	0.268	+5.27%
Severity	2018.2	0.050 (CI = +/-0.050; p = 0.050)	0.207	+5.09%
Severity	2019.1	0.045 (CI = +/-0.058; p = 0.115)	0.127	+4.59%
Frequency	2011.1	0.017 (CI = +/-0.026; p = 0.187)	0.028	+1.70%
Frequency	2011.2	0.016 (CI = +/-0.027; p = 0.244)	0.015	+1.60%
Frequency	2012.1	0.023 (CI = +/-0.028; p = 0.098)	0.067	+2.36%
Frequency	2012.2	0.022 (CI = +/-0.030; p = 0.144)	0.047	+2.23%
Frequency	2013.1	0.029 (CI = +/-0.031; p = 0.072)	0.092	+2.90%
Frequency	2013.2	0.029 (CI = +/-0.034; p = 0.089)	0.082	+2.96%
Frequency	2014.1	0.037 (CI = +/-0.036; p = 0.040)	0.141	+3.81%
Frequency	2014.2	0.034 (CI = +/-0.039; p = 0.081)	0.097	+3.46%
Frequency	2015.1	0.045 (CI = +/-0.040; p = 0.028)	0.180	+4.63%
Frequency	2015.2	0.042 (CI = +/-0.044; p = 0.061)	0.129	+4.25%
Frequency	2016.1	0.051 (CI = +/-0.047; p = 0.034)	0.183	+5.24%
Frequency	2016.2	0.053 (CI = +/-0.052; p = 0.046)	0.167	+5.46%
Frequency	2017.1	0.067 (CI = +/-0.056; p = 0.022)	0.243	+6.89%
Frequency	2017.2	0.074 (CI = +/-0.062; p = 0.023)	0.254	+7.67%
Frequency	2018.1	0.092 (CI = +/-0.066; p = 0.010)	0.344	+9.63%
Frequency	2018.2	0.104 (CI = +/-0.074; p = 0.010)	0.368	+10.97%
Frequency	2019.1	0.125 (CI = +/-0.081; p = 0.006)	0.443	+13.33%

Total PD*Coverage = Total PD**End Trend Period = 2024.2**Excluded Points = NA**Parameters Included: time*

Loss Cost	2011.1	0.076 (CI = +/-0.035; p = 0.000)	0.405	+7.85%
Loss Cost	2011.2	0.074 (CI = +/-0.038; p = 0.000)	0.369	+7.72%
Loss Cost	2012.1	0.085 (CI = +/-0.039; p = 0.000)	0.443	+8.92%
Loss Cost	2012.2	0.084 (CI = +/-0.042; p = 0.000)	0.401	+8.72%
Loss Cost	2013.1	0.094 (CI = +/-0.044; p = 0.000)	0.451	+9.84%
Loss Cost	2013.2	0.096 (CI = +/-0.048; p = 0.000)	0.427	+10.05%
Loss Cost	2014.1	0.104 (CI = +/-0.051; p = 0.000)	0.444	+10.93%
Loss Cost	2014.2	0.095 (CI = +/-0.056; p = 0.002)	0.373	+10.02%
Loss Cost	2015.1	0.111 (CI = +/-0.058; p = 0.001)	0.442	+11.72%
Loss Cost	2015.2	0.101 (CI = +/-0.064; p = 0.004)	0.364	+10.68%
Loss Cost	2016.1	0.118 (CI = +/-0.068; p = 0.002)	0.429	+12.57%
Loss Cost	2016.2	0.122 (CI = +/-0.076; p = 0.004)	0.396	+12.93%
Loss Cost	2017.1	0.137 (CI = +/-0.085; p = 0.004)	0.424	+14.66%
Loss Cost	2017.2	0.131 (CI = +/-0.097; p = 0.012)	0.349	+14.00%
Loss Cost	2018.1	0.147 (CI = +/-0.111; p = 0.014)	0.361	+15.82%
Loss Cost	2018.2	0.161 (CI = +/-0.129; p = 0.019)	0.355	+17.51%
Loss Cost	2019.1	0.185 (CI = +/-0.150; p = 0.020)	0.374	+20.33%
Severity	2011.1	0.063 (CI = +/-0.016; p = 0.000)	0.704	+6.53%
Severity	2011.2	0.064 (CI = +/-0.017; p = 0.000)	0.683	+6.56%
Severity	2012.1	0.066 (CI = +/-0.018; p = 0.000)	0.686	+6.87%
Severity	2012.2	0.066 (CI = +/-0.020; p = 0.000)	0.659	+6.88%
Severity	2013.1	0.069 (CI = +/-0.021; p = 0.000)	0.657	+7.19%
Severity	2013.2	0.071 (CI = +/-0.023; p = 0.000)	0.638	+7.35%
Severity	2014.1	0.070 (CI = +/-0.026; p = 0.000)	0.597	+7.21%
Severity	2014.2	0.066 (CI = +/-0.028; p = 0.000)	0.540	+6.79%
Severity	2015.1	0.068 (CI = +/-0.031; p = 0.000)	0.521	+7.04%
Severity	2015.2	0.063 (CI = +/-0.034; p = 0.001)	0.450	+6.54%
Severity	2016.1	0.069 (CI = +/-0.037; p = 0.001)	0.461	+7.14%
Severity	2016.2	0.070 (CI = +/-0.042; p = 0.003)	0.420	+7.23%
Severity	2017.1	0.068 (CI = +/-0.048; p = 0.009)	0.357	+7.05%
Severity	2017.2	0.053 (CI = +/-0.051; p = 0.042)	0.226	+5.41%
Severity	2018.1	0.044 (CI = +/-0.057; p = 0.120)	0.122	+4.52%
Severity	2018.2	0.041 (CI = +/-0.068; p = 0.213)	0.059	+4.14%
Severity	2019.1	0.032 (CI = +/-0.080; p = 0.389)	-0.018	+3.28%
Frequency	2011.1	0.012 (CI = +/-0.029; p = 0.386)	-0.008	+1.24%
Frequency	2011.2	0.011 (CI = +/-0.031; p = 0.478)	-0.019	+1.09%
Frequency	2012.1	0.019 (CI = +/-0.032; p = 0.229)	0.020	+1.92%
Frequency	2012.2	0.017 (CI = +/-0.034; p = 0.314)	0.003	+1.73%
Frequency	2013.1	0.024 (CI = +/-0.036; p = 0.176)	0.040	+2.48%
Frequency	2013.2	0.025 (CI = +/-0.040; p = 0.209)	0.030	+2.51%
Frequency	2014.1	0.034 (CI = +/-0.042; p = 0.104)	0.083	+3.47%
Frequency	2014.2	0.030 (CI = +/-0.046; p = 0.191)	0.040	+3.02%
Frequency	2015.1	0.043 (CI = +/-0.048; p = 0.076)	0.119	+4.38%
Frequency	2015.2	0.038 (CI = +/-0.053; p = 0.147)	0.068	+3.88%
Frequency	2016.1	0.049 (CI = +/-0.057; p = 0.087)	0.121	+5.06%
Frequency	2016.2	0.052 (CI = +/-0.065; p = 0.110)	0.106	+5.31%
Frequency	2017.1	0.069 (CI = +/-0.070; p = 0.054)	0.186	+7.11%
Frequency	2017.2	0.078 (CI = +/-0.079; p = 0.053)	0.202	+8.15%
Frequency	2018.1	0.103 (CI = +/-0.086; p = 0.023)	0.310	+10.81%
Frequency	2018.2	0.121 (CI = +/-0.097; p = 0.020)	0.350	+12.83%
Frequency	2019.1	0.153 (CI = +/-0.106; p = 0.009)	0.460	+16.51%

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

Loss Cost	2011.1	0.040 (CI = +/-0.032; p = 0.019)	0.510 (CI = +/-0.168; p = 0.000)	0.748	+4.08%
Loss Cost	2011.2	0.041 (CI = +/-0.037; p = 0.029)	0.514 (CI = +/-0.180; p = 0.000)	0.722	+4.23%
Loss Cost	2012.1	0.054 (CI = +/-0.038; p = 0.010)	0.480 (CI = +/-0.177; p = 0.000)	0.752	+5.50%
Loss Cost	2012.2	0.054 (CI = +/-0.044; p = 0.020)	0.482 (CI = +/-0.192; p = 0.000)	0.716	+5.58%
Loss Cost	2013.1	0.064 (CI = +/-0.050; p = 0.018)	0.459 (CI = +/-0.203; p = 0.000)	0.726	+6.56%
Loss Cost	2013.2	0.078 (CI = +/-0.055; p = 0.010)	0.489 (CI = +/-0.205; p = 0.000)	0.751	+8.07%
Loss Cost	2014.1	0.077 (CI = +/-0.067; p = 0.028)	0.490 (CI = +/-0.231; p = 0.001)	0.746	+8.03%
Loss Cost	2014.2	0.060 (CI = +/-0.076; p = 0.105)	0.458 (CI = +/-0.240; p = 0.002)	0.675	+6.17%
Loss Cost	2015.1	0.083 (CI = +/-0.089; p = 0.063)	0.416 (CI = +/-0.255; p = 0.006)	0.704	+8.63%
Loss Cost	2015.2	0.053 (CI = +/-0.098; p = 0.233)	0.372 (CI = +/-0.255; p = 0.012)	0.610	+5.46%
Loss Cost	2016.1	0.082 (CI = +/-0.126; p = 0.154)	0.328 (CI = +/-0.288; p = 0.033)	0.636	+8.56%
Loss Cost	2016.2	0.111 (CI = +/-0.166; p = 0.138)	0.362 (CI = +/-0.336; p = 0.040)	0.633	+11.70%
Loss Cost	2017.1	0.135 (CI = +/-0.283; p = 0.227)	0.333 (CI = +/-0.484; p = 0.116)	0.613	+14.45%
Loss Cost	2017.2	0.110 (CI = +/-0.580; p = 0.500)	0.313 (CI = +/-0.837; p = 0.249)	0.238	+11.65%
Loss Cost	2018.1	0.062 (CI = +/-3.750; p = 0.867)	0.352 (CI = +/-4.192; p = 0.479)	-0.097	+6.44%
Loss Cost	2018.2	0.357 (CI = +/-NaN; p = NaN)	0.500 (CI = +/-NaN; p = NaN)	NaN	+42.97%
Loss Cost	2019.1	1.358 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+288.66%
Severity	2011.1	0.064 (CI = +/-0.026; p = 0.000)	0.127 (CI = +/-0.135; p = 0.063)	0.652	+6.59%
Severity	2011.2	0.068 (CI = +/-0.029; p = 0.000)	0.138 (CI = +/-0.141; p = 0.055)	0.634	+6.99%
Severity	2012.1	0.073 (CI = +/-0.032; p = 0.000)	0.121 (CI = +/-0.148; p = 0.100)	0.649	+7.61%
Severity	2012.2	0.078 (CI = +/-0.036; p = 0.001)	0.133 (CI = +/-0.157; p = 0.089)	0.627	+8.13%
Severity	2013.1	0.086 (CI = +/-0.041; p = 0.001)	0.114 (CI = +/-0.166; p = 0.159)	0.644	+8.97%
Severity	2013.2	0.099 (CI = +/-0.044; p = 0.001)	0.142 (CI = +/-0.164; p = 0.083)	0.693	+10.38%
Severity	2014.1	0.094 (CI = +/-0.053; p = 0.003)	0.152 (CI = +/-0.182; p = 0.092)	0.651	+9.88%
Severity	2014.2	0.094 (CI = +/-0.064; p = 0.010)	0.152 (CI = +/-0.205; p = 0.126)	0.551	+9.87%
Severity	2015.1	0.104 (CI = +/-0.081; p = 0.019)	0.133 (CI = +/-0.233; p = 0.218)	0.549	+10.99%
Severity	2015.2	0.105 (CI = +/-0.104; p = 0.049)	0.135 (CI = +/-0.271; p = 0.271)	0.410	+11.10%
Severity	2016.1	0.145 (CI = +/-0.124; p = 0.029)	0.074 (CI = +/-0.284; p = 0.530)	0.562	+15.65%
Severity	2016.2	0.196 (CI = +/-0.123; p = 0.012)	0.134 (CI = +/-0.250; p = 0.210)	0.767	+21.69%
Severity	2017.1	0.238 (CI = +/-0.182; p = 0.025)	0.085 (CI = +/-0.310; p = 0.447)	0.801	+26.88%
Severity	2017.2	0.221 (CI = +/-0.371; p = 0.125)	0.071 (CI = +/-0.535; p = 0.627)	0.549	+24.67%
Severity	2018.1	0.211 (CI = +/-2.442; p = 0.470)	0.078 (CI = +/-2.731; p = 0.778)	0.040	+23.54%
Severity	2018.2	0.404 (CI = +/-NaN; p = NaN)	0.174 (CI = +/-NaN; p = NaN)	NaN	+49.72%
Severity	2019.1	0.752 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+112.18%
Frequency	2011.1	-0.024 (CI = +/-0.021; p = 0.028)	0.383 (CI = +/-0.108; p = 0.000)	0.774	-2.35%
Frequency	2011.2	-0.026 (CI = +/-0.023; p = 0.030)	0.377 (CI = +/-0.114; p = 0.000)	0.771	-2.58%
Frequency	2012.1	-0.020 (CI = +/-0.025; p = 0.114)	0.359 (CI = +/-0.116; p = 0.000)	0.743	-1.96%
Frequency	2012.2	-0.024 (CI = +/-0.028; p = 0.092)	0.349 (CI = +/-0.123; p = 0.000)	0.739	-2.35%
Frequency	2013.1	-0.022 (CI = +/-0.033; p = 0.169)	0.345 (CI = +/-0.134; p = 0.000)	0.701	-2.21%
Frequency	2013.2	-0.021 (CI = +/-0.039; p = 0.257)	0.347 (CI = +/-0.147; p = 0.000)	0.693	-2.10%
Frequency	2014.1	-0.017 (CI = +/-0.047; p = 0.439)	0.338 (CI = +/-0.164; p = 0.001)	0.644	-1.68%
Frequency	2014.2	-0.034 (CI = +/-0.049; p = 0.146)	0.307 (CI = +/-0.156; p = 0.002)	0.679	-3.37%
Frequency	2015.1	-0.021 (CI = +/-0.059; p = 0.419)	0.283 (CI = +/-0.170; p = 0.006)	0.600	-2.13%
Frequency	2015.2	-0.052 (CI = +/-0.046; p = 0.032)	0.237 (CI = +/-0.119; p = 0.003)	0.786	-5.08%
Frequency	2016.1	-0.063 (CI = +/-0.061; p = 0.044)	0.254 (CI = +/-0.139; p = 0.005)	0.765	-6.13%
Frequency	2016.2	-0.086 (CI = +/-0.067; p = 0.024)	0.228 (CI = +/-0.135; p = 0.009)	0.844	-8.21%
Frequency	2017.1	-0.103 (CI = +/-0.106; p = 0.054)	0.248 (CI = +/-0.182; p = 0.023)	0.803	-9.79%
Frequency	2017.2	-0.110 (CI = +/-0.220; p = 0.164)	0.242 (CI = +/-0.318; p = 0.082)	0.770	-10.44%
Frequency	2018.1	-0.149 (CI = +/-1.307; p = 0.385)	0.274 (CI = +/-1.461; p = 0.253)	0.563	-13.84%
Frequency	2018.2	-0.046 (CI = +/-NaN; p = NaN)	0.326 (CI = +/-NaN; p = NaN)	NaN	-4.51%
Frequency	2019.1	0.605 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+83.18%

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

Loss Cost	2011.1	0.033 (CI = +/-0.035; p = 0.065)	0.489 (CI = +/-0.172; p = 0.000)	0.711	+3.32%
Loss Cost	2011.2	0.033 (CI = +/-0.040; p = 0.102)	0.490 (CI = +/-0.186; p = 0.000)	0.679	+3.34%
Loss Cost	2012.1	0.045 (CI = +/-0.042; p = 0.038)	0.459 (CI = +/-0.183; p = 0.000)	0.703	+4.62%
Loss Cost	2012.2	0.044 (CI = +/-0.050; p = 0.078)	0.456 (CI = +/-0.201; p = 0.000)	0.655	+4.50%
Loss Cost	2013.1	0.053 (CI = +/-0.057; p = 0.064)	0.437 (CI = +/-0.213; p = 0.001)	0.658	+5.46%
Loss Cost	2013.2	0.068 (CI = +/-0.065; p = 0.042)	0.469 (CI = +/-0.225; p = 0.001)	0.678	+7.07%
Loss Cost	2014.1	0.067 (CI = +/-0.080; p = 0.088)	0.472 (CI = +/-0.252; p = 0.003)	0.670	+6.94%
Loss Cost	2014.2	0.039 (CI = +/-0.091; p = 0.338)	0.421 (CI = +/-0.260; p = 0.006)	0.587	+4.02%
Loss Cost	2015.1	0.063 (CI = +/-0.107; p = 0.203)	0.386 (CI = +/-0.279; p = 0.015)	0.590	+6.47%
Loss Cost	2015.2	0.008 (CI = +/-0.105; p = 0.850)	0.304 (CI = +/-0.241; p = 0.023)	0.557	+0.82%
Loss Cost	2016.1	0.035 (CI = +/-0.136; p = 0.517)	0.273 (CI = +/-0.275; p = 0.051)	0.505	+3.54%
Loss Cost	2016.2	0.049 (CI = +/-0.235; p = 0.552)	0.290 (CI = +/-0.401; p = 0.105)	0.398	+5.04%
Loss Cost	2017.1	0.066 (CI = +/-0.484; p = 0.617)	0.276 (CI = +/-0.699; p = 0.232)	0.235	+6.83%
Loss Cost	2017.2	-0.099 (CI = +/-1.697; p = 0.593)	0.138 (CI = +/-1.897; p = 0.525)	0.149	-9.44%
Loss Cost	2018.1	-0.233 (CI = +/-NaN; p = NaN)	0.205 (CI = +/-NaN; p = NaN)	NaN	-20.76%
Loss Cost	2018.2	-0.643 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-47.41%
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	0.052 (CI = +/-0.023; p = 0.000)	0.092 (CI = +/-0.113; p = 0.102)	0.600	+5.29%
Severity	2011.2	0.054 (CI = +/-0.026; p = 0.001)	0.098 (CI = +/-0.122; p = 0.106)	0.555	+5.50%
Severity	2012.1	0.059 (CI = +/-0.029; p = 0.001)	0.085 (CI = +/-0.127; p = 0.171)	0.578	+6.05%
Severity	2012.2	0.061 (CI = +/-0.034; p = 0.002)	0.091 (CI = +/-0.139; p = 0.178)	0.522	+6.30%
Severity	2013.1	0.068 (CI = +/-0.039; p = 0.003)	0.075 (CI = +/-0.146; p = 0.276)	0.548	+7.05%
Severity	2013.2	0.080 (CI = +/-0.044; p = 0.003)	0.100 (CI = +/-0.152; p = 0.169)	0.586	+8.28%
Severity	2014.1	0.073 (CI = +/-0.052; p = 0.012)	0.113 (CI = +/-0.166; p = 0.156)	0.518	+7.55%
Severity	2014.2	0.065 (CI = +/-0.066; p = 0.053)	0.098 (CI = +/-0.189; p = 0.260)	0.313	+6.69%
Severity	2015.1	0.073 (CI = +/-0.083; p = 0.077)	0.086 (CI = +/-0.216; p = 0.370)	0.305	+7.55%
Severity	2015.2	0.058 (CI = +/-0.114; p = 0.244)	0.064 (CI = +/-0.261; p = 0.554)	-0.020	+6.02%
Severity	2016.1	0.098 (CI = +/-0.131; p = 0.108)	0.019 (CI = +/-0.265; p = 0.854)	0.277	+10.25%
Severity	2016.2	0.151 (CI = +/-0.175; p = 0.071)	0.081 (CI = +/-0.298; p = 0.451)	0.527	+16.28%
Severity	2017.1	0.192 (CI = +/-0.304; p = 0.113)	0.047 (CI = +/-0.438; p = 0.692)	0.583	+21.14%
Severity	2017.2	0.079 (CI = +/-0.756; p = 0.412)	-0.048 (CI = +/-0.845; p = 0.604)	0.386	+8.18%
Severity	2018.1	0.019 (CI = +/-NaN; p = NaN)	-0.018 (CI = +/-NaN; p = NaN)	NaN	+1.93%
Severity	2018.2	0.055 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+5.64%
Severity	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	-0.019 (CI = +/-0.022; p = 0.091)	0.397 (CI = +/-0.110; p = 0.000)	0.794	-1.87%
Frequency	2011.2	-0.021 (CI = +/-0.026; p = 0.105)	0.392 (CI = +/-0.118; p = 0.000)	0.788	-2.04%
Frequency	2012.1	-0.014 (CI = +/-0.027; p = 0.301)	0.374 (CI = +/-0.119; p = 0.000)	0.769	-1.35%
Frequency	2012.2	-0.017 (CI = +/-0.032; p = 0.265)	0.366 (CI = +/-0.129; p = 0.000)	0.760	-1.69%
Frequency	2013.1	-0.015 (CI = +/-0.037; p = 0.395)	0.361 (CI = +/-0.140; p = 0.000)	0.725	-1.48%
Frequency	2013.2	-0.011 (CI = +/-0.045; p = 0.589)	0.369 (CI = +/-0.156; p = 0.000)	0.721	-1.12%
Frequency	2014.1	-0.006 (CI = +/-0.054; p = 0.815)	0.359 (CI = +/-0.173; p = 0.001)	0.678	-0.57%
Frequency	2014.2	-0.025 (CI = +/-0.061; p = 0.361)	0.323 (CI = +/-0.176; p = 0.003)	0.689	-2.50%
Frequency	2015.1	-0.010 (CI = +/-0.073; p = 0.747)	0.300 (CI = +/-0.190; p = 0.008)	0.621	-1.00%
Frequency	2015.2	-0.050 (CI = +/-0.065; p = 0.102)	0.240 (CI = +/-0.148; p = 0.009)	0.776	-4.91%
Frequency	2016.1	-0.063 (CI = +/-0.088; p = 0.118)	0.254 (CI = +/-0.177; p = 0.016)	0.748	-6.08%
Frequency	2016.2	-0.102 (CI = +/-0.108; p = 0.058)	0.209 (CI = +/-0.185; p = 0.037)	0.852	-9.66%
Frequency	2017.1	-0.126 (CI = +/-0.192; p = 0.107)	0.229 (CI = +/-0.278; p = 0.071)	0.822	-11.82%
Frequency	2017.2	-0.178 (CI = +/-0.941; p = 0.251)	0.186 (CI = +/-1.052; p = 0.267)	0.854	-16.29%
Frequency	2018.1	-0.252 (CI = +/-NaN; p = NaN)	0.223 (CI = +/-NaN; p = NaN)	NaN	-22.26%
Frequency	2018.2	-0.697 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-50.22%
Frequency	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

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

Loss Cost	2011.1	0.049 (CI = +/-0.060; p = 0.102)	0.106	+5.07%
Loss Cost	2011.2	0.041 (CI = +/-0.068; p = 0.210)	0.043	+4.23%
Loss Cost	2012.1	0.065 (CI = +/-0.070; p = 0.066)	0.166	+6.70%
Loss Cost	2012.2	0.054 (CI = +/-0.079; p = 0.161)	0.080	+5.58%
Loss Cost	2013.1	0.078 (CI = +/-0.085; p = 0.071)	0.184	+8.08%
Loss Cost	2013.2	0.078 (CI = +/-0.101; p = 0.118)	0.135	+8.07%
Loss Cost	2014.1	0.098 (CI = +/-0.117; p = 0.091)	0.184	+10.27%
Loss Cost	2014.2	0.060 (CI = +/-0.129; p = 0.323)	0.009	+6.17%
Loss Cost	2015.1	0.108 (CI = +/-0.141; p = 0.115)	0.191	+11.41%
Loss Cost	2015.2	0.053 (CI = +/-0.155; p = 0.444)	-0.045	+5.46%
Loss Cost	2016.1	0.113 (CI = +/-0.176; p = 0.165)	0.176	+12.01%
Loss Cost	2016.2	0.111 (CI = +/-0.248; p = 0.303)	0.051	+11.70%
Loss Cost	2017.1	0.192 (CI = +/-0.330; p = 0.181)	0.244	+21.18%
Loss Cost	2017.2	0.110 (CI = +/-0.530; p = 0.556)	-0.164	+11.65%
Loss Cost	2018.1	0.203 (CI = +/-1.175; p = 0.534)	-0.174	+22.55%
Loss Cost	2018.2	0.357 (CI = +/-7.336; p = 0.647)	-0.446	+42.97%
Loss Cost	2019.1	1.358 (CI = +/-NaN; p = NaN)	NaN	+288.66%
Severity	2011.1	0.066 (CI = +/-0.028; p = 0.000)	0.585	+6.84%
Severity	2011.2	0.068 (CI = +/-0.032; p = 0.000)	0.551	+6.99%
Severity	2012.1	0.076 (CI = +/-0.034; p = 0.000)	0.595	+7.92%
Severity	2012.2	0.078 (CI = +/-0.039; p = 0.001)	0.557	+8.13%
Severity	2013.1	0.089 (CI = +/-0.043; p = 0.001)	0.606	+9.35%
Severity	2013.2	0.099 (CI = +/-0.048; p = 0.001)	0.617	+10.38%
Severity	2014.1	0.101 (CI = +/-0.058; p = 0.003)	0.562	+10.58%
Severity	2014.2	0.094 (CI = +/-0.070; p = 0.014)	0.455	+9.87%
Severity	2015.1	0.112 (CI = +/-0.082; p = 0.013)	0.502	+11.89%
Severity	2015.2	0.105 (CI = +/-0.104; p = 0.048)	0.370	+11.10%
Severity	2016.1	0.152 (CI = +/-0.110; p = 0.014)	0.602	+16.47%
Severity	2016.2	0.196 (CI = +/-0.128; p = 0.011)	0.710	+21.69%
Severity	2017.1	0.253 (CI = +/-0.147; p = 0.009)	0.813	+28.74%
Severity	2017.2	0.221 (CI = +/-0.241; p = 0.062)	0.651	+24.67%
Severity	2018.1	0.243 (CI = +/-0.557; p = 0.202)	0.456	+27.46%
Severity	2018.2	0.404 (CI = +/-2.558; p = 0.295)	0.601	+49.72%
Severity	2019.1	0.752 (CI = +/-NaN; p = NaN)	NaN	+112.18%
Frequency	2011.1	-0.017 (CI = +/-0.044; p = 0.431)	-0.021	-1.65%
Frequency	2011.2	-0.026 (CI = +/-0.048; p = 0.262)	0.022	-2.58%
Frequency	2012.1	-0.011 (CI = +/-0.050; p = 0.636)	-0.054	-1.13%
Frequency	2012.2	-0.024 (CI = +/-0.055; p = 0.369)	-0.010	-2.35%
Frequency	2013.1	-0.012 (CI = +/-0.062; p = 0.688)	-0.068	-1.16%
Frequency	2013.2	-0.021 (CI = +/-0.072; p = 0.529)	-0.051	-2.10%
Frequency	2014.1	-0.003 (CI = +/-0.081; p = 0.941)	-0.099	-0.28%
Frequency	2014.2	-0.034 (CI = +/-0.086; p = 0.390)	-0.019	-3.37%
Frequency	2015.1	-0.004 (CI = +/-0.095; p = 0.919)	-0.123	-0.43%
Frequency	2015.2	-0.052 (CI = +/-0.091; p = 0.219)	0.093	-5.08%
Frequency	2016.1	-0.039 (CI = +/-0.120; p = 0.455)	-0.055	-3.83%
Frequency	2016.2	-0.086 (CI = +/-0.141; p = 0.179)	0.194	-8.21%
Frequency	2017.1	-0.061 (CI = +/-0.208; p = 0.463)	-0.074	-5.88%
Frequency	2017.2	-0.110 (CI = +/-0.336; p = 0.372)	0.023	-10.44%
Frequency	2018.1	-0.039 (CI = +/-0.724; p = 0.837)	-0.460	-3.85%
Frequency	2018.2	-0.046 (CI = +/-4.778; p = 0.922)	-0.970	-4.51%
Frequency	2019.1	0.605 (CI = +/-NaN; p = NaN)	NaN	+83.18%

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

Loss Cost	2011.1	0.033 (CI = +/-0.064; p = 0.296)	0.011	+3.32%
Loss Cost	2011.2	0.021 (CI = +/-0.072; p = 0.534)	-0.041	+2.16%
Loss Cost	2012.1	0.045 (CI = +/-0.075; p = 0.217)	0.046	+4.62%
Loss Cost	2012.2	0.030 (CI = +/-0.085; p = 0.456)	-0.032	+3.05%
Loss Cost	2013.1	0.053 (CI = +/-0.094; p = 0.239)	0.044	+5.46%
Loss Cost	2013.2	0.049 (CI = +/-0.112; p = 0.358)	-0.006	+4.98%
Loss Cost	2014.1	0.067 (CI = +/-0.134; p = 0.287)	0.028	+6.94%
Loss Cost	2014.2	0.014 (CI = +/-0.143; p = 0.828)	-0.118	+1.40%
Loss Cost	2015.1	0.063 (CI = +/-0.164; p = 0.396)	-0.023	+6.47%
Loss Cost	2015.2	-0.021 (CI = +/-0.157; p = 0.757)	-0.147	-2.06%
Loss Cost	2016.1	0.035 (CI = +/-0.192; p = 0.661)	-0.150	+3.54%
Loss Cost	2016.2	-0.001 (CI = +/-0.282; p = 0.996)	-0.250	-0.05%
Loss Cost	2017.1	0.066 (CI = +/-0.457; p = 0.677)	-0.245	+6.83%
Loss Cost	2017.2	-0.154 (CI = +/-0.495; p = 0.312)	0.211	-14.31%
Loss Cost	2018.1	-0.233 (CI = +/-3.007; p = 0.505)	-0.017	-20.76%
Loss Cost	2018.2	-0.643 (CI = +/-NaN; p = NaN)	NaN	-47.41%
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	0.052 (CI = +/-0.024; p = 0.000)	0.545	+5.29%
Severity	2011.2	0.051 (CI = +/-0.028; p = 0.001)	0.491	+5.25%
Severity	2012.1	0.059 (CI = +/-0.030; p = 0.001)	0.542	+6.05%
Severity	2012.2	0.058 (CI = +/-0.035; p = 0.004)	0.479	+6.00%
Severity	2013.1	0.068 (CI = +/-0.039; p = 0.003)	0.534	+7.05%
Severity	2013.2	0.075 (CI = +/-0.045; p = 0.004)	0.535	+7.82%
Severity	2014.1	0.073 (CI = +/-0.055; p = 0.015)	0.441	+7.55%
Severity	2014.2	0.059 (CI = +/-0.065; p = 0.071)	0.271	+6.05%
Severity	2015.1	0.073 (CI = +/-0.080; p = 0.069)	0.311	+7.55%
Severity	2015.2	0.052 (CI = +/-0.100; p = 0.249)	0.082	+5.37%
Severity	2016.1	0.098 (CI = +/-0.109; p = 0.070)	0.416	+10.25%
Severity	2016.2	0.137 (CI = +/-0.141; p = 0.054)	0.557	+14.68%
Severity	2017.1	0.192 (CI = +/-0.193; p = 0.051)	0.693	+21.14%
Severity	2017.2	0.098 (CI = +/-0.199; p = 0.169)	0.535	+10.26%
Severity	2018.1	0.019 (CI = +/-0.262; p = 0.524)	-0.075	+1.93%
Severity	2018.2	0.055 (CI = +/-NaN; p = NaN)	NaN	+5.64%
Severity	2019.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	-0.019 (CI = +/-0.049; p = 0.428)	-0.021	-1.87%
Frequency	2011.2	-0.030 (CI = +/-0.054; p = 0.257)	0.026	-2.94%
Frequency	2012.1	-0.014 (CI = +/-0.058; p = 0.621)	-0.056	-1.35%
Frequency	2012.2	-0.028 (CI = +/-0.064; p = 0.355)	-0.006	-2.79%
Frequency	2013.1	-0.015 (CI = +/-0.073; p = 0.661)	-0.071	-1.48%
Frequency	2013.2	-0.027 (CI = +/-0.085; p = 0.502)	-0.049	-2.64%
Frequency	2014.1	-0.006 (CI = +/-0.099; p = 0.899)	-0.109	-0.57%
Frequency	2014.2	-0.045 (CI = +/-0.106; p = 0.356)	-0.005	-4.39%
Frequency	2015.1	-0.010 (CI = +/-0.122; p = 0.851)	-0.137	-1.00%
Frequency	2015.2	-0.073 (CI = +/-0.116; p = 0.173)	0.165	-7.05%
Frequency	2016.1	-0.063 (CI = +/-0.162; p = 0.365)	-0.001	-6.08%
Frequency	2016.2	-0.137 (CI = +/-0.180; p = 0.102)	0.410	-12.84%
Frequency	2017.1	-0.126 (CI = +/-0.314; p = 0.292)	0.135	-11.82%
Frequency	2017.2	-0.252 (CI = +/-0.495; p = 0.160)	0.559	-22.28%
Frequency	2018.1	-0.252 (CI = +/-3.269; p = 0.507)	-0.021	-22.26%
Frequency	2018.2	-0.697 (CI = +/-NaN; p = NaN)	NaN	-50.22%
Frequency	2019.1	NA (CI = +/-NA; p = NA)	0.000	0.00%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2020-10-29

Loss Cost	2011.1	0.019 (CI = +/-0.034; p = 0.264)	0.594 (CI = +/-0.174; p = 0.000)	0.054 (CI = +/-0.091; p = 0.235)	0.687	+1.88%	+7.49%
Loss Cost	2011.2	0.027 (CI = +/-0.036; p = 0.136)	0.614 (CI = +/-0.175; p = 0.000)	0.040 (CI = +/-0.093; p = 0.387)	0.701	+2.72%	+6.87%
Loss Cost	2012.1	0.029 (CI = +/-0.040; p = 0.142)	0.609 (CI = +/-0.182; p = 0.000)	0.036 (CI = +/-0.097; p = 0.453)	0.700	+2.95%	+6.73%
Loss Cost	2012.2	0.028 (CI = +/-0.044; p = 0.194)	0.608 (CI = +/-0.190; p = 0.000)	0.037 (CI = +/-0.104; p = 0.468)	0.678	+2.89%	+6.77%
Loss Cost	2013.1	0.033 (CI = +/-0.049; p = 0.177)	0.599 (CI = +/-0.197; p = 0.000)	0.030 (CI = +/-0.110; p = 0.573)	0.677	+3.35%	+6.53%
Loss Cost	2013.2	0.036 (CI = +/-0.055; p = 0.187)	0.605 (CI = +/-0.206; p = 0.000)	0.025 (CI = +/-0.118; p = 0.659)	0.659	+3.68%	+6.35%
Loss Cost	2014.1	0.039 (CI = +/-0.062; p = 0.211)	0.601 (CI = +/-0.216; p = 0.000)	0.022 (CI = +/-0.127; p = 0.724)	0.657	+3.95%	+6.23%
Loss Cost	2014.2	0.044 (CI = +/-0.071; p = 0.209)	0.609 (CI = +/-0.227; p = 0.000)	0.014 (CI = +/-0.137; p = 0.839)	0.638	+4.54%	+5.97%
Loss Cost	2015.1	0.038 (CI = +/-0.082; p = 0.342)	0.617 (CI = +/-0.238; p = 0.000)	0.022 (CI = +/-0.150; p = 0.764)	0.637	+3.90%	+6.19%
Loss Cost	2015.2	0.055 (CI = +/-0.095; p = 0.240)	0.637 (CI = +/-0.248; p = 0.000)	-0.001 (CI = +/-0.164; p = 0.994)	0.634	+5.65%	+5.58%
Loss Cost	2016.1	0.066 (CI = +/-0.113; p = 0.234)	0.626 (CI = +/-0.261; p = 0.000)	-0.014 (CI = +/-0.183; p = 0.871)	0.633	+6.79%	+5.28%
Loss Cost	2016.2	0.088 (CI = +/-0.135; p = 0.184)	0.647 (CI = +/-0.275; p = 0.000)	-0.043 (CI = +/-0.207; p = 0.667)	0.619	+9.23%	+4.66%
Loss Cost	2017.1	0.055 (CI = +/-0.164; p = 0.484)	0.671 (CI = +/-0.287; p = 0.000)	-0.003 (CI = +/-0.236; p = 0.981)	0.628	+5.63%	+5.34%
Loss Cost	2017.2	0.147 (CI = +/-0.187; p = 0.113)	0.728 (CI = +/-0.276; p = 0.000)	-0.112 (CI = +/-0.254; p = 0.360)	0.697	+15.86%	+3.61%
Loss Cost	2018.1	0.112 (CI = +/-0.246; p = 0.340)	0.745 (CI = +/-0.295; p = 0.000)	-0.072 (CI = +/-0.314; p = 0.625)	0.697	+11.87%	+4.06%
Loss Cost	2018.2	0.297 (CI = +/-0.297; p = 0.050)	0.812 (CI = +/-0.275; p = 0.000)	-0.276 (CI = +/-0.357; p = 0.117)	0.768	+34.53%	+2.07%
Loss Cost	2019.1	0.140 (CI = +/-0.433; p = 0.489)	0.849 (CI = +/-0.285; p = 0.000)	-0.110 (CI = +/-0.490; p = 0.629)	0.784	+14.99%	+3.06%
Severity	2011.1	0.061 (CI = +/-0.033; p = 0.001)	0.144 (CI = +/-0.172; p = 0.098)	0.000 (CI = +/-0.090; p = 0.999)	0.589	+6.34%	+6.34%
Severity	2011.2	0.075 (CI = +/-0.034; p = 0.000)	0.177 (CI = +/-0.164; p = 0.036)	-0.023 (CI = +/-0.087; p = 0.594)	0.653	+7.77%	+5.35%
Severity	2012.1	0.077 (CI = +/-0.037; p = 0.000)	0.171 (CI = +/-0.170; p = 0.049)	-0.026 (CI = +/-0.091; p = 0.555)	0.641	+8.02%	+5.20%
Severity	2012.2	0.080 (CI = +/-0.041; p = 0.000)	0.178 (CI = +/-0.177; p = 0.049)	-0.032 (CI = +/-0.097; p = 0.503)	0.615	+8.38%	+4.99%
Severity	2013.1	0.088 (CI = +/-0.045; p = 0.001)	0.164 (CI = +/-0.182; p = 0.075)	-0.043 (CI = +/-0.101; p = 0.386)	0.619	+9.20%	+4.59%
Severity	2013.2	0.091 (CI = +/-0.051; p = 0.001)	0.170 (CI = +/-0.190; p = 0.077)	-0.048 (CI = +/-0.108; p = 0.367)	0.582	+9.55%	+4.41%
Severity	2014.1	0.096 (CI = +/-0.057; p = 0.002)	0.161 (CI = +/-0.198; p = 0.105)	-0.055 (CI = +/-0.116; p = 0.333)	0.568	+10.11%	+4.18%
Severity	2014.2	0.113 (CI = +/-0.063; p = 0.001)	0.186 (CI = +/-0.201; p = 0.068)	-0.079 (CI = +/-0.122; p = 0.192)	0.581	+11.94%	+3.45%
Severity	2015.1	0.114 (CI = +/-0.073; p = 0.004)	0.185 (CI = +/-0.212; p = 0.083)	-0.080 (CI = +/-0.134; p = 0.223)	0.548	+12.04%	+3.41%
Severity	2015.2	0.120 (CI = +/-0.086; p = 0.009)	0.192 (CI = +/-0.224; p = 0.088)	-0.088 (CI = +/-0.148; p = 0.227)	0.490	+12.70%	+3.20%
Severity	2016.1	0.139 (CI = +/-0.100; p = 0.010)	0.172 (CI = +/-0.232; p = 0.136)	-0.113 (CI = +/-0.163; p = 0.162)	0.496	+14.90%	+2.67%
Severity	2016.2	0.147 (CI = +/-0.122; p = 0.021)	0.179 (CI = +/-0.247; p = 0.144)	-0.122 (CI = +/-0.187; p = 0.182)	0.416	+15.80%	+2.46%
Severity	2017.1	0.115 (CI = +/-0.147; p = 0.116)	0.203 (CI = +/-0.258; p = 0.114)	-0.084 (CI = +/-0.212; p = 0.409)	0.327	+12.14%	+3.10%
Severity	2017.2	0.202 (CI = +/-0.166; p = 0.021)	0.257 (CI = +/-0.244; p = 0.041)	-0.187 (CI = +/-0.225; p = 0.096)	0.469	+22.37%	+1.49%
Severity	2018.1	0.172 (CI = +/-0.218; p = 0.112)	0.271 (CI = +/-0.261; p = 0.043)	-0.153 (CI = +/-0.278; p = 0.254)	0.391	+18.72%	+1.88%
Severity	2018.2	0.292 (CI = +/-0.285; p = 0.046)	0.315 (CI = +/-0.264; p = 0.024)	-0.286 (CI = +/-0.343; p = 0.094)	0.438	+33.91%	+0.60%
Severity	2019.1	0.143 (CI = +/-0.416; p = 0.463)	0.351 (CI = +/-0.274; p = 0.017)	-0.127 (CI = +/-0.470; p = 0.560)	0.377	+15.32%	+1.53%
Frequency	2011.1	-0.043 (CI = +/-0.014; p = 0.000)	0.450 (CI = +/-0.073; p = 0.000)	0.053 (CI = +/-0.038; p = 0.008)	0.873	-4.19%	+1.08%
Frequency	2011.2	-0.048 (CI = +/-0.014; p = 0.000)	0.437 (CI = +/-0.071; p = 0.000)	0.062 (CI = +/-0.037; p = 0.002)	0.889	-4.68%	+1.44%
Frequency	2012.1	-0.048 (CI = +/-0.016; p = 0.000)	0.437 (CI = +/-0.074; p = 0.000)	0.062 (CI = +/-0.039; p = 0.003)	0.874	-4.69%	+1.45%
Frequency	2012.2	-0.052 (CI = +/-0.017; p = 0.000)	0.429 (CI = +/-0.075; p = 0.000)	0.069 (CI = +/-0.041; p = 0.002)	0.881	-5.07%	+1.70%
Frequency	2013.1	-0.055 (CI = +/-0.019; p = 0.000)	0.435 (CI = +/-0.077; p = 0.000)	0.073 (CI = +/-0.043; p = 0.002)	0.873	-5.36%	+1.85%
Frequency	2013.2	-0.055 (CI = +/-0.021; p = 0.000)	0.435 (CI = +/-0.080; p = 0.000)	0.073 (CI = +/-0.046; p = 0.003)	0.872	-5.35%	+1.85%
Frequency	2014.1	-0.058 (CI = +/-0.024; p = 0.000)	0.439 (CI = +/-0.084; p = 0.000)	0.077 (CI = +/-0.049; p = 0.004)	0.859	-5.60%	+1.96%
Frequency	2014.2	-0.068 (CI = +/-0.025; p = 0.000)	0.423 (CI = +/-0.080; p = 0.000)	0.092 (CI = +/-0.049; p = 0.001)	0.881	-6.60%	+2.44%
Frequency	2015.1	-0.075 (CI = +/-0.028; p = 0.000)	0.433 (CI = +/-0.081; p = 0.000)	0.102 (CI = +/-0.051; p = 0.001)	0.877	-7.26%	+2.69%
Frequency	2015.2	-0.065 (CI = +/-0.031; p = 0.000)	0.445 (CI = +/-0.081; p = 0.000)	0.087 (CI = +/-0.053; p = 0.003)	0.890	-6.26%	+2.31%
Frequency	2016.1	-0.073 (CI = +/-0.036; p = 0.000)	0.454 (CI = +/-0.083; p = 0.000)	0.098 (CI = +/-0.058; p = 0.002)	0.886	-7.06%	+2.54%
Frequency	2016.2	-0.058 (CI = +/-0.041; p = 0.008)	0.467 (CI = +/-0.082; p = 0.000)	0.080 (CI = +/-0.062; p = 0.015)	0.899	-5.68%	+2.15%
Frequency	2017.1	-0.060 (CI = +/-0.050; p = 0.023)	0.468 (CI = +/-0.088; p = 0.000)	0.081 (CI = +/-0.072; p = 0.030)	0.886	-5.81%	+2.18%
Frequency	2017.2	-0.055 (CI = +/-0.064; p = 0.089)	0.472 (CI = +/-0.095; p = 0.000)	0.075 (CI = +/-0.087; p = 0.085)	0.884	-5.32%	+2.08%
Frequency	2018.1	-0.059 (CI = +/-0.085; p = 0.155)	0.474 (CI = +/-0.102; p = 0.000)	0.081 (CI = +/-0.109; p = 0.132)	0.872	-5.77%	+2.14%
Frequency	2018.2	0.005 (CI = +/-0.103; p = 0.923)	0.497 (CI = +/-0.095; p = 0.000)	0.010 (CI = +/-0.124; p = 0.864)	0.905	+0.46%	+1.46%
Frequency	2019.1	-0.003 (CI = +/-0.159; p = 0.969)	0.499 (CI = +/-0.105; p = 0.000)	0.018 (CI = +/-0.179; p = 0.830)	0.900	-0.28%	+1.51%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2020-10-29

Loss Cost	2011.1	0.021 (CI = +/-0.056; p = 0.444)	0.058 (CI = +/-0.151; p = 0.435)	0.127	+2.14%	+8.27%
Loss Cost	2011.2	0.021 (CI = +/-0.062; p = 0.496)	0.059 (CI = +/-0.159; p = 0.450)	0.115	+2.09%	+8.31%
Loss Cost	2012.1	0.032 (CI = +/-0.067; p = 0.328)	0.040 (CI = +/-0.165; p = 0.619)	0.140	+3.29%	+7.53%
Loss Cost	2012.2	0.021 (CI = +/-0.073; p = 0.560)	0.058 (CI = +/-0.172; p = 0.492)	0.103	+2.12%	+8.24%
Loss Cost	2013.1	0.037 (CI = +/-0.080; p = 0.348)	0.033 (CI = +/-0.179; p = 0.703)	0.135	+3.77%	+7.31%
Loss Cost	2013.2	0.027 (CI = +/-0.089; p = 0.541)	0.049 (CI = +/-0.190; p = 0.599)	0.098	+2.71%	+7.86%
Loss Cost	2014.1	0.044 (CI = +/-0.100; p = 0.366)	0.024 (CI = +/-0.202; p = 0.811)	0.123	+4.52%	+7.01%
Loss Cost	2014.2	0.032 (CI = +/-0.113; p = 0.562)	0.041 (CI = +/-0.218; p = 0.700)	0.083	+3.25%	+7.55%
Severity	2011.1	0.062 (CI = +/-0.034; p = 0.001)	0.001 (CI = +/-0.093; p = 0.979)	0.559	+6.40%	+6.53%
Severity	2011.2	0.073 (CI = +/-0.036; p = 0.000)	-0.017 (CI = +/-0.093; p = 0.708)	0.601	+7.58%	+5.75%
Severity	2012.1	0.078 (CI = +/-0.039; p = 0.000)	-0.025 (CI = +/-0.097; p = 0.596)	0.594	+8.12%	+5.42%
Severity	2012.2	0.078 (CI = +/-0.044; p = 0.001)	-0.026 (CI = +/-0.103; p = 0.612)	0.561	+8.14%	+5.41%
Severity	2013.1	0.089 (CI = +/-0.047; p = 0.001)	-0.042 (CI = +/-0.106; p = 0.419)	0.578	+9.32%	+4.80%
Severity	2013.2	0.089 (CI = +/-0.053; p = 0.002)	-0.041 (CI = +/-0.114; p = 0.458)	0.536	+9.26%	+4.83%
Severity	2014.1	0.098 (CI = +/-0.060; p = 0.003)	-0.055 (CI = +/-0.121; p = 0.356)	0.530	+10.27%	+4.39%
Severity	2014.2	0.109 (CI = +/-0.067; p = 0.003)	-0.071 (CI = +/-0.129; p = 0.269)	0.523	+11.51%	+3.91%
Frequency	2011.1	-0.041 (CI = +/-0.037; p = 0.032)	0.057 (CI = +/-0.100; p = 0.251)	0.129	-4.00%	+1.64%
Frequency	2011.2	-0.052 (CI = +/-0.039; p = 0.010)	0.076 (CI = +/-0.100; p = 0.129)	0.203	-5.10%	+2.42%
Frequency	2012.1	-0.046 (CI = +/-0.042; p = 0.035)	0.066 (CI = +/-0.104; p = 0.206)	0.126	-4.47%	+2.00%
Frequency	2012.2	-0.057 (CI = +/-0.045; p = 0.015)	0.084 (CI = +/-0.106; p = 0.116)	0.184	-5.57%	+2.69%
Frequency	2013.1	-0.052 (CI = +/-0.050; p = 0.042)	0.076 (CI = +/-0.112; p = 0.176)	0.114	-5.07%	+2.40%
Frequency	2013.2	-0.062 (CI = +/-0.055; p = 0.030)	0.090 (CI = +/-0.118; p = 0.127)	0.141	-6.00%	+2.89%
Frequency	2014.1	-0.054 (CI = +/-0.062; p = 0.088)	0.078 (CI = +/-0.126; p = 0.210)	0.060	-5.22%	+2.51%
Frequency	2014.2	-0.077 (CI = +/-0.067; p = 0.026)	0.111 (CI = +/-0.128; p = 0.086)	0.160	-7.41%	+3.50%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

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

Scalar Level Change Start Date = 2020-10-29

Future Trend Start Date = 2020-10-29

Loss Cost	2015.1	0.029 (CI = +/-0.121; p = 0.618)	0.619 (CI = +/-0.257; p = 0.000)	0.001 (CI = +/-0.020; p = 0.892)	0.134 (CI = +/-0.623; p = 0.653)	0.004 (CI = +/-0.241; p = 0.973)	0.597	+2.96%	+3.37%
Loss Cost	2015.2	0.052 (CI = +/-0.143; p = 0.450)	0.635 (CI = +/-0.267; p = 0.000)	0.002 (CI = +/-0.020; p = 0.819)	0.113 (CI = +/-0.640; p = 0.713)	-0.024 (CI = +/-0.262; p = 0.845)	0.589	+5.32%	+2.78%
Loss Cost	2016.1	0.069 (CI = +/-0.177; p = 0.413)	0.622 (CI = +/-0.287; p = 0.000)	0.003 (CI = +/-0.022; p = 0.763)	0.098 (CI = +/-0.666; p = 0.757)	-0.046 (CI = +/-0.297; p = 0.743)	0.585	+7.19%	+2.33%
Loss Cost	2016.2	0.106 (CI = +/-0.216; p = 0.309)	0.639 (CI = +/-0.300; p = 0.000)	0.004 (CI = +/-0.023; p = 0.685)	0.069 (CI = +/-0.693; p = 0.833)	-0.090 (CI = +/-0.336; p = 0.572)	0.567	+11.15%	+1.59%
Loss Cost	2017.1	0.050 (CI = +/-0.279; p = 0.704)	0.669 (CI = +/-0.322; p = 0.001)	0.002 (CI = +/-0.024; p = 0.849)	0.108 (CI = +/-0.722; p = 0.750)	-0.023 (CI = +/-0.400; p = 0.802)	0.570	+5.11%	+2.70%
Loss Cost	2017.2	0.209 (CI = +/-0.325; p = 0.184)	0.715 (CI = +/-0.304; p = 0.000)	0.006 (CI = +/-0.023; p = 0.556)	0.003 (CI = +/-0.683; p = 0.994)	-0.206 (CI = +/-0.435; p = 0.318)	0.654	+23.24%	+0.25%
Loss Cost	2018.1	0.171 (CI = +/-0.475; p = 0.442)	0.728 (CI = +/-0.341; p = 0.001)	0.005 (CI = +/-0.026; p = 0.661)	0.025 (CI = +/-0.747; p = 0.943)	-0.163 (CI = +/-0.593; p = 0.554)	0.643	+18.61%	+0.79%
Loss Cost	2018.2	0.572 (CI = +/-0.546; p = 0.042)	0.779 (CI = +/-0.288; p = 0.000)	0.013 (CI = +/-0.023; p = 0.244)	-0.182 (CI = +/-0.652; p = 0.543)	-0.605 (CI = +/-0.644; p = 0.063)	0.768	+77.27%	-3.16%
Loss Cost	2019.1	0.454 (CI = +/-0.983; p = 0.318)	0.800 (CI = +/-0.339; p = 0.001)	0.011 (CI = +/-0.028; p = 0.405)	-0.130 (CI = +/-0.781; p = 0.711)	-0.477 (CI = +/-1.099; p = 0.346)	0.755	+57.53%	-2.22%
Loss Cost	2019.2	1.031 (CI = +/-1.659; p = 0.185)	0.819 (CI = +/-0.349; p = 0.001)	0.015 (CI = +/-0.030; p = 0.277)	-0.331 (CI = +/-0.921; p = 0.423)	-1.076 (CI = +/-1.772; p = 0.194)	0.749	+180.46%	-4.37%
Severity	2015.1	0.117 (CI = +/-0.109; p = 0.037)	0.182 (CI = +/-0.230; p = 0.112)	0.002 (CI = +/-0.018; p = 0.859)	0.033 (CI = +/-0.558; p = 0.901)	-0.094 (CI = +/-0.216; p = 0.368)	0.492	+12.38%	+2.25%
Severity	2015.2	0.126 (CI = +/-0.129; p = 0.055)	0.189 (CI = +/-0.242; p = 0.118)	0.002 (CI = +/-0.019; p = 0.830)	0.024 (CI = +/-0.580; p = 0.930)	-0.106 (CI = +/-0.237; p = 0.356)	0.424	+13.42%	+2.01%
Severity	2016.1	0.161 (CI = +/-0.157; p = 0.045)	0.162 (CI = +/-0.254; p = 0.194)	0.004 (CI = +/-0.019; p = 0.690)	-0.004 (CI = +/-0.593; p = 0.988)	-0.150 (CI = +/-0.264; p = 0.243)	0.432	+17.47%	+1.13%
Severity	2016.2	0.179 (CI = +/-0.194; p = 0.068)	0.170 (CI = +/-0.269; p = 0.195)	0.004 (CI = +/-0.020; p = 0.659)	-0.019 (CI = +/-0.622; p = 0.950)	-0.171 (CI = +/-0.301; p = 0.242)	0.340	+19.57%	+0.77%
Severity	2017.1	0.131 (CI = +/-0.251; p = 0.277)	0.196 (CI = +/-0.290; p = 0.166)	0.002 (CI = +/-0.022; p = 0.814)	0.014 (CI = +/-0.650; p = 0.962)	-0.115 (CI = +/-0.360; p = 0.502)	0.218	+14.05%	+1.70%
Severity	2017.2	0.290 (CI = +/-0.283; p = 0.045)	0.241 (CI = +/-0.285; p = 0.070)	0.007 (CI = +/-0.020; p = 0.485)	-0.090 (CI = +/-0.594; p = 0.744)	-0.297 (CI = +/-0.378; p = 0.112)	0.414	+33.63%	-0.71%
Severity	2018.1	0.279 (CI = +/-0.415; p = 0.165)	0.245 (CI = +/-0.297; p = 0.096)	0.006 (CI = +/-0.023; p = 0.552)	-0.084 (CI = +/-0.652; p = 0.779)	-0.285 (CI = +/-0.517; p = 0.249)	0.304	+32.17%	-0.56%
Severity	2018.2	0.580 (CI = +/-0.516; p = 0.032)	0.283 (CI = +/-0.272; p = 0.043)	0.012 (CI = +/-0.022; p = 0.249)	-0.239 (CI = +/-0.616; p = 0.403)	-0.615 (CI = +/-0.609; p = 0.048)	0.454	+78.58%	-3.49%
Severity	2019.1	0.501 (CI = +/-0.933; p = 0.251)	0.297 (CI = +/-0.322; p = 0.066)	0.010 (CI = +/-0.026; p = 0.389)	-0.204 (CI = +/-0.741; p = 0.543)	-0.530 (CI = +/-1.042; p = 0.275)	0.311	+65.02%	-2.87%
Severity	2019.2	0.699 (CI = +/-1.674; p = 0.356)	0.304 (CI = +/-0.353; p = 0.081)	0.012 (CI = +/-0.030; p = 0.384)	-0.273 (CI = +/-0.929; p = 0.509)	-0.736 (CI = +/-1.788; p = 0.363)	0.157	+101.19%	-3.61%
Frequency	2015.1	-0.088 (CI = +/-0.040; p = 0.000)	0.437 (CI = +/-0.085; p = 0.000)	0.000 (CI = +/-0.007; p = 0.942)	0.101 (CI = +/-0.205; p = 0.311)	0.098 (CI = +/-0.079; p = 0.018)	0.874	-8.38%	+1.09%
Frequency	2015.2	-0.074 (CI = +/-0.045; p = 0.003)	0.446 (CI = +/-0.085; p = 0.000)	0.000 (CI = +/-0.006; p = 0.913)	0.088 (CI = +/-0.203; p = 0.369)	0.081 (CI = +/-0.083; p = 0.054)	0.882	-7.14%	+0.75%
Frequency	2016.1	-0.092 (CI = +/-0.053; p = 0.002)	0.460 (CI = +/-0.086; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.862)	0.103 (CI = +/-0.201; p = 0.293)	0.103 (CI = +/-0.090; p = 0.027)	0.883	-8.75%	+1.19%
Frequency	2016.2	-0.073 (CI = +/-0.063; p = 0.026)	0.469 (CI = +/-0.087; p = 0.000)	0.000 (CI = +/-0.007; p = 0.975)	0.088 (CI = +/-0.202; p = 0.366)	0.081 (CI = +/-0.098; p = 0.097)	0.891	-7.04%	+0.81%
Frequency	2017.1	-0.082 (CI = +/-0.083; p = 0.052)	0.474 (CI = +/-0.095; p = 0.000)	0.000 (CI = +/-0.007; p = 0.942)	0.094 (CI = +/-0.214; p = 0.359)	0.091 (CI = +/-0.118; p = 0.119)	0.877	-7.84%	+0.98%
Frequency	2017.2	-0.081 (CI = +/-0.109; p = 0.131)	0.474 (CI = +/-0.102; p = 0.000)	0.000 (CI = +/-0.008; p = 0.951)	0.093 (CI = +/-0.230; p = 0.391)	0.091 (CI = +/-0.146; p = 0.200)	0.873	-7.77%	+0.97%
Frequency	2018.1	-0.108 (CI = +/-0.158; p = 0.157)	0.483 (CI = +/-0.113; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.804)	0.109 (CI = +/-0.248; p = 0.351)	0.122 (CI = +/-0.197; p = 0.198)	0.861	-10.26%	+1.36%
Frequency	2018.2	-0.007 (CI = +/-0.205; p = 0.937)	0.496 (CI = +/-0.108; p = 0.000)	0.001 (CI = +/-0.009; p = 0.831)	0.057 (CI = +/-0.245; p = 0.611)	0.011 (CI = +/-0.242; p = 0.922)	0.888	-0.74%	+0.35%
Frequency	2019.1	-0.046 (CI = +/-0.370; p = 0.780)	0.503 (CI = +/-0.128; p = 0.000)	0.000 (CI = +/-0.010; p = 0.970)	0.074 (CI = +/-0.294; p = 0.577)	0.053 (CI = +/-0.414; p = 0.775)	0.880	-4.54%	+0.67%
Frequency	2019.2	0.332 (CI = +/-0.518; p = 0.173)	0.516 (CI = +/-0.109; p = 0.000)	0.003 (CI = +/-0.009; p = 0.463)	-0.058 (CI = +/-0.288; p = 0.649)	-0.340 (CI = +/-0.553; p = 0.189)	0.921	+39.40%	-0.79%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

