

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES LOSS TREND RATES

Based on Insurance Industry Data
Through June 30, 2025

April 2, 2026

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1. Executive Summary

1.1. Purpose and Scope

The Newfoundland and Labrador Board of Commissioners of Public Utilities (the Board) retained Oliver, Wyman Limited (Oliver Wyman), to determine commercial vehicle loss trend rates. The scope of our analysis includes all coverages:

- **Mandatory Coverages:** bodily injury, property damage (PD)-tort, direct compensation property damage, and uninsured automobile
- **Optional Coverages:** accident benefits, collision, comprehensive, all perils, specified perils, and underinsured motorist

We developed our analysis using insurance industry commercial vehicles loss and loss adjustment expense experience in Newfoundland and Labrador reported as of June 30, 2025, to the General Insurance Statistical Agency (GISA).

Our preliminary report will be provided to insurers for their review and comment, and we will consider comments received from interested parties before issuing a final report.

1.2. Actuarial Findings

In Table 1, we present our selected past annual loss cost trend rates from our current and prior reviews. The selected trends include the impact of changes in cost through the trend date. The trend date is the mid-point (April 1, 2025, for the current review and October 1, 2024, for the prior review) of the latest data point considered in the model that supports the selected loss trend rates.

Absent a significant change in experience or economic conditions, 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 that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2025) Trend Rates

Coverage	Prior Review: Data as of December 31, 2024	Current Review: Data as of June 30, 2025
Bodily Injury	-0.1%	+3.7%
Property Damage (including DCPD) ¹	-1.4%	-1.1%
Accident Benefits	0.0%	0.0%
Uninsured Auto	0.0%	0.0%
Collision	+2.3%	+2.4%
Comprehensive	+0.3% ²	+0.3% ³
Specified Perils	+0.3% ⁴	+0.3% ⁵
All Perils	+1.8%	+2.6%
Underinsured Motorist	+5.0%	+3.7%

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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¹ We analyze these coverages on a combined basis. Until sufficient post-reform data is available, we are unable to provide separate trend estimates for PD-tort and DCPD.

² Includes a one-time increase of 47.0% at 2021-2.

³ Includes a one-time increase of 44.5% at 2021-2.

⁴ Includes a one-time increase of 47.0% at 2021-2.

⁵ Includes a one-time increase of 44.5% at 2021-2.

2. Analysis – General Discussion

2.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data we analyzed was the 2025-1 AUTO7502 Automobile Industry Exhibit (as of June 30, 2025) provided by GISA. This data included the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year⁶ during which the event occurred.

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

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

The total of the paid claim amounts 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 that handle the individual claims based on the information available to the claim adjusters at a point in time. Over time, the case reserves are revised to more accurately reflect the payments that are made or that are expected to be made based on additional information that becomes available to the claim adjusters.

It is important to note the following 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

⁶ 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.

amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until an investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

- **The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (and their actuaries) use to determine the “actuarial reserve,” while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We estimate the final (ultimate) number and cost⁷ of all claims that arise from events that occur in the first and second halves of the year (referred to as “accident half-years”⁸), separately, through to June 30, 2025. These estimates are used to measure and select the loss trend rates that we recommend in Section 4 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.⁹ 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 reported to GISA.¹⁰ The selection of loss development factors is based on an analysis we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

⁷ By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

⁸ 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.

⁹ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

¹⁰ Our selections are based on the Incurred Development Method.

We select loss¹¹ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2024 (we group claims by the accident half-year in which the events that give rise to the claims occur), separately for each of the coverages.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2024, separately for each coverage.

2.3. Selection of Claim Count and Claim Amount Development Factors

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

In Section 2.4, we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.¹² As a result of the claims experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,¹³ and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Change in Estimates - Bodily Injury

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$395.28	\$110,581	3.57	\$378.32	\$101,712	3.72
2022	\$361.24	\$114,806	3.15	\$325.48	\$101,838	3.20
2023	\$347.74	\$118,488	2.93	\$340.47	\$112,583	3.02
2024	\$325.47	\$95,239	3.42	\$338.39	\$93,859	3.61
2025				\$322.40	\$90,188	3.57

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

¹¹ 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).

¹² A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹³ Number of claims per 1,000 insured vehicles.

Table 3: Change in Estimates - Property Damage (including DCPD)

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$59.80	\$8,499	7.04	\$59.80	\$8,477	7.05
2022	\$100.71	\$13,837	7.28	\$104.91	\$14,217	7.38
2023	\$94.93	\$11,721	8.10	\$95.84	\$11,859	8.08
2024	\$102.87	\$12,375	8.31	\$100.77	\$11,738	8.59
2025				\$112.46	\$12,378	9.09

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.8%.

Table 4: Change in Estimates – Accident Benefits

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$24.17	\$9,826	2.46	\$26.63	\$10,921	2.44
2022	\$11.28	\$7,847	1.44	\$11.46	\$8,011	1.43
2023	\$17.80	\$8,489	2.10	\$17.66	\$8,827	2.00
2024	\$23.29	\$8,368	2.78	\$21.40	\$9,434	2.27
2025				\$16.52	\$7,847	2.11

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 0.8%.

Table 5: Change in Estimates - Collision

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$128.89	\$11,653	11.06	\$128.93	\$11,656	11.06
2022	\$151.29	\$10,846	13.95	\$151.26	\$10,919	13.85
2023	\$219.56	\$12,587	17.44	\$227.86	\$12,979	17.56
2024	\$164.69	\$10,172	16.19	\$170.93	\$10,596	16.13
2025				\$189.22	\$15,429	12.26

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 2.2%.

Table 6: Change in Estimates - Comprehensive

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$135.02	\$3,948	34.20	\$135.03	\$3,948	34.20
2022	\$176.21	\$5,082	34.67	\$176.25	\$5,083	34.67
2023	\$143.07	\$4,454	32.12	\$142.91	\$4,409	32.41
2024	\$165.91	\$5,100	32.53	\$176.45	\$5,335	33.07
2025				\$109.43	\$3,363	32.54

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 1.7%.

Table 7: Change in Estimates - All Perils

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$257.27	\$15,710	16.38	\$256.39	\$15,790	16.24
2022	\$310.56	\$18,007	17.25	\$310.79	\$18,007	17.26
2023	\$280.81	\$18,024	15.58	\$282.27	\$17,894	15.77
2024	\$258.51	\$18,136	14.25	\$235.74	\$15,941	14.79
2025				\$463.88	\$25,313	18.33

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

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period,¹⁴ 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 proposed rate program 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.

3.2. Past Trend - Model Considerations

We employ a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Newfoundland and Labrador ultimate Industry claims frequency, severity, and loss cost¹⁵ by accident half-year that we derive (as we discuss in Section 2.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level change¹⁶ 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 employ a holistic approach to modeling and consider several models with varying parameters that are fit to data from varying accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 4, 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 15-year period from 2010-2 to 2025-1. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the

¹⁴ 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.

¹⁵ 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.

¹⁶ We use “scalar” and “level change” interchangeably throughout this report.

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

While we review twenty 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 or 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 2014 and 2022 hurricanes’ (Arthur and Fiona) 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.

Reforms and Level Changes

The purpose of a reform parameter¹⁷ is to isolate and remove the impact that reforms or other events had on the level of claim costs, so the underlying claim cost trend can be identified. The regression models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect that reforms or other events have had on claim counts and amounts.

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 reform parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency, coincident with the implementation of a reform.

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 could cause the trend rate to change in magnitude; or even change direction. We determine the statistical significance

¹⁷ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

of reform parameters and trend rate changes based on the p -values from t -tests for parameter significance.¹⁸

2020 Reforms

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from \$2,500 to \$5,000 and DCPD was introduced. The Automobile Statistical Plan (ASP) includes limited bodily injury post-reform data under the new regulations for analysis purposes.

Statistical Results

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

- With respect to the adjusted R-squared, we generally refer to values of 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 statistically “significant.”
- The confidence intervals presented correspond 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 be masked by volatility in the data. In certain situations, the statistical results of the direct loss cost model may be slightly better. However, if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model for the reasons described. We also consider the basis of our selection in the prior report for consistency across reviews.

- We discuss the issue of inflation in the context of the past and future trend rate below.

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.

¹⁸ A t -test with a resulting p -value of less than 5% is considered significant.

The summary of our trend rates based on industry data as of December 31, 2024, 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 4, 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 cost¹⁹ 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 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 coverages²⁰ that experienced a significant reduction in claims frequency coincident with the COVID-19 pandemic.

In May 2023, the World Health Organization determined that COVID-19 no longer 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, we consider the 2022-2 period to be the potential starting point. While we continue to observe lower frequency levels from 2022-2 through 2024-1 compared to the pre-pandemic period, the degree of the decrease has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post-pandemic period for their proposed rate program.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 3.3.

Inflation

Supply chain issues and pent-up consumer demand resulted in an increase in inflation, which led to increased claim costs during the prospective period. In Figure 1 through Figure 3, we present the consumer price index (left panel) and year-over-year percentage change (right panel)²¹ over the last 20 years in Newfoundland, separately, for:

- All-Items
- Transportation

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

²⁰ We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with the COVID-19 pandemic.

²¹ As measured by the 12-month change in CPI.

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

Figure 1: Consumer Price Index – All Items & Transportation

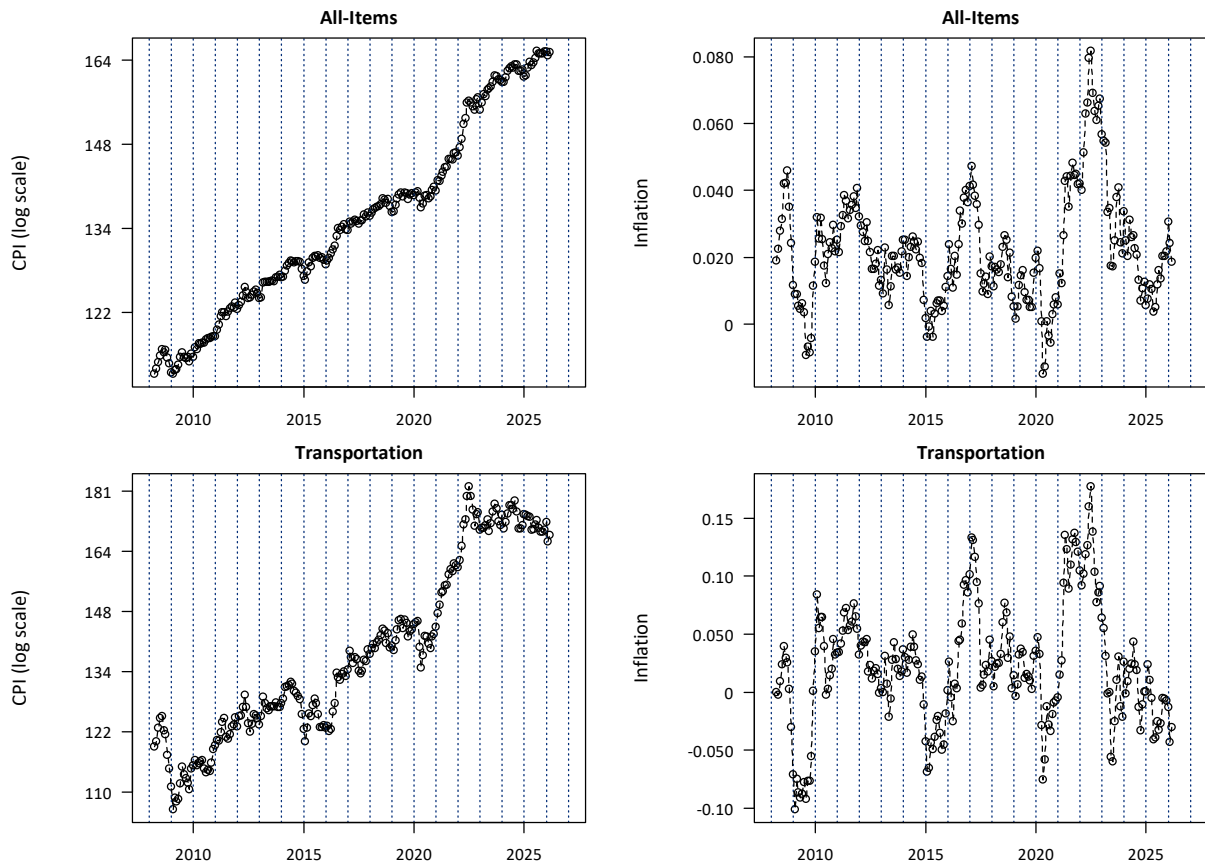
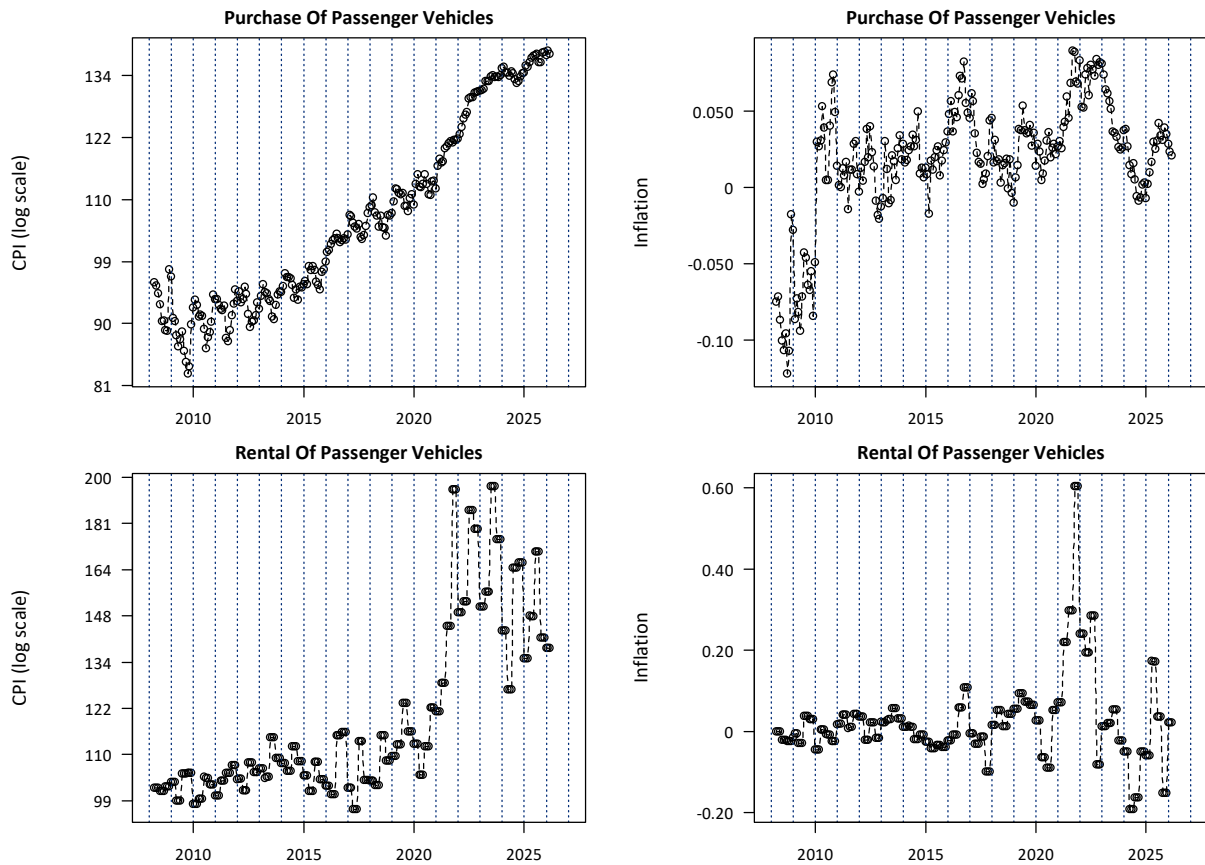
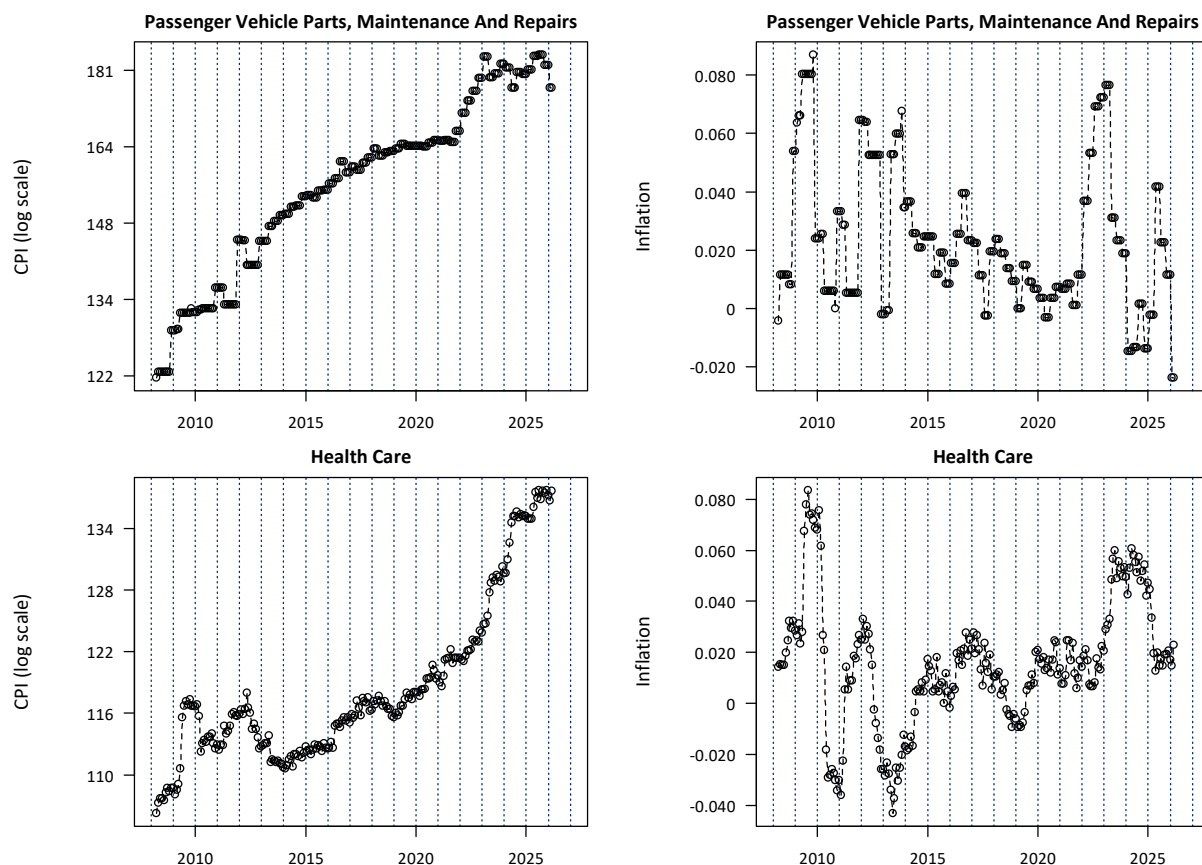


Figure 2²²: Consumer Price Index – Purchase & Rental of Passenger Vehicles



²² Rental of passenger vehicles data is Canada-wide data, not Newfoundland-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 coverages²³ (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) resulted in the highest inflation levels since 2010. The inflationary rise, which began in the second half of 2021, appears to have peaked in 2022 and gradually returned to pre-pandemic levels during 2023. We note that 2024 inflation was below pre-pandemic levels.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022, a steep rise in 2023 and 2024, and moderation beginning in 2025.

As shown in Figure 4, the 2022-1 property damage severity has risen steeply, deviating from historical patterns. After 2022-1, property damage severity declined but stayed significantly higher than pre-2022 levels. For collision, comprehensive, and all perils, severity appears to be generally higher between 2021

²³ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils.

and 2025. These higher claim severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage coverages²⁴ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for bodily injury and accident benefits coverages. The lack of an apparent increase for these coverages may be due, in part, to limited data volume for commercial vehicles.

As described in Section 3.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we consider approaches such as the following:

- The use of a scalar aligns 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.²⁵
- 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.

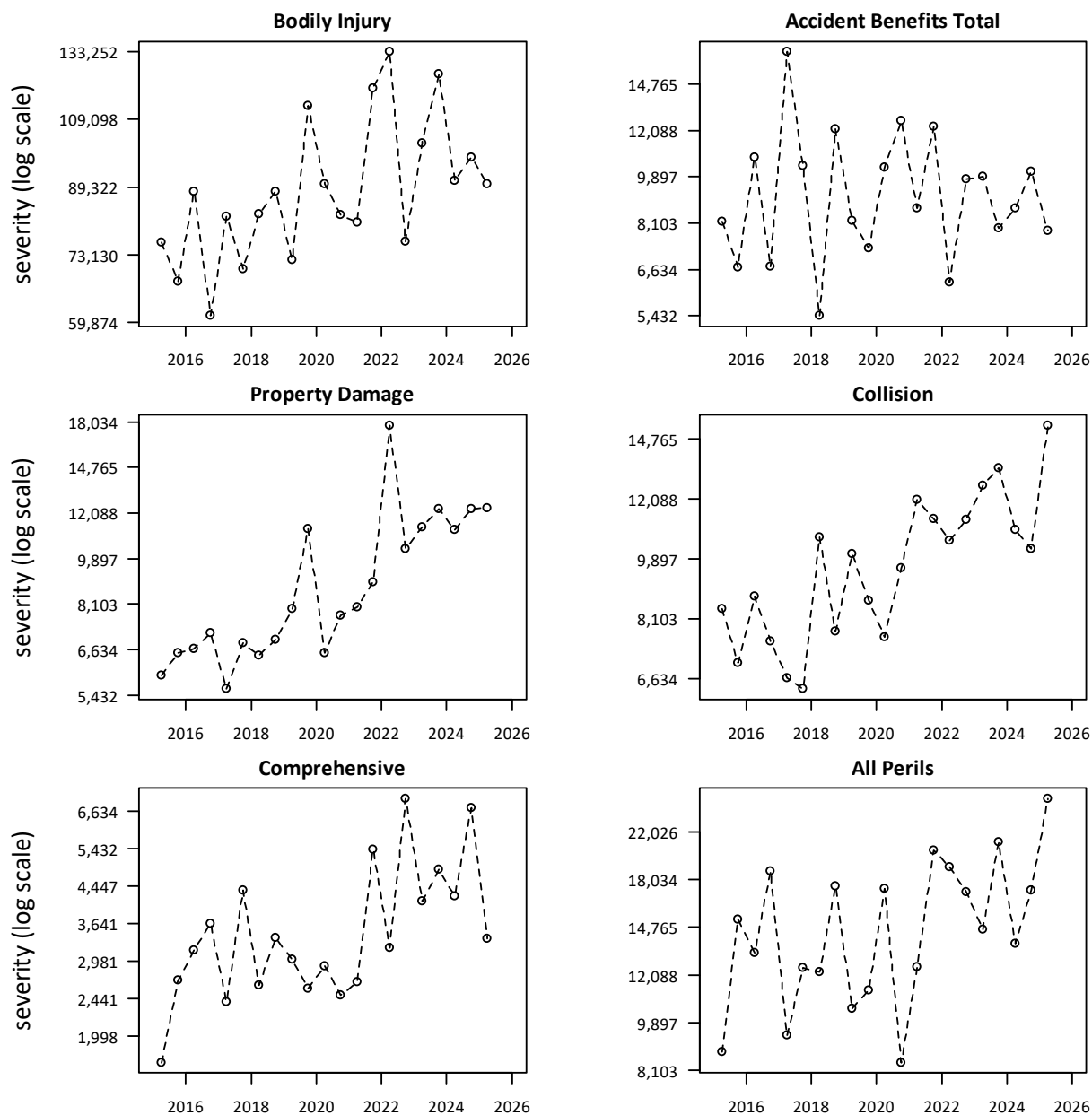
As the higher interest rates caused the inflation surge to subside, higher loss trend rates should also subside. As shown in Figure 1 through Figure 3 above, there is evidence inflation moderated in 2023 and 2024 for primary physical damage claims cost components, and this is evident in the severity levels shown in Figure 4.

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 3.3 below.

²⁴ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils. We do not include specified perils in Figure 4 due to additional volatility associated with these coverages.

²⁵ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 4: Historical Severity by Coverage



3.3. 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 or the economic environment over the recent accident periods, we find it is most reasonable to assume the past loss trend will perpetuate into the future, resulting in equivalent past and future trend rates.

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

Post COVID-19 “New Normal”

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims 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.²⁶ As noted above, we view 2022-2 as the (possible) beginning of the “new-normal” post pandemic period and may serve as an indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may provide important insight into consumer 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 in Section 5 of this report. Under the presumption that the 2022-2 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 (April 1, 2025, in this review) to the average accident date of the proposed rate program, rate applications should consider the potential changes to the inflation rate over that same future projection period (e.g., moderation beyond 2024).

As described in Section 3.2, the high inflationary environment beginning in late 2021 resulted in a large 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 if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

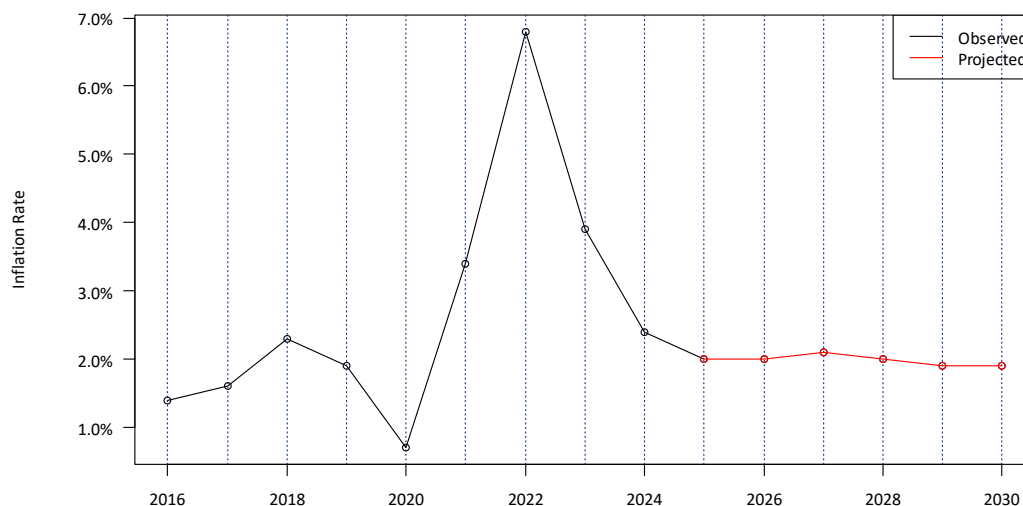
In Figure 5, we present the International Monetary Fund’s (IMF) forecast of future inflation,²⁷ as measured by all items CPI in Canada. As shown, inflation continues to decrease in 2024 and is within the Government’s target range. IMF predicts a further decrease in 2025 and stabilize around 2.0%. The decline for 2024 is evident in the reported CPI data as of December 2024.

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

²⁶ 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.

²⁷ <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.

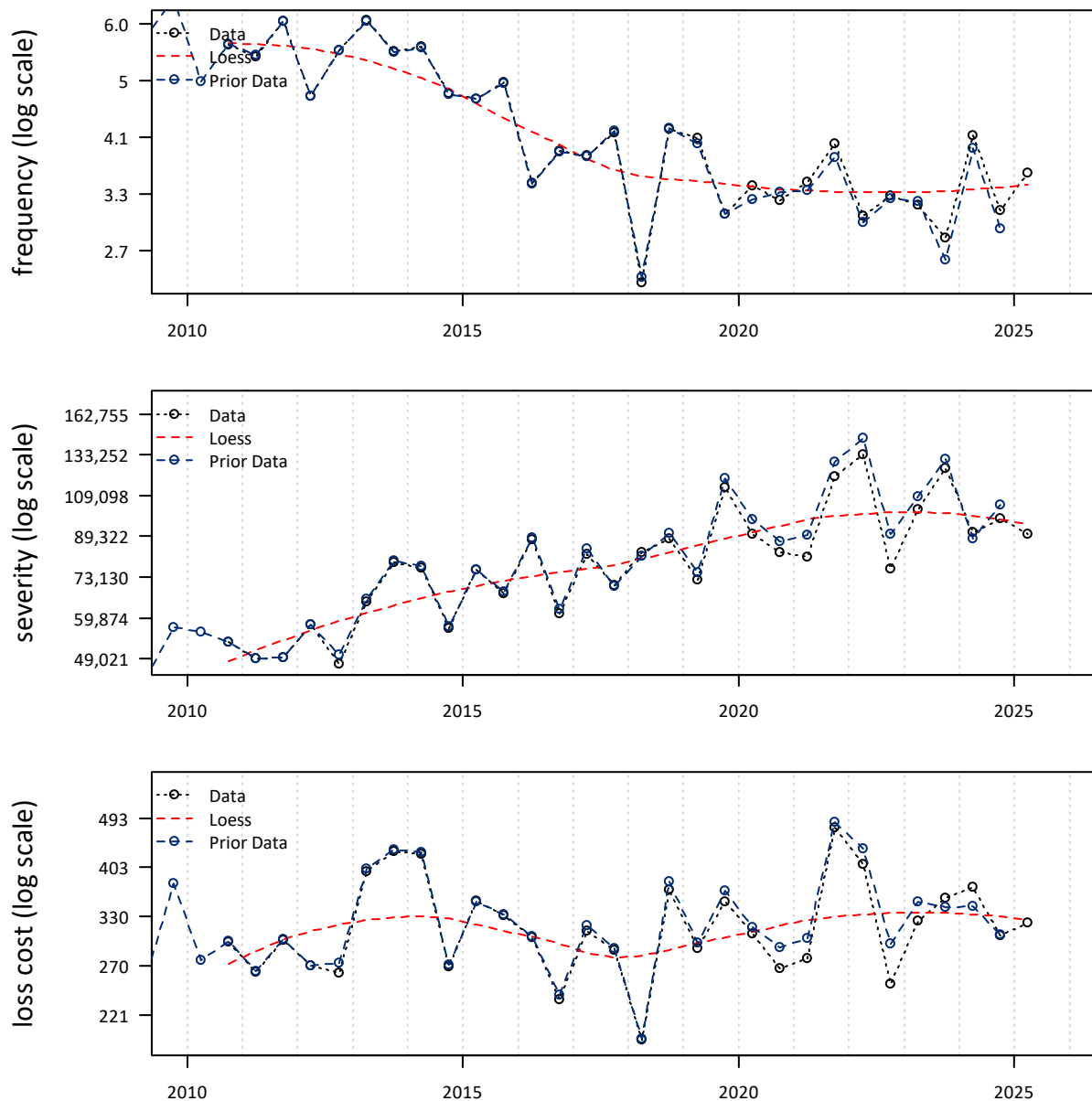
4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of -0.1%.

In Figure 6, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe some variability in the immature estimates. We include a loess curve that models the general trends in the data.

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 2016-1 and 2025-1, and include only time ($p = 0.406$). The implied annual trend rate associated with our fitted frequency model is -1.0%. The adjusted R-squared of our proposed frequency model is -0.015. We attribute the poor statistical results to the indiscernible trend beginning in 2016.

We fit a severity model to all accident half-years between 2016-1 and 2025-1, and include only time ($p = 0.027$). The implied annual trend rate associated with our fitted severity model is +3.7%. The adjusted R-squared of our proposed severity model is 0.213.

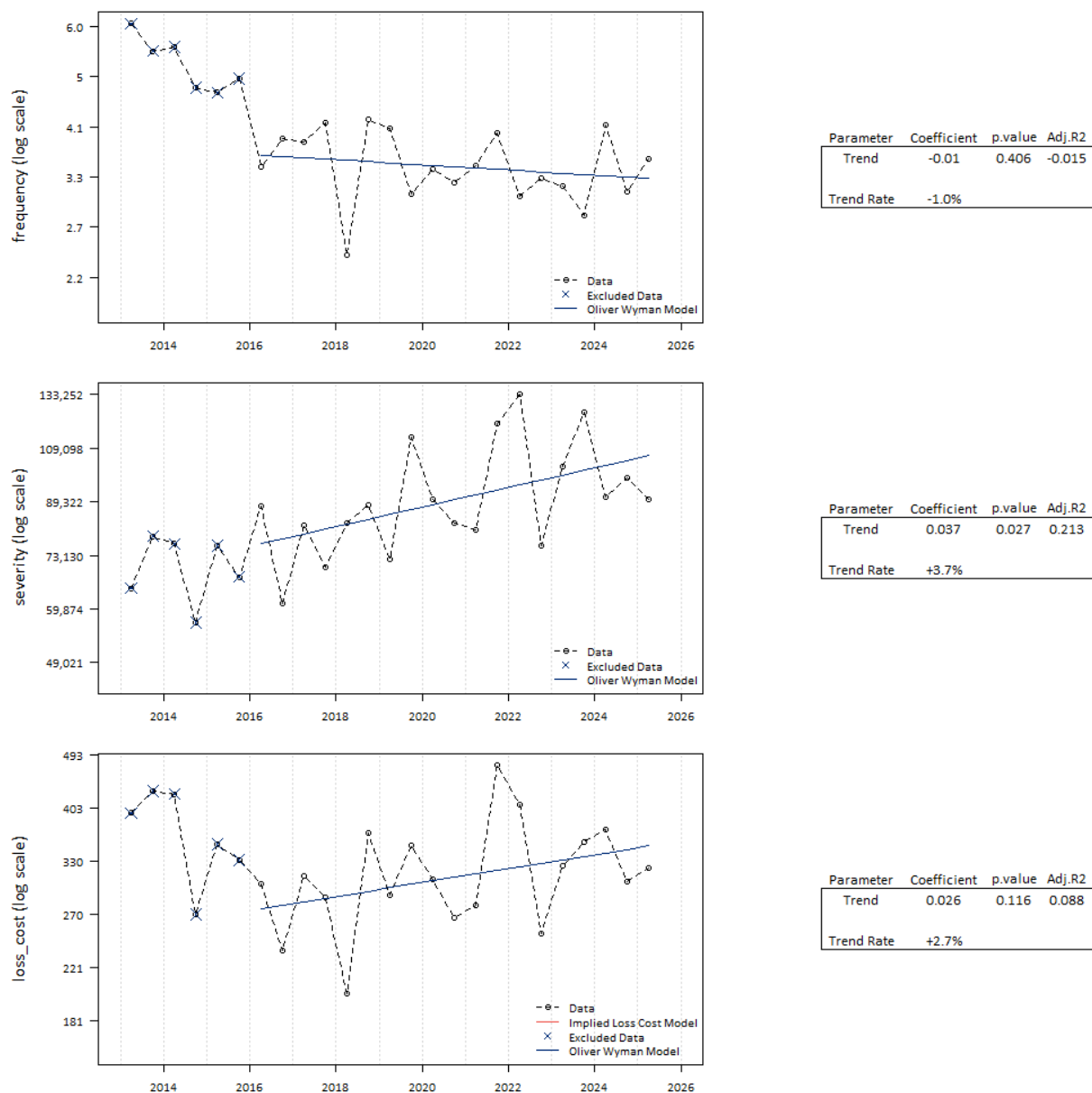
In Figure 7, we present a comparison between the observed values presented above in Figure 6 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +2.7%.²⁸ The implied adjusted R-squared of the combined frequency and severity model is -0.086.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, and a slightly higher adjusted R-squared (0.088).

Due to the indiscernible trend and poor statistical results of the frequency model, we select a frequency trend rate of 0.0%. We select a loss cost trend rate of +3.7%, based on the severity model and frequency trend rate selection.

²⁸ = $\exp[-0.010 + 0.037] - 1$

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



4.2. Property Damage (including DCPD)

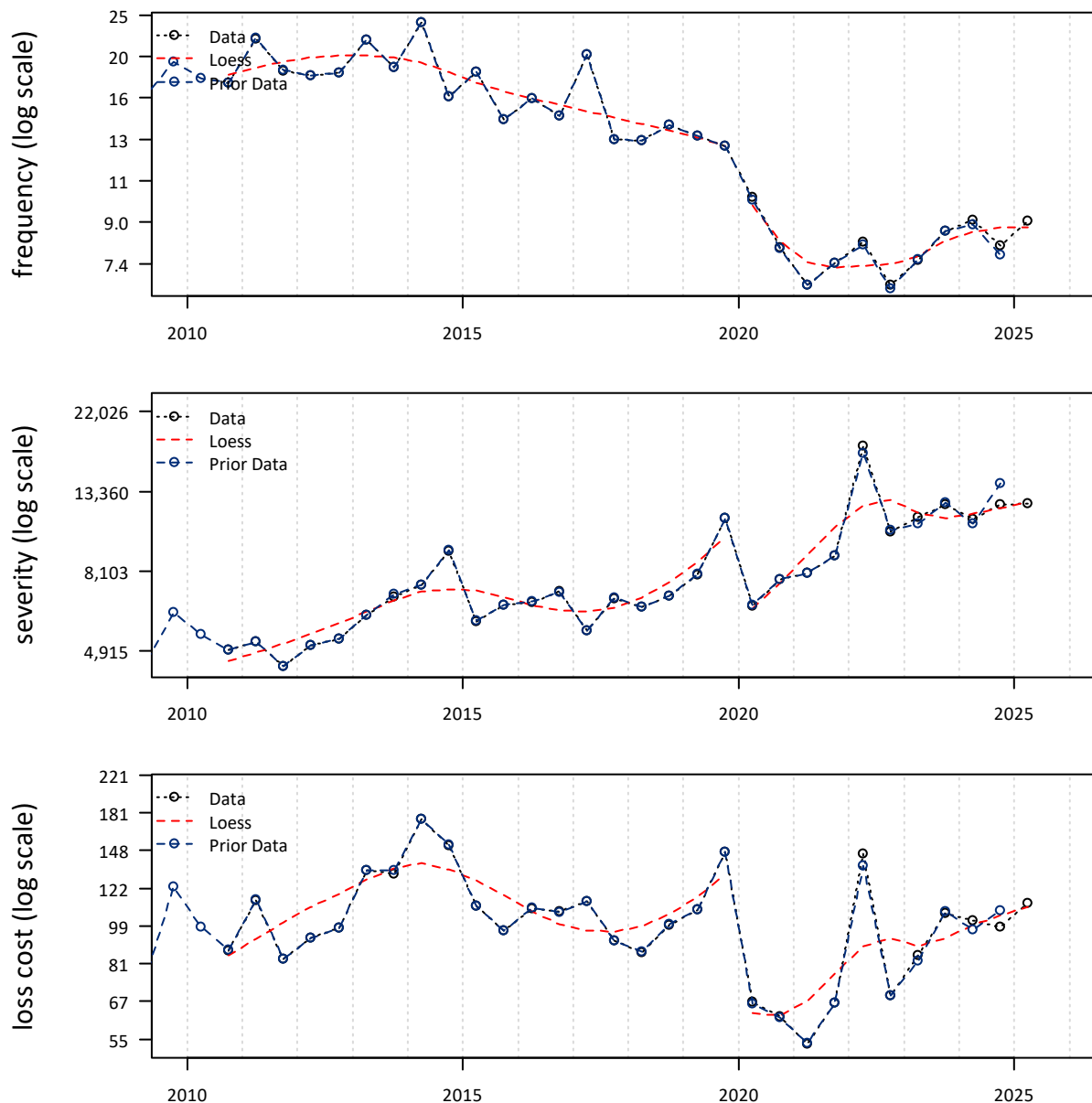
For the prior review, we selected a past and future loss cost trend of -1.4%.

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

some variability in the immature severity estimates. We include a loess curve that models the general trends in the data and 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. Subject to trending, the frequency level has remained below pre-pandemic levels.

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 fit a frequency model to all accident half-years between 2011-1 and 2025-1, and include time ($p = 0.000$), mobility ($p = 0.000$), seasonality ($p = 0.015$), and a new normal scalar ($p = 0.014$). The implied annual trend rate associated with our fitted frequency model is -5.3%. The adjusted R-squared of our proposed frequency model is 0.909.

We fit a severity model to all accident half-years between 2011-1 and 2025-1, excluding 2022-1, and include time ($p = 0.000$), and excess inflation ($p = 0.042$). The implied annual trend rate associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.755.

In Figure 9, we present a comparison between the observed values presented above in Figure 8 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -1.1%.²⁹ The implied adjusted R-squared of the combined frequency and severity model is 0.374.

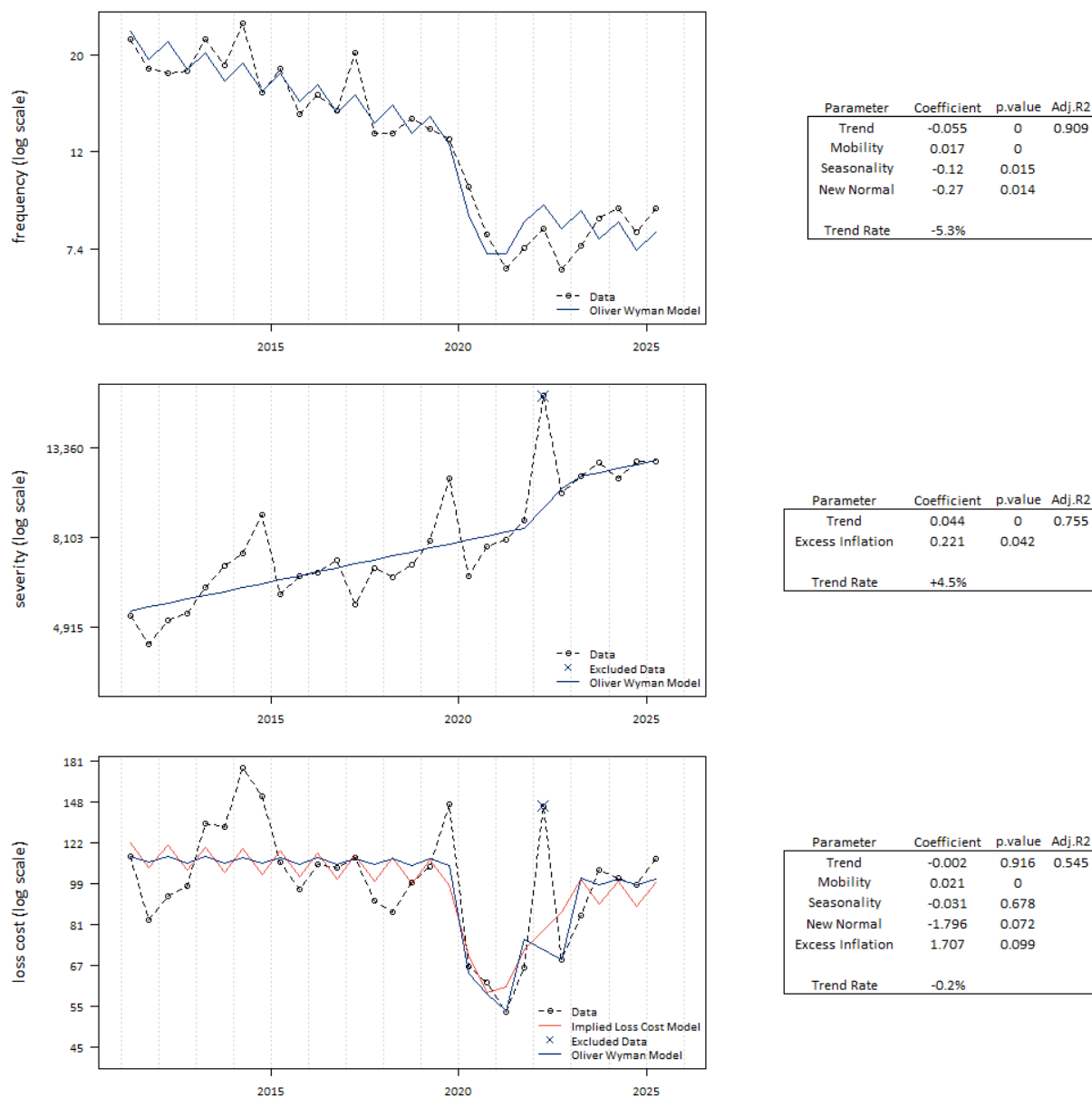
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.545). The impact from higher-than-average inflationary levels is masked by the COVID-19 impact on frequency.

Due to the better statistical results, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of -1.1%.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate and Section 6 on additional guidance on the excess inflation parameter.

²⁹ = $\exp[-0.055 + 0.044] - 1$

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

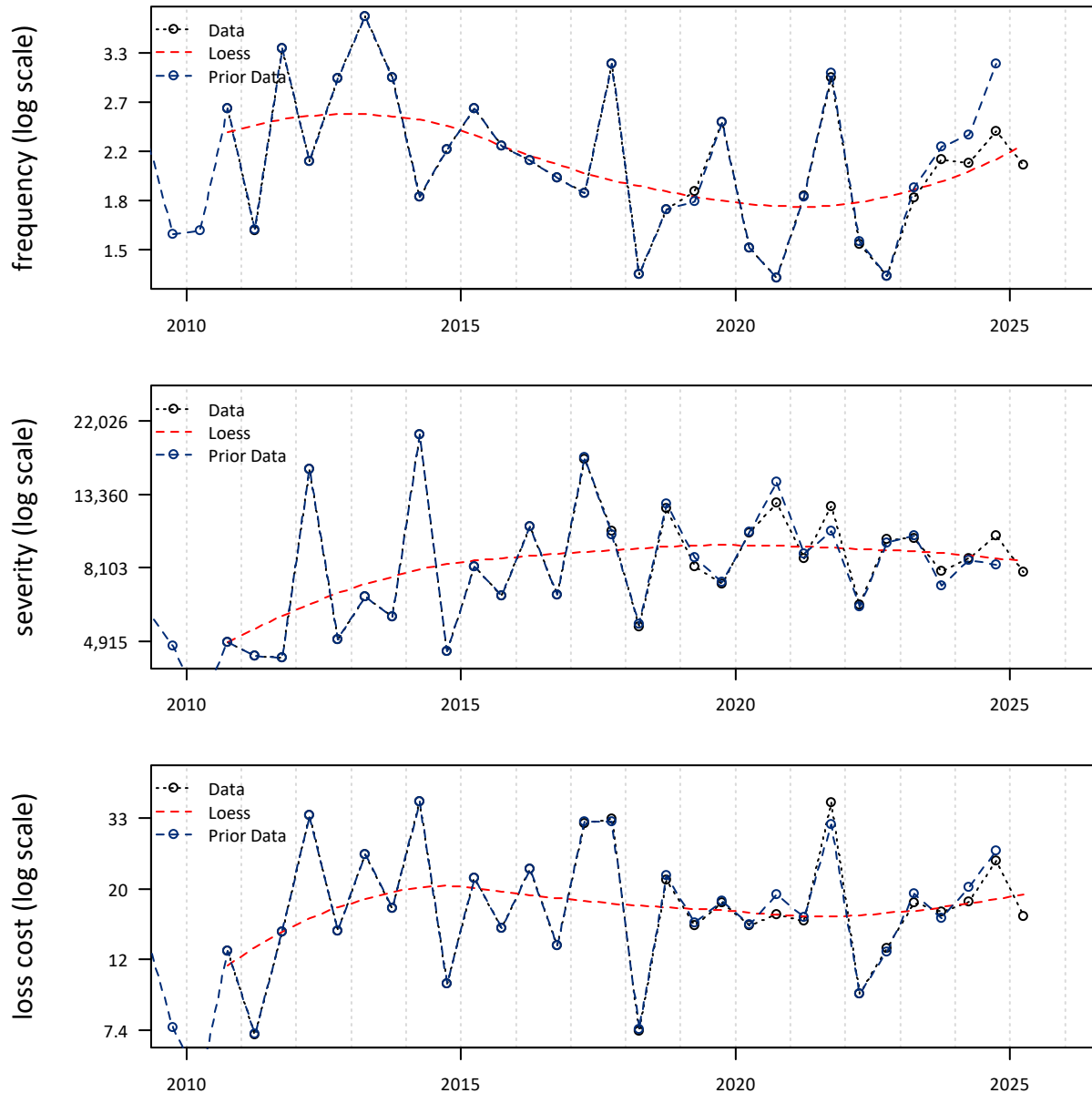


4.3. Accident Benefits

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

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 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe some slight variability in the immature frequency and severity estimates. We include a Loess curve that models the general trends in the data.

Figure 10: Accident Benefits – 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 including a new-normal scalar parameter, but the parameter was not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2014-2 and 2025-1 and include only time ($p = 0.457$). The implied annual trend rate associated with our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is -0.021.

We fit a severity model to all accident half-years between 2014-2 and 2025-1 and include only time ($p = 0.408$). The implied annual trend rate associated with our fitted severity model is +1.7%. The adjusted R-squared of our proposed severity model is -0.014.

In Figure 11, we present a comparison between the observed values presented above in Figure 10 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +0.5%.³⁰ The implied adjusted R-squared of the combined frequency and severity model is -0.089.

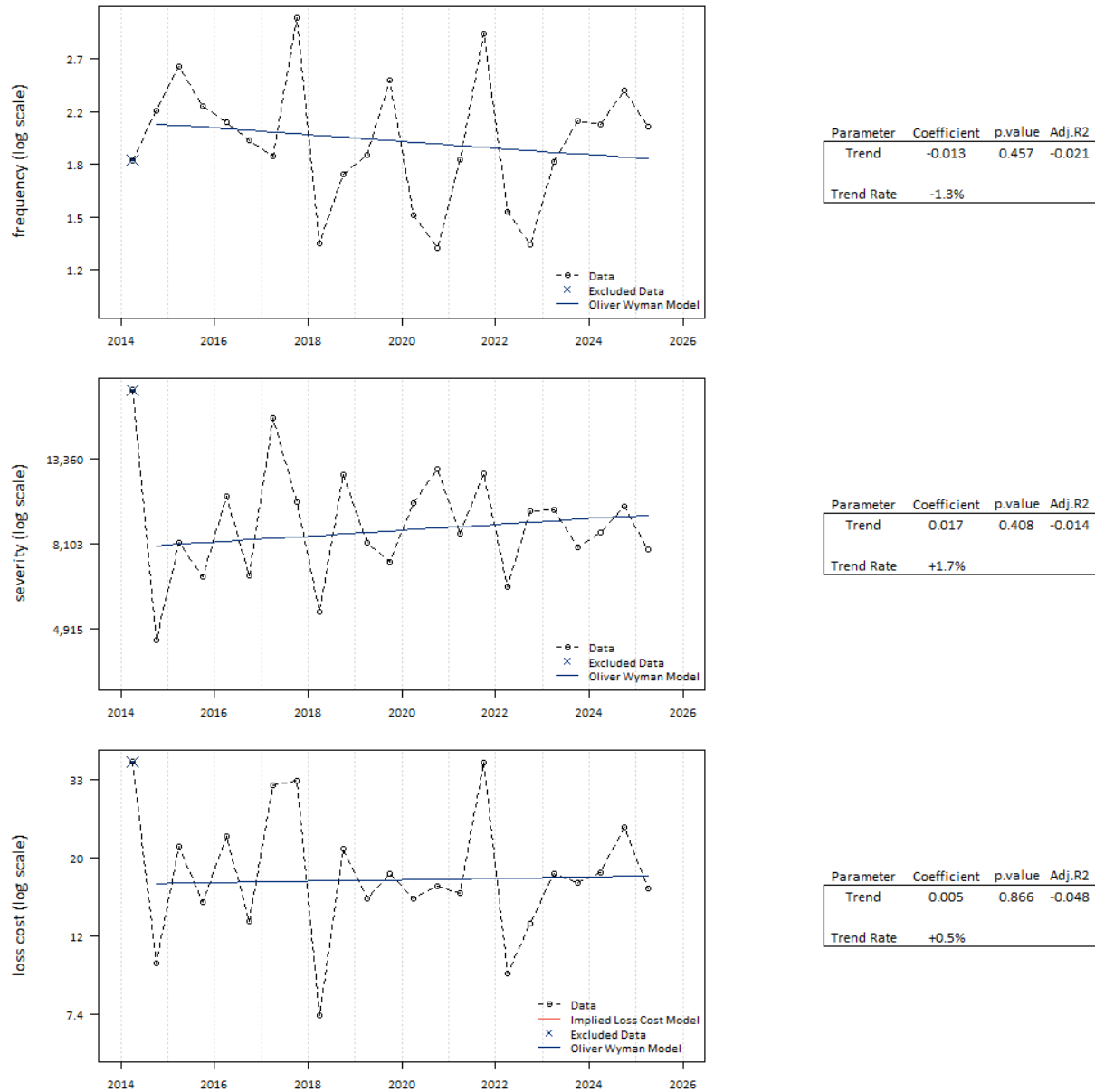
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate and a slightly higher adjusted R-squared (-0.048).

Due to the variability of the claim experience along with the poor fit of our models, we select a loss cost trend rate of 0.0%, as we find no loss cost trend is discernable.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³⁰ = $\exp[-0.004 + 0.014] - 1$

Figure 11: Accident Benefits – Fitted Frequency, Severity and Loss Cost



4.4. Uninsured Auto

Due to insufficient data, we select the same past loss cost trend rate as we do for accident benefits, 0.0%.

Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.5. Collision

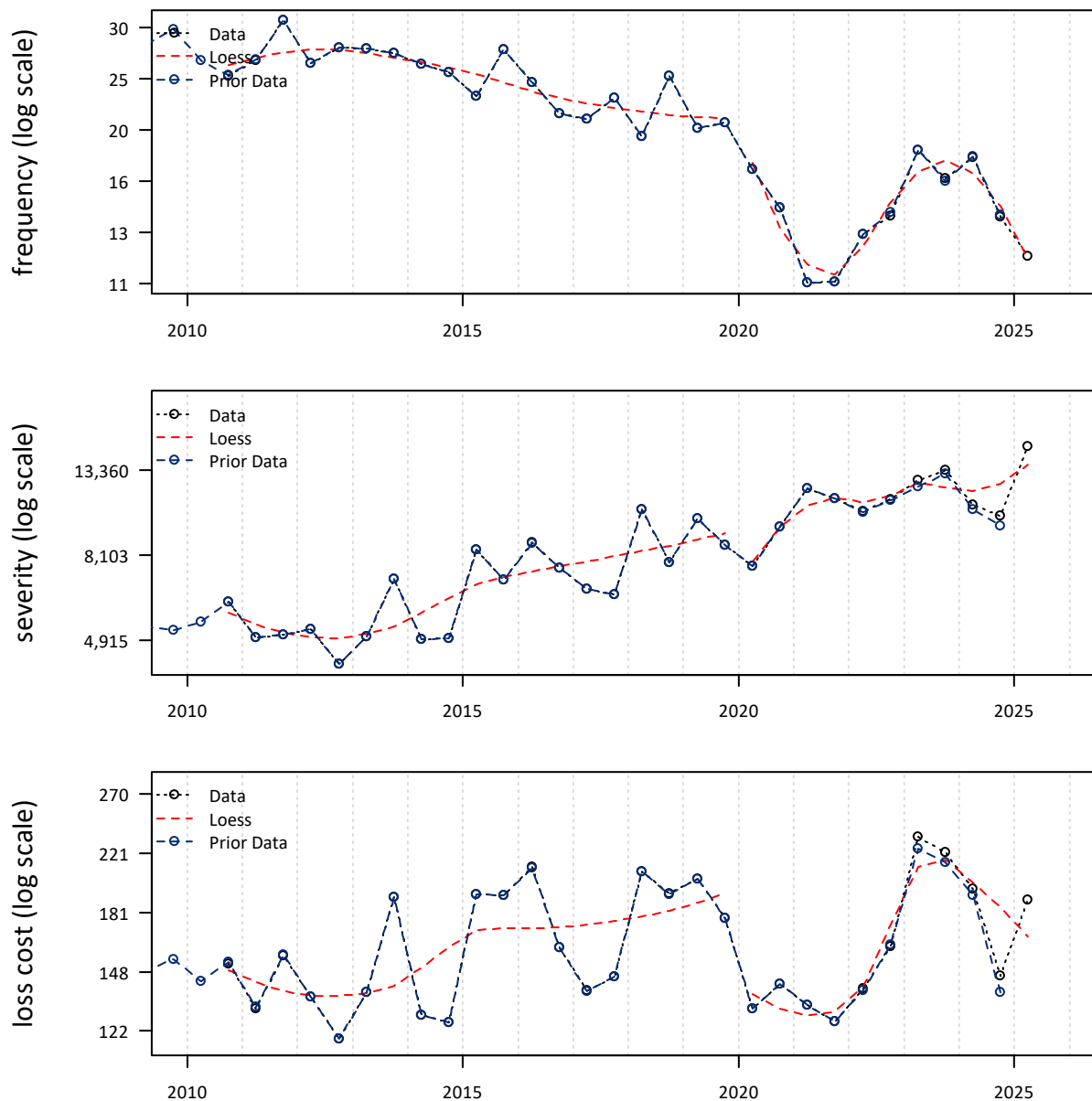
For the prior review, we selected a past and future loss cost trend of +2.3%.

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 that our estimates have not changed significantly. We include a loess curve that models the general trends in the data and 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 level has not fully returned to pre-pandemic levels. As DCPD was introduced on January 1, 2020, part of the decline in the observations post-2019 may be attributed to this reform.³¹

³¹ The decrease in collision frequency may (possibly) be attributed to both a shift of claims to DCPD and COVID-19. We have observed a similar phenomenon in other provinces where DCPD was introduced.

Figure 12: 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 tested models including a new-normal scalar parameter, but they were not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2011-1 and 2025-1 and include time ($p = 0.000$) and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -5.0%. The adjusted R-squared of our proposed frequency model is 0.848.

We fit a severity model to all accident half-years between 2011-1 and 2025-1 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +7.8%. The adjusted R-squared of our proposed severity model is 0.804.

In Figure 13, we present a comparison between the observed values presented above in Figure 12 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +2.4%.³² The implied adjusted R-squared of the combined frequency and severity model is 0.296.

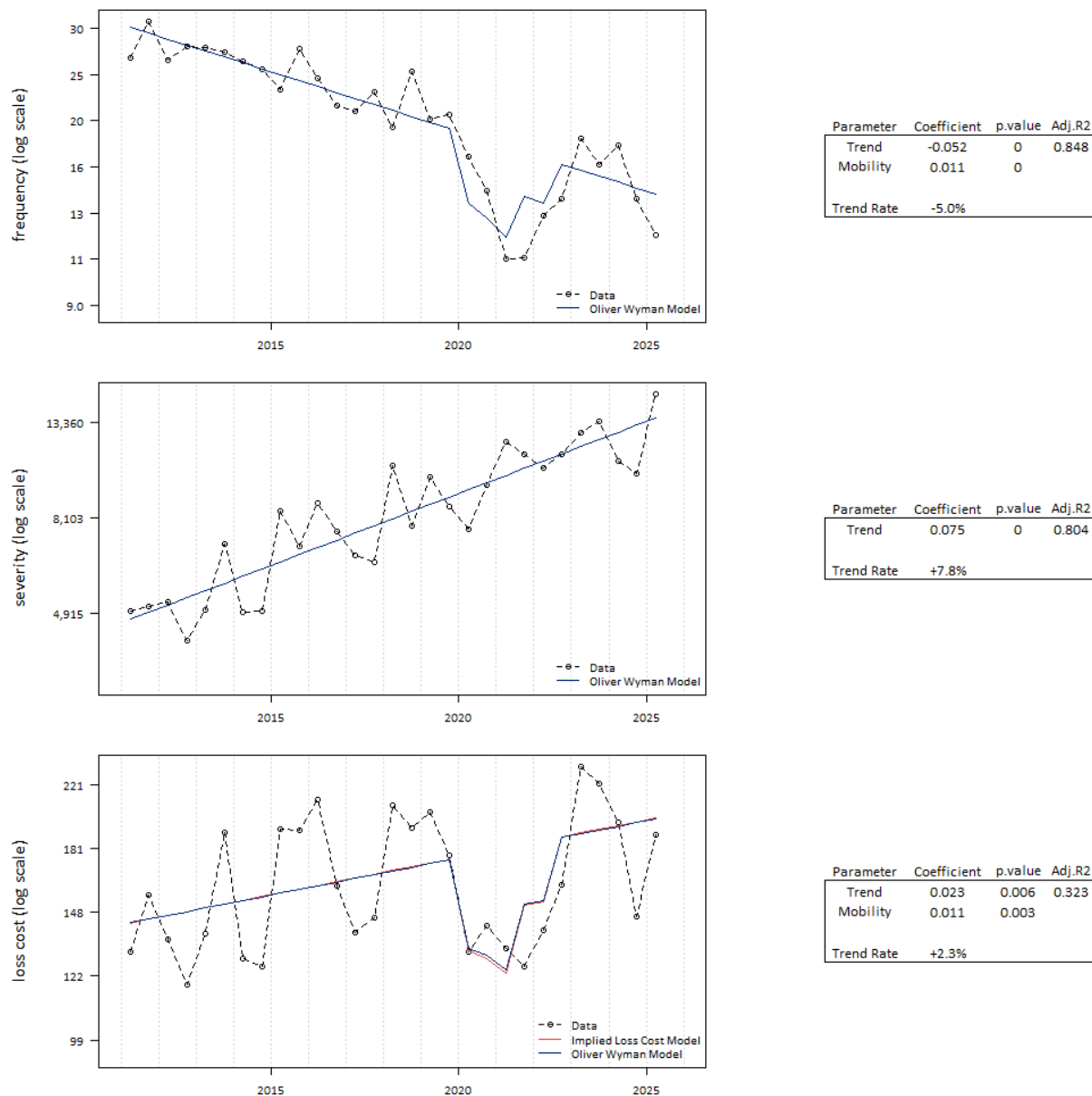
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.323).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.4%.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³² = $\exp[-0.052 + 0.075] - 1$

Figure 13: Collision – Fitted Frequency, Severity and Loss Cost

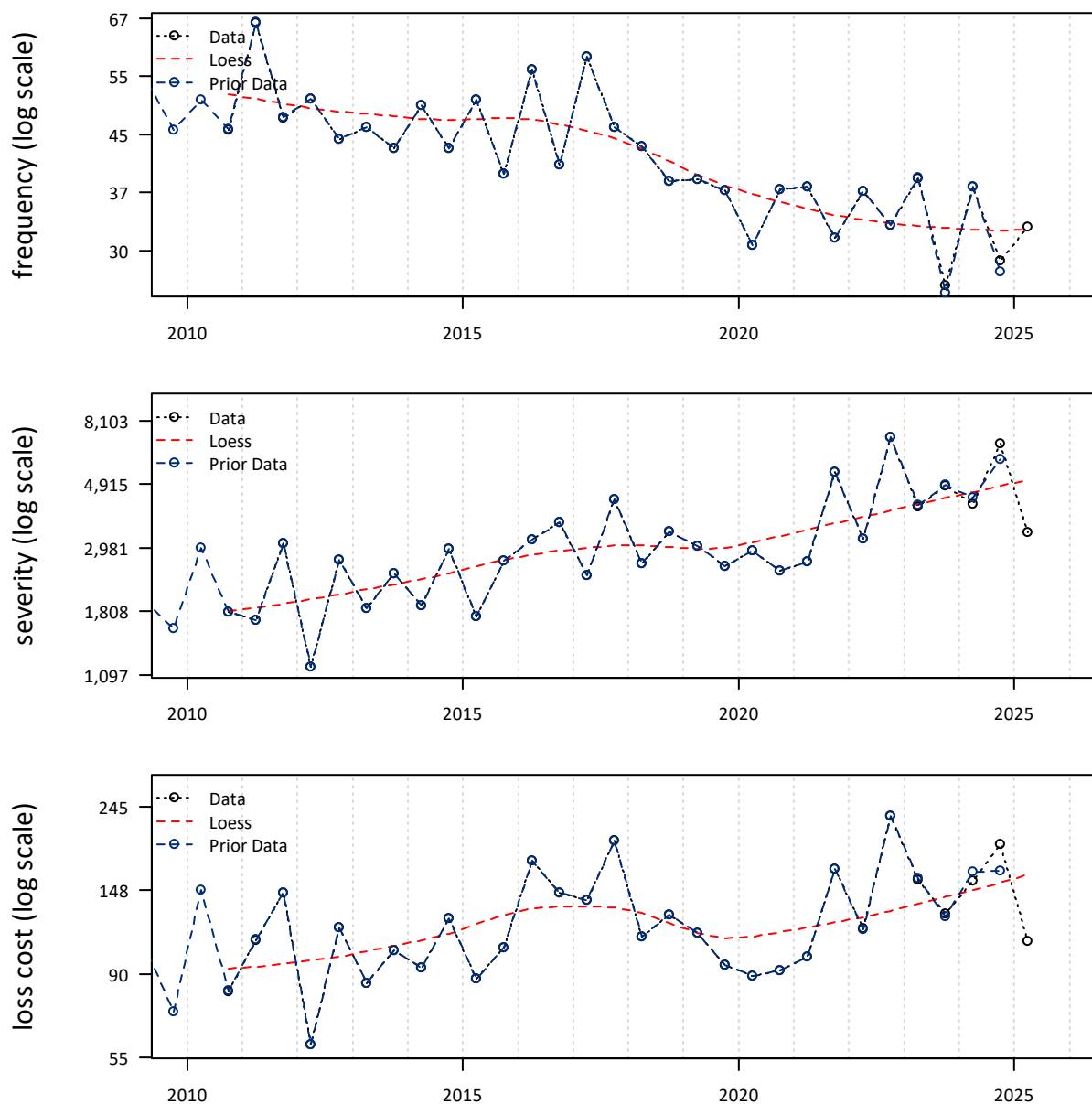


4.6. Comprehensive

For the prior review, we selected a past and future loss cost trend of +0.3%, which includes a 47.0% one-time increase at 2021-2.

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 that our 2024-2 severity estimate has increased slightly. We include a loess curve that models the general trends in the data.

Figure 14: 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 2011-1 and 2025-1, excluding 2016-1, 2016-2, 2017-1, and 2017-2, and include time ($p = 0.000$), and seasonality ($p = 0.001$). The implied annual trend rate associated with our fitted frequency model is -3.7%. The adjusted R-squared of our proposed frequency model is 0.810.

We fit a severity model to all accident half-years between 2011-1 and 2025-1, excluding 2016-1, 2016-2, 2017-1, and 2017-2, and include time ($p = 0.008$), seasonality ($p = 0.000$), and a 2021-2 scalar ($p = 0.010$). The implied annual trend rate associated with our fitted severity model is +4.1%. The modeled scalar parameter corresponds to a 44.5%³³ increase in severity. The adjusted R-squared of our proposed severity model is 0.797.

In Figure 15, we present a comparison between the observed values presented above in Figure 14 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +0.3%.³⁴ The implied adjusted R-squared of the combined frequency and severity model is 0.283.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, a larger 2021-2 scalar, and a higher adjusted R-squared (0.542).

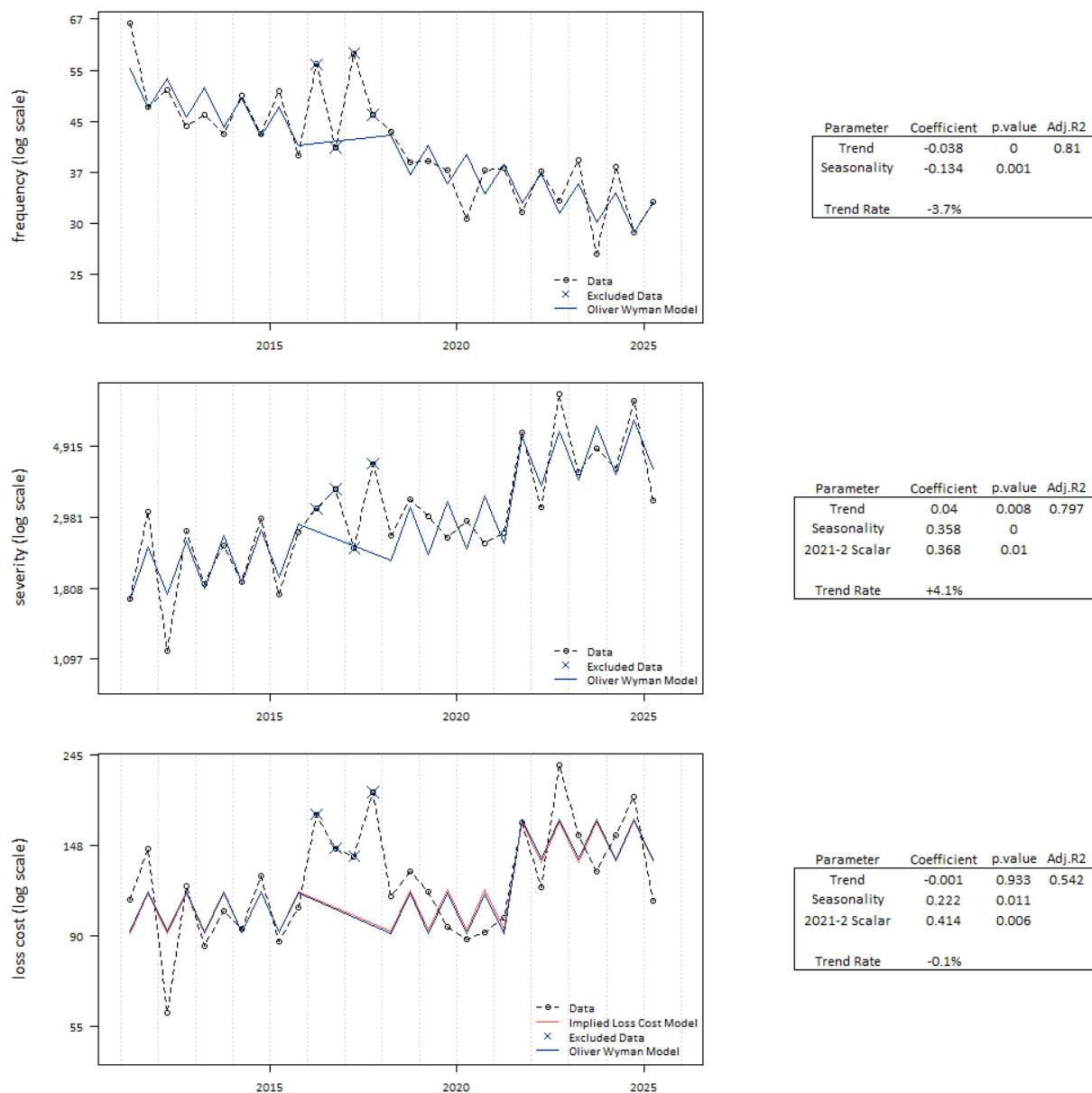
Due to the better statistical results, we base our selection on the combined frequency and severity models. We select a loss cost trend rate of +0.3% and a one-time loss cost increase of 44.5% at 2021-2.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³³ = $\exp[0.368] - 1$

³⁴ = $\exp[-0.038 + 0.040] - 1$

Figure 15: Comprehensive – Fitted Frequency, Severity and Loss Cost



4.7. Specified Perils

Due to insufficient data, we select a loss cost trend rate of +0.3% and a one-time increase of +44.5% at 2021-2, the same as comprehensive.

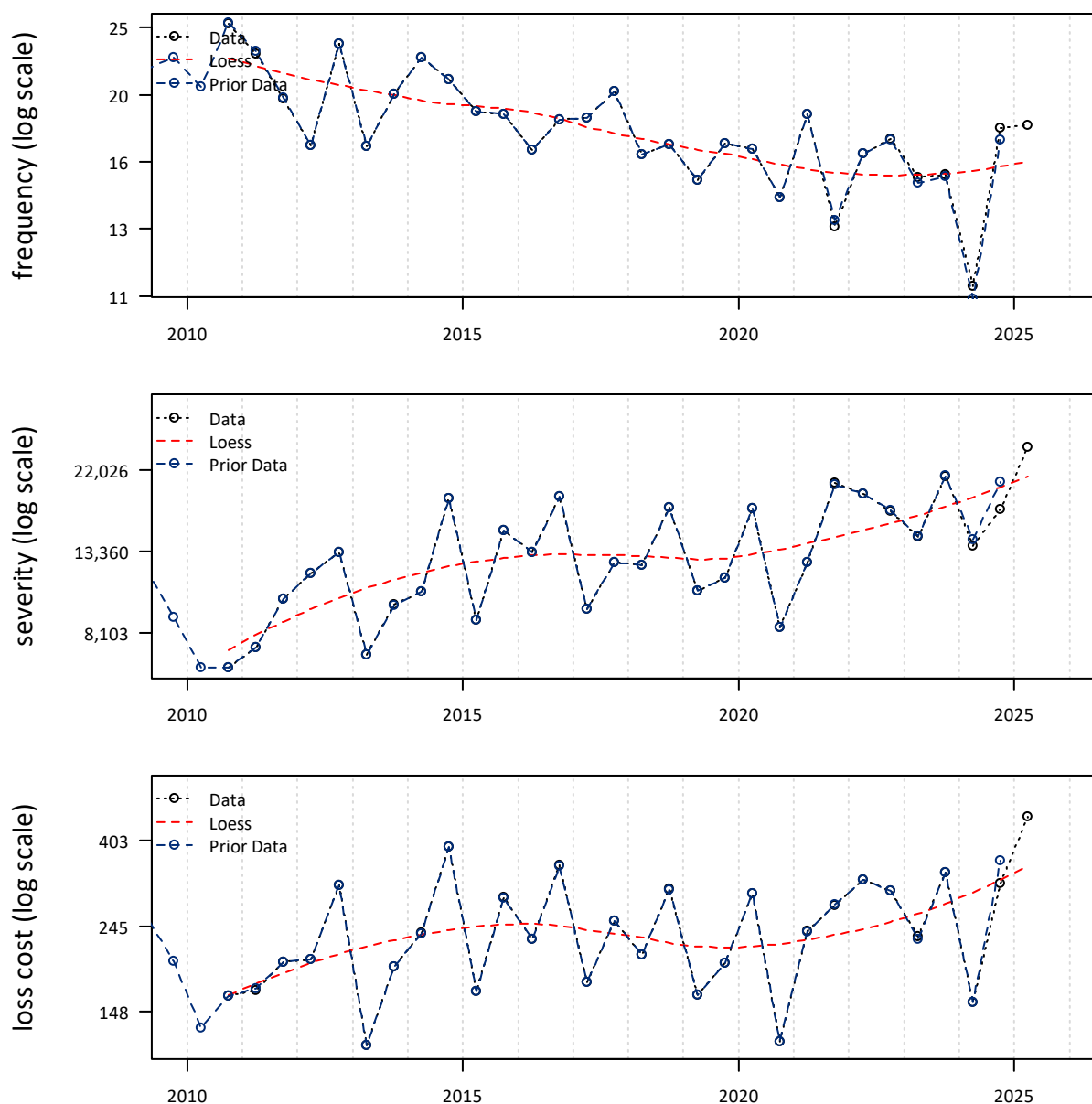
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

For the prior review, we selected a past and future loss cost trend of +1.8%.

