RCS
ACTUARIES AND CONSULTANTS

NOVA SCOTIA COMMERCIAL VEHICLES SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2025

October 30, 2026

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1. Executive Summary

1.1. Purpose and Scope

Risk Consulting Services, Inc. (Risk Consulting Services or RCS),[1] actuarial consultants to the Nova Scotia Regulatory and Appeals Board (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.

We developed our analysis using insurance industry (industry) commercial vehicles loss and expense experience in Nova Scotia as of December 31, 2025, reported to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

We present our selected annual loss cost trend rates in Table 1.

The stated trend rate is through to the mid-point of the latest accident half-year (the trend date) considered in the model that supports the selected loss trend rates. The selected trends include the impact of changes in cost through the trend date. In the absence of a significant change in experience, we find it is most reasonable to assume the past loss trend will persist into the future, resulting in equivalent past and future trend rates. To the extent an insurer finds an alternative trend rate more reasonable for the future, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

[1] Oliver, Wyman Limited transitioned its Canadian Regulatory business effective April 1, 2026. The consulting team responsible for prior reviews did **not** change with the transition.

Table 1: Selected Loss Cost Trendshttps://bitbucket.org/riskconsultingservices/workspace/projects/CAN

Coverage	2025 Annual Review: Data as of December 31, 2024	2026 Annual Review: Data as of December 31, 2025
Bodily Injury	+3.1%	+1.6%
Property Damage	0.0%	+3.3%
Direct Compensation Property Damage	+3.1%*	+3.1%*
Accident Benefits	0.0%	0.0%
Collision	-2.3%*	-1.8%*
Comprehensive	+5.3%*	+4.4%*
Specified Perils	+5.3%*	+4.4%*
All Perils	+0.2%*	+0.3%*

Table Notes

* Subject to excess inflation. See Section 7 for the implied adjustment factors

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

* * * * *

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

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2. Legislative Reforms and Government Actions

In this report, we present an analysis of 15 years of data from 2011-1 to 2025-2. In this section, we discuss legislative reforms and government actions that affect experience in that period.[2]

2.1. Fair Insurance Reforms

Based on recommendations from the 2011 independent auto insurance review, Nova Scotia introduced a package of reforms with the goal of better coverage and more choice for Nova Scotians, while balancing fairness, stability, and affordability.

The first phase of the reform was effective April 1, 2012, and included higher accident benefit limits as presented in Table 2.

Table 2: Change in Accident Benefit Limits

Benefit Category	Previous Benefit	New Benefit (as of April 1, 2012)
Medical and Rehabilitation Expenses	$25,000	$50,000
Funeral Expenses	$1,000	$2,500
Death Benefits		
Head of Household	$10,000	$25,000
Spouse of Head of Household	$10,000	$25,000
Dependent	$2,000	$5,000
Loss of Income	$140/week	$250/week
Principal Unpaid Housekeeper	$70/week	$100/week

The second, and final, phase of the reform was effective April 1, 2013, and included the introduction of the direct compensation property damage coverage, allowing not-at-fault drivers to recover damages caused by collision from their own insurer.

[2] Prior reports include information on reforms and actions prior to 2011-1.

3. Analysis – General discussion

3.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2025-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2025) provided by GISA. This data includes the experience of all commercial vehicles in Nova Scotia. We refer to this data source as the AIX report.

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

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

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

The claim amount data that is available through the AIX report is in two categories:

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

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

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

It is important to note two points about case reserves:

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

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

We estimate the final (ultimate) number and cost[3] of all claims that arise from events that occurred in the first and second halves of the year (referred to as "accident half-years"[4]), separately, through to December 31, 2025. These estimates are used to measure and select the loss trend rates we recommend in Section 5 of this report.

We estimate the final/ultimate claim cost by accident half-year by estimating the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA.[5] In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

[3] By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims related to events that occur in a particular period have been reported and settled.

[4] 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.

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

We estimate the industry actuarial reserve by applying "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss[6] development factors to estimate the actuarial reserve need, and hence the final claim cost, for each accident half-year through December 31, 2025, separately for each of the coverages.

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

3.3. Selection of Claim Count and Claim Amount Development Factors

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

In Section 3.4, 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.

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

The selection of development factors influences the selected loss trend rates.[7] As a result of the emerged claims experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[8] and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

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

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

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

Table 3: Change in Estimates - Bodily Injury

	2025 Annual Review (as of December 31, 2024)			2026 Annual Review (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$280.09	$97,702	2.87	$269.39	$92,396	2.92
2022	$294.45	$105,888	2.78	$321.16	$116,287	2.76
2023	$294.81	$106,124	2.78	$328.07	$125,724	2.61
2024	$266.30	$87,312	3.05	$330.86	$118,419	2.79
2025				$268.92	$123,124	2.18

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 10.0%. This difference is largely due to higher observed development through 48 months maturity.

Table 4: Change in Estimates - Property Damage

	2025 Annual Review (as of December 31, 2024)			2026 Annual Review (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$37.50	$28,348	1.32	$37.69	$28,306	1.33
2022	$61.79	$44,153	1.40	$62.07	$43,822	1.42
2023	$19.37	$19,421	1.00	$19.70	$18,477	1.07
2024	$14.91	$20,084	0.74	$55.95	$58,534	0.96
2025				$128.73	$128,631	1.00

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 31.3%. Estimates for 2021 through 2023 are reasonably stable. However, the incurred loss amount increased by an unusually large amount for 2024-1 and as a result, the estimate of ultimate loss increased markedly. We further note the 2025-1 incurred loss amount is exceptionally high.

Table 5: Change in Estimates - Direct Compensation Property Damage

	2025 Annual Review (as of December 31, 2024)			2026 Annual Review (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$70.78	$7,273	9.73	$70.75	$7,270	9.73
2022	$86.30	$10,078	8.56	$86.42	$10,075	8.58
2023	$83.27	$9,331	8.92	$82.91	$9,254	8.96
2024	$104.56	$10,615	9.85	$98.08	$10,305	9.52
2025				$97.83	$10,514	9.30

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have decreased by 2.0%.

Table 5: Change in Estimates - Accident Benefits Total

	2025 Annual Review (as of December 31, 2024)			2026 Annual Review (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$13.04	$7,476	1.74	$13.96	$8,010	1.74
2022	$18.33	$10,499	1.75	$19.37	$11,216	1.73
2023	$25.49	$15,010	1.70	$25.53	$14,827	1.72
2024	$20.82	$11,768	1.77	$26.55	$15,090	1.76
2025				$23.96	$11,746	2.04

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 10.0%. The most significant increase occurred in the 2024 accident year, which experienced higher-than-expected development. Our development assumptions also now recognize the persistent higher development in the 36:42 maturity interval.

Table 6: Change in Estimates - Collision

	2025 Annual Review (as of December 31, 2024)			2026 Annual Review (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$165.25	$10,256	16.11	$165.25	$10,291	16.06
2022	$235.38	$13,360	17.62	$244.33	$13,827	17.67
2023	$244.48	$14,458	16.91	$246.17	$14,617	16.84
2024	$207.62	$13,069	15.89	$212.14	$13,355	15.88
2025				$255.54	$15,330	16.67

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 1.8%.

Table 7: Change in Estimates - Comprehensive

	2025 Annual Review (as of December 31, 2024)			2026 Annual Review (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$129.87	$4,449	29.19	$129.87	$4,449	29.19
2022	$184.19	$4,736	38.89	$184.35	$4,735	38.94
2023	$225.73	$6,497	34.74	$237.75	$6,830	34.81
2024	$199.59	$5,843	34.16	$195.71	$5,808	33.70
2025				$193.42	$6,626	29.19

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 1.1%.

4. Loss Trend Rate Considerations

4.1. 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,[9] 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.

4.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Nova Scotia ultimate claim frequency, claim severity, and loss cost[10] by accident half-year that we derive (as we discuss in Section 3.4) 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) parameters and scalar/level[11] change parameter to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we use a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 5

[9] 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.

[10] 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.

[11] 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.

Most rate indications consider premium and claims over a three to five year experience period. We consider models over time periods longer than those typical experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred in the past.

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

Seasonality

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

Weather / Unemployment

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

- GISA notes the July 2014 hurricane (Arthur) impact on comprehensive, all perils and specified perils.
- GISA notes the increase in the number and cost of physical damage claims since 2015-1 due to severe weather.

We do not include a variable in the model to control for historical weather events.

For similar reasons, we also do not typically consider economic variables such as unemployment.

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.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the scalar parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency coincident with the implementation of a reform or other event. We determine the statistical significance of a level change based on the *p*–values from *t*–tests for parameter significance.[12]

Trend Change Parameter

Some reforms result in a sustained level change, with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform or other event could cause the trend rate to change in magnitude; or change direction. We determine the statistical significance of a trend rate change based on the *p*–values from *t*–tests for parameter significance.

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

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 because 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.

[12] A *t*-test with a resulting *p*-value of less than 5% is considered significant.

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.

Summary of Trend Rates

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

The summary of our trend rates based on industry data as of December 31, 2025, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes), and parsimony of many regression models.

In Section 5, we discuss the basis for the trend rates we present in Table 1. Due to the numerous models we considered, we do not discuss all the models presented in Appendix E.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[13] during 2020 through 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic.

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

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

Although it is difficult to identify an exact point in time when the "new normal" post-pandemic period began, based on our review of Nova Scotia data, we consider the 2021–2[14] period to be the *potential* starting point. While we continue to observe lower frequency levels from 2021–2 through 2025–2 compared to the pre–pandemic

[13] We find frequency, but not severity has been affected by the COVID-19 pandemic.
[14] In other provinces we identified a different new normal starting point. We expect that these differences are due to variations in the impact of the pandemic between provinces. This is partly attributable to the differences in the IHME mobility variable by province.

period, the degree of the decrease has moderated compared to the pandemic period. However, the degree of the return to the pre-pandemic level varies between coverages.

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

Inflation

Supply chain issues and pent-up consumer demand resulted in an increase in inflation which led to increased claim costs.[15] In Figure 1 through Figure 3, we present the monthly consumer price index data as of June 2026 (left panel) and the year-over year percentage change (right panel)[16] over the last 15 years in Nova Scotia, separately, for:

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

[15] This increase is evident in the severity levels for some coverages beginning 2021-2.
[16] As measured by the 12-month change in CPI.

Figure 1: Consumer Price Index – All Items & Transportation

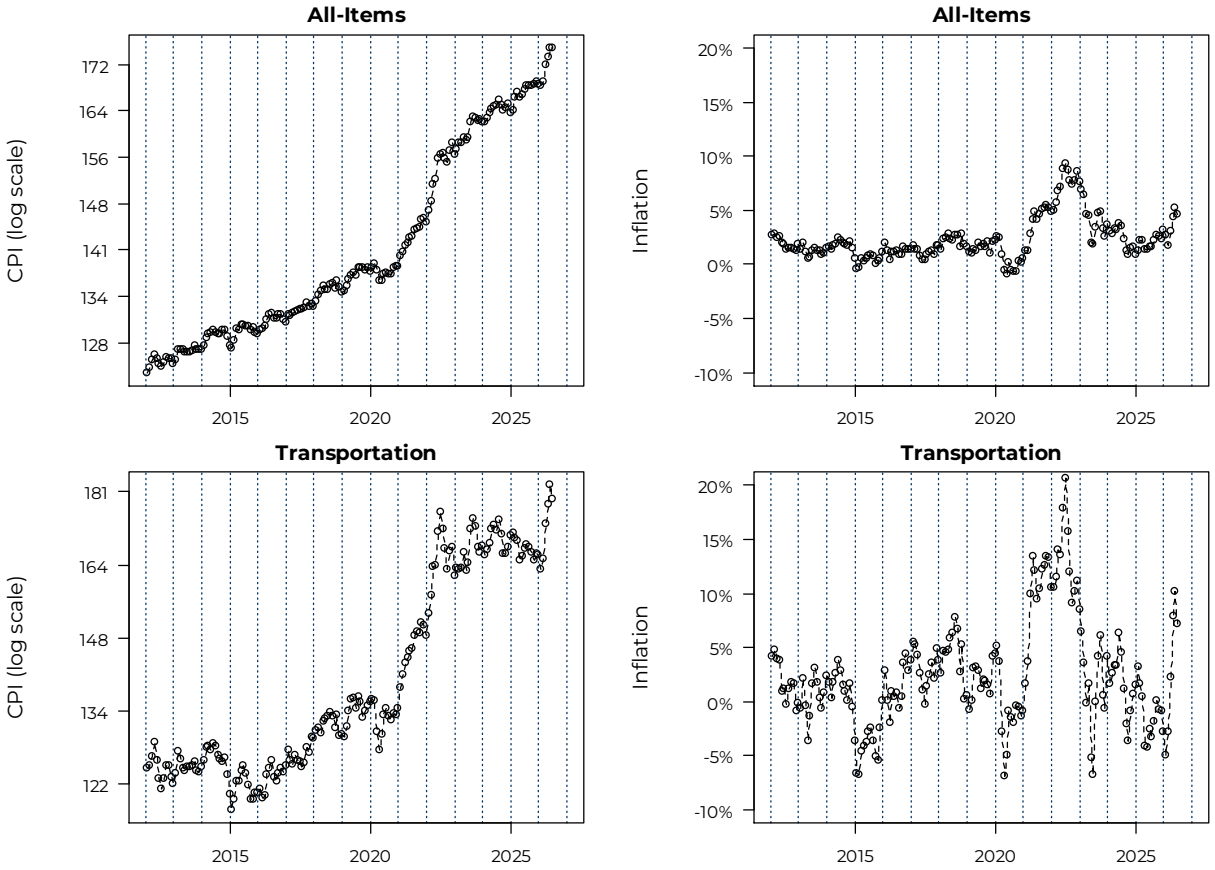
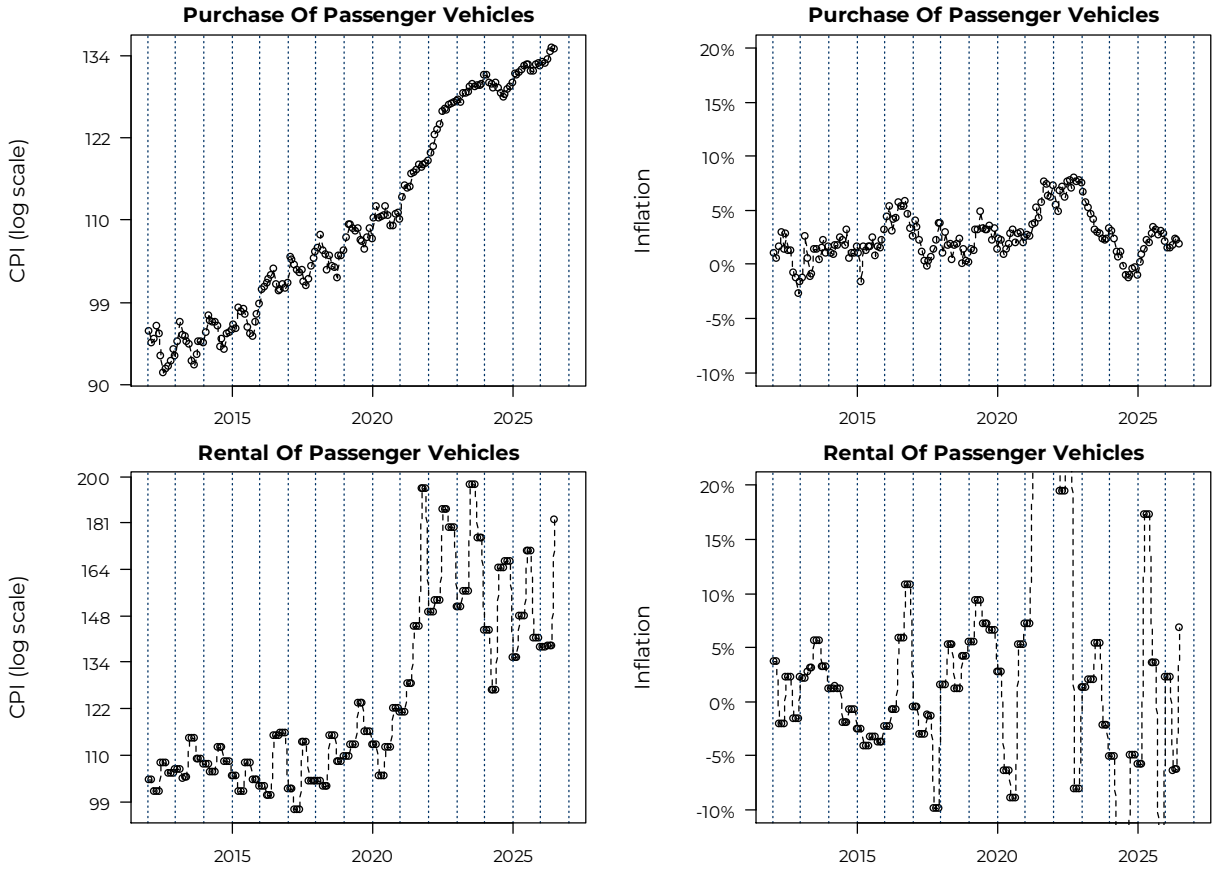
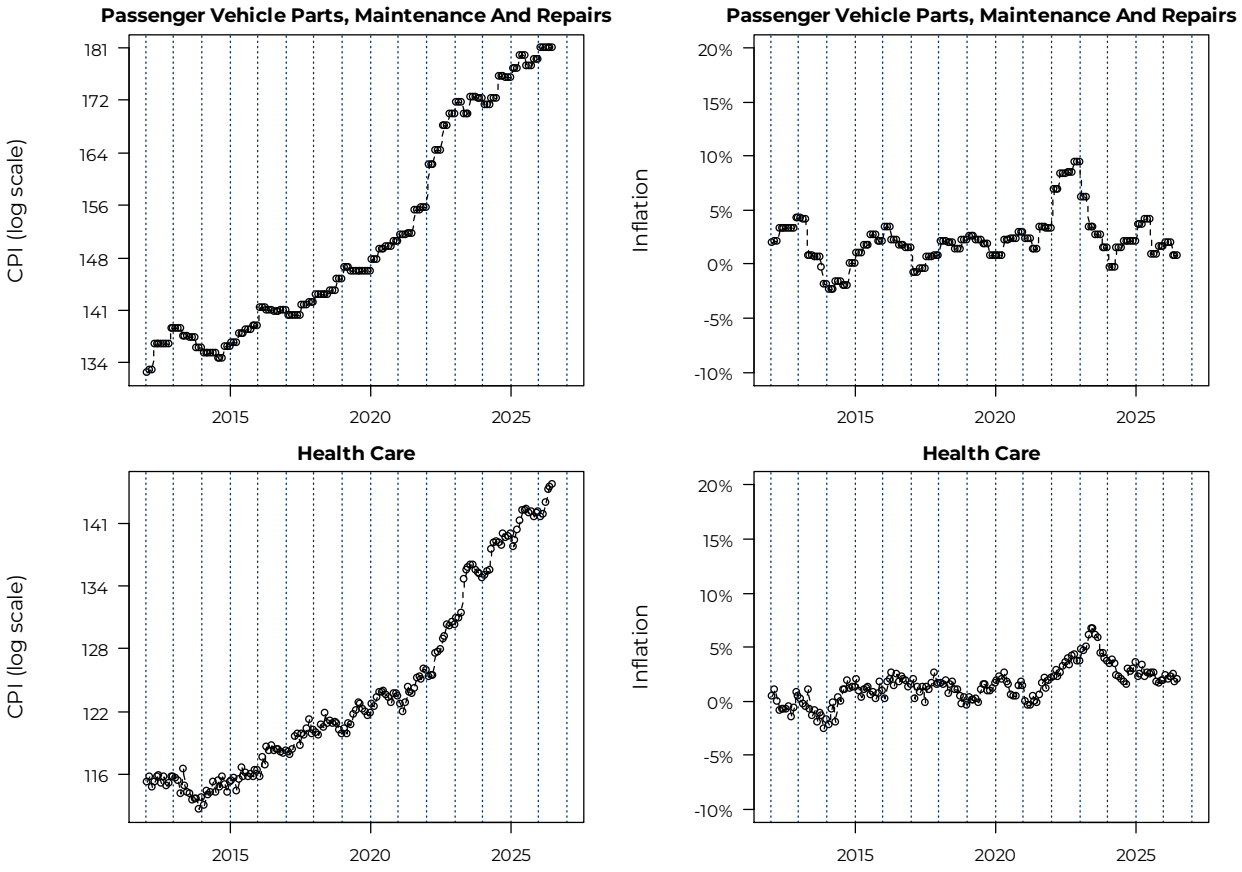


Figure 2[17]: Consumer Price Index – Purchase & Rental of Passenger Vehicles



[17] Rental of passenger vehicles data is Canada-wide data, not Nova Scotia-only data.

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



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) resulted in the highest inflation levels in the last 20 years. The inflationary rise, which began in the second half of 2021, moderated beginning in early 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 4, the 2021-2 through 2022-2 DCPD, collision, and all perils severity and 2022-1 to 2023-2 comprehensive severity rose steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the inflationary environment for vehicle parts, maintenance, and repair costs which

increased claim costs for physical damage coverages[18] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend rate for other coverages coincident with the 2021-2 inflation increase. A change in severity level coincident with the inflation change is not obvious for bodily injury, property damage, and accident benefits coverages.

As described in Section 4.2, 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 various approaches such as:

- The use of a scalar aligns with the view that the effect is temporary. We consider both “single-period” and “multi-period” scalars.
- The inclusion of an additional 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.[19]
- The use of an inflation parameter based on the CPI data. We calculate a physical damage inflation parameter based on the passenger vehicle parts, maintenance, and repairs CPI data and a separate non-physical damage inflation parameter based on the health care CPI data.

We observe the following regarding inflation:

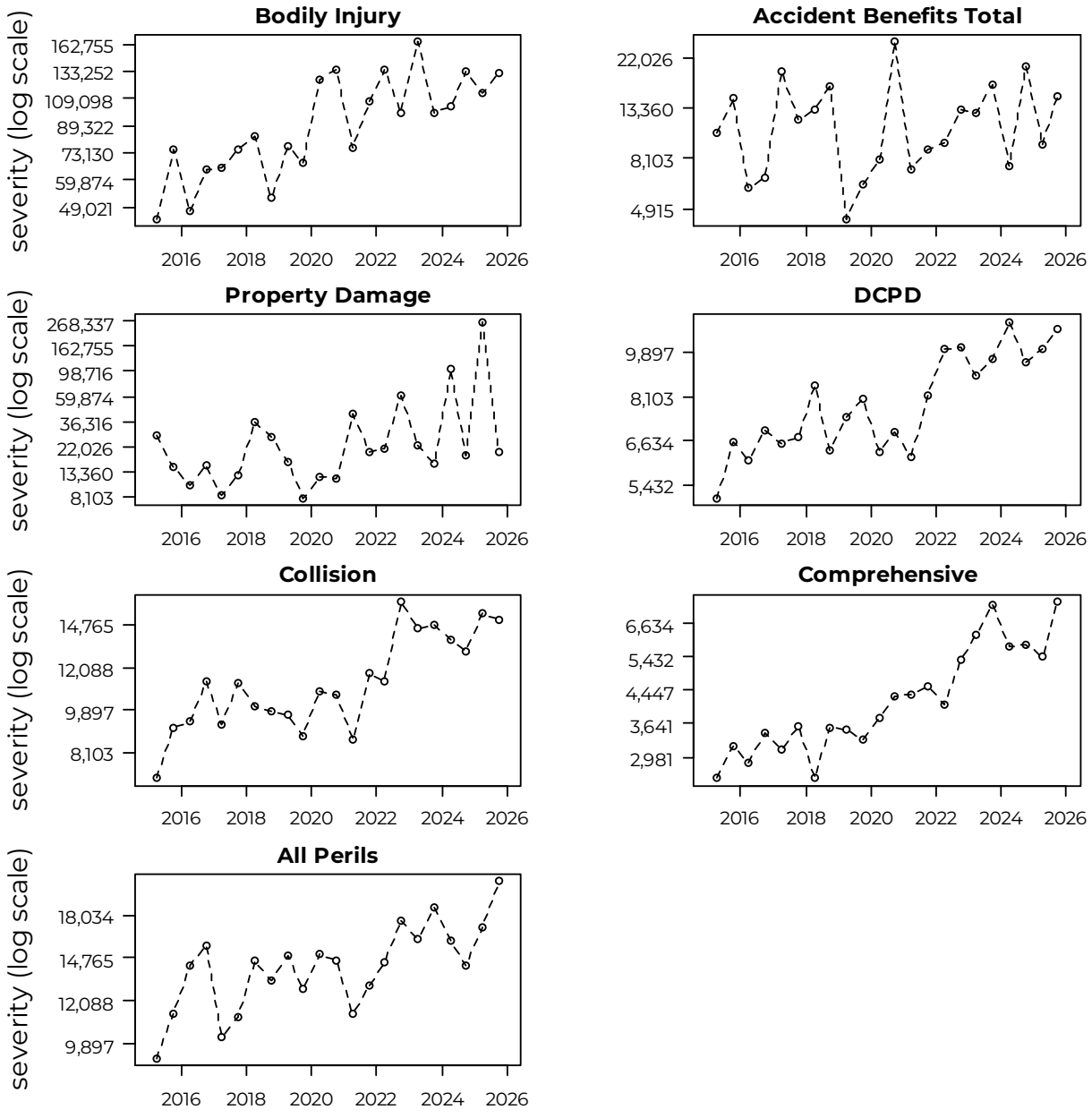
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation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

As the higher interest rates cause the inflation surge to subside, higher loss trend rates should also subside. We observe the DCPD, collision, and comprehensive severity have moderated in 20254. As shown in Figure 1 through Figure 3 above, there is evidence inflation has moderating for the primary physical damage claims cost components, and we expect the physical damage severity to follow.

[18] 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 4 due to additional volatility associated with these coverages.
[19] Forecasting changes to the future inflation level for a parameter is also challenging.

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 4.3 below.

Figure 4: Historical Severity by Coverage



4.3. Future Trend Considerations

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

patterns may change. In the absence of a significant change in experience over the recent accident periods, we find it is most reasonable to assume the past loss trend will persist into the future, resulting in equivalent past and future trend rates.

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

Post COVID-19 "New Normal"

Insurers should consider the degree to which the post−pandemic "new normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.[20] As noted above, we view 2021−2 as the (possible) beginning of the "new−normal" post pandemic period and 2021−2 through 2025−2 may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into public driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2021-2 for all coverages in Section 6 of this report. Under the presumption that the 2021-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate preliminary expectation for the prospective period.

Inflation

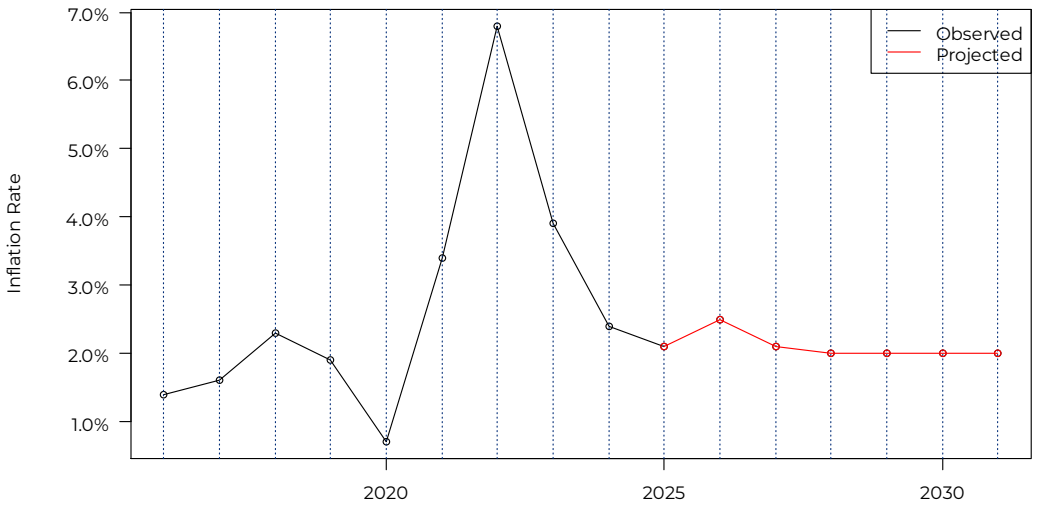
The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation, or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid−point of the latest accident half−year (October 1, 2025, in this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

As described in Section 4.2, the high inflationary environment beginning in late 2021 resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2025, via various parameters included in the model, if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

[20] 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.

In Figure 5, we present the International Monetary Fund's (IMF) forecast of future inflation,[21] as measured by all items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

Figure 5: IMF Forecasted Inflation



Return on Investment

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.

Tariffs

Recent tariffs on imported automobiles and auto parts in Canada may have impacts to the automobile insurance industry. Repair costs may escalate directly or indirectly due to increased prices for parts and labour.

While we acknowledge the interconnected trade and manufacturing relationships between Canada and the United States, the relationship between US tariffs and auto parts used in Canadian vehicle collision repairs is less clear. We also note the current shifting political landscape as the US government faces public, political, and legal challenges that may change the impacts of tariffs over time. Given the above considerations, we encourage insurers to monitor the impact of tariffs with the use of the most recent information available as tariffs can be a rapidly evolving issue. We plan to evaluate the impact of recent tariffs as more data becomes available.

[21] https://www.imf.org/en/Countries/CAN

5. Risk Consulting Services Selected Trend Rates

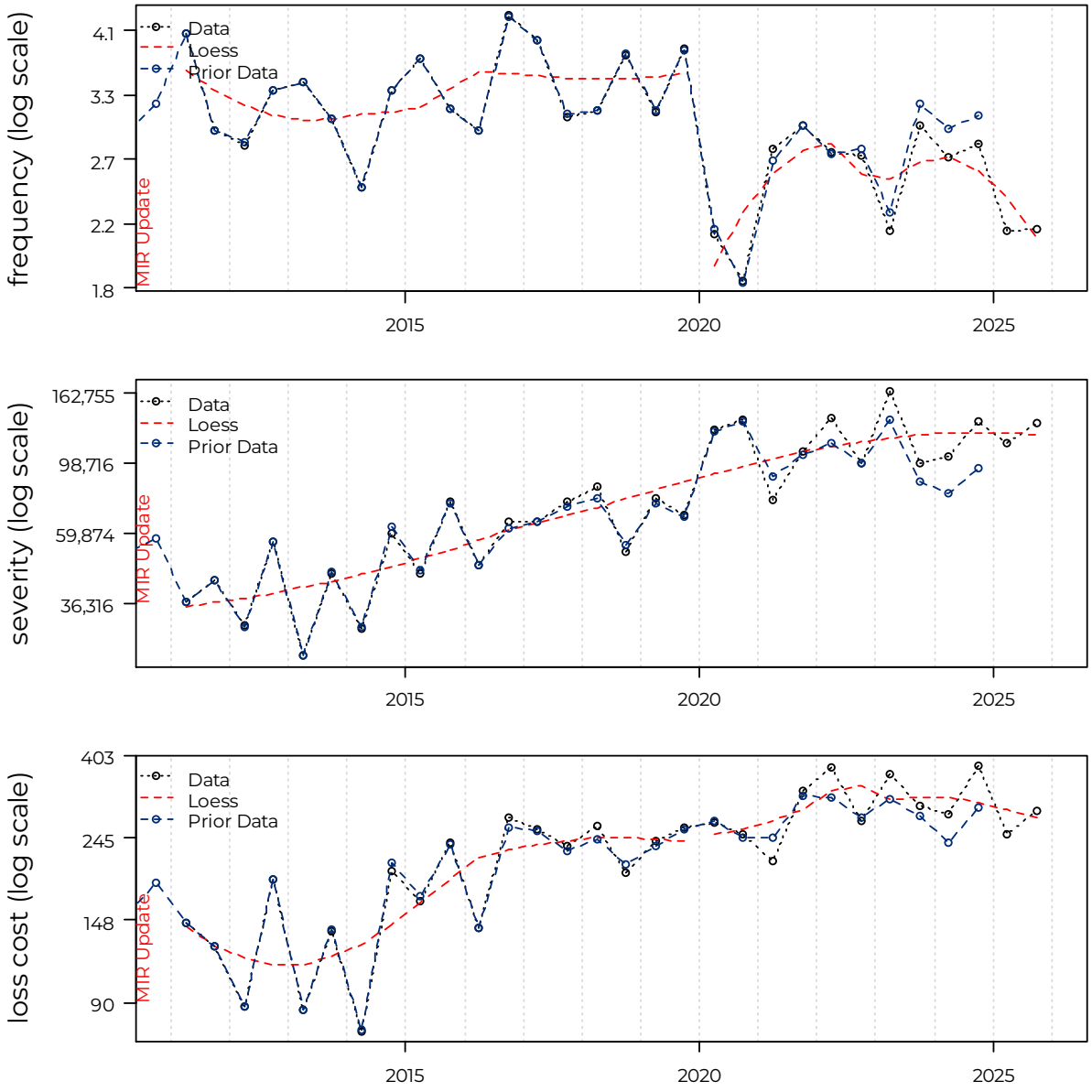
5.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of +3.1%.

In Figure 6, 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 comparison to the estimated values used in our prior report and observe the severity and loss cost estimates since 2022 have increased. We include loess curves that model 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 frequency decline coincident with the pandemic has been largely sustained through 2025−2, with frequency level still well below pre−COVID levels.

Figure 6: Bodily Injury – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement periods are presented in Appendix E. We include periods after 2015 in our selected trend models due to the stable patterns starting in 2015.

We fit a frequency model to all accident half-years between 2015-1 and 2025-2 and include mobility (p = 0.000) and a new normal scalar (p = 0.000). The implied annual

trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.580.

We fit a severity model to all accident half-years between 2015-1 and 2025-2 and include only trend (p = 0.000). The implied annual trend rate associated with our fitted severity model is +9.4%. The adjusted R-squared of our proposed severity model is 0.612. We also tested a model with a 2020-1 scalar. In that model the scalar was significant however, the trend parameter was not (p = 0.232).

In Figure 7, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +9.4%.[22] The implied adjusted R-squared of the combined frequency and severity model is 0.107.

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 = 0.623), mobility (p = 0.781), and a new normal scalar (p = 0.271). The implied annual trend rate associated with our fitted loss cost model is +1.6%. The adjusted R-squared of our proposed loss cost model is 0.376.

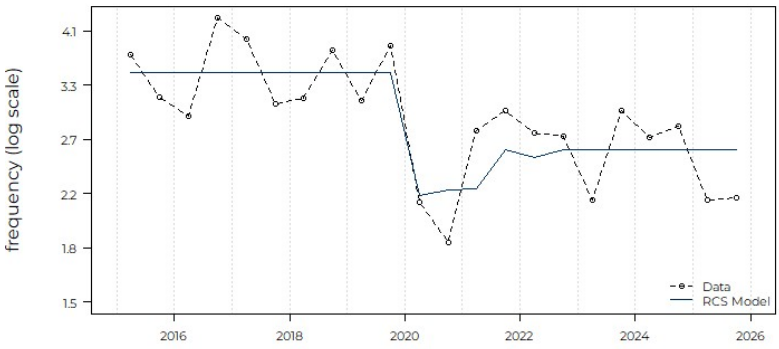
We note the separate frequency and severity models fit relatively well. However, the implied combined model does not appear to fit the loss cost data as well as the direct loss cost model. This is likely due to the fact that much of the variability in the frequency and severity models offset each other, resulting in less variability in the loss cost data. Although the parameters in the direct loss cost model are not significant, the effects appear to be present in the data as the variables are significant in the frequency model. We also observe the new normal parameter suggests an increase. We expect this is due to an increase in severity which offset the new normal frequency decrease. Therefore, we have decided to include these variables in our selected model. We select a loss cost trend rate of +1.6%.

We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in loss costs in the post−pandemic period. We present the associated adjustment factors in Section 6, referred to as new normal factors.

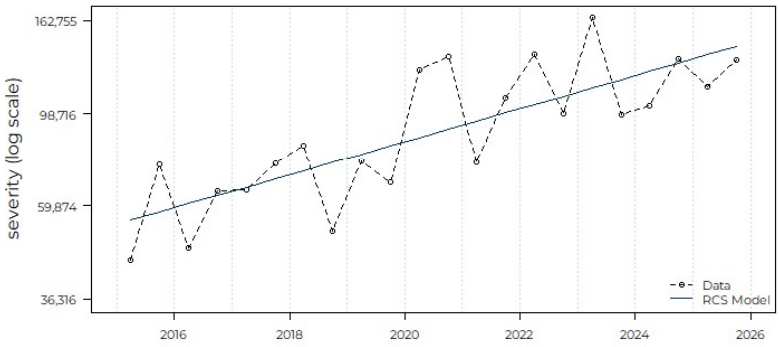
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[22] = exp[0.000 + 0.090] - 1

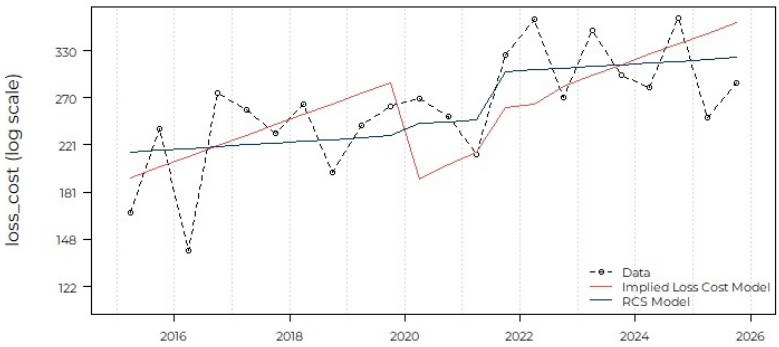
Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.018	0	0.58
New Normal Scalar	-0.284	0	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.09	0	0.612
Trend Rate	+9.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.015	0.623	0.376
Mobility	-0.002	0.781	
New Normal Scalar	0.239	0.271	
Trend Rate	+1.6%		

5.2. Property Damage

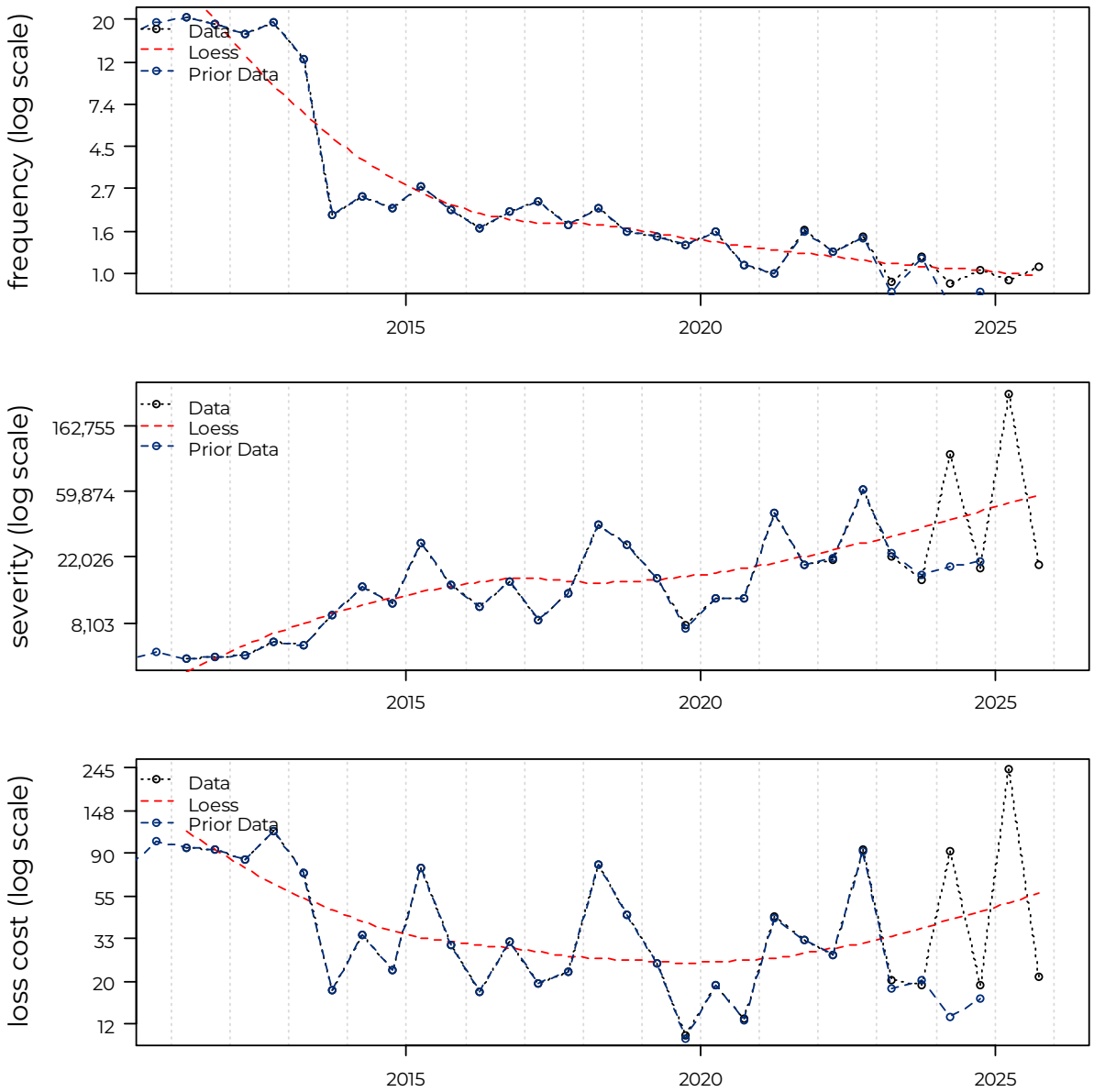
For the prior review, we selected a past and future loss cost trend of +0.0%.

In Figure 8, 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 comparison to the estimated values used in our prior report and observe that our estimates have increased in recent periods and note that the severity estimates have increased significantly for the immature accident periods, which we present in Table 4 above.

We include loess curves that model the general trends in the data. We note the following events that coincide with significant changes in the data:

- Following the introduction of DCPD in 2013, there was a significant reduction to property damage frequency and an increase in severity.
- Other than slightly lower frequency in 2020-2 and 2021-1, there is no definitive impact of COVID-19.

Figure 8: Property Damage – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement, with and without the 2015 and 2018 observations, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2025-2 and include only trend (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -8.3%. The adjusted R-squared of our proposed frequency model is 0.769.

We fit a severity model to all accident half-years between 2014-1 and 2025-2 and include only trend (p = 0.010). The implied annual trend rate associated with our fitted severity model is +12.6%. The adjusted R-squared of our proposed severity model is 0.231.

In Figure 9, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.3%.[23] The implied adjusted R-squared of the combined frequency and severity model is -0.068.

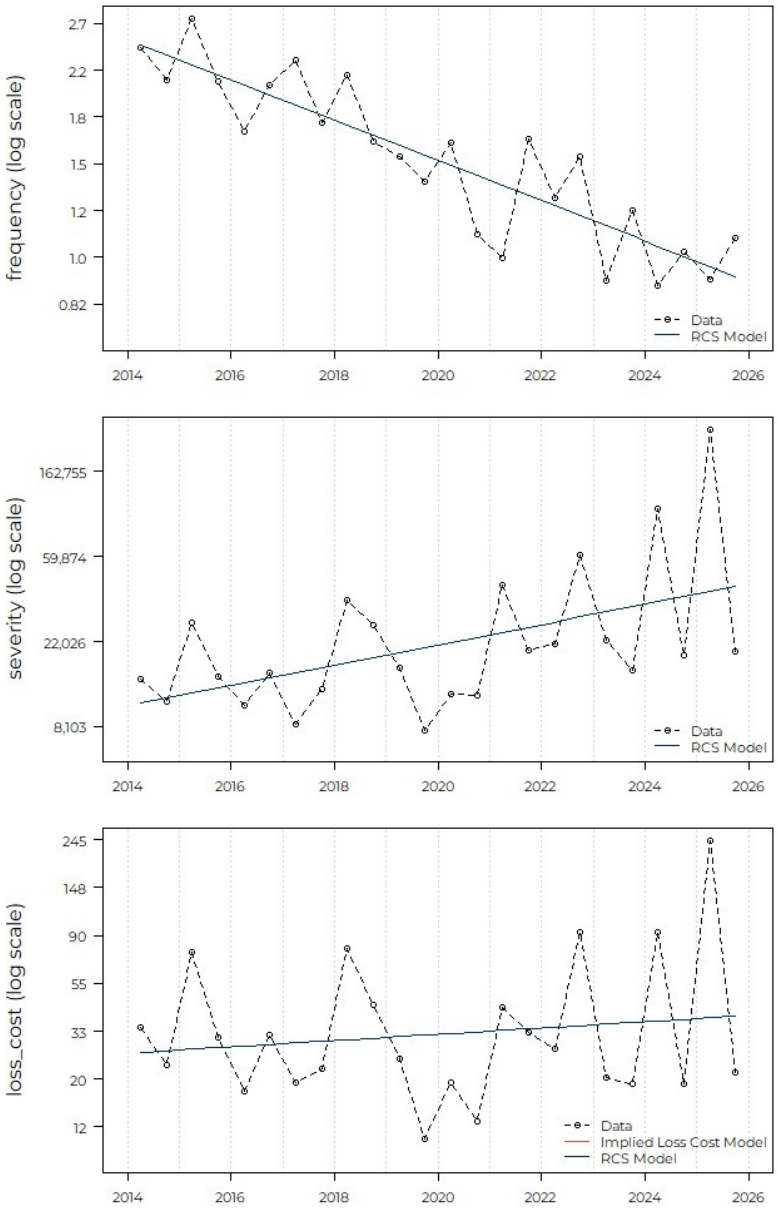
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2025-2 and include only trend (p = 0.458). The implied annual trend rate associated with our fitted loss cost model is +3.3%. The adjusted R-squared of our proposed loss cost model is -0.019.

While acknowledging the high *p*-value for the severity model, visual inspection suggests a positive severity trend. We note the frequency and severity trend appear to offset one another in the direct loss cost model. Given the poor fit of the loss cost model, the large volatility, and the relatively flat trend, we select a loss cost trend rate of +3.3%.

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

[23] = exp[-0.086 + 0.119] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.086	0	0.769
Trend Rate	-8.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.119	0.01	0.231
Trend Rate	+12.6%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.033	0.458	-0.019
Trend Rate	+3.3%		

5.3. Direct Compensation Property Damage

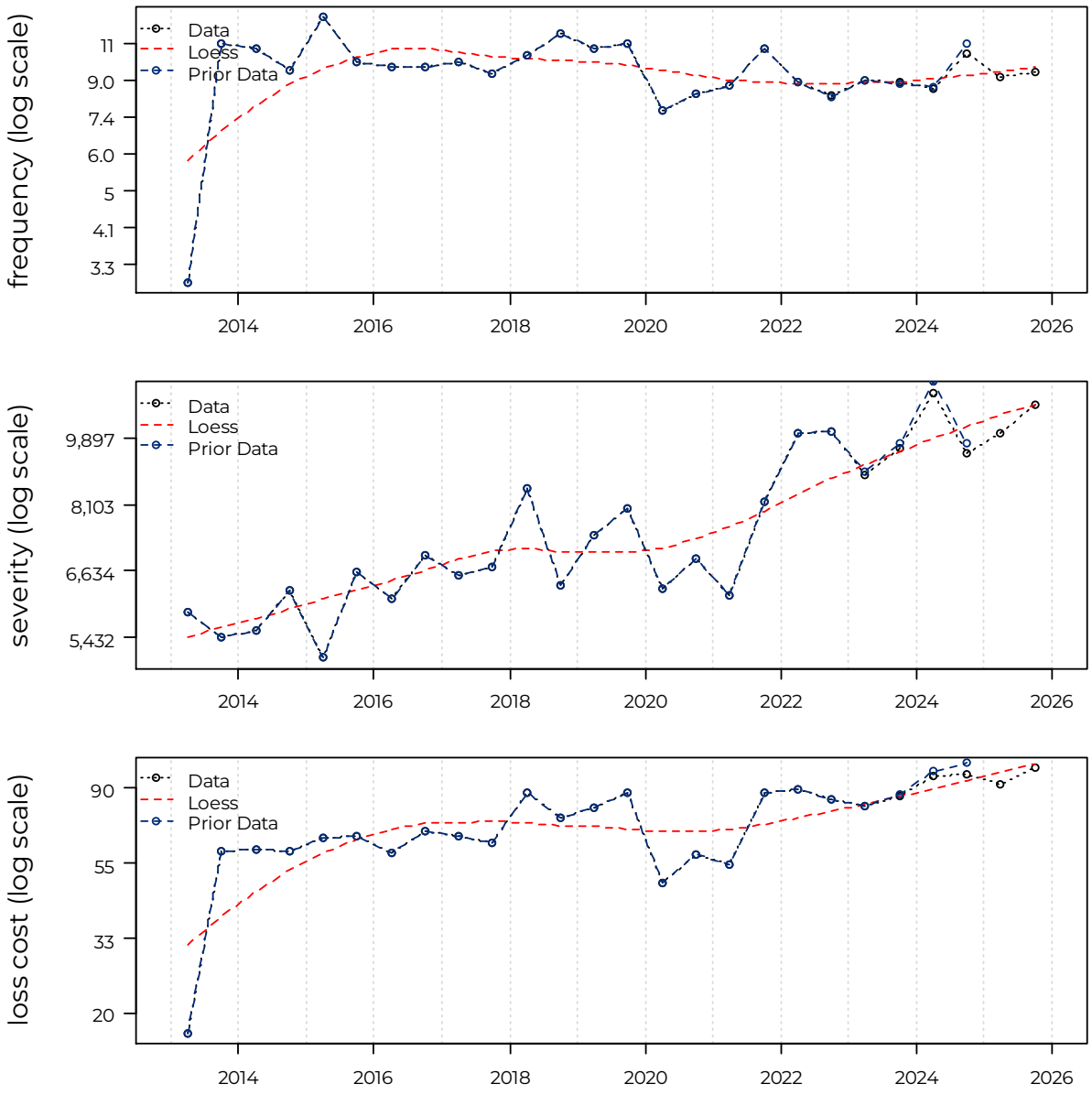
For the prior review, we selected a past and future loss cost trend of +3.1%.

In Figure 10, 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 2013-1 through 2025-2. We include a comparison to the estimated values used in our prior report and observe some slight decreases to the recent frequency and severity estimates. We include loess curves that model the

general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a decrease in frequency level at 2020–1 coincident with the COVID–19 pandemic. The decline in frequency level coincident with the pandemic has been partly sustained through the end of 2025–2, with 2025–2 still lower than pre–COVID levels.

Figure 10: DCPD – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2025-2 and include mobility ($p = 0.000$) and a new normal scalar ($p = 0.006$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.457.

We fit a severity model to all accident half-years between 2014-1 and 2025-2 and include trend ($p = 0.020$) and excess inflation ($p = 0.020$). The implied annual trend rate associated with our fitted severity model is +3.1%. The adjusted R-squared of our proposed severity model is 0.777.

In Figure 11, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.1%.[24] The implied adjusted R-squared of the combined frequency and severity model is 0.713.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2025-2 and include trend ($p = 0.000$), mobility ($p = 0.000$), excess inflation ($p = 0.118$), and a new normal scalar ($p = 0.730$). The implied annual trend rate associated with our fitted loss cost model is +6.9%. The adjusted R-squared of our proposed loss cost model is 0.878.

We observe a significant drop in loss cost due to the pandemic and rise due to inflation after inspection of the separate frequency and severity components. In the direct loss cost model, these effects appear confounded with one another, leading to a counterintuitive negative inflation scalar. The direct loss cost model struggles to separate the trend, pandemic, and inflation effects in such a short time period. Since the pandemic primarily affected frequency and inflation primarily affected severity, the frequency and severity models measure the pandemic and inflation effects separately, removing any confounding of these parameters on loss costs.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.1%.

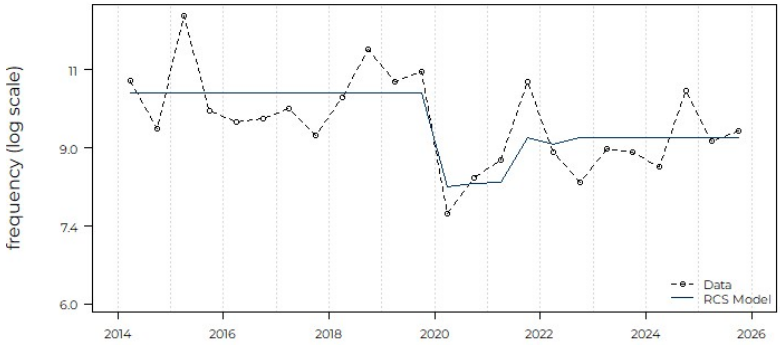
We observe that mobility, and the new normal scalar are statistically significant in the frequency model. We present factors to adjust the pre-pandemic and in−pandemic data in Section 6.

We also note that the excess inflation variable is significant in the severity model. In Section 7, we present the excess inflation adjustment factors implied by the severity model to consider the period of higher inflation.

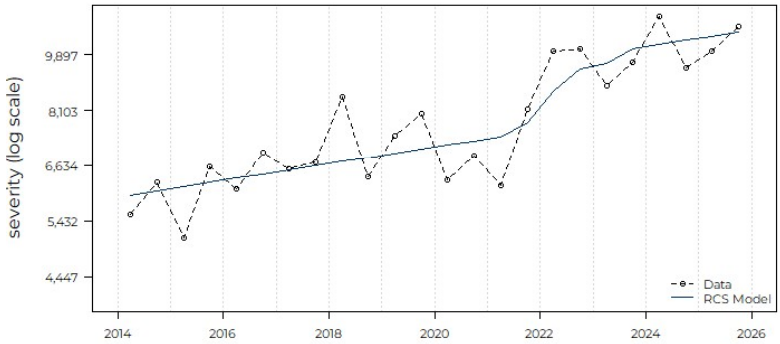
[24] = exp[0.000 + 0.030] - 1

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

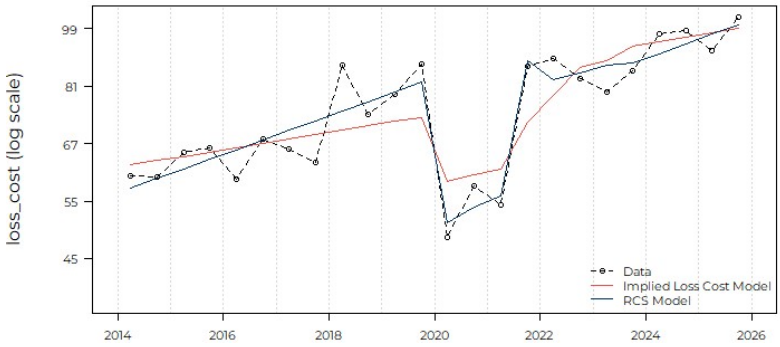
Figure 11: DCPD - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.009	0	0.457
New Normal Scalar	-0.114	0.006	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.03	0.02	0.777
Excess Inflation	0.241	0.02	
Trend Rate	+3.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.067	0	0.878
Mobility	0.02	0	
Excess Inflation	-0.168	0.118	
New Normal Scalar	-0.032	0.73	
Trend Rate	+6.9%		

5.4. Accident Benefits

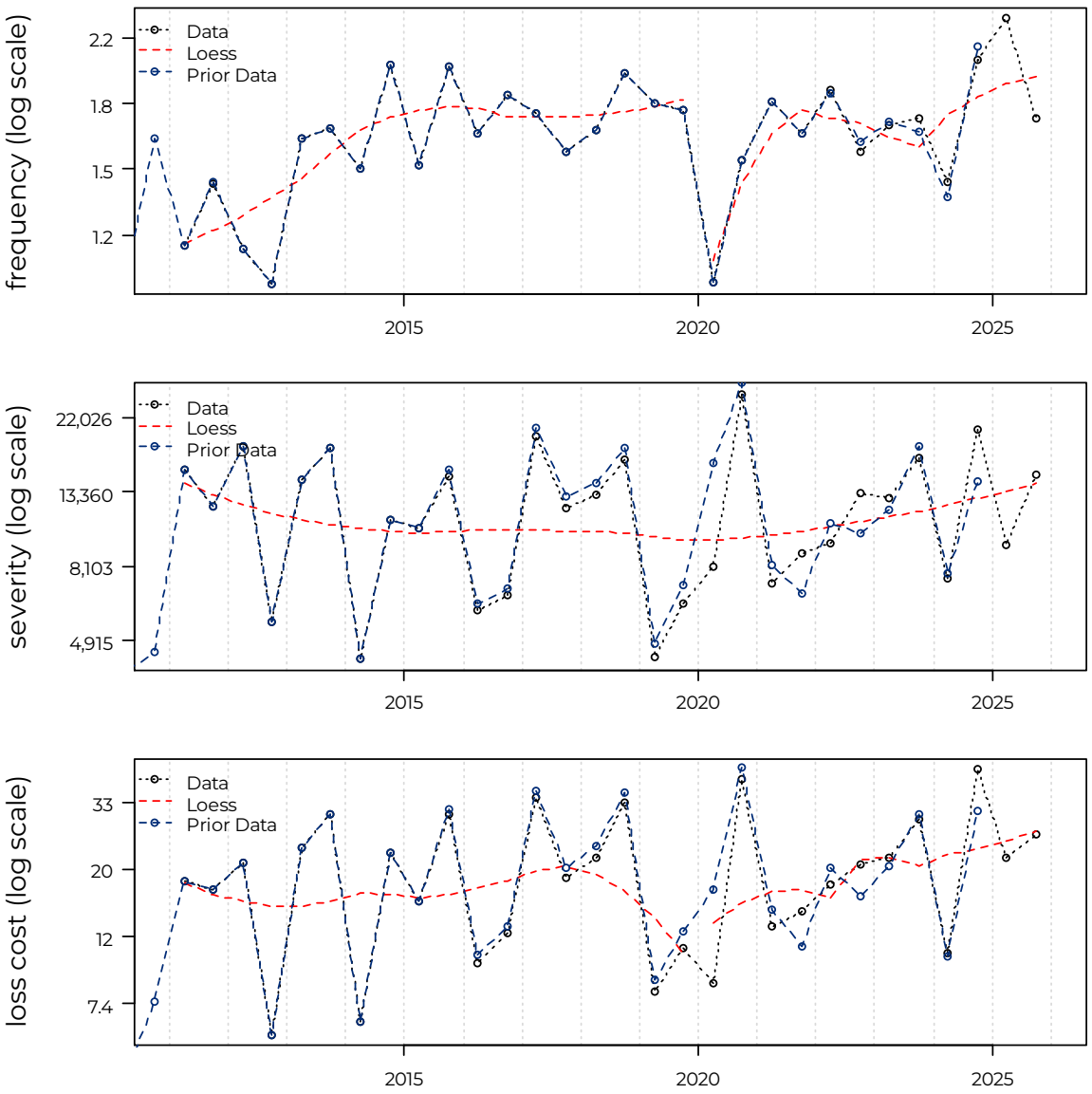
For the prior review, we selected a past and future loss cost trend of +0.0%.

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 comparison to the estimated values used in our prior report and observe variability in our estimates for the more recent accident years. We include loess curves that model the general

trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large, but short-lived, decrease during 2020 coincident with the COVID-19 pandemic, then a return to near pre-pandemic levels.

Figure 12: Accident Benefits Total – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over these various trend measurement periods, with and without reform parameter(s), are presented in Appendix E.

In the models we discuss below, the trend variables are not statistically significant, and we reflect that in our final selected trend. We retained the trend variable in the models (and in Figure 13) to allow the user to appreciate the volatility around the fitted trend line.

We fit a frequency model to all accident half-years between 2013-1 and 2025-2 and include trend (p = 0.369) and mobility (p = 0.020). The implied annual trend rate associated with our fitted frequency model is +0.7%. The adjusted R-squared of our proposed frequency model is 0.156.

We fit a severity model to all accident half-years between 2013-1 and 2025-2 and include only trend (p = 0.554). The implied annual trend rate associated with our fitted severity model is +1.5%. The adjusted R-squared of our proposed severity model is -0.026.

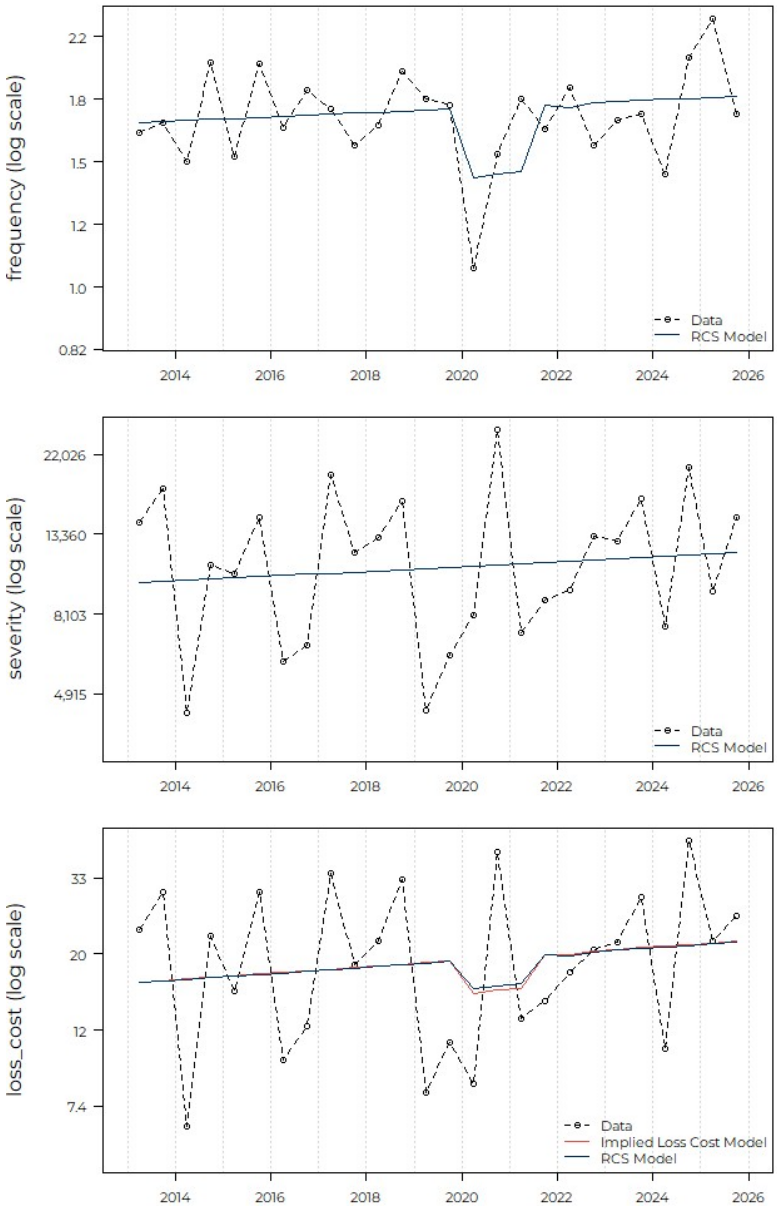
In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +2.2%.[25] The implied adjusted R-squared of the combined frequency and severity model is -0.098.

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 2013-1 and 2025-2 and include trend (p = 0.451) and mobility (p = 0.580). The implied annual trend rate associated with our fitted loss cost model is +2.2%. The adjusted R-squared of our proposed loss cost model is -0.050.

While we find the mobility parameter is statistically significant in the frequency model, we observe frequency has returned to pre-pandemic levels. As none of the models discern a statistically significant trend, we select a loss cost trend rate of +0.0%.

[25] = exp[0.007 + 0.015] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	0.007	0.369	0.156
Mobility	0.009	0.02	
Trend Rate	+0.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.015	0.554	-0.026
Trend Rate	+1.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.021	0.451	-0.05
Mobility	0.007	0.58	
Trend Rate	+2.2%		

5.5. Collision

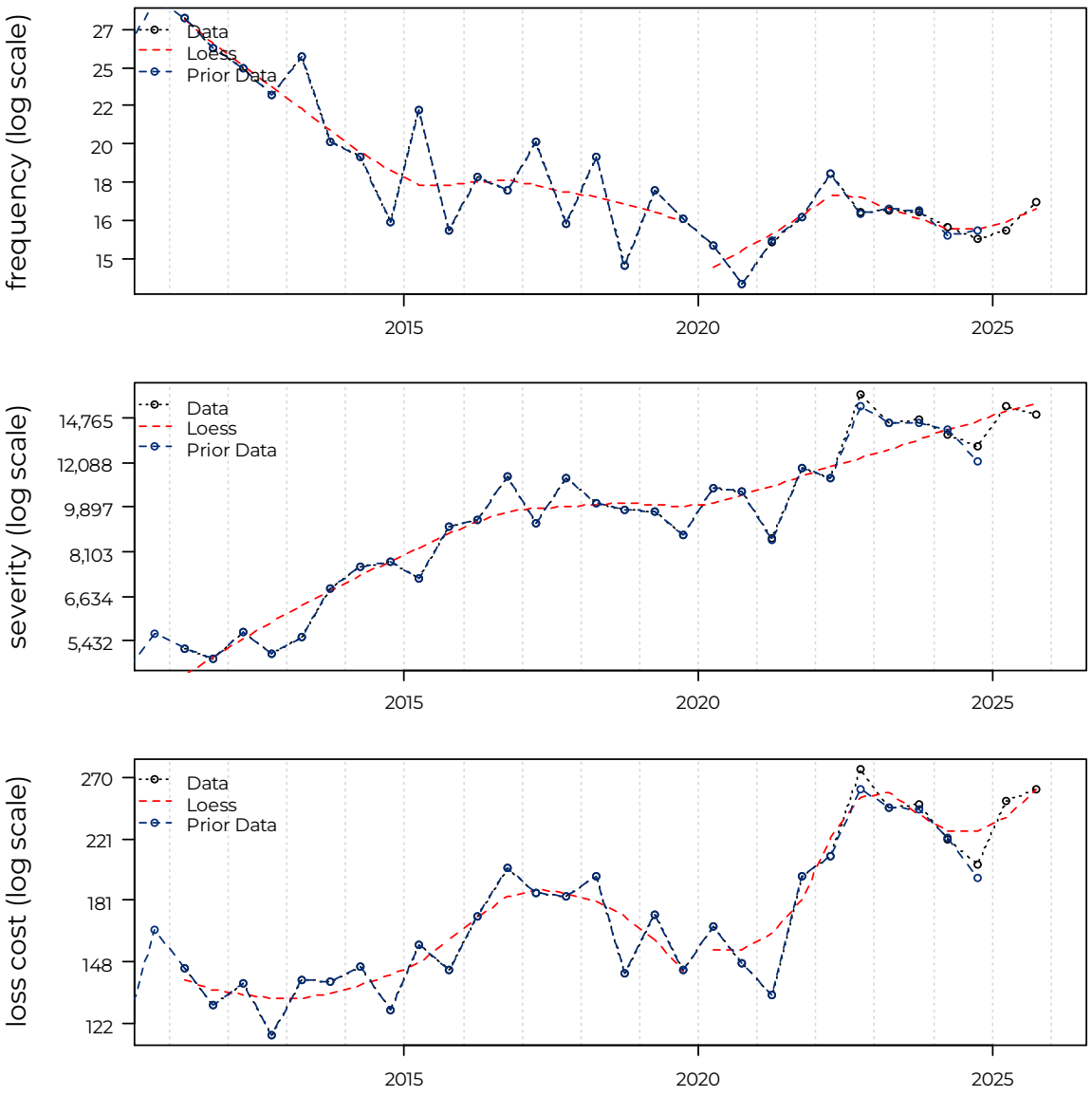
For the prior review, we selected a past and future loss cost trend of -2.3%.

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 comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly. We include loess curves that model the general trends in the

data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020 coincident with the COVID-19 pandemic, with 2021-2 returning to pre-pandemic levels.

Figure 14: Collision – Observed Loss Cost Experience



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 reform parameter at April 2013, as well as excluding the 2016 loss cost spike, are presented in Appendix E. We offer the following observations about these measured trends.

As noted in Section 2, DCPD was introduced April 1, 2013, which appears to have affected the collision claim experience. The effect of the reform appears to be offsetting, with frequency declining and severity rising.

We fit a frequency model to all accident half-years between 2016-1 and 2025-2 and include trend (p = 0.085) and mobility (p = 0.010). The implied annual trend rate associated with our fitted frequency model is -1.1%. The adjusted R-squared of our proposed frequency model is 0.332.

We fit a severity model to all accident half-years between 2016-1 and 2025-2 and include trend (p = 0.645) and excess inflation (p = 0.001). The implied annual trend rate associated with our fitted severity model is -0.8%. The adjusted R-squared of our proposed severity model is 0.761.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -1.8%.[26] The implied adjusted R-squared of the combined frequency and severity model is 0.708.

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 2016-1 and 2025-2 and include trend (p = 0.197), mobility (p = 0.418), and excess inflation (p = 0.005). The implied annual trend rate associated with our fitted loss cost model is -3.3%. The adjusted R-squared of our proposed loss cost model is 0.716.

We observe a drop in loss cost due to the pandemic and a rise due to inflation after inspection of the separate frequency and severity components. In the direct loss cost model, these effects appear confounded with one another, leading to a mobility parameter that is not significant. The direct loss cost model struggles to separate the trend, pandemic, and inflation effects in such a short time period. Since the pandemic primarily affected frequency and inflation primarily affected severity, the frequency and severity models measure the pandemic and inflation effects separately, removing any confounding of these parameters on loss costs.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -1.8%. We appreciate that the trend parameters are not significant in those models. For the frequency model, although the coefficient is not significant at the 5% level, it is significant at the 10% level. For the severity model, we attribute that to a trend coefficient that is close to 0. For these reasons, we concluded that it was reasonable to select our trends based on the combined frequency and severity models.

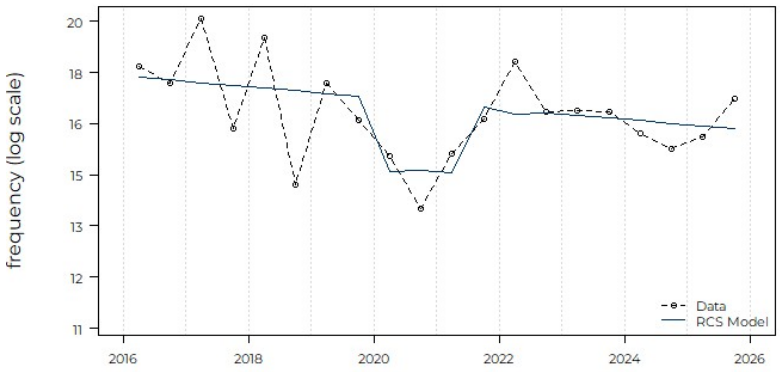
We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in−pandemic data in Section 6.

[26] = exp[-0.011 + -0.008] - 1

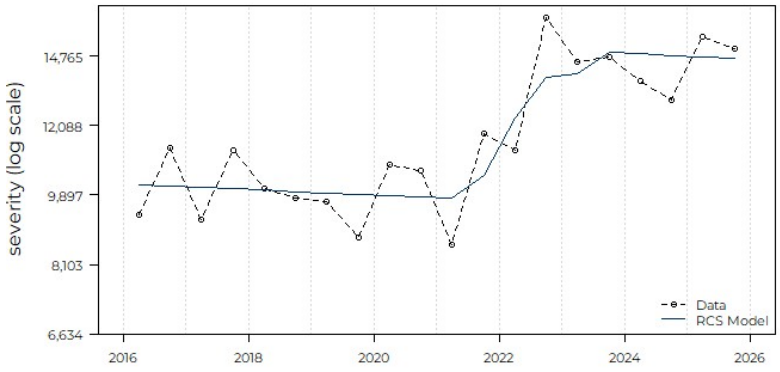
In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses for consideration of temporally higher inflation.

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

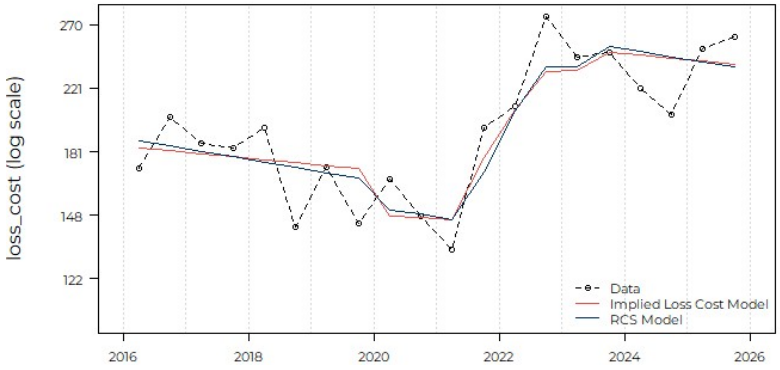
Figure 15: Collision - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.011	0.085	0.332
Mobility	0.005	0.01	
Trend Rate	-1.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.008	0.645	0.761
Excess Inflation	0.439	0.001	
Trend Rate	-0.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.033	0.197	0.716
Mobility	0.003	0.418	
Excess Inflation	0.549	0.005	
Trend Rate	-3.3%		

5.6. Comprehensive

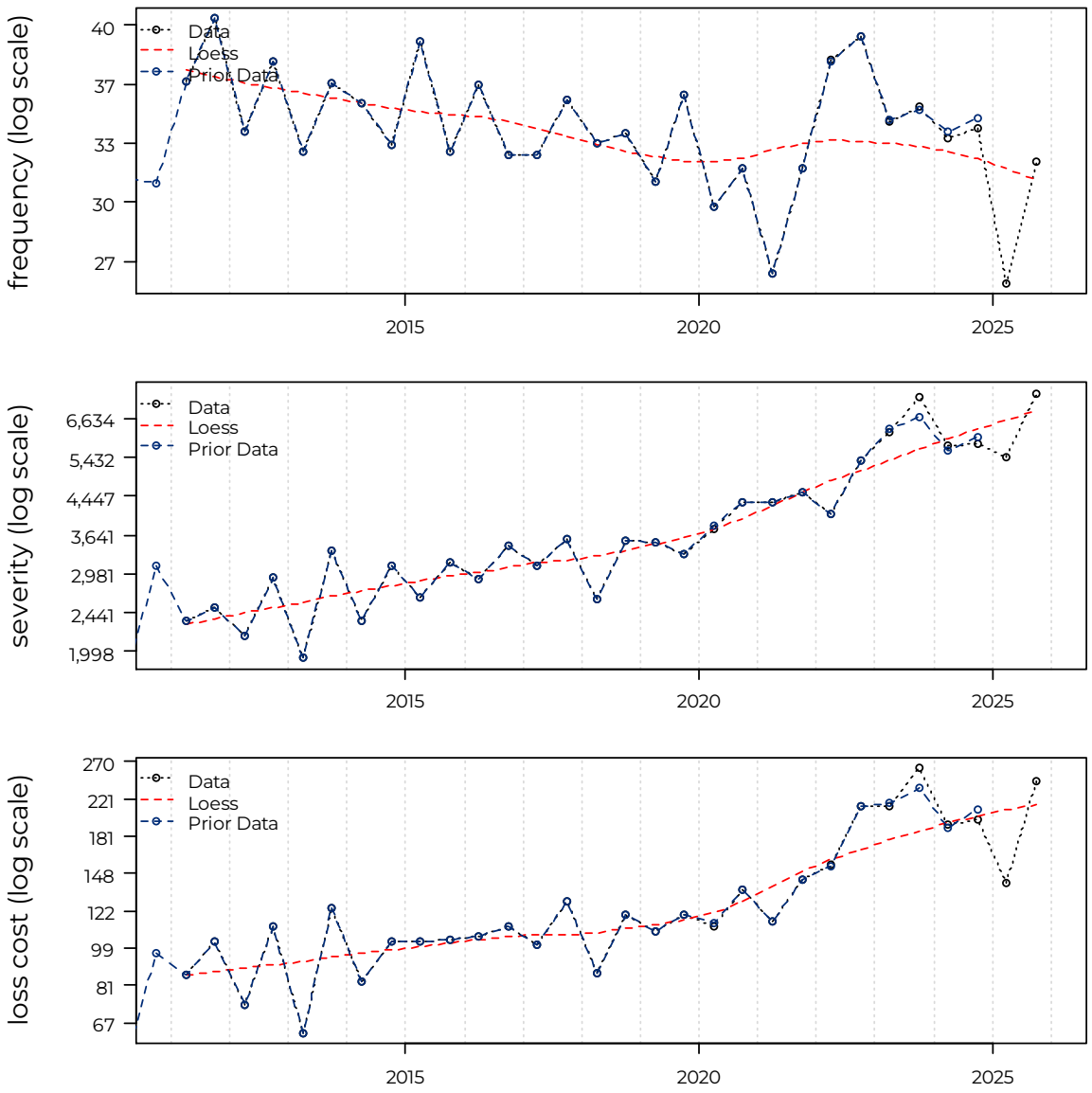
For the prior review, we selected a past and future loss cost trend of +5.3%.

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 comparison to the estimated values used in our prior report and observe our estimates have not changed significantly. We include loess curves that model the general trends in the data. We note the following events that coincide with significant changes in the data:

- There is a modest decline in the frequency level during 2020 and 2021 that may or may not be associated with COVID-19 and a very steep rise in 2022 due to a number of weather-related events (particularly, Hurricane Fiona).

Figure 16: Comprehensive – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, including and excluding the 2007 and 2010 data points, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-2 and 2025-2 and include trend (p = 0.191) and mobility (p = 0.019). The implied annual trend rate associated with our fitted frequency model is -0.7%. The adjusted R-squared of our proposed frequency model is 0.228.

We fit a severity model to all accident half-years between 2013-2 and 2025-2 and include trend (p = 0.000), seasonality (p = 0.004), and excess inflation (p = 0.004). The implied annual trend rate associated with our fitted severity model is +5.1%. The adjusted R-squared of our proposed severity model is 0.890.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +4.4%.[27] The implied adjusted R-squared of the combined frequency and severity model is 0.822.

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 2013-2 and 2025-2 and include trend (p = 0.340), mobility (p = 0.346), seasonality (p = 0.001), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +1.5%. The adjusted R-squared of our proposed loss cost model is 0.859.

We observe a significant drop in loss cost due to the pandemic and rise due to inflation after inspection of the separate frequency and severity components. In the direct loss cost model, these effects appear confounded with one another, leading to a mobility parameter that is not significant. The direct loss cost model struggles to separate the trend, pandemic, and inflation effects in such a short time period. Since the pandemic primarily affected frequency and inflation primarily affected severity, the frequency and severity models measure the pandemic and inflation effects separately, removing any confounding of these parameters on loss costs.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +4.4%. We recognize that this trend rate considers a frequency trend that is not significant. We consider that reasonable considering (i) that the trend coefficient is close to 0% and (ii) the influence of the unusual 2022 frequency values.

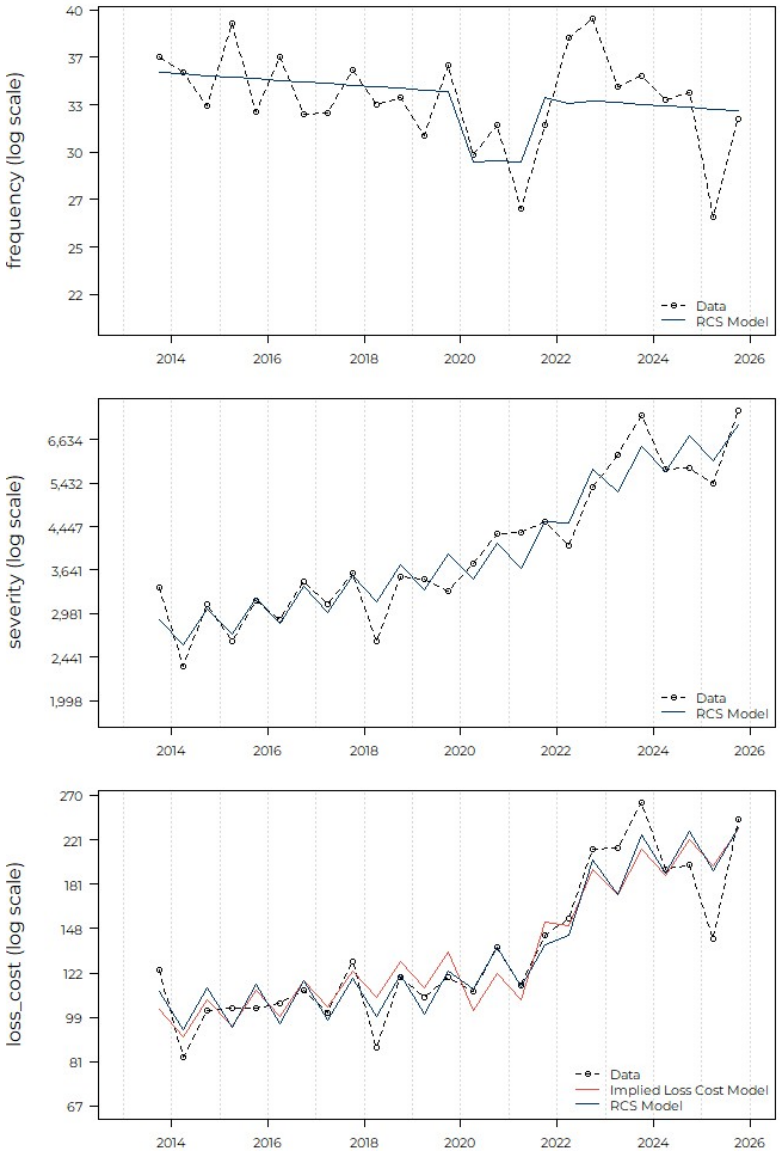
We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in−pandemic data in Section 6.

In Section 7, we present the excess inflation adjustment factors implied by the severity model to consider the period of higher inflation.