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

Loss Cost	2011.1	0.003 (CI = +/-0.039; p = 0.893)	0.598 (CI = +/-0.171; p = 0.000)	-0.008 (CI = +/-0.014; p = 0.255)	0.450 (CI = +/-0.451; p = 0.050)	-0.087 (CI = +/-0.480; p = 0.712)	0.703	+0.26%
Loss Cost	2011.2	0.011 (CI = +/-0.042; p = 0.608)	0.613 (CI = +/-0.174; p = 0.000)	-0.006 (CI = +/-0.014; p = 0.338)	0.407 (CI = +/-0.458; p = 0.079)	-0.108 (CI = +/-0.482; p = 0.649)	0.711	+1.07%
Loss Cost	2012.1	0.011 (CI = +/-0.047; p = 0.622)	0.612 (CI = +/-0.182; p = 0.000)	-0.006 (CI = +/-0.014; p = 0.368)	0.404 (CI = +/-0.479; p = 0.095)	-0.109 (CI = +/-0.496; p = 0.652)	0.708	+1.15%
Loss Cost	2012.2	0.008 (CI = +/-0.053; p = 0.741)	0.607 (CI = +/-0.190; p = 0.000)	-0.007 (CI = +/-0.015; p = 0.358)	0.418 (CI = +/-0.501; p = 0.097)	-0.102 (CI = +/-0.511; p = 0.683)	0.686	+0.85%
Loss Cost	2013.1	0.011 (CI = +/-0.059; p = 0.696)	0.602 (CI = +/-0.199; p = 0.000)	-0.006 (CI = +/-0.016; p = 0.409)	0.405 (CI = +/-0.527; p = 0.124)	-0.109 (CI = +/-0.528; p = 0.671)	0.682	+1.13%
Loss Cost	2013.2	0.012 (CI = +/-0.067; p = 0.710)	0.603 (CI = +/-0.208; p = 0.000)	-0.006 (CI = +/-0.016; p = 0.436)	0.402 (CI = +/-0.556; p = 0.147)	-0.111 (CI = +/-0.548; p = 0.676)	0.661	+1.21%
Loss Cost	2014.1	0.011 (CI = +/-0.076; p = 0.759)	0.604 (CI = +/-0.220; p = 0.000)	-0.006 (CI = +/-0.018; p = 0.455)	0.405 (CI = +/-0.591; p = 0.167)	-0.109 (CI = +/-0.572; p = 0.693)	0.657	+1.14%
Loss Cost	2014.2	0.014 (CI = +/-0.087; p = 0.747)	0.607 (CI = +/-0.232; p = 0.000)	-0.006 (CI = +/-0.018; p = 0.493)	0.395 (CI = +/-0.629; p = 0.202)	-0.115 (CI = +/-0.598; p = 0.690)	0.633	+1.36%
Loss Cost	2015.1	0.001 (CI = +/-0.100; p = 0.991)	0.623 (CI = +/-0.243; p = 0.000)	-0.008 (CI = +/-0.019; p = 0.425)	0.446 (CI = +/-0.668; p = 0.176)	-0.081 (CI = +/-0.624; p = 0.786)	0.636	+0.05%
Loss Cost	2015.2	0.012 (CI = +/-0.115; p = 0.824)	0.635 (CI = +/-0.256; p = 0.000)	-0.007 (CI = +/-0.021; p = 0.506)	0.402 (CI = +/-0.714; p = 0.248)	-0.111 (CI = +/-0.656; p = 0.723)	0.623	+1.23%
Loss Cost	2016.1	0.016 (CI = +/-0.135; p = 0.809)	0.631 (CI = +/-0.274; p = 0.000)	-0.006 (CI = +/-0.022; p = 0.552)	0.391 (CI = +/-0.774; p = 0.297)	-0.120 (CI = +/-0.702; p = 0.720)	0.615	+1.57%
Loss Cost	2016.2	0.027 (CI = +/-0.158; p = 0.717)	0.642 (CI = +/-0.292; p = 0.000)	-0.006 (CI = +/-0.023; p = 0.617)	0.354 (CI = +/-0.838; p = 0.379)	-0.150 (CI = +/-0.754; p = 0.675)	0.588	+2.75%
Loss Cost	2017.1	-0.016 (CI = +/-0.179; p = 0.845)	0.679 (CI = +/-0.301; p = 0.000)	-0.008 (CI = +/-0.024; p = 0.463)	0.481 (CI = +/-0.873; p = 0.253)	-0.037 (CI = +/-0.785; p = 0.921)	0.614	-1.63%
Loss Cost	2017.2	0.037 (CI = +/-0.196; p = 0.684)	0.723 (CI = +/-0.303; p = 0.000)	-0.006 (CI = +/-0.024; p = 0.566)	0.342 (CI = +/-0.884; p = 0.413)	-0.175 (CI = +/-0.800; p = 0.640)	0.655	+3.80%
Loss Cost	2018.1	-0.006 (CI = +/-0.225; p = 0.957)	0.755 (CI = +/-0.318; p = 0.000)	-0.008 (CI = +/-0.024; p = 0.493)	0.436 (CI = +/-0.928; p = 0.320)	-0.064 (CI = +/-0.857; p = 0.872)	0.671	-0.56%
Loss Cost	2018.2	0.050 (CI = +/-0.245; p = 0.659)	0.804 (CI = +/-0.328; p = 0.000)	-0.008 (CI = +/-0.024; p = 0.469)	0.348 (CI = +/-0.935; p = 0.422)	-0.206 (CI = +/-0.891; p = 0.614)	0.697	+5.08%
Loss Cost	2019.1	-0.027 (CI = +/-0.248; p = 0.811)	0.855 (CI = +/-0.311; p = 0.000)	-0.006 (CI = +/-0.022; p = 0.539)	0.412 (CI = +/-0.868; p = 0.305)	-0.008 (CI = +/-0.863; p = 0.983)	0.763	-2.63%
Severity	2011.1	0.044 (CI = +/-0.040; p = 0.031)	0.153 (CI = +/-0.174; p = 0.084)	-0.008 (CI = +/-0.014; p = 0.260)	0.277 (CI = +/-0.459; p = 0.225)	-0.137 (CI = +/-0.489; p = 0.567)	0.589	+4.53%
Severity	2011.2	0.059 (CI = +/-0.041; p = 0.007)	0.180 (CI = +/-0.168; p = 0.037)	-0.006 (CI = +/-0.013; p = 0.387)	0.201 (CI = +/-0.443; p = 0.358)	-0.174 (CI = +/-0.466; p = 0.448)	0.643	+6.03%
Severity	2012.1	0.059 (CI = +/-0.046; p = 0.013)	0.179 (CI = +/-0.176; p = 0.047)	-0.006 (CI = +/-0.014; p = 0.418)	0.197 (CI = +/-0.463; p = 0.388)	-0.176 (CI = +/-0.480; p = 0.455)	0.627	+6.12%
Severity	2012.2	0.061 (CI = +/-0.051; p = 0.021)	0.182 (CI = +/-0.183; p = 0.052)	-0.005 (CI = +/-0.014; p = 0.456)	0.188 (CI = +/-0.485; p = 0.430)	-0.181 (CI = +/-0.495; p = 0.456)	0.596	+6.31%
Severity	2013.1	0.068 (CI = +/-0.057; p = 0.022)	0.170 (CI = +/-0.191; p = 0.077)	-0.004 (CI = +/-0.015; p = 0.556)	0.157 (CI = +/-0.506; p = 0.526)	-0.198 (CI = +/-0.508; p = 0.425)	0.592	+7.02%
Severity	2013.2	0.069 (CI = +/-0.064; p = 0.037)	0.172 (CI = +/-0.200; p = 0.088)	-0.004 (CI = +/-0.016; p = 0.583)	0.152 (CI = +/-0.534; p = 0.558)	-0.200 (CI = +/-0.527; p = 0.436)	0.549	+7.13%
Severity	2014.1	0.071 (CI = +/-0.073; p = 0.056)	0.168 (CI = +/-0.211; p = 0.112)	-0.004 (CI = +/-0.017; p = 0.631)	0.141 (CI = +/-0.567; p = 0.607)	-0.207 (CI = +/-0.549; p = 0.438)	0.528	+7.40%
Severity	2014.2	0.086 (CI = +/-0.082; p = 0.039)	0.186 (CI = +/-0.217; p = 0.088)	-0.002 (CI = +/-0.017; p = 0.771)	0.079 (CI = +/-0.590; p = 0.781)	-0.246 (CI = +/-0.561; p = 0.369)	0.525	+9.03%
Severity	2015.1	0.082 (CI = +/-0.095; p = 0.085)	0.191 (CI = +/-0.230; p = 0.097)	-0.003 (CI = +/-0.018; p = 0.745)	0.095 (CI = +/-0.633; p = 0.754)	-0.235 (CI = +/-0.591; p = 0.412)	0.486	+8.57%
Severity	2015.2	0.082 (CI = +/-0.110; p = 0.130)	0.192 (CI = +/-0.244; p = 0.115)	-0.003 (CI = +/-0.020; p = 0.761)	0.094 (CI = +/-0.681; p = 0.772)	-0.235 (CI = +/-0.626; p = 0.435)	0.413	+8.60%
Severity	2016.1	0.095 (CI = +/-0.128; p = 0.133)	0.179 (CI = +/-0.260; p = 0.162)	-0.002 (CI = +/-0.021; p = 0.862)	0.049 (CI = +/-0.734; p = 0.887)	-0.269 (CI = +/-0.666; p = 0.401)	0.398	+10.02%
Severity	2016.2	0.093 (CI = +/-0.151; p = 0.205)	0.177 (CI = +/-0.278; p = 0.194)	-0.002 (CI = +/-0.022; p = 0.858)	0.058 (CI = +/-0.798; p = 0.879)	-0.263 (CI = +/-0.718; p = 0.443)	0.294	+9.74%
Severity	2017.1	0.050 (CI = +/-0.170; p = 0.531)	0.213 (CI = +/-0.286; p = 0.131)	-0.005 (CI = +/-0.023; p = 0.667)	0.182 (CI = +/-0.830; p = 0.641)	-0.152 (CI = +/-0.745; p = 0.664)	0.218	+5.17%
Severity	2017.2	0.100 (CI = +/-0.188; p = 0.266)	0.253 (CI = +/-0.289; p = 0.080)	-0.003 (CI = +/-0.023; p = 0.791)	0.054 (CI = +/-0.845; p = 0.890)	-0.279 (CI = +/-0.764; p = 0.438)	0.297	+10.49%
Severity	2018.1	0.058 (CI = +/-0.214; p = 0.560)	0.284 (CI = +/-0.303; p = 0.063)	-0.004 (CI = +/-0.023; p = 0.697)	0.146 (CI = +/-0.884; p = 0.721)	-0.171 (CI = +/-0.817; p = 0.651)	0.235	+5.96%
Severity	2018.2	0.084 (CI = +/-0.248; p = 0.460)	0.308 (CI = +/-0.331; p = 0.065)	-0.004 (CI = +/-0.024; p = 0.698)	0.104 (CI = +/-0.944; p = 0.809)	-0.239 (CI = +/-0.899; p = 0.562)	0.185	+8.82%
Severity	2019.1	0.011 (CI = +/-0.258; p = 0.920)	0.357 (CI = +/-0.319; p = 0.033)	-0.003 (CI = +/-0.023; p = 0.804)	0.165 (CI = +/-0.891; p = 0.681)	-0.050 (CI = +/-0.887; p = 0.900)	0.217	+1.15%
Frequency	2011.1	-0.042 (CI = +/-0.017; p = 0.000)	0.445 (CI = +/-0.073; p = 0.000)	0.000 (CI = +/-0.006; p = 0.986)	0.173 (CI = +/-0.192; p = 0.075)	0.051 (CI = +/-0.205; p = 0.616)	0.876	-4.09%
Frequency	2011.2	-0.048 (CI = +/-0.017; p = 0.000)	0.433 (CI = +/-0.070; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.758)	0.206 (CI = +/-0.185; p = 0.030)	0.066 (CI = +/-0.194; p = 0.487)	0.893	-4.68%
Frequency	2012.1	-0.048 (CI = +/-0.019; p = 0.000)	0.433 (CI = +/-0.073; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.765)	0.207 (CI = +/-0.193; p = 0.037)	0.067 (CI = +/-0.200; p = 0.498)	0.879	-4.69%
Frequency	2012.2	-0.053 (CI = +/-0.020; p = 0.000)	0.425 (CI = +/-0.074; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.608)	0.231 (CI = +/-0.195; p = 0.023)	0.079 (CI = +/-0.199; p = 0.420)	0.886	-5.14%
Frequency	2013.1	-0.057 (CI = +/-0.023; p = 0.000)	0.432 (CI = +/-0.076; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.495)	0.249 (CI = +/-0.202; p = 0.018)	0.089 (CI = +/-0.203; p = 0.371)	0.878	-5.51%
Frequency	2013.2	-0.057 (CI = +/-0.026; p = 0.000)	0.432 (CI = +/-0.080; p = 0.000)	-0.002 (CI = +/-0.006; p = 0.509)	0.249 (CI = +/-0.213; p = 0.024)	0.089 (CI = +/-0.210; p = 0.385)	0.877	-5.52%
Frequency	2014.1	-0.060 (CI = +/-0.029; p = 0.000)	0.436 (CI = +/-0.084; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.451)	0.263 (CI = +/-0.225; p = 0.024)	0.098 (CI = +/-0.218; p = 0.358)	0.864	-5.83%
Frequency	2014.2	-0.073 (CI = +/-0.029; p = 0.000)	0.421 (CI = +/-0.078; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.226)	0.316 (CI = +/-0.212; p = 0.006)	0.131 (CI = +/-0.202; p = 0.190)	0.890	-7.03%
Frequency	2015.1	-0.082 (CI = +/-0.033; p = 0.000)	0.431 (CI = +/-0.079; p = 0.000)	-0.005 (CI = +/-0.006; p = 0.140)	0.351 (CI = +/-0.217; p = 0.004)	0.153 (CI = +/-0.203; p = 0.129)	0.888	-7.84%
Frequency	2015.2	-0.070 (CI = +/-0.035; p = 0.001)	0.443 (CI = +/-0.078; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.224)	0.308 (CI = +/-0.217; p = 0.008)	0.124 (CI = +/-0.200; p = 0.204)	0.901	-6.79%
Frequency	2016.1	-0.080 (CI = +/-0.040; p = 0.001)	0.453 (CI = +/-0.080; p = 0.000)	-0.005 (CI = +/-0.006; p = 0.152)	0.341 (CI = +/-0.226; p = 0.006)	0.149 (CI = +/-0.205; p = 0.140)	0.898	-7.68%
Frequency	2016.2	-0.066 (CI = +/-0.042; p = 0.005)	0.465 (CI = +/-0.078; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.229)	0.296 (CI = +/-0.225; p = 0.014)	0.113 (CI = +/-0.202; p = 0.249)	0.913	-6.37%
Frequency	2017.1	-0.067 (CI = +/-0.051; p = 0.014)	0.466 (CI = +/-0.085; p = 0.000)	-0.004 (CI = +/-0.007; p = 0.252)	0.289 (CI = +/-0.246; p = 0.021)	0.116 (CI = +/-0.221; p = 0.277)	0.900	-6.47%
Frequency	2017.2	-0.062 (CI = +/-0.059; p = 0.041)	0.470 (CI = +/-0.092; p = 0.000)	-0.004 (CI = +/-0.007; p = 0.295)	0.288 (CI = +/-0.267; p = 0.037)	0.104 (CI = +/-0.242; p = 0.362)	0.898	-6.06%
Frequency	2018.1	-0.063 (CI = +/-0.071; p = 0.073)	0.470 (CI = +/-0.100; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.320)	0.290 (CI = +/-0.292; p = 0.052)	0.107 (CI = +/-0.270; p = 0.398)	0.885	-6.15%
Frequency	2018.2	-0.035 (CI = +/-0.066; p = 0.259)	0.496 (CI = +/-0.088; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.222)	0.244 (CI = +/-0.250; p = 0.055)	0.034 (CI = +/-0.238; p = 0.758)	0.926	-3.43%
Frequency	2019.1	-0.038 (CI = +/-0.078; p = 0.291)	0.498 (CI = +/-0.097; p = 0.000)	-0.004 (CI = +/-0.007; p = 0.261)	0.247 (CI = +/-0.271; p = 0.069)	0.042 (CI = +/-0.270; p = 0.731)	0.920	-3.73%

AB Total*Coverage = AB Total**End Trend Period = 2025.2**Excluded Points = NA**Parameters Included: time*

Loss Cost	2011.1	0.039 (CI = +/-0.033; p = 0.024)	0.139	+3.93%
Loss Cost	2011.2	0.039 (CI = +/-0.036; p = 0.031)	0.129	+4.01%
Loss Cost	2012.1	0.046 (CI = +/-0.037; p = 0.018)	0.165	+4.68%
Loss Cost	2012.2	0.042 (CI = +/-0.040; p = 0.042)	0.121	+4.25%
Loss Cost	2013.1	0.050 (CI = +/-0.042; p = 0.022)	0.165	+5.09%
Loss Cost	2013.2	0.046 (CI = +/-0.045; p = 0.046)	0.126	+4.74%
Loss Cost	2014.1	0.054 (CI = +/-0.048; p = 0.030)	0.161	+5.58%
Loss Cost	2014.2	0.051 (CI = +/-0.053; p = 0.059)	0.120	+5.19%
Loss Cost	2015.1	0.057 (CI = +/-0.057; p = 0.053)	0.134	+5.83%
Loss Cost	2015.2	0.055 (CI = +/-0.063; p = 0.087)	0.102	+5.61%
Loss Cost	2016.1	0.067 (CI = +/-0.068; p = 0.054)	0.147	+6.94%
Loss Cost	2016.2	0.062 (CI = +/-0.076; p = 0.101)	0.100	+6.44%
Loss Cost	2017.1	0.065 (CI = +/-0.085; p = 0.123)	0.089	+6.77%
Loss Cost	2017.2	0.069 (CI = +/-0.096; p = 0.149)	0.076	+7.12%
Loss Cost	2018.1	0.075 (CI = +/-0.109; p = 0.164)	0.072	+7.79%
Loss Cost	2018.2	0.072 (CI = +/-0.126; p = 0.238)	0.036	+7.48%
Loss Cost	2019.1	0.070 (CI = +/-0.147; p = 0.317)	0.007	+7.29%
Severity	2011.1	0.062 (CI = +/-0.020; p = 0.000)	0.575	+6.44%
Severity	2011.2	0.068 (CI = +/-0.021; p = 0.000)	0.614	+7.00%
Severity	2012.1	0.070 (CI = +/-0.022; p = 0.000)	0.605	+7.21%
Severity	2012.2	0.069 (CI = +/-0.024; p = 0.000)	0.574	+7.17%
Severity	2013.1	0.073 (CI = +/-0.025; p = 0.000)	0.583	+7.59%
Severity	2013.2	0.072 (CI = +/-0.027; p = 0.000)	0.545	+7.46%
Severity	2014.1	0.074 (CI = +/-0.030; p = 0.000)	0.532	+7.72%
Severity	2014.2	0.077 (CI = +/-0.032; p = 0.000)	0.516	+7.97%
Severity	2015.1	0.077 (CI = +/-0.035; p = 0.000)	0.481	+7.98%
Severity	2015.2	0.073 (CI = +/-0.039; p = 0.001)	0.423	+7.61%
Severity	2016.1	0.078 (CI = +/-0.043; p = 0.001)	0.421	+8.12%
Severity	2016.2	0.073 (CI = +/-0.047; p = 0.005)	0.348	+7.53%
Severity	2017.1	0.064 (CI = +/-0.051; p = 0.018)	0.258	+6.56%
Severity	2017.2	0.071 (CI = +/-0.057; p = 0.019)	0.270	+7.32%
Severity	2018.1	0.062 (CI = +/-0.064; p = 0.056)	0.182	+6.43%
Severity	2018.2	0.060 (CI = +/-0.074; p = 0.106)	0.126	+6.13%
Severity	2019.1	0.042 (CI = +/-0.082; p = 0.284)	0.019	+4.33%
Frequency	2011.1	-0.024 (CI = +/-0.022; p = 0.036)	0.117	-2.36%
Frequency	2011.2	-0.028 (CI = +/-0.023; p = 0.018)	0.159	-2.79%
Frequency	2012.1	-0.024 (CI = +/-0.024; p = 0.053)	0.103	-2.36%
Frequency	2012.2	-0.028 (CI = +/-0.026; p = 0.036)	0.130	-2.72%
Frequency	2013.1	-0.024 (CI = +/-0.027; p = 0.088)	0.079	-2.33%
Frequency	2013.2	-0.026 (CI = +/-0.030; p = 0.087)	0.084	-2.53%
Frequency	2014.1	-0.020 (CI = +/-0.031; p = 0.199)	0.032	-1.98%
Frequency	2014.2	-0.026 (CI = +/-0.033; p = 0.120)	0.069	-2.57%
Frequency	2015.1	-0.020 (CI = +/-0.036; p = 0.256)	0.017	-1.99%
Frequency	2015.2	-0.019 (CI = +/-0.040; p = 0.334)	-0.001	-1.86%
Frequency	2016.1	-0.011 (CI = +/-0.043; p = 0.595)	-0.039	-1.09%
Frequency	2016.2	-0.010 (CI = +/-0.048; p = 0.658)	-0.046	-1.01%
Frequency	2017.1	0.002 (CI = +/-0.051; p = 0.938)	-0.062	+0.19%
Frequency	2017.2	-0.002 (CI = +/-0.057; p = 0.947)	-0.066	-0.18%
Frequency	2018.1	0.013 (CI = +/-0.062; p = 0.669)	-0.057	+1.27%
Frequency	2018.2	0.013 (CI = +/-0.072; p = 0.709)	-0.065	+1.27%
Frequency	2019.1	0.028 (CI = +/-0.080; p = 0.463)	-0.034	+2.84%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2015-01-01

Loss Cost	2011.1	-0.054 (CI = +/-0.147; p = 0.457)	0.602 (CI = +/-0.175; p = 0.000)	0.018 (CI = +/-0.373; p = 0.920)	0.103 (CI = +/-0.150; p = 0.170)	0.690	-5.25%	+5.04%
Loss Cost	2011.2	-0.017 (CI = +/-0.181; p = 0.850)	0.612 (CI = +/-0.179; p = 0.000)	-0.017 (CI = +/-0.390; p = 0.928)	0.066 (CI = +/-0.184; p = 0.467)	0.692	-1.67%	+5.02%
Loss Cost	2012.1	-0.020 (CI = +/-0.237; p = 0.862)	0.613 (CI = +/-0.188; p = 0.000)	-0.014 (CI = +/-0.419; p = 0.944)	0.069 (CI = +/-0.239; p = 0.555)	0.689	-1.99%	+5.02%
Loss Cost	2012.2	-0.069 (CI = +/-0.316; p = 0.656)	0.606 (CI = +/-0.194; p = 0.000)	0.017 (CI = +/-0.447; p = 0.938)	0.118 (CI = +/-0.318; p = 0.450)	0.669	-6.66%	+5.03%
Loss Cost	2013.1	-0.075 (CI = +/-0.466; p = 0.741)	0.607 (CI = +/-0.205; p = 0.000)	0.020 (CI = +/-0.491; p = 0.933)	0.124 (CI = +/-0.467; p = 0.586)	0.664	-7.24%	+5.03%
Loss Cost	2013.2	-0.118 (CI = +/-0.745; p = 0.745)	0.604 (CI = +/-0.213; p = 0.000)	0.034 (CI = +/-0.537; p = 0.897)	0.167 (CI = +/-0.746; p = 0.646)	0.643	-11.10%	+5.03%
Loss Cost	2014.1	-0.355 (CI = +/-1.598; p = 0.647)	0.617 (CI = +/-0.231; p = 0.000)	0.076 (CI = +/-0.606; p = 0.795)	0.404 (CI = +/-1.598; p = 0.603)	0.642	-29.88%	+5.02%
Loss Cost	2014.2	0.049 (CI = +/-0.036; p = 0.011)	0.617 (CI = +/-0.231; p = 0.000)	0.076 (CI = +/-0.606; p = 0.795)	NA (CI = +/-NA; p = NA)	0.638	+5.02%	+5.02%
Loss Cost	2015.1	0.049 (CI = +/-0.036; p = 0.011)	0.617 (CI = +/-0.231; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.655	+5.02%	+5.02%
Loss Cost	2015.2	0.055 (CI = +/-0.039; p = 0.009)	0.637 (CI = +/-0.239; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.654	+5.61%	+5.61%
Loss Cost	2016.1	0.058 (CI = +/-0.044; p = 0.013)	0.626 (CI = +/-0.253; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.654	+5.94%	+5.94%
Loss Cost	2016.2	0.062 (CI = +/-0.048; p = 0.015)	0.641 (CI = +/-0.265; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.639	+6.44%	+6.44%
Loss Cost	2017.1	0.053 (CI = +/-0.053; p = 0.050)	0.671 (CI = +/-0.276; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.653	+5.44%	+5.44%
Loss Cost	2017.2	0.069 (CI = +/-0.055; p = 0.018)	0.716 (CI = +/-0.271; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.699	+7.12%	+7.12%
Loss Cost	2018.1	0.057 (CI = +/-0.062; p = 0.065)	0.748 (CI = +/-0.284; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.714	+5.91%	+5.91%
Loss Cost	2018.2	0.072 (CI = +/-0.067; p = 0.037)	0.785 (CI = +/-0.290; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.732	+7.48%	+7.48%
Loss Cost	2019.1	0.044 (CI = +/-0.067; p = 0.177)	0.855 (CI = +/-0.271; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.799	+4.51%	+4.51%
Severity	2011.1	-0.032 (CI = +/-0.142; p = 0.647)	0.152 (CI = +/-0.168; p = 0.075)	0.040 (CI = +/-0.359; p = 0.819)	0.107 (CI = +/-0.145; p = 0.141)	0.617	-3.14%	+7.78%
Severity	2011.2	0.032 (CI = +/-0.170; p = 0.696)	0.170 (CI = +/-0.167; p = 0.047)	-0.022 (CI = +/-0.365; p = 0.904)	0.042 (CI = +/-0.172; p = 0.618)	0.642	+3.30%	+7.75%
Severity	2012.1	0.018 (CI = +/-0.222; p = 0.870)	0.174 (CI = +/-0.176; p = 0.052)	-0.009 (CI = +/-0.392; p = 0.964)	0.057 (CI = +/-0.223; p = 0.603)	0.628	+1.79%	+7.75%
Severity	2012.2	-0.005 (CI = +/-0.297; p = 0.970)	0.170 (CI = +/-0.182; p = 0.065)	0.006 (CI = +/-0.420; p = 0.976)	0.080 (CI = +/-0.299; p = 0.584)	0.598	-0.55%	+7.75%
Severity	2013.1	0.026 (CI = +/-0.438; p = 0.903)	0.165 (CI = +/-0.192; p = 0.088)	-0.010 (CI = +/-0.461; p = 0.964)	0.049 (CI = +/-0.438; p = 0.819)	0.589	+2.62%	+7.76%
Severity	2013.2	-0.069 (CI = +/-0.698; p = 0.838)	0.160 (CI = +/-0.199; p = 0.109)	0.020 (CI = +/-0.503; p = 0.934)	0.144 (CI = +/-0.699; p = 0.672)	0.550	-6.69%	+7.76%
Severity	2014.1	-0.523 (CI = +/-1.480; p = 0.469)	0.185 (CI = +/-0.214; p = 0.087)	0.102 (CI = +/-0.561; p = 0.709)	0.597 (CI = +/-1.480; p = 0.409)	0.542	-40.70%	+7.73%
Severity	2014.2	0.074 (CI = +/-0.034; p = 0.000)	0.185 (CI = +/-0.214; p = 0.087)	0.102 (CI = +/-0.561; p = 0.709)	NA (CI = +/-NA; p = NA)	0.544	+7.73%	+7.73%
Severity	2015.1	0.074 (CI = +/-0.034; p = 0.000)	0.185 (CI = +/-0.214; p = 0.087)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.534	+7.73%	+7.73%
Severity	2015.2	0.073 (CI = +/-0.037; p = 0.001)	0.181 (CI = +/-0.228; p = 0.109)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.474	+7.61%	+7.61%
Severity	2016.1	0.075 (CI = +/-0.041; p = 0.001)	0.174 (CI = +/-0.239; p = 0.143)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.462	+7.84%	+7.84%
Severity	2016.2	0.073 (CI = +/-0.046; p = 0.004)	0.165 (CI = +/-0.252; p = 0.186)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.382	+7.53%	+7.53%
Severity	2017.1	0.060 (CI = +/-0.049; p = 0.020)	0.205 (CI = +/-0.254; p = 0.105)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.339	+6.16%	+6.16%
Severity	2017.2	0.071 (CI = +/-0.053; p = 0.012)	0.236 (CI = +/-0.259; p = 0.071)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.385	+7.32%	+7.32%
Severity	2018.1	0.056 (CI = +/-0.057; p = 0.055)	0.278 (CI = +/-0.263; p = 0.040)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.370	+5.74%	+5.74%
Severity	2018.2	0.060 (CI = +/-0.065; p = 0.071)	0.287 (CI = +/-0.283; p = 0.047)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.327	+6.13%	+6.13%
Severity	2019.1	0.031 (CI = +/-0.065; p = 0.310)	0.358 (CI = +/-0.262; p = 0.012)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.413	+3.19%	+3.19%
Frequency	2011.1	-0.022 (CI = +/-0.073; p = 0.538)	0.450 (CI = +/-0.086; p = 0.000)	-0.022 (CI = +/-0.185; p = 0.809)	-0.004 (CI = +/-0.074; p = 0.920)	0.826	-2.18%	-2.54%
Frequency	2011.2	-0.049 (CI = +/-0.088; p = 0.261)	0.443 (CI = +/-0.087; p = 0.000)	0.004 (CI = +/-0.190; p = 0.964)	0.024 (CI = +/-0.090; p = 0.592)	0.833	-4.81%	-2.53%
Frequency	2012.1	-0.038 (CI = +/-0.115; p = 0.504)	0.439 (CI = +/-0.091; p = 0.000)	-0.006 (CI = +/-0.204; p = 0.954)	0.012 (CI = +/-0.116; p = 0.830)	0.812	-3.71%	-2.53%
Frequency	2012.2	-0.063 (CI = +/-0.154; p = 0.402)	0.436 (CI = +/-0.094; p = 0.000)	0.011 (CI = +/-0.218; p = 0.920)	0.038 (CI = +/-0.155; p = 0.617)	0.812	-6.15%	-2.52%
Frequency	2013.1	-0.101 (CI = +/-0.226; p = 0.363)	0.441 (CI = +/-0.099; p = 0.000)	0.030 (CI = +/-0.238; p = 0.793)	0.075 (CI = +/-0.226; p = 0.496)	0.795	-9.61%	-2.53%
Frequency	2013.2	-0.048 (CI = +/-0.360; p = 0.782)	0.444 (CI = +/-0.103; p = 0.000)	0.014 (CI = +/-0.259; p = 0.914)	0.023 (CI = +/-0.360; p = 0.897)	0.795	-4.72%	-2.53%
Frequency	2014.1	0.168 (CI = +/-0.764; p = 0.651)	0.432 (CI = +/-0.111; p = 0.000)	-0.025 (CI = +/-0.290; p = 0.857)	-0.193 (CI = +/-0.764; p = 0.603)	0.776	+18.25%	-2.52%
Frequency	2014.2	-0.026 (CI = +/-0.017; p = 0.006)	0.432 (CI = +/-0.111; p = 0.000)	-0.025 (CI = +/-0.290; p = 0.857)	NA (CI = +/-NA; p = NA)	0.783	-2.52%	-2.52%
Frequency	2015.1	-0.026 (CI = +/-0.017; p = 0.006)	0.432 (CI = +/-0.111; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.771	-2.52%	-2.52%
Frequency	2015.2	-0.019 (CI = +/-0.017; p = 0.030)	0.456 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.823	-1.86%	-1.86%
Frequency	2016.1	-0.018 (CI = +/-0.019; p = 0.060)	0.453 (CI = +/-0.107; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.805	-1.76%	-1.76%
Frequency	2016.2	-0.010 (CI = +/-0.018; p = 0.239)	0.477 (CI = +/-0.097; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.858	-1.01%	-1.01%
Frequency	2017.1	-0.007 (CI = +/-0.019; p = 0.469)	0.466 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.849	-0.67%	-0.67%
Frequency	2017.2	-0.002 (CI = +/-0.021; p = 0.852)	0.480 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.863	-0.18%	-0.18%
Frequency	2018.1	0.002 (CI = +/-0.023; p = 0.885)	0.470 (CI = +/-0.107; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.856	+0.16%	+0.16%
Frequency	2018.2	0.013 (CI = +/-0.021; p = 0.208)	0.498 (CI = +/-0.090; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.913	+1.27%	+1.27%
Frequency	2019.1	0.013 (CI = +/-0.024; p = 0.277)	0.498 (CI = +/-0.098; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.908	+1.28%	+1.28%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2015-01-01

Loss Cost	2011.1	0.045 (CI = +/-0.032; p = 0.008)	0.590 (CI = +/-0.177; p = 0.000)	-0.128 (CI = +/-0.310; p = 0.403)	0.678	+4.57%
Loss Cost	2011.2	0.047 (CI = +/-0.031; p = 0.005)	0.613 (CI = +/-0.177; p = 0.000)	-0.101 (CI = +/-0.308; p = 0.504)	0.698	+4.81%
Loss Cost	2012.1	0.048 (CI = +/-0.032; p = 0.005)	0.606 (CI = +/-0.183; p = 0.000)	-0.092 (CI = +/-0.317; p = 0.554)	0.697	+4.89%
Loss Cost	2012.2	0.048 (CI = +/-0.033; p = 0.007)	0.606 (CI = +/-0.191; p = 0.000)	-0.092 (CI = +/-0.333; p = 0.573)	0.675	+4.89%
Loss Cost	2013.1	0.049 (CI = +/-0.034; p = 0.007)	0.597 (CI = +/-0.198; p = 0.000)	-0.069 (CI = +/-0.351; p = 0.686)	0.675	+4.97%
Loss Cost	2013.2	0.049 (CI = +/-0.035; p = 0.008)	0.605 (CI = +/-0.208; p = 0.000)	-0.047 (CI = +/-0.387; p = 0.802)	0.657	+5.00%
Loss Cost	2014.1	0.049 (CI = +/-0.036; p = 0.010)	0.600 (CI = +/-0.217; p = 0.000)	-0.025 (CI = +/-0.446; p = 0.910)	0.655	+5.02%
Loss Cost	2014.2	0.049 (CI = +/-0.036; p = 0.011)	0.617 (CI = +/-0.231; p = 0.000)	0.076 (CI = +/-0.606; p = 0.795)	0.638	+5.02%
Loss Cost	2015.1	0.049 (CI = +/-0.036; p = 0.011)	0.617 (CI = +/-0.231; p = 0.000)	NA (CI = +/-NA; p = NA)	0.655	+5.02%
Loss Cost	2015.2	0.055 (CI = +/-0.039; p = 0.009)	0.637 (CI = +/-0.239; p = 0.000)	NA (CI = +/-NA; p = NA)	0.654	+5.61%
Loss Cost	2016.1	0.058 (CI = +/-0.044; p = 0.013)	0.626 (CI = +/-0.253; p = 0.000)	NA (CI = +/-NA; p = NA)	0.654	+5.94%
Loss Cost	2016.2	0.062 (CI = +/-0.048; p = 0.015)	0.641 (CI = +/-0.265; p = 0.000)	NA (CI = +/-NA; p = NA)	0.639	+6.44%
Loss Cost	2017.1	0.053 (CI = +/-0.053; p = 0.050)	0.671 (CI = +/-0.276; p = 0.000)	NA (CI = +/-NA; p = NA)	0.653	+5.44%
Loss Cost	2017.2	0.069 (CI = +/-0.055; p = 0.018)	0.716 (CI = +/-0.271; p = 0.000)	NA (CI = +/-NA; p = NA)	0.699	+7.12%
Loss Cost	2018.1	0.057 (CI = +/-0.062; p = 0.065)	0.748 (CI = +/-0.284; p = 0.000)	NA (CI = +/-NA; p = NA)	0.714	+5.91%
Loss Cost	2018.2	0.072 (CI = +/-0.067; p = 0.037)	0.785 (CI = +/-0.290; p = 0.000)	NA (CI = +/-NA; p = NA)	0.732	+7.48%
Loss Cost	2019.1	0.044 (CI = +/-0.067; p = 0.177)	0.855 (CI = +/-0.271; p = 0.000)	NA (CI = +/-NA; p = NA)	0.799	+4.51%
Severity	2011.1	0.070 (CI = +/-0.031; p = 0.000)	0.140 (CI = +/-0.171; p = 0.105)	-0.112 (CI = +/-0.300; p = 0.451)	0.598	+7.28%
Severity	2011.2	0.073 (CI = +/-0.029; p = 0.000)	0.170 (CI = +/-0.165; p = 0.043)	-0.075 (CI = +/-0.287; p = 0.593)	0.653	+7.61%
Severity	2012.1	0.074 (CI = +/-0.030; p = 0.000)	0.168 (CI = +/-0.171; p = 0.054)	-0.073 (CI = +/-0.296; p = 0.617)	0.639	+7.64%
Severity	2012.2	0.074 (CI = +/-0.031; p = 0.000)	0.171 (CI = +/-0.179; p = 0.061)	-0.068 (CI = +/-0.311; p = 0.656)	0.610	+7.65%
Severity	2013.1	0.074 (CI = +/-0.032; p = 0.000)	0.162 (CI = +/-0.185; p = 0.083)	-0.045 (CI = +/-0.328; p = 0.776)	0.607	+7.73%
Severity	2013.2	0.074 (CI = +/-0.032; p = 0.000)	0.160 (CI = +/-0.195; p = 0.101)	-0.050 (CI = +/-0.362; p = 0.778)	0.567	+7.73%
Severity	2014.1	0.074 (CI = +/-0.033; p = 0.000)	0.160 (CI = +/-0.203; p = 0.116)	-0.048 (CI = +/-0.417; p = 0.814)	0.548	+7.73%
Severity	2014.2	0.074 (CI = +/-0.034; p = 0.000)	0.185 (CI = +/-0.214; p = 0.087)	0.102 (CI = +/-0.561; p = 0.709)	0.544	+7.73%
Severity	2015.1	0.074 (CI = +/-0.034; p = 0.000)	0.185 (CI = +/-0.214; p = 0.087)	NA (CI = +/-NA; p = NA)	0.534	+7.73%
Severity	2015.2	0.073 (CI = +/-0.037; p = 0.001)	0.181 (CI = +/-0.226; p = 0.109)	NA (CI = +/-NA; p = NA)	0.474	+7.61%
Severity	2016.1	0.075 (CI = +/-0.041; p = 0.001)	0.174 (CI = +/-0.239; p = 0.143)	NA (CI = +/-NA; p = NA)	0.462	+7.84%
Severity	2016.2	0.073 (CI = +/-0.046; p = 0.004)	0.165 (CI = +/-0.252; p = 0.186)	NA (CI = +/-NA; p = NA)	0.382	+7.53%
Severity	2017.1	0.060 (CI = +/-0.049; p = 0.020)	0.205 (CI = +/-0.254; p = 0.105)	NA (CI = +/-NA; p = NA)	0.339	+6.16%
Severity	2017.2	0.071 (CI = +/-0.053; p = 0.012)	0.236 (CI = +/-0.259; p = 0.071)	NA (CI = +/-NA; p = NA)	0.385	+7.32%
Severity	2018.1	0.056 (CI = +/-0.057; p = 0.055)	0.278 (CI = +/-0.263; p = 0.040)	NA (CI = +/-NA; p = NA)	0.370	+5.74%
Severity	2018.2	0.060 (CI = +/-0.065; p = 0.071)	0.287 (CI = +/-0.283; p = 0.047)	NA (CI = +/-NA; p = NA)	0.327	+6.13%
Severity	2019.1	0.031 (CI = +/-0.065; p = 0.310)	0.358 (CI = +/-0.262; p = 0.012)	NA (CI = +/-NA; p = NA)	0.413	+3.19%
Frequency	2011.1	-0.026 (CI = +/-0.015; p = 0.002)	0.451 (CI = +/-0.084; p = 0.000)	-0.017 (CI = +/-0.148; p = 0.819)	0.833	-2.53%
Frequency	2011.2	-0.026 (CI = +/-0.015; p = 0.002)	0.443 (CI = +/-0.086; p = 0.000)	-0.026 (CI = +/-0.149; p = 0.724)	0.837	-2.60%
Frequency	2012.1	-0.026 (CI = +/-0.016; p = 0.002)	0.438 (CI = +/-0.089; p = 0.000)	-0.019 (CI = +/-0.153; p = 0.795)	0.819	-2.55%
Frequency	2012.2	-0.026 (CI = +/-0.016; p = 0.003)	0.436 (CI = +/-0.092; p = 0.000)	-0.024 (CI = +/-0.161; p = 0.757)	0.819	-2.56%
Frequency	2013.1	-0.026 (CI = +/-0.016; p = 0.003)	0.436 (CI = +/-0.096; p = 0.000)	-0.024 (CI = +/-0.171; p = 0.774)	0.800	-2.56%
Frequency	2013.2	-0.026 (CI = +/-0.017; p = 0.004)	0.444 (CI = +/-0.100; p = 0.000)	0.003 (CI = +/-0.186; p = 0.978)	0.805	-2.54%
Frequency	2014.1	-0.026 (CI = +/-0.017; p = 0.005)	0.440 (CI = +/-0.104; p = 0.000)	0.023 (CI = +/-0.213; p = 0.824)	0.784	-2.52%
Frequency	2014.2	-0.026 (CI = +/-0.017; p = 0.006)	0.432 (CI = +/-0.111; p = 0.000)	-0.025 (CI = +/-0.290; p = 0.857)	0.783	-2.52%
Frequency	2015.1	-0.026 (CI = +/-0.017; p = 0.006)	0.432 (CI = +/-0.111; p = 0.000)	NA (CI = +/-NA; p = NA)	0.771	-2.52%
Frequency	2015.2	-0.019 (CI = +/-0.017; p = 0.030)	0.456 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	0.823	-1.86%
Frequency	2016.1	-0.018 (CI = +/-0.019; p = 0.060)	0.453 (CI = +/-0.107; p = 0.000)	NA (CI = +/-NA; p = NA)	0.805	-1.76%
Frequency	2016.2	-0.010 (CI = +/-0.018; p = 0.239)	0.477 (CI = +/-0.097; p = 0.000)	NA (CI = +/-NA; p = NA)	0.858	-1.01%
Frequency	2017.1	-0.007 (CI = +/-0.019; p = 0.469)	0.466 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	0.849	-0.67%
Frequency	2017.2	-0.002 (CI = +/-0.021; p = 0.852)	0.480 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	0.863	-0.18%
Frequency	2018.1	0.002 (CI = +/-0.023; p = 0.885)	0.470 (CI = +/-0.107; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	+0.16%
Frequency	2018.2	0.013 (CI = +/-0.021; p = 0.208)	0.498 (CI = +/-0.090; p = 0.000)	NA (CI = +/-NA; p = NA)	0.913	+1.27%
Frequency	2019.1	0.013 (CI = +/-0.024; p = 0.277)	0.498 (CI = +/-0.098; p = 0.000)	NA (CI = +/-NA; p = NA)	0.908	+1.28%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

Loss Cost	2011.1	0.597 (CI = +/-0.169; p = 0.000)	0.043 (CI = +/-0.023; p = 0.001)	0.703	0.00%	+4.39%
Loss Cost	2011.2	0.615 (CI = +/-0.171; p = 0.000)	0.046 (CI = +/-0.023; p = 0.000)	0.714	0.00%	+4.68%
Loss Cost	2012.1	0.612 (CI = +/-0.178; p = 0.000)	0.046 (CI = +/-0.024; p = 0.001)	0.713	0.00%	+4.73%
Loss Cost	2012.2	0.609 (CI = +/-0.185; p = 0.000)	0.046 (CI = +/-0.025; p = 0.001)	0.692	0.00%	+4.67%
Loss Cost	2013.1	0.602 (CI = +/-0.192; p = 0.000)	0.047 (CI = +/-0.027; p = 0.001)	0.691	0.00%	+4.81%
Loss Cost	2013.2	0.606 (CI = +/-0.201; p = 0.000)	0.048 (CI = +/-0.029; p = 0.002)	0.674	0.00%	+4.91%
Loss Cost	2014.1	0.603 (CI = +/-0.210; p = 0.000)	0.049 (CI = +/-0.031; p = 0.003)	0.672	0.00%	+4.98%
Loss Cost	2014.2	0.611 (CI = +/-0.220; p = 0.000)	0.051 (CI = +/-0.033; p = 0.005)	0.655	0.00%	+5.19%
Loss Cost	2015.1	0.617 (CI = +/-0.231; p = 0.000)	0.049 (CI = +/-0.036; p = 0.011)	0.655	0.00%	+5.02%
Loss Cost	2015.2	0.637 (CI = +/-0.239; p = 0.000)	0.055 (CI = +/-0.039; p = 0.009)	0.654	0.00%	+5.61%
Loss Cost	2016.1	0.626 (CI = +/-0.253; p = 0.000)	0.058 (CI = +/-0.044; p = 0.013)	0.654	0.00%	+5.94%
Loss Cost	2016.2	0.641 (CI = +/-0.265; p = 0.000)	0.062 (CI = +/-0.048; p = 0.015)	0.639	0.00%	+6.44%
Loss Cost	2017.1	0.671 (CI = +/-0.276; p = 0.000)	0.053 (CI = +/-0.053; p = 0.050)	0.653	0.00%	+5.44%
Loss Cost	2017.2	0.716 (CI = +/-0.271; p = 0.000)	0.069 (CI = +/-0.055; p = 0.018)	0.699	0.00%	+7.12%
Loss Cost	2018.1	0.748 (CI = +/-0.284; p = 0.000)	0.057 (CI = +/-0.062; p = 0.065)	0.714	0.00%	+5.91%
Loss Cost	2018.2	0.785 (CI = +/-0.290; p = 0.000)	0.072 (CI = +/-0.067; p = 0.037)	0.732	0.00%	+7.48%
Loss Cost	2019.1	0.855 (CI = +/-0.271; p = 0.000)	0.044 (CI = +/-0.067; p = 0.177)	0.799	0.00%	+4.51%
Severity	2011.1	0.148 (CI = +/-0.160; p = 0.070)	0.074 (CI = +/-0.022; p = 0.000)	0.643	0.00%	+7.64%
Severity	2011.2	0.168 (CI = +/-0.160; p = 0.041)	0.077 (CI = +/-0.022; p = 0.000)	0.667	0.00%	+7.98%
Severity	2012.1	0.175 (CI = +/-0.166; p = 0.039)	0.076 (CI = +/-0.023; p = 0.000)	0.657	0.00%	+7.85%
Severity	2012.2	0.170 (CI = +/-0.172; p = 0.053)	0.075 (CI = +/-0.024; p = 0.000)	0.632	0.00%	+7.76%
Severity	2013.1	0.167 (CI = +/-0.180; p = 0.067)	0.075 (CI = +/-0.025; p = 0.000)	0.625	0.00%	+7.81%
Severity	2013.2	0.161 (CI = +/-0.187; p = 0.088)	0.074 (CI = +/-0.027; p = 0.000)	0.590	0.00%	+7.69%
Severity	2014.1	0.164 (CI = +/-0.197; p = 0.098)	0.074 (CI = +/-0.029; p = 0.000)	0.573	0.00%	+7.64%
Severity	2014.2	0.176 (CI = +/-0.204; p = 0.086)	0.077 (CI = +/-0.031; p = 0.000)	0.563	0.00%	+7.97%
Severity	2015.1	0.185 (CI = +/-0.214; p = 0.087)	0.074 (CI = +/-0.034; p = 0.000)	0.534	0.00%	+7.73%
Severity	2015.2	0.181 (CI = +/-0.226; p = 0.109)	0.073 (CI = +/-0.037; p = 0.001)	0.474	0.00%	+7.61%
Severity	2016.1	0.174 (CI = +/-0.239; p = 0.143)	0.075 (CI = +/-0.041; p = 0.001)	0.462	0.00%	+7.84%
Severity	2016.2	0.165 (CI = +/-0.252; p = 0.186)	0.073 (CI = +/-0.046; p = 0.004)	0.382	0.00%	+7.53%
Severity	2017.1	0.205 (CI = +/-0.254; p = 0.105)	0.060 (CI = +/-0.049; p = 0.020)	0.339	0.00%	+6.16%
Severity	2017.2	0.236 (CI = +/-0.259; p = 0.071)	0.071 (CI = +/-0.053; p = 0.012)	0.385	0.00%	+7.32%
Severity	2018.1	0.278 (CI = +/-0.263; p = 0.040)	0.056 (CI = +/-0.057; p = 0.055)	0.370	0.00%	+5.74%
Severity	2018.2	0.287 (CI = +/-0.283; p = 0.047)	0.060 (CI = +/-0.065; p = 0.071)	0.327	0.00%	+6.13%
Severity	2019.1	0.358 (CI = +/-0.262; p = 0.012)	0.031 (CI = +/-0.065; p = 0.310)	0.413	0.00%	+3.19%
Frequency	2011.1	0.449 (CI = +/-0.084; p = 0.000)	-0.031 (CI = +/-0.011; p = 0.000)	0.831	0.00%	-3.02%
Frequency	2011.2	0.447 (CI = +/-0.087; p = 0.000)	-0.031 (CI = +/-0.012; p = 0.000)	0.830	0.00%	-3.05%
Frequency	2012.1	0.437 (CI = +/-0.088; p = 0.000)	-0.029 (CI = +/-0.012; p = 0.000)	0.819	0.00%	-2.90%
Frequency	2012.2	0.439 (CI = +/-0.092; p = 0.000)	-0.029 (CI = +/-0.013; p = 0.000)	0.818	0.00%	-2.86%
Frequency	2013.1	0.435 (CI = +/-0.095; p = 0.000)	-0.028 (CI = +/-0.013; p = 0.000)	0.802	0.00%	-2.78%
Frequency	2013.2	0.445 (CI = +/-0.097; p = 0.000)	-0.026 (CI = +/-0.014; p = 0.001)	0.813	0.00%	-2.58%
Frequency	2014.1	0.439 (CI = +/-0.101; p = 0.000)	-0.025 (CI = +/-0.015; p = 0.002)	0.794	0.00%	-2.46%
Frequency	2014.2	0.434 (CI = +/-0.105; p = 0.000)	-0.026 (CI = +/-0.016; p = 0.003)	0.793	0.00%	-2.57%
Frequency	2015.1	0.432 (CI = +/-0.111; p = 0.000)	-0.026 (CI = +/-0.017; p = 0.006)	0.771	0.00%	-2.52%
Frequency	2015.2	0.456 (CI = +/-0.101; p = 0.000)	-0.019 (CI = +/-0.017; p = 0.030)	0.823	0.00%	-1.86%
Frequency	2016.1	0.453 (CI = +/-0.107; p = 0.000)	-0.018 (CI = +/-0.019; p = 0.060)	0.805	0.00%	-1.76%
Frequency	2016.2	0.477 (CI = +/-0.097; p = 0.000)	-0.010 (CI = +/-0.018; p = 0.239)	0.858	0.00%	-1.01%
Frequency	2017.1	0.466 (CI = +/-0.101; p = 0.000)	-0.007 (CI = +/-0.019; p = 0.469)	0.849	0.00%	-0.67%
Frequency	2017.2	0.480 (CI = +/-0.101; p = 0.000)	-0.002 (CI = +/-0.021; p = 0.852)	0.863	0.00%	-0.18%
Frequency	2018.1	0.470 (CI = +/-0.107; p = 0.000)	0.002 (CI = +/-0.023; p = 0.885)	0.856	0.00%	+0.16%
Frequency	2018.2	0.498 (CI = +/-0.090; p = 0.000)	0.013 (CI = +/-0.021; p = 0.208)	0.913	0.00%	+1.27%
Frequency	2019.1	0.498 (CI = +/-0.098; p = 0.000)	0.013 (CI = +/-0.024; p = 0.277)	0.908	0.00%	+1.28%

AB Total

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

Loss Cost	2011.1	0.578 (CI = +/-0.172; p = 0.000)	0.052 (CI = +/-0.025; p = 0.000)	0.713	0.00%	+5.36%
Loss Cost	2011.2	0.598 (CI = +/-0.174; p = 0.000)	0.055 (CI = +/-0.026; p = 0.000)	0.727	0.00%	+5.70%
Loss Cost	2012.1	0.593 (CI = +/-0.181; p = 0.000)	0.056 (CI = +/-0.027; p = 0.000)	0.726	0.00%	+5.80%
Loss Cost	2012.2	0.591 (CI = +/-0.189; p = 0.000)	0.056 (CI = +/-0.028; p = 0.000)	0.705	0.00%	+5.76%
Loss Cost	2013.1	0.580 (CI = +/-0.197; p = 0.000)	0.058 (CI = +/-0.030; p = 0.001)	0.706	0.00%	+5.99%
Loss Cost	2013.2	0.586 (CI = +/-0.206; p = 0.000)	0.060 (CI = +/-0.032; p = 0.001)	0.689	0.00%	+6.14%
Loss Cost	2014.1	0.578 (CI = +/-0.216; p = 0.000)	0.061 (CI = +/-0.034; p = 0.001)	0.689	0.00%	+6.34%
Loss Cost	2014.2	0.590 (CI = +/-0.226; p = 0.000)	0.065 (CI = +/-0.037; p = 0.002)	0.674	0.00%	+6.67%
Loss Cost	2015.1	0.590 (CI = +/-0.240; p = 0.000)	0.064 (CI = +/-0.042; p = 0.005)	0.672	0.00%	+6.65%
Loss Cost	2015.2	0.616 (CI = +/-0.246; p = 0.000)	0.073 (CI = +/-0.045; p = 0.003)	0.679	0.00%	+7.54%
Loss Cost	2016.1	0.596 (CI = +/-0.259; p = 0.000)	0.079 (CI = +/-0.050; p = 0.004)	0.685	0.00%	+8.24%
Loss Cost	2016.2	0.618 (CI = +/-0.270; p = 0.000)	0.087 (CI = +/-0.055; p = 0.004)	0.677	0.00%	+9.11%
Loss Cost	2017.1	0.641 (CI = +/-0.288; p = 0.000)	0.079 (CI = +/-0.062; p = 0.017)	0.680	0.00%	+8.25%
Loss Cost	2017.2	0.699 (CI = +/-0.269; p = 0.000)	0.103 (CI = +/-0.062; p = 0.004)	0.755	0.00%	+10.82%
Loss Cost	2018.1	0.721 (CI = +/-0.291; p = 0.000)	0.094 (CI = +/-0.072; p = 0.015)	0.758	0.00%	+9.85%
Loss Cost	2018.2	0.776 (CI = +/-0.279; p = 0.000)	0.119 (CI = +/-0.074; p = 0.005)	0.804	0.00%	+12.65%
Loss Cost	2019.1	0.839 (CI = +/-0.270; p = 0.000)	0.090 (CI = +/-0.078; p = 0.029)	0.847	0.00%	+9.41%
Severity	2011.1	0.130 (CI = +/-0.154; p = 0.094)	0.086 (CI = +/-0.023; p = 0.000)	0.705	0.00%	+9.03%
Severity	2011.2	0.153 (CI = +/-0.152; p = 0.048)	0.090 (CI = +/-0.022; p = 0.000)	0.734	0.00%	+9.44%
Severity	2012.1	0.158 (CI = +/-0.158; p = 0.050)	0.089 (CI = +/-0.024; p = 0.000)	0.726	0.00%	+9.35%
Severity	2012.2	0.154 (CI = +/-0.165; p = 0.065)	0.089 (CI = +/-0.025; p = 0.000)	0.705	0.00%	+9.28%
Severity	2013.1	0.147 (CI = +/-0.172; p = 0.090)	0.090 (CI = +/-0.026; p = 0.000)	0.701	0.00%	+9.43%
Severity	2013.2	0.144 (CI = +/-0.180; p = 0.112)	0.089 (CI = +/-0.028; p = 0.000)	0.672	0.00%	+9.34%
Severity	2014.1	0.141 (CI = +/-0.190; p = 0.138)	0.090 (CI = +/-0.030; p = 0.000)	0.659	0.00%	+9.42%
Severity	2014.2	0.159 (CI = +/-0.196; p = 0.105)	0.095 (CI = +/-0.032; p = 0.000)	0.661	0.00%	+9.93%
Severity	2015.1	0.160 (CI = +/-0.208; p = 0.122)	0.094 (CI = +/-0.036; p = 0.000)	0.635	0.00%	+9.89%
Severity	2015.2	0.162 (CI = +/-0.220; p = 0.138)	0.095 (CI = +/-0.040; p = 0.000)	0.587	0.00%	+9.95%
Severity	2016.1	0.144 (CI = +/-0.232; p = 0.206)	0.101 (CI = +/-0.045; p = 0.000)	0.587	0.00%	+10.58%
Severity	2016.2	0.141 (CI = +/-0.248; p = 0.243)	0.099 (CI = +/-0.050; p = 0.001)	0.520	0.00%	+10.46%
Severity	2017.1	0.175 (CI = +/-0.256; p = 0.165)	0.087 (CI = +/-0.056; p = 0.005)	0.464	0.00%	+9.14%
Severity	2017.2	0.218 (CI = +/-0.252; p = 0.084)	0.105 (CI = +/-0.058; p = 0.002)	0.548	0.00%	+11.05%
Severity	2018.1	0.251 (CI = +/-0.264; p = 0.061)	0.091 (CI = +/-0.066; p = 0.011)	0.511	0.00%	+9.58%
Severity	2018.2	0.273 (CI = +/-0.283; p = 0.057)	0.102 (CI = +/-0.075; p = 0.013)	0.492	0.00%	+10.69%
Severity	2019.1	0.338 (CI = +/-0.273; p = 0.021)	0.072 (CI = +/-0.079; p = 0.071)	0.522	0.00%	+7.42%
Frequency	2011.1	0.448 (CI = +/-0.088; p = 0.000)	-0.034 (CI = +/-0.013; p = 0.000)	0.829	0.00%	-3.37%
Frequency	2011.2	0.445 (CI = +/-0.092; p = 0.000)	-0.035 (CI = +/-0.014; p = 0.000)	0.828	0.00%	-3.42%
Frequency	2012.1	0.435 (CI = +/-0.093; p = 0.000)	-0.033 (CI = +/-0.014; p = 0.000)	0.815	0.00%	-3.25%
Frequency	2012.2	0.436 (CI = +/-0.097; p = 0.000)	-0.033 (CI = +/-0.015; p = 0.000)	0.814	0.00%	-3.22%
Frequency	2013.1	0.432 (CI = +/-0.102; p = 0.000)	-0.032 (CI = +/-0.015; p = 0.000)	0.797	0.00%	-3.14%
Frequency	2013.2	0.442 (CI = +/-0.104; p = 0.000)	-0.030 (CI = +/-0.016; p = 0.001)	0.806	0.00%	-2.93%
Frequency	2014.1	0.437 (CI = +/-0.109; p = 0.000)	-0.029 (CI = +/-0.017; p = 0.003)	0.785	0.00%	-2.81%
Frequency	2014.2	0.431 (CI = +/-0.114; p = 0.000)	-0.030 (CI = +/-0.019; p = 0.003)	0.784	0.00%	-2.97%
Frequency	2015.1	0.430 (CI = +/-0.121; p = 0.000)	-0.030 (CI = +/-0.021; p = 0.008)	0.760	0.00%	-2.95%
Frequency	2015.2	0.454 (CI = +/-0.112; p = 0.000)	-0.022 (CI = +/-0.021; p = 0.036)	0.810	0.00%	-2.19%
Frequency	2016.1	0.452 (CI = +/-0.120; p = 0.000)	-0.021 (CI = +/-0.023; p = 0.068)	0.789	0.00%	-2.11%
Frequency	2016.2	0.478 (CI = +/-0.110; p = 0.000)	-0.012 (CI = +/-0.022; p = 0.261)	0.843	0.00%	-1.22%
Frequency	2017.1	0.466 (CI = +/-0.116; p = 0.000)	-0.008 (CI = +/-0.025; p = 0.495)	0.830	0.00%	-0.82%
Frequency	2017.2	0.482 (CI = +/-0.118; p = 0.000)	-0.002 (CI = +/-0.027; p = 0.875)	0.845	0.00%	-0.20%
Frequency	2018.1	0.470 (CI = +/-0.127; p = 0.000)	0.002 (CI = +/-0.032; p = 0.867)	0.835	0.00%	+0.25%
Frequency	2018.2	0.503 (CI = +/-0.105; p = 0.000)	0.017 (CI = +/-0.028; p = 0.195)	0.904	0.00%	+1.76%
Frequency	2019.1	0.501 (CI = +/-0.118; p = 0.000)	0.018 (CI = +/-0.034; p = 0.255)	0.898	0.00%	+1.85%

