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NOVA SCOTIA PRIVATE PASSENGER VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through June 30, 2025

April 3, 2026

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1. Executive Summary

1.1. Purpose and Scope

The Nova Scotia Regulatory and Appeals Board (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine private passenger vehicle loss trend rates. 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 vehicles loss and expense experience in Nova Scotia, reported as of June 30, 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	As of December 31, 2024	As of June 30, 2025
Bodily Injury	+6.6%	+7.1%
Property Damage	+1.7%	+2.2%
Direct Compensation Property Damage	+4.5%[1]	+4.4%[2]
Accident Benefits	+3.0%	+3.1%
Uninsured Auto	+4.0%	+4.3%
Collision	+5.8%[3]	+5.8%[4]
Comprehensive	+6.0%[5]	+5.8%[6]
Specified Perils	+6.0%[7]	+5.8%[8]
All Perils	+6.4%[9]	+4.2%[10]
Underinsured Motorist	+7.1%	+7.5%

[1] Subject to excess inflation.
[2] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[3] Subject to excess inflation.
[4] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[5] Subject to excess inflation.
[6] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[7] Subject to excess inflation.
[8] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[9] Subject to excess inflation.
[10] Subject to excess inflation. See Section 7 for the implied adjustment factors.

The stated trend rate is through to April 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 trend will persist into the future, resulting in equivalent past and future trend rates. To the extent an insurer finds an alternative trend rate more reasonable for the future, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

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.

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2. Legislative Reforms and Government Actions

2.1. Minor Injury Regulations

In 2003, the Nova Scotia government introduced Automobile Insurance Tort Recovery Limitation Regulations under Section 113B of the Insurance Act, which limited the pain and suffering award to $2,500 for claimants who met the “minor injury” definition introduced with the Minor Injury Regulations.

While ultimately upheld, the Minor Injury Regulations were subject to a constitutional challenge, which affected the bodily injury data during this period of uncertainty.

On December 15, 2009, Justice Goodfellow of the Supreme Court of Nova Scotia released the Decision in Hartling v. Nova Scotia, upholding the Minor Injury Regulation.

Subsequently, on May 27, 2010, the Supreme Court of Canada released its Decision to refuse leave to appeal.

2.2. Bill 52 − Minor Injury Regulations Update

In 2010, the Nova Scotia government introduced Bill 52, which affected the minor injury cap on pain and suffering awards resulting from automobile accidents. The following reforms were effective April 28, 2010:

- The “minor injury” definition was simplified and restricted to only include strains, sprains, and whiplash−associated disorders.
- The minor injury cap on pain and suffering awards was increased from $2,500 to $7,500, and subject to an inflation index.

2.3. 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.

3. Analysis Data

3.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data we analyzed was the 2025−1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2025) provided by GISA. This data included 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 that 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[11] of all claims that arise from events that occurred in the first and second halves of the year (referred to as "accident half−years"[12]), separately, through to June 30, 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.[13] 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[14] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half−year through June 30, 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, 2024, 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

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[11] 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.

[12] Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms "accident half-year" and "semester" (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where "XXXX" refers to the indicated year.

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

[14] 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).

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.[15] As a result of the emerged claims experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[16] 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

	As of December 31, 2024			As of June 30, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$232.78	$77,426	3.01	$237.97	$78,360	3.04
2022	$274.05	$92,597	2.96	$280.05	$94,171	2.97
2023	$303.88	$97,045	3.13	$308.49	$96,512	3.20
2024	$265.85	$90,277	2.94	$293.80	$96,541	3.04
2025				$309.34	$99,475	3.11

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have increased by 4.1%.

Table 4: Property Damage - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$5.95	$7,236	0.82	$5.97	$7,248	0.82
2022	$8.54	$8,073	1.06	$9.10	$8,672	1.05
2023	$9.79	$10,265	0.95	$10.27	$10,801	0.95
2024	$9.62	$9,285	1.04	$9.68	$9,443	1.02
2025				$7.88	$10,903	0.72

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have increased by 3.3%.

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

16 Number of claims per 1,000 insured vehicles.

Table 5: Direct Compensation Property Damage - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$118.41	$5,643	20.98	$118.00	$5,624	20.98
2022	$143.28	$6,651	21.54	$142.80	$6,627	21.55
2023	$166.78	$7,401	22.53	$166.16	$7,363	22.57
2024	$173.30	$7,673	22.59	$174.30	$7,612	22.90
2025				$174.79	$7,624	22.93

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

Table 6: Accident Benefits – Total - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$53.96	$8,199	6.58	$58.59	$8,907	6.58
2022	$56.55	$8,705	6.50	$61.35	$9,434	6.50
2023	$55.57	$8,177	6.80	$60.00	$8,821	6.80
2024	$56.30	$7,666	7.34	$62.07	$8,166	7.60
2025				$58.64	$8,077	7.26

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have increased by 8.8%.

Table 7: Uninsured Auto - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	$16.20	$52,374	0.31	$15.69	$52,032	0.30
2022	$12.23	$44,013	0.28	$12.45	$45,220	0.28
2023	$18.07	$60,660	0.30	$17.09	$58,653	0.29
2024	$14.26	$47,995	0.30	$13.73	$45,913	0.30
2025				$13.07	$34,114	0.38

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have decreased by 3.0%. In general, coverages with lower claims volume are subject to more volatility.

Table 8: Collision - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$182.10	$7,406	24.59	$182.05	$7,404	24.59
2022	$230.85	$8,529	27.07	$230.73	$8,528	27.06
2023	$275.95	$9,725	28.37	$276.35	$9,745	28.36
2024	$276.32	$9,343	29.58	$280.63	$9,427	29.77
2025				$284.53	$9,709	29.31

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.5%.

Table 9: Comprehensive - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$133.81	$2,355	56.83	$133.86	$2,355	56.83
2022	$205.52	$3,001	68.48	$205.85	$3,006	68.49
2023	$220.27	$3,355	65.66	$220.28	$3,355	65.66
2024	$206.17	$3,038	67.86	$205.92	$3,083	66.79
2025				$174.30	$2,651	65.74

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have not changed materially.

Table 10: Specified Perils - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$65.93	$8,157	8.08	$65.97	$8,157	8.09
2022	$84.93	$7,084	11.99	$84.29	$7,329	11.50
2023	$54.32	$5,942	9.14	$50.22	$5,511	9.11
2024	$74.31	$15,918	4.67	$90.30	$16,174	5.58
2025				$69.01	$17,569	3.93

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have increased by 4.0%.

Table 11: All Perils - Change in Estimates

	As of December 31, 2024			As of June 30, 2025		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2021	$296.87	$4,503	65.92	$296.02	$4,491	65.92
2022	$401.38	$5,311	75.58	$399.90	$5,303	75.42
2023	$470.93	$6,033	78.06	$470.13	$6,016	78.15
2024	$463.59	$5,686	81.53	$463.20	$5,681	81.53
2025				$450.88	$5,348	84.31

In aggregate, for the four−year period 2021 to 2024, our estimates of ultimate loss costs have decreased 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,[17] 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[18] by accident half−year that we derive (as we discuss in Section 3.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level[19] 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 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 2010−2 to 2025−1. For each coverage, we consider models starting and ending at various accident semesters and excluding certain data points to improve our understanding of the

[17] We refer to the accident year loss amounts considered in an insurer’s rate indications as the “experience period” data. Although the number of years in the experience period varies by insurer depending upon size/credibility, it is most common for insurers to consider 5 years of experience in developing rate indications.

[18] Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

[19] We use “scalar” and “level change” interchangeably throughout this report.

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

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 claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether seasonality is statistically significant based on the measured *p*−values and, if appropriate, include seasonality in 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.[20]

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 even change direction. We determine the

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

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.

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 June 30, 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[21] 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 began, based on our review of Nova Scotia data, we consider the 2021−2[22] period to be the potential starting point. While we continue to observe lower frequency levels from 2021−2 through 2025−1 compared to the pre−pandemic period, the degree of the decrease has moderated compared to the pandemic period, but returns to the pre−pandemic level vary 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 during the prospective period 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.[23] In Figure 1 through Figure 3, we present the monthly consumer price index for January 2010 through January 2026 (left panel) and the year−over year percentage change (right panel)[24] 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.

[21] We find frequency, but not severity has been affected by the COVID-19 pandemic.
[22] 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.
[23] This increase is evident in the severity levels for some coverages beginning 2021-2.
[24] As measured by the 12-month change in CPI.

Figure 1: Consumer Price Index – All Items & Transportation

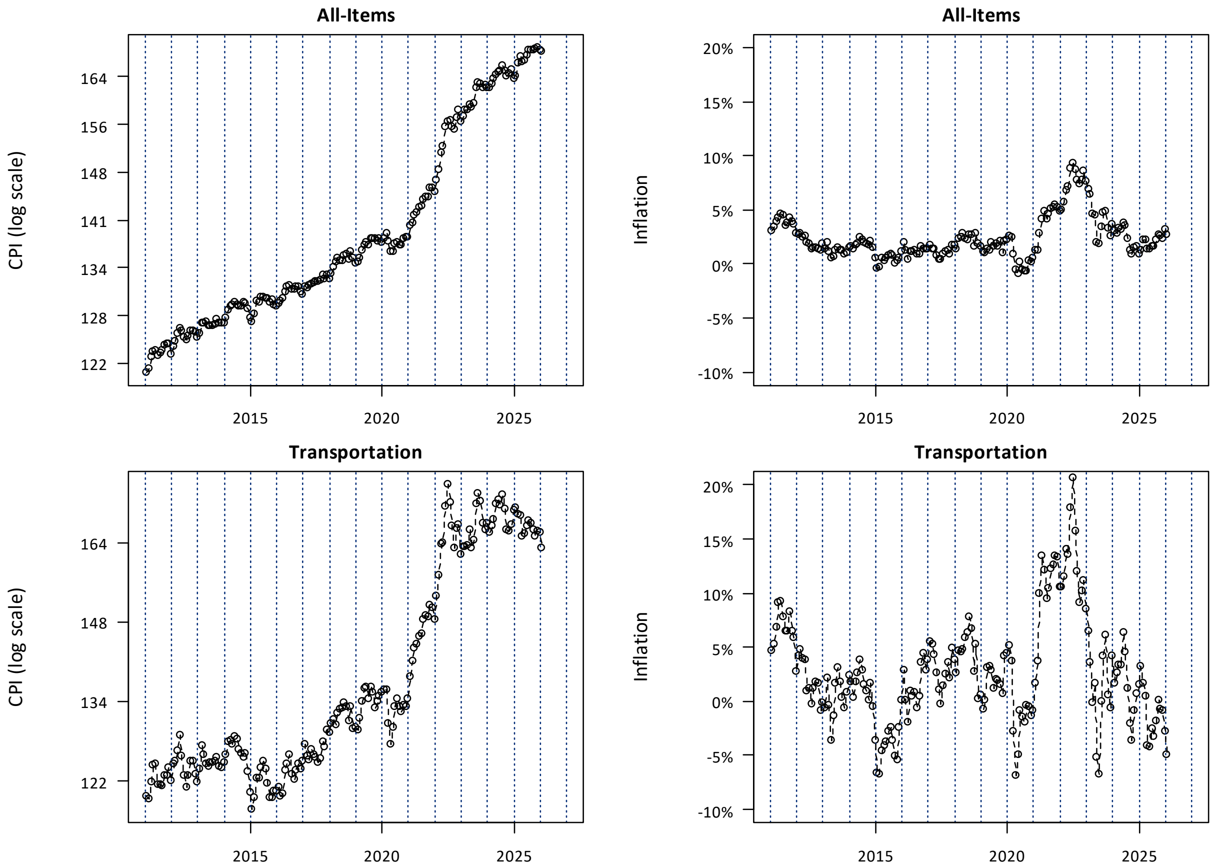
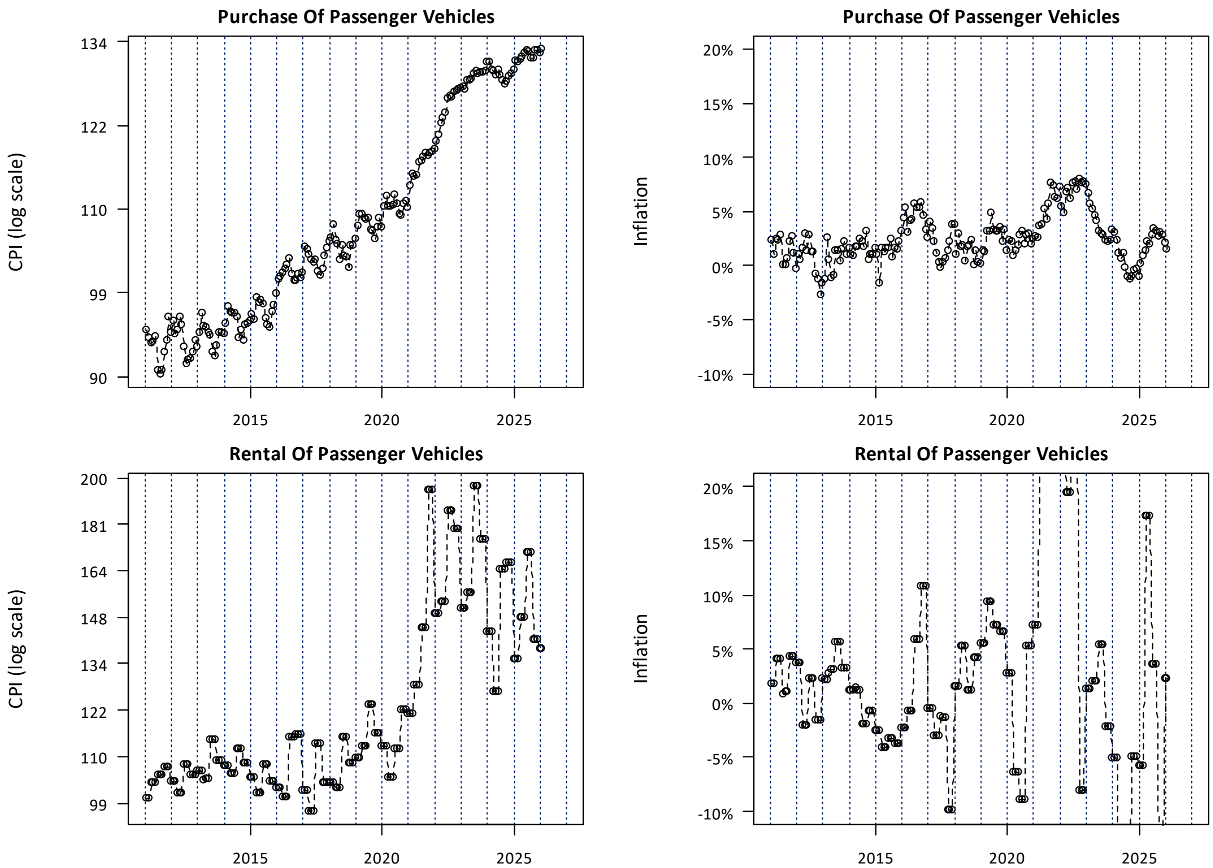
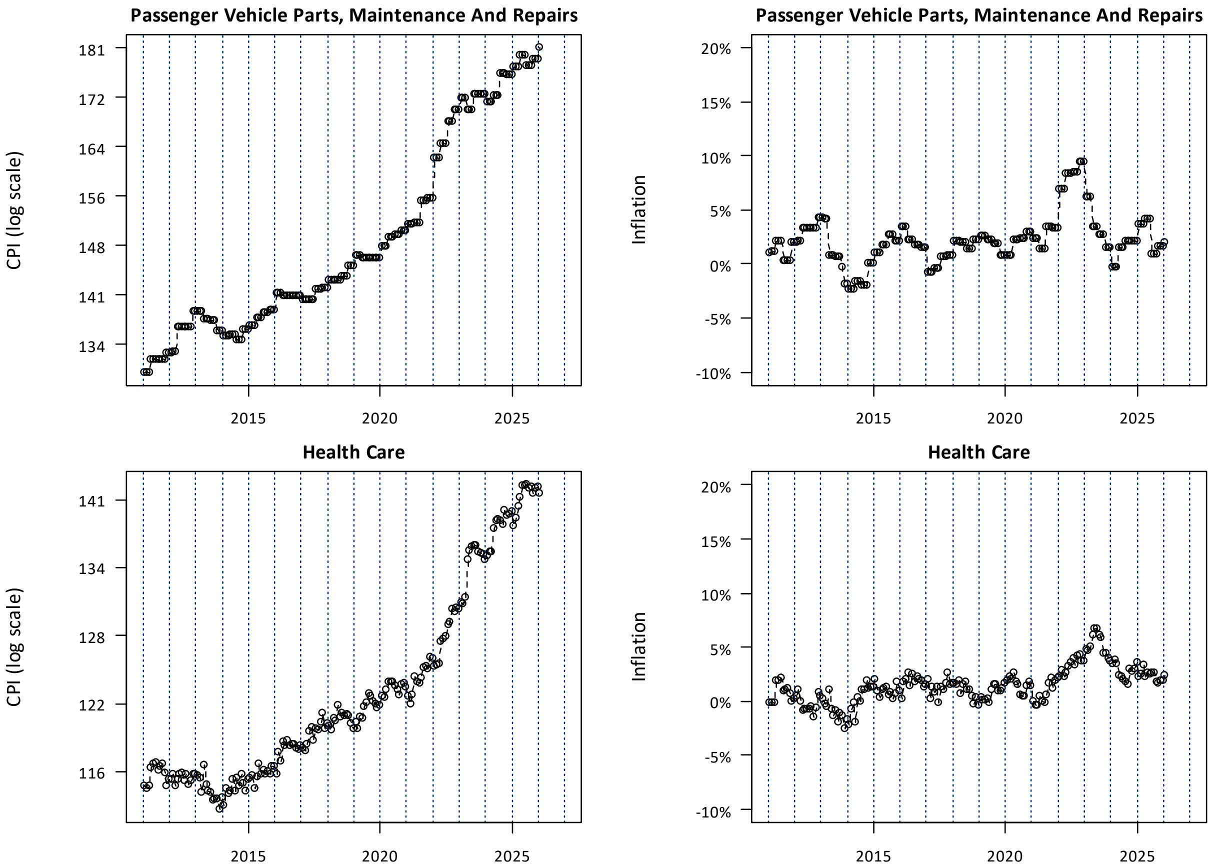


Figure 2: Consumer Price Index – Purchase & Rental of Passenger Vehicles[25]



[25] 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 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,[26] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost

[26] 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, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

Excluding comprehensive, 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 assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.[27]
- 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:

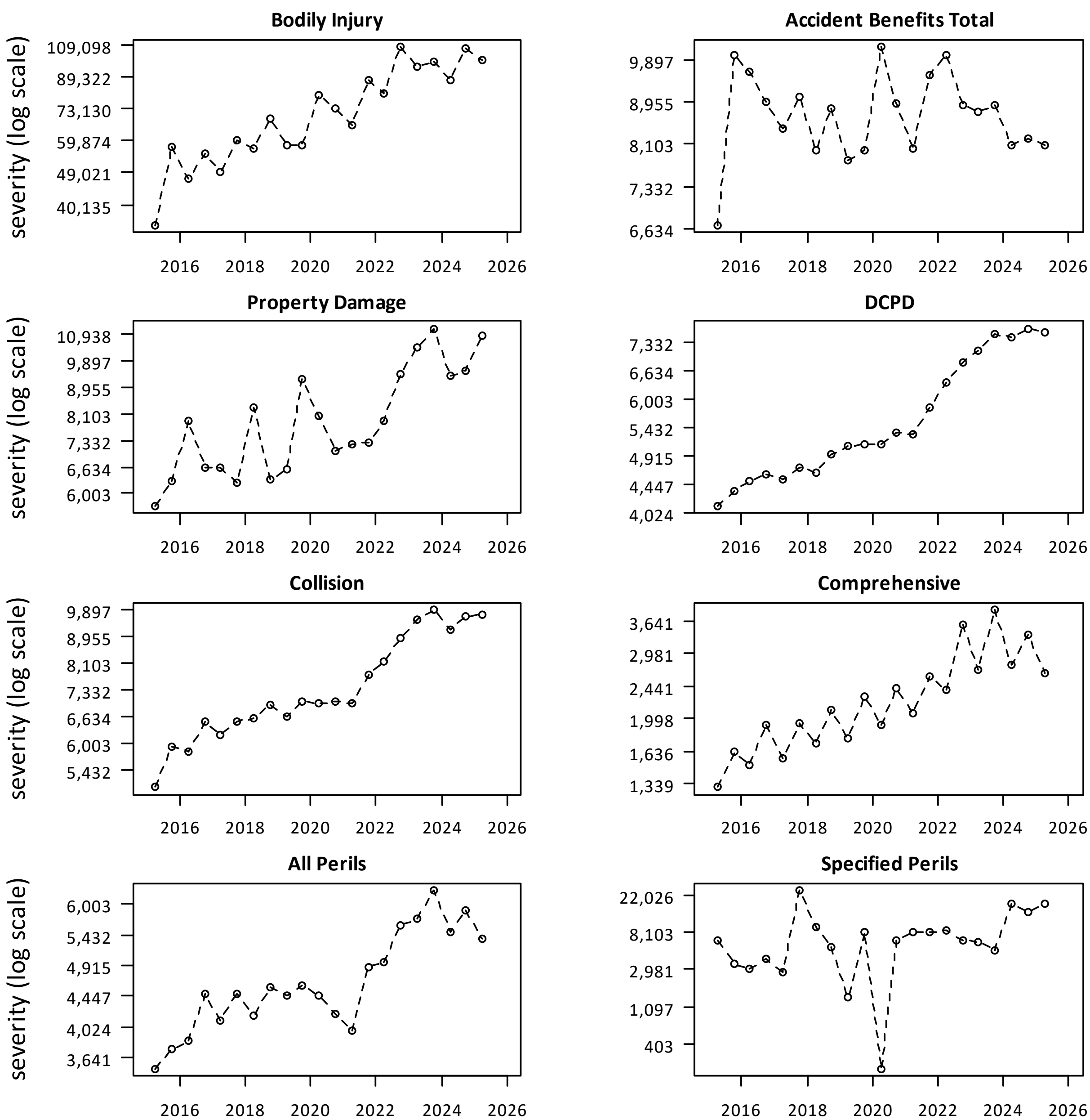
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation 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 is moderating for the primary physical damage claims cost components, and we expect the physical damage severity to follow.

We will continue to monitor the impact of inflation on claims costs and adjust our models as necessary. We further discuss the expected inflationary impact on future loss trend in Section 4.3 below.

[27] Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 4: Historical Severity by Coverage



4.3. Future Trend Considerations

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

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

Post COVID−19 “New Normal”

Insurers should consider the degree to which the post−pandemic “new−normal” is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.[28] As noted above, we view 2021−2 as the (possible) beginning of the “new−normal” post pandemic period and 2021−2 through 2025−1 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, 2024, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2024).

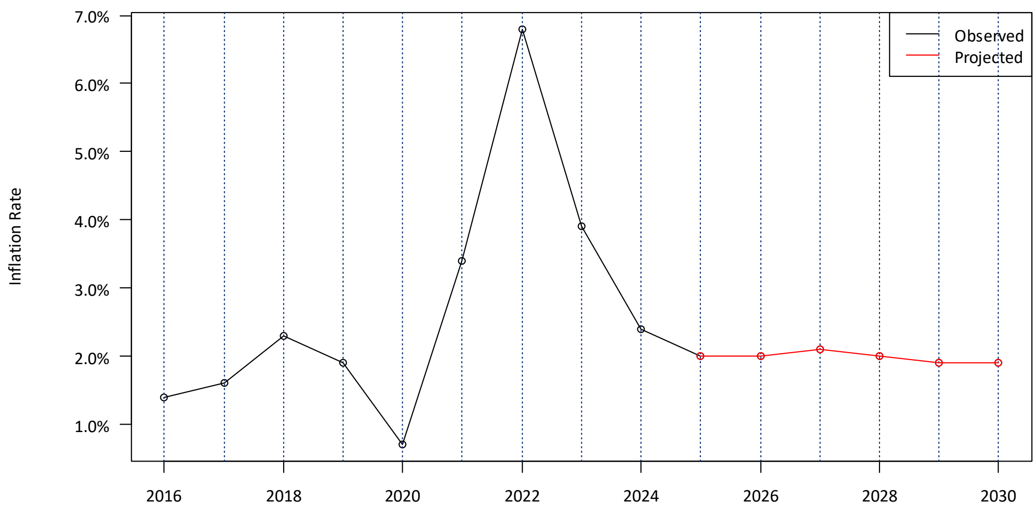
As described in Section 4.2, the high inflationary environment beginning in late 2021 resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to June 30, 2025, via various parameters included in the model, if significant. In selecting the future trend 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[29] as measured by all items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

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

[28] 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.
[29] https://www.imf.org/en/Countries/CAN

Figure 5: IMF Forecasted Inflation



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.

5. Oliver Wyman Selected Trend Rates

5.1. Bodily Injury

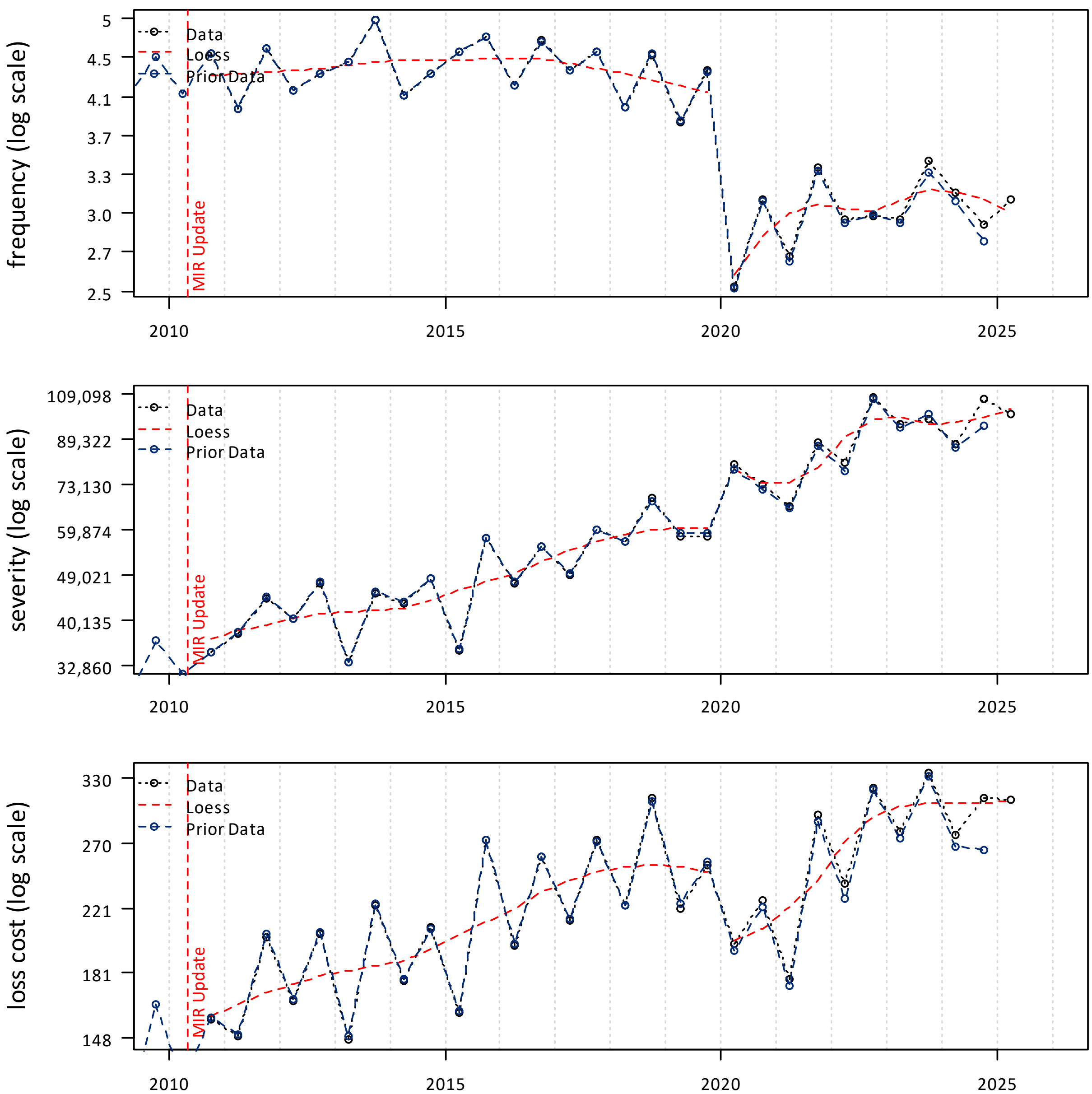
For the prior review, we selected a past and future loss cost trend of +6.6%.

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 2010−2 through 2025−1. We include a comparison to the estimated values used in our prior report and observe our estimates have increased 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 2024−2, with frequency level still well below pre−COVID levels.

An increase in the minor injury cap (from an unindexed $2,500 to an indexed $7,500) took effect on April 28, 2010. Although, as discussed below, our selected loss trend is based on the post−reform period, when reviewing data including pre−reform observations, we include a parameter in our model to measure the impact of the April 2010 reforms. We also note that the indexing of the $7,500 minor injury cap is likely contributing to the positive severity trends.

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 2025-1, and include trend (*p* = 0.536), mobility (*p* = 0.000), seasonality (*p* = 0.001), and a new normal (*p* = 0.000). The implied annual trend rate associated with our fitted frequency model is -0.3%. The adjusted R-squared of our proposed frequency model is 0.913. We note the trend parameter is not significant; however, visually there appears to be a negative trend before the pandemic so we have decided to include this parameter in the model.

We fit a severity model to all accident half-years between 2011-1 and 2025-1, excluding 2013-1, and 2015-1, and include trend (p = 0.000), and seasonality (p = 0.007). The implied annual trend rate associated with our fitted severity model is +7.5%. The adjusted R-squared of our proposed severity model is 0.920.

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 +7.1%.[30] The implied adjusted R-squared of the combined frequency and severity model is 0.804.

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 2025-1, 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 = 0.305). The implied annual trend rate associated with our fitted loss cost model is +4.9%. The adjusted R-squared of our proposed loss cost model is 0.899.

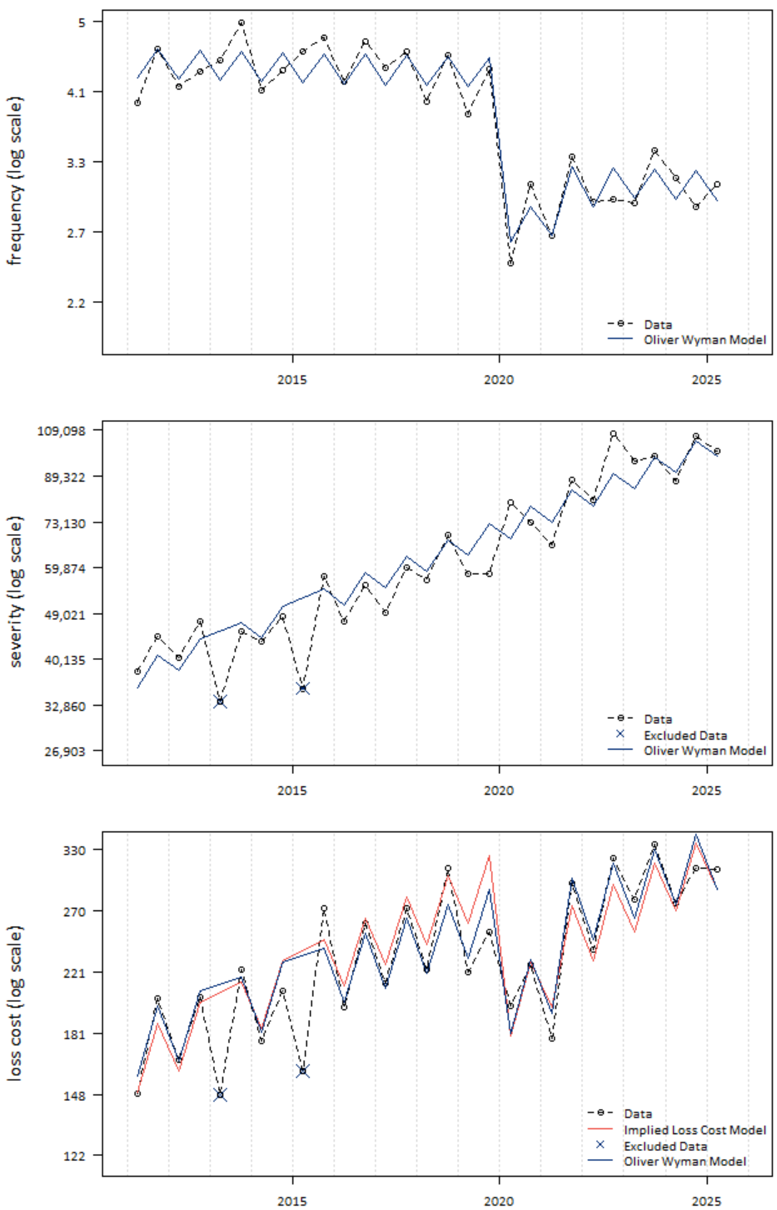
Since the frequency and severity models both have high adjusted R squared values, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +7.1%.

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

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

[30] = exp[-0.003 + 0.072] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.003	0.536	0.913
Mobility	0.017	0	
Seasonality	0.084	0.001	
New Normal	-0.304	0	
Trend Rate	-0.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.072	0	0.92
Seasonality	0.103	0.007	
Trend Rate	+7.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.048	0	0.899
Mobility	0.011	0	
Seasonality	0.204	0	
New Normal	-0.059	0.305	
Trend Rate	+4.9%		

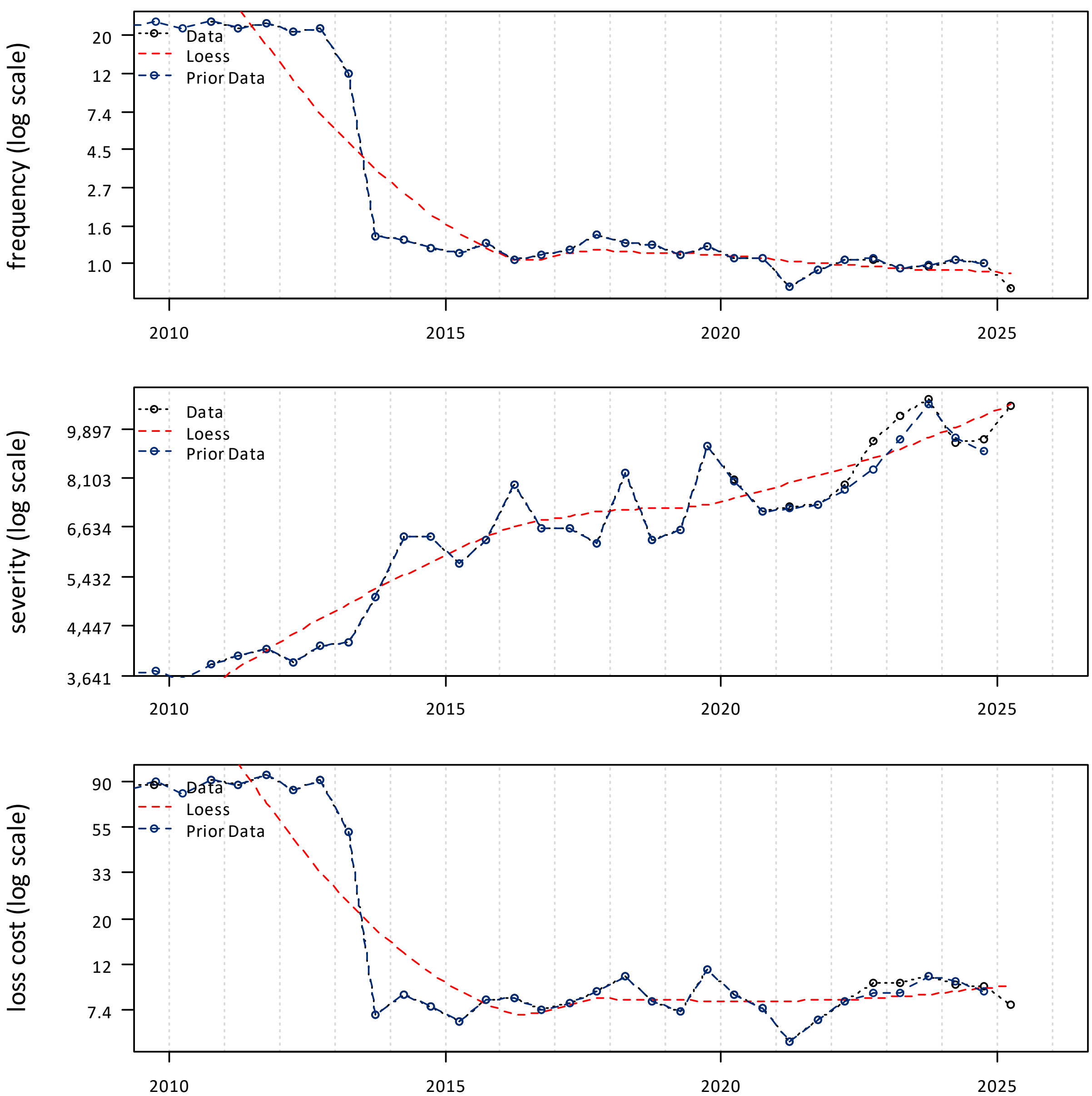
5.2. Property Damage

For the prior review, we selected a past and future loss cost trend rate of +1.7%.

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 2010−2 through 2025−1. We include a comparison to the estimated values used in our prior report and observe our severity estimates in 2022 and 2023 have increased. 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 2025-1, excluding 2021-1, and 2025-1, and include only trend (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -2.9%. The adjusted R-squared of our proposed frequency model is 0.533.

We fit a severity model to all accident half-years between 2013-2 and 2025-1, 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 0.693.

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 +2.2%[31]. The implied adjusted R-squared of the combined frequency and severity model is -0.011.

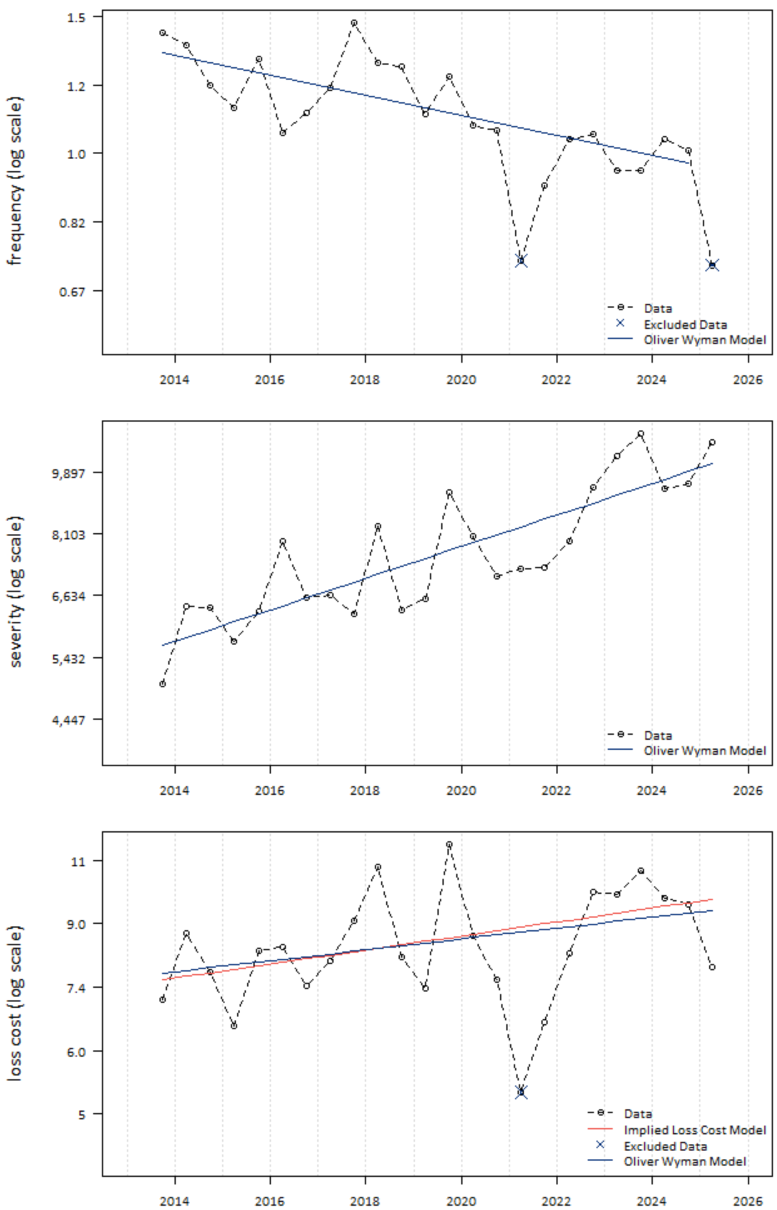
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-2 and 2025-1, excluding 2021-1, and include only trend (p = 0.060). The implied annual trend rate associated with our fitted loss cost model is +1.7%. The adjusted R-squared of our proposed loss cost model is 0.119.

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 +2.2%.

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

[31] = exp[-0.029 + 0.051] - 1

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.029	0	0.533
Trend Rate	-2.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.051	0	0.693
Trend Rate	+5.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0.06	0.119
Trend Rate	+1.7%		

5.3. Direct Compensation Property Damage

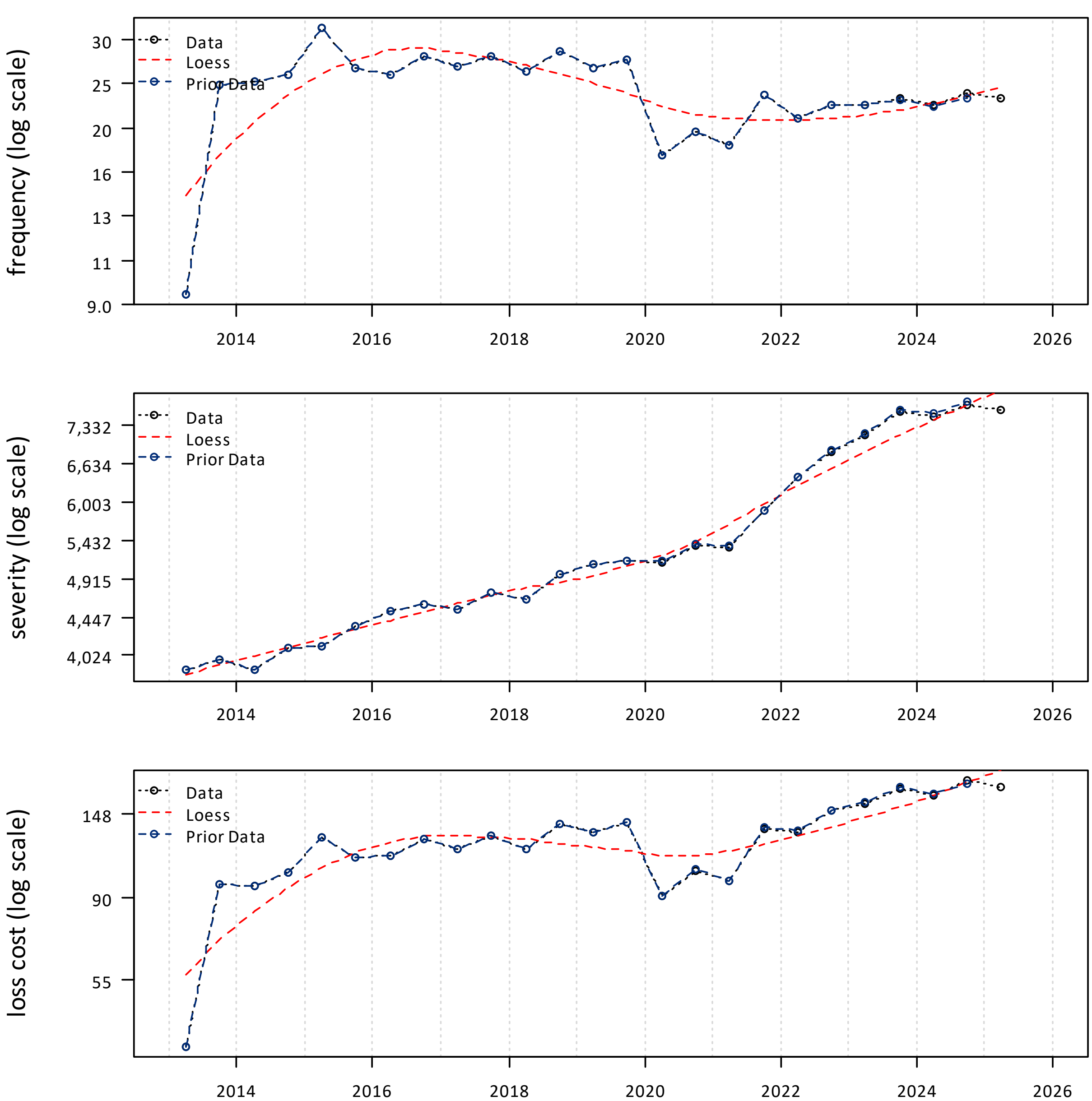
For the prior review, we selected a past loss cost trend rate of +4.5%.

In Figure 10, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2013−1 through 2025−1. 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 2025−1, with 2025−1 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 mobility levels returned approximately to pre−pandemic levels, but the DCPD frequency remained much lower than the pre−pandemic level during these periods. Therefore, we choose to start the new normal at 2021−2 instead of 2022−2 due to the better fit.

We fit a frequency model to all accident half-years between 2013-2 and 2025-1, 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 0.837.

We fit a severity model to all accident half-years between 2013-2 and 2025-1, 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 0.992.

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%. The implied adjusted R-squared of the combined frequency and severity model is 0.904.

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 2025-1, and include trend (p = 0.000), mobility (p = 0.000), excess inflation (p = 0.127), and a new normal (p = 0.012). The implied annual trend rate associated with our fitted loss cost model is +5.8%. The adjusted R-squared of our proposed loss cost model is 0.914. We note the direct loss cost model is influenced by the first three points. We tested a model that excluded those points, which resulted in a lower trend rate.

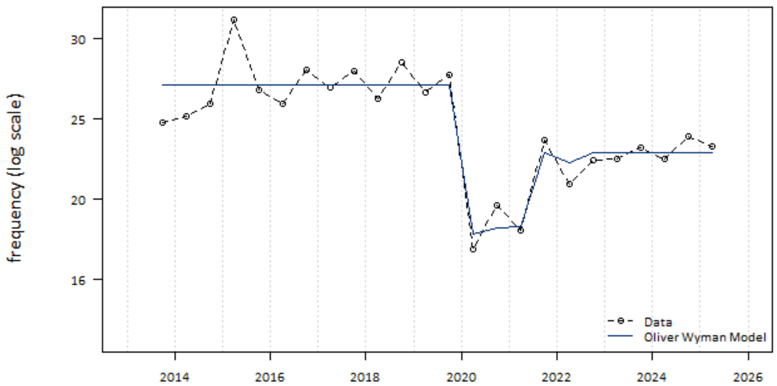
Due to the high adjusted R−squared of both the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +4.4%.

In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-1 cost level.

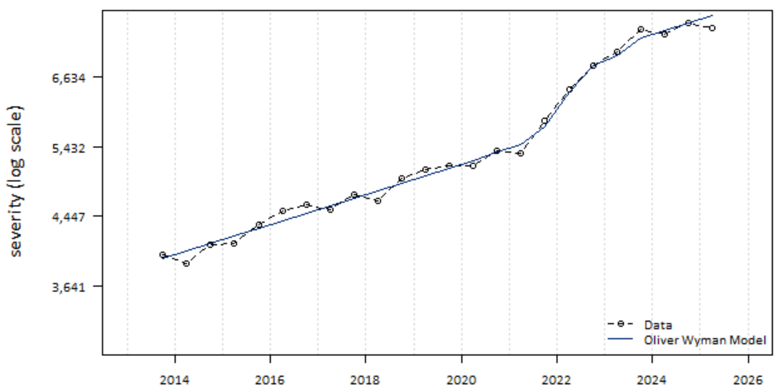
We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in frequency in the post−pandemic period. We present the associated adjustment factors in Section 6, referred to as new normal factors.

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

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



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.014	0	0.837
New Normal	-0.167	0	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.043	0	0.992
Excess Inflation	0.196	0	
Trend Rate	+4.4%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.057	0	0.914
Mobility	0.017	0	
Excess Inflation	0.127	0.127	
New Normal	-0.201	0.012	
Trend Rate	+5.8%		

5.4. Accident Benefits Total

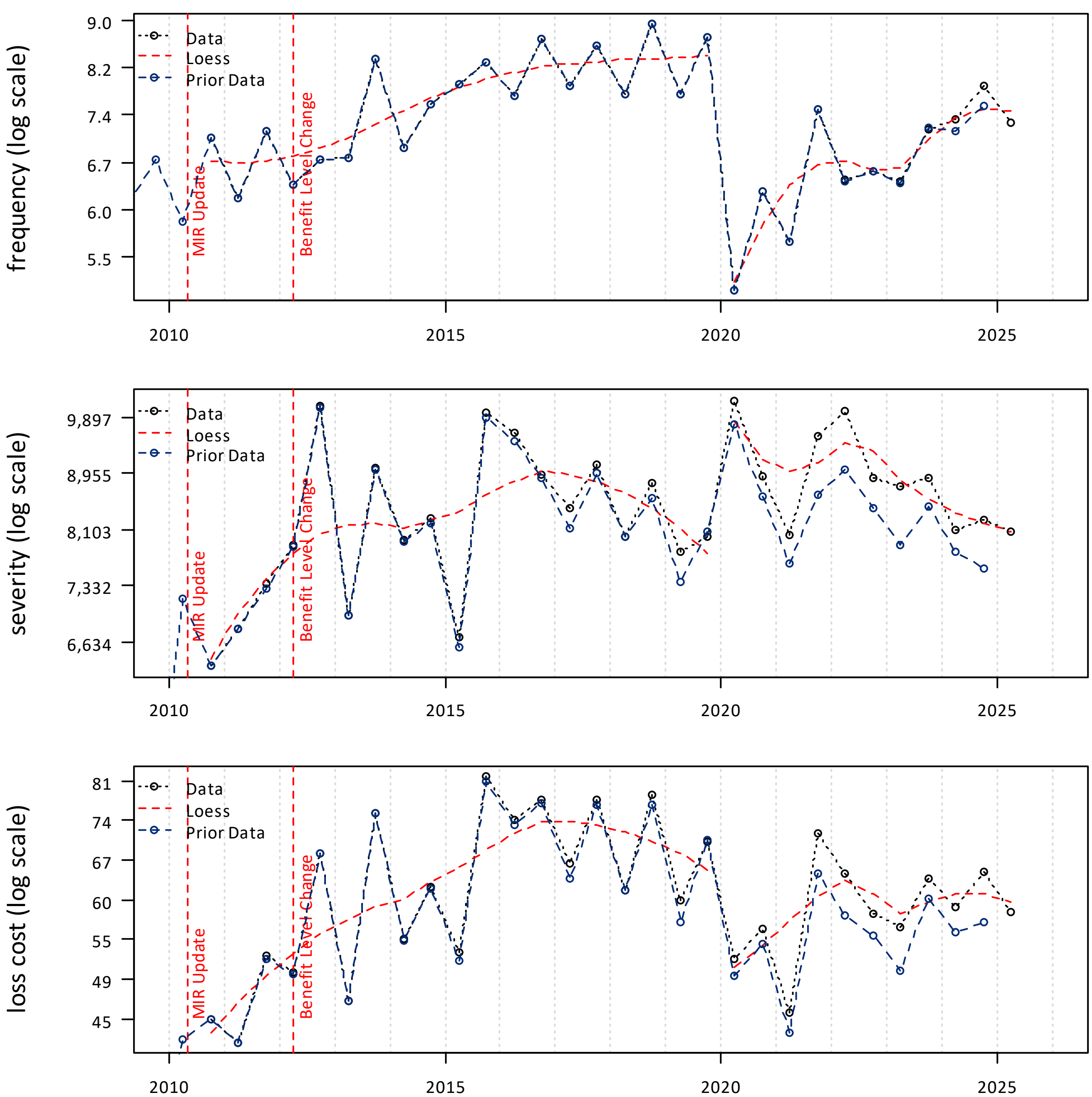
For the prior review, we selected a past and future loss cost trend rate of +3.0%.

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2010−2 through 2025−1. We include a comparison to the estimated values used in our prior report and observe 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 sustained through 2025−1, with 2025−1 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 2010-2 and 2025-1, 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 +3.1%. The adjusted R-squared of our proposed frequency model is 0.857.

We fit a severity model to all accident half-years between 2010-2 and 2025-1, and include only a 2012 reform scalar (p = 0.001). The implied annual trend rate associated with our fitted severity model is 0.0%. The modeled scalar parameter corresponds to a +25.7%[32] increase at April 1, 2012. The adjusted R-squared of our proposed severity model is 0.311.

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 +3.1%[33]. The implied adjusted R-squared of the combined frequency and severity model is 0.590.

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 2010-2 and 2025-1, and include trend (p = 0.123), mobility (p = 0.001), seasonality (p = 0.000), a 2012 reform scalar (p = 0.003), and a new normal (p = 0.051). The implied annual trend rate associated with our fitted loss cost model is +1.8%. The modeled scalar parameter corresponds to a +33.5%[34] increase at April 1, 2012. The adjusted R-squared of our proposed loss cost model is 0.671.

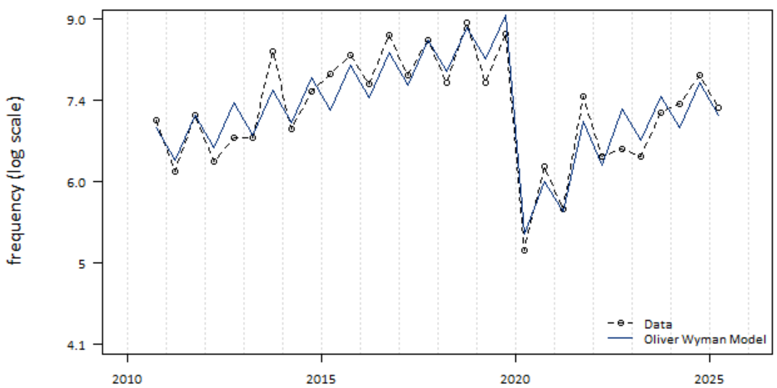
We note the volatility in loss costs is almost entirely driven by severity. We do not find a severity trend rate discernable and therefore base our loss cost trend selection on the frequency model with a 0.0% severity trend. We select a loss cost trend rate of +3.1% and a one−time increase of 25.7% at 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. We present the associated adjustment factors in Section 6, referred to as new normal factors.

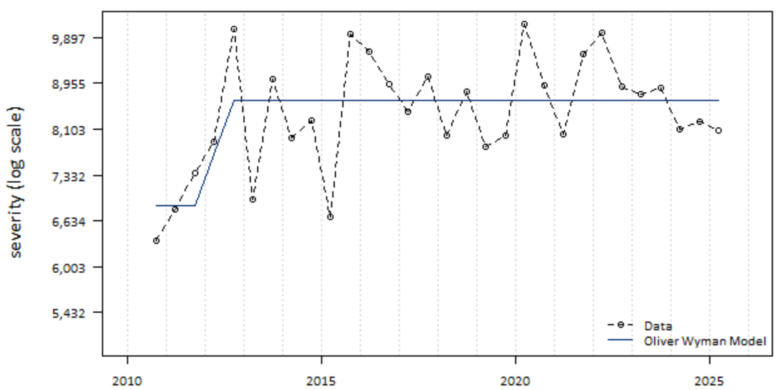
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[32] = exp[0.229] - 1
[33] = exp[0.031 + 0.000] - 1
[34] = exp[0.289] - 1

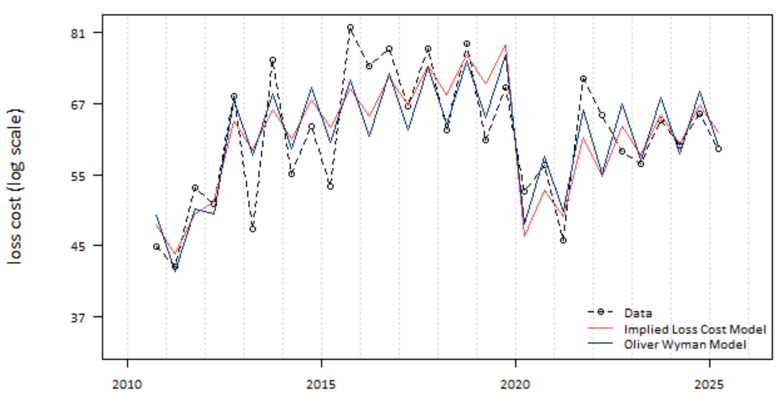
Figure 13: Accident Benefits Total – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0	0.857
Mobility	0.018	0	
Seasonality	0.094	0	
New Normal	-0.323	0	
Trend Rate	+3.1%		



Parameter	Coefficient	p.value	Adj.R2
2012 Reform Scalar	0.229	0.001	0.311
Trend Rate	0.0%		



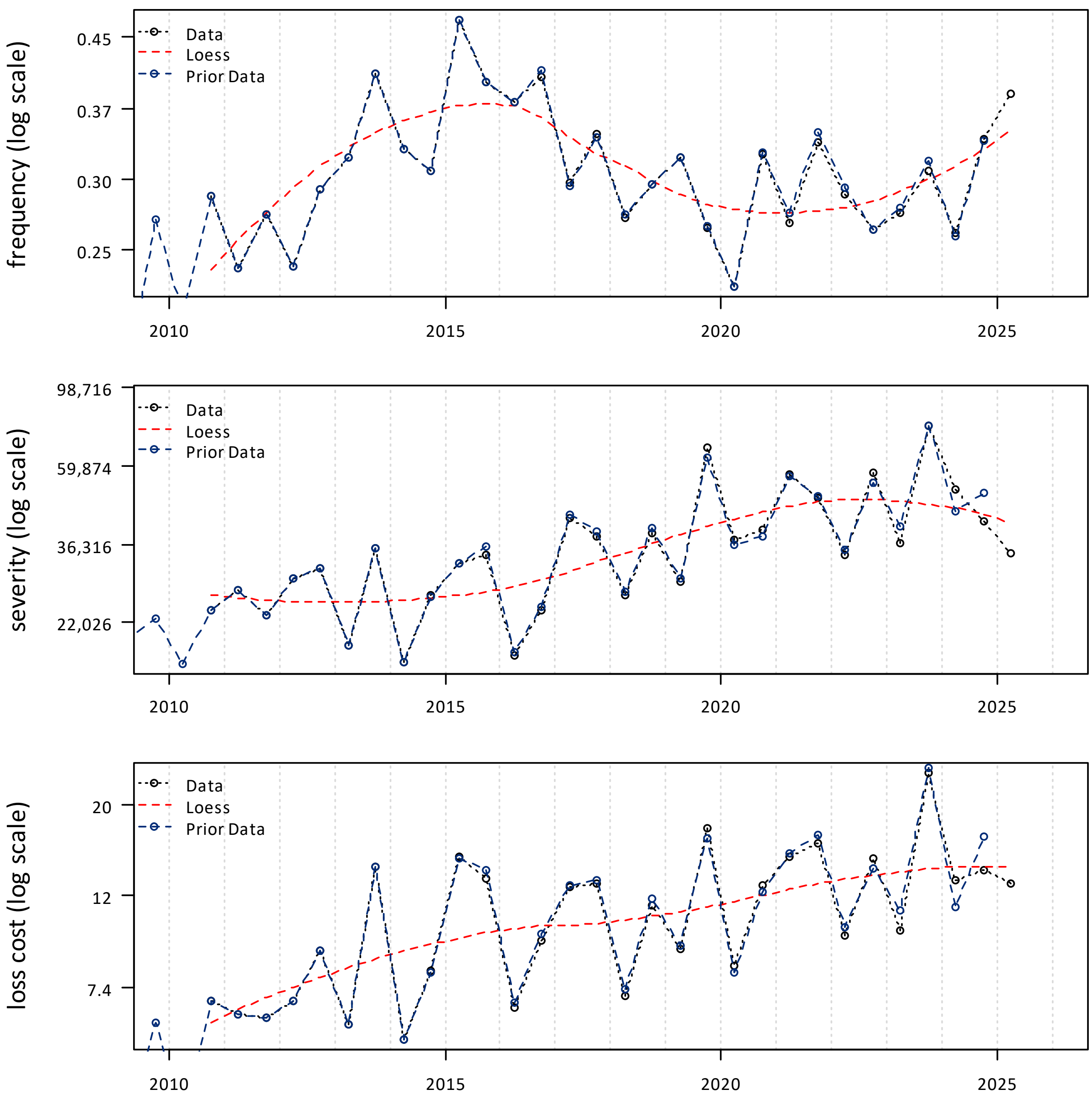
Parameter	Coefficient	p.value	Adj.R2
Trend	0.018	0.123	0.671
Mobility	0.012	0.001	
Seasonality	0.165	0	
2012 Reform Scalar	0.289	0.003	
New Normal	-0.192	0.051	
Trend Rate	+1.8%		

5.5. Uninsured Auto

For the prior review, we selected a past and future loss cost trend rate of 4.0%.

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 2010−2 through 2025−1. We include a comparison to the estimated values used in our prior report and observe some minor variability in the recent estimates. 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 fit a frequency model to all accident half-years between 2017-1 and 2025-1, and include only trend (*p* = 0.529). The implied annual trend rate associated with our fitted frequency model is +0.9%. The adjusted R-squared of our proposed frequency model is -0.038.

We fit a severity model to all accident half-years between 2017-1 and 2025-1, and include only trend (p = 0.258). The implied annual trend rate associated with our fitted severity model is +3.4%. The adjusted R-squared of our proposed severity model is 0.023.

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 +4.3%[35]. The implied adjusted R-squared of the combined frequency and severity model is 0.005.

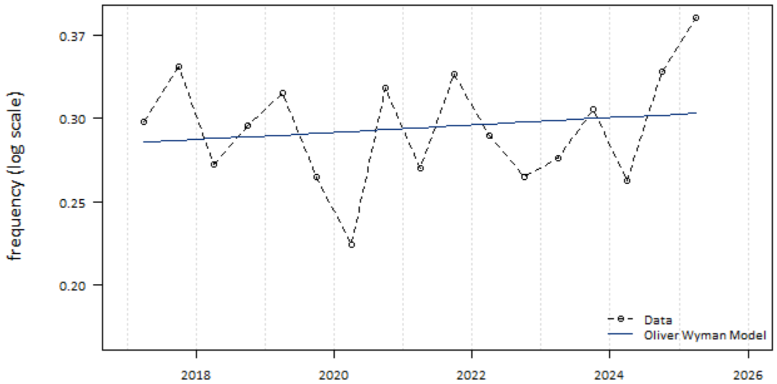
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2017-1 and 2025-1, and include only trend (p = 0.156). The implied annual trend rate associated with our fitted loss cost model is +4.3%. The adjusted R-squared of our proposed loss cost model is 0.071.

The combined frequency and severity model and the direct loss cost model both imply the same trend rate. We select a loss cost trend rate of +4.3%.

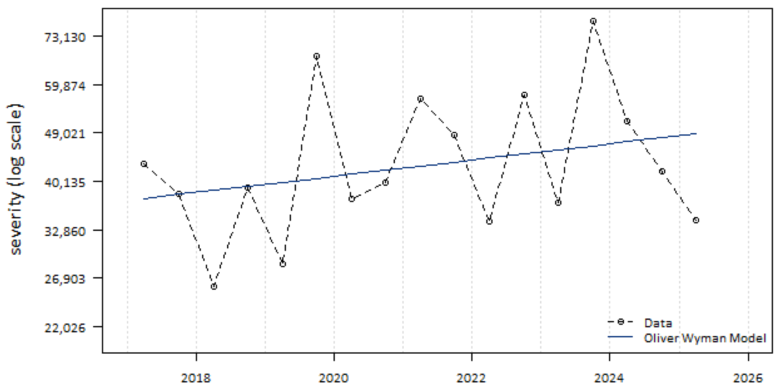
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[35] = exp[0.009 + 0.034] - 1

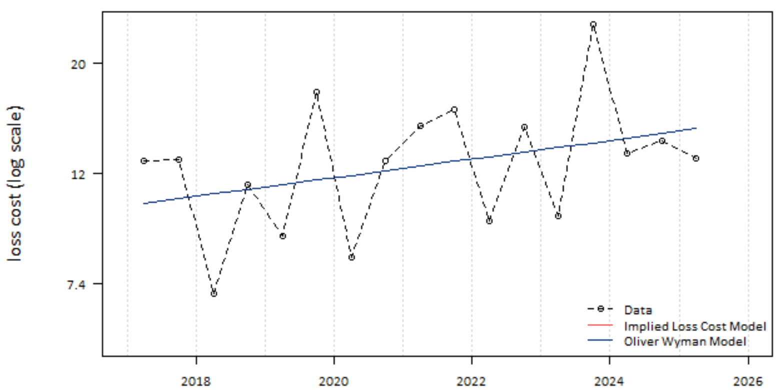
Figure 15: Uninsured Auto – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.009	0.529	-0.038
Trend Rate	+0.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.034	0.258	0.023
Trend Rate	+3.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.042	0.156	0.071
Trend Rate	+4.3%		

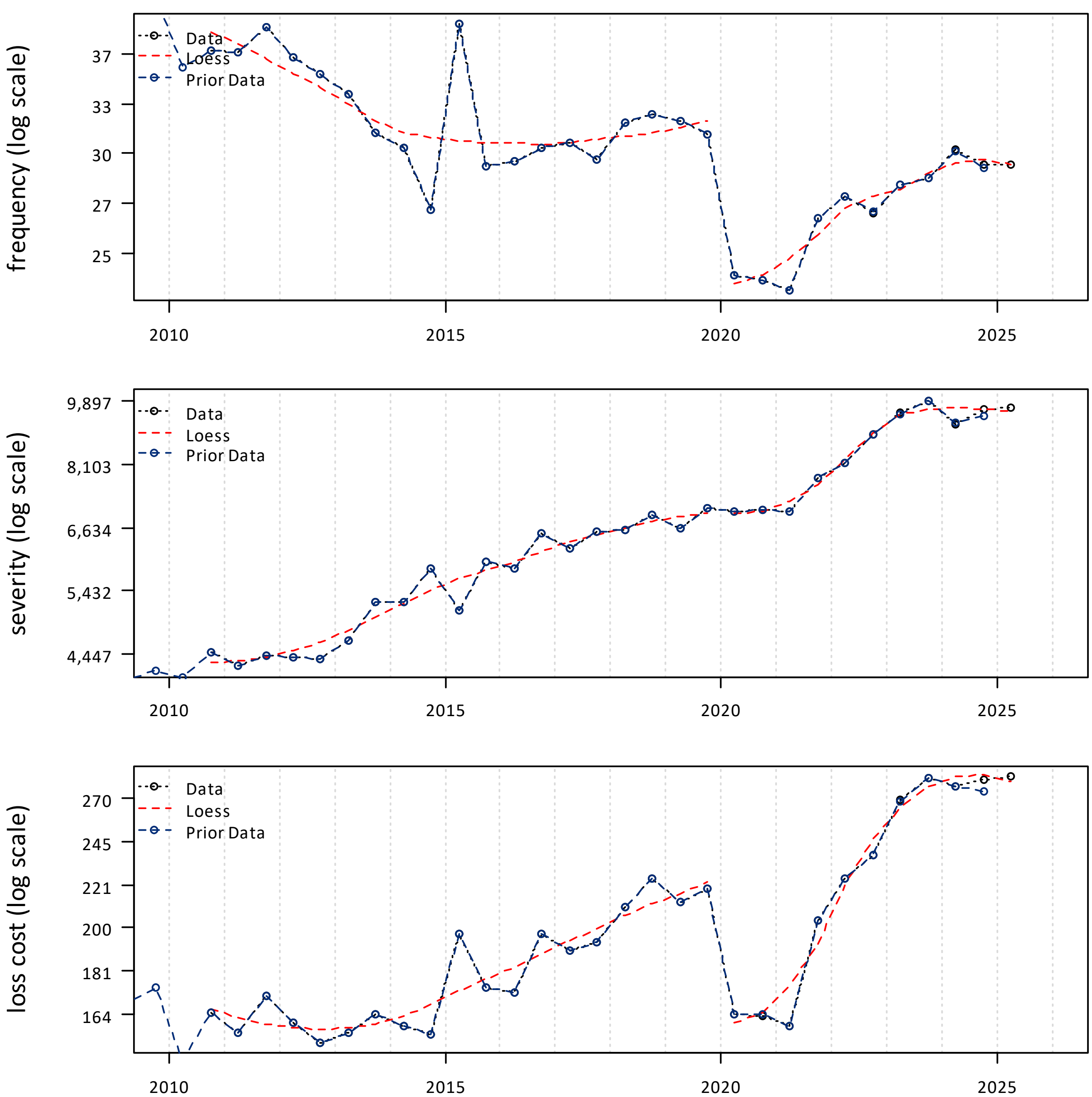
5.6. Collision

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 2010−2 through 2025−1. 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 sustained through 2025−1, with 2025−1 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 2013-2 and 2025-1, excluding 2015-1, and include trend (p = 0.006), mobility (p = 0.000), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +1.7%. The adjusted R-squared of our proposed frequency model is 0.843.

We fit a severity model to all accident half-years between 2013-2 and 2025-1, excluding 2015-1, and include trend (p = 0.000), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.0%. The adjusted R-squared of our proposed severity model is 0.968.

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 +5.8%.[36] The implied adjusted R-squared of the combined frequency and severity model is 0.928.

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 2025-1, excluding 2015-1, and include trend (p = 0.000), mobility (p = 0.000), excess inflation (p = 0.003), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +6.0%. The adjusted R-squared of our proposed loss cost model is 0.959.

Due to the high adjusted R-squared 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 +5.8%.

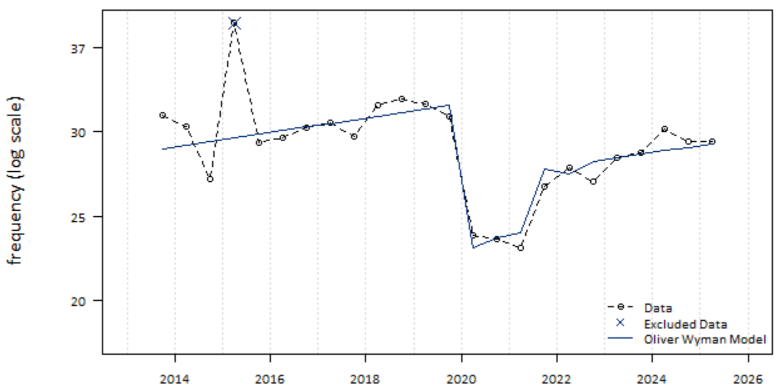
In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-1 cost level.

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

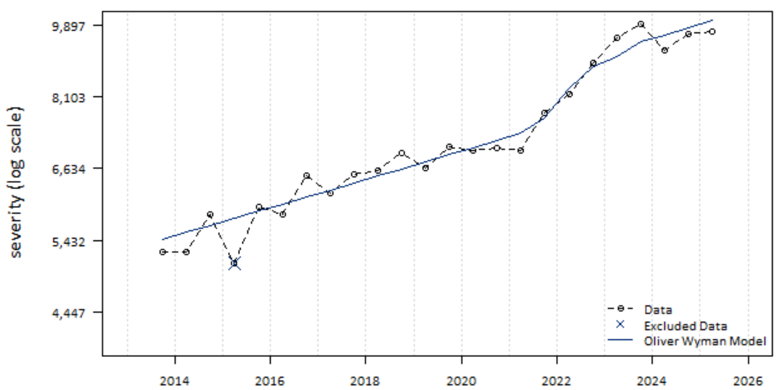
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend. We observe recent flattening that we will continue to monitor.

[36] = exp[0.017 + 0.039] - 1

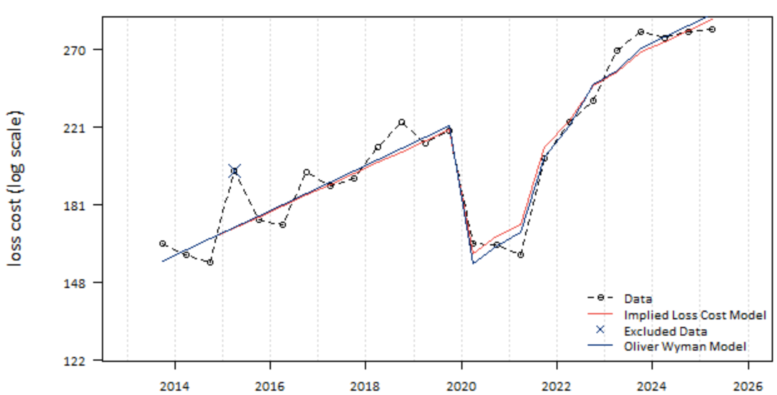
Figure 17: Collision – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0.006	0.843
Mobility	0.013	0	
New Normal	-0.183	0	
Trend Rate	+1.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.039	0	0.968
Excess Inflation	0.158	0	
Trend Rate	+4.0%		



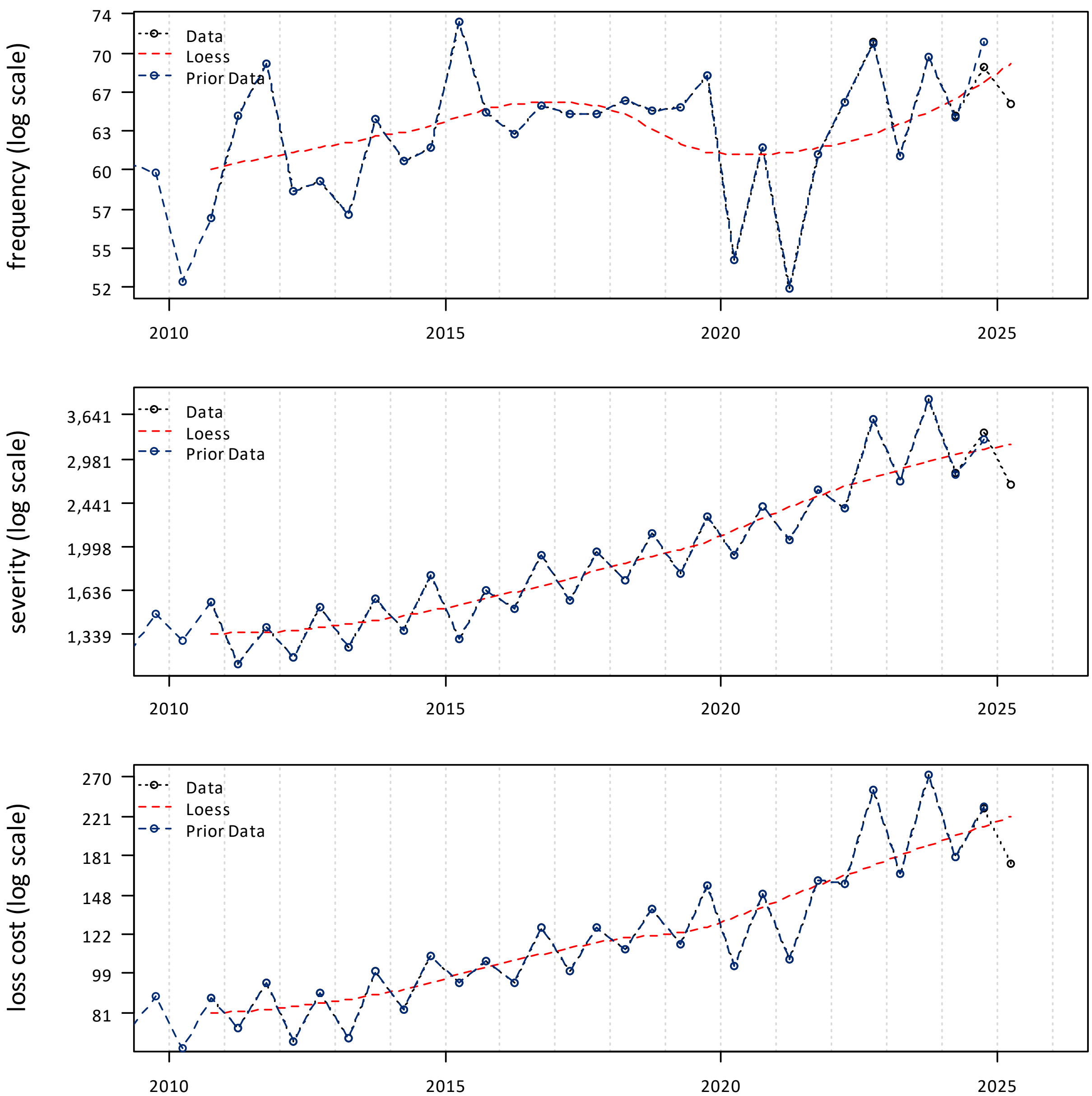
Parameter	Coefficient	p.value	Adj.R2
Trend	0.058	0	0.959
Mobility	0.015	0	
Excess Inflation	0.193	0.003	
New Normal	-0.227	0	
Trend Rate	+6.0%		

5.7. Comprehensive

For the prior review, we selected a past and future loss cost trend of +6.0%.

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 2010−2 through 2025−1. 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.

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 2025-1, excluding 2015-1, and include trend (p = 0.097), and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.5%. The adjusted R-squared of our proposed frequency model is 0.577. We note the trend parameter is not significant; however, visually there appears to be a positive trend before the pandemic so we have decided to include this parameter in the model.

We fit a severity model to all accident half-years between 2013-2 and 2025-1, and include trend (p = 0.000), seasonality (p = 0.000), and excess inflation (p = 0.003). The implied annual trend rate associated with our fitted severity model is +6.2%. The adjusted R-squared of our proposed severity model is 0.956.

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 +6.7%.[37] The implied adjusted R-squared of the combined frequency and severity model is 0.936.

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 2025-1, and include trend (p = 0.000), mobility (p = 0.114), seasonality (p = 0.000), and excess inflation (p = 0.011). The implied annual trend rate associated with our fitted loss cost model is +5.8%. The adjusted R-squared of our proposed loss cost model is 0.939.

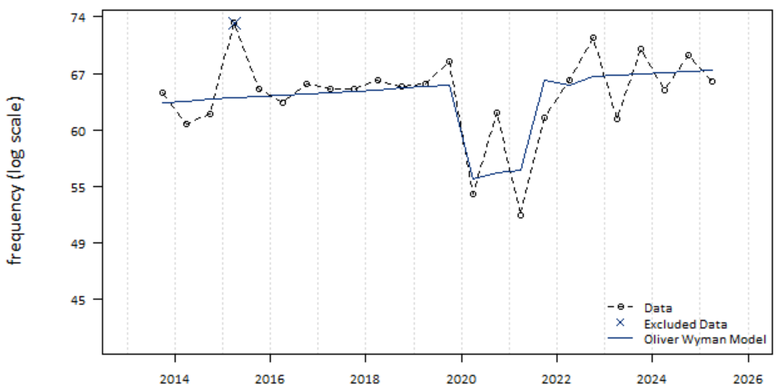
The time parameter in the frequency model is not significant, so we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.8%.

We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in−pandemic data in Section 6. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2025-1 cost level.

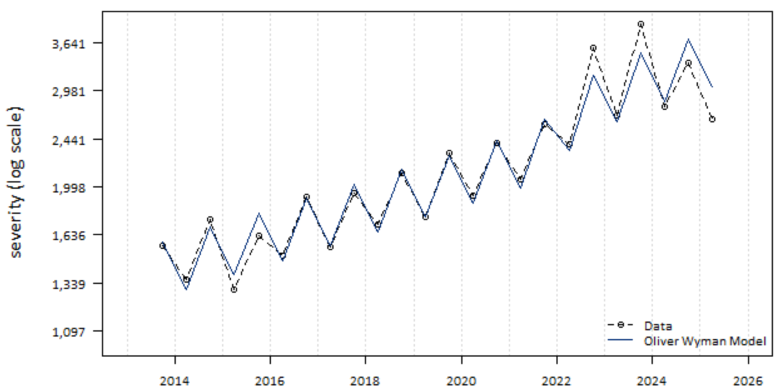
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend. We observe possible recent flattening that we will continue to monitor.

[37] = exp[0.005 + 0.060] - 1

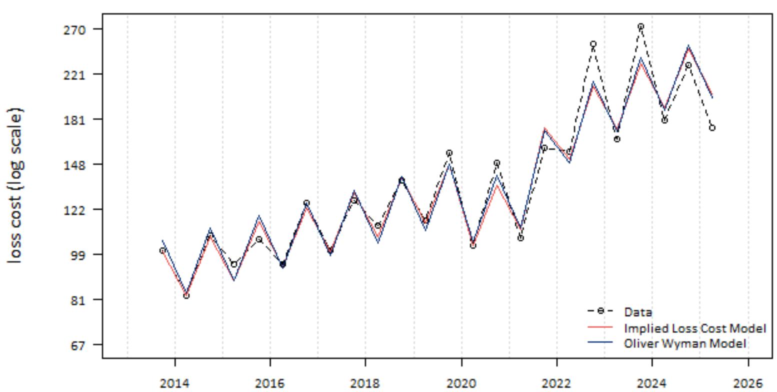
Figure 19: Comprehensive – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.005	0.097	0.577
Mobility	0.006	0	
Trend Rate	+0.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.06	0	0.956
Seasonality	0.228	0	
Excess Inflation	0.184	0.003	
Trend Rate	+6.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.056	0	0.939
Mobility	0.004	0.114	
Seasonality	0.263	0	
Excess Inflation	0.248	0.011	
Trend Rate	+5.8%		

5.8. Specified Perils

For the prior review, we selected a past and future loss cost trend of +6.0%.

Due to the limited data volume and the nature of the coverage, we select a loss cost trend rate of +5.8%, the same as comprehensive.

5.9. All Perils

For the prior review we selected a past and future loss cost trend rate of +6.4%.

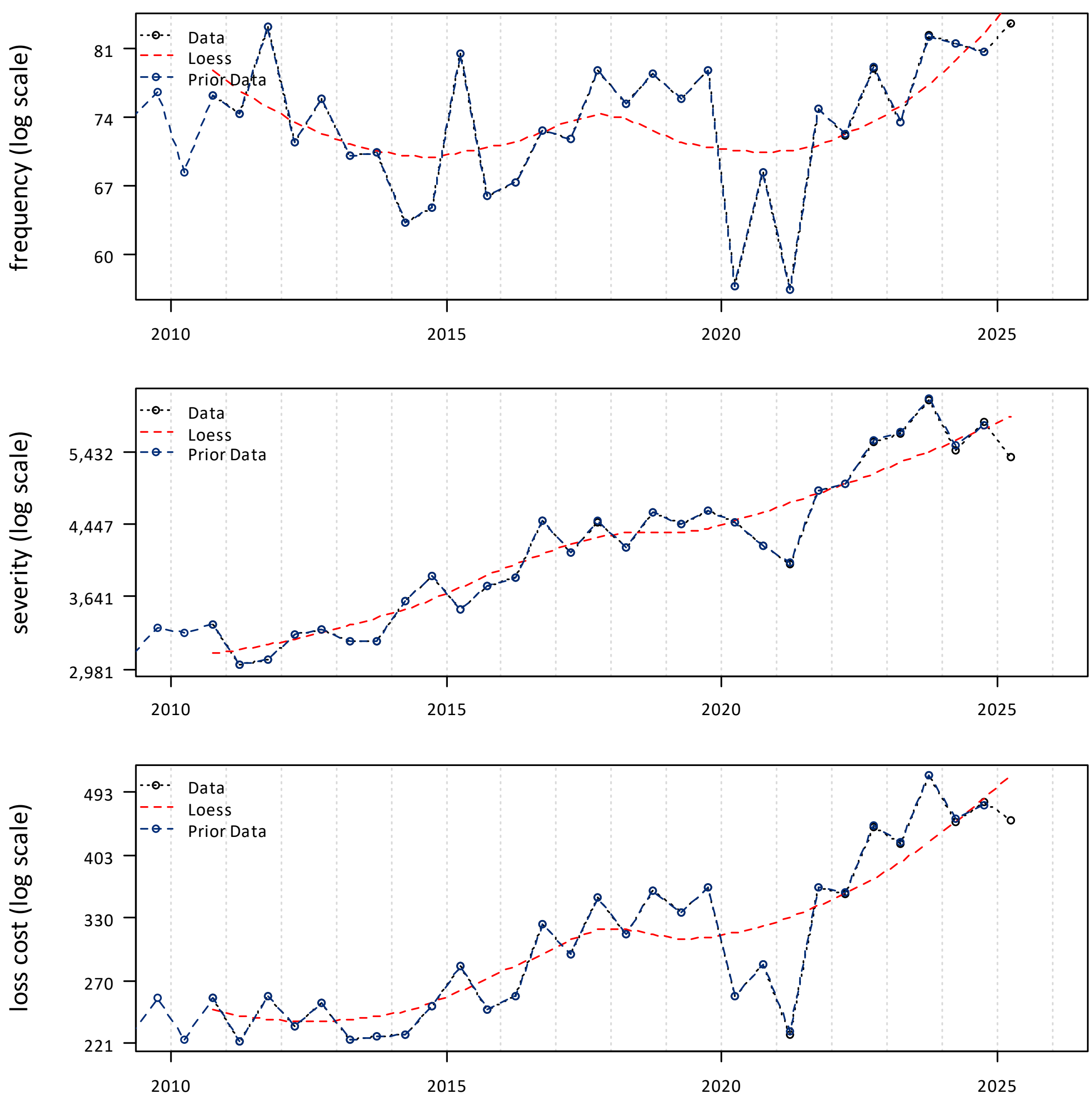
In Figure 20, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005−1 through 2024−2. We include a comparison to the estimated values used in our prior report and observe 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.[38]

[38] 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 2025-1, and include trend (p = 0.003), mobility (p = 0.000), and a new normal (p = 0.026). The implied annual trend rate associated with our fitted frequency model is +3.8%. The adjusted R-squared of our proposed frequency model is 0.800.

We fit a severity model to all accident half-years between 2016-1 and 2025-1, and include trend (p = 0.612), seasonality (p = 0.004), 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 0.888.

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 +4.2%[39]. The implied adjusted R-squared of the combined frequency and severity model is 0.925.

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 2025-1, and include trend (p = 0.012), mobility (p = 0.000), seasonality (p = 0.000), a new normal (p = 0.080), and excess inflation (p = 0.015). The implied annual trend rate associated with our fitted loss cost model is +4.4%. The adjusted R-squared of our proposed loss cost model is 0.941.

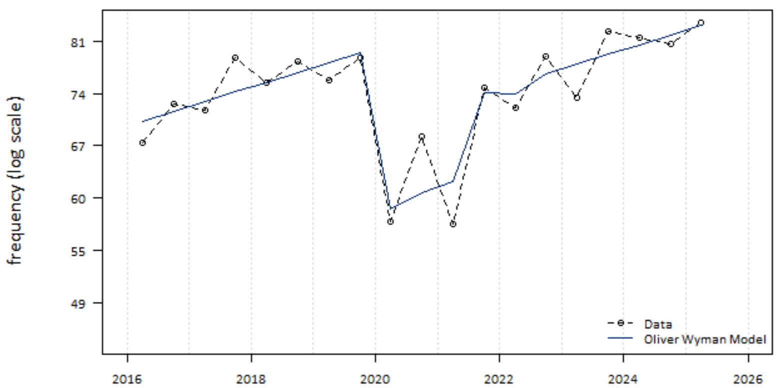
Due to the good fit of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +4.2%.

We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in frequency in the post−pandemic 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 adjust losses to a 2025-1 cost level.

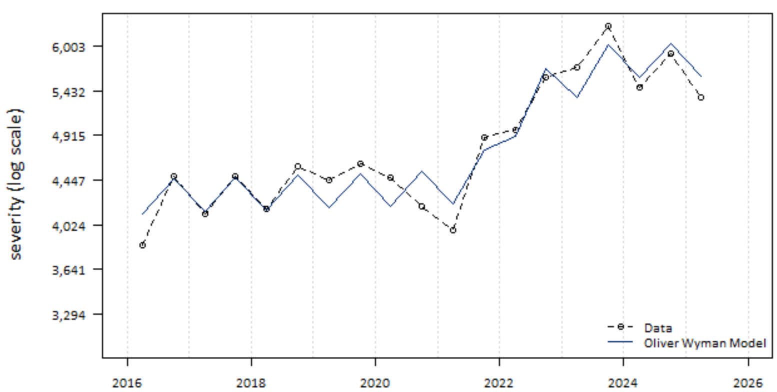
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[39] = exp[0.037 + 0.004] - 1

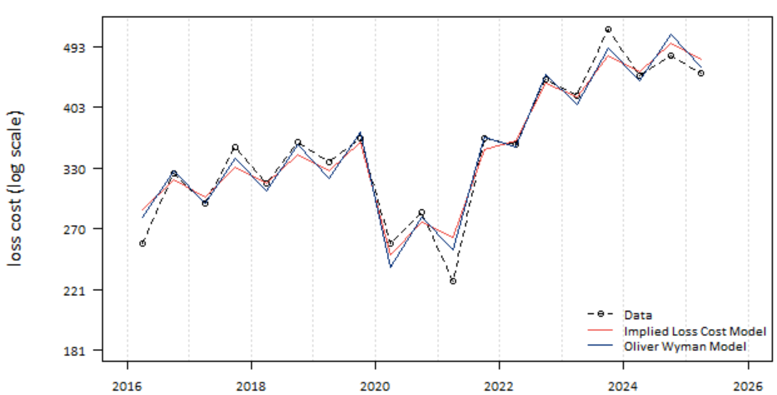
Figure 21: All Perils – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.037	0.003	0.8
Mobility	0.012	0	
New Normal	-0.151	0.026	
Trend Rate	+3.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.004	0.612	0.888
Seasonality	0.075	0.004	
Excess Inflation	0.27	0	
Trend Rate	+0.4%		



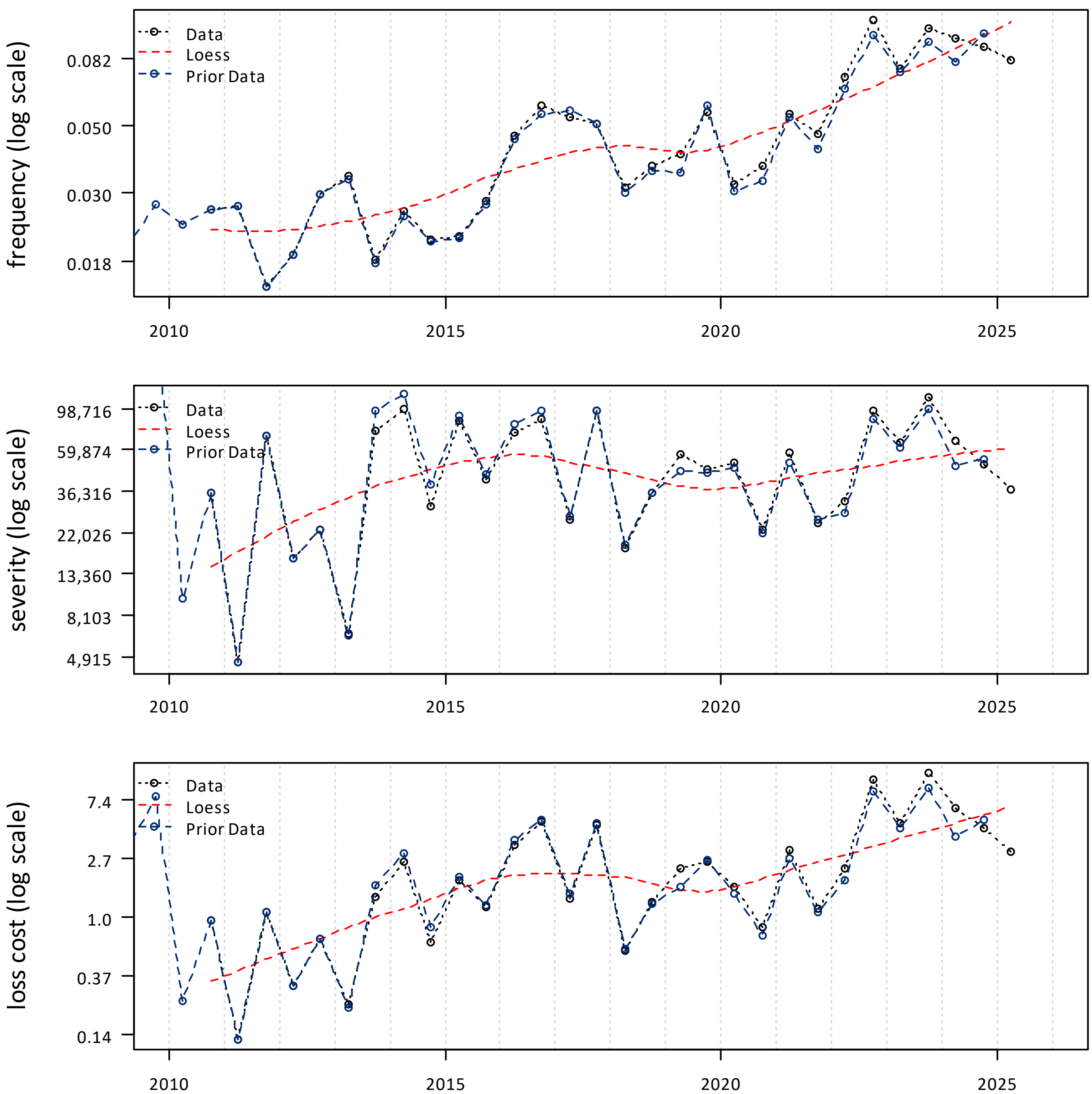
Parameter	Coefficient	p.value	Adj.R2
Trend	0.043	0.012	0.941
Mobility	0.013	0	
Seasonality	0.13	0	
New Normal	-0.139	0.08	
Excess Inflation	0.245	0.015	
Trend Rate	+4.4%		

5.10. Underinsured Motorist

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

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 2010−2 through 2025−1. 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, +7.5%. 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 +7.5%.

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	As of December 31, 2024	As of June 30, 2025
Bodily Injury	+6.6%	+7.1%
Property Damage	+1.7%	+2.2%
DCPD	+4.5%[40]	+4.4%[41]
Accident Benefits	+3.0%	+3.1%
Uninsured Auto	+4.0%	+4.3%
Collision	+5.8%[42]	+5.8%[43]
Comprehensive	+6.0%[44]	+5.8%[45]
Specified Perils	+6.0%[46]	+5.8%[47]
All Perils	+6.4%[48]	+4.2%[49]
Underinsured Motorist	+7.1%	+7.5%

[40] Subject to excess inflation.
[41] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[42] Subject to excess inflation.
[43] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[44] Subject to excess inflation.
[45] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[46] Subject to excess inflation.
[47] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[48] Subject to excess inflation.
[49] Subject to excess inflation. See Section 7 for the implied adjustment factors.

6. Post−Pandemic Frequency Level

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

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

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."[50]

We see some stability in the frequency levels in the most recent eight accident half-years, from 2021−2 to 2025−1; and consider this reflective of the post−pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2021−2 is possible (in some territories, or for some insurers) as the remote and hybrid work options evolved through 2025. However, in the case of Nova Scotia Industry−wide experience, once adjusted for trend, we do not see clear evidence of a (modest) frequency rise after 2021−2 related to this issue.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[51] we discuss in Section 5 to bring the frequency of all accident years to a 2025−1 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments[52]" included in the models that we discuss in Section 5.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2025−1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre−pandemic and in−pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage[53] impacted by the pandemic. Under the presumption that the 2021−2 frequency level is a reasonable starting point for

[50] For some coverages, no adjustment is needed.
[51] We do not include seasonality, mobility, or other scalars.
[52] Mobility and scalars, but not seasonality.
[53] 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.

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.