[27] = exp[-0.007 + 0.050] - 1

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

Figure 17: Comprehensive - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.007	0.191	0.228
Mobility	0.006	0.019	
Trend Rate	-0.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.05	0	0.89
Seasonality	0.141	0.004	
Excess Inflation	0.293	0.004	
Trend Rate	+5.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.015	0.34	0.859
Mobility	-0.004	0.346	
Seasonality	0.184	0.001	
Excess Inflation	0.558	0	
Trend Rate	+1.5%		

5.7. Specified Perils

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

Due to low data volume and the nature of the coverage, we select the same past loss cost trend rate as we do for comprehensive, +4.4%.

5.8. All Perils

For the prior review, we selected a past loss cost trend of +0.2%.

Due to low data volume and the nature of the coverage, we select a past loss cost trend rate based on our selected values for collision and comprehensive, +0.3%[28] for the past and future (rounded).

5.9. Summary- All Coverages

We summarize our current and prior trend analyses in Table 6.

Table 6: Selected Loss Cost Trends

Coverage	2025 Annual Review: Data as of December 31, 2024	2026 Annual Review: Data as of December 31, 2025
Bodily Injury	+3.1%	+1.6%
Property Damage	0.0%	+3.3%
Direct Compensation Property Damage	+3.1%*	+3.1%*
Accident Benefits	0.0%	0.0%
Collision	-2.3%*	-1.8%*
Comprehensive	+5.3%*	+4.4%*
Specified Perils	+5.3%*	+4.4%*
All Perils	+0.2%*	+0.3%*

Table Notes

* Subject to excess inflation. See Section 7 for the implied adjustment factors.-

[28] 2/3 weight to collision and 1/3 weight to comprehensive

6. Post-Pandemic Frequency Level

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

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

We consider 2021−2 to be a potential starting point for the post−pandemic frequency level for Nova Scotia, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2021−2. Claims frequency during the in−pandemic period (2020 through to 2021−1) would be adjusted upward to the "new normal level" and claims frequency prior to the pandemic period would be expected to be adjusted downward to the "new normal level."[29]

We observe some stability in the frequency levels in the most recent nine accident periods, from 2021−2 to 2025−2; and consider this reflective of the post−pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2021−2 is possible (in some territories, or for some insurers) as the remote and hybrid work options evolved through 2025. However, in the case of Nova Scotia Industry−wide experience, once adjusted for trend, we do not see clear evidence of a (modest) frequency rise after 2021−2 related to this issue.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[30] we discuss in Section 5 to bring the frequency of all accident years to a 2025−2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments[31]" included in the models that we discuss in Section 5.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2025−2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre−pandemic and in−pandemic periods.

[29] For some coverages, no adjustment is needed.
[30] We do not include seasonality, mobility, or other scalars.
[31] Mobility and scalars, but not seasonality.

We present adjustment factors for the change in frequency level for each major coverage[32] impacted by the pandemic. Assuming the 2021–2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

These factors we present below when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID–19 pandemic and (2) "new normal" of the post–pandemic era. In addition to these post–pandemic adjustment factors, the historical loss cost data would be projected to average accident date of the proposed rate program using the selected loss cost trend rates.

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

Figure 18: Bodily Injury

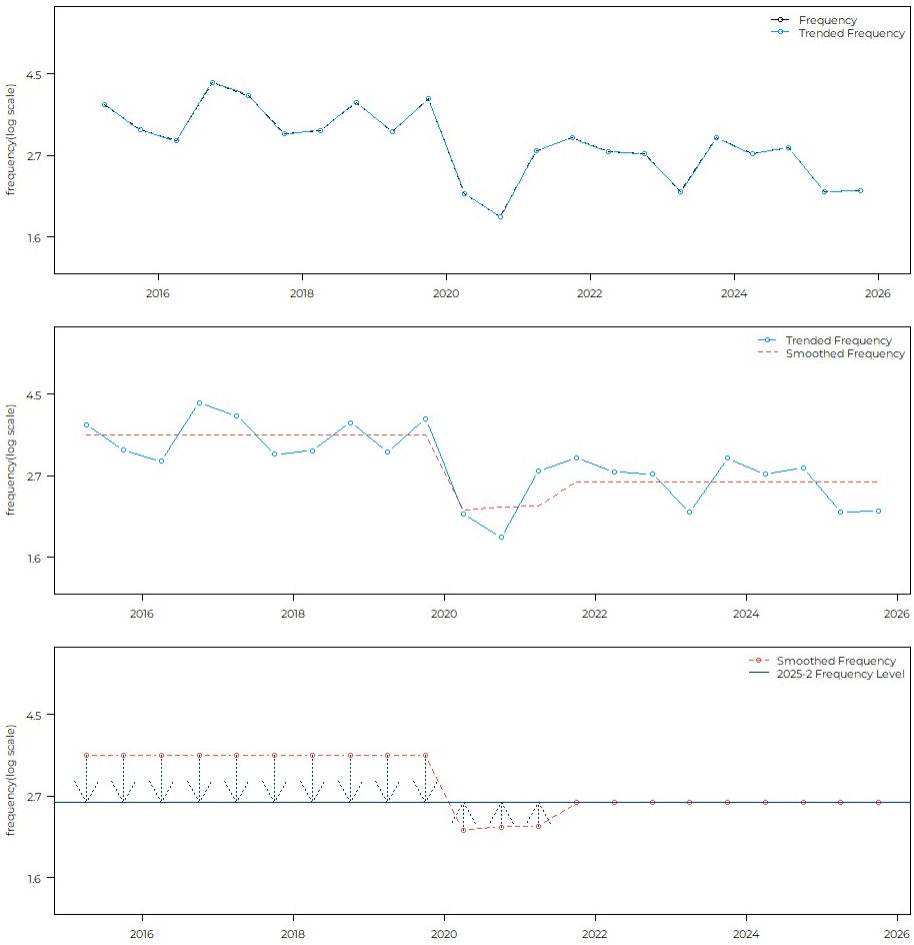


Table 7: Bodily Injury Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.750
202001	1.184
202002	1.162
202101	1.156
202102 and subsequent	1.000

Figure 19: Direct Compensation Property Damage

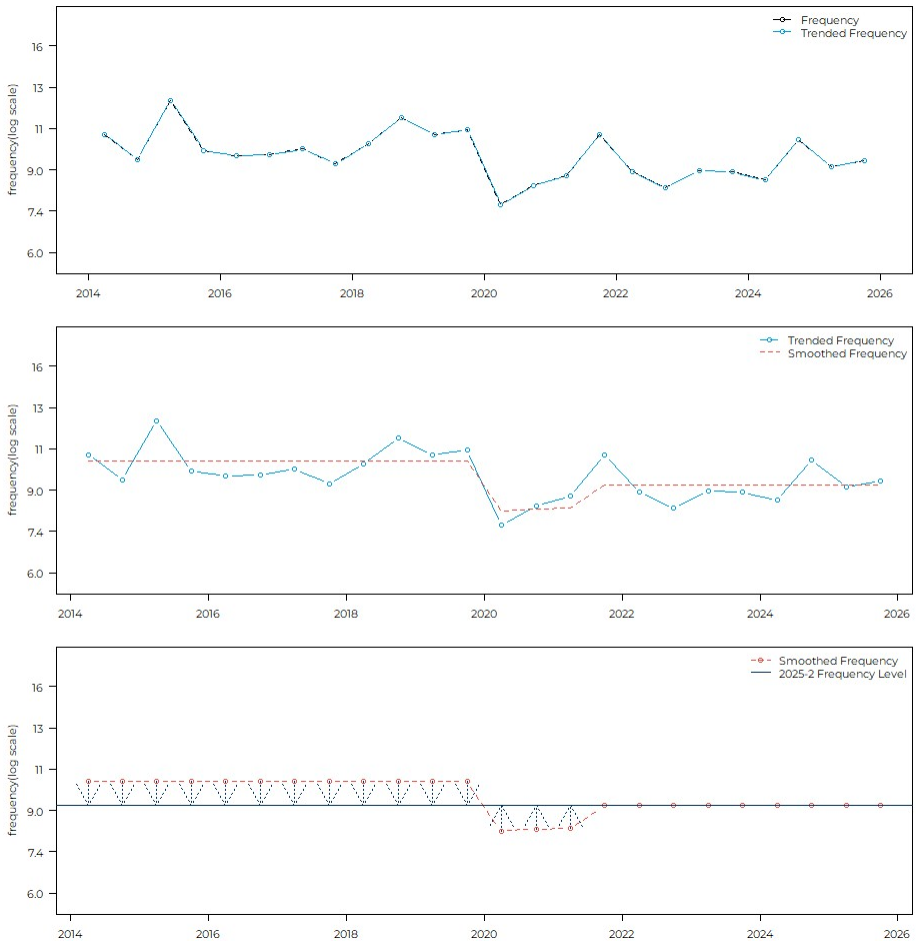


Table 8: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.891
202001	1.131
202002	1.120
202101	1.117
202102 and subsequent	1.000

Figure 20: Accident Benefits

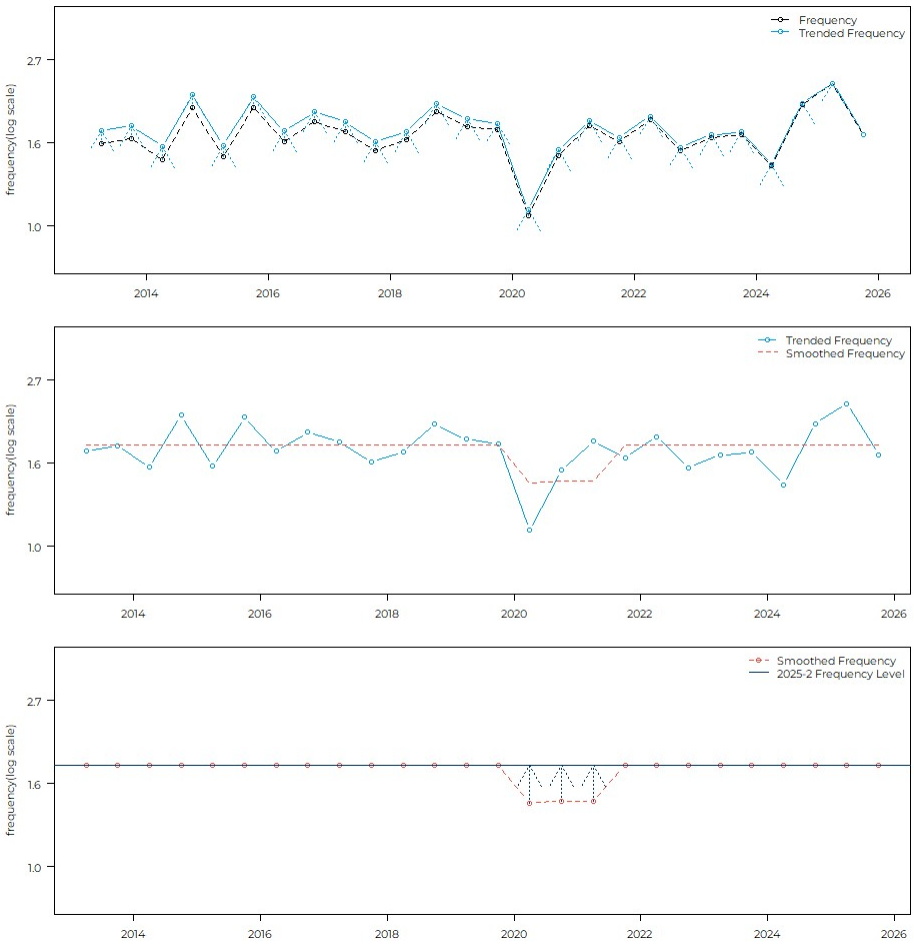


Table 9: Accident Benefits Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
202001	1.252
202002	1.240
202101	1.237
202102 and subsequent	1.000

Figure 21: Collision

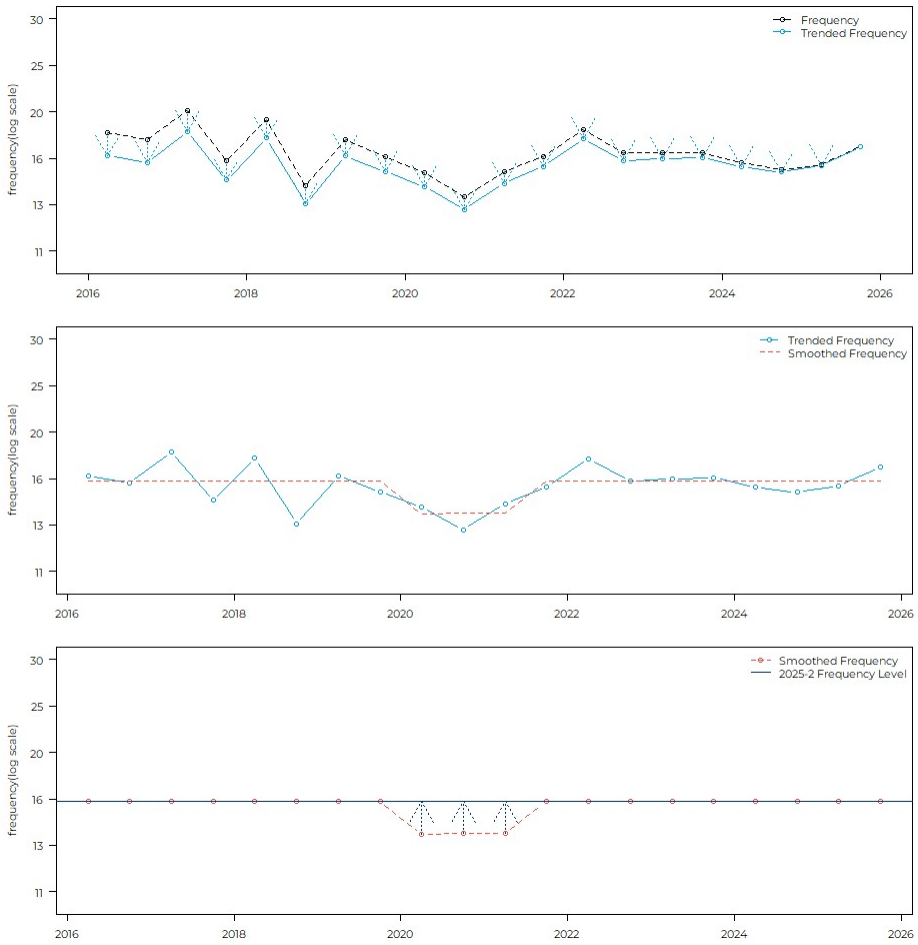


Table 10: Collision Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
202001	1.155
202002	1.148
202101	1.146
202102 and subsequent	1.000

Figure 22: Comprehensive

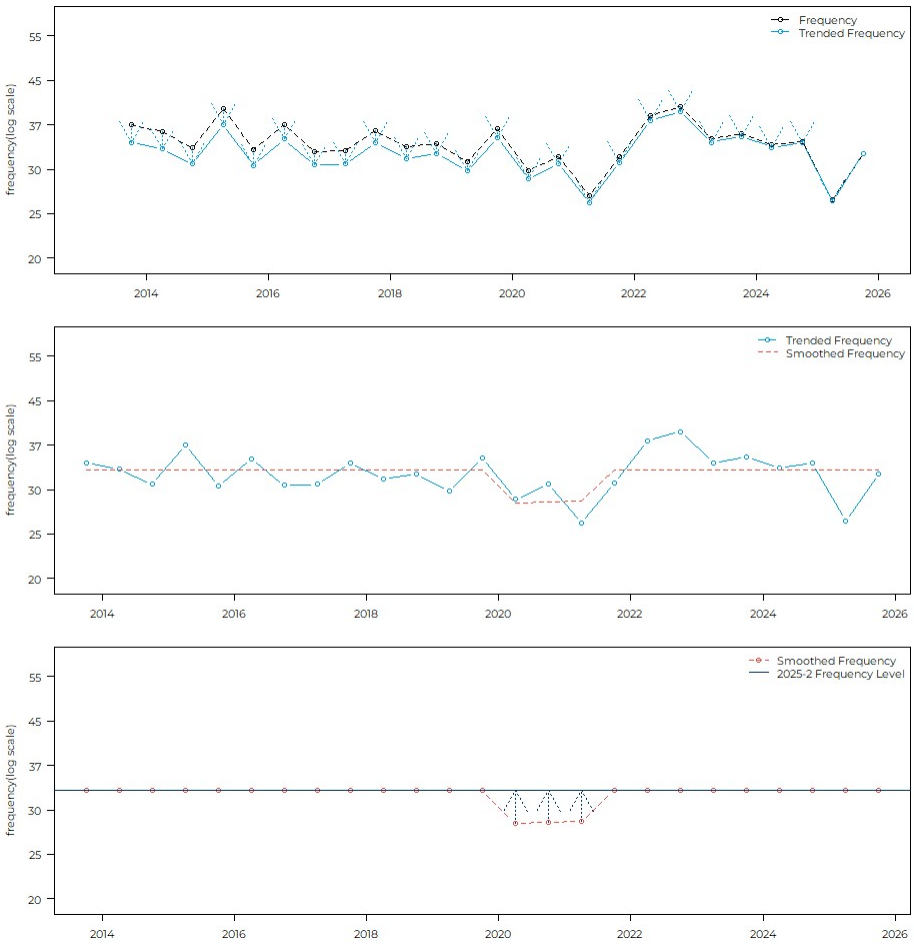


Table 11: Comprehensive Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
202001	1.160
202002	1.153
202101	1.151
202102 and subsequent	1.000

7. Excess Inflation

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

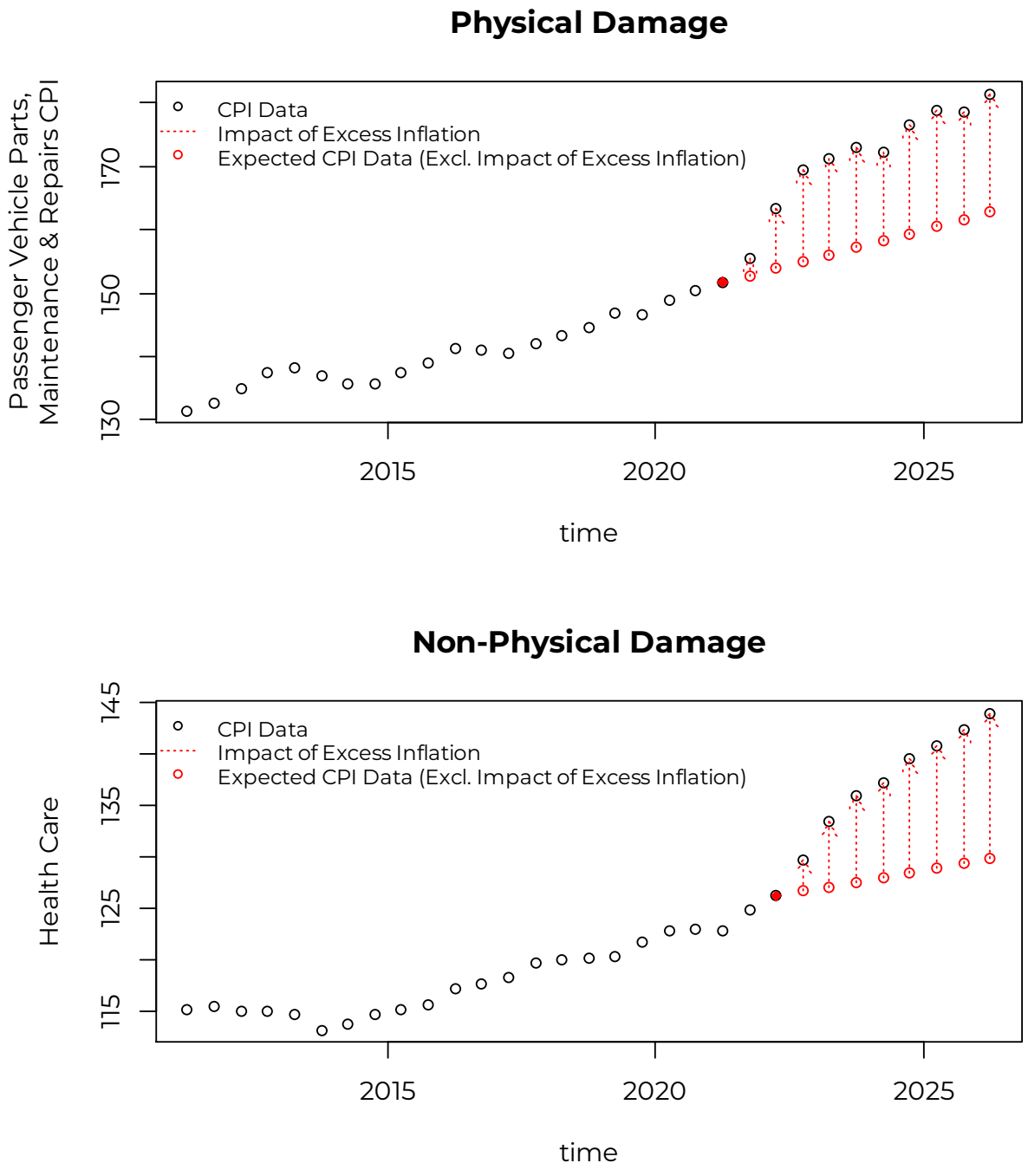
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as the baseline CPI and the baseline inflation rate.
- We calculate the excess ratio as the observed CPI divided by the predicted CPI.
- We calculate the natural logarithm of the excess ratio.
- We normalize the natural logarithm excess ratio values by dividing by the maximum value.

We present the CPI values, in Figure 23, and the excess inflation parameter values, in Table 12.

Table 12: Excess Inflation Model Parameter

Accident Semester	Physical Damage Excess Inflation Parameter	Non-Physical Damage Excess Inflation Parameter
2020-1	0.000	0.000
2020-2	0.000	0.000
2021-1	0.000	0.000
2021-2	0.157	0.000
2022-1	0.547	0.000
2022-2	0.818	0.235
2023-1	0.854	0.471
2023-2	1.000	0.616
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000
2025-2	1.000	1.000

Figure 23: CPI Inflation



We include an excess inflation parameter in our DCPD, collision, comprehensive, and all perils severity models. The combination of the modelled coefficient and the

parameter values, in Table 12, adjust the historical data temporarily higher inflation. We present the adjustment factors by coverage in Table 13.

Table 13: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Collision	Comprehensive	All Perils[33]
Prior	1.273	1.552	1.340	1.481
2020-1	1.273	1.552	1.340	1.481
2020-2	1.273	1.552	1.340	1.481
2021-1	1.273	1.552	1.340	1.481
2021-2	1.225	1.448	1.280	1.392
2022-1	1.115	1.220	1.142	1.194
2022-2	1.045	1.083	1.055	1.074
2023-1	1.036	1.066	1.044	1.059
2023-2	1.000	1.000	1.000	1.000
2024-1	1.000	1.000	1.000	1.000
2024-2	1.000	1.000	1.000	1.000
2025-1	1.000	1.000	1.000	1.000
2025-2	1.000	1.000	1.000	1.000

The factors we present above, when applied to historical experience period data, would adjust that experience data for the influence of higher-than-average inflationary levels. The application of these adjustments to historical experience data would be similar to that discussed for post-pandemic frequency in Section 6. That is, the trend factors presented in this report should be applied to amounts adjusted for the impact of excess inflation.

[33] 2/3 weight to collision and 1/3 weight to comprehensive

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9. Considerations and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by 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 data 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.
- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to the client named herein. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.
- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice and Statements of Principles, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

10. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 8
- Property Damage: Page 9 to 16
- Direct Compensation Property Damage: 17 to 24
- Accident Benefits – Total: Pages 25 to 31
- Collision: Pages 32 to 47
- Comprehensive: Pages 48 to 63

Appendix F: Summary of selected loss trend models

Appendix G: New Normal adjustment factor calculation.

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Province of Nova Scotia

Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property	Third Party Liability - Direct	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	1.356	0.915	1.029	0.924	1.061	0.896	1.143
12	1.070	0.979	0.985	0.975	1.061	0.970	1.008
18	1.044	1.061	0.998	1.005	1.061	0.992	1.001
24	0.996	1.018	0.999	1.005	1.061	1.000	1.000
30	0.989	1.002	0.999	0.999	1.000	1.000	1.000
36	0.999	1.000	0.999	0.999	1.000	1.000	1.000
42	1.002	1.000	1.000	1.002	1.000	1.000	1.000
48	1.002	1.000	1.000	1.002	1.000	1.000	1.000
54	0.997	1.000	1.000	1.000	1.000	1.000	1.000
60	0.993	1.000	1.000	1.000	1.000	1.000	1.000
66	0.997	1.000	1.000	1.000	1.000	1.000	1.000
72	0.995	1.000	1.000	1.000	1.000	1.000	1.000
78	0.995	1.000	1.000	1.000	1.000	1.000	1.000
84	0.998	1.000	1.000	1.000	1.000	1.000	1.000
90	0.998	1.000	1.000	1.000	1.000	1.000	1.000
96	0.998	1.000	1.000	1.000	1.000	1.000	1.000
102	0.998	1.000	1.000	1.000	1.000	1.000	1.000
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property	Third Party Liability - Direct	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1.000	Wght Avg: 6 Semester
30	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	1.000	1.000	1.000
36	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 10 Semesters	Wght Avg: All Semesters	1.000	1.000	1.000
42	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	1.000	1.000	1.000
48	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 10 Semesters	1.000	1.000	1.000
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
60	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	1.000	1.000	1.000	1.000
66	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
72	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
78	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
84	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
90	Avg: 6 Semesters ex hi/lo	1.000	1.000	1.000	1.000	1.000	1.000
96	Wght Avg: 6 Semesters Excl Latest Diagonal	1.000	1.000	1.000	1.000	1.000	1.000
102	Wght Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property	Third Party Liability - Direct	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	4.260	1.765	1.085	1.410	1.611	1.034	1.099
12	2.747	1.239	1.004	1.586	1.376	0.982	1.006
18	2.367	1.131	1.009	1.552	1.293	0.990	1.000
24	1.834	1.102	1.003	1.448	1.302	1.000	0.999
30	1.564	1.002	0.999	1.310	1.176	1.000	0.999
36	1.398	0.998	0.999	1.262	1.203	1.000	1.000
42	1.234	0.998	1.000	1.008	1.161	1.000	1.000
48	1.191	0.998	1.000	0.924	1.069	1.000	1.000
54	1.113	0.998	1.000	0.980	1.047	1.000	1.000
60	1.096	0.998	1.000	0.990	0.997	1.000	1.000
66	1.060	1.000	1.000	0.989	0.980	1.000	1.000
72	1.020	1.000	1.000	1.001	1.001	1.000	1.000
78	1.013	1.000	1.000	1.001	1.000	1.000	1.000
84	1.007	1.000	1.000	1.001	1.000	1.000	1.000
90	1.008	1.000	1.000	1.001	1.000	1.000	1.000
96	1.009	1.000	1.000	1.001	1.000	1.000	1.000
102	1.005	1.000	1.000	1.000	1.000	1.000	1.000
108	1.004	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

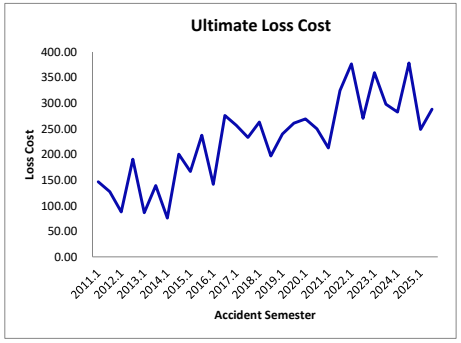
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2025

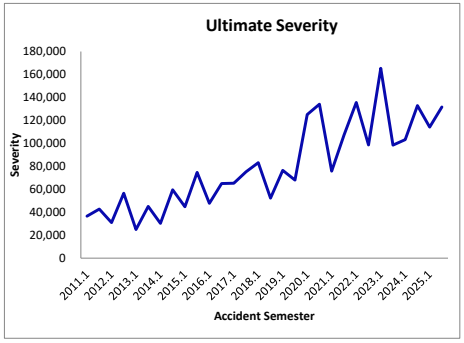
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property	Third Party Liability - Direct	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semesters Excl Latest Diagonal	Wght Avg: 10 Semesters
18	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Avg: 6 Semesters ex hi/lo
24	Wght Avg: 2 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: All Semesters	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester
30	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: All Semesters	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester
36	Avg: 2 Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	1.000	1.000
42	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 20 Semesters	1.000	1.000
48	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	1.000
54	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	1.000	1.000
60	Wght Avg: 20 Semesters	Wght Avg: All Semesters	1.000	Wght Avg: All Semesters	Avg: All Semester ex hi/lo	1.000	1.000
66	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Avg: All Semester ex hi/lo	Avg: All Semesters	1.000	1.000
72	Wght Avg: All Semesters	1.000	1.000	Wght Avg: 2 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	1.000	1.000
78	Wght Avg: All Semesters	1.000	1.000	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	1.000	1.000
84	Wght Avg: All Semesters	1.000	1.000	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	1.000	1.000
90	Wght Avg: All Semesters	1.000	1.000	Wght Avg: 4 Semester	Avg: All Semester ex hi/lo	1.000	1.000
96	Wght Avg: All Semesters	1.000	1.000	Wght Avg: All Semesters	Wght Avg: 6 Semester	1.000	1.000
102	Avg: 6 Semesters ex hi/lo	1.000	1.000	Wght Avg: All Semesters	1.000	1.000	1.000
108	Wght Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000

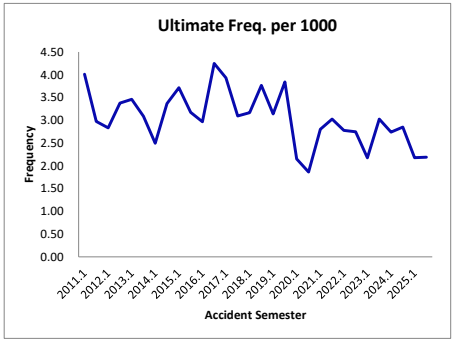
Province of Nova Scotia
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	25,422	102	3,370	1.105	3,725	146.52		36,518		4.01			
2011.2	174	26,563	79	3,055	1.105	3,377	127.12		42,745		2.97		136.61	
2012.1	168	26,479	75	2,131	1.090	2,324	87.75	-40.1%	30,982	-15.2%	2.83	-29.4%		
2012.2	162	27,538	93	4,818	1.090	5,253	190.74	50.0%	56,481	32.1%	3.38	13.6%	140.26	2.7%
2013.1	156	26,871	93	2,120	1.094	2,318	86.28	-1.7%	24,930	-19.5%	3.46	22.2%		
2013.2	150	27,217	84	3,466	1.094	3,790	139.24	-27.0%	45,114	-20.1%	3.09	-8.6%	112.93	-19.5%
2014.1	144	26,851	67	1,872	1.086	2,033	75.73	-12.2%	30,350	21.7%	2.50	-27.9%		
2014.2	138	27,612	93	5,095	1.086	5,533	200.40	43.9%	59,499	31.9%	3.37	9.1%	138.93	23.0%
2015.1	132	27,449	102	4,250	1.076	4,573	166.58	120.0%	44,828	47.7%	3.72	48.9%		
2015.2	126	28,344	90	6,252	1.076	6,726	237.29	18.4%	74,730	25.6%	3.18	-5.7%	202.50	45.8%
2016.1	120	27,980	83	3,622	1.095	3,966	141.73	-14.9%	47,777	6.6%	2.97	-20.2%		
2016.2	114	28,720	122	7,244	1.095	7,930	276.12	16.4%	65,001	-13.0%	4.25	33.8%	209.80	3.6%
2017.1	108	27,971	110	6,580	1.091	7,178	256.63	81.1%	65,254	36.6%	3.93	32.6%		
2017.2	102	28,697	89	6,132	1.091	6,690	233.12	-15.6%	75,292	15.8%	3.10	-27.1%	244.72	16.6%
2018.1	96	28,052	89	6,752	1.093	7,382	263.16	2.5%	83,086	27.3%	3.17	-19.5%		
2018.2	90	28,621	108	5,161	1.093	5,642	197.13	-15.4%	52,329	-30.5%	3.77	21.7%	229.81	-6.1%
2019.1	84	27,971	88	6,112	1.098	6,711	239.94	-8.8%	76,393	-8.1%	3.14	-0.8%		
2019.2	78	27,446	105	6,527	1.098	7,167	261.12	32.5%	67,945	29.8%	3.84	2.0%	250.43	9.0%
2020.1	72	24,500	53	5,916	1.115	6,595	269.18	12.2%	125,052	63.7%	2.15	-31.5%		
2020.2	66	23,544	44	5,277	1.115	5,882	249.85	-4.3%	134,105	97.4%	1.86	-51.5%	259.71	3.7%
2021.1	60	24,091	68	4,549	1.126	5,120	212.54	-21.0%	75,840	-39.4%	2.80	30.2%		
2021.2	54	24,714	75	7,131	1.126	8,027	324.81	30.0%	107,342	-20.0%	3.03	62.4%	269.39	3.7%
2022.1	48	24,878	69	8,380	1.118	9,372	376.71	77.2%	135,597	78.8%	2.78	-0.9%		
2022.2	42	27,349	75	6,618	1.118	7,402	270.64	-16.7%	98,522	-8.2%	2.75	-9.2%	321.16	19.2%
2023.1	36	27,571	60	8,863	1.118	9,913	359.53	-4.6%	165,360	21.9%	2.17	-21.7%		
2023.2	30	28,754	87	7,659	1.118	8,566	297.91	10.1%	98,424	-0.1%	3.03	10.2%	328.07	2.2%
2024.1	24	28,734	79	7,497	1.084	8,128	282.87	-21.3%	103,289	-37.5%	2.74	26.0%		
2024.2	18	28,964	83	10,111	1.084	10,962	378.47	27.0%	132,847	35.0%	2.85	-5.9%	330.86	0.8%
2025.1	12	28,988	63	6,651	1.084	7,211	248.77	-12.1%	114,190	10.6%	2.18	-20.5%		
2025.2	6	30,335	66	8,063	1.084	8,742	288.18	-23.9%	131,617	-0.9%	2.19	-23.1%	268.92	-18.7%
Total		818,229	2,493	171,276		188,237								



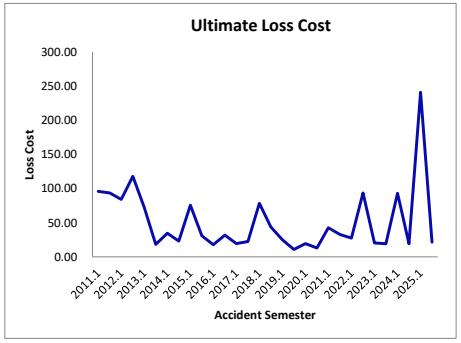


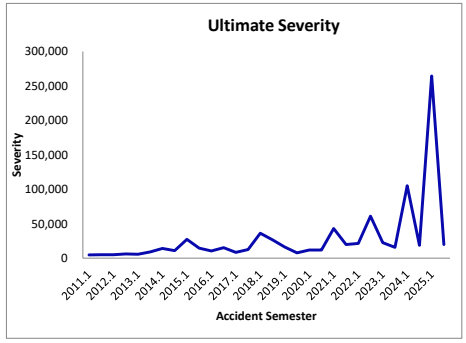


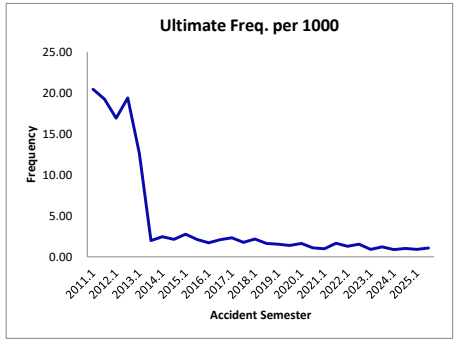
Province of Nova Scotia
Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	25,422	520	2,206	1.105	2,438	95.91		4,689		20.45			
2011.2	174	26,563	511	2,247	1.105	2,483	93.48		4,859		19.24		94.67	
2012.1	168	26,479	448	2,045	1.090	2,230	84.20	-12.2%	4,977	6.1%	16.92	-17.3%		
2012.2	162	27,538	534	2,976	1.090	3,245	117.82	26.0%	6,076	25.0%	19.39	0.8%	101.34	7.1%
2013.1	156	26,871	339	1,776	1.094	1,942	72.29	-14.2%	5,730	15.1%	12.62	-25.4%		
2013.2	150	27,217	54	452	1.094	494	18.16	-84.6%	9,152	50.6%	1.98	-89.8%	45.05	-55.5%
2014.1	144	26,851	66	856	1.086	930	34.64	-52.1%	14,095	146.0%	2.46	-80.5%		
2014.2	138	27,612	59	588	1.086	639	23.13	27.4%	10,824	18.3%	2.14	7.7%	28.81	-36.1%
2015.1	132	27,449	76	1,930	1.076	2,076	75.63	118.3%	27,315	93.8%	2.77	12.6%		
2015.2	126	28,344	60	814	1.076	875	30.89	33.5%	14,590	34.8%	2.12	-0.9%	52.90	83.6%
2016.1	120	27,980	48	454	1.095	497	17.77	-76.5%	10,356	-62.1%	1.72	-38.0%		
2016.2	114	28,720	60	836	1.095	915	31.86	3.1%	15,248	4.5%	2.09	-1.3%	24.90	-52.9%
2017.1	108	27,971	65	500	1.091	545	19.49	9.7%	8,385	-19.0%	2.32	35.5%		
2017.2	102	28,697	51	587	1.091	641	22.33	-29.9%	12,565	-17.6%	1.78	-14.9%	20.93	-16.0%
2018.1	96	28,052	61	2,011	1.093	2,198	78.37	302.2%	36,040	329.8%	2.17	-6.4%		
2018.2	90	28,621	47	1,143	1.093	1,249	43.65	95.5%	26,579	111.5%	1.64	-7.6%	60.83	190.7%
2019.1	84	27,971	43	633	1.098	695	24.86	-68.3%	16,168	-55.1%	1.54	-29.3%		
2019.2	78	27,446	38	270	1.098	296	10.80	-75.3%	7,799	-70.7%	1.38	-15.7%	17.89	-70.6%
2020.1	72	24,500	40	426	1.115	475	19.37	-22.1%	11,866	-26.6%	1.63	6.2%		
2020.2	66	23,544	26	273	1.115	305	12.95	19.9%	11,725	50.3%	1.10	-20.2%	16.22	-9.3%
2021.1	60	24,091	24	914	1.126	1,029	42.70	120.4%	42,878	261.4%	1.00	-39.0%		
2021.2	54	24,714	41	720	1.126	811	32.80	153.3%	19,775	68.7%	1.66	50.2%	37.69	132.3%
2022.1	48	24,878	32	610	1.118	683	27.44	-35.7%	21,343	-50.2%	1.29	29.1%		
2022.2	42	27,349	42	2,288	1.118	2,559	93.57	185.3%	60,948	208.2%	1.54	-7.4%	62.07	64.7%
2023.1	36	27,571	25	501	1.118	560	20.33	-25.9%	22,425	5.1%	0.91	-29.5%		
2023.2	30	28,754	35	491	1.118	549	19.11	-79.6%	15,663	-74.3%	1.22	-20.5%	19.70	-68.3%
2024.1	24	28,734	25	2,466	1.084	2,674	93.06	357.8%	105,117	368.7%	0.89	-2.3%		
2024.2	18	28,964	30	511	1.084	554	19.13	0.1%	18,649	19.1%	1.03	-15.9%	55.95	183.9%
2025.1	12	28,988	26	6,445	1.084	6,987	241.04	159.0%	264,453	151.6%	0.91	3.0%		
2025.2	6	30,335	33	599	1.084	650	21.42	12.0%	19,716	5.7%	1.09	5.9%	128.73	130.1%
Total		818,229	3,460	38,569		42,225								



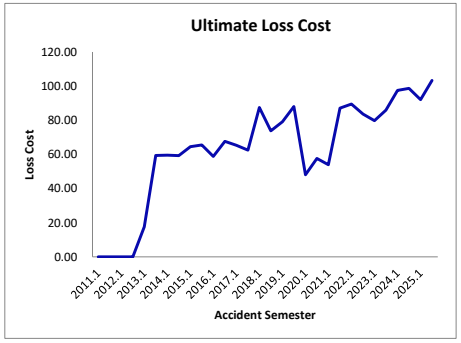


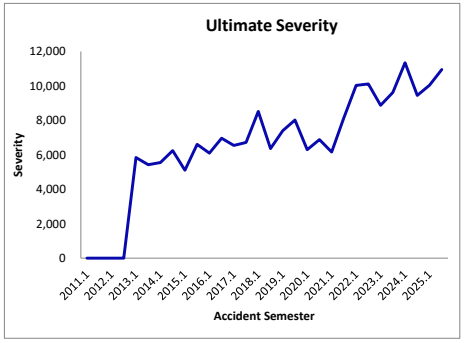


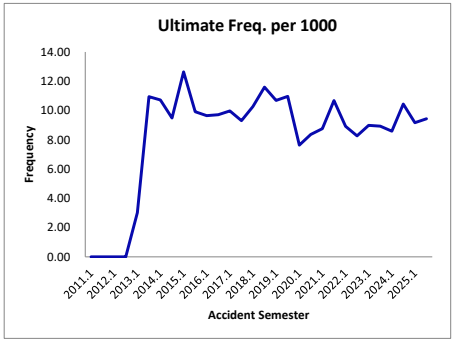
Province of Nova Scotia
Third Party Liability - Direct Compensation
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	25,422	0	0	1.105	0	0.00		#DIV/0!		0.00			
2011.2	174	26,563	0	0	1.105	0	0.00		#DIV/0!		0.00		0.00	
2012.1	168	26,479	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	162	27,538	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	156	26,871	81	433	1.094	474	17.63	#DIV/0!	5,848	#DIV/0!	3.01	#DIV/0!		
2013.2	150	27,217	298	1,477	1.094	1,616	59.36	#DIV/0!	5,421	#DIV/0!	10.95	#DIV/0!	38.63	
2014.1	144	26,851	288	1,473	1.086	1,599	59.56	237.9%	5,553	-5.0%	10.73	255.8%		
2014.2	138	27,612	262	1,506	1.086	1,636	59.25	-0.2%	6,244	15.2%	9.49	-13.3%	59.40	53.8%
2015.1	132	27,449	347	1,647	1.076	1,772	64.57	8.4%	5,108	-8.0%	12.64	17.9%		
2015.2	126	28,344	281	1,727	1.076	1,858	65.56	10.7%	6,613	5.9%	9.91	4.5%	65.07	9.5%
2016.1	120	27,980	270	1,504	1.095	1,646	58.83	-8.9%	6,097	19.4%	9.65	-23.7%		
2016.2	114	28,720	279	1,775	1.095	1,943	67.65	3.2%	6,963	5.3%	9.71	-2.0%	63.30	-2.7%
2017.1	108	27,971	279	1,674	1.091	1,827	65.31	11.0%	6,547	7.4%	9.97	3.4%		
2017.2	102	28,697	267	1,645	1.091	1,795	62.53	-7.6%	6,721	-3.5%	9.30	-4.2%	63.90	1.0%
2018.1	96	28,052	288	2,244	1.093	2,453	87.46	33.9%	8,519	30.1%	10.27	2.9%		
2018.2	90	28,621	332	1,932	1.093	2,112	73.78	18.0%	6,361	-5.4%	11.60	24.7%	80.55	26.1%
2019.1	84	27,971	299	2,015	1.098	2,212	79.09	-9.6%	7,399	-13.1%	10.69	4.1%		
2019.2	78	27,446	301	2,200	1.098	2,415	88.00	19.3%	8,024	26.2%	10.97	-5.5%	83.51	3.7%
2020.1	72	24,500	187	1,057	1.115	1,178	48.07	-39.2%	6,298	-14.9%	7.63	-28.6%		
2020.2	66	23,544	197	1,216	1.115	1,356	57.59	-34.6%	6,883	-14.2%	8.37	-23.7%	52.74	-36.8%
2021.1	60	24,091	211	1,155	1.126	1,300	53.96	12.2%	6,161	-2.2%	8.76	14.7%		
2021.2	54	24,714	264	1,913	1.126	2,153	87.12	51.3%	8,156	18.5%	10.68	27.7%	70.75	34.2%
2022.1	48	24,878	222	1,992	1.118	2,228	89.54	65.9%	10,034	62.9%	8.92	1.9%		
2022.2	42	27,349	226	2,044	1.118	2,286	83.58	-4.1%	10,115	24.0%	8.26	-22.6%	86.42	22.1%
2023.1	36	27,571	248	1,967	1.118	2,199	79.77	-10.9%	8,873	-11.6%	8.99	0.8%		
2023.2	30	28,754	257	2,209	1.118	2,471	85.92	2.8%	9,622	-4.9%	8.93	8.1%	82.91	-4.1%
2024.1	24	28,734	247	2,584	1.084	2,801	97.48	22.2%	11,347	27.9%	8.59	-4.4%		
2024.2	18	28,964	302	2,636	1.084	2,858	98.68	14.9%	9,454	-1.7%	10.44	16.9%	98.08	18.3%
2025.1	12	28,988	266	2,462	1.084	2,669	92.07	-5.6%	10,039	-11.5%	9.17	6.8%		
2025.2	6	30,335	286	2,891	1.084	3,135	103.33	4.7%	10,955	15.9%	9.43	-9.6%	97.83	-0.3%
Total		818,229	6,785	47,377		51,991								



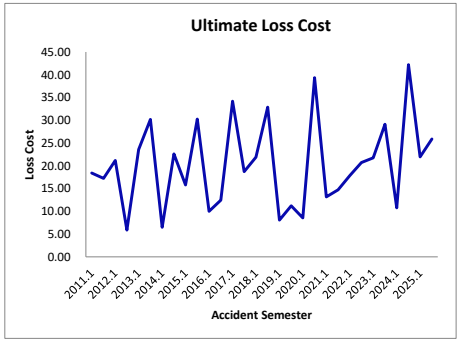


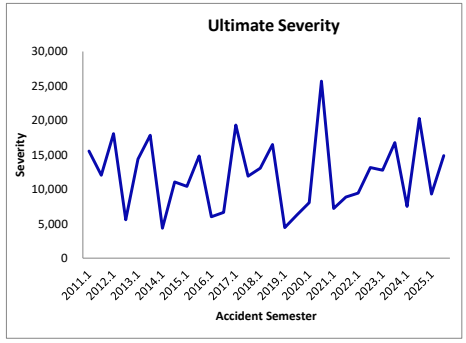


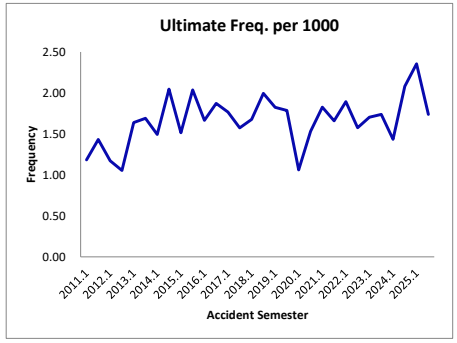
Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	25,332	30	422	1.105	467	18.42		15,552		1.18			
2011.2	174	26,531	38	414	1.105	457	17.23		12,033		1.43		17.81	
2012.1	168	26,457	31	514	1.090	560	21.16	14.9%	18,061	16.1%	1.17	-1.1%		
2012.2	162	27,501	29	148	1.090	162	5.88	-65.9%	5,578	-53.6%	1.05	-26.4%	13.37	-24.9%
2013.1	156	26,841	44	579	1.094	633	23.59	11.5%	14,390	-20.3%	1.64	39.9%		
2013.2	150	27,202	46	751	1.094	821	30.18	413.1%	17,848	220.0%	1.69	60.4%	26.91	101.2%
2014.1	144	26,779	40	160	1.086	174	6.49	-72.5%	4,347	-69.8%	1.49	-8.9%		
2014.2	138	27,363	56	570	1.086	619	22.62	-25.1%	11,053	-38.1%	2.05	21.0%	14.64	-45.6%
2015.1	132	27,070	41	397	1.076	428	15.80	143.3%	10,430	140.0%	1.51	1.4%		
2015.2	126	27,979	57	787	1.076	846	30.25	33.7%	14,848	34.3%	2.04	-0.5%	23.14	58.0%
2016.1	120	27,619	46	253	1.095	277	10.02	-36.6%	6,015	-42.3%	1.67	10.0%		
2016.2	114	28,300	53	322	1.095	352	12.46	-58.8%	6,651	-55.2%	1.87	-8.1%	11.25	-51.4%
2017.1	108	27,714	49	868	1.091	947	34.18	241.2%	19,331	221.4%	1.77	6.2%		
2017.2	102	28,600	45	491	1.091	535	18.72	50.3%	11,898	78.9%	1.57	-16.0%	26.33	134.0%
2018.1	96	28,010	47	561	1.093	614	21.91	-35.9%	13,055	-32.5%	1.68	-5.1%		
2018.2	90	28,584	57	860	1.093	940	32.89	75.7%	16,492	38.6%	1.99	26.7%	27.45	4.3%
2019.1	84	27,950	51	205	1.098	226	8.07	-63.2%	4,423	-66.1%	1.82	8.7%		
2019.2	78	27,443	49	280	1.098	307	11.20	-65.9%	6,275	-62.0%	1.79	-10.5%	9.62	-64.9%
2020.1	72	24,484	26	188	1.115	210	8.56	6.0%	8,059	82.2%	1.06	-41.8%		
2020.2	66	23,515	36	830	1.115	925	39.34	251.1%	25,695	309.5%	1.53	-14.3%	23.64	145.6%
2021.1	60	24,079	44	282	1.126	317	13.18	54.0%	7,212	-10.5%	1.83	72.1%		
2021.2	54	24,699	41	323	1.126	363	14.72	-62.6%	8,865	-65.5%	1.66	8.4%	13.96	-41.0%
2022.1	48	24,873	47	398	1.118	445	17.88	35.6%	9,440	30.9%	1.89	3.6%		
2022.2	42	27,347	43	507	1.118	567	20.74	40.9%	13,157	48.4%	1.58	-5.1%	19.37	38.8%
2023.1	36	27,555	47	536	1.118	599	21.76	21.7%	12,763	35.2%	1.70	-10.0%		
2023.2	30	28,746	50	749	1.118	838	29.14	40.5%	16,767	27.4%	1.74	10.3%	25.53	31.8%
2024.1	24	28,717	41	285	1.084	309	10.76	-50.6%	7,499	-41.2%	1.43	-15.9%		
2024.2	18	28,956	60	1,127	1.084	1,222	42.21	44.9%	20,278	20.9%	2.08	19.8%	26.55	4.0%
2025.1	12	28,984	68	587	1.084	636	21.94	104.0%	9,316	24.2%	2.36	64.2%		
2025.2	6	30,308	53	724	1.084	785	25.89	-38.7%	14,895	-26.5%	1.74	-16.5%	23.96	-9.7%
Total		815,539	1,366	15,117		16,581								



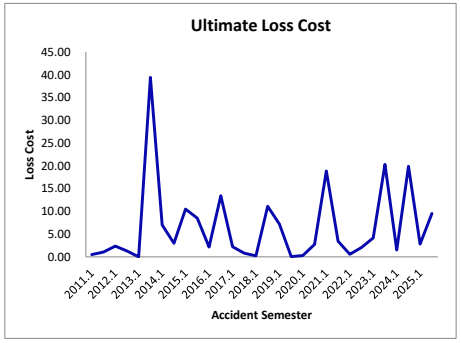


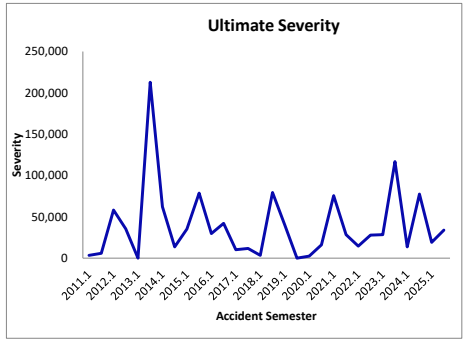


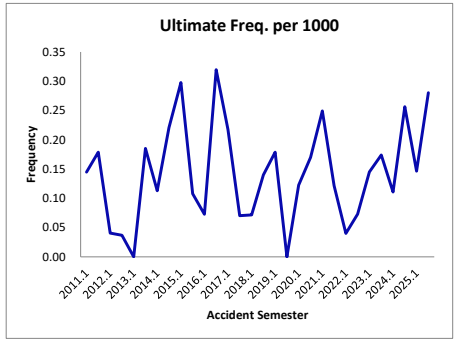
Province of Nova Scotia
Uninsured Auto
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	20,736	3	9	1.105	10	0.49		3,377		0.14			
2011.2	174	22,360	4	21	1.105	23	1.04		5,789		0.18		0.77	
2012.1	168	24,588	1	53	1.090	58	2.37	385.0%	58,272	1625.3%	0.04	-71.9%		
2012.2	162	27,235	1	32	1.090	35	1.30	25.6%	35,433	512.0%	0.04	-79.5%	1.81	134.1%
2013.1	156	26,668	0	0	1.094	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	150	26,993	5	973	1.094	1,064	39.42	2929.7%	212,794	500.6%	0.19	404.5%	19.83	996.5%
2014.1	144	26,550	3	172	1.086	186	7.02	#DIV/0!	62,148	#DIV/0!	0.11	#DIV/0!		
2014.2	138	27,165	6	75	1.086	81	3.00	-92.4%	13,576	-93.6%	0.22	19.2%	4.99	-74.8%
2015.1	132	26,863	8	262	1.076	282	10.49	49.4%	35,235	-43.3%	0.30	163.6%		
2015.2	126	27,789	3	219	1.076	236	8.49	183.1%	78,635	479.2%	0.11	-51.1%	9.47	90.0%
2016.1	120	27,467	2	54	1.095	59	2.17	-79.4%	29,743	-15.6%	0.07	-75.5%		
2016.2	114	28,150	9	345	1.095	378	13.42	58.1%	41,990	-46.6%	0.32	196.1%	7.86	-17.0%
2017.1	108	27,553	6	56	1.091	61	2.22	2.4%	10,182	-65.8%	0.22	199.1%		
2017.2	102	28,444	2	21	1.091	23	0.82	-93.9%	11,692	-72.2%	0.07	-78.0%	1.51	-80.8%
2018.1	96	27,900	2	6	1.093	7	0.24	-89.1%	3,380	-66.8%	0.07	-67.1%		
2018.2	90	28,575	4	290	1.093	317	11.11	1251.2%	79,355	578.7%	0.14	99.1%	5.74	280.5%
2019.1	84	27,971	5	183	1.098	201	7.17	2859.6%	40,112	1086.8%	0.18	149.4%		
2019.2	78	27,468	0	2	1.098	2	0.07	-99.4%	#DIV/0!	#DIV/0!	0.00	-100.0%	3.65	-36.4%
2020.1	72	24,498	3	6	1.115	7	0.29	-95.9%	2,385	-94.1%	0.12	-31.5%		
2020.2	66	23,520	4	58	1.115	64	2.74	3830.1%	16,112	#DIV/0!	0.17	#DIV/0!	1.49	-59.2%
2021.1	60	24,080	6	403	1.126	454	18.85	6353.6%	75,657	3071.7%	0.25	103.5%		
2021.2	54	24,712	3	76	1.126	85	3.45	25.8%	28,389	76.2%	0.12	-28.6%	11.05	641.0%
2022.1	48	24,890	1	13	1.118	15	0.58	-96.9%	14,544	-80.8%	0.04	-83.9%		
2022.2	42	27,355	2	50	1.118	56	2.04	-40.8%	27,884	-1.8%	0.07	-39.8%	1.35	-87.8%
2023.1	36	27,561	4	102	1.118	114	4.14	608.1%	28,510	96.0%	0.15	261.2%		
2023.2	30	28,751	5	522	1.118	584	20.32	896.7%	116,841	319.0%	0.17	137.9%	12.40	821.4%
2024.1	24	28,723	3	40	1.084	43	1.50	-63.7%	13,570	-52.4%	0.11	-23.7%		
2024.2	18	28,957	7	532	1.084	576	19.91	-2.0%	77,644	-33.5%	0.26	47.4%	10.74	-13.4%
2025.1	12	28,969	4	75	1.084	81	2.80	86.6%	19,150	41.1%	0.15	32.2%		
2025.2	6	30,274	8	266	1.084	288	9.53	-52.1%	33,994	-56.2%	0.28	9.3%	6.24	-41.9%
Total		802,766	115	4,918		5,394								







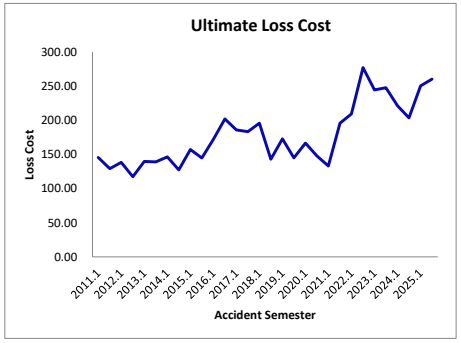
Province of Nova Scotia

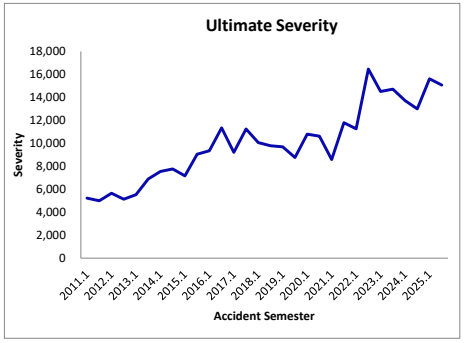
Collision

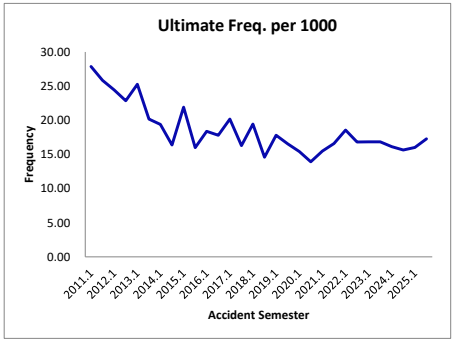
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	7,104	198	935	1.105	1,034	145.53		5,222		27.87			
2011.2	174	7,352	190	859	1.105	950	129.15		4,998		25.84		137.20	
2012.1	168	7,284	178	924	1.090	1,007	138.26	-5.0%	5,658	8.4%	24.44	-12.3%		
2012.2	162	7,483	171	805	1.090	878	117.36	-9.1%	5,136	2.8%	22.85	-11.6%	127.67	-6.9%
2013.1	156	7,400	187	946	1.094	1,034	139.75	1.1%	5,530	-2.3%	25.27	3.4%		
2013.2	150	7,636	154	971	1.094	1,061	138.98	18.4%	6,892	34.2%	20.17	-11.8%	139.36	9.2%
2014.1	144	7,582	147	1,021	1.086	1,109	146.33	4.7%	7,547	36.5%	19.39	-23.3%		
2014.2	138	7,811	128	915	1.086	994	127.23	-8.5%	7,764	12.7%	16.39	-18.7%	136.64	-2.0%
2015.1	132	7,802	171	1,140	1.076	1,226	157.15	7.4%	7,170	-5.0%	21.92	13.0%		
2015.2	126	8,071	129	1,086	1.076	1,168	144.74	13.8%	9,056	16.6%	15.98	-2.5%	150.84	10.4%
2016.1	120	8,053	148	1,264	1.095	1,384	171.81	9.3%	9,348	30.4%	18.38	-16.1%		
2016.2	114	8,315	148	1,534	1.095	1,679	201.90	39.5%	11,343	25.3%	17.80	11.4%	187.10	24.0%
2017.1	108	8,276	167	1,410	1.091	1,539	185.90	8.2%	9,213	-1.4%	20.18	9.8%		
2017.2	102	8,649	141	1,453	1.091	1,586	183.32	-9.2%	11,245	-0.9%	16.30	-8.4%	184.58	-1.3%
2018.1	96	8,643	168	1,547	1.093	1,692	195.73	5.3%	10,070	9.3%	19.44	-3.7%		
2018.2	90	8,774	128	1,147	1.093	1,254	142.91	-22.0%	9,796	-12.9%	14.59	-10.5%	169.12	-8.4%
2019.1	84	8,590	153	1,351	1.098	1,483	172.70	-11.8%	9,696	-3.7%	17.81	-8.4%		
2019.2	78	8,646	143	1,141	1.098	1,253	144.91	1.4%	8,761	-10.6%	16.54	13.4%	158.76	-6.1%
2020.1	72	8,364	129	1,250	1.115	1,393	166.54	-3.6%	10,799	11.4%	15.42	-13.4%		
2020.2	66	8,548	119	1,133	1.115	1,263	147.80	2.0%	10,617	21.2%	13.92	-15.8%	157.07	-1.1%
2021.1	60	8,711	135	1,029	1.126	1,159	133.02	-20.1%	8,584	-20.5%	15.50	0.5%		
2021.2	54	9,225	153	1,604	1.126	1,805	195.68	32.4%	11,798	11.1%	16.59	19.1%	165.25	5.2%
2022.1	48	9,367	174	1,754	1.118	1,961	209.38	57.4%	11,272	31.3%	18.58	19.9%		
2022.2	42	9,987	168	2,475	1.118	2,768	277.12	41.6%	16,474	39.6%	16.82	1.4%	244.33	47.9%
2023.1	36	10,089	170	2,206	1.118	2,467	244.50	16.8%	14,511	28.7%	16.85	-9.3%		
2023.2	30	10,633	179	2,356	1.118	2,634	247.76	-10.6%	14,717	-10.7%	16.83	0.1%	246.17	0.8%
2024.1	24	10,853	175	2,215	1.084	2,401	221.24	-9.5%	13,721	-5.4%	16.12	-4.3%		
2024.2	18	11,409	179	2,141	1.084	2,321	203.47	-17.9%	12,997	-11.7%	15.66	-7.0%	212.14	-13.8%
2025.1	12	11,683	187	2,698	1.084	2,925	250.38	13.2%	15,629	13.9%	16.02	-0.6%		
2025.2	6	12,500	216	3,002	1.084	3,255	260.36	28.0%	15,071	16.0%	17.28	10.4%	255.54	20.5%
Total		264,845	4,833	44,312		48,683								



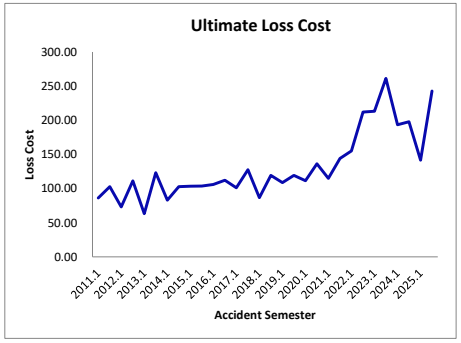


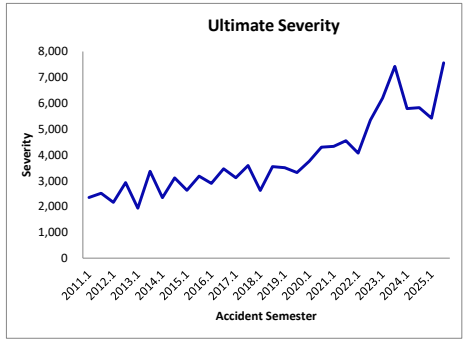


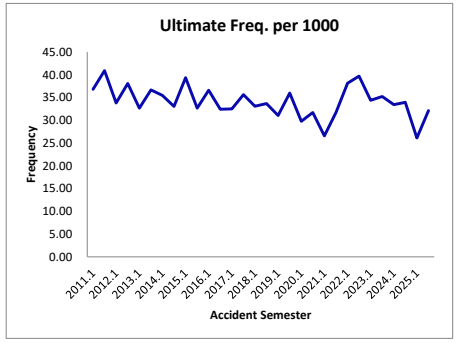
Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	9,295	342	726	1.105	803	86.34		2,347		36.79			
2011.2	174	9,561	391	888	1.105	982	102.66		2,510		40.89		94.61	
2012.1	168	9,521	322	638	1.090	696	73.10	-15.3%	2,161	-7.9%	33.82	-8.1%		
2012.2	162	9,714	370	992	1.090	1,082	111.36	8.5%	2,924	16.5%	38.09	-6.9%	92.42	-2.3%
2013.1	156	9,607	314	555	1.094	607	63.21	-13.5%	1,934	-10.5%	32.68	-3.4%		
2013.2	150	9,845	361	1,109	1.094	1,213	123.23	10.7%	3,361	14.9%	36.67	-3.7%	93.59	1.3%
2014.1	144	9,785	347	748	1.086	812	83.01	31.3%	2,341	21.0%	35.46	8.5%		
2014.2	138	10,042	332	950	1.086	1,032	102.74	-16.6%	3,108	-7.5%	33.06	-9.8%	93.00	-0.6%
2015.1	132	10,038	395	966	1.076	1,039	103.50	24.7%	2,630	12.4%	39.35	11.0%		
2015.2	126	10,320	337	994	1.076	1,069	103.58	0.8%	3,172	2.1%	32.65	-1.2%	103.54	11.3%
2016.1	120	10,354	379	1,001	1.095	1,096	105.87	2.3%	2,892	10.0%	36.60	-7.0%		
2016.2	114	10,667	346	1,093	1.095	1,196	112.14	8.3%	3,457	9.0%	32.44	-0.7%	109.05	5.3%
2017.1	108	10,583	344	982	1.091	1,072	101.26	-4.4%	3,115	7.7%	32.50	-11.2%		
2017.2	102	10,977	391	1,285	1.091	1,401	127.65	13.8%	3,584	3.7%	35.62	9.8%	114.70	5.2%
2018.1	96	10,940	362	868	1.093	949	86.79	-14.3%	2,623	-15.8%	33.09	1.8%		
2018.2	90	11,024	371	1,202	1.093	1,314	119.20	-6.6%	3,542	-1.2%	33.66	-5.5%	103.05	-10.2%
2019.1	84	10,755	334	1,064	1.098	1,168	108.64	25.2%	3,498	33.4%	31.05	-6.2%		
2019.2	78	10,731	386	1,165	1.098	1,279	119.19	0.0%	3,314	-6.4%	35.97	6.9%	113.91	10.5%
2020.1	72	10,380	309	1,039	1.115	1,158	111.60	2.7%	3,749	7.2%	29.77	-4.1%		
2020.2	66	10,435	331	1,276	1.115	1,423	136.32	14.4%	4,298	29.7%	31.72	-11.8%	123.99	8.9%
2021.1	60	10,578	281	1,080	1.126	1,216	114.95	3.0%	4,327	15.4%	26.57	-10.8%		
2021.2	54	11,073	351	1,418	1.126	1,596	144.13	5.7%	4,547	5.8%	31.70	-0.1%	129.87	4.7%
2022.1	48	11,224	428	1,556	1.118	1,741	155.07	34.9%	4,067	-6.0%	38.13	43.5%		
2022.2	42	11,866	471	2,250	1.118	2,516	212.05	47.1%	5,342	17.5%	39.69	25.2%	184.35	41.9%
2023.1	36	11,977	412	2,283	1.118	2,553	213.15	37.5%	6,196	52.4%	34.40	-9.8%		
2023.2	30	12,499	440	2,921	1.118	3,266	261.33	23.2%	7,423	39.0%	35.20	-11.3%	237.75	29.0%
2024.1	24	12,742	426	2,273	1.084	2,464	193.41	-9.3%	5,787	-6.6%	33.42	-2.8%		
2024.2	18	13,295	452	2,427	1.084	2,631	197.91	-24.3%	5,828	-21.5%	33.96	-3.5%	195.71	-17.7%
2025.1	12	13,474	352	1,758	1.084	1,906	141.49	-26.8%	5,419	-6.4%	26.11	-21.9%		
2025.2	6	14,161	455	3,172	1.084	3,439	242.82	22.7%	7,561	29.7%	32.12	-5.4%	193.42	-1.2%
Total		327,462	11,131	40,679		44,720								







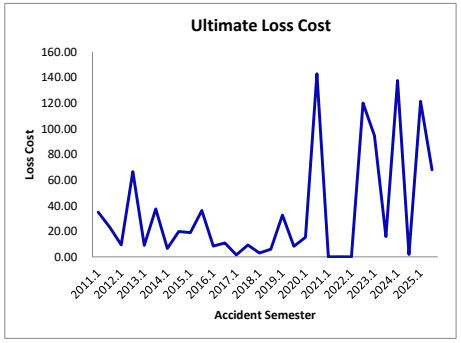
Province of Nova Scotia

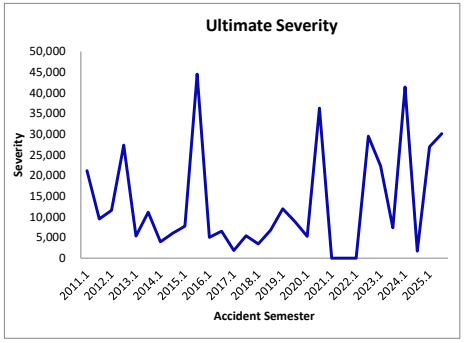
Specified Perils

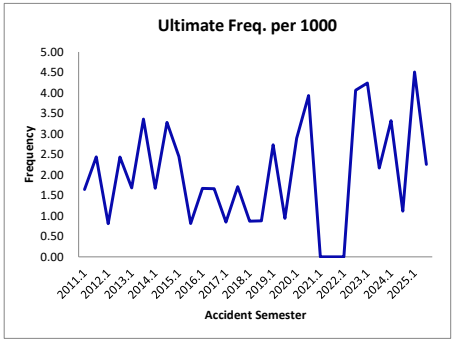
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	1,216	2	38	1.105	42	34.81		21,174		1.64			
2011.2	174	1,230	3	26	1.105	28	23.10		9,469		2.44		28.92	
2012.1	168	1,235	1	11	1.090	12	9.37	-73.1%	11,567	-45.4%	0.81	-50.8%		
2012.2	162	1,231	3	75	1.090	82	66.60	188.3%	27,333	188.7%	2.44	-0.1%	37.94	31.2%
2013.1	156	1,190	2	10	1.094	11	8.96	-4.3%	5,332	-53.9%	1.68	107.6%		
2013.2	150	1,189	4	41	1.094	44	37.37	-43.9%	11,111	-59.4%	3.36	38.0%	23.16	-39.0%
2014.1	144	1,194	2	7	1.086	8	6.58	-26.5%	3,930	-26.3%	1.68	-0.3%		
2014.2	138	1,219	4	22	1.086	24	19.77	-47.1%	6,026	-45.8%	3.28	-2.5%	13.25	-42.8%
2015.1	132	1,226	3	22	1.076	23	18.94	187.6%	7,740	97.0%	2.45	46.0%		
2015.2	126	1,232	1	41	1.076	45	36.15	82.9%	44,527	639.0%	0.81	-75.3%	27.56	108.1%
2016.1	120	1,198	2	9	1.095	10	8.43	-55.5%	5,049	-34.8%	1.67	-31.7%		
2016.2	114	1,203	2	12	1.095	13	10.85	-70.0%	6,530	-85.3%	1.66	104.7%	9.64	-65.0%
2017.1	108	1,177	1	2	1.091	2	1.57	-81.4%	1,844	-63.5%	0.85	-49.1%		
2017.2	102	1,168	2	10	1.091	11	9.28	-14.5%	5,416	-17.1%	1.71	3.0%	5.41	-44.0%
2018.1	96	1,148	1	3	1.093	3	3.01	92.3%	3,456	87.5%	0.87	2.6%		
2018.2	90	1,137	1	6	1.093	7	5.92	-36.1%	6,733	24.3%	0.88	-48.6%	4.46	-17.5%
2019.1	84	1,097	3	33	1.098	36	32.63	984.0%	11,933	245.3%	2.73	213.9%		
2019.2	78	1,064	1	8	1.098	9	8.31	40.2%	8,837	31.3%	0.94	6.9%	20.66	363.2%
2020.1	72	1,036	3	14	1.115	16	15.31	-53.1%	5,284	-55.7%	2.90	5.9%		
2020.2	66	1,016	4	130	1.115	145	142.95	1620.7%	36,316	311.0%	3.94	318.7%	78.52	280.1%
2021.1	60	999	0	0	1.126	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2021.2	54	996	0	0	1.126	0	0.07	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.03	-100.0%
2022.1	48	974	0	0	1.118	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2022.2	42	984	4	106	1.118	118	120.02	171208.0%	29,514	#DIV/0!	4.07	#DIV/0!	60.30	172322.3%
2023.1	36	943	4	80	1.118	89	94.64	#DIV/0!	22,316	#DIV/0!	4.24	#DIV/0!		
2023.2	30	923	2	13	1.118	15	15.91	-86.7%	7,342	-75.1%	2.17	-46.7%	55.70	-7.6%
2024.1	24	902	3	115	1.084	124	137.68	45.5%	41,409	85.6%	3.32	-21.6%		
2024.2	18	896	1	2	1.084	2	1.89	-88.1%	1,691	-77.0%	1.12	-48.5%	70.01	25.7%
2025.1	12	887	4	99	1.084	108	121.43	-11.8%	26,919	-35.0%	4.51	35.7%		
2025.2	6	886	2	56	1.084	60	67.99	3504.0%	30,135	1682.4%	2.26	102.2%	94.71	35.3%
Total		32,798	65	990		1,087								







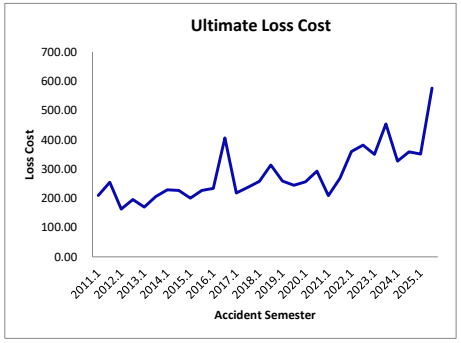
Province of Nova Scotia

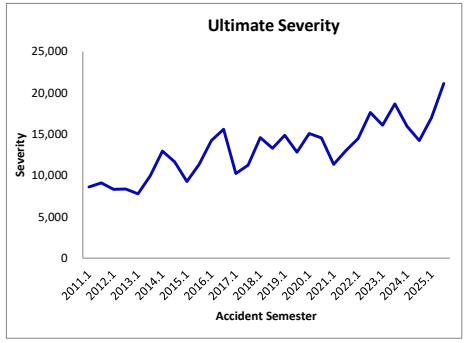
All Perils

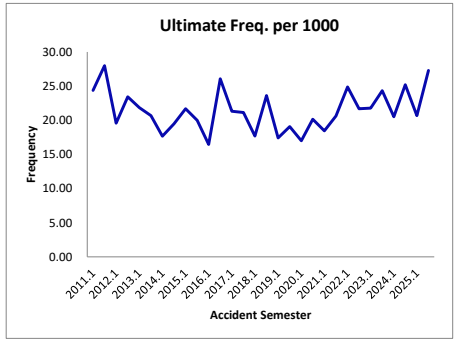
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	6,031	147	1,144	1.105	1,264	209.60		8,600		24.37			
2011.2	174	6,537	183	1,507	1.105	1,665	254.76		9,100		28.00		233.09	
2012.1	168	6,688	131	1,001	1.090	1,092	163.22	-22.1%	8,333	-3.1%	19.59	-19.6%		
2012.2	162	6,995	164	1,257	1.090	1,370	195.87	-23.1%	8,355	-8.2%	23.44	-16.3%	179.91	-22.8%
2013.1	156	6,867	150	1,067	1.094	1,167	169.98	4.1%	7,781	-6.6%	21.85	11.5%		
2013.2	150	7,061	146	1,330	1.094	1,455	206.01	5.2%	9,963	19.3%	20.68	-11.8%	188.25	4.6%
2014.1	144	6,957	123	1,466	1.086	1,592	228.88	34.7%	12,947	66.4%	17.68	-19.1%		
2014.2	138	7,029	137	1,468	1.086	1,594	226.81	10.1%	11,637	16.8%	19.49	-5.7%	227.84	21.0%
2015.1	132	7,058	153	1,318	1.076	1,418	200.84	-12.3%	9,265	-28.4%	21.68	22.6%		
2015.2	126	7,352	147	1,550	1.076	1,667	226.77	0.0%	11,342	-2.5%	19.99	2.6%	214.07	-6.0%
2016.1	120	7,230	119	1,546	1.095	1,693	234.15	16.6%	14,225	53.5%	16.46	-24.1%		
2016.2	114	7,365	192	2,734	1.095	2,992	406.32	79.2%	15,585	37.4%	26.07	30.4%	321.03	50.0%
2017.1	108	7,224	154	1,445	1.091	1,576	218.21	-6.8%	10,236	-28.0%	21.32	29.5%		
2017.2	102	7,382	156	1,607	1.091	1,753	237.44	-41.6%	11,236	-27.9%	21.13	-18.9%	227.93	-29.0%
2018.1	96	7,463	132	1,760	1.093	1,925	257.89	18.2%	14,580	42.4%	17.69	-17.0%		
2018.2	90	8,174	193	2,347	1.093	2,566	313.90	32.2%	13,294	18.3%	23.61	11.7%	287.17	26.0%
2019.1	84	8,207	143	1,938	1.098	2,128	259.23	0.5%	14,878	2.0%	17.42	-1.5%		
2019.2	78	7,763	148	1,729	1.098	1,898	244.51	-22.1%	12,825	-3.5%	19.06	-19.3%	252.07	-12.2%
2020.1	72	6,414	109	1,475	1.115	1,644	256.36	-1.1%	15,084	1.4%	17.00	-2.5%		
2020.2	66	5,708	115	1,500	1.115	1,673	293.02	19.8%	14,544	13.4%	20.15	5.7%	273.63	8.5%
2021.1	60	5,910	109	1,099	1.126	1,237	209.29	-18.4%	11,347	-24.8%	18.44	8.5%		
2021.2	54	5,867	121	1,399	1.126	1,575	268.50	-8.4%	13,018	-10.5%	20.63	2.4%	238.79	-12.7%
2022.1	48	6,272	156	2,018	1.118	2,257	359.81	71.9%	14,467	27.5%	24.87	34.8%		
2022.2	42	7,607	165	2,598	1.118	2,906	382.02	42.3%	17,612	35.3%	21.69	5.2%	371.99	55.8%
2023.1	36	7,579	165	2,373	1.118	2,654	350.18	-2.7%	16,085	11.2%	21.77	-12.5%		
2023.2	30	7,607	185	3,089	1.118	3,454	454.09	18.9%	18,672	6.0%	24.32	12.1%	402.23	8.1%
2024.1	24	7,490	154	2,259	1.084	2,449	327.05	-6.6%	15,941	-0.9%	20.52	-5.8%		
2024.2	18	7,287	184	2,410	1.084	2,613	358.58	-21.0%	14,232	-23.8%	25.19	3.6%	342.60	-14.8%
2025.1	12	7,341	152	2,379	1.084	2,579	351.34	7.4%	16,992	6.6%	20.68	0.8%		
2025.2	6	7,650	209	4,069	1.084	4,411	576.62	60.8%	21,123	48.4%	27.30	8.3%	466.30	36.1%
Total		212,115	4,541	54,882		60,268								



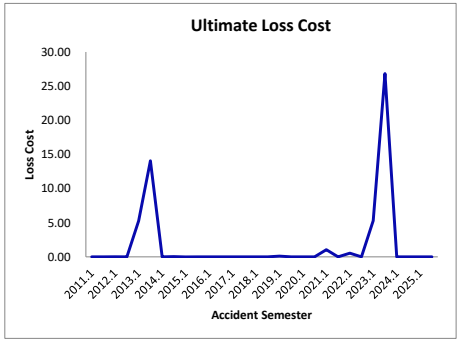


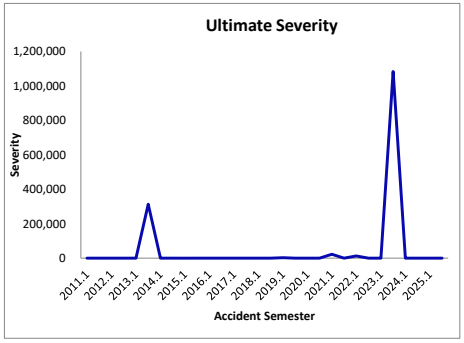


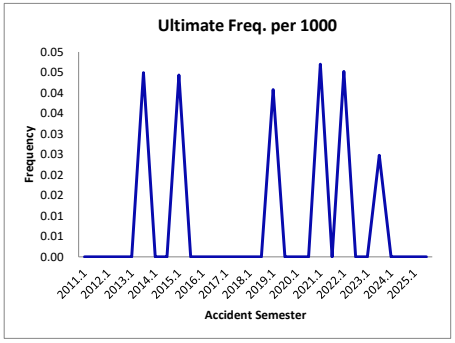
Province of Nova Scotia
Underinsured Motorist
Commercial Vehicles (Including Fleets)

