RCS
ACTUARIES AND CONSULTANTS

NOVA SCOTIA PRIVATE PASSENGER 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. The scope of our analysis includes all coverages:

- Mandatory: third-party liability, direct compensation property damage, accident benefits, and uninsured automobile
- Optional: collision, comprehensive, all perils, specified perils, and underinsured motorist

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

1.2. Actuarial Findings

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

Table 1: Selected Loss Cost Trends

Coverage	2026 Semi-Annual Review: Data as of June 30, 2025	2026 Annual Review: Data as of December 31, 2025
Bodily Injury	+7.1%	+6.9%
Property Damage	+2.2%	+1.7%
Direct Compensation Property Damage	+4.4%*	+4.4%*
Accident Benefits	+3.1%	+3.2%
Uninsured Auto	+4.3%	+5.3%

[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.

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Coverage	2026 Semi-Annual Review: Data as of June 30, 2025	2026 Annual Review: Data as of December 31, 2025
Collision	+5.8%*	+4.8%*
Comprehensive	+5.8%*	+5.7%*
Specified Perils	+5.8%*	+5.7%*
All Perils	+4.2%*	+3.9%*
Underinsured Motorist	+7.5%	+6.9%

Table Notes

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

The stated trend rates are through to October 1, 2025, the mid-point of the latest accident half-year considered in the models that support 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 reasonable to assume the past loss trends 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.

In addition to adjusting historical loss data to the cost level of a proposed rate program with loss trend rates, insurers should unwind the impact (if any) of the COVID−19 pandemic and consider the impact of post−pandemic commonplace remote and hybrid work options on claims costs.

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

* * * * *

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

Risk Consulting Services



Felix Chan, FCAS, FCIA
felix.chan@riskconsultingservices.com



Rajesh Sahasrabuddhe, FCAS, FCIA
rajesh.sahasrabuddhe@riskconsultingservices.com

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.

April 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 direct compensation for property damage coverage, allowing not–at–fault drivers to recover damages caused by collision from their insurer.

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

3. Analysis Data

3.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data we analyzed was the 2025−2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2025) provided by GISA. This data includes the experience of all private passenger vehicles in Nova Scotia. We refer to this data source as the AIX report.

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 available through the AIX report is in two categories:

- Paid Claim Amounts – claim cost payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- Case Reserves – 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 amount on each closed or open claim and the case reserve carried on each open claim is referred to as the reported incurred claim amount.

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters who 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 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 date 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. Data Exclusions

As part of our review process, we review the individual data of the largest ten insurers/groups in the province for any anomalies. Only in those situations in which we consider the data to be both highly unusual and impactful do we remove the individual insurer/group data from our analysis. We have not excluded any data for this review.

3.3. 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.

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, hence the final claim

[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.

[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).

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.

3.4. Selection of Claim Count and Claim Amount Development Factors

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

In Section 3.5, we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

3.5. 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.

Table 3: Bodily Injury - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$237.97	$78,360	3.04	$225.72	$74,998	3.01
2022	$280.05	$94,171	2.97	$278.78	$94,534	2.95
2023	$308.49	$96,512	3.20	$293.16	$91,994	3.19
2024	$293.80	$96,541	3.04	$279.57	$90,405	3.09
2025	$309.34	$99,475	3.11	$294.52	$95,296	3.09

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have decreased by 3.8%.

[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 4: Property Damage - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$5.97	$7,248	0.82	$6.00	$7,263	0.83
2022	$9.10	$8,672	1.05	$9.08	$8,668	1.05
2023	$10.27	$10,801	0.95	$10.37	$10,638	0.97
2024	$9.68	$9,443	1.02	$9.35	$9,225	1.01
2025	$7.88	$10,903	0.72	$9.46	$11,810	0.80

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have decreased by 0.6%.

Table 5: Direct Compensation Property Damage - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$118.00	$5,624	20.98	$118.02	$5,625	20.98
2022	$142.80	$6,627	21.55	$142.83	$6,629	21.55
2023	$166.16	$7,363	22.57	$166.47	$7,377	22.56
2024	$174.30	$7,612	22.90	$174.39	$7,605	22.93
2025	$174.79	$7,624	22.93	$181.50	$7,820	23.21

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.1%.

Table 6: Accident Benefits – Total - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$58.59	$8,907	6.58	$58.85	$8,943	6.58
2022	$61.35	$9,434	6.50	$63.77	$9,781	6.52
2023	$60.00	$8,821	6.80	$60.89	$8,934	6.82
2024	$62.07	$8,166	7.60	$65.37	$8,391	7.79
2025	$58.64	$8,077	7.26	$64.52	$8,522	7.57

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 2.8%.

Table 7: Uninsured Auto - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$15.69	$52,032	0.30	$15.48	$51,182	0.30
2022	$12.45	$45,220	0.28	$12.18	$44,034	0.28
2023	$17.09	$58,653	0.29	$17.97	$61,202	0.29
2024	$13.73	$45,913	0.30	$14.85	$51,056	0.29
2025	$13.07	$34,114	0.38	$16.24	$46,550	0.35

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 2.6%. In general, coverages with lower claims volume are subject to more volatility.

Table 8: Collision - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$182.05	$7,404	24.59	$182.08	$7,405	24.59
2022	$230.73	$8,528	27.06	$230.79	$8,528	27.06
2023	$276.35	$9,745	28.36	$276.90	$9,750	28.40
2024	$280.63	$9,427	29.77	$282.00	$9,447	29.85
2025	$284.53	$9,709	29.31	$282.89	$9,511	29.74

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.2%.

Table 9: Comprehensive - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$133.86	$2,355	56.83	$133.97	$2,357	56.83
2022	$205.85	$3,006	68.49	$206.00	$3,008	68.49
2023	$220.28	$3,355	65.66	$220.41	$3,355	65.69
2024	$205.92	$3,083	66.79	$206.28	$3,088	66.80
2025	$174.30	$2,651	65.74	$215.28	$3,073	70.06

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.1%.

Table 10: Specified Perils - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$65.97	$8,157	8.09	$65.97	$8,157	8.09
2022	$84.29	$7,329	11.50	$84.29	$7,329	11.50
2023	$50.22	$5,511	9.11	$50.22	$5,511	9.11
2024	$90.30	$16,174	5.58	$92.42	$14,777	6.25
2025	$69.01	$17,569	3.93	$41.00	$14,606	2.81

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.7%.

Table 11: All Perils - Change in Estimates

	2026 SAR (as of June 30, 2025)			2026 AR (as of December 31, 2025)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$296.02	$4,491	65.92	$296.33	$4,495	65.92
2022	$399.90	$5,303	75.42	$400.18	$5,304	75.44
2023	$470.13	$6,016	78.15	$469.70	$6,008	78.18
2024	$463.20	$5,681	81.53	$465.98	$5,707	81.65
2025	$450.88	$5,348	84.31	$472.96	$5,688	83.15

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.2%.

4. Loss Trend Methodology

4.1. Introduction

Loss trend factors are 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"), and then the data is further adjusted to reflect future changes in cost conditions expected to occur between the end of the experience period and the period the new premiums will be in effect (i.e., "future trend").

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes 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 Nova Scotia Industry ultimate claims frequency, severity, and loss cost[10] by accident half−year that we derive (as we discuss in Section 3.3) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level[11] change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID−19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take 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 accident semesters 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 periods 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 15 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 the regression model used as the basis for our trend selection.

Weather / Unemployment

On occasion, an extreme weather condition, such as the level of rain, snowfall, or wind, can contribute to a change in the frequency level. As a result, the 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 possible 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 due to the difficulty of forecasting future values for these parameters.

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

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 following statistical results of the regression models that we present.

- With respect to the adjusted R-squared, we generally refer to values greater than or equal to 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 “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.

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

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

[13] We find that frequency, but not severity, has been affected by the COVID-19 pandemic.

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 period, the degree of the decrease has moderated compared to the in-pandemic period. However, the degree of the return to the pre-pandemic level varies between coverages. Insurers should consider the degree and persistence of a frequency reduction in the post-pandemic period for their proposed rate program.

We further discuss how insurers could consider the impact of 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.

[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.
[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

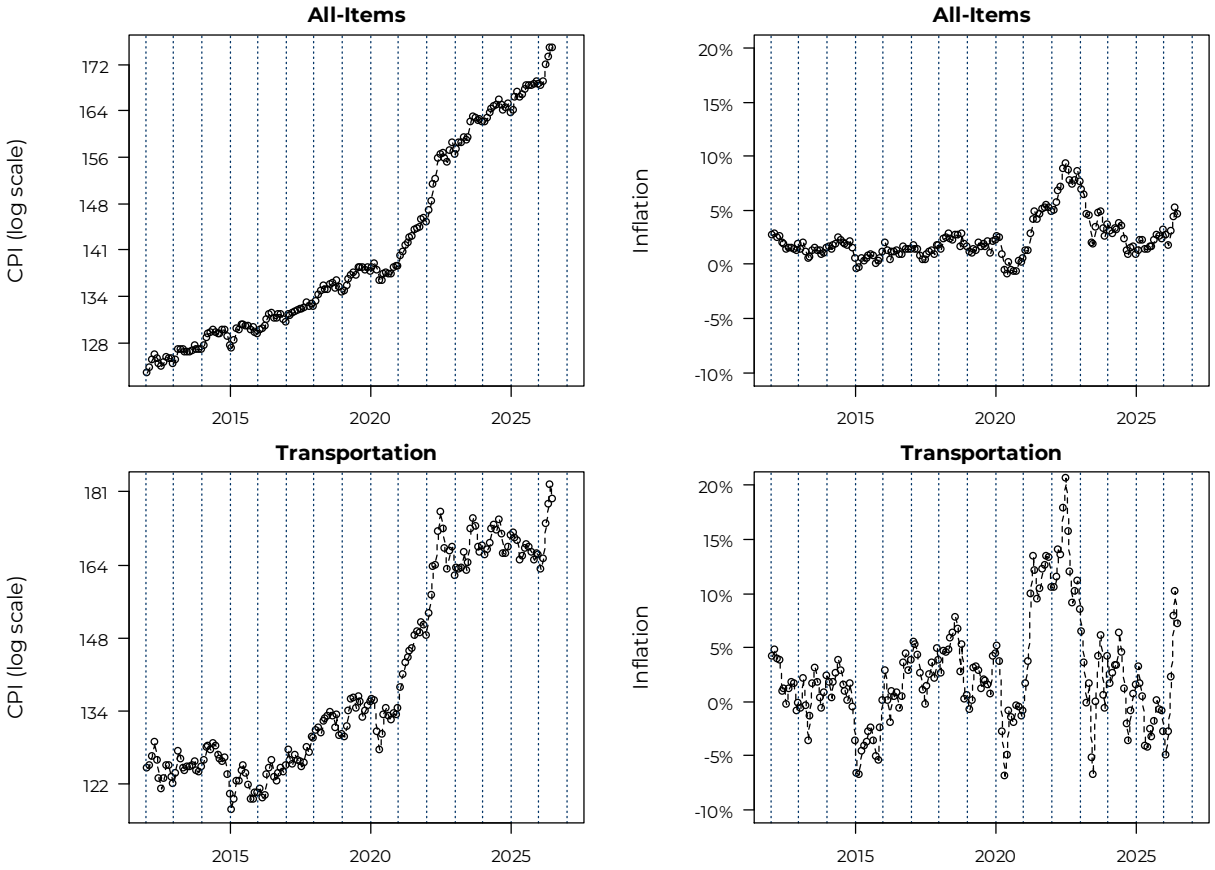
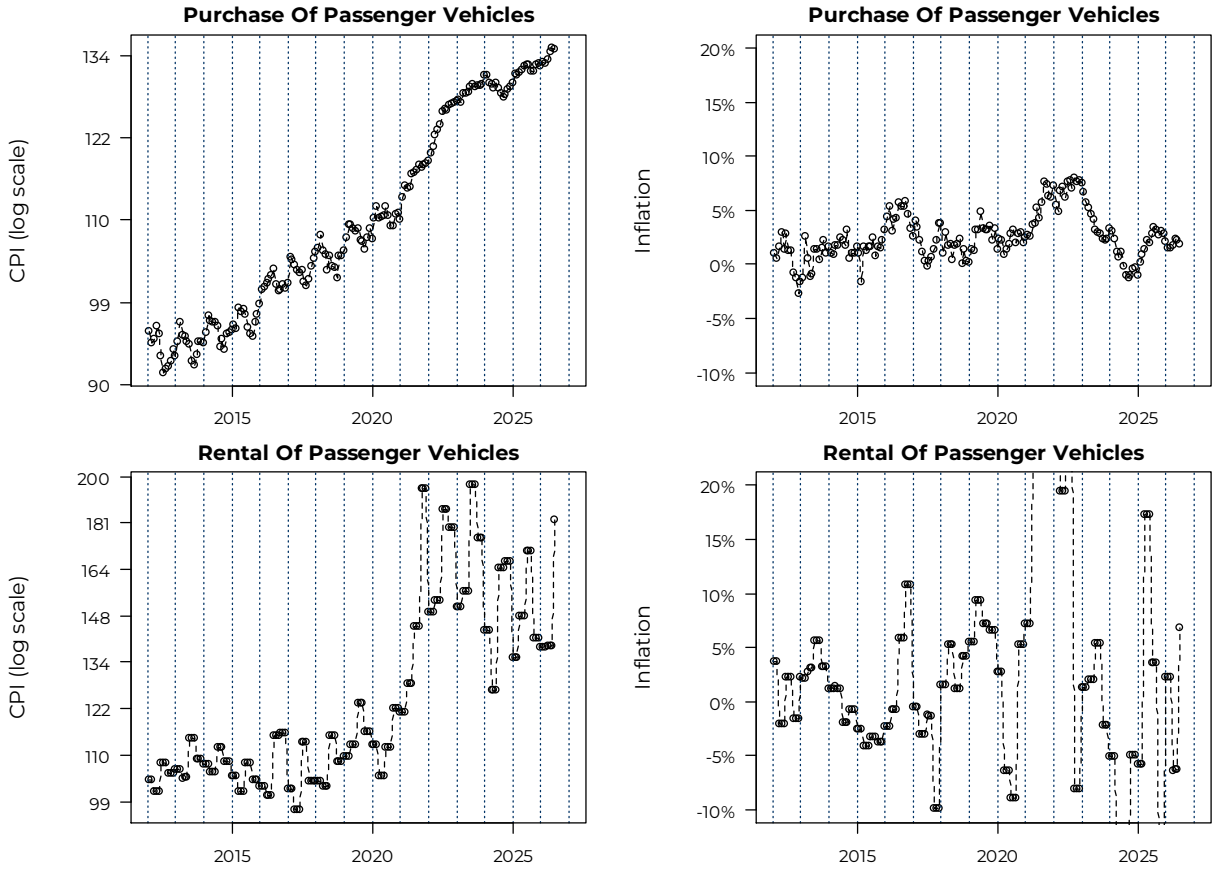
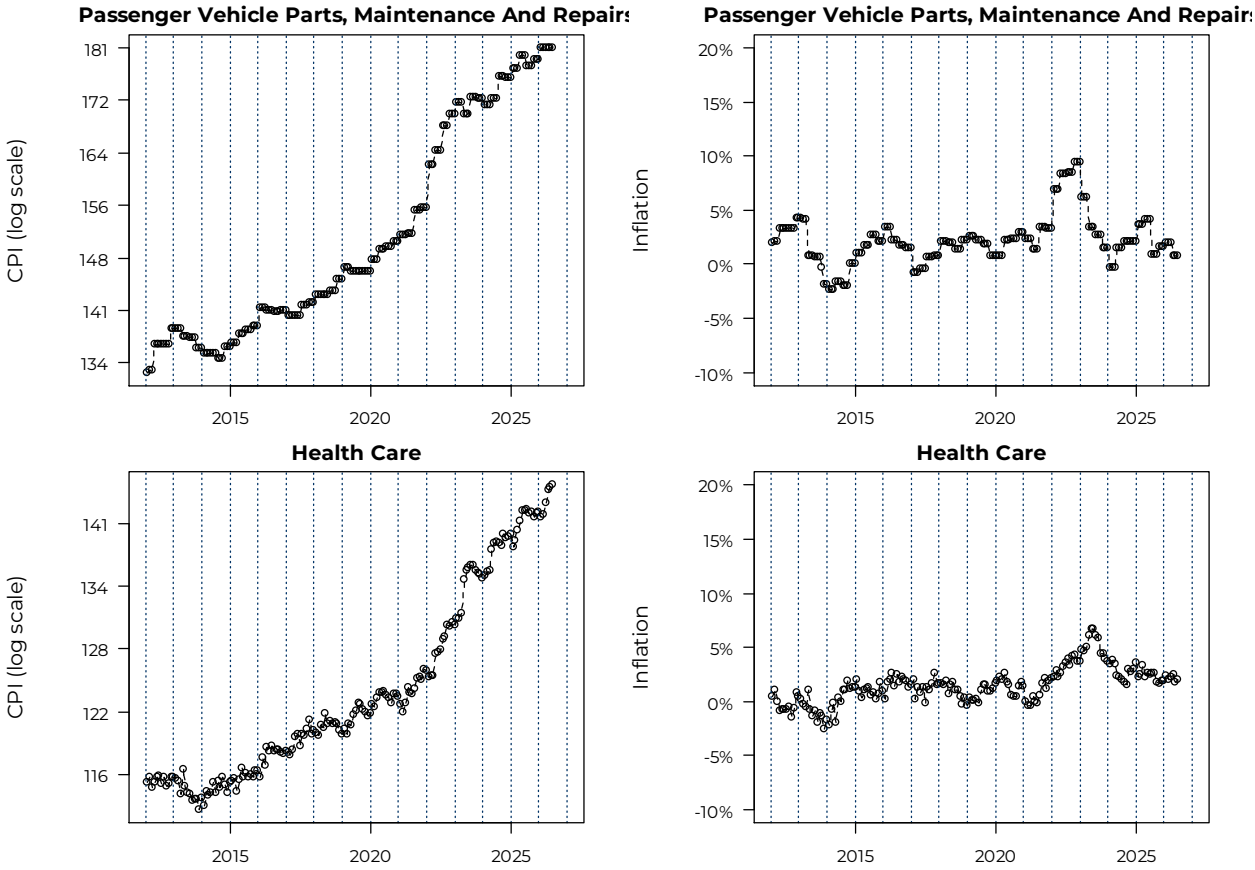


Figure 2: Consumer Price Index – Purchase & Rental of Passenger Vehicles[17]



[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 2023–2 property damage, DCPD, collision and all perils 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

[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 10 due to additional volatility associated with these coverages.

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 don't observe a significant change in the historical severity trend rate for other coverages coincident with the 2021−2 inflation increase. In the case of comprehensive, the change to a steep rise is only evident in 2022−2. A change in severity level coincident with the inflation change is not obvious for bodily injury, accident benefits, or specified perils coverages.

As described at the beginning of 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:

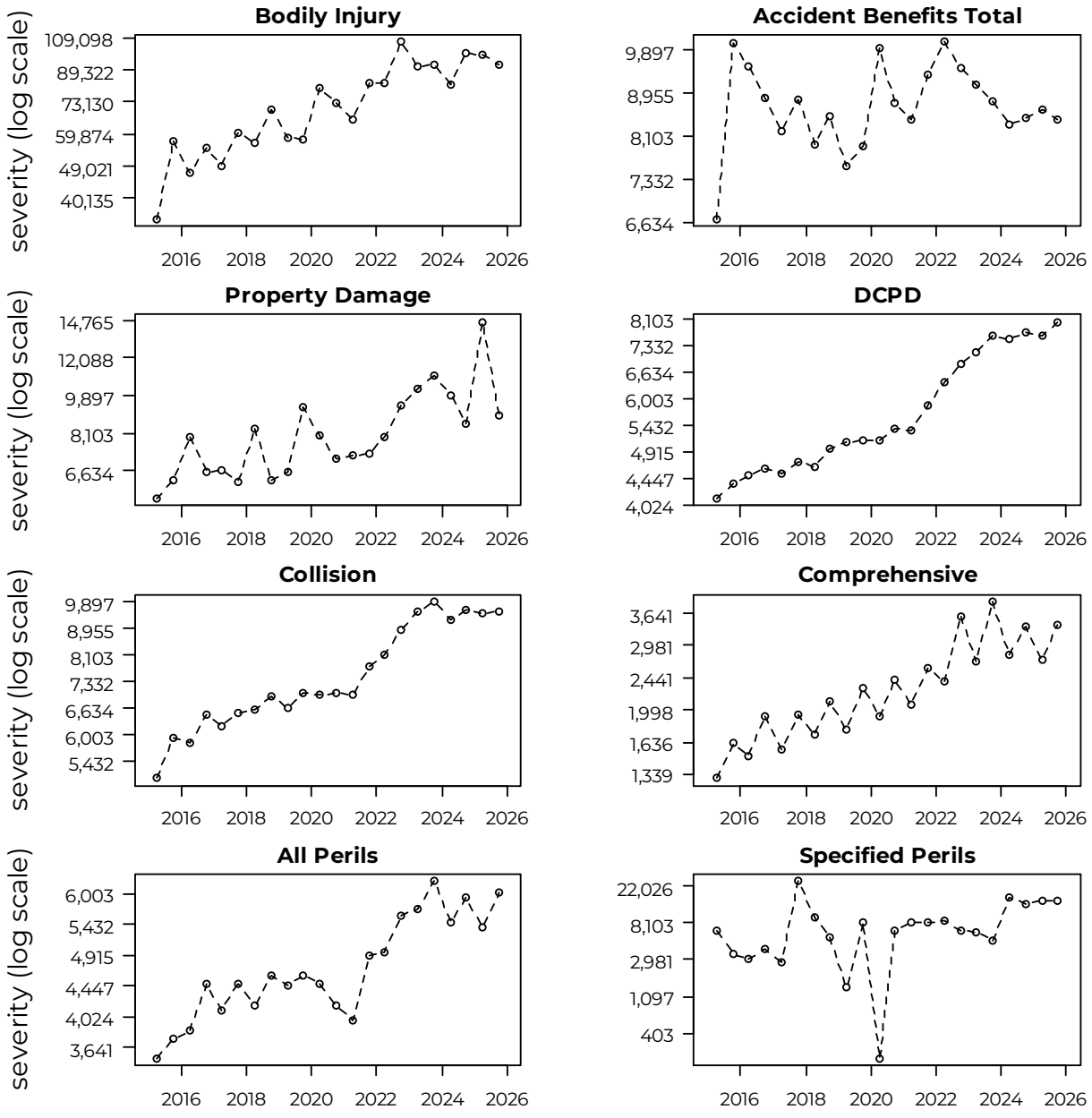
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation 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 caused the inflation surge to subside, higher loss trend rates should also subside. We observe the property damage, DCPD, collision and all perils severity have moderated starting in 2024. As shown in Figure 1 through Figure 3 above, there is evidence inflation has moderated for the primary physical damage claims cost components, and we expect the physical damage severity to follow.

[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 costs during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected 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 indicator of 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 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.

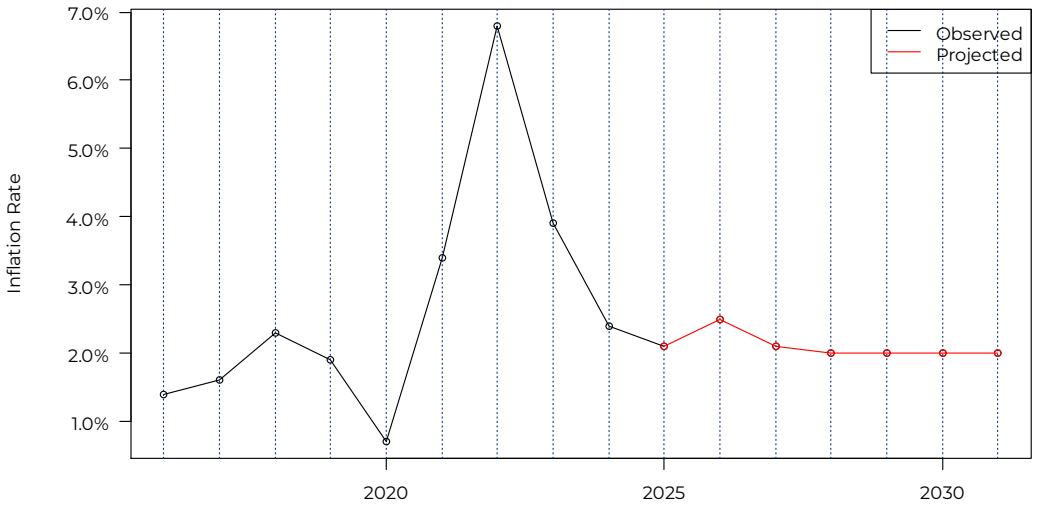
As described in Section 4.2, the high inflationary environment beginning in late 2021 resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2025, via various parameters included in the model, if significant. In selecting the future trend

[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.

rate, an insurer will consider whether inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

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

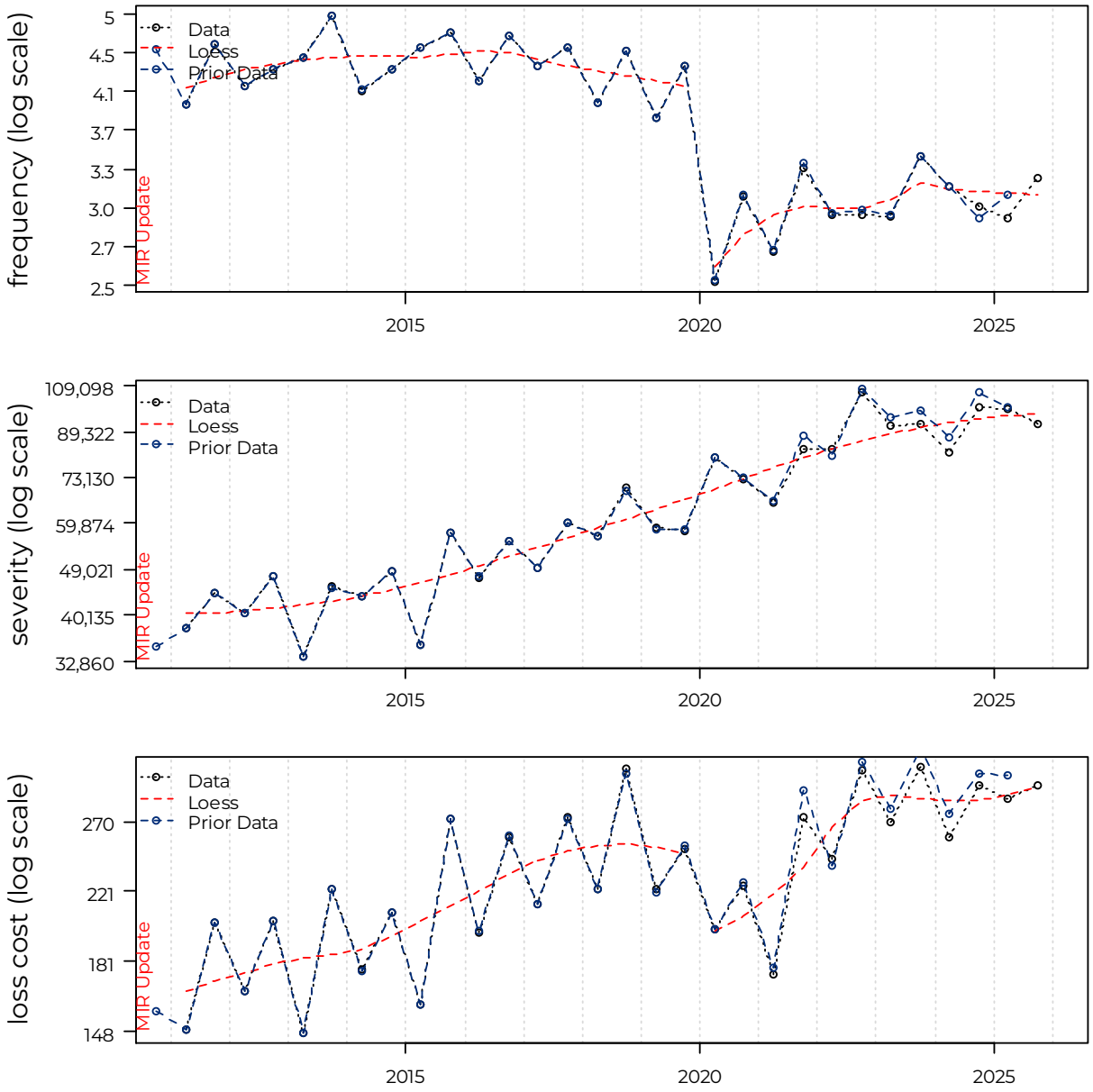
5.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of +7.1%.

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 our estimates have decreased for the recent 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 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 still well below pre−COVID levels.

Figure 6: Bodily Injury – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2011-1 and 2025-2 and include mobility ($p = 0.000$), seasonality ($p = 0.000$), and a new normal ($p = 0.000$). We tested a model that included trend, but it was not statistically significant (-0.3%,

p = 0.487). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.925.

We fit a severity model to all accident half-years between 2011-1 and 2025-2, excluding 2013-1, and 2015-1, and include trend (*p* = 0.000) and seasonality (*p* = 0.025). The implied annual trend rate associated with our fitted severity model is +6.9%. The adjusted R-squared of our proposed severity model is 0.909.

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 +6.9%[22]. The implied adjusted R-squared of the combined frequency and severity model is 0.770.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2, excluding 2013-1, and 2015-1, and include trend (*p* = 0.000), mobility (*p* = 0.000), seasonality (*p* = 0.000), and a new normal (*p* = 0.131). The implied annual trend rate associated with our fitted loss cost model is +4.6%. The lower trend is the result of the less negative new-normal effect, due to the slight increase in severity after the pandemic. In the loss cost model, a portion of the trend is transferred to the new-normal-factor. The adjusted R-squared of our proposed loss cost model is 0.869.

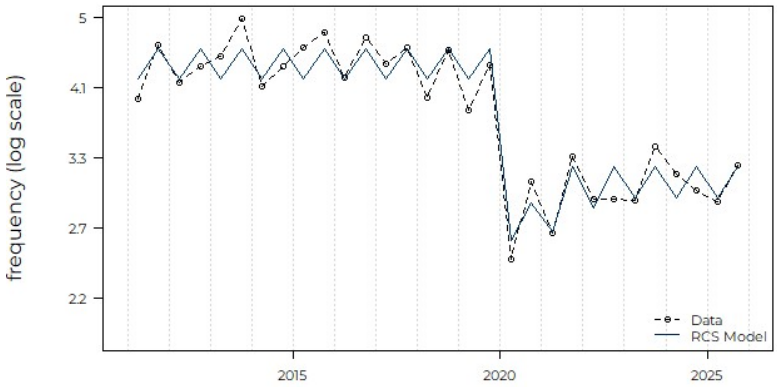
Since the frequency and severity models both have high adjusted R squared values and significant parameters, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +6.9%.

We observe mobility to be statistically significant during the pandemic period and observe a statistically significant reduction in frequency in the post−pandemic period, relative to the pre-pandemic period. We present the associated adjustment factors in Section 6.

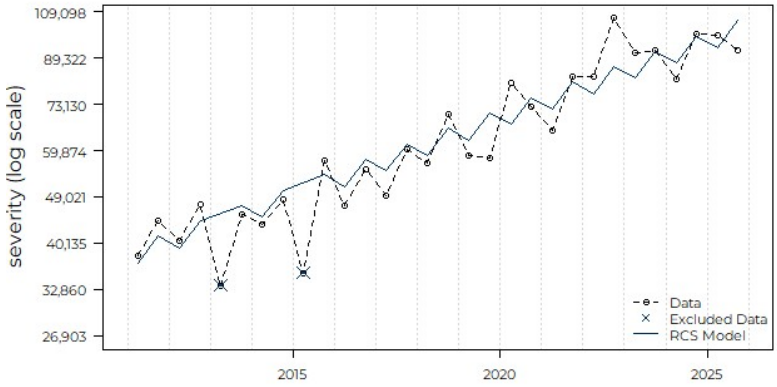
Please refer to Section 4.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[22] = exp[0.000 + 0.067] - 1

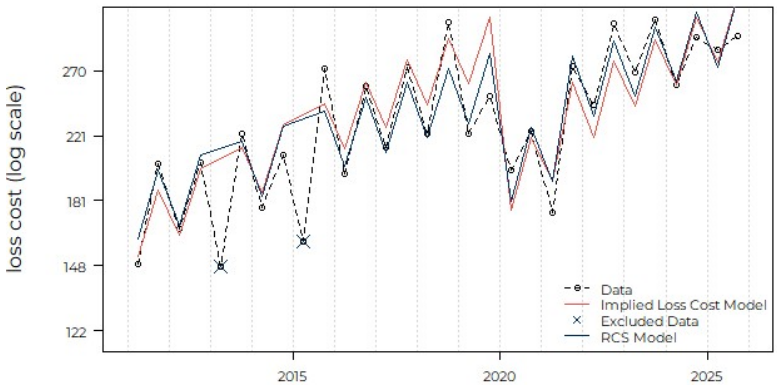
Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.018	0	0.925
Seasonality	0.088	0	
New Normal	-0.336	0	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.067	0	0.909
Seasonality	0.084	0.025	
Trend Rate	+6.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.045	0	0.869
Mobility	0.011	0	
Seasonality	0.192	0	
New Normal	-0.096	0.131	
Trend Rate	+4.6%		

5.2. Property Damage

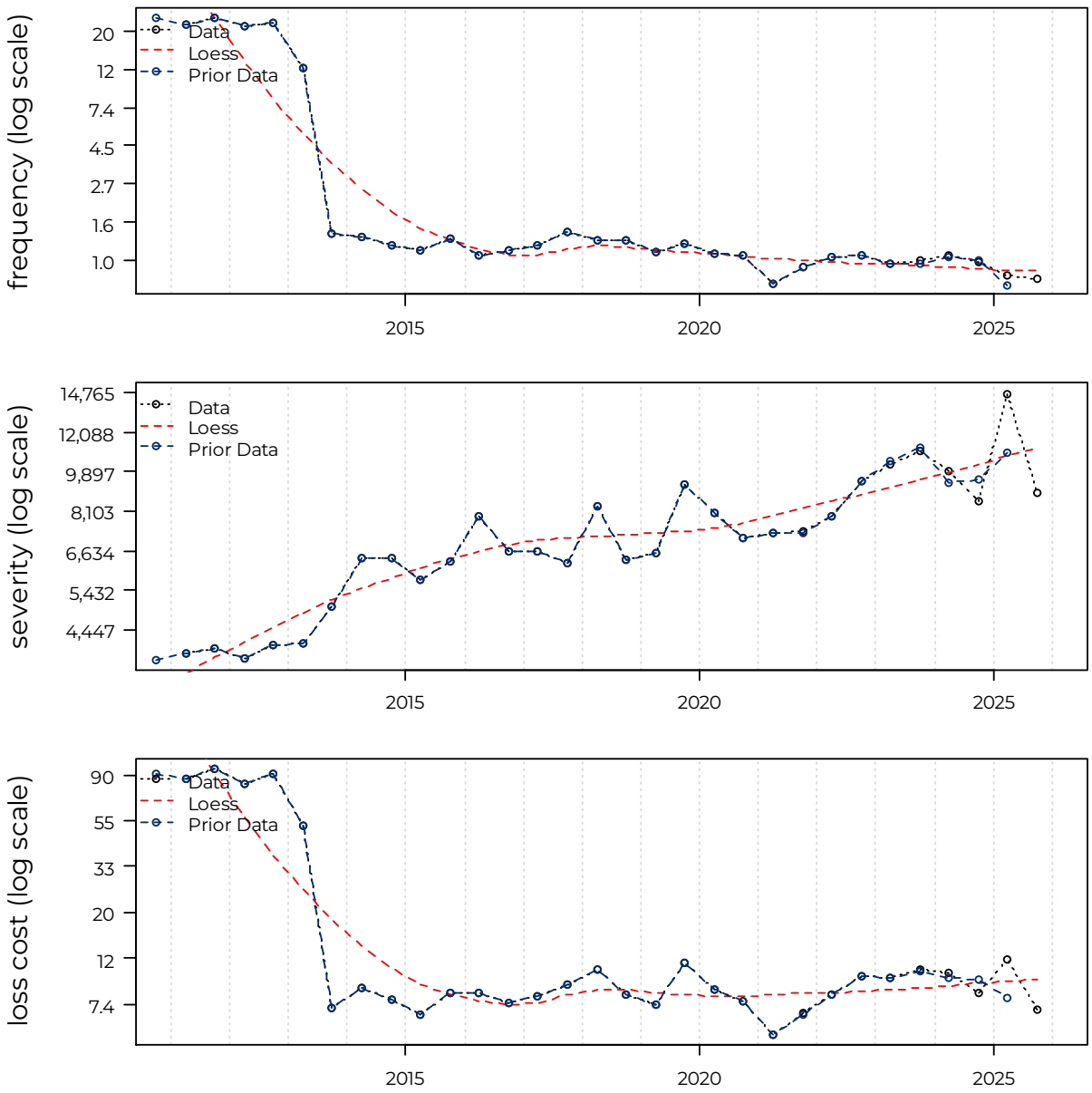
For the prior review, we selected a past and future loss cost trend rate of +2.2%.

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 our severity estimates have decreased in 2024-2 and increased in 2025-1. We include a loess curve that models

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

- Following the introduction of DCPD in 2013, there was a significant reduction to property damage frequency and an increase in severity.

Figure 8: Property Damage – Observed Loss Cost Experience



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

We tested models incorporating a mobility parameter, a new−normal scalar parameter, or both; but the parameters were not significant. We will continue to monitor the significance of a new−normal scalar parameter as more post pandemic data becomes available. We find that property damage frequency was not significantly affected by the pandemic. Although we observe a large drop in 2021−1, which we exclude as an outlier, we do not find a significant reduction in the frequency level in other pandemic periods. Therefore, we do not include mobility in our models.

We fit a frequency model to all accident half-years between 2013-2 and 2025-2, excluding 2021-1, and include only trend (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -3.5%. The adjusted R-squared of our proposed frequency model is 0.642.

We fit a severity model to all accident half-years between 2013-2 and 2025-2 and include only trend (p = 0.000). The implied annual trend rate associated with our fitted severity model is +5.3%. The adjusted R-squared of our proposed severity model is 0.634.

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 +1.7%[23]. The implied adjusted R-squared of the combined frequency and severity model is -0.001.

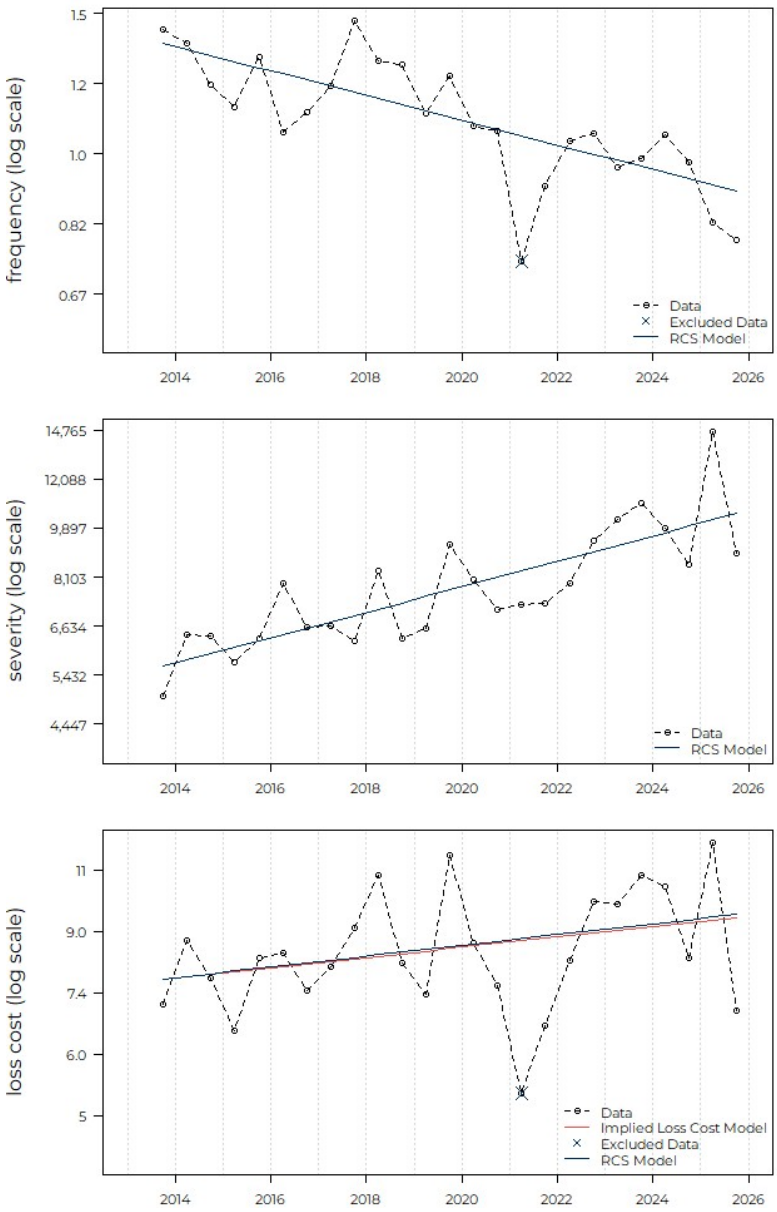
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-2 and 2025-2, excluding 2021-1, and include only trend (p = 0.069). The implied annual trend rate associated with our fitted loss cost model is +1.8%. The adjusted R-squared of our proposed loss cost model is 0.103.

Due to the time parameter being significant in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.7%.

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

[23] = exp[-0.035 + 0.052] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.035	0	0.642
Trend Rate	-3.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.052	0	0.634
Trend Rate	+5.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.018	0.069	0.103
Trend Rate	+1.8%		

5.3. Direct Compensation Property Damage

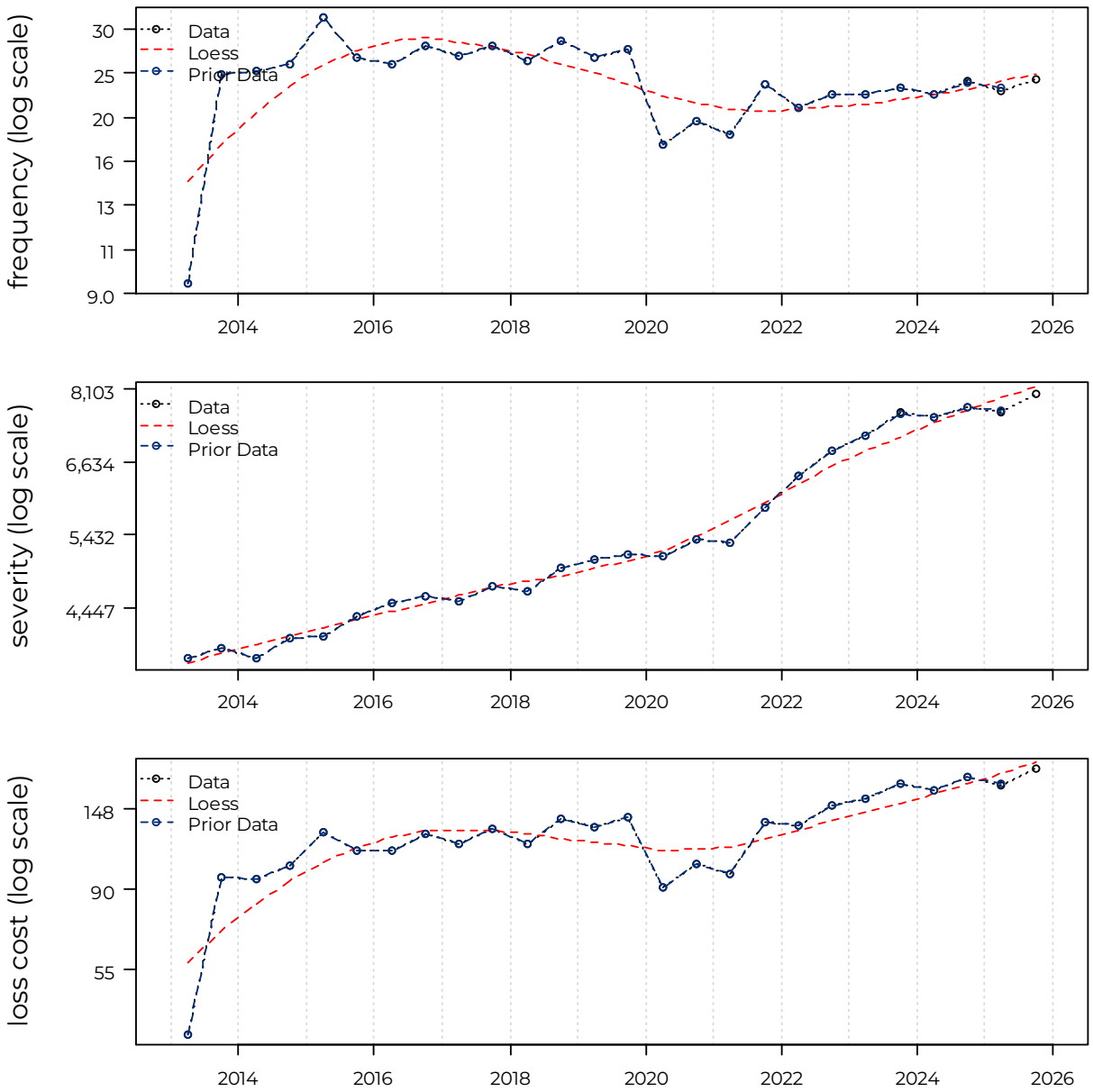
For the prior review, we selected a past loss cost trend rate of +4.4%.

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 2013–2 through 2025–2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed materially.

We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease in 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



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

We observe the following about these measured trends.

- We note that the introduction of DCPD in April 2013 may have caused a shift in claims from collision to DCPD.
- As DCPD was introduced in April 2013 we consider the time periods beginning 2013−2.

We tested models with a new normal parameter at 2022−2 but found the models did not adequately fit the 2021−2 and 2022−1 data points. The mobility parameter we use in our model suggests 2021−2 and 2022−1 were affected by the pandemic. Since DCPD frequency remained much lower than the pre−pandemic in 2022-1 and subsequent, we choose to start the new normal with that data point.

We fit a frequency model to all accident half-years between 2013-2 and 2025-2 and include mobility (p = 0.000) and a new normal (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 0.832.

We fit a severity model to all accident half-years between 2013-2 and 2025-2 and include trend (p = 0.000) and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.4%. The adjusted R-squared of our proposed severity model is 0.993.

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 +4.4%.[24] The implied adjusted R-squared of the combined frequency and severity model is 0.914.

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; excluding 2013-2, 2014-1, and 2014-2; and include trend (p = 0.002), mobility (p = 0.000), excess inflation (p = 0.020), and a new normal (p = 0.025). The implied annual trend rate associated with our fitted loss cost model is +4.0%. The adjusted R-squared of our proposed loss cost model is 0.925.

Due to the high adjusted R−squared and significant parameters of both the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +4.4%.

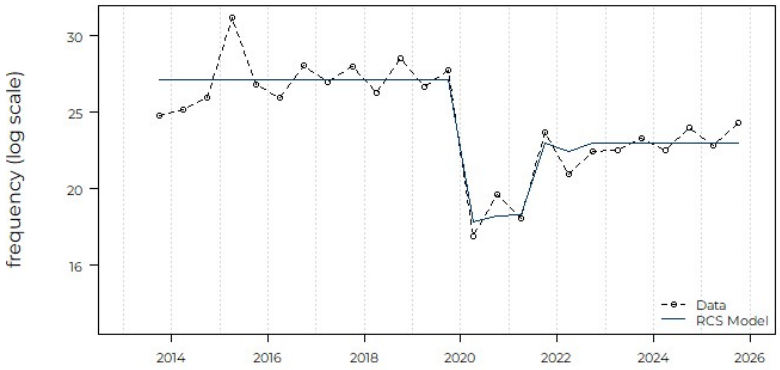
In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to consider the effect of temporally higher inflation.

[24] = exp[0.000 + 0.043] - 1

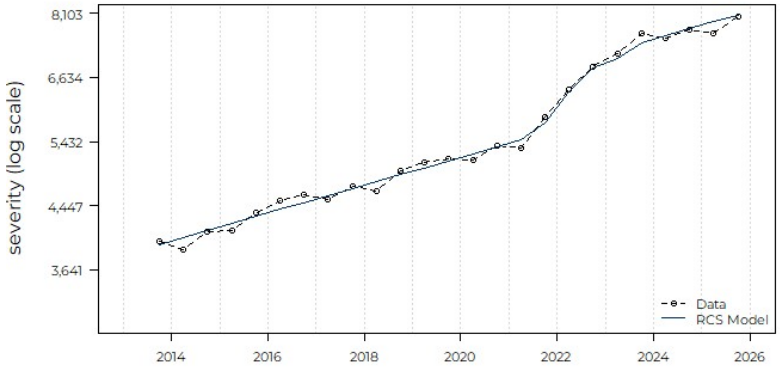
We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in frequency in the post−pandemic period, relative to the pre-pandemic period. We present the associated adjustment factors in Section 6.

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

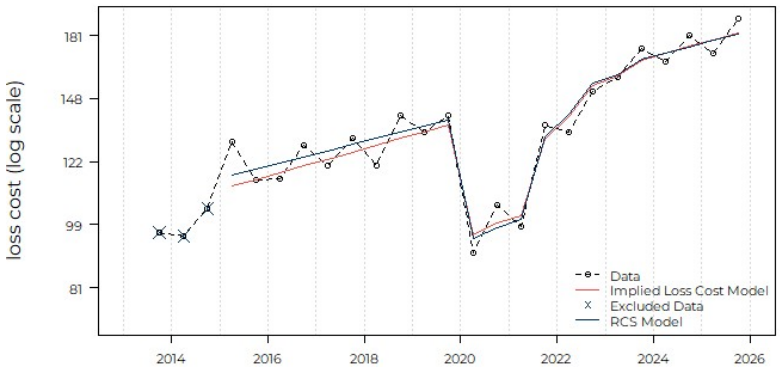
Figure 11: DCPD – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.014	0	0.832
New Normal	-0.163	0	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.043	0	0.993
Excess Inflation	0.196	0	
Trend Rate	+4.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.039	0.002	0.925
Mobility	0.015	0	
Excess Inflation	0.199	0.02	
New Normal	-0.164	0.025	
Trend Rate	+4.0%		

5.4. Accident Benefits Total

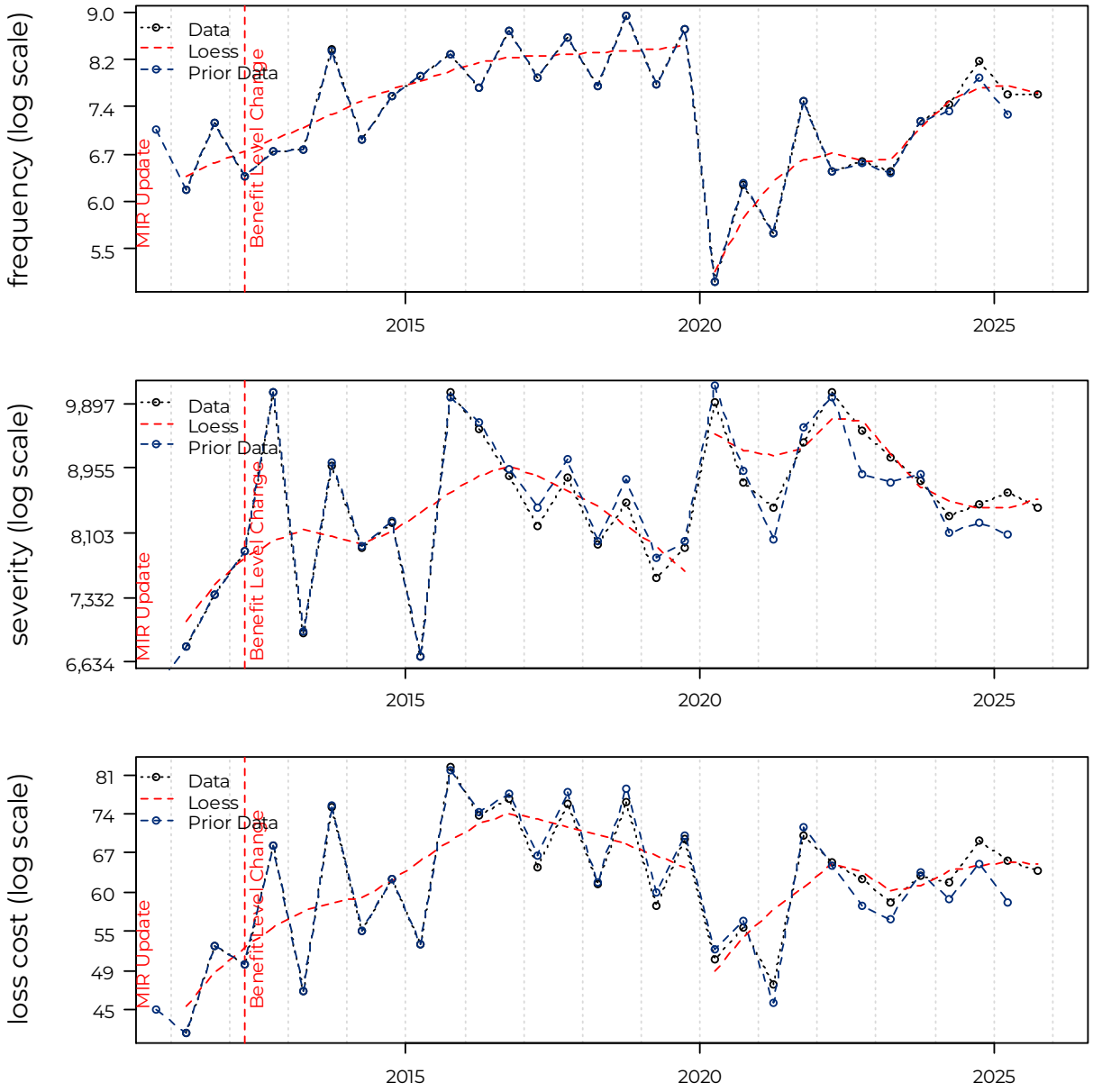
For the prior review, we selected a past and future loss cost trend rate of +3.1%.

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011–1 through 2025–2. We include a comparison to the estimated values used in our prior report and observe that our severity and loss cost estimates have increased due to higher observed loss development.

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 decline in frequency level coincident with the pandemic has been partly sustained through 2025–2, with 2025–2 remaining lower than pre–COVID levels.

Figure 12: Accident Benefits Total – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2011-1 and 2025-2 and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.000), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted

frequency model is +3.2%. The adjusted R-squared of our proposed frequency model is 0.840.

We fit a severity model to all accident half-years between 2011-1 and 2025-2 and include only a 2012 reform scalar (p = 0.010). The implied annual trend rate associated with our fitted severity model is 0.0%. The modeled scalar parameter corresponds to a +21.6%[25] increase at April 1, 2012. The adjusted R-squared of our proposed severity model is 0.187. We tested a model with trend, but it was not significant (+0.5%, p = 0.367)

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 +3.2%.[26] The implied scalar at April 1, 2012 is +21.6%.[27] The implied adjusted R-squared of the combined frequency and severity model is 0.519.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2011-1 and 2025-2 and include trend (p = 0.169), mobility (p = 0.002), seasonality (p = 0.000), a 2012 reform scalar (p = 0.009), and a new normal (p = 0.144). The implied annual trend rate associated with our fitted loss cost model is +1.5%. The modeled scalar parameter corresponds to a +29.1%[28] increase at April 1, 2012. The adjusted R-squared of our proposed loss cost model is 0.640.

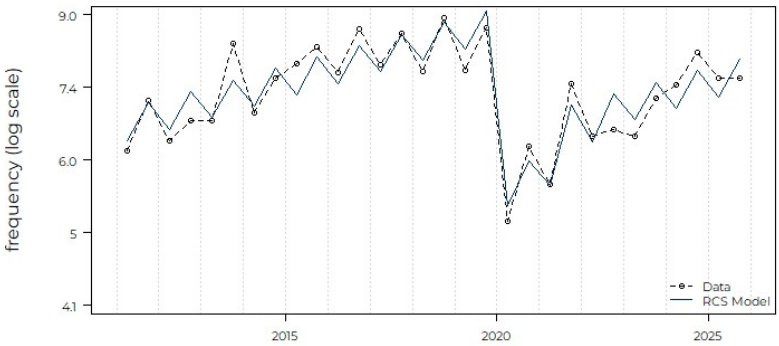
We note the volatility in loss costs is almost entirely driven by severity. We do not find a severity trend rate discernable and therefore base our loss cost trend selection on the frequency model with a 0.0% severity trend. We select a loss cost trend rate of +3.2% and a one−time increase of +21.6% at April 1, 2012, coincident with the reforms.

We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in frequency in the post−pandemic period, relative to pre-pandemic frequency. We present the associated adjustment factors in Section 6.

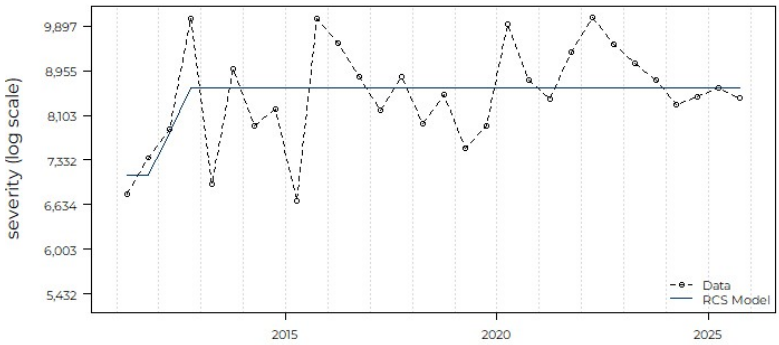
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[25] = exp[0.196] - 1
[26] = exp[0.032 + 0.000] - 1
[27] = exp[+ 0.196] - 1
[28] = exp[0.255] - 1

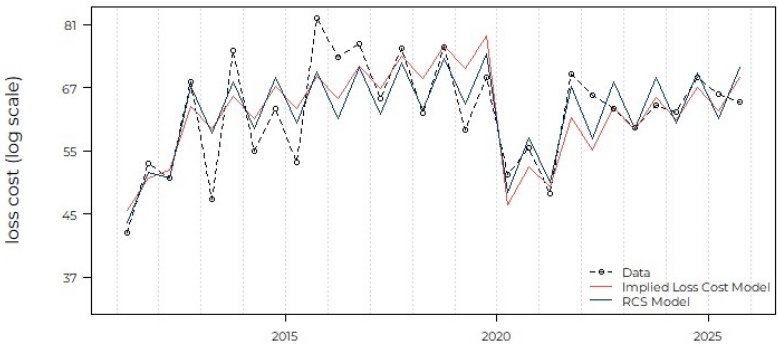
Figure 13: Accident Benefits Total – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.032	0	0.84
Mobility	0.018	0	
Seasonality	0.087	0	
New Normal	-0.322	0	
Trend Rate	+3.2%		



Parameter	Coefficient	p.value	Adj.R2
2012 Reform Scalar	0.196	0.01	0.187
Trend Rate	0.0%		



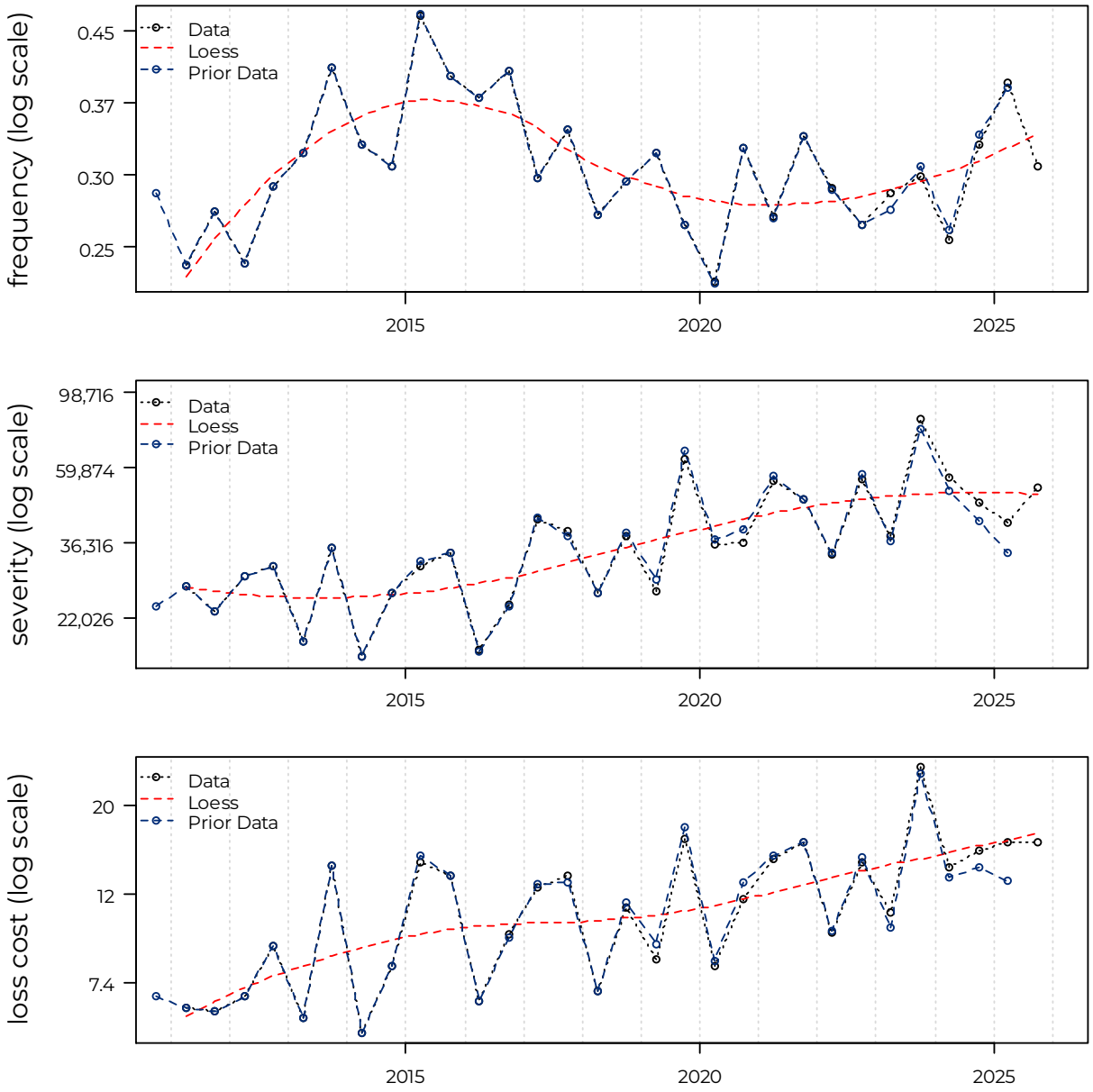
Parameter	Coefficient	p.value	Adj.R2
Trend	0.015	0.169	0.64
Mobility	0.011	0.002	
Seasonality	0.155	0	
2012 Reform Scalar	0.255	0.009	
New Normal	-0.135	0.144	
Trend Rate	+1.5%		

5.5. Uninsured Auto

For the prior review, we selected a past and future loss cost trend rate of +4.3%.

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 severity and loss cost estimates have increased for the recent periods. We include a loess curve that models the general trends in the data.

Figure 14: Uninsured Auto – Observed Loss Cost Experience



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

We tested a model fit to all accident half-years between 2017-1 and 2025-2 and found that trend was not significant (+0.8%, $p = 0.498$).

We fit a severity model to all accident half-years between 2017-1 and 2025-2 and include only trend ($p = 0.050$). The implied annual trend rate associated with our

fitted severity model is +5.3%. The adjusted R-squared of our proposed severity model is 0.170.

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 +6.2%.[29] The implied adjusted R-squared of the combined frequency and severity model is 0.171.

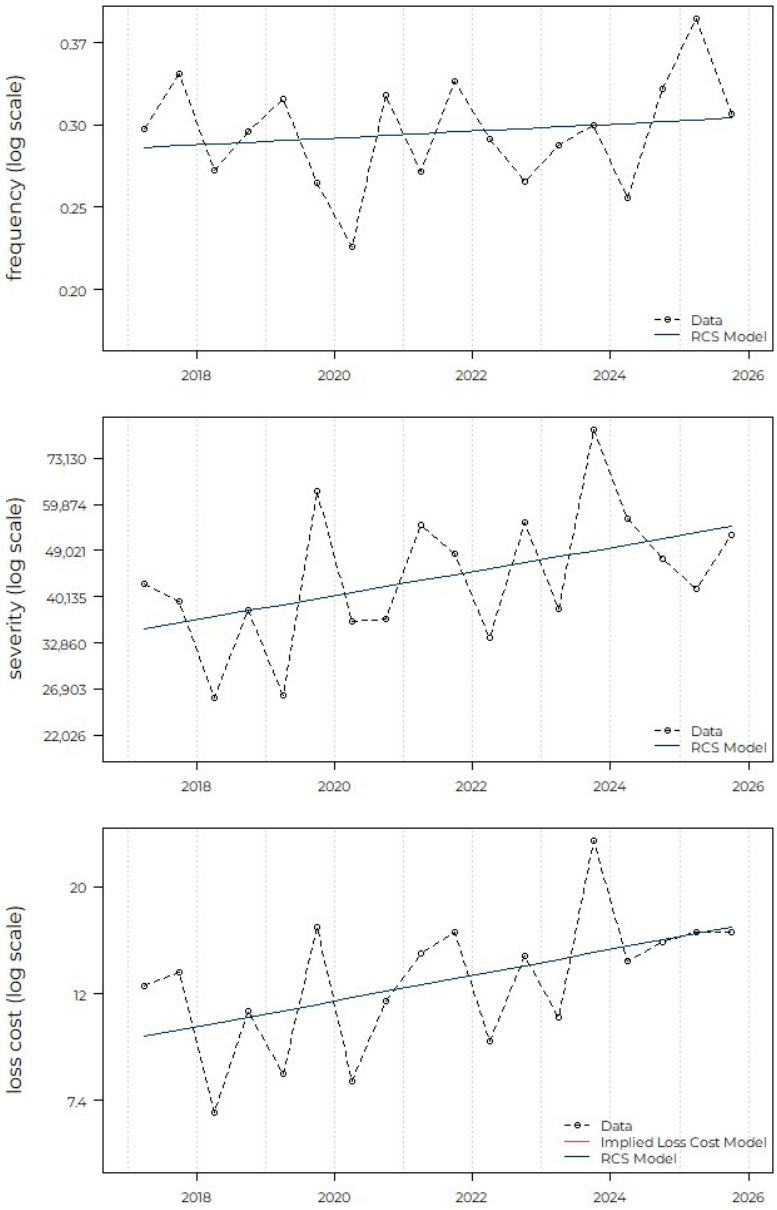
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2017-1 and 2025-2 and include only trend (p = 0.028). The implied annual trend rate associated with our fitted loss cost model is +6.2%. The adjusted R-squared of our proposed loss cost model is 0.223.

Due to the volatility in frequency and the p-value of the trend parameter, we select a 0% frequency trend and select a loss cost trend rate of +5.3% based on the severity trend.

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

[29] = exp[0.008 + 0.052] - 1

Figure 15: Uninsured Auto – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.008	0.498	-0.032
Trend Rate	+0.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.052	0.05	0.17
Trend Rate	+5.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.06	0.028	0.223
Trend Rate	+6.2%		

5.6. Collision

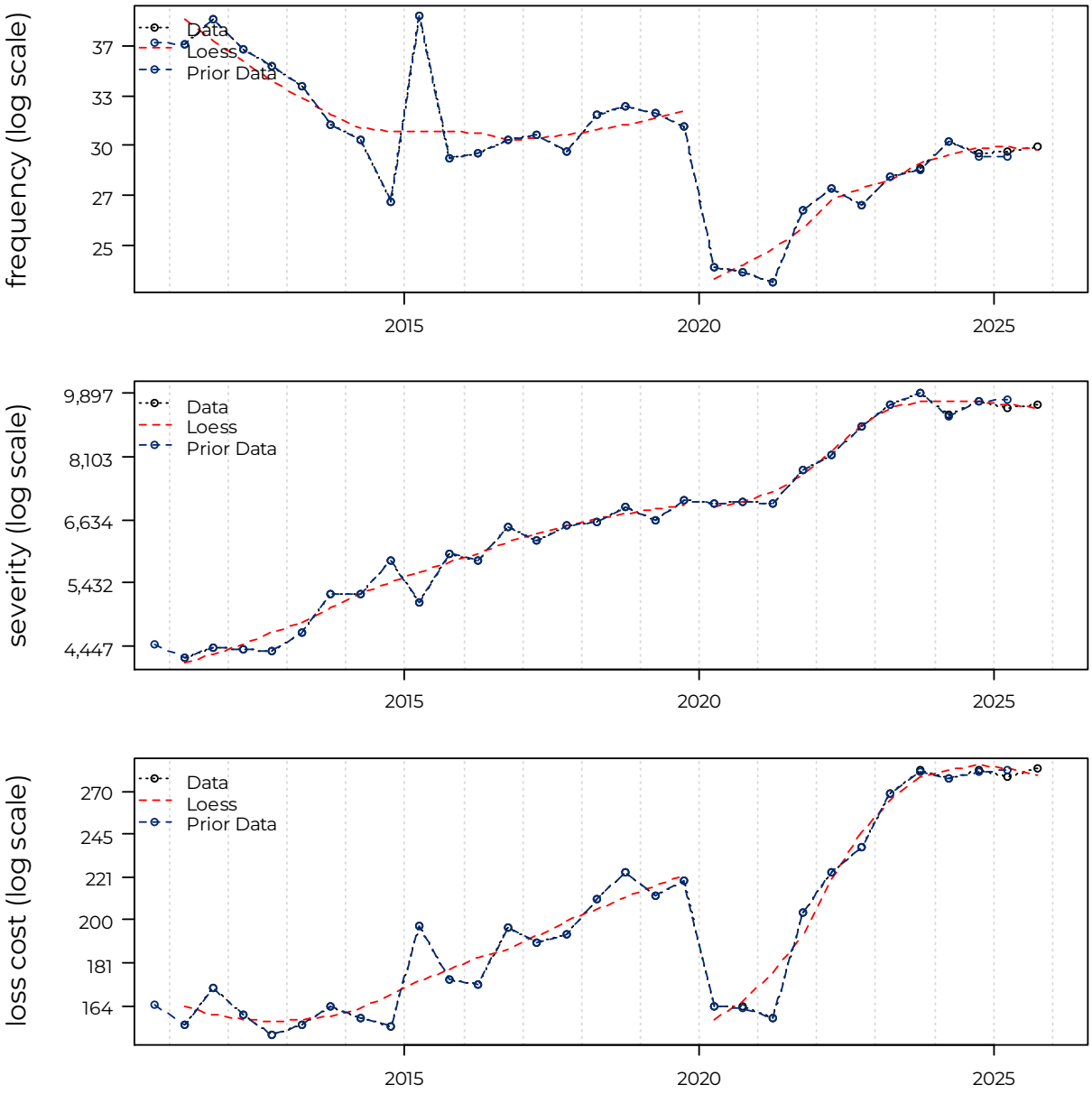
For the prior review, we selected a past and future loss cost trend of +5.8%.

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 the estimates have not changed significantly. We include a loess curve that models the general trends in

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

- We observe a spike in frequency in the first half of 2015, which we assume is attributed to the noted weather conditions.
- We observe a large decrease in level at 2020−1 coincident with the COVID−19 pandemic. The decline in frequency level coincident with the pandemic has been only partly sustained through 2025−2, with 2025−2 just slightly lower than pre−COVID levels.

Figure 16: Collision – Observed Loss Cost Experience



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

We observe the following about these measured trends.

- As noted in Section 2, DCPD was introduced April 1, 2013, which appears to have affected the collision claim experience. Similar to property damage and DCPD, we begin our analysis after the introduction of DCPD.

We fit a frequency model to all accident half-years between 2016-2 and 2025-2 and include trend (p = 0.001), mobility (p = 0.000), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +2.5%. The adjusted R-squared of our proposed frequency model is 0.928.

We fit a severity model to all accident half-years between 2016-2 and 2025-2and include trend (p = 0.002), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +2.2%. The adjusted R-squared of our proposed severity model is 0.965.

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 +4.8%[30]. The implied adjusted R-squared of the combined frequency and severity model is 0.958.

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 2016-2 and 2025-2 and include trend (p = 0.006), mobility (p = 0.000), excess inflation (p = 0.001), and a new normal (p = 0.003). The implied annual trend rate associated with our fitted loss cost model is +3.6%. The adjusted R-squared of our proposed loss cost model is 0.962.

Due to the high adjusted R-squared and significant parameters of both the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +4.8%.

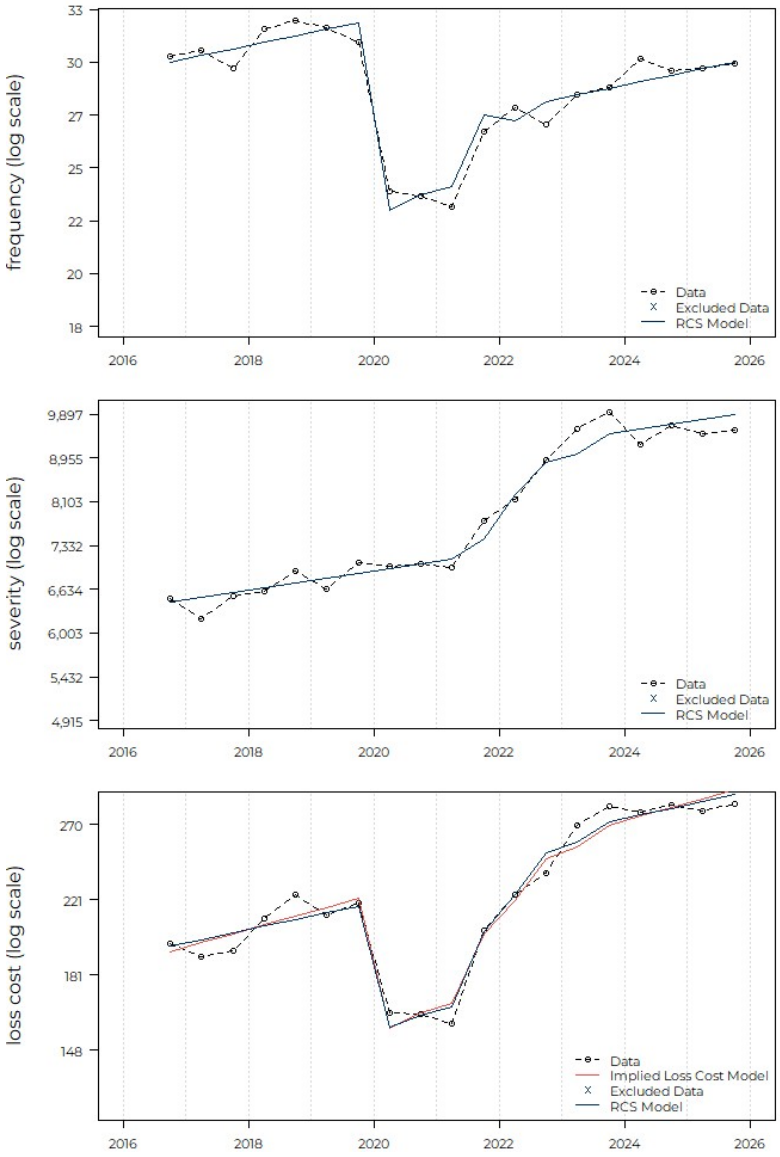
In Section 7, we present the excess inflation adjustment factors implied by the severity model to consider the effects of temporarily higher inflation.

We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in frequency in the post-pandemic period, relative to the pre-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.

[30] = exp[0.025 + 0.022] - 1

Figure 17: Collision – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.025	0.001	0.928
Mobility	0.014	0	
New Normal	-0.223	0	
Trend Rate	+2.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.022	0.002	0.965
Excess Inflation	0.231	0	
Trend Rate	+2.2%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.035	0.006	0.962
Mobility	0.013	0	
Excess Inflation	0.265	0.001	
New Normal	-0.181	0.003	
Trend Rate	+3.6%		

5.7. Comprehensive

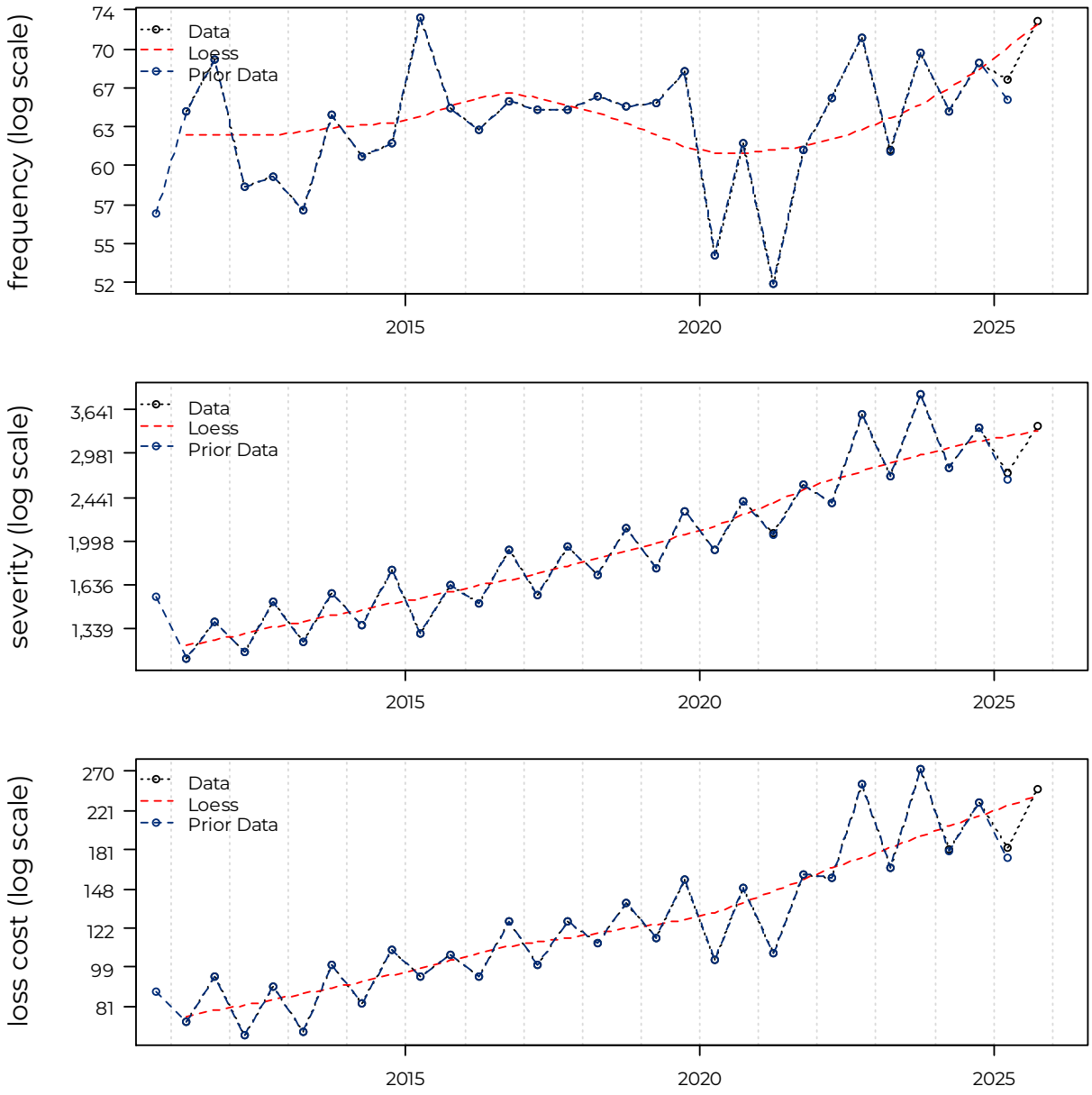
For the prior review, we selected a past and future loss cost trend of +5.8%.

In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011–1 through 2025–2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly. We include a loess curve that models the general trends in

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

- In-pandemic frequency was lower between 2020-1 and 2021-2, but returned to pre-pandemic levels in 2022-1.
- Severity and loss costs increased starting 2022-1, considering seasonality and coincident with the return to pre-pandemic frequency levels, but are flatter in recent periods.

Figure 18: Comprehensive – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2013-2 and 2025-2, excluding 2015-1, and include trend (p = 0.019) and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.7%. The adjusted R-squared of our proposed frequency model is 0.604.

We fit a severity model to all accident half-years between 2013-2 and 2025-2 and include trend (p = 0.000), seasonality (p = 0.000), and excess inflation (p = 0.005). The implied annual trend rate associated with our fitted severity model is +6.0%. The adjusted R-squared of our proposed severity model is 0.955.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.8%[31]. The implied adjusted R-squared of the combined frequency and severity model is 0.946.

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 = 0.000), mobility (p = 0.098), seasonality (p = 0.000), and excess inflation (p = 0.007). The implied annual trend rate associated with our fitted loss cost model is +5.7%. The adjusted R-squared of our proposed loss cost model is 0.950.

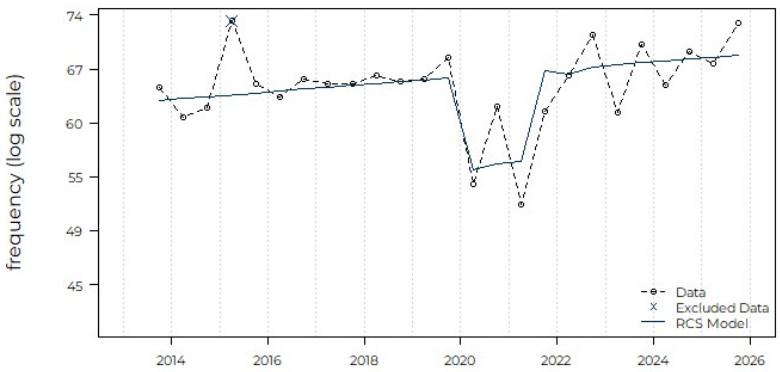
We base our selection on the direct loss cost model because of the higher adjusted R-squared of the frequency model. We select a loss cost trend rate of +5.7%.

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 for the period of temporarily higher inflation.

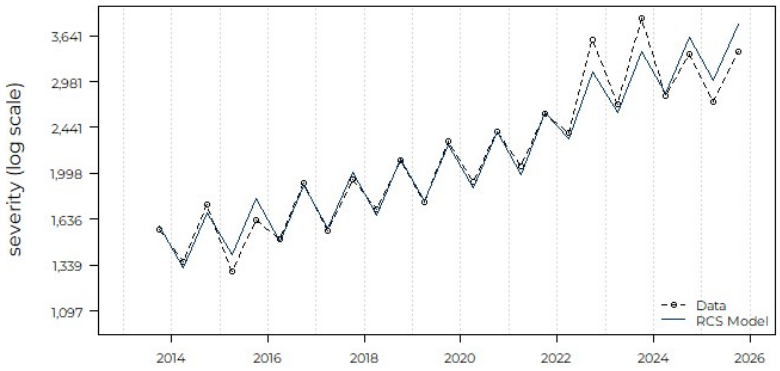
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[31] = exp[0.007 + 0.058] - 1

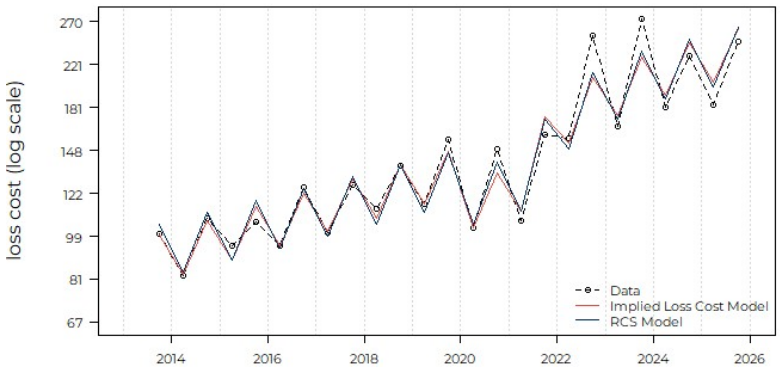
Figure 19: Comprehensive – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.007	0.019	0.604
Mobility	0.007	0	
Trend Rate	+0.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.058	0	0.955
Seasonality	0.214	0	
Excess Inflation	0.176	0.005	
Trend Rate	+6.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.056	0	0.95
Mobility	0.004	0.098	
Seasonality	0.252	0	
Excess Inflation	0.249	0.007	
Trend Rate	+5.7%		

5.8. Specified Perils

For the prior review, we selected a past and future loss cost trend of +5.8%.

Due to the limited data volume and the nature of the coverage, we select a loss cost trend rate of +5.7%, the same as comprehensive.

5.9. All Perils

For the prior review we selected a past and future loss cost trend rate of +4.2%.

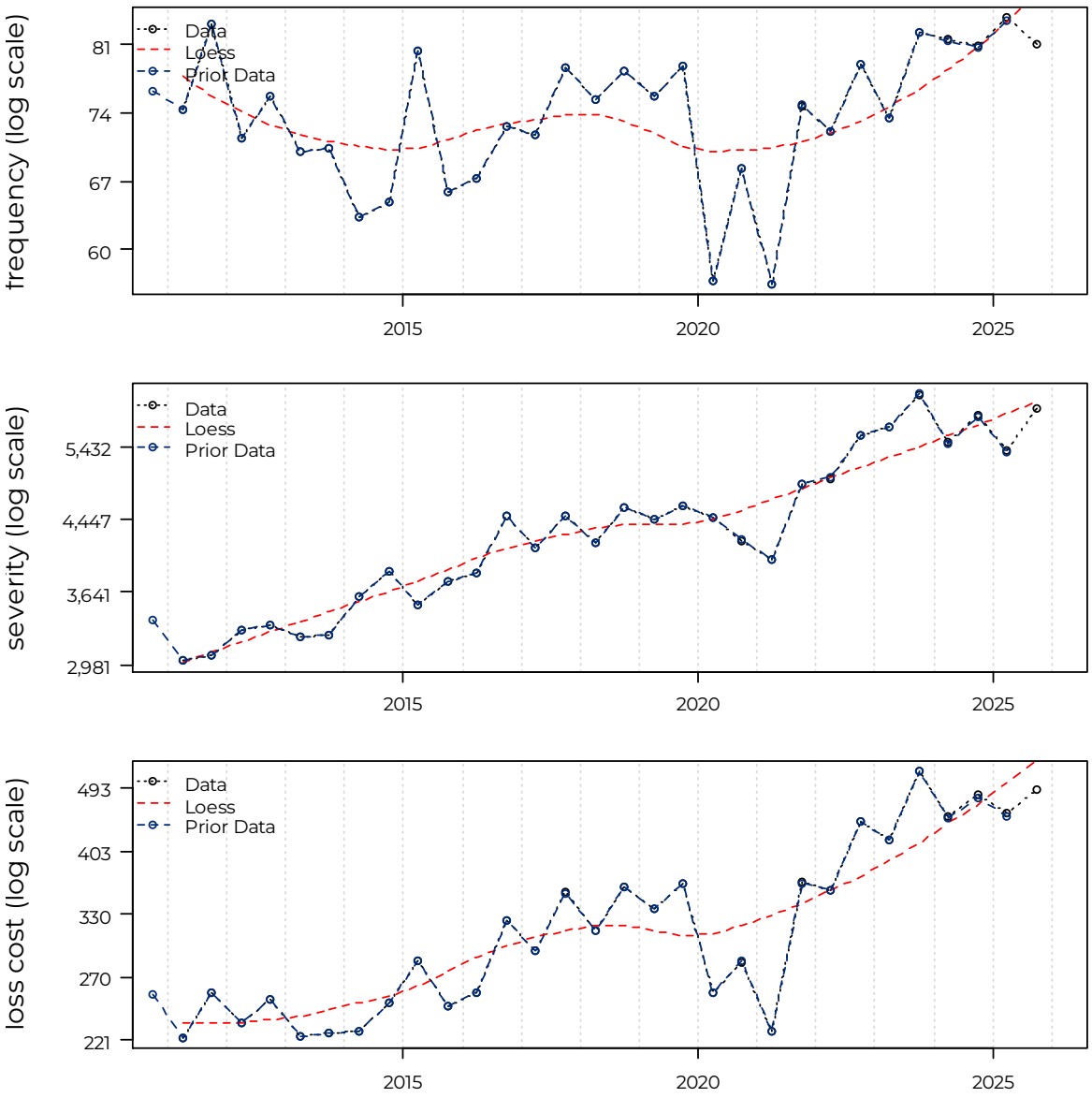
In Figure 20, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011–1 through 2025–2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease in frequency level at 2020–1 coincident with the COVID–19 pandemic. The decline in frequency level coincident with the pandemic was sustained through to 2022–1, with 2022–2 essentially the same as pre–COVID levels.[32]
- The period of higher inflation following the pandemic affected severity.

[32] As discussed above, the 2022-2 frequency for collision is below pre-pandemic levels and the 2022-2 frequency for comprehensive is above pre-pandemic levels. As all perils is a combination of these two coverages, we assume the rise in theft claims covered under all perils offsets the collision claim frequency that remains below pre-pandemic levels.

Figure 20: All Perils – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2016-1 and 2025-2 and include trend (p = 0.002), mobility (p = 0.000), and a new normal (p = 0.031). The implied annual trend rate associated with our fitted frequency model is +3.5%. The adjusted R-squared of our proposed frequency model is 0.804.

We fit a severity model to all accident half-years between 2016-1 and 2025-2 and include trend (p = 0.611), seasonality (p = 0.003), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +0.4%. The adjusted R-squared of our proposed severity model is 0.904.

In Figure 21, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.9%[33]. The implied adjusted R-squared of the combined frequency and severity model is 0.932.

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 = 0.019), mobility (p = 0.000), seasonality (p = 0.000), a new normal (p = 0.130), and excess inflation (p = 0.015). The implied annual trend rate associated with our fitted loss cost model is +3.8%. The adjusted R-squared of our proposed loss cost model is 0.943.

Due to the good fit of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.9%.

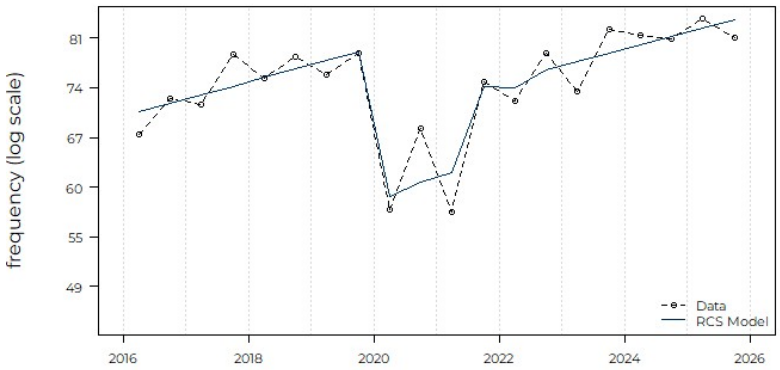
We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in frequency in the post−pandemic period, relative to the pre-reform period. We present the associated adjustment factors in Section 6, referred to as combined new normal factors.

