

**NEWFOUNDLAND AND
LABRADOR
PRIVATE PASSENGER VEHICLES
SELECTED 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 private passenger 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 private passenger vehicles loss and 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 of the latest accident semester data (April 1, 2025, for the current review and October 1, 2024, for the prior review) 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: Selected Loss Cost Trend Rates (Up to April 1, 2025)

Coverage	Prior Review: Data as of December 31, 2024	Current Review: Data as of June 30, 2025
Bodily Injury	-1.5%	+0.4%
Property Damage (including DCPD) ¹	+1.3%/+8.0% ²	+1.4%/+8.5% ³
Accident Benefits	+2.0%/-2.8% ⁴	+2.6%/-2.5% ⁵
Uninsured Auto	+0.5%	+1.0%
Collision	+2.4%	+1.9%/+7.9% ⁶
Comprehensive	+5.1%/-2.6%/+11.7% ⁷	+4.6%/-1.8%/+10.1% ⁸
Specified Perils	+5.1%/-2.6%/+11.7% ⁹	+4.6%/-1.8%/+10.1% ¹⁰
All Perils	+3.9%	+4.0%
Underinsured Motorist	+4.1%	+4.5%

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

* * * * *

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

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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 +8.0% trend rate begins July 1, 2022.

³ +8.5% trend rate begins July 1, 2022.

⁴ -2.8% trend rate begins January 1, 2020.

⁵ -2.5% trend rate begins January 1, 2020.

⁶ +7.9% trend rate begins January 1, 2023.

⁷ -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.

⁸ -1.8% trend rate begins January 1, 2018 and +10.1% trend rate begins January 1, 2021.

⁹ -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.

¹⁰ -1.8% trend rate begins January 1, 2018 and +10.1% trend rate begins January 1, 2021.

2. Analysis Data

2.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data we analyzed was the 2025-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2025) provided by GISA. This data included the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).

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

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

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters who handle the individual claims based on the information available to them as of a point in time. Over time, the case reserves are revised to more accurately reflect the payments that are made or 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 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 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 cost¹¹ of all claims that arise from events that occur in the first and second halves of the year (referred to as “accident half-years”¹²), separately, through to June 30, 2025. These estimates are used to measure and select the loss trend rates 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.¹³ In doing so, we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company, as they are not reported to GISA.

We estimate the Industry actuarial reserve by applying “loss development factors” to the aggregated incurred claim amounts reported to GISA.¹⁴ 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.

We select loss¹⁵ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2025 (we group claims by the accident half-year in which the events that give rise to the claims occur), separately for each coverage.

We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2025, 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

¹¹ 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.

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

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

¹⁴ Our selections are based on the Incurred Development Method.

¹⁵ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

ultimate losses and claim counts, 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.¹⁶ As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,¹⁷ 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: Bodily Injury: Change in Estimates

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$340.68	\$85,583	3.98	\$342.50	\$84,269	4.06
2022	\$350.97	\$84,891	4.13	\$360.01	\$83,700	4.30
2023	\$384.40	\$88,139	4.36	\$406.34	\$84,992	4.78
2024	\$302.96	\$78,139	3.88	\$343.27	\$76,699	4.48
2025				\$327.07	\$72,426	4.52

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 5.3%.

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

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$112.28	\$6,179	18.17	\$113.13	\$6,223	18.18
2022	\$135.03	\$7,358	18.35	\$135.66	\$7,395	18.35
2023	\$161.20	\$7,979	20.20	\$163.34	\$8,067	20.25
2024	\$167.14	\$8,280	20.18	\$172.85	\$8,382	20.62
2025				\$174.70	\$8,673	20.14

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 1.6%.

¹⁶ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁷ Number of claims per 1,000 insured vehicles.

Table 4: Accident Benefits: Change in Estimates

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$48.57	\$8,815	5.51	\$49.29	\$8,928	5.52
2022	\$51.15	\$8,831	5.79	\$53.12	\$9,125	5.82
2023	\$61.17	\$9,274	6.60	\$63.96	\$9,483	6.74
2024	\$53.76	\$8,403	6.40	\$57.78	\$8,346	6.92
2025				\$54.85	\$8,747	6.27

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have increased by 4.4%.

Table 5: Uninsured Auto: Change in Estimates

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$12.60	\$39,114	0.32	\$12.45	\$39,289	0.32
2022	\$13.30	\$43,567	0.31	\$13.36	\$43,159	0.31
2023	\$13.09	\$45,638	0.29	\$14.49	\$45,259	0.32
2024	\$14.23	\$42,258	0.34	\$14.16	\$45,653	0.31
2025				\$9.95	\$26,988	0.37

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have decreased by 2.3%.

Table 6: Collision: Change in Estimates

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$179.97	\$7,566	23.79	\$180.01	\$7,568	23.79
2022	\$216.94	\$8,644	25.10	\$217.11	\$8,659	25.07
2023	\$259.07	\$9,260	27.98	\$259.89	\$9,286	27.99
2024	\$268.34	\$9,515	28.20	\$268.87	\$9,573	28.08
2025				\$287.15	\$10,370	27.69

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

Table 7: Comprehensive: Change in Estimates

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$111.87	\$1,898	58.95	\$111.88	\$1,898	58.95
2022	\$125.87	\$2,056	61.23	\$125.90	\$2,057	61.22
2023	\$140.22	\$2,169	64.65	\$140.44	\$2,172	64.68
2024	\$158.69	\$2,427	65.38	\$152.89	\$2,443	62.58
2025				\$149.90	\$2,151	69.67

In aggregate, for the four-year period 2021 to 2024, our estimates of ultimate loss costs have decreased by 1.0%.

Table 8: All Perils: Change in Estimates

AY	As of December 31, 2024			As of June 30, 2025		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$306.45	\$4,254	72.04	\$300.32	\$4,168	72.04
2022	\$326.38	\$5,012	65.12	\$326.04	\$5,008	65.10
2023	\$456.47	\$6,231	73.26	\$459.21	\$6,290	73.01
2024	\$473.09	\$5,788	81.73	\$477.30	\$5,909	80.78
2025				\$453.92	\$5,734	79.16

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

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,¹⁸ adjusting the losses to the anticipated cost levels during the policy period covered under the proposed rate program.

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

Therefore, past trend rates should reflect the cost level changes during the experience period. Future trend rates should consider those changes and 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 Industry ultimate claims frequency, severity and loss cost¹⁹ 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 change²⁰ parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters 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 of this report, we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the 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 calculated loss trend rates. We consider models over periods that are longer than the typical rate

¹⁸ 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.

¹⁹ 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.

²⁰ We use “scalar” and “level change” interchangeably throughout this report.

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 provide 15 years of experience data, we generally select trend rates considering the claim experience over the more recent years.

Seasonality

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

Weather / Unemployment

On occasion, an extreme weather condition, such as the level of rain, snowfall, or wind, can contribute to a change in the frequency level. As a result, the observed frequency for 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 parameter²¹ 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

²¹ 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.²²

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. In our October 21, 2019, report for the Board, we estimated preliminary reform impacts for bodily injury severity to be between -3.0% and -4.0%. We had previously observed a decrease in bodily injury severity in the most recent accident semesters since the reform. As noted above, there has been a deterioration in bodily injury ultimate loss costs, and those reductions are no longer apparent. In this review, we consider that data has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible.

In Section 4, we include additional January 2020 scalar parameters in the bodily injury severity and collision frequency regression models. Although the post-reform data is still limited and immature, these models provide an early assessment and insight into the reform's actual impact on bodily injury severity. As discussed further in Section 4.5, the reforms may also influence frequency with the introduction of DCPD. However, due to the concurrent effect of the COVID-19 pandemic, more data is needed to estimate the impact of the reform and the COVID-19 pandemic on collision and DCPD frequency.

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

²² A *t*-test with a resulting *p*-value of less than 5% is considered significant.

the direct loss cost model may be slightly better, but if the frequency and severity models appear to fit the data well, we prefer to use the combined frequency and severity model 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 rates 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.

The summary of our trend rates based on industry data as of June 30, 2025, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes), and parsimony of many regression models.

In Section 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 cost²³ from 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 coverages²⁴ that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, the World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the “new-normal” (or post-pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is 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 2025-1 compared to the pre-pandemic period, the degree of the decrease has moderated compared to the pandemic period but may not have 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.

²³ We find frequency, but not severity has been affected by the COVID-19 pandemic.

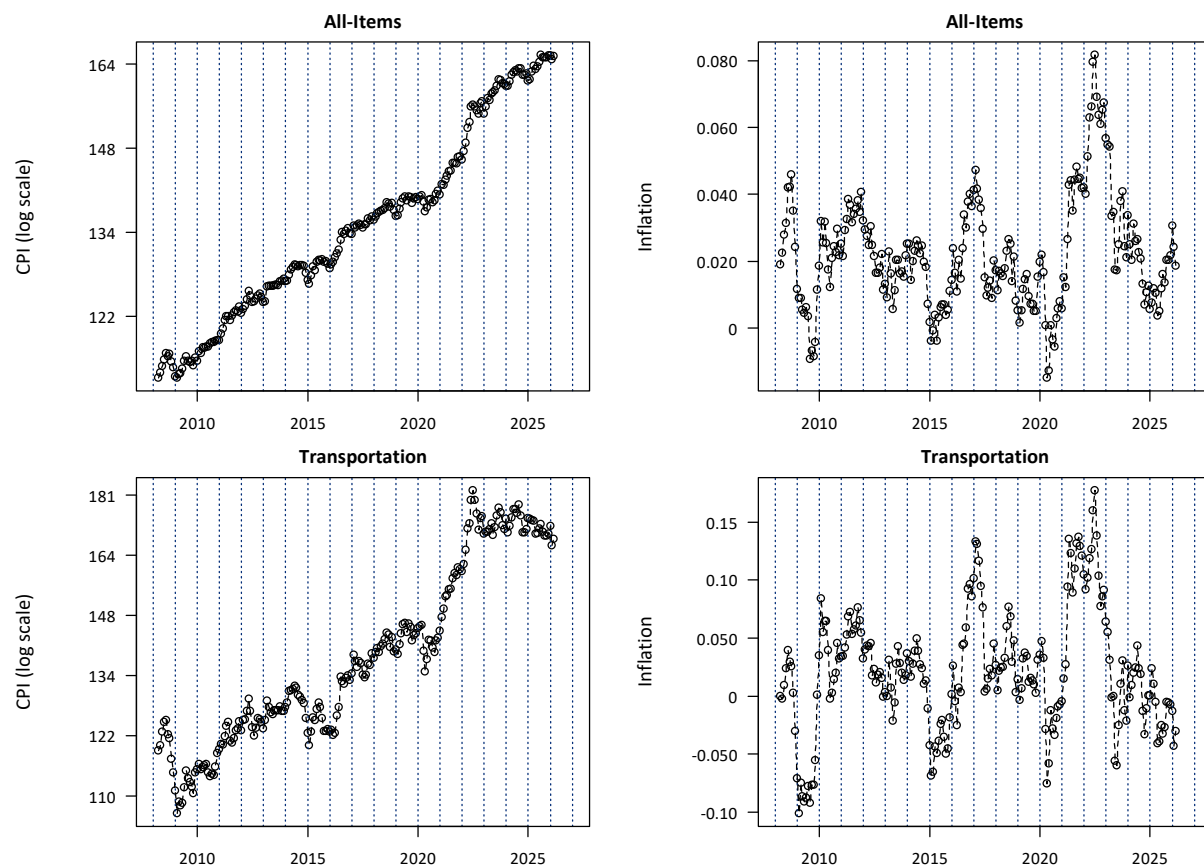
²⁴ We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with the COVID-19 pandemic.

Inflation

Supply chain issues and pent-up consumer demand resulted in an increase in inflation which led to increased claim costs. In Figure 1 through Figure 3, we present the consumer price index (left panel) and year-over-year percentage change (right panel)²⁵ over the last 20 years in Newfoundland, separately, for:

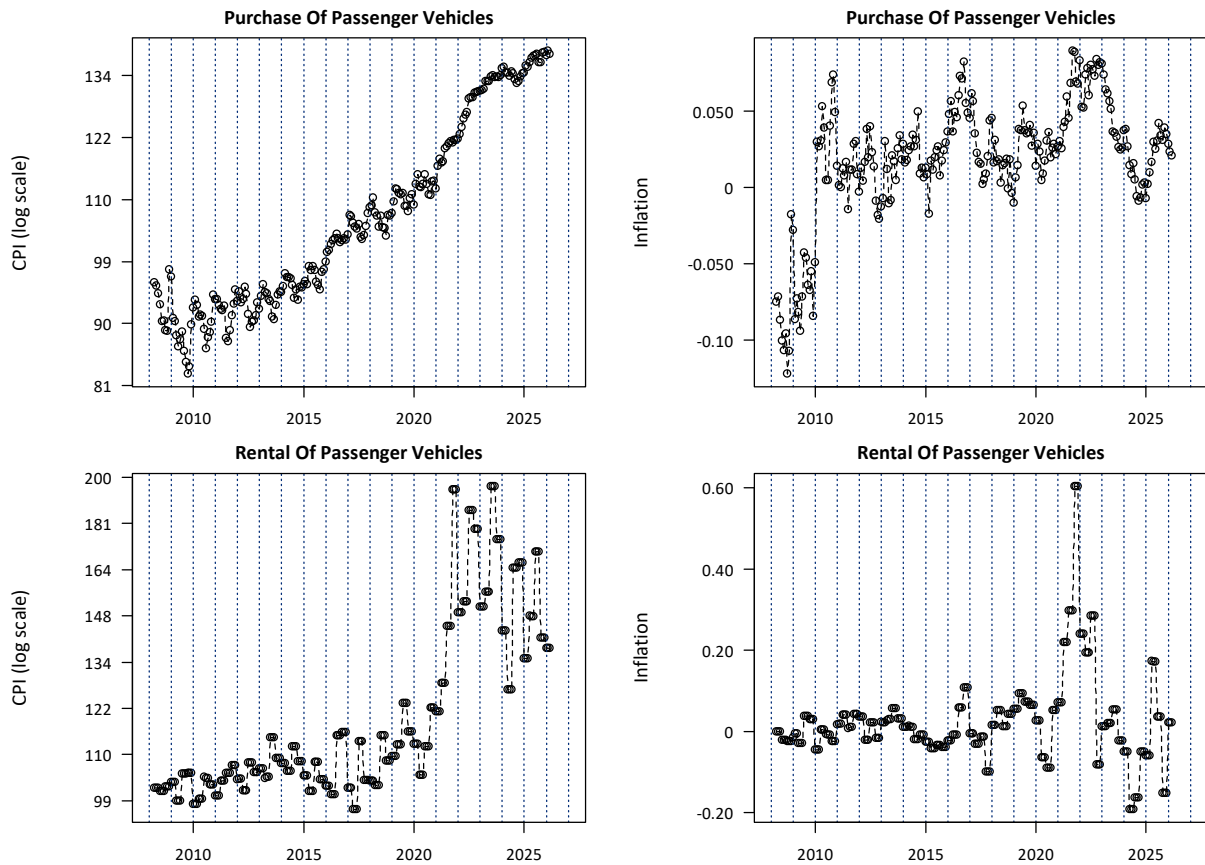
- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care.

Figure 1: Consumer Price Index – All Items & Transportation



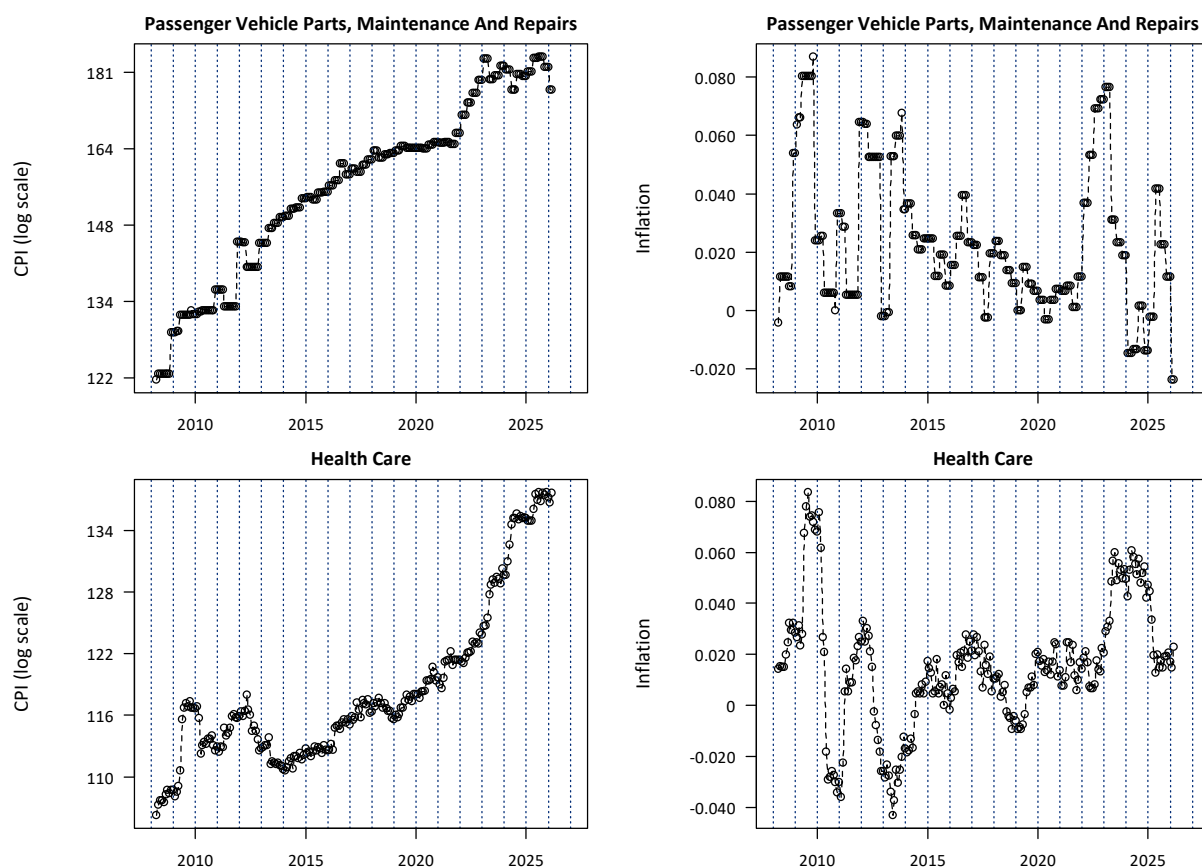
²⁵ As measured by the 12-month change in CPI.

Figure 2²⁶: Consumer Price Index – Purchase & Rental of Passenger Vehicles



²⁶ 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 above) shows that subject to variability:

- Underlying costs related to physical damage coverages²⁷ (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) experienced 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 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 2021–2 through 2022–2 property damage and collision severity rose steeply, deviating from historical patterns. In addition, there appears to be a modest uptick at 2023–2 followed by some flattening beginning in 2024. Comprehensive severity also rose steeply between 2021–2 and 2023–1. The pattern begins to flatten in the 2023–2 and 2024–1 accident semesters.

²⁷ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils.

These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs, which produces higher claim costs for physical damage coverages²⁸ 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.

There also appears to be an increase in bodily injury severity in the 2021-2 through 2023-2 accident semesters. As shown in Figure 3, inflationary pressures on health care costs lagged behind physical damage coverages but demonstrated a modest rise in 2022 and a steep rise in 2023 and 2024. We observe that the severities for the recent data points, while immature, are well below the higher levels for 2021-2 through 2023-2.

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 accident benefits. All perils severity increased significantly starting with 2022–2. This jump may be due to the higher inflation levels, but given the volatility exhibited by this coverage, it is unclear.

As described in Section 3.2, we employ 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 that assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.²⁹
- 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 is 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 that inflation moderated in 2023

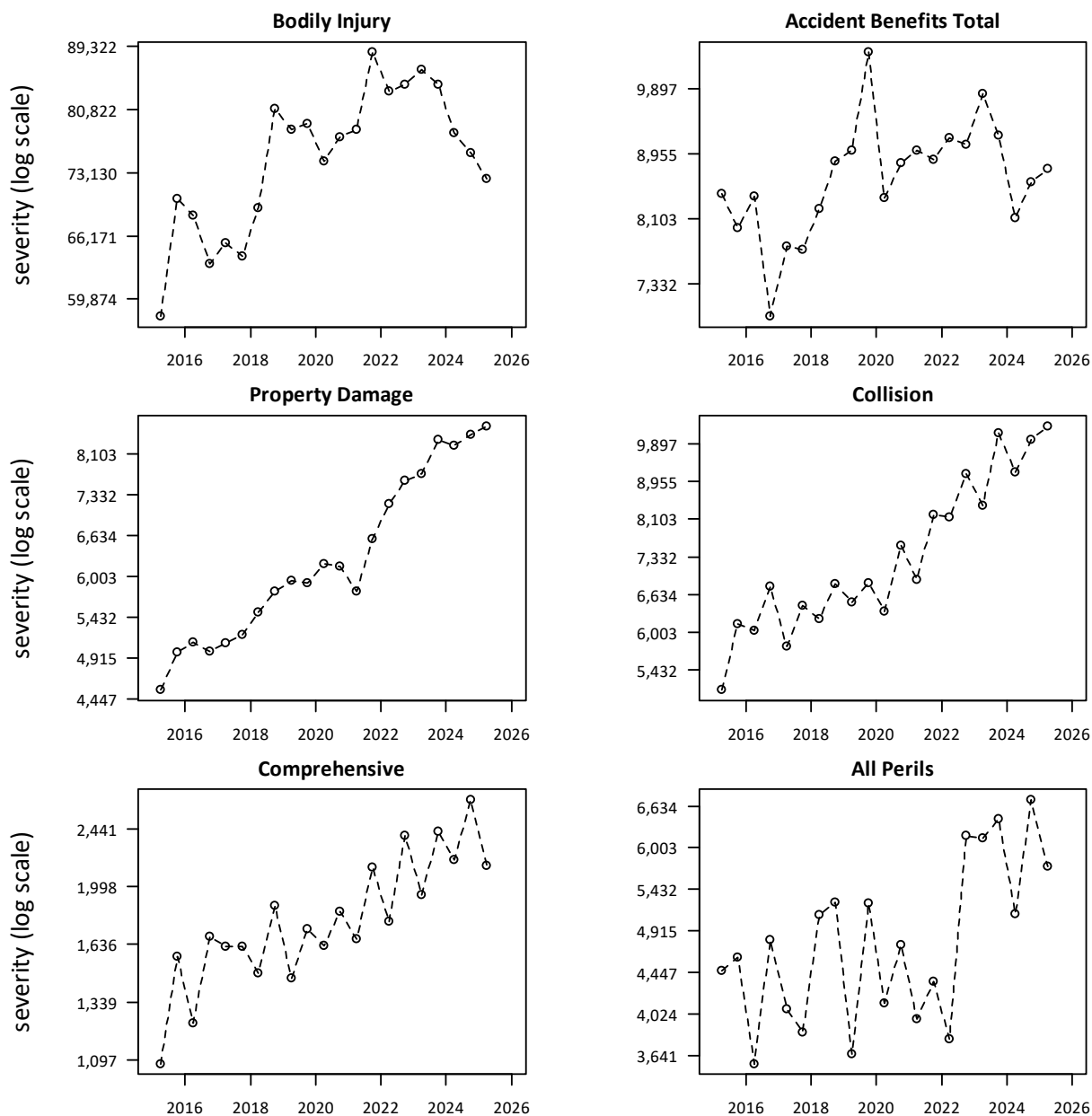
²⁸ We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 4 due to additional volatility associated with these coverages.

²⁹ Forecasting changes to the future inflation level for a parameter is also challenging.

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.

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 costs during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.³⁰ As noted above, we view 2022–2 as the (possible) beginning of the “new-normal” post-pandemic period and may serve as an indicator of the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into 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 2025).

As described in Section 3.2, the high inflationary environment beginning in late 2021 resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to June 30, 2025, via various parameters included in the model, if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

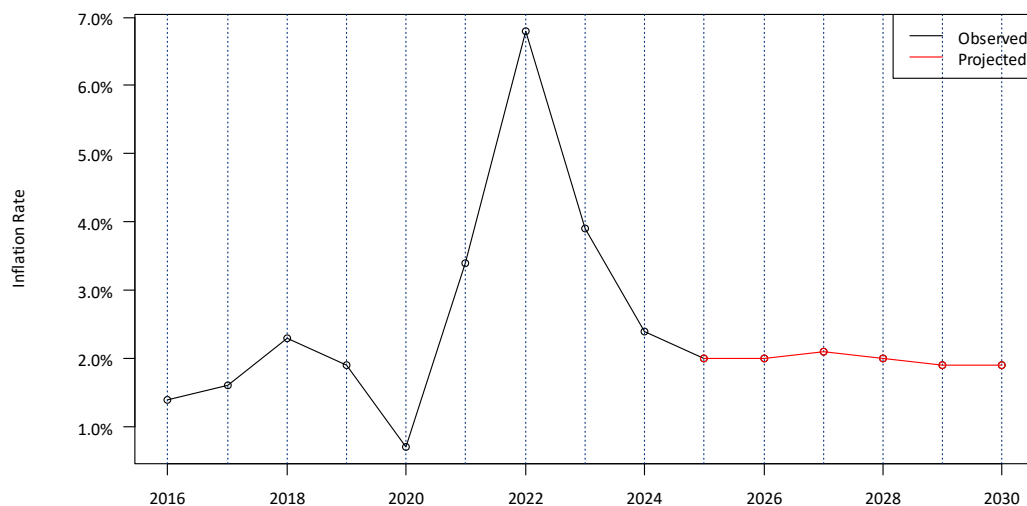
In Figure 5, we present the International Monetary Fund’s (IMF) forecast of future inflation,³¹ as measured by all items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

³⁰ 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.

³¹ <https://www.imf.org/en/Countries/CAN>

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.

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 impact 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

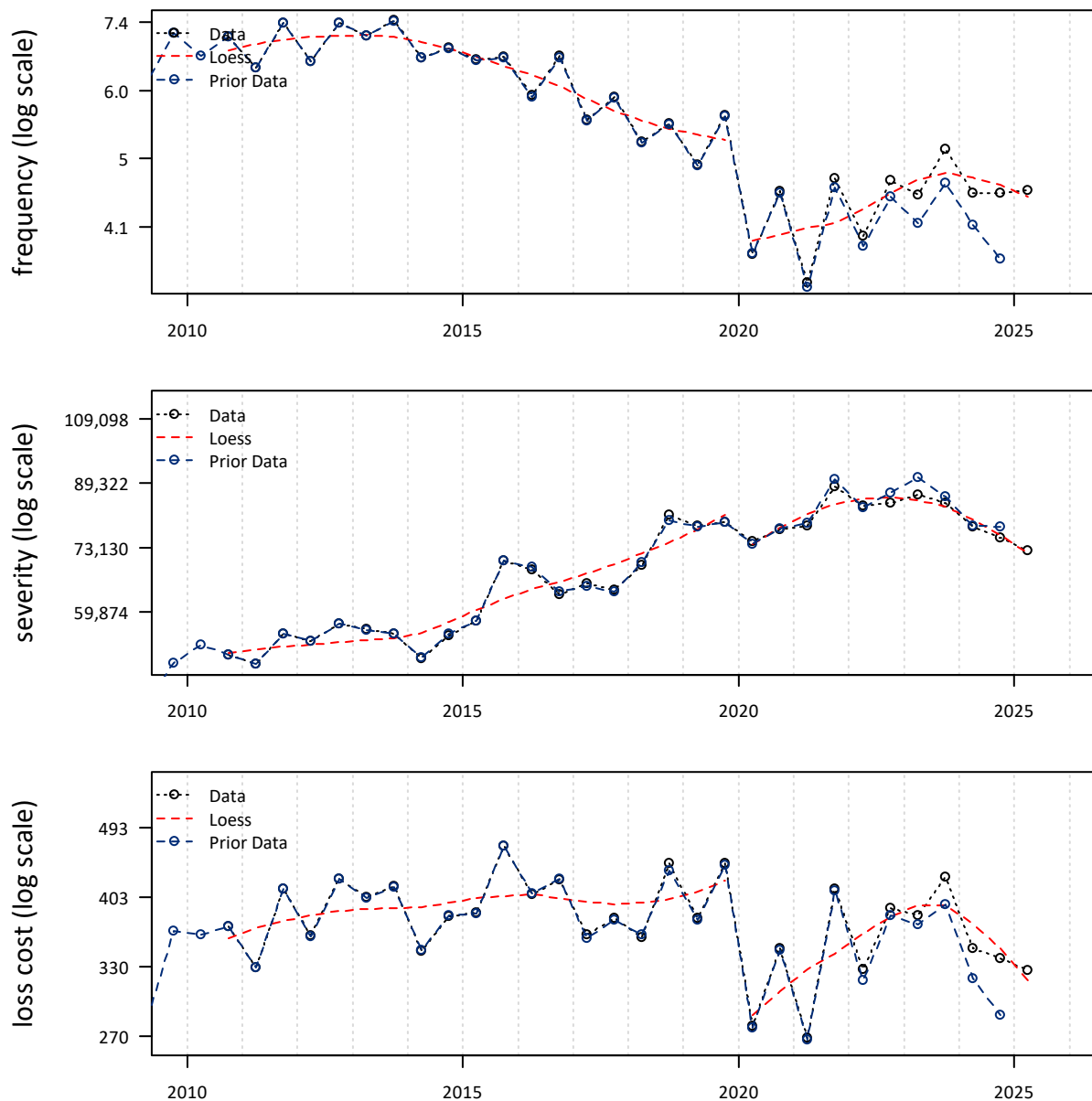
For the prior review, we selected a loss cost trend of -1.5%.

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 that the immature frequency estimates have increased.

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 returned to pre-pandemic levels on an absolute basis. However, the frequency is consistent with the expected frequency had the pre-pandemic trend continued.

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.³²

³² For this reason, we no longer present heatmaps which provided a sample of the models presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2025-1, and include time ($p = 0.000$), seasonality ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -3.9%. The adjusted R-squared of our proposed frequency model is 0.924.

We fit a severity model to all accident half-years between 2011-1 and 2023-2 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.883. Regarding the 2024-1 through 2025-1 data points, we note the following:

- Bodily injury is a long-tailed coverage, and these data points are the least mature.
- The recent data suggests that there has been a slowdown in closing rates in early maturities.

Due to our observations, while recent experience suggests a flatter or decreasing trend, we have conservatively excluded these points in our severity model. We encourage insurers to review their internal data for similar concerns using the most recent data available.

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 +0.4%.³³ The implied adjusted R-squared of the combined frequency and severity model is 0.508.

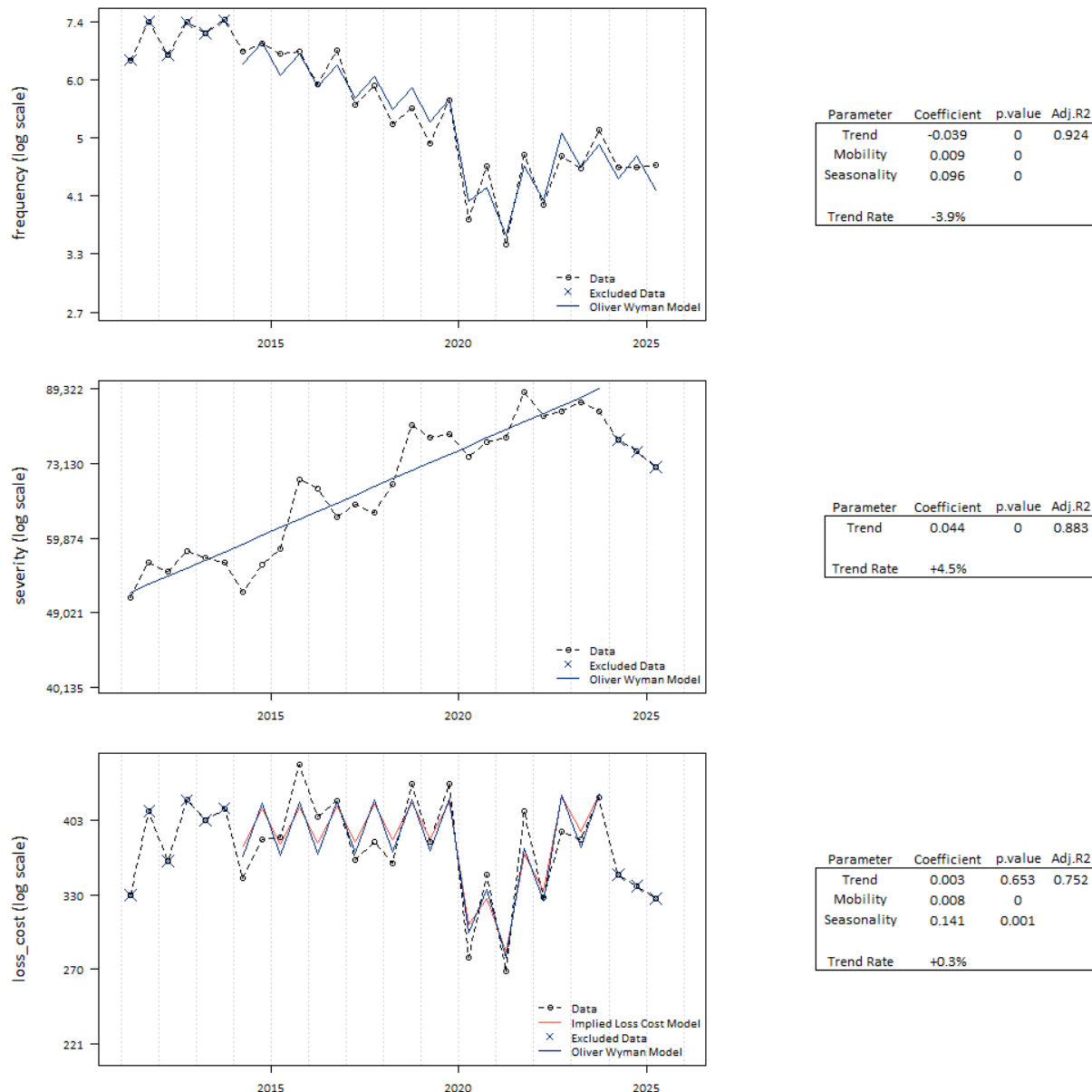
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a higher adjusted R-squared (0.752).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +0.4%.

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

³³ = $\exp[-0.039 + 0.044] - 1$

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



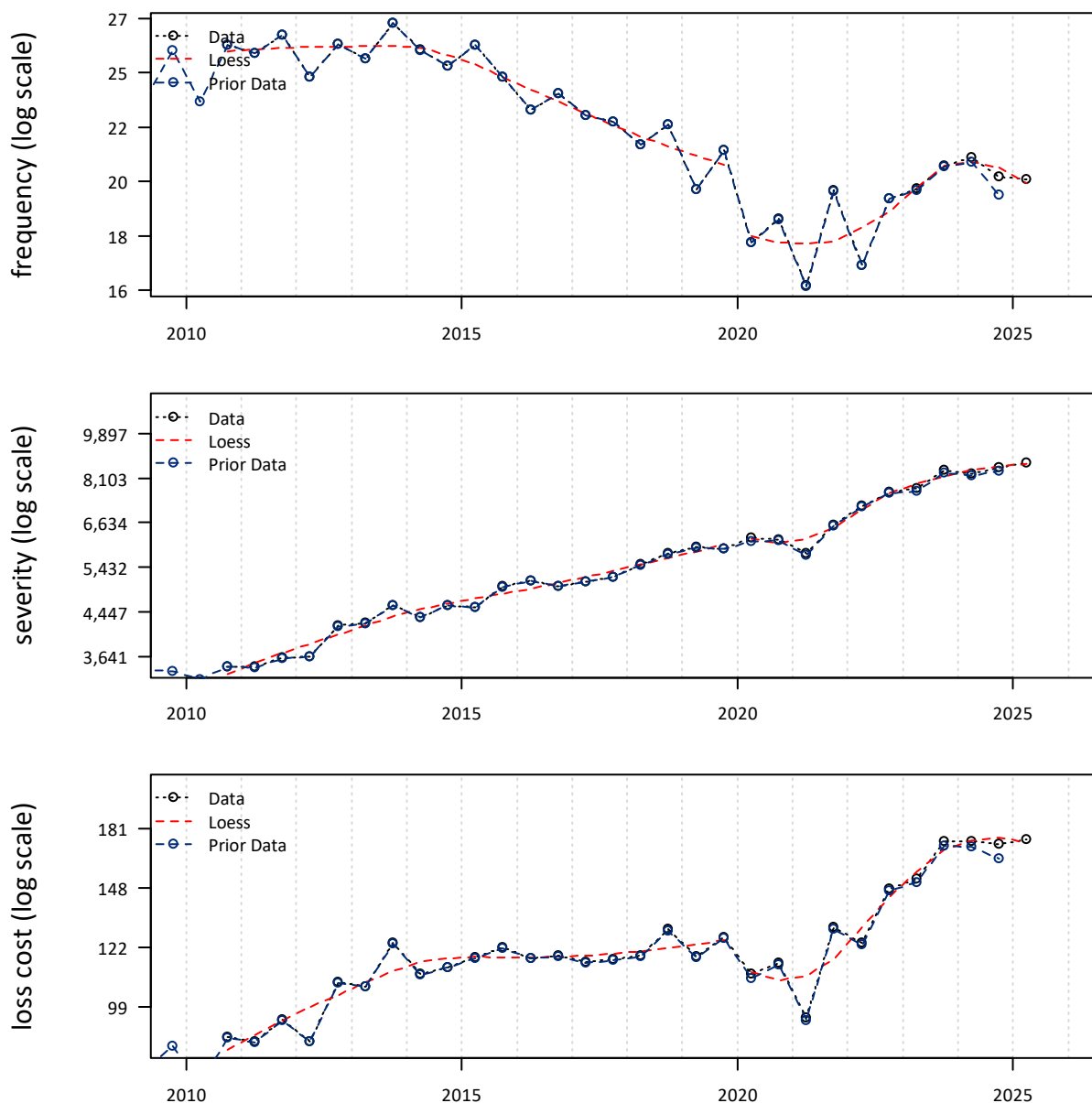
4.2. Property Damage (Including DCPD)

For the prior review, we selected a past loss cost trend rate of +1.3% up to 2022-2 and +8.0% thereafter.

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 that the 2024-2 frequency estimate increased slightly. 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 generally returned to pre-pandemic levels.
- The introduction of DCPD in 2020 may have resulted in a shift of claims away from collision to DCPD. The impact of COVID-19 may mask the impact of the introduction of DCPD in frequency for 2020 and 2021, however, we observe an increasing trend in frequency, severity, and loss cost estimates thereafter. The trend appears to be flatter over the last two years.

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 2013-1 and 2025-1, and include time ($p = 0.000$), seasonality ($p = 0.011$), mobility ($p = 0.000$), and a 2022-2 trend change ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -3.4% up to 2022-2 and +3.3%³⁴ thereafter. The adjusted R-squared of our proposed frequency model is 0.933.

We fit a severity model to all accident half-years between 2013-1 and 2025-1 and include time ($p = 0.000$) and excess inflation ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +5.0%. The adjusted R-squared of our proposed severity model is 0.981.

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 +1.4%³⁵ up to 2022-2 and +8.5%³⁶ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.928.

To assess reasonableness, we also include a model fit to the observed loss costs directly 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 up to 2022-2, a lower trend rate after 2022-2, and a slightly higher adjusted R-squared (0.935).

Due to the statistical significance of all parameters in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.4% up to 2022-2 and +8.5% thereafter. We observe a flatter trend in the recent periods, which we will continue to monitor.

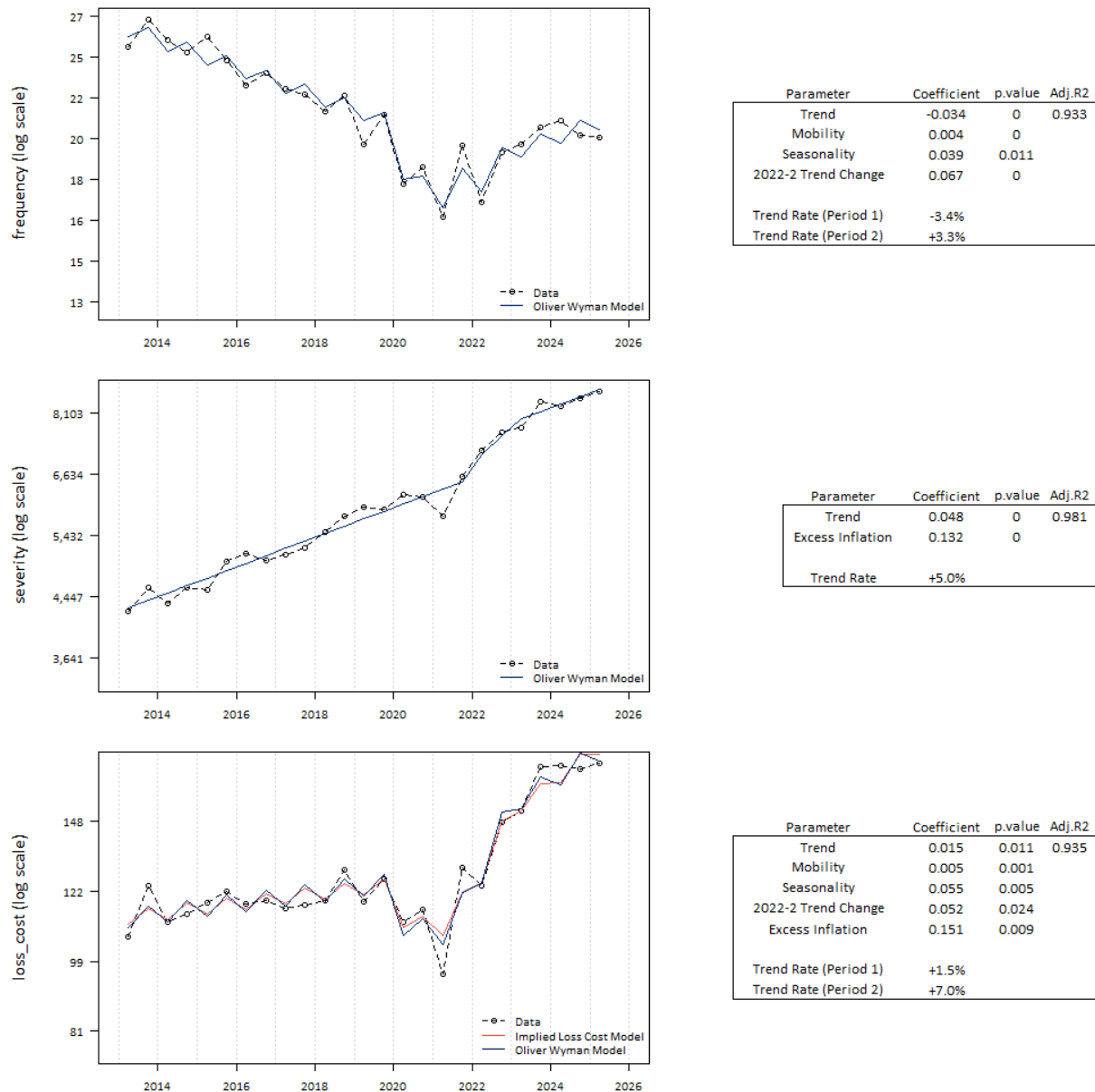
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate and Section 6 on additional guidance on the excess inflation parameter.

³⁴ = $\exp[-0.034 + 0.067] - 1$

³⁵ = $\exp[-0.034 + 0.048] - 1$

³⁶ = $\exp[-0.034 + 0.067 + 0.048] - 1$

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



4.3. Accident Benefits – Total

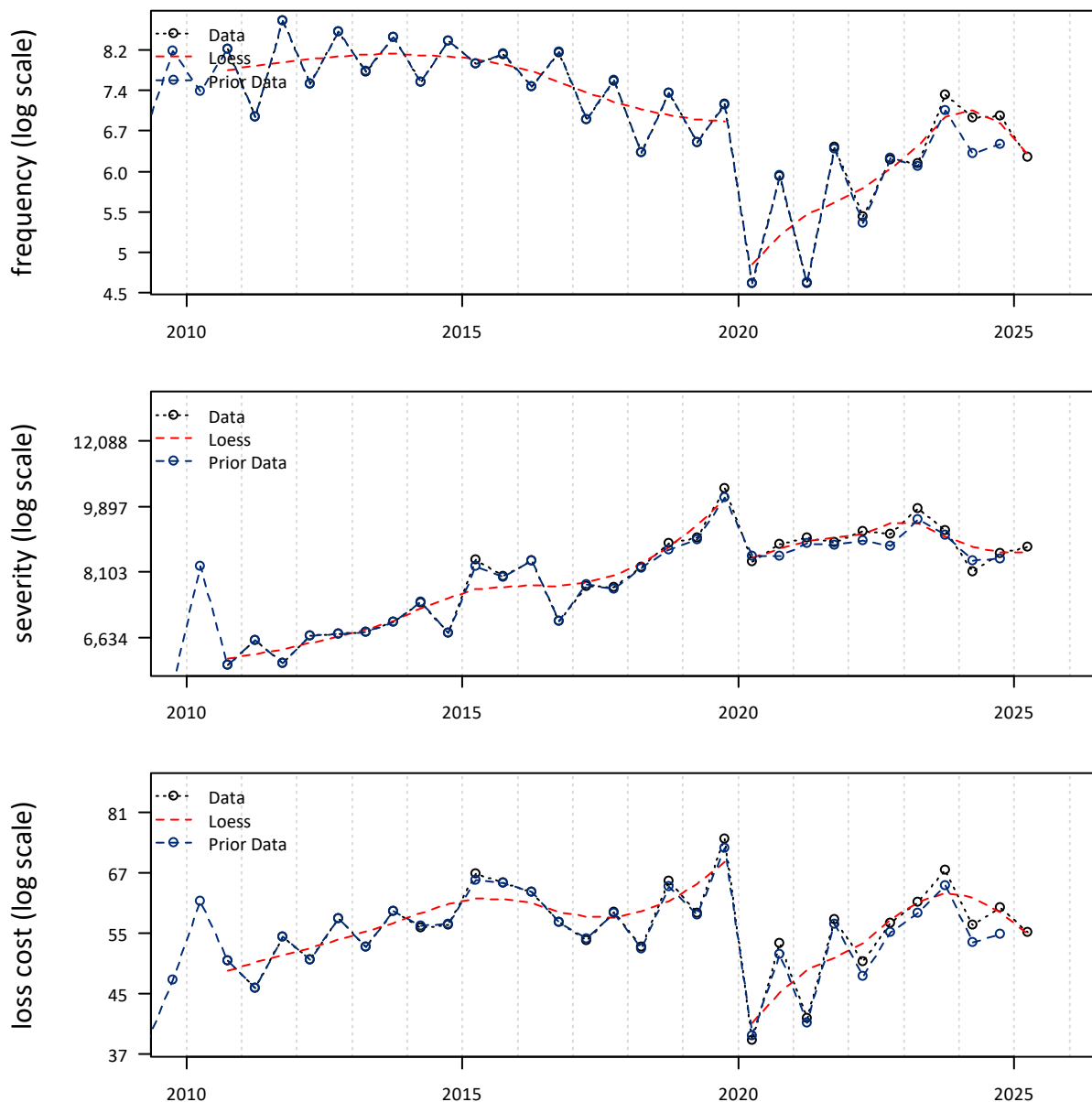
For the prior review, we selected a past loss cost trend of +2.0% up to 2020-1 and -2.8% thereafter.

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 that the frequency estimates for the immature accident semesters increased slightly. 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 generally returned to pre-pandemic levels.

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 fit a frequency model to all accident half-years between 2011-1 and 2025-1, and include time ($p = 0.000$), seasonality ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -1.6%. The adjusted R-squared of our proposed frequency model is 0.863.

We fit a severity model to all accident half-years between 2011-1 and 2025-1 and include time ($p = 0.000$) and a 2020-1 trend change ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.3% up to 2020-1 and -0.8%³⁷ thereafter. The adjusted R-squared of our proposed severity model is 0.773.

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 +2.6%³⁸ up to 2020-1 and -2.5%³⁹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.583.

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 before 2020-1, a slightly higher trend rate after 2020-1, and a slightly higher adjusted R-squared (0.606).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.6% up to 2020-1 and -2.5% thereafter.