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	Amount and ALAE (000)	ULAE Adjustment	Amount & LAE (000)	Ultimate Loss Cost	Seasonal Accident Half	Ultimate Severity	Seasonal Accident Half	Ultimate Freq. per 1000	Seasonal Accident Half	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	20,304	0	0	1.105	0	0.00		#DIV/0!		0.00			
2011.2	174	21,191	0	0	1.105	0	0.00		#DIV/0!		0.00		0.00	
2012.1	168	21,115	0	0	1.090	0	0.01	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	162	21,896	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	156	21,544	0	104	1.094	114	5.28	64622.3%	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2013.2	150	22,254	1	286	1.094	313	14.07	#DIV/0!	313,085	#DIV/0!	0.04	#DIV/0!	9.75	243227.4%
2014.1	144	21,943	0	0	1.086	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2014.2	138	22,634	0	1	1.086	1	0.04	-99.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.02	-99.8%
2015.1	132	22,538	1	0	1.076	0	0.00	#DIV/0!	25	#DIV/0!	0.04	#DIV/0!		
2015.2	126	23,406	0	0	1.076	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	-97.4%
2016.1	120	23,192	0	0	1.095	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2016.2	114	23,956	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	-100.0%
2017.1	108	23,617	0	0	1.091	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2017.2	102	24,693	0	0	1.091	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2018.1	96	24,406	0	0	1.093	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2018.2	90	25,161	0	0	1.093	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2019.1	84	24,490	1	3	1.098	3	0.11	#DIV/0!	2,805	#DIV/0!	0.04	#DIV/0!		
2019.2	78	23,818	0	0	1.098	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.06	
2020.1	72	21,625	0	0	1.115	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2020.2	66	21,034	0	0	1.115	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	-100.0%
2021.1	60	21,268	1	20	1.126	22	1.05	#DIV/0!	22,432	#DIV/0!	0.05	#DIV/0!		
2021.2	54	22,003	0	0	1.126	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.52	
2022.1	48	22,103	1	11	1.118	12	0.55	-47.8%	12,163	-45.8%	0.05	-3.8%		
2022.2	42	23,952	0	0	1.118	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.26	-49.1%
2023.1	36	24,294	0	115	1.118	128	5.29	860.6%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2023.2	30	25,239	1	606	1.118	677	26.84	#DIV/0!	1,083,716	#DIV/0!	0.02	#DIV/0!	16.27	6059.7%
2024.1	24	24,856	0	0	1.084	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2024.2	18	25,248	0	0	1.084	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.00	-100.0%
2025.1	12	25,402	0	0	1.084	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2025.2	6	26,683	0	0	1.084	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
Total		695,866	6	1,145		1,271								







Province of Nova Scotia

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	3,370	3,370	1.000	3,370	3,370	0
2011.2	174	3,055	3,055	1.000	3,055	3,055	0
2012.1	168	2,131	2,131	1.000	2,131	2,137	(6)
2012.2	162	4,818	4,818	1.000	4,818	4,817	1
2013.1	156	2,120	2,120	1.000	2,120	2,120	0
2013.2	150	3,466	3,466	1.000	3,466	3,497	(32)
2014.1	144	1,872	1,872	1.000	1,872	1,879	(6)
2014.2	138	5,058	5,095	1.000	5,095	5,359	(264)
2015.1	132	4,250	4,250	1.000	4,250	4,364	(114)
2015.2	126	6,252	6,252	1.000	6,252	6,192	59
2016.1	120	3,561	3,622	1.000	3,622	3,612	11
2016.2	114	6,562	7,244	1.000	7,244	6,856	388
2017.1	108	6,518	6,551	1.004	6,580	6,530	50
2017.2	102	5,575	6,102	1.005	6,132	5,948	185
2018.1	96	6,146	6,690	1.009	6,752	6,218	535
2018.2	90	4,994	5,122	1.008	5,161	5,465	(304)
2019.1	84	5,154	6,071	1.007	6,112	5,957	156
2019.2	78	5,365	6,444	1.013	6,527	6,416	111
2020.1	72	3,869	5,797	1.020	5,916	5,969	(53)
2020.2	66	4,360	4,979	1.060	5,277	5,190	87
2021.1	60	3,340	4,150	1.096	4,549	5,219	(670)
2021.2	54	4,188	6,405	1.113	7,131	6,925	206
2022.1	48	2,818	7,035	1.191	8,380	6,953	1,427
2022.2	42	3,213	5,365	1.234	6,618	6,797	(179)
2023.1	36	1,934	6,342	1.398	8,863	7,628	1,235
2023.2	30	2,262	4,899	1.564	7,659	7,217	442
2024.1	24	1,840	4,088	1.834	7,497	6,292	1,205
2024.2	18	528	4,272	2.367	10,111	7,863	2,248
2025.1	12	205	2,421	2.747	6,651		
2025.2	6	43	1,893	4.260	8,063		
Total		108,867	141,923		171,276		

Province of Nova Scotia

Third Party Liability - Property Damage

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	2,206	2,206	1.000	2,206	2,206	0
2011.2	174	2,247	2,247	1.000	2,247	2,247	0
2012.1	168	2,045	2,045	1.000	2,045	2,045	0
2012.2	162	2,976	2,976	1.000	2,976	2,976	0
2013.1	156	1,776	1,776	1.000	1,776	1,776	0
2013.2	150	452	452	1.000	452	452	0
2014.1	144	856	856	1.000	856	856	1
2014.2	138	588	588	1.000	588	587	1
2015.1	132	1,930	1,930	1.000	1,930	1,928	2
2015.2	126	814	814	1.000	814	813	1
2016.1	120	454	454	1.000	454	454	0
2016.2	114	836	836	1.000	836	835	1
2017.1	108	500	500	1.000	500	500	(0)
2017.2	102	587	587	1.000	587	588	(0)
2018.1	96	1,984	2,011	1.000	2,011	2,031	(20)
2018.2	90	1,143	1,143	1.000	1,143	1,143	(0)
2019.1	84	633	633	1.000	633	633	(0)
2019.2	78	256	270	1.000	270	257	13
2020.1	72	426	426	1.000	426	422	4
2020.2	66	271	273	1.000	273	271	3
2021.1	60	916	916	0.998	914	909	5
2021.2	54	717	722	0.998	720	716	4
2022.1	48	612	612	0.998	610	610	1
2022.2	42	1,122	2,293	0.998	2,288	2,276	12
2023.1	36	473	502	0.998	501	453	48
2023.2	30	490	490	1.002	491	522	(31)
2024.1	24	381	2,239	1.102	2,466	349	2,118
2024.2	18	366	452	1.131	511	444	67
2025.1	12	198	5,202	1.239	6,445		
2025.2	6	98	340	1.765	599		
Total		28,354	36,790		38,569		

Province of Nova Scotia

Third Party Liability - Direct Compensation

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	0	0	1.000	0	0	0
2011.2	174	0	0	1.000	0	0	0
2012.1	168	0	0	1.000	0	0	0
2012.2	162	0	0	1.000	0	0	0
2013.1	156	433	433	1.000	433	433	0
2013.2	150	1,477	1,477	1.000	1,477	1,477	0
2014.1	144	1,473	1,473	1.000	1,473	1,473	0
2014.2	138	1,506	1,506	1.000	1,506	1,506	0
2015.1	132	1,647	1,647	1.000	1,647	1,647	0
2015.2	126	1,727	1,727	1.000	1,727	1,727	0
2016.1	120	1,504	1,504	1.000	1,504	1,504	0
2016.2	114	1,775	1,775	1.000	1,775	1,775	0
2017.1	108	1,674	1,674	1.000	1,674	1,674	0
2017.2	102	1,645	1,645	1.000	1,645	1,645	0
2018.1	96	2,244	2,244	1.000	2,244	2,244	0
2018.2	90	1,932	1,932	1.000	1,932	1,932	0
2019.1	84	2,015	2,015	1.000	2,015	2,015	0
2019.2	78	2,200	2,200	1.000	2,200	2,200	0
2020.1	72	1,057	1,057	1.000	1,057	1,057	0
2020.2	66	1,216	1,216	1.000	1,216	1,216	0
2021.1	60	1,155	1,155	1.000	1,155	1,156	(1)
2021.2	54	1,913	1,913	1.000	1,913	1,913	(0)
2022.1	48	1,992	1,992	1.000	1,992	1,991	1
2022.2	42	1,995	2,044	1.000	2,044	2,039	5
2023.1	36	1,968	1,968	0.999	1,967	1,976	(9)
2023.2	30	2,211	2,212	0.999	2,209	2,217	(8)
2024.1	24	2,558	2,575	1.003	2,584	2,693	(109)
2024.2	18	2,611	2,614	1.009	2,636	2,865	(229)
2025.1	12	2,331	2,452	1.004	2,462		
2025.2	6	1,728	2,665	1.085	2,891		
Total		45,988	47,115		47,377		

Province of Nova Scotia

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	422	422	1.000	422	422	0
2011.2	174	414	414	1.000	414	414	0
2012.1	168	514	514	1.000	514	514	0
2012.2	162	148	148	1.000	148	148	0
2013.1	156	579	579	1.000	579	579	0
2013.2	150	751	751	1.000	751	751	0
2014.1	144	160	160	1.000	160	160	0
2014.2	138	570	570	1.000	570	570	0
2015.1	132	397	397	1.000	397	397	0
2015.2	126	782	787	1.000	787	816	(29)
2016.1	120	253	253	1.000	253	267	(14)
2016.2	114	322	322	1.000	322	339	(17)
2017.1	108	868	868	1.000	868	916	(48)
2017.2	102	491	491	1.000	491	533	(42)
2018.1	96	561	561	1.001	561	609	(48)
2018.2	90	658	859	1.001	860	934	(74)
2019.1	84	205	205	1.001	205	224	(19)
2019.2	78	280	280	1.001	280	317	(37)
2020.1	72	188	188	1.001	188	379	(191)
2020.2	66	658	839	0.989	830	898	(68)
2021.1	60	284	285	0.990	282	318	(36)
2021.2	54	330	330	0.980	323	247	76
2022.1	48	338	431	0.924	398	454	(56)
2022.2	42	299	503	1.008	507	402	105
2023.1	36	338	425	1.262	536	504	32
2023.2	30	386	572	1.310	749	779	(30)
2024.1	24	139	197	1.448	285	279	5
2024.2	18	350	726	1.552	1,127	827	301
2025.1	12	184	370	1.586	587		
2025.2	6	36	513	1.410	724		
Total		11,905	13,957		15,117		

Province of Nova Scotia

Uninsured Auto

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	9	9	1.000	9	9	0
2011.2	174	21	21	1.000	21	21	0
2012.1	168	53	53	1.000	53	53	0
2012.2	162	32	32	1.000	32	32	0
2013.1	156	0	0	1.000	0	0	0
2013.2	150	973	973	1.000	973	973	0
2014.1	144	172	172	1.000	172	172	0
2014.2	138	75	75	1.000	75	75	0
2015.1	132	262	262	1.000	262	262	0
2015.2	126	219	219	1.000	219	219	0
2016.1	120	54	54	1.000	54	54	0
2016.2	114	345	345	1.000	345	345	0
2017.1	108	56	56	1.000	56	56	(0)
2017.2	102	21	21	1.000	21	22	(0)
2018.1	96	6	6	1.000	6	6	(0)
2018.2	90	290	290	1.000	290	294	(4)
2019.1	84	183	183	1.000	183	176	7
2019.2	78	2	2	1.000	2	1	1
2020.1	72	6	6	1.001	6	6	0
2020.2	66	57	59	0.980	58	45	13
2021.1	60	260	404	0.997	403	405	(2)
2021.2	54	72	72	1.047	76	78	(3)
2022.1	48	12	12	1.069	13	14	(1)
2022.2	42	43	43	1.161	50	43	6
2023.1	36	28	85	1.203	102	30	72
2023.2	30	54	444	1.176	522	504	18
2024.1	24	31	31	1.302	40	47	(7)
2024.2	18	108	411	1.293	532	395	136
2025.1	12	48	54	1.376	75		
2025.2	6	57	165	1.611	266		
Total		3,551	4,562		4,918		

Province of Nova Scotia

Collision

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	935	935	1.000	935	935	0
2011.2	174	859	859	1.000	859	859	0
2012.1	168	924	924	1.000	924	924	0
2012.2	162	805	805	1.000	805	805	0
2013.1	156	946	946	1.000	946	946	0
2013.2	150	971	971	1.000	971	971	0
2014.1	144	1,021	1,021	1.000	1,021	1,021	0
2014.2	138	915	915	1.000	915	915	0
2015.1	132	1,140	1,140	1.000	1,140	1,140	0
2015.2	126	1,086	1,086	1.000	1,086	1,086	0
2016.1	120	1,264	1,264	1.000	1,264	1,264	0
2016.2	114	1,534	1,534	1.000	1,534	1,534	0
2017.1	108	1,410	1,410	1.000	1,410	1,410	0
2017.2	102	1,453	1,453	1.000	1,453	1,453	0
2018.1	96	1,547	1,547	1.000	1,547	1,547	0
2018.2	90	1,147	1,147	1.000	1,147	1,147	0
2019.1	84	1,351	1,351	1.000	1,351	1,351	(0)
2019.2	78	1,141	1,141	1.000	1,141	1,141	0
2020.1	72	1,250	1,250	1.000	1,250	1,250	0
2020.2	66	1,133	1,133	1.000	1,133	1,133	(0)
2021.1	60	1,029	1,029	1.000	1,029	1,030	(0)
2021.2	54	1,603	1,604	1.000	1,604	1,604	0
2022.1	48	1,754	1,754	1.000	1,754	1,751	3
2022.2	42	2,405	2,475	1.000	2,475	2,323	152
2023.1	36	2,206	2,206	1.000	2,206	2,213	(7)
2023.2	30	2,345	2,357	1.000	2,356	2,317	38
2024.1	24	2,214	2,214	1.000	2,215	2,218	(4)
2024.2	18	2,110	2,163	0.990	2,141	2,050	91
2025.1	12	2,665	2,748	0.982	2,698		
2025.2	6	1,901	2,902	1.034	3,002		
Total		43,065	44,285		44,312		

Province of Nova Scotia

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	726	726	1.000	726	726	0
2011.2	174	888	888	1.000	888	888	0
2012.1	168	638	638	1.000	638	638	0
2012.2	162	992	992	1.000	992	992	0
2013.1	156	555	555	1.000	555	555	0
2013.2	150	1,109	1,109	1.000	1,109	1,109	0
2014.1	144	748	748	1.000	748	748	0
2014.2	138	950	950	1.000	950	950	0
2015.1	132	966	966	1.000	966	966	0
2015.2	126	994	994	1.000	994	994	0
2016.1	120	1,001	1,001	1.000	1,001	1,001	0
2016.2	114	1,093	1,093	1.000	1,093	1,093	0
2017.1	108	982	982	1.000	982	982	0
2017.2	102	1,285	1,285	1.000	1,285	1,285	0
2018.1	96	868	868	1.000	868	868	0
2018.2	90	1,202	1,202	1.000	1,202	1,202	0
2019.1	84	1,064	1,064	1.000	1,064	1,064	0
2019.2	78	1,165	1,165	1.000	1,165	1,165	0
2020.1	72	1,039	1,039	1.000	1,039	1,062	(22)
2020.2	66	1,276	1,276	1.000	1,276	1,276	0
2021.1	60	1,080	1,080	1.000	1,080	1,080	0
2021.2	54	1,418	1,418	1.000	1,418	1,418	0
2022.1	48	1,556	1,556	1.000	1,556	1,549	7
2022.2	42	2,250	2,250	1.000	2,250	2,254	(4)
2023.1	36	2,233	2,283	1.000	2,283	2,315	(33)
2023.2	30	2,922	2,923	0.999	2,921	2,625	296
2024.1	24	2,274	2,274	0.999	2,273	2,227	46
2024.2	18	2,413	2,426	1.000	2,427	2,571	(145)
2025.1	12	1,655	1,747	1.006	1,758		
2025.2	6	1,879	2,885	1.099	3,172		
Total		39,223	40,384		40,679		

Province of Nova Scotia

Specified Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	38	38	1.000	38	38	0
2011.2	174	26	26	1.000	26	26	0
2012.1	168	11	11	1.000	11	11	0
2012.2	162	75	75	1.000	75	75	0
2013.1	156	10	10	1.000	10	10	0
2013.2	150	41	41	1.000	41	41	0
2014.1	144	7	7	1.000	7	7	0
2014.2	138	22	22	1.000	22	22	0
2015.1	132	22	22	1.000	22	22	0
2015.2	126	41	41	1.000	41	41	0
2016.1	120	9	9	1.000	9	9	0
2016.2	114	12	12	1.000	12	12	0
2017.1	108	2	2	1.000	2	2	0
2017.2	102	10	10	1.000	10	10	0
2018.1	96	3	3	1.000	3	3	0
2018.2	90	6	6	1.000	6	6	0
2019.1	84	33	33	1.000	33	33	0
2019.2	78	8	8	1.000	8	8	0
2020.1	72	14	14	1.000	14	14	0
2020.2	66	130	130	1.000	130	130	0
2021.1	60	0	0	1.000	0	0	0
2021.2	54	0	0	1.000	0	0	0
2022.1	48	0	0	1.000	0	0	0
2022.2	42	106	106	1.000	106	106	0
2023.1	36	80	80	1.000	80	80	0
2023.2	30	13	13	1.000	13	13	0
2024.1	24	115	115	1.000	115	113	1
2024.2	18	2	2	0.996	2	2	(0)
2025.1	12	98	98	1.009	99		
2025.2	6	45	45	1.243	56		
Total		978	978		990		

Province of Nova Scotia

All Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	1,144	1,144	1.000	1,144	1,144	0
2011.2	174	1,507	1,507	1.000	1,507	1,507	0
2012.1	168	1,001	1,001	1.000	1,001	1,001	0
2012.2	162	1,257	1,257	1.000	1,257	1,257	0
2013.1	156	1,067	1,067	1.000	1,067	1,067	0
2013.2	150	1,330	1,330	1.000	1,330	1,330	0
2014.1	144	1,466	1,466	1.000	1,466	1,464	2
2014.2	138	1,468	1,468	1.000	1,468	1,468	0
2015.1	132	1,318	1,318	1.000	1,318	1,318	0
2015.2	126	1,550	1,550	1.000	1,550	1,550	0
2016.1	120	1,546	1,546	1.000	1,546	1,546	0
2016.2	114	2,734	2,734	1.000	2,734	2,734	0
2017.1	108	1,445	1,445	1.000	1,445	1,445	0
2017.2	102	1,607	1,607	1.000	1,607	1,607	0
2018.1	96	1,760	1,760	1.000	1,760	1,760	0
2018.2	90	2,347	2,347	1.000	2,347	2,347	0
2019.1	84	1,938	1,938	1.000	1,938	1,938	(0)
2019.2	78	1,729	1,729	1.000	1,729	1,729	0
2020.1	72	1,475	1,475	1.000	1,475	1,475	0
2020.2	66	1,500	1,500	1.000	1,500	1,500	0
2021.1	60	1,099	1,099	1.000	1,099	1,099	0
2021.2	54	1,399	1,399	1.000	1,399	1,399	0
2022.1	48	2,018	2,018	1.000	2,018	1,980	38
2022.2	42	2,552	2,598	1.000	2,598	2,602	(4)
2023.1	36	2,254	2,373	1.000	2,373	2,363	10
2023.2	30	3,031	3,089	1.000	3,089	3,052	37
2024.1	24	2,046	2,271	0.995	2,259	2,232	27
2024.2	18	2,434	2,434	0.990	2,410	2,512	(102)
2025.1	12	2,156	2,417	0.984	2,379		
2025.2	6	2,628	3,560	1.143	4,069		
Total		52,806	54,447		54,882		

Province of Nova Scotia

Underinsured Motorist

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and	Selected Age-to-Ultimate	Selected Ultimate Loss and	Prior	Difference
2011.1	180	0	0	1.000	0	0	0
2011.2	174	0	0	1.000	0	0	0
2012.1	168	0	0	1.000	0	0	0
2012.2	162	0	0	1.000	0	0	0
2013.1	156	104	104	1.000	104	104	0
2013.2	150	286	286	1.000	286	286	0
2014.1	144	0	0	1.000	0	0	0
2014.2	138	1	1	1.000	1	1	0
2015.1	132	0	0	1.000	0	0	0
2015.2	126	0	0	1.000	0	0	0
2016.1	120	0	0	1.000	0	0	0
2016.2	114	0	0	1.000	0	0	0
2017.1	108	0	0	1.000	0	0	0
2017.2	102	0	0	1.001	0	0	0
2018.1	96	0	0	1.017	0	0	0
2018.2	90	0	0	1.987	0	#NAME?	#NAME?
2019.1	84	1	1	2.010	3	#NAME?	#NAME?
2019.2	78	0	0	2.010	0	#NAME?	#NAME?
2020.1	72	0	0	2.010	0	#NAME?	#NAME?
2020.2	66	0	0	3.113	0	#NAME?	#NAME?
2021.1	60	0	5	3.828	20	#NAME?	#NAME?
2021.2	54	0	0	1.440	0	#NAME?	#NAME?
2022.1	48	8	8	1.342	11	#NAME?	#NAME?
2022.2	42	0	0	0.929	0	#NAME?	#NAME?
2023.1	36	6	60	1.914	115	#NAME?	#NAME?
2023.2	30	31	715	0.847	606	#NAME?	#NAME?
2024.1	24	0	0	1.033	0	#NAME?	#NAME?
2024.2	18	0	0	1.214	0	#NAME?	#NAME?
2025.1	12	0	0	1.302	0		
2025.2	6	0	0	1.213	0		
Total		438	1,181		1,145		

Province of Nova Scotia

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	102	1.000	102	102	0
2011.2	174	79	1.000	79	79	0
2012.1	168	75	1.000	75	76	(1)
2012.2	162	93	1.000	93	93	0
2013.1	156	93	1.000	93	93	0
2013.2	150	84	1.000	84	84	0
2014.1	144	67	1.000	67	67	0
2014.2	138	93	1.000	93	93	0
2015.1	132	102	1.000	102	102	0
2015.2	126	90	1.000	90	90	0
2016.1	120	83	1.000	83	83	0
2016.2	114	122	1.000	122	122	0
2017.1	108	110	1.000	110	110	0
2017.2	102	89	0.998	89	90	(1)
2018.1	96	89	0.998	89	89	(0)
2018.2	90	108	0.998	108	108	(1)
2019.1	84	88	0.998	88	88	(1)
2019.2	78	106	0.995	105	105	1
2020.1	72	53	0.995	53	54	(1)
2020.2	66	44	0.997	44	44	0
2021.1	60	68	0.993	68	65	2
2021.2	54	75	0.997	75	75	0
2022.1	48	69	1.002	69	69	1
2022.2	42	75	1.002	75	77	(1)
2023.1	36	60	0.999	60	64	(4)
2023.2	30	88	0.989	87	93	(6)
2024.1	24	79	0.996	79	86	(7)
2024.2	18	79	1.044	83	90	(7)
2025.1	12	59	1.070	63		
2025.2	6	49	1.356	66		
Total		2,471		2,493	2,389	(25)

Province of Nova Scotia

Third Party Liability - Property Damage

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	520	1.000	520	520	0
2011.2	174	511	1.000	511	511	0
2012.1	168	448	1.000	448	448	0
2012.2	162	534	1.000	534	534	0
2013.1	156	339	1.000	339	339	0
2013.2	150	54	1.000	54	54	0
2014.1	144	66	1.000	66	66	0
2014.2	138	59	1.000	59	59	0
2015.1	132	76	1.000	76	76	0
2015.2	126	60	1.000	60	60	0
2016.1	120	48	1.000	48	48	0
2016.2	114	60	1.000	60	60	0
2017.1	108	65	1.000	65	65	0
2017.2	102	51	1.000	51	51	0
2018.1	96	61	1.000	61	61	0
2018.2	90	47	1.000	47	47	0
2019.1	84	43	1.000	43	43	0
2019.2	78	38	1.000	38	38	0
2020.1	72	40	1.000	40	40	0
2020.2	66	26	1.000	26	26	0
2021.1	60	24	1.000	24	24	0
2021.2	54	41	1.000	41	41	0
2022.1	48	32	1.000	32	32	0
2022.2	42	42	1.000	42	41	1
2023.1	36	25	1.000	25	22	3
2023.2	30	35	1.002	35	34	1
2024.1	24	25	1.018	25	20	6
2024.2	18	28	1.061	30	23	7
2025.1	12	27	0.979	26		
2025.2	6	36	0.915	33		
Total		3,461		3,460	3,382	18

Province of Nova Scotia

Third Party Liability - Direct Compensation

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	0	1.000	0	0	0
2011.2	174	0	1.000	0	0	0
2012.1	168	0	1.000	0	0	0
2012.2	162	0	1.000	0	0	0
2013.1	156	81	1.000	81	81	0
2013.2	150	298	1.000	298	298	0
2014.1	144	288	1.000	288	288	0
2014.2	138	262	1.000	262	262	0
2015.1	132	347	1.000	347	347	0
2015.2	126	281	1.000	281	281	0
2016.1	120	270	1.000	270	270	0
2016.2	114	279	1.000	279	279	0
2017.1	108	279	1.000	279	279	0
2017.2	102	267	1.000	267	267	0
2018.1	96	288	1.000	288	288	0
2018.2	90	332	1.000	332	332	0
2019.1	84	299	1.000	299	299	0
2019.2	78	301	1.000	301	301	0
2020.1	72	187	1.000	187	187	0
2020.2	66	197	1.000	197	197	0
2021.1	60	211	1.000	211	211	0
2021.2	54	264	1.000	264	264	0
2022.1	48	222	1.000	222	222	0
2022.2	42	226	1.000	226	226	0
2023.1	36	248	0.999	248	247	0
2023.2	30	257	0.999	257	255	2
2024.1	24	247	0.999	247	249	(2)
2024.2	18	303	0.998	302	318	(16)
2025.1	12	270	0.985	266		
2025.2	6	278	1.029	286		
Total		6,782		6,785	6,248	(16)

Province of Nova Scotia

Accident Benefits - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	30	1.000	30	30	0
2011.2	174	38	1.000	38	38	0
2012.1	168	31	1.000	31	31	0
2012.2	162	29	1.000	29	29	0
2013.1	156	44	1.000	44	44	0
2013.2	150	46	1.000	46	46	0
2014.1	144	40	1.000	40	40	0
2014.2	138	56	1.000	56	56	0
2015.1	132	41	1.000	41	41	0
2015.2	126	57	1.000	57	57	0
2016.1	120	46	1.000	46	46	0
2016.2	114	53	1.000	53	53	0
2017.1	108	49	1.000	49	49	0
2017.2	102	45	1.000	45	45	0
2018.1	96	47	1.000	47	47	0
2018.2	90	57	1.000	57	57	0
2019.1	84	51	1.000	51	51	0
2019.2	78	49	1.000	49	49	0
2020.1	72	26	1.000	26	26	0
2020.2	66	36	1.000	36	36	0
2021.1	60	44	1.000	44	44	(0)
2021.2	54	41	1.000	41	41	(0)
2022.1	48	47	1.002	47	47	0
2022.2	42	43	1.002	43	44	(1)
2023.1	36	47	0.999	47	48	(1)
2023.2	30	50	0.999	50	48	2
2024.1	24	41	1.005	41	39	2
2024.2	18	60	1.005	60	63	(2)
2025.1	12	70	0.975	68		
2025.2	6	57	0.924	53		
Total		1,371		1,366	1,245	(0)

Province of Nova Scotia

Uninsured Auto

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	3	1.000	3	3	0
2011.2	174	4	1.000	4	4	0
2012.1	168	1	1.000	1	1	0
2012.2	162	1	1.000	1	1	0
2013.1	156	0	1.000	0	0	0
2013.2	150	5	1.000	5	5	0
2014.1	144	3	1.000	3	3	0
2014.2	138	6	1.000	6	6	0
2015.1	132	8	1.000	8	8	0
2015.2	126	3	1.000	3	3	0
2016.1	120	2	1.000	2	2	0
2016.2	114	9	1.000	9	9	0
2017.1	108	6	1.000	6	6	0
2017.2	102	2	1.000	2	2	0
2018.1	96	2	1.000	2	2	0
2018.2	90	4	1.000	4	4	0
2019.1	84	5	1.000	5	5	0
2019.2	78	0	1.000	0	0	0
2020.1	72	3	1.000	3	3	0
2020.2	66	4	1.000	4	4	0
2021.1	60	6	1.000	6	6	0
2021.2	54	3	1.000	3	3	0
2022.1	48	1	1.000	1	1	0
2022.2	42	2	1.000	2	2	0
2023.1	36	4	1.000	4	3	1
2023.2	30	5	1.000	5	6	(1)
2024.1	24	3	1.061	3	3	0
2024.2	18	7	1.061	7	4	4
2025.1	12	4	1.061	4		
2025.2	6	8	1.061	8		
Total		114		115	98	4

Province of Nova Scotia

Collision

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	198	1.000	198	198	0
2011.2	174	190	1.000	190	190	0
2012.1	168	178	1.000	178	178	0
2012.2	162	171	1.000	171	171	0
2013.1	156	187	1.000	187	187	0
2013.2	150	154	1.000	154	154	0
2014.1	144	147	1.000	147	147	0
2014.2	138	128	1.000	128	128	0
2015.1	132	171	1.000	171	171	0
2015.2	126	129	1.000	129	129	0
2016.1	120	148	1.000	148	148	0
2016.2	114	148	1.000	148	148	0
2017.1	108	167	1.000	167	167	0
2017.2	102	141	1.000	141	141	0
2018.1	96	168	1.000	168	168	0
2018.2	90	128	1.000	128	128	0
2019.1	84	153	1.000	153	153	0
2019.2	78	143	1.000	143	143	0
2020.1	72	129	1.000	129	129	0
2020.2	66	119	1.000	119	119	0
2021.1	60	135	1.000	135	136	(1)
2021.2	54	153	1.000	153	153	0
2022.1	48	174	1.000	174	174	0
2022.2	42	168	1.000	168	167	1
2023.1	36	170	1.000	170	171	(1)
2023.2	30	179	1.000	179	179	(0)
2024.1	24	175	1.000	175	171	4
2024.2	18	180	0.992	179	183	(4)
2025.1	12	193	0.970	187		
2025.2	6	241	0.896	216		
Total		4,865		4,833	4,432	(2)

Province of Nova Scotia

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	342	1.000	342	342	0
2011.2	174	391	1.000	391	391	0
2012.1	168	322	1.000	322	322	0
2012.2	162	370	1.000	370	370	0
2013.1	156	314	1.000	314	314	0
2013.2	150	361	1.000	361	361	0
2014.1	144	347	1.000	347	347	0
2014.2	138	332	1.000	332	332	0
2015.1	132	395	1.000	395	395	0
2015.2	126	337	1.000	337	337	0
2016.1	120	379	1.000	379	379	0
2016.2	114	346	1.000	346	346	0
2017.1	108	344	1.000	344	344	0
2017.2	102	391	1.000	391	391	0
2018.1	96	362	1.000	362	362	0
2018.2	90	371	1.000	371	371	0
2019.1	84	334	1.000	334	334	0
2019.2	78	386	1.000	386	386	0
2020.1	72	309	1.000	309	309	0
2020.2	66	331	1.000	331	331	0
2021.1	60	281	1.000	281	281	0
2021.2	54	351	1.000	351	351	0
2022.1	48	428	1.000	428	427	1
2022.2	42	471	1.000	471	471	0
2023.1	36	412	1.000	412	413	(1)
2023.2	30	440	1.000	440	437	3
2024.1	24	426	1.000	426	430	(4)
2024.2	18	451	1.001	452	460	(9)
2025.1	12	349	1.008	352		
2025.2	6	398	1.143	455		
Total		11,071		11,131	10,335	(10)

Province of Nova Scotia

Specified Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	2	1.000	2	2	0
2011.2	174	3	1.000	3	3	0
2012.1	168	1	1.000	1	1	0
2012.2	162	3	1.000	3	3	0
2013.1	156	2	1.000	2	2	0
2013.2	150	4	1.000	4	4	0
2014.1	144	2	1.000	2	2	0
2014.2	138	4	1.000	4	4	0
2015.1	132	3	1.000	3	3	0
2015.2	126	1	1.000	1	1	0
2016.1	120	2	1.000	2	2	0
2016.2	114	2	1.000	2	2	0
2017.1	108	1	1.000	1	1	0
2017.2	102	2	1.000	2	2	0
2018.1	96	1	1.000	1	1	0
2018.2	90	1	1.000	1	1	0
2019.1	84	3	1.000	3	3	0
2019.2	78	1	1.000	1	1	0
2020.1	72	3	1.000	3	3	0
2020.2	66	4	1.000	4	4	0
2021.1	60	0	1.000	0	0	0
2021.2	54	0	1.000	0	0	0
2022.1	48	0	1.000	0	0	0
2022.2	42	4	1.000	4	4	0
2023.1	36	4	1.000	4	4	0
2023.2	30	2	1.000	2	2	0
2024.1	24	3	1.000	3	3	0
2024.2	18	1	1.000	1	1	0
2025.1	12	4	1.000	4		
2025.2	6	2	1.000	2		
Total		65		65	59	0

Province of Nova Scotia

All Perils

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	147	1.000	147	147	0
2011.2	174	183	1.000	183	183	0
2012.1	168	131	1.000	131	131	0
2012.2	162	164	1.000	164	164	0
2013.1	156	150	1.000	150	150	0
2013.2	150	146	1.000	146	146	0
2014.1	144	123	1.000	123	123	0
2014.2	138	137	1.000	137	137	0
2015.1	132	153	1.000	153	153	0
2015.2	126	147	1.000	147	147	0
2016.1	120	119	1.000	119	119	0
2016.2	114	192	1.000	192	192	0
2017.1	108	154	1.000	154	154	0
2017.2	102	156	1.000	156	156	0
2018.1	96	132	1.000	132	132	0
2018.2	90	193	1.000	193	193	0
2019.1	84	143	1.000	143	143	0
2019.2	78	148	1.000	148	148	0
2020.1	72	109	1.000	109	109	0
2020.2	66	115	1.000	115	115	0
2021.1	60	109	1.000	109	109	0
2021.2	54	121	1.000	121	121	0
2022.1	48	156	1.000	156	156	0
2022.2	42	165	1.000	165	165	0
2023.1	36	165	1.000	165	166	(1)
2023.2	30	185	1.000	185	183	2
2024.1	24	154	0.998	154	152	2
2024.2	18	184	0.998	184	167	17
2025.1	12	155	0.979	152		
2025.2	6	212	0.985	209		
Total		4,548		4,541	4,160	20

Province of Nova Scotia

Underinsured Motorist

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	0	1.000	0	#VALUE!	#VALUE!
2011.2	174	0	1.000	0	#VALUE!	#VALUE!
2012.1	168	0	1.000	0	#VALUE!	#VALUE!
2012.2	162	0	1.000	0	#VALUE!	#VALUE!
2013.1	156	0	1.000	0	#VALUE!	#VALUE!
2013.2	150	1	1.000	1	#VALUE!	#VALUE!
2014.1	144	0	1.000	0	#VALUE!	#VALUE!
2014.2	138	0	1.000	0	#VALUE!	#VALUE!
2015.1	132	1	1.000	1	#VALUE!	#VALUE!
2015.2	126	0	1.000	0	#VALUE!	#VALUE!
2016.1	120	0	2.000	0	#VALUE!	#VALUE!
2016.2	114	0	1.000	0	#VALUE!	#VALUE!
2017.1	108	0	1.000	0	#VALUE!	#VALUE!
2017.2	102	0	2.000	0	#VALUE!	#VALUE!
2018.1	96	0	1.000	0	#VALUE!	#VALUE!
2018.2	90	0	1.000	0	#VALUE!	#VALUE!
2019.1	84	1	1.000	1	#VALUE!	#VALUE!
2019.2	78	0	1.000	0	#VALUE!	#VALUE!
2020.1	72	0	1.000	0	#VALUE!	#VALUE!
2020.2	66	0	1.000	0	#VALUE!	#VALUE!
2021.1	60	1	1.000	1	#VALUE!	#VALUE!
2021.2	54	0	1.333	0	#VALUE!	#VALUE!
2022.1	48	1	1.000	1	#VALUE!	#VALUE!
2022.2	42	0	0.833	0	#VALUE!	#VALUE!
2023.1	36	0	0.714	0	#VALUE!	#VALUE!
2023.2	30	1	0.625	1	#VALUE!	#VALUE!
2024.1	24	0	0.703	0	#VALUE!	#VALUE!
2024.2	18	0	0.804	0	#VALUE!	#VALUE!
2025.1	12	0	0.804	0		
2025.2	6	0	0.511	0		
Total		6		6	#VALUE!	#VALUE!

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: mobility, new_normal

Fit	Start Date	Mobility	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.014 (CI = +/-0.017; p = 0.112)	0.593 (CI = +/-0.284; p = 0.000)	0.368	NA%
Loss Cost	2011.2	-0.014 (CI = +/-0.018; p = 0.129)	0.584 (CI = +/-0.292; p = 0.000)	0.354	NA%
Loss Cost	2012.1	-0.013 (CI = +/-0.018; p = 0.155)	0.565 (CI = +/-0.296; p = 0.001)	0.337	NA%
Loss Cost	2012.2	-0.011 (CI = +/-0.017; p = 0.192)	0.518 (CI = +/-0.278; p = 0.001)	0.332	NA%
Loss Cost	2013.1	-0.011 (CI = +/-0.017; p = 0.201)	0.520 (CI = +/-0.289; p = 0.001)	0.324	NA%
Loss Cost	2013.2	-0.009 (CI = +/-0.015; p = 0.256)	0.461 (CI = +/-0.259; p = 0.001)	0.326	NA%
Loss Cost	2014.1	-0.007 (CI = +/-0.015; p = 0.321)	0.433 (CI = +/-0.261; p = 0.002)	0.301	NA%
Loss Cost	2014.2	-0.004 (CI = +/-0.010; p = 0.417)	0.344 (CI = +/-0.170; p = 0.000)	0.422	NA%
Loss Cost	2015.1	-0.004 (CI = +/-0.010; p = 0.476)	0.334 (CI = +/-0.177; p = 0.001)	0.399	NA%
Loss Cost	2015.2	-0.002 (CI = +/-0.010; p = 0.637)	0.302 (CI = +/-0.174; p = 0.002)	0.377	NA%
Loss Cost	2016.1	-0.002 (CI = +/-0.010; p = 0.629)	0.306 (CI = +/-0.185; p = 0.003)	0.367	NA%
Loss Cost	2016.2	0.000 (CI = +/-0.008; p = 0.928)	0.238 (CI = +/-0.144; p = 0.003)	0.422	NA%
Loss Cost	2017.1	0.000 (CI = +/-0.008; p = 0.908)	0.257 (CI = +/-0.151; p = 0.003)	0.450	NA%
Loss Cost	2017.2	-0.001 (CI = +/-0.009; p = 0.814)	0.270 (CI = +/-0.165; p = 0.003)	0.452	NA%
Severity	2011.1	-0.030 (CI = +/-0.016; p = 0.001)	0.839 (CI = +/-0.259; p = 0.000)	0.626	NA%
Severity	2011.2	-0.029 (CI = +/-0.016; p = 0.001)	0.819 (CI = +/-0.260; p = 0.000)	0.619	NA%
Severity	2012.1	-0.029 (CI = +/-0.016; p = 0.001)	0.807 (CI = +/-0.266; p = 0.000)	0.609	NA%
Severity	2012.2	-0.027 (CI = +/-0.015; p = 0.001)	0.771 (CI = +/-0.257; p = 0.000)	0.612	NA%
Severity	2013.1	-0.027 (CI = +/-0.016; p = 0.002)	0.772 (CI = +/-0.267; p = 0.000)	0.604	NA%
Severity	2013.2	-0.025 (CI = +/-0.013; p = 0.001)	0.711 (CI = +/-0.228; p = 0.000)	0.648	NA%
Severity	2014.1	-0.024 (CI = +/-0.014; p = 0.001)	0.690 (CI = +/-0.232; p = 0.000)	0.635	NA%
Severity	2014.2	-0.021 (CI = +/-0.011; p = 0.001)	0.628 (CI = +/-0.193; p = 0.000)	0.687	NA%
Severity	2015.1	-0.021 (CI = +/-0.012; p = 0.001)	0.622 (CI = +/-0.202; p = 0.000)	0.670	NA%
Severity	2015.2	-0.020 (CI = +/-0.011; p = 0.002)	0.582 (CI = +/-0.195; p = 0.000)	0.666	NA%
Severity	2016.1	-0.020 (CI = +/-0.011; p = 0.002)	0.597 (CI = +/-0.206; p = 0.000)	0.665	NA%
Severity	2016.2	-0.018 (CI = +/-0.011; p = 0.003)	0.552 (CI = +/-0.202; p = 0.000)	0.648	NA%
Severity	2017.1	-0.018 (CI = +/-0.012; p = 0.005)	0.543 (CI = +/-0.219; p = 0.000)	0.614	NA%
Severity	2017.2	-0.018 (CI = +/-0.013; p = 0.010)	0.531 (CI = +/-0.240; p = 0.000)	0.569	NA%
Frequency	2011.1	0.016 (CI = +/-0.007; p = 0.000)	-0.246 (CI = +/-0.121; p = 0.000)	0.495	NA%
Frequency	2011.2	0.016 (CI = +/-0.007; p = 0.000)	-0.235 (CI = +/-0.121; p = 0.000)	0.487	NA%
Frequency	2012.1	0.016 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.124; p = 0.000)	0.497	NA%
Frequency	2012.2	0.016 (CI = +/-0.007; p = 0.000)	-0.253 (CI = +/-0.124; p = 0.000)	0.521	NA%
Frequency	2013.1	0.016 (CI = +/-0.008; p = 0.000)	-0.252 (CI = +/-0.129; p = 0.001)	0.511	NA%
Frequency	2013.2	0.016 (CI = +/-0.008; p = 0.000)	-0.250 (CI = +/-0.134; p = 0.001)	0.498	NA%
Frequency	2014.1	0.016 (CI = +/-0.008; p = 0.000)	-0.257 (CI = +/-0.139; p = 0.001)	0.502	NA%
Frequency	2014.2	0.018 (CI = +/-0.008; p = 0.000)	-0.284 (CI = +/-0.130; p = 0.000)	0.594	NA%
Frequency	2015.1	0.018 (CI = +/-0.008; p = 0.000)	-0.287 (CI = +/-0.136; p = 0.000)	0.585	NA%
Frequency	2015.2	0.017 (CI = +/-0.008; p = 0.000)	-0.280 (CI = +/-0.143; p = 0.001)	0.561	NA%
Frequency	2016.1	0.018 (CI = +/-0.008; p = 0.000)	-0.291 (CI = +/-0.151; p = 0.001)	0.563	NA%
Frequency	2016.2	0.019 (CI = +/-0.009; p = 0.000)	-0.314 (CI = +/-0.155; p = 0.001)	0.596	NA%
Frequency	2017.1	0.018 (CI = +/-0.009; p = 0.001)	-0.285 (CI = +/-0.160; p = 0.002)	0.558	NA%
Frequency	2017.2	0.017 (CI = +/-0.009; p = 0.001)	-0.261 (CI = +/-0.171; p = 0.006)	0.503	NA%

BI

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.076 (CI = +/-0.023; p = 0.000)	0.600	+7.90%
Loss Cost	2011.2	0.079 (CI = +/-0.025; p = 0.000)	0.596	+8.18%
Loss Cost	2012.1	0.079 (CI = +/-0.027; p = 0.000)	0.572	+8.22%
Loss Cost	2012.2	0.072 (CI = +/-0.028; p = 0.000)	0.522	+7.52%
Loss Cost	2013.1	0.078 (CI = +/-0.029; p = 0.000)	0.544	+8.11%
Loss Cost	2013.2	0.068 (CI = +/-0.029; p = 0.000)	0.489	+7.06%
Loss Cost	2014.1	0.066 (CI = +/-0.031; p = 0.000)	0.438	+6.77%
Loss Cost	2014.2	0.047 (CI = +/-0.024; p = 0.001)	0.417	+4.79%
Loss Cost	2015.1	0.047 (CI = +/-0.026; p = 0.001)	0.385	+4.83%
Loss Cost	2015.2	0.042 (CI = +/-0.028; p = 0.006)	0.305	+4.26%
Loss Cost	2016.1	0.045 (CI = +/-0.031; p = 0.007)	0.308	+4.60%
Loss Cost	2016.2	0.030 (CI = +/-0.028; p = 0.035)	0.190	+3.09%
Loss Cost	2017.1	0.036 (CI = +/-0.031; p = 0.024)	0.237	+3.68%
Loss Cost	2017.2	0.040 (CI = +/-0.034; p = 0.025)	0.246	+4.08%
Severity	2011.1	0.100 (CI = +/-0.022; p = 0.000)	0.753	+10.53%
Severity	2011.2	0.101 (CI = +/-0.023; p = 0.000)	0.737	+10.62%
Severity	2012.1	0.104 (CI = +/-0.025; p = 0.000)	0.730	+10.93%
Severity	2012.2	0.101 (CI = +/-0.026; p = 0.000)	0.699	+10.59%
Severity	2013.1	0.107 (CI = +/-0.027; p = 0.000)	0.719	+11.31%
Severity	2013.2	0.098 (CI = +/-0.027; p = 0.000)	0.693	+10.27%
Severity	2014.1	0.098 (CI = +/-0.030; p = 0.000)	0.665	+10.26%
Severity	2014.2	0.087 (CI = +/-0.029; p = 0.000)	0.628	+9.09%
Severity	2015.1	0.090 (CI = +/-0.032; p = 0.000)	0.612	+9.37%
Severity	2015.2	0.084 (CI = +/-0.034; p = 0.000)	0.554	+8.71%
Severity	2016.1	0.090 (CI = +/-0.037; p = 0.000)	0.570	+9.45%
Severity	2016.2	0.082 (CI = +/-0.040; p = 0.000)	0.498	+8.56%
Severity	2017.1	0.081 (CI = +/-0.045; p = 0.001)	0.449	+8.48%
Severity	2017.2	0.079 (CI = +/-0.051; p = 0.005)	0.385	+8.20%
Frequency	2011.1	-0.024 (CI = +/-0.015; p = 0.003)	0.246	-2.39%
Frequency	2011.2	-0.022 (CI = +/-0.016; p = 0.009)	0.199	-2.21%
Frequency	2012.1	-0.025 (CI = +/-0.017; p = 0.007)	0.222	-2.44%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.003)	0.266	-2.78%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.005)	0.255	-2.87%
Frequency	2013.2	-0.030 (CI = +/-0.021; p = 0.008)	0.234	-2.91%
Frequency	2014.1	-0.032 (CI = +/-0.023; p = 0.008)	0.248	-3.17%
Frequency	2014.2	-0.040 (CI = +/-0.023; p = 0.001)	0.366	-3.94%
Frequency	2015.1	-0.042 (CI = +/-0.025; p = 0.002)	0.361	-4.15%
Frequency	2015.2	-0.042 (CI = +/-0.027; p = 0.005)	0.318	-4.09%
Frequency	2016.1	-0.045 (CI = +/-0.030; p = 0.005)	0.326	-4.43%
Frequency	2016.2	-0.052 (CI = +/-0.032; p = 0.003)	0.368	-5.03%
Frequency	2017.1	-0.045 (CI = +/-0.035; p = 0.015)	0.277	-4.43%
Frequency	2017.2	-0.039 (CI = +/-0.039; p = 0.049)	0.183	-3.80%

BI

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

Fit	Start Date	Time	Mobility	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.090 (CI = +/-0.049; p = 0.001)	0.005 (CI = +/-0.018; p = 0.566)	-0.149 (CI = +/-0.465; p = 0.517)	0.578	+9.41%
Loss Cost	2011.2	0.099 (CI = +/-0.053; p = 0.001)	0.006 (CI = +/-0.018; p = 0.485)	-0.204 (CI = +/-0.484; p = 0.395)	0.577	+10.35%
Loss Cost	2012.1	0.102 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.018; p = 0.467)	-0.226 (CI = +/-0.513; p = 0.373)	0.552	+10.74%
Loss Cost	2012.2	0.087 (CI = +/-0.063; p = 0.008)	0.005 (CI = +/-0.018; p = 0.598)	-0.136 (CI = +/-0.529; p = 0.600)	0.488	+9.11%
Loss Cost	2013.1	0.104 (CI = +/-0.067; p = 0.004)	0.007 (CI = +/-0.018; p = 0.455)	-0.237 (CI = +/-0.543; p = 0.374)	0.522	+11.01%
Loss Cost	2013.2	0.080 (CI = +/-0.069; p = 0.025)	0.004 (CI = +/-0.018; p = 0.629)	-0.101 (CI = +/-0.540; p = 0.702)	0.447	+8.37%
Loss Cost	2014.1	0.074 (CI = +/-0.078; p = 0.060)	0.004 (CI = +/-0.018; p = 0.690)	-0.066 (CI = +/-0.578; p = 0.814)	0.387	+7.68%
Loss Cost	2014.2	0.020 (CI = +/-0.058; p = 0.482)	-0.001 (CI = +/-0.013; p = 0.858)	0.214 (CI = +/-0.417; p = 0.297)	0.408	+2.02%
Loss Cost	2015.1	0.017 (CI = +/-0.066; p = 0.602)	-0.001 (CI = +/-0.013; p = 0.831)	0.231 (CI = +/-0.448; p = 0.294)	0.375	+1.67%
Loss Cost	2015.2	-0.004 (CI = +/-0.069; p = 0.903)	-0.003 (CI = +/-0.013; p = 0.665)	0.326 (CI = +/-0.449; p = 0.144)	0.341	-0.40%
Loss Cost	2016.1	-0.002 (CI = +/-0.077; p = 0.956)	-0.003 (CI = +/-0.014; p = 0.688)	0.318 (CI = +/-0.482; p = 0.182)	0.328	-0.20%
Loss Cost	2016.2	-0.045 (CI = +/-0.057; p = 0.115)	-0.004 (CI = +/-0.009; p = 0.366)	0.484 (CI = +/-0.342; p = 0.009)	0.480	-4.38%
Loss Cost	2017.1	-0.040 (CI = +/-0.063; p = 0.190)	-0.004 (CI = +/-0.010; p = 0.387)	0.469 (CI = +/-0.361; p = 0.015)	0.481	-3.95%
Loss Cost	2017.2	-0.039 (CI = +/-0.069; p = 0.242)	-0.004 (CI = +/-0.010; p = 0.403)	0.466 (CI = +/-0.381; p = 0.020)	0.471	-3.83%
Severity	2011.1	0.084 (CI = +/-0.044; p = 0.000)	-0.012 (CI = +/-0.016; p = 0.120)	0.143 (CI = +/-0.415; p = 0.485)	0.759	+8.81%
Severity	2011.2	0.085 (CI = +/-0.048; p = 0.001)	-0.012 (CI = +/-0.016; p = 0.134)	0.139 (CI = +/-0.439; p = 0.521)	0.742	+8.88%
Severity	2012.1	0.091 (CI = +/-0.053; p = 0.002)	-0.011 (CI = +/-0.017; p = 0.170)	0.103 (CI = +/-0.464; p = 0.651)	0.733	+9.50%
Severity	2012.2	0.082 (CI = +/-0.058; p = 0.007)	-0.013 (CI = +/-0.017; p = 0.140)	0.159 (CI = +/-0.486; p = 0.504)	0.705	+8.49%
Severity	2013.1	0.098 (CI = +/-0.061; p = 0.003)	-0.011 (CI = +/-0.017; p = 0.203)	0.065 (CI = +/-0.498; p = 0.788)	0.722	+10.24%
Severity	2013.2	0.070 (CI = +/-0.061; p = 0.026)	-0.014 (CI = +/-0.016; p = 0.086)	0.219 (CI = +/-0.476; p = 0.350)	0.710	+7.29%
Severity	2014.1	0.067 (CI = +/-0.069; p = 0.054)	-0.014 (CI = +/-0.016; p = 0.092)	0.235 (CI = +/-0.511; p = 0.349)	0.683	+6.97%
Severity	2014.2	0.033 (CI = +/-0.065; p = 0.300)	-0.017 (CI = +/-0.014; p = 0.024)	0.412 (CI = +/-0.466; p = 0.080)	0.689	+3.38%
Severity	2015.1	0.035 (CI = +/-0.073; p = 0.336)	-0.017 (CI = +/-0.015; p = 0.031)	0.406 (CI = +/-0.502; p = 0.106)	0.670	+3.52%
Severity	2015.2	0.012 (CI = +/-0.077; p = 0.748)	-0.018 (CI = +/-0.015; p = 0.018)	0.511 (CI = +/-0.504; p = 0.048)	0.648	+1.20%
Severity	2016.1	0.024 (CI = +/-0.085; p = 0.557)	-0.018 (CI = +/-0.015; p = 0.024)	0.459 (CI = +/-0.531; p = 0.086)	0.652	+2.43%
Severity	2016.2	0.000 (CI = +/-0.087; p = 0.996)	-0.018 (CI = +/-0.014; p = 0.016)	0.553 (CI = +/-0.524; p = 0.040)	0.625	-0.02%
Severity	2017.1	-0.005 (CI = +/-0.097; p = 0.914)	-0.019 (CI = +/-0.015; p = 0.019)	0.569 (CI = +/-0.555; p = 0.045)	0.587	-0.50%
Severity	2017.2	-0.010 (CI = +/-0.106; p = 0.835)	-0.018 (CI = +/-0.016; p = 0.024)	0.583 (CI = +/-0.584; p = 0.050)	0.537	-1.03%
Frequency	2011.1	0.006 (CI = +/-0.026; p = 0.664)	0.017 (CI = +/-0.009; p = 0.001)	-0.292 (CI = +/-0.246; p = 0.022)	0.480	+0.55%
Frequency	2011.2	0.013 (CI = +/-0.027; p = 0.317)	0.018 (CI = +/-0.009; p = 0.000)	-0.343 (CI = +/-0.248; p = 0.009)	0.487	+1.35%
Frequency	2012.1	0.011 (CI = +/-0.030; p = 0.445)	0.018 (CI = +/-0.009; p = 0.001)	-0.329 (CI = +/-0.263; p = 0.016)	0.488	+1.13%
Frequency	2012.2	0.006 (CI = +/-0.033; p = 0.720)	0.017 (CI = +/-0.010; p = 0.001)	-0.295 (CI = +/-0.275; p = 0.036)	0.503	+0.57%
Frequency	2013.1	0.007 (CI = +/-0.036; p = 0.694)	0.017 (CI = +/-0.010; p = 0.001)	-0.303 (CI = +/-0.294; p = 0.044)	0.493	+0.70%
Frequency	2013.2	0.010 (CI = +/-0.040; p = 0.614)	0.018 (CI = +/-0.010; p = 0.002)	-0.319 (CI = +/-0.314; p = 0.046)	0.480	+1.00%
Frequency	2014.1	0.007 (CI = +/-0.045; p = 0.764)	0.017 (CI = +/-0.011; p = 0.003)	-0.301 (CI = +/-0.336; p = 0.076)	0.479	+0.66%
Frequency	2014.2	-0.013 (CI = +/-0.045; p = 0.544)	0.016 (CI = +/-0.010; p = 0.004)	-0.199 (CI = +/-0.319; p = 0.208)	0.581	-1.31%
Frequency	2015.1	-0.018 (CI = +/-0.050; p = 0.459)	0.015 (CI = +/-0.010; p = 0.005)	-0.175 (CI = +/-0.341; p = 0.296)	0.575	-1.78%
Frequency	2015.2	-0.016 (CI = +/-0.056; p = 0.556)	0.015 (CI = +/-0.011; p = 0.007)	-0.184 (CI = +/-0.367; p = 0.304)	0.545	-1.59%
Frequency	2016.1	-0.026 (CI = +/-0.061; p = 0.382)	0.015 (CI = +/-0.011; p = 0.010)	-0.141 (CI = +/-0.384; p = 0.448)	0.558	-2.57%
Frequency	2016.2	-0.045 (CI = +/-0.063; p = 0.150)	0.014 (CI = +/-0.010; p = 0.010)	-0.069 (CI = +/-0.376; p = 0.700)	0.627	-4.36%
Frequency	2017.1	-0.035 (CI = +/-0.068; p = 0.281)	0.014 (CI = +/-0.010; p = 0.010)	-0.100 (CI = +/-0.389; p = 0.590)	0.565	-3.47%
Frequency	2017.2	-0.029 (CI = +/-0.073; p = 0.412)	0.014 (CI = +/-0.011; p = 0.013)	-0.117 (CI = +/-0.405; p = 0.542)	0.493	-2.83%

BI

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.075 (CI = +/-0.023; p = 0.000)	-0.167 (CI = +/-0.201; p = 0.099)	0.000 (CI = +/-0.014; p = 0.974)	0.614	+7.78%
Loss Cost	2011.2	0.079 (CI = +/-0.025; p = 0.000)	-0.186 (CI = +/-0.204; p = 0.073)	0.000 (CI = +/-0.014; p = 0.999)	0.618	+8.18%
Loss Cost	2012.1	0.078 (CI = +/-0.026; p = 0.000)	-0.191 (CI = +/-0.213; p = 0.076)	0.000 (CI = +/-0.014; p = 0.997)	0.595	+8.06%
Loss Cost	2012.2	0.073 (CI = +/-0.028; p = 0.000)	-0.167 (CI = +/-0.215; p = 0.120)	0.000 (CI = +/-0.014; p = 0.960)	0.534	+7.53%
Loss Cost	2013.1	0.077 (CI = +/-0.029; p = 0.000)	-0.149 (CI = +/-0.221; p = 0.176)	0.000 (CI = +/-0.014; p = 0.960)	0.544	+7.97%
Loss Cost	2013.2	0.068 (CI = +/-0.030; p = 0.000)	-0.112 (CI = +/-0.215; p = 0.290)	0.001 (CI = +/-0.013; p = 0.871)	0.472	+7.09%
Loss Cost	2014.1	0.064 (CI = +/-0.032; p = 0.000)	-0.129 (CI = +/-0.222; p = 0.240)	0.001 (CI = +/-0.013; p = 0.864)	0.427	+6.65%
Loss Cost	2014.2	0.047 (CI = +/-0.025; p = 0.001)	-0.058 (CI = +/-0.165; p = 0.470)	0.003 (CI = +/-0.010; p = 0.552)	0.389	+4.84%
Loss Cost	2015.1	0.047 (CI = +/-0.027; p = 0.002)	-0.060 (CI = +/-0.174; p = 0.477)	0.003 (CI = +/-0.010; p = 0.560)	0.353	+4.78%
Loss Cost	2015.2	0.042 (CI = +/-0.029; p = 0.008)	-0.041 (CI = +/-0.178; p = 0.633)	0.003 (CI = +/-0.010; p = 0.490)	0.260	+4.26%
Loss Cost	2016.1	0.044 (CI = +/-0.032; p = 0.011)	-0.033 (CI = +/-0.188; p = 0.714)	0.003 (CI = +/-0.011; p = 0.518)	0.252	+4.51%
Loss Cost	2016.2	0.029 (CI = +/-0.029; p = 0.048)	0.019 (CI = +/-0.160; p = 0.808)	0.005 (CI = +/-0.009; p = 0.231)	0.169	+2.95%
Loss Cost	2017.1	0.035 (CI = +/-0.032; p = 0.036)	0.034 (CI = +/-0.166; p = 0.666)	0.005 (CI = +/-0.009; p = 0.275)	0.205	+3.52%
Loss Cost	2017.2	0.037 (CI = +/-0.037; p = 0.049)	0.028 (CI = +/-0.179; p = 0.745)	0.004 (CI = +/-0.010; p = 0.333)	0.194	+3.74%
Severity	2011.1	0.096 (CI = +/-0.021; p = 0.000)	-0.128 (CI = +/-0.183; p = 0.162)	-0.010 (CI = +/-0.012; p = 0.103)	0.773	+10.10%
Severity	2011.2	0.098 (CI = +/-0.023; p = 0.000)	-0.136 (CI = +/-0.189; p = 0.149)	-0.010 (CI = +/-0.013; p = 0.105)	0.759	+10.29%
Severity	2012.1	0.100 (CI = +/-0.024; p = 0.000)	-0.127 (CI = +/-0.195; p = 0.191)	-0.010 (CI = +/-0.013; p = 0.112)	0.750	+10.50%
Severity	2012.2	0.098 (CI = +/-0.026; p = 0.000)	-0.119 (CI = +/-0.203; p = 0.239)	-0.010 (CI = +/-0.013; p = 0.124)	0.717	+10.29%
Severity	2013.1	0.104 (CI = +/-0.027; p = 0.000)	-0.093 (CI = +/-0.204; p = 0.357)	-0.010 (CI = +/-0.013; p = 0.118)	0.732	+10.93%
Severity	2013.2	0.096 (CI = +/-0.027; p = 0.000)	-0.057 (CI = +/-0.196; p = 0.556)	-0.009 (CI = +/-0.012; p = 0.124)	0.703	+10.03%
Severity	2014.1	0.095 (CI = +/-0.030; p = 0.000)	-0.058 (CI = +/-0.206; p = 0.564)	-0.009 (CI = +/-0.012; p = 0.134)	0.674	+10.00%
Severity	2014.2	0.086 (CI = +/-0.029; p = 0.000)	-0.019 (CI = +/-0.197; p = 0.843)	-0.008 (CI = +/-0.012; p = 0.148)	0.633	+8.96%
Severity	2015.1	0.089 (CI = +/-0.032; p = 0.000)	-0.008 (CI = +/-0.206; p = 0.938)	-0.009 (CI = +/-0.012; p = 0.152)	0.617	+9.28%
Severity	2015.2	0.084 (CI = +/-0.035; p = 0.000)	0.012 (CI = +/-0.213; p = 0.905)	-0.008 (CI = +/-0.012; p = 0.186)	0.554	+8.71%
Severity	2016.1	0.092 (CI = +/-0.037; p = 0.000)	0.040 (CI = +/-0.215; p = 0.698)	-0.008 (CI = +/-0.012; p = 0.159)	0.583	+9.62%
Severity	2016.2	0.084 (CI = +/-0.040; p = 0.000)	0.067 (CI = +/-0.221; p = 0.530)	-0.007 (CI = +/-0.012; p = 0.213)	0.512	+8.78%
Severity	2017.1	0.086 (CI = +/-0.045; p = 0.001)	0.073 (CI = +/-0.236; p = 0.517)	-0.008 (CI = +/-0.013; p = 0.221)	0.461	+9.02%
Severity	2017.2	0.084 (CI = +/-0.052; p = 0.004)	0.080 (CI = +/-0.255; p = 0.511)	-0.007 (CI = +/-0.014; p = 0.267)	0.393	+8.79%
Frequency	2011.1	-0.021 (CI = +/-0.014; p = 0.005)	-0.039 (CI = +/-0.122; p = 0.513)	0.010 (CI = +/-0.008; p = 0.016)	0.371	-2.11%
Frequency	2011.2	-0.019 (CI = +/-0.015; p = 0.014)	-0.049 (CI = +/-0.125; p = 0.423)	0.010 (CI = +/-0.008; p = 0.018)	0.339	-1.91%
Frequency	2012.1	-0.022 (CI = +/-0.016; p = 0.007)	-0.064 (CI = +/-0.127; p = 0.309)	0.010 (CI = +/-0.008; p = 0.018)	0.374	-2.20%
Frequency	2012.2	-0.025 (CI = +/-0.016; p = 0.004)	-0.049 (CI = +/-0.127; p = 0.435)	0.010 (CI = +/-0.008; p = 0.015)	0.413	-2.51%
Frequency	2013.1	-0.027 (CI = +/-0.018; p = 0.004)	-0.056 (CI = +/-0.132; p = 0.388)	0.010 (CI = +/-0.008; p = 0.017)	0.408	-2.66%
Frequency	2013.2	-0.027 (CI = +/-0.019; p = 0.007)	-0.056 (CI = +/-0.138; p = 0.413)	0.010 (CI = +/-0.009; p = 0.019)	0.390	-2.68%
Frequency	2014.1	-0.031 (CI = +/-0.020; p = 0.005)	-0.071 (CI = +/-0.141; p = 0.306)	0.010 (CI = +/-0.009; p = 0.019)	0.420	-3.04%
Frequency	2014.2	-0.039 (CI = +/-0.019; p = 0.000)	-0.039 (CI = +/-0.128; p = 0.530)	0.011 (CI = +/-0.008; p = 0.006)	0.553	-3.79%
Frequency	2015.1	-0.042 (CI = +/-0.021; p = 0.000)	-0.052 (CI = +/-0.132; p = 0.415)	0.011 (CI = +/-0.008; p = 0.006)	0.565	-4.12%
Frequency	2015.2	-0.042 (CI = +/-0.023; p = 0.001)	-0.053 (CI = +/-0.139; p = 0.430)	0.011 (CI = +/-0.008; p = 0.008)	0.533	-4.10%
Frequency	2016.1	-0.048 (CI = +/-0.024; p = 0.001)	-0.073 (CI = +/-0.140; p = 0.283)	0.012 (CI = +/-0.008; p = 0.006)	0.575	-4.66%
Frequency	2016.2	-0.055 (CI = +/-0.025; p = 0.000)	-0.048 (CI = +/-0.137; p = 0.465)	0.013 (CI = +/-0.008; p = 0.003)	0.637	-5.35%
Frequency	2017.1	-0.052 (CI = +/-0.028; p = 0.001)	-0.039 (CI = +/-0.145; p = 0.573)	0.012 (CI = +/-0.008; p = 0.004)	0.566	-5.05%
Frequency	2017.2	-0.047 (CI = +/-0.031; p = 0.006)	-0.052 (CI = +/-0.153; p = 0.476)	0.012 (CI = +/-0.008; p = 0.008)	0.498	-4.64%

BI

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

Fit	Start Date	Time	Mobility	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.090 (CI = +/-0.049; p = 0.001)	0.005 (CI = +/-0.018; p = 0.566)	-0.149 (CI = +/-0.465; p = 0.517)	0.578	+9.41%
Loss Cost	2011.2	0.099 (CI = +/-0.053; p = 0.001)	0.006 (CI = +/-0.018; p = 0.485)	-0.204 (CI = +/-0.484; p = 0.395)	0.577	+10.35%
Loss Cost	2012.1	0.102 (CI = +/-0.058; p = 0.001)	0.007 (CI = +/-0.018; p = 0.467)	-0.226 (CI = +/-0.513; p = 0.373)	0.552	+10.74%
Loss Cost	2012.2	0.087 (CI = +/-0.063; p = 0.008)	0.005 (CI = +/-0.018; p = 0.598)	-0.136 (CI = +/-0.529; p = 0.600)	0.488	+9.11%
Loss Cost	2013.1	0.104 (CI = +/-0.067; p = 0.004)	0.007 (CI = +/-0.018; p = 0.455)	-0.237 (CI = +/-0.543; p = 0.374)	0.522	+11.01%
Loss Cost	2013.2	0.080 (CI = +/-0.069; p = 0.025)	0.004 (CI = +/-0.018; p = 0.629)	-0.101 (CI = +/-0.540; p = 0.702)	0.447	+8.37%
Loss Cost	2014.1	0.074 (CI = +/-0.078; p = 0.060)	0.004 (CI = +/-0.018; p = 0.690)	-0.066 (CI = +/-0.578; p = 0.814)	0.387	+7.68%
Loss Cost	2014.2	0.020 (CI = +/-0.058; p = 0.482)	-0.001 (CI = +/-0.013; p = 0.858)	0.214 (CI = +/-0.417; p = 0.297)	0.408	+2.02%
Loss Cost	2015.1	0.017 (CI = +/-0.066; p = 0.602)	-0.001 (CI = +/-0.013; p = 0.831)	0.231 (CI = +/-0.448; p = 0.294)	0.375	+1.67%
Loss Cost	2015.2	-0.004 (CI = +/-0.069; p = 0.903)	-0.003 (CI = +/-0.013; p = 0.665)	0.326 (CI = +/-0.449; p = 0.144)	0.341	-0.40%
Loss Cost	2016.1	-0.002 (CI = +/-0.077; p = 0.956)	-0.003 (CI = +/-0.014; p = 0.688)	0.318 (CI = +/-0.482; p = 0.182)	0.328	-0.20%
Loss Cost	2016.2	-0.045 (CI = +/-0.057; p = 0.115)	-0.004 (CI = +/-0.009; p = 0.366)	0.484 (CI = +/-0.342; p = 0.009)	0.480	-4.38%
Loss Cost	2017.1	-0.040 (CI = +/-0.063; p = 0.190)	-0.004 (CI = +/-0.010; p = 0.387)	0.469 (CI = +/-0.361; p = 0.015)	0.481	-3.95%
Loss Cost	2017.2	-0.039 (CI = +/-0.069; p = 0.242)	-0.004 (CI = +/-0.010; p = 0.403)	0.466 (CI = +/-0.381; p = 0.020)	0.471	-3.83%
Severity	2011.1	0.084 (CI = +/-0.044; p = 0.000)	-0.012 (CI = +/-0.016; p = 0.120)	0.143 (CI = +/-0.415; p = 0.485)	0.759	+8.81%
Severity	2011.2	0.085 (CI = +/-0.048; p = 0.001)	-0.012 (CI = +/-0.016; p = 0.134)	0.139 (CI = +/-0.439; p = 0.521)	0.742	+8.88%
Severity	2012.1	0.091 (CI = +/-0.053; p = 0.002)	-0.011 (CI = +/-0.017; p = 0.170)	0.103 (CI = +/-0.464; p = 0.651)	0.733	+9.50%
Severity	2012.2	0.082 (CI = +/-0.058; p = 0.007)	-0.013 (CI = +/-0.017; p = 0.140)	0.159 (CI = +/-0.486; p = 0.504)	0.705	+8.49%
Severity	2013.1	0.098 (CI = +/-0.061; p = 0.003)	-0.011 (CI = +/-0.017; p = 0.203)	0.065 (CI = +/-0.498; p = 0.788)	0.722	+10.24%
Severity	2013.2	0.070 (CI = +/-0.061; p = 0.026)	-0.014 (CI = +/-0.016; p = 0.086)	0.219 (CI = +/-0.476; p = 0.350)	0.710	+7.29%
Severity	2014.1	0.067 (CI = +/-0.069; p = 0.054)	-0.014 (CI = +/-0.016; p = 0.092)	0.235 (CI = +/-0.511; p = 0.349)	0.683	+6.97%
Severity	2014.2	0.033 (CI = +/-0.065; p = 0.300)	-0.017 (CI = +/-0.014; p = 0.024)	0.412 (CI = +/-0.466; p = 0.080)	0.689	+3.38%
Severity	2015.1	0.035 (CI = +/-0.073; p = 0.336)	-0.017 (CI = +/-0.015; p = 0.031)	0.406 (CI = +/-0.502; p = 0.106)	0.670	+3.52%
Severity	2015.2	0.012 (CI = +/-0.077; p = 0.748)	-0.018 (CI = +/-0.015; p = 0.018)	0.511 (CI = +/-0.504; p = 0.048)	0.648	+1.20%
Severity	2016.1	0.024 (CI = +/-0.085; p = 0.557)	-0.018 (CI = +/-0.015; p = 0.024)	0.459 (CI = +/-0.531; p = 0.086)	0.652	+2.43%
Severity	2016.2	0.000 (CI = +/-0.087; p = 0.996)	-0.018 (CI = +/-0.014; p = 0.016)	0.553 (CI = +/-0.524; p = 0.040)	0.625	-0.02%
Severity	2017.1	-0.005 (CI = +/-0.097; p = 0.914)	-0.019 (CI = +/-0.015; p = 0.019)	0.569 (CI = +/-0.555; p = 0.045)	0.587	-0.50%
Severity	2017.2	-0.010 (CI = +/-0.106; p = 0.835)	-0.018 (CI = +/-0.016; p = 0.024)	0.583 (CI = +/-0.584; p = 0.050)	0.537	-1.03%
Frequency	2011.1	0.006 (CI = +/-0.026; p = 0.664)	0.017 (CI = +/-0.009; p = 0.001)	-0.292 (CI = +/-0.246; p = 0.022)	0.480	+0.55%
Frequency	2011.2	0.013 (CI = +/-0.027; p = 0.317)	0.018 (CI = +/-0.009; p = 0.000)	-0.343 (CI = +/-0.248; p = 0.009)	0.487	+1.35%
Frequency	2012.1	0.011 (CI = +/-0.030; p = 0.445)	0.018 (CI = +/-0.009; p = 0.001)	-0.329 (CI = +/-0.263; p = 0.016)	0.488	+1.13%
Frequency	2012.2	0.006 (CI = +/-0.033; p = 0.720)	0.017 (CI = +/-0.010; p = 0.001)	-0.295 (CI = +/-0.275; p = 0.036)	0.503	+0.57%
Frequency	2013.1	0.007 (CI = +/-0.036; p = 0.694)	0.017 (CI = +/-0.010; p = 0.001)	-0.303 (CI = +/-0.294; p = 0.044)	0.493	+0.70%
Frequency	2013.2	0.010 (CI = +/-0.040; p = 0.614)	0.018 (CI = +/-0.010; p = 0.002)	-0.319 (CI = +/-0.314; p = 0.046)	0.480	+1.00%
Frequency	2014.1	0.007 (CI = +/-0.045; p = 0.764)	0.017 (CI = +/-0.011; p = 0.003)	-0.301 (CI = +/-0.336; p = 0.076)	0.479	+0.66%
Frequency	2014.2	-0.013 (CI = +/-0.045; p = 0.544)	0.016 (CI = +/-0.010; p = 0.004)	-0.199 (CI = +/-0.319; p = 0.208)	0.581	-1.31%
Frequency	2015.1	-0.018 (CI = +/-0.050; p = 0.459)	0.015 (CI = +/-0.010; p = 0.005)	-0.175 (CI = +/-0.341; p = 0.296)	0.575	-1.78%
Frequency	2015.2	-0.016 (CI = +/-0.056; p = 0.556)	0.015 (CI = +/-0.011; p = 0.007)	-0.184 (CI = +/-0.367; p = 0.304)	0.545	-1.59%
Frequency	2016.1	-0.026 (CI = +/-0.061; p = 0.382)	0.015 (CI = +/-0.011; p = 0.010)	-0.141 (CI = +/-0.384; p = 0.448)	0.558	-2.57%
Frequency	2016.2	-0.045 (CI = +/-0.063; p = 0.150)	0.014 (CI = +/-0.010; p = 0.010)	-0.069 (CI = +/-0.376; p = 0.700)	0.627	-4.36%
Frequency	2017.1	-0.035 (CI = +/-0.068; p = 0.281)	0.014 (CI = +/-0.010; p = 0.010)	-0.100 (CI = +/-0.389; p = 0.590)	0.565	-3.47%
Frequency	2017.2	-0.029 (CI = +/-0.073; p = 0.412)	0.014 (CI = +/-0.011; p = 0.013)	-0.117 (CI = +/-0.405; p = 0.542)	0.493	-2.83%

BI

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.076 (CI = +/-0.023; p = 0.000)	0.600	+7.90%
Loss Cost	2011.2	0.079 (CI = +/-0.025; p = 0.000)	0.596	+8.18%
Loss Cost	2012.1	0.079 (CI = +/-0.027; p = 0.000)	0.572	+8.22%
Loss Cost	2012.2	0.072 (CI = +/-0.028; p = 0.000)	0.522	+7.52%
Loss Cost	2013.1	0.078 (CI = +/-0.029; p = 0.000)	0.544	+8.11%
Loss Cost	2013.2	0.068 (CI = +/-0.029; p = 0.000)	0.489	+7.06%
Loss Cost	2014.1	0.066 (CI = +/-0.031; p = 0.000)	0.438	+6.77%
Loss Cost	2014.2	0.047 (CI = +/-0.024; p = 0.001)	0.417	+4.79%
Loss Cost	2015.1	0.047 (CI = +/-0.026; p = 0.001)	0.385	+4.83%
Loss Cost	2015.2	0.042 (CI = +/-0.028; p = 0.006)	0.305	+4.26%
Loss Cost	2016.1	0.045 (CI = +/-0.031; p = 0.007)	0.308	+4.60%
Loss Cost	2016.2	0.030 (CI = +/-0.028; p = 0.035)	0.190	+3.09%
Loss Cost	2017.1	0.036 (CI = +/-0.031; p = 0.024)	0.237	+3.68%
Loss Cost	2017.2	0.040 (CI = +/-0.034; p = 0.025)	0.246	+4.08%
Severity	2011.1	0.100 (CI = +/-0.022; p = 0.000)	0.753	+10.53%
Severity	2011.2	0.101 (CI = +/-0.023; p = 0.000)	0.737	+10.62%
Severity	2012.1	0.104 (CI = +/-0.025; p = 0.000)	0.730	+10.93%
Severity	2012.2	0.101 (CI = +/-0.026; p = 0.000)	0.699	+10.59%
Severity	2013.1	0.107 (CI = +/-0.027; p = 0.000)	0.719	+11.31%
Severity	2013.2	0.098 (CI = +/-0.027; p = 0.000)	0.693	+10.27%
Severity	2014.1	0.098 (CI = +/-0.030; p = 0.000)	0.665	+10.26%
Severity	2014.2	0.087 (CI = +/-0.029; p = 0.000)	0.628	+9.09%
Severity	2015.1	0.090 (CI = +/-0.032; p = 0.000)	0.612	+9.37%
Severity	2015.2	0.084 (CI = +/-0.034; p = 0.000)	0.554	+8.71%
Severity	2016.1	0.090 (CI = +/-0.037; p = 0.000)	0.570	+9.45%
Severity	2016.2	0.082 (CI = +/-0.040; p = 0.000)	0.498	+8.56%
Severity	2017.1	0.081 (CI = +/-0.045; p = 0.001)	0.449	+8.48%
Severity	2017.2	0.079 (CI = +/-0.051; p = 0.005)	0.385	+8.20%
Frequency	2011.1	-0.024 (CI = +/-0.015; p = 0.003)	0.246	-2.39%
Frequency	2011.2	-0.022 (CI = +/-0.016; p = 0.009)	0.199	-2.21%
Frequency	2012.1	-0.025 (CI = +/-0.017; p = 0.007)	0.222	-2.44%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.003)	0.266	-2.78%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.005)	0.255	-2.87%
Frequency	2013.2	-0.030 (CI = +/-0.021; p = 0.008)	0.234	-2.91%
Frequency	2014.1	-0.032 (CI = +/-0.023; p = 0.008)	0.248	-3.17%
Frequency	2014.2	-0.040 (CI = +/-0.023; p = 0.001)	0.366	-3.94%
Frequency	2015.1	-0.042 (CI = +/-0.025; p = 0.002)	0.361	-4.15%
Frequency	2015.2	-0.042 (CI = +/-0.027; p = 0.005)	0.318	-4.09%
Frequency	2016.1	-0.045 (CI = +/-0.030; p = 0.005)	0.326	-4.43%
Frequency	2016.2	-0.052 (CI = +/-0.032; p = 0.003)	0.368	-5.03%
Frequency	2017.1	-0.045 (CI = +/-0.035; p = 0.015)	0.277	-4.43%
Frequency	2017.2	-0.039 (CI = +/-0.039; p = 0.049)	0.183	-3.80%

BI

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

Fit	Start Date	Time	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.082 (CI = +/-0.039; p = 0.000)	-0.071 (CI = +/-0.369; p = 0.697)	0.588	+8.54%
Loss Cost	2011.2	0.088 (CI = +/-0.042; p = 0.000)	-0.103 (CI = +/-0.381; p = 0.584)	0.585	+9.17%
Loss Cost	2012.1	0.090 (CI = +/-0.046; p = 0.000)	-0.112 (CI = +/-0.399; p = 0.568)	0.560	+9.36%
Loss Cost	2012.2	0.077 (CI = +/-0.049; p = 0.003)	-0.050 (CI = +/-0.403; p = 0.802)	0.503	+8.04%
Loss Cost	2013.1	0.089 (CI = +/-0.052; p = 0.002)	-0.109 (CI = +/-0.411; p = 0.587)	0.530	+9.35%
Loss Cost	2013.2	0.070 (CI = +/-0.053; p = 0.012)	-0.017 (CI = +/-0.400; p = 0.929)	0.466	+7.27%
Loss Cost	2014.1	0.065 (CI = +/-0.059; p = 0.033)	0.009 (CI = +/-0.421; p = 0.967)	0.411	+6.66%
Loss Cost	2014.2	0.023 (CI = +/-0.044; p = 0.284)	0.189 (CI = +/-0.299; p = 0.202)	0.437	+2.35%
Loss Cost	2015.1	0.021 (CI = +/-0.049; p = 0.387)	0.199 (CI = +/-0.318; p = 0.206)	0.407	+2.11%
Loss Cost	2015.2	0.005 (CI = +/-0.052; p = 0.843)	0.262 (CI = +/-0.318; p = 0.101)	0.371	+0.50%
Loss Cost	2016.1	0.007 (CI = +/-0.059; p = 0.799)	0.254 (CI = +/-0.340; p = 0.134)	0.361	+0.72%
Loss Cost	2016.2	-0.030 (CI = +/-0.045; p = 0.181)	0.381 (CI = +/-0.247; p = 0.005)	0.484	-2.93%
Loss Cost	2017.1	-0.025 (CI = +/-0.051; p = 0.305)	0.367 (CI = +/-0.263; p = 0.009)	0.488	-2.49%
Loss Cost	2017.2	-0.024 (CI = +/-0.057; p = 0.379)	0.364 (CI = +/-0.281; p = 0.015)	0.480	-2.39%
Severity	2011.1	0.104 (CI = +/-0.036; p = 0.000)	-0.050 (CI = +/-0.343; p = 0.769)	0.745	+10.99%
Severity	2011.2	0.106 (CI = +/-0.040; p = 0.000)	-0.061 (CI = +/-0.358; p = 0.728)	0.728	+11.23%
Severity	2012.1	0.112 (CI = +/-0.043; p = 0.000)	-0.094 (CI = +/-0.371; p = 0.607)	0.722	+11.90%
Severity	2012.2	0.107 (CI = +/-0.047; p = 0.000)	-0.067 (CI = +/-0.387; p = 0.723)	0.689	+11.33%
Severity	2013.1	0.121 (CI = +/-0.049; p = 0.000)	-0.138 (CI = +/-0.387; p = 0.469)	0.714	+12.92%
Severity	2013.2	0.103 (CI = +/-0.050; p = 0.000)	-0.051 (CI = +/-0.377; p = 0.781)	0.681	+10.89%
Severity	2014.1	0.104 (CI = +/-0.056; p = 0.001)	-0.054 (CI = +/-0.399; p = 0.782)	0.651	+10.96%
Severity	2014.2	0.081 (CI = +/-0.056; p = 0.007)	0.045 (CI = +/-0.383; p = 0.808)	0.611	+8.48%
Severity	2015.1	0.086 (CI = +/-0.063; p = 0.010)	0.025 (CI = +/-0.406; p = 0.899)	0.592	+9.01%
Severity	2015.2	0.072 (CI = +/-0.069; p = 0.041)	0.080 (CI = +/-0.421; p = 0.694)	0.533	+7.49%
Severity	2016.1	0.086 (CI = +/-0.076; p = 0.029)	0.030 (CI = +/-0.439; p = 0.888)	0.545	+8.96%
Severity	2016.2	0.067 (CI = +/-0.082; p = 0.101)	0.094 (CI = +/-0.450; p = 0.665)	0.473	+6.97%
Severity	2017.1	0.064 (CI = +/-0.093; p = 0.162)	0.104 (CI = +/-0.482; p = 0.651)	0.420	+6.61%
Severity	2017.2	0.057 (CI = +/-0.104; p = 0.262)	0.125 (CI = +/-0.512; p = 0.610)	0.354	+5.85%
Frequency	2011.1	-0.022 (CI = +/-0.026; p = 0.085)	-0.021 (CI = +/-0.242; p = 0.861)	0.219	-2.21%
Frequency	2011.2	-0.019 (CI = +/-0.028; p = 0.178)	-0.041 (CI = +/-0.250; p = 0.736)	0.172	-1.85%
Frequency	2012.1	-0.023 (CI = +/-0.030; p = 0.127)	-0.019 (CI = +/-0.259; p = 0.884)	0.191	-2.27%
Frequency	2012.2	-0.030 (CI = +/-0.032; p = 0.065)	0.018 (CI = +/-0.264; p = 0.891)	0.236	-2.95%
Frequency	2013.1	-0.032 (CI = +/-0.035; p = 0.072)	0.028 (CI = +/-0.278; p = 0.835)	0.224	-3.16%
Frequency	2013.2	-0.033 (CI = +/-0.039; p = 0.091)	0.034 (CI = +/-0.293; p = 0.813)	0.202	-3.27%
Frequency	2014.1	-0.039 (CI = +/-0.043; p = 0.069)	0.062 (CI = +/-0.306; p = 0.677)	0.219	-3.87%
Frequency	2014.2	-0.058 (CI = +/-0.042; p = 0.010)	0.144 (CI = +/-0.288; p = 0.309)	0.369	-5.65%
Frequency	2015.1	-0.065 (CI = +/-0.047; p = 0.009)	0.174 (CI = +/-0.302; p = 0.241)	0.375	-6.33%
Frequency	2015.2	-0.067 (CI = +/-0.053; p = 0.015)	0.182 (CI = +/-0.322; p = 0.251)	0.333	-6.51%
Frequency	2016.1	-0.079 (CI = +/-0.058; p = 0.010)	0.224 (CI = +/-0.334; p = 0.175)	0.362	-7.56%
Frequency	2016.2	-0.097 (CI = +/-0.061; p = 0.004)	0.288 (CI = +/-0.332; p = 0.085)	0.446	-9.25%
Frequency	2017.1	-0.089 (CI = +/-0.068; p = 0.013)	0.263 (CI = +/-0.351; p = 0.131)	0.340	-8.53%
Frequency	2017.2	-0.081 (CI = +/-0.075; p = 0.037)	0.240 (CI = +/-0.370; p = 0.187)	0.230	-7.79%