AB Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2015-01-01

Loss Cost	2011.1	0.408 (CI = +/-0.145; p = 0.000)	0.002 (CI = +/-0.042; p = 0.908)	0.668	0.00%	+0.23%
Loss Cost	2011.2	0.423 (CI = +/-0.151; p = 0.000)	0.006 (CI = +/-0.043; p = 0.774)	0.681	0.00%	+0.59%
Loss Cost	2012.1	0.411 (CI = +/-0.161; p = 0.000)	0.009 (CI = +/-0.046; p = 0.674)	0.662	0.00%	+0.92%
Loss Cost	2012.2	0.387 (CI = +/-0.162; p = 0.000)	0.002 (CI = +/-0.046; p = 0.918)	0.641	0.00%	+0.23%
Loss Cost	2013.1	0.364 (CI = +/-0.169; p = 0.001)	0.009 (CI = +/-0.049; p = 0.678)	0.622	0.00%	+0.94%
Loss Cost	2013.2	0.346 (CI = +/-0.179; p = 0.002)	0.003 (CI = +/-0.052; p = 0.890)	0.581	0.00%	+0.33%
Loss Cost	2014.1	0.327 (CI = +/-0.194; p = 0.004)	0.011 (CI = +/-0.058; p = 0.693)	0.547	0.00%	+1.06%
Loss Cost	2014.2	0.307 (CI = +/-0.210; p = 0.010)	0.001 (CI = +/-0.066; p = 0.967)	0.483	0.00%	+0.12%
Loss Cost	2015.1	0.310 (CI = +/-0.244; p = 0.020)	-0.001 (CI = +/-0.085; p = 0.985)	0.448	0.00%	-0.07%
Loss Cost	2015.2	0.303 (CI = +/-0.284; p = 0.040)	-0.005 (CI = +/-0.109; p = 0.907)	0.377	0.00%	-0.55%
Loss Cost	2016.1	0.244 (CI = +/-0.303; p = 0.094)	0.034 (CI = +/-0.132; p = 0.536)	0.338	0.00%	+3.47%
Loss Cost	2016.2	0.225 (CI = +/-0.377; p = 0.173)	0.018 (CI = +/-0.187; p = 0.802)	0.120	0.00%	+1.82%
Loss Cost	2017.1	0.265 (CI = +/-0.533; p = 0.212)	-0.016 (CI = +/-0.312; p = 0.880)	0.106	0.00%	-1.59%
Loss Cost	2017.2	0.327 (CI = +/-0.777; p = 0.212)	0.059 (CI = +/-0.538; p = 0.685)	0.273	0.00%	+6.05%
Loss Cost	2018.1	0.318 (CI = +/-3.969; p = 0.494)	0.069 (CI = +/-3.550; p = 0.845)	-0.129	0.00%	+7.19%
Loss Cost	2018.2	0.458 (CI = +/-NaN; p = NaN)	0.349 (CI = +/-NaN; p = NaN)	NaN	0.00%	+41.73%
Loss Cost	2019.1	0.632 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	0.00%	0.00%
Severity	2011.1	0.021 (CI = +/-0.164; p = 0.785)	0.069 (CI = +/-0.047; p = 0.007)	0.317	0.00%	+7.10%
Severity	2011.2	0.050 (CI = +/-0.160; p = 0.515)	0.076 (CI = +/-0.046; p = 0.003)	0.410	0.00%	+7.86%
Severity	2012.1	0.053 (CI = +/-0.173; p = 0.521)	0.075 (CI = +/-0.049; p = 0.006)	0.391	0.00%	+7.78%
Severity	2012.2	0.038 (CI = +/-0.183; p = 0.660)	0.071 (CI = +/-0.052; p = 0.012)	0.332	0.00%	+7.33%
Severity	2013.1	0.020 (CI = +/-0.196; p = 0.828)	0.077 (CI = +/-0.056; p = 0.012)	0.357	0.00%	+7.96%
Severity	2013.2	0.001 (CI = +/-0.209; p = 0.995)	0.070 (CI = +/-0.061; p = 0.028)	0.277	0.00%	+7.27%
Severity	2014.1	-0.013 (CI = +/-0.231; p = 0.900)	0.075 (CI = +/-0.069; p = 0.036)	0.271	0.00%	+7.84%
Severity	2014.2	0.005 (CI = +/-0.255; p = 0.968)	0.084 (CI = +/-0.080; p = 0.043)	0.274	0.00%	+8.72%
Severity	2015.1	-0.008 (CI = +/-0.294; p = 0.950)	0.090 (CI = +/-0.102; p = 0.075)	0.215	0.00%	+9.47%
Severity	2015.2	-0.024 (CI = +/-0.339; p = 0.870)	0.080 (CI = +/-0.130; p = 0.184)	0.034	0.00%	+8.34%
Severity	2016.1	-0.102 (CI = +/-0.347; p = 0.483)	0.132 (CI = +/-0.152; p = 0.075)	0.308	0.00%	+14.16%
Severity	2016.2	-0.127 (CI = +/-0.428; p = 0.455)	0.111 (CI = +/-0.212; p = 0.220)	0.117	0.00%	+11.72%
Severity	2017.1	-0.085 (CI = +/-0.609; p = 0.687)	0.074 (CI = +/-0.356; p = 0.554)	-0.425	0.00%	+7.72%
Severity	2017.2	0.008 (CI = +/-0.726; p = 0.968)	0.185 (CI = +/-0.503; p = 0.254)	0.114	0.00%	+20.37%
Severity	2018.1	-0.008 (CI = +/-3.698; p = 0.982)	0.204 (CI = +/-3.307; p = 0.576)	-0.718	0.00%	+22.67%
Severity	2018.2	0.122 (CI = +/-NaN; p = NaN)	0.465 (CI = +/-NaN; p = NaN)	NaN	0.00%	+59.14%
Severity	2019.1	0.354 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	0.00%	0.00%
Frequency	2011.1	0.387 (CI = +/-0.087; p = 0.000)	-0.066 (CI = +/-0.025; p = 0.000)	0.869	0.00%	-6.41%
Frequency	2011.2	0.373 (CI = +/-0.086; p = 0.000)	-0.070 (CI = +/-0.025; p = 0.000)	0.881	0.00%	-6.74%
Frequency	2012.1	0.358 (CI = +/-0.086; p = 0.000)	-0.066 (CI = +/-0.025; p = 0.000)	0.873	0.00%	-6.36%
Frequency	2012.2	0.349 (CI = +/-0.090; p = 0.000)	-0.069 (CI = +/-0.026; p = 0.000)	0.878	0.00%	-6.62%
Frequency	2013.1	0.344 (CI = +/-0.098; p = 0.000)	-0.067 (CI = +/-0.028; p = 0.000)	0.857	0.00%	-6.50%
Frequency	2013.2	0.345 (CI = +/-0.108; p = 0.000)	-0.067 (CI = +/-0.031; p = 0.001)	0.855	0.00%	-6.47%
Frequency	2014.1	0.340 (CI = +/-0.120; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.003)	0.821	0.00%	-6.29%
Frequency	2014.2	0.302 (CI = +/-0.074; p = 0.000)	-0.082 (CI = +/-0.023; p = 0.000)	0.939	0.00%	-7.90%
Frequency	2015.1	0.318 (CI = +/-0.074; p = 0.000)	-0.091 (CI = +/-0.026; p = 0.000)	0.942	0.00%	-8.71%
Frequency	2015.2	0.327 (CI = +/-0.082; p = 0.000)	-0.086 (CI = +/-0.031; p = 0.001)	0.945	0.00%	-8.20%
Frequency	2016.1	0.346 (CI = +/-0.083; p = 0.000)	-0.098 (CI = +/-0.036; p = 0.001)	0.951	0.00%	-9.36%
Frequency	2016.2	0.352 (CI = +/-0.102; p = 0.001)	-0.093 (CI = +/-0.050; p = 0.007)	0.951	0.00%	-8.86%
Frequency	2017.1	0.350 (CI = +/-0.151; p = 0.005)	-0.090 (CI = +/-0.088; p = 0.047)	0.915	0.00%	-8.65%
Frequency	2017.2	0.319 (CI = +/-0.061; p = 0.002)	-0.127 (CI = +/-0.042; p = 0.006)	0.994	0.00%	-11.89%
Frequency	2018.1	0.326 (CI = +/-0.271; p = 0.042)	-0.135 (CI = +/-0.242; p = 0.089)	0.987	0.00%	-12.62%
Frequency	2018.2	0.336 (CI = +/-NaN; p = NaN)	-0.116 (CI = +/-NaN; p = NaN)	NaN	0.00%	-10.94%
Frequency	2019.1	0.278 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	0.00%	0.00%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = 2020.2

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-10-29

Loss Cost	2011.1	0.018 (CI = +/-0.062; p = 0.563)	0.212 (CI = +/-0.576; p = 0.456)	0.116	+1.80%
Loss Cost	2011.2	0.017 (CI = +/-0.069; p = 0.605)	0.215 (CI = +/-0.606; p = 0.472)	0.105	+1.76%
Loss Cost	2012.1	0.030 (CI = +/-0.074; p = 0.411)	0.144 (CI = +/-0.628; p = 0.641)	0.131	+3.05%
Loss Cost	2012.2	0.019 (CI = +/-0.080; p = 0.638)	0.206 (CI = +/-0.655; p = 0.522)	0.093	+1.87%
Loss Cost	2013.1	0.035 (CI = +/-0.087; p = 0.408)	0.118 (CI = +/-0.676; p = 0.721)	0.128	+3.60%
Loss Cost	2013.2	0.026 (CI = +/-0.096; p = 0.579)	0.165 (CI = +/-0.713; p = 0.635)	0.090	+2.63%
Loss Cost	2014.1	0.043 (CI = +/-0.104; p = 0.398)	0.082 (CI = +/-0.744; p = 0.820)	0.119	+4.42%
Loss Cost	2014.2	0.034 (CI = +/-0.116; p = 0.551)	0.126 (CI = +/-0.788; p = 0.741)	0.077	+3.42%
Loss Cost	2015.1	0.047 (CI = +/-0.128; p = 0.454)	0.070 (CI = +/-0.833; p = 0.862)	0.088	+4.78%
Loss Cost	2015.2	0.042 (CI = +/-0.143; p = 0.544)	0.089 (CI = +/-0.887; p = 0.835)	0.054	+4.28%
Loss Cost	2016.1	0.069 (CI = +/-0.154; p = 0.354)	-0.012 (CI = +/-0.914; p = 0.978)	0.102	+7.19%
Loss Cost	2016.2	0.062 (CI = +/-0.171; p = 0.455)	0.014 (CI = +/-0.967; p = 0.976)	0.050	+6.35%
Loss Cost	2017.1	0.069 (CI = +/-0.189; p = 0.446)	-0.006 (CI = +/-1.020; p = 0.989)	0.036	+7.13%
Loss Cost	2017.2	0.076 (CI = +/-0.207; p = 0.439)	-0.022 (CI = +/-1.072; p = 0.965)	0.021	+7.93%
Loss Cost	2018.1	0.087 (CI = +/-0.224; p = 0.414)	-0.035 (CI = +/-1.121; p = 0.947)	0.017	+9.09%
Loss Cost	2018.2	0.087 (CI = +/-0.243; p = 0.448)	-0.035 (CI = +/-1.183; p = 0.950)	-0.026	+9.08%
Loss Cost	2019.1	0.088 (CI = +/-0.263; p = 0.471)	-0.030 (CI = +/-1.266; p = 0.959)	-0.065	+9.23%
Severity	2011.1	0.051 (CI = +/-0.038; p = 0.012)	0.123 (CI = +/-0.353; p = 0.481)	0.563	+5.19%
Severity	2011.2	0.061 (CI = +/-0.040; p = 0.004)	0.061 (CI = +/-0.355; p = 0.728)	0.597	+6.31%
Severity	2012.1	0.065 (CI = +/-0.044; p = 0.005)	0.038 (CI = +/-0.373; p = 0.834)	0.587	+6.73%
Severity	2012.2	0.064 (CI = +/-0.048; p = 0.012)	0.046 (CI = +/-0.394; p = 0.811)	0.555	+6.58%
Severity	2013.1	0.073 (CI = +/-0.053; p = 0.009)	-0.001 (CI = +/-0.409; p = 0.995)	0.564	+7.55%
Severity	2013.2	0.070 (CI = +/-0.058; p = 0.021)	0.013 (CI = +/-0.434; p = 0.950)	0.523	+7.24%
Severity	2014.1	0.076 (CI = +/-0.064; p = 0.024)	-0.015 (CI = +/-0.459; p = 0.948)	0.510	+7.86%
Severity	2014.2	0.082 (CI = +/-0.071; p = 0.027)	-0.043 (CI = +/-0.486; p = 0.855)	0.494	+8.53%
Severity	2015.1	0.083 (CI = +/-0.080; p = 0.042)	-0.048 (CI = +/-0.518; p = 0.847)	0.457	+8.67%
Severity	2015.2	0.076 (CI = +/-0.088; p = 0.086)	-0.021 (CI = +/-0.549; p = 0.935)	0.393	+7.94%
Severity	2016.1	0.088 (CI = +/-0.097; p = 0.073)	-0.063 (CI = +/-0.576; p = 0.819)	0.394	+9.18%
Severity	2016.2	0.078 (CI = +/-0.107; p = 0.141)	-0.031 (CI = +/-0.605; p = 0.914)	0.313	+8.12%
Severity	2017.1	0.063 (CI = +/-0.115; p = 0.264)	0.012 (CI = +/-0.623; p = 0.968)	0.211	+6.45%
Severity	2017.2	0.074 (CI = +/-0.124; p = 0.218)	-0.013 (CI = +/-0.645; p = 0.965)	0.225	+7.73%
Severity	2018.1	0.065 (CI = +/-0.134; p = 0.313)	-0.002 (CI = +/-0.670; p = 0.995)	0.123	+6.70%
Severity	2018.2	0.063 (CI = +/-0.145; p = 0.360)	-0.003 (CI = +/-0.706; p = 0.993)	0.056	+6.50%
Severity	2019.1	0.052 (CI = +/-0.151; p = 0.463)	-0.040 (CI = +/-0.727; p = 0.904)	-0.077	+5.30%
Frequency	2011.1	-0.033 (CI = +/-0.042; p = 0.124)	0.090 (CI = +/-0.390; p = 0.641)	0.099	-3.22%
Frequency	2011.2	-0.044 (CI = +/-0.045; p = 0.055)	0.154 (CI = +/-0.396; p = 0.430)	0.156	-4.28%
Frequency	2012.1	-0.035 (CI = +/-0.048; p = 0.145)	0.105 (CI = +/-0.409; p = 0.600)	0.084	-3.45%
Frequency	2012.2	-0.045 (CI = +/-0.052; p = 0.085)	0.160 (CI = +/-0.422; p = 0.441)	0.123	-4.42%
Frequency	2013.1	-0.037 (CI = +/-0.057; p = 0.185)	0.119 (CI = +/-0.441; p = 0.581)	0.057	-3.67%
Frequency	2013.2	-0.044 (CI = +/-0.062; p = 0.158)	0.152 (CI = +/-0.465; p = 0.505)	0.066	-4.29%
Frequency	2014.1	-0.032 (CI = +/-0.068; p = 0.332)	0.097 (CI = +/-0.485; p = 0.681)	-0.005	-3.19%
Frequency	2014.2	-0.048 (CI = +/-0.073; p = 0.183)	0.169 (CI = +/-0.498; p = 0.486)	0.048	-4.72%
Frequency	2015.1	-0.036 (CI = +/-0.080; p = 0.353)	0.118 (CI = +/-0.521; p = 0.640)	-0.024	-3.58%
Frequency	2015.2	-0.035 (CI = +/-0.090; p = 0.427)	0.111 (CI = +/-0.555; p = 0.680)	-0.050	-3.39%
Frequency	2016.1	-0.018 (CI = +/-0.097; p = 0.694)	0.051 (CI = +/-0.575; p = 0.853)	-0.105	-1.82%
Frequency	2016.2	-0.016 (CI = +/-0.108; p = 0.749)	0.045 (CI = +/-0.609; p = 0.877)	-0.120	-1.64%
Frequency	2017.1	0.006 (CI = +/-0.113; p = 0.906)	-0.018 (CI = +/-0.609; p = 0.950)	-0.141	+0.63%
Frequency	2017.2	0.002 (CI = +/-0.123; p = 0.974)	-0.009 (CI = +/-0.640; p = 0.977)	-0.154	+0.19%
Frequency	2018.1	0.022 (CI = +/-0.126; p = 0.709)	-0.033 (CI = +/-0.632; p = 0.913)	-0.137	+2.24%
Frequency	2018.2	0.024 (CI = +/-0.137; p = 0.708)	-0.032 (CI = +/-0.666; p = 0.918)	-0.152	+2.42%
Frequency	2019.1	0.037 (CI = +/-0.140; p = 0.572)	0.010 (CI = +/-0.674; p = 0.974)	-0.096	+3.74%

AB Total

Coverage = AB Total

End Trend Period = 2024.2

Excluded Points = 2020.2

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-10-29

Loss Cost	2011.1	0.022 (CI = +/-0.064; p = 0.473)	0.224 (CI = +/-0.568; p = 0.423)	0.143	+2.27%
Loss Cost	2011.2	0.023 (CI = +/-0.070; p = 0.509)	0.223 (CI = +/-0.599; p = 0.450)	0.131	+2.30%
Loss Cost	2012.1	0.037 (CI = +/-0.076; p = 0.319)	0.146 (CI = +/-0.619; p = 0.630)	0.165	+3.81%
Loss Cost	2012.2	0.026 (CI = +/-0.084; p = 0.524)	0.203 (CI = +/-0.649; p = 0.522)	0.123	+2.64%
Loss Cost	2013.1	0.046 (CI = +/-0.091; p = 0.298)	0.104 (CI = +/-0.668; p = 0.750)	0.169	+4.75%
Loss Cost	2013.2	0.038 (CI = +/-0.101; p = 0.446)	0.145 (CI = +/-0.711; p = 0.675)	0.126	+3.84%
Loss Cost	2014.1	0.060 (CI = +/-0.111; p = 0.269)	0.042 (CI = +/-0.741; p = 0.907)	0.169	+6.23%
Loss Cost	2014.2	0.052 (CI = +/-0.126; p = 0.394)	0.077 (CI = +/-0.797; p = 0.842)	0.121	+5.38%
Loss Cost	2015.1	0.073 (CI = +/-0.142; p = 0.291)	-0.008 (CI = +/-0.848; p = 0.984)	0.144	+7.58%
Loss Cost	2015.2	0.072 (CI = +/-0.163; p = 0.357)	-0.006 (CI = +/-0.920; p = 0.989)	0.106	+7.52%
Loss Cost	2016.1	0.118 (CI = +/-0.177; p = 0.176)	-0.170 (CI = +/-0.946; p = 0.706)	0.189	+12.49%
Loss Cost	2016.2	0.116 (CI = +/-0.204; p = 0.240)	-0.165 (CI = +/-1.030; p = 0.735)	0.131	+12.34%
Loss Cost	2017.1	0.139 (CI = +/-0.232; p = 0.216)	-0.233 (CI = +/-1.106; p = 0.655)	0.131	+14.90%
Loss Cost	2017.2	0.164 (CI = +/-0.262; p = 0.196)	-0.297 (CI = +/-1.181; p = 0.591)	0.132	+17.80%
Loss Cost	2018.1	0.195 (CI = +/-0.291; p = 0.165)	-0.361 (CI = +/-1.244; p = 0.533)	0.153	+21.57%
Loss Cost	2018.2	0.207 (CI = +/-0.326; p = 0.185)	-0.374 (CI = +/-1.331; p = 0.541)	0.112	+22.97%
Loss Cost	2019.1	0.218 (CI = +/-0.363; p = 0.204)	-0.369 (CI = +/-1.433; p = 0.569)	0.076	+24.30%
Severity	2011.1	0.058 (CI = +/-0.038; p = 0.004)	0.130 (CI = +/-0.341; p = 0.439)	0.609	+5.97%
Severity	2011.2	0.071 (CI = +/-0.040; p = 0.001)	0.061 (CI = +/-0.337; p = 0.712)	0.654	+7.31%
Severity	2012.1	0.076 (CI = +/-0.043; p = 0.001)	0.030 (CI = +/-0.352; p = 0.862)	0.650	+7.95%
Severity	2012.2	0.077 (CI = +/-0.048; p = 0.003)	0.028 (CI = +/-0.374; p = 0.880)	0.623	+8.00%
Severity	2013.1	0.090 (CI = +/-0.052; p = 0.002)	-0.035 (CI = +/-0.383; p = 0.853)	0.645	+9.37%
Severity	2013.2	0.090 (CI = +/-0.058; p = 0.005)	-0.034 (CI = +/-0.409; p = 0.863)	0.610	+9.36%
Severity	2014.1	0.100 (CI = +/-0.065; p = 0.004)	-0.083 (CI = +/-0.431; p = 0.690)	0.611	+10.56%
Severity	2014.2	0.113 (CI = +/-0.072; p = 0.004)	-0.138 (CI = +/-0.454; p = 0.528)	0.612	+11.98%
Severity	2015.1	0.122 (CI = +/-0.081; p = 0.006)	-0.173 (CI = +/-0.487; p = 0.463)	0.590	+12.92%
Severity	2015.2	0.121 (CI = +/-0.093; p = 0.015)	-0.171 (CI = +/-0.529; p = 0.501)	0.536	+12.88%
Severity	2016.1	0.147 (CI = +/-0.102; p = 0.008)	-0.264 (CI = +/-0.544; p = 0.315)	0.572	+15.82%
Severity	2016.2	0.145 (CI = +/-0.117; p = 0.019)	-0.258 (CI = +/-0.592; p = 0.363)	0.503	+15.61%
Severity	2017.1	0.134 (CI = +/-0.134; p = 0.050)	-0.225 (CI = +/-0.638; p = 0.457)	0.404	+14.34%
Severity	2017.2	0.167 (CI = +/-0.142; p = 0.026)	-0.309 (CI = +/-0.642; p = 0.312)	0.473	+18.13%
Severity	2018.1	0.163 (CI = +/-0.162; p = 0.049)	-0.302 (CI = +/-0.691; p = 0.354)	0.379	+17.67%
Severity	2018.2	0.170 (CI = +/-0.181; p = 0.063)	-0.310 (CI = +/-0.739; p = 0.368)	0.328	+18.50%
Severity	2019.1	0.155 (CI = +/-0.197; p = 0.107)	-0.316 (CI = +/-0.778; p = 0.377)	0.185	+16.79%
Frequency	2011.1	-0.036 (CI = +/-0.044; p = 0.109)	0.095 (CI = +/-0.394; p = 0.624)	0.101	-3.49%
Frequency	2011.2	-0.048 (CI = +/-0.047; p = 0.044)	0.162 (CI = +/-0.397; p = 0.408)	0.167	-4.67%
Frequency	2012.1	-0.039 (CI = +/-0.051; p = 0.123)	0.116 (CI = +/-0.412; p = 0.566)	0.089	-3.84%
Frequency	2012.2	-0.051 (CI = +/-0.055; p = 0.066)	0.176 (CI = +/-0.424; p = 0.398)	0.138	-4.96%
Frequency	2013.1	-0.043 (CI = +/-0.060; p = 0.152)	0.138 (CI = +/-0.447; p = 0.526)	0.066	-4.23%
Frequency	2013.2	-0.052 (CI = +/-0.067; p = 0.124)	0.179 (CI = +/-0.472; p = 0.438)	0.082	-5.05%
Frequency	2014.1	-0.040 (CI = +/-0.075; p = 0.277)	0.125 (CI = +/-0.498; p = 0.605)	0.001	-3.91%
Frequency	2014.2	-0.061 (CI = +/-0.081; p = 0.132)	0.215 (CI = +/-0.512; p = 0.388)	0.074	-5.90%
Frequency	2015.1	-0.048 (CI = +/-0.091; p = 0.277)	0.165 (CI = +/-0.546; p = 0.532)	-0.011	-4.73%
Frequency	2015.2	-0.049 (CI = +/-0.105; p = 0.338)	0.165 (CI = +/-0.593; p = 0.561)	-0.040	-4.75%
Frequency	2016.1	-0.029 (CI = +/-0.118; p = 0.604)	0.095 (CI = +/-0.629; p = 0.752)	-0.112	-2.87%
Frequency	2016.2	-0.029 (CI = +/-0.136; p = 0.655)	0.093 (CI = +/-0.684; p = 0.773)	-0.130	-2.83%
Frequency	2017.1	0.005 (CI = +/-0.147; p = 0.943)	-0.008 (CI = +/-0.701; p = 0.982)	-0.165	+0.49%
Frequency	2017.2	-0.003 (CI = +/-0.168; p = 0.971)	0.012 (CI = +/-0.756; p = 0.972)	-0.182	-0.28%
Frequency	2018.1	0.033 (CI = +/-0.177; p = 0.690)	-0.059 (CI = +/-0.757; p = 0.865)	-0.163	+3.31%
Frequency	2018.2	0.037 (CI = +/-0.199; p = 0.684)	-0.064 (CI = +/-0.812; p = 0.862)	-0.183	+3.77%
Frequency	2019.1	0.062 (CI = +/-0.207; p = 0.507)	-0.054 (CI = +/-0.817; p = 0.883)	-0.107	+6.43%

AB Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.001 (CI = +/-0.028; p = 0.959)	0.409 (CI = +/-0.146; p = 0.000)	0.668	-0.07%
Loss Cost	2011.2	0.004 (CI = +/-0.031; p = 0.768)	0.423 (CI = +/-0.151; p = 0.000)	0.681	+0.43%
Loss Cost	2012.1	0.009 (CI = +/-0.035; p = 0.577)	0.410 (CI = +/-0.160; p = 0.000)	0.665	+0.93%
Loss Cost	2012.2	0.000 (CI = +/-0.037; p = 0.995)	0.387 (CI = +/-0.162; p = 0.000)	0.641	+0.01%
Loss Cost	2013.1	0.010 (CI = +/-0.042; p = 0.616)	0.363 (CI = +/-0.169; p = 0.001)	0.625	+0.99%
Loss Cost	2013.2	0.002 (CI = +/-0.048; p = 0.920)	0.346 (CI = +/-0.179; p = 0.002)	0.580	+0.22%
Loss Cost	2014.1	0.012 (CI = +/-0.056; p = 0.652)	0.326 (CI = +/-0.194; p = 0.004)	0.550	+1.17%
Loss Cost	2014.2	0.001 (CI = +/-0.066; p = 0.967)	0.307 (CI = +/-0.210; p = 0.010)	0.483	+0.12%
Loss Cost	2015.1	-0.001 (CI = +/-0.085; p = 0.985)	0.310 (CI = +/-0.244; p = 0.020)	0.448	-0.07%
Loss Cost	2015.2	-0.005 (CI = +/-0.109; p = 0.907)	0.303 (CI = +/-0.284; p = 0.040)	0.377	-0.55%
Loss Cost	2016.1	0.034 (CI = +/-0.132; p = 0.536)	0.244 (CI = +/-0.303; p = 0.094)	0.338	+3.47%
Loss Cost	2016.2	0.018 (CI = +/-0.187; p = 0.802)	0.225 (CI = +/-0.377; p = 0.173)	0.120	+1.82%
Loss Cost	2017.1	-0.016 (CI = +/-0.312; p = 0.880)	0.265 (CI = +/-0.533; p = 0.212)	0.106	-1.59%
Loss Cost	2017.2	0.059 (CI = +/-0.538; p = 0.685)	0.327 (CI = +/-0.777; p = 0.212)	0.273	+6.05%
Loss Cost	2018.1	0.069 (CI = +/-3.550; p = 0.845)	0.318 (CI = +/-3.969; p = 0.494)	-0.129	+7.19%
Loss Cost	2018.2	0.349 (CI = +/-NaN; p = NaN)	0.458 (CI = +/-NaN; p = NaN)	NaN	+41.73%
Loss Cost	2019.1	1.264 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+254.12%
Severity	2011.1	0.039 (CI = +/-0.034; p = 0.029)	0.021 (CI = +/-0.178; p = 0.806)	0.194	+3.97%
Severity	2011.2	0.052 (CI = +/-0.034; p = 0.005)	0.058 (CI = +/-0.165; p = 0.465)	0.374	+5.34%
Severity	2012.1	0.055 (CI = +/-0.038; p = 0.008)	0.049 (CI = +/-0.177; p = 0.564)	0.362	+5.68%
Severity	2012.2	0.054 (CI = +/-0.044; p = 0.022)	0.044 (CI = +/-0.191; p = 0.623)	0.272	+5.50%
Severity	2013.1	0.066 (CI = +/-0.049; p = 0.013)	0.014 (CI = +/-0.197; p = 0.876)	0.349	+6.78%
Severity	2013.2	0.061 (CI = +/-0.057; p = 0.039)	0.005 (CI = +/-0.215; p = 0.961)	0.234	+6.31%
Severity	2014.1	0.072 (CI = +/-0.068; p = 0.041)	-0.018 (CI = +/-0.235; p = 0.869)	0.252	+7.42%
Severity	2014.2	0.084 (CI = +/-0.080; p = 0.043)	0.005 (CI = +/-0.255; p = 0.968)	0.274	+8.72%
Severity	2015.1	0.090 (CI = +/-0.102; p = 0.075)	-0.008 (CI = +/-0.294; p = 0.950)	0.215	+9.47%
Severity	2015.2	0.080 (CI = +/-0.130; p = 0.184)	-0.024 (CI = +/-0.339; p = 0.870)	0.034	+8.34%
Severity	2016.1	0.132 (CI = +/-0.152; p = 0.075)	-0.102 (CI = +/-0.347; p = 0.483)	0.308	+14.16%
Severity	2016.2	0.111 (CI = +/-0.212; p = 0.220)	-0.127 (CI = +/-0.428; p = 0.455)	0.117	+11.72%
Severity	2017.1	0.074 (CI = +/-0.356; p = 0.554)	-0.085 (CI = +/-0.609; p = 0.687)	-0.425	+7.72%
Severity	2017.2	0.185 (CI = +/-0.503; p = 0.254)	0.008 (CI = +/-0.726; p = 0.968)	0.114	+20.37%
Severity	2018.1	0.204 (CI = +/-3.307; p = 0.576)	-0.008 (CI = +/-3.698; p = 0.982)	-0.718	+22.67%
Severity	2018.2	0.465 (CI = +/-NaN; p = NaN)	0.122 (CI = +/-NaN; p = NaN)	NaN	+59.14%
Severity	2019.1	0.709 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+103.11%
Frequency	2011.1	-0.040 (CI = +/-0.020; p = 0.001)	0.388 (CI = +/-0.104; p = 0.000)	0.812	-3.89%
Frequency	2011.2	-0.048 (CI = +/-0.019; p = 0.000)	0.366 (CI = +/-0.095; p = 0.000)	0.856	-4.66%
Frequency	2012.1	-0.046 (CI = +/-0.022; p = 0.001)	0.361 (CI = +/-0.102; p = 0.000)	0.824	-4.50%
Frequency	2012.2	-0.053 (CI = +/-0.023; p = 0.000)	0.342 (CI = +/-0.098; p = 0.000)	0.854	-5.21%
Frequency	2013.1	-0.056 (CI = +/-0.027; p = 0.001)	0.348 (CI = +/-0.107; p = 0.000)	0.830	-5.43%
Frequency	2013.2	-0.059 (CI = +/-0.031; p = 0.002)	0.341 (CI = +/-0.116; p = 0.000)	0.832	-5.73%
Frequency	2014.1	-0.060 (CI = +/-0.038; p = 0.006)	0.343 (CI = +/-0.130; p = 0.000)	0.791	-5.82%
Frequency	2014.2	-0.082 (CI = +/-0.023; p = 0.000)	0.302 (CI = +/-0.074; p = 0.000)	0.939	-7.90%
Frequency	2015.1	-0.091 (CI = +/-0.026; p = 0.000)	0.318 (CI = +/-0.074; p = 0.000)	0.942	-8.71%
Frequency	2015.2	-0.086 (CI = +/-0.031; p = 0.001)	0.327 (CI = +/-0.082; p = 0.000)	0.945	-8.20%
Frequency	2016.1	-0.098 (CI = +/-0.036; p = 0.001)	0.346 (CI = +/-0.083; p = 0.000)	0.951	-9.36%
Frequency	2016.2	-0.093 (CI = +/-0.050; p = 0.007)	0.352 (CI = +/-0.102; p = 0.001)	0.951	-8.86%
Frequency	2017.1	-0.090 (CI = +/-0.088; p = 0.047)	0.350 (CI = +/-0.151; p = 0.005)	0.915	-8.65%
Frequency	2017.2	-0.127 (CI = +/-0.042; p = 0.006)	0.319 (CI = +/-0.061; p = 0.002)	0.994	-11.89%
Frequency	2018.1	-0.135 (CI = +/-0.242; p = 0.089)	0.326 (CI = +/-0.271; p = 0.042)	0.987	-12.62%
Frequency	2018.2	-0.116 (CI = +/-NaN; p = NaN)	0.336 (CI = +/-NaN; p = NaN)	NaN	-10.94%
Frequency	2019.1	0.556 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+74.35%

AB Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.007 (CI = +/-0.030; p = 0.605)	0.390 (CI = +/-0.148; p = 0.000)	0.655	-0.74%
Loss Cost	2011.2	-0.003 (CI = +/-0.034; p = 0.863)	0.403 (CI = +/-0.157; p = 0.000)	0.663	-0.28%
Loss Cost	2012.1	0.002 (CI = +/-0.038; p = 0.913)	0.391 (CI = +/-0.166; p = 0.000)	0.634	+0.20%
Loss Cost	2012.2	-0.011 (CI = +/-0.041; p = 0.559)	0.358 (CI = +/-0.165; p = 0.001)	0.632	-1.11%
Loss Cost	2013.1	-0.002 (CI = +/-0.046; p = 0.937)	0.338 (CI = +/-0.171; p = 0.001)	0.591	-0.16%
Loss Cost	2013.2	-0.015 (CI = +/-0.052; p = 0.528)	0.309 (CI = +/-0.178; p = 0.003)	0.576	-1.48%
Loss Cost	2014.1	-0.006 (CI = +/-0.061; p = 0.819)	0.293 (CI = +/-0.194; p = 0.008)	0.505	-0.62%
Loss Cost	2014.2	-0.027 (CI = +/-0.070; p = 0.386)	0.255 (CI = +/-0.200; p = 0.020)	0.505	-2.69%
Loss Cost	2015.1	-0.033 (CI = +/-0.089; p = 0.407)	0.263 (CI = +/-0.232; p = 0.033)	0.446	-3.20%
Loss Cost	2015.2	-0.056 (CI = +/-0.117; p = 0.277)	0.228 (CI = +/-0.269; p = 0.081)	0.452	-5.41%
Loss Cost	2016.1	-0.018 (CI = +/-0.139; p = 0.744)	0.183 (CI = +/-0.281; p = 0.144)	0.190	-1.74%
Loss Cost	2016.2	-0.084 (CI = +/-0.155; p = 0.181)	0.105 (CI = +/-0.265; p = 0.294)	0.471	-8.09%
Loss Cost	2017.1	-0.146 (CI = +/-0.110; p = 0.030)	0.157 (CI = +/-0.159; p = 0.052)	0.923	-13.57%
Loss Cost	2017.2	-0.153 (CI = +/-0.718; p = 0.225)	0.150 (CI = +/-0.803; p = 0.253)	0.878	-14.23%
Loss Cost	2018.1	-0.210 (CI = +/-NaN; p = NaN)	0.179 (CI = +/-NaN; p = NaN)	NaN	-18.94%
Loss Cost	2018.2	-0.567 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-43.28%
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	0.026 (CI = +/-0.034; p = 0.121)	-0.016 (CI = +/-0.165; p = 0.836)	0.046	+2.62%
Severity	2011.2	0.039 (CI = +/-0.034; p = 0.028)	0.021 (CI = +/-0.157; p = 0.780)	0.215	+3.96%
Severity	2012.1	0.042 (CI = +/-0.039; p = 0.038)	0.014 (CI = +/-0.168; p = 0.858)	0.198	+4.24%
Severity	2012.2	0.036 (CI = +/-0.045; p = 0.107)	0.000 (CI = +/-0.182; p = 0.999)	0.080	+3.66%
Severity	2013.1	0.047 (CI = +/-0.050; p = 0.059)	-0.025 (CI = +/-0.186; p = 0.772)	0.180	+4.86%
Severity	2013.2	0.036 (CI = +/-0.058; p = 0.190)	-0.049 (CI = +/-0.200; p = 0.593)	0.052	+3.70%
Severity	2014.1	0.045 (CI = +/-0.069; p = 0.168)	-0.066 (CI = +/-0.219; p = 0.509)	0.072	+4.64%
Severity	2014.2	0.052 (CI = +/-0.088; p = 0.204)	-0.053 (CI = +/-0.252; p = 0.633)	0.056	+5.35%
Severity	2015.1	0.056 (CI = +/-0.113; p = 0.269)	-0.059 (CI = +/-0.294; p = 0.638)	-0.035	+5.79%
Severity	2015.2	0.024 (CI = +/-0.146; p = 0.694)	-0.108 (CI = +/-0.333; p = 0.441)	-0.152	+2.39%
Severity	2016.1	0.075 (CI = +/-0.164; p = 0.271)	-0.169 (CI = +/-0.331; p = 0.230)	0.213	+7.83%
Severity	2016.2	-0.005 (CI = +/-0.177; p = 0.931)	-0.263 (CI = +/-0.302; p = 0.070)	0.554	-0.52%
Severity	2017.1	-0.072 (CI = +/-0.164; p = 0.198)	-0.207 (CI = +/-0.236; p = 0.064)	0.798	-6.96%
Severity	2017.2	-0.015 (CI = +/-0.526; p = 0.784)	-0.159 (CI = +/-0.588; p = 0.180)	0.794	-1.45%
Severity	2018.1	-0.056 (CI = +/-NaN; p = NaN)	-0.138 (CI = +/-NaN; p = NaN)	NaN	-5.45%
Severity	2018.2	0.221 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+24.68%
Severity	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	-0.033 (CI = +/-0.021; p = 0.004)	0.406 (CI = +/-0.101; p = 0.000)	0.841	-3.27%
Frequency	2011.2	-0.042 (CI = +/-0.020; p = 0.001)	0.383 (CI = +/-0.094; p = 0.000)	0.874	-4.08%
Frequency	2012.1	-0.040 (CI = +/-0.023; p = 0.003)	0.377 (CI = +/-0.101; p = 0.000)	0.848	-3.88%
Frequency	2012.2	-0.047 (CI = +/-0.025; p = 0.002)	0.358 (CI = +/-0.101; p = 0.000)	0.868	-4.60%
Frequency	2013.1	-0.049 (CI = +/-0.029; p = 0.004)	0.363 (CI = +/-0.110; p = 0.000)	0.846	-4.79%
Frequency	2013.2	-0.051 (CI = +/-0.036; p = 0.010)	0.358 (CI = +/-0.123; p = 0.000)	0.844	-5.00%
Frequency	2014.1	-0.052 (CI = +/-0.043; p = 0.025)	0.359 (CI = +/-0.138; p = 0.000)	0.806	-5.03%
Frequency	2014.2	-0.079 (CI = +/-0.029; p = 0.000)	0.308 (CI = +/-0.085; p = 0.000)	0.938	-7.63%
Frequency	2015.1	-0.089 (CI = +/-0.033; p = 0.001)	0.322 (CI = +/-0.086; p = 0.000)	0.940	-8.50%
Frequency	2015.2	-0.079 (CI = +/-0.042; p = 0.005)	0.336 (CI = +/-0.097; p = 0.000)	0.947	-7.62%
Frequency	2016.1	-0.093 (CI = +/-0.051; p = 0.007)	0.352 (CI = +/-0.102; p = 0.001)	0.951	-8.87%
Frequency	2016.2	-0.079 (CI = +/-0.080; p = 0.051)	0.368 (CI = +/-0.136; p = 0.003)	0.956	-7.61%
Frequency	2017.1	-0.074 (CI = +/-0.165; p = 0.194)	0.364 (CI = +/-0.238; p = 0.022)	0.918	-7.10%
Frequency	2017.2	-0.139 (CI = +/-0.192; p = 0.069)	0.309 (CI = +/-0.215; p = 0.035)	0.996	-12.96%
Frequency	2018.1	-0.154 (CI = +/-NaN; p = NaN)	0.317 (CI = +/-NaN; p = NaN)	NaN	-14.27%
Frequency	2018.2	-0.788 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-54.51%
Frequency	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

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

Loss Cost	2011.1	-0.050 (CI = +/-0.081; p = 0.173)	0.557 (CI = +/-0.185; p = 0.001)	0.893	-4.85%
Loss Cost	2011.2	-0.017 (CI = +/-0.081; p = 0.595)	0.596 (CI = +/-0.164; p = 0.001)	0.944	-1.67%
Loss Cost	2012.1	-0.017 (CI = +/-0.142; p = 0.725)	0.596 (CI = +/-0.242; p = 0.004)	0.927	-1.71%
Loss Cost	2012.2	-0.069 (CI = +/-0.149; p = 0.184)	0.553 (CI = +/-0.214; p = 0.008)	0.969	-6.66%
Loss Cost	2013.1	-0.046 (CI = +/-0.907; p = 0.634)	0.534 (CI = +/-1.015; p = 0.094)	0.943	-4.52%
Loss Cost	2013.2	-0.118 (CI = +/-NaN; p = NaN)	0.499 (CI = +/-NaN; p = NaN)	NaN	-11.10%
Loss Cost	2014.1	0.880 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+141.01%
Loss Cost	2014.2	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	-0.023 (CI = +/-0.122; p = 0.651)	0.056 (CI = +/-0.279; p = 0.628)	-0.294	-2.25%
Severity	2011.2	0.032 (CI = +/-0.106; p = 0.442)	0.120 (CI = +/-0.214; p = 0.193)	0.163	+3.30%
Severity	2012.1	0.025 (CI = +/-0.184; p = 0.690)	0.129 (CI = +/-0.315; p = 0.284)	0.079	+2.58%
Severity	2012.2	-0.005 (CI = +/-0.354; p = 0.953)	0.103 (CI = +/-0.511; p = 0.478)	-0.452	-0.55%
Severity	2013.1	0.079 (CI = +/-1.885; p = 0.688)	0.032 (CI = +/-2.107; p = 0.877)	-0.974	+8.23%
Severity	2013.2	-0.069 (CI = +/-NaN; p = NaN)	-0.042 (CI = +/-NaN; p = NaN)	NaN	-6.69%
Severity	2014.1	-0.153 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-14.16%
Severity	2014.2	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	-0.027 (CI = +/-0.060; p = 0.300)	0.502 (CI = +/-0.137; p = 0.000)	0.925	-2.66%
Frequency	2011.2	-0.049 (CI = +/-0.065; p = 0.105)	0.475 (CI = +/-0.132; p = 0.001)	0.944	-4.81%
Frequency	2012.1	-0.043 (CI = +/-0.113; p = 0.316)	0.468 (CI = +/-0.193; p = 0.005)	0.921	-4.18%
Frequency	2012.2	-0.063 (CI = +/-0.213; p = 0.329)	0.450 (CI = +/-0.308; p = 0.024)	0.908	-6.15%
Frequency	2013.1	-0.125 (CI = +/-0.977; p = 0.350)	0.502 (CI = +/-1.092; p = 0.108)	0.917	-11.78%
Frequency	2013.2	-0.048 (CI = +/-NaN; p = NaN)	0.540 (CI = +/-NaN; p = NaN)	NaN	-4.72%
Frequency	2014.1	1.032 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+180.75%
Frequency	2014.2	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

AB Total

Coverage = AB Total

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2015.1	0.049 (CI = +/-0.036; p = 0.011)	0.617 (CI = +/-0.231; p = 0.000)	0.655	+5.02%
Loss Cost	2015.2	0.055 (CI = +/-0.039; p = 0.009)	0.637 (CI = +/-0.239; p = 0.000)	0.654	+5.61%
Loss Cost	2016.1	0.058 (CI = +/-0.044; p = 0.013)	0.626 (CI = +/-0.253; p = 0.000)	0.654	+5.94%
Loss Cost	2016.2	0.062 (CI = +/-0.048; p = 0.015)	0.641 (CI = +/-0.265; p = 0.000)	0.639	+6.44%
Loss Cost	2017.1	0.053 (CI = +/-0.053; p = 0.050)	0.671 (CI = +/-0.276; p = 0.000)	0.653	+5.44%
Loss Cost	2017.2	0.069 (CI = +/-0.055; p = 0.018)	0.716 (CI = +/-0.271; p = 0.000)	0.699	+7.12%
Loss Cost	2018.1	0.057 (CI = +/-0.062; p = 0.065)	0.748 (CI = +/-0.284; p = 0.000)	0.714	+5.91%
Loss Cost	2018.2	0.072 (CI = +/-0.067; p = 0.037)	0.785 (CI = +/-0.290; p = 0.000)	0.732	+7.48%
Loss Cost	2019.1	0.044 (CI = +/-0.067; p = 0.177)	0.855 (CI = +/-0.271; p = 0.000)	0.799	+4.51%
Severity	2015.1	0.074 (CI = +/-0.034; p = 0.000)	0.185 (CI = +/-0.214; p = 0.087)	0.534	+7.73%
Severity	2015.2	0.073 (CI = +/-0.037; p = 0.001)	0.181 (CI = +/-0.226; p = 0.109)	0.474	+7.61%
Severity	2016.1	0.075 (CI = +/-0.041; p = 0.001)	0.174 (CI = +/-0.239; p = 0.143)	0.462	+7.84%
Severity	2016.2	0.073 (CI = +/-0.046; p = 0.004)	0.165 (CI = +/-0.252; p = 0.186)	0.382	+7.53%
Severity	2017.1	0.060 (CI = +/-0.049; p = 0.020)	0.205 (CI = +/-0.254; p = 0.105)	0.339	+6.16%
Severity	2017.2	0.071 (CI = +/-0.053; p = 0.012)	0.236 (CI = +/-0.259; p = 0.071)	0.385	+7.32%
Severity	2018.1	0.056 (CI = +/-0.057; p = 0.055)	0.278 (CI = +/-0.263; p = 0.040)	0.370	+5.74%
Severity	2018.2	0.060 (CI = +/-0.065; p = 0.071)	0.287 (CI = +/-0.283; p = 0.047)	0.327	+6.13%
Severity	2019.1	0.031 (CI = +/-0.065; p = 0.310)	0.358 (CI = +/-0.262; p = 0.012)	0.413	+3.19%
Frequency	2015.1	-0.026 (CI = +/-0.017; p = 0.006)	0.432 (CI = +/-0.111; p = 0.000)	0.771	-2.52%
Frequency	2015.2	-0.019 (CI = +/-0.017; p = 0.030)	0.456 (CI = +/-0.101; p = 0.000)	0.823	-1.86%
Frequency	2016.1	-0.018 (CI = +/-0.019; p = 0.060)	0.453 (CI = +/-0.107; p = 0.000)	0.805	-1.76%
Frequency	2016.2	-0.010 (CI = +/-0.018; p = 0.239)	0.477 (CI = +/-0.097; p = 0.000)	0.858	-1.01%
Frequency	2017.1	-0.007 (CI = +/-0.019; p = 0.469)	0.466 (CI = +/-0.101; p = 0.000)	0.849	-0.67%
Frequency	2017.2	-0.002 (CI = +/-0.021; p = 0.852)	0.480 (CI = +/-0.101; p = 0.000)	0.863	-0.18%
Frequency	2018.1	0.002 (CI = +/-0.023; p = 0.885)	0.470 (CI = +/-0.107; p = 0.000)	0.856	+0.16%
Frequency	2018.2	0.013 (CI = +/-0.021; p = 0.208)	0.498 (CI = +/-0.090; p = 0.000)	0.913	+1.27%
Frequency	2019.1	0.013 (CI = +/-0.024; p = 0.277)	0.498 (CI = +/-0.098; p = 0.000)	0.908	+1.28%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = 2025.1

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2022-07-01

Loss Cost	2011.1	-0.034 (CI = +/-0.020; p = 0.002)	0.449 (CI = +/-0.132; p = 0.000)	0.081 (CI = +/-0.100; p = 0.108)	0.674	-3.32%	+4.88%
Loss Cost	2011.2	-0.039 (CI = +/-0.021; p = 0.001)	0.430 (CI = +/-0.132; p = 0.000)	0.096 (CI = +/-0.100; p = 0.060)	0.692	-3.84%	+5.84%
Loss Cost	2012.1	-0.039 (CI = +/-0.023; p = 0.002)	0.428 (CI = +/-0.137; p = 0.000)	0.095 (CI = +/-0.104; p = 0.072)	0.662	-3.79%	+5.79%
Loss Cost	2012.2	-0.041 (CI = +/-0.026; p = 0.003)	0.420 (CI = +/-0.143; p = 0.000)	0.102 (CI = +/-0.108; p = 0.065)	0.664	-4.04%	+6.22%
Loss Cost	2013.1	-0.043 (CI = +/-0.028; p = 0.004)	0.426 (CI = +/-0.149; p = 0.000)	0.105 (CI = +/-0.112; p = 0.064)	0.645	-4.25%	+6.40%
Loss Cost	2013.2	-0.049 (CI = +/-0.031; p = 0.003)	0.410 (CI = +/-0.153; p = 0.000)	0.119 (CI = +/-0.116; p = 0.045)	0.655	-4.79%	+7.23%
Loss Cost	2014.1	-0.059 (CI = +/-0.032; p = 0.001)	0.435 (CI = +/-0.149; p = 0.000)	0.136 (CI = +/-0.113; p = 0.020)	0.698	-5.76%	+8.01%
Loss Cost	2014.2	-0.077 (CI = +/-0.028; p = 0.000)	0.390 (CI = +/-0.124; p = 0.000)	0.176 (CI = +/-0.095; p = 0.001)	0.799	-7.46%	+10.35%
Loss Cost	2015.1	-0.089 (CI = +/-0.028; p = 0.000)	0.414 (CI = +/-0.116; p = 0.000)	0.194 (CI = +/-0.089; p = 0.000)	0.832	-8.49%	+11.11%
Loss Cost	2015.2	-0.085 (CI = +/-0.032; p = 0.000)	0.421 (CI = +/-0.123; p = 0.000)	0.188 (CI = +/-0.096; p = 0.001)	0.829	-8.19%	+10.75%
Loss Cost	2016.1	-0.093 (CI = +/-0.036; p = 0.000)	0.434 (CI = +/-0.127; p = 0.000)	0.199 (CI = +/-0.099; p = 0.001)	0.824	-8.87%	+11.17%
Loss Cost	2016.2	-0.082 (CI = +/-0.040; p = 0.001)	0.454 (CI = +/-0.129; p = 0.000)	0.178 (CI = +/-0.103; p = 0.002)	0.836	-7.84%	+10.12%
Loss Cost	2017.1	-0.091 (CI = +/-0.045; p = 0.001)	0.468 (CI = +/-0.134; p = 0.000)	0.191 (CI = +/-0.108; p = 0.002)	0.831	-8.67%	+10.53%
Loss Cost	2017.2	-0.093 (CI = +/-0.055; p = 0.003)	0.464 (CI = +/-0.146; p = 0.000)	0.195 (CI = +/-0.122; p = 0.005)	0.829	-8.88%	+10.69%
Severity	2011.1	0.038 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.068; p = 0.162)	0.047 (CI = +/-0.052; p = 0.071)	0.834	+3.88%	+8.93%
Severity	2011.2	0.036 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.070; p = 0.231)	0.052 (CI = +/-0.053; p = 0.055)	0.817	+3.70%	+9.25%
Severity	2012.1	0.034 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.070; p = 0.152)	0.057 (CI = +/-0.053; p = 0.035)	0.808	+3.41%	+9.53%
Severity	2012.2	0.028 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.065; p = 0.287)	0.071 (CI = +/-0.049; p = 0.007)	0.812	+2.88%	+10.40%
Severity	2013.1	0.027 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.067; p = 0.238)	0.074 (CI = +/-0.050; p = 0.006)	0.801	+2.70%	+10.56%
Severity	2013.2	0.024 (CI = +/-0.014; p = 0.002)	0.031 (CI = +/-0.068; p = 0.358)	0.081 (CI = +/-0.052; p = 0.004)	0.787	+2.39%	+11.01%
Severity	2014.1	0.022 (CI = +/-0.015; p = 0.006)	0.034 (CI = +/-0.071; p = 0.326)	0.083 (CI = +/-0.054; p = 0.004)	0.775	+2.24%	+11.12%
Severity	2014.2	0.022 (CI = +/-0.017; p = 0.014)	0.034 (CI = +/-0.075; p = 0.359)	0.084 (CI = +/-0.057; p = 0.007)	0.759	+2.22%	+11.15%
Severity	2015.1	0.021 (CI = +/-0.019; p = 0.036)	0.036 (CI = +/-0.079; p = 0.343)	0.086 (CI = +/-0.060; p = 0.008)	0.746	+2.08%	+11.24%
Severity	2015.2	0.026 (CI = +/-0.021; p = 0.016)	0.049 (CI = +/-0.080; p = 0.214)	0.074 (CI = +/-0.062; p = 0.022)	0.768	+2.68%	+10.59%
Severity	2016.1	0.028 (CI = +/-0.024; p = 0.024)	0.046 (CI = +/-0.084; p = 0.265)	0.072 (CI = +/-0.066; p = 0.034)	0.760	+2.84%	+10.50%
Severity	2016.2	0.034 (CI = +/-0.027; p = 0.017)	0.057 (CI = +/-0.087; p = 0.185)	0.060 (CI = +/-0.070; p = 0.085)	0.769	+3.48%	+9.93%
Severity	2017.1	0.033 (CI = +/-0.032; p = 0.041)	0.058 (CI = +/-0.094; p = 0.203)	0.062 (CI = +/-0.076; p = 0.102)	0.752	+3.38%	+9.97%
Severity	2017.2	0.037 (CI = +/-0.038; p = 0.054)	0.064 (CI = +/-0.101; p = 0.193)	0.055 (CI = +/-0.085; p = 0.186)	0.736	+3.81%	+9.66%
Frequency	2011.1	-0.072 (CI = +/-0.017; p = 0.000)	0.401 (CI = +/-0.112; p = 0.000)	0.034 (CI = +/-0.085; p = 0.422)	0.841	-6.93%	-3.72%
Frequency	2011.2	-0.075 (CI = +/-0.019; p = 0.000)	0.388 (CI = +/-0.114; p = 0.000)	0.044 (CI = +/-0.087; p = 0.310)	0.848	-7.27%	-3.13%
Frequency	2012.1	-0.072 (CI = +/-0.020; p = 0.000)	0.378 (CI = +/-0.117; p = 0.000)	0.037 (CI = +/-0.088; p = 0.389)	0.820	-6.97%	-3.42%
Frequency	2012.2	-0.070 (CI = +/-0.022; p = 0.000)	0.386 (CI = +/-0.121; p = 0.000)	0.031 (CI = +/-0.092; p = 0.490)	0.815	-6.73%	-3.79%
Frequency	2013.1	-0.070 (CI = +/-0.024; p = 0.000)	0.387 (CI = +/-0.126; p = 0.000)	0.032 (CI = +/-0.096; p = 0.498)	0.787	-6.76%	-3.76%
Frequency	2013.2	-0.073 (CI = +/-0.026; p = 0.000)	0.379 (CI = +/-0.132; p = 0.000)	0.038 (CI = +/-0.100; p = 0.438)	0.788	-7.02%	-3.41%
Frequency	2014.1	-0.081 (CI = +/-0.027; p = 0.000)	0.401 (CI = +/-0.129; p = 0.000)	0.053 (CI = +/-0.098; p = 0.269)	0.806	-7.82%	-2.80%
Frequency	2014.2	-0.099 (CI = +/-0.022; p = 0.000)	0.357 (CI = +/-0.097; p = 0.000)	0.092 (CI = +/-0.074; p = 0.017)	0.900	-9.47%	-0.72%
Frequency	2015.1	-0.109 (CI = +/-0.021; p = 0.000)	0.378 (CI = +/-0.088; p = 0.000)	0.108 (CI = +/-0.067; p = 0.003)	0.918	-10.35%	-0.12%
Frequency	2015.2	-0.112 (CI = +/-0.024; p = 0.000)	0.372 (CI = +/-0.093; p = 0.000)	0.113 (CI = +/-0.072; p = 0.004)	0.916	-10.59%	+0.14%
Frequency	2016.1	-0.121 (CI = +/-0.025; p = 0.000)	0.388 (CI = +/-0.090; p = 0.000)	0.127 (CI = +/-0.070; p = 0.002)	0.919	-11.39%	+0.60%
Frequency	2016.2	-0.116 (CI = +/-0.029; p = 0.000)	0.397 (CI = +/-0.095; p = 0.000)	0.118 (CI = +/-0.076; p = 0.005)	0.917	-10.94%	+0.17%
Frequency	2017.1	-0.124 (CI = +/-0.033; p = 0.000)	0.409 (CI = +/-0.096; p = 0.000)	0.129 (CI = +/-0.078; p = 0.003)	0.908	-11.66%	+0.51%
Frequency	2017.2	-0.130 (CI = +/-0.039; p = 0.000)	0.400 (CI = +/-0.103; p = 0.000)	0.140 (CI = +/-0.087; p = 0.004)	0.909	-12.22%	+0.94%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2011.1	-0.027 (CI = +/-0.041; p = 0.183)	0.062 (CI = +/-0.488; p = 0.796)	0.041	-2.69%
Loss Cost	2011.2	-0.038 (CI = +/-0.043; p = 0.079)	0.136 (CI = +/-0.490; p = 0.575)	0.095	-3.75%
Loss Cost	2012.1	-0.031 (CI = +/-0.047; p = 0.178)	0.091 (CI = +/-0.506; p = 0.714)	0.041	-3.09%
Loss Cost	2012.2	-0.040 (CI = +/-0.050; p = 0.114)	0.146 (CI = +/-0.522; p = 0.569)	0.071	-3.93%
Loss Cost	2013.1	-0.035 (CI = +/-0.056; p = 0.206)	0.115 (CI = +/-0.547; p = 0.669)	0.026	-3.44%
Loss Cost	2013.2	-0.048 (CI = +/-0.060; p = 0.109)	0.194 (CI = +/-0.562; p = 0.481)	0.074	-4.73%
Loss Cost	2014.1	-0.051 (CI = +/-0.067; p = 0.129)	0.210 (CI = +/-0.597; p = 0.473)	0.058	-4.98%
Loss Cost	2014.2	-0.081 (CI = +/-0.068; p = 0.022)	0.375 (CI = +/-0.572; p = 0.186)	0.203	-7.77%
Loss Cost	2015.1	-0.083 (CI = +/-0.078; p = 0.036)	0.389 (CI = +/-0.615; p = 0.202)	0.165	-8.00%
Loss Cost	2015.2	-0.092 (CI = +/-0.088; p = 0.043)	0.432 (CI = +/-0.662; p = 0.187)	0.153	-8.77%
Loss Cost	2016.1	-0.085 (CI = +/-0.102; p = 0.097)	0.400 (CI = +/-0.721; p = 0.258)	0.076	-8.17%
Loss Cost	2016.2	-0.089 (CI = +/-0.120; p = 0.135)	0.419 (CI = +/-0.793; p = 0.280)	0.042	-8.53%
Loss Cost	2017.1	-0.076 (CI = +/-0.142; p = 0.270)	0.359 (CI = +/-0.880; p = 0.398)	-0.035	-7.34%
Loss Cost	2017.2	-0.104 (CI = +/-0.168; p = 0.207)	0.482 (CI = +/-0.977; p = 0.308)	-0.009	-9.87%
Severity	2011.1	0.037 (CI = +/-0.012; p = 0.000)	0.119 (CI = +/-0.142; p = 0.095)	0.825	+3.76%
Severity	2011.2	0.034 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.144; p = 0.061)	0.812	+3.49%
Severity	2012.1	0.032 (CI = +/-0.014; p = 0.000)	0.155 (CI = +/-0.147; p = 0.040)	0.798	+3.20%
Severity	2012.2	0.025 (CI = +/-0.013; p = 0.001)	0.197 (CI = +/-0.133; p = 0.005)	0.812	+2.52%
Severity	2013.1	0.023 (CI = +/-0.014; p = 0.003)	0.208 (CI = +/-0.139; p = 0.005)	0.799	+2.33%
Severity	2013.2	0.018 (CI = +/-0.015; p = 0.017)	0.235 (CI = +/-0.139; p = 0.002)	0.794	+1.87%
Severity	2014.1	0.017 (CI = +/-0.017; p = 0.047)	0.245 (CI = +/-0.147; p = 0.002)	0.783	+1.70%
Severity	2014.2	0.015 (CI = +/-0.019; p = 0.107)	0.255 (CI = +/-0.156; p = 0.003)	0.771	+1.52%
Severity	2015.1	0.013 (CI = +/-0.021; p = 0.199)	0.263 (CI = +/-0.167; p = 0.004)	0.758	+1.35%
Severity	2015.2	0.018 (CI = +/-0.024; p = 0.133)	0.241 (CI = +/-0.178; p = 0.011)	0.764	+1.79%
Severity	2016.1	0.020 (CI = +/-0.027; p = 0.140)	0.229 (CI = +/-0.193; p = 0.023)	0.757	+2.03%
Severity	2016.2	0.024 (CI = +/-0.032; p = 0.133)	0.212 (CI = +/-0.211; p = 0.049)	0.752	+2.41%
Severity	2017.1	0.024 (CI = +/-0.038; p = 0.204)	0.212 (CI = +/-0.235; p = 0.073)	0.734	+2.39%
Severity	2017.2	0.023 (CI = +/-0.046; p = 0.308)	0.217 (CI = +/-0.265; p = 0.101)	0.713	+2.28%
Frequency	2011.1	-0.064 (CI = +/-0.035; p = 0.001)	-0.057 (CI = +/-0.421; p = 0.783)	0.538	-6.22%
Frequency	2011.2	-0.073 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.426; p = 0.994)	0.562	-7.00%
Frequency	2012.1	-0.063 (CI = +/-0.040; p = 0.003)	-0.064 (CI = +/-0.431; p = 0.763)	0.513	-6.10%
Frequency	2012.2	-0.065 (CI = +/-0.044; p = 0.005)	-0.051 (CI = +/-0.452; p = 0.818)	0.494	-6.29%
Frequency	2013.1	-0.058 (CI = +/-0.048; p = 0.019)	-0.094 (CI = +/-0.470; p = 0.684)	0.444	-5.63%
Frequency	2013.2	-0.067 (CI = +/-0.052; p = 0.014)	-0.041 (CI = +/-0.489; p = 0.864)	0.457	-6.47%
Frequency	2014.1	-0.068 (CI = +/-0.059; p = 0.025)	-0.035 (CI = +/-0.519; p = 0.890)	0.427	-6.57%
Frequency	2014.2	-0.096 (CI = +/-0.058; p = 0.003)	0.121 (CI = +/-0.488; p = 0.612)	0.552	-9.15%
Frequency	2015.1	-0.097 (CI = +/-0.066; p = 0.006)	0.125 (CI = +/-0.524; p = 0.623)	0.511	-9.22%
Frequency	2015.2	-0.110 (CI = +/-0.075; p = 0.006)	0.191 (CI = +/-0.558; p = 0.480)	0.511	-10.37%
Frequency	2016.1	-0.105 (CI = +/-0.086; p = 0.020)	0.170 (CI = +/-0.608; p = 0.562)	0.446	-9.99%
Frequency	2016.2	-0.113 (CI = +/-0.101; p = 0.031)	0.207 (CI = +/-0.667; p = 0.520)	0.411	-10.68%
Frequency	2017.1	-0.100 (CI = +/-0.119; p = 0.094)	0.147 (CI = +/-0.738; p = 0.678)	0.317	-9.51%
Frequency	2017.2	-0.127 (CI = +/-0.141; p = 0.074)	0.265 (CI = +/-0.815; p = 0.497)	0.328	-11.88%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = 2025.1
Parameters Included: time, trend_level_change, seasonality, phys_dam_xs_inf
Future Trend Start Date = 2022-07-01