Figure 23: Bodily Injury

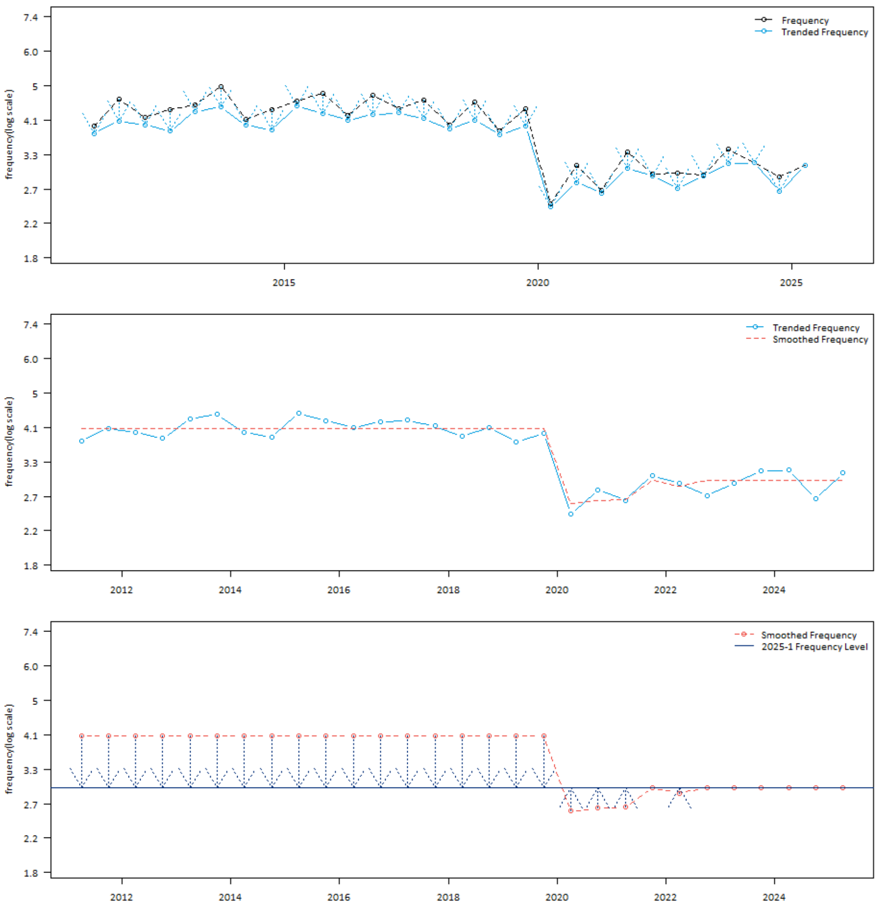


Table 13: Bodily Injury Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.738
2020–1	1.144
2020–2	1.123
2021–1	1.118
2021–2	1.000
2022–1	1.029
2022–2	1.000
2023–1	1.000
2023–2	1.000
2024–1	1.000
2024-2	1.000
2025-1	1.000

Figure 24: Direct Compensation Property Damage

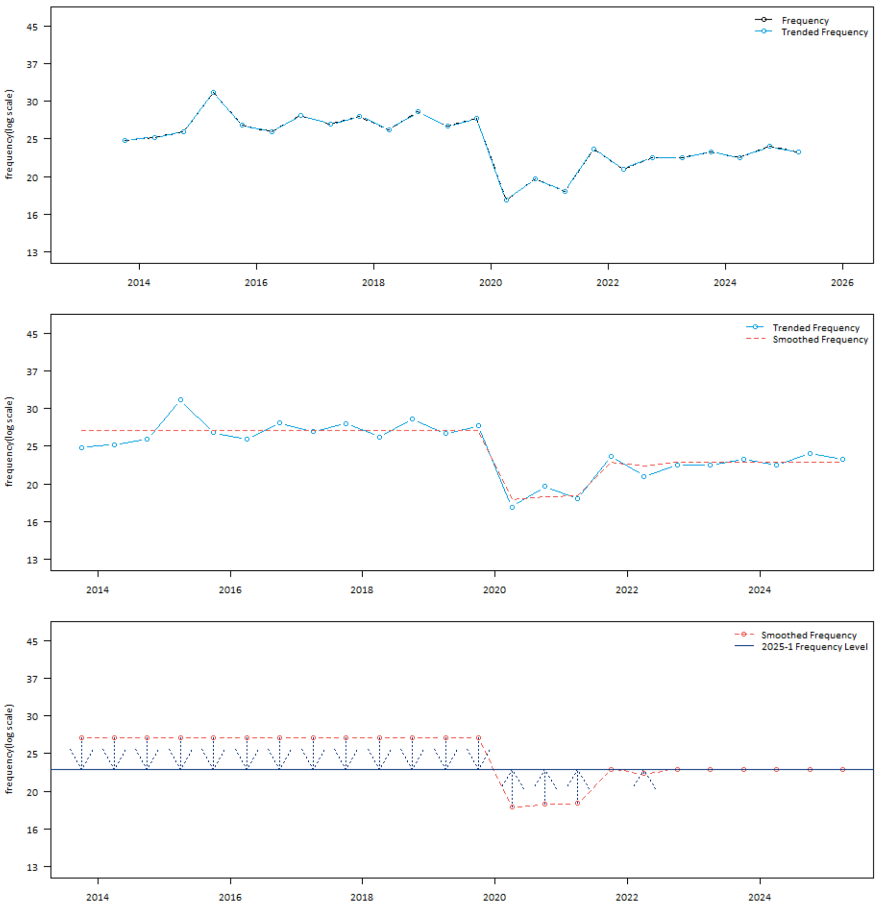


Table 14: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.846
2020–1	1.225
2020–2	1.206
2021–1	1.202
2021–2	1.000
2022–1	1.025
2022–2	1.000
2023–1	1.000
2023–2	1.000
2024–1	1.000
2024-2	1.000
2025-1	1.000

Figure 25: Accident Benefits

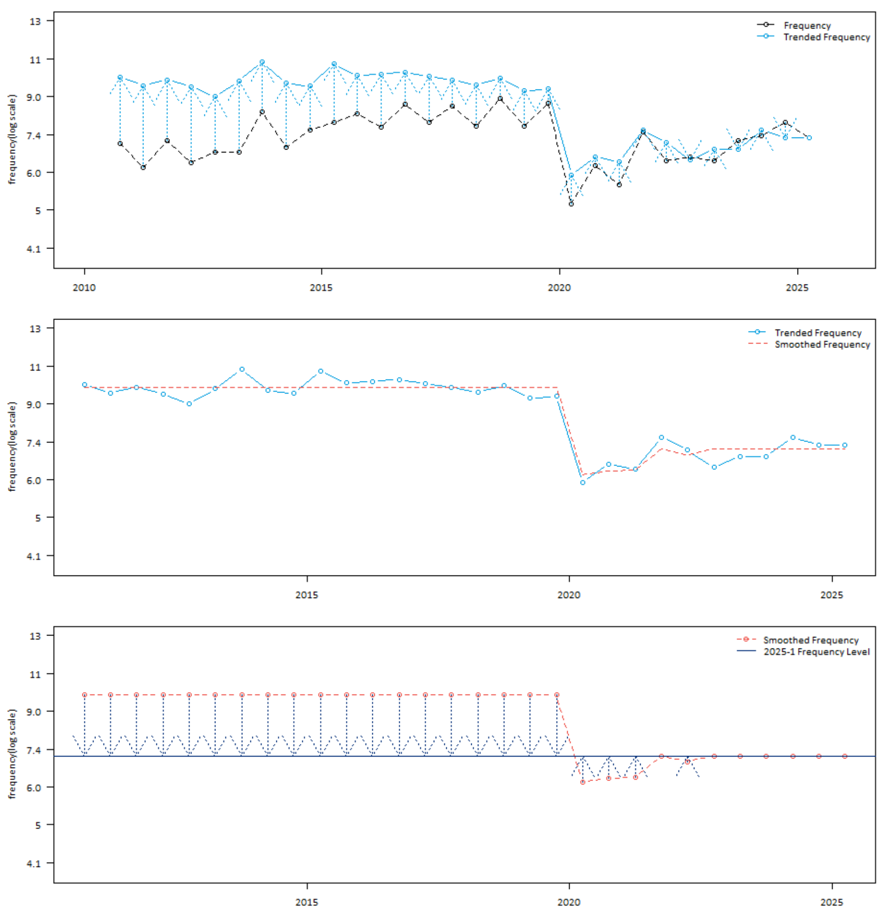


Table 15: Accident Benefits Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.724
2020−1	1.147
2020−2	1.125
2021−1	1.119
2021−2	1.000
2022−1	1.031
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000
2024-2	1.000
2025-1	1.000

Figure 26: Collision

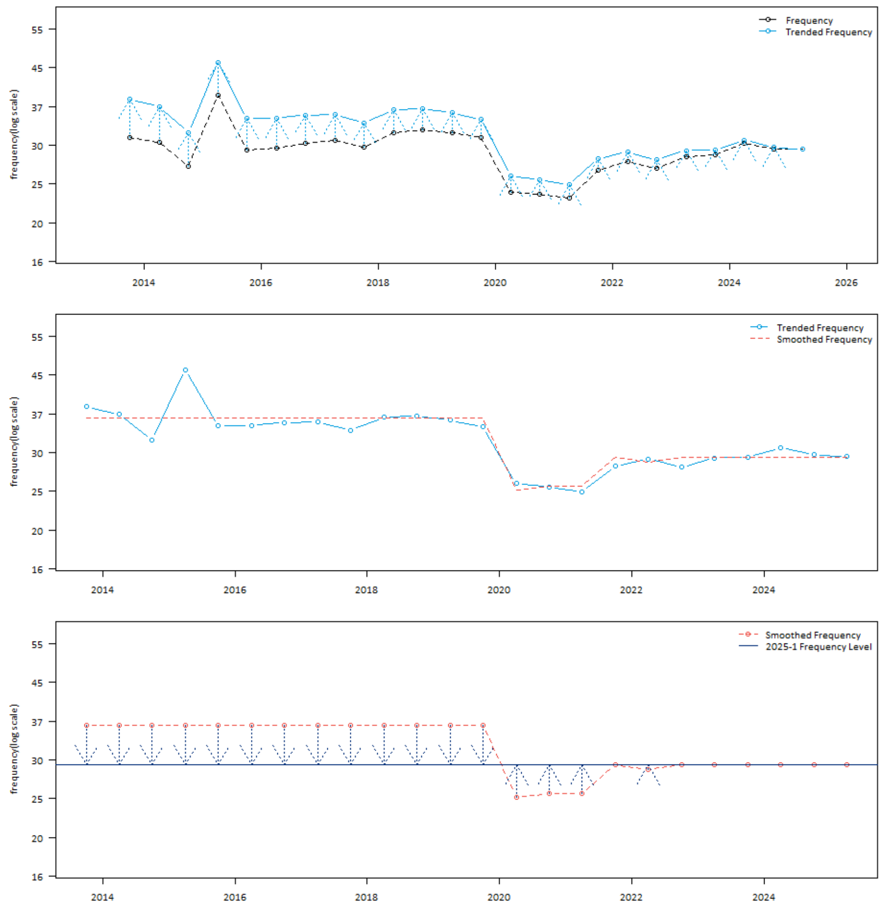


Table 16: Collision Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.816
2020–1	1.178
2020–2	1.160
2021–1	1.156
2021–2	1.000
2022–1	1.024
2022–2	1.000
2023–1	1.000
2023–2	1.000
2024–1	1.000
2024-2	1.000
2025-1	1.000

Figure 27: Comprehensive

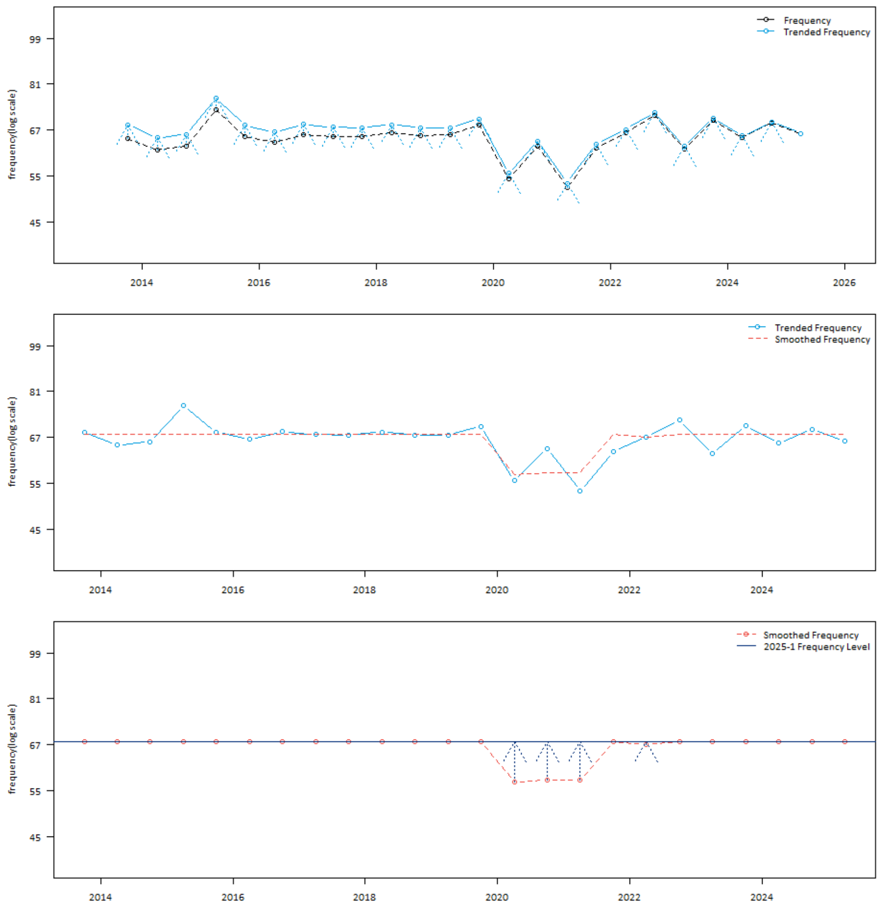


Table 17: Comprehensive Adjustment Factors

Accident Half Year	New Normal Factor
Prior	1.000
2020–1	1.190
2020–2	1.182
2021–1	1.180
2021–2	1.000
2022–1	1.011
2022–2	1.000
2023–1	1.000
2023–2	1.000
2024–1	1.000
2024–2	1.000
2025-1	1.000

Figure 28: All Perils

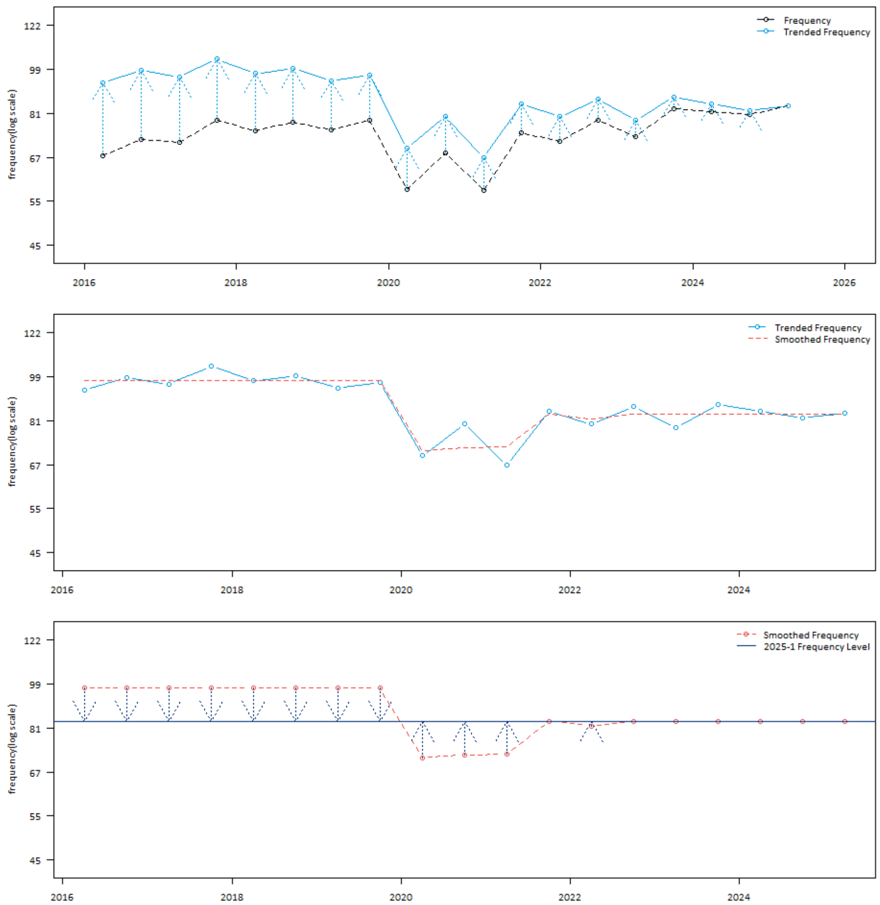


Table 18: All Perils Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.859
2020–1	1.181
2020–2	1.165
2021–1	1.161
2021–2	1.000
2022–1	1.021
2022–2	1.000
2023–1	1.000
2023–2	1.000
2024–1	1.000
2024–2	1.000
2025-1	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:

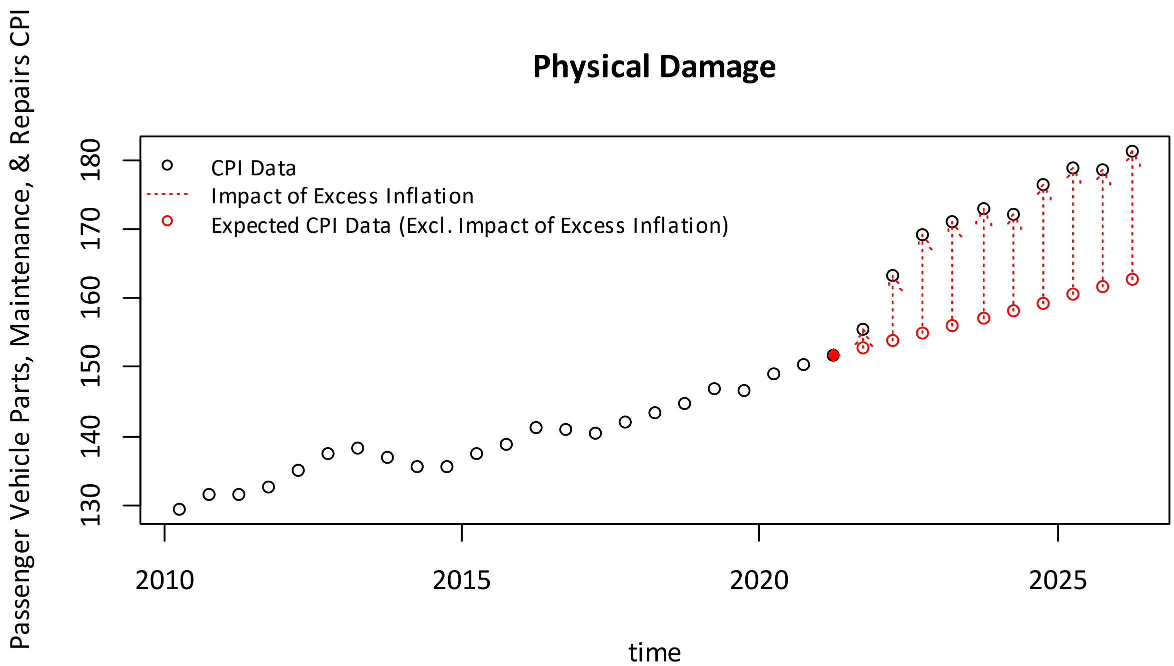
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as 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.

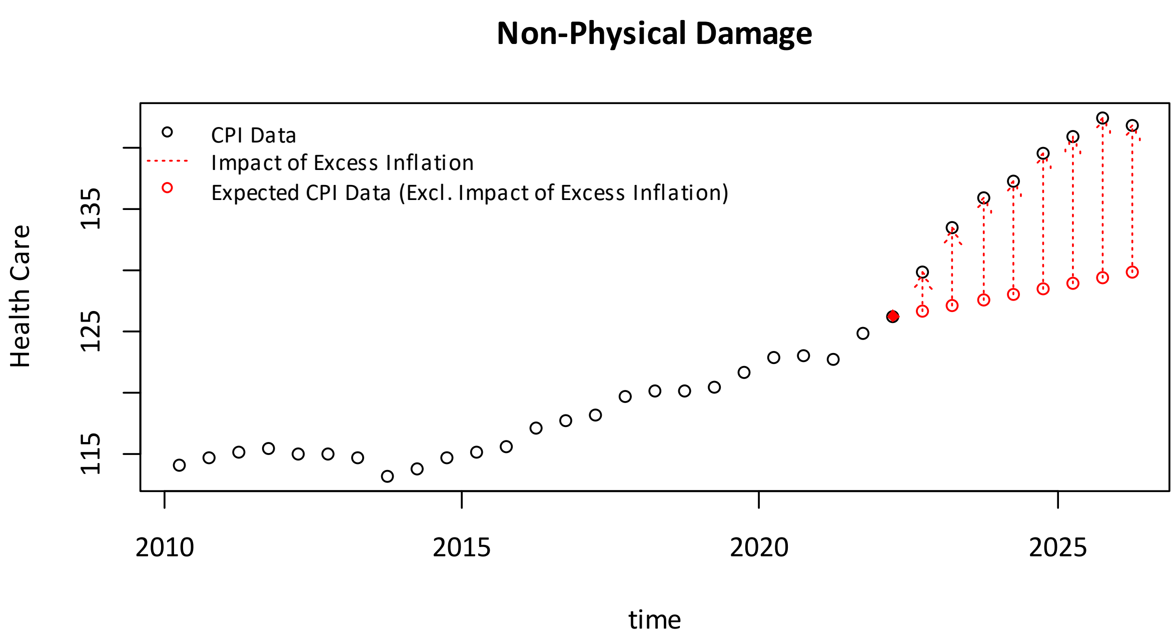
We present the CPI values, in Figure 29, and the excess inflation parameter values, in Table 19.

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	0.252
2023-1	0.854	0.505
2023-2	1.000	0.661
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	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, adjust the historical data to a 2025-1 cost level. We present the adjustment factors by coverage in Table 20.

Table 20: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Comprehensive	Collision	All Perils
Prior	1.217	1.202	1.171	1.309
2020-1	1.217	1.202	1.171	1.309
2020-2	1.217	1.202	1.171	1.309
2021-1	1.217	1.202	1.171	1.309
2021-2	1.180	1.167	1.142	1.255
2022-1	1.093	1.087	1.074	1.130
2022-2	1.036	1.034	1.029	1.050
2023-1	1.029	1.027	1.023	1.040
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

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** – Oliver Wyman 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.

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 30 Jun 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	1.372	0.774	1.061	0.943	1.466	0.966	1.179	1.071	0.920	1.430
12	1.097	1.031	1.002	0.979	1.114	0.994	1.013	1.006	1.009	1.087
18	1.053	1.022	1.000	0.992	1.054	0.999	1.003	1.001	1.009	1.014
24	1.024	1.000	1.001	0.994	1.009	0.999	1.001	1.000	1.000	0.945
30	1.003	0.996	1.000	0.997	0.980	1.000	1.000	1.000	1.000	0.906
36	1.003	0.997	1.000	0.998	0.978	1.000	1.000	1.000	1.000	0.886
42	0.998	0.998	1.000	0.999	0.979	1.000	1.000	1.000	1.000	0.873
48	0.998	0.997	1.000	0.999	0.986	1.000	1.000	1.000	1.000	0.880
54	0.995	0.998	1.000	1.000	0.986	1.000	1.000	1.000	1.000	0.922
60	0.995	0.999	1.000	1.000	0.993	1.000	1.000	1.000	1.000	0.901
66	0.995	0.999	1.000	1.000	0.993	1.000	1.000	1.000	1.000	0.910
72	0.996	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.934
78	0.997	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.945
84	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969
90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990
96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.968
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.976
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.958
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.968
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981
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 30 Jun 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: 6 Semesters ex hi/lo	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: Last 6 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	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	Avg: 6 Semesters ex hi/lo	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: All Semesters
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	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
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	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
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: 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
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	1.000	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	1.000	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	1.000	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	1.000	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	1.000	1.000	Wght Avg: 6 Semester	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	Wght Avg: 6 Semester	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	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
126	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
132	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
138	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
144	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
150	Avg: All Semesters	1.000	1.000	Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000
156	Avg: All Semesters	1.000	1.000	Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	Avg: All Semesters	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 30 Jun 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	4.121	1.154	1.067	1.195	3.697	0.987	1.089	0.992	0.984	4.678
12	2.508	1.285	1.003	1.398	2.196	0.991	1.012	0.989	1.014	2.718
18	1.982	1.134	0.999	1.391	1.893	0.999	1.003	0.995	1.011	2.194
24	1.705	1.083	1.000	1.310	1.486	1.000	1.002	0.997	1.000	1.761
30	1.478	1.035	1.000	1.224	1.283	1.000	1.001	0.997	1.000	1.345
36	1.337	1.007	1.000	1.179	1.205	1.001	1.001	0.997	1.000	1.148
42	1.239	1.001	1.000	1.144	1.129	1.000	1.000	0.999	1.000	1.038
48	1.158	0.996	1.000	1.094	1.079	1.000	1.001	0.999	1.000	0.981
54	1.089	1.000	1.000	1.059	1.063	1.000	1.000	1.000	1.000	0.962
60	1.066	1.000	1.000	1.048	1.078	1.000	1.000	1.000	1.000	0.841
66	1.044	1.000	1.000	1.041	1.064	1.000	1.000	1.000	1.000	0.953
72	1.026	1.000	1.000	1.019	1.052	1.000	1.000	1.000	1.000	0.924
78	1.018	1.000	1.000	1.026	1.017	1.000	1.000	1.000	1.000	0.846
84	1.011	1.000	1.000	1.016	1.001	1.000	1.000	1.000	1.000	0.938
90	1.003	1.000	1.000	1.006	0.991	1.000	1.000	1.000	1.000	0.938
96	1.001	1.000	1.000	1.007	0.983	1.000	1.000	1.000	1.000	0.925
102	1.003	1.000	1.000	1.007	0.984	1.000	1.000	1.000	1.000	0.914
108	1.003	1.000	1.000	1.002	0.973	1.000	1.000	1.000	1.000	0.892
114	1.003	1.000	1.000	1.006	0.982	1.000	1.000	1.000	1.000	0.854
120	1.003	1.000	1.000	0.998	0.992	1.000	1.000	1.000	1.000	0.872
126	1.001	1.000	1.000	1.002	0.996	1.000	1.000	1.000	1.000	0.874
132	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.776
138	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.781
144	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.777
150	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.001	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 30 Jun 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	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Wght Avg: 6 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	Avg: 6 Semesters ex hi/lo	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	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
24	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	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: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	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
42	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	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	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 4 Semesters	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: 6 Semester	Avg: 6 Semesters 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	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester
60	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	1.000	Avg: 4 Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Avg: 6 Semesters 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
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Avg: 4 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
78	Wght Avg: 6 Semester	Wght Avg: All Semesters	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: All Semesters
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	1.000
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: 6 Semester	Wght Avg: All Semesters	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: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
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: All Semesters
114	Avg: 6 Semesters ex hi/lo	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
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: All Semesters	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	Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	Avg: All Semesters	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	Avg: All Semesters	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

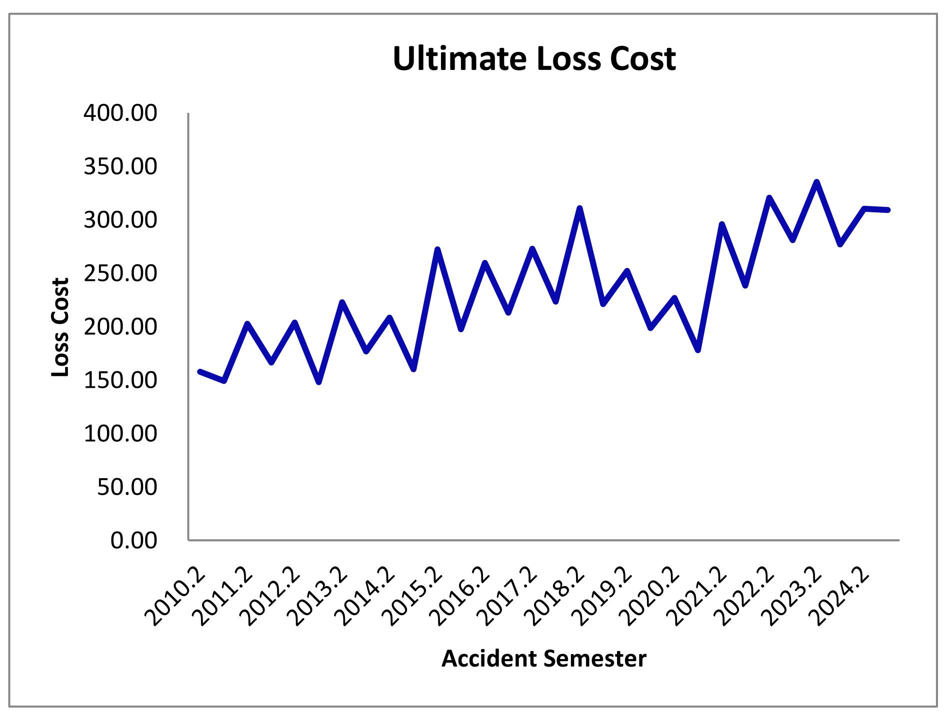
Province of Nova Scotia

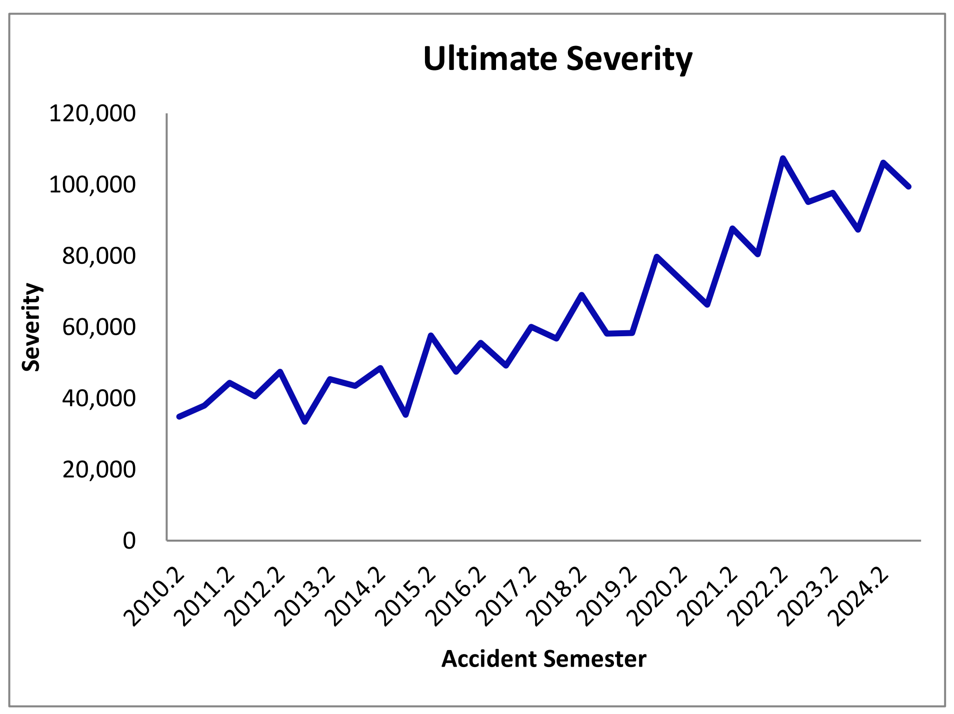
Third Party Liability - Bodily Injury

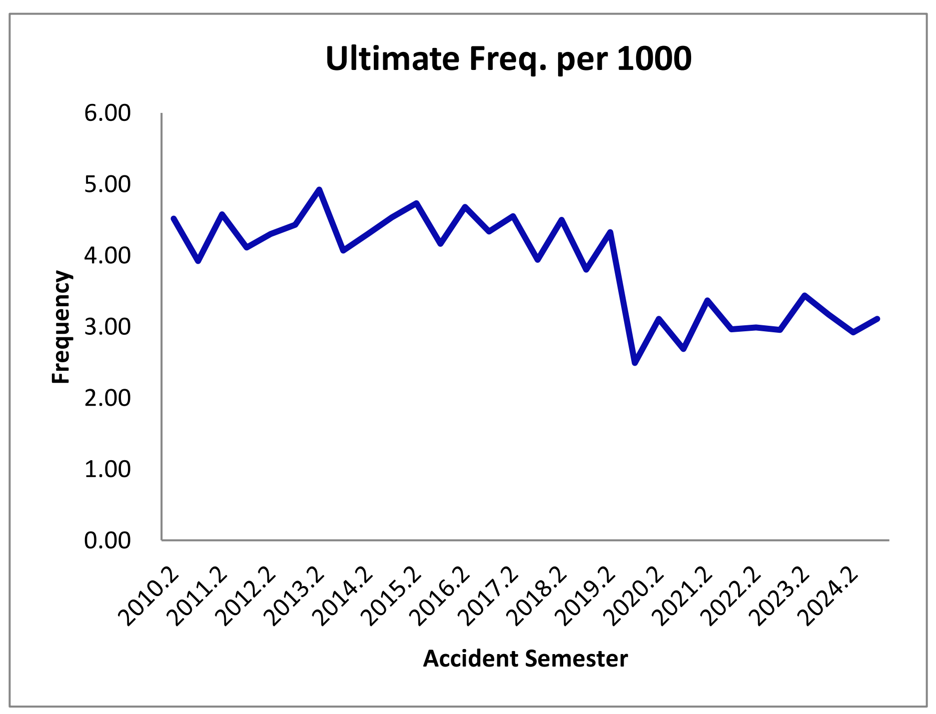
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2010.2	180	270,159	1,221	38,409	1.108	42,543	157.47		34,843		4.52			
2011.1	174	265,303	1,040	35,735	1.105	39,494	148.86		37,975		3.92		153.21	
2011.2	168	273,241	1,251	50,150	1.105	55,426	202.85	28.8%	44,305	27.2%	4.58	1.3%		
2012.1	162	268,785	1,105	41,019	1.090	44,723	166.39	11.8%	40,473	6.6%	4.11	4.9%	184.77	20.6%
2012.2	156	277,928	1,194	51,994	1.090	56,689	203.97	0.6%	47,468	7.1%	4.30	-6.1%		
2013.1	150	271,962	1,205	36,810	1.094	40,251	148.00	-11.1%	33,391	-17.5%	4.43	7.8%	176.29	-4.6%
2013.2	144	280,956	1,383	57,304	1.094	62,662	223.03	9.3%	45,298	-4.6%	4.92	14.6%		
2014.1	138	273,998	1,115	44,555	1.086	48,391	176.61	19.3%	43,396	30.0%	4.07	-8.2%	200.11	13.5%
2014.2	132	284,021	1,221	54,476	1.086	59,167	208.32	-6.6%	48,447	7.0%	4.30	-12.7%		
2015.1	126	278,174	1,262	41,412	1.076	44,551	160.15	-9.3%	35,299	-18.7%	4.54	11.5%	184.49	-7.8%
2015.2	120	287,932	1,362	72,945	1.076	78,474	272.55	30.8%	57,620	18.9%	4.73	10.0%		
2016.1	114	283,550	1,181	51,163	1.095	56,008	197.52	23.3%	47,433	34.4%	4.16	-8.2%	235.32	27.6%
2016.2	108	293,179	1,371	69,487	1.095	76,067	259.46	-4.8%	55,478	-3.7%	4.68	-1.1%		
2017.1	102	287,975	1,248	56,273	1.091	61,388	213.17	7.9%	49,204	3.7%	4.33	4.0%	236.52	0.5%
2017.2	96	301,607	1,371	75,416	1.091	82,271	272.78	5.1%	59,996	8.1%	4.55	-2.8%		
2018.1	90	296,264	1,166	60,533	1.093	66,180	223.38	4.8%	56,761	15.4%	3.94	-9.2%	248.30	5.0%
2018.2	84	303,640	1,367	86,299	1.093	94,351	310.73	13.9%	69,036	15.1%	4.50	-1.0%		
2019.1	78	296,252	1,125	59,652	1.098	65,498	221.09	-1.0%	58,219	2.6%	3.80	-3.5%	266.46	7.3%
2019.2	72	304,929	1,319	70,095	1.098	76,964	252.40	-18.8%	58,338	-15.5%	4.33	-3.9%		
2020.1	66	298,720	744	53,176	1.115	59,277	198.44	-10.2%	79,719	36.9%	2.49	-34.5%	225.70	-15.3%
2020.2	60	309,535	963	63,016	1.115	70,246	226.94	-10.1%	72,913	25.0%	3.11	-28.1%		
2021.1	54	306,587	824	48,489	1.126	54,581	178.03	-10.3%	66,201	-17.0%	2.69	8.0%	202.60	-10.2%
2021.2	48	318,267	1,073	83,613	1.126	94,118	295.72	30.3%	87,702	20.3%	3.37	8.3%		
2022.1	42	312,401	925	66,583	1.118	74,464	238.36	33.9%	80,480	21.6%	2.96	10.1%	267.31	31.9%
2022.2	36	321,367	959	92,116	1.118	103,021	320.57	8.4%	107,374	22.4%	2.99	-11.5%		
2023.1	30	315,388	931	79,180	1.118	88,553	280.77	17.8%	95,126	18.2%	2.95	-0.3%	300.86	12.6%
2023.2	24	324,625	1,115	97,362	1.118	108,888	335.43	4.6%	97,670	-9.0%	3.43	15.0%		
2024.1	18	321,597	1,020	82,186	1.084	89,106	277.07	-1.3%	87,392	-8.1%	3.17	7.4%	306.39	1.8%
2024.2	12	330,525	965	94,526	1.084	102,485	310.07	-7.6%	106,208	8.7%	2.92	-15.0%		
2025.1	6	325,537	1,012	92,881	1.084	100,702	309.34	11.6%	99,475	13.8%	3.11	-1.9%	309.71	1.1%
Total		8,884,403	34,040	1,906,851		2,096,538								







Province of Nova Scotia

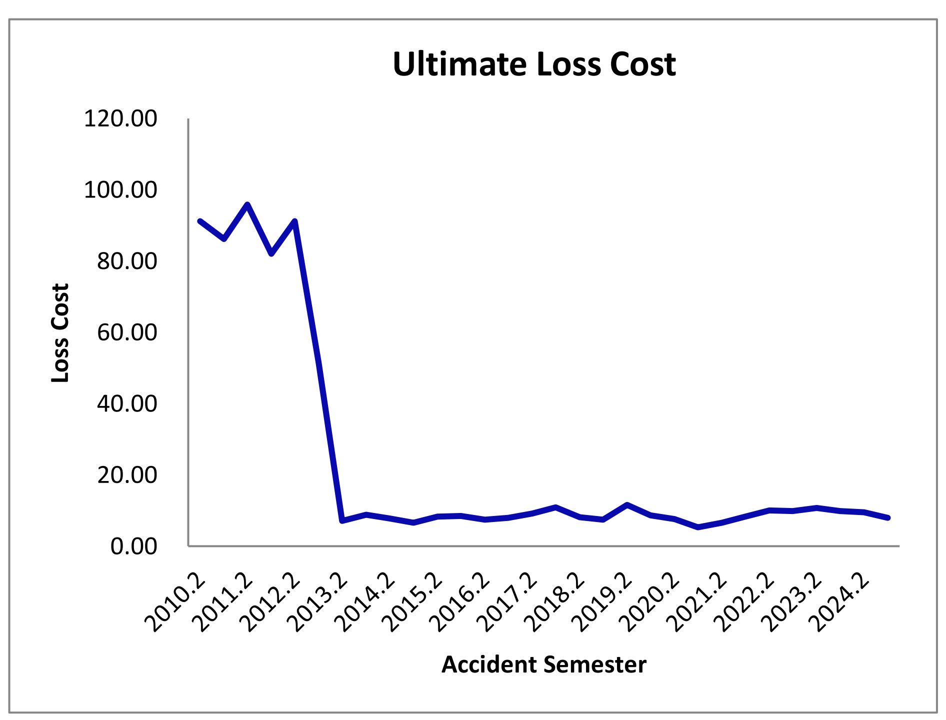
Third Party Liability - Property Damage

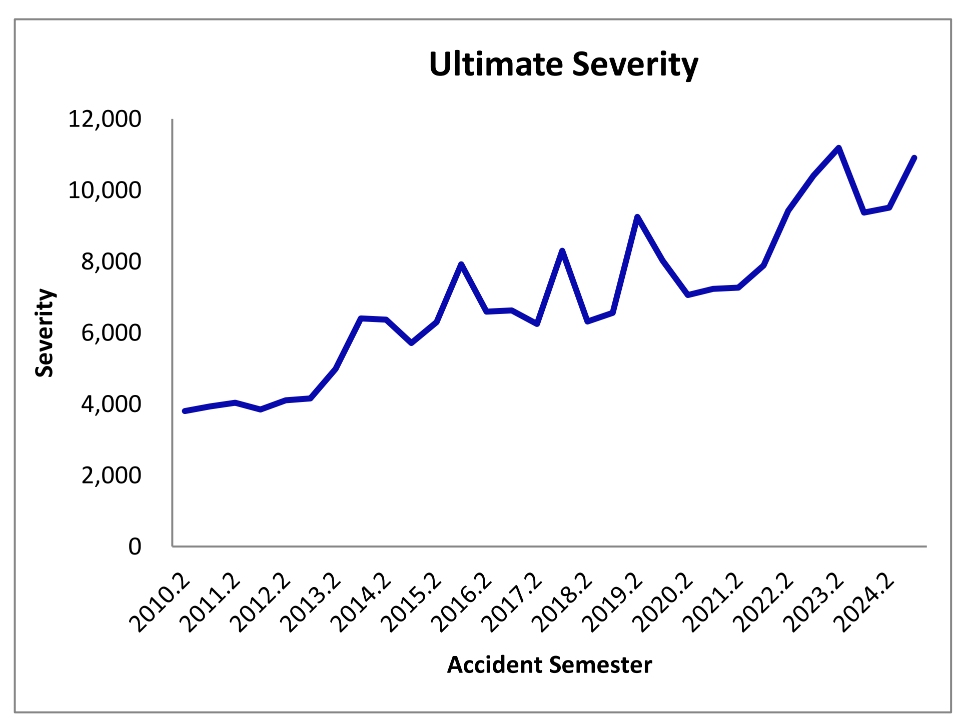
Private Passengers Vehicles (Excluding Farmers)

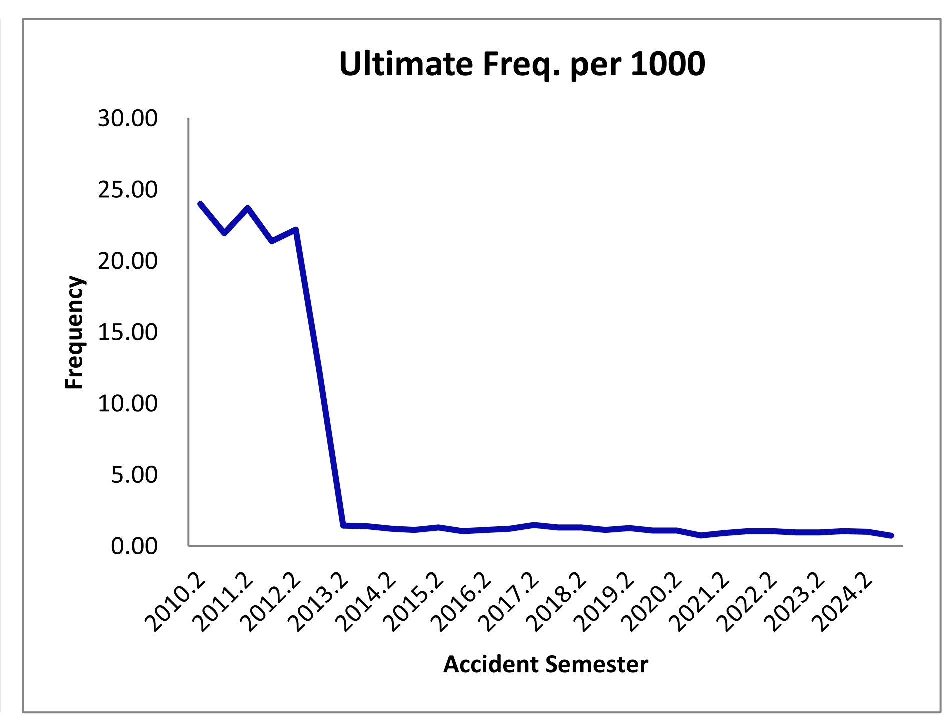
Loss Cost Summary

Data as of 30 Jun 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
2010.2	180	270,159	6,480	22,239	1.108	24,633	91.18		3,801		23.99			
2011.1	174	265,303	5,819	20,704	1.105	22,882	86.25		3,932		21.93		88.74	
2011.2	168	273,241	6,480	23,694	1.105	26,187	95.84	5.1%	4,041	6.3%	23.72	-1.1%		
2012.1	162	268,785	5,740	20,223	1.090	22,049	82.03	-4.9%	3,841	-2.3%	21.36	-2.6%	88.99	0.3%
2012.2	156	277,928	6,165	23,243	1.090	25,341	91.18	-4.9%	4,111	1.7%	22.18	-6.5%		
2013.1	150	271,962	3,356	12,750	1.094	13,942	51.27	-37.5%	4,154	8.2%	12.34	-42.2%	71.44	-19.7%
2013.2	144	280,956	400	1,824	1.094	1,995	7.10	-92.2%	4,987	21.3%	1.42	-93.6%		
2014.1	138	273,998	375	2,213	1.086	2,403	8.77	-82.9%	6,409	54.3%	1.37	-88.9%	7.93	-88.9%
2014.2	132	284,021	346	2,029	1.086	2,204	7.76	9.3%	6,370	27.7%	1.22	-14.4%		
2015.1	126	278,174	318	1,690	1.076	1,818	6.54	-25.5%	5,718	-10.8%	1.14	-16.5%	7.15	-9.7%
2015.2	120	287,932	379	2,218	1.076	2,386	8.29	6.8%	6,296	-1.2%	1.32	8.0%		
2016.1	114	283,550	301	2,176	1.095	2,382	8.40	28.5%	7,914	38.4%	1.06	-7.1%	8.34	16.6%
2016.2	108	293,179	330	1,989	1.095	2,178	7.43	-10.4%	6,599	4.8%	1.13	-14.5%		
2017.1	102	287,975	349	2,122	1.091	2,315	8.04	-4.3%	6,632	-16.2%	1.21	14.2%	7.73	-7.4%
2017.2	96	301,607	441	2,521	1.091	2,751	9.12	22.8%	6,237	-5.5%	1.46	29.9%		
2018.1	90	296,264	386	2,930	1.093	3,204	10.81	34.5%	8,300	25.1%	1.30	7.5%	9.96	28.8%
2018.2	84	303,640	391	2,259	1.093	2,469	8.13	-10.8%	6,315	1.3%	1.29	-11.9%		
2019.1	78	296,252	332	1,985	1.098	2,179	7.36	-32.0%	6,564	-20.9%	1.12	-14.0%	7.75	-22.2%
2019.2	72	304,929	382	3,216	1.098	3,531	11.58	42.4%	9,249	46.4%	1.25	-2.8%		
2020.1	66	298,720	324	2,332	1.115	2,600	8.70	18.3%	8,032	22.4%	1.08	-3.3%	10.16	31.1%
2020.2	60	309,535	332	2,100	1.115	2,341	7.56	-34.7%	7,058	-23.7%	1.07	-14.4%		
2021.1	54	306,587	225	1,443	1.126	1,624	5.30	-39.1%	7,233	-9.9%	0.73	-32.4%	6.44	-36.6%
2021.2	48	318,267	290	1,871	1.126	2,106	6.62	-12.5%	7,260	2.9%	0.91	-14.9%		
2022.1	42	312,401	325	2,296	1.118	2,568	8.22	55.2%	7,894	9.1%	1.04	42.2%	7.41	15.2%
2022.2	36	321,367	340	2,863	1.118	3,202	9.96	50.5%	9,416	29.7%	1.06	16.1%		
2023.1	30	315,388	300	2,788	1.118	3,118	9.89	20.3%	10,402	31.8%	0.95	-8.7%	9.93	33.9%
2023.2	24	324,625	309	3,092	1.118	3,458	10.65	6.9%	11,188	18.8%	0.95	-10.0%		
2024.1	18	321,597	335	2,900	1.084	3,144	9.78	-1.1%	9,377	-9.9%	1.04	9.7%	10.22	2.9%
2024.2	12	330,525	333	2,922	1.084	3,168	9.59	-10.0%	9,510	-15.0%	1.01	5.9%		
2025.1	6	325,537	235	2,366	1.084	2,566	7.88	-19.4%	10,903	16.3%	0.72	-30.7%	8.74	-14.4%
Total		8,884,403	42,118	179,000		196,745								







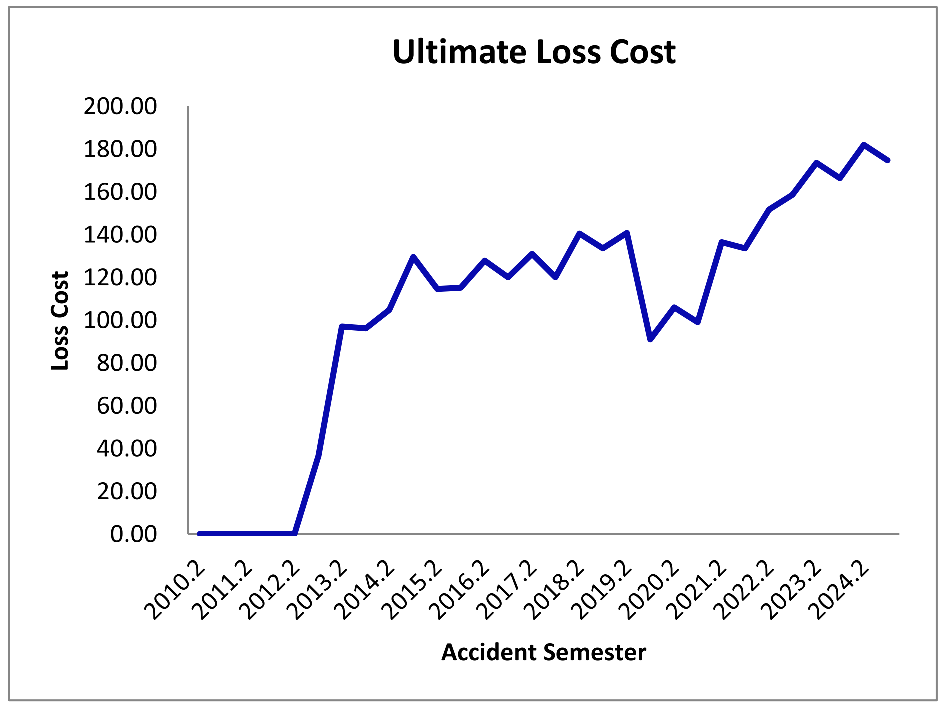
Province of Nova Scotia

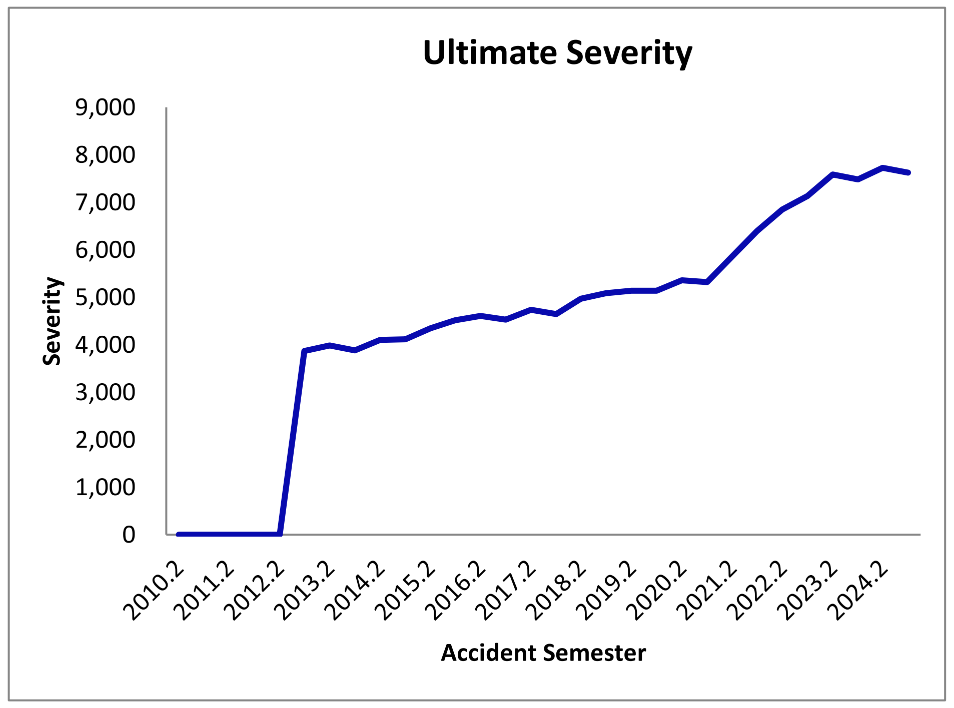
Third Party Liability - Direct Compensation

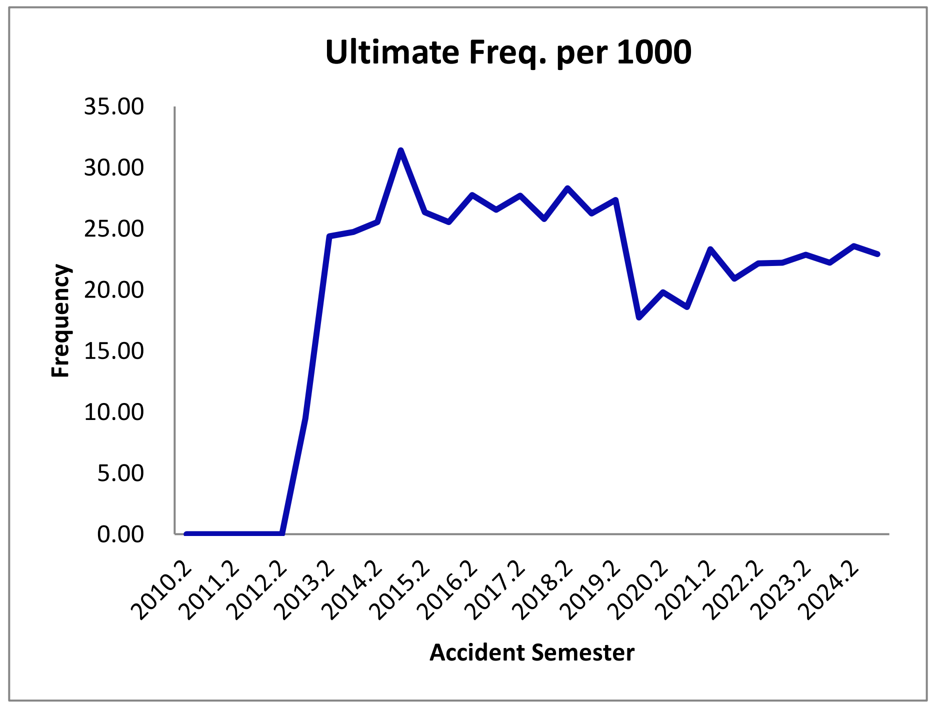
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2010.2	180	270,159	0	0	1.108	0	0.00		#DIV/0!		0.00			
2011.1	174	265,303	0	0	1.105	0	0.00		#DIV/0!		0.00		0.00	
2011.2	168	273,241	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.1	162	268,785	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.2	156	277,928	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2013.1	150	271,962	2,574	9,119	1.094	9,971	36.66	#DIV/0!	3,874	#DIV/0!	9.46	#DIV/0!	18.13	
2013.2	144	280,956	6,846	24,956	1.094	27,289	97.13	#DIV/0!	3,986	#DIV/0!	24.37	#DIV/0!		
2014.1	138	273,998	6,777	24,223	1.086	26,309	96.02	161.9%	3,882	0.2%	24.73	161.3%	96.58	432.6%
2014.2	132	284,021	7,250	27,382	1.086	29,740	104.71	7.8%	4,102	2.9%	25.53	4.8%		
2015.1	126	278,174	8,739	33,457	1.076	35,993	129.39	34.8%	4,119	6.1%	31.42	27.0%	116.92	21.1%
2015.2	120	287,932	7,592	30,695	1.076	33,022	114.69	9.5%	4,350	6.0%	26.37	3.3%		
2016.1	114	283,550	7,238	29,830	1.095	32,655	115.17	-11.0%	4,512	9.5%	25.53	-18.7%	114.92	-1.7%
2016.2	108	293,179	8,144	34,242	1.095	37,485	127.86	11.5%	4,603	5.8%	27.78	5.4%		
2017.1	102	287,975	7,640	31,707	1.091	34,589	120.11	4.3%	4,527	0.3%	26.53	3.9%	124.02	7.9%
2017.2	96	301,607	8,349	36,197	1.091	39,487	130.92	2.4%	4,730	2.8%	27.68	-0.3%		
2018.1	90	296,264	7,643	32,518	1.093	35,552	120.00	-0.1%	4,652	2.7%	25.80	-2.8%	125.51	1.2%
2018.2	84	303,640	8,598	39,038	1.093	42,680	140.56	7.4%	4,964	5.0%	28.32	2.3%		
2019.1	78	296,252	7,768	36,023	1.098	39,553	133.51	11.3%	5,092	9.5%	26.22	1.6%	137.08	9.2%
2019.2	72	304,929	8,345	39,093	1.098	42,924	140.77	0.1%	5,144	3.6%	27.37	-3.4%		
2020.1	66	298,720	5,297	24,400	1.115	27,200	91.05	-31.8%	5,135	0.8%	17.73	-32.4%	116.17	-15.3%
2020.2	60	309,535	6,124	29,444	1.115	32,822	106.04	-24.7%	5,360	4.2%	19.78	-27.7%		
2021.1	54	306,587	5,695	26,935	1.126	30,319	98.89	8.6%	5,324	3.7%	18.58	4.8%	102.48	-11.8%
2021.2	48	318,267	7,416	38,566	1.126	43,412	136.40	28.6%	5,854	9.2%	23.30	17.8%		
2022.1	42	312,401	6,529	37,321	1.118	41,739	133.61	35.1%	6,393	20.1%	20.90	12.5%	135.02	31.7%
2022.2	36	321,367	7,128	43,599	1.118	48,760	151.73	11.2%	6,841	16.9%	22.18	-4.8%		
2023.1	30	315,388	7,011	44,694	1.118	49,985	158.49	18.6%	7,129	11.5%	22.23	6.4%	155.08	14.9%
2023.2	24	324,625	7,431	50,395	1.118	56,361	173.62	14.4%	7,584	10.9%	22.89	3.2%		
2024.1	18	321,597	7,149	49,373	1.084	53,530	166.45	5.0%	7,487	5.0%	22.23	0.0%	170.05	9.7%
2024.2	12	330,525	7,784	55,466	1.084	60,136	181.94	4.8%	7,726	1.9%	23.55	2.9%		
2025.1	6	325,537	7,464	52,483	1.084	56,902	174.79	5.0%	7,624	1.8%	22.93	3.1%	178.40	4.9%
Total		8,884,403	178,531	881,155		968,414								







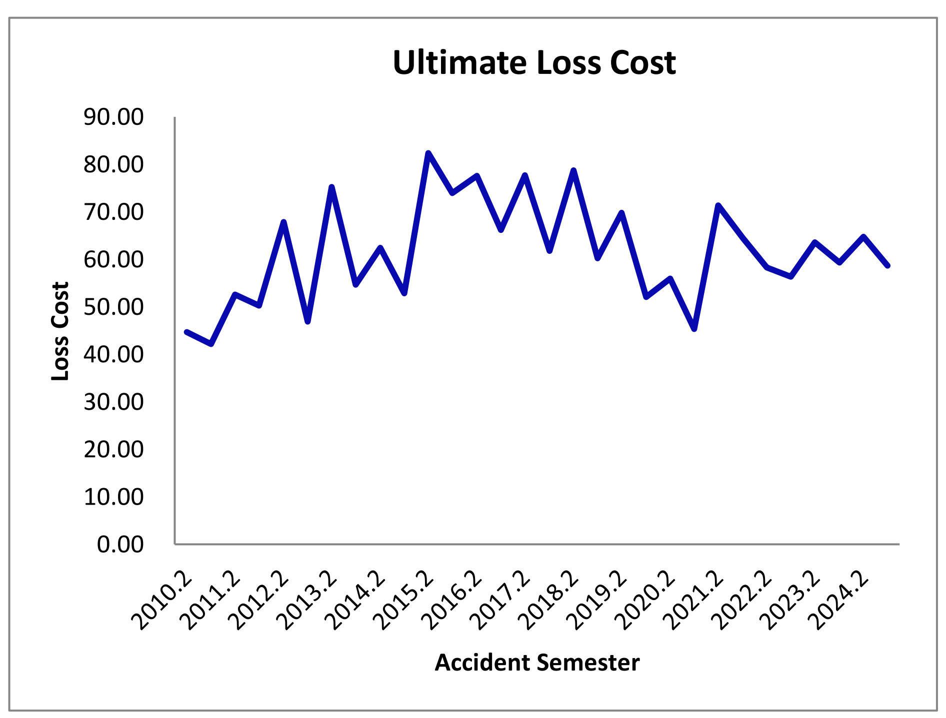
Province of Nova Scotia

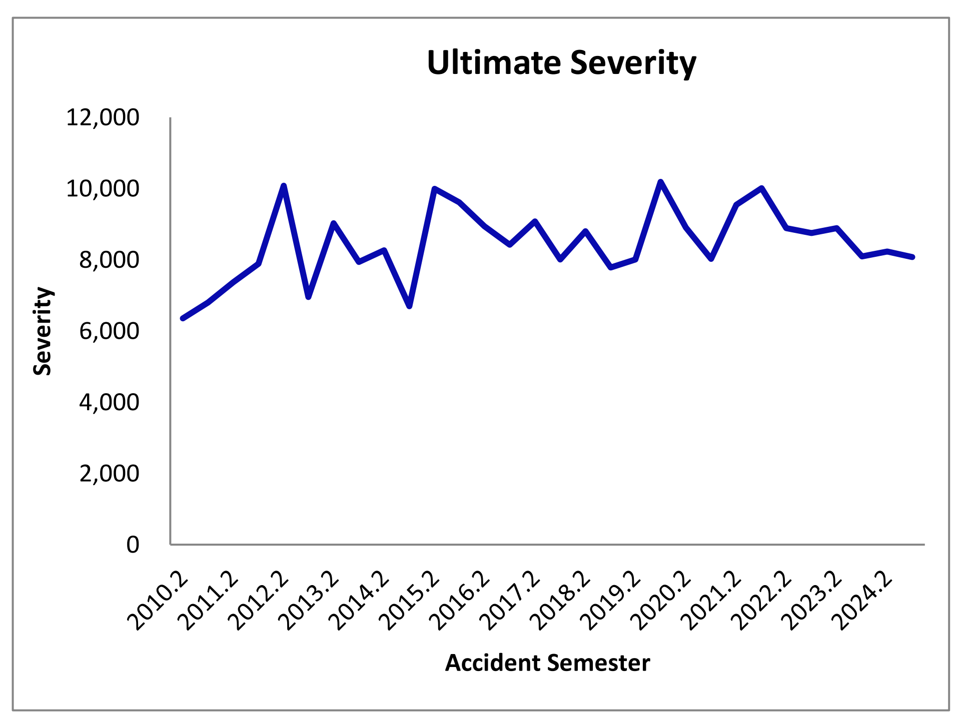
Accident Benefits - Total

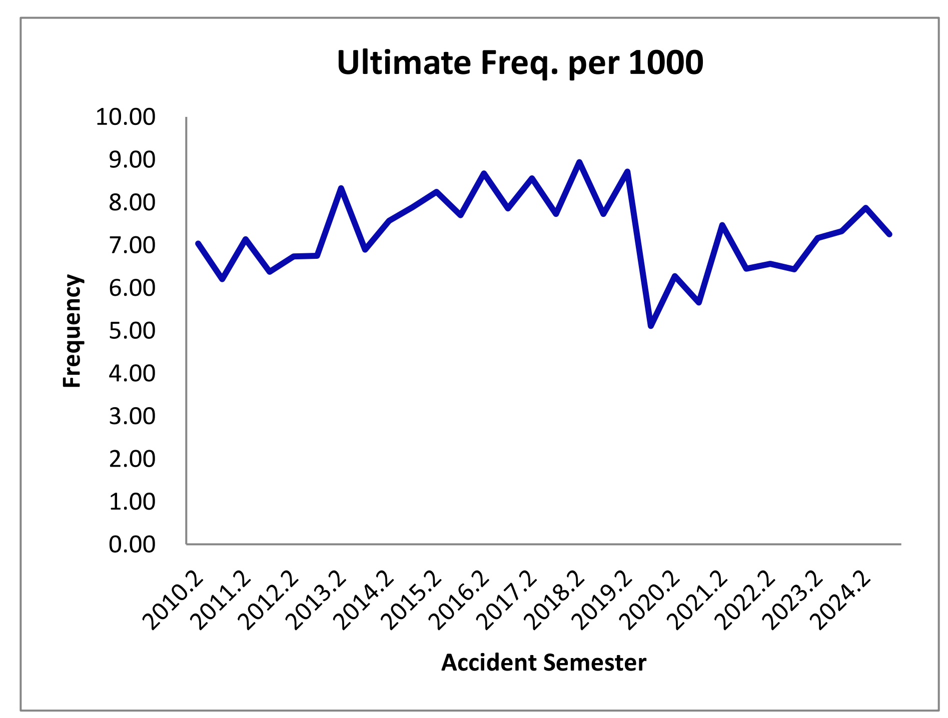
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2010.2	180	270,112	1,899	10,893	1.108	12,065	44.67		6,354		7.03			
2011.1	174	265,281	1,646	10,121	1.105	11,186	42.17		6,796		6.20		43.43	
2011.2	168	273,309	1,950	12,992	1.105	14,359	52.54	17.6%	7,363	15.9%	7.13	1.5%		
2012.1	162	268,290	1,709	12,352	1.090	13,467	50.20	19.0%	7,881	16.0%	6.37	2.6%	51.38	18.3%
2012.2	156	277,204	1,867	17,265	1.090	18,824	67.91	29.3%	10,084	37.0%	6.73	-5.6%		
2013.1	150	272,363	1,837	11,667	1.094	12,757	46.84	-6.7%	6,945	-11.9%	6.74	5.9%	57.47	11.9%
2013.2	144	281,826	2,347	19,380	1.094	21,192	75.19	10.7%	9,030	-10.5%	8.33	23.7%		
2014.1	138	275,003	1,894	13,856	1.086	15,049	54.72	16.8%	7,946	14.4%	6.89	2.1%	65.08	13.3%
2014.2	132	284,819	2,155	16,385	1.086	17,796	62.48	-16.9%	8,259	-8.5%	7.57	-9.1%		
2015.1	126	278,608	2,198	13,678	1.076	14,714	52.81	-3.5%	6,695	-15.7%	7.89	14.5%	57.70	-11.3%
2015.2	120	288,101	2,377	22,061	1.076	23,734	82.38	31.8%	9,985	20.9%	8.25	9.0%		
2016.1	114	283,925	2,185	19,176	1.095	20,992	73.93	40.0%	9,608	43.5%	7.70	-2.5%	78.19	35.5%
2016.2	108	293,418	2,547	20,804	1.095	22,774	77.62	-5.8%	8,942	-10.4%	8.68	5.2%		
2017.1	102	288,161	2,264	17,473	1.091	19,061	66.15	-10.5%	8,419	-12.4%	7.86	2.1%	71.93	-8.0%
2017.2	96	301,679	2,584	21,508	1.091	23,463	77.77	0.2%	9,080	1.5%	8.57	-1.3%		
2018.1	90	296,433	2,290	16,767	1.093	18,331	61.84	-6.5%	8,005	-4.9%	7.73	-1.7%	69.88	-2.9%
2018.2	84	303,720	2,716	21,872	1.093	23,913	78.73	1.2%	8,805	-3.0%	8.94	4.4%		
2019.1	78	296,366	2,292	16,258	1.098	17,852	60.23	-2.6%	7,790	-2.7%	7.73	0.1%	69.60	-0.4%
2019.2	72	304,969	2,658	19,372	1.098	21,271	69.75	-11.4%	8,003	-9.1%	8.72	-2.5%		
2020.1	66	298,716	1,526	13,944	1.115	15,544	52.04	-13.6%	10,188	30.8%	5.11	-33.9%	60.98	-12.4%
2020.2	60	309,493	1,944	15,544	1.115	17,327	55.99	-19.7%	8,913	11.4%	6.28	-27.9%		
2021.1	54	306,545	1,733	12,353	1.126	13,905	45.36	-12.8%	8,024	-21.2%	5.65	10.7%	50.70	-16.9%
2021.2	48	318,067	2,376	20,161	1.126	22,694	71.35	27.4%	9,551	7.2%	7.47	18.9%		
2022.1	42	312,102	2,010	17,992	1.118	20,122	64.47	42.1%	10,010	24.7%	6.44	13.9%	67.94	34.0%
2022.2	36	320,981	2,107	16,737	1.118	18,718	58.31	-18.3%	8,884	-7.0%	6.56	-12.1%		
2023.1	30	314,967	2,026	15,860	1.118	17,737	56.31	-12.7%	8,753	-12.6%	6.43	-0.1%	57.32	-15.6%
2023.2	24	324,155	2,321	18,430	1.118	20,612	63.59	9.0%	8,880	-0.1%	7.16	9.1%		
2024.1	18	321,216	2,353	17,571	1.084	19,050	59.31	5.3%	8,096	-7.5%	7.33	13.9%	61.46	7.2%
2024.2	12	330,090	2,598	19,719	1.084	21,379	64.77	1.9%	8,230	-7.3%	7.87	9.9%		
2025.1	6	325,212	2,361	17,588	1.084	19,069	58.64	-1.1%	8,077	-0.2%	7.26	-0.9%	61.72	0.4%
Total		8,885,131	64,767	499,777		548,957								







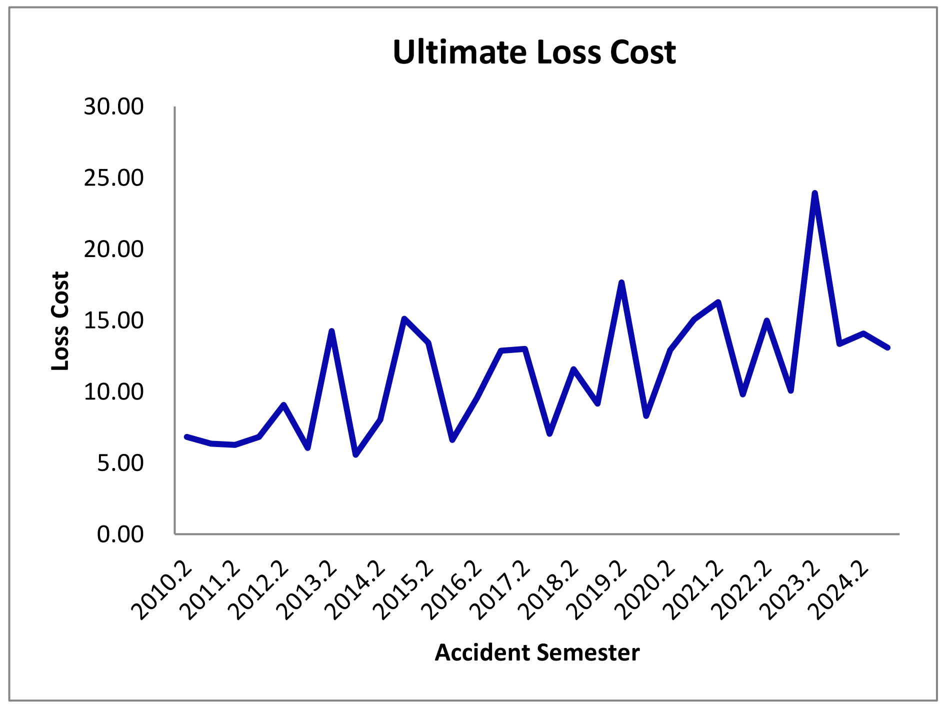
Province of Nova Scotia

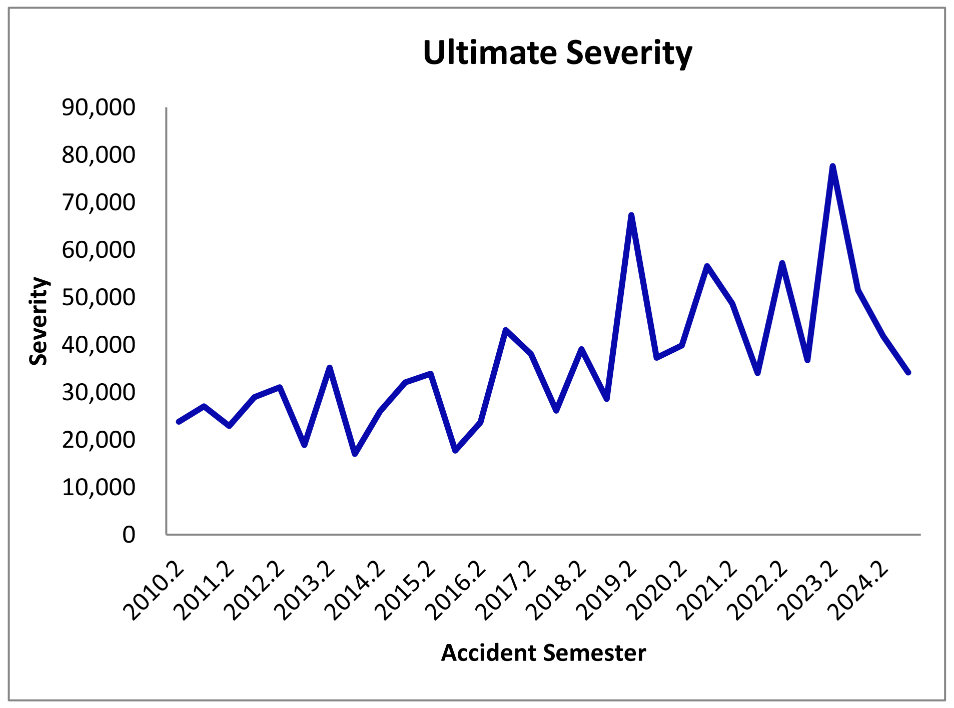
Uninsured Auto

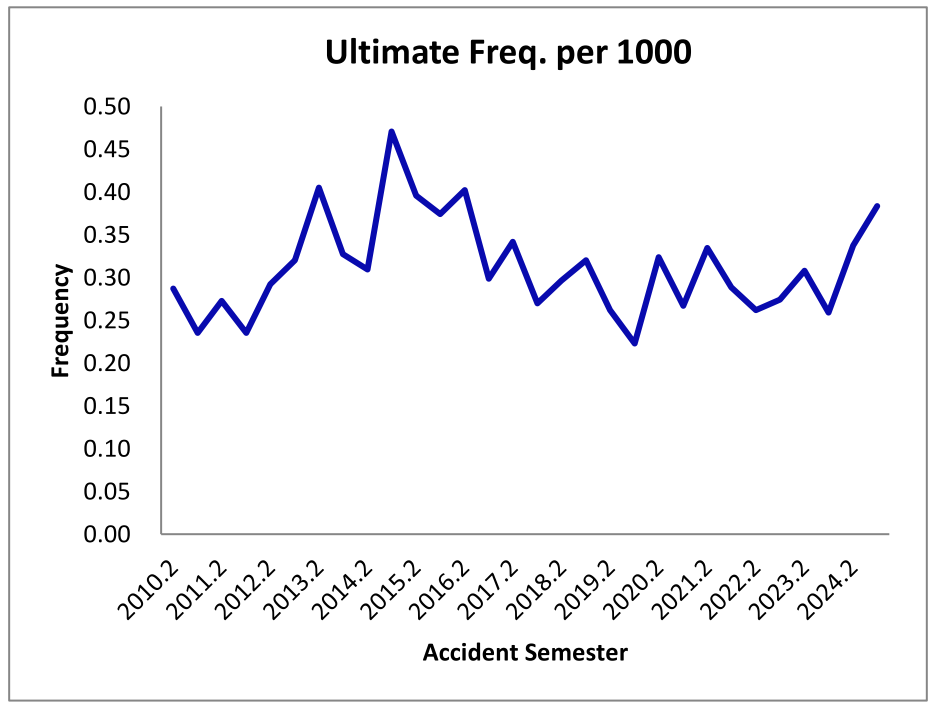
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2010.2	180	268,485	77	1,655	1.108	1,834	6.83		23,814		0.29			
2011.1	174	263,596	62	1,518	1.105	1,678	6.36		27,061		0.24		6.60	
2011.2	168	271,605	74	1,535	1.105	1,696	6.25	-8.5%	22,925	-3.7%	0.27	-5.0%		
2012.1	162	267,628	63	1,676	1.090	1,828	6.83	7.3%	29,010	7.2%	0.24	0.1%	6.54	-1.0%
2012.2	156	277,055	81	2,304	1.090	2,512	9.07	45.1%	31,007	35.3%	0.29	7.3%		
2013.1	150	271,942	87	1,505	1.094	1,646	6.05	-11.4%	18,916	-34.8%	0.32	35.9%	7.57	15.9%
2013.2	144	281,511	114	3,669	1.094	4,012	14.25	57.2%	35,197	13.5%	0.40	38.5%		
2014.1	138	274,697	90	1,408	1.086	1,530	5.57	-8.0%	16,995	-10.2%	0.33	2.4%	9.96	31.6%
2014.2	132	284,628	88	2,110	1.086	2,291	8.05	-43.5%	26,040	-26.0%	0.31	-23.7%		
2015.1	126	278,298	131	3,913	1.076	4,210	15.13	171.7%	32,138	89.1%	0.47	43.7%	11.55	15.9%
2015.2	120	287,833	114	3,597	1.076	3,869	13.44	67.0%	33,942	30.3%	0.40	28.1%		
2016.1	114	283,522	106	1,715	1.095	1,878	6.62	-56.2%	17,713	-44.9%	0.37	-20.6%	10.06	-12.9%
2016.2	108	293,176	118	2,552	1.095	2,793	9.53	-29.1%	23,672	-30.3%	0.40	1.6%		
2017.1	102	287,882	86	3,396	1.091	3,704	12.87	94.3%	43,076	143.2%	0.30	-20.1%	11.18	11.2%
2017.2	96	301,497	103	3,592	1.091	3,919	13.00	36.4%	38,049	60.7%	0.34	-15.1%		
2018.1	90	296,174	80	1,908	1.093	2,086	7.04	-45.3%	26,071	-39.5%	0.27	-9.6%	10.05	-10.2%
2018.2	84	303,593	90	3,212	1.093	3,512	11.57	-11.0%	39,017	2.5%	0.30	-13.2%		
2019.1	78	296,205	95	2,467	1.098	2,709	9.15	29.9%	28,551	9.5%	0.32	18.6%	10.37	3.2%
2019.2	72	304,917	80	4,900	1.098	5,380	17.64	52.5%	67,297	72.5%	0.26	-11.6%		
2020.1	66	298,479	67	2,226	1.115	2,481	8.31	-9.1%	37,292	30.6%	0.22	-30.4%	13.03	25.6%
2020.2	60	309,242	100	3,583	1.115	3,994	12.91	-26.8%	39,840	-40.8%	0.32	23.6%		
2021.1	54	306,338	82	4,106	1.126	4,622	15.09	81.5%	56,489	51.5%	0.27	19.8%	14.00	7.4%
2021.2	48	318,035	106	4,598	1.126	5,175	16.27	26.0%	48,606	22.0%	0.33	3.3%		
2022.1	42	311,919	90	2,739	1.118	3,063	9.82	-34.9%	33,993	-39.8%	0.29	8.1%	13.08	-6.6%
2022.2	36	320,965	84	4,304	1.118	4,814	15.00	-7.8%	57,252	17.8%	0.26	-21.8%		
2023.1	30	314,800	86	2,829	1.118	3,164	10.05	2.3%	36,677	7.9%	0.27	-5.1%	12.55	-4.1%
2023.2	24	324,145	100	6,936	1.118	7,757	23.93	59.6%	77,621	35.6%	0.31	17.7%		
2024.1	18	321,039	83	3,952	1.084	4,285	13.35	32.8%	51,472	40.3%	0.26	-5.4%	18.66	48.8%
2024.2	12	330,065	111	4,291	1.084	4,652	14.09	-41.1%	41,758	-46.2%	0.34	9.5%		
2025.1	6	325,080	125	3,920	1.084	4,250	13.07	-2.0%	34,114	-33.7%	0.38	47.8%	13.59	-27.2%
Total		8,874,352	2,774	92,116		101,344								







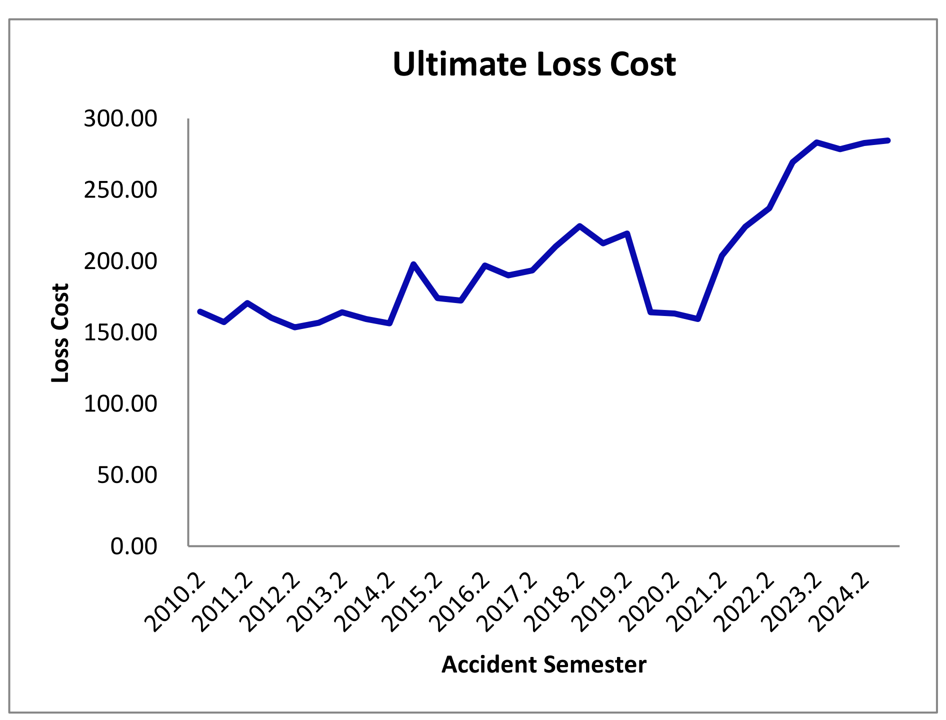
Province of Nova Scotia

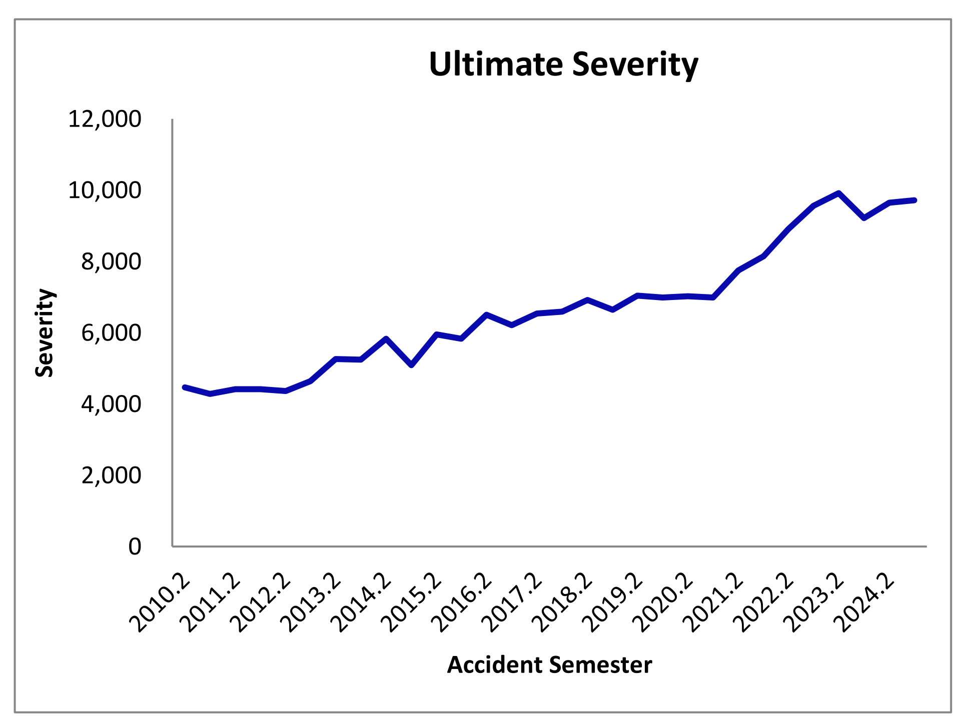
Collision

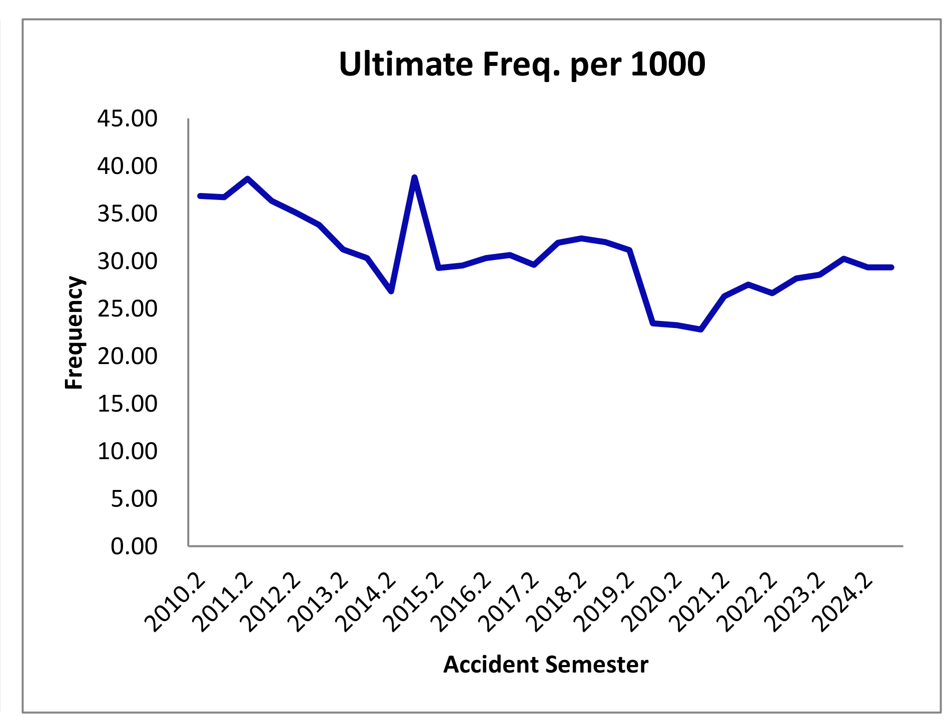
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2010.2	180	172,322	6,355	25,603	1.108	28,359	164.57		4,463		36.88			
2011.1	174	169,706	6,226	24,121	1.105	26,658	157.09		4,282		36.69		160.86	
2011.2	168	175,174	6,774	27,060	1.105	29,907	170.73	3.7%	4,415	-1.1%	38.67	4.9%		
2012.1	162	173,642	6,308	25,530	1.090	27,836	160.30	2.0%	4,413	3.1%	36.33	-1.0%	165.54	2.9%
2012.2	156	179,106	6,291	25,218	1.090	27,495	153.51	-10.1%	4,371	-1.0%	35.12	-9.2%		
2013.1	150	176,938	5,977	25,339	1.094	27,708	156.60	-2.3%	4,636	5.1%	33.78	-7.0%	155.05	-6.3%
2013.2	144	183,913	5,740	27,570	1.094	30,148	163.93	6.8%	5,252	20.2%	31.21	-11.1%		
2014.1	138	181,173	5,495	26,556	1.086	28,842	159.20	1.7%	5,249	13.2%	30.33	-10.2%	161.58	4.2%
2014.2	132	187,841	5,033	27,041	1.086	29,369	156.35	-4.6%	5,835	11.1%	26.79	-14.2%		
2015.1	126	185,545	7,201	34,110	1.076	36,695	197.77	24.2%	5,096	-2.9%	38.81	28.0%	176.93	9.5%
2015.2	120	193,268	5,653	31,278	1.076	33,649	174.11	11.4%	5,952	2.0%	29.25	9.2%		
2016.1	114	191,906	5,671	30,209	1.095	33,070	172.32	-12.9%	5,831	14.4%	29.55	-23.9%	173.22	-2.1%
2016.2	108	198,535	6,018	35,738	1.095	39,122	197.05	13.2%	6,501	9.2%	30.31	3.6%		
2017.1	102	196,324	6,013	34,197	1.091	37,306	190.02	10.3%	6,204	6.4%	30.63	3.6%	193.56	11.7%
2017.2	96	206,095	6,106	36,573	1.091	39,898	193.59	-1.8%	6,534	0.5%	29.63	-2.3%		
2018.1	90	204,134	6,512	39,296	1.093	42,962	210.46	10.8%	6,597	6.3%	31.90	4.2%	201.99	4.4%
2018.2	84	209,745	6,797	43,038	1.093	47,053	224.34	15.9%	6,922	5.9%	32.41	9.4%		
2019.1	78	205,821	6,584	39,795	1.098	43,695	212.30	0.9%	6,636	0.6%	31.99	0.3%	218.37	8.1%
2019.2	72	212,275	6,607	42,399	1.098	46,554	219.31	-2.2%	7,046	1.8%	31.13	-4.0%		
2020.1	66	209,170	4,910	30,758	1.115	34,287	163.92	-22.8%	6,983	5.2%	23.47	-26.6%	191.82	-12.2%
2020.2	60	216,845	5,043	31,786	1.115	35,433	163.40	-25.5%	7,026	-0.3%	23.26	-25.3%		
2021.1	54	215,927	4,922	30,528	1.126	34,364	159.15	-2.9%	6,981	0.0%	22.80	-2.9%	161.28	-15.9%
2021.2	48	225,420	5,930	40,851	1.126	45,983	203.99	24.8%	7,754	10.4%	26.31	13.1%		
2022.1	42	222,894	6,131	44,672	1.118	49,960	224.14	40.8%	8,149	16.7%	27.50	20.7%	214.01	32.7%
2022.2	36	230,378	6,133	48,841	1.118	54,623	237.10	16.2%	8,907	14.9%	26.62	1.2%		
2023.1	30	227,738	6,414	54,861	1.118	61,356	269.41	20.2%	9,565	17.4%	28.17	2.4%	253.16	18.3%
2023.2	24	235,608	6,725	59,630	1.118	66,689	283.05	19.4%	9,916	11.3%	28.54	7.2%		
2024.1	18	234,466	7,084	60,196	1.084	65,264	278.35	3.3%	9,213	-3.7%	30.21	7.3%	280.71	10.9%
2024.2	12	240,931	7,068	62,854	1.084	68,146	282.85	-0.1%	9,642	-2.8%	29.34	2.8%		
2025.1	6	237,760	6,968	62,395	1.084	67,649	284.53	2.2%	9,709	5.4%	29.31	-3.0%	283.68	1.1%
Total		6,100,597	184,690	1,128,045		1,240,083								







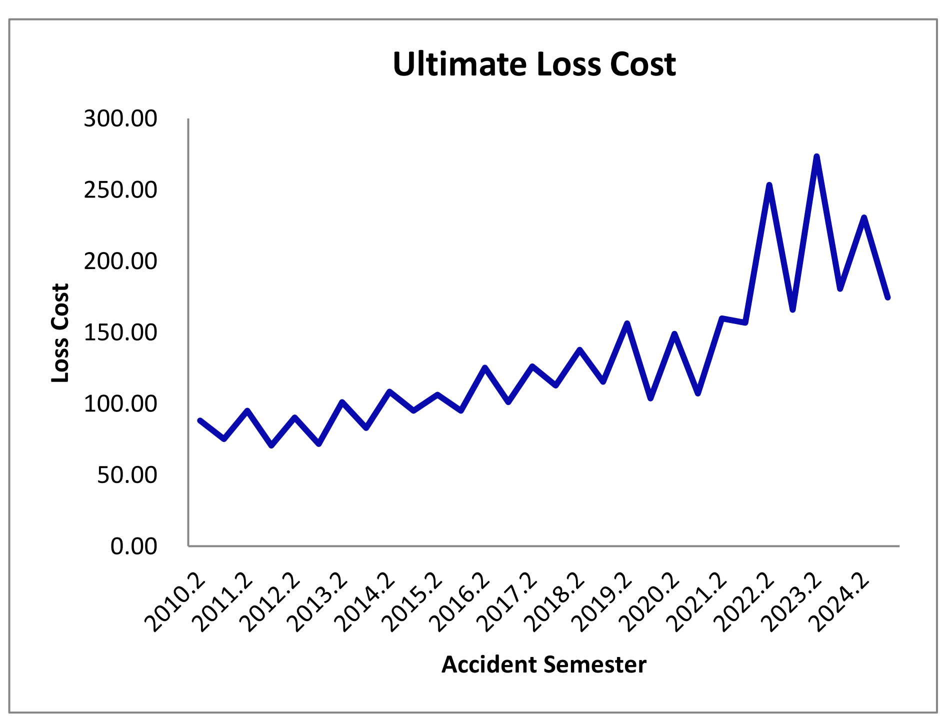
Province of Nova Scotia

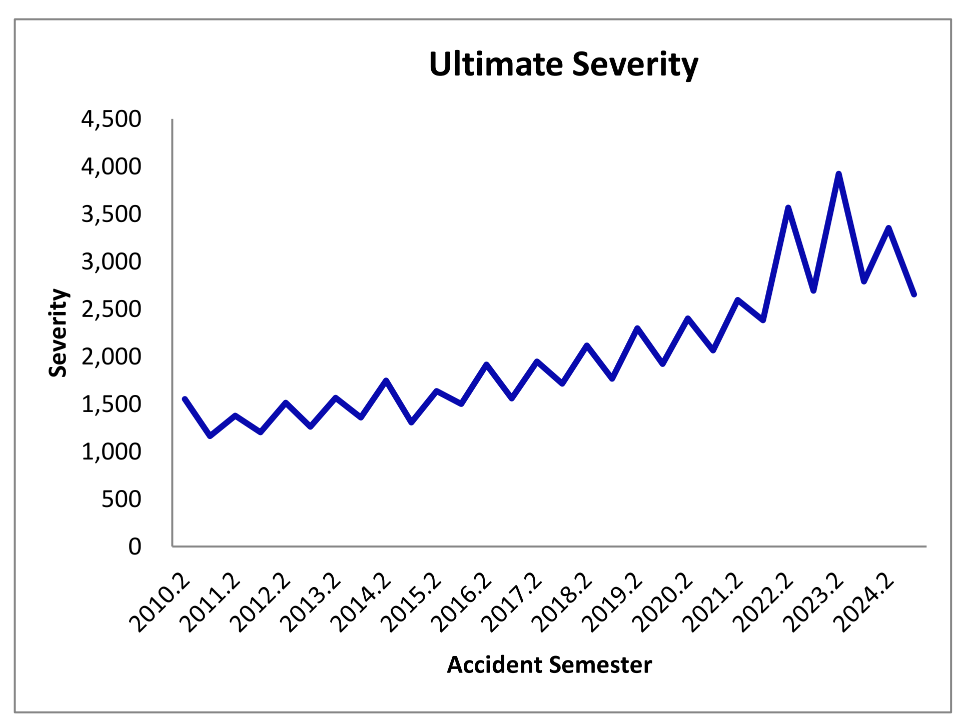
Comprehensive - Total

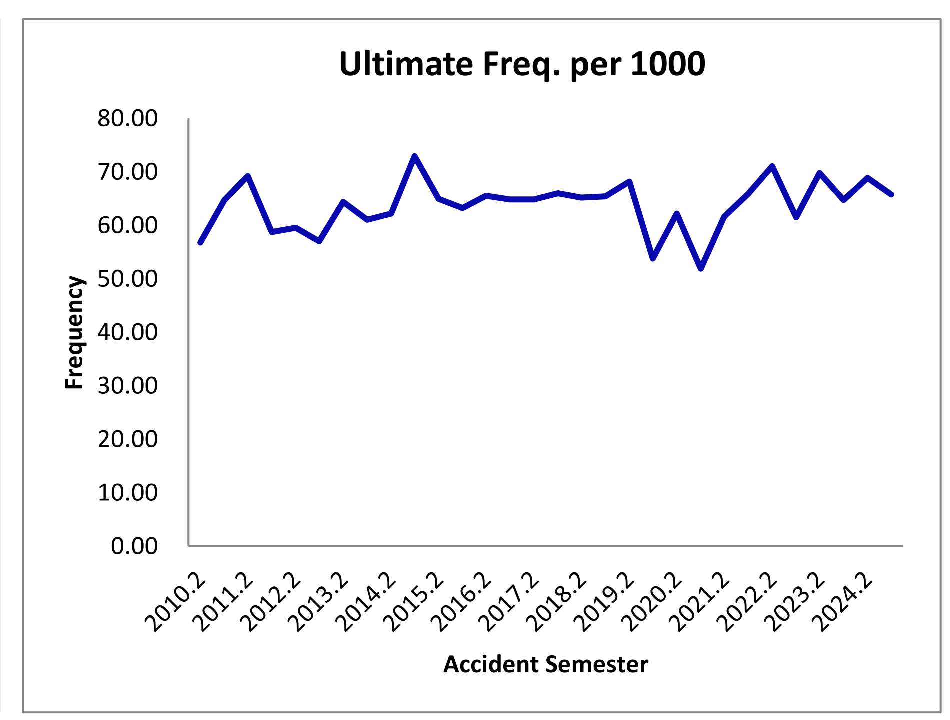
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2010.2	180	195,031	11,075	15,498	1.108	17,166	88.02		1,550		56.79			
2011.1	174	193,138	12,499	13,142	1.105	14,525	75.20		1,162		64.72		81.64	
2011.2	168	197,872	13,696	17,035	1.105	18,827	95.15	8.1%	1,375	-11.3%	69.22	21.9%		
2012.1	162	196,970	11,561	12,749	1.090	13,901	70.57	-6.2%	1,202	3.5%	58.69	-9.3%	82.89	1.5%
2012.2	156	201,954	12,015	16,686	1.090	18,193	90.08	-5.3%	1,514	10.2%	59.49	-14.0%		
2013.1	150	200,413	11,413	13,126	1.094	14,353	71.62	1.5%	1,258	4.6%	56.95	-3.0%	80.89	-2.4%
2013.2	144	206,596	13,301	19,064	1.094	20,846	100.90	12.0%	1,567	3.5%	64.38	8.2%		
2014.1	138	204,408	12,473	15,620	1.086	16,964	82.99	15.9%	1,360	8.1%	61.02	7.2%	92.00	13.7%
2014.2	132	210,221	13,058	20,989	1.086	22,796	108.44	7.5%	1,746	11.4%	62.12	-3.5%		
2015.1	126	208,493	15,202	18,454	1.076	19,853	95.22	14.7%	1,306	-4.0%	72.91	19.5%	101.86	10.7%
2015.2	120	214,751	13,945	21,181	1.076	22,787	106.11	-2.2%	1,634	-6.4%	64.94	4.5%		
2016.1	114	214,328	13,556	18,609	1.095	20,371	95.05	-0.2%	1,503	15.1%	63.25	-13.3%	100.58	-1.3%
2016.2	108	219,932	14,401	25,178	1.095	27,563	125.32	18.1%	1,914	17.1%	65.48	0.8%		
2017.1	102	218,645	14,180	20,259	1.091	22,101	101.08	6.3%	1,559	3.7%	64.85	2.5%	113.24	12.6%
2017.2	96	227,294	14,732	26,271	1.091	28,659	126.09	0.6%	1,945	1.6%	64.81	-1.0%		
2018.1	90	226,240	14,914	23,352	1.093	25,531	112.85	11.6%	1,712	9.8%	65.92	1.6%	119.48	5.5%
2018.2	84	230,378	15,016	29,064	1.093	31,775	137.93	9.4%	2,116	8.8%	65.18	0.6%		
2019.1	78	226,945	14,838	23,873	1.098	26,212	115.50	2.3%	1,767	3.2%	65.38	-0.8%	126.80	6.1%
2019.2	72	232,025	15,802	33,022	1.098	36,258	156.27	13.3%	2,295	8.4%	68.10	4.5%		
2020.1	66	230,117	12,386	21,356	1.115	23,806	103.45	-10.4%	1,922	8.8%	53.82	-17.7%	129.97	2.5%
2020.2	60	236,475	14,698	31,642	1.115	35,272	149.16	-4.6%	2,400	4.6%	62.16	-8.7%		
2021.1	54	235,848	12,232	22,393	1.126	25,207	106.88	3.3%	2,061	7.2%	51.86	-3.6%	128.05	-1.5%
2021.2	48	243,896	15,034	34,658	1.126	39,012	159.96	7.2%	2,595	8.1%	61.64	-0.8%		
2022.1	42	241,831	15,924	33,928	1.118	37,945	156.91	46.8%	2,383	15.6%	65.85	27.0%	158.44	23.7%
2022.2	36	248,102	17,631	56,249	1.118	62,907	253.55	58.5%	3,568	37.5%	71.06	15.3%		
2023.1	30	245,826	15,118	36,420	1.118	40,731	165.69	5.6%	2,694	13.1%	61.50	-6.6%	209.83	32.4%
2023.2	24	252,370	17,595	61,708	1.118	69,013	273.46	7.9%	3,922	9.9%	69.72	-1.9%		
2024.1	18	251,825	16,287	41,935	1.084	45,466	180.55	9.0%	2,792	3.6%	64.68	5.2%	227.05	8.2%
2024.2	12	257,544	17,731	54,807	1.084	59,421	230.72	-15.6%	3,351	-14.6%	68.85	-1.2%		
2025.1	6	255,171	16,776	41,022	1.084	44,477	174.30	-3.5%	2,651	-5.0%	65.74	1.7%	202.64	-10.8%
Total		6,724,636	429,088	819,289		901,938								







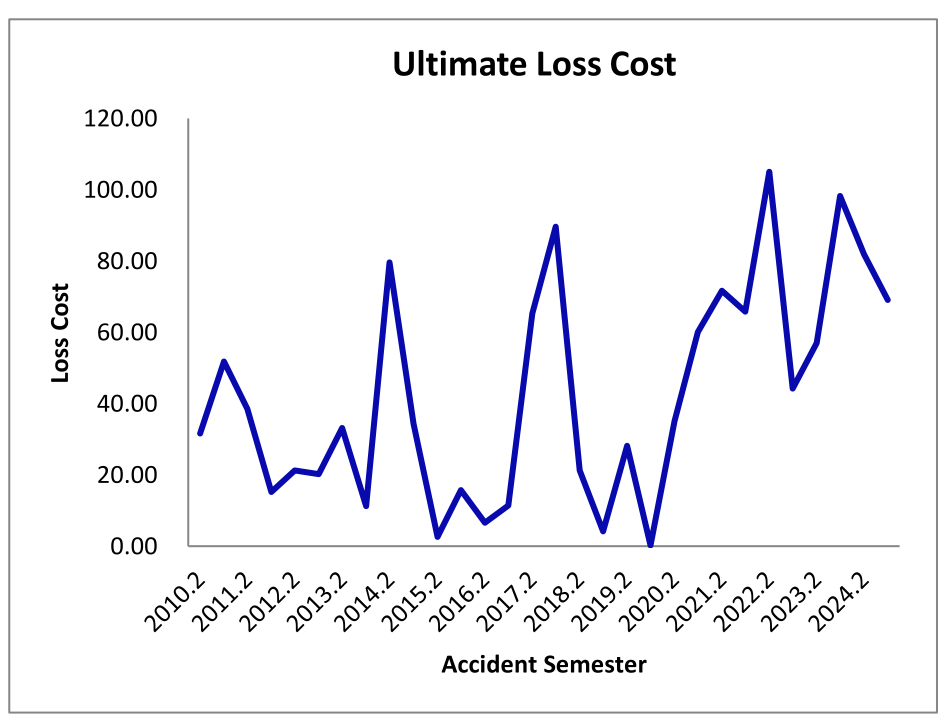
Province of Nova Scotia

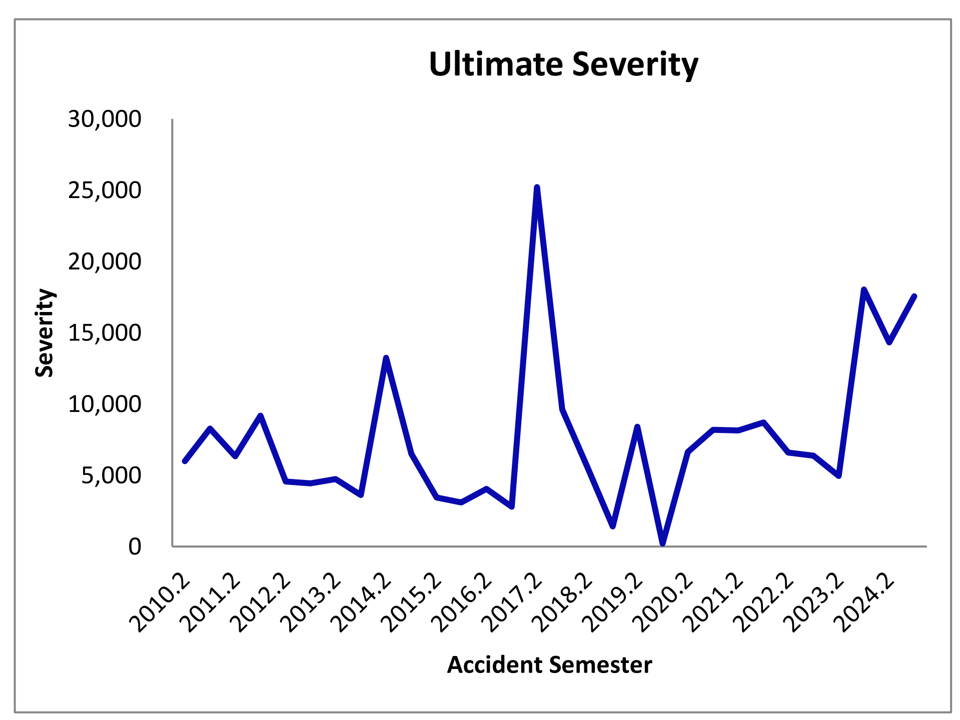
Specified Perils

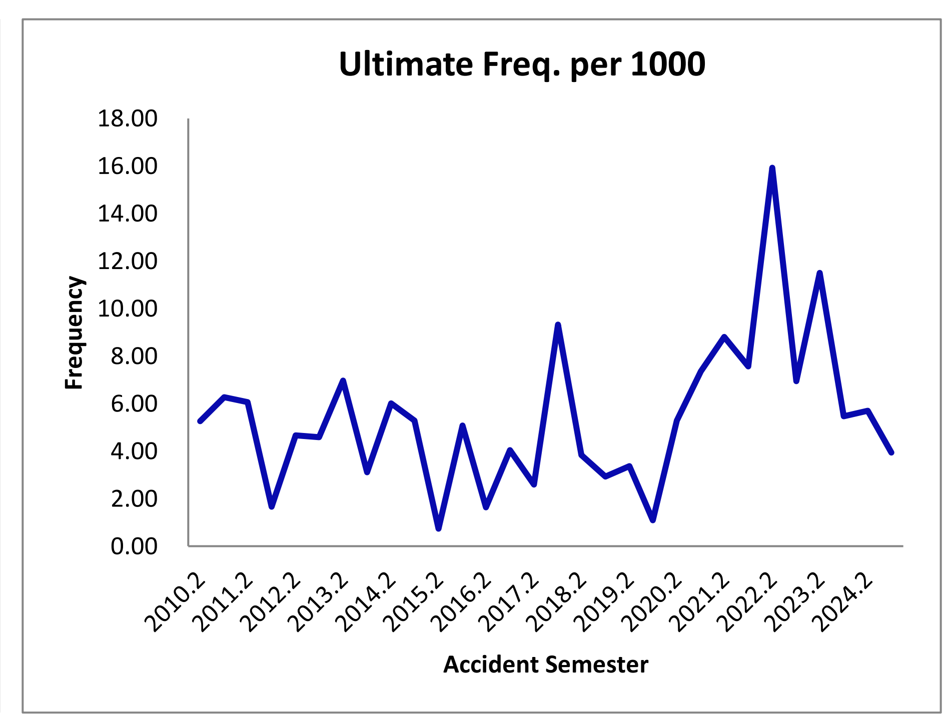
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2010.2	180	1,901	10	54	1.108	60	31.55		5,998		5.26			
2011.1	174	1,913	12	90	1.105	99	51.80		8,260		6.27		41.71	
2011.2	168	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%		
2012.1	162	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%	26.86	-35.6%
2012.2	156	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%		
2013.1	150	1,744	8	32	1.094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%	20.72	-22.9%
2013.2	144	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%		
2014.1	138	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%	22.12	6.8%
2014.2	132	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%		
2015.1	126	1,510	8	48	1.076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%	56.89	157.1%
2015.2	120	1,360	1	3	1.076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%		
2016.1	114	1,376	7	20	1.095	22	15.67	-54.4%	3,079	-52.6%	5.09	-4.0%	9.14	-83.9%
2016.2	108	1,226	2	7	1.095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%		
2017.1	102	1,237	5	13	1.091	14	11.34	-27.6%	2,804	-8.9%	4.04	-20.5%	8.98	-1.8%
2017.2	96	1,158	3	69	1.091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%		
2018.1	90	1,180	11	97	1.093	106	89.58	690.2%	9,610	242.7%	9.32	130.6%	77.58	764.1%
2018.2	84	1,043	4	20	1.093	22	21.32	-67.4%	5,559	-78.0%	3.84	48.0%		
2019.1	78	1,027	3	4	1.098	4	4.09	-95.4%	1,400	-85.4%	2.92	-68.7%	12.78	-83.5%
2019.2	72	891	3	23	1.098	25	28.23	32.4%	8,382	50.8%	3.37	-12.2%		
2020.1	66	926	1	0	1.115	0	0.22	-94.5%	207	-85.2%	1.08	-63.1%	13.95	9.2%
2020.2	60	945	5	30	1.115	33	35.14	24.5%	6,642	-20.8%	5.29	57.1%		
2021.1	54	1,089	8	58	1.126	65	60.04	26725.0%	8,174	3842.2%	7.35	580.5%	48.47	247.4%
2021.2	48	1,137	10	72	1.126	81	71.64	103.9%	8,144	22.6%	8.80	66.3%		
2022.1	42	1,058	8	62	1.118	70	65.82	9.6%	8,705	6.5%	7.56	2.9%	68.83	42.0%
2022.2	36	942	15	88	1.118	99	105.05	46.6%	6,595	-19.0%	15.93	81.1%		
2023.1	30	864	6	34	1.118	38	44.14	-32.9%	6,359	-26.9%	6.94	-8.2%	75.90	10.3%
2023.2	24	782	9	40	1.118	45	56.94	-45.8%	4,945	-25.0%	11.51	-27.7%		
2024.1	18	740	4	67	1.084	73	98.34	122.8%	18,015	183.3%	5.46	-21.4%	77.07	1.5%
2024.2	12	707	4	53	1.084	58	81.88	43.8%	14,333	189.9%	5.71	-50.4%		
2025.1	6	703	3	45	1.084	48	69.01	-29.8%	17,569	-2.5%	3.93	-28.0%	75.46	-2.1%
Total		37,479	197	1,327		1,460								