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

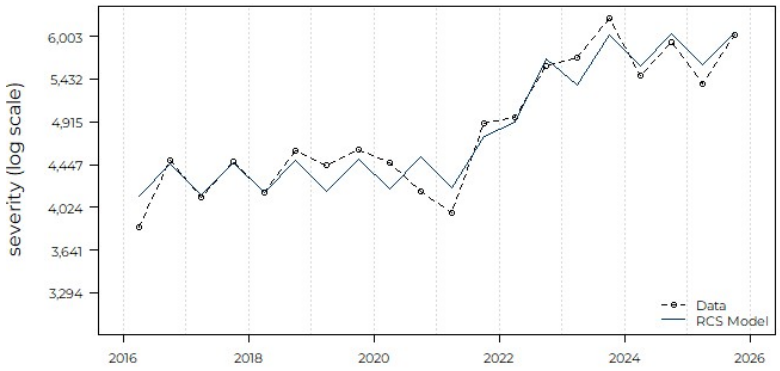
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[33] = exp[0.034 + 0.004] - 1

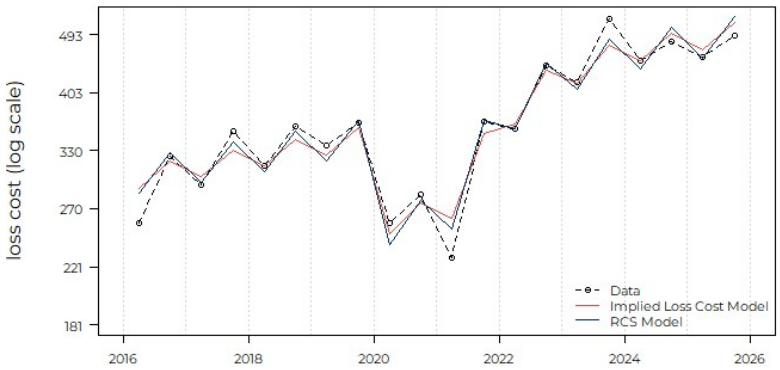
Figure 21: All Perils – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.034	0.002	0.804
Mobility	0.012	0	
New Normal	-0.137	0.031	
Trend Rate	+3.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.004	0.611	0.904
Seasonality	0.074	0.003	
Excess Inflation	0.272	0	
Trend Rate	+0.4%		



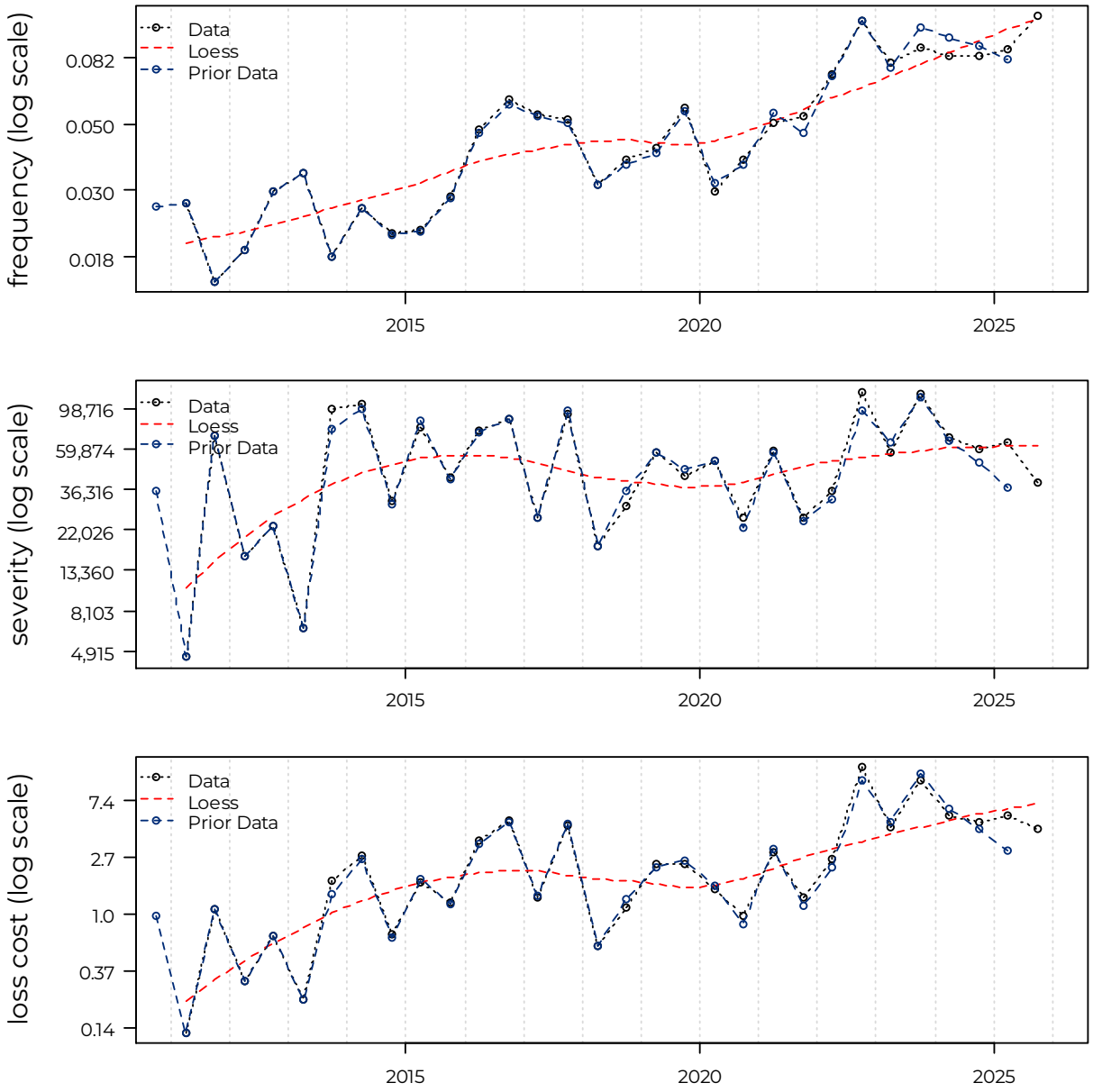
Parameter	Coefficient	p.value	Adj.R2
Trend	0.037	0.019	0.943
Mobility	0.013	0	
Seasonality	0.122	0	
New Normal	-0.114	0.13	
Excess Inflation	0.246	0.015	
Trend Rate	+3.8%		

5.10. Underinsured Motorist

For the prior review we selected a past and future loss cost trend rate of +7.5%.

In Figure 22, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2011–1 through 2025–2. We include a comparison to the estimated values used in our prior report and observe some variability in the estimates for recent years. We include a loess curve that models the general trends in the data.

Figure 22: Underinsured Motorist – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods with and without a seasonality parameter are presented in Appendix E.

While we separately reviewed the frequency, severity, and loss cost experience, given the high degree of variability and the very low credibility of the data with only a limited number of claims each year, we lack confidence in the findings. As underinsured motorist severity trend is often associated with bodily injury, we select a severity trend consistent with the indicated trend rate from the bodily injury

severity model, +6.9%. We select a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +6.9%.

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

5.11. Summary– All Coverages

We summarize our current and prior trend rates in Table 12. In Appendix F, we present a summary of our selected model for each coverage.

Table 12: Selected Past Loss Cost

Coverage	2026 Semi-Annual Review: Data as of June 30, 2025	2026 Annual Review: Data as of December 31, 2025
Bodily Injury	+7.1%	+6.9%
Property Damage	+2.2%	+1.7%
DCPD	+4.4%*	+4.4%*
Accident Benefits	+3.1%	+3.2%
Uninsured Auto	+4.3%	+5.3%
Collision	+5.8%*	+4.8%*
Comprehensive	+5.8%*	+5.7%*
Specified Perils	+5.8%*	+5.7%*
All Perils	+4.2%*	+3.9%*
Underinsured Motorist	+7.5%	+6.9%

Table Notes

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

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 post-pandemic 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."[34]

We observe some stability in the frequency levels in the most recent nine accident half-years, 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 observe 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[35] we discuss in Section 5 to consider the effects of temporarily higher inflation. 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[36]" 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.

[34] For some coverages, no adjustment is needed.
[35] We do not include seasonality, mobility, or other scalars.
[36] Mobility and scalars, but not seasonality.

We present adjustment factors for the change in frequency level for each major coverage[37] 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 the average accident date of the proposed rate program using the selected loss cost trend rates.

[37] 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 23: Bodily Injury

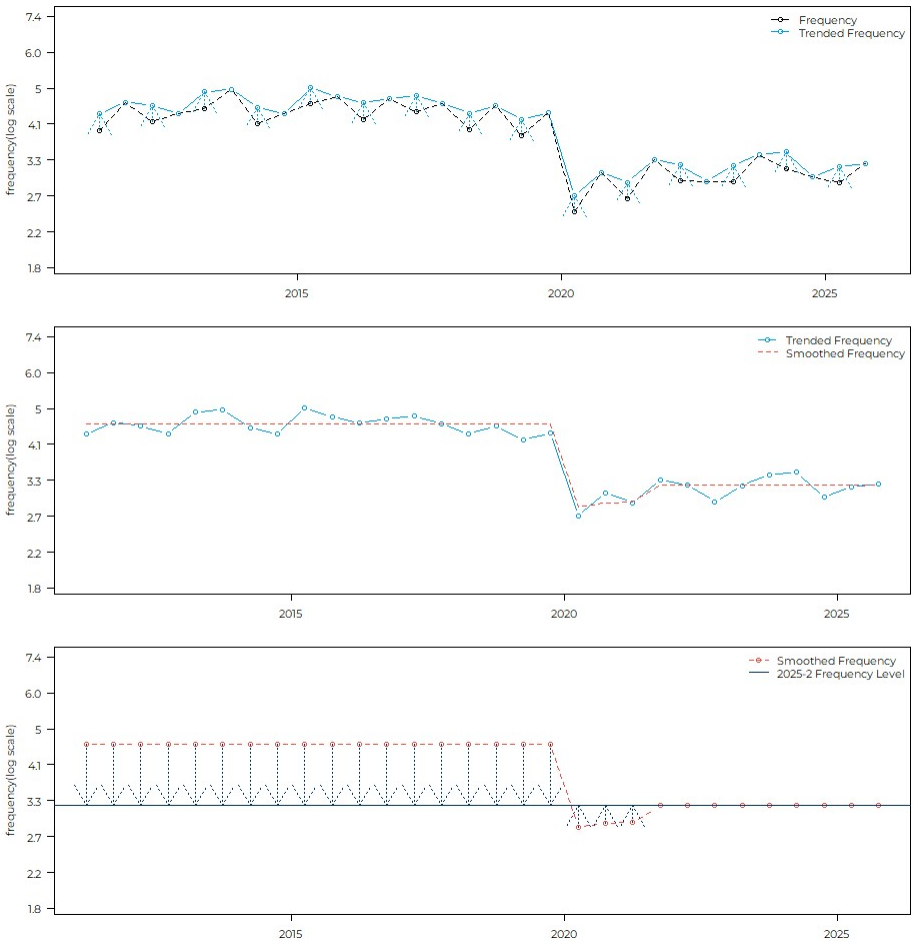


Table 13: Bodily Injury Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.712
2020−1	1.126
2020−2	1.104
2021−1	1.099
2021−2 and subsequent	1.000

Figure 24: Direct Compensation Property Damage

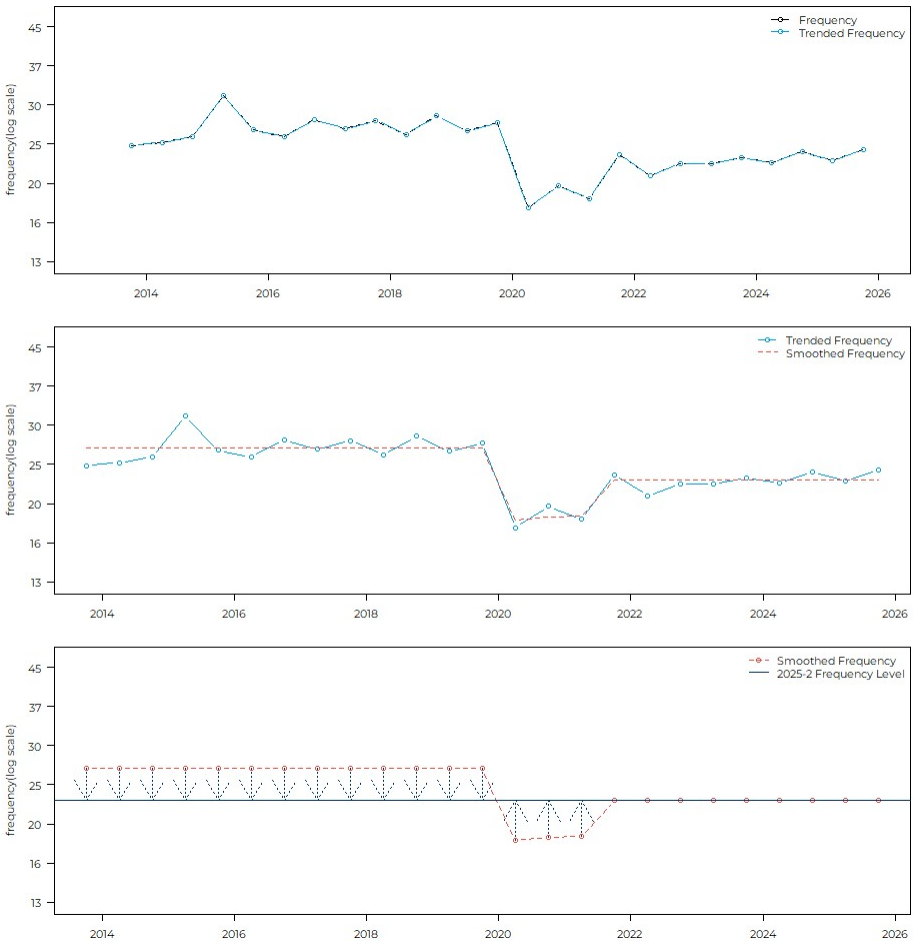


Table 14: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.848
2020−1	1.226
2020−2	1.207
2021−1	1.202
2021−2 and subsequent	1.000

Figure 25: Accident Benefits

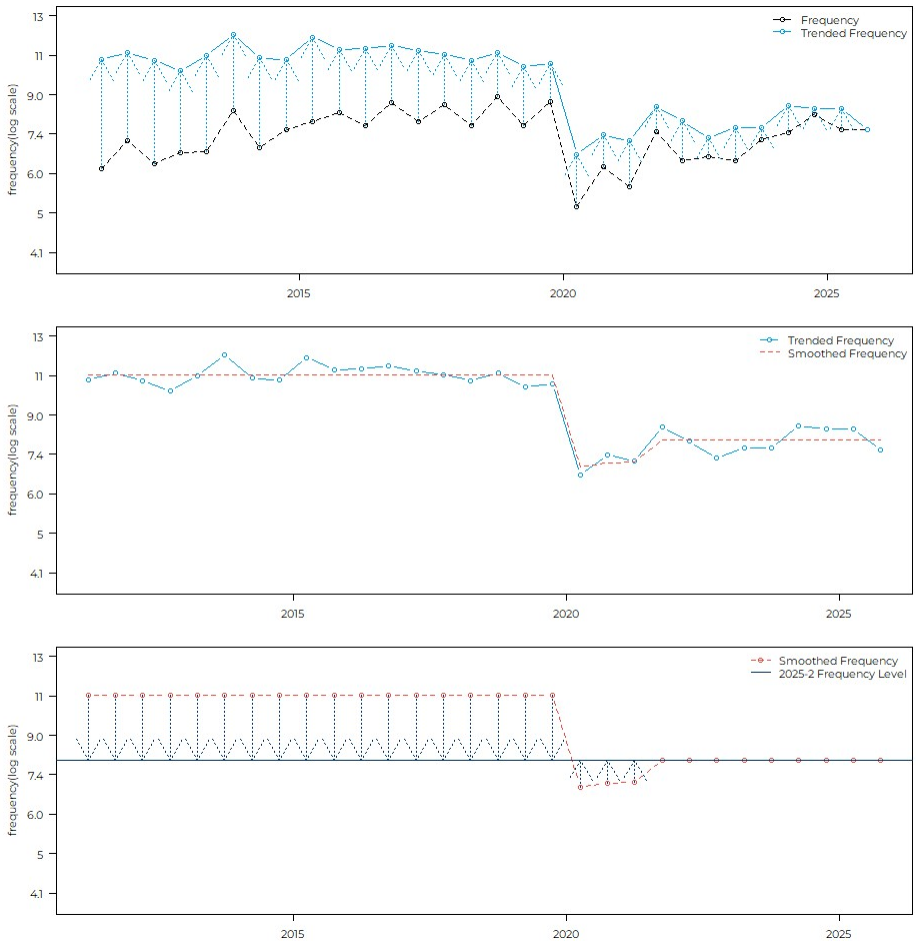


Table 15: Accident Benefits Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.720
2020−1	1.148
2020−2	1.126
2021−1	1.120
2021−2 and subsequent	1.000

Figure 26: Collision

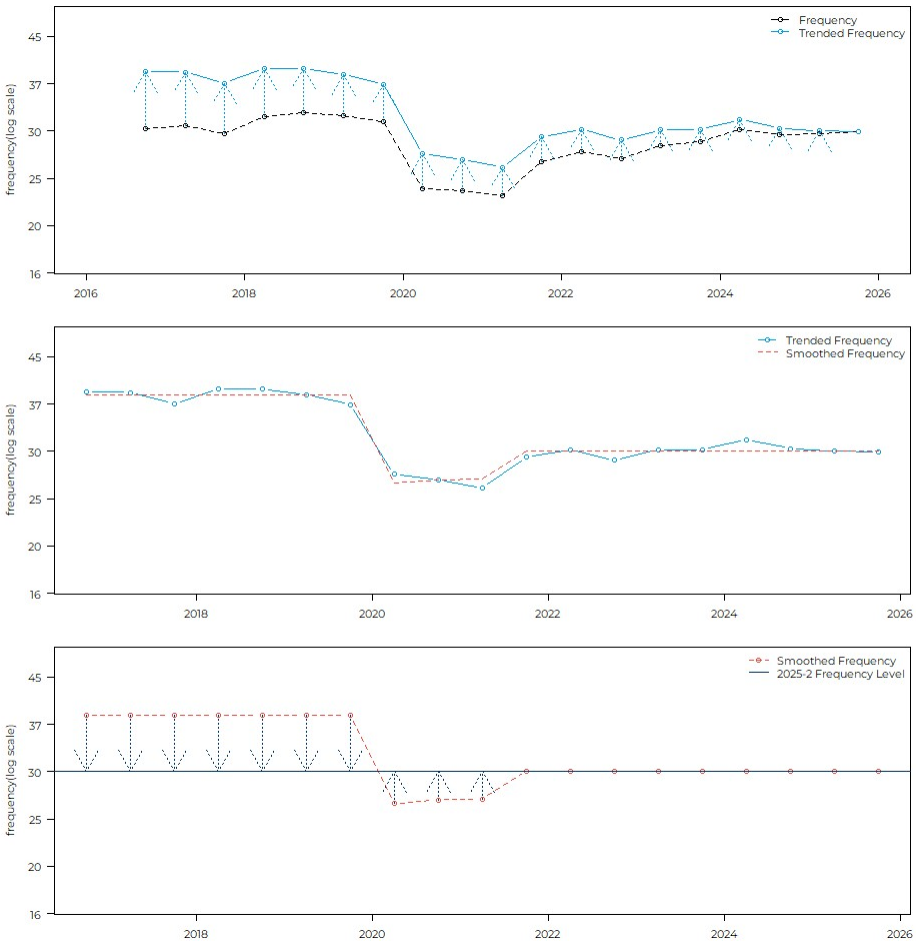


Table 16: Collision Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.790
2020−1	1.146
2020−2	1.129
2021−1	1.124
2021−2 and subsequent	1.000

Figure 27: Comprehensive

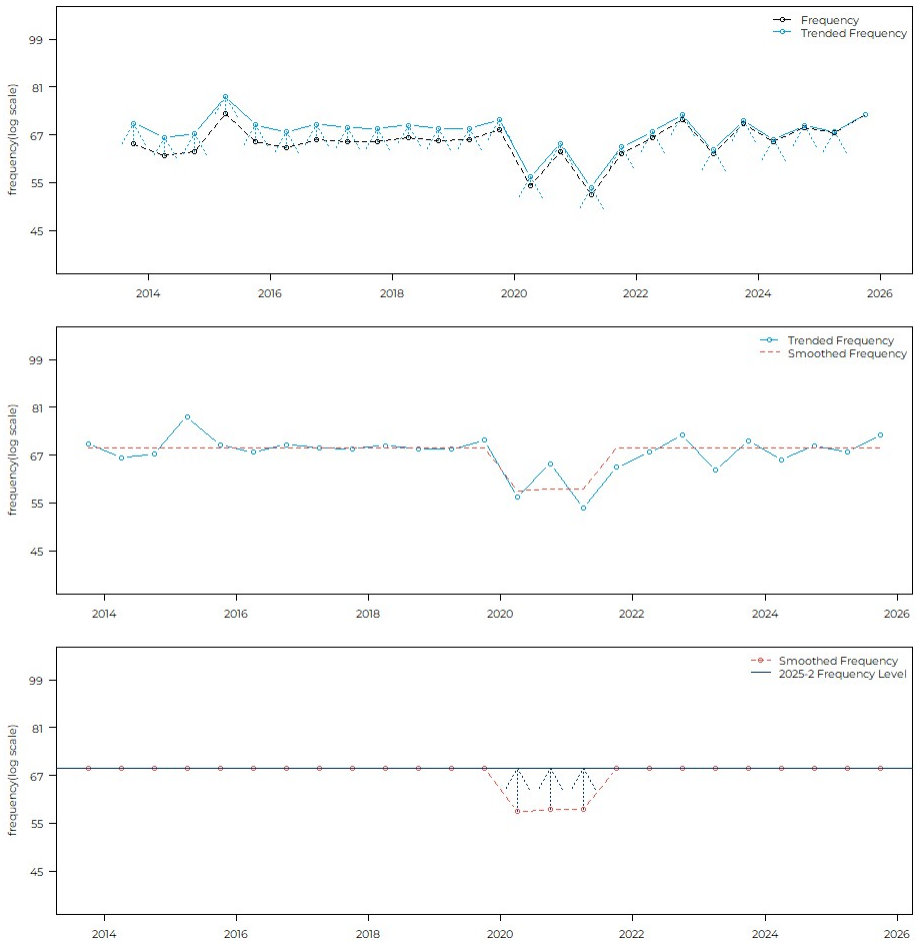


Table 17: Comprehensive Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020−1	1.198
2020−2	1.189
2021−1	1.187
2021−2 and subsequent	1.000

Figure 28: All Perils

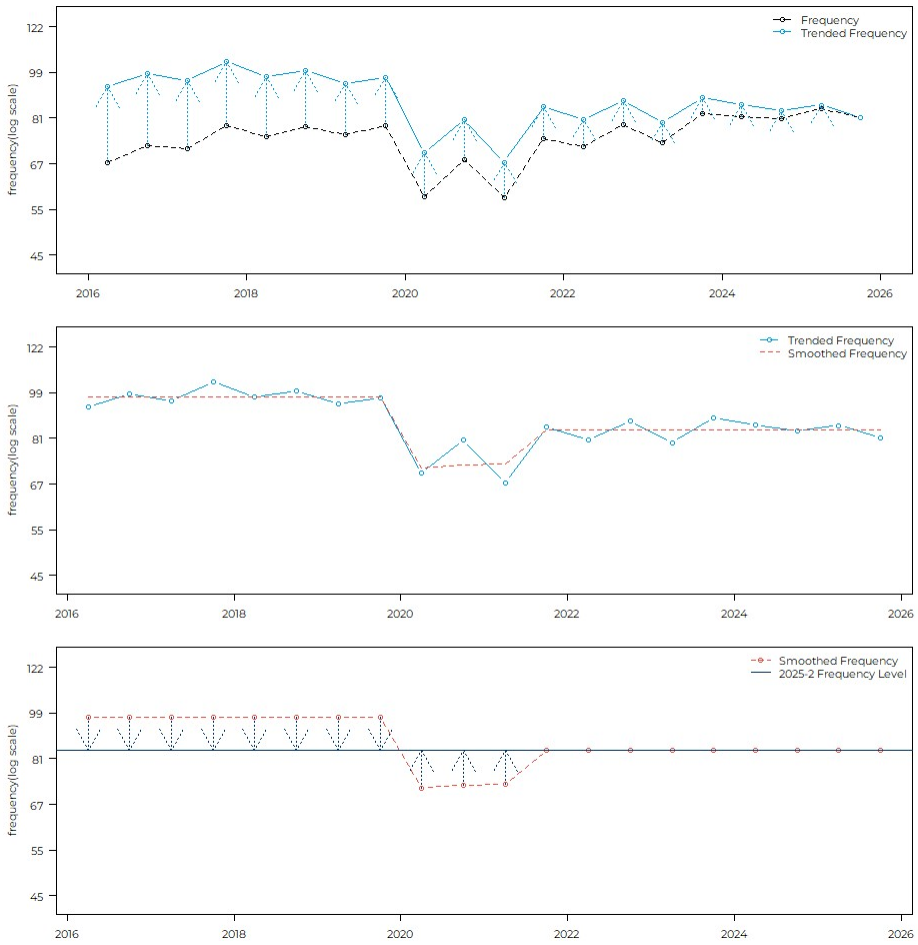


Table 18: All Perils Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.865
2020−1	1.181
2020−2	1.165
2021−1	1.161
2021−2 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 manually select a value of 1.000 for periods we observe excess inflation to have ended to avoid slight inflation variations that are not due to excess inflation.

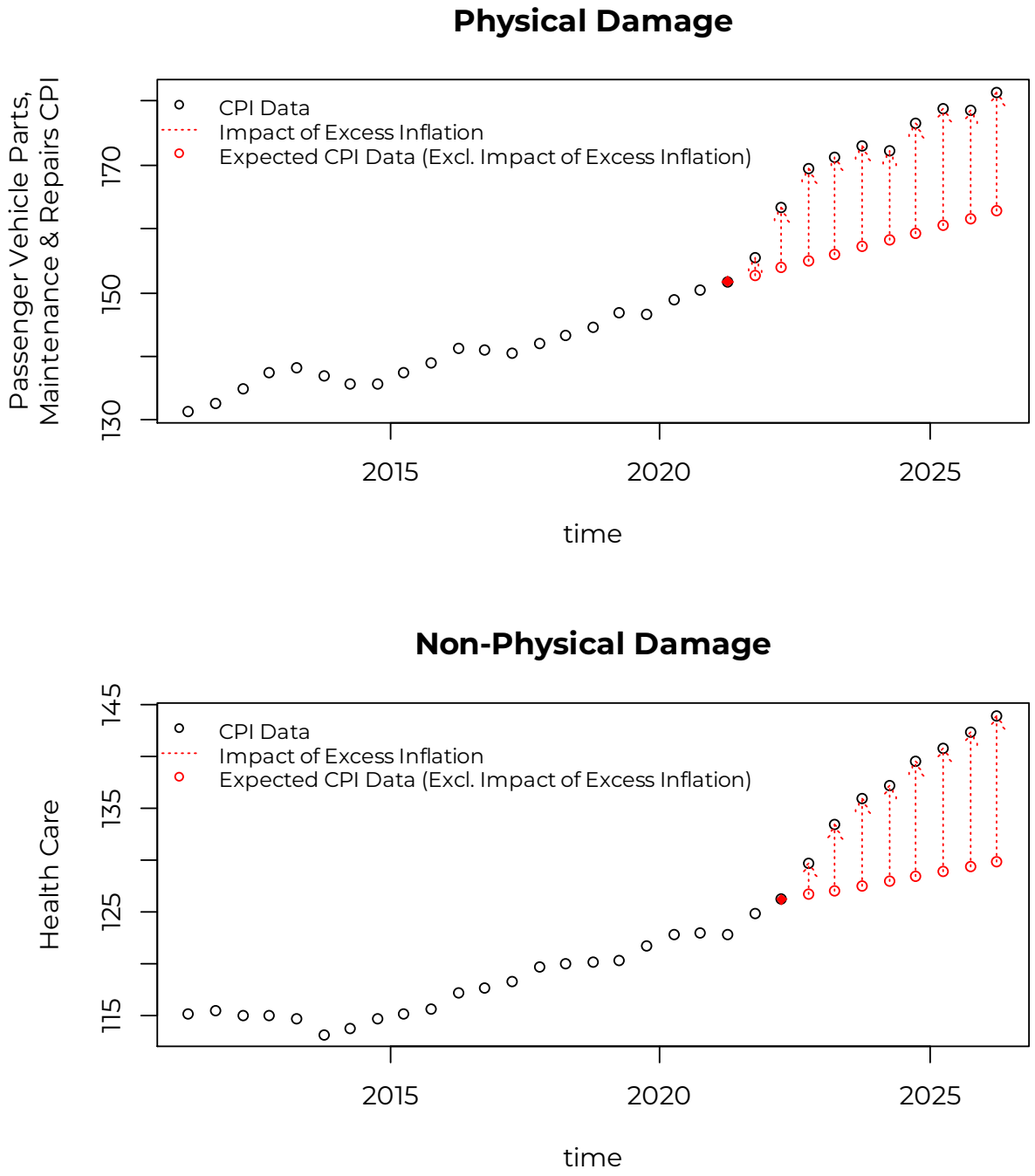
We present the CPI values, in Figure 29, and the excess inflation parameter values, in Table 19.

Table 19: 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

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

Figure 29: 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 19, adjusts the historical data for the temporarily higher inflation. We present the adjustment factors by coverage in Table 20.

Table 20: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Collision	Comprehensive	All Perils
Prior	1.216	1.260	1.193	1.313
2020-1	1.216	1.260	1.193	1.313
2020-2	1.216	1.260	1.193	1.313
2021-1	1.216	1.260	1.193	1.313
2021-2	1.179	1.215	1.160	1.258
2022-1	1.093	1.110	1.083	1.131
2022-2	1.036	1.043	1.033	1.051
2023-1	1.029	1.034	1.026	1.041
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.

8. Distribution and Use

- **Usage and Responsibility of Client** – Risk Consulting Services prepared this report for the sole use of the Board for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the Board.
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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–Tort: Pages 9 to 16
- DCPD: Pages 17 to 24
- Accident Benefits – Total: Pages 25 to 36
- Uninsured Auto: Pages 37 to 40
- Collision: Pages 41 to 56
- Comprehensive: Pages 57 to 64
- All Perils: Pages 65 to 72
- Underinsured Motorist: Pages 73 to 76
- **Appendix F:** Summary of selected loss trend models
- **Appendix G:** New Normal adjustment factor calculation.

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Risk Consulting Services Inc.
1670 North Service Rd E., Suite 216
Oakville, Ontario, Canada
L6H 7G3

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Selected Age-to-Ultimate Development Factors									
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	1.365	0.769	1.060	0.953	1.482	0.980	1.177	1.072	0.914	1.379
12	1.110	1.029	1.002	0.986	1.111	0.997	1.013	1.006	1.016	1.045
18	1.055	1.025	1.001	0.996	1.052	1.000	1.003	1.002	1.009	0.975
24	1.020	1.004	1.001	0.996	1.012	1.000	1.001	1.000	1.000	0.915
30	0.998	0.996	1.000	0.999	0.985	1.000	1.000	1.000	1.000	0.924
36	0.998	0.997	1.000	0.999	0.980	1.000	1.000	1.000	1.000	0.899
42	0.995	0.997	1.000	0.999	0.980	1.000	1.000	1.000	1.000	0.888
48	0.996	0.997	1.000	0.999	0.986	1.000	1.000	1.000	1.000	0.894
54	0.994	0.998	1.000	1.000	0.986	1.000	1.000	1.000	1.000	0.932
60	0.995	0.998	1.000	1.000	0.993	1.000	1.000	1.000	1.000	0.915
66	0.996	0.998	1.000	1.000	0.993	1.000	1.000	1.000	1.000	0.928
72	0.996	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.948
78	0.998	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.958
84	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982
90	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
96	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.978
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988
120	1.000	1.000	1.000	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	1.000	1.000	1.000
132	1.000	1.000	1.000	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	1.000	1.000	1.000
144	1.000	1.000	1.000	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	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Selected Age-to-Ultimate Development Factors									
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	Avg: 4 Semesters	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: Last 6 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 4 Semesters Excl Latest Diagonal
30	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
66	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	Wght Avg: 6 Semester	1.000	1.000	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	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Selected Age-to-Ultimate Development Factors									
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	4.033	1.196	1.065	1.242	4.072	0.997	1.104	1.000	0.955	5.118
12	2.446	1.303	1.004	1.443	2.443	0.996	1.013	0.991	1.013	2.887
18	1.927	1.164	0.999	1.428	1.889	1.000	1.004	0.996	1.002	2.306
24	1.660	1.099	1.000	1.339	1.456	1.000	1.003	0.997	1.000	1.936
30	1.459	1.041	1.000	1.253	1.235	1.000	1.001	0.997	1.000	1.533
36	1.327	1.008	1.000	1.197	1.151	1.000	1.001	0.997	1.000	1.362
42	1.234	1.001	1.000	1.158	1.115	1.000	1.001	0.999	1.000	1.216
48	1.144	0.996	1.000	1.101	1.063	1.000	1.001	0.999	1.000	1.137
54	1.087	0.999	1.000	1.057	1.046	1.000	1.001	0.999	1.000	1.121
60	1.065	1.000	1.000	1.038	1.041	1.000	1.000	0.999	1.000	0.993
66	1.045	1.000	1.000	1.025	1.044	1.000	1.000	1.000	1.000	0.998
72	1.025	1.000	1.000	1.008	1.040	1.000	1.000	1.000	1.000	0.960
78	1.022	1.000	1.000	1.008	1.014	1.000	1.000	1.000	1.000	0.884
84	1.015	1.000	1.000	0.999	1.002	1.000	1.000	1.000	1.000	0.891
90	1.005	1.000	1.000	0.994	0.995	1.000	1.000	1.000	1.000	0.941
96	1.003	1.000	1.000	0.995	0.988	1.000	1.000	1.000	1.000	0.929
102	1.004	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000	0.921
108	1.003	1.000	1.000	0.998	0.973	1.000	1.000	1.000	1.000	0.907
114	1.003	1.000	1.000	1.001	0.980	1.000	1.000	1.000	1.000	0.907
120	1.003	1.000	1.000	0.997	0.991	1.000	1.000	1.000	1.000	0.907
126	1.001	1.000	1.000	0.999	0.994	1.000	1.000	1.000	1.000	0.908
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.818
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.823
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.817
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

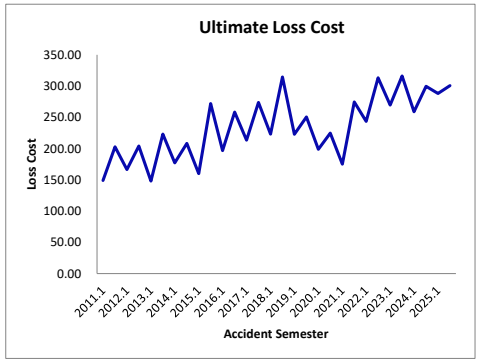
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2025

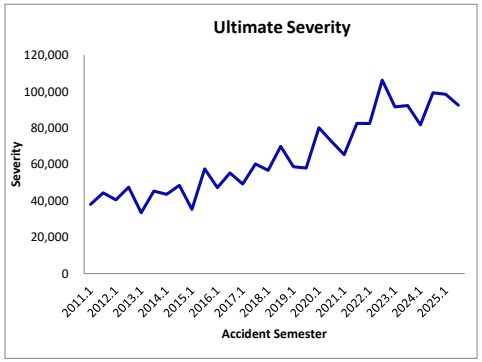
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Selected Age-to-Ultimate Development Factors									
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils	Specified Perils	Underinsured Motorist
6	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 2 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
18	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
24	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester
36	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
42	Wght Avg: 2 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
48	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
54	Wght Avg: 4 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester
60	Wght Avg: 6 Semesters Excl Latest Diagonal	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 4 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 20 Semesters	Wght Avg: 2 Semester
66	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	1.000	Avg: All Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: 4 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Avg: 4 Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 2 Semester
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 10 Semesters	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 4 Semester
114	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 4 Semester
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
138	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
144	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
150	1.000	Avg: All Semesters	1.000	Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

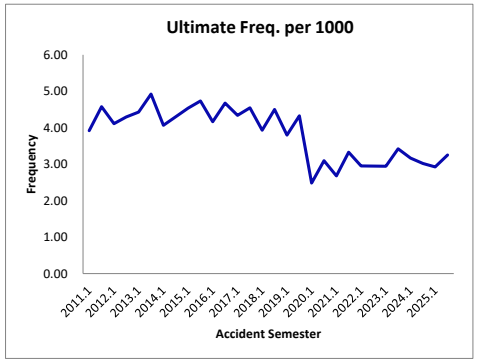
Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	265,303	1,040	35,738	1.105	39,498	148.88		37,978		3.92			
2011.2	174	273,241	1,251	50,150	1.105	55,426	202.85		44,305		4.58		176.26	
2012.1	168	268,785	1,105	41,019	1.090	44,723	166.39	11.8%	40,473	6.6%	4.11	4.9%		
2012.2	162	277,928	1,194	51,997	1.090	56,693	203.98	0.6%	47,481	7.2%	4.30	-6.2%	185.50	5.2%
2013.1	156	271,962	1,205	36,819	1.094	40,262	148.04	-11.0%	33,412	-17.4%	4.43	7.8%		
2013.2	150	280,956	1,383	57,333	1.094	62,694	223.14	9.4%	45,332	-4.5%	4.92	14.6%	186.20	0.4%
2014.1	144	273,998	1,115	44,682	1.086	48,529	177.12	19.6%	43,530	30.3%	4.07	-8.2%		
2014.2	138	284,021	1,221	54,475	1.086	59,165	208.31	-6.6%	48,470	6.9%	4.30	-12.7%	192.99	3.6%
2015.1	132	278,174	1,262	41,352	1.076	44,487	159.92	-9.7%	35,256	-19.0%	4.54	11.5%		
2015.2	126	287,932	1,363	72,804	1.076	78,323	272.02	30.6%	57,479	18.6%	4.73	10.1%	216.94	12.4%
2016.1	120	283,550	1,181	50,948	1.095	55,772	196.69	23.0%	47,231	34.0%	4.16	-8.2%		
2016.2	114	293,179	1,371	69,167	1.095	75,717	258.26	-5.1%	55,243	-3.9%	4.68	-1.2%	227.99	5.1%
2017.1	108	287,976	1,249	56,333	1.091	61,453	213.40	8.5%	49,196	4.2%	4.34	4.2%		
2017.2	102	301,607	1,371	75,683	1.091	82,563	273.74	6.0%	60,229	9.0%	4.55	-2.8%	244.27	7.1%
2018.1	96	296,264	1,166	60,459	1.093	66,100	223.11	4.6%	56,709	15.3%	3.93	-9.3%		
2018.2	90	303,641	1,366	87,375	1.093	95,527	314.61	14.9%	69,924	16.1%	4.50	-1.0%	269.42	10.3%
2019.1	84	296,253	1,125	60,137	1.098	66,031	222.89	-0.1%	58,696	3.5%	3.80	-3.5%		
2019.2	78	304,929	1,319	69,579	1.098	76,397	250.54	-20.4%	57,933	-17.1%	4.32	-3.9%	236.91	-12.1%
2020.1	72	298,720	742	53,291	1.115	59,405	198.87	-10.8%	80,084	36.4%	2.48	-34.6%		
2020.2	66	309,534	959	62,382	1.115	69,539	224.66	-10.3%	72,536	25.2%	3.10	-28.4%	211.99	-10.5%
2021.1	60	306,586	821	47,657	1.126	53,645	174.98	-12.0%	65,327	-18.4%	2.68	7.9%		
2021.2	54	318,264	1,059	77,641	1.126	87,395	274.60	22.2%	82,495	13.7%	3.33	7.5%	225.72	6.5%
2022.1	48	312,399	922	67,990	1.118	76,039	243.40	39.1%	82,477	26.3%	2.95	10.2%		
2022.2	42	321,363	947	89,989	1.118	100,641	313.17	14.0%	106,272	28.8%	2.95	-11.5%	278.78	23.5%
2023.1	36	315,381	928	76,007	1.118	85,005	269.53	10.7%	91,616	11.1%	2.94	-0.3%		
2023.2	30	324,614	1,112	91,752	1.118	102,614	316.11	0.9%	92,311	-13.1%	3.42	16.2%	293.16	5.2%
2024.1	24	321,581	1,019	76,812	1.084	83,279	258.97	-3.9%	81,715	-10.8%	3.17	7.7%		
2024.2	18	330,490	997	91,328	1.084	99,018	299.61	-5.2%	99,286	7.6%	3.02	-11.9%	279.57	-4.6%
2025.1	12	325,513	952	86,503	1.084	93,786	288.12	11.3%	98,486	20.5%	2.93	-7.7%		
2025.2	6	335,589	1,091	93,083	1.084	100,920	300.73	0.4%	92,511	-6.8%	3.25	7.7%	294.52	5.3%
Total		8,949,734	33,834	1,930,485		2,120,646								



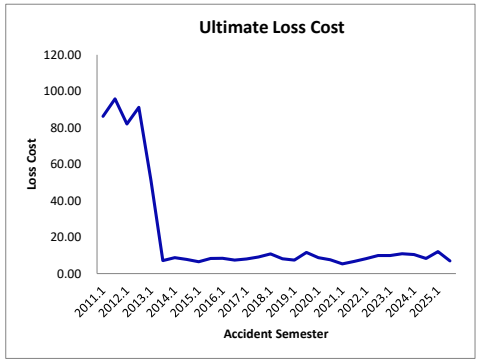


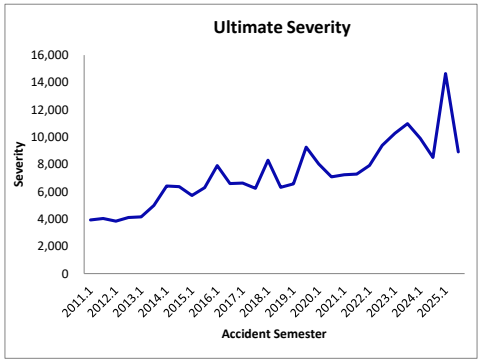


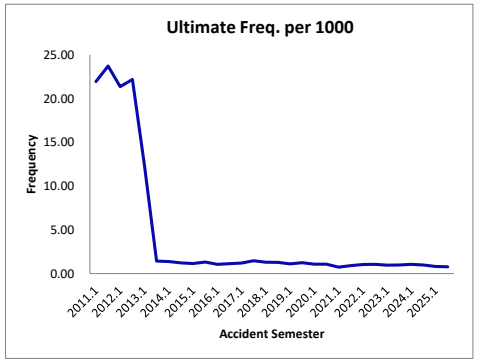
Province of Nova Scotia
Third Party Liability - Property Damage
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	265,303	5,819	20,704	1.105	22,882	86.25		3,932		21.93			
2011.2	174	273,241	6,480	23,694	1.105	26,187	95.84		4,041		23.72		91.11	
2012.1	168	268,785	5,740	20,223	1.090	22,049	82.03	-4.9%	3,841	-2.3%	21.36	-2.6%		
2012.2	162	277,928	6,165	23,239	1.090	25,338	91.17	-4.9%	4,110	1.7%	22.18	-6.5%	86.68	-4.9%
2013.1	156	271,962	3,356	12,750	1.094	13,942	51.27	-37.5%	4,154	8.2%	12.34	-42.2%		
2013.2	150	280,956	400	1,824	1.094	1,995	7.10	-92.2%	4,987	21.3%	1.42	-93.6%	28.82	-66.7%
2014.1	144	273,998	375	2,213	1.086	2,403	8.77	-82.9%	6,409	54.3%	1.37	-88.9%		
2014.2	138	284,021	346	2,029	1.086	2,204	7.76	9.3%	6,370	27.7%	1.22	-14.4%	8.26	-71.4%
2015.1	132	278,174	318	1,690	1.076	1,818	6.54	-25.5%	5,718	-10.8%	1.14	-16.5%		
2015.2	126	287,932	379	2,218	1.076	2,386	8.29	6.8%	6,296	-1.2%	1.32	8.0%	7.43	-10.0%
2016.1	120	283,550	301	2,176	1.095	2,382	8.40	28.5%	7,914	38.4%	1.06	-7.1%		
2016.2	114	293,179	330	1,989	1.095	2,178	7.43	-10.4%	6,599	4.8%	1.13	-14.5%	7.91	6.4%
2017.1	108	287,976	349	2,122	1.091	2,315	8.04	-4.3%	6,632	-16.2%	1.21	14.2%		
2017.2	102	301,607	440	2,521	1.091	2,751	9.12	22.8%	6,252	-5.3%	1.46	29.6%	8.59	8.7%
2018.1	96	296,264	386	2,930	1.093	3,204	10.81	34.5%	8,304	25.2%	1.30	7.5%		
2018.2	90	303,641	391	2,259	1.093	2,470	8.13	-10.8%	6,320	1.1%	1.29	-11.8%	9.46	10.1%
2019.1	84	296,253	332	1,985	1.098	2,179	7.36	-32.0%	6,567	-20.9%	1.12	-14.0%		
2019.2	78	304,929	381	3,213	1.098	3,528	11.57	42.2%	9,265	46.6%	1.25	-3.0%	9.49	0.4%
2020.1	72	298,720	324	2,331	1.115	2,599	8.70	18.3%	8,032	22.3%	1.08	-3.3%		
2020.2	66	309,534	330	2,099	1.115	2,340	7.56	-34.7%	7,082	-23.6%	1.07	-14.5%	8.12	-14.5%
2021.1	60	306,586	226	1,449	1.126	1,632	5.32	-38.8%	7,233	-9.9%	0.74	-32.1%		
2021.2	54	318,264	290	1,880	1.126	2,116	6.65	-12.0%	7,286	2.9%	0.91	-14.5%	6.00	-26.1%
2022.1	48	312,399	324	2,294	1.118	2,565	8.21	54.3%	7,916	9.4%	1.04	41.0%		
2022.2	42	321,363	340	2,853	1.118	3,191	9.93	49.4%	9,385	28.8%	1.06	15.9%	9.08	51.4%
2023.1	36	315,381	303	2,784	1.118	3,114	9.87	20.2%	10,277	29.8%	0.96	-7.4%		
2023.2	30	324,614	321	3,148	1.118	3,520	10.84	9.2%	10,979	17.0%	0.99	-6.7%	10.37	14.1%
2024.1	24	321,581	339	3,099	1.084	3,360	10.45	5.8%	9,902	-3.7%	1.06	9.8%		
2024.2	18	330,490	322	2,527	1.084	2,740	8.29	-23.6%	8,511	-22.5%	0.97	-1.4%	9.35	-9.8%
2025.1	12	325,513	267	3,613	1.084	3,917	12.03	15.2%	14,646	47.9%	0.82	-22.1%		
2025.2	6	335,589	262	2,156	1.084	2,338	6.97	-16.0%	8,917	4.8%	0.78	-19.8%	9.46	1.1%
Total		8,949,734	35,936	160,015		175,642								



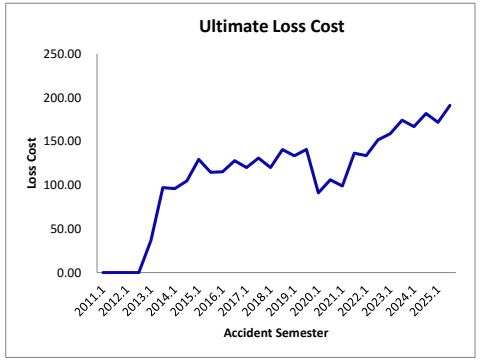


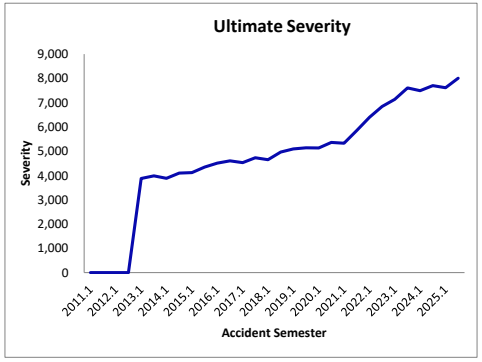


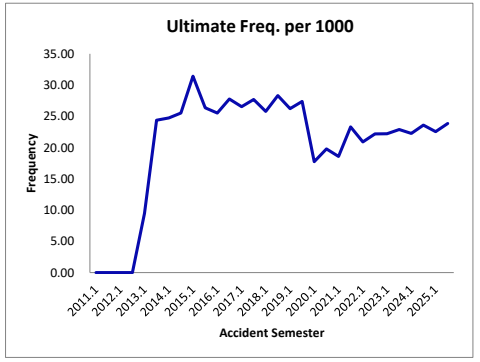
Province of Nova Scotia
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	265,303	0	0	1.105	0	0.00		#DIV/0!		0.00			
2011.2	174	273,241	0	0	1.105	0	0.00		#DIV/0!		0.00		0.00	
2012.1	168	268,785	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	162	277,928	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	156	271,962	2,574	9,119	1.094	9,971	36.66	#DIV/0!	3,874	#DIV/0!	9.46	#DIV/0!		
2013.2	150	280,956	6,846	24,954	1.094	27,288	97.12	#DIV/0!	3,986	#DIV/0!	24.37	#DIV/0!	67.39	
2014.1	144	273,998	6,777	24,221	1.086	26,307	96.01	161.9%	3,882	0.2%	24.73	161.3%		
2014.2	138	284,021	7,250	27,382	1.086	29,740	104.71	7.8%	4,102	2.9%	25.53	4.8%	100.44	49.0%
2015.1	132	278,174	8,739	33,457	1.076	35,993	129.39	34.8%	4,119	6.1%	31.42	27.0%		
2015.2	126	287,932	7,592	30,695	1.076	33,022	114.69	9.5%	4,350	6.0%	26.37	3.3%	121.91	21.4%
2016.1	120	283,550	7,238	29,830	1.095	32,655	115.17	-11.0%	4,512	9.5%	25.53	-18.7%		
2016.2	114	293,179	8,144	34,242	1.095	37,485	127.86	11.5%	4,603	5.8%	27.78	5.4%	121.62	-0.2%
2017.1	108	287,976	7,640	31,707	1.091	34,589	120.11	4.3%	4,527	0.3%	26.53	3.9%		
2017.2	102	301,607	8,349	36,197	1.091	39,487	130.92	2.4%	4,730	2.8%	27.68	-0.3%	125.64	3.3%
2018.1	96	296,264	7,643	32,519	1.093	35,553	120.00	-0.1%	4,652	2.7%	25.80	-2.8%		
2018.2	90	303,641	8,598	39,038	1.093	42,680	140.56	7.4%	4,964	5.0%	28.32	2.3%	130.41	3.8%
2019.1	84	296,253	7,768	36,023	1.098	39,553	133.51	11.3%	5,092	9.5%	26.22	1.6%		
2019.2	78	304,929	8,345	39,093	1.098	42,924	140.77	0.1%	5,144	3.6%	27.37	-3.4%	137.19	5.2%
2020.1	72	298,720	5,297	24,401	1.115	27,201	91.06	-31.8%	5,135	0.9%	17.73	-32.4%		
2020.2	66	309,534	6,124	29,449	1.115	32,828	106.05	-24.7%	5,360	4.2%	19.78	-27.7%	98.69	-28.1%
2021.1	60	306,586	5,694	26,942	1.126	30,327	98.92	8.6%	5,326	3.7%	18.57	4.7%		
2021.2	54	318,264	7,416	38,570	1.126	43,416	136.42	28.6%	5,855	9.2%	23.30	17.8%	118.02	19.6%
2022.1	48	312,399	6,529	37,339	1.118	41,759	133.67	35.1%	6,396	20.1%	20.90	12.5%		
2022.2	42	321,363	7,126	43,602	1.118	48,763	151.74	11.2%	6,843	16.9%	22.17	-4.8%	142.83	21.0%
2023.1	36	315,381	7,008	44,712	1.118	50,005	158.55	18.6%	7,135	11.6%	22.22	6.3%		
2023.2	30	324,614	7,433	50,551	1.118	56,535	174.16	14.8%	7,606	11.1%	22.90	3.3%	166.47	16.5%
2024.1	24	321,581	7,157	49,490	1.084	53,657	166.85	5.2%	7,497	5.1%	22.26	0.2%		
2024.2	18	330,490	7,795	55,392	1.084	60,056	181.72	4.3%	7,704	1.3%	23.59	3.0%	174.39	4.8%
2025.1	12	325,513	7,335	51,536	1.084	55,875	171.65	2.9%	7,617	1.6%	22.54	1.3%		
2025.2	6	335,589	8,008	59,136	1.084	64,115	191.05	5.1%	8,007	3.9%	23.86	1.2%	181.50	4.1%
Total		8,949,734	186,426	939,597		1,031,784								



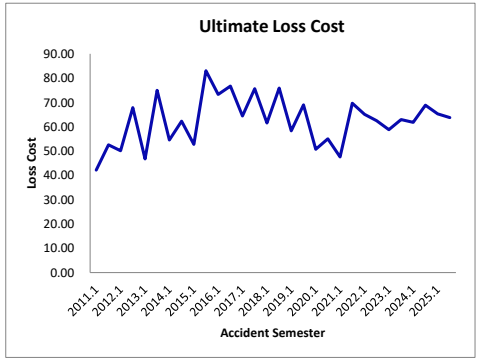


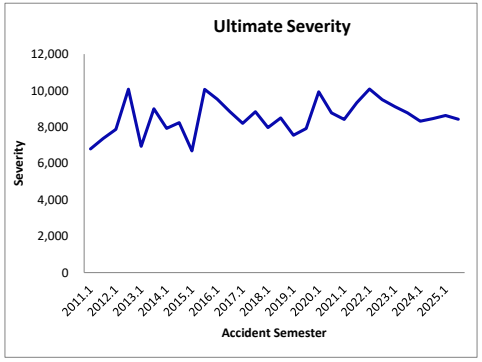


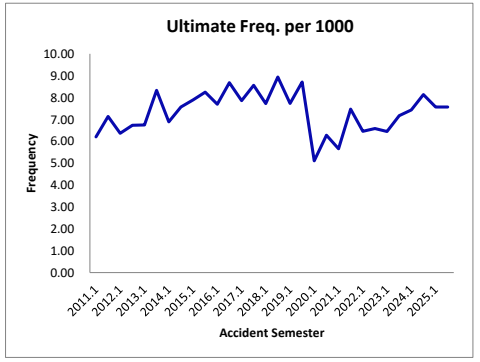
Province of Nova Scotia
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	265,281	1,646	10,121	1.105	11,186	42.17		6,796		6.20			
2011.2	174	273,309	1,950	12,991	1.105	14,357	52.53		7,363		7.13		47.43	
2012.1	168	268,290	1,709	12,338	1.090	13,452	50.14	18.9%	7,871	15.8%	6.37	2.7%		
2012.2	162	277,204	1,867	17,246	1.090	18,804	67.83	29.1%	10,072	36.8%	6.74	-5.6%	59.13	24.7%
2013.1	156	272,363	1,837	11,650	1.094	12,739	46.77	-6.7%	6,935	-11.9%	6.74	5.9%		
2013.2	150	281,826	2,347	19,313	1.094	21,119	74.94	10.5%	8,998	-10.7%	8.33	23.6%	61.10	3.3%
2014.1	144	275,003	1,894	13,809	1.086	14,998	54.54	16.6%	7,919	14.2%	6.89	2.1%		
2014.2	138	284,819	2,155	16,337	1.086	17,743	62.30	-16.9%	8,233	-8.5%	7.57	-9.1%	58.48	-4.3%
2015.1	132	278,608	2,198	13,657	1.076	14,693	52.74	-3.3%	6,684	-15.6%	7.89	14.5%		
2015.2	126	288,101	2,377	22,237	1.076	23,922	83.03	33.3%	10,064	22.2%	8.25	9.0%	68.14	16.5%
2016.1	120	283,925	2,185	19,014	1.095	20,815	73.31	39.0%	9,526	42.5%	7.70	-2.5%		
2016.2	114	293,418	2,546	20,558	1.095	22,505	76.70	-7.6%	8,839	-12.2%	8.68	5.2%	75.03	10.1%
2017.1	108	288,161	2,264	17,011	1.091	18,557	64.40	-12.2%	8,197	-14.0%	7.86	2.1%		
2017.2	102	301,679	2,583	20,915	1.091	22,816	75.63	-1.4%	8,833	-0.1%	8.56	-1.3%	70.14	-6.5%
2018.1	96	296,433	2,290	16,677	1.093	18,233	61.51	-4.5%	7,963	-2.9%	7.72	-1.7%		
2018.2	90	303,720	2,715	21,086	1.093	23,054	75.90	0.4%	8,492	-3.9%	8.94	4.4%	68.79	-1.9%
2019.1	84	296,366	2,292	15,748	1.098	17,291	58.34	-5.1%	7,546	-5.2%	7.73	0.1%		
2019.2	78	304,969	2,657	19,157	1.098	21,035	68.97	-9.1%	7,916	-6.8%	8.71	-2.5%	63.73	-7.4%
2020.1	72	298,716	1,526	13,587	1.115	15,146	50.70	-13.1%	9,926	31.6%	5.11	-33.9%		
2020.2	66	309,491	1,943	15,283	1.115	17,036	55.05	-20.2%	8,769	10.8%	6.28	-28.0%	52.91	-17.0%
2021.1	60	306,544	1,734	12,962	1.126	14,591	47.60	-6.1%	8,415	-15.2%	5.66	10.7%		
2021.2	54	318,065	2,376	19,693	1.126	22,167	69.69	26.6%	9,329	6.4%	7.47	19.0%	58.85	11.2%
2022.1	48	312,100	2,015	18,163	1.118	20,313	65.08	36.7%	10,081	19.8%	6.46	14.1%		
2022.2	42	320,977	2,113	17,935	1.118	20,058	62.49	-10.3%	9,494	1.8%	6.58	-11.9%	63.77	8.4%
2023.1	36	314,961	2,031	16,553	1.118	18,512	58.78	-9.7%	9,115	-9.6%	6.45	-0.1%		
2023.2	30	324,146	2,325	18,246	1.118	20,406	62.95	0.7%	8,775	-7.6%	7.17	9.0%	60.89	-4.5%
2024.1	24	321,201	2,388	18,316	1.084	19,859	61.83	5.2%	8,314	-8.8%	7.44	15.3%		
2024.2	18	330,040	2,685	20,951	1.084	22,715	68.82	9.3%	8,459	-3.6%	8.14	13.4%	65.37	7.4%
2025.1	12	325,160	2,462	19,586	1.084	21,235	65.31	5.6%	8,627	3.8%	7.57	1.8%		
2025.2	6	335,429	2,540	19,725	1.084	21,386	63.76	-7.4%	8,421	-0.4%	7.57	-6.9%	64.52	-1.3%
Total		8,950,303	65,649	510,866		560,743								



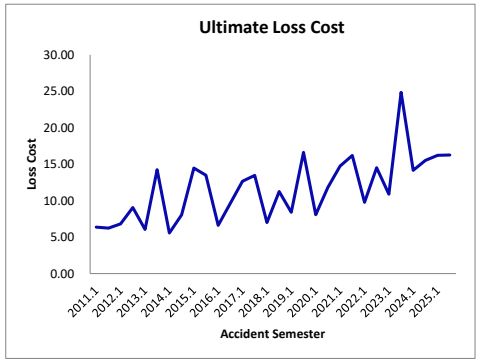


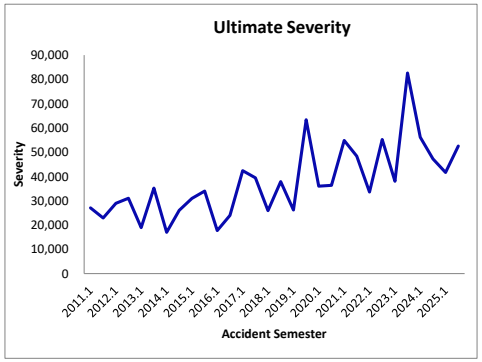


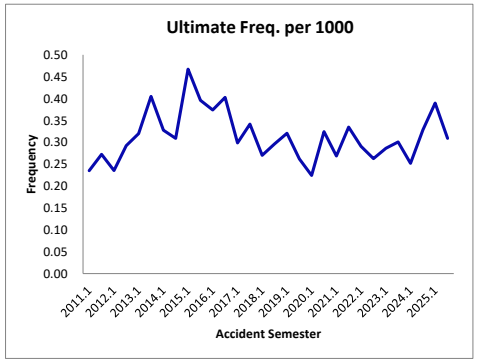
Province of Nova Scotia
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	263,596	62	1,518	1.105	1,678	6.36		27,061		0.24			
2011.2	174	271,605	74	1,535	1.105	1,696	6.25		22,925		0.27		6.30	
2012.1	168	267,628	63	1,672	1.090	1,823	6.81	7.0%	28,940	6.9%	0.24	0.1%		
2012.2	162	277,055	81	2,304	1.090	2,512	9.07	45.1%	31,007	35.3%	0.29	7.3%	7.96	26.2%
2013.1	156	271,942	87	1,505	1.094	1,646	6.05	-11.2%	18,916	-34.6%	0.32	35.9%		
2013.2	150	281,511	114	3,669	1.094	4,012	14.25	57.2%	35,195	13.5%	0.40	38.5%	10.22	28.5%
2014.1	144	274,697	90	1,408	1.086	1,530	5.57	-8.0%	16,995	-10.2%	0.33	2.4%		
2014.2	138	284,628	88	2,110	1.086	2,291	8.05	-43.5%	26,040	-26.0%	0.31	-23.7%	6.83	-33.2%
2015.1	132	278,298	130	3,741	1.076	4,024	14.46	159.7%	30,958	82.2%	0.47	42.6%		
2015.2	126	287,833	114	3,606	1.076	3,879	13.48	67.4%	34,025	30.7%	0.40	28.1%	13.96	104.3%
2016.1	120	283,522	106	1,716	1.095	1,879	6.63	-54.2%	17,723	-42.8%	0.37	-20.0%		
2016.2	114	293,176	118	2,588	1.095	2,833	9.66	-28.3%	24,012	-29.4%	0.40	1.6%	8.17	-41.5%
2017.1	108	287,882	86	3,340	1.091	3,644	12.66	91.0%	42,372	139.1%	0.30	-20.1%		
2017.2	102	301,497	103	3,721	1.091	4,059	13.46	39.3%	39,409	64.1%	0.34	-15.1%	13.07	60.0%
2018.1	96	296,174	80	1,898	1.093	2,075	7.01	-44.7%	25,938	-38.8%	0.27	-9.6%		
2018.2	90	303,593	90	3,122	1.093	3,414	11.24	-16.5%	37,928	-3.8%	0.30	-13.2%	9.15	-30.0%
2019.1	84	296,205	95	2,267	1.098	2,489	8.40	19.9%	26,200	1.0%	0.32	18.7%		
2019.2	78	304,917	80	4,613	1.098	5,065	16.61	47.7%	63,388	67.1%	0.26	-11.6%	12.57	37.3%
2020.1	72	298,478	67	2,163	1.115	2,411	8.08	-3.9%	36,008	37.4%	0.22	-30.1%		
2020.2	66	309,241	100	3,273	1.115	3,648	11.80	-29.0%	36,374	-42.6%	0.32	23.8%	9.97	-20.7%
2021.1	60	306,336	82	4,011	1.126	4,515	14.74	82.5%	54,812	52.2%	0.27	19.9%		
2021.2	54	318,033	106	4,576	1.126	5,151	16.20	37.3%	48,375	33.0%	0.33	3.2%	15.48	55.3%
2022.1	48	311,917	91	2,725	1.118	3,048	9.77	-33.7%	33,606	-38.7%	0.29	8.1%		
2022.2	42	320,961	84	4,165	1.118	4,659	14.51	-10.4%	55,253	14.2%	0.26	-21.5%	12.18	-21.3%
2023.1	36	314,794	90	3,066	1.118	3,429	10.89	11.5%	38,039	13.2%	0.29	-1.5%		
2023.2	30	324,136	97	7,201	1.118	8,054	24.85	71.2%	82,625	49.5%	0.30	14.5%	17.97	47.6%
2024.1	24	321,023	81	4,193	1.084	4,546	14.16	30.0%	56,153	47.6%	0.25	-12.0%		
2024.2	18	330,008	108	4,724	1.084	5,121	15.52	-37.5%	47,249	-42.8%	0.33	9.2%	14.85	-17.4%
2025.1	12	325,011	127	4,864	1.084	5,274	16.23	14.6%	41,631	-25.9%	0.39	54.6%		
2025.2	6	335,414	104	5,027	1.084	5,451	16.25	4.7%	52,557	11.2%	0.31	-5.9%	16.24	9.4%
Total		8,941,111	2,799	96,322		105,855								



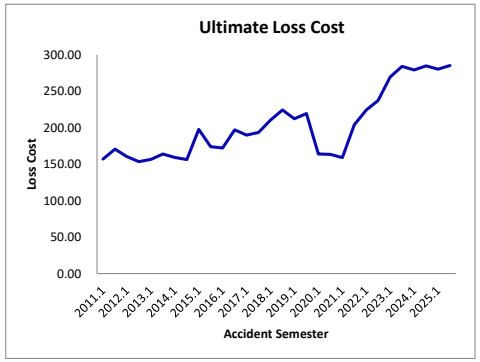


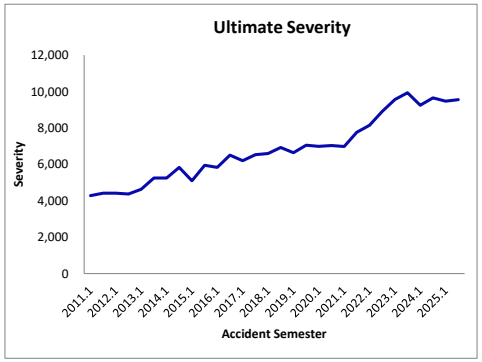


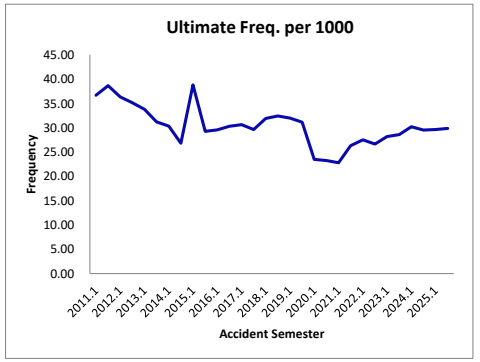
Province of Nova Scotia
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	169,706	6,226	24,121	1.105	26,658	157.09		4,282		36.69			
2011.2	174	175,174	6,774	27,060	1.105	29,907	170.73		4,415		38.67		164.01	
2012.1	168	173,642	6,308	25,530	1.090	27,836	160.30	2.0%	4,413	3.1%	36.33	-1.0%		
2012.2	162	179,106	6,291	25,218	1.090	27,495	153.51	-10.1%	4,371	-1.0%	35.12	-9.2%	156.86	-4.4%
2013.1	156	176,938	5,977	25,339	1.094	27,708	156.60	-2.3%	4,636	5.1%	33.78	-7.0%		
2013.2	150	183,913	5,740	27,570	1.094	30,148	163.93	6.8%	5,252	20.2%	31.21	-11.1%	160.33	2.2%
2014.1	144	181,173	5,495	26,556	1.086	28,842	159.20	1.7%	5,249	13.2%	30.33	-10.2%		
2014.2	138	187,841	5,033	27,041	1.086	29,369	156.35	-4.6%	5,835	11.1%	26.79	-14.2%	157.75	-1.6%
2015.1	132	185,545	7,201	34,110	1.076	36,696	197.77	24.2%	5,096	-2.9%	38.81	28.0%		
2015.2	126	193,268	5,653	31,278	1.076	33,649	174.11	11.4%	5,952	2.0%	29.25	9.2%	185.70	17.7%
2016.1	120	191,906	5,671	30,209	1.095	33,070	172.32	-12.9%	5,831	14.4%	29.55	-23.9%		
2016.2	114	198,535	6,018	35,738	1.095	39,123	197.06	13.2%	6,501	9.2%	30.31	3.6%	184.90	-0.4%
2017.1	108	196,324	6,013	34,197	1.091	37,305	190.02	10.3%	6,204	6.4%	30.63	3.6%		
2017.2	102	206,095	6,106	36,572	1.091	39,897	193.58	-1.8%	6,534	0.5%	29.63	-2.3%	191.85	3.8%
2018.1	96	204,134	6,512	39,296	1.093	42,962	210.46	10.8%	6,597	6.3%	31.90	4.2%		
2018.2	90	209,744	6,797	43,040	1.093	47,056	224.35	15.9%	6,923	6.0%	32.41	9.4%	217.50	13.4%
2019.1	84	205,820	6,584	39,793	1.098	43,693	212.29	0.9%	6,636	0.6%	31.99	0.3%		
2019.2	78	212,275	6,607	42,420	1.098	46,577	219.42	-2.2%	7,049	1.8%	31.13	-4.0%	215.91	-0.7%
2020.1	72	209,169	4,910	30,766	1.115	34,296	163.96	-22.8%	6,985	5.3%	23.47	-26.6%		
2020.2	66	216,844	5,043	31,802	1.115	35,451	163.49	-25.5%	7,030	-0.3%	23.26	-25.3%	163.72	-24.2%
2021.1	60	215,926	4,922	30,527	1.126	34,362	159.14	-2.9%	6,981	0.0%	22.79	-2.9%		
2021.2	54	225,418	5,930	40,862	1.126	45,996	204.05	24.8%	7,756	10.3%	26.31	13.1%	182.08	11.2%
2022.1	48	222,892	6,131	44,656	1.118	49,942	224.06	40.8%	8,146	16.7%	27.51	20.7%		
2022.2	42	230,375	6,135	48,879	1.118	54,666	237.29	16.3%	8,910	14.9%	26.63	1.2%	230.79	26.8%
2023.1	36	227,734	6,421	54,887	1.118	61,385	269.55	20.3%	9,560	17.4%	28.20	2.5%		
2023.2	30	235,602	6,737	59,832	1.118	66,914	284.01	19.7%	9,932	11.5%	28.60	7.4%	276.90	20.0%
2024.1	24	234,456	7,080	60,380	1.084	65,464	279.21	3.6%	9,247	-3.3%	30.20	7.1%		
2024.2	18	240,900	7,110	63,261	1.084	68,588	284.71	0.2%	9,647	-2.9%	29.51	3.2%	282.00	1.8%
2025.1	12	237,730	7,040	61,486	1.084	66,664	280.42	0.4%	9,469	2.4%	29.61	-1.9%		
2025.2	6	245,529	7,334	64,605	1.084	70,044	285.28	0.2%	9,551	-1.0%	29.87	1.2%	282.89	0.3%
Total		6,173,712	185,801	1,167,031		1,281,761								



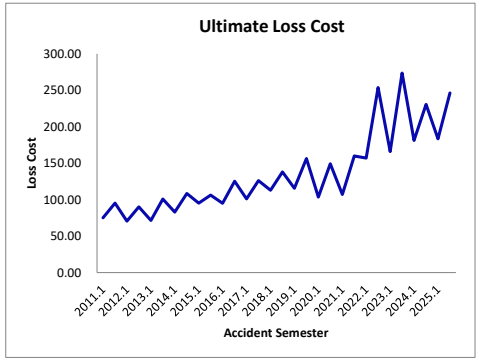


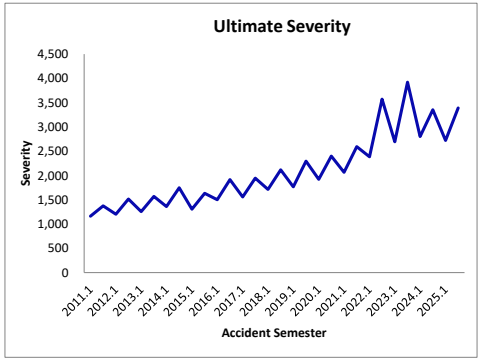


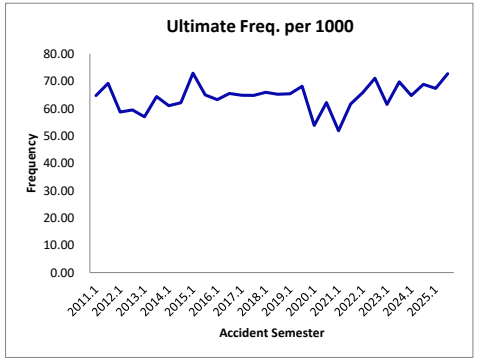
Province of Nova Scotia
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	193,138	12,499	13,142	1.105	14,525	75.20		1,162		64.72			
2011.2	174	197,872	13,696	17,035	1.105	18,827	95.15		1,375		69.22		85.29	
2012.1	168	196,970	11,561	12,749	1.090	13,901	70.57	-6.2%	1,202	3.5%	58.69	-9.3%		
2012.2	162	201,954	12,015	16,686	1.090	18,193	90.08	-5.3%	1,514	10.2%	59.49	-14.0%	80.45	-5.7%
2013.1	156	200,413	11,413	13,126	1.094	14,353	71.62	1.5%	1,258	4.6%	56.95	-3.0%		
2013.2	150	206,596	13,301	19,064	1.094	20,846	100.90	12.0%	1,567	3.5%	64.38	8.2%	86.48	7.5%
2014.1	144	204,408	12,473	15,620	1.086	16,965	82.99	15.9%	1,360	8.2%	61.02	7.2%		
2014.2	138	210,221	13,058	20,990	1.086	22,797	108.44	7.5%	1,746	11.4%	62.12	-3.5%	95.90	10.9%
2015.1	132	208,493	15,202	18,455	1.076	19,853	95.22	14.7%	1,306	-4.0%	72.91	19.5%		
2015.2	126	214,751	13,945	21,183	1.076	22,789	106.12	-2.1%	1,634	-6.4%	64.94	4.5%	100.75	5.1%
2016.1	120	214,328	13,556	18,610	1.095	20,372	95.05	-0.2%	1,503	15.1%	63.25	-13.3%		
2016.2	114	219,932	14,401	25,179	1.095	27,564	125.33	18.1%	1,914	17.1%	65.48	0.8%	110.39	9.6%
2017.1	108	218,645	14,180	20,260	1.091	22,102	101.08	6.3%	1,559	3.7%	64.85	2.5%		
2017.2	102	227,294	14,732	26,272	1.091	28,660	126.09	0.6%	1,945	1.6%	64.81	-1.0%	113.83	3.1%
2018.1	96	226,240	14,914	23,353	1.093	25,532	112.85	11.6%	1,712	9.8%	65.92	1.6%		
2018.2	90	230,377	15,016	29,065	1.093	31,777	137.93	9.4%	2,116	8.8%	65.18	0.6%	125.51	10.3%
2019.1	84	226,944	14,838	23,874	1.098	26,213	115.51	2.3%	1,767	3.2%	65.38	-0.8%		
2019.2	78	232,025	15,802	33,029	1.098	36,265	156.30	13.3%	2,295	8.4%	68.10	4.5%	136.13	8.5%
2020.1	72	230,117	12,386	21,358	1.115	23,809	103.46	-10.4%	1,922	8.8%	53.82	-17.7%		
2020.2	66	236,473	14,698	31,638	1.115	35,268	149.14	-4.6%	2,400	4.6%	62.15	-8.7%	126.61	-7.0%
2021.1	60	235,846	12,231	22,437	1.126	25,256	107.09	3.5%	2,065	7.4%	51.86	-3.6%		
2021.2	54	243,894	15,033	34,659	1.126	39,013	159.96	7.3%	2,595	8.1%	61.64	-0.8%	133.97	5.8%
2022.1	48	241,829	15,922	33,952	1.118	37,971	157.02	46.6%	2,385	15.5%	65.84	27.0%		
2022.2	42	248,100	17,631	56,292	1.118	62,955	253.75	58.6%	3,571	37.6%	71.06	15.3%	206.00	53.8%
2023.1	36	245,822	15,122	36,456	1.118	40,772	165.86	5.6%	2,696	13.1%	61.52	-6.6%		
2023.2	30	252,363	17,605	61,725	1.118	69,032	273.54	7.8%	3,921	9.8%	69.76	-1.8%	220.41	7.0%
2024.1	24	251,814	16,300	42,106	1.084	45,651	181.29	9.3%	2,801	3.9%	64.73	5.2%		
2024.2	18	257,509	17,722	54,799	1.084	59,413	230.72	-15.7%	3,353	-14.5%	68.82	-1.3%	206.28	-6.4%
2025.1	12	255,134	17,185	43,148	1.084	46,781	183.36	1.1%	2,722	-2.8%	67.36	4.1%		
2025.2	6	261,705	19,025	59,476	1.084	64,483	246.40	6.8%	3,389	1.1%	72.70	5.6%	215.28	4.4%
Total		6,791,205	437,463	865,735		951,938								



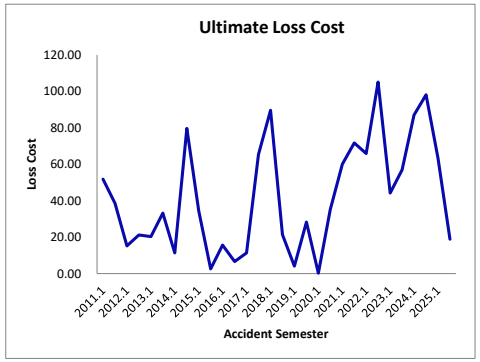


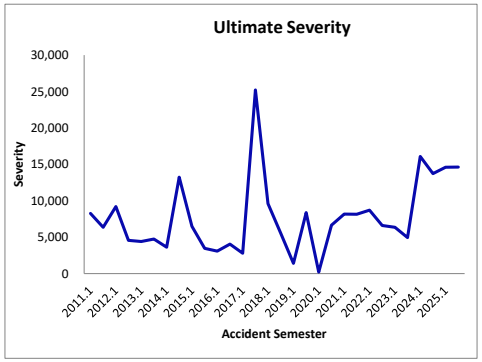


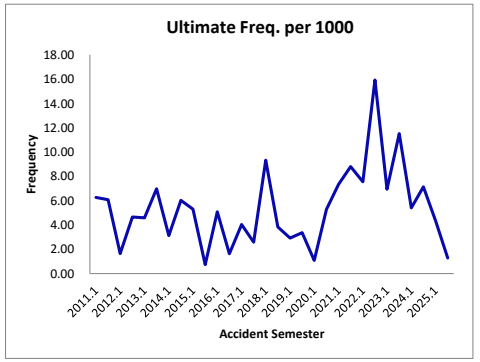
Province of Nova Scotia
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	1,913	12	90	1.105	99	51.80		8,260		6.27			
2011.2	174	1,810	11	63	1.105	70	38.59		6,351		6.08		45.38	
2012.1	168	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%		
2012.2	162	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%	18.11	-60.1%
2013.1	156	1,744	8	32	1.094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%		
2013.2	150	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%	26.37	45.6%
2014.1	144	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%		
2014.2	138	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%	44.26	67.9%
2015.1	132	1,510	8	48	1.076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%		
2015.2	126	1,360	1	3	1.076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%	19.30	-56.4%
2016.1	120	1,376	7	20	1.095	22	15.67	-54.4%	3,079	-52.6%	5.09	-4.0%		
2016.2	114	1,226	2	7	1.095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%	11.39	-41.0%
2017.1	108	1,237	5	13	1.091	14	11.34	-27.6%	2,804	-8.9%	4.04	-20.5%		
2017.2	102	1,158	3	69	1.091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%	37.45	228.7%
2018.1	96	1,180	11	97	1.093	106	89.58	690.2%	9,610	242.7%	9.32	130.6%		
2018.2	90	1,043	4	20	1.093	22	21.32	-67.4%	5,559	-78.0%	3.84	48.0%	57.56	53.7%
2019.1	84	1,027	3	4	1.098	4	4.09	-95.4%	1,400	-85.4%	2.92	-68.7%		
2019.2	78	891	3	23	1.098	25	28.23	32.4%	8,382	50.8%	3.37	-12.2%	15.31	-73.4%
2020.1	72	926	1	0	1.115	0	0.22	-94.5%	207	-85.2%	1.08	-63.1%		
2020.2	66	945	5	30	1.115	33	35.14	24.5%	6,642	-20.8%	5.29	57.1%	17.86	16.7%
2021.1	60	1,089	8	58	1.126	65	60.04	26725.0%	8,174	3842.2%	7.35	580.5%		
2021.2	54	1,137	10	72	1.126	81	71.64	103.9%	8,144	22.6%	8.80	66.3%	65.97	269.4%
2022.1	48	1,058	8	62	1.118	70	65.82	9.6%	8,705	6.5%	7.56	2.9%		
2022.2	42	942	15	88	1.118	99	105.05	46.6%	6,595	-19.0%	15.93	81.1%	84.29	27.8%
2023.1	36	864	6	34	1.118	38	44.14	-32.9%	6,359	-26.9%	6.94	-8.2%		
2023.2	30	782	9	40	1.118	45	56.94	-45.8%	4,945	-25.0%	11.51	-27.7%	50.22	-40.4%
2024.1	24	740	4	59	1.084	64	87.02	97.1%	16,091	153.0%	5.41	-22.1%		
2024.2	18	707	5	64	1.084	69	98.08	72.3%	13,736	177.8%	7.14	-38.0%	92.42	84.0%
2025.1	12	702	3	41	1.084	44	63.34	-27.2%	14,602	-9.3%	4.34	-19.8%		
2025.2	6	709	1	12	1.084	13	18.85	-80.8%	14,618	6.4%	1.29	-81.9%	41.00	-55.6%
Total		36,287	189	1,284		1,413								



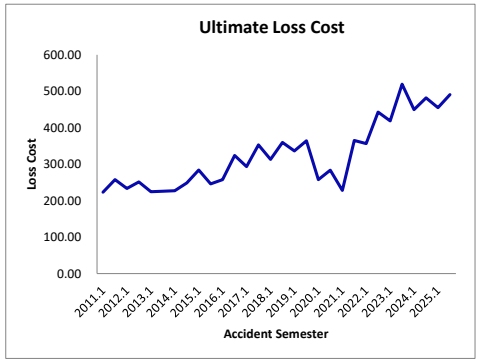


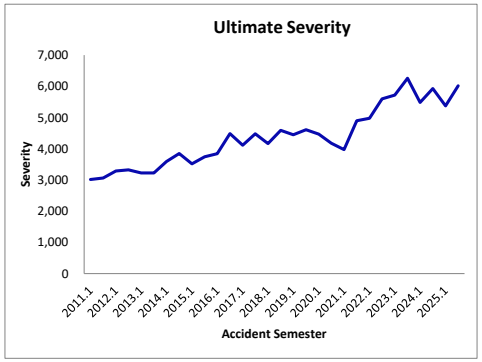


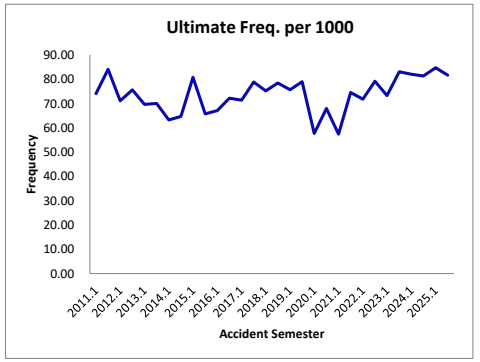
Province of Nova Scotia
All Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	20,677	1,531	4,176	1.105	4,616	223.24		3,015		74.04			
2011.2	174	20,927	1,759	4,875	1.105	5,387	257.43		3,063		84.05		240.44	
2012.1	168	20,266	1,440	4,340	1.090	4,732	233.48	4.6%	3,286	9.0%	71.06	-4.0%		
2012.2	162	20,559	1,554	4,738	1.090	5,165	251.24	-2.4%	3,324	8.5%	75.59	-10.1%	242.43	0.8%
2013.1	156	19,975	1,390	4,098	1.094	4,481	224.33	-3.9%	3,224	-1.9%	69.59	-2.1%		
2013.2	150	20,477	1,433	4,229	1.094	4,624	225.82	-10.1%	3,227	-2.9%	69.98	-7.4%	225.09	-7.2%
2014.1	144	20,024	1,266	4,185	1.086	4,546	227.02	1.2%	3,591	11.4%	63.22	-9.1%		
2014.2	138	20,668	1,336	4,735	1.086	5,142	248.81	10.2%	3,849	19.3%	64.64	-7.6%	238.09	5.8%
2015.1	132	20,307	1,639	5,359	1.076	5,766	283.92	25.1%	3,518	-2.0%	80.71	27.7%		
2015.2	126	20,931	1,375	4,783	1.076	5,146	245.85	-1.2%	3,742	-2.8%	65.69	1.6%	264.59	11.1%
2016.1	120	20,616	1,382	4,851	1.095	5,310	257.59	-9.3%	3,843	9.2%	67.04	-16.9%		
2016.2	114	21,227	1,532	6,278	1.095	6,873	323.78	31.7%	4,486	19.9%	72.17	9.9%	291.17	10.0%
2017.1	108	20,862	1,488	5,613	1.091	6,123	293.50	13.9%	4,115	7.1%	71.33	6.4%		
2017.2	102	21,821	1,720	7,064	1.091	7,707	353.18	9.1%	4,481	-0.1%	78.82	9.2%	324.01	11.3%
2018.1	96	21,362	1,606	6,121	1.093	6,692	313.25	6.7%	4,167	1.3%	75.17	5.4%		
2018.2	90	21,552	1,690	7,092	1.093	7,754	359.76	1.9%	4,589	2.4%	78.40	-0.5%	336.61	3.9%
2019.1	84	21,187	1,602	6,488	1.098	7,124	336.24	7.3%	4,447	6.7%	75.60	0.6%		
2019.2	78	21,849	1,725	7,242	1.098	7,952	363.94	1.2%	4,610	0.5%	78.94	0.7%	350.30	4.1%
2020.1	72	21,390	1,233	4,942	1.115	5,509	257.54	-23.4%	4,468	0.5%	57.64	-23.8%		
2020.2	66	21,607	1,467	5,498	1.115	6,129	283.64	-22.1%	4,178	-9.4%	67.89	-14.0%	270.66	-22.7%
2021.1	60	20,864	1,197	4,224	1.126	4,755	227.90	-11.5%	3,973	-11.1%	57.36	-0.5%		
2021.2	54	20,783	1,548	6,739	1.126	7,586	365.03	28.7%	4,899	17.3%	74.51	9.8%	296.33	9.5%
2022.1	48	20,101	1,442	6,411	1.118	7,170	356.70	56.5%	4,974	25.2%	71.72	25.0%		
2022.2	42	20,515	1,623	8,122	1.118	9,083	442.78	21.3%	5,598	14.3%	79.10	6.2%	400.18	35.0%
2023.1	36	20,106	1,473	7,527	1.118	8,418	418.69	17.4%	5,717	14.9%	73.24	2.1%		
2023.2	30	20,646	1,713	9,588	1.118	10,723	519.37	17.3%	6,258	11.8%	82.99	4.9%	469.70	17.4%
2024.1	24	20,634	1,693	8,561	1.084	9,282	449.83	7.4%	5,483	-4.1%	82.04	12.0%		
2024.2	18	21,042	1,710	9,351	1.084	10,138	481.81	-7.2%	5,928	-5.3%	81.27	-2.1%	465.98	-0.8%
2025.1	12	20,476	1,734	8,592	1.084	9,316	454.96	1.1%	5,372	-2.0%	84.69	3.2%		
2025.2	6	20,433	1,667	9,253	1.084	10,032	491.00	1.9%	6,017	1.5%	81.60	0.4%	472.96	1.5%
Total		623,883	45,967	185,076		203,280								



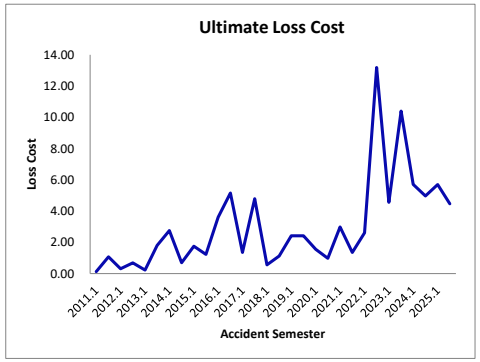


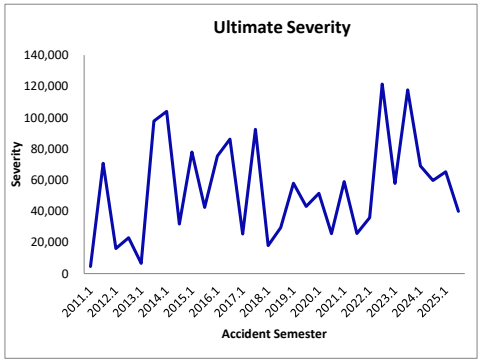


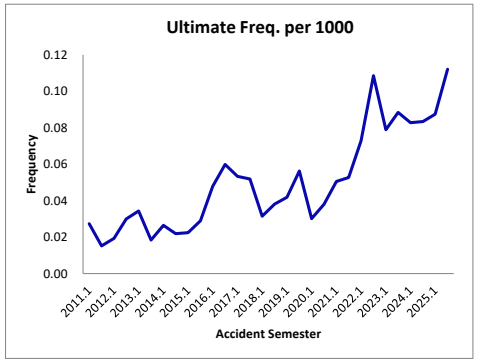
Province of Nova Scotia
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2011.1	180	255,987	7	29	1.105	32	0.13		4,579		0.03			
2011.2	174	263,438	4	256	1.105	283	1.07		70,698		0.02		0.61	
2012.1	168	258,944	5	74	1.090	80	0.31	147.5%	16,051	250.5%	0.02	-29.4%		
2012.2	162	267,446	8	168	1.090	183	0.69	-36.1%	22,935	-67.6%	0.03	97.0%	0.50	-17.3%
2013.1	156	262,360	9	54	1.094	59	0.22	-27.8%	6,525	-59.4%	0.03	77.7%		
2013.2	150	271,222	5	447	1.094	489	1.80	162.5%	97,706	326.0%	0.02	-38.4%	1.03	104.7%
2014.1	144	264,454	7	669	1.086	727	2.75	1128.4%	103,873	1492.0%	0.03	-22.8%		
2014.2	138	273,518	6	176	1.086	191	0.70	-61.3%	31,788	-67.5%	0.02	19.0%	1.71	66.3%
2015.1	132	267,263	6	434	1.076	467	1.75	-36.4%	77,885	-25.0%	0.02	-15.2%		
2015.2	126	276,012	8	316	1.076	340	1.23	76.5%	42,467	33.6%	0.03	32.1%	1.49	-12.9%
2016.1	120	271,742	13	895	1.095	980	3.60	106.2%	75,354	-3.2%	0.05	113.1%		
2016.2	114	280,473	17	1,321	1.095	1,447	5.16	319.0%	86,157	102.9%	0.06	106.5%	4.39	195.8%
2017.1	108	275,160	15	341	1.091	372	1.35	-62.5%	25,367	-66.3%	0.05	11.4%		
2017.2	102	287,862	15	1,265	1.091	1,380	4.79	-7.1%	92,426	7.3%	0.05	-13.4%	3.11	-29.2%
2018.1	96	282,674	9	146	1.093	159	0.56	-58.3%	17,935	-29.3%	0.03	-41.0%		
2018.2	90	289,051	11	297	1.093	325	1.12	-76.5%	29,478	-68.1%	0.04	-26.5%	0.85	-72.8%
2019.1	84	281,619	12	621	1.098	682	2.42	329.3%	57,854	222.6%	0.04	33.1%		
2019.2	78	289,610	16	639	1.098	702	2.42	115.6%	43,088	46.2%	0.06	47.5%	2.42	185.9%
2020.1	72	283,384	9	393	1.115	438	1.55	-36.1%	51,409	-11.1%	0.03	-28.1%		
2020.2	66	293,099	11	256	1.115	286	0.97	-59.8%	25,642	-40.5%	0.04	-32.4%	1.26	-48.1%
2021.1	60	289,885	15	767	1.126	864	2.98	92.6%	58,991	14.7%	0.05	67.9%		
2021.2	54	300,512	16	362	1.126	407	1.36	39.0%	25,714	0.3%	0.05	38.6%	2.15	71.4%
2022.1	48	294,678	21	688	1.118	770	2.61	-12.4%	35,850	-39.2%	0.07	44.2%		
2022.2	42	302,613	33	3,568	1.118	3,990	13.19	873.0%	121,444	372.3%	0.11	106.0%	7.97	270.1%
2023.1	36	296,373	23	1,209	1.118	1,352	4.56	74.7%	57,825	61.3%	0.08	8.3%		
2023.2	30	303,264	27	2,820	1.118	3,154	10.40	-21.1%	117,677	-3.1%	0.09	-18.6%	7.51	-5.7%
2024.1	24	298,268	25	1,571	1.084	1,703	5.71	25.1%	68,944	19.2%	0.08	4.9%		
2024.2	18	304,159	25	1,395	1.084	1,512	4.97	-52.2%	59,652	-49.3%	0.08	-5.7%	5.34	-29.0%
2025.1	12	298,886	26	1,572	1.084	1,704	5.70	-0.1%	65,250	-5.4%	0.09	5.5%		
2025.2	6	307,693	34	1,269	1.084	1,375	4.47	-10.1%	39,884	-33.1%	0.11	34.5%	5.08	-4.9%
Total		8,491,649	438	24,017		26,452								







Province of Nova Scotia

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	35,682	35,738	1.000	35,738	35,735	3
2011.2	174	50,150	50,150	1.000	50,150	50,150	0
2012.1	168	41,019	41,019	1.000	41,019	41,019	0
2012.2	162	51,962	51,997	1.000	51,997	51,994	3
2013.1	156	36,472	36,819	1.000	36,819	36,810	9
2013.2	150	55,860	57,333	1.000	57,333	57,304	29
2014.1	144	44,247	44,682	1.000	44,682	44,555	127
2014.2	138	54,249	54,475	1.000	54,475	54,476	(1)
2015.1	132	40,626	41,365	1.000	41,352	41,412	(59)
2015.2	126	72,060	72,704	1.001	72,804	72,945	(141)
2016.1	120	46,800	50,814	1.003	50,948	51,163	(215)
2016.2	114	64,285	68,942	1.003	69,167	69,487	(320)
2017.1	108	54,337	56,146	1.003	56,333	56,273	60
2017.2	102	71,210	75,367	1.004	75,683	75,416	268
2018.1	96	56,759	60,277	1.003	60,459	60,533	(74)
2018.2	90	76,807	86,957	1.005	87,375	86,299	1,076
2019.1	84	50,442	59,247	1.015	60,137	59,652	485
2019.2	78	58,836	68,104	1.022	69,579	70,095	(516)
2020.1	72	42,518	51,968	1.025	53,291	53,176	115
2020.2	66	46,298	59,690	1.045	62,382	63,016	(634)
2021.1	60	30,570	44,768	1.065	47,657	48,489	(831)
2021.2	54	50,071	71,441	1.087	77,641	83,613	(5,972)
2022.1	48	33,282	59,440	1.144	67,990	66,583	1,408
2022.2	42	38,714	72,949	1.234	89,989	92,116	(2,128)
2023.1	36	26,235	57,273	1.327	76,007	79,180	(3,172)
2023.2	30	25,996	62,895	1.459	91,752	97,362	(5,610)
2024.1	24	17,466	46,285	1.660	76,812	82,186	(5,374)
2024.2	18	9,034	47,404	1.927	91,328	94,526	(3,198)
2025.1	12	3,507	35,366	2.446	86,503	92,881	(6,378)
2025.2	6	555	23,078	4.033	93,083		
Total		1,286,048	1,644,693		1,930,485		