BI

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.076 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.014; p = 0.812)	0.586	+7.95%
Loss Cost	2011.2	0.079 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.014; p = 0.818)	0.581	+8.23%
Loss Cost	2012.1	0.079 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.014; p = 0.823)	0.555	+8.27%
Loss Cost	2012.2	0.073 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.014; p = 0.796)	0.503	+7.57%
Loss Cost	2013.1	0.078 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.014; p = 0.818)	0.525	+8.15%
Loss Cost	2013.2	0.069 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.013; p = 0.752)	0.468	+7.11%
Loss Cost	2014.1	0.066 (CI = +/-0.032; p = 0.000)	0.002 (CI = +/-0.013; p = 0.739)	0.414	+6.82%
Loss Cost	2014.2	0.047 (CI = +/-0.024; p = 0.001)	0.003 (CI = +/-0.010; p = 0.473)	0.403	+4.84%
Loss Cost	2015.1	0.047 (CI = +/-0.027; p = 0.001)	0.003 (CI = +/-0.010; p = 0.487)	0.370	+4.86%
Loss Cost	2015.2	0.042 (CI = +/-0.028; p = 0.006)	0.004 (CI = +/-0.010; p = 0.428)	0.292	+4.26%
Loss Cost	2016.1	0.045 (CI = +/-0.031; p = 0.008)	0.004 (CI = +/-0.010; p = 0.470)	0.290	+4.56%
Loss Cost	2016.2	0.029 (CI = +/-0.028; p = 0.041)	0.005 (CI = +/-0.008; p = 0.225)	0.218	+2.96%
Loss Cost	2017.1	0.034 (CI = +/-0.031; p = 0.033)	0.004 (CI = +/-0.009; p = 0.283)	0.248	+3.46%
Loss Cost	2017.2	0.037 (CI = +/-0.035; p = 0.040)	0.004 (CI = +/-0.009; p = 0.338)	0.245	+3.76%
Severity	2011.1	0.097 (CI = +/-0.022; p = 0.000)	-0.009 (CI = +/-0.012; p = 0.148)	0.764	+10.23%
Severity	2011.2	0.098 (CI = +/-0.023; p = 0.000)	-0.009 (CI = +/-0.013; p = 0.155)	0.748	+10.33%
Severity	2012.1	0.101 (CI = +/-0.025; p = 0.000)	-0.009 (CI = +/-0.013; p = 0.156)	0.742	+10.64%
Severity	2012.2	0.098 (CI = +/-0.026; p = 0.000)	-0.009 (CI = +/-0.013; p = 0.164)	0.712	+10.32%
Severity	2013.1	0.105 (CI = +/-0.027; p = 0.000)	-0.009 (CI = +/-0.013; p = 0.143)	0.734	+11.04%
Severity	2013.2	0.096 (CI = +/-0.027; p = 0.000)	-0.009 (CI = +/-0.012; p = 0.134)	0.711	+10.05%
Severity	2014.1	0.096 (CI = +/-0.029; p = 0.000)	-0.009 (CI = +/-0.012; p = 0.143)	0.684	+10.07%
Severity	2014.2	0.086 (CI = +/-0.029; p = 0.000)	-0.008 (CI = +/-0.011; p = 0.142)	0.651	+8.96%
Severity	2015.1	0.089 (CI = +/-0.031; p = 0.000)	-0.008 (CI = +/-0.011; p = 0.140)	0.637	+9.29%
Severity	2015.2	0.084 (CI = +/-0.034; p = 0.000)	-0.008 (CI = +/-0.012; p = 0.163)	0.579	+8.71%
Severity	2016.1	0.091 (CI = +/-0.036; p = 0.000)	-0.009 (CI = +/-0.012; p = 0.130)	0.603	+9.56%
Severity	2016.2	0.084 (CI = +/-0.039; p = 0.000)	-0.008 (CI = +/-0.012; p = 0.164)	0.529	+8.79%
Severity	2017.1	0.085 (CI = +/-0.044; p = 0.001)	-0.008 (CI = +/-0.012; p = 0.177)	0.481	+8.90%
Severity	2017.2	0.085 (CI = +/-0.051; p = 0.003)	-0.008 (CI = +/-0.013; p = 0.202)	0.416	+8.85%
Frequency	2011.1	-0.021 (CI = +/-0.014; p = 0.005)	0.011 (CI = +/-0.008; p = 0.012)	0.385	-2.07%
Frequency	2011.2	-0.019 (CI = +/-0.015; p = 0.013)	0.011 (CI = +/-0.008; p = 0.013)	0.348	-1.90%
Frequency	2012.1	-0.022 (CI = +/-0.016; p = 0.009)	0.011 (CI = +/-0.008; p = 0.012)	0.372	-2.14%
Frequency	2012.2	-0.025 (CI = +/-0.016; p = 0.004)	0.011 (CI = +/-0.008; p = 0.010)	0.422	-2.50%
Frequency	2013.1	-0.026 (CI = +/-0.017; p = 0.005)	0.011 (CI = +/-0.008; p = 0.012)	0.414	-2.60%
Frequency	2013.2	-0.027 (CI = +/-0.019; p = 0.007)	0.011 (CI = +/-0.008; p = 0.013)	0.398	-2.67%
Frequency	2014.1	-0.030 (CI = +/-0.020; p = 0.005)	0.011 (CI = +/-0.008; p = 0.013)	0.417	-2.96%
Frequency	2014.2	-0.039 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.007; p = 0.004)	0.566	-3.78%
Frequency	2015.1	-0.041 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.007; p = 0.004)	0.572	-4.06%
Frequency	2015.2	-0.042 (CI = +/-0.022; p = 0.001)	0.012 (CI = +/-0.008; p = 0.005)	0.542	-4.10%
Frequency	2016.1	-0.047 (CI = +/-0.024; p = 0.001)	0.012 (CI = +/-0.008; p = 0.004)	0.569	-4.57%
Frequency	2016.2	-0.055 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.007; p = 0.002)	0.646	-5.37%
Frequency	2017.1	-0.051 (CI = +/-0.027; p = 0.001)	0.013 (CI = +/-0.007; p = 0.003)	0.585	-4.99%
Frequency	2017.2	-0.048 (CI = +/-0.031; p = 0.005)	0.012 (CI = +/-0.008; p = 0.005)	0.515	-4.67%

PD

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.037 (CI = +/-0.067; p = 0.262)	0.011	-3.65%
Loss Cost	2011.2	-0.027 (CI = +/-0.070; p = 0.433)	-0.013	-2.69%
Loss Cost	2012.1	-0.015 (CI = +/-0.074; p = 0.676)	-0.031	-1.51%
Loss Cost	2012.2	-0.002 (CI = +/-0.078; p = 0.958)	-0.040	-0.20%
Loss Cost	2013.1	0.021 (CI = +/-0.079; p = 0.595)	-0.029	+2.09%
Loss Cost	2013.2	0.039 (CI = +/-0.083; p = 0.335)	-0.001	+4.02%
Loss Cost	2014.1	0.033 (CI = +/-0.090; p = 0.458)	-0.019	+3.32%
Loss Cost	2014.2	0.039 (CI = +/-0.098; p = 0.417)	-0.014	+3.98%
Loss Cost	2015.1	0.036 (CI = +/-0.107; p = 0.491)	-0.025	+3.69%
Loss Cost	2015.2	0.066 (CI = +/-0.112; p = 0.233)	0.025	+6.81%
Loss Cost	2016.1	0.076 (CI = +/-0.123; p = 0.212)	0.034	+7.90%
Loss Cost	2016.2	0.069 (CI = +/-0.137; p = 0.304)	0.007	+7.14%
Loss Cost	2017.1	0.081 (CI = +/-0.154; p = 0.280)	0.014	+8.43%
Loss Cost	2017.2	0.074 (CI = +/-0.174; p = 0.377)	-0.011	+7.69%
Severity	2011.1	0.146 (CI = +/-0.056; p = 0.000)	0.486	+15.74%
Severity	2011.2	0.143 (CI = +/-0.060; p = 0.000)	0.450	+15.42%
Severity	2012.1	0.139 (CI = +/-0.065; p = 0.000)	0.409	+14.96%
Severity	2012.2	0.134 (CI = +/-0.069; p = 0.001)	0.363	+14.30%
Severity	2013.1	0.129 (CI = +/-0.075; p = 0.002)	0.319	+13.77%
Severity	2013.2	0.121 (CI = +/-0.080; p = 0.005)	0.264	+12.82%
Severity	2014.1	0.119 (CI = +/-0.088; p = 0.010)	0.231	+12.61%
Severity	2014.2	0.125 (CI = +/-0.095; p = 0.013)	0.227	+13.35%
Severity	2015.1	0.125 (CI = +/-0.105; p = 0.022)	0.199	+13.35%
Severity	2015.2	0.150 (CI = +/-0.111; p = 0.011)	0.259	+16.18%
Severity	2016.1	0.161 (CI = +/-0.122; p = 0.013)	0.258	+17.42%
Severity	2016.2	0.160 (CI = +/-0.137; p = 0.024)	0.221	+17.37%
Severity	2017.1	0.172 (CI = +/-0.153; p = 0.030)	0.216	+18.71%
Severity	2017.2	0.157 (CI = +/-0.172; p = 0.070)	0.150	+17.03%
Frequency	2011.1	-0.183 (CI = +/-0.048; p = 0.000)	0.670	-16.75%
Frequency	2011.2	-0.171 (CI = +/-0.049; p = 0.000)	0.637	-15.69%
Frequency	2012.1	-0.155 (CI = +/-0.049; p = 0.000)	0.602	-14.33%
Frequency	2012.2	-0.136 (CI = +/-0.047; p = 0.000)	0.567	-12.69%
Frequency	2013.1	-0.108 (CI = +/-0.037; p = 0.000)	0.588	-10.26%
Frequency	2013.2	-0.081 (CI = +/-0.020; p = 0.000)	0.753	-7.80%
Frequency	2014.1	-0.086 (CI = +/-0.020; p = 0.000)	0.769	-8.25%
Frequency	2014.2	-0.086 (CI = +/-0.022; p = 0.000)	0.745	-8.27%
Frequency	2015.1	-0.089 (CI = +/-0.024; p = 0.000)	0.736	-8.53%
Frequency	2015.2	-0.084 (CI = +/-0.026; p = 0.000)	0.695	-8.07%
Frequency	2016.1	-0.085 (CI = +/-0.029; p = 0.000)	0.664	-8.11%
Frequency	2016.2	-0.091 (CI = +/-0.031; p = 0.000)	0.680	-8.71%
Frequency	2017.1	-0.091 (CI = +/-0.034; p = 0.000)	0.639	-8.66%
Frequency	2017.2	-0.083 (CI = +/-0.038; p = 0.000)	0.570	-7.98%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.031 (CI = +/-0.067; p = 0.354)	0.021 (CI = +/-0.039; p = 0.286)	0.017	-3.05%
Loss Cost	2011.2	-0.021 (CI = +/-0.071; p = 0.545)	0.020 (CI = +/-0.039; p = 0.292)	-0.007	-2.10%
Loss Cost	2012.1	-0.009 (CI = +/-0.075; p = 0.796)	0.020 (CI = +/-0.039; p = 0.298)	-0.026	-0.94%
Loss Cost	2012.2	0.003 (CI = +/-0.079; p = 0.930)	0.020 (CI = +/-0.039; p = 0.306)	-0.036	+0.34%
Loss Cost	2013.1	0.026 (CI = +/-0.080; p = 0.516)	0.019 (CI = +/-0.038; p = 0.308)	-0.025	+2.59%
Loss Cost	2013.2	0.044 (CI = +/-0.083; p = 0.291)	0.018 (CI = +/-0.037; p = 0.321)	0.000	+4.45%
Loss Cost	2014.1	0.036 (CI = +/-0.090; p = 0.413)	0.018 (CI = +/-0.038; p = 0.320)	-0.017	+3.69%
Loss Cost	2014.2	0.042 (CI = +/-0.098; p = 0.388)	0.018 (CI = +/-0.039; p = 0.340)	-0.017	+4.25%
Loss Cost	2015.1	0.038 (CI = +/-0.108; p = 0.474)	0.018 (CI = +/-0.040; p = 0.346)	-0.028	+3.84%
Loss Cost	2015.2	0.066 (CI = +/-0.113; p = 0.237)	0.016 (CI = +/-0.039; p = 0.394)	0.013	+6.80%
Loss Cost	2016.1	0.074 (CI = +/-0.125; p = 0.228)	0.016 (CI = +/-0.040; p = 0.429)	0.015	+7.70%
Loss Cost	2016.2	0.065 (CI = +/-0.140; p = 0.342)	0.016 (CI = +/-0.042; p = 0.419)	-0.012	+6.67%
Loss Cost	2017.1	0.074 (CI = +/-0.158; p = 0.336)	0.016 (CI = +/-0.044; p = 0.464)	-0.013	+7.64%
Loss Cost	2017.2	0.062 (CI = +/-0.180; p = 0.475)	0.017 (CI = +/-0.046; p = 0.449)	-0.038	+6.36%
Severity	2011.1	0.149 (CI = +/-0.058; p = 0.000)	0.011 (CI = +/-0.033; p = 0.519)	0.476	+16.11%
Severity	2011.2	0.147 (CI = +/-0.062; p = 0.000)	0.011 (CI = +/-0.034; p = 0.524)	0.438	+15.78%
Severity	2012.1	0.142 (CI = +/-0.066; p = 0.000)	0.011 (CI = +/-0.035; p = 0.527)	0.396	+15.31%
Severity	2012.2	0.137 (CI = +/-0.071; p = 0.001)	0.011 (CI = +/-0.035; p = 0.527)	0.348	+14.64%
Severity	2013.1	0.132 (CI = +/-0.076; p = 0.002)	0.011 (CI = +/-0.036; p = 0.527)	0.302	+14.09%
Severity	2013.2	0.123 (CI = +/-0.082; p = 0.005)	0.012 (CI = +/-0.036; p = 0.518)	0.246	+13.11%
Severity	2014.1	0.121 (CI = +/-0.089; p = 0.010)	0.012 (CI = +/-0.037; p = 0.524)	0.210	+12.87%
Severity	2014.2	0.127 (CI = +/-0.097; p = 0.013)	0.011 (CI = +/-0.038; p = 0.547)	0.203	+13.54%
Severity	2015.1	0.126 (CI = +/-0.107; p = 0.023)	0.011 (CI = +/-0.040; p = 0.556)	0.172	+13.45%
Severity	2015.2	0.150 (CI = +/-0.114; p = 0.013)	0.009 (CI = +/-0.039; p = 0.619)	0.229	+16.17%
Severity	2016.1	0.160 (CI = +/-0.126; p = 0.016)	0.009 (CI = +/-0.041; p = 0.659)	0.223	+17.30%
Severity	2016.2	0.158 (CI = +/-0.141; p = 0.031)	0.009 (CI = +/-0.042; p = 0.665)	0.183	+17.09%
Severity	2017.1	0.168 (CI = +/-0.159; p = 0.040)	0.008 (CI = +/-0.044; p = 0.713)	0.171	+18.28%
Severity	2017.2	0.150 (CI = +/-0.181; p = 0.097)	0.010 (CI = +/-0.046; p = 0.661)	0.102	+16.19%
Frequency	2011.1	-0.180 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.029; p = 0.479)	0.665	-16.50%
Frequency	2011.2	-0.168 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.028; p = 0.474)	0.630	-15.44%
Frequency	2012.1	-0.152 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.026; p = 0.465)	0.595	-14.10%
Frequency	2012.2	-0.133 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.024; p = 0.450)	0.560	-12.48%
Frequency	2013.1	-0.106 (CI = +/-0.037; p = 0.000)	0.008 (CI = +/-0.018; p = 0.366)	0.585	-10.08%
Frequency	2013.2	-0.080 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.008; p = 0.120)	0.769	-7.66%
Frequency	2014.1	-0.085 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.008; p = 0.095)	0.788	-8.13%
Frequency	2014.2	-0.085 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.008; p = 0.103)	0.767	-8.18%
Frequency	2015.1	-0.089 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.009; p = 0.096)	0.760	-8.47%
Frequency	2015.2	-0.084 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.009; p = 0.114)	0.721	-8.07%
Frequency	2016.1	-0.085 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.009; p = 0.120)	0.693	-8.19%
Frequency	2016.2	-0.093 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.009; p = 0.081)	0.721	-8.90%
Frequency	2017.1	-0.094 (CI = +/-0.033; p = 0.000)	0.008 (CI = +/-0.009; p = 0.091)	0.684	-8.99%
Frequency	2017.2	-0.088 (CI = +/-0.037; p = 0.000)	0.007 (CI = +/-0.009; p = 0.128)	0.612	-8.46%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.146 (CI = +/-0.105; p = 0.008)	1.227 (CI = +/-0.966; p = 0.015)	0.180	-13.62%
Loss Cost	2011.2	-0.138 (CI = +/-0.115; p = 0.020)	1.179 (CI = +/-1.008; p = 0.024)	0.139	-12.85%
Loss Cost	2012.1	-0.124 (CI = +/-0.125; p = 0.050)	1.109 (CI = +/-1.051; p = 0.040)	0.098	-11.70%
Loss Cost	2012.2	-0.109 (CI = +/-0.136; p = 0.112)	1.027 (CI = +/-1.096; p = 0.065)	0.063	-10.29%
Loss Cost	2013.1	-0.072 (CI = +/-0.144; p = 0.313)	0.844 (CI = +/-1.108; p = 0.129)	0.031	-6.91%
Loss Cost	2013.2	-0.042 (CI = +/-0.155; p = 0.584)	0.701 (CI = +/-1.141; p = 0.216)	0.025	-4.07%
Loss Cost	2014.1	-0.066 (CI = +/-0.170; p = 0.424)	0.814 (CI = +/-1.190; p = 0.170)	0.026	-6.42%
Loss Cost	2014.2	-0.065 (CI = +/-0.189; p = 0.484)	0.806 (CI = +/-1.262; p = 0.198)	0.022	-6.25%
Loss Cost	2015.1	-0.083 (CI = +/-0.209; p = 0.414)	0.882 (CI = +/-1.331; p = 0.182)	0.020	-8.00%
Loss Cost	2015.2	-0.033 (CI = +/-0.224; p = 0.762)	0.690 (CI = +/-1.357; p = 0.299)	0.032	-3.22%
Loss Cost	2016.1	-0.022 (CI = +/-0.249; p = 0.853)	0.654 (CI = +/-1.438; p = 0.351)	0.030	-2.20%
Loss Cost	2016.2	-0.046 (CI = +/-0.276; p = 0.728)	0.729 (CI = +/-1.513; p = 0.322)	0.009	-4.51%
Loss Cost	2017.1	-0.034 (CI = +/-0.306; p = 0.817)	0.695 (CI = +/-1.597; p = 0.368)	0.006	-3.33%
Loss Cost	2017.2	-0.052 (CI = +/-0.337; p = 0.744)	0.737 (CI = +/-1.676; p = 0.361)	-0.018	-5.10%
Severity	2011.1	0.119 (CI = +/-0.098; p = 0.020)	0.307 (CI = +/-0.903; p = 0.492)	0.477	+12.62%
Severity	2011.2	0.110 (CI = +/-0.107; p = 0.044)	0.355 (CI = +/-0.942; p = 0.446)	0.442	+11.65%
Severity	2012.1	0.098 (CI = +/-0.117; p = 0.095)	0.419 (CI = +/-0.982; p = 0.388)	0.404	+10.30%
Severity	2012.2	0.081 (CI = +/-0.127; p = 0.199)	0.507 (CI = +/-1.021; p = 0.316)	0.364	+8.44%
Severity	2013.1	0.065 (CI = +/-0.138; p = 0.344)	0.588 (CI = +/-1.067; p = 0.266)	0.327	+6.67%
Severity	2013.2	0.038 (CI = +/-0.150; p = 0.602)	0.713 (CI = +/-1.104; p = 0.194)	0.289	+3.91%
Severity	2014.1	0.024 (CI = +/-0.166; p = 0.764)	0.777 (CI = +/-1.163; p = 0.180)	0.262	+2.45%
Severity	2014.2	0.027 (CI = +/-0.184; p = 0.762)	0.764 (CI = +/-1.233; p = 0.211)	0.251	+2.75%
Severity	2015.1	0.015 (CI = +/-0.205; p = 0.879)	0.813 (CI = +/-1.306; p = 0.208)	0.226	+1.53%
Severity	2015.2	0.056 (CI = +/-0.223; p = 0.604)	0.658 (CI = +/-1.350; p = 0.319)	0.261	+5.75%
Severity	2016.1	0.068 (CI = +/-0.248; p = 0.571)	0.616 (CI = +/-1.430; p = 0.376)	0.251	+7.03%
Severity	2016.2	0.058 (CI = +/-0.276; p = 0.663)	0.648 (CI = +/-1.513; p = 0.377)	0.213	+5.95%
Severity	2017.1	0.070 (CI = +/-0.306; p = 0.632)	0.614 (CI = +/-1.597; p = 0.425)	0.199	+7.27%
Severity	2017.2	0.040 (CI = +/-0.334; p = 0.800)	0.682 (CI = +/-1.664; p = 0.394)	0.137	+4.11%
Frequency	2011.1	-0.265 (CI = +/-0.076; p = 0.000)	0.921 (CI = +/-0.698; p = 0.012)	0.731	-23.30%
Frequency	2011.2	-0.248 (CI = +/-0.081; p = 0.000)	0.824 (CI = +/-0.710; p = 0.025)	0.690	-21.94%
Frequency	2012.1	-0.223 (CI = +/-0.084; p = 0.000)	0.689 (CI = +/-0.705; p = 0.055)	0.643	-19.95%
Frequency	2012.2	-0.190 (CI = +/-0.084; p = 0.000)	0.520 (CI = +/-0.677; p = 0.126)	0.592	-17.28%
Frequency	2013.1	-0.136 (CI = +/-0.069; p = 0.000)	0.256 (CI = +/-0.531; p = 0.330)	0.587	-12.73%
Frequency	2013.2	-0.080 (CI = +/-0.038; p = 0.000)	-0.012 (CI = +/-0.279; p = 0.932)	0.741	-7.68%
Frequency	2014.1	-0.091 (CI = +/-0.040; p = 0.000)	0.037 (CI = +/-0.281; p = 0.786)	0.759	-8.67%
Frequency	2014.2	-0.092 (CI = +/-0.045; p = 0.000)	0.042 (CI = +/-0.298; p = 0.774)	0.734	-8.76%
Frequency	2015.1	-0.099 (CI = +/-0.049; p = 0.000)	0.069 (CI = +/-0.312; p = 0.647)	0.725	-9.38%
Frequency	2015.2	-0.089 (CI = +/-0.053; p = 0.003)	0.032 (CI = +/-0.322; p = 0.836)	0.679	-8.49%
Frequency	2016.1	-0.090 (CI = +/-0.059; p = 0.005)	0.038 (CI = +/-0.342; p = 0.819)	0.646	-8.63%
Frequency	2016.2	-0.104 (CI = +/-0.063; p = 0.003)	0.081 (CI = +/-0.346; p = 0.627)	0.665	-9.87%
Frequency	2017.1	-0.104 (CI = +/-0.070; p = 0.006)	0.081 (CI = +/-0.366; p = 0.643)	0.621	-9.88%
Frequency	2017.2	-0.093 (CI = +/-0.075; p = 0.019)	0.055 (CI = +/-0.373; p = 0.756)	0.543	-8.85%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.126 (CI = +/-0.111; p = 0.028)	0.399 (CI = +/-0.529; p = 0.133)	0.014 (CI = +/-0.037; p = 0.445)	1.070 (CI = +/-0.998; p = 0.037)	0.201	-11.80%
Loss Cost	2011.2	-0.121 (CI = +/-0.120; p = 0.049)	0.389 (CI = +/-0.548; p = 0.155)	0.014 (CI = +/-0.038; p = 0.450)	1.044 (CI = +/-1.043; p = 0.050)	0.154	-11.39%
Loss Cost	2012.1	-0.097 (CI = +/-0.130; p = 0.136)	0.447 (CI = +/-0.563; p = 0.114)	0.015 (CI = +/-0.038; p = 0.407)	0.913 (CI = +/-1.082; p = 0.094)	0.134	-9.28%
Loss Cost	2012.2	-0.087 (CI = +/-0.142; p = 0.215)	0.428 (CI = +/-0.582; p = 0.142)	0.016 (CI = +/-0.039; p = 0.411)	0.861 (CI = +/-1.132; p = 0.129)	0.089	-8.34%
Loss Cost	2013.1	-0.034 (CI = +/-0.145; p = 0.635)	0.549 (CI = +/-0.564; p = 0.056)	0.018 (CI = +/-0.037; p = 0.311)	0.584 (CI = +/-1.108; p = 0.285)	0.129	-3.31%
Loss Cost	2013.2	-0.012 (CI = +/-0.157; p = 0.870)	0.511 (CI = +/-0.579; p = 0.080)	0.018 (CI = +/-0.037; p = 0.314)	0.485 (CI = +/-1.149; p = 0.389)	0.104	-1.23%
Loss Cost	2014.1	-0.025 (CI = +/-0.175; p = 0.765)	0.484 (CI = +/-0.611; p = 0.114)	0.018 (CI = +/-0.038; p = 0.337)	0.547 (CI = +/-1.224; p = 0.361)	0.081	-2.51%
Loss Cost	2014.2	-0.032 (CI = +/-0.192; p = 0.728)	0.496 (CI = +/-0.639; p = 0.121)	0.018 (CI = +/-0.039; p = 0.348)	0.576 (CI = +/-1.291; p = 0.361)	0.074	-3.18%
Loss Cost	2015.1	-0.037 (CI = +/-0.217; p = 0.723)	0.487 (CI = +/-0.681; p = 0.150)	0.018 (CI = +/-0.041; p = 0.365)	0.596 (CI = +/-1.384; p = 0.376)	0.056	-3.64%
Loss Cost	2015.2	-0.001 (CI = +/-0.232; p = 0.991)	0.428 (CI = +/-0.698; p = 0.213)	0.017 (CI = +/-0.041; p = 0.395)	0.469 (CI = +/-1.421; p = 0.494)	0.038	-0.12%
Loss Cost	2016.1	0.025 (CI = +/-0.260; p = 0.838)	0.476 (CI = +/-0.742; p = 0.191)	0.017 (CI = +/-0.042; p = 0.405)	0.371 (CI = +/-1.509; p = 0.607)	0.044	+2.57%
Loss Cost	2016.2	-0.010 (CI = +/-0.278; p = 0.941)	0.539 (CI = +/-0.770; p = 0.156)	0.019 (CI = +/-0.043; p = 0.364)	0.467 (CI = +/-1.551; p = 0.529)	0.049	-0.97%
Loss Cost	2017.1	0.021 (CI = +/-0.310; p = 0.886)	0.594 (CI = +/-0.822; p = 0.143)	0.018 (CI = +/-0.044; p = 0.395)	0.378 (CI = +/-1.637; p = 0.626)	0.057	+2.13%
Loss Cost	2017.2	-0.016 (CI = +/-0.330; p = 0.919)	0.674 (CI = +/-0.862; p = 0.114)	0.022 (CI = +/-0.046; p = 0.327)	0.430 (CI = +/-1.673; p = 0.586)	0.071	-1.55%
Severity	2011.1	0.139 (CI = +/-0.102; p = 0.010)	0.414 (CI = +/-0.490; p = 0.094)	0.013 (CI = +/-0.034; p = 0.453)	0.156 (CI = +/-0.923; p = 0.731)	0.501	+14.89%
Severity	2011.2	0.126 (CI = +/-0.110; p = 0.027)	0.442 (CI = +/-0.502; p = 0.081)	0.012 (CI = +/-0.035; p = 0.469)	0.229 (CI = +/-0.956; p = 0.626)	0.473	+13.38%
Severity	2012.1	0.121 (CI = +/-0.122; p = 0.051)	0.432 (CI = +/-0.526; p = 0.103)	0.012 (CI = +/-0.035; p = 0.490)	0.253 (CI = +/-1.011; p = 0.609)	0.429	+12.88%
Severity	2012.2	0.099 (CI = +/-0.130; p = 0.129)	0.475 (CI = +/-0.533; p = 0.078)	0.012 (CI = +/-0.035; p = 0.502)	0.368 (CI = +/-1.037; p = 0.470)	0.403	+10.37%
Severity	2013.1	0.092 (CI = +/-0.144; p = 0.200)	0.459 (CI = +/-0.561; p = 0.103)	0.011 (CI = +/-0.036; p = 0.525)	0.404 (CI = +/-1.102; p = 0.455)	0.356	+9.61%
Severity	2013.2	0.059 (CI = +/-0.152; p = 0.428)	0.517 (CI = +/-0.562; p = 0.069)	0.011 (CI = +/-0.036; p = 0.522)	0.556 (CI = +/-1.115; p = 0.310)	0.343	+6.07%
Severity	2014.1	0.058 (CI = +/-0.171; p = 0.484)	0.516 (CI = +/-0.595; p = 0.086)	0.011 (CI = +/-0.037; p = 0.535)	0.560 (CI = +/-1.193; p = 0.338)	0.308	+5.99%
Severity	2014.2	0.051 (CI = +/-0.187; p = 0.572)	0.527 (CI = +/-0.623; p = 0.092)	0.011 (CI = +/-0.038; p = 0.543)	0.588 (CI = +/-1.258; p = 0.339)	0.295	+5.27%
Severity	2015.1	0.056 (CI = +/-0.211; p = 0.586)	0.535 (CI = +/-0.664; p = 0.107)	0.011 (CI = +/-0.040; p = 0.553)	0.570 (CI = +/-1.349; p = 0.385)	0.264	+5.72%
Severity	2015.2	0.082 (CI = +/-0.229; p = 0.461)	0.492 (CI = +/-0.689; p = 0.149)	0.011 (CI = +/-0.040; p = 0.585)	0.478 (CI = +/-1.403; p = 0.480)	0.276	+8.50%
Severity	2016.1	0.113 (CI = +/-0.255; p = 0.360)	0.550 (CI = +/-0.729; p = 0.129)	0.011 (CI = +/-0.041; p = 0.591)	0.363 (CI = +/-1.483; p = 0.610)	0.278	+11.98%
Severity	2016.2	0.090 (CI = +/-0.277; p = 0.500)	0.592 (CI = +/-0.767; p = 0.120)	0.012 (CI = +/-0.043; p = 0.560)	0.426 (CI = +/-1.545; p = 0.564)	0.251	+9.38%
Severity	2017.1	0.125 (CI = +/-0.308; p = 0.397)	0.655 (CI = +/-0.816; p = 0.106)	0.011 (CI = +/-0.044; p = 0.595)	0.325 (CI = +/-1.624; p = 0.673)	0.252	+13.30%
Severity	2017.2	0.079 (CI = +/-0.321; p = 0.602)	0.756 (CI = +/-0.840; p = 0.074)	0.016 (CI = +/-0.045; p = 0.465)	0.389 (CI = +/-1.629; p = 0.612)	0.242	+8.21%
Frequency	2011.1	-0.264 (CI = +/-0.084; p = 0.000)	-0.015 (CI = +/-0.403; p = 0.939)	0.001 (CI = +/-0.028; p = 0.927)	0.914 (CI = +/-0.759; p = 0.020)	0.710	-23.24%
Frequency	2011.2	-0.246 (CI = +/-0.089; p = 0.000)	-0.053 (CI = +/-0.404; p = 0.788)	0.002 (CI = +/-0.028; p = 0.900)	0.816 (CI = +/-0.770; p = 0.039)	0.666	-21.85%
Frequency	2012.1	-0.219 (CI = +/-0.093; p = 0.000)	0.016 (CI = +/-0.401; p = 0.936)	0.003 (CI = +/-0.027; p = 0.793)	0.660 (CI = +/-0.772; p = 0.090)	0.614	-19.63%
Frequency	2012.2	-0.186 (CI = +/-0.092; p = 0.000)	-0.047 (CI = +/-0.379; p = 0.798)	0.004 (CI = +/-0.025; p = 0.747)	0.493 (CI = +/-0.737; p = 0.179)	0.559	-16.96%
Frequency	2013.1	-0.125 (CI = +/-0.075; p = 0.002)	0.089 (CI = +/-0.293; p = 0.532)	0.007 (CI = +/-0.019; p = 0.455)	0.181 (CI = +/-0.575; p = 0.521)	0.566	-11.79%
Frequency	2013.2	-0.071 (CI = +/-0.039; p = 0.001)	-0.006 (CI = +/-0.145; p = 0.928)	0.007 (CI = +/-0.009; p = 0.125)	-0.071 (CI = +/-0.288; p = 0.613)	0.749	-6.89%
Frequency	2014.1	-0.084 (CI = +/-0.042; p = 0.000)	-0.032 (CI = +/-0.145; p = 0.653)	0.007 (CI = +/-0.009; p = 0.137)	-0.013 (CI = +/-0.291; p = 0.925)	0.769	-8.01%
Frequency	2014.2	-0.084 (CI = +/-0.046; p = 0.001)	-0.031 (CI = +/-0.152; p = 0.671)	0.007 (CI = +/-0.009; p = 0.148)	-0.012 (CI = +/-0.307; p = 0.934)	0.744	-8.03%
Frequency	2015.1	-0.093 (CI = +/-0.050; p = 0.001)	-0.048 (CI = +/-0.158; p = 0.527)	0.007 (CI = +/-0.009; p = 0.162)	0.025 (CI = +/-0.322; p = 0.869)	0.738	-8.85%
Frequency	2015.2	-0.083 (CI = +/-0.053; p = 0.005)	-0.065 (CI = +/-0.160; p = 0.405)	0.006 (CI = +/-0.009; p = 0.177)	-0.009 (CI = +/-0.327; p = 0.952)	0.701	-7.95%
Frequency	2016.1	-0.088 (CI = +/-0.060; p = 0.007)	-0.074 (CI = +/-0.171; p = 0.372)	0.006 (CI = +/-0.010; p = 0.189)	0.009 (CI = +/-0.348; p = 0.957)	0.671	-8.40%
Frequency	2016.2	-0.099 (CI = +/-0.062; p = 0.004)	-0.053 (CI = +/-0.173; p = 0.519)	0.007 (CI = +/-0.010; p = 0.148)	0.040 (CI = +/-0.348; p = 0.807)	0.691	-9.46%
Frequency	2017.1	-0.104 (CI = +/-0.070; p = 0.007)	-0.061 (CI = +/-0.186; p = 0.489)	0.007 (CI = +/-0.010; p = 0.157)	0.053 (CI = +/-0.370; p = 0.761)	0.650	-9.86%
Frequency	2017.2	-0.095 (CI = +/-0.074; p = 0.016)	-0.081 (CI = +/-0.193; p = 0.377)	0.006 (CI = +/-0.010; p = 0.224)	0.040 (CI = +/-0.375; p = 0.819)	0.577	-9.02%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.126 (CI = +/-0.111; p = 0.028)	0.399 (CI = +/-0.529; p = 0.133)	0.014 (CI = +/-0.037; p = 0.445)	1.070 (CI = +/-0.998; p = 0.037)	0.201	-11.80%
Loss Cost	2011.2	-0.121 (CI = +/-0.120; p = 0.049)	0.389 (CI = +/-0.548; p = 0.155)	0.014 (CI = +/-0.038; p = 0.450)	1.044 (CI = +/-1.043; p = 0.050)	0.154	-11.39%
Loss Cost	2012.1	-0.097 (CI = +/-0.130; p = 0.136)	0.447 (CI = +/-0.563; p = 0.114)	0.015 (CI = +/-0.038; p = 0.407)	0.913 (CI = +/-1.082; p = 0.094)	0.134	-9.28%
Loss Cost	2012.2	-0.087 (CI = +/-0.142; p = 0.215)	0.428 (CI = +/-0.582; p = 0.142)	0.016 (CI = +/-0.039; p = 0.411)	0.861 (CI = +/-1.132; p = 0.129)	0.089	-8.34%
Loss Cost	2013.1	-0.034 (CI = +/-0.145; p = 0.635)	0.549 (CI = +/-0.564; p = 0.056)	0.018 (CI = +/-0.037; p = 0.311)	0.584 (CI = +/-1.108; p = 0.285)	0.129	-3.31%
Loss Cost	2013.2	-0.012 (CI = +/-0.157; p = 0.870)	0.511 (CI = +/-0.579; p = 0.080)	0.018 (CI = +/-0.037; p = 0.314)	0.485 (CI = +/-1.149; p = 0.389)	0.104	-1.23%
Loss Cost	2014.1	-0.025 (CI = +/-0.175; p = 0.765)	0.484 (CI = +/-0.611; p = 0.114)	0.018 (CI = +/-0.038; p = 0.337)	0.547 (CI = +/-1.224; p = 0.361)	0.081	-2.51%
Loss Cost	2014.2	-0.032 (CI = +/-0.192; p = 0.728)	0.496 (CI = +/-0.639; p = 0.121)	0.018 (CI = +/-0.039; p = 0.348)	0.576 (CI = +/-1.291; p = 0.361)	0.074	-3.18%
Loss Cost	2015.1	-0.037 (CI = +/-0.217; p = 0.723)	0.487 (CI = +/-0.681; p = 0.150)	0.018 (CI = +/-0.041; p = 0.365)	0.596 (CI = +/-1.384; p = 0.376)	0.056	-3.64%
Loss Cost	2015.2	-0.001 (CI = +/-0.232; p = 0.991)	0.428 (CI = +/-0.698; p = 0.213)	0.017 (CI = +/-0.041; p = 0.395)	0.469 (CI = +/-1.421; p = 0.494)	0.038	-0.12%
Loss Cost	2016.1	0.025 (CI = +/-0.260; p = 0.838)	0.476 (CI = +/-0.742; p = 0.191)	0.017 (CI = +/-0.042; p = 0.405)	0.371 (CI = +/-1.509; p = 0.607)	0.044	+2.57%
Loss Cost	2016.2	-0.010 (CI = +/-0.278; p = 0.941)	0.539 (CI = +/-0.770; p = 0.156)	0.019 (CI = +/-0.043; p = 0.364)	0.467 (CI = +/-1.551; p = 0.529)	0.049	-0.97%
Loss Cost	2017.1	0.021 (CI = +/-0.310; p = 0.886)	0.594 (CI = +/-0.822; p = 0.143)	0.018 (CI = +/-0.044; p = 0.395)	0.378 (CI = +/-1.637; p = 0.626)	0.057	+2.13%
Loss Cost	2017.2	-0.016 (CI = +/-0.330; p = 0.919)	0.674 (CI = +/-0.862; p = 0.114)	0.022 (CI = +/-0.046; p = 0.327)	0.430 (CI = +/-1.673; p = 0.586)	0.071	-1.55%
Severity	2011.1	0.139 (CI = +/-0.102; p = 0.010)	0.414 (CI = +/-0.490; p = 0.094)	0.013 (CI = +/-0.034; p = 0.453)	0.156 (CI = +/-0.923; p = 0.731)	0.501	+14.89%
Severity	2011.2	0.126 (CI = +/-0.110; p = 0.027)	0.442 (CI = +/-0.502; p = 0.081)	0.012 (CI = +/-0.035; p = 0.469)	0.229 (CI = +/-0.956; p = 0.626)	0.473	+13.38%
Severity	2012.1	0.121 (CI = +/-0.122; p = 0.051)	0.432 (CI = +/-0.526; p = 0.103)	0.012 (CI = +/-0.035; p = 0.490)	0.253 (CI = +/-1.011; p = 0.609)	0.429	+12.88%
Severity	2012.2	0.099 (CI = +/-0.130; p = 0.129)	0.475 (CI = +/-0.533; p = 0.078)	0.012 (CI = +/-0.035; p = 0.502)	0.368 (CI = +/-1.037; p = 0.470)	0.403	+10.37%
Severity	2013.1	0.092 (CI = +/-0.144; p = 0.200)	0.459 (CI = +/-0.561; p = 0.103)	0.011 (CI = +/-0.036; p = 0.525)	0.404 (CI = +/-1.102; p = 0.455)	0.356	+9.61%
Severity	2013.2	0.059 (CI = +/-0.152; p = 0.428)	0.517 (CI = +/-0.562; p = 0.069)	0.011 (CI = +/-0.036; p = 0.522)	0.556 (CI = +/-1.115; p = 0.310)	0.343	+6.07%
Severity	2014.1	0.058 (CI = +/-0.171; p = 0.484)	0.516 (CI = +/-0.595; p = 0.086)	0.011 (CI = +/-0.037; p = 0.535)	0.560 (CI = +/-1.193; p = 0.338)	0.308	+5.99%
Severity	2014.2	0.051 (CI = +/-0.187; p = 0.572)	0.527 (CI = +/-0.623; p = 0.092)	0.011 (CI = +/-0.038; p = 0.543)	0.588 (CI = +/-1.258; p = 0.339)	0.295	+5.27%
Severity	2015.1	0.056 (CI = +/-0.211; p = 0.586)	0.535 (CI = +/-0.664; p = 0.107)	0.011 (CI = +/-0.040; p = 0.553)	0.570 (CI = +/-1.349; p = 0.385)	0.264	+5.72%
Severity	2015.2	0.082 (CI = +/-0.229; p = 0.461)	0.492 (CI = +/-0.689; p = 0.149)	0.011 (CI = +/-0.040; p = 0.585)	0.478 (CI = +/-1.403; p = 0.480)	0.276	+8.50%
Severity	2016.1	0.113 (CI = +/-0.255; p = 0.360)	0.550 (CI = +/-0.729; p = 0.129)	0.011 (CI = +/-0.041; p = 0.591)	0.363 (CI = +/-1.483; p = 0.610)	0.278	+11.98%
Severity	2016.2	0.090 (CI = +/-0.277; p = 0.500)	0.592 (CI = +/-0.767; p = 0.120)	0.012 (CI = +/-0.043; p = 0.560)	0.426 (CI = +/-1.545; p = 0.564)	0.251	+9.38%
Severity	2017.1	0.125 (CI = +/-0.308; p = 0.397)	0.655 (CI = +/-0.816; p = 0.106)	0.011 (CI = +/-0.044; p = 0.595)	0.325 (CI = +/-1.624; p = 0.673)	0.252	+13.30%
Severity	2017.2	0.079 (CI = +/-0.321; p = 0.602)	0.756 (CI = +/-0.840; p = 0.074)	0.016 (CI = +/-0.045; p = 0.465)	0.389 (CI = +/-1.629; p = 0.612)	0.242	+8.21%
Frequency	2011.1	-0.264 (CI = +/-0.084; p = 0.000)	-0.015 (CI = +/-0.403; p = 0.939)	0.001 (CI = +/-0.028; p = 0.927)	0.914 (CI = +/-0.759; p = 0.020)	0.710	-23.24%
Frequency	2011.2	-0.246 (CI = +/-0.089; p = 0.000)	-0.053 (CI = +/-0.404; p = 0.788)	0.002 (CI = +/-0.028; p = 0.900)	0.816 (CI = +/-0.770; p = 0.039)	0.666	-21.85%
Frequency	2012.1	-0.219 (CI = +/-0.093; p = 0.000)	0.016 (CI = +/-0.401; p = 0.936)	0.003 (CI = +/-0.027; p = 0.793)	0.660 (CI = +/-0.772; p = 0.090)	0.614	-19.63%
Frequency	2012.2	-0.186 (CI = +/-0.092; p = 0.000)	-0.047 (CI = +/-0.379; p = 0.798)	0.004 (CI = +/-0.025; p = 0.747)	0.493 (CI = +/-0.737; p = 0.179)	0.559	-16.96%
Frequency	2013.1	-0.125 (CI = +/-0.075; p = 0.002)	0.089 (CI = +/-0.293; p = 0.532)	0.007 (CI = +/-0.019; p = 0.455)	0.181 (CI = +/-0.575; p = 0.521)	0.566	-11.79%
Frequency	2013.2	-0.071 (CI = +/-0.039; p = 0.001)	-0.006 (CI = +/-0.145; p = 0.928)	0.007 (CI = +/-0.009; p = 0.125)	-0.071 (CI = +/-0.288; p = 0.613)	0.749	-6.89%
Frequency	2014.1	-0.084 (CI = +/-0.042; p = 0.000)	-0.032 (CI = +/-0.145; p = 0.653)	0.007 (CI = +/-0.009; p = 0.137)	-0.013 (CI = +/-0.291; p = 0.925)	0.769	-8.01%
Frequency	2014.2	-0.084 (CI = +/-0.046; p = 0.001)	-0.031 (CI = +/-0.152; p = 0.671)	0.007 (CI = +/-0.009; p = 0.148)	-0.012 (CI = +/-0.307; p = 0.934)	0.744	-8.03%
Frequency	2015.1	-0.093 (CI = +/-0.050; p = 0.001)	-0.048 (CI = +/-0.158; p = 0.527)	0.007 (CI = +/-0.009; p = 0.162)	0.025 (CI = +/-0.322; p = 0.869)	0.738	-8.85%
Frequency	2015.2	-0.083 (CI = +/-0.053; p = 0.005)	-0.065 (CI = +/-0.160; p = 0.405)	0.006 (CI = +/-0.009; p = 0.177)	-0.009 (CI = +/-0.327; p = 0.952)	0.701	-7.95%
Frequency	2016.1	-0.088 (CI = +/-0.060; p = 0.007)	-0.074 (CI = +/-0.171; p = 0.372)	0.006 (CI = +/-0.010; p = 0.189)	0.009 (CI = +/-0.348; p = 0.957)	0.671	-8.40%
Frequency	2016.2	-0.099 (CI = +/-0.062; p = 0.004)	-0.053 (CI = +/-0.173; p = 0.519)	0.007 (CI = +/-0.010; p = 0.148)	0.040 (CI = +/-0.348; p = 0.807)	0.691	-9.46%
Frequency	2017.1	-0.104 (CI = +/-0.070; p = 0.007)	-0.061 (CI = +/-0.186; p = 0.489)	0.007 (CI = +/-0.010; p = 0.157)	0.053 (CI = +/-0.370; p = 0.761)	0.650	-9.86%
Frequency	2017.2	-0.095 (CI = +/-0.074; p = 0.016)	-0.081 (CI = +/-0.193; p = 0.377)	0.006 (CI = +/-0.010; p = 0.224)	0.040 (CI = +/-0.375; p = 0.819)	0.577	-9.02%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.127 (CI = +/-0.102; p = 0.017)	1.069 (CI = +/-0.967; p = 0.032)	0.138	-11.94%
Loss Cost	2011.2	-0.117 (CI = +/-0.111; p = 0.040)	1.015 (CI = +/-1.007; p = 0.048)	0.097	-11.06%
Loss Cost	2012.1	-0.103 (CI = +/-0.121; p = 0.091)	0.940 (CI = +/-1.046; p = 0.076)	0.057	-9.81%
Loss Cost	2012.2	-0.086 (CI = +/-0.132; p = 0.188)	0.853 (CI = +/-1.088; p = 0.119)	0.023	-8.28%
Loss Cost	2013.1	-0.049 (CI = +/-0.139; p = 0.471)	0.668 (CI = +/-1.095; p = 0.220)	-0.004	-4.80%
Loss Cost	2013.2	-0.018 (CI = +/-0.150; p = 0.803)	0.520 (CI = +/-1.126; p = 0.348)	-0.005	-1.81%
Loss Cost	2014.1	-0.040 (CI = +/-0.165; p = 0.617)	0.621 (CI = +/-1.178; p = 0.285)	-0.010	-3.94%
Loss Cost	2014.2	-0.036 (CI = +/-0.184; p = 0.687)	0.603 (CI = +/-1.252; p = 0.327)	-0.014	-3.54%
Loss Cost	2015.1	-0.053 (CI = +/-0.206; p = 0.599)	0.672 (CI = +/-1.327; p = 0.303)	-0.019	-5.12%
Loss Cost	2015.2	0.002 (CI = +/-0.222; p = 0.988)	0.457 (CI = +/-1.357; p = 0.488)	-0.001	+0.17%
Loss Cost	2016.1	0.016 (CI = +/-0.250; p = 0.897)	0.406 (CI = +/-1.447; p = 0.562)	-0.002	+1.57%
Loss Cost	2016.2	-0.008 (CI = +/-0.281; p = 0.953)	0.487 (CI = +/-1.540; p = 0.512)	-0.027	-0.79%
Loss Cost	2017.1	0.008 (CI = +/-0.317; p = 0.959)	0.437 (CI = +/-1.645; p = 0.579)	-0.029	+0.79%
Loss Cost	2017.2	-0.014 (CI = +/-0.357; p = 0.935)	0.499 (CI = +/-1.751; p = 0.551)	-0.055	-1.38%
Severity	2011.1	0.142 (CI = +/-0.094; p = 0.005)	0.050 (CI = +/-0.890; p = 0.909)	0.468	+15.25%
Severity	2011.2	0.136 (CI = +/-0.103; p = 0.011)	0.082 (CI = +/-0.928; p = 0.857)	0.430	+14.58%
Severity	2012.1	0.127 (CI = +/-0.112; p = 0.028)	0.129 (CI = +/-0.969; p = 0.786)	0.388	+13.57%
Severity	2012.2	0.114 (CI = +/-0.122; p = 0.066)	0.197 (CI = +/-1.011; p = 0.691)	0.341	+12.10%
Severity	2013.1	0.102 (CI = +/-0.134; p = 0.130)	0.257 (CI = +/-1.060; p = 0.620)	0.297	+10.74%
Severity	2013.2	0.081 (CI = +/-0.147; p = 0.266)	0.358 (CI = +/-1.105; p = 0.508)	0.247	+8.42%
Severity	2014.1	0.072 (CI = +/-0.163; p = 0.371)	0.400 (CI = +/-1.168; p = 0.484)	0.213	+7.45%
Severity	2014.2	0.080 (CI = +/-0.182; p = 0.371)	0.364 (CI = +/-1.239; p = 0.547)	0.203	+8.32%
Severity	2015.1	0.074 (CI = +/-0.204; p = 0.460)	0.390 (CI = +/-1.319; p = 0.543)	0.173	+7.65%
Severity	2015.2	0.122 (CI = +/-0.222; p = 0.265)	0.200 (CI = +/-1.361; p = 0.761)	0.222	+12.96%
Severity	2016.1	0.142 (CI = +/-0.250; p = 0.248)	0.126 (CI = +/-1.448; p = 0.856)	0.216	+15.24%
Severity	2016.2	0.138 (CI = +/-0.283; p = 0.315)	0.138 (CI = +/-1.550; p = 0.852)	0.175	+14.83%
Severity	2017.1	0.160 (CI = +/-0.318; p = 0.302)	0.070 (CI = +/-1.652; p = 0.929)	0.164	+17.33%
Severity	2017.2	0.130 (CI = +/-0.357; p = 0.448)	0.155 (CI = +/-1.752; p = 0.853)	0.091	+13.88%
Frequency	2011.1	-0.269 (CI = +/-0.069; p = 0.000)	1.019 (CI = +/-0.655; p = 0.004)	0.752	-23.59%
Frequency	2011.2	-0.253 (CI = +/-0.074; p = 0.000)	0.932 (CI = +/-0.665; p = 0.008)	0.714	-22.38%
Frequency	2012.1	-0.231 (CI = +/-0.076; p = 0.000)	0.811 (CI = +/-0.661; p = 0.018)	0.670	-20.59%
Frequency	2012.2	-0.201 (CI = +/-0.077; p = 0.000)	0.656 (CI = +/-0.634; p = 0.043)	0.621	-18.18%
Frequency	2013.1	-0.151 (CI = +/-0.063; p = 0.000)	0.411 (CI = +/-0.496; p = 0.100)	0.618	-14.04%
Frequency	2013.2	-0.099 (CI = +/-0.035; p = 0.000)	0.162 (CI = +/-0.261; p = 0.212)	0.759	-9.44%
Frequency	2014.1	-0.112 (CI = +/-0.036; p = 0.000)	0.221 (CI = +/-0.255; p = 0.085)	0.790	-10.60%
Frequency	2014.2	-0.116 (CI = +/-0.040; p = 0.000)	0.239 (CI = +/-0.269; p = 0.079)	0.772	-10.95%
Frequency	2015.1	-0.126 (CI = +/-0.043; p = 0.000)	0.281 (CI = +/-0.275; p = 0.045)	0.776	-11.86%
Frequency	2015.2	-0.120 (CI = +/-0.047; p = 0.000)	0.257 (CI = +/-0.290; p = 0.079)	0.730	-11.33%
Frequency	2016.1	-0.126 (CI = +/-0.053; p = 0.000)	0.280 (CI = +/-0.307; p = 0.072)	0.708	-11.86%
Frequency	2016.2	-0.146 (CI = +/-0.054; p = 0.000)	0.349 (CI = +/-0.295; p = 0.024)	0.756	-13.60%
Frequency	2017.1	-0.152 (CI = +/-0.060; p = 0.000)	0.367 (CI = +/-0.313; p = 0.025)	0.728	-14.10%
Frequency	2017.2	-0.144 (CI = +/-0.067; p = 0.000)	0.344 (CI = +/-0.330; p = 0.042)	0.661	-13.40%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.027 (CI = +/-0.066; p = 0.410)	0.467 (CI = +/-0.562; p = 0.100)	0.025 (CI = +/-0.038; p = 0.195)	0.082	-2.64%
Loss Cost	2011.2	-0.020 (CI = +/-0.070; p = 0.556)	0.434 (CI = +/-0.579; p = 0.135)	0.024 (CI = +/-0.039; p = 0.207)	0.043	-1.99%
Loss Cost	2012.1	-0.004 (CI = +/-0.072; p = 0.902)	0.510 (CI = +/-0.580; p = 0.082)	0.024 (CI = +/-0.038; p = 0.194)	0.060	-0.43%
Loss Cost	2012.2	0.004 (CI = +/-0.077; p = 0.905)	0.468 (CI = +/-0.597; p = 0.118)	0.024 (CI = +/-0.038; p = 0.210)	0.030	+0.45%
Loss Cost	2013.1	0.032 (CI = +/-0.075; p = 0.382)	0.593 (CI = +/-0.559; p = 0.039)	0.024 (CI = +/-0.035; p = 0.173)	0.121	+3.26%
Loss Cost	2013.2	0.045 (CI = +/-0.079; p = 0.252)	0.537 (CI = +/-0.571; p = 0.064)	0.023 (CI = +/-0.035; p = 0.193)	0.114	+4.56%
Loss Cost	2014.1	0.043 (CI = +/-0.086; p = 0.314)	0.529 (CI = +/-0.599; p = 0.081)	0.023 (CI = +/-0.036; p = 0.204)	0.087	+4.35%
Loss Cost	2014.2	0.042 (CI = +/-0.094; p = 0.358)	0.530 (CI = +/-0.630; p = 0.095)	0.023 (CI = +/-0.037; p = 0.217)	0.080	+4.32%
Loss Cost	2015.1	0.045 (CI = +/-0.104; p = 0.377)	0.539 (CI = +/-0.664; p = 0.106)	0.023 (CI = +/-0.039; p = 0.231)	0.065	+4.58%
Loss Cost	2015.2	0.066 (CI = +/-0.110; p = 0.226)	0.459 (CI = +/-0.678; p = 0.172)	0.020 (CI = +/-0.039; p = 0.281)	0.067	+6.80%
Loss Cost	2016.1	0.081 (CI = +/-0.122; p = 0.175)	0.511 (CI = +/-0.708; p = 0.145)	0.020 (CI = +/-0.040; p = 0.310)	0.087	+8.48%
Loss Cost	2016.2	0.063 (CI = +/-0.134; p = 0.330)	0.574 (CI = +/-0.741; p = 0.120)	0.022 (CI = +/-0.041; p = 0.272)	0.086	+6.52%
Loss Cost	2017.1	0.083 (CI = +/-0.150; p = 0.253)	0.631 (CI = +/-0.779; p = 0.104)	0.020 (CI = +/-0.042; p = 0.316)	0.107	+8.67%
Loss Cost	2017.2	0.056 (CI = +/-0.167; p = 0.480)	0.712 (CI = +/-0.820; p = 0.083)	0.024 (CI = +/-0.044; p = 0.257)	0.120	+5.80%
Severity	2011.1	0.153 (CI = +/-0.056; p = 0.000)	0.424 (CI = +/-0.477; p = 0.079)	0.014 (CI = +/-0.032; p = 0.373)	0.517	+16.56%
Severity	2011.2	0.148 (CI = +/-0.059; p = 0.000)	0.452 (CI = +/-0.491; p = 0.070)	0.015 (CI = +/-0.033; p = 0.368)	0.489	+15.91%
Severity	2012.1	0.147 (CI = +/-0.064; p = 0.000)	0.449 (CI = +/-0.512; p = 0.083)	0.015 (CI = +/-0.033; p = 0.379)	0.446	+15.83%
Severity	2012.2	0.138 (CI = +/-0.067; p = 0.000)	0.492 (CI = +/-0.524; p = 0.064)	0.015 (CI = +/-0.034; p = 0.360)	0.415	+14.78%
Severity	2013.1	0.137 (CI = +/-0.073; p = 0.001)	0.490 (CI = +/-0.548; p = 0.077)	0.015 (CI = +/-0.034; p = 0.371)	0.368	+14.70%
Severity	2013.2	0.124 (CI = +/-0.077; p = 0.003)	0.547 (CI = +/-0.558; p = 0.054)	0.016 (CI = +/-0.034; p = 0.337)	0.340	+13.24%
Severity	2014.1	0.128 (CI = +/-0.084; p = 0.005)	0.561 (CI = +/-0.585; p = 0.059)	0.016 (CI = +/-0.035; p = 0.350)	0.309	+13.63%
Severity	2014.2	0.128 (CI = +/-0.092; p = 0.009)	0.562 (CI = +/-0.615; p = 0.071)	0.016 (CI = +/-0.037; p = 0.364)	0.296	+13.62%
Severity	2015.1	0.134 (CI = +/-0.101; p = 0.012)	0.585 (CI = +/-0.647; p = 0.074)	0.016 (CI = +/-0.038; p = 0.383)	0.272	+14.33%
Severity	2015.2	0.150 (CI = +/-0.109; p = 0.010)	0.524 (CI = +/-0.670; p = 0.117)	0.014 (CI = +/-0.038; p = 0.444)	0.296	+16.17%
Severity	2016.1	0.168 (CI = +/-0.119; p = 0.009)	0.584 (CI = +/-0.696; p = 0.094)	0.013 (CI = +/-0.039; p = 0.481)	0.311	+18.27%
Severity	2016.2	0.156 (CI = +/-0.133; p = 0.024)	0.624 (CI = +/-0.737; p = 0.091)	0.015 (CI = +/-0.040; p = 0.452)	0.284	+16.91%
Severity	2017.1	0.178 (CI = +/-0.148; p = 0.022)	0.687 (CI = +/-0.771; p = 0.076)	0.013 (CI = +/-0.042; p = 0.512)	0.296	+19.50%
Severity	2017.2	0.144 (CI = +/-0.163; p = 0.078)	0.790 (CI = +/-0.797; p = 0.052)	0.018 (CI = +/-0.043; p = 0.386)	0.285	+15.51%
Frequency	2011.1	-0.180 (CI = +/-0.051; p = 0.000)	0.043 (CI = +/-0.437; p = 0.842)	0.010 (CI = +/-0.029; p = 0.475)	0.652	-16.47%
Frequency	2011.2	-0.168 (CI = +/-0.052; p = 0.000)	-0.018 (CI = +/-0.431; p = 0.930)	0.010 (CI = +/-0.029; p = 0.493)	0.616	-15.45%
Frequency	2012.1	-0.151 (CI = +/-0.051; p = 0.000)	0.061 (CI = +/-0.414; p = 0.763)	0.010 (CI = +/-0.027; p = 0.453)	0.579	-14.04%
Frequency	2012.2	-0.133 (CI = +/-0.049; p = 0.000)	-0.024 (CI = +/-0.384; p = 0.898)	0.009 (CI = +/-0.025; p = 0.474)	0.541	-12.48%
Frequency	2013.1	-0.105 (CI = +/-0.038; p = 0.000)	0.103 (CI = +/-0.285; p = 0.462)	0.009 (CI = +/-0.018; p = 0.326)	0.577	-9.98%
Frequency	2013.2	-0.080 (CI = +/-0.020; p = 0.000)	-0.010 (CI = +/-0.141; p = 0.883)	0.006 (CI = +/-0.009; p = 0.137)	0.758	-7.66%
Frequency	2014.1	-0.085 (CI = +/-0.020; p = 0.000)	-0.033 (CI = +/-0.139; p = 0.629)	0.007 (CI = +/-0.008; p = 0.118)	0.780	-8.17%
Frequency	2014.2	-0.085 (CI = +/-0.022; p = 0.000)	-0.032 (CI = +/-0.147; p = 0.653)	0.007 (CI = +/-0.009; p = 0.128)	0.757	-8.18%
Frequency	2015.1	-0.089 (CI = +/-0.024; p = 0.000)	-0.046 (CI = +/-0.151; p = 0.528)	0.007 (CI = +/-0.009; p = 0.123)	0.753	-8.53%
Frequency	2015.2	-0.084 (CI = +/-0.025; p = 0.000)	-0.065 (CI = +/-0.153; p = 0.382)	0.006 (CI = +/-0.009; p = 0.154)	0.718	-8.07%
Frequency	2016.1	-0.086 (CI = +/-0.028; p = 0.000)	-0.073 (CI = +/-0.162; p = 0.353)	0.006 (CI = +/-0.009; p = 0.158)	0.691	-8.28%
Frequency	2016.2	-0.093 (CI = +/-0.030; p = 0.000)	-0.050 (CI = +/-0.164; p = 0.525)	0.007 (CI = +/-0.009; p = 0.112)	0.710	-8.89%
Frequency	2017.1	-0.095 (CI = +/-0.034; p = 0.000)	-0.056 (CI = +/-0.175; p = 0.504)	0.007 (CI = +/-0.009; p = 0.119)	0.672	-9.07%
Frequency	2017.2	-0.088 (CI = +/-0.037; p = 0.000)	-0.078 (CI = +/-0.182; p = 0.372)	0.006 (CI = +/-0.010; p = 0.183)	0.608	-8.41%

PD

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.037 (CI = +/-0.067; p = 0.262)	0.011	-3.65%
Loss Cost	2011.2	-0.027 (CI = +/-0.070; p = 0.433)	-0.013	-2.69%
Loss Cost	2012.1	-0.015 (CI = +/-0.074; p = 0.676)	-0.031	-1.51%
Loss Cost	2012.2	-0.002 (CI = +/-0.078; p = 0.958)	-0.040	-0.20%
Loss Cost	2013.1	0.021 (CI = +/-0.079; p = 0.595)	-0.029	+2.09%
Loss Cost	2013.2	0.039 (CI = +/-0.083; p = 0.335)	-0.001	+4.02%
Loss Cost	2014.1	0.033 (CI = +/-0.090; p = 0.458)	-0.019	+3.32%
Loss Cost	2014.2	0.039 (CI = +/-0.098; p = 0.417)	-0.014	+3.98%
Loss Cost	2015.1	0.036 (CI = +/-0.107; p = 0.491)	-0.025	+3.69%
Loss Cost	2015.2	0.066 (CI = +/-0.112; p = 0.233)	0.025	+6.81%
Loss Cost	2016.1	0.076 (CI = +/-0.123; p = 0.212)	0.034	+7.90%
Loss Cost	2016.2	0.069 (CI = +/-0.137; p = 0.304)	0.007	+7.14%
Loss Cost	2017.1	0.081 (CI = +/-0.154; p = 0.280)	0.014	+8.43%
Loss Cost	2017.2	0.074 (CI = +/-0.174; p = 0.377)	-0.011	+7.69%
Severity	2011.1	0.146 (CI = +/-0.056; p = 0.000)	0.486	+15.74%
Severity	2011.2	0.143 (CI = +/-0.060; p = 0.000)	0.450	+15.42%
Severity	2012.1	0.139 (CI = +/-0.065; p = 0.000)	0.409	+14.96%
Severity	2012.2	0.134 (CI = +/-0.069; p = 0.001)	0.363	+14.30%
Severity	2013.1	0.129 (CI = +/-0.075; p = 0.002)	0.319	+13.77%
Severity	2013.2	0.121 (CI = +/-0.080; p = 0.005)	0.264	+12.82%
Severity	2014.1	0.119 (CI = +/-0.088; p = 0.010)	0.231	+12.61%
Severity	2014.2	0.125 (CI = +/-0.095; p = 0.013)	0.227	+13.35%
Severity	2015.1	0.125 (CI = +/-0.105; p = 0.022)	0.199	+13.35%
Severity	2015.2	0.150 (CI = +/-0.111; p = 0.011)	0.259	+16.18%
Severity	2016.1	0.161 (CI = +/-0.122; p = 0.013)	0.258	+17.42%
Severity	2016.2	0.160 (CI = +/-0.137; p = 0.024)	0.221	+17.37%
Severity	2017.1	0.172 (CI = +/-0.153; p = 0.030)	0.216	+18.71%
Severity	2017.2	0.157 (CI = +/-0.172; p = 0.070)	0.150	+17.03%
Frequency	2011.1	-0.183 (CI = +/-0.048; p = 0.000)	0.670	-16.75%
Frequency	2011.2	-0.171 (CI = +/-0.049; p = 0.000)	0.637	-15.69%
Frequency	2012.1	-0.155 (CI = +/-0.049; p = 0.000)	0.602	-14.33%
Frequency	2012.2	-0.136 (CI = +/-0.047; p = 0.000)	0.567	-12.69%
Frequency	2013.1	-0.108 (CI = +/-0.037; p = 0.000)	0.588	-10.26%
Frequency	2013.2	-0.081 (CI = +/-0.020; p = 0.000)	0.753	-7.80%
Frequency	2014.1	-0.086 (CI = +/-0.020; p = 0.000)	0.769	-8.25%
Frequency	2014.2	-0.086 (CI = +/-0.022; p = 0.000)	0.745	-8.27%
Frequency	2015.1	-0.089 (CI = +/-0.024; p = 0.000)	0.736	-8.53%
Frequency	2015.2	-0.084 (CI = +/-0.026; p = 0.000)	0.695	-8.07%
Frequency	2016.1	-0.085 (CI = +/-0.029; p = 0.000)	0.664	-8.11%
Frequency	2016.2	-0.091 (CI = +/-0.031; p = 0.000)	0.680	-8.71%
Frequency	2017.1	-0.091 (CI = +/-0.034; p = 0.000)	0.639	-8.66%
Frequency	2017.2	-0.083 (CI = +/-0.038; p = 0.000)	0.570	-7.98%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: mobility, new_normal

Fit	Start Date	Mobility	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.006 (CI = +/-0.016; p = 0.429)	0.384 (CI = +/-0.261; p = 0.006)	0.287	NA%
Loss Cost	2013.2	0.010 (CI = +/-0.006; p = 0.004)	0.288 (CI = +/-0.108; p = 0.000)	0.687	NA%
Loss Cost	2014.1	0.010 (CI = +/-0.006; p = 0.003)	0.277 (CI = +/-0.110; p = 0.000)	0.692	NA%
Loss Cost	2014.2	0.011 (CI = +/-0.006; p = 0.002)	0.264 (CI = +/-0.111; p = 0.000)	0.700	NA%
Loss Cost	2015.1	0.012 (CI = +/-0.006; p = 0.001)	0.248 (CI = +/-0.110; p = 0.000)	0.714	NA%
Loss Cost	2015.2	0.012 (CI = +/-0.006; p = 0.001)	0.238 (CI = +/-0.115; p = 0.000)	0.716	NA%
Loss Cost	2016.1	0.012 (CI = +/-0.007; p = 0.001)	0.227 (CI = +/-0.120; p = 0.001)	0.717	NA%
Loss Cost	2016.2	0.013 (CI = +/-0.006; p = 0.000)	0.198 (CI = +/-0.115; p = 0.002)	0.754	NA%
Loss Cost	2017.1	0.014 (CI = +/-0.007; p = 0.000)	0.183 (CI = +/-0.122; p = 0.006)	0.761	NA%
Loss Cost	2017.2	0.015 (CI = +/-0.006; p = 0.000)	0.154 (CI = +/-0.124; p = 0.019)	0.784	NA%
Severity	2013.1	0.000 (CI = +/-0.007; p = 0.959)	0.416 (CI = +/-0.111; p = 0.000)	0.716	NA%
Severity	2013.2	0.000 (CI = +/-0.007; p = 0.884)	0.408 (CI = +/-0.114; p = 0.000)	0.710	NA%
Severity	2014.1	0.001 (CI = +/-0.007; p = 0.734)	0.393 (CI = +/-0.112; p = 0.000)	0.715	NA%
Severity	2014.2	0.002 (CI = +/-0.006; p = 0.582)	0.377 (CI = +/-0.111; p = 0.000)	0.720	NA%
Severity	2015.1	0.002 (CI = +/-0.007; p = 0.531)	0.369 (CI = +/-0.116; p = 0.000)	0.712	NA%
Severity	2015.2	0.003 (CI = +/-0.006; p = 0.243)	0.338 (CI = +/-0.101; p = 0.000)	0.760	NA%
Severity	2016.1	0.004 (CI = +/-0.006; p = 0.223)	0.331 (CI = +/-0.106; p = 0.000)	0.753	NA%
Severity	2016.2	0.004 (CI = +/-0.006; p = 0.132)	0.311 (CI = +/-0.107; p = 0.000)	0.759	NA%
Severity	2017.1	0.005 (CI = +/-0.006; p = 0.136)	0.306 (CI = +/-0.115; p = 0.000)	0.750	NA%
Severity	2017.2	0.005 (CI = +/-0.006; p = 0.095)	0.286 (CI = +/-0.122; p = 0.000)	0.746	NA%
Frequency	2013.1	0.006 (CI = +/-0.014; p = 0.387)	-0.031 (CI = +/-0.232; p = 0.781)	-0.051	NA%
Frequency	2013.2	0.009 (CI = +/-0.004; p = 0.000)	-0.120 (CI = +/-0.076; p = 0.004)	0.473	NA%
Frequency	2014.1	0.009 (CI = +/-0.005; p = 0.000)	-0.116 (CI = +/-0.079; p = 0.006)	0.454	NA%
Frequency	2014.2	0.009 (CI = +/-0.005; p = 0.001)	-0.113 (CI = +/-0.082; p = 0.010)	0.435	NA%
Frequency	2015.1	0.009 (CI = +/-0.005; p = 0.001)	-0.122 (CI = +/-0.084; p = 0.007)	0.462	NA%
Frequency	2015.2	0.009 (CI = +/-0.004; p = 0.000)	-0.100 (CI = +/-0.076; p = 0.012)	0.473	NA%
Frequency	2016.1	0.009 (CI = +/-0.004; p = 0.001)	-0.104 (CI = +/-0.080; p = 0.014)	0.470	NA%
Frequency	2016.2	0.009 (CI = +/-0.005; p = 0.001)	-0.113 (CI = +/-0.084; p = 0.012)	0.487	NA%
Frequency	2017.1	0.010 (CI = +/-0.005; p = 0.001)	-0.123 (CI = +/-0.089; p = 0.010)	0.505	NA%
Frequency	2017.2	0.010 (CI = +/-0.005; p = 0.001)	-0.132 (CI = +/-0.097; p = 0.011)	0.507	NA%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, phys_dam_xs_inf

Fit	Start Date	Time	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.060 (CI = +/-0.053; p = 0.028)	0.004 (CI = +/-0.468; p = 0.984)	0.385	+6.17%
Loss Cost	2013.2	0.015 (CI = +/-0.031; p = 0.328)	0.256 (CI = +/-0.265; p = 0.058)	0.517	+1.52%
Loss Cost	2014.1	0.013 (CI = +/-0.035; p = 0.451)	0.268 (CI = +/-0.283; p = 0.062)	0.497	+1.31%
Loss Cost	2014.2	0.010 (CI = +/-0.040; p = 0.615)	0.285 (CI = +/-0.302; p = 0.063)	0.476	+0.98%
Loss Cost	2015.1	0.004 (CI = +/-0.045; p = 0.847)	0.313 (CI = +/-0.323; p = 0.057)	0.454	+0.42%
Loss Cost	2015.2	0.002 (CI = +/-0.051; p = 0.929)	0.323 (CI = +/-0.351; p = 0.069)	0.438	+0.22%
Loss Cost	2016.1	0.000 (CI = +/-0.060; p = 0.988)	0.331 (CI = +/-0.384; p = 0.087)	0.422	+0.04%
Loss Cost	2016.2	-0.014 (CI = +/-0.068; p = 0.672)	0.395 (CI = +/-0.412; p = 0.059)	0.404	-1.37%
Loss Cost	2017.1	-0.019 (CI = +/-0.080; p = 0.619)	0.417 (CI = +/-0.457; p = 0.070)	0.389	-1.88%
Loss Cost	2017.2	-0.032 (CI = +/-0.094; p = 0.483)	0.468 (CI = +/-0.505; p = 0.067)	0.374	-3.10%
Severity	2013.1	0.032 (CI = +/-0.020; p = 0.003)	0.230 (CI = +/-0.178; p = 0.014)	0.803	+3.29%
Severity	2013.2	0.033 (CI = +/-0.022; p = 0.005)	0.224 (CI = +/-0.189; p = 0.023)	0.793	+3.40%
Severity	2014.1	0.030 (CI = +/-0.025; p = 0.020)	0.241 (CI = +/-0.200; p = 0.020)	0.777	+3.07%
Severity	2014.2	0.026 (CI = +/-0.028; p = 0.064)	0.263 (CI = +/-0.212; p = 0.017)	0.761	+2.64%
Severity	2015.1	0.027 (CI = +/-0.032; p = 0.092)	0.259 (CI = +/-0.228; p = 0.028)	0.749	+2.72%
Severity	2015.2	0.012 (CI = +/-0.032; p = 0.457)	0.333 (CI = +/-0.219; p = 0.005)	0.760	+1.17%
Severity	2016.1	0.010 (CI = +/-0.037; p = 0.562)	0.339 (CI = +/-0.240; p = 0.008)	0.748	+1.05%
Severity	2016.2	-0.001 (CI = +/-0.042; p = 0.979)	0.388 (CI = +/-0.253; p = 0.005)	0.742	-0.05%
Severity	2017.1	-0.002 (CI = +/-0.049; p = 0.929)	0.395 (CI = +/-0.281; p = 0.009)	0.731	-0.21%
Severity	2017.2	-0.013 (CI = +/-0.057; p = 0.621)	0.441 (CI = +/-0.307; p = 0.008)	0.720	-1.34%
Frequency	2013.1	0.027 (CI = +/-0.050; p = 0.265)	-0.225 (CI = +/-0.442; p = 0.303)	-0.027	+2.79%
Frequency	2013.2	-0.018 (CI = +/-0.022; p = 0.104)	0.032 (CI = +/-0.189; p = 0.726)	0.161	-1.81%
Frequency	2014.1	-0.017 (CI = +/-0.025; p = 0.169)	0.027 (CI = +/-0.202; p = 0.787)	0.118	-1.71%
Frequency	2014.2	-0.016 (CI = +/-0.028; p = 0.244)	0.022 (CI = +/-0.217; p = 0.834)	0.081	-1.62%
Frequency	2015.1	-0.023 (CI = +/-0.032; p = 0.150)	0.054 (CI = +/-0.228; p = 0.625)	0.120	-2.24%
Frequency	2015.2	-0.009 (CI = +/-0.033; p = 0.559)	-0.011 (CI = +/-0.226; p = 0.921)	0.002	-0.93%
Frequency	2016.1	-0.010 (CI = +/-0.038; p = 0.590)	-0.008 (CI = +/-0.248; p = 0.947)	-0.013	-0.99%
Frequency	2016.2	-0.013 (CI = +/-0.045; p = 0.540)	0.007 (CI = +/-0.272; p = 0.959)	-0.014	-1.32%
Frequency	2017.1	-0.017 (CI = +/-0.053; p = 0.504)	0.022 (CI = +/-0.302; p = 0.876)	-0.019	-1.68%
Frequency	2017.2	-0.018 (CI = +/-0.063; p = 0.547)	0.027 (CI = +/-0.338; p = 0.866)	-0.042	-1.79%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, mobility, new_normal, phys_dam_xs_inf