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

Figure 16: 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 tested models including a new-normal scalar parameter, but they were not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2011-1 and 2025-1, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -2.2%. The adjusted R-squared of our proposed frequency model is 0.378.

We fit a severity model to all accident half-years between 2011-1 and 2025-1, and include time ($p = 0.000$), and seasonality ($p = 0.078$). The implied annual trend rate associated with our fitted severity model is +4.9%. The adjusted R-squared of our proposed severity model is 0.408.

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 +2.6%.³⁵ The implied adjusted R-squared of the combined frequency and severity model is 0.148.

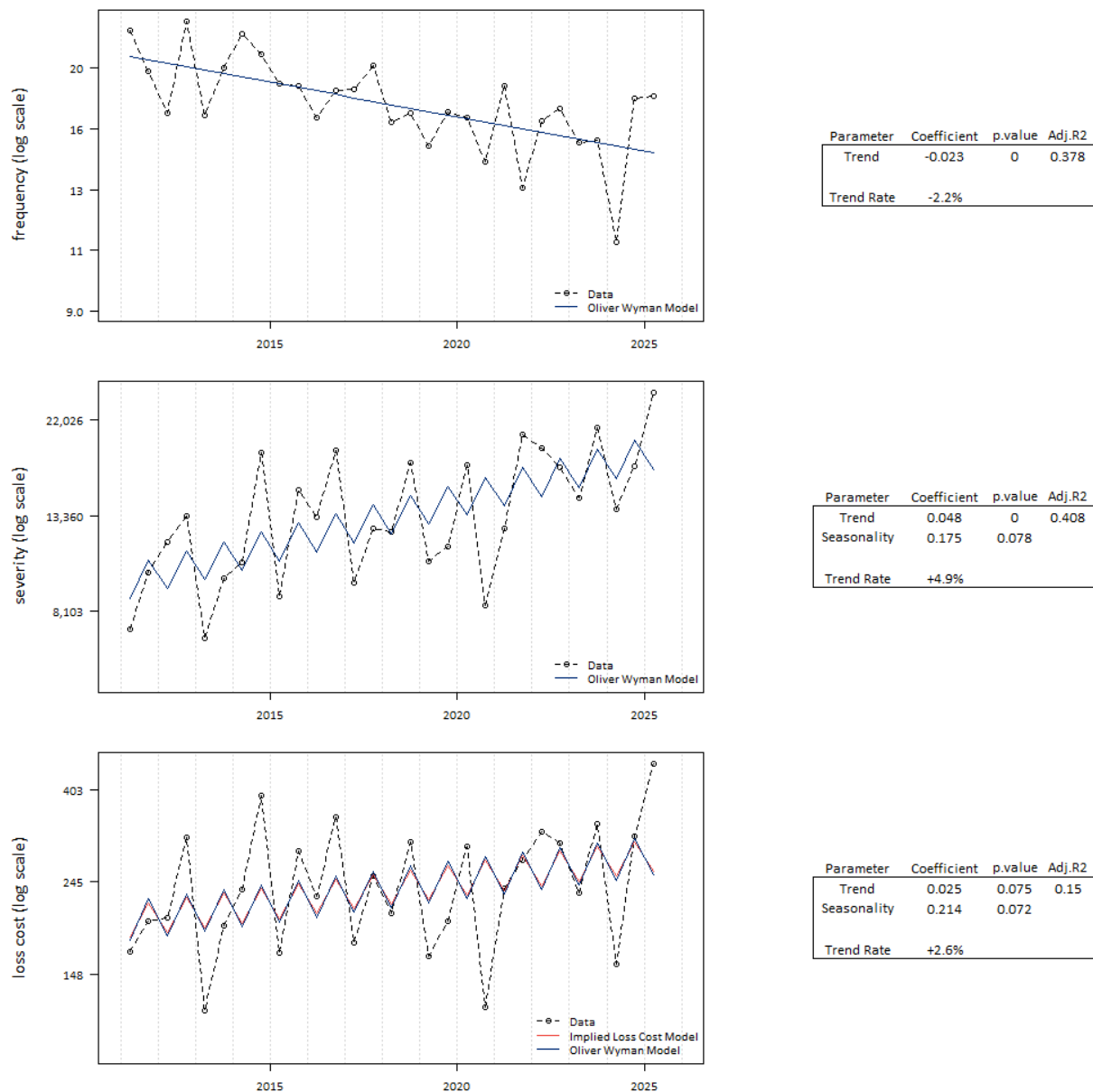
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate and a similar adjusted R-squared (0.150).

Due to the better statistical results, we base our selection on the combined frequency and severity models. We select a loss cost trend rate of +2.6%.

Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³⁵ = $\exp[-0.023 + 0.048] - 1$

Figure 17: All Perils – Fitted Frequency, Severity and Loss Cost



4.9. Underinsured Motorist

Due to insufficient data and the nature of the coverage, we select as the loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, +3.7%.

Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.10. Summary - All Coverages

We summarize our current and prior trend analyses in Table 8.

Table 8: Selected Past Loss Cost Trends

Coverage	As of December 31, 2024	As of June 30, 2025
Bodily Injury	-0.1%	+3.7%
Property Damage	-1.4%	-1.1%
Accident Benefits	0.0%	0.0%
Uninsured Auto	0.0%	0.0%
Collision	+2.3%	+2.4%
Comprehensive	+0.3% ³⁶	+0.3% ³⁷
Specified Perils	+0.3% ³⁸	+0.3% ³⁹
All Perils	+1.8%	+2.6%
Underinsured Motorist	+5.0%	+3.7%

³⁶ Includes a one-time increase of 47.0% at 2021-2.

³⁷ Includes a one-time increase of 44.5% at 2021-2.

³⁸ Includes a one-time increase of 47.0% at 2021-2.

³⁹ Includes a one-time increase of 44.5% at 2021-2.

5. Post-Pandemic Frequency Level

There are effectively two frequency periods in the historical data typically used in a rate application: in-pandemic and post-pandemic. In rate applications, each of the two 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 whether 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 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be adjusted upward to the “new normal level.”⁴⁰

We observe some stability in the frequency levels in the most recent five accident periods, from 2022-2 to 2025-1; and consider this reflective of the post-pandemic new normal. For some coverages, we observe a change in frequency patterns after 2022-2. We will continue to monitor this data as it emerges.

The following figures include three panels.

- In the top panel, we apply the trend adjustments⁴¹ we discuss in Section 4 to bring 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 adjustments⁴²” included in the models that we discuss in Section 4.
- 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 property damage and collision⁴³ impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

These factors we present below when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID-19 pandemic, (2)

⁴⁰ For some coverages, no adjustment is needed.

⁴¹ We do not include seasonality, mobility, or other scalars.

⁴² Mobility and scalars, but not seasonality.

⁴³ 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. We exclude accident benefits from this analysis as no clear pandemic-related impact was captured in our models.

adjustments to the cost level under the Insurance Act and Associated Regulations (NLR 56/19) and introduction of DCPD and (3) “new normal” of the post-pandemic era. For this reason, we refer to the adjustment factors as “Combined New Normal Factors.” In addition to these post-pandemic adjustment factors (Combined Factors), the historical loss cost data would be projected to the average accident date of the proposed rate program using the selected loss cost trend rates.

Figure 18: Property Damage – Frequency Level

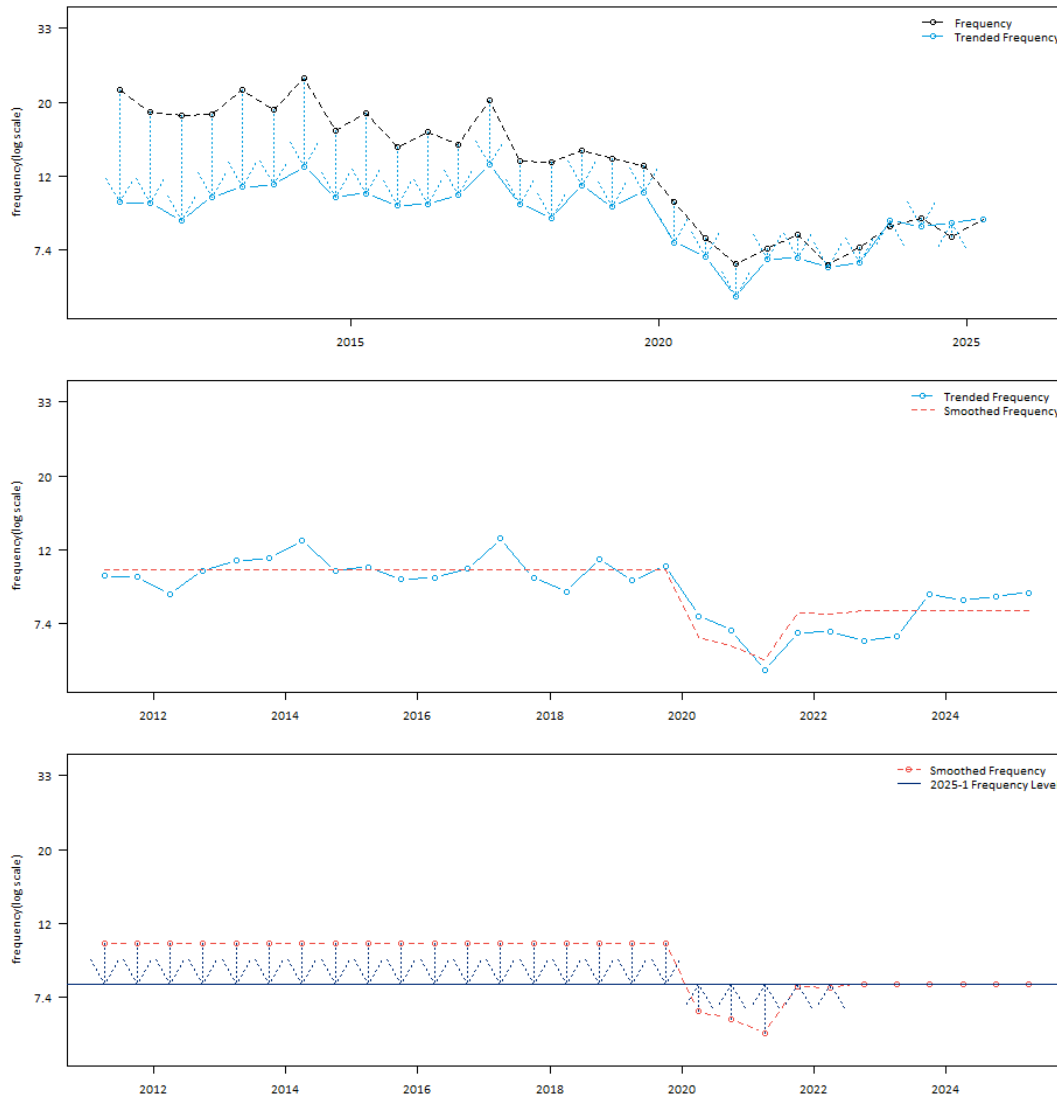


Table 9: Property Damage (Including DCPD) Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	0.763
2020-1	1.205
2020-2	1.272
2021-1	1.395
2021-2	1.022
2022-1	1.025
2022-2 and After	1.000

Figure 19: Collision – Frequency Level

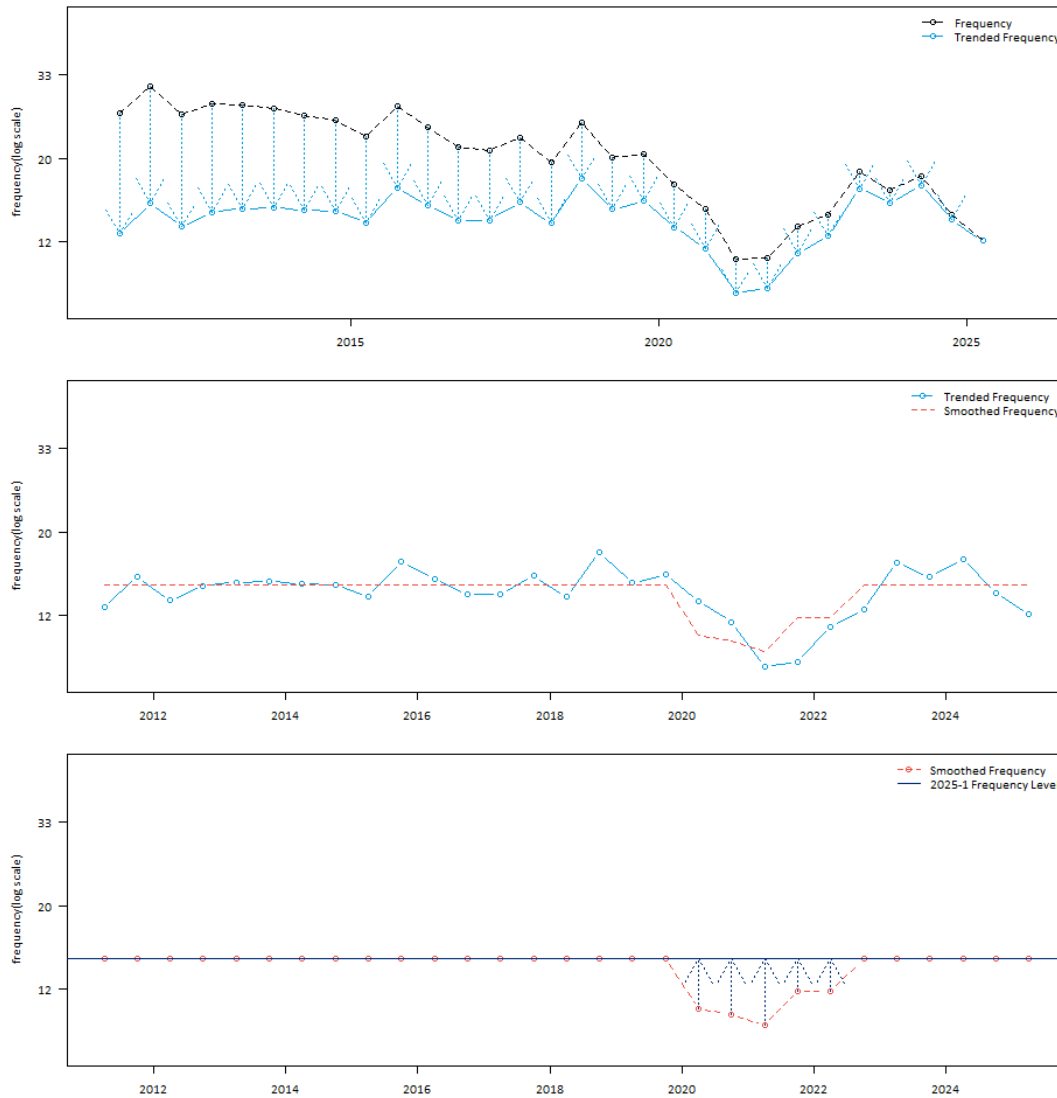


Table 10: Collision Adjustment Factors (Excluding Seasonality)

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020-1	1.347
2020-2	1.396
2021-1	1.482
2021-2	1.210
2022-1	1.212
2022-2 and After	1.000

6. 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; for the non-physical damage parameter, we use the health care CPI. We calculate the inflation parameter as follows:

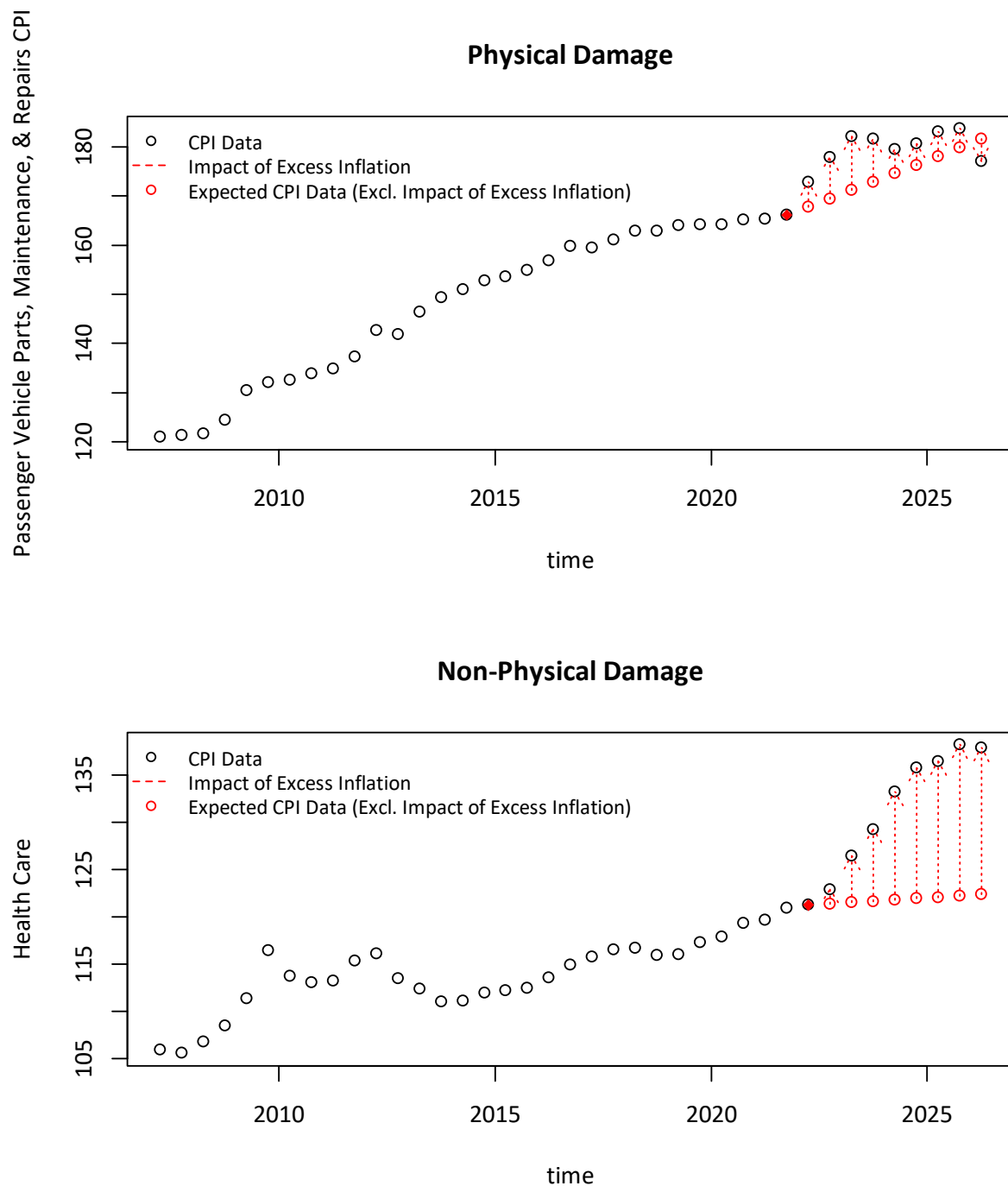
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010-1 through 2021-2.
- For accident semesters subsequent to 2021-2, we estimate the predicted CPI using 2021-2 as the baseline CPI and the baseline inflation rate.
- We calculate the excess ratio as the observed CPI divided by the predicted CPI.
- We calculate the natural logarithm of the excess ratio.
- We normalize the natural logarithm excess ratio values by dividing by the maximum value.

We present the CPI values, in Figure 20, and the excess inflation parameter values, in Table 11.

Table 11: 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	0.000	0.000
2022-1	0.475	0.000
2022-2	0.786	0.102
2023-1	1.000	0.324
2023-2	1.000	0.493
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000

Figure 20: CPI Inflation



We include an excess inflation parameter in our property damage (including DCPD) severity model. The combination of the modelled coefficient and the parameter values, in Table 11, adjust the historical data to a 2025-1 cost level. We present the adjustment factors by coverage in Table 12.

Table 12: Excess Inflation Adjustment Factors

Accident Semester	Total PD
2019-2	1.248
2020-1	1.248
2020-2	1.248
2021-1	1.248
2021-2	1.248
2022-1	1.248
2022-2	1.220
2023-1	1.161
2023-2	1.119
2024-1	1.000
2024-2	1.000
2025-1	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 **Error! Reference source not found.** That is, the trend factors presented in this report should be applied to amounts adjusted for the impact of excess inflation.

7. Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the client named herein 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 client named herein.
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8. Considerations and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by the client named herein and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.
- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.
- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data of the client named herein and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.
- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to 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.

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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 9

Property Damage: Pages 10 to 16

Accident Benefits: Pages 17 to 23

Collision: Pages 24 to 31

Comprehensive: Pages 32 to 41

All Perils: Pages 42 to 49

Appendix F: Summary of selected loss trend models

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Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	1.397	1.033	0.934	0.918	1.217	1.003
12	1.052	0.997	0.956	0.948	1.014	0.999
18	1.039	1.016	0.972	0.986	1.003	0.999
24	1.025	1.002	0.979	0.995	1.001	1.000
30	1.025	1.002	0.996	0.997	1.000	1.000
36	1.017	1.001	1.000	1.000	1.000	1.000
42	1.000	1.000	0.989	1.000	1.000	1.000
48	1.000	1.000	1.000	1.000	1.000	1.000
54	1.000	1.000	1.000	1.000	1.000	1.000
60	1.000	1.000	1.000	1.000	1.000	1.000
66	1.000	1.000	1.000	1.000	1.000	1.000
72	1.000	1.000	1.000	1.000	1.000	1.000
78	1.000	1.000	1.000	1.000	1.000	1.000
84	1.000	1.000	1.000	1.000	1.000	1.000
90	1.000	1.000	1.000	1.000	1.000	1.000
96	1.000	1.000	1.000	1.000	1.000	1.000
102	1.000	1.000	1.000	1.000	1.000	1.000
108	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000
138	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
150	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
162	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
174	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

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Avg: 6 Semesters ex hi/lo	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Wght Avg: 10 Semesters
12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 6 Semester	Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1.000
30	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: All Semesters	1.000	1.000
36	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000	1.000
42	1.000	1.000	Wght Avg: 10 Semesters	1.000	1.000	1.000
48	1.000	1.000	1.000	1.000	1.000	1.000
54	1.000	1.000	1.000	1.000	1.000	1.000
60	1.000	1.000	1.000	1.000	1.000	1.000
66	1.000	1.000	1.000	1.000	1.000	1.000
72	1.000	1.000	1.000	1.000	1.000	1.000
78	1.000	1.000	1.000	1.000	1.000	1.000
84	1.000	1.000	1.000	1.000	1.000	1.000
90	1.000	1.000	1.000	1.000	1.000	1.000
96	1.000	1.000	1.000	1.000	1.000	1.000
102	1.000	1.000	1.000	1.000	1.000	1.000
108	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000
138	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
150	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
162	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
174	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

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Selected Age-to-Ultimate Development Factors					
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	3.348	1.178	1.233	1.059	1.132	1.138
12	2.022	0.995	1.220	0.965	1.015	1.020
18	1.750	1.007	1.190	0.994	1.000	1.009
24	1.473	0.990	1.139	0.998	0.999	1.004
30	1.307	1.018	1.121	0.996	1.000	1.000
36	1.166	1.009	1.122	0.997	1.000	1.000
42	1.093	1.009	1.054	0.998	1.000	1.000
48	1.054	1.009	0.999	0.998	1.000	1.000
54	1.017	1.007	1.006	0.998	1.000	1.000
60	0.998	1.008	1.001	0.997	1.000	1.000
66	0.976	1.000	0.995	0.997	1.000	1.000
72	0.988	0.999	0.993	0.997	1.000	1.000
78	0.987	0.999	0.984	0.997	1.000	1.000
84	0.979	1.000	0.998	1.000	1.000	1.000
90	0.980	1.000	0.989	1.000	1.000	1.000
96	0.975	1.000	1.012	0.999	1.000	1.000
102	0.967	0.999	1.001	1.000	1.000	1.000
108	0.973	0.998	1.001	1.000	1.000	1.000
114	0.973	0.997	1.001	1.000	1.000	1.000
120	0.976	0.997	1.000	1.000	1.000	1.000
126	1.000	0.997	1.000	1.000	1.000	1.000
132	1.000	0.997	1.000	1.000	1.000	1.000
138	1.000	0.997	1.000	1.000	1.000	1.000
144	0.998	1.000	1.000	1.000	1.000	1.000
150	0.992	1.000	1.000	1.000	1.000	1.000
156	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
168	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
180	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

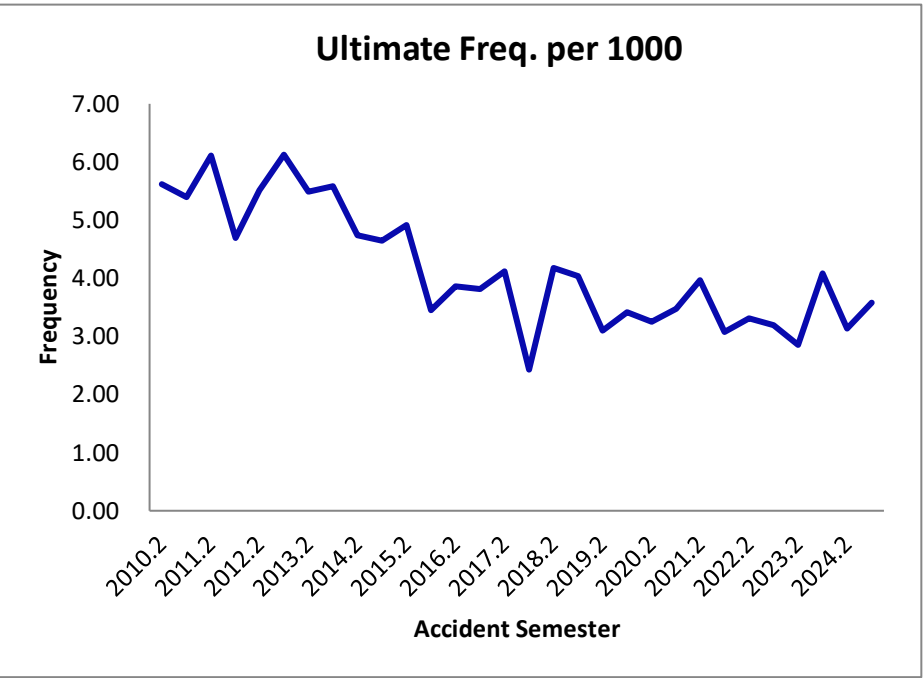
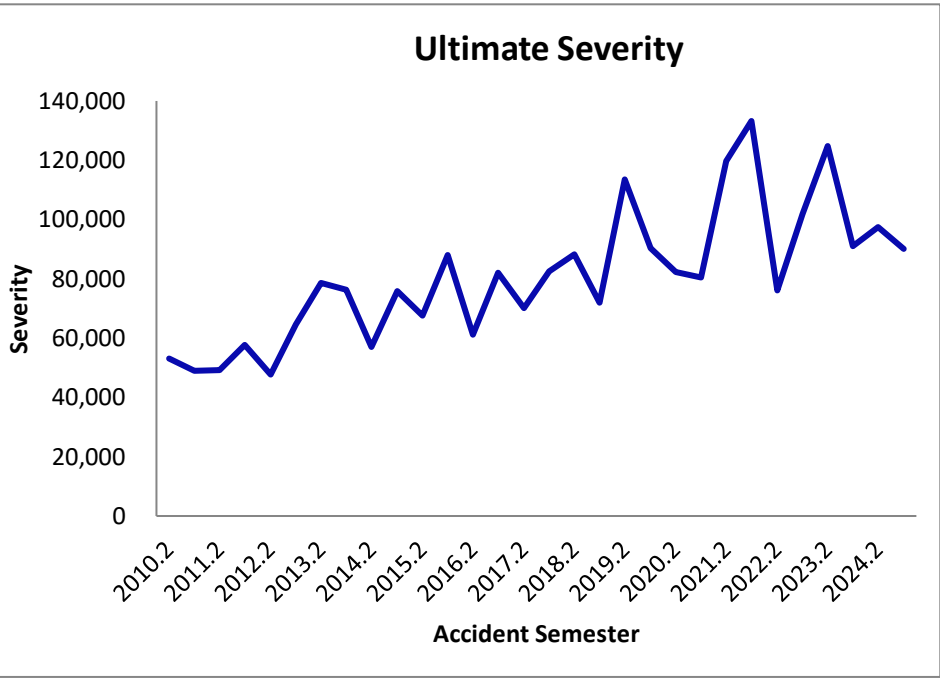
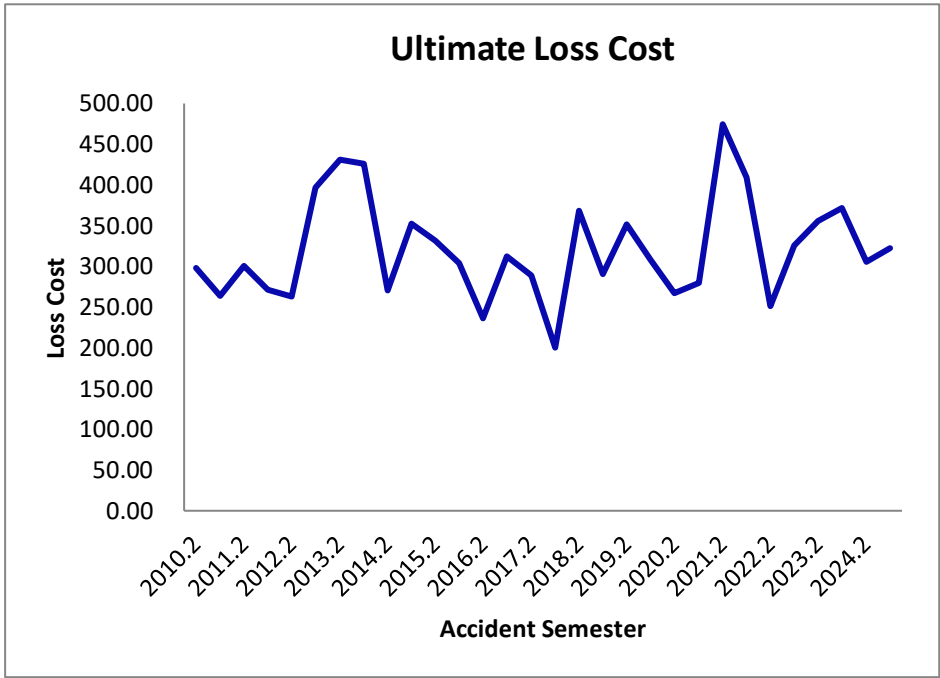
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 30 Jun 2025

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

Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2025

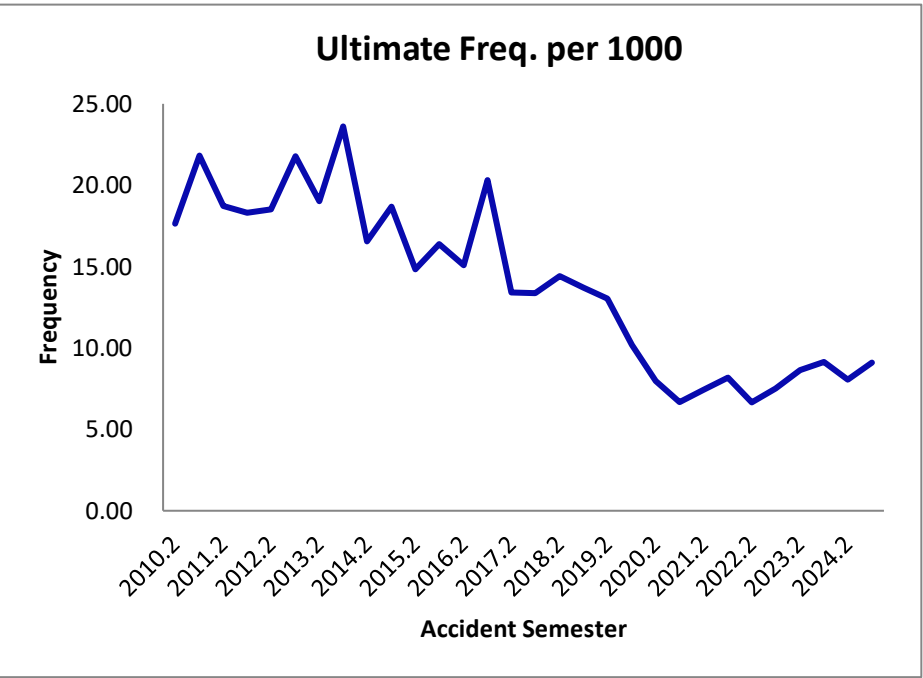
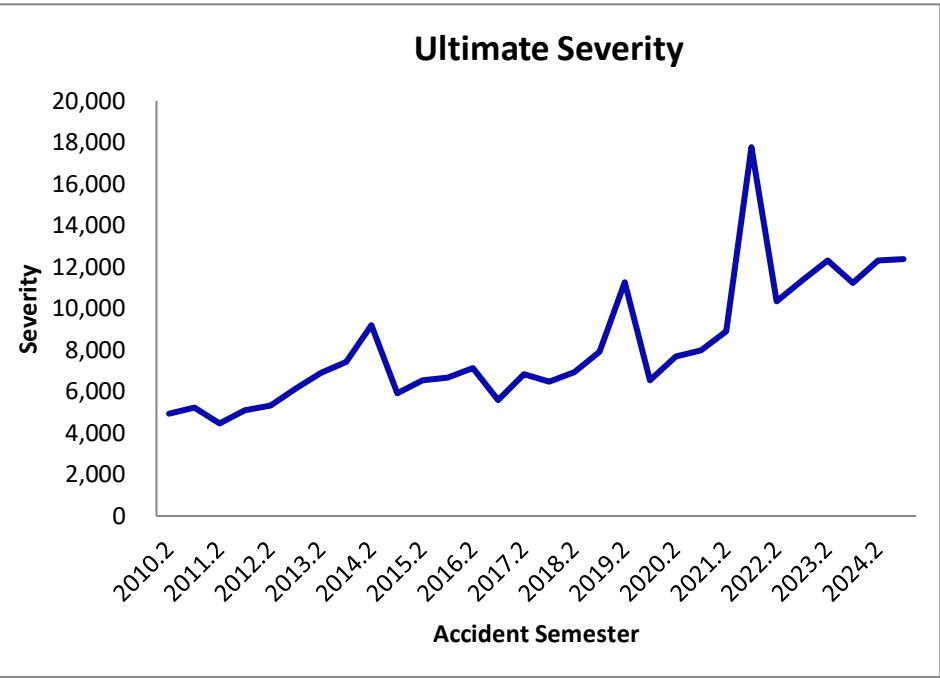
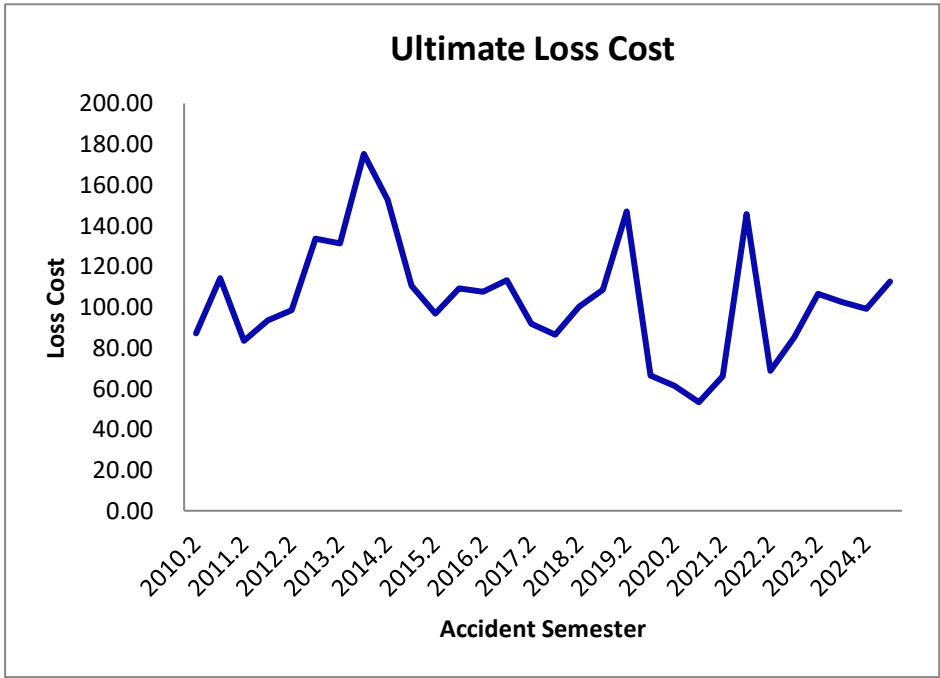
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	11,219	63	3,171	1.056	3,348	298.43		53,142		5.62			
2011.1	174	11,127	60	2,791	1.052	2,937	263.98		48,955		5.39		281.27	
2011.2	168	11,795	72	3,370	1.052	3,546	300.66	0.7%	49,255	-7.3%	6.10	8.7%		
2012.1	162	11,735	55	2,951	1.078	3,179	270.94	2.6%	57,807	18.1%	4.69	-13.1%	285.84	1.6%
2012.2	156	12,521	69	3,055	1.078	3,292	262.89	-12.6%	47,704	-3.1%	5.51	-9.7%		
2013.1	150	12,408	76	4,526	1.087	4,918	396.36	46.3%	64,713	11.9%	6.12	30.7%	329.32	15.2%
2013.2	144	13,667	75	5,420	1.087	5,890	430.97	63.9%	78,535	64.6%	5.49	-0.4%		
2014.1	138	13,977	78	5,504	1.082	5,953	425.92	7.5%	76,322	17.9%	5.58	-8.9%	428.42	30.1%
2014.2	132	14,548	69	3,635	1.082	3,932	270.26	-37.3%	56,981	-27.4%	4.74	-13.6%		
2015.1	126	14,411	67	4,709	1.078	5,076	352.23	-17.3%	75,762	-0.7%	4.65	-16.7%	311.05	-27.4%
2015.2	120	15,251	75	4,695	1.078	5,061	331.88	22.8%	67,486	18.4%	4.92	3.7%		
2016.1	114	15,074	52	4,151	1.103	4,579	303.75	-13.8%	88,054	16.2%	3.45	-25.8%	317.90	2.2%
2016.2	108	15,525	60	3,322	1.103	3,664	235.99	-28.9%	61,064	-9.5%	3.86	-21.4%		
2017.1	102	15,227	58	4,356	1.091	4,753	312.18	2.8%	81,957	-6.9%	3.81	10.4%	273.71	-13.9%
2017.2	96	15,787	65	4,177	1.091	4,558	288.72	22.3%	70,122	14.8%	4.12	6.5%		
2018.1	90	15,242	37	2,757	1.107	3,053	200.29	-35.8%	82,510	0.7%	2.43	-36.3%	245.28	-10.4%
2018.2	84	15,317	64	5,095	1.107	5,642	368.33	27.6%	88,151	25.7%	4.18	1.5%		
2019.1	78	14,610	59	3,878	1.096	4,250	290.88	45.2%	72,027	-12.7%	4.04	66.4%	330.52	34.8%
2019.2	72	13,560	42	4,350	1.096	4,767	351.54	-4.6%	113,496	28.8%	3.10	-25.9%		
2020.1	66	11,408	39	3,161	1.113	3,519	308.44	6.0%	90,220	25.3%	3.42	-15.3%	331.85	0.4%
2020.2	60	11,395	37	2,738	1.113	3,048	267.47	-23.9%	82,371	-27.4%	3.25	4.8%		
2021.1	54	11,530	40	2,788	1.155	3,221	279.37	-9.4%	80,529	-10.7%	3.47	1.5%	273.45	-17.6%
2021.2	48	11,860	47	4,871	1.155	5,628	474.52	77.4%	119,740	45.4%	3.96	22.0%		
2022.1	42	11,718	36	4,290	1.118	4,797	409.34	46.5%	133,242	65.5%	3.07	-11.4%	442.13	61.7%
2022.2	36	13,225	44	2,971	1.118	3,322	251.18	-47.1%	75,980	-36.5%	3.31	-16.6%		
2023.1	30	13,477	43	3,921	1.118	4,385	325.34	-20.5%	101,820	-23.6%	3.20	4.0%	288.61	-34.7%
2023.2	24	13,307	38	4,234	1.118	4,734	355.79	41.6%	124,801	64.3%	2.85	-13.8%		
2024.1	18	12,455	51	4,246	1.091	4,631	371.85	14.3%	90,963	-10.7%	4.09	27.9%	363.56	26.0%
2024.2	12	12,759	40	3,576	1.091	3,901	305.72	-14.1%	97,546	-21.8%	3.13	9.9%		
2025.1	6	12,508	45	3,697	1.091	4,033	322.40	-13.3%	90,188	-0.9%	3.57	-12.6%	313.98	-13.6%
Total		398,641	1,655	116,403		127,615								



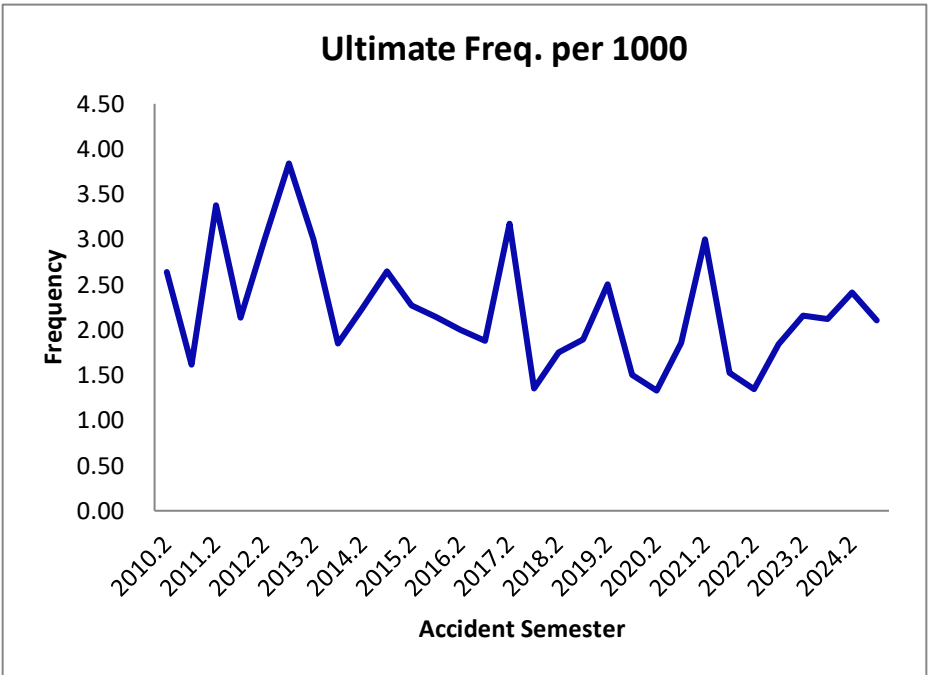
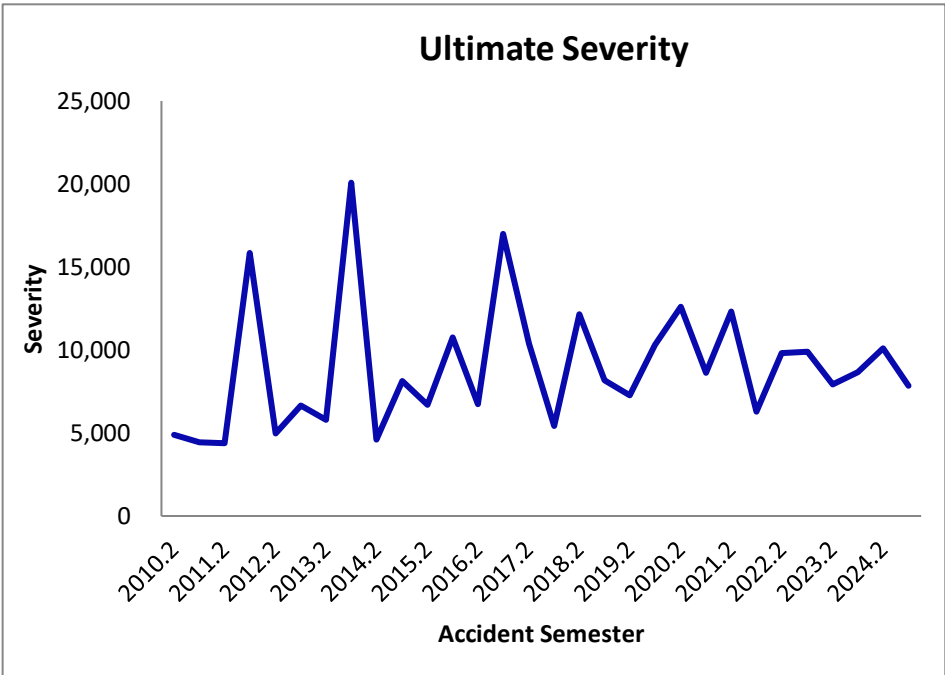
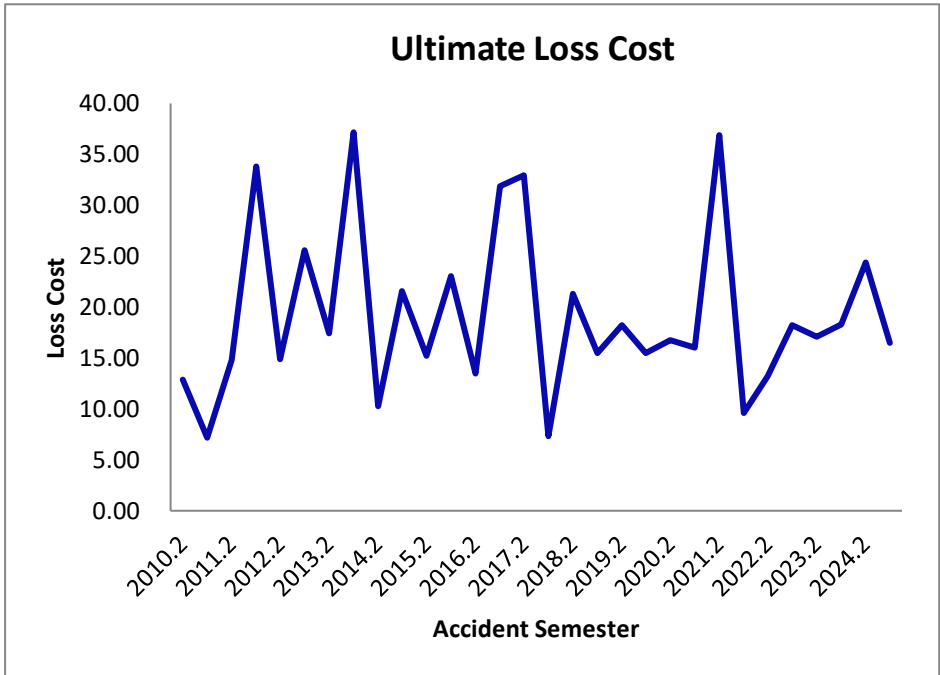
Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 30 Jun 2025

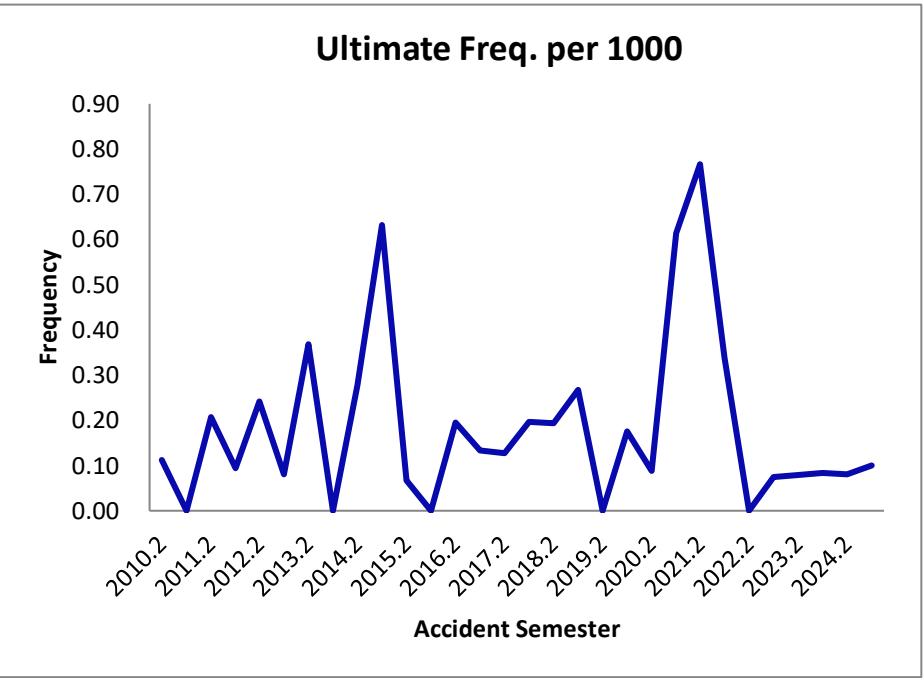
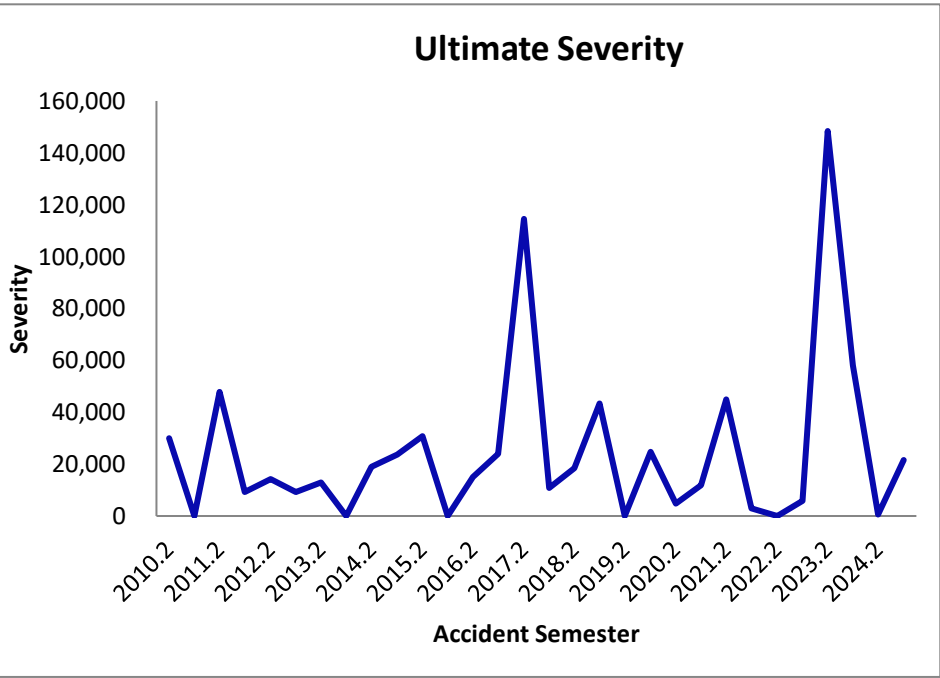
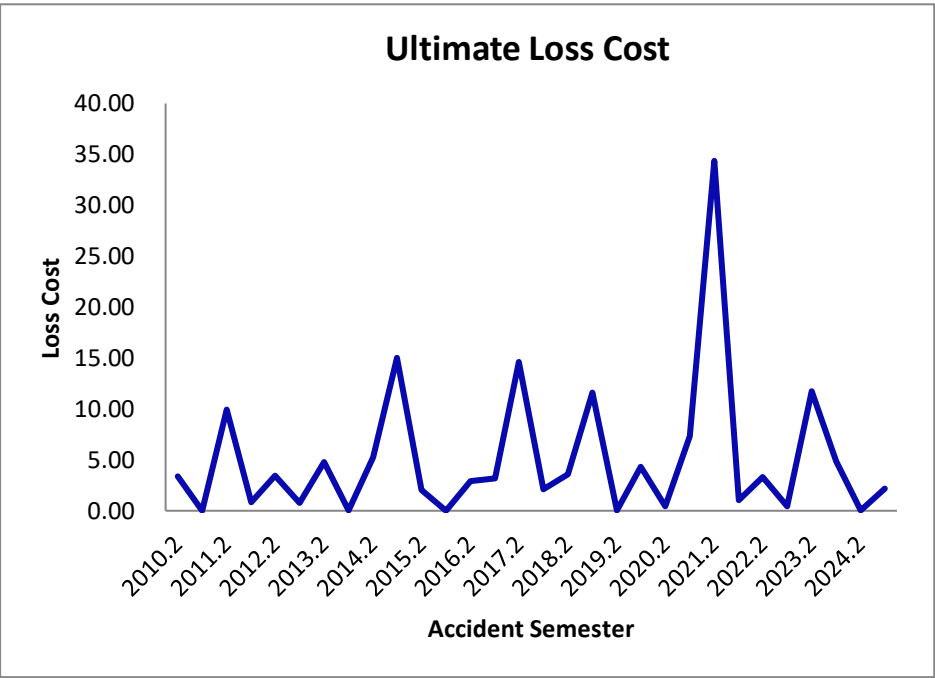
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	11,219	198	927	1.056	979	87.27		4,945		17.65			
2011.1	174	11,127	243	1,206	1.052	1,269	114.08		5,224		21.84		100.62	
2011.2	168	11,795	221	937	1.052	986	83.57	-4.2%	4,460	-9.8%	18.74	6.2%		
2012.1	162	11,735	215	1,018	1.078	1,097	93.46	-18.1%	5,101	-2.3%	18.32	-16.1%	88.50	-12.0%
2012.2	156	12,521	232	1,144	1.078	1,232	98.44	17.8%	5,312	19.1%	18.53	-1.1%		
2013.1	150	12,408	270	1,527	1.087	1,660	133.74	43.1%	6,146	20.5%	21.76	18.8%	116.01	31.1%
2013.2	144	13,667	260	1,653	1.087	1,796	131.42	33.5%	6,908	30.0%	19.02	2.7%		
2014.1	138	13,977	330	2,265	1.082	2,449	175.25	31.0%	7,423	20.8%	23.61	8.5%	153.58	32.4%
2014.2	132	14,548	241	2,052	1.082	2,219	152.53	16.1%	9,207	33.3%	16.57	-12.9%		
2015.1	126	14,411	269	1,476	1.078	1,591	110.43	-37.0%	5,916	-20.3%	18.67	-20.9%	131.58	-14.3%
2015.2	120	15,251	226	1,371	1.078	1,477	96.87	-36.5%	6,537	-29.0%	14.82	-10.5%		
2016.1	114	15,074	247	1,493	1.103	1,647	109.23	-1.1%	6,666	12.7%	16.39	-12.2%	103.02	-21.7%
2016.2	108	15,525	234	1,514	1.103	1,670	107.57	11.0%	7,137	9.2%	15.07	1.7%		
2017.1	102	15,227	309	1,579	1.091	1,723	113.18	3.6%	5,577	-16.3%	20.29	23.8%	110.35	7.1%
2017.2	96	15,787	212	1,328	1.091	1,450	91.82	-14.6%	6,837	-4.2%	13.43	-10.9%		
2018.1	90	15,242	204	1,192	1.107	1,320	86.62	-23.5%	6,472	16.0%	13.38	-34.0%	89.27	-19.1%
2018.2	84	15,317	221	1,383	1.107	1,532	100.02	8.9%	6,932	1.4%	14.43	7.4%		
2019.1	78	14,610	200	1,446	1.096	1,585	108.50	25.3%	7,926	22.5%	13.69	2.3%	104.16	16.7%
2019.2	72	13,560	177	1,819	1.096	1,993	146.98	47.0%	11,260	62.4%	13.05	-9.5%		
2020.1	66	11,408	116	680	1.113	757	66.38	-38.8%	6,528	-17.6%	10.17	-25.7%	110.15	5.8%
2020.2	60	11,395	91	629	1.113	700	61.46	-58.2%	7,696	-31.7%	7.99	-38.8%		
2021.1	54	11,530	77	532	1.155	615	53.32	-19.7%	7,984	22.3%	6.68	-34.3%	57.36	-47.9%
2021.2	48	11,860	88	679	1.155	784	66.11	7.6%	8,909	15.8%	7.42	-7.1%		
2022.1	42	11,718	96	1,526	1.118	1,706	145.61	173.1%	17,774	122.6%	8.19	22.7%	105.62	84.1%
2022.2	36	13,225	88	814	1.118	910	68.84	4.1%	10,339	16.0%	6.66	-10.3%		
2023.1	30	13,477	101	1,028	1.118	1,149	85.28	-41.4%	11,351	-36.1%	7.51	-8.3%	77.14	-27.0%
2023.2	24	13,307	115	1,268	1.118	1,418	106.54	54.8%	12,306	19.0%	8.66	30.0%		
2024.1	18	12,455	114	1,171	1.091	1,277	102.52	20.2%	11,222	-1.1%	9.14	21.6%	104.60	35.6%
2024.2	12	12,759	103	1,159	1.091	1,264	99.06	-7.0%	12,309	0.0%	8.05	-7.0%		
2025.1	6	12,508	114	1,290	1.091	1,407	112.46	9.7%	12,378	10.3%	9.09	-0.5%	105.70	1.1%
Total		398,641	5,612	38,105		41,664								



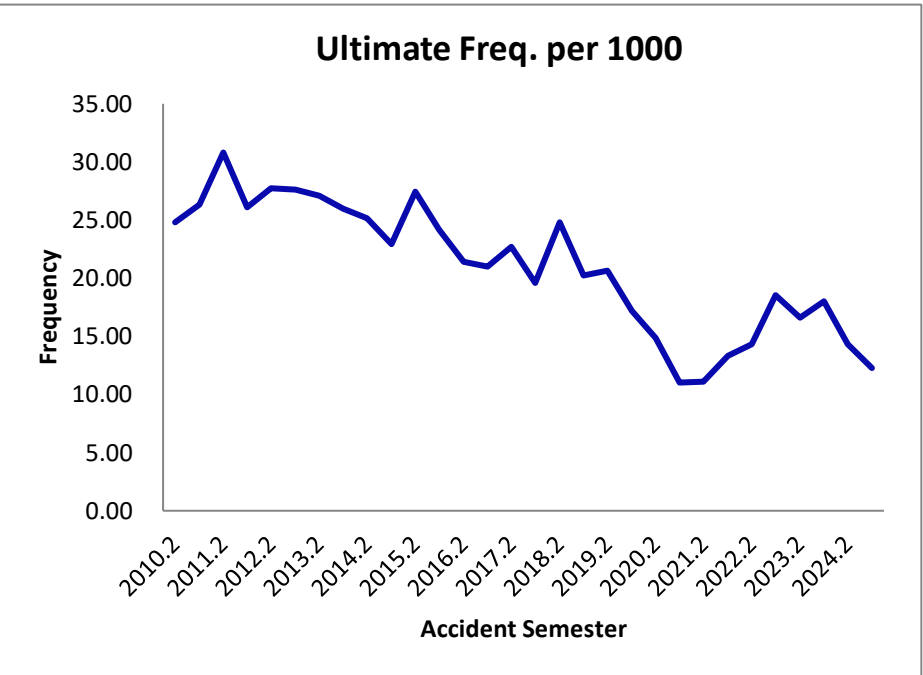
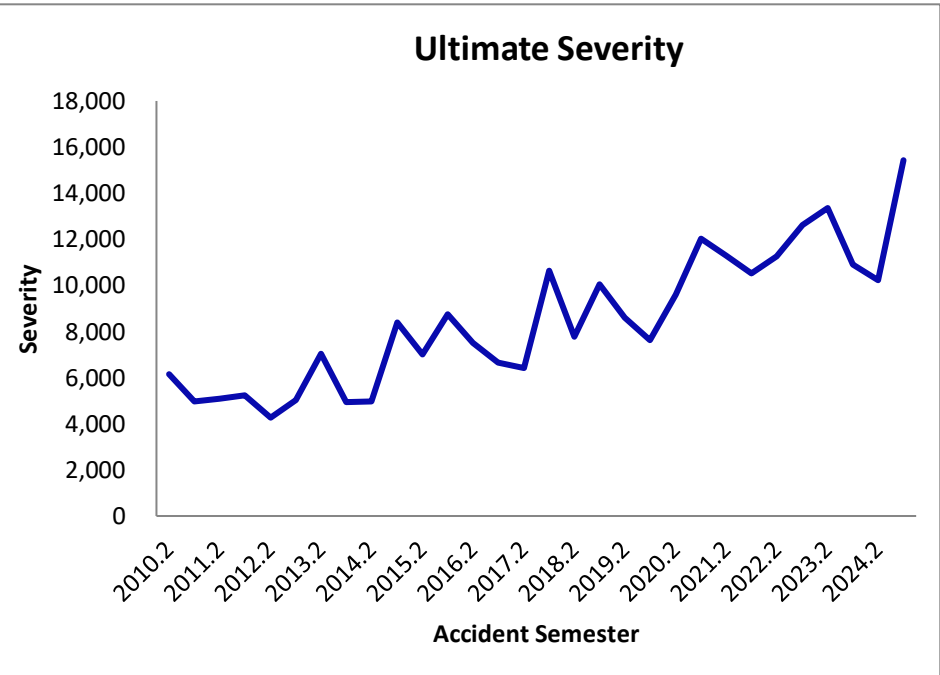
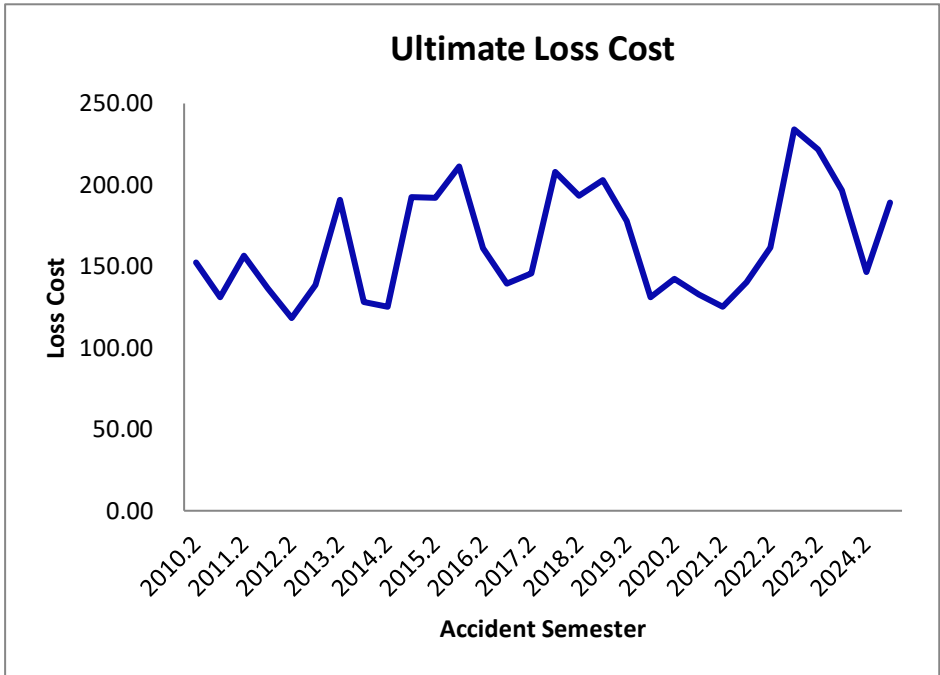
Province of Newfoundland and Labrador														
Accident Benefits - Total														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 30 Jun 2025														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (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	10,598	28	130	1.056	137	12.91		4,885		2.64			
2011.1	174	10,544	17	72	1.052	76	7.17		4,449		1.61		10.05	
2011.2	168	11,250	38	158	1.052	167	14.81	14.7%	4,385	-10.2%	3.38	27.9%		
2012.1	162	11,239	24	353	1.078	380	33.81	371.3%	15,833	255.9%	2.14	32.4%	24.31	141.9%
2012.2	156	12,021	36	166	1.078	179	14.89	0.5%	4,971	13.4%	2.99	-11.3%		
2013.1	150	11,977	46	282	1.087	307	25.61	-24.3%	6,669	-57.9%	3.84	79.8%	20.24	-16.7%
2013.2	144	12,653	38	203	1.087	221	17.45	17.2%	5,810	16.9%	3.00	0.3%		
2014.1	138	12,422	23	427	1.082	462	37.17	45.1%	20,076	201.1%	1.85	-51.8%	27.22	34.5%
2014.2	132	12,960	29	123	1.082	133	10.27	-41.1%	4,589	-21.0%	2.24	-25.5%		
2015.1	126	12,843	34	257	1.078	277	21.57	-42.0%	8,149	-59.4%	2.65	43.0%	15.90	-41.6%
2015.2	120	13,655	31	193	1.078	208	15.21	48.1%	6,699	46.0%	2.27	1.4%		
2016.1	114	13,542	29	283	1.103	312	23.05	6.8%	10,763	32.1%	2.14	-19.1%	19.11	20.2%
2016.2	108	14,004	28	171	1.103	188	13.45	-11.6%	6,727	0.4%	2.00	-11.9%		
2017.1	102	13,848	26	405	1.091	442	31.88	38.3%	16,981	57.8%	1.88	-12.3%	22.61	18.3%
2017.2	96	14,481	46	437	1.091	477	32.96	145.1%	10,376	54.2%	3.18	58.9%		
2018.1	90	14,055	19	93	1.107	103	7.35	-77.0%	5,435	-68.0%	1.35	-28.0%	20.35	-10.0%
2018.2	84	14,253	25	275	1.107	304	21.33	-35.3%	12,162	17.2%	1.75	-44.8%		
2019.1	78	13,747	26	194	1.096	213	15.48	110.7%	8,185	50.6%	1.89	39.9%	18.46	-9.3%
2019.2	72	13,159	33	219	1.096	240	18.23	-14.6%	7,268	-40.2%	2.51	43.0%		
2020.1	66	11,322	17	157	1.113	175	15.47	-0.1%	10,300	25.8%	1.50	-20.6%	16.95	-8.2%
2020.2	60	11,290	15	170	1.113	189	16.74	-8.1%	12,603	73.4%	1.33	-47.0%		
2021.1	54	11,308	21	157	1.155	181	16.03	3.6%	8,629	-16.2%	1.86	23.7%	16.38	-3.3%
2021.2	48	11,663	35	372	1.155	430	36.90	120.4%	12,297	-2.4%	3.00	125.9%		
2022.1	42	11,671	18	100	1.118	112	9.58	-40.2%	6,282	-27.2%	1.52	-17.9%	23.24	41.8%
2022.2	36	12,668	17	149	1.118	167	13.18	-64.3%	9,821	-20.1%	1.34	-55.3%		
2023.1	30	12,430	23	203	1.118	227	18.24	90.4%	9,895	57.5%	1.84	20.9%	15.69	-32.5%
2023.2	24	12,725	27	194	1.118	217	17.09	29.6%	7,934	-19.2%	2.15	60.5%		
2024.1	18	12,384	26	208	1.091	227	18.33	0.5%	8,646	-12.6%	2.12	15.0%	17.70	12.8%
2024.2	12	12,684	31	284	1.091	309	24.39	42.7%	10,110	27.4%	2.41	12.0%		
2025.1	6	12,416	26	188	1.091	205	16.52	-9.8%	7,847	-9.2%	2.11	-0.7%	20.50	15.8%
Total		375,812	832	6,623		7,265								



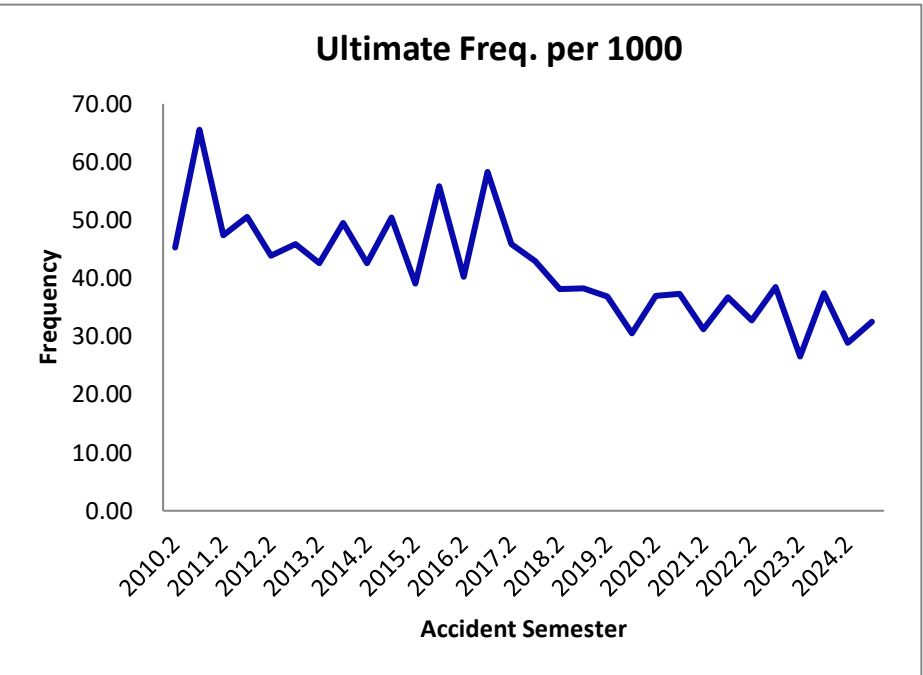
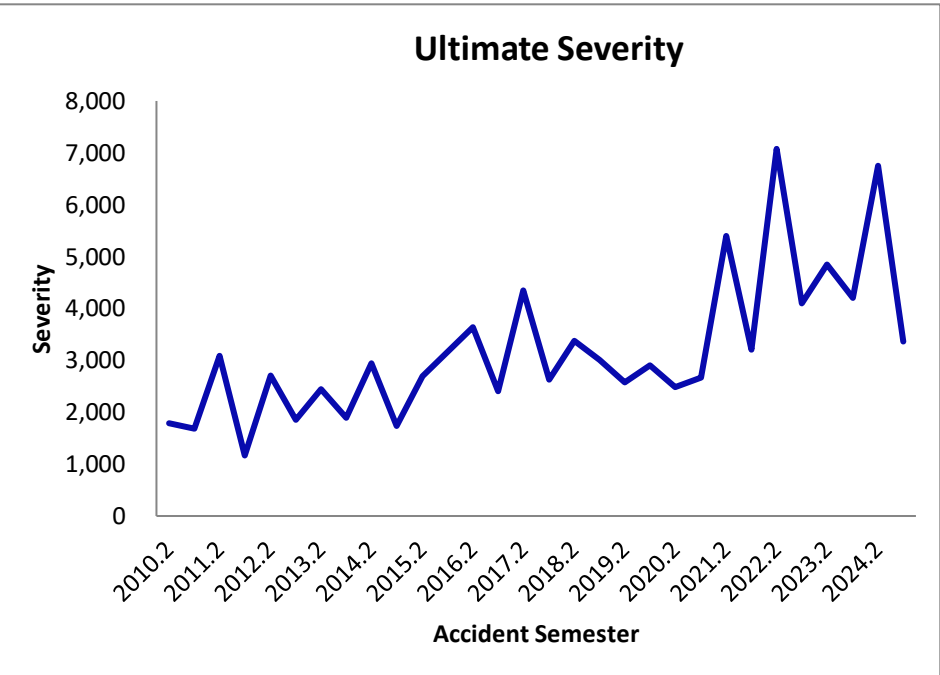
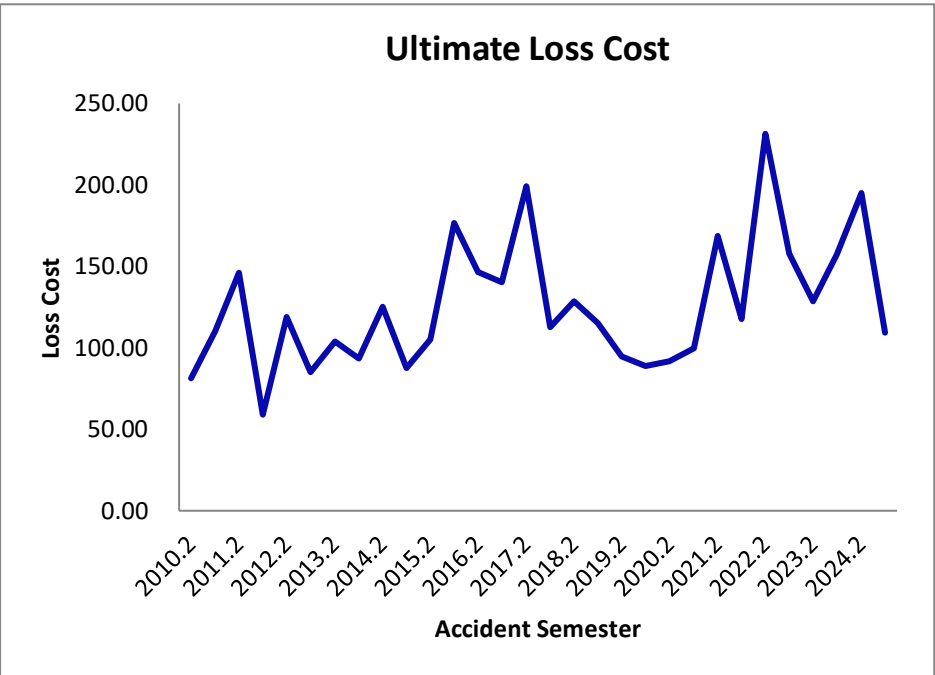
Province of Newfoundland and Labrador														
Uninsured Auto														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 30 Jun 2025														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	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	8,927	1	28	1.056	30	3.36		30,021		0.11			
2011.1	174	8,927	0	0	1.052	0	0.00		#DIV/0!		0.00		1.68	
2011.2	168	9,647	2	91	1.052	96	9.91	194.7%	47,810	59.3%	0.21	85.1%		
2012.1	162	10,654	1	8	1.078	9	0.86	#DIV/0!	9,132	#DIV/0!	0.09	#DIV/0!	5.16	206.9%
2012.2	156	12,375	3	40	1.078	43	3.47	-65.0%	14,315	-70.1%	0.24	16.9%		
2013.1	150	12,306	1	8	1.087	9	0.74	-13.1%	9,162	0.3%	0.08	-13.4%	2.11	-59.1%
2013.2	144	13,582	5	60	1.087	65	4.78	37.8%	12,989	-9.3%	0.37	51.9%		
2014.1	138	13,884	0	0	1.082	0	0.00	-99.8%	#DIV/0!	#DIV/0!	0.00	-100.0%	2.37	12.0%
2014.2	132	14,421	4	70	1.082	76	5.26	10.0%	18,965	46.0%	0.28	-24.7%		
2015.1	126	14,243	9	198	1.078	214	15.00	962443.0%	23,735	#DIV/0!	0.63	#DIV/0!	10.10	326.9%
2015.2	120	15,054	1	29	1.078	31	2.05	-61.0%	30,857	62.7%	0.07	-76.1%		
2016.1	114	14,920	0	0	1.103	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	1.03	-89.8%
2016.2	108	15,348	3	41	1.103	45	2.94	43.5%	15,050	-51.2%	0.20	194.3%		
2017.1	102	15,087	2	44	1.091	48	3.18	#DIV/0!	23,989	#DIV/0!	0.13	#DIV/0!	3.06	197.2%
2017.2	96	15,661	2	210	1.091	229	14.63	397.2%	114,540	661.1%	0.13	-34.7%		
2018.1	90	15,220	3	29	1.107	32	2.11	-33.6%	10,707	-55.4%	0.20	48.7%	8.46	176.4%
2018.2	84	15,501	3	50	1.107	55	3.55	-75.7%	18,337	-84.0%	0.19	51.5%		
2019.1	78	14,990	4	159	1.096	174	11.60	449.8%	43,484	306.1%	0.27	35.4%	7.51	-11.2%
2019.2	72	13,830	0	0	1.096	0	0.00	-99.9%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2020.1	66	11,416	2	44	1.113	49	4.33	-62.7%	24,695	-43.2%	0.18	-34.3%	1.96	-73.9%
2020.2	60	11,384	1	4	1.113	5	0.42	10104.4%	4,790	#DIV/0!	0.09	#DIV/0!		
2021.1	54	11,392	7	72	1.155	83	7.32	69.2%	11,914	-51.8%	0.61	250.7%	3.87	97.7%
2021.2	48	11,743	9	349	1.155	404	34.37	8068.9%	44,845	836.3%	0.77	772.5%		
2022.1	42	11,746	4	11	1.118	12	1.02	-86.1%	3,009	-74.7%	0.34	-45.0%	17.69	356.9%
2022.2	36	13,240	0	40	1.118	44	3.34	-90.3%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2023.1	30	13,466	1	5	1.118	6	0.43	-58.1%	5,706	89.6%	0.07	-77.9%	1.87	-89.4%
2023.2	24	13,272	1	140	1.118	156	11.77	252.9%	148,404	#DIV/0!	0.08	#DIV/0!		
2024.1	18	12,429	1	55	1.091	60	4.85	1038.3%	58,177	919.5%	0.08	11.7%	8.43	350.9%
2024.2	12	12,727	1	1	1.091	1	0.05	-99.5%	675	-99.5%	0.08	1.2%		
2025.1	6	12,458	1	25	1.091	27	2.17	-55.4%	21,507	-63.0%	0.10	20.7%	1.10	-87.0%
Total		389,852	72	1,811		2,003								