Loss Cost	2011.1	-0.031 (CI = +/-0.023; p = 0.010)	0.441 (CI = +/-0.138; p = 0.000)	-0.169 (CI = +/-0.671; p = 0.609)	0.136 (CI = +/-0.241; p = 0.255)	0.664	-3.08%	+11.06%
Loss Cost	2011.2	-0.037 (CI = +/-0.024; p = 0.004)	0.424 (CI = +/-0.137; p = 0.000)	-0.141 (CI = +/-0.660; p = 0.664)	0.141 (CI = +/-0.236; p = 0.229)	0.681	-3.63%	+10.99%
Loss Cost	2012.1	-0.036 (CI = +/-0.027; p = 0.010)	0.421 (CI = +/-0.144; p = 0.000)	-0.150 (CI = +/-0.684; p = 0.653)	0.143 (CI = +/-0.243; p = 0.235)	0.650	-3.54%	+11.28%
Loss Cost	2012.2	-0.039 (CI = +/-0.029; p = 0.011)	0.414 (CI = +/-0.149; p = 0.000)	-0.138 (CI = +/-0.699; p = 0.686)	0.145 (CI = +/-0.248; p = 0.236)	0.650	-3.80%	+11.24%
Loss Cost	2013.1	-0.041 (CI = +/-0.032; p = 0.016)	0.420 (CI = +/-0.157; p = 0.000)	-0.118 (CI = +/-0.726; p = 0.739)	0.142 (CI = +/-0.254; p = 0.257)	0.629	-4.01%	+10.65%
Loss Cost	2013.2	-0.047 (CI = +/-0.035; p = 0.011)	0.406 (CI = +/-0.161; p = 0.000)	-0.092 (CI = +/-0.731; p = 0.794)	0.148 (CI = +/-0.256; p = 0.242)	0.639	-4.60%	+10.57%
Loss Cost	2014.1	-0.060 (CI = +/-0.037; p = 0.003)	0.435 (CI = +/-0.158; p = 0.000)	0.011 (CI = +/-0.712; p = 0.975)	0.133 (CI = +/-0.246; p = 0.270)	0.681	-5.78%	+7.62%
Loss Cost	2014.2	-0.080 (CI = +/-0.033; p = 0.000)	0.395 (CI = +/-0.131; p = 0.000)	0.084 (CI = +/-0.578; p = 0.762)	0.151 (CI = +/-0.199; p = 0.129)	0.788	-7.66%	+7.35%
Loss Cost	2015.1	-0.095 (CI = +/-0.033; p = 0.000)	0.426 (CI = +/-0.123; p = 0.000)	0.194 (CI = +/-0.537; p = 0.456)	0.137 (CI = +/-0.182; p = 0.130)	0.827	-9.04%	+4.34%
Loss Cost	2015.2	-0.092 (CI = +/-0.038; p = 0.000)	0.431 (CI = +/-0.130; p = 0.000)	0.184 (CI = +/-0.557; p = 0.492)	0.134 (CI = +/-0.188; p = 0.149)	0.824	-8.76%	+4.38%
Loss Cost	2016.1	-0.103 (CI = +/-0.042; p = 0.000)	0.452 (CI = +/-0.133; p = 0.000)	0.256 (CI = +/-0.566; p = 0.348)	0.127 (CI = +/-0.187; p = 0.166)	0.823	-9.79%	+2.45%
Loss Cost	2016.2	-0.091 (CI = +/-0.047; p = 0.001)	0.468 (CI = +/-0.135; p = 0.000)	0.223 (CI = +/-0.564; p = 0.408)	0.117 (CI = +/-0.186; p = 0.197)	0.833	-8.72%	+2.61%
Loss Cost	2017.1	-0.107 (CI = +/-0.054; p = 0.001)	0.490 (CI = +/-0.140; p = 0.000)	0.305 (CI = +/-0.577; p = 0.271)	0.111 (CI = +/-0.185; p = 0.213)	0.835	-10.12%	+0.47%
Loss Cost	2017.2	-0.111 (CI = +/-0.065; p = 0.003)	0.485 (CI = +/-0.151; p = 0.000)	0.316 (CI = +/-0.611; p = 0.279)	0.115 (CI = +/-0.196; p = 0.221)	0.833	-10.53%	+0.41%
Severity	2011.1	0.036 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.071; p = 0.132)	0.125 (CI = +/-0.345; p = 0.463)	0.007 (CI = +/-0.124; p = 0.909)	0.831	+3.69%	+4.41%
Severity	2011.2	0.034 (CI = +/-0.013; p = 0.000)	0.047 (CI = +/-0.072; p = 0.187)	0.135 (CI = +/-0.347; p = 0.431)	0.009 (CI = +/-0.124; p = 0.886)	0.814	+3.48%	+4.39%
Severity	2012.1	0.031 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.072; p = 0.107)	0.172 (CI = +/-0.343; p = 0.309)	0.003 (CI = +/-0.122; p = 0.966)	0.809	+3.11%	+3.37%
Severity	2012.2	0.025 (CI = +/-0.013; p = 0.001)	0.043 (CI = +/-0.065; p = 0.185)	0.198 (CI = +/-0.306; p = 0.192)	0.008 (CI = +/-0.108; p = 0.884)	0.819	+2.51%	+3.30%
Severity	2013.1	0.022 (CI = +/-0.014; p = 0.003)	0.051 (CI = +/-0.067; p = 0.131)	0.224 (CI = +/-0.310; p = 0.147)	0.004 (CI = +/-0.109; p = 0.944)	0.812	+2.23%	+2.61%
Severity	2013.2	0.018 (CI = +/-0.015; p = 0.017)	0.042 (CI = +/-0.067; p = 0.204)	0.239 (CI = +/-0.305; p = 0.118)	0.007 (CI = +/-0.107; p = 0.894)	0.804	+1.86%	+2.56%
Severity	2014.1	0.016 (CI = +/-0.016; p = 0.060)	0.049 (CI = +/-0.070; p = 0.159)	0.262 (CI = +/-0.314; p = 0.097)	0.004 (CI = +/-0.108; p = 0.944)	0.797	+1.58%	+1.95%
Severity	2014.2	0.015 (CI = +/-0.018; p = 0.105)	0.047 (CI = +/-0.074; p = 0.192)	0.264 (CI = +/-0.325; p = 0.104)	0.004 (CI = +/-0.112; p = 0.936)	0.783	+1.50%	+1.94%
Severity	2015.1	0.012 (CI = +/-0.021; p = 0.252)	0.054 (CI = +/-0.077; p = 0.157)	0.288 (CI = +/-0.338; p = 0.090)	0.001 (CI = +/-0.114; p = 0.980)	0.776	+1.18%	+1.32%
Severity	2015.2	0.017 (CI = +/-0.023; p = 0.122)	0.064 (CI = +/-0.078; p = 0.101)	0.270 (CI = +/-0.334; p = 0.106)	-0.004 (CI = +/-0.113; p = 0.947)	0.793	+1.76%	+1.39%
Severity	2016.1	0.017 (CI = +/-0.027; p = 0.188)	0.064 (CI = +/-0.084; p = 0.125)	0.270 (CI = +/-0.357; p = 0.127)	-0.004 (CI = +/-0.118; p = 0.948)	0.784	+1.74%	+1.37%
Severity	2016.2	0.023 (CI = +/-0.030; p = 0.122)	0.072 (CI = +/-0.087; p = 0.096)	0.254 (CI = +/-0.363; p = 0.155)	-0.009 (CI = +/-0.120; p = 0.876)	0.788	+2.35%	+1.45%
Severity	2017.1	0.019 (CI = +/-0.037; p = 0.286)	0.079 (CI = +/-0.094; p = 0.093)	0.278 (CI = +/-0.390; p = 0.146)	-0.010 (CI = +/-0.125; p = 0.858)	0.776	+1.89%	+0.83%
Severity	2017.2	0.022 (CI = +/-0.044; p = 0.299)	0.082 (CI = +/-0.102; p = 0.103)	0.271 (CI = +/-0.412; p = 0.176)	-0.013 (CI = +/-0.132; p = 0.831)	0.758	+2.20%	+0.87%
Frequency	2011.1	-0.068 (CI = +/-0.019; p = 0.000)	0.388 (CI = +/-0.115; p = 0.000)	-0.293 (CI = +/-0.561; p = 0.291)	0.129 (CI = +/-0.201; p = 0.198)	0.842	-6.53%	+6.36%
Frequency	2011.2	-0.071 (CI = +/-0.020; p = 0.000)	0.377 (CI = +/-0.117; p = 0.000)	-0.275 (CI = +/-0.562; p = 0.321)	0.133 (CI = +/-0.201; p = 0.186)	0.848	-6.88%	+6.32%
Frequency	2012.1	-0.067 (CI = +/-0.022; p = 0.000)	0.363 (CI = +/-0.119; p = 0.000)	-0.322 (CI = +/-0.565; p = 0.250)	0.140 (CI = +/-0.201; p = 0.161)	0.823	-6.45%	+7.65%
Frequency	2012.2	-0.064 (CI = +/-0.024; p = 0.000)	0.371 (CI = +/-0.123; p = 0.000)	-0.336 (CI = +/-0.574; p = 0.237)	0.138 (CI = +/-0.204; p = 0.174)	0.819	-6.16%	+7.69%
Frequency	2013.1	-0.063 (CI = +/-0.027; p = 0.000)	0.369 (CI = +/-0.129; p = 0.000)	-0.342 (CI = +/-0.598; p = 0.248)	0.138 (CI = +/-0.210; p = 0.184)	0.791	-6.10%	+7.84%
Frequency	2013.2	-0.066 (CI = +/-0.030; p = 0.000)	0.363 (CI = +/-0.135; p = 0.000)	-0.331 (CI = +/-0.614; p = 0.273)	0.141 (CI = +/-0.215; p = 0.186)	0.791	-6.34%	+7.81%
Frequency	2014.1	-0.075 (CI = +/-0.031; p = 0.000)	0.387 (CI = +/-0.134; p = 0.000)	-0.251 (CI = +/-0.604; p = 0.394)	0.129 (CI = +/-0.209; p = 0.209)	0.803	-7.24%	+5.57%
Frequency	2014.2	-0.095 (CI = +/-0.025; p = 0.000)	0.347 (CI = +/-0.100; p = 0.000)	-0.180 (CI = +/-0.444; p = 0.404)	0.146 (CI = +/-0.153; p = 0.060)	0.899	-9.03%	+5.30%
Frequency	2015.1	-0.106 (CI = +/-0.025; p = 0.000)	0.372 (CI = +/-0.094; p = 0.000)	-0.094 (CI = +/-0.409; p = 0.633)	0.136 (CI = +/-0.139; p = 0.054)	0.914	-10.09%	+2.98%
Frequency	2015.2	-0.109 (CI = +/-0.029; p = 0.000)	0.367 (CI = +/-0.099; p = 0.000)	-0.086 (CI = +/-0.424; p = 0.673)	0.138 (CI = +/-0.143; p = 0.058)	0.912	-10.33%	+2.94%
Frequency	2016.1	-0.120 (CI = +/-0.031; p = 0.000)	0.387 (CI = +/-0.098; p = 0.000)	-0.014 (CI = +/-0.414; p = 0.942)	0.131 (CI = +/-0.137; p = 0.059)	0.914	-11.34%	+1.06%
Frequency	2016.2	-0.115 (CI = +/-0.036; p = 0.000)	0.396 (CI = +/-0.102; p = 0.000)	-0.031 (CI = +/-0.425; p = 0.879)	0.126 (CI = +/-0.140; p = 0.075)	0.910	-10.82%	+1.14%
Frequency	2017.1	-0.125 (CI = +/-0.041; p = 0.000)	0.411 (CI = +/-0.106; p = 0.000)	0.027 (CI = +/-0.439; p = 0.894)	0.122 (CI = +/-0.140; p = 0.083)	0.901	-11.79%	-0.35%
Frequency	2017.2	-0.133 (CI = +/-0.049; p = 0.000)	0.403 (CI = +/-0.113; p = 0.000)	0.045 (CI = +/-0.456; p = 0.832)	0.128 (CI = +/-0.146; p = 0.079)	0.902	-12.45%	-0.45%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2011.1	-0.018 (CI = +/-0.026; p = 0.171)	0.488 (CI = +/-0.136; p = 0.000)	-0.107 (CI = +/-0.243; p = 0.376)	0.679	-1.75%
Loss Cost	2011.2	-0.022 (CI = +/-0.028; p = 0.119)	0.477 (CI = +/-0.139; p = 0.000)	-0.083 (CI = +/-0.252; p = 0.504)	0.681	-2.16%
Loss Cost	2012.1	-0.020 (CI = +/-0.030; p = 0.190)	0.472 (CI = +/-0.144; p = 0.000)	-0.093 (CI = +/-0.263; p = 0.472)	0.654	-1.96%
Loss Cost	2012.2	-0.020 (CI = +/-0.034; p = 0.232)	0.472 (CI = +/-0.151; p = 0.000)	-0.093 (CI = +/-0.277; p = 0.496)	0.652	-1.97%
Loss Cost	2013.1	-0.021 (CI = +/-0.037; p = 0.260)	0.474 (CI = +/-0.157; p = 0.000)	-0.089 (CI = +/-0.292; p = 0.532)	0.630	-2.04%
Loss Cost	2013.2	-0.023 (CI = +/-0.041; p = 0.252)	0.468 (CI = +/-0.165; p = 0.000)	-0.076 (CI = +/-0.309; p = 0.613)	0.627	-2.30%
Loss Cost	2014.1	-0.033 (CI = +/-0.044; p = 0.135)	0.486 (CI = +/-0.166; p = 0.000)	-0.034 (CI = +/-0.315; p = 0.826)	0.645	-3.24%
Loss Cost	2014.2	-0.049 (CI = +/-0.046; p = 0.039)	0.457 (CI = +/-0.162; p = 0.000)	0.037 (CI = +/-0.312; p = 0.805)	0.679	-4.73%
Loss Cost	2015.1	-0.058 (CI = +/-0.050; p = 0.025)	0.473 (CI = +/-0.166; p = 0.000)	0.076 (CI = +/-0.322; p = 0.628)	0.681	-5.64%
Loss Cost	2015.2	-0.046 (CI = +/-0.055; p = 0.091)	0.493 (CI = +/-0.170; p = 0.000)	0.028 (CI = +/-0.335; p = 0.864)	0.694	-4.53%
Loss Cost	2016.1	-0.049 (CI = +/-0.061; p = 0.109)	0.497 (CI = +/-0.180; p = 0.000)	0.038 (CI = +/-0.357; p = 0.826)	0.664	-4.80%
Loss Cost	2016.2	-0.027 (CI = +/-0.063; p = 0.383)	0.532 (CI = +/-0.174; p = 0.000)	-0.044 (CI = +/-0.347; p = 0.792)	0.715	-2.63%
Loss Cost	2017.1	-0.028 (CI = +/-0.071; p = 0.418)	0.534 (CI = +/-0.186; p = 0.000)	-0.040 (CI = +/-0.371; p = 0.819)	0.687	-2.74%
Loss Cost	2017.2	-0.015 (CI = +/-0.079; p = 0.693)	0.554 (CI = +/-0.194; p = 0.000)	-0.080 (CI = +/-0.388; p = 0.665)	0.702	-1.46%
Severity	2011.1	0.040 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.068; p = 0.096)	0.053 (CI = +/-0.122; p = 0.377)	0.824	+4.04%
Severity	2011.2	0.038 (CI = +/-0.014; p = 0.000)	0.053 (CI = +/-0.070; p = 0.136)	0.063 (CI = +/-0.127; p = 0.313)	0.804	+3.85%
Severity	2012.1	0.035 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.071; p = 0.091)	0.080 (CI = +/-0.129; p = 0.211)	0.792	+3.52%
Severity	2012.2	0.029 (CI = +/-0.015; p = 0.001)	0.046 (CI = +/-0.067; p = 0.168)	0.111 (CI = +/-0.124; p = 0.076)	0.784	+2.91%
Severity	2013.1	0.027 (CI = +/-0.016; p = 0.003)	0.051 (CI = +/-0.069; p = 0.143)	0.121 (CI = +/-0.129; p = 0.063)	0.769	+2.70%
Severity	2013.2	0.024 (CI = +/-0.018; p = 0.012)	0.044 (CI = +/-0.071; p = 0.211)	0.137 (CI = +/-0.134; p = 0.046)	0.746	+2.39%
Severity	2014.1	0.022 (CI = +/-0.020; p = 0.031)	0.047 (CI = +/-0.074; p = 0.200)	0.144 (CI = +/-0.141; p = 0.046)	0.730	+2.22%
Severity	2014.2	0.023 (CI = +/-0.022; p = 0.046)	0.049 (CI = +/-0.078; p = 0.211)	0.141 (CI = +/-0.151; p = 0.065)	0.711	+2.29%
Severity	2015.1	0.021 (CI = +/-0.025; p = 0.085)	0.051 (CI = +/-0.082; p = 0.214)	0.145 (CI = +/-0.160; p = 0.072)	0.694	+2.17%
Severity	2015.2	0.029 (CI = +/-0.026; p = 0.031)	0.064 (CI = +/-0.082; p = 0.117)	0.113 (CI = +/-0.161; p = 0.157)	0.726	+2.98%
Severity	2016.1	0.032 (CI = +/-0.029; p = 0.035)	0.060 (CI = +/-0.086; p = 0.159)	0.104 (CI = +/-0.171; p = 0.214)	0.718	+3.24%
Severity	2016.2	0.040 (CI = +/-0.032; p = 0.016)	0.073 (CI = +/-0.087; p = 0.093)	0.074 (CI = +/-0.174; p = 0.378)	0.739	+4.10%
Severity	2017.1	0.041 (CI = +/-0.036; p = 0.028)	0.072 (CI = +/-0.093; p = 0.117)	0.072 (CI = +/-0.185; p = 0.416)	0.719	+4.15%
Severity	2017.2	0.047 (CI = +/-0.040; p = 0.024)	0.082 (CI = +/-0.097; p = 0.092)	0.054 (CI = +/-0.194; p = 0.561)	0.711	+4.81%
Frequency	2011.1	-0.057 (CI = +/-0.021; p = 0.000)	0.431 (CI = +/-0.108; p = 0.000)	-0.160 (CI = +/-0.194; p = 0.101)	0.868	-5.56%
Frequency	2011.2	-0.060 (CI = +/-0.022; p = 0.000)	0.424 (CI = +/-0.112; p = 0.000)	-0.146 (CI = +/-0.202; p = 0.148)	0.869	-5.79%
Frequency	2012.1	-0.054 (CI = +/-0.024; p = 0.000)	0.412 (CI = +/-0.112; p = 0.000)	-0.173 (CI = +/-0.205; p = 0.093)	0.853	-5.30%
Frequency	2012.2	-0.049 (CI = +/-0.025; p = 0.001)	0.426 (CI = +/-0.113; p = 0.000)	-0.204 (CI = +/-0.209; p = 0.055)	0.857	-4.75%
Frequency	2013.1	-0.047 (CI = +/-0.028; p = 0.002)	0.423 (CI = +/-0.118; p = 0.000)	-0.211 (CI = +/-0.219; p = 0.058)	0.838	-4.62%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.005)	0.424 (CI = +/-0.124; p = 0.000)	-0.213 (CI = +/-0.233; p = 0.071)	0.836	-4.57%
Frequency	2014.1	-0.055 (CI = +/-0.033; p = 0.002)	0.439 (CI = +/-0.124; p = 0.000)	-0.177 (CI = +/-0.235; p = 0.132)	0.841	-5.34%
Frequency	2014.2	-0.071 (CI = +/-0.031; p = 0.000)	0.408 (CI = +/-0.111; p = 0.000)	-0.103 (CI = +/-0.214; p = 0.324)	0.884	-6.87%
Frequency	2015.1	-0.080 (CI = +/-0.034; p = 0.000)	0.423 (CI = +/-0.112; p = 0.000)	-0.070 (CI = +/-0.217; p = 0.507)	0.884	-7.64%
Frequency	2015.2	-0.076 (CI = +/-0.038; p = 0.001)	0.429 (CI = +/-0.118; p = 0.000)	-0.085 (CI = +/-0.231; p = 0.447)	0.881	-7.30%
Frequency	2016.1	-0.081 (CI = +/-0.042; p = 0.001)	0.437 (CI = +/-0.123; p = 0.000)	-0.067 (CI = +/-0.243; p = 0.570)	0.868	-7.78%
Frequency	2016.2	-0.067 (CI = +/-0.044; p = 0.005)	0.459 (CI = +/-0.120; p = 0.000)	-0.118 (CI = +/-0.241; p = 0.314)	0.881	-6.47%
Frequency	2017.1	-0.069 (CI = +/-0.049; p = 0.010)	0.462 (CI = +/-0.129; p = 0.000)	-0.113 (CI = +/-0.257; p = 0.363)	0.859	-6.62%
Frequency	2017.2	-0.062 (CI = +/-0.055; p = 0.032)	0.472 (CI = +/-0.136; p = 0.000)	-0.133 (CI = +/-0.272; p = 0.310)	0.859	-5.98%

CL

Coverage = CL

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2011.1	-0.027 (CI = +/-0.041; p = 0.183)	0.062 (CI = +/-0.488; p = 0.796)	0.041	-2.69%
Loss Cost	2011.2	-0.038 (CI = +/-0.043; p = 0.079)	0.136 (CI = +/-0.490; p = 0.575)	0.095	-3.75%
Loss Cost	2012.1	-0.031 (CI = +/-0.047; p = 0.178)	0.091 (CI = +/-0.506; p = 0.714)	0.041	-3.09%
Loss Cost	2012.2	-0.040 (CI = +/-0.050; p = 0.114)	0.146 (CI = +/-0.522; p = 0.569)	0.071	-3.93%
Loss Cost	2013.1	-0.035 (CI = +/-0.056; p = 0.206)	0.115 (CI = +/-0.547; p = 0.669)	0.026	-3.44%
Loss Cost	2013.2	-0.048 (CI = +/-0.060; p = 0.109)	0.194 (CI = +/-0.562; p = 0.481)	0.074	-4.73%
Loss Cost	2014.1	-0.051 (CI = +/-0.067; p = 0.129)	0.210 (CI = +/-0.597; p = 0.473)	0.058	-4.98%
Loss Cost	2014.2	-0.081 (CI = +/-0.068; p = 0.022)	0.375 (CI = +/-0.572; p = 0.186)	0.203	-7.77%
Loss Cost	2015.1	-0.083 (CI = +/-0.078; p = 0.036)	0.389 (CI = +/-0.615; p = 0.202)	0.165	-8.00%
Loss Cost	2015.2	-0.092 (CI = +/-0.088; p = 0.043)	0.432 (CI = +/-0.662; p = 0.187)	0.153	-8.77%
Loss Cost	2016.1	-0.085 (CI = +/-0.102; p = 0.097)	0.400 (CI = +/-0.721; p = 0.258)	0.076	-8.17%
Loss Cost	2016.2	-0.089 (CI = +/-0.120; p = 0.135)	0.419 (CI = +/-0.793; p = 0.280)	0.042	-8.53%
Loss Cost	2017.1	-0.076 (CI = +/-0.142; p = 0.270)	0.359 (CI = +/-0.880; p = 0.398)	-0.035	-7.34%
Loss Cost	2017.2	-0.104 (CI = +/-0.168; p = 0.207)	0.482 (CI = +/-0.977; p = 0.308)	-0.009	-9.87%
Loss Cost	2018.1	-0.078 (CI = +/-0.205; p = 0.424)	0.373 (CI = +/-1.109; p = 0.480)	-0.096	-7.53%
Loss Cost	2018.2	-0.059 (CI = +/-0.256; p = 0.624)	0.295 (CI = +/-1.290; p = 0.628)	-0.142	-5.73%
Loss Cost	2019.1	0.009 (CI = +/-0.317; p = 0.952)	0.033 (CI = +/-1.489; p = 0.962)	-0.170	+0.90%
Severity	2011.1	0.037 (CI = +/-0.012; p = 0.000)	0.119 (CI = +/-0.142; p = 0.095)	0.825	+3.76%
Severity	2011.2	0.034 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.144; p = 0.061)	0.812	+3.49%
Severity	2012.1	0.032 (CI = +/-0.014; p = 0.000)	0.155 (CI = +/-0.147; p = 0.040)	0.798	+3.20%
Severity	2012.2	0.025 (CI = +/-0.013; p = 0.001)	0.197 (CI = +/-0.133; p = 0.005)	0.812	+2.52%
Severity	2013.1	0.023 (CI = +/-0.014; p = 0.003)	0.208 (CI = +/-0.139; p = 0.005)	0.799	+2.33%
Severity	2013.2	0.018 (CI = +/-0.015; p = 0.017)	0.235 (CI = +/-0.139; p = 0.002)	0.794	+1.87%
Severity	2014.1	0.017 (CI = +/-0.017; p = 0.047)	0.245 (CI = +/-0.147; p = 0.002)	0.783	+1.70%
Severity	2014.2	0.015 (CI = +/-0.019; p = 0.107)	0.255 (CI = +/-0.156; p = 0.003)	0.771	+1.52%
Severity	2015.1	0.013 (CI = +/-0.021; p = 0.199)	0.263 (CI = +/-0.167; p = 0.004)	0.758	+1.35%
Severity	2015.2	0.018 (CI = +/-0.024; p = 0.133)	0.241 (CI = +/-0.178; p = 0.011)	0.764	+1.79%
Severity	2016.1	0.020 (CI = +/-0.027; p = 0.140)	0.229 (CI = +/-0.193; p = 0.023)	0.757	+2.03%
Severity	2016.2	0.024 (CI = +/-0.032; p = 0.133)	0.212 (CI = +/-0.211; p = 0.049)	0.752	+2.41%
Severity	2017.1	0.024 (CI = +/-0.038; p = 0.204)	0.212 (CI = +/-0.235; p = 0.073)	0.734	+2.39%
Severity	2017.2	0.023 (CI = +/-0.046; p = 0.308)	0.217 (CI = +/-0.265; p = 0.101)	0.713	+2.28%
Severity	2018.1	0.018 (CI = +/-0.056; p = 0.497)	0.236 (CI = +/-0.303; p = 0.116)	0.686	+1.83%
Severity	2018.2	0.040 (CI = +/-0.065; p = 0.201)	0.145 (CI = +/-0.329; p = 0.355)	0.724	+4.13%
Severity	2019.1	0.062 (CI = +/-0.080; p = 0.117)	0.064 (CI = +/-0.374; p = 0.712)	0.734	+6.34%
Frequency	2011.1	-0.064 (CI = +/-0.035; p = 0.001)	-0.057 (CI = +/-0.421; p = 0.783)	0.538	-6.22%
Frequency	2011.2	-0.073 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.426; p = 0.994)	0.562	-7.00%
Frequency	2012.1	-0.063 (CI = +/-0.040; p = 0.003)	-0.064 (CI = +/-0.431; p = 0.763)	0.513	-6.10%
Frequency	2012.2	-0.065 (CI = +/-0.044; p = 0.005)	-0.051 (CI = +/-0.452; p = 0.818)	0.494	-6.29%
Frequency	2013.1	-0.058 (CI = +/-0.048; p = 0.019)	-0.094 (CI = +/-0.470; p = 0.684)	0.444	-5.63%
Frequency	2013.2	-0.067 (CI = +/-0.052; p = 0.014)	-0.041 (CI = +/-0.489; p = 0.864)	0.457	-6.47%
Frequency	2014.1	-0.068 (CI = +/-0.059; p = 0.025)	-0.035 (CI = +/-0.519; p = 0.890)	0.427	-6.57%
Frequency	2014.2	-0.096 (CI = +/-0.058; p = 0.003)	0.121 (CI = +/-0.488; p = 0.612)	0.552	-9.15%
Frequency	2015.1	-0.097 (CI = +/-0.066; p = 0.006)	0.125 (CI = +/-0.524; p = 0.623)	0.511	-9.22%
Frequency	2015.2	-0.110 (CI = +/-0.075; p = 0.006)	0.191 (CI = +/-0.558; p = 0.480)	0.511	-10.37%
Frequency	2016.1	-0.105 (CI = +/-0.086; p = 0.020)	0.170 (CI = +/-0.608; p = 0.562)	0.446	-9.99%
Frequency	2016.2	-0.113 (CI = +/-0.101; p = 0.031)	0.207 (CI = +/-0.667; p = 0.520)	0.411	-10.68%
Frequency	2017.1	-0.100 (CI = +/-0.119; p = 0.094)	0.147 (CI = +/-0.738; p = 0.678)	0.317	-9.51%
Frequency	2017.2	-0.127 (CI = +/-0.141; p = 0.074)	0.265 (CI = +/-0.815; p = 0.497)	0.328	-11.88%
Frequency	2018.1	-0.096 (CI = +/-0.169; p = 0.240)	0.137 (CI = +/-0.916; p = 0.752)	0.196	-9.19%
Frequency	2018.2	-0.099 (CI = +/-0.212; p = 0.327)	0.149 (CI = +/-1.069; p = 0.766)	0.134	-9.47%
Frequency	2019.1	-0.053 (CI = +/-0.265; p = 0.671)	-0.031 (CI = +/-1.246; p = 0.957)	0.009	-5.12%

CL

Coverage = CL

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	-0.021 (CI = +/-0.028; p = 0.129)	0.051	-2.12%
Loss Cost	2011.2	-0.028 (CI = +/-0.029; p = 0.059)	0.101	-2.76%
Loss Cost	2012.1	-0.023 (CI = +/-0.031; p = 0.138)	0.052	-2.28%
Loss Cost	2012.2	-0.028 (CI = +/-0.033; p = 0.096)	0.077	-2.74%
Loss Cost	2013.1	-0.024 (CI = +/-0.036; p = 0.181)	0.038	-2.35%
Loss Cost	2013.2	-0.031 (CI = +/-0.038; p = 0.108)	0.076	-3.02%
Loss Cost	2014.1	-0.031 (CI = +/-0.042; p = 0.141)	0.061	-3.02%
Loss Cost	2014.2	-0.045 (CI = +/-0.042; p = 0.036)	0.170	-4.42%
Loss Cost	2015.1	-0.043 (CI = +/-0.046; p = 0.065)	0.131	-4.24%
Loss Cost	2015.2	-0.044 (CI = +/-0.052; p = 0.091)	0.109	-4.30%
Loss Cost	2016.1	-0.036 (CI = +/-0.057; p = 0.198)	0.045	-3.56%
Loss Cost	2016.2	-0.033 (CI = +/-0.065; p = 0.291)	0.012	-3.26%
Loss Cost	2017.1	-0.022 (CI = +/-0.072; p = 0.525)	-0.040	-2.16%
Loss Cost	2017.2	-0.027 (CI = +/-0.082; p = 0.492)	-0.037	-2.66%
Loss Cost	2018.1	-0.009 (CI = +/-0.092; p = 0.838)	-0.079	-0.88%
Loss Cost	2018.2	0.006 (CI = +/-0.107; p = 0.904)	-0.089	+0.60%
Loss Cost	2019.1	0.035 (CI = +/-0.120; p = 0.524)	-0.054	+3.61%
Severity	2011.1	0.044 (CI = +/-0.009; p = 0.000)	0.781	+4.50%
Severity	2011.2	0.043 (CI = +/-0.010; p = 0.000)	0.755	+4.37%
Severity	2012.1	0.042 (CI = +/-0.010; p = 0.000)	0.726	+4.26%
Severity	2012.2	0.038 (CI = +/-0.011; p = 0.000)	0.699	+3.91%
Severity	2013.1	0.038 (CI = +/-0.011; p = 0.000)	0.670	+3.90%
Severity	2013.2	0.037 (CI = +/-0.012; p = 0.000)	0.627	+3.75%
Severity	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.602	+3.81%
Severity	2014.2	0.038 (CI = +/-0.015; p = 0.000)	0.577	+3.89%
Severity	2015.1	0.039 (CI = +/-0.017; p = 0.000)	0.556	+4.02%
Severity	2015.2	0.044 (CI = +/-0.017; p = 0.000)	0.601	+4.49%
Severity	2016.1	0.048 (CI = +/-0.019; p = 0.000)	0.615	+4.87%
Severity	2016.2	0.052 (CI = +/-0.021; p = 0.000)	0.636	+5.34%
Severity	2017.1	0.055 (CI = +/-0.023; p = 0.000)	0.624	+5.64%
Severity	2017.2	0.058 (CI = +/-0.026; p = 0.000)	0.607	+5.96%
Severity	2018.1	0.060 (CI = +/-0.030; p = 0.001)	0.576	+6.22%
Severity	2018.2	0.073 (CI = +/-0.031; p = 0.000)	0.690	+7.57%
Severity	2019.1	0.084 (CI = +/-0.033; p = 0.000)	0.743	+8.75%
Frequency	2011.1	-0.065 (CI = +/-0.024; p = 0.000)	0.524	-6.34%
Frequency	2011.2	-0.071 (CI = +/-0.025; p = 0.000)	0.554	-6.84%
Frequency	2012.1	-0.065 (CI = +/-0.026; p = 0.000)	0.500	-6.27%
Frequency	2012.2	-0.066 (CI = +/-0.028; p = 0.000)	0.480	-6.39%
Frequency	2013.1	-0.062 (CI = +/-0.031; p = 0.000)	0.422	-6.01%
Frequency	2013.2	-0.067 (CI = +/-0.033; p = 0.000)	0.443	-6.53%
Frequency	2014.1	-0.068 (CI = +/-0.036; p = 0.001)	0.412	-6.58%
Frequency	2014.2	-0.083 (CI = +/-0.034; p = 0.000)	0.559	-8.00%
Frequency	2015.1	-0.083 (CI = +/-0.038; p = 0.000)	0.516	-7.94%
Frequency	2015.2	-0.088 (CI = +/-0.041; p = 0.000)	0.513	-8.41%
Frequency	2016.1	-0.084 (CI = +/-0.046; p = 0.001)	0.447	-8.04%
Frequency	2016.2	-0.085 (CI = +/-0.052; p = 0.003)	0.408	-8.16%
Frequency	2017.1	-0.077 (CI = +/-0.058; p = 0.014)	0.316	-7.39%
Frequency	2017.2	-0.085 (CI = +/-0.066; p = 0.016)	0.322	-8.14%
Frequency	2018.1	-0.069 (CI = +/-0.074; p = 0.064)	0.196	-6.68%
Frequency	2018.2	-0.067 (CI = +/-0.087; p = 0.118)	0.135	-6.48%
Frequency	2019.1	-0.048 (CI = +/-0.100; p = 0.307)	0.014	-4.73%

CL

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.006 (CI = +/-0.033; p = 0.719)	0.371 (CI = +/-0.172; p = 0.000)	0.528	-0.57%
Loss Cost	2011.2	-0.013 (CI = +/-0.036; p = 0.444)	0.350 (CI = +/-0.176; p = 0.001)	0.511	-1.31%
Loss Cost	2012.1	-0.006 (CI = +/-0.040; p = 0.754)	0.329 (CI = +/-0.185; p = 0.002)	0.461	-0.59%
Loss Cost	2012.2	-0.008 (CI = +/-0.046; p = 0.694)	0.323 (CI = +/-0.199; p = 0.004)	0.433	-0.84%
Loss Cost	2013.1	-0.004 (CI = +/-0.054; p = 0.878)	0.311 (CI = +/-0.216; p = 0.009)	0.383	-0.38%
Loss Cost	2013.2	-0.013 (CI = +/-0.062; p = 0.660)	0.292 (CI = +/-0.231; p = 0.018)	0.338	-1.24%
Loss Cost	2014.1	-0.025 (CI = +/-0.073; p = 0.464)	0.319 (CI = +/-0.251; p = 0.019)	0.366	-2.43%
Loss Cost	2014.2	-0.065 (CI = +/-0.053; p = 0.021)	0.244 (CI = +/-0.167; p = 0.010)	0.636	-6.31%
Loss Cost	2015.1	-0.085 (CI = +/-0.058; p = 0.011)	0.281 (CI = +/-0.167; p = 0.005)	0.707	-8.17%
Loss Cost	2015.2	-0.086 (CI = +/-0.075; p = 0.031)	0.279 (CI = +/-0.195; p = 0.013)	0.694	-8.27%
Loss Cost	2016.1	-0.099 (CI = +/-0.103; p = 0.055)	0.299 (CI = +/-0.235; p = 0.022)	0.631	-9.46%
Loss Cost	2016.2	-0.083 (CI = +/-0.142; p = 0.182)	0.318 (CI = +/-0.287; p = 0.037)	0.627	-7.93%
Loss Cost	2017.1	-0.104 (CI = +/-0.241; p = 0.264)	0.343 (CI = +/-0.412; p = 0.077)	0.520	-9.88%
Loss Cost	2017.2	-0.161 (CI = +/-0.420; p = 0.242)	0.296 (CI = +/-0.607; p = 0.171)	0.561	-14.84%
Loss Cost	2018.1	-0.257 (CI = +/-2.283; p = 0.389)	0.376 (CI = +/-2.553; p = 0.312)	0.393	-22.65%
Loss Cost	2018.2	-0.077 (CI = +/-NaN; p = NaN)	0.466 (CI = +/-NaN; p = NaN)	NaN	-7.42%
Loss Cost	2019.1	0.855 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+135.20%
Severity	2011.1	0.045 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.087; p = 0.648)	0.656	+4.64%
Severity	2011.2	0.043 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.091; p = 0.799)	0.584	+4.34%
Severity	2012.1	0.038 (CI = +/-0.020; p = 0.001)	0.022 (CI = +/-0.094; p = 0.617)	0.507	+3.92%
Severity	2012.2	0.028 (CI = +/-0.018; p = 0.004)	-0.003 (CI = +/-0.077; p = 0.938)	0.423	+2.88%
Severity	2013.1	0.025 (CI = +/-0.020; p = 0.019)	0.005 (CI = +/-0.082; p = 0.902)	0.307	+2.57%
Severity	2013.2	0.017 (CI = +/-0.020; p = 0.083)	-0.013 (CI = +/-0.075; p = 0.712)	0.133	+1.75%
Severity	2014.1	0.014 (CI = +/-0.024; p = 0.222)	-0.005 (CI = +/-0.082; p = 0.888)	-0.026	+1.39%
Severity	2014.2	0.009 (CI = +/-0.028; p = 0.483)	-0.014 (CI = +/-0.088; p = 0.715)	-0.152	+0.89%
Severity	2015.1	0.003 (CI = +/-0.034; p = 0.817)	-0.005 (CI = +/-0.099; p = 0.915)	-0.274	+0.35%
Severity	2015.2	0.010 (CI = +/-0.043; p = 0.588)	0.005 (CI = +/-0.111; p = 0.914)	-0.262	+1.00%
Severity	2016.1	0.012 (CI = +/-0.060; p = 0.619)	0.001 (CI = +/-0.137; p = 0.979)	-0.320	+1.24%
Severity	2016.2	0.019 (CI = +/-0.085; p = 0.571)	0.009 (CI = +/-0.171; p = 0.891)	-0.363	+1.90%
Severity	2017.1	0.010 (CI = +/-0.146; p = 0.842)	0.019 (CI = +/-0.250; p = 0.822)	-0.586	+1.01%
Severity	2017.2	-0.002 (CI = +/-0.300; p = 0.977)	0.009 (CI = +/-0.434; p = 0.936)	-0.991	-0.23%
Severity	2018.1	-0.092 (CI = +/-1.323; p = 0.538)	0.084 (CI = +/-1.479; p = 0.601)	-0.561	-8.83%
Severity	2018.2	0.012 (CI = +/-NaN; p = NaN)	0.136 (CI = +/-NaN; p = NaN)	NaN	+1.18%
Severity	2019.1	0.284 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+32.87%
Frequency	2011.1	-0.051 (CI = +/-0.029; p = 0.002)	0.352 (CI = +/-0.152; p = 0.000)	0.661	-4.98%
Frequency	2011.2	-0.056 (CI = +/-0.032; p = 0.002)	0.339 (CI = +/-0.159; p = 0.000)	0.671	-5.42%
Frequency	2012.1	-0.044 (CI = +/-0.034; p = 0.013)	0.307 (CI = +/-0.155; p = 0.001)	0.597	-4.34%
Frequency	2012.2	-0.037 (CI = +/-0.037; p = 0.050)	0.326 (CI = +/-0.159; p = 0.001)	0.618	-3.62%
Frequency	2013.1	-0.029 (CI = +/-0.042; p = 0.153)	0.307 (CI = +/-0.169; p = 0.002)	0.537	-2.88%
Frequency	2013.2	-0.030 (CI = +/-0.049; p = 0.207)	0.305 (CI = +/-0.185; p = 0.004)	0.526	-2.94%
Frequency	2014.1	-0.038 (CI = +/-0.059; p = 0.172)	0.324 (CI = +/-0.202; p = 0.006)	0.522	-3.77%
Frequency	2014.2	-0.074 (CI = +/-0.034; p = 0.001)	0.259 (CI = +/-0.110; p = 0.001)	0.839	-7.14%
Frequency	2015.1	-0.089 (CI = +/-0.036; p = 0.001)	0.286 (CI = +/-0.105; p = 0.000)	0.873	-8.49%
Frequency	2015.2	-0.096 (CI = +/-0.045; p = 0.002)	0.274 (CI = +/-0.116; p = 0.001)	0.881	-9.18%
Frequency	2016.1	-0.112 (CI = +/-0.055; p = 0.003)	0.297 (CI = +/-0.126; p = 0.002)	0.879	-10.57%
Frequency	2016.2	-0.101 (CI = +/-0.075; p = 0.020)	0.309 (CI = +/-0.151; p = 0.005)	0.881	-9.65%
Frequency	2017.1	-0.114 (CI = +/-0.126; p = 0.064)	0.324 (CI = +/-0.215; p = 0.017)	0.823	-10.78%
Frequency	2017.2	-0.158 (CI = +/-0.146; p = 0.043)	0.287 (CI = +/-0.211; p = 0.028)	0.931	-14.64%
Frequency	2018.1	-0.164 (CI = +/-0.961; p = 0.274)	0.292 (CI = +/-1.074; p = 0.179)	0.777	-15.16%
Frequency	2018.2	-0.089 (CI = +/-NaN; p = NaN)	0.330 (CI = +/-NaN; p = NaN)	NaN	-8.50%
Frequency	2019.1	0.571 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+77.02%

CL

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	0.001 (CI = +/-0.036; p = 0.959)	0.390 (CI = +/-0.178; p = 0.000)	0.556	+0.09%
Loss Cost	2011.2	-0.007 (CI = +/-0.040; p = 0.724)	0.368 (CI = +/-0.186; p = 0.001)	0.531	-0.67%
Loss Cost	2012.1	0.001 (CI = +/-0.045; p = 0.945)	0.348 (CI = +/-0.193; p = 0.002)	0.488	+0.14%
Loss Cost	2012.2	0.000 (CI = +/-0.053; p = 0.997)	0.344 (CI = +/-0.212; p = 0.004)	0.457	+0.01%
Loss Cost	2013.1	0.006 (CI = +/-0.061; p = 0.838)	0.332 (CI = +/-0.230; p = 0.009)	0.411	+0.58%
Loss Cost	2013.2	-0.003 (CI = +/-0.074; p = 0.936)	0.314 (CI = +/-0.254; p = 0.021)	0.355	-0.27%
Loss Cost	2014.1	-0.015 (CI = +/-0.087; p = 0.703)	0.336 (CI = +/-0.277; p = 0.023)	0.375	-1.48%
Loss Cost	2014.2	-0.067 (CI = +/-0.068; p = 0.051)	0.240 (CI = +/-0.194; p = 0.022)	0.625	-6.50%
Loss Cost	2015.1	-0.090 (CI = +/-0.075; p = 0.026)	0.274 (CI = +/-0.194; p = 0.013)	0.699	-8.58%
Loss Cost	2015.2	-0.094 (CI = +/-0.105; p = 0.071)	0.268 (CI = +/-0.241; p = 0.035)	0.684	-8.93%
Loss Cost	2016.1	-0.109 (CI = +/-0.146; p = 0.106)	0.287 (CI = +/-0.295; p = 0.054)	0.616	-10.37%
Loss Cost	2016.2	-0.088 (CI = +/-0.248; p = 0.343)	0.312 (CI = +/-0.424; p = 0.101)	0.586	-8.40%
Loss Cost	2017.1	-0.114 (CI = +/-0.503; p = 0.431)	0.335 (CI = +/-0.726; p = 0.186)	0.420	-10.81%
Loss Cost	2017.2	-0.271 (CI = +/-2.100; p = 0.348)	0.204 (CI = +/-2.348; p = 0.469)	0.621	-23.76%
Loss Cost	2018.1	-0.437 (CI = +/-NaN; p = NaN)	0.286 (CI = +/-NaN; p = NaN)	NaN	-35.37%
Loss Cost	2018.2	-1.010 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-63.56%
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	0.048 (CI = +/-0.019; p = 0.000)	0.025 (CI = +/-0.091; p = 0.559)	0.640	+4.88%
Severity	2011.2	0.045 (CI = +/-0.021; p = 0.001)	0.017 (CI = +/-0.097; p = 0.709)	0.560	+4.57%
Severity	2012.1	0.041 (CI = +/-0.023; p = 0.003)	0.027 (CI = +/-0.101; p = 0.564)	0.476	+4.13%
Severity	2012.2	0.028 (CI = +/-0.021; p = 0.012)	-0.003 (CI = +/-0.084; p = 0.945)	0.357	+2.89%
Severity	2013.1	0.025 (CI = +/-0.024; p = 0.041)	0.004 (CI = +/-0.090; p = 0.917)	0.226	+2.55%
Severity	2013.2	0.015 (CI = +/-0.024; p = 0.203)	-0.019 (CI = +/-0.083; p = 0.626)	0.035	+1.48%
Severity	2014.1	0.011 (CI = +/-0.029; p = 0.416)	-0.011 (CI = +/-0.091; p = 0.783)	-0.134	+1.07%
Severity	2014.2	0.003 (CI = +/-0.034; p = 0.865)	-0.026 (CI = +/-0.098; p = 0.549)	-0.203	+0.25%
Severity	2015.1	-0.004 (CI = +/-0.042; p = 0.818)	-0.016 (CI = +/-0.109; p = 0.731)	-0.293	-0.41%
Severity	2015.2	0.002 (CI = +/-0.058; p = 0.940)	-0.007 (CI = +/-0.132; p = 0.894)	-0.391	+0.18%
Severity	2016.1	0.003 (CI = +/-0.083; p = 0.917)	-0.009 (CI = +/-0.168; p = 0.889)	-0.487	+0.33%
Severity	2016.2	0.008 (CI = +/-0.145; p = 0.874)	-0.004 (CI = +/-0.248; p = 0.965)	-0.644	+0.79%
Severity	2017.1	-0.005 (CI = +/-0.298; p = 0.951)	0.007 (CI = +/-0.429; p = 0.951)	-0.990	-0.48%
Severity	2017.2	-0.058 (CI = +/-1.763; p = 0.749)	-0.037 (CI = +/-1.971; p = 0.850)	-1.549	-5.61%
Severity	2018.1	-0.197 (CI = +/-NaN; p = NaN)	0.032 (CI = +/-NaN; p = NaN)	NaN	-17.84%
Severity	2018.2	-0.261 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-22.96%
Severity	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	-0.047 (CI = +/-0.032; p = 0.008)	0.364 (CI = +/-0.159; p = 0.000)	0.665	-4.57%
Frequency	2011.2	-0.051 (CI = +/-0.037; p = 0.010)	0.351 (CI = +/-0.169; p = 0.001)	0.671	-5.01%
Frequency	2012.1	-0.039 (CI = +/-0.038; p = 0.043)	0.320 (CI = +/-0.163; p = 0.001)	0.604	-3.83%
Frequency	2012.2	-0.028 (CI = +/-0.042; p = 0.161)	0.347 (CI = +/-0.167; p = 0.001)	0.641	-2.80%
Frequency	2013.1	-0.019 (CI = +/-0.047; p = 0.375)	0.328 (CI = +/-0.175; p = 0.002)	0.575	-1.93%
Frequency	2013.2	-0.017 (CI = +/-0.057; p = 0.508)	0.332 (CI = +/-0.196; p = 0.004)	0.564	-1.72%
Frequency	2014.1	-0.026 (CI = +/-0.068; p = 0.410)	0.347 (CI = +/-0.216; p = 0.006)	0.557	-2.53%
Frequency	2014.2	-0.070 (CI = +/-0.044; p = 0.007)	0.266 (CI = +/-0.126; p = 0.002)	0.835	-6.73%
Frequency	2015.1	-0.086 (CI = +/-0.047; p = 0.004)	0.290 (CI = +/-0.121; p = 0.001)	0.868	-8.20%
Frequency	2015.2	-0.095 (CI = +/-0.063; p = 0.011)	0.276 (CI = +/-0.144; p = 0.004)	0.873	-9.09%
Frequency	2016.1	-0.113 (CI = +/-0.079; p = 0.017)	0.296 (CI = +/-0.160; p = 0.007)	0.870	-10.66%
Frequency	2016.2	-0.096 (CI = +/-0.130; p = 0.101)	0.316 (CI = +/-0.222; p = 0.020)	0.869	-9.12%
Frequency	2017.1	-0.110 (CI = +/-0.263; p = 0.215)	0.328 (CI = +/-0.380; p = 0.066)	0.789	-10.38%
Frequency	2017.2	-0.214 (CI = +/-0.337; p = 0.079)	0.241 (CI = +/-0.377; p = 0.078)	0.987	-19.23%
Frequency	2018.1	-0.240 (CI = +/-NaN; p = NaN)	0.254 (CI = +/-NaN; p = NaN)	NaN	-21.34%
Frequency	2018.2	-0.749 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-52.70%
Frequency	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

CL

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.001 (CI = +/-0.049; p = 0.961)	-0.062	+0.12%	
Loss Cost	2011.2	-0.013 (CI = +/-0.052; p = 0.599)	-0.046	-1.31%	
Loss Cost	2012.1	0.002 (CI = +/-0.056; p = 0.945)	-0.071	+0.18%	
Loss Cost	2012.2	-0.008 (CI = +/-0.063; p = 0.774)	-0.070	-0.84%	
Loss Cost	2013.1	0.006 (CI = +/-0.070; p = 0.860)	-0.080	+0.58%	
Loss Cost	2013.2	-0.013 (CI = +/-0.078; p = 0.730)	-0.079	-1.24%	
Loss Cost	2014.1	-0.011 (CI = +/-0.093; p = 0.793)	-0.092	-1.12%	
Loss Cost	2014.2	-0.065 (CI = +/-0.076; p = 0.083)	0.218	-6.31%	
Loss Cost	2015.1	-0.068 (CI = +/-0.094; p = 0.134)	0.165	-6.60%	
Loss Cost	2015.2	-0.086 (CI = +/-0.117; p = 0.125)	0.203	-8.27%	
Loss Cost	2016.1	-0.071 (CI = +/-0.154; p = 0.303)	0.037	-6.85%	
Loss Cost	2016.2	-0.083 (CI = +/-0.216; p = 0.370)	-0.005	-7.93%	
Loss Cost	2017.1	-0.045 (CI = +/-0.319; p = 0.714)	-0.203	-4.42%	
Loss Cost	2017.2	-0.161 (CI = +/-0.455; p = 0.343)	0.062	-14.84%	
Loss Cost	2018.1	-0.106 (CI = +/-1.038; p = 0.703)	-0.367	-10.09%	
Loss Cost	2018.2	-0.077 (CI = +/-6.840; p = 0.909)	-0.960	-7.42%	
Loss Cost	2019.1	0.855 (CI = +/-NaN; p = NaN)	NaN	+135.20%	
Severity	2011.1	0.046 (CI = +/-0.016; p = 0.000)	0.673	+4.68%	
Severity	2011.2	0.043 (CI = +/-0.018; p = 0.000)	0.610	+4.34%	
Severity	2012.1	0.039 (CI = +/-0.020; p = 0.001)	0.533	+3.98%	
Severity	2012.2	0.028 (CI = +/-0.017; p = 0.003)	0.467	+2.88%	
Severity	2013.1	0.026 (CI = +/-0.019; p = 0.013)	0.364	+2.59%	
Severity	2013.2	0.017 (CI = +/-0.019; p = 0.070)	0.201	+1.75%	
Severity	2014.1	0.014 (CI = +/-0.022; p = 0.199)	0.075	+1.37%	
Severity	2014.2	0.009 (CI = +/-0.026; p = 0.459)	-0.042	+0.89%	
Severity	2015.1	0.003 (CI = +/-0.031; p = 0.817)	-0.117	+0.32%	
Severity	2015.2	0.010 (CI = +/-0.038; p = 0.557)	-0.084	+1.00%	
Severity	2016.1	0.012 (CI = +/-0.051; p = 0.569)	-0.100	+1.26%	
Severity	2016.2	0.019 (CI = +/-0.070; p = 0.523)	-0.097	+1.90%	
Severity	2017.1	0.013 (CI = +/-0.107; p = 0.747)	-0.214	+1.34%	
Severity	2017.2	-0.002 (CI = +/-0.182; p = 0.971)	-0.333	-0.23%	
Severity	2018.1	-0.059 (CI = +/-0.350; p = 0.545)	-0.189	-5.70%	
Severity	2018.2	0.012 (CI = +/-1.999; p = 0.953)	-0.989	+1.18%	
Severity	2019.1	0.284 (CI = +/-NaN; p = NaN)	NaN	+32.87%	
Frequency	2011.1	-0.045 (CI = +/-0.045; p = 0.054)	0.163	-4.36%	
Frequency	2011.2	-0.056 (CI = +/-0.049; p = 0.029)	0.233	-5.42%	
Frequency	2012.1	-0.037 (CI = +/-0.050; p = 0.130)	0.096	-3.65%	
Frequency	2012.2	-0.037 (CI = +/-0.057; p = 0.186)	0.063	-3.62%	
Frequency	2013.1	-0.020 (CI = +/-0.062; p = 0.498)	-0.041	-1.96%	
Frequency	2013.2	-0.030 (CI = +/-0.071; p = 0.376)	-0.013	-2.94%	
Frequency	2014.1	-0.025 (CI = +/-0.085; p = 0.529)	-0.055	-2.45%	
Frequency	2014.2	-0.074 (CI = +/-0.069; p = 0.039)	0.327	-7.14%	
Frequency	2015.1	-0.071 (CI = +/-0.086; p = 0.093)	0.227	-6.90%	
Frequency	2015.2	-0.096 (CI = +/-0.102; p = 0.062)	0.330	-9.18%	
Frequency	2016.1	-0.083 (CI = +/-0.135; p = 0.181)	0.156	-8.00%	
Frequency	2016.2	-0.101 (CI = +/-0.187; p = 0.221)	0.137	-9.65%	
Frequency	2017.1	-0.059 (CI = +/-0.268; p = 0.577)	-0.145	-5.69%	
Frequency	2017.2	-0.158 (CI = +/-0.376; p = 0.273)	0.166	-14.64%	
Frequency	2018.1	-0.048 (CI = +/-0.740; p = 0.808)	-0.445	-4.65%	
Frequency	2018.2	-0.089 (CI = +/-4.841; p = 0.854)	-0.897	-8.50%	
Frequency	2019.1	0.571 (CI = +/-NaN; p = NaN)	NaN	+77.02%	

CL

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.001 (CI = +/-0.056; p = 0.973)	-0.067	+0.09%	
Loss Cost	2011.2	-0.015 (CI = +/-0.060; p = 0.588)	-0.048	-1.53%	
Loss Cost	2012.1	0.001 (CI = +/-0.064; p = 0.962)	-0.077	+0.14%	
Loss Cost	2012.2	-0.011 (CI = +/-0.073; p = 0.758)	-0.074	-1.04%	
Loss Cost	2013.1	0.006 (CI = +/-0.082; p = 0.880)	-0.089	+0.58%	
Loss Cost	2013.2	-0.016 (CI = +/-0.093; p = 0.712)	-0.084	-1.57%	
Loss Cost	2014.1	-0.015 (CI = +/-0.113; p = 0.772)	-0.100	-1.48%	
Loss Cost	2014.2	-0.082 (CI = +/-0.091; p = 0.071)	0.270	-7.85%	
Loss Cost	2015.1	-0.090 (CI = +/-0.116; p = 0.109)	0.228	-8.58%	
Loss Cost	2015.2	-0.119 (CI = +/-0.145; p = 0.091)	0.304	-11.23%	
Loss Cost	2016.1	-0.109 (CI = +/-0.203; p = 0.225)	0.133	-10.37%	
Loss Cost	2016.2	-0.141 (CI = +/-0.302; p = 0.264)	0.121	-13.17%	
Loss Cost	2017.1	-0.114 (CI = +/-0.523; p = 0.536)	-0.148	-10.81%	
Loss Cost	2017.2	-0.353 (CI = +/-0.670; p = 0.152)	0.580	-29.73%	
Loss Cost	2018.1	-0.437 (CI = +/-4.203; p = 0.413)	0.270	-35.37%	
Loss Cost	2018.2	-1.010 (CI = +/-NaN; p = NaN)	NaN	-63.56%	
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	0.000	0.00%	
Severity	2011.1	0.048 (CI = +/-0.018; p = 0.000)	0.656	+4.88%	
Severity	2011.2	0.044 (CI = +/-0.020; p = 0.000)	0.587	+4.53%	
Severity	2012.1	0.041 (CI = +/-0.023; p = 0.002)	0.502	+4.13%	
Severity	2012.2	0.029 (CI = +/-0.020; p = 0.008)	0.410	+2.89%	
Severity	2013.1	0.025 (CI = +/-0.023; p = 0.032)	0.295	+2.55%	
Severity	2013.2	0.015 (CI = +/-0.023; p = 0.159)	0.107	+1.56%	
Severity	2014.1	0.011 (CI = +/-0.027; p = 0.389)	-0.018	+1.07%	
Severity	2014.2	0.004 (CI = +/-0.031; p = 0.770)	-0.112	+0.41%	
Severity	2015.1	-0.004 (CI = +/-0.038; p = 0.805)	-0.132	-0.41%	
Severity	2015.2	0.002 (CI = +/-0.049; p = 0.907)	-0.164	+0.25%	
Severity	2016.1	0.003 (CI = +/-0.069; p = 0.906)	-0.196	+0.33%	
Severity	2016.2	0.009 (CI = +/-0.105; p = 0.833)	-0.234	+0.86%	
Severity	2017.1	-0.005 (CI = +/-0.180; p = 0.937)	-0.330	-0.48%	
Severity	2017.2	-0.043 (CI = +/-0.388; p = 0.681)	-0.348	-4.20%	
Severity	2018.1	-0.197 (CI = +/-0.472; p = 0.119)	0.931	-17.84%	
Severity	2018.2	-0.261 (CI = +/-NaN; p = NaN)	NaN	-22.96%	
Severity	2019.1	NA (CI = +/-NA; p = NA)	0.000	0.00%	
Frequency	2011.1	-0.047 (CI = +/-0.051; p = 0.071)	0.148	-4.57%	
Frequency	2011.2	-0.060 (CI = +/-0.056; p = 0.037)	0.222	-5.79%	
Frequency	2012.1	-0.039 (CI = +/-0.057; p = 0.163)	0.078	-3.83%	
Frequency	2012.2	-0.039 (CI = +/-0.066; p = 0.225)	0.047	-3.83%	
Frequency	2013.1	-0.019 (CI = +/-0.073; p = 0.568)	-0.058	-1.93%	
Frequency	2013.2	-0.031 (CI = +/-0.085; p = 0.433)	-0.031	-3.08%	
Frequency	2014.1	-0.026 (CI = +/-0.104; p = 0.590)	-0.074	-2.53%	
Frequency	2014.2	-0.086 (CI = +/-0.084; p = 0.047)	0.335	-8.23%	
Frequency	2015.1	-0.086 (CI = +/-0.108; p = 0.104)	0.238	-8.20%	
Frequency	2015.2	-0.122 (CI = +/-0.129; p = 0.060)	0.382	-11.45%	
Frequency	2016.1	-0.113 (CI = +/-0.181; p = 0.170)	0.208	-10.66%	
Frequency	2016.2	-0.150 (CI = +/-0.263; p = 0.189)	0.231	-13.91%	
Frequency	2017.1	-0.110 (CI = +/-0.446; p = 0.492)	-0.108	-10.38%	
Frequency	2017.2	-0.310 (CI = +/-0.591; p = 0.153)	0.577	-26.65%	
Frequency	2018.1	-0.240 (CI = +/-3.732; p = 0.564)	-0.199	-21.34%	
Frequency	2018.2	-0.749 (CI = +/-NaN; p = NaN)	NaN	-52.70%	
Frequency	2019.1	NA (CI = +/-NA; p = NA)	0.000	0.00%	