Fit	Start Date	Time	Mobility	New_normal	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.122 (CI = +/-0.059; p = 0.000)	0.027 (CI = +/-0.016; p = 0.002)	-0.198 (CI = +/-0.564; p = 0.474)	-0.368 (CI = +/-0.616; p = 0.228)	0.583	+12.96%
Loss Cost	2013.2	0.063 (CI = +/-0.021; p = 0.000)	0.020 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.186; p = 0.663)	-0.141 (CI = +/-0.204; p = 0.166)	0.884	+6.53%
Loss Cost	2014.1	0.068 (CI = +/-0.024; p = 0.000)	0.020 (CI = +/-0.005; p = 0.000)	-0.050 (CI = +/-0.189; p = 0.584)	-0.158 (CI = +/-0.210; p = 0.133)	0.882	+7.00%
Loss Cost	2014.2	0.072 (CI = +/-0.027; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	-0.060 (CI = +/-0.195; p = 0.528)	-0.173 (CI = +/-0.219; p = 0.114)	0.879	+7.43%
Loss Cost	2015.1	0.074 (CI = +/-0.032; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.203; p = 0.515)	-0.181 (CI = +/-0.233; p = 0.119)	0.871	+7.65%
Loss Cost	2015.2	0.083 (CI = +/-0.036; p = 0.000)	0.022 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.204; p = 0.409)	-0.217 (CI = +/-0.240; p = 0.073)	0.877	+8.65%
Loss Cost	2016.1	0.094 (CI = +/-0.040; p = 0.000)	0.023 (CI = +/-0.006; p = 0.000)	-0.101 (CI = +/-0.203; p = 0.307)	-0.261 (CI = +/-0.247; p = 0.039)	0.886	+9.90%
Loss Cost	2016.2	0.088 (CI = +/-0.046; p = 0.001)	0.022 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.211; p = 0.365)	-0.237 (CI = +/-0.267; p = 0.077)	0.877	+9.22%
Loss Cost	2017.1	0.095 (CI = +/-0.054; p = 0.002)	0.023 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.220; p = 0.342)	-0.264 (CI = +/-0.291; p = 0.071)	0.876	+9.99%
Loss Cost	2017.2	0.091 (CI = +/-0.062; p = 0.008)	0.022 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.230; p = 0.378)	-0.246 (CI = +/-0.321; p = 0.121)	0.870	+9.48%
Severity	2013.1	0.050 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.006; p = 0.008)	0.025 (CI = +/-0.224; p = 0.815)	0.031 (CI = +/-0.244; p = 0.794)	0.855	+5.16%
Severity	2013.2	0.055 (CI = +/-0.026; p = 0.000)	0.009 (CI = +/-0.006; p = 0.007)	0.014 (CI = +/-0.228; p = 0.901)	0.014 (CI = +/-0.251; p = 0.907)	0.852	+5.62%
Severity	2014.1	0.053 (CI = +/-0.030; p = 0.002)	0.009 (CI = +/-0.007; p = 0.011)	0.018 (CI = +/-0.237; p = 0.878)	0.020 (CI = +/-0.263; p = 0.874)	0.837	+5.46%
Severity	2014.2	0.051 (CI = +/-0.035; p = 0.007)	0.009 (CI = +/-0.007; p = 0.018)	0.024 (CI = +/-0.246; p = 0.842)	0.030 (CI = +/-0.277; p = 0.820)	0.821	+5.18%
Severity	2015.1	0.056 (CI = +/-0.040; p = 0.008)	0.009 (CI = +/-0.007; p = 0.017)	0.012 (CI = +/-0.254; p = 0.922)	0.009 (CI = +/-0.291; p = 0.949)	0.815	+5.76%
Severity	2015.2	0.037 (CI = +/-0.041; p = 0.074)	0.008 (CI = +/-0.007; p = 0.033)	0.048 (CI = +/-0.236; p = 0.669)	0.083 (CI = +/-0.277; p = 0.536)	0.821	+3.77%
Severity	2016.1	0.040 (CI = +/-0.048; p = 0.099)	0.008 (CI = +/-0.007; p = 0.039)	0.044 (CI = +/-0.247; p = 0.710)	0.072 (CI = +/-0.300; p = 0.615)	0.812	+4.05%
Severity	2016.2	0.028 (CI = +/-0.055; p = 0.295)	0.007 (CI = +/-0.008; p = 0.065)	0.061 (CI = +/-0.252; p = 0.612)	0.118 (CI = +/-0.318; p = 0.439)	0.801	+2.83%
Severity	2017.1	0.030 (CI = +/-0.065; p = 0.337)	0.007 (CI = +/-0.008; p = 0.077)	0.059 (CI = +/-0.265; p = 0.641)	0.110 (CI = +/-0.351; p = 0.509)	0.791	+3.03%
Severity	2017.2	0.018 (CI = +/-0.074; p = 0.595)	0.007 (CI = +/-0.008; p = 0.103)	0.067 (CI = +/-0.273; p = 0.601)	0.155 (CI = +/-0.381; p = 0.394)	0.779	+1.86%
Frequency	2013.1	0.072 (CI = +/-0.064; p = 0.031)	0.018 (CI = +/-0.017; p = 0.038)	-0.223 (CI = +/-0.611; p = 0.455)	-0.399 (CI = +/-0.667; p = 0.227)	0.088	+7.42%
Frequency	2013.2	0.009 (CI = +/-0.025; p = 0.479)	0.011 (CI = +/-0.006; p = 0.001)	-0.053 (CI = +/-0.214; p = 0.611)	-0.155 (CI = +/-0.236; p = 0.186)	0.471	+0.86%
Frequency	2014.1	0.014 (CI = +/-0.028; p = 0.285)	0.011 (CI = +/-0.006; p = 0.001)	-0.068 (CI = +/-0.217; p = 0.519)	-0.178 (CI = +/-0.241; p = 0.139)	0.469	+1.46%
Frequency	2014.2	0.021 (CI = +/-0.031; p = 0.168)	0.012 (CI = +/-0.006; p = 0.001)	-0.084 (CI = +/-0.220; p = 0.435)	-0.203 (CI = +/-0.247; p = 0.101)	0.473	+2.14%
Frequency	2015.1	0.018 (CI = +/-0.036; p = 0.312)	0.012 (CI = +/-0.007; p = 0.002)	-0.076 (CI = +/-0.229; p = 0.492)	-0.190 (CI = +/-0.262; p = 0.144)	0.474	+1.78%
Frequency	2015.2	0.046 (CI = +/-0.027; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.152; p = 0.089)	-0.299 (CI = +/-0.179; p = 0.003)	0.709	+4.70%
Frequency	2016.1	0.055 (CI = +/-0.029; p = 0.001)	0.015 (CI = +/-0.005; p = 0.000)	-0.145 (CI = +/-0.151; p = 0.059)	-0.333 (CI = +/-0.183; p = 0.001)	0.734	+5.62%
Frequency	2016.2	0.060 (CI = +/-0.034; p = 0.002)	0.015 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.156; p = 0.054)	-0.355 (CI = +/-0.197; p = 0.002)	0.741	+6.22%
Frequency	2017.1	0.065 (CI = +/-0.039; p = 0.003)	0.015 (CI = +/-0.005; p = 0.000)	-0.159 (CI = +/-0.162; p = 0.054)	-0.375 (CI = +/-0.215; p = 0.002)	0.743	+6.76%
Frequency	2017.2	0.072 (CI = +/-0.045; p = 0.004)	0.016 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.167; p = 0.054)	-0.401 (CI = +/-0.233; p = 0.003)	0.745	+7.48%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.075 (CI = +/-0.055; p = 0.009)	-0.135 (CI = +/-0.422; p = 0.515)	0.396	+7.79%
Loss Cost	2013.2	0.033 (CI = +/-0.035; p = 0.065)	0.064 (CI = +/-0.259; p = 0.614)	0.436	+3.36%
Loss Cost	2014.1	0.034 (CI = +/-0.039; p = 0.087)	0.061 (CI = +/-0.275; p = 0.651)	0.410	+3.44%
Loss Cost	2014.2	0.034 (CI = +/-0.044; p = 0.117)	0.059 (CI = +/-0.291; p = 0.676)	0.380	+3.47%
Loss Cost	2015.1	0.033 (CI = +/-0.049; p = 0.167)	0.063 (CI = +/-0.309; p = 0.677)	0.342	+3.39%
Loss Cost	2015.2	0.036 (CI = +/-0.054; p = 0.173)	0.050 (CI = +/-0.327; p = 0.750)	0.326	+3.71%
Loss Cost	2016.1	0.041 (CI = +/-0.060; p = 0.171)	0.036 (CI = +/-0.346; p = 0.829)	0.312	+4.14%
Loss Cost	2016.2	0.037 (CI = +/-0.067; p = 0.255)	0.047 (CI = +/-0.366; p = 0.789)	0.253	+3.79%
Loss Cost	2017.1	0.041 (CI = +/-0.074; p = 0.251)	0.035 (CI = +/-0.385; p = 0.848)	0.236	+4.22%
Loss Cost	2017.2	0.043 (CI = +/-0.082; p = 0.280)	0.032 (CI = +/-0.406; p = 0.867)	0.199	+4.36%
Severity	2013.1	0.047 (CI = +/-0.024; p = 0.000)	0.063 (CI = +/-0.184; p = 0.484)	0.747	+4.79%
Severity	2013.2	0.050 (CI = +/-0.026; p = 0.001)	0.048 (CI = +/-0.192; p = 0.610)	0.740	+5.13%
Severity	2014.1	0.049 (CI = +/-0.029; p = 0.002)	0.050 (CI = +/-0.203; p = 0.613)	0.714	+5.07%
Severity	2014.2	0.049 (CI = +/-0.032; p = 0.005)	0.053 (CI = +/-0.215; p = 0.612)	0.686	+5.00%
Severity	2015.1	0.053 (CI = +/-0.035; p = 0.005)	0.036 (CI = +/-0.226; p = 0.746)	0.677	+5.46%
Severity	2015.2	0.045 (CI = +/-0.038; p = 0.023)	0.067 (CI = +/-0.231; p = 0.553)	0.632	+4.60%
Severity	2016.1	0.049 (CI = +/-0.042; p = 0.024)	0.051 (CI = +/-0.243; p = 0.665)	0.621	+5.07%
Severity	2016.2	0.048 (CI = +/-0.047; p = 0.045)	0.055 (CI = +/-0.257; p = 0.657)	0.577	+4.93%
Severity	2017.1	0.054 (CI = +/-0.051; p = 0.039)	0.038 (CI = +/-0.268; p = 0.767)	0.573	+5.58%
Severity	2017.2	0.056 (CI = +/-0.057; p = 0.053)	0.035 (CI = +/-0.282; p = 0.796)	0.533	+5.73%
Frequency	2013.1	0.028 (CI = +/-0.052; p = 0.276)	-0.198 (CI = +/-0.403; p = 0.320)	-0.030	+2.86%
Frequency	2013.2	-0.017 (CI = +/-0.023; p = 0.146)	0.016 (CI = +/-0.172; p = 0.847)	0.158	-1.68%
Frequency	2014.1	-0.016 (CI = +/-0.026; p = 0.220)	0.010 (CI = +/-0.181; p = 0.906)	0.116	-1.56%
Frequency	2014.2	-0.015 (CI = +/-0.029; p = 0.300)	0.006 (CI = +/-0.192; p = 0.949)	0.079	-1.45%
Frequency	2015.1	-0.020 (CI = +/-0.031; p = 0.201)	0.027 (CI = +/-0.200; p = 0.780)	0.113	-1.96%
Frequency	2015.2	-0.008 (CI = +/-0.032; p = 0.582)	-0.016 (CI = +/-0.193; p = 0.863)	0.003	-0.84%
Frequency	2016.1	-0.009 (CI = +/-0.035; p = 0.604)	-0.015 (CI = +/-0.204; p = 0.881)	-0.012	-0.88%
Frequency	2016.2	-0.011 (CI = +/-0.039; p = 0.562)	-0.008 (CI = +/-0.216; p = 0.939)	-0.014	-1.09%
Frequency	2017.1	-0.013 (CI = +/-0.044; p = 0.537)	-0.003 (CI = +/-0.228; p = 0.981)	-0.021	-1.29%
Frequency	2017.2	-0.013 (CI = +/-0.048; p = 0.571)	-0.002 (CI = +/-0.240; p = 0.984)	-0.044	-1.30%

DC

Coverage = DC
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.114 (CI = +/-0.066; p = 0.002)	0.022 (CI = +/-0.015; p = 0.009)	-0.266 (CI = +/-0.440; p = 0.218)	0.452	+12.12%
Loss Cost	2013.2	0.059 (CI = +/-0.022; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.138; p = 0.309)	0.822	+6.05%
Loss Cost	2014.1	0.062 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.147; p = 0.266)	0.819	+6.39%
Loss Cost	2014.2	0.065 (CI = +/-0.029; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.158; p = 0.252)	0.813	+6.67%
Loss Cost	2015.1	0.065 (CI = +/-0.035; p = 0.002)	0.019 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.173; p = 0.284)	0.802	+6.72%
Loss Cost	2015.2	0.072 (CI = +/-0.041; p = 0.002)	0.019 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.186; p = 0.220)	0.808	+7.48%
Loss Cost	2016.1	0.081 (CI = +/-0.048; p = 0.003)	0.019 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.201; p = 0.164)	0.816	+8.48%
Loss Cost	2016.2	0.072 (CI = +/-0.057; p = 0.019)	0.019 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.222; p = 0.287)	0.811	+7.46%
Loss Cost	2017.1	0.076 (CI = +/-0.072; p = 0.040)	0.019 (CI = +/-0.007; p = 0.000)	-0.122 (CI = +/-0.255; p = 0.303)	0.806	+7.94%
Loss Cost	2017.2	0.066 (CI = +/-0.091; p = 0.131)	0.019 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.294; p = 0.454)	0.802	+6.82%
Severity	2013.1	0.062 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.005; p = 0.001)	-0.014 (CI = +/-0.156; p = 0.847)	0.756	+6.43%
Severity	2013.2	0.069 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.005; p = 0.001)	-0.036 (CI = +/-0.159; p = 0.632)	0.767	+7.09%
Severity	2014.1	0.070 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.041 (CI = +/-0.171; p = 0.618)	0.740	+7.23%
Severity	2014.2	0.071 (CI = +/-0.035; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	-0.044 (CI = +/-0.186; p = 0.617)	0.709	+7.34%
Severity	2015.1	0.081 (CI = +/-0.039; p = 0.001)	0.012 (CI = +/-0.006; p = 0.001)	-0.075 (CI = +/-0.192; p = 0.414)	0.728	+8.40%
Severity	2015.2	0.068 (CI = +/-0.043; p = 0.005)	0.011 (CI = +/-0.006; p = 0.002)	-0.038 (CI = +/-0.197; p = 0.680)	0.690	+7.06%
Severity	2016.1	0.079 (CI = +/-0.050; p = 0.006)	0.012 (CI = +/-0.006; p = 0.002)	-0.068 (CI = +/-0.211; p = 0.493)	0.702	+8.21%
Severity	2016.2	0.077 (CI = +/-0.062; p = 0.020)	0.011 (CI = +/-0.007; p = 0.003)	-0.063 (CI = +/-0.240; p = 0.569)	0.662	+8.01%
Severity	2017.1	0.093 (CI = +/-0.074; p = 0.019)	0.012 (CI = +/-0.007; p = 0.004)	-0.102 (CI = +/-0.261; p = 0.393)	0.686	+9.80%
Severity	2017.2	0.097 (CI = +/-0.095; p = 0.046)	0.012 (CI = +/-0.007; p = 0.007)	-0.111 (CI = +/-0.307; p = 0.422)	0.654	+10.21%
Frequency	2013.1	0.052 (CI = +/-0.074; p = 0.156)	0.011 (CI = +/-0.017; p = 0.203)	-0.251 (CI = +/-0.494; p = 0.297)	-0.010	+5.35%
Frequency	2013.2	-0.010 (CI = +/-0.028; p = 0.463)	0.007 (CI = +/-0.006; p = 0.021)	-0.032 (CI = +/-0.173; p = 0.701)	0.382	-0.98%
Frequency	2014.1	-0.008 (CI = +/-0.032; p = 0.607)	0.007 (CI = +/-0.006; p = 0.025)	-0.038 (CI = +/-0.186; p = 0.664)	0.351	-0.78%
Frequency	2014.2	-0.006 (CI = +/-0.037; p = 0.725)	0.007 (CI = +/-0.007; p = 0.030)	-0.044 (CI = +/-0.201; p = 0.647)	0.323	-0.62%
Frequency	2015.1	-0.016 (CI = +/-0.042; p = 0.437)	0.007 (CI = +/-0.007; p = 0.041)	-0.015 (CI = +/-0.211; p = 0.883)	0.368	-1.55%
Frequency	2015.2	0.004 (CI = +/-0.043; p = 0.844)	0.008 (CI = +/-0.006; p = 0.016)	-0.072 (CI = +/-0.197; p = 0.439)	0.372	+0.39%
Frequency	2016.1	0.002 (CI = +/-0.052; p = 0.919)	0.008 (CI = +/-0.006; p = 0.023)	-0.068 (CI = +/-0.221; p = 0.509)	0.356	+0.25%
Frequency	2016.2	-0.005 (CI = +/-0.064; p = 0.861)	0.007 (CI = +/-0.007; p = 0.034)	-0.048 (CI = +/-0.247; p = 0.668)	0.359	-0.51%
Frequency	2017.1	-0.017 (CI = +/-0.078; p = 0.628)	0.007 (CI = +/-0.007; p = 0.048)	-0.019 (CI = +/-0.278; p = 0.876)	0.375	-1.69%
Frequency	2017.2	-0.031 (CI = +/-0.098; p = 0.477)	0.007 (CI = +/-0.008; p = 0.065)	0.012 (CI = +/-0.317; p = 0.932)	0.380	-3.07%

DC

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.122 (CI = +/-0.088; p = 0.011)	-0.118 (CI = +/-0.354; p = 0.478)	0.400	+13.02%
Loss Cost	2013.2	0.061 (CI = +/-0.029; p = 0.001)	0.014 (CI = +/-0.108; p = 0.778)	0.631	+6.32%
Loss Cost	2014.1	0.067 (CI = +/-0.034; p = 0.002)	0.026 (CI = +/-0.118; p = 0.625)	0.618	+6.93%
Loss Cost	2014.2	0.070 (CI = +/-0.041; p = 0.004)	0.020 (CI = +/-0.131; p = 0.728)	0.576	+7.27%
Loss Cost	2015.1	0.074 (CI = +/-0.053; p = 0.013)	0.027 (CI = +/-0.151; p = 0.682)	0.502	+7.67%
Loss Cost	2015.2	0.084 (CI = +/-0.065; p = 0.019)	0.012 (CI = +/-0.168; p = 0.871)	0.508	+8.80%
Loss Cost	2016.1	0.107 (CI = +/-0.079; p = 0.018)	0.045 (CI = +/-0.182; p = 0.551)	0.588	+11.26%
Loss Cost	2016.2	0.096 (CI = +/-0.111; p = 0.075)	0.058 (CI = +/-0.224; p = 0.511)	0.414	+10.03%
Loss Cost	2017.1	0.133 (CI = +/-0.163; p = 0.080)	0.102 (CI = +/-0.278; p = 0.326)	0.499	+14.26%
Loss Cost	2017.2	0.117 (CI = +/-0.330; p = 0.268)	0.116 (CI = +/-0.477; p = 0.405)	0.260	+12.36%
Severity	2013.1	0.054 (CI = +/-0.029; p = 0.002)	-0.008 (CI = +/-0.115; p = 0.877)	0.550	+5.58%
Severity	2013.2	0.060 (CI = +/-0.032; p = 0.002)	-0.022 (CI = +/-0.121; p = 0.698)	0.567	+6.23%
Severity	2014.1	0.059 (CI = +/-0.039; p = 0.008)	-0.024 (CI = +/-0.135; p = 0.693)	0.489	+6.10%
Severity	2014.2	0.059 (CI = +/-0.048; p = 0.021)	-0.024 (CI = +/-0.152; p = 0.722)	0.386	+6.10%
Severity	2015.1	0.069 (CI = +/-0.059; p = 0.029)	-0.007 (CI = +/-0.170; p = 0.926)	0.393	+7.10%
Severity	2015.2	0.048 (CI = +/-0.064; p = 0.118)	0.024 (CI = +/-0.167; p = 0.736)	0.153	+4.91%
Severity	2016.1	0.061 (CI = +/-0.087; p = 0.133)	0.043 (CI = +/-0.199; p = 0.600)	0.151	+6.26%
Severity	2016.2	0.044 (CI = +/-0.118; p = 0.360)	0.063 (CI = +/-0.239; p = 0.505)	-0.071	+4.49%
Severity	2017.1	0.075 (CI = +/-0.188; p = 0.294)	0.099 (CI = +/-0.321; p = 0.398)	0.004	+7.78%
Severity	2017.2	0.043 (CI = +/-0.359; p = 0.660)	0.126 (CI = +/-0.518; p = 0.406)	-0.193	+4.36%
Frequency	2013.1	0.068 (CI = +/-0.097; p = 0.149)	-0.110 (CI = +/-0.389; p = 0.547)	0.077	+7.05%
Frequency	2013.2	0.001 (CI = +/-0.031; p = 0.952)	0.036 (CI = +/-0.116; p = 0.510)	-0.146	+0.09%
Frequency	2014.1	0.008 (CI = +/-0.036; p = 0.640)	0.051 (CI = +/-0.125; p = 0.384)	-0.104	+0.78%
Frequency	2014.2	0.011 (CI = +/-0.044; p = 0.579)	0.045 (CI = +/-0.139; p = 0.480)	-0.126	+1.11%
Frequency	2015.1	0.005 (CI = +/-0.056; p = 0.828)	0.034 (CI = +/-0.160; p = 0.627)	-0.237	+0.53%
Frequency	2015.2	0.036 (CI = +/-0.035; p = 0.046)	-0.012 (CI = +/-0.092; p = 0.752)	0.357	+3.72%
Frequency	2016.1	0.046 (CI = +/-0.046; p = 0.051)	0.002 (CI = +/-0.106; p = 0.967)	0.407	+4.71%
Frequency	2016.2	0.052 (CI = +/-0.065; p = 0.093)	-0.005 (CI = +/-0.132; p = 0.925)	0.321	+5.30%
Frequency	2017.1	0.058 (CI = +/-0.113; p = 0.198)	0.003 (CI = +/-0.192; p = 0.961)	0.156	+6.02%
Frequency	2017.2	0.074 (CI = +/-0.223; p = 0.291)	-0.010 (CI = +/-0.322; p = 0.909)	0.011	+7.67%

DC

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.130 (CI = +/-0.103; p = 0.018)	-0.135 (CI = +/-0.386; p = 0.453)	NA (CI = +/-NA; p = NA)	0.354	+13.90%
Loss Cost	2013.2	0.053 (CI = +/-0.033; p = 0.005)	0.032 (CI = +/-0.113; p = 0.538)	NA (CI = +/-NA; p = NA)	0.538	+5.45%
Loss Cost	2014.1	0.058 (CI = +/-0.039; p = 0.008)	0.042 (CI = +/-0.123; p = 0.455)	NA (CI = +/-NA; p = NA)	0.517	+6.02%
Loss Cost	2014.2	0.060 (CI = +/-0.050; p = 0.025)	0.040 (CI = +/-0.143; p = 0.533)	NA (CI = +/-NA; p = NA)	0.451	+6.15%
Loss Cost	2015.1	0.063 (CI = +/-0.064; p = 0.054)	0.044 (CI = +/-0.166; p = 0.540)	NA (CI = +/-NA; p = NA)	0.342	+6.47%
Loss Cost	2015.2	0.073 (CI = +/-0.088; p = 0.087)	0.029 (CI = +/-0.202; p = 0.727)	NA (CI = +/-NA; p = NA)	0.318	+7.55%
Loss Cost	2016.1	0.097 (CI = +/-0.112; p = 0.074)	0.057 (CI = +/-0.225; p = 0.522)	NA (CI = +/-NA; p = NA)	0.416	+10.15%
Loss Cost	2016.2	0.070 (CI = +/-0.180; p = 0.306)	0.088 (CI = +/-0.307; p = 0.427)	NA (CI = +/-NA; p = NA)	0.206	+7.21%
Loss Cost	2017.1	0.110 (CI = +/-0.320; p = 0.278)	0.122 (CI = +/-0.462; p = 0.374)	NA (CI = +/-NA; p = NA)	0.268	+11.59%
Loss Cost	2017.2	0.032 (CI = +/-1.690; p = 0.848)	0.186 (CI = +/-1.889; p = 0.429)	NA (CI = +/-NA; p = NA)	0.112	+3.30%
Severity	2013.1	0.052 (CI = +/-0.033; p = 0.006)	-0.002 (CI = +/-0.125; p = 0.967)	NA (CI = +/-NA; p = NA)	0.451	+5.29%
Severity	2013.2	0.059 (CI = +/-0.039; p = 0.008)	-0.018 (CI = +/-0.135; p = 0.771)	NA (CI = +/-NA; p = NA)	0.465	+6.05%
Severity	2014.1	0.057 (CI = +/-0.048; p = 0.024)	-0.021 (CI = +/-0.151; p = 0.760)	NA (CI = +/-NA; p = NA)	0.366	+5.89%
Severity	2014.2	0.056 (CI = +/-0.061; p = 0.066)	-0.019 (CI = +/-0.176; p = 0.803)	NA (CI = +/-NA; p = NA)	0.235	+5.81%
Severity	2015.1	0.067 (CI = +/-0.076; p = 0.077)	-0.004 (CI = +/-0.198; p = 0.962)	NA (CI = +/-NA; p = NA)	0.242	+6.89%
Severity	2015.2	0.035 (CI = +/-0.087; p = 0.352)	0.044 (CI = +/-0.199; p = 0.594)	NA (CI = +/-NA; p = NA)	-0.043	+3.52%
Severity	2016.1	0.047 (CI = +/-0.121; p = 0.338)	0.059 (CI = +/-0.244; p = 0.540)	NA (CI = +/-NA; p = NA)	-0.066	+4.85%
Severity	2016.2	0.008 (CI = +/-0.181; p = 0.897)	0.105 (CI = +/-0.308; p = 0.358)	NA (CI = +/-NA; p = NA)	-0.136	+0.80%
Severity	2017.1	0.038 (CI = +/-0.348; p = 0.685)	0.130 (CI = +/-0.502; p = 0.381)	NA (CI = +/-NA; p = NA)	-0.156	+3.86%
Severity	2017.2	-0.098 (CI = +/-0.546; p = 0.263)	0.243 (CI = +/-0.610; p = 0.124)	NA (CI = +/-NA; p = NA)	0.887	-9.34%
Frequency	2013.1	0.079 (CI = +/-0.113; p = 0.150)	-0.133 (CI = +/-0.422; p = 0.499)	NA (CI = +/-NA; p = NA)	0.071	+8.18%
Frequency	2013.2	-0.006 (CI = +/-0.036; p = 0.732)	0.050 (CI = +/-0.126; p = 0.393)	NA (CI = +/-NA; p = NA)	-0.116	-0.57%
Frequency	2014.1	0.001 (CI = +/-0.043; p = 0.948)	0.063 (CI = +/-0.136; p = 0.318)	NA (CI = +/-NA; p = NA)	-0.094	+0.12%
Frequency	2014.2	0.003 (CI = +/-0.055; p = 0.893)	0.059 (CI = +/-0.157; p = 0.405)	NA (CI = +/-NA; p = NA)	-0.143	+0.32%
Frequency	2015.1	-0.004 (CI = +/-0.069; p = 0.893)	0.048 (CI = +/-0.180; p = 0.537)	NA (CI = +/-NA; p = NA)	-0.241	-0.40%
Frequency	2015.2	0.038 (CI = +/-0.050; p = 0.106)	-0.015 (CI = +/-0.114; p = 0.749)	NA (CI = +/-NA; p = NA)	0.212	+3.89%
Frequency	2016.1	0.049 (CI = +/-0.066; p = 0.108)	-0.002 (CI = +/-0.134; p = 0.968)	NA (CI = +/-NA; p = NA)	0.275	+5.06%
Frequency	2016.2	0.062 (CI = +/-0.111; p = 0.175)	-0.016 (CI = +/-0.189; p = 0.800)	NA (CI = +/-NA; p = NA)	0.194	+6.36%
Frequency	2017.1	0.072 (CI = +/-0.226; p = 0.306)	-0.008 (CI = +/-0.327; p = 0.926)	NA (CI = +/-NA; p = NA)	-0.033	+7.44%
Frequency	2017.2	0.130 (CI = +/-1.144; p = 0.385)	-0.057 (CI = +/-1.280; p = 0.673)	NA (CI = +/-NA; p = NA)	0.034	+13.94%

DC

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.130 (CI = +/-0.100; p = 0.015)	0.377	+13.90%
Loss Cost	2013.2	0.054 (CI = +/-0.031; p = 0.003)	0.566	+5.59%
Loss Cost	2014.1	0.058 (CI = +/-0.037; p = 0.006)	0.538	+6.02%
Loss Cost	2014.2	0.062 (CI = +/-0.046; p = 0.015)	0.490	+6.41%
Loss Cost	2015.1	0.063 (CI = +/-0.059; p = 0.041)	0.397	+6.47%
Loss Cost	2015.2	0.076 (CI = +/-0.076; p = 0.050)	0.416	+7.85%
Loss Cost	2016.1	0.097 (CI = +/-0.098; p = 0.052)	0.476	+10.15%
Loss Cost	2016.2	0.085 (CI = +/-0.147; p = 0.185)	0.238	+8.85%
Loss Cost	2017.1	0.110 (CI = +/-0.248; p = 0.254)	0.198	+11.59%
Loss Cost	2017.2	0.107 (CI = +/-0.580; p = 0.511)	-0.141	+11.29%
Severity	2013.1	0.052 (CI = +/-0.031; p = 0.004)	0.500	+5.29%
Severity	2013.2	0.058 (CI = +/-0.036; p = 0.005)	0.514	+5.97%
Severity	2014.1	0.057 (CI = +/-0.044; p = 0.017)	0.429	+5.89%
Severity	2014.2	0.055 (CI = +/-0.055; p = 0.050)	0.324	+5.68%
Severity	2015.1	0.067 (CI = +/-0.068; p = 0.055)	0.350	+6.89%
Severity	2015.2	0.039 (CI = +/-0.076; p = 0.257)	0.075	+3.96%
Severity	2016.1	0.047 (CI = +/-0.106; p = 0.301)	0.052	+4.85%
Severity	2016.2	0.026 (CI = +/-0.154; p = 0.664)	-0.185	+2.63%
Severity	2017.1	0.038 (CI = +/-0.267; p = 0.682)	-0.249	+3.86%
Severity	2017.2	-0.001 (CI = +/-0.603; p = 0.996)	-0.500	-0.08%
Frequency	2013.1	0.079 (CI = +/-0.109; p = 0.139)	0.114	+8.18%
Frequency	2013.2	-0.004 (CI = +/-0.035; p = 0.824)	-0.094	-0.36%
Frequency	2014.1	0.001 (CI = +/-0.042; p = 0.948)	-0.111	+0.12%
Frequency	2014.2	0.007 (CI = +/-0.052; p = 0.770)	-0.112	+0.68%
Frequency	2015.1	-0.004 (CI = +/-0.064; p = 0.888)	-0.139	-0.40%
Frequency	2015.2	0.037 (CI = +/-0.043; p = 0.080)	0.328	+3.74%
Frequency	2016.1	0.049 (CI = +/-0.055; p = 0.069)	0.419	+5.06%
Frequency	2016.2	0.059 (CI = +/-0.081; p = 0.114)	0.380	+6.06%
Frequency	2017.1	0.072 (CI = +/-0.137; p = 0.194)	0.308	+7.44%
Frequency	2017.2	0.108 (CI = +/-0.281; p = 0.241)	0.363	+11.37%

AB Total

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.026 (CI = +/-0.046; p = 0.259)	0.007 (CI = +/-0.027; p = 0.603)	-0.020	+2.64%
Loss Cost	2011.2	0.029 (CI = +/-0.050; p = 0.241)	0.007 (CI = +/-0.027; p = 0.612)	-0.016	+2.94%
Loss Cost	2012.1	0.031 (CI = +/-0.053; p = 0.237)	0.007 (CI = +/-0.028; p = 0.621)	-0.016	+3.17%
Loss Cost	2012.2	0.037 (CI = +/-0.057; p = 0.187)	0.007 (CI = +/-0.028; p = 0.634)	-0.003	+3.80%
Loss Cost	2013.1	0.021 (CI = +/-0.057; p = 0.454)	0.007 (CI = +/-0.027; p = 0.586)	-0.051	+2.14%
Loss Cost	2013.2	0.028 (CI = +/-0.062; p = 0.355)	0.007 (CI = +/-0.027; p = 0.607)	-0.040	+2.84%
Loss Cost	2014.1	0.042 (CI = +/-0.064; p = 0.191)	0.006 (CI = +/-0.027; p = 0.642)	-0.002	+4.27%
Loss Cost	2014.2	0.023 (CI = +/-0.066; p = 0.473)	0.007 (CI = +/-0.026; p = 0.563)	-0.056	+2.33%
Loss Cost	2015.1	0.030 (CI = +/-0.071; p = 0.385)	0.007 (CI = +/-0.026; p = 0.597)	-0.047	+3.08%
Loss Cost	2015.2	0.029 (CI = +/-0.079; p = 0.445)	0.007 (CI = +/-0.027; p = 0.604)	-0.059	+2.98%
Loss Cost	2016.1	0.048 (CI = +/-0.084; p = 0.241)	0.005 (CI = +/-0.027; p = 0.689)	-0.017	+4.95%
Loss Cost	2016.2	0.034 (CI = +/-0.092; p = 0.446)	0.007 (CI = +/-0.028; p = 0.621)	-0.063	+3.45%
Loss Cost	2017.1	0.022 (CI = +/-0.103; p = 0.660)	0.008 (CI = +/-0.029; p = 0.569)	-0.088	+2.19%
Loss Cost	2017.2	0.051 (CI = +/-0.110; p = 0.335)	0.005 (CI = +/-0.028; p = 0.734)	-0.046	+5.28%
Severity	2011.1	0.004 (CI = +/-0.042; p = 0.833)	-0.001 (CI = +/-0.024; p = 0.909)	-0.071	+0.44%
Severity	2011.2	0.010 (CI = +/-0.045; p = 0.647)	-0.001 (CI = +/-0.025; p = 0.904)	-0.066	+1.02%
Severity	2012.1	0.013 (CI = +/-0.048; p = 0.583)	-0.002 (CI = +/-0.025; p = 0.901)	-0.065	+1.31%
Severity	2012.2	0.023 (CI = +/-0.050; p = 0.345)	-0.002 (CI = +/-0.025; p = 0.879)	-0.040	+2.36%
Severity	2013.1	0.015 (CI = +/-0.053; p = 0.575)	-0.002 (CI = +/-0.025; p = 0.901)	-0.070	+1.46%
Severity	2013.2	0.022 (CI = +/-0.056; p = 0.426)	-0.002 (CI = +/-0.025; p = 0.879)	-0.057	+2.23%
Severity	2014.1	0.036 (CI = +/-0.058; p = 0.213)	-0.003 (CI = +/-0.024; p = 0.825)	-0.011	+3.67%
Severity	2014.2	0.020 (CI = +/-0.060; p = 0.488)	-0.002 (CI = +/-0.024; p = 0.886)	-0.071	+2.06%
Severity	2015.1	0.024 (CI = +/-0.066; p = 0.459)	-0.002 (CI = +/-0.024; p = 0.873)	-0.071	+2.41%
Severity	2015.2	0.026 (CI = +/-0.073; p = 0.456)	-0.002 (CI = +/-0.025; p = 0.864)	-0.075	+2.67%
Severity	2016.1	0.041 (CI = +/-0.079; p = 0.290)	-0.003 (CI = +/-0.025; p = 0.786)	-0.041	+4.15%
Severity	2016.2	0.027 (CI = +/-0.086; p = 0.512)	-0.002 (CI = +/-0.026; p = 0.868)	-0.093	+2.77%
Severity	2017.1	0.012 (CI = +/-0.095; p = 0.797)	0.000 (CI = +/-0.026; p = 0.969)	-0.128	+1.18%
Severity	2017.2	0.040 (CI = +/-0.102; p = 0.419)	-0.004 (CI = +/-0.026; p = 0.778)	-0.088	+4.04%
Frequency	2011.1	0.022 (CI = +/-0.015; p = 0.005)	0.008 (CI = +/-0.008; p = 0.056)	0.245	+2.19%
Frequency	2011.2	0.019 (CI = +/-0.015; p = 0.018)	0.008 (CI = +/-0.008; p = 0.053)	0.202	+1.90%
Frequency	2012.1	0.018 (CI = +/-0.016; p = 0.031)	0.008 (CI = +/-0.009; p = 0.058)	0.183	+1.84%
Frequency	2012.2	0.014 (CI = +/-0.017; p = 0.097)	0.008 (CI = +/-0.008; p = 0.047)	0.147	+1.41%
Frequency	2013.1	0.007 (CI = +/-0.015; p = 0.375)	0.009 (CI = +/-0.007; p = 0.019)	0.159	+0.67%
Frequency	2013.2	0.006 (CI = +/-0.016; p = 0.456)	0.009 (CI = +/-0.007; p = 0.021)	0.155	+0.60%
Frequency	2014.1	0.006 (CI = +/-0.018; p = 0.506)	0.009 (CI = +/-0.008; p = 0.025)	0.151	+0.59%
Frequency	2014.2	0.003 (CI = +/-0.019; p = 0.778)	0.009 (CI = +/-0.008; p = 0.022)	0.159	+0.26%
Frequency	2015.1	0.007 (CI = +/-0.020; p = 0.511)	0.009 (CI = +/-0.008; p = 0.026)	0.166	+0.65%
Frequency	2015.2	0.003 (CI = +/-0.022; p = 0.779)	0.009 (CI = +/-0.008; p = 0.023)	0.174	+0.30%
Frequency	2016.1	0.008 (CI = +/-0.024; p = 0.506)	0.009 (CI = +/-0.008; p = 0.030)	0.181	+0.76%
Frequency	2016.2	0.007 (CI = +/-0.026; p = 0.603)	0.009 (CI = +/-0.008; p = 0.035)	0.176	+0.66%
Frequency	2017.1	0.010 (CI = +/-0.030; p = 0.486)	0.008 (CI = +/-0.008; p = 0.048)	0.177	+1.00%
Frequency	2017.2	0.012 (CI = +/-0.034; p = 0.467)	0.008 (CI = +/-0.009; p = 0.065)	0.173	+1.19%

AB Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.024 (CI = +/-0.045; p = 0.284)	0.007	+2.43%
Loss Cost	2011.2	0.027 (CI = +/-0.048; p = 0.261)	0.011	+2.73%
Loss Cost	2012.1	0.029 (CI = +/-0.052; p = 0.254)	0.013	+2.98%
Loss Cost	2012.2	0.036 (CI = +/-0.055; p = 0.197)	0.028	+3.62%
Loss Cost	2013.1	0.019 (CI = +/-0.056; p = 0.484)	-0.020	+1.95%
Loss Cost	2013.2	0.026 (CI = +/-0.060; p = 0.372)	-0.007	+2.68%
Loss Cost	2014.1	0.041 (CI = +/-0.063; p = 0.194)	0.033	+4.15%
Loss Cost	2014.2	0.022 (CI = +/-0.064; p = 0.486)	-0.023	+2.22%
Loss Cost	2015.1	0.030 (CI = +/-0.070; p = 0.385)	-0.010	+3.02%
Loss Cost	2015.2	0.029 (CI = +/-0.077; p = 0.435)	-0.019	+2.98%
Loss Cost	2016.1	0.049 (CI = +/-0.082; p = 0.224)	0.030	+5.01%
Loss Cost	2016.2	0.036 (CI = +/-0.089; p = 0.411)	-0.016	+3.63%
Loss Cost	2017.1	0.025 (CI = +/-0.099; p = 0.596)	-0.043	+2.56%
Loss Cost	2017.2	0.055 (CI = +/-0.105; p = 0.281)	0.015	+5.64%
Severity	2011.1	0.005 (CI = +/-0.041; p = 0.811)	-0.034	+0.48%
Severity	2011.2	0.011 (CI = +/-0.043; p = 0.622)	-0.028	+1.06%
Severity	2012.1	0.013 (CI = +/-0.047; p = 0.559)	-0.025	+1.35%
Severity	2012.2	0.024 (CI = +/-0.048; p = 0.321)	0.001	+2.41%
Severity	2013.1	0.015 (CI = +/-0.051; p = 0.554)	-0.026	+1.50%
Severity	2013.2	0.022 (CI = +/-0.055; p = 0.404)	-0.012	+2.27%
Severity	2014.1	0.037 (CI = +/-0.057; p = 0.196)	0.033	+3.72%
Severity	2014.2	0.021 (CI = +/-0.058; p = 0.471)	-0.021	+2.08%
Severity	2015.1	0.024 (CI = +/-0.064; p = 0.444)	-0.019	+2.43%
Severity	2015.2	0.026 (CI = +/-0.071; p = 0.444)	-0.020	+2.67%
Severity	2016.1	0.040 (CI = +/-0.076; p = 0.281)	0.012	+4.11%
Severity	2016.2	0.027 (CI = +/-0.083; p = 0.506)	-0.031	+2.71%
Severity	2017.1	0.011 (CI = +/-0.091; p = 0.792)	-0.058	+1.16%
Severity	2017.2	0.037 (CI = +/-0.097; p = 0.427)	-0.021	+3.77%
Frequency	2011.1	0.019 (CI = +/-0.015; p = 0.015)	0.164	+1.93%
Frequency	2011.2	0.016 (CI = +/-0.016; p = 0.044)	0.111	+1.65%
Frequency	2012.1	0.016 (CI = +/-0.017; p = 0.067)	0.090	+1.60%
Frequency	2012.2	0.012 (CI = +/-0.018; p = 0.184)	0.032	+1.18%
Frequency	2013.1	0.004 (CI = +/-0.017; p = 0.588)	-0.029	+0.44%
Frequency	2013.2	0.004 (CI = +/-0.018; p = 0.649)	-0.034	+0.40%
Frequency	2014.1	0.004 (CI = +/-0.020; p = 0.666)	-0.036	+0.42%
Frequency	2014.2	0.001 (CI = +/-0.021; p = 0.899)	-0.047	+0.13%
Frequency	2015.1	0.006 (CI = +/-0.023; p = 0.598)	-0.035	+0.58%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.801)	-0.049	+0.30%
Frequency	2016.1	0.009 (CI = +/-0.026; p = 0.501)	-0.029	+0.86%
Frequency	2016.2	0.009 (CI = +/-0.029; p = 0.529)	-0.034	+0.90%
Frequency	2017.1	0.014 (CI = +/-0.032; p = 0.378)	-0.010	+1.39%
Frequency	2017.2	0.018 (CI = +/-0.036; p = 0.310)	0.006	+1.80%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.012 (CI = +/-0.092; p = 0.795)	-0.300 (CI = +/-0.397; p = 0.132)	0.001 (CI = +/-0.033; p = 0.928)	0.127 (CI = +/-0.878; p = 0.769)	-0.002	+1.18%
Loss Cost	2011.2	0.023 (CI = +/-0.101; p = 0.640)	-0.322 (CI = +/-0.409; p = 0.117)	0.003 (CI = +/-0.034; p = 0.864)	0.053 (CI = +/-0.922; p = 0.906)	0.009	+2.33%
Loss Cost	2012.1	0.022 (CI = +/-0.112; p = 0.687)	-0.324 (CI = +/-0.427; p = 0.130)	0.003 (CI = +/-0.035; p = 0.876)	0.060 (CI = +/-0.982; p = 0.901)	0.002	+2.23%
Loss Cost	2012.2	0.045 (CI = +/-0.121; p = 0.450)	-0.364 (CI = +/-0.435; p = 0.097)	0.005 (CI = +/-0.036; p = 0.768)	-0.079 (CI = +/-1.022; p = 0.874)	0.038	+4.58%
Loss Cost	2013.1	-0.011 (CI = +/-0.120; p = 0.850)	-0.460 (CI = +/-0.403; p = 0.027)	-0.002 (CI = +/-0.033; p = 0.901)	0.246 (CI = +/-0.967; p = 0.603)	0.098	-1.09%
Loss Cost	2013.2	0.017 (CI = +/-0.129; p = 0.787)	-0.503 (CI = +/-0.408; p = 0.018)	0.001 (CI = +/-0.033; p = 0.970)	0.087 (CI = +/-1.003; p = 0.858)	0.141	+1.71%
Loss Cost	2014.1	0.042 (CI = +/-0.142; p = 0.541)	-0.464 (CI = +/-0.421; p = 0.033)	0.003 (CI = +/-0.034; p = 0.838)	-0.050 (CI = +/-1.058; p = 0.922)	0.137	+4.33%
Loss Cost	2014.2	0.002 (CI = +/-0.151; p = 0.975)	-0.408 (CI = +/-0.420; p = 0.056)	0.000 (CI = +/-0.034; p = 0.981)	0.158 (CI = +/-1.080; p = 0.762)	0.051	+0.23%
Loss Cost	2015.1	0.007 (CI = +/-0.171; p = 0.932)	-0.401 (CI = +/-0.445; p = 0.074)	0.001 (CI = +/-0.035; p = 0.962)	0.135 (CI = +/-1.167; p = 0.810)	0.036	+0.70%
Loss Cost	2015.2	0.017 (CI = +/-0.192; p = 0.855)	-0.414 (CI = +/-0.470; p = 0.080)	0.001 (CI = +/-0.037; p = 0.940)	0.090 (CI = +/-1.254; p = 0.881)	0.024	+1.69%
Loss Cost	2016.1	0.052 (CI = +/-0.211; p = 0.604)	-0.367 (CI = +/-0.487; p = 0.129)	0.004 (CI = +/-0.037; p = 0.841)	-0.063 (CI = +/-1.316; p = 0.920)	0.019	+5.38%
Loss Cost	2016.2	0.033 (CI = +/-0.233; p = 0.766)	-0.340 (CI = +/-0.516; p = 0.180)	0.003 (CI = +/-0.039; p = 0.863)	0.012 (CI = +/-1.395; p = 0.986)	-0.064	+3.35%
Loss Cost	2017.1	-0.008 (CI = +/-0.250; p = 0.945)	-0.397 (CI = +/-0.534; p = 0.132)	0.002 (CI = +/-0.039; p = 0.911)	0.150 (CI = +/-1.434; p = 0.824)	-0.046	-0.81%
Loss Cost	2017.2	0.058 (CI = +/-0.237; p = 0.606)	-0.514 (CI = +/-0.499; p = 0.045)	0.000 (CI = +/-0.035; p = 0.984)	-0.014 (CI = +/-1.310; p = 0.981)	0.140	+5.93%
Severity	2011.1	-0.037 (CI = +/-0.083; p = 0.365)	-0.259 (CI = +/-0.358; p = 0.148)	-0.013 (CI = +/-0.030; p = 0.372)	0.433 (CI = +/-0.791; p = 0.270)	-0.019	-3.66%
Severity	2011.2	-0.023 (CI = +/-0.090; p = 0.603)	-0.287 (CI = +/-0.366; p = 0.118)	-0.011 (CI = +/-0.030; p = 0.444)	0.340 (CI = +/-0.824; p = 0.403)	-0.013	-2.27%
Severity	2012.1	-0.025 (CI = +/-0.100; p = 0.603)	-0.292 (CI = +/-0.382; p = 0.128)	-0.012 (CI = +/-0.032; p = 0.447)	0.355 (CI = +/-0.877; p = 0.411)	-0.021	-2.51%
Severity	2012.2	0.004 (CI = +/-0.105; p = 0.933)	-0.343 (CI = +/-0.378; p = 0.073)	-0.009 (CI = +/-0.031; p = 0.571)	0.174 (CI = +/-0.888; p = 0.689)	0.030	+0.43%
Severity	2013.1	-0.033 (CI = +/-0.110; p = 0.536)	-0.408 (CI = +/-0.369; p = 0.032)	-0.013 (CI = +/-0.030; p = 0.367)	0.392 (CI = +/-0.887; p = 0.368)	0.085	-3.26%
Severity	2013.2	-0.007 (CI = +/-0.118; p = 0.902)	-0.448 (CI = +/-0.374; p = 0.021)	-0.011 (CI = +/-0.030; p = 0.458)	0.244 (CI = +/-0.919; p = 0.586)	0.125	-0.71%
Severity	2014.1	0.018 (CI = +/-0.130; p = 0.778)	-0.410 (CI = +/-0.384; p = 0.038)	-0.008 (CI = +/-0.031; p = 0.583)	0.110 (CI = +/-0.966; p = 0.815)	0.115	+1.79%
Severity	2014.2	-0.017 (CI = +/-0.139; p = 0.796)	-0.361 (CI = +/-0.385; p = 0.065)	-0.011 (CI = +/-0.031; p = 0.466)	0.292 (CI = +/-0.990; p = 0.543)	0.037	-1.72%
Severity	2015.1	-0.026 (CI = +/-0.157; p = 0.735)	-0.372 (CI = +/-0.407; p = 0.071)	-0.012 (CI = +/-0.032; p = 0.456)	0.332 (CI = +/-1.068; p = 0.520)	0.031	-2.52%
Severity	2015.2	-0.010 (CI = +/-0.175; p = 0.902)	-0.392 (CI = +/-0.428; p = 0.070)	-0.011 (CI = +/-0.033; p = 0.500)	0.262 (CI = +/-1.142; p = 0.633)	0.033	-1.03%
Severity	2016.1	0.010 (CI = +/-0.195; p = 0.916)	-0.365 (CI = +/-0.452; p = 0.105)	-0.010 (CI = +/-0.035; p = 0.565)	0.175 (CI = +/-1.219; p = 0.763)	0.017	+0.99%
Severity	2016.2	-0.011 (CI = +/-0.215; p = 0.915)	-0.336 (CI = +/-0.477; p = 0.153)	-0.010 (CI = +/-0.036; p = 0.557)	0.255 (CI = +/-1.289; p = 0.678)	-0.063	-1.08%
Severity	2017.1	-0.062 (CI = +/-0.223; p = 0.555)	-0.408 (CI = +/-0.476; p = 0.087)	-0.011 (CI = +/-0.035; p = 0.491)	0.429 (CI = +/-1.280; p = 0.482)	-0.006	-6.06%
Severity	2017.2	-0.002 (CI = +/-0.209; p = 0.985)	-0.516 (CI = +/-0.440; p = 0.025)	-0.014 (CI = +/-0.031; p = 0.360)	0.277 (CI = +/-1.155; p = 0.610)	0.188	-0.18%
Frequency	2011.1	0.049 (CI = +/-0.027; p = 0.001)	-0.041 (CI = +/-0.117; p = 0.478)	0.015 (CI = +/-0.010; p = 0.005)	-0.306 (CI = +/-0.259; p = 0.022)	0.354	+5.02%
Frequency	2011.2	0.046 (CI = +/-0.030; p = 0.004)	-0.035 (CI = +/-0.121; p = 0.554)	0.014 (CI = +/-0.010; p = 0.007)	-0.287 (CI = +/-0.273; p = 0.040)	0.286	+4.71%
Frequency	2012.1	0.047 (CI = +/-0.033; p = 0.007)	-0.032 (CI = +/-0.126; p = 0.600)	0.015 (CI = +/-0.010; p = 0.009)	-0.296 (CI = +/-0.290; p = 0.046)	0.266	+4.86%
Frequency	2012.2	0.041 (CI = +/-0.036; p = 0.028)	-0.020 (CI = +/-0.128; p = 0.745)	0.014 (CI = +/-0.011; p = 0.013)	-0.253 (CI = +/-0.301; p = 0.096)	0.186	+4.13%
Frequency	2013.1	0.022 (CI = +/-0.034; p = 0.189)	-0.052 (CI = +/-0.115; p = 0.355)	0.011 (CI = +/-0.009; p = 0.019)	-0.146 (CI = +/-0.275; p = 0.282)	0.168	+2.24%
Frequency	2013.2	0.024 (CI = +/-0.038; p = 0.200)	-0.055 (CI = +/-0.120; p = 0.349)	0.012 (CI = +/-0.010; p = 0.022)	-0.157 (CI = +/-0.294; p = 0.279)	0.161	+2.44%
Frequency	2014.1	0.025 (CI = +/-0.043; p = 0.242)	-0.054 (CI = +/-0.126; p = 0.380)	0.012 (CI = +/-0.010; p = 0.027)	-0.160 (CI = +/-0.317; p = 0.305)	0.153	+2.49%
Frequency	2014.2	0.020 (CI = +/-0.047; p = 0.395)	-0.047 (CI = +/-0.132; p = 0.460)	0.011 (CI = +/-0.011; p = 0.037)	-0.134 (CI = +/-0.338; p = 0.416)	0.127	+1.98%
Frequency	2015.1	0.033 (CI = +/-0.051; p = 0.198)	-0.029 (CI = +/-0.133; p = 0.648)	0.012 (CI = +/-0.011; p = 0.023)	-0.197 (CI = +/-0.349; p = 0.249)	0.153	+3.30%
Frequency	2015.2	0.027 (CI = +/-0.057; p = 0.328)	-0.022 (CI = +/-0.140; p = 0.741)	0.012 (CI = +/-0.011; p = 0.031)	-0.172 (CI = +/-0.372; p = 0.341)	0.129	+2.75%
Frequency	2016.1	0.043 (CI = +/-0.061; p = 0.155)	-0.002 (CI = +/-0.140; p = 0.982)	0.013 (CI = +/-0.011; p = 0.020)	-0.239 (CI = +/-0.378; p = 0.199)	0.173	+4.35%
Frequency	2016.2	0.044 (CI = +/-0.067; p = 0.185)	-0.003 (CI = +/-0.150; p = 0.962)	0.013 (CI = +/-0.011; p = 0.024)	-0.244 (CI = +/-0.405; p = 0.217)	0.159	+4.49%
Frequency	2017.1	0.054 (CI = +/-0.073; p = 0.133)	0.011 (CI = +/-0.156; p = 0.879)	0.013 (CI = +/-0.011; p = 0.024)	-0.279 (CI = +/-0.420; p = 0.175)	0.180	+5.58%
Frequency	2017.2	0.059 (CI = +/-0.080; p = 0.130)	0.002 (CI = +/-0.168; p = 0.977)	0.013 (CI = +/-0.012; p = 0.031)	-0.292 (CI = +/-0.441; p = 0.175)	0.177	+6.12%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.023 (CI = +/-0.045; p = 0.301)	-0.298 (CI = +/-0.389; p = 0.128)	0.004 (CI = +/-0.026; p = 0.738)	0.033	+2.36%
Loss Cost	2011.2	0.028 (CI = +/-0.048; p = 0.239)	-0.322 (CI = +/-0.400; p = 0.110)	0.004 (CI = +/-0.027; p = 0.757)	0.048	+2.85%
Loss Cost	2012.1	0.028 (CI = +/-0.052; p = 0.276)	-0.323 (CI = +/-0.417; p = 0.123)	0.004 (CI = +/-0.027; p = 0.762)	0.043	+2.84%
Loss Cost	2012.2	0.036 (CI = +/-0.055; p = 0.180)	-0.363 (CI = +/-0.425; p = 0.090)	0.003 (CI = +/-0.027; p = 0.797)	0.079	+3.71%
Loss Cost	2013.1	0.016 (CI = +/-0.053; p = 0.531)	-0.455 (CI = +/-0.395; p = 0.026)	0.003 (CI = +/-0.025; p = 0.778)	0.128	+1.63%
Loss Cost	2013.2	0.027 (CI = +/-0.055; p = 0.317)	-0.503 (CI = +/-0.398; p = 0.016)	0.002 (CI = +/-0.025; p = 0.836)	0.181	+2.74%
Loss Cost	2014.1	0.036 (CI = +/-0.059; p = 0.212)	-0.465 (CI = +/-0.408; p = 0.028)	0.002 (CI = +/-0.025; p = 0.847)	0.180	+3.69%
Loss Cost	2014.2	0.022 (CI = +/-0.061; p = 0.449)	-0.408 (CI = +/-0.408; p = 0.050)	0.004 (CI = +/-0.024; p = 0.754)	0.096	+2.27%
Loss Cost	2015.1	0.025 (CI = +/-0.067; p = 0.443)	-0.398 (CI = +/-0.430; p = 0.068)	0.004 (CI = +/-0.025; p = 0.767)	0.086	+2.54%
Loss Cost	2015.2	0.029 (CI = +/-0.074; p = 0.414)	-0.414 (CI = +/-0.454; p = 0.071)	0.003 (CI = +/-0.026; p = 0.803)	0.080	+2.98%
Loss Cost	2016.1	0.043 (CI = +/-0.080; p = 0.273)	-0.368 (CI = +/-0.469; p = 0.115)	0.002 (CI = +/-0.026; p = 0.852)	0.079	+4.40%
Loss Cost	2016.2	0.035 (CI = +/-0.089; p = 0.420)	-0.340 (CI = +/-0.496; p = 0.165)	0.003 (CI = +/-0.027; p = 0.795)	0.007	+3.54%
Loss Cost	2017.1	0.016 (CI = +/-0.098; p = 0.736)	-0.394 (CI = +/-0.511; p = 0.120)	0.005 (CI = +/-0.028; p = 0.713)	0.025	+1.59%
Loss Cost	2017.2	0.055 (CI = +/-0.097; p = 0.240)	-0.514 (CI = +/-0.475; p = 0.036)	-0.001 (CI = +/-0.025; p = 0.961)	0.207	+5.68%
Severity	2011.1	0.002 (CI = +/-0.042; p = 0.919)	-0.252 (CI = +/-0.359; p = 0.161)	-0.004 (CI = +/-0.024; p = 0.769)	-0.030	+0.21%
Severity	2011.2	0.009 (CI = +/-0.044; p = 0.661)	-0.289 (CI = +/-0.363; p = 0.114)	-0.004 (CI = +/-0.024; p = 0.740)	-0.002	+0.94%
Severity	2012.1	0.010 (CI = +/-0.047; p = 0.661)	-0.285 (CI = +/-0.378; p = 0.133)	-0.004 (CI = +/-0.025; p = 0.746)	-0.008	+1.02%
Severity	2012.2	0.022 (CI = +/-0.048; p = 0.337)	-0.344 (CI = +/-0.370; p = 0.067)	-0.005 (CI = +/-0.024; p = 0.678)	0.065	+2.28%
Severity	2013.1	0.010 (CI = +/-0.049; p = 0.672)	-0.399 (CI = +/-0.367; p = 0.034)	-0.005 (CI = +/-0.023; p = 0.668)	0.092	+1.02%
Severity	2013.2	0.021 (CI = +/-0.051; p = 0.394)	-0.448 (CI = +/-0.366; p = 0.019)	-0.006 (CI = +/-0.023; p = 0.601)	0.154	+2.14%
Severity	2014.1	0.031 (CI = +/-0.054; p = 0.240)	-0.407 (CI = +/-0.373; p = 0.034)	-0.006 (CI = +/-0.023; p = 0.588)	0.157	+3.16%
Severity	2014.2	0.020 (CI = +/-0.056; p = 0.468)	-0.361 (CI = +/-0.377; p = 0.060)	-0.005 (CI = +/-0.022; p = 0.656)	0.069	+2.01%
Severity	2015.1	0.019 (CI = +/-0.062; p = 0.528)	-0.364 (CI = +/-0.398; p = 0.071)	-0.005 (CI = +/-0.023; p = 0.667)	0.062	+1.92%
Severity	2015.2	0.026 (CI = +/-0.068; p = 0.423)	-0.392 (CI = +/-0.416; p = 0.063)	-0.006 (CI = +/-0.024; p = 0.623)	0.076	+2.67%
Severity	2016.1	0.036 (CI = +/-0.075; p = 0.328)	-0.361 (CI = +/-0.435; p = 0.098)	-0.006 (CI = +/-0.024; p = 0.599)	0.073	+3.62%
Severity	2016.2	0.028 (CI = +/-0.083; p = 0.482)	-0.335 (CI = +/-0.461; p = 0.142)	-0.005 (CI = +/-0.025; p = 0.667)	-0.005	+2.85%
Severity	2017.1	0.006 (CI = +/-0.089; p = 0.892)	-0.400 (CI = +/-0.464; p = 0.086)	-0.004 (CI = +/-0.025; p = 0.766)	0.028	+0.57%
Severity	2017.2	0.043 (CI = +/-0.086; p = 0.297)	-0.514 (CI = +/-0.424; p = 0.021)	-0.009 (CI = +/-0.023; p = 0.421)	0.233	+4.44%
Frequency	2011.1	0.021 (CI = +/-0.015; p = 0.007)	-0.046 (CI = +/-0.128; p = 0.463)	0.008 (CI = +/-0.009; p = 0.073)	0.232	+2.14%
Frequency	2011.2	0.019 (CI = +/-0.016; p = 0.020)	-0.034 (CI = +/-0.129; p = 0.593)	0.008 (CI = +/-0.009; p = 0.068)	0.180	+1.89%
Frequency	2012.1	0.018 (CI = +/-0.017; p = 0.037)	-0.038 (CI = +/-0.135; p = 0.564)	0.008 (CI = +/-0.009; p = 0.074)	0.160	+1.81%
Frequency	2012.2	0.014 (CI = +/-0.017; p = 0.105)	-0.020 (CI = +/-0.133; p = 0.764)	0.008 (CI = +/-0.009; p = 0.058)	0.114	+1.41%
Frequency	2013.1	0.006 (CI = +/-0.015; p = 0.421)	-0.055 (CI = +/-0.115; p = 0.329)	0.008 (CI = +/-0.007; p = 0.027)	0.159	+0.61%
Frequency	2013.2	0.006 (CI = +/-0.017; p = 0.465)	-0.055 (CI = +/-0.120; p = 0.354)	0.008 (CI = +/-0.007; p = 0.031)	0.151	+0.59%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.559)	-0.058 (CI = +/-0.126; p = 0.348)	0.008 (CI = +/-0.008; p = 0.035)	0.148	+0.52%
Frequency	2014.2	0.003 (CI = +/-0.019; p = 0.785)	-0.047 (CI = +/-0.130; p = 0.457)	0.009 (CI = +/-0.008; p = 0.032)	0.141	+0.26%
Frequency	2015.1	0.006 (CI = +/-0.021; p = 0.550)	-0.034 (CI = +/-0.134; p = 0.599)	0.008 (CI = +/-0.008; p = 0.036)	0.134	+0.61%
Frequency	2015.2	0.003 (CI = +/-0.023; p = 0.785)	-0.022 (CI = +/-0.139; p = 0.739)	0.009 (CI = +/-0.008; p = 0.032)	0.131	+0.30%
Frequency	2016.1	0.007 (CI = +/-0.024; p = 0.526)	-0.007 (CI = +/-0.143; p = 0.917)	0.008 (CI = +/-0.008; p = 0.038)	0.131	+0.75%
Frequency	2016.2	0.007 (CI = +/-0.027; p = 0.614)	-0.004 (CI = +/-0.152; p = 0.955)	0.009 (CI = +/-0.008; p = 0.044)	0.122	+0.66%
Frequency	2017.1	0.010 (CI = +/-0.031; p = 0.499)	0.006 (CI = +/-0.161; p = 0.942)	0.008 (CI = +/-0.009; p = 0.057)	0.118	+1.00%
Frequency	2017.2	0.012 (CI = +/-0.035; p = 0.484)	0.000 (CI = +/-0.173; p = 0.999)	0.008 (CI = +/-0.009; p = 0.080)	0.109	+1.19%

AB Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.024 (CI = +/-0.045; p = 0.284)	0.007	+2.43%
Loss Cost	2011.2	0.027 (CI = +/-0.048; p = 0.261)	0.011	+2.73%
Loss Cost	2012.1	0.029 (CI = +/-0.052; p = 0.254)	0.013	+2.98%
Loss Cost	2012.2	0.036 (CI = +/-0.055; p = 0.197)	0.028	+3.62%
Loss Cost	2013.1	0.019 (CI = +/-0.056; p = 0.484)	-0.020	+1.95%
Loss Cost	2013.2	0.026 (CI = +/-0.060; p = 0.372)	-0.007	+2.68%
Loss Cost	2014.1	0.041 (CI = +/-0.063; p = 0.194)	0.033	+4.15%
Loss Cost	2014.2	0.022 (CI = +/-0.064; p = 0.486)	-0.023	+2.22%
Loss Cost	2015.1	0.030 (CI = +/-0.070; p = 0.385)	-0.010	+3.02%
Loss Cost	2015.2	0.029 (CI = +/-0.077; p = 0.435)	-0.019	+2.98%
Loss Cost	2016.1	0.049 (CI = +/-0.082; p = 0.224)	0.030	+5.01%
Loss Cost	2016.2	0.036 (CI = +/-0.089; p = 0.411)	-0.016	+3.63%
Loss Cost	2017.1	0.025 (CI = +/-0.099; p = 0.596)	-0.043	+2.56%
Loss Cost	2017.2	0.055 (CI = +/-0.105; p = 0.281)	0.015	+5.64%
Severity	2011.1	0.005 (CI = +/-0.041; p = 0.811)	-0.034	+0.48%
Severity	2011.2	0.011 (CI = +/-0.043; p = 0.622)	-0.028	+1.06%
Severity	2012.1	0.013 (CI = +/-0.047; p = 0.559)	-0.025	+1.35%
Severity	2012.2	0.024 (CI = +/-0.048; p = 0.321)	0.001	+2.41%
Severity	2013.1	0.015 (CI = +/-0.051; p = 0.554)	-0.026	+1.50%
Severity	2013.2	0.022 (CI = +/-0.055; p = 0.404)	-0.012	+2.27%
Severity	2014.1	0.037 (CI = +/-0.057; p = 0.196)	0.033	+3.72%
Severity	2014.2	0.021 (CI = +/-0.058; p = 0.471)	-0.021	+2.08%
Severity	2015.1	0.024 (CI = +/-0.064; p = 0.444)	-0.019	+2.43%
Severity	2015.2	0.026 (CI = +/-0.071; p = 0.444)	-0.020	+2.67%
Severity	2016.1	0.040 (CI = +/-0.076; p = 0.281)	0.012	+4.11%
Severity	2016.2	0.027 (CI = +/-0.083; p = 0.506)	-0.031	+2.71%
Severity	2017.1	0.011 (CI = +/-0.091; p = 0.792)	-0.058	+1.16%
Severity	2017.2	0.037 (CI = +/-0.097; p = 0.427)	-0.021	+3.77%
Frequency	2011.1	0.019 (CI = +/-0.015; p = 0.015)	0.164	+1.93%
Frequency	2011.2	0.016 (CI = +/-0.016; p = 0.044)	0.111	+1.65%
Frequency	2012.1	0.016 (CI = +/-0.017; p = 0.067)	0.090	+1.60%
Frequency	2012.2	0.012 (CI = +/-0.018; p = 0.184)	0.032	+1.18%
Frequency	2013.1	0.004 (CI = +/-0.017; p = 0.588)	-0.029	+0.44%
Frequency	2013.2	0.004 (CI = +/-0.018; p = 0.649)	-0.034	+0.40%
Frequency	2014.1	0.004 (CI = +/-0.020; p = 0.666)	-0.036	+0.42%
Frequency	2014.2	0.001 (CI = +/-0.021; p = 0.899)	-0.047	+0.13%
Frequency	2015.1	0.006 (CI = +/-0.023; p = 0.598)	-0.035	+0.58%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.801)	-0.049	+0.30%
Frequency	2016.1	0.009 (CI = +/-0.026; p = 0.501)	-0.029	+0.86%
Frequency	2016.2	0.009 (CI = +/-0.029; p = 0.529)	-0.034	+0.90%
Frequency	2017.1	0.014 (CI = +/-0.032; p = 0.378)	-0.010	+1.39%
Frequency	2017.2	0.018 (CI = +/-0.036; p = 0.310)	0.006	+1.80%

AB Total

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.026 (CI = +/-0.046; p = 0.259)	0.007 (CI = +/-0.027; p = 0.603)	-0.020	+2.64%
Loss Cost	2011.2	0.029 (CI = +/-0.050; p = 0.241)	0.007 (CI = +/-0.027; p = 0.612)	-0.016	+2.94%
Loss Cost	2012.1	0.031 (CI = +/-0.053; p = 0.237)	0.007 (CI = +/-0.028; p = 0.621)	-0.016	+3.17%
Loss Cost	2012.2	0.037 (CI = +/-0.057; p = 0.187)	0.007 (CI = +/-0.028; p = 0.634)	-0.003	+3.80%
Loss Cost	2013.1	0.021 (CI = +/-0.057; p = 0.454)	0.007 (CI = +/-0.027; p = 0.586)	-0.051	+2.14%
Loss Cost	2013.2	0.028 (CI = +/-0.062; p = 0.355)	0.007 (CI = +/-0.027; p = 0.607)	-0.040	+2.84%
Loss Cost	2014.1	0.042 (CI = +/-0.064; p = 0.191)	0.006 (CI = +/-0.027; p = 0.642)	-0.002	+4.27%
Loss Cost	2014.2	0.023 (CI = +/-0.066; p = 0.473)	0.007 (CI = +/-0.026; p = 0.563)	-0.056	+2.33%
Loss Cost	2015.1	0.030 (CI = +/-0.071; p = 0.385)	0.007 (CI = +/-0.026; p = 0.597)	-0.047	+3.08%
Loss Cost	2015.2	0.029 (CI = +/-0.079; p = 0.445)	0.007 (CI = +/-0.027; p = 0.604)	-0.059	+2.98%
Loss Cost	2016.1	0.048 (CI = +/-0.084; p = 0.241)	0.005 (CI = +/-0.027; p = 0.689)	-0.017	+4.95%
Loss Cost	2016.2	0.034 (CI = +/-0.092; p = 0.446)	0.007 (CI = +/-0.028; p = 0.621)	-0.063	+3.45%
Loss Cost	2017.1	0.022 (CI = +/-0.103; p = 0.660)	0.008 (CI = +/-0.029; p = 0.569)	-0.088	+2.19%
Loss Cost	2017.2	0.051 (CI = +/-0.110; p = 0.335)	0.005 (CI = +/-0.028; p = 0.734)	-0.046	+5.28%
Severity	2011.1	0.004 (CI = +/-0.042; p = 0.833)	-0.001 (CI = +/-0.024; p = 0.909)	-0.071	+0.44%
Severity	2011.2	0.010 (CI = +/-0.045; p = 0.647)	-0.001 (CI = +/-0.025; p = 0.904)	-0.066	+1.02%
Severity	2012.1	0.013 (CI = +/-0.048; p = 0.583)	-0.002 (CI = +/-0.025; p = 0.901)	-0.065	+1.31%
Severity	2012.2	0.023 (CI = +/-0.050; p = 0.345)	-0.002 (CI = +/-0.025; p = 0.879)	-0.040	+2.36%
Severity	2013.1	0.015 (CI = +/-0.053; p = 0.575)	-0.002 (CI = +/-0.025; p = 0.901)	-0.070	+1.46%
Severity	2013.2	0.022 (CI = +/-0.056; p = 0.426)	-0.002 (CI = +/-0.025; p = 0.879)	-0.057	+2.23%
Severity	2014.1	0.036 (CI = +/-0.058; p = 0.213)	-0.003 (CI = +/-0.024; p = 0.825)	-0.011	+3.67%
Severity	2014.2	0.020 (CI = +/-0.060; p = 0.488)	-0.002 (CI = +/-0.024; p = 0.886)	-0.071	+2.06%
Severity	2015.1	0.024 (CI = +/-0.066; p = 0.459)	-0.002 (CI = +/-0.024; p = 0.873)	-0.071	+2.41%
Severity	2015.2	0.026 (CI = +/-0.073; p = 0.456)	-0.002 (CI = +/-0.025; p = 0.864)	-0.075	+2.67%
Severity	2016.1	0.041 (CI = +/-0.079; p = 0.290)	-0.003 (CI = +/-0.025; p = 0.786)	-0.041	+4.15%
Severity	2016.2	0.027 (CI = +/-0.086; p = 0.512)	-0.002 (CI = +/-0.026; p = 0.868)	-0.093	+2.77%
Severity	2017.1	0.012 (CI = +/-0.095; p = 0.797)	0.000 (CI = +/-0.026; p = 0.969)	-0.128	+1.18%
Severity	2017.2	0.040 (CI = +/-0.102; p = 0.419)	-0.004 (CI = +/-0.026; p = 0.778)	-0.088	+4.04%
Frequency	2011.1	0.022 (CI = +/-0.015; p = 0.005)	0.008 (CI = +/-0.008; p = 0.056)	0.245	+2.19%
Frequency	2011.2	0.019 (CI = +/-0.015; p = 0.018)	0.008 (CI = +/-0.008; p = 0.053)	0.202	+1.90%
Frequency	2012.1	0.018 (CI = +/-0.016; p = 0.031)	0.008 (CI = +/-0.009; p = 0.058)	0.183	+1.84%
Frequency	2012.2	0.014 (CI = +/-0.017; p = 0.097)	0.008 (CI = +/-0.008; p = 0.047)	0.147	+1.41%
Frequency	2013.1	0.007 (CI = +/-0.015; p = 0.375)	0.009 (CI = +/-0.007; p = 0.019)	0.159	+0.67%
Frequency	2013.2	0.006 (CI = +/-0.016; p = 0.456)	0.009 (CI = +/-0.007; p = 0.021)	0.155	+0.60%
Frequency	2014.1	0.006 (CI = +/-0.018; p = 0.506)	0.009 (CI = +/-0.008; p = 0.025)	0.151	+0.59%
Frequency	2014.2	0.003 (CI = +/-0.019; p = 0.778)	0.009 (CI = +/-0.008; p = 0.022)	0.159	+0.26%
Frequency	2015.1	0.007 (CI = +/-0.020; p = 0.511)	0.009 (CI = +/-0.008; p = 0.026)	0.166	+0.65%
Frequency	2015.2	0.003 (CI = +/-0.022; p = 0.779)	0.009 (CI = +/-0.008; p = 0.023)	0.174	+0.30%
Frequency	2016.1	0.008 (CI = +/-0.024; p = 0.506)	0.009 (CI = +/-0.008; p = 0.030)	0.181	+0.76%
Frequency	2016.2	0.007 (CI = +/-0.026; p = 0.603)	0.009 (CI = +/-0.008; p = 0.035)	0.176	+0.66%
Frequency	2017.1	0.010 (CI = +/-0.030; p = 0.486)	0.008 (CI = +/-0.008; p = 0.048)	0.177	+1.00%
Frequency	2017.2	0.012 (CI = +/-0.034; p = 0.467)	0.008 (CI = +/-0.009; p = 0.065)	0.173	+1.19%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.009 (CI = +/-0.073; p = 0.794)	-0.302 (CI = +/-0.386; p = 0.119)	0.150 (CI = +/-0.692; p = 0.660)	0.036	+0.94%
Loss Cost	2011.2	0.018 (CI = +/-0.080; p = 0.643)	-0.326 (CI = +/-0.399; p = 0.105)	0.100 (CI = +/-0.720; p = 0.778)	0.047	+1.83%
Loss Cost	2012.1	0.017 (CI = +/-0.087; p = 0.692)	-0.328 (CI = +/-0.414; p = 0.115)	0.106 (CI = +/-0.754; p = 0.774)	0.043	+1.70%
Loss Cost	2012.2	0.034 (CI = +/-0.094; p = 0.459)	-0.370 (CI = +/-0.423; p = 0.084)	0.013 (CI = +/-0.778; p = 0.973)	0.076	+3.48%
Loss Cost	2013.1	-0.007 (CI = +/-0.091; p = 0.884)	-0.457 (CI = +/-0.389; p = 0.024)	0.208 (CI = +/-0.722; p = 0.556)	0.139	-0.65%
Loss Cost	2013.2	0.016 (CI = +/-0.099; p = 0.746)	-0.504 (CI = +/-0.395; p = 0.015)	0.099 (CI = +/-0.741; p = 0.784)	0.182	+1.56%
Loss Cost	2014.1	0.033 (CI = +/-0.107; p = 0.523)	-0.470 (CI = +/-0.405; p = 0.025)	0.020 (CI = +/-0.768; p = 0.957)	0.178	+3.40%
Loss Cost	2014.2	0.001 (CI = +/-0.114; p = 0.982)	-0.408 (CI = +/-0.405; p = 0.048)	0.166 (CI = +/-0.777; p = 0.659)	0.101	+0.12%
Loss Cost	2015.1	0.005 (CI = +/-0.128; p = 0.941)	-0.403 (CI = +/-0.426; p = 0.062)	0.153 (CI = +/-0.826; p = 0.701)	0.089	+0.45%
Loss Cost	2015.2	0.012 (CI = +/-0.145; p = 0.858)	-0.416 (CI = +/-0.451; p = 0.068)	0.121 (CI = +/-0.886; p = 0.777)	0.081	+1.26%
Loss Cost	2016.1	0.040 (CI = +/-0.159; p = 0.602)	-0.374 (CI = +/-0.465; p = 0.108)	0.023 (CI = +/-0.921; p = 0.958)	0.077	+4.06%
Loss Cost	2016.2	0.022 (CI = +/-0.179; p = 0.801)	-0.345 (CI = +/-0.492; p = 0.156)	0.089 (CI = +/-0.984; p = 0.849)	0.005	+2.18%
Loss Cost	2017.1	-0.016 (CI = +/-0.195; p = 0.864)	-0.401 (CI = +/-0.506; p = 0.111)	0.201 (CI = +/-1.012; p = 0.676)	0.027	-1.57%
Loss Cost	2017.2	0.059 (CI = +/-0.191; p = 0.518)	-0.513 (CI = +/-0.470; p = 0.035)	-0.022 (CI = +/-0.939; p = 0.960)	0.207	+6.05%
Severity	2011.1	-0.016 (CI = +/-0.067; p = 0.633)	-0.240 (CI = +/-0.353; p = 0.175)	0.226 (CI = +/-0.633; p = 0.470)	-0.013	-1.56%
Severity	2011.2	-0.003 (CI = +/-0.072; p = 0.933)	-0.274 (CI = +/-0.360; p = 0.131)	0.152 (CI = +/-0.652; p = 0.634)	0.003	-0.30%
Severity	2012.1	-0.003 (CI = +/-0.079; p = 0.940)	-0.273 (CI = +/-0.375; p = 0.145)	0.152 (CI = +/-0.682; p = 0.649)	-0.003	-0.29%
Severity	2012.2	0.022 (CI = +/-0.082; p = 0.586)	-0.333 (CI = +/-0.370; p = 0.076)	0.019 (CI = +/-0.680; p = 0.954)	0.058	+2.22%
Severity	2013.1	-0.003 (CI = +/-0.085; p = 0.941)	-0.386 (CI = +/-0.364; p = 0.039)	0.139 (CI = +/-0.675; p = 0.674)	0.092	-0.31%
Severity	2013.2	0.019 (CI = +/-0.092; p = 0.663)	-0.434 (CI = +/-0.367; p = 0.023)	0.027 (CI = +/-0.688; p = 0.935)	0.143	+1.96%
Severity	2014.1	0.040 (CI = +/-0.099; p = 0.411)	-0.395 (CI = +/-0.373; p = 0.039)	-0.062 (CI = +/-0.706; p = 0.856)	0.146	+4.05%
Severity	2014.2	0.014 (CI = +/-0.106; p = 0.792)	-0.346 (CI = +/-0.377; p = 0.070)	0.057 (CI = +/-0.724; p = 0.872)	0.060	+1.37%
Severity	2015.1	0.011 (CI = +/-0.119; p = 0.855)	-0.351 (CI = +/-0.396; p = 0.079)	0.069 (CI = +/-0.769; p = 0.853)	0.054	+1.06%
Severity	2015.2	0.025 (CI = +/-0.134; p = 0.696)	-0.376 (CI = +/-0.416; p = 0.074)	0.009 (CI = +/-0.818; p = 0.982)	0.063	+2.55%
Severity	2016.1	0.043 (CI = +/-0.149; p = 0.543)	-0.347 (CI = +/-0.435; p = 0.110)	-0.056 (CI = +/-0.862; p = 0.891)	0.058	+4.44%
Severity	2016.2	0.025 (CI = +/-0.167; p = 0.753)	-0.319 (CI = +/-0.460; p = 0.160)	0.010 (CI = +/-0.920; p = 0.982)	-0.018	+2.55%
Severity	2017.1	-0.020 (CI = +/-0.177; p = 0.813)	-0.386 (CI = +/-0.460; p = 0.093)	0.145 (CI = +/-0.920; p = 0.740)	0.030	-1.97%
Severity	2017.2	0.047 (CI = +/-0.175; p = 0.573)	-0.486 (CI = +/-0.429; p = 0.029)	-0.055 (CI = +/-0.859; p = 0.892)	0.194	+4.78%
Frequency	2011.1	0.025 (CI = +/-0.025; p = 0.052)	-0.063 (CI = +/-0.134; p = 0.344)	-0.076 (CI = +/-0.240; p = 0.521)	0.143	+2.54%
Frequency	2011.2	0.021 (CI = +/-0.027; p = 0.126)	-0.052 (CI = +/-0.137; p = 0.443)	-0.053 (CI = +/-0.248; p = 0.665)	0.067	+2.13%
Frequency	2012.1	0.020 (CI = +/-0.030; p = 0.185)	-0.055 (CI = +/-0.143; p = 0.434)	-0.046 (CI = +/-0.259; p = 0.717)	0.043	+2.00%
Frequency	2012.2	0.012 (CI = +/-0.032; p = 0.433)	-0.037 (CI = +/-0.144; p = 0.598)	-0.006 (CI = +/-0.264; p = 0.962)	-0.039	+1.24%
Frequency	2013.1	-0.003 (CI = +/-0.030; p = 0.811)	-0.071 (CI = +/-0.126; p = 0.258)	0.070 (CI = +/-0.234; p = 0.545)	-0.037	-0.35%
Frequency	2013.2	-0.004 (CI = +/-0.033; p = 0.808)	-0.070 (CI = +/-0.133; p = 0.285)	0.072 (CI = +/-0.249; p = 0.555)	-0.047	-0.39%
Frequency	2014.1	-0.006 (CI = +/-0.037; p = 0.726)	-0.074 (CI = +/-0.138; p = 0.276)	0.082 (CI = +/-0.262; p = 0.521)	-0.048	-0.62%
Frequency	2014.2	-0.012 (CI = +/-0.041; p = 0.531)	-0.063 (CI = +/-0.144; p = 0.372)	0.110 (CI = +/-0.276; p = 0.415)	-0.062	-1.23%
Frequency	2015.1	-0.006 (CI = +/-0.045; p = 0.782)	-0.052 (CI = +/-0.149; p = 0.473)	0.084 (CI = +/-0.288; p = 0.547)	-0.092	-0.60%
Frequency	2015.2	-0.013 (CI = +/-0.050; p = 0.599)	-0.040 (CI = +/-0.156; p = 0.590)	0.112 (CI = +/-0.306; p = 0.451)	-0.107	-1.26%
Frequency	2016.1	-0.004 (CI = +/-0.055; p = 0.889)	-0.026 (CI = +/-0.161; p = 0.732)	0.080 (CI = +/-0.319; p = 0.603)	-0.127	-0.37%
Frequency	2016.2	-0.004 (CI = +/-0.063; p = 0.903)	-0.026 (CI = +/-0.172; p = 0.747)	0.080 (CI = +/-0.344; p = 0.629)	-0.142	-0.36%
Frequency	2017.1	0.004 (CI = +/-0.070; p = 0.901)	-0.015 (CI = +/-0.181; p = 0.863)	0.056 (CI = +/-0.363; p = 0.744)	-0.143	+0.41%
Frequency	2017.2	0.012 (CI = +/-0.079; p = 0.746)	-0.027 (CI = +/-0.193; p = 0.770)	0.033 (CI = +/-0.386; p = 0.858)	-0.134	+1.21%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.047 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.729	+4.79%
Loss Cost	2011.2	0.049 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.738	+5.00%
Loss Cost	2012.1	0.049 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.722	+5.03%
Loss Cost	2012.2	0.050 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.713	+5.14%
Loss Cost	2013.1	0.048 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.687	+4.91%
Loss Cost	2013.2	0.048 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.669	+4.93%
Loss Cost	2014.1	0.048 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.647	+4.90%
Loss Cost	2014.2	0.048 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.629	+4.92%
Loss Cost	2015.1	0.044 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.007; p = 0.003)	0.601	+4.51%
Loss Cost	2015.2	0.044 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.007; p = 0.004)	0.584	+4.53%
Loss Cost	2016.1	0.041 (CI = +/-0.023; p = 0.002)	0.012 (CI = +/-0.008; p = 0.004)	0.557	+4.20%
Loss Cost	2016.2	0.042 (CI = +/-0.026; p = 0.003)	0.012 (CI = +/-0.008; p = 0.006)	0.548	+4.32%
Loss Cost	2017.1	0.050 (CI = +/-0.028; p = 0.002)	0.011 (CI = +/-0.008; p = 0.008)	0.599	+5.10%
Loss Cost	2017.2	0.056 (CI = +/-0.031; p = 0.002)	0.010 (CI = +/-0.008; p = 0.014)	0.619	+5.71%
Severity	2011.1	0.075 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.132)	0.851	+7.76%
Severity	2011.2	0.074 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.136)	0.835	+7.65%
Severity	2012.1	0.071 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.129)	0.818	+7.39%
Severity	2012.2	0.070 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.130)	0.798	+7.22%
Severity	2013.1	0.065 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.099)	0.784	+6.75%
Severity	2013.2	0.061 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.006; p = 0.068)	0.772	+6.25%
Severity	2014.1	0.059 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.006; p = 0.067)	0.744	+6.05%
Severity	2014.2	0.058 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.006; p = 0.071)	0.715	+5.95%
Severity	2015.1	0.057 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.007; p = 0.074)	0.683	+5.82%
Severity	2015.2	0.052 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.006; p = 0.053)	0.648	+5.31%
Severity	2016.1	0.052 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.007; p = 0.062)	0.621	+5.33%
Severity	2016.2	0.052 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.007; p = 0.074)	0.594	+5.37%
Severity	2017.1	0.060 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.007; p = 0.100)	0.654	+6.16%
Severity	2017.2	0.059 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.007; p = 0.115)	0.621	+6.12%
Frequency	2011.1	-0.028 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.006; p = 0.041)	0.578	-2.75%
Frequency	2011.2	-0.025 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.006; p = 0.033)	0.541	-2.46%
Frequency	2012.1	-0.022 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.030)	0.496	-2.20%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.001)	0.006 (CI = +/-0.005; p = 0.028)	0.447	-1.94%
Frequency	2013.1	-0.017 (CI = +/-0.011; p = 0.003)	0.006 (CI = +/-0.005; p = 0.028)	0.393	-1.73%
Frequency	2013.2	-0.013 (CI = +/-0.010; p = 0.017)	0.006 (CI = +/-0.004; p = 0.015)	0.355	-1.24%
Frequency	2014.1	-0.011 (CI = +/-0.011; p = 0.045)	0.006 (CI = +/-0.004; p = 0.017)	0.307	-1.09%
Frequency	2014.2	-0.010 (CI = +/-0.012; p = 0.094)	0.005 (CI = +/-0.005; p = 0.021)	0.265	-0.97%
Frequency	2015.1	-0.012 (CI = +/-0.012; p = 0.046)	0.006 (CI = +/-0.005; p = 0.016)	0.319	-1.24%
Frequency	2015.2	-0.007 (CI = +/-0.012; p = 0.194)	0.005 (CI = +/-0.004; p = 0.013)	0.271	-0.74%
Frequency	2016.1	-0.011 (CI = +/-0.012; p = 0.080)	0.006 (CI = +/-0.004; p = 0.008)	0.345	-1.07%
Frequency	2016.2	-0.010 (CI = +/-0.014; p = 0.139)	0.005 (CI = +/-0.004; p = 0.011)	0.306	-0.99%
Frequency	2017.1	-0.010 (CI = +/-0.015; p = 0.184)	0.006 (CI = +/-0.004; p = 0.015)	0.280	-1.00%
Frequency	2017.2	-0.004 (CI = +/-0.015; p = 0.596)	0.005 (CI = +/-0.004; p = 0.021)	0.231	-0.39%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, phys_dam_xs_inf