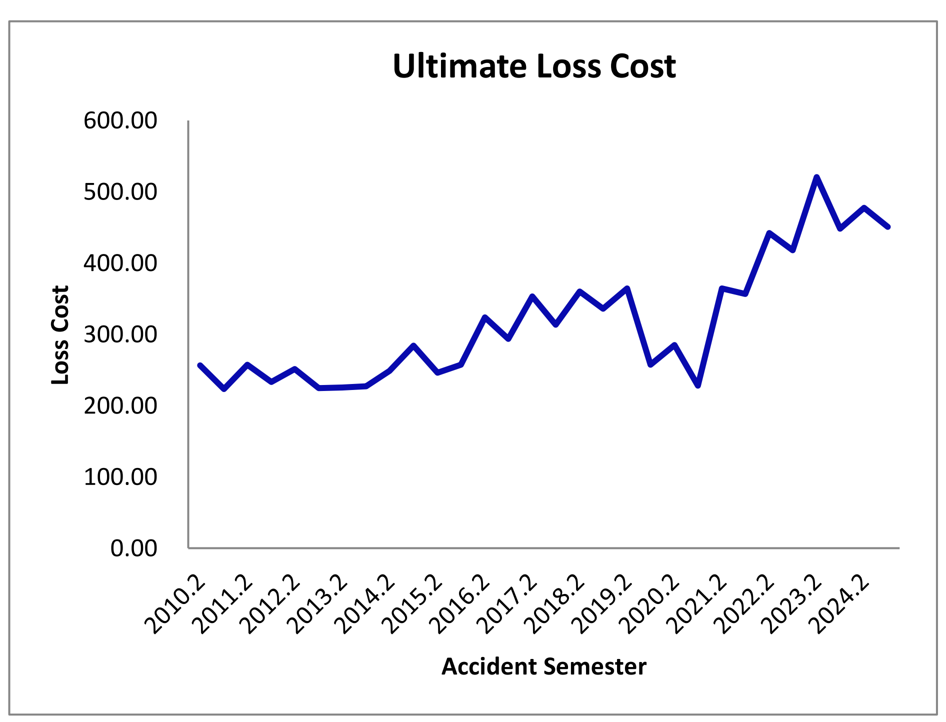
Province of Nova Scotia

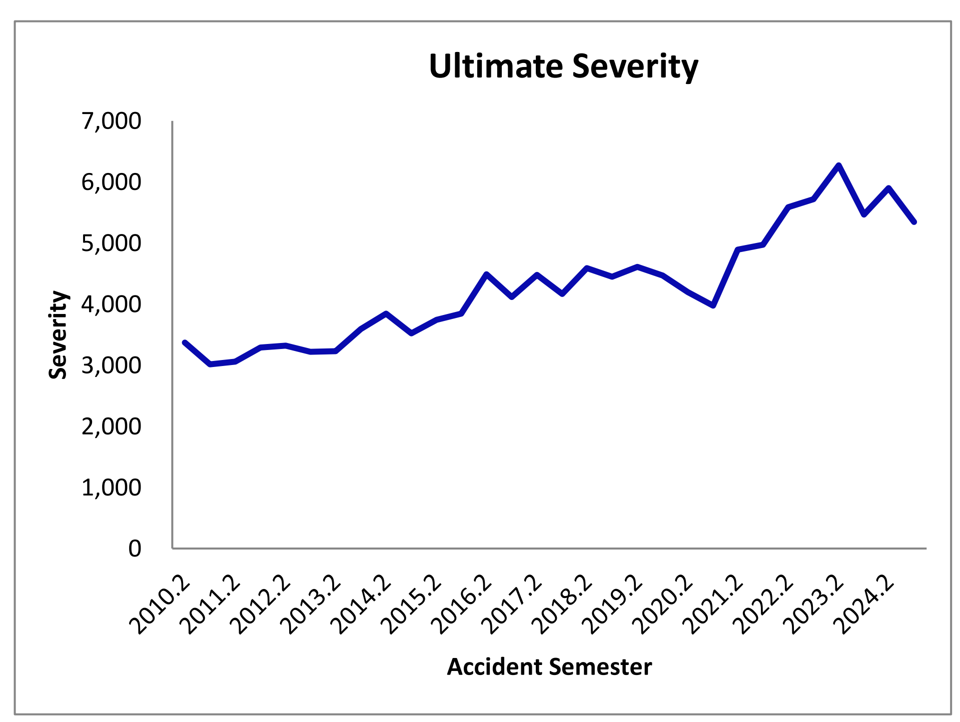
All Perils

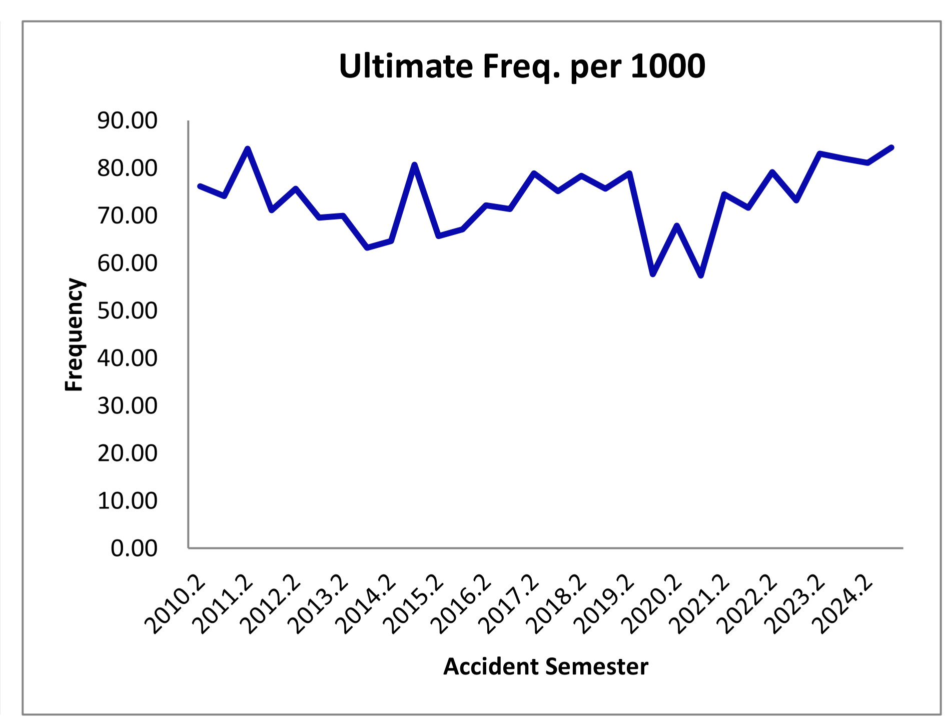
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claim Amount and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Claim Amount & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2010.2	180	21,026	1,600	4,864	1.108	5,388	256.23		3,367		76.10			
2011.1	174	20,677	1,531	4,176	1.105	4,616	223.24		3,015		74.04		239.87	
2011.2	168	20,927	1,759	4,875	1.105	5,387	257.43	0.5%	3,063	-9.0%	84.05	10.5%		
2012.1	162	20,266	1,440	4,340	1.090	4,732	233.48	4.6%	3,286	9.0%	71.06	-4.0%	245.65	2.4%
2012.2	156	20,559	1,554	4,738	1.090	5,165	251.24	-2.4%	3,324	8.5%	75.59	-10.1%		
2013.1	150	19,975	1,390	4,098	1.094	4,481	224.33	-3.9%	3,224	-1.9%	69.59	-2.1%	237.98	-3.1%
2013.2	144	20,477	1,433	4,229	1.094	4,624	225.82	-10.1%	3,227	-2.9%	69.98	-7.4%		
2014.1	138	20,024	1,266	4,186	1.086	4,546	227.02	1.2%	3,591	11.4%	63.22	-9.1%	226.41	-4.9%
2014.2	132	20,668	1,336	4,735	1.086	5,142	248.81	10.2%	3,849	19.3%	64.64	-7.6%		
2015.1	126	20,307	1,639	5,359	1.076	5,766	283.92	25.1%	3,518	-2.0%	80.71	27.7%	266.21	17.6%
2015.2	120	20,931	1,375	4,783	1.076	5,146	245.85	-1.2%	3,742	-2.8%	65.69	1.6%		
2016.1	114	20,616	1,382	4,850	1.095	5,309	257.52	-9.3%	3,842	9.2%	67.04	-16.9%	251.64	-5.5%
2016.2	108	21,227	1,532	6,280	1.095	6,875	323.87	31.7%	4,487	19.9%	72.17	9.9%		
2017.1	102	20,862	1,488	5,619	1.091	6,130	293.82	14.1%	4,119	7.2%	71.33	6.4%	308.98	22.8%
2017.2	96	21,821	1,720	7,063	1.091	7,706	353.13	9.0%	4,480	-0.2%	78.82	9.2%		
2018.1	90	21,362	1,606	6,121	1.093	6,692	313.27	6.6%	4,167	1.2%	75.17	5.4%	333.41	7.9%
2018.2	84	21,552	1,690	7,092	1.093	7,754	359.78	1.9%	4,589	2.4%	78.40	-0.5%		
2019.1	78	21,187	1,602	6,488	1.098	7,124	336.25	7.3%	4,448	6.7%	75.60	0.6%	348.12	4.4%
2019.2	72	21,849	1,725	7,243	1.098	7,953	363.98	1.2%	4,611	0.5%	78.94	0.7%		
2020.1	66	21,390	1,233	4,942	1.115	5,509	257.55	-23.4%	4,468	0.5%	57.64	-23.8%	311.33	-10.6%
2020.2	60	21,607	1,468	5,526	1.115	6,160	285.08	-21.7%	4,197	-9.0%	67.93	-13.9%		
2021.1	54	20,864	1,197	4,225	1.126	4,756	227.94	-11.5%	3,974	-11.1%	57.36	-0.5%	257.01	-17.4%
2021.2	48	20,783	1,549	6,728	1.126	7,573	364.38	27.8%	4,890	16.5%	74.52	9.7%		
2022.1	42	20,101	1,441	6,411	1.118	7,170	356.68	56.5%	4,977	25.2%	71.67	25.0%	360.59	40.3%
2022.2	36	20,515	1,622	8,112	1.118	9,073	442.25	21.4%	5,592	14.4%	79.09	6.1%		
2023.1	30	20,106	1,471	7,521	1.118	8,411	418.33	17.3%	5,717	14.9%	73.18	2.1%	430.41	19.4%
2023.2	24	20,647	1,714	9,611	1.118	10,748	520.58	17.7%	6,272	12.2%	82.99	4.9%		
2024.1	18	20,635	1,692	8,530	1.084	9,249	448.21	7.1%	5,465	-4.4%	82.01	12.1%	484.40	12.5%
2024.2	12	21,041	1,706	9,275	1.084	10,056	477.91	-8.2%	5,895	-6.0%	81.07	-2.3%		
2025.1	6	20,473	1,726	8,514	1.084	9,231	450.88	0.6%	5,348	-2.2%	84.31	2.8%	464.58	-4.1%
Total		624,476	45,885	180,533		198,469								







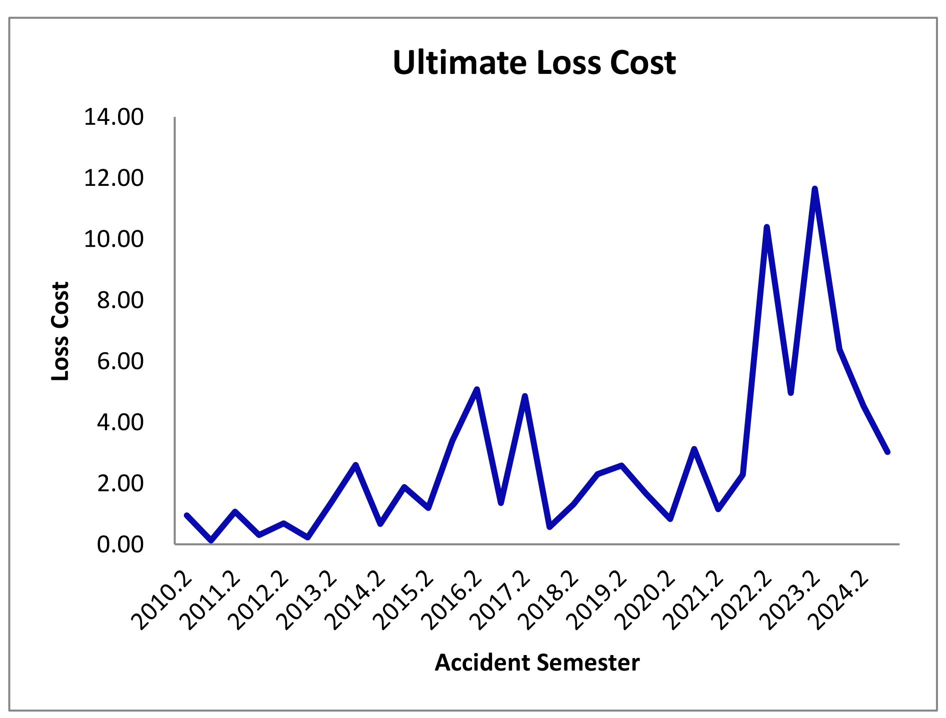
Province of Nova Scotia

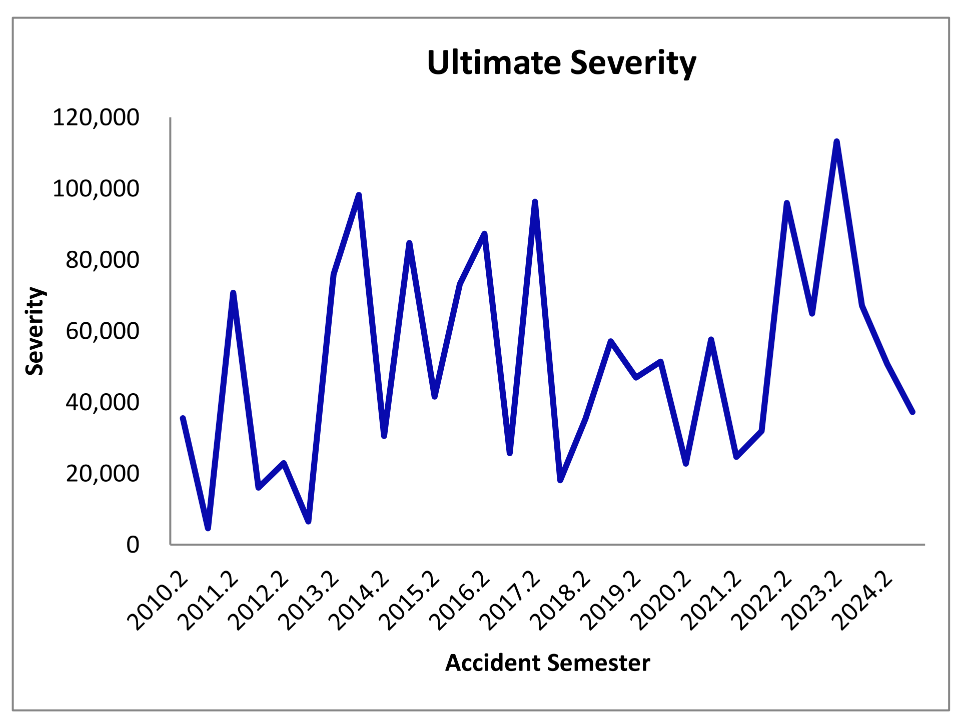
Underinsured Motorist

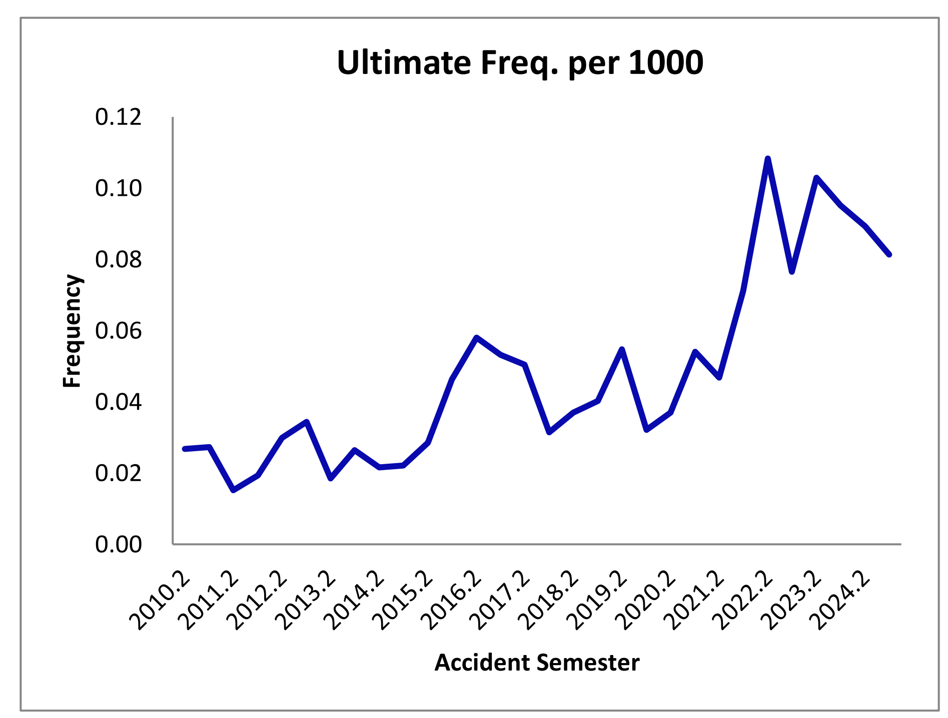
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claim Amount and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Claim Amount & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2010.2	180	260,795	7	225	1.108	249	0.95		35,564		0.03			
2011.1	174	255,987	7	29	1.105	32	0.13		4,579		0.03		0.54	
2011.2	168	263,438	4	256	1.105	283	1.07	12.5%	70,698	98.8%	0.02	-43.4%		
2012.1	162	258,944	5	74	1.090	80	0.31	147.5%	16,051	250.5%	0.02	-29.4%	0.69	27.8%
2012.2	156	267,446	8	168	1.090	183	0.69	-36.1%	22,935	-67.6%	0.03	97.0%		
2013.1	150	262,360	9	54	1.094	59	0.22	-27.8%	6,525	-59.4%	0.03	77.7%	0.46	-34.2%
2013.2	144	271,222	5	347	1.094	380	1.40	104.1%	75,961	231.2%	0.02	-38.4%		
2014.1	138	264,454	7	632	1.086	687	2.60	1060.6%	98,133	1404.1%	0.03	-22.8%	1.99	335.6%
2014.2	132	273,518	6	166	1.086	180	0.66	-53.1%	30,532	-59.8%	0.02	16.8%		
2015.1	126	267,263	6	464	1.076	499	1.87	-28.1%	84,759	-13.6%	0.02	-16.8%	1.26	-37.0%
2015.2	120	276,012	8	303	1.076	326	1.18	79.8%	41,556	36.1%	0.03	32.1%		
2016.1	114	271,742	13	842	1.095	922	3.39	81.6%	73,228	-13.6%	0.05	110.3%	2.28	81.5%
2016.2	108	280,473	16	1,299	1.095	1,422	5.07	328.9%	87,370	110.2%	0.06	104.0%		
2017.1	102	275,160	15	343	1.091	375	1.36	-59.9%	25,583	-65.1%	0.05	14.8%	3.23	41.9%
2017.2	96	287,862	15	1,281	1.091	1,397	4.85	-4.3%	96,257	10.2%	0.05	-13.1%		
2018.1	90	282,675	9	147	1.093	161	0.57	-58.2%	18,058	-29.4%	0.03	-40.8%	2.73	-15.5%
2018.2	84	289,051	11	345	1.093	377	1.30	-73.1%	35,349	-63.3%	0.04	-26.9%		
2019.1	78	281,619	11	589	1.098	647	2.30	303.7%	57,072	216.0%	0.04	27.7%	1.79	-34.3%
2019.2	72	289,610	16	679	1.098	746	2.57	97.5%	46,963	32.9%	0.05	48.6%		
2020.1	66	283,384	9	419	1.115	467	1.65	-28.3%	51,331	-10.1%	0.03	-20.2%	2.12	18.0%
2020.2	60	293,101	11	220	1.115	245	0.84	-67.5%	22,680	-51.7%	0.04	-32.7%		
2021.1	54	289,887	16	803	1.126	904	3.12	89.3%	57,692	12.4%	0.05	68.4%	1.97	-6.8%
2021.2	48	300,514	14	308	1.126	347	1.15	38.0%	24,634	8.6%	0.05	27.0%		
2022.1	42	294,680	21	598	1.118	669	2.27	-27.2%	31,925	-44.7%	0.07	31.5%	1.71	-13.4%
2022.2	36	302,617	33	2,813	1.118	3,146	10.40	800.4%	95,962	289.6%	0.11	131.1%		
2023.1	30	296,378	23	1,312	1.118	1,467	4.95	118.0%	64,785	102.9%	0.08	7.4%	7.70	351.1%
2023.2	24	303,272	31	3,159	1.118	3,533	11.65	12.1%	113,247	18.0%	0.10	-5.0%		
2024.1	18	298,281	28	1,756	1.084	1,904	6.38	28.9%	67,031	3.5%	0.10	24.6%	9.04	17.4%
2024.2	12	304,205	27	1,269	1.084	1,376	4.52	-61.2%	50,643	-55.3%	0.09	-13.2%		
2025.1	6	298,923	24	835	1.084	906	3.03	-52.5%	37,261	-44.4%	0.08	-14.6%	3.78	-58.1%
Total		8,444,871	414	21,737		23,970								







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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(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
2010.2	180	37,843	38,409	1.000	38,409	38,598	(189)
2011.1	174	35,678	35,735	1.000	35,735	35,942	(207)
2011.2	168	50,150	50,150	1.000	50,150	50,446	(296)
2012.1	162	41,019	41,019	1.000	41,019	41,215	(196)
2012.2	156	51,957	51,994	1.000	51,994	52,273	(280)
2013.1	150	36,331	36,810	1.000	36,810	37,013	(203)
2013.2	144	55,815	57,304	1.000	57,304	57,593	(289)
2014.1	138	44,124	44,555	1.000	44,555	44,771	(216)
2014.2	132	54,242	54,468	1.000	54,476	54,321	155
2015.1	126	40,614	41,357	1.001	41,412	41,595	(183)
2015.2	120	70,804	72,757	1.003	72,945	73,155	(210)
2016.1	114	46,613	51,005	1.003	51,163	51,249	(86)
2016.2	108	63,649	69,311	1.003	69,487	69,574	(88)
2017.1	102	54,294	56,116	1.003	56,273	56,495	(222)
2017.2	96	69,672	75,307	1.001	75,416	75,140	276
2018.1	90	56,175	60,345	1.003	60,533	60,611	(78)
2018.2	84	72,076	85,336	1.011	86,299	85,210	1,089
2019.1	78	47,978	58,586	1.018	59,652	60,426	(774)
2019.2	72	55,356	68,295	1.026	70,095	70,742	(648)
2020.1	66	39,614	50,918	1.044	53,176	51,989	1,187
2020.2	60	41,851	59,107	1.066	63,016	61,683	1,333
2021.1	54	27,360	44,522	1.089	48,489	47,537	951
2021.2	48	43,863	72,215	1.158	83,613	81,681	1,932
2022.1	42	29,284	53,728	1.239	66,583	63,593	2,990
2022.2	36	30,347	68,898	1.337	92,116	91,713	403
2023.1	30	20,737	53,565	1.478	79,180	77,497	1,682
2023.2	24	19,154	57,099	1.705	97,362	96,433	929
2024.1	18	9,872	41,457	1.982	82,186	79,162	3,024
2024.2	12	4,136	37,683	2.508	94,526	80,758	13,768
2025.1	6	679	22,538	4.121	92,881		
Total		1,251,292	1,610,589		1,906,851		

Province of Nova Scotia

Third Party Liability - Property Damage

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 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
2010.2	180	22,239	22,239	1.000	22,239	22,239	0
2011.1	174	20,704	20,704	1.000	20,704	20,704	0
2011.2	168	23,694	23,694	1.000	23,694	23,694	0
2012.1	162	20,223	20,223	1.000	20,223	20,224	(1)
2012.2	156	23,240	23,240	1.000	23,243	23,242	1
2013.1	150	12,749	12,749	1.000	12,750	12,749	1
2013.2	144	1,824	1,824	1.000	1,824	1,824	0
2014.1	138	2,213	2,213	1.000	2,213	2,213	0
2014.2	132	2,029	2,029	1.000	2,029	2,029	0
2015.1	126	1,690	1,690	1.000	1,690	1,690	0
2015.2	120	2,218	2,218	1.000	2,218	2,218	0
2016.1	114	2,176	2,176	1.000	2,176	2,176	0
2016.2	108	1,989	1,989	1.000	1,989	1,989	0
2017.1	102	2,122	2,122	1.000	2,122	2,122	0
2017.2	96	2,521	2,521	1.000	2,521	2,520	1
2018.1	90	2,930	2,930	1.000	2,930	2,928	2
2018.2	84	2,259	2,259	1.000	2,259	2,259	(1)
2019.1	78	1,981	1,984	1.000	1,985	1,984	1
2019.2	72	2,410	3,215	1.000	3,216	3,230	(13)
2020.1	66	2,284	2,332	1.000	2,332	2,332	1
2020.2	60	2,099	2,099	1.000	2,100	2,104	(4)
2021.1	54	1,441	1,443	1.000	1,443	1,436	7
2021.2	48	1,869	1,879	0.996	1,871	1,869	2
2022.1	42	2,244	2,294	1.001	2,296	2,260	35
2022.2	36	2,826	2,843	1.007	2,863	2,581	282
2023.1	30	2,668	2,695	1.035	2,788	2,497	291
2023.2	24	2,545	2,856	1.083	3,092	3,107	(15)
2024.1	18	2,183	2,557	1.134	2,900	2,988	(88)
2024.2	12	1,655	2,274	1.285	2,922	2,797	126
2025.1	6	490	2,050	1.154	2,366		
Total		173,516	177,341		179,000		

Province of Nova Scotia

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 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
2010.2	180	0	0	1.000	0	0	0
2011.1	174	0	0	1.000	0	0	0
2011.2	168	0	0	1.000	0	0	0
2012.1	162	0	0	1.000	0	0	0
2012.2	156	0	0	1.000	0	0	0
2013.1	150	9,119	9,119	1.000	9,119	9,119	0
2013.2	144	24,956	24,956	1.000	24,956	24,957	(1)
2014.1	138	24,223	24,223	1.000	24,223	24,223	0
2014.2	132	27,382	27,382	1.000	27,382	27,382	0
2015.1	126	33,457	33,457	1.000	33,457	33,457	0
2015.2	120	30,695	30,695	1.000	30,695	30,695	0
2016.1	114	29,830	29,830	1.000	29,830	29,830	(0)
2016.2	108	34,224	34,242	1.000	34,242	34,238	4
2017.1	102	31,707	31,707	1.000	31,707	31,707	0
2017.2	96	36,197	36,197	1.000	36,197	36,188	8
2018.1	90	32,518	32,518	1.000	32,518	32,517	0
2018.2	84	39,036	39,038	1.000	39,038	39,038	(0)
2019.1	78	36,023	36,023	1.000	36,023	36,022	1
2019.2	72	39,089	39,093	1.000	39,093	39,093	(0)
2020.1	66	24,375	24,400	1.000	24,400	24,396	4
2020.2	60	29,440	29,444	1.000	29,444	29,515	(71)
2021.1	54	26,942	26,943	1.000	26,935	27,036	(101)
2021.2	48	38,571	38,571	1.000	38,566	38,694	(128)
2022.1	42	37,317	37,327	1.000	37,321	37,437	(117)
2022.2	36	43,580	43,597	1.000	43,599	43,764	(165)
2023.1	30	44,644	44,678	1.000	44,694	44,879	(185)
2023.2	24	50,401	50,404	1.000	50,395	50,576	(181)
2024.1	18	49,308	49,445	0.999	49,373	49,684	(311)
2024.2	12	54,562	55,320	1.003	55,466	54,563	903
2025.1	6	37,690	49,185	1.067	52,483		
Total		865,286	877,791		881,155		

Province of Nova Scotia

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 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
2010.2	180	10,893	10,893	1.000	10,893	10,889	4
2011.1	174	10,121	10,121	1.000	10,121	10,118	3
2011.2	168	12,794	12,991	1.000	12,992	12,866	126
2012.1	162	12,338	12,338	1.001	12,352	12,321	31
2012.2	156	17,092	17,246	1.001	17,265	17,227	38
2013.1	150	11,650	11,650	1.001	11,667	11,665	2
2013.2	144	19,136	19,313	1.003	19,380	19,340	39
2014.1	138	13,667	13,809	1.003	13,856	13,807	49
2014.2	132	16,198	16,330	1.003	16,385	16,271	114
2015.1	126	13,485	13,647	1.002	13,678	13,403	275
2015.2	120	21,442	22,095	0.998	22,061	21,825	236
2016.1	114	18,949	19,065	1.006	19,176	18,898	278
2016.2	108	19,806	20,752	1.002	20,804	20,631	173
2017.1	102	15,803	17,349	1.007	17,473	16,852	621
2017.2	96	19,694	21,362	1.007	21,508	21,225	282
2018.1	90	16,377	16,661	1.006	16,767	16,739	28
2018.2	84	19,422	21,527	1.016	21,872	21,274	598
2019.1	78	14,500	15,845	1.026	16,258	15,390	868
2019.2	72	18,063	19,010	1.019	19,372	19,527	(154)
2020.1	66	11,506	13,397	1.041	13,944	13,362	582
2020.2	60	11,957	14,835	1.048	15,544	14,987	557
2021.1	54	10,247	11,666	1.059	12,353	11,744	609
2021.2	48	15,044	18,421	1.094	20,161	18,200	1,961
2022.1	42	12,236	15,723	1.144	17,992	16,169	1,823
2022.2	36	11,873	14,200	1.179	16,737	15,842	894
2023.1	30	9,714	12,953	1.224	15,860	14,197	1,663
2023.2	24	9,769	14,070	1.310	18,430	17,566	864
2024.1	18	8,078	12,633	1.391	17,571	16,481	1,090
2024.2	12	6,124	14,102	1.398	19,719	17,349	2,370
2025.1	6	2,072	14,723	1.195	17,588		
Total		410,048	468,729		499,777		

Province of Nova Scotia

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 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
2010.2	180	1,659	1,655	1.000	1,655	1,659	(4)
2011.1	174	1,518	1,518	1.000	1,518	1,518	0
2011.2	168	1,535	1,535	1.000	1,535	1,535	0
2012.1	162	1,676	1,676	1.000	1,676	1,676	0
2012.2	156	2,304	2,304	1.000	2,304	2,304	0
2013.1	150	1,505	1,505	1.000	1,505	1,505	0
2013.2	144	3,669	3,669	1.000	3,669	3,670	(0)
2014.1	138	1,408	1,408	1.000	1,408	1,406	3
2014.2	132	2,110	2,110	1.000	2,110	2,103	7
2015.1	126	3,722	3,931	0.996	3,913	3,888	25
2015.2	120	3,318	3,626	0.992	3,597	3,773	(176)
2016.1	114	1,731	1,747	0.982	1,715	1,753	(38)
2016.2	108	2,588	2,622	0.973	2,552	2,654	(103)
2017.1	102	3,311	3,452	0.984	3,396	3,427	(31)
2017.2	96	3,473	3,653	0.983	3,592	3,674	(81)
2018.1	90	1,711	1,924	0.991	1,908	1,981	(73)
2018.2	84	2,838	3,209	1.001	3,212	3,322	(110)
2019.1	78	2,078	2,425	1.017	2,467	2,514	(47)
2019.2	72	3,921	4,659	1.052	4,900	4,652	248
2020.1	66	1,778	2,092	1.064	2,226	2,151	75
2020.2	60	1,742	3,324	1.078	3,583	3,445	138
2021.1	54	2,214	3,863	1.063	4,106	4,181	(74)
2021.2	48	2,461	4,262	1.079	4,598	4,805	(208)
2022.1	42	1,469	2,426	1.129	2,739	2,866	(127)
2022.2	36	1,810	3,572	1.205	4,304	4,054	250
2023.1	30	1,226	2,204	1.283	2,829	3,172	(343)
2023.2	24	1,047	4,667	1.486	6,936	7,153	(216)
2024.1	18	532	2,088	1.893	3,952	3,408	544
2024.2	12	631	1,953	2.196	4,291	5,156	(866)
2025.1	6	347	1,060	3.697	3,920		
Total		61,332	80,143		92,116		

Province of Nova Scotia

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 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
2010.2	180	25,603	25,603	1.000	25,603	25,603	0
2011.1	174	24,121	24,121	1.000	24,121	24,121	0
2011.2	168	27,060	27,060	1.000	27,060	27,060	0
2012.1	162	25,530	25,530	1.000	25,530	25,530	0
2012.2	156	25,218	25,218	1.000	25,218	25,218	0
2013.1	150	25,339	25,339	1.000	25,339	25,339	0
2013.2	144	27,570	27,570	1.000	27,570	27,570	0
2014.1	138	26,556	26,556	1.000	26,556	26,556	0
2014.2	132	27,041	27,041	1.000	27,041	27,041	0
2015.1	126	34,110	34,110	1.000	34,110	34,110	0
2015.2	120	31,278	31,278	1.000	31,278	31,278	0
2016.1	114	30,209	30,209	1.000	30,209	30,209	(0)
2016.2	108	35,735	35,738	1.000	35,738	35,738	(0)
2017.1	102	34,197	34,197	1.000	34,197	34,198	(1)
2017.2	96	36,563	36,572	1.000	36,573	36,573	0
2018.1	90	39,295	39,295	1.000	39,296	39,295	1
2018.2	84	42,994	43,039	1.000	43,038	43,037	1
2019.1	78	39,795	39,795	1.000	39,795	39,792	4
2019.2	72	42,394	42,397	1.000	42,399	42,420	(21)
2020.1	66	30,762	30,762	1.000	30,758	30,766	(8)
2020.2	60	31,787	31,787	1.000	31,786	31,789	(3)
2021.1	54	30,529	30,529	1.000	30,528	30,546	(18)
2021.2	48	40,847	40,847	1.000	40,851	40,852	(1)
2022.1	42	44,569	44,656	1.000	44,672	44,686	(14)
2022.2	36	48,804	48,814	1.001	48,841	48,881	(40)
2023.1	30	54,845	54,869	1.000	54,861	54,646	216
2023.2	24	59,587	59,634	1.000	59,630	59,699	(69)
2024.1	18	60,041	60,229	0.999	60,196	60,179	16
2024.2	12	62,197	63,395	0.991	62,854	61,003	1,851
2025.1	6	48,924	63,190	0.987	62,395		
Total		1,113,499	1,129,380		1,128,045		

Province of Nova Scotia

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(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
2010.2	180	15,498	15,498	1.000	15,498	15,498	0
2011.1	174	13,142	13,142	1.000	13,142	13,142	0
2011.2	168	17,035	17,035	1.000	17,035	17,034	0
2012.1	162	12,749	12,749	1.000	12,749	12,749	0
2012.2	156	16,686	16,686	1.000	16,686	16,685	1
2013.1	150	13,126	13,126	1.000	13,126	13,125	1
2013.2	144	19,064	19,064	1.000	19,064	19,062	1
2014.1	138	15,620	15,620	1.000	15,620	15,619	1
2014.2	132	20,990	20,990	1.000	20,989	20,988	1
2015.1	126	18,455	18,455	1.000	18,454	18,453	1
2015.2	120	21,182	21,182	1.000	21,181	21,180	1
2016.1	114	18,610	18,610	1.000	18,609	18,608	1
2016.2	108	25,180	25,180	1.000	25,178	25,166	13
2017.1	102	20,260	20,260	1.000	20,259	20,249	10
2017.2	96	26,272	26,272	1.000	26,271	26,257	14
2018.1	90	23,354	23,354	1.000	23,352	23,340	12
2018.2	84	29,065	29,065	1.000	29,064	29,049	15
2019.1	78	23,871	23,874	1.000	23,873	23,859	13
2019.2	72	32,982	33,024	1.000	33,022	33,003	19
2020.1	66	21,357	21,357	1.000	21,356	21,349	6
2020.2	60	31,636	31,636	1.000	31,642	31,627	15
2021.1	54	22,387	22,387	1.000	22,393	22,385	8
2021.2	48	34,640	34,640	1.001	34,658	34,645	13
2022.1	42	33,908	33,912	1.000	33,928	33,885	43
2022.2	36	56,187	56,206	1.001	56,249	56,152	97
2023.1	30	36,338	36,386	1.001	36,420	36,387	33
2023.2	24	61,439	61,567	1.002	61,708	61,749	(40)
2024.1	18	41,731	41,828	1.003	41,935	41,654	281
2024.2	12	53,541	54,168	1.012	54,807	55,223	(417)
2025.1	6	30,159	37,667	1.089	41,022		
Total		806,464	814,938		819,289		

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(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
2010.2	180	54	54	1.000	54	54	0
2011.1	174	90	90	1.000	90	90	0
2011.2	168	63	63	1.000	63	63	0
2012.1	162	25	25	1.000	25	25	0
2012.2	156	33	33	1.000	33	33	0
2013.1	150	32	32	1.000	32	32	0
2013.2	144	48	48	1.000	48	48	0
2014.1	138	17	17	1.000	17	17	0
2014.2	132	110	110	1.000	110	110	0
2015.1	126	48	48	1.000	48	48	0
2015.2	120	3	3	1.000	3	3	0
2016.1	114	20	20	1.000	20	20	0
2016.2	108	7	7	1.000	7	7	0
2017.1	102	13	13	1.000	13	13	0
2017.2	96	69	69	1.000	69	69	0
2018.1	90	97	97	1.000	97	97	0
2018.2	84	20	20	1.000	20	20	0
2019.1	78	4	4	1.000	4	4	0
2019.2	72	23	23	1.000	23	23	0
2020.1	66	0	0	1.000	0	0	0
2020.2	60	30	30	1.000	30	30	(0)
2021.1	54	58	58	1.000	58	58	(0)
2021.2	48	72	72	1.000	72	72	(0)
2022.1	42	62	62	1.000	62	62	(0)
2022.2	36	88	88	1.000	88	90	(1)
2023.1	30	34	34	1.000	34	41	(7)
2023.2	24	40	40	1.000	40	39	1
2024.1	18	59	66	1.011	67	53	14
2024.2	12	53	53	1.014	53	46	7
2025.1	6	29	45	0.984	45		
Total		1,303	1,326		1,327		

Province of Nova Scotia

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(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
2010.2	180	4,864	4,864	1.000	4,864	4,864	0
2011.1	174	4,176	4,176	1.000	4,176	4,176	0
2011.2	168	4,875	4,875	1.000	4,875	4,875	0
2012.1	162	4,340	4,340	1.000	4,340	4,340	0
2012.2	156	4,738	4,738	1.000	4,738	4,738	0
2013.1	150	4,098	4,098	1.000	4,098	4,098	0
2013.2	144	4,229	4,229	1.000	4,229	4,229	(0)
2014.1	138	4,185	4,185	1.000	4,186	4,186	0
2014.2	132	4,735	4,735	1.000	4,735	4,735	0
2015.1	126	5,359	5,359	1.000	5,359	5,359	0
2015.2	120	4,783	4,783	1.000	4,783	4,791	(8)
2016.1	114	4,851	4,851	1.000	4,850	4,853	(3)
2016.2	108	6,280	6,280	1.000	6,280	6,282	(2)
2017.1	102	5,619	5,619	1.000	5,619	5,621	(2)
2017.2	96	7,065	7,065	1.000	7,063	7,065	(2)
2018.1	90	6,123	6,123	1.000	6,121	6,123	(2)
2018.2	84	7,095	7,095	1.000	7,092	7,094	(2)
2019.1	78	6,487	6,491	1.000	6,488	6,488	0
2019.2	72	7,245	7,245	1.000	7,243	7,245	(2)
2020.1	66	4,944	4,944	1.000	4,942	4,944	(2)
2020.2	60	5,527	5,527	1.000	5,526	5,526	(1)
2021.1	54	4,226	4,227	1.000	4,225	4,254	(29)
2021.2	48	6,736	6,736	0.999	6,728	6,730	(2)
2022.1	42	6,417	6,417	0.999	6,411	6,433	(22)
2022.2	36	8,135	8,136	0.997	8,112	8,144	(32)
2023.1	30	7,541	7,543	0.997	7,521	7,547	(26)
2023.2	24	9,617	9,641	0.997	9,611	9,616	(5)
2024.1	18	8,540	8,577	0.995	8,530	8,618	(87)
2024.2	12	9,197	9,375	0.989	9,275	9,206	69
2025.1	6	6,316	8,585	0.992	8,514		
Total		178,342	180,856		180,533		

Province of Nova Scotia

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 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
2010.2	180	225	225	1.000	225	225	0
2011.1	174	29	29	1.000	29	29	0
2011.2	168	256	256	1.000	256	256	0
2012.1	162	74	74	1.000	74	74	0
2012.2	156	168	168	1.000	168	168	0
2013.1	150	54	54	1.000	54	51	3
2013.2	144	447	447	0.777	347	423	(75)
2014.1	138	366	810	0.781	632	725	(93)
2014.2	132	213	213	0.776	166	209	(44)
2015.1	126	531	531	0.874	464	488	(24)
2015.2	120	348	348	0.872	303	316	(13)
2016.1	114	986	986	0.854	842	921	(79)
2016.2	108	1,404	1,456	0.892	1,299	1,325	(26)
2017.1	102	308	376	0.914	343	378	(35)
2017.2	96	1,361	1,384	0.925	1,281	1,293	(12)
2018.1	90	157	157	0.938	147	149	(2)
2018.2	84	220	367	0.938	345	332	13
2019.1	78	53	697	0.846	589	423	167
2019.2	72	592	735	0.924	679	694	(15)
2020.1	66	409	440	0.953	419	381	38
2020.2	60	124	262	0.841	220	190	30
2021.1	54	468	836	0.962	803	692	111
2021.2	48	202	314	0.981	308	288	20
2022.1	42	271	576	1.038	598	487	112
2022.2	36	767	2,451	1.148	2,813	2,321	492
2023.1	30	382	975	1.345	1,312	1,208	104
2023.2	24	183	1,795	1.761	3,159	2,444	715
2024.1	18	152	800	2.194	1,756	1,085	671
2024.2	12	165	467	2.718	1,269	1,464	(195)
2025.1	6	59	179	4.678	835		
Total		10,974	18,406		21,737		

Province of Nova Scotia

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	1,221	1.000	1,221	1,221	(0)
2011.1	174	1,040	1.000	1,040	1,040	(0)
2011.2	168	1,251	1.000	1,251	1,251	(0)
2012.1	162	1,105	1.000	1,105	1,105	(0)
2012.2	156	1,194	1.000	1,194	1,195	(0)
2013.1	150	1,205	1.000	1,205	1,207	(1)
2013.2	144	1,383	1.000	1,383	1,384	(0)
2014.1	138	1,115	1.000	1,115	1,116	(0)
2014.2	132	1,221	1.000	1,221	1,221	(0)
2015.1	126	1,262	1.000	1,262	1,262	(0)
2015.2	120	1,362	1.000	1,362	1,363	(1)
2016.1	114	1,181	1.000	1,181	1,180	0
2016.2	108	1,371	1.000	1,371	1,370	1
2017.1	102	1,248	1.000	1,248	1,250	(2)
2017.2	96	1,371	1.000	1,371	1,372	(1)
2018.1	90	1,166	1.000	1,166	1,166	(0)
2018.2	84	1,368	0.999	1,367	1,373	(6)
2019.1	78	1,128	0.997	1,125	1,128	(3)
2019.2	72	1,325	0.996	1,319	1,315	4
2020.1	66	747	0.995	744	740	4
2020.2	60	968	0.995	963	961	3
2021.1	54	829	0.995	824	813	12
2021.2	48	1,075	0.998	1,073	1,066	7
2022.1	42	927	0.998	925	915	10
2022.2	36	957	1.003	959	961	(1)
2023.1	30	928	1.003	931	923	8
2023.2	24	1,089	1.024	1,115	1,081	34
2024.1	18	968	1.053	1,020	997	23
2024.2	12	880	1.097	965	924	41
2025.1	6	738	1.372	1,012		
Total		33,623		34,040	32,900	128

Province of Nova Scotia

Third Party Liability - Property Damage

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	6,480	1.000	6,480	6,480	0
2011.1	174	5,819	1.000	5,819	5,819	0
2011.2	168	6,480	1.000	6,480	6,480	0
2012.1	162	5,740	1.000	5,740	5,740	0
2012.2	156	6,165	1.000	6,165	6,165	0
2013.1	150	3,356	1.000	3,356	3,356	0
2013.2	144	400	1.000	400	400	0
2014.1	138	375	1.000	375	375	0
2014.2	132	346	1.000	346	346	0
2015.1	126	318	1.000	318	318	0
2015.2	120	379	1.000	379	379	0
2016.1	114	301	1.000	301	301	0
2016.2	108	330	1.000	330	330	0
2017.1	102	349	1.000	349	349	0
2017.2	96	441	1.000	441	441	0
2018.1	90	386	1.000	386	386	0
2018.2	84	391	1.000	391	391	0
2019.1	78	332	1.000	332	332	0
2019.2	72	382	1.000	382	384	(2)
2020.1	66	324	0.999	324	324	(0)
2020.2	60	332	0.999	332	333	(1)
2021.1	54	225	0.998	225	225	(0)
2021.2	48	291	0.997	290	290	1
2022.1	42	326	0.998	325	327	(2)
2022.2	36	341	0.997	340	343	(3)
2023.1	30	301	0.996	300	294	6
2023.2	24	309	1.000	309	317	(8)
2024.1	18	328	1.022	335	340	(5)
2024.2	12	323	1.031	333	335	(2)
2025.1	6	304	0.774	235		
Total		42,174		42,118	41,898	(16)

Province of Nova Scotia

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	0	1.000	0	0	0
2011.1	174	0	1.000	0	0	0
2011.2	168	0	1.000	0	0	0
2012.1	162	0	1.000	0	0	0
2012.2	156	0	1.000	0	0	0
2013.1	150	2,574	1.000	2,574	2,574	0
2013.2	144	6,846	1.000	6,846	6,846	0
2014.1	138	6,777	1.000	6,777	6,777	0
2014.2	132	7,250	1.000	7,250	7,250	0
2015.1	126	8,739	1.000	8,739	8,739	0
2015.2	120	7,592	1.000	7,592	7,592	0
2016.1	114	7,238	1.000	7,238	7,238	0
2016.2	108	8,144	1.000	8,144	8,144	0
2017.1	102	7,640	1.000	7,640	7,640	0
2017.2	96	8,349	1.000	8,349	8,348	1
2018.1	90	7,643	1.000	7,643	7,643	0
2018.2	84	8,598	1.000	8,598	8,598	0
2019.1	78	7,768	1.000	7,768	7,768	0
2019.2	72	8,345	1.000	8,345	8,345	0
2020.1	66	5,297	1.000	5,297	5,295	2
2020.2	60	6,124	1.000	6,124	6,124	(0)
2021.1	54	5,695	1.000	5,695	5,695	(0)
2021.2	48	7,416	1.000	7,416	7,415	1
2022.1	42	6,529	1.000	6,529	6,530	(0)
2022.2	36	7,127	1.000	7,128	7,125	3
2023.1	30	7,009	1.000	7,011	7,008	3
2023.2	24	7,426	1.001	7,431	7,416	15
2024.1	18	7,146	1.000	7,149	7,127	23
2024.2	12	7,769	1.002	7,784	7,603	180
2025.1	6	7,032	1.061	7,464		
Total		178,073		178,531	170,841	227

Province of Nova Scotia

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	1,899	1.000	1,899	1,899	0
2011.1	174	1,646	1.000	1,646	1,646	0
2011.2	168	1,950	1.000	1,950	1,950	0
2012.1	162	1,709	1.000	1,709	1,709	(0)
2012.2	156	1,867	1.000	1,867	1,867	(0)
2013.1	150	1,837	1.000	1,837	1,837	(0)
2013.2	144	2,347	1.000	2,347	2,347	(0)
2014.1	138	1,894	1.000	1,894	1,894	(0)
2014.2	132	2,155	1.000	2,155	2,155	(0)
2015.1	126	2,198	1.000	2,198	2,198	(0)
2015.2	120	2,377	1.000	2,377	2,377	(0)
2016.1	114	2,185	1.000	2,185	2,185	(0)
2016.2	108	2,547	1.000	2,547	2,546	1
2017.1	102	2,264	1.000	2,264	2,264	0
2017.2	96	2,584	1.000	2,584	2,584	0
2018.1	90	2,290	1.000	2,290	2,290	0
2018.2	84	2,716	1.000	2,716	2,715	0
2019.1	78	2,292	1.000	2,292	2,292	(0)
2019.2	72	2,658	1.000	2,658	2,657	1
2020.1	66	1,526	1.000	1,526	1,524	2
2020.2	60	1,944	1.000	1,944	1,945	(1)
2021.1	54	1,733	1.000	1,733	1,732	1
2021.2	48	2,378	0.999	2,376	2,379	(3)
2022.1	42	2,013	0.999	2,010	2,007	3
2022.2	36	2,111	0.998	2,107	2,105	2
2023.1	30	2,033	0.997	2,026	2,016	11
2023.2	24	2,335	0.994	2,321	2,328	(7)
2024.1	18	2,373	0.992	2,353	2,298	55
2024.2	12	2,653	0.979	2,598	2,486	112
2025.1	6	2,503	0.943	2,361		
Total		65,017		64,767	62,232	174

Province of Nova Scotia

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	77	1.000	77	77	0
2011.1	174	62	1.000	62	62	0
2011.2	168	74	1.000	74	74	0
2012.1	162	63	1.000	63	63	0
2012.2	156	81	1.000	81	81	0
2013.1	150	87	1.000	87	87	0
2013.2	144	114	1.000	114	114	0
2014.1	138	90	1.000	90	90	0
2014.2	132	88	1.000	88	88	0
2015.1	126	131	1.000	131	131	0
2015.2	120	114	1.000	114	114	0
2016.1	114	106	1.000	106	106	0
2016.2	108	118	1.000	118	120	(2)
2017.1	102	86	1.000	86	85	1
2017.2	96	103	1.000	103	102	1
2018.1	90	80	1.000	80	81	(1)
2018.2	84	90	1.000	90	90	(0)
2019.1	78	95	0.999	95	95	(0)
2019.2	72	80	0.999	80	81	(1)
2020.1	66	67	0.993	67	67	0
2020.2	60	101	0.993	100	101	(0)
2021.1	54	83	0.986	82	84	(2)
2021.2	48	108	0.986	106	109	(3)
2022.1	42	92	0.979	90	92	(2)
2022.2	36	86	0.978	84	84	0
2023.1	30	88	0.980	86	88	(1)
2023.2	24	99	1.009	100	103	(3)
2024.1	18	79	1.054	83	82	1
2024.2	12	100	1.114	111	111	0
2025.1	6	85	1.466	125		
Total		2,727		2,774	2,660	(12)

Province of Nova Scotia

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	6,355	1.000	6,355	6,355	0
2011.1	174	6,226	1.000	6,226	6,226	0
2011.2	168	6,774	1.000	6,774	6,774	0
2012.1	162	6,308	1.000	6,308	6,308	0
2012.2	156	6,291	1.000	6,291	6,291	0
2013.1	150	5,977	1.000	5,977	5,977	0
2013.2	144	5,740	1.000	5,740	5,740	0
2014.1	138	5,495	1.000	5,495	5,495	0
2014.2	132	5,033	1.000	5,033	5,033	0
2015.1	126	7,201	1.000	7,201	7,201	0
2015.2	120	5,653	1.000	5,653	5,653	0
2016.1	114	5,671	1.000	5,671	5,670	1
2016.2	108	6,018	1.000	6,018	6,018	0
2017.1	102	6,013	1.000	6,013	6,013	0
2017.2	96	6,106	1.000	6,106	6,106	0
2018.1	90	6,512	1.000	6,512	6,512	0
2018.2	84	6,797	1.000	6,797	6,797	0
2019.1	78	6,584	1.000	6,584	6,584	0
2019.2	72	6,607	1.000	6,607	6,607	1
2020.1	66	4,910	1.000	4,910	4,910	0
2020.2	60	5,043	1.000	5,043	5,043	0
2021.1	54	4,922	1.000	4,922	4,923	(0)
2021.2	48	5,930	1.000	5,930	5,929	1
2022.1	42	6,131	1.000	6,131	6,130	0
2022.2	36	6,134	1.000	6,133	6,138	(6)
2023.1	30	6,416	1.000	6,414	6,424	(10)
2023.2	24	6,729	0.999	6,725	6,726	(0)
2024.1	18	7,089	0.999	7,084	7,049	35
2024.2	12	7,108	0.994	7,068	7,014	54
2025.1	6	7,214	0.966	6,968		
Total		184,987		184,690	177,645	77

Province of Nova Scotia

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	11,075	1.000	11,075	11,075	0
2011.1	174	12,499	1.000	12,499	12,499	0
2011.2	168	13,696	1.000	13,696	13,696	0
2012.1	162	11,561	1.000	11,561	11,561	0
2012.2	156	12,015	1.000	12,015	12,015	0
2013.1	150	11,413	1.000	11,413	11,413	0
2013.2	144	13,301	1.000	13,301	13,301	0
2014.1	138	12,473	1.000	12,473	12,473	0
2014.2	132	13,058	1.000	13,058	13,058	0
2015.1	126	15,202	1.000	15,202	15,202	0
2015.2	120	13,945	1.000	13,945	13,945	0
2016.1	114	13,556	1.000	13,556	13,556	0
2016.2	108	14,401	1.000	14,401	14,401	0
2017.1	102	14,180	1.000	14,180	14,180	0
2017.2	96	14,732	1.000	14,732	14,732	0
2018.1	90	14,914	1.000	14,914	14,915	(1)
2018.2	84	15,016	1.000	15,016	15,016	0
2019.1	78	14,838	1.000	14,838	14,838	0
2019.2	72	15,802	1.000	15,802	15,800	1
2020.1	66	12,386	1.000	12,386	12,385	0
2020.2	60	14,699	1.000	14,698	14,697	1
2021.1	54	12,232	1.000	12,232	12,230	1
2021.2	48	15,034	1.000	15,034	15,032	2
2022.1	42	15,923	1.000	15,924	15,923	0
2022.2	36	17,630	1.000	17,631	17,628	3
2023.1	30	15,113	1.000	15,118	15,118	0
2023.2	24	17,575	1.001	17,595	17,598	(3)
2024.1	18	16,241	1.003	16,287	16,251	36
2024.2	12	17,504	1.013	17,731	18,321	(590)
2025.1	6	14,227	1.179	16,776		
Total		426,241		429,088	412,858	(547)

Province of Nova Scotia

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	10	1.000	10	10	0
2011.1	174	12	1.000	12	12	0
2011.2	168	11	1.000	11	11	0
2012.1	162	3	1.000	3	3	0
2012.2	156	8	1.000	8	8	0
2013.1	150	8	1.000	8	8	0
2013.2	144	11	1.000	11	11	0
2014.1	138	5	1.000	5	5	0
2014.2	132	9	1.000	9	9	0
2015.1	126	8	1.000	8	8	0
2015.2	120	1	1.000	1	1	0
2016.1	114	7	1.000	7	7	0
2016.2	108	2	1.000	2	2	0
2017.1	102	5	1.000	5	5	0
2017.2	96	3	1.000	3	3	0
2018.1	90	11	1.000	11	11	0
2018.2	84	4	1.000	4	4	0
2019.1	78	3	1.000	3	3	0
2019.2	72	3	1.000	3	3	0
2020.1	66	1	1.000	1	1	0
2020.2	60	5	1.000	5	5	0
2021.1	54	8	1.000	8	8	0
2021.2	48	10	1.000	10	10	0
2022.1	42	8	1.000	8	8	0
2022.2	36	15	1.000	15	16	(1)
2023.1	30	6	1.000	6	7	(1)
2023.2	24	9	1.000	9	8	1
2024.1	18	4	1.009	4	4	(0)
2024.2	12	4	1.009	4	3	1
2025.1	6	3	0.920	3		
Total		197		197	194	0

Province of Nova Scotia

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	1,600	1.000	1,600	1,600	0
2011.1	174	1,531	1.000	1,531	1,531	0
2011.2	168	1,759	1.000	1,759	1,759	0
2012.1	162	1,440	1.000	1,440	1,440	0
2012.2	156	1,554	1.000	1,554	1,554	0
2013.1	150	1,390	1.000	1,390	1,390	0
2013.2	144	1,433	1.000	1,433	1,433	0
2014.1	138	1,266	1.000	1,266	1,266	0
2014.2	132	1,336	1.000	1,336	1,336	0
2015.1	126	1,639	1.000	1,639	1,639	0
2015.2	120	1,375	1.000	1,375	1,375	0
2016.1	114	1,382	1.000	1,382	1,382	0
2016.2	108	1,532	1.000	1,532	1,532	0
2017.1	102	1,488	1.000	1,488	1,488	0
2017.2	96	1,720	1.000	1,720	1,720	0
2018.1	90	1,606	1.000	1,606	1,606	0
2018.2	84	1,690	1.000	1,690	1,690	0
2019.1	78	1,602	1.000	1,602	1,602	0
2019.2	72	1,725	1.000	1,725	1,725	0
2020.1	66	1,233	1.000	1,233	1,232	1
2020.2	60	1,468	1.000	1,468	1,468	0
2021.1	54	1,197	1.000	1,197	1,197	0
2021.2	48	1,549	1.000	1,549	1,549	0
2022.1	42	1,441	1.000	1,441	1,445	(4)
2022.2	36	1,623	1.000	1,622	1,625	(2)
2023.1	30	1,472	1.000	1,471	1,471	0
2023.2	24	1,713	1.000	1,714	1,710	3
2024.1	18	1,690	1.001	1,692	1,693	(0)
2024.2	12	1,695	1.006	1,706	1,706	(0)
2025.1	6	1,611	1.071	1,726		
Total		45,760		45,885	44,161	(2)

Province of Nova Scotia

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2010.2	180	7	1.000	7	7	0
2011.1	174	7	1.000	7	7	0
2011.2	168	4	1.000	4	4	0
2012.1	162	5	1.000	5	5	0
2012.2	156	8	1.000	8	8	0
2013.1	150	9	1.000	9	9	0
2013.2	144	5	1.000	5	5	0
2014.1	138	7	1.000	7	7	0
2014.2	132	6	0.981	6	6	0
2015.1	126	6	0.981	6	6	0
2015.2	120	8	0.981	8	8	0
2016.1	114	13	0.968	13	12	0
2016.2	108	17	0.958	16	15	1
2017.1	102	15	0.976	15	15	(1)
2017.2	96	15	0.968	15	15	(0)
2018.1	90	9	0.990	9	9	0
2018.2	84	11	0.969	11	10	0
2019.1	78	12	0.945	11	10	1
2019.2	72	17	0.934	16	17	(1)
2020.1	66	10	0.910	9	9	0
2020.2	60	12	0.901	11	10	1
2021.1	54	17	0.922	16	15	0
2021.2	48	16	0.880	14	13	1
2022.1	42	24	0.873	21	19	2
2022.2	36	37	0.886	33	30	3
2023.1	30	25	0.906	23	22	1
2023.2	24	33	0.945	31	28	3
2024.1	18	28	1.014	28	24	5
2024.2	12	25	1.087	27	30	(3)
2025.1	6	17	1.430	24		
Total		425		414	373	17

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal

Loss Cost	2010.2	0.016 (CI = +/-0.040; p = 0.429)	-0.228 (CI = +/-0.120; p = 0.001)	-0.006 (CI = +/-0.014; p = 0.374)	0.257 (CI = +/-0.243; p = 0.039)	0.598	+1.57%
Loss Cost	2011.1	0.001 (CI = +/-0.037; p = 0.977)	-0.251 (CI = +/-0.108; p = 0.000)	-0.008 (CI = +/-0.012; p = 0.210)	0.312 (CI = +/-0.221; p = 0.008)	0.664	+0.05%
Loss Cost	2011.2	-0.010 (CI = +/-0.038; p = 0.607)	-0.231 (CI = +/-0.106; p = 0.000)	-0.008 (CI = +/-0.012; p = 0.174)	0.350 (CI = +/-0.217; p = 0.003)	0.663	-0.95%
Loss Cost	2012.1	-0.016 (CI = +/-0.038; p = 0.402)	-0.244 (CI = +/-0.106; p = 0.000)	-0.009 (CI = +/-0.012; p = 0.131)	0.368 (CI = +/-0.213; p = 0.002)	0.686	-1.55%
Loss Cost	2012.2	-0.021 (CI = +/-0.038; p = 0.275)	-0.230 (CI = +/-0.107; p = 0.000)	-0.009 (CI = +/-0.012; p = 0.123)	0.384 (CI = +/-0.213; p = 0.001)	0.678	-2.05%
Loss Cost	2013.1	-0.024 (CI = +/-0.037; p = 0.195)	-0.246 (CI = +/-0.105; p = 0.000)	-0.009 (CI = +/-0.011; p = 0.091)	0.386 (CI = +/-0.205; p = 0.001)	0.708	-2.37%
Loss Cost	2013.2	-0.028 (CI = +/-0.033; p = 0.090)	-0.221 (CI = +/-0.094; p = 0.000)	-0.009 (CI = +/-0.010; p = 0.061)	0.389 (CI = +/-0.179; p = 0.000)	0.738	-2.76%
Loss Cost	2014.1	-0.028 (CI = +/-0.033; p = 0.095)	-0.231 (CI = +/-0.096; p = 0.000)	-0.009 (CI = +/-0.010; p = 0.057)	0.379 (CI = +/-0.181; p = 0.000)	0.748	-2.72%
Loss Cost	2014.2	-0.027 (CI = +/-0.033; p = 0.105)	-0.221 (CI = +/-0.099; p = 0.000)	-0.009 (CI = +/-0.010; p = 0.065)	0.368 (CI = +/-0.183; p = 0.001)	0.730	-2.64%
Loss Cost	2015.1	-0.022 (CI = +/-0.032; p = 0.167)	-0.241 (CI = +/-0.097; p = 0.000)	-0.009 (CI = +/-0.009; p = 0.053)	0.331 (CI = +/-0.180; p = 0.001)	0.760	-2.16%
Loss Cost	2015.2	-0.014 (CI = +/-0.029; p = 0.302)	-0.222 (CI = +/-0.086; p = 0.000)	-0.008 (CI = +/-0.008; p = 0.050)	0.281 (CI = +/-0.163; p = 0.002)	0.772	-1.43%
Loss Cost	2016.1	-0.014 (CI = +/-0.033; p = 0.388)	-0.221 (CI = +/-0.092; p = 0.000)	-0.008 (CI = +/-0.009; p = 0.064)	0.279 (CI = +/-0.176; p = 0.004)	0.767	-1.36%
Loss Cost	2016.2	-0.023 (CI = +/-0.037; p = 0.211)	-0.209 (CI = +/-0.095; p = 0.000)	-0.009 (CI = +/-0.009; p = 0.053)	0.309 (CI = +/-0.185; p = 0.003)	0.757	-2.23%
Loss Cost	2017.1	-0.028 (CI = +/-0.043; p = 0.179)	-0.216 (CI = +/-0.101; p = 0.001)	-0.009 (CI = +/-0.009; p = 0.052)	0.324 (CI = +/-0.198; p = 0.004)	0.760	-2.75%
Severity	2010.2	0.068 (CI = +/-0.050; p = 0.010)	-0.128 (CI = +/-0.151; p = 0.092)	0.000 (CI = +/-0.017; p = 0.975)	0.277 (CI = +/-0.307; p = 0.075)	0.697	+7.02%
Severity	2011.1	0.056 (CI = +/-0.052; p = 0.034)	-0.146 (CI = +/-0.149; p = 0.055)	-0.001 (CI = +/-0.017; p = 0.903)	0.319 (CI = +/-0.305; p = 0.042)	0.697	+5.79%
Severity	2011.2	0.051 (CI = +/-0.055; p = 0.068)	-0.136 (CI = +/-0.155; p = 0.084)	-0.001 (CI = +/-0.017; p = 0.888)	0.338 (CI = +/-0.317; p = 0.037)	0.679	+5.24%
Severity	2012.1	0.046 (CI = +/-0.057; p = 0.108)	-0.146 (CI = +/-0.160; p = 0.071)	-0.002 (CI = +/-0.018; p = 0.834)	0.353 (CI = +/-0.323; p = 0.033)	0.673	+4.73%
Severity	2012.2	0.042 (CI = +/-0.060; p = 0.159)	-0.134 (CI = +/-0.166; p = 0.108)	-0.002 (CI = +/-0.018; p = 0.829)	0.367 (CI = +/-0.330; p = 0.031)	0.656	+4.27%
Severity	2013.1	0.039 (CI = +/-0.061; p = 0.192)	-0.146 (CI = +/-0.171; p = 0.090)	-0.002 (CI = +/-0.018; p = 0.790)	0.368 (CI = +/-0.334; p = 0.032)	0.652	+4.01%
Severity	2013.2	0.034 (CI = +/-0.056; p = 0.221)	-0.110 (CI = +/-0.160; p = 0.165)	-0.002 (CI = +/-0.017; p = 0.805)	0.372 (CI = +/-0.305; p = 0.019)	0.669	+3.42%
Severity	2014.1	0.035 (CI = +/-0.054; p = 0.193)	-0.135 (CI = +/-0.158; p = 0.089)	-0.002 (CI = +/-0.016; p = 0.751)	0.347 (CI = +/-0.297; p = 0.025)	0.684	+3.53%
Severity	2014.2	0.036 (CI = +/-0.053; p = 0.167)	-0.116 (CI = +/-0.159; p = 0.144)	-0.002 (CI = +/-0.016; p = 0.804)	0.326 (CI = +/-0.295; p = 0.032)	0.679	+3.71%
Severity	2015.1	0.044 (CI = +/-0.051; p = 0.086)	-0.148 (CI = +/-0.156; p = 0.062)	-0.002 (CI = +/-0.015; p = 0.783)	0.266 (CI = +/-0.290; p = 0.070)	0.708	+4.54%
Severity	2015.2	0.063 (CI = +/-0.030; p = 0.000)	-0.101 (CI = +/-0.090; p = 0.030)	0.000 (CI = +/-0.009; p = 0.902)	0.139 (CI = +/-0.170; p = 0.102)	0.880	+6.51%
Severity	2016.1	0.070 (CI = +/-0.033; p = 0.000)	-0.091 (CI = +/-0.092; p = 0.052)	0.001 (CI = +/-0.009; p = 0.765)	0.117 (CI = +/-0.177; p = 0.180)	0.882	+7.24%
Severity	2016.2	0.067 (CI = +/-0.039; p = 0.003)	-0.087 (CI = +/-0.099; p = 0.080)	0.001 (CI = +/-0.009; p = 0.797)	0.126 (CI = +/-0.194; p = 0.182)	0.859	+6.93%
Severity	2017.1	0.067 (CI = +/-0.045; p = 0.008)	-0.088 (CI = +/-0.107; p = 0.099)	0.001 (CI = +/-0.010; p = 0.818)	0.128 (CI = +/-0.211; p = 0.212)	0.842	+6.88%
Frequency	2010.2	-0.052 (CI = +/-0.033; p = 0.003)	-0.100 (CI = +/-0.098; p = 0.045)	-0.006 (CI = +/-0.011; p = 0.260)	-0.020 (CI = +/-0.199; p = 0.841)	0.582	-5.09%
Frequency	2011.1	-0.056 (CI = +/-0.035; p = 0.003)	-0.105 (CI = +/-0.100; p = 0.041)	-0.007 (CI = +/-0.011; p = 0.240)	-0.007 (CI = +/-0.205; p = 0.945)	0.576	-5.42%
Frequency	2011.2	-0.061 (CI = +/-0.037; p = 0.002)	-0.096 (CI = +/-0.104; p = 0.068)	-0.007 (CI = +/-0.012; p = 0.232)	0.012 (CI = +/-0.211; p = 0.910)	0.587	-5.88%
Frequency	2012.1	-0.062 (CI = +/-0.039; p = 0.003)	-0.098 (CI = +/-0.108; p = 0.071)	-0.007 (CI = +/-0.012; p = 0.234)	0.015 (CI = +/-0.217; p = 0.886)	0.570	-6.00%
Frequency	2012.2	-0.063 (CI = +/-0.041; p = 0.004)	-0.097 (CI = +/-0.113; p = 0.090)	-0.007 (CI = +/-0.012; p = 0.244)	0.017 (CI = +/-0.225; p = 0.874)	0.564	-6.06%
Frequency	2013.1	-0.063 (CI = +/-0.042; p = 0.005)	-0.100 (CI = +/-0.118; p = 0.092)	-0.007 (CI = +/-0.012; p = 0.246)	0.018 (CI = +/-0.230; p = 0.873)	0.553	-6.13%
Frequency	2013.2	-0.062 (CI = +/-0.042; p = 0.007)	-0.111 (CI = +/-0.122; p = 0.072)	-0.007 (CI = +/-0.013; p = 0.243)	0.017 (CI = +/-0.233; p = 0.882)	0.552	-5.98%
Frequency	2014.1	-0.062 (CI = +/-0.042; p = 0.006)	-0.096 (CI = +/-0.124; p = 0.122)	-0.007 (CI = +/-0.013; p = 0.258)	0.031 (CI = +/-0.233; p = 0.780)	0.538	-6.04%
Frequency	2014.2	-0.063 (CI = +/-0.043; p = 0.006)	-0.106 (CI = +/-0.128; p = 0.100)	-0.007 (CI = +/-0.013; p = 0.246)	0.042 (CI = +/-0.237; p = 0.712)	0.544	-6.12%
Frequency	2015.1	-0.066 (CI = +/-0.044; p = 0.006)	-0.093 (CI = +/-0.135; p = 0.161)	-0.007 (CI = +/-0.013; p = 0.254)	0.066 (CI = +/-0.249; p = 0.585)	0.539	-6.41%
Frequency	2015.2	-0.077 (CI = +/-0.038; p = 0.001)	-0.121 (CI = +/-0.115; p = 0.040)	-0.009 (CI = +/-0.011; p = 0.110)	0.142 (CI = +/-0.218; p = 0.185)	0.670	-7.45%
Frequency	2016.1	-0.084 (CI = +/-0.043; p = 0.001)	-0.130 (CI = +/-0.121; p = 0.037)	-0.009 (CI = +/-0.011; p = 0.099)	0.162 (CI = +/-0.231; p = 0.155)	0.636	-8.02%
Frequency	2016.2	-0.090 (CI = +/-0.050; p = 0.002)	-0.122 (CI = +/-0.129; p = 0.063)	-0.010 (CI = +/-0.012; p = 0.101)	0.182 (CI = +/-0.251; p = 0.141)	0.620	-8.57%
Frequency	2017.1	-0.094 (CI = +/-0.058; p = 0.004)	-0.128 (CI = +/-0.138; p = 0.067)	-0.010 (CI = +/-0.013; p = 0.104)	0.196 (CI = +/-0.272; p = 0.142)	0.552	-9.01%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2010.2	0.054 (CI = +/-0.022; p = 0.000)	-0.237 (CI = +/-0.124; p = 0.001)	0.544	+5.55%
Loss Cost	2011.1	0.049 (CI = +/-0.022; p = 0.000)	-0.255 (CI = +/-0.121; p = 0.000)	0.561	+5.02%
Loss Cost	2011.2	0.046 (CI = +/-0.023; p = 0.000)	-0.245 (CI = +/-0.124; p = 0.000)	0.514	+4.74%
Loss Cost	2012.1	0.044 (CI = +/-0.024; p = 0.001)	-0.253 (CI = +/-0.127; p = 0.000)	0.517	+4.55%
Loss Cost	2012.2	0.043 (CI = +/-0.025; p = 0.002)	-0.245 (CI = +/-0.132; p = 0.001)	0.478	+4.37%
Loss Cost	2013.1	0.041 (CI = +/-0.025; p = 0.003)	-0.258 (CI = +/-0.134; p = 0.001)	0.494	+4.13%
Loss Cost	2013.2	0.037 (CI = +/-0.024; p = 0.005)	-0.233 (CI = +/-0.130; p = 0.001)	0.463	+3.74%
Loss Cost	2014.1	0.035 (CI = +/-0.025; p = 0.007)	-0.246 (CI = +/-0.133; p = 0.001)	0.482	+3.61%
Loss Cost	2014.2	0.034 (CI = +/-0.025; p = 0.009)	-0.230 (CI = +/-0.135; p = 0.002)	0.453	+3.46%
Loss Cost	2015.1	0.033 (CI = +/-0.023; p = 0.007)	-0.257 (CI = +/-0.129; p = 0.001)	0.531	+3.38%
Loss Cost	2015.2	0.032 (CI = +/-0.020; p = 0.003)	-0.224 (CI = +/-0.114; p = 0.001)	0.567	+3.28%
Loss Cost	2016.1	0.036 (CI = +/-0.021; p = 0.003)	-0.213 (CI = +/-0.117; p = 0.001)	0.586	+3.66%
Loss Cost	2016.2	0.036 (CI = +/-0.024; p = 0.006)	-0.214 (CI = +/-0.126; p = 0.002)	0.532	+3.69%
Loss Cost	2017.1	0.039 (CI = +/-0.027; p = 0.009)	-0.207 (CI = +/-0.133; p = 0.005)	0.535	+3.93%
Severity	2010.2	0.105 (CI = +/-0.027; p = 0.000)	-0.147 (CI = +/-0.151; p = 0.055)	0.681	+11.08%
Severity	2011.1	0.101 (CI = +/-0.028; p = 0.000)	-0.161 (CI = +/-0.153; p = 0.040)	0.667	+10.67%
Severity	2011.2	0.101 (CI = +/-0.030; p = 0.000)	-0.158 (CI = +/-0.159; p = 0.051)	0.641	+10.60%
Severity	2012.1	0.099 (CI = +/-0.031; p = 0.000)	-0.165 (CI = +/-0.165; p = 0.050)	0.630	+10.43%
Severity	2012.2	0.098 (CI = +/-0.033; p = 0.000)	-0.158 (CI = +/-0.172; p = 0.069)	0.606	+10.28%
Severity	2013.1	0.096 (CI = +/-0.033; p = 0.000)	-0.169 (CI = +/-0.177; p = 0.061)	0.600	+10.07%
Severity	2013.2	0.091 (CI = +/-0.032; p = 0.000)	-0.134 (CI = +/-0.170; p = 0.116)	0.598	+9.49%
Severity	2014.1	0.088 (CI = +/-0.031; p = 0.000)	-0.161 (CI = +/-0.167; p = 0.059)	0.620	+9.21%
Severity	2014.2	0.086 (CI = +/-0.030; p = 0.000)	-0.136 (CI = +/-0.167; p = 0.105)	0.621	+8.96%
Severity	2015.1	0.085 (CI = +/-0.028; p = 0.000)	-0.171 (CI = +/-0.157; p = 0.034)	0.678	+8.84%
Severity	2015.2	0.083 (CI = +/-0.015; p = 0.000)	-0.112 (CI = +/-0.089; p = 0.016)	0.872	+8.65%
Severity	2016.1	0.087 (CI = +/-0.016; p = 0.000)	-0.100 (CI = +/-0.089; p = 0.030)	0.880	+9.07%
Severity	2016.2	0.087 (CI = +/-0.018; p = 0.000)	-0.101 (CI = +/-0.095; p = 0.040)	0.857	+9.10%
Severity	2017.1	0.088 (CI = +/-0.021; p = 0.000)	-0.098 (CI = +/-0.102; p = 0.057)	0.842	+9.20%
Frequency	2010.2	-0.051 (CI = +/-0.017; p = 0.000)	-0.090 (CI = +/-0.094; p = 0.061)	0.592	-4.98%
Frequency	2011.1	-0.052 (CI = +/-0.018; p = 0.000)	-0.095 (CI = +/-0.097; p = 0.055)	0.585	-5.10%
Frequency	2011.2	-0.054 (CI = +/-0.019; p = 0.000)	-0.086 (CI = +/-0.100; p = 0.087)	0.595	-5.29%
Frequency	2012.1	-0.055 (CI = +/-0.020; p = 0.000)	-0.088 (CI = +/-0.103; p = 0.093)	0.579	-5.33%
Frequency	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	-0.086 (CI = +/-0.108; p = 0.112)	0.574	-5.35%
Frequency	2013.1	-0.055 (CI = +/-0.021; p = 0.000)	-0.089 (CI = +/-0.113; p = 0.115)	0.565	-5.40%
Frequency	2013.2	-0.054 (CI = +/-0.022; p = 0.000)	-0.099 (CI = +/-0.116; p = 0.091)	0.563	-5.25%
Frequency	2014.1	-0.053 (CI = +/-0.022; p = 0.000)	-0.085 (CI = +/-0.118; p = 0.146)	0.551	-5.12%
Frequency	2014.2	-0.052 (CI = +/-0.022; p = 0.000)	-0.094 (CI = +/-0.122; p = 0.123)	0.555	-5.04%
Frequency	2015.1	-0.051 (CI = +/-0.023; p = 0.000)	-0.085 (CI = +/-0.127; p = 0.176)	0.547	-5.02%
Frequency	2015.2	-0.051 (CI = +/-0.021; p = 0.000)	-0.112 (CI = +/-0.119; p = 0.062)	0.620	-4.94%
Frequency	2016.1	-0.051 (CI = +/-0.023; p = 0.000)	-0.113 (CI = +/-0.126; p = 0.075)	0.570	-4.97%
Frequency	2016.2	-0.051 (CI = +/-0.026; p = 0.001)	-0.113 (CI = +/-0.135; p = 0.093)	0.545	-4.96%
Frequency	2017.1	-0.049 (CI = +/-0.029; p = 0.003)	-0.109 (CI = +/-0.143; p = 0.124)	0.464	-4.83%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Loss Cost	2010.2	0.019 (CI = +/-0.039; p = 0.322)	-0.220 (CI = +/-0.117; p = 0.001)	0.258 (CI = +/-0.242; p = 0.037)	0.601	+1.93%
Loss Cost	2011.1	0.006 (CI = +/-0.037; p = 0.753)	-0.239 (CI = +/-0.108; p = 0.000)	0.310 (CI = +/-0.224; p = 0.008)	0.656	+0.57%
Loss Cost	2011.2	-0.004 (CI = +/-0.037; p = 0.833)	-0.219 (CI = +/-0.107; p = 0.000)	0.348 (CI = +/-0.221; p = 0.003)	0.649	-0.39%
Loss Cost	2012.1	-0.009 (CI = +/-0.038; p = 0.632)	-0.230 (CI = +/-0.107; p = 0.000)	0.364 (CI = +/-0.220; p = 0.002)	0.667	-0.88%
Loss Cost	2012.2	-0.014 (CI = +/-0.039; p = 0.466)	-0.216 (CI = +/-0.109; p = 0.000)	0.379 (CI = +/-0.220; p = 0.002)	0.655	-1.37%
Loss Cost	2013.1	-0.016 (CI = +/-0.038; p = 0.378)	-0.230 (CI = +/-0.108; p = 0.000)	0.381 (CI = +/-0.215; p = 0.001)	0.678	-1.63%
Loss Cost	2013.2	-0.021 (CI = +/-0.034; p = 0.219)	-0.205 (CI = +/-0.099; p = 0.000)	0.384 (CI = +/-0.191; p = 0.000)	0.699	-2.05%
Loss Cost	2014.1	-0.020 (CI = +/-0.034; p = 0.234)	-0.214 (CI = +/-0.102; p = 0.000)	0.375 (CI = +/-0.195; p = 0.001)	0.706	-1.99%
Loss Cost	2014.2	-0.019 (CI = +/-0.034; p = 0.249)	-0.204 (CI = +/-0.104; p = 0.001)	0.363 (CI = +/-0.196; p = 0.001)	0.687	-1.93%
Loss Cost	2015.1	-0.015 (CI = +/-0.034; p = 0.376)	-0.223 (CI = +/-0.104; p = 0.000)	0.327 (CI = +/-0.196; p = 0.003)	0.713	-1.45%
Loss Cost	2015.2	-0.007 (CI = +/-0.031; p = 0.619)	-0.205 (CI = +/-0.093; p = 0.000)	0.272 (CI = +/-0.179; p = 0.005)	0.721	-0.73%
Loss Cost	2016.1	-0.005 (CI = +/-0.034; p = 0.780)	-0.201 (CI = +/-0.098; p = 0.001)	0.262 (CI = +/-0.191; p = 0.010)	0.719	-0.46%
Loss Cost	2016.2	-0.012 (CI = +/-0.039; p = 0.538)	-0.190 (CI = +/-0.103; p = 0.001)	0.287 (CI = +/-0.204; p = 0.009)	0.696	-1.15%
Loss Cost	2017.1	-0.013 (CI = +/-0.045; p = 0.549)	-0.191 (CI = +/-0.110; p = 0.002)	0.290 (CI = +/-0.220; p = 0.013)	0.693	-1.26%
Severity	2010.2	0.068 (CI = +/-0.048; p = 0.008)	-0.129 (CI = +/-0.146; p = 0.081)	0.277 (CI = +/-0.300; p = 0.070)	0.709	+7.00%
Severity	2011.1	0.057 (CI = +/-0.049; p = 0.025)	-0.144 (CI = +/-0.144; p = 0.049)	0.318 (CI = +/-0.299; p = 0.038)	0.709	+5.86%
Severity	2011.2	0.052 (CI = +/-0.053; p = 0.053)	-0.134 (CI = +/-0.150; p = 0.077)	0.338 (CI = +/-0.309; p = 0.034)	0.692	+5.33%
Severity	2012.1	0.048 (CI = +/-0.054; p = 0.083)	-0.143 (CI = +/-0.153; p = 0.066)	0.352 (CI = +/-0.315; p = 0.030)	0.687	+4.87%
Severity	2012.2	0.043 (CI = +/-0.056; p = 0.126)	-0.131 (CI = +/-0.159; p = 0.102)	0.366 (CI = +/-0.321; p = 0.028)	0.671	+4.42%
Severity	2013.1	0.041 (CI = +/-0.057; p = 0.151)	-0.142 (CI = +/-0.164; p = 0.086)	0.367 (CI = +/-0.325; p = 0.029)	0.668	+4.20%
Severity	2013.2	0.035 (CI = +/-0.053; p = 0.178)	-0.107 (CI = +/-0.153; p = 0.161)	0.371 (CI = +/-0.297; p = 0.017)	0.685	+3.58%
Severity	2014.1	0.037 (CI = +/-0.051; p = 0.149)	-0.131 (CI = +/-0.151; p = 0.086)	0.346 (CI = +/-0.289; p = 0.021)	0.699	+3.73%
Severity	2014.2	0.038 (CI = +/-0.050; p = 0.130)	-0.112 (CI = +/-0.152; p = 0.138)	0.325 (CI = +/-0.286; p = 0.028)	0.696	+3.86%
Severity	2015.1	0.046 (CI = +/-0.048; p = 0.062)	-0.144 (CI = +/-0.149; p = 0.057)	0.265 (CI = +/-0.280; p = 0.063)	0.724	+4.70%
Severity	2015.2	0.063 (CI = +/-0.028; p = 0.000)	-0.102 (CI = +/-0.085; p = 0.021)	0.139 (CI = +/-0.163; p = 0.089)	0.887	+6.47%
Severity	2016.1	0.068 (CI = +/-0.031; p = 0.000)	-0.095 (CI = +/-0.087; p = 0.034)	0.119 (CI = +/-0.170; p = 0.155)	0.889	+7.09%
Severity	2016.2	0.066 (CI = +/-0.036; p = 0.001)	-0.090 (CI = +/-0.093; p = 0.058)	0.129 (CI = +/-0.185; p = 0.155)	0.868	+6.78%
Severity	2017.1	0.065 (CI = +/-0.040; p = 0.004)	-0.091 (CI = +/-0.099; p = 0.070)	0.132 (CI = +/-0.199; p = 0.176)	0.853	+6.69%
Frequency	2010.2	-0.049 (CI = +/-0.032; p = 0.005)	-0.091 (CI = +/-0.097; p = 0.065)	-0.019 (CI = +/-0.200; p = 0.850)	0.577	-4.74%
Frequency	2011.1	-0.051 (CI = +/-0.034; p = 0.005)	-0.095 (CI = +/-0.100; p = 0.061)	-0.008 (CI = +/-0.207; p = 0.936)	0.568	-5.00%
Frequency	2011.2	-0.056 (CI = +/-0.036; p = 0.004)	-0.086 (CI = +/-0.103; p = 0.099)	0.010 (CI = +/-0.213; p = 0.926)	0.578	-5.43%
Frequency	2012.1	-0.056 (CI = +/-0.038; p = 0.005)	-0.087 (CI = +/-0.107; p = 0.105)	0.012 (CI = +/-0.219; p = 0.912)	0.561	-5.49%
Frequency	2012.2	-0.057 (CI = +/-0.040; p = 0.007)	-0.085 (CI = +/-0.112; p = 0.128)	0.014 (CI = +/-0.226; p = 0.901)	0.555	-5.55%
Frequency	2013.1	-0.058 (CI = +/-0.041; p = 0.008)	-0.088 (CI = +/-0.117; p = 0.132)	0.014 (CI = +/-0.232; p = 0.901)	0.544	-5.59%
Frequency	2013.2	-0.056 (CI = +/-0.042; p = 0.011)	-0.098 (CI = +/-0.121; p = 0.106)	0.013 (CI = +/-0.234; p = 0.910)	0.542	-5.43%
Frequency	2014.1	-0.057 (CI = +/-0.041; p = 0.010)	-0.083 (CI = +/-0.122; p = 0.173)	0.028 (CI = +/-0.234; p = 0.803)	0.529	-5.52%
Frequency	2014.2	-0.057 (CI = +/-0.042; p = 0.010)	-0.091 (CI = +/-0.127; p = 0.147)	0.038 (CI = +/-0.239; p = 0.742)	0.533	-5.57%
Frequency	2015.1	-0.061 (CI = +/-0.043; p = 0.009)	-0.079 (CI = +/-0.133; p = 0.227)	0.062 (CI = +/-0.251; p = 0.610)	0.528	-5.87%
Frequency	2015.2	-0.070 (CI = +/-0.039; p = 0.002)	-0.103 (CI = +/-0.119; p = 0.085)	0.132 (CI = +/-0.229; p = 0.237)	0.632	-6.76%
Frequency	2016.1	-0.073 (CI = +/-0.044; p = 0.003)	-0.107 (CI = +/-0.125; p = 0.088)	0.143 (CI = +/-0.244; p = 0.230)	0.584	-7.05%
Frequency	2016.2	-0.077 (CI = +/-0.051; p = 0.006)	-0.100 (CI = +/-0.135; p = 0.133)	0.158 (CI = +/-0.266; p = 0.224)	0.563	-7.42%
Frequency	2017.1	-0.077 (CI = +/-0.058; p = 0.013)	-0.101 (CI = +/-0.143; p = 0.153)	0.159 (CI = +/-0.286; p = 0.253)	0.480	-7.46%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	0.050 (CI = +/-0.024; p = 0.000)	-0.246 (CI = +/-0.126; p = 0.000)	-0.006 (CI = +/-0.015; p = 0.394)	0.540	+5.16%
Loss Cost	2011.1	0.044 (CI = +/-0.024; p = 0.001)	-0.267 (CI = +/-0.122; p = 0.000)	-0.008 (CI = +/-0.014; p = 0.279)	0.564	+4.51%
Loss Cost	2011.2	0.041 (CI = +/-0.025; p = 0.002)	-0.256 (CI = +/-0.125; p = 0.000)	-0.008 (CI = +/-0.014; p = 0.269)	0.520	+4.21%
Loss Cost	2012.1	0.039 (CI = +/-0.026; p = 0.005)	-0.266 (CI = +/-0.129; p = 0.000)	-0.008 (CI = +/-0.014; p = 0.243)	0.526	+3.95%
Loss Cost	2012.2	0.037 (CI = +/-0.027; p = 0.009)	-0.258 (CI = +/-0.133; p = 0.001)	-0.008 (CI = +/-0.014; p = 0.247)	0.487	+3.77%
Loss Cost	2013.1	0.034 (CI = +/-0.027; p = 0.016)	-0.274 (CI = +/-0.135; p = 0.000)	-0.009 (CI = +/-0.014; p = 0.213)	0.509	+3.47%
Loss Cost	2013.2	0.031 (CI = +/-0.026; p = 0.023)	-0.249 (CI = +/-0.130; p = 0.001)	-0.009 (CI = +/-0.014; p = 0.201)	0.481	+3.11%
Loss Cost	2014.1	0.029 (CI = +/-0.026; p = 0.031)	-0.263 (CI = +/-0.133; p = 0.001)	-0.009 (CI = +/-0.014; p = 0.186)	0.504	+2.95%
Loss Cost	2014.2	0.028 (CI = +/-0.026; p = 0.037)	-0.247 (CI = +/-0.136; p = 0.001)	-0.009 (CI = +/-0.014; p = 0.204)	0.473	+2.83%
Loss Cost	2015.1	0.027 (CI = +/-0.024; p = 0.030)	-0.274 (CI = +/-0.129; p = 0.000)	-0.009 (CI = +/-0.013; p = 0.161)	0.559	+2.74%
Loss Cost	2015.2	0.027 (CI = +/-0.021; p = 0.014)	-0.241 (CI = +/-0.114; p = 0.000)	-0.007 (CI = +/-0.011; p = 0.165)	0.593	+2.74%
Loss Cost	2016.1	0.030 (CI = +/-0.023; p = 0.013)	-0.230 (CI = +/-0.119; p = 0.001)	-0.007 (CI = +/-0.011; p = 0.215)	0.603	+3.09%
Loss Cost	2016.2	0.030 (CI = +/-0.026; p = 0.025)	-0.230 (CI = +/-0.127; p = 0.002)	-0.007 (CI = +/-0.012; p = 0.232)	0.549	+3.09%
Loss Cost	2017.1	0.032 (CI = +/-0.030; p = 0.038)	-0.226 (CI = +/-0.137; p = 0.003)	-0.007 (CI = +/-0.012; p = 0.274)	0.545	+3.24%
Severity	2010.2	0.105 (CI = +/-0.030; p = 0.000)	-0.147 (CI = +/-0.156; p = 0.063)	0.000 (CI = +/-0.018; p = 0.990)	0.669	+11.09%
Severity	2011.1	0.101 (CI = +/-0.031; p = 0.000)	-0.162 (CI = +/-0.159; p = 0.046)	-0.001 (CI = +/-0.018; p = 0.924)	0.653	+10.61%
Severity	2011.2	0.100 (CI = +/-0.033; p = 0.000)	-0.160 (CI = +/-0.165; p = 0.058)	-0.001 (CI = +/-0.019; p = 0.921)	0.627	+10.53%
Severity	2012.1	0.098 (CI = +/-0.034; p = 0.000)	-0.167 (CI = +/-0.172; p = 0.056)	-0.001 (CI = +/-0.019; p = 0.890)	0.614	+10.33%
Severity	2012.2	0.097 (CI = +/-0.036; p = 0.000)	-0.160 (CI = +/-0.179; p = 0.077)	-0.001 (CI = +/-0.019; p = 0.889)	0.588	+10.17%
Severity	2013.1	0.095 (CI = +/-0.037; p = 0.000)	-0.172 (CI = +/-0.185; p = 0.067)	-0.002 (CI = +/-0.020; p = 0.855)	0.581	+9.93%
Severity	2013.2	0.090 (CI = +/-0.035; p = 0.000)	-0.137 (CI = +/-0.178; p = 0.124)	-0.001 (CI = +/-0.019; p = 0.876)	0.578	+9.38%
Severity	2014.1	0.087 (CI = +/-0.034; p = 0.000)	-0.165 (CI = +/-0.175; p = 0.064)	-0.002 (CI = +/-0.018; p = 0.817)	0.601	+9.05%
Severity	2014.2	0.085 (CI = +/-0.034; p = 0.000)	-0.139 (CI = +/-0.176; p = 0.114)	-0.001 (CI = +/-0.018; p = 0.872)	0.600	+8.85%
Severity	2015.1	0.084 (CI = +/-0.031; p = 0.000)	-0.174 (CI = +/-0.165; p = 0.039)	-0.002 (CI = +/-0.016; p = 0.836)	0.660	+8.71%
Severity	2015.2	0.084 (CI = +/-0.017; p = 0.000)	-0.110 (CI = +/-0.094; p = 0.024)	0.001 (CI = +/-0.009; p = 0.839)	0.864	+8.71%
Severity	2016.1	0.088 (CI = +/-0.018; p = 0.000)	-0.095 (CI = +/-0.095; p = 0.049)	0.002 (CI = +/-0.009; p = 0.672)	0.874	+9.23%
Severity	2016.2	0.089 (CI = +/-0.021; p = 0.000)	-0.096 (CI = +/-0.101; p = 0.061)	0.002 (CI = +/-0.009; p = 0.680)	0.849	+9.27%
Severity	2017.1	0.090 (CI = +/-0.024; p = 0.000)	-0.092 (CI = +/-0.109; p = 0.091)	0.002 (CI = +/-0.010; p = 0.656)	0.833	+9.43%
Frequency	2010.2	-0.055 (CI = +/-0.018; p = 0.000)	-0.099 (CI = +/-0.095; p = 0.042)	-0.006 (CI = +/-0.011; p = 0.252)	0.598	-5.34%
Frequency	2011.1	-0.057 (CI = +/-0.019; p = 0.000)	-0.105 (CI = +/-0.098; p = 0.036)	-0.007 (CI = +/-0.011; p = 0.230)	0.593	-5.51%
Frequency	2011.2	-0.059 (CI = +/-0.020; p = 0.000)	-0.097 (CI = +/-0.100; p = 0.058)	-0.007 (CI = +/-0.011; p = 0.223)	0.604	-5.72%
Frequency	2012.1	-0.060 (CI = +/-0.021; p = 0.000)	-0.099 (CI = +/-0.104; p = 0.061)	-0.007 (CI = +/-0.012; p = 0.224)	0.588	-5.79%
Frequency	2012.2	-0.060 (CI = +/-0.022; p = 0.000)	-0.098 (CI = +/-0.109; p = 0.076)	-0.007 (CI = +/-0.012; p = 0.234)	0.583	-5.81%
Frequency	2013.1	-0.061 (CI = +/-0.023; p = 0.000)	-0.102 (CI = +/-0.114; p = 0.078)	-0.007 (CI = +/-0.012; p = 0.236)	0.574	-5.88%
Frequency	2013.2	-0.059 (CI = +/-0.023; p = 0.000)	-0.112 (CI = +/-0.117; p = 0.060)	-0.007 (CI = +/-0.012; p = 0.233)	0.574	-5.74%
Frequency	2014.1	-0.058 (CI = +/-0.023; p = 0.000)	-0.098 (CI = +/-0.119; p = 0.100)	-0.007 (CI = +/-0.012; p = 0.248)	0.561	-5.59%
Frequency	2014.2	-0.057 (CI = +/-0.024; p = 0.000)	-0.109 (CI = +/-0.123; p = 0.081)	-0.007 (CI = +/-0.012; p = 0.238)	0.566	-5.53%
Frequency	2015.1	-0.057 (CI = +/-0.024; p = 0.000)	-0.100 (CI = +/-0.129; p = 0.121)	-0.007 (CI = +/-0.013; p = 0.249)	0.558	-5.50%
Frequency	2015.2	-0.057 (CI = +/-0.021; p = 0.000)	-0.131 (CI = +/-0.117; p = 0.031)	-0.008 (CI = +/-0.011; p = 0.134)	0.651	-5.50%
Frequency	2016.1	-0.058 (CI = +/-0.024; p = 0.000)	-0.135 (CI = +/-0.125; p = 0.036)	-0.009 (CI = +/-0.012; p = 0.139)	0.605	-5.63%
Frequency	2016.2	-0.058 (CI = +/-0.027; p = 0.000)	-0.134 (CI = +/-0.133; p = 0.049)	-0.009 (CI = +/-0.012; p = 0.153)	0.581	-5.66%
Frequency	2017.1	-0.058 (CI = +/-0.031; p = 0.001)	-0.134 (CI = +/-0.144; p = 0.066)	-0.009 (CI = +/-0.013; p = 0.176)	0.502	-5.65%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal

Loss Cost	2010.2	0.006 (CI = +/-0.049; p = 0.808)	-0.002 (CI = +/-0.017; p = 0.835)	0.322 (CI = +/-0.300; p = 0.036)	0.374	+0.59%
Loss Cost	2011.1	-0.006 (CI = +/-0.051; p = 0.822)	-0.003 (CI = +/-0.017; p = 0.748)	0.366 (CI = +/-0.301; p = 0.019)	0.370	-0.56%
Loss Cost	2011.2	-0.020 (CI = +/-0.050; p = 0.410)	-0.004 (CI = +/-0.016; p = 0.624)	0.418 (CI = +/-0.287; p = 0.006)	0.392	-2.02%
Loss Cost	2012.1	-0.023 (CI = +/-0.053; p = 0.369)	-0.004 (CI = +/-0.016; p = 0.610)	0.428 (CI = +/-0.296; p = 0.007)	0.386	-2.31%
Loss Cost	2012.2	-0.031 (CI = +/-0.052; p = 0.222)	-0.005 (CI = +/-0.015; p = 0.542)	0.450 (CI = +/-0.287; p = 0.004)	0.399	-3.10%
Loss Cost	2013.1	-0.033 (CI = +/-0.053; p = 0.211)	-0.005 (CI = +/-0.016; p = 0.538)	0.453 (CI = +/-0.293; p = 0.004)	0.391	-3.26%
Loss Cost	2013.2	-0.037 (CI = +/-0.048; p = 0.117)	-0.005 (CI = +/-0.014; p = 0.459)	0.447 (CI = +/-0.260; p = 0.002)	0.433	-3.67%
Loss Cost	2014.1	-0.037 (CI = +/-0.049; p = 0.127)	-0.005 (CI = +/-0.014; p = 0.471)	0.447 (CI = +/-0.269; p = 0.002)	0.424	-3.67%
Loss Cost	2014.2	-0.035 (CI = +/-0.048; p = 0.145)	-0.005 (CI = +/-0.014; p = 0.477)	0.422 (CI = +/-0.267; p = 0.004)	0.408	-3.44%
Loss Cost	2015.1	-0.034 (CI = +/-0.050; p = 0.172)	-0.005 (CI = +/-0.015; p = 0.496)	0.414 (CI = +/-0.282; p = 0.007)	0.383	-3.35%
Loss Cost	2015.2	-0.022 (CI = +/-0.048; p = 0.338)	-0.004 (CI = +/-0.013; p = 0.547)	0.334 (CI = +/-0.270; p = 0.019)	0.355	-2.19%
Loss Cost	2016.1	-0.014 (CI = +/-0.054; p = 0.596)	-0.003 (CI = +/-0.014; p = 0.623)	0.305 (CI = +/-0.287; p = 0.039)	0.368	-1.36%
Loss Cost	2016.2	-0.032 (CI = +/-0.058; p = 0.258)	-0.005 (CI = +/-0.013; p = 0.470)	0.364 (CI = +/-0.290; p = 0.018)	0.382	-3.15%
Loss Cost	2017.1	-0.028 (CI = +/-0.068; p = 0.392)	-0.004 (CI = +/-0.014; p = 0.521)	0.352 (CI = +/-0.316; p = 0.032)	0.378	-2.75%
Severity	2010.2	0.062 (CI = +/-0.052; p = 0.020)	0.003 (CI = +/-0.018; p = 0.758)	0.313 (CI = +/-0.315; p = 0.051)	0.673	+6.44%
Severity	2011.1	0.053 (CI = +/-0.055; p = 0.058)	0.002 (CI = +/-0.018; p = 0.824)	0.350 (CI = +/-0.321; p = 0.034)	0.660	+5.41%
Severity	2011.2	0.045 (CI = +/-0.057; p = 0.119)	0.001 (CI = +/-0.018; p = 0.880)	0.378 (CI = +/-0.327; p = 0.025)	0.648	+4.57%
Severity	2012.1	0.042 (CI = +/-0.060; p = 0.165)	0.001 (CI = +/-0.018; p = 0.904)	0.388 (CI = +/-0.337; p = 0.026)	0.636	+4.25%
Severity	2012.2	0.036 (CI = +/-0.061; p = 0.241)	0.001 (CI = +/-0.018; p = 0.946)	0.405 (CI = +/-0.338; p = 0.021)	0.627	+3.62%
Severity	2013.1	0.034 (CI = +/-0.063; p = 0.278)	0.000 (CI = +/-0.019; p = 0.959)	0.408 (CI = +/-0.346; p = 0.023)	0.616	+3.44%
Severity	2013.2	0.029 (CI = +/-0.057; p = 0.298)	0.000 (CI = +/-0.017; p = 0.991)	0.401 (CI = +/-0.309; p = 0.014)	0.651	+2.94%
Severity	2014.1	0.029 (CI = +/-0.056; p = 0.296)	0.000 (CI = +/-0.017; p = 0.991)	0.388 (CI = +/-0.309; p = 0.017)	0.647	+2.94%
Severity	2014.2	0.032 (CI = +/-0.055; p = 0.234)	0.000 (CI = +/-0.016; p = 0.966)	0.354 (CI = +/-0.302; p = 0.024)	0.655	+3.26%
Severity	2015.1	0.037 (CI = +/-0.055; p = 0.175)	0.001 (CI = +/-0.016; p = 0.926)	0.317 (CI = +/-0.307; p = 0.044)	0.656	+3.76%
Severity	2015.2	0.060 (CI = +/-0.034; p = 0.002)	0.002 (CI = +/-0.009; p = 0.589)	0.163 (CI = +/-0.191; p = 0.089)	0.844	+6.13%
Severity	2016.1	0.070 (CI = +/-0.037; p = 0.001)	0.003 (CI = +/-0.009; p = 0.468)	0.127 (CI = +/-0.195; p = 0.184)	0.854	+7.24%
Severity	2016.2	0.063 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.010; p = 0.553)	0.149 (CI = +/-0.208; p = 0.145)	0.832	+6.51%
Severity	2017.1	0.067 (CI = +/-0.049; p = 0.011)	0.003 (CI = +/-0.010; p = 0.535)	0.139 (CI = +/-0.226; p = 0.207)	0.815	+6.88%
Frequency	2010.2	-0.056 (CI = +/-0.034; p = 0.002)	-0.004 (CI = +/-0.012; p = 0.449)	0.009 (CI = +/-0.209; p = 0.933)	0.527	-5.49%
Frequency	2011.1	-0.058 (CI = +/-0.037; p = 0.003)	-0.005 (CI = +/-0.012; p = 0.444)	0.016 (CI = +/-0.218; p = 0.884)	0.513	-5.67%
Frequency	2011.2	-0.065 (CI = +/-0.038; p = 0.002)	-0.005 (CI = +/-0.012; p = 0.390)	0.040 (CI = +/-0.220; p = 0.711)	0.541	-6.30%
Frequency	2012.1	-0.065 (CI = +/-0.040; p = 0.003)	-0.005 (CI = +/-0.012; p = 0.402)	0.039 (CI = +/-0.227; p = 0.723)	0.522	-6.29%
Frequency	2012.2	-0.067 (CI = +/-0.042; p = 0.003)	-0.005 (CI = +/-0.013; p = 0.396)	0.045 (CI = +/-0.232; p = 0.692)	0.521	-6.48%
Frequency	2013.1	-0.067 (CI = +/-0.044; p = 0.004)	-0.005 (CI = +/-0.013; p = 0.408)	0.045 (CI = +/-0.239; p = 0.700)	0.508	-6.48%
Frequency	2013.2	-0.066 (CI = +/-0.045; p = 0.006)	-0.005 (CI = +/-0.013; p = 0.422)	0.046 (CI = +/-0.244; p = 0.699)	0.493	-6.42%
Frequency	2014.1	-0.066 (CI = +/-0.043; p = 0.005)	-0.005 (CI = +/-0.013; p = 0.408)	0.060 (CI = +/-0.238; p = 0.606)	0.499	-6.42%
Frequency	2014.2	-0.067 (CI = +/-0.045; p = 0.005)	-0.005 (CI = +/-0.013; p = 0.414)	0.068 (CI = +/-0.247; p = 0.572)	0.493	-6.49%
Frequency	2015.1	-0.071 (CI = +/-0.045; p = 0.004)	-0.006 (CI = +/-0.013; p = 0.385)	0.098 (CI = +/-0.252; p = 0.425)	0.508	-6.85%
Frequency	2015.2	-0.082 (CI = +/-0.042; p = 0.001)	-0.006 (CI = +/-0.012; p = 0.275)	0.171 (CI = +/-0.240; p = 0.152)	0.587	-7.85%
Frequency	2016.1	-0.084 (CI = +/-0.049; p = 0.002)	-0.007 (CI = +/-0.012; p = 0.284)	0.177 (CI = +/-0.260; p = 0.167)	0.531	-8.02%
Frequency	2016.2	-0.095 (CI = +/-0.055; p = 0.002)	-0.007 (CI = +/-0.013; p = 0.232)	0.215 (CI = +/-0.274; p = 0.115)	0.535	-9.07%
Frequency	2017.1	-0.094 (CI = +/-0.064; p = 0.007)	-0.007 (CI = +/-0.013; p = 0.260)	0.213 (CI = +/-0.299; p = 0.149)	0.447	-9.01%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	0.050 (CI = +/-0.027; p = 0.001)	0.309	+5.14%
Loss Cost	2011.1	0.047 (CI = +/-0.029; p = 0.002)	0.269	+4.81%
Loss Cost	2011.2	0.042 (CI = +/-0.029; p = 0.006)	0.224	+4.30%
Loss Cost	2012.1	0.042 (CI = +/-0.031; p = 0.009)	0.212	+4.29%
Loss Cost	2012.2	0.038 (CI = +/-0.031; p = 0.018)	0.180	+3.91%
Loss Cost	2013.1	0.038 (CI = +/-0.032; p = 0.025)	0.166	+3.83%
Loss Cost	2013.2	0.033 (CI = +/-0.030; p = 0.037)	0.146	+3.32%
Loss Cost	2014.1	0.032 (CI = +/-0.031; p = 0.045)	0.139	+3.28%
Loss Cost	2014.2	0.030 (CI = +/-0.031; p = 0.053)	0.133	+3.07%
Loss Cost	2015.1	0.030 (CI = +/-0.031; p = 0.062)	0.128	+3.00%
Loss Cost	2015.2	0.029 (CI = +/-0.027; p = 0.038)	0.175	+2.93%
Loss Cost	2016.1	0.036 (CI = +/-0.029; p = 0.017)	0.250	+3.66%
Loss Cost	2016.2	0.032 (CI = +/-0.032; p = 0.047)	0.176	+3.28%
Loss Cost	2017.1	0.039 (CI = +/-0.035; p = 0.033)	0.220	+3.93%
Severity	2010.2	0.103 (CI = +/-0.029; p = 0.000)	0.647	+10.81%
Severity	2011.1	0.100 (CI = +/-0.030; p = 0.000)	0.621	+10.53%
Severity	2011.2	0.098 (CI = +/-0.031; p = 0.000)	0.598	+10.29%
Severity	2012.1	0.098 (CI = +/-0.033; p = 0.000)	0.582	+10.25%
Severity	2012.2	0.095 (CI = +/-0.034; p = 0.000)	0.562	+9.96%
Severity	2013.1	0.094 (CI = +/-0.035; p = 0.000)	0.549	+9.86%
Severity	2013.2	0.088 (CI = +/-0.033; p = 0.000)	0.567	+9.23%
Severity	2014.1	0.086 (CI = +/-0.033; p = 0.000)	0.565	+8.98%
Severity	2014.2	0.084 (CI = +/-0.032; p = 0.000)	0.585	+8.71%
Severity	2015.1	0.082 (CI = +/-0.031; p = 0.000)	0.606	+8.57%
Severity	2015.2	0.081 (CI = +/-0.018; p = 0.000)	0.829	+8.46%
Severity	2016.1	0.087 (CI = +/-0.018; p = 0.000)	0.847	+9.07%
Severity	2016.2	0.085 (CI = +/-0.020; p = 0.000)	0.820	+8.90%
Severity	2017.1	0.088 (CI = +/-0.023; p = 0.000)	0.807	+9.20%
Frequency	2010.2	-0.053 (CI = +/-0.018; p = 0.000)	0.551	-5.12%
Frequency	2011.1	-0.053 (CI = +/-0.019; p = 0.000)	0.538	-5.18%
Frequency	2011.2	-0.056 (CI = +/-0.019; p = 0.000)	0.561	-5.44%
Frequency	2012.1	-0.056 (CI = +/-0.020; p = 0.000)	0.544	-5.41%
Frequency	2012.2	-0.057 (CI = +/-0.021; p = 0.000)	0.543	-5.50%
Frequency	2013.1	-0.056 (CI = +/-0.022; p = 0.000)	0.533	-5.49%
Frequency	2013.2	-0.056 (CI = +/-0.023; p = 0.000)	0.521	-5.42%
Frequency	2014.1	-0.054 (CI = +/-0.022; p = 0.000)	0.524	-5.23%
Frequency	2014.2	-0.053 (CI = +/-0.023; p = 0.000)	0.519	-5.19%
Frequency	2015.1	-0.053 (CI = +/-0.023; p = 0.000)	0.524	-5.13%
Frequency	2015.2	-0.052 (CI = +/-0.022; p = 0.000)	0.558	-5.10%
Frequency	2016.1	-0.051 (CI = +/-0.025; p = 0.000)	0.503	-4.97%
Frequency	2016.2	-0.053 (CI = +/-0.027; p = 0.001)	0.482	-5.16%
Frequency	2017.1	-0.049 (CI = +/-0.031; p = 0.004)	0.404	-4.83%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, new_normal