Province of Nova Scotia

Third Party Liability - Property Damage

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	20,704	20,704	1.000	20,704	20,704	0
2011.2	174	23,694	23,694	1.000	23,694	23,694	0
2012.1	168	20,223	20,223	1.000	20,223	20,223	0
2012.2	162	23,239	23,239	1.000	23,239	23,243	(3)
2013.1	156	12,749	12,749	1.000	12,750	12,750	0
2013.2	150	1,824	1,824	1.000	1,824	1,824	0
2014.1	144	2,213	2,213	1.000	2,213	2,213	0
2014.2	138	2,029	2,029	1.000	2,029	2,029	(0)
2015.1	132	1,690	1,690	1.000	1,690	1,690	(0)
2015.2	126	2,218	2,218	1.000	2,218	2,218	(0)
2016.1	120	2,176	2,176	1.000	2,176	2,176	(0)
2016.2	114	1,989	1,989	1.000	1,989	1,989	(0)
2017.1	108	2,122	2,122	1.000	2,122	2,122	(0)
2017.2	102	2,521	2,521	1.000	2,521	2,521	(0)
2018.1	96	2,930	2,930	1.000	2,930	2,930	(0)
2018.2	90	2,259	2,259	1.000	2,259	2,259	1
2019.1	84	1,982	1,985	1.000	1,985	1,985	(0)
2019.2	78	2,410	3,214	1.000	3,213	3,216	(3)
2020.1	72	2,284	2,332	1.000	2,331	2,332	(1)
2020.2	66	2,099	2,099	1.000	2,099	2,100	(1)
2021.1	60	1,449	1,450	1.000	1,449	1,443	7
2021.2	54	1,871	1,881	0.999	1,880	1,871	9
2022.1	48	2,302	2,302	0.996	2,294	2,296	(2)
2022.2	42	2,838	2,850	1.001	2,853	2,863	(10)
2023.1	36	2,748	2,763	1.008	2,784	2,788	(4)
2023.2	30	2,950	3,025	1.041	3,148	3,092	56
2024.1	24	2,540	2,820	1.099	3,099	2,900	199
2024.2	18	1,963	2,172	1.164	2,527	2,922	(395)
2025.1	12	1,090	2,773	1.303	3,613	2,366	1,246
2025.2	6	364	1,803	1.196	2,156		
Total		153,472	158,050		160,015		

Province of Nova Scotia

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	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	9,119	9,119	1.000	9,119	9,119	0
2013.2	150	24,954	24,954	1.000	24,954	24,956	(1)
2014.1	144	24,221	24,221	1.000	24,221	24,223	(2)
2014.2	138	27,382	27,382	1.000	27,382	27,382	0
2015.1	132	33,457	33,457	1.000	33,457	33,457	0
2015.2	126	30,695	30,695	1.000	30,695	30,695	0
2016.1	120	29,830	29,830	1.000	29,830	29,830	0
2016.2	114	34,224	34,242	1.000	34,242	34,242	0
2017.1	108	31,707	31,707	1.000	31,707	31,707	0
2017.2	102	36,197	36,197	1.000	36,197	36,197	0
2018.1	96	32,519	32,519	1.000	32,519	32,518	1
2018.2	90	39,036	39,038	1.000	39,038	39,038	0
2019.1	84	36,023	36,023	1.000	36,023	36,023	(0)
2019.2	78	39,089	39,093	1.000	39,093	39,093	0
2020.1	72	24,376	24,401	1.000	24,401	24,400	1
2020.2	66	29,440	29,449	1.000	29,449	29,444	5
2021.1	60	26,942	26,942	1.000	26,942	26,935	7
2021.2	54	38,582	38,582	1.000	38,570	38,566	4
2022.1	48	37,333	37,343	1.000	37,339	37,321	18
2022.2	42	43,588	43,601	1.000	43,602	43,599	3
2023.1	36	44,639	44,702	1.000	44,712	44,694	18
2023.2	30	50,496	50,530	1.000	50,551	50,395	156
2024.1	24	49,414	49,477	1.000	49,490	49,373	117
2024.2	18	55,269	55,427	0.999	55,392	55,466	(74)
2025.1	12	50,689	51,341	1.004	51,536	52,483	(947)
2025.2	6	39,505	55,506	1.065	59,136		
Total		918,729	935,779		939,597		

Province of Nova Scotia

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	10,121	10,121	1.000	10,121	10,121	0
2011.2	174	12,801	12,991	1.000	12,991	12,992	(1)
2012.1	168	12,338	12,338	1.000	12,338	12,352	(14)
2012.2	162	17,099	17,246	1.000	17,246	17,265	(19)
2013.1	156	11,650	11,650	1.000	11,650	11,667	(16)
2013.2	150	19,144	19,313	1.000	19,313	19,380	(66)
2014.1	144	13,674	13,809	1.000	13,809	13,856	(47)
2014.2	138	16,227	16,338	1.000	16,337	16,385	(49)
2015.1	132	13,491	13,657	1.000	13,657	13,678	(20)
2015.2	126	21,473	22,253	0.999	22,237	22,061	175
2016.1	120	18,956	19,065	0.997	19,014	19,176	(161)
2016.2	114	19,840	20,535	1.001	20,558	20,804	(246)
2017.1	108	15,837	17,047	0.998	17,011	17,473	(462)
2017.2	102	19,921	20,913	1.000	20,915	21,508	(593)
2018.1	96	16,393	16,768	0.995	16,677	16,767	(90)
2018.2	90	19,913	21,211	0.994	21,086	21,872	(786)
2019.1	84	14,721	15,767	0.999	15,748	16,258	(510)
2019.2	78	18,498	19,010	1.008	19,157	19,372	(215)
2020.1	72	12,108	13,485	1.008	13,587	13,944	(357)
2020.2	66	12,326	14,913	1.025	15,283	15,544	(261)
2021.1	60	10,597	12,488	1.038	12,962	12,353	609
2021.2	54	16,801	18,640	1.057	19,693	20,161	(468)
2022.1	48	13,172	16,501	1.101	18,163	17,992	171
2022.2	42	13,022	15,490	1.158	17,935	16,737	1,198
2023.1	36	10,814	13,830	1.197	16,553	15,860	693
2023.2	30	11,286	14,561	1.253	18,246	18,430	(184)
2024.1	24	9,952	13,677	1.339	18,316	17,571	746
2024.2	18	8,961	14,667	1.428	20,951	19,719	1,232
2025.1	12	6,103	13,573	1.443	19,586	17,588	1,998
2025.2	6	2,111	15,887	1.242	19,725		
Total		419,350	477,745		510,866		

Province of Nova Scotia

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	1,518	1,518	1.000	1,518	1,518	0
2011.2	174	1,535	1,535	1.000	1,535	1,535	0
2012.1	168	1,672	1,672	1.000	1,672	1,676	(4)
2012.2	162	2,304	2,304	1.000	2,304	2,304	0
2013.1	156	1,505	1,505	1.000	1,505	1,505	0
2013.2	150	3,669	3,669	1.000	3,669	3,669	(0)
2014.1	144	1,408	1,408	1.000	1,408	1,408	0
2014.2	138	2,110	2,110	1.000	2,110	2,110	0
2015.1	132	3,733	3,741	1.000	3,741	3,913	(172)
2015.2	126	3,320	3,626	0.994	3,606	3,597	9
2016.1	120	1,731	1,731	0.991	1,716	1,715	1
2016.2	114	2,606	2,641	0.980	2,588	2,552	37
2017.1	108	3,434	3,434	0.973	3,340	3,396	(55)
2017.2	102	3,485	3,787	0.982	3,721	3,592	128
2018.1	96	1,738	1,922	0.988	1,898	1,908	(10)
2018.2	90	3,071	3,139	0.995	3,122	3,212	(90)
2019.1	84	2,080	2,262	1.002	2,267	2,467	(200)
2019.2	78	4,291	4,548	1.014	4,613	4,900	(287)
2020.1	72	2,000	2,080	1.040	2,163	2,226	(63)
2020.2	66	1,878	3,134	1.044	3,273	3,583	(310)
2021.1	60	2,423	3,853	1.041	4,011	4,106	(95)
2021.2	54	2,697	4,373	1.046	4,576	4,598	(22)
2022.1	48	1,661	2,563	1.063	2,725	2,739	(13)
2022.2	42	2,139	3,735	1.115	4,165	4,304	(139)
2023.1	36	1,436	2,665	1.151	3,066	2,829	238
2023.2	30	1,248	5,830	1.235	7,201	6,936	265
2024.1	24	871	2,879	1.456	4,193	3,952	240
2024.2	18	818	2,501	1.889	4,724	4,291	433
2025.1	12	695	1,991	2.443	4,864	3,920	944
2025.2	6	404	1,235	4.072	5,027		
Total		63,481	83,392		96,322		

Province of Nova Scotia

Collision

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	24,121	24,121	1.000	24,121	24,121	0
2011.2	174	27,060	27,060	1.000	27,060	27,060	0
2012.1	168	25,530	25,530	1.000	25,530	25,530	0
2012.2	162	25,218	25,218	1.000	25,218	25,218	0
2013.1	156	25,339	25,339	1.000	25,339	25,339	0
2013.2	150	27,570	27,570	1.000	27,570	27,570	0
2014.1	144	26,556	26,556	1.000	26,556	26,556	0
2014.2	138	27,041	27,041	1.000	27,041	27,041	0
2015.1	132	34,110	34,110	1.000	34,110	34,110	0
2015.2	126	31,278	31,278	1.000	31,278	31,278	0
2016.1	120	30,209	30,209	1.000	30,209	30,209	0
2016.2	114	35,735	35,738	1.000	35,738	35,738	1
2017.1	108	34,197	34,197	1.000	34,197	34,197	(0)
2017.2	102	36,563	36,572	1.000	36,572	36,573	(1)
2018.1	96	39,294	39,294	1.000	39,296	39,296	(0)
2018.2	90	42,994	43,039	1.000	43,040	43,038	2
2019.1	84	39,794	39,794	1.000	39,793	39,795	(3)
2019.2	78	42,416	42,419	1.000	42,420	42,399	20
2020.1	72	30,762	30,762	1.000	30,766	30,758	8
2020.2	66	31,803	31,803	1.000	31,802	31,786	16
2021.1	60	30,528	30,528	1.000	30,527	30,528	(1)
2021.2	54	40,863	40,863	1.000	40,862	40,851	11
2022.1	48	44,569	44,651	1.000	44,656	44,672	(16)
2022.2	42	48,825	48,870	1.000	48,879	48,841	38
2023.1	36	54,845	54,861	1.000	54,887	54,861	26
2023.2	30	59,775	59,847	1.000	59,832	59,630	202
2024.1	24	60,223	60,382	1.000	60,380	60,196	184
2024.2	18	62,780	63,260	1.000	63,261	62,854	407
2025.1	12	60,725	61,757	0.996	61,486	62,395	(909)
2025.2	6	44,002	64,799	0.997	64,605		
Total		1,144,726	1,167,468		1,167,031		

Province of Nova Scotia

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	13,142	13,142	1.000	13,142	13,142	0
2011.2	174	17,035	17,035	1.000	17,035	17,035	0
2012.1	168	12,749	12,749	1.000	12,749	12,749	0
2012.2	162	16,686	16,686	1.000	16,686	16,686	0
2013.1	156	13,126	13,126	1.000	13,126	13,126	0
2013.2	150	19,064	19,064	1.000	19,064	19,064	0
2014.1	144	15,620	15,620	1.000	15,620	15,620	0
2014.2	138	20,990	20,990	1.000	20,990	20,989	0
2015.1	132	18,455	18,455	1.000	18,455	18,454	1
2015.2	126	21,182	21,184	1.000	21,183	21,181	2
2016.1	120	18,610	18,610	1.000	18,610	18,609	1
2016.2	114	25,180	25,180	1.000	25,179	25,178	1
2017.1	108	20,260	20,260	1.000	20,260	20,259	1
2017.2	102	26,272	26,272	1.000	26,272	26,271	1
2018.1	96	23,354	23,354	1.000	23,353	23,352	1
2018.2	90	29,065	29,065	1.000	29,065	29,064	1
2019.1	84	23,874	23,874	1.000	23,874	23,873	1
2019.2	78	32,987	33,029	1.000	33,029	33,022	7
2020.1	72	21,358	21,358	1.000	21,358	21,356	2
2020.2	66	31,636	31,637	1.000	31,638	31,642	(4)
2021.1	60	22,388	22,432	1.000	22,437	22,393	44
2021.2	54	34,638	34,638	1.001	34,659	34,658	1
2022.1	48	33,919	33,925	1.001	33,952	33,928	23
2022.2	42	56,232	56,244	1.001	56,292	56,249	43
2023.1	36	36,380	36,410	1.001	36,456	36,420	36
2023.2	30	61,539	61,634	1.001	61,725	61,708	17
2024.1	24	41,937	41,988	1.003	42,106	41,935	171
2024.2	18	54,443	54,604	1.004	54,799	54,807	(8)
2025.1	12	42,072	42,611	1.013	43,148	41,022	2,126
2025.2	6	42,510	53,874	1.104	59,476		
Total		846,702	859,048		865,735		

Province of Nova Scotia

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	90	90	1.000	90	90	0
2011.2	174	63	63	1.000	63	63	0
2012.1	168	25	25	1.000	25	25	0
2012.2	162	33	33	1.000	33	33	0
2013.1	156	32	32	1.000	32	32	0
2013.2	150	48	48	1.000	48	48	0
2014.1	144	17	17	1.000	17	17	0
2014.2	138	110	110	1.000	110	110	0
2015.1	132	48	48	1.000	48	48	0
2015.2	126	3	3	1.000	3	3	0
2016.1	120	20	20	1.000	20	20	0
2016.2	114	7	7	1.000	7	7	0
2017.1	108	13	13	1.000	13	13	0
2017.2	102	69	69	1.000	69	69	0
2018.1	96	97	97	1.000	97	97	0
2018.2	90	20	20	1.000	20	20	0
2019.1	84	4	4	1.000	4	4	0
2019.2	78	23	23	1.000	23	23	0
2020.1	72	0	0	1.000	0	0	0
2020.2	66	30	30	1.000	30	30	0
2021.1	60	58	58	1.000	58	58	(0)
2021.2	54	72	72	1.000	72	72	(0)
2022.1	48	62	62	1.000	62	62	(0)
2022.2	42	88	88	1.000	88	88	(0)
2023.1	36	34	34	1.000	34	34	(0)
2023.2	30	40	40	1.000	40	40	(0)
2024.1	24	59	59	1.000	59	67	(8)
2024.2	18	64	64	1.002	64	53	11
2025.1	12	41	41	1.013	41	45	(4)
2025.2	6	0	13	0.955	12		
Total		1,271	1,284		1,284		

Province of Nova Scotia

All Perils

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	4,176	4,176	1.000	4,176	4,176	0
2011.2	174	4,875	4,875	1.000	4,875	4,875	0
2012.1	168	4,340	4,340	1.000	4,340	4,340	0
2012.2	162	4,738	4,738	1.000	4,738	4,738	0
2013.1	156	4,098	4,098	1.000	4,098	4,098	0
2013.2	150	4,229	4,229	1.000	4,229	4,229	0
2014.1	144	4,185	4,185	1.000	4,185	4,186	(0)
2014.2	138	4,735	4,735	1.000	4,735	4,735	(0)
2015.1	132	5,359	5,359	1.000	5,359	5,359	(0)
2015.2	126	4,783	4,783	1.000	4,783	4,783	(0)
2016.1	120	4,851	4,851	1.000	4,851	4,850	1
2016.2	114	6,280	6,280	1.000	6,278	6,280	(2)
2017.1	108	5,613	5,613	1.000	5,613	5,619	(6)
2017.2	102	7,065	7,065	1.000	7,064	7,063	1
2018.1	96	6,123	6,123	1.000	6,121	6,121	(0)
2018.2	90	7,095	7,095	1.000	7,092	7,092	(0)
2019.1	84	6,488	6,491	1.000	6,488	6,488	(0)
2019.2	78	7,245	7,245	1.000	7,242	7,243	(1)
2020.1	72	4,944	4,944	1.000	4,942	4,942	(0)
2020.2	66	5,500	5,500	1.000	5,498	5,526	(28)
2021.1	60	4,226	4,227	0.999	4,224	4,225	(1)
2021.2	54	6,745	6,745	0.999	6,739	6,728	12
2022.1	48	6,419	6,420	0.999	6,411	6,411	0
2022.2	42	8,129	8,130	0.999	8,122	8,112	9
2023.1	36	7,549	7,550	0.997	7,527	7,521	6
2023.2	30	9,601	9,614	0.997	9,588	9,611	(22)
2024.1	24	8,577	8,588	0.997	8,561	8,530	31
2024.2	18	9,361	9,390	0.996	9,351	9,275	76
2025.1	12	8,556	8,673	0.991	8,592	8,514	78
2025.2	6	6,323	9,251	1.000	9,253		
Total		182,208	185,312		185,076		

Province of Nova Scotia

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

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 Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2011.1	180	29	29	1.000	29	29	0
2011.2	174	256	256	1.000	256	256	0
2012.1	168	74	74	1.000	74	74	0
2012.2	162	168	168	1.000	168	168	0
2013.1	156	54	54	1.000	54	54	0
2013.2	150	447	447	1.000	447	347	99
2014.1	144	375	820	0.817	669	632	37
2014.2	138	213	213	0.823	176	166	10
2015.1	132	531	531	0.818	434	464	(30)
2015.2	126	348	348	0.908	316	303	13
2016.1	120	986	986	0.907	895	842	53
2016.2	114	1,404	1,456	0.907	1,321	1,299	22
2017.1	108	317	376	0.907	341	343	(2)
2017.2	102	1,361	1,373	0.921	1,265	1,281	(16)
2018.1	96	157	157	0.929	146	147	(1)
2018.2	90	286	316	0.941	297	345	(48)
2019.1	84	66	697	0.891	621	589	31
2019.2	78	594	723	0.884	639	679	(40)
2020.1	72	409	410	0.960	393	419	(26)
2020.2	66	124	257	0.998	256	220	36
2021.1	60	560	773	0.993	767	803	(36)
2021.2	54	206	323	1.121	362	308	54
2022.1	48	291	605	1.137	688	598	90
2022.2	42	2,107	2,934	1.216	3,568	2,813	755
2023.1	36	400	888	1.362	1,209	1,312	(103)
2023.2	30	413	1,839	1.533	2,820	3,159	(339)
2024.1	24	299	811	1.936	1,571	1,756	(185)
2024.2	18	206	605	2.306	1,395	1,269	125
2025.1	12	174	544	2.887	1,572	835	737
2025.2	6	126	248	5.118	1,269		
Total		12,982	19,260		24,017		

Province of Nova Scotia

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	1,040	1.000	1,040	1,040	0
2011.2	174	1,251	1.000	1,251	1,251	0
2012.1	168	1,105	1.000	1,105	1,105	0
2012.2	162	1,194	1.000	1,194	1,194	(0)
2013.1	156	1,205	1.000	1,205	1,205	(0)
2013.2	150	1,383	1.000	1,383	1,383	(0)
2014.1	144	1,115	1.000	1,115	1,115	(0)
2014.2	138	1,221	1.000	1,221	1,221	(1)
2015.1	132	1,262	1.000	1,262	1,262	(0)
2015.2	126	1,363	1.000	1,363	1,362	1
2016.1	120	1,181	1.000	1,181	1,181	0
2016.2	114	1,371	1.000	1,371	1,371	(0)
2017.1	108	1,249	1.000	1,249	1,248	2
2017.2	102	1,371	1.000	1,371	1,371	(0)
2018.1	96	1,165	1.001	1,166	1,166	(0)
2018.2	90	1,366	1.000	1,366	1,367	(1)
2019.1	84	1,126	0.999	1,125	1,125	(0)
2019.2	78	1,322	0.998	1,319	1,319	(1)
2020.1	72	745	0.996	742	744	(2)
2020.2	66	963	0.996	959	963	(5)
2021.1	60	825	0.995	821	824	(3)
2021.2	54	1,066	0.994	1,059	1,073	(14)
2022.1	48	926	0.996	922	925	(3)
2022.2	42	952	0.995	947	959	(12)
2023.1	36	930	0.998	928	931	(3)
2023.2	30	1,114	0.998	1,112	1,115	(3)
2024.1	24	999	1.020	1,019	1,020	(0)
2024.2	18	945	1.055	997	965	32
2025.1	12	858	1.110	952	1,012	(60)
2025.2	6	799	1.365	1,091		
Total		33,412		33,834	32,819	(76)

Province of Nova Scotia

Third Party Liability - Property Damage

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	5,819	1.000	5,819	5,819	0
2011.2	174	6,480	1.000	6,480	6,480	0
2012.1	168	5,740	1.000	5,740	5,740	0
2012.2	162	6,165	1.000	6,165	6,165	0
2013.1	156	3,356	1.000	3,356	3,356	0
2013.2	150	400	1.000	400	400	0
2014.1	144	375	1.000	375	375	0
2014.2	138	346	1.000	346	346	0
2015.1	132	318	1.000	318	318	0
2015.2	126	379	1.000	379	379	0
2016.1	120	301	1.000	301	301	0
2016.2	114	330	1.000	330	330	0
2017.1	108	349	1.000	349	349	0
2017.2	102	440	1.000	440	441	(1)
2018.1	96	386	0.999	386	386	(0)
2018.2	90	391	0.999	391	391	(0)
2019.1	84	332	0.999	332	332	(0)
2019.2	78	381	0.999	381	382	(1)
2020.1	72	324	0.999	324	324	(0)
2020.2	66	331	0.998	330	332	(1)
2021.1	60	226	0.998	226	225	1
2021.2	54	291	0.998	290	290	0
2022.1	48	325	0.997	324	325	(1)
2022.2	42	341	0.997	340	340	(0)
2023.1	36	304	0.997	303	300	3
2023.2	30	322	0.996	321	309	12
2024.1	24	338	1.004	339	335	4
2024.2	18	314	1.025	322	333	(11)
2025.1	12	260	1.029	267	235	32
2025.2	6	341	0.769	262		
Total		36,005		35,936	35,638	36

Province of Nova Scotia

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	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	2,574	1.000	2,574	2,574	0
2013.2	150	6,846	1.000	6,846	6,846	0
2014.1	144	6,777	1.000	6,777	6,777	0
2014.2	138	7,250	1.000	7,250	7,250	0
2015.1	132	8,739	1.000	8,739	8,739	0
2015.2	126	7,592	1.000	7,592	7,592	0
2016.1	120	7,238	1.000	7,238	7,238	0
2016.2	114	8,144	1.000	8,144	8,144	0
2017.1	108	7,640	1.000	7,640	7,640	0
2017.2	102	8,349	1.000	8,349	8,349	0
2018.1	96	7,643	1.000	7,643	7,643	0
2018.2	90	8,598	1.000	8,598	8,598	0
2019.1	84	7,768	1.000	7,768	7,768	0
2019.2	78	8,345	1.000	8,345	8,345	0
2020.1	72	5,297	1.000	5,297	5,297	0
2020.2	66	6,124	1.000	6,124	6,124	0
2021.1	60	5,694	1.000	5,694	5,695	(1)
2021.2	54	7,416	1.000	7,416	7,416	(0)
2022.1	48	6,529	1.000	6,529	6,529	(0)
2022.2	42	7,126	1.000	7,126	7,128	(2)
2023.1	36	7,008	1.000	7,008	7,011	(3)
2023.2	30	7,432	1.000	7,433	7,431	2
2024.1	24	7,153	1.001	7,157	7,149	8
2024.2	18	7,791	1.001	7,795	7,784	12
2025.1	12	7,322	1.002	7,335	7,464	(128)
2025.2	6	7,551	1.060	8,008		
Total		185,946		186,426	178,531	(113)

Province of Nova Scotia

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	1,646	1.000	1,646	1,646	0
2011.2	174	1,950	1.000	1,950	1,950	0
2012.1	168	1,709	1.000	1,709	1,709	0
2012.2	162	1,867	1.000	1,867	1,867	0
2013.1	156	1,837	1.000	1,837	1,837	0
2013.2	150	2,347	1.000	2,347	2,347	0
2014.1	144	1,894	1.000	1,894	1,894	0
2014.2	138	2,155	1.000	2,155	2,155	0
2015.1	132	2,198	1.000	2,198	2,198	0
2015.2	126	2,377	1.000	2,377	2,377	0
2016.1	120	2,185	1.000	2,185	2,185	0
2016.2	114	2,546	1.000	2,546	2,547	(1)
2017.1	108	2,264	1.000	2,264	2,264	(0)
2017.2	102	2,583	1.000	2,583	2,584	(1)
2018.1	96	2,290	1.000	2,290	2,290	(0)
2018.2	90	2,715	1.000	2,715	2,716	(1)
2019.1	84	2,292	1.000	2,292	2,292	(0)
2019.2	78	2,658	1.000	2,657	2,658	(1)
2020.1	72	1,526	1.000	1,526	1,526	0
2020.2	66	1,943	1.000	1,943	1,944	(1)
2021.1	60	1,734	1.000	1,734	1,733	1
2021.2	54	2,376	1.000	2,376	2,376	0
2022.1	48	2,016	0.999	2,015	2,010	5
2022.2	42	2,114	0.999	2,113	2,107	6
2023.1	36	2,032	0.999	2,031	2,026	4
2023.2	30	2,328	0.999	2,325	2,321	4
2024.1	24	2,397	0.996	2,388	2,353	35
2024.2	18	2,695	0.996	2,685	2,598	88
2025.1	12	2,496	0.986	2,462	2,361	101
2025.2	6	2,664	0.953	2,540		
Total		65,834		65,649	62,868	241

Province of Nova Scotia

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	62	1.000	62	62	0
2011.2	174	74	1.000	74	74	0
2012.1	168	63	1.000	63	63	0
2012.2	162	81	1.000	81	81	0
2013.1	156	87	1.000	87	87	0
2013.2	150	114	1.000	114	114	0
2014.1	144	90	1.000	90	90	0
2014.2	138	88	1.000	88	88	0
2015.1	132	130	1.000	130	131	(1)
2015.2	126	114	1.000	114	114	0
2016.1	120	106	1.000	106	106	0
2016.2	114	118	1.000	118	118	0
2017.1	108	86	1.000	86	86	0
2017.2	102	103	1.000	103	103	0
2018.1	96	80	1.000	80	80	0
2018.2	90	90	1.000	90	90	0
2019.1	84	95	1.000	95	95	0
2019.2	78	80	0.999	80	80	(0)
2020.1	72	67	0.999	67	67	0
2020.2	66	101	0.993	100	100	0
2021.1	60	83	0.993	82	82	1
2021.2	54	108	0.986	106	106	0
2022.1	48	92	0.986	91	90	1
2022.2	42	86	0.980	84	84	0
2023.1	36	92	0.980	90	86	4
2023.2	30	99	0.985	97	100	(2)
2024.1	24	80	1.012	81	83	(2)
2024.2	18	103	1.052	108	111	(3)
2025.1	12	114	1.111	127	125	2
2025.2	6	70	1.482	104		
Total		2,756		2,799	2,697	(1)

Province of Nova Scotia

Collision

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	6,226	1.000	6,226	6,226	0
2011.2	174	6,774	1.000	6,774	6,774	0
2012.1	168	6,308	1.000	6,308	6,308	0
2012.2	162	6,291	1.000	6,291	6,291	0
2013.1	156	5,977	1.000	5,977	5,977	0
2013.2	150	5,740	1.000	5,740	5,740	0
2014.1	144	5,495	1.000	5,495	5,495	0
2014.2	138	5,033	1.000	5,033	5,033	0
2015.1	132	7,201	1.000	7,201	7,201	0
2015.2	126	5,653	1.000	5,653	5,653	0
2016.1	120	5,671	1.000	5,671	5,671	0
2016.2	114	6,018	1.000	6,018	6,018	(0)
2017.1	108	6,013	1.000	6,013	6,013	(0)
2017.2	102	6,106	1.000	6,106	6,106	(0)
2018.1	96	6,512	1.000	6,512	6,512	(0)
2018.2	90	6,797	1.000	6,797	6,797	(0)
2019.1	84	6,584	1.000	6,584	6,584	(0)
2019.2	78	6,607	1.000	6,607	6,607	(0)
2020.1	72	4,910	1.000	4,910	4,910	0
2020.2	66	5,043	1.000	5,043	5,043	(0)
2021.1	60	4,922	1.000	4,922	4,922	(0)
2021.2	54	5,930	1.000	5,930	5,930	0
2022.1	48	6,131	1.000	6,131	6,131	0
2022.2	42	6,136	1.000	6,135	6,133	3
2023.1	36	6,422	1.000	6,421	6,414	7
2023.2	30	6,738	1.000	6,737	6,725	12
2024.1	24	7,082	1.000	7,080	7,084	(4)
2024.2	18	7,113	1.000	7,110	7,068	42
2025.1	12	7,065	0.997	7,040	6,968	72
2025.2	6	7,485	0.980	7,334		
Total		185,983		185,801	178,335	132

Province of Nova Scotia

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	12,499	1.000	12,499	12,499	0
2011.2	174	13,696	1.000	13,696	13,696	0
2012.1	168	11,561	1.000	11,561	11,561	0
2012.2	162	12,015	1.000	12,015	12,015	0
2013.1	156	11,413	1.000	11,413	11,413	0
2013.2	150	13,301	1.000	13,301	13,301	0
2014.1	144	12,473	1.000	12,473	12,473	0
2014.2	138	13,058	1.000	13,058	13,058	0
2015.1	132	15,202	1.000	15,202	15,202	0
2015.2	126	13,945	1.000	13,945	13,945	0
2016.1	120	13,556	1.000	13,556	13,556	0
2016.2	114	14,401	1.000	14,401	14,401	0
2017.1	108	14,180	1.000	14,180	14,180	0
2017.2	102	14,732	1.000	14,732	14,732	0
2018.1	96	14,914	1.000	14,914	14,914	0
2018.2	90	15,016	1.000	15,016	15,016	0
2019.1	84	14,838	1.000	14,838	14,838	0
2019.2	78	15,802	1.000	15,802	15,802	0
2020.1	72	12,386	1.000	12,386	12,386	0
2020.2	66	14,698	1.000	14,698	14,698	(1)
2021.1	60	12,232	1.000	12,231	12,232	(0)
2021.2	54	15,034	1.000	15,033	15,034	(0)
2022.1	48	15,923	1.000	15,922	15,924	(1)
2022.2	42	17,630	1.000	17,631	17,631	(1)
2023.1	36	15,121	1.000	15,122	15,118	4
2023.2	30	17,600	1.000	17,605	17,595	11
2024.1	24	16,280	1.001	16,300	16,287	13
2024.2	18	17,668	1.003	17,722	17,731	(9)
2025.1	12	16,963	1.013	17,185	16,776	409
2025.2	6	16,168	1.177	19,025		
Total		434,305		437,463	418,013	425

Province of Nova Scotia

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	12	1.000	12	12	0
2011.2	174	11	1.000	11	11	0
2012.1	168	3	1.000	3	3	0
2012.2	162	8	1.000	8	8	0
2013.1	156	8	1.000	8	8	0
2013.2	150	11	1.000	11	11	0
2014.1	144	5	1.000	5	5	0
2014.2	138	9	1.000	9	9	0
2015.1	132	8	1.000	8	8	0
2015.2	126	1	1.000	1	1	0
2016.1	120	7	1.000	7	7	0
2016.2	114	2	1.000	2	2	0
2017.1	108	5	1.000	5	5	0
2017.2	102	3	1.000	3	3	0
2018.1	96	11	1.000	11	11	0
2018.2	90	4	1.000	4	4	0
2019.1	84	3	1.000	3	3	0
2019.2	78	3	1.000	3	3	0
2020.1	72	1	1.000	1	1	0
2020.2	66	5	1.000	5	5	0
2021.1	60	8	1.000	8	8	0
2021.2	54	10	1.000	10	10	0
2022.1	48	8	1.000	8	8	0
2022.2	42	15	1.000	15	15	0
2023.1	36	6	1.000	6	6	0
2023.2	30	9	1.000	9	9	0
2024.1	24	4	1.000	4	4	(0)
2024.2	18	5	1.009	5	4	1
2025.1	12	3	1.016	3	3	0
2025.2	6	1	0.914	1		
Total		189		189	187	1

Province of Nova Scotia

All Perils

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	1,531	1.000	1,531	1,531	0
2011.2	174	1,759	1.000	1,759	1,759	0
2012.1	168	1,440	1.000	1,440	1,440	0
2012.2	162	1,554	1.000	1,554	1,554	0
2013.1	156	1,390	1.000	1,390	1,390	0
2013.2	150	1,433	1.000	1,433	1,433	0
2014.1	144	1,266	1.000	1,266	1,266	0
2014.2	138	1,336	1.000	1,336	1,336	0
2015.1	132	1,639	1.000	1,639	1,639	0
2015.2	126	1,375	1.000	1,375	1,375	0
2016.1	120	1,382	1.000	1,382	1,382	0
2016.2	114	1,532	1.000	1,532	1,532	0
2017.1	108	1,488	1.000	1,488	1,488	0
2017.2	102	1,720	1.000	1,720	1,720	0
2018.1	96	1,606	1.000	1,606	1,606	0
2018.2	90	1,690	1.000	1,690	1,690	0
2019.1	84	1,602	1.000	1,602	1,602	0
2019.2	78	1,725	1.000	1,725	1,725	0
2020.1	72	1,233	1.000	1,233	1,233	0
2020.2	66	1,467	1.000	1,467	1,468	(1)
2021.1	60	1,197	1.000	1,197	1,197	0
2021.2	54	1,549	1.000	1,548	1,549	(0)
2022.1	48	1,442	1.000	1,442	1,441	1
2022.2	42	1,623	1.000	1,623	1,622	0
2023.1	36	1,473	1.000	1,473	1,471	1
2023.2	30	1,714	1.000	1,713	1,714	(0)
2024.1	24	1,692	1.000	1,693	1,692	0
2024.2	18	1,707	1.002	1,710	1,706	4
2025.1	12	1,723	1.006	1,734	1,726	8
2025.2	6	1,555	1.072	1,667		
Total		45,843		45,967	44,285	14

Province of Nova Scotia

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

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 Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2011.1	180	7	1.000	7	7	0
2011.2	174	4	1.000	4	4	0
2012.1	168	5	1.000	5	5	0
2012.2	162	8	1.000	8	8	0
2013.1	156	9	1.000	9	9	0
2013.2	150	5	1.000	5	5	0
2014.1	144	7	1.000	7	7	0
2014.2	138	6	1.000	6	6	0
2015.1	132	6	1.000	6	6	0
2015.2	126	8	1.000	8	8	0
2016.1	120	13	1.000	13	13	0
2016.2	114	17	0.988	17	16	1
2017.1	108	15	0.978	15	15	0
2017.2	102	15	0.995	15	15	0
2018.1	96	9	0.987	9	9	(0)
2018.2	90	11	1.002	11	11	0
2019.1	84	12	0.982	12	11	0
2019.2	78	17	0.958	16	16	0
2020.1	72	9	0.948	9	9	(1)
2020.2	66	12	0.928	11	11	0
2021.1	60	16	0.915	15	16	(1)
2021.2	54	17	0.932	16	14	2
2022.1	48	24	0.894	21	21	1
2022.2	42	37	0.888	33	33	0
2023.1	36	26	0.899	23	23	1
2023.2	30	29	0.924	27	31	(4)
2024.1	24	27	0.915	25	28	(4)
2024.2	18	26	0.975	25	27	(2)
2025.1	12	25	1.045	26	24	2
2025.2	6	25	1.379	34		
Total		447		438	407	(3)

BI

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

Fit	Start Date	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.231 (CI = +/-0.104; p = 0.000)	0.001 (CI = +/-0.007; p = 0.849)	0.289 (CI = +/-0.115; p = 0.000)	0.634	0.00%
Loss Cost	2011.2	-0.214 (CI = +/-0.102; p = 0.000)	0.001 (CI = +/-0.007; p = 0.691)	0.276 (CI = +/-0.112; p = 0.000)	0.628	0.00%
Loss Cost	2012.1	-0.225 (CI = +/-0.102; p = 0.000)	0.002 (CI = +/-0.007; p = 0.622)	0.266 (CI = +/-0.112; p = 0.000)	0.645	0.00%
Loss Cost	2012.2	-0.214 (CI = +/-0.104; p = 0.000)	0.002 (CI = +/-0.007; p = 0.525)	0.256 (CI = +/-0.113; p = 0.000)	0.629	0.00%
Loss Cost	2013.1	-0.227 (CI = +/-0.104; p = 0.000)	0.003 (CI = +/-0.007; p = 0.445)	0.243 (CI = +/-0.112; p = 0.000)	0.651	0.00%
Loss Cost	2013.2	-0.202 (CI = +/-0.094; p = 0.000)	0.004 (CI = +/-0.006; p = 0.228)	0.222 (CI = +/-0.101; p = 0.000)	0.672	0.00%
Loss Cost	2014.1	-0.211 (CI = +/-0.096; p = 0.000)	0.004 (CI = +/-0.006; p = 0.195)	0.213 (CI = +/-0.103; p = 0.000)	0.684	0.00%
Loss Cost	2014.2	-0.198 (CI = +/-0.096; p = 0.000)	0.005 (CI = +/-0.006; p = 0.132)	0.200 (CI = +/-0.103; p = 0.001)	0.674	0.00%
Loss Cost	2015.1	-0.216 (CI = +/-0.091; p = 0.000)	0.005 (CI = +/-0.006; p = 0.067)	0.179 (CI = +/-0.097; p = 0.001)	0.727	0.00%
Loss Cost	2015.2	-0.186 (CI = +/-0.069; p = 0.000)	0.007 (CI = +/-0.004; p = 0.004)	0.148 (CI = +/-0.074; p = 0.001)	0.809	0.00%
Loss Cost	2016.1	-0.184 (CI = +/-0.073; p = 0.000)	0.007 (CI = +/-0.004; p = 0.006)	0.151 (CI = +/-0.078; p = 0.001)	0.807	0.00%
Loss Cost	2016.2	-0.169 (CI = +/-0.071; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.135 (CI = +/-0.077; p = 0.002)	0.817	0.00%
Loss Cost	2017.1	-0.173 (CI = +/-0.075; p = 0.000)	0.008 (CI = +/-0.004; p = 0.003)	0.129 (CI = +/-0.083; p = 0.005)	0.819	0.00%
Loss Cost	2017.2	-0.164 (CI = +/-0.079; p = 0.001)	0.008 (CI = +/-0.005; p = 0.003)	0.116 (CI = +/-0.089; p = 0.014)	0.815	0.00%
Severity	2011.1	-0.140 (CI = +/-0.117; p = 0.020)	-0.017 (CI = +/-0.008; p = 0.000)	0.628 (CI = +/-0.130; p = 0.000)	0.791	0.00%
Severity	2011.2	-0.127 (CI = +/-0.118; p = 0.035)	-0.017 (CI = +/-0.008; p = 0.000)	0.619 (CI = +/-0.130; p = 0.000)	0.786	0.00%
Severity	2012.1	-0.139 (CI = +/-0.120; p = 0.024)	-0.016 (CI = +/-0.008; p = 0.000)	0.608 (CI = +/-0.131; p = 0.000)	0.787	0.00%
Severity	2012.2	-0.129 (CI = +/-0.123; p = 0.041)	-0.016 (CI = +/-0.008; p = 0.000)	0.599 (CI = +/-0.133; p = 0.000)	0.779	0.00%
Severity	2013.1	-0.138 (CI = +/-0.126; p = 0.034)	-0.016 (CI = +/-0.008; p = 0.001)	0.591 (CI = +/-0.137; p = 0.000)	0.776	0.00%
Severity	2013.2	-0.108 (CI = +/-0.115; p = 0.064)	-0.014 (CI = +/-0.007; p = 0.001)	0.565 (CI = +/-0.123; p = 0.000)	0.797	0.00%
Severity	2014.1	-0.123 (CI = +/-0.114; p = 0.035)	-0.014 (CI = +/-0.007; p = 0.001)	0.548 (CI = +/-0.122; p = 0.000)	0.802	0.00%
Severity	2014.2	-0.111 (CI = +/-0.117; p = 0.062)	-0.013 (CI = +/-0.007; p = 0.001)	0.537 (CI = +/-0.125; p = 0.000)	0.791	0.00%
Severity	2015.1	-0.125 (CI = +/-0.119; p = 0.040)	-0.013 (CI = +/-0.007; p = 0.002)	0.521 (CI = +/-0.127; p = 0.000)	0.791	0.00%
Severity	2015.2	-0.085 (CI = +/-0.089; p = 0.059)	-0.011 (CI = +/-0.005; p = 0.001)	0.481 (CI = +/-0.095; p = 0.000)	0.853	0.00%
Severity	2016.1	-0.088 (CI = +/-0.094; p = 0.065)	-0.011 (CI = +/-0.006; p = 0.001)	0.478 (CI = +/-0.101; p = 0.000)	0.846	0.00%
Severity	2016.2	-0.071 (CI = +/-0.093; p = 0.125)	-0.010 (CI = +/-0.006; p = 0.002)	0.459 (CI = +/-0.100; p = 0.000)	0.840	0.00%
Severity	2017.1	-0.080 (CI = +/-0.096; p = 0.098)	-0.009 (CI = +/-0.006; p = 0.004)	0.445 (CI = +/-0.106; p = 0.000)	0.831	0.00%
Severity	2017.2	-0.060 (CI = +/-0.094; p = 0.191)	-0.008 (CI = +/-0.006; p = 0.010)	0.418 (CI = +/-0.106; p = 0.000)	0.819	0.00%
Frequency	2011.1	-0.091 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.340 (CI = +/-0.045; p = 0.000)	0.926	0.00%
Frequency	2011.2	-0.087 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.343 (CI = +/-0.045; p = 0.000)	0.929	0.00%
Frequency	2012.1	-0.086 (CI = +/-0.043; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.342 (CI = +/-0.047; p = 0.000)	0.926	0.00%
Frequency	2012.2	-0.085 (CI = +/-0.045; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	-0.343 (CI = +/-0.049; p = 0.000)	0.925	0.00%
Frequency	2013.1	-0.089 (CI = +/-0.046; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	-0.347 (CI = +/-0.049; p = 0.000)	0.927	0.00%
Frequency	2013.2	-0.094 (CI = +/-0.046; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.343 (CI = +/-0.050; p = 0.000)	0.928	0.00%
Frequency	2014.1	-0.088 (CI = +/-0.046; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	-0.336 (CI = +/-0.049; p = 0.000)	0.929	0.00%
Frequency	2014.2	-0.086 (CI = +/-0.048; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	-0.337 (CI = +/-0.052; p = 0.000)	0.927	0.00%
Frequency	2015.1	-0.091 (CI = +/-0.050; p = 0.001)	0.018 (CI = +/-0.003; p = 0.000)	-0.342 (CI = +/-0.053; p = 0.000)	0.927	0.00%
Frequency	2015.2	-0.101 (CI = +/-0.048; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.333 (CI = +/-0.051; p = 0.000)	0.935	0.00%
Frequency	2016.1	-0.096 (CI = +/-0.050; p = 0.001)	0.017 (CI = +/-0.003; p = 0.000)	-0.327 (CI = +/-0.053; p = 0.000)	0.929	0.00%
Frequency	2016.2	-0.099 (CI = +/-0.053; p = 0.001)	0.017 (CI = +/-0.003; p = 0.000)	-0.324 (CI = +/-0.057; p = 0.000)	0.926	0.00%
Frequency	2017.1	-0.094 (CI = +/-0.055; p = 0.003)	0.017 (CI = +/-0.003; p = 0.000)	-0.316 (CI = +/-0.060; p = 0.000)	0.917	0.00%
Frequency	2017.2	-0.104 (CI = +/-0.054; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.301 (CI = +/-0.061; p = 0.000)	0.920	0.00%

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = 2013.1, 2015.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.033 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.081; p = 0.000)	0.748	+3.40%
Loss Cost	2011.2	0.032 (CI = +/-0.010; p = 0.000)	-0.205 (CI = +/-0.084; p = 0.000)	0.701	+3.23%
Loss Cost	2012.1	0.031 (CI = +/-0.011; p = 0.000)	-0.206 (CI = +/-0.086; p = 0.000)	0.691	+3.18%
Loss Cost	2012.2	0.031 (CI = +/-0.012; p = 0.000)	-0.203 (CI = +/-0.091; p = 0.000)	0.635	+3.10%
Loss Cost	2013.2	0.029 (CI = +/-0.013; p = 0.000)	-0.207 (CI = +/-0.094; p = 0.000)	0.623	+2.96%
Loss Cost	2014.1	0.029 (CI = +/-0.014; p = 0.000)	-0.208 (CI = +/-0.098; p = 0.000)	0.617	+2.93%
Loss Cost	2014.2	0.027 (CI = +/-0.016; p = 0.002)	-0.202 (CI = +/-0.103; p = 0.001)	0.548	+2.78%
Loss Cost	2015.2	0.024 (CI = +/-0.017; p = 0.010)	-0.213 (CI = +/-0.104; p = 0.000)	0.554	+2.39%
Loss Cost	2016.1	0.027 (CI = +/-0.019; p = 0.008)	-0.202 (CI = +/-0.108; p = 0.001)	0.566	+2.69%
Loss Cost	2016.2	0.026 (CI = +/-0.021; p = 0.018)	-0.200 (CI = +/-0.114; p = 0.002)	0.508	+2.61%
Loss Cost	2017.1	0.027 (CI = +/-0.024; p = 0.026)	-0.196 (CI = +/-0.122; p = 0.004)	0.508	+2.75%
Loss Cost	2017.2	0.029 (CI = +/-0.026; p = 0.036)	-0.200 (CI = +/-0.130; p = 0.005)	0.471	+2.90%
Severity	2011.1	0.067 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.073; p = 0.025)	0.909	+6.90%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.076; p = 0.026)	0.898	+6.96%
Severity	2012.1	0.069 (CI = +/-0.010; p = 0.000)	-0.082 (CI = +/-0.078; p = 0.039)	0.894	+7.11%
Severity	2012.2	0.070 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.082; p = 0.037)	0.882	+7.22%
Severity	2013.2	0.072 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.082; p = 0.053)	0.880	+7.46%
Severity	2014.1	0.072 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.086; p = 0.064)	0.867	+7.47%
Severity	2014.2	0.072 (CI = +/-0.014; p = 0.000)	-0.082 (CI = +/-0.091; p = 0.076)	0.844	+7.49%
Severity	2015.2	0.072 (CI = +/-0.016; p = 0.000)	-0.082 (CI = +/-0.096; p = 0.089)	0.824	+7.48%
Severity	2016.1	0.075 (CI = +/-0.017; p = 0.000)	-0.071 (CI = +/-0.098; p = 0.148)	0.826	+7.82%
Severity	2016.2	0.074 (CI = +/-0.019; p = 0.000)	-0.066 (CI = +/-0.104; p = 0.195)	0.792	+7.67%
Severity	2017.1	0.074 (CI = +/-0.021; p = 0.000)	-0.066 (CI = +/-0.111; p = 0.224)	0.768	+7.68%
Severity	2017.2	0.070 (CI = +/-0.024; p = 0.000)	-0.055 (CI = +/-0.115; p = 0.321)	0.715	+7.27%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.130 (CI = +/-0.094; p = 0.009)	0.633	-3.28%
Frequency	2011.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.096; p = 0.018)	0.650	-3.49%
Frequency	2012.1	-0.037 (CI = +/-0.012; p = 0.000)	-0.124 (CI = +/-0.098; p = 0.015)	0.644	-3.66%
Frequency	2012.2	-0.039 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.102; p = 0.029)	0.647	-3.84%
Frequency	2013.2	-0.043 (CI = +/-0.014; p = 0.000)	-0.126 (CI = +/-0.101; p = 0.017)	0.669	-4.19%
Frequency	2014.1	-0.043 (CI = +/-0.016; p = 0.000)	-0.127 (CI = +/-0.105; p = 0.021)	0.630	-4.22%
Frequency	2014.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.120 (CI = +/-0.111; p = 0.035)	0.626	-4.38%
Frequency	2015.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.131 (CI = +/-0.112; p = 0.025)	0.631	-4.74%
Frequency	2016.1	-0.049 (CI = +/-0.021; p = 0.000)	-0.132 (CI = +/-0.119; p = 0.033)	0.581	-4.76%
Frequency	2016.2	-0.048 (CI = +/-0.023; p = 0.000)	-0.134 (CI = +/-0.126; p = 0.040)	0.557	-4.70%
Frequency	2017.1	-0.047 (CI = +/-0.026; p = 0.002)	-0.130 (CI = +/-0.135; p = 0.059)	0.478	-4.57%
Frequency	2017.2	-0.042 (CI = +/-0.028; p = 0.007)	-0.144 (CI = +/-0.139; p = 0.043)	0.445	-4.07%

BI

Coverage = BI
End Trend Period = 2025.2
Excluded Points = 2013.1, 2015.1
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	0.045 (CI = +/-0.013; p = 0.000)	-0.193 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.127; p = 0.115)	0.870	+4.61%
Loss Cost	2011.2	0.042 (CI = +/-0.015; p = 0.000)	-0.185 (CI = +/-0.060; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.131; p = 0.221)	0.848	+4.26%
Loss Cost	2012.1	0.042 (CI = +/-0.016; p = 0.000)	-0.185 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.141; p = 0.248)	0.843	+4.27%
Loss Cost	2012.2	0.040 (CI = +/-0.019; p = 0.000)	-0.181 (CI = +/-0.066; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.152; p = 0.354)	0.814	+4.07%
Loss Cost	2013.2	0.037 (CI = +/-0.021; p = 0.002)	-0.183 (CI = +/-0.068; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	-0.053 (CI = +/-0.164; p = 0.509)	0.808	+3.77%
Loss Cost	2014.1	0.037 (CI = +/-0.024; p = 0.006)	-0.184 (CI = +/-0.072; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	-0.051 (CI = +/-0.178; p = 0.556)	0.803	+3.73%
Loss Cost	2014.2	0.030 (CI = +/-0.027; p = 0.031)	-0.174 (CI = +/-0.074; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	-0.019 (CI = +/-0.188; p = 0.834)	0.779	+3.08%
Loss Cost	2015.2	0.017 (CI = +/-0.028; p = 0.202)	-0.186 (CI = +/-0.068; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.044 (CI = +/-0.181; p = 0.612)	0.818	+1.75%
Loss Cost	2016.1	0.023 (CI = +/-0.030; p = 0.133)	-0.179 (CI = +/-0.070; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.022 (CI = +/-0.190; p = 0.812)	0.824	+2.29%
Loss Cost	2016.2	0.016 (CI = +/-0.032; p = 0.307)	-0.169 (CI = +/-0.071; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.048 (CI = +/-0.193; p = 0.604)	0.819	+1.60%
Loss Cost	2017.1	0.015 (CI = +/-0.036; p = 0.386)	-0.171 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.051 (CI = +/-0.206; p = 0.600)	0.816	+1.50%
Loss Cost	2017.2	0.011 (CI = +/-0.039; p = 0.536)	-0.164 (CI = +/-0.081; p = 0.001)	0.009 (CI = +/-0.006; p = 0.005)	0.060 (CI = +/-0.214; p = 0.552)	0.806	+1.14%
Severity	2011.1	0.047 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.063; p = 0.008)	-0.006 (CI = +/-0.005; p = 0.030)	0.216 (CI = +/-0.135; p = 0.003)	0.933	+4.78%
Severity	2011.2	0.045 (CI = +/-0.016; p = 0.000)	-0.086 (CI = +/-0.066; p = 0.014)	-0.006 (CI = +/-0.005; p = 0.030)	0.225 (CI = +/-0.144; p = 0.004)	0.925	+4.63%
Severity	2012.1	0.046 (CI = +/-0.018; p = 0.000)	-0.085 (CI = +/-0.069; p = 0.017)	-0.006 (CI = +/-0.006; p = 0.038)	0.223 (CI = +/-0.154; p = 0.007)	0.920	+4.66%
Severity	2012.2	0.044 (CI = +/-0.021; p = 0.000)	-0.083 (CI = +/-0.073; p = 0.029)	-0.006 (CI = +/-0.006; p = 0.041)	0.231 (CI = +/-0.167; p = 0.009)	0.909	+4.51%
Severity	2013.2	0.046 (CI = +/-0.024; p = 0.001)	-0.081 (CI = +/-0.076; p = 0.037)	-0.006 (CI = +/-0.006; p = 0.057)	0.222 (CI = +/-0.182; p = 0.019)	0.902	+4.68%
Severity	2014.1	0.041 (CI = +/-0.027; p = 0.004)	-0.086 (CI = +/-0.078; p = 0.032)	-0.006 (CI = +/-0.006; p = 0.048)	0.245 (CI = +/-0.194; p = 0.016)	0.894	+4.24%
Severity	2014.2	0.037 (CI = +/-0.030; p = 0.020)	-0.079 (CI = +/-0.082; p = 0.058)	-0.007 (CI = +/-0.006; p = 0.043)	0.270 (CI = +/-0.209; p = 0.014)	0.880	+3.73%
Severity	2015.2	0.030 (CI = +/-0.034; p = 0.085)	-0.085 (CI = +/-0.084; p = 0.046)	-0.007 (CI = +/-0.007; p = 0.033)	0.304 (CI = +/-0.223; p = 0.011)	0.871	+3.00%
Severity	2016.1	0.033 (CI = +/-0.038; p = 0.086)	-0.081 (CI = +/-0.088; p = 0.071)	-0.007 (CI = +/-0.007; p = 0.045)	0.290 (CI = +/-0.239; p = 0.021)	0.866	+3.34%
Severity	2016.2	0.026 (CI = +/-0.041; p = 0.200)	-0.071 (CI = +/-0.091; p = 0.118)	-0.007 (CI = +/-0.007; p = 0.042)	0.317 (CI = +/-0.246; p = 0.015)	0.848	+2.61%
Severity	2017.1	0.022 (CI = +/-0.045; p = 0.312)	-0.076 (CI = +/-0.097; p = 0.115)	-0.007 (CI = +/-0.007; p = 0.046)	0.329 (CI = +/-0.260; p = 0.017)	0.832	+2.23%
Severity	2017.2	0.013 (CI = +/-0.046; p = 0.543)	-0.060 (CI = +/-0.097; p = 0.204)	-0.007 (CI = +/-0.007; p = 0.051)	0.351 (CI = +/-0.256; p = 0.011)	0.810	+1.34%
Frequency	2011.1	-0.002 (CI = +/-0.009; p = 0.717)	-0.104 (CI = +/-0.040; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.316 (CI = +/-0.086; p = 0.000)	0.935	-0.16%
Frequency	2011.2	-0.004 (CI = +/-0.010; p = 0.464)	-0.099 (CI = +/-0.041; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.304 (CI = +/-0.090; p = 0.000)	0.937	-0.36%
Frequency	2012.1	-0.004 (CI = +/-0.011; p = 0.502)	-0.099 (CI = +/-0.043; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.304 (CI = +/-0.096; p = 0.000)	0.934	-0.37%
Frequency	2012.2	-0.004 (CI = +/-0.013; p = 0.500)	-0.098 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.300 (CI = +/-0.104; p = 0.000)	0.932	-0.42%
Frequency	2013.2	-0.009 (CI = +/-0.014; p = 0.209)	-0.102 (CI = +/-0.045; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.275 (CI = +/-0.108; p = 0.000)	0.937	-0.87%
Frequency	2014.1	-0.005 (CI = +/-0.015; p = 0.517)	-0.097 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.296 (CI = +/-0.112; p = 0.000)	0.935	-0.48%
Frequency	2014.2	-0.006 (CI = +/-0.018; p = 0.468)	-0.095 (CI = +/-0.048; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.289 (CI = +/-0.122; p = 0.000)	0.933	-0.62%
Frequency	2015.2	-0.012 (CI = +/-0.019; p = 0.201)	-0.101 (CI = +/-0.047; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.260 (CI = +/-0.126; p = 0.000)	0.937	-1.21%
Frequency	2016.1	-0.010 (CI = +/-0.022; p = 0.329)	-0.098 (CI = +/-0.050; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.268 (CI = +/-0.135; p = 0.001)	0.929	-1.02%
Frequency	2016.2	-0.010 (CI = +/-0.024; p = 0.396)	-0.099 (CI = +/-0.054; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.270 (CI = +/-0.145; p = 0.001)	0.925	-0.98%
Frequency	2017.1	-0.007 (CI = +/-0.027; p = 0.567)	-0.095 (CI = +/-0.057; p = 0.003)	0.016 (CI = +/-0.004; p = 0.000)	-0.278 (CI = +/-0.152; p = 0.002)	0.912	-0.72%
Frequency	2017.2	-0.002 (CI = +/-0.027; p = 0.876)	-0.104 (CI = +/-0.057; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.291 (CI = +/-0.149; p = 0.001)	0.914	-0.20%

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	0.038 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.066; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.854	+3.90%
Loss Cost	2011.2	0.037 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.067; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.836	+3.81%
Loss Cost	2012.1	0.037 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.070; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.833	+3.81%
Loss Cost	2012.2	0.037 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.073; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.815	+3.81%
Loss Cost	2013.1	0.037 (CI = +/-0.010; p = 0.000)	-0.216 (CI = +/-0.076; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.812	+3.75%
Loss Cost	2013.2	0.034 (CI = +/-0.010; p = 0.000)	-0.202 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.801	+3.43%
Loss Cost	2014.1	0.034 (CI = +/-0.011; p = 0.000)	-0.202 (CI = +/-0.077; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.798	+3.43%
Loss Cost	2014.2	0.033 (CI = +/-0.012; p = 0.000)	-0.197 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.775	+3.31%
Loss Cost	2015.1	0.030 (CI = +/-0.013; p = 0.000)	-0.209 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.788	+3.00%
Loss Cost	2015.2	0.024 (CI = +/-0.011; p = 0.000)	-0.186 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.825	+2.39%
Loss Cost	2016.1	0.026 (CI = +/-0.012; p = 0.000)	-0.178 (CI = +/-0.068; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.834	+2.62%
Loss Cost	2016.2	0.023 (CI = +/-0.012; p = 0.001)	-0.169 (CI = +/-0.069; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.827	+2.34%
Loss Cost	2017.1	0.023 (CI = +/-0.014; p = 0.004)	-0.170 (CI = +/-0.074; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.825	+2.33%
Loss Cost	2017.2	0.021 (CI = +/-0.016; p = 0.014)	-0.164 (CI = +/-0.079; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.815	+2.13%
Severity	2011.1	0.070 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.086; p = 0.008)	-0.002 (CI = +/-0.006; p = 0.575)	0.887	+7.24%
Severity	2011.2	0.071 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.088; p = 0.006)	-0.002 (CI = +/-0.006; p = 0.557)	0.882	+7.39%
Severity	2012.1	0.073 (CI = +/-0.011; p = 0.000)	-0.120 (CI = +/-0.090; p = 0.011)	-0.002 (CI = +/-0.006; p = 0.565)	0.882	+7.58%
Severity	2012.2	0.075 (CI = +/-0.012; p = 0.000)	-0.129 (CI = +/-0.091; p = 0.007)	-0.002 (CI = +/-0.006; p = 0.530)	0.879	+7.79%
Severity	2013.1	0.078 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.091; p = 0.014)	-0.002 (CI = +/-0.006; p = 0.524)	0.884	+8.07%
Severity	2013.2	0.075 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.093; p = 0.025)	-0.002 (CI = +/-0.006; p = 0.567)	0.867	+7.84%
Severity	2014.1	0.076 (CI = +/-0.014; p = 0.000)	-0.105 (CI = +/-0.097; p = 0.035)	-0.002 (CI = +/-0.006; p = 0.573)	0.856	+7.90%
Severity	2014.2	0.077 (CI = +/-0.015; p = 0.000)	-0.111 (CI = +/-0.102; p = 0.034)	-0.002 (CI = +/-0.006; p = 0.551)	0.842	+8.05%
Severity	2015.1	0.078 (CI = +/-0.017; p = 0.000)	-0.108 (CI = +/-0.107; p = 0.048)	-0.002 (CI = +/-0.006; p = 0.554)	0.830	+8.13%
Severity	2015.2	0.072 (CI = +/-0.016; p = 0.000)	-0.085 (CI = +/-0.100; p = 0.090)	-0.001 (CI = +/-0.006; p = 0.688)	0.816	+7.48%
Severity	2016.1	0.075 (CI = +/-0.018; p = 0.000)	-0.074 (CI = +/-0.102; p = 0.145)	-0.001 (CI = +/-0.006; p = 0.640)	0.818	+7.83%
Severity	2016.2	0.074 (CI = +/-0.020; p = 0.000)	-0.070 (CI = +/-0.109; p = 0.192)	-0.001 (CI = +/-0.006; p = 0.692)	0.781	+7.70%
Severity	2017.1	0.074 (CI = +/-0.022; p = 0.000)	-0.069 (CI = +/-0.116; p = 0.223)	-0.001 (CI = +/-0.006; p = 0.700)	0.754	+7.73%
Severity	2017.2	0.071 (CI = +/-0.025; p = 0.000)	-0.058 (CI = +/-0.123; p = 0.329)	-0.001 (CI = +/-0.007; p = 0.838)	0.694	+7.32%
Frequency	2011.1	-0.032 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.070; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	0.780	-3.11%
Frequency	2011.2	-0.034 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.068; p = 0.016)	0.010 (CI = +/-0.005; p = 0.000)	0.809	-3.34%
Frequency	2012.1	-0.036 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.068; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.813	-3.50%
Frequency	2012.2	-0.038 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.068; p = 0.017)	0.010 (CI = +/-0.004; p = 0.000)	0.828	-3.69%
Frequency	2013.1	-0.041 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.064; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.858	-4.00%
Frequency	2013.2	-0.042 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.066; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	0.856	-4.09%
Frequency	2014.1	-0.042 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.069; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	0.841	-4.14%
Frequency	2014.2	-0.045 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.068; p = 0.016)	0.011 (CI = +/-0.004; p = 0.000)	0.855	-4.38%
Frequency	2015.1	-0.049 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.064; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.881	-4.75%
Frequency	2015.2	-0.049 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.068; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	0.871	-4.74%
Frequency	2016.1	-0.050 (CI = +/-0.012; p = 0.000)	-0.104 (CI = +/-0.071; p = 0.007)	0.011 (CI = +/-0.004; p = 0.000)	0.855	-4.84%
Frequency	2016.2	-0.051 (CI = +/-0.014; p = 0.000)	-0.099 (CI = +/-0.075; p = 0.013)	0.011 (CI = +/-0.004; p = 0.000)	0.849	-4.97%
Frequency	2017.1	-0.051 (CI = +/-0.015; p = 0.000)	-0.101 (CI = +/-0.080; p = 0.018)	0.011 (CI = +/-0.004; p = 0.000)	0.821	-5.02%
Frequency	2017.2	-0.050 (CI = +/-0.017; p = 0.000)	-0.106 (CI = +/-0.086; p = 0.019)	0.011 (CI = +/-0.005; p = 0.000)	0.800	-4.84%

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	0.051 (CI = +/-0.025; p = 0.000)	0.013 (CI = +/-0.009; p = 0.006)	-0.123 (CI = +/-0.237; p = 0.298)	0.611	+5.28%
Loss Cost	2011.2	0.047 (CI = +/-0.027; p = 0.001)	0.012 (CI = +/-0.009; p = 0.010)	-0.092 (CI = +/-0.247; p = 0.451)	0.569	+4.78%
Loss Cost	2012.1	0.052 (CI = +/-0.029; p = 0.001)	0.013 (CI = +/-0.009; p = 0.007)	-0.127 (CI = +/-0.256; p = 0.318)	0.579	+5.36%
Loss Cost	2012.2	0.049 (CI = +/-0.032; p = 0.004)	0.013 (CI = +/-0.009; p = 0.011)	-0.109 (CI = +/-0.272; p = 0.414)	0.539	+5.06%
Loss Cost	2013.1	0.055 (CI = +/-0.035; p = 0.004)	0.013 (CI = +/-0.010; p = 0.009)	-0.141 (CI = +/-0.287; p = 0.320)	0.541	+5.62%
Loss Cost	2013.2	0.042 (CI = +/-0.037; p = 0.026)	0.012 (CI = +/-0.009; p = 0.015)	-0.070 (CI = +/-0.286; p = 0.614)	0.497	+4.32%
Loss Cost	2014.1	0.049 (CI = +/-0.040; p = 0.019)	0.013 (CI = +/-0.010; p = 0.012)	-0.109 (CI = +/-0.302; p = 0.461)	0.510	+5.06%
Loss Cost	2014.2	0.042 (CI = +/-0.044; p = 0.066)	0.012 (CI = +/-0.010; p = 0.019)	-0.068 (CI = +/-0.318; p = 0.658)	0.467	+4.24%
Loss Cost	2015.1	0.041 (CI = +/-0.050; p = 0.101)	0.012 (CI = +/-0.010; p = 0.024)	-0.067 (CI = +/-0.342; p = 0.687)	0.443	+4.21%
Loss Cost	2015.2	0.018 (CI = +/-0.047; p = 0.443)	0.010 (CI = +/-0.009; p = 0.025)	0.043 (CI = +/-0.308; p = 0.772)	0.468	+1.77%
Loss Cost	2016.1	0.030 (CI = +/-0.050; p = 0.228)	0.011 (CI = +/-0.009; p = 0.017)	-0.009 (CI = +/-0.314; p = 0.953)	0.512	+3.01%
Loss Cost	2016.2	0.016 (CI = +/-0.052; p = 0.522)	0.011 (CI = +/-0.009; p = 0.019)	0.044 (CI = +/-0.312; p = 0.769)	0.517	+1.62%
Loss Cost	2017.1	0.021 (CI = +/-0.057; p = 0.434)	0.011 (CI = +/-0.009; p = 0.021)	0.026 (CI = +/-0.328; p = 0.868)	0.523	+2.17%
Loss Cost	2017.2	0.011 (CI = +/-0.060; p = 0.685)	0.011 (CI = +/-0.009; p = 0.019)	0.052 (CI = +/-0.329; p = 0.739)	0.532	+1.15%
Severity	2011.1	0.053 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.008; p = 0.185)	0.200 (CI = +/-0.203; p = 0.053)	0.871	+5.43%
Severity	2011.2	0.052 (CI = +/-0.023; p = 0.000)	-0.005 (CI = +/-0.008; p = 0.191)	0.205 (CI = +/-0.215; p = 0.060)	0.861	+5.35%
Severity	2012.1	0.057 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.008; p = 0.251)	0.177 (CI = +/-0.224; p = 0.115)	0.860	+5.82%
Severity	2012.2	0.057 (CI = +/-0.028; p = 0.000)	-0.005 (CI = +/-0.008; p = 0.273)	0.174 (CI = +/-0.238; p = 0.144)	0.849	+5.87%
Severity	2013.1	0.065 (CI = +/-0.030; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.372)	0.130 (CI = +/-0.245; p = 0.283)	0.854	+6.67%
Severity	2013.2	0.053 (CI = +/-0.031; p = 0.002)	-0.005 (CI = +/-0.008; p = 0.219)	0.195 (CI = +/-0.242; p = 0.110)	0.850	+5.46%
Severity	2014.1	0.055 (CI = +/-0.035; p = 0.004)	-0.005 (CI = +/-0.008; p = 0.249)	0.187 (CI = +/-0.260; p = 0.150)	0.838	+5.61%
Severity	2014.2	0.052 (CI = +/-0.039; p = 0.012)	-0.005 (CI = +/-0.009; p = 0.244)	0.201 (CI = +/-0.279; p = 0.149)	0.820	+5.33%
Severity	2015.1	0.054 (CI = +/-0.044; p = 0.018)	-0.005 (CI = +/-0.009; p = 0.279)	0.189 (CI = +/-0.300; p = 0.203)	0.807	+5.59%
Severity	2015.2	0.030 (CI = +/-0.037; p = 0.113)	-0.006 (CI = +/-0.007; p = 0.075)	0.303 (CI = +/-0.245; p = 0.018)	0.843	+3.00%
Severity	2016.1	0.036 (CI = +/-0.041; p = 0.081)	-0.006 (CI = +/-0.007; p = 0.095)	0.276 (CI = +/-0.257; p = 0.037)	0.842	+3.67%
Severity	2016.2	0.026 (CI = +/-0.043; p = 0.221)	-0.006 (CI = +/-0.007; p = 0.073)	0.316 (CI = +/-0.258; p = 0.020)	0.830	+2.61%
Severity	2017.1	0.025 (CI = +/-0.048; p = 0.280)	-0.006 (CI = +/-0.007; p = 0.084)	0.318 (CI = +/-0.274; p = 0.026)	0.810	+2.53%
Severity	2017.2	0.013 (CI = +/-0.047; p = 0.553)	-0.006 (CI = +/-0.007; p = 0.076)	0.348 (CI = +/-0.261; p = 0.013)	0.798	+1.34%
Frequency	2011.1	-0.001 (CI = +/-0.013; p = 0.821)	0.018 (CI = +/-0.005; p = 0.000)	-0.323 (CI = +/-0.121; p = 0.000)	0.867	-0.14%
Frequency	2011.2	-0.005 (CI = +/-0.013; p = 0.402)	0.018 (CI = +/-0.004; p = 0.000)	-0.297 (CI = +/-0.121; p = 0.000)	0.880	-0.55%
Frequency	2012.1	-0.004 (CI = +/-0.015; p = 0.546)	0.018 (CI = +/-0.005; p = 0.000)	-0.304 (CI = +/-0.128; p = 0.000)	0.875	-0.43%
Frequency	2012.2	-0.008 (CI = +/-0.016; p = 0.324)	0.017 (CI = +/-0.005; p = 0.000)	-0.284 (CI = +/-0.133; p = 0.000)	0.880	-0.76%
Frequency	2013.1	-0.010 (CI = +/-0.017; p = 0.252)	0.017 (CI = +/-0.005; p = 0.000)	-0.271 (CI = +/-0.141; p = 0.001)	0.879	-0.98%
Frequency	2013.2	-0.011 (CI = +/-0.019; p = 0.257)	0.017 (CI = +/-0.005; p = 0.000)	-0.265 (CI = +/-0.151; p = 0.001)	0.875	-1.08%
Frequency	2014.1	-0.005 (CI = +/-0.021; p = 0.602)	0.017 (CI = +/-0.005; p = 0.000)	-0.296 (CI = +/-0.154; p = 0.001)	0.874	-0.53%
Frequency	2014.2	-0.010 (CI = +/-0.022; p = 0.344)	0.017 (CI = +/-0.005; p = 0.000)	-0.269 (CI = +/-0.160; p = 0.002)	0.880	-1.04%
Frequency	2015.1	-0.013 (CI = +/-0.025; p = 0.284)	0.017 (CI = +/-0.005; p = 0.000)	-0.255 (CI = +/-0.171; p = 0.006)	0.876	-1.31%
Frequency	2015.2	-0.012 (CI = +/-0.028; p = 0.377)	0.017 (CI = +/-0.005; p = 0.000)	-0.260 (CI = +/-0.184; p = 0.008)	0.866	-1.20%
Frequency	2016.1	-0.006 (CI = +/-0.031; p = 0.663)	0.017 (CI = +/-0.005; p = 0.000)	-0.285 (CI = +/-0.191; p = 0.006)	0.857	-0.64%
Frequency	2016.2	-0.010 (CI = +/-0.034; p = 0.547)	0.017 (CI = +/-0.006; p = 0.000)	-0.272 (CI = +/-0.202; p = 0.012)	0.851	-0.97%
Frequency	2017.1	-0.004 (CI = +/-0.036; p = 0.834)	0.017 (CI = +/-0.006; p = 0.000)	-0.292 (CI = +/-0.206; p = 0.009)	0.837	-0.36%
Frequency	2017.2	-0.002 (CI = +/-0.039; p = 0.919)	0.017 (CI = +/-0.006; p = 0.000)	-0.297 (CI = +/-0.217; p = 0.011)	0.814	-0.19%

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	0.037 (CI = +/-0.014; p = 0.000)	0.503	+3.79%
Loss Cost	2011.2	0.035 (CI = +/-0.015; p = 0.000)	0.453	+3.55%
Loss Cost	2012.1	0.037 (CI = +/-0.016; p = 0.000)	0.455	+3.73%
Loss Cost	2012.2	0.035 (CI = +/-0.017; p = 0.000)	0.408	+3.57%
Loss Cost	2013.1	0.037 (CI = +/-0.018; p = 0.000)	0.403	+3.73%
Loss Cost	2013.2	0.032 (CI = +/-0.018; p = 0.002)	0.329	+3.22%
Loss Cost	2014.1	0.034 (CI = +/-0.020; p = 0.002)	0.339	+3.47%
Loss Cost	2014.2	0.031 (CI = +/-0.021; p = 0.006)	0.274	+3.18%
Loss Cost	2015.1	0.031 (CI = +/-0.023; p = 0.011)	0.246	+3.19%
Loss Cost	2015.2	0.024 (CI = +/-0.024; p = 0.050)	0.144	+2.39%
Loss Cost	2016.1	0.030 (CI = +/-0.025; p = 0.023)	0.215	+3.01%
Loss Cost	2016.2	0.026 (CI = +/-0.027; p = 0.063)	0.140	+2.61%
Loss Cost	2017.1	0.031 (CI = +/-0.030; p = 0.045)	0.179	+3.13%
Loss Cost	2017.2	0.029 (CI = +/-0.034; p = 0.092)	0.123	+2.90%
Severity	2011.1	0.071 (CI = +/-0.011; p = 0.000)	0.861	+7.38%
Severity	2011.2	0.072 (CI = +/-0.012; p = 0.000)	0.851	+7.45%
Severity	2012.1	0.074 (CI = +/-0.012; p = 0.000)	0.856	+7.73%
Severity	2012.2	0.076 (CI = +/-0.013; p = 0.000)	0.847	+7.84%
Severity	2013.1	0.079 (CI = +/-0.013; p = 0.000)	0.858	+8.23%
Severity	2013.2	0.076 (CI = +/-0.014; p = 0.000)	0.844	+7.88%
Severity	2014.1	0.077 (CI = +/-0.015; p = 0.000)	0.836	+8.05%
Severity	2014.2	0.078 (CI = +/-0.016; p = 0.000)	0.818	+8.07%
Severity	2015.1	0.080 (CI = +/-0.018; p = 0.000)	0.808	+8.29%
Severity	2015.2	0.072 (CI = +/-0.017; p = 0.000)	0.803	+7.48%
Severity	2016.1	0.076 (CI = +/-0.018; p = 0.000)	0.814	+7.94%
Severity	2016.2	0.074 (CI = +/-0.019; p = 0.000)	0.782	+7.67%
Severity	2017.1	0.075 (CI = +/-0.022; p = 0.000)	0.759	+7.81%
Severity	2017.2	0.070 (CI = +/-0.023; p = 0.000)	0.714	+7.27%
Frequency	2011.1	-0.034 (CI = +/-0.011; p = 0.000)	0.557	-3.34%
Frequency	2011.2	-0.037 (CI = +/-0.012; p = 0.000)	0.597	-3.63%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.584	-3.71%
Frequency	2012.2	-0.040 (CI = +/-0.013; p = 0.000)	0.606	-3.96%
Frequency	2013.1	-0.043 (CI = +/-0.014; p = 0.000)	0.611	-4.16%
Frequency	2013.2	-0.044 (CI = +/-0.015; p = 0.000)	0.604	-4.31%
Frequency	2014.1	-0.043 (CI = +/-0.016; p = 0.000)	0.565	-4.24%
Frequency	2014.2	-0.046 (CI = +/-0.017; p = 0.000)	0.578	-4.53%
Frequency	2015.1	-0.048 (CI = +/-0.019; p = 0.000)	0.568	-4.71%
Frequency	2015.2	-0.049 (CI = +/-0.021; p = 0.000)	0.534	-4.74%
Frequency	2016.1	-0.047 (CI = +/-0.023; p = 0.000)	0.478	-4.57%
Frequency	2016.2	-0.048 (CI = +/-0.026; p = 0.001)	0.452	-4.70%
Frequency	2017.1	-0.044 (CI = +/-0.028; p = 0.004)	0.374	-4.34%
Frequency	2017.2	-0.042 (CI = +/-0.032; p = 0.014)	0.299	-4.07%

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	0.030 (CI = +/-0.023; p = 0.012)	0.082 (CI = +/-0.217; p = 0.444)	0.496	+3.08%
Loss Cost	2011.2	0.025 (CI = +/-0.024; p = 0.045)	0.112 (CI = +/-0.220; p = 0.307)	0.455	+2.53%
Loss Cost	2012.1	0.027 (CI = +/-0.027; p = 0.044)	0.099 (CI = +/-0.230; p = 0.383)	0.451	+2.77%
Loss Cost	2012.2	0.023 (CI = +/-0.029; p = 0.110)	0.121 (CI = +/-0.238; p = 0.306)	0.410	+2.34%
Loss Cost	2013.1	0.025 (CI = +/-0.032; p = 0.119)	0.112 (CI = +/-0.250; p = 0.364)	0.399	+2.52%
Loss Cost	2013.2	0.013 (CI = +/-0.032; p = 0.413)	0.169 (CI = +/-0.244; p = 0.165)	0.359	+1.31%
Loss Cost	2014.1	0.016 (CI = +/-0.036; p = 0.372)	0.156 (CI = +/-0.257; p = 0.221)	0.357	+1.59%
Loss Cost	2014.2	0.007 (CI = +/-0.039; p = 0.706)	0.194 (CI = +/-0.264; p = 0.141)	0.318	+0.72%
Loss Cost	2015.1	0.004 (CI = +/-0.043; p = 0.843)	0.206 (CI = +/-0.280; p = 0.140)	0.294	+0.42%
Loss Cost	2015.2	-0.017 (CI = +/-0.041; p = 0.395)	0.290 (CI = +/-0.253; p = 0.027)	0.317	-1.70%
Loss Cost	2016.1	-0.009 (CI = +/-0.046; p = 0.672)	0.261 (CI = +/-0.264; p = 0.052)	0.338	-0.93%
Loss Cost	2016.2	-0.023 (CI = +/-0.048; p = 0.332)	0.308 (CI = +/-0.265; p = 0.026)	0.338	-2.26%
Loss Cost	2017.1	-0.018 (CI = +/-0.054; p = 0.482)	0.294 (CI = +/-0.282; p = 0.042)	0.341	-1.82%
Loss Cost	2017.2	-0.028 (CI = +/-0.060; p = 0.329)	0.322 (CI = +/-0.293; p = 0.034)	0.327	-2.78%
Severity	2011.1	0.061 (CI = +/-0.018; p = 0.000)	0.121 (CI = +/-0.165; p = 0.146)	0.867	+6.30%
Severity	2011.2	0.061 (CI = +/-0.019; p = 0.000)	0.120 (CI = +/-0.173; p = 0.165)	0.856	+6.31%
Severity	2012.1	0.065 (CI = +/-0.020; p = 0.000)	0.098 (CI = +/-0.177; p = 0.263)	0.857	+6.74%
Severity	2012.2	0.066 (CI = +/-0.022; p = 0.000)	0.093 (CI = +/-0.186; p = 0.314)	0.847	+6.86%
Severity	2013.1	0.073 (CI = +/-0.024; p = 0.000)	0.061 (CI = +/-0.187; p = 0.507)	0.855	+7.55%
Severity	2013.2	0.065 (CI = +/-0.025; p = 0.000)	0.098 (CI = +/-0.185; p = 0.284)	0.845	+6.71%
Severity	2014.1	0.067 (CI = +/-0.027; p = 0.000)	0.088 (CI = +/-0.195; p = 0.358)	0.835	+6.94%
Severity	2014.2	0.066 (CI = +/-0.031; p = 0.000)	0.093 (CI = +/-0.208; p = 0.363)	0.816	+6.84%
Severity	2015.1	0.069 (CI = +/-0.034; p = 0.000)	0.080 (CI = +/-0.220; p = 0.455)	0.804	+7.15%
Severity	2015.2	0.051 (CI = +/-0.031; p = 0.003)	0.153 (CI = +/-0.189; p = 0.108)	0.821	+5.20%
Severity	2016.1	0.057 (CI = +/-0.034; p = 0.002)	0.128 (CI = +/-0.197; p = 0.187)	0.822	+5.90%
Severity	2016.2	0.049 (CI = +/-0.037; p = 0.012)	0.156 (CI = +/-0.203; p = 0.122)	0.801	+5.05%
Severity	2017.1	0.049 (CI = +/-0.042; p = 0.025)	0.157 (CI = +/-0.217; p = 0.143)	0.778	+5.01%
Severity	2017.2	0.036 (CI = +/-0.043; p = 0.095)	0.194 (CI = +/-0.212; p = 0.070)	0.759	+3.67%
Frequency	2011.1	-0.031 (CI = +/-0.019; p = 0.003)	-0.039 (CI = +/-0.180; p = 0.664)	0.544	-3.03%
Frequency	2011.2	-0.036 (CI = +/-0.020; p = 0.001)	-0.008 (CI = +/-0.179; p = 0.924)	0.582	-3.55%
Frequency	2012.1	-0.038 (CI = +/-0.022; p = 0.001)	0.001 (CI = +/-0.187; p = 0.995)	0.568	-3.72%
Frequency	2012.2	-0.043 (CI = +/-0.023; p = 0.001)	0.028 (CI = +/-0.190; p = 0.763)	0.591	-4.23%
Frequency	2013.1	-0.048 (CI = +/-0.025; p = 0.001)	0.051 (CI = +/-0.196; p = 0.593)	0.599	-4.68%
Frequency	2013.2	-0.052 (CI = +/-0.027; p = 0.001)	0.071 (CI = +/-0.204; p = 0.481)	0.595	-5.06%
Frequency	2014.1	-0.051 (CI = +/-0.030; p = 0.002)	0.068 (CI = +/-0.216; p = 0.522)	0.553	-5.00%
Frequency	2014.2	-0.059 (CI = +/-0.033; p = 0.001)	0.101 (CI = +/-0.221; p = 0.350)	0.577	-5.73%
Frequency	2015.1	-0.065 (CI = +/-0.036; p = 0.001)	0.126 (CI = +/-0.231; p = 0.267)	0.575	-6.29%
Frequency	2015.2	-0.068 (CI = +/-0.040; p = 0.002)	0.138 (CI = +/-0.246; p = 0.254)	0.544	-6.56%
Frequency	2016.1	-0.067 (CI = +/-0.045; p = 0.006)	0.133 (CI = +/-0.263; p = 0.300)	0.482	-6.44%
Frequency	2016.2	-0.072 (CI = +/-0.051; p = 0.008)	0.152 (CI = +/-0.278; p = 0.263)	0.462	-6.96%
Frequency	2017.1	-0.067 (CI = +/-0.057; p = 0.024)	0.137 (CI = +/-0.296; p = 0.340)	0.372	-6.51%
Frequency	2017.2	-0.064 (CI = +/-0.064; p = 0.050)	0.128 (CI = +/-0.315; p = 0.398)	0.288	-6.22%

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	0.040 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	0.609	+4.11%
Loss Cost	2011.2	0.038 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.575	+3.86%
Loss Cost	2012.1	0.040 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	0.579	+4.04%
Loss Cost	2012.2	0.038 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.545	+3.86%
Loss Cost	2013.1	0.039 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.007; p = 0.009)	0.540	+4.00%
Loss Cost	2013.2	0.034 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.514	+3.47%
Loss Cost	2014.1	0.036 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.520	+3.68%
Loss Cost	2014.2	0.033 (CI = +/-0.018; p = 0.001)	0.011 (CI = +/-0.007; p = 0.005)	0.488	+3.34%
Loss Cost	2015.1	0.032 (CI = +/-0.020; p = 0.003)	0.011 (CI = +/-0.007; p = 0.007)	0.467	+3.28%
Loss Cost	2015.2	0.024 (CI = +/-0.018; p = 0.014)	0.011 (CI = +/-0.006; p = 0.001)	0.495	+2.39%
Loss Cost	2016.1	0.028 (CI = +/-0.019; p = 0.006)	0.011 (CI = +/-0.006; p = 0.002)	0.541	+2.87%
Loss Cost	2016.2	0.023 (CI = +/-0.020; p = 0.029)	0.011 (CI = +/-0.006; p = 0.001)	0.545	+2.30%
Loss Cost	2017.1	0.026 (CI = +/-0.022; p = 0.029)	0.011 (CI = +/-0.006; p = 0.002)	0.554	+2.59%
Loss Cost	2017.2	0.020 (CI = +/-0.025; p = 0.104)	0.012 (CI = +/-0.006; p = 0.001)	0.562	+2.01%
Severity	2011.1	0.071 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.857)	0.856	+7.36%
Severity	2011.2	0.072 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.857)	0.845	+7.43%
Severity	2012.1	0.074 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.840)	0.850	+7.71%
Severity	2012.2	0.075 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.834)	0.841	+7.82%
Severity	2013.1	0.079 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.793)	0.853	+8.21%
Severity	2013.2	0.076 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.827)	0.837	+7.86%
Severity	2014.1	0.077 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.807)	0.828	+8.04%
Severity	2014.2	0.078 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.809)	0.809	+8.06%
Severity	2015.1	0.080 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.777)	0.799	+8.29%
Severity	2015.2	0.072 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.006; p = 0.907)	0.793	+7.48%
Severity	2016.1	0.076 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.802)	0.803	+7.95%
Severity	2016.2	0.074 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.006; p = 0.869)	0.769	+7.68%
Severity	2017.1	0.075 (CI = +/-0.023; p = 0.000)	-0.001 (CI = +/-0.006; p = 0.835)	0.744	+7.84%
Severity	2017.2	0.070 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.006; p = 0.986)	0.693	+7.28%
Frequency	2011.1	-0.031 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.723	-3.03%
Frequency	2011.2	-0.034 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.767	-3.32%
Frequency	2012.1	-0.035 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.761	-3.41%
Frequency	2012.2	-0.037 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.788	-3.67%
Frequency	2013.1	-0.040 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.801	-3.89%
Frequency	2013.2	-0.042 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.804	-4.07%
Frequency	2014.1	-0.041 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.784	-4.03%
Frequency	2014.2	-0.045 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.812	-4.37%
Frequency	2015.1	-0.047 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.819	-4.62%
Frequency	2015.2	-0.049 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.807	-4.74%
Frequency	2016.1	-0.048 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.781	-4.70%
Frequency	2016.2	-0.051 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.784	-5.00%
Frequency	2017.1	-0.050 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.747	-4.87%
Frequency	2017.2	-0.050 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.711	-4.91%

PD

Coverage = PD
End Trend Period = 2025.2
Excluded Points = 2021.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.114 (CI = +/-0.063; p = 0.001)	0.314	-10.81%
Loss Cost	2011.2	-0.098 (CI = +/-0.064; p = 0.004)	0.246	-9.34%
Loss Cost	2012.1	-0.076 (CI = +/-0.063; p = 0.020)	0.165	-7.28%
Loss Cost	2012.2	-0.050 (CI = +/-0.059; p = 0.093)	0.076	-4.84%
Loss Cost	2013.1	-0.015 (CI = +/-0.044; p = 0.486)	-0.021	-1.48%
Loss Cost	2013.2	0.018 (CI = +/-0.019; p = 0.069)	0.103	+1.77%
Loss Cost	2014.1	0.016 (CI = +/-0.021; p = 0.128)	0.064	+1.58%
Loss Cost	2014.2	0.018 (CI = +/-0.022; p = 0.105)	0.082	+1.83%
Loss Cost	2015.1	0.018 (CI = +/-0.025; p = 0.142)	0.063	+1.81%
Loss Cost	2015.2	0.013 (CI = +/-0.026; p = 0.325)	0.001	+1.26%
Loss Cost	2016.1	0.013 (CI = +/-0.029; p = 0.371)	-0.009	+1.27%
Loss Cost	2016.2	0.013 (CI = +/-0.032; p = 0.410)	-0.017	+1.30%
Loss Cost	2017.1	0.008 (CI = +/-0.036; p = 0.629)	-0.050	+0.83%
Loss Cost	2017.2	0.005 (CI = +/-0.041; p = 0.792)	-0.066	+0.51%
Severity	2011.1	0.067 (CI = +/-0.013; p = 0.000)	0.791	+6.93%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	0.770	+6.81%
Severity	2012.1	0.064 (CI = +/-0.015; p = 0.000)	0.744	+6.64%
Severity	2012.2	0.061 (CI = +/-0.016; p = 0.000)	0.716	+6.28%
Severity	2013.1	0.057 (CI = +/-0.016; p = 0.000)	0.683	+5.91%
Severity	2013.2	0.053 (CI = +/-0.017; p = 0.000)	0.648	+5.41%
Severity	2014.1	0.050 (CI = +/-0.018; p = 0.000)	0.602	+5.13%
Severity	2014.2	0.052 (CI = +/-0.019; p = 0.000)	0.593	+5.33%
Severity	2015.1	0.054 (CI = +/-0.021; p = 0.000)	0.578	+5.51%
Severity	2015.2	0.052 (CI = +/-0.023; p = 0.000)	0.527	+5.33%
Severity	2016.1	0.052 (CI = +/-0.026; p = 0.001)	0.488	+5.34%
Severity	2016.2	0.059 (CI = +/-0.027; p = 0.000)	0.547	+6.09%
Severity	2017.1	0.061 (CI = +/-0.030; p = 0.001)	0.518	+6.26%
Severity	2017.2	0.062 (CI = +/-0.034; p = 0.002)	0.479	+6.37%
Frequency	2011.1	-0.181 (CI = +/-0.069; p = 0.000)	0.501	-16.60%
Frequency	2011.2	-0.164 (CI = +/-0.071; p = 0.000)	0.447	-15.12%
Frequency	2012.1	-0.140 (CI = +/-0.069; p = 0.000)	0.387	-13.05%
Frequency	2012.2	-0.111 (CI = +/-0.064; p = 0.002)	0.321	-10.47%
Frequency	2013.1	-0.072 (CI = +/-0.047; p = 0.004)	0.277	-6.98%
Frequency	2013.2	-0.035 (CI = +/-0.011; p = 0.000)	0.642	-3.45%
Frequency	2014.1	-0.034 (CI = +/-0.012; p = 0.000)	0.603	-3.37%
Frequency	2014.2	-0.034 (CI = +/-0.013; p = 0.000)	0.563	-3.32%
Frequency	2015.1	-0.036 (CI = +/-0.014; p = 0.000)	0.564	-3.50%
Frequency	2015.2	-0.039 (CI = +/-0.015; p = 0.000)	0.606	-3.87%
Frequency	2016.1	-0.039 (CI = +/-0.017; p = 0.000)	0.568	-3.86%
Frequency	2016.2	-0.046 (CI = +/-0.016; p = 0.000)	0.680	-4.51%
Frequency	2017.1	-0.052 (CI = +/-0.016; p = 0.000)	0.753	-5.10%
Frequency	2017.2	-0.057 (CI = +/-0.017; p = 0.000)	0.771	-5.51%

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	-0.117 (CI = +/-0.062; p = 0.001)	0.324	-11.05%
Loss Cost	2011.2	-0.101 (CI = +/-0.063; p = 0.003)	0.256	-9.58%
Loss Cost	2012.1	-0.078 (CI = +/-0.062; p = 0.015)	0.176	-7.52%
Loss Cost	2012.2	-0.052 (CI = +/-0.058; p = 0.075)	0.086	-5.09%
Loss Cost	2013.1	-0.017 (CI = +/-0.044; p = 0.421)	-0.013	-1.72%
Loss Cost	2013.2	0.015 (CI = +/-0.022; p = 0.165)	0.042	+1.53%
Loss Cost	2014.1	0.014 (CI = +/-0.024; p = 0.251)	0.017	+1.36%
Loss Cost	2014.2	0.016 (CI = +/-0.026; p = 0.206)	0.031	+1.63%
Loss Cost	2015.1	0.016 (CI = +/-0.028; p = 0.246)	0.020	+1.64%
Loss Cost	2015.2	0.011 (CI = +/-0.031; p = 0.452)	-0.021	+1.13%
Loss Cost	2016.1	0.012 (CI = +/-0.034; p = 0.473)	-0.025	+1.19%
Loss Cost	2016.2	0.013 (CI = +/-0.038; p = 0.480)	-0.027	+1.30%
Loss Cost	2017.1	0.009 (CI = +/-0.042; p = 0.644)	-0.048	+0.94%
Loss Cost	2017.2	0.008 (CI = +/-0.048; p = 0.737)	-0.058	+0.77%
Severity	2011.1	0.066 (CI = +/-0.013; p = 0.000)	0.785	+6.86%
Severity	2011.2	0.065 (CI = +/-0.014; p = 0.000)	0.763	+6.73%
Severity	2012.1	0.064 (CI = +/-0.015; p = 0.000)	0.737	+6.56%
Severity	2012.2	0.060 (CI = +/-0.016; p = 0.000)	0.707	+6.21%
Severity	2013.1	0.057 (CI = +/-0.016; p = 0.000)	0.672	+5.84%
Severity	2013.2	0.052 (CI = +/-0.017; p = 0.000)	0.634	+5.34%
Severity	2014.1	0.049 (CI = +/-0.018; p = 0.000)	0.587	+5.06%
Severity	2014.2	0.051 (CI = +/-0.019; p = 0.000)	0.578	+5.27%
Severity	2015.1	0.053 (CI = +/-0.021; p = 0.000)	0.563	+5.46%
Severity	2015.2	0.052 (CI = +/-0.023; p = 0.000)	0.513	+5.29%
Severity	2016.1	0.052 (CI = +/-0.026; p = 0.000)	0.475	+5.31%
Severity	2016.2	0.059 (CI = +/-0.027; p = 0.000)	0.537	+6.09%
Severity	2017.1	0.061 (CI = +/-0.030; p = 0.001)	0.510	+6.29%
Severity	2017.2	0.062 (CI = +/-0.034; p = 0.001)	0.476	+6.44%
Frequency	2011.1	-0.183 (CI = +/-0.068; p = 0.000)	0.508	-16.76%
Frequency	2011.2	-0.166 (CI = +/-0.069; p = 0.000)	0.455	-15.29%
Frequency	2012.1	-0.142 (CI = +/-0.068; p = 0.000)	0.395	-13.22%
Frequency	2012.2	-0.112 (CI = +/-0.062; p = 0.001)	0.329	-10.64%
Frequency	2013.1	-0.074 (CI = +/-0.046; p = 0.003)	0.285	-7.14%
Frequency	2013.2	-0.037 (CI = +/-0.014; p = 0.000)	0.553	-3.61%
Frequency	2014.1	-0.036 (CI = +/-0.015; p = 0.000)	0.509	-3.52%
Frequency	2014.2	-0.035 (CI = +/-0.016; p = 0.000)	0.465	-3.46%
Frequency	2015.1	-0.037 (CI = +/-0.018; p = 0.000)	0.458	-3.62%
Frequency	2015.2	-0.040 (CI = +/-0.019; p = 0.000)	0.482	-3.96%
Frequency	2016.1	-0.040 (CI = +/-0.021; p = 0.001)	0.437	-3.91%
Frequency	2016.2	-0.046 (CI = +/-0.022; p = 0.000)	0.508	-4.51%
Frequency	2017.1	-0.052 (CI = +/-0.024; p = 0.000)	0.546	-5.03%
Frequency	2017.2	-0.055 (CI = +/-0.026; p = 0.000)	0.537	-5.33%