CM

Coverage = CM

End Trend Period = 2025.2

Excluded Points = 2024.2

Parameters Included: seasonality

Loss Cost	2011.1	0.261 (CI = +/-0.270; p = 0.058)	0.095	0.00%
Loss Cost	2011.2	0.264 (CI = +/-0.280; p = 0.064)	0.092	0.00%
Loss Cost	2012.1	0.301 (CI = +/-0.281; p = 0.037)	0.130	0.00%
Loss Cost	2012.2	0.259 (CI = +/-0.277; p = 0.066)	0.098	0.00%
Loss Cost	2013.1	0.278 (CI = +/-0.287; p = 0.057)	0.112	0.00%
Loss Cost	2013.2	0.298 (CI = +/-0.296; p = 0.049)	0.127	0.00%
Loss Cost	2014.1	0.334 (CI = +/-0.301; p = 0.032)	0.164	0.00%
Loss Cost	2014.2	0.318 (CI = +/-0.314; p = 0.047)	0.142	0.00%
Loss Cost	2015.1	0.338 (CI = +/-0.329; p = 0.045)	0.153	0.00%
Loss Cost	2015.2	0.365 (CI = +/-0.341; p = 0.037)	0.176	0.00%
Loss Cost	2016.1	0.367 (CI = +/-0.362; p = 0.047)	0.166	0.00%
Loss Cost	2016.2	0.520 (CI = +/-0.132; p = 0.000)	0.802	0.00%
Loss Cost	2017.1	0.520 (CI = +/-0.141; p = 0.000)	0.791	0.00%
Loss Cost	2017.2	0.529 (CI = +/-0.150; p = 0.000)	0.790	0.00%
Loss Cost	2018.1	0.506 (CI = +/-0.153; p = 0.000)	0.781	0.00%
Loss Cost	2018.2	0.529 (CI = +/-0.155; p = 0.000)	0.806	0.00%
Loss Cost	2019.1	0.524 (CI = +/-0.170; p = 0.000)	0.789	0.00%
Severity	2011.1	-0.034 (CI = +/-0.121; p = 0.566)	-0.024	0.00%
Severity	2011.2	-0.031 (CI = +/-0.125; p = 0.617)	-0.028	0.00%
Severity	2012.1	-0.002 (CI = +/-0.115; p = 0.970)	-0.040	0.00%
Severity	2012.2	-0.021 (CI = +/-0.112; p = 0.699)	-0.035	0.00%
Severity	2013.1	-0.010 (CI = +/-0.115; p = 0.855)	-0.042	0.00%
Severity	2013.2	-0.023 (CI = +/-0.116; p = 0.681)	-0.037	0.00%
Severity	2014.1	-0.005 (CI = +/-0.115; p = 0.929)	-0.047	0.00%
Severity	2014.2	-0.008 (CI = +/-0.121; p = 0.894)	-0.049	0.00%
Severity	2015.1	0.005 (CI = +/-0.124; p = 0.934)	-0.052	0.00%
Severity	2015.2	0.013 (CI = +/-0.130; p = 0.842)	-0.053	0.00%
Severity	2016.1	0.033 (CI = +/-0.130; p = 0.598)	-0.041	0.00%
Severity	2016.2	0.073 (CI = +/-0.101; p = 0.146)	0.073	0.00%
Severity	2017.1	0.091 (CI = +/-0.100; p = 0.071)	0.147	0.00%
Severity	2017.2	0.079 (CI = +/-0.103; p = 0.122)	0.102	0.00%
Severity	2018.1	0.079 (CI = +/-0.112; p = 0.153)	0.085	0.00%
Severity	2018.2	0.081 (CI = +/-0.121; p = 0.171)	0.079	0.00%
Severity	2019.1	0.094 (CI = +/-0.129; p = 0.135)	0.117	0.00%
Frequency	2011.1	0.295 (CI = +/-0.204; p = 0.006)	0.219	0.00%
Frequency	2011.2	0.295 (CI = +/-0.211; p = 0.008)	0.211	0.00%
Frequency	2012.1	0.303 (CI = +/-0.219; p = 0.009)	0.214	0.00%
Frequency	2012.2	0.280 (CI = +/-0.223; p = 0.016)	0.187	0.00%
Frequency	2013.1	0.289 (CI = +/-0.232; p = 0.017)	0.189	0.00%
Frequency	2013.2	0.321 (CI = +/-0.231; p = 0.009)	0.241	0.00%
Frequency	2014.1	0.339 (CI = +/-0.240; p = 0.008)	0.258	0.00%
Frequency	2014.2	0.326 (CI = +/-0.250; p = 0.013)	0.234	0.00%
Frequency	2015.1	0.333 (CI = +/-0.263; p = 0.016)	0.231	0.00%
Frequency	2015.2	0.352 (CI = +/-0.274; p = 0.015)	0.249	0.00%
Frequency	2016.1	0.334 (CI = +/-0.288; p = 0.026)	0.217	0.00%
Frequency	2016.2	0.447 (CI = +/-0.149; p = 0.000)	0.698	0.00%
Frequency	2017.1	0.429 (CI = +/-0.155; p = 0.000)	0.680	0.00%
Frequency	2017.2	0.450 (CI = +/-0.158; p = 0.000)	0.708	0.00%
Frequency	2018.1	0.428 (CI = +/-0.163; p = 0.000)	0.690	0.00%
Frequency	2018.2	0.448 (CI = +/-0.169; p = 0.000)	0.715	0.00%
Frequency	2019.1	0.430 (CI = +/-0.180; p = 0.000)	0.690	0.00%

CM

Coverage = CM

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.013 (CI = +/-0.034; p = 0.451)	-0.015	+1.29%
Loss Cost	2011.2	0.013 (CI = +/-0.037; p = 0.491)	-0.019	+1.26%
Loss Cost	2012.1	0.008 (CI = +/-0.039; p = 0.681)	-0.032	+0.80%
Loss Cost	2012.2	-0.003 (CI = +/-0.040; p = 0.860)	-0.039	-0.34%
Loss Cost	2013.1	-0.006 (CI = +/-0.043; p = 0.766)	-0.038	-0.62%
Loss Cost	2013.2	-0.005 (CI = +/-0.046; p = 0.809)	-0.041	-0.55%
Loss Cost	2014.1	-0.012 (CI = +/-0.050; p = 0.619)	-0.033	-1.21%
Loss Cost	2014.2	-0.022 (CI = +/-0.053; p = 0.390)	-0.011	-2.21%
Loss Cost	2015.1	-0.027 (CI = +/-0.058; p = 0.337)	-0.002	-2.69%
Loss Cost	2015.2	-0.029 (CI = +/-0.064; p = 0.352)	-0.004	-2.86%
Loss Cost	2016.1	-0.030 (CI = +/-0.071; p = 0.390)	-0.012	-2.92%
Loss Cost	2016.2	0.006 (CI = +/-0.062; p = 0.836)	-0.056	+0.62%
Loss Cost	2017.1	0.016 (CI = +/-0.069; p = 0.635)	-0.047	+1.58%
Loss Cost	2017.2	0.009 (CI = +/-0.077; p = 0.808)	-0.062	+0.90%
Loss Cost	2018.1	0.030 (CI = +/-0.083; p = 0.457)	-0.028	+3.01%
Loss Cost	2018.2	0.029 (CI = +/-0.096; p = 0.527)	-0.043	+2.92%
Loss Cost	2019.1	0.051 (CI = +/-0.106; p = 0.314)	0.008	+5.26%
Severity	2011.1	0.020 (CI = +/-0.012; p = 0.001)	0.288	+2.05%
Severity	2011.2	0.023 (CI = +/-0.012; p = 0.000)	0.351	+2.36%
Severity	2012.1	0.020 (CI = +/-0.012; p = 0.002)	0.279	+1.98%
Severity	2012.2	0.017 (CI = +/-0.013; p = 0.008)	0.217	+1.76%
Severity	2013.1	0.017 (CI = +/-0.014; p = 0.017)	0.181	+1.69%
Severity	2013.2	0.016 (CI = +/-0.015; p = 0.037)	0.139	+1.58%
Severity	2014.1	0.013 (CI = +/-0.016; p = 0.100)	0.078	+1.30%
Severity	2014.2	0.014 (CI = +/-0.017; p = 0.107)	0.077	+1.39%
Severity	2015.1	0.012 (CI = +/-0.019; p = 0.188)	0.039	+1.22%
Severity	2015.2	0.016 (CI = +/-0.020; p = 0.113)	0.081	+1.59%
Severity	2016.1	0.012 (CI = +/-0.022; p = 0.245)	0.023	+1.24%
Severity	2016.2	0.026 (CI = +/-0.015; p = 0.002)	0.401	+2.64%
Severity	2017.1	0.026 (CI = +/-0.017; p = 0.005)	0.356	+2.64%
Severity	2017.2	0.024 (CI = +/-0.019; p = 0.016)	0.283	+2.47%
Severity	2018.1	0.031 (CI = +/-0.020; p = 0.005)	0.403	+3.15%
Severity	2018.2	0.036 (CI = +/-0.022; p = 0.004)	0.449	+3.64%
Severity	2019.1	0.041 (CI = +/-0.025; p = 0.004)	0.479	+4.14%
Frequency	2011.1	-0.008 (CI = +/-0.027; p = 0.579)	-0.024	-0.75%
Frequency	2011.2	-0.011 (CI = +/-0.029; p = 0.455)	-0.015	-1.07%
Frequency	2012.1	-0.012 (CI = +/-0.031; p = 0.452)	-0.016	-1.16%
Frequency	2012.2	-0.021 (CI = +/-0.032; p = 0.187)	0.031	-2.07%
Frequency	2013.1	-0.023 (CI = +/-0.034; p = 0.179)	0.036	-2.27%
Frequency	2013.2	-0.021 (CI = +/-0.037; p = 0.250)	0.016	-2.09%
Frequency	2014.1	-0.025 (CI = +/-0.040; p = 0.210)	0.028	-2.47%
Frequency	2014.2	-0.036 (CI = +/-0.041; p = 0.085)	0.094	-3.54%
Frequency	2015.1	-0.039 (CI = +/-0.045; p = 0.086)	0.098	-3.86%
Frequency	2015.2	-0.045 (CI = +/-0.050; p = 0.074)	0.115	-4.38%
Frequency	2016.1	-0.042 (CI = +/-0.055; p = 0.125)	0.077	-4.11%
Frequency	2016.2	-0.020 (CI = +/-0.053; p = 0.443)	-0.022	-1.97%
Frequency	2017.1	-0.010 (CI = +/-0.059; p = 0.713)	-0.053	-1.03%
Frequency	2017.2	-0.015 (CI = +/-0.066; p = 0.624)	-0.049	-1.54%
Frequency	2018.1	-0.001 (CI = +/-0.073; p = 0.969)	-0.071	-0.13%
Frequency	2018.2	-0.007 (CI = +/-0.083; p = 0.859)	-0.074	-0.70%
Frequency	2019.1	0.011 (CI = +/-0.093; p = 0.806)	-0.078	+1.08%

CM

Coverage = CM

End Trend Period = 2025.2

Excluded Points = 2024.2

Parameters Included: time, seasonality

Loss Cost	2011.1	0.004 (CI = +/-0.032; p = 0.802)	0.261 (CI = +/-0.275; p = 0.063)	0.062	+0.40%
Loss Cost	2011.2	0.005 (CI = +/-0.035; p = 0.765)	0.266 (CI = +/-0.286; p = 0.067)	0.059	+0.51%
Loss Cost	2012.1	-0.002 (CI = +/-0.036; p = 0.893)	0.301 (CI = +/-0.287; p = 0.041)	0.094	-0.24%
Loss Cost	2012.2	-0.013 (CI = +/-0.037; p = 0.480)	0.254 (CI = +/-0.281; p = 0.075)	0.080	-1.27%
Loss Cost	2013.1	-0.019 (CI = +/-0.039; p = 0.329)	0.280 (CI = +/-0.288; p = 0.056)	0.112	-1.87%
Loss Cost	2013.2	-0.016 (CI = +/-0.043; p = 0.440)	0.291 (CI = +/-0.300; p = 0.057)	0.112	-1.60%
Loss Cost	2014.1	-0.027 (CI = +/-0.044; p = 0.210)	0.336 (CI = +/-0.297; p = 0.029)	0.190	-2.68%
Loss Cost	2014.2	-0.035 (CI = +/-0.047; p = 0.130)	0.304 (CI = +/-0.305; p = 0.051)	0.202	-3.49%
Loss Cost	2015.1	-0.046 (CI = +/-0.050; p = 0.068)	0.342 (CI = +/-0.308; p = 0.032)	0.261	-4.48%
Loss Cost	2015.2	-0.044 (CI = +/-0.055; p = 0.107)	0.347 (CI = +/-0.327; p = 0.039)	0.254	-4.35%
Loss Cost	2016.1	-0.052 (CI = +/-0.060; p = 0.086)	0.373 (CI = +/-0.341; p = 0.034)	0.267	-5.08%
Loss Cost	2016.2	-0.008 (CI = +/-0.025; p = 0.512)	0.517 (CI = +/-0.135; p = 0.000)	0.795	-0.79%
Loss Cost	2017.1	-0.009 (CI = +/-0.028; p = 0.485)	0.522 (CI = +/-0.145; p = 0.000)	0.784	-0.94%
Loss Cost	2017.2	-0.008 (CI = +/-0.032; p = 0.608)	0.526 (CI = +/-0.156; p = 0.000)	0.778	-0.78%
Loss Cost	2018.1	-0.001 (CI = +/-0.035; p = 0.966)	0.506 (CI = +/-0.161; p = 0.000)	0.763	-0.07%
Loss Cost	2018.2	0.009 (CI = +/-0.038; p = 0.597)	0.533 (CI = +/-0.162; p = 0.000)	0.794	+0.95%
Loss Cost	2019.1	0.014 (CI = +/-0.044; p = 0.501)	0.522 (CI = +/-0.177; p = 0.000)	0.779	+1.40%
Severity	2011.1	0.019 (CI = +/-0.012; p = 0.004)	-0.036 (CI = +/-0.105; p = 0.491)	0.235	+1.93%
Severity	2011.2	0.022 (CI = +/-0.013; p = 0.002)	-0.021 (CI = +/-0.105; p = 0.676)	0.290	+2.23%
Severity	2012.1	0.018 (CI = +/-0.013; p = 0.007)	-0.003 (CI = +/-0.101; p = 0.944)	0.204	+1.84%
Severity	2012.2	0.016 (CI = +/-0.013; p = 0.024)	-0.015 (CI = +/-0.103; p = 0.771)	0.140	+1.59%
Severity	2013.1	0.015 (CI = +/-0.015; p = 0.043)	-0.011 (CI = +/-0.107; p = 0.826)	0.099	+1.52%
Severity	2013.2	0.014 (CI = +/-0.016; p = 0.088)	-0.018 (CI = +/-0.111; p = 0.744)	0.057	+1.37%
Severity	2014.1	0.011 (CI = +/-0.017; p = 0.199)	-0.006 (CI = +/-0.113; p = 0.914)	-0.011	+1.07%
Severity	2014.2	0.011 (CI = +/-0.018; p = 0.212)	-0.003 (CI = +/-0.119; p = 0.956)	-0.015	+1.14%
Severity	2015.1	0.009 (CI = +/-0.020; p = 0.337)	0.004 (CI = +/-0.125; p = 0.947)	-0.054	+0.95%
Severity	2015.2	0.013 (CI = +/-0.022; p = 0.213)	0.018 (CI = +/-0.128; p = 0.773)	-0.015	+1.34%
Severity	2016.1	0.009 (CI = +/-0.023; p = 0.422)	0.032 (CI = +/-0.132; p = 0.612)	-0.061	+0.91%
Severity	2016.2	0.025 (CI = +/-0.014; p = 0.002)	0.082 (CI = +/-0.076; p = 0.036)	0.481	+2.49%
Severity	2017.1	0.023 (CI = +/-0.016; p = 0.008)	0.088 (CI = +/-0.080; p = 0.034)	0.456	+2.30%
Severity	2017.2	0.023 (CI = +/-0.018; p = 0.018)	0.088 (CI = +/-0.087; p = 0.048)	0.380	+2.28%
Severity	2018.1	0.027 (CI = +/-0.019; p = 0.010)	0.075 (CI = +/-0.088; p = 0.089)	0.442	+2.76%
Severity	2018.2	0.034 (CI = +/-0.020; p = 0.003)	0.093 (CI = +/-0.084; p = 0.033)	0.566	+3.48%
Severity	2019.1	0.036 (CI = +/-0.023; p = 0.006)	0.088 (CI = +/-0.092; p = 0.058)	0.562	+3.68%
Frequency	2011.1	-0.015 (CI = +/-0.024; p = 0.201)	0.296 (CI = +/-0.201; p = 0.006)	0.239	-1.50%
Frequency	2011.2	-0.017 (CI = +/-0.025; p = 0.183)	0.288 (CI = +/-0.209; p = 0.009)	0.236	-1.68%
Frequency	2012.1	-0.021 (CI = +/-0.027; p = 0.129)	0.305 (CI = +/-0.214; p = 0.007)	0.258	-2.04%
Frequency	2012.2	-0.029 (CI = +/-0.027; p = 0.041)	0.268 (CI = +/-0.208; p = 0.014)	0.295	-2.82%
Frequency	2013.1	-0.034 (CI = +/-0.029; p = 0.023)	0.291 (CI = +/-0.211; p = 0.009)	0.334	-3.33%
Frequency	2013.2	-0.030 (CI = +/-0.031; p = 0.059)	0.309 (CI = +/-0.218; p = 0.008)	0.332	-2.92%
Frequency	2014.1	-0.038 (CI = +/-0.032; p = 0.022)	0.342 (CI = +/-0.215; p = 0.003)	0.405	-3.72%
Frequency	2014.2	-0.047 (CI = +/-0.033; p = 0.007)	0.307 (CI = +/-0.213; p = 0.007)	0.452	-4.58%
Frequency	2015.1	-0.055 (CI = +/-0.034; p = 0.003)	0.338 (CI = +/-0.212; p = 0.003)	0.507	-5.38%
Frequency	2015.2	-0.058 (CI = +/-0.038; p = 0.005)	0.329 (CI = +/-0.223; p = 0.006)	0.508	-5.61%
Frequency	2016.1	-0.061 (CI = +/-0.042; p = 0.007)	0.341 (CI = +/-0.236; p = 0.007)	0.482	-5.94%
Frequency	2016.2	-0.032 (CI = +/-0.023; p = 0.008)	0.434 (CI = +/-0.122; p = 0.000)	0.801	-3.20%
Frequency	2017.1	-0.032 (CI = +/-0.026; p = 0.018)	0.433 (CI = +/-0.131; p = 0.000)	0.774	-3.17%
Frequency	2017.2	-0.030 (CI = +/-0.029; p = 0.043)	0.439 (CI = +/-0.141; p = 0.000)	0.773	-2.99%
Frequency	2018.1	-0.028 (CI = +/-0.033; p = 0.093)	0.432 (CI = +/-0.151; p = 0.000)	0.737	-2.75%
Frequency	2018.2	-0.025 (CI = +/-0.039; p = 0.185)	0.440 (CI = +/-0.164; p = 0.000)	0.737	-2.45%
Frequency	2019.1	-0.022 (CI = +/-0.045; p = 0.298)	0.433 (CI = +/-0.180; p = 0.000)	0.696	-2.20%

CM - Theft

Coverage = CM - Theft

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change

Scalar Level Change Start Date = 2021-07-01

Future Trend Start Date = 2018-01-01

Loss Cost	2011.1	0.137 (CI = +/-0.096; p = 0.007)	0.429 (CI = +/-0.827; p = 0.296)	-0.219 (CI = +/-0.216; p = 0.047)	0.232	+14.72%	-7.86%
Loss Cost	2011.2	0.137 (CI = +/-0.108; p = 0.015)	0.429 (CI = +/-0.846; p = 0.306)	-0.219 (CI = +/-0.230; p = 0.061)	0.180	+14.71%	-7.86%
Loss Cost	2012.1	0.143 (CI = +/-0.124; p = 0.026)	0.434 (CI = +/-0.866; p = 0.312)	-0.226 (CI = +/-0.247; p = 0.070)	0.142	+15.32%	-8.03%
Loss Cost	2012.2	0.103 (CI = +/-0.138; p = 0.139)	0.404 (CI = +/-0.858; p = 0.341)	-0.174 (CI = +/-0.258; p = 0.176)	0.019	+10.80%	-6.89%
Loss Cost	2013.1	0.121 (CI = +/-0.161; p = 0.134)	0.416 (CI = +/-0.876; p = 0.336)	-0.197 (CI = +/-0.281; p = 0.160)	0.018	+12.84%	-7.34%
Loss Cost	2013.2	0.060 (CI = +/-0.184; p = 0.503)	0.382 (CI = +/-0.865; p = 0.369)	-0.123 (CI = +/-0.300; p = 0.404)	-0.078	+6.22%	-6.04%
Loss Cost	2014.1	0.011 (CI = +/-0.220; p = 0.915)	0.359 (CI = +/-0.874; p = 0.402)	-0.064 (CI = +/-0.333; p = 0.692)	-0.107	+1.14%	-5.14%
Loss Cost	2014.2	-0.081 (CI = +/-0.262; p = 0.525)	0.323 (CI = +/-0.863; p = 0.443)	0.043 (CI = +/-0.370; p = 0.811)	-0.083	-7.79%	-3.75%
Loss Cost	2015.1	-0.175 (CI = +/-0.329; p = 0.277)	0.295 (CI = +/-0.868; p = 0.485)	0.149 (CI = +/-0.433; p = 0.479)	-0.038	-16.10%	-2.61%
Loss Cost	2015.2	-0.202 (CI = +/-0.444; p = 0.352)	0.289 (CI = +/-0.899; p = 0.507)	0.178 (CI = +/-0.545; p = 0.501)	-0.068	-18.26%	-2.38%
Loss Cost	2016.1	-0.202 (CI = +/-0.647; p = 0.518)	0.289 (CI = +/-0.933; p = 0.521)	0.178 (CI = +/-0.744; p = 0.619)	-0.109	-18.28%	-2.38%
Loss Cost	2016.2	-0.329 (CI = +/-1.065; p = 0.520)	0.277 (CI = +/-0.969; p = 0.551)	0.310 (CI = +/-1.153; p = 0.576)	-0.118	-28.03%	-1.92%
Loss Cost	2017.1	0.434 (CI = +/-2.269; p = 0.688)	0.306 (CI = +/-0.988; p = 0.518)	-0.465 (CI = +/-2.340; p = 0.676)	-0.137	+54.32%	-3.05%
Loss Cost	2017.2	-0.031 (CI = +/-0.201; p = 0.746)	0.306 (CI = +/-0.988; p = 0.518)	NA (CI = +/-NA; p = NA)	-0.090	-3.05%	-3.05%
Loss Cost	2018.1	0.015 (CI = +/-0.214; p = 0.878)	0.193 (CI = +/-0.993; p = 0.682)	NA (CI = +/-NA; p = NA)	-0.056	+1.56%	+1.56%
Loss Cost	2018.2	0.009 (CI = +/-0.239; p = 0.933)	0.204 (CI = +/-1.053; p = 0.680)	NA (CI = +/-NA; p = NA)	-0.086	+0.95%	+0.95%
Loss Cost	2019.1	0.046 (CI = +/-0.254; p = 0.698)	0.162 (CI = +/-1.067; p = 0.745)	NA (CI = +/-NA; p = NA)	-0.032	+4.69%	+4.69%
Severity	2011.1	0.011 (CI = +/-0.031; p = 0.466)	-0.183 (CI = +/-0.270; p = 0.175)	0.036 (CI = +/-0.070; p = 0.299)	0.196	+1.13%	+4.87%
Severity	2011.2	0.020 (CI = +/-0.034; p = 0.242)	-0.175 (CI = +/-0.268; p = 0.192)	0.024 (CI = +/-0.073; p = 0.502)	0.236	+2.02%	+4.51%
Severity	2012.1	0.011 (CI = +/-0.038; p = 0.551)	-0.182 (CI = +/-0.269; p = 0.175)	0.036 (CI = +/-0.077; p = 0.343)	0.179	+1.13%	+4.83%
Severity	2012.2	-0.012 (CI = +/-0.039; p = 0.548)	-0.199 (CI = +/-0.243; p = 0.103)	0.066 (CI = +/-0.073; p = 0.075)	0.161	-1.14%	+5.57%
Severity	2013.1	-0.017 (CI = +/-0.046; p = 0.454)	-0.203 (CI = +/-0.248; p = 0.104)	0.072 (CI = +/-0.079; p = 0.072)	0.155	-1.66%	+5.72%
Severity	2013.2	-0.019 (CI = +/-0.054; p = 0.481)	-0.204 (CI = +/-0.255; p = 0.111)	0.075 (CI = +/-0.088; p = 0.093)	0.149	-1.85%	+5.76%
Severity	2014.1	-0.048 (CI = +/-0.061; p = 0.114)	-0.218 (CI = +/-0.242; p = 0.075)	0.110 (CI = +/-0.092; p = 0.022)	0.200	-4.69%	+6.37%
Severity	2014.2	-0.069 (CI = +/-0.074; p = 0.066)	-0.226 (CI = +/-0.242; p = 0.066)	0.134 (CI = +/-0.104; p = 0.014)	0.232	-6.63%	+6.71%
Severity	2015.1	-0.059 (CI = +/-0.095; p = 0.205)	-0.223 (CI = +/-0.250; p = 0.077)	0.123 (CI = +/-0.124; p = 0.052)	0.211	-5.75%	+6.59%
Severity	2015.2	-0.006 (CI = +/-0.121; p = 0.924)	-0.211 (CI = +/-0.244; p = 0.086)	0.064 (CI = +/-0.148; p = 0.372)	0.250	-0.55%	+6.06%
Severity	2016.1	0.001 (CI = +/-0.176; p = 0.990)	-0.210 (CI = +/-0.253; p = 0.098)	0.057 (CI = +/-0.202; p = 0.555)	0.230	+0.11%	+6.02%
Severity	2016.2	-0.012 (CI = +/-0.290; p = 0.933)	-0.211 (CI = +/-0.264; p = 0.109)	0.071 (CI = +/-0.314; p = 0.639)	0.193	-1.16%	+6.07%
Severity	2017.1	0.114 (CI = +/-0.627; p = 0.703)	-0.206 (CI = +/-0.273; p = 0.128)	-0.057 (CI = +/-0.647; p = 0.853)	0.185	+12.05%	+5.87%
Severity	2017.2	0.057 (CI = +/-0.056; p = 0.045)	-0.206 (CI = +/-0.273; p = 0.128)	NA (CI = +/-NA; p = NA)	0.164	+5.87%	+5.87%
Severity	2018.1	0.070 (CI = +/-0.059; p = 0.023)	-0.238 (CI = +/-0.274; p = 0.083)	NA (CI = +/-NA; p = NA)	0.251	+7.26%	+7.26%
Severity	2018.2	0.079 (CI = +/-0.064; p = 0.020)	-0.255 (CI = +/-0.282; p = 0.073)	NA (CI = +/-NA; p = NA)	0.284	+8.20%	+8.20%
Severity	2019.1	0.082 (CI = +/-0.071; p = 0.027)	-0.258 (CI = +/-0.298; p = 0.082)	NA (CI = +/-NA; p = NA)	0.264	+8.55%	+8.55%
Frequency	2011.1	0.126 (CI = +/-0.083; p = 0.004)	0.612 (CI = +/-0.717; p = 0.091)	-0.256 (CI = +/-0.187; p = 0.009)	0.236	+13.44%	-12.14%
Frequency	2011.2	0.117 (CI = +/-0.093; p = 0.016)	0.604 (CI = +/-0.731; p = 0.101)	-0.243 (CI = +/-0.198; p = 0.018)	0.164	+12.44%	-11.83%
Frequency	2012.1	0.131 (CI = +/-0.106; p = 0.017)	0.616 (CI = +/-0.743; p = 0.100)	-0.262 (CI = +/-0.211; p = 0.017)	0.163	+14.02%	-12.26%
Frequency	2012.2	0.114 (CI = +/-0.122; p = 0.065)	0.603 (CI = +/-0.755; p = 0.112)	-0.240 (CI = +/-0.227; p = 0.039)	0.085	+12.08%	-11.80%
Frequency	2013.1	0.138 (CI = +/-0.141; p = 0.055)	0.618 (CI = +/-0.766; p = 0.108)	-0.269 (CI = +/-0.246; p = 0.033)	0.099	+14.74%	-12.35%
Frequency	2013.2	0.079 (CI = +/-0.159; p = 0.314)	0.586 (CI = +/-0.749; p = 0.119)	-0.197 (CI = +/-0.260; p = 0.129)	0.008	+8.23%	-11.16%
Frequency	2014.1	0.059 (CI = +/-0.193; p = 0.528)	0.576 (CI = +/-0.768; p = 0.133)	-0.174 (CI = +/-0.293; p = 0.229)	-0.014	+6.12%	-10.82%
Frequency	2014.2	-0.013 (CI = +/-0.233; p = 0.911)	0.549 (CI = +/-0.766; p = 0.150)	-0.091 (CI = +/-0.329; p = 0.571)	-0.007	-1.25%	-9.80%
Frequency	2015.1	-0.116 (CI = +/-0.287; p = 0.407)	0.517 (CI = +/-0.759; p = 0.169)	0.026 (CI = +/-0.378; p = 0.887)	0.050	-10.98%	-8.63%
Frequency	2015.2	-0.196 (CI = +/-0.384; p = 0.296)	0.499 (CI = +/-0.776; p = 0.192)	0.113 (CI = +/-0.471; p = 0.619)	0.062	-17.81%	-7.96%
Frequency	2016.1	-0.203 (CI = +/-0.559; p = 0.453)	0.498 (CI = +/-0.806; p = 0.208)	0.120 (CI = +/-0.642; p = 0.696)	0.002	-18.36%	-7.92%
Frequency	2016.2	-0.317 (CI = +/-0.920; p = 0.474)	0.488 (CI = +/-0.836; p = 0.232)	0.239 (CI = +/-0.996; p = 0.616)	-0.023	-27.19%	-7.53%
Frequency	2017.1	0.320 (CI = +/-1.962; p = 0.732)	0.512 (CI = +/-0.854; p = 0.220)	-0.408 (CI = +/-2.023; p = 0.672)	-0.084	+37.73%	-8.43%
Frequency	2017.2	-0.088 (CI = +/-0.174; p = 0.296)	0.512 (CI = +/-0.854; p = 0.220)	NA (CI = +/-NA; p = NA)	-0.022	-8.43%	-8.43%
Frequency	2018.1	-0.055 (CI = +/-0.188; p = 0.542)	0.431 (CI = +/-0.875; p = 0.307)	NA (CI = +/-NA; p = NA)	-0.038	-5.31%	-5.31%
Frequency	2018.2	-0.069 (CI = +/-0.209; p = 0.484)	0.459 (CI = +/-0.921; p = 0.299)	NA (CI = +/-NA; p = NA)	-0.051	-6.70%	-6.70%
Frequency	2019.1	-0.036 (CI = +/-0.221; p = 0.726)	0.420 (CI = +/-0.929; p = 0.341)	NA (CI = +/-NA; p = NA)	-0.024	-3.55%	-3.55%

CM - Theft

Coverage = CM - Theft

End Trend Period = 2025.2

Excluded Points = 2021.1,2021.2,2022.1,2022.2,2023.1

Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2011.1	0.079 (CI = +/-0.058; p = 0.010)	0.513 (CI = +/-0.304; p = 0.002)	-0.375 (CI = +/-0.668; p = 0.256)	0.498	+8.18%
Loss Cost	2011.2	0.081 (CI = +/-0.064; p = 0.016)	0.518 (CI = +/-0.318; p = 0.003)	-0.390 (CI = +/-0.707; p = 0.264)	0.458	+8.40%
Loss Cost	2012.1	0.067 (CI = +/-0.070; p = 0.061)	0.555 (CI = +/-0.327; p = 0.002)	-0.291 (CI = +/-0.736; p = 0.418)	0.456	+6.91%
Loss Cost	2012.2	0.049 (CI = +/-0.074; p = 0.184)	0.517 (CI = +/-0.327; p = 0.004)	-0.165 (CI = +/-0.751; p = 0.651)	0.368	+5.01%
Loss Cost	2013.1	0.038 (CI = +/-0.084; p = 0.352)	0.542 (CI = +/-0.345; p = 0.004)	-0.091 (CI = +/-0.804; p = 0.815)	0.371	+3.88%
Loss Cost	2013.2	0.015 (CI = +/-0.089; p = 0.732)	0.500 (CI = +/-0.343; p = 0.007)	0.066 (CI = +/-0.821; p = 0.868)	0.291	+1.48%
Loss Cost	2014.1	-0.032 (CI = +/-0.087; p = 0.452)	0.596 (CI = +/-0.310; p = 0.001)	0.365 (CI = +/-0.760; p = 0.322)	0.449	-3.11%
Loss Cost	2014.2	-0.052 (CI = +/-0.096; p = 0.268)	0.565 (CI = +/-0.316; p = 0.002)	0.492 (CI = +/-0.802; p = 0.209)	0.433	-5.05%
Loss Cost	2015.1	-0.109 (CI = +/-0.091; p = 0.023)	0.666 (CI = +/-0.272; p = 0.000)	0.841 (CI = +/-0.714; p = 0.024)	0.636	-10.30%
Loss Cost	2015.2	-0.082 (CI = +/-0.099; p = 0.097)	0.698 (CI = +/-0.272; p = 0.000)	0.682 (CI = +/-0.747; p = 0.070)	0.673	-7.86%
Loss Cost	2016.1	-0.117 (CI = +/-0.114; p = 0.046)	0.750 (CI = +/-0.282; p = 0.000)	0.885 (CI = +/-0.813; p = 0.035)	0.704	-11.02%
Loss Cost	2016.2	-0.084 (CI = +/-0.129; p = 0.176)	0.780 (CI = +/-0.285; p = 0.000)	0.703 (CI = +/-0.873; p = 0.103)	0.736	-8.06%
Loss Cost	2017.1	-0.110 (CI = +/-0.164; p = 0.163)	0.813 (CI = +/-0.320; p = 0.000)	0.847 (CI = +/-1.047; p = 0.101)	0.729	-10.45%
Loss Cost	2017.2	-0.113 (CI = +/-0.205; p = 0.238)	0.811 (CI = +/-0.352; p = 0.001)	0.861 (CI = +/-1.247; p = 0.150)	0.709	-10.69%
Loss Cost	2018.1	-0.132 (CI = +/-0.287; p = 0.314)	0.829 (CI = +/-0.424; p = 0.002)	0.955 (CI = +/-1.643; p = 0.211)	0.679	-12.34%
Loss Cost	2018.2	-0.109 (CI = +/-0.371; p = 0.499)	0.839 (CI = +/-0.478; p = 0.005)	0.849 (CI = +/-2.029; p = 0.345)	0.651	-10.34%
Loss Cost	2019.1	-0.223 (CI = +/-0.550; p = 0.344)	0.931 (CI = +/-0.601; p = 0.010)	1.382 (CI = +/-2.809; p = 0.262)	0.664	-20.02%
Severity	2011.1	0.017 (CI = +/-0.023; p = 0.134)	0.032 (CI = +/-0.118; p = 0.584)	0.053 (CI = +/-0.260; p = 0.677)	0.251	+1.71%
Severity	2011.2	0.023 (CI = +/-0.024; p = 0.060)	0.046 (CI = +/-0.118; p = 0.428)	0.010 (CI = +/-0.263; p = 0.938)	0.312	+2.30%
Severity	2012.1	0.017 (CI = +/-0.026; p = 0.191)	0.062 (CI = +/-0.120; p = 0.294)	0.053 (CI = +/-0.271; p = 0.687)	0.271	+1.69%
Severity	2012.2	0.007 (CI = +/-0.026; p = 0.589)	0.041 (CI = +/-0.112; p = 0.458)	0.124 (CI = +/-0.257; p = 0.326)	0.201	+0.67%
Severity	2013.1	0.005 (CI = +/-0.029; p = 0.737)	0.045 (CI = +/-0.119; p = 0.434)	0.137 (CI = +/-0.278; p = 0.312)	0.184	+0.47%
Severity	2013.2	0.007 (CI = +/-0.033; p = 0.660)	0.049 (CI = +/-0.125; p = 0.417)	0.123 (CI = +/-0.300; p = 0.399)	0.180	+0.69%
Severity	2014.1	-0.005 (CI = +/-0.035; p = 0.763)	0.074 (CI = +/-0.124; p = 0.224)	0.200 (CI = +/-0.305; p = 0.183)	0.197	-0.50%
Severity	2014.2	-0.005 (CI = +/-0.040; p = 0.784)	0.074 (CI = +/-0.132; p = 0.251)	0.201 (CI = +/-0.335; p = 0.219)	0.177	-0.52%
Severity	2015.1	0.003 (CI = +/-0.047; p = 0.900)	0.059 (CI = +/-0.141; p = 0.379)	0.152 (CI = +/-0.369; p = 0.391)	0.182	+0.28%
Severity	2015.2	0.024 (CI = +/-0.046; p = 0.264)	0.086 (CI = +/-0.125; p = 0.161)	0.023 (CI = +/-0.343; p = 0.885)	0.396	+2.48%
Severity	2016.1	0.023 (CI = +/-0.056; p = 0.397)	0.088 (CI = +/-0.139; p = 0.188)	0.034 (CI = +/-0.399; p = 0.853)	0.368	+2.28%
Severity	2016.2	0.026 (CI = +/-0.067; p = 0.405)	0.092 (CI = +/-0.150; p = 0.201)	0.013 (CI = +/-0.458; p = 0.949)	0.320	+2.67%
Severity	2017.1	0.023 (CI = +/-0.088; p = 0.573)	0.096 (CI = +/-0.171; p = 0.235)	0.033 (CI = +/-0.560; p = 0.897)	0.283	+2.30%
Severity	2017.2	0.015 (CI = +/-0.109; p = 0.752)	0.092 (CI = +/-0.187; p = 0.293)	0.071 (CI = +/-0.664; p = 0.812)	0.157	+1.55%
Severity	2018.1	0.034 (CI = +/-0.151; p = 0.612)	0.073 (CI = +/-0.223; p = 0.463)	-0.023 (CI = +/-0.865; p = 0.951)	0.149	+3.45%
Severity	2018.2	0.067 (CI = +/-0.186; p = 0.411)	0.088 (CI = +/-0.239; p = 0.404)	-0.179 (CI = +/-1.015; p = 0.681)	0.191	+6.95%
Severity	2019.1	0.066 (CI = +/-0.292; p = 0.585)	0.089 (CI = +/-0.319; p = 0.507)	-0.175 (CI = +/-1.490; p = 0.775)	0.078	+6.85%
Frequency	2011.1	0.062 (CI = +/-0.049; p = 0.017)	0.481 (CI = +/-0.258; p = 0.001)	-0.427 (CI = +/-0.566; p = 0.131)	0.485	+6.36%
Frequency	2011.2	0.058 (CI = +/-0.054; p = 0.037)	0.472 (CI = +/-0.268; p = 0.002)	-0.400 (CI = +/-0.597; p = 0.178)	0.423	+5.97%
Frequency	2012.1	0.050 (CI = +/-0.060; p = 0.097)	0.493 (CI = +/-0.280; p = 0.002)	-0.344 (CI = +/-0.631; p = 0.268)	0.422	+5.14%
Frequency	2012.2	0.042 (CI = +/-0.066; p = 0.196)	0.476 (CI = +/-0.291; p = 0.003)	-0.288 (CI = +/-0.667; p = 0.376)	0.351	+4.31%
Frequency	2013.1	0.033 (CI = +/-0.075; p = 0.360)	0.497 (CI = +/-0.307; p = 0.003)	-0.228 (CI = +/-0.715; p = 0.511)	0.355	+3.39%
Frequency	2013.2	0.008 (CI = +/-0.077; p = 0.833)	0.451 (CI = +/-0.296; p = 0.005)	-0.057 (CI = +/-0.708; p = 0.867)	0.286	+0.78%
Frequency	2014.1	-0.027 (CI = +/-0.079; p = 0.486)	0.522 (CI = +/-0.281; p = 0.001)	0.165 (CI = +/-0.689; p = 0.617)	0.412	-2.62%
Frequency	2014.2	-0.047 (CI = +/-0.087; p = 0.268)	0.491 (CI = +/-0.285; p = 0.002)	0.291 (CI = +/-0.722; p = 0.401)	0.406	-4.55%
Frequency	2015.1	-0.111 (CI = +/-0.065; p = 0.003)	0.607 (CI = +/-0.195; p = 0.000)	0.689 (CI = +/-0.511; p = 0.012)	0.752	-10.55%
Frequency	2015.2	-0.106 (CI = +/-0.076; p = 0.010)	0.613 (CI = +/-0.208; p = 0.000)	0.659 (CI = +/-0.570; p = 0.027)	0.750	-10.09%
Frequency	2016.1	-0.139 (CI = +/-0.084; p = 0.004)	0.662 (CI = +/-0.207; p = 0.000)	0.850 (CI = +/-0.595; p = 0.009)	0.785	-13.01%
Frequency	2016.2	-0.110 (CI = +/-0.091; p = 0.022)	0.688 (CI = +/-0.202; p = 0.000)	0.690 (CI = +/-0.617; p = 0.032)	0.818	-10.45%
Frequency	2017.1	-0.133 (CI = +/-0.115; p = 0.028)	0.716 (CI = +/-0.224; p = 0.000)	0.814 (CI = +/-0.732; p = 0.033)	0.806	-12.46%
Frequency	2017.2	-0.129 (CI = +/-0.143; p = 0.072)	0.719 (CI = +/-0.246; p = 0.000)	0.790 (CI = +/-0.871; p = 0.070)	0.798	-12.06%
Frequency	2018.1	-0.166 (CI = +/-0.195; p = 0.084)	0.756 (CI = +/-0.287; p = 0.000)	0.979 (CI = +/-1.112; p = 0.076)	0.785	-15.27%
Frequency	2018.2	-0.176 (CI = +/-0.252; p = 0.138)	0.751 (CI = +/-0.325; p = 0.001)	1.029 (CI = +/-1.379; p = 0.118)	0.765	-16.16%
Frequency	2019.1	-0.290 (CI = +/-0.347; p = 0.084)	0.843 (CI = +/-0.379; p = 0.002)	1.557 (CI = +/-1.771; p = 0.073)	0.796	-25.14%

CM - Theft

Coverage = CM - Theft

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality, phys_dam_xs_inf

Scalar Level Change Start Date = 2021-07-01

Future Trend Start Date = 2018-01-01

Loss Cost	2011.1	0.164 (CI = +/-0.069; p = 0.000)	0.545 (CI = +/-0.216; p = 0.000)	0.990 (CI = +/-0.720; p = 0.009)	0.230 (CI = +/-0.563; p = 0.408)	-0.352 (CI = +/-0.184; p = 0.001)	0.855	+17.83%	-17.10%
Loss Cost	2011.2	0.184 (CI = +/-0.076; p = 0.000)	0.570 (CI = +/-0.218; p = 0.000)	1.037 (CI = +/-0.717; p = 0.006)	0.238 (CI = +/-0.558; p = 0.386)	-0.384 (CI = +/-0.190; p = 0.000)	0.854	+20.25%	-18.13%
Loss Cost	2012.1	0.177 (CI = +/-0.087; p = 0.000)	0.578 (CI = +/-0.226; p = 0.000)	1.024 (CI = +/-0.735; p = 0.009)	0.232 (CI = +/-0.570; p = 0.408)	-0.372 (CI = +/-0.203; p = 0.001)	0.839	+19.31%	-17.77%
Loss Cost	2012.2	0.162 (CI = +/-0.100; p = 0.003)	0.564 (CI = +/-0.234; p = 0.000)	0.996 (CI = +/-0.752; p = 0.012)	0.227 (CI = +/-0.580; p = 0.425)	-0.350 (CI = +/-0.218; p = 0.003)	0.865	+17.54%	-17.16%
Loss Cost	2013.1	0.163 (CI = +/-0.118; p = 0.009)	0.563 (CI = +/-0.245; p = 0.000)	0.998 (CI = +/-0.776; p = 0.014)	0.228 (CI = +/-0.597; p = 0.436)	-0.352 (CI = +/-0.230; p = 0.006)	0.857	+17.71%	-17.21%
Loss Cost	2013.2	0.138 (CI = +/-0.139; p = 0.052)	0.545 (CI = +/-0.254; p = 0.000)	0.962 (CI = +/-0.795; p = 0.020)	0.221 (CI = +/-0.606; p = 0.455)	-0.317 (CI = +/-0.261; p = 0.020)	0.484	+14.79%	-16.41%
Loss Cost	2014.1	0.057 (CI = +/-0.152; p = 0.443)	0.593 (CI = +/-0.239; p = 0.000)	0.882 (CI = +/-0.738; p = 0.022)	0.182 (CI = +/-0.561; p = 0.504)	-0.210 (CI = +/-0.264; p = 0.112)	0.557	+5.83%	-14.19%
Loss Cost	2014.2	0.022 (CI = +/-0.188; p = 0.804)	0.576 (CI = +/-0.250; p = 0.000)	0.847 (CI = +/-0.760; p = 0.031)	0.176 (CI = +/-0.572; p = 0.526)	-0.166 (CI = +/-0.301; p = 0.260)	0.538	+2.27%	-13.40%
Loss Cost	2015.1	-0.135 (CI = +/-0.199; p = 0.171)	0.636 (CI = +/-0.217; p = 0.000)	0.744 (CI = +/-0.650; p = 0.027)	0.127 (CI = +/-0.487; p = 0.589)	0.024 (CI = +/-0.294; p = 0.862)	0.683	-12.61%	-10.44%
Loss Cost	2015.2	-0.029 (CI = +/-0.256; p = 0.815)	0.667 (CI = +/-0.218; p = 0.000)	0.809 (CI = +/-0.644; p = 0.017)	0.139 (CI = +/-0.477; p = 0.543)	-0.099 (CI = +/-0.346; p = 0.551)	0.708	-2.81%	-11.99%
Loss Cost	2016.1	-0.172 (CI = +/-0.354; p = 0.316)	0.696 (CI = +/-0.221; p = 0.000)	0.760 (CI = +/-0.643; p = 0.024)	0.116 (CI = +/-0.474; p = 0.608)	0.060 (CI = +/-0.439; p = 0.773)	0.724	-15.77%	-10.55%
Loss Cost	2016.2	0.071 (CI = +/-0.554; p = 0.787)	0.724 (CI = +/-0.225; p = 0.000)	0.822 (CI = +/-0.646; p = 0.017)	0.129 (CI = +/-0.470; p = 0.565)	-0.199 (CI = +/-0.632; p = 0.508)	0.746	+7.35%	-12.04%
Loss Cost	2017.1	0.046 (CI = +/-1.217; p = 0.936)	0.726 (CI = +/-0.248; p = 0.000)	0.820 (CI = +/-0.684; p = 0.023)	0.127 (CI = +/-0.496; p = 0.586)	-0.173 (CI = +/-1.285; p = 0.774)	0.727	+4.67%	-11.98%
Loss Cost	2017.2	-0.128 (CI = +/-0.145; p = 0.079)	0.726 (CI = +/-0.248; p = 0.000)	0.820 (CI = +/-0.684; p = 0.023)	0.127 (CI = +/-0.496; p = 0.586)	NA (CI = +/-NA; p = NA)	0.738	-11.98%	-11.98%
Loss Cost	2018.1	-0.133 (CI = +/-0.182; p = 0.137)	0.730 (CI = +/-0.273; p = 0.000)	0.838 (CI = +/-0.802; p = 0.042)	0.132 (CI = +/-0.531; p = 0.595)	NA (CI = +/-NA; p = NA)	0.711	-12.42%	-12.42%
Loss Cost	2018.2	-0.126 (CI = +/-0.229; p = 0.249)	0.733 (CI = +/-0.295; p = 0.000)	0.815 (CI = +/-0.944; p = 0.083)	0.125 (CI = +/-0.576; p = 0.638)	NA (CI = +/-NA; p = NA)	0.699	-11.81%	-11.81%
Loss Cost	2019.1	-0.170 (CI = +/-0.294; p = 0.223)	0.763 (CI = +/-0.330; p = 0.001)	0.971 (CI = +/-1.157; p = 0.090)	0.149 (CI = +/-0.611; p = 0.595)	NA (CI = +/-NA; p = NA)	0.693	-15.62%	-15.62%
Severity	2011.1	0.014 (CI = +/-0.034; p = 0.398)	0.033 (CI = +/-0.108; p = 0.533)	0.104 (CI = +/-0.359; p = 0.558)	-0.199 (CI = +/-0.281; p = 0.156)	0.021 (CI = +/-0.092; p = 0.633)	0.155	+1.45%	+3.65%
Severity	2011.2	0.026 (CI = +/-0.038; p = 0.173)	0.047 (CI = +/-0.108; p = 0.378)	0.130 (CI = +/-0.355; p = 0.458)	-0.195 (CI = +/-0.276; p = 0.158)	0.003 (CI = +/-0.094; p = 0.942)	0.214	+2.59%	+2.94%
Severity	2012.1	0.015 (CI = +/-0.042; p = 0.464)	0.058 (CI = +/-0.109; p = 0.283)	0.112 (CI = +/-0.355; p = 0.520)	-0.203 (CI = +/-0.275; p = 0.140)	0.020 (CI = +/-0.098; p = 0.681)	0.164	+1.52%	+3.54%
Severity	2012.2	-0.007 (CI = +/-0.044; p = 0.727)	0.036 (CI = +/-0.102; p = 0.470)	0.070 (CI = +/-0.329; p = 0.664)	-0.211 (CI = +/-0.253; p = 0.098)	0.053 (CI = +/-0.095; p = 0.257)	0.110	-0.74%	+4.70%
Severity	2013.1	-0.014 (CI = +/-0.051; p = 0.563)	0.042 (CI = +/-0.106; p = 0.421)	0.060 (CI = +/-0.336; p = 0.712)	-0.216 (CI = +/-0.259; p = 0.097)	0.063 (CI = +/-0.103; p = 0.216)	0.106	-1.43%	+5.02%
Severity	2013.2	-0.014 (CI = +/-0.061; p = 0.648)	0.042 (CI = +/-0.112; p = 0.436)	0.062 (CI = +/-0.349; p = 0.716)	-0.215 (CI = +/-0.266; p = 0.107)	0.062 (CI = +/-0.115; p = 0.271)	0.095	-1.35%	+4.99%
Severity	2014.1	-0.049 (CI = +/-0.067; p = 0.145)	0.063 (CI = +/-0.106; p = 0.226)	0.027 (CI = +/-0.326; p = 0.864)	-0.232 (CI = +/-0.248; p = 0.065)	0.109 (CI = +/-0.117; p = 0.066)	0.183	-4.74%	+6.18%
Severity	2014.2	-0.066 (CI = +/-0.083; p = 0.113)	0.055 (CI = +/-0.110; p = 0.308)	0.010 (CI = +/-0.334; p = 0.951)	-0.235 (CI = +/-0.252; p = 0.065)	0.130 (CI = +/-0.133; p = 0.054)	0.195	-6.34%	+6.67%
Severity	2015.1	-0.062 (CI = +/-0.107; p = 0.238)	0.053 (CI = +/-0.116; p = 0.346)	0.012 (CI = +/-0.349; p = 0.941)	-0.234 (CI = +/-0.262; p = 0.076)	0.126 (CI = +/-0.158; p = 0.111)	0.162	-5.99%	+6.58%
Severity	2015.2	0.008 (CI = +/-0.133; p = 0.895)	0.074 (CI = +/-0.113; p = 0.186)	0.055 (CI = +/-0.335; p = 0.730)	-0.226 (CI = +/-0.248; p = 0.071)	0.044 (CI = +/-0.180; p = 0.610)	0.249	+0.84%	+5.37%
Severity	2016.1	-0.002 (CI = +/-0.193; p = 0.982)	0.076 (CI = +/-0.121; p = 0.200)	0.052 (CI = +/-0.351; p = 0.757)	-0.227 (CI = +/-0.259; p = 0.081)	0.056 (CI = +/-0.240; p = 0.628)	0.223	-0.21%	+5.49%
Severity	2016.2	0.022 (CI = +/-0.319; p = 0.883)	0.079 (CI = +/-0.129; p = 0.212)	0.058 (CI = +/-0.372; p = 0.742)	-0.226 (CI = +/-0.271; p = 0.094)	0.030 (CI = +/-0.364; p = 0.863)	0.180	+2.24%	+5.31%
Severity	2017.1	0.060 (CI = +/-0.701; p = 0.855)	0.076 (CI = +/-0.143; p = 0.269)	0.061 (CI = +/-0.394; p = 0.741)	-0.224 (CI = +/-0.285; p = 0.112)	-0.009 (CI = +/-0.740; p = 0.978)	0.150	+6.20%	+5.20%
Severity	2017.2	0.051 (CI = +/-0.083; p = 0.210)	0.076 (CI = +/-0.143; p = 0.269)	0.061 (CI = +/-0.394; p = 0.741)	-0.224 (CI = +/-0.285; p = 0.112)	NA (CI = +/-NA; p = NA)	0.129	+5.20%	+5.20%
Severity	2018.1	0.074 (CI = +/-0.101; p = 0.136)	0.058 (CI = +/-0.151; p = 0.420)	-0.021 (CI = +/-0.445; p = 0.919)	-0.246 (CI = +/-0.294; p = 0.093)	NA (CI = +/-NA; p = NA)	0.172	+7.66%	+7.66%
Severity	2018.2	0.110 (CI = +/-0.118; p = 0.064)	0.075 (CI = +/-0.152; p = 0.298)	-0.141 (CI = +/-0.486; p = 0.533)	-0.281 (CI = +/-0.296; p = 0.060)	NA (CI = +/-NA; p = NA)	0.266	+11.62%	+11.62%
Severity	2019.1	0.125 (CI = +/-0.153; p = 0.096)	0.065 (CI = +/-0.172; p = 0.417)	-0.196 (CI = +/-0.602; p = 0.480)	-0.290 (CI = +/-0.318; p = 0.069)	NA (CI = +/-NA; p = NA)	0.238	+13.37%	+13.37%
Frequency	2011.1	0.150 (CI = +/-0.053; p = 0.000)	0.512 (CI = +/-0.166; p = 0.000)	0.886 (CI = +/-0.553; p = 0.003)	0.429 (CI = +/-0.433; p = 0.052)	-0.373 (CI = +/-0.141; p = 0.000)	0.730	+16.15%	-20.02%
Frequency	2011.2	0.159 (CI = +/-0.060; p = 0.000)	0.523 (CI = +/-0.171; p = 0.000)	0.908 (CI = +/-0.563; p = 0.003)	0.433 (CI = +/-0.438; p = 0.053)	-0.388 (CI = +/-0.149; p = 0.000)	0.707	+17.22%	-20.46%
Frequency	2012.1	0.161 (CI = +/-0.069; p = 0.000)	0.520 (CI = +/-0.178; p = 0.000)	0.912 (CI = +/-0.579; p = 0.004)	0.435 (CI = +/-0.450; p = 0.057)	-0.392 (CI = +/-0.160; p = 0.000)	0.702	+17.53%	-20.58%
Frequency	2012.2	0.169 (CI = +/-0.079; p = 0.000)	0.538 (CI = +/-0.186; p = 0.000)	0.926 (CI = +/-0.596; p = 0.004)	0.438 (CI = +/-0.460; p = 0.061)	-0.403 (CI = +/-0.173; p = 0.000)	0.670	+18.42%	-20.88%
Frequency	2013.1	0.177 (CI = +/-0.093; p = 0.001)	0.521 (CI = +/-0.194; p = 0.000)	0.937 (CI = +/-0.614; p = 0.005)	0.443 (CI = +/-0.472; p = 0.064)	-0.415 (CI = +/-0.189; p = 0.000)	0.668	+19.42%	-21.17%
Frequency	2013.2	0.152 (CI = +/-0.109; p = 0.009)	0.502 (CI = +/-0.199; p = 0.000)	0.900 (CI = +/-0.622; p = 0.007)	0.436 (CI = +/-0.474; p = 0.069)	-0.380 (CI = +/-0.204; p = 0.001)	0.613	+16.36%	-20.39%
Frequency	2014.1	0.105 (CI = +/-0.125; p = 0.095)	0.529 (CI = +/-0.198; p = 0.000)	0.855 (CI = +/-0.610; p = 0.009)	0.414 (CI = +/-0.464; p = 0.077)	-0.318 (CI = +/-0.218; p = 0.007)	0.642	+11.10%	-19.19%
Frequency	2014.2	0.088 (CI = +/-0.157; p = 0.252)	0.521 (CI = +/-0.208; p = 0.000)	0.837 (CI = +/-0.634; p = 0.013)	0.411 (CI = +/-0.477; p = 0.087)	-0.296 (CI = +/-0.251; p = 0.023)	0.621	+9.20%	-18.81%
Frequency	2015.1	-0.073 (CI = +/-0.144; p = 0.298)	0.583 (CI = +/-0.157; p = 0.000)	0.732 (CI = +/-0.470; p = 0.004)	0.361 (CI = +/-0.382; p = 0.045)	-0.101 (CI = +/-0.212; p = 0.328)	0.802	-7.04%	-15.97%
Frequency	2015.2	-0.037 (CI = +/-0.194; p = 0.690)	0.593 (CI = +/-0.165; p = 0.000)	0.754 (CI = +/-0.488; p = 0.005)	0.365 (CI = +/-0.382; p = 0.048)	-0.143 (CI = +/-0.262; p = 0.263)	0.803	-3.62%	-16.47%
Frequency	2016.1	-0.170 (CI = +/-0.261; p = 0.185)	0.620 (CI = +/-0.163; p = 0.000)	0.708 (CI = +/-0.473; p = 0.006)	0.343 (CI = +/-0.349; p = 0.053)	0.005 (CI = +/-0.323; p = 0.976)	0.820	-15.60%	-15.21%
Frequency	2016.2	0.049 (CI = +/-0.396; p = 0.795)	0.646 (CI = +/-0.161; p = 0.000)	0.764 (CI = +/-0.462; p = 0.003)	0.355 (CI = +/-0.336; p = 0.040)	-0.229 (CI = +/-0.452; p = 0.294)	0.841	+5.00%	-16.48%
Frequency	2017.1	-0.015 (CI = +/-0.869; p = 0.971)	0.650 (CI = +/-0.177; p = 0.000)	0.759 (CI = +/-0.489; p = 0.005)	0.352 (CI = +/-0.354; p = 0.051)	-0.164 (CI = +/-0.918; p = 0.704)	0.822	-1.45%	-16.32%
Frequency	2017.2	-0.178 (CI = +/-0.103; p = 0.003)	0.650 (CI = +/-0.177; p = 0.000)	0.759 (CI = +/-0.489; p = 0.005)	0.352 (CI = +/-0.354; p = 0.051)	NA (CI = +/-NA; p = NA)	0.832	-16.32%	-16.32%
Frequency	2018.1	-0.206 (CI = +/-0.125; p = 0.004)	0.673 (CI = +/-0.188; p = 0.000)	0.859 (CI = +/-0.553; p = 0.006)	0.378 (CI = +/-0.366; p = 0.044)	NA (CI = +/-NA; p = NA)	0.826	-18.65%	-18.65%
Frequency	2018.2	-0.236 (CI = +/-0.153; p = 0.006)	0.659 (CI = +/-0.198; p = 0.000)	0.956 (CI = +/-0.631; p = 0.007)	0.407 (CI = +/-0.385; p = 0.040)	NA (CI = +/-NA; p = NA)	0.829	-20.99%	-20.99%
Frequency	2019.1	-0.295 (CI = +/-0.184; p = 0.006)	0.698 (CI = +/-0.207; p = 0.000)	1.167 (CI = +/-0.726; p = 0.005)	0.438 (CI = +/-0.384; p = 0.029)	NA (CI = +/-NA; p = NA)	0.842	-25.57%	-25.57%