Loss Cost	2010.2	0.007 (CI = +/-0.047; p = 0.762)	0.321 (CI = +/-0.294; p = 0.033)	0.396	+0.70%
Loss Cost	2011.1	-0.004 (CI = +/-0.049; p = 0.876)	0.364 (CI = +/-0.295; p = 0.017)	0.392	-0.37%
Loss Cost	2011.2	-0.017 (CI = +/-0.048; p = 0.460)	0.415 (CI = +/-0.282; p = 0.006)	0.410	-1.72%
Loss Cost	2012.1	-0.020 (CI = +/-0.050; p = 0.418)	0.424 (CI = +/-0.290; p = 0.006)	0.405	-1.98%
Loss Cost	2012.2	-0.027 (CI = +/-0.049; p = 0.262)	0.445 (CI = +/-0.282; p = 0.003)	0.415	-2.71%
Loss Cost	2013.1	-0.029 (CI = +/-0.051; p = 0.249)	0.448 (CI = +/-0.288; p = 0.004)	0.408	-2.85%
Loss Cost	2013.2	-0.033 (CI = +/-0.045; p = 0.147)	0.442 (CI = +/-0.257; p = 0.002)	0.444	-3.23%
Loss Cost	2014.1	-0.033 (CI = +/-0.047; p = 0.157)	0.442 (CI = +/-0.265; p = 0.002)	0.438	-3.23%
Loss Cost	2014.2	-0.031 (CI = +/-0.046; p = 0.178)	0.417 (CI = +/-0.262; p = 0.004)	0.423	-3.01%
Loss Cost	2015.1	-0.030 (CI = +/-0.048; p = 0.208)	0.408 (CI = +/-0.276; p = 0.006)	0.401	-2.92%
Loss Cost	2015.2	-0.018 (CI = +/-0.045; p = 0.398)	0.327 (CI = +/-0.263; p = 0.018)	0.378	-1.82%
Loss Cost	2016.1	-0.010 (CI = +/-0.050; p = 0.681)	0.297 (CI = +/-0.277; p = 0.037)	0.397	-0.98%
Loss Cost	2016.2	-0.025 (CI = +/-0.054; p = 0.332)	0.349 (CI = +/-0.281; p = 0.018)	0.401	-2.50%
Loss Cost	2017.1	-0.020 (CI = +/-0.061; p = 0.492)	0.333 (CI = +/-0.302; p = 0.033)	0.403	-2.00%
Severity	2010.2	0.061 (CI = +/-0.050; p = 0.018)	0.314 (CI = +/-0.309; p = 0.047)	0.684	+6.25%
Severity	2011.1	0.051 (CI = +/-0.052; p = 0.053)	0.351 (CI = +/-0.314; p = 0.030)	0.673	+5.26%
Severity	2011.2	0.044 (CI = +/-0.054; p = 0.109)	0.379 (CI = +/-0.320; p = 0.022)	0.662	+4.46%
Severity	2012.1	0.041 (CI = +/-0.057; p = 0.152)	0.389 (CI = +/-0.329; p = 0.022)	0.651	+4.15%
Severity	2012.2	0.035 (CI = +/-0.058; p = 0.222)	0.405 (CI = +/-0.330; p = 0.018)	0.644	+3.57%
Severity	2013.1	0.033 (CI = +/-0.059; p = 0.256)	0.408 (CI = +/-0.337; p = 0.020)	0.634	+3.40%
Severity	2013.2	0.029 (CI = +/-0.053; p = 0.271)	0.401 (CI = +/-0.300; p = 0.011)	0.668	+2.93%
Severity	2014.1	0.029 (CI = +/-0.053; p = 0.268)	0.388 (CI = +/-0.300; p = 0.014)	0.665	+2.93%
Severity	2014.2	0.032 (CI = +/-0.051; p = 0.209)	0.355 (CI = +/-0.292; p = 0.020)	0.674	+3.23%
Severity	2015.1	0.036 (CI = +/-0.051; p = 0.155)	0.318 (CI = +/-0.297; p = 0.037)	0.675	+3.69%
Severity	2015.2	0.057 (CI = +/-0.031; p = 0.001)	0.167 (CI = +/-0.185; p = 0.074)	0.850	+5.88%
Severity	2016.1	0.066 (CI = +/-0.034; p = 0.001)	0.135 (CI = +/-0.190; p = 0.151)	0.858	+6.82%
Severity	2016.2	0.059 (CI = +/-0.038; p = 0.005)	0.158 (CI = +/-0.200; p = 0.111)	0.839	+6.08%
Severity	2017.1	0.061 (CI = +/-0.044; p = 0.010)	0.152 (CI = +/-0.215; p = 0.153)	0.823	+6.31%
Frequency	2010.2	-0.054 (CI = +/-0.033; p = 0.003)	0.008 (CI = +/-0.207; p = 0.940)	0.534	-5.22%
Frequency	2011.1	-0.055 (CI = +/-0.036; p = 0.004)	0.013 (CI = +/-0.216; p = 0.900)	0.521	-5.35%
Frequency	2011.2	-0.061 (CI = +/-0.037; p = 0.002)	0.036 (CI = +/-0.218; p = 0.736)	0.546	-5.92%
Frequency	2012.1	-0.061 (CI = +/-0.039; p = 0.004)	0.035 (CI = +/-0.225; p = 0.753)	0.527	-5.89%
Frequency	2012.2	-0.062 (CI = +/-0.040; p = 0.004)	0.040 (CI = +/-0.230; p = 0.725)	0.526	-6.05%
Frequency	2013.1	-0.062 (CI = +/-0.042; p = 0.005)	0.040 (CI = +/-0.236; p = 0.732)	0.514	-6.05%
Frequency	2013.2	-0.062 (CI = +/-0.043; p = 0.007)	0.041 (CI = +/-0.241; p = 0.730)	0.501	-5.98%
Frequency	2014.1	-0.062 (CI = +/-0.041; p = 0.006)	0.054 (CI = +/-0.236; p = 0.635)	0.506	-5.98%
Frequency	2014.2	-0.062 (CI = +/-0.043; p = 0.006)	0.062 (CI = +/-0.244; p = 0.601)	0.501	-6.05%
Frequency	2015.1	-0.066 (CI = +/-0.043; p = 0.005)	0.091 (CI = +/-0.249; p = 0.454)	0.513	-6.37%
Frequency	2015.2	-0.075 (CI = +/-0.041; p = 0.001)	0.160 (CI = +/-0.240; p = 0.178)	0.580	-7.27%
Frequency	2016.1	-0.076 (CI = +/-0.047; p = 0.003)	0.162 (CI = +/-0.259; p = 0.204)	0.524	-7.31%
Frequency	2016.2	-0.084 (CI = +/-0.052; p = 0.004)	0.190 (CI = +/-0.274; p = 0.159)	0.518	-8.09%
Frequency	2017.1	-0.081 (CI = +/-0.060; p = 0.012)	0.181 (CI = +/-0.295; p = 0.210)	0.432	-7.82%

Bodily Injury

Coverage = BI
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2010.2	0.049 (CI = +/-0.030; p = 0.002)	-0.001 (CI = +/-0.018; p = 0.867)	0.284	+5.04%
Loss Cost	2011.1	0.046 (CI = +/-0.032; p = 0.006)	-0.002 (CI = +/-0.018; p = 0.820)	0.242	+4.67%
Loss Cost	2011.2	0.040 (CI = +/-0.032; p = 0.017)	-0.003 (CI = +/-0.018; p = 0.748)	0.197	+4.09%
Loss Cost	2012.1	0.040 (CI = +/-0.034; p = 0.023)	-0.003 (CI = +/-0.018; p = 0.752)	0.183	+4.08%
Loss Cost	2012.2	0.036 (CI = +/-0.034; p = 0.041)	-0.003 (CI = +/-0.018; p = 0.712)	0.149	+3.66%
Loss Cost	2013.1	0.035 (CI = +/-0.036; p = 0.055)	-0.003 (CI = +/-0.019; p = 0.710)	0.133	+3.57%
Loss Cost	2013.2	0.030 (CI = +/-0.034; p = 0.080)	-0.004 (CI = +/-0.017; p = 0.659)	0.114	+3.03%
Loss Cost	2014.1	0.029 (CI = +/-0.035; p = 0.093)	-0.004 (CI = +/-0.018; p = 0.666)	0.104	+2.99%
Loss Cost	2014.2	0.028 (CI = +/-0.034; p = 0.106)	-0.004 (CI = +/-0.017; p = 0.669)	0.096	+2.79%
Loss Cost	2015.1	0.027 (CI = +/-0.035; p = 0.117)	-0.003 (CI = +/-0.018; p = 0.689)	0.088	+2.74%
Loss Cost	2015.2	0.027 (CI = +/-0.030; p = 0.075)	-0.003 (CI = +/-0.015; p = 0.733)	0.133	+2.74%
Loss Cost	2016.1	0.035 (CI = +/-0.032; p = 0.036)	-0.002 (CI = +/-0.015; p = 0.833)	0.206	+3.53%
Loss Cost	2016.2	0.030 (CI = +/-0.036; p = 0.091)	-0.002 (CI = +/-0.016; p = 0.783)	0.126	+3.09%
Loss Cost	2017.1	0.037 (CI = +/-0.040; p = 0.065)	-0.001 (CI = +/-0.016; p = 0.867)	0.166	+3.79%
Severity	2010.2	0.105 (CI = +/-0.031; p = 0.000)	0.003 (CI = +/-0.019; p = 0.752)	0.635	+11.02%
Severity	2011.1	0.102 (CI = +/-0.033; p = 0.000)	0.002 (CI = +/-0.019; p = 0.790)	0.608	+10.71%
Severity	2011.2	0.099 (CI = +/-0.035; p = 0.000)	0.002 (CI = +/-0.019; p = 0.820)	0.582	+10.46%
Severity	2012.1	0.099 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.020; p = 0.828)	0.565	+10.42%
Severity	2012.2	0.096 (CI = +/-0.038; p = 0.000)	0.002 (CI = +/-0.020; p = 0.856)	0.544	+10.11%
Severity	2013.1	0.095 (CI = +/-0.039; p = 0.000)	0.002 (CI = +/-0.021; p = 0.866)	0.529	+10.00%
Severity	2013.2	0.089 (CI = +/-0.037; p = 0.000)	0.001 (CI = +/-0.019; p = 0.889)	0.546	+9.34%
Severity	2014.1	0.087 (CI = +/-0.037; p = 0.000)	0.001 (CI = +/-0.019; p = 0.892)	0.544	+9.08%
Severity	2014.2	0.085 (CI = +/-0.035; p = 0.000)	0.001 (CI = +/-0.018; p = 0.871)	0.564	+8.82%
Severity	2015.1	0.084 (CI = +/-0.034; p = 0.000)	0.002 (CI = +/-0.017; p = 0.833)	0.585	+8.71%
Severity	2015.2	0.084 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.010; p = 0.518)	0.823	+8.71%
Severity	2016.1	0.090 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.010; p = 0.389)	0.845	+9.43%
Severity	2016.2	0.089 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.010; p = 0.426)	0.817	+9.27%
Severity	2017.1	0.092 (CI = +/-0.025; p = 0.000)	0.004 (CI = +/-0.010; p = 0.389)	0.805	+9.67%
Frequency	2010.2	-0.055 (CI = +/-0.019; p = 0.000)	-0.004 (CI = +/-0.012; p = 0.441)	0.545	-5.38%
Frequency	2011.1	-0.056 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.012; p = 0.437)	0.532	-5.46%
Frequency	2011.2	-0.059 (CI = +/-0.021; p = 0.000)	-0.005 (CI = +/-0.012; p = 0.389)	0.557	-5.76%
Frequency	2012.1	-0.059 (CI = +/-0.022; p = 0.000)	-0.005 (CI = +/-0.012; p = 0.402)	0.539	-5.74%
Frequency	2012.2	-0.060 (CI = +/-0.023; p = 0.000)	-0.005 (CI = +/-0.012; p = 0.398)	0.538	-5.85%
Frequency	2013.1	-0.060 (CI = +/-0.024; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.409)	0.527	-5.85%
Frequency	2013.2	-0.059 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.423)	0.514	-5.77%
Frequency	2014.1	-0.057 (CI = +/-0.024; p = 0.000)	-0.005 (CI = +/-0.012; p = 0.414)	0.517	-5.58%
Frequency	2014.2	-0.057 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.422)	0.511	-5.54%
Frequency	2015.1	-0.057 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.013; p = 0.407)	0.517	-5.50%
Frequency	2015.2	-0.057 (CI = +/-0.024; p = 0.000)	-0.006 (CI = +/-0.012; p = 0.344)	0.556	-5.50%
Frequency	2016.1	-0.055 (CI = +/-0.027; p = 0.000)	-0.006 (CI = +/-0.013; p = 0.372)	0.498	-5.39%
Frequency	2016.2	-0.058 (CI = +/-0.030; p = 0.001)	-0.006 (CI = +/-0.013; p = 0.359)	0.478	-5.66%
Frequency	2017.1	-0.055 (CI = +/-0.034; p = 0.004)	-0.005 (CI = +/-0.014; p = 0.405)	0.394	-5.36%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	-0.019 (CI = +/-0.083; p = 0.642)	-0.028	-1.88%
Loss Cost	2011.1	-0.011 (CI = +/-0.078; p = 0.774)	-0.034	-1.10%
Loss Cost	2011.2	-0.005 (CI = +/-0.073; p = 0.900)	-0.038	-0.45%
Loss Cost	2012.1	0.001 (CI = +/-0.064; p = 0.974)	-0.040	+0.10%
Loss Cost	2012.2	0.005 (CI = +/-0.054; p = 0.860)	-0.040	+0.47%
Loss Cost	2013.1	0.007 (CI = +/-0.036; p = 0.705)	-0.037	+0.67%
Loss Cost	2013.2	0.007 (CI = +/-0.016; p = 0.395)	-0.011	+0.67%
Loss Cost	2014.1	0.007 (CI = +/-0.016; p = 0.386)	-0.010	+0.69%
Loss Cost	2014.2	0.007 (CI = +/-0.017; p = 0.402)	-0.013	+0.68%
Loss Cost	2015.1	0.007 (CI = +/-0.017; p = 0.395)	-0.012	+0.71%
Loss Cost	2015.2	0.008 (CI = +/-0.017; p = 0.314)	0.004	+0.82%
Loss Cost	2016.1	0.008 (CI = +/-0.017; p = 0.315)	0.004	+0.85%
Loss Cost	2016.2	0.009 (CI = +/-0.018; p = 0.317)	0.004	+0.88%
Loss Cost	2017.1	0.010 (CI = +/-0.018; p = 0.254)	0.025	+1.03%
Severity	2010.2	-0.010 (CI = +/-0.028; p = 0.484)	-0.017	-0.98%
Severity	2011.1	-0.012 (CI = +/-0.027; p = 0.365)	-0.005	-1.22%
Severity	2011.2	-0.014 (CI = +/-0.026; p = 0.274)	0.009	-1.41%
Severity	2012.1	-0.016 (CI = +/-0.025; p = 0.205)	0.026	-1.55%
Severity	2012.2	-0.017 (CI = +/-0.023; p = 0.140)	0.051	-1.66%
Severity	2013.1	-0.017 (CI = +/-0.021; p = 0.095)	0.078	-1.71%
Severity	2013.2	-0.017 (CI = +/-0.018; p = 0.058)	0.116	-1.71%
Severity	2014.1	-0.017 (CI = +/-0.017; p = 0.045)	0.138	-1.68%
Severity	2014.2	-0.017 (CI = +/-0.017; p = 0.051)	0.136	-1.64%
Severity	2015.1	-0.016 (CI = +/-0.017; p = 0.060)	0.131	-1.59%
Severity	2015.2	-0.015 (CI = +/-0.016; p = 0.070)	0.124	-1.48%
Severity	2016.1	-0.014 (CI = +/-0.016; p = 0.092)	0.109	-1.37%
Severity	2016.2	-0.014 (CI = +/-0.017; p = 0.102)	0.106	-1.39%
Severity	2017.1	-0.013 (CI = +/-0.018; p = 0.145)	0.079	-1.27%
Frequency	2010.2	-0.009 (CI = +/-0.106; p = 0.860)	-0.035	-0.92%
Frequency	2011.1	0.001 (CI = +/-0.100; p = 0.981)	-0.037	+0.12%
Frequency	2011.2	0.010 (CI = +/-0.092; p = 0.831)	-0.037	+0.97%
Frequency	2012.1	0.017 (CI = +/-0.082; p = 0.677)	-0.033	+1.68%
Frequency	2012.2	0.021 (CI = +/-0.068; p = 0.519)	-0.023	+2.17%
Frequency	2013.1	0.024 (CI = +/-0.045; p = 0.283)	0.009	+2.43%
Frequency	2013.2	0.024 (CI = +/-0.012; p = 0.001)	0.392	+2.43%
Frequency	2014.1	0.024 (CI = +/-0.012; p = 0.000)	0.425	+2.41%
Frequency	2014.2	0.023 (CI = +/-0.012; p = 0.000)	0.446	+2.36%
Frequency	2015.1	0.023 (CI = +/-0.012; p = 0.001)	0.444	+2.34%
Frequency	2015.2	0.023 (CI = +/-0.012; p = 0.001)	0.439	+2.33%
Frequency	2016.1	0.022 (CI = +/-0.012; p = 0.001)	0.433	+2.25%
Frequency	2016.2	0.023 (CI = +/-0.013; p = 0.002)	0.442	+2.30%
Frequency	2017.1	0.023 (CI = +/-0.013; p = 0.002)	0.438	+2.33%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	-0.019 (CI = +/-0.083; p = 0.642)	-0.028	-1.88%
Loss Cost	2011.1	-0.011 (CI = +/-0.078; p = 0.774)	-0.034	-1.10%
Loss Cost	2011.2	-0.005 (CI = +/-0.073; p = 0.900)	-0.038	-0.45%
Loss Cost	2012.1	0.001 (CI = +/-0.064; p = 0.974)	-0.040	+0.10%
Loss Cost	2012.2	0.005 (CI = +/-0.054; p = 0.860)	-0.040	+0.47%
Loss Cost	2013.1	0.007 (CI = +/-0.036; p = 0.705)	-0.037	+0.67%
Loss Cost	2013.2	0.007 (CI = +/-0.016; p = 0.395)	-0.011	+0.67%
Loss Cost	2014.1	0.007 (CI = +/-0.016; p = 0.386)	-0.010	+0.69%
Loss Cost	2014.2	0.007 (CI = +/-0.017; p = 0.402)	-0.013	+0.68%
Loss Cost	2015.1	0.007 (CI = +/-0.017; p = 0.395)	-0.012	+0.71%
Loss Cost	2015.2	0.008 (CI = +/-0.017; p = 0.314)	0.004	+0.82%
Loss Cost	2016.1	0.008 (CI = +/-0.017; p = 0.315)	0.004	+0.85%
Loss Cost	2016.2	0.009 (CI = +/-0.018; p = 0.317)	0.004	+0.88%
Loss Cost	2017.1	0.010 (CI = +/-0.018; p = 0.254)	0.025	+1.03%
Severity	2010.2	-0.010 (CI = +/-0.028; p = 0.484)	-0.017	-0.98%
Severity	2011.1	-0.012 (CI = +/-0.027; p = 0.365)	-0.005	-1.22%
Severity	2011.2	-0.014 (CI = +/-0.026; p = 0.274)	0.009	-1.41%
Severity	2012.1	-0.016 (CI = +/-0.025; p = 0.205)	0.026	-1.55%
Severity	2012.2	-0.017 (CI = +/-0.023; p = 0.140)	0.051	-1.66%
Severity	2013.1	-0.017 (CI = +/-0.021; p = 0.095)	0.078	-1.71%
Severity	2013.2	-0.017 (CI = +/-0.018; p = 0.058)	0.116	-1.71%
Severity	2014.1	-0.017 (CI = +/-0.017; p = 0.045)	0.138	-1.68%
Severity	2014.2	-0.017 (CI = +/-0.017; p = 0.051)	0.136	-1.64%
Severity	2015.1	-0.016 (CI = +/-0.017; p = 0.060)	0.131	-1.59%
Severity	2015.2	-0.015 (CI = +/-0.016; p = 0.070)	0.124	-1.48%
Severity	2016.1	-0.014 (CI = +/-0.016; p = 0.092)	0.109	-1.37%
Severity	2016.2	-0.014 (CI = +/-0.017; p = 0.102)	0.106	-1.39%
Severity	2017.1	-0.013 (CI = +/-0.018; p = 0.145)	0.079	-1.27%
Frequency	2010.2	-0.009 (CI = +/-0.106; p = 0.860)	-0.035	-0.92%
Frequency	2011.1	0.001 (CI = +/-0.100; p = 0.981)	-0.037	+0.12%
Frequency	2011.2	0.010 (CI = +/-0.092; p = 0.831)	-0.037	+0.97%
Frequency	2012.1	0.017 (CI = +/-0.082; p = 0.677)	-0.033	+1.68%
Frequency	2012.2	0.021 (CI = +/-0.068; p = 0.519)	-0.023	+2.17%
Frequency	2013.1	0.024 (CI = +/-0.045; p = 0.283)	0.009	+2.43%
Frequency	2013.2	0.024 (CI = +/-0.012; p = 0.001)	0.392	+2.43%
Frequency	2014.1	0.024 (CI = +/-0.012; p = 0.000)	0.425	+2.41%
Frequency	2014.2	0.023 (CI = +/-0.012; p = 0.000)	0.446	+2.36%
Frequency	2015.1	0.023 (CI = +/-0.012; p = 0.001)	0.444	+2.34%
Frequency	2015.2	0.023 (CI = +/-0.012; p = 0.001)	0.439	+2.33%
Frequency	2016.1	0.022 (CI = +/-0.012; p = 0.001)	0.433	+2.25%
Frequency	2016.2	0.023 (CI = +/-0.013; p = 0.002)	0.442	+2.30%
Frequency	2017.1	0.023 (CI = +/-0.013; p = 0.002)	0.438	+2.33%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-10-01

Loss Cost	2010.2	0.149 (CI = +/-0.141; p = 0.039)	0.063 (CI = +/-0.053; p = 0.022)	-1.924 (CI = +/-1.432; p = 0.010)	0.173	+16.09%
Loss Cost	2011.1	0.144 (CI = +/-0.133; p = 0.035)	0.059 (CI = +/-0.051; p = 0.024)	-1.791 (CI = +/-1.359; p = 0.012)	0.166	+15.54%
Loss Cost	2011.2	0.134 (CI = +/-0.125; p = 0.037)	0.053 (CI = +/-0.048; p = 0.031)	-1.607 (CI = +/-1.282; p = 0.016)	0.148	+14.34%
Loss Cost	2012.1	0.116 (CI = +/-0.113; p = 0.044)	0.045 (CI = +/-0.043; p = 0.043)	-1.340 (CI = +/-1.166; p = 0.026)	0.119	+12.28%
Loss Cost	2012.2	0.091 (CI = +/-0.099; p = 0.070)	0.035 (CI = +/-0.038; p = 0.072)	-1.007 (CI = +/-1.034; p = 0.056)	0.068	+9.51%
Loss Cost	2013.1	0.051 (CI = +/-0.071; p = 0.147)	0.020 (CI = +/-0.027; p = 0.139)	-0.515 (CI = +/-0.751; p = 0.168)	-0.005	+5.28%
Loss Cost	2013.2	0.007 (CI = +/-0.034; p = 0.664)	0.005 (CI = +/-0.013; p = 0.469)	0.015 (CI = +/-0.366; p = 0.932)	-0.053	+0.72%
Loss Cost	2014.1	0.015 (CI = +/-0.037; p = 0.420)	0.007 (CI = +/-0.014; p = 0.298)	-0.071 (CI = +/-0.402; p = 0.717)	-0.037	+1.47%
Loss Cost	2014.2	0.016 (CI = +/-0.044; p = 0.460)	0.007 (CI = +/-0.016; p = 0.339)	-0.086 (CI = +/-0.487; p = 0.716)	-0.047	+1.60%
Loss Cost	2015.1	0.041 (CI = +/-0.061; p = 0.175)	0.016 (CI = +/-0.021; p = 0.135)	-0.370 (CI = +/-0.682; p = 0.268)	0.023	+4.18%
Loss Cost	2015.2	0.038 (CI = +/-0.062; p = 0.219)	0.012 (CI = +/-0.023; p = 0.296)	-0.335 (CI = +/-0.697; p = 0.323)	-0.042	+3.84%
Loss Cost	2016.1	0.038 (CI = +/-0.065; p = 0.234)	0.012 (CI = +/-0.027; p = 0.363)	-0.336 (CI = +/-0.724; p = 0.339)	-0.055	+3.84%
Loss Cost	2016.2	0.036 (CI = +/-0.073; p = 0.303)	0.027 (CI = +/-0.288; p = 0.841)	-0.316 (CI = +/-0.837; p = 0.431)	-0.067	+3.69%
Loss Cost	2017.1	0.071 (CI = +/-0.081; p = 0.081)	0.004 (CI = +/-0.273; p = 0.973)	-0.691 (CI = +/-0.917; p = 0.127)	0.092	+7.37%
Severity	2010.2	-0.066 (CI = +/-0.049; p = 0.010)	-0.015 (CI = +/-0.018; p = 0.112)	0.679 (CI = +/-0.497; p = 0.009)	0.159	-6.41%
Severity	2011.1	-0.065 (CI = +/-0.047; p = 0.009)	-0.013 (CI = +/-0.018; p = 0.135)	0.638 (CI = +/-0.480; p = 0.011)	0.165	-6.28%
Severity	2011.2	-0.062 (CI = +/-0.046; p = 0.010)	-0.012 (CI = +/-0.017; p = 0.178)	0.584 (CI = +/-0.467; p = 0.016)	0.161	-5.99%
Severity	2012.1	-0.057 (CI = +/-0.044; p = 0.013)	-0.010 (CI = +/-0.017; p = 0.254)	0.517 (CI = +/-0.457; p = 0.028)	0.146	-5.56%
Severity	2012.2	-0.050 (CI = +/-0.042; p = 0.023)	-0.007 (CI = +/-0.016; p = 0.406)	0.418 (CI = +/-0.439; p = 0.061)	0.126	-4.86%
Severity	2013.1	-0.040 (CI = +/-0.040; p = 0.050)	-0.003 (CI = +/-0.015; p = 0.679)	0.301 (CI = +/-0.428; p = 0.158)	0.099	-3.96%
Severity	2013.2	-0.027 (CI = +/-0.038; p = 0.160)	0.002 (CI = +/-0.014; p = 0.807)	0.135 (CI = +/-0.407; p = 0.496)	0.089	-2.62%
Severity	2014.1	-0.011 (CI = +/-0.038; p = 0.543)	0.007 (CI = +/-0.014; p = 0.320)	-0.044 (CI = +/-0.411; p = 0.825)	0.118	-1.12%
Severity	2014.2	0.003 (CI = +/-0.043; p = 0.882)	0.012 (CI = +/-0.016; p = 0.135)	-0.208 (CI = +/-0.474; p = 0.368)	0.164	+0.31%
Severity	2015.1	0.053 (CI = +/-0.050; p = 0.039)	0.028 (CI = +/-0.017; p = 0.003)	-0.775 (CI = +/-0.559; p = 0.009)	0.423	+5.44%
Severity	2015.2	0.051 (CI = +/-0.051; p = 0.053)	0.025 (CI = +/-0.019; p = 0.013)	-0.750 (CI = +/-0.574; p = 0.014)	0.352	+5.20%
Severity	2016.1	0.050 (CI = +/-0.052; p = 0.060)	0.021 (CI = +/-0.022; p = 0.064)	-0.739 (CI = +/-0.581; p = 0.016)	0.322	+5.08%
Severity	2016.2	0.052 (CI = +/-0.058; p = 0.074)	-0.010 (CI = +/-0.230; p = 0.929)	-0.778 (CI = +/-0.670; p = 0.026)	0.318	+5.39%
Severity	2017.1	0.099 (CI = +/-0.050; p = 0.001)	-0.040 (CI = +/-0.168; p = 0.612)	-1.277 (CI = +/-0.566; p = 0.000)	0.642	+10.39%
Frequency	2010.2	0.215 (CI = +/-0.179; p = 0.020)	0.078 (CI = +/-0.067; p = 0.025)	-2.602 (CI = +/-1.813; p = 0.007)	0.184	+24.04%
Frequency	2011.1	0.209 (CI = +/-0.168; p = 0.017)	0.072 (CI = +/-0.064; p = 0.028)	-2.429 (CI = +/-1.710; p = 0.007)	0.183	+23.27%
Frequency	2011.2	0.196 (CI = +/-0.156; p = 0.016)	0.065 (CI = +/-0.060; p = 0.035)	-2.192 (CI = +/-1.605; p = 0.010)	0.171	+21.63%
Frequency	2012.1	0.173 (CI = +/-0.141; p = 0.018)	0.054 (CI = +/-0.054; p = 0.049)	-1.857 (CI = +/-1.459; p = 0.015)	0.150	+18.90%
Frequency	2012.2	0.141 (CI = +/-0.122; p = 0.026)	0.041 (CI = +/-0.047; p = 0.081)	-1.425 (CI = +/-1.275; p = 0.030)	0.112	+15.10%
Frequency	2013.1	0.092 (CI = +/-0.087; p = 0.040)	0.023 (CI = +/-0.033; p = 0.162)	-0.816 (CI = +/-0.920; p = 0.079)	0.071	+9.62%
Frequency	2013.2	0.034 (CI = +/-0.027; p = 0.016)	0.003 (CI = +/-0.010; p = 0.564)	-0.120 (CI = +/-0.288; p = 0.394)	0.356	+3.44%
Frequency	2014.1	0.026 (CI = +/-0.028; p = 0.072)	0.000 (CI = +/-0.011; p = 0.975)	-0.027 (CI = +/-0.307; p = 0.858)	0.366	+2.61%
Frequency	2014.2	0.013 (CI = +/-0.031; p = 0.402)	-0.004 (CI = +/-0.011; p = 0.455)	0.123 (CI = +/-0.345; p = 0.465)	0.406	+1.29%
Frequency	2015.1	-0.012 (CI = +/-0.041; p = 0.546)	-0.012 (CI = +/-0.014; p = 0.088)	0.405 (CI = +/-0.461; p = 0.082)	0.486	-1.20%
Frequency	2015.2	-0.013 (CI = +/-0.043; p = 0.530)	-0.013 (CI = +/-0.016; p = 0.098)	0.415 (CI = +/-0.480; p = 0.086)	0.482	-1.29%
Frequency	2016.1	-0.012 (CI = +/-0.043; p = 0.562)	-0.009 (CI = +/-0.018; p = 0.327)	0.404 (CI = +/-0.478; p = 0.092)	0.481	-1.18%
Frequency	2016.2	-0.016 (CI = +/-0.048; p = 0.476)	0.037 (CI = +/-0.188; p = 0.678)	0.462 (CI = +/-0.547; p = 0.092)	0.485	-1.61%
Frequency	2017.1	-0.028 (CI = +/-0.057; p = 0.317)	0.045 (CI = +/-0.193; p = 0.625)	0.585 (CI = +/-0.649; p = 0.073)	0.499	-2.73%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-10-01

Loss Cost	2010.2	0.054 (CI = +/-0.129; p = 0.395)	-0.081 (CI = +/-0.716; p = 0.817)	-0.969 (CI = +/-1.314; p = 0.142)	-0.015	+5.56%
Loss Cost	2011.1	0.056 (CI = +/-0.122; p = 0.355)	0.044 (CI = +/-0.688; p = 0.897)	-0.897 (CI = +/-1.244; p = 0.150)	-0.025	+5.72%
Loss Cost	2011.2	0.055 (CI = +/-0.113; p = 0.326)	-0.088 (CI = +/-0.651; p = 0.783)	-0.793 (CI = +/-1.160; p = 0.171)	-0.035	+5.64%
Loss Cost	2012.1	0.047 (CI = +/-0.100; p = 0.339)	0.062 (CI = +/-0.588; p = 0.829)	-0.633 (CI = +/-1.037; p = 0.219)	-0.054	+4.86%
Loss Cost	2012.2	0.038 (CI = +/-0.086; p = 0.374)	-0.085 (CI = +/-0.509; p = 0.731)	-0.440 (CI = +/-0.890; p = 0.316)	-0.077	+3.82%
Loss Cost	2013.1	0.018 (CI = +/-0.059; p = 0.526)	0.092 (CI = +/-0.353; p = 0.592)	-0.164 (CI = +/-0.615; p = 0.585)	-0.103	+1.84%
Loss Cost	2013.2	0.000 (CI = +/-0.026; p = 0.974)	-0.047 (CI = +/-0.158; p = 0.545)	0.101 (CI = +/-0.277; p = 0.456)	-0.062	-0.04%
Loss Cost	2014.1	0.002 (CI = +/-0.027; p = 0.869)	-0.062 (CI = +/-0.163; p = 0.440)	0.069 (CI = +/-0.289; p = 0.622)	-0.065	+0.22%
Loss Cost	2014.2	0.000 (CI = +/-0.029; p = 0.984)	-0.070 (CI = +/-0.171; p = 0.399)	0.093 (CI = +/-0.310; p = 0.538)	-0.059	+0.03%
Loss Cost	2015.1	0.003 (CI = +/-0.031; p = 0.855)	-0.080 (CI = +/-0.180; p = 0.364)	0.064 (CI = +/-0.342; p = 0.699)	-0.064	+0.28%
Loss Cost	2015.2	0.011 (CI = +/-0.034; p = 0.509)	-0.059 (CI = +/-0.182; p = 0.502)	-0.031 (CI = +/-0.378; p = 0.862)	-0.086	+1.10%
Loss Cost	2016.1	0.018 (CI = +/-0.043; p = 0.369)	-0.076 (CI = +/-0.194; p = 0.419)	-0.117 (CI = +/-0.473; p = 0.606)	-0.067	+1.87%
Loss Cost	2016.2	0.038 (CI = +/-0.068; p = 0.259)	-0.063 (CI = +/-0.201; p = 0.511)	-0.333 (CI = +/-0.769; p = 0.369)	-0.036	+3.83%
Loss Cost	2017.1	0.077 (CI = +/-0.073; p = 0.041)	-0.113 (CI = +/-0.187; p = 0.216)	-0.743 (CI = +/-0.807; p = 0.068)	0.197	+7.96%
Severity	2010.2	-0.044 (CI = +/-0.042; p = 0.040)	0.055 (CI = +/-0.234; p = 0.633)	0.456 (CI = +/-0.430; p = 0.038)	0.080	-4.34%
Severity	2011.1	-0.045 (CI = +/-0.040; p = 0.031)	0.018 (CI = +/-0.229; p = 0.869)	0.435 (CI = +/-0.414; p = 0.040)	0.086	-4.38%
Severity	2011.2	-0.045 (CI = +/-0.039; p = 0.025)	0.057 (CI = +/-0.222; p = 0.602)	0.405 (CI = +/-0.396; p = 0.045)	0.104	-4.36%
Severity	2012.1	-0.043 (CI = +/-0.037; p = 0.025)	0.021 (CI = +/-0.217; p = 0.842)	0.367 (CI = +/-0.382; p = 0.059)	0.097	-4.19%
Severity	2012.2	-0.040 (CI = +/-0.034; p = 0.024)	0.065 (CI = +/-0.202; p = 0.514)	0.310 (CI = +/-0.354; p = 0.083)	0.115	-3.91%
Severity	2013.1	-0.036 (CI = +/-0.032; p = 0.031)	0.025 (CI = +/-0.193; p = 0.788)	0.248 (CI = +/-0.335; p = 0.138)	0.095	-3.50%
Severity	2013.2	-0.030 (CI = +/-0.029; p = 0.041)	0.069 (CI = +/-0.173; p = 0.417)	0.166 (CI = +/-0.302; p = 0.265)	0.116	-2.94%
Severity	2014.1	-0.025 (CI = +/-0.028; p = 0.081)	0.038 (CI = +/-0.169; p = 0.644)	0.100 (CI = +/-0.298; p = 0.488)	0.081	-2.42%
Severity	2014.2	-0.022 (CI = +/-0.029; p = 0.139)	0.051 (CI = +/-0.174; p = 0.544)	0.063 (CI = +/-0.316; p = 0.678)	0.070	-2.13%
Severity	2015.1	-0.018 (CI = +/-0.032; p = 0.249)	0.038 (CI = +/-0.183; p = 0.670)	0.022 (CI = +/-0.347; p = 0.894)	0.040	-1.78%
Severity	2015.2	-0.006 (CI = +/-0.033; p = 0.696)	0.067 (CI = +/-0.175; p = 0.427)	-0.116 (CI = +/-0.364; p = 0.509)	0.078	-0.62%
Severity	2016.1	0.011 (CI = +/-0.038; p = 0.541)	0.030 (CI = +/-0.173; p = 0.719)	-0.311 (CI = +/-0.423; p = 0.138)	0.149	+1.12%
Severity	2016.2	0.052 (CI = +/-0.054; p = 0.058)	0.057 (CI = +/-0.160; p = 0.457)	-0.779 (CI = +/-0.613; p = 0.016)	0.345	+5.38%
Severity	2017.1	0.095 (CI = +/-0.048; p = 0.001)	0.003 (CI = +/-0.124; p = 0.961)	-1.226 (CI = +/-0.535; p = 0.000)	0.634	+9.96%
Frequency	2010.2	0.099 (CI = +/-0.162; p = 0.222)	-0.136 (CI = +/-0.901; p = 0.758)	-1.425 (CI = +/-1.654; p = 0.088)	0.009	+10.36%
Frequency	2011.1	0.100 (CI = +/-0.152; p = 0.186)	0.025 (CI = +/-0.862; p = 0.952)	-1.332 (CI = +/-1.558; p = 0.090)	0.004	+10.57%
Frequency	2011.2	0.100 (CI = +/-0.141; p = 0.157)	-0.145 (CI = +/-0.810; p = 0.716)	-1.198 (CI = +/-1.444; p = 0.100)	0.004	+10.46%
Frequency	2012.1	0.090 (CI = +/-0.125; p = 0.149)	0.041 (CI = +/-0.733; p = 0.909)	-1.000 (CI = +/-1.292; p = 0.123)	-0.009	+9.45%
Frequency	2012.2	0.077 (CI = +/-0.105; p = 0.140)	-0.150 (CI = +/-0.623; p = 0.622)	-0.750 (CI = +/-1.089; p = 0.167)	-0.011	+8.05%
Frequency	2013.1	0.054 (CI = +/-0.072; p = 0.135)	0.067 (CI = +/-0.433; p = 0.750)	-0.413 (CI = +/-0.753; p = 0.268)	-0.017	+5.53%
Frequency	2013.2	0.029 (CI = +/-0.019; p = 0.004)	-0.115 (CI = +/-0.113; p = 0.046)	-0.065 (CI = +/-0.197; p = 0.500)	0.466	+2.98%
Frequency	2014.1	0.027 (CI = +/-0.019; p = 0.008)	-0.099 (CI = +/-0.114; p = 0.083)	-0.031 (CI = +/-0.201; p = 0.747)	0.461	+2.70%
Frequency	2014.2	0.022 (CI = +/-0.018; p = 0.019)	-0.121 (CI = +/-0.106; p = 0.027)	0.029 (CI = +/-0.193; p = 0.755)	0.535	+2.21%
Frequency	2015.1	0.021 (CI = +/-0.020; p = 0.039)	-0.117 (CI = +/-0.113; p = 0.042)	0.042 (CI = +/-0.214; p = 0.686)	0.523	+2.10%
Frequency	2015.2	0.017 (CI = +/-0.022; p = 0.117)	-0.126 (CI = +/-0.116; p = 0.035)	0.084 (CI = +/-0.241; p = 0.468)	0.536	+1.72%
Frequency	2016.1	0.007 (CI = +/-0.026; p = 0.556)	-0.105 (CI = +/-0.118; p = 0.076)	0.194 (CI = +/-0.288; p = 0.171)	0.554	+0.73%
Frequency	2016.2	-0.015 (CI = +/-0.039; p = 0.430)	-0.120 (CI = +/-0.115; p = 0.042)	0.446 (CI = +/-0.441; p = 0.048)	0.616	-1.48%
Frequency	2017.1	-0.018 (CI = +/-0.049; p = 0.429)	-0.115 (CI = +/-0.124; p = 0.066)	0.482 (CI = +/-0.536; p = 0.074)	0.610	-1.82%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-10-01

Loss Cost	2010.2	0.149 (CI = +/-0.144; p = 0.043)	0.019 (CI = +/-0.666; p = 0.954)	0.064 (CI = +/-0.055; p = 0.025)	-1.926 (CI = +/-1.467; p = 0.012)	0.140	+16.11%
Loss Cost	2011.1	0.145 (CI = +/-0.136; p = 0.037)	0.129 (CI = +/-0.636; p = 0.679)	0.060 (CI = +/-0.052; p = 0.025)	-1.806 (CI = +/-1.387; p = 0.013)	0.138	+15.64%
Loss Cost	2011.2	0.134 (CI = +/-0.128; p = 0.041)	0.005 (CI = +/-0.610; p = 0.987)	0.053 (CI = +/-0.049; p = 0.036)	-1.608 (CI = +/-1.317; p = 0.019)	0.111	+14.35%
Loss Cost	2012.1	0.117 (CI = +/-0.115; p = 0.047)	0.128 (CI = +/-0.552; p = 0.635)	0.046 (CI = +/-0.044; p = 0.043)	-1.353 (CI = +/-1.190; p = 0.028)	0.089	+12.37%
Loss Cost	2012.2	0.091 (CI = +/-0.102; p = 0.079)	-0.018 (CI = +/-0.492; p = 0.939)	0.034 (CI = +/-0.039; p = 0.084)	-1.003 (CI = +/-1.067; p = 0.064)	0.024	+9.48%
Loss Cost	2013.1	0.052 (CI = +/-0.072; p = 0.147)	0.123 (CI = +/-0.344; p = 0.465)	0.021 (CI = +/-0.028; p = 0.126)	-0.528 (CI = +/-0.762; p = 0.164)	-0.027	+5.35%
Loss Cost	2013.2	0.006 (CI = +/-0.035; p = 0.706)	-0.038 (CI = +/-0.164; p = 0.635)	0.004 (CI = +/-0.013; p = 0.539)	0.026 (CI = +/-0.377; p = 0.886)	-0.095	+0.64%
Loss Cost	2014.1	0.014 (CI = +/-0.038; p = 0.438)	-0.053 (CI = +/-0.165; p = 0.511)	0.007 (CI = +/-0.014; p = 0.345)	-0.064 (CI = +/-0.410; p = 0.745)	-0.068	+1.43%
Loss Cost	2014.2	0.013 (CI = +/-0.046; p = 0.543)	-0.054 (CI = +/-0.178; p = 0.528)	0.006 (CI = +/-0.017; p = 0.442)	-0.056 (CI = +/-0.507; p = 0.820)	-0.082	+1.36%
Loss Cost	2015.1	0.040 (CI = +/-0.062; p = 0.193)	-0.066 (CI = +/-0.176; p = 0.440)	0.015 (CI = +/-0.021; p = 0.166)	-0.353 (CI = +/-0.694; p = 0.297)	0.001	+4.05%
Loss Cost	2015.2	0.037 (CI = +/-0.064; p = 0.235)	-0.056 (CI = +/-0.183; p = 0.526)	0.012 (CI = +/-0.024; p = 0.317)	-0.325 (CI = +/-0.714; p = 0.347)	-0.081	+3.78%
Loss Cost	2016.1	0.037 (CI = +/-0.067; p = 0.256)	-0.061 (CI = +/-0.201; p = 0.524)	0.010 (CI = +/-0.029; p = 0.452)	-0.322 (CI = +/-0.744; p = 0.370)	-0.096	+3.74%
Loss Cost	2016.2	0.037 (CI = +/-0.075; p = 0.305)	-0.062 (CI = +/-0.216; p = 0.546)	0.007 (CI = +/-0.305; p = 0.963)	-0.326 (CI = +/-0.863; p = 0.429)	-0.116	+3.77%
Loss Cost	2017.1	0.081 (CI = +/-0.081; p = 0.051)	-0.121 (CI = +/-0.204; p = 0.220)	-0.041 (CI = +/-0.279; p = 0.751)	-0.798 (CI = +/-0.919; p = 0.083)	0.137	+8.42%
Severity	2010.2	-0.066 (CI = +/-0.050; p = 0.012)	0.032 (CI = +/-0.230; p = 0.775)	-0.014 (CI = +/-0.019; p = 0.130)	0.674 (CI = +/-0.508; p = 0.011)	0.129	-6.39%
Severity	2011.1	-0.065 (CI = +/-0.048; p = 0.010)	-0.001 (CI = +/-0.225; p = 0.996)	-0.013 (CI = +/-0.018; p = 0.146)	0.638 (CI = +/-0.491; p = 0.013)	0.130	-6.28%
Severity	2011.2	-0.061 (CI = +/-0.047; p = 0.012)	0.037 (CI = +/-0.222; p = 0.731)	-0.011 (CI = +/-0.018; p = 0.207)	0.578 (CI = +/-0.478; p = 0.020)	0.129	-5.96%
Severity	2012.1	-0.057 (CI = +/-0.045; p = 0.016)	0.007 (CI = +/-0.218; p = 0.944)	-0.009 (CI = +/-0.017; p = 0.271)	0.516 (CI = +/-0.469; p = 0.033)	0.108	-5.56%
Severity	2012.2	-0.049 (CI = +/-0.043; p = 0.027)	0.053 (CI = +/-0.208; p = 0.600)	-0.006 (CI = +/-0.017; p = 0.467)	0.407 (CI = +/-0.450; p = 0.074)	0.097	-4.79%
Severity	2013.1	-0.040 (CI = +/-0.042; p = 0.057)	0.021 (CI = +/-0.199; p = 0.828)	-0.003 (CI = +/-0.016; p = 0.707)	0.299 (CI = +/-0.439; p = 0.172)	0.056	-3.95%
Severity	2013.2	-0.025 (CI = +/-0.039; p = 0.190)	0.075 (CI = +/-0.180; p = 0.395)	0.003 (CI = +/-0.015; p = 0.694)	0.113 (CI = +/-0.414; p = 0.573)	0.078	-2.47%
Severity	2014.1	-0.011 (CI = +/-0.039; p = 0.561)	0.048 (CI = +/-0.170; p = 0.562)	0.007 (CI = +/-0.015; p = 0.301)	-0.050 (CI = +/-0.420; p = 0.806)	0.087	-1.09%
Severity	2014.2	0.007 (CI = +/-0.044; p = 0.745)	0.085 (CI = +/-0.170; p = 0.306)	0.013 (CI = +/-0.016; p = 0.094)	-0.255 (CI = +/-0.483; p = 0.281)	0.169	+0.69%
Severity	2015.1	0.054 (CI = +/-0.050; p = 0.037)	0.064 (CI = +/-0.144; p = 0.357)	0.029 (CI = +/-0.017; p = 0.003)	-0.792 (CI = +/-0.565; p = 0.009)	0.419	+5.57%
Severity	2015.2	0.051 (CI = +/-0.051; p = 0.050)	0.075 (CI = +/-0.147; p = 0.296)	0.025 (CI = +/-0.019; p = 0.013)	-0.763 (CI = +/-0.575; p = 0.013)	0.359	+5.28%
Severity	2016.1	0.051 (CI = +/-0.053; p = 0.060)	0.060 (CI = +/-0.160; p = 0.432)	0.022 (CI = +/-0.023; p = 0.054)	-0.753 (CI = +/-0.593; p = 0.016)	0.306	+5.18%
Severity	2016.2	0.052 (CI = +/-0.060; p = 0.084)	0.059 (CI = +/-0.172; p = 0.475)	0.010 (CI = +/-0.243; p = 0.932)	-0.769 (CI = +/-0.687; p = 0.031)	0.295	+5.30%
Severity	2017.1	0.099 (CI = +/-0.054; p = 0.002)	-0.006 (CI = +/-0.134; p = 0.927)	-0.043 (CI = +/-0.184; p = 0.623)	-1.282 (CI = +/-0.606; p = 0.001)	0.612	+10.44%
Frequency	2010.2	0.215 (CI = +/-0.183; p = 0.023)	-0.014 (CI = +/-0.842; p = 0.974)	0.078 (CI = +/-0.069; p = 0.029)	-2.600 (CI = +/-1.857; p = 0.008)	0.151	+24.03%
Frequency	2011.1	0.210 (CI = +/-0.171; p = 0.018)	0.129 (CI = +/-0.802; p = 0.742)	0.073 (CI = +/-0.065; p = 0.029)	-2.444 (CI = +/-1.747; p = 0.008)	0.152	+23.39%
Frequency	2011.2	0.195 (CI = +/-0.160; p = 0.019)	-0.032 (CI = +/-0.764; p = 0.931)	0.064 (CI = +/-0.062; p = 0.042)	-2.186 (CI = +/-1.648; p = 0.012)	0.136	+21.59%
Frequency	2012.1	0.174 (CI = +/-0.144; p = 0.020)	0.121 (CI = +/-0.693; p = 0.721)	0.055 (CI = +/-0.055; p = 0.051)	-1.869 (CI = +/-1.493; p = 0.016)	0.117	+18.98%
Frequency	2012.2	0.140 (CI = +/-0.125; p = 0.031)	-0.072 (CI = +/-0.606; p = 0.808)	0.040 (CI = +/-0.048; p = 0.099)	-1.410 (CI = +/-1.313; p = 0.037)	0.073	+14.98%
Frequency	2013.1	0.092 (CI = +/-0.089; p = 0.043)	0.102 (CI = +/-0.425; p = 0.622)	0.024 (CI = +/-0.034; p = 0.157)	-0.826 (CI = +/-0.941; p = 0.082)	0.037	+9.68%
Frequency	2013.2	0.031 (CI = +/-0.025; p = 0.017)	-0.113 (CI = +/-0.118; p = 0.060)	0.001 (CI = +/-0.010; p = 0.798)	-0.087 (CI = +/-0.271; p = 0.508)	0.440	+3.19%
Frequency	2014.1	0.025 (CI = +/-0.027; p = 0.065)	-0.101 (CI = +/-0.118; p = 0.090)	-0.001 (CI = +/-0.010; p = 0.865)	-0.015 (CI = +/-0.292; p = 0.918)	0.432	+2.55%
Frequency	2014.2	0.007 (CI = +/-0.027; p = 0.614)	-0.139 (CI = +/-0.106; p = 0.013)	-0.007 (CI = +/-0.010; p = 0.146)	0.200 (CI = +/-0.301; p = 0.180)	0.567	+0.66%
Frequency	2015.1	-0.014 (CI = +/-0.035; p = 0.399)	-0.130 (CI = +/-0.100; p = 0.014)	-0.014 (CI = +/-0.012; p = 0.027)	0.438 (CI = +/-0.395; p = 0.032)	0.630	-1.43%
Frequency	2015.2	-0.014 (CI = +/-0.037; p = 0.420)	-0.130 (CI = +/-0.106; p = 0.019)	-0.014 (CI = +/-0.014; p = 0.048)	0.437 (CI = +/-0.413; p = 0.039)	0.622	-1.42%
Frequency	2016.1	-0.014 (CI = +/-0.038; p = 0.451)	-0.122 (CI = +/-0.115; p = 0.040)	-0.012 (CI = +/-0.016; p = 0.140)	0.432 (CI = +/-0.427; p = 0.048)	0.593	-1.37%
Frequency	2016.2	-0.015 (CI = +/-0.043; p = 0.475)	-0.120 (CI = +/-0.124; p = 0.055)	-0.003 (CI = +/-0.175; p = 0.970)	0.443 (CI = +/-0.495; p = 0.075)	0.586	-1.45%
Frequency	2017.1	-0.018 (CI = +/-0.054; p = 0.473)	-0.115 (CI = +/-0.136; p = 0.089)	0.001 (CI = +/-0.186; p = 0.989)	0.484 (CI = +/-0.613; p = 0.111)	0.578	-1.83%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2010.2	-0.018 (CI = +/-0.084; p = 0.657)	-0.077 (CI = +/-0.731; p = 0.830)	-0.064	-1.83%
Loss Cost	2011.1	-0.011 (CI = +/-0.080; p = 0.773)	0.053 (CI = +/-0.702; p = 0.879)	-0.073	-1.13%
Loss Cost	2011.2	-0.004 (CI = +/-0.074; p = 0.914)	-0.087 (CI = +/-0.662; p = 0.789)	-0.076	-0.40%
Loss Cost	2012.1	0.001 (CI = +/-0.066; p = 0.983)	0.071 (CI = +/-0.594; p = 0.808)	-0.081	+0.07%
Loss Cost	2012.2	0.005 (CI = +/-0.055; p = 0.848)	-0.086 (CI = +/-0.509; p = 0.729)	-0.080	+0.52%
Loss Cost	2013.1	0.006 (CI = +/-0.037; p = 0.732)	0.096 (CI = +/-0.347; p = 0.573)	-0.068	+0.62%
Loss Cost	2013.2	0.007 (CI = +/-0.016; p = 0.385)	-0.046 (CI = +/-0.156; p = 0.546)	-0.040	+0.70%
Loss Cost	2014.1	0.007 (CI = +/-0.016; p = 0.366)	-0.063 (CI = +/-0.160; p = 0.417)	-0.025	+0.73%
Loss Cost	2014.2	0.007 (CI = +/-0.017; p = 0.383)	-0.069 (CI = +/-0.167; p = 0.397)	-0.026	+0.72%
Loss Cost	2015.1	0.008 (CI = +/-0.017; p = 0.363)	-0.082 (CI = +/-0.175; p = 0.337)	-0.014	+0.76%
Loss Cost	2015.2	0.008 (CI = +/-0.017; p = 0.306)	-0.059 (CI = +/-0.176; p = 0.486)	-0.024	+0.85%
Loss Cost	2016.1	0.009 (CI = +/-0.018; p = 0.295)	-0.069 (CI = +/-0.186; p = 0.444)	-0.019	+0.90%
Loss Cost	2016.2	0.009 (CI = +/-0.018; p = 0.311)	-0.067 (CI = +/-0.198; p = 0.480)	-0.027	+0.91%
Loss Cost	2017.1	0.011 (CI = +/-0.019; p = 0.222)	-0.096 (CI = +/-0.204; p = 0.329)	0.026	+1.12%
Severity	2010.2	-0.010 (CI = +/-0.029; p = 0.476)	0.053 (CI = +/-0.250; p = 0.665)	-0.048	-1.01%
Severity	2011.1	-0.012 (CI = +/-0.028; p = 0.372)	0.014 (CI = +/-0.244; p = 0.906)	-0.043	-1.22%
Severity	2011.2	-0.015 (CI = +/-0.027; p = 0.270)	0.056 (CI = +/-0.236; p = 0.627)	-0.021	-1.44%
Severity	2012.1	-0.016 (CI = +/-0.025; p = 0.212)	0.016 (CI = +/-0.229; p = 0.886)	-0.014	-1.56%
Severity	2012.2	-0.017 (CI = +/-0.023; p = 0.137)	0.065 (CI = +/-0.212; p = 0.529)	0.027	-1.70%
Severity	2013.1	-0.017 (CI = +/-0.021; p = 0.101)	0.021 (CI = +/-0.198; p = 0.832)	0.038	-1.73%
Severity	2013.2	-0.018 (CI = +/-0.018; p = 0.055)	0.069 (CI = +/-0.174; p = 0.414)	0.103	-1.75%
Severity	2014.1	-0.017 (CI = +/-0.017; p = 0.048)	0.035 (CI = +/-0.166; p = 0.663)	0.104	-1.70%
Severity	2014.2	-0.017 (CI = +/-0.017; p = 0.052)	0.052 (CI = +/-0.170; p = 0.530)	0.110	-1.67%
Severity	2015.1	-0.016 (CI = +/-0.017; p = 0.063)	0.037 (CI = +/-0.176; p = 0.667)	0.092	-1.62%
Severity	2015.2	-0.015 (CI = +/-0.017; p = 0.069)	0.066 (CI = +/-0.172; p = 0.428)	0.107	-1.51%
Severity	2016.1	-0.014 (CI = +/-0.017; p = 0.093)	0.047 (CI = +/-0.178; p = 0.581)	0.071	-1.41%
Severity	2016.2	-0.014 (CI = +/-0.018; p = 0.106)	0.047 (CI = +/-0.189; p = 0.607)	0.064	-1.41%
Severity	2017.1	-0.013 (CI = +/-0.018; p = 0.152)	0.030 (CI = +/-0.201; p = 0.751)	0.020	-1.29%
Frequency	2010.2	-0.008 (CI = +/-0.108; p = 0.875)	-0.131 (CI = +/-0.934; p = 0.776)	-0.070	-0.83%
Frequency	2011.1	0.001 (CI = +/-0.102; p = 0.984)	0.038 (CI = +/-0.894; p = 0.930)	-0.077	+0.10%
Frequency	2011.2	0.011 (CI = +/-0.094; p = 0.819)	-0.143 (CI = +/-0.839; p = 0.728)	-0.073	+1.06%
Frequency	2012.1	0.016 (CI = +/-0.083; p = 0.688)	0.055 (CI = +/-0.755; p = 0.883)	-0.075	+1.66%
Frequency	2012.2	0.022 (CI = +/-0.069; p = 0.510)	-0.152 (CI = +/-0.635; p = 0.626)	-0.057	+2.26%
Frequency	2013.1	0.024 (CI = +/-0.046; p = 0.302)	0.075 (CI = +/-0.434; p = 0.723)	-0.031	+2.39%
Frequency	2013.2	0.025 (CI = +/-0.012; p = 0.000)	-0.116 (CI = +/-0.111; p = 0.042)	0.479	+2.49%
Frequency	2014.1	0.024 (CI = +/-0.011; p = 0.000)	-0.099 (CI = +/-0.111; p = 0.078)	0.485	+2.47%
Frequency	2014.2	0.024 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.103; p = 0.024)	0.557	+2.43%
Frequency	2015.1	0.024 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.109; p = 0.035)	0.545	+2.42%
Frequency	2015.2	0.024 (CI = +/-0.011; p = 0.000)	-0.126 (CI = +/-0.114; p = 0.033)	0.549	+2.39%
Frequency	2016.1	0.023 (CI = +/-0.011; p = 0.001)	-0.116 (CI = +/-0.120; p = 0.057)	0.524	+2.34%
Frequency	2016.2	0.023 (CI = +/-0.012; p = 0.001)	-0.114 (CI = +/-0.127; p = 0.076)	0.521	+2.35%
Frequency	2017.1	0.024 (CI = +/-0.012; p = 0.001)	-0.126 (CI = +/-0.135; p = 0.064)	0.533	+2.44%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	-0.010 (CI = +/-0.087; p = 0.814)	-0.040 (CI = +/-0.739; p = 0.913)	0.023 (CI = +/-0.050; p = 0.358)	-0.069	-1.00%
Loss Cost	2011.1	-0.003 (CI = +/-0.082; p = 0.933)	0.087 (CI = +/-0.709; p = 0.803)	0.022 (CI = +/-0.048; p = 0.355)	-0.077	-0.34%
Loss Cost	2011.2	0.003 (CI = +/-0.077; p = 0.946)	-0.054 (CI = +/-0.672; p = 0.869)	0.018 (CI = +/-0.044; p = 0.402)	-0.088	+0.25%
Loss Cost	2012.1	0.006 (CI = +/-0.068; p = 0.845)	0.098 (CI = +/-0.602; p = 0.739)	0.016 (CI = +/-0.039; p = 0.394)	-0.092	+0.65%
Loss Cost	2012.2	0.009 (CI = +/-0.057; p = 0.739)	-0.063 (CI = +/-0.519; p = 0.803)	0.012 (CI = +/-0.033; p = 0.463)	-0.101	+0.93%
Loss Cost	2013.1	0.009 (CI = +/-0.038; p = 0.615)	0.112 (CI = +/-0.352; p = 0.515)	0.009 (CI = +/-0.022; p = 0.396)	-0.080	+0.94%
Loss Cost	2013.2	0.009 (CI = +/-0.017; p = 0.299)	-0.036 (CI = +/-0.158; p = 0.636)	0.005 (CI = +/-0.010; p = 0.334)	-0.041	+0.86%
Loss Cost	2014.1	0.009 (CI = +/-0.017; p = 0.275)	-0.054 (CI = +/-0.161; p = 0.490)	0.005 (CI = +/-0.010; p = 0.300)	-0.018	+0.90%
Loss Cost	2014.2	0.009 (CI = +/-0.017; p = 0.294)	-0.058 (CI = +/-0.169; p = 0.480)	0.005 (CI = +/-0.010; p = 0.330)	-0.025	+0.89%
Loss Cost	2015.1	0.009 (CI = +/-0.018; p = 0.271)	-0.072 (CI = +/-0.176; p = 0.402)	0.005 (CI = +/-0.010; p = 0.310)	-0.008	+0.95%
Loss Cost	2015.2	0.009 (CI = +/-0.018; p = 0.293)	-0.059 (CI = +/-0.181; p = 0.497)	0.002 (CI = +/-0.013; p = 0.695)	-0.077	+0.92%
Loss Cost	2016.1	0.009 (CI = +/-0.018; p = 0.309)	-0.067 (CI = +/-0.199; p = 0.486)	0.001 (CI = +/-0.018; p = 0.917)	-0.086	+0.92%
Loss Cost	2016.2	0.010 (CI = +/-0.019; p = 0.301)	-0.059 (CI = +/-0.211; p = 0.562)	0.049 (CI = +/-0.279; p = 0.714)	-0.089	+0.98%
Loss Cost	2017.1	0.012 (CI = +/-0.020; p = 0.215)	-0.087 (CI = +/-0.217; p = 0.404)	0.055 (CI = +/-0.278; p = 0.676)	-0.034	+1.20%
Severity	2010.2	-0.010 (CI = +/-0.030; p = 0.491)	0.053 (CI = +/-0.256; p = 0.675)	0.000 (CI = +/-0.018; p = 0.979)	-0.088	-1.02%
Severity	2011.1	-0.012 (CI = +/-0.029; p = 0.394)	0.014 (CI = +/-0.251; p = 0.907)	0.000 (CI = +/-0.017; p = 0.988)	-0.085	-1.22%
Severity	2011.2	-0.014 (CI = +/-0.028; p = 0.304)	0.059 (CI = +/-0.243; p = 0.624)	0.001 (CI = +/-0.016; p = 0.879)	-0.062	-1.40%
Severity	2012.1	-0.015 (CI = +/-0.026; p = 0.249)	0.019 (CI = +/-0.236; p = 0.869)	0.002 (CI = +/-0.015; p = 0.821)	-0.055	-1.50%
Severity	2012.2	-0.016 (CI = +/-0.024; p = 0.178)	0.071 (CI = +/-0.218; p = 0.503)	0.003 (CI = +/-0.014; p = 0.643)	-0.007	-1.59%
Severity	2013.1	-0.016 (CI = +/-0.022; p = 0.141)	0.027 (CI = +/-0.202; p = 0.782)	0.004 (CI = +/-0.013; p = 0.536)	0.011	-1.60%
Severity	2013.2	-0.016 (CI = +/-0.018; p = 0.090)	0.081 (CI = +/-0.175; p = 0.345)	0.006 (CI = +/-0.011; p = 0.301)	0.108	-1.57%
Severity	2014.1	-0.015 (CI = +/-0.017; p = 0.082)	0.047 (CI = +/-0.165; p = 0.559)	0.006 (CI = +/-0.010; p = 0.213)	0.132	-1.49%
Severity	2014.2	-0.014 (CI = +/-0.017; p = 0.091)	0.068 (CI = +/-0.167; p = 0.407)	0.007 (CI = +/-0.010; p = 0.167)	0.158	-1.43%
Severity	2015.1	-0.014 (CI = +/-0.017; p = 0.110)	0.051 (CI = +/-0.172; p = 0.539)	0.007 (CI = +/-0.010; p = 0.150)	0.152	-1.36%
Severity	2015.2	-0.014 (CI = +/-0.017; p = 0.102)	0.066 (CI = +/-0.175; p = 0.436)	0.004 (CI = +/-0.012; p = 0.507)	0.078	-1.40%
Severity	2016.1	-0.014 (CI = +/-0.018; p = 0.108)	0.048 (CI = +/-0.190; p = 0.599)	0.000 (CI = +/-0.018; p = 0.976)	0.009	-1.40%
Severity	2016.2	-0.013 (CI = +/-0.018; p = 0.158)	0.066 (CI = +/-0.198; p = 0.484)	0.108 (CI = +/-0.261; p = 0.388)	0.051	-1.26%
Severity	2017.1	-0.011 (CI = +/-0.019; p = 0.220)	0.050 (CI = +/-0.209; p = 0.616)	0.112 (CI = +/-0.268; p = 0.381)	0.008	-1.13%
Frequency	2010.2	0.000 (CI = +/-0.112; p = 0.997)	-0.093 (CI = +/-0.950; p = 0.843)	0.023 (CI = +/-0.065; p = 0.469)	-0.088	+0.02%
Frequency	2011.1	0.009 (CI = +/-0.105; p = 0.864)	0.072 (CI = +/-0.909; p = 0.871)	0.022 (CI = +/-0.061; p = 0.471)	-0.096	+0.89%
Frequency	2011.2	0.017 (CI = +/-0.098; p = 0.728)	-0.113 (CI = +/-0.857; p = 0.788)	0.017 (CI = +/-0.057; p = 0.538)	-0.100	+1.68%
Frequency	2012.1	0.022 (CI = +/-0.087; p = 0.611)	0.079 (CI = +/-0.771; p = 0.834)	0.015 (CI = +/-0.050; p = 0.549)	-0.104	+2.18%
Frequency	2012.2	0.025 (CI = +/-0.072; p = 0.472)	-0.135 (CI = +/-0.654; p = 0.673)	0.009 (CI = +/-0.042; p = 0.667)	-0.095	+2.57%
Frequency	2013.1	0.025 (CI = +/-0.048; p = 0.286)	0.085 (CI = +/-0.447; p = 0.698)	0.005 (CI = +/-0.028; p = 0.695)	-0.072	+2.58%
Frequency	2013.2	0.024 (CI = +/-0.012; p = 0.000)	-0.117 (CI = +/-0.115; p = 0.046)	-0.001 (CI = +/-0.007; p = 0.801)	0.455	+2.46%
Frequency	2014.1	0.024 (CI = +/-0.012; p = 0.000)	-0.101 (CI = +/-0.114; p = 0.080)	-0.001 (CI = +/-0.007; p = 0.725)	0.462	+2.42%
Frequency	2014.2	0.023 (CI = +/-0.011; p = 0.000)	-0.126 (CI = +/-0.106; p = 0.023)	-0.002 (CI = +/-0.006; p = 0.511)	0.544	+2.35%
Frequency	2015.1	0.023 (CI = +/-0.011; p = 0.000)	-0.123 (CI = +/-0.112; p = 0.033)	-0.002 (CI = +/-0.007; p = 0.511)	0.531	+2.34%
Frequency	2015.2	0.023 (CI = +/-0.012; p = 0.001)	-0.125 (CI = +/-0.118; p = 0.038)	-0.002 (CI = +/-0.008; p = 0.697)	0.525	+2.35%
Frequency	2016.1	0.023 (CI = +/-0.012; p = 0.001)	-0.115 (CI = +/-0.128; p = 0.076)	0.001 (CI = +/-0.012; p = 0.906)	0.492	+2.35%
Frequency	2016.2	0.022 (CI = +/-0.012; p = 0.002)	-0.125 (CI = +/-0.134; p = 0.066)	-0.060 (CI = +/-0.177; p = 0.480)	0.505	+2.27%
Frequency	2017.1	0.023 (CI = +/-0.013; p = 0.002)	-0.136 (CI = +/-0.142; p = 0.058)	-0.057 (CI = +/-0.182; p = 0.507)	0.514	+2.36%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	-0.019 (CI = +/-0.083; p = 0.642)	-0.028	-1.88%
Loss Cost	2011.1	-0.011 (CI = +/-0.078; p = 0.774)	-0.034	-1.10%
Loss Cost	2011.2	-0.005 (CI = +/-0.073; p = 0.900)	-0.038	-0.45%
Loss Cost	2012.1	0.001 (CI = +/-0.064; p = 0.974)	-0.040	+0.10%
Loss Cost	2012.2	0.005 (CI = +/-0.054; p = 0.860)	-0.040	+0.47%
Loss Cost	2013.1	0.007 (CI = +/-0.036; p = 0.705)	-0.037	+0.67%
Loss Cost	2013.2	0.007 (CI = +/-0.016; p = 0.395)	-0.011	+0.67%
Loss Cost	2014.1	0.007 (CI = +/-0.016; p = 0.386)	-0.010	+0.69%
Loss Cost	2014.2	0.007 (CI = +/-0.017; p = 0.402)	-0.013	+0.68%
Loss Cost	2015.1	0.007 (CI = +/-0.017; p = 0.395)	-0.012	+0.71%
Loss Cost	2015.2	0.008 (CI = +/-0.017; p = 0.314)	0.004	+0.82%
Loss Cost	2016.1	0.008 (CI = +/-0.017; p = 0.315)	0.004	+0.85%
Loss Cost	2016.2	0.009 (CI = +/-0.018; p = 0.317)	0.004	+0.88%
Loss Cost	2017.1	0.010 (CI = +/-0.018; p = 0.254)	0.025	+1.03%
Severity	2010.2	-0.010 (CI = +/-0.028; p = 0.484)	-0.017	-0.98%
Severity	2011.1	-0.012 (CI = +/-0.027; p = 0.365)	-0.005	-1.22%
Severity	2011.2	-0.014 (CI = +/-0.026; p = 0.274)	0.009	-1.41%
Severity	2012.1	-0.016 (CI = +/-0.025; p = 0.205)	0.026	-1.55%
Severity	2012.2	-0.017 (CI = +/-0.023; p = 0.140)	0.051	-1.66%
Severity	2013.1	-0.017 (CI = +/-0.021; p = 0.095)	0.078	-1.71%
Severity	2013.2	-0.017 (CI = +/-0.018; p = 0.058)	0.116	-1.71%
Severity	2014.1	-0.017 (CI = +/-0.017; p = 0.045)	0.138	-1.68%
Severity	2014.2	-0.017 (CI = +/-0.017; p = 0.051)	0.136	-1.64%
Severity	2015.1	-0.016 (CI = +/-0.017; p = 0.060)	0.131	-1.59%
Severity	2015.2	-0.015 (CI = +/-0.016; p = 0.070)	0.124	-1.48%
Severity	2016.1	-0.014 (CI = +/-0.016; p = 0.092)	0.109	-1.37%
Severity	2016.2	-0.014 (CI = +/-0.017; p = 0.102)	0.106	-1.39%
Severity	2017.1	-0.013 (CI = +/-0.018; p = 0.145)	0.079	-1.27%
Frequency	2010.2	-0.009 (CI = +/-0.106; p = 0.860)	-0.035	-0.92%
Frequency	2011.1	0.001 (CI = +/-0.100; p = 0.981)	-0.037	+0.12%
Frequency	2011.2	0.010 (CI = +/-0.092; p = 0.831)	-0.037	+0.97%
Frequency	2012.1	0.017 (CI = +/-0.082; p = 0.677)	-0.033	+1.68%
Frequency	2012.2	0.021 (CI = +/-0.068; p = 0.519)	-0.023	+2.17%
Frequency	2013.1	0.024 (CI = +/-0.045; p = 0.283)	0.009	+2.43%
Frequency	2013.2	0.024 (CI = +/-0.012; p = 0.001)	0.392	+2.43%
Frequency	2014.1	0.024 (CI = +/-0.012; p = 0.000)	0.425	+2.41%
Frequency	2014.2	0.023 (CI = +/-0.012; p = 0.000)	0.446	+2.36%
Frequency	2015.1	0.023 (CI = +/-0.012; p = 0.001)	0.444	+2.34%
Frequency	2015.2	0.023 (CI = +/-0.012; p = 0.001)	0.439	+2.33%
Frequency	2016.1	0.022 (CI = +/-0.012; p = 0.001)	0.433	+2.25%
Frequency	2016.2	0.023 (CI = +/-0.013; p = 0.002)	0.442	+2.30%
Frequency	2017.1	0.023 (CI = +/-0.013; p = 0.002)	0.438	+2.33%

Direct Compensation

Coverage = DC
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: mobility, new_normal

Loss Cost	2013.1	NA (CI = +/-NA; p = NA)	0.385 (CI = +/-0.237; p = 0.003)	0.301	0.00%
Loss Cost	2013.2	NA (CI = +/-NA; p = NA)	0.317 (CI = +/-0.120; p = 0.000)	0.556	0.00%
Loss Cost	2014.1	NA (CI = +/-NA; p = NA)	0.305 (CI = +/-0.120; p = 0.000)	0.553	0.00%
Loss Cost	2014.2	NA (CI = +/-NA; p = NA)	0.291 (CI = +/-0.117; p = 0.000)	0.552	0.00%
Loss Cost	2015.1	NA (CI = +/-NA; p = NA)	0.282 (CI = +/-0.119; p = 0.000)	0.541	0.00%
Loss Cost	2015.2	NA (CI = +/-NA; p = NA)	0.288 (CI = +/-0.123; p = 0.000)	0.549	0.00%
Loss Cost	2016.1	NA (CI = +/-NA; p = NA)	0.285 (CI = +/-0.130; p = 0.000)	0.533	0.00%
Loss Cost	2016.2	NA (CI = +/-NA; p = NA)	0.281 (CI = +/-0.137; p = 0.000)	0.515	0.00%
Loss Cost	2017.1	NA (CI = +/-NA; p = NA)	0.289 (CI = +/-0.144; p = 0.001)	0.518	0.00%
Severity	2013.1	NA (CI = +/-NA; p = NA)	0.431 (CI = +/-0.095; p = 0.000)	0.785	0.00%
Severity	2013.2	NA (CI = +/-NA; p = NA)	0.420 (CI = +/-0.092; p = 0.000)	0.793	0.00%
Severity	2014.1	NA (CI = +/-NA; p = NA)	0.410 (CI = +/-0.091; p = 0.000)	0.799	0.00%
Severity	2014.2	NA (CI = +/-NA; p = NA)	0.397 (CI = +/-0.086; p = 0.000)	0.815	0.00%
Severity	2015.1	NA (CI = +/-NA; p = NA)	0.386 (CI = +/-0.083; p = 0.000)	0.823	0.00%
Severity	2015.2	NA (CI = +/-NA; p = NA)	0.373 (CI = +/-0.080; p = 0.000)	0.835	0.00%
Severity	2016.1	NA (CI = +/-NA; p = NA)	0.363 (CI = +/-0.079; p = 0.000)	0.838	0.00%
Severity	2016.2	NA (CI = +/-NA; p = NA)	0.355 (CI = +/-0.081; p = 0.000)	0.835	0.00%
Severity	2017.1	NA (CI = +/-NA; p = NA)	0.347 (CI = +/-0.083; p = 0.000)	0.829	0.00%
Frequency	2013.1	NA (CI = +/-NA; p = NA)	-0.046 (CI = +/-0.208; p = 0.651)	-0.034	0.00%
Frequency	2013.2	NA (CI = +/-NA; p = NA)	-0.103 (CI = +/-0.118; p = 0.083)	0.091	0.00%
Frequency	2014.1	NA (CI = +/-NA; p = NA)	-0.105 (CI = +/-0.122; p = 0.089)	0.090	0.00%
Frequency	2014.2	NA (CI = +/-NA; p = NA)	-0.105 (CI = +/-0.127; p = 0.099)	0.087	0.00%
Frequency	2015.1	NA (CI = +/-NA; p = NA)	-0.104 (CI = +/-0.133; p = 0.118)	0.078	0.00%
Frequency	2015.2	NA (CI = +/-NA; p = NA)	-0.085 (CI = +/-0.128; p = 0.181)	0.047	0.00%
Frequency	2016.1	NA (CI = +/-NA; p = NA)	-0.078 (CI = +/-0.134; p = 0.234)	0.028	0.00%
Frequency	2016.2	NA (CI = +/-NA; p = NA)	-0.073 (CI = +/-0.141; p = 0.285)	0.013	0.00%
Frequency	2017.1	NA (CI = +/-NA; p = NA)	-0.058 (CI = +/-0.145; p = 0.404)	-0.017	0.00%

Direct Compensation

Coverage = DC
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2013.1	-0.022 (CI = +/-0.022; p = 0.046)	0.410 (CI = +/-0.255; p = 0.003)	0.415	-2.22%
Loss Cost	2013.2	-0.007 (CI = +/-0.011; p = 0.216)	0.376 (CI = +/-0.126; p = 0.000)	0.644	-0.70%
Loss Cost	2014.1	-0.004 (CI = +/-0.012; p = 0.470)	0.371 (CI = +/-0.126; p = 0.000)	0.631	-0.44%
Loss Cost	2014.2	0.001 (CI = +/-0.014; p = 0.901)	0.361 (CI = +/-0.122; p = 0.000)	0.633	+0.08%
Loss Cost	2015.1	0.009 (CI = +/-0.017; p = 0.276)	0.346 (CI = +/-0.119; p = 0.000)	0.653	+0.92%
Loss Cost	2015.2	0.021 (CI = +/-0.041; p = 0.292)	0.326 (CI = +/-0.136; p = 0.000)	0.660	+2.13%
Loss Cost	2016.1	0.021 (CI = +/-0.045; p = 0.333)	0.326 (CI = +/-0.141; p = 0.000)	0.645	+2.12%
Loss Cost	2016.2	0.021 (CI = +/-0.048; p = 0.377)	0.326 (CI = +/-0.147; p = 0.000)	0.629	+2.08%
Loss Cost	2017.1	0.024 (CI = +/-0.050; p = 0.316)	0.332 (CI = +/-0.151; p = 0.000)	0.638	+2.47%
Severity	2013.1	-0.016 (CI = +/-0.006; p = 0.000)	0.472 (CI = +/-0.069; p = 0.000)	0.918	-1.54%
Severity	2013.2	-0.015 (CI = +/-0.006; p = 0.000)	0.470 (CI = +/-0.069; p = 0.000)	0.915	-1.44%
Severity	2014.1	-0.014 (CI = +/-0.007; p = 0.001)	0.468 (CI = +/-0.070; p = 0.000)	0.910	-1.36%
Severity	2014.2	-0.011 (CI = +/-0.008; p = 0.007)	0.464 (CI = +/-0.070; p = 0.000)	0.906	-1.14%
Severity	2015.1	-0.009 (CI = +/-0.010; p = 0.071)	0.461 (CI = +/-0.073; p = 0.000)	0.898	-0.95%
Severity	2015.2	0.009 (CI = +/-0.023; p = 0.428)	0.430 (CI = +/-0.077; p = 0.000)	0.905	+0.89%
Severity	2016.1	0.002 (CI = +/-0.023; p = 0.837)	0.429 (CI = +/-0.072; p = 0.000)	0.915	+0.22%
Severity	2016.2	-0.003 (CI = +/-0.022; p = 0.795)	0.425 (CI = +/-0.068; p = 0.000)	0.922	-0.28%
Severity	2017.1	-0.006 (CI = +/-0.022; p = 0.533)	0.420 (CI = +/-0.065; p = 0.000)	0.929	-0.64%
Frequency	2013.1	-0.007 (CI = +/-0.021; p = 0.512)	-0.062 (CI = +/-0.248; p = 0.612)	-0.062	-0.69%
Frequency	2013.2	0.007 (CI = +/-0.013; p = 0.232)	-0.094 (CI = +/-0.138; p = 0.172)	0.086	+0.75%
Frequency	2014.1	0.009 (CI = +/-0.014; p = 0.181)	-0.098 (CI = +/-0.141; p = 0.164)	0.102	+0.93%
Frequency	2014.2	0.012 (CI = +/-0.016; p = 0.128)	-0.103 (CI = +/-0.143; p = 0.148)	0.126	+1.24%
Frequency	2015.1	0.019 (CI = +/-0.021; p = 0.077)	-0.114 (CI = +/-0.146; p = 0.116)	0.162	+1.88%
Frequency	2015.2	0.012 (CI = +/-0.050; p = 0.616)	-0.103 (CI = +/-0.169; p = 0.213)	-0.017	+1.23%
Frequency	2016.1	0.019 (CI = +/-0.054; p = 0.472)	-0.102 (CI = +/-0.171; p = 0.223)	-0.019	+1.90%
Frequency	2016.2	0.023 (CI = +/-0.058; p = 0.401)	-0.099 (CI = +/-0.176; p = 0.247)	-0.021	+2.36%
Frequency	2017.1	0.031 (CI = +/-0.058; p = 0.273)	-0.088 (CI = +/-0.174; p = 0.296)	-0.010	+3.13%

Direct Compensation

Coverage = DC
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2013.1	-0.022 (CI = +/-0.023; p = 0.056)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.577; p = 0.995)	0.412 (CI = +/-0.654; p = 0.204)	0.387	-2.22%
Loss Cost	2013.2	-0.007 (CI = +/-0.012; p = 0.247)	NA (CI = +/-NA; p = NA)	0.017 (CI = +/-0.285; p = 0.904)	0.358 (CI = +/-0.323; p = 0.031)	0.627	-0.69%
Loss Cost	2014.1	-0.004 (CI = +/-0.013; p = 0.509)	NA (CI = +/-NA; p = NA)	0.021 (CI = +/-0.285; p = 0.882)	0.349 (CI = +/-0.323; p = 0.036)	0.612	-0.42%
Loss Cost	2014.2	0.001 (CI = +/-0.014; p = 0.872)	NA (CI = +/-NA; p = NA)	0.029 (CI = +/-0.275; p = 0.828)	0.331 (CI = +/-0.313; p = 0.040)	0.614	+0.11%
Loss Cost	2015.1	0.010 (CI = +/-0.018; p = 0.269)	NA (CI = +/-NA; p = NA)	0.043 (CI = +/-0.265; p = 0.735)	0.301 (CI = +/-0.304; p = 0.052)	0.635	+0.98%
Loss Cost	2015.2	0.024 (CI = +/-0.044; p = 0.258)	NA (CI = +/-NA; p = NA)	0.068 (CI = +/-0.278; p = 0.609)	0.250 (CI = +/-0.339; p = 0.137)	0.645	+2.46%
Loss Cost	2016.1	0.025 (CI = +/-0.049; p = 0.292)	NA (CI = +/-NA; p = NA)	0.071 (CI = +/-0.295; p = 0.615)	0.248 (CI = +/-0.357; p = 0.160)	0.628	+2.55%
Loss Cost	2016.2	0.025 (CI = +/-0.054; p = 0.330)	NA (CI = +/-NA; p = NA)	0.072 (CI = +/-0.314; p = 0.629)	0.247 (CI = +/-0.377; p = 0.182)	0.609	+2.58%
Loss Cost	2017.1	0.032 (CI = +/-0.057; p = 0.252)	NA (CI = +/-NA; p = NA)	0.098 (CI = +/-0.325; p = 0.527)	0.225 (CI = +/-0.387; p = 0.231)	0.623	+3.21%
Severity	2013.1	-0.015 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.097 (CI = +/-0.149; p = 0.190)	0.371 (CI = +/-0.169; p = 0.000)	0.921	-1.46%
Severity	2013.2	-0.014 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.098 (CI = +/-0.149; p = 0.184)	0.367 (CI = +/-0.169; p = 0.000)	0.919	-1.36%
Severity	2014.1	-0.013 (CI = +/-0.007; p = 0.001)	NA (CI = +/-NA; p = NA)	0.100 (CI = +/-0.152; p = 0.186)	0.364 (CI = +/-0.172; p = 0.000)	0.914	-1.27%
Severity	2014.2	-0.010 (CI = +/-0.008; p = 0.013)	NA (CI = +/-NA; p = NA)	0.103 (CI = +/-0.150; p = 0.165)	0.356 (CI = +/-0.171; p = 0.000)	0.911	-1.04%
Severity	2015.1	-0.008 (CI = +/-0.010; p = 0.117)	NA (CI = +/-NA; p = NA)	0.107 (CI = +/-0.153; p = 0.157)	0.348 (CI = +/-0.175; p = 0.001)	0.905	-0.81%
Severity	2015.2	0.016 (CI = +/-0.022; p = 0.137)	NA (CI = +/-NA; p = NA)	0.149 (CI = +/-0.137; p = 0.035)	0.265 (CI = +/-0.167; p = 0.004)	0.924	+1.61%
Severity	2016.1	0.010 (CI = +/-0.022; p = 0.367)	NA (CI = +/-NA; p = NA)	0.128 (CI = +/-0.133; p = 0.058)	0.287 (CI = +/-0.161; p = 0.002)	0.929	+0.97%
Severity	2016.2	0.005 (CI = +/-0.023; p = 0.671)	NA (CI = +/-NA; p = NA)	0.110 (CI = +/-0.132; p = 0.096)	0.304 (CI = +/-0.159; p = 0.001)	0.932	+0.46%
Severity	2017.1	0.000 (CI = +/-0.023; p = 0.970)	NA (CI = +/-NA; p = NA)	0.093 (CI = +/-0.131; p = 0.149)	0.319 (CI = +/-0.155; p = 0.001)	0.936	+0.04%
Frequency	2013.1	-0.008 (CI = +/-0.022; p = 0.481)	NA (CI = +/-NA; p = NA)	-0.099 (CI = +/-0.560; p = 0.718)	0.041 (CI = +/-0.635; p = 0.894)	-0.105	-0.77%
Frequency	2013.2	0.007 (CI = +/-0.013; p = 0.297)	NA (CI = +/-NA; p = NA)	-0.082 (CI = +/-0.310; p = 0.589)	-0.009 (CI = +/-0.352; p = 0.958)	0.054	+0.68%
Frequency	2014.1	0.009 (CI = +/-0.015; p = 0.235)	NA (CI = +/-NA; p = NA)	-0.079 (CI = +/-0.316; p = 0.607)	-0.015 (CI = +/-0.359; p = 0.930)	0.068	+0.86%
Frequency	2014.2	0.012 (CI = +/-0.017; p = 0.169)	NA (CI = +/-NA; p = NA)	-0.074 (CI = +/-0.321; p = 0.632)	-0.026 (CI = +/-0.366; p = 0.885)	0.090	+1.16%
Frequency	2015.1	0.018 (CI = +/-0.022; p = 0.104)	NA (CI = +/-NA; p = NA)	-0.064 (CI = +/-0.324; p = 0.682)	-0.047 (CI = +/-0.371; p = 0.792)	0.122	+1.79%
Frequency	2015.2	0.008 (CI = +/-0.054; p = 0.749)	NA (CI = +/-NA; p = NA)	-0.080 (CI = +/-0.344; p = 0.628)	-0.015 (CI = +/-0.419; p = 0.942)	-0.065	+0.84%
Frequency	2016.1	0.015 (CI = +/-0.060; p = 0.589)	NA (CI = +/-NA; p = NA)	-0.057 (CI = +/-0.359; p = 0.739)	-0.039 (CI = +/-0.435; p = 0.850)	-0.079	+1.56%
Frequency	2016.2	0.021 (CI = +/-0.065; p = 0.504)	NA (CI = +/-NA; p = NA)	-0.038 (CI = +/-0.378; p = 0.833)	-0.058 (CI = +/-0.454; p = 0.789)	-0.091	+2.11%
Frequency	2017.1	0.031 (CI = +/-0.067; p = 0.331)	NA (CI = +/-NA; p = NA)	0.005 (CI = +/-0.381; p = 0.977)	-0.094 (CI = +/-0.453; p = 0.662)	-0.087	+3.17%

Direct Compensation

Coverage = DC
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-10-01

Loss Cost	2013.1	0.090 (CI = +/-0.076; p = 0.023)	-1.453 (CI = +/-0.895; p = 0.003)	0.417	+9.40%
Loss Cost	2013.2	0.067 (CI = +/-0.052; p = 0.014)	-1.006 (CI = +/-0.628; p = 0.003)	0.340	+6.98%
Loss Cost	2014.1	0.067 (CI = +/-0.054; p = 0.018)	-0.984 (CI = +/-0.670; p = 0.006)	0.276	+6.88%
Loss Cost	2014.2	0.065 (CI = +/-0.055; p = 0.024)	-0.915 (CI = +/-0.712; p = 0.014)	0.200	+6.70%
Loss Cost	2015.1	0.064 (CI = +/-0.056; p = 0.028)	-0.812 (CI = +/-0.780; p = 0.042)	0.157	+6.58%
Loss Cost	2015.2	0.064 (CI = +/-0.056; p = 0.028)	NA (CI = +/-NA; p = NA)	0.198	+6.58%
Loss Cost	2016.1	0.063 (CI = +/-0.062; p = 0.047)	NA (CI = +/-NA; p = NA)	0.167	+6.52%
Loss Cost	2016.2	0.061 (CI = +/-0.068; p = 0.075)	NA (CI = +/-NA; p = NA)	0.134	+6.28%
Loss Cost	2017.1	0.062 (CI = +/-0.073; p = 0.088)	NA (CI = +/-NA; p = NA)	0.127	+6.44%
Severity	2013.1	0.063 (CI = +/-0.053; p = 0.021)	-1.055 (CI = +/-0.618; p = 0.002)	0.467	+6.51%
Severity	2013.2	0.064 (CI = +/-0.055; p = 0.024)	-1.075 (CI = +/-0.660; p = 0.003)	0.422	+6.62%
Severity	2014.1	0.065 (CI = +/-0.057; p = 0.027)	-1.099 (CI = +/-0.704; p = 0.004)	0.375	+6.72%
Severity	2014.2	0.065 (CI = +/-0.059; p = 0.032)	-1.095 (CI = +/-0.758; p = 0.007)	0.298	+6.71%
Severity	2015.1	0.065 (CI = +/-0.061; p = 0.037)	-1.111 (CI = +/-0.842; p = 0.013)	0.226	+6.73%
Severity	2015.2	0.065 (CI = +/-0.061; p = 0.037)	NA (CI = +/-NA; p = NA)	0.177	+6.73%
Severity	2016.1	0.058 (CI = +/-0.066; p = 0.084)	NA (CI = +/-NA; p = NA)	0.116	+5.94%
Severity	2016.2	0.050 (CI = +/-0.071; p = 0.158)	NA (CI = +/-NA; p = NA)	0.066	+5.11%
Severity	2017.1	0.042 (CI = +/-0.075; p = 0.254)	NA (CI = +/-NA; p = NA)	0.025	+4.26%
Frequency	2013.1	0.027 (CI = +/-0.073; p = 0.459)	-0.398 (CI = +/-0.861; p = 0.348)	-0.032	+2.71%
Frequency	2013.2	0.003 (CI = +/-0.044; p = 0.874)	0.068 (CI = +/-0.528; p = 0.791)	0.002	+0.34%
Frequency	2014.1	0.002 (CI = +/-0.045; p = 0.943)	0.115 (CI = +/-0.559; p = 0.672)	0.017	+0.16%
Frequency	2014.2	0.000 (CI = +/-0.046; p = 0.998)	0.179 (CI = +/-0.592; p = 0.534)	0.042	-0.01%
Frequency	2015.1	-0.001 (CI = +/-0.046; p = 0.952)	0.299 (CI = +/-0.640; p = 0.340)	0.084	-0.13%
Frequency	2015.2	-0.001 (CI = +/-0.046; p = 0.952)	NA (CI = +/-NA; p = NA)	-0.055	-0.13%
Frequency	2016.1	0.006 (CI = +/-0.050; p = 0.818)	NA (CI = +/-NA; p = NA)	-0.055	+0.56%
Frequency	2016.2	0.011 (CI = +/-0.054; p = 0.668)	NA (CI = +/-NA; p = NA)	-0.050	+1.12%
Frequency	2017.1	0.021 (CI = +/-0.055; p = 0.430)	NA (CI = +/-NA; p = NA)	-0.022	+2.10%

Direct Compensation

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

Loss Cost	2013.1	0.057 (CI = +/-0.098; p = 0.240)	NA (CI = +/-NA; p = NA)	-1.023 (CI = +/-1.182; p = 0.085)	0.262	+5.84%
Loss Cost	2013.2	0.023 (CI = +/-0.055; p = 0.384)	NA (CI = +/-NA; p = NA)	-0.426 (CI = +/-0.680; p = 0.203)	0.111	+2.36%
Loss Cost	2014.1	0.021 (CI = +/-0.057; p = 0.451)	NA (CI = +/-NA; p = NA)	-0.373 (CI = +/-0.726; p = 0.291)	0.017	+2.11%
Loss Cost	2014.2	0.018 (CI = +/-0.058; p = 0.523)	NA (CI = +/-NA; p = NA)	-0.275 (CI = +/-0.760; p = 0.450)	-0.090	+1.79%
Loss Cost	2015.1	0.016 (CI = +/-0.059; p = 0.567)	NA (CI = +/-NA; p = NA)	-0.151 (CI = +/-0.812; p = 0.694)	-0.114	+1.61%
Loss Cost	2015.2	0.016 (CI = +/-0.059; p = 0.567)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.049	+1.61%
Loss Cost	2016.1	0.013 (CI = +/-0.066; p = 0.680)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.067	+1.28%
Loss Cost	2016.2	0.009 (CI = +/-0.073; p = 0.787)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.083	+0.92%
Loss Cost	2017.1	0.011 (CI = +/-0.079; p = 0.758)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.089	+1.13%
Severity	2013.1	0.010 (CI = +/-0.045; p = 0.661)	NA (CI = +/-NA; p = NA)	-0.361 (CI = +/-0.543; p = 0.179)	0.436	+0.96%
Severity	2013.2	0.009 (CI = +/-0.048; p = 0.704)	NA (CI = +/-NA; p = NA)	-0.346 (CI = +/-0.588; p = 0.230)	0.368	+0.88%
Severity	2014.1	0.009 (CI = +/-0.050; p = 0.719)	NA (CI = +/-NA; p = NA)	-0.344 (CI = +/-0.635; p = 0.266)	0.293	+0.87%
Severity	2014.2	0.008 (CI = +/-0.052; p = 0.756)	NA (CI = +/-NA; p = NA)	-0.316 (CI = +/-0.685; p = 0.339)	0.163	+0.78%
Severity	2015.1	0.008 (CI = +/-0.055; p = 0.766)	NA (CI = +/-NA; p = NA)	-0.316 (CI = +/-0.759; p = 0.385)	0.034	+0.78%
Severity	2015.2	0.008 (CI = +/-0.055; p = 0.766)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.069	+0.78%
Severity	2016.1	-0.004 (CI = +/-0.058; p = 0.880)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.081	-0.41%
Severity	2016.2	-0.014 (CI = +/-0.061; p = 0.614)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.065	-1.42%
Severity	2017.1	-0.022 (CI = +/-0.062; p = 0.440)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.033	-2.20%
Frequency	2013.1	0.047 (CI = +/-0.099; p = 0.329)	NA (CI = +/-NA; p = NA)	-0.662 (CI = +/-1.190; p = 0.257)	-0.016	+4.84%
Frequency	2013.2	0.015 (CI = +/-0.060; p = 0.613)	NA (CI = +/-NA; p = NA)	-0.080 (CI = +/-0.738; p = 0.821)	-0.032	+1.47%
Frequency	2014.1	0.012 (CI = +/-0.063; p = 0.683)	NA (CI = +/-NA; p = NA)	-0.029 (CI = +/-0.790; p = 0.939)	-0.022	+1.23%
Frequency	2014.2	0.010 (CI = +/-0.065; p = 0.744)	NA (CI = +/-NA; p = NA)	0.041 (CI = +/-0.843; p = 0.919)	-0.002	+1.01%
Frequency	2015.1	0.008 (CI = +/-0.066; p = 0.791)	NA (CI = +/-NA; p = NA)	0.165 (CI = +/-0.908; p = 0.701)	0.042	+0.83%
Frequency	2015.2	0.008 (CI = +/-0.066; p = 0.791)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.071	+0.83%
Frequency	2016.1	0.017 (CI = +/-0.072; p = 0.620)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.060	+1.70%
Frequency	2016.2	0.023 (CI = +/-0.079; p = 0.527)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.050	+2.37%
Frequency	2017.1	0.033 (CI = +/-0.081; p = 0.377)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.013	+3.41%

Direct Compensation

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

Loss Cost	2013.1	-0.026 (CI = +/-0.033; p = 0.110)	-0.149 (CI = +/-0.372; p = 0.397)	0.152	-2.58%
Loss Cost	2013.2	-0.012 (CI = +/-0.013; p = 0.067)	-0.016 (CI = +/-0.145; p = 0.815)	0.164	-1.20%
Loss Cost	2014.1	-0.008 (CI = +/-0.014; p = 0.203)	-0.044 (CI = +/-0.149; p = 0.518)	0.067	-0.85%
Loss Cost	2014.2	-0.003 (CI = +/-0.014; p = 0.595)	-0.018 (CI = +/-0.140; p = 0.779)	-0.189	-0.34%
Loss Cost	2015.1	0.009 (CI = +/-0.013; p = 0.138)	-0.080 (CI = +/-0.105; p = 0.115)	0.224	+0.94%
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)	0.804	+4.56%
Severity	2013.1	-0.012 (CI = +/-0.007; p = 0.003)	-0.019 (CI = +/-0.081; p = 0.608)	0.506	-1.22%
Severity	2013.2	-0.011 (CI = +/-0.008; p = 0.008)	-0.012 (CI = +/-0.086; p = 0.768)	0.434	-1.14%
Severity	2014.1	-0.010 (CI = +/-0.009; p = 0.027)	-0.021 (CI = +/-0.094; p = 0.631)	0.352	-1.03%
Severity	2014.2	-0.008 (CI = +/-0.010; p = 0.095)	-0.010 (CI = +/-0.099; p = 0.820)	0.144	-0.83%
Severity	2015.1	-0.005 (CI = +/-0.014; p = 0.445)	-0.026 (CI = +/-0.114; p = 0.603)	-0.076	-0.49%
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)	0.871	+4.50%
Severity	2017.1	0.050 (CI = +/-0.029; p = 0.011)	-0.014 (CI = +/-0.049; p = 0.419)	0.879	+5.16%
Frequency	2013.1	-0.014 (CI = +/-0.030; p = 0.332)	-0.129 (CI = +/-0.338; p = 0.417)	0.003	-1.37%
Frequency	2013.2	-0.001 (CI = +/-0.008; p = 0.875)	-0.004 (CI = +/-0.091; p = 0.924)	-0.195	-0.06%
Frequency	2014.1	0.002 (CI = +/-0.009; p = 0.639)	-0.024 (CI = +/-0.091; p = 0.572)	-0.159	+0.18%
Frequency	2014.2	0.005 (CI = +/-0.009; p = 0.241)	-0.008 (CI = +/-0.086; p = 0.844)	-0.039	+0.49%
Frequency	2015.1	0.014 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.035; p = 0.008)	0.868	+1.44%
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%

Direct Compensation

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

Loss Cost	2013.1	-0.026 (CI = +/-0.035; p = 0.132)	-0.130 (CI = +/-0.407; p = 0.492)	NA (CI = +/-NA; p = NA)	0.114	-2.54%
Loss Cost	2013.2	-0.012 (CI = +/-0.013; p = 0.074)	0.006 (CI = +/-0.148; p = 0.925)	NA (CI = +/-NA; p = NA)	0.160	-1.15%
Loss Cost	2014.1	-0.008 (CI = +/-0.014; p = 0.202)	-0.022 (CI = +/-0.157; p = 0.755)	NA (CI = +/-NA; p = NA)	0.026	-0.85%
Loss Cost	2014.2	-0.003 (CI = +/-0.014; p = 0.584)	0.005 (CI = +/-0.145; p = 0.941)	NA (CI = +/-NA; p = NA)	-0.228	-0.34%
Loss Cost	2015.1	0.008 (CI = +/-0.014; p = 0.197)	-0.062 (CI = +/-0.117; p = 0.240)	NA (CI = +/-NA; p = NA)	0.092	+0.84%
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 = 0.109)	-0.087 (CI = +/-0.126; p = 0.098)	NA (CI = +/-NA; p = NA)	0.784	+5.81%
Severity	2013.1	-0.012 (CI = +/-0.006; p = 0.002)	-0.002 (CI = +/-0.076; p = 0.962)	NA (CI = +/-NA; p = NA)	0.554	-1.18%
Severity	2013.2	-0.011 (CI = +/-0.007; p = 0.006)	0.007 (CI = +/-0.079; p = 0.855)	NA (CI = +/-NA; p = NA)	0.501	-1.10%
Severity	2014.1	-0.010 (CI = +/-0.008; p = 0.019)	0.000 (CI = +/-0.090; p = 0.999)	NA (CI = +/-NA; p = NA)	0.410	-1.03%
Severity	2014.2	-0.008 (CI = +/-0.009; p = 0.068)	0.011 (CI = +/-0.093; p = 0.793)	NA (CI = +/-NA; p = NA)	0.228	-0.83%
Severity	2015.1	-0.007 (CI = +/-0.014; p = 0.290)	0.001 (CI = +/-0.116; p = 0.983)	NA (CI = +/-NA; p = NA)	-0.063	-0.66%
Severity	2015.2	0.041 (CI = +/-0.017; p = 0.002)	-0.013 (CI = +/-0.039; p = 0.422)	NA (CI = +/-NA; p = NA)	0.840	+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)	0.762	+3.94%
Severity	2016.2	0.048 (CI = +/-0.032; p = 0.017)	-0.027 (CI = +/-0.054; p = 0.214)	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 = 0.372)	NA (CI = +/-NA; p = NA)	0.845	+5.83%
Frequency	2013.1	-0.014 (CI = +/-0.032; p = 0.358)	-0.129 (CI = +/-0.372; p = 0.459)	NA (CI = +/-NA; p = NA)	-0.023	-1.37%
Frequency	2013.2	-0.001 (CI = +/-0.009; p = 0.898)	0.000 (CI = +/-0.100; p = 0.995)	NA (CI = +/-NA; p = NA)	-0.220	-0.05%
Frequency	2014.1	0.002 (CI = +/-0.009; p = 0.659)	-0.022 (CI = +/-0.103; p = 0.635)	NA (CI = +/-NA; p = NA)	-0.193	+0.18%
Frequency	2014.2	0.005 (CI = +/-0.010; p = 0.274)	-0.006 (CI = +/-0.099; p = 0.889)	NA (CI = +/-NA; p = NA)	-0.069	+0.49%
Frequency	2015.1	0.015 (CI = +/-0.004; p = 0.000)	-0.064 (CI = +/-0.032; p = 0.003)	NA (CI = +/-NA; p = NA)	0.921	+1.51%
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%

Direct Compensation

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

Loss Cost	2013.1	-0.027 (CI = +/-0.033; p = 0.103)	0.153	-2.67%
Loss Cost	2013.2	-0.012 (CI = +/-0.012; p = 0.059)	0.243	-1.14%
Loss Cost	2014.1	-0.009 (CI = +/-0.013; p = 0.155)	0.123	-0.88%
Loss Cost	2014.2	-0.003 (CI = +/-0.013; p = 0.559)	-0.075	-0.34%
Loss Cost	2015.1	0.006 (CI = +/-0.013; p = 0.348)	0.001	+0.57%
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%
Severity	2013.1	-0.012 (CI = +/-0.006; p = 0.001)	0.595	-1.18%
Severity	2013.2	-0.011 (CI = +/-0.006; p = 0.004)	0.549	-1.09%
Severity	2014.1	-0.010 (CI = +/-0.007; p = 0.011)	0.476	-1.03%
Severity	2014.2	-0.008 (CI = +/-0.008; p = 0.052)	0.317	-0.82%
Severity	2015.1	-0.007 (CI = +/-0.012; p = 0.224)	0.088	-0.65%
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)	0.829	+5.83%
Frequency	2013.1	-0.015 (CI = +/-0.031; p = 0.300)	0.015	-1.51%
Frequency	2013.2	-0.001 (CI = +/-0.008; p = 0.892)	-0.098	-0.05%
Frequency	2014.1	0.001 (CI = +/-0.009; p = 0.704)	-0.092	+0.15%
Frequency	2014.2	0.005 (CI = +/-0.009; p = 0.243)	0.061	+0.48%
Frequency	2015.1	0.012 (CI = +/-0.007; p = 0.005)	0.661	+1.23%
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%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal

Loss Cost	2010.2	0.043 (CI = +/-0.020; p = 0.000)	-0.162 (CI = +/-0.093; p = 0.001)	0.016 (CI = +/-0.008; p = 0.000)	-0.346 (CI = +/-0.198; p = 0.001)	0.539	+4.42%
Loss Cost	2011.1	0.036 (CI = +/-0.021; p = 0.002)	-0.178 (CI = +/-0.090; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	-0.298 (CI = +/-0.194; p = 0.004)	0.557	+3.64%
Loss Cost	2011.2	0.029 (CI = +/-0.022; p = 0.010)	-0.165 (CI = +/-0.089; p = 0.001)	0.014 (CI = +/-0.007; p = 0.001)	-0.259 (CI = +/-0.195; p = 0.012)	0.517	+2.98%
Loss Cost	2012.1	0.022 (CI = +/-0.023; p = 0.056)	-0.178 (CI = +/-0.087; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.214 (CI = +/-0.195; p = 0.033)	0.553	+2.23%
Loss Cost	2012.2	0.018 (CI = +/-0.025; p = 0.154)	-0.170 (CI = +/-0.089; p = 0.001)	0.012 (CI = +/-0.007; p = 0.002)	-0.188 (CI = +/-0.204; p = 0.069)	0.533	+1.78%
Loss Cost	2013.1	0.018 (CI = +/-0.028; p = 0.194)	-0.170 (CI = +/-0.093; p = 0.001)	0.012 (CI = +/-0.008; p = 0.003)	-0.190 (CI = +/-0.219; p = 0.086)	0.525	+1.82%
Loss Cost	2013.2	0.005 (CI = +/-0.028; p = 0.692)	-0.149 (CI = +/-0.087; p = 0.002)	0.011 (CI = +/-0.007; p = 0.004)	-0.122 (CI = +/-0.208; p = 0.236)	0.566	+0.53%
Loss Cost	2014.1	0.009 (CI = +/-0.031; p = 0.568)	-0.145 (CI = +/-0.090; p = 0.003)	0.011 (CI = +/-0.007; p = 0.004)	-0.139 (CI = +/-0.223; p = 0.208)	0.544	+0.87%
Loss Cost	2014.2	0.000 (CI = +/-0.034; p = 0.985)	-0.132 (CI = +/-0.091; p = 0.007)	0.011 (CI = +/-0.007; p = 0.006)	-0.094 (CI = +/-0.231; p = 0.401)	0.564	-0.03%
Loss Cost	2015.1	-0.014 (CI = +/-0.034; p = 0.407)	-0.148 (CI = +/-0.086; p = 0.002)	0.009 (CI = +/-0.007; p = 0.010)	-0.029 (CI = +/-0.225; p = 0.786)	0.647	-1.37%
Loss Cost	2015.2	-0.037 (CI = +/-0.026; p = 0.009)	-0.117 (CI = +/-0.061; p = 0.001)	0.008 (CI = +/-0.005; p = 0.002)	0.073 (CI = +/-0.163; p = 0.352)	0.829	-3.59%
Loss Cost	2016.1	-0.035 (CI = +/-0.030; p = 0.024)	-0.115 (CI = +/-0.065; p = 0.002)	0.008 (CI = +/-0.005; p = 0.003)	0.067 (CI = +/-0.177; p = 0.432)	0.798	-3.44%
Loss Cost	2016.2	-0.030 (CI = +/-0.033; p = 0.076)	-0.123 (CI = +/-0.069; p = 0.002)	0.008 (CI = +/-0.005; p = 0.004)	0.046 (CI = +/-0.188; p = 0.607)	0.792	-2.92%
Loss Cost	2017.1	-0.029 (CI = +/-0.037; p = 0.122)	-0.122 (CI = +/-0.073; p = 0.004)	0.008 (CI = +/-0.005; p = 0.005)	0.042 (CI = +/-0.202; p = 0.656)	0.756	-2.82%
Severity	2010.2	0.012 (CI = +/-0.019; p = 0.199)	-0.068 (CI = +/-0.088; p = 0.126)	-0.002 (CI = +/-0.007; p = 0.555)	-0.023 (CI = +/-0.187; p = 0.802)	0.122	+1.24%
Severity	2011.1	0.004 (CI = +/-0.019; p = 0.656)	-0.085 (CI = +/-0.083; p = 0.044)	-0.003 (CI = +/-0.007; p = 0.308)	0.030 (CI = +/-0.178; p = 0.736)	0.125	+0.42%
Severity	2011.2	-0.001 (CI = +/-0.020; p = 0.907)	-0.074 (CI = +/-0.082; p = 0.076)	-0.004 (CI = +/-0.007; p = 0.223)	0.062 (CI = +/-0.181; p = 0.483)	0.064	-0.11%
Severity	2012.1	-0.008 (CI = +/-0.021; p = 0.408)	-0.088 (CI = +/-0.080; p = 0.033)	-0.005 (CI = +/-0.007; p = 0.116)	0.107 (CI = +/-0.179; p = 0.229)	0.125	-0.85%
Severity	2012.2	-0.011 (CI = +/-0.023; p = 0.329)	-0.083 (CI = +/-0.083; p = 0.050)	-0.005 (CI = +/-0.007; p = 0.107)	0.122 (CI = +/-0.190; p = 0.195)	0.110	-1.10%
Severity	2013.1	-0.006 (CI = +/-0.025; p = 0.652)	-0.074 (CI = +/-0.084; p = 0.082)	-0.005 (CI = +/-0.007; p = 0.163)	0.090 (CI = +/-0.198; p = 0.351)	0.075	-0.55%
Severity	2013.2	-0.016 (CI = +/-0.026; p = 0.215)	-0.057 (CI = +/-0.080; p = 0.151)	-0.006 (CI = +/-0.006; p = 0.079)	0.146 (CI = +/-0.193; p = 0.130)	0.072	-1.56%
Severity	2014.1	-0.016 (CI = +/-0.029; p = 0.254)	-0.058 (CI = +/-0.084; p = 0.165)	-0.006 (CI = +/-0.007; p = 0.091)	0.149 (CI = +/-0.208; p = 0.151)	0.054	-1.61%
Severity	2014.2	-0.022 (CI = +/-0.032; p = 0.170)	-0.050 (CI = +/-0.087; p = 0.246)	-0.006 (CI = +/-0.007; p = 0.076)	0.177 (CI = +/-0.221; p = 0.109)	0.056	-2.17%
Severity	2015.1	-0.031 (CI = +/-0.035; p = 0.083)	-0.060 (CI = +/-0.088; p = 0.167)	-0.007 (CI = +/-0.007; p = 0.049)	0.219 (CI = +/-0.230; p = 0.060)	0.121	-3.02%
Severity	2015.2	-0.058 (CI = +/-0.020; p = 0.000)	-0.024 (CI = +/-0.046; p = 0.296)	-0.009 (CI = +/-0.004; p = 0.000)	0.341 (CI = +/-0.123; p = 0.000)	0.670	-5.61%
Severity	2016.1	-0.056 (CI = +/-0.023; p = 0.000)	-0.022 (CI = +/-0.049; p = 0.348)	-0.009 (CI = +/-0.004; p = 0.000)	0.336 (CI = +/-0.134; p = 0.000)	0.616	-5.49%
Severity	2016.2	-0.053 (CI = +/-0.025; p = 0.001)	-0.027 (CI = +/-0.052; p = 0.289)	-0.008 (CI = +/-0.004; p = 0.000)	0.323 (CI = +/-0.143; p = 0.000)	0.588	-5.18%
Severity	2017.1	-0.056 (CI = +/-0.028; p = 0.001)	-0.030 (CI = +/-0.055; p = 0.255)	-0.009 (CI = +/-0.004; p = 0.001)	0.334 (CI = +/-0.152; p = 0.000)	0.593	-5.49%
Frequency	2010.2	0.031 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.038; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.323 (CI = +/-0.080; p = 0.000)	0.857	+3.14%
Frequency	2011.1	0.032 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.039; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.327 (CI = +/-0.085; p = 0.000)	0.857	+3.21%
Frequency	2011.2	0.031 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.321 (CI = +/-0.089; p = 0.000)	0.851	+3.10%
Frequency	2012.1	0.031 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.042; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.321 (CI = +/-0.095; p = 0.000)	0.850	+3.11%
Frequency	2012.2	0.029 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.311 (CI = +/-0.100; p = 0.000)	0.847	+2.92%
Frequency	2013.1	0.024 (CI = +/-0.012; p = 0.001)	-0.096 (CI = +/-0.041; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.281 (CI = +/-0.097; p = 0.000)	0.875	+2.38%
Frequency	2013.2	0.021 (CI = +/-0.014; p = 0.004)	-0.092 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.267 (CI = +/-0.102; p = 0.000)	0.877	+2.13%
Frequency	2014.1	0.025 (CI = +/-0.015; p = 0.002)	-0.087 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.288 (CI = +/-0.105; p = 0.000)	0.883	+2.52%
Frequency	2014.2	0.022 (CI = +/-0.016; p = 0.012)	-0.082 (CI = +/-0.044; p = 0.001)	0.017 (CI = +/-0.003; p = 0.000)	-0.272 (CI = +/-0.111; p = 0.000)	0.887	+2.19%
Frequency	2015.1	0.017 (CI = +/-0.017; p = 0.057)	-0.088 (CI = +/-0.044; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.248 (CI = +/-0.114; p = 0.000)	0.898	+1.70%
Frequency	2015.2	0.021 (CI = +/-0.019; p = 0.032)	-0.094 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.268 (CI = +/-0.119; p = 0.000)	0.904	+2.14%
Frequency	2016.1	0.022 (CI = +/-0.022; p = 0.053)	-0.093 (CI = +/-0.048; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.269 (CI = +/-0.130; p = 0.001)	0.899	+2.17%
Frequency	2016.2	0.024 (CI = +/-0.025; p = 0.061)	-0.096 (CI = +/-0.051; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.277 (CI = +/-0.140; p = 0.001)	0.898	+2.38%
Frequency	2017.1	0.028 (CI = +/-0.027; p = 0.045)	-0.092 (CI = +/-0.053; p = 0.003)	0.017 (CI = +/-0.004; p = 0.000)	-0.292 (CI = +/-0.147; p = 0.001)	0.893	+2.82%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: scalar_level_change
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2010.2	0.319 (CI = +/-0.186; p = 0.002)	0.281	0.00%
Loss Cost	2011.1	0.309 (CI = +/-0.225; p = 0.009)	0.199	0.00%
Loss Cost	2011.2	0.234 (CI = +/-0.299; p = 0.119)	0.056	0.00%
Loss Cost	2012.1	0.453 (CI = +/-0.662; p = 0.171)	0.037	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%
Severity	2010.2	0.229 (CI = +/-0.125; p = 0.001)	0.311	0.00%
Severity	2011.1	0.195 (CI = +/-0.149; p = 0.012)	0.183	0.00%
Severity	2011.2	0.161 (CI = +/-0.199; p = 0.108)	0.061	0.00%
Severity	2012.1	0.177 (CI = +/-0.446; p = 0.421)	-0.013	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%
Frequency	2010.2	0.090 (CI = +/-0.160; p = 0.257)	0.011	0.00%
Frequency	2011.1	0.114 (CI = +/-0.192; p = 0.235)	0.017	0.00%
Frequency	2011.2	0.073 (CI = +/-0.257; p = 0.562)	-0.025	0.00%
Frequency	2012.1	0.276 (CI = +/-0.568; p = 0.327)	0.000	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%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2010.2	0.018 (CI = +/-0.023; p = 0.123)	-0.165 (CI = +/-0.079; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	-0.192 (CI = +/-0.193; p = 0.051)	0.289 (CI = +/-0.179; p = 0.003)	0.671	+1.82%
Loss Cost	2011.1	0.018 (CI = +/-0.023; p = 0.132)	-0.173 (CI = +/-0.080; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	-0.188 (CI = +/-0.193; p = 0.056)	0.251 (CI = +/-0.196; p = 0.014)	0.647	+1.78%
Loss Cost	2011.2	0.018 (CI = +/-0.024; p = 0.139)	-0.170 (CI = +/-0.084; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	-0.188 (CI = +/-0.198; p = 0.061)	0.233 (CI = +/-0.242; p = 0.058)	0.573	+1.78%
Loss Cost	2012.1	0.018 (CI = +/-0.025; p = 0.154)	-0.170 (CI = +/-0.089; p = 0.001)	0.012 (CI = +/-0.007; p = 0.002)	-0.188 (CI = +/-0.204; p = 0.069)	0.233 (CI = +/-0.514; p = 0.357)	0.550	+1.78%
Loss Cost	2012.2	0.018 (CI = +/-0.025; p = 0.154)	-0.170 (CI = +/-0.089; p = 0.001)	0.012 (CI = +/-0.007; p = 0.002)	-0.188 (CI = +/-0.204; p = 0.069)	NA (CI = +/-NA; p = NA)	0.533	+1.78%
Loss Cost	2013.1	0.018 (CI = +/-0.028; p = 0.194)	-0.170 (CI = +/-0.093; p = 0.001)	0.012 (CI = +/-0.008; p = 0.003)	-0.190 (CI = +/-0.219; p = 0.086)	NA (CI = +/-NA; p = NA)	0.525	+1.82%
Loss Cost	2013.2	0.005 (CI = +/-0.028; p = 0.692)	-0.149 (CI = +/-0.087; p = 0.002)	0.011 (CI = +/-0.007; p = 0.004)	-0.122 (CI = +/-0.208; p = 0.236)	NA (CI = +/-NA; p = NA)	0.566	+0.53%
Loss Cost	2014.1	0.009 (CI = +/-0.031; p = 0.568)	-0.145 (CI = +/-0.090; p = 0.003)	0.011 (CI = +/-0.007; p = 0.004)	-0.139 (CI = +/-0.223; p = 0.208)	NA (CI = +/-NA; p = NA)	0.544	+0.87%
Loss Cost	2014.2	0.000 (CI = +/-0.034; p = 0.985)	-0.132 (CI = +/-0.091; p = 0.007)	0.011 (CI = +/-0.007; p = 0.006)	-0.094 (CI = +/-0.231; p = 0.401)	NA (CI = +/-NA; p = NA)	0.564	-0.03%
Loss Cost	2015.1	-0.014 (CI = +/-0.034; p = 0.407)	-0.148 (CI = +/-0.086; p = 0.002)	0.009 (CI = +/-0.007; p = 0.010)	-0.029 (CI = +/-0.225; p = 0.786)	NA (CI = +/-NA; p = NA)	0.647	-1.37%
Loss Cost	2015.2	-0.037 (CI = +/-0.026; p = 0.009)	-0.117 (CI = +/-0.061; p = 0.001)	0.008 (CI = +/-0.005; p = 0.002)	0.073 (CI = +/-0.163; p = 0.352)	NA (CI = +/-NA; p = NA)	0.829	-3.59%
Loss Cost	2016.1	-0.035 (CI = +/-0.030; p = 0.024)	-0.115 (CI = +/-0.065; p = 0.002)	0.008 (CI = +/-0.005; p = 0.003)	0.067 (CI = +/-0.177; p = 0.432)	NA (CI = +/-NA; p = NA)	0.798	-3.44%
Loss Cost	2016.2	-0.030 (CI = +/-0.033; p = 0.076)	-0.123 (CI = +/-0.069; p = 0.002)	0.008 (CI = +/-0.005; p = 0.004)	0.046 (CI = +/-0.188; p = 0.607)	NA (CI = +/-NA; p = NA)	0.792	-2.92%
Loss Cost	2017.1	-0.029 (CI = +/-0.037; p = 0.122)	-0.122 (CI = +/-0.073; p = 0.004)	0.008 (CI = +/-0.005; p = 0.005)	0.042 (CI = +/-0.202; p = 0.656)	NA (CI = +/-NA; p = NA)	0.756	-2.82%
Severity	2010.2	-0.011 (CI = +/-0.022; p = 0.301)	-0.071 (CI = +/-0.075; p = 0.063)	-0.005 (CI = +/-0.007; p = 0.106)	0.121 (CI = +/-0.183; p = 0.184)	0.271 (CI = +/-0.170; p = 0.003)	0.368	-1.12%
Severity	2011.1	-0.012 (CI = +/-0.022; p = 0.271)	-0.080 (CI = +/-0.075; p = 0.037)	-0.006 (CI = +/-0.006; p = 0.089)	0.126 (CI = +/-0.180; p = 0.160)	0.222 (CI = +/-0.182; p = 0.019)	0.285	-1.18%
Severity	2011.2	-0.012 (CI = +/-0.022; p = 0.283)	-0.079 (CI = +/-0.078; p = 0.048)	-0.005 (CI = +/-0.007; p = 0.097)	0.126 (CI = +/-0.184; p = 0.170)	0.212 (CI = +/-0.225; p = 0.064)	0.165	-1.17%
Severity	2012.1	-0.011 (CI = +/-0.023; p = 0.329)	-0.083 (CI = +/-0.083; p = 0.050)	-0.005 (CI = +/-0.007; p = 0.107)	0.122 (CI = +/-0.190; p = 0.195)	0.137 (CI = +/-0.478; p = 0.557)	0.098	-1.10%
Severity	2012.2	-0.011 (CI = +/-0.023; p = 0.329)	-0.083 (CI = +/-0.083; p = 0.050)	-0.005 (CI = +/-0.007; p = 0.107)	0.122 (CI = +/-0.190; p = 0.195)	NA (CI = +/-NA; p = NA)	0.110	-1.10%
Severity	2013.1	-0.006 (CI = +/-0.025; p = 0.652)	-0.074 (CI = +/-0.084; p = 0.082)	-0.005 (CI = +/-0.007; p = 0.163)	0.090 (CI = +/-0.198; p = 0.351)	NA (CI = +/-NA; p = NA)	0.075	-0.55%
Severity	2013.2	-0.016 (CI = +/-0.026; p = 0.215)	-0.057 (CI = +/-0.080; p = 0.151)	-0.006 (CI = +/-0.006; p = 0.079)	0.146 (CI = +/-0.193; p = 0.130)	NA (CI = +/-NA; p = NA)	0.072	-1.56%
Severity	2014.1	-0.016 (CI = +/-0.029; p = 0.254)	-0.058 (CI = +/-0.084; p = 0.165)	-0.006 (CI = +/-0.007; p = 0.091)	0.149 (CI = +/-0.208; p = 0.151)	NA (CI = +/-NA; p = NA)	0.054	-1.61%
Severity	2014.2	-0.022 (CI = +/-0.032; p = 0.170)	-0.050 (CI = +/-0.087; p = 0.246)	-0.006 (CI = +/-0.007; p = 0.076)	0.177 (CI = +/-0.221; p = 0.109)	NA (CI = +/-NA; p = NA)	0.056	-2.17%
Severity	2015.1	-0.031 (CI = +/-0.035; p = 0.083)	-0.060 (CI = +/-0.088; p = 0.167)	-0.007 (CI = +/-0.007; p = 0.049)	0.219 (CI = +/-0.230; p = 0.060)	NA (CI = +/-NA; p = NA)	0.121	-3.02%
Severity	2015.2	-0.058 (CI = +/-0.020; p = 0.000)	-0.024 (CI = +/-0.046; p = 0.296)	-0.009 (CI = +/-0.004; p = 0.000)	0.341 (CI = +/-0.123; p = 0.000)	NA (CI = +/-NA; p = NA)	0.670	-5.61%
Severity	2016.1	-0.056 (CI = +/-0.023; p = 0.000)	-0.022 (CI = +/-0.049; p = 0.348)	-0.009 (CI = +/-0.004; p = 0.000)	0.336 (CI = +/-0.134; p = 0.000)	NA (CI = +/-NA; p = NA)	0.616	-5.49%
Severity	2016.2	-0.053 (CI = +/-0.025; p = 0.001)	-0.027 (CI = +/-0.052; p = 0.289)	-0.008 (CI = +/-0.004; p = 0.000)	0.323 (CI = +/-0.143; p = 0.000)	NA (CI = +/-NA; p = NA)	0.588	-5.18%
Severity	2017.1	-0.056 (CI = +/-0.028; p = 0.001)	-0.030 (CI = +/-0.055; p = 0.255)	-0.009 (CI = +/-0.004; p = 0.001)	0.334 (CI = +/-0.152; p = 0.000)	NA (CI = +/-NA; p = NA)	0.593	-5.49%
Frequency	2010.2	0.029 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.039; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.313 (CI = +/-0.094; p = 0.000)	0.018 (CI = +/-0.088; p = 0.675)	0.852	+2.98%
Frequency	2011.1	0.029 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.315 (CI = +/-0.096; p = 0.000)	0.029 (CI = +/-0.097; p = 0.540)	0.853	+2.99%
Frequency	2011.2	0.029 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.042; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.315 (CI = +/-0.098; p = 0.000)	0.021 (CI = +/-0.120; p = 0.717)	0.845	+2.99%
Frequency	2012.1	0.029 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.311 (CI = +/-0.100; p = 0.000)	0.096 (CI = +/-0.252; p = 0.438)	0.847	+2.92%
Frequency	2012.2	0.029 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.311 (CI = +/-0.100; p = 0.000)	NA (CI = +/-NA; p = NA)	0.847	+2.92%
Frequency	2013.1	0.024 (CI = +/-0.012; p = 0.001)	-0.096 (CI = +/-0.041; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.281 (CI = +/-0.097; p = 0.000)	NA (CI = +/-NA; p = NA)	0.875	+2.38%
Frequency	2013.2	0.021 (CI = +/-0.014; p = 0.004)	-0.092 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.267 (CI = +/-0.102; p = 0.000)	NA (CI = +/-NA; p = NA)	0.877	+2.13%
Frequency	2014.1	0.025 (CI = +/-0.015; p = 0.002)	-0.087 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.288 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.883	+2.52%
Frequency	2014.2	0.022 (CI = +/-0.016; p = 0.012)	-0.082 (CI = +/-0.044; p = 0.001)	0.017 (CI = +/-0.003; p = 0.000)	-0.272 (CI = +/-0.111; p = 0.000)	NA (CI = +/-NA; p = NA)	0.887	+2.19%
Frequency	2015.1	0.017 (CI = +/-0.017; p = 0.057)	-0.088 (CI = +/-0.044; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.248 (CI = +/-0.114; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+1.70%
Frequency	2015.2	0.021 (CI = +/-0.019; p = 0.032)	-0.094 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.268 (CI = +/-0.119; p = 0.000)	NA (CI = +/-NA; p = NA)	0.904	+2.14%
Frequency	2016.1	0.022 (CI = +/-0.022; p = 0.053)	-0.093 (CI = +/-0.048; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.269 (CI = +/-0.130; p = 0.001)	NA (CI = +/-NA; p = NA)	0.899	+2.17%
Frequency	2016.2	0.024 (CI = +/-0.025; p = 0.061)	-0.096 (CI = +/-0.051; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.277 (CI = +/-0.140; p = 0.001)	NA (CI = +/-NA; p = NA)	0.898	+2.38%
Frequency	2017.1	0.028 (CI = +/-0.027; p = 0.045)	-0.092 (CI = +/-0.053; p = 0.003)	0.017 (CI = +/-0.004; p = 0.000)	-0.292 (CI = +/-0.147; p = 0.001)	NA (CI = +/-NA; p = NA)	0.893	+2.82%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	0.013 (CI = +/-0.013; p = 0.049)	-0.161 (CI = +/-0.112; p = 0.007)	0.008 (CI = +/-0.008; p = 0.040)	0.326	+1.33%
Loss Cost	2011.1	0.009 (CI = +/-0.013; p = 0.176)	-0.184 (CI = +/-0.104; p = 0.001)	0.008 (CI = +/-0.007; p = 0.030)	0.397	+0.86%
Loss Cost	2011.2	0.005 (CI = +/-0.013; p = 0.458)	-0.164 (CI = +/-0.100; p = 0.002)	0.008 (CI = +/-0.007; p = 0.020)	0.386	+0.46%
Loss Cost	2012.1	0.000 (CI = +/-0.012; p = 0.944)	-0.182 (CI = +/-0.094; p = 0.001)	0.008 (CI = +/-0.006; p = 0.014)	0.471	+0.04%
Loss Cost	2012.2	-0.002 (CI = +/-0.013; p = 0.693)	-0.169 (CI = +/-0.094; p = 0.001)	0.008 (CI = +/-0.006; p = 0.011)	0.476	-0.24%
Loss Cost	2013.1	-0.003 (CI = +/-0.014; p = 0.608)	-0.173 (CI = +/-0.098; p = 0.001)	0.008 (CI = +/-0.006; p = 0.013)	0.474	-0.34%
Loss Cost	2013.2	-0.009 (CI = +/-0.013; p = 0.148)	-0.148 (CI = +/-0.087; p = 0.002)	0.008 (CI = +/-0.005; p = 0.004)	0.556	-0.91%
Loss Cost	2014.1	-0.009 (CI = +/-0.014; p = 0.198)	-0.147 (CI = +/-0.092; p = 0.003)	0.008 (CI = +/-0.005; p = 0.005)	0.527	-0.87%
Loss Cost	2014.2	-0.013 (CI = +/-0.014; p = 0.073)	-0.130 (CI = +/-0.090; p = 0.007)	0.009 (CI = +/-0.005; p = 0.003)	0.570	-1.27%
Loss Cost	2015.1	-0.018 (CI = +/-0.014; p = 0.013)	-0.148 (CI = +/-0.083; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	0.666	-1.77%
Loss Cost	2015.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.061; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.830	-2.54%
Loss Cost	2016.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.064; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.803	-2.44%
Loss Cost	2016.2	-0.022 (CI = +/-0.013; p = 0.002)	-0.124 (CI = +/-0.066; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.803	-2.19%
Loss Cost	2017.1	-0.021 (CI = +/-0.014; p = 0.006)	-0.122 (CI = +/-0.070; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.771	-2.12%
Severity	2010.2	0.010 (CI = +/-0.010; p = 0.046)	-0.068 (CI = +/-0.086; p = 0.119)	-0.003 (CI = +/-0.006; p = 0.368)	0.154	+1.04%
Severity	2011.1	0.007 (CI = +/-0.010; p = 0.162)	-0.084 (CI = +/-0.081; p = 0.042)	-0.003 (CI = +/-0.005; p = 0.301)	0.156	+0.69%
Severity	2011.2	0.005 (CI = +/-0.010; p = 0.336)	-0.074 (CI = +/-0.081; p = 0.072)	-0.003 (CI = +/-0.005; p = 0.308)	0.083	+0.49%
Severity	2012.1	0.002 (CI = +/-0.010; p = 0.647)	-0.086 (CI = +/-0.081; p = 0.038)	-0.003 (CI = +/-0.005; p = 0.282)	0.104	+0.23%
Severity	2012.2	0.002 (CI = +/-0.011; p = 0.726)	-0.084 (CI = +/-0.084; p = 0.051)	-0.003 (CI = +/-0.005; p = 0.296)	0.078	+0.19%
Severity	2013.1	0.005 (CI = +/-0.012; p = 0.415)	-0.072 (CI = +/-0.084; p = 0.086)	-0.003 (CI = +/-0.005; p = 0.288)	0.079	+0.47%
Severity	2013.2	0.002 (CI = +/-0.012; p = 0.785)	-0.059 (CI = +/-0.083; p = 0.154)	-0.003 (CI = +/-0.005; p = 0.308)	0.002	+0.16%
Severity	2014.1	0.002 (CI = +/-0.013; p = 0.710)	-0.056 (CI = +/-0.087; p = 0.192)	-0.003 (CI = +/-0.005; p = 0.317)	-0.008	+0.24%
Severity	2014.2	0.001 (CI = +/-0.014; p = 0.832)	-0.052 (CI = +/-0.091; p = 0.245)	-0.002 (CI = +/-0.005; p = 0.343)	-0.042	+0.15%
Severity	2015.1	0.000 (CI = +/-0.016; p = 0.987)	-0.058 (CI = +/-0.095; p = 0.218)	-0.002 (CI = +/-0.005; p = 0.362)	-0.039	-0.01%
Severity	2015.2	-0.007 (CI = +/-0.014; p = 0.272)	-0.030 (CI = +/-0.081; p = 0.445)	-0.002 (CI = +/-0.005; p = 0.427)	-0.027	-0.75%
Severity	2016.1	-0.005 (CI = +/-0.015; p = 0.528)	-0.021 (CI = +/-0.083; p = 0.596)	-0.002 (CI = +/-0.005; p = 0.388)	-0.098	-0.45%
Severity	2016.2	-0.001 (CI = +/-0.016; p = 0.943)	-0.035 (CI = +/-0.084; p = 0.391)	-0.002 (CI = +/-0.005; p = 0.289)	-0.078	-0.05%
Severity	2017.1	0.000 (CI = +/-0.018; p = 0.965)	-0.032 (CI = +/-0.090; p = 0.449)	-0.002 (CI = +/-0.005; p = 0.296)	-0.097	+0.04%
Frequency	2010.2	0.003 (CI = +/-0.008; p = 0.484)	-0.093 (CI = +/-0.072; p = 0.013)	0.011 (CI = +/-0.005; p = 0.000)	0.487	+0.29%
Frequency	2011.1	0.002 (CI = +/-0.009; p = 0.697)	-0.099 (CI = +/-0.073; p = 0.010)	0.011 (CI = +/-0.005; p = 0.000)	0.501	+0.17%
Frequency	2011.2	0.000 (CI = +/-0.009; p = 0.950)	-0.089 (CI = +/-0.073; p = 0.019)	0.011 (CI = +/-0.005; p = 0.000)	0.515	-0.03%
Frequency	2012.1	-0.002 (CI = +/-0.010; p = 0.684)	-0.097 (CI = +/-0.074; p = 0.013)	0.011 (CI = +/-0.005; p = 0.000)	0.537	-0.19%
Frequency	2012.2	-0.004 (CI = +/-0.010; p = 0.369)	-0.085 (CI = +/-0.074; p = 0.025)	0.011 (CI = +/-0.005; p = 0.000)	0.566	-0.44%
Frequency	2013.1	-0.008 (CI = +/-0.009; p = 0.088)	-0.101 (CI = +/-0.067; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	0.661	-0.80%
Frequency	2013.2	-0.011 (CI = +/-0.010; p = 0.030)	-0.089 (CI = +/-0.066; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	0.697	-1.06%
Frequency	2014.1	-0.011 (CI = +/-0.010; p = 0.038)	-0.091 (CI = +/-0.069; p = 0.013)	0.011 (CI = +/-0.004; p = 0.000)	0.685	-1.11%
Frequency	2014.2	-0.014 (CI = +/-0.011; p = 0.011)	-0.078 (CI = +/-0.068; p = 0.026)	0.011 (CI = +/-0.004; p = 0.000)	0.726	-1.42%
Frequency	2015.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.090 (CI = +/-0.064; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.776	-1.76%
Frequency	2015.2	-0.018 (CI = +/-0.012; p = 0.005)	-0.088 (CI = +/-0.069; p = 0.015)	0.011 (CI = +/-0.004; p = 0.000)	0.772	-1.81%
Frequency	2016.1	-0.020 (CI = +/-0.013; p = 0.004)	-0.094 (CI = +/-0.071; p = 0.013)	0.011 (CI = +/-0.004; p = 0.000)	0.771	-1.99%
Frequency	2016.2	-0.022 (CI = +/-0.014; p = 0.006)	-0.089 (CI = +/-0.076; p = 0.025)	0.012 (CI = +/-0.004; p = 0.000)	0.772	-2.14%
Frequency	2017.1	-0.022 (CI = +/-0.016; p = 0.013)	-0.090 (CI = +/-0.081; p = 0.033)	0.012 (CI = +/-0.004; p = 0.000)	0.747	-2.16%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	0.009 (CI = +/-0.016; p = 0.238)	0.015	+0.92%
Loss Cost	2011.1	0.006 (CI = +/-0.016; p = 0.481)	-0.018	+0.56%
Loss Cost	2011.2	0.000 (CI = +/-0.016; p = 0.973)	-0.038	+0.03%
Loss Cost	2012.1	-0.003 (CI = +/-0.017; p = 0.755)	-0.036	-0.26%
Loss Cost	2012.2	-0.007 (CI = +/-0.017; p = 0.415)	-0.013	-0.69%
Loss Cost	2013.1	-0.006 (CI = +/-0.019; p = 0.493)	-0.022	-0.63%
Loss Cost	2013.2	-0.014 (CI = +/-0.018; p = 0.135)	0.057	-1.34%
Loss Cost	2014.1	-0.011 (CI = +/-0.020; p = 0.240)	0.021	-1.13%
Loss Cost	2014.2	-0.017 (CI = +/-0.020; p = 0.101)	0.085	-1.66%
Loss Cost	2015.1	-0.020 (CI = +/-0.022; p = 0.077)	0.111	-1.95%
Loss Cost	2015.2	-0.029 (CI = +/-0.021; p = 0.011)	0.270	-2.83%
Loss Cost	2016.1	-0.025 (CI = +/-0.023; p = 0.038)	0.185	-2.45%
Loss Cost	2016.2	-0.023 (CI = +/-0.026; p = 0.077)	0.131	-2.29%
Loss Cost	2017.1	-0.018 (CI = +/-0.029; p = 0.196)	0.050	-1.80%
Severity	2010.2	0.011 (CI = +/-0.010; p = 0.035)	0.119	+1.09%
Severity	2011.1	0.008 (CI = +/-0.010; p = 0.119)	0.054	+0.80%
Severity	2011.2	0.005 (CI = +/-0.010; p = 0.302)	0.004	+0.53%
Severity	2012.1	0.003 (CI = +/-0.011; p = 0.528)	-0.023	+0.34%
Severity	2012.2	0.002 (CI = +/-0.012; p = 0.699)	-0.035	+0.22%
Severity	2013.1	0.006 (CI = +/-0.012; p = 0.338)	-0.002	+0.57%
Severity	2013.2	0.002 (CI = +/-0.012; p = 0.754)	-0.041	+0.18%
Severity	2014.1	0.003 (CI = +/-0.013; p = 0.621)	-0.035	+0.32%
Severity	2014.2	0.001 (CI = +/-0.014; p = 0.829)	-0.047	+0.15%
Severity	2015.1	0.000 (CI = +/-0.016; p = 0.959)	-0.052	+0.04%
Severity	2015.2	-0.008 (CI = +/-0.013; p = 0.242)	0.024	-0.77%
Severity	2016.1	-0.005 (CI = +/-0.014; p = 0.516)	-0.032	-0.45%
Severity	2016.2	-0.002 (CI = +/-0.016; p = 0.839)	-0.060	-0.15%
Severity	2017.1	0.000 (CI = +/-0.018; p = 0.955)	-0.066	-0.05%
Frequency	2010.2	-0.002 (CI = +/-0.012; p = 0.759)	-0.032	-0.18%
Frequency	2011.1	-0.002 (CI = +/-0.012; p = 0.701)	-0.031	-0.24%
Frequency	2011.2	-0.005 (CI = +/-0.013; p = 0.430)	-0.013	-0.50%
Frequency	2012.1	-0.006 (CI = +/-0.014; p = 0.386)	-0.009	-0.59%
Frequency	2012.2	-0.009 (CI = +/-0.014; p = 0.205)	0.027	-0.91%
Frequency	2013.1	-0.012 (CI = +/-0.015; p = 0.120)	0.063	-1.19%
Frequency	2013.2	-0.015 (CI = +/-0.016; p = 0.061)	0.112	-1.52%
Frequency	2014.1	-0.015 (CI = +/-0.018; p = 0.100)	0.082	-1.44%
Frequency	2014.2	-0.018 (CI = +/-0.019; p = 0.056)	0.130	-1.81%
Frequency	2015.1	-0.020 (CI = +/-0.020; p = 0.054)	0.139	-1.99%
Frequency	2015.2	-0.021 (CI = +/-0.023; p = 0.068)	0.128	-2.08%
Frequency	2016.1	-0.020 (CI = +/-0.025; p = 0.109)	0.093	-2.01%
Frequency	2016.2	-0.022 (CI = +/-0.028; p = 0.126)	0.086	-2.14%
Frequency	2017.1	-0.018 (CI = +/-0.032; p = 0.253)	0.025	-1.75%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2010.2	0.013 (CI = +/-0.015; p = 0.094)	0.009 (CI = +/-0.009; p = 0.036)	0.135	+1.27%
Loss Cost	2011.1	0.009 (CI = +/-0.015; p = 0.232)	0.009 (CI = +/-0.008; p = 0.033)	0.116	+0.92%
Loss Cost	2011.2	0.004 (CI = +/-0.015; p = 0.604)	0.009 (CI = +/-0.008; p = 0.022)	0.129	+0.38%
Loss Cost	2012.1	0.001 (CI = +/-0.016; p = 0.901)	0.009 (CI = +/-0.008; p = 0.021)	0.140	+0.09%
Loss Cost	2012.2	-0.003 (CI = +/-0.016; p = 0.654)	0.009 (CI = +/-0.007; p = 0.016)	0.184	-0.34%
Loss Cost	2013.1	-0.003 (CI = +/-0.017; p = 0.723)	0.009 (CI = +/-0.008; p = 0.018)	0.175	-0.29%
Loss Cost	2013.2	-0.010 (CI = +/-0.016; p = 0.187)	0.010 (CI = +/-0.007; p = 0.006)	0.312	-1.02%
Loss Cost	2014.1	-0.008 (CI = +/-0.017; p = 0.310)	0.009 (CI = +/-0.007; p = 0.008)	0.285	-0.84%
Loss Cost	2014.2	-0.014 (CI = +/-0.017; p = 0.095)	0.010 (CI = +/-0.006; p = 0.004)	0.384	-1.40%
Loss Cost	2015.1	-0.018 (CI = +/-0.018; p = 0.053)	0.010 (CI = +/-0.006; p = 0.003)	0.424	-1.75%
Loss Cost	2015.2	-0.027 (CI = +/-0.014; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.669	-2.70%
Loss Cost	2016.1	-0.025 (CI = +/-0.016; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	0.633	-2.43%
Loss Cost	2016.2	-0.025 (CI = +/-0.018; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	0.604	-2.43%
Loss Cost	2017.1	-0.022 (CI = +/-0.020; p = 0.033)	0.010 (CI = +/-0.005; p = 0.001)	0.558	-2.15%
Severity	2010.2	0.010 (CI = +/-0.010; p = 0.057)	-0.002 (CI = +/-0.006; p = 0.477)	0.103	+1.01%
Severity	2011.1	0.007 (CI = +/-0.010; p = 0.173)	-0.002 (CI = +/-0.006; p = 0.451)	0.039	+0.71%
Severity	2011.2	0.004 (CI = +/-0.011; p = 0.394)	-0.002 (CI = +/-0.006; p = 0.437)	-0.011	+0.45%
Severity	2012.1	0.003 (CI = +/-0.011; p = 0.638)	-0.002 (CI = +/-0.006; p = 0.438)	-0.039	+0.26%
Severity	2012.2	0.001 (CI = +/-0.012; p = 0.807)	-0.002 (CI = +/-0.006; p = 0.448)	-0.053	+0.14%
Severity	2013.1	0.005 (CI = +/-0.012; p = 0.417)	-0.002 (CI = +/-0.005; p = 0.411)	-0.015	+0.49%
Severity	2013.2	0.001 (CI = +/-0.012; p = 0.849)	-0.002 (CI = +/-0.005; p = 0.411)	-0.055	+0.11%
Severity	2014.1	0.002 (CI = +/-0.013; p = 0.700)	-0.002 (CI = +/-0.005; p = 0.407)	-0.049	+0.25%
Severity	2014.2	0.001 (CI = +/-0.014; p = 0.893)	-0.002 (CI = +/-0.005; p = 0.430)	-0.066	+0.09%
Severity	2015.1	0.000 (CI = +/-0.016; p = 0.996)	-0.002 (CI = +/-0.005; p = 0.454)	-0.076	0.00%
Severity	2015.2	-0.008 (CI = +/-0.014; p = 0.239)	-0.001 (CI = +/-0.004; p = 0.486)	-0.004	-0.79%
Severity	2016.1	-0.005 (CI = +/-0.015; p = 0.518)	-0.002 (CI = +/-0.004; p = 0.412)	-0.050	-0.45%
Severity	2016.2	-0.001 (CI = +/-0.016; p = 0.870)	-0.002 (CI = +/-0.004; p = 0.345)	-0.063	-0.12%
Severity	2017.1	0.000 (CI = +/-0.018; p = 0.972)	-0.002 (CI = +/-0.005; p = 0.333)	-0.066	+0.03%
Frequency	2010.2	0.003 (CI = +/-0.009; p = 0.578)	0.011 (CI = +/-0.005; p = 0.000)	0.370	+0.26%
Frequency	2011.1	0.002 (CI = +/-0.010; p = 0.685)	0.011 (CI = +/-0.005; p = 0.000)	0.371	+0.20%
Frequency	2011.2	-0.001 (CI = +/-0.010; p = 0.887)	0.011 (CI = +/-0.005; p = 0.000)	0.411	-0.07%
Frequency	2012.1	-0.002 (CI = +/-0.011; p = 0.756)	0.011 (CI = +/-0.005; p = 0.000)	0.417	-0.16%
Frequency	2012.2	-0.005 (CI = +/-0.011; p = 0.360)	0.011 (CI = +/-0.005; p = 0.000)	0.477	-0.49%
Frequency	2013.1	-0.008 (CI = +/-0.011; p = 0.157)	0.012 (CI = +/-0.005; p = 0.000)	0.527	-0.78%
Frequency	2013.2	-0.011 (CI = +/-0.011; p = 0.043)	0.012 (CI = +/-0.005; p = 0.000)	0.597	-1.13%
Frequency	2014.1	-0.011 (CI = +/-0.012; p = 0.072)	0.012 (CI = +/-0.005; p = 0.000)	0.582	-1.09%
Frequency	2014.2	-0.015 (CI = +/-0.012; p = 0.015)	0.012 (CI = +/-0.004; p = 0.000)	0.656	-1.49%
Frequency	2015.1	-0.018 (CI = +/-0.013; p = 0.009)	0.012 (CI = +/-0.004; p = 0.000)	0.679	-1.75%
Frequency	2015.2	-0.019 (CI = +/-0.014; p = 0.008)	0.012 (CI = +/-0.004; p = 0.000)	0.685	-1.93%
Frequency	2016.1	-0.020 (CI = +/-0.015; p = 0.013)	0.012 (CI = +/-0.005; p = 0.000)	0.672	-1.99%
Frequency	2016.2	-0.023 (CI = +/-0.017; p = 0.009)	0.012 (CI = +/-0.005; p = 0.000)	0.690	-2.31%
Frequency	2017.1	-0.022 (CI = +/-0.019; p = 0.025)	0.012 (CI = +/-0.005; p = 0.000)	0.662	-2.18%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Loss Cost	2010.2	0.020 (CI = +/-0.021; p = 0.070)	-0.179 (CI = +/-0.118; p = 0.005)	-0.118 (CI = +/-0.208; p = 0.253)	0.245	+1.98%
Loss Cost	2011.1	0.012 (CI = +/-0.021; p = 0.258)	-0.198 (CI = +/-0.113; p = 0.001)	-0.077 (CI = +/-0.199; p = 0.433)	0.287	+1.20%
Loss Cost	2011.2	0.005 (CI = +/-0.022; p = 0.633)	-0.180 (CI = +/-0.111; p = 0.003)	-0.041 (CI = +/-0.198; p = 0.676)	0.231	+0.52%
Loss Cost	2012.1	-0.002 (CI = +/-0.022; p = 0.832)	-0.197 (CI = +/-0.107; p = 0.001)	-0.002 (CI = +/-0.192; p = 0.979)	0.308	-0.23%
Loss Cost	2012.2	-0.008 (CI = +/-0.024; p = 0.514)	-0.183 (CI = +/-0.109; p = 0.002)	0.025 (CI = +/-0.196; p = 0.795)	0.295	-0.77%
Loss Cost	2013.1	-0.010 (CI = +/-0.027; p = 0.442)	-0.188 (CI = +/-0.113; p = 0.002)	0.036 (CI = +/-0.206; p = 0.723)	0.292	-1.00%
Loss Cost	2013.2	-0.022 (CI = +/-0.026; p = 0.096)	-0.161 (CI = +/-0.105; p = 0.005)	0.092 (CI = +/-0.193; p = 0.332)	0.349	-2.19%
Loss Cost	2014.1	-0.023 (CI = +/-0.029; p = 0.125)	-0.161 (CI = +/-0.110; p = 0.006)	0.094 (CI = +/-0.205; p = 0.348)	0.307	-2.23%
Loss Cost	2014.2	-0.032 (CI = +/-0.032; p = 0.046)	-0.142 (CI = +/-0.110; p = 0.014)	0.135 (CI = +/-0.207; p = 0.187)	0.352	-3.16%
Loss Cost	2015.1	-0.045 (CI = +/-0.031; p = 0.008)	-0.161 (CI = +/-0.103; p = 0.004)	0.185 (CI = +/-0.196; p = 0.062)	0.488	-4.38%
Loss Cost	2015.2	-0.065 (CI = +/-0.027; p = 0.000)	-0.125 (CI = +/-0.081; p = 0.005)	0.265 (CI = +/-0.156; p = 0.002)	0.699	-6.31%
Loss Cost	2016.1	-0.066 (CI = +/-0.030; p = 0.000)	-0.126 (CI = +/-0.085; p = 0.006)	0.270 (CI = +/-0.167; p = 0.004)	0.644	-6.43%
Loss Cost	2016.2	-0.064 (CI = +/-0.035; p = 0.002)	-0.131 (CI = +/-0.092; p = 0.008)	0.260 (CI = +/-0.182; p = 0.008)	0.619	-6.16%
Loss Cost	2017.1	-0.064 (CI = +/-0.040; p = 0.004)	-0.132 (CI = +/-0.098; p = 0.012)	0.262 (CI = +/-0.196; p = 0.012)	0.555	-6.24%
Severity	2010.2	0.016 (CI = +/-0.016; p = 0.050)	-0.065 (CI = +/-0.086; p = 0.132)	-0.054 (CI = +/-0.152; p = 0.474)	0.144	+1.56%
Severity	2011.1	0.010 (CI = +/-0.015; p = 0.203)	-0.080 (CI = +/-0.082; p = 0.055)	-0.023 (CI = +/-0.145; p = 0.747)	0.122	+0.99%
Severity	2011.2	0.006 (CI = +/-0.017; p = 0.454)	-0.070 (CI = +/-0.083; p = 0.096)	-0.003 (CI = +/-0.147; p = 0.971)	0.041	+0.61%
Severity	2012.1	0.001 (CI = +/-0.017; p = 0.860)	-0.080 (CI = +/-0.082; p = 0.055)	0.021 (CI = +/-0.147; p = 0.774)	0.060	+0.15%
Severity	2012.2	0.000 (CI = +/-0.019; p = 0.976)	-0.077 (CI = +/-0.086; p = 0.076)	0.027 (CI = +/-0.155; p = 0.724)	0.035	+0.03%
Severity	2013.1	0.005 (CI = +/-0.020; p = 0.586)	-0.067 (CI = +/-0.085; p = 0.118)	0.003 (CI = +/-0.155; p = 0.969)	0.027	+0.54%
Severity	2013.2	-0.002 (CI = +/-0.021; p = 0.880)	-0.052 (CI = +/-0.084; p = 0.217)	0.035 (CI = +/-0.155; p = 0.640)	-0.041	-0.15%
Severity	2014.1	0.000 (CI = +/-0.024; p = 0.965)	-0.050 (CI = +/-0.088; p = 0.252)	0.031 (CI = +/-0.164; p = 0.699)	-0.055	-0.05%
Severity	2014.2	-0.003 (CI = +/-0.027; p = 0.785)	-0.044 (CI = +/-0.093; p = 0.336)	0.044 (CI = +/-0.174; p = 0.605)	-0.080	-0.35%
Severity	2015.1	-0.008 (CI = +/-0.029; p = 0.581)	-0.050 (CI = +/-0.096; p = 0.284)	0.061 (CI = +/-0.183; p = 0.493)	-0.062	-0.78%
Severity	2015.2	-0.027 (CI = +/-0.024; p = 0.030)	-0.015 (CI = +/-0.074; p = 0.665)	0.137 (CI = +/-0.142; p = 0.058)	0.152	-2.69%
Severity	2016.1	-0.024 (CI = +/-0.027; p = 0.081)	-0.011 (CI = +/-0.077; p = 0.768)	0.125 (CI = +/-0.150; p = 0.097)	0.044	-2.35%
Severity	2016.2	-0.019 (CI = +/-0.031; p = 0.209)	-0.018 (CI = +/-0.082; p = 0.636)	0.108 (CI = +/-0.162; p = 0.172)	-0.021	-1.89%
Severity	2017.1	-0.020 (CI = +/-0.035; p = 0.239)	-0.020 (CI = +/-0.087; p = 0.632)	0.112 (CI = +/-0.174; p = 0.188)	-0.042	-2.00%
Frequency	2010.2	0.004 (CI = +/-0.017; p = 0.625)	-0.113 (CI = +/-0.094; p = 0.020)	-0.065 (CI = +/-0.165; p = 0.428)	0.112	+0.41%
Frequency	2011.1	0.002 (CI = +/-0.018; p = 0.811)	-0.118 (CI = +/-0.097; p = 0.018)	-0.054 (CI = +/-0.171; p = 0.519)	0.121	+0.21%
Frequency	2011.2	-0.001 (CI = +/-0.020; p = 0.927)	-0.110 (CI = +/-0.099; p = 0.032)	-0.038 (CI = +/-0.177; p = 0.662)	0.100	-0.09%
Frequency	2012.1	-0.004 (CI = +/-0.021; p = 0.715)	-0.117 (CI = +/-0.102; p = 0.027)	-0.023 (CI = +/-0.182; p = 0.796)	0.119	-0.38%
Frequency	2012.2	-0.008 (CI = +/-0.023; p = 0.482)	-0.106 (CI = +/-0.105; p = 0.047)	-0.002 (CI = +/-0.189; p = 0.984)	0.117	-0.80%
Frequency	2013.1	-0.015 (CI = +/-0.024; p = 0.199)	-0.121 (CI = +/-0.102; p = 0.023)	0.033 (CI = +/-0.186; p = 0.719)	0.209	-1.52%
Frequency	2013.2	-0.021 (CI = +/-0.026; p = 0.120)	-0.109 (CI = +/-0.105; p = 0.043)	0.057 (CI = +/-0.193; p = 0.545)	0.231	-2.03%
Frequency	2014.1	-0.022 (CI = +/-0.029; p = 0.131)	-0.112 (CI = +/-0.110; p = 0.046)	0.064 (CI = +/-0.204; p = 0.522)	0.201	-2.18%
Frequency	2014.2	-0.029 (CI = +/-0.032; p = 0.080)	-0.099 (CI = +/-0.114; p = 0.085)	0.092 (CI = +/-0.213; p = 0.378)	0.230	-2.82%
Frequency	2015.1	-0.037 (CI = +/-0.035; p = 0.039)	-0.111 (CI = +/-0.114; p = 0.055)	0.125 (CI = +/-0.217; p = 0.243)	0.291	-3.63%
Frequency	2015.2	-0.038 (CI = +/-0.040; p = 0.063)	-0.109 (CI = +/-0.122; p = 0.075)	0.128 (CI = +/-0.235; p = 0.265)	0.276	-3.72%
Frequency	2016.1	-0.043 (CI = +/-0.045; p = 0.061)	-0.116 (CI = +/-0.128; p = 0.072)	0.145 (CI = +/-0.250; p = 0.235)	0.256	-4.18%
Frequency	2016.2	-0.045 (CI = +/-0.053; p = 0.091)	-0.113 (CI = +/-0.138; p = 0.102)	0.151 (CI = +/-0.273; p = 0.254)	0.243	-4.35%
Frequency	2017.1	-0.044 (CI = +/-0.060; p = 0.134)	-0.112 (CI = +/-0.147; p = 0.123)	0.151 (CI = +/-0.294; p = 0.288)	0.160	-4.33%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2010.2	-0.002 (CI = +/-0.012; p = 0.699)	-0.166 (CI = +/-0.084; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.378 (CI = +/-0.165; p = 0.000)	0.629	-0.23%
Loss Cost	2011.1	-0.002 (CI = +/-0.012; p = 0.696)	-0.174 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.006; p = 0.008)	0.335 (CI = +/-0.186; p = 0.001)	0.602	-0.23%
Loss Cost	2011.2	-0.002 (CI = +/-0.012; p = 0.707)	-0.172 (CI = +/-0.089; p = 0.001)	0.008 (CI = +/-0.006; p = 0.009)	0.318 (CI = +/-0.238; p = 0.011)	0.519	-0.22%
Loss Cost	2012.1	-0.002 (CI = +/-0.013; p = 0.693)	-0.169 (CI = +/-0.094; p = 0.001)	0.008 (CI = +/-0.006; p = 0.011)	0.365 (CI = +/-0.521; p = 0.161)	0.496	-0.24%
Loss Cost	2012.2	-0.002 (CI = +/-0.013; p = 0.693)	-0.169 (CI = +/-0.094; p = 0.001)	0.008 (CI = +/-0.006; p = 0.011)	NA (CI = +/-NA; p = NA)	0.476	-0.24%
Loss Cost	2013.1	-0.003 (CI = +/-0.014; p = 0.608)	-0.173 (CI = +/-0.098; p = 0.001)	0.008 (CI = +/-0.006; p = 0.013)	NA (CI = +/-NA; p = NA)	0.474	-0.34%
Loss Cost	2013.2	-0.009 (CI = +/-0.013; p = 0.148)	-0.148 (CI = +/-0.087; p = 0.002)	0.008 (CI = +/-0.005; p = 0.004)	NA (CI = +/-NA; p = NA)	0.556	-0.91%
Loss Cost	2014.1	-0.009 (CI = +/-0.014; p = 0.198)	-0.147 (CI = +/-0.092; p = 0.003)	0.008 (CI = +/-0.005; p = 0.005)	NA (CI = +/-NA; p = NA)	0.527	-0.87%
Loss Cost	2014.2	-0.013 (CI = +/-0.014; p = 0.073)	-0.130 (CI = +/-0.090; p = 0.007)	0.009 (CI = +/-0.005; p = 0.003)	NA (CI = +/-NA; p = NA)	0.570	-1.27%
Loss Cost	2015.1	-0.018 (CI = +/-0.014; p = 0.013)	-0.148 (CI = +/-0.083; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.666	-1.77%
Loss Cost	2015.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.061; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.830	-2.54%
Loss Cost	2016.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.064; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.803	-2.44%
Loss Cost	2016.2	-0.022 (CI = +/-0.013; p = 0.002)	-0.124 (CI = +/-0.066; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.803	-2.19%
Loss Cost	2017.1	-0.021 (CI = +/-0.014; p = 0.006)	-0.122 (CI = +/-0.070; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.771	-2.12%
Severity	2010.2	0.002 (CI = +/-0.011; p = 0.776)	-0.070 (CI = +/-0.076; p = 0.068)	-0.003 (CI = +/-0.005; p = 0.308)	0.215 (CI = +/-0.150; p = 0.007)	0.346	+0.15%
Severity	2011.1	0.001 (CI = +/-0.011; p = 0.775)	-0.079 (CI = +/-0.076; p = 0.042)	-0.003 (CI = +/-0.005; p = 0.285)	0.166 (CI = +/-0.167; p = 0.051)	0.252	+0.15%
Severity	2011.2	0.002 (CI = +/-0.011; p = 0.777)	-0.078 (CI = +/-0.080; p = 0.054)	-0.003 (CI = +/-0.005; p = 0.297)	0.155 (CI = +/-0.214; p = 0.147)	0.128	+0.15%
Severity	2012.1	0.002 (CI = +/-0.011; p = 0.726)	-0.084 (CI = +/-0.084; p = 0.051)	-0.003 (CI = +/-0.005; p = 0.296)	0.052 (CI = +/-0.466; p = 0.821)	0.066	+0.19%
Severity	2012.2	0.002 (CI = +/-0.011; p = 0.726)	-0.084 (CI = +/-0.084; p = 0.051)	-0.003 (CI = +/-0.005; p = 0.296)	NA (CI = +/-NA; p = NA)	0.078	+0.19%
Severity	2013.1	0.005 (CI = +/-0.012; p = 0.415)	-0.072 (CI = +/-0.084; p = 0.086)	-0.003 (CI = +/-0.005; p = 0.288)	NA (CI = +/-NA; p = NA)	0.079	+0.47%
Severity	2013.2	0.002 (CI = +/-0.012; p = 0.785)	-0.059 (CI = +/-0.083; p = 0.154)	-0.003 (CI = +/-0.005; p = 0.308)	NA (CI = +/-NA; p = NA)	0.002	+0.16%
Severity	2014.1	0.002 (CI = +/-0.013; p = 0.710)	-0.056 (CI = +/-0.087; p = 0.192)	-0.003 (CI = +/-0.005; p = 0.317)	NA (CI = +/-NA; p = NA)	-0.008	+0.24%
Severity	2014.2	0.001 (CI = +/-0.014; p = 0.832)	-0.052 (CI = +/-0.091; p = 0.245)	-0.002 (CI = +/-0.005; p = 0.343)	NA (CI = +/-NA; p = NA)	-0.042	+0.15%
Severity	2015.1	0.000 (CI = +/-0.016; p = 0.987)	-0.058 (CI = +/-0.095; p = 0.218)	-0.002 (CI = +/-0.005; p = 0.362)	NA (CI = +/-NA; p = NA)	-0.039	-0.01%
Severity	2015.2	-0.007 (CI = +/-0.014; p = 0.272)	-0.030 (CI = +/-0.081; p = 0.445)	-0.002 (CI = +/-0.005; p = 0.427)	NA (CI = +/-NA; p = NA)	-0.027	-0.75%
Severity	2016.1	-0.005 (CI = +/-0.015; p = 0.528)	-0.021 (CI = +/-0.083; p = 0.596)	-0.002 (CI = +/-0.005; p = 0.388)	NA (CI = +/-NA; p = NA)	-0.098	-0.45%
Severity	2016.2	-0.001 (CI = +/-0.016; p = 0.943)	-0.035 (CI = +/-0.084; p = 0.391)	-0.002 (CI = +/-0.005; p = 0.289)	NA (CI = +/-NA; p = NA)	-0.078	-0.05%
Severity	2017.1	0.000 (CI = +/-0.018; p = 0.965)	-0.032 (CI = +/-0.090; p = 0.449)	-0.002 (CI = +/-0.005; p = 0.296)	NA (CI = +/-NA; p = NA)	-0.097	+0.04%
Frequency	2010.2	-0.004 (CI = +/-0.009; p = 0.408)	-0.095 (CI = +/-0.065; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	0.163 (CI = +/-0.128; p = 0.015)	0.581	-0.38%
Frequency	2011.1	-0.004 (CI = +/-0.009; p = 0.418)	-0.094 (CI = +/-0.068; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.169 (CI = +/-0.147; p = 0.026)	0.579	-0.38%
Frequency	2011.2	-0.004 (CI = +/-0.010; p = 0.430)	-0.093 (CI = +/-0.070; p = 0.012)	0.011 (CI = +/-0.005; p = 0.000)	0.163 (CI = +/-0.189; p = 0.088)	0.555	-0.38%
Frequency	2012.1	-0.004 (CI = +/-0.010; p = 0.369)	-0.085 (CI = +/-0.074; p = 0.025)	0.011 (CI = +/-0.005; p = 0.000)	0.313 (CI = +/-0.407; p = 0.125)	0.566	-0.44%
Frequency	2012.2	-0.004 (CI = +/-0.010; p = 0.369)	-0.085 (CI = +/-0.074; p = 0.025)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.566	-0.44%
Frequency	2013.1	-0.008 (CI = +/-0.009; p = 0.088)	-0.101 (CI = +/-0.067; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.661	-0.80%
Frequency	2013.2	-0.011 (CI = +/-0.010; p = 0.030)	-0.089 (CI = +/-0.066; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.697	-1.06%
Frequency	2014.1	-0.011 (CI = +/-0.010; p = 0.038)	-0.091 (CI = +/-0.069; p = 0.013)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.685	-1.11%
Frequency	2014.2	-0.014 (CI = +/-0.011; p = 0.011)	-0.078 (CI = +/-0.068; p = 0.026)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.726	-1.42%
Frequency	2015.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.090 (CI = +/-0.064; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.776	-1.76%
Frequency	2015.2	-0.018 (CI = +/-0.012; p = 0.005)	-0.088 (CI = +/-0.069; p = 0.015)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	-1.81%
Frequency	2016.1	-0.020 (CI = +/-0.013; p = 0.004)	-0.094 (CI = +/-0.071; p = 0.013)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.771	-1.99%
Frequency	2016.2	-0.022 (CI = +/-0.014; p = 0.006)	-0.089 (CI = +/-0.076; p = 0.025)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	-2.14%
Frequency	2017.1	-0.022 (CI = +/-0.016; p = 0.013)	-0.090 (CI = +/-0.081; p = 0.033)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.747	-2.16%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2010.2	-0.006 (CI = +/-0.016; p = 0.456)	0.369 (CI = +/-0.231; p = 0.003)	0.269	-0.60%
Loss Cost	2011.1	-0.006 (CI = +/-0.017; p = 0.464)	0.358 (CI = +/-0.264; p = 0.010)	0.185	-0.60%
Loss Cost	2011.2	-0.006 (CI = +/-0.017; p = 0.481)	0.284 (CI = +/-0.334; p = 0.092)	0.038	-0.59%
Loss Cost	2012.1	-0.007 (CI = +/-0.017; p = 0.415)	0.546 (CI = +/-0.706; p = 0.124)	0.024	-0.69%
Loss Cost	2012.2	-0.007 (CI = +/-0.017; p = 0.415)	NA (CI = +/-NA; p = NA)	-0.013	-0.69%
Loss Cost	2013.1	-0.006 (CI = +/-0.019; p = 0.493)	NA (CI = +/-NA; p = NA)	-0.022	-0.63%
Loss Cost	2013.2	-0.014 (CI = +/-0.018; p = 0.135)	NA (CI = +/-NA; p = NA)	0.057	-1.34%
Loss Cost	2014.1	-0.011 (CI = +/-0.020; p = 0.240)	NA (CI = +/-NA; p = NA)	0.021	-1.13%
Loss Cost	2014.2	-0.017 (CI = +/-0.020; p = 0.101)	NA (CI = +/-NA; p = NA)	0.085	-1.66%
Loss Cost	2015.1	-0.020 (CI = +/-0.022; p = 0.077)	NA (CI = +/-NA; p = NA)	0.111	-1.95%
Loss Cost	2015.2	-0.029 (CI = +/-0.021; p = 0.011)	NA (CI = +/-NA; p = NA)	0.270	-2.83%
Loss Cost	2016.1	-0.025 (CI = +/-0.023; p = 0.038)	NA (CI = +/-NA; p = NA)	0.185	-2.45%
Loss Cost	2016.2	-0.023 (CI = +/-0.026; p = 0.077)	NA (CI = +/-NA; p = NA)	0.131	-2.29%
Loss Cost	2017.1	-0.018 (CI = +/-0.029; p = 0.196)	NA (CI = +/-NA; p = NA)	0.050	-1.80%
Severity	2010.2	0.002 (CI = +/-0.011; p = 0.691)	0.211 (CI = +/-0.156; p = 0.010)	0.290	+0.22%
Severity	2011.1	0.002 (CI = +/-0.011; p = 0.694)	0.178 (CI = +/-0.176; p = 0.048)	0.156	+0.22%
Severity	2011.2	0.002 (CI = +/-0.011; p = 0.687)	0.142 (CI = +/-0.224; p = 0.204)	0.030	+0.22%
Severity	2012.1	0.002 (CI = +/-0.012; p = 0.699)	0.147 (CI = +/-0.481; p = 0.533)	-0.048	+0.22%
Severity	2012.2	0.002 (CI = +/-0.012; p = 0.699)	NA (CI = +/-NA; p = NA)	-0.035	+0.22%
Severity	2013.1	0.006 (CI = +/-0.012; p = 0.338)	NA (CI = +/-NA; p = NA)	-0.002	+0.57%
Severity	2013.2	0.002 (CI = +/-0.012; p = 0.754)	NA (CI = +/-NA; p = NA)	-0.041	+0.18%
Severity	2014.1	0.003 (CI = +/-0.013; p = 0.621)	NA (CI = +/-NA; p = NA)	-0.035	+0.32%
Severity	2014.2	0.001 (CI = +/-0.014; p = 0.829)	NA (CI = +/-NA; p = NA)	-0.047	+0.15%
Severity	2015.1	0.000 (CI = +/-0.016; p = 0.959)	NA (CI = +/-NA; p = NA)	-0.052	+0.04%
Severity	2015.2	-0.008 (CI = +/-0.013; p = 0.242)	NA (CI = +/-NA; p = NA)	0.024	-0.77%
Severity	2016.1	-0.005 (CI = +/-0.014; p = 0.516)	NA (CI = +/-NA; p = NA)	-0.032	-0.45%
Severity	2016.2	-0.002 (CI = +/-0.016; p = 0.839)	NA (CI = +/-NA; p = NA)	-0.060	-0.15%
Severity	2017.1	0.000 (CI = +/-0.018; p = 0.955)	NA (CI = +/-NA; p = NA)	-0.066	-0.05%
Frequency	2010.2	-0.008 (CI = +/-0.014; p = 0.233)	0.157 (CI = +/-0.195; p = 0.109)	0.028	-0.82%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.241)	0.180 (CI = +/-0.222; p = 0.107)	0.033	-0.82%
Frequency	2011.2	-0.008 (CI = +/-0.014; p = 0.254)	0.142 (CI = +/-0.283; p = 0.311)	-0.011	-0.81%
Frequency	2012.1	-0.009 (CI = +/-0.014; p = 0.205)	0.399 (CI = +/-0.595; p = 0.179)	0.027	-0.91%
Frequency	2012.2	-0.009 (CI = +/-0.014; p = 0.205)	NA (CI = +/-NA; p = NA)	0.027	-0.91%
Frequency	2013.1	-0.012 (CI = +/-0.015; p = 0.120)	NA (CI = +/-NA; p = NA)	0.063	-1.19%
Frequency	2013.2	-0.015 (CI = +/-0.016; p = 0.061)	NA (CI = +/-NA; p = NA)	0.112	-1.52%
Frequency	2014.1	-0.015 (CI = +/-0.018; p = 0.100)	NA (CI = +/-NA; p = NA)	0.082	-1.44%
Frequency	2014.2	-0.018 (CI = +/-0.019; p = 0.056)	NA (CI = +/-NA; p = NA)	0.130	-1.81%
Frequency	2015.1	-0.020 (CI = +/-0.020; p = 0.054)	NA (CI = +/-NA; p = NA)	0.139	-1.99%
Frequency	2015.2	-0.021 (CI = +/-0.023; p = 0.068)	NA (CI = +/-NA; p = NA)	0.128	-2.08%
Frequency	2016.1	-0.020 (CI = +/-0.025; p = 0.109)	NA (CI = +/-NA; p = NA)	0.093	-2.01%
Frequency	2016.2	-0.022 (CI = +/-0.028; p = 0.126)	NA (CI = +/-NA; p = NA)	0.086	-2.14%
Frequency	2017.1	-0.018 (CI = +/-0.032; p = 0.253)	NA (CI = +/-NA; p = NA)	0.025	-1.75%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, new_normal

Loss Cost	2010.2	0.017 (CI = +/-0.024; p = 0.170)	-0.097 (CI = +/-0.238; p = 0.412)	0.004	+1.68%
Loss Cost	2011.1	0.011 (CI = +/-0.026; p = 0.388)	-0.065 (CI = +/-0.241; p = 0.581)	-0.044	+1.11%
Loss Cost	2011.2	0.002 (CI = +/-0.026; p = 0.898)	-0.016 (CI = +/-0.233; p = 0.891)	-0.079	+0.16%
Loss Cost	2012.1	-0.004 (CI = +/-0.028; p = 0.792)	0.011 (CI = +/-0.239; p = 0.922)	-0.079	-0.36%
Loss Cost	2012.2	-0.012 (CI = +/-0.029; p = 0.395)	0.054 (CI = +/-0.238; p = 0.641)	-0.047	-1.22%
Loss Cost	2013.1	-0.012 (CI = +/-0.032; p = 0.463)	0.051 (CI = +/-0.251; p = 0.674)	-0.060	-1.16%
Loss Cost	2013.2	-0.027 (CI = +/-0.031; p = 0.086)	0.123 (CI = +/-0.230; p = 0.280)	0.067	-2.68%
Loss Cost	2014.1	-0.025 (CI = +/-0.035; p = 0.157)	0.111 (CI = +/-0.243; p = 0.351)	0.016	-2.43%
Loss Cost	2014.2	-0.038 (CI = +/-0.036; p = 0.040)	0.167 (CI = +/-0.237; p = 0.155)	0.136	-3.72%
Loss Cost	2015.1	-0.048 (CI = +/-0.039; p = 0.019)	0.206 (CI = +/-0.243; p = 0.091)	0.203	-4.65%
Loss Cost	2015.2	-0.072 (CI = +/-0.033; p = 0.000)	0.299 (CI = +/-0.192; p = 0.004)	0.526	-6.94%
Loss Cost	2016.1	-0.070 (CI = +/-0.037; p = 0.001)	0.291 (CI = +/-0.207; p = 0.009)	0.444	-6.74%
Loss Cost	2016.2	-0.073 (CI = +/-0.043; p = 0.002)	0.302 (CI = +/-0.222; p = 0.011)	0.407	-7.05%
Loss Cost	2017.1	-0.070 (CI = +/-0.049; p = 0.008)	0.292 (CI = +/-0.239; p = 0.020)	0.316	-6.73%
Severity	2010.2	0.014 (CI = +/-0.016; p = 0.072)	-0.046 (CI = +/-0.155; p = 0.550)	0.098	+1.46%
Severity	2011.1	0.009 (CI = +/-0.016; p = 0.245)	-0.018 (CI = +/-0.153; p = 0.809)	0.019	+0.95%
Severity	2011.2	0.005 (CI = +/-0.017; p = 0.575)	0.007 (CI = +/-0.152; p = 0.925)	-0.035	+0.47%
Severity	2012.1	0.001 (CI = +/-0.018; p = 0.914)	0.026 (CI = +/-0.155; p = 0.731)	-0.060	+0.10%
Severity	2012.2	-0.002 (CI = +/-0.020; p = 0.867)	0.039 (CI = +/-0.162; p = 0.622)	-0.068	-0.16%
Severity	2013.1	0.005 (CI = +/-0.021; p = 0.640)	0.009 (CI = +/-0.161; p = 0.913)	-0.047	+0.48%
Severity	2013.2	-0.003 (CI = +/-0.021; p = 0.759)	0.045 (CI = +/-0.156; p = 0.555)	-0.072	-0.32%
Severity	2014.1	-0.001 (CI = +/-0.024; p = 0.923)	0.036 (CI = +/-0.165; p = 0.654)	-0.076	-0.11%
Severity	2014.2	-0.005 (CI = +/-0.026; p = 0.677)	0.053 (CI = +/-0.172; p = 0.524)	-0.079	-0.53%
Severity	2015.1	-0.009 (CI = +/-0.029; p = 0.540)	0.067 (CI = +/-0.183; p = 0.449)	-0.075	-0.87%
Severity	2015.2	-0.028 (CI = +/-0.023; p = 0.021)	0.141 (CI = +/-0.137; p = 0.044)	0.192	-2.77%
Severity	2016.1	-0.024 (CI = +/-0.026; p = 0.068)	0.127 (CI = +/-0.145; p = 0.082)	0.098	-2.38%
Severity	2016.2	-0.020 (CI = +/-0.030; p = 0.162)	0.114 (CI = +/-0.154; p = 0.135)	0.031	-2.02%
Severity	2017.1	-0.021 (CI = +/-0.034; p = 0.207)	0.116 (CI = +/-0.167; p = 0.157)	0.014	-2.08%
Frequency	2010.2	0.002 (CI = +/-0.018; p = 0.805)	-0.051 (CI = +/-0.179; p = 0.565)	-0.057	+0.22%
Frequency	2011.1	0.002 (CI = +/-0.020; p = 0.874)	-0.047 (CI = +/-0.187; p = 0.608)	-0.060	+0.16%
Frequency	2011.2	-0.003 (CI = +/-0.021; p = 0.769)	-0.023 (CI = +/-0.190; p = 0.808)	-0.051	-0.31%
Frequency	2012.1	-0.005 (CI = +/-0.023; p = 0.688)	-0.015 (CI = +/-0.199; p = 0.879)	-0.050	-0.46%
Frequency	2012.2	-0.011 (CI = +/-0.025; p = 0.383)	0.015 (CI = +/-0.201; p = 0.877)	-0.014	-1.06%
Frequency	2013.1	-0.016 (CI = +/-0.027; p = 0.213)	0.043 (CI = +/-0.205; p = 0.670)	0.028	-1.63%
Frequency	2013.2	-0.024 (CI = +/-0.028; p = 0.092)	0.078 (CI = +/-0.208; p = 0.446)	0.096	-2.37%
Frequency	2014.1	-0.023 (CI = +/-0.032; p = 0.138)	0.075 (CI = +/-0.220; p = 0.484)	0.060	-2.32%
Frequency	2014.2	-0.033 (CI = +/-0.034; p = 0.058)	0.114 (CI = +/-0.223; p = 0.299)	0.136	-3.21%
Frequency	2015.1	-0.039 (CI = +/-0.038; p = 0.043)	0.139 (CI = +/-0.234; p = 0.228)	0.164	-3.82%
Frequency	2015.2	-0.044 (CI = +/-0.042; p = 0.043)	0.158 (CI = +/-0.249; p = 0.199)	0.164	-4.28%
Frequency	2016.1	-0.046 (CI = +/-0.048; p = 0.062)	0.165 (CI = +/-0.268; p = 0.211)	0.129	-4.47%
Frequency	2016.2	-0.053 (CI = +/-0.055; p = 0.058)	0.188 (CI = +/-0.285; p = 0.180)	0.139	-5.13%
Frequency	2017.1	-0.049 (CI = +/-0.063; p = 0.118)	0.176 (CI = +/-0.308; p = 0.241)	0.057	-4.75%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2010.2	-0.003 (CI = +/-0.015; p = 0.730)	0.009 (CI = +/-0.007; p = 0.013)	0.369 (CI = +/-0.209; p = 0.001)	0.405	-0.26%
Loss Cost	2011.1	-0.003 (CI = +/-0.015; p = 0.734)	0.009 (CI = +/-0.007; p = 0.015)	0.360 (CI = +/-0.239; p = 0.005)	0.336	-0.26%
Loss Cost	2011.2	-0.002 (CI = +/-0.016; p = 0.752)	0.009 (CI = +/-0.007; p = 0.016)	0.287 (CI = +/-0.302; p = 0.061)	0.218	-0.24%
Loss Cost	2012.1	-0.003 (CI = +/-0.016; p = 0.654)	0.009 (CI = +/-0.007; p = 0.016)	0.554 (CI = +/-0.636; p = 0.084)	0.214	-0.34%
Loss Cost	2012.2	-0.003 (CI = +/-0.016; p = 0.654)	0.009 (CI = +/-0.007; p = 0.016)	NA (CI = +/-NA; p = NA)	0.184	-0.34%
Loss Cost	2013.1	-0.003 (CI = +/-0.017; p = 0.723)	0.009 (CI = +/-0.008; p = 0.018)	NA (CI = +/-NA; p = NA)	0.175	-0.29%
Loss Cost	2013.2	-0.010 (CI = +/-0.016; p = 0.187)	0.010 (CI = +/-0.007; p = 0.006)	NA (CI = +/-NA; p = NA)	0.312	-1.02%
Loss Cost	2014.1	-0.008 (CI = +/-0.017; p = 0.310)	0.009 (CI = +/-0.007; p = 0.008)	NA (CI = +/-NA; p = NA)	0.285	-0.84%
Loss Cost	2014.2	-0.014 (CI = +/-0.017; p = 0.095)	0.010 (CI = +/-0.006; p = 0.004)	NA (CI = +/-NA; p = NA)	0.384	-1.40%
Loss Cost	2015.1	-0.018 (CI = +/-0.018; p = 0.053)	0.010 (CI = +/-0.006; p = 0.003)	NA (CI = +/-NA; p = NA)	0.424	-1.75%
Loss Cost	2015.2	-0.027 (CI = +/-0.014; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.669	-2.70%
Loss Cost	2016.1	-0.025 (CI = +/-0.016; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.633	-2.43%
Loss Cost	2016.2	-0.025 (CI = +/-0.018; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.604	-2.43%
Loss Cost	2017.1	-0.022 (CI = +/-0.020; p = 0.033)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.558	-2.15%
Severity	2010.2	0.001 (CI = +/-0.011; p = 0.803)	-0.002 (CI = +/-0.005; p = 0.434)	0.211 (CI = +/-0.157; p = 0.010)	0.280	+0.14%
Severity	2011.1	0.001 (CI = +/-0.011; p = 0.807)	-0.002 (CI = +/-0.005; p = 0.433)	0.177 (CI = +/-0.178; p = 0.051)	0.144	+0.14%
Severity	2011.2	0.001 (CI = +/-0.012; p = 0.799)	-0.002 (CI = +/-0.006; p = 0.438)	0.141 (CI = +/-0.226; p = 0.210)	0.015	+0.15%
Severity	2012.1	0.001 (CI = +/-0.012; p = 0.807)	-0.002 (CI = +/-0.006; p = 0.448)	0.145 (CI = +/-0.486; p = 0.542)	-0.066	+0.14%
Severity	2012.2	0.001 (CI = +/-0.012; p = 0.807)	-0.002 (CI = +/-0.006; p = 0.448)	NA (CI = +/-NA; p = NA)	-0.053	+0.14%
Severity	2013.1	0.005 (CI = +/-0.012; p = 0.417)	-0.002 (CI = +/-0.005; p = 0.411)	NA (CI = +/-NA; p = NA)	-0.015	+0.49%
Severity	2013.2	0.001 (CI = +/-0.012; p = 0.849)	-0.002 (CI = +/-0.005; p = 0.411)	NA (CI = +/-NA; p = NA)	-0.055	+0.11%
Severity	2014.1	0.002 (CI = +/-0.013; p = 0.700)	-0.002 (CI = +/-0.005; p = 0.407)	NA (CI = +/-NA; p = NA)	-0.049	+0.25%
Severity	2014.2	0.001 (CI = +/-0.014; p = 0.893)	-0.002 (CI = +/-0.005; p = 0.430)	NA (CI = +/-NA; p = NA)	-0.066	+0.09%
Severity	2015.1	0.000 (CI = +/-0.016; p = 0.996)	-0.002 (CI = +/-0.005; p = 0.454)	NA (CI = +/-NA; p = NA)	-0.076	0.00%
Severity	2015.2	-0.008 (CI = +/-0.014; p = 0.239)	-0.001 (CI = +/-0.004; p = 0.486)	NA (CI = +/-NA; p = NA)	-0.004	-0.79%
Severity	2016.1	-0.005 (CI = +/-0.015; p = 0.518)	-0.002 (CI = +/-0.004; p = 0.412)	NA (CI = +/-NA; p = NA)	-0.050	-0.45%
Severity	2016.2	-0.001 (CI = +/-0.016; p = 0.870)	-0.002 (CI = +/-0.004; p = 0.345)	NA (CI = +/-NA; p = NA)	-0.063	-0.12%
Severity	2017.1	0.000 (CI = +/-0.018; p = 0.972)	-0.002 (CI = +/-0.005; p = 0.333)	NA (CI = +/-NA; p = NA)	-0.066	+0.03%
Frequency	2010.2	-0.004 (CI = +/-0.011; p = 0.450)	0.011 (CI = +/-0.005; p = 0.000)	0.158 (CI = +/-0.147; p = 0.035)	0.450	-0.39%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.457)	0.011 (CI = +/-0.005; p = 0.000)	0.183 (CI = +/-0.167; p = 0.033)	0.456	-0.39%
Frequency	2011.2	-0.004 (CI = +/-0.011; p = 0.473)	0.011 (CI = +/-0.005; p = 0.000)	0.146 (CI = +/-0.212; p = 0.168)	0.434	-0.38%
Frequency	2012.1	-0.005 (CI = +/-0.011; p = 0.360)	0.011 (CI = +/-0.005; p = 0.000)	0.409 (CI = +/-0.437; p = 0.066)	0.477	-0.49%
Frequency	2012.2	-0.005 (CI = +/-0.011; p = 0.360)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.477	-0.49%
Frequency	2013.1	-0.008 (CI = +/-0.011; p = 0.157)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.527	-0.78%
Frequency	2013.2	-0.011 (CI = +/-0.011; p = 0.043)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.597	-1.13%
Frequency	2014.1	-0.011 (CI = +/-0.012; p = 0.072)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.582	-1.09%
Frequency	2014.2	-0.015 (CI = +/-0.012; p = 0.015)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.656	-1.49%
Frequency	2015.1	-0.018 (CI = +/-0.013; p = 0.009)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.679	-1.75%
Frequency	2015.2	-0.019 (CI = +/-0.014; p = 0.008)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.685	-1.93%
Frequency	2016.1	-0.020 (CI = +/-0.015; p = 0.013)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.672	-1.99%
Frequency	2016.2	-0.023 (CI = +/-0.017; p = 0.009)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.690	-2.31%
Frequency	2017.1	-0.022 (CI = +/-0.019; p = 0.025)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.662	-2.18%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal

Loss Cost	2010.2	0.042 (CI = +/-0.024; p = 0.001)	0.017 (CI = +/-0.009; p = 0.001)	-0.344 (CI = +/-0.238; p = 0.006)	0.329	+4.33%
Loss Cost	2011.1	0.038 (CI = +/-0.026; p = 0.007)	0.016 (CI = +/-0.009; p = 0.002)	-0.313 (CI = +/-0.247; p = 0.015)	0.278	+3.84%
Loss Cost	2011.2	0.028 (CI = +/-0.027; p = 0.043)	0.015 (CI = +/-0.009; p = 0.002)	-0.255 (CI = +/-0.244; p = 0.042)	0.239	+2.86%
Loss Cost	2012.1	0.024 (CI = +/-0.030; p = 0.107)	0.014 (CI = +/-0.009; p = 0.004)	-0.231 (CI = +/-0.257; p = 0.076)	0.220	+2.46%
Loss Cost	2012.2	0.016 (CI = +/-0.032; p = 0.313)	0.013 (CI = +/-0.009; p = 0.007)	-0.182 (CI = +/-0.263; p = 0.166)	0.220	+1.61%
Loss Cost	2013.1	0.020 (CI = +/-0.036; p = 0.250)	0.014 (CI = +/-0.010; p = 0.007)	-0.206 (CI = +/-0.280; p = 0.140)	0.223	+2.05%
Loss Cost	2013.2	0.003 (CI = +/-0.035; p = 0.855)	0.012 (CI = +/-0.009; p = 0.010)	-0.113 (CI = +/-0.262; p = 0.381)	0.306	+0.31%
Loss Cost	2014.1	0.011 (CI = +/-0.038; p = 0.572)	0.013 (CI = +/-0.009; p = 0.007)	-0.152 (CI = +/-0.276; p = 0.264)	0.296	+1.06%
Loss Cost	2014.2	-0.003 (CI = +/-0.040; p = 0.869)	0.011 (CI = +/-0.009; p = 0.012)	-0.082 (CI = +/-0.278; p = 0.541)	0.363	-0.32%
Loss Cost	2015.1	-0.012 (CI = +/-0.045; p = 0.576)	0.011 (CI = +/-0.009; p = 0.020)	-0.040 (CI = +/-0.293; p = 0.778)	0.393	-1.21%
Loss Cost	2015.2	-0.040 (CI = +/-0.036; p = 0.032)	0.009 (CI = +/-0.007; p = 0.012)	0.089 (CI = +/-0.227; p = 0.418)	0.663	-3.97%
Loss Cost	2016.1	-0.034 (CI = +/-0.041; p = 0.092)	0.009 (CI = +/-0.007; p = 0.012)	0.063 (CI = +/-0.242; p = 0.585)	0.616	-3.39%
Loss Cost	2016.2	-0.036 (CI = +/-0.046; p = 0.121)	0.009 (CI = +/-0.007; p = 0.016)	0.068 (CI = +/-0.263; p = 0.586)	0.585	-3.50%
Loss Cost	2017.1	-0.030 (CI = +/-0.052; p = 0.232)	0.009 (CI = +/-0.007; p = 0.018)	0.048 (CI = +/-0.279; p = 0.714)	0.529	-2.95%
Severity	2010.2	0.012 (CI = +/-0.020; p = 0.223)	-0.002 (CI = +/-0.007; p = 0.658)	-0.022 (CI = +/-0.192; p = 0.816)	0.071	+1.21%
Severity	2011.1	0.005 (CI = +/-0.020; p = 0.610)	-0.003 (CI = +/-0.007; p = 0.460)	0.022 (CI = +/-0.190; p = 0.813)	0.003	+0.51%
Severity	2011.2	-0.002 (CI = +/-0.021; p = 0.872)	-0.004 (CI = +/-0.007; p = 0.307)	0.064 (CI = +/-0.190; p = 0.491)	-0.032	-0.17%
Severity	2012.1	-0.007 (CI = +/-0.023; p = 0.504)	-0.004 (CI = +/-0.007; p = 0.217)	0.099 (CI = +/-0.194; p = 0.303)	-0.034	-0.74%
Severity	2012.2	-0.012 (CI = +/-0.025; p = 0.327)	-0.005 (CI = +/-0.007; p = 0.172)	0.125 (CI = +/-0.203; p = 0.214)	-0.024	-1.19%
Severity	2013.1	-0.005 (CI = +/-0.026; p = 0.725)	-0.004 (CI = +/-0.007; p = 0.253)	0.083 (CI = +/-0.208; p = 0.412)	-0.029	-0.45%
Severity	2013.2	-0.017 (CI = +/-0.026; p = 0.204)	-0.005 (CI = +/-0.007; p = 0.108)	0.149 (CI = +/-0.198; p = 0.131)	0.014	-1.64%
Severity	2014.1	-0.015 (CI = +/-0.030; p = 0.289)	-0.005 (CI = +/-0.007; p = 0.130)	0.144 (CI = +/-0.213; p = 0.176)	0.000	-1.54%
Severity	2014.2	-0.023 (CI = +/-0.033; p = 0.153)	-0.006 (CI = +/-0.007; p = 0.091)	0.182 (CI = +/-0.223; p = 0.104)	0.032	-2.28%
Severity	2015.1	-0.030 (CI = +/-0.036; p = 0.097)	-0.006 (CI = +/-0.007; p = 0.072)	0.215 (CI = +/-0.236; p = 0.071)	0.064	-2.95%
Severity	2015.2	-0.059 (CI = +/-0.020; p = 0.000)	-0.008 (CI = +/-0.004; p = 0.000)	0.344 (CI = +/-0.123; p = 0.000)	0.666	-5.68%
Severity	2016.1	-0.056 (CI = +/-0.022; p = 0.000)	-0.008 (CI = +/-0.004; p = 0.000)	0.335 (CI = +/-0.133; p = 0.000)	0.618	-5.48%
Severity	2016.2	-0.054 (CI = +/-0.025; p = 0.000)	-0.008 (CI = +/-0.004; p = 0.000)	0.328 (CI = +/-0.143; p = 0.000)	0.582	-5.30%
Severity	2017.1	-0.057 (CI = +/-0.028; p = 0.001)	-0.008 (CI = +/-0.004; p = 0.001)	0.336 (CI = +/-0.153; p = 0.000)	0.579	-5.52%
Frequency	2010.2	0.030 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.322 (CI = +/-0.113; p = 0.000)	0.718	+3.09%
Frequency	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.335 (CI = +/-0.117; p = 0.000)	0.726	+3.31%
Frequency	2011.2	0.030 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.319 (CI = +/-0.121; p = 0.000)	0.724	+3.04%
Frequency	2012.1	0.032 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.330 (CI = +/-0.128; p = 0.000)	0.728	+3.22%
Frequency	2012.2	0.028 (CI = +/-0.016; p = 0.002)	0.018 (CI = +/-0.005; p = 0.000)	-0.307 (CI = +/-0.132; p = 0.000)	0.734	+2.83%
Frequency	2013.1	0.025 (CI = +/-0.018; p = 0.008)	0.018 (CI = +/-0.005; p = 0.000)	-0.290 (CI = +/-0.139; p = 0.000)	0.739	+2.51%
Frequency	2013.2	0.020 (CI = +/-0.019; p = 0.043)	0.017 (CI = +/-0.005; p = 0.000)	-0.262 (CI = +/-0.143; p = 0.001)	0.756	+1.99%
Frequency	2014.1	0.026 (CI = +/-0.020; p = 0.014)	0.018 (CI = +/-0.005; p = 0.000)	-0.295 (CI = +/-0.145; p = 0.000)	0.776	+2.64%
Frequency	2014.2	0.020 (CI = +/-0.022; p = 0.070)	0.017 (CI = +/-0.005; p = 0.000)	-0.264 (CI = +/-0.148; p = 0.001)	0.796	+2.00%
Frequency	2015.1	0.018 (CI = +/-0.025; p = 0.143)	0.017 (CI = +/-0.005; p = 0.000)	-0.255 (CI = +/-0.160; p = 0.004)	0.796	+1.80%
Frequency	2015.2	0.018 (CI = +/-0.028; p = 0.191)	0.017 (CI = +/-0.005; p = 0.000)	-0.255 (CI = +/-0.174; p = 0.007)	0.791	+1.82%
Frequency	2016.1	0.022 (CI = +/-0.031; p = 0.158)	0.017 (CI = +/-0.005; p = 0.000)	-0.272 (CI = +/-0.187; p = 0.007)	0.787	+2.22%
Frequency	2016.2	0.019 (CI = +/-0.036; p = 0.275)	0.017 (CI = +/-0.005; p = 0.000)	-0.260 (CI = +/-0.201; p = 0.015)	0.786	+1.90%
Frequency	2017.1	0.027 (CI = +/-0.038; p = 0.153)	0.018 (CI = +/-0.005; p = 0.000)	-0.288 (CI = +/-0.206; p = 0.010)	0.786	+2.72%

Uninsured Auto

Coverage = UA
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	0.076 (CI = +/-0.043; p = 0.001)	0.289	+7.86%
Loss Cost	2011.1	0.073 (CI = +/-0.046; p = 0.003)	0.259	+7.58%
Loss Cost	2011.2	0.068 (CI = +/-0.047; p = 0.006)	0.223	+7.08%
Loss Cost	2012.1	0.063 (CI = +/-0.049; p = 0.014)	0.187	+6.46%
Loss Cost	2012.2	0.058 (CI = +/-0.050; p = 0.026)	0.157	+5.93%
Loss Cost	2013.1	0.056 (CI = +/-0.052; p = 0.034)	0.145	+5.81%
Loss Cost	2013.2	0.050 (CI = +/-0.051; p = 0.052)	0.122	+5.14%
Loss Cost	2014.1	0.053 (CI = +/-0.052; p = 0.045)	0.139	+5.43%
Loss Cost	2014.2	0.048 (CI = +/-0.047; p = 0.046)	0.145	+4.92%
Loss Cost	2015.1	0.046 (CI = +/-0.046; p = 0.050)	0.145	+4.75%
Loss Cost	2015.2	0.047 (CI = +/-0.047; p = 0.051)	0.150	+4.79%
Loss Cost	2016.1	0.058 (CI = +/-0.050; p = 0.025)	0.219	+6.01%
Loss Cost	2016.2	0.045 (CI = +/-0.053; p = 0.091)	0.116	+4.64%
Loss Cost	2017.1	0.042 (CI = +/-0.060; p = 0.156)	0.071	+4.32%
Severity	2010.2	0.078 (CI = +/-0.042; p = 0.001)	0.316	+8.09%
Severity	2011.1	0.077 (CI = +/-0.044; p = 0.001)	0.293	+7.98%
Severity	2011.2	0.077 (CI = +/-0.047; p = 0.002)	0.281	+8.04%
Severity	2012.1	0.074 (CI = +/-0.049; p = 0.004)	0.254	+7.72%
Severity	2012.2	0.075 (CI = +/-0.051; p = 0.006)	0.245	+7.74%
Severity	2013.1	0.075 (CI = +/-0.053; p = 0.008)	0.240	+7.80%
Severity	2013.2	0.069 (CI = +/-0.052; p = 0.012)	0.220	+7.16%
Severity	2014.1	0.070 (CI = +/-0.054; p = 0.014)	0.220	+7.23%
Severity	2014.2	0.065 (CI = +/-0.050; p = 0.013)	0.235	+6.69%
Severity	2015.1	0.063 (CI = +/-0.049; p = 0.015)	0.236	+6.53%
Severity	2015.2	0.063 (CI = +/-0.051; p = 0.017)	0.236	+6.50%
Severity	2016.1	0.068 (CI = +/-0.056; p = 0.019)	0.239	+7.08%
Severity	2016.2	0.049 (CI = +/-0.057; p = 0.087)	0.120	+5.02%
Severity	2017.1	0.034 (CI = +/-0.061; p = 0.258)	0.023	+3.41%
Frequency	2010.2	-0.002 (CI = +/-0.025; p = 0.856)	-0.034	-0.22%
Frequency	2011.1	-0.004 (CI = +/-0.026; p = 0.771)	-0.034	-0.37%
Frequency	2011.2	-0.009 (CI = +/-0.026; p = 0.484)	-0.019	-0.89%
Frequency	2012.1	-0.012 (CI = +/-0.027; p = 0.372)	-0.007	-1.17%
Frequency	2012.2	-0.017 (CI = +/-0.026; p = 0.192)	0.031	-1.67%
Frequency	2013.1	-0.019 (CI = +/-0.027; p = 0.163)	0.043	-1.84%
Frequency	2013.2	-0.019 (CI = +/-0.028; p = 0.169)	0.042	-1.88%
Frequency	2014.1	-0.017 (CI = +/-0.028; p = 0.217)	0.027	-1.67%
Frequency	2014.2	-0.017 (CI = +/-0.028; p = 0.235)	0.023	-1.66%
Frequency	2015.1	-0.017 (CI = +/-0.029; p = 0.245)	0.022	-1.67%
Frequency	2015.2	-0.016 (CI = +/-0.026; p = 0.203)	0.038	-1.61%
Frequency	2016.1	-0.010 (CI = +/-0.028; p = 0.453)	-0.023	-1.00%
Frequency	2016.2	-0.004 (CI = +/-0.030; p = 0.801)	-0.058	-0.36%
Frequency	2017.1	0.009 (CI = +/-0.029; p = 0.529)	-0.038	+0.88%

Uninsured Auto

Coverage = UA
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2010.2	0.082 (CI = +/-0.047; p = 0.001)	0.009 (CI = +/-0.028; p = 0.498)	0.275	+8.50%
Loss Cost	2011.1	0.079 (CI = +/-0.050; p = 0.003)	0.009 (CI = +/-0.029; p = 0.523)	0.243	+8.23%
Loss Cost	2011.2	0.074 (CI = +/-0.052; p = 0.007)	0.008 (CI = +/-0.029; p = 0.560)	0.203	+7.69%
Loss Cost	2012.1	0.068 (CI = +/-0.054; p = 0.015)	0.008 (CI = +/-0.029; p = 0.600)	0.163	+7.03%
Loss Cost	2012.2	0.063 (CI = +/-0.055; p = 0.028)	0.007 (CI = +/-0.029; p = 0.631)	0.130	+6.46%
Loss Cost	2013.1	0.061 (CI = +/-0.057; p = 0.037)	0.007 (CI = +/-0.030; p = 0.644)	0.115	+6.34%
Loss Cost	2013.2	0.055 (CI = +/-0.056; p = 0.055)	0.006 (CI = +/-0.029; p = 0.654)	0.089	+5.64%
Loss Cost	2014.1	0.058 (CI = +/-0.057; p = 0.048)	0.006 (CI = +/-0.029; p = 0.654)	0.105	+5.94%
Loss Cost	2014.2	0.053 (CI = +/-0.052; p = 0.046)	0.007 (CI = +/-0.027; p = 0.602)	0.113	+5.45%
Loss Cost	2015.1	0.052 (CI = +/-0.051; p = 0.048)	0.007 (CI = +/-0.026; p = 0.571)	0.113	+5.31%
Loss Cost	2015.2	0.052 (CI = +/-0.052; p = 0.051)	0.007 (CI = +/-0.027; p = 0.600)	0.115	+5.31%
Loss Cost	2016.1	0.065 (CI = +/-0.056; p = 0.024)	0.009 (CI = +/-0.026; p = 0.504)	0.193	+6.75%
Loss Cost	2016.2	0.052 (CI = +/-0.060; p = 0.086)	0.007 (CI = +/-0.026; p = 0.588)	0.076	+5.29%
Loss Cost	2017.1	0.049 (CI = +/-0.068; p = 0.147)	0.007 (CI = +/-0.028; p = 0.620)	0.023	+5.00%
Severity	2010.2	0.091 (CI = +/-0.044; p = 0.000)	0.020 (CI = +/-0.026; p = 0.126)	0.351	+9.48%
Severity	2011.1	0.090 (CI = +/-0.047; p = 0.001)	0.020 (CI = +/-0.027; p = 0.136)	0.327	+9.43%
Severity	2011.2	0.091 (CI = +/-0.049; p = 0.001)	0.020 (CI = +/-0.028; p = 0.141)	0.316	+9.56%
Severity	2012.1	0.089 (CI = +/-0.052; p = 0.002)	0.020 (CI = +/-0.028; p = 0.156)	0.287	+9.26%
Severity	2012.2	0.089 (CI = +/-0.054; p = 0.002)	0.020 (CI = +/-0.029; p = 0.164)	0.277	+9.32%
Severity	2013.1	0.090 (CI = +/-0.056; p = 0.003)	0.020 (CI = +/-0.030; p = 0.172)	0.271	+9.41%
Severity	2013.2	0.084 (CI = +/-0.056; p = 0.005)	0.020 (CI = +/-0.029; p = 0.169)	0.255	+8.74%
Severity	2014.1	0.084 (CI = +/-0.057; p = 0.006)	0.020 (CI = +/-0.030; p = 0.179)	0.253	+8.81%
Severity	2014.2	0.080 (CI = +/-0.052; p = 0.005)	0.020 (CI = +/-0.027; p = 0.130)	0.288	+8.29%
Severity	2015.1	0.078 (CI = +/-0.051; p = 0.005)	0.021 (CI = +/-0.026; p = 0.119)	0.298	+8.16%
Severity	2015.2	0.078 (CI = +/-0.052; p = 0.006)	0.021 (CI = +/-0.027; p = 0.118)	0.302	+8.16%
Severity	2016.1	0.086 (CI = +/-0.058; p = 0.006)	0.022 (CI = +/-0.027; p = 0.110)	0.314	+9.01%
Severity	2016.2	0.067 (CI = +/-0.060; p = 0.031)	0.020 (CI = +/-0.026; p = 0.132)	0.198	+6.89%
Severity	2017.1	0.051 (CI = +/-0.065; p = 0.109)	0.018 (CI = +/-0.026; p = 0.165)	0.093	+5.28%
Frequency	2010.2	-0.009 (CI = +/-0.026; p = 0.484)	-0.011 (CI = +/-0.016; p = 0.165)	0.003	-0.90%
Frequency	2011.1	-0.011 (CI = +/-0.027; p = 0.415)	-0.011 (CI = +/-0.016; p = 0.160)	0.007	-1.10%
Frequency	2011.2	-0.017 (CI = +/-0.027; p = 0.205)	-0.012 (CI = +/-0.015; p = 0.116)	0.042	-1.71%
Frequency	2012.1	-0.021 (CI = +/-0.028; p = 0.141)	-0.012 (CI = +/-0.015; p = 0.104)	0.063	-2.04%
Frequency	2012.2	-0.026 (CI = +/-0.027; p = 0.053)	-0.013 (CI = +/-0.014; p = 0.068)	0.128	-2.61%
Frequency	2013.1	-0.028 (CI = +/-0.027; p = 0.043)	-0.013 (CI = +/-0.014; p = 0.067)	0.144	-2.80%
Frequency	2013.2	-0.029 (CI = +/-0.028; p = 0.047)	-0.013 (CI = +/-0.015; p = 0.073)	0.142	-2.85%
Frequency	2014.1	-0.027 (CI = +/-0.028; p = 0.062)	-0.013 (CI = +/-0.014; p = 0.069)	0.137	-2.64%
Frequency	2014.2	-0.027 (CI = +/-0.029; p = 0.071)	-0.013 (CI = +/-0.015; p = 0.077)	0.132	-2.62%
Frequency	2015.1	-0.027 (CI = +/-0.030; p = 0.079)	-0.013 (CI = +/-0.015; p = 0.086)	0.128	-2.63%
Frequency	2015.2	-0.027 (CI = +/-0.025; p = 0.038)	-0.014 (CI = +/-0.013; p = 0.033)	0.227	-2.63%
Frequency	2016.1	-0.021 (CI = +/-0.027; p = 0.120)	-0.013 (CI = +/-0.013; p = 0.042)	0.168	-2.07%
Frequency	2016.2	-0.015 (CI = +/-0.030; p = 0.293)	-0.013 (CI = +/-0.013; p = 0.054)	0.126	-1.50%
Frequency	2017.1	-0.003 (CI = +/-0.029; p = 0.846)	-0.011 (CI = +/-0.012; p = 0.056)	0.150	-0.27%

Uninsured Auto

Coverage = UA
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2010.2	0.081 (CI = +/-0.038; p = 0.000)	-0.314 (CI = +/-0.211; p = 0.005)	0.452	+8.41%
Loss Cost	2011.1	0.076 (CI = +/-0.040; p = 0.001)	-0.333 (CI = +/-0.214; p = 0.004)	0.447	+7.87%
Loss Cost	2011.2	0.074 (CI = +/-0.042; p = 0.001)	-0.326 (CI = +/-0.223; p = 0.006)	0.407	+7.69%
Loss Cost	2012.1	0.066 (CI = +/-0.041; p = 0.003)	-0.360 (CI = +/-0.216; p = 0.002)	0.433	+6.83%
Loss Cost	2012.2	0.064 (CI = +/-0.043; p = 0.005)	-0.350 (CI = +/-0.225; p = 0.004)	0.393	+6.60%
Loss Cost	2013.1	0.061 (CI = +/-0.044; p = 0.009)	-0.369 (CI = +/-0.231; p = 0.003)	0.403	+6.26%
Loss Cost	2013.2	0.056 (CI = +/-0.044; p = 0.014)	-0.339 (CI = +/-0.233; p = 0.007)	0.359	+5.77%
Loss Cost	2014.1	0.057 (CI = +/-0.045; p = 0.015)	-0.328 (CI = +/-0.243; p = 0.011)	0.352	+5.88%
Loss Cost	2014.2	0.053 (CI = +/-0.042; p = 0.017)	-0.280 (CI = +/-0.231; p = 0.020)	0.326	+5.41%
Loss Cost	2015.1	0.051 (CI = +/-0.038; p = 0.012)	-0.329 (CI = +/-0.216; p = 0.005)	0.424	+5.25%
Loss Cost	2015.2	0.052 (CI = +/-0.036; p = 0.007)	-0.368 (CI = +/-0.209; p = 0.002)	0.503	+5.37%
Loss Cost	2016.1	0.058 (CI = +/-0.040; p = 0.006)	-0.349 (CI = +/-0.217; p = 0.004)	0.519	+6.01%
Loss Cost	2016.2	0.051 (CI = +/-0.044; p = 0.024)	-0.327 (CI = +/-0.227; p = 0.008)	0.422	+5.28%
Loss Cost	2017.1	0.042 (CI = +/-0.047; p = 0.077)	-0.353 (CI = +/-0.233; p = 0.006)	0.433	+4.32%
Severity	2010.2	0.082 (CI = +/-0.039; p = 0.000)	-0.244 (CI = +/-0.217; p = 0.029)	0.408	+8.53%
Severity	2011.1	0.079 (CI = +/-0.041; p = 0.001)	-0.255 (CI = +/-0.223; p = 0.027)	0.394	+8.21%
Severity	2011.2	0.082 (CI = +/-0.043; p = 0.001)	-0.268 (CI = +/-0.231; p = 0.025)	0.391	+8.55%
Severity	2012.1	0.077 (CI = +/-0.044; p = 0.001)	-0.289 (CI = +/-0.235; p = 0.018)	0.388	+8.02%
Severity	2012.2	0.080 (CI = +/-0.046; p = 0.002)	-0.302 (CI = +/-0.244; p = 0.017)	0.387	+8.32%
Severity	2013.1	0.079 (CI = +/-0.048; p = 0.003)	-0.310 (CI = +/-0.254; p = 0.019)	0.385	+8.18%
Severity	2013.2	0.074 (CI = +/-0.048; p = 0.005)	-0.280 (CI = +/-0.258; p = 0.035)	0.342	+7.69%
Severity	2014.1	0.073 (CI = +/-0.050; p = 0.006)	-0.286 (CI = +/-0.271; p = 0.039)	0.341	+7.62%
Severity	2014.2	0.069 (CI = +/-0.047; p = 0.007)	-0.233 (CI = +/-0.259; p = 0.075)	0.321	+7.10%
Severity	2015.1	0.067 (CI = +/-0.045; p = 0.006)	-0.278 (CI = +/-0.253; p = 0.033)	0.377	+6.96%
Severity	2015.2	0.067 (CI = +/-0.046; p = 0.007)	-0.273 (CI = +/-0.268; p = 0.046)	0.364	+6.94%
Severity	2016.1	0.068 (CI = +/-0.052; p = 0.013)	-0.269 (CI = +/-0.284; p = 0.061)	0.355	+7.08%
Severity	2016.2	0.053 (CI = +/-0.055; p = 0.056)	-0.221 (CI = +/-0.283; p = 0.117)	0.208	+5.45%
Severity	2017.1	0.034 (CI = +/-0.054; p = 0.208)	-0.276 (CI = +/-0.267; p = 0.044)	0.226	+3.41%
Frequency	2010.2	-0.001 (CI = +/-0.025; p = 0.931)	-0.070 (CI = +/-0.136; p = 0.298)	-0.030	-0.10%
Frequency	2011.1	-0.003 (CI = +/-0.026; p = 0.808)	-0.078 (CI = +/-0.140; p = 0.264)	-0.022	-0.31%
Frequency	2011.2	-0.008 (CI = +/-0.026; p = 0.538)	-0.058 (CI = +/-0.140; p = 0.403)	-0.030	-0.79%
Frequency	2012.1	-0.011 (CI = +/-0.027; p = 0.401)	-0.071 (CI = +/-0.142; p = 0.309)	-0.004	-1.10%
Frequency	2012.2	-0.016 (CI = +/-0.026; p = 0.221)	-0.047 (CI = +/-0.139; p = 0.490)	0.010	-1.59%
Frequency	2013.1	-0.018 (CI = +/-0.027; p = 0.182)	-0.058 (CI = +/-0.143; p = 0.405)	0.031	-1.78%
Frequency	2013.2	-0.018 (CI = +/-0.028; p = 0.199)	-0.058 (CI = +/-0.150; p = 0.427)	0.027	-1.78%
Frequency	2014.1	-0.016 (CI = +/-0.028; p = 0.241)	-0.042 (CI = +/-0.153; p = 0.571)	-0.005	-1.62%
Frequency	2014.2	-0.016 (CI = +/-0.029; p = 0.266)	-0.046 (CI = +/-0.160; p = 0.553)	-0.009	-1.58%
Frequency	2015.1	-0.016 (CI = +/-0.030; p = 0.275)	-0.051 (CI = +/-0.169; p = 0.534)	-0.010	-1.60%
Frequency	2015.2	-0.015 (CI = +/-0.025; p = 0.236)	-0.094 (CI = +/-0.146; p = 0.192)	0.081	-1.47%
Frequency	2016.1	-0.010 (CI = +/-0.027; p = 0.451)	-0.079 (CI = +/-0.151; p = 0.281)	-0.009	-1.00%
Frequency	2016.2	-0.002 (CI = +/-0.029; p = 0.906)	-0.106 (CI = +/-0.149; p = 0.152)	0.020	-0.16%
Frequency	2017.1	0.009 (CI = +/-0.029; p = 0.524)	-0.077 (CI = +/-0.141; p = 0.264)	-0.014	+0.88%