Fit	Start Date	Time	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.021 (CI = +/-0.019; p = 0.025)	0.299 (CI = +/-0.198; p = 0.005)	0.702	+2.16%
Loss Cost	2011.2	0.023 (CI = +/-0.020; p = 0.027)	0.289 (CI = +/-0.207; p = 0.008)	0.698	+2.33%
Loss Cost	2012.1	0.021 (CI = +/-0.022; p = 0.062)	0.301 (CI = +/-0.217; p = 0.008)	0.683	+2.12%
Loss Cost	2012.2	0.020 (CI = +/-0.024; p = 0.100)	0.305 (CI = +/-0.228; p = 0.011)	0.669	+2.05%
Loss Cost	2013.1	0.012 (CI = +/-0.026; p = 0.331)	0.352 (CI = +/-0.229; p = 0.004)	0.664	+1.24%
Loss Cost	2013.2	0.009 (CI = +/-0.028; p = 0.525)	0.371 (CI = +/-0.241; p = 0.004)	0.651	+0.89%
Loss Cost	2014.1	0.003 (CI = +/-0.031; p = 0.825)	0.401 (CI = +/-0.252; p = 0.003)	0.641	+0.34%
Loss Cost	2014.2	-0.002 (CI = +/-0.035; p = 0.922)	0.428 (CI = +/-0.267; p = 0.003)	0.631	-0.17%
Loss Cost	2015.1	-0.018 (CI = +/-0.035; p = 0.290)	0.513 (CI = +/-0.255; p = 0.000)	0.666	-1.82%
Loss Cost	2015.2	-0.027 (CI = +/-0.040; p = 0.170)	0.554 (CI = +/-0.270; p = 0.000)	0.671	-2.65%
Loss Cost	2016.1	-0.046 (CI = +/-0.040; p = 0.027)	0.645 (CI = +/-0.259; p = 0.000)	0.721	-4.52%
Loss Cost	2016.2	-0.057 (CI = +/-0.046; p = 0.017)	0.693 (CI = +/-0.277; p = 0.000)	0.733	-5.53%
Loss Cost	2017.1	-0.051 (CI = +/-0.053; p = 0.060)	0.667 (CI = +/-0.305; p = 0.000)	0.735	-4.96%
Loss Cost	2017.2	-0.049 (CI = +/-0.063; p = 0.119)	0.660 (CI = +/-0.341; p = 0.001)	0.732	-4.79%
Severity	2011.1	0.073 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.212; p = 0.938)	0.838	+7.53%
Severity	2011.2	0.071 (CI = +/-0.022; p = 0.000)	0.021 (CI = +/-0.221; p = 0.849)	0.820	+7.31%
Severity	2012.1	0.065 (CI = +/-0.023; p = 0.000)	0.053 (CI = +/-0.225; p = 0.634)	0.802	+6.76%
Severity	2012.2	0.062 (CI = +/-0.025; p = 0.000)	0.075 (CI = +/-0.234; p = 0.514)	0.781	+6.36%
Severity	2013.1	0.051 (CI = +/-0.025; p = 0.000)	0.135 (CI = +/-0.226; p = 0.231)	0.771	+5.28%
Severity	2013.2	0.039 (CI = +/-0.025; p = 0.004)	0.203 (CI = +/-0.212; p = 0.059)	0.774	+4.01%
Severity	2014.1	0.032 (CI = +/-0.027; p = 0.022)	0.241 (CI = +/-0.217; p = 0.031)	0.760	+3.28%
Severity	2014.2	0.026 (CI = +/-0.030; p = 0.080)	0.272 (CI = +/-0.228; p = 0.022)	0.743	+2.67%
Severity	2015.1	0.019 (CI = +/-0.033; p = 0.250)	0.311 (CI = +/-0.238; p = 0.013)	0.730	+1.88%
Severity	2015.2	0.000 (CI = +/-0.032; p = 0.993)	0.402 (CI = +/-0.216; p = 0.001)	0.764	+0.01%
Severity	2016.1	-0.008 (CI = +/-0.036; p = 0.645)	0.439 (CI = +/-0.229; p = 0.001)	0.761	-0.79%
Severity	2016.2	-0.017 (CI = +/-0.040; p = 0.385)	0.480 (CI = +/-0.245; p = 0.001)	0.761	-1.68%
Severity	2017.1	-0.007 (CI = +/-0.046; p = 0.750)	0.437 (CI = +/-0.264; p = 0.003)	0.773	-0.70%
Severity	2017.2	-0.020 (CI = +/-0.053; p = 0.431)	0.490 (CI = +/-0.284; p = 0.002)	0.770	-1.97%
Frequency	2011.1	-0.051 (CI = +/-0.014; p = 0.000)	0.291 (CI = +/-0.149; p = 0.000)	0.689	-4.99%
Frequency	2011.2	-0.048 (CI = +/-0.015; p = 0.000)	0.268 (CI = +/-0.151; p = 0.001)	0.637	-4.64%
Frequency	2012.1	-0.044 (CI = +/-0.016; p = 0.000)	0.249 (CI = +/-0.155; p = 0.003)	0.575	-4.35%
Frequency	2012.2	-0.041 (CI = +/-0.017; p = 0.000)	0.230 (CI = +/-0.160; p = 0.007)	0.502	-4.05%
Frequency	2013.1	-0.039 (CI = +/-0.019; p = 0.000)	0.217 (CI = +/-0.168; p = 0.014)	0.426	-3.83%
Frequency	2013.2	-0.030 (CI = +/-0.019; p = 0.003)	0.168 (CI = +/-0.159; p = 0.039)	0.304	-3.00%
Frequency	2014.1	-0.029 (CI = +/-0.021; p = 0.010)	0.160 (CI = +/-0.170; p = 0.063)	0.228	-2.85%
Frequency	2014.2	-0.028 (CI = +/-0.024; p = 0.023)	0.156 (CI = +/-0.182; p = 0.089)	0.166	-2.77%
Frequency	2015.1	-0.037 (CI = +/-0.025; p = 0.006)	0.201 (CI = +/-0.182; p = 0.032)	0.274	-3.64%
Frequency	2015.2	-0.027 (CI = +/-0.027; p = 0.048)	0.152 (CI = +/-0.183; p = 0.097)	0.113	-2.67%
Frequency	2016.1	-0.038 (CI = +/-0.028; p = 0.011)	0.206 (CI = +/-0.182; p = 0.029)	0.250	-3.77%
Frequency	2016.2	-0.040 (CI = +/-0.033; p = 0.021)	0.212 (CI = +/-0.201; p = 0.039)	0.203	-3.91%
Frequency	2017.1	-0.044 (CI = +/-0.039; p = 0.029)	0.229 (CI = +/-0.222; p = 0.043)	0.184	-4.29%
Frequency	2017.2	-0.029 (CI = +/-0.043; p = 0.164)	0.170 (CI = +/-0.230; p = 0.136)	0.031	-2.88%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, mobility, phys_dam_xs_inf

Fit	Start Date	Time	Mobility	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.034 (CI = +/-0.021; p = 0.002)	0.008 (CI = +/-0.008; p = 0.032)	0.162 (CI = +/-0.223; p = 0.147)	0.741	+3.45%
Loss Cost	2011.2	0.037 (CI = +/-0.023; p = 0.002)	0.009 (CI = +/-0.008; p = 0.027)	0.137 (CI = +/-0.233; p = 0.236)	0.742	+3.81%
Loss Cost	2012.1	0.036 (CI = +/-0.025; p = 0.006)	0.009 (CI = +/-0.008; p = 0.034)	0.144 (CI = +/-0.248; p = 0.241)	0.727	+3.71%
Loss Cost	2012.2	0.037 (CI = +/-0.028; p = 0.011)	0.009 (CI = +/-0.008; p = 0.038)	0.138 (CI = +/-0.265; p = 0.292)	0.715	+3.80%
Loss Cost	2013.1	0.029 (CI = +/-0.030; p = 0.056)	0.008 (CI = +/-0.008; p = 0.059)	0.193 (CI = +/-0.272; p = 0.156)	0.702	+2.95%
Loss Cost	2013.2	0.027 (CI = +/-0.034; p = 0.113)	0.008 (CI = +/-0.008; p = 0.077)	0.208 (CI = +/-0.293; p = 0.154)	0.686	+2.71%
Loss Cost	2014.1	0.022 (CI = +/-0.038; p = 0.240)	0.007 (CI = +/-0.009; p = 0.104)	0.238 (CI = +/-0.314; p = 0.130)	0.671	+2.22%
Loss Cost	2014.2	0.018 (CI = +/-0.043; p = 0.395)	0.007 (CI = +/-0.009; p = 0.135)	0.263 (CI = +/-0.341; p = 0.123)	0.656	+1.80%
Loss Cost	2015.1	-0.002 (CI = +/-0.044; p = 0.942)	0.005 (CI = +/-0.009; p = 0.212)	0.376 (CI = +/-0.336; p = 0.030)	0.678	-0.15%
Loss Cost	2015.2	-0.010 (CI = +/-0.050; p = 0.671)	0.005 (CI = +/-0.009; p = 0.280)	0.425 (CI = +/-0.363; p = 0.025)	0.675	-1.03%
Loss Cost	2016.1	-0.033 (CI = +/-0.052; p = 0.195)	0.003 (CI = +/-0.008; p = 0.414)	0.548 (CI = +/-0.359; p = 0.005)	0.716	-3.28%
Loss Cost	2016.2	-0.045 (CI = +/-0.060; p = 0.127)	0.003 (CI = +/-0.008; p = 0.513)	0.609 (CI = +/-0.389; p = 0.005)	0.723	-4.42%
Loss Cost	2017.1	-0.036 (CI = +/-0.069; p = 0.279)	0.003 (CI = +/-0.009; p = 0.474)	0.566 (CI = +/-0.428; p = 0.013)	0.727	-3.56%
Loss Cost	2017.2	-0.033 (CI = +/-0.081; p = 0.396)	0.003 (CI = +/-0.009; p = 0.479)	0.551 (CI = +/-0.476; p = 0.027)	0.723	-3.23%
Severity	2011.1	0.084 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.008; p = 0.082)	-0.112 (CI = +/-0.245; p = 0.355)	0.850	+8.72%
Severity	2011.2	0.082 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.009; p = 0.098)	-0.103 (CI = +/-0.259; p = 0.422)	0.833	+8.58%
Severity	2012.1	0.077 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.009; p = 0.135)	-0.065 (CI = +/-0.270; p = 0.622)	0.813	+8.00%
Severity	2012.2	0.074 (CI = +/-0.030; p = 0.000)	0.006 (CI = +/-0.009; p = 0.170)	-0.042 (CI = +/-0.286; p = 0.766)	0.790	+7.63%
Severity	2013.1	0.062 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.009; p = 0.255)	0.037 (CI = +/-0.284; p = 0.788)	0.775	+6.36%
Severity	2013.2	0.047 (CI = +/-0.031; p = 0.005)	0.003 (CI = +/-0.008; p = 0.391)	0.131 (CI = +/-0.273; p = 0.328)	0.772	+4.83%
Severity	2014.1	0.039 (CI = +/-0.034; p = 0.029)	0.003 (CI = +/-0.008; p = 0.511)	0.183 (CI = +/-0.286; p = 0.198)	0.753	+3.97%
Severity	2014.2	0.032 (CI = +/-0.039; p = 0.098)	0.002 (CI = +/-0.008; p = 0.620)	0.224 (CI = +/-0.306; p = 0.141)	0.733	+3.26%
Severity	2015.1	0.023 (CI = +/-0.043; p = 0.284)	0.001 (CI = +/-0.008; p = 0.759)	0.279 (CI = +/-0.326; p = 0.089)	0.716	+2.29%
Severity	2015.2	-0.001 (CI = +/-0.042; p = 0.944)	0.000 (CI = +/-0.007; p = 0.902)	0.414 (CI = +/-0.301; p = 0.010)	0.750	-0.14%
Severity	2016.1	-0.012 (CI = +/-0.047; p = 0.590)	-0.001 (CI = +/-0.007; p = 0.760)	0.472 (CI = +/-0.323; p = 0.007)	0.748	-1.21%
Severity	2016.2	-0.025 (CI = +/-0.053; p = 0.340)	-0.002 (CI = +/-0.008; p = 0.634)	0.534 (CI = +/-0.346; p = 0.005)	0.749	-2.42%
Severity	2017.1	-0.013 (CI = +/-0.061; p = 0.651)	-0.001 (CI = +/-0.008; p = 0.733)	0.479 (CI = +/-0.376; p = 0.016)	0.758	-1.30%
Severity	2017.2	-0.029 (CI = +/-0.068; p = 0.378)	-0.002 (CI = +/-0.008; p = 0.645)	0.549 (CI = +/-0.401; p = 0.011)	0.756	-2.84%
Frequency	2011.1	-0.050 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.006; p = 0.745)	0.275 (CI = +/-0.183; p = 0.005)	0.679	-4.85%
Frequency	2011.2	-0.045 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.006; p = 0.595)	0.240 (CI = +/-0.187; p = 0.014)	0.627	-4.39%
Frequency	2012.1	-0.041 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.006; p = 0.482)	0.210 (CI = +/-0.193; p = 0.034)	0.566	-3.98%
Frequency	2012.2	-0.036 (CI = +/-0.021; p = 0.002)	0.003 (CI = +/-0.006; p = 0.391)	0.180 (CI = +/-0.201; p = 0.077)	0.497	-3.56%
Frequency	2013.1	-0.033 (CI = +/-0.023; p = 0.009)	0.003 (CI = +/-0.006; p = 0.335)	0.155 (CI = +/-0.213; p = 0.144)	0.425	-3.21%
Frequency	2013.2	-0.020 (CI = +/-0.023; p = 0.076)	0.004 (CI = +/-0.006; p = 0.137)	0.077 (CI = +/-0.198; p = 0.429)	0.345	-2.02%
Frequency	2014.1	-0.017 (CI = +/-0.026; p = 0.181)	0.005 (CI = +/-0.006; p = 0.122)	0.055 (CI = +/-0.212; p = 0.593)	0.283	-1.68%
Frequency	2014.2	-0.014 (CI = +/-0.029; p = 0.319)	0.005 (CI = +/-0.006; p = 0.117)	0.038 (CI = +/-0.230; p = 0.731)	0.231	-1.41%
Frequency	2015.1	-0.024 (CI = +/-0.031; p = 0.124)	0.004 (CI = +/-0.006; p = 0.179)	0.097 (CI = +/-0.238; p = 0.405)	0.309	-2.39%
Frequency	2015.2	-0.009 (CI = +/-0.032; p = 0.566)	0.005 (CI = +/-0.006; p = 0.072)	0.011 (CI = +/-0.231; p = 0.921)	0.228	-0.89%
Frequency	2016.1	-0.021 (CI = +/-0.035; p = 0.213)	0.004 (CI = +/-0.005; p = 0.110)	0.077 (CI = +/-0.237; p = 0.502)	0.324	-2.09%
Frequency	2016.2	-0.021 (CI = +/-0.040; p = 0.293)	0.004 (CI = +/-0.006; p = 0.125)	0.074 (CI = +/-0.264; p = 0.557)	0.277	-2.05%
Frequency	2017.1	-0.023 (CI = +/-0.047; p = 0.311)	0.004 (CI = +/-0.006; p = 0.151)	0.087 (CI = +/-0.294; p = 0.537)	0.250	-2.30%
Frequency	2017.2	-0.004 (CI = +/-0.050; p = 0.861)	0.005 (CI = +/-0.006; p = 0.089)	0.001 (CI = +/-0.291; p = 0.994)	0.172	-0.41%

CL

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.043 (CI = +/-0.013; p = 0.000)	0.610	+4.44%
Loss Cost	2011.2	0.046 (CI = +/-0.014; p = 0.000)	0.617	+4.66%
Loss Cost	2012.1	0.046 (CI = +/-0.015; p = 0.000)	0.594	+4.69%
Loss Cost	2012.2	0.047 (CI = +/-0.016; p = 0.000)	0.582	+4.81%
Loss Cost	2013.1	0.045 (CI = +/-0.017; p = 0.000)	0.536	+4.60%
Loss Cost	2013.2	0.046 (CI = +/-0.018; p = 0.000)	0.511	+4.66%
Loss Cost	2014.1	0.046 (CI = +/-0.020; p = 0.000)	0.479	+4.67%
Loss Cost	2014.2	0.046 (CI = +/-0.022; p = 0.000)	0.454	+4.75%
Loss Cost	2015.1	0.043 (CI = +/-0.024; p = 0.001)	0.388	+4.41%
Loss Cost	2015.2	0.044 (CI = +/-0.026; p = 0.002)	0.366	+4.53%
Loss Cost	2016.1	0.043 (CI = +/-0.029; p = 0.006)	0.310	+4.35%
Loss Cost	2016.2	0.045 (CI = +/-0.032; p = 0.008)	0.306	+4.65%
Loss Cost	2017.1	0.055 (CI = +/-0.034; p = 0.003)	0.392	+5.64%
Loss Cost	2017.2	0.063 (CI = +/-0.036; p = 0.002)	0.444	+6.53%
Severity	2011.1	0.073 (CI = +/-0.012; p = 0.000)	0.843	+7.59%
Severity	2011.2	0.072 (CI = +/-0.013; p = 0.000)	0.827	+7.49%
Severity	2012.1	0.070 (CI = +/-0.013; p = 0.000)	0.808	+7.22%
Severity	2012.2	0.068 (CI = +/-0.014; p = 0.000)	0.786	+7.06%
Severity	2013.1	0.064 (CI = +/-0.014; p = 0.000)	0.767	+6.60%
Severity	2013.2	0.059 (CI = +/-0.015; p = 0.000)	0.745	+6.12%
Severity	2014.1	0.058 (CI = +/-0.016; p = 0.000)	0.712	+5.94%
Severity	2014.2	0.057 (CI = +/-0.017; p = 0.000)	0.679	+5.86%
Severity	2015.1	0.056 (CI = +/-0.019; p = 0.000)	0.642	+5.77%
Severity	2015.2	0.052 (CI = +/-0.020; p = 0.000)	0.587	+5.31%
Severity	2016.1	0.053 (CI = +/-0.022; p = 0.000)	0.557	+5.40%
Severity	2016.2	0.054 (CI = +/-0.025; p = 0.000)	0.531	+5.55%
Severity	2017.1	0.062 (CI = +/-0.025; p = 0.000)	0.609	+6.44%
Severity	2017.2	0.064 (CI = +/-0.028; p = 0.000)	0.575	+6.56%
Frequency	2011.1	-0.030 (CI = +/-0.011; p = 0.000)	0.523	-2.93%
Frequency	2011.2	-0.027 (CI = +/-0.011; p = 0.000)	0.472	-2.63%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	0.413	-2.36%
Frequency	2012.2	-0.021 (CI = +/-0.011; p = 0.001)	0.347	-2.10%
Frequency	2013.1	-0.019 (CI = +/-0.012; p = 0.003)	0.280	-1.87%
Frequency	2013.2	-0.014 (CI = +/-0.011; p = 0.017)	0.188	-1.37%
Frequency	2014.1	-0.012 (CI = +/-0.012; p = 0.048)	0.128	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.013; p = 0.103)	0.080	-1.05%
Frequency	2015.1	-0.013 (CI = +/-0.014; p = 0.066)	0.117	-1.28%
Frequency	2015.2	-0.007 (CI = +/-0.013; p = 0.261)	0.017	-0.74%
Frequency	2016.1	-0.010 (CI = +/-0.015; p = 0.162)	0.056	-1.00%
Frequency	2016.2	-0.009 (CI = +/-0.016; p = 0.279)	0.014	-0.85%
Frequency	2017.1	-0.007 (CI = +/-0.018; p = 0.391)	-0.013	-0.74%
Frequency	2017.2	0.000 (CI = +/-0.018; p = 0.969)	-0.067	-0.03%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.047 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.093; p = 0.155)	0.012 (CI = +/-0.006; p = 0.001)	0.740	+4.85%
Loss Cost	2011.2	0.049 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.095; p = 0.217)	0.012 (CI = +/-0.006; p = 0.001)	0.744	+5.02%
Loss Cost	2012.1	0.050 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.099; p = 0.209)	0.012 (CI = +/-0.006; p = 0.001)	0.729	+5.09%
Loss Cost	2012.2	0.050 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.103; p = 0.245)	0.012 (CI = +/-0.007; p = 0.001)	0.718	+5.15%
Loss Cost	2013.1	0.048 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.106; p = 0.325)	0.012 (CI = +/-0.007; p = 0.001)	0.687	+4.97%
Loss Cost	2013.2	0.048 (CI = +/-0.015; p = 0.000)	0.053 (CI = +/-0.111; p = 0.337)	0.012 (CI = +/-0.007; p = 0.002)	0.669	+4.94%
Loss Cost	2014.1	0.048 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.117; p = 0.351)	0.012 (CI = +/-0.007; p = 0.002)	0.646	+4.97%
Loss Cost	2014.2	0.048 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.123; p = 0.362)	0.012 (CI = +/-0.007; p = 0.003)	0.626	+4.93%
Loss Cost	2015.1	0.045 (CI = +/-0.020; p = 0.000)	0.042 (CI = +/-0.126; p = 0.494)	0.012 (CI = +/-0.007; p = 0.003)	0.590	+4.57%
Loss Cost	2015.2	0.044 (CI = +/-0.022; p = 0.000)	0.043 (CI = +/-0.133; p = 0.503)	0.012 (CI = +/-0.008; p = 0.004)	0.571	+4.53%
Loss Cost	2016.1	0.042 (CI = +/-0.024; p = 0.002)	0.035 (CI = +/-0.140; p = 0.608)	0.012 (CI = +/-0.008; p = 0.005)	0.538	+4.26%
Loss Cost	2016.2	0.042 (CI = +/-0.027; p = 0.004)	0.033 (CI = +/-0.149; p = 0.649)	0.012 (CI = +/-0.008; p = 0.007)	0.525	+4.31%
Loss Cost	2017.1	0.051 (CI = +/-0.028; p = 0.002)	0.056 (CI = +/-0.147; p = 0.425)	0.011 (CI = +/-0.008; p = 0.008)	0.590	+5.19%
Loss Cost	2017.2	0.055 (CI = +/-0.032; p = 0.002)	0.043 (CI = +/-0.156; p = 0.566)	0.011 (CI = +/-0.008; p = 0.015)	0.601	+5.67%
Severity	2011.1	0.074 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.103; p = 0.491)	0.005 (CI = +/-0.007; p = 0.162)	0.848	+7.72%
Severity	2011.2	0.074 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.107; p = 0.551)	0.005 (CI = +/-0.007; p = 0.166)	0.831	+7.64%
Severity	2012.1	0.071 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.107; p = 0.393)	0.005 (CI = +/-0.007; p = 0.163)	0.817	+7.34%
Severity	2012.2	0.070 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.111; p = 0.469)	0.005 (CI = +/-0.007; p = 0.163)	0.794	+7.21%
Severity	2013.1	0.065 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.105; p = 0.235)	0.005 (CI = +/-0.007; p = 0.133)	0.789	+6.68%
Severity	2013.2	0.061 (CI = +/-0.014; p = 0.000)	-0.044 (CI = +/-0.101; p = 0.381)	0.005 (CI = +/-0.006; p = 0.093)	0.770	+6.24%
Severity	2014.1	0.058 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.104; p = 0.294)	0.005 (CI = +/-0.006; p = 0.091)	0.746	+5.99%
Severity	2014.2	0.058 (CI = +/-0.016; p = 0.000)	-0.052 (CI = +/-0.109; p = 0.331)	0.005 (CI = +/-0.006; p = 0.098)	0.715	+5.94%
Severity	2015.1	0.056 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.114; p = 0.287)	0.005 (CI = +/-0.007; p = 0.100)	0.686	+5.73%
Severity	2015.2	0.052 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.115; p = 0.429)	0.006 (CI = +/-0.007; p = 0.075)	0.641	+5.31%
Severity	2016.1	0.051 (CI = +/-0.021; p = 0.000)	-0.046 (CI = +/-0.122; p = 0.437)	0.006 (CI = +/-0.007; p = 0.083)	0.612	+5.26%
Severity	2016.2	0.052 (CI = +/-0.023; p = 0.000)	-0.050 (CI = +/-0.130; p = 0.425)	0.006 (CI = +/-0.007; p = 0.105)	0.586	+5.38%
Severity	2017.1	0.059 (CI = +/-0.025; p = 0.000)	-0.030 (CI = +/-0.130; p = 0.624)	0.005 (CI = +/-0.007; p = 0.127)	0.636	+6.11%
Severity	2017.2	0.060 (CI = +/-0.029; p = 0.001)	-0.031 (CI = +/-0.140; p = 0.637)	0.005 (CI = +/-0.007; p = 0.154)	0.599	+6.15%
Frequency	2011.1	-0.027 (CI = +/-0.009; p = 0.000)	0.102 (CI = +/-0.080; p = 0.014)	0.007 (CI = +/-0.005; p = 0.013)	0.653	-2.66%
Frequency	2011.2	-0.025 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.078; p = 0.026)	0.007 (CI = +/-0.005; p = 0.012)	0.610	-2.44%
Frequency	2012.1	-0.021 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.072; p = 0.005)	0.007 (CI = +/-0.005; p = 0.006)	0.623	-2.09%
Frequency	2012.2	-0.019 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.073; p = 0.010)	0.007 (CI = +/-0.005; p = 0.006)	0.570	-1.92%
Frequency	2013.1	-0.016 (CI = +/-0.009; p = 0.001)	0.113 (CI = +/-0.069; p = 0.003)	0.007 (CI = +/-0.004; p = 0.004)	0.584	-1.60%
Frequency	2013.2	-0.012 (CI = +/-0.008; p = 0.006)	0.096 (CI = +/-0.060; p = 0.003)	0.006 (CI = +/-0.004; p = 0.002)	0.557	-1.22%
Frequency	2014.1	-0.010 (CI = +/-0.008; p = 0.026)	0.107 (CI = +/-0.058; p = 0.001)	0.006 (CI = +/-0.004; p = 0.001)	0.581	-0.96%
Frequency	2014.2	-0.010 (CI = +/-0.009; p = 0.040)	0.107 (CI = +/-0.061; p = 0.002)	0.006 (CI = +/-0.004; p = 0.002)	0.546	-0.96%
Frequency	2015.1	-0.011 (CI = +/-0.010; p = 0.030)	0.101 (CI = +/-0.063; p = 0.003)	0.006 (CI = +/-0.004; p = 0.002)	0.559	-1.10%
Frequency	2015.2	-0.007 (CI = +/-0.010; p = 0.117)	0.088 (CI = +/-0.059; p = 0.006)	0.006 (CI = +/-0.003; p = 0.001)	0.512	-0.74%
Frequency	2016.1	-0.010 (CI = +/-0.010; p = 0.066)	0.081 (CI = +/-0.060; p = 0.011)	0.006 (CI = +/-0.003; p = 0.001)	0.539	-0.95%
Frequency	2016.2	-0.010 (CI = +/-0.011; p = 0.078)	0.083 (CI = +/-0.064; p = 0.014)	0.006 (CI = +/-0.004; p = 0.002)	0.510	-1.01%
Frequency	2017.1	-0.009 (CI = +/-0.013; p = 0.168)	0.087 (CI = +/-0.067; p = 0.015)	0.006 (CI = +/-0.004; p = 0.003)	0.501	-0.87%
Frequency	2017.2	-0.004 (CI = +/-0.013; p = 0.486)	0.074 (CI = +/-0.066; p = 0.031)	0.006 (CI = +/-0.004; p = 0.005)	0.428	-0.45%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.114; p = 0.432)	0.605	+4.47%
Loss Cost	2011.2	0.046 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.117; p = 0.535)	0.608	+4.66%
Loss Cost	2012.1	0.046 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.121; p = 0.517)	0.585	+4.72%
Loss Cost	2012.2	0.047 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.126; p = 0.574)	0.570	+4.81%
Loss Cost	2013.1	0.045 (CI = +/-0.017; p = 0.000)	0.027 (CI = +/-0.130; p = 0.674)	0.519	+4.63%
Loss Cost	2013.2	0.046 (CI = +/-0.019; p = 0.000)	0.026 (CI = +/-0.136; p = 0.700)	0.492	+4.66%
Loss Cost	2014.1	0.046 (CI = +/-0.021; p = 0.000)	0.027 (CI = +/-0.143; p = 0.697)	0.458	+4.70%
Loss Cost	2014.2	0.046 (CI = +/-0.023; p = 0.000)	0.025 (CI = +/-0.150; p = 0.729)	0.430	+4.75%
Loss Cost	2015.1	0.043 (CI = +/-0.025; p = 0.002)	0.013 (CI = +/-0.156; p = 0.859)	0.357	+4.43%
Loss Cost	2015.2	0.044 (CI = +/-0.027; p = 0.003)	0.010 (CI = +/-0.164; p = 0.900)	0.331	+4.53%
Loss Cost	2016.1	0.043 (CI = +/-0.030; p = 0.008)	0.004 (CI = +/-0.173; p = 0.961)	0.269	+4.36%
Loss Cost	2016.2	0.045 (CI = +/-0.033; p = 0.010)	-0.005 (CI = +/-0.182; p = 0.955)	0.263	+4.65%
Loss Cost	2017.1	0.055 (CI = +/-0.035; p = 0.004)	0.026 (CI = +/-0.182; p = 0.761)	0.355	+5.70%
Loss Cost	2017.2	0.063 (CI = +/-0.038; p = 0.003)	0.004 (CI = +/-0.186; p = 0.961)	0.404	+6.53%
Severity	2011.1	0.073 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.104; p = 0.392)	0.842	+7.56%
Severity	2011.2	0.072 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.108; p = 0.442)	0.824	+7.49%
Severity	2012.1	0.069 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.108; p = 0.307)	0.809	+7.18%
Severity	2012.2	0.068 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.112; p = 0.368)	0.784	+7.06%
Severity	2013.1	0.063 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.107; p = 0.176)	0.775	+6.53%
Severity	2013.2	0.059 (CI = +/-0.015; p = 0.000)	-0.056 (CI = +/-0.105; p = 0.282)	0.747	+6.12%
Severity	2014.1	0.057 (CI = +/-0.016; p = 0.000)	-0.066 (CI = +/-0.108; p = 0.219)	0.720	+5.86%
Severity	2014.2	0.057 (CI = +/-0.017; p = 0.000)	-0.066 (CI = +/-0.113; p = 0.240)	0.686	+5.86%
Severity	2015.1	0.055 (CI = +/-0.019; p = 0.000)	-0.073 (CI = +/-0.118; p = 0.215)	0.653	+5.67%
Severity	2015.2	0.052 (CI = +/-0.020; p = 0.000)	-0.061 (CI = +/-0.121; p = 0.307)	0.589	+5.31%
Severity	2016.1	0.052 (CI = +/-0.022; p = 0.000)	-0.061 (CI = +/-0.129; p = 0.332)	0.557	+5.31%
Severity	2016.2	0.054 (CI = +/-0.025; p = 0.000)	-0.068 (CI = +/-0.135; p = 0.302)	0.534	+5.55%
Severity	2017.1	0.062 (CI = +/-0.026; p = 0.000)	-0.044 (CI = +/-0.134; p = 0.494)	0.597	+6.35%
Severity	2017.2	0.064 (CI = +/-0.029; p = 0.000)	-0.050 (CI = +/-0.143; p = 0.467)	0.562	+6.56%
Frequency	2011.1	-0.029 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.087; p = 0.047)	0.574	-2.87%
Frequency	2011.2	-0.027 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.086; p = 0.080)	0.514	-2.63%
Frequency	2012.1	-0.023 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.082; p = 0.028)	0.499	-2.29%
Frequency	2012.2	-0.021 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.083; p = 0.047)	0.425	-2.10%
Frequency	2013.1	-0.018 (CI = +/-0.011; p = 0.002)	0.099 (CI = +/-0.081; p = 0.019)	0.411	-1.79%
Frequency	2013.2	-0.014 (CI = +/-0.010; p = 0.011)	0.081 (CI = +/-0.074; p = 0.033)	0.313	-1.37%
Frequency	2014.1	-0.011 (CI = +/-0.011; p = 0.042)	0.093 (CI = +/-0.074; p = 0.016)	0.311	-1.10%
Frequency	2014.2	-0.011 (CI = +/-0.012; p = 0.072)	0.091 (CI = +/-0.077; p = 0.023)	0.257	-1.05%
Frequency	2015.1	-0.012 (CI = +/-0.013; p = 0.067)	0.086 (CI = +/-0.081; p = 0.038)	0.263	-1.18%
Frequency	2015.2	-0.007 (CI = +/-0.013; p = 0.231)	0.071 (CI = +/-0.077; p = 0.068)	0.142	-0.74%
Frequency	2016.1	-0.009 (CI = +/-0.014; p = 0.186)	0.065 (CI = +/-0.080; p = 0.106)	0.147	-0.90%
Frequency	2016.2	-0.009 (CI = +/-0.015; p = 0.261)	0.063 (CI = +/-0.085; p = 0.134)	0.093	-0.85%
Frequency	2017.1	-0.006 (CI = +/-0.017; p = 0.457)	0.071 (CI = +/-0.089; p = 0.113)	0.091	-0.61%
Frequency	2017.2	0.000 (CI = +/-0.017; p = 0.968)	0.054 (CI = +/-0.086; p = 0.197)	-0.010	-0.03%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.047 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.729	+4.79%
Loss Cost	2011.2	0.049 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.738	+5.00%
Loss Cost	2012.1	0.049 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.722	+5.03%
Loss Cost	2012.2	0.050 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.713	+5.14%
Loss Cost	2013.1	0.048 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.687	+4.91%
Loss Cost	2013.2	0.048 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.669	+4.93%
Loss Cost	2014.1	0.048 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.647	+4.90%
Loss Cost	2014.2	0.048 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.629	+4.92%
Loss Cost	2015.1	0.044 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.007; p = 0.003)	0.601	+4.51%
Loss Cost	2015.2	0.044 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.007; p = 0.004)	0.584	+4.53%
Loss Cost	2016.1	0.041 (CI = +/-0.023; p = 0.002)	0.012 (CI = +/-0.008; p = 0.004)	0.557	+4.20%
Loss Cost	2016.2	0.042 (CI = +/-0.026; p = 0.003)	0.012 (CI = +/-0.008; p = 0.006)	0.548	+4.32%
Loss Cost	2017.1	0.050 (CI = +/-0.028; p = 0.002)	0.011 (CI = +/-0.008; p = 0.008)	0.599	+5.10%
Loss Cost	2017.2	0.056 (CI = +/-0.031; p = 0.002)	0.010 (CI = +/-0.008; p = 0.014)	0.619	+5.71%
Severity	2011.1	0.075 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.132)	0.851	+7.76%
Severity	2011.2	0.074 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.136)	0.835	+7.65%
Severity	2012.1	0.071 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.129)	0.818	+7.39%
Severity	2012.2	0.070 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.130)	0.798	+7.22%
Severity	2013.1	0.065 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.099)	0.784	+6.75%
Severity	2013.2	0.061 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.006; p = 0.068)	0.772	+6.25%
Severity	2014.1	0.059 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.006; p = 0.067)	0.744	+6.05%
Severity	2014.2	0.058 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.006; p = 0.071)	0.715	+5.95%
Severity	2015.1	0.057 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.007; p = 0.074)	0.683	+5.82%
Severity	2015.2	0.052 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.006; p = 0.053)	0.648	+5.31%
Severity	2016.1	0.052 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.007; p = 0.062)	0.621	+5.33%
Severity	2016.2	0.052 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.007; p = 0.074)	0.594	+5.37%
Severity	2017.1	0.060 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.007; p = 0.100)	0.654	+6.16%
Severity	2017.2	0.059 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.007; p = 0.115)	0.621	+6.12%
Frequency	2011.1	-0.028 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.006; p = 0.041)	0.578	-2.75%
Frequency	2011.2	-0.025 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.006; p = 0.033)	0.541	-2.46%
Frequency	2012.1	-0.022 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.005; p = 0.030)	0.496	-2.20%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.001)	0.006 (CI = +/-0.005; p = 0.028)	0.447	-1.94%
Frequency	2013.1	-0.017 (CI = +/-0.011; p = 0.003)	0.006 (CI = +/-0.005; p = 0.028)	0.393	-1.73%
Frequency	2013.2	-0.013 (CI = +/-0.010; p = 0.017)	0.006 (CI = +/-0.004; p = 0.015)	0.355	-1.24%
Frequency	2014.1	-0.011 (CI = +/-0.011; p = 0.045)	0.006 (CI = +/-0.004; p = 0.017)	0.307	-1.09%
Frequency	2014.2	-0.010 (CI = +/-0.012; p = 0.094)	0.005 (CI = +/-0.005; p = 0.021)	0.265	-0.97%
Frequency	2015.1	-0.012 (CI = +/-0.012; p = 0.046)	0.006 (CI = +/-0.005; p = 0.016)	0.319	-1.24%
Frequency	2015.2	-0.007 (CI = +/-0.012; p = 0.194)	0.005 (CI = +/-0.004; p = 0.013)	0.271	-0.74%
Frequency	2016.1	-0.011 (CI = +/-0.012; p = 0.080)	0.006 (CI = +/-0.004; p = 0.008)	0.345	-1.07%
Frequency	2016.2	-0.010 (CI = +/-0.014; p = 0.139)	0.005 (CI = +/-0.004; p = 0.011)	0.306	-0.99%
Frequency	2017.1	-0.010 (CI = +/-0.015; p = 0.184)	0.006 (CI = +/-0.004; p = 0.015)	0.280	-1.00%
Frequency	2017.2	-0.004 (CI = +/-0.015; p = 0.596)	0.005 (CI = +/-0.004; p = 0.021)	0.231	-0.39%

CL

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.043 (CI = +/-0.013; p = 0.000)	0.610	+4.44%
Loss Cost	2011.2	0.046 (CI = +/-0.014; p = 0.000)	0.617	+4.66%
Loss Cost	2012.1	0.046 (CI = +/-0.015; p = 0.000)	0.594	+4.69%
Loss Cost	2012.2	0.047 (CI = +/-0.016; p = 0.000)	0.582	+4.81%
Loss Cost	2013.1	0.045 (CI = +/-0.017; p = 0.000)	0.536	+4.60%
Loss Cost	2013.2	0.046 (CI = +/-0.018; p = 0.000)	0.511	+4.66%
Loss Cost	2014.1	0.046 (CI = +/-0.020; p = 0.000)	0.479	+4.67%
Loss Cost	2014.2	0.046 (CI = +/-0.022; p = 0.000)	0.454	+4.75%
Loss Cost	2015.1	0.043 (CI = +/-0.024; p = 0.001)	0.388	+4.41%
Loss Cost	2015.2	0.044 (CI = +/-0.026; p = 0.002)	0.366	+4.53%
Loss Cost	2016.1	0.043 (CI = +/-0.029; p = 0.006)	0.310	+4.35%
Loss Cost	2016.2	0.045 (CI = +/-0.032; p = 0.008)	0.306	+4.65%
Loss Cost	2017.1	0.055 (CI = +/-0.034; p = 0.003)	0.392	+5.64%
Loss Cost	2017.2	0.063 (CI = +/-0.036; p = 0.002)	0.444	+6.53%
Severity	2011.1	0.073 (CI = +/-0.012; p = 0.000)	0.843	+7.59%
Severity	2011.2	0.072 (CI = +/-0.013; p = 0.000)	0.827	+7.49%
Severity	2012.1	0.070 (CI = +/-0.013; p = 0.000)	0.808	+7.22%
Severity	2012.2	0.068 (CI = +/-0.014; p = 0.000)	0.786	+7.06%
Severity	2013.1	0.064 (CI = +/-0.014; p = 0.000)	0.767	+6.60%
Severity	2013.2	0.059 (CI = +/-0.015; p = 0.000)	0.745	+6.12%
Severity	2014.1	0.058 (CI = +/-0.016; p = 0.000)	0.712	+5.94%
Severity	2014.2	0.057 (CI = +/-0.017; p = 0.000)	0.679	+5.86%
Severity	2015.1	0.056 (CI = +/-0.019; p = 0.000)	0.642	+5.77%
Severity	2015.2	0.052 (CI = +/-0.020; p = 0.000)	0.587	+5.31%
Severity	2016.1	0.053 (CI = +/-0.022; p = 0.000)	0.557	+5.40%
Severity	2016.2	0.054 (CI = +/-0.025; p = 0.000)	0.531	+5.55%
Severity	2017.1	0.062 (CI = +/-0.025; p = 0.000)	0.609	+6.44%
Severity	2017.2	0.064 (CI = +/-0.028; p = 0.000)	0.575	+6.56%
Frequency	2011.1	-0.030 (CI = +/-0.011; p = 0.000)	0.523	-2.93%
Frequency	2011.2	-0.027 (CI = +/-0.011; p = 0.000)	0.472	-2.63%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	0.413	-2.36%
Frequency	2012.2	-0.021 (CI = +/-0.011; p = 0.001)	0.347	-2.10%
Frequency	2013.1	-0.019 (CI = +/-0.012; p = 0.003)	0.280	-1.87%
Frequency	2013.2	-0.014 (CI = +/-0.011; p = 0.017)	0.188	-1.37%
Frequency	2014.1	-0.012 (CI = +/-0.012; p = 0.048)	0.128	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.013; p = 0.103)	0.080	-1.05%
Frequency	2015.1	-0.013 (CI = +/-0.014; p = 0.066)	0.117	-1.28%
Frequency	2015.2	-0.007 (CI = +/-0.013; p = 0.261)	0.017	-0.74%
Frequency	2016.1	-0.010 (CI = +/-0.015; p = 0.162)	0.056	-1.00%
Frequency	2016.2	-0.009 (CI = +/-0.016; p = 0.279)	0.014	-0.85%
Frequency	2017.1	-0.007 (CI = +/-0.018; p = 0.391)	-0.013	-0.74%
Frequency	2017.2	0.000 (CI = +/-0.018; p = 0.969)	-0.067	-0.03%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.047 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.093; p = 0.155)	0.012 (CI = +/-0.006; p = 0.001)	0.740	+4.85%
Loss Cost	2011.2	0.049 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.095; p = 0.217)	0.012 (CI = +/-0.006; p = 0.001)	0.744	+5.02%
Loss Cost	2012.1	0.050 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.099; p = 0.209)	0.012 (CI = +/-0.006; p = 0.001)	0.729	+5.09%
Loss Cost	2012.2	0.050 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.103; p = 0.245)	0.012 (CI = +/-0.007; p = 0.001)	0.718	+5.15%
Loss Cost	2013.1	0.048 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.106; p = 0.325)	0.012 (CI = +/-0.007; p = 0.001)	0.687	+4.97%
Loss Cost	2013.2	0.048 (CI = +/-0.015; p = 0.000)	0.053 (CI = +/-0.111; p = 0.337)	0.012 (CI = +/-0.007; p = 0.002)	0.669	+4.94%
Loss Cost	2014.1	0.048 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.117; p = 0.351)	0.012 (CI = +/-0.007; p = 0.002)	0.646	+4.97%
Loss Cost	2014.2	0.048 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.123; p = 0.362)	0.012 (CI = +/-0.007; p = 0.003)	0.626	+4.93%
Loss Cost	2015.1	0.045 (CI = +/-0.020; p = 0.000)	0.042 (CI = +/-0.126; p = 0.494)	0.012 (CI = +/-0.007; p = 0.003)	0.590	+4.57%
Loss Cost	2015.2	0.044 (CI = +/-0.022; p = 0.000)	0.043 (CI = +/-0.133; p = 0.503)	0.012 (CI = +/-0.008; p = 0.004)	0.571	+4.53%
Loss Cost	2016.1	0.042 (CI = +/-0.024; p = 0.002)	0.035 (CI = +/-0.140; p = 0.608)	0.012 (CI = +/-0.008; p = 0.005)	0.538	+4.26%
Loss Cost	2016.2	0.042 (CI = +/-0.027; p = 0.004)	0.033 (CI = +/-0.149; p = 0.649)	0.012 (CI = +/-0.008; p = 0.007)	0.525	+4.31%
Loss Cost	2017.1	0.051 (CI = +/-0.028; p = 0.002)	0.056 (CI = +/-0.147; p = 0.425)	0.011 (CI = +/-0.008; p = 0.008)	0.590	+5.19%
Loss Cost	2017.2	0.055 (CI = +/-0.032; p = 0.002)	0.043 (CI = +/-0.156; p = 0.566)	0.011 (CI = +/-0.008; p = 0.015)	0.601	+5.67%
Severity	2011.1	0.074 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.103; p = 0.491)	0.005 (CI = +/-0.007; p = 0.162)	0.848	+7.72%
Severity	2011.2	0.074 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.107; p = 0.551)	0.005 (CI = +/-0.007; p = 0.166)	0.831	+7.64%
Severity	2012.1	0.071 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.107; p = 0.393)	0.005 (CI = +/-0.007; p = 0.163)	0.817	+7.34%
Severity	2012.2	0.070 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.111; p = 0.469)	0.005 (CI = +/-0.007; p = 0.163)	0.794	+7.21%
Severity	2013.1	0.065 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.105; p = 0.235)	0.005 (CI = +/-0.007; p = 0.133)	0.789	+6.68%
Severity	2013.2	0.061 (CI = +/-0.014; p = 0.000)	-0.044 (CI = +/-0.101; p = 0.381)	0.005 (CI = +/-0.006; p = 0.093)	0.770	+6.24%
Severity	2014.1	0.058 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.104; p = 0.294)	0.005 (CI = +/-0.006; p = 0.091)	0.746	+5.99%
Severity	2014.2	0.058 (CI = +/-0.016; p = 0.000)	-0.052 (CI = +/-0.109; p = 0.331)	0.005 (CI = +/-0.006; p = 0.098)	0.715	+5.94%
Severity	2015.1	0.056 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.114; p = 0.287)	0.005 (CI = +/-0.007; p = 0.100)	0.686	+5.73%
Severity	2015.2	0.052 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.115; p = 0.429)	0.006 (CI = +/-0.007; p = 0.075)	0.641	+5.31%
Severity	2016.1	0.051 (CI = +/-0.021; p = 0.000)	-0.046 (CI = +/-0.122; p = 0.437)	0.006 (CI = +/-0.007; p = 0.083)	0.612	+5.26%
Severity	2016.2	0.052 (CI = +/-0.023; p = 0.000)	-0.050 (CI = +/-0.130; p = 0.425)	0.006 (CI = +/-0.007; p = 0.105)	0.586	+5.38%
Severity	2017.1	0.059 (CI = +/-0.025; p = 0.000)	-0.030 (CI = +/-0.130; p = 0.624)	0.005 (CI = +/-0.007; p = 0.127)	0.636	+6.11%
Severity	2017.2	0.060 (CI = +/-0.029; p = 0.001)	-0.031 (CI = +/-0.140; p = 0.637)	0.005 (CI = +/-0.007; p = 0.154)	0.599	+6.15%
Frequency	2011.1	-0.027 (CI = +/-0.009; p = 0.000)	0.102 (CI = +/-0.080; p = 0.014)	0.007 (CI = +/-0.005; p = 0.013)	0.653	-2.66%
Frequency	2011.2	-0.025 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.078; p = 0.026)	0.007 (CI = +/-0.005; p = 0.012)	0.610	-2.44%
Frequency	2012.1	-0.021 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.072; p = 0.005)	0.007 (CI = +/-0.005; p = 0.006)	0.623	-2.09%
Frequency	2012.2	-0.019 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.073; p = 0.010)	0.007 (CI = +/-0.005; p = 0.006)	0.570	-1.92%
Frequency	2013.1	-0.016 (CI = +/-0.009; p = 0.001)	0.113 (CI = +/-0.069; p = 0.003)	0.007 (CI = +/-0.004; p = 0.004)	0.584	-1.60%
Frequency	2013.2	-0.012 (CI = +/-0.008; p = 0.006)	0.096 (CI = +/-0.060; p = 0.003)	0.006 (CI = +/-0.004; p = 0.002)	0.557	-1.22%
Frequency	2014.1	-0.010 (CI = +/-0.008; p = 0.026)	0.107 (CI = +/-0.058; p = 0.001)	0.006 (CI = +/-0.004; p = 0.001)	0.581	-0.96%
Frequency	2014.2	-0.010 (CI = +/-0.009; p = 0.040)	0.107 (CI = +/-0.061; p = 0.002)	0.006 (CI = +/-0.004; p = 0.002)	0.546	-0.96%
Frequency	2015.1	-0.011 (CI = +/-0.010; p = 0.030)	0.101 (CI = +/-0.063; p = 0.003)	0.006 (CI = +/-0.004; p = 0.002)	0.559	-1.10%
Frequency	2015.2	-0.007 (CI = +/-0.010; p = 0.117)	0.088 (CI = +/-0.059; p = 0.006)	0.006 (CI = +/-0.003; p = 0.001)	0.512	-0.74%
Frequency	2016.1	-0.010 (CI = +/-0.010; p = 0.066)	0.081 (CI = +/-0.060; p = 0.011)	0.006 (CI = +/-0.003; p = 0.001)	0.539	-0.95%
Frequency	2016.2	-0.010 (CI = +/-0.011; p = 0.078)	0.083 (CI = +/-0.064; p = 0.014)	0.006 (CI = +/-0.004; p = 0.002)	0.510	-1.01%
Frequency	2017.1	-0.009 (CI = +/-0.013; p = 0.168)	0.087 (CI = +/-0.067; p = 0.015)	0.006 (CI = +/-0.004; p = 0.003)	0.501	-0.87%
Frequency	2017.2	-0.004 (CI = +/-0.013; p = 0.486)	0.074 (CI = +/-0.066; p = 0.031)	0.006 (CI = +/-0.004; p = 0.005)	0.428	-0.45%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.114; p = 0.432)	0.605	+4.47%
Loss Cost	2011.2	0.046 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.117; p = 0.535)	0.608	+4.66%
Loss Cost	2012.1	0.046 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.121; p = 0.517)	0.585	+4.72%
Loss Cost	2012.2	0.047 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.126; p = 0.574)	0.570	+4.81%
Loss Cost	2013.1	0.045 (CI = +/-0.017; p = 0.000)	0.027 (CI = +/-0.130; p = 0.674)	0.519	+4.63%
Loss Cost	2013.2	0.046 (CI = +/-0.019; p = 0.000)	0.026 (CI = +/-0.136; p = 0.700)	0.492	+4.66%
Loss Cost	2014.1	0.046 (CI = +/-0.021; p = 0.000)	0.027 (CI = +/-0.143; p = 0.697)	0.458	+4.70%
Loss Cost	2014.2	0.046 (CI = +/-0.023; p = 0.000)	0.025 (CI = +/-0.150; p = 0.729)	0.430	+4.75%
Loss Cost	2015.1	0.043 (CI = +/-0.025; p = 0.002)	0.013 (CI = +/-0.156; p = 0.859)	0.357	+4.43%
Loss Cost	2015.2	0.044 (CI = +/-0.027; p = 0.003)	0.010 (CI = +/-0.164; p = 0.900)	0.331	+4.53%
Loss Cost	2016.1	0.043 (CI = +/-0.030; p = 0.008)	0.004 (CI = +/-0.173; p = 0.961)	0.269	+4.36%
Loss Cost	2016.2	0.045 (CI = +/-0.033; p = 0.010)	-0.005 (CI = +/-0.182; p = 0.955)	0.263	+4.65%
Loss Cost	2017.1	0.055 (CI = +/-0.035; p = 0.004)	0.026 (CI = +/-0.182; p = 0.761)	0.355	+5.70%
Loss Cost	2017.2	0.063 (CI = +/-0.038; p = 0.003)	0.004 (CI = +/-0.186; p = 0.961)	0.404	+6.53%
Severity	2011.1	0.073 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.104; p = 0.392)	0.842	+7.56%
Severity	2011.2	0.072 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.108; p = 0.442)	0.824	+7.49%
Severity	2012.1	0.069 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.108; p = 0.307)	0.809	+7.18%
Severity	2012.2	0.068 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.112; p = 0.368)	0.784	+7.06%
Severity	2013.1	0.063 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.107; p = 0.176)	0.775	+6.53%
Severity	2013.2	0.059 (CI = +/-0.015; p = 0.000)	-0.056 (CI = +/-0.105; p = 0.282)	0.747	+6.12%
Severity	2014.1	0.057 (CI = +/-0.016; p = 0.000)	-0.066 (CI = +/-0.108; p = 0.219)	0.720	+5.86%
Severity	2014.2	0.057 (CI = +/-0.017; p = 0.000)	-0.066 (CI = +/-0.113; p = 0.240)	0.686	+5.86%
Severity	2015.1	0.055 (CI = +/-0.019; p = 0.000)	-0.073 (CI = +/-0.118; p = 0.215)	0.653	+5.67%
Severity	2015.2	0.052 (CI = +/-0.020; p = 0.000)	-0.061 (CI = +/-0.121; p = 0.307)	0.589	+5.31%
Severity	2016.1	0.052 (CI = +/-0.022; p = 0.000)	-0.061 (CI = +/-0.129; p = 0.332)	0.557	+5.31%
Severity	2016.2	0.054 (CI = +/-0.025; p = 0.000)	-0.068 (CI = +/-0.135; p = 0.302)	0.534	+5.55%
Severity	2017.1	0.062 (CI = +/-0.026; p = 0.000)	-0.044 (CI = +/-0.134; p = 0.494)	0.597	+6.35%
Severity	2017.2	0.064 (CI = +/-0.029; p = 0.000)	-0.050 (CI = +/-0.143; p = 0.467)	0.562	+6.56%
Frequency	2011.1	-0.029 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.087; p = 0.047)	0.574	-2.87%
Frequency	2011.2	-0.027 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.086; p = 0.080)	0.514	-2.63%
Frequency	2012.1	-0.023 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.082; p = 0.028)	0.499	-2.29%
Frequency	2012.2	-0.021 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.083; p = 0.047)	0.425	-2.10%
Frequency	2013.1	-0.018 (CI = +/-0.011; p = 0.002)	0.099 (CI = +/-0.081; p = 0.019)	0.411	-1.79%
Frequency	2013.2	-0.014 (CI = +/-0.010; p = 0.011)	0.081 (CI = +/-0.074; p = 0.033)	0.313	-1.37%
Frequency	2014.1	-0.011 (CI = +/-0.011; p = 0.042)	0.093 (CI = +/-0.074; p = 0.016)	0.311	-1.10%
Frequency	2014.2	-0.011 (CI = +/-0.012; p = 0.072)	0.091 (CI = +/-0.077; p = 0.023)	0.257	-1.05%
Frequency	2015.1	-0.012 (CI = +/-0.013; p = 0.067)	0.086 (CI = +/-0.081; p = 0.038)	0.263	-1.18%
Frequency	2015.2	-0.007 (CI = +/-0.013; p = 0.231)	0.071 (CI = +/-0.077; p = 0.068)	0.142	-0.74%
Frequency	2016.1	-0.009 (CI = +/-0.014; p = 0.186)	0.065 (CI = +/-0.080; p = 0.106)	0.147	-0.90%
Frequency	2016.2	-0.009 (CI = +/-0.015; p = 0.261)	0.063 (CI = +/-0.085; p = 0.134)	0.093	-0.85%
Frequency	2017.1	-0.006 (CI = +/-0.017; p = 0.457)	0.071 (CI = +/-0.089; p = 0.113)	0.091	-0.61%
Frequency	2017.2	0.000 (CI = +/-0.017; p = 0.968)	0.054 (CI = +/-0.086; p = 0.197)	-0.010	-0.03%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.034 (CI = +/-0.183; p = 0.701)	0.720	+4.46%
Loss Cost	2011.2	0.048 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.011 (CI = +/-0.187; p = 0.901)	0.727	+4.89%
Loss Cost	2012.1	0.048 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.009 (CI = +/-0.197; p = 0.923)	0.710	+4.93%
Loss Cost	2012.2	0.050 (CI = +/-0.026; p = 0.001)	0.011 (CI = +/-0.007; p = 0.003)	-0.002 (CI = +/-0.207; p = 0.983)	0.700	+5.16%
Loss Cost	2013.1	0.045 (CI = +/-0.028; p = 0.003)	0.011 (CI = +/-0.007; p = 0.003)	0.023 (CI = +/-0.213; p = 0.829)	0.674	+4.64%
Loss Cost	2013.2	0.046 (CI = +/-0.031; p = 0.006)	0.011 (CI = +/-0.007; p = 0.004)	0.021 (CI = +/-0.226; p = 0.847)	0.654	+4.67%
Loss Cost	2014.1	0.045 (CI = +/-0.034; p = 0.013)	0.011 (CI = +/-0.007; p = 0.005)	0.026 (CI = +/-0.239; p = 0.823)	0.630	+4.56%
Loss Cost	2014.2	0.045 (CI = +/-0.038; p = 0.023)	0.011 (CI = +/-0.008; p = 0.007)	0.025 (CI = +/-0.254; p = 0.836)	0.610	+4.58%
Loss Cost	2015.1	0.036 (CI = +/-0.040; p = 0.079)	0.011 (CI = +/-0.008; p = 0.006)	0.063 (CI = +/-0.258; p = 0.616)	0.585	+3.62%
Loss Cost	2015.2	0.035 (CI = +/-0.045; p = 0.116)	0.011 (CI = +/-0.008; p = 0.008)	0.064 (CI = +/-0.273; p = 0.625)	0.566	+3.57%
Loss Cost	2016.1	0.028 (CI = +/-0.049; p = 0.242)	0.011 (CI = +/-0.008; p = 0.008)	0.089 (CI = +/-0.283; p = 0.514)	0.542	+2.82%
Loss Cost	2016.2	0.029 (CI = +/-0.054; p = 0.272)	0.011 (CI = +/-0.008; p = 0.011)	0.086 (CI = +/-0.299; p = 0.549)	0.530	+2.93%
Loss Cost	2017.1	0.041 (CI = +/-0.056; p = 0.146)	0.011 (CI = +/-0.008; p = 0.013)	0.056 (CI = +/-0.299; p = 0.691)	0.575	+4.14%
Loss Cost	2017.2	0.049 (CI = +/-0.061; p = 0.106)	0.010 (CI = +/-0.008; p = 0.020)	0.041 (CI = +/-0.305; p = 0.778)	0.593	+4.99%
Severity	2011.1	0.091 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.007; p = 0.046)	-0.179 (CI = +/-0.183; p = 0.055)	0.866	+9.54%
Severity	2011.2	0.091 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	-0.176 (CI = +/-0.192; p = 0.070)	0.850	+9.50%
Severity	2012.1	0.087 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.007; p = 0.057)	-0.157 (CI = +/-0.199; p = 0.117)	0.830	+9.10%
Severity	2012.2	0.085 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.007; p = 0.065)	-0.148 (CI = +/-0.209; p = 0.157)	0.807	+8.92%
Severity	2013.1	0.077 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.007; p = 0.064)	-0.107 (CI = +/-0.208; p = 0.296)	0.785	+8.04%
Severity	2013.2	0.068 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.007; p = 0.059)	-0.063 (CI = +/-0.203; p = 0.528)	0.765	+7.04%
Severity	2014.1	0.065 (CI = +/-0.030; p = 0.000)	0.006 (CI = +/-0.007; p = 0.065)	-0.047 (CI = +/-0.213; p = 0.651)	0.734	+6.67%
Severity	2014.2	0.063 (CI = +/-0.034; p = 0.001)	0.006 (CI = +/-0.007; p = 0.073)	-0.040 (CI = +/-0.226; p = 0.712)	0.702	+6.51%
Severity	2015.1	0.061 (CI = +/-0.037; p = 0.003)	0.006 (CI = +/-0.007; p = 0.080)	-0.031 (CI = +/-0.239; p = 0.787)	0.666	+6.27%
Severity	2015.2	0.051 (CI = +/-0.039; p = 0.014)	0.006 (CI = +/-0.007; p = 0.069)	0.006 (CI = +/-0.239; p = 0.960)	0.627	+5.22%
Severity	2016.1	0.051 (CI = +/-0.044; p = 0.024)	0.006 (CI = +/-0.007; p = 0.078)	0.005 (CI = +/-0.254; p = 0.967)	0.597	+5.25%
Severity	2016.2	0.052 (CI = +/-0.048; p = 0.037)	0.006 (CI = +/-0.007; p = 0.091)	0.003 (CI = +/-0.268; p = 0.982)	0.567	+5.32%
Severity	2017.1	0.065 (CI = +/-0.049; p = 0.014)	0.006 (CI = +/-0.007; p = 0.108)	-0.029 (CI = +/-0.260; p = 0.812)	0.631	+6.67%
Severity	2017.2	0.064 (CI = +/-0.054; p = 0.024)	0.006 (CI = +/-0.007; p = 0.125)	-0.029 (CI = +/-0.274; p = 0.824)	0.593	+6.64%
Frequency	2011.1	-0.047 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.005; p = 0.123)	0.213 (CI = +/-0.145; p = 0.006)	0.675	-4.64%
Frequency	2011.2	-0.043 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.005; p = 0.099)	0.188 (CI = +/-0.146; p = 0.014)	0.627	-4.21%
Frequency	2012.1	-0.039 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.005; p = 0.085)	0.166 (CI = +/-0.148; p = 0.029)	0.571	-3.83%
Frequency	2012.2	-0.035 (CI = +/-0.019; p = 0.001)	0.005 (CI = +/-0.005; p = 0.076)	0.146 (CI = +/-0.152; p = 0.059)	0.507	-3.45%
Frequency	2013.1	-0.032 (CI = +/-0.021; p = 0.004)	0.005 (CI = +/-0.005; p = 0.073)	0.130 (CI = +/-0.158; p = 0.102)	0.440	-3.14%
Frequency	2013.2	-0.022 (CI = +/-0.019; p = 0.027)	0.005 (CI = +/-0.005; p = 0.036)	0.084 (CI = +/-0.143; p = 0.235)	0.369	-2.21%
Frequency	2014.1	-0.020 (CI = +/-0.021; p = 0.065)	0.005 (CI = +/-0.005; p = 0.038)	0.073 (CI = +/-0.150; p = 0.322)	0.308	-1.98%
Frequency	2014.2	-0.018 (CI = +/-0.024; p = 0.121)	0.005 (CI = +/-0.005; p = 0.042)	0.066 (CI = +/-0.158; p = 0.395)	0.256	-1.81%
Frequency	2015.1	-0.025 (CI = +/-0.025; p = 0.045)	0.005 (CI = +/-0.005; p = 0.036)	0.094 (CI = +/-0.157; p = 0.227)	0.339	-2.49%
Frequency	2015.2	-0.016 (CI = +/-0.024; p = 0.183)	0.005 (CI = +/-0.004; p = 0.025)	0.059 (CI = +/-0.147; p = 0.412)	0.259	-1.57%
Frequency	2016.1	-0.023 (CI = +/-0.025; p = 0.061)	0.005 (CI = +/-0.004; p = 0.017)	0.084 (CI = +/-0.143; p = 0.229)	0.366	-2.30%
Frequency	2016.2	-0.023 (CI = +/-0.027; p = 0.092)	0.005 (CI = +/-0.004; p = 0.021)	0.083 (CI = +/-0.151; p = 0.258)	0.322	-2.27%
Frequency	2017.1	-0.024 (CI = +/-0.030; p = 0.109)	0.005 (CI = +/-0.004; p = 0.025)	0.086 (CI = +/-0.159; p = 0.267)	0.295	-2.37%
Frequency	2017.2	-0.016 (CI = +/-0.029; p = 0.272)	0.005 (CI = +/-0.004; p = 0.032)	0.070 (CI = +/-0.148; p = 0.329)	0.232	-1.55%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.033 (CI = +/-0.023; p = 0.005)	0.111 (CI = +/-0.207; p = 0.280)	0.613	+3.41%
Loss Cost	2011.2	0.037 (CI = +/-0.024; p = 0.005)	0.093 (CI = +/-0.215; p = 0.380)	0.614	+3.75%
Loss Cost	2012.1	0.036 (CI = +/-0.027; p = 0.009)	0.095 (CI = +/-0.225; p = 0.395)	0.591	+3.72%
Loss Cost	2012.2	0.038 (CI = +/-0.029; p = 0.013)	0.087 (CI = +/-0.237; p = 0.454)	0.574	+3.87%
Loss Cost	2013.1	0.033 (CI = +/-0.032; p = 0.045)	0.114 (CI = +/-0.245; p = 0.346)	0.534	+3.31%
Loss Cost	2013.2	0.032 (CI = +/-0.035; p = 0.070)	0.115 (CI = +/-0.259; p = 0.365)	0.508	+3.28%
Loss Cost	2014.1	0.031 (CI = +/-0.039; p = 0.116)	0.122 (CI = +/-0.274; p = 0.364)	0.476	+3.12%
Loss Cost	2014.2	0.031 (CI = +/-0.043; p = 0.156)	0.123 (CI = +/-0.290; p = 0.388)	0.448	+3.11%
Loss Cost	2015.1	0.022 (CI = +/-0.047; p = 0.349)	0.160 (CI = +/-0.299; p = 0.278)	0.396	+2.18%
Loss Cost	2015.2	0.022 (CI = +/-0.052; p = 0.400)	0.160 (CI = +/-0.318; p = 0.305)	0.370	+2.17%
Loss Cost	2016.1	0.015 (CI = +/-0.058; p = 0.585)	0.181 (CI = +/-0.334; p = 0.268)	0.322	+1.54%
Loss Cost	2016.2	0.018 (CI = +/-0.064; p = 0.554)	0.172 (CI = +/-0.353; p = 0.318)	0.308	+1.85%
Loss Cost	2017.1	0.033 (CI = +/-0.068; p = 0.308)	0.130 (CI = +/-0.353; p = 0.445)	0.377	+3.40%
Loss Cost	2017.2	0.046 (CI = +/-0.072; p = 0.193)	0.102 (CI = +/-0.357; p = 0.550)	0.419	+4.68%
Severity	2011.1	0.085 (CI = +/-0.020; p = 0.000)	-0.130 (CI = +/-0.187; p = 0.164)	0.849	+8.85%
Severity	2011.2	0.084 (CI = +/-0.022; p = 0.000)	-0.126 (CI = +/-0.196; p = 0.197)	0.831	+8.77%
Severity	2012.1	0.080 (CI = +/-0.024; p = 0.000)	-0.106 (CI = +/-0.202; p = 0.292)	0.809	+8.35%
Severity	2012.2	0.078 (CI = +/-0.026; p = 0.000)	-0.095 (CI = +/-0.212; p = 0.363)	0.785	+8.13%
Severity	2013.1	0.070 (CI = +/-0.027; p = 0.000)	-0.055 (CI = +/-0.211; p = 0.598)	0.759	+7.24%
Severity	2013.2	0.061 (CI = +/-0.028; p = 0.000)	-0.010 (CI = +/-0.208; p = 0.921)	0.734	+6.24%
Severity	2014.1	0.057 (CI = +/-0.031; p = 0.001)	0.006 (CI = +/-0.218; p = 0.952)	0.699	+5.85%
Severity	2014.2	0.055 (CI = +/-0.034; p = 0.003)	0.013 (CI = +/-0.231; p = 0.904)	0.664	+5.68%
Severity	2015.1	0.053 (CI = +/-0.038; p = 0.009)	0.023 (CI = +/-0.244; p = 0.849)	0.623	+5.44%
Severity	2015.2	0.043 (CI = +/-0.041; p = 0.039)	0.059 (CI = +/-0.248; p = 0.622)	0.570	+4.43%
Severity	2016.1	0.044 (CI = +/-0.046; p = 0.057)	0.056 (CI = +/-0.263; p = 0.658)	0.537	+4.52%
Severity	2016.2	0.046 (CI = +/-0.051; p = 0.073)	0.050 (CI = +/-0.279; p = 0.707)	0.506	+4.71%
Severity	2017.1	0.061 (CI = +/-0.052; p = 0.024)	0.009 (CI = +/-0.270; p = 0.942)	0.584	+6.27%
Severity	2017.2	0.063 (CI = +/-0.057; p = 0.033)	0.005 (CI = +/-0.284; p = 0.969)	0.544	+6.47%
Frequency	2011.1	-0.051 (CI = +/-0.016; p = 0.000)	0.242 (CI = +/-0.144; p = 0.002)	0.657	-5.00%
Frequency	2011.2	-0.047 (CI = +/-0.017; p = 0.000)	0.220 (CI = +/-0.145; p = 0.005)	0.600	-4.62%
Frequency	2012.1	-0.044 (CI = +/-0.018; p = 0.000)	0.200 (CI = +/-0.149; p = 0.010)	0.533	-4.27%
Frequency	2012.2	-0.040 (CI = +/-0.019; p = 0.000)	0.182 (CI = +/-0.153; p = 0.022)	0.457	-3.94%
Frequency	2013.1	-0.037 (CI = +/-0.021; p = 0.001)	0.168 (CI = +/-0.159; p = 0.039)	0.378	-3.67%
Frequency	2013.2	-0.028 (CI = +/-0.020; p = 0.008)	0.125 (CI = +/-0.149; p = 0.095)	0.254	-2.79%
Frequency	2014.1	-0.026 (CI = +/-0.022; p = 0.024)	0.116 (CI = +/-0.157; p = 0.140)	0.179	-2.58%
Frequency	2014.2	-0.025 (CI = +/-0.025; p = 0.052)	0.109 (CI = +/-0.166; p = 0.185)	0.117	-2.43%
Frequency	2015.1	-0.031 (CI = +/-0.026; p = 0.021)	0.137 (CI = +/-0.167; p = 0.103)	0.195	-3.10%
Frequency	2015.2	-0.022 (CI = +/-0.027; p = 0.102)	0.100 (CI = +/-0.161; p = 0.206)	0.053	-2.16%
Frequency	2016.1	-0.029 (CI = +/-0.028; p = 0.044)	0.125 (CI = +/-0.161; p = 0.120)	0.136	-2.85%
Frequency	2016.2	-0.028 (CI = +/-0.031; p = 0.078)	0.121 (CI = +/-0.171; p = 0.152)	0.082	-2.73%
Frequency	2017.1	-0.027 (CI = +/-0.035; p = 0.113)	0.121 (CI = +/-0.181; p = 0.176)	0.047	-2.70%
Frequency	2017.2	-0.017 (CI = +/-0.034; p = 0.302)	0.097 (CI = +/-0.168; p = 0.238)	-0.031	-1.68%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.044 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.034 (CI = +/-0.183; p = 0.701)	0.720	+4.46%
Loss Cost	2011.2	0.048 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.007; p = 0.002)	0.011 (CI = +/-0.187; p = 0.901)	0.727	+4.89%
Loss Cost	2012.1	0.048 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.009 (CI = +/-0.197; p = 0.923)	0.710	+4.93%
Loss Cost	2012.2	0.050 (CI = +/-0.026; p = 0.001)	0.011 (CI = +/-0.007; p = 0.003)	-0.002 (CI = +/-0.207; p = 0.983)	0.700	+5.16%
Loss Cost	2013.1	0.045 (CI = +/-0.028; p = 0.003)	0.011 (CI = +/-0.007; p = 0.003)	0.023 (CI = +/-0.213; p = 0.829)	0.674	+4.64%
Loss Cost	2013.2	0.046 (CI = +/-0.031; p = 0.006)	0.011 (CI = +/-0.007; p = 0.004)	0.021 (CI = +/-0.226; p = 0.847)	0.654	+4.67%
Loss Cost	2014.1	0.045 (CI = +/-0.034; p = 0.013)	0.011 (CI = +/-0.007; p = 0.005)	0.026 (CI = +/-0.239; p = 0.823)	0.630	+4.56%
Loss Cost	2014.2	0.045 (CI = +/-0.038; p = 0.023)	0.011 (CI = +/-0.008; p = 0.007)	0.025 (CI = +/-0.254; p = 0.836)	0.610	+4.58%
Loss Cost	2015.1	0.036 (CI = +/-0.040; p = 0.079)	0.011 (CI = +/-0.008; p = 0.006)	0.063 (CI = +/-0.258; p = 0.616)	0.585	+3.62%
Loss Cost	2015.2	0.035 (CI = +/-0.045; p = 0.116)	0.011 (CI = +/-0.008; p = 0.008)	0.064 (CI = +/-0.273; p = 0.625)	0.566	+3.57%
Loss Cost	2016.1	0.028 (CI = +/-0.049; p = 0.242)	0.011 (CI = +/-0.008; p = 0.008)	0.089 (CI = +/-0.283; p = 0.514)	0.542	+2.82%
Loss Cost	2016.2	0.029 (CI = +/-0.054; p = 0.272)	0.011 (CI = +/-0.008; p = 0.011)	0.086 (CI = +/-0.299; p = 0.549)	0.530	+2.93%
Loss Cost	2017.1	0.041 (CI = +/-0.056; p = 0.146)	0.011 (CI = +/-0.008; p = 0.013)	0.056 (CI = +/-0.299; p = 0.691)	0.575	+4.14%
Loss Cost	2017.2	0.049 (CI = +/-0.061; p = 0.106)	0.010 (CI = +/-0.008; p = 0.020)	0.041 (CI = +/-0.305; p = 0.778)	0.593	+4.99%
Severity	2011.1	0.091 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.007; p = 0.046)	-0.179 (CI = +/-0.183; p = 0.055)	0.866	+9.54%
Severity	2011.2	0.091 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	-0.176 (CI = +/-0.192; p = 0.070)	0.850	+9.50%
Severity	2012.1	0.087 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.007; p = 0.057)	-0.157 (CI = +/-0.199; p = 0.117)	0.830	+9.10%
Severity	2012.2	0.085 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.007; p = 0.065)	-0.148 (CI = +/-0.209; p = 0.157)	0.807	+8.92%
Severity	2013.1	0.077 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.007; p = 0.064)	-0.107 (CI = +/-0.208; p = 0.296)	0.785	+8.04%
Severity	2013.2	0.068 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.007; p = 0.059)	-0.063 (CI = +/-0.203; p = 0.528)	0.765	+7.04%
Severity	2014.1	0.065 (CI = +/-0.030; p = 0.000)	0.006 (CI = +/-0.007; p = 0.065)	-0.047 (CI = +/-0.213; p = 0.651)	0.734	+6.67%
Severity	2014.2	0.063 (CI = +/-0.034; p = 0.001)	0.006 (CI = +/-0.007; p = 0.073)	-0.040 (CI = +/-0.226; p = 0.712)	0.702	+6.51%
Severity	2015.1	0.061 (CI = +/-0.037; p = 0.003)	0.006 (CI = +/-0.007; p = 0.080)	-0.031 (CI = +/-0.239; p = 0.787)	0.666	+6.27%
Severity	2015.2	0.051 (CI = +/-0.039; p = 0.014)	0.006 (CI = +/-0.007; p = 0.069)	0.006 (CI = +/-0.239; p = 0.960)	0.627	+5.22%
Severity	2016.1	0.051 (CI = +/-0.044; p = 0.024)	0.006 (CI = +/-0.007; p = 0.078)	0.005 (CI = +/-0.254; p = 0.967)	0.597	+5.25%
Severity	2016.2	0.052 (CI = +/-0.048; p = 0.037)	0.006 (CI = +/-0.007; p = 0.091)	0.003 (CI = +/-0.268; p = 0.982)	0.567	+5.32%
Severity	2017.1	0.065 (CI = +/-0.049; p = 0.014)	0.006 (CI = +/-0.007; p = 0.108)	-0.029 (CI = +/-0.260; p = 0.812)	0.631	+6.67%
Severity	2017.2	0.064 (CI = +/-0.054; p = 0.024)	0.006 (CI = +/-0.007; p = 0.125)	-0.029 (CI = +/-0.274; p = 0.824)	0.593	+6.64%
Frequency	2011.1	-0.047 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.005; p = 0.123)	0.213 (CI = +/-0.145; p = 0.006)	0.675	-4.64%
Frequency	2011.2	-0.043 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.005; p = 0.099)	0.188 (CI = +/-0.146; p = 0.014)	0.627	-4.21%
Frequency	2012.1	-0.039 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.005; p = 0.085)	0.166 (CI = +/-0.148; p = 0.029)	0.571	-3.83%
Frequency	2012.2	-0.035 (CI = +/-0.019; p = 0.001)	0.005 (CI = +/-0.005; p = 0.076)	0.146 (CI = +/-0.152; p = 0.059)	0.507	-3.45%
Frequency	2013.1	-0.032 (CI = +/-0.021; p = 0.004)	0.005 (CI = +/-0.005; p = 0.073)	0.130 (CI = +/-0.158; p = 0.102)	0.440	-3.14%
Frequency	2013.2	-0.022 (CI = +/-0.019; p = 0.027)	0.005 (CI = +/-0.005; p = 0.036)	0.084 (CI = +/-0.143; p = 0.235)	0.369	-2.21%
Frequency	2014.1	-0.020 (CI = +/-0.021; p = 0.065)	0.005 (CI = +/-0.005; p = 0.038)	0.073 (CI = +/-0.150; p = 0.322)	0.308	-1.98%
Frequency	2014.2	-0.018 (CI = +/-0.024; p = 0.121)	0.005 (CI = +/-0.005; p = 0.042)	0.066 (CI = +/-0.158; p = 0.395)	0.256	-1.81%
Frequency	2015.1	-0.025 (CI = +/-0.025; p = 0.045)	0.005 (CI = +/-0.005; p = 0.036)	0.094 (CI = +/-0.157; p = 0.227)	0.339	-2.49%
Frequency	2015.2	-0.016 (CI = +/-0.024; p = 0.183)	0.005 (CI = +/-0.004; p = 0.025)	0.059 (CI = +/-0.147; p = 0.412)	0.259	-1.57%
Frequency	2016.1	-0.023 (CI = +/-0.025; p = 0.061)	0.005 (CI = +/-0.004; p = 0.017)	0.084 (CI = +/-0.143; p = 0.229)	0.366	-2.30%
Frequency	2016.2	-0.023 (CI = +/-0.027; p = 0.092)	0.005 (CI = +/-0.004; p = 0.021)	0.083 (CI = +/-0.151; p = 0.258)	0.322	-2.27%
Frequency	2017.1	-0.024 (CI = +/-0.030; p = 0.109)	0.005 (CI = +/-0.004; p = 0.025)	0.086 (CI = +/-0.159; p = 0.267)	0.295	-2.37%
Frequency	2017.2	-0.016 (CI = +/-0.029; p = 0.272)	0.005 (CI = +/-0.004; p = 0.032)	0.070 (CI = +/-0.148; p = 0.329)	0.232	-1.55%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.033 (CI = +/-0.023; p = 0.005)	0.111 (CI = +/-0.207; p = 0.280)	0.613	+3.41%
Loss Cost	2011.2	0.037 (CI = +/-0.024; p = 0.005)	0.093 (CI = +/-0.215; p = 0.380)	0.614	+3.75%
Loss Cost	2012.1	0.036 (CI = +/-0.027; p = 0.009)	0.095 (CI = +/-0.225; p = 0.395)	0.591	+3.72%
Loss Cost	2012.2	0.038 (CI = +/-0.029; p = 0.013)	0.087 (CI = +/-0.237; p = 0.454)	0.574	+3.87%
Loss Cost	2013.1	0.033 (CI = +/-0.032; p = 0.045)	0.114 (CI = +/-0.245; p = 0.346)	0.534	+3.31%
Loss Cost	2013.2	0.032 (CI = +/-0.035; p = 0.070)	0.115 (CI = +/-0.259; p = 0.365)	0.508	+3.28%
Loss Cost	2014.1	0.031 (CI = +/-0.039; p = 0.116)	0.122 (CI = +/-0.274; p = 0.364)	0.476	+3.12%
Loss Cost	2014.2	0.031 (CI = +/-0.043; p = 0.156)	0.123 (CI = +/-0.290; p = 0.388)	0.448	+3.11%
Loss Cost	2015.1	0.022 (CI = +/-0.047; p = 0.349)	0.160 (CI = +/-0.299; p = 0.278)	0.396	+2.18%
Loss Cost	2015.2	0.022 (CI = +/-0.052; p = 0.400)	0.160 (CI = +/-0.318; p = 0.305)	0.370	+2.17%
Loss Cost	2016.1	0.015 (CI = +/-0.058; p = 0.585)	0.181 (CI = +/-0.334; p = 0.268)	0.322	+1.54%
Loss Cost	2016.2	0.018 (CI = +/-0.064; p = 0.554)	0.172 (CI = +/-0.353; p = 0.318)	0.308	+1.85%
Loss Cost	2017.1	0.033 (CI = +/-0.068; p = 0.308)	0.130 (CI = +/-0.353; p = 0.445)	0.377	+3.40%
Loss Cost	2017.2	0.046 (CI = +/-0.072; p = 0.193)	0.102 (CI = +/-0.357; p = 0.550)	0.419	+4.68%
Severity	2011.1	0.085 (CI = +/-0.020; p = 0.000)	-0.130 (CI = +/-0.187; p = 0.164)	0.849	+8.85%
Severity	2011.2	0.084 (CI = +/-0.022; p = 0.000)	-0.126 (CI = +/-0.196; p = 0.197)	0.831	+8.77%
Severity	2012.1	0.080 (CI = +/-0.024; p = 0.000)	-0.106 (CI = +/-0.202; p = 0.292)	0.809	+8.35%
Severity	2012.2	0.078 (CI = +/-0.026; p = 0.000)	-0.095 (CI = +/-0.212; p = 0.363)	0.785	+8.13%
Severity	2013.1	0.070 (CI = +/-0.027; p = 0.000)	-0.055 (CI = +/-0.211; p = 0.598)	0.759	+7.24%
Severity	2013.2	0.061 (CI = +/-0.028; p = 0.000)	-0.010 (CI = +/-0.208; p = 0.921)	0.734	+6.24%
Severity	2014.1	0.057 (CI = +/-0.031; p = 0.001)	0.006 (CI = +/-0.218; p = 0.952)	0.699	+5.85%
Severity	2014.2	0.055 (CI = +/-0.034; p = 0.003)	0.013 (CI = +/-0.231; p = 0.904)	0.664	+5.68%
Severity	2015.1	0.053 (CI = +/-0.038; p = 0.009)	0.023 (CI = +/-0.244; p = 0.849)	0.623	+5.44%
Severity	2015.2	0.043 (CI = +/-0.041; p = 0.039)	0.059 (CI = +/-0.248; p = 0.622)	0.570	+4.43%
Severity	2016.1	0.044 (CI = +/-0.046; p = 0.057)	0.056 (CI = +/-0.263; p = 0.658)	0.537	+4.52%
Severity	2016.2	0.046 (CI = +/-0.051; p = 0.073)	0.050 (CI = +/-0.279; p = 0.707)	0.506	+4.71%
Severity	2017.1	0.061 (CI = +/-0.052; p = 0.024)	0.009 (CI = +/-0.270; p = 0.942)	0.584	+6.27%
Severity	2017.2	0.063 (CI = +/-0.057; p = 0.033)	0.005 (CI = +/-0.284; p = 0.969)	0.544	+6.47%
Frequency	2011.1	-0.051 (CI = +/-0.016; p = 0.000)	0.242 (CI = +/-0.144; p = 0.002)	0.657	-5.00%
Frequency	2011.2	-0.047 (CI = +/-0.017; p = 0.000)	0.220 (CI = +/-0.145; p = 0.005)	0.600	-4.62%
Frequency	2012.1	-0.044 (CI = +/-0.018; p = 0.000)	0.200 (CI = +/-0.149; p = 0.010)	0.533	-4.27%
Frequency	2012.2	-0.040 (CI = +/-0.019; p = 0.000)	0.182 (CI = +/-0.153; p = 0.022)	0.457	-3.94%
Frequency	2013.1	-0.037 (CI = +/-0.021; p = 0.001)	0.168 (CI = +/-0.159; p = 0.039)	0.378	-3.67%
Frequency	2013.2	-0.028 (CI = +/-0.020; p = 0.008)	0.125 (CI = +/-0.149; p = 0.095)	0.254	-2.79%
Frequency	2014.1	-0.026 (CI = +/-0.022; p = 0.024)	0.116 (CI = +/-0.157; p = 0.140)	0.179	-2.58%
Frequency	2014.2	-0.025 (CI = +/-0.025; p = 0.052)	0.109 (CI = +/-0.166; p = 0.185)	0.117	-2.43%
Frequency	2015.1	-0.031 (CI = +/-0.026; p = 0.021)	0.137 (CI = +/-0.167; p = 0.103)	0.195	-3.10%
Frequency	2015.2	-0.022 (CI = +/-0.027; p = 0.102)	0.100 (CI = +/-0.161; p = 0.206)	0.053	-2.16%
Frequency	2016.1	-0.029 (CI = +/-0.028; p = 0.044)	0.125 (CI = +/-0.161; p = 0.120)	0.136	-2.85%
Frequency	2016.2	-0.028 (CI = +/-0.031; p = 0.078)	0.121 (CI = +/-0.171; p = 0.152)	0.082	-2.73%
Frequency	2017.1	-0.027 (CI = +/-0.035; p = 0.113)	0.121 (CI = +/-0.181; p = 0.176)	0.047	-2.70%
Frequency	2017.2	-0.017 (CI = +/-0.034; p = 0.302)	0.097 (CI = +/-0.168; p = 0.238)	-0.031	-1.68%