CM - Theft

Coverage = CM - Theft

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time

Loss Cost	2011.1	0.047 (CI = +/-0.038; p = 0.018)	0.156	+4.86%
Loss Cost	2011.2	0.043 (CI = +/-0.041; p = 0.039)	0.116	+4.41%
Loss Cost	2012.1	0.040 (CI = +/-0.044; p = 0.072)	0.085	+4.08%
Loss Cost	2012.2	0.027 (CI = +/-0.044; p = 0.222)	0.021	+2.73%
Loss Cost	2013.1	0.027 (CI = +/-0.048; p = 0.260)	0.013	+2.72%
Loss Cost	2013.2	0.013 (CI = +/-0.049; p = 0.593)	-0.030	+1.29%
Loss Cost	2014.1	0.004 (CI = +/-0.052; p = 0.871)	-0.044	+0.41%
Loss Cost	2014.2	-0.006 (CI = +/-0.055; p = 0.816)	-0.045	-0.63%
Loss Cost	2015.1	-0.011 (CI = +/-0.060; p = 0.716)	-0.043	-1.06%
Loss Cost	2015.2	-0.004 (CI = +/-0.066; p = 0.893)	-0.052	-0.43%
Loss Cost	2016.1	0.005 (CI = +/-0.072; p = 0.891)	-0.054	+0.48%
Loss Cost	2016.2	0.010 (CI = +/-0.080; p = 0.790)	-0.054	+1.04%
Loss Cost	2017.1	0.028 (CI = +/-0.087; p = 0.501)	-0.032	+2.86%
Loss Cost	2017.2	0.023 (CI = +/-0.098; p = 0.626)	-0.049	+2.32%
Loss Cost	2018.1	0.051 (CI = +/-0.105; p = 0.312)	0.007	+5.25%
Loss Cost	2018.2	0.049 (CI = +/-0.121; p = 0.397)	-0.017	+5.01%
Loss Cost	2019.1	0.078 (CI = +/-0.134; p = 0.230)	0.044	+8.10%
Severity	2011.1	0.017 (CI = +/-0.012; p = 0.008)	0.198	+1.68%
Severity	2011.2	0.019 (CI = +/-0.013; p = 0.004)	0.238	+1.92%
Severity	2012.1	0.017 (CI = +/-0.013; p = 0.014)	0.181	+1.71%
Severity	2012.2	0.012 (CI = +/-0.013; p = 0.061)	0.099	+1.25%
Severity	2013.1	0.012 (CI = +/-0.014; p = 0.079)	0.086	+1.26%
Severity	2013.2	0.013 (CI = +/-0.015; p = 0.081)	0.089	+1.35%
Severity	2014.1	0.011 (CI = +/-0.016; p = 0.182)	0.037	+1.08%
Severity	2014.2	0.011 (CI = +/-0.018; p = 0.211)	0.029	+1.11%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.104)	0.083	+1.54%
Severity	2015.2	0.022 (CI = +/-0.019; p = 0.025)	0.198	+2.20%
Severity	2016.1	0.023 (CI = +/-0.021; p = 0.034)	0.183	+2.29%
Severity	2016.2	0.022 (CI = +/-0.023; p = 0.057)	0.150	+2.27%
Severity	2017.1	0.024 (CI = +/-0.026; p = 0.073)	0.137	+2.38%
Severity	2017.2	0.021 (CI = +/-0.029; p = 0.152)	0.074	+2.08%
Severity	2018.1	0.026 (CI = +/-0.032; p = 0.107)	0.116	+2.63%
Severity	2018.2	0.030 (CI = +/-0.037; p = 0.106)	0.126	+3.01%
Severity	2019.1	0.031 (CI = +/-0.043; p = 0.143)	0.101	+3.14%
Frequency	2011.1	0.031 (CI = +/-0.035; p = 0.084)	0.071	+3.12%
Frequency	2011.2	0.024 (CI = +/-0.037; p = 0.188)	0.029	+2.45%
Frequency	2012.1	0.023 (CI = +/-0.039; p = 0.241)	0.016	+2.33%
Frequency	2012.2	0.015 (CI = +/-0.041; p = 0.474)	-0.018	+1.47%
Frequency	2013.1	0.014 (CI = +/-0.045; p = 0.513)	-0.023	+1.44%
Frequency	2013.2	-0.001 (CI = +/-0.044; p = 0.976)	-0.043	-0.06%
Frequency	2014.1	-0.007 (CI = +/-0.048; p = 0.776)	-0.042	-0.66%
Frequency	2014.2	-0.017 (CI = +/-0.050; p = 0.483)	-0.023	-1.71%
Frequency	2015.1	-0.026 (CI = +/-0.054; p = 0.329)	0.000	-2.56%
Frequency	2015.2	-0.026 (CI = +/-0.060; p = 0.372)	-0.008	-2.58%
Frequency	2016.1	-0.018 (CI = +/-0.065; p = 0.572)	-0.037	-1.77%
Frequency	2016.2	-0.012 (CI = +/-0.073; p = 0.729)	-0.051	-1.20%
Frequency	2017.1	0.005 (CI = +/-0.078; p = 0.900)	-0.061	+0.47%
Frequency	2017.2	0.002 (CI = +/-0.088; p = 0.956)	-0.066	+0.23%
Frequency	2018.1	0.025 (CI = +/-0.096; p = 0.581)	-0.047	+2.55%
Frequency	2018.2	0.019 (CI = +/-0.110; p = 0.712)	-0.065	+1.93%
Frequency	2019.1	0.047 (CI = +/-0.121; p = 0.416)	-0.023	+4.81%

AP

Coverage = AP

End Trend Period = 2025.2

Excluded Points = 2025.1

Parameters Included: time, seasonality

Loss Cost	2011.1	0.032 (CI = +/-0.023; p = 0.010)	0.313 (CI = +/-0.196; p = 0.003)	0.406	+3.21%
Loss Cost	2011.2	0.039 (CI = +/-0.023; p = 0.002)	0.346 (CI = +/-0.186; p = 0.001)	0.497	+3.96%
Loss Cost	2012.1	0.045 (CI = +/-0.024; p = 0.001)	0.317 (CI = +/-0.186; p = 0.002)	0.532	+4.57%
Loss Cost	2012.2	0.038 (CI = +/-0.024; p = 0.003)	0.290 (CI = +/-0.181; p = 0.003)	0.463	+3.91%
Loss Cost	2013.1	0.038 (CI = +/-0.026; p = 0.007)	0.294 (CI = +/-0.190; p = 0.004)	0.457	+3.83%
Loss Cost	2013.2	0.040 (CI = +/-0.028; p = 0.008)	0.303 (CI = +/-0.197; p = 0.004)	0.444	+4.07%
Loss Cost	2014.1	0.042 (CI = +/-0.031; p = 0.011)	0.296 (CI = +/-0.208; p = 0.008)	0.444	+4.24%
Loss Cost	2014.2	0.039 (CI = +/-0.034; p = 0.024)	0.289 (CI = +/-0.217; p = 0.012)	0.382	+4.03%
Loss Cost	2015.1	0.039 (CI = +/-0.038; p = 0.043)	0.291 (CI = +/-0.231; p = 0.016)	0.376	+3.97%
Loss Cost	2015.2	0.024 (CI = +/-0.035; p = 0.161)	0.244 (CI = +/-0.206; p = 0.023)	0.271	+2.46%
Loss Cost	2016.1	0.030 (CI = +/-0.039; p = 0.117)	0.222 (CI = +/-0.216; p = 0.045)	0.282	+3.08%
Loss Cost	2016.2	0.029 (CI = +/-0.043; p = 0.177)	0.216 (CI = +/-0.229; p = 0.062)	0.216	+2.90%
Loss Cost	2017.1	0.028 (CI = +/-0.049; p = 0.244)	0.218 (CI = +/-0.248; p = 0.080)	0.208	+2.85%
Loss Cost	2017.2	0.027 (CI = +/-0.056; p = 0.314)	0.215 (CI = +/-0.265; p = 0.102)	0.149	+2.74%
Loss Cost	2018.1	0.044 (CI = +/-0.061; p = 0.138)	0.164 (CI = +/-0.270; p = 0.212)	0.200	+4.54%
Loss Cost	2018.2	0.051 (CI = +/-0.069; p = 0.132)	0.179 (CI = +/-0.289; p = 0.200)	0.193	+5.22%
Loss Cost	2019.1	0.049 (CI = +/-0.083; p = 0.218)	0.183 (CI = +/-0.324; p = 0.237)	0.170	+5.05%
Severity	2011.1	0.027 (CI = +/-0.018; p = 0.005)	0.064 (CI = +/-0.153; p = 0.401)	0.241	+2.74%
Severity	2011.2	0.032 (CI = +/-0.018; p = 0.001)	0.086 (CI = +/-0.149; p = 0.243)	0.327	+3.25%
Severity	2012.1	0.035 (CI = +/-0.020; p = 0.001)	0.073 (CI = +/-0.153; p = 0.333)	0.343	+3.52%
Severity	2012.2	0.034 (CI = +/-0.021; p = 0.003)	0.071 (CI = +/-0.159; p = 0.365)	0.298	+3.47%
Severity	2013.1	0.040 (CI = +/-0.022; p = 0.001)	0.043 (CI = +/-0.158; p = 0.575)	0.370	+4.11%
Severity	2013.2	0.041 (CI = +/-0.023; p = 0.002)	0.044 (CI = +/-0.164; p = 0.580)	0.336	+4.14%
Severity	2014.1	0.050 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.154; p = 0.949)	0.465	+5.11%
Severity	2014.2	0.055 (CI = +/-0.024; p = 0.000)	0.024 (CI = +/-0.154; p = 0.753)	0.510	+5.66%
Severity	2015.1	0.061 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.157; p = 0.985)	0.540	+6.26%
Severity	2015.2	0.055 (CI = +/-0.027; p = 0.000)	-0.016 (CI = +/-0.159; p = 0.837)	0.469	+5.70%
Severity	2016.1	0.069 (CI = +/-0.025; p = 0.000)	-0.064 (CI = +/-0.139; p = 0.345)	0.641	+7.13%
Severity	2016.2	0.067 (CI = +/-0.028; p = 0.000)	-0.069 (CI = +/-0.147; p = 0.331)	0.596	+6.94%
Severity	2017.1	0.069 (CI = +/-0.032; p = 0.000)	-0.077 (CI = +/-0.158; p = 0.317)	0.557	+7.18%
Severity	2017.2	0.062 (CI = +/-0.034; p = 0.002)	-0.095 (CI = +/-0.161; p = 0.224)	0.495	+6.44%
Severity	2018.1	0.068 (CI = +/-0.039; p = 0.003)	-0.110 (CI = +/-0.174; p = 0.194)	0.470	+6.98%
Severity	2018.2	0.066 (CI = +/-0.045; p = 0.008)	-0.113 (CI = +/-0.188; p = 0.213)	0.423	+6.85%
Severity	2019.1	0.057 (CI = +/-0.053; p = 0.036)	-0.089 (CI = +/-0.205; p = 0.356)	0.249	+5.89%
Frequency	2011.1	0.005 (CI = +/-0.019; p = 0.627)	0.250 (CI = +/-0.162; p = 0.004)	0.240	+0.46%
Frequency	2011.2	0.007 (CI = +/-0.020; p = 0.494)	0.260 (CI = +/-0.166; p = 0.003)	0.255	+0.69%
Frequency	2012.1	0.010 (CI = +/-0.022; p = 0.346)	0.244 (CI = +/-0.170; p = 0.007)	0.248	+1.01%
Frequency	2012.2	0.004 (CI = +/-0.022; p = 0.690)	0.219 (CI = +/-0.166; p = 0.012)	0.189	+0.43%
Frequency	2013.1	-0.003 (CI = +/-0.022; p = 0.803)	0.251 (CI = +/-0.162; p = 0.004)	0.259	-0.27%
Frequency	2013.2	-0.001 (CI = +/-0.024; p = 0.952)	0.259 (CI = +/-0.168; p = 0.004)	0.266	-0.07%
Frequency	2014.1	-0.008 (CI = +/-0.025; p = 0.485)	0.291 (CI = +/-0.165; p = 0.001)	0.347	-0.83%
Frequency	2014.2	-0.016 (CI = +/-0.025; p = 0.200)	0.265 (CI = +/-0.158; p = 0.002)	0.352	-1.55%
Frequency	2015.1	-0.022 (CI = +/-0.026; p = 0.097)	0.290 (CI = +/-0.161; p = 0.001)	0.405	-2.16%
Frequency	2015.2	-0.031 (CI = +/-0.025; p = 0.018)	0.259 (CI = +/-0.148; p = 0.002)	0.471	-3.07%
Frequency	2016.1	-0.039 (CI = +/-0.027; p = 0.008)	0.286 (CI = +/-0.150; p = 0.001)	0.526	-3.78%
Frequency	2016.2	-0.038 (CI = +/-0.030; p = 0.015)	0.286 (CI = +/-0.158; p = 0.002)	0.522	-3.78%
Frequency	2017.1	-0.041 (CI = +/-0.034; p = 0.021)	0.295 (CI = +/-0.171; p = 0.002)	0.489	-4.04%
Frequency	2017.2	-0.035 (CI = +/-0.037; p = 0.060)	0.310 (CI = +/-0.177; p = 0.002)	0.502	-3.48%
Frequency	2018.1	-0.023 (CI = +/-0.040; p = 0.236)	0.274 (CI = +/-0.179; p = 0.006)	0.401	-2.28%
Frequency	2018.2	-0.015 (CI = +/-0.044; p = 0.457)	0.291 (CI = +/-0.185; p = 0.005)	0.437	-1.53%
Frequency	2019.1	-0.008 (CI = +/-0.053; p = 0.742)	0.272 (CI = +/-0.204; p = 0.014)	0.369	-0.79%

AP

Coverage = AP

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2011.1	0.026 (CI = +/-0.043; p = 0.216)	0.014 (CI = +/-0.509; p = 0.955)	0.063	+2.67%
Loss Cost	2011.2	0.034 (CI = +/-0.046; p = 0.134)	-0.040 (CI = +/-0.521; p = 0.876)	0.093	+3.51%
Loss Cost	2012.1	0.048 (CI = +/-0.048; p = 0.048)	-0.130 (CI = +/-0.519; p = 0.610)	0.164	+4.95%
Loss Cost	2012.2	0.032 (CI = +/-0.049; p = 0.194)	-0.026 (CI = +/-0.510; p = 0.916)	0.073	+3.24%
Loss Cost	2013.1	0.035 (CI = +/-0.055; p = 0.203)	-0.043 (CI = +/-0.537; p = 0.870)	0.067	+3.52%
Loss Cost	2013.2	0.033 (CI = +/-0.061; p = 0.273)	-0.033 (CI = +/-0.568; p = 0.906)	0.040	+3.34%
Loss Cost	2014.1	0.041 (CI = +/-0.067; p = 0.216)	-0.082 (CI = +/-0.598; p = 0.779)	0.055	+4.23%
Loss Cost	2014.2	0.029 (CI = +/-0.075; p = 0.422)	-0.015 (CI = +/-0.629; p = 0.960)	-0.004	+2.99%
Loss Cost	2015.1	0.035 (CI = +/-0.085; p = 0.406)	-0.043 (CI = +/-0.675; p = 0.896)	-0.006	+3.52%
Loss Cost	2015.2	-0.011 (CI = +/-0.083; p = 0.788)	0.192 (CI = +/-0.622; p = 0.524)	-0.069	-1.07%
Loss Cost	2016.1	0.004 (CI = +/-0.095; p = 0.933)	0.119 (CI = +/-0.669; p = 0.712)	-0.067	+0.39%
Loss Cost	2016.2	-0.018 (CI = +/-0.109; p = 0.736)	0.222 (CI = +/-0.720; p = 0.522)	-0.080	-1.74%
Loss Cost	2017.1	-0.019 (CI = +/-0.129; p = 0.756)	0.230 (CI = +/-0.802; p = 0.551)	-0.088	-1.90%
Loss Cost	2017.2	-0.051 (CI = +/-0.152; p = 0.482)	0.372 (CI = +/-0.881; p = 0.381)	-0.076	-5.00%
Loss Cost	2018.1	-0.011 (CI = +/-0.181; p = 0.898)	0.201 (CI = +/-0.980; p = 0.665)	-0.097	-1.09%
Loss Cost	2018.2	-0.026 (CI = +/-0.226; p = 0.810)	0.260 (CI = +/-1.141; p = 0.629)	-0.112	-2.52%
Loss Cost	2019.1	-0.041 (CI = +/-0.289; p = 0.760)	0.319 (CI = +/-1.355; p = 0.614)	-0.126	-4.02%
Severity	2011.1	0.007 (CI = +/-0.024; p = 0.555)	0.327 (CI = +/-0.282; p = 0.024)	0.368	+0.69%
Severity	2011.2	0.013 (CI = +/-0.025; p = 0.309)	0.289 (CI = +/-0.285; p = 0.047)	0.402	+1.27%
Severity	2012.1	0.016 (CI = +/-0.027; p = 0.241)	0.268 (CI = +/-0.296; p = 0.074)	0.410	+1.60%
Severity	2012.2	0.012 (CI = +/-0.030; p = 0.430)	0.295 (CI = +/-0.306; p = 0.058)	0.386	+1.16%
Severity	2013.1	0.020 (CI = +/-0.031; p = 0.195)	0.242 (CI = +/-0.308; p = 0.118)	0.435	+2.04%
Severity	2013.2	0.017 (CI = +/-0.035; p = 0.316)	0.260 (CI = +/-0.325; p = 0.111)	0.409	+1.73%
Severity	2014.1	0.031 (CI = +/-0.035; p = 0.079)	0.178 (CI = +/-0.314; p = 0.252)	0.500	+3.20%
Severity	2014.2	0.040 (CI = +/-0.039; p = 0.047)	0.133 (CI = +/-0.327; p = 0.406)	0.522	+4.03%
Severity	2015.1	0.048 (CI = +/-0.043; p = 0.030)	0.086 (CI = +/-0.343; p = 0.607)	0.539	+4.96%
Severity	2015.2	0.033 (CI = +/-0.047; p = 0.149)	0.163 (CI = +/-0.349; p = 0.339)	0.488	+3.40%
Severity	2016.1	0.057 (CI = +/-0.047; p = 0.022)	0.047 (CI = +/-0.333; p = 0.769)	0.603	+5.83%
Severity	2016.2	0.052 (CI = +/-0.055; p = 0.065)	0.071 (CI = +/-0.366; p = 0.686)	0.552	+5.31%
Severity	2017.1	0.049 (CI = +/-0.066; p = 0.132)	0.083 (CI = +/-0.407; p = 0.671)	0.505	+5.04%
Severity	2017.2	0.026 (CI = +/-0.075; p = 0.463)	0.184 (CI = +/-0.435; p = 0.380)	0.439	+2.67%
Severity	2018.1	0.021 (CI = +/-0.092; p = 0.637)	0.208 (CI = +/-0.497; p = 0.382)	0.395	+2.08%
Severity	2018.2	0.010 (CI = +/-0.114; p = 0.858)	0.253 (CI = +/-0.577; p = 0.359)	0.347	+0.96%
Severity	2019.1	-0.059 (CI = +/-0.122; p = 0.310)	0.517 (CI = +/-0.573; p = 0.073)	0.372	-5.73%
Frequency	2011.1	0.019 (CI = +/-0.034; p = 0.255)	-0.313 (CI = +/-0.410; p = 0.129)	0.016	+1.97%
Frequency	2011.2	0.022 (CI = +/-0.038; p = 0.243)	-0.329 (CI = +/-0.427; p = 0.126)	0.018	+2.21%
Frequency	2012.1	0.032 (CI = +/-0.039; p = 0.103)	-0.398 (CI = +/-0.428; p = 0.067)	0.062	+3.30%
Frequency	2012.2	0.020 (CI = +/-0.041; p = 0.318)	-0.322 (CI = +/-0.427; p = 0.133)	0.020	+2.06%
Frequency	2013.1	0.014 (CI = +/-0.045; p = 0.517)	-0.285 (CI = +/-0.445; p = 0.198)	0.007	+1.45%
Frequency	2013.2	0.016 (CI = +/-0.050; p = 0.524)	-0.293 (CI = +/-0.471; p = 0.211)	0.004	+1.58%
Frequency	2014.1	0.010 (CI = +/-0.056; p = 0.716)	-0.260 (CI = +/-0.498; p = 0.290)	-0.001	+1.00%
Frequency	2014.2	-0.010 (CI = +/-0.059; p = 0.725)	-0.148 (CI = +/-0.497; p = 0.541)	0.035	-1.01%
Frequency	2015.1	-0.014 (CI = +/-0.067; p = 0.672)	-0.128 (CI = +/-0.533; p = 0.620)	0.034	-1.37%
Frequency	2015.2	-0.044 (CI = +/-0.069; p = 0.195)	0.029 (CI = +/-0.517; p = 0.906)	0.155	-4.33%
Frequency	2016.1	-0.053 (CI = +/-0.080; p = 0.180)	0.072 (CI = +/-0.560; p = 0.790)	0.155	-5.14%
Frequency	2016.2	-0.069 (CI = +/-0.092; p = 0.128)	0.151 (CI = +/-0.605; p = 0.603)	0.181	-6.69%
Frequency	2017.1	-0.068 (CI = +/-0.109; p = 0.201)	0.147 (CI = +/-0.674; p = 0.649)	0.123	-6.60%
Frequency	2017.2	-0.078 (CI = +/-0.131; p = 0.224)	0.188 (CI = +/-0.759; p = 0.604)	0.098	-7.47%
Frequency	2018.1	-0.032 (CI = +/-0.152; p = 0.661)	-0.007 (CI = +/-0.823; p = 0.985)	-0.043	-3.11%
Frequency	2018.2	-0.035 (CI = +/-0.190; p = 0.695)	0.007 (CI = +/-0.961; p = 0.987)	-0.068	-3.45%
Frequency	2019.1	0.018 (CI = +/-0.235; p = 0.869)	-0.197 (CI = +/-1.105; p = 0.702)	-0.129	+1.82%

AP

Coverage = AP

End Trend Period = 2024.2

Excluded Points = 2025.1

Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2011.1	0.022 (CI = +/-0.034; p = 0.200)	0.324 (CI = +/-0.201; p = 0.003)	0.234 (CI = +/-0.452; p = 0.295)	0.402	+2.20%
Loss Cost	2011.2	0.034 (CI = +/-0.034; p = 0.054)	0.358 (CI = +/-0.193; p = 0.001)	0.155 (CI = +/-0.433; p = 0.467)	0.489	+3.43%
Loss Cost	2012.1	0.043 (CI = +/-0.036; p = 0.023)	0.332 (CI = +/-0.193; p = 0.002)	0.097 (CI = +/-0.433; p = 0.646)	0.521	+4.38%
Loss Cost	2012.2	0.031 (CI = +/-0.037; p = 0.098)	0.302 (CI = +/-0.188; p = 0.003)	0.170 (CI = +/-0.424; p = 0.412)	0.455	+3.16%
Loss Cost	2013.1	0.028 (CI = +/-0.041; p = 0.167)	0.308 (CI = +/-0.197; p = 0.004)	0.186 (CI = +/-0.444; p = 0.394)	0.450	+2.89%
Loss Cost	2013.2	0.032 (CI = +/-0.046; p = 0.159)	0.317 (CI = +/-0.206; p = 0.004)	0.164 (CI = +/-0.467; p = 0.472)	0.434	+3.28%
Loss Cost	2014.1	0.034 (CI = +/-0.052; p = 0.185)	0.313 (CI = +/-0.217; p = 0.007)	0.154 (CI = +/-0.495; p = 0.523)	0.431	+3.47%
Loss Cost	2014.2	0.029 (CI = +/-0.059; p = 0.308)	0.303 (CI = +/-0.228; p = 0.012)	0.180 (CI = +/-0.525; p = 0.479)	0.369	+2.96%
Loss Cost	2015.1	0.026 (CI = +/-0.067; p = 0.426)	0.309 (CI = +/-0.243; p = 0.016)	0.197 (CI = +/-0.563; p = 0.469)	0.362	+2.63%
Loss Cost	2015.2	-0.011 (CI = +/-0.062; p = 0.723)	0.251 (CI = +/-0.206; p = 0.020)	0.377 (CI = +/-0.487; p = 0.119)	0.334	-1.04%
Loss Cost	2016.1	-0.004 (CI = +/-0.073; p = 0.903)	0.241 (CI = +/-0.221; p = 0.034)	0.347 (CI = +/-0.529; p = 0.181)	0.318	-0.42%
Loss Cost	2016.2	-0.016 (CI = +/-0.084; p = 0.697)	0.227 (CI = +/-0.233; p = 0.055)	0.399 (CI = +/-0.573; p = 0.156)	0.272	-1.54%
Loss Cost	2017.1	-0.029 (CI = +/-0.101; p = 0.547)	0.245 (CI = +/-0.251; p = 0.055)	0.456 (CI = +/-0.634; p = 0.143)	0.279	-2.84%
Loss Cost	2017.2	-0.046 (CI = +/-0.122; p = 0.424)	0.228 (CI = +/-0.266; p = 0.086)	0.527 (CI = +/-0.704; p = 0.128)	0.246	-4.48%
Loss Cost	2018.1	-0.015 (CI = +/-0.151; p = 0.826)	0.196 (CI = +/-0.288; p = 0.159)	0.406 (CI = +/-0.797; p = 0.283)	0.216	-1.52%
Loss Cost	2018.2	-0.006 (CI = +/-0.192; p = 0.948)	0.202 (CI = +/-0.315; p = 0.179)	0.370 (CI = +/-0.936; p = 0.394)	0.185	-0.57%
Loss Cost	2019.1	-0.044 (CI = +/-0.264; p = 0.714)	0.232 (CI = +/-0.359; p = 0.174)	0.505 (CI = +/-1.160; p = 0.344)	0.177	-4.26%
Severity	2011.1	0.006 (CI = +/-0.024; p = 0.620)	0.064 (CI = +/-0.144; p = 0.366)	0.395 (CI = +/-0.323; p = 0.019)	0.338	+0.59%
Severity	2011.2	0.012 (CI = +/-0.025; p = 0.321)	0.083 (CI = +/-0.143; p = 0.241)	0.351 (CI = +/-0.321; p = 0.033)	0.388	+1.25%
Severity	2012.1	0.015 (CI = +/-0.028; p = 0.289)	0.077 (CI = +/-0.149; p = 0.297)	0.337 (CI = +/-0.334; p = 0.048)	0.390	+1.48%
Severity	2012.2	0.011 (CI = +/-0.031; p = 0.447)	0.068 (CI = +/-0.154; p = 0.367)	0.358 (CI = +/-0.347; p = 0.044)	0.358	+1.15%
Severity	2013.1	0.019 (CI = +/-0.033; p = 0.234)	0.048 (CI = +/-0.156; p = 0.527)	0.311 (CI = +/-0.351; p = 0.079)	0.398	+1.94%
Severity	2013.2	0.017 (CI = +/-0.036; p = 0.338)	0.043 (CI = +/-0.163; p = 0.585)	0.323 (CI = +/-0.370; p = 0.083)	0.367	+1.73%
Severity	2014.1	0.031 (CI = +/-0.038; p = 0.098)	0.011 (CI = +/-0.157; p = 0.880)	0.246 (CI = +/-0.357; p = 0.166)	0.459	+3.17%
Severity	2014.2	0.040 (CI = +/-0.041; p = 0.057)	0.028 (CI = +/-0.160; p = 0.719)	0.200 (CI = +/-0.369; p = 0.269)	0.488	+4.06%
Severity	2015.1	0.049 (CI = +/-0.046; p = 0.040)	0.011 (CI = +/-0.166; p = 0.893)	0.155 (CI = +/-0.386; p = 0.408)	0.506	+4.98%
Severity	2015.2	0.034 (CI = +/-0.050; p = 0.164)	-0.012 (CI = +/-0.166; p = 0.878)	0.226 (CI = +/-0.391; p = 0.237)	0.451	+3.48%
Severity	2016.1	0.060 (CI = +/-0.049; p = 0.020)	-0.055 (CI = +/-0.150; p = 0.446)	0.103 (CI = +/-0.359; p = 0.549)	0.605	+6.21%
Severity	2016.2	0.054 (CI = +/-0.058; p = 0.063)	-0.063 (CI = +/-0.159; p = 0.409)	0.131 (CI = +/-0.390; p = 0.482)	0.558	+5.55%
Severity	2017.1	0.056 (CI = +/-0.070; p = 0.104)	-0.066 (CI = +/-0.173; p = 0.423)	0.120 (CI = +/-0.437; p = 0.560)	0.509	+5.81%
Severity	2017.2	0.032 (CI = +/-0.079; p = 0.396)	-0.089 (CI = +/-0.172; p = 0.277)	0.223 (CI = +/-0.455; p = 0.304)	0.469	+3.20%
Severity	2018.1	0.037 (CI = +/-0.100; p = 0.433)	-0.095 (CI = +/-0.192; p = 0.295)	0.202 (CI = +/-0.531; p = 0.416)	0.424	+3.76%
Severity	2018.2	0.023 (CI = +/-0.127; p = 0.697)	-0.104 (CI = +/-0.207; p = 0.286)	0.255 (CI = +/-0.618; p = 0.375)	0.381	+2.29%
Severity	2019.1	-0.042 (CI = +/-0.156; p = 0.550)	-0.054 (CI = +/-0.212; p = 0.576)	0.486 (CI = +/-0.686; p = 0.141)	0.328	-4.14%
Frequency	2011.1	0.016 (CI = +/-0.028; p = 0.254)	0.260 (CI = +/-0.165; p = 0.003)	-0.160 (CI = +/-0.371; p = 0.382)	0.258	+1.60%
Frequency	2011.2	0.021 (CI = +/-0.030; p = 0.155)	0.275 (CI = +/-0.168; p = 0.003)	-0.196 (CI = +/-0.378; p = 0.294)	0.289	+2.15%
Frequency	2012.1	0.028 (CI = +/-0.032; p = 0.081)	0.255 (CI = +/-0.170; p = 0.005)	-0.240 (CI = +/-0.382; p = 0.206)	0.302	+2.86%
Frequency	2012.2	0.020 (CI = +/-0.034; p = 0.237)	0.233 (CI = +/-0.170; p = 0.009)	-0.187 (CI = +/-0.382; p = 0.320)	0.216	+1.99%
Frequency	2013.1	0.009 (CI = +/-0.035; p = 0.592)	0.260 (CI = +/-0.168; p = 0.004)	-0.125 (CI = +/-0.379; p = 0.498)	0.261	+0.93%
Frequency	2013.2	0.015 (CI = +/-0.039; p = 0.424)	0.273 (CI = +/-0.173; p = 0.004)	-0.160 (CI = +/-0.393; p = 0.406)	0.282	+1.53%
Frequency	2014.1	0.003 (CI = +/-0.041; p = 0.884)	0.301 (CI = +/-0.173; p = 0.002)	-0.092 (CI = +/-0.393; p = 0.629)	0.341	+0.29%
Frequency	2014.2	-0.011 (CI = +/-0.044; p = 0.613)	0.275 (CI = +/-0.170; p = 0.003)	-0.019 (CI = +/-0.390; p = 0.918)	0.324	-1.06%
Frequency	2015.1	-0.023 (CI = +/-0.048; p = 0.331)	0.299 (CI = +/-0.173; p = 0.002)	0.042 (CI = +/-0.401; p = 0.826)	0.376	-2.24%
Frequency	2015.2	-0.045 (CI = +/-0.048; p = 0.063)	0.264 (CI = +/-0.158; p = 0.003)	0.151 (CI = +/-0.373; p = 0.400)	0.457	-4.37%
Frequency	2016.1	-0.064 (CI = +/-0.050; p = 0.016)	0.296 (CI = +/-0.153; p = 0.001)	0.245 (CI = +/-0.368; p = 0.175)	0.550	-6.24%
Frequency	2016.2	-0.070 (CI = +/-0.059; p = 0.025)	0.289 (CI = +/-0.163; p = 0.002)	0.268 (CI = +/-0.401; p = 0.173)	0.550	-6.72%
Frequency	2017.1	-0.085 (CI = +/-0.069; p = 0.020)	0.310 (CI = +/-0.171; p = 0.002)	0.336 (CI = +/-0.433; p = 0.117)	0.546	-8.18%
Frequency	2017.2	-0.077 (CI = +/-0.084; p = 0.067)	0.318 (CI = +/-0.184; p = 0.003)	0.304 (CI = +/-0.485; p = 0.196)	0.534	-7.45%
Frequency	2018.1	-0.052 (CI = +/-0.103; p = 0.284)	0.291 (CI = +/-0.196; p = 0.008)	0.204 (CI = +/-0.542; p = 0.421)	0.391	-5.09%
Frequency	2018.2	-0.028 (CI = +/-0.127; p = 0.626)	0.307 (CI = +/-0.208; p = 0.009)	0.115 (CI = +/-0.618; p = 0.683)	0.410	-2.79%
Frequency	2019.1	-0.001 (CI = +/-0.174; p = 0.987)	0.286 (CI = +/-0.236; p = 0.024)	0.019 (CI = +/-0.764; p = 0.956)	0.327	-0.13%

AP

Coverage = AP

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	0.039 (CI = +/-0.054; p = 0.153)	0.332 (CI = +/-0.283; p = 0.024)	0.302	+3.93%
Loss Cost	2011.2	0.060 (CI = +/-0.052; p = 0.027)	0.394 (CI = +/-0.257; p = 0.005)	0.482	+6.22%
Loss Cost	2012.1	0.079 (CI = +/-0.054; p = 0.007)	0.340 (CI = +/-0.249; p = 0.011)	0.560	+8.25%
Loss Cost	2012.2	0.065 (CI = +/-0.058; p = 0.031)	0.303 (CI = +/-0.250; p = 0.022)	0.438	+6.67%
Loss Cost	2013.1	0.065 (CI = +/-0.068; p = 0.058)	0.301 (CI = +/-0.274; p = 0.034)	0.428	+6.75%
Loss Cost	2013.2	0.078 (CI = +/-0.077; p = 0.048)	0.329 (CI = +/-0.290; p = 0.030)	0.442	+8.15%
Loss Cost	2014.1	0.091 (CI = +/-0.092; p = 0.052)	0.302 (CI = +/-0.318; p = 0.061)	0.456	+9.54%
Loss Cost	2014.2	0.092 (CI = +/-0.112; p = 0.096)	0.304 (CI = +/-0.357; p = 0.086)	0.351	+9.64%
Loss Cost	2015.1	0.101 (CI = +/-0.144; p = 0.143)	0.288 (CI = +/-0.413; p = 0.143)	0.338	+10.57%
Loss Cost	2015.2	0.032 (CI = +/-0.125; p = 0.557)	0.185 (CI = +/-0.325; p = 0.213)	0.040	+3.23%
Loss Cost	2016.1	0.069 (CI = +/-0.160; p = 0.320)	0.129 (CI = +/-0.367; p = 0.406)	0.080	+7.12%
Loss Cost	2016.2	0.043 (CI = +/-0.222; p = 0.617)	0.100 (CI = +/-0.448; p = 0.570)	-0.284	+4.42%
Loss Cost	2017.1	0.040 (CI = +/-0.388; p = 0.766)	0.104 (CI = +/-0.663; p = 0.653)	-0.432	+4.05%
Loss Cost	2017.2	-0.048 (CI = +/-0.685; p = 0.791)	0.030 (CI = +/-0.989; p = 0.907)	-0.896	-4.71%
Loss Cost	2018.1	0.212 (CI = +/-1.492; p = 0.322)	-0.187 (CI = +/-1.668; p = 0.390)	0.366	+23.63%
Loss Cost	2018.2	0.095 (CI = +/-NaN; p = NaN)	-0.245 (CI = +/-NaN; p = NaN)	NaN	+9.94%
Loss Cost	2019.1	-0.396 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-32.70%
Severity	2011.1	-0.005 (CI = +/-0.042; p = 0.805)	0.105 (CI = +/-0.217; p = 0.318)	-0.056	-0.49%
Severity	2011.2	0.005 (CI = +/-0.045; p = 0.810)	0.134 (CI = +/-0.220; p = 0.214)	-0.015	+0.51%
Severity	2012.1	0.006 (CI = +/-0.052; p = 0.790)	0.130 (CI = +/-0.238; p = 0.260)	-0.031	+0.65%
Severity	2012.2	0.001 (CI = +/-0.059; p = 0.972)	0.116 (CI = +/-0.255; p = 0.340)	-0.078	+0.10%
Severity	2013.1	0.012 (CI = +/-0.067; p = 0.699)	0.088 (CI = +/-0.271; p = 0.490)	-0.106	+1.22%
Severity	2013.2	0.008 (CI = +/-0.079; p = 0.822)	0.080 (CI = +/-0.297; p = 0.564)	-0.153	+0.82%
Severity	2014.1	0.033 (CI = +/-0.088; p = 0.411)	0.025 (CI = +/-0.304; p = 0.858)	-0.118	+3.40%
Severity	2014.2	0.052 (CI = +/-0.102; p = 0.274)	0.059 (CI = +/-0.324; p = 0.687)	-0.047	+5.34%
Severity	2015.1	0.074 (CI = +/-0.126; p = 0.209)	0.019 (CI = +/-0.362; p = 0.904)	0.006	+7.65%
Severity	2015.2	0.047 (CI = +/-0.154; p = 0.483)	-0.021 (CI = +/-0.399; p = 0.902)	-0.217	+4.81%
Severity	2016.1	0.125 (CI = +/-0.150; p = 0.084)	-0.139 (CI = +/-0.343; p = 0.347)	0.298	+13.36%
Severity	2016.2	0.120 (CI = +/-0.216; p = 0.198)	-0.145 (CI = +/-0.436; p = 0.407)	0.170	+12.72%
Severity	2017.1	0.181 (CI = +/-0.336; p = 0.185)	-0.217 (CI = +/-0.574; p = 0.316)	0.227	+19.84%
Severity	2017.2	0.106 (CI = +/-0.598; p = 0.525)	-0.279 (CI = +/-0.863; p = 0.299)	0.115	+11.18%
Severity	2018.1	0.320 (CI = +/-1.817; p = 0.268)	-0.457 (CI = +/-2.031; p = 0.214)	0.709	+37.67%
Severity	2018.2	0.177 (CI = +/-NaN; p = NaN)	-0.529 (CI = +/-NaN; p = NaN)	NaN	+19.33%
Severity	2019.1	-0.881 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-58.56%
Frequency	2011.1	0.043 (CI = +/-0.041; p = 0.039)	0.227 (CI = +/-0.213; p = 0.038)	0.355	+4.44%
Frequency	2011.2	0.055 (CI = +/-0.043; p = 0.015)	0.260 (CI = +/-0.211; p = 0.019)	0.441	+5.67%
Frequency	2012.1	0.073 (CI = +/-0.043; p = 0.003)	0.210 (CI = +/-0.196; p = 0.038)	0.560	+7.55%
Frequency	2012.2	0.064 (CI = +/-0.047; p = 0.012)	0.187 (CI = +/-0.203; p = 0.068)	0.435	+6.57%
Frequency	2013.1	0.053 (CI = +/-0.053; p = 0.050)	0.213 (CI = +/-0.214; p = 0.051)	0.410	+5.46%
Frequency	2013.2	0.070 (CI = +/-0.056; p = 0.019)	0.250 (CI = +/-0.210; p = 0.024)	0.516	+7.27%
Frequency	2014.1	0.058 (CI = +/-0.065; p = 0.078)	0.277 (CI = +/-0.226; p = 0.022)	0.512	+5.93%
Frequency	2014.2	0.040 (CI = +/-0.074; p = 0.245)	0.245 (CI = +/-0.234; p = 0.042)	0.351	+4.08%
Frequency	2015.1	0.027 (CI = +/-0.092; p = 0.512)	0.269 (CI = +/-0.264; p = 0.047)	0.361	+2.72%
Frequency	2015.2	-0.015 (CI = +/-0.084; p = 0.673)	0.206 (CI = +/-0.217; p = 0.060)	0.308	-1.50%
Frequency	2016.1	-0.057 (CI = +/-0.084; p = 0.144)	0.268 (CI = +/-0.193; p = 0.016)	0.626	-5.51%
Frequency	2016.2	-0.077 (CI = +/-0.111; p = 0.127)	0.245 (CI = +/-0.224; p = 0.038)	0.646	-7.37%
Frequency	2017.1	-0.141 (CI = +/-0.068; p = 0.007)	0.320 (CI = +/-0.115; p = 0.003)	0.950	-13.17%
Frequency	2017.2	-0.154 (CI = +/-0.126; p = 0.034)	0.310 (CI = +/-0.182; p = 0.018)	0.952	-14.29%
Frequency	2018.1	-0.108 (CI = +/-0.325; p = 0.149)	0.271 (CI = +/-0.363; p = 0.067)	0.967	-10.20%
Frequency	2018.2	-0.082 (CI = +/-NaN; p = NaN)	0.283 (CI = +/-NaN; p = NaN)	NaN	-7.87%
Frequency	2019.1	0.485 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+62.40%

AP

Coverage = AP

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	0.045 (CI = +/-0.061; p = 0.135)	0.350 (CI = +/-0.298; p = 0.025)	0.300	+4.60%
Loss Cost	2011.2	0.073 (CI = +/-0.058; p = 0.017)	0.429 (CI = +/-0.266; p = 0.004)	0.512	+7.55%
Loss Cost	2012.1	0.094 (CI = +/-0.058; p = 0.004)	0.376 (CI = +/-0.250; p = 0.007)	0.602	+9.84%
Loss Cost	2012.2	0.079 (CI = +/-0.065; p = 0.021)	0.339 (CI = +/-0.260; p = 0.015)	0.475	+8.23%
Loss Cost	2013.1	0.081 (CI = +/-0.076; p = 0.039)	0.335 (CI = +/-0.285; p = 0.026)	0.466	+8.44%
Loss Cost	2013.2	0.103 (CI = +/-0.086; p = 0.025)	0.382 (CI = +/-0.298; p = 0.018)	0.515	+10.82%
Loss Cost	2014.1	0.119 (CI = +/-0.101; p = 0.027)	0.353 (CI = +/-0.322; p = 0.036)	0.539	+12.61%
Loss Cost	2014.2	0.130 (CI = +/-0.129; p = 0.048)	0.374 (CI = +/-0.370; p = 0.048)	0.463	+13.94%
Loss Cost	2015.1	0.144 (CI = +/-0.164; p = 0.075)	0.353 (CI = +/-0.426; p = 0.089)	0.458	+15.51%
Loss Cost	2015.2	0.063 (CI = +/-0.165; p = 0.372)	0.232 (CI = +/-0.378; p = 0.176)	0.115	+6.49%
Loss Cost	2016.1	0.110 (CI = +/-0.207; p = 0.215)	0.177 (CI = +/-0.417; p = 0.304)	0.206	+11.58%
Loss Cost	2016.2	0.095 (CI = +/-0.359; p = 0.460)	0.161 (CI = +/-0.614; p = 0.466)	-0.223	+10.01%
Loss Cost	2017.1	0.102 (CI = +/-0.752; p = 0.619)	0.155 (CI = +/-1.086; p = 0.601)	-0.472	+10.71%
Loss Cost	2017.2	-0.025 (CI = +/-4.508; p = 0.955)	0.049 (CI = +/-5.040; p = 0.921)	-1.897	-2.50%
Loss Cost	2018.1	0.330 (CI = +/-NaN; p = NaN)	-0.128 (CI = +/-NaN; p = NaN)	NaN	+39.03%
Loss Cost	2018.2	0.585 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+79.57%
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	-0.005 (CI = +/-0.047; p = 0.841)	0.107 (CI = +/-0.232; p = 0.342)	-0.066	-0.45%
Severity	2011.2	0.008 (CI = +/-0.052; p = 0.749)	0.141 (CI = +/-0.238; p = 0.221)	-0.021	+0.78%
Severity	2012.1	0.009 (CI = +/-0.059; p = 0.735)	0.137 (CI = +/-0.257; p = 0.266)	-0.039	+0.95%
Severity	2012.2	0.003 (CI = +/-0.069; p = 0.920)	0.122 (CI = +/-0.279; p = 0.358)	-0.090	+0.32%
Severity	2013.1	0.015 (CI = +/-0.079; p = 0.672)	0.095 (CI = +/-0.297; p = 0.491)	-0.121	+1.56%
Severity	2013.2	0.011 (CI = +/-0.096; p = 0.796)	0.086 (CI = +/-0.333; p = 0.572)	-0.173	+1.14%
Severity	2014.1	0.039 (CI = +/-0.107; p = 0.422)	0.035 (CI = +/-0.339; p = 0.817)	-0.140	+4.00%
Severity	2014.2	0.067 (CI = +/-0.129; p = 0.259)	0.086 (CI = +/-0.370; p = 0.600)	-0.044	+6.92%
Severity	2015.1	0.093 (CI = +/-0.158; p = 0.202)	0.047 (CI = +/-0.411; p = 0.787)	0.016	+9.70%
Severity	2015.2	0.062 (CI = +/-0.214; p = 0.492)	0.001 (CI = +/-0.491; p = 0.994)	-0.256	+6.38%
Severity	2016.1	0.154 (CI = +/-0.204; p = 0.105)	-0.106 (CI = +/-0.412; p = 0.516)	0.325	+16.61%
Severity	2016.2	0.165 (CI = +/-0.356; p = 0.236)	-0.093 (CI = +/-0.608; p = 0.661)	0.180	+17.94%
Severity	2017.1	0.247 (CI = +/-0.622; p = 0.229)	-0.161 (CI = +/-0.898; p = 0.521)	0.276	+28.08%
Severity	2017.2	0.160 (CI = +/-3.848; p = 0.691)	-0.234 (CI = +/-4.303; p = 0.615)	-0.274	+17.33%
Severity	2018.1	0.463 (CI = +/-NaN; p = NaN)	-0.386 (CI = +/-NaN; p = NaN)	NaN	+58.83%
Severity	2018.2	1.234 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+243.57%
Severity	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	0.049 (CI = +/-0.045; p = 0.035)	0.244 (CI = +/-0.223; p = 0.034)	0.358	+5.07%
Frequency	2011.2	0.065 (CI = +/-0.047; p = 0.011)	0.288 (CI = +/-0.219; p = 0.014)	0.468	+6.71%
Frequency	2012.1	0.084 (CI = +/-0.046; p = 0.002)	0.239 (CI = +/-0.197; p = 0.022)	0.603	+8.81%
Frequency	2012.2	0.076 (CI = +/-0.052; p = 0.008)	0.217 (CI = +/-0.210; p = 0.044)	0.476	+7.88%
Frequency	2013.1	0.066 (CI = +/-0.059; p = 0.033)	0.240 (CI = +/-0.222; p = 0.037)	0.452	+6.77%
Frequency	2013.2	0.091 (CI = +/-0.060; p = 0.007)	0.296 (CI = +/-0.206; p = 0.010)	0.616	+9.57%
Frequency	2014.1	0.080 (CI = +/-0.070; p = 0.030)	0.317 (CI = +/-0.222; p = 0.011)	0.612	+8.28%
Frequency	2014.2	0.064 (CI = +/-0.086; p = 0.122)	0.288 (CI = +/-0.246; p = 0.028)	0.450	+6.57%
Frequency	2015.1	0.052 (CI = +/-0.108; p = 0.286)	0.306 (CI = +/-0.280; p = 0.037)	0.449	+5.30%
Frequency	2015.2	0.001 (CI = +/-0.114; p = 0.983)	0.230 (CI = +/-0.260; p = 0.072)	0.327	+0.10%
Frequency	2016.1	-0.044 (CI = +/-0.117; p = 0.355)	0.283 (CI = +/-0.237; p = 0.030)	0.626	-4.32%
Frequency	2016.2	-0.070 (CI = +/-0.193; p = 0.334)	0.253 (CI = +/-0.329; p = 0.092)	0.609	-6.72%
Frequency	2017.1	-0.146 (CI = +/-0.140; p = 0.046)	0.317 (CI = +/-0.202; p = 0.021)	0.941	-13.56%
Frequency	2017.2	-0.185 (CI = +/-0.660; p = 0.174)	0.284 (CI = +/-0.738; p = 0.128)	0.955	-16.89%
Frequency	2018.1	-0.133 (CI = +/-NaN; p = NaN)	0.258 (CI = +/-NaN; p = NaN)	NaN	-12.46%
Frequency	2018.2	-0.649 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-47.73%
Frequency	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

AP

Coverage = AP

End Trend Period = 2025.2

Excluded Points = 2012.2, 2016.2

Parameters Included: time, seasonality

Loss Cost	2011.1	0.023 (CI = +/-0.025; p = 0.071)	0.368 (CI = +/-0.217; p = 0.002)	0.369	+2.32%
Loss Cost	2011.2	0.030 (CI = +/-0.025; p = 0.021)	0.396 (CI = +/-0.210; p = 0.001)	0.445	+3.06%
Loss Cost	2012.1	0.035 (CI = +/-0.027; p = 0.013)	0.369 (CI = +/-0.216; p = 0.002)	0.460	+3.60%
Loss Cost	2013.1	0.028 (CI = +/-0.028; p = 0.050)	0.345 (CI = +/-0.211; p = 0.003)	0.391	+2.83%
Loss Cost	2013.2	0.030 (CI = +/-0.030; p = 0.052)	0.353 (CI = +/-0.219; p = 0.003)	0.378	+3.04%
Loss Cost	2014.1	0.030 (CI = +/-0.033; p = 0.075)	0.352 (CI = +/-0.232; p = 0.005)	0.375	+3.05%
Loss Cost	2014.2	0.028 (CI = +/-0.036; p = 0.130)	0.344 (CI = +/-0.241; p = 0.008)	0.321	+2.79%
Loss Cost	2015.1	0.025 (CI = +/-0.041; p = 0.217)	0.356 (CI = +/-0.256; p = 0.009)	0.321	+2.51%
Loss Cost	2015.2	0.009 (CI = +/-0.039; p = 0.649)	0.311 (CI = +/-0.234; p = 0.012)	0.249	+0.87%
Loss Cost	2016.1	0.012 (CI = +/-0.045; p = 0.595)	0.300 (CI = +/-0.251; p = 0.022)	0.232	+1.16%
Loss Cost	2017.1	0.008 (CI = +/-0.051; p = 0.730)	0.294 (CI = +/-0.264; p = 0.031)	0.189	+0.84%
Loss Cost	2017.2	0.007 (CI = +/-0.057; p = 0.804)	0.289 (CI = +/-0.282; p = 0.045)	0.154	+0.68%
Loss Cost	2018.1	0.017 (CI = +/-0.064; p = 0.579)	0.260 (CI = +/-0.297; p = 0.081)	0.127	+1.71%
Loss Cost	2018.2	0.022 (CI = +/-0.074; p = 0.520)	0.274 (CI = +/-0.319; p = 0.086)	0.121	+2.27%
Loss Cost	2019.1	0.014 (CI = +/-0.086; p = 0.727)	0.295 (CI = +/-0.347; p = 0.088)	0.125	+1.41%
Severity	2011.1	0.029 (CI = +/-0.018; p = 0.002)	0.059 (CI = +/-0.152; p = 0.432)	0.294	+2.95%
Severity	2011.2	0.035 (CI = +/-0.017; p = 0.000)	0.080 (CI = +/-0.145; p = 0.267)	0.393	+3.52%
Severity	2012.1	0.038 (CI = +/-0.019; p = 0.000)	0.061 (CI = +/-0.150; p = 0.404)	0.417	+3.88%
Severity	2013.1	0.038 (CI = +/-0.020; p = 0.001)	0.061 (CI = +/-0.155; p = 0.422)	0.373	+3.87%
Severity	2013.2	0.038 (CI = +/-0.022; p = 0.002)	0.062 (CI = +/-0.161; p = 0.436)	0.334	+3.88%
Severity	2014.1	0.046 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.154; p = 0.747)	0.448	+4.76%
Severity	2014.2	0.052 (CI = +/-0.023; p = 0.000)	0.041 (CI = +/-0.154; p = 0.583)	0.489	+5.30%
Severity	2015.1	0.057 (CI = +/-0.025; p = 0.000)	0.021 (CI = +/-0.159; p = 0.784)	0.510	+5.81%
Severity	2015.2	0.051 (CI = +/-0.027; p = 0.001)	0.005 (CI = +/-0.160; p = 0.950)	0.420	+5.20%
Severity	2016.1	0.064 (CI = +/-0.026; p = 0.000)	-0.044 (CI = +/-0.147; p = 0.536)	0.579	+6.61%
Severity	2017.1	0.062 (CI = +/-0.030; p = 0.000)	-0.048 (CI = +/-0.154; p = 0.513)	0.513	+6.39%
Severity	2017.2	0.055 (CI = +/-0.032; p = 0.002)	-0.068 (CI = +/-0.156; p = 0.367)	0.440	+5.66%
Severity	2018.1	0.058 (CI = +/-0.036; p = 0.005)	-0.075 (CI = +/-0.168; p = 0.351)	0.400	+5.94%
Severity	2018.2	0.056 (CI = +/-0.042; p = 0.013)	-0.079 (CI = +/-0.181; p = 0.361)	0.347	+5.78%
Severity	2019.1	0.046 (CI = +/-0.047; p = 0.054)	-0.054 (CI = +/-0.190; p = 0.543)	0.177	+4.74%
Frequency	2011.1	-0.006 (CI = +/-0.020; p = 0.531)	0.309 (CI = +/-0.174; p = 0.001)	0.299	-0.62%
Frequency	2011.2	-0.004 (CI = +/-0.021; p = 0.677)	0.316 (CI = +/-0.178; p = 0.001)	0.305	-0.44%
Frequency	2012.1	-0.003 (CI = +/-0.024; p = 0.814)	0.307 (CI = +/-0.188; p = 0.003)	0.276	-0.27%
Frequency	2013.1	-0.010 (CI = +/-0.024; p = 0.388)	0.284 (CI = +/-0.180; p = 0.003)	0.273	-1.00%
Frequency	2013.2	-0.008 (CI = +/-0.026; p = 0.516)	0.291 (CI = +/-0.187; p = 0.004)	0.278	-0.81%
Frequency	2014.1	-0.016 (CI = +/-0.026; p = 0.208)	0.328 (CI = +/-0.183; p = 0.001)	0.366	-1.64%
Frequency	2014.2	-0.024 (CI = +/-0.027; p = 0.079)	0.303 (CI = +/-0.179; p = 0.002)	0.390	-2.38%
Frequency	2015.1	-0.032 (CI = +/-0.029; p = 0.033)	0.334 (CI = +/-0.181; p = 0.001)	0.448	-3.12%
Frequency	2015.2	-0.042 (CI = +/-0.029; p = 0.007)	0.306 (CI = +/-0.170; p = 0.001)	0.519	-4.11%
Frequency	2016.1	-0.053 (CI = +/-0.030; p = 0.002)	0.344 (CI = +/-0.169; p = 0.001)	0.586	-5.12%
Frequency	2017.1	-0.054 (CI = +/-0.034; p = 0.004)	0.342 (CI = +/-0.177; p = 0.001)	0.581	-5.21%
Frequency	2017.2	-0.048 (CI = +/-0.038; p = 0.016)	0.357 (CI = +/-0.186; p = 0.001)	0.584	-4.71%
Frequency	2018.1	-0.041 (CI = +/-0.042; p = 0.058)	0.335 (CI = +/-0.195; p = 0.003)	0.495	-3.99%
Frequency	2018.2	-0.034 (CI = +/-0.047; p = 0.146)	0.353 (CI = +/-0.205; p = 0.003)	0.508	-3.32%
Frequency	2019.1	-0.032 (CI = +/-0.056; p = 0.229)	0.349 (CI = +/-0.225; p = 0.006)	0.444	-3.18%

AP

Coverage = AP

End Trend Period = 2024.2

Excluded Points = 2012.2, 2016.2

Parameters Included: time, seasonality

Loss Cost	2011.1	0.032 (CI = +/-0.027; p = 0.022)	0.334 (CI = +/-0.220; p = 0.005)	0.395	+3.27%
Loss Cost	2011.2	0.041 (CI = +/-0.027; p = 0.004)	0.366 (CI = +/-0.208; p = 0.001)	0.493	+4.21%
Loss Cost	2012.1	0.049 (CI = +/-0.028; p = 0.002)	0.328 (CI = +/-0.210; p = 0.004)	0.530	+5.01%
Loss Cost	2013.1	0.041 (CI = +/-0.029; p = 0.008)	0.305 (CI = +/-0.206; p = 0.006)	0.453	+4.20%
Loss Cost	2013.2	0.044 (CI = +/-0.032; p = 0.009)	0.317 (CI = +/-0.213; p = 0.006)	0.444	+4.53%
Loss Cost	2014.1	0.047 (CI = +/-0.035; p = 0.013)	0.307 (CI = +/-0.226; p = 0.011)	0.445	+4.77%
Loss Cost	2014.2	0.045 (CI = +/-0.039; p = 0.027)	0.302 (CI = +/-0.237; p = 0.016)	0.382	+4.59%
Loss Cost	2015.1	0.045 (CI = +/-0.045; p = 0.049)	0.303 (CI = +/-0.255; p = 0.023)	0.375	+4.57%
Loss Cost	2015.2	0.026 (CI = +/-0.043; p = 0.208)	0.257 (CI = +/-0.230; p = 0.031)	0.258	+2.68%
Loss Cost	2016.1	0.035 (CI = +/-0.049; p = 0.152)	0.230 (CI = +/-0.246; p = 0.065)	0.267	+3.53%
Loss Cost	2017.1	0.033 (CI = +/-0.057; p = 0.230)	0.227 (CI = +/-0.261; p = 0.083)	0.198	+3.35%
Loss Cost	2017.2	0.033 (CI = +/-0.065; p = 0.297)	0.226 (CI = +/-0.282; p = 0.106)	0.138	+3.31%
Loss Cost	2018.1	0.053 (CI = +/-0.071; p = 0.130)	0.176 (CI = +/-0.285; p = 0.202)	0.195	+5.40%
Loss Cost	2018.2	0.063 (CI = +/-0.082; p = 0.117)	0.198 (CI = +/-0.306; p = 0.180)	0.201	+6.48%
Loss Cost	2019.1	0.063 (CI = +/-0.100; p = 0.189)	0.199 (CI = +/-0.344; p = 0.224)	0.177	+6.47%
Severity	2011.1	0.029 (CI = +/-0.020; p = 0.008)	0.056 (CI = +/-0.165; p = 0.490)	0.234	+2.90%
Severity	2011.2	0.035 (CI = +/-0.020; p = 0.002)	0.078 (CI = +/-0.158; p = 0.316)	0.338	+3.55%
Severity	2012.1	0.039 (CI = +/-0.022; p = 0.001)	0.057 (CI = +/-0.164; p = 0.474)	0.367	+3.98%
Severity	2013.1	0.039 (CI = +/-0.024; p = 0.003)	0.057 (CI = +/-0.170; p = 0.490)	0.320	+3.98%
Severity	2013.2	0.039 (CI = +/-0.027; p = 0.006)	0.058 (CI = +/-0.178; p = 0.503)	0.279	+4.00%
Severity	2014.1	0.049 (CI = +/-0.027; p = 0.001)	0.016 (CI = +/-0.170; p = 0.849)	0.408	+5.07%
Severity	2014.2	0.056 (CI = +/-0.028; p = 0.001)	0.035 (CI = +/-0.170; p = 0.671)	0.458	+5.74%
Severity	2015.1	0.063 (CI = +/-0.031; p = 0.001)	0.010 (CI = +/-0.176; p = 0.909)	0.489	+6.45%
Severity	2015.2	0.056 (CI = +/-0.033; p = 0.003)	-0.007 (CI = +/-0.178; p = 0.936)	0.390	+5.75%
Severity	2016.1	0.074 (CI = +/-0.031; p = 0.000)	-0.068 (CI = +/-0.157; p = 0.371)	0.598	+7.71%
Severity	2017.1	0.073 (CI = +/-0.036; p = 0.001)	-0.070 (CI = +/-0.166; p = 0.377)	0.534	+7.55%
Severity	2017.2	0.065 (CI = +/-0.040; p = 0.004)	-0.090 (CI = +/-0.172; p = 0.273)	0.461	+6.69%
Severity	2018.1	0.071 (CI = +/-0.046; p = 0.006)	-0.105 (CI = +/-0.185; p = 0.237)	0.439	+7.32%
Severity	2018.2	0.070 (CI = +/-0.054; p = 0.017)	-0.107 (CI = +/-0.203; p = 0.267)	0.389	+7.23%
Severity	2019.1	0.060 (CI = +/-0.064; p = 0.064)	-0.086 (CI = +/-0.221; p = 0.404)	0.203	+6.18%
Frequency	2011.1	0.004 (CI = +/-0.021; p = 0.718)	0.278 (CI = +/-0.168; p = 0.002)	0.295	+0.37%
Frequency	2011.2	0.006 (CI = +/-0.022; p = 0.559)	0.288 (CI = +/-0.172; p = 0.002)	0.311	+0.63%
Frequency	2012.1	0.010 (CI = +/-0.024; p = 0.406)	0.270 (CI = +/-0.180; p = 0.005)	0.297	+0.99%
Frequency	2013.1	0.002 (CI = +/-0.025; p = 0.858)	0.248 (CI = +/-0.172; p = 0.007)	0.249	+0.21%
Frequency	2013.2	0.005 (CI = +/-0.027; p = 0.689)	0.259 (CI = +/-0.178; p = 0.007)	0.264	+0.52%
Frequency	2014.1	-0.003 (CI = +/-0.028; p = 0.834)	0.292 (CI = +/-0.177; p = 0.003)	0.333	-0.28%
Frequency	2014.2	-0.011 (CI = +/-0.029; p = 0.432)	0.267 (CI = +/-0.173; p = 0.005)	0.322	-1.08%
Frequency	2015.1	-0.018 (CI = +/-0.031; p = 0.244)	0.293 (CI = +/-0.179; p = 0.003)	0.369	-1.77%
Frequency	2015.2	-0.029 (CI = +/-0.031; p = 0.061)	0.264 (CI = +/-0.167; p = 0.004)	0.426	-2.90%
Frequency	2016.1	-0.040 (CI = +/-0.034; p = 0.026)	0.298 (CI = +/-0.170; p = 0.002)	0.487	-3.88%
Frequency	2017.1	-0.040 (CI = +/-0.039; p = 0.047)	0.297 (CI = +/-0.181; p = 0.004)	0.482	-3.90%
Frequency	2017.2	-0.032 (CI = +/-0.044; p = 0.133)	0.317 (CI = +/-0.189; p = 0.003)	0.500	-3.17%
Frequency	2018.1	-0.018 (CI = +/-0.047; p = 0.415)	0.281 (CI = +/-0.189; p = 0.007)	0.407	-1.79%
Frequency	2018.2	-0.007 (CI = +/-0.052; p = 0.773)	0.305 (CI = +/-0.196; p = 0.006)	0.458	-0.69%
Frequency	2019.1	0.003 (CI = +/-0.062; p = 0.922)	0.284 (CI = +/-0.213; p = 0.015)	0.401	+0.27%