PD

Coverage = PD
End Trend Period = 2025.2
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	2011.1	-0.271 (CI = +/-0.107; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.185)	1.805 (CI = +/-1.061; p = 0.002)	0.514	-23.75%
Loss Cost	2011.2	-0.249 (CI = +/-0.116; p = 0.000)	-0.022 (CI = +/-0.039; p = 0.247)	1.656 (CI = +/-1.103; p = 0.005)	0.431	-22.06%
Loss Cost	2012.1	-0.209 (CI = +/-0.121; p = 0.002)	-0.017 (CI = +/-0.038; p = 0.359)	1.392 (CI = +/-1.106; p = 0.016)	0.319	-18.88%
Loss Cost	2012.2	-0.156 (CI = +/-0.122; p = 0.014)	-0.011 (CI = +/-0.035; p = 0.543)	1.051 (CI = +/-1.066; p = 0.053)	0.181	-14.43%
Loss Cost	2013.1	-0.071 (CI = +/-0.099; p = 0.152)	-0.001 (CI = +/-0.027; p = 0.955)	0.523 (CI = +/-0.829; p = 0.204)	0.018	-6.83%
Loss Cost	2013.2	0.018 (CI = +/-0.050; p = 0.454)	0.009 (CI = +/-0.013; p = 0.159)	-0.011 (CI = +/-0.404; p = 0.955)	0.103	+1.86%
Loss Cost	2014.1	0.012 (CI = +/-0.056; p = 0.652)	0.008 (CI = +/-0.013; p = 0.203)	0.024 (CI = +/-0.434; p = 0.909)	0.080	+1.24%
Loss Cost	2014.2	0.019 (CI = +/-0.063; p = 0.536)	0.009 (CI = +/-0.014; p = 0.188)	-0.014 (CI = +/-0.468; p = 0.952)	0.086	+1.93%
Loss Cost	2015.1	0.018 (CI = +/-0.072; p = 0.610)	0.009 (CI = +/-0.014; p = 0.212)	-0.007 (CI = +/-0.509; p = 0.978)	0.072	+1.80%
Loss Cost	2015.2	-0.001 (CI = +/-0.079; p = 0.977)	0.007 (CI = +/-0.014; p = 0.291)	0.089 (CI = +/-0.533; p = 0.728)	0.060	-0.11%
Loss Cost	2016.1	-0.004 (CI = +/-0.090; p = 0.918)	0.007 (CI = +/-0.015; p = 0.324)	0.105 (CI = +/-0.580; p = 0.705)	0.051	-0.44%
Loss Cost	2016.2	-0.008 (CI = +/-0.102; p = 0.877)	0.007 (CI = +/-0.016; p = 0.354)	0.119 (CI = +/-0.630; p = 0.692)	0.042	-0.76%
Loss Cost	2017.1	-0.026 (CI = +/-0.113; p = 0.633)	0.006 (CI = +/-0.016; p = 0.399)	0.192 (CI = +/-0.662; p = 0.544)	0.055	-2.53%
Loss Cost	2017.2	-0.039 (CI = +/-0.124; p = 0.503)	0.006 (CI = +/-0.016; p = 0.419)	0.240 (CI = +/-0.697; p = 0.470)	0.067	-3.87%
Severity	2011.1	0.082 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.009; p = 0.154)	-0.162 (CI = +/-0.263; p = 0.215)	0.789	+8.50%
Severity	2011.2	0.080 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.010; p = 0.178)	-0.153 (CI = +/-0.278; p = 0.267)	0.763	+8.35%
Severity	2012.1	0.078 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.010; p = 0.213)	-0.138 (CI = +/-0.295; p = 0.345)	0.733	+8.10%
Severity	2012.2	0.070 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.010; p = 0.291)	-0.089 (CI = +/-0.307; p = 0.555)	0.697	+7.28%
Severity	2013.1	0.061 (CI = +/-0.038; p = 0.003)	0.004 (CI = +/-0.010; p = 0.396)	-0.033 (CI = +/-0.319; p = 0.832)	0.657	+6.31%
Severity	2013.2	0.047 (CI = +/-0.040; p = 0.022)	0.003 (CI = +/-0.010; p = 0.569)	0.052 (CI = +/-0.320; p = 0.741)	0.621	+4.82%
Severity	2014.1	0.037 (CI = +/-0.044; p = 0.088)	0.002 (CI = +/-0.010; p = 0.711)	0.107 (CI = +/-0.336; p = 0.513)	0.580	+3.82%
Severity	2014.2	0.041 (CI = +/-0.049; p = 0.097)	0.002 (CI = +/-0.011; p = 0.674)	0.087 (CI = +/-0.363; p = 0.622)	0.565	+4.20%
Severity	2015.1	0.044 (CI = +/-0.056; p = 0.114)	0.002 (CI = +/-0.011; p = 0.652)	0.070 (CI = +/-0.394; p = 0.712)	0.543	+4.52%
Severity	2015.2	0.037 (CI = +/-0.063; p = 0.239)	0.002 (CI = +/-0.011; p = 0.737)	0.109 (CI = +/-0.425; p = 0.594)	0.495	+3.72%
Severity	2016.1	0.033 (CI = +/-0.072; p = 0.342)	0.002 (CI = +/-0.012; p = 0.773)	0.125 (CI = +/-0.463; p = 0.574)	0.453	+3.38%
Severity	2016.2	0.052 (CI = +/-0.078; p = 0.175)	0.003 (CI = +/-0.012; p = 0.656)	0.042 (CI = +/-0.478; p = 0.853)	0.499	+5.32%
Severity	2017.1	0.054 (CI = +/-0.088; p = 0.205)	0.003 (CI = +/-0.012; p = 0.658)	0.032 (CI = +/-0.516; p = 0.896)	0.464	+5.59%
Severity	2017.2	0.055 (CI = +/-0.098; p = 0.244)	0.003 (CI = +/-0.013; p = 0.669)	0.029 (CI = +/-0.553; p = 0.913)	0.418	+5.69%
Frequency	2011.1	-0.353 (CI = +/-0.117; p = 0.000)	-0.032 (CI = +/-0.042; p = 0.126)	1.967 (CI = +/-1.160; p = 0.002)	0.642	-29.73%
Frequency	2011.2	-0.330 (CI = +/-0.127; p = 0.000)	-0.029 (CI = +/-0.043; p = 0.173)	1.810 (CI = +/-1.207; p = 0.005)	0.578	-28.07%
Frequency	2012.1	-0.287 (CI = +/-0.133; p = 0.000)	-0.023 (CI = +/-0.042; p = 0.257)	1.530 (CI = +/-1.215; p = 0.016)	0.494	-24.95%
Frequency	2012.2	-0.226 (CI = +/-0.132; p = 0.002)	-0.016 (CI = +/-0.039; p = 0.402)	1.140 (CI = +/-1.160; p = 0.054)	0.389	-20.24%
Frequency	2013.1	-0.132 (CI = +/-0.106; p = 0.017)	-0.005 (CI = +/-0.029; p = 0.719)	0.556 (CI = +/-0.889; p = 0.208)	0.286	-12.36%
Frequency	2013.2	-0.029 (CI = +/-0.032; p = 0.075)	0.006 (CI = +/-0.008; p = 0.129)	-0.063 (CI = +/-0.256; p = 0.617)	0.571	-2.83%
Frequency	2014.1	-0.025 (CI = +/-0.036; p = 0.158)	0.006 (CI = +/-0.008; p = 0.122)	-0.083 (CI = +/-0.276; p = 0.537)	0.530	-2.48%
Frequency	2014.2	-0.022 (CI = +/-0.040; p = 0.269)	0.007 (CI = +/-0.009; p = 0.121)	-0.100 (CI = +/-0.298; p = 0.489)	0.488	-2.18%
Frequency	2015.1	-0.026 (CI = +/-0.046; p = 0.241)	0.006 (CI = +/-0.009; p = 0.156)	-0.077 (CI = +/-0.322; p = 0.621)	0.476	-2.60%
Frequency	2015.2	-0.038 (CI = +/-0.050; p = 0.133)	0.006 (CI = +/-0.009; p = 0.217)	-0.020 (CI = +/-0.339; p = 0.902)	0.504	-3.69%
Frequency	2016.1	-0.038 (CI = +/-0.057; p = 0.183)	0.006 (CI = +/-0.010; p = 0.237)	-0.020 (CI = +/-0.370; p = 0.911)	0.456	-3.70%
Frequency	2016.2	-0.059 (CI = +/-0.058; p = 0.046)	0.005 (CI = +/-0.009; p = 0.299)	0.077 (CI = +/-0.358; p = 0.653)	0.562	-5.77%
Frequency	2017.1	-0.080 (CI = +/-0.058; p = 0.011)	0.004 (CI = +/-0.008; p = 0.335)	0.160 (CI = +/-0.343; p = 0.334)	0.649	-7.69%
Frequency	2017.2	-0.095 (CI = +/-0.060; p = 0.005)	0.004 (CI = +/-0.008; p = 0.335)	0.212 (CI = +/-0.340; p = 0.201)	0.683	-9.05%

PD

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.229 (CI = +/-0.090; p = 0.000)	0.057 (CI = +/-0.474; p = 0.805)	1.389 (CI = +/-0.886; p = 0.003)	0.481	-20.50%
Loss Cost	2011.2	-0.210 (CI = +/-0.096; p = 0.000)	0.009 (CI = +/-0.479; p = 0.969)	1.274 (CI = +/-0.905; p = 0.008)	0.399	-18.93%
Loss Cost	2012.1	-0.175 (CI = +/-0.098; p = 0.001)	0.093 (CI = +/-0.464; p = 0.681)	1.081 (CI = +/-0.883; p = 0.019)	0.299	-16.08%
Loss Cost	2012.2	-0.134 (CI = +/-0.097; p = 0.009)	0.002 (CI = +/-0.433; p = 0.992)	0.851 (CI = +/-0.835; p = 0.046)	0.168	-12.52%
Loss Cost	2013.1	-0.067 (CI = +/-0.076; p = 0.082)	0.147 (CI = +/-0.319; p = 0.348)	0.502 (CI = +/-0.622; p = 0.109)	0.057	-6.48%
Loss Cost	2013.2	-0.004 (CI = +/-0.041; p = 0.849)	0.026 (CI = +/-0.161; p = 0.742)	0.177 (CI = +/-0.319; p = 0.263)	0.017	-0.38%
Loss Cost	2014.1	-0.010 (CI = +/-0.045; p = 0.653)	0.014 (CI = +/-0.167; p = 0.863)	0.207 (CI = +/-0.336; p = 0.215)	0.002	-0.99%
Loss Cost	2014.2	-0.007 (CI = +/-0.051; p = 0.762)	0.010 (CI = +/-0.175; p = 0.907)	0.195 (CI = +/-0.359; p = 0.270)	-0.002	-0.75%
Loss Cost	2015.1	-0.011 (CI = +/-0.058; p = 0.699)	0.004 (CI = +/-0.185; p = 0.961)	0.210 (CI = +/-0.385; p = 0.267)	-0.014	-1.07%
Loss Cost	2015.2	-0.028 (CI = +/-0.062; p = 0.359)	0.029 (CI = +/-0.185; p = 0.745)	0.283 (CI = +/-0.393; p = 0.146)	0.001	-2.74%
Loss Cost	2016.1	-0.032 (CI = +/-0.071; p = 0.359)	0.023 (CI = +/-0.197; p = 0.807)	0.299 (CI = +/-0.424; p = 0.155)	-0.006	-3.12%
Loss Cost	2016.2	-0.037 (CI = +/-0.081; p = 0.346)	0.030 (CI = +/-0.208; p = 0.764)	0.320 (CI = +/-0.459; p = 0.158)	-0.010	-3.63%
Loss Cost	2017.1	-0.054 (CI = +/-0.091; p = 0.229)	0.007 (CI = +/-0.217; p = 0.944)	0.379 (CI = +/-0.486; p = 0.116)	0.004	-5.21%
Loss Cost	2017.2	-0.068 (CI = +/-0.103; p = 0.178)	0.024 (CI = +/-0.228; p = 0.827)	0.426 (CI = +/-0.518; p = 0.099)	0.021	-6.53%
Severity	2011.1	0.071 (CI = +/-0.022; p = 0.000)	0.056 (CI = +/-0.116; p = 0.331)	-0.053 (CI = +/-0.217; p = 0.617)	0.779	+7.36%
Severity	2011.2	0.068 (CI = +/-0.024; p = 0.000)	0.063 (CI = +/-0.119; p = 0.291)	-0.037 (CI = +/-0.225; p = 0.735)	0.757	+7.07%
Severity	2012.1	0.066 (CI = +/-0.026; p = 0.000)	0.058 (CI = +/-0.124; p = 0.344)	-0.027 (CI = +/-0.236; p = 0.816)	0.726	+6.87%
Severity	2012.2	0.059 (CI = +/-0.028; p = 0.000)	0.075 (CI = +/-0.123; p = 0.219)	0.016 (CI = +/-0.237; p = 0.891)	0.702	+6.05%
Severity	2013.1	0.052 (CI = +/-0.030; p = 0.001)	0.061 (CI = +/-0.125; p = 0.322)	0.050 (CI = +/-0.243; p = 0.675)	0.661	+5.36%
Severity	2013.2	0.040 (CI = +/-0.030; p = 0.011)	0.085 (CI = +/-0.117; p = 0.145)	0.114 (CI = +/-0.231; p = 0.315)	0.653	+4.05%
Severity	2014.1	0.034 (CI = +/-0.033; p = 0.043)	0.074 (CI = +/-0.120; p = 0.215)	0.143 (CI = +/-0.241; p = 0.230)	0.609	+3.44%
Severity	2014.2	0.034 (CI = +/-0.037; p = 0.065)	0.073 (CI = +/-0.126; p = 0.241)	0.141 (CI = +/-0.257; p = 0.266)	0.592	+3.49%
Severity	2015.1	0.038 (CI = +/-0.041; p = 0.068)	0.079 (CI = +/-0.132; p = 0.223)	0.123 (CI = +/-0.275; p = 0.359)	0.576	+3.89%
Severity	2015.2	0.029 (CI = +/-0.046; p = 0.191)	0.092 (CI = +/-0.136; p = 0.169)	0.161 (CI = +/-0.288; p = 0.253)	0.546	+2.98%
Severity	2016.1	0.030 (CI = +/-0.052; p = 0.246)	0.093 (CI = +/-0.144; p = 0.192)	0.160 (CI = +/-0.312; p = 0.293)	0.508	+3.01%
Severity	2016.2	0.041 (CI = +/-0.058; p = 0.152)	0.078 (CI = +/-0.149; p = 0.278)	0.116 (CI = +/-0.328; p = 0.461)	0.532	+4.18%
Severity	2017.1	0.047 (CI = +/-0.067; p = 0.156)	0.086 (CI = +/-0.159; p = 0.264)	0.096 (CI = +/-0.355; p = 0.571)	0.504	+4.77%
Severity	2017.2	0.044 (CI = +/-0.076; p = 0.237)	0.089 (CI = +/-0.170; p = 0.276)	0.106 (CI = +/-0.385; p = 0.564)	0.463	+4.47%
Frequency	2011.1	-0.300 (CI = +/-0.100; p = 0.000)	0.002 (CI = +/-0.524; p = 0.995)	1.442 (CI = +/-0.981; p = 0.006)	0.608	-25.95%
Frequency	2011.2	-0.278 (CI = +/-0.106; p = 0.000)	-0.053 (CI = +/-0.529; p = 0.837)	1.311 (CI = +/-1.000; p = 0.012)	0.545	-24.29%
Frequency	2012.1	-0.242 (CI = +/-0.110; p = 0.000)	0.035 (CI = +/-0.516; p = 0.888)	1.107 (CI = +/-0.983; p = 0.029)	0.466	-21.48%
Frequency	2012.2	-0.193 (CI = +/-0.106; p = 0.001)	-0.073 (CI = +/-0.473; p = 0.754)	0.835 (CI = +/-0.913; p = 0.071)	0.372	-17.51%
Frequency	2013.1	-0.119 (CI = +/-0.083; p = 0.007)	0.087 (CI = +/-0.348; p = 0.611)	0.452 (CI = +/-0.678; p = 0.181)	0.291	-11.24%
Frequency	2013.2	-0.044 (CI = +/-0.025; p = 0.002)	-0.059 (CI = +/-0.100; p = 0.232)	0.062 (CI = +/-0.197; p = 0.518)	0.553	-4.26%
Frequency	2014.1	-0.044 (CI = +/-0.028; p = 0.004)	-0.060 (CI = +/-0.105; p = 0.250)	0.064 (CI = +/-0.210; p = 0.536)	0.503	-4.28%
Frequency	2014.2	-0.042 (CI = +/-0.032; p = 0.013)	-0.063 (CI = +/-0.110; p = 0.245)	0.054 (CI = +/-0.224; p = 0.620)	0.458	-4.09%
Frequency	2015.1	-0.049 (CI = +/-0.035; p = 0.009)	-0.075 (CI = +/-0.113; p = 0.178)	0.086 (CI = +/-0.234; p = 0.449)	0.470	-4.78%
Frequency	2015.2	-0.057 (CI = +/-0.039; p = 0.006)	-0.063 (CI = +/-0.115; p = 0.262)	0.122 (CI = +/-0.244; p = 0.308)	0.496	-5.55%
Frequency	2016.1	-0.061 (CI = +/-0.044; p = 0.009)	-0.070 (CI = +/-0.122; p = 0.242)	0.139 (CI = +/-0.263; p = 0.279)	0.455	-5.95%
Frequency	2016.2	-0.078 (CI = +/-0.045; p = 0.002)	-0.049 (CI = +/-0.116; p = 0.388)	0.203 (CI = +/-0.257; p = 0.112)	0.552	-7.50%
Frequency	2017.1	-0.100 (CI = +/-0.044; p = 0.000)	-0.079 (CI = +/-0.104; p = 0.127)	0.283 (CI = +/-0.233; p = 0.021)	0.683	-9.53%
Frequency	2017.2	-0.111 (CI = +/-0.047; p = 0.000)	-0.066 (CI = +/-0.106; p = 0.201)	0.320 (CI = +/-0.239; p = 0.013)	0.700	-10.53%

PD

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.271 (CI = +/-0.111; p = 0.000)	0.007 (CI = +/-0.475; p = 0.975)	-0.025 (CI = +/-0.040; p = 0.201)	1.803 (CI = +/-1.091; p = 0.002)	0.495	-23.74%
Loss Cost	2011.2	-0.250 (CI = +/-0.119; p = 0.000)	-0.030 (CI = +/-0.482; p = 0.900)	-0.023 (CI = +/-0.040; p = 0.254)	1.661 (CI = +/-1.130; p = 0.006)	0.407	-22.10%
Loss Cost	2012.1	-0.207 (CI = +/-0.125; p = 0.002)	0.058 (CI = +/-0.475; p = 0.802)	-0.016 (CI = +/-0.039; p = 0.401)	1.375 (CI = +/-1.139; p = 0.020)	0.291	-18.69%
Loss Cost	2012.2	-0.156 (CI = +/-0.125; p = 0.017)	-0.018 (CI = +/-0.445; p = 0.935)	-0.011 (CI = +/-0.037; p = 0.549)	1.055 (CI = +/-1.095; p = 0.058)	0.144	-14.47%
Loss Cost	2013.1	-0.063 (CI = +/-0.101; p = 0.206)	0.151 (CI = +/-0.334; p = 0.356)	0.002 (CI = +/-0.027; p = 0.901)	0.468 (CI = +/-0.842; p = 0.261)	0.013	-6.12%
Loss Cost	2013.2	0.020 (CI = +/-0.051; p = 0.433)	0.045 (CI = +/-0.159; p = 0.562)	0.009 (CI = +/-0.013; p = 0.146)	-0.022 (CI = +/-0.414; p = 0.914)	0.074	+1.99%
Loss Cost	2014.1	0.015 (CI = +/-0.059; p = 0.605)	0.037 (CI = +/-0.168; p = 0.650)	0.009 (CI = +/-0.014; p = 0.191)	0.008 (CI = +/-0.451; p = 0.972)	0.043	+1.49%
Loss Cost	2014.2	0.020 (CI = +/-0.066; p = 0.523)	0.031 (CI = +/-0.175; p = 0.715)	0.009 (CI = +/-0.014; p = 0.185)	-0.023 (CI = +/-0.484; p = 0.922)	0.043	+2.05%
Loss Cost	2015.1	0.020 (CI = +/-0.076; p = 0.577)	0.031 (CI = +/-0.187; p = 0.730)	0.009 (CI = +/-0.015; p = 0.208)	-0.024 (CI = +/-0.534; p = 0.926)	0.024	+2.07%
Loss Cost	2015.2	0.002 (CI = +/-0.082; p = 0.969)	0.050 (CI = +/-0.188; p = 0.581)	0.008 (CI = +/-0.015; p = 0.263)	0.070 (CI = +/-0.552; p = 0.791)	0.020	+0.15%
Loss Cost	2016.1	0.001 (CI = +/-0.095; p = 0.986)	0.049 (CI = +/-0.203; p = 0.615)	0.008 (CI = +/-0.016; p = 0.293)	0.074 (CI = +/-0.612; p = 0.800)	0.006	+0.08%
Loss Cost	2016.2	-0.004 (CI = +/-0.107; p = 0.939)	0.054 (CI = +/-0.214; p = 0.601)	0.008 (CI = +/-0.017; p = 0.320)	0.094 (CI = +/-0.658; p = 0.764)	-0.006	-0.38%
Loss Cost	2017.1	-0.022 (CI = +/-0.121; p = 0.706)	0.032 (CI = +/-0.229; p = 0.769)	0.007 (CI = +/-0.017; p = 0.389)	0.169 (CI = +/-0.709; p = 0.614)	-0.011	-2.13%
Loss Cost	2017.2	-0.035 (CI = +/-0.130; p = 0.567)	0.049 (CI = +/-0.240; p = 0.662)	0.007 (CI = +/-0.018; p = 0.387)	0.213 (CI = +/-0.739; p = 0.542)	0.006	-3.46%
Severity	2011.1	0.084 (CI = +/-0.027; p = 0.000)	0.071 (CI = +/-0.114; p = 0.209)	0.008 (CI = +/-0.010; p = 0.105)	-0.180 (CI = +/-0.261; p = 0.168)	0.794	+8.74%
Severity	2011.2	0.081 (CI = +/-0.029; p = 0.000)	0.075 (CI = +/-0.117; p = 0.198)	0.007 (CI = +/-0.010; p = 0.127)	-0.165 (CI = +/-0.275; p = 0.228)	0.770	+8.49%
Severity	2012.1	0.081 (CI = +/-0.032; p = 0.000)	0.074 (CI = +/-0.123; p = 0.227)	0.007 (CI = +/-0.010; p = 0.148)	-0.160 (CI = +/-0.295; p = 0.274)	0.739	+8.41%
Severity	2012.2	0.072 (CI = +/-0.034; p = 0.000)	0.087 (CI = +/-0.123; p = 0.156)	0.006 (CI = +/-0.010; p = 0.201)	-0.105 (CI = +/-0.301; p = 0.476)	0.711	+7.47%
Severity	2013.1	0.065 (CI = +/-0.038; p = 0.002)	0.074 (CI = +/-0.127; p = 0.240)	0.005 (CI = +/-0.010; p = 0.287)	-0.060 (CI = +/-0.320; p = 0.701)	0.664	+6.70%
Severity	2013.2	0.050 (CI = +/-0.039; p = 0.014)	0.093 (CI = +/-0.119; p = 0.119)	0.004 (CI = +/-0.010; p = 0.398)	0.029 (CI = +/-0.310; p = 0.845)	0.649	+5.10%
Severity	2014.1	0.043 (CI = +/-0.044; p = 0.054)	0.082 (CI = +/-0.125; p = 0.185)	0.003 (CI = +/-0.010; p = 0.514)	0.071 (CI = +/-0.334; p = 0.663)	0.598	+4.37%
Severity	2014.2	0.044 (CI = +/-0.049; p = 0.073)	0.080 (CI = +/-0.130; p = 0.212)	0.003 (CI = +/-0.011; p = 0.515)	0.063 (CI = +/-0.360; p = 0.719)	0.580	+4.52%
Severity	2015.1	0.052 (CI = +/-0.056; p = 0.067)	0.091 (CI = +/-0.138; p = 0.181)	0.004 (CI = +/-0.011; p = 0.446)	0.021 (CI = +/-0.393; p = 0.913)	0.566	+5.33%
Severity	2015.2	0.042 (CI = +/-0.062; p = 0.169)	0.101 (CI = +/-0.142; p = 0.149)	0.004 (CI = +/-0.011; p = 0.521)	0.071 (CI = +/-0.416; p = 0.723)	0.531	+4.27%
Severity	2016.1	0.044 (CI = +/-0.072; p = 0.207)	0.104 (CI = +/-0.153; p = 0.165)	0.004 (CI = +/-0.012; p = 0.521)	0.058 (CI = +/-0.460; p = 0.792)	0.489	+4.54%
Severity	2016.2	0.058 (CI = +/-0.078; p = 0.130)	0.091 (CI = +/-0.156; p = 0.233)	0.004 (CI = +/-0.012; p = 0.473)	-0.001 (CI = +/-0.479; p = 0.996)	0.517	+5.99%
Severity	2017.1	0.067 (CI = +/-0.089; p = 0.125)	0.102 (CI = +/-0.168; p = 0.212)	0.005 (CI = +/-0.013; p = 0.444)	-0.041 (CI = +/-0.521; p = 0.869)	0.490	+6.98%
Severity	2017.2	0.064 (CI = +/-0.098; p = 0.177)	0.106 (CI = +/-0.180; p = 0.224)	0.005 (CI = +/-0.013; p = 0.458)	-0.031 (CI = +/-0.554; p = 0.904)	0.446	+6.65%
Frequency	2011.1	-0.355 (CI = +/-0.121; p = 0.000)	-0.064 (CI = +/-0.518; p = 0.802)	-0.033 (CI = +/-0.043; p = 0.129)	1.984 (CI = +/-1.191; p = 0.002)	0.629	-29.87%
Frequency	2011.2	-0.331 (CI = +/-0.130; p = 0.000)	-0.105 (CI = +/-0.525; p = 0.684)	-0.030 (CI = +/-0.044; p = 0.167)	1.826 (CI = +/-1.233; p = 0.005)	0.563	-28.20%
Frequency	2012.1	-0.288 (CI = +/-0.138; p = 0.000)	-0.015 (CI = +/-0.522; p = 0.952)	-0.024 (CI = +/-0.043; p = 0.270)	1.535 (CI = +/-1.253; p = 0.019)	0.472	-25.00%
Frequency	2012.2	-0.228 (CI = +/-0.135; p = 0.002)	-0.104 (CI = +/-0.482; p = 0.658)	-0.017 (CI = +/-0.040; p = 0.379)	1.160 (CI = +/-1.187; p = 0.055)	0.367	-20.42%
Frequency	2013.1	-0.128 (CI = +/-0.110; p = 0.024)	0.078 (CI = +/-0.363; p = 0.661)	-0.004 (CI = +/-0.030; p = 0.793)	0.528 (CI = +/-0.918; p = 0.245)	0.259	-12.02%
Frequency	2013.2	-0.030 (CI = +/-0.032; p = 0.065)	-0.048 (CI = +/-0.099; p = 0.324)	0.005 (CI = +/-0.008; p = 0.180)	-0.051 (CI = +/-0.258; p = 0.684)	0.572	-2.96%
Frequency	2014.1	-0.028 (CI = +/-0.037; p = 0.126)	-0.045 (CI = +/-0.105; p = 0.383)	0.006 (CI = +/-0.009; p = 0.183)	-0.063 (CI = +/-0.282; p = 0.645)	0.525	-2.76%
Frequency	2014.2	-0.024 (CI = +/-0.041; p = 0.235)	-0.049 (CI = +/-0.109; p = 0.354)	0.006 (CI = +/-0.009; p = 0.173)	-0.086 (CI = +/-0.302; p = 0.558)	0.485	-2.36%
Frequency	2015.1	-0.031 (CI = +/-0.047; p = 0.173)	-0.060 (CI = +/-0.115; p = 0.285)	0.005 (CI = +/-0.009; p = 0.248)	-0.045 (CI = +/-0.328; p = 0.778)	0.483	-3.09%
Frequency	2015.2	-0.040 (CI = +/-0.051; p = 0.114)	-0.051 (CI = +/-0.118; p = 0.369)	0.005 (CI = +/-0.009; p = 0.304)	0.000 (CI = +/-0.345; p = 0.998)	0.499	-3.95%
Frequency	2016.1	-0.044 (CI = +/-0.059; p = 0.139)	-0.056 (CI = +/-0.127; p = 0.365)	0.004 (CI = +/-0.010; p = 0.356)	0.016 (CI = +/-0.382; p = 0.930)	0.452	-4.27%
Frequency	2016.2	-0.062 (CI = +/-0.060; p = 0.045)	-0.037 (CI = +/-0.121; p = 0.521)	0.004 (CI = +/-0.009; p = 0.396)	0.095 (CI = +/-0.372; p = 0.593)	0.545	-6.02%
Frequency	2017.1	-0.089 (CI = +/-0.059; p = 0.006)	-0.070 (CI = +/-0.111; p = 0.195)	0.002 (CI = +/-0.008; p = 0.535)	0.210 (CI = +/-0.345; p = 0.211)	0.669	-8.51%
Frequency	2017.2	-0.100 (CI = +/-0.061; p = 0.004)	-0.057 (CI = +/-0.113; p = 0.295)	0.003 (CI = +/-0.008; p = 0.505)	0.244 (CI = +/-0.346; p = 0.151)	0.688	-9.49%

PD

Coverage = PD
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	-0.117 (CI = +/-0.063; p = 0.001)	0.068 (CI = +/-0.549; p = 0.802)	0.300	-11.01%
Loss Cost	2011.2	-0.101 (CI = +/-0.065; p = 0.004)	-0.009 (CI = +/-0.542; p = 0.973)	0.227	-9.58%
Loss Cost	2012.1	-0.077 (CI = +/-0.063; p = 0.018)	0.104 (CI = +/-0.510; p = 0.678)	0.149	-7.45%
Loss Cost	2012.2	-0.052 (CI = +/-0.059; p = 0.081)	-0.009 (CI = +/-0.462; p = 0.967)	0.048	-5.09%
Loss Cost	2013.1	-0.016 (CI = +/-0.044; p = 0.460)	0.154 (CI = +/-0.330; p = 0.346)	-0.016	-1.59%
Loss Cost	2013.2	0.015 (CI = +/-0.022; p = 0.174)	0.024 (CI = +/-0.162; p = 0.765)	0.003	+1.53%
Loss Cost	2014.1	0.014 (CI = +/-0.024; p = 0.257)	0.017 (CI = +/-0.169; p = 0.834)	-0.028	+1.38%
Loss Cost	2014.2	0.016 (CI = +/-0.027; p = 0.217)	0.008 (CI = +/-0.176; p = 0.928)	-0.017	+1.63%
Loss Cost	2015.1	0.016 (CI = +/-0.029; p = 0.256)	0.008 (CI = +/-0.186; p = 0.925)	-0.031	+1.65%
Loss Cost	2015.2	0.011 (CI = +/-0.031; p = 0.463)	0.026 (CI = +/-0.191; p = 0.774)	-0.073	+1.13%
Loss Cost	2016.1	0.012 (CI = +/-0.035; p = 0.470)	0.030 (CI = +/-0.202; p = 0.757)	-0.079	+1.24%
Loss Cost	2016.2	0.013 (CI = +/-0.039; p = 0.493)	0.028 (CI = +/-0.214; p = 0.784)	-0.086	+1.30%
Loss Cost	2017.1	0.010 (CI = +/-0.044; p = 0.645)	0.018 (CI = +/-0.228; p = 0.870)	-0.116	+0.97%
Loss Cost	2017.2	0.008 (CI = +/-0.050; p = 0.746)	0.024 (CI = +/-0.244; p = 0.838)	-0.131	+0.77%
Severity	2011.1	0.067 (CI = +/-0.013; p = 0.000)	0.055 (CI = +/-0.114; p = 0.327)	0.785	+6.90%
Severity	2011.2	0.065 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.117; p = 0.278)	0.765	+6.73%
Severity	2012.1	0.064 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.121; p = 0.337)	0.736	+6.61%
Severity	2012.2	0.060 (CI = +/-0.015; p = 0.000)	0.075 (CI = +/-0.120; p = 0.211)	0.714	+6.21%
Severity	2013.1	0.057 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.122; p = 0.308)	0.673	+5.90%
Severity	2013.2	0.052 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.116; p = 0.151)	0.652	+5.34%
Severity	2014.1	0.050 (CI = +/-0.017; p = 0.000)	0.076 (CI = +/-0.121; p = 0.206)	0.599	+5.15%
Severity	2014.2	0.051 (CI = +/-0.019; p = 0.000)	0.071 (CI = +/-0.126; p = 0.253)	0.586	+5.27%
Severity	2015.1	0.054 (CI = +/-0.021; p = 0.000)	0.082 (CI = +/-0.131; p = 0.207)	0.578	+5.56%
Severity	2015.2	0.052 (CI = +/-0.023; p = 0.000)	0.091 (CI = +/-0.137; p = 0.179)	0.536	+5.29%
Severity	2016.1	0.053 (CI = +/-0.025; p = 0.000)	0.097 (CI = +/-0.144; p = 0.176)	0.502	+5.47%
Severity	2016.2	0.059 (CI = +/-0.027; p = 0.000)	0.078 (CI = +/-0.146; p = 0.274)	0.545	+6.09%
Severity	2017.1	0.063 (CI = +/-0.030; p = 0.000)	0.089 (CI = +/-0.154; p = 0.238)	0.526	+6.46%
Severity	2017.2	0.062 (CI = +/-0.034; p = 0.001)	0.089 (CI = +/-0.165; p = 0.263)	0.488	+6.44%
Frequency	2011.1	-0.183 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.597; p = 0.967)	0.490	-16.75%
Frequency	2011.2	-0.166 (CI = +/-0.070; p = 0.000)	-0.072 (CI = +/-0.589; p = 0.804)	0.435	-15.29%
Frequency	2012.1	-0.141 (CI = +/-0.069; p = 0.000)	0.046 (CI = +/-0.558; p = 0.866)	0.371	-13.19%
Frequency	2012.2	-0.112 (CI = +/-0.064; p = 0.001)	-0.084 (CI = +/-0.497; p = 0.730)	0.304	-10.64%
Frequency	2013.1	-0.073 (CI = +/-0.047; p = 0.004)	0.092 (CI = +/-0.354; p = 0.595)	0.263	-7.07%
Frequency	2013.2	-0.037 (CI = +/-0.014; p = 0.000)	-0.060 (CI = +/-0.098; p = 0.219)	0.564	-3.61%
Frequency	2014.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.059 (CI = +/-0.103; p = 0.250)	0.518	-3.58%
Frequency	2014.2	-0.035 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.107; p = 0.231)	0.478	-3.46%
Frequency	2015.1	-0.038 (CI = +/-0.017; p = 0.000)	-0.073 (CI = +/-0.111; p = 0.182)	0.481	-3.71%
Frequency	2015.2	-0.040 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.115; p = 0.254)	0.493	-3.96%
Frequency	2016.1	-0.041 (CI = +/-0.021; p = 0.001)	-0.066 (CI = +/-0.122; p = 0.266)	0.447	-4.01%
Frequency	2016.2	-0.046 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.122; p = 0.402)	0.500	-4.51%
Frequency	2017.1	-0.053 (CI = +/-0.023; p = 0.000)	-0.071 (CI = +/-0.122; p = 0.233)	0.561	-5.15%
Frequency	2017.2	-0.055 (CI = +/-0.026; p = 0.001)	-0.066 (CI = +/-0.129; p = 0.294)	0.543	-5.33%

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	-0.112 (CI = +/-0.065; p = 0.002)	0.093 (CI = +/-0.559; p = 0.734)	0.014 (CI = +/-0.038; p = 0.458)	0.289	-10.62%
Loss Cost	2011.2	-0.097 (CI = +/-0.066; p = 0.006)	0.016 (CI = +/-0.553; p = 0.952)	0.013 (CI = +/-0.037; p = 0.476)	0.213	-9.24%
Loss Cost	2012.1	-0.073 (CI = +/-0.065; p = 0.027)	0.130 (CI = +/-0.519; p = 0.609)	0.013 (CI = +/-0.034; p = 0.423)	0.137	-7.08%
Loss Cost	2012.2	-0.049 (CI = +/-0.060; p = 0.106)	0.015 (CI = +/-0.471; p = 0.948)	0.012 (CI = +/-0.030; p = 0.435)	0.033	-4.79%
Loss Cost	2013.1	-0.013 (CI = +/-0.044; p = 0.553)	0.178 (CI = +/-0.332; p = 0.277)	0.012 (CI = +/-0.021; p = 0.261)	-0.002	-1.28%
Loss Cost	2013.2	0.017 (CI = +/-0.021; p = 0.106)	0.044 (CI = +/-0.154; p = 0.557)	0.009 (CI = +/-0.010; p = 0.063)	0.118	+1.74%
Loss Cost	2014.1	0.016 (CI = +/-0.023; p = 0.174)	0.038 (CI = +/-0.161; p = 0.633)	0.009 (CI = +/-0.010; p = 0.067)	0.091	+1.58%
Loss Cost	2014.2	0.017 (CI = +/-0.025; p = 0.162)	0.030 (CI = +/-0.169; p = 0.714)	0.009 (CI = +/-0.010; p = 0.080)	0.093	+1.76%
Loss Cost	2015.1	0.017 (CI = +/-0.028; p = 0.206)	0.030 (CI = +/-0.178; p = 0.731)	0.009 (CI = +/-0.010; p = 0.089)	0.078	+1.75%
Loss Cost	2015.2	0.011 (CI = +/-0.029; p = 0.432)	0.053 (CI = +/-0.180; p = 0.543)	0.010 (CI = +/-0.010; p = 0.067)	0.074	+1.13%
Loss Cost	2016.1	0.012 (CI = +/-0.033; p = 0.467)	0.054 (CI = +/-0.191; p = 0.557)	0.010 (CI = +/-0.011; p = 0.076)	0.064	+1.16%
Loss Cost	2016.2	0.010 (CI = +/-0.037; p = 0.558)	0.058 (CI = +/-0.204; p = 0.552)	0.010 (CI = +/-0.011; p = 0.085)	0.055	+1.04%
Loss Cost	2017.1	0.005 (CI = +/-0.041; p = 0.781)	0.044 (CI = +/-0.215; p = 0.665)	0.010 (CI = +/-0.012; p = 0.084)	0.042	+0.55%
Loss Cost	2017.2	0.000 (CI = +/-0.047; p = 0.985)	0.062 (CI = +/-0.229; p = 0.568)	0.011 (CI = +/-0.012; p = 0.077)	0.052	-0.04%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.115; p = 0.274)	0.004 (CI = +/-0.008; p = 0.319)	0.786	+7.03%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	0.071 (CI = +/-0.118; p = 0.229)	0.004 (CI = +/-0.008; p = 0.311)	0.765	+6.86%
Severity	2012.1	0.065 (CI = +/-0.015; p = 0.000)	0.065 (CI = +/-0.122; p = 0.281)	0.004 (CI = +/-0.008; p = 0.322)	0.737	+6.74%
Severity	2012.2	0.061 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.121; p = 0.165)	0.004 (CI = +/-0.008; p = 0.273)	0.717	+6.33%
Severity	2013.1	0.058 (CI = +/-0.016; p = 0.000)	0.070 (CI = +/-0.123; p = 0.247)	0.004 (CI = +/-0.008; p = 0.271)	0.677	+6.02%
Severity	2013.2	0.053 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.116; p = 0.105)	0.005 (CI = +/-0.007; p = 0.190)	0.665	+5.45%
Severity	2014.1	0.051 (CI = +/-0.017; p = 0.000)	0.086 (CI = +/-0.120; p = 0.150)	0.005 (CI = +/-0.007; p = 0.193)	0.614	+5.25%
Severity	2014.2	0.052 (CI = +/-0.019; p = 0.000)	0.083 (CI = +/-0.126; p = 0.185)	0.005 (CI = +/-0.007; p = 0.214)	0.599	+5.34%
Severity	2015.1	0.055 (CI = +/-0.020; p = 0.000)	0.093 (CI = +/-0.131; p = 0.155)	0.005 (CI = +/-0.008; p = 0.229)	0.590	+5.62%
Severity	2015.2	0.052 (CI = +/-0.022; p = 0.000)	0.104 (CI = +/-0.136; p = 0.124)	0.005 (CI = +/-0.008; p = 0.204)	0.555	+5.29%
Severity	2016.1	0.053 (CI = +/-0.025; p = 0.000)	0.109 (CI = +/-0.144; p = 0.130)	0.005 (CI = +/-0.008; p = 0.225)	0.519	+5.43%
Severity	2016.2	0.058 (CI = +/-0.027; p = 0.000)	0.091 (CI = +/-0.148; p = 0.211)	0.004 (CI = +/-0.008; p = 0.295)	0.550	+5.97%
Severity	2017.1	0.061 (CI = +/-0.030; p = 0.001)	0.099 (CI = +/-0.157; p = 0.196)	0.004 (CI = +/-0.008; p = 0.336)	0.525	+6.29%
Severity	2017.2	0.059 (CI = +/-0.034; p = 0.003)	0.104 (CI = +/-0.169; p = 0.206)	0.004 (CI = +/-0.009; p = 0.338)	0.488	+6.11%
Frequency	2011.1	-0.180 (CI = +/-0.071; p = 0.000)	0.031 (CI = +/-0.611; p = 0.918)	0.010 (CI = +/-0.041; p = 0.623)	0.475	-16.49%
Frequency	2011.2	-0.163 (CI = +/-0.073; p = 0.000)	-0.055 (CI = +/-0.604; p = 0.854)	0.009 (CI = +/-0.040; p = 0.649)	0.418	-15.06%
Frequency	2012.1	-0.139 (CI = +/-0.071; p = 0.001)	0.065 (CI = +/-0.573; p = 0.817)	0.009 (CI = +/-0.037; p = 0.607)	0.352	-12.94%
Frequency	2012.2	-0.110 (CI = +/-0.066; p = 0.002)	-0.068 (CI = +/-0.511; p = 0.784)	0.007 (CI = +/-0.033; p = 0.645)	0.281	-10.46%
Frequency	2013.1	-0.071 (CI = +/-0.048; p = 0.006)	0.108 (CI = +/-0.362; p = 0.543)	0.007 (CI = +/-0.023; p = 0.507)	0.245	-6.88%
Frequency	2013.2	-0.036 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.097; p = 0.295)	0.004 (CI = +/-0.006; p = 0.144)	0.589	-3.52%
Frequency	2014.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.101; p = 0.327)	0.004 (CI = +/-0.006; p = 0.154)	0.544	-3.49%
Frequency	2014.2	-0.035 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.106; p = 0.311)	0.004 (CI = +/-0.006; p = 0.174)	0.503	-3.40%
Frequency	2015.1	-0.037 (CI = +/-0.017; p = 0.000)	-0.063 (CI = +/-0.109; p = 0.242)	0.004 (CI = +/-0.006; p = 0.168)	0.509	-3.66%
Frequency	2015.2	-0.040 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.113; p = 0.350)	0.005 (CI = +/-0.006; p = 0.141)	0.529	-3.96%
Frequency	2016.1	-0.041 (CI = +/-0.020; p = 0.001)	-0.054 (CI = +/-0.119; p = 0.348)	0.005 (CI = +/-0.007; p = 0.149)	0.486	-4.05%
Frequency	2016.2	-0.048 (CI = +/-0.021; p = 0.000)	-0.032 (CI = +/-0.116; p = 0.561)	0.006 (CI = +/-0.006; p = 0.084)	0.566	-4.66%
Frequency	2017.1	-0.055 (CI = +/-0.021; p = 0.000)	-0.055 (CI = +/-0.110; p = 0.304)	0.006 (CI = +/-0.006; p = 0.044)	0.652	-5.40%
Frequency	2017.2	-0.060 (CI = +/-0.024; p = 0.000)	-0.042 (CI = +/-0.115; p = 0.445)	0.007 (CI = +/-0.006; p = 0.035)	0.655	-5.80%

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	-0.117 (CI = +/-0.062; p = 0.001)	0.324	-11.05%
Loss Cost	2011.2	-0.101 (CI = +/-0.063; p = 0.003)	0.256	-9.58%
Loss Cost	2012.1	-0.078 (CI = +/-0.062; p = 0.015)	0.176	-7.52%
Loss Cost	2012.2	-0.052 (CI = +/-0.058; p = 0.075)	0.086	-5.09%
Loss Cost	2013.1	-0.017 (CI = +/-0.044; p = 0.421)	-0.013	-1.72%
Loss Cost	2013.2	0.015 (CI = +/-0.022; p = 0.165)	0.042	+1.53%
Loss Cost	2014.1	0.014 (CI = +/-0.024; p = 0.251)	0.017	+1.36%
Loss Cost	2014.2	0.016 (CI = +/-0.026; p = 0.206)	0.031	+1.63%
Loss Cost	2015.1	0.016 (CI = +/-0.028; p = 0.246)	0.020	+1.64%
Loss Cost	2015.2	0.011 (CI = +/-0.031; p = 0.452)	-0.021	+1.13%
Loss Cost	2016.1	0.012 (CI = +/-0.034; p = 0.473)	-0.025	+1.19%
Loss Cost	2016.2	0.013 (CI = +/-0.038; p = 0.480)	-0.027	+1.30%
Loss Cost	2017.1	0.009 (CI = +/-0.042; p = 0.644)	-0.048	+0.94%
Loss Cost	2017.2	0.008 (CI = +/-0.048; p = 0.737)	-0.058	+0.77%
Severity	2011.1	0.066 (CI = +/-0.013; p = 0.000)	0.785	+6.86%
Severity	2011.2	0.065 (CI = +/-0.014; p = 0.000)	0.763	+6.73%
Severity	2012.1	0.064 (CI = +/-0.015; p = 0.000)	0.737	+6.56%
Severity	2012.2	0.060 (CI = +/-0.016; p = 0.000)	0.707	+6.21%
Severity	2013.1	0.057 (CI = +/-0.016; p = 0.000)	0.672	+5.84%
Severity	2013.2	0.052 (CI = +/-0.017; p = 0.000)	0.634	+5.34%
Severity	2014.1	0.049 (CI = +/-0.018; p = 0.000)	0.587	+5.06%
Severity	2014.2	0.051 (CI = +/-0.019; p = 0.000)	0.578	+5.27%
Severity	2015.1	0.053 (CI = +/-0.021; p = 0.000)	0.563	+5.46%
Severity	2015.2	0.052 (CI = +/-0.023; p = 0.000)	0.513	+5.29%
Severity	2016.1	0.052 (CI = +/-0.026; p = 0.000)	0.475	+5.31%
Severity	2016.2	0.059 (CI = +/-0.027; p = 0.000)	0.537	+6.09%
Severity	2017.1	0.061 (CI = +/-0.030; p = 0.001)	0.510	+6.29%
Severity	2017.2	0.062 (CI = +/-0.034; p = 0.001)	0.476	+6.44%
Frequency	2011.1	-0.183 (CI = +/-0.068; p = 0.000)	0.508	-16.76%
Frequency	2011.2	-0.166 (CI = +/-0.069; p = 0.000)	0.455	-15.29%
Frequency	2012.1	-0.142 (CI = +/-0.068; p = 0.000)	0.395	-13.22%
Frequency	2012.2	-0.112 (CI = +/-0.062; p = 0.001)	0.329	-10.64%
Frequency	2013.1	-0.074 (CI = +/-0.046; p = 0.003)	0.285	-7.14%
Frequency	2013.2	-0.037 (CI = +/-0.014; p = 0.000)	0.553	-3.61%
Frequency	2014.1	-0.036 (CI = +/-0.015; p = 0.000)	0.509	-3.52%
Frequency	2014.2	-0.035 (CI = +/-0.016; p = 0.000)	0.465	-3.46%
Frequency	2015.1	-0.037 (CI = +/-0.018; p = 0.000)	0.458	-3.62%
Frequency	2015.2	-0.040 (CI = +/-0.019; p = 0.000)	0.482	-3.96%
Frequency	2016.1	-0.040 (CI = +/-0.021; p = 0.001)	0.437	-3.91%
Frequency	2016.2	-0.046 (CI = +/-0.022; p = 0.000)	0.508	-4.51%
Frequency	2017.1	-0.052 (CI = +/-0.024; p = 0.000)	0.546	-5.03%
Frequency	2017.2	-0.055 (CI = +/-0.026; p = 0.000)	0.537	-5.33%

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	2013.2	0.008 (CI = +/-0.006; p = 0.019)	0.299 (CI = +/-0.110; p = 0.000)	0.668	0.00%
Loss Cost	2014.1	0.009 (CI = +/-0.006; p = 0.008)	0.281 (CI = +/-0.106; p = 0.000)	0.689	0.00%
Loss Cost	2014.2	0.010 (CI = +/-0.006; p = 0.002)	0.260 (CI = +/-0.097; p = 0.000)	0.729	0.00%
Loss Cost	2015.1	0.010 (CI = +/-0.005; p = 0.001)	0.242 (CI = +/-0.094; p = 0.000)	0.753	0.00%
Loss Cost	2015.2	0.010 (CI = +/-0.006; p = 0.001)	0.244 (CI = +/-0.099; p = 0.000)	0.751	0.00%
Loss Cost	2016.1	0.011 (CI = +/-0.006; p = 0.001)	0.232 (CI = +/-0.103; p = 0.000)	0.757	0.00%
Loss Cost	2016.2	0.011 (CI = +/-0.006; p = 0.001)	0.216 (CI = +/-0.106; p = 0.001)	0.765	0.00%
Loss Cost	2017.1	0.011 (CI = +/-0.006; p = 0.001)	0.213 (CI = +/-0.115; p = 0.001)	0.762	0.00%
Loss Cost	2017.2	0.012 (CI = +/-0.006; p = 0.001)	0.196 (CI = +/-0.123; p = 0.004)	0.766	0.00%
Severity	2013.2	-0.006 (CI = +/-0.005; p = 0.013)	0.464 (CI = +/-0.083; p = 0.000)	0.849	0.00%
Severity	2014.1	-0.006 (CI = +/-0.005; p = 0.018)	0.454 (CI = +/-0.082; p = 0.000)	0.850	0.00%
Severity	2014.2	-0.005 (CI = +/-0.005; p = 0.024)	0.440 (CI = +/-0.079; p = 0.000)	0.859	0.00%
Severity	2015.1	-0.005 (CI = +/-0.005; p = 0.034)	0.429 (CI = +/-0.079; p = 0.000)	0.861	0.00%
Severity	2015.2	-0.004 (CI = +/-0.004; p = 0.051)	0.415 (CI = +/-0.078; p = 0.000)	0.864	0.00%
Severity	2016.1	-0.004 (CI = +/-0.004; p = 0.078)	0.404 (CI = +/-0.080; p = 0.000)	0.861	0.00%
Severity	2016.2	-0.004 (CI = +/-0.005; p = 0.114)	0.396 (CI = +/-0.084; p = 0.000)	0.853	0.00%
Severity	2017.1	-0.003 (CI = +/-0.005; p = 0.162)	0.389 (CI = +/-0.091; p = 0.000)	0.842	0.00%
Severity	2017.2	-0.003 (CI = +/-0.005; p = 0.256)	0.375 (CI = +/-0.097; p = 0.000)	0.830	0.00%
Frequency	2013.2	0.014 (CI = +/-0.003; p = 0.000)	-0.165 (CI = +/-0.051; p = 0.000)	0.823	0.00%
Frequency	2014.1	0.015 (CI = +/-0.003; p = 0.000)	-0.173 (CI = +/-0.050; p = 0.000)	0.845	0.00%
Frequency	2014.2	0.015 (CI = +/-0.003; p = 0.000)	-0.181 (CI = +/-0.049; p = 0.000)	0.863	0.00%
Frequency	2015.1	0.015 (CI = +/-0.003; p = 0.000)	-0.186 (CI = +/-0.050; p = 0.000)	0.872	0.00%
Frequency	2015.2	0.015 (CI = +/-0.002; p = 0.000)	-0.171 (CI = +/-0.039; p = 0.000)	0.913	0.00%
Frequency	2016.1	0.015 (CI = +/-0.002; p = 0.000)	-0.173 (CI = +/-0.041; p = 0.000)	0.910	0.00%
Frequency	2016.2	0.015 (CI = +/-0.002; p = 0.000)	-0.180 (CI = +/-0.042; p = 0.000)	0.918	0.00%
Frequency	2017.1	0.015 (CI = +/-0.002; p = 0.000)	-0.176 (CI = +/-0.045; p = 0.000)	0.912	0.00%
Frequency	2017.2	0.015 (CI = +/-0.003; p = 0.000)	-0.180 (CI = +/-0.049; p = 0.000)	0.907	0.00%

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	2013.2	0.015 (CI = +/-0.023; p = 0.205)	0.316 (CI = +/-0.208; p = 0.005)	0.672	+1.48%
Loss Cost	2014.1	0.009 (CI = +/-0.025; p = 0.471)	0.347 (CI = +/-0.214; p = 0.003)	0.663	+0.90%
Loss Cost	2014.2	0.000 (CI = +/-0.027; p = 0.992)	0.395 (CI = +/-0.213; p = 0.001)	0.670	-0.01%
Loss Cost	2015.1	-0.008 (CI = +/-0.029; p = 0.556)	0.436 (CI = +/-0.218; p = 0.001)	0.676	-0.82%
Loss Cost	2015.2	-0.006 (CI = +/-0.033; p = 0.720)	0.424 (CI = +/-0.235; p = 0.001)	0.676	-0.57%
Loss Cost	2016.1	-0.011 (CI = +/-0.038; p = 0.540)	0.449 (CI = +/-0.252; p = 0.002)	0.671	-1.11%
Loss Cost	2016.2	-0.019 (CI = +/-0.043; p = 0.366)	0.484 (CI = +/-0.271; p = 0.002)	0.669	-1.87%
Loss Cost	2017.1	-0.019 (CI = +/-0.051; p = 0.442)	0.484 (CI = +/-0.300; p = 0.004)	0.663	-1.86%
Loss Cost	2017.2	-0.026 (CI = +/-0.060; p = 0.373)	0.513 (CI = +/-0.334; p = 0.005)	0.656	-2.55%
Severity	2013.2	0.047 (CI = +/-0.006; p = 0.000)	0.168 (CI = +/-0.052; p = 0.000)	0.984	+4.86%
Severity	2014.1	0.048 (CI = +/-0.006; p = 0.000)	0.163 (CI = +/-0.055; p = 0.000)	0.983	+4.96%
Severity	2014.2	0.047 (CI = +/-0.007; p = 0.000)	0.170 (CI = +/-0.057; p = 0.000)	0.981	+4.82%
Severity	2015.1	0.047 (CI = +/-0.008; p = 0.000)	0.170 (CI = +/-0.061; p = 0.000)	0.979	+4.83%
Severity	2015.2	0.046 (CI = +/-0.009; p = 0.000)	0.176 (CI = +/-0.065; p = 0.000)	0.978	+4.69%
Severity	2016.1	0.046 (CI = +/-0.011; p = 0.000)	0.173 (CI = +/-0.071; p = 0.000)	0.975	+4.75%
Severity	2016.2	0.048 (CI = +/-0.012; p = 0.000)	0.164 (CI = +/-0.077; p = 0.000)	0.974	+4.97%
Severity	2017.1	0.051 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.082; p = 0.001)	0.973	+5.28%
Severity	2017.2	0.051 (CI = +/-0.017; p = 0.000)	0.154 (CI = +/-0.092; p = 0.003)	0.969	+5.21%
Frequency	2013.2	-0.033 (CI = +/-0.022; p = 0.005)	0.148 (CI = +/-0.196; p = 0.132)	0.292	-3.22%
Frequency	2014.1	-0.039 (CI = +/-0.023; p = 0.002)	0.184 (CI = +/-0.198; p = 0.066)	0.357	-3.86%
Frequency	2014.2	-0.047 (CI = +/-0.025; p = 0.001)	0.225 (CI = +/-0.199; p = 0.028)	0.426	-4.61%
Frequency	2015.1	-0.055 (CI = +/-0.027; p = 0.000)	0.267 (CI = +/-0.201; p = 0.012)	0.481	-5.39%
Frequency	2015.2	-0.052 (CI = +/-0.030; p = 0.002)	0.248 (CI = +/-0.215; p = 0.026)	0.380	-5.02%
Frequency	2016.1	-0.058 (CI = +/-0.034; p = 0.003)	0.276 (CI = +/-0.230; p = 0.022)	0.379	-5.59%
Frequency	2016.2	-0.067 (CI = +/-0.038; p = 0.002)	0.320 (CI = +/-0.242; p = 0.013)	0.413	-6.51%
Frequency	2017.1	-0.070 (CI = +/-0.045; p = 0.005)	0.333 (CI = +/-0.268; p = 0.018)	0.354	-6.79%
Frequency	2017.2	-0.077 (CI = +/-0.054; p = 0.008)	0.359 (CI = +/-0.297; p = 0.021)	0.320	-7.38%

DC

Coverage = DC
End Trend Period = 2025.2
Excluded Points = 2013.2, 2014.1, 2014.2
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	2015.1	0.035 (CI = +/-0.023; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.127; p = 0.091)	0.181 (CI = +/-0.125; p = 0.007)	0.927	+3.61%
Loss Cost	2015.2	0.049 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.147 (CI = +/-0.115; p = 0.016)	0.140 (CI = +/-0.114; p = 0.019)	0.948	+4.98%
Loss Cost	2016.1	0.048 (CI = +/-0.027; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.125; p = 0.026)	0.141 (CI = +/-0.126; p = 0.030)	0.945	+4.94%
Loss Cost	2016.2	0.044 (CI = +/-0.032; p = 0.011)	0.016 (CI = +/-0.004; p = 0.000)	-0.134 (CI = +/-0.135; p = 0.051)	0.155 (CI = +/-0.139; p = 0.031)	0.943	+4.47%
Loss Cost	2017.1	0.054 (CI = +/-0.037; p = 0.007)	0.016 (CI = +/-0.004; p = 0.000)	-0.157 (CI = +/-0.139; p = 0.030)	0.123 (CI = +/-0.149; p = 0.098)	0.948	+5.55%
Loss Cost	2017.2	0.050 (CI = +/-0.044; p = 0.029)	0.016 (CI = +/-0.005; p = 0.000)	-0.149 (CI = +/-0.151; p = 0.053)	0.136 (CI = +/-0.169; p = 0.105)	0.946	+5.10%
Severity	2015.1	0.041 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.617)	0.083 (CI = +/-0.054; p = 0.005)	0.123 (CI = +/-0.053; p = 0.000)	0.989	+4.23%
Severity	2015.2	0.037 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.924)	0.095 (CI = +/-0.054; p = 0.002)	0.136 (CI = +/-0.053; p = 0.000)	0.990	+3.81%
Severity	2016.1	0.036 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.002; p = 0.986)	0.098 (CI = +/-0.058; p = 0.003)	0.140 (CI = +/-0.059; p = 0.000)	0.989	+3.68%
Severity	2016.2	0.037 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.002; p = 0.936)	0.095 (CI = +/-0.063; p = 0.006)	0.136 (CI = +/-0.065; p = 0.001)	0.988	+3.82%
Severity	2017.1	0.040 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.002; p = 0.818)	0.089 (CI = +/-0.068; p = 0.015)	0.127 (CI = +/-0.073; p = 0.002)	0.987	+4.09%
Severity	2017.2	0.036 (CI = +/-0.021; p = 0.003)	0.000 (CI = +/-0.002; p = 0.982)	0.097 (CI = +/-0.072; p = 0.012)	0.141 (CI = +/-0.080; p = 0.002)	0.986	+3.63%
Frequency	2015.1	-0.006 (CI = +/-0.023; p = 0.586)	0.014 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.127; p = 0.006)	0.058 (CI = +/-0.124; p = 0.337)	0.864	-0.59%
Frequency	2015.2	0.011 (CI = +/-0.019; p = 0.224)	0.016 (CI = +/-0.003; p = 0.000)	-0.241 (CI = +/-0.097; p = 0.000)	0.004 (CI = +/-0.095; p = 0.934)	0.917	+1.14%
Frequency	2016.1	0.012 (CI = +/-0.023; p = 0.270)	0.016 (CI = +/-0.003; p = 0.000)	-0.243 (CI = +/-0.105; p = 0.000)	0.001 (CI = +/-0.105; p = 0.981)	0.913	+1.22%
Frequency	2016.2	0.006 (CI = +/-0.026; p = 0.615)	0.016 (CI = +/-0.004; p = 0.000)	-0.229 (CI = +/-0.111; p = 0.001)	0.020 (CI = +/-0.114; p = 0.718)	0.915	+0.63%
Frequency	2017.1	0.014 (CI = +/-0.030; p = 0.340)	0.016 (CI = +/-0.004; p = 0.000)	-0.246 (CI = +/-0.116; p = 0.001)	-0.004 (CI = +/-0.124; p = 0.939)	0.913	+1.40%
Frequency	2017.2	0.014 (CI = +/-0.036; p = 0.416)	0.016 (CI = +/-0.004; p = 0.000)	-0.246 (CI = +/-0.126; p = 0.001)	-0.005 (CI = +/-0.141; p = 0.940)	0.906	+1.42%

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	2013.2	0.016 (CI = +/-0.027; p = 0.235)	0.253 (CI = +/-0.212; p = 0.022)	0.628	+1.61%
Loss Cost	2014.1	0.010 (CI = +/-0.030; p = 0.475)	0.280 (CI = +/-0.221; p = 0.015)	0.611	+1.05%
Loss Cost	2014.2	0.002 (CI = +/-0.032; p = 0.922)	0.322 (CI = +/-0.224; p = 0.007)	0.603	+0.15%
Loss Cost	2015.1	-0.006 (CI = +/-0.035; p = 0.728)	0.356 (CI = +/-0.233; p = 0.005)	0.594	-0.59%
Loss Cost	2015.2	-0.002 (CI = +/-0.039; p = 0.932)	0.337 (CI = +/-0.249; p = 0.011)	0.598	-0.16%
Loss Cost	2016.1	-0.005 (CI = +/-0.045; p = 0.823)	0.350 (CI = +/-0.268; p = 0.013)	0.583	-0.48%
Loss Cost	2016.2	-0.009 (CI = +/-0.051; p = 0.715)	0.366 (CI = +/-0.289; p = 0.016)	0.567	-0.89%
Loss Cost	2017.1	-0.004 (CI = +/-0.058; p = 0.874)	0.350 (CI = +/-0.312; p = 0.030)	0.565	-0.44%
Loss Cost	2017.2	-0.004 (CI = +/-0.067; p = 0.896)	0.349 (CI = +/-0.338; p = 0.044)	0.548	-0.41%
Severity	2013.2	0.044 (CI = +/-0.005; p = 0.000)	0.172 (CI = +/-0.042; p = 0.000)	0.988	+4.51%
Severity	2014.1	0.045 (CI = +/-0.006; p = 0.000)	0.168 (CI = +/-0.044; p = 0.000)	0.988	+4.59%
Severity	2014.2	0.043 (CI = +/-0.006; p = 0.000)	0.175 (CI = +/-0.045; p = 0.000)	0.987	+4.43%
Severity	2015.1	0.043 (CI = +/-0.007; p = 0.000)	0.176 (CI = +/-0.049; p = 0.000)	0.986	+4.41%
Severity	2015.2	0.042 (CI = +/-0.008; p = 0.000)	0.182 (CI = +/-0.051; p = 0.000)	0.985	+4.26%
Severity	2016.1	0.042 (CI = +/-0.009; p = 0.000)	0.180 (CI = +/-0.055; p = 0.000)	0.983	+4.31%
Severity	2016.2	0.044 (CI = +/-0.010; p = 0.000)	0.172 (CI = +/-0.058; p = 0.000)	0.983	+4.53%
Severity	2017.1	0.047 (CI = +/-0.011; p = 0.000)	0.161 (CI = +/-0.059; p = 0.000)	0.983	+4.84%
Severity	2017.2	0.047 (CI = +/-0.013; p = 0.000)	0.161 (CI = +/-0.064; p = 0.000)	0.981	+4.85%
Frequency	2013.2	-0.028 (CI = +/-0.025; p = 0.029)	0.081 (CI = +/-0.194; p = 0.397)	0.239	-2.77%
Frequency	2014.1	-0.034 (CI = +/-0.027; p = 0.014)	0.112 (CI = +/-0.199; p = 0.253)	0.289	-3.39%
Frequency	2014.2	-0.042 (CI = +/-0.029; p = 0.007)	0.147 (CI = +/-0.204; p = 0.149)	0.340	-4.10%
Frequency	2015.1	-0.049 (CI = +/-0.032; p = 0.004)	0.180 (CI = +/-0.211; p = 0.091)	0.376	-4.79%
Frequency	2015.2	-0.043 (CI = +/-0.035; p = 0.019)	0.155 (CI = +/-0.223; p = 0.162)	0.266	-4.24%
Frequency	2016.1	-0.047 (CI = +/-0.040; p = 0.024)	0.170 (CI = +/-0.240; p = 0.153)	0.245	-4.59%
Frequency	2016.2	-0.053 (CI = +/-0.045; p = 0.024)	0.194 (CI = +/-0.256; p = 0.127)	0.247	-5.19%
Frequency	2017.1	-0.052 (CI = +/-0.052; p = 0.051)	0.188 (CI = +/-0.277; p = 0.168)	0.168	-5.04%
Frequency	2017.2	-0.051 (CI = +/-0.059; p = 0.085)	0.188 (CI = +/-0.300; p = 0.202)	0.107	-5.02%

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	2013.2	0.054 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.163; p = 0.064)	0.799	+5.56%
Loss Cost	2014.1	0.050 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.135 (CI = +/-0.173; p = 0.118)	0.781	+5.16%
Loss Cost	2014.2	0.041 (CI = +/-0.024; p = 0.003)	0.015 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.169; p = 0.269)	0.794	+4.14%
Loss Cost	2015.1	0.032 (CI = +/-0.027; p = 0.023)	0.014 (CI = +/-0.005; p = 0.000)	-0.054 (CI = +/-0.174; p = 0.515)	0.804	+3.27%
Loss Cost	2015.2	0.045 (CI = +/-0.028; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	-0.109 (CI = +/-0.165; p = 0.175)	0.857	+4.65%
Loss Cost	2016.1	0.044 (CI = +/-0.034; p = 0.016)	0.015 (CI = +/-0.005; p = 0.000)	-0.104 (CI = +/-0.189; p = 0.246)	0.851	+4.53%
Loss Cost	2016.2	0.038 (CI = +/-0.043; p = 0.073)	0.015 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.216; p = 0.416)	0.851	+3.90%
Loss Cost	2017.1	0.050 (CI = +/-0.053; p = 0.061)	0.016 (CI = +/-0.006; p = 0.000)	-0.123 (CI = +/-0.246; p = 0.281)	0.860	+5.13%
Loss Cost	2017.2	0.043 (CI = +/-0.070; p = 0.187)	0.015 (CI = +/-0.007; p = 0.001)	-0.102 (CI = +/-0.298; p = 0.447)	0.857	+4.44%
Severity	2013.2	0.045 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.002; p = 0.281)	0.123 (CI = +/-0.051; p = 0.000)	0.981	+4.62%
Severity	2014.1	0.046 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.223)	0.116 (CI = +/-0.054; p = 0.000)	0.980	+4.76%
Severity	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.369)	0.129 (CI = +/-0.054; p = 0.000)	0.980	+4.47%
Severity	2015.1	0.043 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.444)	0.132 (CI = +/-0.060; p = 0.000)	0.977	+4.40%
Severity	2015.2	0.039 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.700)	0.147 (CI = +/-0.061; p = 0.000)	0.977	+4.02%
Severity	2016.1	0.039 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.002; p = 0.757)	0.148 (CI = +/-0.070; p = 0.001)	0.974	+3.98%
Severity	2016.2	0.042 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.002; p = 0.609)	0.138 (CI = +/-0.079; p = 0.003)	0.972	+4.28%
Severity	2017.1	0.048 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.002; p = 0.386)	0.117 (CI = +/-0.086; p = 0.014)	0.973	+4.87%
Severity	2017.2	0.045 (CI = +/-0.025; p = 0.003)	0.001 (CI = +/-0.002; p = 0.515)	0.126 (CI = +/-0.105; p = 0.025)	0.968	+4.61%
Frequency	2013.2	0.009 (CI = +/-0.018; p = 0.313)	0.016 (CI = +/-0.004; p = 0.000)	-0.276 (CI = +/-0.148; p = 0.001)	0.836	+0.91%
Frequency	2014.1	0.004 (CI = +/-0.020; p = 0.691)	0.015 (CI = +/-0.004; p = 0.000)	-0.251 (CI = +/-0.153; p = 0.003)	0.850	+0.39%
Frequency	2014.2	-0.003 (CI = +/-0.022; p = 0.768)	0.014 (CI = +/-0.004; p = 0.000)	-0.219 (CI = +/-0.156; p = 0.010)	0.869	-0.31%
Frequency	2015.1	-0.011 (CI = +/-0.025; p = 0.358)	0.014 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.161; p = 0.027)	0.885	-1.08%
Frequency	2015.2	0.006 (CI = +/-0.020; p = 0.534)	0.015 (CI = +/-0.003; p = 0.000)	-0.255 (CI = +/-0.122; p = 0.001)	0.936	+0.60%
Frequency	2016.1	0.005 (CI = +/-0.025; p = 0.649)	0.015 (CI = +/-0.004; p = 0.000)	-0.253 (CI = +/-0.139; p = 0.002)	0.933	+0.53%
Frequency	2016.2	-0.004 (CI = +/-0.030; p = 0.786)	0.014 (CI = +/-0.004; p = 0.000)	-0.219 (CI = +/-0.150; p = 0.009)	0.941	-0.37%
Frequency	2017.1	0.002 (CI = +/-0.037; p = 0.884)	0.015 (CI = +/-0.004; p = 0.000)	-0.241 (CI = +/-0.174; p = 0.013)	0.938	+0.25%
Frequency	2017.2	-0.002 (CI = +/-0.050; p = 0.941)	0.015 (CI = +/-0.005; p = 0.000)	-0.227 (CI = +/-0.212; p = 0.039)	0.932	-0.16%

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	2013.2	0.056 (CI = +/-0.023; p = 0.000)	-0.024 (CI = +/-0.087; p = 0.548)	0.699	+5.80%
Loss Cost	2014.1	0.051 (CI = +/-0.027; p = 0.002)	-0.036 (CI = +/-0.093; p = 0.409)	0.628	+5.24%
Loss Cost	2014.2	0.042 (CI = +/-0.029; p = 0.010)	-0.019 (CI = +/-0.092; p = 0.640)	0.487	+4.31%
Loss Cost	2015.1	0.030 (CI = +/-0.031; p = 0.055)	-0.041 (CI = +/-0.090; p = 0.317)	0.380	+3.09%
Loss Cost	2015.2	0.048 (CI = +/-0.019; p = 0.001)	-0.068 (CI = +/-0.048; p = 0.014)	0.863	+4.96%
Loss Cost	2016.1	0.040 (CI = +/-0.020; p = 0.004)	-0.080 (CI = +/-0.047; p = 0.007)	0.888	+4.09%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.018)	-0.081 (CI = +/-0.059; p = 0.019)	0.819	+4.16%
Loss Cost	2017.1	0.045 (CI = +/-0.050; p = 0.067)	-0.077 (CI = +/-0.086; p = 0.066)	0.805	+4.56%
Loss Cost	2017.2	0.050 (CI = +/-0.102; p = 0.167)	-0.082 (CI = +/-0.147; p = 0.139)	0.674	+5.16%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.023; p = 0.084)	0.959	+4.71%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.025; p = 0.145)	0.952	+4.80%
Severity	2014.2	0.045 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.026; p = 0.246)	0.940	+4.58%
Severity	2015.1	0.043 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.215)	0.922	+4.42%
Severity	2015.2	0.040 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.031; p = 0.356)	0.894	+4.12%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.015 (CI = +/-0.038; p = 0.341)	0.852	+3.93%
Severity	2016.2	0.044 (CI = +/-0.019; p = 0.003)	-0.022 (CI = +/-0.039; p = 0.195)	0.872	+4.50%
Severity	2017.1	0.050 (CI = +/-0.029; p = 0.011)	-0.014 (CI = +/-0.049; p = 0.418)	0.879	+5.16%
Severity	2017.2	0.052 (CI = +/-0.060; p = 0.065)	-0.015 (CI = +/-0.086; p = 0.521)	0.756	+5.30%
Frequency	2013.2	0.010 (CI = +/-0.023; p = 0.336)	-0.004 (CI = +/-0.086; p = 0.912)	-0.087	+1.05%
Frequency	2014.1	0.004 (CI = +/-0.026; p = 0.723)	-0.018 (CI = +/-0.091; p = 0.669)	-0.172	+0.43%
Frequency	2014.2	-0.003 (CI = +/-0.030; p = 0.845)	-0.005 (CI = +/-0.094; p = 0.902)	-0.241	-0.26%
Frequency	2015.1	-0.013 (CI = +/-0.034; p = 0.400)	-0.024 (CI = +/-0.097; p = 0.579)	-0.126	-1.28%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.196)	-0.055 (CI = +/-0.035; p = 0.008)	0.654	+0.80%
Frequency	2016.1	0.002 (CI = +/-0.014; p = 0.789)	-0.065 (CI = +/-0.032; p = 0.003)	0.799	+0.15%
Frequency	2016.2	-0.003 (CI = +/-0.016; p = 0.602)	-0.059 (CI = +/-0.032; p = 0.007)	0.803	-0.32%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.544)	-0.062 (CI = +/-0.046; p = 0.023)	0.772	-0.58%
Frequency	2017.2	-0.001 (CI = +/-0.052; p = 0.923)	-0.066 (CI = +/-0.075; p = 0.063)	0.756	-0.13%

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	2013.2	0.058 (CI = +/-0.028; p = 0.001)	-0.029 (CI = +/-0.097; p = 0.520)	NA (CI = +/-NA; p = NA)	0.647	+6.02%
Loss Cost	2014.1	0.053 (CI = +/-0.033; p = 0.006)	-0.039 (CI = +/-0.104; p = 0.414)	NA (CI = +/-NA; p = NA)	0.556	+5.43%
Loss Cost	2014.2	0.041 (CI = +/-0.037; p = 0.034)	-0.018 (CI = +/-0.107; p = 0.708)	NA (CI = +/-NA; p = NA)	0.351	+4.21%
Loss Cost	2015.1	0.028 (CI = +/-0.040; p = 0.138)	-0.037 (CI = +/-0.104; p = 0.413)	NA (CI = +/-NA; p = NA)	0.175	+2.85%
Loss Cost	2015.2	0.054 (CI = +/-0.024; p = 0.002)	-0.076 (CI = +/-0.055; p = 0.016)	NA (CI = +/-NA; p = NA)	0.841	+5.53%
Loss Cost	2016.1	0.045 (CI = +/-0.027; p = 0.009)	-0.086 (CI = +/-0.054; p = 0.011)	NA (CI = +/-NA; p = NA)	0.870	+4.62%
Loss Cost	2016.2	0.050 (CI = +/-0.044; p = 0.037)	-0.092 (CI = +/-0.076; p = 0.031)	NA (CI = +/-NA; p = NA)	0.797	+5.14%
Loss Cost	2017.1	0.057 (CI = +/-0.087; p = 0.108)	-0.087 (CI = +/-0.126; p = 0.098)	NA (CI = +/-NA; p = NA)	0.784	+5.81%
Loss Cost	2017.2	0.089 (CI = +/-0.226; p = 0.126)	-0.114 (CI = +/-0.253; p = 0.110)	NA (CI = +/-NA; p = NA)	0.927	+9.29%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.025; p = 0.072)	NA (CI = +/-NA; p = NA)	0.951	+4.84%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.027; p = 0.122)	NA (CI = +/-NA; p = NA)	0.943	+4.95%
Severity	2014.2	0.046 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.030; p = 0.235)	NA (CI = +/-NA; p = NA)	0.923	+4.71%
Severity	2015.1	0.044 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.034; p = 0.225)	NA (CI = +/-NA; p = NA)	0.896	+4.54%
Severity	2015.2	0.041 (CI = +/-0.017; p = 0.002)	-0.013 (CI = +/-0.039; p = 0.422)	NA (CI = +/-NA; p = NA)	0.841	+4.15%
Severity	2016.1	0.039 (CI = +/-0.024; p = 0.011)	-0.015 (CI = +/-0.048; p = 0.421)	NA (CI = +/-NA; p = NA)	0.763	+3.94%
Severity	2016.2	0.048 (CI = +/-0.032; p = 0.017)	-0.027 (CI = +/-0.054; p = 0.213)	NA (CI = +/-NA; p = NA)	0.812	+4.94%
Severity	2017.1	0.057 (CI = +/-0.051; p = 0.042)	-0.020 (CI = +/-0.074; p = 0.371)	NA (CI = +/-NA; p = NA)	0.846	+5.83%
Severity	2017.2	0.069 (CI = +/-0.267; p = 0.187)	-0.030 (CI = +/-0.299; p = 0.420)	NA (CI = +/-NA; p = NA)	0.749	+7.18%
Frequency	2013.2	0.011 (CI = +/-0.028; p = 0.388)	-0.006 (CI = +/-0.097; p = 0.889)	NA (CI = +/-NA; p = NA)	-0.120	+1.13%
Frequency	2014.1	0.005 (CI = +/-0.032; p = 0.751)	-0.018 (CI = +/-0.102; p = 0.689)	NA (CI = +/-NA; p = NA)	-0.208	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.038; p = 0.777)	-0.001 (CI = +/-0.109; p = 0.979)	NA (CI = +/-NA; p = NA)	-0.269	-0.47%
Frequency	2015.1	-0.016 (CI = +/-0.043; p = 0.389)	-0.019 (CI = +/-0.112; p = 0.697)	NA (CI = +/-NA; p = NA)	-0.139	-1.62%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.087)	-0.063 (CI = +/-0.036; p = 0.007)	NA (CI = +/-NA; p = NA)	0.733	+1.32%
Frequency	2016.1	0.006 (CI = +/-0.016; p = 0.311)	-0.071 (CI = +/-0.031; p = 0.003)	NA (CI = +/-NA; p = NA)	0.865	+0.65%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.820)	-0.065 (CI = +/-0.041; p = 0.015)	NA (CI = +/-NA; p = NA)	0.837	+0.19%
Frequency	2017.1	0.000 (CI = +/-0.049; p = 0.990)	-0.067 (CI = +/-0.071; p = 0.055)	NA (CI = +/-NA; p = NA)	0.784	-0.02%
Frequency	2017.2	0.019 (CI = +/-0.041; p = 0.104)	-0.083 (CI = +/-0.045; p = 0.027)	NA (CI = +/-NA; p = NA)	0.995	+1.97%

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	2013.2	0.057 (CI = +/-0.027; p = 0.001)	0.666	+5.89%
Loss Cost	2014.1	0.053 (CI = +/-0.032; p = 0.004)	0.569	+5.43%
Loss Cost	2014.2	0.040 (CI = +/-0.034; p = 0.025)	0.420	+4.10%
Loss Cost	2015.1	0.028 (CI = +/-0.038; p = 0.126)	0.202	+2.85%
Loss Cost	2015.2	0.047 (CI = +/-0.038; p = 0.025)	0.530	+4.77%
Loss Cost	2016.1	0.045 (CI = +/-0.054; p = 0.083)	0.379	+4.62%
Loss Cost	2016.2	0.034 (CI = +/-0.078; p = 0.291)	0.087	+3.49%
Loss Cost	2017.1	0.057 (CI = +/-0.122; p = 0.238)	0.225	+5.81%
Loss Cost	2017.2	0.043 (CI = +/-0.281; p = 0.575)	-0.229	+4.43%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.936	+4.74%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.931	+4.95%
Severity	2014.2	0.045 (CI = +/-0.010; p = 0.000)	0.916	+4.60%
Severity	2015.1	0.044 (CI = +/-0.013; p = 0.000)	0.884	+4.54%
Severity	2015.2	0.039 (CI = +/-0.015; p = 0.001)	0.847	+4.02%
Severity	2016.1	0.039 (CI = +/-0.022; p = 0.006)	0.772	+3.94%
Severity	2016.2	0.044 (CI = +/-0.031; p = 0.017)	0.743	+4.47%
Severity	2017.1	0.057 (CI = +/-0.040; p = 0.020)	0.830	+5.83%
Severity	2017.2	0.057 (CI = +/-0.093; p = 0.118)	0.666	+5.89%
Frequency	2013.2	0.011 (CI = +/-0.026; p = 0.368)	-0.010	+1.10%
Frequency	2014.1	0.005 (CI = +/-0.030; p = 0.738)	-0.097	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.034; p = 0.753)	-0.110	-0.48%
Frequency	2015.1	-0.016 (CI = +/-0.039; p = 0.356)	-0.003	-1.62%
Frequency	2015.2	0.007 (CI = +/-0.030; p = 0.581)	-0.104	+0.72%
Frequency	2016.1	0.006 (CI = +/-0.042; p = 0.709)	-0.164	+0.65%
Frequency	2016.2	-0.009 (CI = +/-0.054; p = 0.654)	-0.181	-0.93%
Frequency	2017.1	0.000 (CI = +/-0.090; p = 0.996)	-0.333	-0.02%
Frequency	2017.2	-0.014 (CI = +/-0.203; p = 0.796)	-0.438	-1.38%