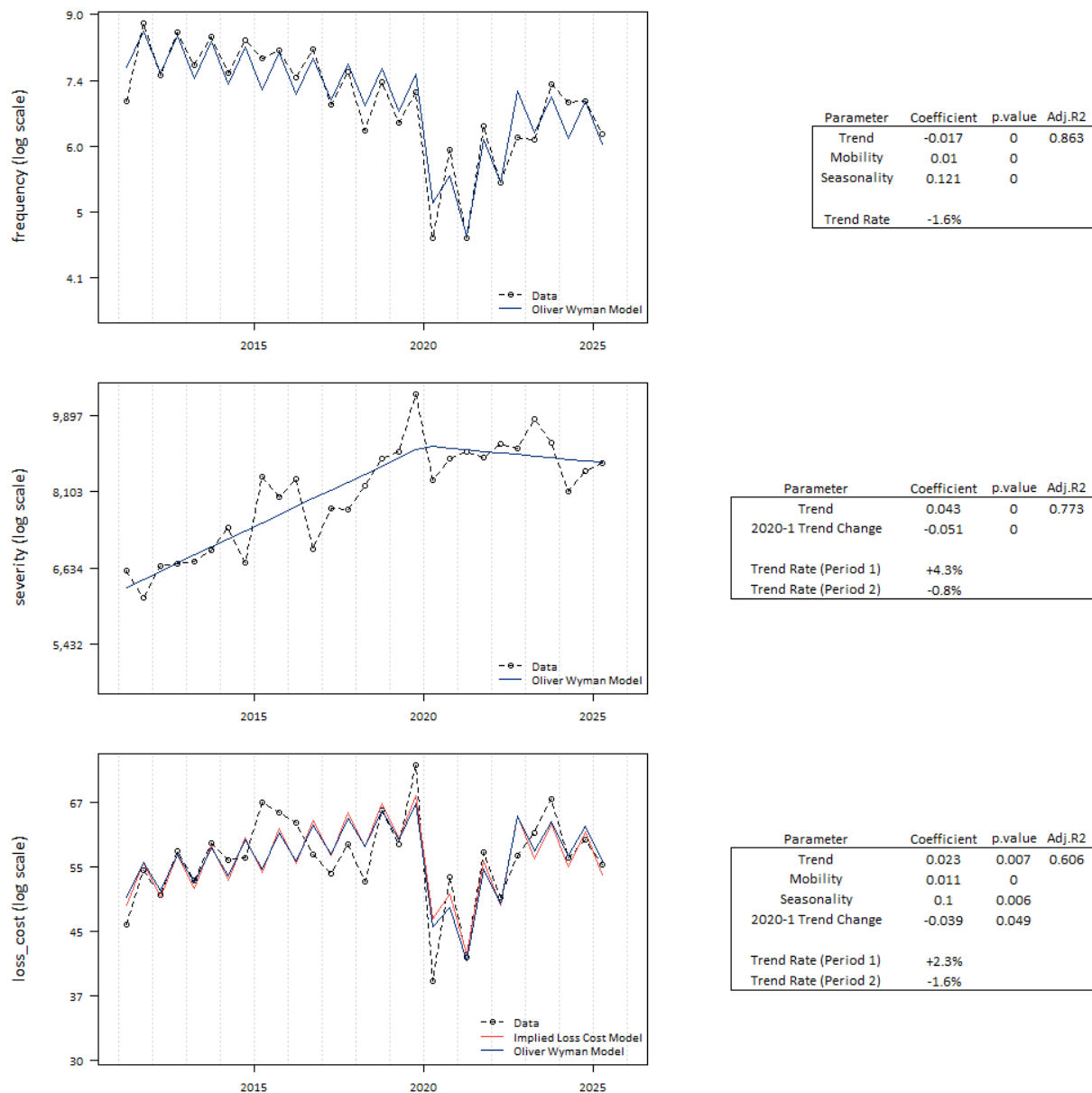
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³⁷ = $\exp[0.043 - 0.051] - 1$

³⁸ = $\exp[-0.017 + 0.043] - 1$

³⁹ = $\exp[-0.017 + 0.043 - 0.051] - 1$

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

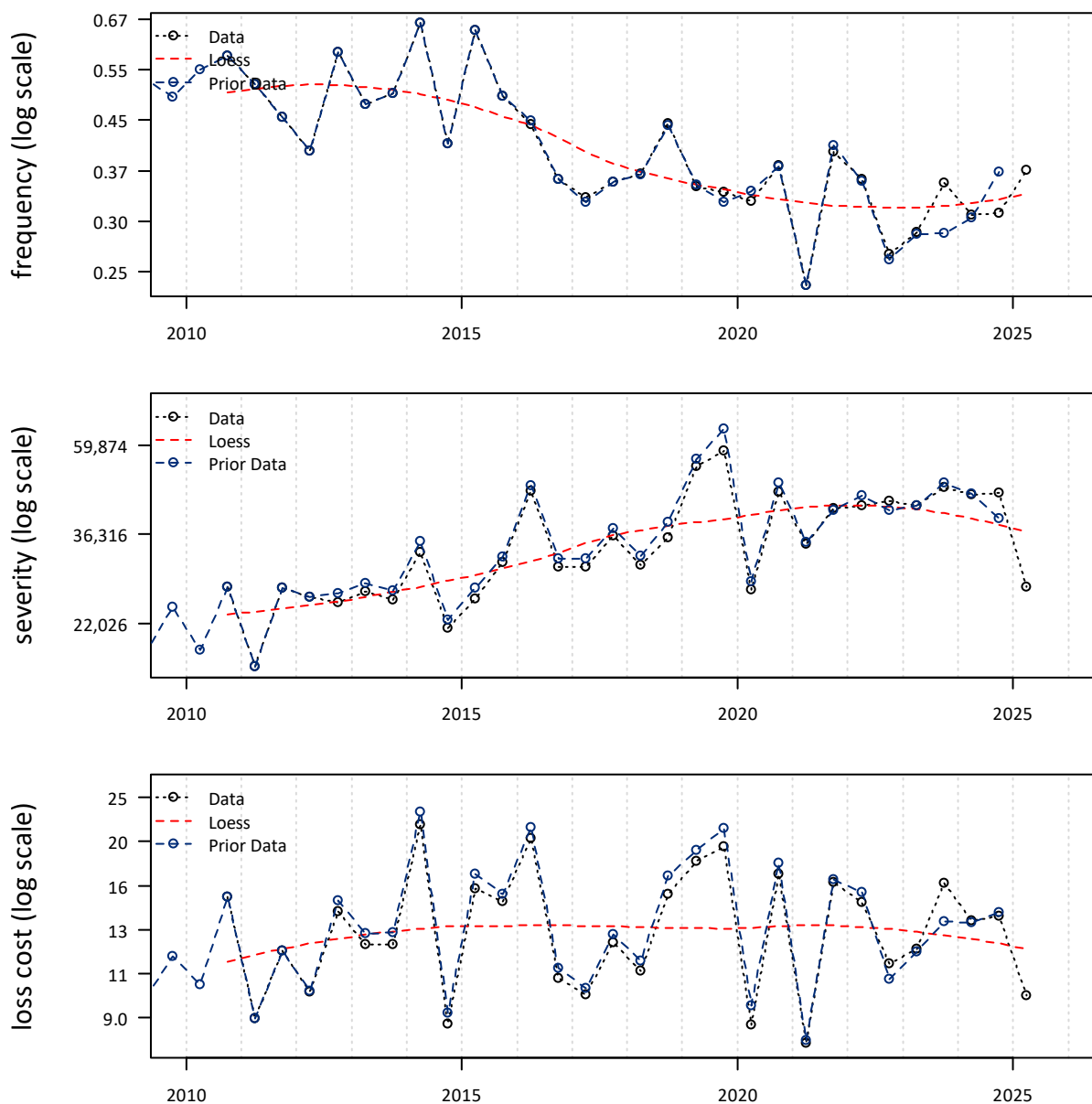


4.4. Uninsured Auto

For the prior review, we selected a past and future loss cost trend of +0.5%.

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 some variability in the immature frequency, severity, and loss cost estimates. We include a loess curve that models the general trends in the data.

Figure 12: Uninsured Auto – Observed Loss Cost Experience



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

Due to the low claim count and associated volatility, we considered the annual data for frequency and severity to increase the credibility of each data observation. The 2025 data point is subject to increased uncertainty due to only 6 months of data being available. After our review, we have excluded this data point from our model selections.

We fit a frequency model to all accident years between 2011 and 2024 and include time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -4.5%. The adjusted R-squared of our proposed frequency model is 0.760.

We fit a severity model to all accident years between 2011 and 2024 and include time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +5.8%. The adjusted R-squared of our proposed severity model is 0.734.

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 +1.0%.⁴⁰ The implied adjusted R-squared of the combined frequency and severity model is -0.167. The very low adjusted R-squared results from offsetting frequency and severity effects, with the resulting loss costs appearing to be largely noise and limited signal.

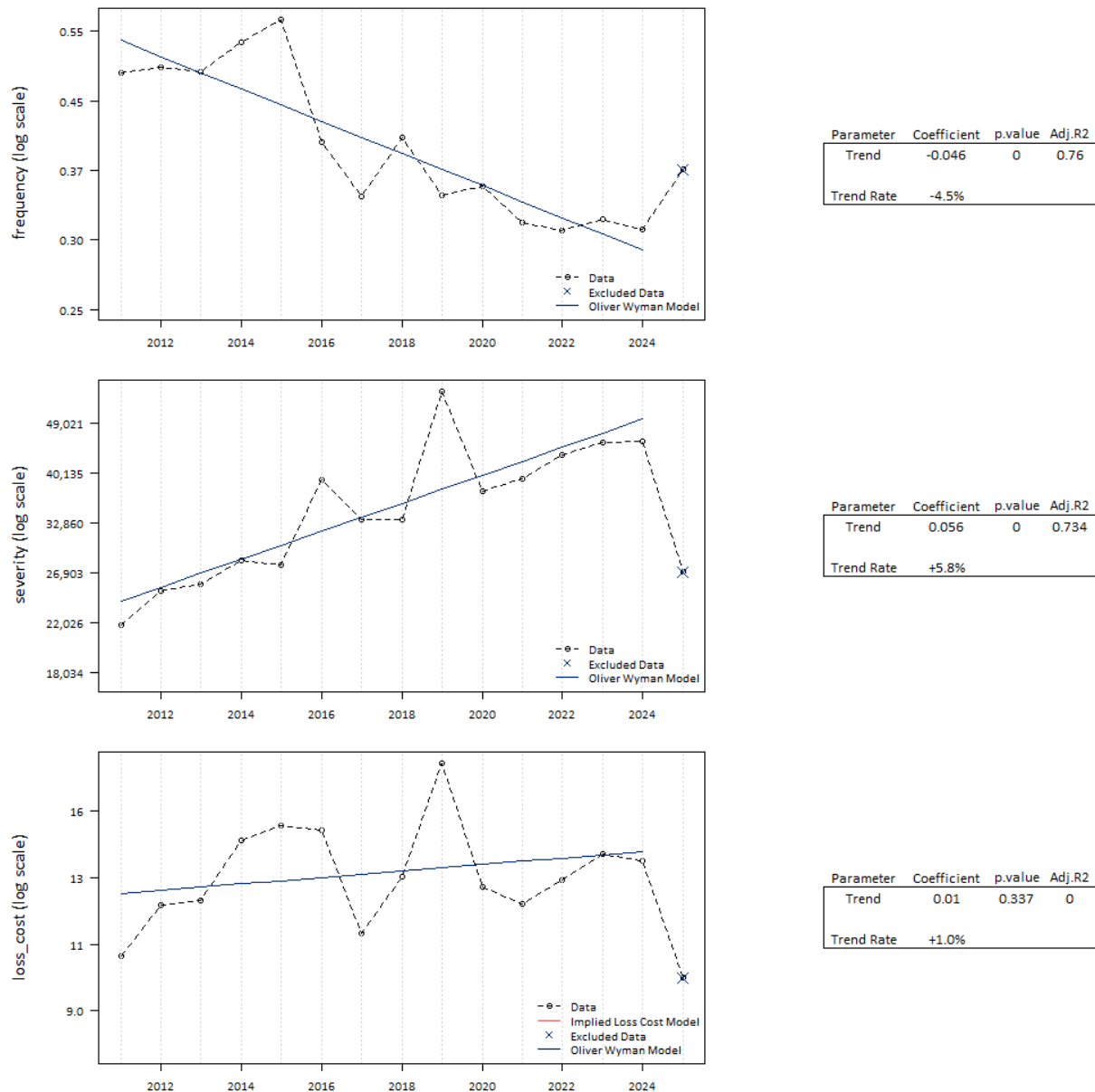
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in an equivalent trend rate but has a higher adjusted R-squared (0.000).

Consistent with both models, we select a loss cost trend rate of +1.0%.

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

⁴⁰ = $\exp[-0.046 + 0.056] - 1$

Figure 13: Uninsured Auto – Fitted Frequency, Severity and Loss Cost (Annual Data)



4.5. Collision

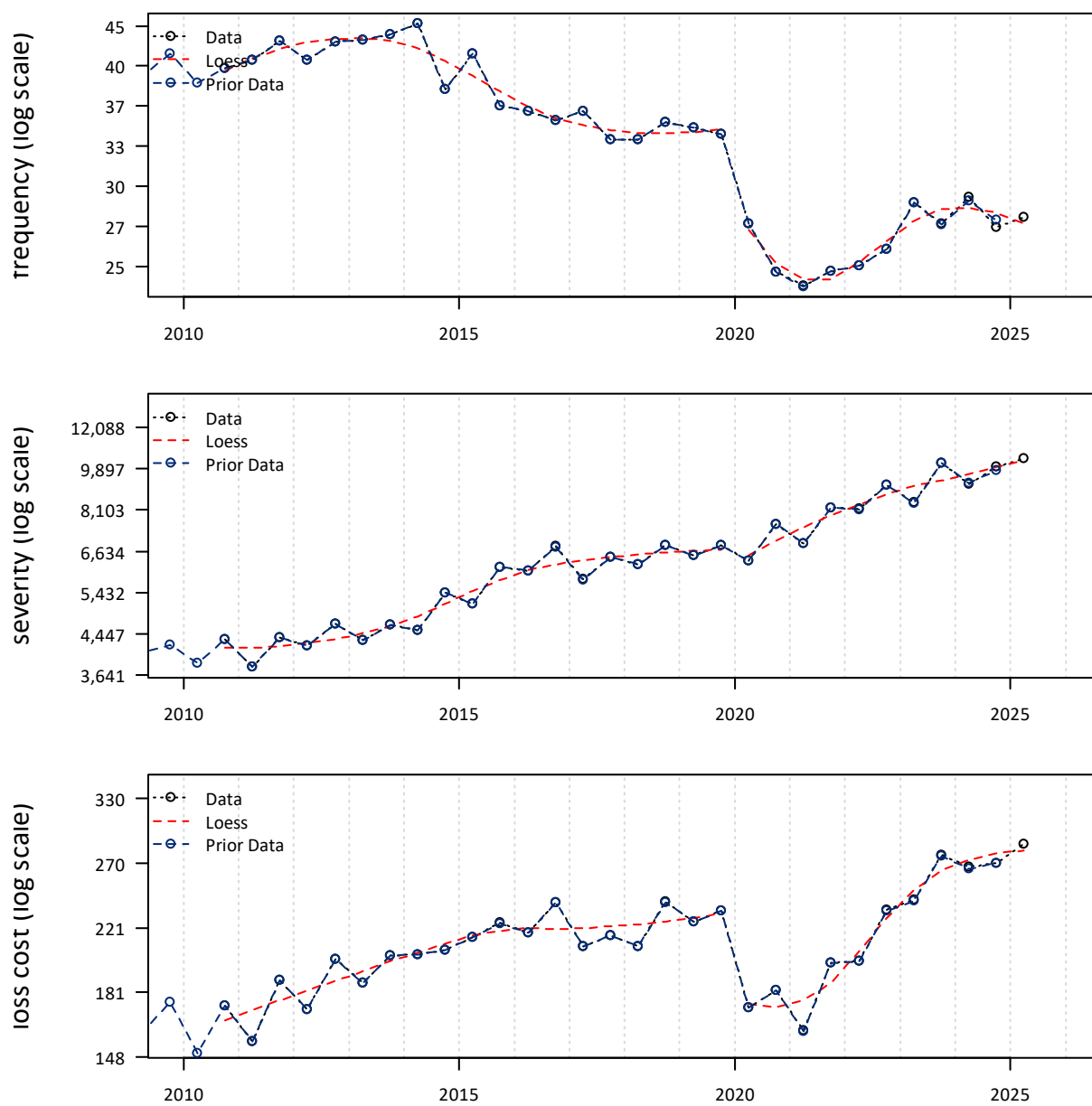
For the prior review, we selected a past loss cost trend of +2.4%.

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 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 and the introduction of DCPD on January 1, 2020. Both of these factors would reduce frequency as a result of reduced driving (COVID-19) and a shift of claims from collision to DCPD. The frequency level has not fully returned to pre-pandemic levels.

Figure 14: 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 fit a frequency model to all accident half-years between 2012-2 and 2025-1, and include time ($p = 0.000$), mobility ($p = 0.000$), and a 2023-1 trend change ($p = 0.025$). The implied annual trend rate associated with our fitted frequency model is -4.7% up to January 1, 2023, and +1.0%⁴¹ thereafter. The adjusted R-squared of our proposed frequency model is 0.943.

In our prior frequency model, we included a one-time scalar parameter at 2020-1 to reflect the impact of the DCPD introduction. When using more recent data in our model, the one-time scalar parameter had a *p*-value that was not significant and was subsequently removed from our model. This may be because the model is unable to separate the effect of the mobility (COVID-19) parameter from the effect of the DCPD introduction.

We fit a severity model to all accident half-years between 2012-2 and 2025-1 and include time ($p = 0.000$) and seasonality ($p = 0.001$). The implied annual trend rate associated with our fitted severity model is +6.7%. The adjusted R-squared of our proposed severity model is 0.951.

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 +1.8%⁴² up to January 1, 2023, and +7.8%⁴³ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.851.

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 (0.920).

Due to the slightly higher adjusted R-squared and similar trend rates, we base our selection on the direct loss cost model. We select a loss cost trend rate of +1.9% up to January 1, 2023, and +7.9% thereafter. The current model reflects the flattening of frequency which was not evident in the prior data.

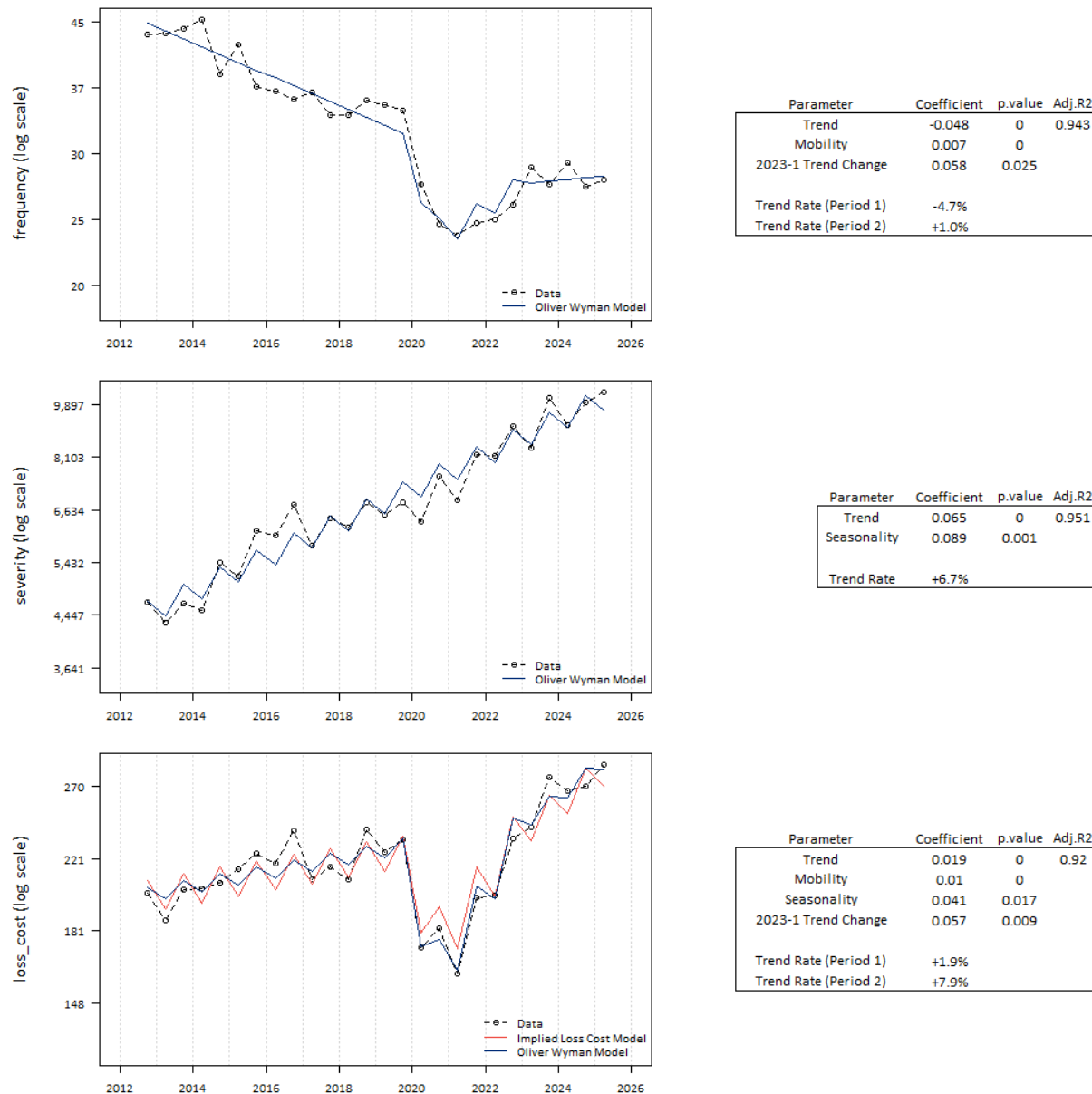
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴¹ = $\exp[-0.048 + 0.058] - 1$

⁴² = $\exp[-0.048 + 0.065] - 1$

⁴³ = $\exp[-0.048 + 0.058 + 0.065] - 1$

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

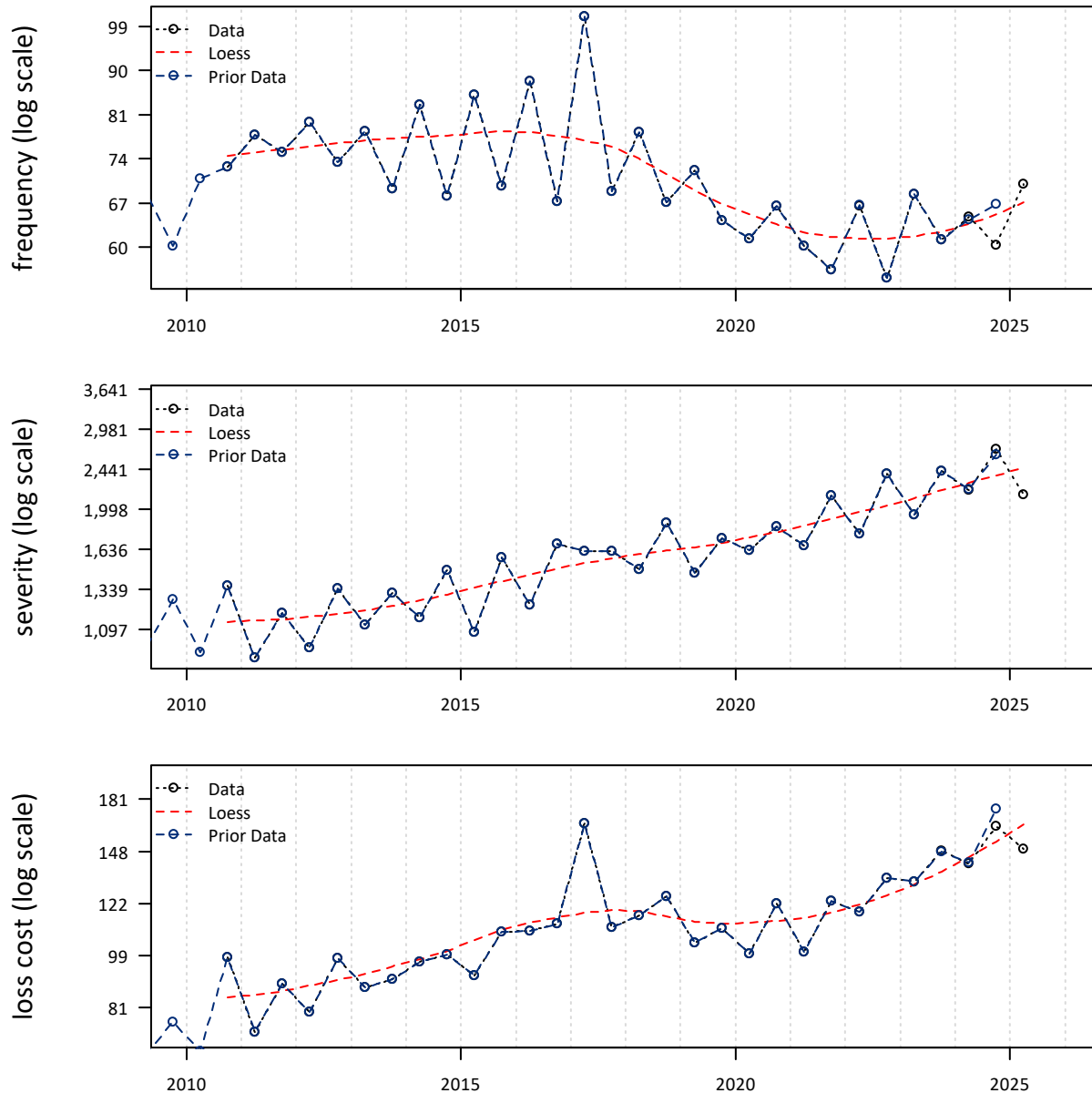


4.6. Comprehensive

For the prior review, we selected a past loss cost trend of +5.1% up to 2018-1, -2.6% up to 2021-1, and +11.7% thereafter.

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 the 2024-2 frequency estimate decreased slightly. We include a loess curve that models the general trends in the data.

Figure 16: 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 2010-2 and 2025-1, excluding 2017-1, and include seasonality ($p = 0.000$), a 2018-1 trend change ($p = 0.000$), and a 2021-1 trend change ($p = 0.006$). The implied annual trend rate associated with our fitted frequency model is 0.0% up to 2018-1, -7.3% up to 2021-1, and +1.7% thereafter. The adjusted R-squared of our proposed frequency model is 0.803.

We fit a severity model to all accident half-years between 2010-2 and 2025-1 and include time ($p = 0.000$) and seasonality ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +5.8%. The adjusted R-squared of our proposed severity model is 0.937.

In Figure 17, we present a comparison between the observed values presented above in Figure 16 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.8%⁴⁴ up to 2018-1, -1.9%⁴⁵ up to 2021-1 and, +7.6%⁴⁶ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.723.

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 up to 2018-1, a higher trend rate after 2018-1 and a higher adjusted R-squared (0.915).

Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +4.6% up to 2018-1, -1.8% up to 2021-1 and, +10.1% thereafter.

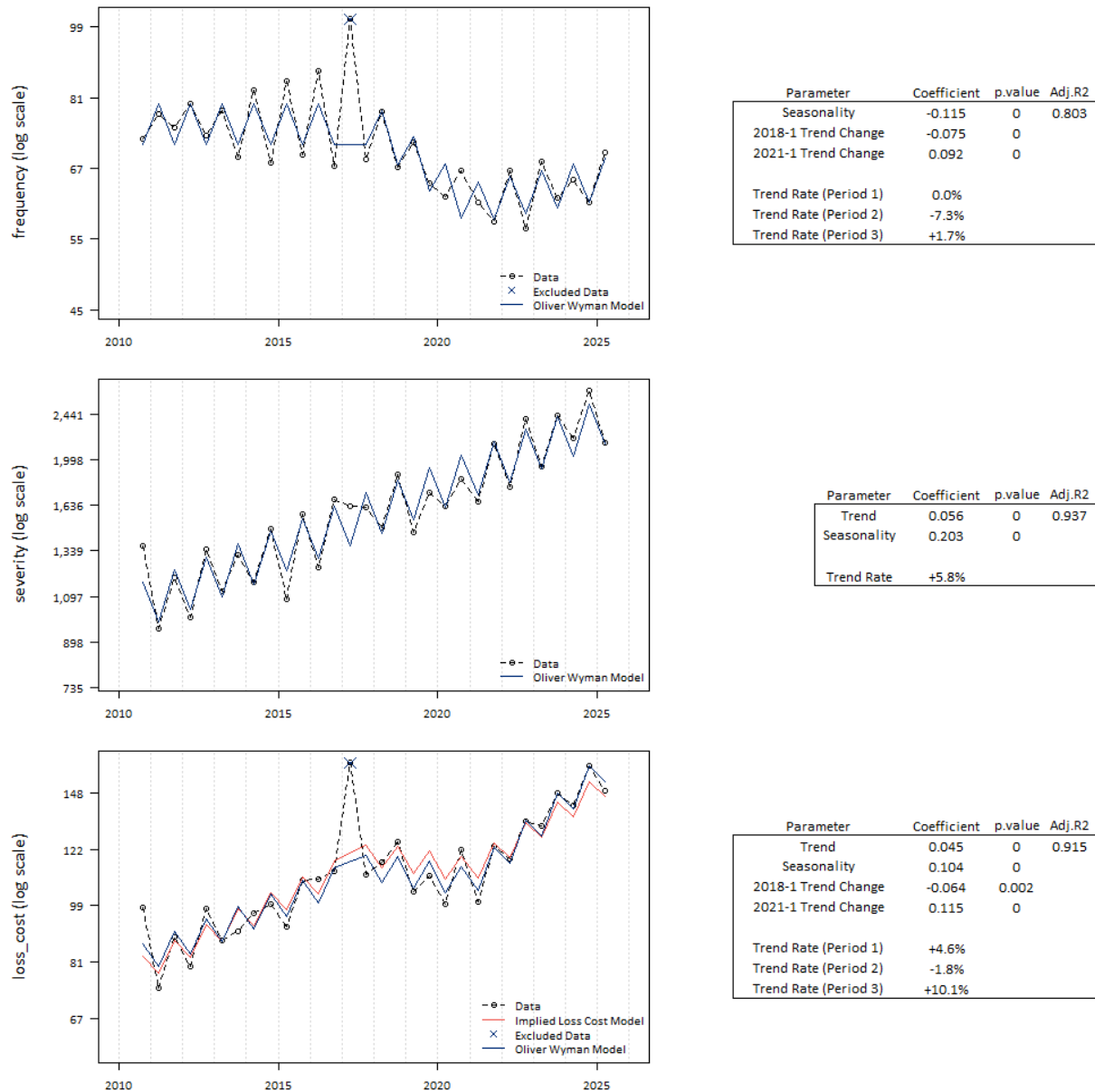
Please refer to Section 3.3 for more details concerning the selection of an appropriate future loss cost trend rate.

⁴⁴ = $\exp[0.056] - 1$

⁴⁵ = $\exp[-0.075 + 0.056] - 1$

⁴⁶ = $\exp[-0.075 + 0.092 + 0.056] - 1$

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



4.7. Specified Perils

For the prior review, we selected a past loss cost trend of +5.1% up to 2018-1, -2.6% up to 2021-1, and +11.7% thereafter.

Due to insufficient data, we select the same past loss cost trend rates as comprehensive: +4.6% up to 2018-1, -1.8% up to 2021-1 and, +10.1% thereafter.

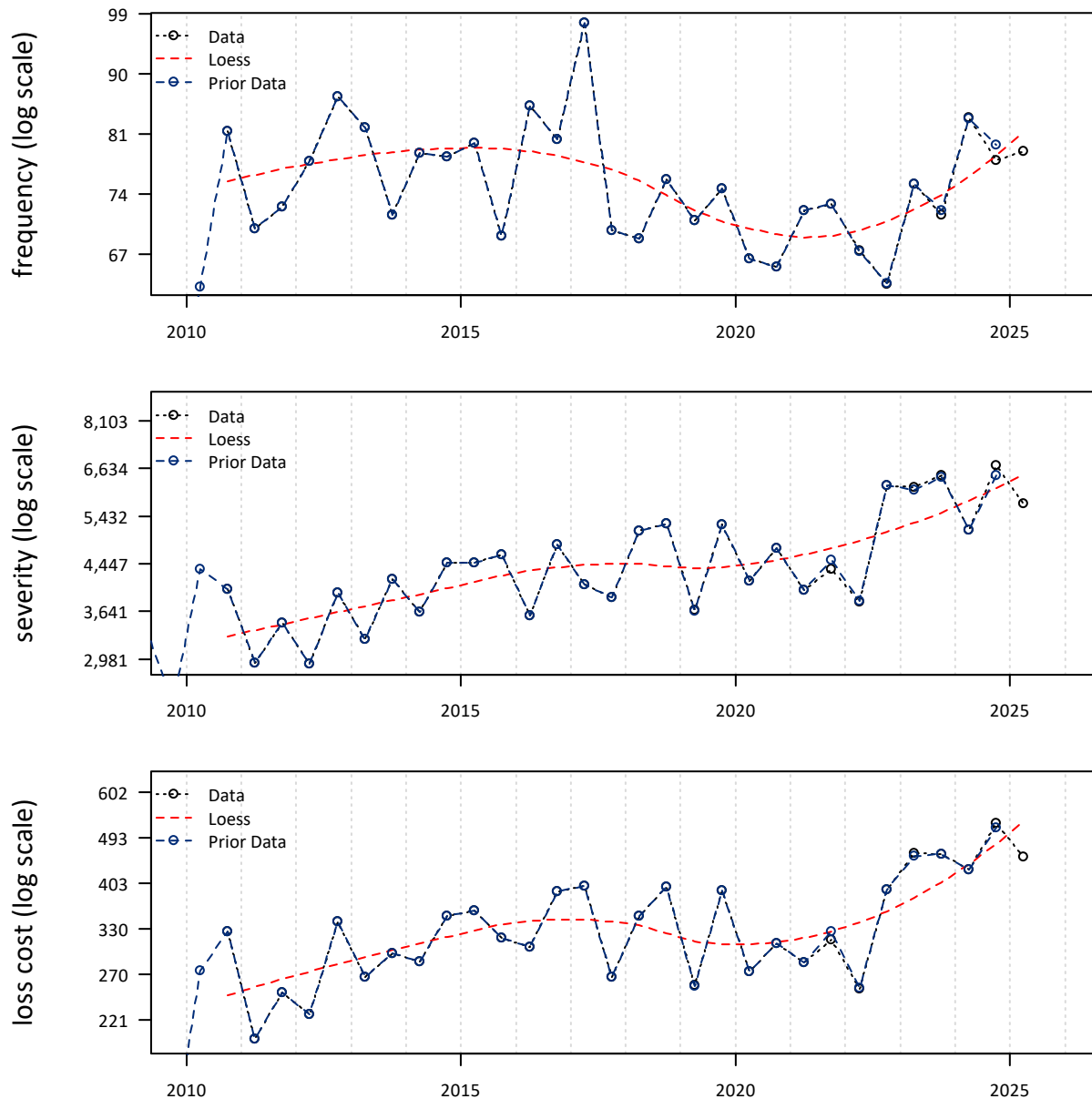
Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

For the prior review, we selected a past and future loss cost trend of +3.9%.

In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly. We include a loess curve that models the general trends in the data.

Figure 18: All Perils – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2010-2 and 2025-1 and include only mobility ($p = 0.017$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.163.

We fit a severity model to all accident half-years between 2010-2 and 2025-1 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +3.8%. The

adjusted R-squared of our proposed severity model is 0.534. In our review, we considered several models that included additional parameters like changes in trend and scalars, but we chose to exclude these and instead select a more parsimonious model. Please refer to Appendix E for some of these alternative models.

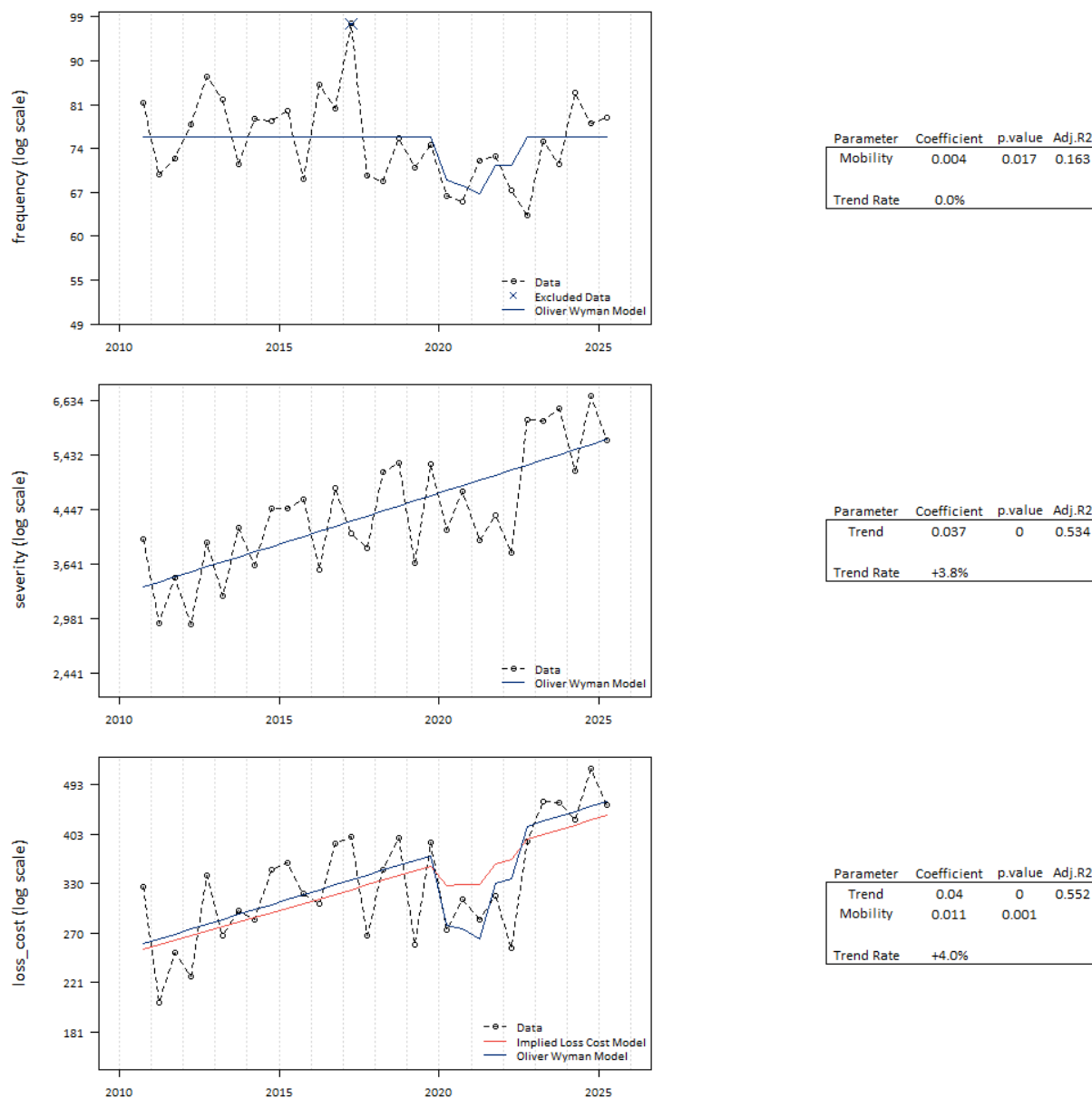
In Figure 19, we present a comparison between the observed values presented above in Figure 18 and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.8%. The implied adjusted R-squared of the combined frequency and severity model is 0.421.

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 higher adjusted R-squared (0.552).

Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +4.0%.

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

Figure 19: All Perils – Fitted Loss Cost



4.9. Underinsured Motorist

For the prior review, we selected a past loss cost trend of +4.1%.

Due to insufficient data and the nature of the coverage, we select:

- the severity trend rate that approximately underlies our selected bodily injury severity trend rate +4.5%, and
- selected a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +4.5%.

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 9.

Table 9: Selected Past Loss Cost Trends

Coverage	As of December 31, 2024	As of June 30, 2025
Bodily Injury	-1.5%	+0.4%
Property Damage (including DCPD) ⁴⁷	+1.3%/+8.0% ⁴⁸	+1.4%/+8.5% ⁴⁹
Accident Benefits	+2.0%/-2.8% ⁵⁰	+2.6%/-2.5% ⁵¹
Uninsured Auto	+0.5%	+1.0%
Collision	+2.4%	+1.9%/+7.9% ⁵²
Comprehensive	+5.1%/-2.6%/+11.7% ⁵³	+4.6%/-1.8%/+10.1% ⁵⁴
Specified Perils	+5.1%/-2.6%/+11.7% ⁵⁵	+4.6%/-1.8%/+10.1% ⁵⁶
All Perils	+3.9%	+4.0%
Underinsured Motorist	+4.1%	+4.5%

⁴⁷ 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.

⁴⁸ +8.0% trend rate begins July 1, 2022.

⁴⁹ +8.5% trend rate begins July 1, 2022.

⁵⁰ -2.8% trend rate begins January 1, 2020.

⁵¹ -2.5% trend rate begins January 1, 2020.

⁵² +7.9% trend rate begins January 1, 2023.

⁵³ -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.

⁵⁴ -1.8% trend rate begins January 1, 2018 and +10.1% trend rate begins January 1, 2021.

⁵⁵ -2.6% trend rate begins January 1, 2018 and +11.7% trend rate begins January 1, 2021.

⁵⁶ -1.8% trend rate begins January 1, 2018 and +10.1% trend rate begins January 1, 2021.

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 if remote/hybrid work options have stabilized and represent the “new normal” for the proposed rating period. Since the height of the pandemic, the claims frequency has gradually increased, but for certain coverages has 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.”⁵⁷

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 adjustments⁵⁸ 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 adjustments”⁵⁹ 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 each major coverage⁶⁰ 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.

The 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) changes to the cost level under the Insurance Act and Associated Regulations (NLR 56/19) and

⁵⁷ For some coverages, no adjustment is needed.

⁵⁸ We do not include seasonality, mobility, or other scalars.

⁵⁹ Mobility and scalars, but not seasonality.

⁶⁰ 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.

introduction of DCPD and (3) the “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 20: Bodily Injury – Frequency Level

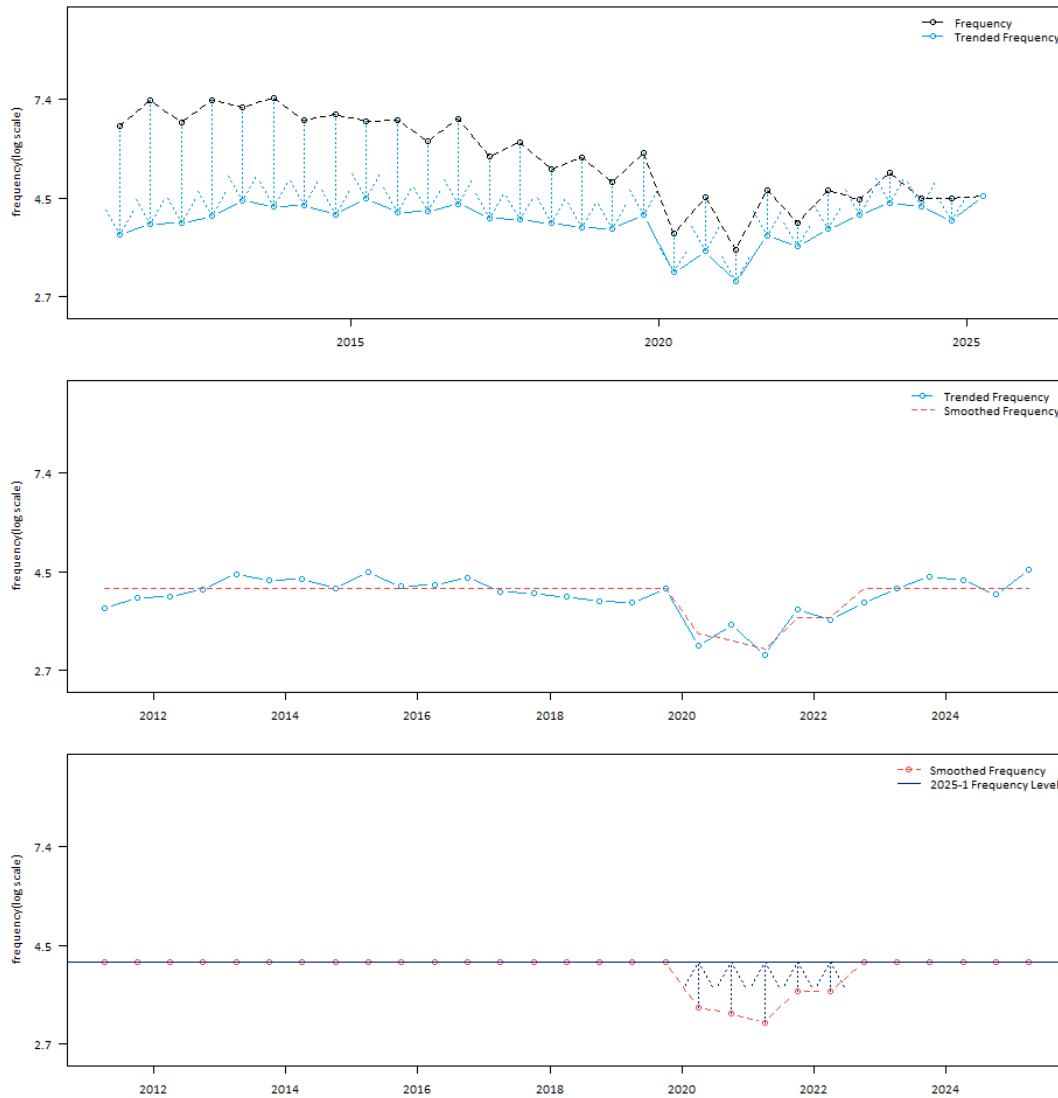


Table 10: Bodily Injury Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020-1	1.262
2020-2	1.298
2021-1	1.360
2021-2	1.160
2022-1	1.162
2022-2 and After	1.000

Figure 21: Property Damage (Including DCPD) – Frequency Level

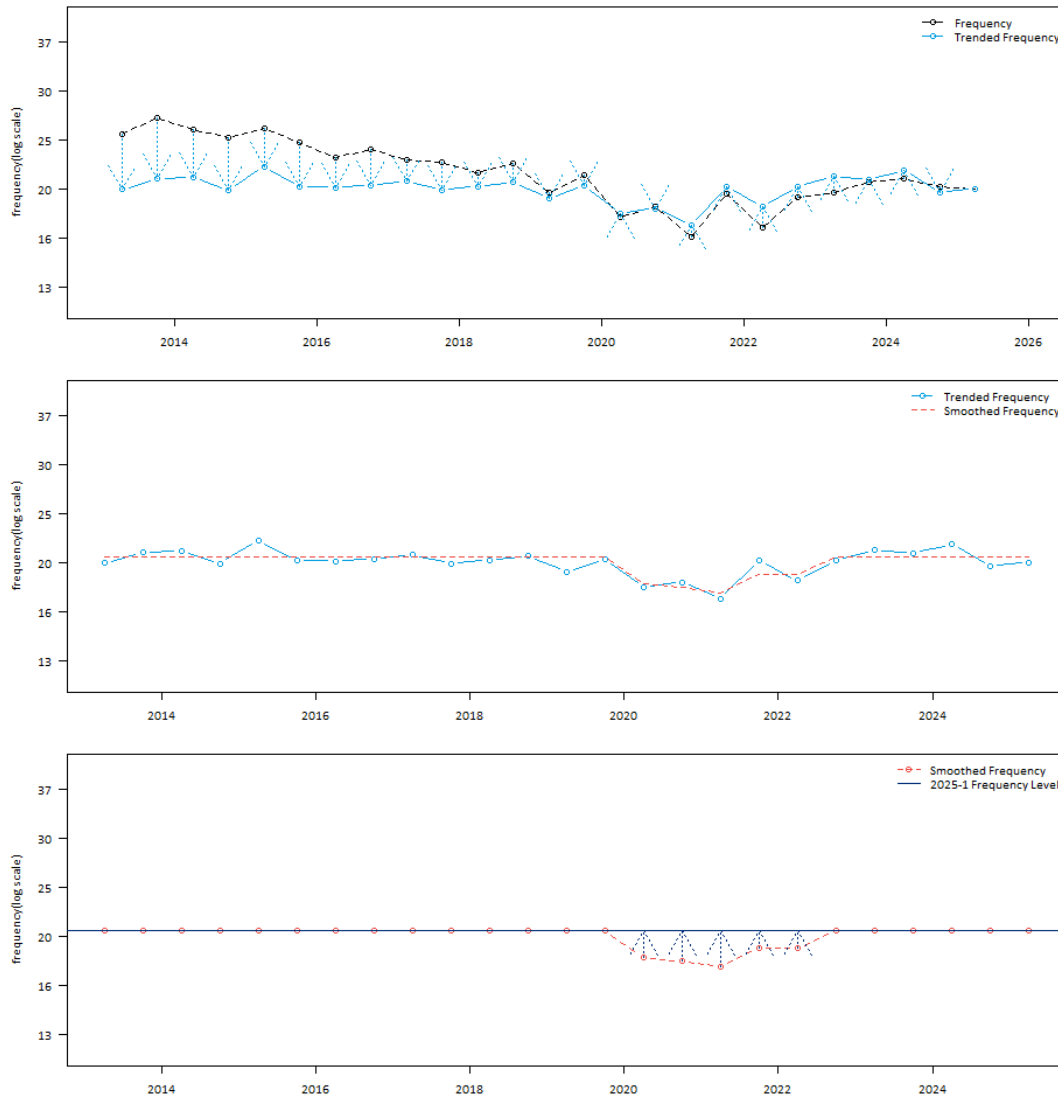


Table 11: Property Damage (Including DCPD) Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020-1	1.115
2020-2	1.130
2021-1	1.154
2021-2	1.072
2022-1	1.073
2022-2 and After	1.000

Figure 22: Accident Benefits – Frequency Level

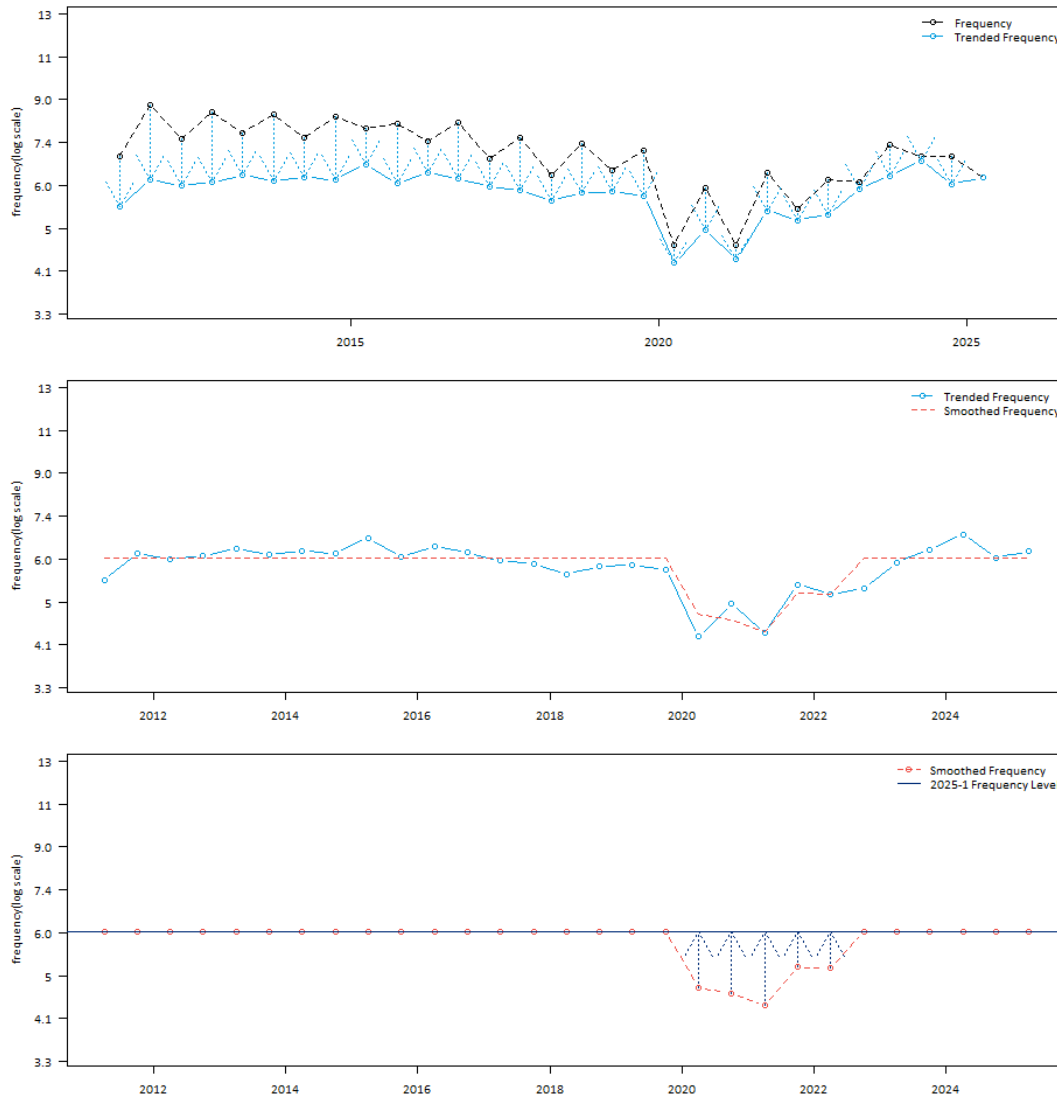


Table 12: Accident Benefits Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020-1	1.297
2020-2	1.338
2021-1	1.410
2021-2	1.181
2022-1	1.183
2022-2 and After	1.000