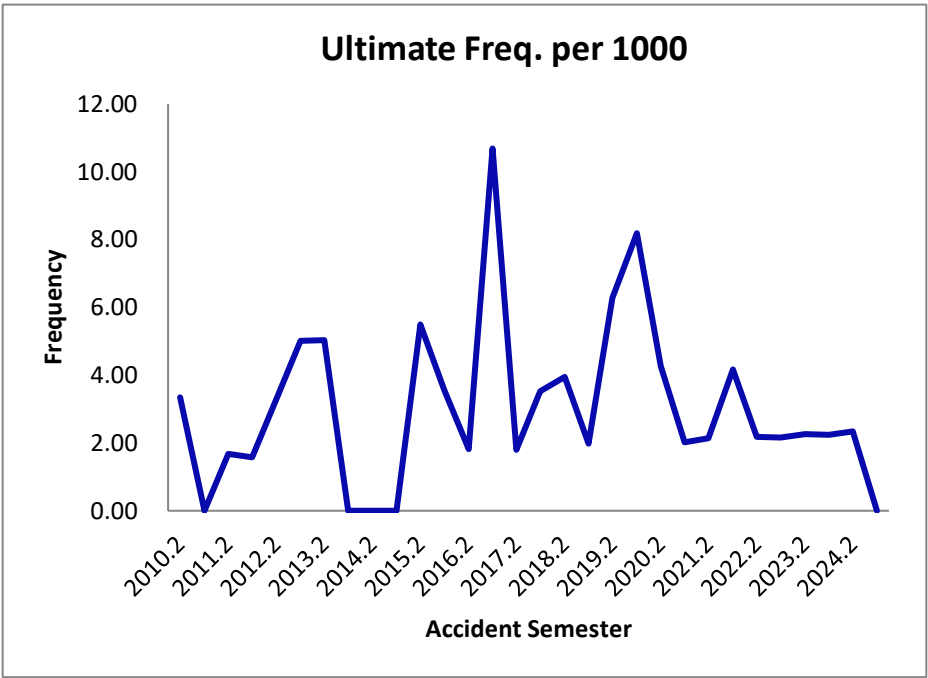
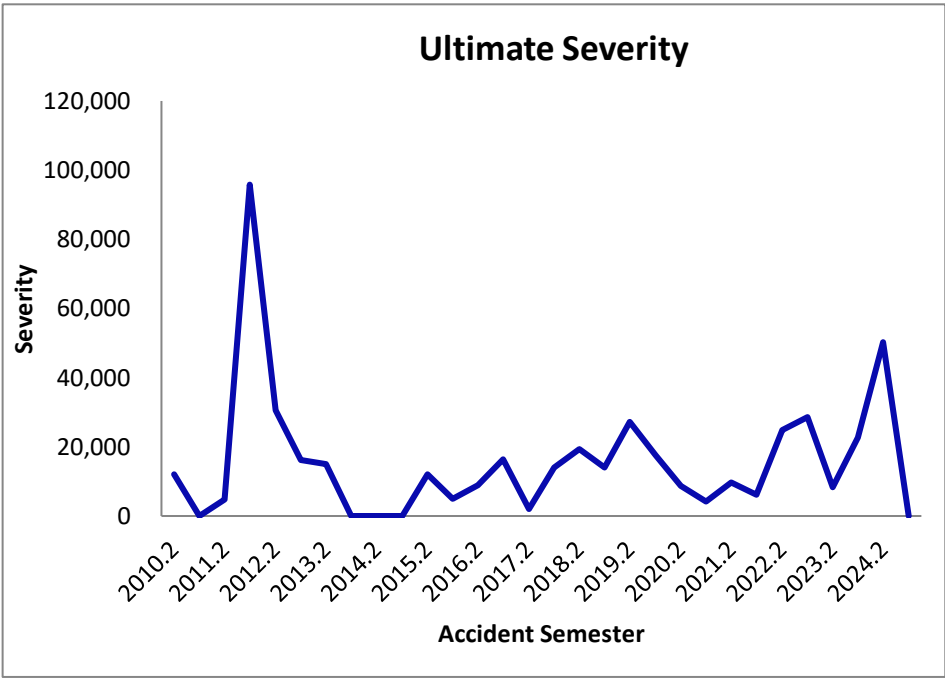
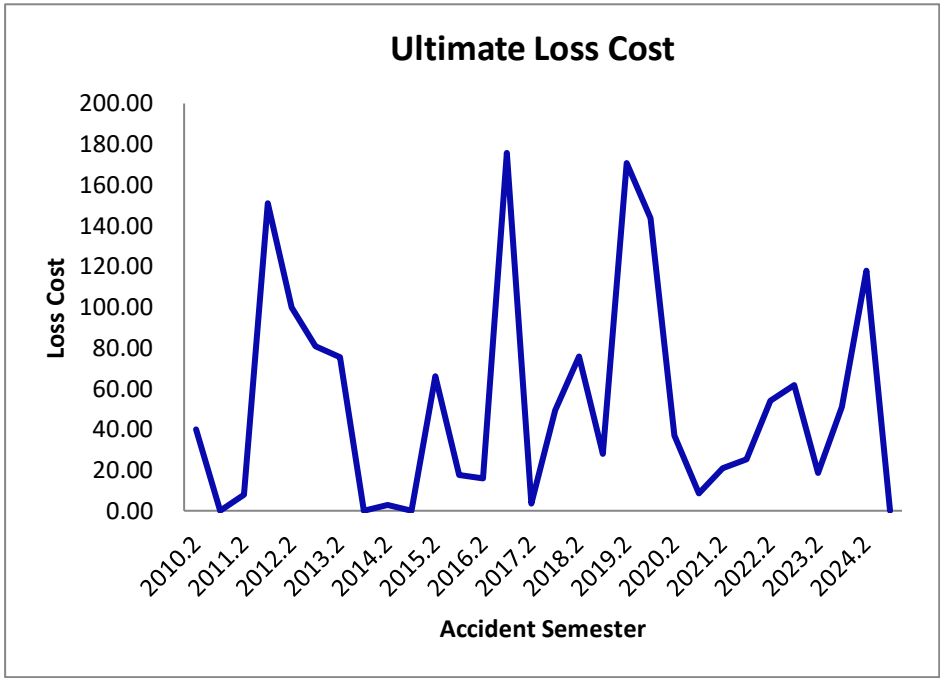
Province of Newfoundland and Labrador														
Collision														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 30 Jun 2025														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	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	2,659	66	384	1.056	406	152.54		6,145		24.82			
2011.1	174	2,697	71	336	1.052	354	131.17		4,982		26.33		141.78	
2011.2	168	2,856	88	425	1.052	447	156.64	2.7%	5,083	-17.3%	30.81	24.1%		
2012.1	162	2,912	76	369	1.078	397	136.37	4.0%	5,226	4.9%	26.09	-0.9%	146.41	3.3%
2012.2	156	3,101	86	340	1.078	367	118.28	-24.5%	4,264	-16.1%	27.74	-10.0%		
2013.1	150	3,186	88	406	1.087	442	138.67	1.7%	5,020	-4.0%	27.62	5.9%	128.61	-12.2%
2013.2	144	3,434	93	603	1.087	656	190.88	61.4%	7,049	65.3%	27.08	-2.4%		
2014.1	138	3,426	89	406	1.082	439	128.20	-7.5%	4,935	-1.7%	25.98	-6.0%	159.58	24.1%
2014.2	132	3,617	91	418	1.082	452	125.02	-34.5%	4,970	-29.5%	25.16	-7.1%		
2015.1	126	3,618	83	646	1.078	696	192.36	50.0%	8,386	69.9%	22.94	-11.7%	158.69	-0.6%
2015.2	120	3,788	104	675	1.078	728	192.11	53.7%	6,998	40.8%	27.45	9.1%		
2016.1	114	3,806	92	729	1.103	804	211.15	9.8%	8,735	4.2%	24.17	5.4%	201.65	27.1%
2016.2	108	3,920	84	573	1.103	632	161.14	-16.1%	7,519	7.5%	21.43	-21.9%		
2017.1	102	3,766	79	481	1.091	525	139.42	-34.0%	6,647	-23.9%	20.97	-13.2%	150.50	-25.4%
2017.2	96	3,916	89	523	1.091	571	145.81	-9.5%	6,415	-14.7%	22.73	6.1%		
2018.1	90	3,833	75	720	1.107	797	207.89	49.1%	10,626	59.9%	19.56	-6.7%	176.52	17.3%
2018.2	84	3,866	96	675	1.107	747	193.26	32.5%	7,782	21.3%	24.83	9.3%		
2019.1	78	3,710	75	688	1.096	754	203.12	-2.3%	10,048	-5.4%	20.22	3.3%	198.09	12.2%
2019.2	72	3,774	78	612	1.096	671	177.80	-8.0%	8,604	10.6%	20.67	-16.8%		
2020.1	66	3,661	63	431	1.113	480	131.06	-35.5%	7,615	-24.2%	17.21	-14.9%	154.78	-21.9%
2020.2	60	3,779	56	483	1.113	537	142.25	-20.0%	9,598	11.6%	14.82	-28.3%		
2021.1	54	3,809	42	438	1.155	506	132.74	1.3%	12,039	58.1%	11.03	-35.9%	137.48	-11.2%
2021.2	48	4,056	45	440	1.155	508	125.34	-11.9%	11,298	17.7%	11.09	-25.1%		
2022.1	42	4,127	55	518	1.118	579	140.29	5.7%	10,525	-12.6%	13.33	20.9%	132.88	-3.3%
2022.2	36	4,392	63	635	1.118	710	161.57	28.9%	11,263	-0.3%	14.35	29.3%		
2023.1	30	4,405	82	922	1.118	1,031	234.09	66.9%	12,614	19.8%	18.56	39.2%	197.89	48.9%
2023.2	24	4,615	77	916	1.118	1,024	221.90	37.3%	13,367	18.7%	16.60	15.7%		
2024.1	18	4,648	84	837	1.091	913	196.50	-16.1%	10,901	-13.6%	18.03	-2.9%	209.16	5.7%
2024.2	12	4,837	69	649	1.091	708	146.35	-34.0%	10,227	-23.5%	14.31	-13.8%		
2025.1	6	4,864	60	844	1.091	920	189.22	-3.7%	15,429	41.5%	12.26	-32.0%	167.85	-19.7%
Total		113,077	2,298	17,121		18,800								



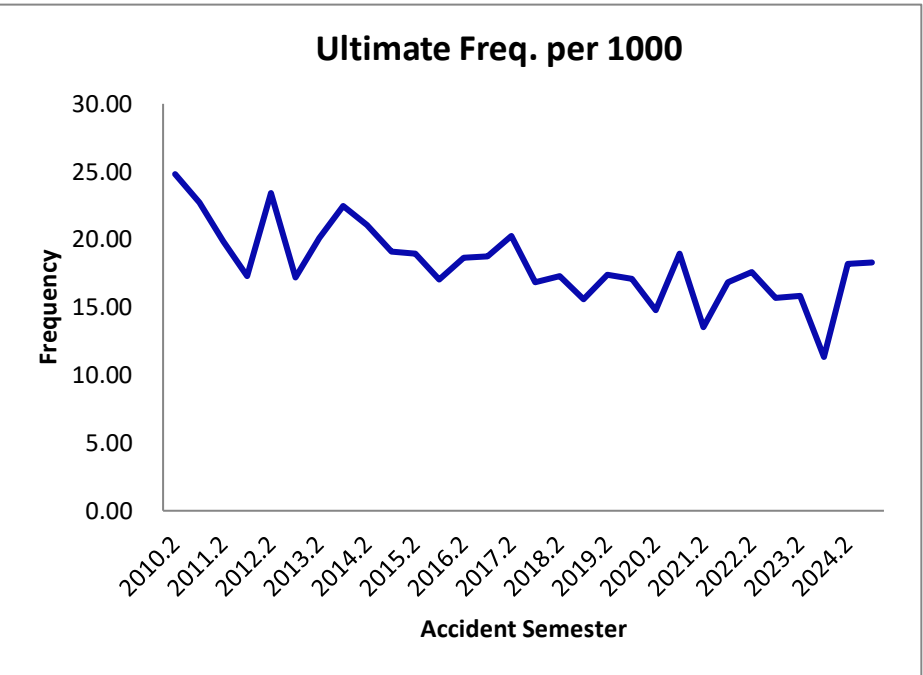
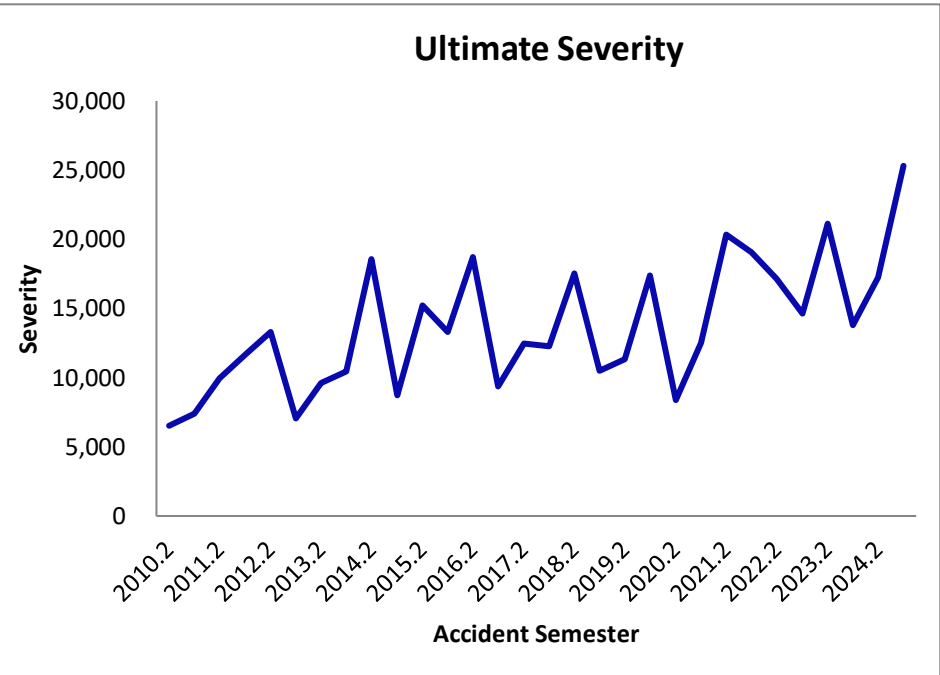
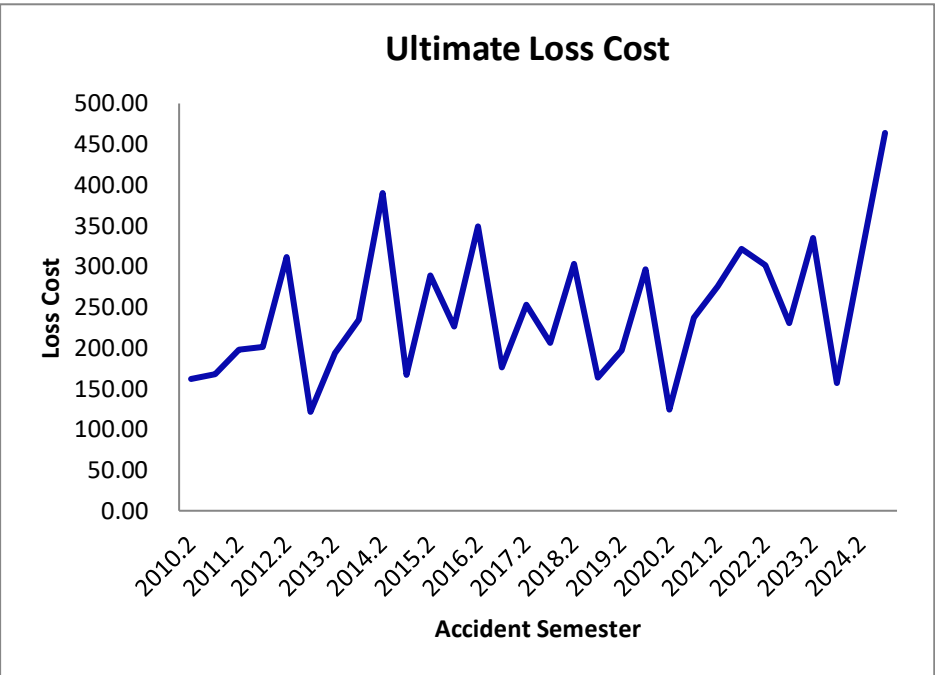
Province of Newfoundland and Labrador														
Comprehensive - Total														
Commercial Vehicles (Including Fleets)														
Loss Cost Summary														
Data as of 30 Jun 2025														
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (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	3,022	137	232	1.056	245	81.20		1,791		45.33			
2011.1	174	3,097	203	325	1.052	342	110.27		1,682		65.54		95.92	
2011.2	168	3,253	154	452	1.052	476	146.19	80.0%	3,088	72.4%	47.34	4.4%		
2012.1	162	3,323	168	182	1.078	196	58.98	-46.5%	1,166	-30.7%	50.56	-22.9%	102.12	6.5%
2012.2	156	3,508	154	387	1.078	417	118.94	-18.6%	2,709	-12.3%	43.90	-7.3%		
2013.1	150	3,622	166	283	1.087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%	101.71	-0.4%
2013.2	144	3,900	166	372	1.087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%		
2014.1	138	3,922	194	339	1.082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%	98.66	-3.0%
2014.2	132	4,109	175	476	1.082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%		
2015.1	126	4,147	209	337	1.078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%	106.43	7.9%
2015.2	120	4,304	168	420	1.078	453	105.20	-16.1%	2,695	-8.5%	39.03	-8.4%		
2016.1	114	4,370	244	700	1.103	772	176.59	101.6%	3,163	81.9%	55.83	10.8%	141.17	32.6%
2016.2	108	4,494	181	596	1.103	658	146.39	39.2%	3,635	34.9%	40.28	3.2%		
2017.1	102	4,390	256	564	1.091	615	140.16	-20.6%	2,404	-24.0%	58.31	4.4%	143.31	1.5%
2017.2	96	4,534	208	828	1.091	904	199.38	36.2%	4,346	19.6%	45.88	13.9%		
2018.1	90	4,476	192	455	1.107	504	112.51	-19.7%	2,623	9.1%	42.89	-26.4%	156.22	9.0%
2018.2	84	4,463	170	518	1.107	573	128.50	-35.6%	3,373	-22.4%	38.09	-17.0%		
2019.1	78	4,342	166	456	1.096	500	115.10	2.3%	3,011	14.8%	38.23	-10.9%	121.89	-22.0%
2019.2	72	4,339	160	376	1.096	412	94.85	-26.2%	2,572	-23.7%	36.87	-3.2%		
2020.1	66	4,255	130	339	1.113	378	88.73	-22.9%	2,905	-3.5%	30.55	-20.1%	91.82	-24.7%
2020.2	60	4,330	160	357	1.113	398	91.87	-3.1%	2,486	-3.3%	36.95	0.2%		
2021.1	54	4,371	163	377	1.155	435	99.56	12.2%	2,670	-8.1%	37.29	22.1%	95.74	4.3%
2021.2	48	4,606	144	672	1.155	777	168.69	83.6%	5,395	117.0%	31.27	-15.4%		
2022.1	42	4,706	173	496	1.118	554	117.82	18.3%	3,205	20.0%	36.76	-1.4%	142.98	49.4%
2022.2	36	4,985	163	1,032	1.118	1,154	231.40	37.2%	7,077	31.2%	32.70	4.6%		
2023.1	30	5,018	193	707	1.118	791	157.65	33.8%	4,099	27.9%	38.46	4.6%	194.40	36.0%
2023.2	24	5,167	137	594	1.118	664	128.59	-44.4%	4,847	-31.5%	26.53	-18.9%		
2024.1	18	5,204	194	750	1.091	818	157.26	-0.2%	4,208	2.7%	37.37	-2.8%	142.98	-26.5%
2024.2	12	5,367	155	960	1.091	1,047	195.07	51.7%	6,749	39.2%	28.90	8.9%		
2025.1	6	5,421	176	544	1.091	593	109.43	-30.4%	3,363	-20.1%	32.54	-12.9%	152.04	6.3%
Total		129,044	5,260	15,128		16,633								



Province of Newfoundland and Labrador														
Specified Perils														
Commercial Vehicles (Including Fleets)														
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	597	2	23	1.056	24	40.11		11,973		3.35			
2011.1	174	601	0	0	1.052	0	0.00		#DIV/0!		0.00		19.99	
2011.2	168	599	1	4	1.052	5	7.80	-80.6%	4,669	-61.0%	1.67	-50.2%		
2012.1	162	635	1	89	1.078	96	150.88	#DIV/0!	95,807	#DIV/0!	1.57	#DIV/0!	81.43	307.4%
2012.2	156	612	2	57	1.078	61	99.88	1181.2%	30,550	554.3%	3.27	95.8%		
2013.1	150	599	3	45	1.087	48	80.88	-46.4%	16,151	-83.1%	5.01	218.0%	90.48	11.1%
2013.2	144	596	3	41	1.087	45	75.45	-24.5%	14,985	-50.9%	5.04	54.0%		
2014.1	138	589	0	0	1.082	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	37.95	-58.1%
2014.2	132	563	0	1	1.082	2	2.86	-96.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2015.1	126	549	0	0	1.078	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	1.45	-96.2%
2015.2	120	547	3	33	1.078	36	66.05	2208.0%	12,035	#DIV/0!	5.49	#DIV/0!		
2016.1	114	562	2	9	1.103	10	17.43	#DIV/0!	4,902	#DIV/0!	3.56	#DIV/0!	41.40	2758.2%
2016.2	108	552	1	8	1.103	9	15.98	-75.8%	8,824	-26.7%	1.81	-67.0%		
2017.1	102	562	6	90	1.091	99	175.74	908.1%	16,450	235.6%	10.68	200.4%	96.54	133.2%
2017.2	96	555	1	2	1.091	2	3.58	-77.6%	1,985	-77.5%	1.80	-0.5%		
2018.1	90	569	2	25	1.107	28	49.47	-71.9%	14,069	-14.5%	3.52	-67.1%	26.81	-72.2%
2018.2	84	507	2	35	1.107	38	75.91	2021.5%	19,239	869.2%	3.95	118.9%		
2019.1	78	505	1	13	1.096	14	27.86	-43.7%	14,064	0.0%	1.98	-43.7%	51.93	93.7%
2019.2	72	479	3	75	1.096	82	170.75	124.9%	27,243	41.6%	6.27	58.9%		
2020.1	66	489	4	63	1.113	70	143.73	415.9%	17,558	24.8%	8.19	313.2%	157.10	202.5%
2020.2	60	470	2	16	1.113	17	36.88	-78.4%	8,659	-68.2%	4.26	-32.1%		
2021.1	54	497	1	4	1.155	4	8.43	-94.1%	4,191	-76.1%	2.01	-75.4%	22.25	-85.8%
2021.2	48	466	1	8	1.155	10	21.00	-43.1%	9,787	13.0%	2.15	-49.6%		
2022.1	42	480	2	11	1.118	12	25.40	201.2%	6,089	45.3%	4.17	107.3%	23.23	4.4%
2022.2	36	459	1	22	1.118	25	54.16	157.9%	24,882	154.3%	2.18	1.4%		
2023.1	30	463	1	26	1.118	29	61.85	143.6%	28,653	370.6%	2.16	-48.2%	58.02	149.8%
2023.2	24	443	1	7	1.118	8	18.59	-65.7%	8,233	-66.9%	2.26	3.7%		
2024.1	18	447	1	21	1.091	23	50.85	-17.8%	22,738	-20.6%	2.24	3.6%	34.80	-40.0%
2024.2	12	426	1	46	1.091	50	117.85	534.0%	50,195	509.7%	2.35	4.0%		
2025.1	6	425	0	0	1.091	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	59.01	69.6%
Total		15,840	48	774		847								



Province of Newfoundland and Labrador														
All Perils														
Commercial Vehicles (Including Fleets)														
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	3,667	91	562	1.056	594	161.90		6,524		24.82			
2011.1	174	3,698	84	590	1.052	621	168.03		7,397		22.72		164.98	
2011.2	168	3,926	78	737	1.052	776	197.55	22.0%	9,943	52.4%	19.87	-19.9%		
2012.1	162	3,989	69	746	1.078	804	201.46	19.9%	11,646	57.5%	17.30	-23.9%	199.52	20.9%
2012.2	156	4,357	102	1,260	1.078	1,358	311.67	57.8%	13,313	33.9%	23.41	17.8%		
2013.1	150	4,358	75	487	1.087	529	121.39	-39.7%	7,054	-39.4%	17.21	-0.5%	216.52	8.5%
2013.2	144	4,675	94	831	1.087	903	193.19	-38.0%	9,609	-27.8%	20.11	-14.1%		
2014.1	138	4,720	106	1,024	1.082	1,107	234.54	93.2%	10,444	48.1%	22.46	30.5%	213.96	-1.2%
2014.2	132	4,801	101	1,733	1.082	1,874	390.38	102.1%	18,556	93.1%	21.04	4.6%		
2015.1	126	4,818	92	746	1.078	804	166.93	-28.8%	8,743	-16.3%	19.09	-15.0%	278.45	30.1%
2015.2	120	5,007	95	1,343	1.078	1,447	289.10	-25.9%	15,236	-17.9%	18.97	-9.8%		
2016.1	114	4,988	85	1,023	1.103	1,129	226.29	35.6%	13,278	51.9%	17.04	-10.7%	257.75	-7.4%
2016.2	108	5,146	96	1,629	1.103	1,797	349.12	20.8%	18,714	22.8%	18.66	-1.7%		
2017.1	102	5,286	99	851	1.091	929	175.76	-22.3%	9,384	-29.3%	18.73	9.9%	261.27	1.4%
2017.2	96	5,476	111	1,268	1.091	1,384	252.65	-27.6%	12,465	-33.4%	20.27	8.6%		
2018.1	90	5,347	90	997	1.107	1,104	206.41	17.4%	12,263	30.7%	16.83	-10.1%	229.81	-12.0%
2018.2	84	5,433	94	1,489	1.107	1,649	303.44	20.1%	17,538	40.7%	17.30	-14.6%		
2019.1	78	5,139	80	767	1.096	840	163.50	-20.8%	10,503	-14.4%	15.57	-7.5%	235.41	2.4%
2019.2	72	4,776	83	860	1.096	942	197.30	-35.0%	11,354	-35.3%	17.38	0.4%		
2020.1	66	3,746	64	998	1.113	1,111	296.70	81.5%	17,367	65.4%	17.08	9.7%	240.99	2.4%
2020.2	60	3,519	52	391	1.113	436	123.81	-37.2%	8,379	-26.2%	14.78	-15.0%		
2021.1	54	3,585	68	735	1.155	850	237.05	-20.1%	12,497	-28.0%	18.97	11.0%	180.96	-24.9%
2021.2	48	3,621	49	863	1.155	998	275.52	122.5%	20,359	143.0%	13.53	-8.4%		
2022.1	42	3,675	62	1,056	1.118	1,181	321.24	35.5%	19,043	52.4%	16.87	-11.1%	298.55	65.0%
2022.2	36	4,262	75	1,150	1.118	1,286	301.77	9.5%	17,150	-15.8%	17.60	30.0%		
2023.1	30	4,328	68	891	1.118	996	230.15	-28.4%	14,648	-23.1%	15.71	-6.9%	265.69	-11.0%
2023.2	24	4,293	68	1,285	1.118	1,437	334.80	10.9%	21,139	23.3%	15.84	-10.0%		
2024.1	18	4,052	46	581	1.091	634	156.37	-32.1%	13,794	-5.8%	11.34	-27.9%	248.16	-6.6%
2024.2	12	4,118	75	1,185	1.091	1,292	313.83	-6.3%	17,258	-18.4%	18.19	14.8%		
2025.1	6	4,051	74	1,723	1.091	1,879	463.88	196.7%	25,313	83.5%	18.33	61.7%	388.24	56.4%
Total		132,858	2,426	29,802		32,690								



Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

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	3,171	3,171	1.000	3,171	3,172	(1)
2011.1	174	2,791	2,791	1.000	2,791	2,792	(1)
2011.2	168	3,370	3,370	1.000	3,370	3,373	(3)
2012.1	162	2,951	2,951	1.000	2,951	2,953	(2)
2012.2	156	3,055	3,055	1.000	3,055	3,186	(131)
2013.1	150	4,508	4,562	0.992	4,526	4,585	(60)
2013.2	144	5,429	5,429	0.998	5,420	5,461	(41)
2014.1	138	5,506	5,506	1.000	5,504	5,540	(36)
2014.2	132	3,629	3,635	1.000	3,635	3,656	(21)
2015.1	126	4,516	4,708	1.000	4,709	4,698	11
2015.2	120	4,811	4,811	0.976	4,695	4,715	(20)
2016.1	114	4,075	4,265	0.973	4,151	4,169	(18)
2016.2	108	3,402	3,414	0.973	3,322	3,383	(61)
2017.1	102	3,730	4,503	0.967	4,356	4,441	(86)
2017.2	96	3,611	4,284	0.975	4,177	4,199	(22)
2018.1	90	2,496	2,814	0.980	2,757	2,769	(12)
2018.2	84	4,445	5,205	0.979	5,095	5,265	(171)
2019.1	78	3,688	3,931	0.987	3,878	3,961	(83)
2019.2	72	3,641	4,405	0.988	4,350	4,539	(189)
2020.1	66	2,099	3,240	0.976	3,161	3,237	(76)
2020.2	60	1,558	2,744	0.998	2,738	2,984	(246)
2021.1	54	2,256	2,740	1.017	2,788	3,020	(233)
2021.2	48	2,607	4,620	1.054	4,871	4,981	(111)
2022.1	42	1,980	3,925	1.093	4,290	4,563	(273)
2022.2	36	1,408	2,549	1.166	2,971	3,495	(525)
2023.1	30	845	2,999	1.307	3,921	4,239	(318)
2023.2	24	352	2,874	1.473	4,234	4,092	142
2024.1	18	380	2,426	1.750	4,246	3,935	311
2024.2	12	115	1,768	2.022	3,576	3,593	(16)
2025.1	6	0	1,104	3.348	3,697		
Total		86,423	107,799		116,403	114,997	(2,291)

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

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	927	927	1.000	927	927	0
2011.1	174	1,206	1,206	1.000	1,206	1,206	0
2011.2	168	937	937	1.000	937	937	0
2012.1	162	1,018	1,018	1.000	1,018	1,018	0
2012.2	156	1,144	1,144	1.000	1,144	1,144	0
2013.1	150	1,527	1,527	1.000	1,527	1,527	0
2013.2	144	1,653	1,653	1.000	1,653	1,681	(28)
2014.1	138	2,271	2,271	0.997	2,265	2,270	(6)
2014.2	132	2,057	2,057	0.997	2,052	2,057	(5)
2015.1	126	1,480	1,480	0.997	1,476	1,480	(4)
2015.2	120	1,374	1,374	0.997	1,371	1,374	(3)
2016.1	114	1,497	1,497	0.997	1,493	1,497	(5)
2016.2	108	1,517	1,517	0.998	1,514	1,505	9
2017.1	102	1,581	1,581	0.999	1,579	1,583	(4)
2017.2	96	1,329	1,329	1.000	1,328	1,331	(3)
2018.1	90	1,193	1,193	1.000	1,192	1,194	(2)
2018.2	84	1,384	1,384	1.000	1,383	1,386	(3)
2019.1	78	1,447	1,447	0.999	1,446	1,449	(3)
2019.2	72	1,820	1,820	0.999	1,819	1,822	(4)
2020.1	66	669	680	1.000	680	675	5
2020.2	60	624	624	1.008	629	628	1
2021.1	54	528	528	1.007	532	533	(1)
2021.2	48	673	673	1.009	679	678	1
2022.1	42	1,512	1,513	1.009	1,526	1,434	92
2022.2	36	807	807	1.009	814	812	2
2023.1	30	1,010	1,010	1.018	1,028	995	33
2023.2	24	1,110	1,280	0.990	1,268	1,279	(12)
2024.1	18	1,139	1,162	1.007	1,171	1,112	59
2024.2	12	1,014	1,164	0.995	1,159	1,267	(109)
2025.1	6	701	1,095	1.178	1,290		
Total		37,150	37,900		38,105	36,804	11

Province of Newfoundland and Labrador
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

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	130	130	1.000	130	130	0
2011.1	174	72	72	1.000	72	72	0
2011.2	168	158	158	1.000	158	158	0
2012.1	162	353	353	1.000	353	353	0
2012.2	156	166	166	1.000	166	166	0
2013.1	150	282	282	1.000	282	282	0
2013.2	144	203	203	1.000	203	203	0
2014.1	138	427	427	1.000	427	427	0
2014.2	132	123	123	1.000	123	123	0
2015.1	126	257	257	1.000	257	257	0
2015.2	120	193	193	1.000	193	193	(0)
2016.1	114	283	283	1.001	283	283	(0)
2016.2	108	171	171	1.001	171	171	0
2017.1	102	404	404	1.001	405	409	(5)
2017.2	96	432	432	1.012	437	429	9
2018.1	90	94	94	0.989	93	95	(1)
2018.2	84	262	275	0.998	275	283	(9)
2019.1	78	152	197	0.984	194	198	(4)
2019.2	72	220	220	0.993	219	221	(2)
2020.1	66	158	158	0.995	157	158	(1)
2020.2	60	159	170	1.001	170	196	(26)
2021.1	54	156	156	1.006	157	161	(4)
2021.2	48	289	373	0.999	372	320	53
2022.1	42	94	95	1.054	100	100	0
2022.2	36	103	133	1.122	149	146	4
2023.1	30	149	181	1.121	203	215	(13)
2023.2	24	117	171	1.139	194	185	9
2024.1	18	111	175	1.190	208	231	(23)
2024.2	12	88	232	1.220	284	305	(21)
2025.1	6	20	153	1.233	188		
Total		5,824	6,436		6,623	6,468	(33)

Province of Newfoundland and Labrador
Uninsured Auto
Commercial Vehicles (Including Fleets)

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	28	28	1.000	28	28	0
2011.1	174	0	0	1.000	0	0	0
2011.2	168	91	91	1.000	91	91	0
2012.1	162	8	8	1.000	8	8	0
2012.2	156	40	40	1.000	40	40	0
2013.1	150	8	8	1.000	8	8	0
2013.2	144	60	60	1.000	60	60	0
2014.1	138	0	0	1.000	0	0	0
2014.2	132	70	70	1.000	70	70	0
2015.1	126	198	198	1.000	198	198	0
2015.2	120	29	29	1.000	29	29	0
2016.1	114	0	0	1.000	0	0	0
2016.2	108	41	41	1.000	41	41	0
2017.1	102	44	44	1.000	44	44	0
2017.2	96	210	210	1.000	210	210	0
2018.1	90	29	29	1.000	29	29	0
2018.2	84	50	50	1.000	50	50	(0)
2019.1	78	159	159	1.000	159	160	(1)
2019.2	72	0	0	1.001	0	0	(0)
2020.1	66	44	44	1.001	44	45	(1)
2020.2	60	4	4	1.001	4	4	(0)
2021.1	54	72	72	0.998	72	72	0
2021.2	48	241	355	0.983	349	327	22
2022.1	42	11	11	0.981	11	12	(1)
2022.2	36	38	38	1.033	40	41	(2)
2023.1	30	5	5	1.040	5	38	(33)
2023.2	24	36	121	1.158	140	110	30
2024.1	18	0	47	1.183	55	65	(10)
2024.2	12	0	1	1.265	1	12	(11)
2025.1	6	0	10	2.475	25		
Total		1,517	1,773		1,811	1,792	(6)

Province of Newfoundland and Labrador								
Collision								
Commercial Vehicles (Including Fleets)								
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	384	384	1.000	384	384		0
2011.1	174	336	336	1.000	336	336		0
2011.2	168	425	425	1.000	425	425		0
2012.1	162	369	369	1.000	369	369		0
2012.2	156	340	340	1.000	340	340		0
2013.1	150	406	406	1.000	406	406		0
2013.2	144	603	603	1.000	603	603		0
2014.1	138	406	406	1.000	406	406		0
2014.2	132	418	418	1.000	418	418		0
2015.1	126	646	646	1.000	646	646		0
2015.2	120	675	675	1.000	675	675		0
2016.1	114	729	729	1.000	729	726		2
2016.2	108	572	572	1.000	573	572		0
2017.1	102	481	481	1.000	481	480		1
2017.2	96	524	524	0.999	523	524		(0)
2018.1	90	719	720	1.000	720	719		0
2018.2	84	675	675	1.000	675	672		3
2019.1	78	690	690	0.997	688	688		(0)
2019.2	72	614	614	0.997	612	612		0
2020.1	66	432	432	0.997	431	431		0
2020.2	60	484	484	0.997	483	483		(0)
2021.1	54	439	439	0.998	438	437		0
2021.2	48	441	441	0.998	440	440		0
2022.1	42	519	519	0.998	518	514		3
2022.2	36	616	636	0.997	635	638		(4)
2023.1	30	926	926	0.996	922	886		37
2023.2	24	918	918	0.998	916	885		30
2024.1	18	835	842	0.994	837	818		19
2024.2	12	601	672	0.965	649	614		35
2025.1	6	484	797	1.059	844			
Total		16,706	17,118		17,121	16,150		127

Province of Newfoundland and Labrador
Comprehensive - Total
Commercial Vehicles (Including Fleets)

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	232	232	1.000	232	232	0
2011.1	174	325	325	1.000	325	325	0
2011.2	168	452	452	1.000	452	452	0
2012.1	162	182	182	1.000	182	182	0
2012.2	156	387	387	1.000	387	387	0
2013.1	150	283	283	1.000	283	283	0
2013.2	144	372	372	1.000	372	372	0
2014.1	138	339	339	1.000	339	339	0
2014.2	132	476	476	1.000	476	476	0
2015.1	126	337	337	1.000	337	337	0
2015.2	120	420	420	1.000	420	420	0
2016.1	114	700	700	1.000	700	700	0
2016.2	108	596	596	1.000	596	596	0
2017.1	102	564	564	1.000	564	564	0
2017.2	96	828	828	1.000	828	828	0
2018.1	90	455	455	1.000	455	455	0
2018.2	84	518	518	1.000	518	518	0
2019.1	78	456	456	1.000	456	456	0
2019.2	72	376	376	1.000	376	376	0
2020.1	66	339	339	1.000	339	339	0
2020.2	60	357	357	1.000	357	357	0
2021.1	54	377	377	1.000	377	377	0
2021.2	48	672	672	1.000	672	672	0
2022.1	42	496	496	1.000	496	496	0
2022.2	36	1,032	1,032	1.000	1,032	1,031	0
2023.1	30	706	708	1.000	707	717	(10)
2023.2	24	595	595	0.999	594	586	8
2024.1	18	743	751	1.000	750	789	(39)
2024.2	12	925	945	1.015	960	819	141
2025.1	6	364	480	1.132	544		
Total		14,906	15,052		15,128	14,482	102

Province of Newfoundland and Labrador
Specified Perils
Commercial Vehicles (Including Fleets)

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	23	23	1.000	23	23	0
2011.1	174	0	0	1.000	0	0	0
2011.2	168	4	4	1.000	4	4	0
2012.1	162	89	89	1.000	89	89	0
2012.2	156	57	57	1.000	57	57	0
2013.1	150	45	45	1.000	45	45	0
2013.2	144	41	41	1.000	41	41	0
2014.1	138	0	0	1.000	0	0	0
2014.2	132	1	1	1.000	1	1	0
2015.1	126	0	0	1.000	0	0	0
2015.2	120	33	33	1.000	33	33	0
2016.1	114	9	9	1.000	9	9	0
2016.2	108	8	8	1.000	8	8	0
2017.1	102	90	90	1.000	90	90	0
2017.2	96	2	2	1.000	2	2	0
2018.1	90	25	25	1.000	25	25	0
2018.2	84	35	35	1.000	35	35	0
2019.1	78	13	13	1.000	13	13	0
2019.2	72	75	75	1.000	75	75	0
2020.1	66	63	63	1.000	63	63	0
2020.2	60	16	16	1.000	16	16	0
2021.1	54	4	4	1.000	4	4	0
2021.2	48	8	8	1.000	8	8	0
2022.1	42	11	11	1.000	11	11	0
2022.2	36	22	22	1.000	22	22	0
2023.1	30	26	26	1.000	26	26	0
2023.2	24	7	7	1.000	7	7	(0)
2024.1	18	21	21	1.000	21	20	0
2024.2	12	47	47	0.977	46	48	(2)
2025.1	6	0	0	0.935	0		
Total		775	775		774	775	(1)

Province of Newfoundland and Labrador
All Perils
Commercial Vehicles (Including Fleets)

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	562	562	1.000	562	562	0
2011.1	174	590	590	1.000	590	590	(0)
2011.2	168	737	737	1.000	737	737	(0)
2012.1	162	746	746	1.000	746	745	0
2012.2	156	1,260	1,260	1.000	1,260	1,259	1
2013.1	150	487	487	1.000	487	487	0
2013.2	144	831	831	1.000	831	831	1
2014.1	138	1,024	1,024	1.000	1,024	1,023	1
2014.2	132	1,733	1,733	1.000	1,733	1,732	1
2015.1	126	746	746	1.000	746	746	0
2015.2	120	1,343	1,343	1.000	1,343	1,342	1
2016.1	114	1,023	1,023	1.000	1,023	1,023	1
2016.2	108	1,629	1,629	1.000	1,629	1,627	1
2017.1	102	851	851	1.000	851	851	1
2017.2	96	1,268	1,268	1.000	1,268	1,267	1
2018.1	90	997	997	1.000	997	996	1
2018.2	84	1,489	1,489	1.000	1,489	1,488	1
2019.1	78	767	767	1.000	767	766	1
2019.2	72	860	860	1.000	860	859	1
2020.1	66	999	999	1.000	998	998	1
2020.2	60	391	391	1.000	391	391	0
2021.1	54	736	736	1.000	735	735	0
2021.2	48	864	864	1.000	863	869	(6)
2022.1	42	1,056	1,056	1.000	1,056	1,055	1
2022.2	36	1,137	1,150	1.000	1,150	1,149	1
2023.1	30	881	891	1.000	891	879	12
2023.2	24	1,280	1,280	1.004	1,285	1,287	(1)
2024.1	18	576	576	1.009	581	581	(0)
2024.2	12	1,147	1,162	1.020	1,185	1,356	(171)
2025.1	6	1,036	1,514	1.138	1,723		
Total		29,044	29,561		29,802	28,231	(152)

Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

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	63	1.000	63	63	0
2011.1	174	60	1.000	60	60	0
2011.2	168	72	1.000	72	72	0
2012.1	162	55	1.000	55	55	0
2012.2	156	69	1.000	69	69	0
2013.1	150	76	1.000	76	76	0
2013.2	144	75	1.000	75	75	0
2014.1	138	78	1.000	78	78	0
2014.2	132	69	1.000	69	69	0
2015.1	126	67	1.000	67	67	0
2015.2	120	75	1.000	75	75	0
2016.1	114	52	1.000	52	52	0
2016.2	108	60	1.000	60	60	0
2017.1	102	58	1.000	58	58	0
2017.2	96	65	1.000	65	66	(1)
2018.1	90	37	1.000	37	38	(1)
2018.2	84	64	1.000	64	64	(0)
2019.1	78	59	1.000	59	58	1
2019.2	72	42	1.000	42	42	0
2020.1	66	39	1.000	39	37	2
2020.2	60	37	1.000	37	38	(1)
2021.1	54	40	1.000	40	39	1
2021.2	48	47	1.000	47	45	2
2022.1	42	36	1.000	36	35	1
2022.2	36	43	1.017	44	43	1
2023.1	30	42	1.025	43	44	(1)
2023.2	24	37	1.025	38	35	3
2024.1	18	49	1.039	51	49	2
2024.2	12	38	1.052	40	38	2
2025.1	6	32	1.397	45		
Total		1,636		1,655	1,597	14

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Commercial Vehicles (Including Fleets)

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	198	1.000	198	198	0
2011.1	174	243	1.000	243	243	0
2011.2	168	221	1.000	221	221	0
2012.1	162	215	1.000	215	215	0
2012.2	156	232	1.000	232	232	0
2013.1	150	270	1.000	270	270	0
2013.2	144	260	1.000	260	260	0
2014.1	138	330	1.000	330	330	0
2014.2	132	241	1.000	241	241	0
2015.1	126	269	1.000	269	269	0
2015.2	120	226	1.000	226	226	0
2016.1	114	247	1.000	247	247	0
2016.2	108	234	1.000	234	234	0
2017.1	102	309	1.000	309	309	0
2017.2	96	212	1.000	212	212	0
2018.1	90	204	1.000	204	204	0
2018.2	84	221	1.000	221	221	0
2019.1	78	200	1.000	200	200	0
2019.2	72	177	1.000	177	177	0
2020.1	66	116	1.000	116	115	1
2020.2	60	91	1.000	91	91	0
2021.1	54	77	1.000	77	77	0
2021.2	48	88	1.000	88	88	0
2022.1	42	96	1.000	96	95	1
2022.2	36	88	1.001	88	87	1
2023.1	30	101	1.002	101	102	(1)
2023.2	24	115	1.002	115	115	(0)
2024.1	18	112	1.016	114	111	3
2024.2	12	103	0.997	103	99	4
2025.1	6	110	1.033	114		
Total		5,606		5,612	5,486	12

Province of Newfoundland and Labrador
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

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	28	1.000	28	28	0
2011.1	174	17	1.000	17	17	0
2011.2	168	38	1.000	38	38	0
2012.1	162	24	1.000	24	24	0
2012.2	156	36	1.000	36	36	0
2013.1	150	46	1.000	46	46	0
2013.2	144	38	1.000	38	38	0
2014.1	138	23	1.000	23	23	0
2014.2	132	29	1.000	29	29	0
2015.1	126	34	1.000	34	34	0
2015.2	120	31	1.000	31	31	0
2016.1	114	29	1.000	29	29	0
2016.2	108	28	1.000	28	28	0
2017.1	102	26	1.000	26	26	0
2017.2	96	46	1.000	46	46	0
2018.1	90	19	1.000	19	19	0
2018.2	84	25	1.000	25	25	0
2019.1	78	26	1.000	26	25	1
2019.2	72	33	1.000	33	33	0
2020.1	66	17	1.000	17	17	0
2020.2	60	15	1.000	15	15	0
2021.1	54	21	1.000	21	21	0
2021.2	48	35	1.000	35	36	(1)
2022.1	42	18	0.989	18	18	(0)
2022.2	36	17	1.000	17	17	0
2023.1	30	23	0.996	23	24	(1)
2023.2	24	28	0.979	27	29	(1)
2024.1	18	27	0.972	26	29	(3)
2024.2	12	32	0.956	31	40	(10)
2025.1	6	28	0.934	26		
Total		837		832	821	(15)

Province of Newfoundland and Labrador								
Uninsured Auto								
Commercial Vehicles (Including Fleets)								
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	1.000		1	1	0	
2011.1	174	0	1.000		0	0	0	
2011.2	168	2	1.000		2	2	0	
2012.1	162	1	1.000		1	1	0	
2012.2	156	3	1.000		3	3	0	
2013.1	150	1	1.000		1	1	0	
2013.2	144	5	1.000		5	5	0	
2014.1	138	0	1.000		0	0	0	
2014.2	132	4	1.000		4	4	0	
2015.1	126	9	1.000		9	9	0	
2015.2	120	1	1.000		1	1	0	
2016.1	114	0	1.000		0	0	0	
2016.2	108	3	1.000		3	3	0	
2017.1	102	2	1.000		2	2	0	
2017.2	96	2	1.000		2	2	0	
2018.1	90	3	1.000		3	3	0	
2018.2	84	3	1.000		3	3	0	
2019.1	78	4	1.000		4	4	0	
2019.2	72	0	1.000		0	0	0	
2020.1	66	2	1.000		2	2	0	
2020.2	60	1	1.000		1	1	0	
2021.1	54	7	1.000		7	7	0	
2021.2	48	9	1.000		9	9	0	
2022.1	42	4	0.993		4	4	(0)	
2022.2	36	0	0.993		0	0	0	
2023.1	30	1	1.006		1	2	(1)	
2023.2	24	1	1.053		1	1	0	
2024.1	18	1	1.037		1	1	(0)	
2024.2	12	1	1.022		1	1	(0)	
2025.1	6	1	1.255		1			
Total		72			72	72	(1)	

Province of Newfoundland and Labrador
Collision
Commercial Vehicles (Including Fleets)

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	66	1.000	66	66	0
2011.1	174	71	1.000	71	71	0
2011.2	168	88	1.000	88	88	0
2012.1	162	76	1.000	76	76	0
2012.2	156	86	1.000	86	86	0
2013.1	150	88	1.000	88	88	0
2013.2	144	93	1.000	93	93	0
2014.1	138	89	1.000	89	89	0
2014.2	132	91	1.000	91	91	0
2015.1	126	83	1.000	83	83	0
2015.2	120	104	1.000	104	104	0
2016.1	114	92	1.000	92	92	0
2016.2	108	84	1.000	84	84	0
2017.1	102	79	1.000	79	79	0
2017.2	96	89	1.000	89	89	0
2018.1	90	75	1.000	75	75	0
2018.2	84	96	1.000	96	96	0
2019.1	78	75	1.000	75	75	0
2019.2	72	78	1.000	78	78	0
2020.1	66	63	1.000	63	63	0
2020.2	60	56	1.000	56	56	0
2021.1	54	42	1.000	42	42	0
2021.2	48	45	1.000	45	45	0
2022.1	42	55	1.000	55	55	0
2022.2	36	63	1.000	63	64	(1)
2023.1	30	82	0.997	82	82	0
2023.2	24	77	0.995	77	76	1
2024.1	18	85	0.986	84	84	(0)
2024.2	12	73	0.948	69	70	(0)
2025.1	6	65	0.918	60		
Total		2,309		2,298	2,239	(0)

Province of Newfoundland and Labrador
Comprehensive - Total
Commercial Vehicles (Including Fleets)

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	137	1.000	137	137	0
2011.1	174	203	1.000	203	203	0
2011.2	168	154	1.000	154	154	0
2012.1	162	168	1.000	168	168	0
2012.2	156	154	1.000	154	154	0
2013.1	150	166	1.000	166	166	0
2013.2	144	166	1.000	166	166	0
2014.1	138	194	1.000	194	194	0
2014.2	132	175	1.000	175	175	0
2015.1	126	209	1.000	209	209	0
2015.2	120	168	1.000	168	168	0
2016.1	114	244	1.000	244	244	0
2016.2	108	181	1.000	181	181	0
2017.1	102	256	1.000	256	256	0
2017.2	96	208	1.000	208	208	0
2018.1	90	192	1.000	192	192	0
2018.2	84	170	1.000	170	170	0
2019.1	78	166	1.000	166	166	0
2019.2	72	160	1.000	160	160	0
2020.1	66	130	1.000	130	130	0
2020.2	60	160	1.000	160	160	0
2021.1	54	163	1.000	163	163	0
2021.2	48	144	1.000	144	144	0
2022.1	42	173	1.000	173	173	0
2022.2	36	163	1.000	163	163	0
2023.1	30	193	1.000	193	193	(0)
2023.2	24	137	1.001	137	134	3
2024.1	18	194	1.003	194	194	0
2024.2	12	153	1.014	155	149	6
2025.1	6	145	1.217	176		
Total		5,226		5,260	5,075	9

Province of Newfoundland and Labrador
Specified Perils
Commercial Vehicles (Including Fleets)

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		Prior	Difference
2010.2	180	2	1.000	2	2	0
2011.1	174	0	1.000	0	0	0
2011.2	168	1	1.000	1	1	0
2012.1	162	1	1.000	1	1	0
2012.2	156	2	1.000	2	2	0
2013.1	150	3	1.000	3	3	0
2013.2	144	3	1.000	3	3	0
2014.1	138	0	1.000	0	0	0
2014.2	132	0	1.000	0	0	0
2015.1	126	0	1.000	0	0	0
2015.2	120	3	1.000	3	3	0
2016.1	114	2	1.000	2	2	0
2016.2	108	1	1.000	1	1	0
2017.1	102	6	1.000	6	6	0
2017.2	96	1	1.000	1	1	0
2018.1	90	2	1.000	2	2	0
2018.2	84	2	1.000	2	2	0
2019.1	78	1	1.000	1	1	0
2019.2	72	3	1.000	3	3	0
2020.1	66	4	1.000	4	4	0
2020.2	60	2	1.000	2	2	0
2021.1	54	1	1.000	1	1	0
2021.2	48	1	1.000	1	1	0
2022.1	42	2	1.000	2	2	0
2022.2	36	1	1.000	1	1	0
2023.1	30	1	1.000	1	1	0
2023.2	24	1	1.000	1	1	0
2024.1	18	1	1.000	1	1	0
2024.2	12	1	1.000	1	1	0
2025.1	6	0	0.938	0		
Total		48		48	48	0

Province of Newfoundland and Labrador						
All Perils						
Commercial Vehicles (Including Fleets)						
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	91	1.000	91	91	0
2011.1	174	84	1.000	84	84	0
2011.2	168	78	1.000	78	78	0
2012.1	162	69	1.000	69	69	0
2012.2	156	102	1.000	102	102	0
2013.1	150	75	1.000	75	75	0
2013.2	144	94	1.000	94	94	0
2014.1	138	106	1.000	106	106	0
2014.2	132	101	1.000	101	101	0
2015.1	126	92	1.000	92	92	0
2015.2	120	95	1.000	95	95	0
2016.1	114	85	1.000	85	85	0
2016.2	108	96	1.000	96	96	0
2017.1	102	99	1.000	99	99	0
2017.2	96	111	1.000	111	111	0
2018.1	90	90	1.000	90	90	0
2018.2	84	94	1.000	94	94	0
2019.1	78	80	1.000	80	80	0
2019.2	72	83	1.000	83	83	0
2020.1	66	64	1.000	64	64	0
2020.2	60	52	1.000	52	52	0
2021.1	54	68	1.000	68	68	0
2021.2	48	49	1.000	49	50	(1)
2022.1	42	62	1.000	62	62	0
2022.2	36	75	1.000	75	75	0
2023.1	30	68	1.000	68	67	1
2023.2	24	68	1.000	68	68	0
2024.1	18	46	0.999	46	44	2
2024.2	12	75	0.999	75	72	3
2025.1	6	74	1.003	74		
Total		2,426		2,426	2,347	5