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	0.033 (CI = +/-0.020; p = 0.002)	-0.159 (CI = +/-0.085; p = 0.001)	0.014 (CI = +/-0.007; p = 0.000)	-0.255 (CI = +/-0.187; p = 0.010)	0.549	+3.40%
Loss Cost	2011.2	0.027 (CI = +/-0.020; p = 0.011)	-0.147 (CI = +/-0.083; p = 0.001)	0.013 (CI = +/-0.007; p = 0.001)	-0.213 (CI = +/-0.186; p = 0.027)	0.508	+2.74%
Loss Cost	2012.1	0.020 (CI = +/-0.021; p = 0.062)	-0.160 (CI = +/-0.081; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	-0.171 (CI = +/-0.187; p = 0.072)	0.539	+2.04%
Loss Cost	2012.2	0.016 (CI = +/-0.023; p = 0.171)	-0.152 (CI = +/-0.083; p = 0.001)	0.012 (CI = +/-0.007; p = 0.002)	-0.143 (CI = +/-0.194; p = 0.141)	0.518	+1.58%
Loss Cost	2013.1	0.017 (CI = +/-0.026; p = 0.194)	-0.151 (CI = +/-0.087; p = 0.002)	0.012 (CI = +/-0.007; p = 0.002)	-0.148 (CI = +/-0.208; p = 0.153)	0.511	+1.67%
Loss Cost	2013.2	0.005 (CI = +/-0.025; p = 0.696)	-0.132 (CI = +/-0.079; p = 0.002)	0.011 (CI = +/-0.006; p = 0.002)	-0.081 (CI = +/-0.193; p = 0.393)	0.554	+0.47%
Loss Cost	2014.1	0.009 (CI = +/-0.028; p = 0.512)	-0.126 (CI = +/-0.082; p = 0.004)	0.011 (CI = +/-0.007; p = 0.002)	-0.103 (CI = +/-0.205; p = 0.307)	0.537	+0.88%
Loss Cost	2014.2	0.001 (CI = +/-0.029; p = 0.945)	-0.115 (CI = +/-0.081; p = 0.008)	0.011 (CI = +/-0.007; p = 0.003)	-0.062 (CI = +/-0.209; p = 0.540)	0.556	+0.10%
Loss Cost	2015.1	-0.010 (CI = +/-0.030; p = 0.505)	-0.130 (CI = +/-0.079; p = 0.003)	0.010 (CI = +/-0.006; p = 0.005)	-0.009 (CI = +/-0.207; p = 0.925)	0.625	-0.98%
Loss Cost	2015.2	-0.028 (CI = +/-0.024; p = 0.026)	-0.106 (CI = +/-0.058; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.073 (CI = +/-0.155; p = 0.335)	0.796	-2.71%
Loss Cost	2016.1	-0.022 (CI = +/-0.026; p = 0.088)	-0.099 (CI = +/-0.059; p = 0.003)	0.009 (CI = +/-0.005; p = 0.001)	0.048 (CI = +/-0.160; p = 0.528)	0.772	-2.16%
Loss Cost	2016.2	-0.016 (CI = +/-0.027; p = 0.232)	-0.108 (CI = +/-0.059; p = 0.002)	0.009 (CI = +/-0.004; p = 0.001)	0.024 (CI = +/-0.160; p = 0.752)	0.784	-1.54%
Loss Cost	2017.1	-0.011 (CI = +/-0.029; p = 0.411)	-0.102 (CI = +/-0.062; p = 0.003)	0.009 (CI = +/-0.004; p = 0.001)	0.010 (CI = +/-0.166; p = 0.899)	0.761	-1.13%
Loss Cost	2017.2	-0.012 (CI = +/-0.032; p = 0.437)	-0.101 (CI = +/-0.067; p = 0.006)	0.009 (CI = +/-0.005; p = 0.001)	0.011 (CI = +/-0.175; p = 0.895)	0.756	-1.16%
Severity	2011.1	0.002 (CI = +/-0.018; p = 0.866)	-0.070 (CI = +/-0.079; p = 0.080)	-0.004 (CI = +/-0.007; p = 0.208)	0.073 (CI = +/-0.174; p = 0.393)	0.150	+0.15%
Severity	2011.2	-0.004 (CI = +/-0.019; p = 0.671)	-0.059 (CI = +/-0.078; p = 0.130)	-0.005 (CI = +/-0.006; p = 0.138)	0.109 (CI = +/-0.175; p = 0.210)	0.104	-0.40%
Severity	2012.1	-0.011 (CI = +/-0.020; p = 0.261)	-0.072 (CI = +/-0.075; p = 0.058)	-0.006 (CI = +/-0.006; p = 0.066)	0.152 (CI = +/-0.173; p = 0.081)	0.159	-1.09%
Severity	2012.2	-0.014 (CI = +/-0.022; p = 0.198)	-0.068 (CI = +/-0.078; p = 0.084)	-0.006 (CI = +/-0.006; p = 0.059)	0.170 (CI = +/-0.182; p = 0.066)	0.150	-1.37%
Severity	2013.1	-0.008 (CI = +/-0.023; p = 0.480)	-0.058 (CI = +/-0.078; p = 0.141)	-0.005 (CI = +/-0.006; p = 0.096)	0.136 (CI = +/-0.188; p = 0.147)	0.130	-0.80%
Severity	2013.2	-0.018 (CI = +/-0.023; p = 0.124)	-0.043 (CI = +/-0.073; p = 0.238)	-0.006 (CI = +/-0.006; p = 0.039)	0.191 (CI = +/-0.180; p = 0.038)	0.148	-1.76%
Severity	2014.1	-0.018 (CI = +/-0.026; p = 0.171)	-0.043 (CI = +/-0.077; p = 0.262)	-0.006 (CI = +/-0.006; p = 0.048)	0.191 (CI = +/-0.194; p = 0.053)	0.133	-1.75%
Severity	2014.2	-0.023 (CI = +/-0.028; p = 0.108)	-0.035 (CI = +/-0.079; p = 0.360)	-0.007 (CI = +/-0.006; p = 0.040)	0.218 (CI = +/-0.203; p = 0.037)	0.138	-2.26%
Severity	2015.1	-0.030 (CI = +/-0.031; p = 0.059)	-0.045 (CI = +/-0.081; p = 0.256)	-0.007 (CI = +/-0.006; p = 0.028)	0.252 (CI = +/-0.211; p = 0.022)	0.180	-2.93%
Severity	2015.2	-0.052 (CI = +/-0.018; p = 0.000)	-0.016 (CI = +/-0.043; p = 0.450)	-0.008 (CI = +/-0.003; p = 0.000)	0.352 (CI = +/-0.116; p = 0.000)	0.666	-5.02%
Severity	2016.1	-0.047 (CI = +/-0.019; p = 0.000)	-0.010 (CI = +/-0.044; p = 0.646)	-0.008 (CI = +/-0.003; p = 0.000)	0.332 (CI = +/-0.118; p = 0.000)	0.644	-4.57%
Severity	2016.2	-0.042 (CI = +/-0.020; p = 0.000)	-0.016 (CI = +/-0.044; p = 0.453)	-0.008 (CI = +/-0.003; p = 0.000)	0.315 (CI = +/-0.119; p = 0.000)	0.654	-4.15%
Severity	2017.1	-0.042 (CI = +/-0.022; p = 0.001)	-0.016 (CI = +/-0.047; p = 0.483)	-0.008 (CI = +/-0.003; p = 0.000)	0.315 (CI = +/-0.127; p = 0.000)	0.647	-4.15%
Severity	2017.2	-0.046 (CI = +/-0.023; p = 0.001)	-0.010 (CI = +/-0.049; p = 0.661)	-0.008 (CI = +/-0.003; p = 0.000)	0.323 (CI = +/-0.129; p = 0.000)	0.656	-4.46%
Frequency	2011.1	0.032 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.328 (CI = +/-0.089; p = 0.000)	0.841	+3.25%
Frequency	2011.2	0.031 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.042; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.322 (CI = +/-0.094; p = 0.000)	0.833	+3.15%
Frequency	2012.1	0.031 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.044; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.323 (CI = +/-0.100; p = 0.000)	0.832	+3.17%
Frequency	2012.2	0.029 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.045; p = 0.001)	0.018 (CI = +/-0.004; p = 0.000)	-0.313 (CI = +/-0.105; p = 0.000)	0.828	+2.99%
Frequency	2013.1	0.025 (CI = +/-0.013; p = 0.001)	-0.093 (CI = +/-0.043; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.284 (CI = +/-0.104; p = 0.000)	0.852	+2.49%
Frequency	2013.2	0.022 (CI = +/-0.014; p = 0.003)	-0.090 (CI = +/-0.044; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.272 (CI = +/-0.109; p = 0.000)	0.853	+2.27%
Frequency	2014.1	0.026 (CI = +/-0.015; p = 0.002)	-0.083 (CI = +/-0.045; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.294 (CI = +/-0.112; p = 0.000)	0.860	+2.68%
Frequency	2014.2	0.024 (CI = +/-0.017; p = 0.007)	-0.080 (CI = +/-0.046; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.280 (CI = +/-0.119; p = 0.000)	0.863	+2.41%
Frequency	2015.1	0.020 (CI = +/-0.018; p = 0.033)	-0.085 (CI = +/-0.047; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.261 (CI = +/-0.124; p = 0.000)	0.871	+2.01%
Frequency	2015.2	0.024 (CI = +/-0.020; p = 0.019)	-0.091 (CI = +/-0.048; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.280 (CI = +/-0.128; p = 0.000)	0.878	+2.43%
Frequency	2016.1	0.025 (CI = +/-0.022; p = 0.029)	-0.089 (CI = +/-0.051; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.284 (CI = +/-0.138; p = 0.001)	0.872	+2.53%
Frequency	2016.2	0.027 (CI = +/-0.024; p = 0.033)	-0.092 (CI = +/-0.054; p = 0.003)	0.017 (CI = +/-0.004; p = 0.000)	-0.291 (CI = +/-0.146; p = 0.001)	0.872	+2.73%
Frequency	2017.1	0.031 (CI = +/-0.026; p = 0.024)	-0.086 (CI = +/-0.056; p = 0.006)	0.017 (CI = +/-0.004; p = 0.000)	-0.305 (CI = +/-0.151; p = 0.001)	0.868	+3.15%
Frequency	2017.2	0.034 (CI = +/-0.028; p = 0.023)	-0.091 (CI = +/-0.060; p = 0.006)	0.017 (CI = +/-0.004; p = 0.000)	-0.312 (CI = +/-0.156; p = 0.001)	0.869	+3.45%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.315 (CI = +/-0.209; p = 0.005)	0.227	0.00%
Loss Cost	2011.2	0.241 (CI = +/-0.278; p = 0.086)	0.072	0.00%
Loss Cost	2012.1	0.466 (CI = +/-0.615; p = 0.131)	0.050	0.00%
Loss Cost	2012.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2013.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2013.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2014.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2014.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2015.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2015.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2016.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2016.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2017.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Loss Cost	2017.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2011.1	0.196 (CI = +/-0.145; p = 0.010)	0.187	0.00%
Severity	2011.2	0.162 (CI = +/-0.194; p = 0.098)	0.065	0.00%
Severity	2012.1	0.181 (CI = +/-0.434; p = 0.400)	-0.010	0.00%
Severity	2012.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2013.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2013.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2014.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2014.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2015.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2015.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2016.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2016.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2017.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Severity	2017.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2011.1	0.119 (CI = +/-0.189; p = 0.207)	0.022	0.00%
Frequency	2011.2	0.079 (CI = +/-0.253; p = 0.525)	-0.021	0.00%
Frequency	2012.1	0.285 (CI = +/-0.559; p = 0.304)	0.004	0.00%
Frequency	2012.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2013.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2013.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2014.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2014.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2015.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2015.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2016.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2016.2	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2017.1	NA (CI = +/-NA; p = NA)	0.000	0.00%
Frequency	2017.2	NA (CI = +/-NA; p = NA)	0.000	0.00%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.016 (CI = +/-0.022; p = 0.146)	-0.156 (CI = +/-0.075; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	-0.144 (CI = +/-0.184; p = 0.120)	0.252 (CI = +/-0.184; p = 0.009)	0.648	+1.59%
Loss Cost	2011.2	0.016 (CI = +/-0.022; p = 0.151)	-0.153 (CI = +/-0.078; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	-0.144 (CI = +/-0.188; p = 0.127)	0.228 (CI = +/-0.228; p = 0.050)	0.567	+1.60%
Loss Cost	2012.1	0.016 (CI = +/-0.023; p = 0.171)	-0.152 (CI = +/-0.083; p = 0.001)	0.012 (CI = +/-0.007; p = 0.002)	-0.143 (CI = +/-0.194; p = 0.141)	0.250 (CI = +/-0.482; p = 0.293)	0.542	+1.58%
Loss Cost	2012.2	0.016 (CI = +/-0.023; p = 0.171)	-0.152 (CI = +/-0.083; p = 0.001)	0.012 (CI = +/-0.007; p = 0.002)	-0.143 (CI = +/-0.194; p = 0.141)	NA (CI = +/-NA; p = NA)	0.518	+1.58%
Loss Cost	2013.1	0.017 (CI = +/-0.026; p = 0.194)	-0.151 (CI = +/-0.087; p = 0.002)	0.012 (CI = +/-0.007; p = 0.002)	-0.148 (CI = +/-0.208; p = 0.153)	NA (CI = +/-NA; p = NA)	0.511	+1.67%
Loss Cost	2013.2	0.005 (CI = +/-0.025; p = 0.696)	-0.132 (CI = +/-0.079; p = 0.002)	0.011 (CI = +/-0.006; p = 0.002)	-0.081 (CI = +/-0.193; p = 0.393)	NA (CI = +/-NA; p = NA)	0.554	+0.47%
Loss Cost	2014.1	0.009 (CI = +/-0.028; p = 0.512)	-0.126 (CI = +/-0.082; p = 0.004)	0.011 (CI = +/-0.007; p = 0.002)	-0.103 (CI = +/-0.205; p = 0.307)	NA (CI = +/-NA; p = NA)	0.537	+0.88%
Loss Cost	2014.2	0.001 (CI = +/-0.029; p = 0.945)	-0.115 (CI = +/-0.081; p = 0.008)	0.011 (CI = +/-0.007; p = 0.003)	-0.062 (CI = +/-0.209; p = 0.540)	NA (CI = +/-NA; p = NA)	0.556	+0.10%
Loss Cost	2015.1	-0.010 (CI = +/-0.030; p = 0.505)	-0.130 (CI = +/-0.079; p = 0.003)	0.010 (CI = +/-0.006; p = 0.005)	-0.009 (CI = +/-0.207; p = 0.925)	NA (CI = +/-NA; p = NA)	0.625	-0.98%
Loss Cost	2015.2	-0.028 (CI = +/-0.024; p = 0.026)	-0.106 (CI = +/-0.058; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.073 (CI = +/-0.155; p = 0.335)	NA (CI = +/-NA; p = NA)	0.796	-2.71%
Loss Cost	2016.1	-0.022 (CI = +/-0.026; p = 0.088)	-0.099 (CI = +/-0.059; p = 0.003)	0.009 (CI = +/-0.005; p = 0.001)	0.048 (CI = +/-0.160; p = 0.528)	NA (CI = +/-NA; p = NA)	0.772	-2.16%
Loss Cost	2016.2	-0.016 (CI = +/-0.027; p = 0.232)	-0.108 (CI = +/-0.059; p = 0.002)	0.009 (CI = +/-0.004; p = 0.001)	0.024 (CI = +/-0.160; p = 0.752)	NA (CI = +/-NA; p = NA)	0.784	-1.54%
Loss Cost	2017.1	-0.011 (CI = +/-0.029; p = 0.411)	-0.102 (CI = +/-0.062; p = 0.003)	0.009 (CI = +/-0.004; p = 0.001)	0.010 (CI = +/-0.166; p = 0.899)	NA (CI = +/-NA; p = NA)	0.761	-1.13%
Loss Cost	2017.2	-0.012 (CI = +/-0.032; p = 0.437)	-0.101 (CI = +/-0.067; p = 0.006)	0.009 (CI = +/-0.005; p = 0.001)	0.011 (CI = +/-0.175; p = 0.895)	NA (CI = +/-NA; p = NA)	0.756	-1.16%
Severity	2011.1	-0.014 (CI = +/-0.020; p = 0.159)	-0.067 (CI = +/-0.070; p = 0.062)	-0.006 (CI = +/-0.006; p = 0.048)	0.173 (CI = +/-0.173; p = 0.051)	0.226 (CI = +/-0.172; p = 0.012)	0.321	-1.42%
Severity	2011.2	-0.014 (CI = +/-0.021; p = 0.169)	-0.065 (CI = +/-0.073; p = 0.080)	-0.006 (CI = +/-0.006; p = 0.053)	0.172 (CI = +/-0.177; p = 0.056)	0.210 (CI = +/-0.214; p = 0.054)	0.208	-1.42%
Severity	2012.1	-0.014 (CI = +/-0.022; p = 0.198)	-0.068 (CI = +/-0.078; p = 0.084)	-0.006 (CI = +/-0.006; p = 0.059)	0.170 (CI = +/-0.182; p = 0.066)	0.157 (CI = +/-0.452; p = 0.479)	0.141	-1.37%
Severity	2012.2	-0.014 (CI = +/-0.022; p = 0.198)	-0.068 (CI = +/-0.078; p = 0.084)	-0.006 (CI = +/-0.006; p = 0.059)	0.170 (CI = +/-0.182; p = 0.066)	NA (CI = +/-NA; p = NA)	0.150	-1.37%
Severity	2013.1	-0.008 (CI = +/-0.023; p = 0.480)	-0.058 (CI = +/-0.078; p = 0.141)	-0.005 (CI = +/-0.006; p = 0.096)	0.136 (CI = +/-0.188; p = 0.147)	NA (CI = +/-NA; p = NA)	0.130	-0.80%
Severity	2013.2	-0.018 (CI = +/-0.023; p = 0.124)	-0.043 (CI = +/-0.073; p = 0.238)	-0.006 (CI = +/-0.006; p = 0.039)	0.191 (CI = +/-0.180; p = 0.038)	NA (CI = +/-NA; p = NA)	0.148	-1.76%
Severity	2014.1	-0.018 (CI = +/-0.026; p = 0.171)	-0.043 (CI = +/-0.077; p = 0.262)	-0.006 (CI = +/-0.006; p = 0.048)	0.191 (CI = +/-0.194; p = 0.053)	NA (CI = +/-NA; p = NA)	0.133	-1.75%
Severity	2014.2	-0.023 (CI = +/-0.028; p = 0.108)	-0.035 (CI = +/-0.079; p = 0.360)	-0.007 (CI = +/-0.006; p = 0.040)	0.218 (CI = +/-0.203; p = 0.037)	NA (CI = +/-NA; p = NA)	0.138	-2.26%
Severity	2015.1	-0.030 (CI = +/-0.031; p = 0.059)	-0.045 (CI = +/-0.081; p = 0.256)	-0.007 (CI = +/-0.006; p = 0.028)	0.252 (CI = +/-0.211; p = 0.022)	NA (CI = +/-NA; p = NA)	0.180	-2.93%
Severity	2015.2	-0.052 (CI = +/-0.018; p = 0.000)	-0.016 (CI = +/-0.043; p = 0.450)	-0.008 (CI = +/-0.003; p = 0.000)	0.352 (CI = +/-0.116; p = 0.000)	NA (CI = +/-NA; p = NA)	0.666	-5.02%
Severity	2016.1	-0.047 (CI = +/-0.019; p = 0.000)	-0.010 (CI = +/-0.044; p = 0.646)	-0.008 (CI = +/-0.003; p = 0.000)	0.332 (CI = +/-0.118; p = 0.000)	NA (CI = +/-NA; p = NA)	0.644	-4.57%
Severity	2016.2	-0.042 (CI = +/-0.020; p = 0.000)	-0.016 (CI = +/-0.044; p = 0.453)	-0.008 (CI = +/-0.003; p = 0.000)	0.315 (CI = +/-0.119; p = 0.000)	NA (CI = +/-NA; p = NA)	0.654	-4.15%
Severity	2017.1	-0.042 (CI = +/-0.022; p = 0.001)	-0.016 (CI = +/-0.047; p = 0.483)	-0.008 (CI = +/-0.003; p = 0.000)	0.315 (CI = +/-0.127; p = 0.000)	NA (CI = +/-NA; p = NA)	0.647	-4.15%
Severity	2017.2	-0.046 (CI = +/-0.023; p = 0.001)	-0.010 (CI = +/-0.049; p = 0.661)	-0.008 (CI = +/-0.003; p = 0.000)	0.323 (CI = +/-0.129; p = 0.000)	NA (CI = +/-NA; p = NA)	0.656	-4.46%
Frequency	2011.1	0.030 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.317 (CI = +/-0.101; p = 0.000)	0.026 (CI = +/-0.101; p = 0.593)	0.836	+3.06%
Frequency	2011.2	0.030 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.317 (CI = +/-0.103; p = 0.000)	0.017 (CI = +/-0.125; p = 0.777)	0.827	+3.06%
Frequency	2012.1	0.029 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.045; p = 0.001)	0.018 (CI = +/-0.004; p = 0.000)	-0.313 (CI = +/-0.105; p = 0.000)	0.093 (CI = +/-0.261; p = 0.467)	0.829	+2.99%
Frequency	2012.2	0.029 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.045; p = 0.001)	0.018 (CI = +/-0.004; p = 0.000)	-0.313 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.828	+2.99%
Frequency	2013.1	0.025 (CI = +/-0.013; p = 0.001)	-0.093 (CI = +/-0.043; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.284 (CI = +/-0.104; p = 0.000)	NA (CI = +/-NA; p = NA)	0.852	+2.49%
Frequency	2013.2	0.022 (CI = +/-0.014; p = 0.003)	-0.090 (CI = +/-0.044; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.272 (CI = +/-0.109; p = 0.000)	NA (CI = +/-NA; p = NA)	0.853	+2.27%
Frequency	2014.1	0.026 (CI = +/-0.015; p = 0.002)	-0.083 (CI = +/-0.045; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.294 (CI = +/-0.112; p = 0.000)	NA (CI = +/-NA; p = NA)	0.860	+2.68%
Frequency	2014.2	0.024 (CI = +/-0.017; p = 0.007)	-0.080 (CI = +/-0.046; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.280 (CI = +/-0.119; p = 0.000)	NA (CI = +/-NA; p = NA)	0.863	+2.41%
Frequency	2015.1	0.020 (CI = +/-0.018; p = 0.033)	-0.085 (CI = +/-0.047; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.261 (CI = +/-0.124; p = 0.000)	NA (CI = +/-NA; p = NA)	0.871	+2.01%
Frequency	2015.2	0.024 (CI = +/-0.020; p = 0.019)	-0.091 (CI = +/-0.048; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.280 (CI = +/-0.128; p = 0.000)	NA (CI = +/-NA; p = NA)	0.878	+2.43%
Frequency	2016.1	0.025 (CI = +/-0.022; p = 0.029)	-0.089 (CI = +/-0.051; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.284 (CI = +/-0.138; p = 0.001)	NA (CI = +/-NA; p = NA)	0.872	+2.53%
Frequency	2016.2	0.027 (CI = +/-0.024; p = 0.033)	-0.092 (CI = +/-0.054; p = 0.003)	0.017 (CI = +/-0.004; p = 0.000)	-0.291 (CI = +/-0.146; p = 0.001)	NA (CI = +/-NA; p = NA)	0.872	+2.73%
Frequency	2017.1	0.031 (CI = +/-0.026; p = 0.024)	-0.086 (CI = +/-0.056; p = 0.006)	0.017 (CI = +/-0.004; p = 0.000)	-0.305 (CI = +/-0.151; p = 0.001)	NA (CI = +/-NA; p = NA)	0.868	+3.15%
Frequency	2017.2	0.034 (CI = +/-0.028; p = 0.023)	-0.091 (CI = +/-0.060; p = 0.006)	0.017 (CI = +/-0.004; p = 0.000)	-0.312 (CI = +/-0.156; p = 0.001)	NA (CI = +/-NA; p = NA)	0.869	+3.45%

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	0.010 (CI = +/-0.011; p = 0.067)	-0.164 (CI = +/-0.095; p = 0.002)	0.008 (CI = +/-0.006; p = 0.014)	0.430	+1.03%
Loss Cost	2011.2	0.007 (CI = +/-0.011; p = 0.210)	-0.146 (CI = +/-0.090; p = 0.003)	0.008 (CI = +/-0.006; p = 0.008)	0.418	+0.68%
Loss Cost	2012.1	0.003 (CI = +/-0.011; p = 0.550)	-0.163 (CI = +/-0.085; p = 0.001)	0.008 (CI = +/-0.006; p = 0.005)	0.489	+0.31%
Loss Cost	2012.2	0.001 (CI = +/-0.011; p = 0.899)	-0.152 (CI = +/-0.085; p = 0.001)	0.009 (CI = +/-0.005; p = 0.004)	0.490	+0.07%
Loss Cost	2013.1	0.000 (CI = +/-0.012; p = 0.971)	-0.154 (CI = +/-0.089; p = 0.002)	0.009 (CI = +/-0.006; p = 0.004)	0.484	+0.02%
Loss Cost	2013.2	-0.005 (CI = +/-0.011; p = 0.379)	-0.132 (CI = +/-0.078; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	0.559	-0.46%
Loss Cost	2014.1	-0.004 (CI = +/-0.012; p = 0.513)	-0.128 (CI = +/-0.081; p = 0.004)	0.009 (CI = +/-0.005; p = 0.001)	0.535	-0.37%
Loss Cost	2014.2	-0.007 (CI = +/-0.012; p = 0.235)	-0.115 (CI = +/-0.080; p = 0.007)	0.009 (CI = +/-0.005; p = 0.001)	0.570	-0.69%
Loss Cost	2015.1	-0.011 (CI = +/-0.012; p = 0.067)	-0.130 (CI = +/-0.076; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.645	-1.10%
Loss Cost	2015.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.106 (CI = +/-0.058; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.796	-1.72%
Loss Cost	2016.1	-0.015 (CI = +/-0.010; p = 0.006)	-0.098 (CI = +/-0.058; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.780	-1.46%
Loss Cost	2016.2	-0.012 (CI = +/-0.010; p = 0.026)	-0.108 (CI = +/-0.057; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.797	-1.18%
Loss Cost	2017.1	-0.010 (CI = +/-0.011; p = 0.085)	-0.102 (CI = +/-0.059; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.778	-0.97%
Loss Cost	2017.2	-0.010 (CI = +/-0.013; p = 0.122)	-0.101 (CI = +/-0.064; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	0.775	-0.99%
Severity	2011.1	0.008 (CI = +/-0.009; p = 0.076)	-0.068 (CI = +/-0.078; p = 0.084)	-0.002 (CI = +/-0.005; p = 0.342)	0.158	+0.82%
Severity	2011.2	0.006 (CI = +/-0.009; p = 0.174)	-0.059 (CI = +/-0.078; p = 0.131)	-0.002 (CI = +/-0.005; p = 0.356)	0.081	+0.64%
Severity	2012.1	0.004 (CI = +/-0.010; p = 0.374)	-0.070 (CI = +/-0.079; p = 0.080)	-0.002 (CI = +/-0.005; p = 0.340)	0.078	+0.43%
Severity	2012.2	0.004 (CI = +/-0.011; p = 0.439)	-0.068 (CI = +/-0.082; p = 0.098)	-0.002 (CI = +/-0.005; p = 0.355)	0.049	+0.40%
Severity	2013.1	0.007 (CI = +/-0.011; p = 0.189)	-0.055 (CI = +/-0.080; p = 0.171)	-0.002 (CI = +/-0.005; p = 0.335)	0.080	+0.70%
Severity	2013.2	0.004 (CI = +/-0.011; p = 0.416)	-0.043 (CI = +/-0.079; p = 0.272)	-0.002 (CI = +/-0.005; p = 0.368)	-0.012	+0.44%
Severity	2014.1	0.006 (CI = +/-0.012; p = 0.341)	-0.038 (CI = +/-0.083; p = 0.347)	-0.002 (CI = +/-0.005; p = 0.371)	-0.008	+0.56%
Severity	2014.2	0.005 (CI = +/-0.013; p = 0.437)	-0.035 (CI = +/-0.087; p = 0.403)	-0.002 (CI = +/-0.005; p = 0.398)	-0.048	+0.49%
Severity	2015.1	0.004 (CI = +/-0.014; p = 0.562)	-0.039 (CI = +/-0.091; p = 0.382)	-0.002 (CI = +/-0.005; p = 0.417)	-0.061	+0.40%
Severity	2015.2	-0.002 (CI = +/-0.013; p = 0.736)	-0.016 (CI = +/-0.080; p = 0.685)	-0.001 (CI = +/-0.005; p = 0.522)	-0.134	-0.21%
Severity	2016.1	0.002 (CI = +/-0.013; p = 0.754)	-0.002 (CI = +/-0.077; p = 0.961)	-0.002 (CI = +/-0.004; p = 0.435)	-0.136	+0.20%
Severity	2016.2	0.006 (CI = +/-0.014; p = 0.388)	-0.015 (CI = +/-0.077; p = 0.686)	-0.002 (CI = +/-0.004; p = 0.304)	-0.069	+0.58%
Severity	2017.1	0.008 (CI = +/-0.016; p = 0.306)	-0.009 (CI = +/-0.081; p = 0.808)	-0.002 (CI = +/-0.004; p = 0.287)	-0.053	+0.77%
Severity	2017.2	0.007 (CI = +/-0.018; p = 0.399)	-0.008 (CI = +/-0.087; p = 0.850)	-0.002 (CI = +/-0.005; p = 0.330)	-0.104	+0.72%
Frequency	2011.1	0.002 (CI = +/-0.008; p = 0.608)	-0.095 (CI = +/-0.072; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	0.496	+0.21%
Frequency	2011.2	0.000 (CI = +/-0.009; p = 0.936)	-0.086 (CI = +/-0.072; p = 0.020)	0.011 (CI = +/-0.005; p = 0.000)	0.508	+0.03%
Frequency	2012.1	-0.001 (CI = +/-0.009; p = 0.792)	-0.094 (CI = +/-0.073; p = 0.014)	0.011 (CI = +/-0.005; p = 0.000)	0.528	-0.12%
Frequency	2012.2	-0.003 (CI = +/-0.009; p = 0.466)	-0.083 (CI = +/-0.072; p = 0.025)	0.011 (CI = +/-0.005; p = 0.000)	0.553	-0.33%
Frequency	2013.1	-0.007 (CI = +/-0.009; p = 0.130)	-0.099 (CI = +/-0.067; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	0.639	-0.68%
Frequency	2013.2	-0.009 (CI = +/-0.009; p = 0.053)	-0.089 (CI = +/-0.066; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	0.670	-0.90%
Frequency	2014.1	-0.009 (CI = +/-0.010; p = 0.067)	-0.090 (CI = +/-0.070; p = 0.014)	0.011 (CI = +/-0.004; p = 0.000)	0.658	-0.93%
Frequency	2014.2	-0.012 (CI = +/-0.010; p = 0.026)	-0.080 (CI = +/-0.069; p = 0.026)	0.011 (CI = +/-0.004; p = 0.000)	0.692	-1.18%
Frequency	2015.1	-0.015 (CI = +/-0.010; p = 0.007)	-0.092 (CI = +/-0.067; p = 0.010)	0.011 (CI = +/-0.004; p = 0.000)	0.736	-1.49%
Frequency	2015.2	-0.015 (CI = +/-0.012; p = 0.013)	-0.091 (CI = +/-0.071; p = 0.015)	0.011 (CI = +/-0.004; p = 0.000)	0.731	-1.51%
Frequency	2016.1	-0.017 (CI = +/-0.013; p = 0.013)	-0.096 (CI = +/-0.074; p = 0.014)	0.012 (CI = +/-0.004; p = 0.000)	0.727	-1.66%
Frequency	2016.2	-0.018 (CI = +/-0.014; p = 0.018)	-0.093 (CI = +/-0.079; p = 0.024)	0.012 (CI = +/-0.004; p = 0.000)	0.724	-1.75%
Frequency	2017.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.092 (CI = +/-0.084; p = 0.034)	0.012 (CI = +/-0.005; p = 0.000)	0.698	-1.73%
Frequency	2017.2	-0.017 (CI = +/-0.019; p = 0.068)	-0.094 (CI = +/-0.091; p = 0.045)	0.012 (CI = +/-0.005; p = 0.000)	0.688	-1.70%

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	0.009 (CI = +/-0.014; p = 0.208)	0.022	+0.90%
Loss Cost	2011.2	0.004 (CI = +/-0.014; p = 0.538)	-0.022	+0.43%
Loss Cost	2012.1	0.002 (CI = +/-0.015; p = 0.785)	-0.035	+0.20%
Loss Cost	2012.2	-0.002 (CI = +/-0.015; p = 0.827)	-0.038	-0.16%
Loss Cost	2013.1	-0.001 (CI = +/-0.017; p = 0.942)	-0.041	-0.06%
Loss Cost	2013.2	-0.007 (CI = +/-0.016; p = 0.399)	-0.011	-0.67%
Loss Cost	2014.1	-0.004 (CI = +/-0.017; p = 0.625)	-0.034	-0.41%
Loss Cost	2014.2	-0.008 (CI = +/-0.018; p = 0.349)	-0.004	-0.83%
Loss Cost	2015.1	-0.010 (CI = +/-0.020; p = 0.292)	0.008	-1.01%
Loss Cost	2015.2	-0.017 (CI = +/-0.020; p = 0.080)	0.108	-1.71%
Loss Cost	2016.1	-0.012 (CI = +/-0.021; p = 0.232)	0.027	-1.20%
Loss Cost	2016.2	-0.009 (CI = +/-0.023; p = 0.399)	-0.014	-0.92%
Loss Cost	2017.1	-0.003 (CI = +/-0.024; p = 0.765)	-0.056	-0.34%
Loss Cost	2017.2	-0.003 (CI = +/-0.027; p = 0.822)	-0.063	-0.29%
Severity	2011.1	0.009 (CI = +/-0.009; p = 0.046)	0.104	+0.94%
Severity	2011.2	0.007 (CI = +/-0.009; p = 0.134)	0.047	+0.71%
Severity	2012.1	0.006 (CI = +/-0.010; p = 0.264)	0.011	+0.55%
Severity	2012.2	0.005 (CI = +/-0.011; p = 0.377)	-0.007	+0.47%
Severity	2013.1	0.008 (CI = +/-0.011; p = 0.131)	0.055	+0.81%
Severity	2013.2	0.005 (CI = +/-0.011; p = 0.361)	-0.006	+0.49%
Severity	2014.1	0.006 (CI = +/-0.012; p = 0.267)	0.013	+0.64%
Severity	2014.2	0.005 (CI = +/-0.013; p = 0.399)	-0.012	+0.52%
Severity	2015.1	0.005 (CI = +/-0.014; p = 0.491)	-0.025	+0.47%
Severity	2015.2	-0.002 (CI = +/-0.012; p = 0.724)	-0.046	-0.21%
Severity	2016.1	0.002 (CI = +/-0.013; p = 0.763)	-0.050	+0.18%
Severity	2016.2	0.005 (CI = +/-0.013; p = 0.420)	-0.018	+0.52%
Severity	2017.1	0.007 (CI = +/-0.015; p = 0.344)	-0.003	+0.68%
Severity	2017.2	0.006 (CI = +/-0.017; p = 0.488)	-0.032	+0.56%
Frequency	2011.1	0.000 (CI = +/-0.012; p = 0.939)	-0.035	-0.04%
Frequency	2011.2	-0.003 (CI = +/-0.012; p = 0.638)	-0.028	-0.28%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.585)	-0.026	-0.35%
Frequency	2012.2	-0.006 (CI = +/-0.014; p = 0.353)	-0.004	-0.63%
Frequency	2013.1	-0.009 (CI = +/-0.015; p = 0.229)	0.020	-0.86%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.132)	0.056	-1.15%
Frequency	2014.1	-0.010 (CI = +/-0.017; p = 0.204)	0.030	-1.04%
Frequency	2014.2	-0.014 (CI = +/-0.018; p = 0.128)	0.064	-1.34%
Frequency	2015.1	-0.015 (CI = +/-0.019; p = 0.127)	0.068	-1.47%
Frequency	2015.2	-0.015 (CI = +/-0.021; p = 0.155)	0.056	-1.51%
Frequency	2016.1	-0.014 (CI = +/-0.024; p = 0.233)	0.027	-1.39%
Frequency	2016.2	-0.015 (CI = +/-0.026; p = 0.264)	0.018	-1.44%
Frequency	2017.1	-0.010 (CI = +/-0.029; p = 0.466)	-0.027	-1.02%
Frequency	2017.2	-0.009 (CI = +/-0.033; p = 0.590)	-0.046	-0.85%

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	0.012 (CI = +/-0.013; p = 0.077)	0.010 (CI = +/-0.008; p = 0.015)	0.187	+1.19%
Loss Cost	2011.2	0.007 (CI = +/-0.013; p = 0.260)	0.010 (CI = +/-0.007; p = 0.009)	0.190	+0.71%
Loss Cost	2012.1	0.005 (CI = +/-0.013; p = 0.467)	0.010 (CI = +/-0.007; p = 0.008)	0.192	+0.48%
Loss Cost	2012.2	0.001 (CI = +/-0.013; p = 0.875)	0.010 (CI = +/-0.007; p = 0.006)	0.220	+0.10%
Loss Cost	2013.1	0.002 (CI = +/-0.014; p = 0.788)	0.010 (CI = +/-0.007; p = 0.007)	0.216	+0.19%
Loss Cost	2013.2	-0.004 (CI = +/-0.013; p = 0.499)	0.010 (CI = +/-0.006; p = 0.002)	0.330	-0.44%
Loss Cost	2014.1	-0.002 (CI = +/-0.014; p = 0.749)	0.010 (CI = +/-0.006; p = 0.002)	0.318	-0.22%
Loss Cost	2014.2	-0.007 (CI = +/-0.014; p = 0.323)	0.010 (CI = +/-0.006; p = 0.001)	0.396	-0.68%
Loss Cost	2015.1	-0.009 (CI = +/-0.015; p = 0.210)	0.010 (CI = +/-0.006; p = 0.001)	0.422	-0.93%
Loss Cost	2015.2	-0.017 (CI = +/-0.013; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.637	-1.72%
Loss Cost	2016.1	-0.013 (CI = +/-0.013; p = 0.042)	0.011 (CI = +/-0.004; p = 0.000)	0.626	-1.33%
Loss Cost	2016.2	-0.012 (CI = +/-0.014; p = 0.091)	0.011 (CI = +/-0.004; p = 0.000)	0.603	-1.21%
Loss Cost	2017.1	-0.008 (CI = +/-0.015; p = 0.267)	0.010 (CI = +/-0.004; p = 0.000)	0.590	-0.82%
Loss Cost	2017.2	-0.011 (CI = +/-0.017; p = 0.202)	0.010 (CI = +/-0.004; p = 0.000)	0.600	-1.06%
Severity	2011.1	0.009 (CI = +/-0.009; p = 0.066)	-0.002 (CI = +/-0.005; p = 0.478)	0.088	+0.88%
Severity	2011.2	0.007 (CI = +/-0.010; p = 0.175)	-0.002 (CI = +/-0.005; p = 0.475)	0.030	+0.66%
Severity	2012.1	0.005 (CI = +/-0.010; p = 0.321)	-0.002 (CI = +/-0.005; p = 0.483)	-0.008	+0.50%
Severity	2012.2	0.004 (CI = +/-0.011; p = 0.439)	-0.002 (CI = +/-0.005; p = 0.496)	-0.029	+0.42%
Severity	2013.1	0.008 (CI = +/-0.011; p = 0.161)	-0.002 (CI = +/-0.005; p = 0.439)	0.040	+0.76%
Severity	2013.2	0.004 (CI = +/-0.011; p = 0.409)	-0.002 (CI = +/-0.005; p = 0.453)	-0.024	+0.45%
Severity	2014.1	0.006 (CI = +/-0.012; p = 0.300)	-0.002 (CI = +/-0.005; p = 0.437)	-0.004	+0.60%
Severity	2014.2	0.005 (CI = +/-0.013; p = 0.429)	-0.002 (CI = +/-0.005; p = 0.462)	-0.033	+0.50%
Severity	2015.1	0.005 (CI = +/-0.014; p = 0.510)	-0.002 (CI = +/-0.005; p = 0.482)	-0.050	+0.45%
Severity	2015.2	-0.002 (CI = +/-0.013; p = 0.730)	-0.001 (CI = +/-0.004; p = 0.550)	-0.081	-0.21%
Severity	2016.1	0.002 (CI = +/-0.013; p = 0.742)	-0.002 (CI = +/-0.004; p = 0.420)	-0.069	+0.20%
Severity	2016.2	0.006 (CI = +/-0.013; p = 0.377)	-0.002 (CI = +/-0.004; p = 0.316)	-0.014	+0.58%
Severity	2017.1	0.008 (CI = +/-0.015; p = 0.280)	-0.002 (CI = +/-0.004; p = 0.281)	0.013	+0.79%
Severity	2017.2	0.007 (CI = +/-0.017; p = 0.385)	-0.002 (CI = +/-0.004; p = 0.321)	-0.028	+0.72%
Frequency	2011.1	0.003 (CI = +/-0.009; p = 0.513)	0.011 (CI = +/-0.005; p = 0.000)	0.376	+0.30%
Frequency	2011.2	0.001 (CI = +/-0.009; p = 0.904)	0.012 (CI = +/-0.005; p = 0.000)	0.410	+0.06%
Frequency	2012.1	0.000 (CI = +/-0.010; p = 0.963)	0.012 (CI = +/-0.005; p = 0.000)	0.414	-0.02%
Frequency	2012.2	-0.003 (CI = +/-0.010; p = 0.530)	0.012 (CI = +/-0.005; p = 0.000)	0.465	-0.31%
Frequency	2013.1	-0.006 (CI = +/-0.010; p = 0.269)	0.012 (CI = +/-0.005; p = 0.000)	0.508	-0.57%
Frequency	2013.2	-0.009 (CI = +/-0.010; p = 0.093)	0.012 (CI = +/-0.005; p = 0.000)	0.568	-0.88%
Frequency	2014.1	-0.008 (CI = +/-0.011; p = 0.147)	0.012 (CI = +/-0.005; p = 0.000)	0.555	-0.82%
Frequency	2014.2	-0.012 (CI = +/-0.011; p = 0.044)	0.012 (CI = +/-0.004; p = 0.000)	0.617	-1.17%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.028)	0.012 (CI = +/-0.005; p = 0.000)	0.635	-1.38%
Frequency	2015.2	-0.015 (CI = +/-0.013; p = 0.028)	0.012 (CI = +/-0.005; p = 0.000)	0.636	-1.51%
Frequency	2016.1	-0.015 (CI = +/-0.015; p = 0.043)	0.012 (CI = +/-0.005; p = 0.000)	0.622	-1.53%
Frequency	2016.2	-0.018 (CI = +/-0.016; p = 0.034)	0.013 (CI = +/-0.005; p = 0.000)	0.633	-1.77%
Frequency	2017.1	-0.016 (CI = +/-0.018; p = 0.081)	0.012 (CI = +/-0.005; p = 0.000)	0.607	-1.60%
Frequency	2017.2	-0.018 (CI = +/-0.021; p = 0.088)	0.013 (CI = +/-0.005; p = 0.000)	0.601	-1.77%

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	0.011 (CI = +/-0.020; p = 0.275)	-0.180 (CI = +/-0.106; p = 0.002)	-0.037 (CI = +/-0.190; p = 0.688)	0.284	+1.09%
Loss Cost	2011.2	0.004 (CI = +/-0.021; p = 0.680)	-0.162 (CI = +/-0.103; p = 0.003)	0.001 (CI = +/-0.187; p = 0.992)	0.223	+0.42%
Loss Cost	2012.1	-0.003 (CI = +/-0.021; p = 0.781)	-0.179 (CI = +/-0.100; p = 0.001)	0.037 (CI = +/-0.181; p = 0.676)	0.292	-0.29%
Loss Cost	2012.2	-0.008 (CI = +/-0.022; p = 0.462)	-0.166 (CI = +/-0.101; p = 0.002)	0.065 (CI = +/-0.185; p = 0.473)	0.275	-0.81%
Loss Cost	2013.1	-0.010 (CI = +/-0.025; p = 0.420)	-0.170 (CI = +/-0.105; p = 0.003)	0.073 (CI = +/-0.194; p = 0.443)	0.269	-0.97%
Loss Cost	2013.2	-0.021 (CI = +/-0.024; p = 0.085)	-0.146 (CI = +/-0.096; p = 0.005)	0.129 (CI = +/-0.181; p = 0.154)	0.318	-2.07%
Loss Cost	2014.1	-0.021 (CI = +/-0.027; p = 0.125)	-0.145 (CI = +/-0.101; p = 0.007)	0.127 (CI = +/-0.191; p = 0.182)	0.274	-2.03%
Loss Cost	2014.2	-0.029 (CI = +/-0.028; p = 0.047)	-0.129 (CI = +/-0.100; p = 0.014)	0.164 (CI = +/-0.193; p = 0.091)	0.310	-2.84%
Loss Cost	2015.1	-0.039 (CI = +/-0.029; p = 0.010)	-0.147 (CI = +/-0.096; p = 0.005)	0.207 (CI = +/-0.186; p = 0.031)	0.428	-3.86%
Loss Cost	2015.2	-0.056 (CI = +/-0.025; p = 0.000)	-0.120 (CI = +/-0.079; p = 0.005)	0.274 (CI = +/-0.156; p = 0.002)	0.613	-5.42%
Loss Cost	2016.1	-0.053 (CI = +/-0.028; p = 0.001)	-0.116 (CI = +/-0.083; p = 0.009)	0.266 (CI = +/-0.165; p = 0.004)	0.532	-5.20%
Loss Cost	2016.2	-0.048 (CI = +/-0.032; p = 0.005)	-0.124 (CI = +/-0.087; p = 0.008)	0.248 (CI = +/-0.174; p = 0.008)	0.517	-4.72%
Loss Cost	2017.1	-0.046 (CI = +/-0.036; p = 0.015)	-0.120 (CI = +/-0.093; p = 0.015)	0.240 (CI = +/-0.185; p = 0.015)	0.443	-4.47%
Loss Cost	2017.2	-0.045 (CI = +/-0.041; p = 0.033)	-0.122 (CI = +/-0.100; p = 0.021)	0.237 (CI = +/-0.199; p = 0.024)	0.435	-4.37%
Severity	2011.1	0.008 (CI = +/-0.015; p = 0.269)	-0.063 (CI = +/-0.079; p = 0.110)	0.009 (CI = +/-0.141; p = 0.901)	0.128	+0.82%
Severity	2011.2	0.004 (CI = +/-0.016; p = 0.573)	-0.053 (CI = +/-0.079; p = 0.178)	0.031 (CI = +/-0.143; p = 0.662)	0.056	+0.44%
Severity	2012.1	0.000 (CI = +/-0.017; p = 0.990)	-0.063 (CI = +/-0.079; p = 0.109)	0.053 (CI = +/-0.143; p = 0.454)	0.064	+0.01%
Severity	2012.2	-0.001 (CI = +/-0.018; p = 0.884)	-0.060 (CI = +/-0.082; p = 0.142)	0.060 (CI = +/-0.150; p = 0.417)	0.041	-0.13%
Severity	2013.1	0.004 (CI = +/-0.019; p = 0.665)	-0.049 (CI = +/-0.081; p = 0.224)	0.035 (CI = +/-0.150; p = 0.636)	0.049	+0.40%
Severity	2013.2	-0.003 (CI = +/-0.020; p = 0.784)	-0.035 (CI = +/-0.079; p = 0.372)	0.068 (CI = +/-0.148; p = 0.352)	-0.009	-0.26%
Severity	2014.1	-0.001 (CI = +/-0.022; p = 0.917)	-0.032 (CI = +/-0.082; p = 0.431)	0.061 (CI = +/-0.156; p = 0.424)	-0.016	-0.11%
Severity	2014.2	-0.004 (CI = +/-0.024; p = 0.732)	-0.026 (CI = +/-0.086; p = 0.531)	0.074 (CI = +/-0.165; p = 0.358)	-0.040	-0.40%
Severity	2015.1	-0.007 (CI = +/-0.027; p = 0.576)	-0.032 (CI = +/-0.089; p = 0.466)	0.087 (CI = +/-0.173; p = 0.304)	-0.037	-0.72%
Severity	2015.2	-0.024 (CI = +/-0.022; p = 0.035)	-0.003 (CI = +/-0.069; p = 0.924)	0.156 (CI = +/-0.135; p = 0.027)	0.137	-2.37%
Severity	2016.1	-0.018 (CI = +/-0.024; p = 0.122)	0.006 (CI = +/-0.069; p = 0.862)	0.136 (CI = +/-0.137; p = 0.053)	0.072	-1.81%
Severity	2016.2	-0.013 (CI = +/-0.026; p = 0.292)	-0.002 (CI = +/-0.072; p = 0.960)	0.118 (CI = +/-0.144; p = 0.101)	0.045	-1.33%
Severity	2017.1	-0.012 (CI = +/-0.030; p = 0.383)	0.000 (CI = +/-0.077; p = 0.995)	0.115 (CI = +/-0.154; p = 0.131)	0.033	-1.24%
Severity	2017.2	-0.017 (CI = +/-0.033; p = 0.275)	0.007 (CI = +/-0.081; p = 0.852)	0.130 (CI = +/-0.162; p = 0.106)	0.034	-1.72%
Frequency	2011.1	0.003 (CI = +/-0.018; p = 0.763)	-0.116 (CI = +/-0.095; p = 0.018)	-0.046 (CI = +/-0.170; p = 0.582)	0.110	+0.27%
Frequency	2011.2	0.000 (CI = +/-0.019; p = 0.984)	-0.109 (CI = +/-0.097; p = 0.030)	-0.030 (CI = +/-0.176; p = 0.730)	0.084	-0.02%
Frequency	2012.1	-0.003 (CI = +/-0.021; p = 0.773)	-0.115 (CI = +/-0.100; p = 0.025)	-0.015 (CI = +/-0.182; p = 0.862)	0.101	-0.30%
Frequency	2012.2	-0.007 (CI = +/-0.023; p = 0.542)	-0.106 (CI = +/-0.102; p = 0.043)	0.005 (CI = +/-0.188; p = 0.956)	0.093	-0.68%
Frequency	2013.1	-0.014 (CI = +/-0.024; p = 0.240)	-0.121 (CI = +/-0.101; p = 0.021)	0.038 (CI = +/-0.187; p = 0.673)	0.175	-1.37%
Frequency	2013.2	-0.018 (CI = +/-0.026; p = 0.155)	-0.111 (CI = +/-0.103; p = 0.036)	0.061 (CI = +/-0.194; p = 0.521)	0.189	-1.81%
Frequency	2014.1	-0.019 (CI = +/-0.029; p = 0.173)	-0.113 (CI = +/-0.108; p = 0.041)	0.066 (CI = +/-0.205; p = 0.510)	0.160	-1.92%
Frequency	2014.2	-0.025 (CI = +/-0.032; p = 0.117)	-0.103 (CI = +/-0.112; p = 0.068)	0.090 (CI = +/-0.215; p = 0.390)	0.178	-2.44%
Frequency	2015.1	-0.032 (CI = +/-0.034; p = 0.063)	-0.116 (CI = +/-0.113; p = 0.046)	0.119 (CI = +/-0.220; p = 0.269)	0.229	-3.16%
Frequency	2015.2	-0.032 (CI = +/-0.039; p = 0.101)	-0.116 (CI = +/-0.120; p = 0.057)	0.118 (CI = +/-0.236; p = 0.307)	0.214	-3.12%
Frequency	2016.1	-0.035 (CI = +/-0.043; p = 0.104)	-0.122 (CI = +/-0.127; p = 0.059)	0.130 (CI = +/-0.251; p = 0.287)	0.189	-3.46%
Frequency	2016.2	-0.035 (CI = +/-0.049; p = 0.151)	-0.122 (CI = +/-0.135; p = 0.074)	0.130 (CI = +/-0.271; p = 0.324)	0.176	-3.44%
Frequency	2017.1	-0.033 (CI = +/-0.056; p = 0.219)	-0.120 (CI = +/-0.144; p = 0.097)	0.125 (CI = +/-0.289; p = 0.370)	0.098	-3.28%
Frequency	2017.2	-0.027 (CI = +/-0.063; p = 0.363)	-0.129 (CI = +/-0.154; p = 0.094)	0.107 (CI = +/-0.308; p = 0.468)	0.086	-2.70%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.001 (CI = +/-0.010; p = 0.876)	-0.157 (CI = +/-0.077; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.315 (CI = +/-0.170; p = 0.001)	0.626	+0.08%
Loss Cost	2011.2	0.001 (CI = +/-0.011; p = 0.867)	-0.154 (CI = +/-0.080; p = 0.001)	0.008 (CI = +/-0.005; p = 0.003)	0.291 (CI = +/-0.218; p = 0.011)	0.540	+0.09%
Loss Cost	2012.1	0.001 (CI = +/-0.011; p = 0.899)	-0.152 (CI = +/-0.085; p = 0.001)	0.009 (CI = +/-0.005; p = 0.004)	0.347 (CI = +/-0.475; p = 0.144)	0.515	+0.07%
Loss Cost	2012.2	0.001 (CI = +/-0.011; p = 0.899)	-0.152 (CI = +/-0.085; p = 0.001)	0.009 (CI = +/-0.005; p = 0.004)	NA (CI = +/-NA; p = NA)	0.490	+0.07%
Loss Cost	2013.1	0.000 (CI = +/-0.012; p = 0.971)	-0.154 (CI = +/-0.089; p = 0.002)	0.009 (CI = +/-0.006; p = 0.004)	NA (CI = +/-NA; p = NA)	0.484	+0.02%
Loss Cost	2013.2	-0.005 (CI = +/-0.011; p = 0.379)	-0.132 (CI = +/-0.078; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.559	-0.46%
Loss Cost	2014.1	-0.004 (CI = +/-0.012; p = 0.513)	-0.128 (CI = +/-0.081; p = 0.004)	0.009 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.535	-0.37%
Loss Cost	2014.2	-0.007 (CI = +/-0.012; p = 0.235)	-0.115 (CI = +/-0.080; p = 0.007)	0.009 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.570	-0.69%
Loss Cost	2015.1	-0.011 (CI = +/-0.012; p = 0.067)	-0.130 (CI = +/-0.076; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.645	-1.10%
Loss Cost	2015.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.106 (CI = +/-0.058; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.796	-1.72%
Loss Cost	2016.1	-0.015 (CI = +/-0.010; p = 0.006)	-0.098 (CI = +/-0.058; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.780	-1.46%
Loss Cost	2016.2	-0.012 (CI = +/-0.010; p = 0.026)	-0.108 (CI = +/-0.057; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.797	-1.18%
Loss Cost	2017.1	-0.010 (CI = +/-0.011; p = 0.085)	-0.102 (CI = +/-0.059; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.778	-0.97%
Loss Cost	2017.2	-0.010 (CI = +/-0.013; p = 0.122)	-0.101 (CI = +/-0.064; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.775	-0.99%
Severity	2011.1	0.004 (CI = +/-0.010; p = 0.460)	-0.065 (CI = +/-0.075; p = 0.084)	-0.002 (CI = +/-0.005; p = 0.345)	0.150 (CI = +/-0.164; p = 0.071)	0.233	+0.36%
Severity	2011.2	0.004 (CI = +/-0.010; p = 0.463)	-0.063 (CI = +/-0.078; p = 0.105)	-0.002 (CI = +/-0.005; p = 0.357)	0.134 (CI = +/-0.211; p = 0.202)	0.107	+0.37%
Severity	2012.1	0.004 (CI = +/-0.011; p = 0.439)	-0.068 (CI = +/-0.082; p = 0.098)	-0.002 (CI = +/-0.005; p = 0.355)	0.042 (CI = +/-0.458; p = 0.853)	0.039	+0.40%
Severity	2012.2	0.004 (CI = +/-0.011; p = 0.439)	-0.068 (CI = +/-0.082; p = 0.098)	-0.002 (CI = +/-0.005; p = 0.355)	NA (CI = +/-NA; p = NA)	0.049	+0.40%
Severity	2013.1	0.007 (CI = +/-0.011; p = 0.189)	-0.055 (CI = +/-0.080; p = 0.171)	-0.002 (CI = +/-0.005; p = 0.335)	NA (CI = +/-NA; p = NA)	0.080	+0.70%
Severity	2013.2	0.004 (CI = +/-0.011; p = 0.416)	-0.043 (CI = +/-0.079; p = 0.272)	-0.002 (CI = +/-0.005; p = 0.368)	NA (CI = +/-NA; p = NA)	-0.012	+0.44%
Severity	2014.1	0.006 (CI = +/-0.012; p = 0.341)	-0.038 (CI = +/-0.083; p = 0.347)	-0.002 (CI = +/-0.005; p = 0.371)	NA (CI = +/-NA; p = NA)	-0.008	+0.56%
Severity	2014.2	0.005 (CI = +/-0.013; p = 0.437)	-0.035 (CI = +/-0.087; p = 0.403)	-0.002 (CI = +/-0.005; p = 0.398)	NA (CI = +/-NA; p = NA)	-0.048	+0.49%
Severity	2015.1	0.004 (CI = +/-0.014; p = 0.562)	-0.039 (CI = +/-0.091; p = 0.382)	-0.002 (CI = +/-0.005; p = 0.417)	NA (CI = +/-NA; p = NA)	-0.061	+0.40%
Severity	2015.2	-0.002 (CI = +/-0.013; p = 0.736)	-0.016 (CI = +/-0.080; p = 0.685)	-0.001 (CI = +/-0.005; p = 0.522)	NA (CI = +/-NA; p = NA)	-0.134	-0.21%
Severity	2016.1	0.002 (CI = +/-0.013; p = 0.754)	-0.002 (CI = +/-0.077; p = 0.961)	-0.002 (CI = +/-0.004; p = 0.435)	NA (CI = +/-NA; p = NA)	-0.136	+0.20%
Severity	2016.2	0.006 (CI = +/-0.014; p = 0.388)	-0.015 (CI = +/-0.077; p = 0.686)	-0.002 (CI = +/-0.004; p = 0.304)	NA (CI = +/-NA; p = NA)	-0.069	+0.58%
Severity	2017.1	0.008 (CI = +/-0.016; p = 0.306)	-0.009 (CI = +/-0.081; p = 0.808)	-0.002 (CI = +/-0.004; p = 0.287)	NA (CI = +/-NA; p = NA)	-0.053	+0.77%
Severity	2017.2	0.007 (CI = +/-0.018; p = 0.399)	-0.008 (CI = +/-0.087; p = 0.850)	-0.002 (CI = +/-0.005; p = 0.330)	NA (CI = +/-NA; p = NA)	-0.104	+0.72%
Frequency	2011.1	-0.003 (CI = +/-0.009; p = 0.517)	-0.092 (CI = +/-0.067; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.165 (CI = +/-0.146; p = 0.029)	0.569	-0.28%
Frequency	2011.2	-0.003 (CI = +/-0.009; p = 0.529)	-0.091 (CI = +/-0.069; p = 0.012)	0.011 (CI = +/-0.005; p = 0.000)	0.157 (CI = +/-0.188; p = 0.098)	0.543	-0.28%
Frequency	2012.1	-0.003 (CI = +/-0.009; p = 0.466)	-0.083 (CI = +/-0.072; p = 0.025)	0.011 (CI = +/-0.005; p = 0.000)	0.306 (CI = +/-0.405; p = 0.132)	0.554	-0.33%
Frequency	2012.2	-0.003 (CI = +/-0.009; p = 0.466)	-0.083 (CI = +/-0.072; p = 0.025)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.553	-0.33%
Frequency	2013.1	-0.007 (CI = +/-0.009; p = 0.130)	-0.099 (CI = +/-0.067; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.639	-0.68%
Frequency	2013.2	-0.009 (CI = +/-0.009; p = 0.053)	-0.089 (CI = +/-0.066; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.670	-0.90%
Frequency	2014.1	-0.009 (CI = +/-0.010; p = 0.067)	-0.090 (CI = +/-0.070; p = 0.014)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.658	-0.93%
Frequency	2014.2	-0.012 (CI = +/-0.010; p = 0.026)	-0.080 (CI = +/-0.069; p = 0.026)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.692	-1.18%
Frequency	2015.1	-0.015 (CI = +/-0.010; p = 0.007)	-0.092 (CI = +/-0.067; p = 0.010)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.736	-1.49%
Frequency	2015.2	-0.015 (CI = +/-0.012; p = 0.013)	-0.091 (CI = +/-0.071; p = 0.015)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.731	-1.51%
Frequency	2016.1	-0.017 (CI = +/-0.013; p = 0.013)	-0.096 (CI = +/-0.074; p = 0.014)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.727	-1.66%
Frequency	2016.2	-0.018 (CI = +/-0.014; p = 0.018)	-0.093 (CI = +/-0.079; p = 0.024)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.724	-1.75%
Frequency	2017.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.092 (CI = +/-0.084; p = 0.034)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.698	-1.73%
Frequency	2017.2	-0.017 (CI = +/-0.019; p = 0.068)	-0.094 (CI = +/-0.091; p = 0.045)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.688	-1.70%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	-0.001 (CI = +/-0.015; p = 0.900)	0.323 (CI = +/-0.247; p = 0.012)	0.199	-0.09%
Loss Cost	2011.2	-0.001 (CI = +/-0.015; p = 0.919)	0.248 (CI = +/-0.313; p = 0.115)	0.037	-0.08%
Loss Cost	2012.1	-0.002 (CI = +/-0.015; p = 0.827)	0.489 (CI = +/-0.663; p = 0.141)	0.014	-0.16%
Loss Cost	2012.2	-0.002 (CI = +/-0.015; p = 0.827)	NA (CI = +/-NA; p = NA)	-0.038	-0.16%
Loss Cost	2013.1	-0.001 (CI = +/-0.017; p = 0.942)	NA (CI = +/-NA; p = NA)	-0.041	-0.06%
Loss Cost	2013.2	-0.007 (CI = +/-0.016; p = 0.399)	NA (CI = +/-NA; p = NA)	-0.011	-0.67%
Loss Cost	2014.1	-0.004 (CI = +/-0.017; p = 0.625)	NA (CI = +/-NA; p = NA)	-0.034	-0.41%
Loss Cost	2014.2	-0.008 (CI = +/-0.018; p = 0.349)	NA (CI = +/-NA; p = NA)	-0.004	-0.83%
Loss Cost	2015.1	-0.010 (CI = +/-0.020; p = 0.292)	NA (CI = +/-NA; p = NA)	0.008	-1.01%
Loss Cost	2015.2	-0.017 (CI = +/-0.020; p = 0.080)	NA (CI = +/-NA; p = NA)	0.108	-1.71%
Loss Cost	2016.1	-0.012 (CI = +/-0.021; p = 0.232)	NA (CI = +/-NA; p = NA)	0.027	-1.20%
Loss Cost	2016.2	-0.009 (CI = +/-0.023; p = 0.399)	NA (CI = +/-NA; p = NA)	-0.014	-0.92%
Loss Cost	2017.1	-0.003 (CI = +/-0.024; p = 0.765)	NA (CI = +/-NA; p = NA)	-0.056	-0.34%
Loss Cost	2017.2	-0.003 (CI = +/-0.027; p = 0.822)	NA (CI = +/-NA; p = NA)	-0.063	-0.29%
Severity	2011.1	0.005 (CI = +/-0.010; p = 0.367)	0.158 (CI = +/-0.169; p = 0.066)	0.182	+0.46%
Severity	2011.2	0.005 (CI = +/-0.010; p = 0.365)	0.122 (CI = +/-0.215; p = 0.255)	0.060	+0.46%
Severity	2012.1	0.005 (CI = +/-0.011; p = 0.377)	0.116 (CI = +/-0.461; p = 0.609)	-0.018	+0.47%
Severity	2012.2	0.005 (CI = +/-0.011; p = 0.377)	NA (CI = +/-NA; p = NA)	-0.007	+0.47%
Severity	2013.1	0.008 (CI = +/-0.011; p = 0.131)	NA (CI = +/-NA; p = NA)	0.055	+0.81%
Severity	2013.2	0.005 (CI = +/-0.011; p = 0.361)	NA (CI = +/-NA; p = NA)	-0.006	+0.49%
Severity	2014.1	0.006 (CI = +/-0.012; p = 0.267)	NA (CI = +/-NA; p = NA)	0.013	+0.64%
Severity	2014.2	0.005 (CI = +/-0.013; p = 0.399)	NA (CI = +/-NA; p = NA)	-0.012	+0.52%
Severity	2015.1	0.005 (CI = +/-0.014; p = 0.491)	NA (CI = +/-NA; p = NA)	-0.025	+0.47%
Severity	2015.2	-0.002 (CI = +/-0.012; p = 0.724)	NA (CI = +/-NA; p = NA)	-0.046	-0.21%
Severity	2016.1	0.002 (CI = +/-0.013; p = 0.763)	NA (CI = +/-NA; p = NA)	-0.050	+0.18%
Severity	2016.2	0.005 (CI = +/-0.013; p = 0.420)	NA (CI = +/-NA; p = NA)	-0.018	+0.52%
Severity	2017.1	0.007 (CI = +/-0.015; p = 0.344)	NA (CI = +/-NA; p = NA)	-0.003	+0.68%
Severity	2017.2	0.006 (CI = +/-0.017; p = 0.488)	NA (CI = +/-NA; p = NA)	-0.032	+0.56%
Frequency	2011.1	-0.005 (CI = +/-0.013; p = 0.405)	0.165 (CI = +/-0.220; p = 0.136)	0.012	-0.55%
Frequency	2011.2	-0.005 (CI = +/-0.014; p = 0.420)	0.126 (CI = +/-0.281; p = 0.364)	-0.034	-0.54%
Frequency	2012.1	-0.006 (CI = +/-0.014; p = 0.353)	0.373 (CI = +/-0.593; p = 0.207)	0.000	-0.63%
Frequency	2012.2	-0.006 (CI = +/-0.014; p = 0.353)	NA (CI = +/-NA; p = NA)	-0.004	-0.63%
Frequency	2013.1	-0.009 (CI = +/-0.015; p = 0.229)	NA (CI = +/-NA; p = NA)	0.020	-0.86%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.132)	NA (CI = +/-NA; p = NA)	0.056	-1.15%
Frequency	2014.1	-0.010 (CI = +/-0.017; p = 0.204)	NA (CI = +/-NA; p = NA)	0.030	-1.04%
Frequency	2014.2	-0.014 (CI = +/-0.018; p = 0.128)	NA (CI = +/-NA; p = NA)	0.064	-1.34%
Frequency	2015.1	-0.015 (CI = +/-0.019; p = 0.127)	NA (CI = +/-NA; p = NA)	0.068	-1.47%
Frequency	2015.2	-0.015 (CI = +/-0.021; p = 0.155)	NA (CI = +/-NA; p = NA)	0.056	-1.51%
Frequency	2016.1	-0.014 (CI = +/-0.024; p = 0.233)	NA (CI = +/-NA; p = NA)	0.027	-1.39%
Frequency	2016.2	-0.015 (CI = +/-0.026; p = 0.264)	NA (CI = +/-NA; p = NA)	0.018	-1.44%
Frequency	2017.1	-0.010 (CI = +/-0.029; p = 0.466)	NA (CI = +/-NA; p = NA)	-0.027	-1.02%
Frequency	2017.2	-0.009 (CI = +/-0.033; p = 0.590)	NA (CI = +/-NA; p = NA)	-0.046	-0.85%

AB Total

Coverage = AB Total
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	0.011 (CI = +/-0.024; p = 0.357)	-0.023 (CI = +/-0.225; p = 0.834)	-0.012	+1.09%
Loss Cost	2011.2	0.002 (CI = +/-0.024; p = 0.869)	0.026 (CI = +/-0.217; p = 0.806)	-0.059	+0.19%
Loss Cost	2012.1	-0.003 (CI = +/-0.026; p = 0.820)	0.052 (CI = +/-0.222; p = 0.635)	-0.067	-0.29%
Loss Cost	2012.2	-0.011 (CI = +/-0.027; p = 0.411)	0.093 (CI = +/-0.221; p = 0.394)	-0.048	-1.08%
Loss Cost	2013.1	-0.010 (CI = +/-0.030; p = 0.501)	0.088 (CI = +/-0.233; p = 0.444)	-0.059	-0.97%
Loss Cost	2013.2	-0.024 (CI = +/-0.028; p = 0.095)	0.155 (CI = +/-0.213; p = 0.145)	0.042	-2.36%
Loss Cost	2014.1	-0.021 (CI = +/-0.031; p = 0.187)	0.140 (CI = +/-0.224; p = 0.208)	-0.003	-2.03%
Loss Cost	2014.2	-0.032 (CI = +/-0.032; p = 0.052)	0.190 (CI = +/-0.219; p = 0.086)	0.094	-3.14%
Loss Cost	2015.1	-0.039 (CI = +/-0.035; p = 0.030)	0.221 (CI = +/-0.226; p = 0.055)	0.143	-3.86%
Loss Cost	2015.2	-0.059 (CI = +/-0.031; p = 0.001)	0.299 (CI = +/-0.189; p = 0.004)	0.416	-5.75%
Loss Cost	2016.1	-0.053 (CI = +/-0.034; p = 0.004)	0.278 (CI = +/-0.198; p = 0.009)	0.321	-5.20%
Loss Cost	2016.2	-0.053 (CI = +/-0.039; p = 0.011)	0.275 (CI = +/-0.212; p = 0.014)	0.269	-5.14%
Loss Cost	2017.1	-0.046 (CI = +/-0.043; p = 0.037)	0.253 (CI = +/-0.221; p = 0.028)	0.194	-4.47%
Loss Cost	2017.2	-0.049 (CI = +/-0.048; p = 0.044)	0.264 (CI = +/-0.235; p = 0.030)	0.195	-4.82%
Severity	2011.1	0.008 (CI = +/-0.015; p = 0.283)	0.014 (CI = +/-0.145; p = 0.848)	0.072	+0.82%
Severity	2011.2	0.004 (CI = +/-0.016; p = 0.644)	0.039 (CI = +/-0.145; p = 0.584)	0.022	+0.36%
Severity	2012.1	0.000 (CI = +/-0.017; p = 0.991)	0.058 (CI = +/-0.148; p = 0.427)	-0.002	+0.01%
Severity	2012.2	-0.002 (CI = +/-0.019; p = 0.801)	0.070 (CI = +/-0.153; p = 0.355)	-0.012	-0.23%
Severity	2013.1	0.004 (CI = +/-0.019; p = 0.668)	0.039 (CI = +/-0.151; p = 0.601)	0.026	+0.40%
Severity	2013.2	-0.003 (CI = +/-0.019; p = 0.727)	0.074 (CI = +/-0.146; p = 0.306)	-0.001	-0.33%
Severity	2014.1	-0.001 (CI = +/-0.022; p = 0.916)	0.064 (CI = +/-0.154; p = 0.399)	0.001	-0.11%
Severity	2014.2	-0.005 (CI = +/-0.024; p = 0.686)	0.079 (CI = +/-0.161; p = 0.316)	-0.009	-0.46%
Severity	2015.1	-0.007 (CI = +/-0.026; p = 0.571)	0.090 (CI = +/-0.170; p = 0.282)	-0.013	-0.72%
Severity	2015.2	-0.024 (CI = +/-0.021; p = 0.029)	0.157 (CI = +/-0.130; p = 0.021)	0.185	-2.38%
Severity	2016.1	-0.018 (CI = +/-0.023; p = 0.111)	0.135 (CI = +/-0.133; p = 0.047)	0.125	-1.81%
Severity	2016.2	-0.013 (CI = +/-0.025; p = 0.272)	0.119 (CI = +/-0.138; p = 0.087)	0.104	-1.34%
Severity	2017.1	-0.012 (CI = +/-0.028; p = 0.366)	0.115 (CI = +/-0.147; p = 0.117)	0.097	-1.24%
Severity	2017.2	-0.017 (CI = +/-0.031; p = 0.262)	0.128 (CI = +/-0.154; p = 0.095)	0.100	-1.69%
Frequency	2011.1	0.003 (CI = +/-0.020; p = 0.783)	-0.037 (CI = +/-0.185; p = 0.686)	-0.067	+0.27%
Frequency	2011.2	-0.002 (CI = +/-0.021; p = 0.869)	-0.013 (CI = +/-0.189; p = 0.890)	-0.067	-0.17%
Frequency	2012.1	-0.003 (CI = +/-0.023; p = 0.792)	-0.006 (CI = +/-0.197; p = 0.950)	-0.067	-0.30%
Frequency	2012.2	-0.009 (CI = +/-0.024; p = 0.474)	0.023 (CI = +/-0.200; p = 0.817)	-0.043	-0.85%
Frequency	2013.1	-0.014 (CI = +/-0.026; p = 0.287)	0.049 (CI = +/-0.206; p = 0.629)	-0.012	-1.37%
Frequency	2013.2	-0.021 (CI = +/-0.028; p = 0.141)	0.081 (CI = +/-0.209; p = 0.431)	0.042	-2.03%
Frequency	2014.1	-0.019 (CI = +/-0.031; p = 0.207)	0.076 (CI = +/-0.222; p = 0.484)	0.008	-1.92%
Frequency	2014.2	-0.027 (CI = +/-0.033; p = 0.104)	0.110 (CI = +/-0.227; p = 0.322)	0.066	-2.69%
Frequency	2015.1	-0.032 (CI = +/-0.037; p = 0.085)	0.130 (CI = +/-0.239; p = 0.267)	0.082	-3.16%
Frequency	2015.2	-0.035 (CI = +/-0.041; p = 0.092)	0.143 (CI = +/-0.254; p = 0.253)	0.076	-3.46%
Frequency	2016.1	-0.035 (CI = +/-0.047; p = 0.131)	0.143 (CI = +/-0.271; p = 0.283)	0.039	-3.46%
Frequency	2016.2	-0.039 (CI = +/-0.053; p = 0.134)	0.157 (CI = +/-0.289; p = 0.268)	0.036	-3.85%
Frequency	2017.1	-0.033 (CI = +/-0.059; p = 0.248)	0.138 (CI = +/-0.307; p = 0.353)	-0.032	-3.28%
Frequency	2017.2	-0.032 (CI = +/-0.067; p = 0.316)	0.135 (CI = +/-0.328; p = 0.391)	-0.061	-3.19%

AB Total

Coverage = AB Total
End Trend Period = 2025.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.002 (CI = +/-0.013; p = 0.784)	0.010 (CI = +/-0.007; p = 0.005)	0.330 (CI = +/-0.217; p = 0.004)	0.387	+0.18%
Loss Cost	2011.2	0.002 (CI = +/-0.013; p = 0.765)	0.010 (CI = +/-0.007; p = 0.006)	0.257 (CI = +/-0.273; p = 0.064)	0.268	+0.19%
Loss Cost	2012.1	0.001 (CI = +/-0.013; p = 0.875)	0.010 (CI = +/-0.007; p = 0.006)	0.506 (CI = +/-0.576; p = 0.082)	0.259	+0.10%
Loss Cost	2012.2	0.001 (CI = +/-0.013; p = 0.875)	0.010 (CI = +/-0.007; p = 0.006)	NA (CI = +/-NA; p = NA)	0.220	+0.10%
Loss Cost	2013.1	0.002 (CI = +/-0.014; p = 0.788)	0.010 (CI = +/-0.007; p = 0.007)	NA (CI = +/-NA; p = NA)	0.216	+0.19%
Loss Cost	2013.2	-0.004 (CI = +/-0.013; p = 0.499)	0.010 (CI = +/-0.006; p = 0.002)	NA (CI = +/-NA; p = NA)	0.330	-0.44%
Loss Cost	2014.1	-0.002 (CI = +/-0.014; p = 0.749)	0.010 (CI = +/-0.006; p = 0.002)	NA (CI = +/-NA; p = NA)	0.318	-0.22%
Loss Cost	2014.2	-0.007 (CI = +/-0.014; p = 0.323)	0.010 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.396	-0.68%
Loss Cost	2015.1	-0.009 (CI = +/-0.015; p = 0.210)	0.010 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.422	-0.93%
Loss Cost	2015.2	-0.017 (CI = +/-0.013; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.637	-1.72%
Loss Cost	2016.1	-0.013 (CI = +/-0.013; p = 0.042)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.626	-1.33%
Loss Cost	2016.2	-0.012 (CI = +/-0.014; p = 0.091)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.603	-1.21%
Loss Cost	2017.1	-0.008 (CI = +/-0.015; p = 0.267)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.590	-0.82%
Loss Cost	2017.2	-0.011 (CI = +/-0.017; p = 0.202)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.600	-1.06%
Severity	2011.1	0.004 (CI = +/-0.010; p = 0.430)	-0.002 (CI = +/-0.005; p = 0.484)	0.156 (CI = +/-0.171; p = 0.071)	0.167	+0.41%
Severity	2011.2	0.004 (CI = +/-0.011; p = 0.427)	-0.002 (CI = +/-0.005; p = 0.488)	0.120 (CI = +/-0.217; p = 0.266)	0.041	+0.41%
Severity	2012.1	0.004 (CI = +/-0.011; p = 0.439)	-0.002 (CI = +/-0.005; p = 0.496)	0.113 (CI = +/-0.467; p = 0.623)	-0.039	+0.42%
Severity	2012.2	0.004 (CI = +/-0.011; p = 0.439)	-0.002 (CI = +/-0.005; p = 0.496)	NA (CI = +/-NA; p = NA)	-0.029	+0.42%
Severity	2013.1	0.008 (CI = +/-0.011; p = 0.161)	-0.002 (CI = +/-0.005; p = 0.439)	NA (CI = +/-NA; p = NA)	0.040	+0.76%
Severity	2013.2	0.004 (CI = +/-0.011; p = 0.409)	-0.002 (CI = +/-0.005; p = 0.453)	NA (CI = +/-NA; p = NA)	-0.024	+0.45%
Severity	2014.1	0.006 (CI = +/-0.012; p = 0.300)	-0.002 (CI = +/-0.005; p = 0.437)	NA (CI = +/-NA; p = NA)	-0.004	+0.60%
Severity	2014.2	0.005 (CI = +/-0.013; p = 0.429)	-0.002 (CI = +/-0.005; p = 0.462)	NA (CI = +/-NA; p = NA)	-0.033	+0.50%
Severity	2015.1	0.005 (CI = +/-0.014; p = 0.510)	-0.002 (CI = +/-0.005; p = 0.482)	NA (CI = +/-NA; p = NA)	-0.050	+0.45%
Severity	2015.2	-0.002 (CI = +/-0.013; p = 0.730)	-0.001 (CI = +/-0.004; p = 0.550)	NA (CI = +/-NA; p = NA)	-0.081	-0.21%
Severity	2016.1	0.002 (CI = +/-0.013; p = 0.742)	-0.002 (CI = +/-0.004; p = 0.420)	NA (CI = +/-NA; p = NA)	-0.069	+0.20%
Severity	2016.2	0.006 (CI = +/-0.013; p = 0.377)	-0.002 (CI = +/-0.004; p = 0.316)	NA (CI = +/-NA; p = NA)	-0.014	+0.58%
Severity	2017.1	0.008 (CI = +/-0.015; p = 0.280)	-0.002 (CI = +/-0.004; p = 0.281)	NA (CI = +/-NA; p = NA)	0.013	+0.79%
Severity	2017.2	0.007 (CI = +/-0.017; p = 0.385)	-0.002 (CI = +/-0.004; p = 0.321)	NA (CI = +/-NA; p = NA)	-0.028	+0.72%
Frequency	2011.1	-0.002 (CI = +/-0.010; p = 0.646)	0.012 (CI = +/-0.005; p = 0.000)	0.174 (CI = +/-0.165; p = 0.040)	0.451	-0.23%
Frequency	2011.2	-0.002 (CI = +/-0.010; p = 0.662)	0.012 (CI = +/-0.005; p = 0.000)	0.137 (CI = +/-0.210; p = 0.191)	0.427	-0.22%
Frequency	2012.1	-0.003 (CI = +/-0.010; p = 0.530)	0.012 (CI = +/-0.005; p = 0.000)	0.393 (CI = +/-0.434; p = 0.074)	0.467	-0.31%
Frequency	2012.2	-0.003 (CI = +/-0.010; p = 0.530)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.465	-0.31%
Frequency	2013.1	-0.006 (CI = +/-0.010; p = 0.269)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.508	-0.57%
Frequency	2013.2	-0.009 (CI = +/-0.010; p = 0.093)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.568	-0.88%
Frequency	2014.1	-0.008 (CI = +/-0.011; p = 0.147)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.555	-0.82%
Frequency	2014.2	-0.012 (CI = +/-0.011; p = 0.044)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.617	-1.17%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.028)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.635	-1.38%
Frequency	2015.2	-0.015 (CI = +/-0.013; p = 0.028)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.636	-1.51%
Frequency	2016.1	-0.015 (CI = +/-0.015; p = 0.043)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.622	-1.53%
Frequency	2016.2	-0.018 (CI = +/-0.016; p = 0.034)	0.013 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.633	-1.77%
Frequency	2017.1	-0.016 (CI = +/-0.018; p = 0.081)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.607	-1.60%
Frequency	2017.2	-0.018 (CI = +/-0.021; p = 0.088)	0.013 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.601	-1.77%

AB Total

Coverage = AB Total
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	0.036 (CI = +/-0.024; p = 0.005)	0.016 (CI = +/-0.009; p = 0.001)	-0.268 (CI = +/-0.231; p = 0.025)	0.307	+3.68%
Loss Cost	2011.2	0.027 (CI = +/-0.025; p = 0.034)	0.014 (CI = +/-0.008; p = 0.002)	-0.210 (CI = +/-0.227; p = 0.069)	0.264	+2.74%
Loss Cost	2012.1	0.023 (CI = +/-0.027; p = 0.087)	0.014 (CI = +/-0.009; p = 0.003)	-0.187 (CI = +/-0.239; p = 0.119)	0.240	+2.37%
Loss Cost	2012.2	0.016 (CI = +/-0.029; p = 0.271)	0.013 (CI = +/-0.009; p = 0.005)	-0.140 (CI = +/-0.244; p = 0.247)	0.233	+1.59%
Loss Cost	2013.1	0.020 (CI = +/-0.032; p = 0.199)	0.013 (CI = +/-0.009; p = 0.004)	-0.167 (CI = +/-0.258; p = 0.193)	0.242	+2.05%
Loss Cost	2013.2	0.005 (CI = +/-0.031; p = 0.749)	0.012 (CI = +/-0.008; p = 0.005)	-0.079 (CI = +/-0.239; p = 0.498)	0.313	+0.48%
Loss Cost	2014.1	0.013 (CI = +/-0.033; p = 0.440)	0.013 (CI = +/-0.008; p = 0.004)	-0.121 (CI = +/-0.248; p = 0.319)	0.319	+1.26%
Loss Cost	2014.2	0.001 (CI = +/-0.035; p = 0.950)	0.012 (CI = +/-0.008; p = 0.005)	-0.062 (CI = +/-0.248; p = 0.608)	0.373	+0.11%
Loss Cost	2015.1	-0.005 (CI = +/-0.038; p = 0.778)	0.011 (CI = +/-0.008; p = 0.008)	-0.031 (CI = +/-0.261; p = 0.807)	0.392	-0.52%
Loss Cost	2015.2	-0.027 (CI = +/-0.032; p = 0.087)	0.010 (CI = +/-0.006; p = 0.004)	0.072 (CI = +/-0.209; p = 0.476)	0.627	-2.71%
Loss Cost	2016.1	-0.018 (CI = +/-0.033; p = 0.269)	0.010 (CI = +/-0.006; p = 0.002)	0.032 (CI = +/-0.209; p = 0.753)	0.605	-1.78%
Loss Cost	2016.2	-0.015 (CI = +/-0.037; p = 0.388)	0.010 (CI = +/-0.006; p = 0.003)	0.022 (CI = +/-0.222; p = 0.838)	0.578	-1.53%
Loss Cost	2017.1	-0.007 (CI = +/-0.039; p = 0.687)	0.010 (CI = +/-0.006; p = 0.002)	-0.005 (CI = +/-0.223; p = 0.961)	0.560	-0.74%
Loss Cost	2017.2	-0.012 (CI = +/-0.042; p = 0.558)	0.010 (CI = +/-0.006; p = 0.003)	0.006 (CI = +/-0.231; p = 0.958)	0.570	-1.16%
Severity	2011.1	0.003 (CI = +/-0.019; p = 0.774)	-0.003 (CI = +/-0.007; p = 0.313)	0.067 (CI = +/-0.181; p = 0.450)	0.074	+0.27%
Severity	2011.2	-0.004 (CI = +/-0.020; p = 0.681)	-0.004 (CI = +/-0.007; p = 0.189)	0.110 (CI = +/-0.179; p = 0.217)	0.052	-0.39%
Severity	2012.1	-0.009 (CI = +/-0.021; p = 0.354)	-0.005 (CI = +/-0.007; p = 0.125)	0.145 (CI = +/-0.183; p = 0.115)	0.055	-0.95%
Severity	2012.2	-0.014 (CI = +/-0.023; p = 0.219)	-0.006 (CI = +/-0.007; p = 0.096)	0.171 (CI = +/-0.190; p = 0.076)	0.066	-1.37%
Severity	2013.1	-0.007 (CI = +/-0.024; p = 0.570)	-0.005 (CI = +/-0.007; p = 0.146)	0.129 (CI = +/-0.193; p = 0.179)	0.077	-0.66%
Severity	2013.2	-0.018 (CI = +/-0.023; p = 0.128)	-0.006 (CI = +/-0.006; p = 0.051)	0.192 (CI = +/-0.181; p = 0.039)	0.128	-1.76%
Severity	2014.1	-0.016 (CI = +/-0.026; p = 0.204)	-0.006 (CI = +/-0.006; p = 0.065)	0.185 (CI = +/-0.194; p = 0.061)	0.119	-1.63%
Severity	2014.2	-0.023 (CI = +/-0.028; p = 0.107)	-0.006 (CI = +/-0.006; p = 0.046)	0.218 (CI = +/-0.202; p = 0.035)	0.143	-2.26%
Severity	2015.1	-0.028 (CI = +/-0.031; p = 0.073)	-0.007 (CI = +/-0.006; p = 0.038)	0.244 (CI = +/-0.212; p = 0.027)	0.163	-2.78%
Severity	2015.2	-0.052 (CI = +/-0.017; p = 0.000)	-0.008 (CI = +/-0.003; p = 0.000)	0.352 (CI = +/-0.114; p = 0.000)	0.674	-5.02%
Severity	2016.1	-0.046 (CI = +/-0.018; p = 0.000)	-0.008 (CI = +/-0.003; p = 0.000)	0.331 (CI = +/-0.114; p = 0.000)	0.662	-4.54%
Severity	2016.2	-0.042 (CI = +/-0.019; p = 0.000)	-0.008 (CI = +/-0.003; p = 0.000)	0.315 (CI = +/-0.116; p = 0.000)	0.664	-4.15%
Severity	2017.1	-0.042 (CI = +/-0.021; p = 0.001)	-0.008 (CI = +/-0.003; p = 0.000)	0.313 (CI = +/-0.124; p = 0.000)	0.659	-4.09%
Severity	2017.2	-0.046 (CI = +/-0.022; p = 0.001)	-0.008 (CI = +/-0.003; p = 0.000)	0.323 (CI = +/-0.124; p = 0.000)	0.677	-4.46%
Frequency	2011.1	0.033 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.336 (CI = +/-0.118; p = 0.000)	0.719	+3.40%
Frequency	2011.2	0.031 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.320 (CI = +/-0.123; p = 0.000)	0.715	+3.15%
Frequency	2012.1	0.033 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.332 (CI = +/-0.129; p = 0.000)	0.719	+3.35%
Frequency	2012.2	0.030 (CI = +/-0.016; p = 0.001)	0.018 (CI = +/-0.005; p = 0.000)	-0.311 (CI = +/-0.134; p = 0.000)	0.722	+3.00%
Frequency	2013.1	0.027 (CI = +/-0.017; p = 0.004)	0.018 (CI = +/-0.005; p = 0.000)	-0.296 (CI = +/-0.141; p = 0.000)	0.724	+2.73%
Frequency	2013.2	0.023 (CI = +/-0.019; p = 0.021)	0.018 (CI = +/-0.005; p = 0.000)	-0.271 (CI = +/-0.146; p = 0.001)	0.736	+2.28%
Frequency	2014.1	0.029 (CI = +/-0.020; p = 0.006)	0.018 (CI = +/-0.005; p = 0.000)	-0.306 (CI = +/-0.146; p = 0.000)	0.761	+2.94%
Frequency	2014.2	0.024 (CI = +/-0.021; p = 0.029)	0.018 (CI = +/-0.005; p = 0.000)	-0.280 (CI = +/-0.151; p = 0.001)	0.775	+2.42%
Frequency	2015.1	0.023 (CI = +/-0.024; p = 0.058)	0.018 (CI = +/-0.005; p = 0.000)	-0.275 (CI = +/-0.163; p = 0.002)	0.773	+2.32%
Frequency	2015.2	0.024 (CI = +/-0.027; p = 0.075)	0.018 (CI = +/-0.005; p = 0.000)	-0.280 (CI = +/-0.175; p = 0.004)	0.770	+2.44%
Frequency	2016.1	0.028 (CI = +/-0.029; p = 0.057)	0.018 (CI = +/-0.005; p = 0.000)	-0.299 (CI = +/-0.184; p = 0.003)	0.769	+2.89%
Frequency	2016.2	0.027 (CI = +/-0.033; p = 0.099)	0.018 (CI = +/-0.005; p = 0.000)	-0.293 (CI = +/-0.196; p = 0.006)	0.767	+2.73%
Frequency	2017.1	0.034 (CI = +/-0.034; p = 0.048)	0.018 (CI = +/-0.005; p = 0.000)	-0.318 (CI = +/-0.196; p = 0.004)	0.774	+3.50%
Frequency	2017.2	0.034 (CI = +/-0.037; p = 0.072)	0.018 (CI = +/-0.006; p = 0.000)	-0.317 (CI = +/-0.207; p = 0.006)	0.767	+3.45%

UA

Coverage = UA
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	0.060 (CI = +/-0.025; p = 0.000)	0.444	+6.16%
Loss Cost	2011.2	0.058 (CI = +/-0.027; p = 0.000)	0.405	+6.01%
Loss Cost	2012.1	0.056 (CI = +/-0.029; p = 0.000)	0.359	+5.73%
Loss Cost	2012.2	0.054 (CI = +/-0.031; p = 0.001)	0.315	+5.51%
Loss Cost	2013.1	0.056 (CI = +/-0.033; p = 0.002)	0.307	+5.72%
Loss Cost	2013.2	0.050 (CI = +/-0.035; p = 0.008)	0.240	+5.09%
Loss Cost	2014.1	0.060 (CI = +/-0.036; p = 0.002)	0.326	+6.19%
Loss Cost	2014.2	0.050 (CI = +/-0.037; p = 0.010)	0.242	+5.17%
Loss Cost	2015.1	0.047 (CI = +/-0.040; p = 0.025)	0.188	+4.80%
Loss Cost	2015.2	0.058 (CI = +/-0.042; p = 0.009)	0.271	+5.99%
Loss Cost	2016.1	0.070 (CI = +/-0.044; p = 0.003)	0.354	+7.27%
Loss Cost	2016.2	0.060 (CI = +/-0.047; p = 0.015)	0.261	+6.21%
Loss Cost	2017.1	0.060 (CI = +/-0.053; p = 0.028)	0.223	+6.21%
Loss Cost	2017.2	0.071 (CI = +/-0.058; p = 0.020)	0.267	+7.33%
Severity	2011.1	0.062 (CI = +/-0.024; p = 0.000)	0.488	+6.38%
Severity	2011.2	0.065 (CI = +/-0.025; p = 0.000)	0.488	+6.68%
Severity	2012.1	0.065 (CI = +/-0.027; p = 0.000)	0.462	+6.71%
Severity	2012.2	0.069 (CI = +/-0.029; p = 0.000)	0.470	+7.11%
Severity	2013.1	0.074 (CI = +/-0.030; p = 0.000)	0.491	+7.68%
Severity	2013.2	0.070 (CI = +/-0.033; p = 0.000)	0.437	+7.26%
Severity	2014.1	0.078 (CI = +/-0.034; p = 0.000)	0.481	+8.10%
Severity	2014.2	0.070 (CI = +/-0.036; p = 0.001)	0.411	+7.21%
Severity	2015.1	0.069 (CI = +/-0.039; p = 0.002)	0.372	+7.16%
Severity	2015.2	0.072 (CI = +/-0.043; p = 0.002)	0.361	+7.52%
Severity	2016.1	0.079 (CI = +/-0.047; p = 0.003)	0.372	+8.19%
Severity	2016.2	0.063 (CI = +/-0.048; p = 0.014)	0.268	+6.49%
Severity	2017.1	0.052 (CI = +/-0.052; p = 0.050)	0.170	+5.33%
Severity	2017.2	0.060 (CI = +/-0.058; p = 0.041)	0.200	+6.22%
Frequency	2011.1	-0.002 (CI = +/-0.016; p = 0.783)	-0.033	-0.21%
Frequency	2011.2	-0.006 (CI = +/-0.016; p = 0.417)	-0.012	-0.63%
Frequency	2012.1	-0.009 (CI = +/-0.017; p = 0.267)	0.011	-0.91%
Frequency	2012.2	-0.015 (CI = +/-0.016; p = 0.067)	0.093	-1.50%
Frequency	2013.1	-0.018 (CI = +/-0.017; p = 0.036)	0.135	-1.82%
Frequency	2013.2	-0.020 (CI = +/-0.018; p = 0.030)	0.153	-2.03%
Frequency	2014.1	-0.018 (CI = +/-0.020; p = 0.074)	0.099	-1.77%
Frequency	2014.2	-0.019 (CI = +/-0.021; p = 0.077)	0.101	-1.90%
Frequency	2015.1	-0.022 (CI = +/-0.023; p = 0.059)	0.125	-2.21%
Frequency	2015.2	-0.014 (CI = +/-0.023; p = 0.216)	0.031	-1.42%
Frequency	2016.1	-0.009 (CI = +/-0.025; p = 0.477)	-0.026	-0.85%
Frequency	2016.2	-0.003 (CI = +/-0.026; p = 0.834)	-0.056	-0.27%
Frequency	2017.1	0.008 (CI = +/-0.026; p = 0.498)	-0.032	+0.84%
Frequency	2017.2	0.010 (CI = +/-0.029; p = 0.453)	-0.026	+1.05%

UA

Coverage = UA
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	0.061 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.015; p = 0.502)	0.433	+6.32%
Loss Cost	2011.2	0.060 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.015; p = 0.507)	0.393	+6.16%
Loss Cost	2012.1	0.057 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.015; p = 0.507)	0.345	+5.88%
Loss Cost	2012.2	0.055 (CI = +/-0.031; p = 0.001)	0.005 (CI = +/-0.016; p = 0.508)	0.300	+5.65%
Loss Cost	2013.1	0.057 (CI = +/-0.034; p = 0.002)	0.005 (CI = +/-0.016; p = 0.523)	0.289	+5.86%
Loss Cost	2013.2	0.051 (CI = +/-0.036; p = 0.007)	0.005 (CI = +/-0.016; p = 0.499)	0.222	+5.22%
Loss Cost	2014.1	0.061 (CI = +/-0.036; p = 0.002)	0.005 (CI = +/-0.015; p = 0.528)	0.308	+6.29%
Loss Cost	2014.2	0.051 (CI = +/-0.038; p = 0.010)	0.005 (CI = +/-0.015; p = 0.462)	0.226	+5.25%
Loss Cost	2015.1	0.047 (CI = +/-0.041; p = 0.026)	0.006 (CI = +/-0.015; p = 0.449)	0.171	+4.84%
Loss Cost	2015.2	0.058 (CI = +/-0.043; p = 0.010)	0.005 (CI = +/-0.015; p = 0.509)	0.249	+5.99%
Loss Cost	2016.1	0.070 (CI = +/-0.045; p = 0.004)	0.004 (CI = +/-0.014; p = 0.592)	0.327	+7.23%
Loss Cost	2016.2	0.059 (CI = +/-0.048; p = 0.019)	0.005 (CI = +/-0.014; p = 0.494)	0.238	+6.08%
Loss Cost	2017.1	0.058 (CI = +/-0.054; p = 0.038)	0.005 (CI = +/-0.015; p = 0.503)	0.196	+5.97%
Loss Cost	2017.2	0.068 (CI = +/-0.061; p = 0.031)	0.004 (CI = +/-0.016; p = 0.612)	0.229	+7.03%
Severity	2011.1	0.062 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.864)	0.469	+6.35%
Severity	2011.2	0.064 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.860)	0.469	+6.64%
Severity	2012.1	0.065 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.862)	0.442	+6.67%
Severity	2012.2	0.068 (CI = +/-0.030; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.850)	0.448	+7.07%
Severity	2013.1	0.074 (CI = +/-0.031; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.828)	0.470	+7.64%
Severity	2013.2	0.070 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.849)	0.413	+7.23%
Severity	2014.1	0.078 (CI = +/-0.035; p = 0.000)	-0.002 (CI = +/-0.015; p = 0.800)	0.458	+8.06%
Severity	2014.2	0.069 (CI = +/-0.037; p = 0.001)	-0.001 (CI = +/-0.015; p = 0.853)	0.383	+7.19%
Severity	2015.1	0.069 (CI = +/-0.041; p = 0.002)	-0.001 (CI = +/-0.015; p = 0.860)	0.340	+7.15%
Severity	2015.2	0.072 (CI = +/-0.045; p = 0.003)	-0.002 (CI = +/-0.015; p = 0.835)	0.328	+7.52%
Severity	2016.1	0.079 (CI = +/-0.049; p = 0.003)	-0.002 (CI = +/-0.016; p = 0.781)	0.338	+8.22%
Severity	2016.2	0.063 (CI = +/-0.050; p = 0.017)	-0.001 (CI = +/-0.015; p = 0.932)	0.223	+6.51%
Severity	2017.1	0.052 (CI = +/-0.054; p = 0.061)	0.001 (CI = +/-0.015; p = 0.940)	0.115	+5.30%
Severity	2017.2	0.061 (CI = +/-0.061; p = 0.051)	0.000 (CI = +/-0.016; p = 0.952)	0.143	+6.26%
Frequency	2011.1	0.000 (CI = +/-0.016; p = 0.970)	0.006 (CI = +/-0.009; p = 0.175)	0.001	-0.03%
Frequency	2011.2	-0.005 (CI = +/-0.016; p = 0.558)	0.006 (CI = +/-0.009; p = 0.154)	0.030	-0.45%
Frequency	2012.1	-0.007 (CI = +/-0.016; p = 0.364)	0.006 (CI = +/-0.009; p = 0.148)	0.055	-0.74%
Frequency	2012.2	-0.013 (CI = +/-0.016; p = 0.095)	0.006 (CI = +/-0.008; p = 0.105)	0.155	-1.33%
Frequency	2013.1	-0.017 (CI = +/-0.017; p = 0.048)	0.007 (CI = +/-0.008; p = 0.095)	0.203	-1.65%
Frequency	2013.2	-0.019 (CI = +/-0.018; p = 0.037)	0.007 (CI = +/-0.008; p = 0.093)	0.223	-1.88%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.084)	0.007 (CI = +/-0.008; p = 0.103)	0.171	-1.64%
Frequency	2014.2	-0.018 (CI = +/-0.021; p = 0.080)	0.007 (CI = +/-0.008; p = 0.105)	0.175	-1.81%
Frequency	2015.1	-0.022 (CI = +/-0.022; p = 0.054)	0.007 (CI = +/-0.008; p = 0.096)	0.208	-2.15%
Frequency	2015.2	-0.014 (CI = +/-0.022; p = 0.195)	0.006 (CI = +/-0.008; p = 0.104)	0.121	-1.42%
Frequency	2016.1	-0.009 (CI = +/-0.024; p = 0.425)	0.006 (CI = +/-0.008; p = 0.126)	0.057	-0.92%
Frequency	2016.2	-0.004 (CI = +/-0.026; p = 0.740)	0.005 (CI = +/-0.008; p = 0.160)	0.012	-0.41%
Frequency	2017.1	0.006 (CI = +/-0.025; p = 0.603)	0.004 (CI = +/-0.007; p = 0.211)	0.012	+0.63%
Frequency	2017.2	0.007 (CI = +/-0.029; p = 0.600)	0.004 (CI = +/-0.007; p = 0.245)	0.005	+0.73%

UA

Coverage = UA
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	0.058 (CI = +/-0.022; p = 0.000)	-0.291 (CI = +/-0.188; p = 0.004)	0.580	+5.95%
Loss Cost	2011.2	0.058 (CI = +/-0.023; p = 0.000)	-0.294 (CI = +/-0.195; p = 0.005)	0.549	+6.01%
Loss Cost	2012.1	0.053 (CI = +/-0.024; p = 0.000)	-0.318 (CI = +/-0.196; p = 0.003)	0.538	+5.48%
Loss Cost	2012.2	0.054 (CI = +/-0.026; p = 0.000)	-0.319 (CI = +/-0.204; p = 0.004)	0.502	+5.51%
Loss Cost	2013.1	0.053 (CI = +/-0.028; p = 0.001)	-0.322 (CI = +/-0.213; p = 0.005)	0.492	+5.42%
Loss Cost	2013.2	0.050 (CI = +/-0.031; p = 0.003)	-0.309 (CI = +/-0.221; p = 0.008)	0.426	+5.09%
Loss Cost	2014.1	0.057 (CI = +/-0.032; p = 0.001)	-0.278 (CI = +/-0.221; p = 0.016)	0.467	+5.88%
Loss Cost	2014.2	0.050 (CI = +/-0.034; p = 0.005)	-0.252 (CI = +/-0.224; p = 0.029)	0.377	+5.17%
Loss Cost	2015.1	0.043 (CI = +/-0.036; p = 0.021)	-0.279 (CI = +/-0.228; p = 0.019)	0.364	+4.43%
Loss Cost	2015.2	0.058 (CI = +/-0.034; p = 0.002)	-0.331 (CI = +/-0.205; p = 0.003)	0.531	+5.99%
Loss Cost	2016.1	0.066 (CI = +/-0.036; p = 0.001)	-0.305 (CI = +/-0.210; p = 0.007)	0.560	+6.78%
Loss Cost	2016.2	0.060 (CI = +/-0.040; p = 0.005)	-0.288 (CI = +/-0.218; p = 0.013)	0.473	+6.21%
Loss Cost	2017.1	0.055 (CI = +/-0.044; p = 0.019)	-0.306 (CI = +/-0.230; p = 0.012)	0.461	+5.61%
Loss Cost	2017.2	0.071 (CI = +/-0.044; p = 0.004)	-0.352 (CI = +/-0.216; p = 0.004)	0.581	+7.33%
Severity	2011.1	0.060 (CI = +/-0.022; p = 0.000)	-0.220 (CI = +/-0.191; p = 0.025)	0.560	+6.23%
Severity	2011.2	0.065 (CI = +/-0.023; p = 0.000)	-0.241 (CI = +/-0.192; p = 0.016)	0.577	+6.68%
Severity	2012.1	0.063 (CI = +/-0.025; p = 0.000)	-0.249 (CI = +/-0.199; p = 0.017)	0.558	+6.51%
Severity	2012.2	0.069 (CI = +/-0.026; p = 0.000)	-0.274 (CI = +/-0.199; p = 0.009)	0.587	+7.11%
Severity	2013.1	0.072 (CI = +/-0.027; p = 0.000)	-0.261 (CI = +/-0.206; p = 0.015)	0.591	+7.43%
Severity	2013.2	0.070 (CI = +/-0.030; p = 0.000)	-0.254 (CI = +/-0.214; p = 0.022)	0.538	+7.26%
Severity	2014.1	0.075 (CI = +/-0.032; p = 0.000)	-0.232 (CI = +/-0.220; p = 0.040)	0.558	+7.84%
Severity	2014.2	0.070 (CI = +/-0.034; p = 0.000)	-0.210 (CI = +/-0.224; p = 0.065)	0.480	+7.21%
Severity	2015.1	0.066 (CI = +/-0.037; p = 0.001)	-0.222 (CI = +/-0.235; p = 0.062)	0.452	+6.87%
Severity	2015.2	0.072 (CI = +/-0.040; p = 0.001)	-0.243 (CI = +/-0.242; p = 0.049)	0.460	+7.52%
Severity	2016.1	0.075 (CI = +/-0.044; p = 0.002)	-0.234 (CI = +/-0.256; p = 0.071)	0.454	+7.81%
Severity	2016.2	0.063 (CI = +/-0.046; p = 0.011)	-0.195 (CI = +/-0.253; p = 0.123)	0.333	+6.49%
Severity	2017.1	0.047 (CI = +/-0.048; p = 0.051)	-0.244 (CI = +/-0.247; p = 0.053)	0.316	+4.85%
Severity	2017.2	0.060 (CI = +/-0.050; p = 0.022)	-0.281 (CI = +/-0.247; p = 0.028)	0.399	+6.22%
Frequency	2011.1	-0.003 (CI = +/-0.016; p = 0.736)	-0.071 (CI = +/-0.135; p = 0.290)	-0.027	-0.26%
Frequency	2011.2	-0.006 (CI = +/-0.016; p = 0.420)	-0.053 (CI = +/-0.133; p = 0.425)	-0.025	-0.63%
Frequency	2012.1	-0.010 (CI = +/-0.017; p = 0.241)	-0.069 (CI = +/-0.134; p = 0.302)	0.015	-0.97%
Frequency	2012.2	-0.015 (CI = +/-0.016; p = 0.070)	-0.045 (CI = +/-0.128; p = 0.480)	0.075	-1.50%
Frequency	2013.1	-0.019 (CI = +/-0.017; p = 0.032)	-0.062 (CI = +/-0.129; p = 0.332)	0.135	-1.87%
Frequency	2013.2	-0.020 (CI = +/-0.019; p = 0.032)	-0.055 (CI = +/-0.134; p = 0.401)	0.143	-2.03%
Frequency	2014.1	-0.018 (CI = +/-0.020; p = 0.071)	-0.046 (CI = +/-0.139; p = 0.497)	0.077	-1.81%
Frequency	2014.2	-0.019 (CI = +/-0.022; p = 0.081)	-0.043 (CI = +/-0.145; p = 0.548)	0.073	-1.90%
Frequency	2015.1	-0.023 (CI = +/-0.024; p = 0.055)	-0.057 (CI = +/-0.150; p = 0.435)	0.109	-2.28%
Frequency	2015.2	-0.014 (CI = +/-0.023; p = 0.208)	-0.088 (CI = +/-0.139; p = 0.202)	0.068	-1.42%
Frequency	2016.1	-0.010 (CI = +/-0.025; p = 0.426)	-0.071 (CI = +/-0.143; p = 0.307)	-0.019	-0.96%
Frequency	2016.2	-0.003 (CI = +/-0.026; p = 0.830)	-0.093 (CI = +/-0.142; p = 0.181)	0.000	-0.27%
Frequency	2017.1	0.007 (CI = +/-0.026; p = 0.561)	-0.062 (CI = +/-0.134; p = 0.337)	-0.033	+0.72%
Frequency	2017.2	0.010 (CI = +/-0.029; p = 0.451)	-0.071 (CI = +/-0.141; p = 0.297)	-0.014	+1.05%