Figure 23: Collision – Frequency Level

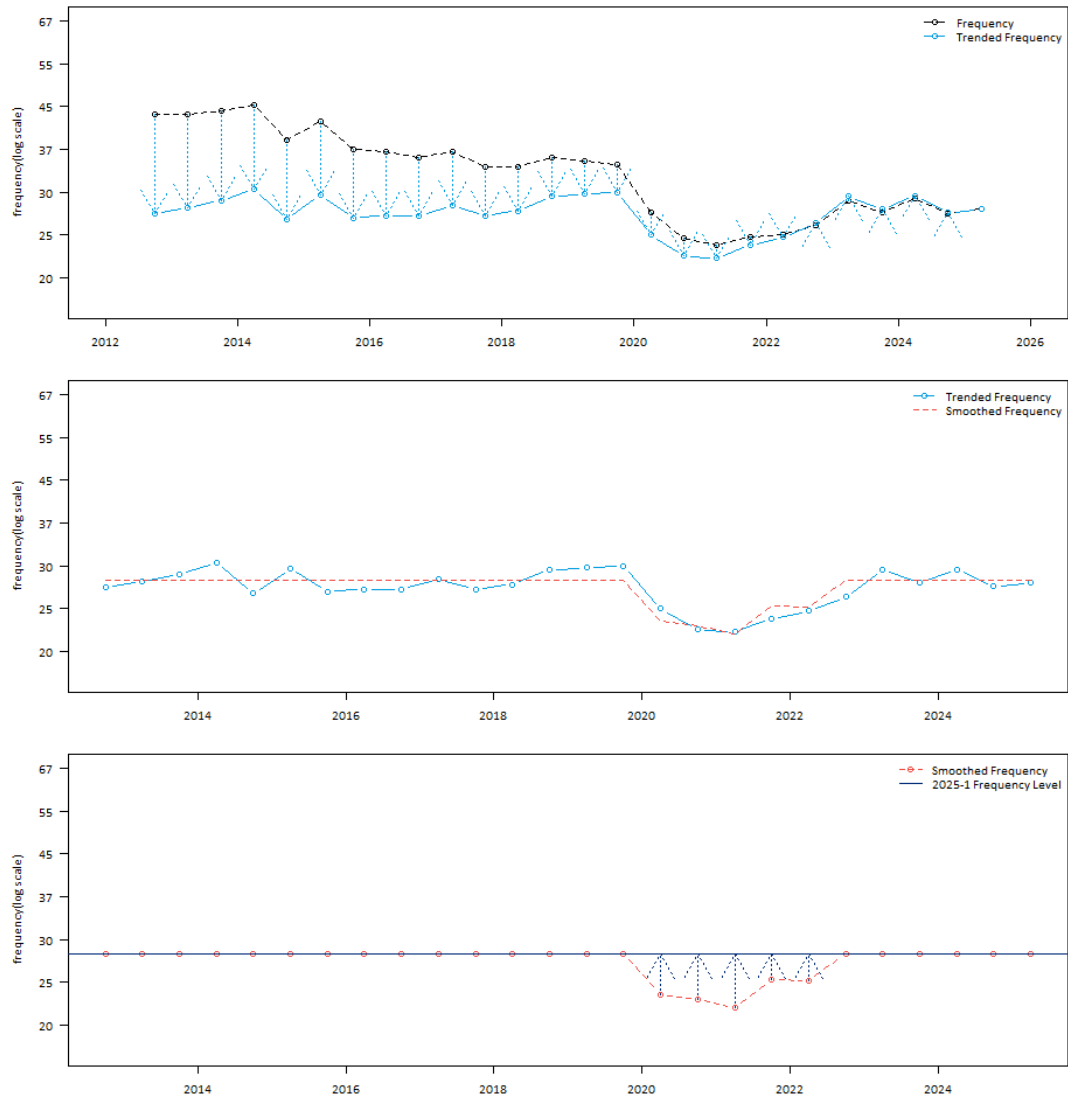


Table 13: Collision Adjustment Factors

Accident Half Year	Combined New Normal Factor
Prior	1.000
2020-1	1.209
2020-2	1.236
2021-1	1.284
2021-2	1.129
2022-1	1.130
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:

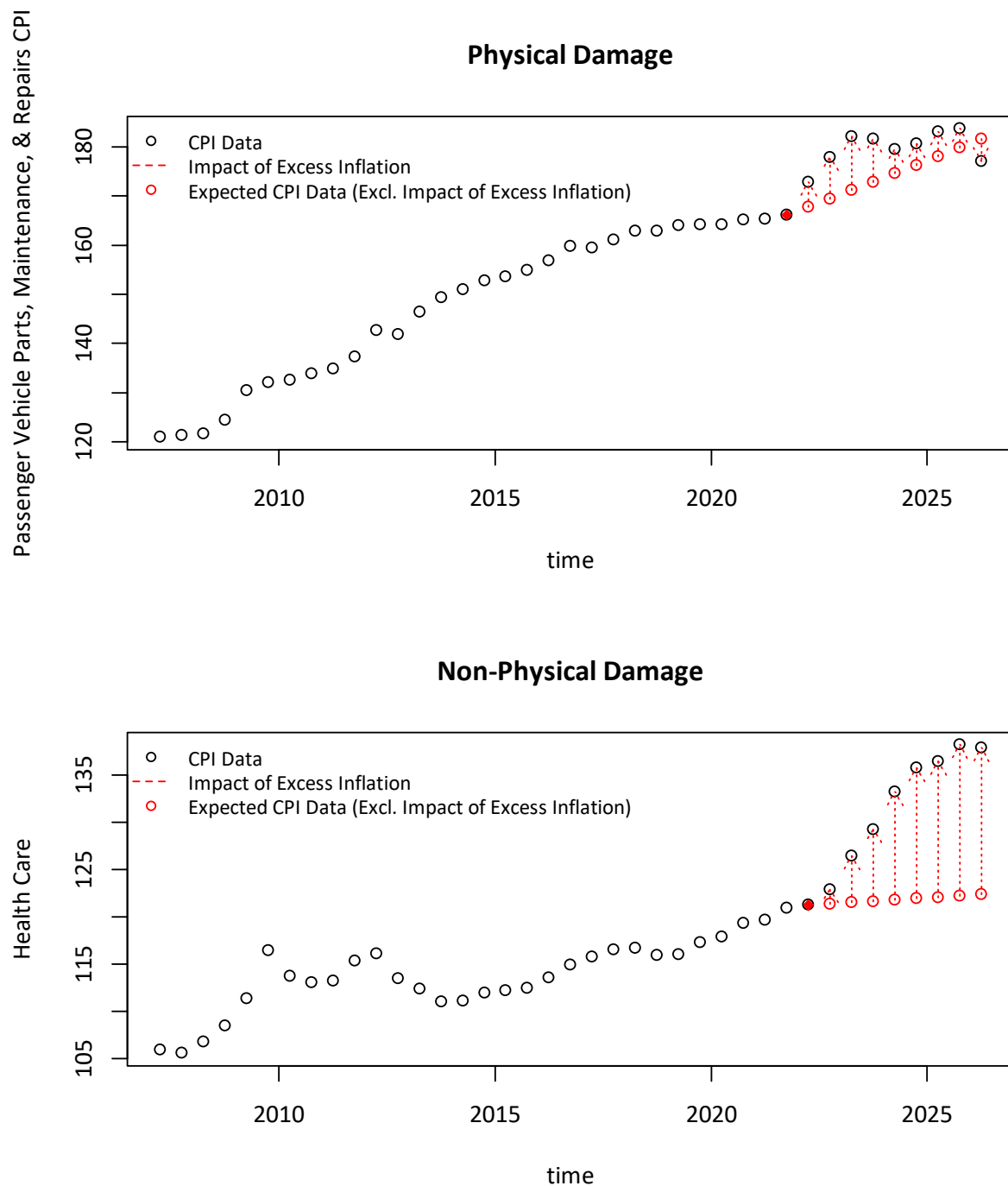
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010-1 through 2021-2.
- For accident semesters subsequent to 2021-2, we estimate the predicted CPI using 2021-2 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 24, and the excess inflation parameter values, in Table 14.

Table 14: 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 24: 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 14, adjust the historical data to a 2025-1 cost level. We present the adjustment factors by coverage in Table 15.

Table 15: Excess Inflation Adjustment Factors

Accident Semester	Total PD
2019-2	1.141
2020-1	1.141
2020-2	1.141
2021-1	1.141
2021-2	1.141
2022-1	1.071
2022-2	1.029
2023-1	1.000
2023-2	1.000
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 5. 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

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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.

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Property Damage: Pages 13 to 24

Accident Benefits: Pages 25 to 37

Uninsured Auto: Pages 38 to 40

Collision: Pages 41 to 52

Comprehensive: Pages 53 to 62

All Perils: Pages 63 to 68

Appendix F: Summary of selected loss trend models

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Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 30 Jun 2025

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Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 30 Jun 2025

[illegible]

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

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

[illegible]

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

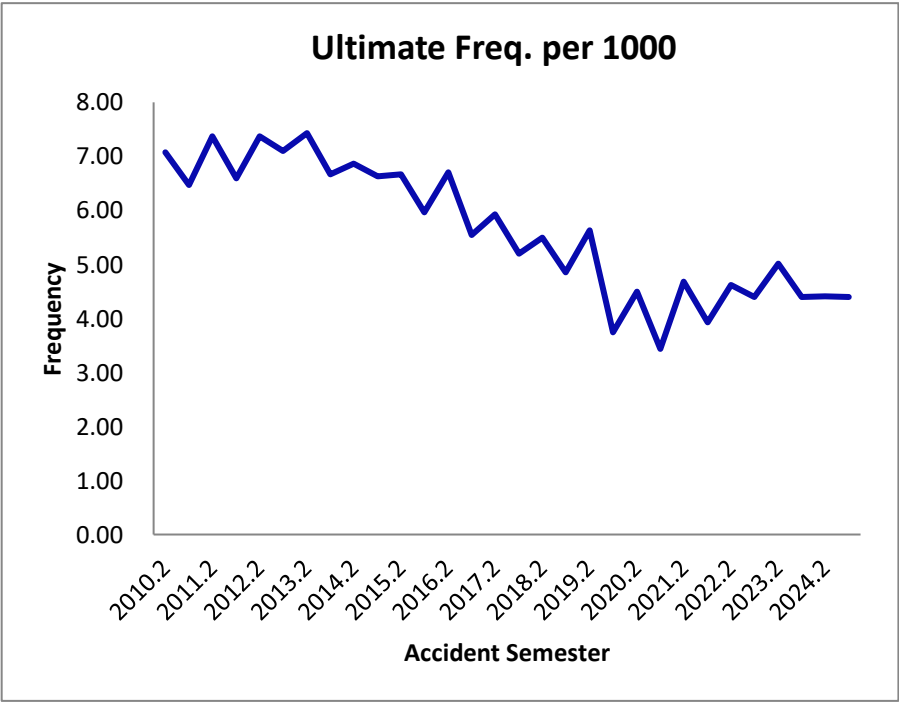
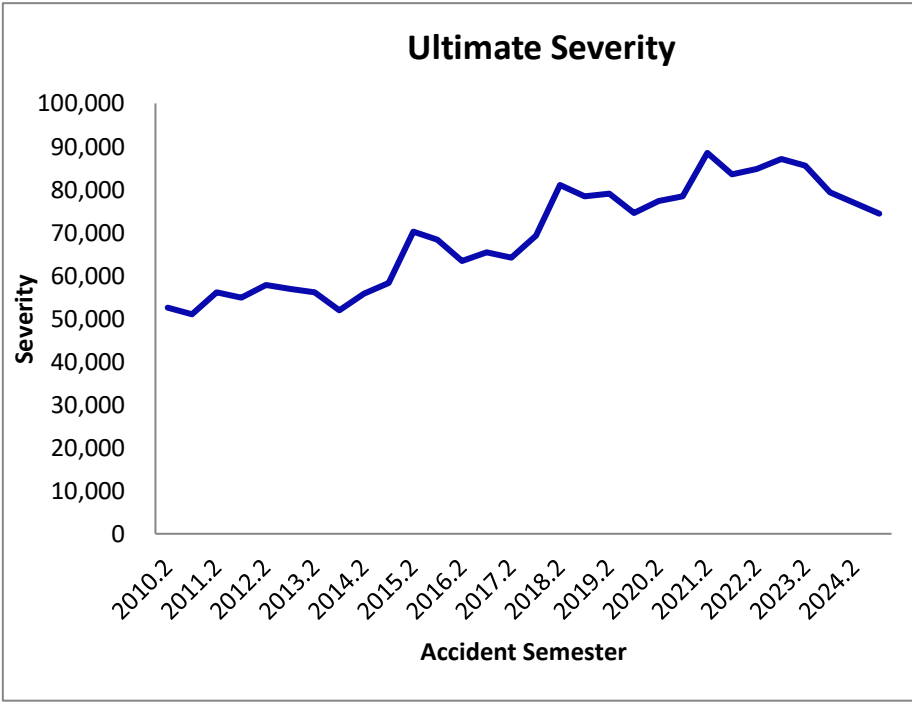
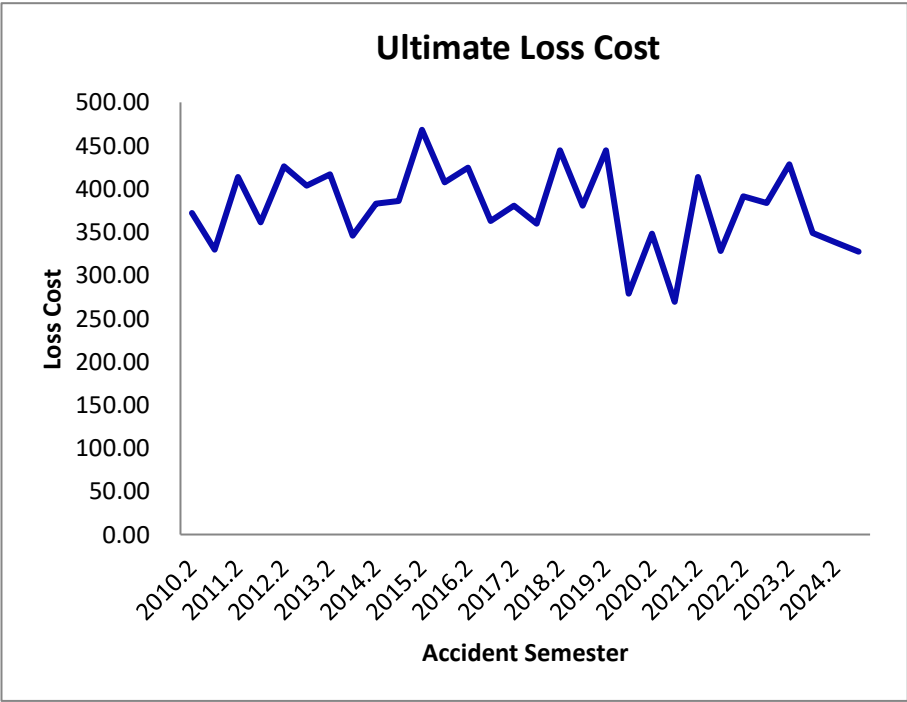
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 30 Jun 2025

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Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

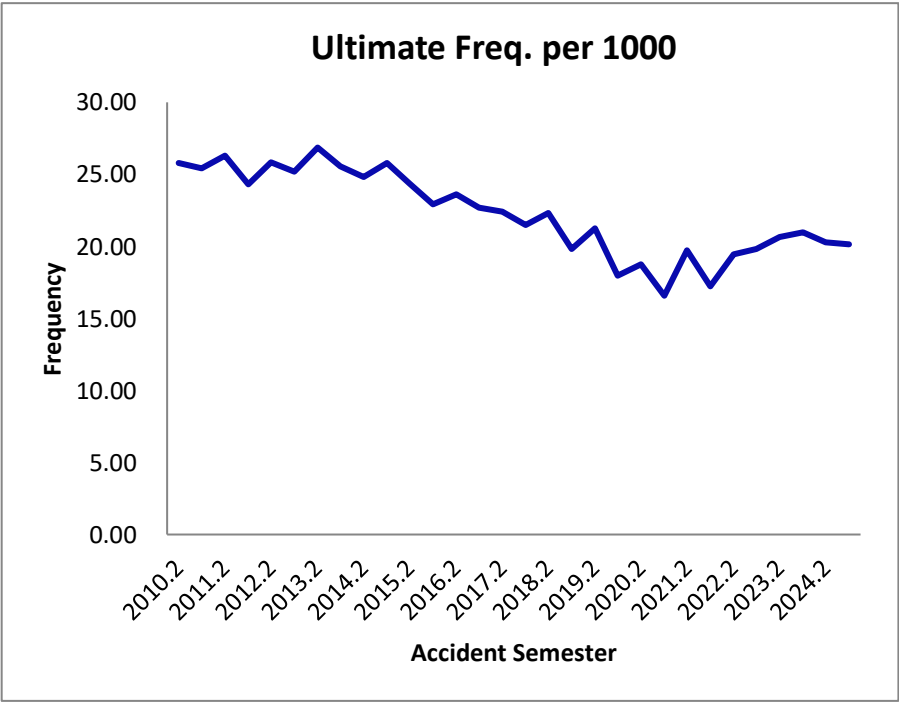
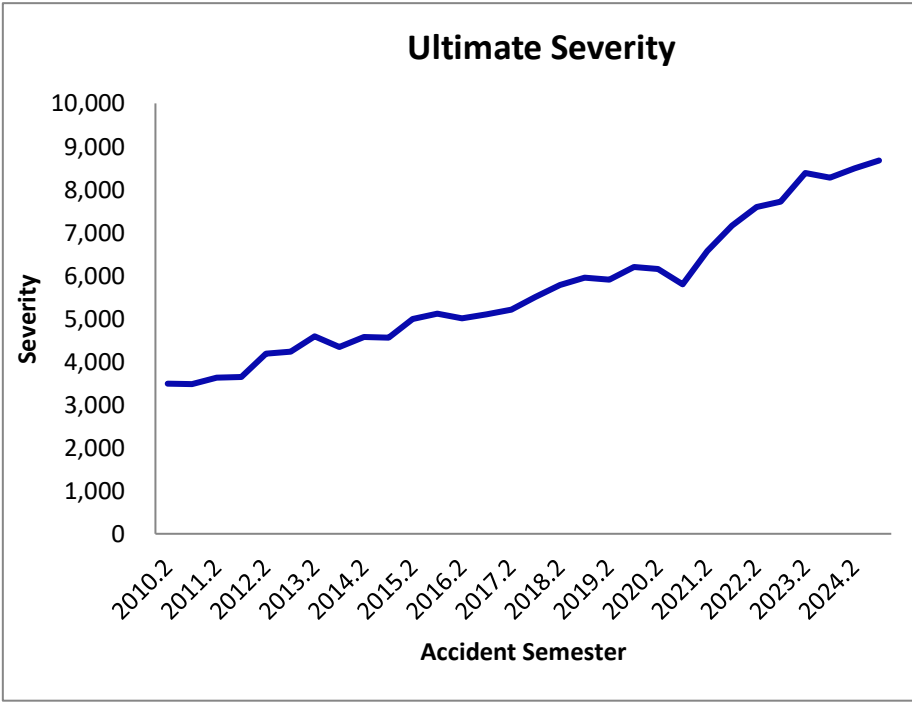
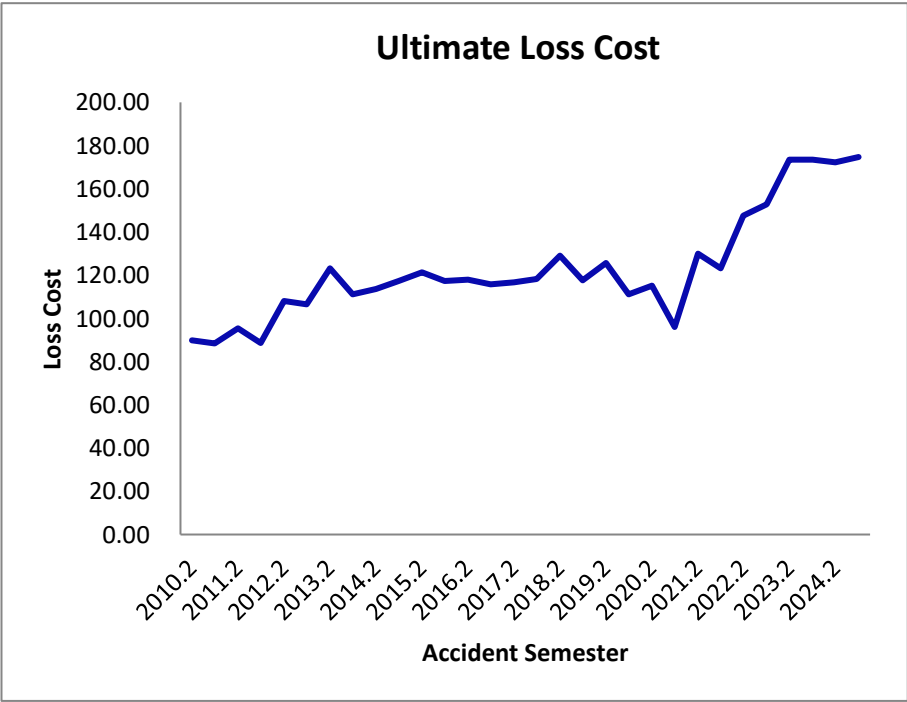
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	143,649	1,017	50,565	1.056	53,381	371.61		52,489		7.08			
2011.1	174	141,299	914	44,299	1.052	46,616	329.91		51,002		6.47		350.93	
2011.2	168	147,646	1,089	58,045	1.052	61,081	413.70	11.3%	56,089	6.9%	7.38	4.2%		
2012.1	162	145,752	961	48,900	1.078	52,689	361.50	9.6%	54,828	7.5%	6.59	1.9%	387.77	10.5%
2012.2	156	152,632	1,125	60,340	1.078	65,016	425.97	3.0%	57,792	3.0%	7.37	-0.1%		
2013.1	150	150,496	1,069	55,925	1.087	60,777	403.84	11.7%	56,854	3.7%	7.10	7.7%	414.98	7.0%
2013.2	144	157,090	1,167	60,191	1.087	65,412	416.40	-2.2%	56,043	-3.0%	7.43	0.8%		
2014.1	138	153,432	1,022	49,045	1.082	53,047	345.73	-14.4%	51,890	-8.7%	6.66	-6.2%	381.48	-8.1%
2014.2	132	160,277	1,099	56,698	1.082	61,324	382.61	-8.1%	55,778	-0.5%	6.86	-7.7%		
2015.1	126	156,896	1,039	56,186	1.078	60,568	386.04	11.7%	58,271	12.3%	6.62	-0.6%	384.31	0.7%
2015.2	120	163,411	1,090	70,977	1.078	76,513	468.23	22.4%	70,169	25.8%	6.67	-2.7%		
2016.1	114	160,665	958	59,367	1.103	65,481	407.56	5.6%	68,337	17.3%	5.96	-10.0%	438.15	14.0%
2016.2	108	165,146	1,107	63,558	1.103	70,105	424.50	-9.3%	63,345	-9.7%	6.70	0.4%		
2017.1	102	159,747	886	53,113	1.091	57,962	362.84	-11.0%	65,439	-4.2%	5.54	-7.0%	394.18	-10.0%
2017.2	96	164,448	976	57,308	1.091	62,540	380.30	-10.4%	64,100	1.2%	5.93	-11.5%		
2018.1	90	159,226	827	51,696	1.107	57,248	359.54	-0.9%	69,195	5.7%	5.20	-6.3%	370.09	-6.1%
2018.2	84	163,647	899	65,729	1.107	72,788	444.79	17.0%	80,973	26.3%	5.49	-7.4%		
2019.1	78	158,267	769	54,968	1.096	60,239	380.62	5.9%	78,352	13.2%	4.86	-6.5%	413.24	11.7%
2019.2	72	162,298	913	65,878	1.096	72,195	444.83	0.0%	79,035	-2.4%	5.63	2.5%		
2020.1	66	155,979	583	39,045	1.113	43,464	278.66	-26.8%	74,512	-4.9%	3.74	-23.0%	363.39	-12.1%
2020.2	60	160,902	724	50,325	1.113	56,020	348.16	-21.7%	77,368	-2.1%	4.50	-20.0%		
2021.1	54	160,171	550	37,320	1.155	43,121	269.22	-3.4%	78,350	5.2%	3.44	-8.1%	308.78	-15.0%
2021.2	48	164,638	770	58,960	1.155	68,124	413.78	18.8%	88,501	14.4%	4.68	3.9%		
2022.1	42	159,879	628	46,884	1.118	52,426	327.91	21.8%	83,493	6.6%	3.93	14.3%	371.48	20.3%
2022.2	36	164,458	759	57,538	1.118	64,339	391.22	-5.5%	84,716	-4.3%	4.62	-1.2%		
2023.1	30	161,105	709	55,250	1.118	61,780	383.48	16.9%	87,148	4.4%	4.40	12.0%	387.39	4.3%
2023.2	24	166,732	835	63,880	1.118	71,431	428.42	9.5%	85,516	0.9%	5.01	8.5%		
2024.1	18	164,757	724	52,642	1.091	57,417	348.49	-9.1%	79,274	-9.0%	4.40	-0.1%	388.70	0.3%
2024.2	12	171,868	757	53,301	1.091	58,136	338.26	-21.0%	76,811	-10.2%	4.40	-12.1%		
2025.1	6	170,140	748	51,021	1.091	55,649	327.07	-6.1%	74,413	-6.1%	4.40	0.0%	332.69	-14.4%
Total		4,766,651	26,717	1,648,951		1,806,893								



Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

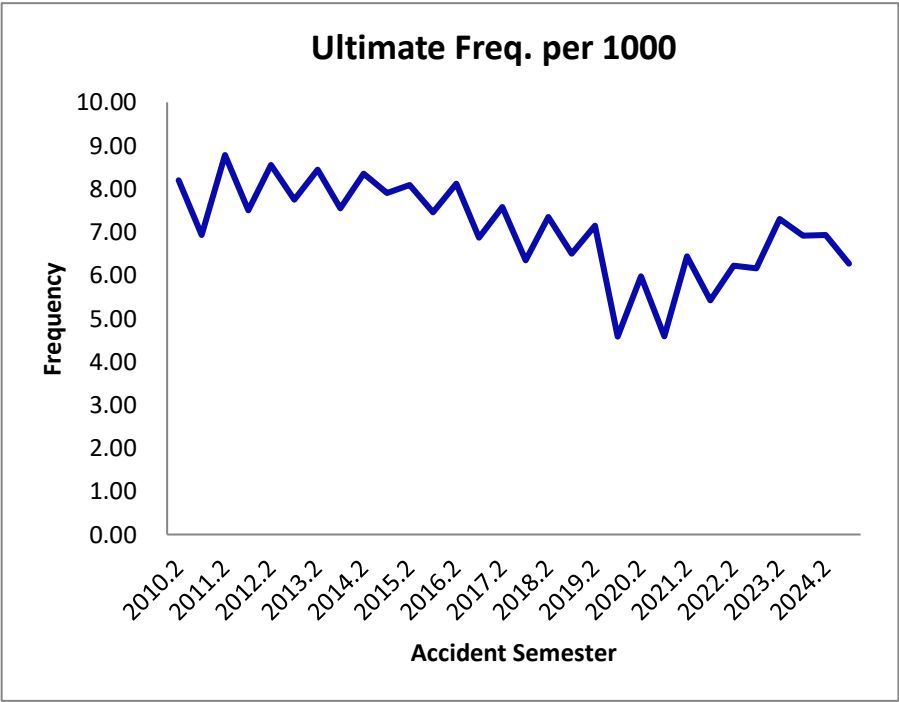
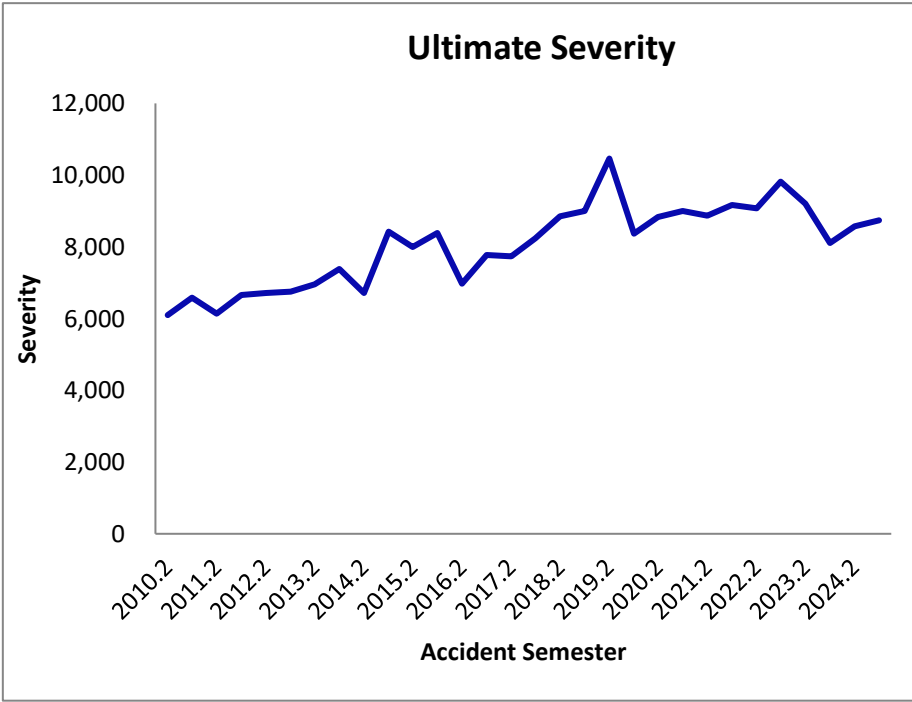
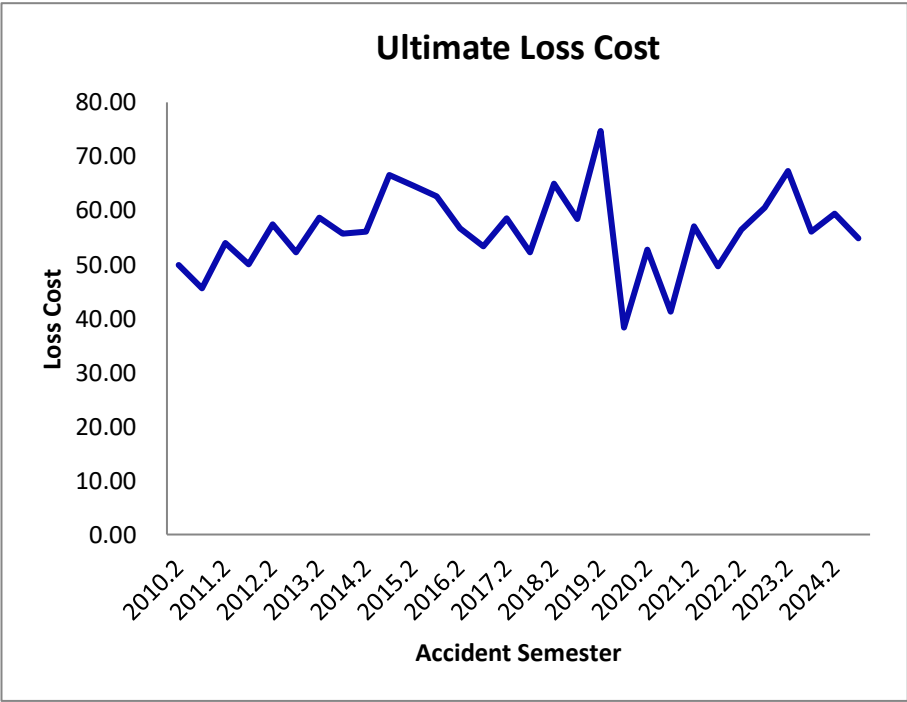
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	143,649	3,705	12,225	1.056	12,906	89.84		3,483		25.79			
2011.1	174	141,299	3,593	11,875	1.052	12,496	88.44		3,478		25.43		89.14	
2011.2	168	147,646	3,883	13,368	1.052	14,067	95.27	6.0%	3,623	4.0%	26.30	2.0%		
2012.1	162	145,752	3,544	11,972	1.078	12,900	88.51	0.1%	3,640	4.7%	24.32	-4.4%	91.91	3.1%
2012.2	156	152,632	3,944	15,303	1.078	16,489	108.03	13.4%	4,181	15.4%	25.84	-1.7%		
2013.1	150	150,496	3,788	14,754	1.087	16,034	106.54	20.4%	4,233	16.3%	25.17	3.5%	107.29	16.7%
2013.2	144	157,090	4,220	17,809	1.087	19,354	123.20	14.0%	4,587	9.7%	26.86	4.0%		
2014.1	138	153,432	3,924	15,760	1.082	17,046	111.10	4.3%	4,344	2.6%	25.57	1.6%	117.22	9.3%
2014.2	132	160,277	3,977	16,839	1.082	18,213	113.64	-7.8%	4,580	-0.1%	24.81	-7.6%		
2015.1	126	156,896	4,047	17,078	1.078	18,410	117.34	5.6%	4,549	4.7%	25.79	0.9%	115.47	-1.5%
2015.2	120	163,411	3,977	18,393	1.078	19,828	121.34	6.8%	4,985	8.8%	24.34	-1.9%		
2016.1	114	160,665	3,681	17,069	1.103	18,827	117.18	-0.1%	5,115	12.4%	22.91	-11.2%	119.28	3.3%
2016.2	108	165,146	3,901	17,680	1.103	19,501	118.08	-2.7%	4,998	0.3%	23.62	-2.9%		
2017.1	102	159,747	3,624	16,937	1.091	18,483	115.70	-1.3%	5,101	-0.3%	22.68	-1.0%	116.91	-2.0%
2017.2	96	164,448	3,685	17,574	1.091	19,179	116.62	-1.2%	5,204	4.1%	22.41	-5.1%		
2018.1	90	159,226	3,423	16,994	1.107	18,819	118.19	2.1%	5,498	7.8%	21.50	-5.2%	117.39	0.4%
2018.2	84	163,647	3,652	19,082	1.107	21,131	129.13	10.7%	5,786	11.2%	22.32	-0.4%		
2019.1	78	158,267	3,133	17,005	1.096	18,636	117.75	-0.4%	5,948	8.2%	19.80	-7.9%	123.53	5.2%
2019.2	72	162,298	3,453	18,608	1.096	20,392	125.65	-2.7%	5,905	2.1%	21.28	-4.7%		
2020.1	66	155,979	2,802	15,585	1.113	17,349	111.23	-5.5%	6,192	4.1%	17.96	-9.3%	118.58	-4.0%
2020.2	60	160,902	3,015	16,655	1.113	18,540	115.22	-8.3%	6,149	4.1%	18.74	-11.9%		
2021.1	54	160,171	2,655	13,303	1.155	15,370	95.96	-13.7%	5,789	-6.5%	16.58	-7.7%	105.61	-10.9%
2021.2	48	164,638	3,250	18,501	1.155	21,376	129.84	12.7%	6,577	7.0%	19.74	5.4%		
2022.1	42	159,879	2,752	17,629	1.118	19,713	123.30	28.5%	7,164	23.7%	17.21	3.8%	126.62	19.9%
2022.2	36	164,458	3,199	21,720	1.118	24,288	147.68	13.7%	7,593	15.5%	19.45	-1.5%		
2023.1	30	161,105	3,192	22,029	1.118	24,633	152.90	24.0%	7,718	7.7%	19.81	15.1%	150.26	18.7%
2023.2	24	166,732	3,447	25,860	1.118	28,917	173.44	17.4%	8,389	10.5%	20.67	6.3%		
2024.1	18	164,757	3,457	26,211	1.091	28,588	173.52	13.5%	8,269	7.1%	20.99	5.9%	173.48	15.4%
2024.2	12	171,868	3,484	27,136	1.091	29,597	172.21	-0.7%	8,494	1.2%	20.27	-1.9%		
2025.1	6	170,140	3,427	27,251	1.091	29,723	174.70	0.7%	8,673	4.9%	20.14	-4.0%	173.44	0.0%
Total		4,766,651	105,834	538,202		590,803								



Province of Newfoundland and Labrador
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

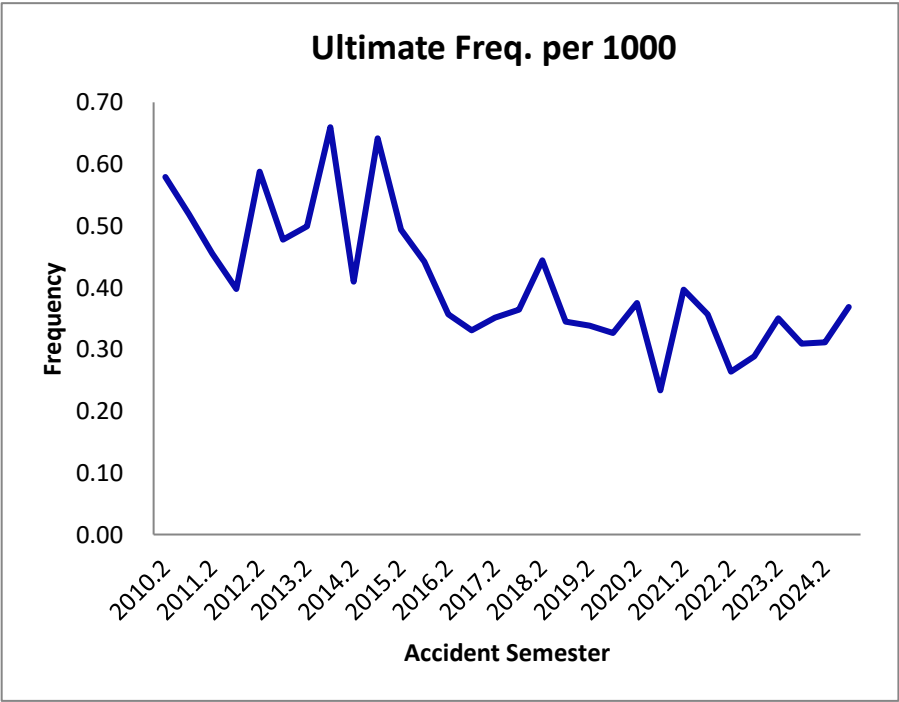
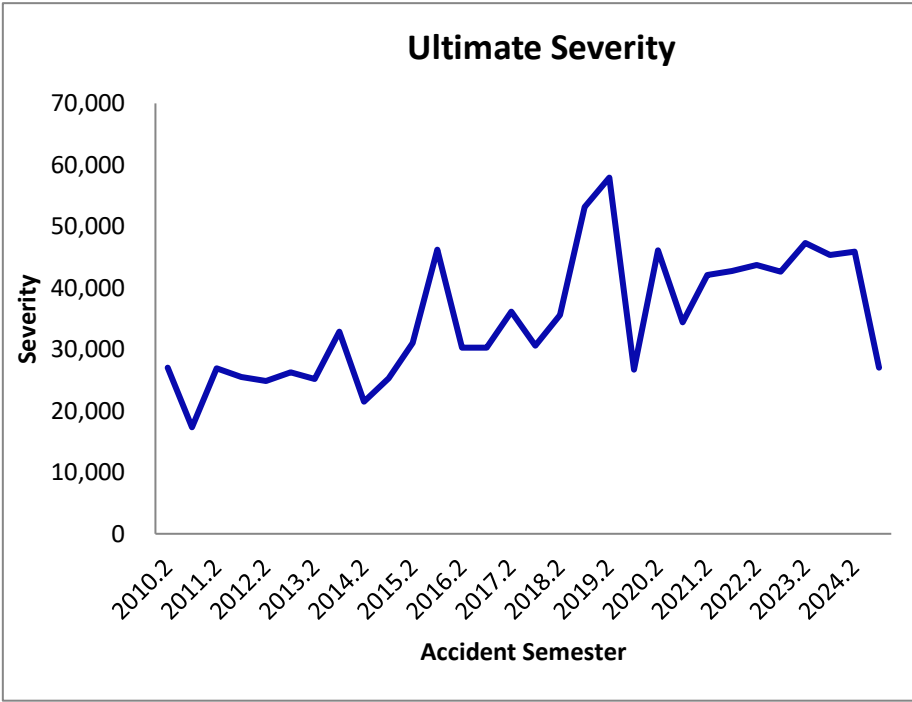
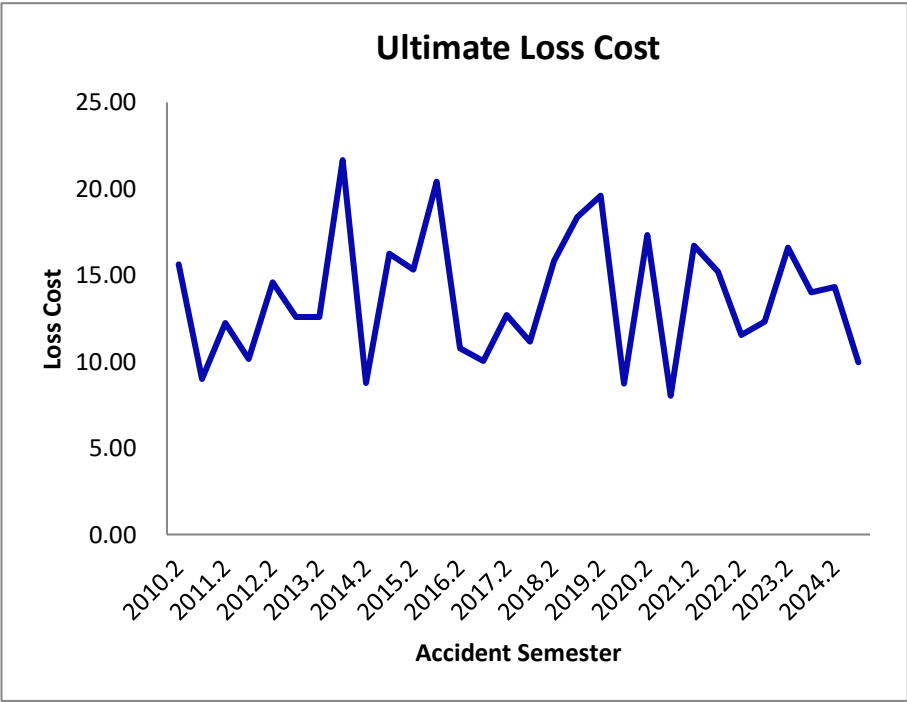
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	123,202	1,009	5,827	1.056	6,152	49.93		6,097		8.19			
2011.1	174	122,106	846	5,291	1.052	5,568	45.60		6,581		6.93		47.78	
2011.2	168	128,570	1,129	6,589	1.052	6,934	53.93	8.0%	6,141	0.7%	8.78	7.2%		
2012.1	162	128,150	962	5,950	1.078	6,412	50.03	9.7%	6,665	1.3%	7.51	8.3%	51.98	8.8%
2012.2	156	135,405	1,157	7,208	1.078	7,767	57.36	6.4%	6,713	9.3%	8.54	-2.7%		
2013.1	150	134,902	1,045	6,484	1.087	7,047	52.24	4.4%	6,743	1.2%	7.75	3.2%	54.80	5.4%
2013.2	144	142,588	1,203	7,700	1.087	8,368	58.68	2.3%	6,956	3.6%	8.44	-1.3%		
2014.1	138	140,738	1,062	7,249	1.082	7,840	55.71	6.6%	7,383	9.5%	7.55	-2.6%	57.21	4.4%
2014.2	132	148,251	1,238	7,686	1.082	8,314	56.08	-4.4%	6,716	-3.4%	8.35	-1.0%		
2015.1	126	145,927	1,152	9,003	1.078	9,705	66.51	19.4%	8,421	14.1%	7.90	4.7%	61.25	7.1%
2015.2	120	152,758	1,235	9,158	1.078	9,873	64.63	15.3%	7,991	19.0%	8.09	-3.1%		
2016.1	114	150,678	1,124	8,547	1.103	9,428	62.57	-5.9%	8,390	-0.4%	7.46	-5.6%	63.61	3.8%
2016.2	108	155,809	1,265	7,999	1.103	8,823	56.63	-12.4%	6,972	-12.8%	8.12	0.4%		
2017.1	102	151,434	1,040	7,403	1.091	8,079	53.35	-14.7%	7,765	-7.4%	6.87	-7.9%	55.01	-13.5%
2017.2	96	156,537	1,185	8,397	1.091	9,163	58.54	3.4%	7,730	10.9%	7.57	-6.8%		
2018.1	90	151,949	964	7,160	1.107	7,929	52.18	-2.2%	8,229	6.0%	6.34	-7.7%	55.41	0.7%
2018.2	84	156,741	1,150	9,197	1.107	10,185	64.98	11.0%	8,853	14.5%	7.34	-3.1%		
2019.1	78	152,092	988	8,113	1.096	8,891	58.46	12.0%	8,998	9.3%	6.50	2.5%	61.77	11.5%
2019.2	72	156,868	1,120	10,692	1.096	11,718	74.70	15.0%	10,462	18.2%	7.14	-2.7%		
2020.1	66	151,423	693	5,211	1.113	5,801	38.31	-34.5%	8,366	-7.0%	4.58	-29.5%	56.83	-8.0%
2020.2	60	157,047	939	7,447	1.113	8,290	52.79	-29.3%	8,827	-15.6%	5.98	-16.2%		
2021.1	54	156,816	718	5,597	1.155	6,467	41.24	7.6%	9,002	7.6%	4.58	0.0%	47.02	-17.3%
2021.2	48	161,581	1,039	7,985	1.155	9,226	57.10	8.2%	8,877	0.6%	6.43	7.6%		
2022.1	42	157,407	852	6,991	1.118	7,817	49.66	20.4%	9,176	1.9%	5.41	18.1%	53.43	13.6%
2022.2	36	162,051	1,008	8,185	1.118	9,152	56.48	-1.1%	9,082	2.3%	6.22	-3.3%		
2023.1	30	158,777	979	8,598	1.118	9,614	60.55	21.9%	9,822	7.0%	6.16	13.9%	58.49	9.5%
2023.2	24	164,510	1,202	9,894	1.118	11,063	67.25	19.1%	9,207	1.4%	7.30	17.4%		
2024.1	18	162,874	1,126	8,376	1.091	9,136	56.09	-7.4%	8,115	-17.4%	6.91	12.1%	61.70	5.5%
2024.2	12	169,774	1,177	9,245	1.091	10,084	59.39	-11.7%	8,566	-7.0%	6.93	-5.1%		
2025.1	6	167,951	1,053	8,447	1.091	9,213	54.85	-2.2%	8,747	7.8%	6.27	-9.3%	57.14	-7.4%
Total		4,504,919	31,662	231,631		254,057								



Province of Newfoundland and Labrador
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