CL

Coverage = CL
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.046 (CI = +/-0.020; p = 0.000)	0.065 (CI = +/-0.096; p = 0.174)	0.012 (CI = +/-0.007; p = 0.001)	0.020 (CI = +/-0.181; p = 0.824)	0.730	+4.66%
Loss Cost	2011.2	0.049 (CI = +/-0.021; p = 0.000)	0.058 (CI = +/-0.098; p = 0.229)	0.012 (CI = +/-0.007; p = 0.001)	0.002 (CI = +/-0.186; p = 0.979)	0.733	+5.00%
Loss Cost	2012.1	0.050 (CI = +/-0.024; p = 0.000)	0.062 (CI = +/-0.102; p = 0.219)	0.012 (CI = +/-0.007; p = 0.002)	-0.007 (CI = +/-0.197; p = 0.945)	0.717	+5.16%
Loss Cost	2012.2	0.052 (CI = +/-0.026; p = 0.000)	0.060 (CI = +/-0.106; p = 0.253)	0.012 (CI = +/-0.007; p = 0.002)	-0.013 (CI = +/-0.206; p = 0.898)	0.705	+5.30%
Loss Cost	2013.1	0.048 (CI = +/-0.028; p = 0.002)	0.051 (CI = +/-0.110; p = 0.347)	0.012 (CI = +/-0.007; p = 0.003)	0.008 (CI = +/-0.217; p = 0.941)	0.672	+4.88%
Loss Cost	2013.2	0.047 (CI = +/-0.031; p = 0.005)	0.052 (CI = +/-0.115; p = 0.357)	0.012 (CI = +/-0.007; p = 0.003)	0.010 (CI = +/-0.228; p = 0.925)	0.652	+4.82%
Loss Cost	2014.1	0.047 (CI = +/-0.035; p = 0.011)	0.053 (CI = +/-0.122; p = 0.377)	0.012 (CI = +/-0.008; p = 0.004)	0.009 (CI = +/-0.244; p = 0.940)	0.627	+4.85%
Loss Cost	2014.2	0.047 (CI = +/-0.038; p = 0.020)	0.054 (CI = +/-0.128; p = 0.384)	0.012 (CI = +/-0.008; p = 0.006)	0.012 (CI = +/-0.258; p = 0.921)	0.606	+4.76%
Loss Cost	2015.1	0.038 (CI = +/-0.042; p = 0.073)	0.038 (CI = +/-0.132; p = 0.555)	0.012 (CI = +/-0.008; p = 0.006)	0.049 (CI = +/-0.268; p = 0.705)	0.570	+3.87%
Loss Cost	2015.2	0.037 (CI = +/-0.046; p = 0.112)	0.040 (CI = +/-0.139; p = 0.552)	0.012 (CI = +/-0.008; p = 0.008)	0.054 (CI = +/-0.282; p = 0.693)	0.549	+3.73%
Loss Cost	2016.1	0.030 (CI = +/-0.051; p = 0.235)	0.027 (CI = +/-0.146; p = 0.698)	0.012 (CI = +/-0.008; p = 0.009)	0.079 (CI = +/-0.298; p = 0.582)	0.517	+3.03%
Loss Cost	2016.2	0.030 (CI = +/-0.056; p = 0.271)	0.027 (CI = +/-0.156; p = 0.719)	0.012 (CI = +/-0.009; p = 0.013)	0.078 (CI = +/-0.314; p = 0.603)	0.501	+3.05%
Loss Cost	2017.1	0.045 (CI = +/-0.059; p = 0.126)	0.053 (CI = +/-0.157; p = 0.478)	0.011 (CI = +/-0.008; p = 0.013)	0.036 (CI = +/-0.312; p = 0.809)	0.560	+4.57%
Loss Cost	2017.2	0.051 (CI = +/-0.063; p = 0.108)	0.040 (CI = +/-0.166; p = 0.608)	0.011 (CI = +/-0.009; p = 0.022)	0.027 (CI = +/-0.322; p = 0.856)	0.569	+5.19%
Severity	2011.1	0.090 (CI = +/-0.021; p = 0.000)	-0.024 (CI = +/-0.099; p = 0.621)	0.007 (CI = +/-0.007; p = 0.060)	-0.173 (CI = +/-0.187; p = 0.069)	0.862	+9.46%
Severity	2011.2	0.090 (CI = +/-0.023; p = 0.000)	-0.024 (CI = +/-0.103; p = 0.634)	0.007 (CI = +/-0.007; p = 0.066)	-0.173 (CI = +/-0.196; p = 0.082)	0.845	+9.45%
Severity	2012.1	0.086 (CI = +/-0.024; p = 0.000)	-0.035 (CI = +/-0.106; p = 0.500)	0.006 (CI = +/-0.007; p = 0.079)	-0.148 (CI = +/-0.203; p = 0.146)	0.826	+8.97%
Severity	2012.2	0.085 (CI = +/-0.027; p = 0.000)	-0.033 (CI = +/-0.110; p = 0.542)	0.006 (CI = +/-0.007; p = 0.086)	-0.142 (CI = +/-0.213; p = 0.181)	0.801	+8.84%
Severity	2013.1	0.075 (CI = +/-0.027; p = 0.000)	-0.055 (CI = +/-0.107; p = 0.297)	0.006 (CI = +/-0.007; p = 0.095)	-0.091 (CI = +/-0.210; p = 0.376)	0.787	+7.78%
Severity	2013.2	0.067 (CI = +/-0.028; p = 0.000)	-0.041 (CI = +/-0.104; p = 0.424)	0.006 (CI = +/-0.007; p = 0.084)	-0.054 (CI = +/-0.207; p = 0.591)	0.762	+6.92%
Severity	2014.1	0.062 (CI = +/-0.031; p = 0.001)	-0.051 (CI = +/-0.108; p = 0.334)	0.006 (CI = +/-0.007; p = 0.097)	-0.030 (CI = +/-0.217; p = 0.773)	0.734	+6.39%
Severity	2014.2	0.061 (CI = +/-0.034; p = 0.001)	-0.050 (CI = +/-0.113; p = 0.363)	0.006 (CI = +/-0.007; p = 0.106)	-0.028 (CI = +/-0.229; p = 0.799)	0.700	+6.33%
Severity	2015.1	0.057 (CI = +/-0.038; p = 0.006)	-0.059 (CI = +/-0.120; p = 0.315)	0.006 (CI = +/-0.007; p = 0.119)	-0.010 (CI = +/-0.243; p = 0.932)	0.668	+5.88%
Severity	2015.2	0.049 (CI = +/-0.040; p = 0.019)	-0.046 (CI = +/-0.120; p = 0.435)	0.006 (CI = +/-0.007; p = 0.102)	0.018 (CI = +/-0.245; p = 0.876)	0.619	+5.04%
Severity	2016.1	0.048 (CI = +/-0.045; p = 0.040)	-0.048 (CI = +/-0.129; p = 0.439)	0.006 (CI = +/-0.007; p = 0.113)	0.024 (CI = +/-0.263; p = 0.850)	0.587	+4.88%
Severity	2016.2	0.050 (CI = +/-0.050; p = 0.050)	-0.052 (CI = +/-0.137; p = 0.434)	0.006 (CI = +/-0.008; p = 0.134)	0.019 (CI = +/-0.276; p = 0.887)	0.557	+5.08%
Severity	2017.1	0.062 (CI = +/-0.052; p = 0.023)	-0.029 (CI = +/-0.138; p = 0.663)	0.005 (CI = +/-0.007; p = 0.143)	-0.018 (CI = +/-0.275; p = 0.888)	0.609	+6.43%
Severity	2017.2	0.063 (CI = +/-0.057; p = 0.033)	-0.030 (CI = +/-0.149; p = 0.673)	0.005 (CI = +/-0.008; p = 0.171)	-0.019 (CI = +/-0.289; p = 0.889)	0.566	+6.49%
Frequency	2011.1	-0.045 (CI = +/-0.015; p = 0.000)	0.089 (CI = +/-0.070; p = 0.015)	0.005 (CI = +/-0.005; p = 0.042)	0.193 (CI = +/-0.132; p = 0.006)	0.735	-4.38%
Frequency	2011.2	-0.042 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.070; p = 0.023)	0.005 (CI = +/-0.005; p = 0.037)	0.175 (CI = +/-0.134; p = 0.013)	0.688	-4.07%
Frequency	2012.1	-0.036 (CI = +/-0.016; p = 0.000)	0.097 (CI = +/-0.068; p = 0.007)	0.006 (CI = +/-0.005; p = 0.019)	0.141 (CI = +/-0.130; p = 0.034)	0.677	-3.49%
Frequency	2012.2	-0.033 (CI = +/-0.017; p = 0.000)	0.093 (CI = +/-0.069; p = 0.011)	0.006 (CI = +/-0.005; p = 0.019)	0.129 (CI = +/-0.134; p = 0.059)	0.619	-3.26%
Frequency	2013.1	-0.027 (CI = +/-0.017; p = 0.004)	0.106 (CI = +/-0.068; p = 0.004)	0.006 (CI = +/-0.004; p = 0.012)	0.099 (CI = +/-0.133; p = 0.137)	0.609	-2.70%
Frequency	2013.2	-0.020 (CI = +/-0.016; p = 0.020)	0.093 (CI = +/-0.060; p = 0.004)	0.006 (CI = +/-0.004; p = 0.005)	0.065 (CI = +/-0.120; p = 0.275)	0.562	-1.97%
Frequency	2014.1	-0.015 (CI = +/-0.017; p = 0.093)	0.104 (CI = +/-0.060; p = 0.002)	0.006 (CI = +/-0.004; p = 0.003)	0.039 (CI = +/-0.120; p = 0.504)	0.570	-1.44%
Frequency	2014.2	-0.015 (CI = +/-0.019; p = 0.115)	0.105 (CI = +/-0.063; p = 0.003)	0.006 (CI = +/-0.004; p = 0.004)	0.041 (CI = +/-0.127; p = 0.510)	0.532	-1.48%
Frequency	2015.1	-0.019 (CI = +/-0.021; p = 0.066)	0.096 (CI = +/-0.065; p = 0.006)	0.006 (CI = +/-0.004; p = 0.004)	0.059 (CI = +/-0.132; p = 0.359)	0.556	-1.90%
Frequency	2015.2	-0.013 (CI = +/-0.020; p = 0.207)	0.085 (CI = +/-0.061; p = 0.009)	0.006 (CI = +/-0.004; p = 0.003)	0.035 (CI = +/-0.123; p = 0.553)	0.494	-1.24%
Frequency	2016.1	-0.018 (CI = +/-0.022; p = 0.097)	0.075 (CI = +/-0.062; p = 0.020)	0.006 (CI = +/-0.003; p = 0.003)	0.055 (CI = +/-0.125; p = 0.364)	0.535	-1.77%
Frequency	2016.2	-0.019 (CI = +/-0.024; p = 0.098)	0.078 (CI = +/-0.065; p = 0.022)	0.006 (CI = +/-0.004; p = 0.004)	0.059 (CI = +/-0.131; p = 0.349)	0.508	-1.93%
Frequency	2017.1	-0.018 (CI = +/-0.026; p = 0.172)	0.081 (CI = +/-0.070; p = 0.026)	0.006 (CI = +/-0.004; p = 0.005)	0.054 (CI = +/-0.139; p = 0.417)	0.490	-1.75%
Frequency	2017.2	-0.012 (CI = +/-0.026; p = 0.330)	0.070 (CI = +/-0.069; p = 0.047)	0.005 (CI = +/-0.004; p = 0.008)	0.046 (CI = +/-0.133; p = 0.463)	0.409	-1.22%

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.034 (CI = +/-0.023; p = 0.005)	0.040 (CI = +/-0.115; p = 0.483)	0.105 (CI = +/-0.210; p = 0.312)	0.606	+3.49%
Loss Cost	2011.2	0.037 (CI = +/-0.025; p = 0.005)	0.034 (CI = +/-0.118; p = 0.562)	0.090 (CI = +/-0.218; p = 0.401)	0.604	+3.77%
Loss Cost	2012.1	0.037 (CI = +/-0.027; p = 0.009)	0.034 (CI = +/-0.123; p = 0.570)	0.089 (CI = +/-0.230; p = 0.433)	0.579	+3.81%
Loss Cost	2012.2	0.038 (CI = +/-0.030; p = 0.014)	0.032 (CI = +/-0.128; p = 0.604)	0.084 (CI = +/-0.241; p = 0.478)	0.561	+3.90%
Loss Cost	2013.1	0.033 (CI = +/-0.033; p = 0.047)	0.021 (CI = +/-0.132; p = 0.747)	0.110 (CI = +/-0.252; p = 0.376)	0.516	+3.38%
Loss Cost	2013.2	0.033 (CI = +/-0.036; p = 0.074)	0.022 (CI = +/-0.137; p = 0.743)	0.113 (CI = +/-0.265; p = 0.387)	0.487	+3.31%
Loss Cost	2014.1	0.032 (CI = +/-0.040; p = 0.119)	0.020 (CI = +/-0.145; p = 0.778)	0.118 (CI = +/-0.283; p = 0.396)	0.452	+3.20%
Loss Cost	2014.2	0.031 (CI = +/-0.045; p = 0.162)	0.021 (CI = +/-0.152; p = 0.779)	0.120 (CI = +/-0.299; p = 0.413)	0.421	+3.15%
Loss Cost	2015.1	0.022 (CI = +/-0.049; p = 0.366)	0.003 (CI = +/-0.157; p = 0.973)	0.159 (CI = +/-0.312; p = 0.298)	0.362	+2.19%
Loss Cost	2015.2	0.022 (CI = +/-0.054; p = 0.414)	0.003 (CI = +/-0.165; p = 0.973)	0.159 (CI = +/-0.330; p = 0.323)	0.333	+2.18%
Loss Cost	2016.1	0.015 (CI = +/-0.061; p = 0.616)	-0.010 (CI = +/-0.175; p = 0.906)	0.184 (CI = +/-0.350; p = 0.280)	0.280	+1.48%
Loss Cost	2016.2	0.018 (CI = +/-0.067; p = 0.579)	-0.015 (CI = +/-0.184; p = 0.867)	0.175 (CI = +/-0.369; p = 0.328)	0.264	+1.80%
Loss Cost	2017.1	0.035 (CI = +/-0.072; p = 0.318)	0.016 (CI = +/-0.188; p = 0.858)	0.125 (CI = +/-0.372; p = 0.485)	0.334	+3.52%
Loss Cost	2017.2	0.046 (CI = +/-0.076; p = 0.215)	-0.003 (CI = +/-0.193; p = 0.975)	0.103 (CI = +/-0.377; p = 0.566)	0.375	+4.67%
Severity	2011.1	0.084 (CI = +/-0.021; p = 0.000)	-0.039 (CI = +/-0.103; p = 0.449)	-0.125 (CI = +/-0.190; p = 0.188)	0.847	+8.76%
Severity	2011.2	0.084 (CI = +/-0.023; p = 0.000)	-0.038 (CI = +/-0.107; p = 0.471)	-0.123 (CI = +/-0.198; p = 0.212)	0.828	+8.73%
Severity	2012.1	0.079 (CI = +/-0.024; p = 0.000)	-0.050 (CI = +/-0.109; p = 0.354)	-0.097 (CI = +/-0.204; p = 0.336)	0.808	+8.21%
Severity	2012.2	0.078 (CI = +/-0.027; p = 0.000)	-0.047 (CI = +/-0.113; p = 0.395)	-0.091 (CI = +/-0.214; p = 0.390)	0.782	+8.07%
Severity	2013.1	0.068 (CI = +/-0.027; p = 0.000)	-0.070 (CI = +/-0.110; p = 0.200)	-0.041 (CI = +/-0.210; p = 0.692)	0.767	+7.01%
Severity	2013.2	0.060 (CI = +/-0.028; p = 0.000)	-0.056 (CI = +/-0.108; p = 0.295)	-0.003 (CI = +/-0.208; p = 0.974)	0.735	+6.16%
Severity	2014.1	0.054 (CI = +/-0.031; p = 0.002)	-0.067 (CI = +/-0.112; p = 0.225)	0.022 (CI = +/-0.217; p = 0.835)	0.707	+5.58%
Severity	2014.2	0.054 (CI = +/-0.034; p = 0.004)	-0.066 (CI = +/-0.117; p = 0.247)	0.023 (CI = +/-0.230; p = 0.834)	0.671	+5.55%
Severity	2015.1	0.049 (CI = +/-0.038; p = 0.015)	-0.075 (CI = +/-0.123; p = 0.212)	0.043 (CI = +/-0.243; p = 0.716)	0.636	+5.05%
Severity	2015.2	0.042 (CI = +/-0.041; p = 0.047)	-0.064 (CI = +/-0.125; p = 0.294)	0.071 (CI = +/-0.249; p = 0.556)	0.574	+4.25%
Severity	2016.1	0.040 (CI = +/-0.046; p = 0.086)	-0.067 (CI = +/-0.133; p = 0.305)	0.076 (CI = +/-0.267; p = 0.552)	0.540	+4.10%
Severity	2016.2	0.044 (CI = +/-0.051; p = 0.089)	-0.072 (CI = +/-0.140; p = 0.292)	0.066 (CI = +/-0.280; p = 0.622)	0.512	+4.45%
Severity	2017.1	0.057 (CI = +/-0.054; p = 0.038)	-0.046 (CI = +/-0.142; p = 0.495)	0.024 (CI = +/-0.280; p = 0.854)	0.569	+5.92%
Severity	2017.2	0.060 (CI = +/-0.059; p = 0.045)	-0.051 (CI = +/-0.150; p = 0.476)	0.019 (CI = +/-0.293; p = 0.893)	0.529	+6.22%
Frequency	2011.1	-0.050 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.074; p = 0.039)	0.230 (CI = +/-0.136; p = 0.002)	0.698	-4.85%
Frequency	2011.2	-0.047 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.075; p = 0.059)	0.214 (CI = +/-0.138; p = 0.004)	0.640	-4.56%
Frequency	2012.1	-0.042 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.074; p = 0.026)	0.186 (CI = +/-0.138; p = 0.010)	0.605	-4.07%
Frequency	2012.2	-0.039 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.076; p = 0.039)	0.175 (CI = +/-0.143; p = 0.019)	0.531	-3.86%
Frequency	2013.1	-0.035 (CI = +/-0.019; p = 0.001)	0.091 (CI = +/-0.076; p = 0.022)	0.150 (CI = +/-0.145; p = 0.043)	0.490	-3.40%
Frequency	2013.2	-0.027 (CI = +/-0.019; p = 0.006)	0.078 (CI = +/-0.071; p = 0.034)	0.116 (CI = +/-0.137; p = 0.093)	0.373	-2.68%
Frequency	2014.1	-0.023 (CI = +/-0.020; p = 0.030)	0.087 (CI = +/-0.073; p = 0.022)	0.096 (CI = +/-0.142; p = 0.175)	0.342	-2.25%
Frequency	2014.2	-0.023 (CI = +/-0.022; p = 0.045)	0.087 (CI = +/-0.076; p = 0.027)	0.096 (CI = +/-0.150; p = 0.195)	0.286	-2.27%
Frequency	2015.1	-0.028 (CI = +/-0.025; p = 0.030)	0.078 (CI = +/-0.079; p = 0.052)	0.116 (CI = +/-0.156; p = 0.137)	0.315	-2.73%
Frequency	2015.2	-0.020 (CI = +/-0.025; p = 0.110)	0.067 (CI = +/-0.076; p = 0.082)	0.088 (CI = +/-0.152; p = 0.238)	0.165	-1.99%
Frequency	2016.1	-0.025 (CI = +/-0.028; p = 0.068)	0.057 (CI = +/-0.079; p = 0.147)	0.108 (CI = +/-0.158; p = 0.167)	0.198	-2.51%
Frequency	2016.2	-0.026 (CI = +/-0.030; p = 0.092)	0.057 (CI = +/-0.084; p = 0.166)	0.109 (CI = +/-0.167; p = 0.186)	0.142	-2.53%
Frequency	2017.1	-0.023 (CI = +/-0.034; p = 0.172)	0.062 (CI = +/-0.090; p = 0.159)	0.100 (CI = +/-0.177; p = 0.245)	0.119	-2.26%
Frequency	2017.2	-0.015 (CI = +/-0.034; p = 0.363)	0.048 (CI = +/-0.086; p = 0.250)	0.084 (CI = +/-0.168; p = 0.301)	0.001	-1.46%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.068 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.010; p = 0.102)	0.692	+7.01%
Loss Cost	2011.2	0.069 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.010; p = 0.108)	0.683	+7.19%
Loss Cost	2012.1	0.074 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.010; p = 0.105)	0.703	+7.63%
Loss Cost	2012.2	0.072 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.110)	0.674	+7.50%
Loss Cost	2013.1	0.078 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.106)	0.708	+8.09%
Loss Cost	2013.2	0.073 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.089)	0.677	+7.54%
Loss Cost	2014.1	0.080 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.082)	0.733	+8.31%
Loss Cost	2014.2	0.079 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.009; p = 0.088)	0.704	+8.20%
Loss Cost	2015.1	0.082 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.009; p = 0.101)	0.700	+8.54%
Loss Cost	2015.2	0.085 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.009; p = 0.119)	0.693	+8.88%
Loss Cost	2016.1	0.088 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.010; p = 0.142)	0.682	+9.21%
Loss Cost	2016.2	0.091 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.010; p = 0.172)	0.670	+9.58%
Loss Cost	2017.1	0.097 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.010; p = 0.218)	0.667	+10.15%
Loss Cost	2017.2	0.097 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.011; p = 0.246)	0.634	+10.21%
Severity	2011.1	0.076 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.542)	0.823	+7.85%
Severity	2011.2	0.077 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.550)	0.815	+8.01%
Severity	2012.1	0.079 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.559)	0.814	+8.25%
Severity	2012.2	0.079 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.565)	0.794	+8.21%
Severity	2013.1	0.083 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.581)	0.811	+8.67%
Severity	2013.2	0.079 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.008; p = 0.545)	0.789	+8.27%
Severity	2014.1	0.086 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.007; p = 0.573)	0.832	+8.97%
Severity	2014.2	0.085 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.007; p = 0.566)	0.809	+8.83%
Severity	2015.1	0.089 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.622)	0.821	+9.34%
Severity	2015.2	0.089 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.007; p = 0.634)	0.798	+9.34%
Severity	2016.1	0.094 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.715)	0.803	+9.85%
Severity	2016.2	0.095 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.007; p = 0.752)	0.782	+10.00%
Severity	2017.1	0.103 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.007; p = 0.911)	0.801	+10.82%
Severity	2017.2	0.106 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.008; p = 0.997)	0.785	+11.20%
Frequency	2011.1	-0.008 (CI = +/-0.008; p = 0.046)	0.006 (CI = +/-0.004; p = 0.012)	0.291	-0.78%
Frequency	2011.2	-0.008 (CI = +/-0.008; p = 0.066)	0.006 (CI = +/-0.005; p = 0.014)	0.274	-0.76%
Frequency	2012.1	-0.006 (CI = +/-0.008; p = 0.173)	0.006 (CI = +/-0.004; p = 0.013)	0.238	-0.57%
Frequency	2012.2	-0.007 (CI = +/-0.009; p = 0.147)	0.006 (CI = +/-0.004; p = 0.014)	0.246	-0.65%
Frequency	2013.1	-0.005 (CI = +/-0.010; p = 0.263)	0.006 (CI = +/-0.005; p = 0.016)	0.217	-0.53%
Frequency	2013.2	-0.007 (CI = +/-0.010; p = 0.184)	0.006 (CI = +/-0.005; p = 0.016)	0.240	-0.68%
Frequency	2014.1	-0.006 (CI = +/-0.011; p = 0.270)	0.006 (CI = +/-0.005; p = 0.019)	0.215	-0.61%
Frequency	2014.2	-0.006 (CI = +/-0.012; p = 0.327)	0.006 (CI = +/-0.005; p = 0.022)	0.199	-0.59%
Frequency	2015.1	-0.007 (CI = +/-0.013; p = 0.261)	0.006 (CI = +/-0.005; p = 0.023)	0.213	-0.73%
Frequency	2015.2	-0.004 (CI = +/-0.014; p = 0.536)	0.006 (CI = +/-0.005; p = 0.027)	0.174	-0.42%
Frequency	2016.1	-0.006 (CI = +/-0.015; p = 0.435)	0.006 (CI = +/-0.005; p = 0.027)	0.186	-0.58%
Frequency	2016.2	-0.004 (CI = +/-0.017; p = 0.634)	0.006 (CI = +/-0.005; p = 0.036)	0.155	-0.39%
Frequency	2017.1	-0.006 (CI = +/-0.019; p = 0.511)	0.006 (CI = +/-0.005; p = 0.036)	0.168	-0.60%
Frequency	2017.2	-0.009 (CI = +/-0.022; p = 0.389)	0.006 (CI = +/-0.006; p = 0.034)	0.188	-0.89%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, phys_dam_xs_inf

Fit	Start Date	Time	Seasonality	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.032 (CI = +/-0.018; p = 0.001)	-0.213 (CI = +/-0.097; p = 0.000)	0.429 (CI = +/-0.194; p = 0.000)	0.863	+3.29%
Loss Cost	2011.2	0.035 (CI = +/-0.020; p = 0.001)	-0.219 (CI = +/-0.100; p = 0.000)	0.413 (CI = +/-0.202; p = 0.000)	0.860	+3.55%
Loss Cost	2012.1	0.036 (CI = +/-0.022; p = 0.002)	-0.216 (CI = +/-0.104; p = 0.000)	0.405 (CI = +/-0.212; p = 0.001)	0.858	+3.69%
Loss Cost	2012.2	0.033 (CI = +/-0.024; p = 0.008)	-0.209 (CI = +/-0.107; p = 0.001)	0.425 (CI = +/-0.221; p = 0.001)	0.846	+3.35%
Loss Cost	2013.1	0.036 (CI = +/-0.026; p = 0.008)	-0.201 (CI = +/-0.110; p = 0.001)	0.406 (CI = +/-0.231; p = 0.001)	0.848	+3.70%
Loss Cost	2013.2	0.024 (CI = +/-0.025; p = 0.066)	-0.177 (CI = +/-0.100; p = 0.001)	0.478 (CI = +/-0.214; p = 0.000)	0.860	+2.39%
Loss Cost	2014.1	0.030 (CI = +/-0.028; p = 0.036)	-0.165 (CI = +/-0.102; p = 0.003)	0.446 (CI = +/-0.221; p = 0.000)	0.867	+3.01%
Loss Cost	2014.2	0.024 (CI = +/-0.031; p = 0.112)	-0.157 (CI = +/-0.105; p = 0.006)	0.474 (CI = +/-0.234; p = 0.000)	0.857	+2.47%
Loss Cost	2015.1	0.019 (CI = +/-0.035; p = 0.257)	-0.165 (CI = +/-0.109; p = 0.005)	0.500 (CI = +/-0.249; p = 0.001)	0.855	+1.94%
Loss Cost	2015.2	0.024 (CI = +/-0.039; p = 0.219)	-0.171 (CI = +/-0.114; p = 0.006)	0.477 (CI = +/-0.269; p = 0.002)	0.850	+2.41%
Loss Cost	2016.1	0.014 (CI = +/-0.044; p = 0.500)	-0.183 (CI = +/-0.118; p = 0.005)	0.520 (CI = +/-0.286; p = 0.001)	0.849	+1.46%
Loss Cost	2016.2	0.020 (CI = +/-0.052; p = 0.419)	-0.190 (CI = +/-0.125; p = 0.005)	0.495 (CI = +/-0.314; p = 0.004)	0.843	+2.03%
Loss Cost	2017.1	0.012 (CI = +/-0.061; p = 0.682)	-0.199 (CI = +/-0.132; p = 0.006)	0.530 (CI = +/-0.346; p = 0.005)	0.839	+1.19%
Loss Cost	2017.2	0.011 (CI = +/-0.072; p = 0.753)	-0.198 (CI = +/-0.142; p = 0.010)	0.534 (CI = +/-0.389; p = 0.011)	0.822	+1.08%
Severity	2011.1	0.054 (CI = +/-0.015; p = 0.000)	-0.158 (CI = +/-0.082; p = 0.000)	0.273 (CI = +/-0.163; p = 0.002)	0.910	+5.52%
Severity	2011.2	0.057 (CI = +/-0.016; p = 0.000)	-0.165 (CI = +/-0.083; p = 0.000)	0.255 (CI = +/-0.168; p = 0.005)	0.908	+5.81%
Severity	2012.1	0.056 (CI = +/-0.018; p = 0.000)	-0.166 (CI = +/-0.087; p = 0.001)	0.257 (CI = +/-0.177; p = 0.006)	0.903	+5.78%
Severity	2012.2	0.055 (CI = +/-0.020; p = 0.000)	-0.164 (CI = +/-0.090; p = 0.001)	0.263 (CI = +/-0.187; p = 0.008)	0.893	+5.68%
Severity	2013.1	0.058 (CI = +/-0.022; p = 0.000)	-0.157 (CI = +/-0.093; p = 0.002)	0.244 (CI = +/-0.195; p = 0.016)	0.892	+6.02%
Severity	2013.2	0.050 (CI = +/-0.023; p = 0.000)	-0.141 (CI = +/-0.090; p = 0.004)	0.293 (CI = +/-0.191; p = 0.004)	0.890	+5.13%
Severity	2014.1	0.058 (CI = +/-0.024; p = 0.000)	-0.127 (CI = +/-0.088; p = 0.007)	0.252 (CI = +/-0.192; p = 0.013)	0.901	+5.94%
Severity	2014.2	0.054 (CI = +/-0.027; p = 0.000)	-0.120 (CI = +/-0.092; p = 0.013)	0.273 (CI = +/-0.204; p = 0.011)	0.890	+5.51%
Severity	2015.1	0.057 (CI = +/-0.030; p = 0.001)	-0.116 (CI = +/-0.096; p = 0.021)	0.258 (CI = +/-0.219; p = 0.023)	0.886	+5.83%
Severity	2015.2	0.055 (CI = +/-0.035; p = 0.004)	-0.114 (CI = +/-0.101; p = 0.030)	0.265 (CI = +/-0.238; p = 0.031)	0.872	+5.67%
Severity	2016.1	0.057 (CI = +/-0.040; p = 0.009)	-0.111 (CI = +/-0.108; p = 0.044)	0.257 (CI = +/-0.260; p = 0.053)	0.865	+5.87%
Severity	2016.2	0.059 (CI = +/-0.047; p = 0.018)	-0.113 (CI = +/-0.114; p = 0.052)	0.248 (CI = +/-0.288; p = 0.086)	0.849	+6.08%
Severity	2017.1	0.067 (CI = +/-0.055; p = 0.021)	-0.105 (CI = +/-0.121; p = 0.085)	0.214 (CI = +/-0.316; p = 0.169)	0.846	+6.93%
Severity	2017.2	0.076 (CI = +/-0.065; p = 0.025)	-0.113 (CI = +/-0.128; p = 0.078)	0.176 (CI = +/-0.350; p = 0.296)	0.833	+7.91%
Frequency	2011.1	-0.021 (CI = +/-0.012; p = 0.001)	-0.054 (CI = +/-0.064; p = 0.095)	0.156 (CI = +/-0.129; p = 0.020)	0.312	-2.12%
Frequency	2011.2	-0.022 (CI = +/-0.013; p = 0.002)	-0.054 (CI = +/-0.067; p = 0.112)	0.158 (CI = +/-0.135; p = 0.024)	0.294	-2.14%
Frequency	2012.1	-0.020 (CI = +/-0.014; p = 0.009)	-0.049 (CI = +/-0.069; p = 0.153)	0.147 (CI = +/-0.141; p = 0.041)	0.206	-1.97%
Frequency	2012.2	-0.022 (CI = +/-0.016; p = 0.008)	-0.044 (CI = +/-0.071; p = 0.211)	0.162 (CI = +/-0.147; p = 0.032)	0.225	-2.20%
Frequency	2013.1	-0.022 (CI = +/-0.018; p = 0.016)	-0.044 (CI = +/-0.074; p = 0.233)	0.161 (CI = +/-0.156; p = 0.043)	0.170	-2.19%
Frequency	2013.2	-0.026 (CI = +/-0.019; p = 0.009)	-0.036 (CI = +/-0.075; p = 0.337)	0.186 (CI = +/-0.160; p = 0.025)	0.216	-2.61%
Frequency	2014.1	-0.028 (CI = +/-0.021; p = 0.012)	-0.038 (CI = +/-0.079; p = 0.321)	0.194 (CI = +/-0.171; p = 0.028)	0.189	-2.76%
Frequency	2014.2	-0.029 (CI = +/-0.024; p = 0.020)	-0.036 (CI = +/-0.083; p = 0.368)	0.201 (CI = +/-0.184; p = 0.034)	0.172	-2.88%
Frequency	2015.1	-0.037 (CI = +/-0.026; p = 0.007)	-0.049 (CI = +/-0.082; p = 0.223)	0.242 (CI = +/-0.186; p = 0.014)	0.264	-3.67%
Frequency	2015.2	-0.031 (CI = +/-0.029; p = 0.035)	-0.058 (CI = +/-0.084; p = 0.167)	0.212 (CI = +/-0.197; p = 0.037)	0.199	-3.09%
Frequency	2016.1	-0.043 (CI = +/-0.031; p = 0.010)	-0.072 (CI = +/-0.082; p = 0.082)	0.263 (CI = +/-0.200; p = 0.013)	0.311	-4.16%
Frequency	2016.2	-0.039 (CI = +/-0.036; p = 0.037)	-0.076 (CI = +/-0.087; p = 0.081)	0.247 (CI = +/-0.220; p = 0.030)	0.274	-3.81%
Frequency	2017.1	-0.055 (CI = +/-0.038; p = 0.008)	-0.094 (CI = +/-0.083; p = 0.029)	0.316 (CI = +/-0.218; p = 0.008)	0.418	-5.37%
Frequency	2017.2	-0.065 (CI = +/-0.044; p = 0.007)	-0.085 (CI = +/-0.086; p = 0.052)	0.358 (CI = +/-0.235; p = 0.006)	0.455	-6.33%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility, phys_dam_xs_inf

Fit	Start Date	Time	Seasonality	Mobility	Phys_dam_xs_inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.028 (CI = +/-0.022; p = 0.014)	-0.218 (CI = +/-0.099; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.504)	0.473 (CI = +/-0.238; p = 0.000)	0.860	+2.87%
Loss Cost	2011.2	0.031 (CI = +/-0.024; p = 0.014)	-0.223 (CI = +/-0.102; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.562)	0.454 (CI = +/-0.249; p = 0.001)	0.856	+3.15%
Loss Cost	2012.1	0.032 (CI = +/-0.027; p = 0.021)	-0.220 (CI = +/-0.107; p = 0.000)	-0.002 (CI = +/-0.009; p = 0.606)	0.444 (CI = +/-0.266; p = 0.002)	0.853	+3.28%
Loss Cost	2012.2	0.028 (CI = +/-0.029; p = 0.062)	-0.213 (CI = +/-0.109; p = 0.001)	-0.003 (CI = +/-0.009; p = 0.541)	0.475 (CI = +/-0.279; p = 0.002)	0.842	+2.83%
Loss Cost	2013.1	0.032 (CI = +/-0.033; p = 0.059)	-0.206 (CI = +/-0.114; p = 0.001)	-0.002 (CI = +/-0.009; p = 0.629)	0.449 (CI = +/-0.300; p = 0.005)	0.842	+3.22%
Loss Cost	2013.2	0.015 (CI = +/-0.032; p = 0.327)	-0.183 (CI = +/-0.102; p = 0.001)	-0.004 (CI = +/-0.008; p = 0.363)	0.555 (CI = +/-0.275; p = 0.000)	0.859	+1.53%
Loss Cost	2014.1	0.022 (CI = +/-0.035; p = 0.203)	-0.172 (CI = +/-0.105; p = 0.003)	-0.003 (CI = +/-0.008; p = 0.484)	0.510 (CI = +/-0.294; p = 0.002)	0.864	+2.26%
Loss Cost	2014.2	0.015 (CI = +/-0.039; p = 0.437)	-0.163 (CI = +/-0.108; p = 0.005)	-0.003 (CI = +/-0.008; p = 0.410)	0.555 (CI = +/-0.311; p = 0.001)	0.855	+1.49%
Loss Cost	2015.1	0.006 (CI = +/-0.045; p = 0.794)	-0.176 (CI = +/-0.112; p = 0.004)	-0.004 (CI = +/-0.009; p = 0.319)	0.609 (CI = +/-0.336; p = 0.001)	0.855	+0.56%
Loss Cost	2015.2	0.010 (CI = +/-0.051; p = 0.686)	-0.180 (CI = +/-0.117; p = 0.005)	-0.004 (CI = +/-0.009; p = 0.366)	0.586 (CI = +/-0.367; p = 0.004)	0.848	+0.99%
Loss Cost	2016.1	-0.006 (CI = +/-0.057; p = 0.822)	-0.198 (CI = +/-0.120; p = 0.003)	-0.005 (CI = +/-0.009; p = 0.250)	0.673 (CI = +/-0.393; p = 0.002)	0.853	-0.61%
Loss Cost	2016.2	-0.001 (CI = +/-0.066; p = 0.968)	-0.202 (CI = +/-0.127; p = 0.004)	-0.005 (CI = +/-0.010; p = 0.287)	0.648 (CI = +/-0.433; p = 0.006)	0.845	-0.13%
Loss Cost	2017.1	-0.016 (CI = +/-0.077; p = 0.653)	-0.217 (CI = +/-0.134; p = 0.004)	-0.006 (CI = +/-0.010; p = 0.234)	0.723 (CI = +/-0.478; p = 0.006)	0.845	-1.63%
Loss Cost	2017.2	-0.019 (CI = +/-0.089; p = 0.652)	-0.215 (CI = +/-0.144; p = 0.007)	-0.006 (CI = +/-0.010; p = 0.251)	0.734 (CI = +/-0.527; p = 0.010)	0.828	-1.88%
Severity	2011.1	0.044 (CI = +/-0.017; p = 0.000)	-0.170 (CI = +/-0.078; p = 0.000)	-0.006 (CI = +/-0.006; p = 0.057)	0.375 (CI = +/-0.187; p = 0.000)	0.919	+4.53%
Severity	2011.2	0.047 (CI = +/-0.019; p = 0.000)	-0.175 (CI = +/-0.080; p = 0.000)	-0.006 (CI = +/-0.006; p = 0.074)	0.356 (CI = +/-0.196; p = 0.001)	0.916	+4.80%
Severity	2012.1	0.045 (CI = +/-0.021; p = 0.000)	-0.178 (CI = +/-0.084; p = 0.000)	-0.006 (CI = +/-0.007; p = 0.072)	0.369 (CI = +/-0.208; p = 0.001)	0.912	+4.61%
Severity	2012.2	0.043 (CI = +/-0.023; p = 0.001)	-0.175 (CI = +/-0.087; p = 0.000)	-0.006 (CI = +/-0.007; p = 0.070)	0.384 (CI = +/-0.221; p = 0.002)	0.904	+4.39%
Severity	2013.1	0.045 (CI = +/-0.026; p = 0.002)	-0.170 (CI = +/-0.091; p = 0.001)	-0.006 (CI = +/-0.007; p = 0.095)	0.367 (CI = +/-0.237; p = 0.004)	0.902	+4.65%
Severity	2013.2	0.034 (CI = +/-0.026; p = 0.014)	-0.154 (CI = +/-0.083; p = 0.001)	-0.007 (CI = +/-0.007; p = 0.036)	0.444 (CI = +/-0.225; p = 0.001)	0.908	+3.41%
Severity	2014.1	0.041 (CI = +/-0.028; p = 0.007)	-0.142 (CI = +/-0.084; p = 0.002)	-0.006 (CI = +/-0.007; p = 0.063)	0.394 (CI = +/-0.235; p = 0.002)	0.914	+4.22%
Severity	2014.2	0.034 (CI = +/-0.031; p = 0.032)	-0.134 (CI = +/-0.085; p = 0.004)	-0.007 (CI = +/-0.007; p = 0.048)	0.436 (CI = +/-0.247; p = 0.002)	0.907	+3.50%
Severity	2015.1	0.035 (CI = +/-0.036; p = 0.058)	-0.133 (CI = +/-0.091; p = 0.007)	-0.007 (CI = +/-0.007; p = 0.062)	0.432 (CI = +/-0.274; p = 0.004)	0.902	+3.56%
Severity	2015.2	0.031 (CI = +/-0.041; p = 0.134)	-0.129 (CI = +/-0.095; p = 0.011)	-0.007 (CI = +/-0.007; p = 0.062)	0.456 (CI = +/-0.298; p = 0.005)	0.891	+3.13%
Severity	2016.1	0.028 (CI = +/-0.049; p = 0.235)	-0.131 (CI = +/-0.102; p = 0.015)	-0.007 (CI = +/-0.008; p = 0.071)	0.468 (CI = +/-0.335; p = 0.009)	0.885	+2.88%
Severity	2016.2	0.028 (CI = +/-0.057; p = 0.305)	-0.131 (CI = +/-0.108; p = 0.021)	-0.007 (CI = +/-0.008; p = 0.083)	0.470 (CI = +/-0.370; p = 0.016)	0.871	+2.85%
Severity	2017.1	0.033 (CI = +/-0.068; p = 0.308)	-0.126 (CI = +/-0.117; p = 0.037)	-0.007 (CI = +/-0.009; p = 0.112)	0.445 (CI = +/-0.418; p = 0.039)	0.864	+3.38%
Severity	2017.2	0.042 (CI = +/-0.077; p = 0.263)	-0.133 (CI = +/-0.124; p = 0.038)	-0.007 (CI = +/-0.009; p = 0.131)	0.408 (CI = +/-0.456; p = 0.075)	0.852	+4.25%
Frequency	2011.1	-0.016 (CI = +/-0.014; p = 0.030)	-0.048 (CI = +/-0.064; p = 0.137)	0.004 (CI = +/-0.005; p = 0.180)	0.098 (CI = +/-0.154; p = 0.199)	0.335	-1.59%
Frequency	2011.2	-0.016 (CI = +/-0.016; p = 0.048)	-0.048 (CI = +/-0.067; p = 0.149)	0.004 (CI = +/-0.005; p = 0.190)	0.097 (CI = +/-0.162; p = 0.228)	0.316	-1.58%
Frequency	2012.1	-0.013 (CI = +/-0.017; p = 0.139)	-0.042 (CI = +/-0.068; p = 0.221)	0.004 (CI = +/-0.005; p = 0.150)	0.075 (CI = +/-0.171; p = 0.371)	0.245	-1.27%
Frequency	2012.2	-0.015 (CI = +/-0.019; p = 0.114)	-0.038 (CI = +/-0.071; p = 0.276)	0.004 (CI = +/-0.006; p = 0.183)	0.091 (CI = +/-0.180; p = 0.307)	0.254	-1.49%
Frequency	2013.1	-0.014 (CI = +/-0.021; p = 0.196)	-0.036 (CI = +/-0.074; p = 0.330)	0.004 (CI = +/-0.006; p = 0.182)	0.082 (CI = +/-0.194; p = 0.390)	0.203	-1.36%
Frequency	2013.2	-0.018 (CI = +/-0.023; p = 0.118)	-0.029 (CI = +/-0.075; p = 0.428)	0.003 (CI = +/-0.006; p = 0.234)	0.111 (CI = +/-0.203; p = 0.268)	0.235	-1.81%
Frequency	2014.1	-0.019 (CI = +/-0.027; p = 0.154)	-0.030 (CI = +/-0.080; p = 0.435)	0.003 (CI = +/-0.006; p = 0.267)	0.116 (CI = +/-0.222; p = 0.289)	0.201	-1.89%
Frequency	2014.2	-0.020 (CI = +/-0.030; p = 0.192)	-0.030 (CI = +/-0.083; p = 0.464)	0.003 (CI = +/-0.007; p = 0.290)	0.119 (CI = +/-0.241; p = 0.312)	0.180	-1.94%
Frequency	2015.1	-0.029 (CI = +/-0.034; p = 0.084)	-0.043 (CI = +/-0.085; p = 0.301)	0.002 (CI = +/-0.007; p = 0.437)	0.177 (CI = +/-0.255; p = 0.161)	0.248	-2.90%
Frequency	2015.2	-0.021 (CI = +/-0.037; p = 0.252)	-0.051 (CI = +/-0.086; p = 0.226)	0.003 (CI = +/-0.007; p = 0.354)	0.130 (CI = +/-0.269; p = 0.321)	0.194	-2.07%
Frequency	2016.1	-0.035 (CI = +/-0.041; p = 0.095)	-0.067 (CI = +/-0.087; p = 0.122)	0.002 (CI = +/-0.007; p = 0.533)	0.204 (CI = +/-0.283; p = 0.145)	0.284	-3.40%
Frequency	2016.2	-0.029 (CI = +/-0.047; p = 0.206)	-0.071 (CI = +/-0.091; p = 0.117)	0.002 (CI = +/-0.007; p = 0.504)	0.178 (CI = +/-0.310; p = 0.238)	0.247	-2.89%
Frequency	2017.1	-0.050 (CI = +/-0.051; p = 0.056)	-0.091 (CI = +/-0.089; p = 0.046)	0.001 (CI = +/-0.007; p = 0.720)	0.278 (CI = +/-0.317; p = 0.080)	0.379	-4.85%
Frequency	2017.2	-0.061 (CI = +/-0.057; p = 0.039)	-0.082 (CI = +/-0.092; p = 0.075)	0.001 (CI = +/-0.007; p = 0.767)	0.326 (CI = +/-0.337; p = 0.057)	0.414	-5.88%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2015.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.066 (CI = +/-0.018; p = 0.000)	0.668	+6.78%
Loss Cost	2011.2	0.067 (CI = +/-0.019; p = 0.000)	0.658	+6.96%
Loss Cost	2012.1	0.072 (CI = +/-0.020; p = 0.000)	0.680	+7.45%
Loss Cost	2012.2	0.071 (CI = +/-0.021; p = 0.000)	0.646	+7.33%
Loss Cost	2013.1	0.077 (CI = +/-0.022; p = 0.000)	0.683	+8.01%
Loss Cost	2013.2	0.072 (CI = +/-0.023; p = 0.000)	0.638	+7.45%
Loss Cost	2014.1	0.080 (CI = +/-0.023; p = 0.000)	0.702	+8.38%
Loss Cost	2014.2	0.080 (CI = +/-0.026; p = 0.000)	0.666	+8.35%
Loss Cost	2015.2	0.085 (CI = +/-0.028; p = 0.000)	0.666	+8.89%
Loss Cost	2016.1	0.089 (CI = +/-0.031; p = 0.000)	0.657	+9.30%
Loss Cost	2016.2	0.093 (CI = +/-0.034; p = 0.000)	0.649	+9.77%
Loss Cost	2017.1	0.100 (CI = +/-0.037; p = 0.000)	0.654	+10.47%
Loss Cost	2017.2	0.102 (CI = +/-0.041; p = 0.000)	0.623	+10.71%
Severity	2011.1	0.074 (CI = +/-0.013; p = 0.000)	0.823	+7.72%
Severity	2011.2	0.076 (CI = +/-0.014; p = 0.000)	0.815	+7.88%
Severity	2012.1	0.078 (CI = +/-0.015; p = 0.000)	0.812	+8.12%
Severity	2012.2	0.078 (CI = +/-0.016; p = 0.000)	0.791	+8.06%
Severity	2013.1	0.082 (CI = +/-0.017; p = 0.000)	0.806	+8.56%
Severity	2013.2	0.078 (CI = +/-0.018; p = 0.000)	0.780	+8.12%
Severity	2014.1	0.085 (CI = +/-0.017; p = 0.000)	0.823	+8.89%
Severity	2014.2	0.084 (CI = +/-0.019; p = 0.000)	0.795	+8.74%
Severity	2015.2	0.089 (CI = +/-0.020; p = 0.000)	0.806	+9.34%
Severity	2016.1	0.094 (CI = +/-0.022; p = 0.000)	0.812	+9.87%
Severity	2016.2	0.096 (CI = +/-0.024; p = 0.000)	0.794	+10.04%
Severity	2017.1	0.103 (CI = +/-0.025; p = 0.000)	0.813	+10.84%
Severity	2017.2	0.106 (CI = +/-0.028; p = 0.000)	0.800	+11.20%
Frequency	2011.1	-0.009 (CI = +/-0.008; p = 0.039)	0.117	-0.88%
Frequency	2011.2	-0.008 (CI = +/-0.009; p = 0.062)	0.094	-0.85%
Frequency	2012.1	-0.006 (CI = +/-0.009; p = 0.177)	0.035	-0.62%
Frequency	2012.2	-0.007 (CI = +/-0.010; p = 0.173)	0.037	-0.68%
Frequency	2013.1	-0.005 (CI = +/-0.011; p = 0.335)	-0.001	-0.51%
Frequency	2013.2	-0.006 (CI = +/-0.012; p = 0.283)	0.009	-0.62%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.448)	-0.019	-0.47%
Frequency	2014.2	-0.004 (CI = +/-0.014; p = 0.598)	-0.035	-0.36%
Frequency	2015.2	-0.004 (CI = +/-0.016; p = 0.582)	-0.035	-0.42%
Frequency	2016.1	-0.005 (CI = +/-0.017; p = 0.537)	-0.033	-0.52%
Frequency	2016.2	-0.002 (CI = +/-0.019; p = 0.790)	-0.054	-0.24%
Frequency	2017.1	-0.003 (CI = +/-0.021; p = 0.743)	-0.055	-0.33%
Frequency	2017.2	-0.004 (CI = +/-0.024; p = 0.698)	-0.056	-0.44%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2015.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.065 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.130; p = 0.002)	0.766	+6.69%
Loss Cost	2011.2	0.068 (CI = +/-0.015; p = 0.000)	-0.241 (CI = +/-0.130; p = 0.001)	0.775	+7.06%
Loss Cost	2012.1	0.071 (CI = +/-0.016; p = 0.000)	-0.228 (CI = +/-0.132; p = 0.002)	0.782	+7.36%
Loss Cost	2012.2	0.072 (CI = +/-0.018; p = 0.000)	-0.233 (CI = +/-0.138; p = 0.002)	0.758	+7.47%
Loss Cost	2013.1	0.076 (CI = +/-0.018; p = 0.000)	-0.216 (CI = +/-0.138; p = 0.004)	0.776	+7.94%
Loss Cost	2013.2	0.073 (CI = +/-0.020; p = 0.000)	-0.203 (CI = +/-0.142; p = 0.007)	0.733	+7.62%
Loss Cost	2014.1	0.080 (CI = +/-0.020; p = 0.000)	-0.180 (CI = +/-0.137; p = 0.013)	0.772	+8.34%
Loss Cost	2014.2	0.082 (CI = +/-0.022; p = 0.000)	-0.189 (CI = +/-0.144; p = 0.013)	0.749	+8.59%
Loss Cost	2015.2	0.085 (CI = +/-0.025; p = 0.000)	-0.181 (CI = +/-0.149; p = 0.020)	0.741	+8.89%
Loss Cost	2016.1	0.086 (CI = +/-0.027; p = 0.000)	-0.177 (CI = +/-0.158; p = 0.030)	0.727	+9.01%
Loss Cost	2016.2	0.093 (CI = +/-0.029; p = 0.000)	-0.200 (CI = +/-0.159; p = 0.017)	0.742	+9.77%
Loss Cost	2017.1	0.096 (CI = +/-0.033; p = 0.000)	-0.191 (CI = +/-0.169; p = 0.029)	0.734	+10.08%
Loss Cost	2017.2	0.102 (CI = +/-0.036; p = 0.000)	-0.207 (CI = +/-0.175; p = 0.024)	0.723	+10.71%
Severity	2011.1	0.074 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.100; p = 0.003)	0.869	+7.66%
Severity	2011.2	0.076 (CI = +/-0.012; p = 0.000)	-0.172 (CI = +/-0.100; p = 0.002)	0.872	+7.95%
Severity	2012.1	0.078 (CI = +/-0.013; p = 0.000)	-0.167 (CI = +/-0.103; p = 0.003)	0.866	+8.06%
Severity	2012.2	0.078 (CI = +/-0.014; p = 0.000)	-0.172 (CI = +/-0.108; p = 0.003)	0.852	+8.17%
Severity	2013.1	0.082 (CI = +/-0.015; p = 0.000)	-0.160 (CI = +/-0.108; p = 0.006)	0.858	+8.51%
Severity	2013.2	0.079 (CI = +/-0.016; p = 0.000)	-0.149 (CI = +/-0.112; p = 0.011)	0.832	+8.24%
Severity	2014.1	0.085 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.105; p = 0.019)	0.860	+8.87%
Severity	2014.2	0.085 (CI = +/-0.017; p = 0.000)	-0.131 (CI = +/-0.112; p = 0.024)	0.837	+8.91%
Severity	2015.2	0.089 (CI = +/-0.019; p = 0.000)	-0.119 (CI = +/-0.113; p = 0.039)	0.840	+9.34%
Severity	2016.1	0.092 (CI = +/-0.020; p = 0.000)	-0.108 (CI = +/-0.117; p = 0.068)	0.838	+9.69%
Severity	2016.2	0.096 (CI = +/-0.022; p = 0.000)	-0.118 (CI = +/-0.122; p = 0.056)	0.827	+10.04%
Severity	2017.1	0.101 (CI = +/-0.024; p = 0.000)	-0.101 (CI = +/-0.124; p = 0.103)	0.834	+10.63%
Severity	2017.2	0.106 (CI = +/-0.026; p = 0.000)	-0.116 (CI = +/-0.127; p = 0.072)	0.831	+11.20%
Frequency	2011.1	-0.009 (CI = +/-0.008; p = 0.027)	-0.065 (CI = +/-0.069; p = 0.067)	0.196	-0.90%
Frequency	2011.2	-0.008 (CI = +/-0.009; p = 0.058)	-0.069 (CI = +/-0.072; p = 0.059)	0.185	-0.82%
Frequency	2012.1	-0.006 (CI = +/-0.009; p = 0.148)	-0.061 (CI = +/-0.072; p = 0.094)	0.107	-0.64%
Frequency	2012.2	-0.006 (CI = +/-0.010; p = 0.180)	-0.061 (CI = +/-0.076; p = 0.109)	0.104	-0.65%
Frequency	2013.1	-0.005 (CI = +/-0.010; p = 0.308)	-0.056 (CI = +/-0.078; p = 0.150)	0.049	-0.52%
Frequency	2013.2	-0.006 (CI = +/-0.011; p = 0.309)	-0.054 (CI = +/-0.082; p = 0.185)	0.047	-0.57%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.434)	-0.051 (CI = +/-0.085; p = 0.229)	0.007	-0.48%
Frequency	2014.2	-0.003 (CI = +/-0.014; p = 0.665)	-0.058 (CI = +/-0.089; p = 0.186)	0.009	-0.29%
Frequency	2015.2	-0.004 (CI = +/-0.015; p = 0.572)	-0.062 (CI = +/-0.093; p = 0.176)	0.015	-0.42%
Frequency	2016.1	-0.006 (CI = +/-0.017; p = 0.447)	-0.069 (CI = +/-0.097; p = 0.151)	0.035	-0.62%
Frequency	2016.2	-0.002 (CI = +/-0.018; p = 0.778)	-0.081 (CI = +/-0.099; p = 0.100)	0.059	-0.24%
Frequency	2017.1	-0.005 (CI = +/-0.020; p = 0.602)	-0.089 (CI = +/-0.104; p = 0.086)	0.081	-0.50%
Frequency	2017.2	-0.004 (CI = +/-0.023; p = 0.679)	-0.091 (CI = +/-0.111; p = 0.100)	0.074	-0.44%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2015.1
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.067 (CI = +/-0.015; p = 0.000)	-0.210 (CI = +/-0.129; p = 0.003)	0.006 (CI = +/-0.009; p = 0.150)	0.776	+6.88%
Loss Cost	2011.2	0.070 (CI = +/-0.015; p = 0.000)	-0.228 (CI = +/-0.129; p = 0.001)	0.006 (CI = +/-0.008; p = 0.158)	0.784	+7.24%
Loss Cost	2012.1	0.073 (CI = +/-0.016; p = 0.000)	-0.215 (CI = +/-0.131; p = 0.002)	0.006 (CI = +/-0.008; p = 0.154)	0.792	+7.54%
Loss Cost	2012.2	0.073 (CI = +/-0.018; p = 0.000)	-0.219 (CI = +/-0.137; p = 0.003)	0.006 (CI = +/-0.009; p = 0.168)	0.769	+7.62%
Loss Cost	2013.1	0.078 (CI = +/-0.018; p = 0.000)	-0.202 (CI = +/-0.136; p = 0.006)	0.006 (CI = +/-0.008; p = 0.160)	0.787	+8.09%
Loss Cost	2013.2	0.075 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.140; p = 0.012)	0.006 (CI = +/-0.008; p = 0.143)	0.749	+7.74%
Loss Cost	2014.1	0.081 (CI = +/-0.020; p = 0.000)	-0.165 (CI = +/-0.134; p = 0.019)	0.006 (CI = +/-0.008; p = 0.130)	0.788	+8.44%
Loss Cost	2014.2	0.083 (CI = +/-0.022; p = 0.000)	-0.172 (CI = +/-0.142; p = 0.020)	0.006 (CI = +/-0.008; p = 0.153)	0.764	+8.63%
Loss Cost	2015.2	0.085 (CI = +/-0.024; p = 0.000)	-0.165 (CI = +/-0.148; p = 0.030)	0.006 (CI = +/-0.008; p = 0.169)	0.755	+8.88%
Loss Cost	2016.1	0.086 (CI = +/-0.027; p = 0.000)	-0.163 (CI = +/-0.157; p = 0.042)	0.006 (CI = +/-0.009; p = 0.186)	0.741	+8.96%
Loss Cost	2016.2	0.092 (CI = +/-0.029; p = 0.000)	-0.184 (CI = +/-0.160; p = 0.027)	0.005 (CI = +/-0.009; p = 0.250)	0.749	+9.63%
Loss Cost	2017.1	0.094 (CI = +/-0.033; p = 0.000)	-0.178 (CI = +/-0.170; p = 0.041)	0.005 (CI = +/-0.009; p = 0.283)	0.738	+9.86%
Loss Cost	2017.2	0.099 (CI = +/-0.037; p = 0.000)	-0.192 (CI = +/-0.181; p = 0.039)	0.004 (CI = +/-0.010; p = 0.371)	0.720	+10.37%
Severity	2011.1	0.074 (CI = +/-0.012; p = 0.000)	-0.156 (CI = +/-0.103; p = 0.004)	0.001 (CI = +/-0.007; p = 0.763)	0.865	+7.69%
Severity	2011.2	0.077 (CI = +/-0.012; p = 0.000)	-0.170 (CI = +/-0.103; p = 0.002)	0.001 (CI = +/-0.007; p = 0.801)	0.867	+7.97%
Severity	2012.1	0.078 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.107; p = 0.004)	0.001 (CI = +/-0.007; p = 0.802)	0.861	+8.08%
Severity	2012.2	0.079 (CI = +/-0.014; p = 0.000)	-0.170 (CI = +/-0.112; p = 0.004)	0.001 (CI = +/-0.007; p = 0.823)	0.846	+8.19%
Severity	2013.1	0.082 (CI = +/-0.015; p = 0.000)	-0.158 (CI = +/-0.112; p = 0.008)	0.001 (CI = +/-0.007; p = 0.826)	0.852	+8.52%
Severity	2013.2	0.079 (CI = +/-0.016; p = 0.000)	-0.147 (CI = +/-0.116; p = 0.016)	0.001 (CI = +/-0.007; p = 0.776)	0.824	+8.26%
Severity	2014.1	0.085 (CI = +/-0.016; p = 0.000)	-0.127 (CI = +/-0.109; p = 0.025)	0.001 (CI = +/-0.007; p = 0.795)	0.854	+8.88%
Severity	2014.2	0.085 (CI = +/-0.018; p = 0.000)	-0.129 (CI = +/-0.117; p = 0.032)	0.001 (CI = +/-0.007; p = 0.810)	0.828	+8.91%
Severity	2015.2	0.089 (CI = +/-0.019; p = 0.000)	-0.118 (CI = +/-0.118; p = 0.051)	0.001 (CI = +/-0.007; p = 0.853)	0.831	+9.34%
Severity	2016.1	0.092 (CI = +/-0.021; p = 0.000)	-0.107 (CI = +/-0.122; p = 0.082)	0.000 (CI = +/-0.007; p = 0.896)	0.828	+9.68%
Severity	2016.2	0.096 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.128; p = 0.068)	0.000 (CI = +/-0.007; p = 0.994)	0.815	+10.04%
Severity	2017.1	0.101 (CI = +/-0.025; p = 0.000)	-0.102 (CI = +/-0.131; p = 0.116)	0.000 (CI = +/-0.007; p = 0.907)	0.823	+10.65%
Severity	2017.2	0.107 (CI = +/-0.028; p = 0.000)	-0.120 (CI = +/-0.135; p = 0.077)	-0.001 (CI = +/-0.007; p = 0.726)	0.820	+11.30%
Frequency	2011.1	-0.008 (CI = +/-0.007; p = 0.046)	-0.054 (CI = +/-0.064; p = 0.094)	0.005 (CI = +/-0.004; p = 0.019)	0.331	-0.75%
Frequency	2011.2	-0.007 (CI = +/-0.008; p = 0.087)	-0.058 (CI = +/-0.066; p = 0.085)	0.005 (CI = +/-0.004; p = 0.022)	0.320	-0.68%
Frequency	2012.1	-0.005 (CI = +/-0.008; p = 0.217)	-0.050 (CI = +/-0.066; p = 0.133)	0.005 (CI = +/-0.004; p = 0.020)	0.268	-0.50%
Frequency	2012.2	-0.005 (CI = +/-0.009; p = 0.235)	-0.049 (CI = +/-0.069; p = 0.159)	0.005 (CI = +/-0.004; p = 0.023)	0.264	-0.52%
Frequency	2013.1	-0.004 (CI = +/-0.010; p = 0.389)	-0.044 (CI = +/-0.071; p = 0.213)	0.005 (CI = +/-0.004; p = 0.024)	0.222	-0.40%
Frequency	2013.2	-0.005 (CI = +/-0.010; p = 0.346)	-0.040 (CI = +/-0.075; p = 0.275)	0.005 (CI = +/-0.005; p = 0.026)	0.224	-0.48%
Frequency	2014.1	-0.004 (CI = +/-0.011; p = 0.472)	-0.038 (CI = +/-0.078; p = 0.326)	0.005 (CI = +/-0.005; p = 0.030)	0.189	-0.40%
Frequency	2014.2	-0.003 (CI = +/-0.013; p = 0.665)	-0.043 (CI = +/-0.082; p = 0.282)	0.005 (CI = +/-0.005; p = 0.039)	0.180	-0.26%
Frequency	2015.2	-0.004 (CI = +/-0.014; p = 0.532)	-0.048 (CI = +/-0.085; p = 0.254)	0.005 (CI = +/-0.005; p = 0.040)	0.192	-0.42%
Frequency	2016.1	-0.007 (CI = +/-0.015; p = 0.368)	-0.056 (CI = +/-0.088; p = 0.198)	0.005 (CI = +/-0.005; p = 0.038)	0.223	-0.66%
Frequency	2016.2	-0.004 (CI = +/-0.016; p = 0.636)	-0.066 (CI = +/-0.091; p = 0.145)	0.005 (CI = +/-0.005; p = 0.055)	0.221	-0.37%
Frequency	2017.1	-0.007 (CI = +/-0.018; p = 0.411)	-0.076 (CI = +/-0.094; p = 0.107)	0.005 (CI = +/-0.005; p = 0.047)	0.264	-0.71%
Frequency	2017.2	-0.008 (CI = +/-0.021; p = 0.397)	-0.072 (CI = +/-0.102; p = 0.150)	0.005 (CI = +/-0.005; p = 0.054)	0.259	-0.84%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.043 (CI = +/-0.029; p = 0.006)	0.256 (CI = +/-0.267; p = 0.059)	0.700	+4.38%
Loss Cost	2011.2	0.044 (CI = +/-0.032; p = 0.009)	0.250 (CI = +/-0.280; p = 0.077)	0.687	+4.49%
Loss Cost	2012.1	0.051 (CI = +/-0.034; p = 0.005)	0.215 (CI = +/-0.287; p = 0.134)	0.697	+5.19%
Loss Cost	2012.2	0.046 (CI = +/-0.037; p = 0.019)	0.240 (CI = +/-0.299; p = 0.110)	0.670	+4.68%
Loss Cost	2013.1	0.056 (CI = +/-0.040; p = 0.008)	0.191 (CI = +/-0.303; p = 0.206)	0.693	+5.76%
Loss Cost	2013.2	0.042 (CI = +/-0.041; p = 0.048)	0.256 (CI = +/-0.300; p = 0.091)	0.670	+4.28%
Loss Cost	2014.1	0.057 (CI = +/-0.043; p = 0.013)	0.190 (CI = +/-0.297; p = 0.198)	0.712	+5.85%
Loss Cost	2014.2	0.052 (CI = +/-0.049; p = 0.037)	0.208 (CI = +/-0.316; p = 0.184)	0.680	+5.38%
Loss Cost	2015.2	0.059 (CI = +/-0.056; p = 0.038)	0.180 (CI = +/-0.337; p = 0.275)	0.670	+6.12%
Loss Cost	2016.1	0.064 (CI = +/-0.062; p = 0.041)	0.163 (CI = +/-0.356; p = 0.348)	0.656	+6.66%
Loss Cost	2016.2	0.071 (CI = +/-0.068; p = 0.043)	0.143 (CI = +/-0.374; p = 0.429)	0.642	+7.32%
Loss Cost	2017.1	0.080 (CI = +/-0.074; p = 0.035)	0.116 (CI = +/-0.387; p = 0.533)	0.640	+8.38%
Loss Cost	2017.2	0.083 (CI = +/-0.082; p = 0.048)	0.110 (CI = +/-0.408; p = 0.570)	0.605	+8.63%
Severity	2011.1	0.058 (CI = +/-0.022; p = 0.000)	0.183 (CI = +/-0.201; p = 0.072)	0.838	+5.98%
Severity	2011.2	0.059 (CI = +/-0.024; p = 0.000)	0.177 (CI = +/-0.211; p = 0.095)	0.828	+6.10%
Severity	2012.1	0.062 (CI = +/-0.026; p = 0.000)	0.163 (CI = +/-0.220; p = 0.140)	0.822	+6.40%
Severity	2012.2	0.059 (CI = +/-0.029; p = 0.000)	0.178 (CI = +/-0.230; p = 0.123)	0.804	+6.08%
Severity	2013.1	0.066 (CI = +/-0.031; p = 0.000)	0.142 (CI = +/-0.234; p = 0.221)	0.811	+6.86%
Severity	2013.2	0.055 (CI = +/-0.032; p = 0.002)	0.193 (CI = +/-0.231; p = 0.097)	0.799	+5.69%
Severity	2014.1	0.068 (CI = +/-0.033; p = 0.000)	0.137 (CI = +/-0.225; p = 0.219)	0.828	+7.05%
Severity	2014.2	0.062 (CI = +/-0.037; p = 0.002)	0.162 (CI = +/-0.237; p = 0.169)	0.806	+6.42%
Severity	2015.2	0.072 (CI = +/-0.041; p = 0.002)	0.125 (CI = +/-0.247; p = 0.303)	0.808	+7.41%
Severity	2016.1	0.080 (CI = +/-0.044; p = 0.001)	0.096 (CI = +/-0.254; p = 0.436)	0.809	+8.29%
Severity	2016.2	0.081 (CI = +/-0.049; p = 0.003)	0.091 (CI = +/-0.269; p = 0.485)	0.787	+8.47%
Severity	2017.1	0.093 (CI = +/-0.051; p = 0.001)	0.057 (CI = +/-0.267; p = 0.655)	0.804	+9.80%
Severity	2017.2	0.098 (CI = +/-0.056; p = 0.002)	0.046 (CI = +/-0.279; p = 0.727)	0.787	+10.32%
Frequency	2011.1	-0.015 (CI = +/-0.014; p = 0.037)	0.073 (CI = +/-0.131; p = 0.263)	0.127	-1.51%
Frequency	2011.2	-0.015 (CI = +/-0.016; p = 0.054)	0.073 (CI = +/-0.137; p = 0.283)	0.101	-1.52%
Frequency	2012.1	-0.011 (CI = +/-0.017; p = 0.167)	0.053 (CI = +/-0.139; p = 0.441)	0.020	-1.14%
Frequency	2012.2	-0.013 (CI = +/-0.018; p = 0.146)	0.062 (CI = +/-0.146; p = 0.388)	0.028	-1.32%
Frequency	2013.1	-0.010 (CI = +/-0.020; p = 0.292)	0.048 (CI = +/-0.152; p = 0.518)	-0.027	-1.04%
Frequency	2013.2	-0.013 (CI = +/-0.022; p = 0.218)	0.062 (CI = +/-0.159; p = 0.424)	-0.006	-1.34%
Frequency	2014.1	-0.011 (CI = +/-0.025; p = 0.352)	0.053 (CI = +/-0.169; p = 0.523)	-0.047	-1.12%
Frequency	2014.2	-0.010 (CI = +/-0.028; p = 0.474)	0.046 (CI = +/-0.180; p = 0.598)	-0.073	-0.97%
Frequency	2015.2	-0.012 (CI = +/-0.032; p = 0.433)	0.056 (CI = +/-0.193; p = 0.551)	-0.071	-1.21%
Frequency	2016.1	-0.015 (CI = +/-0.035; p = 0.379)	0.066 (CI = +/-0.204; p = 0.502)	-0.064	-1.50%
Frequency	2016.2	-0.011 (CI = +/-0.039; p = 0.570)	0.052 (CI = +/-0.213; p = 0.612)	-0.102	-1.06%
Frequency	2017.1	-0.013 (CI = +/-0.043; p = 0.529)	0.059 (CI = +/-0.225; p = 0.586)	-0.103	-1.29%
Frequency	2017.2	-0.015 (CI = +/-0.047; p = 0.496)	0.064 (CI = +/-0.236; p = 0.569)	-0.104	-1.53%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.048 (CI = +/-0.030; p = 0.003)	0.006 (CI = +/-0.010; p = 0.230)	0.214 (CI = +/-0.274; p = 0.121)	0.706	+4.95%
Loss Cost	2011.2	0.050 (CI = +/-0.033; p = 0.005)	0.006 (CI = +/-0.010; p = 0.235)	0.206 (CI = +/-0.288; p = 0.153)	0.693	+5.11%
Loss Cost	2012.1	0.057 (CI = +/-0.035; p = 0.003)	0.006 (CI = +/-0.010; p = 0.214)	0.167 (CI = +/-0.294; p = 0.252)	0.704	+5.88%
Loss Cost	2012.2	0.052 (CI = +/-0.039; p = 0.010)	0.006 (CI = +/-0.010; p = 0.230)	0.191 (CI = +/-0.307; p = 0.211)	0.678	+5.38%
Loss Cost	2013.1	0.063 (CI = +/-0.041; p = 0.004)	0.006 (CI = +/-0.010; p = 0.202)	0.138 (CI = +/-0.310; p = 0.366)	0.703	+6.53%
Loss Cost	2013.2	0.049 (CI = +/-0.042; p = 0.025)	0.006 (CI = +/-0.010; p = 0.198)	0.203 (CI = +/-0.306; p = 0.181)	0.682	+5.05%
Loss Cost	2014.1	0.065 (CI = +/-0.044; p = 0.006)	0.006 (CI = +/-0.009; p = 0.165)	0.135 (CI = +/-0.301; p = 0.359)	0.727	+6.67%
Loss Cost	2014.2	0.060 (CI = +/-0.049; p = 0.019)	0.006 (CI = +/-0.010; p = 0.176)	0.153 (CI = +/-0.320; p = 0.328)	0.696	+6.22%
Loss Cost	2015.2	0.067 (CI = +/-0.056; p = 0.021)	0.006 (CI = +/-0.010; p = 0.186)	0.126 (CI = +/-0.340; p = 0.445)	0.686	+6.94%
Loss Cost	2016.1	0.071 (CI = +/-0.062; p = 0.026)	0.006 (CI = +/-0.010; p = 0.204)	0.111 (CI = +/-0.359; p = 0.520)	0.671	+7.40%
Loss Cost	2016.2	0.076 (CI = +/-0.068; p = 0.030)	0.006 (CI = +/-0.010; p = 0.229)	0.097 (CI = +/-0.378; p = 0.594)	0.655	+7.93%
Loss Cost	2017.1	0.084 (CI = +/-0.074; p = 0.029)	0.006 (CI = +/-0.011; p = 0.269)	0.077 (CI = +/-0.392; p = 0.682)	0.648	+8.79%
Loss Cost	2017.2	0.084 (CI = +/-0.082; p = 0.044)	0.006 (CI = +/-0.011; p = 0.294)	0.076 (CI = +/-0.413; p = 0.697)	0.611	+8.81%
Severity	2011.1	0.059 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.008; p = 0.853)	0.178 (CI = +/-0.213; p = 0.096)	0.832	+6.05%
Severity	2011.2	0.060 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.008; p = 0.845)	0.172 (CI = +/-0.223; p = 0.125)	0.821	+6.18%
Severity	2012.1	0.063 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.008; p = 0.827)	0.156 (CI = +/-0.233; p = 0.179)	0.814	+6.50%
Severity	2012.2	0.060 (CI = +/-0.031; p = 0.001)	0.001 (CI = +/-0.008; p = 0.847)	0.172 (CI = +/-0.244; p = 0.159)	0.795	+6.17%
Severity	2013.1	0.067 (CI = +/-0.033; p = 0.000)	0.001 (CI = +/-0.008; p = 0.810)	0.135 (CI = +/-0.249; p = 0.274)	0.803	+6.98%
Severity	2013.2	0.056 (CI = +/-0.034; p = 0.003)	0.001 (CI = +/-0.008; p = 0.841)	0.187 (CI = +/-0.246; p = 0.129)	0.789	+5.79%
Severity	2014.1	0.069 (CI = +/-0.035; p = 0.001)	0.001 (CI = +/-0.007; p = 0.801)	0.129 (CI = +/-0.240; p = 0.273)	0.820	+7.16%
Severity	2014.2	0.063 (CI = +/-0.039; p = 0.003)	0.001 (CI = +/-0.007; p = 0.808)	0.154 (CI = +/-0.252; p = 0.215)	0.795	+6.53%
Severity	2015.2	0.073 (CI = +/-0.043; p = 0.002)	0.001 (CI = +/-0.007; p = 0.813)	0.117 (CI = +/-0.263; p = 0.359)	0.797	+7.53%
Severity	2016.1	0.080 (CI = +/-0.046; p = 0.002)	0.001 (CI = +/-0.008; p = 0.848)	0.091 (CI = +/-0.270; p = 0.488)	0.797	+8.37%
Severity	2016.2	0.082 (CI = +/-0.051; p = 0.004)	0.001 (CI = +/-0.008; p = 0.864)	0.086 (CI = +/-0.286; p = 0.531)	0.774	+8.53%
Severity	2017.1	0.094 (CI = +/-0.054; p = 0.002)	0.000 (CI = +/-0.008; p = 0.978)	0.056 (CI = +/-0.283; p = 0.676)	0.790	+9.81%
Severity	2017.2	0.098 (CI = +/-0.059; p = 0.003)	0.000 (CI = +/-0.008; p = 0.959)	0.047 (CI = +/-0.295; p = 0.734)	0.771	+10.32%
Frequency	2011.1	-0.010 (CI = +/-0.014; p = 0.133)	0.005 (CI = +/-0.005; p = 0.025)	0.035 (CI = +/-0.125; p = 0.565)	0.261	-1.04%
Frequency	2011.2	-0.010 (CI = +/-0.015; p = 0.178)	0.005 (CI = +/-0.005; p = 0.028)	0.034 (CI = +/-0.131; p = 0.598)	0.237	-1.01%
Frequency	2012.1	-0.006 (CI = +/-0.016; p = 0.452)	0.005 (CI = +/-0.005; p = 0.021)	0.011 (CI = +/-0.131; p = 0.862)	0.192	-0.58%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.386)	0.005 (CI = +/-0.005; p = 0.025)	0.019 (CI = +/-0.138; p = 0.777)	0.196	-0.74%
Frequency	2013.1	-0.004 (CI = +/-0.019; p = 0.650)	0.006 (CI = +/-0.005; p = 0.024)	0.003 (CI = +/-0.143; p = 0.962)	0.161	-0.42%
Frequency	2013.2	-0.007 (CI = +/-0.021; p = 0.488)	0.005 (CI = +/-0.005; p = 0.027)	0.017 (CI = +/-0.150; p = 0.819)	0.177	-0.70%
Frequency	2014.1	-0.005 (CI = +/-0.023; p = 0.681)	0.005 (CI = +/-0.005; p = 0.029)	0.006 (CI = +/-0.158; p = 0.939)	0.146	-0.46%
Frequency	2014.2	-0.003 (CI = +/-0.026; p = 0.813)	0.005 (CI = +/-0.005; p = 0.034)	-0.001 (CI = +/-0.169; p = 0.990)	0.124	-0.30%
Frequency	2015.2	-0.005 (CI = +/-0.030; p = 0.701)	0.006 (CI = +/-0.005; p = 0.038)	0.009 (CI = +/-0.181; p = 0.918)	0.126	-0.55%
Frequency	2016.1	-0.009 (CI = +/-0.033; p = 0.567)	0.006 (CI = +/-0.005; p = 0.040)	0.021 (CI = +/-0.189; p = 0.819)	0.139	-0.89%
Frequency	2016.2	-0.006 (CI = +/-0.036; p = 0.745)	0.005 (CI = +/-0.005; p = 0.049)	0.011 (CI = +/-0.198; p = 0.911)	0.100	-0.55%
Frequency	2017.1	-0.009 (CI = +/-0.039; p = 0.618)	0.006 (CI = +/-0.006; p = 0.050)	0.020 (CI = +/-0.207; p = 0.838)	0.111	-0.93%
Frequency	2017.2	-0.014 (CI = +/-0.042; p = 0.495)	0.006 (CI = +/-0.006; p = 0.047)	0.029 (CI = +/-0.214; p = 0.776)	0.131	-1.37%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.039 (CI = +/-0.023; p = 0.002)	-0.237 (CI = +/-0.116; p = 0.000)	0.294 (CI = +/-0.209; p = 0.008)	0.818	+3.93%
Loss Cost	2011.2	0.043 (CI = +/-0.024; p = 0.001)	-0.248 (CI = +/-0.118; p = 0.000)	0.272 (CI = +/-0.214; p = 0.015)	0.817	+4.38%
Loss Cost	2012.1	0.046 (CI = +/-0.027; p = 0.002)	-0.241 (CI = +/-0.122; p = 0.000)	0.256 (CI = +/-0.224; p = 0.027)	0.817	+4.68%
Loss Cost	2012.2	0.045 (CI = +/-0.029; p = 0.005)	-0.239 (CI = +/-0.127; p = 0.001)	0.260 (CI = +/-0.236; p = 0.032)	0.796	+4.59%
Loss Cost	2013.1	0.051 (CI = +/-0.032; p = 0.004)	-0.227 (CI = +/-0.131; p = 0.002)	0.231 (CI = +/-0.245; p = 0.063)	0.802	+5.21%
Loss Cost	2013.2	0.042 (CI = +/-0.034; p = 0.019)	-0.209 (CI = +/-0.130; p = 0.003)	0.272 (CI = +/-0.247; p = 0.032)	0.778	+4.25%
Loss Cost	2014.1	0.052 (CI = +/-0.037; p = 0.008)	-0.191 (CI = +/-0.130; p = 0.006)	0.225 (CI = +/-0.251; p = 0.076)	0.798	+5.35%
Loss Cost	2014.2	0.053 (CI = +/-0.042; p = 0.015)	-0.193 (CI = +/-0.137; p = 0.009)	0.220 (CI = +/-0.268; p = 0.101)	0.772	+5.46%
Loss Cost	2015.2	0.054 (CI = +/-0.048; p = 0.028)	-0.191 (CI = +/-0.145; p = 0.013)	0.215 (CI = +/-0.290; p = 0.136)	0.760	+5.59%
Loss Cost	2016.1	0.053 (CI = +/-0.054; p = 0.055)	-0.194 (CI = +/-0.155; p = 0.017)	0.221 (CI = +/-0.311; p = 0.150)	0.746	+5.41%
Loss Cost	2016.2	0.063 (CI = +/-0.057; p = 0.033)	-0.210 (CI = +/-0.157; p = 0.012)	0.190 (CI = +/-0.315; p = 0.219)	0.752	+6.53%
Loss Cost	2017.1	0.066 (CI = +/-0.065; p = 0.047)	-0.206 (CI = +/-0.170; p = 0.021)	0.183 (CI = +/-0.336; p = 0.263)	0.740	+6.78%
Loss Cost	2017.2	0.073 (CI = +/-0.069; p = 0.041)	-0.218 (CI = +/-0.178; p = 0.020)	0.168 (CI = +/-0.346; p = 0.313)	0.725	+7.56%
Severity	2011.1	0.055 (CI = +/-0.018; p = 0.000)	-0.169 (CI = +/-0.091; p = 0.001)	0.211 (CI = +/-0.164; p = 0.014)	0.894	+5.66%
Severity	2011.2	0.058 (CI = +/-0.019; p = 0.000)	-0.177 (CI = +/-0.092; p = 0.001)	0.193 (CI = +/-0.168; p = 0.026)	0.892	+6.02%
Severity	2012.1	0.058 (CI = +/-0.021; p = 0.000)	-0.177 (CI = +/-0.096; p = 0.001)	0.193 (CI = +/-0.177; p = 0.034)	0.886	+6.02%
Severity	2012.2	0.058 (CI = +/-0.023; p = 0.000)	-0.177 (CI = +/-0.101; p = 0.001)	0.193 (CI = +/-0.186; p = 0.043)	0.872	+6.01%
Severity	2013.1	0.063 (CI = +/-0.026; p = 0.000)	-0.168 (CI = +/-0.103; p = 0.003)	0.172 (CI = +/-0.194; p = 0.079)	0.872	+6.46%
Severity	2013.2	0.055 (CI = +/-0.027; p = 0.000)	-0.154 (CI = +/-0.103; p = 0.006)	0.205 (CI = +/-0.195; p = 0.040)	0.858	+5.67%
Severity	2014.1	0.065 (CI = +/-0.029; p = 0.000)	-0.137 (CI = +/-0.101; p = 0.010)	0.162 (CI = +/-0.195; p = 0.098)	0.873	+6.68%
Severity	2014.2	0.063 (CI = +/-0.032; p = 0.001)	-0.134 (CI = +/-0.107; p = 0.017)	0.170 (CI = +/-0.208; p = 0.102)	0.852	+6.47%
Severity	2015.2	0.068 (CI = +/-0.036; p = 0.001)	-0.126 (CI = +/-0.111; p = 0.028)	0.147 (CI = +/-0.221; p = 0.178)	0.848	+7.06%
Severity	2016.1	0.072 (CI = +/-0.041; p = 0.002)	-0.118 (CI = +/-0.118; p = 0.049)	0.132 (CI = +/-0.235; p = 0.252)	0.841	+7.52%
Severity	2016.2	0.077 (CI = +/-0.045; p = 0.002)	-0.125 (CI = +/-0.123; p = 0.047)	0.119 (CI = +/-0.246; p = 0.320)	0.827	+8.00%
Severity	2017.1	0.086 (CI = +/-0.049; p = 0.002)	-0.109 (CI = +/-0.128; p = 0.090)	0.093 (CI = +/-0.254; p = 0.447)	0.830	+8.94%
Severity	2017.2	0.093 (CI = +/-0.052; p = 0.002)	-0.121 (CI = +/-0.132; p = 0.069)	0.078 (CI = +/-0.258; p = 0.523)	0.824	+9.72%
Frequency	2011.1	-0.017 (CI = +/-0.014; p = 0.019)	-0.069 (CI = +/-0.069; p = 0.050)	0.084 (CI = +/-0.124; p = 0.176)	0.224	-1.64%
Frequency	2011.2	-0.016 (CI = +/-0.015; p = 0.039)	-0.071 (CI = +/-0.071; p = 0.051)	0.079 (CI = +/-0.129; p = 0.219)	0.204	-1.55%
Frequency	2012.1	-0.013 (CI = +/-0.016; p = 0.112)	-0.064 (CI = +/-0.073; p = 0.081)	0.064 (CI = +/-0.134; p = 0.334)	0.106	-1.27%
Frequency	2012.2	-0.013 (CI = +/-0.018; p = 0.126)	-0.063 (CI = +/-0.076; p = 0.101)	0.067 (CI = +/-0.140; p = 0.331)	0.103	-1.34%
Frequency	2013.1	-0.012 (CI = +/-0.020; p = 0.224)	-0.059 (CI = +/-0.079; p = 0.136)	0.059 (CI = +/-0.148; p = 0.420)	0.035	-1.17%
Frequency	2013.2	-0.014 (CI = +/-0.022; p = 0.206)	-0.055 (CI = +/-0.083; p = 0.177)	0.067 (CI = +/-0.156; p = 0.384)	0.038	-1.35%
Frequency	2014.1	-0.013 (CI = +/-0.024; p = 0.294)	-0.054 (CI = +/-0.087; p = 0.210)	0.062 (CI = +/-0.167; p = 0.444)	-0.013	-1.25%
Frequency	2014.2	-0.010 (CI = +/-0.027; p = 0.474)	-0.059 (CI = +/-0.091; p = 0.188)	0.050 (CI = +/-0.177; p = 0.560)	-0.026	-0.95%
Frequency	2015.2	-0.014 (CI = +/-0.031; p = 0.362)	-0.065 (CI = +/-0.095; p = 0.164)	0.068 (CI = +/-0.189; p = 0.461)	-0.009	-1.38%
Frequency	2016.1	-0.020 (CI = +/-0.034; p = 0.242)	-0.076 (CI = +/-0.099; p = 0.123)	0.089 (CI = +/-0.198; p = 0.353)	0.030	-1.96%
Frequency	2016.2	-0.014 (CI = +/-0.037; p = 0.442)	-0.085 (CI = +/-0.101; p = 0.093)	0.071 (CI = +/-0.202; p = 0.466)	0.033	-1.35%
Frequency	2017.1	-0.020 (CI = +/-0.040; p = 0.307)	-0.097 (CI = +/-0.106; p = 0.071)	0.090 (CI = +/-0.210; p = 0.374)	0.071	-1.98%
Frequency	2017.2	-0.020 (CI = +/-0.044; p = 0.352)	-0.097 (CI = +/-0.114; p = 0.088)	0.090 (CI = +/-0.221; p = 0.397)	0.058	-1.97%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.042 (CI = +/-0.024; p = 0.002)	-0.229 (CI = +/-0.118; p = 0.001)	0.003 (CI = +/-0.008; p = 0.388)	0.269 (CI = +/-0.219; p = 0.018)	0.816	+4.28%
Loss Cost	2011.2	0.046 (CI = +/-0.026; p = 0.001)	-0.240 (CI = +/-0.120; p = 0.000)	0.004 (CI = +/-0.008; p = 0.377)	0.245 (CI = +/-0.224; p = 0.033)	0.816	+4.74%
Loss Cost	2012.1	0.050 (CI = +/-0.028; p = 0.001)	-0.232 (CI = +/-0.125; p = 0.001)	0.004 (CI = +/-0.008; p = 0.358)	0.226 (CI = +/-0.235; p = 0.058)	0.816	+5.10%
Loss Cost	2012.2	0.049 (CI = +/-0.031; p = 0.004)	-0.230 (CI = +/-0.130; p = 0.001)	0.004 (CI = +/-0.008; p = 0.370)	0.230 (CI = +/-0.247; p = 0.066)	0.795	+5.02%
Loss Cost	2013.1	0.056 (CI = +/-0.034; p = 0.003)	-0.216 (CI = +/-0.133; p = 0.003)	0.004 (CI = +/-0.009; p = 0.334)	0.196 (CI = +/-0.257; p = 0.127)	0.802	+5.72%
Loss Cost	2013.2	0.046 (CI = +/-0.036; p = 0.013)	-0.198 (CI = +/-0.133; p = 0.006)	0.004 (CI = +/-0.008; p = 0.317)	0.237 (CI = +/-0.257; p = 0.069)	0.779	+4.75%
Loss Cost	2014.1	0.058 (CI = +/-0.038; p = 0.005)	-0.178 (CI = +/-0.132; p = 0.011)	0.004 (CI = +/-0.008; p = 0.267)	0.185 (CI = +/-0.260; p = 0.153)	0.801	+5.95%
Loss Cost	2014.2	0.058 (CI = +/-0.043; p = 0.010)	-0.179 (CI = +/-0.140; p = 0.015)	0.004 (CI = +/-0.008; p = 0.282)	0.182 (CI = +/-0.277; p = 0.185)	0.775	+6.02%
Loss Cost	2015.2	0.060 (CI = +/-0.049; p = 0.019)	-0.177 (CI = +/-0.148; p = 0.022)	0.004 (CI = +/-0.009; p = 0.295)	0.175 (CI = +/-0.300; p = 0.235)	0.763	+6.20%
Loss Cost	2016.1	0.058 (CI = +/-0.055; p = 0.040)	-0.180 (CI = +/-0.158; p = 0.028)	0.004 (CI = +/-0.009; p = 0.311)	0.181 (CI = +/-0.322; p = 0.249)	0.748	+6.02%
Loss Cost	2016.2	0.067 (CI = +/-0.059; p = 0.027)	-0.196 (CI = +/-0.162; p = 0.021)	0.004 (CI = +/-0.009; p = 0.369)	0.157 (CI = +/-0.327; p = 0.322)	0.750	+6.98%
Loss Cost	2017.1	0.069 (CI = +/-0.066; p = 0.042)	-0.193 (CI = +/-0.175; p = 0.033)	0.004 (CI = +/-0.009; p = 0.392)	0.152 (CI = +/-0.349; p = 0.364)	0.736	+7.15%
Loss Cost	2017.2	0.074 (CI = +/-0.071; p = 0.042)	-0.205 (CI = +/-0.187; p = 0.034)	0.003 (CI = +/-0.010; p = 0.478)	0.144 (CI = +/-0.363; p = 0.403)	0.714	+7.73%
Severity	2011.1	0.054 (CI = +/-0.019; p = 0.000)	-0.171 (CI = +/-0.094; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.700)	0.220 (CI = +/-0.174; p = 0.015)	0.890	+5.54%
Severity	2011.2	0.057 (CI = +/-0.020; p = 0.000)	-0.180 (CI = +/-0.095; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.714)	0.201 (CI = +/-0.178; p = 0.028)	0.888	+5.90%
Severity	2012.1	0.057 (CI = +/-0.023; p = 0.000)	-0.180 (CI = +/-0.100; p = 0.001)	-0.001 (CI = +/-0.007; p = 0.719)	0.202 (CI = +/-0.189; p = 0.037)	0.881	+5.89%
Severity	2012.2	0.057 (CI = +/-0.025; p = 0.000)	-0.180 (CI = +/-0.104; p = 0.002)	-0.001 (CI = +/-0.007; p = 0.726)	0.202 (CI = +/-0.198; p = 0.046)	0.867	+5.88%
Severity	2013.1	0.061 (CI = +/-0.027; p = 0.000)	-0.171 (CI = +/-0.108; p = 0.004)	-0.001 (CI = +/-0.007; p = 0.772)	0.181 (CI = +/-0.208; p = 0.085)	0.866	+6.33%
Severity	2013.2	0.054 (CI = +/-0.029; p = 0.001)	-0.156 (CI = +/-0.108; p = 0.007)	-0.001 (CI = +/-0.007; p = 0.774)	0.213 (CI = +/-0.209; p = 0.046)	0.851	+5.56%
Severity	2014.1	0.064 (CI = +/-0.031; p = 0.000)	-0.139 (CI = +/-0.106; p = 0.013)	-0.001 (CI = +/-0.006; p = 0.836)	0.168 (CI = +/-0.209; p = 0.109)	0.866	+6.59%
Severity	2014.2	0.062 (CI = +/-0.034; p = 0.001)	-0.136 (CI = +/-0.112; p = 0.020)	-0.001 (CI = +/-0.007; p = 0.848)	0.176 (CI = +/-0.222; p = 0.114)	0.844	+6.39%
Severity	2015.2	0.068 (CI = +/-0.039; p = 0.002)	-0.128 (CI = +/-0.117; p = 0.034)	-0.001 (CI = +/-0.007; p = 0.867)	0.152 (CI = +/-0.237; p = 0.192)	0.839	+6.99%
Severity	2016.1	0.072 (CI = +/-0.043; p = 0.003)	-0.120 (CI = +/-0.124; p = 0.057)	-0.001 (CI = +/-0.007; p = 0.872)	0.137 (CI = +/-0.252; p = 0.266)	0.831	+7.44%
Severity	2016.2	0.076 (CI = +/-0.047; p = 0.004)	-0.128 (CI = +/-0.130; p = 0.054)	-0.001 (CI = +/-0.007; p = 0.821)	0.125 (CI = +/-0.263; p = 0.324)	0.816	+7.91%
Severity	2017.1	0.085 (CI = +/-0.051; p = 0.003)	-0.112 (CI = +/-0.136; p = 0.098)	-0.001 (CI = +/-0.007; p = 0.779)	0.100 (CI = +/-0.271; p = 0.438)	0.818	+8.84%
Severity	2017.2	0.092 (CI = +/-0.054; p = 0.003)	-0.128 (CI = +/-0.141; p = 0.071)	-0.002 (CI = +/-0.008; p = 0.637)	0.090 (CI = +/-0.273; p = 0.486)	0.813	+9.63%
Frequency	2011.1	-0.012 (CI = +/-0.013; p = 0.075)	-0.057 (CI = +/-0.065; p = 0.081)	0.005 (CI = +/-0.004; p = 0.041)	0.049 (CI = +/-0.121; p = 0.409)	0.323	-1.20%
Frequency	2011.2	-0.011 (CI = +/-0.014; p = 0.129)	-0.060 (CI = +/-0.067; p = 0.079)	0.005 (CI = +/-0.005; p = 0.044)	0.044 (CI = +/-0.126; p = 0.479)	0.306	-1.10%
Frequency	2012.1	-0.007 (CI = +/-0.016; p = 0.328)	-0.052 (CI = +/-0.068; p = 0.132)	0.005 (CI = +/-0.005; p = 0.035)	0.024 (CI = +/-0.129; p = 0.699)	0.240	-0.75%
Frequency	2012.2	-0.008 (CI = +/-0.017; p = 0.330)	-0.050 (CI = +/-0.071; p = 0.158)	0.005 (CI = +/-0.005; p = 0.040)	0.028 (CI = +/-0.135; p = 0.676)	0.236	-0.81%
Frequency	2013.1	-0.006 (CI = +/-0.019; p = 0.530)	-0.045 (CI = +/-0.074; p = 0.218)	0.005 (CI = +/-0.005; p = 0.039)	0.015 (CI = +/-0.143; p = 0.823)	0.185	-0.58%
Frequency	2013.2	-0.008 (CI = +/-0.021; p = 0.451)	-0.041 (CI = +/-0.077; p = 0.276)	0.005 (CI = +/-0.005; p = 0.043)	0.024 (CI = +/-0.150; p = 0.744)	0.188	-0.76%
Frequency	2014.1	-0.006 (CI = +/-0.023; p = 0.591)	-0.039 (CI = +/-0.081; p = 0.329)	0.005 (CI = +/-0.005; p = 0.047)	0.017 (CI = +/-0.161; p = 0.830)	0.147	-0.61%
Frequency	2014.2	-0.003 (CI = +/-0.026; p = 0.785)	-0.044 (CI = +/-0.085; p = 0.295)	0.005 (CI = +/-0.005; p = 0.054)	0.006 (CI = +/-0.169; p = 0.942)	0.132	-0.34%
Frequency	2015.2	-0.007 (CI = +/-0.030; p = 0.603)	-0.049 (CI = +/-0.089; p = 0.258)	0.005 (CI = +/-0.005; p = 0.061)	0.023 (CI = +/-0.181; p = 0.796)	0.145	-0.74%
Frequency	2016.1	-0.013 (CI = +/-0.032; p = 0.397)	-0.060 (CI = +/-0.093; p = 0.188)	0.005 (CI = +/-0.005; p = 0.063)	0.044 (CI = +/-0.189; p = 0.626)	0.185	-1.32%
Frequency	2016.2	-0.009 (CI = +/-0.035; p = 0.601)	-0.068 (CI = +/-0.096; p = 0.149)	0.005 (CI = +/-0.005; p = 0.081)	0.032 (CI = +/-0.193; p = 0.732)	0.173	-0.86%
Frequency	2017.1	-0.016 (CI = +/-0.038; p = 0.384)	-0.081 (CI = +/-0.099; p = 0.102)	0.005 (CI = +/-0.005; p = 0.073)	0.052 (CI = +/-0.198; p = 0.582)	0.227	-1.55%
Frequency	2017.2	-0.017 (CI = +/-0.041; p = 0.369)	-0.077 (CI = +/-0.107; p = 0.143)	0.005 (CI = +/-0.006; p = 0.079)	0.054 (CI = +/-0.207; p = 0.579)	0.219	-1.73%