UA

Coverage = UA
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	0.059 (CI = +/-0.022; p = 0.000)	-0.287 (CI = +/-0.193; p = 0.005)	0.002 (CI = +/-0.013; p = 0.700)	0.566	+6.04%
Loss Cost	2011.2	0.059 (CI = +/-0.024; p = 0.000)	-0.289 (CI = +/-0.200; p = 0.007)	0.002 (CI = +/-0.013; p = 0.708)	0.533	+6.08%
Loss Cost	2012.1	0.054 (CI = +/-0.025; p = 0.000)	-0.313 (CI = +/-0.202; p = 0.004)	0.002 (CI = +/-0.013; p = 0.716)	0.522	+5.55%
Loss Cost	2012.2	0.054 (CI = +/-0.027; p = 0.000)	-0.314 (CI = +/-0.210; p = 0.005)	0.002 (CI = +/-0.014; p = 0.723)	0.483	+5.57%
Loss Cost	2013.1	0.053 (CI = +/-0.029; p = 0.001)	-0.318 (CI = +/-0.220; p = 0.007)	0.002 (CI = +/-0.014; p = 0.729)	0.472	+5.49%
Loss Cost	2013.2	0.050 (CI = +/-0.031; p = 0.003)	-0.303 (CI = +/-0.228; p = 0.012)	0.003 (CI = +/-0.014; p = 0.703)	0.403	+5.15%
Loss Cost	2014.1	0.058 (CI = +/-0.033; p = 0.002)	-0.272 (CI = +/-0.229; p = 0.022)	0.002 (CI = +/-0.014; p = 0.712)	0.445	+5.94%
Loss Cost	2014.2	0.051 (CI = +/-0.035; p = 0.006)	-0.244 (CI = +/-0.231; p = 0.040)	0.003 (CI = +/-0.014; p = 0.636)	0.352	+5.22%
Loss Cost	2015.1	0.044 (CI = +/-0.037; p = 0.023)	-0.271 (CI = +/-0.236; p = 0.027)	0.003 (CI = +/-0.014; p = 0.607)	0.339	+4.47%
Loss Cost	2015.2	0.058 (CI = +/-0.035; p = 0.003)	-0.326 (CI = +/-0.214; p = 0.005)	0.002 (CI = +/-0.012; p = 0.760)	0.506	+5.99%
Loss Cost	2016.1	0.066 (CI = +/-0.038; p = 0.002)	-0.302 (CI = +/-0.219; p = 0.010)	0.001 (CI = +/-0.012; p = 0.813)	0.534	+6.77%
Loss Cost	2016.2	0.060 (CI = +/-0.041; p = 0.008)	-0.282 (CI = +/-0.229; p = 0.019)	0.002 (CI = +/-0.013; p = 0.725)	0.443	+6.15%
Loss Cost	2017.1	0.053 (CI = +/-0.046; p = 0.026)	-0.300 (CI = +/-0.240; p = 0.018)	0.003 (CI = +/-0.013; p = 0.675)	0.430	+5.49%
Loss Cost	2017.2	0.071 (CI = +/-0.047; p = 0.006)	-0.351 (CI = +/-0.229; p = 0.006)	0.000 (CI = +/-0.012; p = 0.967)	0.549	+7.31%
Severity	2011.1	0.059 (CI = +/-0.023; p = 0.000)	-0.226 (CI = +/-0.195; p = 0.025)	-0.003 (CI = +/-0.013; p = 0.632)	0.547	+6.13%
Severity	2011.2	0.064 (CI = +/-0.024; p = 0.000)	-0.247 (CI = +/-0.197; p = 0.016)	-0.003 (CI = +/-0.013; p = 0.602)	0.564	+6.57%
Severity	2012.1	0.062 (CI = +/-0.025; p = 0.000)	-0.255 (CI = +/-0.205; p = 0.017)	-0.003 (CI = +/-0.013; p = 0.605)	0.544	+6.40%
Severity	2012.2	0.068 (CI = +/-0.026; p = 0.000)	-0.282 (CI = +/-0.204; p = 0.009)	-0.004 (CI = +/-0.013; p = 0.554)	0.575	+7.00%
Severity	2013.1	0.071 (CI = +/-0.028; p = 0.000)	-0.269 (CI = +/-0.211; p = 0.015)	-0.004 (CI = +/-0.013; p = 0.559)	0.579	+7.32%
Severity	2013.2	0.069 (CI = +/-0.030; p = 0.000)	-0.263 (CI = +/-0.221; p = 0.022)	-0.004 (CI = +/-0.014; p = 0.580)	0.524	+7.17%
Severity	2014.1	0.075 (CI = +/-0.032; p = 0.000)	-0.240 (CI = +/-0.226; p = 0.038)	-0.004 (CI = +/-0.014; p = 0.571)	0.543	+7.75%
Severity	2014.2	0.069 (CI = +/-0.035; p = 0.001)	-0.218 (CI = +/-0.232; p = 0.064)	-0.003 (CI = +/-0.014; p = 0.628)	0.460	+7.16%
Severity	2015.1	0.066 (CI = +/-0.038; p = 0.002)	-0.229 (CI = +/-0.243; p = 0.063)	-0.003 (CI = +/-0.014; p = 0.648)	0.428	+6.83%
Severity	2015.2	0.073 (CI = +/-0.041; p = 0.002)	-0.254 (CI = +/-0.251; p = 0.048)	-0.004 (CI = +/-0.014; p = 0.578)	0.439	+7.52%
Severity	2016.1	0.076 (CI = +/-0.046; p = 0.003)	-0.244 (CI = +/-0.265; p = 0.069)	-0.004 (CI = +/-0.015; p = 0.573)	0.432	+7.85%
Severity	2016.2	0.064 (CI = +/-0.048; p = 0.013)	-0.203 (CI = +/-0.266; p = 0.125)	-0.003 (CI = +/-0.015; p = 0.718)	0.295	+6.57%
Severity	2017.1	0.048 (CI = +/-0.050; p = 0.059)	-0.248 (CI = +/-0.260; p = 0.060)	-0.001 (CI = +/-0.014; p = 0.839)	0.270	+4.91%
Severity	2017.2	0.063 (CI = +/-0.053; p = 0.024)	-0.293 (CI = +/-0.260; p = 0.030)	-0.003 (CI = +/-0.014; p = 0.606)	0.366	+6.49%
Frequency	2011.1	-0.001 (CI = +/-0.016; p = 0.913)	-0.060 (CI = +/-0.135; p = 0.364)	0.006 (CI = +/-0.009; p = 0.218)	-0.005	-0.08%
Frequency	2011.2	-0.005 (CI = +/-0.016; p = 0.554)	-0.041 (CI = +/-0.133; p = 0.527)	0.006 (CI = +/-0.009; p = 0.187)	0.008	-0.46%
Frequency	2012.1	-0.008 (CI = +/-0.017; p = 0.332)	-0.058 (CI = +/-0.134; p = 0.383)	0.006 (CI = +/-0.009; p = 0.186)	0.047	-0.79%
Frequency	2012.2	-0.013 (CI = +/-0.016; p = 0.099)	-0.032 (CI = +/-0.126; p = 0.608)	0.006 (CI = +/-0.008; p = 0.129)	0.128	-1.33%
Frequency	2013.1	-0.017 (CI = +/-0.017; p = 0.045)	-0.049 (CI = +/-0.126; p = 0.430)	0.006 (CI = +/-0.008; p = 0.122)	0.191	-1.71%
Frequency	2013.2	-0.019 (CI = +/-0.018; p = 0.039)	-0.041 (CI = +/-0.130; p = 0.523)	0.006 (CI = +/-0.008; p = 0.119)	0.202	-1.89%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.085)	-0.032 (CI = +/-0.136; p = 0.627)	0.006 (CI = +/-0.008; p = 0.127)	0.140	-1.68%
Frequency	2014.2	-0.018 (CI = +/-0.021; p = 0.086)	-0.027 (CI = +/-0.142; p = 0.700)	0.006 (CI = +/-0.008; p = 0.129)	0.139	-1.81%
Frequency	2015.1	-0.022 (CI = +/-0.023; p = 0.054)	-0.042 (CI = +/-0.146; p = 0.556)	0.007 (CI = +/-0.008; p = 0.122)	0.180	-2.21%
Frequency	2015.2	-0.014 (CI = +/-0.022; p = 0.193)	-0.072 (CI = +/-0.137; p = 0.281)	0.006 (CI = +/-0.008; p = 0.145)	0.132	-1.42%
Frequency	2016.1	-0.010 (CI = +/-0.024; p = 0.392)	-0.058 (CI = +/-0.141; p = 0.396)	0.005 (CI = +/-0.008; p = 0.164)	0.044	-1.00%
Frequency	2016.2	-0.004 (CI = +/-0.026; p = 0.750)	-0.079 (CI = +/-0.142; p = 0.253)	0.005 (CI = +/-0.008; p = 0.224)	0.037	-0.39%
Frequency	2017.1	0.006 (CI = +/-0.026; p = 0.653)	-0.052 (CI = +/-0.135; p = 0.422)	0.004 (CI = +/-0.007; p = 0.265)	-0.009	+0.56%
Frequency	2017.2	0.008 (CI = +/-0.030; p = 0.582)	-0.059 (CI = +/-0.145; p = 0.398)	0.004 (CI = +/-0.008; p = 0.328)	-0.012	+0.77%

CL

Coverage = CL
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	0.047 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.112; p = 0.676)	0.904	+4.80%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.116; p = 0.501)	0.904	+5.05%
Loss Cost	2012.1	0.055 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.110; p = 0.175)	0.922	+5.66%
Loss Cost	2012.2	0.059 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.096 (CI = +/-0.112; p = 0.088)	0.925	+6.04%
Loss Cost	2013.1	0.060 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.119; p = 0.083)	0.920	+6.18%
Loss Cost	2013.2	0.061 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.127; p = 0.083)	0.914	+6.31%
Loss Cost	2014.1	0.064 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.134; p = 0.065)	0.911	+6.60%
Loss Cost	2014.2	0.063 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.145; p = 0.090)	0.903	+6.56%
Loss Cost	2015.1	0.059 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.151; p = 0.174)	0.896	+6.09%
Loss Cost	2015.2	0.070 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.136; p = 0.031)	0.927	+7.22%
Loss Cost	2016.1	0.070 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.145; p = 0.039)	0.922	+7.30%
Loss Cost	2016.2	0.067 (CI = +/-0.026; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.153; p = 0.065)	0.917	+6.98%
Loss Cost	2017.1	0.072 (CI = +/-0.027; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.156; p = 0.046)	0.921	+7.50%
Loss Cost	2017.2	0.072 (CI = +/-0.030; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.164; p = 0.057)	0.917	+7.51%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.027)	-0.011 (CI = +/-0.085; p = 0.799)	0.963	+6.27%
Severity	2011.2	0.061 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.033)	-0.009 (CI = +/-0.090; p = 0.833)	0.959	+6.25%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.041)	-0.008 (CI = +/-0.095; p = 0.871)	0.955	+6.22%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.059)	0.003 (CI = +/-0.100; p = 0.945)	0.950	+6.03%
Severity	2013.1	0.054 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.092)	0.030 (CI = +/-0.099; p = 0.537)	0.950	+5.55%
Severity	2013.2	0.050 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.141)	0.055 (CI = +/-0.098; p = 0.253)	0.949	+5.08%
Severity	2014.1	0.049 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.156)	0.055 (CI = +/-0.105; p = 0.285)	0.943	+5.07%
Severity	2014.2	0.048 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.197)	0.065 (CI = +/-0.112; p = 0.243)	0.937	+4.89%
Severity	2015.1	0.051 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.150)	0.046 (CI = +/-0.116; p = 0.415)	0.937	+5.28%
Severity	2015.2	0.043 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.191)	0.083 (CI = +/-0.106; p = 0.115)	0.944	+4.44%
Severity	2016.1	0.044 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.003; p = 0.202)	0.081 (CI = +/-0.113; p = 0.149)	0.938	+4.49%
Severity	2016.2	0.041 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.003; p = 0.231)	0.093 (CI = +/-0.118; p = 0.112)	0.931	+4.17%
Severity	2017.1	0.044 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.003; p = 0.218)	0.081 (CI = +/-0.120; p = 0.170)	0.931	+4.55%
Severity	2017.2	0.043 (CI = +/-0.023; p = 0.001)	0.002 (CI = +/-0.003; p = 0.230)	0.084 (CI = +/-0.126; p = 0.175)	0.921	+4.43%
Frequency	2011.1	-0.014 (CI = +/-0.014; p = 0.058)	0.010 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.137; p = 0.854)	0.629	-1.38%
Frequency	2011.2	-0.011 (CI = +/-0.016; p = 0.149)	0.011 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.143; p = 0.677)	0.609	-1.12%
Frequency	2012.1	-0.005 (CI = +/-0.016; p = 0.500)	0.012 (CI = +/-0.005; p = 0.000)	-0.067 (CI = +/-0.140; p = 0.335)	0.610	-0.53%
Frequency	2012.2	0.000 (CI = +/-0.017; p = 0.984)	0.012 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.140; p = 0.154)	0.615	+0.02%
Frequency	2013.1	0.006 (CI = +/-0.017; p = 0.481)	0.013 (CI = +/-0.005; p = 0.000)	-0.134 (CI = +/-0.140; p = 0.060)	0.628	+0.60%
Frequency	2013.2	0.012 (CI = +/-0.018; p = 0.194)	0.013 (CI = +/-0.005; p = 0.000)	-0.166 (CI = +/-0.141; p = 0.023)	0.646	+1.18%
Frequency	2014.1	0.014 (CI = +/-0.020; p = 0.150)	0.014 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.150; p = 0.020)	0.647	+1.45%
Frequency	2014.2	0.016 (CI = +/-0.022; p = 0.158)	0.014 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.161; p = 0.024)	0.643	+1.59%
Frequency	2015.1	0.008 (CI = +/-0.023; p = 0.494)	0.013 (CI = +/-0.005; p = 0.000)	-0.148 (CI = +/-0.159; p = 0.065)	0.691	+0.77%
Frequency	2015.2	0.026 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.066; p = 0.000)	0.934	+2.66%
Frequency	2016.1	0.027 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.071; p = 0.000)	0.933	+2.69%
Frequency	2016.2	0.027 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.076; p = 0.000)	0.932	+2.70%
Frequency	2017.1	0.028 (CI = +/-0.014; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.240 (CI = +/-0.080; p = 0.000)	0.931	+2.83%
Frequency	2017.2	0.029 (CI = +/-0.015; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.083; p = 0.000)	0.930	+2.95%

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 = +/-0.013; p = 0.002)	0.292 (CI = +/-0.145; p = 0.000)	0.798	+2.17%
Loss Cost	2011.2	0.021 (CI = +/-0.014; p = 0.005)	0.295 (CI = +/-0.151; p = 0.000)	0.788	+2.12%
Loss Cost	2012.1	0.022 (CI = +/-0.015; p = 0.005)	0.285 (CI = +/-0.157; p = 0.001)	0.786	+2.27%
Loss Cost	2012.2	0.022 (CI = +/-0.017; p = 0.012)	0.288 (CI = +/-0.165; p = 0.001)	0.776	+2.23%
Loss Cost	2013.1	0.020 (CI = +/-0.018; p = 0.038)	0.303 (CI = +/-0.172; p = 0.001)	0.765	+1.97%
Loss Cost	2013.2	0.016 (CI = +/-0.020; p = 0.103)	0.320 (CI = +/-0.179; p = 0.001)	0.754	+1.66%
Loss Cost	2014.1	0.014 (CI = +/-0.022; p = 0.210)	0.334 (CI = +/-0.188; p = 0.001)	0.743	+1.39%
Loss Cost	2014.2	0.008 (CI = +/-0.024; p = 0.486)	0.363 (CI = +/-0.195; p = 0.001)	0.737	+0.83%
Loss Cost	2015.1	-0.001 (CI = +/-0.025; p = 0.921)	0.411 (CI = +/-0.192; p = 0.000)	0.749	-0.12%
Loss Cost	2015.2	0.001 (CI = +/-0.029; p = 0.961)	0.402 (CI = +/-0.207; p = 0.001)	0.747	+0.07%
Loss Cost	2016.1	-0.007 (CI = +/-0.033; p = 0.675)	0.436 (CI = +/-0.218; p = 0.001)	0.745	-0.66%
Loss Cost	2016.2	-0.019 (CI = +/-0.035; p = 0.278)	0.491 (CI = +/-0.223; p = 0.000)	0.759	-1.86%
Loss Cost	2017.1	-0.023 (CI = +/-0.042; p = 0.262)	0.508 (CI = +/-0.246; p = 0.001)	0.755	-2.25%
Loss Cost	2017.2	-0.033 (CI = +/-0.048; p = 0.167)	0.550 (CI = +/-0.267; p = 0.001)	0.758	-3.23%
Severity	2011.1	0.055 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.082; p = 0.212)	0.957	+5.70%
Severity	2011.2	0.055 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.085; p = 0.199)	0.953	+5.64%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.088; p = 0.186)	0.948	+5.57%
Severity	2012.2	0.052 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.091; p = 0.129)	0.944	+5.38%
Severity	2013.1	0.049 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.087; p = 0.042)	0.945	+4.99%
Severity	2013.2	0.045 (CI = +/-0.009; p = 0.000)	0.111 (CI = +/-0.084; p = 0.012)	0.946	+4.61%
Severity	2014.1	0.045 (CI = +/-0.011; p = 0.000)	0.114 (CI = +/-0.089; p = 0.015)	0.940	+4.55%
Severity	2014.2	0.043 (CI = +/-0.012; p = 0.000)	0.124 (CI = +/-0.094; p = 0.012)	0.934	+4.35%
Severity	2015.1	0.045 (CI = +/-0.013; p = 0.000)	0.113 (CI = +/-0.099; p = 0.027)	0.931	+4.58%
Severity	2015.2	0.037 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.088; p = 0.002)	0.943	+3.80%
Severity	2016.1	0.037 (CI = +/-0.014; p = 0.000)	0.153 (CI = +/-0.095; p = 0.003)	0.937	+3.72%
Severity	2016.2	0.032 (CI = +/-0.016; p = 0.001)	0.175 (CI = +/-0.099; p = 0.002)	0.934	+3.24%
Severity	2017.1	0.034 (CI = +/-0.018; p = 0.001)	0.163 (CI = +/-0.108; p = 0.006)	0.931	+3.51%
Severity	2017.2	0.030 (CI = +/-0.021; p = 0.009)	0.180 (CI = +/-0.118; p = 0.006)	0.924	+3.08%
Frequency	2011.1	-0.034 (CI = +/-0.012; p = 0.000)	0.241 (CI = +/-0.138; p = 0.001)	0.525	-3.34%
Frequency	2011.2	-0.034 (CI = +/-0.013; p = 0.000)	0.240 (CI = +/-0.144; p = 0.002)	0.484	-3.33%
Frequency	2012.1	-0.032 (CI = +/-0.014; p = 0.000)	0.227 (CI = +/-0.149; p = 0.004)	0.413	-3.13%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.001)	0.219 (CI = +/-0.156; p = 0.008)	0.349	-2.99%
Frequency	2013.1	-0.029 (CI = +/-0.017; p = 0.002)	0.212 (CI = +/-0.163; p = 0.013)	0.287	-2.88%
Frequency	2013.2	-0.029 (CI = +/-0.019; p = 0.006)	0.208 (CI = +/-0.173; p = 0.020)	0.235	-2.82%
Frequency	2014.1	-0.031 (CI = +/-0.022; p = 0.008)	0.220 (CI = +/-0.182; p = 0.021)	0.227	-3.02%
Frequency	2014.2	-0.034 (CI = +/-0.024; p = 0.007)	0.239 (CI = +/-0.192; p = 0.017)	0.240	-3.37%
Frequency	2015.1	-0.046 (CI = +/-0.024; p = 0.001)	0.298 (CI = +/-0.180; p = 0.003)	0.407	-4.49%
Frequency	2015.2	-0.037 (CI = +/-0.025; p = 0.007)	0.252 (CI = +/-0.179; p = 0.008)	0.282	-3.59%
Frequency	2016.1	-0.043 (CI = +/-0.028; p = 0.005)	0.283 (CI = +/-0.188; p = 0.005)	0.325	-4.22%
Frequency	2016.2	-0.051 (CI = +/-0.032; p = 0.004)	0.317 (CI = +/-0.199; p = 0.004)	0.363	-4.93%
Frequency	2017.1	-0.057 (CI = +/-0.037; p = 0.004)	0.345 (CI = +/-0.216; p = 0.004)	0.372	-5.56%
Frequency	2017.2	-0.063 (CI = +/-0.043; p = 0.007)	0.370 (CI = +/-0.239; p = 0.005)	0.364	-6.12%

CL

Coverage = CL
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	2011.1	0.042 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.108; p = 0.043)	0.185 (CI = +/-0.110; p = 0.002)	0.933	+4.27%
Loss Cost	2011.2	0.044 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.111; p = 0.036)	0.179 (CI = +/-0.112; p = 0.003)	0.931	+4.45%
Loss Cost	2012.1	0.049 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.102; p = 0.009)	0.162 (CI = +/-0.103; p = 0.003)	0.944	+5.01%
Loss Cost	2012.2	0.052 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.154 (CI = +/-0.104; p = 0.005)	0.153 (CI = +/-0.103; p = 0.006)	0.945	+5.33%
Loss Cost	2013.1	0.052 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.109; p = 0.008)	0.152 (CI = +/-0.108; p = 0.008)	0.940	+5.33%
Loss Cost	2013.2	0.052 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.153 (CI = +/-0.114; p = 0.011)	0.153 (CI = +/-0.113; p = 0.010)	0.936	+5.30%
Loss Cost	2014.1	0.053 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.157 (CI = +/-0.121; p = 0.014)	0.150 (CI = +/-0.119; p = 0.016)	0.931	+5.43%
Loss Cost	2014.2	0.049 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.127; p = 0.027)	0.161 (CI = +/-0.124; p = 0.014)	0.927	+5.06%
Loss Cost	2015.1	0.039 (CI = +/-0.021; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	-0.112 (CI = +/-0.119; p = 0.063)	0.194 (CI = +/-0.117; p = 0.003)	0.936	+3.95%
Loss Cost	2015.2	0.050 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.146 (CI = +/-0.112; p = 0.014)	0.158 (CI = +/-0.111; p = 0.008)	0.951	+5.14%
Loss Cost	2016.1	0.045 (CI = +/-0.026; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.132 (CI = +/-0.119; p = 0.031)	0.174 (CI = +/-0.119; p = 0.007)	0.949	+4.62%
Loss Cost	2016.2	0.030 (CI = +/-0.026; p = 0.023)	0.013 (CI = +/-0.003; p = 0.000)	-0.095 (CI = +/-0.108; p = 0.079)	0.221 (CI = +/-0.111; p = 0.001)	0.961	+3.08%
Loss Cost	2017.1	0.030 (CI = +/-0.031; p = 0.054)	0.013 (CI = +/-0.004; p = 0.000)	-0.095 (CI = +/-0.118; p = 0.105)	0.221 (CI = +/-0.126; p = 0.002)	0.960	+3.08%
Loss Cost	2017.2	0.017 (CI = +/-0.033; p = 0.275)	0.012 (CI = +/-0.004; p = 0.000)	-0.070 (CI = +/-0.115; p = 0.210)	0.262 (CI = +/-0.129; p = 0.001)	0.966	+1.76%
Severity	2011.1	0.060 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.035)	-0.016 (CI = +/-0.099; p = 0.747)	0.011 (CI = +/-0.101; p = 0.831)	0.962	+6.24%
Severity	2011.2	0.060 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.044)	-0.014 (CI = +/-0.103; p = 0.775)	0.012 (CI = +/-0.104; p = 0.822)	0.958	+6.21%
Severity	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.055)	-0.013 (CI = +/-0.107; p = 0.806)	0.013 (CI = +/-0.108; p = 0.809)	0.953	+6.17%
Severity	2012.2	0.058 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.084)	-0.004 (CI = +/-0.110; p = 0.941)	0.020 (CI = +/-0.110; p = 0.715)	0.948	+5.93%
Severity	2013.1	0.052 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.152)	0.018 (CI = +/-0.106; p = 0.733)	0.037 (CI = +/-0.105; p = 0.467)	0.949	+5.34%
Severity	2013.2	0.046 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.273)	0.040 (CI = +/-0.101; p = 0.420)	0.056 (CI = +/-0.099; p = 0.250)	0.950	+4.71%
Severity	2014.1	0.045 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.004; p = 0.322)	0.043 (CI = +/-0.107; p = 0.411)	0.059 (CI = +/-0.105; p = 0.251)	0.945	+4.61%
Severity	2014.2	0.041 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.004; p = 0.450)	0.055 (CI = +/-0.111; p = 0.312)	0.071 (CI = +/-0.109; p = 0.188)	0.940	+4.24%
Severity	2015.1	0.045 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.004; p = 0.361)	0.043 (CI = +/-0.117; p = 0.446)	0.059 (CI = +/-0.114; p = 0.293)	0.937	+4.63%
Severity	2015.2	0.030 (CI = +/-0.018; p = 0.003)	0.000 (CI = +/-0.003; p = 0.780)	0.087 (CI = +/-0.094; p = 0.066)	0.106 (CI = +/-0.093; p = 0.027)	0.957	+3.08%
Severity	2016.1	0.027 (CI = +/-0.022; p = 0.018)	0.000 (CI = +/-0.003; p = 0.924)	0.096 (CI = +/-0.100; p = 0.059)	0.117 (CI = +/-0.100; p = 0.026)	0.953	+2.73%
Severity	2016.2	0.015 (CI = +/-0.022; p = 0.169)	-0.001 (CI = +/-0.003; p = 0.613)	0.127 (CI = +/-0.092; p = 0.010)	0.155 (CI = +/-0.094; p = 0.003)	0.961	+1.48%
Severity	2017.1	0.015 (CI = +/-0.026; p = 0.232)	-0.001 (CI = +/-0.003; p = 0.652)	0.125 (CI = +/-0.100; p = 0.018)	0.154 (CI = +/-0.107; p = 0.008)	0.957	+1.53%
Severity	2017.2	0.003 (CI = +/-0.027; p = 0.831)	-0.001 (CI = +/-0.003; p = 0.362)	0.150 (CI = +/-0.094; p = 0.004)	0.193 (CI = +/-0.105; p = 0.002)	0.964	+0.27%
Frequency	2011.1	-0.019 (CI = +/-0.014; p = 0.010)	0.009 (CI = +/-0.005; p = 0.001)	-0.096 (CI = +/-0.144; p = 0.184)	0.174 (CI = +/-0.148; p = 0.023)	0.688	-1.85%
Frequency	2011.2	-0.017 (CI = +/-0.015; p = 0.033)	0.010 (CI = +/-0.005; p = 0.001)	-0.105 (CI = +/-0.149; p = 0.159)	0.168 (CI = +/-0.151; p = 0.031)	0.666	-1.66%
Frequency	2012.1	-0.011 (CI = +/-0.016; p = 0.167)	0.010 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.144; p = 0.077)	0.149 (CI = +/-0.145; p = 0.044)	0.660	-1.09%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.489)	0.011 (CI = +/-0.005; p = 0.000)	-0.150 (CI = +/-0.143; p = 0.041)	0.133 (CI = +/-0.143; p = 0.066)	0.655	-0.57%
Frequency	2013.1	0.000 (CI = +/-0.018; p = 0.994)	0.012 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.142; p = 0.020)	0.115 (CI = +/-0.141; p = 0.105)	0.658	-0.01%
Frequency	2013.2	0.006 (CI = +/-0.020; p = 0.557)	0.012 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.143; p = 0.011)	0.097 (CI = +/-0.141; p = 0.167)	0.663	+0.57%
Frequency	2014.1	0.008 (CI = +/-0.023; p = 0.484)	0.013 (CI = +/-0.005; p = 0.000)	-0.200 (CI = +/-0.151; p = 0.012)	0.090 (CI = +/-0.148; p = 0.216)	0.658	+0.78%
Frequency	2014.2	0.008 (CI = +/-0.026; p = 0.539)	0.013 (CI = +/-0.005; p = 0.000)	-0.200 (CI = +/-0.161; p = 0.017)	0.090 (CI = +/-0.157; p = 0.244)	0.652	+0.79%
Frequency	2015.1	-0.006 (CI = +/-0.027; p = 0.613)	0.011 (CI = +/-0.005; p = 0.000)	-0.156 (CI = +/-0.148; p = 0.041)	0.135 (CI = +/-0.146; p = 0.066)	0.733	-0.65%
Frequency	2015.2	0.020 (CI = +/-0.012; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	-0.232 (CI = +/-0.062; p = 0.000)	0.052 (CI = +/-0.062; p = 0.091)	0.942	+2.00%
Frequency	2016.1	0.018 (CI = +/-0.014; p = 0.017)	0.014 (CI = +/-0.002; p = 0.000)	-0.228 (CI = +/-0.067; p = 0.000)	0.057 (CI = +/-0.067; p = 0.090)	0.942	+1.84%
Frequency	2016.2	0.016 (CI = +/-0.017; p = 0.070)	0.013 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.072; p = 0.000)	0.065 (CI = +/-0.074; p = 0.081)	0.942	+1.58%
Frequency	2017.1	0.015 (CI = +/-0.021; p = 0.139)	0.013 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.079; p = 0.000)	0.067 (CI = +/-0.084; p = 0.108)	0.940	+1.52%
Frequency	2017.2	0.015 (CI = +/-0.025; p = 0.221)	0.013 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.086; p = 0.000)	0.068 (CI = +/-0.096; p = 0.148)	0.937	+1.48%

CL

Coverage = CL
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	0.042 (CI = +/-0.011; p = 0.000)	0.694	+4.24%
Loss Cost	2011.2	0.043 (CI = +/-0.011; p = 0.000)	0.685	+4.36%
Loss Cost	2012.1	0.045 (CI = +/-0.012; p = 0.000)	0.697	+4.61%
Loss Cost	2012.2	0.046 (CI = +/-0.013; p = 0.000)	0.689	+4.76%
Loss Cost	2013.1	0.047 (CI = +/-0.014; p = 0.000)	0.667	+4.82%
Loss Cost	2013.2	0.048 (CI = +/-0.015; p = 0.000)	0.642	+4.88%
Loss Cost	2014.1	0.049 (CI = +/-0.017; p = 0.000)	0.624	+5.03%
Loss Cost	2014.2	0.049 (CI = +/-0.018; p = 0.000)	0.590	+5.07%
Loss Cost	2015.2	0.049 (CI = +/-0.021; p = 0.000)	0.539	+4.98%
Loss Cost	2016.1	0.049 (CI = +/-0.023; p = 0.000)	0.509	+5.07%
Loss Cost	2016.2	0.049 (CI = +/-0.025; p = 0.001)	0.465	+5.06%
Loss Cost	2017.1	0.053 (CI = +/-0.028; p = 0.001)	0.474	+5.49%
Loss Cost	2017.2	0.056 (CI = +/-0.031; p = 0.002)	0.460	+5.81%
Severity	2011.1	0.058 (CI = +/-0.005; p = 0.000)	0.957	+6.01%
Severity	2011.2	0.058 (CI = +/-0.005; p = 0.000)	0.952	+5.99%
Severity	2012.1	0.058 (CI = +/-0.006; p = 0.000)	0.947	+5.97%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	0.940	+5.88%
Severity	2013.1	0.055 (CI = +/-0.006; p = 0.000)	0.937	+5.69%
Severity	2013.2	0.054 (CI = +/-0.006; p = 0.000)	0.932	+5.51%
Severity	2014.1	0.054 (CI = +/-0.007; p = 0.000)	0.922	+5.53%
Severity	2014.2	0.053 (CI = +/-0.008; p = 0.000)	0.910	+5.48%
Severity	2015.2	0.055 (CI = +/-0.008; p = 0.000)	0.907	+5.67%
Severity	2016.1	0.056 (CI = +/-0.009; p = 0.000)	0.900	+5.79%
Severity	2016.2	0.056 (CI = +/-0.010; p = 0.000)	0.884	+5.76%
Severity	2017.1	0.059 (CI = +/-0.011; p = 0.000)	0.890	+6.07%
Severity	2017.2	0.060 (CI = +/-0.012; p = 0.000)	0.875	+6.14%
Frequency	2011.1	-0.017 (CI = +/-0.009; p = 0.001)	0.317	-1.67%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.262	-1.54%
Frequency	2012.1	-0.013 (CI = +/-0.010; p = 0.014)	0.187	-1.28%
Frequency	2012.2	-0.011 (CI = +/-0.011; p = 0.048)	0.118	-1.06%
Frequency	2013.1	-0.008 (CI = +/-0.011; p = 0.136)	0.054	-0.82%
Frequency	2013.2	-0.006 (CI = +/-0.012; p = 0.305)	0.005	-0.60%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.448)	-0.019	-0.48%
Frequency	2014.2	-0.004 (CI = +/-0.014; p = 0.572)	-0.033	-0.39%
Frequency	2015.2	-0.007 (CI = +/-0.016; p = 0.392)	-0.012	-0.65%
Frequency	2016.1	-0.007 (CI = +/-0.017; p = 0.419)	-0.017	-0.68%
Frequency	2016.2	-0.007 (CI = +/-0.019; p = 0.473)	-0.026	-0.67%
Frequency	2017.1	-0.005 (CI = +/-0.022; p = 0.601)	-0.044	-0.54%
Frequency	2017.2	-0.003 (CI = +/-0.024; p = 0.788)	-0.061	-0.31%

CL

Coverage = CL
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	0.045 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.050; p = 0.973)	0.013 (CI = +/-0.003; p = 0.000)	0.913	+4.65%
Loss Cost	2011.2	0.046 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.051; p = 0.803)	0.013 (CI = +/-0.003; p = 0.000)	0.913	+4.75%
Loss Cost	2012.1	0.049 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.047; p = 0.871)	0.013 (CI = +/-0.003; p = 0.000)	0.929	+4.99%
Loss Cost	2012.2	0.050 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.048; p = 0.917)	0.013 (CI = +/-0.003; p = 0.000)	0.931	+5.12%
Loss Cost	2013.1	0.050 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.050; p = 0.948)	0.013 (CI = +/-0.003; p = 0.000)	0.925	+5.14%
Loss Cost	2013.2	0.050 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.053; p = 0.919)	0.013 (CI = +/-0.003; p = 0.000)	0.920	+5.16%
Loss Cost	2014.1	0.051 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.055; p = 0.997)	0.013 (CI = +/-0.003; p = 0.000)	0.915	+5.24%
Loss Cost	2014.2	0.051 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.058; p = 0.940)	0.013 (CI = +/-0.003; p = 0.000)	0.908	+5.18%
Loss Cost	2015.2	0.049 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.058; p = 0.901)	0.013 (CI = +/-0.003; p = 0.000)	0.903	+4.97%
Loss Cost	2016.1	0.048 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.837)	0.013 (CI = +/-0.003; p = 0.000)	0.897	+4.89%
Loss Cost	2016.2	0.046 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.064; p = 0.969)	0.014 (CI = +/-0.003; p = 0.000)	0.895	+4.67%
Loss Cost	2017.1	0.047 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.067; p = 0.860)	0.014 (CI = +/-0.004; p = 0.000)	0.894	+4.83%
Loss Cost	2017.2	0.046 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.072; p = 0.809)	0.014 (CI = +/-0.004; p = 0.000)	0.889	+4.74%
Severity	2011.1	0.059 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.037; p = 0.174)	0.003 (CI = +/-0.002; p = 0.011)	0.968	+6.10%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.195)	0.003 (CI = +/-0.002; p = 0.013)	0.964	+6.10%
Severity	2012.1	0.059 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.040; p = 0.175)	0.003 (CI = +/-0.003; p = 0.014)	0.960	+6.05%
Severity	2012.2	0.058 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.041; p = 0.246)	0.003 (CI = +/-0.003; p = 0.014)	0.955	+5.98%
Severity	2013.1	0.056 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.037; p = 0.088)	0.003 (CI = +/-0.002; p = 0.007)	0.959	+5.76%
Severity	2013.2	0.055 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.036; p = 0.168)	0.003 (CI = +/-0.002; p = 0.004)	0.956	+5.61%
Severity	2014.1	0.054 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.038; p = 0.173)	0.003 (CI = +/-0.002; p = 0.005)	0.950	+5.58%
Severity	2014.2	0.054 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.225)	0.004 (CI = +/-0.002; p = 0.006)	0.942	+5.54%
Severity	2015.2	0.055 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.041; p = 0.301)	0.003 (CI = +/-0.002; p = 0.007)	0.939	+5.67%
Severity	2016.1	0.056 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.044; p = 0.359)	0.003 (CI = +/-0.002; p = 0.009)	0.932	+5.71%
Severity	2016.2	0.055 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.047; p = 0.424)	0.003 (CI = +/-0.003; p = 0.011)	0.922	+5.67%
Severity	2017.1	0.057 (CI = +/-0.009; p = 0.000)	-0.012 (CI = +/-0.047; p = 0.593)	0.003 (CI = +/-0.003; p = 0.014)	0.923	+5.88%
Severity	2017.2	0.057 (CI = +/-0.010; p = 0.000)	-0.012 (CI = +/-0.051; p = 0.620)	0.003 (CI = +/-0.003; p = 0.021)	0.910	+5.88%
Frequency	2011.1	-0.014 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.057; p = 0.391)	0.010 (CI = +/-0.004; p = 0.000)	0.667	-1.37%
Frequency	2011.2	-0.013 (CI = +/-0.007; p = 0.001)	0.019 (CI = +/-0.058; p = 0.518)	0.010 (CI = +/-0.004; p = 0.000)	0.644	-1.27%
Frequency	2012.1	-0.010 (CI = +/-0.007; p = 0.004)	0.031 (CI = +/-0.053; p = 0.248)	0.010 (CI = +/-0.003; p = 0.000)	0.664	-1.00%
Frequency	2012.2	-0.008 (CI = +/-0.007; p = 0.018)	0.021 (CI = +/-0.052; p = 0.412)	0.010 (CI = +/-0.003; p = 0.000)	0.655	-0.82%
Frequency	2013.1	-0.006 (CI = +/-0.007; p = 0.076)	0.030 (CI = +/-0.049; p = 0.214)	0.010 (CI = +/-0.003; p = 0.000)	0.676	-0.59%
Frequency	2013.2	-0.004 (CI = +/-0.007; p = 0.213)	0.022 (CI = +/-0.049; p = 0.354)	0.010 (CI = +/-0.003; p = 0.000)	0.672	-0.42%
Frequency	2014.1	-0.003 (CI = +/-0.007; p = 0.369)	0.026 (CI = +/-0.051; p = 0.304)	0.010 (CI = +/-0.003; p = 0.000)	0.668	-0.33%
Frequency	2014.2	-0.003 (CI = +/-0.008; p = 0.399)	0.026 (CI = +/-0.054; p = 0.322)	0.010 (CI = +/-0.003; p = 0.000)	0.660	-0.34%
Frequency	2015.2	-0.007 (CI = +/-0.008; p = 0.110)	0.017 (CI = +/-0.051; p = 0.477)	0.010 (CI = +/-0.003; p = 0.000)	0.724	-0.66%
Frequency	2016.1	-0.008 (CI = +/-0.009; p = 0.087)	0.013 (CI = +/-0.053; p = 0.598)	0.010 (CI = +/-0.003; p = 0.000)	0.730	-0.78%
Frequency	2016.2	-0.009 (CI = +/-0.010; p = 0.059)	0.019 (CI = +/-0.055; p = 0.467)	0.010 (CI = +/-0.003; p = 0.000)	0.741	-0.94%
Frequency	2017.1	-0.010 (CI = +/-0.011; p = 0.078)	0.018 (CI = +/-0.058; p = 0.525)	0.010 (CI = +/-0.003; p = 0.000)	0.734	-0.99%
Frequency	2017.2	-0.011 (CI = +/-0.013; p = 0.092)	0.020 (CI = +/-0.063; p = 0.497)	0.010 (CI = +/-0.003; p = 0.000)	0.725	-1.07%

CL

Coverage = CL
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	0.041 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.094; p = 0.546)	0.687	+4.23%
Loss Cost	2011.2	0.043 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.097; p = 0.466)	0.679	+4.37%
Loss Cost	2012.1	0.045 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.098; p = 0.601)	0.688	+4.60%
Loss Cost	2012.2	0.047 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.101; p = 0.500)	0.682	+4.78%
Loss Cost	2013.1	0.047 (CI = +/-0.014; p = 0.000)	-0.032 (CI = +/-0.105; p = 0.530)	0.658	+4.81%
Loss Cost	2013.2	0.048 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.110; p = 0.495)	0.634	+4.91%
Loss Cost	2014.1	0.049 (CI = +/-0.017; p = 0.000)	-0.033 (CI = +/-0.115; p = 0.552)	0.612	+5.02%
Loss Cost	2014.2	0.050 (CI = +/-0.019; p = 0.000)	-0.037 (CI = +/-0.122; p = 0.533)	0.577	+5.11%
Loss Cost	2015.2	0.049 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.127; p = 0.511)	0.525	+4.98%
Loss Cost	2016.1	0.049 (CI = +/-0.023; p = 0.000)	-0.040 (CI = +/-0.135; p = 0.543)	0.491	+5.00%
Loss Cost	2016.2	0.049 (CI = +/-0.026; p = 0.001)	-0.041 (CI = +/-0.143; p = 0.549)	0.445	+5.06%
Loss Cost	2017.1	0.053 (CI = +/-0.029; p = 0.001)	-0.030 (CI = +/-0.151; p = 0.679)	0.445	+5.43%
Loss Cost	2017.2	0.056 (CI = +/-0.032; p = 0.002)	-0.040 (CI = +/-0.159; p = 0.598)	0.433	+5.81%
Severity	2011.1	0.058 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.041; p = 0.123)	0.960	+6.00%
Severity	2011.2	0.058 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.042; p = 0.135)	0.955	+6.00%
Severity	2012.1	0.058 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.124)	0.950	+5.95%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.168)	0.943	+5.90%
Severity	2013.1	0.055 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.043; p = 0.068)	0.944	+5.68%
Severity	2013.2	0.054 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.043; p = 0.118)	0.936	+5.54%
Severity	2014.1	0.054 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.128)	0.928	+5.53%
Severity	2014.2	0.054 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.048; p = 0.150)	0.915	+5.52%
Severity	2015.2	0.055 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.049; p = 0.210)	0.910	+5.67%
Severity	2016.1	0.056 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.052; p = 0.271)	0.901	+5.74%
Severity	2016.2	0.056 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.055; p = 0.285)	0.885	+5.76%
Severity	2017.1	0.059 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.056; p = 0.442)	0.887	+6.03%
Severity	2017.2	0.060 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.060; p = 0.406)	0.872	+6.14%
Frequency	2011.1	-0.017 (CI = +/-0.009; p = 0.001)	0.004 (CI = +/-0.082; p = 0.929)	0.291	-1.67%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.004)	-0.003 (CI = +/-0.085; p = 0.942)	0.233	-1.54%
Frequency	2012.1	-0.013 (CI = +/-0.010; p = 0.016)	0.009 (CI = +/-0.083; p = 0.832)	0.155	-1.28%
Frequency	2012.2	-0.011 (CI = +/-0.011; p = 0.054)	-0.002 (CI = +/-0.084; p = 0.958)	0.080	-1.06%
Frequency	2013.1	-0.008 (CI = +/-0.011; p = 0.146)	0.007 (CI = +/-0.085; p = 0.861)	0.013	-0.82%
Frequency	2013.2	-0.006 (CI = +/-0.012; p = 0.319)	-0.003 (CI = +/-0.087; p = 0.946)	-0.043	-0.59%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.459)	0.001 (CI = +/-0.090; p = 0.979)	-0.069	-0.48%
Frequency	2014.2	-0.004 (CI = +/-0.015; p = 0.586)	-0.002 (CI = +/-0.095; p = 0.958)	-0.087	-0.39%
Frequency	2015.2	-0.007 (CI = +/-0.016; p = 0.405)	-0.010 (CI = +/-0.098; p = 0.830)	-0.065	-0.65%
Frequency	2016.1	-0.007 (CI = +/-0.018; p = 0.422)	-0.012 (CI = +/-0.104; p = 0.814)	-0.073	-0.70%
Frequency	2016.2	-0.007 (CI = +/-0.020; p = 0.486)	-0.013 (CI = +/-0.110; p = 0.811)	-0.087	-0.67%
Frequency	2017.1	-0.006 (CI = +/-0.023; p = 0.603)	-0.009 (CI = +/-0.117; p = 0.871)	-0.111	-0.56%
Frequency	2017.2	-0.003 (CI = +/-0.025; p = 0.795)	-0.016 (CI = +/-0.124; p = 0.783)	-0.131	-0.31%

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	0.045 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.907	+4.58%
Loss Cost	2011.2	0.046 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.906	+4.67%
Loss Cost	2012.1	0.048 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.919	+4.88%
Loss Cost	2012.2	0.049 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.918	+4.98%
Loss Cost	2013.1	0.049 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.912	+4.97%
Loss Cost	2013.2	0.048 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.905	+4.95%
Loss Cost	2014.1	0.049 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.899	+4.98%
Loss Cost	2014.2	0.048 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.892	+4.89%
Loss Cost	2015.1	0.045 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.891	+4.65%
Loss Cost	2015.2	0.049 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.908	+4.97%
Loss Cost	2016.1	0.048 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.903	+4.90%
Loss Cost	2016.2	0.046 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.901	+4.67%
Loss Cost	2017.1	0.047 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.901	+4.82%
Loss Cost	2017.2	0.046 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.897	+4.75%
Severity	2011.1	0.060 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.010)	0.965	+6.17%
Severity	2011.2	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.011)	0.961	+6.15%
Severity	2012.1	0.060 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.013)	0.957	+6.14%
Severity	2012.2	0.059 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.013)	0.952	+6.06%
Severity	2013.1	0.057 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.009)	0.951	+5.90%
Severity	2013.2	0.056 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.006)	0.948	+5.75%
Severity	2014.1	0.056 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	0.943	+5.78%
Severity	2014.2	0.056 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	0.936	+5.75%
Severity	2015.1	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.010)	0.938	+5.93%
Severity	2015.2	0.055 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.938	+5.67%
Severity	2016.1	0.056 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.006)	0.933	+5.74%
Severity	2016.2	0.055 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.007)	0.923	+5.66%
Severity	2017.1	0.057 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.010)	0.926	+5.90%
Severity	2017.2	0.057 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.013)	0.915	+5.87%
Frequency	2011.1	-0.015 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.642	-1.49%
Frequency	2011.2	-0.014 (CI = +/-0.007; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.622	-1.40%
Frequency	2012.1	-0.012 (CI = +/-0.008; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.611	-1.19%
Frequency	2012.2	-0.010 (CI = +/-0.008; p = 0.012)	0.010 (CI = +/-0.004; p = 0.000)	0.596	-1.03%
Frequency	2013.1	-0.009 (CI = +/-0.008; p = 0.037)	0.010 (CI = +/-0.004; p = 0.000)	0.581	-0.87%
Frequency	2013.2	-0.008 (CI = +/-0.009; p = 0.088)	0.010 (CI = +/-0.004; p = 0.000)	0.566	-0.75%
Frequency	2014.1	-0.008 (CI = +/-0.010; p = 0.113)	0.010 (CI = +/-0.004; p = 0.000)	0.556	-0.75%
Frequency	2014.2	-0.008 (CI = +/-0.010; p = 0.115)	0.010 (CI = +/-0.004; p = 0.000)	0.554	-0.82%
Frequency	2015.1	-0.012 (CI = +/-0.010; p = 0.021)	0.010 (CI = +/-0.004; p = 0.000)	0.645	-1.21%
Frequency	2015.2	-0.007 (CI = +/-0.008; p = 0.105)	0.010 (CI = +/-0.003; p = 0.000)	0.731	-0.66%
Frequency	2016.1	-0.008 (CI = +/-0.009; p = 0.072)	0.010 (CI = +/-0.003; p = 0.000)	0.741	-0.79%
Frequency	2016.2	-0.009 (CI = +/-0.010; p = 0.056)	0.010 (CI = +/-0.003; p = 0.000)	0.749	-0.94%
Frequency	2017.1	-0.010 (CI = +/-0.011; p = 0.064)	0.010 (CI = +/-0.003; p = 0.000)	0.744	-1.01%
Frequency	2017.2	-0.011 (CI = +/-0.012; p = 0.089)	0.010 (CI = +/-0.003; p = 0.000)	0.735	-1.06%

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	0.041 (CI = +/-0.011; p = 0.000)	0.681	+4.16%
Loss Cost	2011.2	0.042 (CI = +/-0.011; p = 0.000)	0.670	+4.26%
Loss Cost	2012.1	0.044 (CI = +/-0.012; p = 0.000)	0.679	+4.47%
Loss Cost	2012.2	0.045 (CI = +/-0.013; p = 0.000)	0.668	+4.59%
Loss Cost	2013.1	0.045 (CI = +/-0.014; p = 0.000)	0.644	+4.61%
Loss Cost	2013.2	0.045 (CI = +/-0.015; p = 0.000)	0.617	+4.63%
Loss Cost	2014.1	0.046 (CI = +/-0.016; p = 0.000)	0.596	+4.71%
Loss Cost	2014.2	0.046 (CI = +/-0.018; p = 0.000)	0.560	+4.68%
Loss Cost	2015.1	0.044 (CI = +/-0.019; p = 0.000)	0.510	+4.54%
Loss Cost	2015.2	0.049 (CI = +/-0.021; p = 0.000)	0.539	+4.98%
Loss Cost	2016.1	0.049 (CI = +/-0.023; p = 0.000)	0.509	+5.07%
Loss Cost	2016.2	0.049 (CI = +/-0.025; p = 0.001)	0.465	+5.06%
Loss Cost	2017.1	0.053 (CI = +/-0.028; p = 0.001)	0.474	+5.49%
Loss Cost	2017.2	0.056 (CI = +/-0.031; p = 0.002)	0.460	+5.81%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	0.956	+6.06%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	0.952	+6.05%
Severity	2012.1	0.059 (CI = +/-0.006; p = 0.000)	0.946	+6.03%
Severity	2012.2	0.058 (CI = +/-0.006; p = 0.000)	0.940	+5.96%
Severity	2013.1	0.056 (CI = +/-0.006; p = 0.000)	0.936	+5.80%
Severity	2013.2	0.055 (CI = +/-0.006; p = 0.000)	0.930	+5.66%
Severity	2014.1	0.056 (CI = +/-0.007; p = 0.000)	0.923	+5.71%
Severity	2014.2	0.055 (CI = +/-0.008; p = 0.000)	0.913	+5.70%
Severity	2015.1	0.057 (CI = +/-0.008; p = 0.000)	0.915	+5.90%
Severity	2015.2	0.055 (CI = +/-0.008; p = 0.000)	0.907	+5.67%
Severity	2016.1	0.056 (CI = +/-0.009; p = 0.000)	0.900	+5.79%
Severity	2016.2	0.056 (CI = +/-0.010; p = 0.000)	0.884	+5.76%
Severity	2017.1	0.059 (CI = +/-0.011; p = 0.000)	0.890	+6.07%
Severity	2017.2	0.060 (CI = +/-0.012; p = 0.000)	0.875	+6.14%
Frequency	2011.1	-0.018 (CI = +/-0.010; p = 0.001)	0.325	-1.79%
Frequency	2011.2	-0.017 (CI = +/-0.010; p = 0.002)	0.278	-1.69%
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.008)	0.213	-1.47%
Frequency	2012.2	-0.013 (CI = +/-0.011; p = 0.024)	0.155	-1.29%
Frequency	2013.1	-0.011 (CI = +/-0.012; p = 0.061)	0.102	-1.12%
Frequency	2013.2	-0.010 (CI = +/-0.013; p = 0.126)	0.059	-0.97%
Frequency	2014.1	-0.009 (CI = +/-0.014; p = 0.171)	0.042	-0.94%
Frequency	2014.2	-0.010 (CI = +/-0.015; p = 0.201)	0.033	-0.96%
Frequency	2015.1	-0.013 (CI = +/-0.016; p = 0.109)	0.079	-1.29%
Frequency	2015.2	-0.007 (CI = +/-0.016; p = 0.392)	-0.012	-0.65%
Frequency	2016.1	-0.007 (CI = +/-0.017; p = 0.419)	-0.017	-0.68%
Frequency	2016.2	-0.007 (CI = +/-0.019; p = 0.473)	-0.026	-0.67%
Frequency	2017.1	-0.005 (CI = +/-0.022; p = 0.601)	-0.044	-0.54%
Frequency	2017.2	-0.003 (CI = +/-0.024; p = 0.788)	-0.061	-0.31%

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	0.045 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.051; p = 0.787)	0.014 (CI = +/-0.003; p = 0.000)	0.904	+4.59%
Loss Cost	2011.2	0.046 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.052; p = 0.910)	0.014 (CI = +/-0.003; p = 0.000)	0.902	+4.67%
Loss Cost	2012.1	0.048 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.049; p = 0.593)	0.014 (CI = +/-0.003; p = 0.000)	0.916	+4.89%
Loss Cost	2012.2	0.049 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.051; p = 0.718)	0.013 (CI = +/-0.003; p = 0.000)	0.915	+4.98%
Loss Cost	2013.1	0.049 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.053; p = 0.725)	0.013 (CI = +/-0.003; p = 0.000)	0.908	+4.98%
Loss Cost	2013.2	0.048 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.055; p = 0.708)	0.014 (CI = +/-0.003; p = 0.000)	0.901	+4.96%
Loss Cost	2014.1	0.049 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.058; p = 0.677)	0.013 (CI = +/-0.004; p = 0.000)	0.895	+5.00%
Loss Cost	2014.2	0.048 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.060; p = 0.585)	0.014 (CI = +/-0.004; p = 0.000)	0.888	+4.89%
Loss Cost	2015.1	0.046 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.061; p = 0.790)	0.014 (CI = +/-0.004; p = 0.000)	0.885	+4.66%
Loss Cost	2015.2	0.049 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.058; p = 0.901)	0.013 (CI = +/-0.003; p = 0.000)	0.903	+4.97%
Loss Cost	2016.1	0.048 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.837)	0.013 (CI = +/-0.003; p = 0.000)	0.897	+4.89%
Loss Cost	2016.2	0.046 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.064; p = 0.969)	0.014 (CI = +/-0.003; p = 0.000)	0.895	+4.67%
Loss Cost	2017.1	0.047 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.067; p = 0.860)	0.014 (CI = +/-0.004; p = 0.000)	0.894	+4.83%
Loss Cost	2017.2	0.046 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.072; p = 0.809)	0.014 (CI = +/-0.004; p = 0.000)	0.889	+4.74%
Severity	2011.1	0.060 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.037; p = 0.111)	0.003 (CI = +/-0.002; p = 0.014)	0.967	+6.14%
Severity	2011.2	0.060 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.038; p = 0.120)	0.003 (CI = +/-0.003; p = 0.016)	0.963	+6.14%
Severity	2012.1	0.059 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.039; p = 0.111)	0.003 (CI = +/-0.003; p = 0.018)	0.959	+6.10%
Severity	2012.2	0.059 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.041; p = 0.148)	0.003 (CI = +/-0.003; p = 0.019)	0.954	+6.06%
Severity	2013.1	0.057 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.038; p = 0.049)	0.003 (CI = +/-0.002; p = 0.011)	0.957	+5.85%
Severity	2013.2	0.056 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.038; p = 0.082)	0.003 (CI = +/-0.002; p = 0.009)	0.953	+5.74%
Severity	2014.1	0.056 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.040; p = 0.096)	0.003 (CI = +/-0.002; p = 0.011)	0.948	+5.74%
Severity	2014.2	0.056 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.042; p = 0.108)	0.003 (CI = +/-0.003; p = 0.013)	0.941	+5.75%
Severity	2015.1	0.057 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.043; p = 0.173)	0.003 (CI = +/-0.002; p = 0.014)	0.941	+5.89%
Severity	2015.2	0.055 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.041; p = 0.301)	0.003 (CI = +/-0.002; p = 0.007)	0.939	+5.67%
Severity	2016.1	0.056 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.044; p = 0.359)	0.003 (CI = +/-0.002; p = 0.009)	0.932	+5.71%
Severity	2016.2	0.055 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.047; p = 0.424)	0.003 (CI = +/-0.003; p = 0.011)	0.922	+5.67%
Severity	2017.1	0.057 (CI = +/-0.009; p = 0.000)	-0.012 (CI = +/-0.047; p = 0.593)	0.003 (CI = +/-0.003; p = 0.014)	0.923	+5.88%
Severity	2017.2	0.057 (CI = +/-0.010; p = 0.000)	-0.012 (CI = +/-0.051; p = 0.620)	0.003 (CI = +/-0.003; p = 0.021)	0.910	+5.88%
Frequency	2011.1	-0.015 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.060; p = 0.231)	0.010 (CI = +/-0.004; p = 0.000)	0.649	-1.46%
Frequency	2011.2	-0.014 (CI = +/-0.007; p = 0.001)	0.033 (CI = +/-0.062; p = 0.292)	0.010 (CI = +/-0.004; p = 0.000)	0.624	-1.39%
Frequency	2012.1	-0.012 (CI = +/-0.007; p = 0.004)	0.044 (CI = +/-0.059; p = 0.134)	0.010 (CI = +/-0.004; p = 0.000)	0.631	-1.14%
Frequency	2012.2	-0.010 (CI = +/-0.008; p = 0.012)	0.038 (CI = +/-0.060; p = 0.200)	0.010 (CI = +/-0.004; p = 0.000)	0.608	-1.02%
Frequency	2013.1	-0.008 (CI = +/-0.008; p = 0.043)	0.047 (CI = +/-0.060; p = 0.116)	0.010 (CI = +/-0.004; p = 0.000)	0.610	-0.82%
Frequency	2013.2	-0.007 (CI = +/-0.009; p = 0.084)	0.044 (CI = +/-0.062; p = 0.158)	0.010 (CI = +/-0.004; p = 0.000)	0.587	-0.74%
Frequency	2014.1	-0.007 (CI = +/-0.009; p = 0.132)	0.045 (CI = +/-0.065; p = 0.161)	0.010 (CI = +/-0.004; p = 0.000)	0.579	-0.70%
Frequency	2014.2	-0.008 (CI = +/-0.010; p = 0.107)	0.050 (CI = +/-0.067; p = 0.138)	0.010 (CI = +/-0.004; p = 0.000)	0.583	-0.81%
Frequency	2015.1	-0.012 (CI = +/-0.010; p = 0.025)	0.037 (CI = +/-0.064; p = 0.244)	0.010 (CI = +/-0.004; p = 0.000)	0.653	-1.16%
Frequency	2015.2	-0.007 (CI = +/-0.008; p = 0.110)	0.017 (CI = +/-0.051; p = 0.477)	0.010 (CI = +/-0.003; p = 0.000)	0.724	-0.66%
Frequency	2016.1	-0.008 (CI = +/-0.009; p = 0.087)	0.013 (CI = +/-0.053; p = 0.598)	0.010 (CI = +/-0.003; p = 0.000)	0.730	-0.78%
Frequency	2016.2	-0.009 (CI = +/-0.010; p = 0.059)	0.019 (CI = +/-0.055; p = 0.467)	0.010 (CI = +/-0.003; p = 0.000)	0.741	-0.94%
Frequency	2017.1	-0.010 (CI = +/-0.011; p = 0.078)	0.018 (CI = +/-0.058; p = 0.525)	0.010 (CI = +/-0.003; p = 0.000)	0.734	-0.99%
Frequency	2017.2	-0.011 (CI = +/-0.013; p = 0.092)	0.020 (CI = +/-0.063; p = 0.497)	0.010 (CI = +/-0.003; p = 0.000)	0.725	-1.07%

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	0.041 (CI = +/-0.011; p = 0.000)	-0.018 (CI = +/-0.093; p = 0.686)	0.672	+4.15%
Loss Cost	2011.2	0.042 (CI = +/-0.011; p = 0.000)	-0.023 (CI = +/-0.096; p = 0.620)	0.661	+4.26%
Loss Cost	2012.1	0.044 (CI = +/-0.012; p = 0.000)	-0.014 (CI = +/-0.097; p = 0.773)	0.667	+4.46%
Loss Cost	2012.2	0.045 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.101; p = 0.695)	0.657	+4.59%
Loss Cost	2013.1	0.045 (CI = +/-0.014; p = 0.000)	-0.019 (CI = +/-0.105; p = 0.708)	0.631	+4.59%
Loss Cost	2013.2	0.045 (CI = +/-0.015; p = 0.000)	-0.021 (CI = +/-0.110; p = 0.698)	0.603	+4.63%
Loss Cost	2014.1	0.046 (CI = +/-0.017; p = 0.000)	-0.018 (CI = +/-0.115; p = 0.742)	0.579	+4.69%
Loss Cost	2014.2	0.046 (CI = +/-0.018; p = 0.000)	-0.018 (CI = +/-0.120; p = 0.757)	0.540	+4.68%
Loss Cost	2015.1	0.044 (CI = +/-0.020; p = 0.000)	-0.025 (CI = +/-0.126; p = 0.686)	0.489	+4.50%
Loss Cost	2015.2	0.049 (CI = +/-0.021; p = 0.000)	-0.041 (CI = +/-0.127; p = 0.511)	0.525	+4.98%
Loss Cost	2016.1	0.049 (CI = +/-0.023; p = 0.000)	-0.040 (CI = +/-0.135; p = 0.543)	0.491	+5.00%
Loss Cost	2016.2	0.049 (CI = +/-0.026; p = 0.001)	-0.041 (CI = +/-0.143; p = 0.549)	0.445	+5.06%
Loss Cost	2017.1	0.053 (CI = +/-0.029; p = 0.001)	-0.030 (CI = +/-0.151; p = 0.679)	0.445	+5.43%
Loss Cost	2017.2	0.056 (CI = +/-0.032; p = 0.002)	-0.040 (CI = +/-0.159; p = 0.598)	0.433	+5.81%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.040; p = 0.082)	0.960	+6.03%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.087)	0.955	+6.05%
Severity	2012.1	0.058 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.043; p = 0.082)	0.951	+6.00%
Severity	2012.2	0.058 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.044; p = 0.107)	0.944	+5.96%
Severity	2013.1	0.056 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.043; p = 0.040)	0.945	+5.76%
Severity	2013.2	0.055 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.043; p = 0.064)	0.938	+5.66%
Severity	2014.1	0.055 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.046; p = 0.077)	0.931	+5.66%
Severity	2014.2	0.055 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.048; p = 0.081)	0.922	+5.70%
Severity	2015.1	0.057 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.049; p = 0.134)	0.921	+5.85%
Severity	2015.2	0.055 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.049; p = 0.210)	0.910	+5.67%
Severity	2016.1	0.056 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.052; p = 0.271)	0.901	+5.74%
Severity	2016.2	0.056 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.055; p = 0.285)	0.885	+5.76%
Severity	2017.1	0.059 (CI = +/-0.011; p = 0.000)	-0.021 (CI = +/-0.056; p = 0.442)	0.887	+6.03%
Severity	2017.2	0.060 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.060; p = 0.406)	0.872	+6.14%
Frequency	2011.1	-0.018 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.084; p = 0.687)	0.304	-1.77%
Frequency	2011.2	-0.017 (CI = +/-0.010; p = 0.002)	0.012 (CI = +/-0.087; p = 0.771)	0.253	-1.69%
Frequency	2012.1	-0.015 (CI = +/-0.011; p = 0.010)	0.024 (CI = +/-0.087; p = 0.575)	0.192	-1.45%
Frequency	2012.2	-0.013 (CI = +/-0.011; p = 0.027)	0.017 (CI = +/-0.089; p = 0.701)	0.125	-1.29%
Frequency	2013.1	-0.011 (CI = +/-0.012; p = 0.071)	0.026 (CI = +/-0.091; p = 0.567)	0.077	-1.10%
Frequency	2013.2	-0.010 (CI = +/-0.013; p = 0.133)	0.020 (CI = +/-0.094; p = 0.660)	0.025	-0.97%
Frequency	2014.1	-0.009 (CI = +/-0.014; p = 0.191)	0.022 (CI = +/-0.099; p = 0.640)	0.007	-0.92%
Frequency	2014.2	-0.010 (CI = +/-0.016; p = 0.210)	0.024 (CI = +/-0.103; p = 0.633)	-0.004	-0.96%
Frequency	2015.1	-0.013 (CI = +/-0.017; p = 0.123)	0.012 (CI = +/-0.106; p = 0.817)	0.034	-1.27%
Frequency	2015.2	-0.007 (CI = +/-0.016; p = 0.405)	-0.010 (CI = +/-0.098; p = 0.830)	-0.065	-0.65%
Frequency	2016.1	-0.007 (CI = +/-0.018; p = 0.422)	-0.012 (CI = +/-0.104; p = 0.814)	-0.073	-0.70%
Frequency	2016.2	-0.007 (CI = +/-0.020; p = 0.486)	-0.013 (CI = +/-0.110; p = 0.811)	-0.087	-0.67%
Frequency	2017.1	-0.006 (CI = +/-0.023; p = 0.603)	-0.009 (CI = +/-0.117; p = 0.871)	-0.111	-0.56%
Frequency	2017.2	-0.003 (CI = +/-0.025; p = 0.795)	-0.016 (CI = +/-0.124; p = 0.783)	-0.131	-0.31%

CL

Coverage = CL
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	0.047 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.108; p = 0.728)	0.913	+4.82%
Loss Cost	2011.2	0.050 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.112; p = 0.517)	0.914	+5.11%
Loss Cost	2012.1	0.056 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.102; p = 0.147)	0.936	+5.76%
Loss Cost	2012.2	0.060 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.100; p = 0.052)	0.942	+6.22%
Loss Cost	2013.1	0.063 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.112 (CI = +/-0.106; p = 0.039)	0.939	+6.45%
Loss Cost	2013.2	0.065 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.112; p = 0.029)	0.937	+6.72%
Loss Cost	2014.1	0.070 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.115; p = 0.013)	0.940	+7.22%
Loss Cost	2014.2	0.072 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.124; p = 0.014)	0.935	+7.44%
Loss Cost	2015.2	0.070 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.136; p = 0.031)	0.927	+7.22%
Loss Cost	2016.1	0.070 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.145; p = 0.039)	0.922	+7.30%
Loss Cost	2016.2	0.067 (CI = +/-0.026; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.153; p = 0.065)	0.917	+6.98%
Loss Cost	2017.1	0.072 (CI = +/-0.027; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.156; p = 0.046)	0.921	+7.50%
Loss Cost	2017.2	0.072 (CI = +/-0.030; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.164; p = 0.057)	0.917	+7.51%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.019)	-0.014 (CI = +/-0.083; p = 0.734)	0.965	+6.25%
Severity	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.025)	-0.011 (CI = +/-0.087; p = 0.793)	0.961	+6.21%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.032)	-0.008 (CI = +/-0.093; p = 0.861)	0.956	+6.15%
Severity	2012.2	0.057 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.048)	0.005 (CI = +/-0.097; p = 0.912)	0.952	+5.92%
Severity	2013.1	0.052 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.073)	0.035 (CI = +/-0.092; p = 0.436)	0.954	+5.36%
Severity	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.111)	0.066 (CI = +/-0.087; p = 0.126)	0.957	+4.77%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.143)	0.073 (CI = +/-0.093; p = 0.117)	0.952	+4.64%
Severity	2014.2	0.041 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.209)	0.093 (CI = +/-0.097; p = 0.059)	0.949	+4.23%
Severity	2015.2	0.043 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.191)	0.083 (CI = +/-0.106; p = 0.115)	0.944	+4.44%
Severity	2016.1	0.044 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.003; p = 0.202)	0.081 (CI = +/-0.113; p = 0.149)	0.938	+4.49%
Severity	2016.2	0.041 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.003; p = 0.231)	0.093 (CI = +/-0.118; p = 0.112)	0.931	+4.17%
Severity	2017.1	0.044 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.003; p = 0.218)	0.081 (CI = +/-0.120; p = 0.170)	0.931	+4.55%
Severity	2017.2	0.043 (CI = +/-0.023; p = 0.001)	0.002 (CI = +/-0.003; p = 0.230)	0.084 (CI = +/-0.126; p = 0.175)	0.921	+4.43%
Frequency	2011.1	-0.014 (CI = +/-0.013; p = 0.045)	0.010 (CI = +/-0.005; p = 0.000)	-0.005 (CI = +/-0.126; p = 0.939)	0.657	-1.34%
Frequency	2011.2	-0.010 (CI = +/-0.014; p = 0.140)	0.010 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.129; p = 0.702)	0.640	-1.04%
Frequency	2012.1	-0.004 (CI = +/-0.014; p = 0.583)	0.011 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.120; p = 0.270)	0.662	-0.37%
Frequency	2012.2	0.003 (CI = +/-0.013; p = 0.664)	0.012 (CI = +/-0.004; p = 0.000)	-0.105 (CI = +/-0.113; p = 0.067)	0.696	+0.28%
Frequency	2013.1	0.010 (CI = +/-0.012; p = 0.101)	0.013 (CI = +/-0.003; p = 0.000)	-0.147 (CI = +/-0.100; p = 0.006)	0.758	+1.03%
Frequency	2013.2	0.018 (CI = +/-0.011; p = 0.002)	0.014 (CI = +/-0.003; p = 0.000)	-0.192 (CI = +/-0.082; p = 0.000)	0.844	+1.86%
Frequency	2014.1	0.024 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.224 (CI = +/-0.074; p = 0.000)	0.888	+2.47%
Frequency	2014.2	0.030 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.254 (CI = +/-0.066; p = 0.000)	0.923	+3.08%
Frequency	2015.2	0.026 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.066; p = 0.000)	0.934	+2.66%
Frequency	2016.1	0.027 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.071; p = 0.000)	0.933	+2.69%
Frequency	2016.2	0.027 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.076; p = 0.000)	0.932	+2.70%
Frequency	2017.1	0.028 (CI = +/-0.014; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.240 (CI = +/-0.080; p = 0.000)	0.931	+2.83%
Frequency	2017.2	0.029 (CI = +/-0.015; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.083; p = 0.000)	0.930	+2.95%

CL

Coverage = CL
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	0.025 (CI = +/-0.016; p = 0.003)	0.199 (CI = +/-0.146; p = 0.009)	0.756	+2.52%
Loss Cost	2011.2	0.025 (CI = +/-0.017; p = 0.005)	0.198 (CI = +/-0.153; p = 0.013)	0.744	+2.54%
Loss Cost	2012.1	0.028 (CI = +/-0.018; p = 0.005)	0.184 (CI = +/-0.158; p = 0.025)	0.745	+2.82%
Loss Cost	2012.2	0.029 (CI = +/-0.020; p = 0.008)	0.180 (CI = +/-0.167; p = 0.036)	0.733	+2.90%
Loss Cost	2013.1	0.027 (CI = +/-0.023; p = 0.020)	0.186 (CI = +/-0.176; p = 0.039)	0.714	+2.78%
Loss Cost	2013.2	0.026 (CI = +/-0.025; p = 0.045)	0.192 (CI = +/-0.186; p = 0.044)	0.693	+2.63%
Loss Cost	2014.1	0.026 (CI = +/-0.029; p = 0.076)	0.194 (CI = +/-0.199; p = 0.055)	0.673	+2.60%
Loss Cost	2014.2	0.023 (CI = +/-0.032; p = 0.163)	0.207 (CI = +/-0.212; p = 0.055)	0.646	+2.28%
Loss Cost	2015.2	0.015 (CI = +/-0.037; p = 0.388)	0.236 (CI = +/-0.225; p = 0.040)	0.617	+1.56%
Loss Cost	2016.1	0.013 (CI = +/-0.041; p = 0.523)	0.246 (CI = +/-0.239; p = 0.044)	0.593	+1.28%
Loss Cost	2016.2	0.008 (CI = +/-0.046; p = 0.731)	0.264 (CI = +/-0.254; p = 0.042)	0.564	+0.77%
Loss Cost	2017.1	0.011 (CI = +/-0.052; p = 0.652)	0.252 (CI = +/-0.270; p = 0.065)	0.556	+1.13%
Loss Cost	2017.2	0.013 (CI = +/-0.059; p = 0.653)	0.249 (CI = +/-0.289; p = 0.086)	0.535	+1.27%
Severity	2011.1	0.055 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.073; p = 0.206)	0.958	+5.60%
Severity	2011.2	0.054 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.076; p = 0.184)	0.954	+5.52%
Severity	2012.1	0.053 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.079; p = 0.161)	0.949	+5.42%
Severity	2012.2	0.050 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.080; p = 0.099)	0.945	+5.18%
Severity	2013.1	0.046 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.075; p = 0.021)	0.949	+4.70%
Severity	2013.2	0.041 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.068; p = 0.003)	0.954	+4.19%
Severity	2014.1	0.040 (CI = +/-0.010; p = 0.000)	0.118 (CI = +/-0.072; p = 0.003)	0.949	+4.03%
Severity	2014.2	0.036 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.073; p = 0.001)	0.947	+3.66%
Severity	2015.2	0.037 (CI = +/-0.013; p = 0.000)	0.130 (CI = +/-0.078; p = 0.003)	0.941	+3.76%
Severity	2016.1	0.037 (CI = +/-0.014; p = 0.000)	0.130 (CI = +/-0.084; p = 0.004)	0.935	+3.76%
Severity	2016.2	0.034 (CI = +/-0.016; p = 0.000)	0.140 (CI = +/-0.087; p = 0.003)	0.929	+3.44%
Severity	2017.1	0.037 (CI = +/-0.017; p = 0.000)	0.130 (CI = +/-0.090; p = 0.008)	0.928	+3.79%
Severity	2017.2	0.036 (CI = +/-0.020; p = 0.001)	0.133 (CI = +/-0.096; p = 0.010)	0.918	+3.68%
Frequency	2011.1	-0.030 (CI = +/-0.014; p = 0.000)	0.153 (CI = +/-0.131; p = 0.024)	0.420	-2.93%
Frequency	2011.2	-0.029 (CI = +/-0.015; p = 0.001)	0.148 (CI = +/-0.137; p = 0.036)	0.359	-2.82%
Frequency	2012.1	-0.025 (CI = +/-0.016; p = 0.004)	0.129 (CI = +/-0.139; p = 0.068)	0.265	-2.47%
Frequency	2012.2	-0.022 (CI = +/-0.018; p = 0.017)	0.113 (CI = +/-0.144; p = 0.117)	0.174	-2.16%
Frequency	2013.1	-0.018 (CI = +/-0.019; p = 0.058)	0.096 (CI = +/-0.149; p = 0.192)	0.087	-1.83%
Frequency	2013.2	-0.015 (CI = +/-0.021; p = 0.153)	0.081 (CI = +/-0.155; p = 0.293)	0.012	-1.50%
Frequency	2014.1	-0.014 (CI = +/-0.024; p = 0.238)	0.075 (CI = +/-0.165; p = 0.354)	-0.024	-1.38%
Frequency	2014.2	-0.013 (CI = +/-0.027; p = 0.313)	0.073 (CI = +/-0.178; p = 0.398)	-0.046	-1.34%
Frequency	2015.2	-0.021 (CI = +/-0.030; p = 0.153)	0.106 (CI = +/-0.185; p = 0.242)	0.012	-2.12%
Frequency	2016.1	-0.024 (CI = +/-0.034; p = 0.152)	0.116 (CI = +/-0.197; p = 0.229)	0.014	-2.38%
Frequency	2016.2	-0.026 (CI = +/-0.038; p = 0.166)	0.123 (CI = +/-0.210; p = 0.230)	0.006	-2.59%
Frequency	2017.1	-0.026 (CI = +/-0.043; p = 0.221)	0.123 (CI = +/-0.225; p = 0.263)	-0.021	-2.56%
Frequency	2017.2	-0.024 (CI = +/-0.049; p = 0.318)	0.116 (CI = +/-0.239; p = 0.317)	-0.056	-2.33%

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	0.047 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.112; p = 0.676)	0.904	+4.80%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.116; p = 0.501)	0.904	+5.05%
Loss Cost	2012.1	0.055 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.110; p = 0.175)	0.922	+5.66%
Loss Cost	2012.2	0.059 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.096 (CI = +/-0.112; p = 0.088)	0.925	+6.04%
Loss Cost	2013.1	0.060 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.119; p = 0.083)	0.920	+6.18%
Loss Cost	2013.2	0.061 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.127; p = 0.083)	0.914	+6.31%
Loss Cost	2014.1	0.064 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.134; p = 0.065)	0.911	+6.60%
Loss Cost	2014.2	0.063 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.145; p = 0.090)	0.903	+6.56%
Loss Cost	2015.1	0.059 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.151; p = 0.174)	0.896	+6.09%
Loss Cost	2015.2	0.070 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.136; p = 0.031)	0.927	+7.22%
Loss Cost	2016.1	0.070 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.145; p = 0.039)	0.922	+7.30%
Loss Cost	2016.2	0.067 (CI = +/-0.026; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.153; p = 0.065)	0.917	+6.98%
Loss Cost	2017.1	0.072 (CI = +/-0.027; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.156; p = 0.046)	0.921	+7.50%
Loss Cost	2017.2	0.072 (CI = +/-0.030; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.164; p = 0.057)	0.917	+7.51%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.027)	-0.011 (CI = +/-0.085; p = 0.799)	0.963	+6.27%
Severity	2011.2	0.061 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.033)	-0.009 (CI = +/-0.090; p = 0.833)	0.959	+6.25%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.041)	-0.008 (CI = +/-0.095; p = 0.871)	0.955	+6.22%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.059)	0.003 (CI = +/-0.100; p = 0.945)	0.950	+6.03%
Severity	2013.1	0.054 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.092)	0.030 (CI = +/-0.099; p = 0.537)	0.950	+5.55%
Severity	2013.2	0.050 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.141)	0.055 (CI = +/-0.098; p = 0.253)	0.949	+5.08%
Severity	2014.1	0.049 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.156)	0.055 (CI = +/-0.105; p = 0.285)	0.943	+5.07%
Severity	2014.2	0.048 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.197)	0.065 (CI = +/-0.112; p = 0.243)	0.937	+4.89%
Severity	2015.1	0.051 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.150)	0.046 (CI = +/-0.116; p = 0.415)	0.937	+5.28%
Severity	2015.2	0.043 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.191)	0.083 (CI = +/-0.106; p = 0.115)	0.944	+4.44%
Severity	2016.1	0.044 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.003; p = 0.202)	0.081 (CI = +/-0.113; p = 0.149)	0.938	+4.49%
Severity	2016.2	0.041 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.003; p = 0.231)	0.093 (CI = +/-0.118; p = 0.112)	0.931	+4.17%
Severity	2017.1	0.044 (CI = +/-0.021; p = 0.000)	0.002 (CI = +/-0.003; p = 0.218)	0.081 (CI = +/-0.120; p = 0.170)	0.931	+4.55%
Severity	2017.2	0.043 (CI = +/-0.023; p = 0.001)	0.002 (CI = +/-0.003; p = 0.230)	0.084 (CI = +/-0.126; p = 0.175)	0.921	+4.43%
Frequency	2011.1	-0.014 (CI = +/-0.014; p = 0.058)	0.010 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.137; p = 0.854)	0.629	-1.38%
Frequency	2011.2	-0.011 (CI = +/-0.016; p = 0.149)	0.011 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.143; p = 0.677)	0.609	-1.12%
Frequency	2012.1	-0.005 (CI = +/-0.016; p = 0.500)	0.012 (CI = +/-0.005; p = 0.000)	-0.067 (CI = +/-0.140; p = 0.335)	0.610	-0.53%
Frequency	2012.2	0.000 (CI = +/-0.017; p = 0.984)	0.012 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.140; p = 0.154)	0.615	+0.02%
Frequency	2013.1	0.006 (CI = +/-0.017; p = 0.481)	0.013 (CI = +/-0.005; p = 0.000)	-0.134 (CI = +/-0.140; p = 0.060)	0.628	+0.60%
Frequency	2013.2	0.012 (CI = +/-0.018; p = 0.194)	0.013 (CI = +/-0.005; p = 0.000)	-0.166 (CI = +/-0.141; p = 0.023)	0.646	+1.18%
Frequency	2014.1	0.014 (CI = +/-0.020; p = 0.150)	0.014 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.150; p = 0.020)	0.647	+1.45%
Frequency	2014.2	0.016 (CI = +/-0.022; p = 0.158)	0.014 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.161; p = 0.024)	0.643	+1.59%
Frequency	2015.1	0.008 (CI = +/-0.023; p = 0.494)	0.013 (CI = +/-0.005; p = 0.000)	-0.148 (CI = +/-0.159; p = 0.065)	0.691	+0.77%
Frequency	2015.2	0.026 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.066; p = 0.000)	0.934	+2.66%
Frequency	2016.1	0.027 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.071; p = 0.000)	0.933	+2.69%
Frequency	2016.2	0.027 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.076; p = 0.000)	0.932	+2.70%
Frequency	2017.1	0.028 (CI = +/-0.014; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.240 (CI = +/-0.080; p = 0.000)	0.931	+2.83%
Frequency	2017.2	0.029 (CI = +/-0.015; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.083; p = 0.000)	0.930	+2.95%

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	0.024 (CI = +/-0.016; p = 0.004)	0.198 (CI = +/-0.147; p = 0.010)	0.742	+2.45%
Loss Cost	2011.2	0.024 (CI = +/-0.017; p = 0.007)	0.198 (CI = +/-0.154; p = 0.014)	0.730	+2.44%
Loss Cost	2012.1	0.026 (CI = +/-0.019; p = 0.007)	0.186 (CI = +/-0.160; p = 0.025)	0.728	+2.67%
Loss Cost	2012.2	0.027 (CI = +/-0.020; p = 0.013)	0.184 (CI = +/-0.168; p = 0.033)	0.715	+2.70%
Loss Cost	2013.1	0.025 (CI = +/-0.022; p = 0.031)	0.193 (CI = +/-0.177; p = 0.033)	0.696	+2.52%
Loss Cost	2013.2	0.023 (CI = +/-0.025; p = 0.069)	0.203 (CI = +/-0.186; p = 0.033)	0.676	+2.30%
Loss Cost	2014.1	0.021 (CI = +/-0.027; p = 0.119)	0.209 (CI = +/-0.196; p = 0.038)	0.657	+2.17%
Loss Cost	2014.2	0.018 (CI = +/-0.030; p = 0.240)	0.226 (CI = +/-0.206; p = 0.033)	0.633	+1.78%
Loss Cost	2015.1	0.011 (CI = +/-0.033; p = 0.508)	0.255 (CI = +/-0.213; p = 0.021)	0.613	+1.07%
Loss Cost	2015.2	0.015 (CI = +/-0.037; p = 0.388)	0.236 (CI = +/-0.225; p = 0.040)	0.617	+1.56%
Loss Cost	2016.1	0.013 (CI = +/-0.041; p = 0.523)	0.246 (CI = +/-0.239; p = 0.044)	0.593	+1.28%
Loss Cost	2016.2	0.008 (CI = +/-0.046; p = 0.731)	0.264 (CI = +/-0.254; p = 0.042)	0.564	+0.77%
Loss Cost	2017.1	0.011 (CI = +/-0.052; p = 0.652)	0.252 (CI = +/-0.270; p = 0.065)	0.556	+1.13%
Loss Cost	2017.2	0.013 (CI = +/-0.059; p = 0.653)	0.249 (CI = +/-0.289; p = 0.086)	0.535	+1.27%
Severity	2011.1	0.055 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.073; p = 0.203)	0.957	+5.64%
Severity	2011.2	0.054 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.077; p = 0.189)	0.953	+5.57%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.080; p = 0.175)	0.948	+5.50%
Severity	2012.2	0.052 (CI = +/-0.010; p = 0.000)	0.064 (CI = +/-0.082; p = 0.120)	0.944	+5.29%
Severity	2013.1	0.048 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.079; p = 0.038)	0.945	+4.88%
Severity	2013.2	0.044 (CI = +/-0.010; p = 0.000)	0.102 (CI = +/-0.076; p = 0.011)	0.946	+4.47%
Severity	2014.1	0.043 (CI = +/-0.011; p = 0.000)	0.105 (CI = +/-0.080; p = 0.013)	0.940	+4.42%
Severity	2014.2	0.041 (CI = +/-0.012; p = 0.000)	0.113 (CI = +/-0.084; p = 0.011)	0.934	+4.23%
Severity	2015.1	0.044 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.088; p = 0.024)	0.932	+4.47%
Severity	2015.2	0.037 (CI = +/-0.013; p = 0.000)	0.130 (CI = +/-0.078; p = 0.003)	0.941	+3.76%
Severity	2016.1	0.037 (CI = +/-0.014; p = 0.000)	0.130 (CI = +/-0.084; p = 0.004)	0.935	+3.76%
Severity	2016.2	0.034 (CI = +/-0.016; p = 0.000)	0.140 (CI = +/-0.087; p = 0.003)	0.929	+3.44%
Severity	2017.1	0.037 (CI = +/-0.017; p = 0.000)	0.130 (CI = +/-0.090; p = 0.008)	0.928	+3.79%
Severity	2017.2	0.036 (CI = +/-0.020; p = 0.001)	0.133 (CI = +/-0.096; p = 0.010)	0.918	+3.68%
Frequency	2011.1	-0.031 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.139; p = 0.034)	0.409	-3.02%
Frequency	2011.2	-0.030 (CI = +/-0.016; p = 0.001)	0.148 (CI = +/-0.145; p = 0.047)	0.358	-2.97%
Frequency	2012.1	-0.027 (CI = +/-0.017; p = 0.003)	0.132 (CI = +/-0.150; p = 0.081)	0.277	-2.68%
Frequency	2012.2	-0.025 (CI = +/-0.019; p = 0.012)	0.120 (CI = +/-0.156; p = 0.124)	0.204	-2.46%
Frequency	2013.1	-0.023 (CI = +/-0.021; p = 0.032)	0.110 (CI = +/-0.163; p = 0.178)	0.136	-2.25%
Frequency	2013.2	-0.021 (CI = +/-0.023; p = 0.070)	0.101 (CI = +/-0.171; p = 0.235)	0.079	-2.08%
Frequency	2014.1	-0.022 (CI = +/-0.025; p = 0.089)	0.105 (CI = +/-0.182; p = 0.244)	0.060	-2.15%
Frequency	2014.2	-0.024 (CI = +/-0.028; p = 0.095)	0.113 (CI = +/-0.192; p = 0.233)	0.056	-2.35%
Frequency	2015.1	-0.033 (CI = +/-0.030; p = 0.031)	0.152 (CI = +/-0.191; p = 0.113)	0.154	-3.25%
Frequency	2015.2	-0.021 (CI = +/-0.030; p = 0.153)	0.106 (CI = +/-0.185; p = 0.242)	0.012	-2.12%
Frequency	2016.1	-0.024 (CI = +/-0.034; p = 0.152)	0.116 (CI = +/-0.197; p = 0.229)	0.014	-2.38%
Frequency	2016.2	-0.026 (CI = +/-0.038; p = 0.166)	0.123 (CI = +/-0.210; p = 0.230)	0.006	-2.59%
Frequency	2017.1	-0.026 (CI = +/-0.043; p = 0.221)	0.123 (CI = +/-0.225; p = 0.263)	-0.021	-2.56%
Frequency	2017.2	-0.024 (CI = +/-0.049; p = 0.318)	0.116 (CI = +/-0.239; p = 0.317)	-0.056	-2.33%