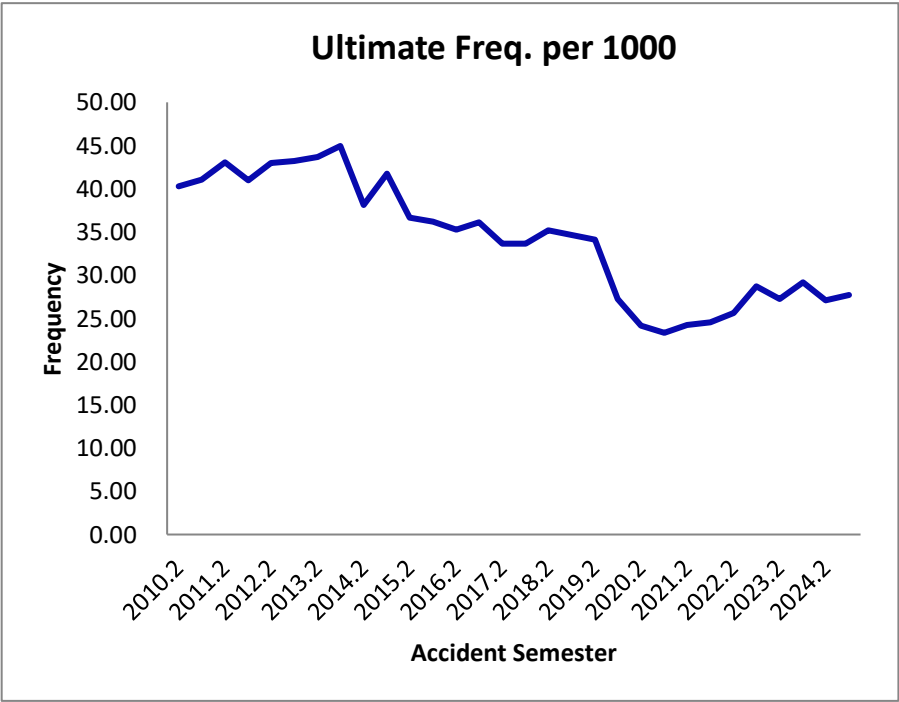
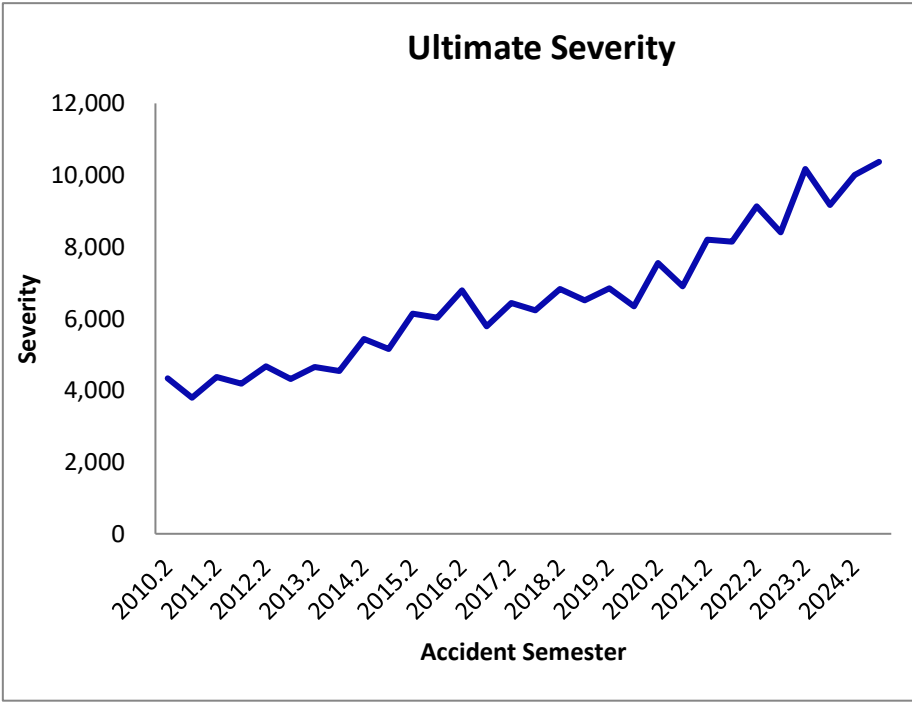
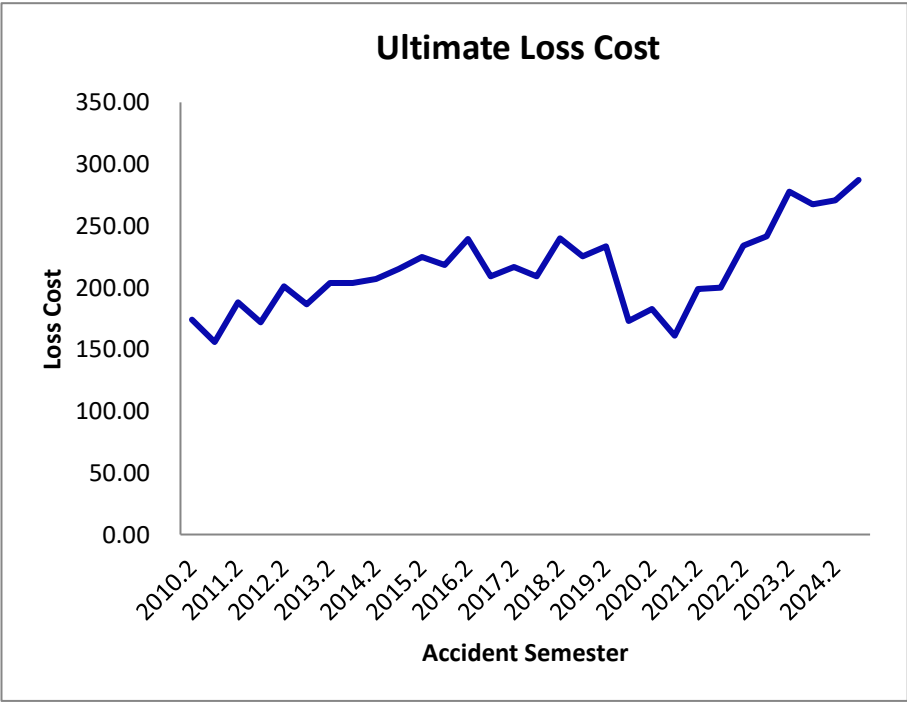
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	143,418	83	2,124	1.056	2,242	15.63		27,013		0.58			
2011.1	174	140,806	73	1,202	1.052	1,264	8.98		17,320		0.52		12.34	
2011.2	168	147,287	67	1,713	1.052	1,802	12.24	-21.7%	26,902	-0.4%	0.45	-21.4%		
2012.1	162	145,943	58	1,374	1.078	1,481	10.15	13.0%	25,534	47.4%	0.40	-23.3%	11.20	-9.2%
2012.2	156	153,056	90	2,071	1.078	2,232	14.58	19.1%	24,796	-7.8%	0.59	29.3%		
2013.1	150	150,709	72	1,743	1.087	1,895	12.57	23.9%	26,313	3.0%	0.48	20.2%	13.58	21.3%
2013.2	144	158,099	79	1,833	1.087	1,992	12.60	-13.6%	25,219	1.7%	0.50	-15.0%		
2014.1	138	154,608	102	3,096	1.082	3,349	21.66	72.3%	32,831	24.8%	0.66	38.1%	17.08	25.7%
2014.2	132	161,349	66	1,309	1.082	1,415	8.77	-30.4%	21,446	-15.0%	0.41	-18.1%		
2015.1	126	157,357	101	2,370	1.078	2,555	16.24	-25.0%	25,299	-22.9%	0.64	-2.7%	12.46	-27.1%
2015.2	120	163,900	81	2,328	1.078	2,509	15.31	74.5%	30,979	44.5%	0.49	20.8%		
2016.1	114	160,702	71	2,973	1.103	3,280	20.41	25.7%	46,194	82.6%	0.44	-31.2%	17.83	43.1%
2016.2	108	165,577	59	1,619	1.103	1,786	10.79	-29.5%	30,273	-2.3%	0.36	-27.9%		
2017.1	102	160,036	53	1,469	1.091	1,603	10.02	-50.9%	30,254	-34.5%	0.33	-25.0%	10.41	-41.6%
2017.2	96	165,085	58	1,919	1.091	2,094	12.69	17.6%	36,109	19.3%	0.35	-1.4%		
2018.1	90	159,294	58	1,603	1.107	1,775	11.14	11.2%	30,606	1.2%	0.36	9.9%	11.93	14.6%
2018.2	84	163,916	73	2,341	1.107	2,592	15.81	24.7%	35,606	-1.4%	0.44	26.4%		
2019.1	78	158,200	55	2,649	1.096	2,903	18.35	64.7%	53,150	73.7%	0.35	-5.2%	17.06	43.0%
2019.2	72	162,806	55	2,915	1.096	3,194	19.62	24.1%	57,930	62.7%	0.34	-23.7%		
2020.1	66	157,797	52	1,235	1.113	1,375	8.71	-52.5%	26,690	-49.8%	0.33	-5.5%	14.25	-16.5%
2020.2	60	163,615	61	2,545	1.113	2,833	17.31	-11.7%	46,134	-20.4%	0.38	10.8%		
2021.1	54	160,403	37	1,114	1.155	1,287	8.03	-7.9%	34,375	28.8%	0.23	-28.5%	12.72	-10.8%
2021.2	48	166,405	66	2,406	1.155	2,780	16.71	-3.5%	42,075	-8.8%	0.40	5.8%		
2022.1	42	161,769	58	2,202	1.118	2,462	15.22	89.6%	42,735	24.3%	0.36	52.5%	15.98	25.6%
2022.2	36	166,597	44	1,720	1.118	1,923	11.55	-30.9%	43,715	3.9%	0.26	-33.5%		
2023.1	30	162,955	47	1,794	1.118	2,006	12.31	-19.1%	42,656	-0.2%	0.29	-19.0%	11.92	-25.4%
2023.2	24	168,595	59	2,502	1.118	2,798	16.59	43.7%	47,329	8.3%	0.35	32.8%		
2024.1	18	166,461	51	2,140	1.091	2,334	14.02	13.9%	45,383	6.4%	0.31	7.0%	15.32	28.4%
2024.2	12	172,346	54	2,260	1.091	2,465	14.30	-13.8%	45,912	-3.0%	0.31	-11.2%		
2025.1	6	169,792	63	1,549	1.091	1,690	9.95	-29.0%	26,988	-40.5%	0.37	19.4%	12.14	-20.7%
Total		4,788,883	1,946	60,120		65,919								



Province of Newfoundland and Labrador
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

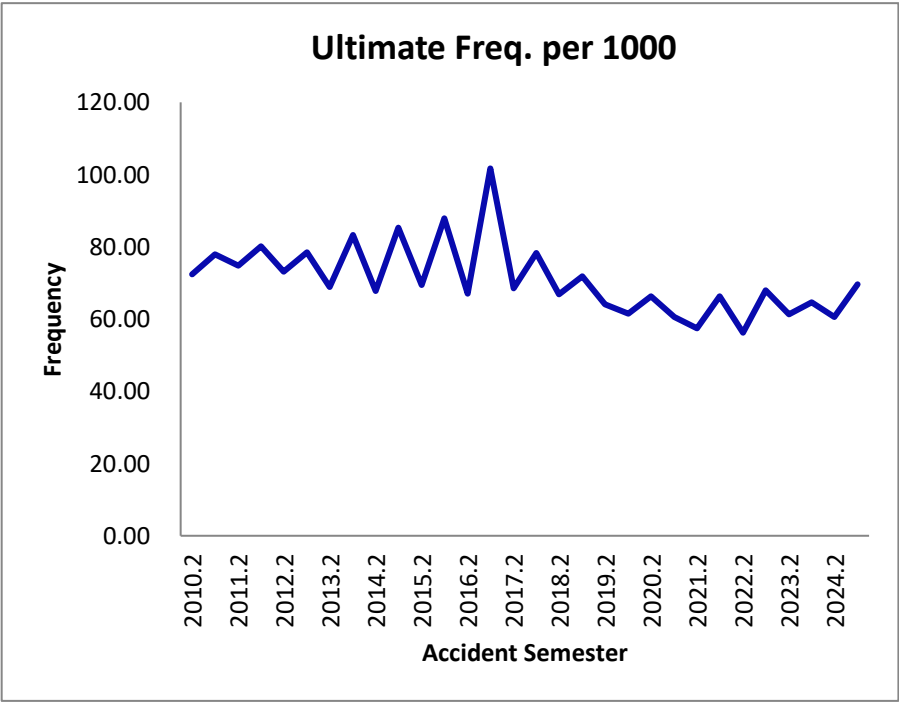
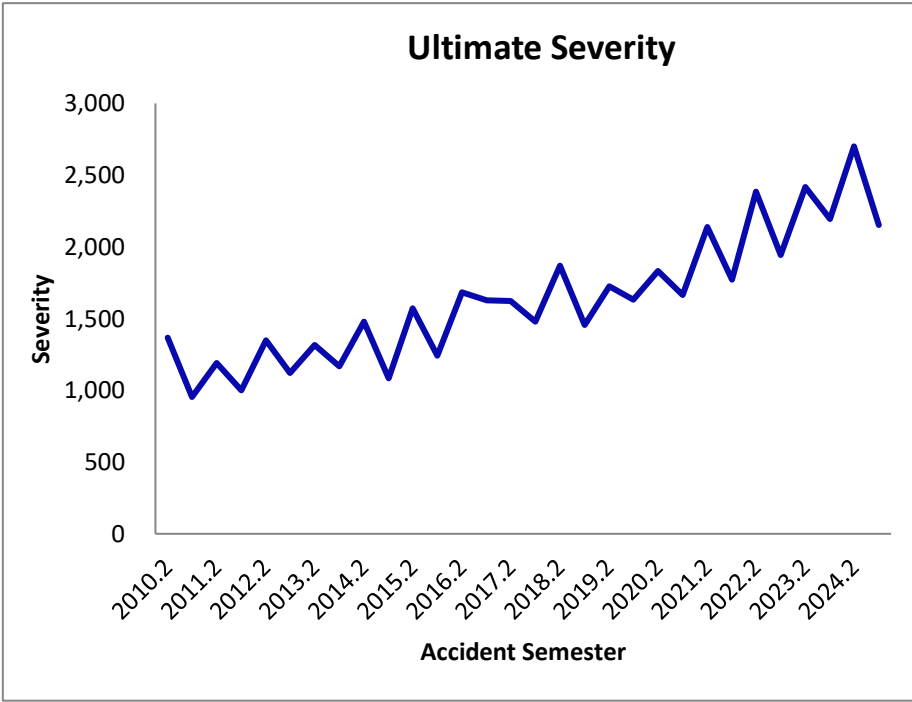
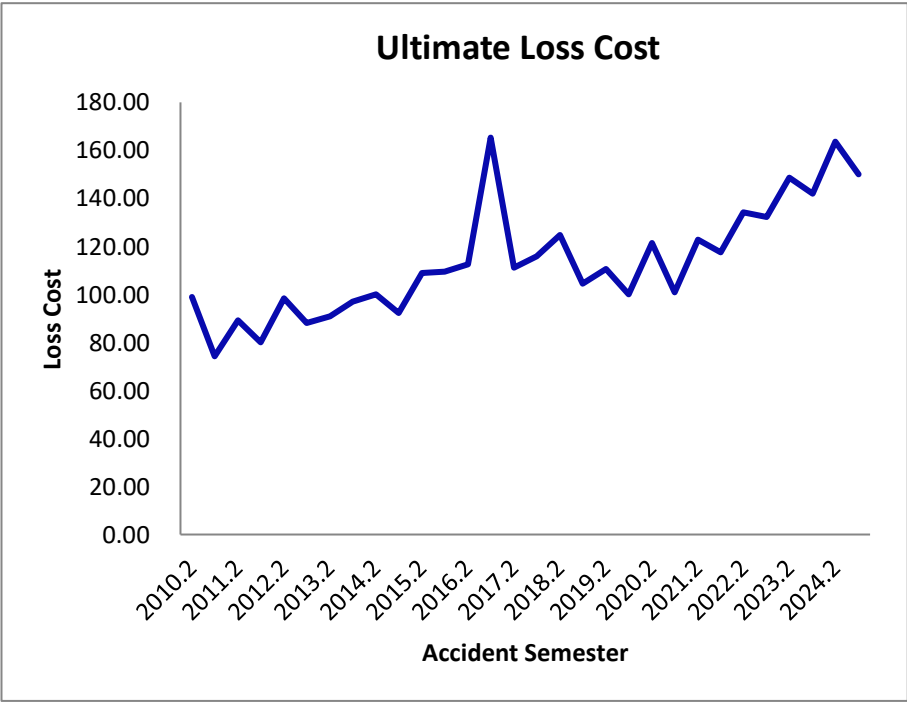
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	103,559	4,168	17,085	1.056	18,037	174.17		4,327		40.25			
2011.1	174	102,512	4,212	15,187	1.052	15,981	155.89		3,794		41.09		165.08	
2011.2	168	107,367	4,626	19,210	1.052	20,215	188.28	8.1%	4,370	1.0%	43.09	7.1%		
2012.1	162	107,390	4,404	17,145	1.078	18,474	172.02	10.3%	4,195	10.6%	41.01	-0.2%	180.15	9.1%
2012.2	156	112,847	4,854	21,047	1.078	22,679	200.97	6.7%	4,672	6.9%	43.01	-0.2%		
2013.1	150	112,647	4,865	19,336	1.087	21,013	186.54	8.4%	4,320	3.0%	43.19	5.3%	193.76	7.6%
2013.2	144	118,747	5,191	22,229	1.087	24,158	203.44	1.2%	4,654	-0.4%	43.71	1.6%		
2014.1	138	117,344	5,275	22,127	1.082	23,932	203.95	9.3%	4,537	5.0%	44.95	4.1%	203.69	5.1%
2014.2	132	122,334	4,663	23,401	1.082	25,311	206.90	1.7%	5,428	16.6%	38.11	-12.8%		
2015.1	126	120,249	5,019	23,979	1.078	25,849	214.96	5.4%	5,151	13.5%	41.74	-7.2%	210.90	3.5%
2015.2	120	125,625	4,604	26,193	1.078	28,236	224.76	8.6%	6,133	13.0%	36.65	-3.9%		
2016.1	114	124,668	4,508	24,656	1.103	27,195	218.14	1.5%	6,033	17.1%	36.16	-13.4%	221.46	5.0%
2016.2	108	126,871	4,476	27,530	1.103	30,366	239.34	6.5%	6,784	10.6%	35.28	-3.7%		
2017.1	102	122,473	4,423	23,454	1.091	25,595	208.98	-4.2%	5,787	-4.1%	36.11	-0.1%	224.43	1.3%
2017.2	96	124,820	4,198	24,757	1.091	27,017	216.45	-9.6%	6,436	-5.1%	33.63	-4.7%		
2018.1	90	120,668	4,059	22,803	1.107	25,253	209.27	0.1%	6,222	7.5%	33.64	-6.9%	212.92	-5.1%
2018.2	84	123,132	4,331	26,679	1.107	29,544	239.94	10.8%	6,822	6.0%	35.17	4.6%		
2019.1	78	119,126	4,130	24,501	1.096	26,850	225.39	7.7%	6,502	4.5%	34.67	3.1%	232.78	9.3%
2019.2	72	122,066	4,161	25,979	1.096	28,471	233.24	-2.8%	6,843	0.3%	34.09	-3.1%		
2020.1	66	117,997	3,218	18,323	1.113	20,397	172.86	-23.3%	6,339	-2.5%	27.27	-21.3%	203.56	-12.6%
2020.2	60	121,966	2,949	20,015	1.113	22,280	182.67	-21.7%	7,555	10.4%	24.18	-29.1%		
2021.1	54	122,518	2,859	17,065	1.155	19,717	160.93	-6.9%	6,897	8.8%	23.33	-14.4%	171.78	-15.6%
2021.2	48	125,937	3,051	21,643	1.155	25,007	198.57	8.7%	8,197	8.5%	24.23	0.2%		
2022.1	42	123,025	3,019	21,993	1.118	24,593	199.90	24.2%	8,146	18.1%	24.54	5.2%	199.23	16.0%
2022.2	36	126,710	3,243	26,495	1.118	29,627	233.82	17.7%	9,136	11.5%	25.59	5.6%		
2023.1	30	125,160	3,595	27,029	1.118	30,224	241.48	20.8%	8,408	3.2%	28.72	17.0%	237.62	19.3%
2023.2	24	130,036	3,547	32,283	1.118	36,100	277.61	18.7%	10,177	11.4%	27.28	6.6%		
2024.1	18	129,394	3,771	31,698	1.091	34,573	267.19	10.6%	9,167	9.0%	29.15	1.5%	272.41	14.6%
2024.2	12	134,161	3,631	33,271	1.091	36,288	270.48	-2.6%	9,995	-1.8%	27.06	-0.8%		
2025.1	6	132,314	3,664	34,834	1.091	37,994	287.15	7.5%	10,370	13.1%	27.69	-5.0%	278.76	2.3%
Total		3,623,661	122,709	711,945		780,973								



Province of Newfoundland and Labrador
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

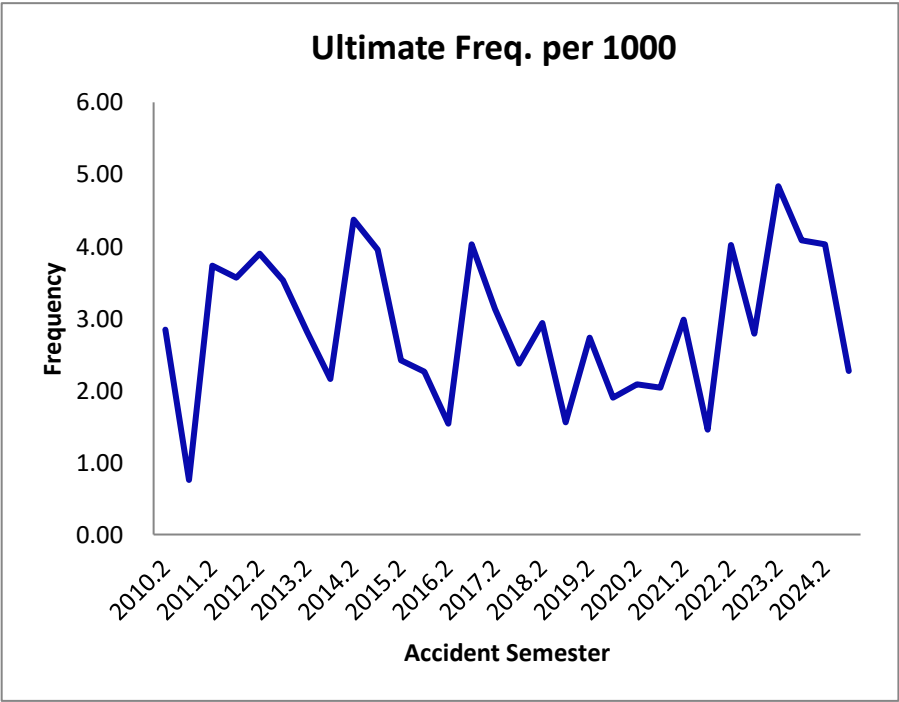
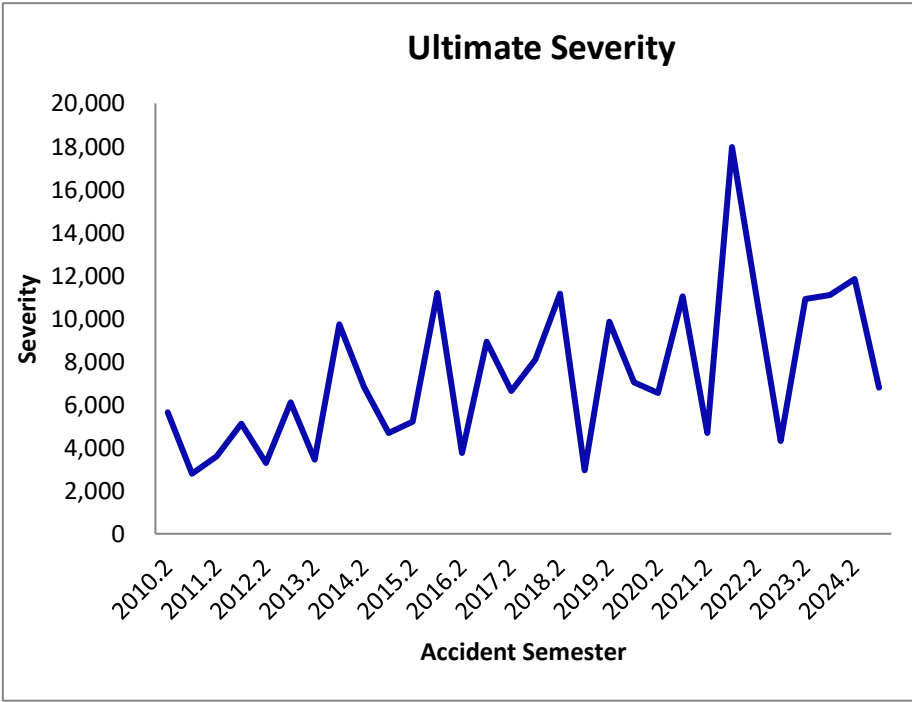
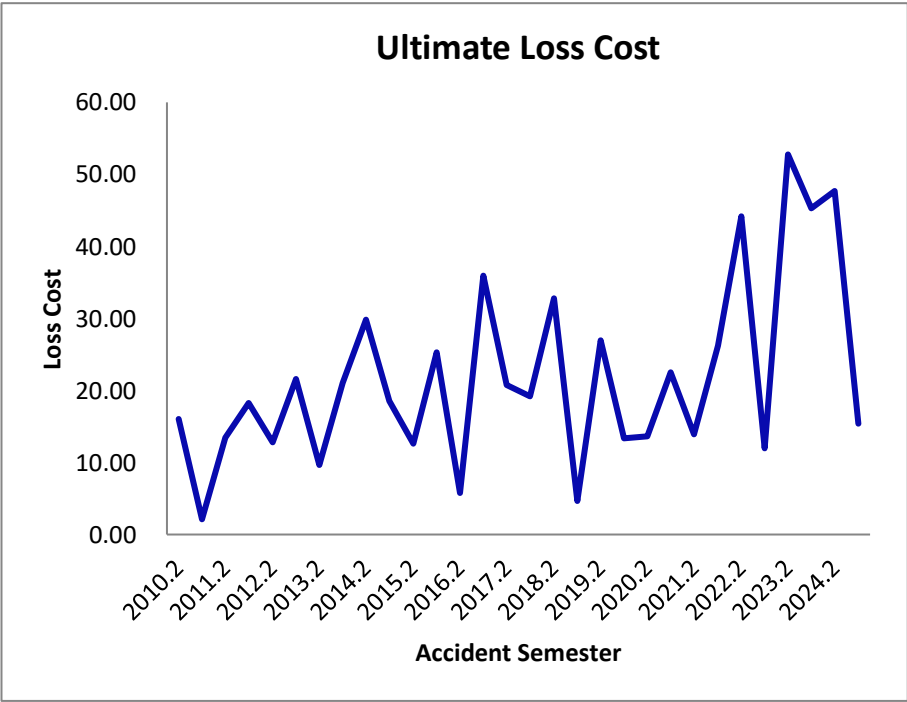
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	109,964	7,961	10,309	1.056	10,884	98.98		1,367		72.40			
2011.1	174	109,740	8,544	7,741	1.052	8,146	74.23		953		77.86		86.62	
2011.2	168	114,052	8,538	9,665	1.052	10,171	89.18	-9.9%	1,191	-12.9%	74.86	3.4%		
2012.1	162	114,841	9,200	8,544	1.078	9,206	80.16	8.0%	1,001	5.0%	80.11	2.9%	84.65	-2.3%
2012.2	156	119,390	8,727	10,906	1.078	11,751	98.43	10.4%	1,347	13.0%	73.10	-2.4%		
2013.1	150	119,975	9,414	9,713	1.087	10,556	87.99	9.8%	1,121	12.1%	78.47	-2.1%	93.19	10.1%
2013.2	144	125,463	8,641	10,480	1.087	11,389	90.78	-7.8%	1,318	-2.1%	68.87	-5.8%		
2014.1	138	125,267	10,424	11,245	1.082	12,163	97.09	10.4%	1,167	4.1%	83.21	6.1%	93.93	0.8%
2014.2	132	129,148	8,743	11,944	1.082	12,918	100.03	10.2%	1,478	12.1%	67.70	-1.7%		
2015.1	126	128,165	10,931	10,970	1.078	11,825	92.27	-5.0%	1,082	-7.3%	85.29	2.5%	96.16	2.4%
2015.2	120	131,486	9,119	13,281	1.078	14,317	108.89	8.9%	1,570	6.3%	69.35	2.4%		
2016.1	114	131,046	11,524	12,994	1.103	14,333	109.37	18.5%	1,244	15.0%	87.94	3.1%	109.13	13.5%
2016.2	108	132,793	8,897	13,560	1.103	14,957	112.63	3.4%	1,681	7.1%	67.00	-3.4%		
2017.1	102	130,358	13,258	19,746	1.091	21,549	165.31	51.1%	1,625	30.7%	101.70	15.7%	138.73	27.1%
2017.2	96	131,983	9,031	13,433	1.091	14,659	111.07	-1.4%	1,623	-3.4%	68.42	2.1%		
2018.1	90	129,374	10,133	13,550	1.107	15,006	115.99	-29.8%	1,481	-8.9%	78.32	-23.0%	113.50	-18.2%
2018.2	84	130,779	8,734	14,742	1.107	16,325	124.83	12.4%	1,869	15.2%	66.78	-2.4%		
2019.1	78	127,976	9,197	12,213	1.096	13,384	104.58	-9.8%	1,455	-1.7%	71.86	-8.2%	114.82	1.2%
2019.2	72	129,512	8,294	13,061	1.096	14,314	110.52	-11.5%	1,726	-7.7%	64.04	-4.1%		
2020.1	66	127,004	7,806	11,428	1.113	12,722	100.17	-4.2%	1,630	12.0%	61.46	-14.5%	105.40	-8.2%
2020.2	60	129,902	8,605	14,170	1.113	15,774	121.43	9.9%	1,833	6.2%	66.24	3.4%		
2021.1	54	131,533	7,965	11,476	1.155	13,260	100.81	0.6%	1,665	2.2%	60.55	-1.5%	111.05	5.4%
2021.2	48	133,593	7,665	14,195	1.155	16,402	122.77	1.1%	2,140	16.7%	57.37	-13.4%		
2022.1	42	131,773	8,738	13,848	1.118	15,485	117.51	16.6%	1,772	6.5%	66.31	9.5%	120.16	8.2%
2022.2	36	134,350	7,554	16,115	1.118	18,019	134.12	9.2%	2,385	11.5%	56.22	-2.0%		
2023.1	30	133,745	9,101	15,812	1.118	17,681	132.20	12.5%	1,943	9.6%	68.04	2.6%	133.16	10.8%
2023.2	24	136,995	8,410	18,192	1.118	20,343	148.49	10.7%	2,419	1.4%	61.39	9.2%		
2024.1	18	137,393	8,876	17,871	1.091	19,491	141.87	7.3%	2,196	13.0%	64.60	-5.1%	145.18	9.0%
2024.2	12	140,807	8,533	21,127	1.091	23,043	163.65	10.2%	2,700	11.6%	60.60	-1.3%		
2025.1	6	139,592	9,726	19,185	1.091	20,925	149.90	5.7%	2,151	-2.0%	69.67	7.9%	156.81	8.0%
Total		3,847,999	272,283	401,517		440,997								



Province of Newfoundland and Labrador
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

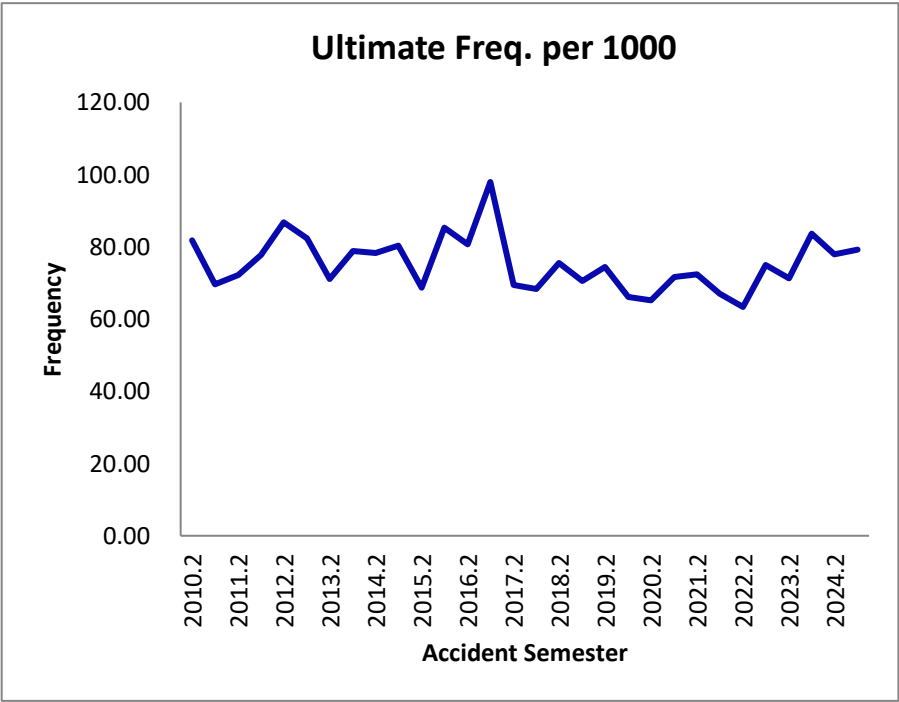
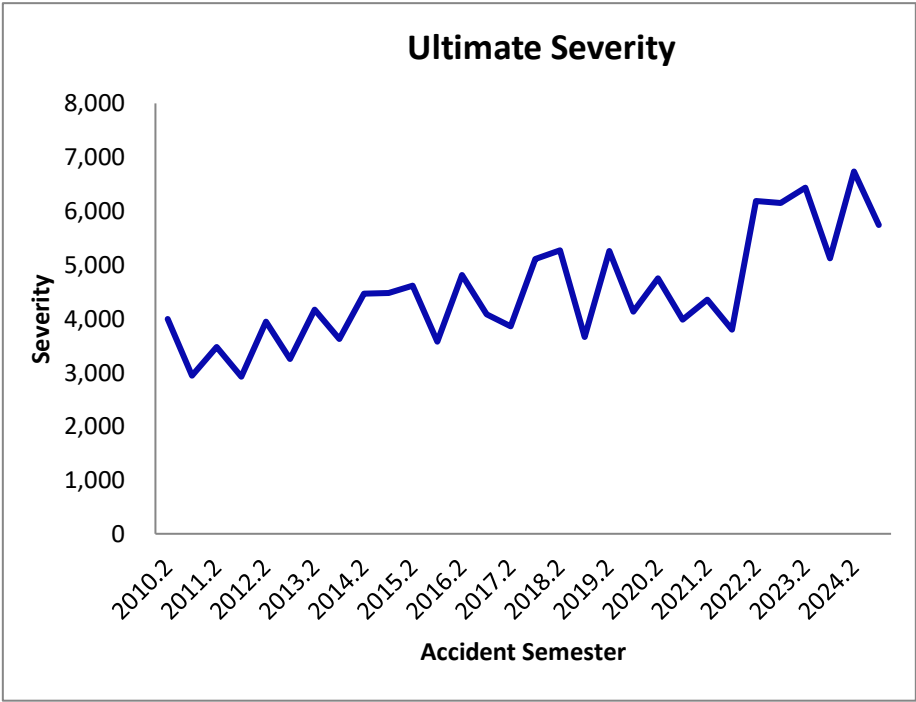
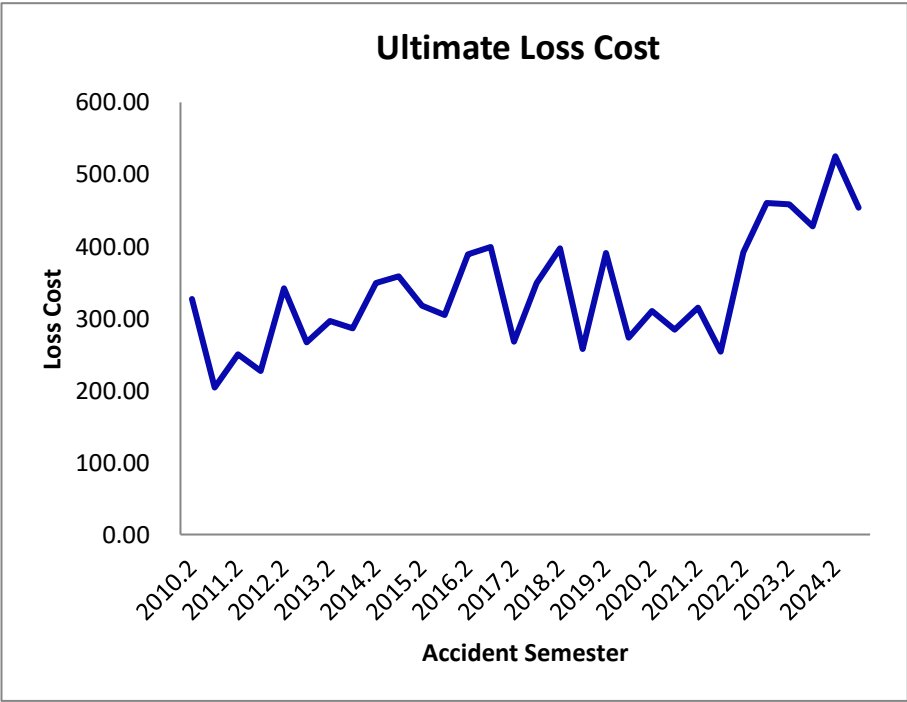
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,869	11	59	1.056	62	16.02		5,635		2.84			
2011.1	174	3,959	3	8	1.052	8	2.11		2,790		0.76		8.99	
2011.2	168	3,755	14	48	1.052	50	13.41	-16.3%	3,598	-36.2%	3.73	31.1%		
2012.1	162	3,929	14	66	1.078	72	18.22	761.7%	5,113	83.3%	3.56	370.2%	15.87	76.6%
2012.2	156	3,590	14	43	1.078	46	12.78	-4.7%	3,278	-8.9%	3.90	4.6%		
2013.1	150	3,680	13	73	1.087	79	21.57	18.4%	6,108	19.5%	3.53	-0.9%	17.23	8.6%
2013.2	144	3,553	10	32	1.087	34	9.68	-24.3%	3,439	4.9%	2.81	-27.8%		
2014.1	138	3,713	8	72	1.082	78	21.00	-2.7%	9,747	59.6%	2.15	-39.0%	15.47	-10.3%
2014.2	132	3,431	15	95	1.082	102	29.85	208.4%	6,826	98.5%	4.37	55.4%		
2015.1	126	3,538	14	61	1.078	66	18.56	-11.7%	4,689	-51.9%	3.96	83.7%	24.11	55.9%
2015.2	120	3,312	8	39	1.078	42	12.61	-57.8%	5,220	-23.5%	2.42	-44.8%		
2016.1	114	3,533	8	81	1.103	89	25.33	36.5%	11,185	138.6%	2.26	-42.8%	19.17	-20.5%
2016.2	108	3,256	5	17	1.103	19	5.76	-54.3%	3,751	-28.1%	1.54	-36.4%		
2017.1	102	3,475	14	115	1.091	125	35.97	42.0%	8,928	-20.2%	4.03	77.9%	21.35	11.4%
2017.2	96	3,197	10	61	1.091	66	20.75	260.2%	6,632	76.8%	3.13	103.7%		
2018.1	90	3,377	8	58	1.107	65	19.15	-46.8%	8,084	-9.5%	2.37	-41.2%	19.93	-6.7%
2018.2	84	3,062	9	91	1.107	100	32.77	58.0%	11,149	68.1%	2.94	-6.0%		
2019.1	78	3,208	5	14	1.096	15	4.62	-75.9%	2,964	-63.3%	1.56	-34.2%	18.37	-7.8%
2019.2	72	2,929	8	72	1.096	79	26.93	-17.8%	9,863	-11.5%	2.73	-7.1%		
2020.1	66	3,159	6	38	1.113	42	13.39	189.8%	7,051	137.9%	1.90	21.8%	19.91	8.4%
2020.2	60	2,879	6	35	1.113	39	13.62	-49.4%	6,534	-33.7%	2.08	-23.7%		
2021.1	54	2,945	6	57	1.155	66	22.50	68.0%	11,046	56.7%	2.04	7.3%	18.11	-9.0%
2021.2	48	2,685	8	32	1.155	37	13.92	2.2%	4,673	-28.5%	2.98	42.9%		
2022.1	42	2,741	4	64	1.118	72	26.23	16.6%	17,972	62.7%	1.46	-28.4%	20.14	11.2%
2022.2	36	2,486	10	98	1.118	110	44.19	217.4%	10,988	135.2%	4.02	35.0%		
2023.1	30	2,507	7	27	1.118	30	12.01	-54.2%	4,302	-76.1%	2.79	91.3%	28.03	39.2%
2023.2	24	2,275	11	107	1.118	120	52.77	19.4%	10,912	-0.7%	4.84	20.2%		
2024.1	18	2,204	9	92	1.091	100	45.32	277.4%	11,100	158.0%	4.08	46.2%	49.10	75.2%
2024.2	12	1,940	8	85	1.091	93	47.69	-9.6%	11,838	8.5%	4.03	-16.7%		
2025.1	6	1,870	4	26	1.091	29	15.39	-66.0%	6,783	-38.9%	2.27	-44.4%	31.84	-35.2%
Total		94,058	270	1,765		1,936								



Province of Newfoundland and Labrador
All Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

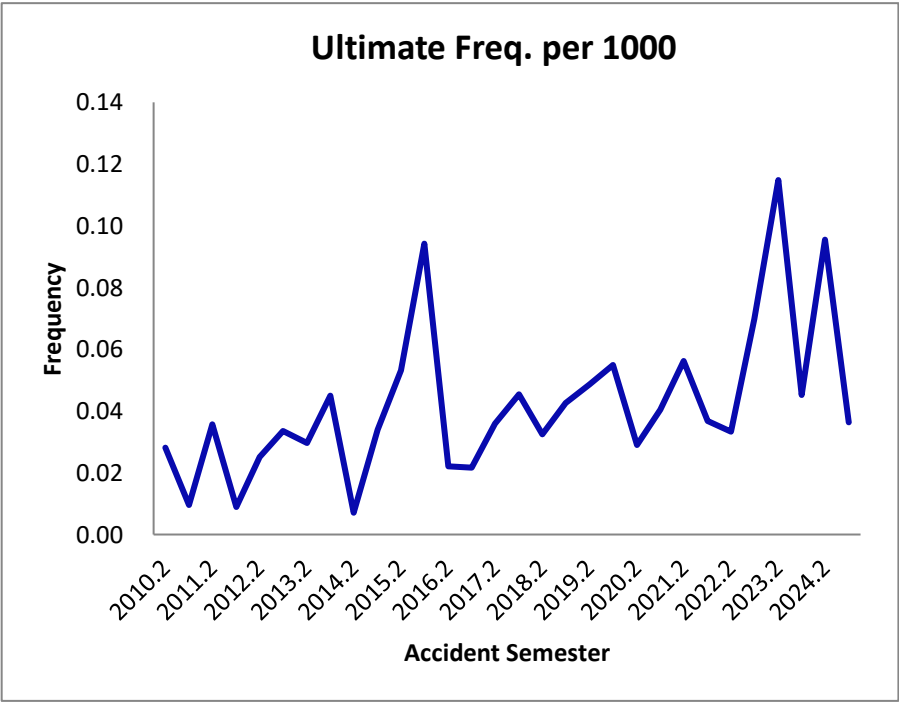
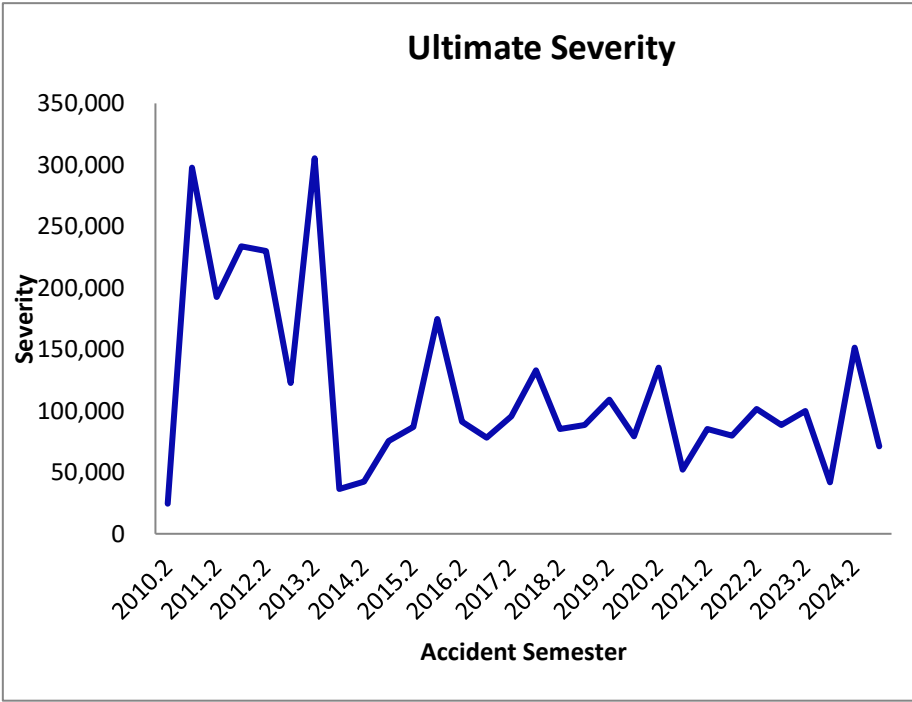
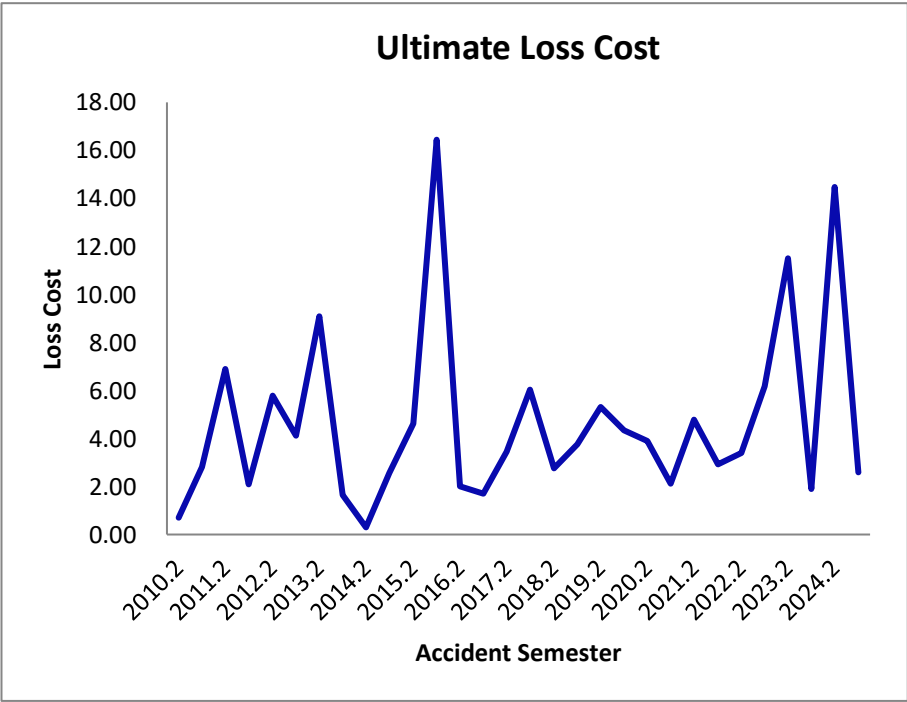
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	2,150	176	665	1.056	702	326.68		3,991		81.85			
2011.1	174	2,286	159	443	1.052	467	204.06		2,934		69.55		263.49	
2011.2	168	2,441	176	580	1.052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%		
2012.1	162	2,262	176	477	1.078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%	239.19	-9.2%
2012.2	156	2,365	205	750	1.078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%		
2013.1	150	2,356	194	579	1.087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%	304.46	27.3%
2013.2	144	2,529	180	690	1.087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%		
2014.1	138	2,549	201	674	1.082	729	285.89	7.0%	3,626	11.8%	78.85	-4.2%	291.25	-4.3%
2014.2	132	2,769	217	895	1.082	968	349.35	17.8%	4,459	7.0%	78.36	10.1%		
2015.1	126	2,817	226	937	1.078	1,011	358.74	25.5%	4,471	23.3%	80.23	1.7%	354.09	21.6%
2015.2	120	3,098	213	912	1.078	983	317.42	-9.1%	4,617	3.6%	68.75	-12.3%		
2016.1	114	3,130	267	865	1.103	954	304.77	-15.0%	3,573	-20.1%	85.31	6.3%	311.06	-12.2%
2016.2	108	3,270	264	1,152	1.103	1,271	388.75	22.5%	4,815	4.3%	80.74	17.4%		
2017.1	102	3,155	309	1,154	1.091	1,259	399.22	31.0%	4,076	14.1%	97.95	14.8%	393.89	26.6%
2017.2	96	3,202	222	784	1.091	856	267.34	-31.2%	3,856	-19.9%	69.34	-14.1%		
2018.1	90	3,070	210	969	1.107	1,073	349.63	-12.4%	5,111	25.4%	68.41	-30.2%	307.62	-21.9%
2018.2	84	3,165	239	1,136	1.107	1,258	397.51	48.7%	5,264	36.5%	75.51	8.9%		
2019.1	78	3,107	219	730	1.096	800	257.53	-26.3%	3,654	-28.5%	70.48	3.0%	328.17	6.7%
2019.2	72	3,200	238	1,141	1.096	1,250	390.62	-1.7%	5,252	-0.2%	74.37	-1.5%		
2020.1	66	3,022	200	743	1.113	827	273.57	6.2%	4,134	13.1%	66.18	-6.1%	333.77	1.7%
2020.2	60	3,141	205	875	1.113	974	309.89	-20.7%	4,749	-9.6%	65.26	-12.3%		
2021.1	54	3,126	224	771	1.155	891	284.83	4.1%	3,975	-3.8%	71.65	8.3%	297.39	-10.9%
2021.2	48	3,286	238	896	1.155	1,035	315.05	1.7%	4,350	-8.4%	72.42	11.0%		
2022.1	42	3,328	223	756	1.118	846	254.11	-10.8%	3,792	-4.6%	67.01	-6.5%	284.39	-4.4%
2022.2	36	3,643	231	1,276	1.118	1,427	391.75	24.3%	6,183	42.1%	63.35	-12.5%		
2023.1	30	3,765	282	1,550	1.118	1,734	460.41	81.2%	6,143	62.0%	74.95	11.9%	426.64	50.0%
2023.2	24	4,021	286	1,647	1.118	1,842	458.09	16.9%	6,435	4.1%	71.19	12.4%		
2024.1	18	4,038	338	1,585	1.091	1,729	428.12	-7.0%	5,117	-16.7%	83.66	11.6%	443.07	3.9%
2024.2	12	4,156	324	2,001	1.091	2,182	525.08	14.6%	6,734	4.6%	77.97	9.5%		
2025.1	6	4,115	326	1,712	1.091	1,868	453.92	6.0%	5,734	12.1%	79.16	-5.4%	489.68	10.5%
Total		92,561	6,968	29,347		32,246								



Province of Newfoundland and Labrador
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	106,255	3	70	1.056	73	0.69		24,478		0.03			
2011.1	174	105,607	1	283	1.052	298	2.82		297,713		0.01		1.75	
2011.2	168	111,933	4	732	1.052	771	6.88	896.1%	192,645	687.0%	0.04	26.6%		
2012.1	162	112,150	1	217	1.078	234	2.09	-26.0%	233,997	-21.4%	0.01	-5.8%	4.48	155.9%
2012.2	156	119,274	3	640	1.078	689	5.78	-16.1%	229,767	19.3%	0.03	-29.6%		
2013.1	150	118,922	4	452	1.087	491	4.13	97.9%	122,761	-47.5%	0.03	277.2%	4.96	10.5%
2013.2	144	126,558	4	1,058	1.087	1,150	9.08	57.2%	305,361	32.9%	0.03	18.3%		
2014.1	138	125,379	6	190	1.082	206	1.64	-60.3%	36,422	-70.3%	0.05	33.9%	5.38	8.6%
2014.2	132	133,293	1	37	1.082	40	0.30	-96.7%	42,194	-86.2%	0.01	-76.3%		
2015.1	126	132,070	4	313	1.078	337	2.55	55.7%	75,256	106.6%	0.03	-24.7%	1.42	-73.6%
2015.2	120	140,633	7	603	1.078	650	4.62	1451.2%	87,011	106.2%	0.05	652.2%		
2016.1	114	143,856	14	2,145	1.103	2,365	16.44	543.9%	174,715	132.2%	0.09	177.3%	10.60	646.1%
2016.2	108	155,349	3	284	1.103	313	2.01	-56.4%	91,183	4.8%	0.02	-58.4%		
2017.1	102	151,829	3	236	1.091	257	1.69	-89.7%	78,425	-55.1%	0.02	-77.0%	1.86	-82.5%
2017.2	96	157,286	6	496	1.091	542	3.44	71.0%	95,664	4.9%	0.04	63.0%		
2018.1	90	152,594	7	831	1.107	921	6.03	256.0%	132,761	69.3%	0.05	110.3%	4.72	154.2%
2018.2	84	157,697	5	394	1.107	437	2.77	-19.6%	85,337	-10.8%	0.03	-9.9%		
2019.1	78	152,963	7	526	1.096	577	3.77	-37.5%	88,439	-33.4%	0.04	-6.2%	3.26	-30.9%
2019.2	72	158,205	8	768	1.096	842	5.32	92.1%	109,336	28.1%	0.05	49.9%		
2020.1	66	154,138	8	602	1.113	670	4.35	15.3%	79,129	-10.5%	0.05	28.9%	4.84	48.4%
2020.2	60	159,565	5	560	1.113	623	3.91	-26.6%	135,213	23.7%	0.03	-40.6%		
2021.1	54	156,625	6	287	1.155	332	2.12	-51.2%	52,325	-33.9%	0.04	-26.2%	3.02	-37.6%
2021.2	48	162,571	9	673	1.155	777	4.78	22.4%	84,981	-37.1%	0.06	94.7%		
2022.1	42	158,333	6	415	1.118	464	2.93	38.3%	79,816	52.5%	0.04	-9.3%	3.87	28.0%
2022.2	36	163,186	5	496	1.118	554	3.40	-29.0%	101,651	19.6%	0.03	-40.6%		
2023.1	30	159,894	11	882	1.118	986	6.17	110.3%	88,428	10.8%	0.07	89.8%	4.77	23.2%
2023.2	24	165,524	19	1,702	1.118	1,903	11.50	238.6%	100,126	-1.5%	0.11	243.7%		
2024.1	18	163,669	7	283	1.091	309	1.89	-69.4%	41,848	-52.7%	0.05	-35.3%	6.72	41.0%
2024.2	12	169,659	16	2,250	1.091	2,454	14.46	25.8%	151,421	51.2%	0.10	-16.8%		
2025.1	6	167,320	6	396	1.091	432	2.58	36.7%	71,083	69.9%	0.04	-19.5%	8.56	27.4%
Total		4,342,337	190	18,820		20,697								



Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	50,552	50,565	1.000	50,565	50,555	9
2011.1	174	44,170	44,299	1.000	44,299	44,280	19
2011.2	168	58,012	58,045	1.000	58,045	58,031	14
2012.1	162	48,901	48,901	1.000	48,900	48,819	80
2012.2	156	60,296	60,334	1.000	60,340	60,361	(21)
2013.1	150	55,806	55,916	1.000	55,925	55,731	194
2013.2	144	58,971	60,115	1.001	60,191	60,147	44
2014.1	138	48,192	48,929	1.002	49,045	49,118	(73)
2014.2	132	56,555	56,590	1.002	56,698	56,828	(130)
2015.1	126	54,078	56,135	1.001	56,186	56,076	110
2015.2	120	67,777	70,933	1.001	70,977	70,944	33
2016.1	114	57,837	59,467	0.998	59,367	59,435	(69)
2016.2	108	60,344	63,695	0.998	63,558	63,689	(130)
2017.1	102	49,408	53,162	0.999	53,113	52,497	616
2017.2	96	53,488	57,441	0.998	57,308	56,969	339
2018.1	90	45,061	51,644	1.001	51,696	52,118	(422)
2018.2	84	55,773	65,605	1.002	65,729	64,397	1,332
2019.1	78	48,594	54,973	1.000	54,968	54,569	399
2019.2	72	55,706	65,862	1.000	65,878	65,618	260
2020.1	66	29,633	38,926	1.003	39,045	38,851	195
2020.2	60	38,940	49,957	1.007	50,325	50,105	219
2021.1	54	26,833	36,679	1.017	37,320	37,113	208
2021.2	48	36,195	56,622	1.041	58,960	58,659	301
2022.1	42	23,254	44,142	1.062	46,884	45,438	1,446
2022.2	36	24,150	52,353	1.099	57,538	56,364	1,174
2023.1	30	14,317	47,459	1.164	55,250	53,771	1,479
2023.2	24	10,651	49,459	1.292	63,880	58,933	4,947
2024.1	18	3,828	36,447	1.444	52,642	48,229	4,413
2024.2	12	1,367	31,909	1.670	53,301	45,256	8,045
2025.1	6	188	19,631	2.599	51,021		
Total		1,238,875	1,546,196		1,648,951	1,572,900	25,030

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	12,225	12,225	1.000	12,225	12,205	20
2011.1	174	11,875	11,875	1.000	11,875	11,855	20
2011.2	168	13,368	13,368	1.000	13,368	13,346	22
2012.1	162	11,972	11,972	1.000	11,972	11,953	20
2012.2	156	15,303	15,303	1.000	15,303	15,278	25
2013.1	150	14,754	14,754	1.000	14,754	14,727	27
2013.2	144	17,811	17,811	1.000	17,809	17,779	29
2014.1	138	15,762	15,762	1.000	15,760	15,733	26
2014.2	132	16,842	16,842	1.000	16,839	16,811	28
2015.1	126	17,080	17,080	1.000	17,078	17,047	30
2015.2	120	18,398	18,398	1.000	18,393	18,361	32
2016.1	114	17,070	17,072	1.000	17,069	17,034	34
2016.2	108	17,683	17,683	1.000	17,680	17,644	36
2017.1	102	16,940	16,940	1.000	16,937	16,899	38
2017.2	96	17,579	17,579	1.000	17,574	17,537	37
2018.1	90	16,992	16,998	1.000	16,994	16,958	36
2018.2	84	19,086	19,086	1.000	19,082	18,969	113
2019.1	78	16,997	16,997	1.000	17,005	16,958	47
2019.2	72	18,582	18,587	1.001	18,608	18,552	56
2020.1	66	15,360	15,570	1.001	15,585	15,349	237
2020.2	60	16,583	16,608	1.003	16,655	16,551	104
2021.1	54	13,198	13,263	1.003	13,303	13,168	135
2021.2	48	18,432	18,441	1.003	18,501	18,397	103
2022.1	42	17,573	17,577	1.003	17,629	17,523	105
2022.2	36	21,656	21,677	1.002	21,720	21,644	77
2023.1	30	21,865	21,947	1.004	22,029	21,774	255
2023.2	24	25,515	25,668	1.008	25,860	25,490	371
2024.1	18	25,821	25,956	1.010	26,211	25,760	451
2024.2	12	25,638	26,539	1.023	27,136	25,815	1,321
2025.1	6	17,409	24,343	1.119	27,251		
Total		525,369	533,921		538,202	507,115	3,836

Province of Newfoundland and Labrador
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	5,827	5,827	1.000	5,827	5,827	0
2011.1	174	5,291	5,291	1.000	5,291	5,291	0
2011.2	168	6,589	6,589	1.000	6,589	6,589	0
2012.1	162	5,875	5,950	1.000	5,950	5,949	1
2012.2	156	7,208	7,208	1.000	7,208	7,208	0
2013.1	150	6,483	6,483	1.000	6,484	6,483	1
2013.2	144	7,638	7,698	1.000	7,700	7,697	3
2014.1	138	7,211	7,248	1.000	7,249	7,273	(24)
2014.2	132	7,584	7,685	1.000	7,686	7,716	(30)
2015.1	126	8,723	9,002	1.000	9,003	8,819	184
2015.2	120	9,157	9,157	1.000	9,158	9,157	2
2016.1	114	8,428	8,546	1.000	8,547	8,543	4
2016.2	108	7,988	7,997	1.000	7,999	7,999	0
2017.1	102	7,224	7,401	1.000	7,403	7,438	(35)
2017.2	96	8,001	8,360	1.004	8,397	8,365	32
2018.1	90	6,995	7,140	1.003	7,160	7,129	31
2018.2	84	8,591	9,168	1.003	9,197	9,019	178
2019.1	78	7,496	8,029	1.010	8,113	8,064	49
2019.2	72	9,507	10,613	1.008	10,692	10,370	323
2020.1	66	4,842	5,155	1.011	5,211	5,293	(82)
2020.2	60	7,178	7,345	1.014	7,447	7,183	264
2021.1	54	5,066	5,504	1.017	5,597	5,504	93
2021.2	48	7,425	7,890	1.012	7,985	7,880	105
2022.1	42	6,224	6,877	1.017	6,991	6,670	321
2022.2	36	7,008	8,086	1.012	8,185	7,944	241
2023.1	30	6,898	8,527	1.008	8,598	8,281	317
2023.2	24	7,180	9,735	1.016	9,894	9,404	489
2024.1	18	5,115	8,079	1.037	8,376	7,916	460
2024.2	12	3,501	8,671	1.066	9,245	8,476	769
2025.1	6	845	8,136	1.038	8,447		
Total		203,100	229,395		231,631	219,486	3,698

Province of Newfoundland and Labrador
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	2,124	2,124	1.000	2,124	2,124	0
2011.1	174	1,202	1,202	1.000	1,202	1,202	0
2011.2	168	1,712	1,712	1.000	1,713	1,712	0
2012.1	162	1,376	1,376	0.999	1,374	1,378	(4)
2012.2	156	2,178	2,178	0.951	2,071	2,178	(107)
2013.1	150	1,833	1,833	0.951	1,743	1,833	(89)
2013.2	144	1,923	1,927	0.951	1,833	1,927	(94)
2014.1	138	3,255	3,255	0.951	3,096	3,290	(194)
2014.2	132	1,376	1,376	0.951	1,309	1,376	(67)
2015.1	126	2,492	2,492	0.951	2,370	2,528	(157)
2015.2	120	2,389	2,393	0.973	2,328	2,402	(74)
2016.1	114	3,060	3,088	0.963	2,973	3,123	(150)
2016.2	108	1,688	1,688	0.959	1,619	1,694	(75)
2017.1	102	1,385	1,527	0.962	1,469	1,513	(44)
2017.2	96	1,999	1,999	0.960	1,919	1,991	(72)
2018.1	90	1,348	1,669	0.960	1,603	1,676	(73)
2018.2	84	2,264	2,458	0.952	2,341	2,539	(198)
2019.1	78	2,683	2,807	0.944	2,649	2,784	(135)
2019.2	72	2,792	3,177	0.918	2,915	3,175	(260)
2020.1	66	1,056	1,326	0.932	1,235	1,347	(112)
2020.2	60	2,363	2,733	0.931	2,545	2,675	(130)
2021.1	54	936	1,198	0.930	1,114	1,128	(13)
2021.2	48	1,464	2,583	0.932	2,406	2,436	(30)
2022.1	42	1,159	2,330	0.945	2,202	2,302	(100)
2022.2	36	1,091	1,756	0.979	1,720	1,603	117
2023.1	30	900	1,769	1.014	1,794	1,775	19
2023.2	24	678	2,233	1.120	2,502	2,106	396
2024.1	18	325	1,742	1.228	2,140	2,123	17
2024.2	12	188	1,677	1.348	2,260	2,295	(35)
2025.1	6	136	620	2.498	1,549		
Total		49,373	60,246		60,120	60,236	(1,665)

Province of Newfoundland and Labrador
Collision
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	17,085	17,085	1.000	17,085	17,082	3
2011.1	174	15,187	15,187	1.000	15,187	15,184	3
2011.2	168	19,210	19,210	1.000	19,210	19,207	4
2012.1	162	17,145	17,145	1.000	17,145	17,142	3
2012.2	156	21,047	21,047	1.000	21,047	21,042	5
2013.1	150	19,336	19,336	1.000	19,336	19,329	7
2013.2	144	22,232	22,232	1.000	22,229	22,220	9
2014.1	138	22,130	22,130	1.000	22,127	22,117	10
2014.2	132	23,405	23,405	1.000	23,401	23,400	1
2015.1	126	23,983	23,983	1.000	23,979	23,968	10
2015.2	120	26,196	26,196	1.000	26,193	26,182	10
2016.1	114	24,660	24,660	1.000	24,656	24,647	9
2016.2	108	27,533	27,533	1.000	27,530	27,519	11
2017.1	102	23,458	23,458	1.000	23,454	23,441	13
2017.2	96	24,765	24,765	1.000	24,757	24,748	9
2018.1	90	22,805	22,810	1.000	22,803	22,789	14
2018.2	84	26,682	26,686	1.000	26,679	26,668	10
2019.1	78	24,508	24,508	1.000	24,501	24,511	(10)
2019.2	72	25,990	25,991	1.000	25,979	25,971	8
2020.1	66	18,326	18,328	1.000	18,323	18,310	13
2020.2	60	20,020	20,026	0.999	20,015	20,014	0
2021.1	54	17,064	17,068	1.000	17,065	17,058	6
2021.2	48	21,643	21,650	1.000	21,643	21,642	1
2022.1	42	21,992	21,996	1.000	21,993	21,979	14
2022.2	36	26,484	26,506	1.000	26,495	26,472	23
2023.1	30	27,003	27,027	1.000	27,029	26,973	56
2023.2	24	32,283	32,320	0.999	32,283	32,155	129
2024.1	18	31,569	31,777	0.998	31,698	31,570	127
2024.2	12	32,496	33,656	0.989	33,271	33,259	12
2025.1	6	24,780	34,130	1.021	34,834		
Total		701,018	711,853		711,945	676,599	512

Province of Newfoundland and Labrador
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	10,309	10,309	1.000	10,309	10,309	0
2011.1	174	7,741	7,741	1.000	7,741	7,741	0
2011.2	168	9,665	9,665	1.000	9,665	9,665	0
2012.1	162	8,544	8,544	1.000	8,544	8,544	0
2012.2	156	10,906	10,906	1.000	10,906	10,906	0
2013.1	150	9,713	9,713	1.000	9,713	9,713	1
2013.2	144	10,480	10,480	1.000	10,480	10,478	2
2014.1	138	11,245	11,245	1.000	11,245	11,243	2
2014.2	132	11,944	11,944	1.000	11,944	11,941	2
2015.1	126	10,970	10,970	1.000	10,970	10,967	2
2015.2	120	13,282	13,282	1.000	13,281	13,279	3
2016.1	114	12,994	12,994	1.000	12,994	12,992	3
2016.2	108	13,560	13,560	1.000	13,560	13,557	3
2017.1	102	19,746	19,746	1.000	19,746	19,742	4
2017.2	96	13,433	13,433	1.000	13,433	13,430	3
2018.1	90	13,550	13,550	1.000	13,550	13,548	3
2018.2	84	14,742	14,742	1.000	14,742	14,739	3
2019.1	78	12,213	12,213	1.000	12,213	12,205	7
2019.2	72	13,062	13,066	1.000	13,061	13,059	2
2020.1	66	11,433	11,433	1.000	11,428	11,423	6
2020.2	60	14,178	14,178	0.999	14,170	14,166	4
2021.1	54	11,483	11,483	0.999	11,476	11,474	2
2021.2	48	14,201	14,204	0.999	14,195	14,197	(2)
2022.1	42	13,847	13,847	1.000	13,848	13,847	1
2022.2	36	16,077	16,110	1.000	16,115	16,109	6
2023.1	30	15,788	15,803	1.001	15,812	15,802	9
2023.2	24	18,122	18,166	1.001	18,192	18,150	42
2024.1	18	17,767	17,805	1.004	17,871	17,902	(31)
2024.2	12	20,670	20,933	1.009	21,127	22,567	(1,440)
2025.1	6	13,425	16,115	1.190	19,185		
Total		395,088	398,180		401,517	383,696	(1,364)

Province of Newfoundland and Labrador
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	59	59	1.000	59	59	0
2011.1	174	8	8	1.000	8	8	0
2011.2	168	48	48	1.000	48	48	0
2012.1	162	66	66	1.000	66	66	0
2012.2	156	43	43	1.000	43	43	0
2013.1	150	73	73	1.000	73	73	0
2013.2	144	32	32	1.000	32	32	0
2014.1	138	72	72	1.000	72	72	0
2014.2	132	95	95	1.000	95	95	0
2015.1	126	61	61	1.000	61	61	0
2015.2	120	39	39	1.000	39	39	0
2016.1	114	81	81	1.000	81	81	0
2016.2	108	17	17	1.000	17	17	0
2017.1	102	115	115	1.000	115	115	0
2017.2	96	61	61	1.000	61	61	0
2018.1	90	58	58	1.000	58	58	0
2018.2	84	91	91	1.000	91	91	0
2019.1	78	14	14	1.000	14	14	0
2019.2	72	72	72	1.000	72	72	0
2020.1	66	38	38	1.000	38	38	0
2020.2	60	35	35	1.000	35	35	0
2021.1	54	57	57	1.000	57	57	0
2021.2	48	32	32	1.000	32	32	0
2022.1	42	64	64	1.000	64	64	0
2022.2	36	98	98	1.000	98	98	(0)
2023.1	30	27	27	1.000	27	28	(1)
2023.2	24	103	103	1.038	107	108	(0)
2024.1	18	87	88	1.042	92	80	12
2024.2	12	83	83	1.020	85	68	17
2025.1	6	19	25	1.048	26		
Total		1,748	1,755		1,765	1,711	27

Province of Newfoundland and Labrador
All Perils
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	665	665	1.000	665	665	0
2011.1	174	443	443	1.000	443	443	0
2011.2	168	580	580	1.000	580	580	0
2012.1	162	477	477	1.000	477	477	0
2012.2	156	750	750	1.000	750	750	0
2013.1	150	579	579	1.000	579	579	0
2013.2	144	690	690	1.000	690	690	0
2014.1	138	674	674	1.000	674	674	0
2014.2	132	895	895	1.000	895	895	0
2015.1	126	937	937	1.000	937	937	0
2015.2	120	912	912	1.000	912	912	0
2016.1	114	865	865	1.000	865	865	0
2016.2	108	1,152	1,152	1.000	1,152	1,152	0
2017.1	102	1,154	1,154	1.000	1,154	1,154	0
2017.2	96	784	784	1.000	784	784	0
2018.1	90	969	969	1.000	969	969	(0)
2018.2	84	1,136	1,136	1.000	1,136	1,136	0
2019.1	78	730	730	1.000	730	730	0
2019.2	72	1,141	1,141	0.999	1,141	1,140	1
2020.1	66	744	744	0.998	743	743	(1)
2020.2	60	877	877	0.998	875	875	(1)
2021.1	54	773	773	0.998	771	772	(1)
2021.2	48	898	898	0.998	896	929	(33)
2022.1	42	758	758	0.998	756	758	(2)
2022.2	36	1,277	1,277	0.999	1,276	1,277	(0)
2023.1	30	1,551	1,551	1.000	1,550	1,530	20
2023.2	24	1,646	1,647	1.000	1,647	1,648	(1)
2024.1	18	1,558	1,585	1.000	1,585	1,588	(3)
2024.2	12	1,910	1,992	1.004	2,001	1,963	38
2025.1	6	1,328	1,637	1.046	1,712		
Total		28,855	29,275		29,347	27,616	18

Province of Newfoundland and Labrador
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2010.2	180	70	70	1.000	70	70	(0)
2011.1	174	283	283	1.000	283	284	(1)
2011.2	168	732	732	1.000	732	736	(4)
2012.1	162	217	217	1.000	217	218	(1)
2012.2	156	640	640	1.000	640	643	(3)
2013.1	150	452	452	1.000	452	496	(45)
2013.2	144	64	1,076	0.983	1,058	1,082	(24)
2014.1	138	193	193	0.983	190	194	(4)
2014.2	132	37	37	0.983	37	37	(0)
2015.1	126	327	327	0.958	313	491	(178)
2015.2	120	305	421	1.433	603	671	(68)
2016.1	114	1,492	1,536	1.396	2,145	2,409	(264)
2016.2	108	40	203	1.395	284	346	(62)
2017.1	102	33	171	1.380	236	74	162
2017.2	96	301	326	1.523	496	532	(36)
2018.1	90	378	524	1.587	831	788	44
2018.2	84	168	286	1.378	394	329	65
2019.1	78	120	388	1.355	526	504	22
2019.2	72	134	553	1.388	768	674	94
2020.1	66	18	427	1.409	602	540	62
2020.2	60	108	412	1.360	560	665	(105)
2021.1	54	40	216	1.328	287	340	(52)
2021.2	48	29	519	1.297	673	721	(48)
2022.1	42	8	339	1.226	415	410	6
2022.2	36	141	419	1.183	496	632	(136)
2023.1	30	185	628	1.404	882	741	141
2023.2	24	72	924	1.842	1,702	863	839
2024.1	18	0	102	2.774	283	0	283
2024.2	12	6	686	3.281	2,250	1,623	627
2025.1	6	3	70	5.648	396		
Total		6,594	13,178		18,820	17,112	1,312

Province of Newfoundland and Labrador
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts		
2010.2	180	1,017	1.000	1,017	1,017	0
2011.1	174	914	1.000	914	914	0
2011.2	168	1,089	1.000	1,089	1,089	0
2012.1	162	961	1.000	961	961	0
2012.2	156	1,125	1.000	1,125	1,125	0
2013.1	150	1,069	1.000	1,069	1,068	1
2013.2	144	1,167	1.000	1,167	1,166	1
2014.1	138	1,022	1.000	1,022	1,021	1
2014.2	132	1,099	1.000	1,099	1,098	2
2015.1	126	1,039	1.000	1,039	1,038	2
2015.2	120	1,090	1.000	1,090	1,088	2
2016.1	114	958	1.000	958	952	6
2016.2	108	1,106	1.001	1,107	1,100	7
2017.1	102	885	1.001	886	883	3
2017.2	96	975	1.001	976	974	1
2018.1	90	827	1.000	827	825	2
2018.2	84	898	1.001	899	896	3
2019.1	78	769	1.000	769	767	2
2019.2	72	913	1.001	913	909	4
2020.1	66	582	1.002	583	584	(1)
2020.2	60	722	1.003	724	720	4
2021.1	54	545	1.010	550	544	7
2021.2	48	760	1.013	770	749	21
2022.1	42	619	1.014	628	613	15
2022.2	36	747	1.017	759	728	31
2023.1	30	696	1.019	709	660	48
2023.2	24	811	1.030	835	769	66
2024.1	18	689	1.051	724	672	52
2024.2	12	709	1.068	757	633	124
2025.1	6	586	1.276	748		
Total		26,389		26,717	25,561	408

Province of Newfoundland and Labrador
Third Party Liability - Property Damage (including DCPD)
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts		
2010.2	180	3,705	1.000	3,705	3,705	0
2011.1	174	3,593	1.000	3,593	3,593	0
2011.2	168	3,883	1.000	3,883	3,883	0
2012.1	162	3,544	1.000	3,544	3,544	0
2012.2	156	3,944	1.000	3,944	3,944	0
2013.1	150	3,788	1.000	3,788	3,787	1
2013.2	144	4,220	1.000	4,220	4,219	0
2014.1	138	3,924	1.000	3,924	3,923	0
2014.2	132	3,977	1.000	3,977	3,976	0
2015.1	126	4,047	1.000	4,047	4,046	0
2015.2	120	3,978	1.000	3,977	3,977	0
2016.1	114	3,681	1.000	3,681	3,680	0
2016.2	108	3,902	1.000	3,901	3,901	0
2017.1	102	3,624	1.000	3,624	3,623	1
2017.2	96	3,686	1.000	3,685	3,685	0
2018.1	90	3,424	1.000	3,423	3,423	0
2018.2	84	3,653	1.000	3,652	3,651	2
2019.1	78	3,134	1.000	3,133	3,133	1
2019.2	72	3,454	1.000	3,453	3,452	1
2020.1	66	2,803	1.000	2,802	2,800	3
2020.2	60	3,016	1.000	3,015	3,012	3
2021.1	54	2,656	1.000	2,655	2,653	2
2021.2	48	3,252	0.999	3,250	3,250	0
2022.1	42	2,754	0.999	2,752	2,751	0
2022.2	36	3,202	0.999	3,199	3,201	(2)
2023.1	30	3,196	0.999	3,192	3,184	7
2023.2	24	3,454	0.998	3,447	3,439	7
2024.1	18	3,471	0.996	3,457	3,428	30
2024.2	12	3,485	1.000	3,484	3,366	119
2025.1	6	3,334	1.028	3,427		
Total		105,784		105,834	102,229	177

Province of Newfoundland and Labrador
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	1,009	1.000	1,009	1,009	0
2011.1	174	846	1.000	846	846	0
2011.2	168	1,129	1.000	1,129	1,129	(0)
2012.1	162	962	1.000	962	962	(0)
2012.2	156	1,157	1.000	1,157	1,157	(0)
2013.1	150	1,045	1.000	1,045	1,045	(0)
2013.2	144	1,203	1.000	1,203	1,203	(0)
2014.1	138	1,062	1.000	1,062	1,063	(1)
2014.2	132	1,238	1.000	1,238	1,240	(3)
2015.1	126	1,153	1.000	1,152	1,153	(1)
2015.2	120	1,236	1.000	1,235	1,236	(1)
2016.1	114	1,124	1.000	1,124	1,124	(0)
2016.2	108	1,266	1.000	1,265	1,266	(0)
2017.1	102	1,041	0.999	1,040	1,041	(1)
2017.2	96	1,186	1.000	1,185	1,186	(1)
2018.1	90	964	1.000	964	964	(0)
2018.2	84	1,151	1.000	1,150	1,150	0
2019.1	78	989	0.999	988	987	1
2019.2	72	1,121	0.999	1,120	1,119	1
2020.1	66	694	0.999	693	694	(0)
2020.2	60	940	0.999	939	941	(2)
2021.1	54	719	0.999	718	720	(1)
2021.2	48	1,041	0.998	1,039	1,035	5
2022.1	42	854	0.998	852	837	15
2022.2	36	1,010	0.998	1,008	1,013	(5)
2023.1	30	987	0.992	979	974	5
2023.2	24	1,217	0.987	1,202	1,159	43
2024.1	18	1,145	0.983	1,126	1,030	95
2024.2	12	1,230	0.957	1,177	1,097	80
2025.1	6	1,178	0.894	1,053		
Total		31,897		31,662	30,383	226

Province of Newfoundland and Labrador
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	83	1.000	83	83	0
2011.1	174	73	1.000	73	73	0
2011.2	168	67	1.000	67	67	0
2012.1	162	58	1.000	58	58	0
2012.2	156	90	1.000	90	90	0
2013.1	150	72	1.000	72	72	0
2013.2	144	79	1.000	79	79	0
2014.1	138	102	1.000	102	102	0
2014.2	132	66	1.000	66	66	0
2015.1	126	101	1.000	101	101	0
2015.2	120	81	1.000	81	81	0
2016.1	114	71	1.000	71	72	(1)
2016.2	108	59	1.000	59	59	0
2017.1	102	53	1.000	53	52	1
2017.2	96	58	1.000	58	58	0
2018.1	90	58	1.000	58	58	0
2018.2	84	73	0.997	73	72	1
2019.1	78	55	0.993	55	55	(1)
2019.2	72	56	0.985	55	53	2
2020.1	66	52	0.990	52	54	(2)
2020.2	60	62	0.990	61	61	0
2021.1	54	38	0.986	37	38	(0)
2021.2	48	67	0.986	66	68	(2)
2022.1	42	58	0.993	58	57	1
2022.2	36	44	1.000	44	43	1
2023.1	30	47	1.001	47	47	0
2023.2	24	57	1.037	59	49	11
2024.1	18	47	1.094	51	51	1
2024.2	12	47	1.142	54	63	(9)
2025.1	6	36	1.739	63		
Total		1,910		1,946	1,881	2

Province of Newfoundland and Labrador
Collision
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Selected Age-to-Ultimate		Selected Ultimate Claim Counts		
		Reported Claim Counts	Development Factors			
2010.2	180	4,168	1.000	4,168	4,168	0
2011.1	174	4,212	1.000	4,212	4,212	0
2011.2	168	4,626	1.000	4,626	4,626	0
2012.1	162	4,404	1.000	4,404	4,405	(1)
2012.2	156	4,854	1.000	4,854	4,854	(0)
2013.1	150	4,865	1.000	4,865	4,865	(0)
2013.2	144	5,191	1.000	5,191	5,191	(0)
2014.1	138	5,275	1.000	5,275	5,275	(0)
2014.2	132	4,663	1.000	4,663	4,664	(1)
2015.1	126	5,019	1.000	5,019	5,019	(0)
2015.2	120	4,604	1.000	4,604	4,604	(0)
2016.1	114	4,508	1.000	4,508	4,508	(0)
2016.2	108	4,476	1.000	4,476	4,476	(0)
2017.1	102	4,423	1.000	4,423	4,424	(1)
2017.2	96	4,198	1.000	4,198	4,197	1
2018.1	90	4,059	1.000	4,059	4,058	1
2018.2	84	4,331	1.000	4,331	4,331	(0)
2019.1	78	4,130	1.000	4,130	4,131	(1)
2019.2	72	4,161	1.000	4,161	4,161	(0)
2020.1	66	3,218	1.000	3,218	3,218	(0)
2020.2	60	2,949	1.000	2,949	2,949	(0)
2021.1	54	2,859	1.000	2,859	2,858	1
2021.2	48	3,051	1.000	3,051	3,052	(1)
2022.1	42	3,019	1.000	3,019	3,024	(5)
2022.2	36	3,243	1.000	3,243	3,244	(1)
2023.1	30	3,595	1.000	3,595	3,601	(6)
2023.2	24	3,550	0.999	3,547	3,539	9
2024.1	18	3,779	0.998	3,771	3,739	32
2024.2	12	3,655	0.993	3,631	3,693	(62)
2025.1	6	3,775	0.971	3,664		
Total		122,860		122,709	119,085	(40)

Province of Newfoundland and Labrador
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Selected Age-to-Ultimate		Selected Ultimate Claim Counts		
		Reported Claim Counts	Development Factors			
2010.2	180	7,961	1.000	7,961	7,961	0
2011.1	174	8,544	1.000	8,544	8,544	0
2011.2	168	8,538	1.000	8,538	8,538	0
2012.1	162	9,200	1.000	9,200	9,200	0
2012.2	156	8,727	1.000	8,727	8,727	0
2013.1	150	9,414	1.000	9,414	9,414	0
2013.2	144	8,641	1.000	8,641	8,641	0
2014.1	138	10,424	1.000	10,424	10,424	0
2014.2	132	8,743	1.000	8,743	8,743	0
2015.1	126	10,931	1.000	10,931	10,930	0
2015.2	120	9,119	1.000	9,119	9,118	0
2016.1	114	11,524	1.000	11,524	11,523	0
2016.2	108	8,897	1.000	8,897	8,897	0
2017.1	102	13,258	1.000	13,258	13,257	0
2017.2	96	9,031	1.000	9,031	9,030	0
2018.1	90	10,133	1.000	10,133	10,132	0
2018.2	84	8,734	1.000	8,734	8,733	0
2019.1	78	9,197	1.000	9,197	9,196	0
2019.2	72	8,294	1.000	8,294	8,294	0
2020.1	66	7,806	1.000	7,806	7,806	0
2020.2	60	8,605	1.000	8,605	8,604	0
2021.1	54	7,965	1.000	7,965	7,965	0
2021.2	48	7,665	1.000	7,665	7,665	0
2022.1	42	8,738	1.000	8,738	8,739	(1)
2022.2	36	7,553	1.000	7,554	7,555	(1)
2023.1	30	9,098	1.000	9,101	9,098	3
2023.2	24	8,400	1.001	8,410	8,406	3
2024.1	18	8,844	1.004	8,876	8,826	49
2024.2	12	8,376	1.019	8,533	9,359	(826)
2025.1	6	7,694	1.264	9,726		
Total		270,054		272,283	263,326	(769)

Province of Newfoundland and Labrador
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	11	1.000	11	11	0
2011.1	174	3	1.000	3	3	0
2011.2	168	14	1.000	14	14	0
2012.1	162	14	1.000	14	14	0
2012.2	156	14	1.000	14	14	0
2013.1	150	13	1.000	13	13	0
2013.2	144	10	1.000	10	10	0
2014.1	138	8	1.000	8	8	0
2014.2	132	15	1.000	15	15	0
2015.1	126	14	1.000	14	14	0
2015.2	120	8	1.000	8	8	0
2016.1	114	8	1.000	8	8	0
2016.2	108	5	1.000	5	5	0
2017.1	102	14	1.000	14	14	0
2017.2	96	10	1.000	10	10	0
2018.1	90	8	1.000	8	8	0
2018.2	84	9	1.000	9	9	0
2019.1	78	5	1.000	5	5	0
2019.2	72	8	1.000	8	8	0
2020.1	66	6	1.000	6	6	0
2020.2	60	6	1.000	6	6	0
2021.1	54	6	1.000	6	6	0
2021.2	48	8	1.000	8	8	0
2022.1	42	4	1.000	4	4	0
2022.2	36	10	1.000	10	10	0
2023.1	30	7	1.000	7	7	0
2023.2	24	11	1.000	11	11	0
2024.1	18	9	1.000	9	8	1
2024.2	12	8	0.977	8	9	(1)
2025.1	6	4	1.061	4		
Total		270		270	265	0

Province of Newfoundland and Labrador
All Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	176	1.000	176	176	0
2011.1	174	159	1.000	159	159	0
2011.2	168	176	1.000	176	176	0
2012.1	162	176	1.000	176	176	0
2012.2	156	205	1.000	205	205	0
2013.1	150	194	1.000	194	194	0
2013.2	144	180	1.000	180	180	0
2014.1	138	201	1.000	201	201	0
2014.2	132	217	1.000	217	217	0
2015.1	126	226	1.000	226	226	0
2015.2	120	213	1.000	213	213	0
2016.1	114	267	1.000	267	267	0
2016.2	108	264	1.000	264	264	0
2017.1	102	309	1.000	309	309	0
2017.2	96	222	1.000	222	222	0
2018.1	90	210	1.000	210	210	0
2018.2	84	239	1.000	239	239	0
2019.1	78	219	1.000	219	219	0
2019.2	72	238	1.000	238	238	0
2020.1	66	200	1.000	200	200	0
2020.2	60	205	1.000	205	205	0
2021.1	54	224	1.000	224	224	0
2021.2	48	238	1.000	238	238	0
2022.1	42	223	1.000	223	223	0
2022.2	36	231	0.999	231	231	(0)
2023.1	30	282	1.001	282	282	0
2023.2	24	286	1.001	286	288	(2)
2024.1	18	338	0.999	338	337	0
2024.2	12	321	1.010	324	332	(8)
2025.1	6	296	1.100	326		
Total		6,935		6,968	6,651	(9)

Province of Newfoundland and Labrador
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
		Selected Age-to-Ultimate				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	3	1.000	3	3	0
2011.1	174	1	1.000	1	1	0
2011.2	168	4	1.000	4	4	0
2012.1	162	1	1.000	1	1	0
2012.2	156	3	1.000	3	3	0
2013.1	150	4	1.000	4	5	(1)
2013.2	144	4	0.941	4	4	(0)
2014.1	138	6	0.941	6	6	(0)
2014.2	132	1	0.941	1	1	0
2015.1	126	5	0.896	4	5	(0)
2015.2	120	8	0.934	7	9	(1)
2016.1	114	15	0.903	14	15	(1)
2016.2	108	4	0.858	3	4	(1)
2017.1	102	4	0.820	3	3	1
2017.2	96	7	0.809	6	6	0
2018.1	90	9	0.771	7	7	0
2018.2	84	7	0.731	5	5	(0)
2019.1	78	9	0.724	7	5	1
2019.2	72	11	0.700	8	7	0
2020.1	66	12	0.705	8	5	3
2020.2	60	7	0.659	5	6	(1)
2021.1	54	10	0.635	6	5	1
2021.2	48	14	0.653	9	9	(0)
2022.1	42	9	0.646	6	4	2
2022.2	36	8	0.681	5	6	(1)
2023.1	30	15	0.743	11	10	1
2023.2	24	17	1.118	19	11	8
2024.1	18	5	1.477	7	2	6
2024.2	12	8	2.026	16	10	7
2025.1	6	2	3.038	6		
Total		213		190	162	22

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	-0.002 (CI = +/-0.008; p = 0.580)	-0.132 (CI = +/-0.062; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.594	-0.21%
Loss Cost	2011.1	-0.004 (CI = +/-0.008; p = 0.305)	-0.140 (CI = +/-0.062; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.631	-0.39%
Loss Cost	2011.2	-0.006 (CI = +/-0.008; p = 0.133)	-0.131 (CI = +/-0.061; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.657	-0.58%
Loss Cost	2012.1	-0.007 (CI = +/-0.008; p = 0.112)	-0.134 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.655	-0.66%
Loss Cost	2012.2	-0.008 (CI = +/-0.009; p = 0.090)	-0.130 (CI = +/-0.065; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.659	-0.76%
Loss Cost	2013.1	-0.008 (CI = +/-0.010; p = 0.095)	-0.132 (CI = +/-0.068; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.647	-0.80%
Loss Cost	2013.2	-0.007 (CI = +/-0.010; p = 0.181)	-0.137 (CI = +/-0.070; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.650	-0.68%
Loss Cost	2014.1	-0.008 (CI = +/-0.011; p = 0.165)	-0.140 (CI = +/-0.073; p = 0.001)	0.007 (CI = +/-0.003; p = 0.001)	0.642	-0.77%
Loss Cost	2014.2	-0.010 (CI = +/-0.012; p = 0.093)	-0.131 (CI = +/-0.075; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	0.660	-1.00%
Loss Cost	2015.1	-0.014 (CI = +/-0.012; p = 0.025)	-0.144 (CI = +/-0.071; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.720	-1.37%
Loss Cost	2015.2	-0.014 (CI = +/-0.013; p = 0.038)	-0.143 (CI = +/-0.076; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.716	-1.39%
Loss Cost	2016.1	-0.012 (CI = +/-0.014; p = 0.086)	-0.138 (CI = +/-0.079; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	0.679	-1.23%
Loss Cost	2016.2	-0.010 (CI = +/-0.016; p = 0.210)	-0.148 (CI = +/-0.083; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	0.686	-0.96%
Loss Cost	2017.1	-0.010 (CI = +/-0.018; p = 0.238)	-0.149 (CI = +/-0.088; p = 0.003)	0.007 (CI = +/-0.004; p = 0.002)	0.660	-1.02%
Severity	2010.2	0.034 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.060; p = 0.194)	-0.002 (CI = +/-0.003; p = 0.170)	0.796	+3.46%
Severity	2011.1	0.034 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.062; p = 0.191)	-0.002 (CI = +/-0.003; p = 0.175)	0.778	+3.43%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.064; p = 0.237)	-0.002 (CI = +/-0.003; p = 0.183)	0.751	+3.37%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.067; p = 0.256)	-0.002 (CI = +/-0.003; p = 0.193)	0.732	+3.37%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.070; p = 0.277)	-0.002 (CI = +/-0.003; p = 0.203)	0.704	+3.38%
Severity	2013.1	0.033 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.073; p = 0.295)	-0.002 (CI = +/-0.004; p = 0.214)	0.681	+3.37%
Severity	2013.2	0.033 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.077; p = 0.314)	-0.002 (CI = +/-0.004; p = 0.225)	0.646	+3.38%
Severity	2014.1	0.032 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.079; p = 0.261)	-0.002 (CI = +/-0.004; p = 0.231)	0.606	+3.22%
Severity	2014.2	0.028 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.078; p = 0.430)	-0.002 (CI = +/-0.004; p = 0.250)	0.536	+2.87%
Severity	2015.1	0.024 (CI = +/-0.012; p = 0.001)	-0.043 (CI = +/-0.075; p = 0.240)	-0.002 (CI = +/-0.003; p = 0.240)	0.487	+2.48%
Severity	2015.2	0.021 (CI = +/-0.013; p = 0.003)	-0.032 (CI = +/-0.076; p = 0.390)	-0.002 (CI = +/-0.003; p = 0.283)	0.377	+2.17%
Severity	2016.1	0.022 (CI = +/-0.015; p = 0.005)	-0.029 (CI = +/-0.080; p = 0.447)	-0.002 (CI = +/-0.003; p = 0.291)	0.353	+2.24%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.010)	-0.032 (CI = +/-0.086; p = 0.438)	-0.002 (CI = +/-0.004; p = 0.296)	0.303	+2.32%
Severity	2017.1	0.019 (CI = +/-0.017; p = 0.037)	-0.043 (CI = +/-0.086; p = 0.301)	-0.002 (CI = +/-0.004; p = 0.356)	0.205	+1.89%
Frequency	2010.2	-0.036 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.932	-3.55%
Frequency	2011.1	-0.038 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.042; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.938	-3.69%
Frequency	2011.2	-0.039 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.041; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.944	-3.83%
Frequency	2012.1	-0.040 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.042; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.941	-3.91%
Frequency	2012.2	-0.041 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.942	-4.00%
Frequency	2013.1	-0.041 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.936	-4.04%
Frequency	2013.2	-0.040 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.934	-3.93%
Frequency	2014.1	-0.039 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.924	-3.87%
Frequency	2014.2	-0.038 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.920	-3.76%
Frequency	2015.1	-0.038 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.052; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.909	-3.75%
Frequency	2015.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.914	-3.48%
Frequency	2016.1	-0.035 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.053; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.899	-3.40%
Frequency	2016.2	-0.033 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.055; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	0.895	-3.21%
Frequency	2017.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.052; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	0.888	-2.86%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Loss Cost	2010.2	-0.008 (CI = +/-0.011; p = 0.162)	0.035	-0.77%
Loss Cost	2011.1	-0.009 (CI = +/-0.012; p = 0.139)	0.045	-0.87%
Loss Cost	2011.2	-0.012 (CI = +/-0.012; p = 0.055)	0.101	-1.17%
Loss Cost	2012.1	-0.012 (CI = +/-0.013; p = 0.078)	0.084	-1.15%
Loss Cost	2012.2	-0.014 (CI = +/-0.014; p = 0.051)	0.114	-1.36%
Loss Cost	2013.1	-0.013 (CI = +/-0.015; p = 0.085)	0.085	-1.29%
Loss Cost	2013.2	-0.013 (CI = +/-0.016; p = 0.110)	0.072	-1.30%
Loss Cost	2014.1	-0.012 (CI = +/-0.018; p = 0.164)	0.047	-1.22%
Loss Cost	2014.2	-0.016 (CI = +/-0.019; p = 0.093)	0.092	-1.59%
Loss Cost	2015.1	-0.018 (CI = +/-0.021; p = 0.090)	0.099	-1.76%
Loss Cost	2015.2	-0.019 (CI = +/-0.023; p = 0.091)	0.103	-1.93%
Loss Cost	2016.1	-0.015 (CI = +/-0.025; p = 0.227)	0.031	-1.46%
Loss Cost	2016.2	-0.013 (CI = +/-0.028; p = 0.325)	0.002	-1.32%
Loss Cost	2017.1	-0.009 (CI = +/-0.031; p = 0.533)	-0.039	-0.92%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	0.785	+3.60%
Severity	2011.1	0.035 (CI = +/-0.008; p = 0.000)	0.767	+3.59%
Severity	2011.2	0.034 (CI = +/-0.008; p = 0.000)	0.741	+3.51%
Severity	2012.1	0.035 (CI = +/-0.009; p = 0.000)	0.723	+3.54%
Severity	2012.2	0.034 (CI = +/-0.009; p = 0.000)	0.696	+3.51%
Severity	2013.1	0.035 (CI = +/-0.010; p = 0.000)	0.673	+3.54%
Severity	2013.2	0.034 (CI = +/-0.011; p = 0.000)	0.640	+3.50%
Severity	2014.1	0.033 (CI = +/-0.012; p = 0.000)	0.595	+3.38%
Severity	2014.2	0.029 (CI = +/-0.012; p = 0.000)	0.540	+2.96%
Severity	2015.1	0.026 (CI = +/-0.012; p = 0.000)	0.469	+2.59%
Severity	2015.2	0.022 (CI = +/-0.013; p = 0.002)	0.384	+2.20%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.004)	0.367	+2.30%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.008)	0.321	+2.28%
Severity	2017.1	0.019 (CI = +/-0.017; p = 0.036)	0.212	+1.87%
Frequency	2010.2	-0.043 (CI = +/-0.010; p = 0.000)	0.719	-4.21%
Frequency	2011.1	-0.044 (CI = +/-0.011; p = 0.000)	0.709	-4.30%
Frequency	2011.2	-0.046 (CI = +/-0.011; p = 0.000)	0.720	-4.52%
Frequency	2012.1	-0.046 (CI = +/-0.012; p = 0.000)	0.698	-4.53%
Frequency	2012.2	-0.048 (CI = +/-0.013; p = 0.000)	0.697	-4.70%
Frequency	2013.1	-0.048 (CI = +/-0.014; p = 0.000)	0.666	-4.66%
Frequency	2013.2	-0.047 (CI = +/-0.015; p = 0.000)	0.635	-4.64%
Frequency	2014.1	-0.046 (CI = +/-0.017; p = 0.000)	0.588	-4.45%
Frequency	2014.2	-0.045 (CI = +/-0.018; p = 0.000)	0.550	-4.42%
Frequency	2015.1	-0.043 (CI = +/-0.020; p = 0.000)	0.494	-4.24%
Frequency	2015.2	-0.041 (CI = +/-0.022; p = 0.001)	0.432	-4.04%
Frequency	2016.1	-0.037 (CI = +/-0.024; p = 0.004)	0.352	-3.67%
Frequency	2016.2	-0.036 (CI = +/-0.027; p = 0.012)	0.291	-3.52%
Frequency	2017.1	-0.028 (CI = +/-0.028; p = 0.054)	0.174	-2.74%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility, non_phys_dam_xs_inf

Loss Cost	2010.2	-0.002 (CI = +/-0.008; p = 0.533)	-0.130 (CI = +/-0.064; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.019 (CI = +/-0.111; p = 0.732)	0.579	-0.25%
Loss Cost	2011.1	-0.005 (CI = +/-0.008; p = 0.237)	-0.139 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.109; p = 0.499)	0.623	-0.49%
Loss Cost	2011.2	-0.008 (CI = +/-0.009; p = 0.066)	-0.126 (CI = +/-0.061; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.107; p = 0.240)	0.663	-0.79%
Loss Cost	2012.1	-0.010 (CI = +/-0.009; p = 0.043)	-0.131 (CI = +/-0.062; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.111; p = 0.173)	0.669	-0.95%
Loss Cost	2012.2	-0.012 (CI = +/-0.010; p = 0.020)	-0.121 (CI = +/-0.063; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.099 (CI = +/-0.116; p = 0.090)	0.690	-1.22%
Loss Cost	2013.1	-0.014 (CI = +/-0.011; p = 0.016)	-0.125 (CI = +/-0.064; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.121; p = 0.070)	0.687	-1.40%
Loss Cost	2013.2	-0.013 (CI = +/-0.012; p = 0.038)	-0.129 (CI = +/-0.068; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.126; p = 0.092)	0.684	-1.30%
Loss Cost	2014.1	-0.014 (CI = +/-0.013; p = 0.039)	-0.132 (CI = +/-0.071; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.106 (CI = +/-0.129; p = 0.103)	0.675	-1.37%
Loss Cost	2014.2	-0.014 (CI = +/-0.013; p = 0.041)	-0.129 (CI = +/-0.074; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.147; p = 0.213)	0.672	-1.39%
Loss Cost	2015.1	-0.014 (CI = +/-0.013; p = 0.038)	-0.143 (CI = +/-0.076; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.191; p = 0.912)	0.702	-1.39%
Loss Cost	2015.2	-0.014 (CI = +/-0.013; p = 0.038)	-0.143 (CI = +/-0.076; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.716	-1.39%
Loss Cost	2016.1	-0.012 (CI = +/-0.014; p = 0.086)	-0.138 (CI = +/-0.079; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.679	-1.23%
Loss Cost	2016.2	-0.010 (CI = +/-0.016; p = 0.210)	-0.148 (CI = +/-0.083; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	NA (CI = +/-NA; p = NA)	0.686	-0.96%
Loss Cost	2017.1	-0.010 (CI = +/-0.018; p = 0.238)	-0.149 (CI = +/-0.088; p = 0.003)	0.007 (CI = +/-0.004; p = 0.002)	NA (CI = +/-NA; p = NA)	0.660	-1.02%
Severity	2010.2	0.031 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.055; p = 0.255)	-0.002 (CI = +/-0.003; p = 0.205)	-0.111 (CI = +/-0.095; p = 0.024)	0.828	+3.20%
Severity	2011.1	0.030 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.056; p = 0.215)	-0.002 (CI = +/-0.003; p = 0.203)	-0.119 (CI = +/-0.098; p = 0.020)	0.817	+3.09%
Severity	2011.2	0.029 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.057; p = 0.330)	-0.002 (CI = +/-0.003; p = 0.212)	-0.134 (CI = +/-0.101; p = 0.012)	0.804	+2.91%
Severity	2012.1	0.028 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.059; p = 0.293)	-0.002 (CI = +/-0.003; p = 0.217)	-0.142 (CI = +/-0.106; p = 0.011)	0.794	+2.80%
Severity	2012.2	0.026 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.061; p = 0.428)	-0.002 (CI = +/-0.003; p = 0.237)	-0.160 (CI = +/-0.112; p = 0.007)	0.781	+2.59%
Severity	2013.1	0.024 (CI = +/-0.011; p = 0.000)	-0.027 (CI = +/-0.062; p = 0.371)	-0.002 (CI = +/-0.003; p = 0.245)	-0.172 (CI = +/-0.118; p = 0.006)	0.771	+2.42%
Severity	2013.2	0.023 (CI = +/-0.012; p = 0.001)	-0.024 (CI = +/-0.066; p = 0.452)	-0.002 (CI = +/-0.003; p = 0.266)	-0.176 (CI = +/-0.122; p = 0.007)	0.748	+2.32%
Severity	2014.1	0.022 (CI = +/-0.012; p = 0.002)	-0.030 (CI = +/-0.068; p = 0.372)	-0.002 (CI = +/-0.003; p = 0.270)	-0.174 (CI = +/-0.124; p = 0.008)	0.721	+2.19%
Severity	2014.2	0.021 (CI = +/-0.013; p = 0.002)	-0.026 (CI = +/-0.070; p = 0.453)	-0.002 (CI = +/-0.003; p = 0.282)	-0.155 (CI = +/-0.140; p = 0.032)	0.628	+2.17%
Severity	2015.1	0.021 (CI = +/-0.013; p = 0.003)	-0.032 (CI = +/-0.076; p = 0.390)	-0.002 (CI = +/-0.003; p = 0.283)	-0.122 (CI = +/-0.190; p = 0.191)	0.512	+2.17%
Severity	2015.2	0.021 (CI = +/-0.013; p = 0.003)	-0.032 (CI = +/-0.076; p = 0.390)	-0.002 (CI = +/-0.003; p = 0.283)	NA (CI = +/-NA; p = NA)	0.377	+2.17%
Severity	2016.1	0.022 (CI = +/-0.015; p = 0.005)	-0.029 (CI = +/-0.080; p = 0.447)	-0.002 (CI = +/-0.003; p = 0.291)	NA (CI = +/-NA; p = NA)	0.353	+2.24%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.010)	-0.032 (CI = +/-0.086; p = 0.438)	-0.002 (CI = +/-0.004; p = 0.296)	NA (CI = +/-NA; p = NA)	0.303	+2.32%
Severity	2017.1	0.019 (CI = +/-0.017; p = 0.037)	-0.043 (CI = +/-0.086; p = 0.301)	-0.002 (CI = +/-0.004; p = 0.356)	NA (CI = +/-NA; p = NA)	0.205	+1.89%
Frequency	2010.2	-0.034 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.093 (CI = +/-0.068; p = 0.009)	0.946	-3.34%
Frequency	2011.1	-0.035 (CI = +/-0.005; p = 0.000)	-0.104 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.083 (CI = +/-0.067; p = 0.018)	0.949	-3.47%
Frequency	2011.2	-0.037 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.039; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.072 (CI = +/-0.068; p = 0.041)	0.951	-3.60%
Frequency	2012.1	-0.037 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.067 (CI = +/-0.072; p = 0.066)	0.948	-3.65%
Frequency	2012.2	-0.038 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.042; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.061 (CI = +/-0.078; p = 0.118)	0.946	-3.72%
Frequency	2013.1	-0.038 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.061 (CI = +/-0.083; p = 0.144)	0.940	-3.73%
Frequency	2013.2	-0.036 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.070 (CI = +/-0.083; p = 0.094)	0.940	-3.54%
Frequency	2014.1	-0.035 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.069 (CI = +/-0.084; p = 0.104)	0.931	-3.49%
Frequency	2014.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.065 (CI = +/-0.097; p = 0.175)	0.925	-3.48%
Frequency	2015.1	-0.035 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.112 (CI = +/-0.127; p = 0.079)	0.920	-3.48%
Frequency	2015.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.914	-3.48%
Frequency	2016.1	-0.035 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.053; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.899	-3.40%
Frequency	2016.2	-0.033 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.055; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.895	-3.21%
Frequency	2017.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.052; p = 0.001)	0.008 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.888	-2.86%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, non_phys_dam_xs_inf