Uninsured Auto

Coverage = UA
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	0.083 (CI = +/-0.042; p = 0.000)	-0.309 (CI = +/-0.218; p = 0.007)	0.004 (CI = +/-0.025; p = 0.776)	0.433	+8.65%
Loss Cost	2011.1	0.077 (CI = +/-0.044; p = 0.001)	-0.329 (CI = +/-0.222; p = 0.005)	0.002 (CI = +/-0.025; p = 0.855)	0.426	+8.03%
Loss Cost	2011.2	0.076 (CI = +/-0.046; p = 0.002)	-0.322 (CI = +/-0.231; p = 0.008)	0.002 (CI = +/-0.026; p = 0.866)	0.383	+7.85%
Loss Cost	2012.1	0.066 (CI = +/-0.045; p = 0.006)	-0.360 (CI = +/-0.225; p = 0.003)	0.000 (CI = +/-0.025; p = 0.988)	0.408	+6.85%
Loss Cost	2012.2	0.064 (CI = +/-0.047; p = 0.010)	-0.349 (CI = +/-0.235; p = 0.005)	0.000 (CI = +/-0.026; p = 0.991)	0.365	+6.61%
Loss Cost	2013.1	0.060 (CI = +/-0.048; p = 0.017)	-0.370 (CI = +/-0.241; p = 0.004)	-0.001 (CI = +/-0.026; p = 0.960)	0.375	+6.21%
Loss Cost	2013.2	0.056 (CI = +/-0.048; p = 0.026)	-0.339 (CI = +/-0.244; p = 0.009)	0.000 (CI = +/-0.025; p = 0.980)	0.327	+5.75%
Loss Cost	2014.1	0.057 (CI = +/-0.050; p = 0.027)	-0.328 (CI = +/-0.255; p = 0.014)	0.000 (CI = +/-0.026; p = 0.995)	0.318	+5.87%
Loss Cost	2014.2	0.054 (CI = +/-0.047; p = 0.027)	-0.277 (CI = +/-0.244; p = 0.028)	0.001 (CI = +/-0.024; p = 0.918)	0.289	+5.50%
Loss Cost	2015.1	0.052 (CI = +/-0.043; p = 0.020)	-0.327 (CI = +/-0.228; p = 0.008)	0.001 (CI = +/-0.022; p = 0.936)	0.390	+5.31%
Loss Cost	2015.2	0.052 (CI = +/-0.040; p = 0.015)	-0.370 (CI = +/-0.222; p = 0.003)	-0.001 (CI = +/-0.021; p = 0.939)	0.472	+5.31%
Loss Cost	2016.1	0.059 (CI = +/-0.045; p = 0.013)	-0.347 (CI = +/-0.232; p = 0.006)	0.001 (CI = +/-0.022; p = 0.954)	0.487	+6.06%
Loss Cost	2016.2	0.052 (CI = +/-0.049; p = 0.042)	-0.326 (CI = +/-0.242; p = 0.012)	0.000 (CI = +/-0.022; p = 0.991)	0.380	+5.29%
Loss Cost	2017.1	0.040 (CI = +/-0.055; p = 0.134)	-0.358 (CI = +/-0.252; p = 0.009)	-0.002 (CI = +/-0.023; p = 0.865)	0.391	+4.12%
Severity	2010.2	0.092 (CI = +/-0.042; p = 0.000)	-0.221 (CI = +/-0.217; p = 0.046)	0.016 (CI = +/-0.025; p = 0.203)	0.423	+9.59%
Severity	2011.1	0.089 (CI = +/-0.044; p = 0.000)	-0.231 (CI = +/-0.225; p = 0.045)	0.015 (CI = +/-0.026; p = 0.229)	0.406	+9.29%
Severity	2011.2	0.092 (CI = +/-0.046; p = 0.000)	-0.244 (CI = +/-0.233; p = 0.040)	0.016 (CI = +/-0.026; p = 0.229)	0.404	+9.68%
Severity	2012.1	0.087 (CI = +/-0.048; p = 0.001)	-0.265 (CI = +/-0.238; p = 0.031)	0.015 (CI = +/-0.026; p = 0.265)	0.395	+9.12%
Severity	2012.2	0.090 (CI = +/-0.050; p = 0.001)	-0.278 (CI = +/-0.247; p = 0.029)	0.015 (CI = +/-0.027; p = 0.270)	0.394	+9.43%
Severity	2013.1	0.089 (CI = +/-0.052; p = 0.002)	-0.285 (CI = +/-0.258; p = 0.032)	0.014 (CI = +/-0.028; p = 0.290)	0.390	+9.30%
Severity	2013.2	0.085 (CI = +/-0.052; p = 0.003)	-0.254 (CI = +/-0.262; p = 0.057)	0.015 (CI = +/-0.027; p = 0.276)	0.350	+8.82%
Severity	2014.1	0.084 (CI = +/-0.054; p = 0.004)	-0.258 (CI = +/-0.275; p = 0.064)	0.015 (CI = +/-0.028; p = 0.292)	0.347	+8.76%
Severity	2014.2	0.080 (CI = +/-0.050; p = 0.003)	-0.201 (CI = +/-0.261; p = 0.122)	0.016 (CI = +/-0.026; p = 0.212)	0.345	+8.33%
Severity	2015.1	0.078 (CI = +/-0.048; p = 0.003)	-0.246 (CI = +/-0.254; p = 0.057)	0.016 (CI = +/-0.025; p = 0.199)	0.403	+8.16%
Severity	2015.2	0.078 (CI = +/-0.049; p = 0.004)	-0.238 (CI = +/-0.270; p = 0.080)	0.016 (CI = +/-0.026; p = 0.205)	0.391	+8.16%
Severity	2016.1	0.082 (CI = +/-0.055; p = 0.006)	-0.226 (CI = +/-0.287; p = 0.114)	0.017 (CI = +/-0.027; p = 0.205)	0.384	+8.55%
Severity	2016.2	0.067 (CI = +/-0.058; p = 0.028)	-0.182 (CI = +/-0.286; p = 0.193)	0.016 (CI = +/-0.026; p = 0.218)	0.242	+6.89%
Severity	2017.1	0.046 (CI = +/-0.060; p = 0.124)	-0.241 (CI = +/-0.277; p = 0.083)	0.012 (CI = +/-0.025; p = 0.312)	0.232	+4.69%
Frequency	2010.2	-0.009 (CI = +/-0.026; p = 0.497)	-0.088 (CI = +/-0.134; p = 0.188)	-0.012 (CI = +/-0.016; p = 0.111)	0.032	-0.86%
Frequency	2011.1	-0.012 (CI = +/-0.027; p = 0.383)	-0.098 (CI = +/-0.137; p = 0.153)	-0.013 (CI = +/-0.016; p = 0.098)	0.049	-1.15%
Frequency	2011.2	-0.017 (CI = +/-0.027; p = 0.211)	-0.078 (CI = +/-0.136; p = 0.247)	-0.014 (CI = +/-0.015; p = 0.081)	0.057	-1.67%
Frequency	2012.1	-0.021 (CI = +/-0.027; p = 0.126)	-0.095 (CI = +/-0.137; p = 0.163)	-0.014 (CI = +/-0.015; p = 0.062)	0.103	-2.09%
Frequency	2012.2	-0.026 (CI = +/-0.027; p = 0.054)	-0.071 (CI = +/-0.133; p = 0.278)	-0.015 (CI = +/-0.014; p = 0.049)	0.137	-2.58%
Frequency	2013.1	-0.029 (CI = +/-0.027; p = 0.039)	-0.085 (CI = +/-0.135; p = 0.205)	-0.015 (CI = +/-0.014; p = 0.042)	0.171	-2.83%
Frequency	2013.2	-0.029 (CI = +/-0.028; p = 0.047)	-0.085 (CI = +/-0.142; p = 0.223)	-0.015 (CI = +/-0.015; p = 0.047)	0.165	-2.82%
Frequency	2014.1	-0.027 (CI = +/-0.028; p = 0.061)	-0.070 (CI = +/-0.145; p = 0.325)	-0.015 (CI = +/-0.015; p = 0.052)	0.138	-2.65%
Frequency	2014.2	-0.026 (CI = +/-0.029; p = 0.072)	-0.076 (CI = +/-0.152; p = 0.308)	-0.015 (CI = +/-0.015; p = 0.055)	0.137	-2.61%
Frequency	2015.1	-0.027 (CI = +/-0.030; p = 0.078)	-0.081 (CI = +/-0.160; p = 0.300)	-0.015 (CI = +/-0.016; p = 0.061)	0.134	-2.63%
Frequency	2015.2	-0.027 (CI = +/-0.023; p = 0.024)	-0.132 (CI = +/-0.124; p = 0.038)	-0.017 (CI = +/-0.012; p = 0.008)	0.377	-2.63%
Frequency	2016.1	-0.023 (CI = +/-0.025; p = 0.068)	-0.121 (CI = +/-0.130; p = 0.067)	-0.016 (CI = +/-0.012; p = 0.013)	0.296	-2.29%
Frequency	2016.2	-0.015 (CI = +/-0.026; p = 0.229)	-0.144 (CI = +/-0.126; p = 0.028)	-0.016 (CI = +/-0.012; p = 0.012)	0.344	-1.50%
Frequency	2017.1	-0.005 (CI = +/-0.026; p = 0.664)	-0.117 (CI = +/-0.121; p = 0.057)	-0.014 (CI = +/-0.011; p = 0.016)	0.314	-0.54%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time, mobility, new_normal

Loss Cost	2010.2	-0.010 (CI = +/-0.011; p = 0.051)	0.002 (CI = +/-0.008; p = 0.556)	0.334 (CI = +/-0.108; p = 0.000)	0.685	-1.04%
Loss Cost	2011.1	-0.010 (CI = +/-0.011; p = 0.057)	0.003 (CI = +/-0.011; p = 0.550)	0.334 (CI = +/-0.110; p = 0.000)	0.677	-1.04%
Loss Cost	2011.2	-0.010 (CI = +/-0.011; p = 0.080)	0.028 (CI = +/-0.160; p = 0.716)	0.333 (CI = +/-0.112; p = 0.000)	0.663	-0.99%
Loss Cost	2012.1	-0.010 (CI = +/-0.012; p = 0.093)	0.028 (CI = +/-0.165; p = 0.732)	0.333 (CI = +/-0.115; p = 0.000)	0.654	-1.01%
Loss Cost	2012.2	-0.010 (CI = +/-0.012; p = 0.093)	NA (CI = +/-NA; p = NA)	0.333 (CI = +/-0.115; p = 0.000)	0.653	-1.01%
Loss Cost	2013.1	-0.009 (CI = +/-0.013; p = 0.174)	NA (CI = +/-NA; p = NA)	0.331 (CI = +/-0.117; p = 0.000)	0.636	-0.86%
Loss Cost	2013.2	-0.007 (CI = +/-0.014; p = 0.320)	NA (CI = +/-NA; p = NA)	0.329 (CI = +/-0.119; p = 0.000)	0.615	-0.69%
Loss Cost	2014.1	-0.005 (CI = +/-0.016; p = 0.507)	NA (CI = +/-NA; p = NA)	0.327 (CI = +/-0.123; p = 0.000)	0.594	-0.53%
Loss Cost	2014.2	0.000 (CI = +/-0.021; p = 0.975)	NA (CI = +/-NA; p = NA)	0.320 (CI = +/-0.125; p = 0.000)	0.575	+0.03%
Loss Cost	2015.2	0.057 (CI = +/-0.033; p = 0.002)	NA (CI = +/-NA; p = NA)	0.258 (CI = +/-0.097; p = 0.000)	0.756	+5.84%
Loss Cost	2016.1	0.059 (CI = +/-0.036; p = 0.003)	NA (CI = +/-NA; p = NA)	0.260 (CI = +/-0.101; p = 0.000)	0.741	+6.03%
Loss Cost	2016.2	0.058 (CI = +/-0.039; p = 0.006)	NA (CI = +/-NA; p = NA)	0.259 (CI = +/-0.106; p = 0.000)	0.717	+6.00%
Loss Cost	2017.1	0.063 (CI = +/-0.040; p = 0.005)	NA (CI = +/-NA; p = NA)	0.269 (CI = +/-0.108; p = 0.000)	0.731	+6.49%
Severity	2010.2	-0.023 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.007; p = 0.025)	0.362 (CI = +/-0.100; p = 0.000)	0.829	-2.25%
Severity	2011.1	-0.023 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.010; p = 0.071)	0.362 (CI = +/-0.102; p = 0.000)	0.815	-2.25%
Severity	2011.2	-0.021 (CI = +/-0.010; p = 0.000)	0.105 (CI = +/-0.143; p = 0.143)	0.359 (CI = +/-0.101; p = 0.000)	0.808	-2.09%
Severity	2012.1	-0.019 (CI = +/-0.010; p = 0.001)	0.120 (CI = +/-0.137; p = 0.082)	0.353 (CI = +/-0.096; p = 0.000)	0.815	-1.86%
Severity	2012.2	-0.019 (CI = +/-0.010; p = 0.001)	NA (CI = +/-NA; p = NA)	0.353 (CI = +/-0.096; p = 0.000)	0.795	-1.86%
Severity	2013.1	-0.015 (CI = +/-0.010; p = 0.003)	NA (CI = +/-NA; p = NA)	0.348 (CI = +/-0.088; p = 0.000)	0.802	-1.52%
Severity	2013.2	-0.011 (CI = +/-0.010; p = 0.023)	NA (CI = +/-NA; p = NA)	0.342 (CI = +/-0.081; p = 0.000)	0.808	-1.13%
Severity	2014.1	-0.008 (CI = +/-0.011; p = 0.123)	NA (CI = +/-NA; p = NA)	0.338 (CI = +/-0.080; p = 0.000)	0.797	-0.83%
Severity	2014.2	-0.001 (CI = +/-0.013; p = 0.880)	NA (CI = +/-NA; p = NA)	0.330 (CI = +/-0.076; p = 0.000)	0.803	-0.09%
Severity	2015.2	0.031 (CI = +/-0.021; p = 0.006)	NA (CI = +/-NA; p = NA)	0.294 (CI = +/-0.062; p = 0.000)	0.878	+3.20%
Severity	2016.1	0.029 (CI = +/-0.023; p = 0.016)	NA (CI = +/-NA; p = NA)	0.292 (CI = +/-0.064; p = 0.000)	0.868	+2.93%
Severity	2016.2	0.024 (CI = +/-0.023; p = 0.041)	NA (CI = +/-NA; p = NA)	0.286 (CI = +/-0.062; p = 0.000)	0.868	+2.44%
Severity	2017.1	0.024 (CI = +/-0.025; p = 0.057)	NA (CI = +/-NA; p = NA)	0.285 (CI = +/-0.066; p = 0.000)	0.858	+2.41%
Frequency	2010.2	0.012 (CI = +/-0.010; p = 0.015)	-0.006 (CI = +/-0.007; p = 0.092)	-0.028 (CI = +/-0.100; p = 0.571)	0.327	+1.24%
Frequency	2011.1	0.012 (CI = +/-0.010; p = 0.018)	-0.006 (CI = +/-0.010; p = 0.226)	-0.028 (CI = +/-0.102; p = 0.579)	0.259	+1.24%
Frequency	2011.2	0.011 (CI = +/-0.010; p = 0.035)	-0.077 (CI = +/-0.146; p = 0.287)	-0.026 (CI = +/-0.102; p = 0.610)	0.209	+1.12%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.086)	-0.093 (CI = +/-0.138; p = 0.179)	-0.020 (CI = +/-0.097; p = 0.674)	0.178	+0.87%
Frequency	2012.2	0.009 (CI = +/-0.010; p = 0.086)	NA (CI = +/-NA; p = NA)	-0.020 (CI = +/-0.097; p = 0.674)	0.079	+0.87%
Frequency	2013.1	0.007 (CI = +/-0.011; p = 0.201)	NA (CI = +/-NA; p = NA)	-0.017 (CI = +/-0.096; p = 0.724)	0.008	+0.67%
Frequency	2013.2	0.004 (CI = +/-0.011; p = 0.429)	NA (CI = +/-NA; p = NA)	-0.013 (CI = +/-0.096; p = 0.776)	-0.055	+0.44%
Frequency	2014.1	0.003 (CI = +/-0.013; p = 0.642)	NA (CI = +/-NA; p = NA)	-0.012 (CI = +/-0.099; p = 0.810)	-0.087	+0.30%
Frequency	2014.2	0.001 (CI = +/-0.017; p = 0.881)	NA (CI = +/-NA; p = NA)	-0.010 (CI = +/-0.102; p = 0.847)	-0.107	+0.13%
Frequency	2015.2	0.025 (CI = +/-0.036; p = 0.152)	NA (CI = +/-NA; p = NA)	-0.036 (CI = +/-0.104; p = 0.479)	0.018	+2.56%
Frequency	2016.1	0.030 (CI = +/-0.038; p = 0.122)	NA (CI = +/-NA; p = NA)	-0.032 (CI = +/-0.107; p = 0.530)	0.040	+3.00%
Frequency	2016.2	0.034 (CI = +/-0.041; p = 0.094)	NA (CI = +/-NA; p = NA)	-0.027 (CI = +/-0.110; p = 0.612)	0.067	+3.47%
Frequency	2017.1	0.039 (CI = +/-0.042; p = 0.066)	NA (CI = +/-NA; p = NA)	-0.017 (CI = +/-0.111; p = 0.752)	0.111	+3.98%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2010.2	-0.013 (CI = +/-0.008; p = 0.003)	0.421 (CI = +/-0.096; p = 0.000)	0.803	-1.27%
Loss Cost	2011.1	-0.013 (CI = +/-0.008; p = 0.004)	0.420 (CI = +/-0.098; p = 0.000)	0.798	-1.25%
Loss Cost	2011.2	-0.012 (CI = +/-0.008; p = 0.007)	0.418 (CI = +/-0.100; p = 0.000)	0.792	-1.20%
Loss Cost	2012.1	-0.012 (CI = +/-0.009; p = 0.008)	0.419 (CI = +/-0.102; p = 0.000)	0.787	-1.23%
Loss Cost	2012.2	-0.012 (CI = +/-0.009; p = 0.015)	0.418 (CI = +/-0.105; p = 0.000)	0.778	-1.19%
Loss Cost	2013.1	-0.011 (CI = +/-0.010; p = 0.038)	0.415 (CI = +/-0.106; p = 0.000)	0.767	-1.07%
Loss Cost	2013.2	-0.009 (CI = +/-0.011; p = 0.096)	0.412 (CI = +/-0.109; p = 0.000)	0.754	-0.93%
Loss Cost	2014.1	-0.009 (CI = +/-0.013; p = 0.190)	0.411 (CI = +/-0.112; p = 0.000)	0.739	-0.85%
Loss Cost	2014.2	-0.005 (CI = +/-0.017; p = 0.558)	0.404 (CI = +/-0.116; p = 0.000)	0.722	-0.48%
Loss Cost	2015.2	0.039 (CI = +/-0.032; p = 0.020)	0.331 (CI = +/-0.106; p = 0.000)	0.805	+3.93%
Loss Cost	2016.1	0.038 (CI = +/-0.035; p = 0.034)	0.330 (CI = +/-0.109; p = 0.000)	0.792	+3.86%
Loss Cost	2016.2	0.035 (CI = +/-0.037; p = 0.059)	0.329 (CI = +/-0.113; p = 0.000)	0.776	+3.61%
Loss Cost	2017.1	0.038 (CI = +/-0.039; p = 0.051)	0.333 (CI = +/-0.116; p = 0.000)	0.780	+3.92%
Severity	2010.2	-0.028 (CI = +/-0.009; p = 0.000)	0.445 (CI = +/-0.108; p = 0.000)	0.843	-2.74%
Severity	2011.1	-0.027 (CI = +/-0.009; p = 0.000)	0.440 (CI = +/-0.106; p = 0.000)	0.843	-2.64%
Severity	2011.2	-0.025 (CI = +/-0.009; p = 0.000)	0.434 (CI = +/-0.101; p = 0.000)	0.850	-2.48%
Severity	2012.1	-0.023 (CI = +/-0.008; p = 0.000)	0.429 (CI = +/-0.097; p = 0.000)	0.852	-2.31%
Severity	2012.2	-0.021 (CI = +/-0.008; p = 0.000)	0.423 (CI = +/-0.091; p = 0.000)	0.856	-2.09%
Severity	2013.1	-0.018 (CI = +/-0.008; p = 0.000)	0.415 (CI = +/-0.081; p = 0.000)	0.871	-1.76%
Severity	2013.2	-0.014 (CI = +/-0.007; p = 0.001)	0.408 (CI = +/-0.072; p = 0.000)	0.883	-1.40%
Severity	2014.1	-0.012 (CI = +/-0.008; p = 0.008)	0.403 (CI = +/-0.071; p = 0.000)	0.877	-1.17%
Severity	2014.2	-0.006 (CI = +/-0.010; p = 0.225)	0.393 (CI = +/-0.068; p = 0.000)	0.879	-0.60%
Severity	2015.2	0.013 (CI = +/-0.021; p = 0.224)	0.362 (CI = +/-0.071; p = 0.000)	0.894	+1.27%
Severity	2016.1	0.007 (CI = +/-0.021; p = 0.490)	0.361 (CI = +/-0.067; p = 0.000)	0.901	+0.71%
Severity	2016.2	0.000 (CI = +/-0.018; p = 0.982)	0.356 (CI = +/-0.054; p = 0.000)	0.931	-0.02%
Severity	2017.1	-0.002 (CI = +/-0.018; p = 0.810)	0.353 (CI = +/-0.054; p = 0.000)	0.931	-0.21%
Frequency	2010.2	0.015 (CI = +/-0.010; p = 0.003)	-0.024 (CI = +/-0.118; p = 0.678)	0.265	+1.52%
Frequency	2011.1	0.014 (CI = +/-0.010; p = 0.006)	-0.020 (CI = +/-0.117; p = 0.729)	0.234	+1.42%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.012)	-0.016 (CI = +/-0.117; p = 0.782)	0.195	+1.31%
Frequency	2012.1	0.011 (CI = +/-0.010; p = 0.028)	-0.010 (CI = +/-0.112; p = 0.858)	0.137	+1.11%
Frequency	2012.2	0.009 (CI = +/-0.010; p = 0.069)	-0.005 (CI = +/-0.110; p = 0.927)	0.071	+0.92%
Frequency	2013.1	0.007 (CI = +/-0.010; p = 0.173)	0.000 (CI = +/-0.109; p = 0.997)	0.002	+0.71%
Frequency	2013.2	0.005 (CI = +/-0.011; p = 0.392)	0.004 (CI = +/-0.110; p = 0.933)	-0.059	+0.48%
Frequency	2014.1	0.003 (CI = +/-0.013; p = 0.617)	0.007 (CI = +/-0.113; p = 0.893)	-0.090	+0.32%
Frequency	2014.2	0.001 (CI = +/-0.017; p = 0.890)	0.011 (CI = +/-0.117; p = 0.847)	-0.107	+0.12%
Frequency	2015.2	0.026 (CI = +/-0.038; p = 0.171)	-0.031 (CI = +/-0.128; p = 0.615)	0.003	+2.62%
Frequency	2016.1	0.031 (CI = +/-0.041; p = 0.132)	-0.030 (CI = +/-0.130; p = 0.627)	0.030	+3.13%
Frequency	2016.2	0.036 (CI = +/-0.043; p = 0.100)	-0.027 (CI = +/-0.132; p = 0.667)	0.063	+3.63%
Frequency	2017.1	0.040 (CI = +/-0.044; p = 0.070)	-0.020 (CI = +/-0.133; p = 0.753)	0.111	+4.13%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2010.2	-0.012 (CI = +/-0.009; p = 0.007)	0.002 (CI = +/-0.006; p = 0.544)	-0.028 (CI = +/-0.221; p = 0.797)	0.447 (CI = +/-0.251; p = 0.001)	0.790	-1.22%
Loss Cost	2011.1	-0.012 (CI = +/-0.009; p = 0.009)	0.003 (CI = +/-0.009; p = 0.521)	-0.028 (CI = +/-0.226; p = 0.801)	0.447 (CI = +/-0.256; p = 0.001)	0.785	-1.22%
Loss Cost	2011.2	-0.012 (CI = +/-0.009; p = 0.015)	0.021 (CI = +/-0.131; p = 0.737)	-0.028 (CI = +/-0.232; p = 0.808)	0.446 (CI = +/-0.263; p = 0.002)	0.775	-1.19%
Loss Cost	2012.1	-0.012 (CI = +/-0.010; p = 0.018)	0.020 (CI = +/-0.135; p = 0.764)	-0.028 (CI = +/-0.237; p = 0.811)	0.447 (CI = +/-0.269; p = 0.002)	0.769	-1.21%
Loss Cost	2012.2	-0.012 (CI = +/-0.010; p = 0.018)	NA (CI = +/-NA; p = NA)	-0.028 (CI = +/-0.237; p = 0.811)	0.447 (CI = +/-0.269; p = 0.002)	0.768	-1.21%
Loss Cost	2013.1	-0.011 (CI = +/-0.011; p = 0.043)	NA (CI = +/-NA; p = NA)	-0.026 (CI = +/-0.241; p = 0.823)	0.442 (CI = +/-0.273; p = 0.003)	0.756	-1.09%
Loss Cost	2013.2	-0.010 (CI = +/-0.012; p = 0.104)	NA (CI = +/-NA; p = NA)	-0.024 (CI = +/-0.245; p = 0.838)	0.438 (CI = +/-0.279; p = 0.004)	0.742	-0.96%
Loss Cost	2014.1	-0.009 (CI = +/-0.014; p = 0.198)	NA (CI = +/-NA; p = NA)	-0.023 (CI = +/-0.253; p = 0.850)	0.435 (CI = +/-0.288; p = 0.005)	0.725	-0.88%
Loss Cost	2014.2	-0.005 (CI = +/-0.018; p = 0.559)	NA (CI = +/-NA; p = NA)	-0.017 (CI = +/-0.258; p = 0.892)	0.422 (CI = +/-0.296; p = 0.008)	0.706	-0.51%
Loss Cost	2015.2	0.042 (CI = +/-0.034; p = 0.020)	NA (CI = +/-NA; p = NA)	0.063 (CI = +/-0.215; p = 0.542)	0.261 (CI = +/-0.261; p = 0.051)	0.798	+4.24%
Loss Cost	2016.1	0.041 (CI = +/-0.038; p = 0.034)	NA (CI = +/-NA; p = NA)	0.063 (CI = +/-0.228; p = 0.565)	0.261 (CI = +/-0.276; p = 0.062)	0.783	+4.24%
Loss Cost	2016.2	0.039 (CI = +/-0.041; p = 0.063)	NA (CI = +/-NA; p = NA)	0.054 (CI = +/-0.241; p = 0.636)	0.269 (CI = +/-0.289; p = 0.066)	0.764	+3.99%
Loss Cost	2017.1	0.044 (CI = +/-0.044; p = 0.050)	NA (CI = +/-NA; p = NA)	0.074 (CI = +/-0.250; p = 0.532)	0.253 (CI = +/-0.297; p = 0.089)	0.770	+4.49%
Severity	2010.2	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.006; p = 0.014)	0.070 (CI = +/-0.220; p = 0.520)	0.361 (CI = +/-0.250; p = 0.006)	0.870	-2.40%
Severity	2011.1	-0.024 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.009; p = 0.047)	0.070 (CI = +/-0.225; p = 0.527)	0.361 (CI = +/-0.255; p = 0.008)	0.859	-2.39%
Severity	2011.2	-0.023 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.124; p = 0.111)	0.071 (CI = +/-0.220; p = 0.507)	0.355 (CI = +/-0.249; p = 0.007)	0.857	-2.24%
Severity	2012.1	-0.020 (CI = +/-0.008; p = 0.000)	0.114 (CI = +/-0.116; p = 0.054)	0.072 (CI = +/-0.204; p = 0.468)	0.347 (CI = +/-0.231; p = 0.005)	0.867	-2.02%
Severity	2012.2	-0.020 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.072 (CI = +/-0.204; p = 0.468)	0.347 (CI = +/-0.231; p = 0.005)	0.853	-2.02%
Severity	2013.1	-0.017 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.076 (CI = +/-0.179; p = 0.385)	0.336 (CI = +/-0.203; p = 0.003)	0.870	-1.70%
Severity	2013.2	-0.013 (CI = +/-0.008; p = 0.002)	NA (CI = +/-NA; p = NA)	0.082 (CI = +/-0.157; p = 0.291)	0.323 (CI = +/-0.179; p = 0.001)	0.884	-1.32%
Severity	2014.1	-0.011 (CI = +/-0.008; p = 0.015)	NA (CI = +/-NA; p = NA)	0.085 (CI = +/-0.155; p = 0.263)	0.314 (CI = +/-0.177; p = 0.002)	0.879	-1.08%
Severity	2014.2	-0.005 (CI = +/-0.010; p = 0.339)	NA (CI = +/-NA; p = NA)	0.096 (CI = +/-0.144; p = 0.179)	0.293 (CI = +/-0.165; p = 0.002)	0.886	-0.47%
Severity	2015.2	0.019 (CI = +/-0.020; p = 0.058)	NA (CI = +/-NA; p = NA)	0.137 (CI = +/-0.126; p = 0.035)	0.210 (CI = +/-0.153; p = 0.010)	0.915	+1.94%
Severity	2016.1	0.014 (CI = +/-0.021; p = 0.170)	NA (CI = +/-NA; p = NA)	0.120 (CI = +/-0.125; p = 0.058)	0.228 (CI = +/-0.151; p = 0.006)	0.917	+1.41%
Severity	2016.2	0.006 (CI = +/-0.018; p = 0.490)	NA (CI = +/-NA; p = NA)	0.091 (CI = +/-0.103; p = 0.081)	0.256 (CI = +/-0.124; p = 0.001)	0.941	+0.59%
Severity	2017.1	0.004 (CI = +/-0.019; p = 0.650)	NA (CI = +/-NA; p = NA)	0.083 (CI = +/-0.108; p = 0.120)	0.263 (CI = +/-0.128; p = 0.001)	0.939	+0.41%
Frequency	2010.2	0.012 (CI = +/-0.010; p = 0.021)	-0.006 (CI = +/-0.007; p = 0.093)	-0.098 (CI = +/-0.255; p = 0.437)	0.086 (CI = +/-0.289; p = 0.544)	0.310	+1.20%
Frequency	2011.1	0.012 (CI = +/-0.010; p = 0.024)	-0.006 (CI = +/-0.010; p = 0.227)	-0.098 (CI = +/-0.261; p = 0.447)	0.086 (CI = +/-0.296; p = 0.552)	0.239	+1.20%
Frequency	2011.2	0.011 (CI = +/-0.011; p = 0.046)	-0.078 (CI = +/-0.148; p = 0.286)	-0.099 (CI = +/-0.262; p = 0.441)	0.091 (CI = +/-0.297; p = 0.533)	0.188	+1.08%
Frequency	2012.1	0.008 (CI = +/-0.010; p = 0.110)	-0.094 (CI = +/-0.140; p = 0.176)	-0.100 (CI = +/-0.246; p = 0.407)	0.099 (CI = +/-0.279; p = 0.468)	0.161	+0.83%
Frequency	2012.2	0.008 (CI = +/-0.010; p = 0.110)	NA (CI = +/-NA; p = NA)	-0.100 (CI = +/-0.246; p = 0.407)	0.099 (CI = +/-0.279; p = 0.468)	0.059	+0.83%
Frequency	2013.1	0.006 (CI = +/-0.011; p = 0.248)	NA (CI = +/-NA; p = NA)	-0.103 (CI = +/-0.244; p = 0.390)	0.106 (CI = +/-0.276; p = 0.431)	-0.009	+0.61%
Frequency	2013.2	0.004 (CI = +/-0.012; p = 0.512)	NA (CI = +/-NA; p = NA)	-0.106 (CI = +/-0.243; p = 0.374)	0.115 (CI = +/-0.276; p = 0.396)	-0.069	+0.37%
Frequency	2014.1	0.002 (CI = +/-0.014; p = 0.756)	NA (CI = +/-NA; p = NA)	-0.108 (CI = +/-0.249; p = 0.372)	0.121 (CI = +/-0.284; p = 0.384)	-0.099	+0.20%
Frequency	2014.2	0.000 (CI = +/-0.018; p = 0.963)	NA (CI = +/-NA; p = NA)	-0.113 (CI = +/-0.256; p = 0.367)	0.129 (CI = +/-0.294; p = 0.367)	-0.116	-0.04%
Frequency	2015.2	0.022 (CI = +/-0.041; p = 0.266)	NA (CI = +/-NA; p = NA)	-0.073 (CI = +/-0.260; p = 0.558)	0.050 (CI = +/-0.317; p = 0.741)	-0.036	+2.26%
Frequency	2016.1	0.027 (CI = +/-0.045; p = 0.215)	NA (CI = +/-NA; p = NA)	-0.057 (CI = +/-0.272; p = 0.662)	0.033 (CI = +/-0.329; p = 0.836)	-0.021	+2.79%
Frequency	2016.2	0.033 (CI = +/-0.049; p = 0.166)	NA (CI = +/-NA; p = NA)	-0.036 (CI = +/-0.283; p = 0.787)	0.013 (CI = +/-0.340; p = 0.937)	0.001	+3.38%
Frequency	2017.1	0.040 (CI = +/-0.051; p = 0.115)	NA (CI = +/-NA; p = NA)	-0.009 (CI = +/-0.290; p = 0.948)	-0.010 (CI = +/-0.345; p = 0.951)	0.043	+4.06%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time

Loss Cost	2010.2	-0.022 (CI = +/-0.015; p = 0.006)	0.218	-2.15%
Loss Cost	2011.1	-0.021 (CI = +/-0.016; p = 0.010)	0.202	-2.10%
Loss Cost	2011.2	-0.020 (CI = +/-0.016; p = 0.017)	0.177	-2.00%
Loss Cost	2012.1	-0.020 (CI = +/-0.017; p = 0.025)	0.160	-1.97%
Loss Cost	2012.2	-0.019 (CI = +/-0.018; p = 0.045)	0.128	-1.86%
Loss Cost	2013.1	-0.017 (CI = +/-0.020; p = 0.096)	0.081	-1.65%
Loss Cost	2013.2	-0.014 (CI = +/-0.022; p = 0.208)	0.030	-1.37%
Loss Cost	2014.1	-0.010 (CI = +/-0.026; p = 0.411)	-0.014	-1.03%
Loss Cost	2014.2	-0.001 (CI = +/-0.033; p = 0.972)	-0.053	-0.06%
Loss Cost	2015.2	0.082 (CI = +/-0.052; p = 0.004)	0.344	+8.52%
Loss Cost	2016.1	0.081 (CI = +/-0.057; p = 0.009)	0.301	+8.39%
Loss Cost	2016.2	0.076 (CI = +/-0.062; p = 0.020)	0.251	+7.91%
Loss Cost	2017.1	0.077 (CI = +/-0.067; p = 0.028)	0.235	+7.96%
Severity	2010.2	-0.037 (CI = +/-0.016; p = 0.000)	0.434	-3.67%
Severity	2011.1	-0.036 (CI = +/-0.016; p = 0.000)	0.412	-3.51%
Severity	2011.2	-0.034 (CI = +/-0.017; p = 0.000)	0.381	-3.30%
Severity	2012.1	-0.031 (CI = +/-0.017; p = 0.001)	0.339	-3.06%
Severity	2012.2	-0.028 (CI = +/-0.018; p = 0.004)	0.282	-2.76%
Severity	2013.1	-0.024 (CI = +/-0.019; p = 0.016)	0.202	-2.34%
Severity	2013.2	-0.018 (CI = +/-0.020; p = 0.072)	0.105	-1.83%
Severity	2014.1	-0.014 (CI = +/-0.023; p = 0.242)	0.021	-1.35%
Severity	2014.2	-0.002 (CI = +/-0.030; p = 0.898)	-0.052	-0.18%
Severity	2015.2	0.060 (CI = +/-0.052; p = 0.025)	0.208	+6.18%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.060)	0.145	+5.52%
Severity	2016.2	0.044 (CI = +/-0.059; p = 0.137)	0.078	+4.48%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.213)	0.041	+3.92%
Frequency	2010.2	0.016 (CI = +/-0.009; p = 0.002)	0.287	+1.57%
Frequency	2011.1	0.015 (CI = +/-0.009; p = 0.003)	0.260	+1.46%
Frequency	2011.2	0.013 (CI = +/-0.009; p = 0.007)	0.225	+1.34%
Frequency	2012.1	0.011 (CI = +/-0.009; p = 0.020)	0.172	+1.12%
Frequency	2012.2	0.009 (CI = +/-0.010; p = 0.057)	0.111	+0.93%
Frequency	2013.1	0.007 (CI = +/-0.010; p = 0.158)	0.047	+0.71%
Frequency	2013.2	0.005 (CI = +/-0.011; p = 0.382)	-0.009	+0.47%
Frequency	2014.1	0.003 (CI = +/-0.013; p = 0.612)	-0.036	+0.32%
Frequency	2014.2	0.001 (CI = +/-0.017; p = 0.875)	-0.051	+0.13%
Frequency	2015.2	0.022 (CI = +/-0.034; p = 0.189)	0.044	+2.21%
Frequency	2016.1	0.027 (CI = +/-0.036; p = 0.139)	0.073	+2.72%
Frequency	2016.2	0.032 (CI = +/-0.039; p = 0.097)	0.110	+3.28%
Frequency	2017.1	0.038 (CI = +/-0.040; p = 0.060)	0.164	+3.89%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	-0.020 (CI = +/-0.016; p = 0.018)	-0.003 (CI = +/-0.147; p = 0.967)	0.004 (CI = +/-0.012; p = 0.492)	0.172	-1.99%
Loss Cost	2011.1	-0.020 (CI = +/-0.017; p = 0.020)	0.000 (CI = +/-0.156; p = 0.999)	0.005 (CI = +/-0.018; p = 0.560)	0.148	-1.99%
Loss Cost	2011.2	-0.019 (CI = +/-0.018; p = 0.035)	0.006 (CI = +/-0.163; p = 0.938)	0.054 (CI = +/-0.265; p = 0.679)	0.112	-1.90%
Loss Cost	2012.1	-0.019 (CI = +/-0.019; p = 0.050)	0.004 (CI = +/-0.169; p = 0.962)	0.055 (CI = +/-0.273; p = 0.677)	0.091	-1.86%
Loss Cost	2012.2	-0.019 (CI = +/-0.019; p = 0.050)	0.004 (CI = +/-0.169; p = 0.962)	NA (CI = +/-NA; p = NA)	0.088	-1.86%
Loss Cost	2013.1	-0.017 (CI = +/-0.020; p = 0.105)	-0.007 (CI = +/-0.175; p = 0.933)	NA (CI = +/-NA; p = NA)	0.037	-1.64%
Loss Cost	2013.2	-0.014 (CI = +/-0.023; p = 0.221)	0.005 (CI = +/-0.183; p = 0.958)	NA (CI = +/-NA; p = NA)	-0.018	-1.36%
Loss Cost	2014.1	-0.010 (CI = +/-0.027; p = 0.426)	-0.005 (CI = +/-0.191; p = 0.953)	NA (CI = +/-NA; p = NA)	-0.067	-1.03%
Loss Cost	2014.2	0.000 (CI = +/-0.034; p = 0.987)	0.016 (CI = +/-0.197; p = 0.865)	NA (CI = +/-NA; p = NA)	-0.109	-0.03%
Loss Cost	2015.2	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	NA (CI = +/-NA; p = NA)	0.328	+8.89%
Loss Cost	2016.1	0.083 (CI = +/-0.059; p = 0.009)	-0.059 (CI = +/-0.162; p = 0.453)	NA (CI = +/-NA; p = NA)	0.284	+8.62%
Loss Cost	2016.2	0.080 (CI = +/-0.065; p = 0.020)	-0.053 (CI = +/-0.174; p = 0.529)	NA (CI = +/-NA; p = NA)	0.222	+8.30%
Loss Cost	2017.1	0.079 (CI = +/-0.070; p = 0.028)	-0.054 (CI = +/-0.185; p = 0.543)	NA (CI = +/-NA; p = NA)	0.202	+8.25%
Severity	2010.2	-0.033 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.151; p = 0.971)	0.010 (CI = +/-0.013; p = 0.105)	0.451	-3.27%
Severity	2011.1	-0.033 (CI = +/-0.017; p = 0.001)	0.006 (CI = +/-0.161; p = 0.939)	0.011 (CI = +/-0.018; p = 0.210)	0.405	-3.26%
Severity	2011.2	-0.031 (CI = +/-0.018; p = 0.002)	0.022 (CI = +/-0.165; p = 0.785)	0.138 (CI = +/-0.268; p = 0.299)	0.359	-3.04%
Severity	2012.1	-0.028 (CI = +/-0.018; p = 0.005)	0.005 (CI = +/-0.166; p = 0.947)	0.150 (CI = +/-0.267; p = 0.256)	0.322	-2.76%
Severity	2012.2	-0.028 (CI = +/-0.018; p = 0.005)	0.005 (CI = +/-0.166; p = 0.947)	NA (CI = +/-NA; p = NA)	0.250	-2.76%
Severity	2013.1	-0.024 (CI = +/-0.019; p = 0.019)	-0.016 (CI = +/-0.166; p = 0.839)	NA (CI = +/-NA; p = NA)	0.166	-2.33%
Severity	2013.2	-0.018 (CI = +/-0.021; p = 0.081)	0.005 (CI = +/-0.168; p = 0.950)	NA (CI = +/-NA; p = NA)	0.060	-1.82%
Severity	2014.1	-0.013 (CI = +/-0.024; p = 0.258)	-0.010 (CI = +/-0.173; p = 0.909)	NA (CI = +/-NA; p = NA)	-0.030	-1.34%
Severity	2014.2	-0.002 (CI = +/-0.031; p = 0.916)	0.016 (CI = +/-0.176; p = 0.851)	NA (CI = +/-NA; p = NA)	-0.108	-0.16%
Severity	2015.2	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	NA (CI = +/-NA; p = NA)	0.174	+6.42%
Severity	2016.1	0.055 (CI = +/-0.058; p = 0.060)	-0.047 (CI = +/-0.160; p = 0.538)	NA (CI = +/-NA; p = NA)	0.113	+5.70%
Severity	2016.2	0.046 (CI = +/-0.063; p = 0.140)	-0.027 (CI = +/-0.167; p = 0.733)	NA (CI = +/-NA; p = NA)	0.025	+4.68%
Severity	2017.1	0.040 (CI = +/-0.066; p = 0.208)	-0.040 (CI = +/-0.175; p = 0.633)	NA (CI = +/-NA; p = NA)	-0.010	+4.12%
Frequency	2010.2	0.013 (CI = +/-0.009; p = 0.008)	-0.006 (CI = +/-0.085; p = 0.891)	-0.006 (CI = +/-0.007; p = 0.084)	0.318	+1.32%
Frequency	2011.1	0.013 (CI = +/-0.010; p = 0.010)	-0.006 (CI = +/-0.090; p = 0.892)	-0.006 (CI = +/-0.010; p = 0.215)	0.250	+1.32%
Frequency	2011.2	0.012 (CI = +/-0.010; p = 0.023)	-0.016 (CI = +/-0.092; p = 0.726)	-0.084 (CI = +/-0.150; p = 0.257)	0.205	+1.18%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.063)	-0.001 (CI = +/-0.088; p = 0.972)	-0.095 (CI = +/-0.142; p = 0.179)	0.171	+0.93%
Frequency	2012.2	0.009 (CI = +/-0.010; p = 0.063)	-0.001 (CI = +/-0.088; p = 0.972)	NA (CI = +/-NA; p = NA)	0.071	+0.93%
Frequency	2013.1	0.007 (CI = +/-0.010; p = 0.170)	0.009 (CI = +/-0.089; p = 0.830)	NA (CI = +/-NA; p = NA)	0.004	+0.71%
Frequency	2013.2	0.005 (CI = +/-0.011; p = 0.395)	0.000 (CI = +/-0.091; p = 0.992)	NA (CI = +/-NA; p = NA)	-0.060	+0.47%
Frequency	2014.1	0.003 (CI = +/-0.013; p = 0.625)	0.004 (CI = +/-0.095; p = 0.927)	NA (CI = +/-NA; p = NA)	-0.090	+0.32%
Frequency	2014.2	0.001 (CI = +/-0.017; p = 0.879)	0.000 (CI = +/-0.100; p = 0.997)	NA (CI = +/-NA; p = NA)	-0.110	+0.13%
Frequency	2015.2	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	NA (CI = +/-NA; p = NA)	-0.004	+2.32%
Frequency	2016.1	0.027 (CI = +/-0.038; p = 0.147)	-0.011 (CI = +/-0.104; p = 0.821)	NA (CI = +/-NA; p = NA)	0.018	+2.76%
Frequency	2016.2	0.034 (CI = +/-0.041; p = 0.095)	-0.025 (CI = +/-0.109; p = 0.629)	NA (CI = +/-NA; p = NA)	0.066	+3.46%
Frequency	2017.1	0.039 (CI = +/-0.042; p = 0.067)	-0.014 (CI = +/-0.112; p = 0.792)	NA (CI = +/-NA; p = NA)	0.109	+3.97%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time, seasonality

Loss Cost	2010.2	-0.022 (CI = +/-0.015; p = 0.007)	-0.004 (CI = +/-0.145; p = 0.954)	0.188	-2.15%
Loss Cost	2011.1	-0.021 (CI = +/-0.016; p = 0.011)	-0.009 (CI = +/-0.150; p = 0.901)	0.170	-2.10%
Loss Cost	2011.2	-0.020 (CI = +/-0.017; p = 0.019)	-0.001 (CI = +/-0.156; p = 0.989)	0.142	-2.00%
Loss Cost	2012.1	-0.020 (CI = +/-0.018; p = 0.028)	-0.003 (CI = +/-0.162; p = 0.970)	0.123	-1.97%
Loss Cost	2012.2	-0.019 (CI = +/-0.019; p = 0.050)	0.004 (CI = +/-0.169; p = 0.962)	0.088	-1.86%
Loss Cost	2013.1	-0.017 (CI = +/-0.020; p = 0.105)	-0.007 (CI = +/-0.175; p = 0.933)	0.037	-1.64%
Loss Cost	2013.2	-0.014 (CI = +/-0.023; p = 0.221)	0.005 (CI = +/-0.183; p = 0.958)	-0.018	-1.36%
Loss Cost	2014.1	-0.010 (CI = +/-0.027; p = 0.426)	-0.005 (CI = +/-0.191; p = 0.953)	-0.067	-1.03%
Loss Cost	2014.2	0.000 (CI = +/-0.034; p = 0.987)	0.016 (CI = +/-0.197; p = 0.865)	-0.109	-0.03%
Loss Cost	2015.2	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	0.328	+8.89%
Loss Cost	2016.1	0.083 (CI = +/-0.059; p = 0.009)	-0.059 (CI = +/-0.162; p = 0.453)	0.284	+8.62%
Loss Cost	2016.2	0.080 (CI = +/-0.065; p = 0.020)	-0.053 (CI = +/-0.174; p = 0.529)	0.222	+8.30%
Loss Cost	2017.1	0.079 (CI = +/-0.070; p = 0.028)	-0.054 (CI = +/-0.185; p = 0.543)	0.202	+8.25%
Severity	2010.2	-0.037 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.156; p = 0.999)	0.412	-3.67%
Severity	2011.1	-0.036 (CI = +/-0.017; p = 0.000)	-0.015 (CI = +/-0.159; p = 0.851)	0.389	-3.51%
Severity	2011.2	-0.034 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.161; p = 0.965)	0.355	-3.30%
Severity	2012.1	-0.031 (CI = +/-0.018; p = 0.001)	-0.013 (CI = +/-0.163; p = 0.867)	0.312	-3.06%
Severity	2012.2	-0.028 (CI = +/-0.018; p = 0.005)	0.005 (CI = +/-0.166; p = 0.947)	0.250	-2.76%
Severity	2013.1	-0.024 (CI = +/-0.019; p = 0.019)	-0.016 (CI = +/-0.166; p = 0.839)	0.166	-2.33%
Severity	2013.2	-0.018 (CI = +/-0.021; p = 0.081)	0.005 (CI = +/-0.168; p = 0.950)	0.060	-1.82%
Severity	2014.1	-0.013 (CI = +/-0.024; p = 0.258)	-0.010 (CI = +/-0.173; p = 0.909)	-0.030	-1.34%
Severity	2014.2	-0.002 (CI = +/-0.031; p = 0.916)	0.016 (CI = +/-0.176; p = 0.851)	-0.108	-0.16%
Severity	2015.2	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	0.174	+6.42%
Severity	2016.1	0.055 (CI = +/-0.058; p = 0.060)	-0.047 (CI = +/-0.160; p = 0.538)	0.113	+5.70%
Severity	2016.2	0.046 (CI = +/-0.063; p = 0.140)	-0.027 (CI = +/-0.167; p = 0.733)	0.025	+4.68%
Severity	2017.1	0.040 (CI = +/-0.066; p = 0.208)	-0.040 (CI = +/-0.175; p = 0.633)	-0.010	+4.12%
Frequency	2010.2	0.016 (CI = +/-0.009; p = 0.002)	-0.004 (CI = +/-0.088; p = 0.925)	0.260	+1.57%
Frequency	2011.1	0.015 (CI = +/-0.009; p = 0.004)	0.005 (CI = +/-0.089; p = 0.900)	0.231	+1.46%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.009)	-0.005 (CI = +/-0.090; p = 0.919)	0.193	+1.34%
Frequency	2012.1	0.011 (CI = +/-0.009; p = 0.023)	0.010 (CI = +/-0.088; p = 0.810)	0.138	+1.12%
Frequency	2012.2	0.009 (CI = +/-0.010; p = 0.063)	-0.001 (CI = +/-0.088; p = 0.972)	0.071	+0.93%
Frequency	2013.1	0.007 (CI = +/-0.010; p = 0.170)	0.009 (CI = +/-0.089; p = 0.830)	0.004	+0.71%
Frequency	2013.2	0.005 (CI = +/-0.011; p = 0.395)	0.000 (CI = +/-0.091; p = 0.992)	-0.060	+0.47%
Frequency	2014.1	0.003 (CI = +/-0.013; p = 0.625)	0.004 (CI = +/-0.095; p = 0.927)	-0.090	+0.32%
Frequency	2014.2	0.001 (CI = +/-0.017; p = 0.879)	0.000 (CI = +/-0.100; p = 0.997)	-0.110	+0.13%
Frequency	2015.2	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	-0.004	+2.32%
Frequency	2016.1	0.027 (CI = +/-0.038; p = 0.147)	-0.011 (CI = +/-0.104; p = 0.821)	0.018	+2.76%
Frequency	2016.2	0.034 (CI = +/-0.041; p = 0.095)	-0.025 (CI = +/-0.109; p = 0.629)	0.066	+3.46%
Frequency	2017.1	0.039 (CI = +/-0.042; p = 0.067)	-0.014 (CI = +/-0.112; p = 0.792)	0.109	+3.97%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2010.2	-0.017 (CI = +/-0.015; p = 0.022)	0.005 (CI = +/-0.012; p = 0.393)	0.179	-1.73%
Loss Cost	2011.1	-0.017 (CI = +/-0.015; p = 0.025)	0.006 (CI = +/-0.017; p = 0.469)	0.158	-1.73%
Loss Cost	2011.2	-0.017 (CI = +/-0.016; p = 0.040)	0.066 (CI = +/-0.249; p = 0.590)	0.126	-1.64%
Loss Cost	2012.1	-0.016 (CI = +/-0.017; p = 0.058)	0.069 (CI = +/-0.255; p = 0.580)	0.110	-1.59%
Loss Cost	2012.2	-0.016 (CI = +/-0.017; p = 0.058)	NA (CI = +/-NA; p = NA)	0.106	-1.59%
Loss Cost	2013.1	-0.014 (CI = +/-0.018; p = 0.115)	NA (CI = +/-NA; p = NA)	0.066	-1.38%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.225)	NA (CI = +/-NA; p = NA)	0.024	-1.13%
Loss Cost	2014.1	-0.009 (CI = +/-0.021; p = 0.408)	NA (CI = +/-NA; p = NA)	-0.013	-0.85%
Loss Cost	2014.2	-0.003 (CI = +/-0.024; p = 0.829)	NA (CI = +/-NA; p = NA)	-0.047	-0.25%
Loss Cost	2015.1	0.014 (CI = +/-0.030; p = 0.350)	NA (CI = +/-NA; p = NA)	-0.004	+1.36%
Loss Cost	2015.2	0.082 (CI = +/-0.052; p = 0.004)	NA (CI = +/-NA; p = NA)	0.344	+8.52%
Loss Cost	2016.1	0.081 (CI = +/-0.057; p = 0.009)	NA (CI = +/-NA; p = NA)	0.301	+8.39%
Loss Cost	2016.2	0.076 (CI = +/-0.062; p = 0.020)	NA (CI = +/-NA; p = NA)	0.251	+7.91%
Loss Cost	2017.1	0.077 (CI = +/-0.067; p = 0.028)	NA (CI = +/-NA; p = NA)	0.235	+7.96%
Severity	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.012; p = 0.083)	0.487	-3.21%
Severity	2011.1	-0.033 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.017; p = 0.177)	0.448	-3.21%
Severity	2011.2	-0.031 (CI = +/-0.016; p = 0.000)	0.131 (CI = +/-0.248; p = 0.285)	0.411	-3.04%
Severity	2012.1	-0.028 (CI = +/-0.016; p = 0.001)	0.147 (CI = +/-0.246; p = 0.231)	0.387	-2.80%
Severity	2012.2	-0.028 (CI = +/-0.016; p = 0.001)	NA (CI = +/-NA; p = NA)	0.331	-2.80%
Severity	2013.1	-0.025 (CI = +/-0.017; p = 0.005)	NA (CI = +/-NA; p = NA)	0.269	-2.48%
Severity	2013.2	-0.022 (CI = +/-0.018; p = 0.018)	NA (CI = +/-NA; p = NA)	0.193	-2.13%
Severity	2014.1	-0.019 (CI = +/-0.020; p = 0.055)	NA (CI = +/-NA; p = NA)	0.124	-1.89%
Severity	2014.2	-0.015 (CI = +/-0.023; p = 0.190)	NA (CI = +/-NA; p = NA)	0.038	-1.47%
Severity	2015.1	-0.011 (CI = +/-0.030; p = 0.453)	NA (CI = +/-NA; p = NA)	-0.021	-1.09%
Severity	2015.2	0.060 (CI = +/-0.052; p = 0.025)	NA (CI = +/-NA; p = NA)	0.208	+6.18%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.060)	NA (CI = +/-NA; p = NA)	0.145	+5.52%
Severity	2016.2	0.044 (CI = +/-0.059; p = 0.137)	NA (CI = +/-NA; p = NA)	0.078	+4.48%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.213)	NA (CI = +/-NA; p = NA)	0.041	+3.92%
Frequency	2010.2	0.015 (CI = +/-0.009; p = 0.001)	-0.006 (CI = +/-0.007; p = 0.112)	0.385	+1.52%
Frequency	2011.1	0.015 (CI = +/-0.009; p = 0.002)	-0.005 (CI = +/-0.010; p = 0.261)	0.337	+1.52%
Frequency	2011.2	0.014 (CI = +/-0.009; p = 0.004)	-0.066 (CI = +/-0.143; p = 0.355)	0.299	+1.44%
Frequency	2012.1	0.012 (CI = +/-0.009; p = 0.009)	-0.077 (CI = +/-0.139; p = 0.263)	0.274	+1.25%
Frequency	2012.2	0.012 (CI = +/-0.009; p = 0.009)	NA (CI = +/-NA; p = NA)	0.219	+1.25%
Frequency	2013.1	0.011 (CI = +/-0.010; p = 0.024)	NA (CI = +/-NA; p = NA)	0.169	+1.12%
Frequency	2013.2	0.010 (CI = +/-0.010; p = 0.054)	NA (CI = +/-NA; p = NA)	0.120	+1.02%
Frequency	2014.1	0.010 (CI = +/-0.012; p = 0.075)	NA (CI = +/-NA; p = NA)	0.102	+1.05%
Frequency	2014.2	0.012 (CI = +/-0.014; p = 0.077)	NA (CI = +/-NA; p = NA)	0.106	+1.23%
Frequency	2015.1	0.025 (CI = +/-0.015; p = 0.004)	NA (CI = +/-NA; p = NA)	0.335	+2.48%
Frequency	2015.2	0.022 (CI = +/-0.034; p = 0.189)	NA (CI = +/-NA; p = NA)	0.044	+2.21%
Frequency	2016.1	0.027 (CI = +/-0.036; p = 0.139)	NA (CI = +/-NA; p = NA)	0.073	+2.72%
Frequency	2016.2	0.032 (CI = +/-0.039; p = 0.097)	NA (CI = +/-NA; p = NA)	0.110	+3.28%
Frequency	2017.1	0.038 (CI = +/-0.040; p = 0.060)	NA (CI = +/-NA; p = NA)	0.164	+3.89%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	-0.019 (CI = +/-0.014; p = 0.010)	0.186	-1.90%
Loss Cost	2011.1	-0.019 (CI = +/-0.015; p = 0.015)	0.172	-1.84%
Loss Cost	2011.2	-0.018 (CI = +/-0.015; p = 0.024)	0.150	-1.74%
Loss Cost	2012.1	-0.017 (CI = +/-0.016; p = 0.034)	0.134	-1.70%
Loss Cost	2012.2	-0.016 (CI = +/-0.017; p = 0.058)	0.106	-1.59%
Loss Cost	2013.1	-0.014 (CI = +/-0.018; p = 0.115)	0.066	-1.38%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.225)	0.024	-1.13%
Loss Cost	2014.1	-0.009 (CI = +/-0.021; p = 0.408)	-0.013	-0.85%
Loss Cost	2014.2	-0.003 (CI = +/-0.024; p = 0.829)	-0.047	-0.25%
Loss Cost	2015.1	0.014 (CI = +/-0.030; p = 0.350)	-0.004	+1.36%
Loss Cost	2015.2	0.082 (CI = +/-0.052; p = 0.004)	0.344	+8.52%
Loss Cost	2016.1	0.081 (CI = +/-0.057; p = 0.009)	0.301	+8.39%
Loss Cost	2016.2	0.076 (CI = +/-0.062; p = 0.020)	0.251	+7.91%
Loss Cost	2017.1	0.077 (CI = +/-0.067; p = 0.028)	0.235	+7.96%
Severity	2010.2	-0.036 (CI = +/-0.015; p = 0.000)	0.446	-3.55%
Severity	2011.1	-0.035 (CI = +/-0.015; p = 0.000)	0.429	-3.42%
Severity	2011.2	-0.033 (CI = +/-0.015; p = 0.000)	0.407	-3.23%
Severity	2012.1	-0.031 (CI = +/-0.016; p = 0.000)	0.375	-3.04%
Severity	2012.2	-0.028 (CI = +/-0.016; p = 0.001)	0.331	-2.80%
Severity	2013.1	-0.025 (CI = +/-0.017; p = 0.005)	0.269	-2.48%
Severity	2013.2	-0.022 (CI = +/-0.018; p = 0.018)	0.193	-2.13%
Severity	2014.1	-0.019 (CI = +/-0.020; p = 0.055)	0.124	-1.89%
Severity	2014.2	-0.015 (CI = +/-0.023; p = 0.190)	0.038	-1.47%
Severity	2015.1	-0.011 (CI = +/-0.030; p = 0.453)	-0.021	-1.09%
Severity	2015.2	0.060 (CI = +/-0.052; p = 0.025)	0.208	+6.18%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.060)	0.145	+5.52%
Severity	2016.2	0.044 (CI = +/-0.059; p = 0.137)	0.078	+4.48%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.213)	0.041	+3.92%
Frequency	2010.2	0.017 (CI = +/-0.009; p = 0.000)	0.348	+1.71%
Frequency	2011.1	0.016 (CI = +/-0.009; p = 0.001)	0.329	+1.63%
Frequency	2011.2	0.015 (CI = +/-0.009; p = 0.001)	0.302	+1.54%
Frequency	2012.1	0.014 (CI = +/-0.009; p = 0.004)	0.265	+1.38%
Frequency	2012.2	0.012 (CI = +/-0.009; p = 0.009)	0.219	+1.25%
Frequency	2013.1	0.011 (CI = +/-0.010; p = 0.024)	0.169	+1.12%
Frequency	2013.2	0.010 (CI = +/-0.010; p = 0.054)	0.120	+1.02%
Frequency	2014.1	0.010 (CI = +/-0.012; p = 0.075)	0.102	+1.05%
Frequency	2014.2	0.012 (CI = +/-0.014; p = 0.077)	0.106	+1.23%
Frequency	2015.1	0.025 (CI = +/-0.015; p = 0.004)	0.335	+2.48%
Frequency	2015.2	0.022 (CI = +/-0.034; p = 0.189)	0.044	+2.21%
Frequency	2016.1	0.027 (CI = +/-0.036; p = 0.139)	0.073	+2.72%
Frequency	2016.2	0.032 (CI = +/-0.039; p = 0.097)	0.110	+3.28%
Frequency	2017.1	0.038 (CI = +/-0.040; p = 0.060)	0.164	+3.89%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	-0.018 (CI = +/-0.015; p = 0.025)	0.009 (CI = +/-0.144; p = 0.902)	0.005 (CI = +/-0.012; p = 0.402)	0.148	-1.74%
Loss Cost	2011.1	-0.018 (CI = +/-0.015; p = 0.028)	0.013 (CI = +/-0.152; p = 0.865)	0.006 (CI = +/-0.017; p = 0.466)	0.125	-1.74%
Loss Cost	2011.2	-0.017 (CI = +/-0.016; p = 0.044)	0.020 (CI = +/-0.157; p = 0.798)	0.072 (CI = +/-0.258; p = 0.572)	0.092	-1.65%
Loss Cost	2012.1	-0.016 (CI = +/-0.017; p = 0.063)	0.016 (CI = +/-0.164; p = 0.844)	0.074 (CI = +/-0.265; p = 0.570)	0.072	-1.60%
Loss Cost	2012.2	-0.016 (CI = +/-0.017; p = 0.063)	0.016 (CI = +/-0.164; p = 0.844)	NA (CI = +/-NA; p = NA)	0.069	-1.60%
Loss Cost	2013.1	-0.014 (CI = +/-0.018; p = 0.125)	0.001 (CI = +/-0.170; p = 0.986)	NA (CI = +/-NA; p = NA)	0.023	-1.38%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.234)	0.012 (CI = +/-0.175; p = 0.883)	NA (CI = +/-NA; p = NA)	-0.022	-1.14%
Loss Cost	2014.1	-0.009 (CI = +/-0.022; p = 0.427)	-0.002 (CI = +/-0.184; p = 0.982)	NA (CI = +/-NA; p = NA)	-0.064	-0.85%
Loss Cost	2014.2	-0.003 (CI = +/-0.025; p = 0.827)	0.011 (CI = +/-0.186; p = 0.900)	NA (CI = +/-NA; p = NA)	-0.102	-0.26%
Loss Cost	2015.1	0.016 (CI = +/-0.031; p = 0.314)	-0.043 (CI = +/-0.187; p = 0.631)	NA (CI = +/-NA; p = NA)	-0.046	+1.56%
Loss Cost	2015.2	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	NA (CI = +/-NA; p = NA)	0.328	+8.89%
Loss Cost	2016.1	0.083 (CI = +/-0.059; p = 0.009)	-0.059 (CI = +/-0.162; p = 0.453)	NA (CI = +/-NA; p = NA)	0.284	+8.62%
Loss Cost	2016.2	0.080 (CI = +/-0.065; p = 0.020)	-0.053 (CI = +/-0.174; p = 0.529)	NA (CI = +/-NA; p = NA)	0.222	+8.30%
Loss Cost	2017.1	0.079 (CI = +/-0.070; p = 0.028)	-0.054 (CI = +/-0.185; p = 0.543)	NA (CI = +/-NA; p = NA)	0.202	+8.25%
Severity	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.146; p = 0.941)	0.011 (CI = +/-0.012; p = 0.089)	0.467	-3.21%
Severity	2011.1	-0.033 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.154; p = 0.908)	0.012 (CI = +/-0.018; p = 0.186)	0.426	-3.21%
Severity	2011.2	-0.031 (CI = +/-0.016; p = 0.001)	0.022 (CI = +/-0.157; p = 0.773)	0.138 (CI = +/-0.258; p = 0.279)	0.388	-3.04%
Severity	2012.1	-0.028 (CI = +/-0.016; p = 0.002)	0.004 (CI = +/-0.159; p = 0.963)	0.148 (CI = +/-0.256; p = 0.245)	0.360	-2.80%
Severity	2012.2	-0.028 (CI = +/-0.016; p = 0.002)	0.004 (CI = +/-0.159; p = 0.963)	NA (CI = +/-NA; p = NA)	0.302	-2.80%
Severity	2013.1	-0.025 (CI = +/-0.017; p = 0.006)	-0.021 (CI = +/-0.160; p = 0.793)	NA (CI = +/-NA; p = NA)	0.239	-2.45%
Severity	2013.2	-0.022 (CI = +/-0.018; p = 0.022)	-0.006 (CI = +/-0.162; p = 0.943)	NA (CI = +/-NA; p = NA)	0.155	-2.13%
Severity	2014.1	-0.019 (CI = +/-0.020; p = 0.069)	-0.020 (CI = +/-0.170; p = 0.813)	NA (CI = +/-NA; p = NA)	0.083	-1.85%
Severity	2014.2	-0.015 (CI = +/-0.023; p = 0.206)	-0.010 (CI = +/-0.174; p = 0.901)	NA (CI = +/-NA; p = NA)	-0.011	-1.46%
Severity	2015.1	-0.010 (CI = +/-0.032; p = 0.527)	-0.025 (CI = +/-0.189; p = 0.783)	NA (CI = +/-NA; p = NA)	-0.073	-0.98%
Severity	2015.2	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	NA (CI = +/-NA; p = NA)	0.174	+6.42%
Severity	2016.1	0.055 (CI = +/-0.058; p = 0.060)	-0.047 (CI = +/-0.160; p = 0.538)	NA (CI = +/-NA; p = NA)	0.113	+5.70%
Severity	2016.2	0.046 (CI = +/-0.063; p = 0.140)	-0.027 (CI = +/-0.167; p = 0.733)	NA (CI = +/-NA; p = NA)	0.025	+4.68%
Severity	2017.1	0.040 (CI = +/-0.066; p = 0.208)	-0.040 (CI = +/-0.175; p = 0.633)	NA (CI = +/-NA; p = NA)	-0.010	+4.12%
Frequency	2010.2	0.015 (CI = +/-0.009; p = 0.002)	0.003 (CI = +/-0.084; p = 0.935)	-0.006 (CI = +/-0.007; p = 0.119)	0.362	+1.52%
Frequency	2011.1	0.015 (CI = +/-0.009; p = 0.002)	0.004 (CI = +/-0.089; p = 0.928)	-0.005 (CI = +/-0.010; p = 0.286)	0.310	+1.52%
Frequency	2011.2	0.014 (CI = +/-0.009; p = 0.004)	-0.003 (CI = +/-0.091; p = 0.955)	-0.066 (CI = +/-0.149; p = 0.368)	0.270	+1.44%
Frequency	2012.1	0.012 (CI = +/-0.009; p = 0.011)	0.012 (CI = +/-0.089; p = 0.779)	-0.074 (CI = +/-0.144; p = 0.300)	0.245	+1.24%
Frequency	2012.2	0.012 (CI = +/-0.009; p = 0.011)	0.012 (CI = +/-0.089; p = 0.779)	NA (CI = +/-NA; p = NA)	0.188	+1.24%
Frequency	2013.1	0.011 (CI = +/-0.010; p = 0.031)	0.022 (CI = +/-0.092; p = 0.626)	NA (CI = +/-NA; p = NA)	0.140	+1.09%
Frequency	2013.2	0.010 (CI = +/-0.011; p = 0.062)	0.018 (CI = +/-0.095; p = 0.695)	NA (CI = +/-NA; p = NA)	0.085	+1.01%
Frequency	2014.1	0.010 (CI = +/-0.012; p = 0.095)	0.018 (CI = +/-0.101; p = 0.720)	NA (CI = +/-NA; p = NA)	0.064	+1.02%
Frequency	2014.2	0.012 (CI = +/-0.014; p = 0.089)	0.022 (CI = +/-0.104; p = 0.666)	NA (CI = +/-NA; p = NA)	0.068	+1.21%
Frequency	2015.1	0.025 (CI = +/-0.016; p = 0.005)	-0.018 (CI = +/-0.097; p = 0.699)	NA (CI = +/-NA; p = NA)	0.304	+2.57%
Frequency	2015.2	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	NA (CI = +/-NA; p = NA)	-0.004	+2.32%
Frequency	2016.1	0.027 (CI = +/-0.038; p = 0.147)	-0.011 (CI = +/-0.104; p = 0.821)	NA (CI = +/-NA; p = NA)	0.018	+2.76%
Frequency	2016.2	0.034 (CI = +/-0.041; p = 0.095)	-0.025 (CI = +/-0.109; p = 0.629)	NA (CI = +/-NA; p = NA)	0.066	+3.46%
Frequency	2017.1	0.039 (CI = +/-0.042; p = 0.067)	-0.014 (CI = +/-0.112; p = 0.792)	NA (CI = +/-NA; p = NA)	0.109	+3.97%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2010.2	-0.019 (CI = +/-0.014; p = 0.011)	0.009 (CI = +/-0.143; p = 0.898)	0.157	-1.90%
Loss Cost	2011.1	-0.019 (CI = +/-0.015; p = 0.017)	0.003 (CI = +/-0.148; p = 0.970)	0.140	-1.84%
Loss Cost	2011.2	-0.018 (CI = +/-0.015; p = 0.026)	0.012 (CI = +/-0.152; p = 0.877)	0.117	-1.75%
Loss Cost	2012.1	-0.017 (CI = +/-0.016; p = 0.038)	0.008 (CI = +/-0.159; p = 0.918)	0.098	-1.71%
Loss Cost	2012.2	-0.016 (CI = +/-0.017; p = 0.063)	0.016 (CI = +/-0.164; p = 0.844)	0.069	-1.60%
Loss Cost	2013.1	-0.014 (CI = +/-0.018; p = 0.125)	0.001 (CI = +/-0.170; p = 0.986)	0.023	-1.38%
Loss Cost	2013.2	-0.011 (CI = +/-0.019; p = 0.234)	0.012 (CI = +/-0.175; p = 0.883)	-0.022	-1.14%
Loss Cost	2014.1	-0.009 (CI = +/-0.022; p = 0.427)	-0.002 (CI = +/-0.184; p = 0.982)	-0.064	-0.85%
Loss Cost	2014.2	-0.003 (CI = +/-0.025; p = 0.827)	0.011 (CI = +/-0.186; p = 0.900)	-0.102	-0.26%
Loss Cost	2015.1	0.016 (CI = +/-0.031; p = 0.314)	-0.043 (CI = +/-0.187; p = 0.631)	-0.046	+1.56%
Loss Cost	2015.2	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	0.328	+8.89%
Loss Cost	2016.1	0.083 (CI = +/-0.059; p = 0.009)	-0.059 (CI = +/-0.162; p = 0.453)	0.284	+8.62%
Loss Cost	2016.2	0.080 (CI = +/-0.065; p = 0.020)	-0.053 (CI = +/-0.174; p = 0.529)	0.222	+8.30%
Loss Cost	2017.1	0.079 (CI = +/-0.070; p = 0.028)	-0.054 (CI = +/-0.185; p = 0.543)	0.202	+8.25%
Severity	2010.2	-0.036 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.151; p = 0.935)	0.425	-3.55%
Severity	2011.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.010 (CI = +/-0.154; p = 0.897)	0.408	-3.41%
Severity	2011.2	-0.033 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.154; p = 0.931)	0.383	-3.24%
Severity	2012.1	-0.031 (CI = +/-0.016; p = 0.001)	-0.012 (CI = +/-0.157; p = 0.877)	0.349	-3.03%
Severity	2012.2	-0.028 (CI = +/-0.016; p = 0.002)	0.004 (CI = +/-0.159; p = 0.963)	0.302	-2.80%
Severity	2013.1	-0.025 (CI = +/-0.017; p = 0.006)	-0.021 (CI = +/-0.160; p = 0.793)	0.239	-2.45%
Severity	2013.2	-0.022 (CI = +/-0.018; p = 0.022)	-0.006 (CI = +/-0.162; p = 0.943)	0.155	-2.13%
Severity	2014.1	-0.019 (CI = +/-0.020; p = 0.069)	-0.020 (CI = +/-0.170; p = 0.813)	0.083	-1.85%
Severity	2014.2	-0.015 (CI = +/-0.023; p = 0.206)	-0.010 (CI = +/-0.174; p = 0.901)	-0.011	-1.46%
Severity	2015.1	-0.010 (CI = +/-0.032; p = 0.527)	-0.025 (CI = +/-0.189; p = 0.783)	-0.073	-0.98%
Severity	2015.2	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	0.174	+6.42%
Severity	2016.1	0.055 (CI = +/-0.058; p = 0.060)	-0.047 (CI = +/-0.160; p = 0.538)	0.113	+5.70%
Severity	2016.2	0.046 (CI = +/-0.063; p = 0.140)	-0.027 (CI = +/-0.167; p = 0.733)	0.025	+4.68%
Severity	2017.1	0.040 (CI = +/-0.066; p = 0.208)	-0.040 (CI = +/-0.175; p = 0.633)	-0.010	+4.12%
Frequency	2010.2	0.017 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.086; p = 0.944)	0.324	+1.71%
Frequency	2011.1	0.016 (CI = +/-0.009; p = 0.001)	0.013 (CI = +/-0.087; p = 0.771)	0.305	+1.62%
Frequency	2011.2	0.015 (CI = +/-0.009; p = 0.002)	0.005 (CI = +/-0.089; p = 0.909)	0.275	+1.54%
Frequency	2012.1	0.013 (CI = +/-0.009; p = 0.005)	0.020 (CI = +/-0.088; p = 0.643)	0.241	+1.36%
Frequency	2012.2	0.012 (CI = +/-0.009; p = 0.011)	0.012 (CI = +/-0.089; p = 0.779)	0.188	+1.24%
Frequency	2013.1	0.011 (CI = +/-0.010; p = 0.031)	0.022 (CI = +/-0.092; p = 0.626)	0.140	+1.09%
Frequency	2013.2	0.010 (CI = +/-0.011; p = 0.062)	0.018 (CI = +/-0.095; p = 0.695)	0.085	+1.01%
Frequency	2014.1	0.010 (CI = +/-0.012; p = 0.095)	0.018 (CI = +/-0.101; p = 0.720)	0.064	+1.02%
Frequency	2014.2	0.012 (CI = +/-0.014; p = 0.089)	0.022 (CI = +/-0.104; p = 0.666)	0.068	+1.21%
Frequency	2015.1	0.025 (CI = +/-0.016; p = 0.005)	-0.018 (CI = +/-0.097; p = 0.699)	0.304	+2.57%
Frequency	2015.2	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	-0.004	+2.32%
Frequency	2016.1	0.027 (CI = +/-0.038; p = 0.147)	-0.011 (CI = +/-0.104; p = 0.821)	0.018	+2.76%
Frequency	2016.2	0.034 (CI = +/-0.041; p = 0.095)	-0.025 (CI = +/-0.109; p = 0.629)	0.066	+3.46%
Frequency	2017.1	0.039 (CI = +/-0.042; p = 0.067)	-0.014 (CI = +/-0.112; p = 0.792)	0.109	+3.97%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.065 (CI = +/-0.042; p = 0.004)	0.032 (CI = +/-0.016; p = 0.000)	-0.943 (CI = +/-0.451; p = 0.000)	0.524	+6.69%
Loss Cost	2011.1	0.065 (CI = +/-0.043; p = 0.005)	0.034 (CI = +/-0.019; p = 0.001)	-0.947 (CI = +/-0.461; p = 0.000)	0.513	+6.73%
Loss Cost	2011.2	0.069 (CI = +/-0.045; p = 0.004)	-0.049 (CI = +/-0.199; p = 0.614)	-1.011 (CI = +/-0.489; p = 0.000)	0.505	+7.19%
Loss Cost	2012.1	0.078 (CI = +/-0.046; p = 0.002)	-0.078 (CI = +/-0.200; p = 0.427)	-1.136 (CI = +/-0.514; p = 0.000)	0.535	+8.08%
Loss Cost	2012.2	0.078 (CI = +/-0.046; p = 0.002)	NA (CI = +/-NA; p = NA)	-1.136 (CI = +/-0.514; p = 0.000)	0.534	+8.08%
Loss Cost	2013.1	0.079 (CI = +/-0.047; p = 0.002)	NA (CI = +/-NA; p = NA)	-1.165 (CI = +/-0.548; p = 0.000)	0.501	+8.24%
Loss Cost	2013.2	0.080 (CI = +/-0.049; p = 0.003)	NA (CI = +/-NA; p = NA)	-1.191 (CI = +/-0.585; p = 0.000)	0.464	+8.36%
Loss Cost	2014.1	0.081 (CI = +/-0.050; p = 0.003)	NA (CI = +/-NA; p = NA)	-1.238 (CI = +/-0.627; p = 0.001)	0.438	+8.49%
Loss Cost	2014.2	0.082 (CI = +/-0.052; p = 0.004)	NA (CI = +/-NA; p = NA)	-1.272 (CI = +/-0.699; p = 0.001)	0.387	+8.52%
Loss Cost	2015.2	0.082 (CI = +/-0.052; p = 0.004)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.344	+8.52%
Loss Cost	2016.1	0.081 (CI = +/-0.057; p = 0.009)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.301	+8.39%
Loss Cost	2016.2	0.076 (CI = +/-0.062; p = 0.020)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.251	+7.91%
Loss Cost	2017.1	0.077 (CI = +/-0.067; p = 0.028)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.235	+7.96%
Severity	2010.2	0.063 (CI = +/-0.040; p = 0.003)	0.042 (CI = +/-0.015; p = 0.000)	-1.070 (CI = +/-0.425; p = 0.000)	0.735	+6.51%
Severity	2011.1	0.064 (CI = +/-0.041; p = 0.004)	0.044 (CI = +/-0.018; p = 0.000)	-1.074 (CI = +/-0.434; p = 0.000)	0.715	+6.56%
Severity	2011.2	0.065 (CI = +/-0.043; p = 0.005)	0.021 (CI = +/-0.190; p = 0.820)	-1.092 (CI = +/-0.467; p = 0.000)	0.681	+6.68%
Severity	2012.1	0.065 (CI = +/-0.046; p = 0.008)	0.022 (CI = +/-0.200; p = 0.824)	-1.090 (CI = +/-0.513; p = 0.000)	0.640	+6.67%
Severity	2012.2	0.065 (CI = +/-0.046; p = 0.008)	NA (CI = +/-NA; p = NA)	-1.090 (CI = +/-0.513; p = 0.000)	0.602	+6.67%
Severity	2013.1	0.062 (CI = +/-0.047; p = 0.012)	NA (CI = +/-NA; p = NA)	-1.045 (CI = +/-0.544; p = 0.001)	0.525	+6.42%
Severity	2013.2	0.061 (CI = +/-0.048; p = 0.017)	NA (CI = +/-NA; p = NA)	-1.001 (CI = +/-0.578; p = 0.002)	0.431	+6.24%
Severity	2014.1	0.060 (CI = +/-0.050; p = 0.021)	NA (CI = +/-NA; p = NA)	-0.997 (CI = +/-0.623; p = 0.003)	0.352	+6.23%
Severity	2014.2	0.060 (CI = +/-0.052; p = 0.025)	NA (CI = +/-NA; p = NA)	-0.954 (CI = +/-0.694; p = 0.010)	0.241	+6.18%
Severity	2015.2	0.060 (CI = +/-0.052; p = 0.025)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.208	+6.18%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.060)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.145	+5.52%
Severity	2016.2	0.044 (CI = +/-0.059; p = 0.137)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.078	+4.48%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.213)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.041	+3.92%
Frequency	2010.2	0.002 (CI = +/-0.032; p = 0.915)	-0.010 (CI = +/-0.012; p = 0.107)	0.127 (CI = +/-0.339; p = 0.446)	0.334	+0.17%
Frequency	2011.1	0.002 (CI = +/-0.033; p = 0.918)	-0.010 (CI = +/-0.015; p = 0.166)	0.127 (CI = +/-0.347; p = 0.456)	0.267	+0.17%
Frequency	2011.2	0.005 (CI = +/-0.034; p = 0.773)	-0.070 (CI = +/-0.150; p = 0.342)	0.081 (CI = +/-0.369; p = 0.655)	0.207	+0.48%
Frequency	2012.1	0.013 (CI = +/-0.033; p = 0.419)	-0.100 (CI = +/-0.145; p = 0.169)	-0.046 (CI = +/-0.373; p = 0.798)	0.174	+1.33%
Frequency	2012.2	0.013 (CI = +/-0.033; p = 0.419)	NA (CI = +/-NA; p = NA)	-0.046 (CI = +/-0.373; p = 0.798)	0.074	+1.33%
Frequency	2013.1	0.017 (CI = +/-0.033; p = 0.298)	NA (CI = +/-NA; p = NA)	-0.120 (CI = +/-0.382; p = 0.520)	0.022	+1.71%
Frequency	2013.2	0.020 (CI = +/-0.033; p = 0.223)	NA (CI = +/-NA; p = NA)	-0.191 (CI = +/-0.391; p = 0.321)	-0.008	+1.99%
Frequency	2014.1	0.021 (CI = +/-0.033; p = 0.202)	NA (CI = +/-NA; p = NA)	-0.240 (CI = +/-0.414; p = 0.239)	-0.012	+2.12%
Frequency	2014.2	0.022 (CI = +/-0.034; p = 0.189)	NA (CI = +/-NA; p = NA)	-0.317 (CI = +/-0.452; p = 0.158)	0.010	+2.21%
Frequency	2015.2	0.022 (CI = +/-0.034; p = 0.189)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.044	+2.21%
Frequency	2016.1	0.027 (CI = +/-0.036; p = 0.139)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.073	+2.72%
Frequency	2016.2	0.032 (CI = +/-0.039; p = 0.097)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.110	+3.28%
Frequency	2017.1	0.038 (CI = +/-0.040; p = 0.060)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.164	+3.89%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	-0.005 (CI = +/-0.029; p = 0.722)	-0.212 (CI = +/-0.325; p = 0.190)	0.241	-0.51%
Loss Cost	2011.1	0.008 (CI = +/-0.035; p = 0.656)	-0.348 (CI = +/-0.382; p = 0.072)	0.273	+0.77%
Loss Cost	2011.2	0.068 (CI = +/-0.044; p = 0.004)	-0.982 (CI = +/-0.466; p = 0.000)	0.521	+7.01%
Loss Cost	2012.1	0.074 (CI = +/-0.044; p = 0.002)	-1.076 (CI = +/-0.485; p = 0.000)	0.542	+7.69%
Loss Cost	2012.2	0.078 (CI = +/-0.046; p = 0.002)	-1.136 (CI = +/-0.514; p = 0.000)	0.534	+8.08%
Loss Cost	2013.1	0.079 (CI = +/-0.047; p = 0.002)	-1.165 (CI = +/-0.548; p = 0.000)	0.501	+8.24%
Loss Cost	2013.2	0.080 (CI = +/-0.049; p = 0.003)	-1.191 (CI = +/-0.585; p = 0.000)	0.464	+8.36%
Loss Cost	2014.1	0.081 (CI = +/-0.050; p = 0.003)	-1.238 (CI = +/-0.627; p = 0.001)	0.438	+8.49%
Loss Cost	2014.2	0.082 (CI = +/-0.052; p = 0.004)	-1.272 (CI = +/-0.699; p = 0.001)	0.387	+8.52%
Loss Cost	2015.2	0.082 (CI = +/-0.052; p = 0.004)	NA (CI = +/-NA; p = NA)	0.344	+8.52%
Loss Cost	2016.1	0.081 (CI = +/-0.057; p = 0.009)	NA (CI = +/-NA; p = NA)	0.301	+8.39%
Loss Cost	2016.2	0.076 (CI = +/-0.062; p = 0.020)	NA (CI = +/-NA; p = NA)	0.251	+7.91%
Loss Cost	2017.1	0.077 (CI = +/-0.067; p = 0.028)	NA (CI = +/-NA; p = NA)	0.235	+7.96%
Severity	2010.2	-0.028 (CI = +/-0.032; p = 0.083)	-0.114 (CI = +/-0.358; p = 0.519)	0.421	-2.80%
Severity	2011.1	-0.011 (CI = +/-0.038; p = 0.558)	-0.299 (CI = +/-0.413; p = 0.148)	0.438	-1.09%
Severity	2011.2	0.065 (CI = +/-0.041; p = 0.003)	-1.104 (CI = +/-0.443; p = 0.000)	0.694	+6.76%
Severity	2012.1	0.066 (CI = +/-0.044; p = 0.005)	-1.106 (CI = +/-0.478; p = 0.000)	0.655	+6.78%
Severity	2012.2	0.065 (CI = +/-0.046; p = 0.008)	-1.090 (CI = +/-0.513; p = 0.000)	0.602	+6.67%
Severity	2013.1	0.062 (CI = +/-0.047; p = 0.012)	-1.045 (CI = +/-0.544; p = 0.001)	0.525	+6.42%
Severity	2013.2	0.061 (CI = +/-0.048; p = 0.017)	-1.001 (CI = +/-0.578; p = 0.002)	0.431	+6.24%
Severity	2014.1	0.060 (CI = +/-0.050; p = 0.021)	-0.997 (CI = +/-0.623; p = 0.003)	0.352	+6.23%
Severity	2014.2	0.060 (CI = +/-0.052; p = 0.025)	-0.954 (CI = +/-0.694; p = 0.010)	0.241	+6.18%
Severity	2015.2	0.060 (CI = +/-0.052; p = 0.025)	NA (CI = +/-NA; p = NA)	0.208	+6.18%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.060)	NA (CI = +/-NA; p = NA)	0.145	+5.52%
Severity	2016.2	0.044 (CI = +/-0.059; p = 0.137)	NA (CI = +/-NA; p = NA)	0.078	+4.48%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.213)	NA (CI = +/-NA; p = NA)	0.041	+3.92%
Frequency	2010.2	0.023 (CI = +/-0.018; p = 0.014)	-0.099 (CI = +/-0.200; p = 0.320)	0.288	+2.36%
Frequency	2011.1	0.019 (CI = +/-0.022; p = 0.095)	-0.049 (CI = +/-0.240; p = 0.678)	0.236	+1.88%
Frequency	2011.2	0.002 (CI = +/-0.033; p = 0.888)	0.123 (CI = +/-0.356; p = 0.483)	0.209	+0.23%
Frequency	2012.1	0.009 (CI = +/-0.033; p = 0.598)	0.030 (CI = +/-0.363; p = 0.866)	0.137	+0.86%
Frequency	2012.2	0.013 (CI = +/-0.033; p = 0.419)	-0.046 (CI = +/-0.373; p = 0.798)	0.074	+1.33%
Frequency	2013.1	0.017 (CI = +/-0.033; p = 0.298)	-0.120 (CI = +/-0.382; p = 0.520)	0.022	+1.71%
Frequency	2013.2	0.020 (CI = +/-0.033; p = 0.223)	-0.191 (CI = +/-0.391; p = 0.321)	-0.008	+1.99%
Frequency	2014.1	0.021 (CI = +/-0.033; p = 0.202)	-0.240 (CI = +/-0.414; p = 0.239)	-0.012	+2.12%
Frequency	2014.2	0.022 (CI = +/-0.034; p = 0.189)	-0.317 (CI = +/-0.452; p = 0.158)	0.010	+2.21%
Frequency	2015.2	0.022 (CI = +/-0.034; p = 0.189)	NA (CI = +/-NA; p = NA)	0.044	+2.21%
Frequency	2016.1	0.027 (CI = +/-0.036; p = 0.139)	NA (CI = +/-NA; p = NA)	0.073	+2.72%
Frequency	2016.2	0.032 (CI = +/-0.039; p = 0.097)	NA (CI = +/-NA; p = NA)	0.110	+3.28%
Frequency	2017.1	0.038 (CI = +/-0.040; p = 0.060)	NA (CI = +/-NA; p = NA)	0.164	+3.89%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.067 (CI = +/-0.040; p = 0.002)	0.033 (CI = +/-0.016; p = 0.000)	-0.960 (CI = +/-0.437; p = 0.000)	0.522	+6.96%
Loss Cost	2011.1	0.068 (CI = +/-0.041; p = 0.002)	0.035 (CI = +/-0.019; p = 0.001)	-0.963 (CI = +/-0.446; p = 0.000)	0.511	+7.00%
Loss Cost	2011.2	0.072 (CI = +/-0.043; p = 0.002)	-0.044 (CI = +/-0.195; p = 0.643)	-1.027 (CI = +/-0.476; p = 0.000)	0.502	+7.48%
Loss Cost	2012.1	0.081 (CI = +/-0.044; p = 0.001)	-0.070 (CI = +/-0.196; p = 0.464)	-1.151 (CI = +/-0.504; p = 0.000)	0.528	+8.41%
Loss Cost	2012.2	0.081 (CI = +/-0.044; p = 0.001)	NA (CI = +/-NA; p = NA)	-1.151 (CI = +/-0.504; p = 0.000)	0.526	+8.41%
Loss Cost	2013.1	0.082 (CI = +/-0.046; p = 0.001)	NA (CI = +/-NA; p = NA)	-1.172 (CI = +/-0.540; p = 0.000)	0.491	+8.54%
Loss Cost	2013.2	0.083 (CI = +/-0.048; p = 0.002)	NA (CI = +/-NA; p = NA)	-1.185 (CI = +/-0.577; p = 0.000)	0.452	+8.61%
Loss Cost	2014.1	0.083 (CI = +/-0.050; p = 0.002)	NA (CI = +/-NA; p = NA)	-1.206 (CI = +/-0.616; p = 0.001)	0.420	+8.70%
Loss Cost	2014.2	0.083 (CI = +/-0.051; p = 0.003)	NA (CI = +/-NA; p = NA)	-1.189 (CI = +/-0.662; p = 0.001)	0.367	+8.65%
Loss Cost	2015.1	0.082 (CI = +/-0.052; p = 0.004)	NA (CI = +/-NA; p = NA)	-1.077 (CI = +/-0.722; p = 0.006)	0.315	+8.52%
Loss Cost	2015.2	0.082 (CI = +/-0.052; p = 0.004)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.344	+8.52%
Loss Cost	2016.1	0.081 (CI = +/-0.057; p = 0.009)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.301	+8.39%
Loss Cost	2016.2	0.076 (CI = +/-0.062; p = 0.020)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.251	+7.91%
Loss Cost	2017.1	0.077 (CI = +/-0.067; p = 0.028)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.235	+7.96%
Severity	2010.2	0.060 (CI = +/-0.038; p = 0.003)	0.041 (CI = +/-0.015; p = 0.000)	-1.050 (CI = +/-0.413; p = 0.000)	0.740	+6.20%
Severity	2011.1	0.060 (CI = +/-0.039; p = 0.004)	0.043 (CI = +/-0.017; p = 0.000)	-1.053 (CI = +/-0.421; p = 0.000)	0.722	+6.24%
Severity	2011.2	0.062 (CI = +/-0.041; p = 0.005)	0.016 (CI = +/-0.186; p = 0.859)	-1.075 (CI = +/-0.455; p = 0.000)	0.692	+6.40%
Severity	2012.1	0.062 (CI = +/-0.044; p = 0.007)	0.016 (CI = +/-0.195; p = 0.870)	-1.078 (CI = +/-0.501; p = 0.000)	0.656	+6.42%
Severity	2012.2	0.062 (CI = +/-0.044; p = 0.007)	NA (CI = +/-NA; p = NA)	-1.078 (CI = +/-0.501; p = 0.000)	0.625	+6.42%
Severity	2013.1	0.060 (CI = +/-0.046; p = 0.012)	NA (CI = +/-NA; p = NA)	-1.039 (CI = +/-0.535; p = 0.001)	0.561	+6.17%
Severity	2013.2	0.058 (CI = +/-0.047; p = 0.018)	NA (CI = +/-NA; p = NA)	-1.007 (CI = +/-0.569; p = 0.001)	0.486	+6.00%
Severity	2014.1	0.059 (CI = +/-0.049; p = 0.021)	NA (CI = +/-NA; p = NA)	-1.022 (CI = +/-0.608; p = 0.002)	0.431	+6.07%
Severity	2014.2	0.059 (CI = +/-0.051; p = 0.025)	NA (CI = +/-NA; p = NA)	-1.025 (CI = +/-0.654; p = 0.004)	0.354	+6.07%
Severity	2015.1	0.060 (CI = +/-0.052; p = 0.025)	NA (CI = +/-NA; p = NA)	-1.120 (CI = +/-0.717; p = 0.004)	0.326	+6.18%
Severity	2015.2	0.060 (CI = +/-0.052; p = 0.025)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.208	+6.18%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.060)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.145	+5.52%
Severity	2016.2	0.044 (CI = +/-0.059; p = 0.137)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.078	+4.48%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.213)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.041	+3.92%
Frequency	2010.2	0.007 (CI = +/-0.031; p = 0.640)	-0.008 (CI = +/-0.012; p = 0.178)	0.090 (CI = +/-0.338; p = 0.589)	0.369	+0.72%
Frequency	2011.1	0.007 (CI = +/-0.032; p = 0.646)	-0.008 (CI = +/-0.014; p = 0.254)	0.090 (CI = +/-0.346; p = 0.597)	0.318	+0.72%
Frequency	2011.2	0.010 (CI = +/-0.033; p = 0.536)	-0.061 (CI = +/-0.152; p = 0.419)	0.048 (CI = +/-0.371; p = 0.793)	0.272	+1.02%
Frequency	2012.1	0.019 (CI = +/-0.034; p = 0.266)	-0.086 (CI = +/-0.149; p = 0.245)	-0.073 (CI = +/-0.384; p = 0.699)	0.247	+1.87%
Frequency	2012.2	0.019 (CI = +/-0.034; p = 0.266)	NA (CI = +/-NA; p = NA)	-0.073 (CI = +/-0.384; p = 0.699)	0.190	+1.87%
Frequency	2013.1	0.022 (CI = +/-0.034; p = 0.197)	NA (CI = +/-NA; p = NA)	-0.133 (CI = +/-0.402; p = 0.501)	0.149	+2.23%
Frequency	2013.2	0.024 (CI = +/-0.035; p = 0.165)	NA (CI = +/-NA; p = NA)	-0.179 (CI = +/-0.424; p = 0.391)	0.111	+2.46%
Frequency	2014.1	0.025 (CI = +/-0.036; p = 0.176)	NA (CI = +/-NA; p = NA)	-0.184 (CI = +/-0.453; p = 0.406)	0.090	+2.48%
Frequency	2014.2	0.024 (CI = +/-0.038; p = 0.197)	NA (CI = +/-NA; p = NA)	-0.164 (CI = +/-0.486; p = 0.490)	0.083	+2.43%
Frequency	2015.1	0.022 (CI = +/-0.034; p = 0.189)	NA (CI = +/-NA; p = NA)	0.042 (CI = +/-0.467; p = 0.851)	0.299	+2.21%
Frequency	2015.2	0.022 (CI = +/-0.034; p = 0.189)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.044	+2.21%
Frequency	2016.1	0.027 (CI = +/-0.036; p = 0.139)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.073	+2.72%
Frequency	2016.2	0.032 (CI = +/-0.039; p = 0.097)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.110	+3.28%
Frequency	2017.1	0.038 (CI = +/-0.040; p = 0.060)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.164	+3.89%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	-0.003 (CI = +/-0.029; p = 0.843)	-0.207 (CI = +/-0.326; p = 0.202)	0.206	-0.28%
Loss Cost	2011.1	0.011 (CI = +/-0.034; p = 0.532)	-0.354 (CI = +/-0.381; p = 0.068)	0.246	+1.07%
Loss Cost	2011.2	0.070 (CI = +/-0.041; p = 0.002)	-0.999 (CI = +/-0.451; p = 0.000)	0.518	+7.29%
Loss Cost	2012.1	0.077 (CI = +/-0.042; p = 0.001)	-1.094 (CI = +/-0.473; p = 0.000)	0.537	+8.01%
Loss Cost	2012.2	0.081 (CI = +/-0.044; p = 0.001)	-1.151 (CI = +/-0.504; p = 0.000)	0.526	+8.41%
Loss Cost	2013.1	0.082 (CI = +/-0.046; p = 0.001)	-1.172 (CI = +/-0.540; p = 0.000)	0.491	+8.54%
Loss Cost	2013.2	0.083 (CI = +/-0.048; p = 0.002)	-1.185 (CI = +/-0.577; p = 0.000)	0.452	+8.61%
Loss Cost	2014.1	0.083 (CI = +/-0.050; p = 0.002)	-1.206 (CI = +/-0.616; p = 0.001)	0.420	+8.70%
Loss Cost	2014.2	0.083 (CI = +/-0.051; p = 0.003)	-1.189 (CI = +/-0.662; p = 0.001)	0.367	+8.65%
Loss Cost	2015.1	0.082 (CI = +/-0.052; p = 0.004)	-1.077 (CI = +/-0.722; p = 0.006)	0.315	+8.52%
Loss Cost	2015.2	0.082 (CI = +/-0.052; p = 0.004)	NA (CI = +/-NA; p = NA)	0.344	+8.52%
Loss Cost	2016.1	0.081 (CI = +/-0.057; p = 0.009)	NA (CI = +/-NA; p = NA)	0.301	+8.39%
Loss Cost	2016.2	0.076 (CI = +/-0.062; p = 0.020)	NA (CI = +/-NA; p = NA)	0.251	+7.91%
Loss Cost	2017.1	0.077 (CI = +/-0.067; p = 0.028)	NA (CI = +/-NA; p = NA)	0.235	+7.96%
Severity	2010.2	-0.027 (CI = +/-0.032; p = 0.087)	-0.111 (CI = +/-0.352; p = 0.521)	0.434	-2.70%
Severity	2011.1	-0.010 (CI = +/-0.037; p = 0.584)	-0.301 (CI = +/-0.405; p = 0.138)	0.456	-0.98%
Severity	2011.2	0.063 (CI = +/-0.039; p = 0.003)	-1.086 (CI = +/-0.429; p = 0.000)	0.704	+6.47%
Severity	2012.1	0.063 (CI = +/-0.042; p = 0.005)	-1.091 (CI = +/-0.465; p = 0.000)	0.670	+6.51%
Severity	2012.2	0.062 (CI = +/-0.044; p = 0.007)	-1.078 (CI = +/-0.501; p = 0.000)	0.625	+6.42%
Severity	2013.1	0.060 (CI = +/-0.046; p = 0.012)	-1.039 (CI = +/-0.535; p = 0.001)	0.561	+6.17%
Severity	2013.2	0.058 (CI = +/-0.047; p = 0.018)	-1.007 (CI = +/-0.569; p = 0.001)	0.486	+6.00%
Severity	2014.1	0.059 (CI = +/-0.049; p = 0.021)	-1.022 (CI = +/-0.608; p = 0.002)	0.431	+6.07%
Severity	2014.2	0.059 (CI = +/-0.051; p = 0.025)	-1.025 (CI = +/-0.654; p = 0.004)	0.354	+6.07%
Severity	2015.1	0.060 (CI = +/-0.052; p = 0.025)	-1.120 (CI = +/-0.717; p = 0.004)	0.326	+6.18%
Severity	2015.2	0.060 (CI = +/-0.052; p = 0.025)	NA (CI = +/-NA; p = NA)	0.208	+6.18%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.060)	NA (CI = +/-NA; p = NA)	0.145	+5.52%
Severity	2016.2	0.044 (CI = +/-0.059; p = 0.137)	NA (CI = +/-NA; p = NA)	0.078	+4.48%
Severity	2017.1	0.038 (CI = +/-0.063; p = 0.213)	NA (CI = +/-NA; p = NA)	0.041	+3.92%
Frequency	2010.2	0.024 (CI = +/-0.018; p = 0.009)	-0.096 (CI = +/-0.199; p = 0.332)	0.348	+2.48%
Frequency	2011.1	0.020 (CI = +/-0.022; p = 0.063)	-0.052 (CI = +/-0.240; p = 0.658)	0.308	+2.07%
Frequency	2011.2	0.008 (CI = +/-0.032; p = 0.631)	0.086 (CI = +/-0.355; p = 0.620)	0.282	+0.77%
Frequency	2012.1	0.014 (CI = +/-0.033; p = 0.388)	-0.003 (CI = +/-0.367; p = 0.985)	0.234	+1.41%
Frequency	2012.2	0.019 (CI = +/-0.034; p = 0.266)	-0.073 (CI = +/-0.384; p = 0.699)	0.190	+1.87%
Frequency	2013.1	0.022 (CI = +/-0.034; p = 0.197)	-0.133 (CI = +/-0.402; p = 0.501)	0.149	+2.23%
Frequency	2013.2	0.024 (CI = +/-0.035; p = 0.165)	-0.179 (CI = +/-0.424; p = 0.391)	0.111	+2.46%
Frequency	2014.1	0.025 (CI = +/-0.036; p = 0.176)	-0.184 (CI = +/-0.453; p = 0.406)	0.090	+2.48%
Frequency	2014.2	0.024 (CI = +/-0.038; p = 0.197)	-0.164 (CI = +/-0.486; p = 0.490)	0.083	+2.43%
Frequency	2015.1	0.022 (CI = +/-0.034; p = 0.189)	0.042 (CI = +/-0.467; p = 0.851)	0.299	+2.21%
Frequency	2015.2	0.022 (CI = +/-0.034; p = 0.189)	NA (CI = +/-NA; p = NA)	0.044	+2.21%
Frequency	2016.1	0.027 (CI = +/-0.036; p = 0.139)	NA (CI = +/-NA; p = NA)	0.073	+2.72%
Frequency	2016.2	0.032 (CI = +/-0.039; p = 0.097)	NA (CI = +/-NA; p = NA)	0.110	+3.28%
Frequency	2017.1	0.038 (CI = +/-0.040; p = 0.060)	NA (CI = +/-NA; p = NA)	0.164	+3.89%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.069 (CI = +/-0.041; p = 0.002)	-0.032 (CI = +/-0.111; p = 0.556)	0.034 (CI = +/-0.016; p = 0.000)	-0.982 (CI = +/-0.450; p = 0.000)	0.510	+7.19%
Loss Cost	2011.1	0.069 (CI = +/-0.042; p = 0.002)	-0.028 (CI = +/-0.117; p = 0.622)	0.035 (CI = +/-0.019; p = 0.001)	-0.982 (CI = +/-0.460; p = 0.000)	0.496	+7.19%
Loss Cost	2011.2	0.076 (CI = +/-0.045; p = 0.002)	-0.043 (CI = +/-0.121; p = 0.475)	-0.062 (CI = +/-0.203; p = 0.536)	-1.069 (CI = +/-0.496; p = 0.000)	0.492	+7.87%
Loss Cost	2012.1	0.083 (CI = +/-0.046; p = 0.001)	-0.034 (CI = +/-0.121; p = 0.568)	-0.083 (CI = +/-0.204; p = 0.409)	-1.177 (CI = +/-0.522; p = 0.000)	0.514	+8.67%
Loss Cost	2012.2	0.083 (CI = +/-0.046; p = 0.001)	-0.034 (CI = +/-0.121; p = 0.568)	NA (CI = +/-NA; p = NA)	-1.177 (CI = +/-0.522; p = 0.000)	0.512	+8.67%
Loss Cost	2013.1	0.084 (CI = +/-0.048; p = 0.001)	-0.032 (CI = +/-0.126; p = 0.604)	NA (CI = +/-NA; p = NA)	-1.189 (CI = +/-0.555; p = 0.000)	0.474	+8.74%
Loss Cost	2013.2	0.085 (CI = +/-0.050; p = 0.002)	-0.036 (CI = +/-0.132; p = 0.579)	NA (CI = +/-NA; p = NA)	-1.214 (CI = +/-0.598; p = 0.000)	0.434	+8.89%
Loss Cost	2014.1	0.085 (CI = +/-0.051; p = 0.003)	-0.034 (CI = +/-0.140; p = 0.618)	NA (CI = +/-NA; p = NA)	-1.224 (CI = +/-0.634; p = 0.001)	0.398	+8.92%
Loss Cost	2014.2	0.085 (CI = +/-0.053; p = 0.004)	-0.033 (CI = +/-0.147; p = 0.647)	NA (CI = +/-NA; p = NA)	-1.214 (CI = +/-0.689; p = 0.002)	0.340	+8.89%
Loss Cost	2015.1	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	NA (CI = +/-NA; p = NA)	-1.091 (CI = +/-0.735; p = 0.006)	0.298	+8.89%
Loss Cost	2015.2	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.328	+8.89%
Loss Cost	2016.1	0.083 (CI = +/-0.059; p = 0.009)	-0.059 (CI = +/-0.162; p = 0.453)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.284	+8.62%
Loss Cost	2016.2	0.080 (CI = +/-0.065; p = 0.020)	-0.053 (CI = +/-0.174; p = 0.529)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.222	+8.30%
Loss Cost	2017.1	0.079 (CI = +/-0.070; p = 0.028)	-0.054 (CI = +/-0.185; p = 0.543)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.202	+8.25%
Severity	2010.2	0.063 (CI = +/-0.039; p = 0.003)	-0.039 (CI = +/-0.104; p = 0.443)	0.042 (CI = +/-0.015; p = 0.000)	-1.077 (CI = +/-0.423; p = 0.000)	0.736	+6.47%
Severity	2011.1	0.063 (CI = +/-0.040; p = 0.003)	-0.036 (CI = +/-0.110; p = 0.503)	0.043 (CI = +/-0.018; p = 0.000)	-1.077 (CI = +/-0.432; p = 0.000)	0.716	+6.47%
Severity	2011.2	0.066 (CI = +/-0.042; p = 0.004)	-0.043 (CI = +/-0.116; p = 0.452)	-0.001 (CI = +/-0.194; p = 0.988)	-1.117 (CI = +/-0.473; p = 0.000)	0.687	+6.78%
Severity	2012.1	0.065 (CI = +/-0.045; p = 0.007)	-0.043 (CI = +/-0.120; p = 0.461)	0.000 (CI = +/-0.202; p = 0.996)	-1.112 (CI = +/-0.516; p = 0.000)	0.650	+6.75%
Severity	2012.2	0.065 (CI = +/-0.045; p = 0.007)	-0.043 (CI = +/-0.120; p = 0.461)	NA (CI = +/-NA; p = NA)	-1.112 (CI = +/-0.516; p = 0.000)	0.617	+6.75%
Severity	2013.1	0.063 (CI = +/-0.047; p = 0.011)	-0.050 (CI = +/-0.124; p = 0.406)	NA (CI = +/-NA; p = NA)	-1.066 (CI = +/-0.544; p = 0.001)	0.555	+6.48%
Severity	2013.2	0.062 (CI = +/-0.049; p = 0.016)	-0.047 (CI = +/-0.130; p = 0.457)	NA (CI = +/-NA; p = NA)	-1.045 (CI = +/-0.586; p = 0.001)	0.475	+6.36%
Severity	2014.1	0.062 (CI = +/-0.050; p = 0.019)	-0.047 (CI = +/-0.137; p = 0.483)	NA (CI = +/-NA; p = NA)	-1.047 (CI = +/-0.622; p = 0.002)	0.416	+6.36%
Severity	2014.2	0.062 (CI = +/-0.052; p = 0.023)	-0.049 (CI = +/-0.144; p = 0.483)	NA (CI = +/-NA; p = NA)	-1.064 (CI = +/-0.675; p = 0.004)	0.337	+6.42%
Severity	2015.1	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	NA (CI = +/-NA; p = NA)	-1.129 (CI = +/-0.736; p = 0.005)	0.297	+6.42%
Severity	2015.2	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.174	+6.42%
Severity	2016.1	0.055 (CI = +/-0.058; p = 0.060)	-0.047 (CI = +/-0.160; p = 0.538)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.113	+5.70%
Severity	2016.2	0.046 (CI = +/-0.063; p = 0.140)	-0.027 (CI = +/-0.167; p = 0.733)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.025	+4.68%
Severity	2017.1	0.040 (CI = +/-0.066; p = 0.208)	-0.040 (CI = +/-0.175; p = 0.633)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.010	+4.12%
Frequency	2010.2	0.007 (CI = +/-0.032; p = 0.673)	0.007 (CI = +/-0.086; p = 0.863)	-0.008 (CI = +/-0.013; p = 0.183)	0.095 (CI = +/-0.351; p = 0.582)	0.345	+0.67%
Frequency	2011.1	0.007 (CI = +/-0.033; p = 0.679)	0.008 (CI = +/-0.092; p = 0.859)	-0.008 (CI = +/-0.015; p = 0.264)	0.095 (CI = +/-0.359; p = 0.589)	0.290	+0.67%
Frequency	2011.2	0.010 (CI = +/-0.035; p = 0.557)	0.000 (CI = +/-0.096; p = 0.995)	-0.060 (CI = +/-0.160; p = 0.443)	0.048 (CI = +/-0.391; p = 0.802)	0.241	+1.02%
Frequency	2012.1	0.018 (CI = +/-0.035; p = 0.302)	0.009 (CI = +/-0.093; p = 0.834)	-0.082 (CI = +/-0.156; p = 0.286)	-0.065 (CI = +/-0.400; p = 0.738)	0.215	+1.80%
Frequency	2012.2	0.018 (CI = +/-0.035; p = 0.302)	0.009 (CI = +/-0.093; p = 0.834)	NA (CI = +/-NA; p = NA)	-0.065 (CI = +/-0.400; p = 0.738)	0.155	+1.80%
Frequency	2013.1	0.021 (CI = +/-0.035; p = 0.233)	0.018 (CI = +/-0.094; p = 0.687)	NA (CI = +/-NA; p = NA)	-0.123 (CI = +/-0.414; p = 0.545)	0.115	+2.12%
Frequency	2013.2	0.024 (CI = +/-0.037; p = 0.197)	0.011 (CI = +/-0.098; p = 0.810)	NA (CI = +/-NA; p = NA)	-0.169 (CI = +/-0.442; p = 0.434)	0.069	+2.38%
Frequency	2014.1	0.024 (CI = +/-0.038; p = 0.206)	0.013 (CI = +/-0.103; p = 0.795)	NA (CI = +/-NA; p = NA)	-0.177 (CI = +/-0.468; p = 0.438)	0.046	+2.40%
Frequency	2014.2	0.023 (CI = +/-0.039; p = 0.237)	0.016 (CI = +/-0.108; p = 0.753)	NA (CI = +/-NA; p = NA)	-0.150 (CI = +/-0.507; p = 0.541)	0.037	+2.32%
Frequency	2015.1	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	NA (CI = +/-NA; p = NA)	0.038 (CI = +/-0.481; p = 0.870)	0.264	+2.32%
Frequency	2015.2	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.004	+2.32%
Frequency	2016.1	0.027 (CI = +/-0.038; p = 0.147)	-0.011 (CI = +/-0.104; p = 0.821)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.018	+2.76%
Frequency	2016.2	0.034 (CI = +/-0.041; p = 0.095)	-0.025 (CI = +/-0.109; p = 0.629)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.066	+3.46%
Frequency	2017.1	0.039 (CI = +/-0.042; p = 0.067)	-0.014 (CI = +/-0.112; p = 0.792)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.109	+3.97%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	-0.003 (CI = +/-0.030; p = 0.846)	0.001 (CI = +/-0.142; p = 0.990)	-0.207 (CI = +/-0.334; p = 0.214)	0.176	-0.29%
Loss Cost	2011.1	0.013 (CI = +/-0.036; p = 0.483)	-0.030 (CI = +/-0.146; p = 0.671)	-0.374 (CI = +/-0.400; p = 0.066)	0.221	+1.26%
Loss Cost	2011.2	0.073 (CI = +/-0.043; p = 0.002)	-0.034 (CI = +/-0.116; p = 0.556)	-1.023 (CI = +/-0.465; p = 0.000)	0.505	+7.53%
Loss Cost	2012.1	0.078 (CI = +/-0.044; p = 0.001)	-0.023 (CI = +/-0.117; p = 0.688)	-1.105 (CI = +/-0.486; p = 0.000)	0.520	+8.14%
Loss Cost	2012.2	0.083 (CI = +/-0.046; p = 0.001)	-0.034 (CI = +/-0.121; p = 0.568)	-1.177 (CI = +/-0.522; p = 0.000)	0.512	+8.67%
Loss Cost	2013.1	0.084 (CI = +/-0.048; p = 0.001)	-0.032 (CI = +/-0.126; p = 0.604)	-1.189 (CI = +/-0.555; p = 0.000)	0.474	+8.74%
Loss Cost	2013.2	0.085 (CI = +/-0.050; p = 0.002)	-0.036 (CI = +/-0.132; p = 0.579)	-1.214 (CI = +/-0.598; p = 0.000)	0.434	+8.89%
Loss Cost	2014.1	0.085 (CI = +/-0.051; p = 0.003)	-0.034 (CI = +/-0.140; p = 0.618)	-1.224 (CI = +/-0.634; p = 0.001)	0.398	+8.92%
Loss Cost	2014.2	0.085 (CI = +/-0.053; p = 0.004)	-0.033 (CI = +/-0.147; p = 0.647)	-1.214 (CI = +/-0.689; p = 0.002)	0.340	+8.89%
Loss Cost	2015.1	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	-1.091 (CI = +/-0.735; p = 0.006)	0.298	+8.89%
Loss Cost	2015.2	0.085 (CI = +/-0.054; p = 0.004)	-0.055 (CI = +/-0.154; p = 0.461)	NA (CI = +/-NA; p = NA)	0.328	+8.89%
Loss Cost	2016.1	0.083 (CI = +/-0.059; p = 0.009)	-0.059 (CI = +/-0.162; p = 0.453)	NA (CI = +/-NA; p = NA)	0.284	+8.62%
Loss Cost	2016.2	0.080 (CI = +/-0.065; p = 0.020)	-0.053 (CI = +/-0.174; p = 0.529)	NA (CI = +/-NA; p = NA)	0.222	+8.30%
Loss Cost	2017.1	0.079 (CI = +/-0.070; p = 0.028)	-0.054 (CI = +/-0.185; p = 0.543)	NA (CI = +/-NA; p = NA)	0.202	+8.25%
Severity	2010.2	-0.027 (CI = +/-0.032; p = 0.095)	0.002 (CI = +/-0.154; p = 0.982)	-0.111 (CI = +/-0.361; p = 0.533)	0.412	-2.70%
Severity	2011.1	-0.007 (CI = +/-0.038; p = 0.696)	-0.039 (CI = +/-0.154; p = 0.610)	-0.327 (CI = +/-0.424; p = 0.125)	0.441	-0.74%
Severity	2011.2	0.066 (CI = +/-0.040; p = 0.003)	-0.043 (CI = +/-0.110; p = 0.430)	-1.116 (CI = +/-0.440; p = 0.000)	0.700	+6.77%
Severity	2012.1	0.065 (CI = +/-0.042; p = 0.004)	-0.043 (CI = +/-0.114; p = 0.441)	-1.112 (CI = +/-0.473; p = 0.000)	0.665	+6.74%
Severity	2012.2	0.065 (CI = +/-0.045; p = 0.007)	-0.043 (CI = +/-0.120; p = 0.461)	-1.112 (CI = +/-0.516; p = 0.000)	0.617	+6.75%
Severity	2013.1	0.063 (CI = +/-0.047; p = 0.011)	-0.050 (CI = +/-0.124; p = 0.406)	-1.066 (CI = +/-0.544; p = 0.001)	0.555	+6.48%
Severity	2013.2	0.062 (CI = +/-0.049; p = 0.016)	-0.047 (CI = +/-0.130; p = 0.457)	-1.045 (CI = +/-0.586; p = 0.001)	0.475	+6.36%
Severity	2014.1	0.062 (CI = +/-0.050; p = 0.019)	-0.047 (CI = +/-0.137; p = 0.483)	-1.047 (CI = +/-0.622; p = 0.002)	0.416	+6.36%
Severity	2014.2	0.062 (CI = +/-0.052; p = 0.023)	-0.049 (CI = +/-0.144; p = 0.483)	-1.064 (CI = +/-0.675; p = 0.004)	0.337	+6.42%
Severity	2015.1	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	-1.129 (CI = +/-0.736; p = 0.005)	0.297	+6.42%
Severity	2015.2	0.062 (CI = +/-0.054; p = 0.026)	-0.037 (CI = +/-0.154; p = 0.617)	NA (CI = +/-NA; p = NA)	0.174	+6.42%
Severity	2016.1	0.055 (CI = +/-0.058; p = 0.060)	-0.047 (CI = +/-0.160; p = 0.538)	NA (CI = +/-NA; p = NA)	0.113	+5.70%
Severity	2016.2	0.046 (CI = +/-0.063; p = 0.140)	-0.027 (CI = +/-0.167; p = 0.733)	NA (CI = +/-NA; p = NA)	0.025	+4.68%
Severity	2017.1	0.040 (CI = +/-0.066; p = 0.208)	-0.040 (CI = +/-0.175; p = 0.633)	NA (CI = +/-NA; p = NA)	-0.010	+4.12%
Frequency	2010.2	0.025 (CI = +/-0.018; p = 0.011)	-0.001 (CI = +/-0.087; p = 0.984)	-0.096 (CI = +/-0.204; p = 0.342)	0.323	+2.48%
Frequency	2011.1	0.020 (CI = +/-0.023; p = 0.085)	0.008 (CI = +/-0.092; p = 0.852)	-0.047 (CI = +/-0.252; p = 0.706)	0.282	+2.02%
Frequency	2011.2	0.007 (CI = +/-0.034; p = 0.670)	0.009 (CI = +/-0.092; p = 0.840)	0.093 (CI = +/-0.368; p = 0.608)	0.253	+0.71%
Frequency	2012.1	0.013 (CI = +/-0.034; p = 0.436)	0.020 (CI = +/-0.091; p = 0.649)	0.006 (CI = +/-0.377; p = 0.973)	0.208	+1.30%
Frequency	2012.2	0.018 (CI = +/-0.035; p = 0.302)	0.009 (CI = +/-0.093; p = 0.834)	-0.065 (CI = +/-0.400; p = 0.738)	0.155	+1.80%
Frequency	2013.1	0.021 (CI = +/-0.035; p = 0.233)	0.018 (CI = +/-0.094; p = 0.687)	-0.123 (CI = +/-0.414; p = 0.545)	0.115	+2.12%
Frequency	2013.2	0.024 (CI = +/-0.037; p = 0.197)	0.011 (CI = +/-0.098; p = 0.810)	-0.169 (CI = +/-0.442; p = 0.434)	0.069	+2.38%
Frequency	2014.1	0.024 (CI = +/-0.038; p = 0.206)	0.013 (CI = +/-0.103; p = 0.795)	-0.177 (CI = +/-0.468; p = 0.438)	0.046	+2.40%
Frequency	2014.2	0.023 (CI = +/-0.039; p = 0.237)	0.016 (CI = +/-0.108; p = 0.753)	-0.150 (CI = +/-0.507; p = 0.541)	0.037	+2.32%
Frequency	2015.1	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	0.038 (CI = +/-0.481; p = 0.870)	0.264	+2.32%
Frequency	2015.2	0.023 (CI = +/-0.035; p = 0.186)	-0.018 (CI = +/-0.101; p = 0.713)	NA (CI = +/-NA; p = NA)	-0.004	+2.32%
Frequency	2016.1	0.027 (CI = +/-0.038; p = 0.147)	-0.011 (CI = +/-0.104; p = 0.821)	NA (CI = +/-NA; p = NA)	0.018	+2.76%
Frequency	2016.2	0.034 (CI = +/-0.041; p = 0.095)	-0.025 (CI = +/-0.109; p = 0.629)	NA (CI = +/-NA; p = NA)	0.066	+3.46%
Frequency	2017.1	0.039 (CI = +/-0.042; p = 0.067)	-0.014 (CI = +/-0.112; p = 0.792)	NA (CI = +/-NA; p = NA)	0.109	+3.97%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2010.2	-0.029 (CI = +/-0.030; p = 0.062)	0.006 (CI = +/-0.017; p = 0.484)	0.098	-2.83%
Loss Cost	2011.1	-0.030 (CI = +/-0.030; p = 0.049)	0.006 (CI = +/-0.017; p = 0.449)	0.119	-2.98%
Loss Cost	2011.2	-0.032 (CI = +/-0.029; p = 0.033)	0.007 (CI = +/-0.017; p = 0.382)	0.158	-3.14%
Loss Cost	2012.1	-0.033 (CI = +/-0.029; p = 0.029)	0.008 (CI = +/-0.017; p = 0.350)	0.175	-3.21%
Loss Cost	2012.2	-0.033 (CI = +/-0.027; p = 0.018)	0.009 (CI = +/-0.016; p = 0.258)	0.230	-3.28%
Loss Cost	2013.1	-0.033 (CI = +/-0.027; p = 0.016)	0.010 (CI = +/-0.015; p = 0.213)	0.256	-3.29%
Loss Cost	2013.2	-0.033 (CI = +/-0.024; p = 0.009)	0.011 (CI = +/-0.014; p = 0.122)	0.328	-3.25%
Loss Cost	2014.1	-0.032 (CI = +/-0.024; p = 0.010)	0.012 (CI = +/-0.014; p = 0.099)	0.347	-3.20%
Loss Cost	2014.2	-0.031 (CI = +/-0.022; p = 0.008)	0.013 (CI = +/-0.013; p = 0.052)	0.405	-3.06%
Loss Cost	2015.1	-0.030 (CI = +/-0.022; p = 0.011)	0.013 (CI = +/-0.013; p = 0.042)	0.419	-2.96%
Loss Cost	2015.2	-0.030 (CI = +/-0.023; p = 0.013)	0.013 (CI = +/-0.016; p = 0.115)	0.363	-2.96%
Loss Cost	2016.1	-0.030 (CI = +/-0.024; p = 0.016)	0.015 (CI = +/-0.023; p = 0.182)	0.326	-2.96%
Loss Cost	2016.2	-0.028 (CI = +/-0.024; p = 0.027)	0.169 (CI = +/-0.338; p = 0.302)	0.278	-2.74%
Loss Cost	2017.1	-0.027 (CI = +/-0.026; p = 0.041)	0.175 (CI = +/-0.352; p = 0.305)	0.261	-2.66%
Severity	2010.2	-0.029 (CI = +/-0.027; p = 0.033)	0.008 (CI = +/-0.015; p = 0.274)	0.166	-2.88%
Severity	2011.1	-0.030 (CI = +/-0.027; p = 0.028)	0.009 (CI = +/-0.015; p = 0.256)	0.185	-2.99%
Severity	2011.2	-0.032 (CI = +/-0.025; p = 0.015)	0.009 (CI = +/-0.014; p = 0.191)	0.243	-3.16%
Severity	2012.1	-0.033 (CI = +/-0.024; p = 0.010)	0.010 (CI = +/-0.014; p = 0.152)	0.281	-3.24%
Severity	2012.2	-0.034 (CI = +/-0.023; p = 0.005)	0.011 (CI = +/-0.013; p = 0.093)	0.350	-3.31%
Severity	2013.1	-0.034 (CI = +/-0.022; p = 0.004)	0.012 (CI = +/-0.013; p = 0.072)	0.380	-3.32%
Severity	2013.2	-0.033 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.012; p = 0.033)	0.457	-3.28%
Severity	2014.1	-0.033 (CI = +/-0.019; p = 0.002)	0.013 (CI = +/-0.011; p = 0.022)	0.489	-3.23%
Severity	2014.2	-0.031 (CI = +/-0.017; p = 0.001)	0.015 (CI = +/-0.010; p = 0.007)	0.565	-3.10%
Severity	2015.1	-0.031 (CI = +/-0.017; p = 0.002)	0.015 (CI = +/-0.010; p = 0.006)	0.584	-3.01%
Severity	2015.2	-0.031 (CI = +/-0.018; p = 0.002)	0.013 (CI = +/-0.013; p = 0.047)	0.515	-3.04%
Severity	2016.1	-0.031 (CI = +/-0.018; p = 0.003)	0.015 (CI = +/-0.018; p = 0.102)	0.474	-3.03%
Severity	2016.2	-0.028 (CI = +/-0.018; p = 0.005)	0.175 (CI = +/-0.254; p = 0.163)	0.449	-2.81%
Severity	2017.1	-0.027 (CI = +/-0.019; p = 0.008)	0.182 (CI = +/-0.263; p = 0.161)	0.435	-2.71%
Frequency	2010.2	0.001 (CI = +/-0.007; p = 0.882)	-0.002 (CI = +/-0.004; p = 0.243)	-0.014	+0.05%
Frequency	2011.1	0.000 (CI = +/-0.007; p = 0.974)	-0.002 (CI = +/-0.004; p = 0.260)	-0.022	+0.01%
Frequency	2011.2	0.000 (CI = +/-0.007; p = 0.960)	-0.002 (CI = +/-0.004; p = 0.264)	-0.023	+0.02%
Frequency	2012.1	0.000 (CI = +/-0.007; p = 0.917)	-0.002 (CI = +/-0.004; p = 0.236)	-0.015	+0.04%
Frequency	2012.2	0.000 (CI = +/-0.007; p = 0.937)	-0.002 (CI = +/-0.004; p = 0.262)	-0.023	+0.03%
Frequency	2013.1	0.000 (CI = +/-0.007; p = 0.941)	-0.002 (CI = +/-0.004; p = 0.291)	-0.032	+0.03%
Frequency	2013.2	0.000 (CI = +/-0.007; p = 0.921)	-0.002 (CI = +/-0.004; p = 0.333)	-0.042	+0.03%
Frequency	2014.1	0.000 (CI = +/-0.007; p = 0.927)	-0.002 (CI = +/-0.004; p = 0.342)	-0.046	+0.03%
Frequency	2014.2	0.000 (CI = +/-0.007; p = 0.900)	-0.002 (CI = +/-0.004; p = 0.381)	-0.055	+0.04%
Frequency	2015.1	0.001 (CI = +/-0.008; p = 0.876)	-0.002 (CI = +/-0.004; p = 0.417)	-0.063	+0.06%
Frequency	2015.2	0.001 (CI = +/-0.007; p = 0.836)	0.000 (CI = +/-0.005; p = 0.978)	-0.115	+0.07%
Frequency	2016.1	0.001 (CI = +/-0.008; p = 0.837)	0.001 (CI = +/-0.007; p = 0.865)	-0.121	+0.08%
Frequency	2016.2	0.001 (CI = +/-0.008; p = 0.863)	-0.006 (CI = +/-0.113; p = 0.916)	-0.129	+0.07%
Frequency	2017.1	0.000 (CI = +/-0.009; p = 0.906)	-0.007 (CI = +/-0.118; p = 0.901)	-0.140	+0.05%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2010.2	0.009 (CI = +/-0.018; p = 0.331)	-0.261 (CI = +/-0.134; p = 0.000)	0.807 (CI = +/-0.207; p = 0.000)	0.756	+0.88%
Loss Cost	2011.1	0.006 (CI = +/-0.018; p = 0.470)	-0.279 (CI = +/-0.132; p = 0.000)	0.779 (CI = +/-0.204; p = 0.000)	0.772	+0.64%
Loss Cost	2011.2	0.005 (CI = +/-0.018; p = 0.604)	-0.265 (CI = +/-0.134; p = 0.000)	0.757 (CI = +/-0.208; p = 0.000)	0.765	+0.47%
Loss Cost	2012.1	0.003 (CI = +/-0.018; p = 0.740)	-0.282 (CI = +/-0.134; p = 0.000)	0.733 (CI = +/-0.206; p = 0.000)	0.779	+0.29%
Loss Cost	2012.2	0.001 (CI = +/-0.017; p = 0.940)	-0.258 (CI = +/-0.130; p = 0.000)	0.701 (CI = +/-0.201; p = 0.000)	0.783	+0.06%
Loss Cost	2013.1	-0.001 (CI = +/-0.016; p = 0.885)	-0.284 (CI = +/-0.121; p = 0.000)	0.669 (CI = +/-0.186; p = 0.000)	0.818	-0.11%
Loss Cost	2013.2	-0.003 (CI = +/-0.015; p = 0.666)	-0.256 (CI = +/-0.112; p = 0.000)	0.634 (CI = +/-0.170; p = 0.000)	0.837	-0.31%
Loss Cost	2014.1	-0.004 (CI = +/-0.013; p = 0.556)	-0.278 (CI = +/-0.105; p = 0.000)	0.612 (CI = +/-0.158; p = 0.000)	0.864	-0.38%
Loss Cost	2014.2	-0.005 (CI = +/-0.013; p = 0.457)	-0.260 (CI = +/-0.102; p = 0.000)	0.591 (CI = +/-0.152; p = 0.000)	0.869	-0.46%
Loss Cost	2015.1	-0.005 (CI = +/-0.012; p = 0.410)	-0.280 (CI = +/-0.096; p = 0.000)	0.574 (CI = +/-0.141; p = 0.000)	0.892	-0.47%
Loss Cost	2015.2	-0.005 (CI = +/-0.012; p = 0.406)	-0.272 (CI = +/-0.100; p = 0.000)	0.566 (CI = +/-0.144; p = 0.000)	0.885	-0.48%
Loss Cost	2016.1	-0.004 (CI = +/-0.010; p = 0.374)	-0.300 (CI = +/-0.082; p = 0.000)	0.548 (CI = +/-0.116; p = 0.000)	0.927	-0.41%
Loss Cost	2016.2	-0.004 (CI = +/-0.009; p = 0.388)	-0.289 (CI = +/-0.083; p = 0.000)	0.539 (CI = +/-0.116; p = 0.000)	0.925	-0.39%
Loss Cost	2017.1	-0.003 (CI = +/-0.009; p = 0.468)	-0.305 (CI = +/-0.081; p = 0.000)	0.531 (CI = +/-0.110; p = 0.000)	0.937	-0.31%
Severity	2010.2	0.002 (CI = +/-0.018; p = 0.855)	-0.214 (CI = +/-0.134; p = 0.003)	0.691 (CI = +/-0.208; p = 0.000)	0.707	+0.16%
Severity	2011.1	0.000 (CI = +/-0.019; p = 0.990)	-0.226 (CI = +/-0.136; p = 0.002)	0.673 (CI = +/-0.211; p = 0.000)	0.713	+0.01%
Severity	2011.2	-0.002 (CI = +/-0.018; p = 0.792)	-0.205 (CI = +/-0.136; p = 0.005)	0.643 (CI = +/-0.210; p = 0.000)	0.713	-0.24%
Severity	2012.1	-0.005 (CI = +/-0.018; p = 0.578)	-0.229 (CI = +/-0.130; p = 0.001)	0.610 (CI = +/-0.200; p = 0.000)	0.745	-0.48%
Severity	2012.2	-0.007 (CI = +/-0.017; p = 0.407)	-0.207 (CI = +/-0.127; p = 0.003)	0.579 (CI = +/-0.195; p = 0.000)	0.750	-0.69%
Severity	2013.1	-0.008 (CI = +/-0.016; p = 0.297)	-0.227 (CI = +/-0.123; p = 0.001)	0.553 (CI = +/-0.188; p = 0.000)	0.776	-0.83%
Severity	2013.2	-0.010 (CI = +/-0.016; p = 0.198)	-0.205 (CI = +/-0.119; p = 0.002)	0.525 (CI = +/-0.181; p = 0.000)	0.783	-0.99%
Severity	2014.1	-0.011 (CI = +/-0.014; p = 0.139)	-0.227 (CI = +/-0.114; p = 0.000)	0.502 (CI = +/-0.171; p = 0.000)	0.813	-1.06%
Severity	2014.2	-0.011 (CI = +/-0.014; p = 0.103)	-0.209 (CI = +/-0.112; p = 0.001)	0.482 (CI = +/-0.167; p = 0.000)	0.816	-1.14%
Severity	2015.1	-0.012 (CI = +/-0.014; p = 0.092)	-0.225 (CI = +/-0.112; p = 0.001)	0.468 (CI = +/-0.163; p = 0.000)	0.830	-1.15%
Severity	2015.2	-0.012 (CI = +/-0.012; p = 0.053)	-0.200 (CI = +/-0.101; p = 0.001)	0.443 (CI = +/-0.146; p = 0.000)	0.852	-1.18%
Severity	2016.1	-0.011 (CI = +/-0.010; p = 0.027)	-0.228 (CI = +/-0.084; p = 0.000)	0.425 (CI = +/-0.118; p = 0.000)	0.901	-1.11%
Severity	2016.2	-0.011 (CI = +/-0.009; p = 0.023)	-0.212 (CI = +/-0.081; p = 0.000)	0.412 (CI = +/-0.112; p = 0.000)	0.906	-1.08%
Severity	2017.1	-0.010 (CI = +/-0.009; p = 0.025)	-0.228 (CI = +/-0.078; p = 0.000)	0.405 (CI = +/-0.106; p = 0.000)	0.920	-1.00%
Frequency	2010.2	0.007 (CI = +/-0.007; p = 0.046)	-0.047 (CI = +/-0.051; p = 0.071)	0.116 (CI = +/-0.080; p = 0.006)	0.234	+0.72%
Frequency	2011.1	0.006 (CI = +/-0.007; p = 0.074)	-0.053 (CI = +/-0.051; p = 0.041)	0.106 (CI = +/-0.079; p = 0.011)	0.239	+0.63%
Frequency	2011.2	0.007 (CI = +/-0.007; p = 0.050)	-0.059 (CI = +/-0.052; p = 0.026)	0.115 (CI = +/-0.080; p = 0.007)	0.279	+0.71%
Frequency	2012.1	0.008 (CI = +/-0.007; p = 0.031)	-0.053 (CI = +/-0.051; p = 0.044)	0.124 (CI = +/-0.079; p = 0.004)	0.306	+0.77%
Frequency	2012.2	0.008 (CI = +/-0.007; p = 0.040)	-0.052 (CI = +/-0.054; p = 0.059)	0.122 (CI = +/-0.083; p = 0.006)	0.274	+0.76%
Frequency	2013.1	0.007 (CI = +/-0.007; p = 0.051)	-0.056 (CI = +/-0.055; p = 0.045)	0.116 (CI = +/-0.084; p = 0.009)	0.278	+0.73%
Frequency	2013.2	0.007 (CI = +/-0.007; p = 0.066)	-0.051 (CI = +/-0.057; p = 0.074)	0.109 (CI = +/-0.086; p = 0.015)	0.230	+0.69%
Frequency	2014.1	0.007 (CI = +/-0.008; p = 0.073)	-0.051 (CI = +/-0.059; p = 0.089)	0.109 (CI = +/-0.089; p = 0.019)	0.225	+0.69%
Frequency	2014.2	0.007 (CI = +/-0.008; p = 0.083)	-0.051 (CI = +/-0.063; p = 0.108)	0.109 (CI = +/-0.093; p = 0.024)	0.202	+0.69%
Frequency	2015.1	0.007 (CI = +/-0.008; p = 0.090)	-0.054 (CI = +/-0.066; p = 0.098)	0.106 (CI = +/-0.096; p = 0.033)	0.204	+0.69%
Frequency	2015.2	0.007 (CI = +/-0.007; p = 0.038)	-0.072 (CI = +/-0.055; p = 0.014)	0.123 (CI = +/-0.080; p = 0.005)	0.419	+0.71%
Frequency	2016.1	0.007 (CI = +/-0.007; p = 0.044)	-0.072 (CI = +/-0.059; p = 0.020)	0.122 (CI = +/-0.083; p = 0.007)	0.412	+0.71%
Frequency	2016.2	0.007 (CI = +/-0.007; p = 0.051)	-0.077 (CI = +/-0.062; p = 0.019)	0.126 (CI = +/-0.086; p = 0.007)	0.423	+0.70%
Frequency	2017.1	0.007 (CI = +/-0.007; p = 0.062)	-0.077 (CI = +/-0.067; p = 0.028)	0.126 (CI = +/-0.090; p = 0.010)	0.413	+0.70%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, phys_dam_xs_inf