AP

Coverage = AP

End Trend Period = 2019.2

Excluded Points = 2012.2, 2016.2

Parameters Included: time, seasonality

Loss Cost	2011.1	0.036 (CI = +/-0.062; p = 0.234)	0.359 (CI = +/-0.328; p = 0.034)	0.293	+3.61%
Loss Cost	2011.2	0.059 (CI = +/-0.060; p = 0.054)	0.413 (CI = +/-0.299; p = 0.011)	0.470	+6.10%
Loss Cost	2012.1	0.083 (CI = +/-0.065; p = 0.017)	0.334 (CI = +/-0.301; p = 0.033)	0.545	+8.64%
Loss Cost	2013.1	0.065 (CI = +/-0.072; p = 0.071)	0.308 (CI = +/-0.303; p = 0.047)	0.413	+6.75%
Loss Cost	2013.2	0.078 (CI = +/-0.083; p = 0.060)	0.336 (CI = +/-0.322; p = 0.042)	0.427	+8.15%
Loss Cost	2014.1	0.091 (CI = +/-0.100; p = 0.070)	0.304 (CI = +/-0.362; p = 0.089)	0.437	+9.51%
Loss Cost	2014.2	0.092 (CI = +/-0.124; p = 0.123)	0.306 (CI = +/-0.409; p = 0.120)	0.328	+9.61%
Loss Cost	2015.1	0.101 (CI = +/-0.166; p = 0.187)	0.286 (CI = +/-0.498; p = 0.210)	0.309	+10.63%
Loss Cost	2015.2	0.026 (CI = +/-0.149; p = 0.669)	0.202 (CI = +/-0.391; p = 0.243)	0.013	+2.66%
Loss Cost	2016.1	0.078 (CI = +/-0.230; p = 0.401)	0.110 (CI = +/-0.518; p = 0.587)	0.023	+8.08%
Loss Cost	2017.1	0.040 (CI = +/-0.388; p = 0.766)	0.104 (CI = +/-0.663; p = 0.653)	-0.432	+4.05%
Loss Cost	2017.2	-0.048 (CI = +/-0.685; p = 0.791)	0.030 (CI = +/-0.989; p = 0.907)	-0.896	-4.71%
Loss Cost	2018.1	0.212 (CI = +/-1.492; p = 0.322)	-0.187 (CI = +/-1.668; p = 0.390)	0.366	+23.63%
Loss Cost	2018.2	0.095 (CI = +/-NaN; p = NaN)	-0.245 (CI = +/-NaN; p = NaN)	NaN	+9.94%
Loss Cost	2019.1	-0.396 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-32.70%
Severity	2011.1	0.000 (CI = +/-0.046; p = 0.988)	0.106 (CI = +/-0.245; p = 0.367)	-0.079	+0.03%
Severity	2011.2	0.013 (CI = +/-0.049; p = 0.588)	0.133 (CI = +/-0.244; p = 0.256)	-0.013	+1.27%
Severity	2012.1	0.017 (CI = +/-0.059; p = 0.550)	0.120 (CI = +/-0.273; p = 0.354)	-0.028	+1.67%
Severity	2013.1	0.012 (CI = +/-0.070; p = 0.706)	0.114 (CI = +/-0.293; p = 0.407)	-0.092	+1.22%
Severity	2013.2	0.008 (CI = +/-0.083; p = 0.827)	0.105 (CI = +/-0.322; p = 0.479)	-0.146	+0.82%
Severity	2014.1	0.032 (CI = +/-0.094; p = 0.459)	0.045 (CI = +/-0.341; p = 0.767)	-0.136	+3.23%
Severity	2014.2	0.050 (CI = +/-0.111; p = 0.323)	0.077 (CI = +/-0.367; p = 0.636)	-0.070	+5.14%
Severity	2015.1	0.071 (CI = +/-0.145; p = 0.276)	0.031 (CI = +/-0.435; p = 0.868)	-0.042	+7.37%
Severity	2015.2	0.041 (CI = +/-0.183; p = 0.590)	-0.003 (CI = +/-0.482; p = 0.987)	-0.313	+4.19%
Severity	2016.1	0.163 (CI = +/-0.194; p = 0.081)	-0.220 (CI = +/-0.438; p = 0.236)	0.374	+17.69%
Severity	2017.1	0.181 (CI = +/-0.336; p = 0.185)	-0.217 (CI = +/-0.574; p = 0.316)	0.227	+19.84%
Severity	2017.2	0.106 (CI = +/-0.598; p = 0.525)	-0.279 (CI = +/-0.863; p = 0.299)	0.115	+11.18%
Severity	2018.1	0.320 (CI = +/-1.817; p = 0.268)	-0.457 (CI = +/-2.031; p = 0.214)	0.709	+37.67%
Severity	2018.2	0.177 (CI = +/-NaN; p = NaN)	-0.529 (CI = +/-NaN; p = NaN)	NaN	+19.33%
Severity	2019.1	-0.881 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-58.56%
Frequency	2011.1	0.035 (CI = +/-0.044; p = 0.105)	0.254 (CI = +/-0.233; p = 0.035)	0.348	+3.58%
Frequency	2011.2	0.047 (CI = +/-0.047; p = 0.051)	0.279 (CI = +/-0.232; p = 0.022)	0.423	+4.77%
Frequency	2012.1	0.066 (CI = +/-0.050; p = 0.013)	0.214 (CI = +/-0.230; p = 0.065)	0.522	+6.86%
Frequency	2013.1	0.053 (CI = +/-0.055; p = 0.057)	0.194 (CI = +/-0.231; p = 0.091)	0.375	+5.46%
Frequency	2013.2	0.070 (CI = +/-0.058; p = 0.024)	0.231 (CI = +/-0.227; p = 0.047)	0.492	+7.27%
Frequency	2014.1	0.059 (CI = +/-0.070; p = 0.087)	0.259 (CI = +/-0.253; p = 0.046)	0.480	+6.09%
Frequency	2014.2	0.042 (CI = +/-0.080; p = 0.256)	0.229 (CI = +/-0.263; p = 0.079)	0.304	+4.26%
Frequency	2015.1	0.030 (CI = +/-0.105; p = 0.513)	0.255 (CI = +/-0.316; p = 0.096)	0.299	+3.04%
Frequency	2015.2	-0.015 (CI = +/-0.101; p = 0.721)	0.205 (CI = +/-0.265; p = 0.104)	0.220	-1.47%
Frequency	2016.1	-0.085 (CI = +/-0.098; p = 0.073)	0.330 (CI = +/-0.221; p = 0.014)	0.722	-8.16%
Frequency	2017.1	-0.141 (CI = +/-0.068; p = 0.007)	0.320 (CI = +/-0.115; p = 0.003)	0.950	-13.17%
Frequency	2017.2	-0.154 (CI = +/-0.126; p = 0.034)	0.310 (CI = +/-0.182; p = 0.018)	0.952	-14.29%
Frequency	2018.1	-0.108 (CI = +/-0.325; p = 0.149)	0.271 (CI = +/-0.363; p = 0.067)	0.967	-10.20%
Frequency	2018.2	-0.082 (CI = +/-NaN; p = NaN)	0.283 (CI = +/-NaN; p = NaN)	NaN	-7.87%
Frequency	2019.1	0.485 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+62.40%

AP

Coverage = AP

End Trend Period = 2019.1

Excluded Points = 2012.2, 2016.2

Parameters Included: time, seasonality

Loss Cost	2011.1	0.043 (CI = +/-0.069; p = 0.200)	0.385 (CI = +/-0.351; p = 0.034)	0.292	+4.38%
Loss Cost	2011.2	0.073 (CI = +/-0.066; p = 0.033)	0.459 (CI = +/-0.312; p = 0.008)	0.507	+7.62%
Loss Cost	2012.1	0.099 (CI = +/-0.069; p = 0.010)	0.380 (CI = +/-0.306; p = 0.020)	0.593	+10.40%
Loss Cost	2013.1	0.082 (CI = +/-0.081; p = 0.048)	0.352 (CI = +/-0.319; p = 0.034)	0.455	+8.56%
Loss Cost	2013.2	0.104 (CI = +/-0.093; p = 0.032)	0.402 (CI = +/-0.335; p = 0.025)	0.508	+10.99%
Loss Cost	2014.1	0.119 (CI = +/-0.110; p = 0.039)	0.368 (CI = +/-0.374; p = 0.053)	0.523	+12.61%
Loss Cost	2014.2	0.130 (CI = +/-0.143; p = 0.067)	0.390 (CI = +/-0.435; p = 0.071)	0.445	+13.94%
Loss Cost	2015.1	0.143 (CI = +/-0.190; p = 0.112)	0.366 (CI = +/-0.533; p = 0.138)	0.428	+15.32%
Loss Cost	2015.2	0.058 (CI = +/-0.199; p = 0.466)	0.255 (CI = +/-0.476; p = 0.211)	0.088	+5.93%
Loss Cost	2016.1	0.116 (CI = +/-0.307; p = 0.315)	0.161 (CI = +/-0.643; p = 0.483)	0.124	+12.33%
Loss Cost	2017.1	0.102 (CI = +/-0.752; p = 0.619)	0.155 (CI = +/-1.086; p = 0.601)	-0.472	+10.71%
Loss Cost	2017.2	-0.025 (CI = +/-4.508; p = 0.955)	0.049 (CI = +/-5.040; p = 0.921)	-1.897	-2.50%
Loss Cost	2018.1	0.330 (CI = +/-NaN; p = NaN)	-0.128 (CI = +/-NaN; p = NaN)	NaN	+39.03%
Loss Cost	2018.2	0.585 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+79.57%
Loss Cost	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	0.002 (CI = +/-0.052; p = 0.938)	0.111 (CI = +/-0.266; p = 0.380)	-0.090	+0.19%
Severity	2011.2	0.017 (CI = +/-0.057; p = 0.520)	0.148 (CI = +/-0.267; p = 0.247)	-0.013	+1.73%
Severity	2012.1	0.022 (CI = +/-0.068; p = 0.494)	0.135 (CI = +/-0.298; p = 0.338)	-0.029	+2.18%
Severity	2013.1	0.018 (CI = +/-0.083; p = 0.641)	0.128 (CI = +/-0.325; p = 0.397)	-0.100	+1.78%
Severity	2013.2	0.014 (CI = +/-0.102; p = 0.758)	0.120 (CI = +/-0.368; p = 0.474)	-0.162	+1.42%
Severity	2014.1	0.039 (CI = +/-0.115; p = 0.448)	0.062 (CI = +/-0.390; p = 0.716)	-0.155	+4.00%
Severity	2014.2	0.067 (CI = +/-0.141; p = 0.291)	0.113 (CI = +/-0.430; p = 0.543)	-0.060	+6.92%
Severity	2015.1	0.090 (CI = +/-0.183; p = 0.262)	0.067 (CI = +/-0.513; p = 0.750)	-0.035	+9.41%
Severity	2015.2	0.057 (CI = +/-0.261; p = 0.577)	0.024 (CI = +/-0.625; p = 0.920)	-0.374	+5.85%
Severity	2016.1	0.188 (CI = +/-0.272; p = 0.115)	-0.186 (CI = +/-0.569; p = 0.375)	0.384	+20.70%
Severity	2017.1	0.247 (CI = +/-0.622; p = 0.229)	-0.161 (CI = +/-0.898; p = 0.521)	0.276	+28.08%
Severity	2017.2	0.160 (CI = +/-3.848; p = 0.691)	-0.234 (CI = +/-4.303; p = 0.615)	-0.274	+17.33%
Severity	2018.1	0.463 (CI = +/-NaN; p = NaN)	-0.386 (CI = +/-NaN; p = NaN)	NaN	+58.83%
Severity	2018.2	1.234 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	+243.57%
Severity	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	0.041 (CI = +/-0.049; p = 0.091)	0.274 (CI = +/-0.248; p = 0.033)	0.348	+4.19%
Frequency	2011.2	0.056 (CI = +/-0.052; p = 0.037)	0.311 (CI = +/-0.246; p = 0.018)	0.447	+5.79%
Frequency	2012.1	0.077 (CI = +/-0.054; p = 0.009)	0.246 (CI = +/-0.237; p = 0.043)	0.557	+8.04%
Frequency	2013.1	0.064 (CI = +/-0.063; p = 0.045)	0.224 (CI = +/-0.247; p = 0.071)	0.401	+6.66%
Frequency	2013.2	0.090 (CI = +/-0.064; p = 0.012)	0.282 (CI = +/-0.232; p = 0.023)	0.580	+9.44%
Frequency	2014.1	0.080 (CI = +/-0.076; p = 0.043)	0.306 (CI = +/-0.257; p = 0.026)	0.572	+8.28%
Frequency	2014.2	0.064 (CI = +/-0.095; p = 0.152)	0.277 (CI = +/-0.289; p = 0.057)	0.390	+6.57%
Frequency	2015.1	0.053 (CI = +/-0.125; p = 0.329)	0.299 (CI = +/-0.351; p = 0.080)	0.379	+5.40%
Frequency	2015.2	0.001 (CI = +/-0.139; p = 0.990)	0.231 (CI = +/-0.334; p = 0.127)	0.226	+0.07%
Frequency	2016.1	-0.072 (CI = +/-0.136; p = 0.192)	0.347 (CI = +/-0.285; p = 0.030)	0.731	-6.93%
Frequency	2017.1	-0.146 (CI = +/-0.140; p = 0.046)	0.317 (CI = +/-0.202; p = 0.021)	0.941	-13.56%
Frequency	2017.2	-0.185 (CI = +/-0.660; p = 0.174)	0.284 (CI = +/-0.738; p = 0.128)	0.955	-16.89%
Frequency	2018.1	-0.133 (CI = +/-NaN; p = NaN)	0.258 (CI = +/-NaN; p = NaN)	NaN	-12.46%
Frequency	2018.2	-0.649 (CI = +/-NaN; p = NaN)	NA (CI = +/-NA; p = NA)	NaN	-47.73%
Frequency	2019.1	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.000	0.00%

SP

Coverage = SP

End Trend Period = 2025.2

Excluded Points = 2025.1

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.062 (CI = +/-0.039; p = 0.003)	0.117 (CI = +/-0.326; p = 0.466)	0.244	-6.03%
Loss Cost	2011.2	-0.060 (CI = +/-0.041; p = 0.006)	0.127 (CI = +/-0.337; p = 0.445)	0.213	-5.83%
Loss Cost	2012.1	-0.071 (CI = +/-0.043; p = 0.002)	0.178 (CI = +/-0.337; p = 0.286)	0.277	-6.82%
Loss Cost	2012.2	-0.078 (CI = +/-0.045; p = 0.002)	0.147 (CI = +/-0.342; p = 0.383)	0.311	-7.50%
Loss Cost	2013.1	-0.075 (CI = +/-0.049; p = 0.005)	0.132 (CI = +/-0.358; p = 0.453)	0.251	-7.20%
Loss Cost	2013.2	-0.071 (CI = +/-0.053; p = 0.011)	0.148 (CI = +/-0.371; p = 0.417)	0.210	-6.82%
Loss Cost	2014.1	-0.058 (CI = +/-0.056; p = 0.044)	0.094 (CI = +/-0.376; p = 0.609)	0.109	-5.62%
Loss Cost	2014.2	-0.078 (CI = +/-0.054; p = 0.007)	0.023 (CI = +/-0.348; p = 0.894)	0.252	-7.47%
Loss Cost	2015.1	-0.095 (CI = +/-0.056; p = 0.002)	0.092 (CI = +/-0.342; p = 0.577)	0.355	-9.10%
Loss Cost	2015.2	-0.092 (CI = +/-0.061; p = 0.005)	0.103 (CI = +/-0.358; p = 0.551)	0.303	-8.79%
Loss Cost	2016.1	-0.090 (CI = +/-0.069; p = 0.013)	0.097 (CI = +/-0.384; p = 0.601)	0.241	-8.62%
Loss Cost	2016.2	-0.071 (CI = +/-0.070; p = 0.049)	0.154 (CI = +/-0.374; p = 0.394)	0.152	-6.84%
Loss Cost	2017.1	-0.085 (CI = +/-0.079; p = 0.037)	0.200 (CI = +/-0.394; p = 0.296)	0.190	-8.13%
Loss Cost	2017.2	-0.077 (CI = +/-0.088; p = 0.081)	0.221 (CI = +/-0.417; p = 0.273)	0.142	-7.39%
Loss Cost	2018.1	-0.066 (CI = +/-0.102; p = 0.185)	0.189 (CI = +/-0.454; p = 0.383)	0.024	-6.37%
Loss Cost	2018.2	-0.071 (CI = +/-0.116; p = 0.207)	0.177 (CI = +/-0.489; p = 0.443)	0.016	-6.84%
Loss Cost	2019.1	-0.060 (CI = +/-0.140; p = 0.366)	0.148 (CI = +/-0.546; p = 0.560)	-0.087	-5.80%
Severity	2011.1	-0.008 (CI = +/-0.020; p = 0.431)	-0.094 (CI = +/-0.171; p = 0.267)	0.006	-0.79%
Severity	2011.2	-0.005 (CI = +/-0.021; p = 0.629)	-0.081 (CI = +/-0.174; p = 0.345)	-0.029	-0.51%
Severity	2012.1	-0.006 (CI = +/-0.023; p = 0.570)	-0.075 (CI = +/-0.182; p = 0.405)	-0.032	-0.64%
Severity	2012.2	-0.007 (CI = +/-0.025; p = 0.591)	-0.075 (CI = +/-0.189; p = 0.419)	-0.040	-0.65%
Severity	2013.1	-0.004 (CI = +/-0.027; p = 0.785)	-0.089 (CI = +/-0.197; p = 0.359)	-0.042	-0.36%
Severity	2013.2	-0.005 (CI = +/-0.029; p = 0.751)	-0.092 (CI = +/-0.205; p = 0.359)	-0.044	-0.45%
Severity	2014.1	0.004 (CI = +/-0.030; p = 0.761)	-0.131 (CI = +/-0.202; p = 0.194)	-0.008	+0.45%
Severity	2014.2	-0.002 (CI = +/-0.031; p = 0.873)	-0.155 (CI = +/-0.202; p = 0.124)	0.031	-0.24%
Severity	2015.1	-0.011 (CI = +/-0.033; p = 0.498)	-0.122 (CI = +/-0.204; p = 0.224)	0.020	-1.09%
Severity	2015.2	-0.007 (CI = +/-0.036; p = 0.673)	-0.110 (CI = +/-0.212; p = 0.288)	-0.028	-0.73%
Severity	2016.1	-0.006 (CI = +/-0.041; p = 0.761)	-0.115 (CI = +/-0.227; p = 0.298)	-0.033	-0.59%
Severity	2016.2	-0.002 (CI = +/-0.045; p = 0.921)	-0.104 (CI = +/-0.239; p = 0.368)	-0.069	-0.21%
Severity	2017.1	-0.005 (CI = +/-0.052; p = 0.837)	-0.095 (CI = +/-0.258; p = 0.445)	-0.084	-0.50%
Severity	2017.2	0.003 (CI = +/-0.056; p = 0.899)	-0.072 (CI = +/-0.268; p = 0.570)	-0.124	+0.34%
Severity	2018.1	-0.011 (CI = +/-0.063; p = 0.699)	-0.029 (CI = +/-0.280; p = 0.827)	-0.142	-1.14%
Severity	2018.2	-0.014 (CI = +/-0.072; p = 0.685)	-0.034 (CI = +/-0.302; p = 0.810)	-0.154	-1.35%
Severity	2019.1	-0.011 (CI = +/-0.087; p = 0.779)	-0.040 (CI = +/-0.339; p = 0.799)	-0.176	-1.13%
Frequency	2011.1	-0.054 (CI = +/-0.029; p = 0.001)	0.211 (CI = +/-0.245; p = 0.088)	0.342	-5.29%
Frequency	2011.2	-0.055 (CI = +/-0.031; p = 0.001)	0.208 (CI = +/-0.254; p = 0.103)	0.332	-5.35%
Frequency	2012.1	-0.064 (CI = +/-0.032; p = 0.000)	0.253 (CI = +/-0.250; p = 0.047)	0.406	-6.21%
Frequency	2012.2	-0.071 (CI = +/-0.033; p = 0.000)	0.222 (CI = +/-0.248; p = 0.077)	0.455	-6.89%
Frequency	2013.1	-0.071 (CI = +/-0.036; p = 0.000)	0.221 (CI = +/-0.261; p = 0.093)	0.407	-6.86%
Frequency	2013.2	-0.066 (CI = +/-0.038; p = 0.002)	0.240 (CI = +/-0.267; p = 0.076)	0.373	-6.40%
Frequency	2014.1	-0.062 (CI = +/-0.042; p = 0.005)	0.224 (CI = +/-0.280; p = 0.111)	0.294	-6.04%
Frequency	2014.2	-0.075 (CI = +/-0.041; p = 0.001)	0.178 (CI = +/-0.268; p = 0.180)	0.393	-7.24%
Frequency	2015.1	-0.085 (CI = +/-0.045; p = 0.001)	0.214 (CI = +/-0.275; p = 0.119)	0.425	-8.10%
Frequency	2015.2	-0.085 (CI = +/-0.049; p = 0.002)	0.214 (CI = +/-0.289; p = 0.137)	0.402	-8.12%
Frequency	2016.1	-0.084 (CI = +/-0.056; p = 0.005)	0.212 (CI = +/-0.310; p = 0.166)	0.336	-8.08%
Frequency	2016.2	-0.069 (CI = +/-0.057; p = 0.021)	0.258 (CI = +/-0.303; p = 0.089)	0.295	-6.64%
Frequency	2017.1	-0.080 (CI = +/-0.064; p = 0.018)	0.294 (CI = +/-0.319; p = 0.068)	0.316	-7.67%
Frequency	2017.2	-0.080 (CI = +/-0.072; p = 0.031)	0.293 (CI = +/-0.341; p = 0.086)	0.300	-7.71%
Frequency	2018.1	-0.054 (CI = +/-0.076; p = 0.147)	0.217 (CI = +/-0.340; p = 0.188)	0.100	-5.29%
Frequency	2018.2	-0.057 (CI = +/-0.087; p = 0.177)	0.211 (CI = +/-0.366; p = 0.232)	0.091	-5.56%
Frequency	2019.1	-0.048 (CI = +/-0.105; p = 0.329)	0.187 (CI = +/-0.409; p = 0.331)	-0.029	-4.73%

SP

Coverage = SP

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2011.1	-0.064 (CI = +/-0.061; p = 0.039)	0.190 (CI = +/-0.347; p = 0.270)	-0.170 (CI = +/-0.724; p = 0.633)	0.309	-6.24%
Loss Cost	2011.2	-0.060 (CI = +/-0.066; p = 0.073)	0.202 (CI = +/-0.359; p = 0.258)	-0.199 (CI = +/-0.754; p = 0.592)	0.283	-5.84%
Loss Cost	2012.1	-0.079 (CI = +/-0.070; p = 0.028)	0.253 (CI = +/-0.358; p = 0.157)	-0.076 (CI = +/-0.756; p = 0.836)	0.342	-7.60%
Loss Cost	2012.2	-0.093 (CI = +/-0.075; p = 0.017)	0.221 (CI = +/-0.364; p = 0.223)	0.011 (CI = +/-0.777; p = 0.977)	0.369	-8.87%
Loss Cost	2013.1	-0.091 (CI = +/-0.083; p = 0.035)	0.215 (CI = +/-0.381; p = 0.254)	-0.003 (CI = +/-0.820; p = 0.995)	0.317	-8.67%
Loss Cost	2013.2	-0.083 (CI = +/-0.092; p = 0.075)	0.230 (CI = +/-0.396; p = 0.241)	-0.046 (CI = +/-0.865; p = 0.914)	0.281	-8.00%
Loss Cost	2014.1	-0.064 (CI = +/-0.102; p = 0.207)	0.188 (CI = +/-0.407; p = 0.347)	-0.159 (CI = +/-0.900; p = 0.716)	0.193	-6.16%
Loss Cost	2014.2	-0.105 (CI = +/-0.104; p = 0.047)	0.117 (CI = +/-0.386; p = 0.534)	0.071 (CI = +/-0.870; p = 0.867)	0.310	-9.97%
Loss Cost	2015.1	-0.150 (CI = +/-0.107; p = 0.009)	0.198 (CI = +/-0.369; p = 0.275)	0.312 (CI = +/-0.848; p = 0.450)	0.432	-13.92%
Loss Cost	2015.2	-0.149 (CI = +/-0.123; p = 0.020)	0.199 (CI = +/-0.389; p = 0.295)	0.309 (CI = +/-0.918; p = 0.488)	0.389	-13.86%
Loss Cost	2016.1	-0.162 (CI = +/-0.143; p = 0.028)	0.219 (CI = +/-0.413; p = 0.278)	0.374 (CI = +/-1.003; p = 0.440)	0.347	-14.99%
Loss Cost	2016.2	-0.122 (CI = +/-0.160; p = 0.123)	0.264 (CI = +/-0.456; p = 0.200)	0.183 (CI = +/-1.057; p = 0.717)	0.262	-11.52%
Loss Cost	2017.1	-0.181 (CI = +/-0.181; p = 0.050)	0.337 (CI = +/-0.425; p = 0.111)	0.456 (CI = +/-1.117; p = 0.396)	0.339	-16.57%
Loss Cost	2017.2	-0.176 (CI = +/-0.217; p = 0.104)	0.342 (CI = +/-0.453; p = 0.127)	0.432 (CI = +/-1.257; p = 0.471)	0.290	-16.11%
Loss Cost	2018.1	-0.190 (CI = +/-0.272; p = 0.153)	0.356 (CI = +/-0.497; p = 0.145)	0.495 (CI = +/-1.464; p = 0.476)	0.200	-17.33%
Loss Cost	2018.2	-0.240 (CI = +/-0.331; p = 0.139)	0.329 (CI = +/-0.525; p = 0.195)	0.693 (CI = +/-1.670; p = 0.381)	0.210	-21.30%
Loss Cost	2019.1	-0.306 (CI = +/-0.433; p = 0.147)	0.381 (CI = +/-0.586; p = 0.178)	0.950 (CI = +/-2.019; p = 0.319)	0.152	-26.33%
Severity	2011.1	-0.012 (CI = +/-0.029; p = 0.425)	-0.093 (CI = +/-0.167; p = 0.261)	0.057 (CI = +/-0.348; p = 0.738)	-0.025	-1.15%
Severity	2011.2	-0.007 (CI = +/-0.031; p = 0.654)	-0.081 (CI = +/-0.171; p = 0.337)	0.026 (CI = +/-0.358; p = 0.881)	-0.067	-0.69%
Severity	2012.1	-0.009 (CI = +/-0.035; p = 0.577)	-0.074 (CI = +/-0.177; p = 0.397)	0.043 (CI = +/-0.374; p = 0.815)	-0.069	-0.94%
Severity	2012.2	-0.010 (CI = +/-0.038; p = 0.590)	-0.075 (CI = +/-0.184; p = 0.406)	0.047 (CI = +/-0.393; p = 0.809)	-0.079	-1.00%
Severity	2013.1	-0.005 (CI = +/-0.042; p = 0.798)	-0.087 (CI = +/-0.192; p = 0.356)	0.017 (CI = +/-0.412; p = 0.932)	-0.085	-0.52%
Severity	2013.2	-0.007 (CI = +/-0.047; p = 0.748)	-0.091 (CI = +/-0.200; p = 0.353)	0.029 (CI = +/-0.436; p = 0.890)	-0.088	-0.73%
Severity	2014.1	-0.009 (CI = +/-0.049; p = 0.700)	-0.126 (CI = +/-0.196; p = 0.196)	-0.065 (CI = +/-0.434; p = 0.756)	-0.052	+0.92%
Severity	2014.2	-0.005 (CI = +/-0.053; p = 0.852)	-0.150 (CI = +/-0.196; p = 0.127)	0.012 (CI = +/-0.443; p = 0.955)	-0.018	-0.48%
Severity	2015.1	-0.023 (CI = +/-0.057; p = 0.412)	-0.117 (CI = +/-0.196; p = 0.224)	0.109 (CI = +/-0.450; p = 0.617)	-0.015	-2.25%
Severity	2015.2	-0.016 (CI = +/-0.065; p = 0.600)	-0.108 (CI = +/-0.205; p = 0.280)	0.076 (CI = +/-0.484; p = 0.745)	-0.076	-1.63%
Severity	2016.1	-0.015 (CI = +/-0.076; p = 0.674)	-0.110 (CI = +/-0.219; p = 0.303)	0.070 (CI = +/-0.531; p = 0.782)	-0.086	-1.52%
Severity	2016.2	-0.007 (CI = +/-0.088; p = 0.868)	-0.101 (CI = +/-0.230; p = 0.366)	0.030 (CI = +/-0.581; p = 0.913)	-0.131	-0.69%
Severity	2017.1	-0.016 (CI = +/-0.105; p = 0.749)	-0.089 (CI = +/-0.248; p = 0.452)	0.073 (CI = +/-0.651; p = 0.814)	-0.147	-1.59%
Severity	2017.2	0.007 (CI = +/-0.123; p = 0.898)	-0.070 (CI = +/-0.257; p = 0.566)	-0.031 (CI = +/-0.714; p = 0.928)	-0.197	+0.74%
Severity	2018.1	-0.037 (CI = +/-0.146; p = 0.586)	-0.025 (CI = +/-0.267; p = 0.841)	0.161 (CI = +/-0.786; p = 0.663)	-0.205	-3.67%
Severity	2018.2	-0.054 (CI = +/-0.179; p = 0.522)	-0.034 (CI = +/-0.285; p = 0.796)	0.227 (CI = +/-0.906; p = 0.592)	-0.211	-5.24%
Severity	2019.1	-0.063 (CI = +/-0.238; p = 0.571)	-0.027 (CI = +/-0.322; p = 0.854)	0.262 (CI = +/-1.111; p = 0.611)	-0.241	-6.08%
Frequency	2011.1	-0.053 (CI = +/-0.048; p = 0.032)	0.284 (CI = +/-0.275; p = 0.043)	-0.227 (CI = +/-0.573; p = 0.422)	0.412	-5.15%
Frequency	2011.2	-0.053 (CI = +/-0.053; p = 0.047)	0.283 (CI = +/-0.285; p = 0.051)	-0.226 (CI = +/-0.598; p = 0.445)	0.403	-5.18%
Frequency	2012.1	-0.070 (CI = +/-0.055; p = 0.015)	0.327 (CI = +/-0.281; p = 0.024)	-0.119 (CI = +/-0.594; p = 0.682)	0.462	-6.72%
Frequency	2012.2	-0.083 (CI = +/-0.058; p = 0.007)	0.296 (CI = +/-0.283; p = 0.041)	-0.035 (CI = +/-0.603; p = 0.905)	0.495	-7.95%
Frequency	2013.1	-0.085 (CI = +/-0.065; p = 0.012)	0.302 (CI = +/-0.296; p = 0.046)	-0.020 (CI = +/-0.637; p = 0.949)	0.460	-8.19%
Frequency	2013.2	-0.076 (CI = +/-0.071; p = 0.037)	0.321 (CI = +/-0.305; p = 0.040)	-0.075 (CI = +/-0.666; p = 0.818)	0.433	-7.33%
Frequency	2014.1	-0.073 (CI = +/-0.080; p = 0.073)	0.314 (CI = +/-0.321; p = 0.055)	-0.094 (CI = +/-0.710; p = 0.785)	0.375	-7.02%
Frequency	2014.2	-0.100 (CI = +/-0.084; p = 0.022)	0.267 (CI = +/-0.314; p = 0.091)	0.059 (CI = +/-0.707; p = 0.864)	0.446	-9.54%
Frequency	2015.1	-0.127 (CI = +/-0.092; p = 0.009)	0.315 (CI = +/-0.316; p = 0.050)	0.203 (CI = +/-0.725; p = 0.563)	0.491	-11.94%
Frequency	2015.2	-0.133 (CI = +/-0.105; p = 0.016)	0.307 (CI = +/-0.332; p = 0.067)	0.233 (CI = +/-0.783; p = 0.539)	0.474	-12.44%
Frequency	2016.1	-0.147 (CI = +/-0.121; p = 0.021)	0.329 (CI = +/-0.351; p = 0.064)	0.304 (CI = +/-0.853; p = 0.461)	0.438	-13.68%
Frequency	2016.2	-0.115 (CI = +/-0.137; p = 0.092)	0.364 (CI = +/-0.358; p = 0.047)	0.153 (CI = +/-0.904; p = 0.723)	0.389	-10.91%
Frequency	2017.1	-0.165 (CI = +/-0.155; p = 0.038)	0.426 (CI = +/-0.364; p = 0.025)	0.383 (CI = +/-0.956; p = 0.404)	0.444	-15.22%
Frequency	2017.2	-0.183 (CI = +/-0.184; p = 0.051)	0.412 (CI = +/-0.385; p = 0.038)	0.462 (CI = +/-1.069; p = 0.367)	0.436	-16.73%
Frequency	2018.1	-0.153 (CI = +/-0.229; p = 0.172)	0.381 (CI = +/-0.419; p = 0.071)	0.334 (CI = +/-1.234; p = 0.567)	0.270	-14.18%
Frequency	2018.2	-0.186 (CI = +/-0.281; p = 0.173)	0.363 (CI = +/-0.445; p = 0.100)	0.465 (CI = +/-1.417; p = 0.485)	0.270	-16.95%
Frequency	2019.1	-0.243 (CI = +/-0.367; p = 0.171)	0.408 (CI = +/-0.497; p = 0.097)	0.688 (CI = +/-1.712; p = 0.392)	0.216	-21.56%

SP

Coverage = SP

End Trend Period = 2025.2

Excluded Points = 2025.1

Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2011.1	-0.065 (CI = +/-0.057; p = 0.026)	0.116 (CI = +/-0.333; p = 0.479)	0.056 (CI = +/-0.713; p = 0.872)	0.215	-6.34%
Loss Cost	2011.2	-0.062 (CI = +/-0.062; p = 0.051)	0.126 (CI = +/-0.346; p = 0.460)	0.032 (CI = +/-0.744; p = 0.930)	0.181	-6.02%
Loss Cost	2012.1	-0.080 (CI = +/-0.065; p = 0.019)	0.177 (CI = +/-0.344; p = 0.299)	0.141 (CI = +/-0.741; p = 0.697)	0.251	-7.67%
Loss Cost	2012.2	-0.095 (CI = +/-0.070; p = 0.010)	0.140 (CI = +/-0.348; p = 0.414)	0.241 (CI = +/-0.755; p = 0.514)	0.293	-9.05%
Loss Cost	2013.1	-0.091 (CI = +/-0.078; p = 0.024)	0.130 (CI = +/-0.364; p = 0.466)	0.220 (CI = +/-0.793; p = 0.571)	0.228	-8.71%
Loss Cost	2013.2	-0.085 (CI = +/-0.086; p = 0.052)	0.143 (CI = +/-0.380; p = 0.443)	0.184 (CI = +/-0.839; p = 0.653)	0.179	-8.18%
Loss Cost	2014.1	-0.063 (CI = +/-0.094; p = 0.174)	0.093 (CI = +/-0.387; p = 0.619)	0.064 (CI = +/-0.859; p = 0.877)	0.063	-6.15%
Loss Cost	2014.2	-0.107 (CI = +/-0.092; p = 0.025)	0.015 (CI = +/-0.352; p = 0.931)	0.315 (CI = +/-0.797; p = 0.417)	0.240	-10.13%
Loss Cost	2015.1	-0.148 (CI = +/-0.094; p = 0.004)	0.095 (CI = +/-0.333; p = 0.554)	0.527 (CI = +/-0.760; p = 0.162)	0.393	-13.78%
Loss Cost	2015.2	-0.150 (CI = +/-0.107; p = 0.009)	0.093 (CI = +/-0.351; p = 0.584)	0.535 (CI = +/-0.824; p = 0.188)	0.338	-13.92%
Loss Cost	2016.1	-0.158 (CI = +/-0.126; p = 0.017)	0.106 (CI = +/-0.376; p = 0.559)	0.572 (CI = +/-0.898; p = 0.194)	0.279	-14.59%
Loss Cost	2016.2	-0.121 (CI = +/-0.140; p = 0.085)	0.149 (CI = +/-0.379; p = 0.413)	0.391 (CI = +/-0.941; p = 0.388)	0.141	-11.36%
Loss Cost	2017.1	-0.171 (CI = +/-0.159; p = 0.037)	0.218 (CI = +/-0.388; p = 0.246)	0.611 (CI = +/-0.987; p = 0.204)	0.233	-15.68%
Loss Cost	2017.2	-0.168 (CI = +/-0.191; p = 0.079)	0.220 (CI = +/-0.415; p = 0.270)	0.598 (CI = +/-1.116; p = 0.266)	0.166	-15.44%
Loss Cost	2018.1	-0.164 (CI = +/-0.242; p = 0.163)	0.217 (CI = +/-0.463; p = 0.325)	0.585 (CI = +/-1.299; p = 0.343)	0.022	-15.17%
Loss Cost	2018.2	-0.214 (CI = +/-0.294; p = 0.136)	0.189 (CI = +/-0.487; p = 0.407)	0.784 (CI = +/-1.478; p = 0.265)	0.050	-19.25%
Loss Cost	2019.1	-0.239 (CI = +/-0.398; p = 0.208)	0.211 (CI = +/-0.565; p = 0.419)	0.876 (CI = +/-1.823; p = 0.306)	-0.068	-21.23%
Severity	2011.1	-0.012 (CI = +/-0.030; p = 0.433)	-0.095 (CI = +/-0.174; p = 0.271)	0.063 (CI = +/-0.373; p = 0.730)	-0.029	-1.15%
Severity	2011.2	-0.007 (CI = +/-0.032; p = 0.659)	-0.082 (CI = +/-0.179; p = 0.351)	0.031 (CI = +/-0.384; p = 0.871)	-0.071	-0.69%
Severity	2012.1	-0.009 (CI = +/-0.035; p = 0.585)	-0.075 (CI = +/-0.186; p = 0.412)	0.046 (CI = +/-0.400; p = 0.814)	-0.074	-0.94%
Severity	2012.2	-0.010 (CI = +/-0.039; p = 0.597)	-0.077 (CI = +/-0.194; p = 0.421)	0.050 (CI = +/-0.421; p = 0.808)	-0.084	-1.00%
Severity	2013.1	-0.005 (CI = +/-0.043; p = 0.802)	-0.089 (CI = +/-0.202; p = 0.370)	0.022 (CI = +/-0.440; p = 0.918)	-0.091	-0.52%
Severity	2013.2	-0.007 (CI = +/-0.048; p = 0.753)	-0.093 (CI = +/-0.211; p = 0.367)	0.035 (CI = +/-0.466; p = 0.877)	-0.095	-0.73%
Severity	2014.1	0.009 (CI = +/-0.050; p = 0.707)	-0.130 (CI = +/-0.208; p = 0.205)	-0.055 (CI = +/-0.461; p = 0.806)	-0.058	+0.92%
Severity	2014.2	-0.005 (CI = +/-0.054; p = 0.852)	-0.156 (CI = +/-0.208; p = 0.133)	0.026 (CI = +/-0.471; p = 0.907)	-0.022	-0.49%
Severity	2015.1	-0.023 (CI = +/-0.059; p = 0.426)	-0.121 (CI = +/-0.209; p = 0.237)	0.117 (CI = +/-0.477; p = 0.611)	-0.021	-2.24%
Severity	2015.2	-0.016 (CI = +/-0.067; p = 0.610)	-0.112 (CI = +/-0.219; p = 0.295)	0.084 (CI = +/-0.514; p = 0.734)	-0.084	-1.63%
Severity	2016.1	-0.015 (CI = +/-0.079; p = 0.688)	-0.114 (CI = +/-0.235; p = 0.318)	0.078 (CI = +/-0.562; p = 0.772)	-0.096	-1.50%
Severity	2016.2	-0.007 (CI = +/-0.091; p = 0.874)	-0.104 (CI = +/-0.249; p = 0.383)	0.037 (CI = +/-0.616; p = 0.899)	-0.144	-0.69%
Severity	2017.1	-0.016 (CI = +/-0.110; p = 0.763)	-0.092 (CI = +/-0.270; p = 0.473)	0.076 (CI = +/-0.687; p = 0.814)	-0.162	-1.56%
Severity	2017.2	0.008 (CI = +/-0.129; p = 0.901)	-0.072 (CI = +/-0.281; p = 0.586)	-0.028 (CI = +/-0.757; p = 0.938)	-0.217	+0.76%
Severity	2018.1	-0.038 (CI = +/-0.155; p = 0.598)	-0.021 (CI = +/-0.296; p = 0.879)	0.159 (CI = +/-0.831; p = 0.682)	-0.226	-3.75%
Severity	2018.2	-0.055 (CI = +/-0.191; p = 0.539)	-0.030 (CI = +/-0.317; p = 0.836)	0.225 (CI = +/-0.963; p = 0.615)	-0.236	-5.31%
Severity	2019.1	-0.065 (CI = +/-0.260; p = 0.583)	-0.020 (CI = +/-0.369; p = 0.903)	0.265 (CI = +/-1.190; p = 0.627)	-0.271	-6.33%
Frequency	2011.1	-0.054 (CI = +/-0.043; p = 0.016)	0.212 (CI = +/-0.250; p = 0.094)	-0.007 (CI = +/-0.536; p = 0.979)	0.315	-5.25%
Frequency	2011.2	-0.055 (CI = +/-0.047; p = 0.023)	0.208 (CI = +/-0.260; p = 0.112)	0.002 (CI = +/-0.560; p = 0.996)	0.304	-5.36%
Frequency	2012.1	-0.070 (CI = +/-0.048; p = 0.006)	0.252 (CI = +/-0.255; p = 0.053)	0.095 (CI = +/-0.549; p = 0.723)	0.384	-6.80%
Frequency	2012.2	-0.085 (CI = +/-0.051; p = 0.002)	0.216 (CI = +/-0.252; p = 0.089)	0.191 (CI = +/-0.547; p = 0.476)	0.444	-8.13%
Frequency	2013.1	-0.086 (CI = +/-0.056; p = 0.005)	0.219 (CI = +/-0.264; p = 0.099)	0.198 (CI = +/-0.575; p = 0.483)	0.393	-8.23%
Frequency	2013.2	-0.078 (CI = +/-0.062; p = 0.016)	0.236 (CI = +/-0.273; p = 0.087)	0.149 (CI = +/-0.603; p = 0.613)	0.350	-7.50%
Frequency	2014.1	-0.073 (CI = +/-0.070; p = 0.042)	0.224 (CI = +/-0.287; p = 0.120)	0.119 (CI = +/-0.638; p = 0.700)	0.263	-7.00%
Frequency	2014.2	-0.102 (CI = +/-0.070; p = 0.007)	0.171 (CI = +/-0.269; p = 0.199)	0.289 (CI = +/-0.608; p = 0.332)	0.393	-9.69%
Frequency	2015.1	-0.126 (CI = +/-0.076; p = 0.003)	0.217 (CI = +/-0.269; p = 0.107)	0.409 (CI = +/-0.614; p = 0.177)	0.455	-11.80%
Frequency	2015.2	-0.134 (CI = +/-0.086; p = 0.005)	0.205 (CI = +/-0.282; p = 0.143)	0.452 (CI = +/-0.662; p = 0.167)	0.438	-12.50%
Frequency	2016.1	-0.143 (CI = +/-0.101; p = 0.009)	0.220 (CI = +/-0.301; p = 0.141)	0.495 (CI = +/-0.719; p = 0.163)	0.380	-13.29%
Frequency	2016.2	-0.114 (CI = +/-0.112; p = 0.047)	0.254 (CI = +/-0.304; p = 0.096)	0.353 (CI = +/-0.755; p = 0.332)	0.296	-10.75%
Frequency	2017.1	-0.155 (CI = +/-0.127; p = 0.020)	0.310 (CI = +/-0.310; p = 0.050)	0.535 (CI = +/-0.790; p = 0.167)	0.367	-14.35%
Frequency	2017.2	-0.175 (CI = +/-0.150; p = 0.026)	0.293 (CI = +/-0.327; p = 0.075)	0.626 (CI = +/-0.879; p = 0.147)	0.368	-16.07%
Frequency	2018.1	-0.126 (CI = +/-0.182; p = 0.154)	0.238 (CI = +/-0.347; p = 0.160)	0.427 (CI = +/-0.975; p = 0.356)	0.095	-11.86%
Frequency	2018.2	-0.159 (CI = +/-0.221; p = 0.140)	0.219 (CI = +/-0.367; p = 0.213)	0.559 (CI = +/-1.115; p = 0.290)	0.111	-14.72%
Frequency	2019.1	-0.173 (CI = +/-0.301; p = 0.225)	0.232 (CI = +/-0.427; p = 0.250)	0.611 (CI = +/-1.377; p = 0.342)	-0.028	-15.90%

SP

Coverage = SP

End Trend Period = 2025.2

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2011.1	-0.062 (CI = +/-0.061; p = 0.045)	-0.184 (CI = +/-0.726; p = 0.608)	0.302	-6.04%
Loss Cost	2011.2	-0.060 (CI = +/-0.067; p = 0.074)	-0.197 (CI = +/-0.758; p = 0.597)	0.274	-5.85%
Loss Cost	2012.1	-0.076 (CI = +/-0.071; p = 0.038)	-0.098 (CI = +/-0.771; p = 0.796)	0.312	-7.28%
Loss Cost	2012.2	-0.093 (CI = +/-0.076; p = 0.018)	0.012 (CI = +/-0.784; p = 0.975)	0.354	-8.88%
Loss Cost	2013.1	-0.087 (CI = +/-0.084; p = 0.042)	-0.025 (CI = +/-0.824; p = 0.951)	0.306	-8.33%
Loss Cost	2013.2	-0.083 (CI = +/-0.093; p = 0.077)	-0.046 (CI = +/-0.871; p = 0.914)	0.267	-8.00%
Loss Cost	2014.1	-0.059 (CI = +/-0.101; p = 0.234)	-0.184 (CI = +/-0.895; p = 0.673)	0.195	-5.77%
Loss Cost	2014.2	-0.105 (CI = +/-0.102; p = 0.044)	0.069 (CI = +/-0.854; p = 0.867)	0.331	-9.96%
Loss Cost	2015.1	-0.144 (CI = +/-0.107; p = 0.011)	0.279 (CI = +/-0.849; p = 0.500)	0.424	-13.41%
Loss Cost	2015.2	-0.149 (CI = +/-0.123; p = 0.020)	0.303 (CI = +/-0.918; p = 0.497)	0.383	-13.81%
Loss Cost	2016.1	-0.153 (CI = +/-0.142; p = 0.037)	0.325 (CI = +/-1.002; p = 0.503)	0.337	-14.19%
Loss Cost	2016.2	-0.121 (CI = +/-0.163; p = 0.136)	0.169 (CI = +/-1.077; p = 0.744)	0.226	-11.35%
Loss Cost	2017.1	-0.159 (CI = +/-0.189; p = 0.092)	0.348 (CI = +/-1.169; p = 0.535)	0.256	-14.73%
Loss Cost	2017.2	-0.170 (CI = +/-0.227; p = 0.132)	0.395 (CI = +/-1.319; p = 0.531)	0.207	-15.62%
Loss Cost	2018.1	-0.153 (CI = +/-0.279; p = 0.258)	0.322 (CI = +/-1.509; p = 0.653)	0.112	-14.15%
Loss Cost	2018.2	-0.226 (CI = +/-0.339; p = 0.172)	0.618 (CI = +/-1.709; p = 0.446)	0.150	-20.22%
Loss Cost	2019.1	-0.232 (CI = +/-0.433; p = 0.263)	0.643 (CI = +/-2.034; p = 0.501)	0.067	-20.73%
Severity	2011.1	-0.013 (CI = +/-0.029; p = 0.387)	0.064 (CI = +/-0.349; p = 0.711)	-0.037	-1.25%
Severity	2011.2	-0.007 (CI = +/-0.031; p = 0.656)	0.026 (CI = +/-0.357; p = 0.883)	-0.065	-0.69%
Severity	2012.1	-0.010 (CI = +/-0.034; p = 0.534)	0.049 (CI = +/-0.371; p = 0.788)	-0.058	-1.04%
Severity	2012.2	-0.010 (CI = +/-0.038; p = 0.589)	0.046 (CI = +/-0.390; p = 0.809)	-0.066	-1.00%
Severity	2013.1	-0.007 (CI = +/-0.042; p = 0.741)	0.026 (CI = +/-0.410; p = 0.896)	-0.079	-0.67%
Severity	2013.2	-0.007 (CI = +/-0.046; p = 0.747)	0.029 (CI = +/-0.433; p = 0.889)	-0.084	-0.73%
Severity	2014.1	0.006 (CI = +/-0.050; p = 0.792)	-0.049 (CI = +/-0.440; p = 0.819)	-0.092	+0.64%
Severity	2014.2	-0.005 (CI = +/-0.055; p = 0.852)	0.014 (CI = +/-0.458; p = 0.950)	-0.097	-0.49%
Severity	2015.1	-0.026 (CI = +/-0.057; p = 0.348)	0.129 (CI = +/-0.454; p = 0.560)	-0.046	-2.60%
Severity	2015.2	-0.017 (CI = +/-0.065; p = 0.594)	0.079 (CI = +/-0.485; p = 0.736)	-0.090	-1.66%
Severity	2016.1	-0.020 (CI = +/-0.075; p = 0.582)	0.095 (CI = +/-0.528; p = 0.709)	-0.094	-1.98%
Severity	2016.2	-0.008 (CI = +/-0.087; p = 0.854)	0.036 (CI = +/-0.575; p = 0.896)	-0.122	-0.76%
Severity	2017.1	-0.022 (CI = +/-0.102; p = 0.656)	0.101 (CI = +/-0.633; p = 0.738)	-0.116	-2.15%
Severity	2017.2	0.006 (CI = +/-0.119; p = 0.912)	-0.023 (CI = +/-0.691; p = 0.944)	-0.141	+0.63%
Severity	2018.1	-0.040 (CI = +/-0.137; p = 0.537)	0.174 (CI = +/-0.739; p = 0.621)	-0.116	-3.93%
Severity	2018.2	-0.055 (CI = +/-0.170; p = 0.493)	0.235 (CI = +/-0.859; p = 0.562)	-0.117	-5.38%
Severity	2019.1	-0.068 (CI = +/-0.217; p = 0.505)	0.284 (CI = +/-1.020; p = 0.553)	-0.132	-6.57%
Frequency	2011.1	-0.050 (CI = +/-0.051; p = 0.055)	-0.247 (CI = +/-0.607; p = 0.411)	0.336	-4.86%
Frequency	2011.2	-0.053 (CI = +/-0.056; p = 0.059)	-0.223 (CI = +/-0.633; p = 0.475)	0.330	-5.20%
Frequency	2012.1	-0.065 (CI = +/-0.060; p = 0.033)	-0.147 (CI = +/-0.647; p = 0.644)	0.359	-6.30%
Frequency	2012.2	-0.083 (CI = +/-0.062; p = 0.011)	-0.034 (CI = +/-0.646; p = 0.914)	0.417	-7.96%
Frequency	2013.1	-0.080 (CI = +/-0.069; p = 0.025)	-0.051 (CI = +/-0.681; p = 0.878)	0.378	-7.71%
Frequency	2013.2	-0.076 (CI = +/-0.077; p = 0.052)	-0.075 (CI = +/-0.719; p = 0.830)	0.335	-7.32%
Frequency	2014.1	-0.066 (CI = +/-0.085; p = 0.124)	-0.135 (CI = +/-0.758; p = 0.715)	0.280	-6.36%
Frequency	2014.2	-0.100 (CI = +/-0.088; p = 0.029)	0.055 (CI = +/-0.742; p = 0.878)	0.386	-9.51%
Frequency	2015.1	-0.118 (CI = +/-0.099; p = 0.022)	0.150 (CI = +/-0.782; p = 0.692)	0.400	-11.10%
Frequency	2015.2	-0.132 (CI = +/-0.112; p = 0.024)	0.224 (CI = +/-0.838; p = 0.581)	0.391	-12.36%
Frequency	2016.1	-0.133 (CI = +/-0.130; p = 0.045)	0.230 (CI = +/-0.915; p = 0.603)	0.340	-12.45%
Frequency	2016.2	-0.113 (CI = +/-0.151; p = 0.132)	0.133 (CI = +/-0.997; p = 0.781)	0.248	-10.67%
Frequency	2017.1	-0.138 (CI = +/-0.177; p = 0.118)	0.247 (CI = +/-1.098; p = 0.638)	0.247	-12.85%
Frequency	2017.2	-0.176 (CI = +/-0.209; p = 0.093)	0.418 (CI = +/-1.214; p = 0.473)	0.262	-16.14%
Frequency	2018.1	-0.113 (CI = +/-0.247; p = 0.343)	0.148 (CI = +/-1.336; p = 0.814)	0.106	-10.64%
Frequency	2018.2	-0.171 (CI = +/-0.302; p = 0.242)	0.383 (CI = +/-1.523; p = 0.593)	0.135	-15.69%
Frequency	2019.1	-0.164 (CI = +/-0.386; p = 0.369)	0.359 (CI = +/-1.812; p = 0.671)	0.048	-15.15%

SP

Coverage = SP

End Trend Period = 2025.2

Excluded Points = 2006.1

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.075 (CI = +/-0.039; p = 0.001)	0.193 (CI = +/-0.341; p = 0.256)	0.328	-7.25%
Loss Cost	2011.2	-0.073 (CI = +/-0.042; p = 0.001)	0.202 (CI = +/-0.354; p = 0.252)	0.303	-7.08%
Loss Cost	2012.1	-0.084 (CI = +/-0.043; p = 0.000)	0.255 (CI = +/-0.350; p = 0.147)	0.367	-8.10%
Loss Cost	2012.2	-0.092 (CI = +/-0.046; p = 0.000)	0.221 (CI = +/-0.356; p = 0.213)	0.395	-8.79%
Loss Cost	2013.1	-0.091 (CI = +/-0.050; p = 0.001)	0.215 (CI = +/-0.372; p = 0.243)	0.347	-8.68%
Loss Cost	2013.2	-0.087 (CI = +/-0.054; p = 0.003)	0.230 (CI = +/-0.386; p = 0.230)	0.314	-8.36%
Loss Cost	2014.1	-0.078 (CI = +/-0.057; p = 0.010)	0.192 (CI = +/-0.397; p = 0.325)	0.226	-7.53%
Loss Cost	2014.2	-0.098 (CI = +/-0.057; p = 0.002)	0.117 (CI = +/-0.375; p = 0.524)	0.344	-9.34%
Loss Cost	2015.1	-0.117 (CI = +/-0.057; p = 0.000)	0.188 (CI = +/-0.363; p = 0.291)	0.444	-11.02%
Loss Cost	2015.2	-0.114 (CI = +/-0.063; p = 0.001)	0.198 (CI = +/-0.382; p = 0.291)	0.406	-10.78%
Loss Cost	2016.1	-0.116 (CI = +/-0.070; p = 0.003)	0.205 (CI = +/-0.405; p = 0.301)	0.361	-10.96%
Loss Cost	2016.2	-0.098 (CI = +/-0.074; p = 0.012)	0.262 (CI = +/-0.405; p = 0.190)	0.302	-9.34%
Loss Cost	2017.1	-0.115 (CI = +/-0.080; p = 0.008)	0.316 (CI = +/-0.416; p = 0.126)	0.349	-10.87%
Loss Cost	2017.2	-0.108 (CI = +/-0.090; p = 0.022)	0.335 (CI = +/-0.442; p = 0.126)	0.313	-10.26%
Loss Cost	2018.1	-0.106 (CI = +/-0.104; p = 0.046)	0.329 (CI = +/-0.478; p = 0.161)	0.228	-10.04%
Loss Cost	2018.2	-0.112 (CI = +/-0.119; p = 0.063)	0.313 (CI = +/-0.515; p = 0.209)	0.221	-10.58%
Loss Cost	2019.1	-0.113 (CI = +/-0.140; p = 0.103)	0.316 (CI = +/-0.565; p = 0.243)	0.144	-10.69%
Severity	2011.1	-0.008 (CI = +/-0.019; p = 0.399)	-0.094 (CI = +/-0.164; p = 0.248)	0.009	-0.79%
Severity	2011.2	-0.005 (CI = +/-0.020; p = 0.599)	-0.081 (CI = +/-0.167; p = 0.328)	-0.027	-0.51%
Severity	2012.1	-0.006 (CI = +/-0.021; p = 0.544)	-0.075 (CI = +/-0.173; p = 0.382)	-0.029	-0.64%
Severity	2012.2	-0.007 (CI = +/-0.023; p = 0.566)	-0.075 (CI = +/-0.180; p = 0.397)	-0.037	-0.65%
Severity	2013.1	-0.004 (CI = +/-0.025; p = 0.752)	-0.087 (CI = +/-0.187; p = 0.343)	-0.038	-0.38%
Severity	2013.2	-0.005 (CI = +/-0.027; p = 0.718)	-0.091 (CI = +/-0.195; p = 0.342)	-0.040	-0.48%
Severity	2014.1	0.003 (CI = +/-0.028; p = 0.815)	-0.124 (CI = +/-0.191; p = 0.191)	-0.007	+0.31%
Severity	2014.2	-0.004 (CI = +/-0.029; p = 0.797)	-0.150 (CI = +/-0.191; p = 0.117)	0.033	-0.36%
Severity	2015.1	-0.011 (CI = +/-0.030; p = 0.446)	-0.121 (CI = +/-0.191; p = 0.201)	0.025	-1.11%
Severity	2015.2	-0.008 (CI = +/-0.033; p = 0.626)	-0.109 (CI = +/-0.199; p = 0.266)	-0.022	-0.77%
Severity	2016.1	-0.007 (CI = +/-0.037; p = 0.708)	-0.113 (CI = +/-0.211; p = 0.275)	-0.027	-0.66%
Severity	2016.2	-0.003 (CI = +/-0.040; p = 0.881)	-0.101 (CI = +/-0.222; p = 0.349)	-0.062	-0.29%
Severity	2017.1	-0.006 (CI = +/-0.046; p = 0.800)	-0.093 (CI = +/-0.237; p = 0.417)	-0.075	-0.55%
Severity	2017.2	0.003 (CI = +/-0.050; p = 0.911)	-0.070 (CI = +/-0.246; p = 0.553)	-0.113	+0.26%
Severity	2018.1	-0.010 (CI = +/-0.055; p = 0.704)	-0.034 (CI = +/-0.253; p = 0.775)	-0.131	-0.98%
Severity	2018.2	-0.012 (CI = +/-0.063; p = 0.687)	-0.039 (CI = +/-0.273; p = 0.759)	-0.141	-1.19%
Severity	2019.1	-0.010 (CI = +/-0.074; p = 0.780)	-0.045 (CI = +/-0.299; p = 0.747)	-0.159	-0.96%
Frequency	2011.1	-0.067 (CI = +/-0.031; p = 0.000)	0.287 (CI = +/-0.272; p = 0.039)	0.420	-6.51%
Frequency	2011.2	-0.068 (CI = +/-0.034; p = 0.000)	0.283 (CI = +/-0.282; p = 0.050)	0.412	-6.60%
Frequency	2012.1	-0.078 (CI = +/-0.034; p = 0.000)	0.330 (CI = +/-0.276; p = 0.021)	0.480	-7.51%
Frequency	2012.2	-0.086 (CI = +/-0.035; p = 0.000)	0.296 (CI = +/-0.276; p = 0.037)	0.516	-8.20%
Frequency	2013.1	-0.087 (CI = +/-0.038; p = 0.000)	0.303 (CI = +/-0.288; p = 0.040)	0.483	-8.33%
Frequency	2013.2	-0.083 (CI = +/-0.041; p = 0.000)	0.321 (CI = +/-0.298; p = 0.036)	0.457	-7.92%
Frequency	2014.1	-0.081 (CI = +/-0.045; p = 0.001)	0.317 (CI = +/-0.312; p = 0.047)	0.402	-7.82%
Frequency	2014.2	-0.095 (CI = +/-0.046; p = 0.000)	0.267 (CI = +/-0.305; p = 0.083)	0.473	-9.02%
Frequency	2015.1	-0.106 (CI = +/-0.049; p = 0.000)	0.309 (CI = +/-0.308; p = 0.049)	0.509	-10.02%
Frequency	2015.2	-0.106 (CI = +/-0.054; p = 0.001)	0.306 (CI = +/-0.325; p = 0.063)	0.492	-10.09%
Frequency	2016.1	-0.110 (CI = +/-0.060; p = 0.001)	0.318 (CI = +/-0.344; p = 0.068)	0.452	-10.37%
Frequency	2016.2	-0.095 (CI = +/-0.063; p = 0.006)	0.363 (CI = +/-0.346; p = 0.041)	0.422	-9.08%
Frequency	2017.1	-0.110 (CI = +/-0.069; p = 0.004)	0.409 (CI = +/-0.356; p = 0.027)	0.454	-10.38%
Frequency	2017.2	-0.111 (CI = +/-0.077; p = 0.008)	0.405 (CI = +/-0.380; p = 0.038)	0.441	-10.49%
Frequency	2018.1	-0.096 (CI = +/-0.087; p = 0.033)	0.363 (CI = +/-0.400; p = 0.072)	0.307	-9.15%
Frequency	2018.2	-0.100 (CI = +/-0.099; p = 0.049)	0.353 (CI = +/-0.431; p = 0.100)	0.299	-9.51%
Frequency	2019.1	-0.103 (CI = +/-0.117; p = 0.078)	0.361 (CI = +/-0.473; p = 0.120)	0.230	-9.82%