Loss Cost	2010.2	-0.007 (CI = +/-0.010; p = 0.179)	-0.144 (CI = +/-0.081; p = 0.001)	0.002 (CI = +/-0.140; p = 0.972)	0.316	-0.67%
Loss Cost	2011.1	-0.009 (CI = +/-0.010; p = 0.083)	-0.153 (CI = +/-0.081; p = 0.001)	-0.016 (CI = +/-0.141; p = 0.815)	0.362	-0.91%
Loss Cost	2011.2	-0.012 (CI = +/-0.011; p = 0.036)	-0.141 (CI = +/-0.082; p = 0.002)	-0.040 (CI = +/-0.143; p = 0.570)	0.382	-1.20%
Loss Cost	2012.1	-0.014 (CI = +/-0.012; p = 0.031)	-0.146 (CI = +/-0.084; p = 0.001)	-0.053 (CI = +/-0.150; p = 0.471)	0.381	-1.37%
Loss Cost	2012.2	-0.016 (CI = +/-0.014; p = 0.027)	-0.138 (CI = +/-0.087; p = 0.003)	-0.072 (CI = +/-0.161; p = 0.361)	0.391	-1.59%
Loss Cost	2013.1	-0.018 (CI = +/-0.016; p = 0.029)	-0.142 (CI = +/-0.090; p = 0.004)	-0.084 (CI = +/-0.170; p = 0.317)	0.375	-1.75%
Loss Cost	2013.2	-0.016 (CI = +/-0.017; p = 0.064)	-0.147 (CI = +/-0.094; p = 0.004)	-0.077 (CI = +/-0.176; p = 0.373)	0.371	-1.60%
Loss Cost	2014.1	-0.017 (CI = +/-0.018; p = 0.068)	-0.150 (CI = +/-0.099; p = 0.005)	-0.076 (CI = +/-0.180; p = 0.390)	0.352	-1.67%
Loss Cost	2014.2	-0.017 (CI = +/-0.019; p = 0.073)	-0.148 (CI = +/-0.103; p = 0.008)	-0.062 (CI = +/-0.206; p = 0.533)	0.342	-1.68%
Loss Cost	2015.1	-0.017 (CI = +/-0.019; p = 0.073)	-0.164 (CI = +/-0.108; p = 0.005)	0.028 (CI = +/-0.273; p = 0.829)	0.378	-1.68%
Loss Cost	2015.2	-0.017 (CI = +/-0.019; p = 0.073)	-0.164 (CI = +/-0.108; p = 0.005)	NA (CI = +/-NA; p = NA)	0.407	-1.68%
Loss Cost	2016.1	-0.015 (CI = +/-0.021; p = 0.151)	-0.157 (CI = +/-0.113; p = 0.010)	NA (CI = +/-NA; p = NA)	0.330	-1.46%
Loss Cost	2016.2	-0.010 (CI = +/-0.022; p = 0.354)	-0.171 (CI = +/-0.117; p = 0.007)	NA (CI = +/-NA; p = NA)	0.356	-1.00%
Loss Cost	2017.1	-0.009 (CI = +/-0.025; p = 0.448)	-0.169 (CI = +/-0.125; p = 0.011)	NA (CI = +/-NA; p = NA)	0.306	-0.92%
Severity	2010.2	0.033 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.056; p = 0.318)	-0.117 (CI = +/-0.096; p = 0.019)	0.823	+3.31%
Severity	2011.1	0.032 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.057; p = 0.272)	-0.124 (CI = +/-0.099; p = 0.016)	0.812	+3.21%
Severity	2011.2	0.030 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.058; p = 0.405)	-0.140 (CI = +/-0.102; p = 0.009)	0.799	+3.02%
Severity	2012.1	0.029 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.059; p = 0.362)	-0.148 (CI = +/-0.106; p = 0.008)	0.788	+2.91%
Severity	2012.2	0.027 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.061; p = 0.516)	-0.167 (CI = +/-0.113; p = 0.006)	0.776	+2.69%
Severity	2013.1	0.025 (CI = +/-0.011; p = 0.000)	-0.023 (CI = +/-0.063; p = 0.449)	-0.179 (CI = +/-0.118; p = 0.005)	0.766	+2.51%
Severity	2013.2	0.024 (CI = +/-0.012; p = 0.000)	-0.020 (CI = +/-0.066; p = 0.540)	-0.183 (CI = +/-0.122; p = 0.005)	0.744	+2.40%
Severity	2014.1	0.022 (CI = +/-0.012; p = 0.001)	-0.025 (CI = +/-0.068; p = 0.447)	-0.182 (CI = +/-0.123; p = 0.006)	0.716	+2.27%
Severity	2014.2	0.022 (CI = +/-0.013; p = 0.002)	-0.021 (CI = +/-0.070; p = 0.536)	-0.162 (CI = +/-0.140; p = 0.026)	0.623	+2.24%
Severity	2015.1	0.022 (CI = +/-0.013; p = 0.002)	-0.026 (CI = +/-0.075; p = 0.469)	-0.132 (CI = +/-0.190; p = 0.160)	0.505	+2.24%
Severity	2015.2	0.022 (CI = +/-0.013; p = 0.002)	-0.026 (CI = +/-0.075; p = 0.469)	NA (CI = +/-NA; p = NA)	0.368	+2.24%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.004)	-0.025 (CI = +/-0.080; p = 0.522)	NA (CI = +/-NA; p = NA)	0.345	+2.30%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.009)	-0.026 (CI = +/-0.085; p = 0.532)	NA (CI = +/-NA; p = NA)	0.295	+2.33%
Severity	2017.1	0.019 (CI = +/-0.017; p = 0.037)	-0.038 (CI = +/-0.085; p = 0.348)	NA (CI = +/-NA; p = NA)	0.209	+1.87%
Frequency	2010.2	-0.039 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.076; p = 0.004)	0.119 (CI = +/-0.131; p = 0.073)	0.795	-3.85%
Frequency	2011.1	-0.041 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.078; p = 0.003)	0.108 (CI = +/-0.135; p = 0.111)	0.790	-4.00%
Frequency	2011.2	-0.042 (CI = +/-0.011; p = 0.000)	-0.118 (CI = +/-0.081; p = 0.006)	0.099 (CI = +/-0.142; p = 0.161)	0.787	-4.10%
Frequency	2012.1	-0.042 (CI = +/-0.012; p = 0.000)	-0.119 (CI = +/-0.084; p = 0.007)	0.095 (CI = +/-0.150; p = 0.204)	0.770	-4.16%
Frequency	2012.2	-0.042 (CI = +/-0.014; p = 0.000)	-0.119 (CI = +/-0.088; p = 0.011)	0.094 (CI = +/-0.163; p = 0.242)	0.761	-4.16%
Frequency	2013.1	-0.042 (CI = +/-0.016; p = 0.000)	-0.119 (CI = +/-0.092; p = 0.014)	0.095 (CI = +/-0.173; p = 0.267)	0.735	-4.15%
Frequency	2013.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.128 (CI = +/-0.095; p = 0.011)	0.107 (CI = +/-0.177; p = 0.223)	0.719	-3.90%
Frequency	2014.1	-0.039 (CI = +/-0.018; p = 0.000)	-0.125 (CI = +/-0.100; p = 0.016)	0.106 (CI = +/-0.182; p = 0.238)	0.675	-3.85%
Frequency	2014.2	-0.039 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.104; p = 0.020)	0.099 (CI = +/-0.209; p = 0.331)	0.644	-3.84%
Frequency	2015.1	-0.039 (CI = +/-0.019; p = 0.001)	-0.138 (CI = +/-0.111; p = 0.018)	0.160 (CI = +/-0.281; p = 0.245)	0.603	-3.84%
Frequency	2015.2	-0.039 (CI = +/-0.019; p = 0.001)	-0.138 (CI = +/-0.111; p = 0.018)	NA (CI = +/-NA; p = NA)	0.571	-3.84%
Frequency	2016.1	-0.037 (CI = +/-0.021; p = 0.002)	-0.132 (CI = +/-0.117; p = 0.030)	NA (CI = +/-NA; p = NA)	0.493	-3.67%
Frequency	2016.2	-0.033 (CI = +/-0.023; p = 0.009)	-0.146 (CI = +/-0.122; p = 0.022)	NA (CI = +/-NA; p = NA)	0.472	-3.26%
Frequency	2017.1	-0.028 (CI = +/-0.025; p = 0.034)	-0.130 (CI = +/-0.124; p = 0.041)	NA (CI = +/-NA; p = NA)	0.350	-2.74%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility, non_phys_dam_xs_inf

Loss Cost	2010.2	-0.003 (CI = +/-0.010; p = 0.495)	0.008 (CI = +/-0.004; p = 0.001)	-0.044 (CI = +/-0.140; p = 0.521)	0.311	-0.35%
Loss Cost	2011.1	-0.005 (CI = +/-0.011; p = 0.373)	0.008 (CI = +/-0.004; p = 0.001)	-0.055 (CI = +/-0.145; p = 0.438)	0.323	-0.49%
Loss Cost	2011.2	-0.009 (CI = +/-0.011; p = 0.094)	0.008 (CI = +/-0.004; p = 0.001)	-0.091 (CI = +/-0.139; p = 0.187)	0.418	-0.94%
Loss Cost	2012.1	-0.010 (CI = +/-0.012; p = 0.111)	0.008 (CI = +/-0.004; p = 0.001)	-0.095 (CI = +/-0.147; p = 0.193)	0.406	-0.98%
Loss Cost	2012.2	-0.015 (CI = +/-0.013; p = 0.030)	0.008 (CI = +/-0.004; p = 0.001)	-0.135 (CI = +/-0.148; p = 0.073)	0.476	-1.45%
Loss Cost	2013.1	-0.015 (CI = +/-0.015; p = 0.045)	0.008 (CI = +/-0.004; p = 0.001)	-0.138 (CI = +/-0.158; p = 0.084)	0.456	-1.49%
Loss Cost	2013.2	-0.016 (CI = +/-0.016; p = 0.051)	0.008 (CI = +/-0.004; p = 0.001)	-0.142 (CI = +/-0.164; p = 0.086)	0.448	-1.58%
Loss Cost	2014.1	-0.015 (CI = +/-0.017; p = 0.075)	0.008 (CI = +/-0.004; p = 0.001)	-0.142 (CI = +/-0.168; p = 0.094)	0.431	-1.53%
Loss Cost	2014.2	-0.016 (CI = +/-0.017; p = 0.072)	0.008 (CI = +/-0.004; p = 0.001)	-0.104 (CI = +/-0.190; p = 0.264)	0.444	-1.56%
Loss Cost	2015.1	-0.016 (CI = +/-0.018; p = 0.080)	0.008 (CI = +/-0.004; p = 0.002)	-0.096 (CI = +/-0.253; p = 0.433)	0.439	-1.57%
Loss Cost	2015.2	-0.016 (CI = +/-0.018; p = 0.080)	0.008 (CI = +/-0.004; p = 0.002)	NA (CI = +/-NA; p = NA)	0.466	-1.57%
Loss Cost	2016.1	-0.012 (CI = +/-0.019; p = 0.198)	0.008 (CI = +/-0.005; p = 0.004)	NA (CI = +/-NA; p = NA)	0.423	-1.21%
Loss Cost	2016.2	-0.012 (CI = +/-0.022; p = 0.244)	0.008 (CI = +/-0.005; p = 0.004)	NA (CI = +/-NA; p = NA)	0.401	-1.22%
Loss Cost	2017.1	-0.010 (CI = +/-0.024; p = 0.376)	0.007 (CI = +/-0.005; p = 0.006)	NA (CI = +/-NA; p = NA)	0.361	-1.03%
Severity	2010.2	0.031 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.250)	-0.118 (CI = +/-0.095; p = 0.017)	0.825	+3.17%
Severity	2011.1	0.030 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.255)	-0.124 (CI = +/-0.099; p = 0.016)	0.812	+3.09%
Severity	2011.2	0.028 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.249)	-0.140 (CI = +/-0.100; p = 0.008)	0.804	+2.88%
Severity	2012.1	0.028 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.260)	-0.147 (CI = +/-0.105; p = 0.008)	0.792	+2.79%
Severity	2012.2	0.025 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.268)	-0.167 (CI = +/-0.110; p = 0.005)	0.785	+2.54%
Severity	2013.1	0.024 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.283)	-0.178 (CI = +/-0.116; p = 0.005)	0.772	+2.40%
Severity	2013.2	0.022 (CI = +/-0.012; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.298)	-0.183 (CI = +/-0.119; p = 0.005)	0.753	+2.27%
Severity	2014.1	0.021 (CI = +/-0.012; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.312)	-0.183 (CI = +/-0.121; p = 0.005)	0.723	+2.16%
Severity	2014.2	0.021 (CI = +/-0.013; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.315)	-0.158 (CI = +/-0.138; p = 0.027)	0.637	+2.13%
Severity	2015.1	0.021 (CI = +/-0.013; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.327)	-0.141 (CI = +/-0.183; p = 0.120)	0.518	+2.13%
Severity	2015.2	0.021 (CI = +/-0.013; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.327)	NA (CI = +/-NA; p = NA)	0.385	+2.13%
Severity	2016.1	0.022 (CI = +/-0.014; p = 0.005)	-0.002 (CI = +/-0.003; p = 0.322)	NA (CI = +/-NA; p = NA)	0.369	+2.25%
Severity	2016.2	0.022 (CI = +/-0.016; p = 0.009)	-0.002 (CI = +/-0.003; p = 0.337)	NA (CI = +/-NA; p = NA)	0.320	+2.26%
Severity	2017.1	0.019 (CI = +/-0.017; p = 0.037)	-0.001 (CI = +/-0.004; p = 0.422)	NA (CI = +/-NA; p = NA)	0.195	+1.89%
Frequency	2010.2	-0.035 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.095; p = 0.126)	0.892	-3.41%
Frequency	2011.1	-0.035 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.099; p = 0.167)	0.888	-3.47%
Frequency	2011.2	-0.038 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.098; p = 0.314)	0.898	-3.71%
Frequency	2012.1	-0.037 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.104; p = 0.314)	0.890	-3.67%
Frequency	2012.2	-0.040 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.109; p = 0.542)	0.892	-3.90%
Frequency	2013.1	-0.039 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.116; p = 0.483)	0.882	-3.80%
Frequency	2013.2	-0.038 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.120; p = 0.483)	0.870	-3.77%
Frequency	2014.1	-0.037 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.120; p = 0.484)	0.858	-3.61%
Frequency	2014.2	-0.037 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.138; p = 0.427)	0.845	-3.62%
Frequency	2015.1	-0.037 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.183; p = 0.609)	0.822	-3.62%
Frequency	2015.2	-0.037 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.808	-3.62%
Frequency	2016.1	-0.034 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.784	-3.38%
Frequency	2016.2	-0.035 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.761	-3.41%
Frequency	2017.1	-0.029 (CI = +/-0.016; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.741	-2.87%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2010.2	-0.007 (CI = +/-0.009; p = 0.140)	-0.144 (CI = +/-0.079; p = 0.001)	0.341	-0.67%
Loss Cost	2011.1	-0.009 (CI = +/-0.009; p = 0.069)	-0.153 (CI = +/-0.079; p = 0.000)	0.385	-0.87%
Loss Cost	2011.2	-0.011 (CI = +/-0.010; p = 0.036)	-0.144 (CI = +/-0.080; p = 0.001)	0.398	-1.06%
Loss Cost	2012.1	-0.012 (CI = +/-0.011; p = 0.033)	-0.148 (CI = +/-0.082; p = 0.001)	0.393	-1.15%
Loss Cost	2012.2	-0.012 (CI = +/-0.011; p = 0.035)	-0.144 (CI = +/-0.086; p = 0.002)	0.394	-1.23%
Loss Cost	2013.1	-0.013 (CI = +/-0.012; p = 0.041)	-0.147 (CI = +/-0.089; p = 0.003)	0.373	-1.29%
Loss Cost	2013.2	-0.011 (CI = +/-0.013; p = 0.089)	-0.153 (CI = +/-0.093; p = 0.003)	0.376	-1.14%
Loss Cost	2014.1	-0.012 (CI = +/-0.015; p = 0.094)	-0.156 (CI = +/-0.097; p = 0.003)	0.360	-1.22%
Loss Cost	2014.2	-0.014 (CI = +/-0.016; p = 0.079)	-0.149 (CI = +/-0.101; p = 0.006)	0.363	-1.40%
Loss Cost	2015.1	-0.018 (CI = +/-0.017; p = 0.040)	-0.161 (CI = +/-0.102; p = 0.004)	0.411	-1.76%
Loss Cost	2015.2	-0.017 (CI = +/-0.019; p = 0.073)	-0.164 (CI = +/-0.108; p = 0.005)	0.407	-1.68%
Loss Cost	2016.1	-0.015 (CI = +/-0.021; p = 0.151)	-0.157 (CI = +/-0.113; p = 0.010)	0.330	-1.46%
Loss Cost	2016.2	-0.010 (CI = +/-0.022; p = 0.354)	-0.171 (CI = +/-0.117; p = 0.007)	0.356	-1.00%
Loss Cost	2017.1	-0.009 (CI = +/-0.025; p = 0.448)	-0.169 (CI = +/-0.125; p = 0.011)	0.306	-0.92%
Severity	2010.2	0.036 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.060; p = 0.248)	0.788	+3.62%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.062; p = 0.246)	0.770	+3.59%
Severity	2011.2	0.035 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.065; p = 0.298)	0.742	+3.53%
Severity	2012.1	0.035 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.067; p = 0.321)	0.724	+3.54%
Severity	2012.2	0.035 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.070; p = 0.343)	0.695	+3.54%
Severity	2013.1	0.035 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.073; p = 0.363)	0.671	+3.54%
Severity	2013.2	0.035 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.077; p = 0.386)	0.636	+3.54%
Severity	2014.1	0.033 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.080; p = 0.321)	0.596	+3.38%
Severity	2014.2	0.030 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.078; p = 0.516)	0.526	+2.99%
Severity	2015.1	0.026 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.075; p = 0.298)	0.473	+2.59%
Severity	2015.2	0.022 (CI = +/-0.013; p = 0.002)	-0.026 (CI = +/-0.075; p = 0.469)	0.368	+2.24%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.004)	-0.025 (CI = +/-0.080; p = 0.522)	0.345	+2.30%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.009)	-0.026 (CI = +/-0.085; p = 0.532)	0.295	+2.33%
Severity	2017.1	0.019 (CI = +/-0.017; p = 0.037)	-0.038 (CI = +/-0.085; p = 0.348)	0.209	+1.87%
Frequency	2010.2	-0.042 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.079; p = 0.008)	0.776	-4.14%
Frequency	2011.1	-0.044 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.080; p = 0.006)	0.776	-4.30%
Frequency	2011.2	-0.045 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.082; p = 0.010)	0.778	-4.44%
Frequency	2012.1	-0.046 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.084; p = 0.010)	0.763	-4.53%
Frequency	2012.2	-0.047 (CI = +/-0.012; p = 0.000)	-0.111 (CI = +/-0.088; p = 0.015)	0.756	-4.61%
Frequency	2013.1	-0.048 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.092; p = 0.017)	0.732	-4.66%
Frequency	2013.2	-0.046 (CI = +/-0.014; p = 0.000)	-0.120 (CI = +/-0.095; p = 0.016)	0.712	-4.52%
Frequency	2014.1	-0.046 (CI = +/-0.015; p = 0.000)	-0.117 (CI = +/-0.099; p = 0.023)	0.668	-4.45%
Frequency	2014.2	-0.044 (CI = +/-0.016; p = 0.000)	-0.124 (CI = +/-0.104; p = 0.021)	0.644	-4.27%
Frequency	2015.1	-0.043 (CI = +/-0.018; p = 0.000)	-0.123 (CI = +/-0.109; p = 0.029)	0.593	-4.24%
Frequency	2015.2	-0.039 (CI = +/-0.019; p = 0.001)	-0.138 (CI = +/-0.111; p = 0.018)	0.571	-3.84%
Frequency	2016.1	-0.037 (CI = +/-0.021; p = 0.002)	-0.132 (CI = +/-0.117; p = 0.030)	0.493	-3.67%
Frequency	2016.2	-0.033 (CI = +/-0.023; p = 0.009)	-0.146 (CI = +/-0.122; p = 0.022)	0.472	-3.26%
Frequency	2017.1	-0.028 (CI = +/-0.025; p = 0.034)	-0.130 (CI = +/-0.124; p = 0.041)	0.350	-2.74%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Loss Cost	2010.2	-0.008 (CI = +/-0.011; p = 0.162)	0.035	-0.77%
Loss Cost	2011.1	-0.009 (CI = +/-0.012; p = 0.139)	0.045	-0.87%
Loss Cost	2011.2	-0.012 (CI = +/-0.012; p = 0.055)	0.101	-1.17%
Loss Cost	2012.1	-0.012 (CI = +/-0.013; p = 0.078)	0.084	-1.15%
Loss Cost	2012.2	-0.014 (CI = +/-0.014; p = 0.051)	0.114	-1.36%
Loss Cost	2013.1	-0.013 (CI = +/-0.015; p = 0.085)	0.085	-1.29%
Loss Cost	2013.2	-0.013 (CI = +/-0.016; p = 0.110)	0.072	-1.30%
Loss Cost	2014.1	-0.012 (CI = +/-0.018; p = 0.164)	0.047	-1.22%
Loss Cost	2014.2	-0.016 (CI = +/-0.019; p = 0.093)	0.092	-1.59%
Loss Cost	2015.1	-0.018 (CI = +/-0.021; p = 0.090)	0.099	-1.76%
Loss Cost	2015.2	-0.019 (CI = +/-0.023; p = 0.091)	0.103	-1.93%
Loss Cost	2016.1	-0.015 (CI = +/-0.025; p = 0.227)	0.031	-1.46%
Loss Cost	2016.2	-0.013 (CI = +/-0.028; p = 0.325)	0.002	-1.32%
Loss Cost	2017.1	-0.009 (CI = +/-0.031; p = 0.533)	-0.039	-0.92%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	0.785	+3.60%
Severity	2011.1	0.035 (CI = +/-0.008; p = 0.000)	0.767	+3.59%
Severity	2011.2	0.034 (CI = +/-0.008; p = 0.000)	0.741	+3.51%
Severity	2012.1	0.035 (CI = +/-0.009; p = 0.000)	0.723	+3.54%
Severity	2012.2	0.034 (CI = +/-0.009; p = 0.000)	0.696	+3.51%
Severity	2013.1	0.035 (CI = +/-0.010; p = 0.000)	0.673	+3.54%
Severity	2013.2	0.034 (CI = +/-0.011; p = 0.000)	0.640	+3.50%
Severity	2014.1	0.033 (CI = +/-0.012; p = 0.000)	0.595	+3.38%
Severity	2014.2	0.029 (CI = +/-0.012; p = 0.000)	0.540	+2.96%
Severity	2015.1	0.026 (CI = +/-0.012; p = 0.000)	0.469	+2.59%
Severity	2015.2	0.022 (CI = +/-0.013; p = 0.002)	0.384	+2.20%
Severity	2016.1	0.023 (CI = +/-0.014; p = 0.004)	0.367	+2.30%
Severity	2016.2	0.023 (CI = +/-0.016; p = 0.008)	0.321	+2.28%
Severity	2017.1	0.019 (CI = +/-0.017; p = 0.036)	0.212	+1.87%
Frequency	2010.2	-0.043 (CI = +/-0.010; p = 0.000)	0.719	-4.21%
Frequency	2011.1	-0.044 (CI = +/-0.011; p = 0.000)	0.709	-4.30%
Frequency	2011.2	-0.046 (CI = +/-0.011; p = 0.000)	0.720	-4.52%
Frequency	2012.1	-0.046 (CI = +/-0.012; p = 0.000)	0.698	-4.53%
Frequency	2012.2	-0.048 (CI = +/-0.013; p = 0.000)	0.697	-4.70%
Frequency	2013.1	-0.048 (CI = +/-0.014; p = 0.000)	0.666	-4.66%
Frequency	2013.2	-0.047 (CI = +/-0.015; p = 0.000)	0.635	-4.64%
Frequency	2014.1	-0.046 (CI = +/-0.017; p = 0.000)	0.588	-4.45%
Frequency	2014.2	-0.045 (CI = +/-0.018; p = 0.000)	0.550	-4.42%
Frequency	2015.1	-0.043 (CI = +/-0.020; p = 0.000)	0.494	-4.24%
Frequency	2015.2	-0.041 (CI = +/-0.022; p = 0.001)	0.432	-4.04%
Frequency	2016.1	-0.037 (CI = +/-0.024; p = 0.004)	0.352	-3.67%
Frequency	2016.2	-0.036 (CI = +/-0.027; p = 0.012)	0.291	-3.52%
Frequency	2017.1	-0.028 (CI = +/-0.028; p = 0.054)	0.174	-2.74%

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

Loss Cost	2010.2	0.006 (CI = +/-0.018; p = 0.466)	0.006 (CI = +/-0.005; p = 0.032)	-0.109 (CI = +/-0.183; p = 0.234)	0.338	+0.64%
Loss Cost	2011.1	0.005 (CI = +/-0.020; p = 0.581)	0.006 (CI = +/-0.005; p = 0.034)	-0.101 (CI = +/-0.194; p = 0.293)	0.337	+0.53%
Loss Cost	2011.2	-0.001 (CI = +/-0.021; p = 0.904)	0.006 (CI = +/-0.005; p = 0.017)	-0.057 (CI = +/-0.195; p = 0.552)	0.383	-0.12%
Loss Cost	2012.1	0.000 (CI = +/-0.023; p = 0.983)	0.006 (CI = +/-0.005; p = 0.024)	-0.067 (CI = +/-0.208; p = 0.515)	0.371	+0.02%
Loss Cost	2012.2	-0.005 (CI = +/-0.025; p = 0.695)	0.007 (CI = +/-0.006; p = 0.017)	-0.034 (CI = +/-0.218; p = 0.747)	0.395	-0.48%
Loss Cost	2013.1	-0.002 (CI = +/-0.028; p = 0.873)	0.007 (CI = +/-0.006; p = 0.027)	-0.051 (CI = +/-0.234; p = 0.658)	0.376	-0.22%
Loss Cost	2013.2	-0.002 (CI = +/-0.032; p = 0.904)	0.007 (CI = +/-0.006; p = 0.036)	-0.053 (CI = +/-0.254; p = 0.671)	0.365	-0.19%
Loss Cost	2014.1	0.001 (CI = +/-0.036; p = 0.952)	0.006 (CI = +/-0.006; p = 0.057)	-0.070 (CI = +/-0.276; p = 0.604)	0.347	+0.11%
Loss Cost	2014.2	-0.011 (CI = +/-0.039; p = 0.566)	0.008 (CI = +/-0.007; p = 0.027)	-0.002 (CI = +/-0.287; p = 0.991)	0.403	-1.09%
Loss Cost	2015.1	-0.019 (CI = +/-0.045; p = 0.385)	0.008 (CI = +/-0.007; p = 0.022)	0.042 (CI = +/-0.311; p = 0.781)	0.421	-1.87%
Loss Cost	2015.2	-0.029 (CI = +/-0.051; p = 0.238)	0.009 (CI = +/-0.007; p = 0.016)	0.096 (CI = +/-0.336; p = 0.553)	0.445	-2.89%
Loss Cost	2016.1	-0.018 (CI = +/-0.058; p = 0.511)	0.008 (CI = +/-0.008; p = 0.044)	0.041 (CI = +/-0.365; p = 0.815)	0.387	-1.81%
Loss Cost	2016.2	-0.020 (CI = +/-0.068; p = 0.536)	0.008 (CI = +/-0.009; p = 0.061)	0.049 (CI = +/-0.407; p = 0.800)	0.361	-1.98%
Loss Cost	2017.1	-0.014 (CI = +/-0.078; p = 0.698)	0.008 (CI = +/-0.010; p = 0.111)	0.024 (CI = +/-0.450; p = 0.909)	0.313	-1.43%
Severity	2010.2	0.043 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.054)	-0.108 (CI = +/-0.135; p = 0.112)	0.803	+4.37%
Severity	2011.1	0.044 (CI = +/-0.014; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.054)	-0.115 (CI = +/-0.143; p = 0.110)	0.786	+4.47%
Severity	2011.2	0.043 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.067)	-0.110 (CI = +/-0.152; p = 0.149)	0.758	+4.39%
Severity	2012.1	0.045 (CI = +/-0.018; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.059)	-0.125 (CI = +/-0.160; p = 0.120)	0.746	+4.63%
Severity	2012.2	0.046 (CI = +/-0.020; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.063)	-0.131 (CI = +/-0.172; p = 0.127)	0.719	+4.73%
Severity	2013.1	0.049 (CI = +/-0.022; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.054)	-0.151 (CI = +/-0.183; p = 0.102)	0.704	+5.06%
Severity	2013.2	0.051 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.056)	-0.162 (CI = +/-0.198; p = 0.104)	0.674	+5.26%
Severity	2014.1	0.051 (CI = +/-0.028; p = 0.001)	-0.005 (CI = +/-0.005; p = 0.072)	-0.160 (CI = +/-0.216; p = 0.138)	0.626	+5.23%
Severity	2014.2	0.041 (CI = +/-0.031; p = 0.011)	-0.004 (CI = +/-0.005; p = 0.155)	-0.106 (CI = +/-0.225; p = 0.333)	0.545	+4.23%
Severity	2015.1	0.032 (CI = +/-0.034; p = 0.065)	-0.003 (CI = +/-0.005; p = 0.308)	-0.054 (CI = +/-0.236; p = 0.637)	0.450	+3.23%
Severity	2015.2	0.020 (CI = +/-0.037; p = 0.274)	-0.001 (CI = +/-0.005; p = 0.593)	0.009 (CI = +/-0.245; p = 0.939)	0.346	+2.00%
Severity	2016.1	0.024 (CI = +/-0.043; p = 0.252)	-0.002 (CI = +/-0.006; p = 0.521)	-0.012 (CI = +/-0.271; p = 0.925)	0.327	+2.43%
Severity	2016.2	0.025 (CI = +/-0.050; p = 0.303)	-0.002 (CI = +/-0.007; p = 0.540)	-0.017 (CI = +/-0.302; p = 0.906)	0.272	+2.54%
Severity	2017.1	0.012 (CI = +/-0.056; p = 0.644)	-0.001 (CI = +/-0.007; p = 0.853)	0.039 (CI = +/-0.321; p = 0.796)	0.138	+1.23%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.133; p = 0.992)	0.882	-3.57%
Frequency	2011.1	-0.038 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.139; p = 0.842)	0.879	-3.77%
Frequency	2011.2	-0.044 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.053 (CI = +/-0.135; p = 0.430)	0.896	-4.32%
Frequency	2012.1	-0.045 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.059 (CI = +/-0.144; p = 0.409)	0.888	-4.41%
Frequency	2012.2	-0.051 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.097 (CI = +/-0.144; p = 0.176)	0.899	-4.98%
Frequency	2013.1	-0.052 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.155; p = 0.194)	0.889	-5.03%
Frequency	2013.2	-0.053 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.109 (CI = +/-0.168; p = 0.189)	0.878	-5.17%
Frequency	2014.1	-0.050 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.091 (CI = +/-0.181; p = 0.309)	0.862	-4.87%
Frequency	2014.2	-0.052 (CI = +/-0.027; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.105 (CI = +/-0.198; p = 0.281)	0.850	-5.10%
Frequency	2015.1	-0.051 (CI = +/-0.031; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.218; p = 0.369)	0.828	-4.94%
Frequency	2015.2	-0.049 (CI = +/-0.037; p = 0.012)	0.011 (CI = +/-0.005; p = 0.001)	0.087 (CI = +/-0.242; p = 0.457)	0.803	-4.79%
Frequency	2016.1	-0.042 (CI = +/-0.042; p = 0.048)	0.010 (CI = +/-0.006; p = 0.002)	0.053 (CI = +/-0.265; p = 0.676)	0.772	-4.14%
Frequency	2016.2	-0.045 (CI = +/-0.049; p = 0.068)	0.010 (CI = +/-0.006; p = 0.004)	0.066 (CI = +/-0.294; p = 0.639)	0.748	-4.40%
Frequency	2017.1	-0.027 (CI = +/-0.051; p = 0.282)	0.008 (CI = +/-0.006; p = 0.015)	-0.015 (CI = +/-0.295; p = 0.914)	0.722	-2.63%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-01-01

Loss Cost	2010.2	0.013 (CI = +/-0.014; p = 0.059)	-0.140 (CI = +/-0.066; p = 0.000)	-0.216 (CI = +/-0.124; p = 0.001)	0.540	+1.34%
Loss Cost	2011.1	0.011 (CI = +/-0.015; p = 0.137)	-0.145 (CI = +/-0.068; p = 0.000)	-0.204 (CI = +/-0.129; p = 0.003)	0.550	+1.12%
Loss Cost	2011.2	0.009 (CI = +/-0.016; p = 0.259)	-0.140 (CI = +/-0.070; p = 0.000)	-0.193 (CI = +/-0.134; p = 0.007)	0.542	+0.91%
Loss Cost	2012.1	0.009 (CI = +/-0.018; p = 0.291)	-0.140 (CI = +/-0.073; p = 0.001)	-0.194 (CI = +/-0.141; p = 0.009)	0.531	+0.94%
Loss Cost	2012.2	0.010 (CI = +/-0.020; p = 0.318)	-0.140 (CI = +/-0.076; p = 0.001)	-0.196 (CI = +/-0.149; p = 0.012)	0.527	+0.97%
Loss Cost	2013.1	0.011 (CI = +/-0.022; p = 0.302)	-0.137 (CI = +/-0.079; p = 0.002)	-0.202 (CI = +/-0.157; p = 0.014)	0.511	+1.11%
Loss Cost	2013.2	0.017 (CI = +/-0.023; p = 0.143)	-0.148 (CI = +/-0.079; p = 0.001)	-0.226 (CI = +/-0.158; p = 0.007)	0.547	+1.67%
Loss Cost	2014.1	0.018 (CI = +/-0.025; p = 0.151)	-0.145 (CI = +/-0.083; p = 0.002)	-0.232 (CI = +/-0.167; p = 0.009)	0.534	+1.81%
Loss Cost	2014.2	0.017 (CI = +/-0.028; p = 0.213)	-0.144 (CI = +/-0.088; p = 0.003)	-0.228 (CI = +/-0.175; p = 0.014)	0.525	+1.71%
Loss Cost	2015.1	0.013 (CI = +/-0.030; p = 0.388)	-0.152 (CI = +/-0.091; p = 0.003)	-0.212 (CI = +/-0.182; p = 0.025)	0.540	+1.27%
Loss Cost	2015.2	0.016 (CI = +/-0.032; p = 0.312)	-0.158 (CI = +/-0.095; p = 0.003)	-0.222 (CI = +/-0.188; p = 0.024)	0.547	+1.61%
Loss Cost	2016.1	0.022 (CI = +/-0.034; p = 0.182)	-0.146 (CI = +/-0.097; p = 0.006)	-0.240 (CI = +/-0.190; p = 0.016)	0.519	+2.27%
Loss Cost	2016.2	0.030 (CI = +/-0.034; p = 0.079)	-0.163 (CI = +/-0.095; p = 0.002)	-0.254 (CI = +/-0.182; p = 0.010)	0.579	+3.06%
Loss Cost	2017.1	0.032 (CI = +/-0.037; p = 0.080)	-0.158 (CI = +/-0.101; p = 0.005)	-0.257 (CI = +/-0.189; p = 0.011)	0.551	+3.29%
Severity	2010.2	0.038 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.061; p = 0.263)	-0.028 (CI = +/-0.115; p = 0.616)	0.782	+3.89%
Severity	2011.1	0.038 (CI = +/-0.014; p = 0.000)	-0.035 (CI = +/-0.064; p = 0.270)	-0.027 (CI = +/-0.121; p = 0.656)	0.763	+3.86%
Severity	2011.2	0.037 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.313)	-0.022 (CI = +/-0.127; p = 0.725)	0.733	+3.76%
Severity	2012.1	0.037 (CI = +/-0.017; p = 0.000)	-0.032 (CI = +/-0.069; p = 0.347)	-0.024 (CI = +/-0.134; p = 0.712)	0.713	+3.81%
Severity	2012.2	0.038 (CI = +/-0.019; p = 0.000)	-0.032 (CI = +/-0.072; p = 0.361)	-0.025 (CI = +/-0.141; p = 0.715)	0.683	+3.83%
Severity	2013.1	0.038 (CI = +/-0.021; p = 0.001)	-0.032 (CI = +/-0.075; p = 0.392)	-0.027 (CI = +/-0.149; p = 0.712)	0.658	+3.87%
Severity	2013.2	0.038 (CI = +/-0.023; p = 0.002)	-0.032 (CI = +/-0.079; p = 0.405)	-0.028 (CI = +/-0.157; p = 0.714)	0.621	+3.90%
Severity	2014.1	0.035 (CI = +/-0.025; p = 0.008)	-0.038 (CI = +/-0.082; p = 0.344)	-0.015 (CI = +/-0.164; p = 0.854)	0.575	+3.57%
Severity	2014.2	0.028 (CI = +/-0.025; p = 0.033)	-0.025 (CI = +/-0.080; p = 0.523)	0.012 (CI = +/-0.161; p = 0.880)	0.501	+2.83%
Severity	2015.1	0.020 (CI = +/-0.025; p = 0.124)	-0.040 (CI = +/-0.077; p = 0.286)	0.042 (CI = +/-0.154; p = 0.569)	0.453	+1.97%
Severity	2015.2	0.013 (CI = +/-0.026; p = 0.303)	-0.028 (CI = +/-0.076; p = 0.448)	0.061 (CI = +/-0.151; p = 0.401)	0.359	+1.31%
Severity	2016.1	0.013 (CI = +/-0.029; p = 0.333)	-0.027 (CI = +/-0.081; p = 0.486)	0.060 (CI = +/-0.159; p = 0.431)	0.331	+1.35%
Severity	2016.2	0.014 (CI = +/-0.031; p = 0.368)	-0.027 (CI = +/-0.087; p = 0.509)	0.060 (CI = +/-0.166; p = 0.451)	0.276	+1.36%
Severity	2017.1	0.007 (CI = +/-0.031; p = 0.622)	-0.041 (CI = +/-0.086; p = 0.319)	0.069 (CI = +/-0.161; p = 0.369)	0.202	+0.73%
Frequency	2010.2	-0.025 (CI = +/-0.015; p = 0.002)	-0.105 (CI = +/-0.070; p = 0.005)	-0.187 (CI = +/-0.132; p = 0.007)	0.825	-2.46%
Frequency	2011.1	-0.027 (CI = +/-0.016; p = 0.002)	-0.110 (CI = +/-0.072; p = 0.004)	-0.177 (CI = +/-0.137; p = 0.014)	0.819	-2.63%
Frequency	2011.2	-0.028 (CI = +/-0.017; p = 0.003)	-0.107 (CI = +/-0.075; p = 0.007)	-0.171 (CI = +/-0.144; p = 0.021)	0.815	-2.75%
Frequency	2012.1	-0.028 (CI = +/-0.019; p = 0.006)	-0.108 (CI = +/-0.078; p = 0.009)	-0.170 (CI = +/-0.152; p = 0.029)	0.800	-2.77%
Frequency	2012.2	-0.028 (CI = +/-0.021; p = 0.011)	-0.108 (CI = +/-0.081; p = 0.012)	-0.171 (CI = +/-0.159; p = 0.037)	0.792	-2.76%
Frequency	2013.1	-0.027 (CI = +/-0.023; p = 0.025)	-0.106 (CI = +/-0.085; p = 0.018)	-0.176 (CI = +/-0.168; p = 0.042)	0.770	-2.66%
Frequency	2013.2	-0.022 (CI = +/-0.025; p = 0.081)	-0.116 (CI = +/-0.086; p = 0.011)	-0.198 (CI = +/-0.171; p = 0.025)	0.766	-2.14%
Frequency	2014.1	-0.017 (CI = +/-0.027; p = 0.193)	-0.107 (CI = +/-0.089; p = 0.020)	-0.217 (CI = +/-0.177; p = 0.019)	0.740	-1.71%
Frequency	2014.2	-0.011 (CI = +/-0.028; p = 0.424)	-0.119 (CI = +/-0.089; p = 0.012)	-0.240 (CI = +/-0.178; p = 0.011)	0.740	-1.09%
Frequency	2015.1	-0.007 (CI = +/-0.031; p = 0.638)	-0.112 (CI = +/-0.093; p = 0.021)	-0.255 (CI = +/-0.186; p = 0.010)	0.711	-0.69%
Frequency	2015.2	0.003 (CI = +/-0.030; p = 0.836)	-0.130 (CI = +/-0.087; p = 0.006)	-0.283 (CI = +/-0.172; p = 0.003)	0.741	+0.30%
Frequency	2016.1	0.009 (CI = +/-0.031; p = 0.547)	-0.119 (CI = +/-0.088; p = 0.012)	-0.301 (CI = +/-0.173; p = 0.002)	0.717	+0.90%
Frequency	2016.2	0.017 (CI = +/-0.031; p = 0.264)	-0.136 (CI = +/-0.085; p = 0.004)	-0.314 (CI = +/-0.163; p = 0.001)	0.745	+1.67%
Frequency	2017.1	0.025 (CI = +/-0.028; p = 0.075)	-0.117 (CI = +/-0.077; p = 0.006)	-0.327 (CI = +/-0.144; p = 0.000)	0.755	+2.54%