Loss Cost	2010.2	0.009 (CI = +/-0.019; p = 0.332)	-0.260 (CI = +/-0.137; p = 0.001)	0.001 (CI = +/-0.009; p = 0.844)	0.805 (CI = +/-0.212; p = 0.000)	0.747	+0.91%
Loss Cost	2011.1	0.007 (CI = +/-0.019; p = 0.462)	-0.277 (CI = +/-0.135; p = 0.000)	0.001 (CI = +/-0.009; p = 0.788)	0.776 (CI = +/-0.210; p = 0.000)	0.763	+0.67%
Loss Cost	2011.2	0.005 (CI = +/-0.019; p = 0.586)	-0.262 (CI = +/-0.138; p = 0.001)	0.002 (CI = +/-0.009; p = 0.710)	0.753 (CI = +/-0.213; p = 0.000)	0.757	+0.50%
Loss Cost	2012.1	0.003 (CI = +/-0.018; p = 0.712)	-0.278 (CI = +/-0.137; p = 0.000)	0.002 (CI = +/-0.009; p = 0.645)	0.727 (CI = +/-0.212; p = 0.000)	0.771	+0.33%
Loss Cost	2012.2	0.001 (CI = +/-0.018; p = 0.898)	-0.252 (CI = +/-0.133; p = 0.001)	0.003 (CI = +/-0.009; p = 0.490)	0.690 (CI = +/-0.206; p = 0.000)	0.778	+0.11%
Loss Cost	2013.1	-0.001 (CI = +/-0.016; p = 0.938)	-0.277 (CI = +/-0.123; p = 0.000)	0.004 (CI = +/-0.008; p = 0.355)	0.655 (CI = +/-0.189; p = 0.000)	0.817	-0.06%
Loss Cost	2013.2	-0.003 (CI = +/-0.014; p = 0.717)	-0.245 (CI = +/-0.111; p = 0.000)	0.005 (CI = +/-0.007; p = 0.168)	0.613 (CI = +/-0.169; p = 0.000)	0.845	-0.25%
Loss Cost	2014.1	-0.003 (CI = +/-0.013; p = 0.595)	-0.267 (CI = +/-0.100; p = 0.000)	0.005 (CI = +/-0.006; p = 0.084)	0.586 (CI = +/-0.152; p = 0.000)	0.879	-0.33%
Loss Cost	2014.2	-0.004 (CI = +/-0.011; p = 0.459)	-0.243 (CI = +/-0.092; p = 0.000)	0.006 (CI = +/-0.006; p = 0.028)	0.557 (CI = +/-0.139; p = 0.000)	0.896	-0.41%
Loss Cost	2015.1	-0.004 (CI = +/-0.010; p = 0.372)	-0.264 (CI = +/-0.079; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	0.534 (CI = +/-0.117; p = 0.000)	0.930	-0.41%
Loss Cost	2015.2	-0.004 (CI = +/-0.010; p = 0.401)	-0.270 (CI = +/-0.081; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.535 (CI = +/-0.119; p = 0.000)	0.926	-0.39%
Loss Cost	2016.1	-0.004 (CI = +/-0.009; p = 0.391)	-0.288 (CI = +/-0.083; p = 0.000)	0.005 (CI = +/-0.008; p = 0.219)	0.538 (CI = +/-0.115; p = 0.000)	0.930	-0.39%
Loss Cost	2016.2	-0.004 (CI = +/-0.010; p = 0.432)	-0.283 (CI = +/-0.089; p = 0.000)	0.031 (CI = +/-0.117; p = 0.576)	0.535 (CI = +/-0.120; p = 0.000)	0.921	-0.37%
Loss Cost	2017.1	-0.003 (CI = +/-0.009; p = 0.524)	-0.298 (CI = +/-0.086; p = 0.000)	0.036 (CI = +/-0.110; p = 0.494)	0.526 (CI = +/-0.114; p = 0.000)	0.934	-0.28%
Severity	2010.2	0.003 (CI = +/-0.019; p = 0.765)	-0.207 (CI = +/-0.136; p = 0.004)	0.004 (CI = +/-0.009; p = 0.369)	0.682 (CI = +/-0.210; p = 0.000)	0.705	+0.27%
Severity	2011.1	0.001 (CI = +/-0.019; p = 0.898)	-0.219 (CI = +/-0.138; p = 0.003)	0.004 (CI = +/-0.009; p = 0.347)	0.663 (CI = +/-0.213; p = 0.000)	0.712	+0.12%
Severity	2011.2	-0.001 (CI = +/-0.018; p = 0.883)	-0.196 (CI = +/-0.136; p = 0.007)	0.005 (CI = +/-0.009; p = 0.264)	0.629 (CI = +/-0.211; p = 0.000)	0.716	-0.13%
Severity	2012.1	-0.004 (CI = +/-0.017; p = 0.663)	-0.219 (CI = +/-0.128; p = 0.002)	0.006 (CI = +/-0.008; p = 0.188)	0.593 (CI = +/-0.199; p = 0.000)	0.754	-0.37%
Severity	2012.2	-0.006 (CI = +/-0.016; p = 0.464)	-0.193 (CI = +/-0.124; p = 0.004)	0.006 (CI = +/-0.008; p = 0.111)	0.556 (CI = +/-0.191; p = 0.000)	0.768	-0.59%
Severity	2013.1	-0.007 (CI = +/-0.015; p = 0.330)	-0.214 (CI = +/-0.117; p = 0.001)	0.007 (CI = +/-0.007; p = 0.066)	0.527 (CI = +/-0.179; p = 0.000)	0.802	-0.73%
Severity	2013.2	-0.009 (CI = +/-0.014; p = 0.193)	-0.186 (CI = +/-0.108; p = 0.002)	0.008 (CI = +/-0.007; p = 0.024)	0.490 (CI = +/-0.165; p = 0.000)	0.827	-0.89%
Severity	2014.1	-0.010 (CI = +/-0.012; p = 0.107)	-0.210 (CI = +/-0.096; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.462 (CI = +/-0.145; p = 0.000)	0.871	-0.97%
Severity	2014.2	-0.011 (CI = +/-0.010; p = 0.045)	-0.183 (CI = +/-0.084; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.430 (CI = +/-0.126; p = 0.000)	0.900	-1.06%
Severity	2015.1	-0.011 (CI = +/-0.009; p = 0.020)	-0.202 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.410 (CI = +/-0.108; p = 0.000)	0.930	-1.06%
Severity	2015.2	-0.011 (CI = +/-0.009; p = 0.021)	-0.197 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.409 (CI = +/-0.110; p = 0.000)	0.918	-1.08%
Severity	2016.1	-0.011 (CI = +/-0.009; p = 0.022)	-0.210 (CI = +/-0.080; p = 0.000)	0.007 (CI = +/-0.007; p = 0.073)	0.411 (CI = +/-0.111; p = 0.000)	0.917	-1.08%
Severity	2016.2	-0.010 (CI = +/-0.009; p = 0.025)	-0.198 (CI = +/-0.080; p = 0.000)	0.076 (CI = +/-0.105; p = 0.145)	0.403 (CI = +/-0.108; p = 0.000)	0.914	-1.02%
Severity	2017.1	-0.009 (CI = +/-0.008; p = 0.026)	-0.214 (CI = +/-0.075; p = 0.000)	0.081 (CI = +/-0.096; p = 0.092)	0.394 (CI = +/-0.099; p = 0.000)	0.932	-0.94%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.065)	-0.053 (CI = +/-0.049; p = 0.037)	-0.003 (CI = +/-0.003; p = 0.060)	0.123 (CI = +/-0.076; p = 0.003)	0.311	+0.63%
Frequency	2011.1	0.006 (CI = +/-0.007; p = 0.100)	-0.059 (CI = +/-0.049; p = 0.021)	-0.003 (CI = +/-0.003; p = 0.062)	0.113 (CI = +/-0.075; p = 0.005)	0.316	+0.55%
Frequency	2011.2	0.006 (CI = +/-0.007; p = 0.060)	-0.066 (CI = +/-0.049; p = 0.010)	-0.003 (CI = +/-0.003; p = 0.044)	0.124 (CI = +/-0.075; p = 0.002)	0.372	+0.64%
Frequency	2012.1	0.007 (CI = +/-0.006; p = 0.033)	-0.059 (CI = +/-0.048; p = 0.017)	-0.003 (CI = +/-0.003; p = 0.030)	0.134 (CI = +/-0.074; p = 0.001)	0.417	+0.70%
Frequency	2012.2	0.007 (CI = +/-0.007; p = 0.040)	-0.059 (CI = +/-0.050; p = 0.023)	-0.003 (CI = +/-0.003; p = 0.036)	0.134 (CI = +/-0.077; p = 0.002)	0.387	+0.70%
Frequency	2013.1	0.007 (CI = +/-0.007; p = 0.050)	-0.063 (CI = +/-0.051; p = 0.019)	-0.003 (CI = +/-0.003; p = 0.043)	0.129 (CI = +/-0.079; p = 0.003)	0.385	+0.68%
Frequency	2013.2	0.006 (CI = +/-0.007; p = 0.063)	-0.059 (CI = +/-0.053; p = 0.033)	-0.003 (CI = +/-0.003; p = 0.058)	0.123 (CI = +/-0.081; p = 0.005)	0.333	+0.65%
Frequency	2014.1	0.007 (CI = +/-0.007; p = 0.069)	-0.058 (CI = +/-0.056; p = 0.044)	-0.003 (CI = +/-0.003; p = 0.063)	0.124 (CI = +/-0.085; p = 0.006)	0.328	+0.65%
Frequency	2014.2	0.007 (CI = +/-0.007; p = 0.075)	-0.059 (CI = +/-0.059; p = 0.050)	-0.003 (CI = +/-0.004; p = 0.068)	0.126 (CI = +/-0.089; p = 0.008)	0.309	+0.66%
Frequency	2015.1	0.007 (CI = +/-0.008; p = 0.083)	-0.062 (CI = +/-0.062; p = 0.052)	-0.003 (CI = +/-0.004; p = 0.084)	0.124 (CI = +/-0.093; p = 0.012)	0.302	+0.66%
Frequency	2015.2	0.007 (CI = +/-0.007; p = 0.046)	-0.072 (CI = +/-0.057; p = 0.016)	-0.001 (CI = +/-0.004; p = 0.608)	0.126 (CI = +/-0.083; p = 0.006)	0.391	+0.70%
Frequency	2016.1	0.007 (CI = +/-0.007; p = 0.051)	-0.078 (CI = +/-0.062; p = 0.018)	-0.002 (CI = +/-0.006; p = 0.455)	0.127 (CI = +/-0.086; p = 0.007)	0.395	+0.70%
Frequency	2016.2	0.007 (CI = +/-0.007; p = 0.063)	-0.085 (CI = +/-0.064; p = 0.013)	-0.045 (CI = +/-0.084; p = 0.273)	0.132 (CI = +/-0.087; p = 0.006)	0.436	+0.66%
Frequency	2017.1	0.007 (CI = +/-0.007; p = 0.077)	-0.085 (CI = +/-0.069; p = 0.020)	-0.045 (CI = +/-0.089; p = 0.293)	0.132 (CI = +/-0.091; p = 0.008)	0.422	+0.66%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	-0.031 (CI = +/-0.029; p = 0.038)	0.114	-3.05%
Loss Cost	2011.1	-0.033 (CI = +/-0.029; p = 0.030)	0.133	-3.21%
Loss Cost	2011.2	-0.035 (CI = +/-0.028; p = 0.018)	0.165	-3.39%
Loss Cost	2012.1	-0.035 (CI = +/-0.028; p = 0.016)	0.178	-3.48%
Loss Cost	2012.2	-0.036 (CI = +/-0.027; p = 0.009)	0.219	-3.58%
Loss Cost	2013.1	-0.037 (CI = +/-0.026; p = 0.008)	0.235	-3.62%
Loss Cost	2013.2	-0.037 (CI = +/-0.024; p = 0.005)	0.279	-3.62%
Loss Cost	2014.1	-0.037 (CI = +/-0.024; p = 0.005)	0.285	-3.59%
Loss Cost	2014.2	-0.036 (CI = +/-0.023; p = 0.004)	0.306	-3.50%
Loss Cost	2015.1	-0.035 (CI = +/-0.024; p = 0.006)	0.303	-3.45%
Loss Cost	2015.2	-0.034 (CI = +/-0.023; p = 0.007)	0.301	-3.32%
Loss Cost	2016.1	-0.033 (CI = +/-0.024; p = 0.010)	0.289	-3.20%
Loss Cost	2016.2	-0.030 (CI = +/-0.024; p = 0.015)	0.272	-2.99%
Loss Cost	2017.1	-0.030 (CI = +/-0.025; p = 0.023)	0.254	-2.94%
Severity	2010.2	-0.032 (CI = +/-0.026; p = 0.017)	0.159	-3.18%
Severity	2011.1	-0.034 (CI = +/-0.026; p = 0.014)	0.174	-3.30%
Severity	2011.2	-0.036 (CI = +/-0.025; p = 0.007)	0.219	-3.49%
Severity	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.247	-3.59%
Severity	2012.2	-0.038 (CI = +/-0.023; p = 0.003)	0.294	-3.69%
Severity	2013.1	-0.038 (CI = +/-0.023; p = 0.002)	0.311	-3.71%
Severity	2013.2	-0.038 (CI = +/-0.021; p = 0.001)	0.353	-3.71%
Severity	2014.1	-0.038 (CI = +/-0.021; p = 0.001)	0.364	-3.69%
Severity	2014.2	-0.037 (CI = +/-0.020; p = 0.001)	0.391	-3.61%
Severity	2015.1	-0.036 (CI = +/-0.021; p = 0.002)	0.389	-3.56%
Severity	2015.2	-0.034 (CI = +/-0.019; p = 0.001)	0.418	-3.39%
Severity	2016.1	-0.033 (CI = +/-0.019; p = 0.002)	0.413	-3.27%
Severity	2016.2	-0.031 (CI = +/-0.018; p = 0.003)	0.410	-3.06%
Severity	2017.1	-0.030 (CI = +/-0.019; p = 0.004)	0.390	-3.00%
Frequency	2010.2	0.001 (CI = +/-0.007; p = 0.680)	-0.029	+0.14%
Frequency	2011.1	0.001 (CI = +/-0.007; p = 0.778)	-0.034	+0.09%
Frequency	2011.2	0.001 (CI = +/-0.007; p = 0.770)	-0.035	+0.10%
Frequency	2012.1	0.001 (CI = +/-0.007; p = 0.721)	-0.035	+0.12%
Frequency	2012.2	0.001 (CI = +/-0.007; p = 0.752)	-0.037	+0.11%
Frequency	2013.1	0.001 (CI = +/-0.007; p = 0.767)	-0.039	+0.10%
Frequency	2013.2	0.001 (CI = +/-0.007; p = 0.761)	-0.041	+0.10%
Frequency	2014.1	0.001 (CI = +/-0.007; p = 0.767)	-0.043	+0.10%
Frequency	2014.2	0.001 (CI = +/-0.007; p = 0.748)	-0.044	+0.11%
Frequency	2015.1	0.001 (CI = +/-0.007; p = 0.729)	-0.046	+0.12%
Frequency	2015.2	0.001 (CI = +/-0.007; p = 0.833)	-0.053	+0.07%
Frequency	2016.1	0.001 (CI = +/-0.007; p = 0.852)	-0.057	+0.07%
Frequency	2016.2	0.001 (CI = +/-0.008; p = 0.837)	-0.060	+0.08%
Frequency	2017.1	0.001 (CI = +/-0.008; p = 0.878)	-0.065	+0.06%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2010.2	-0.030 (CI = +/-0.028; p = 0.040)	-0.219 (CI = +/-0.243; p = 0.075)	0.185	-2.91%
Loss Cost	2011.1	-0.031 (CI = +/-0.027; p = 0.026)	-0.254 (CI = +/-0.240; p = 0.038)	0.239	-3.10%
Loss Cost	2011.2	-0.033 (CI = +/-0.027; p = 0.018)	-0.223 (CI = +/-0.240; p = 0.067)	0.243	-3.26%
Loss Cost	2012.1	-0.034 (CI = +/-0.026; p = 0.014)	-0.256 (CI = +/-0.239; p = 0.037)	0.289	-3.35%
Loss Cost	2012.2	-0.035 (CI = +/-0.025; p = 0.009)	-0.217 (CI = +/-0.233; p = 0.066)	0.298	-3.46%
Loss Cost	2013.1	-0.035 (CI = +/-0.024; p = 0.006)	-0.258 (CI = +/-0.226; p = 0.027)	0.363	-3.48%
Loss Cost	2013.2	-0.036 (CI = +/-0.023; p = 0.004)	-0.218 (CI = +/-0.218; p = 0.050)	0.373	-3.50%
Loss Cost	2014.1	-0.035 (CI = +/-0.022; p = 0.003)	-0.253 (CI = +/-0.215; p = 0.024)	0.422	-3.45%
Loss Cost	2014.2	-0.035 (CI = +/-0.021; p = 0.003)	-0.222 (CI = +/-0.214; p = 0.043)	0.415	-3.40%
Loss Cost	2015.1	-0.033 (CI = +/-0.021; p = 0.004)	-0.254 (CI = +/-0.215; p = 0.023)	0.452	-3.29%
Loss Cost	2015.2	-0.033 (CI = +/-0.021; p = 0.005)	-0.234 (CI = +/-0.222; p = 0.040)	0.427	-3.21%
Loss Cost	2016.1	-0.031 (CI = +/-0.021; p = 0.006)	-0.273 (CI = +/-0.220; p = 0.018)	0.473	-3.01%
Loss Cost	2016.2	-0.029 (CI = +/-0.021; p = 0.010)	-0.251 (CI = +/-0.227; p = 0.032)	0.434	-2.88%
Loss Cost	2017.1	-0.027 (CI = +/-0.022; p = 0.017)	-0.276 (CI = +/-0.237; p = 0.026)	0.447	-2.70%
Severity	2010.2	-0.031 (CI = +/-0.025; p = 0.018)	-0.178 (CI = +/-0.219; p = 0.107)	0.209	-3.07%
Severity	2011.1	-0.033 (CI = +/-0.025; p = 0.013)	-0.204 (CI = +/-0.220; p = 0.067)	0.248	-3.21%
Severity	2011.2	-0.034 (CI = +/-0.024; p = 0.007)	-0.170 (CI = +/-0.216; p = 0.117)	0.265	-3.39%
Severity	2012.1	-0.036 (CI = +/-0.023; p = 0.004)	-0.207 (CI = +/-0.209; p = 0.051)	0.332	-3.49%
Severity	2012.2	-0.037 (CI = +/-0.022; p = 0.002)	-0.173 (CI = +/-0.203; p = 0.092)	0.350	-3.59%
Severity	2013.1	-0.037 (CI = +/-0.021; p = 0.002)	-0.206 (CI = +/-0.200; p = 0.043)	0.404	-3.60%
Severity	2013.2	-0.037 (CI = +/-0.020; p = 0.001)	-0.173 (CI = +/-0.194; p = 0.078)	0.417	-3.62%
Severity	2014.1	-0.036 (CI = +/-0.019; p = 0.001)	-0.206 (CI = +/-0.191; p = 0.035)	0.468	-3.57%
Severity	2014.2	-0.036 (CI = +/-0.019; p = 0.001)	-0.178 (CI = +/-0.189; p = 0.063)	0.468	-3.52%
Severity	2015.1	-0.035 (CI = +/-0.019; p = 0.001)	-0.204 (CI = +/-0.191; p = 0.038)	0.496	-3.44%
Severity	2015.2	-0.034 (CI = +/-0.018; p = 0.001)	-0.170 (CI = +/-0.184; p = 0.068)	0.497	-3.31%
Severity	2016.1	-0.032 (CI = +/-0.017; p = 0.001)	-0.206 (CI = +/-0.178; p = 0.026)	0.547	-3.12%
Severity	2016.2	-0.030 (CI = +/-0.017; p = 0.002)	-0.183 (CI = +/-0.180; p = 0.047)	0.521	-2.98%
Severity	2017.1	-0.029 (CI = +/-0.017; p = 0.003)	-0.206 (CI = +/-0.187; p = 0.033)	0.533	-2.82%
Frequency	2010.2	0.002 (CI = +/-0.007; p = 0.615)	-0.041 (CI = +/-0.058; p = 0.159)	0.010	+0.17%
Frequency	2011.1	0.001 (CI = +/-0.006; p = 0.715)	-0.050 (CI = +/-0.057; p = 0.082)	0.046	+0.12%
Frequency	2011.2	0.001 (CI = +/-0.007; p = 0.683)	-0.053 (CI = +/-0.059; p = 0.075)	0.054	+0.13%
Frequency	2012.1	0.001 (CI = +/-0.007; p = 0.657)	-0.049 (CI = +/-0.060; p = 0.109)	0.034	+0.15%
Frequency	2012.2	0.001 (CI = +/-0.007; p = 0.688)	-0.044 (CI = +/-0.062; p = 0.154)	0.011	+0.13%
Frequency	2013.1	0.001 (CI = +/-0.007; p = 0.694)	-0.052 (CI = +/-0.063; p = 0.101)	0.041	+0.13%
Frequency	2013.2	0.001 (CI = +/-0.007; p = 0.699)	-0.044 (CI = +/-0.064; p = 0.161)	0.009	+0.13%
Frequency	2014.1	0.001 (CI = +/-0.007; p = 0.699)	-0.046 (CI = +/-0.067; p = 0.164)	0.008	+0.13%
Frequency	2014.2	0.001 (CI = +/-0.007; p = 0.696)	-0.044 (CI = +/-0.070; p = 0.208)	-0.009	+0.13%
Frequency	2015.1	0.002 (CI = +/-0.007; p = 0.654)	-0.050 (CI = +/-0.073; p = 0.168)	0.009	+0.15%
Frequency	2015.2	0.001 (CI = +/-0.007; p = 0.749)	-0.064 (CI = +/-0.069; p = 0.066)	0.091	+0.10%
Frequency	2016.1	0.001 (CI = +/-0.007; p = 0.728)	-0.066 (CI = +/-0.073; p = 0.072)	0.089	+0.11%
Frequency	2016.2	0.001 (CI = +/-0.007; p = 0.760)	-0.068 (CI = +/-0.077; p = 0.081)	0.083	+0.10%
Frequency	2017.1	0.001 (CI = +/-0.008; p = 0.739)	-0.070 (CI = +/-0.083; p = 0.093)	0.075	+0.12%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	-0.028 (CI = +/-0.029; p = 0.060)	-0.212 (CI = +/-0.248; p = 0.091)	0.004 (CI = +/-0.017; p = 0.597)	0.162	-2.75%
Loss Cost	2011.1	-0.030 (CI = +/-0.028; p = 0.041)	-0.247 (CI = +/-0.245; p = 0.048)	0.005 (CI = +/-0.016; p = 0.559)	0.219	-2.93%
Loss Cost	2011.2	-0.031 (CI = +/-0.028; p = 0.030)	-0.213 (CI = +/-0.244; p = 0.084)	0.006 (CI = +/-0.016; p = 0.484)	0.227	-3.07%
Loss Cost	2012.1	-0.032 (CI = +/-0.027; p = 0.023)	-0.246 (CI = +/-0.242; p = 0.047)	0.006 (CI = +/-0.016; p = 0.441)	0.278	-3.15%
Loss Cost	2012.2	-0.033 (CI = +/-0.026; p = 0.016)	-0.204 (CI = +/-0.236; p = 0.087)	0.007 (CI = +/-0.015; p = 0.335)	0.297	-3.22%
Loss Cost	2013.1	-0.033 (CI = +/-0.025; p = 0.011)	-0.244 (CI = +/-0.227; p = 0.036)	0.008 (CI = +/-0.014; p = 0.268)	0.371	-3.22%
Loss Cost	2013.2	-0.033 (CI = +/-0.023; p = 0.007)	-0.198 (CI = +/-0.215; p = 0.068)	0.009 (CI = +/-0.013; p = 0.163)	0.405	-3.20%
Loss Cost	2014.1	-0.032 (CI = +/-0.022; p = 0.006)	-0.234 (CI = +/-0.209; p = 0.030)	0.010 (CI = +/-0.013; p = 0.119)	0.467	-3.12%
Loss Cost	2014.2	-0.031 (CI = +/-0.021; p = 0.006)	-0.196 (CI = +/-0.202; p = 0.057)	0.011 (CI = +/-0.012; p = 0.068)	0.489	-3.02%
Loss Cost	2015.1	-0.029 (CI = +/-0.020; p = 0.006)	-0.230 (CI = +/-0.198; p = 0.025)	0.012 (CI = +/-0.012; p = 0.044)	0.545	-2.87%
Loss Cost	2015.2	-0.029 (CI = +/-0.020; p = 0.008)	-0.234 (CI = +/-0.208; p = 0.030)	0.013 (CI = +/-0.014; p = 0.079)	0.501	-2.86%
Loss Cost	2016.1	-0.029 (CI = +/-0.021; p = 0.010)	-0.248 (CI = +/-0.227; p = 0.034)	0.010 (CI = +/-0.021; p = 0.333)	0.473	-2.86%
Loss Cost	2016.2	-0.028 (CI = +/-0.022; p = 0.017)	-0.234 (CI = +/-0.239; p = 0.055)	0.096 (CI = +/-0.316; p = 0.526)	0.411	-2.75%
Loss Cost	2017.1	-0.026 (CI = +/-0.023; p = 0.029)	-0.259 (CI = +/-0.250; p = 0.043)	0.101 (CI = +/-0.321; p = 0.506)	0.425	-2.56%
Severity	2010.2	-0.029 (CI = +/-0.026; p = 0.033)	-0.167 (CI = +/-0.221; p = 0.134)	0.007 (CI = +/-0.015; p = 0.343)	0.207	-2.82%
Severity	2011.1	-0.030 (CI = +/-0.026; p = 0.024)	-0.193 (CI = +/-0.221; p = 0.085)	0.007 (CI = +/-0.015; p = 0.320)	0.249	-2.95%
Severity	2011.2	-0.032 (CI = +/-0.025; p = 0.014)	-0.155 (CI = +/-0.216; p = 0.151)	0.008 (CI = +/-0.014; p = 0.244)	0.278	-3.10%
Severity	2012.1	-0.032 (CI = +/-0.023; p = 0.008)	-0.193 (CI = +/-0.207; p = 0.066)	0.009 (CI = +/-0.013; p = 0.193)	0.354	-3.20%
Severity	2012.2	-0.033 (CI = +/-0.022; p = 0.005)	-0.154 (CI = +/-0.199; p = 0.122)	0.010 (CI = +/-0.013; p = 0.124)	0.391	-3.26%
Severity	2013.1	-0.033 (CI = +/-0.021; p = 0.003)	-0.188 (CI = +/-0.192; p = 0.055)	0.010 (CI = +/-0.012; p = 0.089)	0.457	-3.26%
Severity	2013.2	-0.033 (CI = +/-0.019; p = 0.002)	-0.149 (CI = +/-0.182; p = 0.103)	0.012 (CI = +/-0.011; p = 0.045)	0.502	-3.24%
Severity	2014.1	-0.032 (CI = +/-0.018; p = 0.001)	-0.183 (CI = +/-0.172; p = 0.038)	0.012 (CI = +/-0.010; p = 0.025)	0.573	-3.17%
Severity	2014.2	-0.031 (CI = +/-0.016; p = 0.001)	-0.147 (CI = +/-0.162; p = 0.072)	0.013 (CI = +/-0.010; p = 0.009)	0.618	-3.07%
Severity	2015.1	-0.030 (CI = +/-0.016; p = 0.001)	-0.176 (CI = +/-0.157; p = 0.030)	0.014 (CI = +/-0.009; p = 0.005)	0.668	-2.94%
Severity	2015.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.170 (CI = +/-0.164; p = 0.043)	0.013 (CI = +/-0.011; p = 0.031)	0.604	-2.96%
Severity	2016.1	-0.030 (CI = +/-0.017; p = 0.002)	-0.180 (CI = +/-0.179; p = 0.049)	0.011 (CI = +/-0.017; p = 0.190)	0.570	-2.96%
Severity	2016.2	-0.029 (CI = +/-0.017; p = 0.003)	-0.161 (CI = +/-0.185; p = 0.084)	0.124 (CI = +/-0.244; p = 0.293)	0.527	-2.81%
Severity	2017.1	-0.027 (CI = +/-0.017; p = 0.006)	-0.184 (CI = +/-0.191; p = 0.057)	0.130 (CI = +/-0.244; p = 0.272)	0.544	-2.64%
Frequency	2010.2	0.001 (CI = +/-0.007; p = 0.838)	-0.045 (CI = +/-0.058; p = 0.117)	-0.003 (CI = +/-0.004; p = 0.173)	0.044	+0.07%
Frequency	2011.1	0.000 (CI = +/-0.007; p = 0.945)	-0.054 (CI = +/-0.056; p = 0.058)	-0.003 (CI = +/-0.004; p = 0.169)	0.082	+0.02%
Frequency	2011.2	0.000 (CI = +/-0.007; p = 0.908)	-0.058 (CI = +/-0.058; p = 0.051)	-0.003 (CI = +/-0.004; p = 0.161)	0.094	+0.04%
Frequency	2012.1	0.000 (CI = +/-0.007; p = 0.880)	-0.053 (CI = +/-0.060; p = 0.077)	-0.003 (CI = +/-0.004; p = 0.155)	0.078	+0.05%
Frequency	2012.2	0.000 (CI = +/-0.007; p = 0.898)	-0.050 (CI = +/-0.062; p = 0.110)	-0.003 (CI = +/-0.004; p = 0.179)	0.050	+0.04%
Frequency	2013.1	0.000 (CI = +/-0.007; p = 0.897)	-0.056 (CI = +/-0.062; p = 0.074)	-0.003 (CI = +/-0.004; p = 0.193)	0.075	+0.04%
Frequency	2013.2	0.000 (CI = +/-0.007; p = 0.887)	-0.049 (CI = +/-0.064; p = 0.122)	-0.002 (CI = +/-0.004; p = 0.234)	0.032	+0.05%
Frequency	2014.1	0.000 (CI = +/-0.007; p = 0.883)	-0.051 (CI = +/-0.067; p = 0.129)	-0.002 (CI = +/-0.004; p = 0.251)	0.028	+0.05%
Frequency	2014.2	0.001 (CI = +/-0.007; p = 0.874)	-0.049 (CI = +/-0.070; p = 0.163)	-0.002 (CI = +/-0.004; p = 0.280)	0.003	+0.05%
Frequency	2015.1	0.001 (CI = +/-0.007; p = 0.824)	-0.054 (CI = +/-0.073; p = 0.140)	-0.002 (CI = +/-0.004; p = 0.313)	0.014	+0.08%
Frequency	2015.2	0.001 (CI = +/-0.007; p = 0.757)	-0.064 (CI = +/-0.071; p = 0.075)	0.000 (CI = +/-0.005; p = 0.976)	0.034	+0.10%
Frequency	2016.1	0.001 (CI = +/-0.007; p = 0.767)	-0.068 (CI = +/-0.078; p = 0.080)	-0.001 (CI = +/-0.007; p = 0.806)	0.032	+0.10%
Frequency	2016.2	0.001 (CI = +/-0.008; p = 0.857)	-0.073 (CI = +/-0.082; p = 0.077)	-0.029 (CI = +/-0.108; p = 0.579)	0.040	+0.06%
Frequency	2017.1	0.001 (CI = +/-0.008; p = 0.835)	-0.075 (CI = +/-0.088; p = 0.089)	-0.028 (CI = +/-0.113; p = 0.599)	0.025	+0.08%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	-0.073 (CI = +/-0.041; p = 0.001)	0.541 (CI = +/-0.400; p = 0.010)	0.285	-7.07%
Loss Cost	2011.1	-0.074 (CI = +/-0.041; p = 0.001)	0.527 (CI = +/-0.399; p = 0.012)	0.299	-7.10%
Loss Cost	2011.2	-0.073 (CI = +/-0.039; p = 0.001)	0.499 (CI = +/-0.387; p = 0.014)	0.322	-7.06%
Loss Cost	2012.1	-0.072 (CI = +/-0.040; p = 0.001)	0.480 (CI = +/-0.393; p = 0.019)	0.323	-6.98%
Loss Cost	2012.2	-0.069 (CI = +/-0.038; p = 0.001)	0.429 (CI = +/-0.378; p = 0.028)	0.342	-6.70%
Loss Cost	2013.1	-0.067 (CI = +/-0.038; p = 0.002)	0.395 (CI = +/-0.386; p = 0.045)	0.337	-6.48%
Loss Cost	2013.2	-0.061 (CI = +/-0.037; p = 0.002)	0.319 (CI = +/-0.374; p = 0.090)	0.343	-5.94%
Loss Cost	2014.1	-0.059 (CI = +/-0.038; p = 0.005)	0.289 (CI = +/-0.394; p = 0.142)	0.328	-5.71%
Loss Cost	2014.2	-0.052 (CI = +/-0.039; p = 0.013)	0.205 (CI = +/-0.406; p = 0.305)	0.310	-5.02%
Loss Cost	2015.1	-0.049 (CI = +/-0.043; p = 0.028)	0.172 (CI = +/-0.449; p = 0.432)	0.290	-4.75%
Loss Cost	2015.2	-0.039 (CI = +/-0.048; p = 0.104)	0.064 (CI = +/-0.507; p = 0.794)	0.263	-3.82%
Loss Cost	2016.1	-0.026 (CI = +/-0.059; p = 0.370)	-0.081 (CI = +/-0.633; p = 0.788)	0.248	-2.53%
Loss Cost	2016.2	0.076 (CI = +/-0.081; p = 0.065)	-1.183 (CI = +/-0.876; p = 0.012)	0.500	+7.85%
Loss Cost	2017.1	0.088 (CI = +/-0.087; p = 0.049)	-1.336 (CI = +/-0.963; p = 0.010)	0.511	+9.15%
Severity	2010.2	-0.074 (CI = +/-0.035; p = 0.000)	0.538 (CI = +/-0.344; p = 0.003)	0.369	-7.18%
Severity	2011.1	-0.075 (CI = +/-0.035; p = 0.000)	0.529 (CI = +/-0.346; p = 0.004)	0.378	-7.20%
Severity	2011.2	-0.074 (CI = +/-0.033; p = 0.000)	0.500 (CI = +/-0.328; p = 0.004)	0.417	-7.15%
Severity	2012.1	-0.073 (CI = +/-0.033; p = 0.000)	0.475 (CI = +/-0.325; p = 0.006)	0.430	-7.05%
Severity	2012.2	-0.071 (CI = +/-0.031; p = 0.000)	0.431 (CI = +/-0.312; p = 0.009)	0.456	-6.81%
Severity	2013.1	-0.069 (CI = +/-0.032; p = 0.000)	0.406 (CI = +/-0.319; p = 0.015)	0.452	-6.65%
Severity	2013.2	-0.064 (CI = +/-0.031; p = 0.000)	0.349 (CI = +/-0.314; p = 0.031)	0.459	-6.24%
Severity	2014.1	-0.062 (CI = +/-0.032; p = 0.001)	0.320 (CI = +/-0.331; p = 0.057)	0.445	-6.03%
Severity	2014.2	-0.056 (CI = +/-0.033; p = 0.002)	0.252 (CI = +/-0.342; p = 0.140)	0.431	-5.48%
Severity	2015.1	-0.055 (CI = +/-0.036; p = 0.005)	0.239 (CI = +/-0.380; p = 0.202)	0.412	-5.37%
Severity	2015.2	-0.042 (CI = +/-0.038; p = 0.035)	0.091 (CI = +/-0.408; p = 0.644)	0.392	-4.10%
Severity	2016.1	-0.029 (CI = +/-0.047; p = 0.209)	-0.050 (CI = +/-0.504; p = 0.838)	0.378	-2.86%
Severity	2016.2	0.062 (CI = +/-0.058; p = 0.036)	-1.044 (CI = +/-0.623; p = 0.003)	0.659	+6.44%
Severity	2017.1	0.071 (CI = +/-0.062; p = 0.027)	-1.155 (CI = +/-0.684; p = 0.003)	0.662	+7.37%
Frequency	2010.2	0.001 (CI = +/-0.011; p = 0.822)	0.002 (CI = +/-0.106; p = 0.962)	-0.067	+0.12%
Frequency	2011.1	0.001 (CI = +/-0.011; p = 0.838)	-0.002 (CI = +/-0.104; p = 0.972)	-0.074	+0.11%
Frequency	2011.2	0.001 (CI = +/-0.011; p = 0.843)	-0.001 (CI = +/-0.107; p = 0.987)	-0.076	+0.11%
Frequency	2012.1	0.001 (CI = +/-0.011; p = 0.885)	0.006 (CI = +/-0.108; p = 0.914)	-0.077	+0.08%
Frequency	2012.2	0.001 (CI = +/-0.011; p = 0.819)	-0.002 (CI = +/-0.109; p = 0.970)	-0.082	+0.12%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.737)	-0.011 (CI = +/-0.112; p = 0.845)	-0.085	+0.18%
Frequency	2013.2	0.003 (CI = +/-0.011; p = 0.544)	-0.029 (CI = +/-0.111; p = 0.589)	-0.075	+0.33%
Frequency	2014.1	0.003 (CI = +/-0.012; p = 0.547)	-0.031 (CI = +/-0.118; p = 0.590)	-0.079	+0.34%
Frequency	2014.2	0.005 (CI = +/-0.012; p = 0.419)	-0.047 (CI = +/-0.126; p = 0.440)	-0.065	+0.48%
Frequency	2015.1	0.007 (CI = +/-0.013; p = 0.307)	-0.067 (CI = +/-0.137; p = 0.317)	-0.042	+0.65%
Frequency	2015.2	0.003 (CI = +/-0.014; p = 0.671)	-0.027 (CI = +/-0.153; p = 0.710)	-0.106	+0.29%
Frequency	2016.1	0.003 (CI = +/-0.018; p = 0.699)	-0.032 (CI = +/-0.194; p = 0.732)	-0.114	+0.34%
Frequency	2016.2	0.013 (CI = +/-0.032; p = 0.391)	-0.139 (CI = +/-0.345; p = 0.404)	-0.077	+1.33%
Frequency	2017.1	0.016 (CI = +/-0.035; p = 0.327)	-0.180 (CI = +/-0.384; p = 0.331)	-0.064	+1.66%

Comprehensive

Coverage = CM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	-0.087 (CI = +/-0.050; p = 0.002)	-0.009 (CI = +/-0.019; p = 0.352)	0.668 (CI = +/-0.488; p = 0.009)	0.282	-8.30%
Loss Cost	2011.1	-0.086 (CI = +/-0.050; p = 0.002)	-0.008 (CI = +/-0.019; p = 0.407)	0.642 (CI = +/-0.490; p = 0.012)	0.291	-8.20%
Loss Cost	2011.2	-0.082 (CI = +/-0.049; p = 0.002)	-0.006 (CI = +/-0.019; p = 0.511)	0.589 (CI = +/-0.481; p = 0.019)	0.307	-7.91%
Loss Cost	2012.1	-0.080 (CI = +/-0.050; p = 0.003)	-0.005 (CI = +/-0.019; p = 0.594)	0.557 (CI = +/-0.496; p = 0.029)	0.303	-7.69%
Loss Cost	2012.2	-0.072 (CI = +/-0.049; p = 0.005)	-0.002 (CI = +/-0.019; p = 0.832)	0.459 (CI = +/-0.488; p = 0.064)	0.314	-6.98%
Loss Cost	2013.1	-0.067 (CI = +/-0.050; p = 0.012)	0.000 (CI = +/-0.019; p = 0.990)	0.393 (CI = +/-0.512; p = 0.125)	0.305	-6.46%
Loss Cost	2013.2	-0.052 (CI = +/-0.050; p = 0.042)	0.005 (CI = +/-0.019; p = 0.565)	0.223 (CI = +/-0.513; p = 0.376)	0.322	-5.06%
Loss Cost	2014.1	-0.043 (CI = +/-0.055; p = 0.121)	0.008 (CI = +/-0.020; p = 0.398)	0.119 (CI = +/-0.574; p = 0.670)	0.319	-4.18%
Loss Cost	2014.2	-0.009 (CI = +/-0.059; p = 0.741)	0.019 (CI = +/-0.021; p = 0.072)	-0.248 (CI = +/-0.626; p = 0.417)	0.395	-0.94%
Loss Cost	2015.1	0.070 (CI = +/-0.073; p = 0.058)	0.046 (CI = +/-0.025; p = 0.001)	-1.116 (CI = +/-0.783; p = 0.008)	0.598	+7.26%
Loss Cost	2015.2	0.071 (CI = +/-0.076; p = 0.064)	0.047 (CI = +/-0.028; p = 0.003)	-1.128 (CI = +/-0.818; p = 0.010)	0.559	+7.39%
Loss Cost	2016.1	0.072 (CI = +/-0.078; p = 0.067)	0.050 (CI = +/-0.032; p = 0.005)	-1.139 (CI = +/-0.843; p = 0.011)	0.538	+7.51%
Loss Cost	2016.2	0.071 (CI = +/-0.086; p = 0.098)	0.062 (CI = +/-0.304; p = 0.668)	-1.125 (CI = +/-0.949; p = 0.023)	0.471	+7.40%
Loss Cost	2017.1	0.084 (CI = +/-0.095; p = 0.078)	0.034 (CI = +/-0.321; p = 0.821)	-1.294 (CI = +/-1.079; p = 0.022)	0.475	+8.81%
Severity	2010.2	-0.082 (CI = +/-0.044; p = 0.001)	-0.005 (CI = +/-0.016; p = 0.521)	0.614 (CI = +/-0.424; p = 0.006)	0.355	-7.91%
Severity	2011.1	-0.082 (CI = +/-0.044; p = 0.001)	-0.005 (CI = +/-0.017; p = 0.578)	0.596 (CI = +/-0.429; p = 0.008)	0.361	-7.84%
Severity	2011.2	-0.078 (CI = +/-0.042; p = 0.001)	-0.003 (CI = +/-0.016; p = 0.732)	0.540 (CI = +/-0.411; p = 0.012)	0.396	-7.53%
Severity	2012.1	-0.075 (CI = +/-0.042; p = 0.001)	-0.001 (CI = +/-0.016; p = 0.884)	0.492 (CI = +/-0.413; p = 0.022)	0.406	-7.21%
Severity	2012.2	-0.068 (CI = +/-0.040; p = 0.002)	0.002 (CI = +/-0.015; p = 0.833)	0.405 (CI = +/-0.403; p = 0.049)	0.432	-6.58%
Severity	2013.1	-0.063 (CI = +/-0.042; p = 0.005)	0.003 (CI = +/-0.016; p = 0.672)	0.350 (CI = +/-0.422; p = 0.099)	0.431	-6.15%
Severity	2013.2	-0.051 (CI = +/-0.041; p = 0.017)	0.007 (CI = +/-0.016; p = 0.331)	0.213 (CI = +/-0.425; p = 0.309)	0.459	-5.01%
Severity	2014.1	-0.042 (CI = +/-0.045; p = 0.068)	0.011 (CI = +/-0.017; p = 0.191)	0.102 (CI = +/-0.469; p = 0.654)	0.468	-4.07%
Severity	2014.2	-0.011 (CI = +/-0.046; p = 0.624)	0.021 (CI = +/-0.017; p = 0.017)	-0.234 (CI = +/-0.492; p = 0.330)	0.565	-1.09%
Severity	2015.1	0.061 (CI = +/-0.051; p = 0.023)	0.045 (CI = +/-0.018; p = 0.000)	-1.021 (CI = +/-0.554; p = 0.001)	0.766	+6.29%
Severity	2015.2	0.059 (CI = +/-0.054; p = 0.032)	0.043 (CI = +/-0.020; p = 0.000)	-1.002 (CI = +/-0.577; p = 0.002)	0.721	+6.11%
Severity	2016.1	0.060 (CI = +/-0.055; p = 0.034)	0.046 (CI = +/-0.023; p = 0.001)	-1.012 (CI = +/-0.592; p = 0.002)	0.702	+6.20%
Severity	2016.2	0.057 (CI = +/-0.060; p = 0.063)	0.083 (CI = +/-0.213; p = 0.417)	-0.967 (CI = +/-0.664; p = 0.007)	0.652	+5.84%
Severity	2017.1	0.065 (CI = +/-0.067; p = 0.056)	0.065 (CI = +/-0.225; p = 0.544)	-1.075 (CI = +/-0.757; p = 0.009)	0.647	+6.73%
Frequency	2010.2	-0.004 (CI = +/-0.013; p = 0.514)	-0.004 (CI = +/-0.005; p = 0.152)	0.054 (CI = +/-0.126; p = 0.387)	-0.023	-0.42%
Frequency	2011.1	-0.004 (CI = +/-0.013; p = 0.542)	-0.003 (CI = +/-0.005; p = 0.183)	0.046 (CI = +/-0.126; p = 0.458)	-0.039	-0.38%
Frequency	2011.2	-0.004 (CI = +/-0.013; p = 0.530)	-0.003 (CI = +/-0.005; p = 0.180)	0.049 (CI = +/-0.129; p = 0.439)	-0.039	-0.41%
Frequency	2012.1	-0.005 (CI = +/-0.013; p = 0.422)	-0.004 (CI = +/-0.005; p = 0.125)	0.065 (CI = +/-0.130; p = 0.312)	-0.012	-0.52%
Frequency	2012.2	-0.004 (CI = +/-0.013; p = 0.514)	-0.004 (CI = +/-0.005; p = 0.172)	0.054 (CI = +/-0.135; p = 0.416)	-0.038	-0.43%
Frequency	2013.1	-0.003 (CI = +/-0.014; p = 0.628)	-0.003 (CI = +/-0.005; p = 0.238)	0.043 (CI = +/-0.144; p = 0.545)	-0.062	-0.33%
Frequency	2013.2	-0.001 (CI = +/-0.015; p = 0.941)	-0.002 (CI = +/-0.006; p = 0.427)	0.010 (CI = +/-0.151; p = 0.890)	-0.093	-0.05%
Frequency	2014.1	-0.001 (CI = +/-0.017; p = 0.889)	-0.002 (CI = +/-0.006; p = 0.431)	0.017 (CI = +/-0.173; p = 0.841)	-0.098	-0.11%
Frequency	2014.2	0.002 (CI = +/-0.020; p = 0.869)	-0.001 (CI = +/-0.007; p = 0.673)	-0.013 (CI = +/-0.211; p = 0.898)	-0.112	+0.16%
Frequency	2015.1	0.009 (CI = +/-0.030; p = 0.535)	0.001 (CI = +/-0.010; p = 0.844)	-0.095 (CI = +/-0.326; p = 0.547)	-0.101	+0.91%
Frequency	2015.2	0.012 (CI = +/-0.030; p = 0.407)	0.004 (CI = +/-0.011; p = 0.472)	-0.126 (CI = +/-0.323; p = 0.421)	-0.136	+1.21%
Frequency	2016.1	0.012 (CI = +/-0.031; p = 0.414)	0.005 (CI = +/-0.013; p = 0.461)	-0.128 (CI = +/-0.335; p = 0.428)	-0.145	+1.23%
Frequency	2016.2	0.015 (CI = +/-0.034; p = 0.373)	-0.021 (CI = +/-0.120; p = 0.717)	-0.158 (CI = +/-0.374; p = 0.380)	-0.143	+1.47%
Frequency	2017.1	0.019 (CI = +/-0.038; p = 0.291)	-0.031 (CI = +/-0.127; p = 0.611)	-0.218 (CI = +/-0.427; p = 0.290)	-0.122	+1.95%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal

Loss Cost	2010.2	0.021 (CI = +/-0.041; p = 0.292)	0.000 (CI = +/-0.014; p = 0.969)	0.353 (CI = +/-0.247; p = 0.007)	0.626	+2.15%
Loss Cost	2011.1	0.021 (CI = +/-0.044; p = 0.331)	0.000 (CI = +/-0.014; p = 0.968)	0.353 (CI = +/-0.258; p = 0.009)	0.617	+2.13%
Loss Cost	2011.2	0.015 (CI = +/-0.046; p = 0.516)	-0.001 (CI = +/-0.014; p = 0.911)	0.376 (CI = +/-0.262; p = 0.007)	0.609	+1.47%
Loss Cost	2012.1	0.013 (CI = +/-0.048; p = 0.578)	-0.001 (CI = +/-0.015; p = 0.901)	0.381 (CI = +/-0.271; p = 0.008)	0.600	+1.32%
Loss Cost	2012.2	0.009 (CI = +/-0.049; p = 0.716)	-0.001 (CI = +/-0.015; p = 0.864)	0.393 (CI = +/-0.274; p = 0.007)	0.592	+0.88%
Loss Cost	2013.1	0.007 (CI = +/-0.051; p = 0.782)	-0.001 (CI = +/-0.015; p = 0.850)	0.396 (CI = +/-0.279; p = 0.008)	0.581	+0.69%
Loss Cost	2013.2	0.005 (CI = +/-0.050; p = 0.852)	-0.002 (CI = +/-0.015; p = 0.827)	0.393 (CI = +/-0.274; p = 0.007)	0.580	+0.45%
Loss Cost	2014.1	0.005 (CI = +/-0.049; p = 0.848)	-0.002 (CI = +/-0.014; p = 0.823)	0.378 (CI = +/-0.268; p = 0.008)	0.580	+0.45%
Loss Cost	2014.2	0.007 (CI = +/-0.047; p = 0.749)	-0.001 (CI = +/-0.014; p = 0.840)	0.348 (CI = +/-0.261; p = 0.012)	0.585	+0.73%
Loss Cost	2015.1	0.011 (CI = +/-0.047; p = 0.616)	-0.001 (CI = +/-0.014; p = 0.877)	0.315 (CI = +/-0.265; p = 0.023)	0.579	+1.16%
Loss Cost	2015.2	0.014 (CI = +/-0.050; p = 0.562)	-0.001 (CI = +/-0.014; p = 0.904)	0.298 (CI = +/-0.286; p = 0.042)	0.566	+1.42%
Loss Cost	2016.1	0.001 (CI = +/-0.056; p = 0.979)	-0.002 (CI = +/-0.014; p = 0.785)	0.344 (CI = +/-0.297; p = 0.026)	0.545	+0.07%
Loss Cost	2016.2	-0.015 (CI = +/-0.062; p = 0.600)	-0.003 (CI = +/-0.014; p = 0.647)	0.396 (CI = +/-0.306; p = 0.015)	0.535	-1.53%
Loss Cost	2017.1	-0.014 (CI = +/-0.072; p = 0.687)	-0.003 (CI = +/-0.015; p = 0.677)	0.391 (CI = +/-0.335; p = 0.025)	0.523	-1.36%
Severity	2010.2	0.036 (CI = +/-0.031; p = 0.027)	0.004 (CI = +/-0.011; p = 0.445)	0.195 (CI = +/-0.190; p = 0.045)	0.658	+3.63%
Severity	2011.1	0.034 (CI = +/-0.034; p = 0.047)	0.004 (CI = +/-0.011; p = 0.467)	0.200 (CI = +/-0.198; p = 0.047)	0.644	+3.48%
Severity	2011.2	0.027 (CI = +/-0.034; p = 0.116)	0.003 (CI = +/-0.011; p = 0.523)	0.225 (CI = +/-0.197; p = 0.027)	0.636	+2.75%
Severity	2012.1	0.020 (CI = +/-0.034; p = 0.234)	0.003 (CI = +/-0.010; p = 0.578)	0.248 (CI = +/-0.192; p = 0.014)	0.636	+2.04%
Severity	2012.2	0.016 (CI = +/-0.034; p = 0.351)	0.002 (CI = +/-0.010; p = 0.619)	0.260 (CI = +/-0.190; p = 0.010)	0.633	+1.59%
Severity	2013.1	0.012 (CI = +/-0.034; p = 0.452)	0.002 (CI = +/-0.010; p = 0.647)	0.265 (CI = +/-0.185; p = 0.007)	0.634	+1.25%
Severity	2013.2	0.010 (CI = +/-0.032; p = 0.507)	0.002 (CI = +/-0.009; p = 0.649)	0.262 (CI = +/-0.172; p = 0.005)	0.654	+1.03%
Severity	2014.1	0.010 (CI = +/-0.028; p = 0.452)	0.002 (CI = +/-0.008; p = 0.606)	0.247 (CI = +/-0.153; p = 0.003)	0.694	+1.03%
Severity	2014.2	0.012 (CI = +/-0.027; p = 0.364)	0.002 (CI = +/-0.008; p = 0.566)	0.229 (CI = +/-0.148; p = 0.004)	0.706	+1.19%
Severity	2015.1	0.014 (CI = +/-0.027; p = 0.287)	0.002 (CI = +/-0.008; p = 0.534)	0.212 (CI = +/-0.151; p = 0.009)	0.705	+1.42%
Severity	2015.2	0.022 (CI = +/-0.023; p = 0.060)	0.003 (CI = +/-0.007; p = 0.347)	0.157 (CI = +/-0.132; p = 0.022)	0.771	+2.24%
Severity	2016.1	0.016 (CI = +/-0.026; p = 0.196)	0.003 (CI = +/-0.007; p = 0.425)	0.177 (CI = +/-0.137; p = 0.015)	0.752	+1.65%
Severity	2016.2	0.009 (CI = +/-0.029; p = 0.500)	0.002 (CI = +/-0.007; p = 0.531)	0.200 (CI = +/-0.142; p = 0.009)	0.737	+0.93%
Severity	2017.1	0.015 (CI = +/-0.033; p = 0.333)	0.002 (CI = +/-0.007; p = 0.453)	0.182 (CI = +/-0.151; p = 0.022)	0.744	+1.53%
Frequency	2010.2	-0.014 (CI = +/-0.024; p = 0.223)	-0.004 (CI = +/-0.008; p = 0.288)	0.158 (CI = +/-0.145; p = 0.033)	0.161	-1.43%
Frequency	2011.1	-0.013 (CI = +/-0.026; p = 0.302)	-0.004 (CI = +/-0.008; p = 0.309)	0.153 (CI = +/-0.151; p = 0.047)	0.156	-1.30%
Frequency	2011.2	-0.013 (CI = +/-0.027; p = 0.354)	-0.004 (CI = +/-0.009; p = 0.325)	0.151 (CI = +/-0.157; p = 0.058)	0.153	-1.25%
Frequency	2012.1	-0.007 (CI = +/-0.027; p = 0.597)	-0.004 (CI = +/-0.008; p = 0.360)	0.133 (CI = +/-0.153; p = 0.084)	0.186	-0.70%
Frequency	2012.2	-0.007 (CI = +/-0.028; p = 0.615)	-0.004 (CI = +/-0.008; p = 0.372)	0.133 (CI = +/-0.157; p = 0.093)	0.180	-0.70%
Frequency	2013.1	-0.006 (CI = +/-0.029; p = 0.693)	-0.004 (CI = +/-0.009; p = 0.392)	0.131 (CI = +/-0.160; p = 0.103)	0.191	-0.56%
Frequency	2013.2	-0.006 (CI = +/-0.030; p = 0.697)	-0.004 (CI = +/-0.009; p = 0.403)	0.131 (CI = +/-0.164; p = 0.112)	0.181	-0.57%
Frequency	2014.1	-0.006 (CI = +/-0.031; p = 0.704)	-0.004 (CI = +/-0.009; p = 0.415)	0.131 (CI = +/-0.169; p = 0.123)	0.171	-0.57%
Frequency	2014.2	-0.005 (CI = +/-0.031; p = 0.761)	-0.004 (CI = +/-0.009; p = 0.427)	0.119 (CI = +/-0.172; p = 0.164)	0.143	-0.46%
Frequency	2015.1	-0.003 (CI = +/-0.032; p = 0.866)	-0.003 (CI = +/-0.009; p = 0.452)	0.103 (CI = +/-0.178; p = 0.238)	0.112	-0.26%
Frequency	2015.2	-0.008 (CI = +/-0.032; p = 0.600)	-0.004 (CI = +/-0.009; p = 0.385)	0.141 (CI = +/-0.182; p = 0.121)	0.178	-0.80%
Frequency	2016.1	-0.016 (CI = +/-0.036; p = 0.366)	-0.004 (CI = +/-0.009; p = 0.322)	0.167 (CI = +/-0.191; p = 0.081)	0.178	-1.56%
Frequency	2016.2	-0.025 (CI = +/-0.040; p = 0.208)	-0.005 (CI = +/-0.009; p = 0.258)	0.196 (CI = +/-0.199; p = 0.053)	0.195	-2.43%
Frequency	2017.1	-0.029 (CI = +/-0.047; p = 0.203)	-0.005 (CI = +/-0.010; p = 0.251)	0.209 (CI = +/-0.216; p = 0.057)	0.193	-2.85%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2010.2	0.020 (CI = +/-0.036; p = 0.269)	-0.109 (CI = +/-0.108; p = 0.047)	0.434 (CI = +/-0.262; p = 0.002)	0.699	+2.01%
Loss Cost	2011.1	0.017 (CI = +/-0.039; p = 0.378)	-0.113 (CI = +/-0.111; p = 0.045)	0.448 (CI = +/-0.273; p = 0.002)	0.696	+1.71%
Loss Cost	2011.2	0.012 (CI = +/-0.041; p = 0.567)	-0.104 (CI = +/-0.114; p = 0.074)	0.473 (CI = +/-0.281; p = 0.002)	0.685	+1.17%
Loss Cost	2012.1	0.008 (CI = +/-0.043; p = 0.709)	-0.110 (CI = +/-0.117; p = 0.063)	0.489 (CI = +/-0.288; p = 0.002)	0.684	+0.79%
Loss Cost	2012.2	0.004 (CI = +/-0.045; p = 0.855)	-0.101 (CI = +/-0.121; p = 0.099)	0.504 (CI = +/-0.294; p = 0.002)	0.674	+0.40%
Loss Cost	2013.1	0.001 (CI = +/-0.045; p = 0.970)	-0.113 (CI = +/-0.123; p = 0.070)	0.513 (CI = +/-0.294; p = 0.002)	0.679	+0.08%
Loss Cost	2013.2	-0.002 (CI = +/-0.045; p = 0.924)	-0.097 (CI = +/-0.124; p = 0.120)	0.516 (CI = +/-0.291; p = 0.001)	0.674	-0.21%
Loss Cost	2014.1	-0.002 (CI = +/-0.041; p = 0.929)	-0.122 (CI = +/-0.116; p = 0.040)	0.495 (CI = +/-0.266; p = 0.001)	0.714	-0.18%
Loss Cost	2014.2	-0.001 (CI = +/-0.040; p = 0.971)	-0.105 (CI = +/-0.115; p = 0.070)	0.474 (CI = +/-0.260; p = 0.001)	0.713	-0.07%
Loss Cost	2015.1	0.005 (CI = +/-0.037; p = 0.774)	-0.129 (CI = +/-0.110; p = 0.024)	0.424 (CI = +/-0.247; p = 0.002)	0.745	+0.52%
Loss Cost	2015.2	0.005 (CI = +/-0.040; p = 0.791)	-0.130 (CI = +/-0.116; p = 0.030)	0.425 (CI = +/-0.265; p = 0.004)	0.734	+0.51%
Loss Cost	2016.1	-0.018 (CI = +/-0.037; p = 0.307)	-0.158 (CI = +/-0.098; p = 0.004)	0.531 (CI = +/-0.232; p = 0.000)	0.808	-1.81%
Loss Cost	2016.2	-0.035 (CI = +/-0.039; p = 0.076)	-0.138 (CI = +/-0.094; p = 0.007)	0.602 (CI = +/-0.231; p = 0.000)	0.826	-3.43%
Loss Cost	2017.1	-0.049 (CI = +/-0.043; p = 0.030)	-0.151 (CI = +/-0.093; p = 0.004)	0.661 (CI = +/-0.240; p = 0.000)	0.846	-4.78%
Severity	2010.2	0.036 (CI = +/-0.031; p = 0.025)	-0.057 (CI = +/-0.091; p = 0.210)	0.211 (CI = +/-0.222; p = 0.061)	0.667	+3.62%
Severity	2011.1	0.033 (CI = +/-0.033; p = 0.052)	-0.061 (CI = +/-0.094; p = 0.190)	0.226 (CI = +/-0.231; p = 0.055)	0.656	+3.31%
Severity	2011.2	0.026 (CI = +/-0.034; p = 0.135)	-0.048 (CI = +/-0.095; p = 0.302)	0.258 (CI = +/-0.233; p = 0.032)	0.643	+2.60%
Severity	2012.1	0.018 (CI = +/-0.033; p = 0.285)	-0.064 (CI = +/-0.090; p = 0.158)	0.292 (CI = +/-0.221; p = 0.012)	0.663	+1.77%
Severity	2012.2	0.013 (CI = +/-0.034; p = 0.435)	-0.052 (CI = +/-0.091; p = 0.251)	0.310 (CI = +/-0.221; p = 0.008)	0.655	+1.30%
Severity	2013.1	0.009 (CI = +/-0.032; p = 0.569)	-0.067 (CI = +/-0.087; p = 0.126)	0.321 (CI = +/-0.209; p = 0.004)	0.679	+0.90%
Severity	2013.2	0.006 (CI = +/-0.030; p = 0.693)	-0.050 (CI = +/-0.084; p = 0.227)	0.325 (CI = +/-0.196; p = 0.002)	0.692	+0.58%
Severity	2014.1	0.006 (CI = +/-0.024; p = 0.606)	-0.074 (CI = +/-0.069; p = 0.037)	0.306 (CI = +/-0.157; p = 0.001)	0.777	+0.61%
Severity	2014.2	0.007 (CI = +/-0.023; p = 0.554)	-0.063 (CI = +/-0.068; p = 0.065)	0.293 (CI = +/-0.153; p = 0.001)	0.780	+0.67%
Severity	2015.1	0.010 (CI = +/-0.022; p = 0.360)	-0.077 (CI = +/-0.066; p = 0.025)	0.265 (CI = +/-0.148; p = 0.001)	0.803	+1.00%
Severity	2015.2	0.015 (CI = +/-0.019; p = 0.104)	-0.061 (CI = +/-0.056; p = 0.032)	0.219 (CI = +/-0.127; p = 0.002)	0.847	+1.56%
Severity	2016.1	0.004 (CI = +/-0.018; p = 0.612)	-0.075 (CI = +/-0.047; p = 0.004)	0.270 (CI = +/-0.111; p = 0.000)	0.888	+0.43%
Severity	2016.2	-0.004 (CI = +/-0.018; p = 0.639)	-0.065 (CI = +/-0.044; p = 0.007)	0.306 (CI = +/-0.109; p = 0.000)	0.898	-0.41%
Severity	2017.1	-0.006 (CI = +/-0.022; p = 0.556)	-0.067 (CI = +/-0.047; p = 0.009)	0.314 (CI = +/-0.121; p = 0.000)	0.896	-0.61%
Frequency	2010.2	-0.016 (CI = +/-0.022; p = 0.154)	-0.052 (CI = +/-0.065; p = 0.110)	0.223 (CI = +/-0.158; p = 0.007)	0.289	-1.55%
Frequency	2011.1	-0.016 (CI = +/-0.024; p = 0.184)	-0.052 (CI = +/-0.067; p = 0.121)	0.223 (CI = +/-0.165; p = 0.010)	0.282	-1.55%
Frequency	2011.2	-0.014 (CI = +/-0.025; p = 0.263)	-0.055 (CI = +/-0.070; p = 0.117)	0.215 (CI = +/-0.172; p = 0.016)	0.283	-1.40%
Frequency	2012.1	-0.010 (CI = +/-0.026; p = 0.441)	-0.047 (CI = +/-0.069; p = 0.175)	0.197 (CI = +/-0.171; p = 0.026)	0.292	-0.96%
Frequency	2012.2	-0.009 (CI = +/-0.027; p = 0.497)	-0.049 (CI = +/-0.073; p = 0.178)	0.194 (CI = +/-0.176; p = 0.033)	0.289	-0.89%
Frequency	2013.1	-0.008 (CI = +/-0.028; p = 0.550)	-0.046 (CI = +/-0.075; p = 0.222)	0.192 (CI = +/-0.180; p = 0.038)	0.288	-0.80%
Frequency	2013.2	-0.008 (CI = +/-0.029; p = 0.572)	-0.047 (CI = +/-0.079; p = 0.232)	0.191 (CI = +/-0.185; p = 0.044)	0.280	-0.78%
Frequency	2014.1	-0.008 (CI = +/-0.029; p = 0.583)	-0.049 (CI = +/-0.083; p = 0.234)	0.190 (CI = +/-0.191; p = 0.051)	0.273	-0.78%
Frequency	2014.2	-0.007 (CI = +/-0.030; p = 0.607)	-0.042 (CI = +/-0.086; p = 0.319)	0.181 (CI = +/-0.195; p = 0.066)	0.236	-0.74%
Frequency	2015.1	-0.005 (CI = +/-0.030; p = 0.741)	-0.053 (CI = +/-0.088; p = 0.224)	0.159 (CI = +/-0.199; p = 0.110)	0.232	-0.48%
Frequency	2015.2	-0.010 (CI = +/-0.028; p = 0.448)	-0.068 (CI = +/-0.083; p = 0.100)	0.206 (CI = +/-0.190; p = 0.035)	0.361	-1.04%
Frequency	2016.1	-0.023 (CI = +/-0.030; p = 0.127)	-0.083 (CI = +/-0.079; p = 0.041)	0.261 (CI = +/-0.187; p = 0.010)	0.448	-2.23%
Frequency	2016.2	-0.031 (CI = +/-0.034; p = 0.073)	-0.073 (CI = +/-0.082; p = 0.077)	0.297 (CI = +/-0.201; p = 0.007)	0.459	-3.03%
Frequency	2017.1	-0.043 (CI = +/-0.038; p = 0.030)	-0.084 (CI = +/-0.082; p = 0.044)	0.347 (CI = +/-0.209; p = 0.003)	0.524	-4.19%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2010.2	0.016 (CI = +/-0.040; p = 0.407)	-0.105 (CI = +/-0.114; p = 0.070)	0.000 (CI = +/-0.013; p = 0.991)	0.110 (CI = +/-0.347; p = 0.519)	0.339 (CI = +/-0.411; p = 0.102)	0.680	+1.64%
Loss Cost	2011.1	0.013 (CI = +/-0.043; p = 0.538)	-0.109 (CI = +/-0.117; p = 0.067)	0.000 (CI = +/-0.014; p = 0.977)	0.114 (CI = +/-0.354; p = 0.511)	0.349 (CI = +/-0.421; p = 0.100)	0.676	+1.30%
Loss Cost	2011.2	0.007 (CI = +/-0.045; p = 0.759)	-0.098 (CI = +/-0.121; p = 0.106)	0.000 (CI = +/-0.014; p = 0.968)	0.125 (CI = +/-0.358; p = 0.476)	0.366 (CI = +/-0.427; p = 0.089)	0.665	+0.68%
Loss Cost	2012.1	0.003 (CI = +/-0.047; p = 0.904)	-0.106 (CI = +/-0.125; p = 0.092)	-0.001 (CI = +/-0.014; p = 0.926)	0.127 (CI = +/-0.363; p = 0.473)	0.380 (CI = +/-0.434; p = 0.083)	0.663	+0.28%
Loss Cost	2012.2	-0.001 (CI = +/-0.049; p = 0.952)	-0.096 (CI = +/-0.129; p = 0.138)	-0.001 (CI = +/-0.014; p = 0.927)	0.133 (CI = +/-0.367; p = 0.460)	0.391 (CI = +/-0.440; p = 0.079)	0.651	-0.14%
Loss Cost	2013.1	-0.005 (CI = +/-0.050; p = 0.851)	-0.108 (CI = +/-0.132; p = 0.101)	-0.001 (CI = +/-0.014; p = 0.879)	0.128 (CI = +/-0.368; p = 0.477)	0.402 (CI = +/-0.441; p = 0.072)	0.655	-0.45%
Loss Cost	2013.2	-0.007 (CI = +/-0.049; p = 0.762)	-0.092 (CI = +/-0.133; p = 0.163)	-0.001 (CI = +/-0.014; p = 0.900)	0.126 (CI = +/-0.365; p = 0.478)	0.408 (CI = +/-0.438; p = 0.066)	0.648	-0.72%
Loss Cost	2014.1	-0.006 (CI = +/-0.046; p = 0.780)	-0.120 (CI = +/-0.126; p = 0.061)	-0.001 (CI = +/-0.013; p = 0.827)	0.099 (CI = +/-0.337; p = 0.544)	0.409 (CI = +/-0.403; p = 0.047)	0.687	-0.61%
Loss Cost	2014.2	-0.004 (CI = +/-0.045; p = 0.838)	-0.103 (CI = +/-0.125; p = 0.101)	-0.001 (CI = +/-0.013; p = 0.879)	0.085 (CI = +/-0.329; p = 0.590)	0.401 (CI = +/-0.393; p = 0.046)	0.683	-0.44%
Loss Cost	2015.1	0.003 (CI = +/-0.043; p = 0.890)	-0.129 (CI = +/-0.121; p = 0.039)	-0.001 (CI = +/-0.012; p = 0.846)	0.047 (CI = +/-0.312; p = 0.754)	0.383 (CI = +/-0.370; p = 0.043)	0.713	+0.28%
Loss Cost	2015.2	0.002 (CI = +/-0.046; p = 0.913)	-0.130 (CI = +/-0.129; p = 0.048)	-0.001 (CI = +/-0.012; p = 0.846)	0.048 (CI = +/-0.328; p = 0.756)	0.385 (CI = +/-0.387; p = 0.051)	0.698	+0.24%
Loss Cost	2016.1	-0.024 (CI = +/-0.042; p = 0.240)	-0.162 (CI = +/-0.107; p = 0.006)	-0.003 (CI = +/-0.010; p = 0.518)	0.075 (CI = +/-0.267; p = 0.557)	0.470 (CI = +/-0.321; p = 0.007)	0.790	-2.36%
Loss Cost	2016.2	-0.043 (CI = +/-0.044; p = 0.053)	-0.140 (CI = +/-0.101; p = 0.011)	-0.004 (CI = +/-0.009; p = 0.411)	0.101 (CI = +/-0.246; p = 0.388)	0.526 (CI = +/-0.300; p = 0.002)	0.816	-4.26%
Loss Cost	2017.1	-0.062 (CI = +/-0.048; p = 0.016)	-0.158 (CI = +/-0.098; p = 0.005)	-0.005 (CI = +/-0.009; p = 0.248)	0.114 (CI = +/-0.232; p = 0.303)	0.585 (CI = +/-0.292; p = 0.001)	0.849	-5.99%
Severity	2010.2	0.034 (CI = +/-0.033; p = 0.047)	-0.047 (CI = +/-0.095; p = 0.317)	0.004 (CI = +/-0.011; p = 0.451)	0.089 (CI = +/-0.290; p = 0.533)	0.147 (CI = +/-0.344; p = 0.387)	0.656	+3.42%
Severity	2011.1	0.031 (CI = +/-0.036; p = 0.089)	-0.051 (CI = +/-0.098; p = 0.290)	0.004 (CI = +/-0.011; p = 0.485)	0.093 (CI = +/-0.295; p = 0.523)	0.157 (CI = +/-0.352; p = 0.366)	0.643	+3.10%
Severity	2011.2	0.023 (CI = +/-0.037; p = 0.213)	-0.038 (CI = +/-0.099; p = 0.439)	0.004 (CI = +/-0.011; p = 0.489)	0.106 (CI = +/-0.292; p = 0.458)	0.178 (CI = +/-0.348; p = 0.301)	0.632	+2.31%
Severity	2012.1	0.014 (CI = +/-0.036; p = 0.410)	-0.053 (CI = +/-0.094; p = 0.251)	0.003 (CI = +/-0.011; p = 0.554)	0.111 (CI = +/-0.274; p = 0.409)	0.206 (CI = +/-0.328; p = 0.206)	0.652	+1.46%
Severity	2012.2	0.009 (CI = +/-0.036; p = 0.593)	-0.041 (CI = +/-0.095; p = 0.379)	0.003 (CI = +/-0.010; p = 0.548)	0.117 (CI = +/-0.271; p = 0.378)	0.219 (CI = +/-0.325; p = 0.175)	0.645	+0.95%
Severity	2013.1	0.006 (CI = +/-0.035; p = 0.736)	-0.057 (CI = +/-0.092; p = 0.210)	0.003 (CI = +/-0.010; p = 0.597)	0.111 (CI = +/-0.257; p = 0.377)	0.233 (CI = +/-0.308; p = 0.129)	0.668	+0.57%
Severity	2013.2	0.003 (CI = +/-0.032; p = 0.864)	-0.040 (CI = +/-0.088; p = 0.355)	0.003 (CI = +/-0.009; p = 0.539)	0.109 (CI = +/-0.239; p = 0.351)	0.240 (CI = +/-0.287; p = 0.096)	0.685	+0.27%
Severity	2014.1	0.004 (CI = +/-0.026; p = 0.768)	-0.064 (CI = +/-0.072; p = 0.076)	0.002 (CI = +/-0.007; p = 0.523)	0.085 (CI = +/-0.193; p = 0.368)	0.241 (CI = +/-0.231; p = 0.042)	0.770	+0.37%
Severity	2014.2	0.005 (CI = +/-0.025; p = 0.694)	-0.054 (CI = +/-0.071; p = 0.126)	0.003 (CI = +/-0.007; p = 0.462)	0.076 (CI = +/-0.187; p = 0.399)	0.236 (CI = +/-0.223; p = 0.040)	0.775	+0.48%
Severity	2015.1	0.009 (CI = +/-0.025; p = 0.471)	-0.068 (CI = +/-0.070; p = 0.057)	0.002 (CI = +/-0.007; p = 0.456)	0.056 (CI = +/-0.180; p = 0.517)	0.226 (CI = +/-0.213; p = 0.039)	0.794	+0.86%
Severity	2015.2	0.015 (CI = +/-0.021; p = 0.133)	-0.053 (CI = +/-0.058; p = 0.073)	0.003 (CI = +/-0.006; p = 0.255)	0.029 (CI = +/-0.149; p = 0.679)	0.203 (CI = +/-0.175; p = 0.026)	0.845	+1.56%
Severity	2016.1	0.004 (CI = +/-0.019; p = 0.680)	-0.067 (CI = +/-0.049; p = 0.011)	0.002 (CI = +/-0.005; p = 0.322)	0.041 (CI = +/-0.123; p = 0.485)	0.241 (CI = +/-0.147; p = 0.004)	0.887	+0.38%
Severity	2016.2	-0.006 (CI = +/-0.020; p = 0.540)	-0.056 (CI = +/-0.046; p = 0.020)	0.002 (CI = +/-0.004; p = 0.326)	0.054 (CI = +/-0.111; p = 0.311)	0.268 (CI = +/-0.135; p = 0.001)	0.903	-0.57%
Severity	2017.1	-0.007 (CI = +/-0.024; p = 0.520)	-0.058 (CI = +/-0.049; p = 0.026)	0.002 (CI = +/-0.005; p = 0.380)	0.055 (CI = +/-0.117; p = 0.324)	0.273 (CI = +/-0.147; p = 0.002)	0.899	-0.72%
Frequency	2010.2	-0.017 (CI = +/-0.024; p = 0.141)	-0.057 (CI = +/-0.068; p = 0.092)	-0.004 (CI = +/-0.008; p = 0.300)	0.021 (CI = +/-0.206; p = 0.833)	0.192 (CI = +/-0.244; p = 0.118)	0.264	-1.72%
Frequency	2011.1	-0.018 (CI = +/-0.025; p = 0.164)	-0.058 (CI = +/-0.070; p = 0.101)	-0.004 (CI = +/-0.008; p = 0.309)	0.022 (CI = +/-0.211; p = 0.834)	0.193 (CI = +/-0.252; p = 0.126)	0.254	-1.75%
Frequency	2011.2	-0.016 (CI = +/-0.027; p = 0.238)	-0.061 (CI = +/-0.073; p = 0.099)	-0.004 (CI = +/-0.008; p = 0.321)	0.019 (CI = +/-0.217; p = 0.859)	0.188 (CI = +/-0.258; p = 0.144)	0.253	-1.59%
Frequency	2012.1	-0.012 (CI = +/-0.028; p = 0.393)	-0.053 (CI = +/-0.073; p = 0.151)	-0.004 (CI = +/-0.008; p = 0.361)	0.016 (CI = +/-0.213; p = 0.875)	0.174 (CI = +/-0.255; p = 0.172)	0.255	-1.16%
Frequency	2012.2	-0.011 (CI = +/-0.029; p = 0.448)	-0.054 (CI = +/-0.077; p = 0.156)	-0.004 (CI = +/-0.008; p = 0.373)	0.015 (CI = +/-0.219; p = 0.885)	0.172 (CI = +/-0.262; p = 0.188)	0.249	-1.08%
Frequency	2013.1	-0.010 (CI = +/-0.030; p = 0.492)	-0.051 (CI = +/-0.080; p = 0.197)	-0.004 (CI = +/-0.009; p = 0.397)	0.017 (CI = +/-0.224; p = 0.879)	0.169 (CI = +/-0.269; p = 0.205)	0.243	-1.01%
Frequency	2013.2	-0.010 (CI = +/-0.031; p = 0.515)	-0.053 (CI = +/-0.085; p = 0.207)	-0.004 (CI = +/-0.009; p = 0.407)	0.017 (CI = +/-0.231; p = 0.881)	0.168 (CI = +/-0.278; p = 0.219)	0.231	-0.99%
Frequency	2014.1	-0.010 (CI = +/-0.032; p = 0.531)	-0.055 (CI = +/-0.089; p = 0.210)	-0.004 (CI = +/-0.009; p = 0.415)	0.014 (CI = +/-0.239; p = 0.901)	0.168 (CI = +/-0.286; p = 0.231)	0.220	-0.98%
Frequency	2014.2	-0.009 (CI = +/-0.033; p = 0.565)	-0.049 (CI = +/-0.093; p = 0.283)	-0.003 (CI = +/-0.009; p = 0.443)	0.009 (CI = +/-0.244; p = 0.938)	0.165 (CI = +/-0.292; p = 0.247)	0.172	-0.91%
Frequency	2015.1	-0.006 (CI = +/-0.034; p = 0.722)	-0.061 (CI = +/-0.096; p = 0.194)	-0.004 (CI = +/-0.009; p = 0.430)	-0.009 (CI = +/-0.246; p = 0.937)	0.157 (CI = +/-0.292; p = 0.269)	0.168	-0.57%
Frequency	2015.2	-0.013 (CI = +/-0.032; p = 0.391)	-0.077 (CI = +/-0.089; p = 0.085)	-0.004 (CI = +/-0.009; p = 0.305)	0.019 (CI = +/-0.227; p = 0.859)	0.182 (CI = +/-0.268; p = 0.167)	0.324	-1.30%
Frequency	2016.1	-0.028 (CI = +/-0.032; p = 0.086)	-0.095 (CI = +/-0.082; p = 0.027)	-0.005 (CI = +/-0.008; p = 0.162)	0.034 (CI = +/-0.205; p = 0.729)	0.230 (CI = +/-0.246; p = 0.065)	0.456	-2.73%
Frequency	2016.2	-0.038 (CI = +/-0.037; p = 0.045)	-0.084 (CI = +/-0.084; p = 0.051)	-0.006 (CI = +/-0.008; p = 0.140)	0.047 (CI = +/-0.205; p = 0.623)	0.258 (CI = +/-0.250; p = 0.044)	0.480	-3.70%
Frequency	2017.1	-0.055 (CI = +/-0.039; p = 0.010)	-0.100 (CI = +/-0.079; p = 0.018)	-0.007 (CI = +/-0.007; p = 0.062)	0.059 (CI = +/-0.188; p = 0.503)	0.312 (CI = +/-0.236; p = 0.014)	0.598	-5.31%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	0.069 (CI = +/-0.025; p = 0.000)	-0.126 (CI = +/-0.131; p = 0.058)	-0.002 (CI = +/-0.015; p = 0.747)	0.567	+7.17%
Loss Cost	2011.1	0.070 (CI = +/-0.027; p = 0.000)	-0.124 (CI = +/-0.136; p = 0.072)	-0.002 (CI = +/-0.016; p = 0.767)	0.558	+7.24%
Loss Cost	2011.2	0.070 (CI = +/-0.028; p = 0.000)	-0.122 (CI = +/-0.141; p = 0.087)	-0.002 (CI = +/-0.016; p = 0.770)	0.529	+7.21%
Loss Cost	2012.1	0.069 (CI = +/-0.030; p = 0.000)	-0.125 (CI = +/-0.147; p = 0.093)	-0.002 (CI = +/-0.016; p = 0.762)	0.517	+7.14%
Loss Cost	2012.2	0.068 (CI = +/-0.031; p = 0.000)	-0.121 (CI = +/-0.154; p = 0.117)	-0.002 (CI = +/-0.017; p = 0.766)	0.489	+7.06%
Loss Cost	2013.1	0.066 (CI = +/-0.032; p = 0.000)	-0.132 (CI = +/-0.159; p = 0.098)	-0.003 (CI = +/-0.017; p = 0.730)	0.481	+6.84%
Loss Cost	2013.2	0.064 (CI = +/-0.032; p = 0.001)	-0.117 (CI = +/-0.164; p = 0.150)	-0.003 (CI = +/-0.017; p = 0.745)	0.453	+6.61%
Loss Cost	2014.1	0.061 (CI = +/-0.031; p = 0.001)	-0.147 (CI = +/-0.157; p = 0.065)	-0.003 (CI = +/-0.016; p = 0.669)	0.491	+6.26%
Loss Cost	2014.2	0.059 (CI = +/-0.030; p = 0.001)	-0.123 (CI = +/-0.157; p = 0.117)	-0.003 (CI = +/-0.016; p = 0.718)	0.482	+6.09%
Loss Cost	2015.1	0.058 (CI = +/-0.028; p = 0.000)	-0.156 (CI = +/-0.147; p = 0.040)	-0.003 (CI = +/-0.014; p = 0.669)	0.554	+5.97%
Loss Cost	2015.2	0.058 (CI = +/-0.028; p = 0.000)	-0.145 (CI = +/-0.155; p = 0.065)	-0.003 (CI = +/-0.015; p = 0.719)	0.545	+5.97%
Loss Cost	2016.1	0.052 (CI = +/-0.031; p = 0.003)	-0.163 (CI = +/-0.161; p = 0.048)	-0.004 (CI = +/-0.015; p = 0.615)	0.511	+5.37%
Loss Cost	2016.2	0.053 (CI = +/-0.035; p = 0.006)	-0.163 (CI = +/-0.172; p = 0.061)	-0.004 (CI = +/-0.016; p = 0.629)	0.444	+5.40%
Loss Cost	2017.1	0.055 (CI = +/-0.040; p = 0.011)	-0.156 (CI = +/-0.185; p = 0.092)	-0.003 (CI = +/-0.017; p = 0.685)	0.434	+5.66%
Severity	2010.2	0.062 (CI = +/-0.019; p = 0.000)	-0.059 (CI = +/-0.098; p = 0.227)	0.003 (CI = +/-0.011; p = 0.586)	0.622	+6.41%
Severity	2011.1	0.062 (CI = +/-0.020; p = 0.000)	-0.060 (CI = +/-0.102; p = 0.238)	0.003 (CI = +/-0.012; p = 0.602)	0.605	+6.39%
Severity	2011.2	0.060 (CI = +/-0.021; p = 0.000)	-0.052 (CI = +/-0.105; p = 0.313)	0.003 (CI = +/-0.012; p = 0.621)	0.570	+6.18%
Severity	2012.1	0.057 (CI = +/-0.021; p = 0.000)	-0.066 (CI = +/-0.105; p = 0.205)	0.002 (CI = +/-0.012; p = 0.706)	0.556	+5.82%
Severity	2012.2	0.055 (CI = +/-0.022; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.275)	0.002 (CI = +/-0.012; p = 0.714)	0.526	+5.65%
Severity	2013.1	0.052 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.108; p = 0.172)	0.002 (CI = +/-0.012; p = 0.783)	0.525	+5.36%
Severity	2013.2	0.050 (CI = +/-0.021; p = 0.000)	-0.057 (CI = +/-0.107; p = 0.282)	0.002 (CI = +/-0.011; p = 0.753)	0.510	+5.11%
Severity	2014.1	0.047 (CI = +/-0.019; p = 0.000)	-0.083 (CI = +/-0.095; p = 0.085)	0.001 (CI = +/-0.010; p = 0.807)	0.583	+4.81%
Severity	2014.2	0.046 (CI = +/-0.018; p = 0.000)	-0.068 (CI = +/-0.095; p = 0.149)	0.002 (CI = +/-0.009; p = 0.740)	0.585	+4.70%
Severity	2015.1	0.045 (CI = +/-0.017; p = 0.000)	-0.086 (CI = +/-0.090; p = 0.059)	0.001 (CI = +/-0.009; p = 0.742)	0.639	+4.63%
Severity	2015.2	0.045 (CI = +/-0.014; p = 0.000)	-0.061 (CI = +/-0.076; p = 0.108)	0.002 (CI = +/-0.007; p = 0.496)	0.728	+4.63%
Severity	2016.1	0.043 (CI = +/-0.015; p = 0.000)	-0.067 (CI = +/-0.080; p = 0.092)	0.002 (CI = +/-0.007; p = 0.581)	0.694	+4.42%
Severity	2016.2	0.044 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.085; p = 0.108)	0.002 (CI = +/-0.008; p = 0.591)	0.642	+4.45%
Severity	2017.1	0.048 (CI = +/-0.019; p = 0.000)	-0.057 (CI = +/-0.088; p = 0.187)	0.003 (CI = +/-0.008; p = 0.476)	0.661	+4.87%
Frequency	2010.2	0.007 (CI = +/-0.014; p = 0.304)	-0.067 (CI = +/-0.073; p = 0.072)	-0.005 (CI = +/-0.008; p = 0.197)	0.117	+0.72%
Frequency	2011.1	0.008 (CI = +/-0.015; p = 0.276)	-0.064 (CI = +/-0.076; p = 0.095)	-0.005 (CI = +/-0.009; p = 0.222)	0.115	+0.80%
Frequency	2011.2	0.010 (CI = +/-0.015; p = 0.210)	-0.070 (CI = +/-0.078; p = 0.075)	-0.005 (CI = +/-0.009; p = 0.235)	0.137	+0.97%
Frequency	2012.1	0.012 (CI = +/-0.015; p = 0.109)	-0.059 (CI = +/-0.077; p = 0.127)	-0.005 (CI = +/-0.009; p = 0.279)	0.162	+1.25%
Frequency	2012.2	0.013 (CI = +/-0.016; p = 0.102)	-0.063 (CI = +/-0.080; p = 0.118)	-0.005 (CI = +/-0.009; p = 0.289)	0.166	+1.33%
Frequency	2013.1	0.014 (CI = +/-0.017; p = 0.097)	-0.059 (CI = +/-0.083; p = 0.156)	-0.004 (CI = +/-0.009; p = 0.314)	0.165	+1.40%
Frequency	2013.2	0.014 (CI = +/-0.017; p = 0.103)	-0.061 (CI = +/-0.087; p = 0.163)	-0.004 (CI = +/-0.009; p = 0.324)	0.156	+1.43%
Frequency	2014.1	0.014 (CI = +/-0.018; p = 0.123)	-0.064 (CI = +/-0.091; p = 0.157)	-0.005 (CI = +/-0.009; p = 0.326)	0.153	+1.39%
Frequency	2014.2	0.013 (CI = +/-0.018; p = 0.144)	-0.055 (CI = +/-0.094; p = 0.233)	-0.004 (CI = +/-0.009; p = 0.354)	0.118	+1.32%
Frequency	2015.1	0.013 (CI = +/-0.018; p = 0.148)	-0.069 (CI = +/-0.094; p = 0.139)	-0.004 (CI = +/-0.009; p = 0.330)	0.154	+1.27%
Frequency	2015.2	0.013 (CI = +/-0.017; p = 0.137)	-0.084 (CI = +/-0.094; p = 0.077)	-0.005 (CI = +/-0.009; p = 0.261)	0.215	+1.27%
Frequency	2016.1	0.009 (CI = +/-0.019; p = 0.318)	-0.095 (CI = +/-0.097; p = 0.055)	-0.006 (CI = +/-0.009; p = 0.209)	0.214	+0.91%
Frequency	2016.2	0.009 (CI = +/-0.021; p = 0.378)	-0.095 (CI = +/-0.104; p = 0.071)	-0.006 (CI = +/-0.010; p = 0.226)	0.167	+0.90%
Frequency	2017.1	0.007 (CI = +/-0.024; p = 0.518)	-0.099 (CI = +/-0.112; p = 0.078)	-0.006 (CI = +/-0.010; p = 0.229)	0.159	+0.75%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, new_normal