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.019 (CI = +/-0.026; p = 0.148)	0.040	+1.89%
Loss Cost	2011.1	0.019 (CI = +/-0.027; p = 0.162)	0.037	+1.92%
Loss Cost	2011.2	0.017 (CI = +/-0.028; p = 0.230)	0.018	+1.71%
Loss Cost	2012.1	0.017 (CI = +/-0.030; p = 0.253)	0.014	+1.71%
Loss Cost	2012.2	0.015 (CI = +/-0.031; p = 0.323)	0.001	+1.53%
Loss Cost	2013.1	0.013 (CI = +/-0.032; p = 0.412)	-0.013	+1.29%
Loss Cost	2013.2	0.016 (CI = +/-0.032; p = 0.321)	0.001	+1.58%
Loss Cost	2014.1	0.019 (CI = +/-0.031; p = 0.221)	0.026	+1.90%
Loss Cost	2014.2	0.021 (CI = +/-0.030; p = 0.154)	0.054	+2.13%
Loss Cost	2015.1	0.021 (CI = +/-0.030; p = 0.171)	0.049	+2.08%
Loss Cost	2015.2	0.021 (CI = +/-0.031; p = 0.175)	0.050	+2.09%
Loss Cost	2016.1	0.026 (CI = +/-0.034; p = 0.116)	0.088	+2.67%
Loss Cost	2016.2	0.030 (CI = +/-0.037; p = 0.108)	0.101	+3.05%
Loss Cost	2017.1	0.023 (CI = +/-0.041; p = 0.245)	0.028	+2.37%
Severity	2010.2	0.066 (CI = +/-0.028; p = 0.000)	0.432	+6.81%
Severity	2011.1	0.064 (CI = +/-0.030; p = 0.000)	0.398	+6.56%
Severity	2011.2	0.059 (CI = +/-0.030; p = 0.000)	0.359	+6.07%
Severity	2012.1	0.054 (CI = +/-0.030; p = 0.001)	0.322	+5.52%
Severity	2012.2	0.051 (CI = +/-0.031; p = 0.003)	0.293	+5.19%
Severity	2013.1	0.044 (CI = +/-0.029; p = 0.004)	0.277	+4.55%
Severity	2013.2	0.042 (CI = +/-0.029; p = 0.007)	0.258	+4.32%
Severity	2014.1	0.042 (CI = +/-0.030; p = 0.009)	0.251	+4.30%
Severity	2014.2	0.042 (CI = +/-0.031; p = 0.011)	0.244	+4.25%
Severity	2015.1	0.040 (CI = +/-0.028; p = 0.009)	0.275	+4.07%
Severity	2015.2	0.040 (CI = +/-0.029; p = 0.010)	0.279	+4.04%
Severity	2016.1	0.037 (CI = +/-0.032; p = 0.027)	0.213	+3.73%
Severity	2016.2	0.042 (CI = +/-0.035; p = 0.021)	0.246	+4.32%
Severity	2017.1	0.033 (CI = +/-0.038; p = 0.080)	0.136	+3.36%
Frequency	2010.2	-0.047 (CI = +/-0.029; p = 0.002)	0.263	-4.61%
Frequency	2011.1	-0.045 (CI = +/-0.030; p = 0.005)	0.227	-4.36%
Frequency	2011.2	-0.042 (CI = +/-0.031; p = 0.011)	0.195	-4.11%
Frequency	2012.1	-0.037 (CI = +/-0.032; p = 0.025)	0.154	-3.61%
Frequency	2012.2	-0.035 (CI = +/-0.033; p = 0.036)	0.135	-3.48%
Frequency	2013.1	-0.032 (CI = +/-0.033; p = 0.061)	0.108	-3.11%
Frequency	2013.2	-0.027 (CI = +/-0.031; p = 0.091)	0.084	-2.63%
Frequency	2014.1	-0.023 (CI = +/-0.030; p = 0.120)	0.069	-2.30%
Frequency	2014.2	-0.020 (CI = +/-0.027; p = 0.133)	0.065	-2.03%
Frequency	2015.1	-0.019 (CI = +/-0.026; p = 0.141)	0.063	-1.91%
Frequency	2015.2	-0.019 (CI = +/-0.025; p = 0.131)	0.073	-1.87%
Frequency	2016.1	-0.010 (CI = +/-0.026; p = 0.406)	-0.015	-1.03%
Frequency	2016.2	-0.012 (CI = +/-0.029; p = 0.378)	-0.011	-1.22%
Frequency	2017.1	-0.010 (CI = +/-0.032; p = 0.534)	-0.039	-0.96%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.000 (CI = +/-0.038; p = 0.989)	0.148 (CI = +/-0.223; p = 0.184)	0.069	-0.03%
Loss Cost	2011.1	0.000 (CI = +/-0.039; p = 0.991)	0.151 (CI = +/-0.229; p = 0.186)	0.066	+0.02%
Loss Cost	2011.2	0.000 (CI = +/-0.040; p = 0.988)	0.144 (CI = +/-0.236; p = 0.220)	0.040	-0.03%
Loss Cost	2012.1	0.000 (CI = +/-0.041; p = 0.992)	0.150 (CI = +/-0.246; p = 0.220)	0.037	-0.02%
Loss Cost	2012.2	0.000 (CI = +/-0.042; p = 0.999)	0.141 (CI = +/-0.261; p = 0.275)	0.011	0.00%
Loss Cost	2013.1	0.001 (CI = +/-0.043; p = 0.966)	0.119 (CI = +/-0.283; p = 0.390)	-0.023	+0.09%
Loss Cost	2013.2	0.007 (CI = +/-0.045; p = 0.748)	0.082 (CI = +/-0.295; p = 0.570)	-0.030	+0.71%
Loss Cost	2014.1	0.016 (CI = +/-0.045; p = 0.459)	0.022 (CI = +/-0.297; p = 0.878)	-0.021	+1.65%
Loss Cost	2014.2	0.026 (CI = +/-0.045; p = 0.245)	-0.040 (CI = +/-0.293; p = 0.777)	0.009	+2.59%
Loss Cost	2015.1	0.023 (CI = +/-0.047; p = 0.320)	-0.018 (CI = +/-0.307; p = 0.901)	-0.003	+2.29%
Loss Cost	2015.2	0.025 (CI = +/-0.048; p = 0.285)	-0.040 (CI = +/-0.321; p = 0.797)	-0.002	+2.55%
Loss Cost	2016.1	0.028 (CI = +/-0.049; p = 0.247)	-0.015 (CI = +/-0.330; p = 0.927)	0.032	+2.83%
Loss Cost	2016.2	0.029 (CI = +/-0.051; p = 0.241)	0.010 (CI = +/-0.354; p = 0.954)	0.041	+2.96%
Loss Cost	2017.1	0.028 (CI = +/-0.052; p = 0.271)	-0.057 (CI = +/-0.393; p = 0.762)	-0.034	+2.80%
Severity	2010.2	0.045 (CI = +/-0.042; p = 0.035)	0.163 (CI = +/-0.244; p = 0.182)	0.449	+4.61%
Severity	2011.1	0.044 (CI = +/-0.043; p = 0.044)	0.157 (CI = +/-0.250; p = 0.207)	0.413	+4.50%
Severity	2011.2	0.043 (CI = +/-0.043; p = 0.051)	0.137 (CI = +/-0.252; p = 0.275)	0.365	+4.35%
Severity	2012.1	0.042 (CI = +/-0.042; p = 0.050)	0.103 (CI = +/-0.254; p = 0.413)	0.314	+4.29%
Severity	2012.2	0.043 (CI = +/-0.043; p = 0.050)	0.075 (CI = +/-0.266; p = 0.565)	0.273	+4.34%
Severity	2013.1	0.046 (CI = +/-0.039; p = 0.023)	-0.020 (CI = +/-0.260; p = 0.872)	0.245	+4.76%
Severity	2013.2	0.041 (CI = +/-0.041; p = 0.053)	0.015 (CI = +/-0.272; p = 0.912)	0.223	+4.16%
Severity	2014.1	0.040 (CI = +/-0.044; p = 0.074)	0.020 (CI = +/-0.290; p = 0.889)	0.214	+4.08%
Severity	2014.2	0.038 (CI = +/-0.047; p = 0.108)	0.035 (CI = +/-0.307; p = 0.815)	0.207	+3.84%
Severity	2015.1	0.028 (CI = +/-0.043; p = 0.195)	0.109 (CI = +/-0.285; p = 0.430)	0.262	+2.79%
Severity	2015.2	0.024 (CI = +/-0.044; p = 0.263)	0.138 (CI = +/-0.292; p = 0.332)	0.279	+2.43%
Severity	2016.1	0.023 (CI = +/-0.046; p = 0.300)	0.129 (CI = +/-0.307; p = 0.386)	0.203	+2.33%
Severity	2016.2	0.026 (CI = +/-0.046; p = 0.248)	0.179 (CI = +/-0.317; p = 0.249)	0.266	+2.60%
Severity	2017.1	0.024 (CI = +/-0.046; p = 0.280)	0.119 (CI = +/-0.352; p = 0.481)	0.108	+2.46%
Frequency	2010.2	-0.045 (CI = +/-0.044; p = 0.044)	-0.015 (CI = +/-0.258; p = 0.908)	0.236	-4.43%
Frequency	2011.1	-0.044 (CI = +/-0.045; p = 0.055)	-0.006 (CI = +/-0.263; p = 0.964)	0.197	-4.29%
Frequency	2011.2	-0.043 (CI = +/-0.046; p = 0.064)	0.007 (CI = +/-0.269; p = 0.955)	0.162	-4.19%
Frequency	2012.1	-0.042 (CI = +/-0.045; p = 0.062)	0.048 (CI = +/-0.269; p = 0.717)	0.123	-4.13%
Frequency	2012.2	-0.043 (CI = +/-0.045; p = 0.065)	0.066 (CI = +/-0.284; p = 0.635)	0.107	-4.16%
Frequency	2013.1	-0.046 (CI = +/-0.044; p = 0.044)	0.140 (CI = +/-0.293; p = 0.333)	0.107	-4.46%
Frequency	2013.2	-0.034 (CI = +/-0.044; p = 0.126)	0.067 (CI = +/-0.289; p = 0.633)	0.051	-3.31%
Frequency	2014.1	-0.024 (CI = +/-0.044; p = 0.275)	0.002 (CI = +/-0.287; p = 0.986)	0.022	-2.33%
Frequency	2014.2	-0.012 (CI = +/-0.041; p = 0.540)	-0.075 (CI = +/-0.267; p = 0.563)	0.033	-1.20%
Frequency	2015.1	-0.005 (CI = +/-0.039; p = 0.795)	-0.128 (CI = +/-0.260; p = 0.316)	0.067	-0.49%
Frequency	2015.2	0.001 (CI = +/-0.037; p = 0.948)	-0.178 (CI = +/-0.246; p = 0.145)	0.137	+0.12%
Frequency	2016.1	0.005 (CI = +/-0.036; p = 0.779)	-0.144 (CI = +/-0.240; p = 0.222)	0.020	+0.48%
Frequency	2016.2	0.003 (CI = +/-0.037; p = 0.843)	-0.169 (CI = +/-0.254; p = 0.177)	0.049	+0.35%
Frequency	2017.1	0.003 (CI = +/-0.038; p = 0.855)	-0.175 (CI = +/-0.290; p = 0.215)	0.007	+0.33%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.021 (CI = +/-0.029; p = 0.144)	0.006 (CI = +/-0.150; p = 0.935)	0.004 (CI = +/-0.017; p = 0.646)	-0.025	+2.13%
Loss Cost	2011.1	0.022 (CI = +/-0.031; p = 0.156)	0.008 (CI = +/-0.156; p = 0.915)	0.004 (CI = +/-0.017; p = 0.644)	-0.031	+2.19%
Loss Cost	2011.2	0.019 (CI = +/-0.032; p = 0.224)	0.017 (CI = +/-0.161; p = 0.831)	0.004 (CI = +/-0.018; p = 0.661)	-0.054	+1.96%
Loss Cost	2012.1	0.020 (CI = +/-0.034; p = 0.242)	0.018 (CI = +/-0.168; p = 0.830)	0.004 (CI = +/-0.018; p = 0.665)	-0.062	+1.98%
Loss Cost	2012.2	0.017 (CI = +/-0.035; p = 0.313)	0.028 (CI = +/-0.174; p = 0.744)	0.004 (CI = +/-0.018; p = 0.674)	-0.078	+1.76%
Loss Cost	2013.1	0.015 (CI = +/-0.036; p = 0.392)	0.015 (CI = +/-0.180; p = 0.860)	0.003 (CI = +/-0.019; p = 0.715)	-0.101	+1.53%
Loss Cost	2013.2	0.018 (CI = +/-0.036; p = 0.312)	-0.005 (CI = +/-0.184; p = 0.954)	0.003 (CI = +/-0.019; p = 0.730)	-0.091	+1.83%
Loss Cost	2014.1	0.021 (CI = +/-0.035; p = 0.220)	0.024 (CI = +/-0.180; p = 0.783)	0.004 (CI = +/-0.018; p = 0.667)	-0.063	+2.16%
Loss Cost	2014.2	0.024 (CI = +/-0.034; p = 0.163)	-0.007 (CI = +/-0.177; p = 0.937)	0.003 (CI = +/-0.017; p = 0.719)	-0.042	+2.38%
Loss Cost	2015.1	0.023 (CI = +/-0.035; p = 0.178)	-0.020 (CI = +/-0.185; p = 0.821)	0.003 (CI = +/-0.017; p = 0.731)	-0.050	+2.33%
Loss Cost	2015.2	0.023 (CI = +/-0.035; p = 0.186)	-0.034 (CI = +/-0.194; p = 0.714)	0.002 (CI = +/-0.018; p = 0.783)	-0.051	+2.33%
Loss Cost	2016.1	0.029 (CI = +/-0.039; p = 0.130)	-0.014 (CI = +/-0.202; p = 0.882)	0.004 (CI = +/-0.018; p = 0.687)	-0.017	+2.98%
Loss Cost	2016.2	0.034 (CI = +/-0.044; p = 0.114)	-0.028 (CI = +/-0.213; p = 0.783)	0.004 (CI = +/-0.019; p = 0.670)	-0.003	+3.48%
Loss Cost	2017.1	0.026 (CI = +/-0.049; p = 0.270)	-0.051 (CI = +/-0.225; p = 0.631)	0.002 (CI = +/-0.020; p = 0.789)	-0.087	+2.63%
Severity	2010.2	0.072 (CI = +/-0.031; p = 0.000)	0.044 (CI = +/-0.160; p = 0.576)	0.011 (CI = +/-0.018; p = 0.227)	0.425	+7.49%
Severity	2011.1	0.070 (CI = +/-0.032; p = 0.000)	0.037 (CI = +/-0.165; p = 0.644)	0.010 (CI = +/-0.018; p = 0.255)	0.385	+7.29%
Severity	2011.2	0.065 (CI = +/-0.033; p = 0.000)	0.058 (CI = +/-0.166; p = 0.481)	0.010 (CI = +/-0.018; p = 0.265)	0.348	+6.72%
Severity	2012.1	0.060 (CI = +/-0.034; p = 0.001)	0.037 (CI = +/-0.167; p = 0.651)	0.009 (CI = +/-0.018; p = 0.311)	0.298	+6.18%
Severity	2012.2	0.056 (CI = +/-0.034; p = 0.003)	0.054 (CI = +/-0.170; p = 0.515)	0.009 (CI = +/-0.018; p = 0.314)	0.271	+5.79%
Severity	2013.1	0.050 (CI = +/-0.032; p = 0.004)	0.021 (CI = +/-0.160; p = 0.791)	0.008 (CI = +/-0.017; p = 0.347)	0.241	+5.13%
Severity	2013.2	0.048 (CI = +/-0.033; p = 0.006)	0.038 (CI = +/-0.164; p = 0.636)	0.008 (CI = +/-0.017; p = 0.336)	0.225	+4.88%
Severity	2014.1	0.048 (CI = +/-0.034; p = 0.008)	0.038 (CI = +/-0.172; p = 0.652)	0.008 (CI = +/-0.017; p = 0.349)	0.214	+4.88%
Severity	2014.2	0.047 (CI = +/-0.035; p = 0.011)	0.047 (CI = +/-0.181; p = 0.594)	0.008 (CI = +/-0.018; p = 0.348)	0.207	+4.81%
Severity	2015.1	0.046 (CI = +/-0.032; p = 0.008)	0.010 (CI = +/-0.170; p = 0.903)	0.008 (CI = +/-0.016; p = 0.320)	0.237	+4.67%
Severity	2015.2	0.046 (CI = +/-0.032; p = 0.008)	0.027 (CI = +/-0.176; p = 0.749)	0.008 (CI = +/-0.016; p = 0.288)	0.246	+4.67%
Severity	2016.1	0.043 (CI = +/-0.036; p = 0.022)	0.020 (CI = +/-0.188; p = 0.824)	0.008 (CI = +/-0.017; p = 0.333)	0.164	+4.44%
Severity	2016.2	0.050 (CI = +/-0.040; p = 0.017)	0.001 (CI = +/-0.195; p = 0.993)	0.008 (CI = +/-0.017; p = 0.312)	0.203	+5.14%
Severity	2017.1	0.040 (CI = +/-0.043; p = 0.068)	-0.028 (CI = +/-0.200; p = 0.769)	0.007 (CI = +/-0.017; p = 0.418)	0.073	+4.09%
Frequency	2010.2	-0.051 (CI = +/-0.032; p = 0.003)	-0.038 (CI = +/-0.166; p = 0.643)	-0.007 (CI = +/-0.019; p = 0.448)	0.227	-4.99%
Frequency	2011.1	-0.049 (CI = +/-0.034; p = 0.006)	-0.029 (CI = +/-0.171; p = 0.727)	-0.006 (CI = +/-0.019; p = 0.491)	0.183	-4.75%
Frequency	2011.2	-0.046 (CI = +/-0.035; p = 0.013)	-0.041 (CI = +/-0.177; p = 0.638)	-0.006 (CI = +/-0.019; p = 0.509)	0.148	-4.47%
Frequency	2012.1	-0.040 (CI = +/-0.036; p = 0.028)	-0.019 (CI = +/-0.178; p = 0.824)	-0.005 (CI = +/-0.019; p = 0.581)	0.093	-3.95%
Frequency	2012.2	-0.039 (CI = +/-0.037; p = 0.042)	-0.027 (CI = +/-0.185; p = 0.769)	-0.005 (CI = +/-0.019; p = 0.591)	0.071	-3.81%
Frequency	2013.1	-0.035 (CI = +/-0.038; p = 0.067)	-0.005 (CI = +/-0.187; p = 0.954)	-0.004 (CI = +/-0.019; p = 0.645)	0.033	-3.43%
Frequency	2013.2	-0.029 (CI = +/-0.035; p = 0.097)	-0.043 (CI = +/-0.178; p = 0.620)	-0.005 (CI = +/-0.018; p = 0.590)	0.016	-2.91%
Frequency	2014.1	-0.026 (CI = +/-0.034; p = 0.123)	-0.014 (CI = +/-0.174; p = 0.870)	-0.004 (CI = +/-0.017; p = 0.624)	-0.016	-2.59%
Frequency	2014.2	-0.023 (CI = +/-0.031; p = 0.125)	-0.054 (CI = +/-0.160; p = 0.490)	-0.005 (CI = +/-0.015; p = 0.501)	0.005	-2.32%
Frequency	2015.1	-0.023 (CI = +/-0.030; p = 0.128)	-0.030 (CI = +/-0.159; p = 0.696)	-0.005 (CI = +/-0.015; p = 0.501)	-0.014	-2.24%
Frequency	2015.2	-0.023 (CI = +/-0.028; p = 0.106)	-0.061 (CI = +/-0.154; p = 0.410)	-0.006 (CI = +/-0.014; p = 0.378)	0.034	-2.24%
Frequency	2016.1	-0.014 (CI = +/-0.029; p = 0.323)	-0.034 (CI = +/-0.152; p = 0.639)	-0.004 (CI = +/-0.014; p = 0.501)	-0.108	-1.40%
Frequency	2016.2	-0.016 (CI = +/-0.033; p = 0.317)	-0.029 (CI = +/-0.162; p = 0.709)	-0.005 (CI = +/-0.014; p = 0.505)	-0.113	-1.59%
Frequency	2017.1	-0.014 (CI = +/-0.038; p = 0.438)	-0.023 (CI = +/-0.175; p = 0.778)	-0.004 (CI = +/-0.015; p = 0.555)	-0.164	-1.40%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.021 (CI = +/-0.028; p = 0.136)	0.004 (CI = +/-0.016; p = 0.645)	0.013	+2.13%
Loss Cost	2011.1	0.022 (CI = +/-0.030; p = 0.149)	0.004 (CI = +/-0.017; p = 0.646)	0.008	+2.18%
Loss Cost	2011.2	0.019 (CI = +/-0.031; p = 0.213)	0.003 (CI = +/-0.017; p = 0.677)	-0.014	+1.96%
Loss Cost	2012.1	0.020 (CI = +/-0.033; p = 0.234)	0.003 (CI = +/-0.017; p = 0.683)	-0.020	+1.97%
Loss Cost	2012.2	0.018 (CI = +/-0.034; p = 0.300)	0.003 (CI = +/-0.018; p = 0.707)	-0.036	+1.77%
Loss Cost	2013.1	0.015 (CI = +/-0.035; p = 0.383)	0.003 (CI = +/-0.018; p = 0.729)	-0.053	+1.53%
Loss Cost	2013.2	0.018 (CI = +/-0.035; p = 0.300)	0.003 (CI = +/-0.018; p = 0.710)	-0.039	+1.83%
Loss Cost	2014.1	0.021 (CI = +/-0.034; p = 0.210)	0.003 (CI = +/-0.017; p = 0.693)	-0.014	+2.16%
Loss Cost	2014.2	0.024 (CI = +/-0.033; p = 0.151)	0.003 (CI = +/-0.016; p = 0.694)	0.013	+2.38%
Loss Cost	2015.1	0.023 (CI = +/-0.034; p = 0.166)	0.003 (CI = +/-0.017; p = 0.683)	0.005	+2.33%
Loss Cost	2015.2	0.023 (CI = +/-0.034; p = 0.174)	0.003 (CI = +/-0.017; p = 0.710)	0.002	+2.33%
Loss Cost	2016.1	0.030 (CI = +/-0.037; p = 0.113)	0.004 (CI = +/-0.017; p = 0.641)	0.045	+3.00%
Loss Cost	2016.2	0.034 (CI = +/-0.042; p = 0.103)	0.004 (CI = +/-0.018; p = 0.605)	0.058	+3.48%
Loss Cost	2017.1	0.027 (CI = +/-0.047; p = 0.233)	0.004 (CI = +/-0.018; p = 0.677)	-0.028	+2.76%
Severity	2010.2	0.072 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.017; p = 0.250)	0.440	+7.51%
Severity	2011.1	0.070 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.018; p = 0.274)	0.404	+7.27%
Severity	2011.2	0.065 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.018; p = 0.306)	0.361	+6.75%
Severity	2012.1	0.060 (CI = +/-0.033; p = 0.001)	0.008 (CI = +/-0.017; p = 0.335)	0.321	+6.16%
Severity	2012.2	0.056 (CI = +/-0.034; p = 0.002)	0.008 (CI = +/-0.017; p = 0.358)	0.289	+5.81%
Severity	2013.1	0.050 (CI = +/-0.031; p = 0.003)	0.007 (CI = +/-0.016; p = 0.353)	0.273	+5.13%
Severity	2013.2	0.048 (CI = +/-0.032; p = 0.005)	0.007 (CI = +/-0.016; p = 0.364)	0.253	+4.89%
Severity	2014.1	0.048 (CI = +/-0.033; p = 0.007)	0.007 (CI = +/-0.016; p = 0.376)	0.245	+4.87%
Severity	2014.2	0.047 (CI = +/-0.034; p = 0.009)	0.007 (CI = +/-0.017; p = 0.384)	0.236	+4.82%
Severity	2015.1	0.046 (CI = +/-0.031; p = 0.006)	0.008 (CI = +/-0.015; p = 0.308)	0.279	+4.67%
Severity	2015.2	0.046 (CI = +/-0.031; p = 0.007)	0.008 (CI = +/-0.015; p = 0.294)	0.286	+4.67%
Severity	2016.1	0.043 (CI = +/-0.035; p = 0.018)	0.008 (CI = +/-0.016; p = 0.329)	0.213	+4.40%
Severity	2016.2	0.050 (CI = +/-0.038; p = 0.013)	0.008 (CI = +/-0.016; p = 0.284)	0.257	+5.14%
Severity	2017.1	0.041 (CI = +/-0.041; p = 0.053)	0.007 (CI = +/-0.016; p = 0.345)	0.133	+4.16%
Frequency	2010.2	-0.051 (CI = +/-0.031; p = 0.002)	-0.006 (CI = +/-0.018; p = 0.482)	0.250	-5.00%
Frequency	2011.1	-0.049 (CI = +/-0.033; p = 0.006)	-0.006 (CI = +/-0.018; p = 0.517)	0.210	-4.74%
Frequency	2011.2	-0.046 (CI = +/-0.035; p = 0.011)	-0.005 (CI = +/-0.019; p = 0.549)	0.175	-4.48%
Frequency	2012.1	-0.040 (CI = +/-0.035; p = 0.025)	-0.005 (CI = +/-0.018; p = 0.595)	0.129	-3.95%
Frequency	2012.2	-0.039 (CI = +/-0.036; p = 0.037)	-0.005 (CI = +/-0.019; p = 0.614)	0.108	-3.82%
Frequency	2013.1	-0.035 (CI = +/-0.037; p = 0.061)	-0.004 (CI = +/-0.019; p = 0.639)	0.077	-3.42%
Frequency	2013.2	-0.030 (CI = +/-0.035; p = 0.089)	-0.004 (CI = +/-0.017; p = 0.644)	0.051	-2.92%
Frequency	2014.1	-0.026 (CI = +/-0.033; p = 0.114)	-0.004 (CI = +/-0.016; p = 0.631)	0.033	-2.59%
Frequency	2014.2	-0.024 (CI = +/-0.030; p = 0.118)	-0.004 (CI = +/-0.015; p = 0.578)	0.032	-2.33%
Frequency	2015.1	-0.023 (CI = +/-0.029; p = 0.119)	-0.004 (CI = +/-0.014; p = 0.533)	0.033	-2.24%
Frequency	2015.2	-0.023 (CI = +/-0.028; p = 0.102)	-0.005 (CI = +/-0.014; p = 0.463)	0.050	-2.24%
Frequency	2016.1	-0.013 (CI = +/-0.028; p = 0.329)	-0.004 (CI = +/-0.013; p = 0.553)	-0.055	-1.34%
Frequency	2016.2	-0.016 (CI = +/-0.032; p = 0.302)	-0.004 (CI = +/-0.014; p = 0.536)	-0.050	-1.59%
Frequency	2017.1	-0.014 (CI = +/-0.036; p = 0.437)	-0.004 (CI = +/-0.014; p = 0.579)	-0.088	-1.34%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.019 (CI = +/-0.026; p = 0.157)	0.000 (CI = +/-0.145; p = 0.995)	0.005	+1.89%
Loss Cost	2011.1	0.019 (CI = +/-0.028; p = 0.171)	0.002 (CI = +/-0.150; p = 0.981)	0.000	+1.92%
Loss Cost	2011.2	0.017 (CI = +/-0.029; p = 0.247)	0.011 (CI = +/-0.156; p = 0.887)	-0.020	+1.69%
Loss Cost	2012.1	0.017 (CI = +/-0.031; p = 0.266)	0.011 (CI = +/-0.162; p = 0.888)	-0.026	+1.70%
Loss Cost	2012.2	0.015 (CI = +/-0.032; p = 0.347)	0.021 (CI = +/-0.168; p = 0.794)	-0.040	+1.49%
Loss Cost	2013.1	0.013 (CI = +/-0.033; p = 0.427)	0.009 (CI = +/-0.173; p = 0.911)	-0.058	+1.28%
Loss Cost	2013.2	0.016 (CI = +/-0.033; p = 0.329)	-0.011 (CI = +/-0.176; p = 0.898)	-0.045	+1.60%
Loss Cost	2014.1	0.019 (CI = +/-0.032; p = 0.238)	0.017 (CI = +/-0.173; p = 0.841)	-0.020	+1.88%
Loss Cost	2014.2	0.021 (CI = +/-0.031; p = 0.162)	-0.013 (CI = +/-0.169; p = 0.875)	0.006	+2.16%
Loss Cost	2015.1	0.021 (CI = +/-0.031; p = 0.176)	-0.026 (CI = +/-0.176; p = 0.758)	0.001	+2.11%
Loss Cost	2015.2	0.021 (CI = +/-0.032; p = 0.175)	-0.040 (CI = +/-0.183; p = 0.654)	0.006	+2.16%
Loss Cost	2016.1	0.026 (CI = +/-0.035; p = 0.127)	-0.024 (CI = +/-0.190; p = 0.795)	0.035	+2.67%
Loss Cost	2016.2	0.031 (CI = +/-0.039; p = 0.112)	-0.038 (CI = +/-0.201; p = 0.695)	0.051	+3.12%
Loss Cost	2017.1	0.023 (CI = +/-0.042; p = 0.256)	-0.058 (CI = +/-0.208; p = 0.557)	-0.015	+2.37%
Severity	2010.2	0.065 (CI = +/-0.029; p = 0.000)	0.028 (CI = +/-0.159; p = 0.719)	0.414	+6.76%
Severity	2011.1	0.063 (CI = +/-0.030; p = 0.000)	0.021 (CI = +/-0.163; p = 0.797)	0.377	+6.55%
Severity	2011.2	0.058 (CI = +/-0.031; p = 0.001)	0.042 (CI = +/-0.165; p = 0.604)	0.340	+5.99%
Severity	2012.1	0.054 (CI = +/-0.031; p = 0.002)	0.022 (CI = +/-0.164; p = 0.788)	0.296	+5.50%
Severity	2012.2	0.050 (CI = +/-0.032; p = 0.004)	0.039 (CI = +/-0.167; p = 0.632)	0.269	+5.11%
Severity	2013.1	0.044 (CI = +/-0.030; p = 0.005)	0.007 (CI = +/-0.157; p = 0.929)	0.244	+4.54%
Severity	2013.2	0.042 (CI = +/-0.030; p = 0.009)	0.023 (CI = +/-0.160; p = 0.766)	0.226	+4.27%
Severity	2014.1	0.042 (CI = +/-0.031; p = 0.011)	0.023 (CI = +/-0.168; p = 0.783)	0.217	+4.27%
Severity	2014.2	0.041 (CI = +/-0.032; p = 0.015)	0.030 (CI = +/-0.176; p = 0.724)	0.210	+4.19%
Severity	2015.1	0.040 (CI = +/-0.029; p = 0.011)	-0.006 (CI = +/-0.166; p = 0.936)	0.235	+4.08%
Severity	2015.2	0.040 (CI = +/-0.030; p = 0.013)	0.008 (CI = +/-0.172; p = 0.927)	0.237	+4.03%
Severity	2016.1	0.037 (CI = +/-0.033; p = 0.032)	-0.002 (CI = +/-0.181; p = 0.986)	0.164	+3.73%
Severity	2016.2	0.043 (CI = +/-0.036; p = 0.025)	-0.020 (CI = +/-0.189; p = 0.821)	0.198	+4.36%
Severity	2017.1	0.033 (CI = +/-0.039; p = 0.089)	-0.048 (CI = +/-0.190; p = 0.598)	0.093	+3.36%
Frequency	2010.2	-0.047 (CI = +/-0.029; p = 0.003)	-0.028 (CI = +/-0.162; p = 0.729)	0.239	-4.57%
Frequency	2011.1	-0.044 (CI = +/-0.031; p = 0.006)	-0.019 (CI = +/-0.167; p = 0.817)	0.199	-4.34%
Frequency	2011.2	-0.041 (CI = +/-0.032; p = 0.014)	-0.031 (CI = +/-0.172; p = 0.713)	0.167	-4.06%
Frequency	2012.1	-0.037 (CI = +/-0.032; p = 0.028)	-0.010 (CI = +/-0.172; p = 0.901)	0.119	-3.60%
Frequency	2012.2	-0.035 (CI = +/-0.034; p = 0.043)	-0.018 (CI = +/-0.179; p = 0.838)	0.100	-3.45%
Frequency	2013.1	-0.032 (CI = +/-0.034; p = 0.067)	0.003 (CI = +/-0.180; p = 0.976)	0.067	-3.11%
Frequency	2013.2	-0.026 (CI = +/-0.032; p = 0.107)	-0.034 (CI = +/-0.171; p = 0.682)	0.049	-2.57%
Frequency	2014.1	-0.023 (CI = +/-0.031; p = 0.132)	-0.006 (CI = +/-0.167; p = 0.943)	0.022	-2.29%
Frequency	2014.2	-0.020 (CI = +/-0.028; p = 0.155)	-0.043 (CI = +/-0.154; p = 0.564)	0.033	-1.96%
Frequency	2015.1	-0.019 (CI = +/-0.027; p = 0.159)	-0.020 (CI = +/-0.153; p = 0.789)	0.015	-1.89%
Frequency	2015.2	-0.018 (CI = +/-0.026; p = 0.154)	-0.047 (CI = +/-0.148; p = 0.511)	0.044	-1.80%
Frequency	2016.1	-0.010 (CI = +/-0.026; p = 0.419)	-0.022 (CI = +/-0.145; p = 0.749)	-0.072	-1.03%
Frequency	2016.2	-0.012 (CI = +/-0.030; p = 0.407)	-0.017 (CI = +/-0.154; p = 0.815)	-0.074	-1.18%
Frequency	2017.1	-0.010 (CI = +/-0.033; p = 0.548)	-0.011 (CI = +/-0.164; p = 0.891)	-0.111	-0.96%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R^2	Rate
Loss Cost	2010.2	0.001 (CI = +/-0.043; p = 0.960)	0.001 (CI = +/-0.017; p = 0.882)	0.144 (CI = +/-0.235; p = 0.218)	0.034	+0.11%
Loss Cost	2011.1	0.002 (CI = +/-0.044; p = 0.939)	0.001 (CI = +/-0.017; p = 0.875)	0.147 (CI = +/-0.241; p = 0.221)	0.030	+0.17%
Loss Cost	2011.2	0.001 (CI = +/-0.045; p = 0.962)	0.001 (CI = +/-0.017; p = 0.886)	0.140 (CI = +/-0.248; p = 0.255)	0.001	+0.10%
Loss Cost	2012.1	0.001 (CI = +/-0.046; p = 0.959)	0.001 (CI = +/-0.018; p = 0.887)	0.146 (CI = +/-0.259; p = 0.254)	-0.004	+0.12%
Loss Cost	2012.2	0.001 (CI = +/-0.047; p = 0.952)	0.001 (CI = +/-0.018; p = 0.886)	0.137 (CI = +/-0.274; p = 0.311)	-0.033	+0.14%
Loss Cost	2013.1	0.003 (CI = +/-0.048; p = 0.915)	0.001 (CI = +/-0.018; p = 0.872)	0.114 (CI = +/-0.297; p = 0.433)	-0.070	+0.25%
Loss Cost	2013.2	0.010 (CI = +/-0.051; p = 0.699)	0.002 (CI = +/-0.019; p = 0.810)	0.073 (CI = +/-0.312; p = 0.629)	-0.078	+0.97%
Loss Cost	2014.1	0.020 (CI = +/-0.052; p = 0.420)	0.003 (CI = +/-0.018; p = 0.720)	0.009 (CI = +/-0.314; p = 0.955)	-0.068	+2.05%
Loss Cost	2014.2	0.031 (CI = +/-0.051; p = 0.222)	0.004 (CI = +/-0.017; p = 0.639)	-0.058 (CI = +/-0.310; p = 0.699)	-0.033	+3.10%
Loss Cost	2015.1	0.027 (CI = +/-0.053; p = 0.289)	0.004 (CI = +/-0.018; p = 0.659)	-0.036 (CI = +/-0.326; p = 0.819)	-0.050	+2.78%
Loss Cost	2015.2	0.030 (CI = +/-0.055; p = 0.261)	0.004 (CI = +/-0.018; p = 0.662)	-0.057 (CI = +/-0.341; p = 0.725)	-0.052	+3.06%
Loss Cost	2016.1	0.033 (CI = +/-0.056; p = 0.222)	0.004 (CI = +/-0.018; p = 0.627)	-0.034 (CI = +/-0.350; p = 0.841)	-0.016	+3.40%
Loss Cost	2016.2	0.035 (CI = +/-0.058; p = 0.216)	0.005 (CI = +/-0.018; p = 0.618)	-0.009 (CI = +/-0.374; p = 0.959)	-0.009	+3.57%
Loss Cost	2017.1	0.033 (CI = +/-0.059; p = 0.248)	0.004 (CI = +/-0.019; p = 0.643)	-0.073 (CI = +/-0.414; p = 0.709)	-0.095	+3.38%
Severity	2010.2	0.053 (CI = +/-0.046; p = 0.025)	0.008 (CI = +/-0.018; p = 0.390)	0.137 (CI = +/-0.253; p = 0.277)	0.444	+5.48%
Severity	2011.1	0.052 (CI = +/-0.047; p = 0.032)	0.007 (CI = +/-0.018; p = 0.410)	0.132 (CI = +/-0.259; p = 0.303)	0.406	+5.36%
Severity	2011.2	0.050 (CI = +/-0.048; p = 0.038)	0.007 (CI = +/-0.018; p = 0.427)	0.113 (CI = +/-0.261; p = 0.381)	0.356	+5.18%
Severity	2012.1	0.050 (CI = +/-0.047; p = 0.039)	0.007 (CI = +/-0.018; p = 0.428)	0.080 (CI = +/-0.263; p = 0.538)	0.304	+5.11%
Severity	2012.2	0.050 (CI = +/-0.047; p = 0.038)	0.007 (CI = +/-0.018; p = 0.425)	0.051 (CI = +/-0.276; p = 0.703)	0.262	+5.17%
Severity	2013.1	0.055 (CI = +/-0.044; p = 0.015)	0.008 (CI = +/-0.017; p = 0.333)	-0.049 (CI = +/-0.268; p = 0.709)	0.244	+5.69%
Severity	2013.2	0.049 (CI = +/-0.046; p = 0.037)	0.007 (CI = +/-0.017; p = 0.376)	-0.014 (CI = +/-0.282; p = 0.917)	0.216	+5.06%
Severity	2014.1	0.049 (CI = +/-0.050; p = 0.053)	0.007 (CI = +/-0.017; p = 0.392)	-0.011 (CI = +/-0.302; p = 0.938)	0.205	+5.01%
Severity	2014.2	0.047 (CI = +/-0.052; p = 0.078)	0.007 (CI = +/-0.018; p = 0.415)	0.003 (CI = +/-0.321; p = 0.985)	0.194	+4.78%
Severity	2015.1	0.036 (CI = +/-0.048; p = 0.134)	0.007 (CI = +/-0.016; p = 0.404)	0.079 (CI = +/-0.297; p = 0.582)	0.250	+3.66%
Severity	2015.2	0.032 (CI = +/-0.049; p = 0.181)	0.006 (CI = +/-0.016; p = 0.408)	0.108 (CI = +/-0.305; p = 0.464)	0.267	+3.29%
Severity	2016.1	0.031 (CI = +/-0.051; p = 0.212)	0.006 (CI = +/-0.017; p = 0.433)	0.101 (CI = +/-0.321; p = 0.513)	0.185	+3.19%
Severity	2016.2	0.035 (CI = +/-0.051; p = 0.168)	0.007 (CI = +/-0.017; p = 0.395)	0.150 (CI = +/-0.329; p = 0.345)	0.254	+3.53%
Severity	2017.1	0.033 (CI = +/-0.052; p = 0.195)	0.007 (CI = +/-0.017; p = 0.417)	0.093 (CI = +/-0.364; p = 0.589)	0.088	+3.36%
Frequency	2010.2	-0.052 (CI = +/-0.049; p = 0.038)	-0.006 (CI = +/-0.019; p = 0.495)	0.007 (CI = +/-0.269; p = 0.956)	0.221	-5.10%
Frequency	2011.1	-0.051 (CI = +/-0.050; p = 0.048)	-0.006 (CI = +/-0.019; p = 0.520)	0.015 (CI = +/-0.274; p = 0.913)	0.179	-4.93%
Frequency	2011.2	-0.049 (CI = +/-0.051; p = 0.057)	-0.006 (CI = +/-0.020; p = 0.538)	0.027 (CI = +/-0.281; p = 0.844)	0.142	-4.82%
Frequency	2012.1	-0.049 (CI = +/-0.050; p = 0.056)	-0.006 (CI = +/-0.019; p = 0.537)	0.067 (CI = +/-0.280; p = 0.627)	0.100	-4.75%
Frequency	2012.2	-0.049 (CI = +/-0.051; p = 0.058)	-0.006 (CI = +/-0.020; p = 0.539)	0.086 (CI = +/-0.296; p = 0.554)	0.083	-4.79%
Frequency	2013.1	-0.053 (CI = +/-0.050; p = 0.038)	-0.006 (CI = +/-0.019; p = 0.484)	0.163 (CI = +/-0.305; p = 0.279)	0.086	-5.15%
Frequency	2013.2	-0.040 (CI = +/-0.050; p = 0.111)	-0.005 (CI = +/-0.018; p = 0.561)	0.088 (CI = +/-0.303; p = 0.554)	0.021	-3.90%
Frequency	2014.1	-0.029 (CI = +/-0.050; p = 0.242)	-0.004 (CI = +/-0.017; p = 0.627)	0.020 (CI = +/-0.303; p = 0.891)	-0.016	-2.82%
Frequency	2014.2	-0.016 (CI = +/-0.046; p = 0.473)	-0.003 (CI = +/-0.016; p = 0.677)	-0.061 (CI = +/-0.283; p = 0.658)	-0.011	-1.60%
Frequency	2015.1	-0.009 (CI = +/-0.045; p = 0.694)	-0.003 (CI = +/-0.015; p = 0.701)	-0.115 (CI = +/-0.277; p = 0.393)	0.021	-0.85%
Frequency	2015.2	-0.002 (CI = +/-0.042; p = 0.909)	-0.003 (CI = +/-0.014; p = 0.686)	-0.166 (CI = +/-0.261; p = 0.198)	0.093	-0.23%
Frequency	2016.1	0.002 (CI = +/-0.041; p = 0.916)	-0.002 (CI = +/-0.013; p = 0.745)	-0.134 (CI = +/-0.255; p = 0.279)	-0.038	+0.21%
Frequency	2016.2	0.000 (CI = +/-0.042; p = 0.984)	-0.002 (CI = +/-0.014; p = 0.722)	-0.159 (CI = +/-0.270; p = 0.226)	-0.009	+0.04%
Frequency	2017.1	0.000 (CI = +/-0.044; p = 0.993)	-0.002 (CI = +/-0.014; p = 0.729)	-0.166 (CI = +/-0.307; p = 0.262)	-0.059	+0.02%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.021 (CI = +/-0.028; p = 0.136)	0.004 (CI = +/-0.016; p = 0.645)	NA (CI = +/-NA; p = NA)	0.013	+2.13%
Loss Cost	2011.1	0.022 (CI = +/-0.030; p = 0.149)	0.004 (CI = +/-0.017; p = 0.646)	NA (CI = +/-NA; p = NA)	0.008	+2.18%
Loss Cost	2011.2	0.019 (CI = +/-0.031; p = 0.213)	0.003 (CI = +/-0.017; p = 0.677)	NA (CI = +/-NA; p = NA)	-0.014	+1.96%
Loss Cost	2012.1	0.020 (CI = +/-0.033; p = 0.234)	0.003 (CI = +/-0.017; p = 0.683)	NA (CI = +/-NA; p = NA)	-0.020	+1.97%
Loss Cost	2012.2	0.018 (CI = +/-0.034; p = 0.300)	0.003 (CI = +/-0.018; p = 0.707)	NA (CI = +/-NA; p = NA)	-0.036	+1.77%
Loss Cost	2013.1	0.015 (CI = +/-0.035; p = 0.383)	0.003 (CI = +/-0.018; p = 0.729)	NA (CI = +/-NA; p = NA)	-0.053	+1.53%
Loss Cost	2013.2	0.018 (CI = +/-0.035; p = 0.300)	0.003 (CI = +/-0.018; p = 0.710)	NA (CI = +/-NA; p = NA)	-0.039	+1.83%
Loss Cost	2014.1	0.021 (CI = +/-0.034; p = 0.210)	0.003 (CI = +/-0.017; p = 0.693)	NA (CI = +/-NA; p = NA)	-0.014	+2.16%
Loss Cost	2014.2	0.024 (CI = +/-0.033; p = 0.151)	0.003 (CI = +/-0.016; p = 0.694)	NA (CI = +/-NA; p = NA)	0.013	+2.38%
Loss Cost	2015.1	0.023 (CI = +/-0.034; p = 0.166)	0.003 (CI = +/-0.017; p = 0.683)	NA (CI = +/-NA; p = NA)	0.005	+2.33%
Loss Cost	2015.2	0.023 (CI = +/-0.034; p = 0.174)	0.003 (CI = +/-0.017; p = 0.710)	NA (CI = +/-NA; p = NA)	0.002	+2.33%
Loss Cost	2016.1	0.030 (CI = +/-0.037; p = 0.113)	0.004 (CI = +/-0.017; p = 0.641)	NA (CI = +/-NA; p = NA)	0.045	+3.00%
Loss Cost	2016.2	0.034 (CI = +/-0.042; p = 0.103)	0.004 (CI = +/-0.018; p = 0.605)	NA (CI = +/-NA; p = NA)	0.058	+3.48%
Loss Cost	2017.1	0.027 (CI = +/-0.047; p = 0.233)	0.004 (CI = +/-0.018; p = 0.677)	NA (CI = +/-NA; p = NA)	-0.028	+2.76%
Severity	2010.2	0.072 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.017; p = 0.250)	NA (CI = +/-NA; p = NA)	0.440	+7.51%
Severity	2011.1	0.070 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.018; p = 0.274)	NA (CI = +/-NA; p = NA)	0.404	+7.27%
Severity	2011.2	0.065 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.018; p = 0.306)	NA (CI = +/-NA; p = NA)	0.361	+6.75%
Severity	2012.1	0.060 (CI = +/-0.033; p = 0.001)	0.008 (CI = +/-0.017; p = 0.335)	NA (CI = +/-NA; p = NA)	0.321	+6.16%
Severity	2012.2	0.056 (CI = +/-0.034; p = 0.002)	0.008 (CI = +/-0.017; p = 0.358)	NA (CI = +/-NA; p = NA)	0.289	+5.81%
Severity	2013.1	0.050 (CI = +/-0.031; p = 0.003)	0.007 (CI = +/-0.016; p = 0.353)	NA (CI = +/-NA; p = NA)	0.273	+5.13%
Severity	2013.2	0.048 (CI = +/-0.032; p = 0.005)	0.007 (CI = +/-0.016; p = 0.364)	NA (CI = +/-NA; p = NA)	0.253	+4.89%
Severity	2014.1	0.048 (CI = +/-0.033; p = 0.007)	0.007 (CI = +/-0.016; p = 0.376)	NA (CI = +/-NA; p = NA)	0.245	+4.87%
Severity	2014.2	0.047 (CI = +/-0.034; p = 0.009)	0.007 (CI = +/-0.017; p = 0.384)	NA (CI = +/-NA; p = NA)	0.236	+4.82%
Severity	2015.1	0.046 (CI = +/-0.031; p = 0.006)	0.008 (CI = +/-0.015; p = 0.308)	NA (CI = +/-NA; p = NA)	0.279	+4.67%
Severity	2015.2	0.046 (CI = +/-0.031; p = 0.007)	0.008 (CI = +/-0.015; p = 0.294)	NA (CI = +/-NA; p = NA)	0.286	+4.67%
Severity	2016.1	0.043 (CI = +/-0.035; p = 0.018)	0.008 (CI = +/-0.016; p = 0.329)	NA (CI = +/-NA; p = NA)	0.213	+4.40%
Severity	2016.2	0.050 (CI = +/-0.038; p = 0.013)	0.008 (CI = +/-0.016; p = 0.284)	NA (CI = +/-NA; p = NA)	0.257	+5.14%
Severity	2017.1	0.041 (CI = +/-0.041; p = 0.053)	0.007 (CI = +/-0.016; p = 0.345)	NA (CI = +/-NA; p = NA)	0.133	+4.16%
Frequency	2010.2	-0.051 (CI = +/-0.031; p = 0.002)	-0.006 (CI = +/-0.018; p = 0.482)	NA (CI = +/-NA; p = NA)	0.250	-5.00%
Frequency	2011.1	-0.049 (CI = +/-0.033; p = 0.006)	-0.006 (CI = +/-0.018; p = 0.517)	NA (CI = +/-NA; p = NA)	0.210	-4.74%
Frequency	2011.2	-0.046 (CI = +/-0.035; p = 0.011)	-0.005 (CI = +/-0.019; p = 0.549)	NA (CI = +/-NA; p = NA)	0.175	-4.48%
Frequency	2012.1	-0.040 (CI = +/-0.035; p = 0.025)	-0.005 (CI = +/-0.018; p = 0.595)	NA (CI = +/-NA; p = NA)	0.129	-3.95%
Frequency	2012.2	-0.039 (CI = +/-0.036; p = 0.037)	-0.005 (CI = +/-0.019; p = 0.614)	NA (CI = +/-NA; p = NA)	0.108	-3.82%
Frequency	2013.1	-0.035 (CI = +/-0.037; p = 0.061)	-0.004 (CI = +/-0.019; p = 0.639)	NA (CI = +/-NA; p = NA)	0.077	-3.42%
Frequency	2013.2	-0.030 (CI = +/-0.035; p = 0.089)	-0.004 (CI = +/-0.017; p = 0.644)	NA (CI = +/-NA; p = NA)	0.051	-2.92%
Frequency	2014.1	-0.026 (CI = +/-0.033; p = 0.114)	-0.004 (CI = +/-0.016; p = 0.631)	NA (CI = +/-NA; p = NA)	0.033	-2.59%
Frequency	2014.2	-0.024 (CI = +/-0.030; p = 0.118)	-0.004 (CI = +/-0.015; p = 0.578)	NA (CI = +/-NA; p = NA)	0.032	-2.33%
Frequency	2015.1	-0.023 (CI = +/-0.029; p = 0.119)	-0.004 (CI = +/-0.014; p = 0.533)	NA (CI = +/-NA; p = NA)	0.033	-2.24%
Frequency	2015.2	-0.023 (CI = +/-0.028; p = 0.102)	-0.005 (CI = +/-0.014; p = 0.463)	NA (CI = +/-NA; p = NA)	0.050	-2.24%
Frequency	2016.1	-0.013 (CI = +/-0.028; p = 0.329)	-0.004 (CI = +/-0.013; p = 0.553)	NA (CI = +/-NA; p = NA)	-0.055	-1.34%
Frequency	2016.2	-0.016 (CI = +/-0.032; p = 0.302)	-0.004 (CI = +/-0.014; p = 0.536)	NA (CI = +/-NA; p = NA)	-0.050	-1.59%
Frequency	2017.1	-0.014 (CI = +/-0.036; p = 0.437)	-0.004 (CI = +/-0.014; p = 0.579)	NA (CI = +/-NA; p = NA)	-0.088	-1.34%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.021 (CI = +/-0.028; p = 0.136)	-0.098 (CI = +/-0.433; p = 0.645)	0.013	+2.13%
Loss Cost	2011.1	0.022 (CI = +/-0.030; p = 0.149)	-0.100 (CI = +/-0.443; p = 0.646)	0.008	+2.18%
Loss Cost	2011.2	0.019 (CI = +/-0.031; p = 0.213)	-0.092 (CI = +/-0.451; p = 0.677)	-0.014	+1.96%
Loss Cost	2012.1	0.020 (CI = +/-0.033; p = 0.234)	-0.093 (CI = +/-0.462; p = 0.683)	-0.020	+1.97%
Loss Cost	2012.2	0.018 (CI = +/-0.034; p = 0.300)	-0.087 (CI = +/-0.470; p = 0.707)	-0.036	+1.77%
Loss Cost	2013.1	0.015 (CI = +/-0.035; p = 0.383)	-0.081 (CI = +/-0.476; p = 0.729)	-0.053	+1.53%
Loss Cost	2013.2	0.018 (CI = +/-0.035; p = 0.300)	-0.086 (CI = +/-0.473; p = 0.710)	-0.039	+1.83%
Loss Cost	2014.1	0.021 (CI = +/-0.034; p = 0.210)	-0.087 (CI = +/-0.455; p = 0.693)	-0.014	+2.16%
Loss Cost	2014.2	0.024 (CI = +/-0.033; p = 0.151)	-0.083 (CI = +/-0.435; p = 0.694)	0.013	+2.38%
Loss Cost	2015.1	0.023 (CI = +/-0.034; p = 0.166)	-0.087 (CI = +/-0.443; p = 0.683)	0.005	+2.33%
Loss Cost	2015.2	0.023 (CI = +/-0.034; p = 0.174)	-0.081 (CI = +/-0.453; p = 0.710)	0.002	+2.33%
Loss Cost	2016.1	0.030 (CI = +/-0.037; p = 0.113)	-0.103 (CI = +/-0.459; p = 0.641)	0.045	+3.00%
Loss Cost	2016.2	0.034 (CI = +/-0.042; p = 0.103)	-0.118 (CI = +/-0.474; p = 0.605)	0.058	+3.48%
Loss Cost	2017.1	0.027 (CI = +/-0.047; p = 0.233)	-0.097 (CI = +/-0.487; p = 0.677)	-0.028	+2.76%
Severity	2010.2	0.072 (CI = +/-0.030; p = 0.000)	-0.266 (CI = +/-0.464; p = 0.250)	0.440	+7.51%
Severity	2011.1	0.070 (CI = +/-0.032; p = 0.000)	-0.257 (CI = +/-0.473; p = 0.274)	0.404	+7.27%
Severity	2011.2	0.065 (CI = +/-0.033; p = 0.000)	-0.239 (CI = +/-0.470; p = 0.306)	0.361	+6.75%
Severity	2012.1	0.060 (CI = +/-0.033; p = 0.001)	-0.220 (CI = +/-0.461; p = 0.335)	0.321	+6.16%
Severity	2012.2	0.056 (CI = +/-0.034; p = 0.002)	-0.210 (CI = +/-0.463; p = 0.358)	0.289	+5.81%
Severity	2013.1	0.050 (CI = +/-0.031; p = 0.003)	-0.194 (CI = +/-0.424; p = 0.353)	0.273	+5.13%
Severity	2013.2	0.048 (CI = +/-0.032; p = 0.005)	-0.190 (CI = +/-0.425; p = 0.364)	0.253	+4.89%
Severity	2014.1	0.048 (CI = +/-0.033; p = 0.007)	-0.190 (CI = +/-0.437; p = 0.376)	0.245	+4.87%
Severity	2014.2	0.047 (CI = +/-0.034; p = 0.009)	-0.191 (CI = +/-0.448; p = 0.384)	0.236	+4.82%
Severity	2015.1	0.046 (CI = +/-0.031; p = 0.006)	-0.203 (CI = +/-0.407; p = 0.308)	0.279	+4.67%
Severity	2015.2	0.046 (CI = +/-0.031; p = 0.007)	-0.211 (CI = +/-0.412; p = 0.294)	0.286	+4.67%
Severity	2016.1	0.043 (CI = +/-0.035; p = 0.018)	-0.202 (CI = +/-0.427; p = 0.329)	0.213	+4.40%
Severity	2016.2	0.050 (CI = +/-0.038; p = 0.013)	-0.225 (CI = +/-0.432; p = 0.284)	0.257	+5.14%
Severity	2017.1	0.041 (CI = +/-0.041; p = 0.053)	-0.197 (CI = +/-0.431; p = 0.345)	0.133	+4.16%
Frequency	2010.2	-0.051 (CI = +/-0.031; p = 0.002)	0.167 (CI = +/-0.482; p = 0.482)	0.250	-5.00%
Frequency	2011.1	-0.049 (CI = +/-0.033; p = 0.006)	0.156 (CI = +/-0.489; p = 0.517)	0.210	-4.74%
Frequency	2011.2	-0.046 (CI = +/-0.035; p = 0.011)	0.147 (CI = +/-0.497; p = 0.549)	0.175	-4.48%
Frequency	2012.1	-0.040 (CI = +/-0.035; p = 0.025)	0.127 (CI = +/-0.489; p = 0.595)	0.129	-3.95%
Frequency	2012.2	-0.039 (CI = +/-0.036; p = 0.037)	0.123 (CI = +/-0.500; p = 0.614)	0.108	-3.82%
Frequency	2013.1	-0.035 (CI = +/-0.037; p = 0.061)	0.113 (CI = +/-0.494; p = 0.639)	0.077	-3.42%
Frequency	2013.2	-0.030 (CI = +/-0.035; p = 0.089)	0.104 (CI = +/-0.461; p = 0.644)	0.051	-2.92%
Frequency	2014.1	-0.026 (CI = +/-0.033; p = 0.114)	0.102 (CI = +/-0.438; p = 0.631)	0.033	-2.59%
Frequency	2014.2	-0.024 (CI = +/-0.030; p = 0.118)	0.108 (CI = +/-0.398; p = 0.578)	0.032	-2.33%
Frequency	2015.1	-0.023 (CI = +/-0.029; p = 0.119)	0.116 (CI = +/-0.384; p = 0.533)	0.033	-2.24%
Frequency	2015.2	-0.023 (CI = +/-0.028; p = 0.102)	0.130 (CI = +/-0.365; p = 0.463)	0.050	-2.24%
Frequency	2016.1	-0.013 (CI = +/-0.028; p = 0.329)	0.099 (CI = +/-0.348; p = 0.553)	-0.055	-1.34%
Frequency	2016.2	-0.016 (CI = +/-0.032; p = 0.302)	0.107 (CI = +/-0.361; p = 0.536)	-0.050	-1.59%
Frequency	2017.1	-0.014 (CI = +/-0.036; p = 0.437)	0.100 (CI = +/-0.377; p = 0.579)	-0.088	-1.34%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.021 (CI = +/-0.028; p = 0.136)	0.004 (CI = +/-0.016; p = 0.645)	NA (CI = +/-NA; p = NA)	0.013	+2.13%
Loss Cost	2011.1	0.022 (CI = +/-0.030; p = 0.149)	0.004 (CI = +/-0.017; p = 0.646)	NA (CI = +/-NA; p = NA)	0.008	+2.18%
Loss Cost	2011.2	0.019 (CI = +/-0.031; p = 0.213)	0.003 (CI = +/-0.017; p = 0.677)	NA (CI = +/-NA; p = NA)	-0.014	+1.96%
Loss Cost	2012.1	0.020 (CI = +/-0.033; p = 0.234)	0.003 (CI = +/-0.017; p = 0.683)	NA (CI = +/-NA; p = NA)	-0.020	+1.97%
Loss Cost	2012.2	0.018 (CI = +/-0.034; p = 0.300)	0.003 (CI = +/-0.018; p = 0.707)	NA (CI = +/-NA; p = NA)	-0.036	+1.77%
Loss Cost	2013.1	0.015 (CI = +/-0.035; p = 0.383)	0.003 (CI = +/-0.018; p = 0.729)	NA (CI = +/-NA; p = NA)	-0.053	+1.53%
Loss Cost	2013.2	0.018 (CI = +/-0.035; p = 0.300)	0.003 (CI = +/-0.018; p = 0.710)	NA (CI = +/-NA; p = NA)	-0.039	+1.83%
Loss Cost	2014.1	0.021 (CI = +/-0.034; p = 0.210)	0.003 (CI = +/-0.017; p = 0.693)	NA (CI = +/-NA; p = NA)	-0.014	+2.16%
Loss Cost	2014.2	0.024 (CI = +/-0.033; p = 0.151)	0.003 (CI = +/-0.016; p = 0.694)	NA (CI = +/-NA; p = NA)	0.013	+2.38%
Loss Cost	2015.1	0.023 (CI = +/-0.034; p = 0.166)	0.003 (CI = +/-0.017; p = 0.683)	NA (CI = +/-NA; p = NA)	0.005	+2.33%
Loss Cost	2015.2	0.023 (CI = +/-0.034; p = 0.174)	0.003 (CI = +/-0.017; p = 0.710)	NA (CI = +/-NA; p = NA)	0.002	+2.33%
Loss Cost	2016.1	0.030 (CI = +/-0.037; p = 0.113)	0.004 (CI = +/-0.017; p = 0.641)	NA (CI = +/-NA; p = NA)	0.045	+3.00%
Loss Cost	2016.2	0.034 (CI = +/-0.042; p = 0.103)	0.004 (CI = +/-0.018; p = 0.605)	NA (CI = +/-NA; p = NA)	0.058	+3.48%
Loss Cost	2017.1	0.027 (CI = +/-0.047; p = 0.233)	0.004 (CI = +/-0.018; p = 0.677)	NA (CI = +/-NA; p = NA)	-0.028	+2.76%
Severity	2010.2	0.072 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.017; p = 0.250)	NA (CI = +/-NA; p = NA)	0.440	+7.51%
Severity	2011.1	0.070 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.018; p = 0.274)	NA (CI = +/-NA; p = NA)	0.404	+7.27%
Severity	2011.2	0.065 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.018; p = 0.306)	NA (CI = +/-NA; p = NA)	0.361	+6.75%
Severity	2012.1	0.060 (CI = +/-0.033; p = 0.001)	0.008 (CI = +/-0.017; p = 0.335)	NA (CI = +/-NA; p = NA)	0.321	+6.16%
Severity	2012.2	0.056 (CI = +/-0.034; p = 0.002)	0.008 (CI = +/-0.017; p = 0.358)	NA (CI = +/-NA; p = NA)	0.289	+5.81%
Severity	2013.1	0.050 (CI = +/-0.031; p = 0.003)	0.007 (CI = +/-0.016; p = 0.353)	NA (CI = +/-NA; p = NA)	0.273	+5.13%
Severity	2013.2	0.048 (CI = +/-0.032; p = 0.005)	0.007 (CI = +/-0.016; p = 0.364)	NA (CI = +/-NA; p = NA)	0.253	+4.89%
Severity	2014.1	0.048 (CI = +/-0.033; p = 0.007)	0.007 (CI = +/-0.016; p = 0.376)	NA (CI = +/-NA; p = NA)	0.245	+4.87%
Severity	2014.2	0.047 (CI = +/-0.034; p = 0.009)	0.007 (CI = +/-0.017; p = 0.384)	NA (CI = +/-NA; p = NA)	0.236	+4.82%
Severity	2015.1	0.046 (CI = +/-0.031; p = 0.006)	0.008 (CI = +/-0.015; p = 0.308)	NA (CI = +/-NA; p = NA)	0.279	+4.67%
Severity	2015.2	0.046 (CI = +/-0.031; p = 0.007)	0.008 (CI = +/-0.015; p = 0.294)	NA (CI = +/-NA; p = NA)	0.286	+4.67%
Severity	2016.1	0.043 (CI = +/-0.035; p = 0.018)	0.008 (CI = +/-0.016; p = 0.329)	NA (CI = +/-NA; p = NA)	0.213	+4.40%
Severity	2016.2	0.050 (CI = +/-0.038; p = 0.013)	0.008 (CI = +/-0.016; p = 0.284)	NA (CI = +/-NA; p = NA)	0.257	+5.14%
Severity	2017.1	0.041 (CI = +/-0.041; p = 0.053)	0.007 (CI = +/-0.016; p = 0.345)	NA (CI = +/-NA; p = NA)	0.133	+4.16%
Frequency	2010.2	-0.051 (CI = +/-0.031; p = 0.002)	-0.006 (CI = +/-0.018; p = 0.482)	NA (CI = +/-NA; p = NA)	0.250	-5.00%
Frequency	2011.1	-0.049 (CI = +/-0.033; p = 0.006)	-0.006 (CI = +/-0.018; p = 0.517)	NA (CI = +/-NA; p = NA)	0.210	-4.74%
Frequency	2011.2	-0.046 (CI = +/-0.035; p = 0.011)	-0.005 (CI = +/-0.019; p = 0.549)	NA (CI = +/-NA; p = NA)	0.175	-4.48%
Frequency	2012.1	-0.040 (CI = +/-0.035; p = 0.025)	-0.005 (CI = +/-0.018; p = 0.595)	NA (CI = +/-NA; p = NA)	0.129	-3.95%
Frequency	2012.2	-0.039 (CI = +/-0.036; p = 0.037)	-0.005 (CI = +/-0.019; p = 0.614)	NA (CI = +/-NA; p = NA)	0.108	-3.82%
Frequency	2013.1	-0.035 (CI = +/-0.037; p = 0.061)	-0.004 (CI = +/-0.019; p = 0.639)	NA (CI = +/-NA; p = NA)	0.077	-3.42%
Frequency	2013.2	-0.030 (CI = +/-0.035; p = 0.089)	-0.004 (CI = +/-0.017; p = 0.644)	NA (CI = +/-NA; p = NA)	0.051	-2.92%
Frequency	2014.1	-0.026 (CI = +/-0.033; p = 0.114)	-0.004 (CI = +/-0.016; p = 0.631)	NA (CI = +/-NA; p = NA)	0.033	-2.59%
Frequency	2014.2	-0.024 (CI = +/-0.030; p = 0.118)	-0.004 (CI = +/-0.015; p = 0.578)	NA (CI = +/-NA; p = NA)	0.032	-2.33%
Frequency	2015.1	-0.023 (CI = +/-0.029; p = 0.119)	-0.004 (CI = +/-0.014; p = 0.533)	NA (CI = +/-NA; p = NA)	0.033	-2.24%
Frequency	2015.2	-0.023 (CI = +/-0.028; p = 0.102)	-0.005 (CI = +/-0.014; p = 0.463)	NA (CI = +/-NA; p = NA)	0.050	-2.24%
Frequency	2016.1	-0.013 (CI = +/-0.028; p = 0.329)	-0.004 (CI = +/-0.013; p = 0.553)	NA (CI = +/-NA; p = NA)	-0.055	-1.34%
Frequency	2016.2	-0.016 (CI = +/-0.032; p = 0.302)	-0.004 (CI = +/-0.014; p = 0.536)	NA (CI = +/-NA; p = NA)	-0.050	-1.59%
Frequency	2017.1	-0.014 (CI = +/-0.036; p = 0.437)	-0.004 (CI = +/-0.014; p = 0.579)	NA (CI = +/-NA; p = NA)	-0.088	-1.34%

Property Damage and DCPD

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.021 (CI = +/-0.058; p = 0.455)	0.058 (CI = +/-0.192; p = 0.541)	0.005 (CI = +/-0.021; p = 0.614)	0.114 (CI = +/-0.676; p = 0.731)	0.167	+2.17%
Loss Cost	2011.1	0.020 (CI = +/-0.060; p = 0.490)	0.053 (CI = +/-0.201; p = 0.590)	0.004 (CI = +/-0.023; p = 0.727)	0.125 (CI = +/-0.699; p = 0.715)	0.157	+2.07%
Loss Cost	2011.2	0.058 (CI = +/-0.079; p = 0.143)	0.024 (CI = +/-0.201; p = 0.808)	0.033 (CI = +/-0.047; p = 0.157)	-0.293 (CI = +/-0.900; p = 0.508)	0.219	+5.94%
Loss Cost	2012.1	0.058 (CI = +/-0.081; p = 0.152)	0.019 (CI = +/-0.214; p = 0.857)	0.031 (CI = +/-0.053; p = 0.234)	-0.293 (CI = +/-0.922; p = 0.516)	0.203	+5.95%
Loss Cost	2012.2	0.058 (CI = +/-0.081; p = 0.152)	0.019 (CI = +/-0.214; p = 0.857)	NA (CI = +/-NA; p = NA)	-0.293 (CI = +/-0.922; p = 0.516)	0.232	+5.95%
Loss Cost	2013.1	0.052 (CI = +/-0.082; p = 0.206)	0.001 (CI = +/-0.219; p = 0.990)	NA (CI = +/-NA; p = NA)	-0.182 (CI = +/-0.963; p = 0.698)	0.256	+5.31%
Loss Cost	2013.2	0.052 (CI = +/-0.087; p = 0.223)	0.000 (CI = +/-0.230; p = 0.999)	NA (CI = +/-NA; p = NA)	-0.191 (CI = +/-1.041; p = 0.706)	0.222	+5.36%
Loss Cost	2014.1	0.052 (CI = +/-0.089; p = 0.241)	-0.003 (CI = +/-0.243; p = 0.981)	NA (CI = +/-NA; p = NA)	-0.176 (CI = +/-1.103; p = 0.742)	0.186	+5.31%
Loss Cost	2014.2	0.057 (CI = +/-0.090; p = 0.198)	-0.026 (CI = +/-0.248; p = 0.826)	NA (CI = +/-NA; p = NA)	-0.358 (CI = +/-1.163; p = 0.526)	0.066	+5.91%
Loss Cost	2015.1	0.057 (CI = +/-0.091; p = 0.202)	0.006 (CI = +/-0.262; p = 0.961)	NA (CI = +/-NA; p = NA)	-0.537 (CI = +/-1.251; p = 0.378)	-0.041	+5.91%
Loss Cost	2015.2	0.057 (CI = +/-0.091; p = 0.202)	0.006 (CI = +/-0.262; p = 0.961)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.008	+5.91%
Loss Cost	2016.1	0.068 (CI = +/-0.099; p = 0.163)	0.022 (CI = +/-0.272; p = 0.865)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.013	+7.05%
Loss Cost	2016.2	0.088 (CI = +/-0.105; p = 0.095)	-0.018 (CI = +/-0.282; p = 0.891)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.066	+9.19%
Loss Cost	2017.1	0.101 (CI = +/-0.108; p = 0.066)	0.011 (CI = +/-0.288; p = 0.934)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.117	+10.60%
Severity	2010.2	0.013 (CI = +/-0.068; p = 0.693)	0.003 (CI = +/-0.223; p = 0.980)	0.024 (CI = +/-0.024; p = 0.046)	-0.399 (CI = +/-0.783; p = 0.305)	0.232	+1.32%
Severity	2011.1	0.015 (CI = +/-0.070; p = 0.671)	0.009 (CI = +/-0.233; p = 0.935)	0.026 (CI = +/-0.027; p = 0.062)	-0.415 (CI = +/-0.810; p = 0.301)	0.179	+1.47%
Severity	2011.2	0.081 (CI = +/-0.085; p = 0.062)	-0.043 (CI = +/-0.218; p = 0.688)	0.078 (CI = +/-0.051; p = 0.004)	-1.157 (CI = +/-0.974; p = 0.022)	0.304	+8.41%
Severity	2012.1	0.081 (CI = +/-0.087; p = 0.067)	-0.055 (CI = +/-0.231; p = 0.628)	0.073 (CI = +/-0.057; p = 0.015)	-1.159 (CI = +/-0.995; p = 0.024)	0.210	+8.42%
Severity	2012.2	0.081 (CI = +/-0.087; p = 0.067)	-0.055 (CI = +/-0.231; p = 0.628)	NA (CI = +/-NA; p = NA)	-1.159 (CI = +/-0.995; p = 0.024)	0.168	+8.42%
Severity	2013.1	0.076 (CI = +/-0.090; p = 0.092)	-0.068 (CI = +/-0.239; p = 0.559)	NA (CI = +/-NA; p = NA)	-1.073 (CI = +/-1.049; p = 0.045)	0.101	+7.92%
Severity	2013.2	0.075 (CI = +/-0.094; p = 0.112)	-0.065 (CI = +/-0.251; p = 0.595)	NA (CI = +/-NA; p = NA)	-1.052 (CI = +/-1.132; p = 0.067)	0.051	+7.79%
Severity	2014.1	0.075 (CI = +/-0.097; p = 0.125)	-0.068 (CI = +/-0.264; p = 0.596)	NA (CI = +/-NA; p = NA)	-1.037 (CI = +/-1.201; p = 0.087)	0.023	+7.74%
Severity	2014.2	0.076 (CI = +/-0.101; p = 0.131)	-0.075 (CI = +/-0.277; p = 0.579)	NA (CI = +/-NA; p = NA)	-1.088 (CI = +/-1.302; p = 0.096)	0.009	+7.92%
Severity	2015.1	0.076 (CI = +/-0.102; p = 0.132)	-0.034 (CI = +/-0.292; p = 0.809)	NA (CI = +/-NA; p = NA)	-1.311 (CI = +/-1.392; p = 0.063)	0.053	+7.92%
Severity	2015.2	0.076 (CI = +/-0.102; p = 0.132)	-0.034 (CI = +/-0.292; p = 0.809)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.026	+7.92%
Severity	2016.1	0.067 (CI = +/-0.111; p = 0.215)	-0.047 (CI = +/-0.305; p = 0.747)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.017	+6.97%
Severity	2016.2	0.057 (CI = +/-0.122; p = 0.333)	-0.026 (CI = +/-0.326; p = 0.866)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.062	+5.88%
Severity	2017.1	0.049 (CI = +/-0.129; p = 0.426)	-0.044 (CI = +/-0.343; p = 0.785)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.088	+5.06%
Frequency	2010.2	0.008 (CI = +/-0.069; p = 0.806)	0.055 (CI = +/-0.229; p = 0.625)	-0.019 (CI = +/-0.024; p = 0.120)	0.513 (CI = +/-0.805; p = 0.202)	0.432	+0.84%
Frequency	2011.1	0.006 (CI = +/-0.072; p = 0.866)	0.044 (CI = +/-0.239; p = 0.708)	-0.022 (CI = +/-0.028; p = 0.120)	0.540 (CI = +/-0.830; p = 0.192)	0.421	+0.60%
Frequency	2011.2	-0.023 (CI = +/-0.096; p = 0.625)	0.067 (CI = +/-0.246; p = 0.579)	-0.045 (CI = +/-0.058; p = 0.122)	0.864 (CI = +/-1.098; p = 0.117)	0.400	-2.27%
Frequency	2012.1	-0.023 (CI = +/-0.098; p = 0.631)	0.073 (CI = +/-0.261; p = 0.565)	-0.042 (CI = +/-0.065; p = 0.193)	0.866 (CI = +/-1.124; p = 0.125)	0.373	-2.28%
Frequency	2012.2	-0.023 (CI = +/-0.098; p = 0.631)	0.073 (CI = +/-0.261; p = 0.565)	NA (CI = +/-NA; p = NA)	0.866 (CI = +/-1.124; p = 0.125)	0.373	-2.28%
Frequency	2013.1	-0.024 (CI = +/-0.102; p = 0.625)	0.069 (CI = +/-0.272; p = 0.601)	NA (CI = +/-NA; p = NA)	0.891 (CI = +/-1.196; p = 0.137)	0.341	-2.42%
Frequency	2013.2	-0.023 (CI = +/-0.107; p = 0.662)	0.065 (CI = +/-0.286; p = 0.640)	NA (CI = +/-NA; p = NA)	0.861 (CI = +/-1.292; p = 0.179)	0.266	-2.26%
Frequency	2014.1	-0.023 (CI = +/-0.111; p = 0.672)	0.065 (CI = +/-0.301; p = 0.656)	NA (CI = +/-NA; p = NA)	0.861 (CI = +/-1.370; p = 0.204)	0.204	-2.26%
Frequency	2014.2	-0.019 (CI = +/-0.114; p = 0.734)	0.048 (CI = +/-0.314; p = 0.750)	NA (CI = +/-NA; p = NA)	0.730 (CI = +/-1.473; p = 0.311)	0.050	-1.86%
Frequency	2015.1	-0.019 (CI = +/-0.118; p = 0.741)	0.040 (CI = +/-0.339; p = 0.805)	NA (CI = +/-NA; p = NA)	0.775 (CI = +/-1.619; p = 0.327)	-0.022	-1.86%
Frequency	2015.2	-0.019 (CI = +/-0.118; p = 0.741)	0.040 (CI = +/-0.339; p = 0.805)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.108	-1.86%
Frequency	2016.1	0.001 (CI = +/-0.126; p = 0.991)	0.069 (CI = +/-0.347; p = 0.677)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.112	+0.07%
Frequency	2016.2	0.031 (CI = +/-0.132; p = 0.626)	0.008 (CI = +/-0.353; p = 0.963)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.113	+3.12%
Frequency	2017.1	0.051 (CI = +/-0.132; p = 0.416)	0.056 (CI = +/-0.350; p = 0.737)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.073	+5.28%

Property Damage and DCPD

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = 2022.1

Parameters Included: time, Excess_Inflation

Fit	Start Date	Time	Excess Inflation	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.029 (CI = +/-0.019; p = 0.004)	0.053 (CI = +/-0.242; p = 0.656)	0.223	+2.98%
Loss Cost	2011.1	0.031 (CI = +/-0.019; p = 0.003)	0.046 (CI = +/-0.243; p = 0.699)	0.246	+3.13%
Loss Cost	2011.2	0.031 (CI = +/-0.020; p = 0.004)	0.046 (CI = +/-0.249; p = 0.705)	0.236	+3.13%
Loss Cost	2012.1	0.034 (CI = +/-0.020; p = 0.002)	0.036 (CI = +/-0.245; p = 0.761)	0.286	+3.42%
Loss Cost	2012.2	0.036 (CI = +/-0.021; p = 0.001)	0.028 (CI = +/-0.244; p = 0.812)	0.323	+3.71%
Loss Cost	2013.1	0.040 (CI = +/-0.021; p = 0.001)	0.020 (CI = +/-0.243; p = 0.868)	0.363	+4.07%
Loss Cost	2013.2	0.040 (CI = +/-0.023; p = 0.002)	0.019 (CI = +/-0.250; p = 0.874)	0.330	+4.09%
Loss Cost	2014.1	0.041 (CI = +/-0.026; p = 0.004)	0.017 (CI = +/-0.258; p = 0.893)	0.296	+4.21%
Loss Cost	2014.2	0.035 (CI = +/-0.030; p = 0.028)	0.029 (CI = +/-0.261; p = 0.816)	0.159	+3.52%
Loss Cost	2015.1	0.027 (CI = +/-0.040; p = 0.174)	0.043 (CI = +/-0.270; p = 0.741)	0.012	+2.71%
Loss Cost	2015.2	0.072 (CI = +/-0.094; p = 0.124)	-0.035 (CI = +/-0.307; p = 0.813)	0.051	+7.49%
Loss Cost	2016.1	0.088 (CI = +/-0.101; p = 0.085)	-0.037 (CI = +/-0.309; p = 0.803)	0.095	+9.14%
Loss Cost	2016.2	0.109 (CI = +/-0.102; p = 0.038)	-0.031 (CI = +/-0.298; p = 0.827)	0.196	+11.50%
Loss Cost	2017.1	0.126 (CI = +/-0.100; p = 0.018)	-0.015 (CI = +/-0.286; p = 0.912)	0.299	+13.40%
Severity	2010.2	-0.014 (CI = +/-0.015; p = 0.071)	0.533 (CI = +/-0.191; p = 0.000)	0.604	-1.37%
Severity	2011.1	-0.012 (CI = +/-0.015; p = 0.103)	0.526 (CI = +/-0.188; p = 0.000)	0.603	-1.23%
Severity	2011.2	-0.011 (CI = +/-0.015; p = 0.152)	0.520 (CI = +/-0.188; p = 0.000)	0.598	-1.08%
Severity	2012.1	-0.008 (CI = +/-0.014; p = 0.281)	0.509 (CI = +/-0.174; p = 0.000)	0.619	-0.76%
Severity	2012.2	-0.005 (CI = +/-0.014; p = 0.492)	0.500 (CI = +/-0.167; p = 0.000)	0.626	-0.48%
Severity	2013.1	-0.001 (CI = +/-0.014; p = 0.844)	0.492 (CI = +/-0.160; p = 0.000)	0.637	-0.14%
Severity	2013.2	0.001 (CI = +/-0.015; p = 0.869)	0.486 (CI = +/-0.160; p = 0.000)	0.636	+0.12%
Severity	2014.1	0.003 (CI = +/-0.017; p = 0.743)	0.483 (CI = +/-0.165; p = 0.000)	0.630	+0.27%
Severity	2014.2	0.003 (CI = +/-0.020; p = 0.750)	0.482 (CI = +/-0.171; p = 0.000)	0.624	+0.30%
Severity	2015.1	-0.009 (CI = +/-0.024; p = 0.431)	0.504 (CI = +/-0.165; p = 0.000)	0.675	-0.92%
Severity	2015.2	0.025 (CI = +/-0.057; p = 0.361)	0.445 (CI = +/-0.184; p = 0.000)	0.682	+2.54%
Severity	2016.1	0.021 (CI = +/-0.062; p = 0.491)	0.446 (CI = +/-0.189; p = 0.000)	0.666	+2.08%
Severity	2016.2	0.016 (CI = +/-0.067; p = 0.613)	0.445 (CI = +/-0.196; p = 0.000)	0.649	+1.63%
Severity	2017.1	0.015 (CI = +/-0.072; p = 0.660)	0.443 (CI = +/-0.205; p = 0.000)	0.632	+1.51%
Frequency	2010.2	0.043 (CI = +/-0.019; p = 0.000)	-0.480 (CI = +/-0.242; p = 0.000)	0.634	+4.42%
Frequency	2011.1	0.043 (CI = +/-0.020; p = 0.000)	-0.479 (CI = +/-0.248; p = 0.001)	0.626	+4.41%
Frequency	2011.2	0.042 (CI = +/-0.020; p = 0.000)	-0.474 (CI = +/-0.250; p = 0.001)	0.611	+4.26%
Frequency	2012.1	0.041 (CI = +/-0.021; p = 0.001)	-0.472 (CI = +/-0.256; p = 0.001)	0.596	+4.21%
Frequency	2012.2	0.041 (CI = +/-0.022; p = 0.001)	-0.472 (CI = +/-0.263; p = 0.001)	0.579	+4.21%
Frequency	2013.1	0.041 (CI = +/-0.024; p = 0.002)	-0.472 (CI = +/-0.271; p = 0.002)	0.557	+4.21%
Frequency	2013.2	0.039 (CI = +/-0.026; p = 0.005)	-0.467 (CI = +/-0.277; p = 0.002)	0.516	+3.96%
Frequency	2014.1	0.039 (CI = +/-0.029; p = 0.012)	-0.466 (CI = +/-0.286; p = 0.003)	0.477	+3.94%
Frequency	2014.2	0.032 (CI = +/-0.034; p = 0.064)	-0.453 (CI = +/-0.290; p = 0.004)	0.393	+3.20%
Frequency	2015.1	0.036 (CI = +/-0.044; p = 0.106)	-0.461 (CI = +/-0.302; p = 0.005)	0.354	+3.67%
Frequency	2015.2	0.047 (CI = +/-0.110; p = 0.375)	-0.480 (CI = +/-0.356; p = 0.011)	0.262	+4.83%
Frequency	2016.1	0.067 (CI = +/-0.117; p = 0.239)	-0.483 (CI = +/-0.356; p = 0.011)	0.272	+6.93%
Frequency	2016.2	0.093 (CI = +/-0.116; p = 0.109)	-0.476 (CI = +/-0.340; p = 0.010)	0.312	+9.71%
Frequency	2017.1	0.111 (CI = +/-0.116; p = 0.059)	-0.458 (CI = +/-0.330; p = 0.010)	0.347	+11.72%

Property Damage and DCPD

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = 2022.1

Parameters Included: time, seasonality, Mobility, new_normal, Excess_inflation

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Excess Inflation	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.026 (CI = +/-0.059; p = 0.380)	0.022 (CI = +/-0.191; p = 0.817)	0.005 (CI = +/-0.021; p = 0.640)	0.108 (CI = +/-0.704; p = 0.754)	0.047 (CI = +/-0.267; p = 0.717)	0.195	+2.59%
Loss Cost	2011.1	0.024 (CI = +/-0.061; p = 0.426)	0.015 (CI = +/-0.200; p = 0.878)	0.003 (CI = +/-0.024; p = 0.783)	0.126 (CI = +/-0.730; p = 0.724)	0.050 (CI = +/-0.274; p = 0.706)	0.186	+2.43%
Loss Cost	2011.2	0.075 (CI = +/-0.085; p = 0.081)	-0.022 (CI = +/-0.197; p = 0.822)	0.041 (CI = +/-0.052; p = 0.110)	-0.464 (CI = +/-0.999; p = 0.345)	-0.037 (CI = +/-0.284; p = 0.789)	0.273	+7.76%
Loss Cost	2012.1	0.075 (CI = +/-0.087; p = 0.088)	-0.030 (CI = +/-0.210; p = 0.768)	0.038 (CI = +/-0.057; p = 0.176)	-0.466 (CI = +/-1.024; p = 0.354)	-0.037 (CI = +/-0.291; p = 0.795)	0.260	+7.78%
Loss Cost	2012.2	0.075 (CI = +/-0.087; p = 0.088)	-0.030 (CI = +/-0.210; p = 0.768)	NA (CI = +/-NA; p = NA)	-0.466 (CI = +/-1.024; p = 0.354)	-0.037 (CI = +/-0.291; p = 0.795)	0.288	+7.78%
Loss Cost	2013.1	0.067 (CI = +/-0.089; p = 0.131)	-0.048 (CI = +/-0.215; p = 0.645)	NA (CI = +/-NA; p = NA)	-0.330 (CI = +/-1.069; p = 0.526)	-0.024 (CI = +/-0.294; p = 0.867)	0.316	+6.94%
Loss Cost	2013.2	0.069 (CI = +/-0.094; p = 0.139)	-0.053 (CI = +/-0.227; p = 0.627)	NA (CI = +/-NA; p = NA)	-0.369 (CI = +/-1.162; p = 0.513)	-0.027 (CI = +/-0.304; p = 0.855)	0.279	+7.19%
Loss Cost	2014.1	0.069 (CI = +/-0.098; p = 0.158)	-0.058 (CI = +/-0.240; p = 0.616)	NA (CI = +/-NA; p = NA)	-0.344 (CI = +/-1.233; p = 0.564)	-0.025 (CI = +/-0.314; p = 0.868)	0.237	+7.09%
Loss Cost	2014.2	0.077 (CI = +/-0.098; p = 0.115)	-0.087 (CI = +/-0.242; p = 0.458)	NA (CI = +/-NA; p = NA)	-0.574 (CI = +/-1.279; p = 0.356)	-0.036 (CI = +/-0.311; p = 0.809)	0.122	+8.00%
Loss Cost	2015.1	0.077 (CI = +/-0.099; p = 0.121)	-0.058 (CI = +/-0.258; p = 0.642)	NA (CI = +/-NA; p = NA)	-0.726 (CI = +/-1.364; p = 0.275)	-0.038 (CI = +/-0.316; p = 0.803)	-0.022	+7.98%
Loss Cost	2015.2	0.077 (CI = +/-0.099; p = 0.121)	-0.058 (CI = +/-0.258; p = 0.642)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.038 (CI = +/-0.316; p = 0.803)	0.003	+7.98%
Loss Cost	2016.1	0.090 (CI = +/-0.106; p = 0.091)	-0.040 (CI = +/-0.266; p = 0.749)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.039 (CI = +/-0.321; p = 0.799)	0.038	+9.40%
Loss Cost	2016.2	0.119 (CI = +/-0.106; p = 0.031)	-0.105 (CI = +/-0.264; p = 0.404)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.035 (CI = +/-0.303; p = 0.807)	0.181	+12.61%
Loss Cost	2017.1	0.131 (CI = +/-0.105; p = 0.019)	-0.074 (CI = +/-0.261; p = 0.546)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.019 (CI = +/-0.296; p = 0.891)	0.264	+14.05%
Severity	2010.2	-0.005 (CI = +/-0.040; p = 0.794)	-0.062 (CI = +/-0.130; p = 0.332)	0.012 (CI = +/-0.015; p = 0.109)	-0.010 (CI = +/-0.479; p = 0.965)	0.508 (CI = +/-0.182; p = 0.000)	0.693	-0.51%
Severity	2011.1	-0.006 (CI = +/-0.042; p = 0.788)	-0.064 (CI = +/-0.137; p = 0.343)	0.011 (CI = +/-0.017; p = 0.171)	-0.006 (CI = +/-0.498; p = 0.980)	0.509 (CI = +/-0.187; p = 0.000)	0.667	-0.55%
Severity	2011.2	0.045 (CI = +/-0.053; p = 0.093)	-0.100 (CI = +/-0.123; p = 0.106)	0.049 (CI = +/-0.032; p = 0.005)	-0.592 (CI = +/-0.624; p = 0.062)	0.422 (CI = +/-0.177; p = 0.000)	0.737	+4.59%
Severity	2012.1	0.045 (CI = +/-0.053; p = 0.090)	-0.118 (CI = +/-0.128; p = 0.068)	0.042 (CI = +/-0.035; p = 0.019)	-0.596 (CI = +/-0.623; p = 0.060)	0.423 (CI = +/-0.177; p = 0.000)	0.709	+4.63%
Severity	2012.2	0.045 (CI = +/-0.053; p = 0.090)	-0.118 (CI = +/-0.128; p = 0.068)	NA (CI = +/-NA; p = NA)	-0.596 (CI = +/-0.623; p = 0.060)	0.423 (CI = +/-0.177; p = 0.000)	0.689	+4.63%
Severity	2013.1	0.036 (CI = +/-0.051; p = 0.150)	-0.138 (CI = +/-0.122; p = 0.029)	NA (CI = +/-NA; p = NA)	-0.443 (CI = +/-0.610; p = 0.145)	0.437 (CI = +/-0.167; p = 0.000)	0.707	+3.71%
Severity	2013.2	0.034 (CI = +/-0.054; p = 0.195)	-0.134 (CI = +/-0.129; p = 0.043)	NA (CI = +/-NA; p = NA)	-0.409 (CI = +/-0.662; p = 0.211)	0.440 (CI = +/-0.173; p = 0.000)	0.690	+3.50%
Severity	2014.1	0.032 (CI = +/-0.055; p = 0.230)	-0.144 (CI = +/-0.134; p = 0.037)	NA (CI = +/-NA; p = NA)	-0.351 (CI = +/-0.691; p = 0.299)	0.444 (CI = +/-0.176; p = 0.000)	0.690	+3.29%
Severity	2014.2	0.035 (CI = +/-0.057; p = 0.215)	-0.152 (CI = +/-0.141; p = 0.036)	NA (CI = +/-NA; p = NA)	-0.413 (CI = +/-0.744; p = 0.257)	0.441 (CI = +/-0.181; p = 0.000)	0.690	+3.52%
Severity	2015.1	0.034 (CI = +/-0.054; p = 0.197)	-0.119 (CI = +/-0.141; p = 0.093)	NA (CI = +/-NA; p = NA)	-0.582 (CI = +/-0.747; p = 0.117)	0.439 (CI = +/-0.173; p = 0.000)	0.731	+3.51%
Severity	2015.2	0.034 (CI = +/-0.054; p = 0.197)	-0.119 (CI = +/-0.141; p = 0.093)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.439 (CI = +/-0.173; p = 0.000)	0.721	+3.51%
Severity	2016.1	0.028 (CI = +/-0.058; p = 0.323)	-0.128 (CI = +/-0.146; p = 0.081)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.440 (CI = +/-0.176; p = 0.000)	0.714	+2.82%
Severity	2016.2	0.028 (CI = +/-0.065; p = 0.363)	-0.129 (CI = +/-0.160; p = 0.106)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.440 (CI = +/-0.184; p = 0.000)	0.693	+2.87%
Severity	2017.1	0.025 (CI = +/-0.069; p = 0.435)	-0.136 (CI = +/-0.170; p = 0.107)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.436 (CI = +/-0.192; p = 0.000)	0.682	+2.57%
Frequency	2010.2	0.031 (CI = +/-0.060; p = 0.301)	0.084 (CI = +/-0.194; p = 0.380)	-0.007 (CI = +/-0.022; p = 0.522)	0.118 (CI = +/-0.714; p = 0.735)	-0.461 (CI = +/-0.271; p = 0.002)	0.609	+3.12%
Frequency	2011.1	0.030 (CI = +/-0.062; p = 0.337)	0.079 (CI = +/-0.203; p = 0.431)	-0.008 (CI = +/-0.025; p = 0.507)	0.132 (CI = +/-0.742; p = 0.715)	-0.459 (CI = +/-0.278; p = 0.002)	0.599	+3.00%
Frequency	2011.2	0.030 (CI = +/-0.092; p = 0.507)	0.079 (CI = +/-0.214; p = 0.454)	-0.008 (CI = +/-0.056; p = 0.775)	0.128 (CI = +/-1.084; p = 0.808)	-0.459 (CI = +/-0.308; p = 0.005)	0.568	+3.03%
Frequency	2012.1	0.030 (CI = +/-0.094; p = 0.520)	0.088 (CI = +/-0.228; p = 0.430)	-0.004 (CI = +/-0.062; p = 0.888)	0.130 (CI = +/-1.111; p = 0.809)	-0.459 (CI = +/-0.316; p = 0.007)	0.550	+3.01%
Frequency	2012.2	0.030 (CI = +/-0.094; p = 0.520)	0.088 (CI = +/-0.228; p = 0.430)	NA (CI = +/-NA; p = NA)	0.130 (CI = +/-1.111; p = 0.809)	-0.459 (CI = +/-0.316; p = 0.007)	0.551	+3.01%
Frequency	2013.1	0.031 (CI = +/-0.099; p = 0.524)	0.090 (CI = +/-0.239; p = 0.437)	NA (CI = +/-NA; p = NA)	0.113 (CI = +/-1.188; p = 0.844)	-0.461 (CI = +/-0.326; p = 0.008)	0.527	+3.11%
Frequency	2013.2	0.035 (CI = +/-0.105; p = 0.491)	0.080 (CI = +/-0.251; p = 0.511)	NA (CI = +/-NA; p = NA)	0.039 (CI = +/-1.288; p = 0.950)	-0.467 (CI = +/-0.337; p = 0.009)	0.475	+3.56%
Frequency	2014.1	0.036 (CI = +/-0.108; p = 0.491)	0.086 (CI = +/-0.266; p = 0.504)	NA (CI = +/-NA; p = NA)	0.007 (CI = +/-1.366; p = 0.992)	-0.469 (CI = +/-0.348; p = 0.011)	0.431	+3.68%
Frequency	2014.2	0.042 (CI = +/-0.111; p = 0.432)	0.065 (CI = +/-0.275; p = 0.624)	NA (CI = +/-NA; p = NA)	-0.162 (CI = +/-1.456; p = 0.817)	-0.477 (CI = +/-0.354; p = 0.011)	0.333	+4.32%
Frequency	2015.1	0.042 (CI = +/-0.116; p = 0.447)	0.062 (CI = +/-0.300; p = 0.668)	NA (CI = +/-NA; p = NA)	-0.143 (CI = +/-1.584; p = 0.850)	-0.477 (CI = +/-0.368; p = 0.014)	0.280	+4.32%
Frequency	2015.2	0.042 (CI = +/-0.116; p = 0.447)	0.062 (CI = +/-0.300; p = 0.668)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.477 (CI = +/-0.368; p = 0.014)	0.223	+4.32%
Frequency	2016.1	0.062 (CI = +/-0.121; p = 0.290)	0.087 (CI = +/-0.303; p = 0.546)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.478 (CI = +/-0.366; p = 0.014)	0.241	+6.40%
Frequency	2016.2	0.090 (CI = +/-0.125; p = 0.141)	0.024 (CI = +/-0.309; p = 0.872)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.475 (CI = +/-0.355; p = 0.013)	0.260	+9.47%
Frequency	2017.1	0.106 (CI = +/-0.123; p = 0.084)	0.061 (CI = +/-0.304; p = 0.668)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.455 (CI = +/-0.344; p = 0.014)	0.304	+11.19%