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

Loss Cost	2010.2	0.013 (CI = +/-0.018; p = 0.138)	-0.226 (CI = +/-0.160; p = 0.007)	0.237	+1.34%
Loss Cost	2011.1	0.013 (CI = +/-0.019; p = 0.170)	-0.226 (CI = +/-0.168; p = 0.010)	0.235	+1.34%
Loss Cost	2011.2	0.009 (CI = +/-0.021; p = 0.376)	-0.203 (CI = +/-0.171; p = 0.022)	0.246	+0.91%
Loss Cost	2012.1	0.012 (CI = +/-0.023; p = 0.290)	-0.217 (CI = +/-0.178; p = 0.019)	0.244	+1.19%
Loss Cost	2012.2	0.010 (CI = +/-0.025; p = 0.426)	-0.207 (CI = +/-0.187; p = 0.032)	0.247	+0.97%
Loss Cost	2013.1	0.014 (CI = +/-0.027; p = 0.293)	-0.226 (CI = +/-0.194; p = 0.024)	0.245	+1.39%
Loss Cost	2013.2	0.017 (CI = +/-0.029; p = 0.251)	-0.238 (CI = +/-0.203; p = 0.024)	0.243	+1.67%
Loss Cost	2014.1	0.021 (CI = +/-0.032; p = 0.175)	-0.258 (CI = +/-0.210; p = 0.019)	0.246	+2.16%
Loss Cost	2014.2	0.017 (CI = +/-0.034; p = 0.316)	-0.241 (CI = +/-0.219; p = 0.032)	0.253	+1.71%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.373)	-0.240 (CI = +/-0.231; p = 0.042)	0.248	+1.67%
Loss Cost	2015.2	0.016 (CI = +/-0.042; p = 0.431)	-0.238 (CI = +/-0.242; p = 0.054)	0.242	+1.61%
Loss Cost	2016.1	0.026 (CI = +/-0.043; p = 0.210)	-0.265 (CI = +/-0.236; p = 0.030)	0.239	+2.66%
Loss Cost	2016.2	0.030 (CI = +/-0.046; p = 0.182)	-0.273 (CI = +/-0.244; p = 0.031)	0.227	+3.06%
Loss Cost	2017.1	0.036 (CI = +/-0.048; p = 0.130)	-0.280 (CI = +/-0.247; p = 0.029)	0.218	+3.68%
Severity	2010.2	0.038 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.116; p = 0.588)	0.780	+3.89%
Severity	2011.1	0.038 (CI = +/-0.014; p = 0.000)	-0.032 (CI = +/-0.121; p = 0.593)	0.761	+3.91%
Severity	2011.2	0.037 (CI = +/-0.015; p = 0.000)	-0.024 (CI = +/-0.127; p = 0.695)	0.732	+3.76%
Severity	2012.1	0.038 (CI = +/-0.017; p = 0.000)	-0.029 (CI = +/-0.133; p = 0.651)	0.714	+3.87%
Severity	2012.2	0.038 (CI = +/-0.018; p = 0.000)	-0.028 (CI = +/-0.140; p = 0.686)	0.685	+3.83%
Severity	2013.1	0.039 (CI = +/-0.020; p = 0.001)	-0.032 (CI = +/-0.147; p = 0.653)	0.661	+3.94%
Severity	2013.2	0.038 (CI = +/-0.022; p = 0.002)	-0.031 (CI = +/-0.155; p = 0.685)	0.626	+3.90%
Severity	2014.1	0.036 (CI = +/-0.025; p = 0.006)	-0.022 (CI = +/-0.163; p = 0.785)	0.576	+3.67%
Severity	2014.2	0.028 (CI = +/-0.025; p = 0.030)	0.009 (CI = +/-0.158; p = 0.901)	0.516	+2.83%
Severity	2015.1	0.021 (CI = +/-0.025; p = 0.106)	0.035 (CI = +/-0.154; p = 0.637)	0.447	+2.08%
Severity	2015.2	0.013 (CI = +/-0.026; p = 0.296)	0.059 (CI = +/-0.148; p = 0.416)	0.373	+1.31%
Severity	2016.1	0.014 (CI = +/-0.028; p = 0.299)	0.056 (CI = +/-0.155; p = 0.457)	0.351	+1.42%
Severity	2016.2	0.014 (CI = +/-0.030; p = 0.358)	0.057 (CI = +/-0.162; p = 0.465)	0.302	+1.36%
Severity	2017.1	0.008 (CI = +/-0.031; p = 0.577)	0.063 (CI = +/-0.159; p = 0.409)	0.198	+0.83%
Frequency	2010.2	-0.025 (CI = +/-0.017; p = 0.005)	-0.195 (CI = +/-0.151; p = 0.013)	0.769	-2.46%
Frequency	2011.1	-0.025 (CI = +/-0.018; p = 0.009)	-0.194 (CI = +/-0.158; p = 0.018)	0.757	-2.47%
Frequency	2011.2	-0.028 (CI = +/-0.020; p = 0.008)	-0.179 (CI = +/-0.164; p = 0.033)	0.758	-2.75%
Frequency	2012.1	-0.026 (CI = +/-0.022; p = 0.020)	-0.188 (CI = +/-0.171; p = 0.033)	0.741	-2.58%
Frequency	2012.2	-0.028 (CI = +/-0.024; p = 0.023)	-0.179 (CI = +/-0.180; p = 0.051)	0.733	-2.76%
Frequency	2013.1	-0.025 (CI = +/-0.026; p = 0.059)	-0.194 (CI = +/-0.188; p = 0.043)	0.711	-2.44%
Frequency	2013.2	-0.022 (CI = +/-0.028; p = 0.126)	-0.208 (CI = +/-0.196; p = 0.039)	0.689	-2.14%
Frequency	2014.1	-0.015 (CI = +/-0.030; p = 0.318)	-0.236 (CI = +/-0.198; p = 0.022)	0.669	-1.46%
Frequency	2014.2	-0.011 (CI = +/-0.033; p = 0.492)	-0.251 (CI = +/-0.207; p = 0.020)	0.646	-1.09%
Frequency	2015.1	-0.004 (CI = +/-0.035; p = 0.809)	-0.275 (CI = +/-0.210; p = 0.013)	0.624	-0.40%
Frequency	2015.2	0.003 (CI = +/-0.037; p = 0.867)	-0.297 (CI = +/-0.212; p = 0.009)	0.602	+0.30%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.499)	-0.321 (CI = +/-0.206; p = 0.005)	0.590	+1.22%
Frequency	2016.2	0.017 (CI = +/-0.040; p = 0.388)	-0.330 (CI = +/-0.212; p = 0.005)	0.564	+1.67%
Frequency	2017.1	0.028 (CI = +/-0.036; p = 0.121)	-0.344 (CI = +/-0.185; p = 0.001)	0.584	+2.82%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	0.010 (CI = +/-0.012; p = 0.115)	-0.131 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.149 (CI = +/-0.126; p = 0.023)	0.658	+0.96%
Loss Cost	2011.1	0.007 (CI = +/-0.013; p = 0.286)	-0.137 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.131 (CI = +/-0.130; p = 0.049)	0.675	+0.68%
Loss Cost	2011.2	0.004 (CI = +/-0.014; p = 0.585)	-0.131 (CI = +/-0.058; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.110 (CI = +/-0.133; p = 0.098)	0.683	+0.37%
Loss Cost	2012.1	0.003 (CI = +/-0.015; p = 0.676)	-0.132 (CI = +/-0.061; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.141; p = 0.130)	0.675	+0.31%
Loss Cost	2012.2	0.002 (CI = +/-0.017; p = 0.799)	-0.130 (CI = +/-0.064; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.101 (CI = +/-0.149; p = 0.176)	0.673	+0.21%
Loss Cost	2013.1	0.002 (CI = +/-0.019; p = 0.800)	-0.129 (CI = +/-0.067; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	-0.102 (CI = +/-0.160; p = 0.199)	0.659	+0.23%
Loss Cost	2013.2	0.007 (CI = +/-0.020; p = 0.483)	-0.137 (CI = +/-0.068; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.166; p = 0.121)	0.676	+0.70%
Loss Cost	2014.1	0.007 (CI = +/-0.023; p = 0.541)	-0.138 (CI = +/-0.071; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	-0.128 (CI = +/-0.179; p = 0.150)	0.664	+0.69%
Loss Cost	2014.2	0.003 (CI = +/-0.026; p = 0.815)	-0.132 (CI = +/-0.074; p = 0.002)	0.009 (CI = +/-0.005; p = 0.002)	-0.107 (CI = +/-0.190; p = 0.252)	0.668	+0.29%
Loss Cost	2015.1	-0.006 (CI = +/-0.027; p = 0.654)	-0.143 (CI = +/-0.073; p = 0.001)	0.008 (CI = +/-0.005; p = 0.003)	-0.062 (CI = +/-0.192; p = 0.506)	0.711	-0.59%
Loss Cost	2015.2	-0.005 (CI = +/-0.031; p = 0.724)	-0.144 (CI = +/-0.078; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	-0.065 (CI = +/-0.209; p = 0.521)	0.706	-0.53%
Loss Cost	2016.1	0.001 (CI = +/-0.035; p = 0.955)	-0.137 (CI = +/-0.080; p = 0.003)	0.009 (CI = +/-0.005; p = 0.004)	-0.093 (CI = +/-0.223; p = 0.384)	0.675	+0.09%
Loss Cost	2016.2	0.011 (CI = +/-0.038; p = 0.554)	-0.150 (CI = +/-0.082; p = 0.002)	0.009 (CI = +/-0.005; p = 0.003)	-0.135 (CI = +/-0.230; p = 0.227)	0.699	+1.08%
Loss Cost	2017.1	0.012 (CI = +/-0.044; p = 0.559)	-0.148 (CI = +/-0.088; p = 0.003)	0.009 (CI = +/-0.006; p = 0.004)	-0.140 (CI = +/-0.251; p = 0.247)	0.672	+1.21%
Severity	2010.2	0.045 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.055; p = 0.164)	0.000 (CI = +/-0.004; p = 0.786)	-0.139 (CI = +/-0.121; p = 0.026)	0.827	+4.59%
Severity	2011.1	0.045 (CI = +/-0.013; p = 0.000)	-0.037 (CI = +/-0.057; p = 0.194)	0.001 (CI = +/-0.004; p = 0.759)	-0.143 (CI = +/-0.128; p = 0.030)	0.811	+4.65%
Severity	2011.2	0.046 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.060; p = 0.206)	0.001 (CI = +/-0.004; p = 0.757)	-0.145 (CI = +/-0.135; p = 0.037)	0.786	+4.67%
Severity	2012.1	0.047 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.062; p = 0.267)	0.001 (CI = +/-0.004; p = 0.674)	-0.156 (CI = +/-0.142; p = 0.033)	0.774	+4.86%
Severity	2012.2	0.049 (CI = +/-0.017; p = 0.000)	-0.038 (CI = +/-0.064; p = 0.235)	0.001 (CI = +/-0.004; p = 0.611)	-0.168 (CI = +/-0.150; p = 0.030)	0.753	+5.06%
Severity	2013.1	0.052 (CI = +/-0.019; p = 0.000)	-0.033 (CI = +/-0.066; p = 0.306)	0.001 (CI = +/-0.004; p = 0.533)	-0.182 (CI = +/-0.159; p = 0.027)	0.739	+5.31%
Severity	2013.2	0.055 (CI = +/-0.021; p = 0.000)	-0.038 (CI = +/-0.069; p = 0.257)	0.002 (CI = +/-0.005; p = 0.465)	-0.199 (CI = +/-0.168; p = 0.023)	0.718	+5.62%
Severity	2014.1	0.054 (CI = +/-0.024; p = 0.000)	-0.040 (CI = +/-0.072; p = 0.266)	0.002 (CI = +/-0.005; p = 0.510)	-0.194 (CI = +/-0.182; p = 0.038)	0.675	+5.53%
Severity	2014.2	0.048 (CI = +/-0.026; p = 0.001)	-0.031 (CI = +/-0.074; p = 0.392)	0.001 (CI = +/-0.005; p = 0.649)	-0.163 (CI = +/-0.189; p = 0.086)	0.589	+4.92%
Severity	2015.1	0.040 (CI = +/-0.028; p = 0.007)	-0.041 (CI = +/-0.074; p = 0.258)	0.000 (CI = +/-0.005; p = 0.869)	-0.124 (CI = +/-0.195; p = 0.197)	0.511	+4.11%
Severity	2015.2	0.034 (CI = +/-0.031; p = 0.032)	-0.032 (CI = +/-0.076; p = 0.380)	0.000 (CI = +/-0.005; p = 0.998)	-0.094 (CI = +/-0.205; p = 0.344)	0.375	+3.47%
Severity	2016.1	0.038 (CI = +/-0.035; p = 0.033)	-0.028 (CI = +/-0.080; p = 0.472)	0.000 (CI = +/-0.005; p = 0.906)	-0.114 (CI = +/-0.222; p = 0.289)	0.362	+3.92%
Severity	2016.2	0.043 (CI = +/-0.040; p = 0.035)	-0.034 (CI = +/-0.085; p = 0.407)	0.001 (CI = +/-0.005; p = 0.845)	-0.134 (CI = +/-0.239; p = 0.247)	0.326	+4.42%
Severity	2017.1	0.035 (CI = +/-0.044; p = 0.108)	-0.042 (CI = +/-0.088; p = 0.315)	0.000 (CI = +/-0.006; p = 0.959)	-0.101 (CI = +/-0.251; p = 0.397)	0.190	+3.55%
Frequency	2010.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.098; p = 0.842)	0.929	-3.47%
Frequency	2011.1	-0.039 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.043; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.097; p = 0.792)	0.935	-3.79%
Frequency	2011.2	-0.042 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.095; p = 0.464)	0.943	-4.11%
Frequency	2012.1	-0.044 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.098; p = 0.307)	0.942	-4.34%
Frequency	2012.2	-0.047 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.067 (CI = +/-0.100; p = 0.175)	0.944	-4.62%
Frequency	2013.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.080 (CI = +/-0.105; p = 0.126)	0.941	-4.82%
Frequency	2013.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.099 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.070 (CI = +/-0.111; p = 0.201)	0.936	-4.66%
Frequency	2014.1	-0.047 (CI = +/-0.015; p = 0.000)	-0.098 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.120; p = 0.259)	0.926	-4.59%
Frequency	2014.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.056 (CI = +/-0.128; p = 0.368)	0.920	-4.41%
Frequency	2015.1	-0.046 (CI = +/-0.020; p = 0.000)	-0.102 (CI = +/-0.053; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.140; p = 0.362)	0.908	-4.51%
Frequency	2015.2	-0.039 (CI = +/-0.021; p = 0.001)	-0.111 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.141; p = 0.660)	0.909	-3.87%
Frequency	2016.1	-0.037 (CI = +/-0.024; p = 0.005)	-0.109 (CI = +/-0.055; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.021 (CI = +/-0.153; p = 0.778)	0.892	-3.68%
Frequency	2016.2	-0.033 (CI = +/-0.027; p = 0.021)	-0.116 (CI = +/-0.058; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.162; p = 0.996)	0.887	-3.20%
Frequency	2017.1	-0.023 (CI = +/-0.027; p = 0.090)	-0.106 (CI = +/-0.054; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.155; p = 0.596)	0.882	-2.26%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	-0.010 (CI = +/-0.013; p = 0.132)	-0.142 (CI = +/-0.080; p = 0.001)	0.046 (CI = +/-0.139; p = 0.502)	0.328	-0.97%
Loss Cost	2011.1	-0.013 (CI = +/-0.013; p = 0.055)	-0.152 (CI = +/-0.079; p = 0.001)	0.063 (CI = +/-0.137; p = 0.350)	0.383	-1.29%
Loss Cost	2011.2	-0.017 (CI = +/-0.014; p = 0.021)	-0.141 (CI = +/-0.079; p = 0.001)	0.083 (CI = +/-0.137; p = 0.225)	0.411	-1.65%
Loss Cost	2012.1	-0.019 (CI = +/-0.015; p = 0.017)	-0.147 (CI = +/-0.081; p = 0.001)	0.093 (CI = +/-0.141; p = 0.185)	0.414	-1.85%
Loss Cost	2012.2	-0.021 (CI = +/-0.016; p = 0.014)	-0.140 (CI = +/-0.084; p = 0.002)	0.104 (CI = +/-0.146; p = 0.151)	0.425	-2.08%
Loss Cost	2013.1	-0.023 (CI = +/-0.018; p = 0.015)	-0.144 (CI = +/-0.087; p = 0.002)	0.113 (CI = +/-0.151; p = 0.135)	0.411	-2.26%
Loss Cost	2013.2	-0.022 (CI = +/-0.020; p = 0.036)	-0.148 (CI = +/-0.091; p = 0.003)	0.107 (CI = +/-0.159; p = 0.176)	0.404	-2.13%
Loss Cost	2014.1	-0.024 (CI = +/-0.022; p = 0.032)	-0.153 (CI = +/-0.094; p = 0.003)	0.118 (CI = +/-0.166; p = 0.151)	0.397	-2.39%
Loss Cost	2014.2	-0.030 (CI = +/-0.024; p = 0.019)	-0.141 (CI = +/-0.097; p = 0.007)	0.141 (CI = +/-0.171; p = 0.100)	0.424	-2.91%
Loss Cost	2015.1	-0.038 (CI = +/-0.025; p = 0.005)	-0.157 (CI = +/-0.093; p = 0.002)	0.175 (CI = +/-0.165; p = 0.039)	0.518	-3.74%
Loss Cost	2015.2	-0.040 (CI = +/-0.028; p = 0.008)	-0.152 (CI = +/-0.099; p = 0.005)	0.183 (CI = +/-0.177; p = 0.043)	0.516	-3.95%
Loss Cost	2016.1	-0.039 (CI = +/-0.032; p = 0.020)	-0.151 (CI = +/-0.105; p = 0.008)	0.180 (CI = +/-0.190; p = 0.062)	0.438	-3.85%
Loss Cost	2016.2	-0.034 (CI = +/-0.037; p = 0.068)	-0.159 (CI = +/-0.112; p = 0.009)	0.162 (CI = +/-0.205; p = 0.111)	0.428	-3.39%
Loss Cost	2017.1	-0.037 (CI = +/-0.043; p = 0.090)	-0.162 (CI = +/-0.119; p = 0.011)	0.169 (CI = +/-0.222; p = 0.123)	0.382	-3.60%
Severity	2010.2	0.044 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.054; p = 0.149)	-0.129 (CI = +/-0.093; p = 0.008)	0.833	+4.49%
Severity	2011.1	0.044 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.173)	-0.131 (CI = +/-0.096; p = 0.010)	0.818	+4.52%
Severity	2011.2	0.044 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.058; p = 0.188)	-0.131 (CI = +/-0.101; p = 0.013)	0.794	+4.52%
Severity	2012.1	0.045 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.060; p = 0.236)	-0.137 (CI = +/-0.104; p = 0.012)	0.782	+4.63%
Severity	2012.2	0.047 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.063; p = 0.211)	-0.143 (CI = +/-0.108; p = 0.012)	0.762	+4.76%
Severity	2013.1	0.048 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.065; p = 0.264)	-0.149 (CI = +/-0.113; p = 0.012)	0.746	+4.90%
Severity	2013.2	0.050 (CI = +/-0.015; p = 0.000)	-0.040 (CI = +/-0.068; p = 0.229)	-0.157 (CI = +/-0.118; p = 0.012)	0.724	+5.08%
Severity	2014.1	0.049 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.071; p = 0.225)	-0.152 (CI = +/-0.124; p = 0.018)	0.685	+4.98%
Severity	2014.2	0.044 (CI = +/-0.018; p = 0.000)	-0.032 (CI = +/-0.072; p = 0.362)	-0.133 (CI = +/-0.126; p = 0.040)	0.607	+4.50%
Severity	2015.1	0.039 (CI = +/-0.019; p = 0.000)	-0.041 (CI = +/-0.071; p = 0.233)	-0.112 (CI = +/-0.126; p = 0.077)	0.539	+3.95%
Severity	2015.2	0.034 (CI = +/-0.021; p = 0.003)	-0.032 (CI = +/-0.073; p = 0.363)	-0.094 (CI = +/-0.131; p = 0.147)	0.414	+3.48%
Severity	2016.1	0.037 (CI = +/-0.024; p = 0.004)	-0.028 (CI = +/-0.076; p = 0.446)	-0.105 (CI = +/-0.139; p = 0.129)	0.404	+3.77%
Severity	2016.2	0.041 (CI = +/-0.027; p = 0.006)	-0.034 (CI = +/-0.082; p = 0.381)	-0.118 (CI = +/-0.150; p = 0.114)	0.372	+4.15%
Severity	2017.1	0.034 (CI = +/-0.030; p = 0.030)	-0.042 (CI = +/-0.083; p = 0.291)	-0.097 (CI = +/-0.156; p = 0.202)	0.252	+3.48%
Frequency	2010.2	-0.054 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.070; p = 0.005)	0.175 (CI = +/-0.120; p = 0.006)	0.827	-5.22%
Frequency	2011.1	-0.057 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.067; p = 0.002)	0.194 (CI = +/-0.116; p = 0.002)	0.842	-5.56%
Frequency	2011.2	-0.061 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.004)	0.214 (CI = +/-0.113; p = 0.001)	0.858	-5.91%
Frequency	2012.1	-0.064 (CI = +/-0.012; p = 0.000)	-0.111 (CI = +/-0.065; p = 0.002)	0.230 (CI = +/-0.113; p = 0.000)	0.861	-6.20%
Frequency	2012.2	-0.068 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.065; p = 0.004)	0.247 (CI = +/-0.112; p = 0.000)	0.869	-6.53%
Frequency	2013.1	-0.071 (CI = +/-0.013; p = 0.000)	-0.109 (CI = +/-0.065; p = 0.002)	0.262 (CI = +/-0.113; p = 0.000)	0.867	-6.82%
Frequency	2013.2	-0.071 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.068; p = 0.004)	0.264 (CI = +/-0.119; p = 0.000)	0.854	-6.86%
Frequency	2014.1	-0.073 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.071; p = 0.004)	0.271 (CI = +/-0.124; p = 0.000)	0.833	-7.02%
Frequency	2014.2	-0.074 (CI = +/-0.019; p = 0.000)	-0.109 (CI = +/-0.075; p = 0.007)	0.274 (CI = +/-0.132; p = 0.000)	0.817	-7.09%
Frequency	2015.1	-0.077 (CI = +/-0.020; p = 0.000)	-0.115 (CI = +/-0.077; p = 0.006)	0.287 (CI = +/-0.137; p = 0.000)	0.799	-7.40%
Frequency	2015.2	-0.074 (CI = +/-0.023; p = 0.000)	-0.120 (CI = +/-0.082; p = 0.007)	0.278 (CI = +/-0.147; p = 0.001)	0.772	-7.18%
Frequency	2016.1	-0.076 (CI = +/-0.027; p = 0.000)	-0.123 (CI = +/-0.086; p = 0.008)	0.284 (CI = +/-0.157; p = 0.002)	0.729	-7.35%
Frequency	2016.2	-0.075 (CI = +/-0.031; p = 0.000)	-0.125 (CI = +/-0.093; p = 0.013)	0.280 (CI = +/-0.171; p = 0.003)	0.699	-7.24%
Frequency	2017.1	-0.071 (CI = +/-0.036; p = 0.001)	-0.119 (CI = +/-0.098; p = 0.021)	0.266 (CI = +/-0.183; p = 0.008)	0.602	-6.83%

Total Property Damage

Coverage = Total PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2022-07-01

Loss Cost	2010.2	0.036 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.045; p = 0.039)	0.007 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.044; p = 0.046)	0.905	+3.70%	+8.45%
Loss Cost	2011.1	0.034 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.045; p = 0.022)	0.007 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.044; p = 0.024)	0.904	+3.47%	+8.97%
Loss Cost	2011.2	0.032 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.045; p = 0.035)	0.007 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.045; p = 0.014)	0.899	+3.26%	+9.37%
Loss Cost	2012.1	0.029 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.045; p = 0.017)	0.007 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.045; p = 0.006)	0.901	+2.97%	+9.99%
Loss Cost	2012.2	0.025 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.039; p = 0.022)	0.006 (CI = +/-0.002; p = 0.000)	0.078 (CI = +/-0.039; p = 0.000)	0.919	+2.50%	+10.81%
Loss Cost	2013.1	0.024 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.041; p = 0.021)	0.006 (CI = +/-0.002; p = 0.000)	0.081 (CI = +/-0.041; p = 0.001)	0.917	+2.39%	+11.02%
Loss Cost	2013.2	0.023 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.043; p = 0.029)	0.006 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.043; p = 0.001)	0.912	+2.35%	+11.08%
Loss Cost	2014.1	0.027 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.041; p = 0.060)	0.006 (CI = +/-0.002; p = 0.000)	0.071 (CI = +/-0.043; p = 0.003)	0.926	+2.78%	+10.33%
Loss Cost	2014.2	0.029 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.043; p = 0.057)	0.007 (CI = +/-0.003; p = 0.000)	0.068 (CI = +/-0.045; p = 0.005)	0.924	+2.90%	+10.17%
Loss Cost	2015.1	0.028 (CI = +/-0.014; p = 0.001)	-0.042 (CI = +/-0.046; p = 0.071)	0.007 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.049; p = 0.009)	0.921	+2.88%	+10.20%
Loss Cost	2015.2	0.032 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.042)	0.007 (CI = +/-0.003; p = 0.000)	0.061 (CI = +/-0.049; p = 0.018)	0.927	+3.27%	+9.78%
Loss Cost	2016.1	0.036 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.047; p = 0.082)	0.007 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.051; p = 0.048)	0.932	+3.70%	+9.24%
Loss Cost	2016.2	0.041 (CI = +/-0.018; p = 0.000)	-0.048 (CI = +/-0.047; p = 0.045)	0.007 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.051; p = 0.089)	0.939	+4.19%	+8.85%
Loss Cost	2017.1	0.043 (CI = +/-0.021; p = 0.001)	-0.045 (CI = +/-0.050; p = 0.074)	0.007 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.057; p = 0.151)	0.938	+4.40%	+8.65%
Severity	2010.2	0.063 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.302)	0.003 (CI = +/-0.002; p = 0.005)	0.005 (CI = +/-0.027; p = 0.702)	0.982	+6.52%	+7.07%
Severity	2011.1	0.063 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.029; p = 0.292)	0.003 (CI = +/-0.002; p = 0.007)	0.006 (CI = +/-0.029; p = 0.663)	0.980	+6.48%	+7.14%
Severity	2011.2	0.062 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.373)	0.003 (CI = +/-0.002; p = 0.009)	0.009 (CI = +/-0.030; p = 0.549)	0.978	+6.39%	+7.31%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.256)	0.002 (CI = +/-0.002; p = 0.015)	0.013 (CI = +/-0.030; p = 0.373)	0.977	+6.23%	+7.64%
Severity	2012.2	0.058 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.029; p = 0.386)	0.002 (CI = +/-0.002; p = 0.018)	0.019 (CI = +/-0.029; p = 0.192)	0.977	+5.99%	+8.02%
Severity	2013.1	0.059 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.030; p = 0.486)	0.002 (CI = +/-0.002; p = 0.017)	0.016 (CI = +/-0.031; p = 0.278)	0.975	+6.09%	+7.84%
Severity	2013.2	0.060 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.032; p = 0.439)	0.002 (CI = +/-0.002; p = 0.017)	0.014 (CI = +/-0.032; p = 0.358)	0.973	+6.17%	+7.72%
Severity	2014.1	0.063 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.030; p = 0.746)	0.003 (CI = +/-0.002; p = 0.005)	0.005 (CI = +/-0.031; p = 0.718)	0.977	+6.54%	+7.11%
Severity	2014.2	0.064 (CI = +/-0.009; p = 0.000)	-0.005 (CI = +/-0.031; p = 0.745)	0.003 (CI = +/-0.002; p = 0.007)	0.005 (CI = +/-0.033; p = 0.749)	0.973	+6.56%	+7.10%
Severity	2015.1	0.065 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.033; p = 0.882)	0.003 (CI = +/-0.002; p = 0.007)	0.002 (CI = +/-0.035; p = 0.919)	0.971	+6.70%	+6.89%
Severity	2015.2	0.064 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.035; p = 0.935)	0.003 (CI = +/-0.002; p = 0.009)	0.003 (CI = +/-0.037; p = 0.866)	0.966	+6.63%	+6.96%
Severity	2016.1	0.068 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.035; p = 0.754)	0.003 (CI = +/-0.002; p = 0.005)	-0.006 (CI = +/-0.038; p = 0.747)	0.968	+7.07%	+6.45%
Severity	2016.2	0.073 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.032; p = 0.939)	0.003 (CI = +/-0.002; p = 0.002)	-0.014 (CI = +/-0.036; p = 0.422)	0.973	+7.54%	+6.08%
Severity	2017.1	0.074 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.035; p = 0.960)	0.003 (CI = +/-0.002; p = 0.003)	-0.016 (CI = +/-0.039; p = 0.378)	0.969	+7.70%	+5.94%
Frequency	2010.2	-0.027 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.030; p = 0.030)	0.005 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.029; p = 0.009)	0.916	-2.64%	+1.29%
Frequency	2011.1	-0.029 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.029; p = 0.011)	0.005 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.029; p = 0.003)	0.923	-2.82%	+1.71%
Frequency	2011.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.019)	0.004 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.029; p = 0.002)	0.923	-2.94%	+1.92%
Frequency	2012.1	-0.031 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.030; p = 0.013)	0.004 (CI = +/-0.002; p = 0.000)	0.053 (CI = +/-0.030; p = 0.001)	0.921	-3.06%	+2.18%
Frequency	2012.2	-0.034 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.028; p = 0.020)	0.004 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.028; p = 0.000)	0.934	-3.30%	+2.58%
Frequency	2013.1	-0.035 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.028; p = 0.009)	0.004 (CI = +/-0.002; p = 0.000)	0.065 (CI = +/-0.028; p = 0.000)	0.936	-3.49%	+2.95%
Frequency	2013.2	-0.037 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.016)	0.004 (CI = +/-0.002; p = 0.000)	0.067 (CI = +/-0.029; p = 0.000)	0.933	-3.60%	+3.12%
Frequency	2014.1	-0.036 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.030; p = 0.026)	0.004 (CI = +/-0.002; p = 0.000)	0.066 (CI = +/-0.031; p = 0.000)	0.922	-3.53%	+3.01%
Frequency	2014.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.031; p = 0.024)	0.004 (CI = +/-0.002; p = 0.000)	0.063 (CI = +/-0.033; p = 0.001)	0.912	-3.43%	+2.87%
Frequency	2015.1	-0.036 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.021)	0.004 (CI = +/-0.002; p = 0.001)	0.067 (CI = +/-0.035; p = 0.001)	0.904	-3.58%	+3.10%
Frequency	2015.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.029; p = 0.004)	0.004 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.031; p = 0.001)	0.915	-3.15%	+2.64%
Frequency	2016.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.031; p = 0.007)	0.004 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.034; p = 0.003)	0.899	-3.14%	+2.63%
Frequency	2016.2	-0.032 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.033; p = 0.010)	0.004 (CI = +/-0.002; p = 0.000)	0.057 (CI = +/-0.037; p = 0.005)	0.887	-3.12%	+2.61%
Frequency	2017.1	-0.031 (CI = +/-0.015; p = 0.001)	-0.046 (CI = +/-0.036; p = 0.017)	0.004 (CI = +/-0.002; p = 0.001)	0.056 (CI = +/-0.041; p = 0.011)	0.862	-3.07%	+2.56%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.670	+3.68%
Loss Cost	2011.1	0.036 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.640	+3.63%
Loss Cost	2011.2	0.034 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.603	+3.51%
Loss Cost	2012.1	0.034 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.569	+3.46%
Loss Cost	2012.2	0.032 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.518	+3.23%
Loss Cost	2013.1	0.033 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.502	+3.32%
Loss Cost	2013.2	0.033 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.476	+3.36%
Loss Cost	2014.1	0.037 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.520	+3.74%
Loss Cost	2014.2	0.038 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.508	+3.89%
Loss Cost	2015.1	0.040 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.504	+4.11%
Loss Cost	2015.2	0.043 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.516	+4.44%
Loss Cost	2016.1	0.048 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.550	+4.93%
Loss Cost	2016.2	0.052 (CI = +/-0.023; p = 0.000)	NA (CI = +/-NA; p = NA)	0.564	+5.36%
Loss Cost	2017.1	0.057 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	0.582	+5.88%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	+6.37%
Severity	2011.1	0.062 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.969	+6.36%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.966	+6.30%
Severity	2012.1	0.061 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.963	+6.25%
Severity	2012.2	0.059 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	+6.12%
Severity	2013.1	0.060 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	+6.20%
Severity	2013.2	0.061 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.954	+6.26%
Severity	2014.1	0.063 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.958	+6.46%
Severity	2014.2	0.063 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	+6.48%
Severity	2015.1	0.064 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.948	+6.58%
Severity	2015.2	0.064 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+6.57%
Severity	2016.1	0.066 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+6.79%
Severity	2016.2	0.068 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.945	+7.06%
Severity	2017.1	0.069 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.938	+7.18%
Frequency	2010.2	-0.026 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.684	-2.53%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.670	-2.57%
Frequency	2011.2	-0.027 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.657	-2.63%
Frequency	2012.1	-0.027 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.630	-2.62%
Frequency	2012.2	-0.028 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.627	-2.73%
Frequency	2013.1	-0.028 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.596	-2.71%
Frequency	2013.2	-0.028 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.566	-2.72%
Frequency	2014.1	-0.026 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.510	-2.56%
Frequency	2014.2	-0.025 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.452	-2.43%
Frequency	2015.1	-0.023 (CI = +/-0.013; p = 0.001)	NA (CI = +/-NA; p = NA)	0.392	-2.31%
Frequency	2015.2	-0.020 (CI = +/-0.014; p = 0.007)	NA (CI = +/-NA; p = NA)	0.304	-2.00%
Frequency	2016.1	-0.018 (CI = +/-0.015; p = 0.025)	NA (CI = +/-NA; p = NA)	0.218	-1.75%
Frequency	2016.2	-0.016 (CI = +/-0.017; p = 0.061)	NA (CI = +/-NA; p = NA)	0.153	-1.59%
Frequency	2017.1	-0.012 (CI = +/-0.018; p = 0.178)	NA (CI = +/-NA; p = NA)	0.059	-1.21%

Total Property Damage

Coverage = Total PD
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility, phys_dam_xs_inf
Future Trend Start Date = 2022-07-01

Loss Cost	2010.2	0.036 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.045; p = 0.039)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.045 (CI = +/-0.044; p = 0.046)	0.905	+3.70%	+8.45%
Loss Cost	2011.1	0.034 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.045; p = 0.022)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.052 (CI = +/-0.044; p = 0.024)	0.904	+3.47%	+8.97%
Loss Cost	2011.2	0.032 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.045; p = 0.035)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.057 (CI = +/-0.045; p = 0.014)	0.899	+3.26%	+9.37%
Loss Cost	2012.1	0.029 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.045; p = 0.017)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.066 (CI = +/-0.045; p = 0.006)	0.901	+2.97%	+9.99%
Loss Cost	2012.2	0.025 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.039; p = 0.022)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.078 (CI = +/-0.039; p = 0.000)	0.919	+2.50%	+10.81%
Loss Cost	2013.1	0.024 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.041; p = 0.021)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.081 (CI = +/-0.041; p = 0.001)	0.917	+2.39%	+11.02%
Loss Cost	2013.2	0.023 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.043; p = 0.029)	0.006 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.082 (CI = +/-0.043; p = 0.001)	0.912	+2.35%	+11.06%
Loss Cost	2014.1	0.027 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.041; p = 0.060)	0.006 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.071 (CI = +/-0.043; p = 0.003)	0.926	+2.78%	+10.33%
Loss Cost	2014.2	0.029 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.043; p = 0.057)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.068 (CI = +/-0.045; p = 0.005)	0.924	+2.90%	+10.17%
Loss Cost	2015.1	0.028 (CI = +/-0.014; p = 0.001)	-0.042 (CI = +/-0.046; p = 0.071)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.069 (CI = +/-0.049; p = 0.009)	0.921	+2.88%	+10.20%
Loss Cost	2015.2	0.032 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.042)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.061 (CI = +/-0.049; p = 0.018)	0.927	+3.27%	+9.78%
Loss Cost	2016.1	0.036 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.047; p = 0.082)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.052 (CI = +/-0.051; p = 0.048)	0.932	+3.70%	+9.24%
Loss Cost	2016.2	0.041 (CI = +/-0.018; p = 0.000)	-0.048 (CI = +/-0.047; p = 0.045)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.044 (CI = +/-0.051; p = 0.089)	0.939	+4.19%	+8.85%
Loss Cost	2017.1	0.043 (CI = +/-0.021; p = 0.001)	-0.045 (CI = +/-0.050; p = 0.074)	0.007 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.040 (CI = +/-0.057; p = 0.151)	0.938	+4.40%	+8.65%
Severity	2010.2	0.063 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.302)	0.003 (CI = +/-0.002; p = 0.005)	NA (CI = +/-NA; p = NA)	0.005 (CI = +/-0.027; p = 0.702)	0.982	+6.52%	+7.07%
Severity	2011.1	0.063 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.029; p = 0.292)	0.003 (CI = +/-0.002; p = 0.007)	NA (CI = +/-NA; p = NA)	0.006 (CI = +/-0.029; p = 0.663)	0.980	+6.48%	+7.14%
Severity	2011.2	0.062 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.373)	0.003 (CI = +/-0.002; p = 0.009)	NA (CI = +/-NA; p = NA)	0.009 (CI = +/-0.030; p = 0.549)	0.978	+6.39%	+7.31%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.256)	0.002 (CI = +/-0.002; p = 0.015)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.030; p = 0.373)	0.977	+6.23%	+7.64%
Severity	2012.2	0.058 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.029; p = 0.386)	0.002 (CI = +/-0.002; p = 0.018)	NA (CI = +/-NA; p = NA)	0.019 (CI = +/-0.029; p = 0.192)	0.977	+5.99%	+8.02%
Severity	2013.1	0.059 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.030; p = 0.486)	0.002 (CI = +/-0.002; p = 0.017)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.031; p = 0.278)	0.975	+6.09%	+7.84%
Severity	2013.2	0.060 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.032; p = 0.439)	0.002 (CI = +/-0.002; p = 0.017)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.032; p = 0.358)	0.973	+6.17%	+7.72%
Severity	2014.1	0.063 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.030; p = 0.746)	0.003 (CI = +/-0.002; p = 0.005)	NA (CI = +/-NA; p = NA)	0.005 (CI = +/-0.031; p = 0.718)	0.977	+6.54%	+7.11%
Severity	2014.2	0.064 (CI = +/-0.009; p = 0.000)	-0.005 (CI = +/-0.031; p = 0.745)	0.003 (CI = +/-0.002; p = 0.007)	NA (CI = +/-NA; p = NA)	0.005 (CI = +/-0.033; p = 0.749)	0.973	+6.56%	+7.10%
Severity	2015.1	0.065 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.033; p = 0.882)	0.003 (CI = +/-0.002; p = 0.007)	NA (CI = +/-NA; p = NA)	0.002 (CI = +/-0.035; p = 0.919)	0.971	+6.70%	+6.89%
Severity	2015.2	0.064 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.035; p = 0.935)	0.003 (CI = +/-0.002; p = 0.009)	NA (CI = +/-NA; p = NA)	0.003 (CI = +/-0.037; p = 0.866)	0.966	+6.63%	+6.96%
Severity	2016.1	0.068 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.035; p = 0.754)	0.003 (CI = +/-0.002; p = 0.005)	NA (CI = +/-NA; p = NA)	-0.006 (CI = +/-0.038; p = 0.747)	0.968	+7.07%	+6.45%
Severity	2016.2	0.073 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.032; p = 0.939)	0.003 (CI = +/-0.002; p = 0.002)	NA (CI = +/-NA; p = NA)	-0.014 (CI = +/-0.036; p = 0.422)	0.973	+7.54%	+6.08%
Severity	2017.1	0.074 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.035; p = 0.960)	0.003 (CI = +/-0.002; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.016 (CI = +/-0.039; p = 0.378)	0.969	+7.70%	+5.94%
Frequency	2010.2	-0.027 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.030; p = 0.030)	0.005 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.040 (CI = +/-0.029; p = 0.009)	0.916	-2.64%	+1.29%
Frequency	2011.1	-0.029 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.029; p = 0.011)	0.005 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.046 (CI = +/-0.029; p = 0.003)	0.923	-2.82%	+1.71%
Frequency	2011.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.019)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.049 (CI = +/-0.029; p = 0.002)	0.923	-2.94%	+1.92%
Frequency	2012.1	-0.031 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.030; p = 0.013)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.053 (CI = +/-0.030; p = 0.001)	0.921	-3.06%	+2.18%
Frequency	2012.2	-0.034 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.028; p = 0.020)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.059 (CI = +/-0.028; p = 0.000)	0.934	-3.30%	+2.58%
Frequency	2013.1	-0.035 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.028; p = 0.009)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.065 (CI = +/-0.028; p = 0.000)	0.936	-3.49%	+2.95%
Frequency	2013.2	-0.037 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.029; p = 0.016)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.067 (CI = +/-0.029; p = 0.000)	0.933	-3.60%	+3.12%
Frequency	2014.1	-0.036 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.030; p = 0.026)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.066 (CI = +/-0.031; p = 0.000)	0.922	-3.53%	+3.01%
Frequency	2014.2	-0.035 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.031; p = 0.024)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.063 (CI = +/-0.033; p = 0.001)	0.912	-3.43%	+2.87%
Frequency	2015.1	-0.036 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.033; p = 0.021)	0.004 (CI = +/-0.002; p = 0.001)	NA (CI = +/-NA; p = NA)	0.067 (CI = +/-0.035; p = 0.001)	0.904	-3.58%	+3.10%
Frequency	2015.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.029; p = 0.004)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.058 (CI = +/-0.031; p = 0.001)	0.915	-3.15%	+2.64%
Frequency	2016.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.031; p = 0.007)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.058 (CI = +/-0.034; p = 0.003)	0.899	-3.14%	+2.63%
Frequency	2016.2	-0.032 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.033; p = 0.010)	0.004 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.057 (CI = +/-0.037; p = 0.005)	0.887	-3.12%	+2.61%
Frequency	2017.1	-0.031 (CI = +/-0.015; p = 0.001)	-0.046 (CI = +/-0.036; p = 0.017)	0.004 (CI = +/-0.002; p = 0.001)	NA (CI = +/-NA; p = NA)	0.056 (CI = +/-0.041; p = 0.011)	0.862	-3.07%	+2.56%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility

Loss Cost	2010.2	0.043 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.883	+4.36%
Loss Cost	2011.1	0.042 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.873	+4.32%
Loss Cost	2011.2	0.041 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.863	+4.20%
Loss Cost	2012.1	0.041 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.852	+4.16%
Loss Cost	2012.2	0.039 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.852	+3.93%
Loss Cost	2013.1	0.039 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.848	+4.01%
Loss Cost	2013.2	0.040 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.840	+4.04%
Loss Cost	2014.1	0.043 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.881	+4.39%
Loss Cost	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.880	+4.50%
Loss Cost	2015.1	0.045 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.882	+4.65%
Loss Cost	2015.2	0.048 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.891	+4.88%
Loss Cost	2016.1	0.051 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.912	+5.23%
Loss Cost	2016.2	0.053 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.918	+5.48%
Loss Cost	2017.1	0.056 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.924	+5.74%
Severity	2010.2	0.064 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.982	+6.59%
Severity	2011.1	0.064 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.981	+6.59%
Severity	2011.2	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.979	+6.53%
Severity	2012.1	0.063 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.002; p = 0.001)	0.977	+6.47%
Severity	2012.2	0.062 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.977	+6.35%
Severity	2013.1	0.062 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.976	+6.43%
Severity	2013.2	0.063 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.973	+6.48%
Severity	2014.1	0.065 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.979	+6.67%
Severity	2014.2	0.065 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.976	+6.68%
Severity	2015.1	0.065 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.974	+6.75%
Severity	2015.2	0.065 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.970	+6.72%
Severity	2016.1	0.067 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.972	+6.89%
Severity	2016.2	0.069 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.001; p = 0.000)	0.975	+7.10%
Severity	2017.1	0.069 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.001; p = 0.001)	0.971	+7.13%
Frequency	2010.2	-0.021 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.885	-2.10%
Frequency	2011.1	-0.022 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.881	-2.13%
Frequency	2011.2	-0.022 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.878	-2.18%
Frequency	2012.1	-0.022 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.868	-2.17%
Frequency	2012.2	-0.023 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.873	-2.27%
Frequency	2013.1	-0.023 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.862	-2.27%
Frequency	2013.2	-0.023 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.852	-2.29%
Frequency	2014.1	-0.022 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.843	-2.14%
Frequency	2014.2	-0.021 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.827	-2.04%
Frequency	2015.1	-0.020 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.809	-1.97%
Frequency	2015.2	-0.017 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.805	-1.72%
Frequency	2016.1	-0.016 (CI = +/-0.008; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.789	-1.55%
Frequency	2016.2	-0.015 (CI = +/-0.009; p = 0.002)	0.006 (CI = +/-0.002; p = 0.000)	0.767	-1.52%
Frequency	2017.1	-0.013 (CI = +/-0.010; p = 0.011)	0.006 (CI = +/-0.002; p = 0.000)	0.746	-1.30%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2010.2	0.037 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.081; p = 0.146)	0.684	+3.72%
Loss Cost	2011.1	0.036 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.084; p = 0.130)	0.659	+3.63%
Loss Cost	2011.2	0.035 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.087; p = 0.165)	0.618	+3.56%
Loss Cost	2012.1	0.034 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.090; p = 0.152)	0.589	+3.46%
Loss Cost	2012.2	0.032 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.092; p = 0.218)	0.530	+3.28%
Loss Cost	2013.1	0.033 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.096; p = 0.248)	0.511	+3.32%
Loss Cost	2013.2	0.034 (CI = +/-0.015; p = 0.000)	-0.060 (CI = +/-0.101; p = 0.233)	0.488	+3.43%
Loss Cost	2014.1	0.037 (CI = +/-0.015; p = 0.000)	-0.048 (CI = +/-0.102; p = 0.337)	0.519	+3.74%
Loss Cost	2014.2	0.039 (CI = +/-0.017; p = 0.000)	-0.057 (CI = +/-0.106; p = 0.278)	0.514	+3.97%
Loss Cost	2015.1	0.040 (CI = +/-0.018; p = 0.000)	-0.052 (CI = +/-0.111; p = 0.340)	0.503	+4.11%
Loss Cost	2015.2	0.044 (CI = +/-0.020; p = 0.000)	-0.066 (CI = +/-0.113; p = 0.234)	0.530	+4.54%
Loss Cost	2016.1	0.048 (CI = +/-0.021; p = 0.000)	-0.055 (CI = +/-0.117; p = 0.335)	0.550	+4.93%
Loss Cost	2016.2	0.054 (CI = +/-0.023; p = 0.000)	-0.072 (CI = +/-0.119; p = 0.216)	0.581	+5.50%
Loss Cost	2017.1	0.057 (CI = +/-0.025; p = 0.000)	-0.062 (CI = +/-0.124; p = 0.304)	0.586	+5.88%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.034; p = 0.262)	0.973	+6.38%
Severity	2011.1	0.062 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.035; p = 0.257)	0.970	+6.36%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.037; p = 0.325)	0.966	+6.32%
Severity	2012.1	0.061 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.037; p = 0.261)	0.963	+6.25%
Severity	2012.2	0.060 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.038; p = 0.381)	0.960	+6.14%
Severity	2013.1	0.060 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.039; p = 0.468)	0.957	+6.20%
Severity	2013.2	0.061 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.040; p = 0.395)	0.953	+6.28%
Severity	2014.1	0.063 (CI = +/-0.006; p = 0.000)	-0.010 (CI = +/-0.039; p = 0.590)	0.956	+6.46%
Severity	2014.2	0.063 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.042; p = 0.560)	0.951	+6.50%
Severity	2015.1	0.064 (CI = +/-0.007; p = 0.000)	-0.009 (CI = +/-0.043; p = 0.663)	0.946	+6.58%
Severity	2015.2	0.064 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.046; p = 0.666)	0.937	+6.59%
Severity	2016.1	0.066 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.046; p = 0.875)	0.938	+6.79%
Severity	2016.2	0.068 (CI = +/-0.009; p = 0.000)	-0.012 (CI = +/-0.045; p = 0.573)	0.942	+7.09%
Severity	2017.1	0.069 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.048; p = 0.663)	0.934	+7.18%
Frequency	2010.2	-0.025 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.056; p = 0.151)	0.696	-2.50%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.057; p = 0.130)	0.687	-2.57%
Frequency	2011.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.060; p = 0.155)	0.672	-2.60%
Frequency	2012.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.062; p = 0.161)	0.645	-2.62%
Frequency	2012.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.065; p = 0.209)	0.637	-2.69%
Frequency	2013.1	-0.028 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.067; p = 0.217)	0.606	-2.71%
Frequency	2013.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.043 (CI = +/-0.071; p = 0.223)	0.578	-2.68%
Frequency	2014.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.073; p = 0.294)	0.514	-2.56%
Frequency	2014.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.076; p = 0.229)	0.467	-2.38%
Frequency	2015.1	-0.023 (CI = +/-0.013; p = 0.001)	-0.043 (CI = +/-0.079; p = 0.274)	0.401	-2.31%
Frequency	2015.2	-0.019 (CI = +/-0.014; p = 0.008)	-0.057 (CI = +/-0.078; p = 0.144)	0.352	-1.92%
Frequency	2016.1	-0.018 (CI = +/-0.015; p = 0.023)	-0.051 (CI = +/-0.082; p = 0.203)	0.252	-1.75%
Frequency	2016.2	-0.015 (CI = +/-0.016; p = 0.072)	-0.060 (CI = +/-0.085; p = 0.157)	0.213	-1.48%
Frequency	2017.1	-0.012 (CI = +/-0.018; p = 0.172)	-0.052 (CI = +/-0.089; p = 0.232)	0.092	-1.21%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	0.670	+3.68%
Loss Cost	2011.1	0.036 (CI = +/-0.010; p = 0.000)	0.640	+3.63%
Loss Cost	2011.2	0.034 (CI = +/-0.011; p = 0.000)	0.603	+3.51%
Loss Cost	2012.1	0.034 (CI = +/-0.012; p = 0.000)	0.569	+3.46%
Loss Cost	2012.2	0.032 (CI = +/-0.012; p = 0.000)	0.518	+3.23%
Loss Cost	2013.1	0.033 (CI = +/-0.013; p = 0.000)	0.502	+3.32%
Loss Cost	2013.2	0.033 (CI = +/-0.015; p = 0.000)	0.476	+3.36%
Loss Cost	2014.1	0.037 (CI = +/-0.015; p = 0.000)	0.520	+3.74%
Loss Cost	2014.2	0.038 (CI = +/-0.017; p = 0.000)	0.508	+3.89%
Loss Cost	2015.1	0.040 (CI = +/-0.018; p = 0.000)	0.504	+4.11%
Loss Cost	2015.2	0.043 (CI = +/-0.020; p = 0.000)	0.516	+4.44%
Loss Cost	2016.1	0.048 (CI = +/-0.021; p = 0.000)	0.550	+4.93%
Loss Cost	2016.2	0.052 (CI = +/-0.023; p = 0.000)	0.564	+5.36%
Loss Cost	2017.1	0.057 (CI = +/-0.025; p = 0.000)	0.582	+5.88%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	0.972	+6.37%
Severity	2011.1	0.062 (CI = +/-0.004; p = 0.000)	0.969	+6.36%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	0.966	+6.30%
Severity	2012.1	0.061 (CI = +/-0.005; p = 0.000)	0.963	+6.25%
Severity	2012.2	0.059 (CI = +/-0.005; p = 0.000)	0.960	+6.12%
Severity	2013.1	0.060 (CI = +/-0.005; p = 0.000)	0.958	+6.20%
Severity	2013.2	0.061 (CI = +/-0.006; p = 0.000)	0.954	+6.26%
Severity	2014.1	0.063 (CI = +/-0.006; p = 0.000)	0.958	+6.46%
Severity	2014.2	0.063 (CI = +/-0.006; p = 0.000)	0.952	+6.48%
Severity	2015.1	0.064 (CI = +/-0.007; p = 0.000)	0.948	+6.58%
Severity	2015.2	0.064 (CI = +/-0.008; p = 0.000)	0.940	+6.57%
Severity	2016.1	0.066 (CI = +/-0.008; p = 0.000)	0.941	+6.79%
Severity	2016.2	0.068 (CI = +/-0.008; p = 0.000)	0.945	+7.06%
Severity	2017.1	0.069 (CI = +/-0.009; p = 0.000)	0.938	+7.18%
Frequency	2010.2	-0.026 (CI = +/-0.007; p = 0.000)	0.684	-2.53%
Frequency	2011.1	-0.026 (CI = +/-0.007; p = 0.000)	0.670	-2.57%
Frequency	2011.2	-0.027 (CI = +/-0.008; p = 0.000)	0.657	-2.63%
Frequency	2012.1	-0.027 (CI = +/-0.008; p = 0.000)	0.630	-2.62%
Frequency	2012.2	-0.028 (CI = +/-0.009; p = 0.000)	0.627	-2.73%
Frequency	2013.1	-0.028 (CI = +/-0.009; p = 0.000)	0.596	-2.71%
Frequency	2013.2	-0.028 (CI = +/-0.010; p = 0.000)	0.566	-2.72%
Frequency	2014.1	-0.026 (CI = +/-0.011; p = 0.000)	0.510	-2.56%
Frequency	2014.2	-0.025 (CI = +/-0.012; p = 0.000)	0.452	-2.43%
Frequency	2015.1	-0.023 (CI = +/-0.013; p = 0.001)	0.392	-2.31%
Frequency	2015.2	-0.020 (CI = +/-0.014; p = 0.007)	0.304	-2.00%
Frequency	2016.1	-0.018 (CI = +/-0.015; p = 0.025)	0.218	-1.75%
Frequency	2016.2	-0.016 (CI = +/-0.017; p = 0.061)	0.153	-1.59%
Frequency	2017.1	-0.012 (CI = +/-0.018; p = 0.178)	0.059	-1.21%

Total Property Damage

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

Loss Cost	2010.2	0.038 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.094; p = 0.271)	0.884	+3.90%
Loss Cost	2011.1	0.037 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.059 (CI = +/-0.097; p = 0.225)	0.875	+3.76%
Loss Cost	2011.2	0.034 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.098; p = 0.127)	0.871	+3.45%
Loss Cost	2012.1	0.032 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.085 (CI = +/-0.102; p = 0.101)	0.863	+3.27%
Loss Cost	2012.2	0.026 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.117 (CI = +/-0.093; p = 0.016)	0.882	+2.64%
Loss Cost	2013.1	0.026 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.116 (CI = +/-0.098; p = 0.023)	0.876	+2.66%
Loss Cost	2013.2	0.025 (CI = +/-0.015; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.121 (CI = +/-0.104; p = 0.025)	0.870	+2.55%
Loss Cost	2014.1	0.031 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.093 (CI = +/-0.100; p = 0.065)	0.895	+3.16%
Loss Cost	2014.2	0.032 (CI = +/-0.016; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.089 (CI = +/-0.107; p = 0.097)	0.892	+3.27%
Loss Cost	2015.1	0.034 (CI = +/-0.018; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.081 (CI = +/-0.114; p = 0.152)	0.889	+3.46%
Loss Cost	2015.2	0.038 (CI = +/-0.020; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.118; p = 0.258)	0.893	+3.86%
Loss Cost	2016.1	0.045 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.116; p = 0.471)	0.909	+4.57%
Loss Cost	2016.2	0.049 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.120; p = 0.664)	0.913	+5.04%
Loss Cost	2017.1	0.054 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.123; p = 0.865)	0.918	+5.56%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.002)	0.030 (CI = +/-0.052; p = 0.245)	0.983	+6.32%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.003)	0.032 (CI = +/-0.054; p = 0.239)	0.981	+6.28%
Severity	2011.2	0.059 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.004)	0.040 (CI = +/-0.055; p = 0.143)	0.980	+6.12%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.005)	0.049 (CI = +/-0.056; p = 0.081)	0.979	+5.94%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.005)	0.066 (CI = +/-0.051; p = 0.014)	0.982	+5.60%
Severity	2013.1	0.055 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.005)	0.063 (CI = +/-0.054; p = 0.025)	0.980	+5.68%
Severity	2013.2	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.006)	0.062 (CI = +/-0.057; p = 0.037)	0.978	+5.70%
Severity	2014.1	0.059 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.046 (CI = +/-0.055; p = 0.094)	0.981	+6.04%
Severity	2014.2	0.058 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.049 (CI = +/-0.059; p = 0.096)	0.978	+5.98%
Severity	2015.1	0.059 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.046 (CI = +/-0.063; p = 0.142)	0.976	+6.06%
Severity	2015.2	0.057 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.005)	0.052 (CI = +/-0.066; p = 0.114)	0.973	+5.89%
Severity	2016.1	0.060 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.042 (CI = +/-0.068; p = 0.210)	0.973	+6.19%
Severity	2016.2	0.064 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.003)	0.029 (CI = +/-0.067; p = 0.369)	0.975	+6.59%
Severity	2017.1	0.064 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.001; p = 0.004)	0.029 (CI = +/-0.072; p = 0.404)	0.971	+6.59%
Frequency	2010.2	-0.023 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.021 (CI = +/-0.066; p = 0.512)	0.883	-2.28%
Frequency	2011.1	-0.024 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.027 (CI = +/-0.069; p = 0.424)	0.879	-2.37%
Frequency	2011.2	-0.025 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.071; p = 0.320)	0.878	-2.51%
Frequency	2012.1	-0.026 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.075; p = 0.337)	0.867	-2.52%
Frequency	2012.2	-0.028 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.075; p = 0.174)	0.878	-2.80%
Frequency	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.053 (CI = +/-0.079; p = 0.177)	0.868	-2.85%
Frequency	2013.2	-0.030 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.084; p = 0.153)	0.860	-2.98%
Frequency	2014.1	-0.028 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.087; p = 0.270)	0.845	-2.72%
Frequency	2014.2	-0.026 (CI = +/-0.014; p = 0.001)	0.006 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.092; p = 0.375)	0.826	-2.56%
Frequency	2015.1	-0.025 (CI = +/-0.016; p = 0.004)	0.006 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.098; p = 0.462)	0.804	-2.45%
Frequency	2015.2	-0.019 (CI = +/-0.016; p = 0.024)	0.006 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.097; p = 0.777)	0.794	-1.91%
Frequency	2016.1	-0.015 (CI = +/-0.018; p = 0.084)	0.006 (CI = +/-0.002; p = 0.000)	-0.001 (CI = +/-0.100; p = 0.978)	0.775	-1.53%
Frequency	2016.2	-0.015 (CI = +/-0.020; p = 0.141)	0.006 (CI = +/-0.002; p = 0.000)	-0.004 (CI = +/-0.107; p = 0.935)	0.751	-1.45%
Frequency	2017.1	-0.010 (CI = +/-0.021; p = 0.344)	0.006 (CI = +/-0.002; p = 0.000)	-0.019 (CI = +/-0.108; p = 0.713)	0.729	-0.97%