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	0.047 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.052; p = 0.779)	0.014 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.114; p = 0.674)	0.901	+4.82%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.053; p = 0.916)	0.014 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.119; p = 0.511)	0.900	+5.05%
Loss Cost	2012.1	0.055 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.049; p = 0.545)	0.015 (CI = +/-0.004; p = 0.000)	-0.076 (CI = +/-0.112; p = 0.174)	0.919	+5.69%
Loss Cost	2012.2	0.059 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.049; p = 0.716)	0.016 (CI = +/-0.004; p = 0.000)	-0.096 (CI = +/-0.114; p = 0.095)	0.922	+6.04%
Loss Cost	2013.1	0.060 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.051; p = 0.645)	0.016 (CI = +/-0.004; p = 0.000)	-0.105 (CI = +/-0.122; p = 0.086)	0.917	+6.21%
Loss Cost	2013.2	0.061 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.053; p = 0.701)	0.016 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.130; p = 0.090)	0.910	+6.31%
Loss Cost	2014.1	0.064 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.055; p = 0.579)	0.016 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.137; p = 0.066)	0.908	+6.65%
Loss Cost	2014.2	0.064 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.057; p = 0.568)	0.016 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.148; p = 0.096)	0.899	+6.56%
Loss Cost	2015.1	0.059 (CI = +/-0.023; p = 0.000)	0.010 (CI = +/-0.059; p = 0.719)	0.016 (CI = +/-0.005; p = 0.000)	-0.104 (CI = +/-0.156; p = 0.179)	0.891	+6.13%
Loss Cost	2015.2	0.070 (CI = +/-0.021; p = 0.000)	-0.003 (CI = +/-0.053; p = 0.894)	0.016 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.140; p = 0.036)	0.922	+7.22%
Loss Cost	2016.1	0.070 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.056; p = 0.926)	0.016 (CI = +/-0.004; p = 0.000)	-0.154 (CI = +/-0.151; p = 0.046)	0.916	+7.29%
Loss Cost	2016.2	0.067 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.059; p = 0.954)	0.016 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.159; p = 0.075)	0.911	+6.98%
Loss Cost	2017.1	0.073 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.060; p = 0.755)	0.016 (CI = +/-0.004; p = 0.000)	-0.160 (CI = +/-0.162; p = 0.052)	0.916	+7.54%
Loss Cost	2017.2	0.072 (CI = +/-0.031; p = 0.000)	0.009 (CI = +/-0.065; p = 0.760)	0.016 (CI = +/-0.005; p = 0.000)	-0.160 (CI = +/-0.172; p = 0.066)	0.911	+7.51%
Severity	2011.1	0.060 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.037; p = 0.120)	0.003 (CI = +/-0.003; p = 0.037)	-0.008 (CI = +/-0.082; p = 0.840)	0.966	+6.22%
Severity	2011.2	0.061 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.039; p = 0.127)	0.003 (CI = +/-0.003; p = 0.041)	-0.010 (CI = +/-0.087; p = 0.816)	0.962	+6.24%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.040; p = 0.120)	0.003 (CI = +/-0.003; p = 0.056)	-0.004 (CI = +/-0.092; p = 0.923)	0.958	+6.15%
Severity	2012.2	0.058 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.042; p = 0.158)	0.003 (CI = +/-0.003; p = 0.073)	0.003 (CI = +/-0.098; p = 0.952)	0.952	+6.02%
Severity	2013.1	0.053 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.038; p = 0.048)	0.002 (CI = +/-0.003; p = 0.125)	0.035 (CI = +/-0.092; p = 0.443)	0.956	+5.45%
Severity	2013.2	0.049 (CI = +/-0.012; p = 0.000)	-0.033 (CI = +/-0.038; p = 0.081)	0.002 (CI = +/-0.003; p = 0.173)	0.055 (CI = +/-0.093; p = 0.233)	0.954	+5.07%
Severity	2014.1	0.048 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.040; p = 0.081)	0.002 (CI = +/-0.003; p = 0.214)	0.060 (CI = +/-0.100; p = 0.220)	0.950	+4.96%
Severity	2014.2	0.048 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.042; p = 0.105)	0.002 (CI = +/-0.003; p = 0.243)	0.064 (CI = +/-0.107; p = 0.223)	0.943	+4.88%
Severity	2015.1	0.050 (CI = +/-0.017; p = 0.000)	-0.030 (CI = +/-0.043; p = 0.159)	0.002 (CI = +/-0.003; p = 0.204)	0.051 (CI = +/-0.114; p = 0.354)	0.940	+5.16%
Severity	2015.2	0.043 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.039; p = 0.277)	0.002 (CI = +/-0.003; p = 0.236)	0.083 (CI = +/-0.105; p = 0.113)	0.945	+4.44%
Severity	2016.1	0.043 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.042; p = 0.294)	0.002 (CI = +/-0.003; p = 0.262)	0.085 (CI = +/-0.114; p = 0.132)	0.938	+4.40%
Severity	2016.2	0.041 (CI = +/-0.020; p = 0.001)	-0.018 (CI = +/-0.044; p = 0.392)	0.002 (CI = +/-0.003; p = 0.285)	0.094 (CI = +/-0.119; p = 0.115)	0.930	+4.16%
Severity	2017.1	0.044 (CI = +/-0.022; p = 0.001)	-0.014 (CI = +/-0.046; p = 0.529)	0.002 (CI = +/-0.003; p = 0.268)	0.083 (CI = +/-0.124; p = 0.171)	0.928	+4.49%
Severity	2017.2	0.043 (CI = +/-0.024; p = 0.002)	-0.013 (CI = +/-0.050; p = 0.590)	0.002 (CI = +/-0.004; p = 0.283)	0.085 (CI = +/-0.131; p = 0.185)	0.917	+4.43%
Frequency	2011.1	-0.013 (CI = +/-0.014; p = 0.068)	0.036 (CI = +/-0.062; p = 0.237)	0.011 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.136; p = 0.818)	0.635	-1.32%
Frequency	2011.2	-0.011 (CI = +/-0.016; p = 0.149)	0.032 (CI = +/-0.063; p = 0.302)	0.011 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.143; p = 0.684)	0.611	-1.12%
Frequency	2012.1	-0.004 (CI = +/-0.015; p = 0.567)	0.046 (CI = +/-0.059; p = 0.123)	0.012 (CI = +/-0.005; p = 0.000)	-0.071 (CI = +/-0.136; p = 0.289)	0.634	-0.43%
Frequency	2012.2	0.000 (CI = +/-0.016; p = 0.982)	0.038 (CI = +/-0.059; p = 0.193)	0.012 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.138; p = 0.151)	0.628	+0.02%
Frequency	2013.1	0.007 (CI = +/-0.016; p = 0.372)	0.050 (CI = +/-0.055; p = 0.073)	0.013 (CI = +/-0.005; p = 0.000)	-0.140 (CI = +/-0.133; p = 0.040)	0.667	+0.72%
Frequency	2013.2	0.012 (CI = +/-0.018; p = 0.178)	0.043 (CI = +/-0.055; p = 0.119)	0.014 (CI = +/-0.005; p = 0.000)	-0.166 (CI = +/-0.136; p = 0.020)	0.672	+1.18%
Frequency	2014.1	0.016 (CI = +/-0.019; p = 0.098)	0.050 (CI = +/-0.057; p = 0.081)	0.014 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.142; p = 0.012)	0.684	+1.60%
Frequency	2014.2	0.016 (CI = +/-0.021; p = 0.138)	0.050 (CI = +/-0.059; p = 0.095)	0.014 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.153; p = 0.019)	0.679	+1.59%
Frequency	2015.1	0.009 (CI = +/-0.023; p = 0.408)	0.040 (CI = +/-0.059; p = 0.167)	0.014 (CI = +/-0.005; p = 0.000)	-0.155 (CI = +/-0.155; p = 0.050)	0.709	+0.92%
Frequency	2015.2	0.026 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.024; p = 0.137)	0.015 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.064; p = 0.000)	0.939	+2.66%
Frequency	2016.1	0.027 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.025; p = 0.130)	0.015 (CI = +/-0.002; p = 0.000)	-0.239 (CI = +/-0.068; p = 0.000)	0.939	+2.77%
Frequency	2016.2	0.027 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.027; p = 0.136)	0.015 (CI = +/-0.002; p = 0.000)	-0.236 (CI = +/-0.073; p = 0.000)	0.938	+2.70%
Frequency	2017.1	0.029 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.028; p = 0.102)	0.015 (CI = +/-0.002; p = 0.000)	-0.243 (CI = +/-0.075; p = 0.000)	0.940	+2.92%
Frequency	2017.2	0.029 (CI = +/-0.014; p = 0.001)	0.022 (CI = +/-0.030; p = 0.137)	0.015 (CI = +/-0.002; p = 0.000)	-0.244 (CI = +/-0.079; p = 0.000)	0.937	+2.95%

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	0.024 (CI = +/-0.016; p = 0.004)	-0.014 (CI = +/-0.084; p = 0.742)	0.197 (CI = +/-0.150; p = 0.012)	0.733	+2.45%
Loss Cost	2011.2	0.024 (CI = +/-0.017; p = 0.008)	-0.014 (CI = +/-0.087; p = 0.743)	0.196 (CI = +/-0.158; p = 0.017)	0.720	+2.46%
Loss Cost	2012.1	0.026 (CI = +/-0.019; p = 0.008)	-0.009 (CI = +/-0.090; p = 0.835)	0.185 (CI = +/-0.164; p = 0.028)	0.717	+2.67%
Loss Cost	2012.2	0.027 (CI = +/-0.021; p = 0.014)	-0.010 (CI = +/-0.094; p = 0.822)	0.183 (CI = +/-0.173; p = 0.039)	0.704	+2.72%
Loss Cost	2013.1	0.025 (CI = +/-0.023; p = 0.035)	-0.014 (CI = +/-0.098; p = 0.761)	0.192 (CI = +/-0.181; p = 0.038)	0.684	+2.52%
Loss Cost	2013.2	0.023 (CI = +/-0.025; p = 0.074)	-0.010 (CI = +/-0.102; p = 0.833)	0.201 (CI = +/-0.191; p = 0.040)	0.661	+2.32%
Loss Cost	2014.1	0.021 (CI = +/-0.028; p = 0.128)	-0.013 (CI = +/-0.107; p = 0.798)	0.208 (CI = +/-0.202; p = 0.044)	0.641	+2.17%
Loss Cost	2014.2	0.018 (CI = +/-0.031; p = 0.250)	-0.006 (CI = +/-0.111; p = 0.908)	0.225 (CI = +/-0.214; p = 0.040)	0.614	+1.79%
Loss Cost	2015.1	0.011 (CI = +/-0.034; p = 0.519)	-0.018 (CI = +/-0.113; p = 0.737)	0.254 (CI = +/-0.219; p = 0.026)	0.594	+1.07%
Loss Cost	2015.2	0.016 (CI = +/-0.038; p = 0.376)	-0.028 (CI = +/-0.118; p = 0.623)	0.230 (CI = +/-0.232; p = 0.051)	0.600	+1.64%
Loss Cost	2016.1	0.013 (CI = +/-0.042; p = 0.532)	-0.034 (CI = +/-0.124; p = 0.575)	0.243 (CI = +/-0.246; p = 0.052)	0.576	+1.28%
Loss Cost	2016.2	0.009 (CI = +/-0.048; p = 0.708)	-0.027 (CI = +/-0.132; p = 0.668)	0.258 (CI = +/-0.263; p = 0.054)	0.541	+0.86%
Loss Cost	2017.1	0.011 (CI = +/-0.054; p = 0.662)	-0.023 (CI = +/-0.140; p = 0.730)	0.250 (CI = +/-0.281; p = 0.077)	0.528	+1.13%
Loss Cost	2017.2	0.014 (CI = +/-0.061; p = 0.640)	-0.027 (CI = +/-0.151; p = 0.710)	0.243 (CI = +/-0.302; p = 0.106)	0.504	+1.37%
Severity	2011.1	0.055 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.040; p = 0.088)	0.044 (CI = +/-0.071; p = 0.213)	0.960	+5.64%
Severity	2011.2	0.055 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.041; p = 0.105)	0.045 (CI = +/-0.074; p = 0.224)	0.956	+5.62%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.088)	0.051 (CI = +/-0.077; p = 0.182)	0.952	+5.50%
Severity	2012.2	0.052 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.044; p = 0.129)	0.059 (CI = +/-0.080; p = 0.144)	0.947	+5.35%
Severity	2013.1	0.048 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.039; p = 0.034)	0.080 (CI = +/-0.073; p = 0.032)	0.953	+4.88%
Severity	2013.2	0.044 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.038; p = 0.064)	0.096 (CI = +/-0.072; p = 0.012)	0.952	+4.55%
Severity	2014.1	0.043 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.058)	0.101 (CI = +/-0.075; p = 0.011)	0.948	+4.42%
Severity	2014.2	0.042 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.083)	0.106 (CI = +/-0.080; p = 0.013)	0.941	+4.32%
Severity	2015.1	0.044 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.117)	0.100 (CI = +/-0.084; p = 0.023)	0.938	+4.47%
Severity	2015.2	0.038 (CI = +/-0.013; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.224)	0.125 (CI = +/-0.078; p = 0.004)	0.943	+3.83%
Severity	2016.1	0.037 (CI = +/-0.014; p = 0.000)	-0.025 (CI = +/-0.042; p = 0.227)	0.127 (CI = +/-0.083; p = 0.005)	0.937	+3.76%
Severity	2016.2	0.035 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.044; p = 0.319)	0.136 (CI = +/-0.088; p = 0.005)	0.929	+3.52%
Severity	2017.1	0.037 (CI = +/-0.018; p = 0.000)	-0.017 (CI = +/-0.046; p = 0.432)	0.128 (CI = +/-0.092; p = 0.010)	0.926	+3.79%
Severity	2017.2	0.037 (CI = +/-0.020; p = 0.002)	-0.017 (CI = +/-0.049; p = 0.479)	0.129 (CI = +/-0.099; p = 0.014)	0.915	+3.75%
Frequency	2011.1	-0.031 (CI = +/-0.015; p = 0.000)	0.020 (CI = +/-0.079; p = 0.598)	0.153 (CI = +/-0.141; p = 0.035)	0.393	-3.02%
Frequency	2011.2	-0.030 (CI = +/-0.016; p = 0.001)	0.020 (CI = +/-0.082; p = 0.627)	0.151 (CI = +/-0.148; p = 0.047)	0.339	-2.99%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.004)	0.027 (CI = +/-0.083; p = 0.506)	0.134 (CI = +/-0.152; p = 0.081)	0.261	-2.68%
Frequency	2012.2	-0.025 (CI = +/-0.019; p = 0.012)	0.023 (CI = +/-0.087; p = 0.590)	0.124 (CI = +/-0.159; p = 0.120)	0.180	-2.50%
Frequency	2013.1	-0.023 (CI = +/-0.021; p = 0.035)	0.028 (CI = +/-0.089; p = 0.518)	0.112 (CI = +/-0.166; p = 0.175)	0.114	-2.25%
Frequency	2013.2	-0.021 (CI = +/-0.023; p = 0.069)	0.026 (CI = +/-0.093; p = 0.575)	0.106 (CI = +/-0.175; p = 0.224)	0.050	-2.13%
Frequency	2014.1	-0.022 (CI = +/-0.026; p = 0.095)	0.025 (CI = +/-0.098; p = 0.599)	0.107 (CI = +/-0.185; p = 0.244)	0.027	-2.15%
Frequency	2014.2	-0.024 (CI = +/-0.029; p = 0.092)	0.030 (CI = +/-0.103; p = 0.543)	0.119 (CI = +/-0.197; p = 0.220)	0.026	-2.42%
Frequency	2015.1	-0.033 (CI = +/-0.031; p = 0.035)	0.016 (CI = +/-0.102; p = 0.749)	0.154 (CI = +/-0.197; p = 0.119)	0.112	-3.25%
Frequency	2015.2	-0.021 (CI = +/-0.031; p = 0.169)	-0.004 (CI = +/-0.098; p = 0.926)	0.105 (CI = +/-0.192; p = 0.263)	-0.045	-2.11%
Frequency	2016.1	-0.024 (CI = +/-0.035; p = 0.164)	-0.009 (CI = +/-0.103; p = 0.860)	0.115 (CI = +/-0.204; p = 0.247)	-0.046	-2.38%
Frequency	2016.2	-0.026 (CI = +/-0.040; p = 0.185)	-0.006 (CI = +/-0.110; p = 0.912)	0.122 (CI = +/-0.219; p = 0.253)	-0.059	-2.57%
Frequency	2017.1	-0.026 (CI = +/-0.045; p = 0.237)	-0.006 (CI = +/-0.117; p = 0.918)	0.122 (CI = +/-0.234; p = 0.283)	-0.093	-2.56%
Frequency	2017.2	-0.023 (CI = +/-0.051; p = 0.346)	-0.010 (CI = +/-0.126; p = 0.868)	0.114 (CI = +/-0.252; p = 0.347)	-0.135	-2.29%

CM

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.828	+8.26%
Loss Cost	2011.2	0.080 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.010)	0.814	+8.30%
Loss Cost	2012.1	0.083 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.826	+8.71%
Loss Cost	2012.2	0.082 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.008; p = 0.010)	0.806	+8.55%
Loss Cost	2013.1	0.084 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.008; p = 0.012)	0.800	+8.79%
Loss Cost	2013.2	0.081 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.008; p = 0.011)	0.775	+8.46%
Loss Cost	2014.1	0.084 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.008; p = 0.013)	0.773	+8.81%
Loss Cost	2014.2	0.082 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.009; p = 0.014)	0.744	+8.58%
Loss Cost	2015.2	0.087 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.009; p = 0.018)	0.743	+9.04%
Loss Cost	2016.1	0.088 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.009; p = 0.023)	0.728	+9.24%
Loss Cost	2016.2	0.085 (CI = +/-0.031; p = 0.000)	0.011 (CI = +/-0.009; p = 0.024)	0.697	+8.91%
Loss Cost	2017.1	0.091 (CI = +/-0.034; p = 0.000)	0.010 (CI = +/-0.009; p = 0.035)	0.700	+9.49%
Loss Cost	2017.2	0.086 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.010; p = 0.035)	0.666	+8.99%
Severity	2011.1	0.072 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.006; p = 0.175)	0.861	+7.50%
Severity	2011.2	0.072 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.007; p = 0.182)	0.846	+7.46%
Severity	2012.1	0.074 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.007; p = 0.190)	0.842	+7.65%
Severity	2012.2	0.073 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.007; p = 0.195)	0.823	+7.56%
Severity	2013.1	0.076 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.007; p = 0.205)	0.824	+7.85%
Severity	2013.2	0.074 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.007; p = 0.206)	0.800	+7.71%
Severity	2014.1	0.077 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.007; p = 0.226)	0.795	+8.00%
Severity	2014.2	0.076 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.007; p = 0.229)	0.765	+7.86%
Severity	2015.2	0.081 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.007; p = 0.262)	0.774	+8.39%
Severity	2016.1	0.082 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.007; p = 0.292)	0.755	+8.55%
Severity	2016.2	0.080 (CI = +/-0.025; p = 0.000)	0.004 (CI = +/-0.008; p = 0.278)	0.719	+8.28%
Severity	2017.1	0.084 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.008; p = 0.347)	0.720	+8.80%
Severity	2017.2	0.080 (CI = +/-0.031; p = 0.000)	0.004 (CI = +/-0.008; p = 0.297)	0.674	+8.29%
Frequency	2011.1	0.007 (CI = +/-0.005; p = 0.006)	0.007 (CI = +/-0.003; p = 0.000)	0.497	+0.71%
Frequency	2011.2	0.008 (CI = +/-0.005; p = 0.004)	0.007 (CI = +/-0.003; p = 0.000)	0.513	+0.78%
Frequency	2012.1	0.010 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.604	+0.98%
Frequency	2012.2	0.009 (CI = +/-0.005; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.593	+0.92%
Frequency	2013.1	0.009 (CI = +/-0.006; p = 0.004)	0.007 (CI = +/-0.003; p = 0.000)	0.584	+0.87%
Frequency	2013.2	0.007 (CI = +/-0.006; p = 0.020)	0.007 (CI = +/-0.002; p = 0.000)	0.603	+0.69%
Frequency	2014.1	0.007 (CI = +/-0.006; p = 0.022)	0.007 (CI = +/-0.003; p = 0.000)	0.606	+0.75%
Frequency	2014.2	0.007 (CI = +/-0.007; p = 0.056)	0.007 (CI = +/-0.003; p = 0.000)	0.605	+0.67%
Frequency	2015.2	0.006 (CI = +/-0.008; p = 0.116)	0.007 (CI = +/-0.003; p = 0.000)	0.604	+0.60%
Frequency	2016.1	0.006 (CI = +/-0.008; p = 0.131)	0.007 (CI = +/-0.003; p = 0.000)	0.603	+0.64%
Frequency	2016.2	0.006 (CI = +/-0.009; p = 0.211)	0.007 (CI = +/-0.003; p = 0.000)	0.601	+0.58%
Frequency	2017.1	0.006 (CI = +/-0.011; p = 0.225)	0.007 (CI = +/-0.003; p = 0.000)	0.600	+0.63%
Frequency	2017.2	0.006 (CI = +/-0.012; p = 0.272)	0.007 (CI = +/-0.003; p = 0.000)	0.596	+0.65%

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	0.059 (CI = +/-0.012; p = 0.000)	-0.263 (CI = +/-0.070; p = 0.000)	0.241 (CI = +/-0.139; p = 0.001)	0.939	+6.04%
Loss Cost	2011.2	0.061 (CI = +/-0.013; p = 0.000)	-0.269 (CI = +/-0.071; p = 0.000)	0.226 (CI = +/-0.142; p = 0.003)	0.937	+6.29%
Loss Cost	2012.1	0.062 (CI = +/-0.014; p = 0.000)	-0.266 (CI = +/-0.074; p = 0.000)	0.218 (CI = +/-0.148; p = 0.006)	0.936	+6.43%
Loss Cost	2012.2	0.062 (CI = +/-0.016; p = 0.000)	-0.265 (CI = +/-0.077; p = 0.000)	0.220 (CI = +/-0.156; p = 0.008)	0.928	+6.40%
Loss Cost	2013.1	0.060 (CI = +/-0.017; p = 0.000)	-0.270 (CI = +/-0.079; p = 0.000)	0.233 (CI = +/-0.162; p = 0.007)	0.926	+6.14%
Loss Cost	2013.2	0.057 (CI = +/-0.019; p = 0.000)	-0.264 (CI = +/-0.082; p = 0.000)	0.250 (CI = +/-0.169; p = 0.006)	0.917	+5.84%
Loss Cost	2014.1	0.055 (CI = +/-0.021; p = 0.000)	-0.268 (CI = +/-0.085; p = 0.000)	0.260 (CI = +/-0.179; p = 0.007)	0.914	+5.64%
Loss Cost	2014.2	0.054 (CI = +/-0.024; p = 0.000)	-0.268 (CI = +/-0.090; p = 0.000)	0.262 (CI = +/-0.191; p = 0.010)	0.903	+5.59%
Loss Cost	2015.1	0.052 (CI = +/-0.027; p = 0.001)	-0.272 (CI = +/-0.094; p = 0.000)	0.274 (CI = +/-0.205; p = 0.012)	0.900	+5.35%
Loss Cost	2015.2	0.057 (CI = +/-0.031; p = 0.001)	-0.278 (CI = +/-0.098; p = 0.000)	0.252 (CI = +/-0.218; p = 0.026)	0.893	+5.81%
Loss Cost	2016.1	0.047 (CI = +/-0.034; p = 0.009)	-0.292 (CI = +/-0.100; p = 0.000)	0.295 (CI = +/-0.228; p = 0.014)	0.896	+4.85%
Loss Cost	2016.2	0.047 (CI = +/-0.040; p = 0.022)	-0.292 (CI = +/-0.106; p = 0.000)	0.294 (CI = +/-0.250; p = 0.024)	0.882	+4.86%
Loss Cost	2017.1	0.043 (CI = +/-0.047; p = 0.070)	-0.298 (CI = +/-0.113; p = 0.000)	0.313 (CI = +/-0.277; p = 0.029)	0.878	+4.40%
Loss Cost	2017.2	0.044 (CI = +/-0.056; p = 0.117)	-0.299 (CI = +/-0.121; p = 0.000)	0.311 (CI = +/-0.311; p = 0.050)	0.860	+4.46%
Severity	2011.1	0.062 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.051; p = 0.000)	0.135 (CI = +/-0.102; p = 0.011)	0.960	+6.37%
Severity	2011.2	0.063 (CI = +/-0.010; p = 0.000)	-0.213 (CI = +/-0.053; p = 0.000)	0.127 (CI = +/-0.105; p = 0.020)	0.958	+6.52%
Severity	2012.1	0.063 (CI = +/-0.011; p = 0.000)	-0.214 (CI = +/-0.055; p = 0.000)	0.129 (CI = +/-0.110; p = 0.024)	0.955	+6.48%
Severity	2012.2	0.064 (CI = +/-0.012; p = 0.000)	-0.217 (CI = +/-0.057; p = 0.000)	0.122 (CI = +/-0.115; p = 0.038)	0.951	+6.59%
Severity	2013.1	0.065 (CI = +/-0.013; p = 0.000)	-0.214 (CI = +/-0.059; p = 0.000)	0.117 (CI = +/-0.121; p = 0.057)	0.949	+6.69%
Severity	2013.2	0.066 (CI = +/-0.014; p = 0.000)	-0.217 (CI = +/-0.062; p = 0.000)	0.111 (CI = +/-0.128; p = 0.085)	0.943	+6.80%
Severity	2014.1	0.066 (CI = +/-0.016; p = 0.000)	-0.216 (CI = +/-0.065; p = 0.000)	0.110 (CI = +/-0.136; p = 0.107)	0.940	+6.83%
Severity	2014.2	0.069 (CI = +/-0.018; p = 0.000)	-0.221 (CI = +/-0.067; p = 0.000)	0.097 (CI = +/-0.143; p = 0.174)	0.934	+7.09%
Severity	2015.1	0.072 (CI = +/-0.020; p = 0.000)	-0.214 (CI = +/-0.069; p = 0.000)	0.079 (CI = +/-0.151; p = 0.288)	0.934	+7.48%
Severity	2015.2	0.070 (CI = +/-0.023; p = 0.000)	-0.211 (CI = +/-0.073; p = 0.000)	0.090 (CI = +/-0.162; p = 0.259)	0.922	+7.24%
Severity	2016.1	0.064 (CI = +/-0.026; p = 0.000)	-0.219 (CI = +/-0.075; p = 0.000)	0.116 (CI = +/-0.172; p = 0.172)	0.920	+6.64%
Severity	2016.2	0.065 (CI = +/-0.030; p = 0.000)	-0.220 (CI = +/-0.080; p = 0.000)	0.112 (CI = +/-0.189; p = 0.224)	0.906	+6.72%
Severity	2017.1	0.065 (CI = +/-0.036; p = 0.002)	-0.220 (CI = +/-0.086; p = 0.000)	0.112 (CI = +/-0.210; p = 0.273)	0.901	+6.74%
Severity	2017.2	0.063 (CI = +/-0.043; p = 0.007)	-0.218 (CI = +/-0.092; p = 0.000)	0.121 (CI = +/-0.235; p = 0.287)	0.879	+6.50%
Frequency	2011.1	-0.003 (CI = +/-0.009; p = 0.492)	-0.054 (CI = +/-0.053; p = 0.047)	0.106 (CI = +/-0.105; p = 0.049)	0.206	-0.31%
Frequency	2011.2	-0.002 (CI = +/-0.010; p = 0.661)	-0.056 (CI = +/-0.055; p = 0.044)	0.099 (CI = +/-0.109; p = 0.073)	0.213	-0.22%
Frequency	2012.1	0.000 (CI = +/-0.011; p = 0.931)	-0.052 (CI = +/-0.056; p = 0.069)	0.089 (CI = +/-0.113; p = 0.116)	0.207	-0.05%
Frequency	2012.2	-0.002 (CI = +/-0.012; p = 0.751)	-0.048 (CI = +/-0.058; p = 0.097)	0.097 (CI = +/-0.117; p = 0.099)	0.183	-0.18%
Frequency	2013.1	-0.005 (CI = +/-0.013; p = 0.414)	-0.056 (CI = +/-0.058; p = 0.058)	0.116 (CI = +/-0.119; p = 0.055)	0.217	-0.51%
Frequency	2013.2	-0.009 (CI = +/-0.013; p = 0.172)	-0.048 (CI = +/-0.057; p = 0.098)	0.139 (CI = +/-0.119; p = 0.024)	0.224	-0.90%
Frequency	2014.1	-0.011 (CI = +/-0.015; p = 0.129)	-0.052 (CI = +/-0.059; p = 0.082)	0.150 (CI = +/-0.125; p = 0.021)	0.241	-1.11%
Frequency	2014.2	-0.014 (CI = +/-0.016; p = 0.086)	-0.047 (CI = +/-0.061; p = 0.124)	0.165 (CI = +/-0.130; p = 0.016)	0.251	-1.40%
Frequency	2015.1	-0.020 (CI = +/-0.017; p = 0.025)	-0.057 (CI = +/-0.060; p = 0.059)	0.195 (CI = +/-0.130; p = 0.006)	0.339	-1.98%
Frequency	2015.2	-0.013 (CI = +/-0.018; p = 0.138)	-0.067 (CI = +/-0.058; p = 0.025)	0.162 (CI = +/-0.129; p = 0.017)	0.378	-1.33%
Frequency	2016.1	-0.017 (CI = +/-0.021; p = 0.100)	-0.073 (CI = +/-0.060; p = 0.021)	0.179 (CI = +/-0.138; p = 0.014)	0.398	-1.68%
Frequency	2016.2	-0.018 (CI = +/-0.024; p = 0.139)	-0.072 (CI = +/-0.064; p = 0.030)	0.182 (CI = +/-0.152; p = 0.022)	0.390	-1.75%
Frequency	2017.1	-0.022 (CI = +/-0.028; p = 0.114)	-0.078 (CI = +/-0.068; p = 0.028)	0.202 (CI = +/-0.166; p = 0.021)	0.403	-2.19%
Frequency	2017.2	-0.019 (CI = +/-0.033; p = 0.235)	-0.080 (CI = +/-0.072; p = 0.032)	0.190 (CI = +/-0.185; p = 0.045)	0.401	-1.91%

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	0.067 (CI = +/-0.013; p = 0.000)	-0.250 (CI = +/-0.064; p = 0.000)	0.006 (CI = +/-0.005; p = 0.013)	0.149 (CI = +/-0.144; p = 0.043)	0.951	+6.90%
Loss Cost	2011.2	0.070 (CI = +/-0.013; p = 0.000)	-0.258 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.005; p = 0.009)	0.127 (CI = +/-0.145; p = 0.084)	0.951	+7.24%
Loss Cost	2012.1	0.073 (CI = +/-0.014; p = 0.000)	-0.251 (CI = +/-0.065; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	0.108 (CI = +/-0.150; p = 0.150)	0.952	+7.53%
Loss Cost	2012.2	0.073 (CI = +/-0.016; p = 0.000)	-0.252 (CI = +/-0.068; p = 0.000)	0.007 (CI = +/-0.005; p = 0.008)	0.106 (CI = +/-0.158; p = 0.180)	0.946	+7.57%
Loss Cost	2013.1	0.071 (CI = +/-0.018; p = 0.000)	-0.255 (CI = +/-0.071; p = 0.000)	0.007 (CI = +/-0.005; p = 0.012)	0.116 (CI = +/-0.168; p = 0.168)	0.943	+7.41%
Loss Cost	2013.2	0.069 (CI = +/-0.019; p = 0.000)	-0.251 (CI = +/-0.073; p = 0.000)	0.007 (CI = +/-0.005; p = 0.016)	0.130 (CI = +/-0.177; p = 0.139)	0.936	+7.15%
Loss Cost	2014.1	0.068 (CI = +/-0.022; p = 0.000)	-0.252 (CI = +/-0.077; p = 0.000)	0.007 (CI = +/-0.006; p = 0.021)	0.134 (CI = +/-0.190; p = 0.156)	0.932	+7.08%
Loss Cost	2014.2	0.069 (CI = +/-0.025; p = 0.000)	-0.253 (CI = +/-0.081; p = 0.000)	0.007 (CI = +/-0.006; p = 0.024)	0.132 (CI = +/-0.204; p = 0.191)	0.924	+7.13%
Loss Cost	2015.1	0.068 (CI = +/-0.028; p = 0.000)	-0.254 (CI = +/-0.086; p = 0.000)	0.007 (CI = +/-0.006; p = 0.031)	0.136 (CI = +/-0.222; p = 0.214)	0.920	+7.05%
Loss Cost	2015.2	0.074 (CI = +/-0.031; p = 0.000)	-0.261 (CI = +/-0.088; p = 0.000)	0.007 (CI = +/-0.006; p = 0.029)	0.106 (CI = +/-0.233; p = 0.351)	0.917	+7.67%
Loss Cost	2016.1	0.066 (CI = +/-0.035; p = 0.001)	-0.273 (CI = +/-0.091; p = 0.000)	0.006 (CI = +/-0.006; p = 0.041)	0.148 (CI = +/-0.248; p = 0.222)	0.917	+6.79%
Loss Cost	2016.2	0.067 (CI = +/-0.040; p = 0.003)	-0.274 (CI = +/-0.097; p = 0.000)	0.006 (CI = +/-0.006; p = 0.048)	0.144 (CI = +/-0.270; p = 0.271)	0.905	+6.88%
Loss Cost	2017.1	0.064 (CI = +/-0.048; p = 0.013)	-0.277 (CI = +/-0.105; p = 0.000)	0.006 (CI = +/-0.007; p = 0.061)	0.156 (CI = +/-0.301; p = 0.284)	0.901	+6.62%
Loss Cost	2017.2	0.064 (CI = +/-0.056; p = 0.028)	-0.277 (CI = +/-0.113; p = 0.000)	0.006 (CI = +/-0.007; p = 0.072)	0.155 (CI = +/-0.331; p = 0.328)	0.886	+6.63%
Severity	2011.1	0.062 (CI = +/-0.011; p = 0.000)	-0.209 (CI = +/-0.053; p = 0.000)	0.000 (CI = +/-0.004; p = 0.909)	0.132 (CI = +/-0.120; p = 0.032)	0.959	+6.40%
Severity	2011.2	0.064 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.054; p = 0.000)	0.000 (CI = +/-0.004; p = 0.855)	0.121 (CI = +/-0.124; p = 0.055)	0.956	+6.57%
Severity	2012.1	0.063 (CI = +/-0.013; p = 0.000)	-0.213 (CI = +/-0.057; p = 0.000)	0.000 (CI = +/-0.004; p = 0.879)	0.124 (CI = +/-0.131; p = 0.063)	0.953	+6.53%
Severity	2012.2	0.064 (CI = +/-0.014; p = 0.000)	-0.216 (CI = +/-0.059; p = 0.000)	0.000 (CI = +/-0.004; p = 0.847)	0.116 (CI = +/-0.138; p = 0.095)	0.949	+6.66%
Severity	2013.1	0.066 (CI = +/-0.015; p = 0.000)	-0.213 (CI = +/-0.062; p = 0.000)	0.001 (CI = +/-0.005; p = 0.808)	0.108 (CI = +/-0.146; p = 0.139)	0.947	+6.79%
Severity	2013.2	0.067 (CI = +/-0.017; p = 0.000)	-0.216 (CI = +/-0.064; p = 0.000)	0.001 (CI = +/-0.005; p = 0.785)	0.100 (CI = +/-0.155; p = 0.192)	0.940	+6.92%
Severity	2014.1	0.067 (CI = +/-0.019; p = 0.000)	-0.215 (CI = +/-0.068; p = 0.000)	0.001 (CI = +/-0.005; p = 0.780)	0.098 (CI = +/-0.167; p = 0.235)	0.937	+6.97%
Severity	2014.2	0.070 (CI = +/-0.021; p = 0.000)	-0.219 (CI = +/-0.070; p = 0.000)	0.001 (CI = +/-0.005; p = 0.740)	0.081 (CI = +/-0.176; p = 0.345)	0.931	+7.28%
Severity	2015.1	0.075 (CI = +/-0.024; p = 0.000)	-0.211 (CI = +/-0.073; p = 0.000)	0.001 (CI = +/-0.005; p = 0.645)	0.055 (CI = +/-0.187; p = 0.540)	0.931	+7.77%
Severity	2015.2	0.073 (CI = +/-0.027; p = 0.000)	-0.208 (CI = +/-0.076; p = 0.000)	0.001 (CI = +/-0.005; p = 0.675)	0.067 (CI = +/-0.201; p = 0.487)	0.918	+7.52%
Severity	2016.1	0.066 (CI = +/-0.031; p = 0.000)	-0.217 (CI = +/-0.079; p = 0.000)	0.001 (CI = +/-0.005; p = 0.776)	0.099 (CI = +/-0.215; p = 0.342)	0.915	+6.86%
Severity	2016.2	0.067 (CI = +/-0.035; p = 0.001)	-0.218 (CI = +/-0.084; p = 0.000)	0.001 (CI = +/-0.006; p = 0.780)	0.095 (CI = +/-0.235; p = 0.400)	0.900	+6.96%
Severity	2017.1	0.068 (CI = +/-0.042; p = 0.004)	-0.218 (CI = +/-0.091; p = 0.000)	0.001 (CI = +/-0.006; p = 0.785)	0.093 (CI = +/-0.262; p = 0.457)	0.894	+7.00%
Severity	2017.2	0.065 (CI = +/-0.049; p = 0.013)	-0.216 (CI = +/-0.098; p = 0.000)	0.001 (CI = +/-0.006; p = 0.790)	0.102 (CI = +/-0.288; p = 0.454)	0.870	+6.76%
Frequency	2011.1	0.005 (CI = +/-0.009; p = 0.280)	-0.042 (CI = +/-0.044; p = 0.061)	0.006 (CI = +/-0.003; p = 0.001)	0.017 (CI = +/-0.099; p = 0.725)	0.474	+0.47%
Frequency	2011.2	0.006 (CI = +/-0.009; p = 0.176)	-0.045 (CI = +/-0.044; p = 0.046)	0.006 (CI = +/-0.003; p = 0.001)	0.006 (CI = +/-0.101; p = 0.907)	0.492	+0.63%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.057)	-0.038 (CI = +/-0.044; p = 0.087)	0.007 (CI = +/-0.003; p = 0.000)	-0.016 (CI = +/-0.101; p = 0.751)	0.532	+0.94%
Frequency	2012.2	0.008 (CI = +/-0.011; p = 0.112)	-0.036 (CI = +/-0.045; p = 0.114)	0.007 (CI = +/-0.003; p = 0.001)	-0.010 (CI = +/-0.106; p = 0.851)	0.513	+0.85%
Frequency	2013.1	0.006 (CI = +/-0.011; p = 0.304)	-0.042 (CI = +/-0.046; p = 0.074)	0.006 (CI = +/-0.003; p = 0.001)	0.007 (CI = +/-0.109; p = 0.889)	0.524	+0.58%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.716)	-0.035 (CI = +/-0.045; p = 0.117)	0.006 (CI = +/-0.003; p = 0.001)	0.030 (CI = +/-0.108; p = 0.567)	0.539	+0.21%
Frequency	2014.1	0.001 (CI = +/-0.013; p = 0.872)	-0.037 (CI = +/-0.047; p = 0.116)	0.006 (CI = +/-0.003; p = 0.001)	0.037 (CI = +/-0.116; p = 0.517)	0.539	+0.11%
Frequency	2014.2	-0.001 (CI = +/-0.015; p = 0.846)	-0.033 (CI = +/-0.048; p = 0.163)	0.006 (CI = +/-0.003; p = 0.002)	0.051 (CI = +/-0.122; p = 0.395)	0.543	-0.14%
Frequency	2015.1	-0.007 (CI = +/-0.016; p = 0.387)	-0.042 (CI = +/-0.048; p = 0.081)	0.006 (CI = +/-0.003; p = 0.003)	0.080 (CI = +/-0.124; p = 0.189)	0.593	-0.66%
Frequency	2015.2	0.001 (CI = +/-0.015; p = 0.840)	-0.053 (CI = +/-0.041; p = 0.015)	0.006 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.108; p = 0.465)	0.699	+0.14%
Frequency	2016.1	-0.001 (CI = +/-0.017; p = 0.935)	-0.056 (CI = +/-0.044; p = 0.016)	0.006 (CI = +/-0.003; p = 0.001)	0.049 (CI = +/-0.118; p = 0.392)	0.701	-0.07%
Frequency	2016.2	-0.001 (CI = +/-0.019; p = 0.936)	-0.056 (CI = +/-0.046; p = 0.022)	0.006 (CI = +/-0.003; p = 0.001)	0.049 (CI = +/-0.129; p = 0.426)	0.696	-0.07%
Frequency	2017.1	-0.004 (CI = +/-0.023; p = 0.738)	-0.059 (CI = +/-0.050; p = 0.023)	0.006 (CI = +/-0.003; p = 0.002)	0.063 (CI = +/-0.143; p = 0.360)	0.698	-0.36%
Frequency	2017.2	-0.001 (CI = +/-0.026; p = 0.922)	-0.061 (CI = +/-0.053; p = 0.026)	0.006 (CI = +/-0.003; p = 0.003)	0.053 (CI = +/-0.156; p = 0.474)	0.697	-0.12%

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	0.076 (CI = +/-0.015; p = 0.000)	0.787	+7.94%
Loss Cost	2011.2	0.077 (CI = +/-0.016; p = 0.000)	0.772	+7.99%
Loss Cost	2012.1	0.081 (CI = +/-0.017; p = 0.000)	0.784	+8.39%
Loss Cost	2012.2	0.079 (CI = +/-0.018; p = 0.000)	0.760	+8.27%
Loss Cost	2013.1	0.082 (CI = +/-0.019; p = 0.000)	0.753	+8.52%
Loss Cost	2013.2	0.079 (CI = +/-0.021; p = 0.000)	0.723	+8.25%
Loss Cost	2014.1	0.083 (CI = +/-0.022; p = 0.000)	0.723	+8.62%
Loss Cost	2014.2	0.081 (CI = +/-0.024; p = 0.000)	0.690	+8.49%
Loss Cost	2015.1	0.086 (CI = +/-0.026; p = 0.000)	0.693	+8.96%
Loss Cost	2015.2	0.087 (CI = +/-0.028; p = 0.000)	0.665	+9.04%
Loss Cost	2016.1	0.090 (CI = +/-0.031; p = 0.000)	0.650	+9.37%
Loss Cost	2016.2	0.088 (CI = +/-0.035; p = 0.000)	0.605	+9.23%
Loss Cost	2017.1	0.096 (CI = +/-0.038; p = 0.000)	0.619	+10.02%
Loss Cost	2017.2	0.094 (CI = +/-0.043; p = 0.000)	0.567	+9.87%
Severity	2011.1	0.072 (CI = +/-0.011; p = 0.000)	0.854	+7.48%
Severity	2011.2	0.072 (CI = +/-0.012; p = 0.000)	0.840	+7.47%
Severity	2012.1	0.074 (CI = +/-0.013; p = 0.000)	0.838	+7.68%
Severity	2012.2	0.074 (CI = +/-0.014; p = 0.000)	0.821	+7.63%
Severity	2013.1	0.077 (CI = +/-0.014; p = 0.000)	0.825	+7.96%
Severity	2013.2	0.076 (CI = +/-0.016; p = 0.000)	0.805	+7.88%
Severity	2014.1	0.079 (CI = +/-0.017; p = 0.000)	0.806	+8.21%
Severity	2014.2	0.079 (CI = +/-0.018; p = 0.000)	0.783	+8.17%
Severity	2015.1	0.083 (CI = +/-0.019; p = 0.000)	0.800	+8.71%
Severity	2015.2	0.081 (CI = +/-0.020; p = 0.000)	0.770	+8.39%
Severity	2016.1	0.082 (CI = +/-0.023; p = 0.000)	0.753	+8.59%
Severity	2016.2	0.081 (CI = +/-0.025; p = 0.000)	0.714	+8.40%
Severity	2017.1	0.086 (CI = +/-0.027; p = 0.000)	0.721	+8.98%
Severity	2017.2	0.083 (CI = +/-0.030; p = 0.000)	0.670	+8.61%
Frequency	2011.1	0.004 (CI = +/-0.007; p = 0.211)	0.022	+0.42%
Frequency	2011.2	0.005 (CI = +/-0.007; p = 0.182)	0.030	+0.48%
Frequency	2012.1	0.007 (CI = +/-0.007; p = 0.080)	0.079	+0.66%
Frequency	2012.2	0.006 (CI = +/-0.008; p = 0.141)	0.048	+0.59%
Frequency	2013.1	0.005 (CI = +/-0.009; p = 0.222)	0.022	+0.52%
Frequency	2013.2	0.003 (CI = +/-0.009; p = 0.439)	-0.016	+0.34%
Frequency	2014.1	0.004 (CI = +/-0.010; p = 0.430)	-0.016	+0.38%
Frequency	2014.2	0.003 (CI = +/-0.011; p = 0.569)	-0.031	+0.30%
Frequency	2015.1	0.002 (CI = +/-0.012; p = 0.685)	-0.041	+0.23%
Frequency	2015.2	0.006 (CI = +/-0.012; p = 0.309)	0.005	+0.60%
Frequency	2016.1	0.007 (CI = +/-0.013; p = 0.272)	0.015	+0.72%
Frequency	2016.2	0.008 (CI = +/-0.015; p = 0.290)	0.011	+0.77%
Frequency	2017.1	0.010 (CI = +/-0.016; p = 0.235)	0.030	+0.96%
Frequency	2017.2	0.012 (CI = +/-0.018; p = 0.199)	0.048	+1.16%

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	0.075 (CI = +/-0.010; p = 0.000)	-0.262 (CI = +/-0.084; p = 0.000)	0.913	+7.75%
Loss Cost	2011.2	0.077 (CI = +/-0.010; p = 0.000)	-0.272 (CI = +/-0.083; p = 0.000)	0.914	+7.99%
Loss Cost	2012.1	0.079 (CI = +/-0.010; p = 0.000)	-0.264 (CI = +/-0.085; p = 0.000)	0.915	+8.17%
Loss Cost	2012.2	0.079 (CI = +/-0.011; p = 0.000)	-0.268 (CI = +/-0.088; p = 0.000)	0.906	+8.27%
Loss Cost	2013.1	0.079 (CI = +/-0.012; p = 0.000)	-0.268 (CI = +/-0.092; p = 0.000)	0.901	+8.26%
Loss Cost	2013.2	0.079 (CI = +/-0.013; p = 0.000)	-0.268 (CI = +/-0.096; p = 0.000)	0.885	+8.25%
Loss Cost	2014.1	0.080 (CI = +/-0.014; p = 0.000)	-0.265 (CI = +/-0.100; p = 0.000)	0.881	+8.32%
Loss Cost	2014.2	0.081 (CI = +/-0.016; p = 0.000)	-0.271 (CI = +/-0.104; p = 0.000)	0.868	+8.49%
Loss Cost	2015.1	0.082 (CI = +/-0.017; p = 0.000)	-0.267 (CI = +/-0.109; p = 0.000)	0.864	+8.60%
Loss Cost	2015.2	0.087 (CI = +/-0.018; p = 0.000)	-0.281 (CI = +/-0.110; p = 0.000)	0.864	+9.04%
Loss Cost	2016.1	0.085 (CI = +/-0.020; p = 0.000)	-0.286 (CI = +/-0.116; p = 0.000)	0.856	+8.90%
Loss Cost	2016.2	0.088 (CI = +/-0.022; p = 0.000)	-0.295 (CI = +/-0.121; p = 0.000)	0.843	+9.23%
Loss Cost	2017.1	0.090 (CI = +/-0.025; p = 0.000)	-0.289 (CI = +/-0.129; p = 0.000)	0.839	+9.43%
Loss Cost	2017.2	0.094 (CI = +/-0.027; p = 0.000)	-0.300 (CI = +/-0.135; p = 0.000)	0.824	+9.87%
Severity	2011.1	0.071 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.057; p = 0.000)	0.951	+7.33%
Severity	2011.2	0.072 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.057; p = 0.000)	0.949	+7.47%
Severity	2012.1	0.072 (CI = +/-0.007; p = 0.000)	-0.213 (CI = +/-0.060; p = 0.000)	0.947	+7.51%
Severity	2012.2	0.074 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.061; p = 0.000)	0.943	+7.63%
Severity	2013.1	0.075 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.063; p = 0.000)	0.942	+7.75%
Severity	2013.2	0.076 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.065; p = 0.000)	0.937	+7.88%
Severity	2014.1	0.077 (CI = +/-0.010; p = 0.000)	-0.215 (CI = +/-0.067; p = 0.000)	0.935	+7.97%
Severity	2014.2	0.079 (CI = +/-0.010; p = 0.000)	-0.222 (CI = +/-0.068; p = 0.000)	0.931	+8.17%
Severity	2015.1	0.081 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.069; p = 0.000)	0.934	+8.42%
Severity	2015.2	0.081 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.073; p = 0.000)	0.921	+8.39%
Severity	2016.1	0.079 (CI = +/-0.013; p = 0.000)	-0.217 (CI = +/-0.077; p = 0.000)	0.915	+8.24%
Severity	2016.2	0.081 (CI = +/-0.015; p = 0.000)	-0.221 (CI = +/-0.081; p = 0.000)	0.902	+8.40%
Severity	2017.1	0.082 (CI = +/-0.017; p = 0.000)	-0.217 (CI = +/-0.086; p = 0.000)	0.899	+8.54%
Severity	2017.2	0.083 (CI = +/-0.019; p = 0.000)	-0.219 (CI = +/-0.092; p = 0.000)	0.877	+8.61%
Frequency	2011.1	0.004 (CI = +/-0.006; p = 0.230)	-0.053 (CI = +/-0.056; p = 0.062)	0.110	+0.39%
Frequency	2011.2	0.005 (CI = +/-0.007; p = 0.158)	-0.058 (CI = +/-0.057; p = 0.048)	0.136	+0.48%
Frequency	2012.1	0.006 (CI = +/-0.007; p = 0.087)	-0.051 (CI = +/-0.058; p = 0.080)	0.154	+0.62%
Frequency	2012.2	0.006 (CI = +/-0.008; p = 0.128)	-0.050 (CI = +/-0.060; p = 0.100)	0.116	+0.59%
Frequency	2013.1	0.005 (CI = +/-0.008; p = 0.247)	-0.055 (CI = +/-0.062; p = 0.078)	0.111	+0.47%
Frequency	2013.2	0.003 (CI = +/-0.009; p = 0.424)	-0.050 (CI = +/-0.063; p = 0.118)	0.052	+0.34%
Frequency	2014.1	0.003 (CI = +/-0.010; p = 0.483)	-0.050 (CI = +/-0.066; p = 0.130)	0.049	+0.33%
Frequency	2014.2	0.003 (CI = +/-0.010; p = 0.559)	-0.049 (CI = +/-0.069; p = 0.156)	0.023	+0.30%
Frequency	2015.1	0.002 (CI = +/-0.011; p = 0.766)	-0.054 (CI = +/-0.072; p = 0.134)	0.029	+0.16%
Frequency	2015.2	0.006 (CI = +/-0.011; p = 0.267)	-0.069 (CI = +/-0.067; p = 0.042)	0.170	+0.60%
Frequency	2016.1	0.006 (CI = +/-0.012; p = 0.309)	-0.069 (CI = +/-0.071; p = 0.055)	0.165	+0.61%
Frequency	2016.2	0.008 (CI = +/-0.013; p = 0.248)	-0.074 (CI = +/-0.074; p = 0.051)	0.178	+0.77%
Frequency	2017.1	0.008 (CI = +/-0.015; p = 0.271)	-0.072 (CI = +/-0.079; p = 0.071)	0.173	+0.82%
Frequency	2017.2	0.012 (CI = +/-0.016; p = 0.156)	-0.082 (CI = +/-0.081; p = 0.049)	0.235	+1.16%

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	0.077 (CI = +/-0.008; p = 0.000)	-0.245 (CI = +/-0.068; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.944	+8.05%
Loss Cost	2011.2	0.079 (CI = +/-0.008; p = 0.000)	-0.255 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.947	+8.27%
Loss Cost	2012.1	0.081 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.949	+8.46%
Loss Cost	2012.2	0.082 (CI = +/-0.009; p = 0.000)	-0.249 (CI = +/-0.069; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.943	+8.53%
Loss Cost	2013.1	0.082 (CI = +/-0.010; p = 0.000)	-0.250 (CI = +/-0.072; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.940	+8.52%
Loss Cost	2013.2	0.081 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.931	+8.47%
Loss Cost	2014.1	0.082 (CI = +/-0.011; p = 0.000)	-0.245 (CI = +/-0.079; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.928	+8.53%
Loss Cost	2014.2	0.083 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.082; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.920	+8.63%
Loss Cost	2015.1	0.083 (CI = +/-0.014; p = 0.000)	-0.247 (CI = +/-0.087; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.917	+8.70%
Loss Cost	2015.2	0.087 (CI = +/-0.014; p = 0.000)	-0.258 (CI = +/-0.087; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.917	+9.04%
Loss Cost	2016.1	0.085 (CI = +/-0.016; p = 0.000)	-0.265 (CI = +/-0.091; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.914	+8.83%
Loss Cost	2016.2	0.086 (CI = +/-0.017; p = 0.000)	-0.269 (CI = +/-0.097; p = 0.000)	0.008 (CI = +/-0.005; p = 0.005)	0.903	+8.98%
Loss Cost	2017.1	0.087 (CI = +/-0.020; p = 0.000)	-0.268 (CI = +/-0.104; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.899	+9.06%
Loss Cost	2017.2	0.088 (CI = +/-0.023; p = 0.000)	-0.272 (CI = +/-0.112; p = 0.000)	0.008 (CI = +/-0.006; p = 0.012)	0.885	+9.21%
Severity	2011.1	0.072 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.057; p = 0.000)	0.002 (CI = +/-0.004; p = 0.200)	0.952	+7.41%
Severity	2011.2	0.073 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.057; p = 0.000)	0.002 (CI = +/-0.004; p = 0.210)	0.950	+7.55%
Severity	2012.1	0.073 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.060; p = 0.000)	0.002 (CI = +/-0.004; p = 0.217)	0.948	+7.59%
Severity	2012.2	0.074 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.061; p = 0.000)	0.002 (CI = +/-0.004; p = 0.234)	0.944	+7.70%
Severity	2013.1	0.075 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.063; p = 0.000)	0.002 (CI = +/-0.004; p = 0.238)	0.943	+7.82%
Severity	2013.2	0.076 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.065; p = 0.000)	0.002 (CI = +/-0.004; p = 0.262)	0.938	+7.93%
Severity	2014.1	0.077 (CI = +/-0.010; p = 0.000)	-0.210 (CI = +/-0.068; p = 0.000)	0.002 (CI = +/-0.004; p = 0.274)	0.935	+8.02%
Severity	2014.2	0.079 (CI = +/-0.010; p = 0.000)	-0.217 (CI = +/-0.069; p = 0.000)	0.002 (CI = +/-0.004; p = 0.313)	0.931	+8.20%
Severity	2015.1	0.081 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.070; p = 0.000)	0.002 (CI = +/-0.004; p = 0.328)	0.934	+8.44%
Severity	2015.2	0.081 (CI = +/-0.012; p = 0.000)	-0.206 (CI = +/-0.074; p = 0.000)	0.002 (CI = +/-0.004; p = 0.331)	0.921	+8.39%
Severity	2016.1	0.079 (CI = +/-0.013; p = 0.000)	-0.212 (CI = +/-0.078; p = 0.000)	0.002 (CI = +/-0.004; p = 0.322)	0.915	+8.22%
Severity	2016.2	0.080 (CI = +/-0.015; p = 0.000)	-0.215 (CI = +/-0.083; p = 0.000)	0.002 (CI = +/-0.005; p = 0.372)	0.902	+8.34%
Severity	2017.1	0.081 (CI = +/-0.017; p = 0.000)	-0.212 (CI = +/-0.088; p = 0.000)	0.002 (CI = +/-0.005; p = 0.409)	0.897	+8.46%
Severity	2017.2	0.081 (CI = +/-0.019; p = 0.000)	-0.212 (CI = +/-0.095; p = 0.000)	0.002 (CI = +/-0.005; p = 0.438)	0.874	+8.46%
Frequency	2011.1	0.006 (CI = +/-0.005; p = 0.022)	-0.041 (CI = +/-0.043; p = 0.059)	0.006 (CI = +/-0.003; p = 0.000)	0.491	+0.59%
Frequency	2011.2	0.007 (CI = +/-0.005; p = 0.014)	-0.045 (CI = +/-0.043; p = 0.042)	0.006 (CI = +/-0.003; p = 0.000)	0.512	+0.67%
Frequency	2012.1	0.008 (CI = +/-0.005; p = 0.004)	-0.038 (CI = +/-0.043; p = 0.075)	0.006 (CI = +/-0.003; p = 0.000)	0.549	+0.82%
Frequency	2012.2	0.008 (CI = +/-0.006; p = 0.010)	-0.036 (CI = +/-0.044; p = 0.104)	0.006 (CI = +/-0.003; p = 0.000)	0.533	+0.77%
Frequency	2013.1	0.006 (CI = +/-0.006; p = 0.034)	-0.041 (CI = +/-0.045; p = 0.068)	0.006 (CI = +/-0.003; p = 0.000)	0.545	+0.65%
Frequency	2013.2	0.005 (CI = +/-0.006; p = 0.104)	-0.034 (CI = +/-0.044; p = 0.117)	0.007 (CI = +/-0.003; p = 0.000)	0.554	+0.50%
Frequency	2014.1	0.005 (CI = +/-0.007; p = 0.152)	-0.035 (CI = +/-0.046; p = 0.124)	0.007 (CI = +/-0.003; p = 0.000)	0.552	+0.47%
Frequency	2014.2	0.004 (CI = +/-0.007; p = 0.261)	-0.032 (CI = +/-0.048; p = 0.175)	0.007 (CI = +/-0.003; p = 0.000)	0.549	+0.40%
Frequency	2015.1	0.002 (CI = +/-0.008; p = 0.516)	-0.038 (CI = +/-0.049; p = 0.117)	0.007 (CI = +/-0.003; p = 0.000)	0.574	+0.24%
Frequency	2015.2	0.006 (CI = +/-0.007; p = 0.072)	-0.052 (CI = +/-0.040; p = 0.015)	0.006 (CI = +/-0.002; p = 0.000)	0.707	+0.60%
Frequency	2016.1	0.006 (CI = +/-0.007; p = 0.125)	-0.053 (CI = +/-0.043; p = 0.018)	0.006 (CI = +/-0.002; p = 0.000)	0.706	+0.56%
Frequency	2016.2	0.006 (CI = +/-0.008; p = 0.143)	-0.054 (CI = +/-0.045; p = 0.023)	0.006 (CI = +/-0.002; p = 0.000)	0.703	+0.59%
Frequency	2017.1	0.005 (CI = +/-0.009; p = 0.226)	-0.055 (CI = +/-0.048; p = 0.028)	0.006 (CI = +/-0.003; p = 0.000)	0.700	+0.55%
Frequency	2017.2	0.007 (CI = +/-0.010; p = 0.175)	-0.060 (CI = +/-0.051; p = 0.026)	0.006 (CI = +/-0.003; p = 0.000)	0.707	+0.70%

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	0.055 (CI = +/-0.023; p = 0.000)	0.249 (CI = +/-0.217; p = 0.026)	0.817	+5.70%
Loss Cost	2011.2	0.054 (CI = +/-0.025; p = 0.000)	0.256 (CI = +/-0.226; p = 0.028)	0.804	+5.56%
Loss Cost	2012.1	0.059 (CI = +/-0.027; p = 0.000)	0.230 (CI = +/-0.232; p = 0.052)	0.807	+6.09%
Loss Cost	2012.2	0.054 (CI = +/-0.029; p = 0.001)	0.255 (CI = +/-0.240; p = 0.038)	0.792	+5.57%
Loss Cost	2013.1	0.056 (CI = +/-0.032; p = 0.001)	0.246 (CI = +/-0.252; p = 0.055)	0.781	+5.76%
Loss Cost	2013.2	0.048 (CI = +/-0.034; p = 0.008)	0.287 (CI = +/-0.256; p = 0.030)	0.767	+4.86%
Loss Cost	2014.1	0.051 (CI = +/-0.038; p = 0.011)	0.272 (CI = +/-0.270; p = 0.049)	0.760	+5.21%
Loss Cost	2014.2	0.044 (CI = +/-0.041; p = 0.039)	0.302 (CI = +/-0.281; p = 0.037)	0.739	+4.49%
Loss Cost	2015.1	0.048 (CI = +/-0.046; p = 0.041)	0.283 (CI = +/-0.297; p = 0.061)	0.732	+4.96%
Loss Cost	2015.2	0.045 (CI = +/-0.052; p = 0.085)	0.297 (CI = +/-0.317; p = 0.064)	0.709	+4.59%
Loss Cost	2016.1	0.046 (CI = +/-0.058; p = 0.115)	0.293 (CI = +/-0.338; p = 0.085)	0.690	+4.70%
Loss Cost	2016.2	0.037 (CI = +/-0.065; p = 0.243)	0.323 (CI = +/-0.357; p = 0.073)	0.659	+3.79%
Loss Cost	2017.1	0.046 (CI = +/-0.073; p = 0.194)	0.294 (CI = +/-0.376; p = 0.116)	0.657	+4.74%
Loss Cost	2017.2	0.038 (CI = +/-0.081; p = 0.332)	0.318 (CI = +/-0.398; p = 0.108)	0.617	+3.87%
Severity	2011.1	0.058 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.167; p = 0.050)	0.869	+5.98%
Severity	2011.2	0.056 (CI = +/-0.019; p = 0.000)	0.177 (CI = +/-0.174; p = 0.047)	0.858	+5.80%
Severity	2012.1	0.059 (CI = +/-0.021; p = 0.000)	0.165 (CI = +/-0.181; p = 0.072)	0.852	+6.04%
Severity	2012.2	0.056 (CI = +/-0.023; p = 0.000)	0.179 (CI = +/-0.188; p = 0.061)	0.839	+5.74%
Severity	2013.1	0.060 (CI = +/-0.025; p = 0.000)	0.159 (CI = +/-0.195; p = 0.106)	0.838	+6.18%
Severity	2013.2	0.056 (CI = +/-0.027; p = 0.000)	0.176 (CI = +/-0.203; p = 0.087)	0.822	+5.80%
Severity	2014.1	0.060 (CI = +/-0.030; p = 0.000)	0.157 (CI = +/-0.213; p = 0.140)	0.818	+6.23%
Severity	2014.2	0.057 (CI = +/-0.033; p = 0.002)	0.171 (CI = +/-0.225; p = 0.127)	0.798	+5.89%
Severity	2015.1	0.065 (CI = +/-0.036; p = 0.001)	0.137 (CI = +/-0.231; p = 0.228)	0.806	+6.76%
Severity	2015.2	0.056 (CI = +/-0.039; p = 0.007)	0.173 (CI = +/-0.237; p = 0.142)	0.785	+5.79%
Severity	2016.1	0.057 (CI = +/-0.044; p = 0.013)	0.170 (CI = +/-0.253; p = 0.175)	0.766	+5.89%
Severity	2016.2	0.050 (CI = +/-0.048; p = 0.044)	0.195 (CI = +/-0.265; p = 0.138)	0.737	+5.11%
Severity	2017.1	0.057 (CI = +/-0.054; p = 0.038)	0.171 (CI = +/-0.279; p = 0.210)	0.733	+5.91%
Severity	2017.2	0.047 (CI = +/-0.059; p = 0.106)	0.200 (CI = +/-0.289; p = 0.161)	0.695	+4.85%
Frequency	2011.1	-0.003 (CI = +/-0.011; p = 0.614)	0.082 (CI = +/-0.102; p = 0.110)	0.078	-0.27%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.697)	0.080 (CI = +/-0.107; p = 0.136)	0.077	-0.23%
Frequency	2012.1	0.000 (CI = +/-0.013; p = 0.938)	0.065 (CI = +/-0.109; p = 0.228)	0.097	+0.05%
Frequency	2012.2	-0.002 (CI = +/-0.014; p = 0.805)	0.076 (CI = +/-0.112; p = 0.174)	0.083	-0.16%
Frequency	2013.1	-0.004 (CI = +/-0.015; p = 0.585)	0.088 (CI = +/-0.116; p = 0.133)	0.077	-0.39%
Frequency	2013.2	-0.009 (CI = +/-0.015; p = 0.244)	0.111 (CI = +/-0.115; p = 0.058)	0.101	-0.88%
Frequency	2014.1	-0.010 (CI = +/-0.017; p = 0.253)	0.115 (CI = +/-0.122; p = 0.064)	0.100	-0.96%
Frequency	2014.2	-0.013 (CI = +/-0.019; p = 0.152)	0.131 (CI = +/-0.126; p = 0.043)	0.122	-1.32%
Frequency	2015.1	-0.017 (CI = +/-0.020; p = 0.097)	0.146 (CI = +/-0.131; p = 0.031)	0.147	-1.68%
Frequency	2015.2	-0.011 (CI = +/-0.022; p = 0.288)	0.124 (CI = +/-0.134; p = 0.068)	0.132	-1.13%
Frequency	2016.1	-0.011 (CI = +/-0.025; p = 0.351)	0.123 (CI = +/-0.143; p = 0.087)	0.127	-1.12%
Frequency	2016.2	-0.013 (CI = +/-0.028; p = 0.353)	0.128 (CI = +/-0.153; p = 0.095)	0.122	-1.25%
Frequency	2017.1	-0.011 (CI = +/-0.031; p = 0.464)	0.123 (CI = +/-0.163; p = 0.128)	0.117	-1.10%
Frequency	2017.2	-0.009 (CI = +/-0.035; p = 0.579)	0.118 (CI = +/-0.174; p = 0.167)	0.114	-0.93%

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	0.069 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.010; p = 0.091)	0.118 (CI = +/-0.260; p = 0.361)	0.830	+7.14%
Loss Cost	2011.2	0.069 (CI = +/-0.030; p = 0.000)	0.008 (CI = +/-0.010; p = 0.103)	0.119 (CI = +/-0.275; p = 0.382)	0.817	+7.12%
Loss Cost	2012.1	0.077 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.010; p = 0.066)	0.068 (CI = +/-0.282; p = 0.624)	0.826	+8.00%
Loss Cost	2012.2	0.072 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.010; p = 0.090)	0.095 (CI = +/-0.297; p = 0.515)	0.809	+7.52%
Loss Cost	2013.1	0.077 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.011; p = 0.082)	0.069 (CI = +/-0.315; p = 0.656)	0.801	+8.00%
Loss Cost	2013.2	0.068 (CI = +/-0.042; p = 0.003)	0.008 (CI = +/-0.011; p = 0.120)	0.119 (CI = +/-0.328; p = 0.457)	0.783	+7.03%
Loss Cost	2014.1	0.075 (CI = +/-0.047; p = 0.003)	0.009 (CI = +/-0.011; p = 0.103)	0.082 (CI = +/-0.347; p = 0.625)	0.780	+7.76%
Loss Cost	2014.2	0.068 (CI = +/-0.052; p = 0.012)	0.009 (CI = +/-0.011; p = 0.135)	0.116 (CI = +/-0.369; p = 0.517)	0.757	+7.06%
Loss Cost	2015.1	0.077 (CI = +/-0.057; p = 0.011)	0.009 (CI = +/-0.012; p = 0.118)	0.075 (CI = +/-0.391; p = 0.692)	0.754	+7.97%
Loss Cost	2015.2	0.075 (CI = +/-0.064; p = 0.025)	0.009 (CI = +/-0.012; p = 0.137)	0.083 (CI = +/-0.421; p = 0.681)	0.731	+7.77%
Loss Cost	2016.1	0.078 (CI = +/-0.072; p = 0.035)	0.009 (CI = +/-0.013; p = 0.144)	0.068 (CI = +/-0.450; p = 0.752)	0.713	+8.15%
Loss Cost	2016.2	0.070 (CI = +/-0.079; p = 0.080)	0.009 (CI = +/-0.013; p = 0.166)	0.101 (CI = +/-0.476; p = 0.657)	0.681	+7.24%
Loss Cost	2017.1	0.080 (CI = +/-0.086; p = 0.066)	0.009 (CI = +/-0.013; p = 0.168)	0.067 (CI = +/-0.496; p = 0.776)	0.681	+8.33%
Loss Cost	2017.2	0.072 (CI = +/-0.093; p = 0.121)	0.009 (CI = +/-0.014; p = 0.172)	0.089 (CI = +/-0.516; p = 0.715)	0.645	+7.42%
Severity	2011.1	0.059 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.008; p = 0.861)	0.156 (CI = +/-0.212; p = 0.141)	0.864	+6.10%
Severity	2011.2	0.057 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.008; p = 0.922)	0.170 (CI = +/-0.223; p = 0.129)	0.852	+5.87%
Severity	2012.1	0.060 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.008; p = 0.849)	0.151 (CI = +/-0.235; p = 0.197)	0.846	+6.19%
Severity	2012.2	0.057 (CI = +/-0.029; p = 0.001)	0.000 (CI = +/-0.009; p = 0.932)	0.172 (CI = +/-0.248; p = 0.164)	0.832	+5.82%
Severity	2013.1	0.062 (CI = +/-0.032; p = 0.001)	0.001 (CI = +/-0.009; p = 0.817)	0.140 (CI = +/-0.261; p = 0.278)	0.831	+6.42%
Severity	2013.2	0.058 (CI = +/-0.036; p = 0.003)	0.001 (CI = +/-0.009; p = 0.907)	0.165 (CI = +/-0.276; p = 0.227)	0.814	+5.93%
Severity	2014.1	0.063 (CI = +/-0.039; p = 0.003)	0.001 (CI = +/-0.009; p = 0.815)	0.135 (CI = +/-0.293; p = 0.348)	0.809	+6.53%
Severity	2014.2	0.059 (CI = +/-0.044; p = 0.011)	0.001 (CI = +/-0.010; p = 0.880)	0.156 (CI = +/-0.313; p = 0.310)	0.788	+6.10%
Severity	2015.1	0.070 (CI = +/-0.047; p = 0.006)	0.002 (CI = +/-0.010; p = 0.742)	0.102 (CI = +/-0.324; p = 0.517)	0.796	+7.27%
Severity	2015.2	0.059 (CI = +/-0.051; p = 0.027)	0.001 (CI = +/-0.010; p = 0.861)	0.154 (CI = +/-0.336; p = 0.348)	0.773	+6.08%
Severity	2016.1	0.060 (CI = +/-0.058; p = 0.041)	0.001 (CI = +/-0.010; p = 0.855)	0.148 (CI = +/-0.360; p = 0.397)	0.752	+6.22%
Severity	2016.2	0.052 (CI = +/-0.063; p = 0.099)	0.001 (CI = +/-0.010; p = 0.904)	0.180 (CI = +/-0.378; p = 0.325)	0.719	+5.34%
Severity	2017.1	0.060 (CI = +/-0.068; p = 0.081)	0.001 (CI = +/-0.011; p = 0.888)	0.153 (CI = +/-0.394; p = 0.418)	0.715	+6.19%
Severity	2017.2	0.051 (CI = +/-0.073; p = 0.158)	0.001 (CI = +/-0.011; p = 0.864)	0.178 (CI = +/-0.403; p = 0.358)	0.672	+5.18%
Frequency	2011.1	0.010 (CI = +/-0.010; p = 0.066)	0.008 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.100; p = 0.432)	0.429	+0.98%
Frequency	2011.2	0.012 (CI = +/-0.011; p = 0.044)	0.008 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.104; p = 0.322)	0.445	+1.18%
Frequency	2012.1	0.017 (CI = +/-0.011; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.098; p = 0.093)	0.543	+1.70%
Frequency	2012.2	0.016 (CI = +/-0.012; p = 0.014)	0.008 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.105; p = 0.139)	0.524	+1.60%
Frequency	2013.1	0.015 (CI = +/-0.014; p = 0.036)	0.008 (CI = +/-0.004; p = 0.000)	-0.071 (CI = +/-0.111; p = 0.198)	0.508	+1.49%
Frequency	2013.2	0.010 (CI = +/-0.014; p = 0.152)	0.008 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.112; p = 0.404)	0.514	+1.04%
Frequency	2014.1	0.012 (CI = +/-0.016; p = 0.153)	0.008 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.120; p = 0.375)	0.514	+1.16%
Frequency	2014.2	0.009 (CI = +/-0.018; p = 0.305)	0.008 (CI = +/-0.004; p = 0.001)	-0.039 (CI = +/-0.128; p = 0.526)	0.512	+0.91%
Frequency	2015.1	0.007 (CI = +/-0.020; p = 0.500)	0.008 (CI = +/-0.004; p = 0.001)	-0.027 (CI = +/-0.136; p = 0.680)	0.514	+0.65%
Frequency	2015.2	0.016 (CI = +/-0.019; p = 0.095)	0.008 (CI = +/-0.004; p = 0.000)	-0.070 (CI = +/-0.123; p = 0.247)	0.613	+1.59%
Frequency	2016.1	0.018 (CI = +/-0.021; p = 0.087)	0.008 (CI = +/-0.004; p = 0.000)	-0.080 (CI = +/-0.131; p = 0.216)	0.618	+1.82%
Frequency	2016.2	0.018 (CI = +/-0.023; p = 0.123)	0.008 (CI = +/-0.004; p = 0.000)	-0.079 (CI = +/-0.140; p = 0.247)	0.612	+1.81%
Frequency	2017.1	0.020 (CI = +/-0.026; p = 0.116)	0.008 (CI = +/-0.004; p = 0.000)	-0.086 (CI = +/-0.147; p = 0.230)	0.614	+2.02%
Frequency	2017.2	0.021 (CI = +/-0.028; p = 0.130)	0.008 (CI = +/-0.004; p = 0.001)	-0.089 (CI = +/-0.155; p = 0.238)	0.611	+2.12%

AP

Coverage = AP
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	0.058 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.153; p = 0.853)	0.888	+6.02%
Loss Cost	2011.2	0.060 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.161; p = 0.762)	0.882	+6.19%
Loss Cost	2012.1	0.067 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.157; p = 0.388)	0.897	+6.92%
Loss Cost	2012.2	0.070 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.165; p = 0.286)	0.895	+7.27%
Loss Cost	2013.1	0.077 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.165; p = 0.130)	0.903	+7.98%
Loss Cost	2013.2	0.077 (CI = +/-0.023; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.177; p = 0.147)	0.894	+8.03%
Loss Cost	2014.1	0.076 (CI = +/-0.025; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.190; p = 0.198)	0.882	+7.89%
Loss Cost	2014.2	0.072 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.201; p = 0.312)	0.871	+7.45%
Loss Cost	2015.1	0.070 (CI = +/-0.032; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.216; p = 0.384)	0.859	+7.28%
Loss Cost	2015.2	0.076 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.118 (CI = +/-0.228; p = 0.290)	0.859	+7.88%
Loss Cost	2016.1	0.068 (CI = +/-0.038; p = 0.001)	0.017 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.235; p = 0.458)	0.852	+7.04%
Loss Cost	2016.2	0.059 (CI = +/-0.039; p = 0.006)	0.017 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.236; p = 0.675)	0.852	+6.03%
Loss Cost	2017.1	0.064 (CI = +/-0.043; p = 0.007)	0.017 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.246; p = 0.584)	0.853	+6.56%
Loss Cost	2017.2	0.059 (CI = +/-0.046; p = 0.016)	0.017 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.256; p = 0.663)	0.848	+6.09%
Severity	2011.1	0.050 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	-0.024 (CI = +/-0.096; p = 0.618)	0.928	+5.14%
Severity	2011.2	0.050 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	-0.021 (CI = +/-0.102; p = 0.675)	0.921	+5.09%
Severity	2012.1	0.049 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.015 (CI = +/-0.108; p = 0.774)	0.912	+5.00%
Severity	2012.2	0.050 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	-0.020 (CI = +/-0.115; p = 0.717)	0.904	+5.09%
Severity	2013.1	0.050 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	-0.023 (CI = +/-0.123; p = 0.697)	0.894	+5.14%
Severity	2013.2	0.048 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	-0.009 (CI = +/-0.130; p = 0.882)	0.882	+4.88%
Severity	2014.1	0.043 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.017 (CI = +/-0.132; p = 0.787)	0.873	+4.36%
Severity	2014.2	0.042 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.004; p = 0.021)	0.023 (CI = +/-0.142; p = 0.740)	0.859	+4.25%
Severity	2015.1	0.044 (CI = +/-0.022; p = 0.001)	0.005 (CI = +/-0.005; p = 0.022)	0.012 (CI = +/-0.152; p = 0.869)	0.851	+4.48%
Severity	2015.2	0.038 (CI = +/-0.024; p = 0.004)	0.005 (CI = +/-0.005; p = 0.030)	0.040 (CI = +/-0.155; p = 0.593)	0.840	+3.85%
Severity	2016.1	0.033 (CI = +/-0.026; p = 0.015)	0.005 (CI = +/-0.005; p = 0.040)	0.060 (CI = +/-0.162; p = 0.441)	0.826	+3.37%
Severity	2016.2	0.028 (CI = +/-0.028; p = 0.050)	0.005 (CI = +/-0.005; p = 0.047)	0.082 (CI = +/-0.166; p = 0.311)	0.814	+2.80%
Severity	2017.1	0.033 (CI = +/-0.029; p = 0.031)	0.005 (CI = +/-0.005; p = 0.044)	0.064 (CI = +/-0.169; p = 0.428)	0.824	+3.34%
Severity	2017.2	0.031 (CI = +/-0.032; p = 0.058)	0.005 (CI = +/-0.005; p = 0.050)	0.070 (CI = +/-0.177; p = 0.412)	0.806	+3.12%
Frequency	2011.1	0.008 (CI = +/-0.013; p = 0.203)	0.009 (CI = +/-0.005; p = 0.001)	0.010 (CI = +/-0.126; p = 0.874)	0.474	+0.84%
Frequency	2011.2	0.010 (CI = +/-0.014; p = 0.151)	0.009 (CI = +/-0.005; p = 0.001)	-0.003 (CI = +/-0.132; p = 0.964)	0.483	+1.04%
Frequency	2012.1	0.018 (CI = +/-0.013; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.118; p = 0.373)	0.609	+1.83%
Frequency	2012.2	0.021 (CI = +/-0.015; p = 0.008)	0.011 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.123; p = 0.276)	0.620	+2.08%
Frequency	2013.1	0.027 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.120; p = 0.090)	0.684	+2.70%
Frequency	2013.2	0.030 (CI = +/-0.016; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.125; p = 0.062)	0.694	+3.01%
Frequency	2014.1	0.033 (CI = +/-0.018; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.131; p = 0.039)	0.707	+3.38%
Frequency	2014.2	0.030 (CI = +/-0.019; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	-0.123 (CI = +/-0.138; p = 0.079)	0.691	+3.07%
Frequency	2015.1	0.026 (CI = +/-0.021; p = 0.018)	0.011 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.145; p = 0.150)	0.682	+2.68%
Frequency	2015.2	0.038 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.158 (CI = +/-0.121; p = 0.013)	0.802	+3.88%
Frequency	2016.1	0.035 (CI = +/-0.020; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.127; p = 0.028)	0.797	+3.56%
Frequency	2016.2	0.031 (CI = +/-0.022; p = 0.009)	0.012 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.131; p = 0.053)	0.800	+3.14%
Frequency	2017.1	0.031 (CI = +/-0.024; p = 0.016)	0.012 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.139; p = 0.068)	0.796	+3.12%
Frequency	2017.2	0.028 (CI = +/-0.026; p = 0.036)	0.012 (CI = +/-0.004; p = 0.000)	-0.122 (CI = +/-0.145; p = 0.091)	0.798	+2.87%

AP

Coverage = AP
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	0.034 (CI = +/-0.015; p = 0.000)	-0.105 (CI = +/-0.088; p = 0.022)	0.272 (CI = +/-0.175; p = 0.004)	0.814	+3.47%
Loss Cost	2011.2	0.034 (CI = +/-0.017; p = 0.000)	-0.106 (CI = +/-0.092; p = 0.025)	0.269 (CI = +/-0.183; p = 0.006)	0.802	+3.51%
Loss Cost	2012.1	0.036 (CI = +/-0.019; p = 0.001)	-0.103 (CI = +/-0.095; p = 0.035)	0.262 (CI = +/-0.191; p = 0.009)	0.797	+3.63%
Loss Cost	2012.2	0.037 (CI = +/-0.020; p = 0.001)	-0.106 (CI = +/-0.099; p = 0.037)	0.254 (CI = +/-0.201; p = 0.015)	0.786	+3.75%
Loss Cost	2013.1	0.037 (CI = +/-0.023; p = 0.003)	-0.106 (CI = +/-0.103; p = 0.044)	0.256 (CI = +/-0.212; p = 0.020)	0.777	+3.73%
Loss Cost	2013.2	0.035 (CI = +/-0.025; p = 0.008)	-0.104 (CI = +/-0.108; p = 0.059)	0.263 (CI = +/-0.224; p = 0.023)	0.757	+3.60%
Loss Cost	2014.1	0.028 (CI = +/-0.027; p = 0.042)	-0.119 (CI = +/-0.108; p = 0.033)	0.303 (CI = +/-0.227; p = 0.012)	0.755	+2.84%
Loss Cost	2014.2	0.023 (CI = +/-0.030; p = 0.123)	-0.110 (CI = +/-0.111; p = 0.053)	0.329 (CI = +/-0.238; p = 0.009)	0.733	+2.32%
Loss Cost	2015.1	0.013 (CI = +/-0.032; p = 0.396)	-0.127 (CI = +/-0.111; p = 0.027)	0.378 (CI = +/-0.242; p = 0.004)	0.740	+1.34%
Loss Cost	2015.2	0.016 (CI = +/-0.037; p = 0.371)	-0.131 (CI = +/-0.117; p = 0.030)	0.365 (CI = +/-0.261; p = 0.009)	0.730	+1.60%
Loss Cost	2016.1	-0.003 (CI = +/-0.036; p = 0.849)	-0.160 (CI = +/-0.106; p = 0.006)	0.454 (CI = +/-0.242; p = 0.001)	0.778	-0.33%
Loss Cost	2016.2	-0.015 (CI = +/-0.040; p = 0.445)	-0.146 (CI = +/-0.106; p = 0.010)	0.506 (CI = +/-0.251; p = 0.001)	0.775	-1.46%
Loss Cost	2017.1	-0.025 (CI = +/-0.046; p = 0.273)	-0.158 (CI = +/-0.111; p = 0.008)	0.548 (CI = +/-0.272; p = 0.001)	0.782	-2.42%
Loss Cost	2017.2	-0.032 (CI = +/-0.054; p = 0.229)	-0.151 (CI = +/-0.117; p = 0.015)	0.578 (CI = +/-0.301; p = 0.001)	0.772	-3.13%
Severity	2011.1	0.041 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.049; p = 0.049)	0.076 (CI = +/-0.097; p = 0.121)	0.909	+4.18%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.051; p = 0.062)	0.078 (CI = +/-0.101; p = 0.125)	0.899	+4.14%
Severity	2012.1	0.038 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.051; p = 0.041)	0.091 (CI = +/-0.103; p = 0.081)	0.893	+3.92%
Severity	2012.2	0.039 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.053; p = 0.044)	0.088 (CI = +/-0.108; p = 0.108)	0.884	+3.98%
Severity	2013.1	0.037 (CI = +/-0.012; p = 0.000)	-0.059 (CI = +/-0.055; p = 0.038)	0.096 (CI = +/-0.113; p = 0.090)	0.875	+3.82%
Severity	2013.2	0.036 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.057; p = 0.058)	0.107 (CI = +/-0.118; p = 0.074)	0.860	+3.63%
Severity	2014.1	0.030 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.053; p = 0.015)	0.139 (CI = +/-0.111; p = 0.016)	0.870	+3.00%
Severity	2014.2	0.029 (CI = +/-0.015; p = 0.001)	-0.067 (CI = +/-0.055; p = 0.021)	0.142 (CI = +/-0.119; p = 0.021)	0.855	+2.95%
Severity	2015.1	0.028 (CI = +/-0.017; p = 0.003)	-0.069 (CI = +/-0.058; p = 0.023)	0.150 (CI = +/-0.127; p = 0.023)	0.846	+2.80%
Severity	2015.2	0.023 (CI = +/-0.018; p = 0.018)	-0.062 (CI = +/-0.059; p = 0.040)	0.173 (CI = +/-0.131; p = 0.013)	0.832	+2.31%
Severity	2016.1	0.014 (CI = +/-0.019; p = 0.132)	-0.075 (CI = +/-0.055; p = 0.010)	0.214 (CI = +/-0.126; p = 0.002)	0.850	+1.42%
Severity	2016.2	0.009 (CI = +/-0.021; p = 0.385)	-0.069 (CI = +/-0.056; p = 0.019)	0.237 (CI = +/-0.133; p = 0.002)	0.841	+0.89%
Severity	2017.1	0.009 (CI = +/-0.025; p = 0.455)	-0.069 (CI = +/-0.060; p = 0.028)	0.237 (CI = +/-0.148; p = 0.004)	0.835	+0.90%
Severity	2017.2	0.006 (CI = +/-0.030; p = 0.657)	-0.066 (CI = +/-0.064; p = 0.044)	0.248 (CI = +/-0.164; p = 0.006)	0.819	+0.63%
Frequency	2011.1	-0.007 (CI = +/-0.011; p = 0.225)	-0.056 (CI = +/-0.065; p = 0.087)	0.196 (CI = +/-0.129; p = 0.004)	0.310	-0.68%
Frequency	2011.2	-0.006 (CI = +/-0.012; p = 0.323)	-0.058 (CI = +/-0.067; p = 0.086)	0.191 (CI = +/-0.134; p = 0.007)	0.311	-0.60%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.666)	-0.049 (CI = +/-0.067; p = 0.142)	0.171 (CI = +/-0.135; p = 0.015)	0.319	-0.28%
Frequency	2012.2	-0.002 (CI = +/-0.014; p = 0.761)	-0.051 (CI = +/-0.070; p = 0.145)	0.167 (CI = +/-0.142; p = 0.023)	0.316	-0.21%
Frequency	2013.1	-0.001 (CI = +/-0.016; p = 0.919)	-0.048 (CI = +/-0.073; p = 0.187)	0.159 (CI = +/-0.149; p = 0.037)	0.316	-0.08%
Frequency	2013.2	0.000 (CI = +/-0.018; p = 0.971)	-0.049 (CI = +/-0.076; p = 0.197)	0.156 (CI = +/-0.157; p = 0.051)	0.307	-0.03%
Frequency	2014.1	-0.002 (CI = +/-0.020; p = 0.865)	-0.051 (CI = +/-0.080; p = 0.193)	0.163 (CI = +/-0.167; p = 0.055)	0.302	-0.16%
Frequency	2014.2	-0.006 (CI = +/-0.022; p = 0.560)	-0.043 (CI = +/-0.081; p = 0.278)	0.187 (CI = +/-0.173; p = 0.036)	0.282	-0.61%
Frequency	2015.1	-0.014 (CI = +/-0.023; p = 0.205)	-0.058 (CI = +/-0.079; p = 0.142)	0.228 (CI = +/-0.172; p = 0.012)	0.338	-1.42%
Frequency	2015.2	-0.007 (CI = +/-0.025; p = 0.559)	-0.069 (CI = +/-0.079; p = 0.083)	0.192 (CI = +/-0.176; p = 0.034)	0.387	-0.69%
Frequency	2016.1	-0.017 (CI = +/-0.026; p = 0.175)	-0.085 (CI = +/-0.076; p = 0.032)	0.241 (CI = +/-0.174; p = 0.010)	0.461	-1.72%
Frequency	2016.2	-0.023 (CI = +/-0.029; p = 0.109)	-0.077 (CI = +/-0.078; p = 0.053)	0.269 (CI = +/-0.185; p = 0.008)	0.461	-2.32%
Frequency	2017.1	-0.033 (CI = +/-0.033; p = 0.047)	-0.089 (CI = +/-0.079; p = 0.030)	0.311 (CI = +/-0.195; p = 0.004)	0.514	-3.29%
Frequency	2017.2	-0.038 (CI = +/-0.039; p = 0.055)	-0.085 (CI = +/-0.084; p = 0.048)	0.330 (CI = +/-0.216; p = 0.006)	0.512	-3.73%

AP

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

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Phys Dam Xs Inf	Adjusted R^2	Implied Trend Rate
Loss Cost	2011.1	0.054 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.062; p = 0.012)	0.014 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.155; p = 0.392)	0.122 (CI = +/-0.159; p = 0.126)	0.912	+5.52%
Loss Cost	2011.2	0.056 (CI = +/-0.016; p = 0.000)	-0.085 (CI = +/-0.063; p = 0.010)	0.014 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.159; p = 0.325)	0.114 (CI = +/-0.161; p = 0.156)	0.909	+5.79%
Loss Cost	2012.1	0.062 (CI = +/-0.017; p = 0.000)	-0.075 (CI = +/-0.062; p = 0.021)	0.015 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.157; p = 0.205)	0.096 (CI = +/-0.159; p = 0.222)	0.916	+6.37%
Loss Cost	2012.2	0.067 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.063; p = 0.013)	0.015 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.158; p = 0.132)	0.082 (CI = +/-0.158; p = 0.294)	0.917	+6.88%
Loss Cost	2013.1	0.072 (CI = +/-0.021; p = 0.000)	-0.074 (CI = +/-0.064; p = 0.025)	0.016 (CI = +/-0.005; p = 0.000)	-0.138 (CI = +/-0.161; p = 0.090)	0.065 (CI = +/-0.160; p = 0.406)	0.919	+7.41%
Loss Cost	2013.2	0.074 (CI = +/-0.023; p = 0.000)	-0.077 (CI = +/-0.066; p = 0.026)	0.016 (CI = +/-0.006; p = 0.000)	-0.145 (CI = +/-0.169; p = 0.088)	0.059 (CI = +/-0.167; p = 0.468)	0.911	+7.63%
Loss Cost	2014.1	0.068 (CI = +/-0.026; p = 0.000)	-0.084 (CI = +/-0.068; p = 0.018)	0.016 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.174; p = 0.148)	0.079 (CI = +/-0.172; p = 0.350)	0.907	+7.00%
Loss Cost	2014.2	0.064 (CI = +/-0.030; p = 0.000)	-0.081 (CI = +/-0.071; p = 0.028)	0.015 (CI = +/-0.006; p = 0.000)	-0.113 (CI = +/-0.184; p = 0.214)	0.090 (CI = +/-0.180; p = 0.307)	0.896	+6.59%
Loss Cost	2015.1	0.054 (CI = +/-0.034; p = 0.004)	-0.091 (CI = +/-0.073; p = 0.017)	0.014 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.189; p = 0.364)	0.122 (CI = +/-0.187; p = 0.187)	0.895	+5.58%
Loss Cost	2015.2	0.065 (CI = +/-0.038; p = 0.003)	-0.099 (CI = +/-0.073; p = 0.011)	0.015 (CI = +/-0.006; p = 0.000)	-0.114 (CI = +/-0.194; p = 0.229)	0.090 (CI = +/-0.193; p = 0.337)	0.900	+6.68%
Loss Cost	2016.1	0.037 (CI = +/-0.035; p = 0.037)	-0.123 (CI = +/-0.059; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.158; p = 0.593)	0.180 (CI = +/-0.160; p = 0.031)	0.936	+3.77%
Loss Cost	2016.2	0.019 (CI = +/-0.034; p = 0.258)	-0.113 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.143; p = 0.928)	0.237 (CI = +/-0.147; p = 0.004)	0.950	+1.88%
Loss Cost	2017.1	0.006 (CI = +/-0.039; p = 0.743)	-0.122 (CI = +/-0.053; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.147; p = 0.622)	0.278 (CI = +/-0.159; p = 0.003)	0.955	+0.60%
Loss Cost	2017.2	-0.009 (CI = +/-0.041; p = 0.617)	-0.114 (CI = +/-0.050; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.064 (CI = +/-0.141; p = 0.336)	0.326 (CI = +/-0.158; p = 0.001)	0.962	-0.95%
Severity	2011.1	0.049 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.043; p = 0.072)	0.006 (CI = +/-0.004; p = 0.004)	-0.027 (CI = +/-0.108; p = 0.610)	0.014 (CI = +/-0.110; p = 0.799)	0.932	+5.03%
Severity	2011.2	0.049 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.044; p = 0.080)	0.006 (CI = +/-0.004; p = 0.005)	-0.028 (CI = +/-0.112; p = 0.613)	0.013 (CI = +/-0.114; p = 0.813)	0.925	+5.05%
Severity	2012.1	0.047 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.046; p = 0.064)	0.005 (CI = +/-0.004; p = 0.009)	-0.019 (CI = +/-0.115; p = 0.732)	0.020 (CI = +/-0.116; p = 0.719)	0.918	+4.82%
Severity	2012.2	0.049 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.047; p = 0.057)	0.006 (CI = +/-0.004; p = 0.009)	-0.027 (CI = +/-0.119; p = 0.645)	0.015 (CI = +/-0.119; p = 0.797)	0.912	+5.01%
Severity	2013.1	0.048 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.050; p = 0.061)	0.005 (CI = +/-0.004; p = 0.014)	-0.023 (CI = +/-0.125; p = 0.700)	0.018 (CI = +/-0.125; p = 0.766)	0.903	+4.92%
Severity	2013.2	0.046 (CI = +/-0.018; p = 0.000)	-0.045 (CI = +/-0.051; p = 0.084)	0.005 (CI = +/-0.004; p = 0.022)	-0.016 (CI = +/-0.131; p = 0.796)	0.024 (CI = +/-0.129; p = 0.706)	0.890	+4.72%
Severity	2014.1	0.037 (CI = +/-0.019; p = 0.001)	-0.057 (CI = +/-0.048; p = 0.024)	0.004 (CI = +/-0.004; p = 0.050)	0.014 (CI = +/-0.123; p = 0.808)	0.054 (CI = +/-0.121; p = 0.364)	0.897	+3.77%
Severity	2014.2	0.037 (CI = +/-0.021; p = 0.002)	-0.057 (CI = +/-0.051; p = 0.031)	0.004 (CI = +/-0.004; p = 0.063)	0.015 (CI = +/-0.131; p = 0.810)	0.055 (CI = +/-0.129; p = 0.384)	0.884	+3.75%
Severity	2015.1	0.036 (CI = +/-0.025; p = 0.009)	-0.058 (CI = +/-0.054; p = 0.038)	0.004 (CI = +/-0.005; p = 0.090)	0.019 (CI = +/-0.141; p = 0.784)	0.058 (CI = +/-0.139; p = 0.389)	0.875	+3.64%
Severity	2015.2	0.027 (CI = +/-0.028; p = 0.056)	-0.052 (CI = +/-0.054; p = 0.059)	0.003 (CI = +/-0.005; p = 0.152)	0.043 (CI = +/-0.143; p = 0.528)	0.084 (CI = +/-0.142; p = 0.228)	0.866	+2.77%
Severity	2016.1	0.010 (CI = +/-0.028; p = 0.457)	-0.067 (CI = +/-0.048; p = 0.010)	0.002 (CI = +/-0.004; p = 0.371)	0.090 (CI = +/-0.129; p = 0.159)	0.140 (CI = +/-0.131; p = 0.038)	0.894	+1.01%
Severity	2016.2	-0.003 (CI = +/-0.030; p = 0.851)	-0.060 (CI = +/-0.045; p = 0.013)	0.001 (CI = +/-0.004; p = 0.587)	0.122 (CI = +/-0.124; p = 0.054)	0.180 (CI = +/-0.128; p = 0.010)	0.903	-0.26%
Severity	2017.1	-0.006 (CI = +/-0.036; p = 0.747)	-0.062 (CI = +/-0.049; p = 0.018)	0.001 (CI = +/-0.004; p = 0.685)	0.128 (CI = +/-0.137; p = 0.064)	0.189 (CI = +/-0.148; p = 0.017)	0.900	-0.55%
Severity	2017.2	-0.015 (CI = +/-0.041; p = 0.420)	-0.057 (CI = +/-0.050; p = 0.029)	0.000 (CI = +/-0.004; p = 0.833)	0.147 (CI = +/-0.141; p = 0.042)	0.220 (CI = +/-0.158; p = 0.011)	0.900	-1.54%
Frequency	2011.1	0.005 (CI = +/-0.013; p = 0.474)	-0.042 (CI = +/-0.055; p = 0.129)	0.008 (CI = +/-0.005; p = 0.002)	-0.039 (CI = +/-0.138; p = 0.569)	0.108 (CI = +/-0.142; p = 0.127)	0.522	+0.47%
Frequency	2011.2	0.007 (CI = +/-0.014; p = 0.324)	-0.046 (CI = +/-0.056; p = 0.104)	0.008 (CI = +/-0.005; p = 0.001)	-0.049 (CI = +/-0.141; p = 0.476)	0.101 (CI = +/-0.143; p = 0.158)	0.534	+0.71%
Frequency	2012.1	0.015 (CI = +/-0.014; p = 0.043)	-0.032 (CI = +/-0.051; p = 0.204)	0.009 (CI = +/-0.004; p = 0.000)	-0.080 (CI = +/-0.128; p = 0.208)	0.076 (CI = +/-0.129; p = 0.236)	0.624	+1.47%
Frequency	2012.2	0.018 (CI = +/-0.015; p = 0.027)	-0.036 (CI = +/-0.052; p = 0.159)	0.010 (CI = +/-0.004; p = 0.000)	-0.092 (CI = +/-0.131; p = 0.157)	0.067 (CI = +/-0.131; p = 0.299)	0.637	+1.78%
Frequency	2013.1	0.024 (CI = +/-0.016; p = 0.007)	-0.027 (CI = +/-0.051; p = 0.277)	0.011 (CI = +/-0.004; p = 0.000)	-0.114 (CI = +/-0.128; p = 0.078)	0.047 (CI = +/-0.127; p = 0.450)	0.680	+2.38%
Frequency	2013.2	0.027 (CI = +/-0.018; p = 0.005)	-0.032 (CI = +/-0.052; p = 0.212)	0.011 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.131; p = 0.054)	0.035 (CI = +/-0.129; p = 0.575)	0.692	+2.78%
Frequency	2014.1	0.031 (CI = +/-0.021; p = 0.006)	-0.028 (CI = +/-0.054; p = 0.296)	0.011 (CI = +/-0.005; p = 0.000)	-0.140 (CI = +/-0.137; p = 0.047)	0.025 (CI = +/-0.135; p = 0.706)	0.695	+3.11%
Frequency	2014.2	0.027 (CI = +/-0.024; p = 0.027)	-0.024 (CI = +/-0.056; p = 0.371)	0.011 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.144; p = 0.079)	0.036 (CI = +/-0.142; p = 0.603)	0.675	+2.74%
Frequency	2015.1	0.019 (CI = +/-0.026; p = 0.156)	-0.033 (CI = +/-0.056; p = 0.226)	0.010 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.147; p = 0.160)	0.063 (CI = +/-0.145; p = 0.367)	0.685	+1.88%
Frequency	2015.2	0.037 (CI = +/-0.022; p = 0.002)	-0.047 (CI = +/-0.041; p = 0.028)	0.012 (CI = +/-0.004; p = 0.000)	-0.158 (CI = +/-0.110; p = 0.008)	0.006 (CI = +/-0.110; p = 0.912)	0.839	+3.80%
Frequency	2016.1	0.027 (CI = +/-0.024; p = 0.028)	-0.056 (CI = +/-0.040; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.108; p = 0.022)	0.040 (CI = +/-0.110; p = 0.452)	0.859	+2.73%
Frequency	2016.2	0.021 (CI = +/-0.027; p = 0.116)	-0.053 (CI = +/-0.041; p = 0.016)	0.010 (CI = +/-0.004; p = 0.000)	-0.115 (CI = +/-0.114; p = 0.048)	0.057 (CI = +/-0.118; p = 0.313)	0.859	+2.14%
Frequency	2017.1	0.012 (CI = +/-0.032; p = 0.440)	-0.060 (CI = +/-0.043; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	-0.094 (CI = +/-0.118; p = 0.110)	0.089 (CI = +/-0.128; p = 0.157)	0.872	+1.16%
Frequency	2017.2	0.006 (CI = +/-0.037; p = 0.725)	-0.057 (CI = +/-0.045; p = 0.016)	0.010 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.126; p = 0.175)	0.106 (CI = +/-0.142; p = 0.128)	0.874	+0.60%