Property Damage and DCPD

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.031 (CI = +/-0.020; p = 0.004)	0.008 (CI = +/-0.011; p = 0.156)	0.214	+3.14%
Loss Cost	2011.1	0.031 (CI = +/-0.021; p = 0.005)	0.007 (CI = +/-0.013; p = 0.303)	0.208	+3.12%
Loss Cost	2011.2	0.033 (CI = +/-0.021; p = 0.003)	0.020 (CI = +/-0.023; p = 0.082)	0.263	+3.38%
Loss Cost	2012.1	0.033 (CI = +/-0.021; p = 0.003)	0.017 (CI = +/-0.032; p = 0.268)	0.252	+3.38%
Loss Cost	2012.2	0.033 (CI = +/-0.021; p = 0.003)	NA (CI = +/-NA; p = NA)	0.279	+3.38%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.002)	NA (CI = +/-NA; p = NA)	0.315	+3.75%
Loss Cost	2013.2	0.037 (CI = +/-0.024; p = 0.004)	NA (CI = +/-NA; p = NA)	0.287	+3.78%
Loss Cost	2014.1	0.038 (CI = +/-0.027; p = 0.008)	NA (CI = +/-NA; p = NA)	0.259	+3.90%
Loss Cost	2014.2	0.031 (CI = +/-0.031; p = 0.049)	NA (CI = +/-NA; p = NA)	0.139	+3.19%
Loss Cost	2015.1	0.024 (CI = +/-0.041; p = 0.240)	NA (CI = +/-NA; p = NA)	0.023	+2.40%
Loss Cost	2015.2	0.058 (CI = +/-0.087; p = 0.180)	NA (CI = +/-NA; p = NA)	0.048	+5.95%
Loss Cost	2016.1	0.069 (CI = +/-0.095; p = 0.144)	NA (CI = +/-NA; p = NA)	0.069	+7.13%
Loss Cost	2016.2	0.087 (CI = +/-0.100; p = 0.084)	NA (CI = +/-NA; p = NA)	0.124	+9.05%
Loss Cost	2017.1	0.101 (CI = +/-0.103; p = 0.053)	NA (CI = +/-NA; p = NA)	0.175	+10.66%
Severity	2010.2	-0.019 (CI = +/-0.024; p = 0.114)	0.014 (CI = +/-0.013; p = 0.035)	0.257	-1.87%
Severity	2011.1	-0.019 (CI = +/-0.024; p = 0.123)	0.014 (CI = +/-0.016; p = 0.072)	0.206	-1.87%
Severity	2011.2	-0.017 (CI = +/-0.025; p = 0.174)	0.026 (CI = +/-0.028; p = 0.067)	0.191	-1.66%
Severity	2012.1	-0.017 (CI = +/-0.025; p = 0.181)	0.021 (CI = +/-0.038; p = 0.256)	0.084	-1.67%
Severity	2012.2	-0.017 (CI = +/-0.025; p = 0.181)	NA (CI = +/-NA; p = NA)	0.035	-1.67%
Severity	2013.1	-0.012 (CI = +/-0.026; p = 0.337)	NA (CI = +/-NA; p = NA)	-0.002	-1.24%
Severity	2013.2	-0.009 (CI = +/-0.028; p = 0.527)	NA (CI = +/-NA; p = NA)	-0.026	-0.88%
Severity	2014.1	-0.006 (CI = +/-0.032; p = 0.708)	NA (CI = +/-NA; p = NA)	-0.040	-0.58%
Severity	2014.2	-0.003 (CI = +/-0.037; p = 0.878)	NA (CI = +/-NA; p = NA)	-0.049	-0.28%
Severity	2015.1	-0.008 (CI = +/-0.049; p = 0.725)	NA (CI = +/-NA; p = NA)	-0.046	-0.84%
Severity	2015.2	0.074 (CI = +/-0.097; p = 0.125)	NA (CI = +/-NA; p = NA)	0.077	+7.69%
Severity	2016.1	0.066 (CI = +/-0.107; p = 0.211)	NA (CI = +/-NA; p = NA)	0.037	+6.79%
Severity	2016.2	0.055 (CI = +/-0.115; p = 0.324)	NA (CI = +/-NA; p = NA)	0.002	+5.69%
Severity	2017.1	0.047 (CI = +/-0.123; p = 0.427)	NA (CI = +/-NA; p = NA)	-0.021	+4.83%
Frequency	2010.2	0.050 (CI = +/-0.025; p = 0.000)	-0.006 (CI = +/-0.014; p = 0.358)	0.435	+5.11%
Frequency	2011.1	0.050 (CI = +/-0.025; p = 0.000)	-0.008 (CI = +/-0.017; p = 0.355)	0.423	+5.09%
Frequency	2011.2	0.050 (CI = +/-0.026; p = 0.001)	-0.005 (CI = +/-0.029; p = 0.707)	0.383	+5.13%
Frequency	2012.1	0.050 (CI = +/-0.027; p = 0.001)	-0.004 (CI = +/-0.040; p = 0.839)	0.357	+5.13%
Frequency	2012.2	0.050 (CI = +/-0.027; p = 0.001)	NA (CI = +/-NA; p = NA)	0.357	+5.13%
Frequency	2013.1	0.049 (CI = +/-0.029; p = 0.002)	NA (CI = +/-NA; p = NA)	0.326	+5.05%
Frequency	2013.2	0.046 (CI = +/-0.031; p = 0.006)	NA (CI = +/-NA; p = NA)	0.266	+4.69%
Frequency	2014.1	0.044 (CI = +/-0.035; p = 0.016)	NA (CI = +/-NA; p = NA)	0.211	+4.50%
Frequency	2014.2	0.034 (CI = +/-0.040; p = 0.092)	NA (CI = +/-NA; p = NA)	0.092	+3.48%
Frequency	2015.1	0.032 (CI = +/-0.053; p = 0.222)	NA (CI = +/-NA; p = NA)	0.029	+3.26%
Frequency	2015.2	-0.016 (CI = +/-0.113; p = 0.764)	NA (CI = +/-NA; p = NA)	-0.050	-1.62%
Frequency	2016.1	0.003 (CI = +/-0.122; p = 0.956)	NA (CI = +/-NA; p = NA)	-0.059	+0.33%
Frequency	2016.2	0.031 (CI = +/-0.125; p = 0.602)	NA (CI = +/-NA; p = NA)	-0.044	+3.18%
Frequency	2017.1	0.054 (CI = +/-0.126; p = 0.373)	NA (CI = +/-NA; p = NA)	-0.010	+5.57%

Property Damage and DCPD

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.025 (CI = +/-0.019; p = 0.013)	0.054 (CI = +/-0.191; p = 0.566)	0.163	+2.55%
Loss Cost	2011.1	0.027 (CI = +/-0.020; p = 0.010)	0.037 (CI = +/-0.196; p = 0.700)	0.179	+2.71%
Loss Cost	2011.2	0.027 (CI = +/-0.021; p = 0.012)	0.039 (CI = +/-0.203; p = 0.697)	0.171	+2.73%
Loss Cost	2012.1	0.030 (CI = +/-0.021; p = 0.007)	0.012 (CI = +/-0.205; p = 0.908)	0.212	+3.06%
Loss Cost	2012.2	0.033 (CI = +/-0.021; p = 0.004)	0.031 (CI = +/-0.207; p = 0.758)	0.250	+3.36%
Loss Cost	2013.1	0.037 (CI = +/-0.023; p = 0.003)	0.006 (CI = +/-0.213; p = 0.950)	0.284	+3.74%
Loss Cost	2013.2	0.037 (CI = +/-0.025; p = 0.005)	0.008 (CI = +/-0.221; p = 0.943)	0.253	+3.77%
Loss Cost	2014.1	0.038 (CI = +/-0.028; p = 0.010)	0.002 (CI = +/-0.235; p = 0.988)	0.222	+3.90%
Loss Cost	2014.2	0.032 (CI = +/-0.032; p = 0.055)	-0.013 (CI = +/-0.239; p = 0.908)	0.095	+3.20%
Loss Cost	2015.1	0.023 (CI = +/-0.044; p = 0.281)	0.012 (CI = +/-0.259; p = 0.924)	-0.031	+2.34%
Loss Cost	2015.2	0.057 (CI = +/-0.091; p = 0.202)	0.006 (CI = +/-0.262; p = 0.961)	-0.008	+5.91%
Loss Cost	2016.1	0.068 (CI = +/-0.099; p = 0.163)	0.022 (CI = +/-0.272; p = 0.865)	0.013	+7.05%
Loss Cost	2016.2	0.088 (CI = +/-0.105; p = 0.095)	-0.018 (CI = +/-0.282; p = 0.891)	0.066	+9.19%
Loss Cost	2017.1	0.101 (CI = +/-0.108; p = 0.066)	0.011 (CI = +/-0.288; p = 0.934)	0.117	+10.60%
Severity	2010.2	-0.029 (CI = +/-0.024; p = 0.021)	0.015 (CI = +/-0.236; p = 0.899)	0.122	-2.83%
Severity	2011.1	-0.026 (CI = +/-0.024; p = 0.034)	-0.009 (CI = +/-0.241; p = 0.938)	0.099	-2.61%
Severity	2011.2	-0.025 (CI = +/-0.025; p = 0.053)	0.009 (CI = +/-0.246; p = 0.942)	0.073	-2.42%
Severity	2012.1	-0.020 (CI = +/-0.025; p = 0.110)	-0.029 (CI = +/-0.246; p = 0.813)	0.034	-2.00%
Severity	2012.2	-0.017 (CI = +/-0.026; p = 0.192)	-0.006 (CI = +/-0.249; p = 0.962)	-0.007	-1.66%
Severity	2013.1	-0.012 (CI = +/-0.027; p = 0.369)	-0.038 (CI = +/-0.254; p = 0.759)	-0.043	-1.19%
Severity	2013.2	-0.009 (CI = +/-0.029; p = 0.544)	-0.023 (CI = +/-0.262; p = 0.856)	-0.073	-0.86%
Severity	2014.1	-0.005 (CI = +/-0.033; p = 0.754)	-0.041 (CI = +/-0.276; p = 0.760)	-0.087	-0.50%
Severity	2014.2	-0.002 (CI = +/-0.039; p = 0.895)	-0.035 (CI = +/-0.287; p = 0.800)	-0.100	-0.25%
Severity	2015.1	-0.008 (CI = +/-0.053; p = 0.768)	-0.020 (CI = +/-0.313; p = 0.894)	-0.103	-0.75%
Severity	2015.2	0.076 (CI = +/-0.102; p = 0.132)	-0.034 (CI = +/-0.292; p = 0.809)	0.026	+7.92%
Severity	2016.1	0.067 (CI = +/-0.111; p = 0.215)	-0.047 (CI = +/-0.305; p = 0.747)	-0.017	+6.97%
Severity	2016.2	0.057 (CI = +/-0.122; p = 0.333)	-0.026 (CI = +/-0.326; p = 0.866)	-0.062	+5.88%
Severity	2017.1	0.049 (CI = +/-0.129; p = 0.426)	-0.044 (CI = +/-0.343; p = 0.785)	-0.088	+5.06%
Frequency	2010.2	0.054 (CI = +/-0.023; p = 0.000)	0.039 (CI = +/-0.229; p = 0.727)	0.419	+5.54%
Frequency	2011.1	0.053 (CI = +/-0.024; p = 0.000)	0.046 (CI = +/-0.238; p = 0.693)	0.407	+5.47%
Frequency	2011.2	0.052 (CI = +/-0.025; p = 0.000)	0.030 (CI = +/-0.244; p = 0.802)	0.381	+5.29%
Frequency	2012.1	0.050 (CI = +/-0.026; p = 0.001)	0.040 (CI = +/-0.254; p = 0.747)	0.358	+5.16%
Frequency	2012.2	0.050 (CI = +/-0.027; p = 0.001)	0.037 (CI = +/-0.264; p = 0.775)	0.331	+5.11%
Frequency	2013.1	0.049 (CI = +/-0.030; p = 0.002)	0.044 (CI = +/-0.278; p = 0.743)	0.299	+4.99%
Frequency	2013.2	0.046 (CI = +/-0.032; p = 0.007)	0.031 (CI = +/-0.287; p = 0.825)	0.233	+4.67%
Frequency	2014.1	0.043 (CI = +/-0.036; p = 0.022)	0.043 (CI = +/-0.304; p = 0.772)	0.175	+4.42%
Frequency	2014.2	0.034 (CI = +/-0.042; p = 0.103)	0.022 (CI = +/-0.309; p = 0.884)	0.046	+3.46%
Frequency	2015.1	0.031 (CI = +/-0.057; p = 0.272)	0.032 (CI = +/-0.337; p = 0.844)	-0.023	+3.11%
Frequency	2015.2	-0.019 (CI = +/-0.118; p = 0.741)	0.040 (CI = +/-0.339; p = 0.805)	-0.108	-1.86%
Frequency	2016.1	0.001 (CI = +/-0.126; p = 0.991)	0.069 (CI = +/-0.347; p = 0.677)	-0.112	+0.07%
Frequency	2016.2	0.031 (CI = +/-0.132; p = 0.626)	0.008 (CI = +/-0.353; p = 0.963)	-0.113	+3.12%
Frequency	2017.1	0.051 (CI = +/-0.132; p = 0.416)	0.056 (CI = +/-0.350; p = 0.737)	-0.073	+5.28%

Property Damage and DCPD

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.064 (CI = +/-0.052; p = 0.017)	0.014 (CI = +/-0.014; p = 0.052)	-0.368 (CI = +/-0.533; p = 0.168)	0.243	+6.59%
Loss Cost	2011.1	0.070 (CI = +/-0.054; p = 0.014)	0.012 (CI = +/-0.015; p = 0.108)	-0.443 (CI = +/-0.570; p = 0.122)	0.253	+7.25%
Loss Cost	2011.2	0.060 (CI = +/-0.076; p = 0.117)	0.016 (CI = +/-0.026; p = 0.212)	-0.314 (CI = +/-0.865; p = 0.461)	0.250	+6.14%
Loss Cost	2012.1	0.059 (CI = +/-0.077; p = 0.128)	0.014 (CI = +/-0.034; p = 0.409)	-0.308 (CI = +/-0.885; p = 0.479)	0.236	+6.09%
Loss Cost	2012.2	0.059 (CI = +/-0.077; p = 0.128)	NA (CI = +/-NA; p = NA)	-0.308 (CI = +/-0.885; p = 0.479)	0.264	+6.09%
Loss Cost	2013.1	0.052 (CI = +/-0.079; p = 0.190)	NA (CI = +/-NA; p = NA)	-0.183 (CI = +/-0.931; p = 0.687)	0.290	+5.32%
Loss Cost	2013.2	0.052 (CI = +/-0.083; p = 0.204)	NA (CI = +/-NA; p = NA)	-0.191 (CI = +/-0.996; p = 0.694)	0.259	+5.36%
Loss Cost	2014.1	0.052 (CI = +/-0.086; p = 0.224)	NA (CI = +/-NA; p = NA)	-0.175 (CI = +/-1.064; p = 0.736)	0.227	+5.29%
Loss Cost	2014.2	0.056 (CI = +/-0.086; p = 0.192)	NA (CI = +/-NA; p = NA)	-0.337 (CI = +/-1.113; p = 0.534)	0.113	+5.72%
Loss Cost	2015.1	0.058 (CI = +/-0.087; p = 0.180)	NA (CI = +/-NA; p = NA)	-0.538 (CI = +/-1.209; p = 0.362)	0.017	+5.95%
Loss Cost	2015.2	0.058 (CI = +/-0.087; p = 0.180)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.048	+5.95%
Loss Cost	2016.1	0.069 (CI = +/-0.095; p = 0.144)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.069	+7.13%
Loss Cost	2016.2	0.087 (CI = +/-0.100; p = 0.084)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.124	+9.05%
Loss Cost	2017.1	0.101 (CI = +/-0.103; p = 0.053)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.175	+10.66%
Severity	2010.2	0.042 (CI = +/-0.057; p = 0.140)	0.025 (CI = +/-0.015; p = 0.002)	-0.684 (CI = +/-0.589; p = 0.025)	0.367	+4.30%
Severity	2011.1	0.048 (CI = +/-0.060; p = 0.110)	0.023 (CI = +/-0.016; p = 0.007)	-0.759 (CI = +/-0.630; p = 0.020)	0.337	+4.96%
Severity	2011.2	0.078 (CI = +/-0.082; p = 0.062)	0.011 (CI = +/-0.028; p = 0.434)	-1.122 (CI = +/-0.937; p = 0.021)	0.328	+8.06%
Severity	2012.1	0.077 (CI = +/-0.084; p = 0.070)	0.008 (CI = +/-0.037; p = 0.652)	-1.116 (CI = +/-0.960; p = 0.025)	0.236	+8.00%
Severity	2012.2	0.077 (CI = +/-0.084; p = 0.070)	NA (CI = +/-NA; p = NA)	-1.116 (CI = +/-0.960; p = 0.025)	0.195	+8.00%
Severity	2013.1	0.072 (CI = +/-0.087; p = 0.100)	NA (CI = +/-NA; p = NA)	-1.036 (CI = +/-1.022; p = 0.047)	0.128	+7.50%
Severity	2013.2	0.070 (CI = +/-0.091; p = 0.121)	NA (CI = +/-NA; p = NA)	-0.999 (CI = +/-1.092; p = 0.071)	0.083	+7.30%
Severity	2014.1	0.071 (CI = +/-0.094; p = 0.133)	NA (CI = +/-NA; p = NA)	-1.001 (CI = +/-1.167; p = 0.089)	0.058	+7.31%
Severity	2014.2	0.071 (CI = +/-0.097; p = 0.141)	NA (CI = +/-NA; p = NA)	-1.029 (CI = +/-1.255; p = 0.102)	0.044	+7.38%
Severity	2015.1	0.074 (CI = +/-0.097; p = 0.125)	NA (CI = +/-NA; p = NA)	-1.303 (CI = +/-1.348; p = 0.057)	0.102	+7.69%
Severity	2015.2	0.074 (CI = +/-0.097; p = 0.125)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.077	+7.69%
Severity	2016.1	0.066 (CI = +/-0.107; p = 0.211)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.037	+6.79%
Severity	2016.2	0.055 (CI = +/-0.115; p = 0.324)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.002	+5.69%
Severity	2017.1	0.047 (CI = +/-0.123; p = 0.427)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.021	+4.83%
Frequency	2010.2	0.022 (CI = +/-0.064; p = 0.495)	-0.011 (CI = +/-0.017; p = 0.194)	0.315 (CI = +/-0.665; p = 0.339)	0.434	+2.19%
Frequency	2011.1	0.022 (CI = +/-0.069; p = 0.523)	-0.011 (CI = +/-0.018; p = 0.227)	0.316 (CI = +/-0.720; p = 0.374)	0.419	+2.18%
Frequency	2011.2	-0.018 (CI = +/-0.093; p = 0.693)	0.005 (CI = +/-0.032; p = 0.736)	0.809 (CI = +/-1.060; p = 0.128)	0.418	-1.78%
Frequency	2012.1	-0.018 (CI = +/-0.095; p = 0.701)	0.006 (CI = +/-0.041; p = 0.782)	0.808 (CI = +/-1.087; p = 0.138)	0.391	-1.77%
Frequency	2012.2	-0.018 (CI = +/-0.095; p = 0.701)	NA (CI = +/-NA; p = NA)	0.808 (CI = +/-1.087; p = 0.138)	0.391	-1.77%
Frequency	2013.1	-0.020 (CI = +/-0.099; p = 0.673)	NA (CI = +/-NA; p = NA)	0.853 (CI = +/-1.164; p = 0.143)	0.362	-2.03%
Frequency	2013.2	-0.018 (CI = +/-0.103; p = 0.716)	NA (CI = +/-NA; p = NA)	0.809 (CI = +/-1.243; p = 0.191)	0.293	-1.81%
Frequency	2014.1	-0.019 (CI = +/-0.107; p = 0.716)	NA (CI = +/-NA; p = NA)	0.826 (CI = +/-1.328; p = 0.209)	0.235	-1.88%
Frequency	2014.2	-0.016 (CI = +/-0.109; p = 0.769)	NA (CI = +/-NA; p = NA)	0.692 (CI = +/-1.412; p = 0.318)	0.095	-1.54%
Frequency	2015.1	-0.016 (CI = +/-0.113; p = 0.764)	NA (CI = +/-NA; p = NA)	0.765 (CI = +/-1.567; p = 0.319)	0.032	-1.62%
Frequency	2015.2	-0.016 (CI = +/-0.113; p = 0.764)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.050	-1.62%
Frequency	2016.1	0.003 (CI = +/-0.122; p = 0.956)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.059	+0.33%
Frequency	2016.2	0.031 (CI = +/-0.125; p = 0.602)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.044	+3.18%
Frequency	2017.1	0.054 (CI = +/-0.126; p = 0.373)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.010	+5.57%

Property Damage and DCPD

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2010.2	0.028 (CI = +/-0.041; p = 0.170)	0.053 (CI = +/-0.196; p = 0.586)	-0.040 (CI = +/-0.460; p = 0.859)	0.132	+2.88%
Loss Cost	2011.1	0.046 (CI = +/-0.051; p = 0.072)	0.017 (CI = +/-0.203; p = 0.868)	-0.232 (CI = +/-0.558; p = 0.400)	0.171	+4.72%
Loss Cost	2011.2	0.075 (CI = +/-0.075; p = 0.050)	0.015 (CI = +/-0.203; p = 0.880)	-0.540 (CI = +/-0.815; p = 0.184)	0.199	+7.74%
Loss Cost	2012.1	0.066 (CI = +/-0.077; p = 0.088)	0.000 (CI = +/-0.207; p = 0.998)	-0.421 (CI = +/-0.860; p = 0.322)	0.213	+6.87%
Loss Cost	2012.2	0.058 (CI = +/-0.081; p = 0.152)	0.019 (CI = +/-0.214; p = 0.857)	-0.293 (CI = +/-0.922; p = 0.516)	0.232	+5.95%
Loss Cost	2013.1	0.052 (CI = +/-0.082; p = 0.206)	0.001 (CI = +/-0.219; p = 0.990)	-0.182 (CI = +/-0.963; p = 0.698)	0.256	+5.31%
Loss Cost	2013.2	0.052 (CI = +/-0.087; p = 0.223)	0.000 (CI = +/-0.230; p = 0.999)	-0.191 (CI = +/-1.041; p = 0.706)	0.222	+5.36%
Loss Cost	2014.1	0.052 (CI = +/-0.089; p = 0.241)	-0.003 (CI = +/-0.243; p = 0.981)	-0.176 (CI = +/-1.103; p = 0.742)	0.186	+5.31%
Loss Cost	2014.2	0.057 (CI = +/-0.090; p = 0.198)	-0.026 (CI = +/-0.248; p = 0.826)	-0.358 (CI = +/-1.163; p = 0.526)	0.066	+5.91%
Loss Cost	2015.1	0.057 (CI = +/-0.091; p = 0.202)	0.006 (CI = +/-0.262; p = 0.961)	-0.537 (CI = +/-1.251; p = 0.378)	-0.041	+5.91%
Loss Cost	2015.2	0.057 (CI = +/-0.091; p = 0.202)	0.006 (CI = +/-0.262; p = 0.961)	NA (CI = +/-NA; p = NA)	-0.008	+5.91%
Loss Cost	2016.1	0.068 (CI = +/-0.099; p = 0.163)	0.022 (CI = +/-0.272; p = 0.865)	NA (CI = +/-NA; p = NA)	0.013	+7.05%
Loss Cost	2016.2	0.088 (CI = +/-0.105; p = 0.095)	-0.018 (CI = +/-0.282; p = 0.891)	NA (CI = +/-NA; p = NA)	0.066	+9.19%
Loss Cost	2017.1	0.101 (CI = +/-0.108; p = 0.066)	0.011 (CI = +/-0.288; p = 0.934)	NA (CI = +/-NA; p = NA)	0.117	+10.60%
Severity	2010.2	-0.020 (CI = +/-0.051; p = 0.421)	0.011 (CI = +/-0.241; p = 0.929)	-0.107 (CI = +/-0.567; p = 0.702)	0.094	-2.01%
Severity	2011.1	0.007 (CI = +/-0.061; p = 0.815)	-0.045 (CI = +/-0.246; p = 0.711)	-0.402 (CI = +/-0.677; p = 0.232)	0.116	+0.71%
Severity	2011.2	0.092 (CI = +/-0.079; p = 0.025)	-0.049 (CI = +/-0.215; p = 0.640)	-1.317 (CI = +/-0.862; p = 0.004)	0.317	+9.60%
Severity	2012.1	0.085 (CI = +/-0.082; p = 0.044)	-0.063 (CI = +/-0.220; p = 0.562)	-1.213 (CI = +/-0.915; p = 0.012)	0.241	+8.83%
Severity	2012.2	0.081 (CI = +/-0.087; p = 0.067)	-0.055 (CI = +/-0.231; p = 0.628)	-1.159 (CI = +/-0.995; p = 0.024)	0.168	+8.42%
Severity	2013.1	0.076 (CI = +/-0.090; p = 0.092)	-0.068 (CI = +/-0.239; p = 0.559)	-1.073 (CI = +/-1.049; p = 0.045)	0.101	+7.92%
Severity	2013.2	0.075 (CI = +/-0.094; p = 0.112)	-0.065 (CI = +/-0.251; p = 0.595)	-1.052 (CI = +/-1.132; p = 0.067)	0.051	+7.79%
Severity	2014.1	0.075 (CI = +/-0.097; p = 0.125)	-0.068 (CI = +/-0.264; p = 0.596)	-1.037 (CI = +/-1.201; p = 0.087)	0.023	+7.74%
Severity	2014.2	0.076 (CI = +/-0.101; p = 0.131)	-0.075 (CI = +/-0.277; p = 0.579)	-1.088 (CI = +/-1.302; p = 0.096)	0.009	+7.92%
Severity	2015.1	0.076 (CI = +/-0.102; p = 0.132)	-0.034 (CI = +/-0.292; p = 0.809)	-1.311 (CI = +/-1.392; p = 0.063)	0.053	+7.92%
Severity	2015.2	0.076 (CI = +/-0.102; p = 0.132)	-0.034 (CI = +/-0.292; p = 0.809)	NA (CI = +/-NA; p = NA)	0.026	+7.92%
Severity	2016.1	0.067 (CI = +/-0.111; p = 0.215)	-0.047 (CI = +/-0.305; p = 0.747)	NA (CI = +/-NA; p = NA)	-0.017	+6.97%
Severity	2016.2	0.057 (CI = +/-0.122; p = 0.333)	-0.026 (CI = +/-0.326; p = 0.866)	NA (CI = +/-NA; p = NA)	-0.062	+5.88%
Severity	2017.1	0.049 (CI = +/-0.129; p = 0.426)	-0.044 (CI = +/-0.343; p = 0.785)	NA (CI = +/-NA; p = NA)	-0.088	+5.06%
Frequency	2010.2	0.049 (CI = +/-0.050; p = 0.054)	0.042 (CI = +/-0.235; p = 0.716)	0.066 (CI = +/-0.552; p = 0.806)	0.398	+4.99%
Frequency	2011.1	0.039 (CI = +/-0.062; p = 0.208)	0.061 (CI = +/-0.250; p = 0.617)	0.170 (CI = +/-0.686; p = 0.614)	0.390	+3.99%
Frequency	2011.2	-0.017 (CI = +/-0.088; p = 0.693)	0.064 (CI = +/-0.240; p = 0.585)	0.777 (CI = +/-0.963; p = 0.109)	0.422	-1.69%
Frequency	2012.1	-0.018 (CI = +/-0.093; p = 0.691)	0.062 (CI = +/-0.249; p = 0.609)	0.792 (CI = +/-1.035; p = 0.127)	0.396	-1.79%
Frequency	2012.2	-0.023 (CI = +/-0.098; p = 0.631)	0.073 (CI = +/-0.261; p = 0.565)	0.866 (CI = +/-1.124; p = 0.125)	0.373	-2.28%
Frequency	2013.1	-0.024 (CI = +/-0.102; p = 0.625)	0.069 (CI = +/-0.272; p = 0.601)	0.891 (CI = +/-1.196; p = 0.137)	0.341	-2.42%
Frequency	2013.2	-0.023 (CI = +/-0.107; p = 0.662)	0.065 (CI = +/-0.286; p = 0.640)	0.861 (CI = +/-1.292; p = 0.179)	0.266	-2.26%
Frequency	2014.1	-0.023 (CI = +/-0.111; p = 0.672)	0.065 (CI = +/-0.301; p = 0.656)	0.861 (CI = +/-1.370; p = 0.204)	0.204	-2.26%
Frequency	2014.2	-0.019 (CI = +/-0.114; p = 0.734)	0.048 (CI = +/-0.314; p = 0.750)	0.730 (CI = +/-1.473; p = 0.311)	0.050	-1.86%
Frequency	2015.1	-0.019 (CI = +/-0.118; p = 0.741)	0.040 (CI = +/-0.339; p = 0.805)	0.775 (CI = +/-1.619; p = 0.327)	-0.022	-1.86%
Frequency	2015.2	-0.019 (CI = +/-0.118; p = 0.741)	0.040 (CI = +/-0.339; p = 0.805)	NA (CI = +/-NA; p = NA)	-0.108	-1.86%
Frequency	2016.1	0.001 (CI = +/-0.126; p = 0.991)	0.069 (CI = +/-0.347; p = 0.677)	NA (CI = +/-NA; p = NA)	-0.112	+0.07%
Frequency	2016.2	0.031 (CI = +/-0.132; p = 0.626)	0.008 (CI = +/-0.353; p = 0.963)	NA (CI = +/-NA; p = NA)	-0.113	+3.12%
Frequency	2017.1	0.051 (CI = +/-0.132; p = 0.416)	0.056 (CI = +/-0.350; p = 0.737)	NA (CI = +/-NA; p = NA)	-0.073	+5.28%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = 2014.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.010 (CI = +/-0.036; p = 0.572)	-0.025	+1.02%
Loss Cost	2011.1	0.007 (CI = +/-0.039; p = 0.721)	-0.033	+0.69%
Loss Cost	2011.2	-0.007 (CI = +/-0.038; p = 0.700)	-0.034	-0.72%
Loss Cost	2012.1	-0.012 (CI = +/-0.041; p = 0.563)	-0.027	-1.17%
Loss Cost	2012.2	-0.001 (CI = +/-0.043; p = 0.976)	-0.043	-0.06%
Loss Cost	2013.1	-0.005 (CI = +/-0.047; p = 0.843)	-0.044	-0.45%
Loss Cost	2013.2	0.004 (CI = +/-0.050; p = 0.872)	-0.046	+0.40%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.866)	-0.048	+0.46%
Loss Cost	2015.1	-0.010 (CI = +/-0.059; p = 0.728)	-0.046	-0.99%
Loss Cost	2015.2	-0.006 (CI = +/-0.065; p = 0.858)	-0.054	-0.56%
Loss Cost	2016.1	-0.012 (CI = +/-0.072; p = 0.729)	-0.051	-1.19%
Loss Cost	2016.2	-0.004 (CI = +/-0.080; p = 0.912)	-0.062	-0.42%
Loss Cost	2017.1	-0.017 (CI = +/-0.089; p = 0.689)	-0.055	-1.69%
Severity	2010.2	0.037 (CI = +/-0.030; p = 0.019)	0.159	+3.72%
Severity	2011.1	0.033 (CI = +/-0.032; p = 0.043)	0.115	+3.36%
Severity	2011.2	0.027 (CI = +/-0.034; p = 0.114)	0.061	+2.71%
Severity	2012.1	0.018 (CI = +/-0.035; p = 0.292)	0.006	+1.84%
Severity	2012.2	0.033 (CI = +/-0.033; p = 0.050)	0.120	+3.38%
Severity	2013.1	0.026 (CI = +/-0.035; p = 0.137)	0.056	+2.67%
Severity	2013.2	0.024 (CI = +/-0.039; p = 0.210)	0.030	+2.46%
Severity	2014.2	0.017 (CI = +/-0.043; p = 0.408)	-0.014	+1.74%
Severity	2015.1	0.001 (CI = +/-0.042; p = 0.951)	-0.052	+0.13%
Severity	2015.2	-0.002 (CI = +/-0.046; p = 0.932)	-0.055	-0.19%
Severity	2016.1	-0.013 (CI = +/-0.049; p = 0.586)	-0.040	-1.29%
Severity	2016.2	-0.009 (CI = +/-0.055; p = 0.724)	-0.054	-0.93%
Severity	2017.1	-0.025 (CI = +/-0.059; p = 0.382)	-0.012	-2.45%
Frequency	2010.2	-0.026 (CI = +/-0.023; p = 0.028)	0.136	-2.60%
Frequency	2011.1	-0.026 (CI = +/-0.025; p = 0.041)	0.118	-2.58%
Frequency	2011.2	-0.034 (CI = +/-0.025; p = 0.010)	0.204	-3.34%
Frequency	2012.1	-0.030 (CI = +/-0.027; p = 0.031)	0.146	-2.95%
Frequency	2012.2	-0.034 (CI = +/-0.029; p = 0.024)	0.167	-3.33%
Frequency	2013.1	-0.031 (CI = +/-0.032; p = 0.055)	0.119	-3.04%
Frequency	2013.2	-0.020 (CI = +/-0.032; p = 0.206)	0.031	-2.01%
Frequency	2014.2	-0.013 (CI = +/-0.035; p = 0.457)	-0.021	-1.25%
Frequency	2015.1	-0.011 (CI = +/-0.038; p = 0.548)	-0.032	-1.11%
Frequency	2015.2	-0.004 (CI = +/-0.041; p = 0.851)	-0.053	-0.37%
Frequency	2016.1	0.001 (CI = +/-0.046; p = 0.965)	-0.059	+0.10%
Frequency	2016.2	0.005 (CI = +/-0.051; p = 0.834)	-0.059	+0.51%
Frequency	2017.1	0.008 (CI = +/-0.058; p = 0.777)	-0.061	+0.78%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.007 (CI = +/-0.041; p = 0.732)	0.016 (CI = +/-0.339; p = 0.925)	0.003 (CI = +/-0.018; p = 0.717)	-0.107	+0.69%
Loss Cost	2011.1	0.003 (CI = +/-0.044; p = 0.896)	-0.004 (CI = +/-0.350; p = 0.982)	0.003 (CI = +/-0.018; p = 0.738)	-0.115	+0.28%
Loss Cost	2011.2	-0.012 (CI = +/-0.042; p = 0.563)	0.068 (CI = +/-0.328; p = 0.671)	0.003 (CI = +/-0.017; p = 0.706)	-0.089	-1.19%
Loss Cost	2012.1	-0.017 (CI = +/-0.045; p = 0.445)	0.047 (CI = +/-0.338; p = 0.779)	0.003 (CI = +/-0.017; p = 0.723)	-0.082	-1.67%
Loss Cost	2012.2	-0.008 (CI = +/-0.047; p = 0.718)	0.007 (CI = +/-0.343; p = 0.967)	0.003 (CI = +/-0.017; p = 0.738)	-0.119	-0.83%
Loss Cost	2013.1	-0.014 (CI = +/-0.050; p = 0.583)	-0.015 (CI = +/-0.355; p = 0.931)	0.003 (CI = +/-0.017; p = 0.749)	-0.113	-1.35%
Loss Cost	2013.2	-0.008 (CI = +/-0.054; p = 0.761)	-0.039 (CI = +/-0.369; p = 0.828)	0.002 (CI = +/-0.018; p = 0.771)	-0.132	-0.80%
Loss Cost	2014.1	-0.011 (CI = +/-0.059; p = 0.710)	-0.049 (CI = +/-0.387; p = 0.793)	0.003 (CI = +/-0.018; p = 0.775)	-0.136	-1.06%
Loss Cost	2014.2	0.007 (CI = +/-0.060; p = 0.805)	-0.122 (CI = +/-0.376; p = 0.504)	0.002 (CI = +/-0.017; p = 0.849)	-0.131	+0.71%
Loss Cost	2015.1	-0.009 (CI = +/-0.061; p = 0.766)	-0.178 (CI = +/-0.370; p = 0.326)	0.002 (CI = +/-0.017; p = 0.810)	-0.095	-0.88%
Loss Cost	2015.2	-0.002 (CI = +/-0.068; p = 0.954)	-0.204 (CI = +/-0.390; p = 0.285)	0.001 (CI = +/-0.017; p = 0.859)	-0.094	-0.19%
Loss Cost	2016.1	-0.011 (CI = +/-0.074; p = 0.746)	-0.233 (CI = +/-0.406; p = 0.240)	0.002 (CI = +/-0.017; p = 0.826)	-0.074	-1.13%
Loss Cost	2016.2	0.001 (CI = +/-0.082; p = 0.979)	-0.277 (CI = +/-0.428; p = 0.187)	0.001 (CI = +/-0.018; p = 0.924)	-0.061	+0.10%
Loss Cost	2017.1	-0.017 (CI = +/-0.088; p = 0.678)	-0.325 (CI = +/-0.435; p = 0.131)	0.002 (CI = +/-0.018; p = 0.821)	-0.003	-1.72%
Severity	2010.2	0.026 (CI = +/-0.036; p = 0.142)	0.167 (CI = +/-0.294; p = 0.256)	-0.003 (CI = +/-0.016; p = 0.690)	0.059	+2.65%
Severity	2011.1	0.023 (CI = +/-0.038; p = 0.231)	0.149 (CI = +/-0.303; p = 0.321)	-0.003 (CI = +/-0.016; p = 0.676)	0.011	+2.28%
Severity	2011.2	0.014 (CI = +/-0.039; p = 0.473)	0.192 (CI = +/-0.302; p = 0.201)	-0.003 (CI = +/-0.016; p = 0.675)	0.000	+1.38%
Severity	2012.1	0.005 (CI = +/-0.040; p = 0.783)	0.155 (CI = +/-0.302; p = 0.299)	-0.003 (CI = +/-0.015; p = 0.643)	-0.055	+0.54%
Severity	2012.2	0.016 (CI = +/-0.041; p = 0.424)	0.106 (CI = +/-0.297; p = 0.467)	-0.004 (CI = +/-0.015; p = 0.607)	-0.042	+1.61%
Severity	2013.1	0.008 (CI = +/-0.043; p = 0.691)	0.074 (CI = +/-0.301; p = 0.614)	-0.004 (CI = +/-0.015; p = 0.593)	-0.094	+0.83%
Severity	2013.2	0.003 (CI = +/-0.046; p = 0.900)	0.098 (CI = +/-0.312; p = 0.520)	-0.004 (CI = +/-0.015; p = 0.617)	-0.102	+0.28%
Severity	2014.1	-0.005 (CI = +/-0.049; p = 0.820)	0.067 (CI = +/-0.318; p = 0.666)	-0.004 (CI = +/-0.015; p = 0.618)	-0.127	-0.54%
Severity	2014.2	0.014 (CI = +/-0.045; p = 0.512)	-0.014 (CI = +/-0.285; p = 0.916)	-0.005 (CI = +/-0.013; p = 0.464)	-0.092	+1.45%
Severity	2015.1	-0.001 (CI = +/-0.044; p = 0.954)	-0.069 (CI = +/-0.266; p = 0.591)	-0.004 (CI = +/-0.012; p = 0.456)	-0.123	-0.12%
Severity	2015.2	-0.003 (CI = +/-0.049; p = 0.900)	-0.062 (CI = +/-0.283; p = 0.646)	-0.004 (CI = +/-0.012; p = 0.483)	-0.140	-0.29%
Severity	2016.1	-0.014 (CI = +/-0.052; p = 0.567)	-0.097 (CI = +/-0.285; p = 0.478)	-0.004 (CI = +/-0.012; p = 0.525)	-0.115	-1.41%
Severity	2016.2	-0.008 (CI = +/-0.058; p = 0.780)	-0.120 (CI = +/-0.303; p = 0.410)	-0.004 (CI = +/-0.013; p = 0.482)	-0.118	-0.76%
Severity	2017.1	-0.024 (CI = +/-0.060; p = 0.400)	-0.164 (CI = +/-0.298; p = 0.257)	-0.003 (CI = +/-0.012; p = 0.575)	-0.040	-2.40%
Frequency	2010.2	-0.019 (CI = +/-0.023; p = 0.097)	-0.151 (CI = +/-0.191; p = 0.116)	0.006 (CI = +/-0.010; p = 0.213)	0.197	-1.91%
Frequency	2011.1	-0.020 (CI = +/-0.025; p = 0.112)	-0.153 (CI = +/-0.198; p = 0.124)	0.006 (CI = +/-0.010; p = 0.224)	0.177	-1.95%
Frequency	2011.2	-0.026 (CI = +/-0.025; p = 0.046)	-0.124 (CI = +/-0.196; p = 0.205)	0.006 (CI = +/-0.010; p = 0.208)	0.226	-2.54%
Frequency	2012.1	-0.022 (CI = +/-0.027; p = 0.098)	-0.109 (CI = +/-0.201; p = 0.276)	0.006 (CI = +/-0.010; p = 0.204)	0.162	-2.20%
Frequency	2012.2	-0.024 (CI = +/-0.029; p = 0.094)	-0.099 (CI = +/-0.210; p = 0.337)	0.006 (CI = +/-0.010; p = 0.209)	0.165	-2.40%
Frequency	2013.1	-0.022 (CI = +/-0.031; p = 0.157)	-0.089 (CI = +/-0.218; p = 0.405)	0.007 (CI = +/-0.011; p = 0.215)	0.112	-2.16%
Frequency	2013.2	-0.011 (CI = +/-0.030; p = 0.458)	-0.137 (CI = +/-0.203; p = 0.175)	0.006 (CI = +/-0.010; p = 0.202)	0.102	-1.08%
Frequency	2014.1	-0.005 (CI = +/-0.032; p = 0.730)	-0.116 (CI = +/-0.206; p = 0.255)	0.006 (CI = +/-0.010; p = 0.201)	0.040	-0.53%
Frequency	2014.2	-0.007 (CI = +/-0.035; p = 0.662)	-0.107 (CI = +/-0.218; p = 0.313)	0.006 (CI = +/-0.010; p = 0.206)	0.036	-0.73%
Frequency	2015.1	-0.008 (CI = +/-0.038; p = 0.679)	-0.108 (CI = +/-0.230; p = 0.333)	0.006 (CI = +/-0.010; p = 0.219)	0.017	-0.76%
Frequency	2015.2	0.001 (CI = +/-0.040; p = 0.957)	-0.141 (CI = +/-0.234; p = 0.218)	0.006 (CI = +/-0.010; p = 0.259)	0.026	+0.11%
Frequency	2016.1	0.003 (CI = +/-0.045; p = 0.896)	-0.136 (CI = +/-0.248; p = 0.260)	0.006 (CI = +/-0.011; p = 0.281)	-0.002	+0.28%
Frequency	2016.2	0.009 (CI = +/-0.050; p = 0.716)	-0.156 (CI = +/-0.263; p = 0.223)	0.005 (CI = +/-0.011; p = 0.338)	0.006	+0.87%
Frequency	2017.1	0.007 (CI = +/-0.057; p = 0.795)	-0.161 (CI = +/-0.281; p = 0.238)	0.005 (CI = +/-0.012; p = 0.350)	-0.007	+0.70%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.007 (CI = +/-0.040; p = 0.725)	0.003 (CI = +/-0.018; p = 0.718)	-0.066	+0.70%
Loss Cost	2011.1	0.003 (CI = +/-0.043; p = 0.893)	0.003 (CI = +/-0.018; p = 0.730)	-0.072	+0.28%
Loss Cost	2011.2	-0.012 (CI = +/-0.041; p = 0.565)	0.003 (CI = +/-0.017; p = 0.732)	-0.053	-1.17%
Loss Cost	2012.1	-0.017 (CI = +/-0.044; p = 0.431)	0.003 (CI = +/-0.017; p = 0.739)	-0.041	-1.69%
Loss Cost	2012.2	-0.008 (CI = +/-0.046; p = 0.713)	0.003 (CI = +/-0.017; p = 0.734)	-0.071	-0.82%
Loss Cost	2013.1	-0.013 (CI = +/-0.049; p = 0.575)	0.003 (CI = +/-0.017; p = 0.734)	-0.063	-1.34%
Loss Cost	2013.2	-0.008 (CI = +/-0.053; p = 0.748)	0.003 (CI = +/-0.017; p = 0.745)	-0.081	-0.83%
Loss Cost	2014.1	-0.011 (CI = +/-0.058; p = 0.708)	0.003 (CI = +/-0.017; p = 0.746)	-0.083	-1.05%
Loss Cost	2014.2	0.006 (CI = +/-0.059; p = 0.832)	0.002 (CI = +/-0.017; p = 0.782)	-0.099	+0.60%
Loss Cost	2015.1	-0.008 (CI = +/-0.061; p = 0.779)	0.003 (CI = +/-0.016; p = 0.724)	-0.096	-0.83%
Loss Cost	2015.2	-0.004 (CI = +/-0.067; p = 0.892)	0.003 (CI = +/-0.017; p = 0.748)	-0.109	-0.44%
Loss Cost	2016.1	-0.011 (CI = +/-0.075; p = 0.758)	0.003 (CI = +/-0.017; p = 0.721)	-0.108	-1.10%
Loss Cost	2016.2	-0.004 (CI = +/-0.083; p = 0.921)	0.003 (CI = +/-0.018; p = 0.770)	-0.126	-0.39%
Loss Cost	2017.1	-0.018 (CI = +/-0.092; p = 0.689)	0.004 (CI = +/-0.019; p = 0.691)	-0.117	-1.74%
Severity	2010.2	0.027 (CI = +/-0.036; p = 0.136)	-0.004 (CI = +/-0.016; p = 0.611)	0.047	+2.71%
Severity	2011.1	0.022 (CI = +/-0.038; p = 0.242)	-0.004 (CI = +/-0.016; p = 0.602)	0.010	+2.22%
Severity	2011.2	0.014 (CI = +/-0.039; p = 0.455)	-0.004 (CI = +/-0.016; p = 0.586)	-0.030	+1.45%
Severity	2012.1	0.005 (CI = +/-0.040; p = 0.807)	-0.004 (CI = +/-0.015; p = 0.566)	-0.060	+0.48%
Severity	2012.2	0.017 (CI = +/-0.040; p = 0.404)	-0.004 (CI = +/-0.014; p = 0.548)	-0.022	+1.67%
Severity	2013.1	0.008 (CI = +/-0.042; p = 0.696)	-0.004 (CI = +/-0.014; p = 0.547)	-0.058	+0.81%
Severity	2013.2	0.003 (CI = +/-0.045; p = 0.875)	-0.004 (CI = +/-0.015; p = 0.559)	-0.073	+0.35%
Severity	2014.1	-0.006 (CI = +/-0.048; p = 0.808)	-0.004 (CI = +/-0.014; p = 0.575)	-0.082	-0.56%
Severity	2014.2	0.014 (CI = +/-0.044; p = 0.503)	-0.005 (CI = +/-0.013; p = 0.456)	-0.036	+1.44%
Severity	2015.1	-0.001 (CI = +/-0.043; p = 0.961)	-0.004 (CI = +/-0.012; p = 0.481)	-0.080	-0.10%
Severity	2015.2	-0.004 (CI = +/-0.047; p = 0.871)	-0.004 (CI = +/-0.012; p = 0.507)	-0.088	-0.37%
Severity	2016.1	-0.014 (CI = +/-0.051; p = 0.565)	-0.003 (CI = +/-0.012; p = 0.570)	-0.082	-1.40%
Severity	2016.2	-0.010 (CI = +/-0.057; p = 0.718)	-0.004 (CI = +/-0.012; p = 0.552)	-0.097	-0.98%
Severity	2017.1	-0.024 (CI = +/-0.061; p = 0.404)	-0.002 (CI = +/-0.012; p = 0.674)	-0.070	-2.41%
Frequency	2010.2	-0.020 (CI = +/-0.024; p = 0.098)	0.007 (CI = +/-0.010; p = 0.174)	0.148	-1.96%
Frequency	2011.1	-0.019 (CI = +/-0.025; p = 0.132)	0.007 (CI = +/-0.011; p = 0.181)	0.129	-1.90%
Frequency	2011.2	-0.026 (CI = +/-0.025; p = 0.045)	0.007 (CI = +/-0.010; p = 0.170)	0.204	-2.58%
Frequency	2012.1	-0.022 (CI = +/-0.027; p = 0.105)	0.007 (CI = +/-0.010; p = 0.167)	0.153	-2.16%
Frequency	2012.2	-0.025 (CI = +/-0.029; p = 0.086)	0.007 (CI = +/-0.010; p = 0.173)	0.167	-2.45%
Frequency	2013.1	-0.022 (CI = +/-0.031; p = 0.160)	0.007 (CI = +/-0.010; p = 0.180)	0.123	-2.13%
Frequency	2013.2	-0.012 (CI = +/-0.030; p = 0.431)	0.007 (CI = +/-0.010; p = 0.161)	0.060	-1.17%
Frequency	2014.1	-0.005 (CI = +/-0.032; p = 0.752)	0.007 (CI = +/-0.010; p = 0.163)	0.022	-0.49%
Frequency	2014.2	-0.008 (CI = +/-0.034; p = 0.621)	0.007 (CI = +/-0.010; p = 0.165)	0.032	-0.82%
Frequency	2015.1	-0.007 (CI = +/-0.038; p = 0.691)	0.007 (CI = +/-0.010; p = 0.179)	0.017	-0.73%
Frequency	2015.2	-0.001 (CI = +/-0.041; p = 0.972)	0.006 (CI = +/-0.010; p = 0.202)	-0.011	-0.07%
Frequency	2016.1	0.003 (CI = +/-0.045; p = 0.889)	0.006 (CI = +/-0.011; p = 0.230)	-0.025	+0.30%
Frequency	2016.2	0.006 (CI = +/-0.051; p = 0.807)	0.006 (CI = +/-0.011; p = 0.260)	-0.036	+0.59%
Frequency	2017.1	0.007 (CI = +/-0.057; p = 0.802)	0.006 (CI = +/-0.012; p = 0.287)	-0.045	+0.69%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Implied Trend	
					Adjusted R^2	Rate
Loss Cost	2010.2	0.023 (CI = +/-0.071; p = 0.503)	0.007 (CI = +/-0.023; p = 0.524)	-0.211 (CI = +/-0.743; p = 0.564)	-0.093	+2.36%
Loss Cost	2011.1	0.016 (CI = +/-0.077; p = 0.670)	0.006 (CI = +/-0.024; p = 0.595)	-0.163 (CI = +/-0.779; p = 0.671)	-0.107	+1.62%
Loss Cost	2011.2	-0.016 (CI = +/-0.077; p = 0.681)	0.002 (CI = +/-0.022; p = 0.860)	0.044 (CI = +/-0.747; p = 0.904)	-0.097	-1.54%
Loss Cost	2012.1	-0.029 (CI = +/-0.084; p = 0.487)	0.000 (CI = +/-0.023; p = 0.983)	0.128 (CI = +/-0.780; p = 0.737)	-0.081	-2.83%
Loss Cost	2012.2	-0.009 (CI = +/-0.091; p = 0.844)	0.003 (CI = +/-0.023; p = 0.814)	0.005 (CI = +/-0.805; p = 0.990)	-0.119	-0.87%
Loss Cost	2013.1	-0.022 (CI = +/-0.100; p = 0.651)	0.001 (CI = +/-0.024; p = 0.922)	0.085 (CI = +/-0.851; p = 0.838)	-0.112	-2.19%
Loss Cost	2013.2	-0.010 (CI = +/-0.112; p = 0.858)	0.002 (CI = +/-0.025; p = 0.839)	0.013 (CI = +/-0.905; p = 0.976)	-0.135	-0.97%
Loss Cost	2014.1	-0.016 (CI = +/-0.126; p = 0.793)	0.002 (CI = +/-0.026; p = 0.884)	0.048 (CI = +/-0.973; p = 0.919)	-0.139	-1.58%
Loss Cost	2014.2	0.030 (CI = +/-0.132; p = 0.644)	0.006 (CI = +/-0.025; p = 0.627)	-0.195 (CI = +/-0.973; p = 0.679)	-0.149	+3.00%
Loss Cost	2015.1	-0.008 (CI = +/-0.143; p = 0.911)	0.003 (CI = +/-0.025; p = 0.813)	-0.005 (CI = +/-1.007; p = 0.992)	-0.160	-0.77%
Loss Cost	2015.2	0.004 (CI = +/-0.163; p = 0.962)	0.004 (CI = +/-0.027; p = 0.771)	-0.060 (CI = +/-1.092; p = 0.908)	-0.177	+0.38%
Loss Cost	2016.1	-0.014 (CI = +/-0.186; p = 0.873)	0.003 (CI = +/-0.028; p = 0.845)	0.022 (CI = +/-1.182; p = 0.969)	-0.181	-1.40%
Loss Cost	2016.2	0.006 (CI = +/-0.212; p = 0.956)	0.004 (CI = +/-0.029; p = 0.794)	-0.063 (CI = +/-1.280; p = 0.918)	-0.205	+0.55%
Loss Cost	2017.1	-0.030 (CI = +/-0.238; p = 0.792)	0.002 (CI = +/-0.030; p = 0.874)	0.076 (CI = +/-1.364; p = 0.906)	-0.202	-2.92%
Severity	2010.2	0.045 (CI = +/-0.063; p = 0.151)	0.001 (CI = +/-0.020; p = 0.953)	-0.236 (CI = +/-0.659; p = 0.468)	0.031	+4.60%
Severity	2011.1	0.037 (CI = +/-0.068; p = 0.278)	-0.001 (CI = +/-0.021; p = 0.954)	-0.180 (CI = +/-0.688; p = 0.595)	-0.017	+3.73%
Severity	2011.2	0.021 (CI = +/-0.073; p = 0.553)	-0.003 (CI = +/-0.021; p = 0.797)	-0.079 (CI = +/-0.707; p = 0.819)	-0.070	+2.15%
Severity	2012.1	-0.001 (CI = +/-0.077; p = 0.986)	-0.005 (CI = +/-0.021; p = 0.594)	0.060 (CI = +/-0.714; p = 0.864)	-0.105	-0.07%
Severity	2012.2	0.027 (CI = +/-0.079; p = 0.481)	-0.002 (CI = +/-0.020; p = 0.834)	-0.113 (CI = +/-0.704; p = 0.742)	-0.063	+2.78%
Severity	2013.1	0.007 (CI = +/-0.086; p = 0.861)	-0.004 (CI = +/-0.020; p = 0.661)	0.007 (CI = +/-0.727; p = 0.984)	-0.108	+0.73%
Severity	2013.2	-0.005 (CI = +/-0.095; p = 0.917)	-0.006 (CI = +/-0.021; p = 0.584)	0.077 (CI = +/-0.771; p = 0.838)	-0.124	-0.48%
Severity	2014.1	-0.031 (CI = +/-0.103; p = 0.538)	-0.008 (CI = +/-0.021; p = 0.429)	0.221 (CI = +/-0.796; p = 0.567)	-0.118	-3.04%
Severity	2014.2	0.021 (CI = +/-0.099; p = 0.663)	-0.004 (CI = +/-0.019; p = 0.701)	-0.055 (CI = +/-0.731; p = 0.877)	-0.092	+2.11%
Severity	2015.1	-0.022 (CI = +/-0.100; p = 0.649)	-0.007 (CI = +/-0.018; p = 0.414)	0.164 (CI = +/-0.704; p = 0.629)	-0.127	-2.17%
Severity	2015.2	-0.033 (CI = +/-0.114; p = 0.542)	-0.008 (CI = +/-0.019; p = 0.382)	0.220 (CI = +/-0.760; p = 0.549)	-0.129	-3.28%
Severity	2016.1	-0.068 (CI = +/-0.122; p = 0.251)	-0.010 (CI = +/-0.018; p = 0.260)	0.380 (CI = +/-0.777; p = 0.313)	-0.076	-6.61%
Severity	2016.2	-0.065 (CI = +/-0.140; p = 0.337)	-0.010 (CI = +/-0.019; p = 0.291)	0.366 (CI = +/-0.848; p = 0.370)	-0.108	-6.30%
Severity	2017.1	-0.112 (CI = +/-0.146; p = 0.120)	-0.012 (CI = +/-0.018; p = 0.193)	0.552 (CI = +/-0.837; p = 0.178)	0.003	-10.62%
Frequency	2010.2	-0.022 (CI = +/-0.042; p = 0.297)	0.007 (CI = +/-0.014; p = 0.327)	0.025 (CI = +/-0.441; p = 0.909)	0.116	-2.14%
Frequency	2011.1	-0.021 (CI = +/-0.046; p = 0.366)	0.007 (CI = +/-0.014; p = 0.331)	0.017 (CI = +/-0.464; p = 0.940)	0.094	-2.03%
Frequency	2011.2	-0.037 (CI = +/-0.047; p = 0.120)	0.005 (CI = +/-0.014; p = 0.495)	0.124 (CI = +/-0.457; p = 0.582)	0.182	-3.62%
Frequency	2012.1	-0.028 (CI = +/-0.051; p = 0.269)	0.006 (CI = +/-0.014; p = 0.406)	0.068 (CI = +/-0.476; p = 0.770)	0.120	-2.77%
Frequency	2012.2	-0.036 (CI = +/-0.056; p = 0.197)	0.005 (CI = +/-0.014; p = 0.502)	0.118 (CI = +/-0.500; p = 0.630)	0.138	-3.55%
Frequency	2013.1	-0.029 (CI = +/-0.062; p = 0.339)	0.005 (CI = +/-0.015; p = 0.451)	0.078 (CI = +/-0.530; p = 0.764)	0.085	-2.90%
Frequency	2013.2	-0.005 (CI = +/-0.064; p = 0.875)	0.008 (CI = +/-0.014; p = 0.250)	-0.064 (CI = +/-0.520; p = 0.801)	0.016	-0.49%
Frequency	2014.1	0.015 (CI = +/-0.069; p = 0.655)	0.010 (CI = +/-0.014; p = 0.154)	-0.173 (CI = +/-0.531; p = 0.502)	-0.005	+1.50%
Frequency	2014.2	0.009 (CI = +/-0.077; p = 0.818)	0.009 (CI = +/-0.015; p = 0.196)	-0.140 (CI = +/-0.571; p = 0.613)	-0.007	+0.87%
Frequency	2015.1	0.014 (CI = +/-0.088; p = 0.737)	0.010 (CI = +/-0.016; p = 0.196)	-0.169 (CI = +/-0.618; p = 0.572)	-0.021	+1.44%
Frequency	2015.2	0.037 (CI = +/-0.096; p = 0.426)	0.012 (CI = +/-0.016; p = 0.138)	-0.280 (CI = +/-0.645; p = 0.371)	-0.020	+3.78%
Frequency	2016.1	0.054 (CI = +/-0.108; p = 0.303)	0.013 (CI = +/-0.016; p = 0.118)	-0.359 (CI = +/-0.689; p = 0.285)	-0.010	+5.57%
Frequency	2016.2	0.071 (CI = +/-0.122; p = 0.237)	0.014 (CI = +/-0.017; p = 0.108)	-0.429 (CI = +/-0.740; p = 0.235)	0.000	+7.31%
Frequency	2017.1	0.083 (CI = +/-0.139; p = 0.223)	0.014 (CI = +/-0.018; p = 0.111)	-0.476 (CI = +/-0.801; p = 0.222)	0.001	+8.61%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = 2014.1, 2017.1

Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.012 (CI = +/-0.038; p = 0.508)	0.002 (CI = +/-0.017; p = 0.831)	-0.061	+1.25%
Loss Cost	2011.1	0.010 (CI = +/-0.041; p = 0.634)	0.002 (CI = +/-0.017; p = 0.838)	-0.073	+0.96%
Loss Cost	2011.2	-0.004 (CI = +/-0.040; p = 0.828)	0.002 (CI = +/-0.016; p = 0.836)	-0.081	-0.42%
Loss Cost	2012.1	-0.008 (CI = +/-0.043; p = 0.698)	0.002 (CI = +/-0.016; p = 0.839)	-0.078	-0.81%
Loss Cost	2012.2	0.004 (CI = +/-0.044; p = 0.854)	0.001 (CI = +/-0.015; p = 0.842)	-0.092	+0.40%
Loss Cost	2013.1	0.001 (CI = +/-0.048; p = 0.964)	0.002 (CI = +/-0.016; p = 0.841)	-0.098	+0.10%
Loss Cost	2013.2	0.011 (CI = +/-0.052; p = 0.658)	0.001 (CI = +/-0.016; p = 0.863)	-0.093	+1.11%
Loss Cost	2014.2	0.014 (CI = +/-0.057; p = 0.625)	0.001 (CI = +/-0.016; p = 0.874)	-0.096	+1.37%
Loss Cost	2015.1	0.000 (CI = +/-0.061; p = 0.989)	0.002 (CI = +/-0.016; p = 0.813)	-0.114	+0.04%
Loss Cost	2015.2	0.007 (CI = +/-0.068; p = 0.819)	0.001 (CI = +/-0.017; p = 0.854)	-0.119	+0.74%
Loss Cost	2016.1	0.004 (CI = +/-0.076; p = 0.923)	0.002 (CI = +/-0.017; p = 0.836)	-0.129	+0.35%
Loss Cost	2016.2	0.017 (CI = +/-0.086; p = 0.674)	0.001 (CI = +/-0.018; p = 0.927)	-0.127	+1.73%
Severity	2010.2	0.034 (CI = +/-0.029; p = 0.023)	-0.006 (CI = +/-0.013; p = 0.353)	0.205	+3.45%
Severity	2011.1	0.031 (CI = +/-0.031; p = 0.049)	-0.006 (CI = +/-0.013; p = 0.355)	0.159	+3.13%
Severity	2011.2	0.025 (CI = +/-0.032; p = 0.120)	-0.006 (CI = +/-0.013; p = 0.348)	0.098	+2.55%
Severity	2012.1	0.017 (CI = +/-0.033; p = 0.291)	-0.006 (CI = +/-0.012; p = 0.337)	0.035	+1.75%
Severity	2012.2	0.034 (CI = +/-0.029; p = 0.025)	-0.006 (CI = +/-0.010; p = 0.234)	0.240	+3.43%
Severity	2013.1	0.028 (CI = +/-0.031; p = 0.073)	-0.006 (CI = +/-0.010; p = 0.240)	0.166	+2.86%
Severity	2013.2	0.028 (CI = +/-0.034; p = 0.103)	-0.006 (CI = +/-0.010; p = 0.253)	0.136	+2.85%
Severity	2014.2	0.023 (CI = +/-0.038; p = 0.210)	-0.006 (CI = +/-0.011; p = 0.272)	0.072	+2.36%
Severity	2015.1	0.010 (CI = +/-0.037; p = 0.595)	-0.005 (CI = +/-0.010; p = 0.284)	-0.016	+0.96%
Severity	2015.2	0.010 (CI = +/-0.042; p = 0.625)	-0.005 (CI = +/-0.010; p = 0.299)	-0.028	+0.99%
Severity	2016.1	0.002 (CI = +/-0.046; p = 0.920)	-0.005 (CI = +/-0.010; p = 0.350)	-0.066	+0.22%
Severity	2016.2	0.013 (CI = +/-0.051; p = 0.594)	-0.005 (CI = +/-0.010; p = 0.286)	-0.032	+1.30%
Frequency	2010.2	-0.022 (CI = +/-0.024; p = 0.080)	0.008 (CI = +/-0.011; p = 0.157)	0.176	-2.13%
Frequency	2011.1	-0.021 (CI = +/-0.026; p = 0.105)	0.008 (CI = +/-0.011; p = 0.165)	0.157	-2.11%
Frequency	2011.2	-0.029 (CI = +/-0.026; p = 0.028)	0.007 (CI = +/-0.010; p = 0.146)	0.253	-2.90%
Frequency	2012.1	-0.026 (CI = +/-0.028; p = 0.070)	0.007 (CI = +/-0.010; p = 0.148)	0.197	-2.52%
Frequency	2012.2	-0.030 (CI = +/-0.030; p = 0.050)	0.007 (CI = +/-0.010; p = 0.149)	0.222	-2.93%
Frequency	2013.1	-0.027 (CI = +/-0.032; p = 0.096)	0.007 (CI = +/-0.011; p = 0.160)	0.174	-2.68%
Frequency	2013.2	-0.017 (CI = +/-0.033; p = 0.298)	0.007 (CI = +/-0.010; p = 0.153)	0.093	-1.68%
Frequency	2014.2	-0.010 (CI = +/-0.036; p = 0.574)	0.007 (CI = +/-0.010; p = 0.163)	0.038	-0.97%
Frequency	2015.1	-0.009 (CI = +/-0.040; p = 0.633)	0.007 (CI = +/-0.010; p = 0.178)	0.022	-0.91%
Frequency	2015.2	-0.002 (CI = +/-0.044; p = 0.908)	0.007 (CI = +/-0.011; p = 0.206)	-0.012	-0.24%
Frequency	2016.1	0.001 (CI = +/-0.049; p = 0.955)	0.006 (CI = +/-0.011; p = 0.237)	-0.029	+0.13%
Frequency	2016.2	0.004 (CI = +/-0.056; p = 0.875)	0.006 (CI = +/-0.012; p = 0.271)	-0.042	+0.42%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = 2014.1, 2017.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.012 (CI = +/-0.036; p = 0.489)	-0.101 (CI = +/-0.321; p = 0.524)	-0.045	+1.24%
Loss Cost	2011.1	0.009 (CI = +/-0.039; p = 0.637)	-0.115 (CI = +/-0.330; p = 0.479)	-0.052	+0.90%
Loss Cost	2011.2	-0.005 (CI = +/-0.039; p = 0.801)	-0.040 (CI = +/-0.318; p = 0.798)	-0.080	-0.48%
Loss Cost	2012.1	-0.009 (CI = +/-0.042; p = 0.665)	-0.055 (CI = +/-0.327; p = 0.731)	-0.075	-0.88%
Loss Cost	2012.2	0.005 (CI = +/-0.043; p = 0.792)	-0.127 (CI = +/-0.321; p = 0.419)	-0.060	+0.55%
Loss Cost	2013.1	0.002 (CI = +/-0.046; p = 0.939)	-0.139 (CI = +/-0.332; p = 0.393)	-0.060	+0.17%
Loss Cost	2013.2	0.016 (CI = +/-0.049; p = 0.507)	-0.205 (CI = +/-0.336; p = 0.218)	-0.009	+1.61%
Loss Cost	2014.2	0.017 (CI = +/-0.055; p = 0.527)	-0.203 (CI = +/-0.350; p = 0.240)	-0.014	+1.70%
Loss Cost	2015.1	0.002 (CI = +/-0.057; p = 0.956)	-0.249 (CI = +/-0.344; p = 0.145)	0.017	+0.15%
Loss Cost	2015.2	0.015 (CI = +/-0.062; p = 0.617)	-0.299 (CI = +/-0.356; p = 0.094)	0.064	+1.51%
Loss Cost	2016.1	0.008 (CI = +/-0.069; p = 0.820)	-0.318 (CI = +/-0.372; p = 0.088)	0.073	+0.76%
Loss Cost	2016.2	0.033 (CI = +/-0.074; p = 0.353)	-0.404 (CI = +/-0.372; p = 0.036)	0.186	+3.39%
Severity	2010.2	0.037 (CI = +/-0.028; p = 0.011)	0.044 (CI = +/-0.248; p = 0.717)	0.181	+3.81%
Severity	2011.1	0.035 (CI = +/-0.030; p = 0.025)	0.033 (CI = +/-0.255; p = 0.793)	0.130	+3.53%
Severity	2011.2	0.028 (CI = +/-0.032; p = 0.078)	0.068 (CI = +/-0.260; p = 0.592)	0.074	+2.86%
Severity	2012.1	0.021 (CI = +/-0.033; p = 0.196)	0.042 (CI = +/-0.259; p = 0.741)	-0.002	+2.14%
Severity	2012.2	0.039 (CI = +/-0.029; p = 0.012)	-0.048 (CI = +/-0.222; p = 0.660)	0.193	+3.95%
Severity	2013.1	0.033 (CI = +/-0.031; p = 0.039)	-0.065 (CI = +/-0.224; p = 0.548)	0.121	+3.36%
Severity	2013.2	0.034 (CI = +/-0.035; p = 0.059)	-0.069 (CI = +/-0.239; p = 0.553)	0.090	+3.44%
Severity	2014.2	0.028 (CI = +/-0.038; p = 0.138)	-0.082 (CI = +/-0.245; p = 0.491)	0.033	+2.88%
Severity	2015.1	0.013 (CI = +/-0.037; p = 0.459)	-0.128 (CI = +/-0.222; p = 0.241)	-0.002	+1.33%
Severity	2015.2	0.015 (CI = +/-0.042; p = 0.444)	-0.136 (CI = +/-0.238; p = 0.243)	-0.009	+1.55%
Severity	2016.1	0.005 (CI = +/-0.045; p = 0.807)	-0.161 (CI = +/-0.239; p = 0.171)	0.005	+0.52%
Severity	2016.2	0.021 (CI = +/-0.048; p = 0.371)	-0.213 (CI = +/-0.242; p = 0.080)	0.105	+2.11%
Frequency	2010.2	-0.025 (CI = +/-0.023; p = 0.036)	-0.145 (CI = +/-0.206; p = 0.161)	0.174	-2.47%
Frequency	2011.1	-0.026 (CI = +/-0.025; p = 0.044)	-0.148 (CI = +/-0.213; p = 0.166)	0.157	-2.54%
Frequency	2011.2	-0.033 (CI = +/-0.026; p = 0.014)	-0.108 (CI = +/-0.212; p = 0.303)	0.217	-3.25%
Frequency	2012.1	-0.030 (CI = +/-0.028; p = 0.035)	-0.097 (CI = +/-0.218; p = 0.367)	0.148	-2.95%
Frequency	2012.2	-0.033 (CI = +/-0.030; p = 0.033)	-0.080 (CI = +/-0.229; p = 0.477)	0.160	-3.28%
Frequency	2013.1	-0.031 (CI = +/-0.033; p = 0.063)	-0.073 (CI = +/-0.237; p = 0.526)	0.105	-3.08%
Frequency	2013.2	-0.018 (CI = +/-0.034; p = 0.284)	-0.136 (CI = +/-0.230; p = 0.231)	0.062	-1.76%
Frequency	2014.2	-0.012 (CI = +/-0.036; p = 0.516)	-0.121 (CI = +/-0.233; p = 0.290)	-0.008	-1.14%
Frequency	2015.1	-0.012 (CI = +/-0.040; p = 0.551)	-0.121 (CI = +/-0.245; p = 0.310)	-0.025	-1.16%
Frequency	2015.2	0.000 (CI = +/-0.044; p = 0.984)	-0.163 (CI = +/-0.250; p = 0.185)	-0.001	-0.04%
Frequency	2016.1	0.002 (CI = +/-0.049; p = 0.921)	-0.157 (CI = +/-0.263; p = 0.224)	-0.023	+0.23%
Frequency	2016.2	0.013 (CI = +/-0.056; p = 0.639)	-0.190 (CI = +/-0.280; p = 0.167)	0.010	+1.26%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = 2014.1, 2017.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2010.2	0.011 (CI = +/-0.036; p = 0.523)	-0.022	+1.13%
Loss Cost	2011.1	0.008 (CI = +/-0.038; p = 0.656)	-0.032	+0.84%
Loss Cost	2011.2	-0.005 (CI = +/-0.038; p = 0.771)	-0.038	-0.54%
Loss Cost	2012.1	-0.009 (CI = +/-0.041; p = 0.642)	-0.033	-0.92%
Loss Cost	2012.2	0.003 (CI = +/-0.042; p = 0.886)	-0.044	+0.29%
Loss Cost	2013.1	0.000 (CI = +/-0.046; p = 1.000)	-0.048	+0.00%
Loss Cost	2013.2	0.010 (CI = +/-0.049; p = 0.669)	-0.040	+1.03%
Loss Cost	2014.2	0.013 (CI = +/-0.055; p = 0.629)	-0.039	+1.30%
Loss Cost	2015.1	-0.001 (CI = +/-0.059; p = 0.985)	-0.056	-0.05%
Loss Cost	2015.2	0.007 (CI = +/-0.065; p = 0.826)	-0.056	+0.69%
Loss Cost	2016.1	0.003 (CI = +/-0.074; p = 0.927)	-0.062	+0.32%
Loss Cost	2016.2	0.017 (CI = +/-0.082; p = 0.662)	-0.053	+1.74%
Severity	2010.2	0.038 (CI = +/-0.027; p = 0.008)	0.209	+3.86%
Severity	2011.1	0.035 (CI = +/-0.029; p = 0.021)	0.162	+3.55%
Severity	2011.2	0.029 (CI = +/-0.031; p = 0.062)	0.102	+2.97%
Severity	2012.1	0.021 (CI = +/-0.032; p = 0.180)	0.037	+2.17%
Severity	2012.2	0.038 (CI = +/-0.028; p = 0.012)	0.223	+3.85%
Severity	2013.1	0.032 (CI = +/-0.031; p = 0.040)	0.147	+3.27%
Severity	2013.2	0.032 (CI = +/-0.034; p = 0.064)	0.119	+3.24%
Severity	2014.2	0.027 (CI = +/-0.037; p = 0.151)	0.058	+2.71%
Severity	2015.1	0.012 (CI = +/-0.037; p = 0.500)	-0.028	+1.22%
Severity	2015.2	0.012 (CI = +/-0.042; p = 0.559)	-0.037	+1.18%
Severity	2016.1	0.003 (CI = +/-0.046; p = 0.890)	-0.061	+0.30%
Severity	2016.2	0.012 (CI = +/-0.051; p = 0.613)	-0.048	+1.24%
Frequency	2010.2	-0.027 (CI = +/-0.024; p = 0.028)	0.140	-2.63%
Frequency	2011.1	-0.027 (CI = +/-0.025; p = 0.042)	0.122	-2.62%
Frequency	2011.2	-0.035 (CI = +/-0.026; p = 0.010)	0.213	-3.40%
Frequency	2012.1	-0.031 (CI = +/-0.027; p = 0.030)	0.154	-3.03%
Frequency	2012.2	-0.035 (CI = +/-0.030; p = 0.023)	0.178	-3.43%
Frequency	2013.1	-0.032 (CI = +/-0.032; p = 0.051)	0.129	-3.17%
Frequency	2013.2	-0.022 (CI = +/-0.033; p = 0.193)	0.037	-2.14%
Frequency	2014.2	-0.014 (CI = +/-0.036; p = 0.433)	-0.018	-1.38%
Frequency	2015.1	-0.013 (CI = +/-0.040; p = 0.518)	-0.031	-1.26%
Frequency	2015.2	-0.005 (CI = +/-0.044; p = 0.819)	-0.055	-0.48%
Frequency	2016.1	0.000 (CI = +/-0.050; p = 0.993)	-0.062	+0.02%
Frequency	2016.2	0.005 (CI = +/-0.056; p = 0.855)	-0.064	+0.49%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	-0.010 (CI = +/-0.016; p = 0.224)	0.003 (CI = +/-0.009; p = 0.491)	0.038	-0.97%
Loss Cost	2011.1	-0.010 (CI = +/-0.016; p = 0.241)	0.004 (CI = +/-0.011; p = 0.425)	0.040	-0.95%
Loss Cost	2011.2	-0.010 (CI = +/-0.017; p = 0.246)	0.003 (CI = +/-0.019; p = 0.752)	0.000	-0.98%
Loss Cost	2012.1	-0.010 (CI = +/-0.017; p = 0.256)	0.007 (CI = +/-0.026; p = 0.595)	0.004	-0.97%
Loss Cost	2012.2	-0.010 (CI = +/-0.017; p = 0.256)	NA (CI = +/-NA; p = NA)	0.014	-0.97%
Loss Cost	2013.1	-0.006 (CI = +/-0.018; p = 0.474)	NA (CI = +/-NA; p = NA)	-0.020	-0.63%
Loss Cost	2013.2	-0.004 (CI = +/-0.019; p = 0.667)	NA (CI = +/-NA; p = NA)	-0.036	-0.41%
Loss Cost	2014.1	-0.008 (CI = +/-0.021; p = 0.448)	NA (CI = +/-NA; p = NA)	-0.019	-0.79%
Loss Cost	2014.2	-0.002 (CI = +/-0.025; p = 0.877)	NA (CI = +/-NA; p = NA)	-0.049	-0.18%
Loss Cost	2015.1	0.015 (CI = +/-0.030; p = 0.309)	NA (CI = +/-NA; p = NA)	0.005	+1.50%
Loss Cost	2015.2	0.031 (CI = +/-0.065; p = 0.328)	NA (CI = +/-NA; p = NA)	0.001	+3.13%
Loss Cost	2016.1	0.044 (CI = +/-0.069; p = 0.199)	NA (CI = +/-NA; p = NA)	0.042	+4.47%
Loss Cost	2016.2	0.063 (CI = +/-0.069; p = 0.072)	NA (CI = +/-NA; p = NA)	0.138	+6.45%
Loss Cost	2017.1	0.066 (CI = +/-0.074; p = 0.077)	NA (CI = +/-NA; p = NA)	0.140	+6.79%
Severity	2010.2	-0.042 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.012; p = 0.192)	0.458	-4.16%
Severity	2011.1	-0.042 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.014; p = 0.163)	0.453	-4.13%
Severity	2011.2	-0.041 (CI = +/-0.022; p = 0.001)	0.014 (CI = +/-0.025; p = 0.273)	0.415	-4.06%
Severity	2012.1	-0.041 (CI = +/-0.023; p = 0.001)	0.012 (CI = +/-0.034; p = 0.474)	0.367	-4.06%
Severity	2012.2	-0.041 (CI = +/-0.023; p = 0.001)	NA (CI = +/-NA; p = NA)	0.342	-4.06%
Severity	2013.1	-0.036 (CI = +/-0.023; p = 0.004)	NA (CI = +/-NA; p = NA)	0.279	-3.55%
Severity	2013.2	-0.032 (CI = +/-0.025; p = 0.015)	NA (CI = +/-NA; p = NA)	0.206	-3.11%
Severity	2014.1	-0.032 (CI = +/-0.028; p = 0.025)	NA (CI = +/-NA; p = NA)	0.181	-3.19%
Severity	2014.2	-0.023 (CI = +/-0.032; p = 0.150)	NA (CI = +/-NA; p = NA)	0.056	-2.25%
Severity	2015.1	0.000 (CI = +/-0.038; p = 0.978)	NA (CI = +/-NA; p = NA)	-0.053	+0.05%
Severity	2015.2	0.042 (CI = +/-0.079; p = 0.285)	NA (CI = +/-NA; p = NA)	0.011	+4.25%
Severity	2016.1	0.027 (CI = +/-0.085; p = 0.518)	NA (CI = +/-NA; p = NA)	-0.032	+2.70%
Severity	2016.2	0.023 (CI = +/-0.093; p = 0.612)	NA (CI = +/-NA; p = NA)	-0.045	+2.29%
Severity	2017.1	0.010 (CI = +/-0.097; p = 0.824)	NA (CI = +/-NA; p = NA)	-0.063	+1.03%
Frequency	2010.2	0.033 (CI = +/-0.020; p = 0.002)	-0.005 (CI = +/-0.011; p = 0.387)	0.345	+3.33%
Frequency	2011.1	0.033 (CI = +/-0.020; p = 0.003)	-0.006 (CI = +/-0.013; p = 0.383)	0.333	+3.31%
Frequency	2011.2	0.032 (CI = +/-0.021; p = 0.004)	-0.011 (CI = +/-0.023; p = 0.351)	0.318	+3.21%
Frequency	2012.1	0.032 (CI = +/-0.021; p = 0.005)	-0.005 (CI = +/-0.032; p = 0.732)	0.260	+3.22%
Frequency	2012.2	0.032 (CI = +/-0.021; p = 0.005)	NA (CI = +/-NA; p = NA)	0.259	+3.22%
Frequency	2013.1	0.030 (CI = +/-0.022; p = 0.011)	NA (CI = +/-NA; p = NA)	0.216	+3.03%
Frequency	2013.2	0.027 (CI = +/-0.024; p = 0.028)	NA (CI = +/-NA; p = NA)	0.164	+2.79%
Frequency	2014.1	0.025 (CI = +/-0.027; p = 0.074)	NA (CI = +/-NA; p = NA)	0.103	+2.48%
Frequency	2014.2	0.021 (CI = +/-0.032; p = 0.187)	NA (CI = +/-NA; p = NA)	0.040	+2.11%
Frequency	2015.1	0.014 (CI = +/-0.042; p = 0.479)	NA (CI = +/-NA; p = NA)	-0.025	+1.45%
Frequency	2015.2	-0.011 (CI = +/-0.090; p = 0.805)	NA (CI = +/-NA; p = NA)	-0.052	-1.07%
Frequency	2016.1	0.017 (CI = +/-0.092; p = 0.700)	NA (CI = +/-NA; p = NA)	-0.049	+1.72%
Frequency	2016.2	0.040 (CI = +/-0.093; p = 0.375)	NA (CI = +/-NA; p = NA)	-0.010	+4.07%
Frequency	2017.1	0.055 (CI = +/-0.095; p = 0.230)	NA (CI = +/-NA; p = NA)	0.034	+5.70%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2010.2	-0.012 (CI = +/-0.015; p = 0.111)	0.056	-1.18%
Loss Cost	2011.1	-0.012 (CI = +/-0.015; p = 0.123)	0.052	-1.18%
Loss Cost	2011.2	-0.011 (CI = +/-0.016; p = 0.173)	0.035	-1.07%
Loss Cost	2012.1	-0.011 (CI = +/-0.016; p = 0.183)	0.033	-1.09%
Loss Cost	2012.2	-0.010 (CI = +/-0.017; p = 0.256)	0.014	-0.97%
Loss Cost	2013.1	-0.006 (CI = +/-0.018; p = 0.474)	-0.020	-0.63%
Loss Cost	2013.2	-0.004 (CI = +/-0.019; p = 0.667)	-0.036	-0.41%
Loss Cost	2014.1	-0.008 (CI = +/-0.021; p = 0.448)	-0.019	-0.79%
Loss Cost	2014.2	-0.002 (CI = +/-0.025; p = 0.877)	-0.049	-0.18%
Loss Cost	2015.1	0.015 (CI = +/-0.030; p = 0.309)	0.005	+1.50%
Loss Cost	2015.2	0.031 (CI = +/-0.065; p = 0.328)	0.001	+3.13%
Loss Cost	2016.1	0.044 (CI = +/-0.069; p = 0.199)	0.042	+4.47%
Loss Cost	2016.2	0.063 (CI = +/-0.069; p = 0.072)	0.138	+6.45%
Loss Cost	2017.1	0.066 (CI = +/-0.074; p = 0.077)	0.140	+6.79%
Severity	2010.2	-0.048 (CI = +/-0.020; p = 0.000)	0.443	-4.66%
Severity	2011.1	-0.047 (CI = +/-0.021; p = 0.000)	0.432	-4.63%
Severity	2011.2	-0.046 (CI = +/-0.021; p = 0.000)	0.409	-4.45%
Severity	2012.1	-0.044 (CI = +/-0.022; p = 0.000)	0.379	-4.26%
Severity	2012.2	-0.041 (CI = +/-0.023; p = 0.001)	0.342	-4.06%
Severity	2013.1	-0.036 (CI = +/-0.023; p = 0.004)	0.279	-3.55%
Severity	2013.2	-0.032 (CI = +/-0.025; p = 0.015)	0.206	-3.11%
Severity	2014.1	-0.032 (CI = +/-0.028; p = 0.025)	0.181	-3.19%
Severity	2014.2	-0.023 (CI = +/-0.032; p = 0.150)	0.056	-2.25%
Severity	2015.1	0.000 (CI = +/-0.038; p = 0.978)	-0.053	+0.05%
Severity	2015.2	0.042 (CI = +/-0.079; p = 0.285)	0.011	+4.25%
Severity	2016.1	0.027 (CI = +/-0.085; p = 0.518)	-0.032	+2.70%
Severity	2016.2	0.023 (CI = +/-0.093; p = 0.612)	-0.045	+2.29%
Severity	2017.1	0.010 (CI = +/-0.097; p = 0.824)	-0.063	+1.03%
Frequency	2010.2	0.036 (CI = +/-0.018; p = 0.000)	0.350	+3.66%
Frequency	2011.1	0.036 (CI = +/-0.019; p = 0.001)	0.338	+3.62%
Frequency	2011.2	0.035 (CI = +/-0.019; p = 0.001)	0.320	+3.55%
Frequency	2012.1	0.033 (CI = +/-0.020; p = 0.002)	0.286	+3.31%
Frequency	2012.2	0.032 (CI = +/-0.021; p = 0.005)	0.259	+3.22%
Frequency	2013.1	0.030 (CI = +/-0.022; p = 0.011)	0.216	+3.03%
Frequency	2013.2	0.027 (CI = +/-0.024; p = 0.028)	0.164	+2.79%
Frequency	2014.1	0.025 (CI = +/-0.027; p = 0.074)	0.103	+2.48%
Frequency	2014.2	0.021 (CI = +/-0.032; p = 0.187)	0.040	+2.11%
Frequency	2015.1	0.014 (CI = +/-0.042; p = 0.479)	-0.025	+1.45%
Frequency	2015.2	-0.011 (CI = +/-0.090; p = 0.805)	-0.052	-1.07%
Frequency	2016.1	0.017 (CI = +/-0.092; p = 0.700)	-0.049	+1.72%
Frequency	2016.2	0.040 (CI = +/-0.093; p = 0.375)	-0.010	+4.07%
Frequency	2017.1	0.055 (CI = +/-0.095; p = 0.230)	0.034	+5.70%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2010.2	-0.010 (CI = +/-0.016; p = 0.222)	0.040 (CI = +/-0.149; p = 0.591)	0.003 (CI = +/-0.009; p = 0.496)	0.012	-0.99%
Loss Cost	2011.1	-0.010 (CI = +/-0.017; p = 0.238)	0.050 (CI = +/-0.156; p = 0.519)	0.005 (CI = +/-0.011; p = 0.387)	0.018	-0.97%
Loss Cost	2011.2	-0.010 (CI = +/-0.017; p = 0.238)	0.052 (CI = +/-0.160; p = 0.512)	0.003 (CI = +/-0.019; p = 0.763)	-0.023	-1.01%
Loss Cost	2012.1	-0.010 (CI = +/-0.018; p = 0.244)	0.066 (CI = +/-0.169; p = 0.428)	0.009 (CI = +/-0.027; p = 0.513)	-0.010	-1.01%
Loss Cost	2012.2	-0.010 (CI = +/-0.018; p = 0.244)	0.066 (CI = +/-0.169; p = 0.428)	NA (CI = +/-NA; p = NA)	0.000	-1.01%
Loss Cost	2013.1	-0.007 (CI = +/-0.018; p = 0.447)	0.044 (CI = +/-0.172; p = 0.602)	NA (CI = +/-NA; p = NA)	-0.053	-0.68%
Loss Cost	2013.2	-0.004 (CI = +/-0.020; p = 0.646)	0.055 (CI = +/-0.177; p = 0.526)	NA (CI = +/-NA; p = NA)	-0.065	-0.44%
Loss Cost	2014.1	-0.009 (CI = +/-0.022; p = 0.376)	0.080 (CI = +/-0.182; p = 0.373)	NA (CI = +/-NA; p = NA)	-0.027	-0.94%
Loss Cost	2014.2	-0.003 (CI = +/-0.025; p = 0.821)	0.095 (CI = +/-0.183; p = 0.291)	NA (CI = +/-NA; p = NA)	-0.039	-0.27%
Loss Cost	2015.1	0.013 (CI = +/-0.032; p = 0.410)	0.048 (CI = +/-0.188; p = 0.596)	NA (CI = +/-NA; p = NA)	-0.034	+1.28%
Loss Cost	2015.2	0.028 (CI = +/-0.067; p = 0.390)	0.046 (CI = +/-0.193; p = 0.623)	NA (CI = +/-NA; p = NA)	-0.043	+2.85%
Loss Cost	2016.1	0.041 (CI = +/-0.071; p = 0.234)	0.066 (CI = +/-0.195; p = 0.485)	NA (CI = +/-NA; p = NA)	0.013	+4.22%
Loss Cost	2016.2	0.061 (CI = +/-0.072; p = 0.094)	0.026 (CI = +/-0.194; p = 0.782)	NA (CI = +/-NA; p = NA)	0.085	+6.26%
Loss Cost	2017.1	0.064 (CI = +/-0.077; p = 0.097)	0.033 (CI = +/-0.205; p = 0.733)	NA (CI = +/-NA; p = NA)	0.086	+6.62%
Severity	2010.2	-0.043 (CI = +/-0.021; p = 0.000)	0.115 (CI = +/-0.193; p = 0.231)	0.008 (CI = +/-0.012; p = 0.188)	0.468	-4.22%
Severity	2011.1	-0.043 (CI = +/-0.021; p = 0.000)	0.136 (CI = +/-0.200; p = 0.173)	0.011 (CI = +/-0.014; p = 0.115)	0.473	-4.17%
Severity	2011.2	-0.042 (CI = +/-0.022; p = 0.001)	0.133 (CI = +/-0.205; p = 0.192)	0.013 (CI = +/-0.025; p = 0.276)	0.433	-4.13%
Severity	2012.1	-0.042 (CI = +/-0.023; p = 0.001)	0.140 (CI = +/-0.218; p = 0.197)	0.016 (CI = +/-0.034; p = 0.350)	0.387	-4.13%
Severity	2012.2	-0.042 (CI = +/-0.023; p = 0.001)	0.140 (CI = +/-0.218; p = 0.197)	NA (CI = +/-NA; p = NA)	0.363	-4.13%
Severity	2013.1	-0.038 (CI = +/-0.024; p = 0.003)	0.108 (CI = +/-0.221; p = 0.320)	NA (CI = +/-NA; p = NA)	0.280	-3.68%
Severity	2013.2	-0.032 (CI = +/-0.025; p = 0.012)	0.131 (CI = +/-0.221; p = 0.231)	NA (CI = +/-NA; p = NA)	0.224	-3.18%
Severity	2014.1	-0.035 (CI = +/-0.028; p = 0.016)	0.145 (CI = +/-0.233; p = 0.209)	NA (CI = +/-NA; p = NA)	0.207	-3.46%
Severity	2014.2	-0.024 (CI = +/-0.031; p = 0.115)	0.170 (CI = +/-0.229; p = 0.136)	NA (CI = +/-NA; p = NA)	0.118	-2.40%
Severity	2015.1	-0.004 (CI = +/-0.040; p = 0.814)	0.110 (CI = +/-0.234; p = 0.336)	NA (CI = +/-NA; p = NA)	-0.054	-0.45%
Severity	2015.2	0.035 (CI = +/-0.081; p = 0.371)	0.104 (CI = +/-0.233; p = 0.361)	NA (CI = +/-NA; p = NA)	0.005	+3.60%
Severity	2016.1	0.024 (CI = +/-0.087; p = 0.575)	0.086 (CI = +/-0.240; p = 0.459)	NA (CI = +/-NA; p = NA)	-0.059	+2.38%
Severity	2016.2	0.016 (CI = +/-0.096; p = 0.735)	0.102 (CI = +/-0.257; p = 0.409)	NA (CI = +/-NA; p = NA)	-0.063	+1.56%
Severity	2017.1	0.006 (CI = +/-0.100; p = 0.895)	0.081 (CI = +/-0.266; p = 0.525)	NA (CI = +/-NA; p = NA)	-0.105	+0.63%
Frequency	2010.2	0.033 (CI = +/-0.020; p = 0.002)	-0.076 (CI = +/-0.180; p = 0.397)	-0.005 (CI = +/-0.011; p = 0.388)	0.339	+3.37%
Frequency	2011.1	0.033 (CI = +/-0.020; p = 0.002)	-0.086 (CI = +/-0.188; p = 0.354)	-0.006 (CI = +/-0.013; p = 0.327)	0.330	+3.34%
Frequency	2011.2	0.032 (CI = +/-0.021; p = 0.004)	-0.082 (CI = +/-0.193; p = 0.391)	-0.010 (CI = +/-0.023; p = 0.361)	0.311	+3.26%
Frequency	2012.1	0.032 (CI = +/-0.021; p = 0.005)	-0.074 (CI = +/-0.205; p = 0.463)	-0.007 (CI = +/-0.032; p = 0.646)	0.246	+3.26%
Frequency	2012.2	0.032 (CI = +/-0.021; p = 0.005)	-0.074 (CI = +/-0.205; p = 0.463)	NA (CI = +/-NA; p = NA)	0.245	+3.26%
Frequency	2013.1	0.031 (CI = +/-0.023; p = 0.011)	-0.064 (CI = +/-0.215; p = 0.542)	NA (CI = +/-NA; p = NA)	0.195	+3.11%
Frequency	2013.2	0.028 (CI = +/-0.025; p = 0.028)	-0.076 (CI = +/-0.221; p = 0.481)	NA (CI = +/-NA; p = NA)	0.145	+2.83%
Frequency	2014.1	0.026 (CI = +/-0.028; p = 0.069)	-0.066 (CI = +/-0.234; p = 0.566)	NA (CI = +/-NA; p = NA)	0.074	+2.61%
Frequency	2014.2	0.022 (CI = +/-0.033; p = 0.181)	-0.075 (CI = +/-0.242; p = 0.524)	NA (CI = +/-NA; p = NA)	0.011	+2.18%
Frequency	2015.1	0.017 (CI = +/-0.044; p = 0.426)	-0.062 (CI = +/-0.264; p = 0.628)	NA (CI = +/-NA; p = NA)	-0.067	+1.74%
Frequency	2015.2	-0.007 (CI = +/-0.094; p = 0.873)	-0.058 (CI = +/-0.270; p = 0.657)	NA (CI = +/-NA; p = NA)	-0.101	-0.72%
Frequency	2016.1	0.018 (CI = +/-0.095; p = 0.698)	-0.020 (CI = +/-0.262; p = 0.872)	NA (CI = +/-NA; p = NA)	-0.113	+1.79%
Frequency	2016.2	0.045 (CI = +/-0.097; p = 0.334)	-0.077 (CI = +/-0.259; p = 0.537)	NA (CI = +/-NA; p = NA)	-0.049	+4.63%
Frequency	2017.1	0.058 (CI = +/-0.099; p = 0.230)	-0.048 (CI = +/-0.263; p = 0.704)	NA (CI = +/-NA; p = NA)	-0.024	+5.95%

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Implied Trend	
						Adjusted R ²	Rate
Loss Cost	2010.2	0.009 (CI = +/-0.043; p = 0.658)	0.031 (CI = +/-0.151; p = 0.674)	0.006 (CI = +/-0.011; p = 0.259)	-0.215 (CI = +/-0.442; p = 0.325)	0.013	+0.93%
Loss Cost	2011.1	0.008 (CI = +/-0.046; p = 0.734)	0.036 (CI = +/-0.161; p = 0.649)	0.007 (CI = +/-0.012; p = 0.264)	-0.197 (CI = +/-0.486; p = 0.411)	0.006	+0.78%
Loss Cost	2011.2	0.034 (CI = +/-0.062; p = 0.268)	0.029 (CI = +/-0.159; p = 0.706)	-0.004 (CI = +/-0.021; p = 0.694)	-0.526 (CI = +/-0.712; p = 0.140)	0.031	+3.48%
Loss Cost	2012.1	0.034 (CI = +/-0.063; p = 0.274)	0.044 (CI = +/-0.168; p = 0.594)	0.002 (CI = +/-0.028; p = 0.899)	-0.526 (CI = +/-0.722; p = 0.145)	0.043	+3.48%
Loss Cost	2012.2	0.034 (CI = +/-0.063; p = 0.274)	0.044 (CI = +/-0.168; p = 0.594)	NA (CI = +/-NA; p = NA)	-0.526 (CI = +/-0.722; p = 0.145)	0.052	+3.48%
Loss Cost	2013.1	0.030 (CI = +/-0.065; p = 0.348)	0.031 (CI = +/-0.172; p = 0.709)	NA (CI = +/-NA; p = NA)	-0.448 (CI = +/-0.757; p = 0.232)	-0.029	+3.04%
Loss Cost	2013.2	0.027 (CI = +/-0.068; p = 0.412)	0.039 (CI = +/-0.180; p = 0.656)	NA (CI = +/-NA; p = NA)	-0.397 (CI = +/-0.814; p = 0.321)	-0.063	+2.76%
Loss Cost	2014.1	0.031 (CI = +/-0.067; p = 0.335)	0.066 (CI = +/-0.181; p = 0.455)	NA (CI = +/-NA; p = NA)	-0.532 (CI = +/-0.821; p = 0.190)	0.015	+3.19%
Loss Cost	2014.2	0.028 (CI = +/-0.068; p = 0.396)	0.080 (CI = +/-0.186; p = 0.381)	NA (CI = +/-NA; p = NA)	-0.426 (CI = +/-0.875; p = 0.320)	-0.037	+2.85%
Loss Cost	2015.1	0.028 (CI = +/-0.067; p = 0.390)	0.046 (CI = +/-0.193; p = 0.623)	NA (CI = +/-NA; p = NA)	-0.240 (CI = +/-0.921; p = 0.589)	-0.076	+2.85%
Loss Cost	2015.2	0.028 (CI = +/-0.067; p = 0.390)	0.046 (CI = +/-0.193; p = 0.623)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.043	+2.85%
Loss Cost	2016.1	0.041 (CI = +/-0.071; p = 0.234)	0.066 (CI = +/-0.195; p = 0.485)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.013	+4.22%
Loss Cost	2016.2	0.061 (CI = +/-0.072; p = 0.094)	0.026 (CI = +/-0.194; p = 0.782)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.085	+6.26%
Loss Cost	2017.1	0.064 (CI = +/-0.077; p = 0.097)	0.033 (CI = +/-0.205; p = 0.733)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.086	+6.62%
Severity	2010.2	0.007 (CI = +/-0.052; p = 0.794)	0.093 (CI = +/-0.183; p = 0.302)	0.016 (CI = +/-0.014; p = 0.022)	-0.556 (CI = +/-0.535; p = 0.042)	0.532	+0.67%
Severity	2011.1	0.005 (CI = +/-0.056; p = 0.861)	0.099 (CI = +/-0.195; p = 0.305)	0.017 (CI = +/-0.015; p = 0.028)	-0.534 (CI = +/-0.589; p = 0.073)	0.521	+0.48%
Severity	2011.2	0.047 (CI = +/-0.073; p = 0.196)	0.089 (CI = +/-0.188; p = 0.339)	-0.001 (CI = +/-0.025; p = 0.961)	-1.061 (CI = +/-0.839; p = 0.015)	0.544	+4.84%
Severity	2012.1	0.047 (CI = +/-0.075; p = 0.206)	0.095 (CI = +/-0.199; p = 0.333)	0.002 (CI = +/-0.033; p = 0.900)	-1.062 (CI = +/-0.859; p = 0.018)	0.506	+4.84%
Severity	2012.2	0.047 (CI = +/-0.075; p = 0.206)	0.095 (CI = +/-0.199; p = 0.333)	NA (CI = +/-NA; p = NA)	-1.062 (CI = +/-0.859; p = 0.018)	0.487	+4.84%
Severity	2013.1	0.042 (CI = +/-0.077; p = 0.267)	0.081 (CI = +/-0.205; p = 0.421)	NA (CI = +/-NA; p = NA)	-0.972 (CI = +/-0.901; p = 0.036)	0.392	+4.33%
Severity	2013.2	0.037 (CI = +/-0.080; p = 0.350)	0.097 (CI = +/-0.213; p = 0.355)	NA (CI = +/-NA; p = NA)	-0.868 (CI = +/-0.961; p = 0.074)	0.308	+3.73%
Severity	2014.1	0.040 (CI = +/-0.080; p = 0.308)	0.120 (CI = +/-0.218; p = 0.266)	NA (CI = +/-NA; p = NA)	-0.984 (CI = +/-0.992; p = 0.052)	0.319	+4.11%
Severity	2014.2	0.035 (CI = +/-0.081; p = 0.374)	0.140 (CI = +/-0.223; p = 0.203)	NA (CI = +/-NA; p = NA)	-0.825 (CI = +/-1.048; p = 0.116)	0.192	+3.60%
Severity	2015.1	0.035 (CI = +/-0.081; p = 0.371)	0.104 (CI = +/-0.233; p = 0.361)	NA (CI = +/-NA; p = NA)	-0.624 (CI = +/-1.113; p = 0.253)	-0.031	+3.60%
Severity	2015.2	0.035 (CI = +/-0.081; p = 0.371)	0.104 (CI = +/-0.233; p = 0.361)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.005	+3.60%
Severity	2016.1	0.024 (CI = +/-0.087; p = 0.575)	0.086 (CI = +/-0.240; p = 0.459)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.059	+2.38%
Severity	2016.2	0.016 (CI = +/-0.096; p = 0.735)	0.102 (CI = +/-0.257; p = 0.409)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.063	+1.56%
Severity	2017.1	0.006 (CI = +/-0.100; p = 0.895)	0.081 (CI = +/-0.266; p = 0.525)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.105	+6.63%
Frequency	2010.2	0.003 (CI = +/-0.051; p = 0.915)	-0.062 (CI = +/-0.179; p = 0.481)	-0.010 (CI = +/-0.013; p = 0.143)	0.340 (CI = +/-0.525; p = 0.194)	0.358	+0.27%
Frequency	2011.1	0.003 (CI = +/-0.055; p = 0.914)	-0.063 (CI = +/-0.191; p = 0.503)	-0.010 (CI = +/-0.014; p = 0.169)	0.338 (CI = +/-0.578; p = 0.240)	0.342	+0.29%
Frequency	2011.2	-0.013 (CI = +/-0.076; p = 0.726)	-0.059 (CI = +/-0.195; p = 0.536)	-0.003 (CI = +/-0.026; p = 0.783)	0.536 (CI = +/-0.870; p = 0.215)	0.328	-1.30%
Frequency	2012.1	-0.013 (CI = +/-0.078; p = 0.732)	-0.051 (CI = +/-0.206; p = 0.611)	0.000 (CI = +/-0.034; p = 0.985)	0.535 (CI = +/-0.890; p = 0.225)	0.264	-1.29%
Frequency	2012.2	-0.013 (CI = +/-0.078; p = 0.732)	-0.051 (CI = +/-0.206; p = 0.611)	NA (CI = +/-NA; p = NA)	0.535 (CI = +/-0.890; p = 0.225)	0.263	-1.29%
Frequency	2013.1	-0.012 (CI = +/-0.081; p = 0.754)	-0.050 (CI = +/-0.215; p = 0.638)	NA (CI = +/-NA; p = NA)	0.524 (CI = +/-0.947; p = 0.263)	0.206	-1.23%
Frequency	2013.2	-0.009 (CI = +/-0.085; p = 0.818)	-0.058 (CI = +/-0.226; p = 0.601)	NA (CI = +/-NA; p = NA)	0.470 (CI = +/-1.020; p = 0.348)	0.142	-0.94%
Frequency	2014.1	-0.009 (CI = +/-0.088; p = 0.834)	-0.054 (CI = +/-0.238; p = 0.641)	NA (CI = +/-NA; p = NA)	0.451 (CI = +/-1.081; p = 0.393)	0.063	-0.88%
Frequency	2014.2	-0.007 (CI = +/-0.091; p = 0.869)	-0.061 (CI = +/-0.249; p = 0.616)	NA (CI = +/-NA; p = NA)	0.399 (CI = +/-1.171; p = 0.484)	-0.015	-0.72%
Frequency	2015.1	-0.007 (CI = +/-0.094; p = 0.873)	-0.058 (CI = +/-0.270; p = 0.657)	NA (CI = +/-NA; p = NA)	0.383 (CI = +/-1.288; p = 0.538)	-0.104	-0.72%
Frequency	2015.2	-0.007 (CI = +/-0.094; p = 0.873)	-0.058 (CI = +/-0.270; p = 0.657)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.101	-0.72%
Frequency	2016.1	0.018 (CI = +/-0.095; p = 0.698)	-0.020 (CI = +/-0.262; p = 0.872)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.113	+1.79%
Frequency	2016.2	0.045 (CI = +/-0.097; p = 0.334)	-0.077 (CI = +/-0.259; p = 0.537)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.049	+4.63%
Frequency	2017.1	0.058 (CI = +/-0.099; p = 0.230)	-0.048 (CI = +/-0.263; p = 0.704)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.024	+5.95%

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

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R^2	Rate
Loss Cost	2010.2	0.010 (CI = +/-0.042; p = 0.613)	0.007 (CI = +/-0.011; p = 0.239)	-0.226 (CI = +/-0.431; p = 0.291)	0.044	+1.04%
Loss Cost	2011.1	0.010 (CI = +/-0.044; p = 0.652)	0.007 (CI = +/-0.012; p = 0.261)	-0.220 (CI = +/-0.467; p = 0.342)	0.038	+0.99%
Loss Cost	2011.2	0.036 (CI = +/-0.060; p = 0.221)	-0.004 (CI = +/-0.021; p = 0.668)	-0.551 (CI = +/-0.685; p = 0.110)	0.065	+3.71%
Loss Cost	2012.1	0.037 (CI = +/-0.061; p = 0.218)	0.000 (CI = +/-0.027; p = 0.992)	-0.561 (CI = +/-0.698; p = 0.110)	0.072	+3.81%
Loss Cost	2012.2	0.037 (CI = +/-0.061; p = 0.218)	NA (CI = +/-NA; p = NA)	-0.561 (CI = +/-0.698; p = 0.110)	0.082	+3.81%
Loss Cost	2013.1	0.032 (CI = +/-0.063; p = 0.305)	NA (CI = +/-NA; p = NA)	-0.465 (CI = +/-0.735; p = 0.203)	0.011	+3.23%
Loss Cost	2013.2	0.030 (CI = +/-0.065; p = 0.349)	NA (CI = +/-NA; p = NA)	-0.429 (CI = +/-0.783; p = 0.268)	-0.023	+3.04%
Loss Cost	2014.1	0.035 (CI = +/-0.065; p = 0.268)	NA (CI = +/-NA; p = NA)	-0.568 (CI = +/-0.804; p = 0.156)	0.035	+3.60%
Loss Cost	2014.2	0.033 (CI = +/-0.066; p = 0.304)	NA (CI = +/-NA; p = NA)	-0.489 (CI = +/-0.855; p = 0.245)	-0.026	+3.39%
Loss Cost	2015.1	0.031 (CI = +/-0.065; p = 0.328)	NA (CI = +/-NA; p = NA)	-0.252 (CI = +/-0.897; p = 0.563)	-0.031	+3.13%
Loss Cost	2015.2	0.031 (CI = +/-0.065; p = 0.328)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.001	+3.13%
Loss Cost	2016.1	0.044 (CI = +/-0.069; p = 0.199)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.042	+4.47%
Loss Cost	2016.2	0.063 (CI = +/-0.069; p = 0.072)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.138	+6.45%
Loss Cost	2017.1	0.066 (CI = +/-0.074; p = 0.077)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.140	+6.79%
Severity	2010.2	0.010 (CI = +/-0.051; p = 0.695)	0.017 (CI = +/-0.014; p = 0.019)	-0.587 (CI = +/-0.532; p = 0.032)	0.530	+1.00%
Severity	2011.1	0.011 (CI = +/-0.055; p = 0.691)	0.016 (CI = +/-0.015; p = 0.030)	-0.597 (CI = +/-0.576; p = 0.043)	0.519	+1.08%
Severity	2011.2	0.054 (CI = +/-0.072; p = 0.133)	-0.001 (CI = +/-0.025; p = 0.907)	-1.136 (CI = +/-0.821; p = 0.009)	0.545	+5.55%
Severity	2012.1	0.054 (CI = +/-0.074; p = 0.143)	-0.001 (CI = +/-0.032; p = 0.928)	-1.136 (CI = +/-0.842; p = 0.010)	0.507	+5.55%
Severity	2012.2	0.054 (CI = +/-0.074; p = 0.143)	NA (CI = +/-NA; p = NA)	-1.136 (CI = +/-0.842; p = 0.010)	0.487	+5.55%
Severity	2013.1	0.047 (CI = +/-0.075; p = 0.210)	NA (CI = +/-NA; p = NA)	-1.016 (CI = +/-0.885; p = 0.026)	0.401	+4.81%
Severity	2013.2	0.043 (CI = +/-0.078; p = 0.260)	NA (CI = +/-NA; p = NA)	-0.946 (CI = +/-0.940; p = 0.049)	0.312	+4.44%
Severity	2014.1	0.047 (CI = +/-0.080; p = 0.229)	NA (CI = +/-NA; p = NA)	-1.048 (CI = +/-0.990; p = 0.039)	0.309	+4.86%
Severity	2014.2	0.045 (CI = +/-0.081; p = 0.264)	NA (CI = +/-NA; p = NA)	-0.937 (CI = +/-1.049; p = 0.077)	0.160	+4.57%
Severity	2015.1	0.042 (CI = +/-0.079; p = 0.285)	NA (CI = +/-NA; p = NA)	-0.649 (CI = +/-1.103; p = 0.232)	-0.024	+4.25%
Severity	2015.2	0.042 (CI = +/-0.079; p = 0.285)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.011	+4.25%
Severity	2016.1	0.027 (CI = +/-0.085; p = 0.518)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.032	+2.70%
Severity	2016.2	0.023 (CI = +/-0.093; p = 0.612)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.045	+2.29%
Severity	2017.1	0.010 (CI = +/-0.097; p = 0.824)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.063	+1.03%
Frequency	2010.2	0.000 (CI = +/-0.050; p = 0.985)	-0.010 (CI = +/-0.013; p = 0.126)	0.361 (CI = +/-0.516; p = 0.162)	0.370	+0.05%
Frequency	2011.1	-0.001 (CI = +/-0.053; p = 0.974)	-0.010 (CI = +/-0.014; p = 0.169)	0.377 (CI = +/-0.558; p = 0.176)	0.356	-0.09%
Frequency	2011.2	-0.018 (CI = +/-0.074; p = 0.626)	-0.003 (CI = +/-0.025; p = 0.814)	0.586 (CI = +/-0.842; p = 0.164)	0.345	-1.74%
Frequency	2012.1	-0.017 (CI = +/-0.075; p = 0.650)	0.002 (CI = +/-0.033; p = 0.923)	0.576 (CI = +/-0.859; p = 0.179)	0.288	-1.65%
Frequency	2012.2	-0.017 (CI = +/-0.075; p = 0.650)	NA (CI = +/-NA; p = NA)	0.576 (CI = +/-0.859; p = 0.179)	0.286	-1.65%
Frequency	2013.1	-0.015 (CI = +/-0.079; p = 0.692)	NA (CI = +/-NA; p = NA)	0.551 (CI = +/-0.921; p = 0.228)	0.234	-1.51%
Frequency	2013.2	-0.014 (CI = +/-0.082; p = 0.734)	NA (CI = +/-NA; p = NA)	0.517 (CI = +/-0.983; p = 0.286)	0.172	-1.34%
Frequency	2014.1	-0.012 (CI = +/-0.085; p = 0.768)	NA (CI = +/-NA; p = NA)	0.480 (CI = +/-1.049; p = 0.351)	0.100	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.087; p = 0.790)	NA (CI = +/-NA; p = NA)	0.447 (CI = +/-1.127; p = 0.417)	0.025	-1.12%
Frequency	2015.1	-0.011 (CI = +/-0.090; p = 0.805)	NA (CI = +/-NA; p = NA)	0.397 (CI = +/-1.252; p = 0.514)	-0.055	-1.07%
Frequency	2015.2	-0.011 (CI = +/-0.090; p = 0.805)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.052	-1.07%
Frequency	2016.1	0.017 (CI = +/-0.092; p = 0.700)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.049	+1.72%
Frequency	2016.2	0.040 (CI = +/-0.093; p = 0.375)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.010	+4.07%
Frequency	2017.1	0.055 (CI = +/-0.095; p = 0.230)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.034	+5.70%

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	-0.006 (CI = +/-0.031; p = 0.698)	-0.075 (CI = +/-0.348; p = 0.663)	0.028	-0.60%
Loss Cost	2011.1	-0.003 (CI = +/-0.038; p = 0.873)	-0.107 (CI = +/-0.422; p = 0.607)	0.026	-0.30%
Loss Cost	2011.2	0.032 (CI = +/-0.055; p = 0.242)	-0.487 (CI = +/-0.604; p = 0.109)	0.096	+3.27%
Loss Cost	2012.1	0.037 (CI = +/-0.058; p = 0.195)	-0.562 (CI = +/-0.647; p = 0.086)	0.111	+3.81%
Loss Cost	2012.2	0.037 (CI = +/-0.061; p = 0.218)	-0.561 (CI = +/-0.698; p = 0.110)	0.082	+3.81%
Loss Cost	2013.1	0.032 (CI = +/-0.063; p = 0.305)	-0.465 (CI = +/-0.735; p = 0.203)	0.011	+3.23%
Loss Cost	2013.2	0.030 (CI = +/-0.065; p = 0.349)	-0.429 (CI = +/-0.783; p = 0.268)	-0.023	+3.04%
Loss Cost	2014.1	0.035 (CI = +/-0.065; p = 0.268)	-0.568 (CI = +/-0.804; p = 0.156)	0.035	+3.60%
Loss Cost	2014.2	0.033 (CI = +/-0.066; p = 0.304)	-0.489 (CI = +/-0.855; p = 0.245)	-0.026	+3.39%
Loss Cost	2015.1	0.031 (CI = +/-0.065; p = 0.328)	-0.252 (CI = +/-0.897; p = 0.563)	-0.031	+3.13%
Loss Cost	2015.2	0.031 (CI = +/-0.065; p = 0.328)	NA (CI = +/-NA; p = NA)	0.001	+3.13%
Loss Cost	2016.1	0.044 (CI = +/-0.069; p = 0.199)	NA (CI = +/-NA; p = NA)	0.042	+4.47%
Loss Cost	2016.2	0.063 (CI = +/-0.069; p = 0.072)	NA (CI = +/-NA; p = NA)	0.138	+6.45%
Loss Cost	2017.1	0.066 (CI = +/-0.074; p = 0.077)	NA (CI = +/-NA; p = NA)	0.140	+6.79%
Severity	2010.2	-0.032 (CI = +/-0.042; p = 0.126)	-0.199 (CI = +/-0.465; p = 0.389)	0.438	-3.16%
Severity	2011.1	-0.021 (CI = +/-0.051; p = 0.399)	-0.318 (CI = +/-0.559; p = 0.253)	0.439	-2.09%
Severity	2011.2	0.053 (CI = +/-0.066; p = 0.113)	-1.116 (CI = +/-0.721; p = 0.004)	0.563	+5.40%
Severity	2012.1	0.053 (CI = +/-0.070; p = 0.129)	-1.125 (CI = +/-0.781; p = 0.007)	0.527	+5.47%
Severity	2012.2	0.054 (CI = +/-0.074; p = 0.143)	-1.136 (CI = +/-0.842; p = 0.010)	0.487	+5.55%
Severity	2013.1	0.047 (CI = +/-0.075; p = 0.210)	-1.016 (CI = +/-0.885; p = 0.026)	0.401	+4.81%
Severity	2013.2	0.043 (CI = +/-0.078; p = 0.260)	-0.946 (CI = +/-0.940; p = 0.049)	0.312	+4.44%
Severity	2014.1	0.047 (CI = +/-0.080; p = 0.229)	-1.048 (CI = +/-0.990; p = 0.039)	0.309	+4.86%
Severity	2014.2	0.045 (CI = +/-0.081; p = 0.264)	-0.937 (CI = +/-1.049; p = 0.077)	0.160	+4.57%
Severity	2015.1	0.042 (CI = +/-0.079; p = 0.285)	-0.649 (CI = +/-1.103; p = 0.232)	-0.024	+4.25%
Severity	2015.2	0.042 (CI = +/-0.079; p = 0.285)	NA (CI = +/-NA; p = NA)	0.011	+4.25%
Severity	2016.1	0.027 (CI = +/-0.085; p = 0.518)	NA (CI = +/-NA; p = NA)	-0.032	+2.70%
Severity	2016.2	0.023 (CI = +/-0.093; p = 0.612)	NA (CI = +/-NA; p = NA)	-0.045	+2.29%
Severity	2017.1	0.010 (CI = +/-0.097; p = 0.824)	NA (CI = +/-NA; p = NA)	-0.063	+1.03%
Frequency	2010.2	0.026 (CI = +/-0.038; p = 0.170)	0.124 (CI = +/-0.424; p = 0.553)	0.335	+2.65%
Frequency	2011.1	0.018 (CI = +/-0.046; p = 0.428)	0.211 (CI = +/-0.512; p = 0.404)	0.332	+1.83%
Frequency	2011.2	-0.020 (CI = +/-0.068; p = 0.539)	0.629 (CI = +/-0.740; p = 0.092)	0.370	-2.03%
Frequency	2012.1	-0.016 (CI = +/-0.071; p = 0.651)	0.563 (CI = +/-0.797; p = 0.158)	0.317	-1.57%
Frequency	2012.2	-0.017 (CI = +/-0.075; p = 0.650)	0.576 (CI = +/-0.859; p = 0.179)	0.286	-1.65%
Frequency	2013.1	-0.015 (CI = +/-0.079; p = 0.692)	0.551 (CI = +/-0.921; p = 0.228)	0.234	-1.51%
Frequency	2013.2	-0.014 (CI = +/-0.082; p = 0.734)	0.517 (CI = +/-0.983; p = 0.286)	0.172	-1.34%
Frequency	2014.1	-0.012 (CI = +/-0.085; p = 0.768)	0.480 (CI = +/-1.049; p = 0.351)	0.100	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.087; p = 0.790)	0.447 (CI = +/-1.127; p = 0.417)	0.025	-1.12%
Frequency	2015.1	-0.011 (CI = +/-0.090; p = 0.805)	0.397 (CI = +/-1.252; p = 0.514)	-0.055	-1.07%
Frequency	2015.2	-0.011 (CI = +/-0.090; p = 0.805)	NA (CI = +/-NA; p = NA)	-0.052	-1.07%
Frequency	2016.1	0.017 (CI = +/-0.092; p = 0.700)	NA (CI = +/-NA; p = NA)	-0.049	+1.72%
Frequency	2016.2	0.040 (CI = +/-0.093; p = 0.375)	NA (CI = +/-NA; p = NA)	-0.010	+4.07%
Frequency	2017.1	0.055 (CI = +/-0.095; p = 0.230)	NA (CI = +/-NA; p = NA)	0.034	+5.70%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.017 (CI = +/-0.044; p = 0.447)	0.011 (CI = +/-0.016; p = 0.149)	-0.327 (CI = +/-0.511; p = 0.200)	0.063	+1.67%
Loss Cost	2011.1	0.019 (CI = +/-0.045; p = 0.390)	0.014 (CI = +/-0.018; p = 0.118)	-0.357 (CI = +/-0.526; p = 0.174)	0.074	+1.94%
Loss Cost	2011.2	0.037 (CI = +/-0.060; p = 0.218)	0.028 (CI = +/-0.036; p = 0.122)	-0.553 (CI = +/-0.685; p = 0.108)	0.066	+3.74%
Loss Cost	2012.1	0.037 (CI = +/-0.061; p = 0.218)	0.033 (CI = +/-0.041; p = 0.112)	-0.561 (CI = +/-0.698; p = 0.110)	0.072	+3.81%
Loss Cost	2012.2	0.037 (CI = +/-0.061; p = 0.218)	NA (CI = +/-NA; p = NA)	-0.561 (CI = +/-0.698; p = 0.110)	0.082	+3.81%
Loss Cost	2013.1	0.032 (CI = +/-0.063; p = 0.305)	NA (CI = +/-NA; p = NA)	-0.465 (CI = +/-0.735; p = 0.203)	0.011	+3.23%
Loss Cost	2013.2	0.030 (CI = +/-0.065; p = 0.349)	NA (CI = +/-NA; p = NA)	-0.429 (CI = +/-0.783; p = 0.268)	-0.023	+3.04%
Loss Cost	2014.1	0.035 (CI = +/-0.065; p = 0.268)	NA (CI = +/-NA; p = NA)	-0.568 (CI = +/-0.804; p = 0.156)	0.035	+3.60%
Loss Cost	2014.2	0.033 (CI = +/-0.066; p = 0.304)	NA (CI = +/-NA; p = NA)	-0.489 (CI = +/-0.855; p = 0.245)	-0.026	+3.39%
Loss Cost	2015.1	0.031 (CI = +/-0.065; p = 0.328)	NA (CI = +/-NA; p = NA)	-0.252 (CI = +/-0.897; p = 0.563)	-0.031	+3.13%
Loss Cost	2015.2	0.031 (CI = +/-0.065; p = 0.328)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.001	+3.13%
Loss Cost	2016.1	0.044 (CI = +/-0.069; p = 0.199)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.042	+4.47%
Loss Cost	2016.2	0.063 (CI = +/-0.069; p = 0.072)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.138	+6.45%
Loss Cost	2017.1	0.066 (CI = +/-0.074; p = 0.077)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.140	+6.79%
Severity	2010.2	0.001 (CI = +/-0.057; p = 0.976)	0.021 (CI = +/-0.020; p = 0.040)	-0.539 (CI = +/-0.663; p = 0.106)	0.492	+0.08%
Severity	2011.1	0.006 (CI = +/-0.058; p = 0.844)	0.026 (CI = +/-0.023; p = 0.027)	-0.593 (CI = +/-0.676; p = 0.083)	0.497	+0.57%
Severity	2011.2	0.054 (CI = +/-0.072; p = 0.133)	0.065 (CI = +/-0.043; p = 0.005)	-1.137 (CI = +/-0.822; p = 0.009)	0.545	+5.56%
Severity	2012.1	0.054 (CI = +/-0.074; p = 0.143)	0.065 (CI = +/-0.049; p = 0.013)	-1.136 (CI = +/-0.842; p = 0.010)	0.507	+5.55%
Severity	2012.2	0.054 (CI = +/-0.074; p = 0.143)	NA (CI = +/-NA; p = NA)	-1.136 (CI = +/-0.842; p = 0.010)	0.487	+5.55%
Severity	2013.1	0.047 (CI = +/-0.075; p = 0.210)	NA (CI = +/-NA; p = NA)	-1.016 (CI = +/-0.885; p = 0.026)	0.401	+4.81%
Severity	2013.2	0.043 (CI = +/-0.078; p = 0.260)	NA (CI = +/-NA; p = NA)	-0.946 (CI = +/-0.940; p = 0.049)	0.312	+4.44%
Severity	2014.1	0.047 (CI = +/-0.080; p = 0.229)	NA (CI = +/-NA; p = NA)	-1.048 (CI = +/-0.990; p = 0.039)	0.309	+4.86%
Severity	2014.2	0.045 (CI = +/-0.081; p = 0.264)	NA (CI = +/-NA; p = NA)	-0.937 (CI = +/-1.049; p = 0.077)	0.160	+4.57%
Severity	2015.1	0.042 (CI = +/-0.079; p = 0.285)	NA (CI = +/-NA; p = NA)	-0.649 (CI = +/-1.103; p = 0.232)	-0.024	+4.25%
Severity	2015.2	0.042 (CI = +/-0.079; p = 0.285)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.011	+4.25%
Severity	2016.1	0.027 (CI = +/-0.085; p = 0.518)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.032	+2.70%
Severity	2016.2	0.023 (CI = +/-0.093; p = 0.612)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.045	+2.29%
Severity	2017.1	0.010 (CI = +/-0.097; p = 0.824)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.063	+1.03%
Frequency	2010.2	0.016 (CI = +/-0.055; p = 0.561)	-0.010 (CI = +/-0.019; p = 0.300)	0.212 (CI = +/-0.637; p = 0.500)	0.332	+1.58%
Frequency	2011.1	0.014 (CI = +/-0.057; p = 0.626)	-0.012 (CI = +/-0.022; p = 0.275)	0.235 (CI = +/-0.658; p = 0.469)	0.321	+1.37%
Frequency	2011.2	-0.017 (CI = +/-0.074; p = 0.630)	-0.037 (CI = +/-0.044; p = 0.098)	0.583 (CI = +/-0.842; p = 0.166)	0.345	-1.72%
Frequency	2012.1	-0.017 (CI = +/-0.075; p = 0.650)	-0.032 (CI = +/-0.050; p = 0.203)	0.576 (CI = +/-0.859; p = 0.179)	0.288	-1.65%
Frequency	2012.2	-0.017 (CI = +/-0.075; p = 0.650)	NA (CI = +/-NA; p = NA)	0.576 (CI = +/-0.859; p = 0.179)	0.286	-1.65%
Frequency	2013.1	-0.015 (CI = +/-0.079; p = 0.692)	NA (CI = +/-NA; p = NA)	0.551 (CI = +/-0.921; p = 0.228)	0.234	-1.51%
Frequency	2013.2	-0.014 (CI = +/-0.082; p = 0.734)	NA (CI = +/-NA; p = NA)	0.517 (CI = +/-0.983; p = 0.286)	0.172	-1.34%
Frequency	2014.1	-0.012 (CI = +/-0.085; p = 0.768)	NA (CI = +/-NA; p = NA)	0.480 (CI = +/-1.049; p = 0.351)	0.100	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.087; p = 0.790)	NA (CI = +/-NA; p = NA)	0.447 (CI = +/-1.127; p = 0.417)	0.025	-1.12%
Frequency	2015.1	-0.011 (CI = +/-0.090; p = 0.805)	NA (CI = +/-NA; p = NA)	0.397 (CI = +/-1.252; p = 0.514)	-0.055	-1.07%
Frequency	2015.2	-0.011 (CI = +/-0.090; p = 0.805)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.052	-1.07%
Frequency	2016.1	0.017 (CI = +/-0.092; p = 0.700)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.049	+1.72%
Frequency	2016.2	0.040 (CI = +/-0.093; p = 0.375)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.010	+4.07%
Frequency	2017.1	0.055 (CI = +/-0.095; p = 0.230)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.034	+5.70%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	-0.010 (CI = +/-0.024; p = 0.380)	-0.023 (CI = +/-0.295; p = 0.876)	0.021	-1.04%
Loss Cost	2011.1	-0.010 (CI = +/-0.026; p = 0.439)	-0.026 (CI = +/-0.322; p = 0.868)	0.017	-1.00%
Loss Cost	2011.2	-0.004 (CI = +/-0.030; p = 0.790)	-0.096 (CI = +/-0.360; p = 0.586)	0.008	-0.39%
Loss Cost	2012.1	-0.002 (CI = +/-0.038; p = 0.928)	-0.122 (CI = +/-0.445; p = 0.577)	0.006	-0.17%
Loss Cost	2012.2	0.037 (CI = +/-0.061; p = 0.218)	-0.561 (CI = +/-0.698; p = 0.110)	0.082	+3.81%
Loss Cost	2013.1	0.032 (CI = +/-0.063; p = 0.305)	-0.465 (CI = +/-0.735; p = 0.203)	0.011	+3.23%
Loss Cost	2013.2	0.030 (CI = +/-0.065; p = 0.349)	-0.429 (CI = +/-0.783; p = 0.268)	-0.023	+3.04%
Loss Cost	2014.1	0.035 (CI = +/-0.065; p = 0.268)	-0.568 (CI = +/-0.804; p = 0.156)	0.035	+3.60%
Loss Cost	2014.2	0.033 (CI = +/-0.066; p = 0.304)	-0.489 (CI = +/-0.855; p = 0.245)	-0.026	+3.39%
Loss Cost	2015.1	0.031 (CI = +/-0.065; p = 0.328)	-0.252 (CI = +/-0.897; p = 0.563)	-0.031	+3.13%
Loss Cost	2015.2	0.031 (CI = +/-0.065; p = 0.328)	NA (CI = +/-NA; p = NA)	0.001	+3.13%
Loss Cost	2016.1	0.044 (CI = +/-0.069; p = 0.199)	NA (CI = +/-NA; p = NA)	0.042	+4.47%
Loss Cost	2016.2	0.063 (CI = +/-0.069; p = 0.072)	NA (CI = +/-NA; p = NA)	0.138	+6.45%
Loss Cost	2017.1	0.066 (CI = +/-0.074; p = 0.077)	NA (CI = +/-NA; p = NA)	0.140	+6.79%
Severity	2010.2	-0.050 (CI = +/-0.032; p = 0.004)	0.036 (CI = +/-0.399; p = 0.856)	0.423	-4.88%
Severity	2011.1	-0.049 (CI = +/-0.036; p = 0.009)	0.025 (CI = +/-0.436; p = 0.908)	0.410	-4.79%
Severity	2011.2	-0.040 (CI = +/-0.040; p = 0.051)	-0.075 (CI = +/-0.486; p = 0.753)	0.388	-3.95%
Severity	2012.1	-0.023 (CI = +/-0.049; p = 0.346)	-0.270 (CI = +/-0.582; p = 0.349)	0.377	-2.28%
Severity	2012.2	0.054 (CI = +/-0.074; p = 0.143)	-1.136 (CI = +/-0.842; p = 0.010)	0.487	+5.55%
Severity	2013.1	0.047 (CI = +/-0.075; p = 0.210)	-1.016 (CI = +/-0.885; p = 0.026)	0.401	+4.81%
Severity	2013.2	0.043 (CI = +/-0.078; p = 0.260)	-0.946 (CI = +/-0.940; p = 0.049)	0.312	+4.44%
Severity	2014.1	0.047 (CI = +/-0.080; p = 0.229)	-1.048 (CI = +/-0.990; p = 0.039)	0.309	+4.86%
Severity	2014.2	0.045 (CI = +/-0.081; p = 0.264)	-0.937 (CI = +/-1.049; p = 0.077)	0.160	+4.57%
Severity	2015.1	0.042 (CI = +/-0.079; p = 0.285)	-0.649 (CI = +/-1.103; p = 0.232)	-0.024	+4.25%
Severity	2015.2	0.042 (CI = +/-0.079; p = 0.285)	NA (CI = +/-NA; p = NA)	0.011	+4.25%
Severity	2016.1	0.027 (CI = +/-0.085; p = 0.518)	NA (CI = +/-NA; p = NA)	-0.032	+2.70%
Severity	2016.2	0.023 (CI = +/-0.093; p = 0.612)	NA (CI = +/-NA; p = NA)	-0.045	+2.29%
Severity	2017.1	0.010 (CI = +/-0.097; p = 0.824)	NA (CI = +/-NA; p = NA)	-0.063	+1.03%
Frequency	2010.2	0.040 (CI = +/-0.029; p = 0.010)	-0.058 (CI = +/-0.360; p = 0.743)	0.329	+4.04%
Frequency	2011.1	0.039 (CI = +/-0.032; p = 0.020)	-0.051 (CI = +/-0.394; p = 0.792)	0.315	+3.97%
Frequency	2011.2	0.036 (CI = +/-0.037; p = 0.055)	-0.021 (CI = +/-0.447; p = 0.922)	0.293	+3.70%
Frequency	2012.1	0.021 (CI = +/-0.046; p = 0.343)	0.148 (CI = +/-0.536; p = 0.575)	0.267	+2.16%
Frequency	2012.2	-0.017 (CI = +/-0.075; p = 0.650)	0.576 (CI = +/-0.859; p = 0.179)	0.286	-1.65%
Frequency	2013.1	-0.015 (CI = +/-0.079; p = 0.692)	0.551 (CI = +/-0.921; p = 0.228)	0.234	-1.51%
Frequency	2013.2	-0.014 (CI = +/-0.082; p = 0.734)	0.517 (CI = +/-0.983; p = 0.286)	0.172	-1.34%
Frequency	2014.1	-0.012 (CI = +/-0.085; p = 0.768)	0.480 (CI = +/-1.049; p = 0.351)	0.100	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.087; p = 0.790)	0.447 (CI = +/-1.127; p = 0.417)	0.025	-1.12%
Frequency	2015.1	-0.011 (CI = +/-0.090; p = 0.805)	0.397 (CI = +/-1.252; p = 0.514)	-0.055	-1.07%
Frequency	2015.2	-0.011 (CI = +/-0.090; p = 0.805)	NA (CI = +/-NA; p = NA)	-0.052	-1.07%
Frequency	2016.1	0.017 (CI = +/-0.092; p = 0.700)	NA (CI = +/-NA; p = NA)	-0.049	+1.72%
Frequency	2016.2	0.040 (CI = +/-0.093; p = 0.375)	NA (CI = +/-NA; p = NA)	-0.010	+4.07%
Frequency	2017.1	0.055 (CI = +/-0.095; p = 0.230)	NA (CI = +/-NA; p = NA)	0.034	+5.70%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2016.1,2016.2,2017.1,2017.2

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	-0.021 (CI = +/-0.026; p = 0.101)	-0.182 (CI = +/-0.222; p = 0.103)	0.146	-2.10%
Loss Cost	2011.1	-0.023 (CI = +/-0.024; p = 0.068)	-0.221 (CI = +/-0.215; p = 0.045)	0.220	-2.23%
Loss Cost	2011.2	-0.023 (CI = +/-0.025; p = 0.076)	-0.223 (CI = +/-0.225; p = 0.052)	0.216	-2.23%
Loss Cost	2012.1	-0.022 (CI = +/-0.026; p = 0.084)	-0.214 (CI = +/-0.236; p = 0.073)	0.197	-2.22%
Loss Cost	2012.2	-0.023 (CI = +/-0.023; p = 0.048)	-0.161 (CI = +/-0.215; p = 0.133)	0.206	-2.29%
Loss Cost	2013.1	-0.023 (CI = +/-0.024; p = 0.055)	-0.169 (CI = +/-0.227; p = 0.135)	0.206	-2.28%
Loss Cost	2013.2	-0.023 (CI = +/-0.024; p = 0.058)	-0.145 (CI = +/-0.233; p = 0.206)	0.184	-2.26%
Loss Cost	2014.1	-0.022 (CI = +/-0.024; p = 0.069)	-0.168 (CI = +/-0.242; p = 0.162)	0.200	-2.19%
Loss Cost	2014.2	-0.022 (CI = +/-0.025; p = 0.082)	-0.152 (CI = +/-0.255; p = 0.224)	0.169	-2.14%
Loss Cost	2015.1	-0.022 (CI = +/-0.026; p = 0.097)	-0.153 (CI = +/-0.274; p = 0.251)	0.161	-2.14%
Loss Cost	2015.2	-0.020 (CI = +/-0.027; p = 0.125)	-0.128 (CI = +/-0.287; p = 0.351)	0.111	-2.01%
Severity	2010.2	-0.029 (CI = +/-0.037; p = 0.114)	-0.292 (CI = +/-0.319; p = 0.070)	0.161	-2.89%
Severity	2011.1	-0.031 (CI = +/-0.035; p = 0.078)	-0.348 (CI = +/-0.309; p = 0.029)	0.237	-3.08%
Severity	2011.2	-0.033 (CI = +/-0.035; p = 0.064)	-0.310 (CI = +/-0.312; p = 0.051)	0.226	-3.22%
Severity	2012.1	-0.033 (CI = +/-0.036; p = 0.069)	-0.325 (CI = +/-0.326; p = 0.051)	0.231	-3.23%
Severity	2012.2	-0.034 (CI = +/-0.032; p = 0.037)	-0.251 (CI = +/-0.297; p = 0.093)	0.244	-3.34%
Severity	2013.1	-0.034 (CI = +/-0.032; p = 0.041)	-0.278 (CI = +/-0.307; p = 0.073)	0.264	-3.30%
Severity	2013.2	-0.033 (CI = +/-0.032; p = 0.041)	-0.240 (CI = +/-0.311; p = 0.122)	0.243	-3.27%
Severity	2014.1	-0.032 (CI = +/-0.032; p = 0.048)	-0.283 (CI = +/-0.318; p = 0.078)	0.277	-3.14%
Severity	2014.2	-0.031 (CI = +/-0.031; p = 0.054)	-0.242 (CI = +/-0.322; p = 0.130)	0.242	-3.02%
Severity	2015.1	-0.029 (CI = +/-0.032; p = 0.073)	-0.269 (CI = +/-0.342; p = 0.114)	0.250	-2.89%
Severity	2015.2	-0.026 (CI = +/-0.031; p = 0.090)	-0.212 (CI = +/-0.334; p = 0.194)	0.194	-2.60%
Frequency	2010.2	0.008 (CI = +/-0.018; p = 0.375)	0.110 (CI = +/-0.160; p = 0.167)	0.041	+0.81%
Frequency	2011.1	0.009 (CI = +/-0.018; p = 0.340)	0.127 (CI = +/-0.163; p = 0.120)	0.069	+0.87%
Frequency	2011.2	0.010 (CI = +/-0.016; p = 0.204)	0.087 (CI = +/-0.145; p = 0.223)	0.064	+1.03%
Frequency	2012.1	0.010 (CI = +/-0.016; p = 0.178)	0.111 (CI = +/-0.143; p = 0.121)	0.117	+1.05%
Frequency	2012.2	0.011 (CI = +/-0.015; p = 0.154)	0.090 (CI = +/-0.142; p = 0.202)	0.097	+1.08%
Frequency	2013.1	0.011 (CI = +/-0.015; p = 0.156)	0.109 (CI = +/-0.143; p = 0.126)	0.137	+1.06%
Frequency	2013.2	0.010 (CI = +/-0.015; p = 0.162)	0.095 (CI = +/-0.147; p = 0.191)	0.108	+1.04%
Frequency	2014.1	0.010 (CI = +/-0.015; p = 0.186)	0.115 (CI = +/-0.150; p = 0.124)	0.142	+0.98%
Frequency	2014.2	0.009 (CI = +/-0.014; p = 0.201)	0.090 (CI = +/-0.147; p = 0.210)	0.094	+0.90%
Frequency	2015.1	0.008 (CI = +/-0.014; p = 0.258)	0.115 (CI = +/-0.148; p = 0.117)	0.141	+0.78%
Frequency	2015.2	0.006 (CI = +/-0.013; p = 0.315)	0.083 (CI = +/-0.134; p = 0.202)	0.069	+0.61%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2016.1,2016.2,2017.1,2017.2