Loss Cost	2010.2	0.021 (CI = +/-0.039; p = 0.266)	0.353 (CI = +/-0.242; p = 0.006)	0.639	+2.17%
Loss Cost	2011.1	0.021 (CI = +/-0.042; p = 0.303)	0.353 (CI = +/-0.252; p = 0.008)	0.632	+2.15%
Loss Cost	2011.2	0.015 (CI = +/-0.043; p = 0.476)	0.376 (CI = +/-0.256; p = 0.006)	0.625	+1.54%
Loss Cost	2012.1	0.014 (CI = +/-0.046; p = 0.535)	0.380 (CI = +/-0.264; p = 0.007)	0.616	+1.40%
Loss Cost	2012.2	0.010 (CI = +/-0.047; p = 0.666)	0.392 (CI = +/-0.267; p = 0.006)	0.609	+0.99%
Loss Cost	2013.1	0.008 (CI = +/-0.048; p = 0.730)	0.395 (CI = +/-0.271; p = 0.006)	0.600	+0.81%
Loss Cost	2013.2	0.006 (CI = +/-0.047; p = 0.796)	0.391 (CI = +/-0.267; p = 0.006)	0.599	+0.59%
Loss Cost	2014.1	0.006 (CI = +/-0.046; p = 0.790)	0.376 (CI = +/-0.260; p = 0.007)	0.600	+0.59%
Loss Cost	2014.2	0.009 (CI = +/-0.044; p = 0.692)	0.346 (CI = +/-0.253; p = 0.010)	0.606	+0.85%
Loss Cost	2015.1	0.012 (CI = +/-0.044; p = 0.562)	0.314 (CI = +/-0.256; p = 0.019)	0.602	+1.25%
Loss Cost	2015.2	0.015 (CI = +/-0.047; p = 0.511)	0.296 (CI = +/-0.276; p = 0.037)	0.591	+1.50%
Loss Cost	2016.1	0.003 (CI = +/-0.051; p = 0.905)	0.339 (CI = +/-0.285; p = 0.022)	0.571	+0.29%
Loss Cost	2016.2	-0.011 (CI = +/-0.056; p = 0.685)	0.386 (CI = +/-0.293; p = 0.013)	0.559	-1.08%
Loss Cost	2017.1	-0.008 (CI = +/-0.065; p = 0.783)	0.378 (CI = +/-0.317; p = 0.023)	0.551	-0.84%
Severity	2010.2	0.033 (CI = +/-0.030; p = 0.033)	0.195 (CI = +/-0.188; p = 0.042)	0.663	+3.36%
Severity	2011.1	0.031 (CI = +/-0.032; p = 0.057)	0.202 (CI = +/-0.196; p = 0.043)	0.650	+3.18%
Severity	2011.2	0.024 (CI = +/-0.033; p = 0.138)	0.228 (CI = +/-0.194; p = 0.023)	0.644	+2.48%
Severity	2012.1	0.018 (CI = +/-0.033; p = 0.270)	0.250 (CI = +/-0.189; p = 0.011)	0.646	+1.80%
Severity	2012.2	0.014 (CI = +/-0.033; p = 0.396)	0.262 (CI = +/-0.186; p = 0.008)	0.645	+1.37%
Severity	2013.1	0.010 (CI = +/-0.032; p = 0.504)	0.267 (CI = +/-0.181; p = 0.006)	0.647	+1.05%
Severity	2013.2	0.008 (CI = +/-0.030; p = 0.564)	0.264 (CI = +/-0.168; p = 0.004)	0.667	+0.84%
Severity	2014.1	0.008 (CI = +/-0.026; p = 0.514)	0.249 (CI = +/-0.149; p = 0.002)	0.705	+0.84%
Severity	2014.2	0.010 (CI = +/-0.025; p = 0.422)	0.231 (CI = +/-0.144; p = 0.003)	0.716	+0.99%
Severity	2015.1	0.012 (CI = +/-0.025; p = 0.339)	0.215 (CI = +/-0.148; p = 0.007)	0.714	+1.20%
Severity	2015.2	0.019 (CI = +/-0.022; p = 0.084)	0.162 (CI = +/-0.130; p = 0.018)	0.771	+1.94%
Severity	2016.1	0.013 (CI = +/-0.024; p = 0.259)	0.183 (CI = +/-0.134; p = 0.011)	0.757	+1.35%
Severity	2016.2	0.006 (CI = +/-0.026; p = 0.613)	0.207 (CI = +/-0.137; p = 0.006)	0.748	+0.64%
Severity	2017.1	0.011 (CI = +/-0.030; p = 0.445)	0.193 (CI = +/-0.145; p = 0.013)	0.751	+1.09%
Frequency	2010.2	-0.012 (CI = +/-0.023; p = 0.314)	0.157 (CI = +/-0.145; p = 0.035)	0.155	-1.15%
Frequency	2011.1	-0.010 (CI = +/-0.025; p = 0.415)	0.151 (CI = +/-0.151; p = 0.050)	0.154	-1.00%
Frequency	2011.2	-0.009 (CI = +/-0.026; p = 0.479)	0.148 (CI = +/-0.156; p = 0.062)	0.152	-0.92%
Frequency	2012.1	-0.004 (CI = +/-0.026; p = 0.761)	0.130 (CI = +/-0.152; p = 0.090)	0.190	-0.39%
Frequency	2012.2	-0.004 (CI = +/-0.027; p = 0.779)	0.129 (CI = +/-0.156; p = 0.100)	0.186	-0.37%
Frequency	2013.1	-0.002 (CI = +/-0.028; p = 0.860)	0.127 (CI = +/-0.158; p = 0.109)	0.200	-0.24%
Frequency	2013.2	-0.002 (CI = +/-0.029; p = 0.861)	0.127 (CI = +/-0.162; p = 0.118)	0.191	-0.24%
Frequency	2014.1	-0.002 (CI = +/-0.029; p = 0.864)	0.127 (CI = +/-0.167; p = 0.129)	0.183	-0.24%
Frequency	2014.2	-0.001 (CI = +/-0.030; p = 0.923)	0.115 (CI = +/-0.170; p = 0.172)	0.158	-0.14%
Frequency	2015.1	0.001 (CI = +/-0.030; p = 0.972)	0.099 (CI = +/-0.175; p = 0.250)	0.132	+0.05%
Frequency	2015.2	-0.004 (CI = +/-0.030; p = 0.766)	0.134 (CI = +/-0.179; p = 0.132)	0.188	-0.44%
Frequency	2016.1	-0.010 (CI = +/-0.034; p = 0.524)	0.156 (CI = +/-0.188; p = 0.098)	0.175	-1.04%
Frequency	2016.2	-0.017 (CI = +/-0.038; p = 0.348)	0.179 (CI = +/-0.198; p = 0.073)	0.174	-1.71%
Frequency	2017.1	-0.019 (CI = +/-0.044; p = 0.359)	0.186 (CI = +/-0.214; p = 0.084)	0.167	-1.91%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal

Loss Cost	2010.2	0.021 (CI = +/-0.041; p = 0.292)	0.000 (CI = +/-0.014; p = 0.969)	0.353 (CI = +/-0.247; p = 0.007)	0.626	+2.15%
Loss Cost	2011.1	0.021 (CI = +/-0.044; p = 0.331)	0.000 (CI = +/-0.014; p = 0.968)	0.353 (CI = +/-0.258; p = 0.009)	0.617	+2.13%
Loss Cost	2011.2	0.015 (CI = +/-0.046; p = 0.516)	-0.001 (CI = +/-0.014; p = 0.911)	0.376 (CI = +/-0.262; p = 0.007)	0.609	+1.47%
Loss Cost	2012.1	0.013 (CI = +/-0.048; p = 0.578)	-0.001 (CI = +/-0.015; p = 0.901)	0.381 (CI = +/-0.271; p = 0.008)	0.600	+1.32%
Loss Cost	2012.2	0.009 (CI = +/-0.049; p = 0.716)	-0.001 (CI = +/-0.015; p = 0.864)	0.393 (CI = +/-0.274; p = 0.007)	0.592	+0.88%
Loss Cost	2013.1	0.007 (CI = +/-0.051; p = 0.782)	-0.001 (CI = +/-0.015; p = 0.850)	0.396 (CI = +/-0.279; p = 0.008)	0.581	+0.69%
Loss Cost	2013.2	0.005 (CI = +/-0.050; p = 0.852)	-0.002 (CI = +/-0.015; p = 0.827)	0.393 (CI = +/-0.274; p = 0.007)	0.580	+0.45%
Loss Cost	2014.1	0.005 (CI = +/-0.049; p = 0.848)	-0.002 (CI = +/-0.014; p = 0.823)	0.378 (CI = +/-0.268; p = 0.008)	0.580	+0.45%
Loss Cost	2014.2	0.007 (CI = +/-0.047; p = 0.749)	-0.001 (CI = +/-0.014; p = 0.840)	0.348 (CI = +/-0.261; p = 0.012)	0.585	+0.73%
Loss Cost	2015.1	0.011 (CI = +/-0.047; p = 0.616)	-0.001 (CI = +/-0.014; p = 0.877)	0.315 (CI = +/-0.265; p = 0.023)	0.579	+1.16%
Loss Cost	2015.2	0.014 (CI = +/-0.050; p = 0.562)	-0.001 (CI = +/-0.014; p = 0.904)	0.298 (CI = +/-0.286; p = 0.042)	0.566	+1.42%
Loss Cost	2016.1	0.001 (CI = +/-0.056; p = 0.979)	-0.002 (CI = +/-0.014; p = 0.785)	0.344 (CI = +/-0.297; p = 0.026)	0.545	+0.07%
Loss Cost	2016.2	-0.015 (CI = +/-0.062; p = 0.600)	-0.003 (CI = +/-0.014; p = 0.647)	0.396 (CI = +/-0.306; p = 0.015)	0.535	-1.53%
Loss Cost	2017.1	-0.014 (CI = +/-0.072; p = 0.687)	-0.003 (CI = +/-0.015; p = 0.677)	0.391 (CI = +/-0.335; p = 0.025)	0.523	-1.36%
Severity	2010.2	0.036 (CI = +/-0.031; p = 0.027)	0.004 (CI = +/-0.011; p = 0.445)	0.195 (CI = +/-0.190; p = 0.045)	0.658	+3.63%
Severity	2011.1	0.034 (CI = +/-0.034; p = 0.047)	0.004 (CI = +/-0.011; p = 0.467)	0.200 (CI = +/-0.198; p = 0.047)	0.644	+3.48%
Severity	2011.2	0.027 (CI = +/-0.034; p = 0.116)	0.003 (CI = +/-0.011; p = 0.523)	0.225 (CI = +/-0.197; p = 0.027)	0.636	+2.75%
Severity	2012.1	0.020 (CI = +/-0.034; p = 0.234)	0.003 (CI = +/-0.010; p = 0.578)	0.248 (CI = +/-0.192; p = 0.014)	0.636	+2.04%
Severity	2012.2	0.016 (CI = +/-0.034; p = 0.351)	0.002 (CI = +/-0.010; p = 0.619)	0.260 (CI = +/-0.190; p = 0.010)	0.633	+1.59%
Severity	2013.1	0.012 (CI = +/-0.034; p = 0.452)	0.002 (CI = +/-0.010; p = 0.647)	0.265 (CI = +/-0.185; p = 0.007)	0.634	+1.25%
Severity	2013.2	0.010 (CI = +/-0.032; p = 0.507)	0.002 (CI = +/-0.009; p = 0.649)	0.262 (CI = +/-0.172; p = 0.005)	0.654	+1.03%
Severity	2014.1	0.010 (CI = +/-0.028; p = 0.452)	0.002 (CI = +/-0.008; p = 0.606)	0.247 (CI = +/-0.153; p = 0.003)	0.694	+1.03%
Severity	2014.2	0.012 (CI = +/-0.027; p = 0.364)	0.002 (CI = +/-0.008; p = 0.566)	0.229 (CI = +/-0.148; p = 0.004)	0.706	+1.19%
Severity	2015.1	0.014 (CI = +/-0.027; p = 0.287)	0.002 (CI = +/-0.008; p = 0.534)	0.212 (CI = +/-0.151; p = 0.009)	0.705	+1.42%
Severity	2015.2	0.022 (CI = +/-0.023; p = 0.060)	0.003 (CI = +/-0.007; p = 0.347)	0.157 (CI = +/-0.132; p = 0.022)	0.771	+2.24%
Severity	2016.1	0.016 (CI = +/-0.026; p = 0.196)	0.003 (CI = +/-0.007; p = 0.425)	0.177 (CI = +/-0.137; p = 0.015)	0.752	+1.65%
Severity	2016.2	0.009 (CI = +/-0.029; p = 0.500)	0.002 (CI = +/-0.007; p = 0.531)	0.200 (CI = +/-0.142; p = 0.009)	0.737	+0.93%
Severity	2017.1	0.015 (CI = +/-0.033; p = 0.333)	0.002 (CI = +/-0.007; p = 0.453)	0.182 (CI = +/-0.151; p = 0.022)	0.744	+1.53%
Frequency	2010.2	-0.014 (CI = +/-0.024; p = 0.223)	-0.004 (CI = +/-0.008; p = 0.288)	0.158 (CI = +/-0.145; p = 0.033)	0.161	-1.43%
Frequency	2011.1	-0.013 (CI = +/-0.026; p = 0.302)	-0.004 (CI = +/-0.008; p = 0.309)	0.153 (CI = +/-0.151; p = 0.047)	0.156	-1.30%
Frequency	2011.2	-0.013 (CI = +/-0.027; p = 0.354)	-0.004 (CI = +/-0.009; p = 0.325)	0.151 (CI = +/-0.157; p = 0.058)	0.153	-1.25%
Frequency	2012.1	-0.007 (CI = +/-0.027; p = 0.597)	-0.004 (CI = +/-0.008; p = 0.360)	0.133 (CI = +/-0.153; p = 0.084)	0.186	-0.70%
Frequency	2012.2	-0.007 (CI = +/-0.028; p = 0.615)	-0.004 (CI = +/-0.008; p = 0.372)	0.133 (CI = +/-0.157; p = 0.093)	0.180	-0.70%
Frequency	2013.1	-0.006 (CI = +/-0.029; p = 0.693)	-0.004 (CI = +/-0.009; p = 0.392)	0.131 (CI = +/-0.160; p = 0.103)	0.191	-0.56%
Frequency	2013.2	-0.006 (CI = +/-0.030; p = 0.697)	-0.004 (CI = +/-0.009; p = 0.403)	0.131 (CI = +/-0.164; p = 0.112)	0.181	-0.57%
Frequency	2014.1	-0.006 (CI = +/-0.031; p = 0.704)	-0.004 (CI = +/-0.009; p = 0.415)	0.131 (CI = +/-0.169; p = 0.123)	0.171	-0.57%
Frequency	2014.2	-0.005 (CI = +/-0.031; p = 0.761)	-0.004 (CI = +/-0.009; p = 0.427)	0.119 (CI = +/-0.172; p = 0.164)	0.143	-0.46%
Frequency	2015.1	-0.003 (CI = +/-0.032; p = 0.866)	-0.003 (CI = +/-0.009; p = 0.452)	0.103 (CI = +/-0.178; p = 0.238)	0.112	-0.26%
Frequency	2015.2	-0.008 (CI = +/-0.032; p = 0.600)	-0.004 (CI = +/-0.009; p = 0.385)	0.141 (CI = +/-0.182; p = 0.121)	0.178	-0.80%
Frequency	2016.1	-0.016 (CI = +/-0.036; p = 0.366)	-0.004 (CI = +/-0.009; p = 0.322)	0.167 (CI = +/-0.191; p = 0.081)	0.178	-1.56%
Frequency	2016.2	-0.025 (CI = +/-0.040; p = 0.208)	-0.005 (CI = +/-0.009; p = 0.258)	0.196 (CI = +/-0.199; p = 0.053)	0.195	-2.43%
Frequency	2017.1	-0.029 (CI = +/-0.047; p = 0.203)	-0.005 (CI = +/-0.010; p = 0.251)	0.209 (CI = +/-0.216; p = 0.057)	0.193	-2.85%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, new_normal

Loss Cost	2010.2	0.027 (CI = +/-0.038; p = 0.154)	-0.100 (CI = +/-0.114; p = 0.081)	0.324 (CI = +/-0.235; p = 0.009)	0.668	+2.73%
Loss Cost	2011.1	0.025 (CI = +/-0.040; p = 0.207)	-0.103 (CI = +/-0.117; p = 0.084)	0.330 (CI = +/-0.244; p = 0.010)	0.661	+2.57%
Loss Cost	2011.2	0.021 (CI = +/-0.043; p = 0.321)	-0.094 (CI = +/-0.122; p = 0.126)	0.347 (CI = +/-0.252; p = 0.009)	0.646	+2.13%
Loss Cost	2012.1	0.019 (CI = +/-0.045; p = 0.396)	-0.099 (CI = +/-0.126; p = 0.118)	0.354 (CI = +/-0.259; p = 0.009)	0.641	+1.89%
Loss Cost	2012.2	0.016 (CI = +/-0.046; p = 0.496)	-0.090 (CI = +/-0.131; p = 0.168)	0.364 (CI = +/-0.265; p = 0.009)	0.626	+1.56%
Loss Cost	2013.1	0.014 (CI = +/-0.047; p = 0.556)	-0.100 (CI = +/-0.134; p = 0.135)	0.366 (CI = +/-0.267; p = 0.010)	0.624	+1.36%
Loss Cost	2013.2	0.011 (CI = +/-0.047; p = 0.633)	-0.085 (CI = +/-0.137; p = 0.209)	0.367 (CI = +/-0.266; p = 0.009)	0.611	+1.10%
Loss Cost	2014.1	0.013 (CI = +/-0.044; p = 0.562)	-0.111 (CI = +/-0.132; p = 0.094)	0.341 (CI = +/-0.252; p = 0.011)	0.638	+1.26%
Loss Cost	2014.2	0.014 (CI = +/-0.044; p = 0.518)	-0.094 (CI = +/-0.132; p = 0.150)	0.322 (CI = +/-0.248; p = 0.014)	0.630	+1.38%
Loss Cost	2015.1	0.021 (CI = +/-0.042; p = 0.315)	-0.122 (CI = +/-0.129; p = 0.062)	0.269 (CI = +/-0.243; p = 0.032)	0.658	+2.09%
Loss Cost	2015.2	0.021 (CI = +/-0.044; p = 0.324)	-0.120 (CI = +/-0.135; p = 0.079)	0.264 (CI = +/-0.261; p = 0.048)	0.644	+2.16%
Loss Cost	2016.1	0.007 (CI = +/-0.046; p = 0.765)	-0.139 (CI = +/-0.131; p = 0.039)	0.316 (CI = +/-0.256; p = 0.019)	0.659	+0.66%
Loss Cost	2016.2	-0.002 (CI = +/-0.053; p = 0.943)	-0.126 (CI = +/-0.139; p = 0.073)	0.345 (CI = +/-0.275; p = 0.017)	0.627	-0.18%
Loss Cost	2017.1	-0.003 (CI = +/-0.060; p = 0.903)	-0.128 (CI = +/-0.148; p = 0.085)	0.350 (CI = +/-0.296; p = 0.024)	0.618	-0.35%
Severity	2010.2	0.036 (CI = +/-0.030; p = 0.023)	-0.051 (CI = +/-0.092; p = 0.262)	0.181 (CI = +/-0.189; p = 0.060)	0.667	+3.65%
Severity	2011.1	0.033 (CI = +/-0.032; p = 0.043)	-0.055 (CI = +/-0.094; p = 0.244)	0.190 (CI = +/-0.196; p = 0.056)	0.656	+3.40%
Severity	2011.2	0.027 (CI = +/-0.034; p = 0.110)	-0.041 (CI = +/-0.096; p = 0.383)	0.215 (CI = +/-0.198; p = 0.034)	0.641	+2.74%
Severity	2012.1	0.020 (CI = +/-0.033; p = 0.206)	-0.055 (CI = +/-0.092; p = 0.227)	0.236 (CI = +/-0.189; p = 0.016)	0.654	+2.07%
Severity	2012.2	0.016 (CI = +/-0.033; p = 0.318)	-0.043 (CI = +/-0.094; p = 0.346)	0.249 (CI = +/-0.189; p = 0.012)	0.644	+1.65%
Severity	2013.1	0.014 (CI = +/-0.032; p = 0.385)	-0.058 (CI = +/-0.091; p = 0.201)	0.251 (CI = +/-0.181; p = 0.009)	0.659	+1.37%
Severity	2013.2	0.011 (CI = +/-0.030; p = 0.466)	-0.041 (CI = +/-0.088; p = 0.342)	0.253 (CI = +/-0.171; p = 0.006)	0.666	+1.09%
Severity	2014.1	0.012 (CI = +/-0.025; p = 0.326)	-0.065 (CI = +/-0.075; p = 0.087)	0.228 (CI = +/-0.144; p = 0.004)	0.735	+1.23%
Severity	2014.2	0.013 (CI = +/-0.025; p = 0.288)	-0.055 (CI = +/-0.075; p = 0.140)	0.217 (CI = +/-0.141; p = 0.005)	0.735	+1.30%
Severity	2015.1	0.017 (CI = +/-0.024; p = 0.167)	-0.070 (CI = +/-0.074; p = 0.064)	0.189 (CI = +/-0.140; p = 0.011)	0.754	+1.67%
Severity	2015.2	0.022 (CI = +/-0.021; p = 0.040)	-0.056 (CI = +/-0.064; p = 0.085)	0.147 (CI = +/-0.124; p = 0.023)	0.799	+2.25%
Severity	2016.1	0.015 (CI = +/-0.022; p = 0.162)	-0.065 (CI = +/-0.062; p = 0.041)	0.172 (CI = +/-0.121; p = 0.009)	0.806	+1.52%
Severity	2016.2	0.011 (CI = +/-0.025; p = 0.379)	-0.058 (CI = +/-0.065; p = 0.080)	0.188 (CI = +/-0.129; p = 0.008)	0.785	+1.06%
Severity	2017.1	0.013 (CI = +/-0.028; p = 0.336)	-0.055 (CI = +/-0.069; p = 0.111)	0.181 (CI = +/-0.138; p = 0.014)	0.782	+1.31%
Frequency	2010.2	-0.009 (CI = +/-0.023; p = 0.436)	-0.049 (CI = +/-0.070; p = 0.158)	0.143 (CI = +/-0.144; p = 0.051)	0.188	-0.88%
Frequency	2011.1	-0.008 (CI = +/-0.025; p = 0.503)	-0.048 (CI = +/-0.072; p = 0.180)	0.140 (CI = +/-0.149; p = 0.065)	0.182	-0.81%
Frequency	2011.2	-0.006 (CI = +/-0.026; p = 0.643)	-0.053 (CI = +/-0.075; p = 0.161)	0.132 (CI = +/-0.155; p = 0.092)	0.188	-0.60%
Frequency	2012.1	-0.002 (CI = +/-0.026; p = 0.888)	-0.044 (CI = +/-0.074; p = 0.233)	0.118 (CI = +/-0.152; p = 0.120)	0.206	-0.18%
Frequency	2012.2	-0.001 (CI = +/-0.028; p = 0.952)	-0.047 (CI = +/-0.078; p = 0.226)	0.115 (CI = +/-0.157; p = 0.141)	0.205	-0.08%
Frequency	2013.1	0.000 (CI = +/-0.028; p = 0.996)	-0.043 (CI = +/-0.080; p = 0.282)	0.115 (CI = +/-0.159; p = 0.149)	0.207	-0.01%
Frequency	2013.2	0.000 (CI = +/-0.029; p = 0.990)	-0.044 (CI = +/-0.084; p = 0.289)	0.115 (CI = +/-0.164; p = 0.160)	0.198	+0.02%
Frequency	2014.1	0.000 (CI = +/-0.030; p = 0.984)	-0.046 (CI = +/-0.089; p = 0.291)	0.113 (CI = +/-0.170; p = 0.180)	0.191	+0.03%
Frequency	2014.2	0.001 (CI = +/-0.030; p = 0.959)	-0.039 (CI = +/-0.092; p = 0.381)	0.105 (CI = +/-0.173; p = 0.219)	0.150	+0.08%
Frequency	2015.1	0.004 (CI = +/-0.031; p = 0.785)	-0.052 (CI = +/-0.094; p = 0.259)	0.080 (CI = +/-0.178; p = 0.355)	0.149	+0.40%
Frequency	2015.2	-0.001 (CI = +/-0.030; p = 0.951)	-0.064 (CI = +/-0.091; p = 0.154)	0.117 (CI = +/-0.176; p = 0.177)	0.243	-0.09%
Frequency	2016.1	-0.008 (CI = +/-0.032; p = 0.583)	-0.074 (CI = +/-0.092; p = 0.105)	0.144 (CI = +/-0.179; p = 0.108)	0.266	-0.85%
Frequency	2016.2	-0.012 (CI = +/-0.037; p = 0.492)	-0.068 (CI = +/-0.099; p = 0.160)	0.157 (CI = +/-0.195; p = 0.105)	0.235	-1.23%
Frequency	2017.1	-0.016 (CI = +/-0.042; p = 0.415)	-0.073 (CI = +/-0.104; p = 0.153)	0.169 (CI = +/-0.208; p = 0.101)	0.238	-1.63%

All Perils

Coverage = AP
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal

Loss Cost	2010.2	0.026 (CI = +/-0.039; p = 0.191)	-0.104 (CI = +/-0.118; p = 0.082)	-0.002 (CI = +/-0.014; p = 0.738)	0.323 (CI = +/-0.239; p = 0.010)	0.656	+2.60%
Loss Cost	2011.1	0.024 (CI = +/-0.042; p = 0.257)	-0.107 (CI = +/-0.122; p = 0.083)	-0.002 (CI = +/-0.014; p = 0.720)	0.330 (CI = +/-0.249; p = 0.011)	0.649	+2.40%
Loss Cost	2011.2	0.019 (CI = +/-0.045; p = 0.385)	-0.098 (CI = +/-0.126; p = 0.123)	-0.003 (CI = +/-0.014; p = 0.707)	0.348 (CI = +/-0.257; p = 0.010)	0.633	+1.94%
Loss Cost	2012.1	0.016 (CI = +/-0.047; p = 0.475)	-0.104 (CI = +/-0.131; p = 0.114)	-0.003 (CI = +/-0.014; p = 0.677)	0.356 (CI = +/-0.264; p = 0.011)	0.627	+1.66%
Loss Cost	2012.2	0.013 (CI = +/-0.049; p = 0.580)	-0.095 (CI = +/-0.136; p = 0.162)	-0.003 (CI = +/-0.015; p = 0.675)	0.366 (CI = +/-0.270; p = 0.010)	0.611	+1.33%
Loss Cost	2013.1	0.011 (CI = +/-0.050; p = 0.654)	-0.106 (CI = +/-0.140; p = 0.128)	-0.003 (CI = +/-0.015; p = 0.634)	0.367 (CI = +/-0.273; p = 0.011)	0.610	+1.09%
Loss Cost	2013.2	0.008 (CI = +/-0.050; p = 0.728)	-0.091 (CI = +/-0.143; p = 0.198)	-0.003 (CI = +/-0.015; p = 0.648)	0.369 (CI = +/-0.272; p = 0.011)	0.595	+0.84%
Loss Cost	2014.1	0.010 (CI = +/-0.047; p = 0.673)	-0.118 (CI = +/-0.137; p = 0.087)	-0.004 (CI = +/-0.014; p = 0.574)	0.343 (CI = +/-0.257; p = 0.012)	0.625	+0.96%
Loss Cost	2014.2	0.011 (CI = +/-0.046; p = 0.618)	-0.101 (CI = +/-0.138; p = 0.141)	-0.003 (CI = +/-0.014; p = 0.619)	0.324 (CI = +/-0.255; p = 0.016)	0.614	+1.11%
Loss Cost	2015.1	0.018 (CI = +/-0.044; p = 0.403)	-0.128 (CI = +/-0.135; p = 0.060)	-0.003 (CI = +/-0.013; p = 0.590)	0.271 (CI = +/-0.250; p = 0.035)	0.644	+1.82%
Loss Cost	2015.2	0.019 (CI = +/-0.047; p = 0.416)	-0.127 (CI = +/-0.142; p = 0.076)	-0.003 (CI = +/-0.014; p = 0.612)	0.267 (CI = +/-0.269; p = 0.051)	0.627	+1.87%
Loss Cost	2016.1	0.001 (CI = +/-0.049; p = 0.976)	-0.152 (CI = +/-0.137; p = 0.031)	-0.005 (CI = +/-0.013; p = 0.398)	0.326 (CI = +/-0.261; p = 0.018)	0.654	+0.07%
Loss Cost	2016.2	-0.009 (CI = +/-0.056; p = 0.731)	-0.138 (CI = +/-0.144; p = 0.058)	-0.006 (CI = +/-0.013; p = 0.368)	0.360 (CI = +/-0.280; p = 0.016)	0.624	-0.91%
Loss Cost	2017.1	-0.014 (CI = +/-0.065; p = 0.655)	-0.144 (CI = +/-0.154; p = 0.065)	-0.006 (CI = +/-0.014; p = 0.359)	0.373 (CI = +/-0.304; p = 0.020)	0.615	-1.36%
Severity	2010.2	0.038 (CI = +/-0.031; p = 0.021)	-0.047 (CI = +/-0.094; p = 0.318)	0.003 (CI = +/-0.011; p = 0.555)	0.181 (CI = +/-0.192; p = 0.063)	0.659	+3.84%
Severity	2011.1	0.035 (CI = +/-0.034; p = 0.040)	-0.050 (CI = +/-0.097; p = 0.299)	0.003 (CI = +/-0.011; p = 0.594)	0.190 (CI = +/-0.199; p = 0.061)	0.645	+3.60%
Severity	2011.2	0.029 (CI = +/-0.035; p = 0.102)	-0.037 (CI = +/-0.099; p = 0.443)	0.003 (CI = +/-0.011; p = 0.619)	0.214 (CI = +/-0.201; p = 0.038)	0.630	+2.93%
Severity	2012.1	0.022 (CI = +/-0.034; p = 0.199)	-0.052 (CI = +/-0.095; p = 0.269)	0.002 (CI = +/-0.011; p = 0.725)	0.235 (CI = +/-0.193; p = 0.019)	0.640	+2.21%
Severity	2012.2	0.018 (CI = +/-0.035; p = 0.304)	-0.041 (CI = +/-0.097; p = 0.394)	0.002 (CI = +/-0.010; p = 0.733)	0.248 (CI = +/-0.193; p = 0.014)	0.629	+1.78%
Severity	2013.1	0.015 (CI = +/-0.034; p = 0.379)	-0.056 (CI = +/-0.095; p = 0.235)	0.001 (CI = +/-0.010; p = 0.813)	0.250 (CI = +/-0.185; p = 0.011)	0.643	+1.46%
Severity	2013.2	0.012 (CI = +/-0.032; p = 0.448)	-0.039 (CI = +/-0.092; p = 0.389)	0.001 (CI = +/-0.010; p = 0.773)	0.252 (CI = +/-0.176; p = 0.007)	0.650	+1.19%
Severity	2014.1	0.013 (CI = +/-0.027; p = 0.327)	-0.064 (CI = +/-0.079; p = 0.109)	0.001 (CI = +/-0.008; p = 0.824)	0.228 (CI = +/-0.148; p = 0.005)	0.721	+1.30%
Severity	2014.2	0.014 (CI = +/-0.026; p = 0.282)	-0.053 (CI = +/-0.079; p = 0.175)	0.001 (CI = +/-0.008; p = 0.756)	0.216 (CI = +/-0.146; p = 0.006)	0.721	+1.39%
Severity	2015.1	0.017 (CI = +/-0.026; p = 0.169)	-0.067 (CI = +/-0.078; p = 0.086)	0.001 (CI = +/-0.008; p = 0.754)	0.189 (CI = +/-0.145; p = 0.014)	0.740	+1.77%
Severity	2015.2	0.024 (CI = +/-0.022; p = 0.037)	-0.051 (CI = +/-0.067; p = 0.125)	0.002 (CI = +/-0.006; p = 0.517)	0.145 (CI = +/-0.127; p = 0.028)	0.792	+2.43%
Severity	2016.1	0.016 (CI = +/-0.024; p = 0.160)	-0.062 (CI = +/-0.066; p = 0.063)	0.001 (CI = +/-0.006; p = 0.694)	0.170 (CI = +/-0.126; p = 0.012)	0.794	+1.65%
Severity	2016.2	0.012 (CI = +/-0.027; p = 0.367)	-0.055 (CI = +/-0.070; p = 0.109)	0.001 (CI = +/-0.006; p = 0.753)	0.186 (CI = +/-0.136; p = 0.011)	0.770	+1.18%
Severity	2017.1	0.015 (CI = +/-0.031; p = 0.313)	-0.051 (CI = +/-0.074; p = 0.158)	0.001 (CI = +/-0.007; p = 0.681)	0.176 (CI = +/-0.146; p = 0.022)	0.767	+1.53%
Frequency	2010.2	-0.012 (CI = +/-0.023; p = 0.297)	-0.057 (CI = +/-0.070; p = 0.104)	-0.005 (CI = +/-0.008; p = 0.178)	0.142 (CI = +/-0.141; p = 0.049)	0.216	-1.19%
Frequency	2011.1	-0.012 (CI = +/-0.025; p = 0.342)	-0.056 (CI = +/-0.072; p = 0.119)	-0.005 (CI = +/-0.008; p = 0.193)	0.141 (CI = +/-0.147; p = 0.060)	0.207	-1.16%
Frequency	2011.2	-0.010 (CI = +/-0.027; p = 0.460)	-0.060 (CI = +/-0.075; p = 0.110)	-0.005 (CI = +/-0.008; p = 0.206)	0.133 (CI = +/-0.153; p = 0.085)	0.211	-0.96%
Frequency	2012.1	-0.005 (CI = +/-0.027; p = 0.678)	-0.051 (CI = +/-0.075; p = 0.167)	-0.005 (CI = +/-0.008; p = 0.245)	0.121 (CI = +/-0.151; p = 0.111)	0.221	-0.54%
Frequency	2012.2	-0.004 (CI = +/-0.028; p = 0.744)	-0.054 (CI = +/-0.078; p = 0.165)	-0.005 (CI = +/-0.008; p = 0.257)	0.118 (CI = +/-0.156; p = 0.131)	0.218	-0.45%
Frequency	2013.1	-0.004 (CI = +/-0.029; p = 0.791)	-0.051 (CI = +/-0.081; p = 0.211)	-0.005 (CI = +/-0.009; p = 0.281)	0.117 (CI = +/-0.159; p = 0.140)	0.216	-0.37%
Frequency	2013.2	-0.003 (CI = +/-0.030; p = 0.811)	-0.052 (CI = +/-0.086; p = 0.218)	-0.005 (CI = +/-0.009; p = 0.291)	0.117 (CI = +/-0.164; p = 0.151)	0.205	-0.35%
Frequency	2014.1	-0.003 (CI = +/-0.031; p = 0.821)	-0.055 (CI = +/-0.090; p = 0.220)	-0.005 (CI = +/-0.009; p = 0.300)	0.115 (CI = +/-0.170; p = 0.172)	0.197	-0.34%
Frequency	2014.2	-0.003 (CI = +/-0.031; p = 0.854)	-0.048 (CI = +/-0.094; p = 0.297)	-0.004 (CI = +/-0.009; p = 0.327)	0.107 (CI = +/-0.173; p = 0.209)	0.151	-0.28%
Frequency	2015.1	0.000 (CI = +/-0.032; p = 0.974)	-0.061 (CI = +/-0.096; p = 0.198)	-0.004 (CI = +/-0.009; p = 0.319)	0.083 (CI = +/-0.178; p = 0.341)	0.152	+0.05%
Frequency	2015.2	-0.005 (CI = +/-0.030; p = 0.710)	-0.076 (CI = +/-0.092; p = 0.099)	-0.005 (CI = +/-0.009; p = 0.217)	0.123 (CI = +/-0.173; p = 0.152)	0.273	-0.54%
Frequency	2016.1	-0.016 (CI = +/-0.032; p = 0.316)	-0.090 (CI = +/-0.090; p = 0.050)	-0.006 (CI = +/-0.008; p = 0.129)	0.156 (CI = +/-0.172; p = 0.072)	0.337	-1.56%
Frequency	2016.2	-0.021 (CI = +/-0.037; p = 0.250)	-0.083 (CI = +/-0.096; p = 0.085)	-0.007 (CI = +/-0.009; p = 0.127)	0.174 (CI = +/-0.187; p = 0.065)	0.316	-2.07%
Frequency	2017.1	-0.029 (CI = +/-0.042; p = 0.162)	-0.093 (CI = +/-0.100; p = 0.066)	-0.007 (CI = +/-0.009; p = 0.099)	0.197 (CI = +/-0.196; p = 0.049)	0.348	-2.85%

Underinsured Motorist

Coverage = UM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2010.2	-0.107 (CI = +/-0.071; p = 0.005)	0.224	-10.13%
Loss Cost	2011.1	-0.106 (CI = +/-0.074; p = 0.007)	0.216	-10.06%
Loss Cost	2011.2	-0.090 (CI = +/-0.069; p = 0.013)	0.186	-8.60%
Loss Cost	2012.1	-0.089 (CI = +/-0.072; p = 0.018)	0.173	-8.55%
Loss Cost	2012.2	-0.075 (CI = +/-0.073; p = 0.044)	0.123	-7.25%
Loss Cost	2013.1	-0.067 (CI = +/-0.078; p = 0.086)	0.085	-6.52%
Loss Cost	2013.2	-0.037 (CI = +/-0.076; p = 0.319)	0.002	-3.67%
Loss Cost	2014.1	-0.032 (CI = +/-0.085; p = 0.438)	-0.017	-3.19%
Loss Cost	2014.2	-0.045 (CI = +/-0.100; p = 0.364)	-0.007	-4.36%
Loss Cost	2015.1	0.007 (CI = +/-0.126; p = 0.912)	-0.052	+0.68%
Loss Cost	2015.2	0.132 (CI = +/-0.266; p = 0.313)	0.004	+14.07%
Loss Cost	2016.1	0.097 (CI = +/-0.291; p = 0.490)	-0.029	+10.23%
Loss Cost	2016.2	0.120 (CI = +/-0.316; p = 0.431)	-0.021	+12.80%
Loss Cost	2017.1	0.161 (CI = +/-0.330; p = 0.314)	0.005	+17.50%
Severity	2010.2	-0.033 (CI = +/-0.058; p = 0.251)	0.013	-3.27%
Severity	2011.1	-0.033 (CI = +/-0.060; p = 0.267)	0.010	-3.27%
Severity	2011.2	-0.018 (CI = +/-0.053; p = 0.505)	-0.020	-1.75%
Severity	2012.1	-0.023 (CI = +/-0.055; p = 0.405)	-0.011	-2.25%
Severity	2012.2	-0.013 (CI = +/-0.056; p = 0.635)	-0.032	-1.31%
Severity	2013.1	-0.005 (CI = +/-0.059; p = 0.863)	-0.042	-0.50%
Severity	2013.2	0.028 (CI = +/-0.049; p = 0.244)	0.018	+2.88%
Severity	2014.1	0.025 (CI = +/-0.055; p = 0.357)	-0.005	+2.53%
Severity	2014.2	0.011 (CI = +/-0.064; p = 0.729)	-0.044	+1.08%
Severity	2015.1	0.046 (CI = +/-0.080; p = 0.243)	0.022	+4.72%
Severity	2015.2	0.048 (CI = +/-0.174; p = 0.570)	-0.036	+4.92%
Severity	2016.1	0.045 (CI = +/-0.193; p = 0.630)	-0.044	+4.59%
Severity	2016.2	0.075 (CI = +/-0.205; p = 0.452)	-0.024	+7.76%
Severity	2017.1	0.112 (CI = +/-0.208; p = 0.269)	0.019	+11.83%
Frequency	2010.2	-0.073 (CI = +/-0.031; p = 0.000)	0.436	-7.09%
Frequency	2011.1	-0.073 (CI = +/-0.032; p = 0.000)	0.424	-7.02%
Frequency	2011.2	-0.072 (CI = +/-0.033; p = 0.000)	0.410	-6.98%
Frequency	2012.1	-0.067 (CI = +/-0.033; p = 0.000)	0.379	-6.44%
Frequency	2012.2	-0.062 (CI = +/-0.035; p = 0.001)	0.337	-6.02%
Frequency	2013.1	-0.062 (CI = +/-0.037; p = 0.002)	0.316	-6.05%
Frequency	2013.2	-0.066 (CI = +/-0.040; p = 0.003)	0.311	-6.36%
Frequency	2014.1	-0.057 (CI = +/-0.045; p = 0.014)	0.220	-5.58%
Frequency	2014.2	-0.055 (CI = +/-0.053; p = 0.040)	0.153	-5.39%
Frequency	2015.1	-0.039 (CI = +/-0.068; p = 0.244)	0.022	-3.86%
Frequency	2015.2	0.084 (CI = +/-0.132; p = 0.201)	0.039	+8.72%
Frequency	2016.1	0.052 (CI = +/-0.140; p = 0.439)	-0.021	+5.38%
Frequency	2016.2	0.046 (CI = +/-0.152; p = 0.533)	-0.036	+4.68%
Frequency	2017.1	0.050 (CI = +/-0.164; p = 0.529)	-0.038	+5.08%

Underinsured Motorist

Coverage = UM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, mobility

Loss Cost	2010.2	-0.089 (CI = +/-0.071; p = 0.015)	0.053 (CI = +/-0.057; p = 0.067)	0.292	-8.54%
Loss Cost	2011.1	-0.088 (CI = +/-0.069; p = 0.014)	0.096 (CI = +/-0.076; p = 0.015)	0.353	-8.41%
Loss Cost	2011.2	-0.077 (CI = +/-0.070; p = 0.031)	0.822 (CI = +/-1.095; p = 0.135)	0.227	-7.43%
Loss Cost	2012.1	-0.075 (CI = +/-0.073; p = 0.044)	0.834 (CI = +/-1.124; p = 0.139)	0.216	-7.25%
Loss Cost	2012.2	-0.075 (CI = +/-0.073; p = 0.044)	NA (CI = +/-NA; p = NA)	0.123	-7.25%
Loss Cost	2013.1	-0.067 (CI = +/-0.078; p = 0.086)	NA (CI = +/-NA; p = NA)	0.085	-6.52%
Loss Cost	2013.2	-0.037 (CI = +/-0.076; p = 0.319)	NA (CI = +/-NA; p = NA)	0.002	-3.67%
Loss Cost	2014.1	-0.032 (CI = +/-0.085; p = 0.438)	NA (CI = +/-NA; p = NA)	-0.017	-3.19%
Loss Cost	2014.2	-0.045 (CI = +/-0.100; p = 0.364)	NA (CI = +/-NA; p = NA)	-0.007	-4.36%
Loss Cost	2015.1	0.007 (CI = +/-0.126; p = 0.912)	NA (CI = +/-NA; p = NA)	-0.052	+0.68%
Loss Cost	2015.2	0.132 (CI = +/-0.266; p = 0.313)	NA (CI = +/-NA; p = NA)	0.004	+14.07%
Loss Cost	2016.1	0.097 (CI = +/-0.291; p = 0.490)	NA (CI = +/-NA; p = NA)	-0.029	+10.23%
Loss Cost	2016.2	0.120 (CI = +/-0.316; p = 0.431)	NA (CI = +/-NA; p = NA)	-0.021	+12.80%
Loss Cost	2017.1	0.161 (CI = +/-0.330; p = 0.314)	NA (CI = +/-NA; p = NA)	0.005	+17.50%
Severity	2010.2	-0.017 (CI = +/-0.057; p = 0.537)	0.049 (CI = +/-0.046; p = 0.037)	0.131	-1.71%
Severity	2011.1	-0.016 (CI = +/-0.053; p = 0.547)	0.092 (CI = +/-0.059; p = 0.003)	0.266	-1.56%
Severity	2011.2	-0.008 (CI = +/-0.054; p = 0.754)	0.598 (CI = +/-0.852; p = 0.161)	0.021	-0.83%
Severity	2012.1	-0.013 (CI = +/-0.056; p = 0.635)	0.569 (CI = +/-0.866; p = 0.188)	0.022	-1.31%
Severity	2012.2	-0.013 (CI = +/-0.056; p = 0.635)	NA (CI = +/-NA; p = NA)	-0.032	-1.31%
Severity	2013.1	-0.005 (CI = +/-0.059; p = 0.863)	NA (CI = +/-NA; p = NA)	-0.042	-0.50%
Severity	2013.2	0.028 (CI = +/-0.049; p = 0.244)	NA (CI = +/-NA; p = NA)	0.018	+2.88%
Severity	2014.1	0.025 (CI = +/-0.055; p = 0.357)	NA (CI = +/-NA; p = NA)	-0.005	+2.53%
Severity	2014.2	0.011 (CI = +/-0.064; p = 0.729)	NA (CI = +/-NA; p = NA)	-0.044	+1.08%
Severity	2015.1	0.046 (CI = +/-0.080; p = 0.243)	NA (CI = +/-NA; p = NA)	0.022	+4.72%
Severity	2015.2	0.048 (CI = +/-0.174; p = 0.570)	NA (CI = +/-NA; p = NA)	-0.036	+4.92%
Severity	2016.1	0.045 (CI = +/-0.193; p = 0.630)	NA (CI = +/-NA; p = NA)	-0.044	+4.59%
Severity	2016.2	0.075 (CI = +/-0.205; p = 0.452)	NA (CI = +/-NA; p = NA)	-0.024	+7.76%
Severity	2017.1	0.112 (CI = +/-0.208; p = 0.269)	NA (CI = +/-NA; p = NA)	0.019	+11.83%
Frequency	2010.2	-0.072 (CI = +/-0.033; p = 0.000)	0.004 (CI = +/-0.026; p = 0.734)	0.418	-6.95%
Frequency	2011.1	-0.072 (CI = +/-0.034; p = 0.000)	0.004 (CI = +/-0.037; p = 0.835)	0.403	-6.95%
Frequency	2011.2	-0.069 (CI = +/-0.035; p = 0.000)	0.224 (CI = +/-0.546; p = 0.407)	0.404	-6.65%
Frequency	2012.1	-0.062 (CI = +/-0.035; p = 0.001)	0.265 (CI = +/-0.532; p = 0.313)	0.380	-6.02%
Frequency	2012.2	-0.062 (CI = +/-0.035; p = 0.001)	NA (CI = +/-NA; p = NA)	0.337	-6.02%
Frequency	2013.1	-0.062 (CI = +/-0.037; p = 0.002)	NA (CI = +/-NA; p = NA)	0.316	-6.05%
Frequency	2013.2	-0.066 (CI = +/-0.040; p = 0.003)	NA (CI = +/-NA; p = NA)	0.311	-6.36%
Frequency	2014.1	-0.057 (CI = +/-0.045; p = 0.014)	NA (CI = +/-NA; p = NA)	0.220	-5.58%
Frequency	2014.2	-0.055 (CI = +/-0.053; p = 0.040)	NA (CI = +/-NA; p = NA)	0.153	-5.39%
Frequency	2015.1	-0.039 (CI = +/-0.068; p = 0.244)	NA (CI = +/-NA; p = NA)	0.022	-3.86%
Frequency	2015.2	0.084 (CI = +/-0.132; p = 0.201)	NA (CI = +/-NA; p = NA)	0.039	+8.72%
Frequency	2016.1	0.052 (CI = +/-0.140; p = 0.439)	NA (CI = +/-NA; p = NA)	-0.021	+5.38%
Frequency	2016.2	0.046 (CI = +/-0.152; p = 0.533)	NA (CI = +/-NA; p = NA)	-0.036	+4.68%
Frequency	2017.1	0.050 (CI = +/-0.164; p = 0.529)	NA (CI = +/-NA; p = NA)	-0.038	+5.08%

Underinsured Motorist

Coverage = UM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality

Loss Cost	2010.2	-0.105 (CI = +/-0.072; p = 0.006)	-0.265 (CI = +/-0.711; p = 0.451)	0.213	-10.00%
Loss Cost	2011.1	-0.104 (CI = +/-0.075; p = 0.008)	-0.284 (CI = +/-0.739; p = 0.436)	0.204	-9.84%
Loss Cost	2011.2	-0.089 (CI = +/-0.070; p = 0.015)	-0.151 (CI = +/-0.695; p = 0.659)	0.160	-8.53%
Loss Cost	2012.1	-0.088 (CI = +/-0.074; p = 0.022)	-0.163 (CI = +/-0.726; p = 0.647)	0.147	-8.40%
Loss Cost	2012.2	-0.075 (CI = +/-0.075; p = 0.050)	-0.077 (CI = +/-0.723; p = 0.826)	0.087	-7.21%
Loss Cost	2013.1	-0.066 (CI = +/-0.080; p = 0.103)	-0.139 (CI = +/-0.751; p = 0.704)	0.050	-6.36%
Loss Cost	2013.2	-0.037 (CI = +/-0.078; p = 0.332)	-0.013 (CI = +/-0.700; p = 0.971)	-0.046	-3.66%
Loss Cost	2014.1	-0.032 (CI = +/-0.089; p = 0.465)	-0.040 (CI = +/-0.743; p = 0.911)	-0.068	-3.12%
Loss Cost	2014.2	-0.044 (CI = +/-0.103; p = 0.384)	-0.068 (CI = +/-0.767; p = 0.854)	-0.058	-4.31%
Loss Cost	2015.1	0.018 (CI = +/-0.134; p = 0.776)	-0.256 (CI = +/-0.793; p = 0.506)	-0.083	+1.85%
Loss Cost	2015.2	0.148 (CI = +/-0.275; p = 0.271)	-0.278 (CI = +/-0.790; p = 0.468)	-0.021	+16.01%
Loss Cost	2016.1	0.110 (CI = +/-0.296; p = 0.444)	-0.336 (CI = +/-0.815; p = 0.395)	-0.043	+11.59%
Loss Cost	2016.2	0.150 (CI = +/-0.323; p = 0.339)	-0.418 (CI = +/-0.863; p = 0.318)	-0.017	+16.14%
Loss Cost	2017.1	0.179 (CI = +/-0.338; p = 0.276)	-0.351 (CI = +/-0.899; p = 0.416)	-0.015	+19.55%
Severity	2010.2	-0.032 (CI = +/-0.058; p = 0.273)	-0.338 (CI = +/-0.570; p = 0.234)	0.029	-3.10%
Severity	2011.1	-0.030 (CI = +/-0.060; p = 0.309)	-0.352 (CI = +/-0.593; p = 0.233)	0.028	-2.98%
Severity	2011.2	-0.016 (CI = +/-0.054; p = 0.535)	-0.225 (CI = +/-0.532; p = 0.393)	-0.030	-1.63%
Severity	2012.1	-0.021 (CI = +/-0.056; p = 0.451)	-0.187 (CI = +/-0.551; p = 0.491)	-0.032	-2.07%
Severity	2012.2	-0.012 (CI = +/-0.058; p = 0.659)	-0.131 (CI = +/-0.555; p = 0.631)	-0.066	-1.24%
Severity	2013.1	-0.003 (CI = +/-0.061; p = 0.932)	-0.197 (CI = +/-0.569; p = 0.480)	-0.064	-0.25%
Severity	2013.2	0.029 (CI = +/-0.050; p = 0.250)	-0.058 (CI = +/-0.453; p = 0.793)	-0.025	+2.91%
Severity	2014.1	0.026 (CI = +/-0.057; p = 0.359)	-0.044 (CI = +/-0.481; p = 0.852)	-0.053	+2.62%
Severity	2014.2	0.011 (CI = +/-0.066; p = 0.720)	-0.076 (CI = +/-0.489; p = 0.747)	-0.092	+1.15%
Severity	2015.1	0.056 (CI = +/-0.084; p = 0.181)	-0.209 (CI = +/-0.497; p = 0.388)	0.011	+5.71%
Severity	2015.2	0.061 (CI = +/-0.179; p = 0.484)	-0.210 (CI = +/-0.515; p = 0.401)	-0.051	+6.27%
Severity	2016.1	0.053 (CI = +/-0.196; p = 0.575)	-0.222 (CI = +/-0.541; p = 0.397)	-0.059	+5.45%
Severity	2016.2	0.096 (CI = +/-0.207; p = 0.337)	-0.311 (CI = +/-0.555; p = 0.251)	0.002	+10.12%
Severity	2017.1	0.124 (CI = +/-0.211; p = 0.229)	-0.247 (CI = +/-0.562; p = 0.362)	0.012	+13.19%
Frequency	2010.2	-0.074 (CI = +/-0.032; p = 0.000)	0.073 (CI = +/-0.312; p = 0.634)	0.421	-7.12%
Frequency	2011.1	-0.073 (CI = +/-0.033; p = 0.000)	0.068 (CI = +/-0.324; p = 0.672)	0.406	-7.07%
Frequency	2011.2	-0.073 (CI = +/-0.034; p = 0.000)	0.074 (CI = +/-0.336; p = 0.655)	0.392	-7.01%
Frequency	2012.1	-0.067 (CI = +/-0.034; p = 0.001)	0.024 (CI = +/-0.336; p = 0.886)	0.353	-6.47%
Frequency	2012.2	-0.062 (CI = +/-0.035; p = 0.001)	0.053 (CI = +/-0.342; p = 0.751)	0.311	-6.05%
Frequency	2013.1	-0.063 (CI = +/-0.038; p = 0.002)	0.058 (CI = +/-0.359; p = 0.741)	0.288	-6.12%
Frequency	2013.2	-0.066 (CI = +/-0.041; p = 0.003)	0.045 (CI = +/-0.372; p = 0.803)	0.280	-6.39%
Frequency	2014.1	-0.058 (CI = +/-0.046; p = 0.018)	0.004 (CI = +/-0.388; p = 0.985)	0.181	-5.59%
Frequency	2014.2	-0.055 (CI = +/-0.054; p = 0.046)	0.008 (CI = +/-0.404; p = 0.966)	0.109	-5.39%
Frequency	2015.1	-0.037 (CI = +/-0.073; p = 0.300)	-0.047 (CI = +/-0.434; p = 0.823)	-0.030	-3.65%
Frequency	2015.2	0.088 (CI = +/-0.138; p = 0.199)	-0.068 (CI = +/-0.397; p = 0.724)	-0.010	+9.17%
Frequency	2016.1	0.057 (CI = +/-0.144; p = 0.416)	-0.114 (CI = +/-0.396; p = 0.549)	-0.060	+5.83%
Frequency	2016.2	0.053 (CI = +/-0.159; p = 0.488)	-0.107 (CI = +/-0.427; p = 0.600)	-0.085	+5.46%
Frequency	2017.1	0.055 (CI = +/-0.171; p = 0.504)	-0.104 (CI = +/-0.454; p = 0.631)	-0.093	+5.61%

Underinsured Motorist

Coverage = UM
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	-0.088 (CI = +/-0.072; p = 0.018)	-0.269 (CI = +/-0.680; p = 0.424)	0.053 (CI = +/-0.057; p = 0.068)	0.283	-8.41%
Loss Cost	2011.1	-0.087 (CI = +/-0.070; p = 0.017)	-0.135 (CI = +/-0.690; p = 0.690)	0.093 (CI = +/-0.079; p = 0.022)	0.332	-8.35%
Loss Cost	2011.2	-0.077 (CI = +/-0.071; p = 0.035)	-0.060 (CI = +/-0.693; p = 0.860)	0.804 (CI = +/-1.139; p = 0.158)	0.196	-7.43%
Loss Cost	2012.1	-0.075 (CI = +/-0.075; p = 0.050)	-0.077 (CI = +/-0.723; p = 0.826)	0.812 (CI = +/-1.166; p = 0.163)	0.183	-7.21%
Loss Cost	2012.2	-0.075 (CI = +/-0.075; p = 0.050)	-0.077 (CI = +/-0.723; p = 0.826)	NA (CI = +/-NA; p = NA)	0.087	-7.21%
Loss Cost	2013.1	-0.066 (CI = +/-0.080; p = 0.103)	-0.139 (CI = +/-0.751; p = 0.704)	NA (CI = +/-NA; p = NA)	0.050	-6.36%
Loss Cost	2013.2	-0.037 (CI = +/-0.078; p = 0.332)	-0.013 (CI = +/-0.700; p = 0.971)	NA (CI = +/-NA; p = NA)	-0.046	-3.66%
Loss Cost	2014.1	-0.032 (CI = +/-0.089; p = 0.465)	-0.040 (CI = +/-0.743; p = 0.911)	NA (CI = +/-NA; p = NA)	-0.068	-3.12%
Loss Cost	2014.2	-0.044 (CI = +/-0.103; p = 0.384)	-0.068 (CI = +/-0.767; p = 0.854)	NA (CI = +/-NA; p = NA)	-0.058	-4.31%
Loss Cost	2015.1	0.018 (CI = +/-0.134; p = 0.776)	-0.256 (CI = +/-0.793; p = 0.506)	NA (CI = +/-NA; p = NA)	-0.083	+1.85%
Loss Cost	2015.2	0.148 (CI = +/-0.275; p = 0.271)	-0.278 (CI = +/-0.790; p = 0.468)	NA (CI = +/-NA; p = NA)	-0.021	+16.01%
Loss Cost	2016.1	0.110 (CI = +/-0.296; p = 0.444)	-0.336 (CI = +/-0.815; p = 0.395)	NA (CI = +/-NA; p = NA)	-0.043	+11.59%
Loss Cost	2016.2	0.150 (CI = +/-0.323; p = 0.339)	-0.418 (CI = +/-0.863; p = 0.318)	NA (CI = +/-NA; p = NA)	-0.017	+16.14%
Loss Cost	2017.1	0.179 (CI = +/-0.338; p = 0.276)	-0.351 (CI = +/-0.899; p = 0.416)	NA (CI = +/-NA; p = NA)	-0.015	+19.55%
Severity	2010.2	-0.015 (CI = +/-0.056; p = 0.576)	-0.342 (CI = +/-0.533; p = 0.199)	0.049 (CI = +/-0.045; p = 0.035)	0.154	-1.53%
Severity	2011.1	-0.015 (CI = +/-0.054; p = 0.575)	-0.212 (CI = +/-0.528; p = 0.417)	0.088 (CI = +/-0.060; p = 0.006)	0.257	-1.47%
Severity	2011.2	-0.008 (CI = +/-0.055; p = 0.758)	-0.163 (CI = +/-0.536; p = 0.537)	0.549 (CI = +/-0.880; p = 0.210)	-0.004	-0.82%
Severity	2012.1	-0.012 (CI = +/-0.058; p = 0.659)	-0.131 (CI = +/-0.555; p = 0.631)	0.533 (CI = +/-0.895; p = 0.231)	-0.010	-1.24%
Severity	2012.2	-0.012 (CI = +/-0.058; p = 0.659)	-0.131 (CI = +/-0.555; p = 0.631)	NA (CI = +/-NA; p = NA)	-0.066	-1.24%
Severity	2013.1	-0.003 (CI = +/-0.061; p = 0.932)	-0.197 (CI = +/-0.569; p = 0.480)	NA (CI = +/-NA; p = NA)	-0.064	-0.25%
Severity	2013.2	0.029 (CI = +/-0.050; p = 0.250)	-0.058 (CI = +/-0.453; p = 0.793)	NA (CI = +/-NA; p = NA)	-0.025	+2.91%
Severity	2014.1	0.026 (CI = +/-0.057; p = 0.359)	-0.044 (CI = +/-0.481; p = 0.852)	NA (CI = +/-NA; p = NA)	-0.053	+2.62%
Severity	2014.2	0.011 (CI = +/-0.066; p = 0.720)	-0.076 (CI = +/-0.489; p = 0.747)	NA (CI = +/-NA; p = NA)	-0.092	+1.15%
Severity	2015.1	0.056 (CI = +/-0.084; p = 0.181)	-0.209 (CI = +/-0.497; p = 0.388)	NA (CI = +/-NA; p = NA)	0.011	+5.71%
Severity	2015.2	0.061 (CI = +/-0.179; p = 0.484)	-0.210 (CI = +/-0.515; p = 0.401)	NA (CI = +/-NA; p = NA)	-0.051	+6.27%
Severity	2016.1	0.053 (CI = +/-0.196; p = 0.575)	-0.222 (CI = +/-0.541; p = 0.397)	NA (CI = +/-NA; p = NA)	-0.059	+5.45%
Severity	2016.2	0.096 (CI = +/-0.207; p = 0.337)	-0.311 (CI = +/-0.555; p = 0.251)	NA (CI = +/-NA; p = NA)	0.002	+10.12%
Severity	2017.1	0.124 (CI = +/-0.211; p = 0.229)	-0.247 (CI = +/-0.562; p = 0.362)	NA (CI = +/-NA; p = NA)	0.012	+13.19%
Frequency	2010.2	-0.072 (CI = +/-0.033; p = 0.000)	0.073 (CI = +/-0.317; p = 0.641)	0.004 (CI = +/-0.027; p = 0.740)	0.401	-6.99%
Frequency	2011.1	-0.072 (CI = +/-0.034; p = 0.000)	0.076 (CI = +/-0.336; p = 0.645)	0.005 (CI = +/-0.038; p = 0.775)	0.385	-6.99%
Frequency	2011.2	-0.069 (CI = +/-0.035; p = 0.000)	0.103 (CI = +/-0.343; p = 0.543)	0.255 (CI = +/-0.564; p = 0.360)	0.389	-6.66%
Frequency	2012.1	-0.062 (CI = +/-0.035; p = 0.001)	0.053 (CI = +/-0.342; p = 0.751)	0.280 (CI = +/-0.551; p = 0.305)	0.356	-6.05%
Frequency	2012.2	-0.062 (CI = +/-0.035; p = 0.001)	0.053 (CI = +/-0.342; p = 0.751)	NA (CI = +/-NA; p = NA)	0.311	-6.05%
Frequency	2013.1	-0.063 (CI = +/-0.038; p = 0.002)	0.058 (CI = +/-0.359; p = 0.741)	NA (CI = +/-NA; p = NA)	0.288	-6.12%
Frequency	2013.2	-0.066 (CI = +/-0.041; p = 0.003)	0.045 (CI = +/-0.372; p = 0.803)	NA (CI = +/-NA; p = NA)	0.280	-6.39%
Frequency	2014.1	-0.058 (CI = +/-0.046; p = 0.018)	0.004 (CI = +/-0.388; p = 0.985)	NA (CI = +/-NA; p = NA)	0.181	-5.59%
Frequency	2014.2	-0.055 (CI = +/-0.054; p = 0.046)	0.008 (CI = +/-0.404; p = 0.966)	NA (CI = +/-NA; p = NA)	0.109	-5.39%
Frequency	2015.1	-0.037 (CI = +/-0.073; p = 0.300)	-0.047 (CI = +/-0.434; p = 0.823)	NA (CI = +/-NA; p = NA)	-0.030	-3.65%
Frequency	2015.2	0.088 (CI = +/-0.138; p = 0.199)	-0.068 (CI = +/-0.397; p = 0.724)	NA (CI = +/-NA; p = NA)	-0.010	+9.17%
Frequency	2016.1	0.057 (CI = +/-0.144; p = 0.416)	-0.114 (CI = +/-0.396; p = 0.549)	NA (CI = +/-NA; p = NA)	-0.060	+5.83%
Frequency	2016.2	0.053 (CI = +/-0.159; p = 0.488)	-0.107 (CI = +/-0.427; p = 0.600)	NA (CI = +/-NA; p = NA)	-0.085	+5.46%
Frequency	2017.1	0.055 (CI = +/-0.171; p = 0.504)	-0.104 (CI = +/-0.454; p = 0.631)	NA (CI = +/-NA; p = NA)	-0.093	+5.61%

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 30 Jun 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	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	4.924	45,298	223.03	0.00	1	0	4.544	47,173	214.37	1.035	3.5%	2.209
2014.25	4.070	43,396	176.61	0.00	0	0	4.172	44,102	183.97	1.035	3.5%	2.135
2014.75	4.300	48,447	208.32	0.00	1	0	4.530	50,700	229.67	1.035	3.5%	2.062
2015.25	4.537	35,299	160.15	0.00	0	0	4.158	47,399	197.10	1.035	3.5%	1.992
2015.75	4.730	57,620	272.55	0.00	1	0	4.516	54,490	246.06	1.035	3.5%	1.925
2016.25	4.164	47,433	197.52	0.00	0	0	4.145	50,943	211.17	1.035	3.5%	1.860
2016.75	4.677	55,478	259.46	0.00	1	0	4.501	58,564	263.62	1.035	3.5%	1.797
2017.25	4.332	49,204	213.17	0.00	0	0	4.132	54,751	226.24	1.035	3.5%	1.736
2017.75	4.547	59,996	272.78	0.00	1	0	4.487	62,942	282.43	1.035	3.5%	1.677
2018.25	3.935	56,761	223.38	0.00	0	0	4.119	58,844	242.38	1.035	3.5%	1.620
2018.75	4.501	69,036	310.73	0.00	1	0	4.473	67,648	302.59	1.035	3.5%	1.565
2019.25	3.798	58,219	221.09	0.00	0	0	4.106	63,243	259.68	1.035	3.5%	1.512
2019.75	4.326	58,338	252.40	0.00	1	0	4.459	72,705	324.18	1.035	3.5%	1.461
2020.25	2.489	79,719	198.44	(25.81)	0	0	2.642	67,971	179.55	1.035	3.5%	1.412
2020.75	3.112	72,913	226.94	(24.73)	1	0	2.922	78,140	228.31	1.035	3.5%	1.364
2021.25	2.689	66,201	178.03	(24.45)	0	0	2.695	73,053	196.86	1.035	3.5%	1.317
2021.75	3.372	87,702	295.72	0.00	1	1	3.270	83,982	274.66	1.035	3.5%	1.273
2022.25	2.962	80,480	238.36	(1.69)	0	1	2.917	78,514	229.06	1.035	3.5%	1.230
2022.75	2.986	107,374	320.57	0.00	1	1	3.260	90,260	294.26	1.035	3.5%	1.188
2023.25	2.952	95,126	280.77	0.00	0	1	2.993	84,383	252.54	1.035	3.5%	1.148
2023.75	3.434	97,670	335.43	0.00	1	1	3.250	97,008	315.26	1.035	3.5%	1.109
2024.25	3.170	87,392	277.07	0.00	0	1	2.983	90,692	270.56	1.035	3.5%	1.071
2024.75	2.919	106,208	310.07	0.00	1	1	3.240	104,260	337.76	1.035	3.5%	1.035
2025.25	3.110	99,475	309.34	0.00	0	1	2.974	97,472	289.87			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	7.800	(134.525)	(133.633)
B.	Time	(0.003)	0.072	0.069
C.	Mobility	0.017		0.017
D.	Seasonality	0.084	0.103	0.187
E.	New Normal	(0.304)		(0.304)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Property Damage
Data as of 30 Jun 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 Apr 2025
2015.25	1.143	5,718	6.54	1.283	6,091	7.82	1.011	1.1%	1.248
2015.75	1.316	6,296	8.29	1.265	6,249	7.90	1.011	1.1%	1.234
2016.25	1.062	7,914	8.40	1.246	6,411	7.99	1.011	1.1%	1.220
2016.75	1.126	6,599	7.43	1.228	6,577	8.08	1.011	1.1%	1.207
2017.25	1.212	6,632	8.04	1.211	6,748	8.17	1.011	1.1%	1.194
2017.75	1.462	6,237	9.12	1.193	6,923	8.26	1.011	1.1%	1.181
2018.25	1.303	8,300	10.81	1.176	7,103	8.35	1.011	1.1%	1.168
2018.75	1.288	6,315	8.13	1.159	7,287	8.44	1.011	1.1%	1.155
2019.25	1.121	6,564	7.36	1.142	7,476	8.54	1.011	1.1%	1.142
2019.75	1.252	9,249	11.58	1.126	7,670	8.63	1.011	1.1%	1.129
2020.25	1.084	8,032	8.70	1.109	7,869	8.73	1.011	1.1%	1.117
2020.75	1.072	7,058	7.56	1.093	8,073	8.83	1.011	1.1%	1.105
2021.25	0.732	7,233	5.30	1.078	8,282	8.93	1.011	1.1%	1.093
2021.75	0.912	7,260	6.62	1.062	8,497	9.02	1.011	1.1%	1.081
2022.25	1.041	7,894	8.22	1.047	8,717	9.13	1.011	1.1%	1.069
2022.75	1.058	9,416	9.96	1.032	8,944	9.23	1.011	1.1%	1.057
2023.25	0.950	10,402	9.89	1.017	9,176	9.33	1.011	1.1%	1.045
2023.75	0.952	11,188	10.65	1.002	9,414	9.43	1.011	1.1%	1.034
2024.25	1.043	9,377	9.78	0.988	9,658	9.54	1.011	1.1%	1.022
2024.75	1.008	9,510	9.59	0.973	9,908	9.64	1.011	1.1%	1.011
2025.25	0.723	10,903	7.88	0.959	10,165	9.75			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	58.849	(94.498)	(42.557)
B.	Time	(0.029)	0.051	0.022

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Direct Compensation
Data as of 30 Jun 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 Apr 2025
2014.75	25.526	4,102	104.71	0.00	0.000	0	26.695	4,117	109.90	1.022	1.000	2.2%	1.918
2015.25	31.416	4,119	129.39	0.00	0.000	0	26.695	4,207	112.30	1.022	1.000	2.2%	1.877
2015.75	26.367	4,350	114.69	0.00	0.000	0	26.695	4,299	114.76	1.022	1.000	2.2%	1.836
2016.25	25.526	4,512	115.17	0.00	0.000	0	26.695	4,393	117.28	1.022	1.000	2.2%	1.797
2016.75	27.778	4,603	127.86	0.00	0.000	0	26.695	4,489	119.85	1.022	1.000	2.2%	1.759
2017.25	26.530	4,527	120.11	0.00	0.000	0	26.695	4,588	122.47	1.022	1.000	2.2%	1.721
2017.75	27.682	4,730	130.92	0.00	0.000	0	26.695	4,688	125.15	1.022	1.000	2.2%	1.684
2018.25	25.798	4,652	120.00	0.00	0.000	0	26.695	4,791	127.89	1.022	1.000	2.2%	1.648
2018.75	28.316	4,964	140.56	0.00	0.000	0	26.695	4,896	130.69	1.022	1.000	2.2%	1.613
2019.25	26.221	5,092	133.51	0.00	0.000	0	26.695	5,003	133.56	1.022	1.000	2.2%	1.578
2019.75	27.367	5,144	140.77	0.00	0.000	0	26.695	5,113	136.48	1.022	1.000	2.2%	1.544
2020.25	17.732	5,135	91.05	(25.81)	0.000	0	18.430	5,224	96.28	1.022	1.000	2.2%	1.511
2020.75	19.784	5,360	106.04	(24.73)	0.000	0	18.718	5,339	99.94	1.022	1.000	2.2%	1.479
2021.25	18.575	5,324	98.89	(24.45)	0.000	0	18.793	5,456	102.53	1.022	1.031	5.4%	1.447
2021.75	23.302	5,854	136.40	0.00	0.157	1	26.695	5,750	129.85	1.022	1.079	10.3%	1.373
2022.25	20.900	6,393	133.61	(1.69)	0.547	1	26.056	6,343	139.80	1.022	1.055	7.8%	1.245
2022.75	22.179	6,841	151.73	0.00	0.818	1	26.695	6,836	154.36	1.022	1.007	2.9%	1.155
2023.25	22.231	7,129	158.49	0.00	0.854	1	26.695	7,034	158.84	1.022	1.029	5.2%	1.122
2023.75	22.892	7,584	173.62	0.00	1.000	1	26.695	7,398	167.05	1.022	1.000	2.2%	1.067
2024.25	22.231	7,487	166.45	0.00	1.000	1	26.695	7,560	170.71	1.022	1.000	2.2%	1.044
2024.75	23.549	7,726	181.94	0.00	1.000	1	26.695	7,725	174.45	1.022	1.000	2.2%	1.022
2025.25	22.927	7,624	174.79	0.00	1.000	1	26.695	7,895	178.27				1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost Model**
A.	Intercept	3.284	(78.967)	(82.590)
B.	Time		0.043	0.043
C.	Mobility	0.014		0.014
D.	Excess Inflation		0.196	0.196
E.	New Normal	(0.167)		(0.167)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Accident Benefits - Total
Data as of 30 Jun 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 Apr 2025
2013.75	8.327	9,030	75.19	0.00	1	1.00	0	7.579	8,619	65.32	1.016	1.6%	1.427
2014.25	6.887	7,946	54.72	0.00	0	1.00	0	7.004	8,619	60.37	1.016	1.6%	1.405
2014.75	7.566	8,259	62.48	0.00	1	1.00	0	7.817	8,619	67.38	1.016	1.6%	1.384
2015.25	7.889	6,695	52.81	0.00	0	1.00	0	7.224	8,619	62.26	1.016	1.6%	1.362
2015.75	8.250	9,985	82.38	0.00	1	1.00	0	8.062	8,619	69.49	1.016	1.6%	1.341
2016.25	7.695	9,608	73.93	0.00	0	1.00	0	7.451	8,619	64.22	1.016	1.6%	1.321
2016.75	8.680	8,942	77.62	0.00	1	1.00	0	8.316	8,619	71.67	1.016	1.6%	1.301
2017.25	7.857	8,419	66.15	0.00	0	1.00	0	7.685	8,619	66.24	1.016	1.6%	1.281
2017.75	8.565	9,080	77.77	0.00	1	1.00	0	8.577	8,619	73.93	1.016	1.6%	1.261
2018.25	7.725	8,005	61.84	0.00	0	1.00	0	7.926	8,619	68.32	1.016	1.6%	1.242
2018.75	8.942	8,805	78.73	0.00	1	1.00	0	8.846	8,619	76.25	1.016	1.6%	1.223
2019.25	7.732	7,790	60.23	0.00	0	1.00	0	8.175	8,619	70.46	1.016	1.6%	1.204
2019.75	8.715	8,003	69.75	0.00	1	1.00	0	9.124	8,619	78.64	1.016	1.6%	1.185
2020.25	5.108	10,188	52.04	(25.81)	0	1.00	0	5.323	8,619	45.88	1.016	1.6%	1.167
2020.75	6.281	8,913	55.99	(24.73)	1	1.00	0	6.057	8,619	52.20	1.016	1.6%	1.149
2021.25	5.653	8,024	45.36	(24.45)	0	1.00	0	5.625	8,619	48.48	1.016	1.6%	1.132
2021.75	7.470	9,551	71.35	0.00	1	1.00	1	7.026	8,619	60.56	1.016	1.6%	1.114
2022.25	6.441	10,010	64.47	(1.69)	0	1.00	1	6.301	8,619	54.31	1.016	1.6%	1.097
2022.75	6.564	8,884	58.31	0.00	1	1.00	1	7.247	8,619	62.46	1.016	1.6%	1.080
2023.25	6.434	8,753	56.31	0.00	0	1.00	1	6.697	8,619	57.72	1.016	1.6%	1.064
2023.75	7.161	8,880	63.59	0.00	1	1.00	1	7.474	8,619	64.42	1.016	1.6%	1.047
2024.25	7.325	8,096	59.31	0.00	0	1.00	1	6.907	8,619	59.54	1.016	1.6%	1.031
2024.75	7.870	8,230	64.77	0.00	1	1.00	1	7.709	8,619	66.45	1.016	1.6%	1.016
2025.25	7.260	8,077	58.64	0.00	0	1.00	1	7.124	8,619	61.40			1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost Model**
A.	Intercept	(60.338)	8.833	(58.413)
B.	Time	0.031		0.031
C.	Mobility	0.018		0.018
D.	Seasonality	0.094		0.094
E.	2012 Reform Scalar		0.229	0.229
F.	New Normal	(0.323)		(0.323)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
Data as of 30 Jun 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 Apr 2025
2015.25	0.471	32,138	15.13	0.280	34,960	9.77	1.021	2.1%	1.526
2015.75	0.396	33,942	13.44	0.281	35,550	9.98	1.021	2.1%	1.494
2016.25	0.374	17,713	6.62	0.282	36,151	10.20	1.021	2.1%	1.463
2016.75	0.402	23,672	9.53	0.283	36,762	10.41	1.021	2.1%	1.432
2017.25	0.299	43,076	12.87	0.285	37,383	10.64	1.021	2.1%	1.402
2017.75	0.342	38,049	13.00	0.286	38,015	10.86	1.021	2.1%	1.373
2018.25	0.270	26,071	7.04	0.287	38,657	11.09	1.021	2.1%	1.344
2018.75	0.296	39,017	11.57	0.288	39,310	11.33	1.021	2.1%	1.316
2019.25	0.320	28,551	9.15	0.290	39,974	11.57	1.021	2.1%	1.289
2019.75	0.262	67,297	17.64	0.291	40,650	11.82	1.021	2.1%	1.262
2020.25	0.223	37,292	8.31	0.292	41,336	12.07	1.021	2.1%	1.235
2020.75	0.324	39,840	12.91	0.293	42,035	12.33	1.021	2.1%	1.209
2021.25	0.267	56,489	15.09	0.295	42,745	12.59	1.021	2.1%	1.184
2021.75	0.335	48,606	16.27	0.296	43,467	12.86	1.021	2.1%	1.159
2022.25	0.289	33,993	9.82	0.297	44,202	13.14	1.021	2.1%	1.135
2022.75	0.262	57,252	15.00	0.299	44,949	13.42	1.021	2.1%	1.111
2023.25	0.274	36,677	10.05	0.300	45,708	13.70	1.021	2.1%	1.088
2023.75	0.308	77,621	23.93	0.301	46,480	14.00	1.021	2.1%	1.065
2024.25	0.259	51,472	13.35	0.302	47,266	14.30	1.021	2.1%	1.043
2024.75	0.338	41,758	14.09	0.304	48,064	14.60	1.021	2.1%	1.021
2025.25	0.383	34,114	13.07	0.305	48,876	14.91			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(18.889)	(57.069)	(82.866)
B.	Time	0.009	0.034	0.042

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 30 Jun 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 Apr 2025
2013.75	31.210	5,252	163.93	0.00	0.000	0	28.820	5,444	156.88	1.029	2.9%	1.909
2014.25	30.330	5,249	159.20	0.00	0.000	0	29.065	5,552	161.36	1.029	2.9%	1.856
2014.75	26.794	5,835	156.35	0.00	0.000	0	29.312	5,662	165.96	1.029	2.9%	1.805
2015.25	38.810	5,096	197.77	0.00	0.000	0	29.560	5,774	170.69	1.029	2.9%	1.755
2015.75	29.250	5,952	174.11	0.00	0.000	0	29.811	5,889	175.56	1.029	2.9%	1.706
2016.25	29.551	5,831	172.32	0.00	0.000	0	30.064	6,006	180.57	1.029	2.9%	1.659
2016.75	30.313	6,501	197.05	0.00	0.000	0	30.319	6,125	185.72	1.029	2.9%	1.613
2017.25	30.629	6,204	190.02	0.00	0.000	0	30.577	6,247	191.01	1.029	2.9%	1.568
2017.75	29.628	6,534	193.59	0.00	0.000	0	30.836	6,371	196.46	1.029	2.9%	1.525
2018.25	31.902	6,597	210.46	0.00	0.000	0	31.098	6,498	202.07	1.029	2.9%	1.482
2018.75	32.407	6,922	224.34	0.00	0.000	0	31.362	6,627	207.83	1.029	2.9%	1.441
2019.25	31.990	6,636	212.30	0.00	0.000	0	31.628	6,758	213.75	1.029	2.9%	1.401
2019.75	31.126	7,046	219.31	0.00	0.000	0	31.897	6,893	219.85	1.029	2.9%	1.362
2020.25	23.474	6,983	163.92	(25.81)	0.000	0	22.749	7,030	159.92	1.029	2.9%	1.325
2020.75	23.256	7,026	163.40	(24.73)	0.000	0	23.278	7,169	166.89	1.029	2.9%	1.288
2021.25	22.795	6,981	159.15	(24.45)	0.000	0	23.564	7,312	172.29	1.029	2.9%	1.252
2021.75	26.306	7,754	203.99	0.00	0.157	1	27.475	7,645	210.03	1.029	2.9%	1.218
2022.25	27.505	8,149	224.14	(1.69)	0.547	1	27.087	8,291	224.59	1.029	2.9%	1.184
2022.75	26.621	8,907	237.10	0.00	0.818	1	27.943	8,826	246.62	1.029	2.9%	1.151
2023.25	28.165	9,565	269.41	0.00	0.854	1	28.180	9,052	255.08	1.029	2.9%	1.119
2023.75	28.544	9,916	283.05	0.00	1.000	1	28.420	9,447	268.49	1.029	2.9%	1.088
2024.25	30.212	9,213	278.35	0.00	1.000	1	28.661	9,635	276.15	1.029	2.9%	1.058
2024.75	29.335	9,642	282.85	0.00	1.000	1	28.904	9,826	284.02	1.029	2.9%	1.029
2025.25	29.307	9,709	284.53	0.00	1.000	1	29.149	10,022	292.12			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(30.678)	(70.611)	(108.197)
B.	Time	0.017	0.039	0.056
C.	Mobility	0.013		0.013
D.	Excess Inflation		0.158	0.158
E.	New Normal	(0.183)		(0.183)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive - Total
Data as of 30 Jun 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 Apr 2025
2013.75	64.382	1,567	100.90	0.00	1	0.000	63.355	1,591	105.75	1.029	2.9%	1.910
2014.25	61.020	1,360	82.99	0.00	0	0.000	63.513	1,305	83.64	1.029	2.9%	1.857
2014.75	62.116	1,746	108.44	0.00	1	0.000	63.672	1,689	111.87	1.029	2.9%	1.806
2015.25	72.914	1,306	95.22	0.00	0	0.000	63.831	1,385	88.49	1.029	2.9%	1.755
2015.75	64.936	1,634	106.11	0.00	1	0.000	63.990	1,793	118.35	1.029	2.9%	1.707
2016.25	63.249	1,503	95.05	0.00	0	0.000	64.150	1,471	93.61	1.029	2.9%	1.659
2016.75	65.479	1,914	125.32	0.00	1	0.000	64.310	1,904	125.20	1.029	2.9%	1.613
2017.25	64.853	1,559	101.08	0.00	0	0.000	64.471	1,562	99.03	1.029	2.9%	1.569
2017.75	64.814	1,945	126.09	0.00	1	0.000	64.632	2,021	132.45	1.029	2.9%	1.525
2018.25	65.920	1,712	112.85	0.00	0	0.000	64.793	1,658	104.76	1.029	2.9%	1.483
2018.75	65.179	2,116	137.93	0.00	1	0.000	64.955	2,146	140.11	1.029	2.9%	1.442
2019.25	65.381	1,767	115.50	0.00	0	0.000	65.117	1,760	110.82	1.029	2.9%	1.402
2019.75	68.104	2,295	156.27	0.00	1	0.000	65.280	2,278	148.22	1.029	2.9%	1.363
2020.25	53.824	1,922	103.45	(25.81)	0	0.000	55.345	1,869	104.99	1.029	2.9%	1.325
2020.75	62.157	2,400	149.16	(24.73)	1	0.000	55.875	2,419	141.08	1.029	2.9%	1.288
2021.25	51.863	2,061	106.88	(24.45)	0	0.000	56.115	1,984	111.72	1.029	2.9%	1.252
2021.75	61.640	2,595	159.96	0.00	1	0.157	65.934	2,643	172.48	1.029	2.9%	1.218
2022.25	65.847	2,383	156.91	(1.69)	0	0.547	65.378	2,329	149.20	1.029	2.9%	1.184
2022.75	71.064	3,568	253.55	0.00	1	0.818	66.264	3,168	214.95	1.029	2.9%	1.151
2023.25	61.499	2,694	165.69	0.00	0	0.854	66.430	2,616	171.52	1.029	2.9%	1.119
2023.75	69.717	3,922	273.46	0.00	1	1.000	66.596	3,478	237.88	1.029	2.9%	1.088
2024.25	64.675	2,792	180.55	0.00	0	1.000	66.762	2,853	188.16	1.029	2.9%	1.058
2024.75	68.848	3,351	230.72	0.00	1	1.000	66.929	3,692	251.65	1.029	2.9%	1.029
2025.25	65.745	2,651	174.30	0.00	0	1.000	67.096	3,029	199.05			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(5.896)	(113.379)	(108.923)
B.	Time	0.005	0.060	0.056
C.	Mobility	0.006		0.004
D.	Seasonality		0.228	0.263
E.	Excess Inflation		0.184	0.248

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: All Perils
Data as of 30 Jun 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 Apr 2025
2015.25	80.710	3,518	283.92	0.00	0	0	0.000	67.338	4,108	276.60	1.021	2.1%	1.515
2015.75	65.693	3,742	245.85	0.00	1	0	0.000	68.604	4,437	304.42	1.021	2.1%	1.483
2016.25	67.036	3,842	257.52	0.00	0	0	0.000	69.893	4,125	288.32	1.021	2.1%	1.453
2016.75	72.171	4,487	323.87	0.00	1	0	0.000	71.206	4,456	317.33	1.021	2.1%	1.423
2017.25	71.327	4,119	293.82	0.00	0	0	0.000	72.544	4,143	300.54	1.021	2.1%	1.394
2017.75	78.815	4,480	353.13	0.00	1	0	0.000	73.907	4,476	330.78	1.021	2.1%	1.365
2018.25	75.171	4,167	313.27	0.00	0	0	0.000	75.296	4,161	313.28	1.021	2.1%	1.337
2018.75	78.405	4,589	359.78	0.00	1	0	0.000	76.711	4,495	344.79	1.021	2.1%	1.310
2019.25	75.604	4,448	336.25	0.00	0	0	0.000	78.153	4,178	326.55	1.021	2.1%	1.283
2019.75	78.941	4,611	363.98	0.00	1	0	0.000	79.621	4,514	359.41	1.021	2.1%	1.256
2020.25	57.638	4,468	257.55	(25.81)	0	0	0.000	59.036	4,196	247.73	1.021	2.1%	1.231
2020.75	67.932	4,197	285.08	(24.73)	1	0	0.000	60.952	4,533	276.32	1.021	2.1%	1.205
2021.25	57.359	3,974	227.94	(24.45)	0	0	0.000	62.310	4,214	262.59	1.021	2.1%	1.181
2021.75	74.516	4,890	364.38	0.00	1	1	0.157	73.719	4,750	350.17	1.021	2.1%	1.156
2022.25	71.671	4,977	356.68	(1.69)	0	1	0.547	73.559	4,905	360.82	1.021	2.1%	1.133
2022.75	79.086	5,592	442.25	0.00	1	1	0.818	76.515	5,701	436.18	1.021	2.1%	1.109
2023.25	73.178	5,717	418.33	0.00	0	1	0.854	77.953	5,350	417.06	1.021	2.1%	1.087
2023.75	82.994	6,272	520.58	0.00	1	1	1.000	79.418	6,013	477.51	1.021	2.1%	1.064
2024.25	82.011	5,465	448.21	0.00	0	1	1.000	80.910	5,589	452.25	1.021	2.1%	1.042
2024.75	81.066	5,895	477.91	0.00	1	1	1.000	82.431	6,038	497.75	1.021	2.1%	1.021
2025.25	84.313	5,348	450.88	0.00	0	1	1.000	83.980	5,613	471.42			1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost Model**
A.	Intercept	(70.825)	(0.295)	(78.028)
B.	Time	0.037	0.004	0.042
C.	Mobility	0.012		0.012
D.	Seasonality		0.075	0.075
E.	New Normal	(0.151)		(0.151)
F.	Excess Inflation		0.270	0.270

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 30 Jun 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 2025-1 Level
2013.75	31.210	37.907	0.00	0	35.75	0.816
2014.25	30.330	36.528	0.00	0	35.75	0.816
2014.75	26.794	31.998	0.00	0	35.75	0.816
2015.25	38.810	45.957	0.00	0	35.75	0.816
2015.75	29.250	34.345	0.00	0	35.75	0.816
2016.25	29.551	34.406	0.00	0	35.75	0.816
2016.75	30.313	34.997	0.00	0	35.75	0.816
2017.25	30.629	35.064	0.00	0	35.75	0.816
2017.75	29.628	33.633	0.00	0	35.75	0.816
2018.25	31.902	35.909	0.00	0	35.75	0.816
2018.75	32.407	36.171	0.00	0	35.75	0.816
2019.25	31.990	35.405	0.00	0	35.75	0.816
2019.75	31.126	34.158	0.00	0	35.75	0.816
2020.25	23.474	25.544	(25.81)	0	24.74	1.178
2020.75	23.256	25.094	(24.73)	0	25.13	1.160
2021.25	22.795	24.390	(24.45)	0	25.22	1.156
2021.75	26.306	27.910	0.00	1	29.15	1.000
2022.25	27.505	28.936	(1.69)	1	28.46	1.024
2022.75	26.621	27.770	0.00	1	29.15	1.000
2023.25	28.165	29.134	0.00	1	29.15	1.000
2023.75	28.544	29.277	0.00	1	29.15	1.000
2024.25	30.212	30.727	0.00	1	29.15	1.000
2024.75	29.335	29.584	0.00	1	29.15	1.000
2025.25	29.307	29.307	0.00	1	29.15	1.000

Frequency Model Fitted to (3)

A.	Intercept	3.576
B.	Mobility	0.014
C.	New Normal	(0.204)

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