AP

Coverage = AP
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	0.057 (CI = +/-0.007; p = 0.000)	-0.077 (CI = +/-0.062; p = 0.016)	0.014 (CI = +/-0.004; p = 0.000)	0.910	+5.81%
Loss Cost	2011.2	0.058 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.063; p = 0.012)	0.014 (CI = +/-0.004; p = 0.000)	0.908	+5.92%
Loss Cost	2012.1	0.059 (CI = +/-0.008; p = 0.000)	-0.073 (CI = +/-0.062; p = 0.023)	0.014 (CI = +/-0.004; p = 0.000)	0.915	+6.13%
Loss Cost	2012.2	0.061 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.063; p = 0.015)	0.014 (CI = +/-0.004; p = 0.000)	0.915	+6.28%
Loss Cost	2013.1	0.062 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.065; p = 0.026)	0.014 (CI = +/-0.004; p = 0.000)	0.914	+6.41%
Loss Cost	2013.2	0.062 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.068; p = 0.032)	0.014 (CI = +/-0.004; p = 0.000)	0.906	+6.43%
Loss Cost	2014.1	0.060 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.069; p = 0.019)	0.014 (CI = +/-0.004; p = 0.000)	0.903	+6.21%
Loss Cost	2014.2	0.059 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.071; p = 0.032)	0.014 (CI = +/-0.004; p = 0.000)	0.894	+6.08%
Loss Cost	2015.1	0.057 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.072; p = 0.022)	0.014 (CI = +/-0.004; p = 0.000)	0.891	+5.85%
Loss Cost	2015.2	0.059 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.073; p = 0.013)	0.014 (CI = +/-0.004; p = 0.000)	0.896	+6.11%
Loss Cost	2016.1	0.054 (CI = +/-0.011; p = 0.000)	-0.114 (CI = +/-0.065; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	0.918	+5.55%
Loss Cost	2016.2	0.052 (CI = +/-0.012; p = 0.000)	-0.105 (CI = +/-0.066; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	0.915	+5.29%
Loss Cost	2017.1	0.052 (CI = +/-0.014; p = 0.000)	-0.105 (CI = +/-0.071; p = 0.007)	0.015 (CI = +/-0.004; p = 0.000)	0.913	+5.32%
Loss Cost	2017.2	0.051 (CI = +/-0.016; p = 0.000)	-0.103 (CI = +/-0.076; p = 0.012)	0.015 (CI = +/-0.004; p = 0.000)	0.906	+5.26%
Severity	2011.1	0.048 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.041; p = 0.062)	0.005 (CI = +/-0.003; p = 0.001)	0.937	+4.87%
Severity	2011.2	0.048 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.043; p = 0.072)	0.005 (CI = +/-0.003; p = 0.001)	0.930	+4.87%
Severity	2012.1	0.047 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.044; p = 0.055)	0.005 (CI = +/-0.003; p = 0.001)	0.924	+4.79%
Severity	2012.2	0.047 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.045; p = 0.049)	0.005 (CI = +/-0.003; p = 0.001)	0.919	+4.85%
Severity	2013.1	0.047 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.047; p = 0.051)	0.005 (CI = +/-0.003; p = 0.001)	0.911	+4.82%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.049; p = 0.073)	0.005 (CI = +/-0.003; p = 0.002)	0.899	+4.76%
Severity	2014.1	0.044 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.046; p = 0.025)	0.005 (CI = +/-0.003; p = 0.001)	0.902	+4.52%
Severity	2014.2	0.045 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.049; p = 0.029)	0.005 (CI = +/-0.003; p = 0.001)	0.891	+4.55%
Severity	2015.1	0.045 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.051; p = 0.040)	0.005 (CI = +/-0.003; p = 0.002)	0.883	+4.58%
Severity	2015.2	0.043 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.053; p = 0.067)	0.005 (CI = +/-0.003; p = 0.002)	0.867	+4.44%
Severity	2016.1	0.041 (CI = +/-0.009; p = 0.000)	-0.057 (CI = +/-0.053; p = 0.038)	0.006 (CI = +/-0.003; p = 0.001)	0.863	+4.20%
Severity	2016.2	0.040 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.056; p = 0.060)	0.006 (CI = +/-0.003; p = 0.001)	0.844	+4.10%
Severity	2017.1	0.042 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.058; p = 0.100)	0.005 (CI = +/-0.003; p = 0.002)	0.849	+4.32%
Severity	2017.2	0.042 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.063; p = 0.121)	0.005 (CI = +/-0.003; p = 0.004)	0.831	+4.34%
Frequency	2011.1	0.009 (CI = +/-0.006; p = 0.008)	-0.038 (CI = +/-0.055; p = 0.162)	0.009 (CI = +/-0.004; p = 0.000)	0.512	+0.90%
Frequency	2011.2	0.010 (CI = +/-0.007; p = 0.005)	-0.044 (CI = +/-0.056; p = 0.119)	0.009 (CI = +/-0.004; p = 0.000)	0.532	+1.00%
Frequency	2012.1	0.013 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.051; p = 0.224)	0.009 (CI = +/-0.003; p = 0.000)	0.621	+1.28%
Frequency	2012.2	0.014 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.052; p = 0.180)	0.009 (CI = +/-0.003; p = 0.000)	0.630	+1.36%
Frequency	2013.1	0.015 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.052; p = 0.282)	0.009 (CI = +/-0.003; p = 0.000)	0.658	+1.52%
Frequency	2013.2	0.016 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.054; p = 0.248)	0.009 (CI = +/-0.003; p = 0.000)	0.660	+1.59%
Frequency	2014.1	0.016 (CI = +/-0.008; p = 0.001)	-0.030 (CI = +/-0.056; p = 0.286)	0.009 (CI = +/-0.003; p = 0.000)	0.656	+1.62%
Frequency	2014.2	0.015 (CI = +/-0.009; p = 0.002)	-0.023 (CI = +/-0.057; p = 0.407)	0.009 (CI = +/-0.003; p = 0.000)	0.648	+1.46%
Frequency	2015.1	0.012 (CI = +/-0.009; p = 0.010)	-0.032 (CI = +/-0.057; p = 0.243)	0.009 (CI = +/-0.003; p = 0.000)	0.669	+1.21%
Frequency	2015.2	0.016 (CI = +/-0.008; p = 0.001)	-0.047 (CI = +/-0.049; p = 0.058)	0.009 (CI = +/-0.003; p = 0.000)	0.770	+1.60%
Frequency	2016.1	0.013 (CI = +/-0.008; p = 0.003)	-0.057 (CI = +/-0.046; p = 0.018)	0.009 (CI = +/-0.003; p = 0.000)	0.807	+1.30%
Frequency	2016.2	0.011 (CI = +/-0.009; p = 0.013)	-0.052 (CI = +/-0.047; p = 0.034)	0.009 (CI = +/-0.003; p = 0.000)	0.810	+1.14%
Frequency	2017.1	0.010 (CI = +/-0.009; p = 0.047)	-0.057 (CI = +/-0.049; p = 0.025)	0.009 (CI = +/-0.003; p = 0.000)	0.820	+0.96%
Frequency	2017.2	0.009 (CI = +/-0.011; p = 0.100)	-0.055 (CI = +/-0.052; p = 0.043)	0.009 (CI = +/-0.003; p = 0.000)	0.817	+0.88%

AP

Coverage = AP
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	0.034 (CI = +/-0.019; p = 0.001)	0.225 (CI = +/-0.176; p = 0.014)	0.769	+3.44%
Loss Cost	2011.2	0.033 (CI = +/-0.020; p = 0.002)	0.230 (CI = +/-0.183; p = 0.016)	0.755	+3.36%
Loss Cost	2012.1	0.036 (CI = +/-0.022; p = 0.002)	0.214 (CI = +/-0.190; p = 0.029)	0.755	+3.66%
Loss Cost	2012.2	0.036 (CI = +/-0.024; p = 0.005)	0.215 (CI = +/-0.200; p = 0.036)	0.740	+3.65%
Loss Cost	2013.1	0.038 (CI = +/-0.027; p = 0.007)	0.205 (CI = +/-0.210; p = 0.055)	0.732	+3.85%
Loss Cost	2013.2	0.035 (CI = +/-0.029; p = 0.022)	0.219 (CI = +/-0.220; p = 0.051)	0.711	+3.54%
Loss Cost	2014.1	0.030 (CI = +/-0.032; p = 0.065)	0.240 (CI = +/-0.230; p = 0.041)	0.688	+3.06%
Loss Cost	2014.2	0.023 (CI = +/-0.035; p = 0.182)	0.271 (CI = +/-0.238; p = 0.028)	0.667	+2.35%
Loss Cost	2015.1	0.018 (CI = +/-0.039; p = 0.341)	0.292 (CI = +/-0.250; p = 0.025)	0.645	+1.83%
Loss Cost	2015.2	0.019 (CI = +/-0.044; p = 0.379)	0.290 (CI = +/-0.267; p = 0.035)	0.630	+1.89%
Loss Cost	2016.1	0.009 (CI = +/-0.048; p = 0.700)	0.326 (CI = +/-0.277; p = 0.023)	0.608	+0.89%
Loss Cost	2016.2	-0.002 (CI = +/-0.052; p = 0.937)	0.364 (CI = +/-0.286; p = 0.016)	0.588	-0.20%
Loss Cost	2017.1	0.002 (CI = +/-0.059; p = 0.949)	0.352 (CI = +/-0.304; p = 0.026)	0.582	+0.18%
Loss Cost	2017.2	-0.002 (CI = +/-0.066; p = 0.957)	0.362 (CI = +/-0.324; p = 0.031)	0.555	-0.17%
Severity	2011.1	0.040 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.092; p = 0.116)	0.899	+4.10%
Severity	2011.2	0.039 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.095; p = 0.101)	0.890	+3.98%
Severity	2012.1	0.037 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.099; p = 0.081)	0.880	+3.82%
Severity	2012.2	0.037 (CI = +/-0.013; p = 0.000)	0.089 (CI = +/-0.104; p = 0.090)	0.869	+3.79%
Severity	2013.1	0.036 (CI = +/-0.014; p = 0.000)	0.092 (CI = +/-0.109; p = 0.094)	0.857	+3.71%
Severity	2013.2	0.033 (CI = +/-0.015; p = 0.000)	0.107 (CI = +/-0.112; p = 0.062)	0.844	+3.40%
Severity	2014.1	0.029 (CI = +/-0.016; p = 0.001)	0.129 (CI = +/-0.112; p = 0.026)	0.837	+2.90%
Severity	2014.2	0.027 (CI = +/-0.017; p = 0.004)	0.138 (CI = +/-0.118; p = 0.024)	0.822	+2.69%
Severity	2015.1	0.027 (CI = +/-0.019; p = 0.009)	0.136 (CI = +/-0.125; p = 0.035)	0.809	+2.74%
Severity	2015.2	0.021 (CI = +/-0.021; p = 0.045)	0.159 (CI = +/-0.126; p = 0.016)	0.799	+2.13%
Severity	2016.1	0.016 (CI = +/-0.022; p = 0.145)	0.177 (CI = +/-0.130; p = 0.010)	0.785	+1.63%
Severity	2016.2	0.011 (CI = +/-0.024; p = 0.364)	0.197 (CI = +/-0.133; p = 0.007)	0.772	+1.08%
Severity	2017.1	0.015 (CI = +/-0.027; p = 0.240)	0.182 (CI = +/-0.139; p = 0.014)	0.778	+1.55%
Severity	2017.2	0.014 (CI = +/-0.030; p = 0.351)	0.187 (CI = +/-0.148; p = 0.017)	0.755	+1.36%
Frequency	2011.1	-0.006 (CI = +/-0.013; p = 0.338)	0.152 (CI = +/-0.125; p = 0.019)	0.194	-0.63%
Frequency	2011.2	-0.006 (CI = +/-0.014; p = 0.402)	0.151 (CI = +/-0.131; p = 0.026)	0.192	-0.60%
Frequency	2012.1	-0.002 (CI = +/-0.015; p = 0.839)	0.127 (CI = +/-0.130; p = 0.056)	0.226	-0.15%
Frequency	2012.2	-0.001 (CI = +/-0.017; p = 0.869)	0.126 (CI = +/-0.137; p = 0.069)	0.221	-0.13%
Frequency	2013.1	0.001 (CI = +/-0.018; p = 0.883)	0.113 (CI = +/-0.142; p = 0.114)	0.237	+0.13%
Frequency	2013.2	0.001 (CI = +/-0.020; p = 0.892)	0.113 (CI = +/-0.150; p = 0.134)	0.228	+0.13%
Frequency	2014.1	0.002 (CI = +/-0.022; p = 0.882)	0.111 (CI = +/-0.159; p = 0.160)	0.220	+0.16%
Frequency	2014.2	-0.003 (CI = +/-0.024; p = 0.776)	0.133 (CI = +/-0.164; p = 0.106)	0.199	-0.33%
Frequency	2015.1	-0.009 (CI = +/-0.026; p = 0.485)	0.156 (CI = +/-0.169; p = 0.068)	0.190	-0.89%
Frequency	2015.2	-0.002 (CI = +/-0.028; p = 0.866)	0.130 (CI = +/-0.174; p = 0.133)	0.224	-0.23%
Frequency	2016.1	-0.007 (CI = +/-0.031; p = 0.628)	0.149 (CI = +/-0.182; p = 0.103)	0.203	-0.73%
Frequency	2016.2	-0.013 (CI = +/-0.035; p = 0.451)	0.167 (CI = +/-0.191; p = 0.082)	0.191	-1.26%
Frequency	2017.1	-0.014 (CI = +/-0.039; p = 0.474)	0.170 (CI = +/-0.204; p = 0.096)	0.181	-1.35%
Frequency	2017.2	-0.015 (CI = +/-0.044; p = 0.474)	0.175 (CI = +/-0.218; p = 0.108)	0.168	-1.51%

AP

Coverage = AP
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	0.058 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.153; p = 0.853)	0.888	+6.02%
Loss Cost	2011.2	0.060 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.161; p = 0.762)	0.882	+6.19%
Loss Cost	2012.1	0.067 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.157; p = 0.388)	0.897	+6.92%
Loss Cost	2012.2	0.070 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.165; p = 0.286)	0.895	+7.27%
Loss Cost	2013.1	0.077 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.165; p = 0.130)	0.903	+7.98%
Loss Cost	2013.2	0.077 (CI = +/-0.023; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.177; p = 0.147)	0.894	+8.03%
Loss Cost	2014.1	0.076 (CI = +/-0.025; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.190; p = 0.198)	0.882	+7.89%
Loss Cost	2014.2	0.072 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.201; p = 0.312)	0.871	+7.45%
Loss Cost	2015.1	0.070 (CI = +/-0.032; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.216; p = 0.384)	0.859	+7.28%
Loss Cost	2015.2	0.076 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.118 (CI = +/-0.228; p = 0.290)	0.859	+7.88%
Loss Cost	2016.1	0.068 (CI = +/-0.038; p = 0.001)	0.017 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.235; p = 0.458)	0.852	+7.04%
Loss Cost	2016.2	0.059 (CI = +/-0.039; p = 0.006)	0.017 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.236; p = 0.675)	0.852	+6.03%
Loss Cost	2017.1	0.064 (CI = +/-0.043; p = 0.007)	0.017 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.246; p = 0.584)	0.853	+6.56%
Loss Cost	2017.2	0.059 (CI = +/-0.046; p = 0.016)	0.017 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.256; p = 0.663)	0.848	+6.09%
Severity	2011.1	0.050 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	-0.024 (CI = +/-0.096; p = 0.618)	0.928	+5.14%
Severity	2011.2	0.050 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	-0.021 (CI = +/-0.102; p = 0.675)	0.921	+5.09%
Severity	2012.1	0.049 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.015 (CI = +/-0.108; p = 0.774)	0.912	+5.00%
Severity	2012.2	0.050 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	-0.020 (CI = +/-0.115; p = 0.717)	0.904	+5.09%
Severity	2013.1	0.050 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.004; p = 0.006)	-0.023 (CI = +/-0.123; p = 0.697)	0.894	+5.14%
Severity	2013.2	0.048 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	-0.009 (CI = +/-0.130; p = 0.882)	0.882	+4.88%
Severity	2014.1	0.043 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.017 (CI = +/-0.132; p = 0.787)	0.873	+4.36%
Severity	2014.2	0.042 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.004; p = 0.021)	0.023 (CI = +/-0.142; p = 0.740)	0.859	+4.25%
Severity	2015.1	0.044 (CI = +/-0.022; p = 0.001)	0.005 (CI = +/-0.005; p = 0.022)	0.012 (CI = +/-0.152; p = 0.869)	0.851	+4.48%
Severity	2015.2	0.038 (CI = +/-0.024; p = 0.004)	0.005 (CI = +/-0.005; p = 0.030)	0.040 (CI = +/-0.155; p = 0.593)	0.840	+3.85%
Severity	2016.1	0.033 (CI = +/-0.026; p = 0.015)	0.005 (CI = +/-0.005; p = 0.040)	0.060 (CI = +/-0.162; p = 0.441)	0.826	+3.37%
Severity	2016.2	0.028 (CI = +/-0.028; p = 0.050)	0.005 (CI = +/-0.005; p = 0.047)	0.082 (CI = +/-0.166; p = 0.311)	0.814	+2.80%
Severity	2017.1	0.033 (CI = +/-0.029; p = 0.031)	0.005 (CI = +/-0.005; p = 0.044)	0.064 (CI = +/-0.169; p = 0.428)	0.824	+3.34%
Severity	2017.2	0.031 (CI = +/-0.032; p = 0.058)	0.005 (CI = +/-0.005; p = 0.050)	0.070 (CI = +/-0.177; p = 0.412)	0.806	+3.12%
Frequency	2011.1	0.008 (CI = +/-0.013; p = 0.203)	0.009 (CI = +/-0.005; p = 0.001)	0.010 (CI = +/-0.126; p = 0.874)	0.474	+0.84%
Frequency	2011.2	0.010 (CI = +/-0.014; p = 0.151)	0.009 (CI = +/-0.005; p = 0.001)	-0.003 (CI = +/-0.132; p = 0.964)	0.483	+1.04%
Frequency	2012.1	0.018 (CI = +/-0.013; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.118; p = 0.373)	0.609	+1.83%
Frequency	2012.2	0.021 (CI = +/-0.015; p = 0.008)	0.011 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.123; p = 0.276)	0.620	+2.08%
Frequency	2013.1	0.027 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.120; p = 0.090)	0.684	+2.70%
Frequency	2013.2	0.030 (CI = +/-0.016; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.125; p = 0.062)	0.694	+3.01%
Frequency	2014.1	0.033 (CI = +/-0.018; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.131; p = 0.039)	0.707	+3.38%
Frequency	2014.2	0.030 (CI = +/-0.019; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	-0.123 (CI = +/-0.138; p = 0.079)	0.691	+3.07%
Frequency	2015.1	0.026 (CI = +/-0.021; p = 0.018)	0.011 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.145; p = 0.150)	0.682	+2.68%
Frequency	2015.2	0.038 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.158 (CI = +/-0.121; p = 0.013)	0.802	+3.88%
Frequency	2016.1	0.035 (CI = +/-0.020; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.127; p = 0.028)	0.797	+3.56%
Frequency	2016.2	0.031 (CI = +/-0.022; p = 0.009)	0.012 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.131; p = 0.053)	0.800	+3.14%
Frequency	2017.1	0.031 (CI = +/-0.024; p = 0.016)	0.012 (CI = +/-0.004; p = 0.000)	-0.129 (CI = +/-0.139; p = 0.068)	0.796	+3.12%
Frequency	2017.2	0.028 (CI = +/-0.026; p = 0.036)	0.012 (CI = +/-0.004; p = 0.000)	-0.122 (CI = +/-0.145; p = 0.091)	0.798	+2.87%

AP

Coverage = AP
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	0.034 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.092; p = 0.037)	0.217 (CI = +/-0.165; p = 0.012)	0.798	+3.44%
Loss Cost	2011.2	0.034 (CI = +/-0.019; p = 0.001)	-0.100 (CI = +/-0.096; p = 0.042)	0.214 (CI = +/-0.173; p = 0.017)	0.785	+3.50%
Loss Cost	2012.1	0.036 (CI = +/-0.021; p = 0.002)	-0.096 (CI = +/-0.099; p = 0.057)	0.206 (CI = +/-0.180; p = 0.027)	0.781	+3.66%
Loss Cost	2012.2	0.037 (CI = +/-0.023; p = 0.003)	-0.100 (CI = +/-0.103; p = 0.058)	0.198 (CI = +/-0.190; p = 0.041)	0.769	+3.82%
Loss Cost	2013.1	0.038 (CI = +/-0.025; p = 0.005)	-0.099 (CI = +/-0.108; p = 0.069)	0.197 (CI = +/-0.199; p = 0.053)	0.759	+3.85%
Loss Cost	2013.2	0.037 (CI = +/-0.028; p = 0.013)	-0.097 (CI = +/-0.113; p = 0.089)	0.202 (CI = +/-0.212; p = 0.061)	0.737	+3.74%
Loss Cost	2014.1	0.030 (CI = +/-0.030; p = 0.050)	-0.109 (CI = +/-0.114; p = 0.060)	0.231 (CI = +/-0.216; p = 0.038)	0.727	+3.06%
Loss Cost	2014.2	0.026 (CI = +/-0.034; p = 0.125)	-0.101 (CI = +/-0.119; p = 0.092)	0.251 (CI = +/-0.228; p = 0.033)	0.700	+2.60%
Loss Cost	2015.1	0.018 (CI = +/-0.036; p = 0.308)	-0.114 (CI = +/-0.121; p = 0.064)	0.281 (CI = +/-0.234; p = 0.021)	0.692	+1.83%
Loss Cost	2015.2	0.022 (CI = +/-0.041; p = 0.264)	-0.121 (CI = +/-0.127; p = 0.061)	0.264 (CI = +/-0.250; p = 0.040)	0.683	+2.26%
Loss Cost	2016.1	0.009 (CI = +/-0.042; p = 0.662)	-0.142 (CI = +/-0.124; p = 0.027)	0.312 (CI = +/-0.245; p = 0.016)	0.696	+0.89%
Loss Cost	2016.2	0.003 (CI = +/-0.047; p = 0.907)	-0.132 (CI = +/-0.130; p = 0.047)	0.334 (CI = +/-0.260; p = 0.015)	0.665	+0.27%
Loss Cost	2017.1	0.002 (CI = +/-0.054; p = 0.944)	-0.134 (CI = +/-0.139; p = 0.059)	0.337 (CI = +/-0.278; p = 0.021)	0.656	+0.18%
Loss Cost	2017.2	0.004 (CI = +/-0.061; p = 0.899)	-0.136 (CI = +/-0.150; p = 0.071)	0.331 (CI = +/-0.299; p = 0.033)	0.631	+0.37%
Severity	2011.1	0.040 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.049; p = 0.059)	0.069 (CI = +/-0.088; p = 0.118)	0.909	+4.10%
Severity	2011.2	0.040 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.076)	0.072 (CI = +/-0.092; p = 0.120)	0.899	+4.05%
Severity	2012.1	0.037 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.051; p = 0.051)	0.083 (CI = +/-0.093; p = 0.078)	0.893	+3.82%
Severity	2012.2	0.038 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.054; p = 0.055)	0.080 (CI = +/-0.098; p = 0.105)	0.884	+3.87%
Severity	2013.1	0.036 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.055; p = 0.049)	0.088 (CI = +/-0.102; p = 0.090)	0.875	+3.71%
Severity	2013.2	0.034 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.057; p = 0.076)	0.097 (CI = +/-0.107; p = 0.073)	0.860	+3.51%
Severity	2014.1	0.029 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.053; p = 0.023)	0.124 (CI = +/-0.101; p = 0.019)	0.868	+2.90%
Severity	2014.2	0.028 (CI = +/-0.016; p = 0.001)	-0.062 (CI = +/-0.056; p = 0.033)	0.126 (CI = +/-0.108; p = 0.024)	0.854	+2.85%
Severity	2015.1	0.027 (CI = +/-0.018; p = 0.005)	-0.063 (CI = +/-0.059; p = 0.036)	0.130 (CI = +/-0.114; p = 0.028)	0.843	+2.74%
Severity	2015.2	0.023 (CI = +/-0.019; p = 0.024)	-0.056 (CI = +/-0.060; p = 0.065)	0.148 (CI = +/-0.118; p = 0.017)	0.827	+2.30%
Severity	2016.1	0.016 (CI = +/-0.020; p = 0.103)	-0.066 (CI = +/-0.058; p = 0.028)	0.171 (CI = +/-0.115; p = 0.006)	0.832	+1.63%
Severity	2016.2	0.013 (CI = +/-0.022; p = 0.237)	-0.061 (CI = +/-0.061; p = 0.050)	0.183 (CI = +/-0.122; p = 0.006)	0.813	+1.29%
Severity	2017.1	0.015 (CI = +/-0.025; p = 0.206)	-0.057 (CI = +/-0.064; p = 0.077)	0.175 (CI = +/-0.129; p = 0.011)	0.811	+1.55%
Severity	2017.2	0.016 (CI = +/-0.028; p = 0.248)	-0.058 (CI = +/-0.069; p = 0.095)	0.174 (CI = +/-0.139; p = 0.018)	0.789	+1.59%
Frequency	2011.1	-0.006 (CI = +/-0.013; p = 0.327)	-0.051 (CI = +/-0.068; p = 0.135)	0.148 (CI = +/-0.123; p = 0.020)	0.233	-0.63%
Frequency	2011.2	-0.005 (CI = +/-0.014; p = 0.451)	-0.054 (CI = +/-0.071; p = 0.129)	0.142 (CI = +/-0.128; p = 0.031)	0.235	-0.52%
Frequency	2012.1	-0.002 (CI = +/-0.015; p = 0.836)	-0.045 (CI = +/-0.071; p = 0.199)	0.123 (CI = +/-0.128; p = 0.060)	0.248	-0.15%
Frequency	2012.2	-0.001 (CI = +/-0.016; p = 0.945)	-0.047 (CI = +/-0.074; p = 0.196)	0.118 (CI = +/-0.135; p = 0.085)	0.246	-0.06%
Frequency	2013.1	0.001 (CI = +/-0.018; p = 0.882)	-0.043 (CI = +/-0.076; p = 0.249)	0.109 (CI = +/-0.141; p = 0.124)	0.250	+0.13%
Frequency	2013.2	0.002 (CI = +/-0.020; p = 0.818)	-0.045 (CI = +/-0.080; p = 0.249)	0.104 (CI = +/-0.150; p = 0.162)	0.242	+0.22%
Frequency	2014.1	0.002 (CI = +/-0.022; p = 0.881)	-0.047 (CI = +/-0.083; p = 0.257)	0.107 (CI = +/-0.158; p = 0.173)	0.233	+0.16%
Frequency	2014.2	-0.002 (CI = +/-0.024; p = 0.839)	-0.039 (CI = +/-0.086; p = 0.355)	0.125 (CI = +/-0.166; p = 0.130)	0.194	-0.24%
Frequency	2015.1	-0.009 (CI = +/-0.026; p = 0.480)	-0.050 (CI = +/-0.087; p = 0.239)	0.151 (CI = +/-0.168; p = 0.074)	0.210	-0.89%
Frequency	2015.2	0.000 (CI = +/-0.027; p = 0.976)	-0.065 (CI = +/-0.086; p = 0.129)	0.116 (CI = +/-0.168; p = 0.163)	0.285	-0.04%
Frequency	2016.1	-0.007 (CI = +/-0.030; p = 0.605)	-0.076 (CI = +/-0.086; p = 0.082)	0.141 (CI = +/-0.171; p = 0.100)	0.303	-0.73%
Frequency	2016.2	-0.010 (CI = +/-0.033; p = 0.525)	-0.071 (CI = +/-0.092; p = 0.119)	0.151 (CI = +/-0.184; p = 0.099)	0.270	-1.01%
Frequency	2017.1	-0.014 (CI = +/-0.037; p = 0.450)	-0.076 (CI = +/-0.097; p = 0.115)	0.162 (CI = +/-0.194; p = 0.096)	0.270	-1.35%
Frequency	2017.2	-0.012 (CI = +/-0.043; p = 0.547)	-0.078 (CI = +/-0.105; p = 0.130)	0.157 (CI = +/-0.209; p = 0.128)	0.254	-1.21%

AP

Coverage = AP
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	0.057 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.063; p = 0.019)	0.014 (CI = +/-0.005; p = 0.000)	-0.007 (CI = +/-0.139; p = 0.913)	0.907	+5.89%
Loss Cost	2011.2	0.060 (CI = +/-0.016; p = 0.000)	-0.083 (CI = +/-0.064; p = 0.014)	0.015 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.145; p = 0.716)	0.905	+6.18%
Loss Cost	2012.1	0.065 (CI = +/-0.016; p = 0.000)	-0.072 (CI = +/-0.063; p = 0.027)	0.016 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.144; p = 0.403)	0.914	+6.76%
Loss Cost	2012.2	0.070 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.062; p = 0.014)	0.016 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.147; p = 0.225)	0.917	+7.27%
Loss Cost	2013.1	0.075 (CI = +/-0.019; p = 0.000)	-0.072 (CI = +/-0.063; p = 0.027)	0.017 (CI = +/-0.005; p = 0.000)	-0.117 (CI = +/-0.151; p = 0.123)	0.920	+7.79%
Loss Cost	2013.2	0.077 (CI = +/-0.021; p = 0.000)	-0.075 (CI = +/-0.065; p = 0.026)	0.017 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.160; p = 0.108)	0.913	+8.03%
Loss Cost	2014.1	0.074 (CI = +/-0.023; p = 0.000)	-0.081 (CI = +/-0.068; p = 0.021)	0.016 (CI = +/-0.005; p = 0.000)	-0.109 (CI = +/-0.170; p = 0.193)	0.907	+7.63%
Loss Cost	2014.2	0.072 (CI = +/-0.026; p = 0.000)	-0.078 (CI = +/-0.071; p = 0.032)	0.016 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.182; p = 0.262)	0.895	+7.44%
Loss Cost	2015.1	0.067 (CI = +/-0.028; p = 0.000)	-0.085 (CI = +/-0.073; p = 0.026)	0.016 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.193; p = 0.406)	0.890	+6.96%
Loss Cost	2015.2	0.076 (CI = +/-0.029; p = 0.000)	-0.096 (CI = +/-0.072; p = 0.012)	0.016 (CI = +/-0.006; p = 0.000)	-0.117 (CI = +/-0.193; p = 0.215)	0.900	+7.87%
Loss Cost	2016.1	0.064 (CI = +/-0.029; p = 0.000)	-0.112 (CI = +/-0.066; p = 0.003)	0.016 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.179; p = 0.449)	0.916	+6.57%
Loss Cost	2016.2	0.058 (CI = +/-0.031; p = 0.001)	-0.105 (CI = +/-0.068; p = 0.005)	0.015 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.185; p = 0.608)	0.911	+6.02%
Loss Cost	2017.1	0.060 (CI = +/-0.034; p = 0.002)	-0.104 (CI = +/-0.073; p = 0.009)	0.016 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.197; p = 0.599)	0.908	+6.14%
Loss Cost	2017.2	0.059 (CI = +/-0.038; p = 0.005)	-0.102 (CI = +/-0.079; p = 0.016)	0.016 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.208; p = 0.628)	0.901	+6.08%
Severity	2011.1	0.049 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.042; p = 0.069)	0.006 (CI = +/-0.003; p = 0.002)	-0.020 (CI = +/-0.092; p = 0.652)	0.935	+5.07%
Severity	2011.2	0.050 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.043; p = 0.076)	0.006 (CI = +/-0.004; p = 0.003)	-0.022 (CI = +/-0.098; p = 0.647)	0.928	+5.09%
Severity	2012.1	0.048 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.045; p = 0.061)	0.005 (CI = +/-0.004; p = 0.005)	-0.011 (CI = +/-0.102; p = 0.829)	0.921	+4.91%
Severity	2012.2	0.050 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.046; p = 0.053)	0.006 (CI = +/-0.004; p = 0.005)	-0.021 (CI = +/-0.108; p = 0.687)	0.916	+5.08%
Severity	2013.1	0.049 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.048; p = 0.058)	0.006 (CI = +/-0.004; p = 0.008)	-0.018 (CI = +/-0.115; p = 0.754)	0.907	+5.02%
Severity	2013.2	0.048 (CI = +/-0.016; p = 0.000)	-0.044 (CI = +/-0.050; p = 0.080)	0.005 (CI = +/-0.004; p = 0.011)	-0.010 (CI = +/-0.123; p = 0.868)	0.894	+4.88%
Severity	2014.1	0.041 (CI = +/-0.016; p = 0.000)	-0.054 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.004; p = 0.018)	0.025 (CI = +/-0.120; p = 0.662)	0.897	+4.19%
Severity	2014.2	0.042 (CI = +/-0.018; p = 0.000)	-0.055 (CI = +/-0.050; p = 0.033)	0.005 (CI = +/-0.004; p = 0.022)	0.023 (CI = +/-0.129; p = 0.716)	0.886	+4.25%
Severity	2015.1	0.042 (CI = +/-0.020; p = 0.000)	-0.055 (CI = +/-0.053; p = 0.044)	0.005 (CI = +/-0.004; p = 0.027)	0.021 (CI = +/-0.139; p = 0.752)	0.877	+4.28%
Severity	2015.2	0.038 (CI = +/-0.022; p = 0.002)	-0.049 (CI = +/-0.054; p = 0.073)	0.005 (CI = +/-0.004; p = 0.035)	0.040 (CI = +/-0.145; p = 0.563)	0.862	+3.85%
Severity	2016.1	0.031 (CI = +/-0.023; p = 0.012)	-0.058 (CI = +/-0.053; p = 0.034)	0.004 (CI = +/-0.004; p = 0.047)	0.070 (CI = +/-0.144; p = 0.315)	0.864	+3.13%
Severity	2016.2	0.028 (CI = +/-0.025; p = 0.034)	-0.054 (CI = +/-0.056; p = 0.058)	0.004 (CI = +/-0.004; p = 0.055)	0.083 (CI = +/-0.151; p = 0.260)	0.847	+2.80%
Severity	2017.1	0.031 (CI = +/-0.028; p = 0.031)	-0.049 (CI = +/-0.059; p = 0.094)	0.004 (CI = +/-0.004; p = 0.056)	0.071 (CI = +/-0.158; p = 0.346)	0.848	+3.14%
Severity	2017.2	0.031 (CI = +/-0.030; p = 0.047)	-0.049 (CI = +/-0.064; p = 0.121)	0.004 (CI = +/-0.005; p = 0.066)	0.072 (CI = +/-0.167; p = 0.367)	0.830	+3.12%
Frequency	2011.1	0.008 (CI = +/-0.013; p = 0.232)	-0.039 (CI = +/-0.056; p = 0.168)	0.009 (CI = +/-0.005; p = 0.001)	0.013 (CI = +/-0.124; p = 0.831)	0.494	+0.78%
Frequency	2011.2	0.010 (CI = +/-0.014; p = 0.141)	-0.044 (CI = +/-0.057; p = 0.127)	0.009 (CI = +/-0.005; p = 0.001)	-0.004 (CI = +/-0.128; p = 0.951)	0.512	+1.04%
Frequency	2012.1	0.018 (CI = +/-0.013; p = 0.012)	-0.030 (CI = +/-0.051; p = 0.242)	0.010 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.117; p = 0.398)	0.616	+1.77%
Frequency	2012.2	0.021 (CI = +/-0.014; p = 0.007)	-0.035 (CI = +/-0.052; p = 0.175)	0.010 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.121; p = 0.262)	0.635	+2.08%
Frequency	2013.1	0.026 (CI = +/-0.015; p = 0.001)	-0.025 (CI = +/-0.050; p = 0.301)	0.011 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.120; p = 0.100)	0.686	+2.64%
Frequency	2013.2	0.030 (CI = +/-0.016; p = 0.001)	-0.031 (CI = +/-0.050; p = 0.215)	0.011 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.124; p = 0.058)	0.703	+3.01%
Frequency	2014.1	0.032 (CI = +/-0.018; p = 0.001)	-0.027 (CI = +/-0.052; p = 0.300)	0.012 (CI = +/-0.004; p = 0.000)	-0.135 (CI = +/-0.131; p = 0.044)	0.709	+3.30%
Frequency	2014.2	0.030 (CI = +/-0.020; p = 0.005)	-0.023 (CI = +/-0.054; p = 0.378)	0.012 (CI = +/-0.004; p = 0.000)	-0.123 (CI = +/-0.140; p = 0.081)	0.688	+3.06%
Frequency	2015.1	0.025 (CI = +/-0.021; p = 0.022)	-0.030 (CI = +/-0.055; p = 0.266)	0.011 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.145; p = 0.168)	0.688	+2.57%
Frequency	2015.2	0.038 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.040; p = 0.024)	0.012 (CI = +/-0.003; p = 0.000)	-0.158 (CI = +/-0.106; p = 0.006)	0.849	+3.88%
Frequency	2016.1	0.033 (CI = +/-0.017; p = 0.001)	-0.054 (CI = +/-0.039; p = 0.010)	0.011 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.105; p = 0.015)	0.863	+3.34%
Frequency	2016.2	0.031 (CI = +/-0.018; p = 0.003)	-0.051 (CI = +/-0.041; p = 0.018)	0.011 (CI = +/-0.003; p = 0.000)	-0.128 (CI = +/-0.111; p = 0.027)	0.858	+3.13%
Frequency	2017.1	0.029 (CI = +/-0.020; p = 0.009)	-0.054 (CI = +/-0.043; p = 0.018)	0.011 (CI = +/-0.003; p = 0.000)	-0.121 (CI = +/-0.116; p = 0.044)	0.860	+2.91%
Frequency	2017.2	0.028 (CI = +/-0.022; p = 0.017)	-0.054 (CI = +/-0.047; p = 0.028)	0.011 (CI = +/-0.003; p = 0.000)	-0.120 (CI = +/-0.123; p = 0.056)	0.856	+2.87%

UM

Coverage = UM
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	0.178 (CI = +/-0.067; p = 0.000)	0.495	+19.45%
Loss Cost	2011.2	0.157 (CI = +/-0.067; p = 0.000)	0.442	+16.97%
Loss Cost	2012.1	0.164 (CI = +/-0.071; p = 0.000)	0.440	+17.80%
Loss Cost	2012.2	0.150 (CI = +/-0.075; p = 0.000)	0.381	+16.18%
Loss Cost	2013.1	0.146 (CI = +/-0.081; p = 0.001)	0.339	+15.72%
Loss Cost	2013.2	0.117 (CI = +/-0.080; p = 0.006)	0.256	+12.42%
Loss Cost	2014.1	0.124 (CI = +/-0.086; p = 0.007)	0.257	+13.24%
Loss Cost	2014.2	0.142 (CI = +/-0.091; p = 0.004)	0.301	+15.28%
Loss Cost	2015.1	0.128 (CI = +/-0.099; p = 0.014)	0.232	+13.65%
Loss Cost	2015.2	0.134 (CI = +/-0.109; p = 0.018)	0.220	+14.31%
Loss Cost	2016.1	0.128 (CI = +/-0.120; p = 0.038)	0.174	+13.67%
Loss Cost	2016.2	0.156 (CI = +/-0.129; p = 0.020)	0.235	+16.90%
Loss Cost	2017.1	0.205 (CI = +/-0.128; p = 0.004)	0.384	+22.81%
Loss Cost	2017.2	0.211 (CI = +/-0.145; p = 0.007)	0.351	+23.47%
Severity	2011.1	0.067 (CI = +/-0.064; p = 0.041)	0.110	+6.98%
Severity	2011.2	0.042 (CI = +/-0.061; p = 0.172)	0.033	+4.24%
Severity	2012.1	0.053 (CI = +/-0.064; p = 0.101)	0.065	+5.42%
Severity	2012.2	0.041 (CI = +/-0.067; p = 0.221)	0.022	+4.18%
Severity	2013.1	0.032 (CI = +/-0.072; p = 0.362)	-0.005	+3.29%
Severity	2013.2	-0.004 (CI = +/-0.062; p = 0.899)	-0.043	-0.39%
Severity	2014.1	0.009 (CI = +/-0.066; p = 0.783)	-0.042	+0.89%
Severity	2014.2	0.027 (CI = +/-0.068; p = 0.428)	-0.016	+2.69%
Severity	2015.1	0.018 (CI = +/-0.074; p = 0.610)	-0.036	+1.86%
Severity	2015.2	0.033 (CI = +/-0.080; p = 0.395)	-0.012	+3.37%
Severity	2016.1	0.033 (CI = +/-0.089; p = 0.443)	-0.021	+3.36%
Severity	2016.2	0.052 (CI = +/-0.095; p = 0.261)	0.019	+5.39%
Severity	2017.1	0.083 (CI = +/-0.098; p = 0.091)	0.116	+8.69%
Severity	2017.2	0.071 (CI = +/-0.110; p = 0.191)	0.052	+7.32%
Frequency	2011.1	0.110 (CI = +/-0.024; p = 0.000)	0.750	+11.66%
Frequency	2011.2	0.115 (CI = +/-0.025; p = 0.000)	0.759	+12.21%
Frequency	2012.1	0.111 (CI = +/-0.026; p = 0.000)	0.731	+11.74%
Frequency	2012.2	0.109 (CI = +/-0.028; p = 0.000)	0.703	+11.52%
Frequency	2013.1	0.114 (CI = +/-0.030; p = 0.000)	0.704	+12.03%
Frequency	2013.2	0.121 (CI = +/-0.031; p = 0.000)	0.723	+12.85%
Frequency	2014.1	0.115 (CI = +/-0.033; p = 0.000)	0.686	+12.24%
Frequency	2014.2	0.116 (CI = +/-0.037; p = 0.000)	0.657	+12.26%
Frequency	2015.1	0.110 (CI = +/-0.039; p = 0.000)	0.609	+11.57%
Frequency	2015.2	0.101 (CI = +/-0.042; p = 0.000)	0.549	+10.58%
Frequency	2016.1	0.095 (CI = +/-0.046; p = 0.000)	0.487	+9.98%
Frequency	2016.2	0.104 (CI = +/-0.050; p = 0.000)	0.504	+10.92%
Frequency	2017.1	0.122 (CI = +/-0.050; p = 0.000)	0.604	+12.99%
Frequency	2017.2	0.140 (CI = +/-0.051; p = 0.000)	0.679	+15.05%

UM

Coverage = UM
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	0.185 (CI = +/-0.067; p = 0.000)	0.024 (CI = +/-0.039; p = 0.213)	0.507	+20.31%
Loss Cost	2011.2	0.164 (CI = +/-0.067; p = 0.000)	0.025 (CI = +/-0.037; p = 0.181)	0.459	+17.82%
Loss Cost	2012.1	0.171 (CI = +/-0.071; p = 0.000)	0.024 (CI = +/-0.037; p = 0.189)	0.458	+18.63%
Loss Cost	2012.2	0.157 (CI = +/-0.074; p = 0.000)	0.025 (CI = +/-0.037; p = 0.178)	0.403	+16.97%
Loss Cost	2013.1	0.152 (CI = +/-0.080; p = 0.001)	0.025 (CI = +/-0.038; p = 0.183)	0.363	+16.45%
Loss Cost	2013.2	0.123 (CI = +/-0.078; p = 0.003)	0.026 (CI = +/-0.034; p = 0.127)	0.302	+13.10%
Loss Cost	2014.1	0.129 (CI = +/-0.084; p = 0.004)	0.026 (CI = +/-0.035; p = 0.140)	0.300	+13.81%
Loss Cost	2014.2	0.146 (CI = +/-0.089; p = 0.003)	0.025 (CI = +/-0.035; p = 0.154)	0.339	+15.70%
Loss Cost	2015.1	0.130 (CI = +/-0.096; p = 0.010)	0.026 (CI = +/-0.035; p = 0.139)	0.281	+13.90%
Loss Cost	2015.2	0.134 (CI = +/-0.106; p = 0.016)	0.026 (CI = +/-0.037; p = 0.155)	0.266	+14.30%
Loss Cost	2016.1	0.125 (CI = +/-0.117; p = 0.038)	0.027 (CI = +/-0.038; p = 0.157)	0.226	+13.32%
Loss Cost	2016.2	0.150 (CI = +/-0.127; p = 0.024)	0.024 (CI = +/-0.038; p = 0.196)	0.271	+16.14%
Loss Cost	2017.1	0.196 (CI = +/-0.128; p = 0.005)	0.020 (CI = +/-0.036; p = 0.262)	0.397	+21.69%
Loss Cost	2017.2	0.196 (CI = +/-0.147; p = 0.013)	0.020 (CI = +/-0.038; p = 0.287)	0.361	+21.69%
Severity	2011.1	0.070 (CI = +/-0.067; p = 0.041)	0.007 (CI = +/-0.038; p = 0.701)	0.083	+7.21%
Severity	2011.2	0.044 (CI = +/-0.063; p = 0.163)	0.008 (CI = +/-0.034; p = 0.651)	0.004	+4.48%
Severity	2012.1	0.055 (CI = +/-0.066; p = 0.098)	0.007 (CI = +/-0.034; p = 0.661)	0.036	+5.65%
Severity	2012.2	0.043 (CI = +/-0.069; p = 0.210)	0.008 (CI = +/-0.034; p = 0.644)	-0.010	+4.40%
Severity	2013.1	0.034 (CI = +/-0.074; p = 0.344)	0.008 (CI = +/-0.035; p = 0.633)	-0.039	+3.51%
Severity	2013.2	-0.002 (CI = +/-0.064; p = 0.958)	0.010 (CI = +/-0.028; p = 0.479)	-0.065	-0.16%
Severity	2014.1	0.011 (CI = +/-0.067; p = 0.746)	0.009 (CI = +/-0.028; p = 0.507)	-0.068	+1.07%
Severity	2014.2	0.028 (CI = +/-0.070; p = 0.417)	0.008 (CI = +/-0.027; p = 0.548)	-0.047	+2.81%
Severity	2015.1	0.019 (CI = +/-0.076; p = 0.603)	0.009 (CI = +/-0.028; p = 0.525)	-0.067	+1.94%
Severity	2015.2	0.033 (CI = +/-0.082; p = 0.405)	0.008 (CI = +/-0.028; p = 0.580)	-0.050	+3.37%
Severity	2016.1	0.032 (CI = +/-0.091; p = 0.465)	0.008 (CI = +/-0.029; p = 0.589)	-0.062	+3.27%
Severity	2016.2	0.051 (CI = +/-0.098; p = 0.289)	0.006 (CI = +/-0.030; p = 0.678)	-0.031	+5.22%
Severity	2017.1	0.082 (CI = +/-0.103; p = 0.110)	0.003 (CI = +/-0.029; p = 0.840)	0.059	+8.55%
Severity	2017.2	0.067 (CI = +/-0.116; p = 0.234)	0.004 (CI = +/-0.030; p = 0.760)	-0.009	+6.97%
Frequency	2011.1	0.115 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.013; p = 0.011)	0.797	+12.22%
Frequency	2011.2	0.120 (CI = +/-0.023; p = 0.000)	0.017 (CI = +/-0.013; p = 0.010)	0.807	+12.77%
Frequency	2012.1	0.116 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.012; p = 0.009)	0.788	+12.28%
Frequency	2012.2	0.114 (CI = +/-0.025; p = 0.000)	0.017 (CI = +/-0.013; p = 0.010)	0.766	+12.04%
Frequency	2013.1	0.118 (CI = +/-0.027; p = 0.000)	0.017 (CI = +/-0.013; p = 0.011)	0.767	+12.51%
Frequency	2013.2	0.125 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.012; p = 0.011)	0.786	+13.28%
Frequency	2014.1	0.119 (CI = +/-0.029; p = 0.000)	0.017 (CI = +/-0.012; p = 0.009)	0.764	+12.61%
Frequency	2014.2	0.118 (CI = +/-0.032; p = 0.000)	0.017 (CI = +/-0.013; p = 0.011)	0.742	+12.54%
Frequency	2015.1	0.111 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.012; p = 0.009)	0.716	+11.73%
Frequency	2015.2	0.100 (CI = +/-0.034; p = 0.000)	0.018 (CI = +/-0.012; p = 0.005)	0.699	+10.57%
Frequency	2016.1	0.093 (CI = +/-0.037; p = 0.000)	0.019 (CI = +/-0.012; p = 0.004)	0.674	+9.74%
Frequency	2016.2	0.099 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.012; p = 0.005)	0.679	+10.38%
Frequency	2017.1	0.114 (CI = +/-0.040; p = 0.000)	0.017 (CI = +/-0.011; p = 0.006)	0.748	+12.11%
Frequency	2017.2	0.129 (CI = +/-0.042; p = 0.000)	0.015 (CI = +/-0.011; p = 0.009)	0.793	+13.76%

UM

Coverage = UM
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	0.175 (CI = +/-0.067; p = 0.000)	-0.341 (CI = +/-0.577; p = 0.236)	0.504	+19.18%
Loss Cost	2011.2	0.157 (CI = +/-0.067; p = 0.000)	-0.251 (CI = +/-0.562; p = 0.368)	0.438	+16.97%
Loss Cost	2012.1	0.162 (CI = +/-0.072; p = 0.000)	-0.225 (CI = +/-0.583; p = 0.434)	0.432	+17.60%
Loss Cost	2012.2	0.150 (CI = +/-0.076; p = 0.000)	-0.170 (CI = +/-0.593; p = 0.559)	0.364	+16.18%
Loss Cost	2013.1	0.144 (CI = +/-0.082; p = 0.001)	-0.196 (CI = +/-0.617; p = 0.517)	0.323	+15.51%
Loss Cost	2013.2	0.117 (CI = +/-0.081; p = 0.007)	-0.083 (CI = +/-0.588; p = 0.772)	0.225	+12.42%
Loss Cost	2014.1	0.124 (CI = +/-0.089; p = 0.008)	-0.055 (CI = +/-0.614; p = 0.854)	0.223	+13.17%
Loss Cost	2014.2	0.142 (CI = +/-0.093; p = 0.005)	-0.126 (CI = +/-0.621; p = 0.677)	0.273	+15.28%
Loss Cost	2015.1	0.126 (CI = +/-0.101; p = 0.017)	-0.189 (CI = +/-0.640; p = 0.543)	0.207	+13.39%
Loss Cost	2015.2	0.134 (CI = +/-0.111; p = 0.020)	-0.218 (CI = +/-0.670; p = 0.504)	0.198	+14.31%
Loss Cost	2016.1	0.124 (CI = +/-0.123; p = 0.047)	-0.250 (CI = +/-0.708; p = 0.466)	0.154	+13.25%
Loss Cost	2016.2	0.156 (CI = +/-0.129; p = 0.021)	-0.351 (CI = +/-0.708; p = 0.309)	0.240	+16.90%
Loss Cost	2017.1	0.202 (CI = +/-0.132; p = 0.005)	-0.207 (CI = +/-0.683; p = 0.529)	0.360	+22.34%
Loss Cost	2017.2	0.211 (CI = +/-0.148; p = 0.009)	-0.233 (CI = +/-0.727; p = 0.504)	0.327	+23.47%
Severity	2011.1	0.065 (CI = +/-0.064; p = 0.046)	-0.328 (CI = +/-0.555; p = 0.236)	0.125	+6.74%
Severity	2011.2	0.042 (CI = +/-0.061; p = 0.175)	-0.213 (CI = +/-0.513; p = 0.401)	0.024	+4.24%
Severity	2012.1	0.052 (CI = +/-0.065; p = 0.114)	-0.165 (CI = +/-0.524; p = 0.523)	0.044	+5.29%
Severity	2012.2	0.041 (CI = +/-0.068; p = 0.229)	-0.117 (CI = +/-0.534; p = 0.654)	-0.010	+4.18%
Severity	2013.1	0.031 (CI = +/-0.073; p = 0.391)	-0.162 (CI = +/-0.549; p = 0.547)	-0.032	+3.14%
Severity	2013.2	-0.004 (CI = +/-0.064; p = 0.901)	-0.017 (CI = +/-0.462; p = 0.939)	-0.090	-0.39%
Severity	2014.1	0.009 (CI = +/-0.068; p = 0.780)	0.037 (CI = +/-0.470; p = 0.870)	-0.090	+0.93%
Severity	2014.2	0.027 (CI = +/-0.070; p = 0.440)	-0.029 (CI = +/-0.467; p = 0.898)	-0.066	+2.69%
Severity	2015.1	0.018 (CI = +/-0.077; p = 0.635)	-0.063 (CI = +/-0.487; p = 0.789)	-0.086	+1.78%
Severity	2015.2	0.033 (CI = +/-0.082; p = 0.405)	-0.117 (CI = +/-0.495; p = 0.625)	-0.054	+3.37%
Severity	2016.1	0.031 (CI = +/-0.091; p = 0.480)	-0.124 (CI = +/-0.526; p = 0.625)	-0.065	+3.17%
Severity	2016.2	0.052 (CI = +/-0.097; p = 0.268)	-0.191 (CI = +/-0.532; p = 0.456)	-0.006	+5.39%
Severity	2017.1	0.081 (CI = +/-0.102; p = 0.110)	-0.100 (CI = +/-0.529; p = 0.694)	0.067	+8.49%
Severity	2017.2	0.071 (CI = +/-0.114; p = 0.206)	-0.069 (CI = +/-0.560; p = 0.796)	-0.011	+7.32%
Frequency	2011.1	0.110 (CI = +/-0.025; p = 0.000)	-0.013 (CI = +/-0.213; p = 0.899)	0.741	+11.65%
Frequency	2011.2	0.115 (CI = +/-0.026; p = 0.000)	-0.038 (CI = +/-0.214; p = 0.720)	0.751	+12.21%
Frequency	2012.1	0.111 (CI = +/-0.027; p = 0.000)	-0.060 (CI = +/-0.217; p = 0.575)	0.724	+11.69%
Frequency	2012.2	0.109 (CI = +/-0.029; p = 0.000)	-0.053 (CI = +/-0.225; p = 0.632)	0.693	+11.52%
Frequency	2013.1	0.113 (CI = +/-0.031; p = 0.000)	-0.034 (CI = +/-0.232; p = 0.766)	0.692	+11.99%
Frequency	2013.2	0.121 (CI = +/-0.032; p = 0.000)	-0.066 (CI = +/-0.230; p = 0.560)	0.715	+12.85%
Frequency	2014.1	0.114 (CI = +/-0.034; p = 0.000)	-0.092 (CI = +/-0.234; p = 0.421)	0.681	+12.13%
Frequency	2014.2	0.116 (CI = +/-0.037; p = 0.000)	-0.097 (CI = +/-0.246; p = 0.420)	0.652	+12.26%
Frequency	2015.1	0.108 (CI = +/-0.040; p = 0.000)	-0.126 (CI = +/-0.251; p = 0.304)	0.611	+11.40%
Frequency	2015.2	0.101 (CI = +/-0.042; p = 0.000)	-0.101 (CI = +/-0.257; p = 0.421)	0.541	+10.58%
Frequency	2016.1	0.093 (CI = +/-0.046; p = 0.001)	-0.126 (CI = +/-0.266; p = 0.331)	0.487	+9.77%
Frequency	2016.2	0.104 (CI = +/-0.049; p = 0.000)	-0.159 (CI = +/-0.270; p = 0.229)	0.520	+10.92%
Frequency	2017.1	0.120 (CI = +/-0.051; p = 0.000)	-0.107 (CI = +/-0.264; p = 0.400)	0.598	+12.77%
Frequency	2017.2	0.140 (CI = +/-0.049; p = 0.000)	-0.164 (CI = +/-0.241; p = 0.167)	0.701	+15.05%

UM

Coverage = UM
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	0.182 (CI = +/-0.068; p = 0.000)	-0.301 (CI = +/-0.580; p = 0.296)	0.022 (CI = +/-0.039; p = 0.266)	0.509	+19.98%
Loss Cost	2011.2	0.163 (CI = +/-0.067; p = 0.000)	-0.207 (CI = +/-0.562; p = 0.456)	0.023 (CI = +/-0.037; p = 0.221)	0.450	+17.76%
Loss Cost	2012.1	0.169 (CI = +/-0.072; p = 0.000)	-0.180 (CI = +/-0.583; p = 0.531)	0.023 (CI = +/-0.038; p = 0.227)	0.444	+18.41%
Loss Cost	2012.2	0.156 (CI = +/-0.076; p = 0.000)	-0.120 (CI = +/-0.592; p = 0.678)	0.024 (CI = +/-0.038; p = 0.208)	0.382	+16.94%
Loss Cost	2013.1	0.151 (CI = +/-0.082; p = 0.001)	-0.146 (CI = +/-0.616; p = 0.627)	0.024 (CI = +/-0.039; p = 0.217)	0.341	+16.27%
Loss Cost	2013.2	0.123 (CI = +/-0.080; p = 0.004)	-0.023 (CI = +/-0.578; p = 0.934)	0.026 (CI = +/-0.036; p = 0.143)	0.269	+13.09%
Loss Cost	2014.1	0.129 (CI = +/-0.087; p = 0.006)	0.003 (CI = +/-0.604; p = 0.991)	0.026 (CI = +/-0.037; p = 0.153)	0.265	+13.81%
Loss Cost	2014.2	0.146 (CI = +/-0.092; p = 0.004)	-0.065 (CI = +/-0.615; p = 0.828)	0.024 (CI = +/-0.037; p = 0.178)	0.306	+15.69%
Loss Cost	2015.1	0.128 (CI = +/-0.099; p = 0.014)	-0.130 (CI = +/-0.631; p = 0.670)	0.025 (CI = +/-0.037; p = 0.168)	0.249	+13.70%
Loss Cost	2015.2	0.134 (CI = +/-0.109; p = 0.019)	-0.150 (CI = +/-0.666; p = 0.641)	0.024 (CI = +/-0.038; p = 0.193)	0.233	+14.30%
Loss Cost	2016.1	0.122 (CI = +/-0.120; p = 0.047)	-0.187 (CI = +/-0.701; p = 0.579)	0.025 (CI = +/-0.039; p = 0.193)	0.194	+13.02%
Loss Cost	2016.2	0.150 (CI = +/-0.129; p = 0.025)	-0.284 (CI = +/-0.714; p = 0.410)	0.022 (CI = +/-0.039; p = 0.259)	0.257	+16.22%
Loss Cost	2017.1	0.194 (CI = +/-0.133; p = 0.007)	-0.159 (CI = +/-0.692; p = 0.631)	0.018 (CI = +/-0.037; p = 0.310)	0.365	+21.40%
Loss Cost	2017.2	0.198 (CI = +/-0.153; p = 0.015)	-0.170 (CI = +/-0.748; p = 0.632)	0.018 (CI = +/-0.040; p = 0.352)	0.324	+21.84%
Severity	2011.1	0.067 (CI = +/-0.066; p = 0.049)	-0.319 (CI = +/-0.570; p = 0.260)	0.005 (CI = +/-0.039; p = 0.810)	0.093	+6.90%
Severity	2011.2	0.043 (CI = +/-0.063; p = 0.171)	-0.202 (CI = +/-0.527; p = 0.438)	0.006 (CI = +/-0.035; p = 0.730)	-0.011	+4.43%
Severity	2012.1	0.053 (CI = +/-0.067; p = 0.113)	-0.153 (CI = +/-0.539; p = 0.564)	0.006 (CI = +/-0.035; p = 0.723)	0.010	+5.49%
Severity	2012.2	0.043 (CI = +/-0.071; p = 0.221)	-0.103 (CI = +/-0.550; p = 0.702)	0.007 (CI = +/-0.035; p = 0.690)	-0.047	+4.38%
Severity	2013.1	0.033 (CI = +/-0.075; p = 0.376)	-0.148 (CI = +/-0.566; p = 0.593)	0.007 (CI = +/-0.036; p = 0.692)	-0.072	+3.34%
Severity	2013.2	-0.002 (CI = +/-0.065; p = 0.959)	0.005 (CI = +/-0.474; p = 0.982)	0.010 (CI = +/-0.029; p = 0.492)	-0.116	-0.16%
Severity	2014.1	0.011 (CI = +/-0.069; p = 0.736)	0.059 (CI = +/-0.482; p = 0.801)	0.010 (CI = +/-0.029; p = 0.499)	-0.118	+1.14%
Severity	2014.2	0.028 (CI = +/-0.072; p = 0.429)	-0.009 (CI = +/-0.482; p = 0.969)	0.008 (CI = +/-0.029; p = 0.566)	-0.102	+2.81%
Severity	2015.1	0.019 (CI = +/-0.078; p = 0.624)	-0.043 (CI = +/-0.502; p = 0.858)	0.008 (CI = +/-0.029; p = 0.556)	-0.124	+1.88%
Severity	2015.2	0.033 (CI = +/-0.084; p = 0.416)	-0.099 (CI = +/-0.515; p = 0.691)	0.007 (CI = +/-0.029; p = 0.638)	-0.101	+3.37%
Severity	2016.1	0.031 (CI = +/-0.094; p = 0.498)	-0.107 (CI = +/-0.546; p = 0.684)	0.007 (CI = +/-0.030; p = 0.642)	-0.116	+3.11%
Severity	2016.2	0.051 (CI = +/-0.101; p = 0.294)	-0.178 (CI = +/-0.559; p = 0.507)	0.004 (CI = +/-0.031; p = 0.773)	-0.067	+5.27%
Severity	2017.1	0.081 (CI = +/-0.107; p = 0.128)	-0.094 (CI = +/-0.557; p = 0.722)	0.002 (CI = +/-0.030; p = 0.886)	0.002	+8.39%
Severity	2017.2	0.068 (CI = +/-0.121; p = 0.249)	-0.056 (CI = +/-0.595; p = 0.843)	0.004 (CI = +/-0.032; p = 0.801)	-0.083	+7.02%
Frequency	2011.1	0.115 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.194; p = 0.846)	0.017 (CI = +/-0.013; p = 0.012)	0.790	+12.24%
Frequency	2011.2	0.120 (CI = +/-0.023; p = 0.000)	-0.005 (CI = +/-0.194; p = 0.959)	0.017 (CI = +/-0.013; p = 0.013)	0.799	+12.77%
Frequency	2012.1	0.116 (CI = +/-0.024; p = 0.000)	-0.027 (CI = +/-0.196; p = 0.779)	0.017 (CI = +/-0.013; p = 0.013)	0.780	+12.25%
Frequency	2012.2	0.114 (CI = +/-0.026; p = 0.000)	-0.018 (CI = +/-0.203; p = 0.860)	0.017 (CI = +/-0.013; p = 0.013)	0.756	+12.03%
Frequency	2013.1	0.118 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.208; p = 0.987)	0.017 (CI = +/-0.013; p = 0.014)	0.757	+12.51%
Frequency	2013.2	0.125 (CI = +/-0.028; p = 0.000)	-0.028 (CI = +/-0.206; p = 0.777)	0.016 (CI = +/-0.013; p = 0.015)	0.776	+13.28%
Frequency	2014.1	0.118 (CI = +/-0.030; p = 0.000)	-0.056 (CI = +/-0.208; p = 0.582)	0.016 (CI = +/-0.013; p = 0.013)	0.756	+12.53%
Frequency	2014.2	0.118 (CI = +/-0.033; p = 0.000)	-0.056 (CI = +/-0.218; p = 0.600)	0.016 (CI = +/-0.013; p = 0.016)	0.733	+12.53%
Frequency	2015.1	0.110 (CI = +/-0.034; p = 0.000)	-0.087 (CI = +/-0.219; p = 0.416)	0.017 (CI = +/-0.013; p = 0.013)	0.712	+11.61%
Frequency	2015.2	0.101 (CI = +/-0.035; p = 0.000)	-0.051 (CI = +/-0.216; p = 0.624)	0.018 (CI = +/-0.012; p = 0.007)	0.686	+10.57%
Frequency	2016.1	0.092 (CI = +/-0.037; p = 0.000)	-0.080 (CI = +/-0.218; p = 0.446)	0.018 (CI = +/-0.012; p = 0.006)	0.666	+9.61%
Frequency	2016.2	0.099 (CI = +/-0.041; p = 0.000)	-0.105 (CI = +/-0.225; p = 0.334)	0.017 (CI = +/-0.012; p = 0.009)	0.679	+10.41%
Frequency	2017.1	0.113 (CI = +/-0.042; p = 0.000)	-0.064 (CI = +/-0.216; p = 0.534)	0.016 (CI = +/-0.012; p = 0.010)	0.737	+12.00%
Frequency	2017.2	0.130 (CI = +/-0.041; p = 0.000)	-0.114 (CI = +/-0.203; p = 0.245)	0.014 (CI = +/-0.011; p = 0.015)	0.800	+13.85%

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)			(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	New Normal		Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
2014.25	4.069	43,530	177.12	0.00	0	0		4.141	44,889	185.90	1.034	3.4%	2.154
2014.75	4.298	48,470	208.31	0.00	1	0		4.534	50,816	230.41	1.034	3.4%	2.083
2015.25	4.536	35,256	159.92	0.00	0	0		4.141	47,987	198.73	1.034	3.4%	2.015
2015.75	4.732	57,479	272.02	0.00	1	0		4.534	54,322	246.31	1.034	3.4%	1.949
2016.25	4.164	47,231	196.69	0.00	0	0		4.141	51,298	212.44	1.034	3.4%	1.885
2016.75	4.675	55,243	258.26	0.00	1	0		4.534	58,071	263.31	1.034	3.4%	1.823
2017.25	4.338	49,196	213.40	0.00	0	0		4.141	54,837	227.10	1.034	3.4%	1.763
2017.75	4.545	60,229	273.74	0.00	1	0		4.534	62,078	281.48	1.034	3.4%	1.705
2018.25	3.934	56,709	223.11	0.00	0	0		4.141	58,621	242.77	1.034	3.4%	1.649
2018.75	4.499	69,924	314.61	0.00	1	0		4.534	66,361	300.90	1.034	3.4%	1.595
2019.25	3.797	58,696	222.89	0.00	0	0		4.141	62,666	259.52	1.034	3.4%	1.543
2019.75	4.325	57,933	250.54	0.00	1	0		4.534	70,940	321.66	1.034	3.4%	1.492
2020.25	2.483	80,084	198.87	(25.81)	0	0		2.620	66,990	175.48	1.034	3.4%	1.443
2020.75	3.097	72,536	224.66	(24.73)	1	0		2.924	75,835	221.72	1.034	3.4%	1.396
2021.25	2.678	65,327	174.98	(24.45)	0	0		2.684	71,613	192.17	1.034	3.4%	1.350
2021.75	3.329	82,495	274.60	0.00	1	1		3.229	81,068	261.74	1.034	3.4%	1.306
2022.25	2.951	82,477	243.40	0.00	0	1		2.949	76,554	225.74	1.034	3.4%	1.263
2022.75	2.947	106,272	313.17	0.00	1	1		3.229	86,662	279.80	1.034	3.4%	1.222
2023.25	2.942	91,616	269.53	0.00	0	1		2.949	81,837	241.32	1.034	3.4%	1.182
2023.75	3.424	92,311	316.11	0.00	1	1		3.229	92,642	299.10	1.034	3.4%	1.143
2024.25	3.169	81,715	258.97	0.00	0	1		2.949	87,483	257.97	1.034	3.4%	1.105
2024.75	3.018	99,286	299.61	0.00	1	1		3.229	99,034	319.74	1.034	3.4%	1.069
2025.25	2.925	98,486	288.12	0.00	0	1		2.949	93,520	275.77	1.034	3.4%	1.034
2025.75	3.251	92,511	300.73	0.00	1	1		3.229	105,868	341.80			1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	1.421	(123.689)	(129.176)
B.	Time		0.067	0.067
C.	Mobility	0.018		0.018
D.	Seasonality	0.091	0.091	0.181
E.	New Normal	(0.340)		(0.340)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2015.75	1.316	6,296	8.29	1.277	6,245	7.98	1.008	0.8%	1.184
2016.25	1.062	7,914	8.40	1.255	6,409	8.04	1.008	0.8%	1.174
2016.75	1.126	6,599	7.43	1.233	6,578	8.11	1.008	0.8%	1.164
2017.25	1.212	6,632	8.04	1.212	6,751	8.18	1.008	0.8%	1.154
2017.75	1.459	6,252	9.12	1.191	6,929	8.25	1.008	0.8%	1.144
2018.25	1.302	8,304	10.81	1.170	7,112	8.32	1.008	0.8%	1.135
2018.75	1.287	6,320	8.13	1.149	7,299	8.39	1.008	0.8%	1.125
2019.25	1.120	6,567	7.36	1.129	7,491	8.46	1.008	0.8%	1.116
2019.75	1.249	9,265	11.57	1.110	7,689	8.53	1.008	0.8%	1.107
2020.25	1.083	8,032	8.70	1.090	7,891	8.60	1.008	0.8%	1.097
2020.75	1.067	7,082	7.56	1.071	8,099	8.68	1.008	0.8%	1.088
2021.25	0.736	7,233	5.32	1.053	8,313	8.75	1.008	0.8%	1.079
2021.75	0.913	7,286	6.65	1.034	8,532	8.83	1.008	0.8%	1.070
2022.25	1.037	7,916	8.21	1.016	8,756	8.90	1.008	0.8%	1.061
2022.75	1.058	9,385	9.93	0.999	8,987	8.98	1.008	0.8%	1.052
2023.25	0.961	10,277	9.87	0.981	9,224	9.05	1.008	0.8%	1.043
2023.75	0.988	10,979	10.84	0.964	9,467	9.13	1.008	0.8%	1.034
2024.25	1.055	9,902	10.45	0.947	9,716	9.21	1.008	0.8%	1.026
2024.75	0.974	8,511	8.29	0.931	9,972	9.28	1.008	0.8%	1.017
2025.25	0.822	14,646	12.03	0.915	10,235	9.36	1.008	0.8%	1.008
2025.75	0.781	8,917	6.97	0.899	10,505	9.44			1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	71.081	(96.099)	(31.926)
B.	Time	(0.035)	0.052	0.017

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2015.25	31.416	4,119	129.39	0.00	0.000	0	26.688	4,208	112.30	1.022	1.000	2.2%	1.915
2015.75	26.367	4,350	114.69	0.00	0.000	0	26.688	4,300	114.76	1.022	1.000	2.2%	1.874
2016.25	25.526	4,512	115.17	0.00	0.000	0	26.688	4,394	117.27	1.022	1.000	2.2%	1.834
2016.75	27.778	4,603	127.86	0.00	0.000	0	26.688	4,490	119.83	1.022	1.000	2.2%	1.795
2017.25	26.530	4,527	120.11	0.00	0.000	0	26.688	4,588	122.45	1.022	1.000	2.2%	1.757
2017.75	27.682	4,730	130.92	0.00	0.000	0	26.688	4,688	125.12	1.022	1.000	2.2%	1.719
2018.25	25.798	4,652	120.00	0.00	0.000	0	26.688	4,791	127.86	1.022	1.000	2.2%	1.682
2018.75	28.316	4,964	140.56	0.00	0.000	0	26.688	4,896	130.65	1.022	1.000	2.2%	1.646
2019.25	26.221	5,092	133.51	0.00	0.000	0	26.688	5,003	133.51	1.022	1.000	2.2%	1.611
2019.75	27.367	5,144	140.77	0.00	0.000	0	26.688	5,112	136.43	1.022	1.000	2.2%	1.577
2020.25	17.732	5,135	91.06	(25.81)	0.000	0	18.451	5,224	96.38	1.022	1.000	2.2%	1.543
2020.75	19.785	5,360	106.05	(24.73)	0.000	0	18.739	5,338	100.03	1.022	1.000	2.2%	1.510
2021.25	18.572	5,326	98.92	(24.45)	0.000	0	18.814	5,454	102.62	1.022	1.000	2.2%	1.478
2021.75	23.301	5,855	136.42	0.00	0.000	1	26.688	5,574	126.08	1.022	1.031	5.4%	1.446
2022.25	20.899	6,396	133.67	0.00	0.157	1	26.688	5,874	132.87	1.022	1.079	10.3%	1.372
2022.75	22.175	6,843	151.74	0.00	0.547	1	26.688	6,478	146.55	1.022	1.054	7.8%	1.244
2023.25	22.221	7,135	158.55	0.00	0.818	1	26.688	6,981	157.91	1.022	1.007	2.9%	1.155
2023.75	22.899	7,606	174.16	0.00	0.854	1	26.688	7,183	162.48	1.022	1.029	5.2%	1.122
2024.25	22.257	7,497	166.85	0.00	1.000	1	26.688	7,553	170.86	1.022	1.000	2.2%	1.067
2024.75	23.587	7,704	181.72	0.00	1.000	1	26.688	7,718	174.60	1.022	1.000	2.2%	1.044
2025.25	22.535	7,617	171.65	0.00	1.000	1	26.688	7,887	178.41	1.022	1.000	2.2%	1.022
2025.75	23.862	8,007	191.05	0.00	1.000	1	26.688	8,059	182.31				1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	3.284	(78.791)	(82.415)
B.	Time		0.043	0.043
C.	Mobility	0.014		0.014
D.	Excess Inflation		0.196	0.196
E.	New Normal	(0.165)		(0.165)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	2012 Reform Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	6.887	7,919	54.54	0.00	0	1.00	0	7.004	8,621	60.38	1.016	1.6%	1.444
2014.75	7.566	8,233	62.30	0.00	1	1.00	0	7.784	8,621	67.11	1.016	1.6%	1.421
2015.25	7.889	6,684	52.74	0.00	0	1.00	0	7.232	8,621	62.35	1.016	1.6%	1.399
2015.75	8.251	10,064	83.03	0.00	1	1.00	0	8.037	8,621	69.29	1.016	1.6%	1.377
2016.25	7.696	9,526	73.31	0.00	0	1.00	0	7.466	8,621	64.37	1.016	1.6%	1.355
2016.75	8.677	8,839	76.70	0.00	1	1.00	0	8.298	8,621	71.54	1.016	1.6%	1.333
2017.25	7.857	8,197	64.40	0.00	0	1.00	0	7.709	8,621	66.46	1.016	1.6%	1.312
2017.75	8.562	8,833	75.63	0.00	1	1.00	0	8.568	8,621	73.86	1.016	1.6%	1.291
2018.25	7.725	7,963	61.51	0.00	0	1.00	0	7.959	8,621	68.62	1.016	1.6%	1.271
2018.75	8.939	8,492	75.90	0.00	1	1.00	0	8.846	8,621	76.26	1.016	1.6%	1.251
2019.25	7.732	7,546	58.34	0.00	0	1.00	0	8.218	8,621	70.85	1.016	1.6%	1.231
2019.75	8.713	7,916	68.97	0.00	1	1.00	0	9.133	8,621	78.74	1.016	1.6%	1.211
2020.25	5.108	9,926	50.70	(25.81)	0	1.00	0	5.324	8,621	45.90	1.016	1.6%	1.192
2020.75	6.277	8,769	55.05	(24.73)	1	1.00	0	6.034	8,621	52.02	1.016	1.6%	1.173
2021.25	5.657	8,415	47.60	(24.45)	0	1.00	0	5.634	8,621	48.57	1.016	1.6%	1.155
2021.75	7.471	9,329	69.69	0.00	1	1.00	1	7.012	8,621	60.45	1.016	1.6%	1.136
2022.25	6.456	10,081	65.08	0.00	0	1.00	1	6.514	8,621	56.16	1.016	1.6%	1.118
2022.75	6.582	9,494	62.49	0.00	1	1.00	1	7.240	8,621	62.42	1.016	1.6%	1.101
2023.25	6.448	9,115	58.78	0.00	0	1.00	1	6.726	8,621	57.98	1.016	1.6%	1.083
2023.75	7.174	8,775	62.95	0.00	1	1.00	1	7.475	8,621	64.44	1.016	1.6%	1.066
2024.25	7.436	8,314	61.83	0.00	0	1.00	1	6.944	8,621	59.87	1.016	1.6%	1.049
2024.75	8.137	8,459	68.82	0.00	1	1.00	1	7.718	8,621	66.54	1.016	1.6%	1.032
2025.25	7.570	8,627	65.31	0.00	0	1.00	1	7.170	8,621	61.81	1.016	1.6%	1.016
2025.75	7.571	8,421	63.76	0.00	1	1.00	1	7.968	8,621	68.70			1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(62.418)	8.866	(60.460)
B.	Time	0.032		0.032
C.	Mobility	0.018		0.018
D.	Seasonality	0.090		0.090
E.	2012 Reform Scalar		0.196	0.196
F.	New Normal	(0.328)		(0.328)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
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 Rate	Trend Factor to 1 Oct 2025
2015.75	0.396	34,025	13.48	0.282	32,335	9.11	1.031	3.1%	1.826
2016.25	0.374	17,723	6.63	0.283	33,185	9.38	1.031	3.1%	1.772
2016.75	0.402	24,012	9.66	0.284	34,057	9.67	1.031	3.1%	1.720
2017.25	0.299	42,372	12.66	0.285	34,952	9.97	1.031	3.1%	1.669
2017.75	0.342	39,409	13.46	0.286	35,871	10.27	1.031	3.1%	1.619
2018.25	0.270	25,938	7.01	0.288	36,814	10.59	1.031	3.1%	1.571
2018.75	0.296	37,928	11.24	0.289	37,781	10.91	1.031	3.1%	1.525
2019.25	0.321	26,200	8.40	0.290	38,774	11.24	1.031	3.1%	1.479
2019.75	0.262	63,388	16.61	0.291	39,793	11.59	1.031	3.1%	1.435
2020.25	0.224	36,008	8.08	0.292	40,839	11.94	1.031	3.1%	1.393
2020.75	0.324	36,374	11.80	0.294	41,912	12.31	1.031	3.1%	1.351
2021.25	0.269	54,812	14.74	0.295	43,014	12.68	1.031	3.1%	1.311
2021.75	0.335	48,375	16.20	0.296	44,144	13.07	1.031	3.1%	1.272
2022.25	0.291	33,606	9.77	0.297	45,305	13.47	1.031	3.1%	1.235
2022.75	0.263	55,253	14.51	0.299	46,495	13.88	1.031	3.1%	1.198
2023.25	0.286	38,039	10.89	0.300	47,717	14.31	1.031	3.1%	1.163
2023.75	0.301	82,625	24.85	0.301	48,971	14.74	1.031	3.1%	1.128
2024.25	0.252	56,153	14.16	0.302	50,258	15.20	1.031	3.1%	1.095
2024.75	0.328	47,249	15.52	0.304	51,579	15.66	1.031	3.1%	1.062
2025.25	0.390	41,631	16.23	0.305	52,935	16.14	1.031	3.1%	1.031
2025.75	0.309	52,557	16.25	0.306	54,326	16.63			1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(18.107)	(94.202)	(119.217)
B.	Time	0.008	0.052	0.060

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2014.25	30.330	5,249	159.20	0.00	0.000	0	27.971	6,095	170.48	1.025	2.5%	1.748
2014.75	26.794	5,835	156.35	0.00	0.000	0	28.347	6,162	174.67	1.025	2.5%	1.706
2015.25	38.810	5,096	197.77	0.00	0.000	0	28.727	6,230	178.97	1.025	2.5%	1.665
2015.75	29.250	5,952	174.11	0.00	0.000	0	29.113	6,298	183.37	1.025	2.5%	1.625
2016.25	29.551	5,831	172.32	0.00	0.000	0	29.504	6,368	187.87	1.025	2.5%	1.586
2016.75	30.312	6,501	197.06	0.00	0.000	0	29.900	6,438	192.49	1.025	2.5%	1.548
2017.25	30.629	6,204	190.02	0.00	0.000	0	30.301	6,509	197.23	1.025	2.5%	1.511
2017.75	29.628	6,534	193.58	0.00	0.000	0	30.708	6,581	202.07	1.025	2.5%	1.475
2018.25	31.902	6,597	210.46	0.00	0.000	0	31.120	6,653	207.04	1.025	2.5%	1.440
2018.75	32.407	6,923	224.35	0.00	0.000	0	31.538	6,726	212.13	1.025	2.5%	1.405
2019.25	31.990	6,636	212.29	0.00	0.000	0	31.961	6,800	217.35	1.025	2.5%	1.371
2019.75	31.126	7,049	219.42	0.00	0.000	0	32.390	6,875	222.69	1.025	2.5%	1.338
2020.25	23.475	6,985	163.96	(25.81)	0.000	0	22.616	6,951	157.20	1.025	2.5%	1.306
2020.75	23.256	7,030	163.49	(24.73)	0.000	0	23.281	7,028	163.61	1.025	2.5%	1.275
2021.25	22.795	6,981	159.14	(24.45)	0.000	0	23.688	7,105	168.30	1.025	2.5%	1.244
2021.75	26.307	7,756	204.05	0.00	0.000	1	26.983	7,183	193.83	1.025	2.5%	1.214
2022.25	27.507	8,146	224.06	0.00	0.157	1	27.345	7,531	205.95	1.025	2.5%	1.185
2022.75	26.632	8,910	237.29	0.00	0.547	1	27.712	8,332	230.89	1.025	2.5%	1.157
2023.25	28.196	9,560	269.55	0.00	0.818	1	28.084	8,967	251.84	1.025	2.5%	1.129
2023.75	28.596	9,932	284.01	0.00	0.854	1	28.461	9,140	260.15	1.025	2.5%	1.102
2024.25	30.196	9,247	279.21	0.00	1.000	1	28.843	9,559	275.71	1.025	2.5%	1.076
2024.75	29.514	9,647	284.71	0.00	1.000	1	29.230	9,664	282.49	1.025	2.5%	1.050
2025.25	29.615	9,469	280.42	0.00	1.000	1	29.623	9,771	289.43	1.025	2.5%	1.025
2025.75	29.868	9,551	285.28	0.00	1.000	1	30.020	9,878	296.55			1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(50.385)	(35.415)	(92.708)
B.	Time	0.027	0.022	0.049
C.	Mobility	0.014		0.014
D.	Excess Inflation		0.231	0.231
E.	New Normal	(0.236)		(0.236)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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 Rate	Trend Factor to 1 Oct 2025
2014.25	61.020	1,360	82.99	0.00	0	0.000	63.127	1,322	84.26	1.028	2.8%	1.898
2014.75	62.116	1,746	108.44	0.00	1	0.000	63.345	1,686	111.52	1.028	2.8%	1.846
2015.25	72.914	1,306	95.22	0.00	0	0.000	63.563	1,401	89.09	1.028	2.8%	1.795
2015.75	64.936	1,634	106.12	0.00	1	0.000	63.782	1,788	117.91	1.028	2.8%	1.746
2016.25	63.249	1,503	95.05	0.00	0	0.000	64.002	1,486	94.20	1.028	2.8%	1.698
2016.75	65.479	1,914	125.33	0.00	1	0.000	64.222	1,895	124.67	1.028	2.8%	1.651
2017.25	64.854	1,559	101.08	0.00	0	0.000	64.443	1,575	99.59	1.028	2.8%	1.606
2017.75	64.814	1,945	126.09	0.00	1	0.000	64.666	2,009	131.81	1.028	2.8%	1.562
2018.25	65.920	1,712	112.85	0.00	0	0.000	64.888	1,670	105.30	1.028	2.8%	1.519
2018.75	65.179	2,116	137.93	0.00	1	0.000	65.112	2,130	139.36	1.028	2.8%	1.477
2019.25	65.381	1,767	115.51	0.00	0	0.000	65.336	1,770	111.33	1.028	2.8%	1.436
2019.75	68.104	2,295	156.30	0.00	1	0.000	65.561	2,258	147.35	1.028	2.8%	1.397
2020.25	53.824	1,922	103.46	(25.81)	0	0.000	55.274	1,877	105.32	1.028	2.8%	1.359
2020.75	62.154	2,400	149.14	(24.73)	1	0.000	55.872	2,394	140.03	1.028	2.8%	1.321
2021.25	51.862	2,065	107.09	(24.45)	0	0.000	56.169	1,990	112.00	1.028	2.8%	1.285
2021.75	61.640	2,595	159.96	0.00	1	0.000	66.470	2,538	164.72	1.028	2.8%	1.250
2022.25	65.842	2,385	157.02	0.00	0	0.157	66.699	2,169	136.83	1.028	2.8%	1.215
2022.75	71.063	3,571	253.75	0.00	1	0.547	66.929	2,963	199.50	1.028	2.8%	1.182
2023.25	61.516	2,696	165.86	0.00	0	0.818	67.159	2,583	170.46	1.028	2.8%	1.149
2023.75	69.762	3,921	273.54	0.00	1	0.854	67.391	3,316	227.59	1.028	2.8%	1.118
2024.25	64.731	2,801	181.29	0.00	0	1.000	67.623	2,828	188.55	1.028	2.8%	1.087
2024.75	68.821	3,353	230.72	0.00	1	1.000	67.856	3,607	249.55	1.028	2.8%	1.057
2025.25	67.358	2,722	183.36	0.00	0	1.000	68.090	2,998	199.36	1.028	2.8%	1.028
2025.75	72.697	3,389	246.40	0.00	1	1.000	68.324	3,824	263.84			1.000

		Frequency Model	Severity Model	Direct Loss Cost
A.	Intercept	(9.712)	(110.440)	(107.788)
B.	Time	0.007	0.058	0.056
C.	Mobility	0.007		0.004
D.	Seasonality		0.214	0.252
E.	Excess Inflation		0.176	0.248

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed			Covariates				Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	New Normal	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2025
2015.75	65.693	3,742	245.85	0.00	1	0	0.000	68.943	4,436	305.86	1.020	2.0%	1.477
2016.25	67.036	3,843	257.59	0.00	0	0	0.000	70.158	4,129	289.68	1.020	2.0%	1.448
2016.75	72.171	4,486	323.78	0.00	1	0	0.000	71.394	4,454	318.02	1.020	2.0%	1.420
2017.25	71.327	4,115	293.50	0.00	0	0	0.000	72.652	4,146	301.20	1.020	2.0%	1.393
2017.75	78.824	4,481	353.18	0.00	1	0	0.000	73.932	4,472	330.66	1.020	2.0%	1.366
2018.25	75.171	4,167	313.25	0.00	0	0	0.000	75.235	4,163	313.17	1.020	2.0%	1.340
2018.75	78.405	4,589	359.76	0.00	1	0	0.000	76.561	4,491	343.81	1.020	2.0%	1.314
2019.25	75.604	4,447	336.24	0.00	0	0	0.000	77.910	4,179	325.62	1.020	2.0%	1.288
2019.75	78.941	4,610	363.94	0.00	1	0	0.000	79.282	4,509	357.47	1.020	2.0%	1.264
2020.25	57.639	4,468	257.54	(25.81)	0	0	0.000	59.134	4,196	248.15	1.020	2.0%	1.239
2020.75	67.886	4,178	283.64	(24.73)	1	0	0.000	60.966	4,527	276.00	1.020	2.0%	1.215
2021.25	57.360	3,973	227.90	(24.45)	0	0	0.000	62.247	4,214	262.28	1.020	2.0%	1.192
2021.75	74.509	4,899	365.03	0.00	1	1	0.000	73.569	4,546	334.41	1.020	2.0%	1.169
2022.25	71.715	4,974	356.70	0.00	0	1	0.157	74.865	4,416	330.59	1.020	2.0%	1.146
2022.75	79.097	5,598	442.78	0.00	1	1	0.547	76.184	5,297	403.52	1.020	2.0%	1.124
2023.25	73.239	5,717	418.69	0.00	0	1	0.818	77.526	5,307	411.41	1.020	2.0%	1.102
2023.75	82.989	6,258	519.37	0.00	1	1	0.854	78.892	5,780	456.01	1.020	2.0%	1.081
2024.25	82.036	5,483	449.83	0.00	0	1	1.000	80.282	5,598	449.45	1.020	2.0%	1.060
2024.75	81.272	5,928	481.81	0.00	1	1	1.000	81.697	6,040	493.41	1.020	2.0%	1.040
2025.25	84.689	5,372	454.96	0.00	0	1	1.000	83.137	5,621	467.32	1.020	2.0%	1.020
2025.75	81.598	6,017	491.00	0.00	1	1	1.000	84.601	6,064	513.03			1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(66.183)	0.155	(72.936)
B.	Time	0.035	0.004	0.039
C.	Mobility	0.012		0.012
D.	Seasonality		0.074	0.074
E.	New Normal	(0.145)		(0.145)
F.	Excess Inflation		0.272	0.272

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
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
2014.25	30.330	41.216	0.00	0	38.01	0.790
2014.75	26.794	35.928	0.00	0	38.01	0.790
2015.25	38.810	51.351	0.00	0	38.01	0.790
2015.75	29.250	38.189	0.00	0	38.01	0.790
2016.25	29.551	38.071	0.00	0	38.01	0.790
2016.75	30.312	38.535	0.00	0	38.01	0.790
2017.25	30.629	38.422	0.00	0	38.01	0.790
2017.75	29.628	36.674	0.00	0	38.01	0.790
2018.25	31.902	38.965	0.00	0	38.01	0.790
2018.75	32.407	39.058	0.00	0	38.01	0.790
2019.25	31.990	38.045	0.00	0	38.01	0.790
2019.75	31.126	36.527	0.00	0	38.01	0.790
2020.25	23.475	27.183	(25.81)	0	26.19	1.146
2020.75	23.256	26.574	(24.73)	0	26.60	1.129
2021.25	22.795	25.701	(24.45)	0	26.71	1.124
2021.75	26.307	29.269	0.00	1	30.02	1.000
2022.25	27.507	30.198	0.00	1	30.02	1.000
2022.75	26.632	28.851	0.00	1	30.02	1.000
2023.25	28.196	30.140	0.00	1	30.02	1.000
2023.75	28.596	30.162	0.00	1	30.02	1.000
2024.25	30.196	31.428	0.00	1	30.02	1.000
2024.75	29.514	30.311	0.00	1	30.02	1.000
2025.25	29.615	30.013	0.00	1	30.02	1.000
2025.75	29.868	29.868	0.00	1	30.02	1.000

Frequency Model Fitted to (3)

A.	Intercept	3.638
B.	Mobility	0.014
C.	New Normal	(0.236)