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2010.2	-0.042 (CI = +/-0.040; p = 0.040)	-0.191 (CI = +/-0.218; p = 0.083)	0.292 (CI = +/-0.437; p = 0.179)	0.179	-4.09%
Loss Cost	2011.1	-0.042 (CI = +/-0.038; p = 0.032)	-0.228 (CI = +/-0.212; p = 0.036)	0.273 (CI = +/-0.416; p = 0.186)	0.249	-4.09%
Loss Cost	2011.2	-0.042 (CI = +/-0.039; p = 0.035)	-0.233 (CI = +/-0.222; p = 0.040)	0.279 (CI = +/-0.429; p = 0.190)	0.246	-4.11%
Loss Cost	2012.1	-0.043 (CI = +/-0.040; p = 0.036)	-0.221 (CI = +/-0.231; p = 0.060)	0.292 (CI = +/-0.441; p = 0.182)	0.232	-4.18%
Loss Cost	2012.2	-0.038 (CI = +/-0.036; p = 0.041)	-0.171 (CI = +/-0.215; p = 0.113)	0.215 (CI = +/-0.407; p = 0.282)	0.215	-3.73%
Loss Cost	2013.1	-0.038 (CI = +/-0.038; p = 0.052)	-0.173 (CI = +/-0.227; p = 0.126)	0.210 (CI = +/-0.428; p = 0.315)	0.209	-3.70%
Loss Cost	2013.2	-0.035 (CI = +/-0.040; p = 0.083)	-0.154 (CI = +/-0.237; p = 0.189)	0.168 (CI = +/-0.450; p = 0.441)	0.166	-3.40%
Loss Cost	2014.1	-0.031 (CI = +/-0.042; p = 0.135)	-0.170 (CI = +/-0.249; p = 0.168)	0.128 (CI = +/-0.481; p = 0.580)	0.164	-3.07%
Loss Cost	2014.2	-0.028 (CI = +/-0.047; p = 0.216)	-0.157 (CI = +/-0.266; p = 0.226)	0.089 (CI = +/-0.537; p = 0.728)	0.117	-2.77%
Loss Cost	2015.1	-0.029 (CI = +/-0.054; p = 0.261)	-0.153 (CI = +/-0.285; p = 0.266)	0.104 (CI = +/-0.623; p = 0.724)	0.106	-2.90%
Loss Cost	2015.2	-0.016 (CI = +/-0.069; p = 0.626)	-0.125 (CI = +/-0.305; p = 0.392)	-0.058 (CI = +/-0.799; p = 0.878)	0.039	-1.57%
Severity	2010.2	-0.078 (CI = +/-0.053; p = 0.005)	-0.314 (CI = +/-0.289; p = 0.035)	0.694 (CI = +/-0.578; p = 0.021)	0.316	-7.51%
Severity	2011.1	-0.078 (CI = +/-0.049; p = 0.004)	-0.365 (CI = +/-0.277; p = 0.012)	0.668 (CI = +/-0.545; p = 0.019)	0.389	-7.51%
Severity	2011.2	-0.077 (CI = +/-0.049; p = 0.004)	-0.334 (CI = +/-0.283; p = 0.023)	0.637 (CI = +/-0.546; p = 0.024)	0.373	-7.42%
Severity	2012.1	-0.077 (CI = +/-0.051; p = 0.005)	-0.340 (CI = +/-0.297; p = 0.027)	0.630 (CI = +/-0.565; p = 0.031)	0.371	-7.38%
Severity	2012.2	-0.071 (CI = +/-0.046; p = 0.005)	-0.274 (CI = +/-0.274; p = 0.050)	0.529 (CI = +/-0.518; p = 0.046)	0.365	-6.81%
Severity	2013.1	-0.069 (CI = +/-0.048; p = 0.008)	-0.289 (CI = +/-0.287; p = 0.048)	0.503 (CI = +/-0.540; p = 0.066)	0.365	-6.63%
Severity	2013.2	-0.064 (CI = +/-0.050; p = 0.015)	-0.263 (CI = +/-0.299; p = 0.081)	0.447 (CI = +/-0.567; p = 0.114)	0.315	-6.24%
Severity	2014.1	-0.059 (CI = +/-0.053; p = 0.030)	-0.289 (CI = +/-0.311; p = 0.067)	0.383 (CI = +/-0.601; p = 0.194)	0.314	-5.73%
Severity	2014.2	-0.052 (CI = +/-0.057; p = 0.073)	-0.260 (CI = +/-0.328; p = 0.111)	0.293 (CI = +/-0.661; p = 0.358)	0.237	-5.05%
Severity	2015.1	-0.048 (CI = +/-0.066; p = 0.140)	-0.269 (CI = +/-0.350; p = 0.121)	0.252 (CI = +/-0.765; p = 0.489)	0.223	-4.71%
Severity	2015.2	-0.018 (CI = +/-0.080; p = 0.635)	-0.205 (CI = +/-0.355; p = 0.233)	-0.109 (CI = +/-0.929; p = 0.803)	0.131	-1.77%
Frequency	2010.2	0.036 (CI = +/-0.025; p = 0.006)	0.123 (CI = +/-0.138; p = 0.079)	-0.402 (CI = +/-0.275; p = 0.006)	0.292	+3.70%
Frequency	2011.1	0.036 (CI = +/-0.025; p = 0.006)	0.137 (CI = +/-0.140; p = 0.054)	-0.394 (CI = +/-0.275; p = 0.007)	0.315	+3.70%
Frequency	2011.2	0.035 (CI = +/-0.021; p = 0.003)	0.101 (CI = +/-0.122; p = 0.100)	-0.358 (CI = +/-0.235; p = 0.005)	0.346	+3.58%
Frequency	2012.1	0.034 (CI = +/-0.021; p = 0.003)	0.119 (CI = +/-0.120; p = 0.052)	-0.338 (CI = +/-0.229; p = 0.006)	0.382	+3.45%
Frequency	2012.2	0.032 (CI = +/-0.021; p = 0.004)	0.103 (CI = +/-0.122; p = 0.091)	-0.314 (CI = +/-0.230; p = 0.010)	0.347	+3.30%
Frequency	2013.1	0.031 (CI = +/-0.021; p = 0.006)	0.116 (CI = +/-0.125; p = 0.067)	-0.293 (CI = +/-0.235; p = 0.017)	0.351	+3.14%
Frequency	2013.2	0.030 (CI = +/-0.022; p = 0.011)	0.109 (CI = +/-0.132; p = 0.098)	-0.279 (CI = +/-0.250; p = 0.031)	0.298	+3.03%
Frequency	2014.1	0.028 (CI = +/-0.023; p = 0.023)	0.119 (CI = +/-0.138; p = 0.086)	-0.255 (CI = +/-0.266; p = 0.059)	0.284	+2.82%
Frequency	2014.2	0.024 (CI = +/-0.025; p = 0.061)	0.102 (CI = +/-0.143; p = 0.147)	-0.204 (CI = +/-0.289; p = 0.152)	0.166	+2.40%
Frequency	2015.1	0.019 (CI = +/-0.028; p = 0.174)	0.116 (CI = +/-0.150; p = 0.118)	-0.148 (CI = +/-0.327; p = 0.345)	0.138	+1.90%
Frequency	2015.2	0.002 (CI = +/-0.032; p = 0.891)	0.080 (CI = +/-0.143; p = 0.245)	0.051 (CI = +/-0.374; p = 0.771)	-0.001	+0.21%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, Mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2010.2	-0.012 (CI = +/-0.027; p = 0.387)	-0.186 (CI = +/-0.227; p = 0.105)	-0.005 (CI = +/-0.012; p = 0.399)	0.029	-1.17%
Loss Cost	2011.1	-0.013 (CI = +/-0.026; p = 0.308)	-0.220 (CI = +/-0.222; p = 0.053)	-0.005 (CI = +/-0.012; p = 0.415)	0.079	-1.33%
Loss Cost	2011.2	-0.013 (CI = +/-0.027; p = 0.319)	-0.220 (CI = +/-0.232; p = 0.062)	-0.005 (CI = +/-0.012; p = 0.426)	0.071	-1.33%
Loss Cost	2012.1	-0.013 (CI = +/-0.028; p = 0.333)	-0.215 (CI = +/-0.241; p = 0.079)	-0.005 (CI = +/-0.012; p = 0.429)	0.056	-1.32%
Loss Cost	2012.2	-0.014 (CI = +/-0.026; p = 0.274)	-0.164 (CI = +/-0.226; p = 0.147)	-0.004 (CI = +/-0.011; p = 0.527)	0.024	-1.37%
Loss Cost	2013.1	-0.014 (CI = +/-0.026; p = 0.286)	-0.174 (CI = +/-0.236; p = 0.140)	-0.003 (CI = +/-0.012; p = 0.557)	0.026	-1.37%
Loss Cost	2013.2	-0.013 (CI = +/-0.026; p = 0.297)	-0.148 (CI = +/-0.241; p = 0.214)	-0.003 (CI = +/-0.012; p = 0.649)	-0.007	-1.33%
Loss Cost	2014.1	-0.013 (CI = +/-0.026; p = 0.325)	-0.171 (CI = +/-0.247; p = 0.164)	-0.002 (CI = +/-0.012; p = 0.714)	0.009	-1.26%
Loss Cost	2014.2	-0.012 (CI = +/-0.027; p = 0.361)	-0.150 (CI = +/-0.257; p = 0.235)	-0.001 (CI = +/-0.012; p = 0.808)	-0.026	-1.19%
Loss Cost	2015.1	-0.011 (CI = +/-0.028; p = 0.395)	-0.159 (CI = +/-0.270; p = 0.233)	-0.001 (CI = +/-0.013; p = 0.842)	-0.030	-1.14%
Loss Cost	2015.2	-0.012 (CI = +/-0.027; p = 0.356)	-0.128 (CI = +/-0.271; p = 0.333)	-0.004 (CI = +/-0.013; p = 0.495)	-0.047	-1.22%
Loss Cost	2016.1	-0.013 (CI = +/-0.026; p = 0.292)	-0.192 (CI = +/-0.267; p = 0.145)	-0.012 (CI = +/-0.015; p = 0.128)	0.093	-1.31%
Loss Cost	2016.2	-0.013 (CI = +/-0.027; p = 0.334)	-0.197 (CI = +/-0.280; p = 0.153)	-0.009 (CI = +/-0.027; p = 0.506)	0.035	-1.26%
Loss Cost	2017.1	-0.013 (CI = +/-0.028; p = 0.349)	-0.217 (CI = +/-0.308; p = 0.152)	-0.014 (CI = +/-0.039; p = 0.456)	0.027	-1.26%
Severity	2010.2	-0.021 (CI = +/-0.035; p = 0.221)	-0.307 (CI = +/-0.289; p = 0.038)	0.000 (CI = +/-0.015; p = 0.959)	0.121	-2.10%
Severity	2011.1	-0.024 (CI = +/-0.033; p = 0.154)	-0.356 (CI = +/-0.278; p = 0.014)	0.001 (CI = +/-0.015; p = 0.900)	0.198	-2.33%
Severity	2011.2	-0.025 (CI = +/-0.033; p = 0.130)	-0.321 (CI = +/-0.280; p = 0.026)	0.002 (CI = +/-0.014; p = 0.817)	0.188	-2.46%
Severity	2012.1	-0.025 (CI = +/-0.033; p = 0.131)	-0.335 (CI = +/-0.289; p = 0.025)	0.002 (CI = +/-0.015; p = 0.797)	0.196	-2.49%
Severity	2012.2	-0.026 (CI = +/-0.029; p = 0.082)	-0.266 (CI = +/-0.261; p = 0.046)	0.004 (CI = +/-0.013; p = 0.575)	0.217	-2.56%
Severity	2013.1	-0.026 (CI = +/-0.029; p = 0.083)	-0.292 (CI = +/-0.266; p = 0.033)	0.004 (CI = +/-0.013; p = 0.526)	0.247	-2.54%
Severity	2013.2	-0.025 (CI = +/-0.029; p = 0.083)	-0.254 (CI = +/-0.266; p = 0.060)	0.005 (CI = +/-0.013; p = 0.414)	0.240	-2.49%
Severity	2014.1	-0.024 (CI = +/-0.028; p = 0.089)	-0.292 (CI = +/-0.264; p = 0.032)	0.006 (CI = +/-0.013; p = 0.331)	0.297	-2.38%
Severity	2014.2	-0.023 (CI = +/-0.027; p = 0.099)	-0.250 (CI = +/-0.261; p = 0.060)	0.007 (CI = +/-0.012; p = 0.224)	0.295	-2.23%
Severity	2015.1	-0.021 (CI = +/-0.027; p = 0.125)	-0.277 (CI = +/-0.268; p = 0.044)	0.008 (CI = +/-0.012; p = 0.188)	0.324	-2.08%
Severity	2015.2	-0.022 (CI = +/-0.027; p = 0.106)	-0.245 (CI = +/-0.267; p = 0.070)	0.005 (CI = +/-0.013; p = 0.460)	0.238	-2.16%
Severity	2016.1	-0.022 (CI = +/-0.027; p = 0.099)	-0.283 (CI = +/-0.281; p = 0.049)	0.001 (CI = +/-0.016; p = 0.935)	0.247	-2.21%
Severity	2016.2	-0.021 (CI = +/-0.028; p = 0.131)	-0.294 (CI = +/-0.291; p = 0.048)	0.007 (CI = +/-0.028; p = 0.582)	0.253	-2.09%
Severity	2017.1	-0.021 (CI = +/-0.029; p = 0.145)	-0.281 (CI = +/-0.322; p = 0.082)	0.011 (CI = +/-0.040; p = 0.571)	0.247	-2.09%
Frequency	2010.2	0.010 (CI = +/-0.017; p = 0.272)	0.121 (CI = +/-0.145; p = 0.096)	-0.005 (CI = +/-0.008; p = 0.159)	0.164	+0.96%
Frequency	2011.1	0.010 (CI = +/-0.017; p = 0.237)	0.136 (CI = +/-0.146; p = 0.067)	-0.006 (CI = +/-0.008; p = 0.146)	0.196	+1.03%
Frequency	2011.2	0.012 (CI = +/-0.015; p = 0.137)	0.101 (CI = +/-0.132; p = 0.127)	-0.006 (CI = +/-0.007; p = 0.067)	0.254	+1.16%
Frequency	2012.1	0.012 (CI = +/-0.015; p = 0.111)	0.121 (CI = +/-0.129; p = 0.066)	-0.007 (CI = +/-0.007; p = 0.048)	0.315	+1.20%
Frequency	2012.2	0.012 (CI = +/-0.015; p = 0.097)	0.102 (CI = +/-0.129; p = 0.115)	-0.007 (CI = +/-0.006; p = 0.032)	0.335	+1.22%
Frequency	2013.1	0.012 (CI = +/-0.014; p = 0.095)	0.118 (CI = +/-0.129; p = 0.071)	-0.007 (CI = +/-0.006; p = 0.025)	0.378	+1.21%
Frequency	2013.2	0.012 (CI = +/-0.014; p = 0.101)	0.106 (CI = +/-0.133; p = 0.112)	-0.008 (CI = +/-0.006; p = 0.021)	0.383	+1.19%
Frequency	2014.1	0.011 (CI = +/-0.014; p = 0.112)	0.121 (CI = +/-0.134; p = 0.073)	-0.008 (CI = +/-0.006; p = 0.016)	0.419	+1.14%
Frequency	2014.2	0.011 (CI = +/-0.014; p = 0.125)	0.100 (CI = +/-0.133; p = 0.132)	-0.009 (CI = +/-0.006; p = 0.008)	0.447	+1.06%
Frequency	2015.1	0.010 (CI = +/-0.014; p = 0.157)	0.118 (CI = +/-0.132; p = 0.077)	-0.009 (CI = +/-0.006; p = 0.005)	0.494	+0.96%
Frequency	2015.2	0.010 (CI = +/-0.014; p = 0.169)	0.117 (CI = +/-0.140; p = 0.094)	-0.009 (CI = +/-0.007; p = 0.013)	0.431	+0.96%
Frequency	2016.1	0.009 (CI = +/-0.014; p = 0.176)	0.090 (CI = +/-0.142; p = 0.197)	-0.012 (CI = +/-0.008; p = 0.006)	0.491	+0.92%
Frequency	2016.2	0.008 (CI = +/-0.014; p = 0.225)	0.097 (CI = +/-0.147; p = 0.179)	-0.016 (CI = +/-0.014; p = 0.030)	0.352	+0.85%
Frequency	2017.1	0.008 (CI = +/-0.014; p = 0.211)	0.064 (CI = +/-0.151; p = 0.381)	-0.025 (CI = +/-0.019; p = 0.015)	0.421	+0.85%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2010.2	-0.009 (CI = +/-0.027; p = 0.474)	-0.017	-0.94%
Loss Cost	2011.1	-0.011 (CI = +/-0.026; p = 0.392)	-0.009	-1.11%
Loss Cost	2011.2	-0.012 (CI = +/-0.027; p = 0.384)	-0.008	-1.15%
Loss Cost	2012.1	-0.011 (CI = +/-0.027; p = 0.409)	-0.012	-1.11%
Loss Cost	2012.2	-0.012 (CI = +/-0.025; p = 0.306)	0.004	-1.24%
Loss Cost	2013.1	-0.013 (CI = +/-0.025; p = 0.314)	0.002	-1.24%
Loss Cost	2013.2	-0.013 (CI = +/-0.025; p = 0.304)	0.005	-1.24%
Loss Cost	2014.1	-0.012 (CI = +/-0.025; p = 0.317)	0.002	-1.22%
Loss Cost	2014.2	-0.012 (CI = +/-0.025; p = 0.339)	-0.002	-1.17%
Loss Cost	2015.1	-0.012 (CI = +/-0.026; p = 0.355)	-0.005	-1.16%
Loss Cost	2015.2	-0.010 (CI = +/-0.025; p = 0.414)	-0.016	-1.01%
Loss Cost	2016.1	-0.009 (CI = +/-0.026; p = 0.476)	-0.027	-0.89%
Loss Cost	2016.2	-0.011 (CI = +/-0.026; p = 0.386)	-0.012	-1.10%
Loss Cost	2017.1	-0.012 (CI = +/-0.028; p = 0.357)	-0.006	-1.22%
Severity	2010.2	-0.024 (CI = +/-0.035; p = 0.175)	0.031	-2.33%
Severity	2011.1	-0.026 (CI = +/-0.034; p = 0.133)	0.048	-2.56%
Severity	2011.2	-0.028 (CI = +/-0.033; p = 0.096)	0.069	-2.76%
Severity	2012.1	-0.028 (CI = +/-0.034; p = 0.102)	0.068	-2.77%
Severity	2012.2	-0.030 (CI = +/-0.030; p = 0.049)	0.116	-2.95%
Severity	2013.1	-0.030 (CI = +/-0.030; p = 0.052)	0.118	-2.96%
Severity	2013.2	-0.030 (CI = +/-0.029; p = 0.045)	0.133	-2.96%
Severity	2014.1	-0.030 (CI = +/-0.030; p = 0.048)	0.134	-2.93%
Severity	2014.2	-0.029 (CI = +/-0.028; p = 0.047)	0.142	-2.83%
Severity	2015.1	-0.028 (CI = +/-0.029; p = 0.056)	0.136	-2.80%
Severity	2015.2	-0.026 (CI = +/-0.027; p = 0.060)	0.138	-2.55%
Severity	2016.1	-0.025 (CI = +/-0.028; p = 0.077)	0.124	-2.45%
Severity	2016.2	-0.024 (CI = +/-0.029; p = 0.094)	0.114	-2.42%
Severity	2017.1	-0.025 (CI = +/-0.031; p = 0.098)	0.117	-2.50%
Frequency	2010.2	0.014 (CI = +/-0.018; p = 0.110)	0.056	+1.43%
Frequency	2011.1	0.015 (CI = +/-0.018; p = 0.102)	0.063	+1.48%
Frequency	2011.2	0.016 (CI = +/-0.016; p = 0.044)	0.114	+1.66%
Frequency	2012.1	0.017 (CI = +/-0.016; p = 0.038)	0.127	+1.71%
Frequency	2012.2	0.017 (CI = +/-0.016; p = 0.031)	0.146	+1.76%
Frequency	2013.1	0.018 (CI = +/-0.016; p = 0.032)	0.150	+1.77%
Frequency	2013.2	0.018 (CI = +/-0.016; p = 0.033)	0.154	+1.77%
Frequency	2014.1	0.017 (CI = +/-0.016; p = 0.037)	0.152	+1.76%
Frequency	2014.2	0.017 (CI = +/-0.016; p = 0.040)	0.154	+1.72%
Frequency	2015.1	0.017 (CI = +/-0.017; p = 0.048)	0.149	+1.69%
Frequency	2015.2	0.016 (CI = +/-0.016; p = 0.057)	0.141	+1.59%
Frequency	2016.1	0.016 (CI = +/-0.017; p = 0.066)	0.136	+1.59%
Frequency	2016.2	0.013 (CI = +/-0.016; p = 0.089)	0.118	+1.35%
Frequency	2017.1	0.013 (CI = +/-0.017; p = 0.114)	0.102	+1.32%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2021-07-01

							Implied Trend	
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Rate	
Loss Cost	2010.2	-0.044 (CI = +/-0.044; p = 0.049)	-0.179 (CI = +/-0.217; p = 0.102)	-0.009 (CI = +/-0.012; p = 0.135)	0.377 (CI = +/-0.410; p = 0.070)	0.117	-4.34%	
Loss Cost	2011.1	-0.043 (CI = +/-0.043; p = 0.047)	-0.210 (CI = +/-0.214; p = 0.054)	-0.009 (CI = +/-0.012; p = 0.152)	0.347 (CI = +/-0.399; p = 0.085)	0.154	-4.23%	
Loss Cost	2011.2	-0.043 (CI = +/-0.044; p = 0.051)	-0.214 (CI = +/-0.223; p = 0.059)	-0.009 (CI = +/-0.012; p = 0.157)	0.352 (CI = +/-0.411; p = 0.090)	0.147	-4.26%	
Loss Cost	2012.1	-0.045 (CI = +/-0.045; p = 0.050)	-0.202 (CI = +/-0.231; p = 0.083)	-0.009 (CI = +/-0.013; p = 0.149)	0.371 (CI = +/-0.424; p = 0.084)	0.142	-4.39%	
Loss Cost	2012.2	-0.039 (CI = +/-0.042; p = 0.071)	-0.161 (CI = +/-0.221; p = 0.145)	-0.007 (CI = +/-0.012; p = 0.232)	0.295 (CI = +/-0.405; p = 0.145)	0.078	-3.81%	
Loss Cost	2013.1	-0.038 (CI = +/-0.045; p = 0.088)	-0.163 (CI = +/-0.232; p = 0.158)	-0.007 (CI = +/-0.013; p = 0.256)	0.290 (CI = +/-0.430; p = 0.175)	0.070	-3.77%	
Loss Cost	2013.2	-0.034 (CI = +/-0.047; p = 0.141)	-0.147 (CI = +/-0.240; p = 0.215)	-0.006 (CI = +/-0.013; p = 0.355)	0.246 (CI = +/-0.457; p = 0.274)	0.006	-3.38%	
Loss Cost	2014.1	-0.030 (CI = +/-0.051; p = 0.241)	-0.162 (CI = +/-0.251; p = 0.192)	-0.005 (CI = +/-0.014; p = 0.468)	0.194 (CI = +/-0.502; p = 0.429)	-0.009	-2.91%	
Loss Cost	2014.2	-0.024 (CI = +/-0.058; p = 0.391)	-0.151 (CI = +/-0.263; p = 0.243)	-0.004 (CI = +/-0.016; p = 0.624)	0.138 (CI = +/-0.575; p = 0.620)	-0.071	-2.39%	
Loss Cost	2015.1	-0.024 (CI = +/-0.074; p = 0.504)	-0.151 (CI = +/-0.282; p = 0.271)	-0.004 (CI = +/-0.019; p = 0.685)	0.134 (CI = +/-0.740; p = 0.706)	-0.084	-2.35%	
Loss Cost	2015.2	-0.015 (CI = +/-0.075; p = 0.672)	-0.127 (CI = +/-0.283; p = 0.356)	-0.005 (CI = +/-0.019; p = 0.578)	0.031 (CI = +/-0.757; p = 0.930)	-0.116	-1.50%	
Loss Cost	2016.1	0.009 (CI = +/-0.075; p = 0.792)	-0.213 (CI = +/-0.281; p = 0.126)	-0.009 (CI = +/-0.018; p = 0.309)	-0.249 (CI = +/-0.772; p = 0.500)	0.060	+0.94%	
Loss Cost	2016.2	0.031 (CI = +/-0.124; p = 0.602)	-0.219 (CI = +/-0.292; p = 0.129)	-0.015 (CI = +/-0.032; p = 0.347)	-0.501 (CI = +/-1.396; p = 0.452)	0.007	+3.10%	
Loss Cost	2017.1	0.030 (CI = +/-0.129; p = 0.616)	-0.239 (CI = +/-0.322; p = 0.132)	-0.020 (CI = +/-0.043; p = 0.341)	-0.500 (CI = +/-1.455; p = 0.469)	-0.007	+3.10%	
Severity	2010.2	-0.071 (CI = +/-0.054; p = 0.012)	-0.296 (CI = +/-0.267; p = 0.031)	-0.006 (CI = +/-0.015; p = 0.410)	0.581 (CI = +/-0.504; p = 0.025)	0.254	-6.90%	
Severity	2011.1	-0.070 (CI = +/-0.051; p = 0.010)	-0.341 (CI = +/-0.257; p = 0.012)	-0.005 (CI = +/-0.015; p = 0.462)	0.538 (CI = +/-0.480; p = 0.030)	0.317	-6.75%	
Severity	2011.2	-0.068 (CI = +/-0.051; p = 0.011)	-0.313 (CI = +/-0.261; p = 0.021)	-0.004 (CI = +/-0.015; p = 0.547)	0.508 (CI = +/-0.481; p = 0.039)	0.298	-6.60%	
Severity	2012.1	-0.068 (CI = +/-0.053; p = 0.014)	-0.319 (CI = +/-0.272; p = 0.024)	-0.004 (CI = +/-0.015; p = 0.577)	0.498 (CI = +/-0.499; p = 0.051)	0.296	-6.54%	
Severity	2012.2	-0.059 (CI = +/-0.048; p = 0.018)	-0.262 (CI = +/-0.250; p = 0.041)	-0.001 (CI = +/-0.014; p = 0.843)	0.393 (CI = +/-0.459; p = 0.089)	0.288	-5.76%	
Severity	2013.1	-0.056 (CI = +/-0.050; p = 0.030)	-0.279 (CI = +/-0.259; p = 0.037)	-0.001 (CI = +/-0.014; p = 0.938)	0.354 (CI = +/-0.482; p = 0.141)	0.292	-5.44%	
Severity	2013.2	-0.049 (CI = +/-0.052; p = 0.061)	-0.252 (CI = +/-0.265; p = 0.060)	0.001 (CI = +/-0.015; p = 0.860)	0.280 (CI = +/-0.503; p = 0.258)	0.254	-4.81%	
Severity	2014.1	-0.039 (CI = +/-0.055; p = 0.154)	-0.285 (CI = +/-0.270; p = 0.040)	0.003 (CI = +/-0.015; p = 0.634)	0.170 (CI = +/-0.540; p = 0.515)	0.276	-3.81%	
Severity	2014.2	-0.023 (CI = +/-0.059; p = 0.434)	-0.250 (CI = +/-0.270; p = 0.067)	0.007 (CI = +/-0.016; p = 0.345)	0.001 (CI = +/-0.590; p = 0.998)	0.253	-2.23%	
Severity	2015.1	0.002 (CI = +/-0.072; p = 0.952)	-0.290 (CI = +/-0.276; p = 0.040)	0.013 (CI = +/-0.018; p = 0.161)	-0.251 (CI = +/-0.724; p = 0.473)	0.305	+0.21%	
Severity	2015.2	0.013 (CI = +/-0.071; p = 0.699)	-0.259 (CI = +/-0.268; p = 0.057)	0.011 (CI = +/-0.018; p = 0.206)	-0.382 (CI = +/-0.716; p = 0.273)	0.252	+1.32%	
Severity	2016.1	0.035 (CI = +/-0.072; p = 0.322)	-0.335 (CI = +/-0.271; p = 0.019)	0.008 (CI = +/-0.017; p = 0.360)	-0.628 (CI = +/-0.744; p = 0.092)	0.346	+3.52%	
Severity	2016.2	0.092 (CI = +/-0.112; p = 0.100)	-0.351 (CI = +/-0.264; p = 0.013)	-0.008 (CI = +/-0.029; p = 0.557)	-1.306 (CI = +/-1.263; p = 0.044)	0.419	+9.60%	
Severity	2017.1	0.092 (CI = +/-0.117; p = 0.113)	-0.337 (CI = +/-0.292; p = 0.027)	-0.005 (CI = +/-0.039; p = 0.804)	-1.307 (CI = +/-1.320; p = 0.052)	0.412	+9.61%	
Frequency	2010.2	0.027 (CI = +/-0.029; p = 0.062)	0.117 (CI = +/-0.141; p = 0.098)	-0.003 (CI = +/-0.008; p = 0.435)	-0.204 (CI = +/-0.266; p = 0.128)	0.209	+2.75%	
Frequency	2011.1	0.027 (CI = +/-0.029; p = 0.066)	0.131 (CI = +/-0.143; p = 0.072)	-0.003 (CI = +/-0.008; p = 0.396)	-0.191 (CI = +/-0.268; p = 0.153)	0.232	+2.70%	
Frequency	2011.2	0.025 (CI = +/-0.026; p = 0.056)	0.098 (CI = +/-0.130; p = 0.131)	-0.005 (CI = +/-0.007; p = 0.213)	-0.156 (CI = +/-0.240; p = 0.193)	0.278	+2.51%	
Frequency	2012.1	0.023 (CI = +/-0.025; p = 0.074)	0.116 (CI = +/-0.129; p = 0.075)	-0.005 (CI = +/-0.007; p = 0.153)	-0.127 (CI = +/-0.237; p = 0.280)	0.322	+2.30%	
Frequency	2012.2	0.020 (CI = +/-0.025; p = 0.104)	0.101 (CI = +/-0.130; p = 0.122)	-0.006 (CI = +/-0.007; p = 0.103)	-0.098 (CI = +/-0.239; p = 0.402)	0.327	+2.07%	
Frequency	2013.1	0.017 (CI = +/-0.025; p = 0.169)	0.116 (CI = +/-0.132; p = 0.082)	-0.007 (CI = +/-0.007; p = 0.072)	-0.063 (CI = +/-0.245; p = 0.595)	0.356	+1.76%	
Frequency	2013.2	0.015 (CI = +/-0.027; p = 0.259)	0.105 (CI = +/-0.136; p = 0.122)	-0.007 (CI = +/-0.008; p = 0.058)	-0.035 (CI = +/-0.259; p = 0.783)	0.353	+1.49%	
Frequency	2014.1	0.009 (CI = +/-0.028; p = 0.496)	0.122 (CI = +/-0.139; p = 0.080)	-0.008 (CI = +/-0.008; p = 0.035)	0.023 (CI = +/-0.277; p = 0.862)	0.388	+0.94%	
Frequency	2014.2	-0.002 (CI = +/-0.029; p = 0.910)	0.099 (CI = +/-0.133; p = 0.135)	-0.011 (CI = +/-0.008; p = 0.009)	0.137 (CI = +/-0.291; p = 0.334)	0.447	-0.16%	
Frequency	2015.1	-0.026 (CI = +/-0.030; p = 0.086)	0.139 (CI = +/-0.115; p = 0.020)	-0.016 (CI = +/-0.008; p = 0.000)	0.386 (CI = +/-0.301; p = 0.015)	0.632	-2.55%	
Frequency	2015.2	-0.028 (CI = +/-0.031; p = 0.073)	0.132 (CI = +/-0.118; p = 0.031)	-0.016 (CI = +/-0.008; p = 0.001)	0.414 (CI = +/-0.316; p = 0.014)	0.600	-2.78%	
Frequency	2016.1	-0.025 (CI = +/-0.035; p = 0.143)	0.122 (CI = +/-0.130; p = 0.065)	-0.016 (CI = +/-0.008; p = 0.001)	0.378 (CI = +/-0.358; p = 0.040)	0.601	-2.49%	
Frequency	2016.2	-0.061 (CI = +/-0.051; p = 0.022)	0.132 (CI = +/-0.120; p = 0.034)	-0.006 (CI = +/-0.013; p = 0.313)	0.805 (CI = +/-0.574; p = 0.010)	0.591	-5.93%	
Frequency	2017.1	-0.061 (CI = +/-0.047; p = 0.015)	0.098 (CI = +/-0.117; p = 0.091)	-0.015 (CI = +/-0.016; p = 0.058)	0.807 (CI = +/-0.528; p = 0.006)	0.674	-5.94%	

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

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	-0.046 (CI = +/-0.046; p = 0.048)	-0.009 (CI = +/-0.013; p = 0.182)	0.389 (CI = +/-0.424; p = 0.070)	0.053	-4.49%
Loss Cost	2011.1	-0.045 (CI = +/-0.045; p = 0.049)	-0.008 (CI = +/-0.013; p = 0.213)	0.368 (CI = +/-0.422; p = 0.085)	0.049	-4.43%
Loss Cost	2011.2	-0.045 (CI = +/-0.046; p = 0.056)	-0.008 (CI = +/-0.013; p = 0.230)	0.363 (CI = +/-0.434; p = 0.097)	0.042	-4.41%
Loss Cost	2012.1	-0.047 (CI = +/-0.047; p = 0.049)	-0.009 (CI = +/-0.013; p = 0.198)	0.393 (CI = +/-0.443; p = 0.079)	0.056	-4.61%
Loss Cost	2012.2	-0.040 (CI = +/-0.044; p = 0.072)	-0.006 (CI = +/-0.012; p = 0.296)	0.301 (CI = +/-0.416; p = 0.147)	0.024	-3.90%
Loss Cost	2013.1	-0.041 (CI = +/-0.046; p = 0.078)	-0.007 (CI = +/-0.013; p = 0.298)	0.312 (CI = +/-0.439; p = 0.155)	0.019	-3.99%
Loss Cost	2013.2	-0.035 (CI = +/-0.048; p = 0.141)	-0.005 (CI = +/-0.013; p = 0.424)	0.249 (CI = +/-0.462; p = 0.275)	-0.025	-3.43%
Loss Cost	2014.1	-0.033 (CI = +/-0.052; p = 0.204)	-0.005 (CI = +/-0.014; p = 0.503)	0.223 (CI = +/-0.509; p = 0.371)	-0.053	-3.20%
Loss Cost	2014.2	-0.024 (CI = +/-0.058; p = 0.398)	-0.003 (CI = +/-0.016; p = 0.714)	0.135 (CI = +/-0.580; p = 0.630)	-0.098	-2.38%
Loss Cost	2015.1	-0.030 (CI = +/-0.073; p = 0.407)	-0.004 (CI = +/-0.019; p = 0.658)	0.191 (CI = +/-0.735; p = 0.591)	-0.103	-2.91%
Loss Cost	2015.2	-0.019 (CI = +/-0.074; p = 0.598)	-0.005 (CI = +/-0.018; p = 0.541)	0.065 (CI = +/-0.747; p = 0.856)	-0.110	-1.85%
Loss Cost	2016.1	-0.003 (CI = +/-0.076; p = 0.928)	-0.008 (CI = +/-0.019; p = 0.357)	-0.115 (CI = +/-0.787; p = 0.759)	-0.043	-0.33%
Loss Cost	2016.2	0.011 (CI = +/-0.127; p = 0.857)	-0.012 (CI = +/-0.034; p = 0.449)	-0.284 (CI = +/-1.432; p = 0.677)	-0.109	+1.09%
Loss Cost	2017.1	0.011 (CI = +/-0.133; p = 0.856)	-0.011 (CI = +/-0.044; p = 0.602)	-0.290 (CI = +/-1.500; p = 0.683)	-0.131	+1.15%
Severity	2010.2	-0.074 (CI = +/-0.058; p = 0.015)	-0.005 (CI = +/-0.016; p = 0.542)	0.601 (CI = +/-0.542; p = 0.031)	0.133	-7.14%
Severity	2011.1	-0.073 (CI = +/-0.057; p = 0.015)	-0.004 (CI = +/-0.016; p = 0.610)	0.571 (CI = +/-0.537; p = 0.038)	0.141	-7.06%
Severity	2011.2	-0.071 (CI = +/-0.056; p = 0.016)	-0.003 (CI = +/-0.016; p = 0.715)	0.524 (CI = +/-0.529; p = 0.052)	0.148	-6.82%
Severity	2012.1	-0.071 (CI = +/-0.058; p = 0.018)	-0.003 (CI = +/-0.017; p = 0.704)	0.533 (CI = +/-0.548; p = 0.056)	0.145	-6.87%
Severity	2012.2	-0.061 (CI = +/-0.052; p = 0.024)	0.000 (CI = +/-0.015; p = 0.995)	0.403 (CI = +/-0.495; p = 0.105)	0.167	-5.90%
Severity	2013.1	-0.060 (CI = +/-0.054; p = 0.033)	0.000 (CI = +/-0.015; p = 0.974)	0.391 (CI = +/-0.523; p = 0.135)	0.157	-5.80%
Severity	2013.2	-0.050 (CI = +/-0.055; p = 0.073)	0.003 (CI = +/-0.016; p = 0.732)	0.285 (CI = +/-0.538; p = 0.282)	0.142	-4.89%
Severity	2014.1	-0.044 (CI = +/-0.060; p = 0.139)	0.004 (CI = +/-0.017; p = 0.620)	0.222 (CI = +/-0.588; p = 0.440)	0.126	-4.32%
Severity	2014.2	-0.022 (CI = +/-0.064; p = 0.468)	0.009 (CI = +/-0.017; p = 0.287)	-0.004 (CI = +/-0.632; p = 0.990)	0.136	-2.22%
Severity	2015.1	-0.009 (CI = +/-0.079; p = 0.815)	0.012 (CI = +/-0.020; p = 0.228)	-0.143 (CI = +/-0.793; p = 0.709)	0.142	-0.88%
Severity	2015.2	0.006 (CI = +/-0.077; p = 0.875)	0.010 (CI = +/-0.019; p = 0.286)	-0.314 (CI = +/-0.778; p = 0.405)	0.100	+0.58%
Severity	2016.1	0.015 (CI = +/-0.083; p = 0.711)	0.008 (CI = +/-0.020; p = 0.394)	-0.418 (CI = +/-0.853; p = 0.313)	0.083	+1.48%
Severity	2016.2	0.060 (CI = +/-0.134; p = 0.351)	-0.004 (CI = +/-0.036; p = 0.795)	-0.958 (CI = +/-1.510; p = 0.195)	0.119	+6.19%
Severity	2017.1	0.065 (CI = +/-0.135; p = 0.319)	0.008 (CI = +/-0.044; p = 0.706)	-1.010 (CI = +/-1.524; p = 0.176)	0.172	+6.69%
Frequency	2010.2	0.028 (CI = +/-0.030; p = 0.061)	-0.004 (CI = +/-0.008; p = 0.380)	-0.212 (CI = +/-0.275; p = 0.126)	0.150	+2.86%
Frequency	2011.1	0.028 (CI = +/-0.030; p = 0.066)	-0.004 (CI = +/-0.008; p = 0.358)	-0.204 (CI = +/-0.280; p = 0.146)	0.154	+2.83%
Frequency	2011.2	0.026 (CI = +/-0.026; p = 0.056)	-0.005 (CI = +/-0.007; p = 0.182)	-0.161 (CI = +/-0.246; p = 0.190)	0.234	+2.59%
Frequency	2012.1	0.024 (CI = +/-0.026; p = 0.071)	-0.005 (CI = +/-0.008; p = 0.144)	-0.140 (CI = +/-0.249; p = 0.258)	0.248	+2.43%
Frequency	2012.2	0.021 (CI = +/-0.026; p = 0.105)	-0.006 (CI = +/-0.007; p = 0.087)	-0.102 (CI = +/-0.246; p = 0.400)	0.278	+2.13%
Frequency	2013.1	0.019 (CI = +/-0.027; p = 0.153)	-0.007 (CI = +/-0.008; p = 0.073)	-0.079 (CI = +/-0.257; p = 0.531)	0.284	+1.92%
Frequency	2013.2	0.015 (CI = +/-0.028; p = 0.265)	-0.008 (CI = +/-0.008; p = 0.049)	-0.037 (CI = +/-0.269; p = 0.779)	0.300	+1.53%
Frequency	2014.1	0.012 (CI = +/-0.030; p = 0.424)	-0.009 (CI = +/-0.008; p = 0.040)	0.001 (CI = +/-0.292; p = 0.993)	0.309	+1.17%
Frequency	2014.2	-0.002 (CI = +/-0.030; p = 0.911)	-0.012 (CI = +/-0.008; p = 0.007)	0.139 (CI = +/-0.302; p = 0.346)	0.401	-0.16%
Frequency	2015.1	-0.021 (CI = +/-0.034; p = 0.219)	-0.016 (CI = +/-0.009; p = 0.001)	0.334 (CI = +/-0.343; p = 0.056)	0.510	-2.04%
Frequency	2015.2	-0.025 (CI = +/-0.035; p = 0.159)	-0.015 (CI = +/-0.009; p = 0.002)	0.379 (CI = +/-0.356; p = 0.038)	0.483	-2.42%
Frequency	2016.1	-0.018 (CI = +/-0.037; p = 0.316)	-0.017 (CI = +/-0.009; p = 0.001)	0.302 (CI = +/-0.380; p = 0.111)	0.521	-1.78%
Frequency	2016.2	-0.049 (CI = +/-0.057; p = 0.085)	-0.008 (CI = +/-0.015; p = 0.284)	0.675 (CI = +/-0.643; p = 0.041)	0.456	-4.80%
Frequency	2017.1	-0.053 (CI = +/-0.049; p = 0.036)	-0.019 (CI = +/-0.016; p = 0.027)	0.720 (CI = +/-0.558; p = 0.015)	0.615	-5.19%

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	-0.032 (CI = +/-0.041; p = 0.123)	0.282 (CI = +/-0.398; p = 0.157)	0.023	-3.11%
Loss Cost	2011.1	-0.032 (CI = +/-0.040; p = 0.114)	0.267 (CI = +/-0.394; p = 0.175)	0.025	-3.15%
Loss Cost	2011.2	-0.032 (CI = +/-0.041; p = 0.121)	0.262 (CI = +/-0.403; p = 0.192)	0.022	-3.14%
Loss Cost	2012.1	-0.033 (CI = +/-0.042; p = 0.118)	0.279 (CI = +/-0.411; p = 0.174)	0.026	-3.21%
Loss Cost	2012.2	-0.029 (CI = +/-0.038; p = 0.131)	0.211 (CI = +/-0.377; p = 0.259)	0.018	-2.82%
Loss Cost	2013.1	-0.029 (CI = +/-0.039; p = 0.143)	0.211 (CI = +/-0.393; p = 0.277)	0.013	-2.82%
Loss Cost	2013.2	-0.025 (CI = +/-0.039; p = 0.205)	0.161 (CI = +/-0.400; p = 0.412)	-0.009	-2.45%
Loss Cost	2014.1	-0.023 (CI = +/-0.041; p = 0.266)	0.134 (CI = +/-0.424; p = 0.516)	-0.025	-2.24%
Loss Cost	2014.2	-0.017 (CI = +/-0.043; p = 0.411)	0.073 (CI = +/-0.449; p = 0.738)	-0.048	-1.72%
Loss Cost	2015.1	-0.018 (CI = +/-0.047; p = 0.440)	0.078 (CI = +/-0.498; p = 0.746)	-0.055	-1.77%
Loss Cost	2015.2	-0.004 (CI = +/-0.052; p = 0.883)	-0.079 (CI = +/-0.551; p = 0.765)	-0.070	-0.37%
Loss Cost	2016.1	0.016 (CI = +/-0.063; p = 0.604)	-0.291 (CI = +/-0.675; p = 0.374)	-0.037	+1.58%
Loss Cost	2016.2	-0.009 (CI = +/-0.112; p = 0.861)	-0.019 (CI = +/-1.209; p = 0.973)	-0.080	-0.93%
Loss Cost	2017.1	0.001 (CI = +/-0.122; p = 0.982)	-0.154 (CI = +/-1.350; p = 0.810)	-0.073	+0.13%
Severity	2010.2	-0.066 (CI = +/-0.051; p = 0.013)	0.539 (CI = +/-0.495; p = 0.034)	0.152	-6.37%
Severity	2011.1	-0.066 (CI = +/-0.050; p = 0.011)	0.520 (CI = +/-0.488; p = 0.038)	0.165	-6.42%
Severity	2011.2	-0.066 (CI = +/-0.048; p = 0.010)	0.487 (CI = +/-0.477; p = 0.046)	0.177	-6.37%
Severity	2012.1	-0.066 (CI = +/-0.050; p = 0.011)	0.492 (CI = +/-0.491; p = 0.050)	0.175	-6.38%
Severity	2012.2	-0.061 (CI = +/-0.044; p = 0.009)	0.403 (CI = +/-0.438; p = 0.070)	0.203	-5.89%
Severity	2013.1	-0.060 (CI = +/-0.045; p = 0.012)	0.394 (CI = +/-0.456; p = 0.087)	0.195	-5.84%
Severity	2013.2	-0.055 (CI = +/-0.045; p = 0.019)	0.328 (CI = +/-0.460; p = 0.152)	0.178	-5.36%
Severity	2014.1	-0.053 (CI = +/-0.047; p = 0.031)	0.297 (CI = +/-0.486; p = 0.217)	0.159	-5.12%
Severity	2014.2	-0.044 (CI = +/-0.048; p = 0.073)	0.197 (CI = +/-0.503; p = 0.423)	0.127	-4.30%
Severity	2015.1	-0.044 (CI = +/-0.053; p = 0.100)	0.195 (CI = +/-0.558; p = 0.473)	0.115	-4.29%
Severity	2015.2	-0.022 (CI = +/-0.055; p = 0.415)	-0.048 (CI = +/-0.588; p = 0.864)	0.089	-2.17%
Severity	2016.1	-0.004 (CI = +/-0.068; p = 0.894)	-0.241 (CI = +/-0.728; p = 0.493)	0.097	-0.43%
Severity	2016.2	0.053 (CI = +/-0.116; p = 0.345)	-0.864 (CI = +/-1.252; p = 0.162)	0.174	+5.43%
Severity	2017.1	0.072 (CI = +/-0.123; p = 0.230)	-1.109 (CI = +/-1.365; p = 0.103)	0.222	+7.48%
Frequency	2010.2	0.034 (CI = +/-0.026; p = 0.011)	-0.257 (CI = +/-0.253; p = 0.047)	0.156	+3.49%
Frequency	2011.1	0.034 (CI = +/-0.026; p = 0.012)	-0.252 (CI = +/-0.257; p = 0.054)	0.158	+3.50%
Frequency	2011.2	0.034 (CI = +/-0.023; p = 0.006)	-0.225 (CI = +/-0.230; p = 0.055)	0.207	+3.45%
Frequency	2012.1	0.033 (CI = +/-0.024; p = 0.007)	-0.213 (CI = +/-0.233; p = 0.072)	0.208	+3.39%
Frequency	2012.2	0.032 (CI = +/-0.023; p = 0.009)	-0.192 (CI = +/-0.233; p = 0.103)	0.208	+3.26%
Frequency	2013.1	0.032 (CI = +/-0.024; p = 0.013)	-0.183 (CI = +/-0.242; p = 0.132)	0.200	+3.20%
Frequency	2013.2	0.030 (CI = +/-0.025; p = 0.019)	-0.167 (CI = +/-0.253; p = 0.183)	0.187	+3.08%
Frequency	2014.1	0.030 (CI = +/-0.026; p = 0.027)	-0.163 (CI = +/-0.269; p = 0.220)	0.176	+3.04%
Frequency	2014.2	0.027 (CI = +/-0.027; p = 0.057)	-0.124 (CI = +/-0.285; p = 0.375)	0.147	+2.70%
Frequency	2015.1	0.026 (CI = +/-0.030; p = 0.086)	-0.117 (CI = +/-0.316; p = 0.448)	0.130	+2.64%
Frequency	2015.2	0.018 (CI = +/-0.033; p = 0.264)	-0.031 (CI = +/-0.354; p = 0.856)	0.092	+1.84%
Frequency	2016.1	0.020 (CI = +/-0.042; p = 0.328)	-0.050 (CI = +/-0.451; p = 0.817)	0.086	+2.02%
Frequency	2016.2	-0.062 (CI = +/-0.051; p = 0.021)	0.844 (CI = +/-0.554; p = 0.005)	0.447	-6.03%
Frequency	2017.1	-0.071 (CI = +/-0.055; p = 0.015)	0.955 (CI = +/-0.604; p = 0.004)	0.472	-6.84%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2010.2	-0.036 (CI = +/-0.049; p = 0.140)	-0.010 (CI = +/-0.016; p = 0.206)	0.305 (CI = +/-0.513; p = 0.232)	-0.018	-3.53%
Loss Cost	2011.1	-0.035 (CI = +/-0.048; p = 0.146)	-0.009 (CI = +/-0.016; p = 0.247)	0.278 (CI = +/-0.510; p = 0.272)	-0.022	-3.46%
Loss Cost	2011.2	-0.035 (CI = +/-0.049; p = 0.159)	-0.009 (CI = +/-0.016; p = 0.272)	0.271 (CI = +/-0.525; p = 0.297)	-0.029	-3.42%
Loss Cost	2012.1	-0.037 (CI = +/-0.050; p = 0.143)	-0.010 (CI = +/-0.017; p = 0.235)	0.303 (CI = +/-0.539; p = 0.256)	-0.022	-3.62%
Loss Cost	2012.2	-0.028 (CI = +/-0.047; p = 0.222)	-0.006 (CI = +/-0.015; p = 0.404)	0.185 (CI = +/-0.504; p = 0.454)	-0.049	-2.79%
Loss Cost	2013.1	-0.029 (CI = +/-0.049; p = 0.240)	-0.006 (CI = +/-0.016; p = 0.423)	0.188 (CI = +/-0.535; p = 0.474)	-0.056	-2.81%
Loss Cost	2013.2	-0.021 (CI = +/-0.051; p = 0.405)	-0.004 (CI = +/-0.017; p = 0.651)	0.092 (CI = +/-0.560; p = 0.735)	-0.084	-2.05%
Loss Cost	2014.1	-0.015 (CI = +/-0.056; p = 0.568)	-0.002 (CI = +/-0.019; p = 0.827)	0.028 (CI = +/-0.618; p = 0.925)	-0.099	-1.53%
Loss Cost	2014.2	0.000 (CI = +/-0.062; p = 0.998)	0.003 (CI = +/-0.021; p = 0.764)	-0.151 (CI = +/-0.701; p = 0.656)	-0.100	-0.01%
Loss Cost	2015.1	0.010 (CI = +/-0.081; p = 0.798)	0.006 (CI = +/-0.027; p = 0.628)	-0.268 (CI = +/-0.925; p = 0.549)	-0.099	+1.00%
Loss Cost	2015.2	0.004 (CI = +/-0.080; p = 0.907)	0.001 (CI = +/-0.027; p = 0.936)	-0.210 (CI = +/-0.907; p = 0.631)	-0.096	+0.45%
Loss Cost	2016.1	-0.005 (CI = +/-0.081; p = 0.889)	-0.007 (CI = +/-0.030; p = 0.634)	-0.101 (CI = +/-0.916; p = 0.817)	-0.046	-0.54%
Loss Cost	2016.2	0.011 (CI = +/-0.127; p = 0.855)	0.004 (CI = +/-0.073; p = 0.898)	-0.286 (CI = +/-1.433; p = 0.676)	-0.108	+1.11%
Loss Cost	2017.1	0.011 (CI = +/-0.133; p = 0.856)	0.006 (CI = +/-0.082; p = 0.877)	-0.290 (CI = +/-1.500; p = 0.683)	-0.131	+1.15%
Severity	2010.2	-0.074 (CI = +/-0.061; p = 0.019)	-0.011 (CI = +/-0.020; p = 0.268)	0.666 (CI = +/-0.638; p = 0.041)	0.116	-7.12%
Severity	2011.1	-0.073 (CI = +/-0.060; p = 0.019)	-0.010 (CI = +/-0.020; p = 0.319)	0.631 (CI = +/-0.633; p = 0.051)	0.123	-7.02%
Severity	2011.2	-0.070 (CI = +/-0.059; p = 0.022)	-0.008 (CI = +/-0.019; p = 0.407)	0.574 (CI = +/-0.623; p = 0.070)	0.130	-6.74%
Severity	2012.1	-0.070 (CI = +/-0.060; p = 0.024)	-0.008 (CI = +/-0.020; p = 0.406)	0.583 (CI = +/-0.646; p = 0.075)	0.127	-6.80%
Severity	2012.2	-0.059 (CI = +/-0.054; p = 0.034)	-0.004 (CI = +/-0.018; p = 0.687)	0.425 (CI = +/-0.586; p = 0.147)	0.147	-5.73%
Severity	2013.1	-0.058 (CI = +/-0.057; p = 0.048)	-0.003 (CI = +/-0.019; p = 0.742)	0.408 (CI = +/-0.621; p = 0.186)	0.137	-5.60%
Severity	2013.2	-0.047 (CI = +/-0.058; p = 0.109)	0.001 (CI = +/-0.019; p = 0.940)	0.274 (CI = +/-0.640; p = 0.383)	0.125	-4.57%
Severity	2014.1	-0.039 (CI = +/-0.063; p = 0.207)	0.003 (CI = +/-0.021; p = 0.758)	0.186 (CI = +/-0.704; p = 0.586)	0.112	-3.87%
Severity	2014.2	-0.013 (CI = +/-0.068; p = 0.695)	0.012 (CI = +/-0.022; p = 0.284)	-0.125 (CI = +/-0.760; p = 0.733)	0.142	-1.27%
Severity	2015.1	0.011 (CI = +/-0.086; p = 0.792)	0.019 (CI = +/-0.028; p = 0.166)	-0.400 (CI = +/-0.983; p = 0.402)	0.170	+1.10%
Severity	2015.2	0.005 (CI = +/-0.084; p = 0.907)	0.014 (CI = +/-0.029; p = 0.331)	-0.335 (CI = +/-0.955; p = 0.468)	0.090	+0.47%
Severity	2016.1	0.003 (CI = +/-0.089; p = 0.945)	0.012 (CI = +/-0.033; p = 0.450)	-0.315 (CI = +/-1.012; p = 0.517)	0.045	+0.29%
Severity	2016.2	0.061 (CI = +/-0.134; p = 0.342)	0.052 (CI = +/-0.076; p = 0.165)	-0.972 (CI = +/-1.509; p = 0.189)	0.122	+6.32%
Severity	2017.1	0.065 (CI = +/-0.135; p = 0.319)	0.067 (CI = +/-0.083; p = 0.108)	-1.010 (CI = +/-1.524; p = 0.176)	0.172	+6.69%
Frequency	2010.2	0.038 (CI = +/-0.029; p = 0.012)	0.001 (CI = +/-0.009; p = 0.850)	-0.361 (CI = +/-0.303; p = 0.021)	0.243	+3.86%
Frequency	2011.1	0.038 (CI = +/-0.029; p = 0.014)	0.001 (CI = +/-0.010; p = 0.901)	-0.352 (CI = +/-0.308; p = 0.027)	0.245	+3.84%
Frequency	2011.2	0.035 (CI = +/-0.025; p = 0.009)	-0.001 (CI = +/-0.008; p = 0.811)	-0.303 (CI = +/-0.270; p = 0.029)	0.327	+3.57%
Frequency	2012.1	0.034 (CI = +/-0.026; p = 0.012)	-0.002 (CI = +/-0.008; p = 0.690)	-0.280 (CI = +/-0.274; p = 0.045)	0.334	+3.42%
Frequency	2012.2	0.031 (CI = +/-0.025; p = 0.020)	-0.003 (CI = +/-0.008; p = 0.494)	-0.240 (CI = +/-0.273; p = 0.082)	0.351	+3.11%
Frequency	2013.1	0.029 (CI = +/-0.026; p = 0.032)	-0.003 (CI = +/-0.009; p = 0.433)	-0.220 (CI = +/-0.288; p = 0.127)	0.349	+2.95%
Frequency	2013.2	0.026 (CI = +/-0.028; p = 0.064)	-0.004 (CI = +/-0.009; p = 0.329)	-0.182 (CI = +/-0.306; p = 0.229)	0.348	+2.64%
Frequency	2014.1	0.024 (CI = +/-0.030; p = 0.115)	-0.005 (CI = +/-0.010; p = 0.306)	-0.158 (CI = +/-0.339; p = 0.341)	0.342	+2.43%
Frequency	2014.2	0.013 (CI = +/-0.033; p = 0.430)	-0.009 (CI = +/-0.011; p = 0.111)	-0.026 (CI = +/-0.373; p = 0.886)	0.371	+1.28%
Frequency	2015.1	-0.001 (CI = +/-0.042; p = 0.961)	-0.013 (CI = +/-0.014; p = 0.059)	0.133 (CI = +/-0.478; p = 0.565)	0.400	-0.10%
Frequency	2015.2	0.000 (CI = +/-0.044; p = 0.991)	-0.012 (CI = +/-0.015; p = 0.093)	0.125 (CI = +/-0.495; p = 0.600)	0.330	-0.02%
Frequency	2016.1	-0.008 (CI = +/-0.041; p = 0.673)	-0.019 (CI = +/-0.015; p = 0.019)	0.214 (CI = +/-0.467; p = 0.344)	0.463	-0.83%
Frequency	2016.2	-0.050 (CI = +/-0.057; p = 0.077)	-0.048 (CI = +/-0.032; p = 0.007)	0.687 (CI = +/-0.639; p = 0.037)	0.463	-4.90%
Frequency	2017.1	-0.053 (CI = +/-0.049; p = 0.036)	-0.061 (CI = +/-0.030; p = 0.001)	0.720 (CI = +/-0.558; p = 0.015)	0.615	-5.19%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, new_normal