SP

Coverage = SP

End Trend Period = 2024.2

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.062 (CI = +/-0.042; p = 0.005)	0.119 (CI = +/-0.337; p = 0.474)	0.219	-5.98%
Loss Cost	2011.2	-0.059 (CI = +/-0.045; p = 0.012)	0.130 (CI = +/-0.350; p = 0.450)	0.188	-5.75%
Loss Cost	2012.1	-0.070 (CI = +/-0.047; p = 0.005)	0.180 (CI = +/-0.350; p = 0.299)	0.253	-6.78%
Loss Cost	2012.2	-0.079 (CI = +/-0.049; p = 0.003)	0.145 (CI = +/-0.356; p = 0.408)	0.287	-7.56%
Loss Cost	2013.1	-0.075 (CI = +/-0.054; p = 0.008)	0.130 (CI = +/-0.372; p = 0.475)	0.227	-7.24%
Loss Cost	2013.2	-0.071 (CI = +/-0.058; p = 0.020)	0.148 (CI = +/-0.387; p = 0.435)	0.185	-6.82%
Loss Cost	2014.1	-0.057 (CI = +/-0.062; p = 0.069)	0.096 (CI = +/-0.392; p = 0.615)	0.081	-5.54%
Loss Cost	2014.2	-0.080 (CI = +/-0.060; p = 0.012)	0.015 (CI = +/-0.364; p = 0.930)	0.226	-7.69%
Loss Cost	2015.1	-0.099 (CI = +/-0.062; p = 0.003)	0.083 (CI = +/-0.357; p = 0.631)	0.334	-9.45%
Loss Cost	2015.2	-0.096 (CI = +/-0.069; p = 0.009)	0.094 (CI = +/-0.377; p = 0.606)	0.281	-9.14%
Loss Cost	2016.1	-0.094 (CI = +/-0.078; p = 0.021)	0.088 (CI = +/-0.403; p = 0.648)	0.217	-8.98%
Loss Cost	2016.2	-0.071 (CI = +/-0.081; p = 0.080)	0.153 (CI = +/-0.397; p = 0.423)	0.123	-6.87%
Loss Cost	2017.1	-0.087 (CI = +/-0.091; p = 0.060)	0.197 (CI = +/-0.418; p = 0.328)	0.161	-8.29%
Loss Cost	2017.2	-0.077 (CI = +/-0.103; p = 0.131)	0.221 (CI = +/-0.447; p = 0.302)	0.114	-7.39%
Loss Cost	2018.1	-0.065 (CI = +/-0.120; p = 0.262)	0.190 (CI = +/-0.485; p = 0.406)	-0.006	-6.26%
Loss Cost	2018.2	-0.071 (CI = +/-0.141; p = 0.290)	0.177 (CI = +/-0.531; p = 0.475)	-0.017	-6.85%
Loss Cost	2019.1	-0.058 (CI = +/-0.171; p = 0.461)	0.149 (CI = +/-0.592; p = 0.582)	-0.122	-5.66%
Severity	2011.1	-0.009 (CI = +/-0.022; p = 0.403)	-0.099 (CI = +/-0.176; p = 0.260)	0.007	-0.90%
Severity	2011.2	-0.006 (CI = +/-0.023; p = 0.600)	-0.085 (CI = +/-0.181; p = 0.342)	-0.031	-0.59%
Severity	2012.1	-0.007 (CI = +/-0.025; p = 0.545)	-0.078 (CI = +/-0.188; p = 0.399)	-0.033	-0.74%
Severity	2012.2	-0.008 (CI = +/-0.027; p = 0.563)	-0.079 (CI = +/-0.196; p = 0.412)	-0.042	-0.77%
Severity	2013.1	-0.005 (CI = +/-0.030; p = 0.748)	-0.092 (CI = +/-0.204; p = 0.359)	-0.044	-0.46%
Severity	2013.2	-0.006 (CI = +/-0.032; p = 0.710)	-0.097 (CI = +/-0.214; p = 0.357)	-0.046	-0.58%
Severity	2014.1	0.004 (CI = +/-0.033; p = 0.822)	-0.133 (CI = +/-0.211; p = 0.203)	-0.012	+0.36%
Severity	2014.2	-0.005 (CI = +/-0.035; p = 0.786)	-0.162 (CI = +/-0.211; p = 0.125)	0.032	-0.46%
Severity	2015.1	-0.014 (CI = +/-0.037; p = 0.440)	-0.129 (CI = +/-0.212; p = 0.216)	0.024	-1.37%
Severity	2015.2	-0.010 (CI = +/-0.041; p = 0.609)	-0.117 (CI = +/-0.223; p = 0.282)	-0.028	-0.99%
Severity	2016.1	-0.009 (CI = +/-0.046; p = 0.692)	-0.121 (CI = +/-0.238; p = 0.295)	-0.034	-0.87%
Severity	2016.2	-0.005 (CI = +/-0.052; p = 0.854)	-0.109 (CI = +/-0.253; p = 0.369)	-0.074	-0.45%
Severity	2017.1	-0.008 (CI = +/-0.059; p = 0.778)	-0.100 (CI = +/-0.273; p = 0.444)	-0.090	-0.79%
Severity	2017.2	0.002 (CI = +/-0.066; p = 0.946)	-0.075 (CI = +/-0.287; p = 0.581)	-0.136	+0.21%
Severity	2018.1	-0.015 (CI = +/-0.074; p = 0.675)	-0.033 (CI = +/-0.299; p = 0.811)	-0.153	-1.44%
Severity	2018.2	-0.018 (CI = +/-0.087; p = 0.654)	-0.041 (CI = +/-0.327; p = 0.786)	-0.166	-1.79%
Severity	2019.1	-0.016 (CI = +/-0.106; p = 0.740)	-0.045 (CI = +/-0.367; p = 0.787)	-0.192	-1.60%
Frequency	2011.1	-0.053 (CI = +/-0.031; p = 0.002)	0.218 (CI = +/-0.253; p = 0.088)	0.316	-5.13%
Frequency	2011.2	-0.053 (CI = +/-0.034; p = 0.003)	0.215 (CI = +/-0.263; p = 0.104)	0.307	-5.19%
Frequency	2012.1	-0.063 (CI = +/-0.034; p = 0.001)	0.258 (CI = +/-0.259; p = 0.051)	0.382	-6.09%
Frequency	2012.2	-0.071 (CI = +/-0.036; p = 0.000)	0.224 (CI = +/-0.258; p = 0.086)	0.431	-6.85%
Frequency	2013.1	-0.071 (CI = +/-0.039; p = 0.001)	0.222 (CI = +/-0.271; p = 0.103)	0.381	-6.82%
Frequency	2013.2	-0.065 (CI = +/-0.042; p = 0.004)	0.245 (CI = +/-0.279; p = 0.082)	0.347	-6.27%
Frequency	2014.1	-0.061 (CI = +/-0.046; p = 0.013)	0.229 (CI = +/-0.292; p = 0.117)	0.267	-5.89%
Frequency	2014.2	-0.075 (CI = +/-0.046; p = 0.003)	0.177 (CI = +/-0.281; p = 0.202)	0.365	-7.27%
Frequency	2015.1	-0.085 (CI = +/-0.050; p = 0.002)	0.212 (CI = +/-0.288; p = 0.139)	0.399	-8.19%
Frequency	2015.2	-0.086 (CI = +/-0.056; p = 0.005)	0.211 (CI = +/-0.305; p = 0.162)	0.376	-8.23%
Frequency	2016.1	-0.085 (CI = +/-0.063; p = 0.011)	0.209 (CI = +/-0.326; p = 0.192)	0.308	-8.19%
Frequency	2016.2	-0.067 (CI = +/-0.065; p = 0.046)	0.263 (CI = +/-0.321; p = 0.101)	0.268	-6.45%
Frequency	2017.1	-0.079 (CI = +/-0.073; p = 0.038)	0.296 (CI = +/-0.338; p = 0.081)	0.289	-7.56%
Frequency	2017.2	-0.079 (CI = +/-0.084; p = 0.064)	0.296 (CI = +/-0.365; p = 0.103)	0.273	-7.59%
Frequency	2018.1	-0.050 (CI = +/-0.090; p = 0.246)	0.224 (CI = +/-0.362; p = 0.201)	0.070	-4.88%
Frequency	2018.2	-0.053 (CI = +/-0.106; p = 0.292)	0.218 (CI = +/-0.397; p = 0.250)	0.057	-5.15%
Frequency	2019.1	-0.042 (CI = +/-0.128; p = 0.475)	0.195 (CI = +/-0.442; p = 0.345)	-0.061	-4.13%

SP

Coverage = SP

End Trend Period = 2024.2

Excluded Points = 2006.1

Parameters Included: time, seasonality

Loss Cost	2011.1	-0.062 (CI = +/-0.042; p = 0.005)	0.119 (CI = +/-0.337; p = 0.474)	0.219	-5.98%
Loss Cost	2011.2	-0.059 (CI = +/-0.045; p = 0.012)	0.130 (CI = +/-0.350; p = 0.450)	0.188	-5.75%
Loss Cost	2012.1	-0.070 (CI = +/-0.047; p = 0.005)	0.180 (CI = +/-0.350; p = 0.299)	0.253	-6.78%
Loss Cost	2012.2	-0.079 (CI = +/-0.049; p = 0.003)	0.145 (CI = +/-0.356; p = 0.408)	0.287	-7.56%
Loss Cost	2013.1	-0.075 (CI = +/-0.054; p = 0.008)	0.130 (CI = +/-0.372; p = 0.475)	0.227	-7.24%
Loss Cost	2013.2	-0.071 (CI = +/-0.058; p = 0.020)	0.148 (CI = +/-0.387; p = 0.435)	0.185	-6.82%
Loss Cost	2014.1	-0.057 (CI = +/-0.062; p = 0.069)	0.096 (CI = +/-0.392; p = 0.615)	0.081	-5.54%
Loss Cost	2014.2	-0.080 (CI = +/-0.060; p = 0.012)	0.015 (CI = +/-0.364; p = 0.930)	0.226	-7.69%
Loss Cost	2015.1	-0.099 (CI = +/-0.062; p = 0.003)	0.083 (CI = +/-0.357; p = 0.631)	0.334	-9.45%
Loss Cost	2015.2	-0.096 (CI = +/-0.069; p = 0.009)	0.094 (CI = +/-0.377; p = 0.606)	0.281	-9.14%
Loss Cost	2016.1	-0.094 (CI = +/-0.078; p = 0.021)	0.088 (CI = +/-0.403; p = 0.648)	0.217	-8.98%
Loss Cost	2016.2	-0.071 (CI = +/-0.081; p = 0.080)	0.153 (CI = +/-0.397; p = 0.423)	0.123	-6.87%
Loss Cost	2017.1	-0.087 (CI = +/-0.091; p = 0.060)	0.197 (CI = +/-0.418; p = 0.328)	0.161	-8.29%
Loss Cost	2017.2	-0.077 (CI = +/-0.103; p = 0.131)	0.221 (CI = +/-0.447; p = 0.302)	0.114	-7.39%
Loss Cost	2018.1	-0.065 (CI = +/-0.120; p = 0.262)	0.190 (CI = +/-0.485; p = 0.406)	-0.006	-6.26%
Loss Cost	2018.2	-0.071 (CI = +/-0.141; p = 0.290)	0.177 (CI = +/-0.531; p = 0.475)	-0.017	-6.85%
Loss Cost	2019.1	-0.058 (CI = +/-0.171; p = 0.461)	0.149 (CI = +/-0.592; p = 0.582)	-0.122	-5.66%
Severity	2011.1	-0.009 (CI = +/-0.022; p = 0.403)	-0.099 (CI = +/-0.176; p = 0.260)	0.007	-0.90%
Severity	2011.2	-0.006 (CI = +/-0.023; p = 0.600)	-0.085 (CI = +/-0.181; p = 0.342)	-0.031	-0.59%
Severity	2012.1	-0.007 (CI = +/-0.025; p = 0.545)	-0.078 (CI = +/-0.188; p = 0.399)	-0.033	-0.74%
Severity	2012.2	-0.008 (CI = +/-0.027; p = 0.563)	-0.079 (CI = +/-0.196; p = 0.412)	-0.042	-0.77%
Severity	2013.1	-0.005 (CI = +/-0.030; p = 0.748)	-0.092 (CI = +/-0.204; p = 0.359)	-0.044	-0.46%
Severity	2013.2	-0.006 (CI = +/-0.032; p = 0.710)	-0.097 (CI = +/-0.214; p = 0.357)	-0.046	-0.58%
Severity	2014.1	0.004 (CI = +/-0.033; p = 0.822)	-0.133 (CI = +/-0.211; p = 0.203)	-0.012	+0.36%
Severity	2014.2	-0.005 (CI = +/-0.035; p = 0.786)	-0.162 (CI = +/-0.211; p = 0.125)	0.032	-0.46%
Severity	2015.1	-0.014 (CI = +/-0.037; p = 0.440)	-0.129 (CI = +/-0.212; p = 0.216)	0.024	-1.37%
Severity	2015.2	-0.010 (CI = +/-0.041; p = 0.609)	-0.117 (CI = +/-0.223; p = 0.282)	-0.028	-0.99%
Severity	2016.1	-0.009 (CI = +/-0.046; p = 0.692)	-0.121 (CI = +/-0.238; p = 0.295)	-0.034	-0.87%
Severity	2016.2	-0.005 (CI = +/-0.052; p = 0.854)	-0.109 (CI = +/-0.253; p = 0.369)	-0.074	-0.45%
Severity	2017.1	-0.008 (CI = +/-0.059; p = 0.778)	-0.100 (CI = +/-0.273; p = 0.444)	-0.090	-0.79%
Severity	2017.2	0.002 (CI = +/-0.066; p = 0.946)	-0.075 (CI = +/-0.287; p = 0.581)	-0.136	+0.21%
Severity	2018.1	-0.015 (CI = +/-0.074; p = 0.675)	-0.033 (CI = +/-0.299; p = 0.811)	-0.153	-1.44%
Severity	2018.2	-0.018 (CI = +/-0.087; p = 0.654)	-0.041 (CI = +/-0.327; p = 0.786)	-0.166	-1.79%
Severity	2019.1	-0.016 (CI = +/-0.106; p = 0.740)	-0.045 (CI = +/-0.367; p = 0.787)	-0.192	-1.60%
Frequency	2011.1	-0.053 (CI = +/-0.031; p = 0.002)	0.218 (CI = +/-0.253; p = 0.088)	0.316	-5.13%
Frequency	2011.2	-0.053 (CI = +/-0.034; p = 0.003)	0.215 (CI = +/-0.263; p = 0.104)	0.307	-5.19%
Frequency	2012.1	-0.063 (CI = +/-0.034; p = 0.001)	0.258 (CI = +/-0.259; p = 0.051)	0.382	-6.09%
Frequency	2012.2	-0.071 (CI = +/-0.036; p = 0.000)	0.224 (CI = +/-0.258; p = 0.086)	0.431	-6.85%
Frequency	2013.1	-0.071 (CI = +/-0.039; p = 0.001)	0.222 (CI = +/-0.271; p = 0.103)	0.381	-6.82%
Frequency	2013.2	-0.065 (CI = +/-0.042; p = 0.004)	0.245 (CI = +/-0.279; p = 0.082)	0.347	-6.27%
Frequency	2014.1	-0.061 (CI = +/-0.046; p = 0.013)	0.229 (CI = +/-0.292; p = 0.117)	0.267	-5.89%
Frequency	2014.2	-0.075 (CI = +/-0.046; p = 0.003)	0.177 (CI = +/-0.281; p = 0.202)	0.365	-7.27%
Frequency	2015.1	-0.085 (CI = +/-0.050; p = 0.002)	0.212 (CI = +/-0.288; p = 0.139)	0.399	-8.19%
Frequency	2015.2	-0.086 (CI = +/-0.056; p = 0.005)	0.211 (CI = +/-0.305; p = 0.162)	0.376	-8.23%
Frequency	2016.1	-0.085 (CI = +/-0.063; p = 0.011)	0.209 (CI = +/-0.326; p = 0.192)	0.308	-8.19%
Frequency	2016.2	-0.067 (CI = +/-0.065; p = 0.046)	0.263 (CI = +/-0.321; p = 0.101)	0.268	-6.45%
Frequency	2017.1	-0.079 (CI = +/-0.073; p = 0.038)	0.296 (CI = +/-0.338; p = 0.081)	0.289	-7.56%
Frequency	2017.2	-0.079 (CI = +/-0.084; p = 0.064)	0.296 (CI = +/-0.365; p = 0.103)	0.273	-7.59%
Frequency	2018.1	-0.050 (CI = +/-0.090; p = 0.246)	0.224 (CI = +/-0.362; p = 0.201)	0.070	-4.88%
Frequency	2018.2	-0.053 (CI = +/-0.106; p = 0.292)	0.218 (CI = +/-0.397; p = 0.250)	0.057	-5.15%
Frequency	2019.1	-0.042 (CI = +/-0.128; p = 0.475)	0.195 (CI = +/-0.442; p = 0.345)	-0.061	-4.13%

UM*Coverage = UM**End Trend Period = 2025.2**Excluded Points = 2017.75, 2025.75**Parameters Included: time*

Loss Cost	2011.1	0.022 (CI = +/-0.097; p = 0.639)	-0.031	+2.26%
Loss Cost	2011.2	0.048 (CI = +/-0.100; p = 0.326)	0.000	+4.96%
Loss Cost	2012.1	0.060 (CI = +/-0.108; p = 0.259)	0.014	+6.21%
Loss Cost	2012.2	0.045 (CI = +/-0.117; p = 0.428)	-0.015	+4.65%
Loss Cost	2013.2	0.037 (CI = +/-0.128; p = 0.554)	-0.030	+3.79%
Loss Cost	2014.1	0.036 (CI = +/-0.141; p = 0.604)	-0.036	+3.63%
Loss Cost	2014.2	0.057 (CI = +/-0.153; p = 0.447)	-0.020	+5.85%
Loss Cost	2015.1	0.084 (CI = +/-0.166; p = 0.302)	0.007	+8.78%
Loss Cost	2015.2	0.067 (CI = +/-0.185; p = 0.455)	-0.024	+6.94%
Loss Cost	2016.1	0.083 (CI = +/-0.208; p = 0.411)	-0.017	+8.64%
Loss Cost	2016.2	0.092 (CI = +/-0.237; p = 0.421)	-0.020	+9.64%
Loss Cost	2017.1	0.136 (CI = +/-0.269; p = 0.297)	0.011	+14.53%
Loss Cost	2018.1	0.041 (CI = +/-0.292; p = 0.764)	-0.069	+4.23%
Loss Cost	2018.2	-0.064 (CI = +/-0.304; p = 0.656)	-0.065	-6.17%
Loss Cost	2019.1	-0.148 (CI = +/-0.336; p = 0.352)	-0.005	-13.79%
Severity	2011.1	0.036 (CI = +/-0.068; p = 0.285)	0.007	+3.69%
Severity	2011.2	0.056 (CI = +/-0.070; p = 0.107)	0.067	+5.80%
Severity	2012.1	0.062 (CI = +/-0.076; p = 0.105)	0.071	+6.36%
Severity	2012.2	0.047 (CI = +/-0.081; p = 0.243)	0.019	+4.80%
Severity	2013.2	0.030 (CI = +/-0.087; p = 0.474)	-0.022	+3.09%
Severity	2014.1	0.031 (CI = +/-0.096; p = 0.513)	-0.027	+3.10%
Severity	2014.2	0.034 (CI = +/-0.105; p = 0.502)	-0.027	+3.50%
Severity	2015.1	0.062 (CI = +/-0.112; p = 0.260)	0.018	+6.36%
Severity	2015.2	0.044 (CI = +/-0.123; p = 0.457)	-0.024	+4.53%
Severity	2016.1	0.046 (CI = +/-0.139; p = 0.488)	-0.030	+4.76%
Severity	2016.2	0.038 (CI = +/-0.158; p = 0.619)	-0.049	+3.83%
Severity	2017.1	0.040 (CI = +/-0.183; p = 0.646)	-0.055	+4.08%
Severity	2018.1	-0.030 (CI = +/-0.196; p = 0.749)	-0.068	-2.92%
Severity	2018.2	-0.091 (CI = +/-0.210; p = 0.364)	-0.009	-8.68%
Severity	2019.1	-0.188 (CI = +/-0.201; p = 0.063)	0.213	-17.16%
Frequency	2011.1	-0.014 (CI = +/-0.052; p = 0.586)	-0.028	-1.38%
Frequency	2011.2	-0.008 (CI = +/-0.056; p = 0.770)	-0.038	-0.80%
Frequency	2012.1	-0.001 (CI = +/-0.060; p = 0.960)	-0.043	-0.15%
Frequency	2012.2	-0.001 (CI = +/-0.066; p = 0.966)	-0.045	-0.14%
Frequency	2013.2	0.007 (CI = +/-0.073; p = 0.849)	-0.046	+0.67%
Frequency	2014.1	0.005 (CI = +/-0.080; p = 0.894)	-0.049	+0.51%
Frequency	2014.2	0.022 (CI = +/-0.085; p = 0.588)	-0.036	+2.26%
Frequency	2015.1	0.022 (CI = +/-0.094; p = 0.623)	-0.041	+2.27%
Frequency	2015.2	0.023 (CI = +/-0.106; p = 0.655)	-0.046	+2.30%
Frequency	2016.1	0.036 (CI = +/-0.118; p = 0.523)	-0.035	+3.71%
Frequency	2016.2	0.054 (CI = +/-0.133; p = 0.396)	-0.015	+5.60%
Frequency	2017.1	0.096 (CI = +/-0.144; p = 0.176)	0.064	+10.04%
Frequency	2018.1	0.071 (CI = +/-0.167; p = 0.374)	-0.011	+7.37%
Frequency	2018.2	0.027 (CI = +/-0.183; p = 0.753)	-0.074	+2.75%
Frequency	2019.1	0.040 (CI = +/-0.215; p = 0.692)	-0.075	+4.06%

UM

Coverage = UM

End Trend Period = 2025.2

Excluded Points = 2017.75, 2025.75

Parameters Included: time, mobility

Loss Cost	2011.1	0.007 (CI = +/-0.101; p = 0.882)	-0.024 (CI = +/-0.047; p = 0.303)	-0.026	+0.74%
Loss Cost	2011.2	0.034 (CI = +/-0.104; p = 0.510)	-0.024 (CI = +/-0.046; p = 0.295)	0.006	+3.41%
Loss Cost	2012.1	0.045 (CI = +/-0.112; p = 0.409)	-0.024 (CI = +/-0.046; p = 0.302)	0.019	+4.63%
Loss Cost	2012.2	0.031 (CI = +/-0.120; p = 0.602)	-0.024 (CI = +/-0.047; p = 0.309)	-0.011	+3.11%
Loss Cost	2013.2	0.023 (CI = +/-0.132; p = 0.723)	-0.023 (CI = +/-0.048; p = 0.322)	-0.028	+2.30%
Loss Cost	2014.1	0.022 (CI = +/-0.145; p = 0.753)	-0.023 (CI = +/-0.050; p = 0.335)	-0.037	+2.23%
Loss Cost	2014.2	0.044 (CI = +/-0.156; p = 0.562)	-0.024 (CI = +/-0.050; p = 0.322)	-0.018	+4.48%
Loss Cost	2015.1	0.072 (CI = +/-0.168; p = 0.377)	-0.026 (CI = +/-0.051; p = 0.297)	0.015	+7.50%
Loss Cost	2015.2	0.058 (CI = +/-0.187; p = 0.517)	-0.025 (CI = +/-0.052; p = 0.327)	-0.022	+6.01%
Loss Cost	2016.1	0.078 (CI = +/-0.209; p = 0.439)	-0.026 (CI = +/-0.054; p = 0.317)	-0.013	+8.10%
Loss Cost	2016.2	0.093 (CI = +/-0.238; p = 0.414)	-0.027 (CI = +/-0.057; p = 0.316)	-0.015	+9.79%
Loss Cost	2017.1	0.149 (CI = +/-0.268; p = 0.251)	-0.032 (CI = +/-0.058; p = 0.250)	0.042	+16.06%
Loss Cost	2018.1	0.065 (CI = +/-0.302; p = 0.647)	-0.024 (CI = +/-0.059; p = 0.384)	-0.084	+6.73%
Loss Cost	2018.2	-0.042 (CI = +/-0.333; p = 0.785)	-0.013 (CI = +/-0.059; p = 0.646)	-0.139	-4.14%
Loss Cost	2019.1	-0.147 (CI = +/-0.398; p = 0.429)	-0.001 (CI = +/-0.065; p = 0.985)	-0.105	-13.66%
Severity	2011.1	0.022 (CI = +/-0.070; p = 0.515)	-0.022 (CI = +/-0.033; p = 0.177)	0.043	+2.27%
Severity	2011.2	0.043 (CI = +/-0.071; p = 0.227)	-0.022 (CI = +/-0.031; p = 0.163)	0.107	+4.36%
Severity	2012.1	0.048 (CI = +/-0.077; p = 0.210)	-0.022 (CI = +/-0.032; p = 0.171)	0.110	+4.91%
Severity	2012.2	0.033 (CI = +/-0.082; p = 0.408)	-0.022 (CI = +/-0.032; p = 0.172)	0.062	+3.38%
Severity	2013.2	0.017 (CI = +/-0.088; p = 0.685)	-0.022 (CI = +/-0.032; p = 0.175)	0.024	+1.74%
Severity	2014.1	0.018 (CI = +/-0.096; p = 0.699)	-0.022 (CI = +/-0.033; p = 0.187)	0.016	+1.82%
Severity	2014.2	0.023 (CI = +/-0.105; p = 0.654)	-0.022 (CI = +/-0.034; p = 0.194)	0.015	+2.31%
Severity	2015.1	0.051 (CI = +/-0.109; p = 0.339)	-0.023 (CI = +/-0.033; p = 0.156)	0.079	+5.24%
Severity	2015.2	0.036 (CI = +/-0.121; p = 0.530)	-0.022 (CI = +/-0.034; p = 0.181)	0.031	+3.71%
Severity	2016.1	0.042 (CI = +/-0.136; p = 0.518)	-0.023 (CI = +/-0.035; p = 0.190)	0.024	+4.31%
Severity	2016.2	0.039 (CI = +/-0.155; p = 0.601)	-0.022 (CI = +/-0.037; p = 0.214)	-0.002	+3.95%
Severity	2017.1	0.050 (CI = +/-0.181; p = 0.563)	-0.023 (CI = +/-0.039; p = 0.220)	-0.007	+5.08%
Severity	2018.1	-0.013 (CI = +/-0.201; p = 0.893)	-0.018 (CI = +/-0.039; p = 0.350)	-0.072	-1.26%
Severity	2018.2	-0.072 (CI = +/-0.228; p = 0.501)	-0.011 (CI = +/-0.041; p = 0.564)	-0.066	-6.97%
Severity	2019.1	-0.198 (CI = +/-0.237; p = 0.092)	0.004 (CI = +/-0.039; p = 0.839)	0.139	-17.97%
Frequency	2011.1	-0.015 (CI = +/-0.056; p = 0.579)	-0.002 (CI = +/-0.026; p = 0.878)	-0.069	-1.50%
Frequency	2011.2	-0.009 (CI = +/-0.060; p = 0.753)	-0.002 (CI = +/-0.026; p = 0.884)	-0.082	-0.91%
Frequency	2012.1	-0.003 (CI = +/-0.064; p = 0.933)	-0.002 (CI = +/-0.027; p = 0.887)	-0.090	-0.26%
Frequency	2012.2	-0.003 (CI = +/-0.070; p = 0.941)	-0.002 (CI = +/-0.027; p = 0.890)	-0.094	-0.25%
Frequency	2013.2	0.006 (CI = +/-0.076; p = 0.882)	-0.002 (CI = +/-0.028; p = 0.885)	-0.097	+0.55%
Frequency	2014.1	0.004 (CI = +/-0.084; p = 0.921)	-0.002 (CI = +/-0.029; p = 0.891)	-0.103	+0.40%
Frequency	2014.2	0.021 (CI = +/-0.089; p = 0.626)	-0.003 (CI = +/-0.029; p = 0.850)	-0.091	+2.12%
Frequency	2015.1	0.021 (CI = +/-0.098; p = 0.654)	-0.003 (CI = +/-0.030; p = 0.854)	-0.100	+2.15%
Frequency	2015.2	0.022 (CI = +/-0.110; p = 0.679)	-0.003 (CI = +/-0.031; p = 0.857)	-0.109	+2.21%
Frequency	2016.1	0.036 (CI = +/-0.123; p = 0.544)	-0.004 (CI = +/-0.032; p = 0.812)	-0.100	+3.64%
Frequency	2016.2	0.055 (CI = +/-0.138; p = 0.409)	-0.005 (CI = +/-0.033; p = 0.744)	-0.079	+5.62%
Frequency	2017.1	0.099 (CI = +/-0.149; p = 0.174)	-0.009 (CI = +/-0.032; p = 0.561)	0.019	+10.45%
Frequency	2018.1	0.078 (CI = +/-0.177; p = 0.357)	-0.007 (CI = +/-0.034; p = 0.670)	-0.078	+8.09%
Frequency	2018.2	0.030 (CI = +/-0.203; p = 0.751)	-0.002 (CI = +/-0.036; p = 0.919)	-0.171	+3.05%
Frequency	2019.1	0.051 (CI = +/-0.254; p = 0.664)	-0.004 (CI = +/-0.041; p = 0.827)	-0.176	+5.24%

UM

Coverage = UM

End Trend Period = 2025.2

Excluded Points = 2017.75, 2025.75

Parameters Included: time, seasonality

Loss Cost	2011.1	0.025 (CI = +/-0.094; p = 0.590)	0.591 (CI = +/-0.798; p = 0.139)	0.022	+2.53%
Loss Cost	2011.2	0.059 (CI = +/-0.094; p = 0.211)	0.759 (CI = +/-0.765; p = 0.052)	0.118	+6.04%
Loss Cost	2012.1	0.064 (CI = +/-0.102; p = 0.205)	0.736 (CI = +/-0.794; p = 0.068)	0.117	+6.65%
Loss Cost	2012.2	0.057 (CI = +/-0.113; p = 0.303)	0.704 (CI = +/-0.834; p = 0.094)	0.072	+5.89%
Loss Cost	2013.2	0.043 (CI = +/-0.122; p = 0.475)	0.755 (CI = +/-0.861; p = 0.082)	0.074	+4.36%
Loss Cost	2014.1	0.032 (CI = +/-0.134; p = 0.620)	0.799 (CI = +/-0.903; p = 0.080)	0.077	+3.27%
Loss Cost	2014.2	0.063 (CI = +/-0.142; p = 0.360)	0.911 (CI = +/-0.911; p = 0.050)	0.135	+6.55%
Loss Cost	2015.1	0.078 (CI = +/-0.157; p = 0.309)	0.855 (CI = +/-0.961; p = 0.078)	0.129	+8.09%
Loss Cost	2015.2	0.073 (CI = +/-0.176; p = 0.394)	0.839 (CI = +/-1.016; p = 0.099)	0.087	+7.53%
Loss Cost	2016.1	0.072 (CI = +/-0.199; p = 0.451)	0.840 (CI = +/-1.091; p = 0.121)	0.080	+7.50%
Loss Cost	2016.2	0.096 (CI = +/-0.225; p = 0.375)	0.902 (CI = +/-1.149; p = 0.114)	0.091	+10.12%
Loss Cost	2017.1	0.117 (CI = +/-0.262; p = 0.352)	0.840 (CI = +/-1.245; p = 0.169)	0.085	+12.42%
Loss Cost	2018.1	0.041 (CI = +/-0.290; p = 0.761)	0.692 (CI = +/-1.255; p = 0.252)	-0.034	+4.23%
Loss Cost	2018.2	-0.049 (CI = +/-0.314; p = 0.736)	0.465 (CI = +/-1.266; p = 0.436)	-0.096	-4.82%
Loss Cost	2019.1	-0.148 (CI = +/-0.333; p = 0.344)	0.680 (CI = +/-1.250; p = 0.253)	0.037	-13.79%
Severity	2011.1	0.037 (CI = +/-0.069; p = 0.274)	0.242 (CI = +/-0.582; p = 0.399)	-0.003	+3.80%
Severity	2011.2	0.061 (CI = +/-0.069; p = 0.080)	0.361 (CI = +/-0.560; p = 0.195)	0.096	+6.32%
Severity	2012.1	0.064 (CI = +/-0.075; p = 0.092)	0.352 (CI = +/-0.583; p = 0.224)	0.094	+6.57%
Severity	2012.2	0.052 (CI = +/-0.082; p = 0.201)	0.298 (CI = +/-0.604; p = 0.317)	0.021	+5.32%
Severity	2013.2	0.033 (CI = +/-0.086; p = 0.432)	0.364 (CI = +/-0.607; p = 0.225)	0.005	+3.37%
Severity	2014.1	0.029 (CI = +/-0.095; p = 0.531)	0.382 (CI = +/-0.639; p = 0.226)	0.001	+2.93%
Severity	2014.2	0.037 (CI = +/-0.104; p = 0.460)	0.413 (CI = +/-0.669; p = 0.211)	0.008	+3.82%
Severity	2015.1	0.059 (CI = +/-0.112; p = 0.280)	0.329 (CI = +/-0.687; p = 0.327)	0.019	+6.11%
Severity	2015.2	0.046 (CI = +/-0.124; p = 0.443)	0.288 (CI = +/-0.719; p = 0.408)	-0.041	+4.73%
Severity	2016.1	0.043 (CI = +/-0.141; p = 0.529)	0.300 (CI = +/-0.772; p = 0.420)	-0.051	+4.36%
Severity	2016.2	0.039 (CI = +/-0.161; p = 0.612)	0.291 (CI = +/-0.822; p = 0.461)	-0.079	+3.98%
Severity	2017.1	0.033 (CI = +/-0.188; p = 0.709)	0.308 (CI = +/-0.895; p = 0.470)	-0.090	+3.37%
Severity	2018.1	-0.030 (CI = +/-0.204; p = 0.757)	0.186 (CI = +/-0.881; p = 0.654)	-0.137	-2.92%
Severity	2018.2	-0.090 (CI = +/-0.223; p = 0.395)	0.036 (CI = +/-0.899; p = 0.932)	-0.099	-8.58%
Severity	2019.1	-0.188 (CI = +/-0.208; p = 0.071)	0.249 (CI = +/-0.781; p = 0.493)	0.177	-17.16%
Frequency	2011.1	-0.012 (CI = +/-0.050; p = 0.617)	0.349 (CI = +/-0.425; p = 0.103)	0.044	-1.23%
Frequency	2011.2	-0.003 (CI = +/-0.054; p = 0.920)	0.398 (CI = +/-0.435; p = 0.071)	0.063	-0.26%
Frequency	2012.1	0.001 (CI = +/-0.058; p = 0.981)	0.384 (CI = +/-0.451; p = 0.091)	0.045	+0.07%
Frequency	2012.2	0.005 (CI = +/-0.064; p = 0.862)	0.406 (CI = +/-0.473; p = 0.089)	0.049	+0.54%
Frequency	2013.2	0.010 (CI = +/-0.070; p = 0.778)	0.391 (CI = +/-0.493; p = 0.114)	0.034	+0.96%
Frequency	2014.1	0.003 (CI = +/-0.076; p = 0.929)	0.417 (CI = +/-0.517; p = 0.107)	0.040	+0.33%
Frequency	2014.2	0.026 (CI = +/-0.079; p = 0.497)	0.498 (CI = +/-0.507; p = 0.054)	0.116	+2.64%
Frequency	2015.1	0.019 (CI = +/-0.087; p = 0.659)	0.527 (CI = +/-0.535; p = 0.053)	0.121	+1.87%
Frequency	2015.2	0.026 (CI = +/-0.097; p = 0.573)	0.551 (CI = +/-0.563; p = 0.054)	0.124	+2.68%
Frequency	2016.1	0.030 (CI = +/-0.110; p = 0.575)	0.540 (CI = +/-0.604; p = 0.076)	0.111	+3.01%
Frequency	2016.2	0.057 (CI = +/-0.120; p = 0.323)	0.611 (CI = +/-0.612; p = 0.050)	0.181	+5.91%
Frequency	2017.1	0.084 (CI = +/-0.136; p = 0.204)	0.531 (CI = +/-0.645; p = 0.099)	0.190	+8.76%
Frequency	2018.1	0.071 (CI = +/-0.159; p = 0.348)	0.506 (CI = +/-0.687; p = 0.134)	0.098	+7.37%
Frequency	2018.2	0.040 (CI = +/-0.182; p = 0.634)	0.430 (CI = +/-0.732; p = 0.223)	-0.017	+4.12%
Frequency	2019.1	0.040 (CI = +/-0.214; p = 0.687)	0.431 (CI = +/-0.803; p = 0.259)	-0.034	+4.06%

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Observed			Covariates			Predicted			Incremental Semi-Annual Change			
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Reform Scalar	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025	Reform Scalar
2014.25	0.337	171,135	57.65	0	0.00	0.266	133,964	36.85	1.001	0.1%	1.013	1.340
2014.75	0.517	104,059	53.83	1	0.00	0.396	133,878	58.29	1.001	0.1%	1.013	1.340
2015.25	0.243	77,682	18.89	0	0.00	0.266	133,793	36.89	1.001	0.1%	1.012	1.340
2015.75	0.345	165,897	57.28	1	0.00	0.396	133,708	58.36	1.001	0.1%	1.012	1.340
2016.25	0.274	150,743	41.26	0	0.00	0.266	133,622	36.93	1.001	0.1%	1.011	1.340
2016.75	0.415	93,596	38.85	1	0.00	0.396	133,537	58.42	1.001	0.1%	1.010	1.340
2017.25	0.285	159,397	45.46	0	0.00	0.266	133,452	36.97	1.001	0.1%	1.010	1.340
2017.75	0.432	118,426	51.14	1	0.00	0.396	133,367	58.49	1.001	0.1%	1.009	1.340
2018.25	0.216	105,958	22.89	0	0.00	0.266	133,282	37.02	1.001	0.1%	1.009	1.340
2018.75	0.340	114,504	38.98	1	0.00	0.396	133,197	58.56	1.001	0.1%	1.008	1.340
2019.25	0.327	212,827	69.58	0	0.00	0.266	133,112	37.06	1.001	0.1%	1.007	1.340
2019.75	0.402	163,599	65.74	1	0.00	0.396	133,027	58.62	1.001	0.1%	1.007	1.340
2020.25	0.299	124,315	37.16	0	0.00	0.266	132,942	37.10	1.001	0.1%	1.006	1.340
2020.75	0.459	165,959	76.11	1	0.33	0.396	156,962	64.60	1.001	0.1%	1.006	1.217
2021.25	0.339	164,341	55.75	0	1.00	0.266	220,779	49.77	1.001	0.1%	1.005	1.000
2021.75	0.163	275,162	44.74	1	1.00	0.396	220,638	78.74	1.001	0.1%	1.005	1.000
2022.25	0.220	188,541	41.43	0	1.00	0.266	220,498	49.83	1.001	0.1%	1.004	1.000
2022.75	0.312	192,214	59.89	1	1.00	0.396	220,357	78.83	1.001	0.1%	1.003	1.000
2023.25	0.173	458,536	79.15	0	1.00	0.266	220,217	49.89	1.001	0.1%	1.003	1.000
2023.75	0.394	225,778	88.92	1	1.00	0.396	220,076	78.92	1.001	0.1%	1.002	1.000
2024.25	0.198	160,577	31.72	0	1.00	0.266	219,936	49.95	1.001	0.1%	1.002	1.000
2024.75	0.441	229,381	101.18	1	1.00	0.396	219,796	79.01	1.001	0.1%	1.001	1.000
2025.25	0.309	137,012	42.33	0	1.00	0.266	219,655	50.00	1.001	0.1%	1.001	1.000
2025.75	0.495	306,446	151.54	1	1.00	0.396	219,515	79.10			1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(1.325)	14.375	1.299
B.	Time		(0.001)	0.001
C.	Seasonality	0.399		0.458
D.	Reform Scalar		0.509	0.293

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Property Damage
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	DCPD Scalar	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	1.109	4,048	4.49	0	0	1.302	4,816	6.23	1.016	1.6%	1.446
2014.75	2.056	5,288	10.87	0	1	1.863	4,973	9.40	1.016	1.6%	1.423
2015.25	1.108	4,387	4.86	0	0	1.268	5,136	6.44	1.016	1.6%	1.400
2015.75	1.777	6,149	10.93	0	1	1.813	5,303	9.71	1.016	1.6%	1.378
2016.25	1.343	5,432	7.29	0	0	1.234	5,476	6.65	1.016	1.6%	1.356
2016.75	1.811	5,302	9.60	0	1	1.764	5,655	10.03	1.016	1.6%	1.335
2017.25	1.439	4,384	6.31	0	0	1.201	5,839	6.86	1.016	1.6%	1.313
2017.75	1.740	5,601	9.74	0	1	1.717	6,030	10.35	1.016	1.6%	1.292
2018.25	1.424	6,484	9.23	0	0	1.168	6,226	7.09	1.016	1.6%	1.272
2018.75	1.568	6,430	10.08	0	1	1.671	6,430	10.69	1.016	1.6%	1.252
2019.25	1.107	6,609	7.31	0	0	1.137	6,639	7.32	1.016	1.6%	1.232
2019.75	1.498	9,627	14.42	0	1	1.626	6,856	11.04	1.016	1.6%	1.212
2020.25	0.890	10,364	9.23	0	0	1.107	7,080	7.56	1.016	1.6%	1.193
2020.75	1.669	6,170	10.30	0	1	1.583	7,310	11.40	1.016	1.6%	1.174
2021.25	1.200	7,648	9.18	0	0	1.077	7,549	7.80	1.016	1.6%	1.155
2021.75	1.075	5,191	5.58	0	1	1.540	7,795	11.77	1.016	1.6%	1.137
2022.25	1.371	8,063	11.06	0	0	1.048	8,049	8.06	1.016	1.6%	1.119
2022.75	2.582	9,021	23.29	1	1	2.677	8,312	23.21	1.016	1.6%	1.101
2023.25	1.724	9,032	15.57	1	0	1.822	8,583	15.89	1.016	1.6%	1.083
2023.75	2.815	10,310	29.02	1	1	2.605	8,863	23.97	1.016	1.6%	1.066
2024.25	1.608	8,181	13.15	1	0	1.773	9,152	16.41	1.016	1.6%	1.049
2024.75	2.861	8,906	25.48	1	1	2.536	9,451	24.75	1.016	1.6%	1.033
2025.25	1.692	10,160	17.19	1	0	1.725	9,759	16.94	1.016	1.6%	1.016
2025.75	2.495	10,276	25.64	1	1	2.468	10,078	25.56			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	54.983	(120.838)	(62.763)
B.	Time	(0.027)	0.064	0.032
C.	DCPD Scalar	0.580		0.647
D.	Seasonality	0.371		0.395

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: Accident Benefits - Total
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Time	Observed			Covariates		Predicted			Incremental Semi-Annual Change			
	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	2020 Trend Change	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	2020 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2015.25	4.685	8,498	39.81	0	0.00	4.192	8,668	36.33	1.021	1.000	2.1%	1.714
2015.75	5.593	11,813	66.06	1	0.00	6.221	9,186	57.14	1.021	1.000	2.1%	1.680
2016.25	4.226	8,754	36.99	0	0.00	3.887	9,735	37.84	1.021	1.000	2.1%	1.646
2016.75	5.557	8,746	48.60	1	0.00	5.769	10,316	59.52	1.021	1.000	2.1%	1.613
2017.25	3.487	14,093	49.14	0	0.00	3.605	10,933	39.41	1.021	1.000	2.1%	1.580
2017.75	5.178	10,122	52.41	1	0.00	5.350	11,586	61.99	1.021	1.000	2.1%	1.548
2018.25	3.600	12,278	44.20	0	0.00	3.343	12,278	41.05	1.021	1.000	2.1%	1.517
2018.75	4.575	10,397	47.57	1	0.00	4.961	13,012	64.56	1.021	1.000	2.1%	1.487
2019.25	3.086	11,609	35.83	0	0.00	3.100	13,789	42.75	1.021	1.000	2.1%	1.457
2019.75	4.075	16,545	67.42	1	0.00	4.601	14,613	67.24	1.021	1.000	2.1%	1.428
2020.25	2.791	18,479	51.58	0	0.00	2.875	15,487	44.52	1.021	1.004	2.4%	1.399
2020.75	4.769	17,221	82.13	1	0.17	4.342	16,186	70.29	1.021	1.011	3.2%	1.366
2021.25	2.972	11,148	33.13	0	0.67	2.855	16,479	47.05	1.021	1.011	3.2%	1.324
2021.75	4.419	24,055	106.29	1	1.17	4.459	16,776	74.81	1.021	1.011	3.2%	1.283
2022.25	2.724	14,028	38.22	0	1.67	2.932	17,079	50.08	1.021	1.011	3.2%	1.244
2022.75	5.510	16,648	91.72	1	2.17	4.579	17,387	79.62	1.021	1.011	3.2%	1.206
2023.25	3.066	17,973	55.10	0	2.67	3.011	17,701	53.30	1.021	1.011	3.2%	1.169
2023.75	4.873	30,201	147.17	1	3.17	4.702	18,020	84.74	1.021	1.011	3.2%	1.133
2024.25	2.731	15,378	41.99	0	3.67	3.092	18,345	56.72	1.021	1.011	3.2%	1.098
2024.75	5.409	25,380	137.28	1	4.17	4.829	18,676	90.19	1.021	1.011	3.2%	1.064
2025.25	2.986	12,833	38.32	0	4.67	3.175	19,013	60.37	1.021	1.011	3.2%	1.032
2025.75	4.769	18,553	88.48	1	5.17	4.959	19,357	95.98				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	153.402	(224.835)	(78.341)
B.	Time	(0.075)	0.116	0.041
C.	Seasonality	0.433		0.433
D.	2020 Trend Change	0.102	(0.080)	0.022

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Time	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Excess Inflation	Trend Change 2022	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	5.879	8,796	51.71	0.00	0.00	0	10.292	9,510	97.87	0.949	-5.1%	0.301
2014.75	10.947	9,012	98.65	0.00	0.00	1	14.217	9,533	135.53	0.949	-5.1%	0.317
2015.25	8.844	9,999	88.43	0.00	0.00	0	9.226	9,556	88.17	0.949	-5.1%	0.334
2015.75	11.244	9,560	107.49	0.00	0.00	1	12.745	9,579	122.09	0.949	-5.1%	0.352
2016.25	9.189	9,650	88.67	0.00	0.00	0	8.271	9,603	79.42	0.949	-5.1%	0.371
2016.75	10.836	9,251	100.24	0.00	0.00	1	11.425	9,626	109.98	0.949	-5.1%	0.391
2017.25	7.294	9,309	67.90	0.00	0.00	0	7.414	9,649	71.54	0.949	-5.1%	0.412
2017.75	10.675	9,280	99.07	0.00	0.00	1	10.242	9,673	99.07	0.949	-5.1%	0.434
2018.25	7.742	10,750	83.23	0.00	0.00	0	6.647	9,696	64.45	0.949	-5.1%	0.457
2018.75	8.855	10,063	89.10	0.00	0.00	1	9.181	9,720	89.24	0.949	-5.1%	0.481
2019.25	6.089	8,832	53.78	0.00	0.00	0	5.958	9,744	58.06	0.949	-5.1%	0.507
2019.75	8.102	10,181	82.49	0.00	0.00	1	8.231	9,767	80.39	0.949	-5.1%	0.534
2020.25	5.000	9,623	48.11	0.00	0.00	0	5.341	9,791	52.30	0.949	-5.1%	0.563
2020.75	8.664	9,721	84.22	0.00	0.00	1	7.378	9,815	72.42	0.949	-5.1%	0.593
2021.25	4.920	10,182	50.10	0.00	0.00	0	4.788	9,839	47.11	0.949	-5.1%	0.625
2021.75	6.911	10,285	71.08	0.00	0.00	1	6.614	9,863	65.24	0.949	-5.1%	0.658
2022.25	3.478	10,776	37.48	0.21	0.00	0	4.292	10,559	45.33	0.949	-5.1%	0.694
2022.75	6.502	13,601	88.44	0.46	0.50	1	6.259	11,445	71.63	0.949	-5.1%	0.731
2023.25	4.198	12,232	51.35	0.68	1.00	0	4.287	12,307	52.76	0.949	-5.1%	0.770
2023.75	5.854	13,800	80.79	0.67	1.50	1	6.251	12,284	76.79	0.949	-5.1%	0.811
2024.25	4.501	11,523	51.87	1.00	2.00	0	4.282	13,669	58.53	0.949	-5.1%	0.855
2024.75	6.511	15,650	101.89	1.00	2.50	1	6.244	13,702	85.56	0.949	-5.1%	0.901
2025.25	2.954	12,666	37.42	1.00	3.00	0	4.277	13,736	58.75	0.949	-5.1%	0.949
2025.75	6.055	14,774	89.46	1.00	3.50	1	6.237	13,769	85.87			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	222.513	(0.626)	214.979
B.	Time	(0.109)	0.005	(0.104)
C.	Excess Inflation		0.314	0.314
D.	Trend Change 2022	0.108		0.108
E.	Seasonality	0.378		0.378

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: Comprehensive - Total
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Observed				Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	3.033	8,920	27.05	0	3.087	7,688	23.74	1.013	1.3%	1.349
2014.75	4.571	8,060	36.84	1	4.743	7,789	36.94	1.013	1.3%	1.331
2015.25	4.293	9,954	42.73	0	3.087	7,891	24.36	1.013	1.3%	1.314
2015.75	5.798	7,702	44.66	1	4.743	7,994	37.92	1.013	1.3%	1.297
2016.25	9.538	13,102	124.97	0	3.087	8,099	25.01	1.013	1.3%	1.280
2016.75	5.559	8,191	45.53	1	4.743	8,205	38.92	1.013	1.3%	1.264
2017.25	3.641	8,012	29.17	0	3.087	8,312	25.66	1.013	1.3%	1.248
2017.75	5.548	9,687	53.74	1	4.743	8,421	39.94	1.013	1.3%	1.231
2018.25	3.501	9,049	31.68	0	3.087	8,532	26.34	1.013	1.3%	1.216
2018.75	5.194	8,884	46.14	1	4.743	8,643	41.00	1.013	1.3%	1.200
2019.25	3.387	7,746	26.23	0	3.087	8,757	27.04	1.013	1.3%	1.184
2019.75	4.717	8,171	38.54	1	4.743	8,871	42.08	1.013	1.3%	1.169
2020.25	3.579	8,198	29.34	0	3.087	8,987	27.75	1.013	1.3%	1.154
2020.75	4.529	10,672	48.33	1	4.743	9,105	43.19	1.013	1.3%	1.139
2021.25	2.385	8,671	20.68	0	3.087	9,224	28.48	1.013	1.3%	1.124
2021.75	4.398	10,137	44.58	1	4.743	9,345	44.32	1.013	1.3%	1.110
2022.25	2.422	9,184	22.24	0	3.087	9,468	29.23	1.013	1.3%	1.095
2022.75	5.053	8,850	44.72	1	4.743	9,592	45.49	1.013	1.3%	1.081
2023.25	3.399	8,813	29.95	0	3.087	9,717	30.00	1.013	1.3%	1.067
2023.75	5.121	10,368	53.10	1	4.743	9,845	46.69	1.013	1.3%	1.053
2024.25	2.915	9,289	27.07	0	3.087	9,974	30.79	1.013	1.3%	1.040
2024.75	7.111	11,088	78.84	1	4.743	10,104	47.92	1.013	1.3%	1.026
2025.25	2.882	10,574	30.48	0	3.087	10,237	31.60	1.013	1.3%	1.013
2025.75	3.656	10,701	39.12	1	4.743	10,371	49.19			1.000

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	1.127	(43.476)	(49.256)
B.	Time		0.026	0.026
C.	Seasonality	0.429		0.429

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: All Perils
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	7.899	8,989	71.01	0	0.00	9.894	8,723	82.82	1.010	1.0%	1.261
2014.75	12.064	8,715	105.14	1	0.00	12.727	8,727	113.61	1.010	1.0%	1.249
2015.25	8.394	5,956	50.00	0	0.00	9.939	8,731	84.51	1.010	1.0%	1.236
2015.75	13.196	10,679	140.92	1	0.00	12.785	8,734	115.92	1.010	1.0%	1.224
2016.25	12.493	7,107	88.79	0	0.00	9.985	8,738	86.23	1.010	1.0%	1.211
2016.75	15.409	7,660	118.03	1	0.00	12.844	8,742	118.28	1.010	1.0%	1.199
2017.25	13.793	6,907	95.27	0	0.00	10.031	8,746	87.99	1.010	1.0%	1.187
2017.75	18.910	8,574	162.13	1	0.00	12.903	8,750	120.70	1.010	1.0%	1.175
2018.25	12.322	8,672	106.86	0	0.00	10.077	8,753	89.78	1.010	1.0%	1.163
2018.75	14.920	7,431	110.87	1	0.00	12.963	8,757	123.16	1.010	1.0%	1.152
2019.25	10.786	13,774	148.57	0	0.00	10.123	8,761	91.61	1.010	1.0%	1.140
2019.75	13.746	8,867	121.88	1	0.00	13.022	8,765	125.67	1.010	1.0%	1.129
2020.25	7.554	8,943	67.56	0	0.00	10.170	8,769	93.48	1.010	1.0%	1.117
2020.75	11.947	7,959	95.08	1	0.00	13.082	8,773	128.23	1.010	1.0%	1.106
2021.25	13.386	9,923	132.83	0	0.00	10.217	8,777	95.39	1.010	1.0%	1.095
2021.75	11.451	9,926	113.67	1	0.00	13.142	8,780	130.84	1.010	1.0%	1.084
2022.25	9.446	10,347	97.74	0	0.21	10.264	9,507	100.92	1.010	1.0%	1.073
2022.75	13.094	12,587	164.82	1	0.46	13.203	10,447	144.52	1.010	1.0%	1.062
2023.25	9.687	11,934	115.60	0	0.68	10.311	11,371	111.73	1.010	1.0%	1.052
2023.75	13.110	13,580	178.04	1	0.67	13.263	11,317	152.90	1.010	1.0%	1.041
2024.25	8.738	13,445	117.48	0	1.00	10.358	12,836	120.47	1.010	1.0%	1.031
2024.75	14.994	12,131	181.90	1	1.00	13.324	12,842	165.25	1.010	1.0%	1.020
2025.25	6.036	11,212	67.68	0	1.00	10.406	12,847	122.92	1.010	1.0%	1.010
2025.75	11.161	12,597	140.60	1	1.00	13.386	12,853	168.62			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(6.952)	7.311	(36.235)
B.	Time	0.005	0.001	0.020
C.	Seasonality	0.250		0.306
D.	Excess Inflation		0.378	0.173

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: Specified Perils
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Seasonality	Excess Inflation	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	2.121	4,619	9.80	0	0.00	4.281	7,891	38.77	0.917	-8.3%	0.137
2014.75	3.470	4,262	14.79	1	0.00	5.085	6,791	38.22	0.917	-8.3%	0.150
2015.25	3.910	7,658	29.94	0	0.00	3.934	7,501	32.62	0.917	-8.3%	0.163
2015.75	4.735	6,082	28.79	1	0.00	4.673	6,456	32.16	0.917	-8.3%	0.178
2016.25	5.554	7,214	40.07	0	0.00	3.616	7,131	27.45	0.917	-8.3%	0.194
2016.75	3.183	5,341	17.00	1	0.00	4.294	6,137	27.06	0.917	-8.3%	0.211
2017.25	3.074	7,636	23.47	0	0.00	3.323	6,779	23.10	0.917	-8.3%	0.231
2017.75	5.984	4,421	26.46	1	0.00	3.946	5,834	22.77	0.917	-8.3%	0.251
2018.25	2.528	6,040	15.27	0	0.00	3.053	6,444	19.44	0.917	-8.3%	0.274
2018.75	3.585	6,264	22.46	1	0.00	3.627	5,546	19.16	0.917	-8.3%	0.299
2019.25	2.918	10,188	29.73	0	0.00	2.806	6,126	16.35	0.917	-8.3%	0.326
2019.75	3.829	5,644	21.61	1	0.00	3.333	5,273	16.12	0.917	-8.3%	0.355
2020.25	2.728	4,578	12.49	0	0.00	2.579	5,824	13.76	0.917	-8.3%	0.387
2020.75	1.989	4,511	8.97	1	0.00	3.063	5,012	13.57	0.917	-8.3%	0.422
2021.25	2.243	5,176	11.61	0	0.00	2.370	5,536	11.58	0.917	-8.3%	0.460
2021.75	2.584	5,474	14.14	1	0.00	2.815	4,765	11.42	0.917	-8.3%	0.501
2022.25	1.929	7,539	14.54	0	0.21	2.178	5,652	11.26	0.917	-8.3%	0.547
2022.75	1.353	6,534	8.84	1	0.46	2.586	5,294	13.17	0.917	-8.3%	0.596
2023.25	2.026	4,634	9.39	0	0.68	2.001	6,309	13.11	0.917	-8.3%	0.649
2023.75	3.262	8,011	26.13	1	0.67	2.377	5,404	12.81	0.917	-8.3%	0.708
2024.25	1.683	5,869	9.88	0	1.00	1.839	6,684	13.75	0.917	-8.3%	0.772
2024.75	3.831	4,927	18.87	1	1.00	2.184	5,753	13.55	0.917	-8.3%	0.841
2025.25	0.669	6,008	4.02	0	1.00	1.690	6,354	11.57	0.917	-8.3%	0.917
2025.75	2.067	5,836	12.06	1	1.00	2.007	5,469	11.40			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	171.676	110.934	351.376
B.	Time	(0.085)	(0.051)	(0.173)
C.	Seasonality	0.214	(0.125)	0.072
D.	Excess Inflation		0.340	0.689

Province of Alberta
Alberta Automobile Insurance Board - Motorcycles (Excluding Farmers)

Selected Trend Model: Underinsured Motorist
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Observed				Predicted			Incremental Semi-Annual Change		
Time	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Frequency (per 1000 Vehicles)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	0.057	280,741	16.02	0.026	236,055	6.25	1.029	2.9%	1.922
2014.75	0.027	591,155	15.87	0.027	240,155	6.43	1.029	2.9%	1.869
2015.25	0.027	121,813	3.33	0.027	244,326	6.62	1.029	2.9%	1.816
2015.75	0.039	247,910	9.62	0.027	248,570	6.81	1.029	2.9%	1.765
2016.25	0.038	194,057	7.37	0.028	252,888	7.00	1.029	2.9%	1.716
2016.75	0.051	266,407	13.54	0.028	257,281	7.21	1.029	2.9%	1.668
2017.25	0.013	86,706	1.14	0.028	261,750	7.41	1.029	2.9%	1.621
2017.75	0.000	#DIV/0!	0.00	0.029	266,297	7.63	1.029	2.9%	1.576
2018.25	0.012	144,514	1.75	0.029	270,922	7.85	1.029	2.9%	1.531
2018.75	0.035	132,364	4.62	0.029	275,628	8.07	1.029	2.9%	1.489
2019.25	0.012	671,894	7.88	0.030	280,416	8.31	1.029	2.9%	1.447
2019.75	0.053	624,367	33.09	0.030	285,287	8.54	1.029	2.9%	1.406
2020.25	0.033	313,911	10.51	0.030	290,242	8.79	1.029	2.9%	1.367
2020.75	0.030	1,199,216	36.48	0.031	295,284	9.04	1.029	2.9%	1.329
2021.25	0.058	339,182	19.70	0.031	300,413	9.30	1.029	2.9%	1.291
2021.75	0.019	177,226	3.39	0.031	305,632	9.57	1.029	2.9%	1.255
2022.25	0.018	630,888	11.40	0.032	310,940	9.85	1.029	2.9%	1.220
2022.75	0.049	362,584	17.75	0.032	316,342	10.13	1.029	2.9%	1.186
2023.25	0.025	393,209	10.03	0.032	321,836	10.42	1.029	2.9%	1.153
2023.75	0.072	249,039	17.86	0.033	327,427	10.73	1.029	2.9%	1.120
2024.25	0.073	368,786	26.79	0.033	333,114	11.03	1.029	2.9%	1.089
2024.75	0.041	533,136	21.91	0.034	338,901	11.35	1.029	2.9%	1.058
2025.25	0.012	73,465	0.85	0.034	344,787	11.68	1.029	2.9%	1.029
2025.75	0.000	#DIV/0!	0.00	0.034	350,777	12.02			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(48.728)	(57.004)	(112.640)
B.	Time	0.022	0.034	0.057