CM

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.065 (CI = +/-0.017; p = 0.000)	0.671	+6.76%
Loss Cost	2011.2	0.067 (CI = +/-0.018; p = 0.000)	0.662	+6.93%
Loss Cost	2012.1	0.071 (CI = +/-0.019; p = 0.000)	0.683	+7.39%
Loss Cost	2012.2	0.070 (CI = +/-0.021; p = 0.000)	0.651	+7.26%
Loss Cost	2013.1	0.076 (CI = +/-0.021; p = 0.000)	0.686	+7.87%
Loss Cost	2013.2	0.071 (CI = +/-0.022; p = 0.000)	0.647	+7.34%
Loss Cost	2014.1	0.078 (CI = +/-0.022; p = 0.000)	0.705	+8.15%
Loss Cost	2014.2	0.078 (CI = +/-0.024; p = 0.000)	0.672	+8.08%
Loss Cost	2015.1	0.081 (CI = +/-0.026; p = 0.000)	0.670	+8.47%
Loss Cost	2015.2	0.085 (CI = +/-0.028; p = 0.000)	0.666	+8.89%
Loss Cost	2016.1	0.089 (CI = +/-0.031; p = 0.000)	0.657	+9.30%
Loss Cost	2016.2	0.093 (CI = +/-0.034; p = 0.000)	0.649	+9.77%
Loss Cost	2017.1	0.100 (CI = +/-0.037; p = 0.000)	0.654	+10.47%
Loss Cost	2017.2	0.102 (CI = +/-0.041; p = 0.000)	0.623	+10.71%
Severity	2011.1	0.075 (CI = +/-0.013; p = 0.000)	0.826	+7.78%
Severity	2011.2	0.076 (CI = +/-0.014; p = 0.000)	0.820	+7.94%
Severity	2012.1	0.079 (CI = +/-0.015; p = 0.000)	0.818	+8.18%
Severity	2012.2	0.078 (CI = +/-0.016; p = 0.000)	0.800	+8.14%
Severity	2013.1	0.083 (CI = +/-0.016; p = 0.000)	0.816	+8.61%
Severity	2013.2	0.079 (CI = +/-0.017; p = 0.000)	0.795	+8.22%
Severity	2014.1	0.086 (CI = +/-0.016; p = 0.000)	0.837	+8.93%
Severity	2014.2	0.084 (CI = +/-0.018; p = 0.000)	0.815	+8.80%
Severity	2015.1	0.089 (CI = +/-0.018; p = 0.000)	0.827	+9.32%
Severity	2015.2	0.089 (CI = +/-0.020; p = 0.000)	0.806	+9.34%
Severity	2016.1	0.094 (CI = +/-0.022; p = 0.000)	0.812	+9.87%
Severity	2016.2	0.096 (CI = +/-0.024; p = 0.000)	0.794	+10.04%
Severity	2017.1	0.103 (CI = +/-0.025; p = 0.000)	0.813	+10.84%
Severity	2017.2	0.106 (CI = +/-0.028; p = 0.000)	0.800	+11.20%
Frequency	2011.1	-0.010 (CI = +/-0.008; p = 0.026)	0.135	-0.95%
Frequency	2011.2	-0.009 (CI = +/-0.009; p = 0.040)	0.115	-0.93%
Frequency	2012.1	-0.007 (CI = +/-0.009; p = 0.113)	0.059	-0.74%
Frequency	2012.2	-0.008 (CI = +/-0.010; p = 0.105)	0.066	-0.81%
Frequency	2013.1	-0.007 (CI = +/-0.011; p = 0.199)	0.029	-0.68%
Frequency	2013.2	-0.008 (CI = +/-0.011; p = 0.156)	0.046	-0.81%
Frequency	2014.1	-0.007 (CI = +/-0.012; p = 0.242)	0.019	-0.72%
Frequency	2014.2	-0.007 (CI = +/-0.014; p = 0.315)	0.003	-0.67%
Frequency	2015.1	-0.008 (CI = +/-0.015; p = 0.284)	0.010	-0.78%
Frequency	2015.2	-0.004 (CI = +/-0.016; p = 0.582)	-0.035	-0.42%
Frequency	2016.1	-0.005 (CI = +/-0.017; p = 0.537)	-0.033	-0.52%
Frequency	2016.2	-0.002 (CI = +/-0.019; p = 0.790)	-0.054	-0.24%
Frequency	2017.1	-0.003 (CI = +/-0.021; p = 0.743)	-0.055	-0.33%
Frequency	2017.2	-0.004 (CI = +/-0.024; p = 0.698)	-0.056	-0.44%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.068 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.010; p = 0.102)	0.692	+7.01%
Loss Cost	2011.2	0.069 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.010; p = 0.108)	0.683	+7.19%
Loss Cost	2012.1	0.074 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.010; p = 0.105)	0.703	+7.63%
Loss Cost	2012.2	0.072 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.110)	0.674	+7.50%
Loss Cost	2013.1	0.078 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.106)	0.708	+8.09%
Loss Cost	2013.2	0.073 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.089)	0.677	+7.54%
Loss Cost	2014.1	0.080 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.082)	0.733	+8.31%
Loss Cost	2014.2	0.079 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.009; p = 0.088)	0.704	+8.20%
Loss Cost	2015.1	0.082 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.009; p = 0.101)	0.700	+8.54%
Loss Cost	2015.2	0.085 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.009; p = 0.119)	0.693	+8.88%
Loss Cost	2016.1	0.088 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.010; p = 0.142)	0.682	+9.21%
Loss Cost	2016.2	0.091 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.010; p = 0.172)	0.670	+9.58%
Loss Cost	2017.1	0.097 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.010; p = 0.218)	0.667	+10.15%
Loss Cost	2017.2	0.097 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.011; p = 0.246)	0.634	+10.21%
Severity	2011.1	0.076 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.542)	0.823	+7.85%
Severity	2011.2	0.077 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.550)	0.815	+8.01%
Severity	2012.1	0.079 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.559)	0.814	+8.25%
Severity	2012.2	0.079 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.565)	0.794	+8.21%
Severity	2013.1	0.083 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.581)	0.811	+8.67%
Severity	2013.2	0.079 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.008; p = 0.545)	0.789	+8.27%
Severity	2014.1	0.086 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.007; p = 0.573)	0.832	+8.97%
Severity	2014.2	0.085 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.007; p = 0.566)	0.809	+8.83%
Severity	2015.1	0.089 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.622)	0.821	+9.34%
Severity	2015.2	0.089 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.007; p = 0.634)	0.798	+9.34%
Severity	2016.1	0.094 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.715)	0.803	+9.85%
Severity	2016.2	0.095 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.007; p = 0.752)	0.782	+10.00%
Severity	2017.1	0.103 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.007; p = 0.911)	0.801	+10.82%
Severity	2017.2	0.106 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.008; p = 0.997)	0.785	+11.20%
Frequency	2011.1	-0.008 (CI = +/-0.008; p = 0.046)	0.006 (CI = +/-0.004; p = 0.012)	0.291	-0.78%
Frequency	2011.2	-0.008 (CI = +/-0.008; p = 0.066)	0.006 (CI = +/-0.005; p = 0.014)	0.274	-0.76%
Frequency	2012.1	-0.006 (CI = +/-0.008; p = 0.173)	0.006 (CI = +/-0.004; p = 0.013)	0.238	-0.57%
Frequency	2012.2	-0.007 (CI = +/-0.009; p = 0.147)	0.006 (CI = +/-0.004; p = 0.014)	0.246	-0.65%
Frequency	2013.1	-0.005 (CI = +/-0.010; p = 0.263)	0.006 (CI = +/-0.005; p = 0.016)	0.217	-0.53%
Frequency	2013.2	-0.007 (CI = +/-0.010; p = 0.184)	0.006 (CI = +/-0.005; p = 0.016)	0.240	-0.68%
Frequency	2014.1	-0.006 (CI = +/-0.011; p = 0.270)	0.006 (CI = +/-0.005; p = 0.019)	0.215	-0.61%
Frequency	2014.2	-0.006 (CI = +/-0.012; p = 0.327)	0.006 (CI = +/-0.005; p = 0.022)	0.199	-0.59%
Frequency	2015.1	-0.007 (CI = +/-0.013; p = 0.261)	0.006 (CI = +/-0.005; p = 0.023)	0.213	-0.73%
Frequency	2015.2	-0.004 (CI = +/-0.014; p = 0.536)	0.006 (CI = +/-0.005; p = 0.027)	0.174	-0.42%
Frequency	2016.1	-0.006 (CI = +/-0.015; p = 0.435)	0.006 (CI = +/-0.005; p = 0.027)	0.186	-0.58%
Frequency	2016.2	-0.004 (CI = +/-0.017; p = 0.634)	0.006 (CI = +/-0.005; p = 0.036)	0.155	-0.39%
Frequency	2017.1	-0.006 (CI = +/-0.019; p = 0.511)	0.006 (CI = +/-0.005; p = 0.036)	0.168	-0.60%
Frequency	2017.2	-0.009 (CI = +/-0.022; p = 0.389)	0.006 (CI = +/-0.006; p = 0.034)	0.188	-0.89%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.064 (CI = +/-0.015; p = 0.000)	-0.213 (CI = +/-0.127; p = 0.002)	0.763	+6.60%
Loss Cost	2011.2	0.067 (CI = +/-0.015; p = 0.000)	-0.228 (CI = +/-0.128; p = 0.001)	0.769	+6.93%
Loss Cost	2012.1	0.070 (CI = +/-0.016; p = 0.000)	-0.216 (CI = +/-0.130; p = 0.002)	0.775	+7.21%
Loss Cost	2012.2	0.070 (CI = +/-0.017; p = 0.000)	-0.218 (CI = +/-0.135; p = 0.003)	0.751	+7.26%
Loss Cost	2013.1	0.074 (CI = +/-0.018; p = 0.000)	-0.200 (CI = +/-0.136; p = 0.006)	0.767	+7.68%
Loss Cost	2013.2	0.071 (CI = +/-0.019; p = 0.000)	-0.187 (CI = +/-0.139; p = 0.010)	0.728	+7.34%
Loss Cost	2014.1	0.077 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.136; p = 0.021)	0.761	+7.97%
Loss Cost	2014.2	0.078 (CI = +/-0.021; p = 0.000)	-0.167 (CI = +/-0.142; p = 0.024)	0.736	+8.08%
Loss Cost	2015.1	0.079 (CI = +/-0.024; p = 0.000)	-0.161 (CI = +/-0.149; p = 0.036)	0.726	+8.25%
Loss Cost	2015.2	0.085 (CI = +/-0.025; p = 0.000)	-0.181 (CI = +/-0.149; p = 0.020)	0.741	+8.89%
Loss Cost	2016.1	0.086 (CI = +/-0.027; p = 0.000)	-0.177 (CI = +/-0.158; p = 0.030)	0.727	+9.01%
Loss Cost	2016.2	0.093 (CI = +/-0.029; p = 0.000)	-0.200 (CI = +/-0.159; p = 0.017)	0.742	+9.77%
Loss Cost	2017.1	0.096 (CI = +/-0.033; p = 0.000)	-0.191 (CI = +/-0.169; p = 0.029)	0.734	+10.08%
Loss Cost	2017.2	0.102 (CI = +/-0.036; p = 0.000)	-0.207 (CI = +/-0.175; p = 0.024)	0.723	+10.71%
Severity	2011.1	0.074 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.096; p = 0.002)	0.874	+7.66%
Severity	2011.2	0.076 (CI = +/-0.011; p = 0.000)	-0.171 (CI = +/-0.096; p = 0.001)	0.876	+7.94%
Severity	2012.1	0.077 (CI = +/-0.012; p = 0.000)	-0.166 (CI = +/-0.099; p = 0.002)	0.872	+8.05%
Severity	2012.2	0.078 (CI = +/-0.013; p = 0.000)	-0.170 (CI = +/-0.103; p = 0.002)	0.859	+8.14%
Severity	2013.1	0.081 (CI = +/-0.014; p = 0.000)	-0.157 (CI = +/-0.104; p = 0.005)	0.865	+8.46%
Severity	2013.2	0.079 (CI = +/-0.015; p = 0.000)	-0.148 (CI = +/-0.106; p = 0.009)	0.844	+8.22%
Severity	2014.1	0.084 (CI = +/-0.015; p = 0.000)	-0.126 (CI = +/-0.101; p = 0.017)	0.871	+8.79%
Severity	2014.2	0.084 (CI = +/-0.016; p = 0.000)	-0.126 (CI = +/-0.106; p = 0.021)	0.852	+8.80%
Severity	2015.1	0.088 (CI = +/-0.017; p = 0.000)	-0.114 (CI = +/-0.108; p = 0.040)	0.855	+9.17%
Severity	2015.2	0.089 (CI = +/-0.019; p = 0.000)	-0.119 (CI = +/-0.113; p = 0.039)	0.840	+9.34%
Severity	2016.1	0.092 (CI = +/-0.020; p = 0.000)	-0.108 (CI = +/-0.117; p = 0.068)	0.838	+9.69%
Severity	2016.2	0.096 (CI = +/-0.022; p = 0.000)	-0.118 (CI = +/-0.122; p = 0.056)	0.827	+10.04%
Severity	2017.1	0.101 (CI = +/-0.024; p = 0.000)	-0.101 (CI = +/-0.124; p = 0.103)	0.834	+10.63%
Severity	2017.2	0.106 (CI = +/-0.026; p = 0.000)	-0.116 (CI = +/-0.127; p = 0.072)	0.831	+11.20%
Frequency	2011.1	-0.010 (CI = +/-0.008; p = 0.019)	-0.055 (CI = +/-0.070; p = 0.123)	0.180	-0.98%
Frequency	2011.2	-0.009 (CI = +/-0.009; p = 0.036)	-0.057 (CI = +/-0.073; p = 0.118)	0.165	-0.93%
Frequency	2012.1	-0.008 (CI = +/-0.009; p = 0.092)	-0.049 (CI = +/-0.074; p = 0.180)	0.090	-0.77%
Frequency	2012.2	-0.008 (CI = +/-0.010; p = 0.101)	-0.048 (CI = +/-0.077; p = 0.211)	0.090	-0.81%
Frequency	2013.1	-0.007 (CI = +/-0.011; p = 0.175)	-0.044 (CI = +/-0.080; p = 0.270)	0.040	-0.72%
Frequency	2013.2	-0.008 (CI = +/-0.011; p = 0.156)	-0.040 (CI = +/-0.083; p = 0.330)	0.046	-0.81%
Frequency	2014.1	-0.008 (CI = +/-0.013; p = 0.222)	-0.037 (CI = +/-0.087; p = 0.378)	0.010	-0.75%
Frequency	2014.2	-0.007 (CI = +/-0.014; p = 0.317)	-0.041 (CI = +/-0.090; p = 0.358)	-0.003	-0.67%
Frequency	2015.1	-0.008 (CI = +/-0.015; p = 0.251)	-0.047 (CI = +/-0.094; p = 0.307)	0.015	-0.84%
Frequency	2015.2	-0.004 (CI = +/-0.015; p = 0.572)	-0.062 (CI = +/-0.093; p = 0.176)	0.015	-0.42%
Frequency	2016.1	-0.006 (CI = +/-0.017; p = 0.447)	-0.069 (CI = +/-0.097; p = 0.151)	0.035	-0.62%
Frequency	2016.2	-0.002 (CI = +/-0.018; p = 0.778)	-0.081 (CI = +/-0.099; p = 0.100)	0.059	-0.24%
Frequency	2017.1	-0.005 (CI = +/-0.020; p = 0.602)	-0.089 (CI = +/-0.104; p = 0.086)	0.081	-0.50%
Frequency	2017.2	-0.004 (CI = +/-0.023; p = 0.679)	-0.091 (CI = +/-0.111; p = 0.100)	0.074	-0.44%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.066 (CI = +/-0.015; p = 0.000)	-0.202 (CI = +/-0.125; p = 0.003)	0.006 (CI = +/-0.008; p = 0.134)	0.774	+6.82%
Loss Cost	2011.2	0.069 (CI = +/-0.015; p = 0.000)	-0.216 (CI = +/-0.126; p = 0.002)	0.006 (CI = +/-0.008; p = 0.139)	0.780	+7.13%
Loss Cost	2012.1	0.071 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.128; p = 0.003)	0.006 (CI = +/-0.008; p = 0.136)	0.787	+7.41%
Loss Cost	2012.2	0.072 (CI = +/-0.017; p = 0.000)	-0.205 (CI = +/-0.133; p = 0.004)	0.006 (CI = +/-0.009; p = 0.146)	0.764	+7.45%
Loss Cost	2013.1	0.076 (CI = +/-0.018; p = 0.000)	-0.187 (CI = +/-0.134; p = 0.008)	0.006 (CI = +/-0.008; p = 0.139)	0.780	+7.87%
Loss Cost	2013.2	0.072 (CI = +/-0.019; p = 0.000)	-0.172 (CI = +/-0.136; p = 0.015)	0.007 (CI = +/-0.008; p = 0.121)	0.746	+7.50%
Loss Cost	2014.1	0.078 (CI = +/-0.019; p = 0.000)	-0.149 (CI = +/-0.132; p = 0.029)	0.006 (CI = +/-0.008; p = 0.110)	0.780	+8.12%
Loss Cost	2014.2	0.079 (CI = +/-0.021; p = 0.000)	-0.151 (CI = +/-0.139; p = 0.034)	0.006 (CI = +/-0.008; p = 0.123)	0.755	+8.18%
Loss Cost	2015.1	0.080 (CI = +/-0.023; p = 0.000)	-0.146 (CI = +/-0.146; p = 0.050)	0.006 (CI = +/-0.008; p = 0.136)	0.745	+8.33%
Loss Cost	2015.2	0.085 (CI = +/-0.024; p = 0.000)	-0.165 (CI = +/-0.148; p = 0.030)	0.006 (CI = +/-0.008; p = 0.169)	0.755	+8.88%
Loss Cost	2016.1	0.086 (CI = +/-0.027; p = 0.000)	-0.163 (CI = +/-0.157; p = 0.042)	0.006 (CI = +/-0.009; p = 0.186)	0.741	+8.96%
Loss Cost	2016.2	0.092 (CI = +/-0.029; p = 0.000)	-0.184 (CI = +/-0.160; p = 0.027)	0.005 (CI = +/-0.009; p = 0.250)	0.749	+9.63%
Loss Cost	2017.1	0.094 (CI = +/-0.033; p = 0.000)	-0.178 (CI = +/-0.170; p = 0.041)	0.005 (CI = +/-0.009; p = 0.283)	0.738	+9.86%
Loss Cost	2017.2	0.099 (CI = +/-0.037; p = 0.000)	-0.192 (CI = +/-0.181; p = 0.039)	0.004 (CI = +/-0.010; p = 0.371)	0.720	+10.37%
Severity	2011.1	0.074 (CI = +/-0.012; p = 0.000)	-0.157 (CI = +/-0.099; p = 0.003)	0.001 (CI = +/-0.007; p = 0.763)	0.869	+7.70%
Severity	2011.2	0.077 (CI = +/-0.012; p = 0.000)	-0.170 (CI = +/-0.099; p = 0.002)	0.001 (CI = +/-0.007; p = 0.793)	0.872	+7.96%
Severity	2012.1	0.078 (CI = +/-0.013; p = 0.000)	-0.165 (CI = +/-0.102; p = 0.003)	0.001 (CI = +/-0.007; p = 0.792)	0.867	+8.07%
Severity	2012.2	0.078 (CI = +/-0.014; p = 0.000)	-0.169 (CI = +/-0.106; p = 0.003)	0.001 (CI = +/-0.007; p = 0.809)	0.854	+8.16%
Severity	2013.1	0.081 (CI = +/-0.014; p = 0.000)	-0.155 (CI = +/-0.107; p = 0.007)	0.001 (CI = +/-0.007; p = 0.807)	0.860	+8.48%
Severity	2013.2	0.079 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.110; p = 0.012)	0.001 (CI = +/-0.007; p = 0.763)	0.838	+8.24%
Severity	2014.1	0.084 (CI = +/-0.015; p = 0.000)	-0.124 (CI = +/-0.104; p = 0.022)	0.001 (CI = +/-0.006; p = 0.769)	0.865	+8.81%
Severity	2014.2	0.085 (CI = +/-0.016; p = 0.000)	-0.124 (CI = +/-0.110; p = 0.029)	0.001 (CI = +/-0.007; p = 0.777)	0.845	+8.82%
Severity	2015.1	0.088 (CI = +/-0.018; p = 0.000)	-0.112 (CI = +/-0.112; p = 0.051)	0.001 (CI = +/-0.007; p = 0.806)	0.848	+9.18%
Severity	2015.2	0.089 (CI = +/-0.019; p = 0.000)	-0.118 (CI = +/-0.118; p = 0.051)	0.001 (CI = +/-0.007; p = 0.853)	0.831	+9.34%
Severity	2016.1	0.092 (CI = +/-0.021; p = 0.000)	-0.107 (CI = +/-0.122; p = 0.082)	0.000 (CI = +/-0.007; p = 0.896)	0.828	+9.68%
Severity	2016.2	0.096 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.128; p = 0.068)	0.000 (CI = +/-0.007; p = 0.994)	0.815	+10.04%
Severity	2017.1	0.101 (CI = +/-0.025; p = 0.000)	-0.102 (CI = +/-0.131; p = 0.116)	0.000 (CI = +/-0.007; p = 0.907)	0.823	+10.65%
Severity	2017.2	0.107 (CI = +/-0.028; p = 0.000)	-0.120 (CI = +/-0.135; p = 0.077)	-0.001 (CI = +/-0.007; p = 0.726)	0.820	+11.30%
Frequency	2011.1	-0.008 (CI = +/-0.008; p = 0.034)	-0.045 (CI = +/-0.065; p = 0.170)	0.005 (CI = +/-0.004; p = 0.018)	0.316	-0.82%
Frequency	2011.2	-0.008 (CI = +/-0.008; p = 0.058)	-0.047 (CI = +/-0.067; p = 0.164)	0.005 (CI = +/-0.004; p = 0.021)	0.302	-0.77%
Frequency	2012.1	-0.006 (CI = +/-0.008; p = 0.145)	-0.039 (CI = +/-0.068; p = 0.249)	0.005 (CI = +/-0.004; p = 0.019)	0.250	-0.61%
Frequency	2012.2	-0.007 (CI = +/-0.009; p = 0.141)	-0.036 (CI = +/-0.070; p = 0.296)	0.005 (CI = +/-0.005; p = 0.021)	0.251	-0.66%
Frequency	2013.1	-0.006 (CI = +/-0.010; p = 0.237)	-0.032 (CI = +/-0.073; p = 0.371)	0.005 (CI = +/-0.005; p = 0.023)	0.211	-0.57%
Frequency	2013.2	-0.007 (CI = +/-0.010; p = 0.186)	-0.027 (CI = +/-0.075; p = 0.464)	0.006 (CI = +/-0.005; p = 0.023)	0.224	-0.68%
Frequency	2014.1	-0.006 (CI = +/-0.011; p = 0.256)	-0.025 (CI = +/-0.079; p = 0.515)	0.006 (CI = +/-0.005; p = 0.026)	0.194	-0.64%
Frequency	2014.2	-0.006 (CI = +/-0.012; p = 0.332)	-0.027 (CI = +/-0.083; p = 0.503)	0.005 (CI = +/-0.005; p = 0.032)	0.177	-0.59%
Frequency	2015.1	-0.008 (CI = +/-0.013; p = 0.240)	-0.034 (CI = +/-0.086; p = 0.416)	0.006 (CI = +/-0.005; p = 0.032)	0.200	-0.78%
Frequency	2015.2	-0.004 (CI = +/-0.014; p = 0.532)	-0.048 (CI = +/-0.085; p = 0.254)	0.005 (CI = +/-0.005; p = 0.040)	0.192	-0.42%
Frequency	2016.1	-0.007 (CI = +/-0.015; p = 0.368)	-0.056 (CI = +/-0.088; p = 0.198)	0.005 (CI = +/-0.005; p = 0.038)	0.223	-0.66%
Frequency	2016.2	-0.004 (CI = +/-0.016; p = 0.636)	-0.066 (CI = +/-0.091; p = 0.145)	0.005 (CI = +/-0.005; p = 0.055)	0.221	-0.37%
Frequency	2017.1	-0.007 (CI = +/-0.018; p = 0.411)	-0.076 (CI = +/-0.094; p = 0.107)	0.005 (CI = +/-0.005; p = 0.047)	0.264	-0.71%
Frequency	2017.2	-0.008 (CI = +/-0.021; p = 0.397)	-0.072 (CI = +/-0.102; p = 0.150)	0.005 (CI = +/-0.005; p = 0.054)	0.259	-0.84%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.043 (CI = +/-0.028; p = 0.005)	0.255 (CI = +/-0.262; p = 0.055)	0.703	+4.36%
Loss Cost	2011.2	0.044 (CI = +/-0.031; p = 0.008)	0.250 (CI = +/-0.274; p = 0.072)	0.691	+4.46%
Loss Cost	2012.1	0.050 (CI = +/-0.033; p = 0.005)	0.216 (CI = +/-0.281; p = 0.126)	0.700	+5.13%
Loss Cost	2012.2	0.045 (CI = +/-0.036; p = 0.017)	0.241 (CI = +/-0.292; p = 0.101)	0.676	+4.61%
Loss Cost	2013.1	0.055 (CI = +/-0.038; p = 0.007)	0.194 (CI = +/-0.296; p = 0.188)	0.697	+5.60%
Loss Cost	2013.2	0.041 (CI = +/-0.039; p = 0.042)	0.258 (CI = +/-0.291; p = 0.079)	0.680	+4.19%
Loss Cost	2014.1	0.054 (CI = +/-0.041; p = 0.012)	0.199 (CI = +/-0.288; p = 0.165)	0.718	+5.56%
Loss Cost	2014.2	0.050 (CI = +/-0.045; p = 0.034)	0.219 (CI = +/-0.303; p = 0.148)	0.691	+5.08%
Loss Cost	2015.1	0.054 (CI = +/-0.050; p = 0.036)	0.200 (CI = +/-0.320; p = 0.206)	0.681	+5.57%
Loss Cost	2015.2	0.059 (CI = +/-0.056; p = 0.038)	0.180 (CI = +/-0.337; p = 0.275)	0.670	+6.12%
Loss Cost	2016.1	0.064 (CI = +/-0.062; p = 0.041)	0.163 (CI = +/-0.356; p = 0.348)	0.656	+6.66%
Loss Cost	2016.2	0.071 (CI = +/-0.068; p = 0.043)	0.143 (CI = +/-0.374; p = 0.429)	0.642	+7.32%
Loss Cost	2017.1	0.080 (CI = +/-0.074; p = 0.035)	0.116 (CI = +/-0.387; p = 0.533)	0.640	+8.38%
Loss Cost	2017.2	0.083 (CI = +/-0.082; p = 0.048)	0.110 (CI = +/-0.408; p = 0.570)	0.605	+8.63%
Severity	2011.1	0.058 (CI = +/-0.022; p = 0.000)	0.185 (CI = +/-0.198; p = 0.066)	0.842	+6.02%
Severity	2011.2	0.060 (CI = +/-0.024; p = 0.000)	0.178 (CI = +/-0.207; p = 0.089)	0.833	+6.15%
Severity	2012.1	0.063 (CI = +/-0.026; p = 0.000)	0.162 (CI = +/-0.216; p = 0.134)	0.828	+6.47%
Severity	2012.2	0.060 (CI = +/-0.028; p = 0.000)	0.176 (CI = +/-0.226; p = 0.120)	0.812	+6.18%
Severity	2013.1	0.067 (CI = +/-0.030; p = 0.000)	0.140 (CI = +/-0.229; p = 0.218)	0.821	+6.96%
Severity	2013.2	0.057 (CI = +/-0.031; p = 0.001)	0.186 (CI = +/-0.226; p = 0.101)	0.811	+5.92%
Severity	2014.1	0.069 (CI = +/-0.031; p = 0.000)	0.132 (CI = +/-0.218; p = 0.220)	0.841	+7.19%
Severity	2014.2	0.065 (CI = +/-0.034; p = 0.001)	0.152 (CI = +/-0.228; p = 0.179)	0.823	+6.70%
Severity	2015.1	0.073 (CI = +/-0.037; p = 0.001)	0.119 (CI = +/-0.233; p = 0.298)	0.829	+7.57%
Severity	2015.2	0.072 (CI = +/-0.041; p = 0.002)	0.125 (CI = +/-0.247; p = 0.303)	0.808	+7.41%
Severity	2016.1	0.080 (CI = +/-0.044; p = 0.001)	0.096 (CI = +/-0.254; p = 0.436)	0.809	+8.29%
Severity	2016.2	0.081 (CI = +/-0.049; p = 0.003)	0.091 (CI = +/-0.269; p = 0.485)	0.787	+8.47%
Severity	2017.1	0.093 (CI = +/-0.051; p = 0.001)	0.057 (CI = +/-0.267; p = 0.655)	0.804	+9.80%
Severity	2017.2	0.098 (CI = +/-0.056; p = 0.002)	0.046 (CI = +/-0.279; p = 0.727)	0.787	+10.32%
Frequency	2011.1	-0.016 (CI = +/-0.014; p = 0.033)	0.070 (CI = +/-0.132; p = 0.285)	0.140	-1.56%
Frequency	2011.2	-0.016 (CI = +/-0.016; p = 0.045)	0.072 (CI = +/-0.138; p = 0.295)	0.119	-1.60%
Frequency	2012.1	-0.013 (CI = +/-0.017; p = 0.132)	0.054 (CI = +/-0.141; p = 0.442)	0.045	-1.26%
Frequency	2012.2	-0.015 (CI = +/-0.018; p = 0.106)	0.065 (CI = +/-0.147; p = 0.371)	0.059	-1.48%
Frequency	2013.1	-0.013 (CI = +/-0.020; p = 0.200)	0.055 (CI = +/-0.154; p = 0.472)	0.010	-1.27%
Frequency	2013.2	-0.016 (CI = +/-0.022; p = 0.133)	0.072 (CI = +/-0.160; p = 0.363)	0.040	-1.62%
Frequency	2014.1	-0.015 (CI = +/-0.024; p = 0.200)	0.067 (CI = +/-0.169; p = 0.420)	0.004	-1.52%
Frequency	2014.2	-0.015 (CI = +/-0.027; p = 0.249)	0.067 (CI = +/-0.179; p = 0.447)	-0.017	-1.52%
Frequency	2015.1	-0.019 (CI = +/-0.030; p = 0.200)	0.081 (CI = +/-0.188; p = 0.380)	0.000	-1.86%
Frequency	2015.2	-0.012 (CI = +/-0.032; p = 0.433)	0.056 (CI = +/-0.193; p = 0.551)	-0.071	-1.21%
Frequency	2016.1	-0.015 (CI = +/-0.035; p = 0.379)	0.066 (CI = +/-0.204; p = 0.502)	-0.064	-1.50%
Frequency	2016.2	-0.011 (CI = +/-0.039; p = 0.570)	0.052 (CI = +/-0.213; p = 0.612)	-0.102	-1.06%
Frequency	2017.1	-0.013 (CI = +/-0.043; p = 0.529)	0.059 (CI = +/-0.225; p = 0.586)	-0.103	-1.29%
Frequency	2017.2	-0.015 (CI = +/-0.047; p = 0.496)	0.064 (CI = +/-0.236; p = 0.569)	-0.104	-1.53%

CM

Coverage = CM
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.048 (CI = +/-0.030; p = 0.003)	0.006 (CI = +/-0.010; p = 0.217)	0.213 (CI = +/-0.268; p = 0.115)	0.709	+4.94%
Loss Cost	2011.2	0.050 (CI = +/-0.032; p = 0.004)	0.006 (CI = +/-0.010; p = 0.222)	0.205 (CI = +/-0.281; p = 0.146)	0.697	+5.09%
Loss Cost	2012.1	0.057 (CI = +/-0.035; p = 0.002)	0.006 (CI = +/-0.010; p = 0.200)	0.167 (CI = +/-0.288; p = 0.243)	0.709	+5.83%
Loss Cost	2012.2	0.052 (CI = +/-0.038; p = 0.009)	0.006 (CI = +/-0.010; p = 0.217)	0.192 (CI = +/-0.300; p = 0.199)	0.684	+5.33%
Loss Cost	2013.1	0.062 (CI = +/-0.040; p = 0.004)	0.007 (CI = +/-0.010; p = 0.189)	0.141 (CI = +/-0.303; p = 0.345)	0.708	+6.40%
Loss Cost	2013.2	0.049 (CI = +/-0.040; p = 0.021)	0.006 (CI = +/-0.010; p = 0.186)	0.205 (CI = +/-0.297; p = 0.165)	0.692	+4.98%
Loss Cost	2014.1	0.062 (CI = +/-0.042; p = 0.005)	0.006 (CI = +/-0.009; p = 0.153)	0.144 (CI = +/-0.291; p = 0.316)	0.734	+6.41%
Loss Cost	2014.2	0.058 (CI = +/-0.046; p = 0.016)	0.006 (CI = +/-0.009; p = 0.163)	0.163 (CI = +/-0.307; p = 0.280)	0.707	+5.94%
Loss Cost	2015.1	0.062 (CI = +/-0.050; p = 0.018)	0.006 (CI = +/-0.009; p = 0.172)	0.144 (CI = +/-0.323; p = 0.361)	0.698	+6.43%
Loss Cost	2015.2	0.067 (CI = +/-0.056; p = 0.021)	0.006 (CI = +/-0.010; p = 0.186)	0.126 (CI = +/-0.340; p = 0.445)	0.686	+6.94%
Loss Cost	2016.1	0.071 (CI = +/-0.062; p = 0.026)	0.006 (CI = +/-0.010; p = 0.204)	0.111 (CI = +/-0.359; p = 0.520)	0.671	+7.40%
Loss Cost	2016.2	0.076 (CI = +/-0.068; p = 0.030)	0.006 (CI = +/-0.010; p = 0.229)	0.097 (CI = +/-0.378; p = 0.594)	0.655	+7.93%
Loss Cost	2017.1	0.084 (CI = +/-0.074; p = 0.029)	0.006 (CI = +/-0.011; p = 0.269)	0.077 (CI = +/-0.392; p = 0.682)	0.648	+8.79%
Loss Cost	2017.2	0.084 (CI = +/-0.082; p = 0.044)	0.006 (CI = +/-0.011; p = 0.294)	0.076 (CI = +/-0.413; p = 0.697)	0.611	+8.81%
Severity	2011.1	0.059 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.008; p = 0.871)	0.181 (CI = +/-0.209; p = 0.087)	0.836	+6.08%
Severity	2011.2	0.060 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.008; p = 0.861)	0.173 (CI = +/-0.219; p = 0.117)	0.826	+6.22%
Severity	2012.1	0.064 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.008; p = 0.838)	0.156 (CI = +/-0.229; p = 0.172)	0.821	+6.56%
Severity	2012.2	0.061 (CI = +/-0.030; p = 0.000)	0.001 (CI = +/-0.008; p = 0.859)	0.170 (CI = +/-0.240; p = 0.154)	0.804	+6.26%
Severity	2013.1	0.068 (CI = +/-0.032; p = 0.000)	0.001 (CI = +/-0.008; p = 0.815)	0.132 (CI = +/-0.243; p = 0.271)	0.813	+7.07%
Severity	2013.2	0.058 (CI = +/-0.033; p = 0.001)	0.001 (CI = +/-0.008; p = 0.851)	0.180 (CI = +/-0.241; p = 0.134)	0.802	+6.01%
Severity	2014.1	0.071 (CI = +/-0.033; p = 0.000)	0.001 (CI = +/-0.007; p = 0.802)	0.125 (CI = +/-0.232; p = 0.275)	0.834	+7.31%
Severity	2014.2	0.066 (CI = +/-0.036; p = 0.001)	0.001 (CI = +/-0.007; p = 0.811)	0.145 (CI = +/-0.242; p = 0.227)	0.814	+6.81%
Severity	2015.1	0.074 (CI = +/-0.039; p = 0.001)	0.001 (CI = +/-0.007; p = 0.812)	0.112 (CI = +/-0.248; p = 0.356)	0.820	+7.69%
Severity	2015.2	0.073 (CI = +/-0.043; p = 0.002)	0.001 (CI = +/-0.007; p = 0.813)	0.117 (CI = +/-0.263; p = 0.359)	0.797	+7.53%
Severity	2016.1	0.080 (CI = +/-0.046; p = 0.002)	0.001 (CI = +/-0.008; p = 0.848)	0.091 (CI = +/-0.270; p = 0.488)	0.797	+8.37%
Severity	2016.2	0.082 (CI = +/-0.051; p = 0.004)	0.001 (CI = +/-0.008; p = 0.864)	0.086 (CI = +/-0.286; p = 0.531)	0.774	+8.53%
Severity	2017.1	0.094 (CI = +/-0.054; p = 0.002)	0.000 (CI = +/-0.008; p = 0.978)	0.056 (CI = +/-0.283; p = 0.676)	0.790	+9.81%
Severity	2017.2	0.098 (CI = +/-0.059; p = 0.003)	0.000 (CI = +/-0.008; p = 0.959)	0.047 (CI = +/-0.295; p = 0.734)	0.771	+10.32%
Frequency	2011.1	-0.011 (CI = +/-0.014; p = 0.125)	0.005 (CI = +/-0.005; p = 0.023)	0.032 (CI = +/-0.126; p = 0.606)	0.271	-1.07%
Frequency	2011.2	-0.011 (CI = +/-0.015; p = 0.159)	0.005 (CI = +/-0.005; p = 0.026)	0.032 (CI = +/-0.132; p = 0.622)	0.252	-1.07%
Frequency	2012.1	-0.007 (CI = +/-0.016; p = 0.387)	0.006 (CI = +/-0.005; p = 0.021)	0.011 (CI = +/-0.134; p = 0.867)	0.207	-0.68%
Frequency	2012.2	-0.009 (CI = +/-0.018; p = 0.308)	0.006 (CI = +/-0.005; p = 0.024)	0.021 (CI = +/-0.140; p = 0.757)	0.217	-0.88%
Frequency	2013.1	-0.006 (CI = +/-0.019; p = 0.500)	0.006 (CI = +/-0.005; p = 0.024)	0.009 (CI = +/-0.146; p = 0.904)	0.182	-0.63%
Frequency	2013.2	-0.010 (CI = +/-0.021; p = 0.339)	0.006 (CI = +/-0.005; p = 0.027)	0.025 (CI = +/-0.151; p = 0.735)	0.208	-0.97%
Frequency	2014.1	-0.008 (CI = +/-0.023; p = 0.450)	0.006 (CI = +/-0.005; p = 0.030)	0.019 (CI = +/-0.160; p = 0.806)	0.178	-0.84%
Frequency	2014.2	-0.008 (CI = +/-0.025; p = 0.505)	0.006 (CI = +/-0.005; p = 0.035)	0.018 (CI = +/-0.170; p = 0.825)	0.159	-0.82%
Frequency	2015.1	-0.012 (CI = +/-0.028; p = 0.385)	0.006 (CI = +/-0.005; p = 0.037)	0.033 (CI = +/-0.178; p = 0.705)	0.176	-1.17%
Frequency	2015.2	-0.005 (CI = +/-0.030; p = 0.701)	0.006 (CI = +/-0.005; p = 0.038)	0.009 (CI = +/-0.181; p = 0.918)	0.126	-0.55%
Frequency	2016.1	-0.009 (CI = +/-0.033; p = 0.567)	0.006 (CI = +/-0.005; p = 0.040)	0.021 (CI = +/-0.189; p = 0.819)	0.139	-0.89%
Frequency	2016.2	-0.006 (CI = +/-0.036; p = 0.745)	0.005 (CI = +/-0.005; p = 0.049)	0.011 (CI = +/-0.198; p = 0.911)	0.100	-0.55%
Frequency	2017.1	-0.009 (CI = +/-0.039; p = 0.618)	0.006 (CI = +/-0.006; p = 0.050)	0.020 (CI = +/-0.207; p = 0.838)	0.111	-0.93%
Frequency	2017.2	-0.014 (CI = +/-0.042; p = 0.495)	0.006 (CI = +/-0.006; p = 0.047)	0.029 (CI = +/-0.214; p = 0.776)	0.131	-1.37%

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

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)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
2014.25	2.495	30,350	75.73	0.00	0	3.482	50,653	210.95	1.008	0.8%	1.210
2014.75	3.368	59,499	200.40	0.00	0	3.482	52,973	212.71	1.008	0.8%	1.200
2015.25	3.716	44,828	166.58	0.00	0	3.482	55,399	214.48	1.008	0.8%	1.190
2015.75	3.175	74,730	237.29	0.00	0	3.482	57,936	216.26	1.008	0.8%	1.180
2016.25	2.966	47,777	141.73	0.00	0	3.482	60,589	218.06	1.008	0.8%	1.171
2016.75	4.248	65,001	276.12	0.00	0	3.482	63,364	219.88	1.008	0.8%	1.161
2017.25	3.933	65,254	256.63	0.00	0	3.482	66,266	221.71	1.008	0.8%	1.151
2017.75	3.096	75,292	233.12	0.00	0	3.482	69,300	223.55	1.008	0.8%	1.142
2018.25	3.167	83,086	263.16	0.00	0	3.482	72,474	225.42	1.008	0.8%	1.132
2018.75	3.767	52,329	197.13	0.00	0	3.482	75,793	227.29	1.008	0.8%	1.123
2019.25	3.141	76,393	239.94	0.00	0	3.482	79,264	229.18	1.008	0.8%	1.114
2019.75	3.843	67,945	261.12	0.00	0	3.482	82,894	231.09	1.008	0.8%	1.105
2020.25	2.153	125,052	269.18	(25.81)	0	2.205	86,690	241.49	1.008	0.8%	1.095
2020.75	1.863	134,105	249.85	(24.73)	0	2.248	90,660	243.13	1.008	0.8%	1.086
2021.25	2.802	75,840	212.54	(24.45)	0	2.259	94,812	245.06	1.008	0.8%	1.077
2021.75	3.026	107,342	324.81	0.00	1	2.612	99,154	300.88	1.008	0.8%	1.069
2022.25	2.778	135,597	376.71	0.00	1	2.612	103,695	303.39	1.008	0.8%	1.060
2022.75	2.747	98,522	270.64	0.00	1	2.612	108,444	305.92	1.008	0.8%	1.051
2023.25	2.174	165,360	359.53	0.00	1	2.612	113,410	308.46	1.008	0.8%	1.042
2023.75	3.027	98,424	297.91	0.00	1	2.612	118,604	311.03	1.008	0.8%	1.034
2024.25	2.739	103,289	282.87	0.00	1	2.612	124,035	313.62	1.008	0.8%	1.025
2024.75	2.849	132,847	378.47	0.00	1	2.612	129,715	316.23	1.008	0.8%	1.017
2025.25	2.179	114,190	248.77	0.00	1	2.612	135,656	318.86	1.008	0.8%	1.008
2025.75	2.190	131,617	288.18	0.00	1	2.612	141,868	321.52			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost**
A.	Intercept	1.247	(169.556)	(28.048)
B.	Time		0.090	0.017
C.	Mobility	0.018		(0.001)
D.	New Normal	(0.287)		0.231

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
2014.25	2.458	14,095	34.64	2.480	10,704	26.55	1.016	1.6%	1.456
2014.75	2.137	10,824	23.13	2.375	11,359	26.98	1.016	1.6%	1.433
2015.25	2.769	27,315	75.63	2.275	12,054	27.43	1.016	1.6%	1.409
2015.75	2.117	14,590	30.89	2.179	12,792	27.88	1.016	1.6%	1.386
2016.25	1.716	10,356	17.77	2.088	13,575	28.34	1.016	1.6%	1.364
2016.75	2.089	15,248	31.86	2.000	14,406	28.81	1.016	1.6%	1.342
2017.25	2.324	8,385	19.49	1.915	15,287	29.28	1.016	1.6%	1.320
2017.75	1.777	12,565	22.33	1.835	16,223	29.76	1.016	1.6%	1.299
2018.25	2.175	36,040	78.37	1.757	17,215	30.25	1.016	1.6%	1.278
2018.75	1.642	26,579	43.65	1.683	18,269	30.75	1.016	1.6%	1.257
2019.25	1.537	16,168	24.86	1.612	19,387	31.26	1.016	1.6%	1.237
2019.75	1.385	7,799	10.80	1.544	20,573	31.77	1.016	1.6%	1.217
2020.25	1.633	11,866	19.37	1.479	21,832	32.30	1.016	1.6%	1.197
2020.75	1.104	11,725	12.95	1.417	23,168	32.83	1.016	1.6%	1.177
2021.25	0.996	42,878	42.70	1.357	24,586	33.37	1.016	1.6%	1.158
2021.75	1.658	19,775	32.80	1.300	26,090	33.92	1.016	1.6%	1.140
2022.25	1.286	21,343	27.44	1.245	27,687	34.48	1.016	1.6%	1.121
2022.75	1.535	60,948	93.57	1.193	29,381	35.05	1.016	1.6%	1.103
2023.25	0.906	22,425	20.33	1.143	31,179	35.62	1.016	1.6%	1.085
2023.75	1.220	15,663	19.11	1.094	33,087	36.21	1.016	1.6%	1.068
2024.25	0.885	105,117	93.06	1.048	35,112	36.81	1.016	1.6%	1.050
2024.75	1.026	18,649	19.13	1.004	37,260	37.41	1.016	1.6%	1.033
2025.25	0.911	264,453	241.04	0.962	39,541	38.03	1.016	1.6%	1.016
2025.75	1.086	19,716	21.42	0.921	41,960	38.65			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost**
A.	Intercept	174.361	(229.992)	(62.539)
B.	Time	(0.086)	0.119	0.033

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Direct Compensation
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 (000)	Severity	Loss Cost	Mobility	Excess Inflation	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
2015.25	12.641	5,108	64.57	0.00	0.000	0	10.375	6,146	63.77	1.015	1.5%	1.373
2015.75	9.914	6,613	65.56	0.00	0.000	0	10.375	6,240	64.74	1.015	1.5%	1.353
2016.25	9.650	6,097	58.83	0.00	0.000	0	10.375	6,335	65.72	1.015	1.5%	1.332
2016.75	9.715	6,963	67.65	0.00	0.000	0	10.375	6,431	66.72	1.015	1.5%	1.312
2017.25	9.975	6,547	65.31	0.00	0.000	0	10.375	6,529	67.74	1.015	1.5%	1.293
2017.75	9.304	6,721	62.53	0.00	0.000	0	10.375	6,629	68.77	1.015	1.5%	1.273
2018.25	10.267	8,519	87.46	0.00	0.000	0	10.375	6,729	69.81	1.015	1.5%	1.254
2018.75	11.600	6,361	73.78	0.00	0.000	0	10.375	6,832	70.88	1.015	1.5%	1.235
2019.25	10.690	7,399	79.09	0.00	0.000	0	10.375	6,936	71.96	1.015	1.5%	1.217
2019.75	10.967	8,024	88.00	0.00	0.000	0	10.375	7,041	73.05	1.015	1.5%	1.199
2020.25	7.633	6,298	48.07	(25.81)	0.000	0	8.168	7,148	58.39	1.015	1.5%	1.181
2020.75	8.367	6,883	57.59	(24.73)	0.000	0	8.250	7,257	59.87	1.015	1.5%	1.163
2021.25	8.758	6,161	53.96	(24.45)	0.000	0	8.271	7,368	60.94	1.015	1.5%	1.146
2021.75	10.682	8,156	87.12	0.00	0.157	1	10.375	7,769	71.78	1.015	1.5%	1.128
2022.25	8.923	10,034	89.54	0.00	0.547	1	10.375	8,665	80.06	1.015	1.5%	1.112
2022.75	8.264	10,115	83.58	0.00	0.818	1	10.375	9,390	86.76	1.015	1.5%	1.095
2023.25	8.990	8,873	79.77	0.00	0.854	1	10.375	9,615	88.83	1.015	1.5%	1.078
2023.75	8.930	9,622	85.92	0.00	1.000	1	10.375	10,112	93.43	1.015	1.5%	1.062
2024.25	8.591	11,347	97.48	0.00	1.000	1	10.375	10,266	94.85	1.015	1.5%	1.046
2024.75	10.438	9,454	98.68	0.00	1.000	1	10.375	10,422	96.29	1.015	1.5%	1.031
2025.25	9.172	10,039	92.07	0.00	1.000	1	10.375	10,581	97.76	1.015	1.5%	1.015
2025.75	9.432	10,955	103.33	0.00	1.000	1	10.375	10,742	99.24			1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	2.339	(52.143)	(56.712)
B.	Time		0.030	0.030
C.	Mobility	0.009		0.009
D.	Excess Inflation		0.241	0.241
E.	New Normal	(0.116)		(0.116)

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

Selected Trend Model: Accident Benefits - 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 (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
2014.25	1.494	4,347	6.49	0.00	1.703	10,009	17.00	1.011	1.1%	1.275
2014.75	2.047	11,053	22.62	0.00	1.708	10,084	17.18	1.011	1.1%	1.262
2015.25	1.515	10,430	15.80	0.00	1.714	10,159	17.36	1.011	1.1%	1.249
2015.75	2.037	14,848	30.25	0.00	1.720	10,235	17.55	1.011	1.1%	1.236
2016.25	1.665	6,015	10.02	0.00	1.725	10,312	17.73	1.011	1.1%	1.223
2016.75	1.873	6,651	12.46	0.00	1.731	10,389	17.92	1.011	1.1%	1.210
2017.25	1.768	19,331	34.18	0.00	1.737	10,466	18.11	1.011	1.1%	1.197
2017.75	1.573	11,898	18.72	0.00	1.743	10,545	18.31	1.011	1.1%	1.184
2018.25	1.678	13,055	21.91	0.00	1.749	10,623	18.50	1.011	1.1%	1.172
2018.75	1.994	16,492	32.89	0.00	1.754	10,703	18.70	1.011	1.1%	1.160
2019.25	1.825	4,423	8.07	0.00	1.760	10,783	18.90	1.011	1.1%	1.147
2019.75	1.786	6,275	11.20	0.00	1.766	10,863	19.10	1.011	1.1%	1.135
2020.25	1.062	8,059	8.56	(25.81)	1.415	10,945	16.03	1.011	1.1%	1.123
2020.75	1.531	25,695	39.34	(24.73)	1.434	11,026	16.33	1.011	1.1%	1.112
2021.25	1.827	7,212	13.18	(24.45)	1.442	11,109	16.53	1.011	1.1%	1.100
2021.75	1.660	8,865	14.72	0.00	1.790	11,192	19.92	1.011	1.1%	1.088
2022.25	1.894	9,440	17.88	0.00	1.796	11,275	20.13	1.011	1.1%	1.077
2022.75	1.576	13,157	20.74	0.00	1.802	11,360	20.35	1.011	1.1%	1.066
2023.25	1.705	12,763	21.76	0.00	1.808	11,444	20.56	1.011	1.1%	1.054
2023.75	1.738	16,767	29.14	0.00	1.814	11,530	20.78	1.011	1.1%	1.043
2024.25	1.434	7,499	10.76	0.00	1.820	11,616	21.00	1.011	1.1%	1.032
2024.75	2.082	20,278	42.21	0.00	1.826	11,703	21.23	1.011	1.1%	1.021
2025.25	2.355	9,316	21.94	0.00	1.832	11,790	21.45	1.011	1.1%	1.011
2025.75	1.738	14,895	25.89	0.00	1.838	11,879	21.68			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost**
A.	Intercept	(12.857)	(20.781)	(39.774)
B.	Time	0.007	0.015	0.021
C.	Mobility	0.009		0.007

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Collision
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 (000)	Severity	Loss Cost	Mobility	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
2014.25	19.388	7,547	146.33	0.00	0.000	18.402	10,358	190.61	0.991	-0.9%	0.807
2014.75	16.386	7,764	127.23	0.00	0.000	18.304	10,317	188.84	0.991	-0.9%	0.815
2015.25	21.916	7,170	157.15	0.00	0.000	18.206	10,277	187.09	0.991	-0.9%	0.823
2015.75	15.983	9,056	144.74	0.00	0.000	18.109	10,236	185.36	0.991	-0.9%	0.830
2016.25	18.379	9,348	171.81	0.00	0.000	18.012	10,196	183.64	0.991	-0.9%	0.838
2016.75	17.800	11,343	201.90	0.00	0.000	17.916	10,156	181.94	0.991	-0.9%	0.846
2017.25	20.178	9,213	185.90	0.00	0.000	17.820	10,116	180.26	0.991	-0.9%	0.854
2017.75	16.302	11,245	183.32	0.00	0.000	17.725	10,076	178.59	0.991	-0.9%	0.862
2018.25	19.438	10,070	195.73	0.00	0.000	17.630	10,036	176.94	0.991	-0.9%	0.870
2018.75	14.588	9,796	142.91	0.00	0.000	17.536	9,997	175.30	0.991	-0.9%	0.878
2019.25	17.812	9,696	172.70	0.00	0.000	17.442	9,957	173.67	0.991	-0.9%	0.886
2019.75	16.540	8,761	144.91	0.00	0.000	17.349	9,918	172.07	0.991	-0.9%	0.894
2020.25	15.422	10,799	166.54	(25.81)	0.000	14.946	9,879	147.66	0.991	-0.9%	0.903
2020.75	13.921	10,617	147.80	(24.73)	0.000	14.956	9,840	147.17	0.991	-0.9%	0.911
2021.25	15.498	8,584	133.02	(24.45)	0.000	14.900	9,801	146.04	0.991	-0.9%	0.920
2021.75	16.585	11,798	195.68	0.00	0.157	16.981	10,462	177.65	0.991	-0.9%	0.928
2022.25	18.575	11,272	209.38	0.00	0.547	16.890	12,368	208.89	0.991	-0.9%	0.937
2022.75	16.821	16,474	277.12	0.00	0.818	16.800	13,876	233.11	0.991	-0.9%	0.946
2023.25	16.850	14,511	244.50	0.00	0.854	16.710	14,038	234.57	0.991	-0.9%	0.955
2023.75	16.834	14,717	247.76	0.00	1.000	16.621	14,911	247.84	0.991	-0.9%	0.963
2024.25	16.124	13,721	221.24	0.00	1.000	16.532	14,853	245.55	0.991	-0.9%	0.972
2024.75	15.655	12,997	203.47	0.00	1.000	16.444	14,794	243.27	0.991	-0.9%	0.982
2025.25	16.021	15,629	250.38	0.00	1.000	16.356	14,736	241.02	0.991	-0.9%	0.991
2025.75	17.276	15,071	260.36	0.00	1.000	16.268	14,678	238.79			1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost**
A.	Intercept	24.499	25.137	42.728
B.	Time	(0.011)	(0.008)	(0.019)
C.	Mobility	0.006		0.006
D.	Excess Inflation		0.439	0.439

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Comprehensive - Total
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 (000)	Severity	Loss Cost	Mobility	Seasonality	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
2014.25	35.463	2,341	83.01	0.00	0	0.000	35.353	2,584	91.35	1.022	2.2%	1.645
2014.75	33.060	3,108	102.74	0.00	1	0.000	35.233	3,051	107.49	1.022	2.2%	1.610
2015.25	39.352	2,630	103.50	0.00	0	0.000	35.113	2,717	95.39	1.022	2.2%	1.575
2015.75	32.654	3,172	103.58	0.00	1	0.000	34.994	3,208	112.25	1.022	2.2%	1.541
2016.25	36.604	2,892	105.87	0.00	0	0.000	34.876	2,856	99.61	1.022	2.2%	1.508
2016.75	32.437	3,457	112.14	0.00	1	0.000	34.758	3,372	117.21	1.022	2.2%	1.476
2017.25	32.505	3,115	101.26	0.00	0	0.000	34.640	3,003	104.01	1.022	2.2%	1.445
2017.75	35.620	3,584	127.65	0.00	1	0.000	34.522	3,545	122.40	1.022	2.2%	1.414
2018.25	33.090	2,623	86.79	0.00	0	0.000	34.405	3,157	108.61	1.022	2.2%	1.383
2018.75	33.655	3,542	119.20	0.00	1	0.000	34.289	3,727	127.81	1.022	2.2%	1.354
2019.25	31.054	3,498	108.64	0.00	0	0.000	34.173	3,319	113.42	1.022	2.2%	1.325
2019.75	35.970	3,314	119.19	0.00	1	0.000	34.057	3,919	133.46	1.022	2.2%	1.296
2020.25	29.769	3,749	111.60	(25.81)	0	0.000	29.254	3,489	102.07	1.022	2.2%	1.269
2020.75	31.720	4,298	136.32	(24.73)	1	0.000	29.337	4,120	120.87	1.022	2.2%	1.242
2021.25	26.566	4,327	114.95	(24.45)	0	0.000	29.284	3,668	107.43	1.022	2.2%	1.215
2021.75	31.699	4,547	144.13	0.00	1	0.157	33.598	4,536	152.38	1.022	2.2%	1.189
2022.25	38.133	4,067	155.07	0.00	0	0.547	33.484	4,526	151.56	1.022	2.2%	1.164
2022.75	39.695	5,342	212.05	0.00	1	0.818	33.370	5,785	193.06	1.022	2.2%	1.139
2023.25	34.400	6,196	213.15	0.00	0	0.854	33.257	5,205	173.10	1.022	2.2%	1.114
2023.75	35.204	7,423	261.33	0.00	1	1.000	33.145	6,415	212.61	1.022	2.2%	1.090
2024.25	33.420	5,787	193.41	0.00	0	1.000	33.032	5,712	188.67	1.022	2.2%	1.067
2024.75	33.961	5,828	197.91	0.00	1	1.000	32.920	6,744	222.01	1.022	2.2%	1.044
2025.25	26.112	5,419	141.49	0.00	0	1.000	32.809	6,005	197.01	1.022	2.2%	1.022
2025.75	32.117	7,561	242.82	0.00	1	1.000	32.698	7,090	231.83			1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost**
A.	Intercept	17.240	(92.975)	(82.643)
B.	Time	(0.007)	0.050	0.043
C.	Mobility	0.006		0.006
D.	Seasonality		0.141	0.141
E.	Excess Inflation		0.293	0.293

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Covariates			
Time	Observed Frequency (per 1000 Vehicles)	Trended Frequency (per 1000 Vehicles)	Mobility	New Normal	Smoothed Frequency (per 1000 Vehicles)	Adjustment Factor to 2025-2 Level
2015.25	3.716	3.716	0.00	0	3.482	0.750
2015.75	3.175	3.175	0.00	0	3.482	0.750
2016.25	2.966	2.966	0.00	0	3.482	0.750
2016.75	4.248	4.248	0.00	0	3.482	0.750
2017.25	3.933	3.933	0.00	0	3.482	0.750
2017.75	3.096	3.096	0.00	0	3.482	0.750
2018.25	3.167	3.167	0.00	0	3.482	0.750
2018.75	3.767	3.767	0.00	0	3.482	0.750
2019.25	3.141	3.141	0.00	0	3.482	0.750
2019.75	3.843	3.843	0.00	0	3.482	0.750
2020.25	2.153	2.153	(25.81)	0	2.205	1.184
2020.75	1.863	1.863	(24.73)	0	2.248	1.162
2021.25	2.802	2.802	(24.45)	0	2.259	1.156
2021.75	3.026	3.026	0.00	1	2.612	1.000
2022.25	2.778	2.778	0.00	1	2.612	1.000
2022.75	2.747	2.747	0.00	1	2.612	1.000
2023.25	2.174	2.174	0.00	1	2.612	1.000
2023.75	3.027	3.027	0.00	1	2.612	1.000
2024.25	2.739	2.739	0.00	1	2.612	1.000
2024.75	2.849	2.849	0.00	1	2.612	1.000
2025.25	2.179	2.179	0.00	1	2.612	1.000
2025.75	2.190	2.190	0.00	1	2.612	1.000

Frequency Model Fitted to (3)

A.	Intercept	1.247
B.	Mobility	0.018
C.	New Normal	(0.287)