						Implied Trend
Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Rate
Loss Cost	2010.2	-0.014 (CI = +/-0.037; p = 0.445)	-0.174 (CI = +/-0.229; p = 0.130)	0.087 (CI = +/-0.396; p = 0.655)	0.009	-1.37%
Loss Cost	2011.1	-0.015 (CI = +/-0.035; p = 0.398)	-0.209 (CI = +/-0.224; p = 0.066)	0.072 (CI = +/-0.382; p = 0.702)	0.059	-1.47%
Loss Cost	2011.2	-0.015 (CI = +/-0.036; p = 0.407)	-0.208 (CI = +/-0.233; p = 0.078)	0.071 (CI = +/-0.391; p = 0.710)	0.051	-1.47%
Loss Cost	2012.1	-0.015 (CI = +/-0.037; p = 0.414)	-0.203 (CI = +/-0.243; p = 0.098)	0.076 (CI = +/-0.402; p = 0.701)	0.036	-1.48%
Loss Cost	2012.2	-0.014 (CI = +/-0.034; p = 0.408)	-0.155 (CI = +/-0.227; p = 0.170)	0.036 (CI = +/-0.371; p = 0.840)	0.007	-1.37%
Loss Cost	2013.1	-0.013 (CI = +/-0.035; p = 0.443)	-0.167 (CI = +/-0.237; p = 0.159)	0.024 (CI = +/-0.382; p = 0.897)	0.011	-1.30%
Loss Cost	2013.2	-0.011 (CI = +/-0.039; p = 0.506)	-0.142 (CI = +/-0.241; p = 0.232)	-0.006 (CI = +/-0.385; p = 0.973)	-0.018	-1.13%
Loss Cost	2014.1	-0.008 (CI = +/-0.035; p = 0.624)	-0.169 (CI = +/-0.247; p = 0.168)	-0.046 (CI = +/-0.394; p = 0.811)	0.005	-0.84%
Loss Cost	2014.2	-0.006 (CI = +/-0.036; p = 0.743)	-0.149 (CI = +/-0.254; p = 0.234)	-0.082 (CI = +/-0.407; p = 0.677)	-0.020	-0.58%
Loss Cost	2015.1	-0.004 (CI = +/-0.039; p = 0.850)	-0.164 (CI = +/-0.269; p = 0.216)	-0.109 (CI = +/-0.435; p = 0.603)	-0.016	-0.35%
Loss Cost	2015.2	0.003 (CI = +/-0.039; p = 0.862)	-0.133 (CI = +/-0.269; p = 0.310)	-0.192 (CI = +/-0.447; p = 0.375)	-0.026	+0.33%
Loss Cost	2016.1	0.015 (CI = +/-0.041; p = 0.444)	-0.188 (CI = +/-0.269; p = 0.156)	-0.330 (CI = +/-0.468; p = 0.154)	0.075	+1.53%
Loss Cost	2016.2	0.007 (CI = +/-0.046; p = 0.755)	-0.207 (CI = +/-0.276; p = 0.131)	-0.233 (CI = +/-0.528; p = 0.359)	0.063	+0.69%
Loss Cost	2017.1	0.017 (CI = +/-0.062; p = 0.561)	-0.237 (CI = +/-0.307; p = 0.120)	-0.350 (CI = +/-0.707; p = 0.304)	0.066	+1.74%
Severity	2010.2	-0.048 (CI = +/-0.043; p = 0.030)	-0.294 (CI = +/-0.271; p = 0.034)	0.419 (CI = +/-0.469; p = 0.078)	0.222	-4.73%
Severity	2011.1	-0.050 (CI = +/-0.041; p = 0.020)	-0.342 (CI = +/-0.260; p = 0.012)	0.398 (CI = +/-0.444; p = 0.076)	0.294	-4.85%
Severity	2011.2	-0.051 (CI = +/-0.041; p = 0.017)	-0.312 (CI = +/-0.262; p = 0.022)	0.385 (CI = +/-0.439; p = 0.083)	0.284	-4.93%
Severity	2012.1	-0.050 (CI = +/-0.041; p = 0.019)	-0.322 (CI = +/-0.272; p = 0.022)	0.376 (CI = +/-0.449; p = 0.097)	0.286	-4.90%
Severity	2012.2	-0.049 (CI = +/-0.037; p = 0.012)	-0.263 (CI = +/-0.246; p = 0.037)	0.327 (CI = +/-0.402; p = 0.105)	0.297	-4.78%
Severity	2013.1	-0.048 (CI = +/-0.037; p = 0.015)	-0.285 (CI = +/-0.254; p = 0.030)	0.304 (CI = +/-0.410; p = 0.138)	0.310	-4.64%
Severity	2013.2	-0.046 (CI = +/-0.037; p = 0.019)	-0.258 (CI = +/-0.257; p = 0.050)	0.270 (CI = +/-0.412; p = 0.187)	0.281	-4.46%
Severity	2014.1	-0.042 (CI = +/-0.038; p = 0.030)	-0.291 (CI = +/-0.262; p = 0.031)	0.221 (CI = +/-0.418; p = 0.281)	0.305	-4.11%
Severity	2014.2	-0.038 (CI = +/-0.038; p = 0.047)	-0.264 (CI = +/-0.265; p = 0.051)	0.172 (CI = +/-0.425; p = 0.405)	0.262	-3.77%
Severity	2015.1	-0.035 (CI = +/-0.040; p = 0.080)	-0.284 (CI = +/-0.280; p = 0.047)	0.135 (CI = +/-0.452; p = 0.536)	0.266	-3.47%
Severity	2015.2	-0.027 (CI = +/-0.040; p = 0.173)	-0.245 (CI = +/-0.272; p = 0.075)	0.032 (CI = +/-0.453; p = 0.883)	0.212	-2.65%
Severity	2016.1	-0.017 (CI = +/-0.043; p = 0.417)	-0.292 (CI = +/-0.279; p = 0.041)	-0.085 (CI = +/-0.486; p = 0.714)	0.254	-1.66%
Severity	2016.2	-0.018 (CI = +/-0.049; p = 0.439)	-0.296 (CI = +/-0.294; p = 0.049)	-0.067 (CI = +/-0.563; p = 0.803)	0.240	-1.82%
Severity	2017.1	-0.010 (CI = +/-0.067; p = 0.758)	-0.320 (CI = +/-0.329; p = 0.056)	-0.164 (CI = +/-0.757; p = 0.649)	0.240	-0.97%
Frequency	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.120 (CI = +/-0.128; p = 0.065)	-0.332 (CI = +/-0.222; p = 0.005)	0.337	+3.52%
Frequency	2011.1	0.035 (CI = +/-0.021; p = 0.002)	0.133 (CI = +/-0.130; p = 0.046)	-0.326 (CI = +/-0.222; p = 0.006)	0.359	+3.56%
Frequency	2011.2	0.036 (CI = +/-0.018; p = 0.000)	0.103 (CI = +/-0.117; p = 0.081)	-0.313 (CI = +/-0.196; p = 0.003)	0.407	+3.64%
Frequency	2012.1	0.035 (CI = +/-0.018; p = 0.000)	0.120 (CI = +/-0.117; p = 0.045)	-0.301 (CI = +/-0.193; p = 0.004)	0.439	+3.60%
Frequency	2012.2	0.035 (CI = +/-0.018; p = 0.000)	0.108 (CI = +/-0.119; p = 0.073)	-0.291 (CI = +/-0.194; p = 0.005)	0.429	+3.57%
Frequency	2013.1	0.034 (CI = +/-0.018; p = 0.001)	0.118 (CI = +/-0.123; p = 0.058)	-0.280 (CI = +/-0.198; p = 0.008)	0.436	+3.50%
Frequency	2013.2	0.034 (CI = +/-0.019; p = 0.001)	0.115 (CI = +/-0.128; p = 0.075)	-0.276 (CI = +/-0.205; p = 0.011)	0.418	+3.48%
Frequency	2014.1	0.034 (CI = +/-0.019; p = 0.002)	0.122 (CI = +/-0.135; p = 0.074)	-0.267 (CI = +/-0.214; p = 0.017)	0.414	+3.41%
Frequency	2014.2	0.033 (CI = +/-0.020; p = 0.003)	0.114 (CI = +/-0.140; p = 0.103)	-0.254 (CI = +/-0.224; p = 0.028)	0.375	+3.32%
Frequency	2015.1	0.032 (CI = +/-0.021; p = 0.006)	0.120 (CI = +/-0.149; p = 0.108)	-0.245 (CI = +/-0.241; p = 0.047)	0.364	+3.23%
Frequency	2015.2	0.030 (CI = +/-0.023; p = 0.013)	0.112 (CI = +/-0.155; p = 0.145)	-0.224 (CI = +/-0.258; p = 0.084)	0.299	+3.06%
Frequency	2016.1	0.032 (CI = +/-0.026; p = 0.018)	0.104 (CI = +/-0.167; p = 0.205)	-0.244 (CI = +/-0.290; p = 0.093)	0.297	+3.24%
Frequency	2016.2	0.025 (CI = +/-0.028; p = 0.076)	0.089 (CI = +/-0.168; p = 0.276)	-0.167 (CI = +/-0.321; p = 0.284)	0.155	+2.55%
Frequency	2017.1	0.027 (CI = +/-0.038; p = 0.153)	0.084 (CI = +/-0.189; p = 0.356)	-0.187 (CI = +/-0.435; p = 0.371)	0.131	+2.73%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	-0.016 (CI = +/-0.037; p = 0.386)	0.104 (CI = +/-0.405; p = 0.603)	-0.044	-1.59%
Loss Cost	2011.1	-0.017 (CI = +/-0.037; p = 0.348)	0.094 (CI = +/-0.400; p = 0.632)	-0.038	-1.70%
Loss Cost	2011.2	-0.017 (CI = +/-0.038; p = 0.354)	0.090 (CI = +/-0.408; p = 0.654)	-0.040	-1.71%
Loss Cost	2012.1	-0.017 (CI = +/-0.038; p = 0.357)	0.099 (CI = +/-0.416; p = 0.627)	-0.043	-1.73%
Loss Cost	2012.2	-0.016 (CI = +/-0.035; p = 0.361)	0.049 (CI = +/-0.377; p = 0.789)	-0.036	-1.54%
Loss Cost	2013.1	-0.015 (CI = +/-0.035; p = 0.379)	0.045 (CI = +/-0.390; p = 0.811)	-0.040	-1.52%
Loss Cost	2013.2	-0.013 (CI = +/-0.035; p = 0.456)	0.005 (CI = +/-0.388; p = 0.978)	-0.043	-1.27%
Loss Cost	2014.1	-0.011 (CI = +/-0.036; p = 0.531)	-0.020 (CI = +/-0.401; p = 0.917)	-0.047	-1.10%
Loss Cost	2014.2	-0.007 (CI = +/-0.037; p = 0.681)	-0.070 (CI = +/-0.410; p = 0.726)	-0.048	-0.73%
Loss Cost	2015.1	-0.007 (CI = +/-0.039; p = 0.726)	-0.079 (CI = +/-0.438; p = 0.710)	-0.053	-0.66%
Loss Cost	2015.2	0.002 (CI = +/-0.039; p = 0.922)	-0.180 (CI = +/-0.445; p = 0.406)	-0.032	+0.19%
Loss Cost	2016.1	0.010 (CI = +/-0.042; p = 0.612)	-0.277 (CI = +/-0.477; p = 0.235)	0.004	+1.02%
Loss Cost	2016.2	0.004 (CI = +/-0.048; p = 0.864)	-0.206 (CI = +/-0.550; p = 0.438)	-0.036	+0.40%
Loss Cost	2017.1	0.003 (CI = +/-0.063; p = 0.921)	-0.194 (CI = +/-0.714; p = 0.568)	-0.052	+0.30%
Severity	2010.2	-0.052 (CI = +/-0.046; p = 0.028)	0.447 (CI = +/-0.501; p = 0.078)	0.107	-5.09%
Severity	2011.1	-0.054 (CI = +/-0.046; p = 0.023)	0.435 (CI = +/-0.493; p = 0.081)	0.122	-5.22%
Severity	2011.2	-0.054 (CI = +/-0.044; p = 0.018)	0.413 (CI = +/-0.479; p = 0.088)	0.140	-5.28%
Severity	2012.1	-0.054 (CI = +/-0.045; p = 0.021)	0.414 (CI = +/-0.492; p = 0.095)	0.137	-5.28%
Severity	2012.2	-0.052 (CI = +/-0.040; p = 0.013)	0.349 (CI = +/-0.433; p = 0.108)	0.177	-5.06%
Severity	2013.1	-0.051 (CI = +/-0.041; p = 0.016)	0.340 (CI = +/-0.447; p = 0.128)	0.172	-5.01%
Severity	2013.2	-0.048 (CI = +/-0.040; p = 0.020)	0.291 (CI = +/-0.442; p = 0.186)	0.166	-4.71%
Severity	2014.1	-0.046 (CI = +/-0.041; p = 0.029)	0.265 (CI = +/-0.458; p = 0.242)	0.152	-4.54%
Severity	2014.2	-0.041 (CI = +/-0.041; p = 0.049)	0.194 (CI = +/-0.458; p = 0.387)	0.132	-4.03%
Severity	2015.1	-0.041 (CI = +/-0.043; p = 0.065)	0.188 (CI = +/-0.490; p = 0.429)	0.120	-3.98%
Severity	2015.2	-0.029 (CI = +/-0.043; p = 0.162)	0.054 (CI = +/-0.484; p = 0.815)	0.090	-2.91%
Severity	2016.1	-0.024 (CI = +/-0.047; p = 0.283)	-0.004 (CI = +/-0.533; p = 0.986)	0.069	-2.42%
Severity	2016.2	-0.022 (CI = +/-0.054; p = 0.393)	-0.027 (CI = +/-0.622; p = 0.927)	0.055	-2.22%
Severity	2017.1	-0.029 (CI = +/-0.071; p = 0.392)	0.047 (CI = +/-0.804; p = 0.901)	0.055	-2.86%
Frequency	2010.2	0.036 (CI = +/-0.021; p = 0.002)	-0.343 (CI = +/-0.232; p = 0.005)	0.270	+3.68%
Frequency	2011.1	0.036 (CI = +/-0.022; p = 0.002)	-0.341 (CI = +/-0.235; p = 0.006)	0.274	+3.72%
Frequency	2011.2	0.037 (CI = +/-0.019; p = 0.000)	-0.323 (CI = +/-0.205; p = 0.003)	0.352	+3.77%
Frequency	2012.1	0.037 (CI = +/-0.019; p = 0.001)	-0.314 (CI = +/-0.206; p = 0.004)	0.357	+3.75%
Frequency	2012.2	0.036 (CI = +/-0.019; p = 0.001)	-0.300 (CI = +/-0.203; p = 0.006)	0.366	+3.70%
Frequency	2013.1	0.036 (CI = +/-0.019; p = 0.001)	-0.295 (CI = +/-0.209; p = 0.008)	0.359	+3.67%
Frequency	2013.2	0.035 (CI = +/-0.020; p = 0.001)	-0.285 (CI = +/-0.216; p = 0.012)	0.348	+3.61%
Frequency	2014.1	0.035 (CI = +/-0.020; p = 0.002)	-0.285 (CI = +/-0.226; p = 0.016)	0.338	+3.61%
Frequency	2014.2	0.034 (CI = +/-0.021; p = 0.003)	-0.264 (CI = +/-0.234; p = 0.029)	0.311	+3.44%
Frequency	2015.1	0.034 (CI = +/-0.022; p = 0.005)	-0.267 (CI = +/-0.250; p = 0.038)	0.298	+3.47%
Frequency	2015.2	0.031 (CI = +/-0.023; p = 0.012)	-0.234 (CI = +/-0.266; p = 0.081)	0.244	+3.18%
Frequency	2016.1	0.035 (CI = +/-0.026; p = 0.011)	-0.273 (CI = +/-0.292; p = 0.065)	0.264	+3.53%
Frequency	2016.2	0.026 (CI = +/-0.028; p = 0.064)	-0.179 (CI = +/-0.321; p = 0.255)	0.139	+2.68%
Frequency	2017.1	0.032 (CI = +/-0.036; p = 0.079)	-0.242 (CI = +/-0.413; p = 0.229)	0.136	+3.25%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.039 (CI = +/-0.044; p = 0.080)	0.073	+3.95%
Loss Cost	2011.1	0.035 (CI = +/-0.046; p = 0.132)	0.048	+3.53%
Loss Cost	2011.2	0.031 (CI = +/-0.048; p = 0.198)	0.027	+3.12%
Loss Cost	2012.1	0.029 (CI = +/-0.050; p = 0.242)	0.016	+2.96%
Loss Cost	2012.2	0.028 (CI = +/-0.052; p = 0.286)	0.008	+2.80%
Loss Cost	2013.1	0.032 (CI = +/-0.053; p = 0.225)	0.023	+3.27%
Loss Cost	2013.2	0.025 (CI = +/-0.051; p = 0.326)	0.000	+2.50%
Loss Cost	2014.1	0.023 (CI = +/-0.052; p = 0.376)	-0.008	+2.30%
Loss Cost	2014.2	0.022 (CI = +/-0.054; p = 0.395)	-0.012	+2.27%
Loss Cost	2015.1	0.025 (CI = +/-0.053; p = 0.342)	-0.003	+2.49%
Loss Cost	2015.2	0.024 (CI = +/-0.052; p = 0.349)	-0.004	+2.43%
Loss Cost	2016.1	0.033 (CI = +/-0.057; p = 0.236)	0.027	+3.38%
Loss Cost	2016.2	0.036 (CI = +/-0.064; p = 0.255)	0.022	+3.63%
Loss Cost	2017.1	0.057 (CI = +/-0.066; p = 0.083)	0.132	+5.91%
Severity	2010.2	0.070 (CI = +/-0.040; p = 0.001)	0.285	+7.21%
Severity	2011.1	0.062 (CI = +/-0.041; p = 0.004)	0.235	+6.37%
Severity	2011.2	0.055 (CI = +/-0.042; p = 0.012)	0.191	+5.67%
Severity	2012.1	0.053 (CI = +/-0.044; p = 0.020)	0.167	+5.43%
Severity	2012.2	0.053 (CI = +/-0.046; p = 0.025)	0.158	+5.40%
Severity	2013.1	0.054 (CI = +/-0.047; p = 0.027)	0.160	+5.55%
Severity	2013.2	0.047 (CI = +/-0.045; p = 0.041)	0.139	+4.83%
Severity	2014.1	0.044 (CI = +/-0.045; p = 0.056)	0.124	+4.51%
Severity	2014.2	0.042 (CI = +/-0.046; p = 0.068)	0.115	+4.30%
Severity	2015.1	0.043 (CI = +/-0.046; p = 0.063)	0.127	+4.43%
Severity	2015.2	0.043 (CI = +/-0.043; p = 0.053)	0.148	+4.35%
Severity	2016.1	0.051 (CI = +/-0.047; p = 0.036)	0.189	+5.20%
Severity	2016.2	0.055 (CI = +/-0.052; p = 0.039)	0.192	+5.70%
Severity	2017.1	0.076 (CI = +/-0.052; p = 0.007)	0.353	+7.89%
Frequency	2010.2	-0.031 (CI = +/-0.019; p = 0.002)	0.262	-3.04%
Frequency	2011.1	-0.027 (CI = +/-0.019; p = 0.007)	0.211	-2.67%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.017)	0.170	-2.41%
Frequency	2012.1	-0.024 (CI = +/-0.021; p = 0.026)	0.151	-2.34%
Frequency	2012.2	-0.025 (CI = +/-0.021; p = 0.024)	0.162	-2.47%
Frequency	2013.1	-0.022 (CI = +/-0.021; p = 0.042)	0.132	-2.15%
Frequency	2013.2	-0.022 (CI = +/-0.022; p = 0.042)	0.137	-2.22%
Frequency	2014.1	-0.021 (CI = +/-0.022; p = 0.056)	0.123	-2.11%
Frequency	2014.2	-0.020 (CI = +/-0.021; p = 0.064)	0.120	-1.95%
Frequency	2015.1	-0.019 (CI = +/-0.020; p = 0.067)	0.122	-1.86%
Frequency	2015.2	-0.019 (CI = +/-0.020; p = 0.071)	0.124	-1.84%
Frequency	2016.1	-0.017 (CI = +/-0.023; p = 0.122)	0.084	-1.73%
Frequency	2016.2	-0.020 (CI = +/-0.025; p = 0.116)	0.094	-1.96%
Frequency	2017.1	-0.019 (CI = +/-0.029; p = 0.186)	0.055	-1.84%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.042 (CI = +/-0.042; p = 0.052)	-0.203 (CI = +/-0.234; p = 0.087)	0.140	+4.29%
Loss Cost	2011.1	0.037 (CI = +/-0.044; p = 0.098)	-0.223 (CI = +/-0.237; p = 0.065)	0.135	+3.72%
Loss Cost	2011.2	0.035 (CI = +/-0.046; p = 0.137)	-0.214 (CI = +/-0.247; p = 0.086)	0.103	+3.51%
Loss Cost	2012.1	0.031 (CI = +/-0.048; p = 0.190)	-0.228 (CI = +/-0.254; p = 0.077)	0.103	+3.19%
Loss Cost	2012.2	0.032 (CI = +/-0.050; p = 0.205)	-0.230 (CI = +/-0.266; p = 0.087)	0.090	+3.23%
Loss Cost	2013.1	0.035 (CI = +/-0.052; p = 0.180)	-0.213 (CI = +/-0.275; p = 0.123)	0.086	+3.53%
Loss Cost	2013.2	0.028 (CI = +/-0.051; p = 0.269)	-0.167 (CI = +/-0.271; p = 0.213)	0.029	+2.80%
Loss Cost	2014.1	0.025 (CI = +/-0.051; p = 0.318)	-0.192 (CI = +/-0.278; p = 0.165)	0.041	+2.55%
Loss Cost	2014.2	0.026 (CI = +/-0.053; p = 0.323)	-0.198 (CI = +/-0.292; p = 0.173)	0.036	+2.61%
Loss Cost	2015.1	0.027 (CI = +/-0.053; p = 0.299)	-0.161 (CI = +/-0.297; p = 0.269)	0.013	+2.72%
Loss Cost	2015.2	0.026 (CI = +/-0.053; p = 0.317)	-0.131 (CI = +/-0.306; p = 0.378)	-0.014	+2.63%
Loss Cost	2016.1	0.033 (CI = +/-0.058; p = 0.244)	-0.108 (CI = +/-0.319; p = 0.483)	-0.001	+3.38%
Loss Cost	2016.2	0.038 (CI = +/-0.066; p = 0.236)	-0.123 (CI = +/-0.340; p = 0.452)	-0.003	+3.87%
Loss Cost	2017.1	0.057 (CI = +/-0.068; p = 0.093)	-0.068 (CI = +/-0.335; p = 0.670)	0.083	+5.91%
Severity	2010.2	0.072 (CI = +/-0.040; p = 0.001)	-0.157 (CI = +/-0.219; p = 0.151)	0.314	+7.49%
Severity	2011.1	0.063 (CI = +/-0.039; p = 0.003)	-0.190 (CI = +/-0.213; p = 0.079)	0.296	+6.54%
Severity	2011.2	0.058 (CI = +/-0.041; p = 0.007)	-0.168 (CI = +/-0.218; p = 0.125)	0.236	+5.98%
Severity	2012.1	0.055 (CI = +/-0.042; p = 0.013)	-0.183 (CI = +/-0.224; p = 0.104)	0.225	+5.61%
Severity	2012.2	0.056 (CI = +/-0.044; p = 0.015)	-0.190 (CI = +/-0.233; p = 0.106)	0.217	+5.76%
Severity	2013.1	0.056 (CI = +/-0.046; p = 0.019)	-0.189 (CI = +/-0.244; p = 0.121)	0.214	+5.78%
Severity	2013.2	0.050 (CI = +/-0.045; p = 0.031)	-0.147 (CI = +/-0.239; p = 0.213)	0.164	+5.10%
Severity	2014.1	0.046 (CI = +/-0.044; p = 0.039)	-0.181 (CI = +/-0.238; p = 0.128)	0.183	+4.75%
Severity	2014.2	0.045 (CI = +/-0.045; p = 0.050)	-0.164 (CI = +/-0.247; p = 0.182)	0.153	+4.59%
Severity	2015.1	0.045 (CI = +/-0.046; p = 0.051)	-0.145 (CI = +/-0.258; p = 0.253)	0.145	+4.65%
Severity	2015.2	0.044 (CI = +/-0.044; p = 0.049)	-0.102 (CI = +/-0.253; p = 0.406)	0.135	+4.51%
Severity	2016.1	0.051 (CI = +/-0.048; p = 0.040)	-0.081 (CI = +/-0.263; p = 0.522)	0.161	+5.20%
Severity	2016.2	0.057 (CI = +/-0.053; p = 0.037)	-0.102 (CI = +/-0.278; p = 0.444)	0.172	+5.90%
Severity	2017.1	0.076 (CI = +/-0.054; p = 0.009)	-0.050 (CI = +/-0.264; p = 0.693)	0.315	+7.89%
Frequency	2010.2	-0.030 (CI = +/-0.019; p = 0.003)	-0.045 (CI = +/-0.105; p = 0.386)	0.256	-2.97%
Frequency	2011.1	-0.027 (CI = +/-0.019; p = 0.008)	-0.033 (CI = +/-0.105; p = 0.523)	0.193	-2.65%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.022)	-0.046 (CI = +/-0.106; p = 0.375)	0.164	-2.33%
Frequency	2012.1	-0.023 (CI = +/-0.021; p = 0.030)	-0.045 (CI = +/-0.110; p = 0.407)	0.141	-2.30%
Frequency	2012.2	-0.024 (CI = +/-0.022; p = 0.030)	-0.040 (CI = +/-0.114; p = 0.478)	0.145	-2.40%
Frequency	2013.1	-0.021 (CI = +/-0.021; p = 0.048)	-0.023 (CI = +/-0.113; p = 0.671)	0.100	-2.13%
Frequency	2013.2	-0.022 (CI = +/-0.022; p = 0.051)	-0.020 (CI = +/-0.118; p = 0.733)	0.101	-2.18%
Frequency	2014.1	-0.021 (CI = +/-0.023; p = 0.064)	-0.011 (CI = +/-0.122; p = 0.854)	0.081	-2.10%
Frequency	2014.2	-0.019 (CI = +/-0.021; p = 0.077)	-0.034 (CI = +/-0.118; p = 0.553)	0.091	-1.89%
Frequency	2015.1	-0.019 (CI = +/-0.021; p = 0.078)	-0.016 (CI = +/-0.118; p = 0.772)	0.078	-1.84%
Frequency	2015.2	-0.018 (CI = +/-0.021; p = 0.085)	-0.029 (CI = +/-0.121; p = 0.617)	0.087	-1.80%
Frequency	2016.1	-0.017 (CI = +/-0.023; p = 0.132)	-0.027 (CI = +/-0.128; p = 0.662)	0.039	-1.73%
Frequency	2016.2	-0.019 (CI = +/-0.026; p = 0.136)	-0.021 (CI = +/-0.136; p = 0.749)	0.040	-1.92%
Frequency	2017.1	-0.019 (CI = +/-0.030; p = 0.200)	-0.018 (CI = +/-0.145; p = 0.789)	-0.007	-1.84%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2010.2	0.026 (CI = +/-0.043; p = 0.227)	-0.240 (CI = +/-0.223; p = 0.036)	-0.026 (CI = +/-0.025; p = 0.044)	NA (CI = +/-NA; p = NA)	0.238	+2.62%
Loss Cost	2011.1	0.018 (CI = +/-0.044; p = 0.405)	-0.267 (CI = +/-0.224; p = 0.021)	-0.027 (CI = +/-0.025; p = 0.032)	NA (CI = +/-NA; p = NA)	0.255	+1.83%
Loss Cost	2011.2	0.016 (CI = +/-0.046; p = 0.494)	-0.258 (CI = +/-0.233; p = 0.032)	-0.028 (CI = +/-0.025; p = 0.034)	NA (CI = +/-NA; p = NA)	0.228	+1.57%
Loss Cost	2012.1	0.011 (CI = +/-0.048; p = 0.644)	-0.277 (CI = +/-0.239; p = 0.025)	-0.029 (CI = +/-0.026; p = 0.030)	NA (CI = +/-NA; p = NA)	0.240	+1.09%
Loss Cost	2012.2	0.011 (CI = +/-0.050; p = 0.650)	-0.278 (CI = +/-0.250; p = 0.031)	-0.029 (CI = +/-0.026; p = 0.034)	NA (CI = +/-NA; p = NA)	0.228	+1.12%
Loss Cost	2013.1	0.014 (CI = +/-0.052; p = 0.586)	-0.264 (CI = +/-0.259; p = 0.047)	-0.028 (CI = +/-0.027; p = 0.041)	NA (CI = +/-NA; p = NA)	0.218	+1.39%
Loss Cost	2013.2	0.007 (CI = +/-0.050; p = 0.763)	-0.218 (CI = +/-0.253; p = 0.087)	-0.028 (CI = +/-0.026; p = 0.036)	NA (CI = +/-NA; p = NA)	0.187	+0.74%
Loss Cost	2014.1	0.004 (CI = +/-0.050; p = 0.863)	-0.247 (CI = +/-0.257; p = 0.059)	-0.028 (CI = +/-0.026; p = 0.032)	NA (CI = +/-NA; p = NA)	0.212	+0.42%
Loss Cost	2014.2	0.005 (CI = +/-0.052; p = 0.845)	-0.256 (CI = +/-0.271; p = 0.063)	-0.028 (CI = +/-0.026; p = 0.035)	NA (CI = +/-NA; p = NA)	0.210	+0.49%
Loss Cost	2015.1	0.006 (CI = +/-0.051; p = 0.803)	-0.220 (CI = +/-0.274; p = 0.107)	-0.028 (CI = +/-0.026; p = 0.034)	NA (CI = +/-NA; p = NA)	0.203	+0.62%
Loss Cost	2015.2	0.006 (CI = +/-0.052; p = 0.805)	-0.194 (CI = +/-0.285; p = 0.168)	-0.027 (CI = +/-0.026; p = 0.043)	NA (CI = +/-NA; p = NA)	0.171	+0.62%
Loss Cost	2016.1	0.011 (CI = +/-0.058; p = 0.692)	-0.178 (CI = +/-0.303; p = 0.228)	-0.026 (CI = +/-0.027; p = 0.059)	NA (CI = +/-NA; p = NA)	0.164	+1.11%
Loss Cost	2016.2	0.015 (CI = +/-0.066; p = 0.637)	-0.189 (CI = +/-0.322; p = 0.229)	-0.026 (CI = +/-0.029; p = 0.071)	NA (CI = +/-NA; p = NA)	0.156	+1.49%
Loss Cost	2017.1	0.033 (CI = +/-0.071; p = 0.327)	-0.136 (CI = +/-0.326; p = 0.384)	-0.023 (CI = +/-0.028; p = 0.105)	NA (CI = +/-NA; p = NA)	0.199	+3.40%
Severity	2010.2	0.062 (CI = +/-0.042; p = 0.005)	-0.181 (CI = +/-0.219; p = 0.101)	-0.016 (CI = +/-0.025; p = 0.188)	NA (CI = +/-NA; p = NA)	0.334	+6.40%
Severity	2011.1	0.051 (CI = +/-0.041; p = 0.018)	-0.220 (CI = +/-0.211; p = 0.042)	-0.019 (CI = +/-0.023; p = 0.114)	NA (CI = +/-NA; p = NA)	0.339	+5.22%
Severity	2011.2	0.045 (CI = +/-0.043; p = 0.039)	-0.198 (CI = +/-0.214; p = 0.069)	-0.019 (CI = +/-0.023; p = 0.107)	NA (CI = +/-NA; p = NA)	0.287	+4.62%
Severity	2012.1	0.040 (CI = +/-0.044; p = 0.070)	-0.217 (CI = +/-0.219; p = 0.052)	-0.020 (CI = +/-0.023; p = 0.093)	NA (CI = +/-NA; p = NA)	0.286	+4.12%
Severity	2012.2	0.042 (CI = +/-0.046; p = 0.073)	-0.224 (CI = +/-0.228; p = 0.055)	-0.020 (CI = +/-0.024; p = 0.100)	NA (CI = +/-NA; p = NA)	0.278	+4.26%
Severity	2013.1	0.041 (CI = +/-0.048; p = 0.087)	-0.225 (CI = +/-0.239; p = 0.063)	-0.020 (CI = +/-0.025; p = 0.108)	NA (CI = +/-NA; p = NA)	0.274	+4.22%
Severity	2013.2	0.035 (CI = +/-0.046; p = 0.126)	-0.184 (CI = +/-0.233; p = 0.116)	-0.020 (CI = +/-0.024; p = 0.099)	NA (CI = +/-NA; p = NA)	0.236	+3.60%
Severity	2014.1	0.031 (CI = +/-0.045; p = 0.160)	-0.220 (CI = +/-0.229; p = 0.059)	-0.020 (CI = +/-0.023; p = 0.077)	NA (CI = +/-NA; p = NA)	0.274	+3.18%
Severity	2014.2	0.030 (CI = +/-0.046; p = 0.183)	-0.205 (CI = +/-0.240; p = 0.090)	-0.020 (CI = +/-0.023; p = 0.088)	NA (CI = +/-NA; p = NA)	0.243	+3.07%
Severity	2015.1	0.031 (CI = +/-0.047; p = 0.181)	-0.186 (CI = +/-0.250; p = 0.134)	-0.020 (CI = +/-0.024; p = 0.095)	NA (CI = +/-NA; p = NA)	0.235	+3.14%
Severity	2015.2	0.031 (CI = +/-0.045; p = 0.165)	-0.144 (CI = +/-0.247; p = 0.234)	-0.018 (CI = +/-0.023; p = 0.110)	NA (CI = +/-NA; p = NA)	0.220	+3.14%
Severity	2016.1	0.036 (CI = +/-0.050; p = 0.147)	-0.127 (CI = +/-0.262; p = 0.316)	-0.017 (CI = +/-0.024; p = 0.144)	NA (CI = +/-NA; p = NA)	0.228	+3.68%
Severity	2016.2	0.042 (CI = +/-0.056; p = 0.128)	-0.145 (CI = +/-0.276; p = 0.279)	-0.017 (CI = +/-0.024; p = 0.162)	NA (CI = +/-NA; p = NA)	0.233	+4.33%
Severity	2017.1	0.062 (CI = +/-0.059; p = 0.040)	-0.090 (CI = +/-0.270; p = 0.485)	-0.014 (CI = +/-0.023; p = 0.235)	NA (CI = +/-NA; p = NA)	0.341	+6.37%
Frequency	2010.2	-0.036 (CI = +/-0.020; p = 0.001)	-0.059 (CI = +/-0.103; p = 0.247)	-0.010 (CI = +/-0.012; p = 0.097)	NA (CI = +/-NA; p = NA)	0.306	-3.56%
Frequency	2011.1	-0.033 (CI = +/-0.020; p = 0.003)	-0.048 (CI = +/-0.104; p = 0.354)	-0.009 (CI = +/-0.012; p = 0.122)	NA (CI = +/-NA; p = NA)	0.239	-3.23%
Frequency	2011.2	-0.030 (CI = +/-0.021; p = 0.007)	-0.060 (CI = +/-0.105; p = 0.248)	-0.009 (CI = +/-0.011; p = 0.127)	NA (CI = +/-NA; p = NA)	0.211	-2.91%
Frequency	2012.1	-0.029 (CI = +/-0.022; p = 0.011)	-0.060 (CI = +/-0.109; p = 0.268)	-0.009 (CI = +/-0.012; p = 0.137)	NA (CI = +/-NA; p = NA)	0.187	-2.90%
Frequency	2012.2	-0.031 (CI = +/-0.023; p = 0.011)	-0.055 (CI = +/-0.113; p = 0.329)	-0.009 (CI = +/-0.012; p = 0.143)	NA (CI = +/-NA; p = NA)	0.191	-3.01%
Frequency	2013.1	-0.028 (CI = +/-0.023; p = 0.019)	-0.038 (CI = +/-0.112; p = 0.488)	-0.008 (CI = +/-0.012; p = 0.161)	NA (CI = +/-NA; p = NA)	0.144	-2.72%
Frequency	2013.2	-0.028 (CI = +/-0.023; p = 0.021)	-0.035 (CI = +/-0.118; p = 0.546)	-0.008 (CI = +/-0.012; p = 0.172)	NA (CI = +/-NA; p = NA)	0.142	-2.76%
Frequency	2014.1	-0.027 (CI = +/-0.024; p = 0.029)	-0.026 (CI = +/-0.122; p = 0.658)	-0.008 (CI = +/-0.012; p = 0.188)	NA (CI = +/-NA; p = NA)	0.119	-2.67%
Frequency	2014.2	-0.025 (CI = +/-0.022; p = 0.028)	-0.052 (CI = +/-0.116; p = 0.363)	-0.009 (CI = +/-0.011; p = 0.128)	NA (CI = +/-NA; p = NA)	0.159	-2.50%
Frequency	2015.1	-0.025 (CI = +/-0.022; p = 0.027)	-0.034 (CI = +/-0.115; p = 0.541)	-0.008 (CI = +/-0.011; p = 0.122)	NA (CI = +/-NA; p = NA)	0.155	-2.44%
Frequency	2015.2	-0.025 (CI = +/-0.021; p = 0.026)	-0.050 (CI = +/-0.117; p = 0.380)	-0.009 (CI = +/-0.011; p = 0.097)	NA (CI = +/-NA; p = NA)	0.188	-2.44%
Frequency	2016.1	-0.025 (CI = +/-0.024; p = 0.042)	-0.051 (CI = +/-0.125; p = 0.398)	-0.009 (CI = +/-0.011; p = 0.110)	NA (CI = +/-NA; p = NA)	0.140	-2.48%
Frequency	2016.2	-0.028 (CI = +/-0.027; p = 0.046)	-0.044 (CI = +/-0.133; p = 0.488)	-0.009 (CI = +/-0.012; p = 0.114)	NA (CI = +/-NA; p = NA)	0.145	-2.72%
Frequency	2017.1	-0.028 (CI = +/-0.031; p = 0.071)	-0.046 (CI = +/-0.143; p = 0.498)	-0.009 (CI = +/-0.012; p = 0.129)	NA (CI = +/-NA; p = NA)	0.097	-2.80%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, Mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2010.2	0.025 (CI = +/-0.046; p = 0.277)	-0.021 (CI = +/-0.026; p = 0.108)	NA (CI = +/-NA; p = NA)	0.128	+2.51%
Loss Cost	2011.1	0.020 (CI = +/-0.048; p = 0.409)	-0.022 (CI = +/-0.027; p = 0.100)	NA (CI = +/-NA; p = NA)	0.111	+1.98%
Loss Cost	2011.2	0.014 (CI = +/-0.050; p = 0.556)	-0.023 (CI = +/-0.027; p = 0.093)	NA (CI = +/-NA; p = NA)	0.098	+1.46%
Loss Cost	2012.1	0.012 (CI = +/-0.052; p = 0.636)	-0.023 (CI = +/-0.028; p = 0.095)	NA (CI = +/-NA; p = NA)	0.090	+1.22%
Loss Cost	2012.2	0.010 (CI = +/-0.055; p = 0.706)	-0.023 (CI = +/-0.028; p = 0.099)	NA (CI = +/-NA; p = NA)	0.083	+1.01%
Loss Cost	2013.1	0.015 (CI = +/-0.056; p = 0.590)	-0.023 (CI = +/-0.028; p = 0.106)	NA (CI = +/-NA; p = NA)	0.095	+1.48%
Loss Cost	2013.2	0.007 (CI = +/-0.053; p = 0.794)	-0.023 (CI = +/-0.026; p = 0.078)	NA (CI = +/-NA; p = NA)	0.100	+0.67%
Loss Cost	2014.1	0.005 (CI = +/-0.054; p = 0.859)	-0.024 (CI = +/-0.027; p = 0.082)	NA (CI = +/-NA; p = NA)	0.094	+0.47%
Loss Cost	2014.2	0.004 (CI = +/-0.056; p = 0.868)	-0.024 (CI = +/-0.028; p = 0.090)	NA (CI = +/-NA; p = NA)	0.088	+0.45%
Loss Cost	2015.1	0.006 (CI = +/-0.054; p = 0.812)	-0.024 (CI = +/-0.027; p = 0.073)	NA (CI = +/-NA; p = NA)	0.119	+0.62%
Loss Cost	2015.2	0.006 (CI = +/-0.053; p = 0.811)	-0.023 (CI = +/-0.026; p = 0.079)	NA (CI = +/-NA; p = NA)	0.118	+0.62%
Loss Cost	2016.1	0.014 (CI = +/-0.059; p = 0.611)	-0.022 (CI = +/-0.027; p = 0.098)	NA (CI = +/-NA; p = NA)	0.134	+1.45%
Loss Cost	2016.2	0.015 (CI = +/-0.066; p = 0.643)	-0.022 (CI = +/-0.028; p = 0.112)	NA (CI = +/-NA; p = NA)	0.124	+1.49%
Loss Cost	2017.1	0.037 (CI = +/-0.069; p = 0.277)	-0.020 (CI = +/-0.027; p = 0.138)	NA (CI = +/-NA; p = NA)	0.210	+3.73%
Severity	2010.2	0.061 (CI = +/-0.043; p = 0.007)	-0.013 (CI = +/-0.025; p = 0.303)	NA (CI = +/-NA; p = NA)	0.288	+6.32%
Severity	2011.1	0.052 (CI = +/-0.044; p = 0.022)	-0.014 (CI = +/-0.024; p = 0.245)	NA (CI = +/-NA; p = NA)	0.247	+5.35%
Severity	2011.2	0.044 (CI = +/-0.045; p = 0.052)	-0.015 (CI = +/-0.024; p = 0.204)	NA (CI = +/-NA; p = NA)	0.212	+4.53%
Severity	2012.1	0.041 (CI = +/-0.047; p = 0.080)	-0.016 (CI = +/-0.025; p = 0.201)	NA (CI = +/-NA; p = NA)	0.191	+4.22%
Severity	2012.2	0.041 (CI = +/-0.049; p = 0.097)	-0.016 (CI = +/-0.025; p = 0.209)	NA (CI = +/-NA; p = NA)	0.181	+4.17%
Severity	2013.1	0.042 (CI = +/-0.051; p = 0.100)	-0.016 (CI = +/-0.026; p = 0.223)	NA (CI = +/-NA; p = NA)	0.180	+4.30%
Severity	2013.2	0.035 (CI = +/-0.048; p = 0.146)	-0.016 (CI = +/-0.024; p = 0.179)	NA (CI = +/-NA; p = NA)	0.174	+3.55%
Severity	2014.1	0.032 (CI = +/-0.048; p = 0.183)	-0.016 (CI = +/-0.024; p = 0.174)	NA (CI = +/-NA; p = NA)	0.163	+3.22%
Severity	2014.2	0.030 (CI = +/-0.048; p = 0.211)	-0.016 (CI = +/-0.024; p = 0.179)	NA (CI = +/-NA; p = NA)	0.155	+3.03%
Severity	2015.1	0.031 (CI = +/-0.048; p = 0.197)	-0.016 (CI = +/-0.024; p = 0.170)	NA (CI = +/-NA; p = NA)	0.172	+3.14%
Severity	2015.2	0.031 (CI = +/-0.046; p = 0.170)	-0.015 (CI = +/-0.023; p = 0.169)	NA (CI = +/-NA; p = NA)	0.195	+3.14%
Severity	2016.1	0.039 (CI = +/-0.050; p = 0.122)	-0.014 (CI = +/-0.023; p = 0.203)	NA (CI = +/-NA; p = NA)	0.224	+3.93%
Severity	2016.2	0.042 (CI = +/-0.056; p = 0.130)	-0.014 (CI = +/-0.024; p = 0.233)	NA (CI = +/-NA; p = NA)	0.219	+4.33%
Severity	2017.1	0.064 (CI = +/-0.057; p = 0.030)	-0.012 (CI = +/-0.022; p = 0.283)	NA (CI = +/-NA; p = NA)	0.363	+6.60%
Frequency	2010.2	-0.036 (CI = +/-0.020; p = 0.001)	-0.009 (CI = +/-0.011; p = 0.136)	NA (CI = +/-NA; p = NA)	0.296	-3.58%
Frequency	2011.1	-0.033 (CI = +/-0.020; p = 0.003)	-0.008 (CI = +/-0.011; p = 0.157)	NA (CI = +/-NA; p = NA)	0.242	-3.20%
Frequency	2011.2	-0.030 (CI = +/-0.021; p = 0.007)	-0.008 (CI = +/-0.011; p = 0.177)	NA (CI = +/-NA; p = NA)	0.198	-2.93%
Frequency	2012.1	-0.029 (CI = +/-0.022; p = 0.011)	-0.008 (CI = +/-0.012; p = 0.191)	NA (CI = +/-NA; p = NA)	0.178	-2.88%
Frequency	2012.2	-0.031 (CI = +/-0.023; p = 0.010)	-0.008 (CI = +/-0.012; p = 0.186)	NA (CI = +/-NA; p = NA)	0.191	-3.03%
Frequency	2013.1	-0.027 (CI = +/-0.022; p = 0.018)	-0.007 (CI = +/-0.011; p = 0.187)	NA (CI = +/-NA; p = NA)	0.163	-2.70%
Frequency	2013.2	-0.028 (CI = +/-0.023; p = 0.019)	-0.007 (CI = +/-0.012; p = 0.193)	NA (CI = +/-NA; p = NA)	0.168	-2.77%
Frequency	2014.1	-0.027 (CI = +/-0.023; p = 0.026)	-0.007 (CI = +/-0.012; p = 0.198)	NA (CI = +/-NA; p = NA)	0.154	-2.67%
Frequency	2014.2	-0.025 (CI = +/-0.022; p = 0.026)	-0.008 (CI = +/-0.011; p = 0.165)	NA (CI = +/-NA; p = NA)	0.165	-2.51%
Frequency	2015.1	-0.025 (CI = +/-0.021; p = 0.024)	-0.008 (CI = +/-0.010; p = 0.136)	NA (CI = +/-NA; p = NA)	0.184	-2.44%
Frequency	2015.2	-0.025 (CI = +/-0.021; p = 0.024)	-0.008 (CI = +/-0.010; p = 0.124)	NA (CI = +/-NA; p = NA)	0.196	-2.44%
Frequency	2016.1	-0.024 (CI = +/-0.024; p = 0.046)	-0.008 (CI = +/-0.011; p = 0.141)	NA (CI = +/-NA; p = NA)	0.153	-2.39%
Frequency	2016.2	-0.028 (CI = +/-0.026; p = 0.042)	-0.008 (CI = +/-0.011; p = 0.133)	NA (CI = +/-NA; p = NA)	0.173	-2.72%
Frequency	2017.1	-0.027 (CI = +/-0.030; p = 0.073)	-0.008 (CI = +/-0.012; p = 0.151)	NA (CI = +/-NA; p = NA)	0.131	-2.69%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.042 (CI = +/-0.042; p = 0.052)	-0.203 (CI = +/-0.234; p = 0.087)	NA (CI = +/-NA; p = NA)	0.140	+4.29%
Loss Cost	2011.1	0.037 (CI = +/-0.044; p = 0.098)	-0.223 (CI = +/-0.237; p = 0.065)	NA (CI = +/-NA; p = NA)	0.135	+3.72%
Loss Cost	2011.2	0.035 (CI = +/-0.046; p = 0.137)	-0.214 (CI = +/-0.247; p = 0.086)	NA (CI = +/-NA; p = NA)	0.103	+3.51%
Loss Cost	2012.1	0.031 (CI = +/-0.048; p = 0.190)	-0.228 (CI = +/-0.254; p = 0.077)	NA (CI = +/-NA; p = NA)	0.103	+3.19%
Loss Cost	2012.2	0.032 (CI = +/-0.050; p = 0.205)	-0.230 (CI = +/-0.266; p = 0.087)	NA (CI = +/-NA; p = NA)	0.090	+3.23%
Loss Cost	2013.1	0.035 (CI = +/-0.052; p = 0.180)	-0.213 (CI = +/-0.275; p = 0.123)	NA (CI = +/-NA; p = NA)	0.086	+3.53%
Loss Cost	2013.2	0.028 (CI = +/-0.051; p = 0.269)	-0.167 (CI = +/-0.271; p = 0.213)	NA (CI = +/-NA; p = NA)	0.029	+2.80%
Loss Cost	2014.1	0.025 (CI = +/-0.051; p = 0.318)	-0.192 (CI = +/-0.278; p = 0.165)	NA (CI = +/-NA; p = NA)	0.041	+2.55%
Loss Cost	2014.2	0.026 (CI = +/-0.053; p = 0.323)	-0.198 (CI = +/-0.292; p = 0.173)	NA (CI = +/-NA; p = NA)	0.036	+2.61%
Loss Cost	2015.1	0.027 (CI = +/-0.053; p = 0.299)	-0.161 (CI = +/-0.297; p = 0.269)	NA (CI = +/-NA; p = NA)	0.013	+2.72%
Loss Cost	2015.2	0.026 (CI = +/-0.053; p = 0.317)	-0.131 (CI = +/-0.306; p = 0.378)	NA (CI = +/-NA; p = NA)	-0.014	+2.63%
Loss Cost	2016.1	0.033 (CI = +/-0.058; p = 0.244)	-0.108 (CI = +/-0.319; p = 0.483)	NA (CI = +/-NA; p = NA)	-0.001	+3.38%
Loss Cost	2016.2	0.038 (CI = +/-0.066; p = 0.236)	-0.123 (CI = +/-0.340; p = 0.452)	NA (CI = +/-NA; p = NA)	-0.003	+3.87%
Loss Cost	2017.1	0.057 (CI = +/-0.068; p = 0.093)	-0.068 (CI = +/-0.335; p = 0.670)	NA (CI = +/-NA; p = NA)	0.083	+5.91%
Severity	2010.2	0.072 (CI = +/-0.040; p = 0.001)	-0.157 (CI = +/-0.219; p = 0.151)	NA (CI = +/-NA; p = NA)	0.314	+7.49%
Severity	2011.1	0.063 (CI = +/-0.039; p = 0.003)	-0.190 (CI = +/-0.213; p = 0.079)	NA (CI = +/-NA; p = NA)	0.296	+6.54%
Severity	2011.2	0.058 (CI = +/-0.041; p = 0.007)	-0.168 (CI = +/-0.218; p = 0.125)	NA (CI = +/-NA; p = NA)	0.236	+5.98%
Severity	2012.1	0.055 (CI = +/-0.042; p = 0.013)	-0.183 (CI = +/-0.224; p = 0.104)	NA (CI = +/-NA; p = NA)	0.225	+5.61%
Severity	2012.2	0.056 (CI = +/-0.044; p = 0.015)	-0.190 (CI = +/-0.233; p = 0.106)	NA (CI = +/-NA; p = NA)	0.217	+5.76%
Severity	2013.1	0.056 (CI = +/-0.046; p = 0.019)	-0.189 (CI = +/-0.244; p = 0.121)	NA (CI = +/-NA; p = NA)	0.214	+5.78%
Severity	2013.2	0.050 (CI = +/-0.045; p = 0.031)	-0.147 (CI = +/-0.239; p = 0.213)	NA (CI = +/-NA; p = NA)	0.164	+5.10%
Severity	2014.1	0.046 (CI = +/-0.044; p = 0.039)	-0.181 (CI = +/-0.238; p = 0.128)	NA (CI = +/-NA; p = NA)	0.183	+4.75%
Severity	2014.2	0.045 (CI = +/-0.045; p = 0.050)	-0.164 (CI = +/-0.247; p = 0.182)	NA (CI = +/-NA; p = NA)	0.153	+4.59%
Severity	2015.1	0.045 (CI = +/-0.046; p = 0.051)	-0.145 (CI = +/-0.258; p = 0.253)	NA (CI = +/-NA; p = NA)	0.145	+4.65%
Severity	2015.2	0.044 (CI = +/-0.044; p = 0.049)	-0.102 (CI = +/-0.253; p = 0.406)	NA (CI = +/-NA; p = NA)	0.135	+4.51%
Severity	2016.1	0.051 (CI = +/-0.048; p = 0.040)	-0.081 (CI = +/-0.263; p = 0.522)	NA (CI = +/-NA; p = NA)	0.161	+5.20%
Severity	2016.2	0.057 (CI = +/-0.053; p = 0.037)	-0.102 (CI = +/-0.278; p = 0.444)	NA (CI = +/-NA; p = NA)	0.172	+5.90%
Severity	2017.1	0.076 (CI = +/-0.054; p = 0.009)	-0.050 (CI = +/-0.264; p = 0.693)	NA (CI = +/-NA; p = NA)	0.315	+7.89%
Frequency	2010.2	-0.030 (CI = +/-0.019; p = 0.003)	-0.045 (CI = +/-0.105; p = 0.386)	NA (CI = +/-NA; p = NA)	0.256	-2.97%
Frequency	2011.1	-0.027 (CI = +/-0.019; p = 0.008)	-0.033 (CI = +/-0.105; p = 0.523)	NA (CI = +/-NA; p = NA)	0.193	-2.65%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.022)	-0.046 (CI = +/-0.106; p = 0.375)	NA (CI = +/-NA; p = NA)	0.164	-2.33%
Frequency	2012.1	-0.023 (CI = +/-0.021; p = 0.030)	-0.045 (CI = +/-0.110; p = 0.407)	NA (CI = +/-NA; p = NA)	0.141	-2.30%
Frequency	2012.2	-0.024 (CI = +/-0.022; p = 0.030)	-0.040 (CI = +/-0.114; p = 0.478)	NA (CI = +/-NA; p = NA)	0.145	-2.40%
Frequency	2013.1	-0.021 (CI = +/-0.021; p = 0.048)	-0.023 (CI = +/-0.113; p = 0.671)	NA (CI = +/-NA; p = NA)	0.100	-2.13%
Frequency	2013.2	-0.022 (CI = +/-0.022; p = 0.051)	-0.020 (CI = +/-0.118; p = 0.733)	NA (CI = +/-NA; p = NA)	0.101	-2.18%
Frequency	2014.1	-0.021 (CI = +/-0.023; p = 0.064)	-0.011 (CI = +/-0.122; p = 0.854)	NA (CI = +/-NA; p = NA)	0.081	-2.10%
Frequency	2014.2	-0.019 (CI = +/-0.021; p = 0.077)	-0.034 (CI = +/-0.118; p = 0.553)	NA (CI = +/-NA; p = NA)	0.091	-1.89%
Frequency	2015.1	-0.019 (CI = +/-0.021; p = 0.078)	-0.016 (CI = +/-0.118; p = 0.772)	NA (CI = +/-NA; p = NA)	0.078	-1.84%
Frequency	2015.2	-0.018 (CI = +/-0.021; p = 0.085)	-0.029 (CI = +/-0.121; p = 0.617)	NA (CI = +/-NA; p = NA)	0.087	-1.80%
Frequency	2016.1	-0.017 (CI = +/-0.023; p = 0.132)	-0.027 (CI = +/-0.128; p = 0.662)	NA (CI = +/-NA; p = NA)	0.039	-1.73%
Frequency	2016.2	-0.019 (CI = +/-0.026; p = 0.136)	-0.021 (CI = +/-0.136; p = 0.749)	NA (CI = +/-NA; p = NA)	0.040	-1.92%
Frequency	2017.1	-0.019 (CI = +/-0.030; p = 0.200)	-0.018 (CI = +/-0.145; p = 0.789)	NA (CI = +/-NA; p = NA)	-0.007	-1.84%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.039 (CI = +/-0.044; p = 0.080)	NA (CI = +/-NA; p = NA)	0.073	+3.95%
Loss Cost	2011.1	0.035 (CI = +/-0.046; p = 0.132)	NA (CI = +/-NA; p = NA)	0.048	+3.53%
Loss Cost	2011.2	0.031 (CI = +/-0.048; p = 0.198)	NA (CI = +/-NA; p = NA)	0.027	+3.12%
Loss Cost	2012.1	0.029 (CI = +/-0.050; p = 0.242)	NA (CI = +/-NA; p = NA)	0.016	+2.96%
Loss Cost	2012.2	0.028 (CI = +/-0.052; p = 0.286)	NA (CI = +/-NA; p = NA)	0.008	+2.80%
Loss Cost	2013.1	0.032 (CI = +/-0.053; p = 0.225)	NA (CI = +/-NA; p = NA)	0.023	+3.27%
Loss Cost	2013.2	0.025 (CI = +/-0.051; p = 0.326)	NA (CI = +/-NA; p = NA)	0.000	+2.50%
Loss Cost	2014.1	0.023 (CI = +/-0.052; p = 0.376)	NA (CI = +/-NA; p = NA)	-0.008	+2.30%
Loss Cost	2014.2	0.022 (CI = +/-0.054; p = 0.395)	NA (CI = +/-NA; p = NA)	-0.012	+2.27%
Loss Cost	2015.1	0.025 (CI = +/-0.053; p = 0.342)	NA (CI = +/-NA; p = NA)	-0.003	+2.49%
Loss Cost	2015.2	0.024 (CI = +/-0.052; p = 0.349)	NA (CI = +/-NA; p = NA)	-0.004	+2.43%
Loss Cost	2016.1	0.033 (CI = +/-0.057; p = 0.236)	NA (CI = +/-NA; p = NA)	0.027	+3.38%
Loss Cost	2016.2	0.036 (CI = +/-0.064; p = 0.255)	NA (CI = +/-NA; p = NA)	0.022	+3.63%
Loss Cost	2017.1	0.057 (CI = +/-0.066; p = 0.083)	NA (CI = +/-NA; p = NA)	0.132	+5.91%
Severity	2010.2	0.070 (CI = +/-0.040; p = 0.001)	NA (CI = +/-NA; p = NA)	0.285	+7.21%
Severity	2011.1	0.062 (CI = +/-0.041; p = 0.004)	NA (CI = +/-NA; p = NA)	0.235	+6.37%
Severity	2011.2	0.055 (CI = +/-0.042; p = 0.012)	NA (CI = +/-NA; p = NA)	0.191	+5.67%
Severity	2012.1	0.053 (CI = +/-0.044; p = 0.020)	NA (CI = +/-NA; p = NA)	0.167	+5.43%
Severity	2012.2	0.053 (CI = +/-0.046; p = 0.025)	NA (CI = +/-NA; p = NA)	0.158	+5.40%
Severity	2013.1	0.054 (CI = +/-0.047; p = 0.027)	NA (CI = +/-NA; p = NA)	0.160	+5.55%
Severity	2013.2	0.047 (CI = +/-0.045; p = 0.041)	NA (CI = +/-NA; p = NA)	0.139	+4.83%
Severity	2014.1	0.044 (CI = +/-0.045; p = 0.056)	NA (CI = +/-NA; p = NA)	0.124	+4.51%
Severity	2014.2	0.042 (CI = +/-0.046; p = 0.068)	NA (CI = +/-NA; p = NA)	0.115	+4.30%
Severity	2015.1	0.043 (CI = +/-0.046; p = 0.063)	NA (CI = +/-NA; p = NA)	0.127	+4.43%
Severity	2015.2	0.043 (CI = +/-0.043; p = 0.053)	NA (CI = +/-NA; p = NA)	0.148	+4.35%
Severity	2016.1	0.051 (CI = +/-0.047; p = 0.036)	NA (CI = +/-NA; p = NA)	0.189	+5.20%
Severity	2016.2	0.055 (CI = +/-0.052; p = 0.039)	NA (CI = +/-NA; p = NA)	0.192	+5.70%
Severity	2017.1	0.076 (CI = +/-0.052; p = 0.007)	NA (CI = +/-NA; p = NA)	0.353	+7.89%
Frequency	2010.2	-0.031 (CI = +/-0.019; p = 0.002)	NA (CI = +/-NA; p = NA)	0.262	-3.04%
Frequency	2011.1	-0.027 (CI = +/-0.019; p = 0.007)	NA (CI = +/-NA; p = NA)	0.211	-2.67%
Frequency	2011.2	-0.024 (CI = +/-0.020; p = 0.017)	NA (CI = +/-NA; p = NA)	0.170	-2.41%
Frequency	2012.1	-0.024 (CI = +/-0.021; p = 0.026)	NA (CI = +/-NA; p = NA)	0.151	-2.34%
Frequency	2012.2	-0.025 (CI = +/-0.021; p = 0.024)	NA (CI = +/-NA; p = NA)	0.162	-2.47%
Frequency	2013.1	-0.022 (CI = +/-0.021; p = 0.042)	NA (CI = +/-NA; p = NA)	0.132	-2.15%
Frequency	2013.2	-0.022 (CI = +/-0.022; p = 0.042)	NA (CI = +/-NA; p = NA)	0.137	-2.22%
Frequency	2014.1	-0.021 (CI = +/-0.022; p = 0.056)	NA (CI = +/-NA; p = NA)	0.123	-2.11%
Frequency	2014.2	-0.020 (CI = +/-0.021; p = 0.064)	NA (CI = +/-NA; p = NA)	0.120	-1.95%
Frequency	2015.1	-0.019 (CI = +/-0.020; p = 0.067)	NA (CI = +/-NA; p = NA)	0.122	-1.86%
Frequency	2015.2	-0.019 (CI = +/-0.020; p = 0.071)	NA (CI = +/-NA; p = NA)	0.124	-1.84%
Frequency	2016.1	-0.017 (CI = +/-0.023; p = 0.122)	NA (CI = +/-NA; p = NA)	0.084	-1.73%
Frequency	2016.2	-0.020 (CI = +/-0.025; p = 0.116)	NA (CI = +/-NA; p = NA)	0.094	-1.96%
Frequency	2017.1	-0.019 (CI = +/-0.029; p = 0.186)	NA (CI = +/-NA; p = NA)	0.055	-1.84%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, Mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2010.2	0.026 (CI = +/-0.043; p = 0.227)	-0.240 (CI = +/-0.223; p = 0.036)	-0.026 (CI = +/-0.025; p = 0.044)	NA (CI = +/-NA; p = NA)	0.238	+2.62%
Loss Cost	2011.1	0.018 (CI = +/-0.044; p = 0.405)	-0.267 (CI = +/-0.224; p = 0.021)	-0.027 (CI = +/-0.025; p = 0.032)	NA (CI = +/-NA; p = NA)	0.255	+1.83%
Loss Cost	2011.2	0.016 (CI = +/-0.046; p = 0.494)	-0.258 (CI = +/-0.233; p = 0.032)	-0.028 (CI = +/-0.025; p = 0.034)	NA (CI = +/-NA; p = NA)	0.228	+1.57%
Loss Cost	2012.1	0.011 (CI = +/-0.048; p = 0.644)	-0.277 (CI = +/-0.239; p = 0.025)	-0.029 (CI = +/-0.026; p = 0.030)	NA (CI = +/-NA; p = NA)	0.240	+1.09%
Loss Cost	2012.2	0.011 (CI = +/-0.050; p = 0.650)	-0.278 (CI = +/-0.250; p = 0.031)	-0.029 (CI = +/-0.026; p = 0.034)	NA (CI = +/-NA; p = NA)	0.228	+1.12%
Loss Cost	2013.1	0.014 (CI = +/-0.052; p = 0.586)	-0.264 (CI = +/-0.259; p = 0.047)	-0.028 (CI = +/-0.027; p = 0.041)	NA (CI = +/-NA; p = NA)	0.218	+1.39%
Loss Cost	2013.2	0.007 (CI = +/-0.050; p = 0.763)	-0.218 (CI = +/-0.253; p = 0.087)	-0.028 (CI = +/-0.026; p = 0.036)	NA (CI = +/-NA; p = NA)	0.187	+0.74%
Loss Cost	2014.1	0.004 (CI = +/-0.058; p = 0.863)	-0.247 (CI = +/-0.257; p = 0.059)	-0.028 (CI = +/-0.026; p = 0.032)	NA (CI = +/-NA; p = NA)	0.212	+0.42%
Loss Cost	2014.2	0.005 (CI = +/-0.052; p = 0.845)	-0.256 (CI = +/-0.271; p = 0.063)	-0.028 (CI = +/-0.026; p = 0.035)	NA (CI = +/-NA; p = NA)	0.210	+0.49%
Loss Cost	2015.1	0.006 (CI = +/-0.051; p = 0.803)	-0.220 (CI = +/-0.274; p = 0.107)	-0.028 (CI = +/-0.026; p = 0.034)	NA (CI = +/-NA; p = NA)	0.203	+0.62%
Loss Cost	2015.2	0.006 (CI = +/-0.052; p = 0.805)	-0.194 (CI = +/-0.285; p = 0.168)	-0.027 (CI = +/-0.026; p = 0.043)	NA (CI = +/-NA; p = NA)	0.171	+0.62%
Loss Cost	2016.1	0.011 (CI = +/-0.058; p = 0.692)	-0.178 (CI = +/-0.303; p = 0.228)	-0.026 (CI = +/-0.027; p = 0.059)	NA (CI = +/-NA; p = NA)	0.164	+1.11%
Loss Cost	2016.2	0.015 (CI = +/-0.066; p = 0.637)	-0.189 (CI = +/-0.322; p = 0.229)	-0.026 (CI = +/-0.029; p = 0.071)	NA (CI = +/-NA; p = NA)	0.156	+1.49%
Loss Cost	2017.1	0.033 (CI = +/-0.071; p = 0.327)	-0.136 (CI = +/-0.326; p = 0.384)	-0.023 (CI = +/-0.028; p = 0.105)	NA (CI = +/-NA; p = NA)	0.199	+3.40%
Severity	2010.2	0.062 (CI = +/-0.042; p = 0.005)	-0.181 (CI = +/-0.219; p = 0.101)	-0.016 (CI = +/-0.025; p = 0.188)	NA (CI = +/-NA; p = NA)	0.334	+6.40%
Severity	2011.1	0.051 (CI = +/-0.041; p = 0.018)	-0.220 (CI = +/-0.211; p = 0.042)	-0.019 (CI = +/-0.023; p = 0.114)	NA (CI = +/-NA; p = NA)	0.339	+5.22%
Severity	2011.2	0.045 (CI = +/-0.043; p = 0.039)	-0.198 (CI = +/-0.214; p = 0.069)	-0.019 (CI = +/-0.023; p = 0.107)	NA (CI = +/-NA; p = NA)	0.287	+4.62%
Severity	2012.1	0.040 (CI = +/-0.044; p = 0.070)	-0.217 (CI = +/-0.219; p = 0.052)	-0.020 (CI = +/-0.023; p = 0.093)	NA (CI = +/-NA; p = NA)	0.286	+4.12%
Severity	2012.2	0.042 (CI = +/-0.046; p = 0.073)	-0.224 (CI = +/-0.228; p = 0.055)	-0.020 (CI = +/-0.024; p = 0.100)	NA (CI = +/-NA; p = NA)	0.278	+4.26%
Severity	2013.1	0.041 (CI = +/-0.048; p = 0.087)	-0.225 (CI = +/-0.239; p = 0.063)	-0.020 (CI = +/-0.025; p = 0.108)	NA (CI = +/-NA; p = NA)	0.274	+4.22%
Severity	2013.2	0.035 (CI = +/-0.046; p = 0.126)	-0.184 (CI = +/-0.233; p = 0.116)	-0.020 (CI = +/-0.024; p = 0.099)	NA (CI = +/-NA; p = NA)	0.236	+3.60%
Severity	2014.1	0.031 (CI = +/-0.045; p = 0.160)	-0.220 (CI = +/-0.229; p = 0.059)	-0.020 (CI = +/-0.023; p = 0.077)	NA (CI = +/-NA; p = NA)	0.274	+3.18%
Severity	2014.2	0.030 (CI = +/-0.046; p = 0.183)	-0.205 (CI = +/-0.240; p = 0.090)	-0.020 (CI = +/-0.023; p = 0.088)	NA (CI = +/-NA; p = NA)	0.243	+3.07%
Severity	2015.1	0.031 (CI = +/-0.047; p = 0.181)	-0.186 (CI = +/-0.250; p = 0.134)	-0.020 (CI = +/-0.024; p = 0.095)	NA (CI = +/-NA; p = NA)	0.235	+3.14%
Severity	2015.2	0.031 (CI = +/-0.045; p = 0.165)	-0.144 (CI = +/-0.247; p = 0.234)	-0.018 (CI = +/-0.023; p = 0.110)	NA (CI = +/-NA; p = NA)	0.220	+3.14%
Severity	2016.1	0.036 (CI = +/-0.050; p = 0.147)	-0.127 (CI = +/-0.262; p = 0.316)	-0.017 (CI = +/-0.024; p = 0.144)	NA (CI = +/-NA; p = NA)	0.228	+3.68%
Severity	2016.2	0.042 (CI = +/-0.056; p = 0.128)	-0.145 (CI = +/-0.276; p = 0.279)	-0.017 (CI = +/-0.024; p = 0.162)	NA (CI = +/-NA; p = NA)	0.233	+4.33%
Severity	2017.1	0.062 (CI = +/-0.059; p = 0.040)	-0.090 (CI = +/-0.270; p = 0.485)	-0.014 (CI = +/-0.023; p = 0.235)	NA (CI = +/-NA; p = NA)	0.341	+6.37%
Frequency	2010.2	-0.036 (CI = +/-0.020; p = 0.001)	-0.059 (CI = +/-0.103; p = 0.247)	-0.010 (CI = +/-0.012; p = 0.097)	NA (CI = +/-NA; p = NA)	0.306	-3.56%
Frequency	2011.1	-0.033 (CI = +/-0.020; p = 0.003)	-0.048 (CI = +/-0.104; p = 0.354)	-0.009 (CI = +/-0.012; p = 0.122)	NA (CI = +/-NA; p = NA)	0.239	-3.23%
Frequency	2011.2	-0.030 (CI = +/-0.021; p = 0.007)	-0.060 (CI = +/-0.105; p = 0.248)	-0.009 (CI = +/-0.011; p = 0.127)	NA (CI = +/-NA; p = NA)	0.211	-2.91%
Frequency	2012.1	-0.029 (CI = +/-0.022; p = 0.011)	-0.060 (CI = +/-0.109; p = 0.268)	-0.009 (CI = +/-0.012; p = 0.137)	NA (CI = +/-NA; p = NA)	0.187	-2.90%
Frequency	2012.2	-0.031 (CI = +/-0.023; p = 0.011)	-0.055 (CI = +/-0.113; p = 0.329)	-0.009 (CI = +/-0.012; p = 0.143)	NA (CI = +/-NA; p = NA)	0.191	-3.01%
Frequency	2013.1	-0.028 (CI = +/-0.023; p = 0.019)	-0.038 (CI = +/-0.112; p = 0.488)	-0.008 (CI = +/-0.012; p = 0.161)	NA (CI = +/-NA; p = NA)	0.144	-2.72%
Frequency	2013.2	-0.028 (CI = +/-0.023; p = 0.021)	-0.035 (CI = +/-0.118; p = 0.546)	-0.008 (CI = +/-0.012; p = 0.172)	NA (CI = +/-NA; p = NA)	0.142	-2.76%
Frequency	2014.1	-0.027 (CI = +/-0.024; p = 0.029)	-0.026 (CI = +/-0.122; p = 0.658)	-0.008 (CI = +/-0.012; p = 0.188)	NA (CI = +/-NA; p = NA)	0.119	-2.67%
Frequency	2014.2	-0.025 (CI = +/-0.022; p = 0.028)	-0.052 (CI = +/-0.116; p = 0.363)	-0.009 (CI = +/-0.011; p = 0.128)	NA (CI = +/-NA; p = NA)	0.159	-2.50%
Frequency	2015.1	-0.025 (CI = +/-0.022; p = 0.027)	-0.034 (CI = +/-0.115; p = 0.541)	-0.008 (CI = +/-0.011; p = 0.122)	NA (CI = +/-NA; p = NA)	0.155	-2.44%
Frequency	2015.2	-0.025 (CI = +/-0.021; p = 0.026)	-0.050 (CI = +/-0.117; p = 0.380)	-0.009 (CI = +/-0.011; p = 0.097)	NA (CI = +/-NA; p = NA)	0.188	-2.44%
Frequency	2016.1	-0.025 (CI = +/-0.024; p = 0.042)	-0.051 (CI = +/-0.125; p = 0.398)	-0.009 (CI = +/-0.011; p = 0.110)	NA (CI = +/-NA; p = NA)	0.140	-2.48%
Frequency	2016.2	-0.028 (CI = +/-0.027; p = 0.046)	-0.044 (CI = +/-0.133; p = 0.488)	-0.009 (CI = +/-0.012; p = 0.114)	NA (CI = +/-NA; p = NA)	0.145	-2.72%
Frequency	2017.1	-0.028 (CI = +/-0.031; p = 0.071)	-0.046 (CI = +/-0.143; p = 0.498)	-0.009 (CI = +/-0.012; p = 0.129)	NA (CI = +/-NA; p = NA)	0.097	-2.80%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.025 (CI = +/-0.046; p = 0.277)	-0.021 (CI = +/-0.026; p = 0.108)	NA (CI = +/-NA; p = NA)	0.128	+2.51%
Loss Cost	2011.1	0.020 (CI = +/-0.048; p = 0.409)	-0.022 (CI = +/-0.027; p = 0.100)	NA (CI = +/-NA; p = NA)	0.111	+1.98%
Loss Cost	2011.2	0.014 (CI = +/-0.050; p = 0.556)	-0.023 (CI = +/-0.027; p = 0.093)	NA (CI = +/-NA; p = NA)	0.098	+1.46%
Loss Cost	2012.1	0.012 (CI = +/-0.052; p = 0.636)	-0.023 (CI = +/-0.028; p = 0.095)	NA (CI = +/-NA; p = NA)	0.090	+1.22%
Loss Cost	2012.2	0.010 (CI = +/-0.055; p = 0.706)	-0.023 (CI = +/-0.028; p = 0.099)	NA (CI = +/-NA; p = NA)	0.083	+1.01%
Loss Cost	2013.1	0.015 (CI = +/-0.056; p = 0.590)	-0.023 (CI = +/-0.028; p = 0.106)	NA (CI = +/-NA; p = NA)	0.095	+1.48%
Loss Cost	2013.2	0.007 (CI = +/-0.053; p = 0.794)	-0.023 (CI = +/-0.026; p = 0.078)	NA (CI = +/-NA; p = NA)	0.100	+0.67%
Loss Cost	2014.1	0.005 (CI = +/-0.054; p = 0.859)	-0.024 (CI = +/-0.027; p = 0.082)	NA (CI = +/-NA; p = NA)	0.094	+0.47%
Loss Cost	2014.2	0.004 (CI = +/-0.056; p = 0.868)	-0.024 (CI = +/-0.028; p = 0.090)	NA (CI = +/-NA; p = NA)	0.088	+0.45%
Loss Cost	2015.1	0.006 (CI = +/-0.054; p = 0.812)	-0.024 (CI = +/-0.027; p = 0.073)	NA (CI = +/-NA; p = NA)	0.119	+0.62%
Loss Cost	2015.2	0.006 (CI = +/-0.053; p = 0.811)	-0.023 (CI = +/-0.026; p = 0.079)	NA (CI = +/-NA; p = NA)	0.118	+0.62%
Loss Cost	2016.1	0.014 (CI = +/-0.059; p = 0.611)	-0.022 (CI = +/-0.027; p = 0.098)	NA (CI = +/-NA; p = NA)	0.134	+1.45%
Loss Cost	2016.2	0.015 (CI = +/-0.066; p = 0.643)	-0.022 (CI = +/-0.028; p = 0.112)	NA (CI = +/-NA; p = NA)	0.124	+1.49%
Loss Cost	2017.1	0.037 (CI = +/-0.069; p = 0.277)	-0.020 (CI = +/-0.027; p = 0.138)	NA (CI = +/-NA; p = NA)	0.210	+3.73%
Severity	2010.2	0.061 (CI = +/-0.043; p = 0.007)	-0.013 (CI = +/-0.025; p = 0.303)	NA (CI = +/-NA; p = NA)	0.288	+6.32%
Severity	2011.1	0.052 (CI = +/-0.044; p = 0.022)	-0.014 (CI = +/-0.024; p = 0.245)	NA (CI = +/-NA; p = NA)	0.247	+5.35%
Severity	2011.2	0.044 (CI = +/-0.045; p = 0.052)	-0.015 (CI = +/-0.024; p = 0.204)	NA (CI = +/-NA; p = NA)	0.212	+4.53%
Severity	2012.1	0.041 (CI = +/-0.047; p = 0.080)	-0.016 (CI = +/-0.025; p = 0.201)	NA (CI = +/-NA; p = NA)	0.191	+4.22%
Severity	2012.2	0.041 (CI = +/-0.049; p = 0.097)	-0.016 (CI = +/-0.025; p = 0.209)	NA (CI = +/-NA; p = NA)	0.181	+4.17%
Severity	2013.1	0.042 (CI = +/-0.051; p = 0.100)	-0.016 (CI = +/-0.026; p = 0.223)	NA (CI = +/-NA; p = NA)	0.180	+4.30%
Severity	2013.2	0.035 (CI = +/-0.048; p = 0.146)	-0.016 (CI = +/-0.024; p = 0.179)	NA (CI = +/-NA; p = NA)	0.174	+3.55%
Severity	2014.1	0.032 (CI = +/-0.048; p = 0.183)	-0.016 (CI = +/-0.024; p = 0.174)	NA (CI = +/-NA; p = NA)	0.163	+3.22%
Severity	2014.2	0.030 (CI = +/-0.048; p = 0.211)	-0.016 (CI = +/-0.024; p = 0.179)	NA (CI = +/-NA; p = NA)	0.155	+3.03%
Severity	2015.1	0.031 (CI = +/-0.048; p = 0.197)	-0.016 (CI = +/-0.024; p = 0.170)	NA (CI = +/-NA; p = NA)	0.172	+3.14%
Severity	2015.2	0.031 (CI = +/-0.046; p = 0.170)	-0.015 (CI = +/-0.023; p = 0.169)	NA (CI = +/-NA; p = NA)	0.195	+3.14%
Severity	2016.1	0.039 (CI = +/-0.050; p = 0.122)	-0.014 (CI = +/-0.023; p = 0.203)	NA (CI = +/-NA; p = NA)	0.224	+3.93%
Severity	2016.2	0.042 (CI = +/-0.056; p = 0.130)	-0.014 (CI = +/-0.024; p = 0.233)	NA (CI = +/-NA; p = NA)	0.219	+4.33%
Severity	2017.1	0.064 (CI = +/-0.057; p = 0.030)	-0.012 (CI = +/-0.022; p = 0.283)	NA (CI = +/-NA; p = NA)	0.363	+6.60%
Frequency	2010.2	-0.036 (CI = +/-0.020; p = 0.001)	-0.009 (CI = +/-0.011; p = 0.136)	NA (CI = +/-NA; p = NA)	0.296	-3.58%
Frequency	2011.1	-0.033 (CI = +/-0.020; p = 0.003)	-0.008 (CI = +/-0.011; p = 0.157)	NA (CI = +/-NA; p = NA)	0.242	-3.20%
Frequency	2011.2	-0.030 (CI = +/-0.021; p = 0.007)	-0.008 (CI = +/-0.011; p = 0.177)	NA (CI = +/-NA; p = NA)	0.198	-2.93%
Frequency	2012.1	-0.029 (CI = +/-0.022; p = 0.011)	-0.008 (CI = +/-0.012; p = 0.191)	NA (CI = +/-NA; p = NA)	0.178	-2.88%
Frequency	2012.2	-0.031 (CI = +/-0.023; p = 0.010)	-0.008 (CI = +/-0.012; p = 0.186)	NA (CI = +/-NA; p = NA)	0.191	-3.03%
Frequency	2013.1	-0.027 (CI = +/-0.022; p = 0.018)	-0.007 (CI = +/-0.011; p = 0.187)	NA (CI = +/-NA; p = NA)	0.163	-2.70%
Frequency	2013.2	-0.028 (CI = +/-0.023; p = 0.019)	-0.007 (CI = +/-0.012; p = 0.193)	NA (CI = +/-NA; p = NA)	0.168	-2.77%
Frequency	2014.1	-0.027 (CI = +/-0.023; p = 0.026)	-0.007 (CI = +/-0.012; p = 0.198)	NA (CI = +/-NA; p = NA)	0.154	-2.67%
Frequency	2014.2	-0.025 (CI = +/-0.022; p = 0.026)	-0.008 (CI = +/-0.011; p = 0.165)	NA (CI = +/-NA; p = NA)	0.165	-2.51%
Frequency	2015.1	-0.025 (CI = +/-0.021; p = 0.024)	-0.008 (CI = +/-0.010; p = 0.136)	NA (CI = +/-NA; p = NA)	0.184	-2.44%
Frequency	2015.2	-0.025 (CI = +/-0.021; p = 0.024)	-0.008 (CI = +/-0.010; p = 0.124)	NA (CI = +/-NA; p = NA)	0.196	-2.44%
Frequency	2016.1	-0.024 (CI = +/-0.024; p = 0.046)	-0.008 (CI = +/-0.011; p = 0.141)	NA (CI = +/-NA; p = NA)	0.153	-2.39%
Frequency	2016.2	-0.028 (CI = +/-0.026; p = 0.042)	-0.008 (CI = +/-0.011; p = 0.133)	NA (CI = +/-NA; p = NA)	0.173	-2.72%
Frequency	2017.1	-0.027 (CI = +/-0.030; p = 0.073)	-0.008 (CI = +/-0.012; p = 0.151)	NA (CI = +/-NA; p = NA)	0.131	-2.69%

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Bodily Injury
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
2013.75	5.488	78,535	430.97	3.716	69,646	258.78	1.013	1.3%	1.354
2014.25	5.581	76,322	425.92	3.697	70,935	262.21	1.013	1.3%	1.336
2014.75	4.743	56,981	270.26	3.678	72,247	265.69	1.013	1.3%	1.319
2015.25	4.649	75,762	352.23	3.659	73,583	269.21	1.013	1.3%	1.301
2015.75	4.918	67,486	331.88	3.640	74,944	272.78	1.013	1.3%	1.284
2016.25	3.450	88,054	303.75	3.621	76,331	276.39	1.013	1.3%	1.267
2016.75	3.865	61,064	235.99	3.602	77,743	280.06	1.013	1.3%	1.251
2017.25	3.809	81,957	312.18	3.584	79,181	283.77	1.013	1.3%	1.235
2017.75	4.117	70,122	288.72	3.565	80,645	287.53	1.013	1.3%	1.218
2018.25	2.427	82,510	200.29	3.547	82,137	291.34	1.013	1.3%	1.202
2018.75	4.178	88,151	368.33	3.529	83,656	295.20	1.013	1.3%	1.187
2019.25	4.038	72,027	290.88	3.511	85,204	299.11	1.013	1.3%	1.171
2019.75	3.097	113,496	351.54	3.492	86,780	303.08	1.013	1.3%	1.156
2020.25	3.419	90,220	308.44	3.475	88,385	307.10	1.013	1.3%	1.141
2020.75	3.247	82,371	267.47	3.457	90,020	311.17	1.013	1.3%	1.126
2021.25	3.469	80,529	279.37	3.439	91,685	315.29	1.013	1.3%	1.111
2021.75	3.963	119,740	474.52	3.421	93,381	319.47	1.013	1.3%	1.097
2022.25	3.072	133,242	409.34	3.404	95,109	323.70	1.013	1.3%	1.082
2022.75	3.306	75,980	251.18	3.386	96,868	327.99	1.013	1.3%	1.068
2023.25	3.195	101,820	325.34	3.369	98,660	332.34	1.013	1.3%	1.054
2023.75	2.851	124,801	355.79	3.351	100,485	336.75	1.013	1.3%	1.040
2024.25	4.088	90,963	371.85	3.334	102,344	341.21	1.013	1.3%	1.027
2024.75	3.134	97,546	305.72	3.317	104,237	345.73	1.013	1.3%	1.013
2025.25	3.575	90,188	322.40	3.300	106,165	350.31			1.000

	Frequency Model	Severity Model	Implied Loss Cost Model
A.	22.102	(62.668)	(47.474)
B.	(0.010)	0.037	0.026

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Property Damage (including DCPD)
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	Seasonality	Mobility	New Normal	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	19.024	6,908	131.42	1	0.00	0	0.000	20.142	5,993	120.72	0.995	-0.5%	0.884
2014.25	23.610	7,423	175.25	0	0.00	0	0.000	19.267	6,126	118.04	0.995	-0.5%	0.889
2014.75	16.566	9,207	152.53	1	0.00	0	0.000	19.071	6,262	119.43	0.995	-0.5%	0.894
2015.25	18.666	5,916	110.43	0	0.00	0	0.000	18.243	6,401	116.78	0.995	-0.5%	0.898
2015.75	14.819	6,537	96.87	1	0.00	0	0.000	18.058	6,543	118.16	0.995	-0.5%	0.903
2016.25	16.386	6,666	109.23	0	0.00	0	0.000	17.273	6,688	115.53	0.995	-0.5%	0.908
2016.75	15.072	7,137	107.57	1	0.00	0	0.000	17.098	6,837	116.90	0.995	-0.5%	0.913
2017.25	20.293	5,577	113.18	0	0.00	0	0.000	16.355	6,989	114.30	0.995	-0.5%	0.918
2017.75	13.429	6,837	91.82	1	0.00	0	0.000	16.190	7,144	115.65	0.995	-0.5%	0.923
2018.25	13.384	6,472	86.62	0	0.00	0	0.000	15.486	7,302	113.08	0.995	-0.5%	0.928
2018.75	14.429	6,932	100.02	1	0.00	0	0.000	15.329	7,464	114.42	0.995	-0.5%	0.933
2019.25	13.690	7,926	108.50	0	0.00	0	0.000	14.663	7,630	111.88	0.995	-0.5%	0.938
2019.75	13.053	11,260	146.98	1	0.00	0	0.000	14.515	7,799	113.20	0.995	-0.5%	0.943
2020.25	10.169	6,528	66.38	0	(26.69)	0	0.000	339.621	7,972	2,707.46	0.995	-0.5%	0.948
2020.75	7.986	7,696	61.46	1	(29.87)	0	0.000	492.352	8,149	4,012.10	0.995	-0.5%	0.953
2021.25	6.678	7,984	53.32	0	(35.22)	0	0.000	894.271	8,330	7,448.95	0.995	-0.5%	0.958
2021.75	7.420	8,909	66.11	1	(17.04)	0	0.000	100.221	8,514	853.33	0.995	-0.5%	0.963
2022.25	8.192	17,774	145.61	0	(17.23)	0	0.471	98.141	9,661	948.12	0.995	-0.5%	0.968
2022.75	6.658	10,339	68.84	1	0.00	1	0.786	9.404	10,588	99.57	0.995	-0.5%	0.974
2023.25	7.513	11,351	85.28	0	0.00	1	1.000	8.995	11,348	102.07	0.995	-0.5%	0.979
2023.75	8.657	12,306	106.54	1	0.00	1	1.000	8.904	11,600	103.28	0.995	-0.5%	0.984
2024.25	9.136	11,222	102.52	0	0.00	1	1.000	8.517	11,857	100.99	0.995	-0.5%	0.989
2024.75	8.048	12,309	99.06	1	0.00	1	1.000	8.431	12,120	102.18	0.995	-0.5%	0.995
2025.25	9.086	12,378	112.46	0	0.00	1	1.000	8.064	12,389	99.91			1.000

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	112.946	(79.677)	26.361
B.	Time	(0.055)	0.044	(0.011)
C.	Seasonality	0.017		0.017
D.	Mobility	(0.120)		(0.120)
E.	New Normal	(0.270)		(0.270)
F.	Excess Inflation		0.221	0.221

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Accident Benefits - Total
Data as of 30 Jun 2025

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10)

Observed				Predicted			Incremental Semi-Annual Change
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Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	3.003	5,810	17.45	2.154	7,887	16.98	1.002	0.2%	1.054
2014.25	1.852	20,076	37.17	2.140	7,955	17.02	1.002	0.2%	1.052
2014.75	2.238	4,589	10.27	2.126	8,024	17.06	1.002	0.2%	1.049
2015.25	2.647	8,149	21.57	2.113	8,093	17.10	1.002	0.2%	1.047
2015.75	2.270	6,699	15.21	2.100	8,163	17.14	1.002	0.2%	1.045
2016.25	2.141	10,763	23.05	2.087	8,234	17.18	1.002	0.2%	1.042
2016.75	1.999	6,727	13.45	2.073	8,305	17.22	1.002	0.2%	1.040
2017.25	1.878	16,981	31.88	2.060	8,377	17.26	1.002	0.2%	1.037
2017.75	3.177	10,376	32.96	2.047	8,449	17.30	1.002	0.2%	1.035
2018.25	1.352	5,435	7.35	2.035	8,522	17.34	1.002	0.2%	1.033
2018.75	1.754	12,162	21.33	2.022	8,596	17.38	1.002	0.2%	1.030
2019.25	1.891	8,185	15.48	2.009	8,670	17.42	1.002	0.2%	1.028
2019.75	2.508	7,268	18.23	1.996	8,745	17.46	1.002	0.2%	1.026
2020.25	1.502	10,300	15.47	1.984	8,820	17.50	1.002	0.2%	1.023
2020.75	1.329	12,603	16.74	1.971	8,897	17.54	1.002	0.2%	1.021
2021.25	1.857	8,629	16.03	1.959	8,974	17.58	1.002	0.2%	1.019
2021.75	3.001	12,297	36.90	1.947	9,051	17.62	1.002	0.2%	1.016
2022.25	1.525	6,282	9.58	1.934	9,129	17.66	1.002	0.2%	1.014
2022.75	1.342	9,821	13.18	1.922	9,208	17.70	1.002	0.2%	1.012
2023.25	1.843	9,895	18.24	1.910	9,288	17.74	1.002	0.2%	1.009
2023.75	2.154	7,934	17.09	1.898	9,368	17.78	1.002	0.2%	1.007
2024.25	2.120	8,646	18.33	1.886	9,449	17.82	1.002	0.2%	1.005
2024.75	2.413	10,110	24.39	1.874	9,531	17.86	1.002	0.2%	1.002
2025.25	2.106	7,847	16.52	1.862	9,613	17.90			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	26.191	(25.691)	(6.408)
B.	Time	(0.013)	0.017	0.005

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Collision
Data as of 30 Jun 2025

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11)

Observed				Covariates	Predicted			Incremental Semi-Annual Change
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Time	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend	Trend Factor to 1
									Rate	Apr 2025
2013.75	27.079	7,049	190.88	0.00	26.466	5,755	152.31	1.012	1.2%	1.310
2014.25	25.978	4,935	128.20	0.00	25.792	5,975	154.10	1.012	1.2%	1.294
2014.75	25.157	4,970	125.02	0.00	25.135	6,203	155.92	1.012	1.2%	1.279
2015.25	22.939	8,386	192.36	0.00	24.495	6,441	157.76	1.012	1.2%	1.264
2015.75	27.453	6,998	192.11	0.00	23.871	6,687	159.62	1.012	1.2%	1.250
2016.25	24.174	8,735	211.15	0.00	23.263	6,943	161.51	1.012	1.2%	1.235
2016.75	21.431	7,519	161.14	0.00	22.671	7,208	163.41	1.012	1.2%	1.221
2017.25	20.975	6,647	139.42	0.00	22.094	7,484	165.34	1.012	1.2%	1.206
2017.75	22.728	6,415	145.81	0.00	21.531	7,770	167.29	1.012	1.2%	1.192
2018.25	19.565	10,626	207.89	0.00	20.983	8,067	169.26	1.012	1.2%	1.178
2018.75	24.833	7,782	193.26	0.00	20.449	8,375	171.26	1.012	1.2%	1.165
2019.25	20.216	10,048	203.12	0.00	19.928	8,695	173.28	1.012	1.2%	1.151
2019.75	20.665	8,604	177.80	0.00	19.420	9,028	175.33	1.012	1.2%	1.138
2020.25	17.210	7,615	131.06	(26.69)	14.050	9,373	131.69	1.012	1.2%	1.124
2020.75	14.820	9,598	142.25	(26.69)	13.692	9,732	133.25	1.012	1.2%	1.111
2021.25	11.026	12,039	132.74	(29.87)	12.877	10,104	130.11	1.012	1.2%	1.098
2021.75	11.094	11,298	125.34	(35.22)	11.822	10,490	124.01	1.012	1.2%	1.086
2022.25	13.328	10,525	140.29	(17.04)	14.113	10,891	153.71	1.012	1.2%	1.073
2022.75	14.345	11,263	161.57	(17.23)	13.724	11,307	155.18	1.012	1.2%	1.060
2023.25	18.558	12,614	234.09	0.00	16.212	11,740	190.33	1.012	1.2%	1.048
2023.75	16.601	13,367	221.90	0.00	15.799	12,189	192.57	1.012	1.2%	1.036
2024.25	18.025	10,901	196.50	0.00	15.397	12,655	194.85	1.012	1.2%	1.024
2024.75	14.310	10,227	146.35	0.00	15.005	13,139	197.14	1.012	1.2%	1.012
2025.25	12.264	15,429	189.22	0.00	14.623	13,641	199.47			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	107.160	(142.465)	(42.212)
B.	Time	(0.052)	0.075	0.023
C.	Mobility	0.011		0.011

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: Comprehensive - Total
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	Seasonality	2021-2 Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	42.565	2,438	103.77	1	0	43.746	2,623	114.73	1.001	0.1%	1.029
2014.25	49.464	1,892	93.58	0	0	49.089	1,871	91.86	1.001	0.1%	1.028
2014.75	42.591	2,945	125.41	1	0	42.132	2,730	115.02	1.001	0.1%	1.027
2015.25	50.392	1,739	87.61	0	0	47.278	1,948	92.09	1.001	0.1%	1.025
2015.75	39.034	2,695	105.20	1	0	40.578	2,842	115.31	1.001	0.1%	1.024
2016.25	55.829	3,163	176.59	0	0	45.534	2,027	92.32	1.001	0.1%	1.023
2016.75	40.275	3,635	146.39	1	0	39.080	2,958	115.60	1.001	0.1%	1.021
2017.25	58.310	2,404	140.16	0	0	43.854	2,110	92.55	1.001	0.1%	1.020
2017.75	45.877	4,346	199.38	1	0	37.638	3,079	115.89	1.001	0.1%	1.019
2018.25	42.891	2,623	112.51	0	0	42.235	2,197	92.78	1.001	0.1%	1.018
2018.75	38.093	3,373	128.50	1	0	36.250	3,205	116.18	1.001	0.1%	1.016
2019.25	38.233	3,011	115.10	0	0	40.677	2,287	93.01	1.001	0.1%	1.015
2019.75	36.874	2,572	94.85	1	0	34.912	3,336	116.47	1.001	0.1%	1.014
2020.25	30.549	2,905	88.73	0	0	39.176	2,380	93.24	1.001	0.1%	1.013
2020.75	36.954	2,486	91.87	1	0	33.624	3,473	116.76	1.001	0.1%	1.011
2021.25	37.291	2,670	99.56	0	0	37.731	2,478	93.48	1.001	0.1%	1.010
2021.75	31.266	5,395	168.69	1	1	32.383	5,223	169.14	1.001	0.1%	1.009
2022.25	36.764	3,205	117.82	0	1	36.338	3,726	135.41	1.001	0.1%	1.008
2022.75	32.698	7,077	231.40	1	1	31.188	5,437	169.56	1.001	0.1%	1.006
2023.25	38.464	4,099	157.65	0	1	34.998	3,879	135.75	1.001	0.1%	1.005
2023.75	26.532	4,847	128.59	1	1	30.038	5,659	169.99	1.001	0.1%	1.004
2024.25	37.373	4,208	157.26	0	1	33.706	4,038	136.09	1.001	0.1%	1.003
2024.75	28.904	6,749	195.07	1	1	28.929	5,891	170.41	1.001	0.1%	1.001
2025.25	32.543	3,363	109.43	0	1	32.463	4,203	136.43			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	79.622	(73.233)	(0.519)
B.	Time	(0.038)	0.040	0.003
C.	Seasonality	(0.134)	0.358	0.224
D.	2021-2 Scalar		0.368	0.368

Province of Newfoundland and Labrador
Commercial Vehicles (Including Fleets)

Selected Trend Model: All Perils
Data as of 30 Jun 2025

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11)

Observed				Covariates	Predicted			Incremental Semi-Annual Change
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Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	20.106	9,609	193.19	1	19.725	11,665	230.09	1.013	1.3%	1.339
2014.25	22.457	10,444	234.54	0	19.503	10,035	195.71	1.013	1.3%	1.322
2014.75	21.038	18,556	390.38	1	19.283	12,239	236.01	1.013	1.3%	1.305
2015.25	19.094	8,743	166.93	0	19.065	10,529	200.73	1.013	1.3%	1.289
2015.75	18.975	15,236	289.10	1	18.850	12,842	242.07	1.013	1.3%	1.272
2016.25	17.042	13,278	226.29	0	18.637	11,047	205.89	1.013	1.3%	1.256
2016.75	18.656	18,714	349.12	1	18.427	13,474	248.29	1.013	1.3%	1.241
2017.25	18.729	9,384	175.76	0	18.219	11,591	211.18	1.013	1.3%	1.225
2017.75	20.269	12,465	252.65	1	18.013	14,137	254.66	1.013	1.3%	1.210
2018.25	16.832	12,263	206.41	0	17.810	12,162	216.60	1.013	1.3%	1.194
2018.75	17.302	17,538	303.44	1	17.609	14,833	261.21	1.013	1.3%	1.179
2019.25	15.567	10,503	163.50	0	17.410	12,761	222.17	1.013	1.3%	1.164
2019.75	17.378	11,354	197.30	1	17.214	15,564	267.92	1.013	1.3%	1.150
2020.25	17.084	17,367	296.70	0	17.020	13,389	227.88	1.013	1.3%	1.135
2020.75	14.777	8,379	123.81	1	16.828	16,330	274.80	1.013	1.3%	1.121
2021.25	18.969	12,497	237.05	0	16.638	14,048	233.73	1.013	1.3%	1.107
2021.75	13.533	20,359	275.52	1	16.450	17,134	281.86	1.013	1.3%	1.093
2022.25	16.869	19,043	321.24	0	16.264	14,740	239.73	1.013	1.3%	1.079
2022.75	17.596	17,150	301.77	1	16.081	17,978	289.10	1.013	1.3%	1.065
2023.25	15.712	14,648	230.15	0	15.899	15,465	245.89	1.013	1.3%	1.052
2023.75	15.838	21,139	334.80	1	15.720	18,863	296.52	1.013	1.3%	1.039
2024.25	11.336	13,794	156.37	0	15.543	16,227	252.21	1.013	1.3%	1.026
2024.75	18.185	17,258	313.83	1	15.367	19,791	304.14	1.013	1.3%	1.013
2025.25	18.326	25,313	463.88	0	15.194	17,026	258.69			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	48.687	(87.590)	(45.811)
B.	Time	(0.023)	0.048	0.025
C.	Seasonality		0.175	0.175