Total Property Damage

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

Loss Cost	2010.2	0.025 (CI = +/-0.014; p = 0.001)	-0.053 (CI = +/-0.075; p = 0.158)	0.153 (CI = +/-0.133; p = 0.025)	0.730	+2.48%
Loss Cost	2011.1	0.022 (CI = +/-0.014; p = 0.005)	-0.060 (CI = +/-0.076; p = 0.115)	0.168 (CI = +/-0.135; p = 0.016)	0.719	+2.20%
Loss Cost	2011.2	0.019 (CI = +/-0.015; p = 0.020)	-0.052 (CI = +/-0.078; p = 0.178)	0.184 (CI = +/-0.138; p = 0.011)	0.698	+1.89%
Loss Cost	2012.1	0.015 (CI = +/-0.016; p = 0.066)	-0.060 (CI = +/-0.078; p = 0.127)	0.201 (CI = +/-0.140; p = 0.007)	0.690	+1.55%
Loss Cost	2012.2	0.009 (CI = +/-0.017; p = 0.262)	-0.045 (CI = +/-0.076; p = 0.233)	0.231 (CI = +/-0.138; p = 0.002)	0.684	+0.95%
Loss Cost	2013.1	0.007 (CI = +/-0.019; p = 0.411)	-0.049 (CI = +/-0.079; p = 0.210)	0.240 (CI = +/-0.144; p = 0.002)	0.675	+0.75%
Loss Cost	2013.2	0.006 (CI = +/-0.021; p = 0.553)	-0.046 (CI = +/-0.083; p = 0.264)	0.247 (CI = +/-0.152; p = 0.003)	0.658	+0.60%
Loss Cost	2014.1	0.009 (CI = +/-0.023; p = 0.435)	-0.041 (CI = +/-0.086; p = 0.330)	0.236 (CI = +/-0.160; p = 0.006)	0.663	+0.88%
Loss Cost	2014.2	0.009 (CI = +/-0.026; p = 0.473)	-0.042 (CI = +/-0.091; p = 0.349)	0.234 (CI = +/-0.171; p = 0.010)	0.648	+0.91%
Loss Cost	2015.1	0.008 (CI = +/-0.029; p = 0.564)	-0.043 (CI = +/-0.096; p = 0.355)	0.238 (CI = +/-0.183; p = 0.014)	0.636	+0.82%
Loss Cost	2015.2	0.012 (CI = +/-0.033; p = 0.454)	-0.050 (CI = +/-0.102; p = 0.311)	0.222 (CI = +/-0.196; p = 0.029)	0.633	+1.22%
Loss Cost	2016.1	0.016 (CI = +/-0.038; p = 0.384)	-0.045 (CI = +/-0.106; p = 0.378)	0.209 (CI = +/-0.208; p = 0.049)	0.632	+1.59%
Loss Cost	2016.2	0.023 (CI = +/-0.043; p = 0.277)	-0.056 (CI = +/-0.113; p = 0.302)	0.185 (CI = +/-0.224; p = 0.097)	0.634	+2.29%
Loss Cost	2017.1	0.026 (CI = +/-0.049; p = 0.261)	-0.052 (CI = +/-0.120; p = 0.364)	0.174 (CI = +/-0.239; p = 0.140)	0.625	+2.68%
Severity	2010.2	0.057 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.032; p = 0.295)	0.060 (CI = +/-0.056; p = 0.037)	0.976	+5.88%
Severity	2011.1	0.056 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.033; p = 0.252)	0.065 (CI = +/-0.058; p = 0.031)	0.974	+5.80%
Severity	2011.2	0.055 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.033; p = 0.374)	0.073 (CI = +/-0.059; p = 0.018)	0.972	+5.64%
Severity	2012.1	0.053 (CI = +/-0.007; p = 0.000)	-0.019 (CI = +/-0.033; p = 0.241)	0.082 (CI = +/-0.059; p = 0.008)	0.972	+5.44%
Severity	2012.2	0.050 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.031; p = 0.444)	0.098 (CI = +/-0.055; p = 0.001)	0.974	+5.12%
Severity	2013.1	0.050 (CI = +/-0.008; p = 0.000)	-0.011 (CI = +/-0.032; p = 0.466)	0.097 (CI = +/-0.058; p = 0.002)	0.971	+5.12%
Severity	2013.2	0.050 (CI = +/-0.008; p = 0.000)	-0.011 (CI = +/-0.034; p = 0.487)	0.097 (CI = +/-0.062; p = 0.004)	0.968	+5.13%
Severity	2014.1	0.052 (CI = +/-0.009; p = 0.000)	-0.008 (CI = +/-0.034; p = 0.638)	0.088 (CI = +/-0.063; p = 0.009)	0.968	+5.35%
Severity	2014.2	0.051 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.036; p = 0.732)	0.092 (CI = +/-0.067; p = 0.010)	0.964	+5.26%
Severity	2015.1	0.051 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.038; p = 0.748)	0.092 (CI = +/-0.072; p = 0.015)	0.960	+5.27%
Severity	2015.2	0.049 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.040; p = 0.902)	0.099 (CI = +/-0.076; p = 0.014)	0.955	+5.06%
Severity	2016.1	0.052 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.041; p = 0.977)	0.091 (CI = +/-0.080; p = 0.028)	0.952	+5.30%
Severity	2016.2	0.056 (CI = +/-0.016; p = 0.000)	-0.006 (CI = +/-0.042; p = 0.772)	0.077 (CI = +/-0.084; p = 0.067)	0.952	+5.72%
Severity	2017.1	0.056 (CI = +/-0.018; p = 0.000)	-0.006 (CI = +/-0.045; p = 0.789)	0.077 (CI = +/-0.090; p = 0.087)	0.944	+5.73%
Frequency	2010.2	-0.033 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.053; p = 0.169)	0.093 (CI = +/-0.093; p = 0.051)	0.728	-3.21%
Frequency	2011.1	-0.035 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.121)	0.104 (CI = +/-0.095; p = 0.033)	0.729	-3.41%
Frequency	2011.2	-0.036 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.055; p = 0.173)	0.112 (CI = +/-0.098; p = 0.028)	0.722	-3.55%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.150)	0.119 (CI = +/-0.102; p = 0.024)	0.705	-3.69%
Frequency	2012.2	-0.041 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.058; p = 0.239)	0.134 (CI = +/-0.104; p = 0.014)	0.714	-3.97%
Frequency	2013.1	-0.042 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.059; p = 0.201)	0.143 (CI = +/-0.108; p = 0.012)	0.697	-4.16%
Frequency	2013.2	-0.044 (CI = +/-0.016; p = 0.000)	-0.034 (CI = +/-0.062; p = 0.264)	0.150 (CI = +/-0.114; p = 0.013)	0.678	-4.30%
Frequency	2014.1	-0.043 (CI = +/-0.017; p = 0.000)	-0.033 (CI = +/-0.065; p = 0.297)	0.148 (CI = +/-0.121; p = 0.019)	0.619	-4.25%
Frequency	2014.2	-0.042 (CI = +/-0.020; p = 0.000)	-0.036 (CI = +/-0.069; p = 0.289)	0.142 (CI = +/-0.129; p = 0.033)	0.566	-4.13%
Frequency	2015.1	-0.043 (CI = +/-0.022; p = 0.001)	-0.037 (CI = +/-0.072; p = 0.291)	0.146 (CI = +/-0.138; p = 0.039)	0.510	-4.22%
Frequency	2015.2	-0.037 (CI = +/-0.024; p = 0.005)	-0.048 (CI = +/-0.074; p = 0.192)	0.123 (CI = +/-0.143; p = 0.088)	0.430	-3.66%
Frequency	2016.1	-0.036 (CI = +/-0.028; p = 0.015)	-0.046 (CI = +/-0.078; p = 0.231)	0.118 (CI = +/-0.154; p = 0.122)	0.323	-3.52%
Frequency	2016.2	-0.033 (CI = +/-0.032; p = 0.045)	-0.051 (CI = +/-0.084; p = 0.219)	0.108 (CI = +/-0.167; p = 0.188)	0.258	-3.24%
Frequency	2017.1	-0.029 (CI = +/-0.036; p = 0.105)	-0.046 (CI = +/-0.089; p = 0.280)	0.097 (CI = +/-0.178; p = 0.261)	0.117	-2.88%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.024 (CI = +/-0.014; p = 0.002)	0.160 (CI = +/-0.135; p = 0.022)	0.719	+2.39%
Loss Cost	2011.1	0.021 (CI = +/-0.015; p = 0.006)	0.172 (CI = +/-0.139; p = 0.017)	0.701	+2.17%
Loss Cost	2011.2	0.018 (CI = +/-0.016; p = 0.028)	0.191 (CI = +/-0.140; p = 0.009)	0.687	+1.79%
Loss Cost	2012.1	0.015 (CI = +/-0.017; p = 0.080)	0.206 (CI = +/-0.144; p = 0.007)	0.671	+1.51%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.323)	0.239 (CI = +/-0.138; p = 0.002)	0.677	+0.83%
Loss Cost	2013.1	0.007 (CI = +/-0.019; p = 0.444)	0.245 (CI = +/-0.145; p = 0.002)	0.665	+0.71%
Loss Cost	2013.2	0.005 (CI = +/-0.021; p = 0.651)	0.256 (CI = +/-0.152; p = 0.002)	0.653	+0.46%
Loss Cost	2014.1	0.008 (CI = +/-0.023; p = 0.461)	0.240 (CI = +/-0.159; p = 0.005)	0.663	+0.83%
Loss Cost	2014.2	0.007 (CI = +/-0.026; p = 0.553)	0.243 (CI = +/-0.169; p = 0.007)	0.650	+0.74%
Loss Cost	2015.1	0.007 (CI = +/-0.029; p = 0.599)	0.243 (CI = +/-0.181; p = 0.011)	0.638	+0.74%
Loss Cost	2015.2	0.009 (CI = +/-0.033; p = 0.555)	0.236 (CI = +/-0.194; p = 0.020)	0.631	+0.94%
Loss Cost	2016.1	0.015 (CI = +/-0.037; p = 0.416)	0.217 (CI = +/-0.205; p = 0.040)	0.636	+1.47%
Loss Cost	2016.2	0.019 (CI = +/-0.042; p = 0.362)	0.204 (CI = +/-0.220; p = 0.067)	0.630	+1.88%
Loss Cost	2017.1	0.024 (CI = +/-0.048; p = 0.293)	0.185 (CI = +/-0.235; p = 0.113)	0.628	+2.47%
Severity	2010.2	0.057 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.056; p = 0.031)	0.976	+5.85%
Severity	2011.1	0.056 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.058; p = 0.029)	0.974	+5.79%
Severity	2011.2	0.055 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.059; p = 0.015)	0.973	+5.61%
Severity	2012.1	0.053 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.059; p = 0.007)	0.971	+5.42%
Severity	2012.2	0.050 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.054; p = 0.001)	0.974	+5.09%
Severity	2013.1	0.050 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.057; p = 0.002)	0.972	+5.11%
Severity	2013.2	0.050 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.061; p = 0.003)	0.969	+5.09%
Severity	2014.1	0.052 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.061; p = 0.007)	0.969	+5.34%
Severity	2014.2	0.051 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.065; p = 0.007)	0.966	+5.23%
Severity	2015.1	0.051 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.069; p = 0.012)	0.962	+5.25%
Severity	2015.2	0.049 (CI = +/-0.012; p = 0.000)	0.100 (CI = +/-0.073; p = 0.010)	0.957	+5.05%
Severity	2016.1	0.052 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.077; p = 0.023)	0.955	+5.30%
Severity	2016.2	0.055 (CI = +/-0.015; p = 0.000)	0.079 (CI = +/-0.079; p = 0.050)	0.955	+5.67%
Severity	2017.1	0.055 (CI = +/-0.018; p = 0.000)	0.078 (CI = +/-0.086; p = 0.070)	0.948	+5.70%
Frequency	2010.2	-0.033 (CI = +/-0.010; p = 0.000)	0.097 (CI = +/-0.095; p = 0.045)	0.718	-3.27%
Frequency	2011.1	-0.035 (CI = +/-0.010; p = 0.000)	0.106 (CI = +/-0.097; p = 0.034)	0.713	-3.43%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.117 (CI = +/-0.100; p = 0.023)	0.711	-3.62%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.122 (CI = +/-0.104; p = 0.023)	0.690	-3.72%
Frequency	2012.2	-0.041 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.104; p = 0.011)	0.708	-4.05%
Frequency	2013.1	-0.043 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.109; p = 0.011)	0.687	-4.19%
Frequency	2013.2	-0.045 (CI = +/-0.016; p = 0.000)	0.157 (CI = +/-0.114; p = 0.010)	0.673	-4.40%
Frequency	2014.1	-0.044 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.121; p = 0.017)	0.616	-4.29%
Frequency	2014.2	-0.044 (CI = +/-0.020; p = 0.000)	0.150 (CI = +/-0.129; p = 0.024)	0.561	-4.27%
Frequency	2015.1	-0.044 (CI = +/-0.022; p = 0.001)	0.151 (CI = +/-0.138; p = 0.033)	0.505	-4.29%
Frequency	2015.2	-0.040 (CI = +/-0.025; p = 0.003)	0.136 (CI = +/-0.145; p = 0.064)	0.401	-3.91%
Frequency	2016.1	-0.037 (CI = +/-0.028; p = 0.012)	0.126 (CI = +/-0.155; p = 0.104)	0.299	-3.64%
Frequency	2016.2	-0.037 (CI = +/-0.032; p = 0.028)	0.124 (CI = +/-0.167; p = 0.134)	0.226	-3.59%
Frequency	2017.1	-0.031 (CI = +/-0.036; p = 0.086)	0.107 (CI = +/-0.177; p = 0.216)	0.099	-3.06%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	0.037 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.108; p = 0.162)	0.888	+3.75%
Loss Cost	2011.1	0.035 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.086 (CI = +/-0.112; p = 0.127)	0.880	+3.59%
Loss Cost	2011.2	0.032 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.113; p = 0.060)	0.877	+3.24%
Loss Cost	2012.1	0.030 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.121 (CI = +/-0.117; p = 0.043)	0.871	+3.02%
Loss Cost	2012.2	0.023 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.165 (CI = +/-0.103; p = 0.003)	0.897	+2.30%
Loss Cost	2013.1	0.022 (CI = +/-0.013; p = 0.002)	0.006 (CI = +/-0.003; p = 0.001)	0.166 (CI = +/-0.110; p = 0.005)	0.892	+2.27%
Loss Cost	2013.2	0.021 (CI = +/-0.014; p = 0.007)	0.006 (CI = +/-0.003; p = 0.001)	0.177 (CI = +/-0.116; p = 0.005)	0.889	+2.08%
Loss Cost	2014.1	0.027 (CI = +/-0.015; p = 0.001)	0.006 (CI = +/-0.003; p = 0.000)	0.144 (CI = +/-0.113; p = 0.015)	0.909	+2.69%
Loss Cost	2014.2	0.027 (CI = +/-0.017; p = 0.003)	0.006 (CI = +/-0.003; p = 0.000)	0.142 (CI = +/-0.122; p = 0.025)	0.905	+2.73%
Loss Cost	2015.1	0.028 (CI = +/-0.019; p = 0.006)	0.007 (CI = +/-0.003; p = 0.001)	0.135 (CI = +/-0.132; p = 0.045)	0.902	+2.86%
Loss Cost	2015.2	0.032 (CI = +/-0.021; p = 0.006)	0.007 (CI = +/-0.003; p = 0.001)	0.118 (CI = +/-0.141; p = 0.094)	0.903	+3.22%
Loss Cost	2016.1	0.039 (CI = +/-0.022; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.086 (CI = +/-0.142; p = 0.216)	0.915	+3.95%
Loss Cost	2016.2	0.043 (CI = +/-0.025; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.150; p = 0.361)	0.918	+4.43%
Loss Cost	2017.1	0.049 (CI = +/-0.028; p = 0.002)	0.008 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.158; p = 0.542)	0.920	+4.98%
Severity	2010.2	0.062 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.014)	0.028 (CI = +/-0.061; p = 0.357)	0.982	+6.36%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.002; p = 0.019)	0.030 (CI = +/-0.064; p = 0.348)	0.981	+6.33%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.031)	0.040 (CI = +/-0.065; p = 0.218)	0.979	+6.16%
Severity	2012.1	0.058 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.052)	0.051 (CI = +/-0.067; p = 0.129)	0.978	+5.98%
Severity	2012.2	0.055 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.002; p = 0.090)	0.072 (CI = +/-0.062; p = 0.024)	0.981	+5.61%
Severity	2013.1	0.055 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.002; p = 0.084)	0.068 (CI = +/-0.066; p = 0.045)	0.979	+5.70%
Severity	2013.2	0.056 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.093)	0.066 (CI = +/-0.071; p = 0.065)	0.977	+5.72%
Severity	2014.1	0.059 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.033)	0.046 (CI = +/-0.068; p = 0.178)	0.980	+6.11%
Severity	2014.2	0.059 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.047)	0.049 (CI = +/-0.074; p = 0.180)	0.977	+6.05%
Severity	2015.1	0.060 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.048)	0.044 (CI = +/-0.079; p = 0.260)	0.974	+6.15%
Severity	2015.2	0.058 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.072)	0.053 (CI = +/-0.085; p = 0.208)	0.971	+5.96%
Severity	2016.1	0.061 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.047)	0.037 (CI = +/-0.088; p = 0.391)	0.971	+6.33%
Severity	2016.2	0.066 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.025)	0.016 (CI = +/-0.088; p = 0.698)	0.973	+6.84%
Severity	2017.1	0.067 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.002; p = 0.031)	0.015 (CI = +/-0.096; p = 0.746)	0.969	+6.88%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.075; p = 0.206)	0.888	-2.46%
Frequency	2011.1	-0.026 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.078; p = 0.151)	0.886	-2.58%
Frequency	2011.2	-0.028 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.068 (CI = +/-0.080; p = 0.095)	0.887	-2.75%
Frequency	2012.1	-0.028 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.071 (CI = +/-0.085; p = 0.099)	0.878	-2.80%
Frequency	2012.2	-0.032 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001)	0.092 (CI = +/-0.083; p = 0.031)	0.893	-3.14%
Frequency	2013.1	-0.033 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.099 (CI = +/-0.088; p = 0.030)	0.885	-3.24%
Frequency	2013.2	-0.035 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.111 (CI = +/-0.092; p = 0.021)	0.881	-3.44%
Frequency	2014.1	-0.033 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.003; p = 0.002)	0.098 (CI = +/-0.097; p = 0.049)	0.866	-3.22%
Frequency	2014.2	-0.032 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.093 (CI = +/-0.105; p = 0.079)	0.847	-3.13%
Frequency	2015.1	-0.032 (CI = +/-0.016; p = 0.001)	0.005 (CI = +/-0.003; p = 0.004)	0.091 (CI = +/-0.114; p = 0.109)	0.827	-3.10%
Frequency	2015.2	-0.026 (CI = +/-0.017; p = 0.005)	0.005 (CI = +/-0.003; p = 0.002)	0.066 (CI = +/-0.116; p = 0.248)	0.810	-2.58%
Frequency	2016.1	-0.023 (CI = +/-0.019; p = 0.024)	0.005 (CI = +/-0.003; p = 0.002)	0.049 (CI = +/-0.123; p = 0.405)	0.785	-2.24%
Frequency	2016.2	-0.023 (CI = +/-0.022; p = 0.044)	0.005 (CI = +/-0.003; p = 0.003)	0.050 (CI = +/-0.134; p = 0.437)	0.761	-2.26%
Frequency	2017.1	-0.018 (CI = +/-0.024; p = 0.136)	0.005 (CI = +/-0.003; p = 0.003)	0.031 (CI = +/-0.141; p = 0.641)	0.731	-1.78%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	0.022 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.064; p = 0.106)	0.229 (CI = +/-0.111; p = 0.000)	0.806	+2.21%
Loss Cost	2011.1	0.019 (CI = +/-0.011; p = 0.001)	-0.060 (CI = +/-0.063; p = 0.061)	0.243 (CI = +/-0.109; p = 0.000)	0.807	+1.93%
Loss Cost	2011.2	0.016 (CI = +/-0.011; p = 0.006)	-0.051 (CI = +/-0.063; p = 0.108)	0.259 (CI = +/-0.109; p = 0.000)	0.801	+1.63%
Loss Cost	2012.1	0.013 (CI = +/-0.011; p = 0.029)	-0.060 (CI = +/-0.062; p = 0.056)	0.275 (CI = +/-0.107; p = 0.000)	0.808	+1.30%
Loss Cost	2012.2	0.007 (CI = +/-0.011; p = 0.172)	-0.044 (CI = +/-0.056; p = 0.113)	0.302 (CI = +/-0.096; p = 0.000)	0.832	+0.74%
Loss Cost	2013.1	0.005 (CI = +/-0.012; p = 0.356)	-0.049 (CI = +/-0.056; p = 0.084)	0.312 (CI = +/-0.098; p = 0.000)	0.833	+0.53%
Loss Cost	2013.2	0.003 (CI = +/-0.013; p = 0.584)	-0.044 (CI = +/-0.059; p = 0.130)	0.321 (CI = +/-0.102; p = 0.000)	0.829	+0.34%
Loss Cost	2014.1	0.005 (CI = +/-0.014; p = 0.462)	-0.041 (CI = +/-0.061; p = 0.174)	0.314 (CI = +/-0.107; p = 0.000)	0.831	+0.51%
Loss Cost	2014.2	0.004 (CI = +/-0.016; p = 0.576)	-0.039 (CI = +/-0.064; p = 0.215)	0.317 (CI = +/-0.113; p = 0.000)	0.824	+0.43%
Loss Cost	2015.1	0.002 (CI = +/-0.018; p = 0.786)	-0.043 (CI = +/-0.067; p = 0.194)	0.325 (CI = +/-0.119; p = 0.000)	0.821	+0.23%
Loss Cost	2015.2	0.004 (CI = +/-0.020; p = 0.691)	-0.046 (CI = +/-0.071; p = 0.190)	0.319 (CI = +/-0.128; p = 0.000)	0.818	+0.39%
Loss Cost	2016.1	0.005 (CI = +/-0.023; p = 0.644)	-0.044 (CI = +/-0.075; p = 0.230)	0.314 (CI = +/-0.137; p = 0.000)	0.815	+0.51%
Loss Cost	2016.2	0.008 (CI = +/-0.027; p = 0.539)	-0.049 (CI = +/-0.081; p = 0.213)	0.304 (CI = +/-0.148; p = 0.001)	0.812	+0.80%
Loss Cost	2017.1	0.008 (CI = +/-0.031; p = 0.591)	-0.049 (CI = +/-0.086; p = 0.240)	0.304 (CI = +/-0.161; p = 0.001)	0.805	+0.80%
Severity	2010.2	0.057 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.268)	0.075 (CI = +/-0.052; p = 0.007)	0.979	+5.87%
Severity	2011.1	0.056 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.031; p = 0.222)	0.079 (CI = +/-0.054; p = 0.006)	0.977	+5.80%
Severity	2011.2	0.055 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.031; p = 0.339)	0.086 (CI = +/-0.054; p = 0.003)	0.976	+5.66%
Severity	2012.1	0.053 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.030; p = 0.200)	0.094 (CI = +/-0.052; p = 0.001)	0.976	+5.48%
Severity	2012.2	0.051 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.028; p = 0.381)	0.107 (CI = +/-0.048; p = 0.000)	0.979	+5.21%
Severity	2013.1	0.051 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.029; p = 0.403)	0.107 (CI = +/-0.050; p = 0.000)	0.976	+5.21%
Severity	2013.2	0.051 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.030; p = 0.426)	0.107 (CI = +/-0.053; p = 0.000)	0.974	+5.21%
Severity	2014.1	0.053 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.030; p = 0.581)	0.099 (CI = +/-0.053; p = 0.001)	0.974	+5.40%
Severity	2014.2	0.052 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.032; p = 0.690)	0.103 (CI = +/-0.056; p = 0.001)	0.971	+5.31%
Severity	2015.1	0.052 (CI = +/-0.009; p = 0.000)	-0.006 (CI = +/-0.034; p = 0.696)	0.103 (CI = +/-0.060; p = 0.002)	0.968	+5.30%
Severity	2015.2	0.050 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.035; p = 0.881)	0.111 (CI = +/-0.063; p = 0.002)	0.965	+5.10%
Severity	2016.1	0.051 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.036; p = 1.000)	0.105 (CI = +/-0.066; p = 0.004)	0.962	+5.27%
Severity	2016.2	0.054 (CI = +/-0.013; p = 0.000)	-0.005 (CI = +/-0.038; p = 0.770)	0.094 (CI = +/-0.069; p = 0.011)	0.962	+5.59%
Severity	2017.1	0.054 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.040; p = 0.751)	0.096 (CI = +/-0.075; p = 0.016)	0.956	+5.53%
Frequency	2010.2	-0.035 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.116)	0.154 (CI = +/-0.077; p = 0.000)	0.808	-3.46%
Frequency	2011.1	-0.037 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.044; p = 0.063)	0.164 (CI = +/-0.076; p = 0.000)	0.819	-3.66%
Frequency	2011.2	-0.039 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.044; p = 0.105)	0.173 (CI = +/-0.077; p = 0.000)	0.820	-3.81%
Frequency	2012.1	-0.040 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.045; p = 0.075)	0.181 (CI = +/-0.078; p = 0.000)	0.815	-3.97%
Frequency	2012.2	-0.043 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.044; p = 0.141)	0.196 (CI = +/-0.076; p = 0.000)	0.835	-4.25%
Frequency	2013.1	-0.046 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.044; p = 0.091)	0.205 (CI = +/-0.076; p = 0.000)	0.835	-4.45%
Frequency	2013.2	-0.047 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.045; p = 0.147)	0.214 (CI = +/-0.079; p = 0.000)	0.830	-4.63%
Frequency	2014.1	-0.048 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.047; p = 0.161)	0.215 (CI = +/-0.083; p = 0.000)	0.799	-4.64%
Frequency	2014.2	-0.047 (CI = +/-0.012; p = 0.000)	-0.033 (CI = +/-0.050; p = 0.180)	0.214 (CI = +/-0.088; p = 0.000)	0.770	-4.63%
Frequency	2015.1	-0.049 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.052; p = 0.154)	0.222 (CI = +/-0.092; p = 0.000)	0.748	-4.81%
Frequency	2015.2	-0.046 (CI = +/-0.015; p = 0.000)	-0.044 (CI = +/-0.053; p = 0.103)	0.208 (CI = +/-0.096; p = 0.000)	0.704	-4.48%
Frequency	2016.1	-0.046 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.056; p = 0.116)	0.209 (CI = +/-0.103; p = 0.001)	0.647	-4.52%
Frequency	2016.2	-0.046 (CI = +/-0.020; p = 0.000)	-0.044 (CI = +/-0.061; p = 0.146)	0.210 (CI = +/-0.112; p = 0.001)	0.608	-4.54%
Frequency	2017.1	-0.046 (CI = +/-0.024; p = 0.001)	-0.043 (CI = +/-0.065; p = 0.176)	0.208 (CI = +/-0.122; p = 0.003)	0.524	-4.48%

Total Property Damage

Coverage = Total PD

End Trend Period = 2025.1

Excluded Points = NA

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

Scalar Level Change Start Date = 2022-07-01

Future Trend Start Date = 2022-07-01

Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.046; p = 0.046)	0.007 (CI = +/-0.003; p = 0.000)	0.014 (CI = +/-0.137; p = 0.838)	0.041 (CI = +/-0.061; p = 0.182)	0.901	+3.65%	+7.95%
Loss Cost	2011.1	0.033 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.046; p = 0.026)	0.007 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.136; p = 0.703)	0.044 (CI = +/-0.060; p = 0.141)	0.900	+3.38%	+8.07%
Loss Cost	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.043)	0.007 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.135; p = 0.544)	0.046 (CI = +/-0.059; p = 0.120)	0.896	+3.09%	+7.96%
Loss Cost	2012.1	0.027 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.046; p = 0.020)	0.006 (CI = +/-0.003; p = 0.001)	0.055 (CI = +/-0.132; p = 0.394)	0.051 (CI = +/-0.057; p = 0.078)	0.900	+2.72%	+8.10%
Loss Cost	2012.2	0.020 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.038; p = 0.025)	0.005 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.109; p = 0.109)	0.056 (CI = +/-0.047; p = 0.022)	0.926	+2.05%	+7.89%
Loss Cost	2013.1	0.018 (CI = +/-0.011; p = 0.003)	-0.047 (CI = +/-0.039; p = 0.020)	0.005 (CI = +/-0.003; p = 0.001)	0.095 (CI = +/-0.111; p = 0.089)	0.058 (CI = +/-0.047; p = 0.019)	0.925	+1.85%	+7.95%
Loss Cost	2013.2	0.017 (CI = +/-0.013; p = 0.011)	-0.045 (CI = +/-0.040; p = 0.030)	0.005 (CI = +/-0.003; p = 0.001)	0.101 (CI = +/-0.116; p = 0.083)	0.059 (CI = +/-0.049; p = 0.020)	0.922	+1.71%	+7.91%
Loss Cost	2014.1	0.021 (CI = +/-0.013; p = 0.003)	-0.038 (CI = +/-0.040; p = 0.059)	0.005 (CI = +/-0.003; p = 0.001)	0.085 (CI = +/-0.113; p = 0.131)	0.054 (CI = +/-0.047; p = 0.029)	0.932	+2.17%	+7.79%
Loss Cost	2014.2	0.022 (CI = +/-0.015; p = 0.007)	-0.039 (CI = +/-0.042; p = 0.065)	0.006 (CI = +/-0.003; p = 0.001)	0.082 (CI = +/-0.120; p = 0.165)	0.053 (CI = +/-0.049; p = 0.036)	0.928	+2.25%	+7.80%
Loss Cost	2015.1	0.021 (CI = +/-0.018; p = 0.024)	-0.041 (CI = +/-0.045; p = 0.069)	0.005 (CI = +/-0.003; p = 0.002)	0.087 (CI = +/-0.126; p = 0.165)	0.055 (CI = +/-0.052; p = 0.040)	0.926	+2.10%	+7.84%
Loss Cost	2015.2	0.025 (CI = +/-0.020; p = 0.016)	-0.046 (CI = +/-0.046; p = 0.049)	0.006 (CI = +/-0.003; p = 0.002)	0.071 (CI = +/-0.130; p = 0.261)	0.051 (CI = +/-0.052; p = 0.055)	0.929	+2.55%	+7.93%
Loss Cost	2016.1	0.030 (CI = +/-0.023; p = 0.013)	-0.041 (CI = +/-0.048; p = 0.087)	0.006 (CI = +/-0.003; p = 0.001)	0.058 (CI = +/-0.135; p = 0.370)	0.046 (CI = +/-0.054; p = 0.093)	0.932	+3.03%	+7.83%
Loss Cost	2016.2	0.036 (CI = +/-0.025; p = 0.008)	-0.047 (CI = +/-0.048; p = 0.056)	0.006 (CI = +/-0.003; p = 0.001)	0.039 (CI = +/-0.138; p = 0.551)	0.040 (CI = +/-0.055; p = 0.134)	0.936	+3.69%	+7.95%
Loss Cost	2017.1	0.038 (CI = +/-0.030; p = 0.017)	-0.045 (CI = +/-0.053; p = 0.086)	0.007 (CI = +/-0.004; p = 0.002)	0.034 (CI = +/-0.148; p = 0.623)	0.038 (CI = +/-0.060; p = 0.190)	0.934	+3.90%	+7.91%
Severity	2010.2	0.062 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.028; p = 0.342)	0.002 (CI = +/-0.002; p = 0.018)	0.037 (CI = +/-0.084; p = 0.374)	-0.006 (CI = +/-0.037; p = 0.745)	0.982	+6.38%	+5.75%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.030; p = 0.319)	0.002 (CI = +/-0.002; p = 0.027)	0.039 (CI = +/-0.087; p = 0.359)	-0.005 (CI = +/-0.038; p = 0.779)	0.980	+6.33%	+5.77%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.030; p = 0.424)	0.002 (CI = +/-0.002; p = 0.042)	0.047 (CI = +/-0.088; p = 0.283)	-0.004 (CI = +/-0.038; p = 0.815)	0.978	+6.18%	+5.72%
Severity	2012.1	0.058 (CI = +/-0.008; p = 0.000)	-0.016 (CI = +/-0.030; p = 0.278)	0.002 (CI = +/-0.002; p = 0.076)	0.055 (CI = +/-0.087; p = 0.201)	-0.002 (CI = +/-0.038; p = 0.933)	0.977	+5.96%	+5.80%
Severity	2012.2	0.055 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.028; p = 0.447)	0.001 (CI = +/-0.002; p = 0.121)	0.071 (CI = +/-0.080; p = 0.079)	0.001 (CI = +/-0.034; p = 0.965)	0.979	+5.61%	+5.69%
Severity	2013.1	0.055 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.029; p = 0.515)	0.002 (CI = +/-0.002; p = 0.120)	0.069 (CI = +/-0.083; p = 0.100)	0.000 (CI = +/-0.036; p = 0.996)	0.977	+5.68%	+5.67%
Severity	2013.2	0.056 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.031; p = 0.500)	0.002 (CI = +/-0.002; p = 0.124)	0.067 (CI = +/-0.088; p = 0.127)	0.000 (CI = +/-0.037; p = 0.979)	0.975	+5.73%	+5.69%
Severity	2014.1	0.060 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.029; p = 0.780)	0.002 (CI = +/-0.002; p = 0.046)	0.053 (CI = +/-0.083; p = 0.198)	-0.005 (CI = +/-0.035; p = 0.745)	0.978	+6.15%	+5.58%
Severity	2014.2	0.059 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.031; p = 0.819)	0.002 (CI = +/-0.002; p = 0.061)	0.054 (CI = +/-0.088; p = 0.208)	-0.005 (CI = +/-0.036; p = 0.768)	0.974	+6.11%	+5.57%
Severity	2015.1	0.060 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.033; p = 0.906)	0.002 (CI = +/-0.002; p = 0.063)	0.051 (CI = +/-0.093; p = 0.262)	-0.007 (CI = +/-0.038; p = 0.718)	0.971	+6.23%	+5.54%
Severity	2015.2	0.059 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.034; p = 0.992)	0.002 (CI = +/-0.002; p = 0.093)	0.057 (CI = +/-0.098; p = 0.232)	-0.005 (CI = +/-0.039; p = 0.786)	0.967	+6.04%	+5.50%
Severity	2016.1	0.063 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.035; p = 0.743)	0.002 (CI = +/-0.002; p = 0.053)	0.044 (CI = +/-0.099; p = 0.356)	-0.011 (CI = +/-0.040; p = 0.568)	0.968	+6.55%	+5.41%
Severity	2016.2	0.070 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.034; p = 0.972)	0.003 (CI = +/-0.002; p = 0.025)	0.025 (CI = +/-0.096; p = 0.579)	-0.016 (CI = +/-0.038; p = 0.378)	0.971	+7.21%	+5.51%
Severity	2017.1	0.071 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.037; p = 0.958)	0.003 (CI = +/-0.002; p = 0.031)	0.021 (CI = +/-0.103; p = 0.657)	-0.018 (CI = +/-0.041; p = 0.366)	0.966	+7.38%	+5.49%
Frequency	2010.2	-0.026 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.030; p = 0.030)	0.005 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.090; p = 0.599)	0.047 (CI = +/-0.040; p = 0.024)	0.914	-2.57%	+2.08%
Frequency	2011.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.030; p = 0.013)	0.005 (CI = +/-0.002; p = 0.000)	-0.014 (CI = +/-0.087; p = 0.746)	0.050 (CI = +/-0.039; p = 0.014)	0.920	-2.77%	+2.17%
Frequency	2011.2	-0.030 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.030; p = 0.022)	0.004 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.088; p = 0.884)	0.051 (CI = +/-0.039; p = 0.013)	0.920	-2.91%	+2.12%
Frequency	2012.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.031; p = 0.015)	0.004 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.089; p = 0.998)	0.053 (CI = +/-0.039; p = 0.010)	0.917	-3.06%	+2.18%
Frequency	2012.2	-0.034 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.029; p = 0.025)	0.004 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.083; p = 0.689)	0.055 (CI = +/-0.036; p = 0.004)	0.931	-3.38%	+2.08%
Frequency	2013.1	-0.037 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.028; p = 0.011)	0.004 (CI = +/-0.002; p = 0.001)	0.028 (CI = +/-0.082; p = 0.511)	0.058 (CI = +/-0.035; p = 0.002)	0.934	-3.83%	+2.16%
Frequency	2013.2	-0.039 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.029; p = 0.020)	0.003 (CI = +/-0.002; p = 0.002)	0.034 (CI = +/-0.083; p = 0.395)	0.060 (CI = +/-0.035; p = 0.002)	0.933	-3.81%	+2.11%
Frequency	2014.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.031; p = 0.030)	0.003 (CI = +/-0.002; p = 0.003)	0.032 (CI = +/-0.087; p = 0.443)	0.059 (CI = +/-0.036; p = 0.003)	0.920	-3.75%	+2.09%
Frequency	2014.2	-0.037 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.032; p = 0.031)	0.004 (CI = +/-0.002; p = 0.003)	0.028 (CI = +/-0.092; p = 0.531)	0.058 (CI = +/-0.038; p = 0.005)	0.909	-3.64%	+2.12%
Frequency	2015.1	-0.040 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.033; p = 0.024)	0.003 (CI = +/-0.002; p = 0.008)	0.036 (CI = +/-0.095; p = 0.431)	0.061 (CI = +/-0.039; p = 0.004)	0.902	-3.89%	+2.18%
Frequency	2015.2	-0.033 (CI = +/-0.013; p = 0.000)	-0.046 (CI = +/-0.030; p = 0.006)	0.004 (CI = +/-0.002; p = 0.002)	0.014 (CI = +/-0.086; p = 0.735)	0.056 (CI = +/-0.035; p = 0.004)	0.910	-3.29%	+2.30%
Frequency	2016.1	-0.034 (CI = +/-0.015; p = 0.000)	-0.046 (CI = +/-0.033; p = 0.009)	0.004 (CI = +/-0.002; p = 0.003)	0.014 (CI = +/-0.092; p = 0.745)	0.056 (CI = +/-0.037; p = 0.006)	0.892	-3.30%	+2.30%
Frequency	2016.2	-0.033 (CI = +/-0.018; p = 0.002)	-0.046 (CI = +/-0.035; p = 0.014)	0.004 (CI = +/-0.002; p = 0.005)	0.014 (CI = +/-0.100; p = 0.769)	0.056 (CI = +/-0.040; p = 0.009)	0.878	-3.28%	+2.30%
Frequency	2017.1	-0.033 (CI = +/-0.022; p = 0.007)	-0.046 (CI = +/-0.038; p = 0.023)	0.004 (CI = +/-0.003; p = 0.008)	0.013 (CI = +/-0.108; p = 0.801)	0.056 (CI = +/-0.043; p = 0.017)	0.850	-3.24%	+2.30%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	0.011 (CI = +/-0.009; p = 0.016)	-0.099 (CI = +/-0.071; p = 0.008)	0.009 (CI = +/-0.004; p = 0.000)	0.533	+1.08%
Loss Cost	2011.1	0.009 (CI = +/-0.009; p = 0.049)	-0.108 (CI = +/-0.071; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.555	+0.90%
Loss Cost	2011.2	0.007 (CI = +/-0.009; p = 0.134)	-0.098 (CI = +/-0.071; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.558	+0.69%
Loss Cost	2012.1	0.005 (CI = +/-0.010; p = 0.261)	-0.104 (CI = +/-0.072; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.575	+0.54%
Loss Cost	2012.2	0.004 (CI = +/-0.010; p = 0.435)	-0.098 (CI = +/-0.074; p = 0.012)	0.009 (CI = +/-0.004; p = 0.000)	0.576	+0.39%
Loss Cost	2013.1	0.003 (CI = +/-0.011; p = 0.603)	-0.102 (CI = +/-0.077; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	0.582	+0.28%
Loss Cost	2013.2	0.001 (CI = +/-0.012; p = 0.801)	-0.096 (CI = +/-0.080; p = 0.020)	0.009 (CI = +/-0.004; p = 0.000)	0.584	+0.14%
Loss Cost	2014.1	0.000 (CI = +/-0.013; p = 0.982)	-0.101 (CI = +/-0.083; p = 0.019)	0.009 (CI = +/-0.004; p = 0.000)	0.590	+0.01%
Loss Cost	2014.2	0.000 (CI = +/-0.014; p = 0.958)	-0.099 (CI = +/-0.087; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	0.587	-0.04%
Loss Cost	2015.1	-0.004 (CI = +/-0.014; p = 0.604)	-0.111 (CI = +/-0.087; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	0.626	-0.36%
Loss Cost	2015.2	0.001 (CI = +/-0.015; p = 0.908)	-0.128 (CI = +/-0.085; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	0.665	+0.08%
Loss Cost	2016.1	0.002 (CI = +/-0.016; p = 0.843)	-0.126 (CI = +/-0.090; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000)	0.648	+0.15%
Loss Cost	2016.2	0.006 (CI = +/-0.017; p = 0.428)	-0.143 (CI = +/-0.090; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	0.689	+0.65%
Loss Cost	2017.1	0.003 (CI = +/-0.018; p = 0.755)	-0.153 (CI = +/-0.091; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.713	+0.27%
Severity	2010.2	0.027 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.063; p = 0.571)	-0.001 (CI = +/-0.003; p = 0.664)	0.664	+2.69%
Severity	2011.1	0.026 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.065; p = 0.684)	-0.001 (CI = +/-0.003; p = 0.645)	0.625	+2.59%
Severity	2011.2	0.025 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.067; p = 0.651)	-0.001 (CI = +/-0.003; p = 0.652)	0.593	+2.55%
Severity	2012.1	0.023 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.068; p = 0.824)	-0.001 (CI = +/-0.003; p = 0.625)	0.541	+2.38%
Severity	2012.2	0.022 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.070; p = 0.726)	-0.001 (CI = +/-0.003; p = 0.639)	0.493	+2.27%
Severity	2013.1	0.021 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.072; p = 0.837)	-0.001 (CI = +/-0.004; p = 0.635)	0.432	+2.16%
Severity	2013.2	0.020 (CI = +/-0.011; p = 0.001)	0.015 (CI = +/-0.074; p = 0.674)	-0.001 (CI = +/-0.004; p = 0.663)	0.366	+1.97%
Severity	2014.1	0.018 (CI = +/-0.012; p = 0.004)	0.009 (CI = +/-0.076; p = 0.801)	-0.001 (CI = +/-0.004; p = 0.667)	0.285	+1.82%
Severity	2014.2	0.017 (CI = +/-0.013; p = 0.012)	0.013 (CI = +/-0.080; p = 0.729)	-0.001 (CI = +/-0.004; p = 0.696)	0.224	+1.71%
Severity	2015.1	0.013 (CI = +/-0.013; p = 0.045)	0.000 (CI = +/-0.077; p = 0.997)	-0.001 (CI = +/-0.003; p = 0.714)	0.098	+1.32%
Severity	2015.2	0.015 (CI = +/-0.014; p = 0.043)	-0.006 (CI = +/-0.081; p = 0.881)	-0.001 (CI = +/-0.004; p = 0.677)	0.108	+1.47%
Severity	2016.1	0.014 (CI = +/-0.016; p = 0.069)	-0.006 (CI = +/-0.086; p = 0.876)	-0.001 (CI = +/-0.004; p = 0.691)	0.061	+1.45%
Severity	2016.2	0.016 (CI = +/-0.018; p = 0.069)	-0.012 (CI = +/-0.092; p = 0.778)	-0.001 (CI = +/-0.004; p = 0.647)	0.062	+1.62%
Severity	2017.1	0.009 (CI = +/-0.017; p = 0.254)	-0.030 (CI = +/-0.084; p = 0.455)	0.000 (CI = +/-0.003; p = 0.788)	-0.064	+0.94%
Frequency	2010.2	-0.016 (CI = +/-0.006; p = 0.000)	-0.117 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.863	-1.57%
Frequency	2011.1	-0.017 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.863	-1.65%
Frequency	2011.2	-0.018 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.881	-1.82%
Frequency	2012.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.871	-1.80%
Frequency	2012.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.870	-1.84%
Frequency	2013.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.859	-1.84%
Frequency	2013.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.112 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.855	-1.79%
Frequency	2014.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.057; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.842	-1.77%
Frequency	2014.2	-0.017 (CI = +/-0.010; p = 0.001)	-0.113 (CI = +/-0.060; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.838	-1.72%
Frequency	2015.1	-0.017 (CI = +/-0.010; p = 0.004)	-0.111 (CI = +/-0.063; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.821	-1.66%
Frequency	2015.2	-0.014 (CI = +/-0.011; p = 0.016)	-0.122 (CI = +/-0.062; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.833	-1.37%
Frequency	2016.1	-0.013 (CI = +/-0.012; p = 0.037)	-0.119 (CI = +/-0.066; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.815	-1.28%
Frequency	2016.2	-0.010 (CI = +/-0.013; p = 0.126)	-0.130 (CI = +/-0.066; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.827	-0.95%
Frequency	2017.1	-0.007 (CI = +/-0.014; p = 0.309)	-0.123 (CI = +/-0.067; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.816	-0.66%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2020-01-01

Loss Cost	2010.2	0.007 (CI = +/-0.021; p = 0.532)	-0.009 (CI = +/-0.053; p = 0.742)	-0.054	+0.66%	-0.21%
Loss Cost	2011.1	0.004 (CI = +/-0.023; p = 0.712)	-0.005 (CI = +/-0.056; p = 0.857)	-0.069	+0.43%	-0.07%
Loss Cost	2011.2	-0.002 (CI = +/-0.025; p = 0.848)	0.005 (CI = +/-0.057; p = 0.850)	-0.078	-0.24%	+0.29%
Loss Cost	2012.1	-0.005 (CI = +/-0.028; p = 0.738)	0.009 (CI = +/-0.060; p = 0.772)	-0.078	-0.45%	+0.41%
Loss Cost	2012.2	-0.011 (CI = +/-0.030; p = 0.458)	0.018 (CI = +/-0.063; p = 0.556)	-0.060	-1.10%	+0.71%
Loss Cost	2013.1	-0.013 (CI = +/-0.034; p = 0.443)	0.021 (CI = +/-0.068; p = 0.531)	-0.061	-1.28%	+0.79%
Loss Cost	2013.2	-0.021 (CI = +/-0.038; p = 0.263)	0.032 (CI = +/-0.072; p = 0.362)	-0.029	-2.08%	+1.11%
Loss Cost	2014.1	-0.024 (CI = +/-0.044; p = 0.259)	0.036 (CI = +/-0.078; p = 0.341)	-0.030	-2.40%	+1.23%
Loss Cost	2014.2	-0.033 (CI = +/-0.050; p = 0.184)	0.048 (CI = +/-0.085; p = 0.252)	-0.003	-3.24%	+1.50%
Loss Cost	2015.1	-0.045 (CI = +/-0.058; p = 0.120)	0.063 (CI = +/-0.093; p = 0.170)	0.034	-4.38%	+1.83%
Loss Cost	2015.2	-0.041 (CI = +/-0.069; p = 0.231)	0.058 (CI = +/-0.105; p = 0.261)	-0.025	-3.98%	+1.73%
Loss Cost	2016.1	-0.034 (CI = +/-0.084; p = 0.402)	0.050 (CI = +/-0.121; p = 0.393)	-0.073	-3.37%	+1.60%
Loss Cost	2016.2	-0.025 (CI = +/-0.106; p = 0.625)	0.039 (CI = +/-0.143; p = 0.570)	-0.106	-2.44%	+1.44%
Loss Cost	2017.1	-0.029 (CI = +/-0.137; p = 0.654)	0.044 (CI = +/-0.176; p = 0.597)	-0.115	-2.89%	+1.50%
Severity	2010.2	0.044 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.024; p = 0.000)	0.804	+4.46%	-0.66%
Severity	2011.1	0.043 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.025; p = 0.000)	0.776	+4.44%	-0.64%
Severity	2011.2	0.045 (CI = +/-0.012; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.762	+4.62%	-0.74%
Severity	2012.1	0.044 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.028; p = 0.001)	0.718	+4.47%	-0.66%
Severity	2012.2	0.044 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.030; p = 0.002)	0.683	+4.55%	-0.70%
Severity	2013.1	0.045 (CI = +/-0.016; p = 0.000)	-0.052 (CI = +/-0.032; p = 0.003)	0.637	+4.58%	-0.71%
Severity	2013.2	0.044 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.035; p = 0.006)	0.574	+4.51%	-0.69%
Severity	2014.1	0.044 (CI = +/-0.021; p = 0.000)	-0.051 (CI = +/-0.038; p = 0.011)	0.504	+4.48%	-0.68%
Severity	2014.2	0.047 (CI = +/-0.024; p = 0.001)	-0.054 (CI = +/-0.041; p = 0.013)	0.463	+4.76%	-0.76%
Severity	2015.1	0.039 (CI = +/-0.028; p = 0.009)	-0.044 (CI = +/-0.045; p = 0.052)	0.308	+3.94%	-0.55%
Severity	2015.2	0.052 (CI = +/-0.031; p = 0.002)	-0.060 (CI = +/-0.046; p = 0.014)	0.411	+5.31%	-0.85%
Severity	2016.1	0.063 (CI = +/-0.036; p = 0.002)	-0.074 (CI = +/-0.051; p = 0.007)	0.440	+6.53%	-1.08%
Severity	2016.2	0.090 (CI = +/-0.036; p = 0.000)	-0.105 (CI = +/-0.049; p = 0.000)	0.627	+9.43%	-1.51%
Severity	2017.1	0.082 (CI = +/-0.047; p = 0.002)	-0.096 (CI = +/-0.059; p = 0.004)	0.441	+8.50%	-1.40%
Frequency	2010.2	-0.037 (CI = +/-0.019; p = 0.000)	0.042 (CI = +/-0.047; p = 0.083)	0.415	-3.64%	+0.45%
Frequency	2011.1	-0.039 (CI = +/-0.021; p = 0.001)	0.045 (CI = +/-0.050; p = 0.075)	0.401	-3.84%	+0.58%
Frequency	2011.2	-0.048 (CI = +/-0.021; p = 0.000)	0.058 (CI = +/-0.049; p = 0.022)	0.488	-4.64%	+1.04%
Frequency	2012.1	-0.048 (CI = +/-0.024; p = 0.000)	0.059 (CI = +/-0.052; p = 0.027)	0.445	-4.71%	+1.08%
Frequency	2012.2	-0.056 (CI = +/-0.025; p = 0.000)	0.070 (CI = +/-0.053; p = 0.012)	0.485	-5.40%	+1.42%
Frequency	2013.1	-0.058 (CI = +/-0.029; p = 0.000)	0.073 (CI = +/-0.057; p = 0.014)	0.447	-5.61%	+1.52%
Frequency	2013.2	-0.065 (CI = +/-0.032; p = 0.000)	0.083 (CI = +/-0.060; p = 0.009)	0.462	-6.31%	+1.81%
Frequency	2014.1	-0.068 (CI = +/-0.036; p = 0.001)	0.087 (CI = +/-0.065; p = 0.011)	0.417	-6.58%	+1.92%
Frequency	2014.2	-0.079 (CI = +/-0.041; p = 0.001)	0.102 (CI = +/-0.069; p = 0.006)	0.444	-7.64%	+2.28%
Frequency	2015.1	-0.084 (CI = +/-0.048; p = 0.002)	0.107 (CI = +/-0.077; p = 0.009)	0.388	-8.01%	+2.39%
Frequency	2015.2	-0.092 (CI = +/-0.057; p = 0.003)	0.118 (CI = +/-0.086; p = 0.010)	0.357	-8.83%	+2.61%
Frequency	2016.1	-0.098 (CI = +/-0.069; p = 0.009)	0.124 (CI = +/-0.099; p = 0.017)	0.285	-9.29%	+2.71%
Frequency	2016.2	-0.115 (CI = +/-0.085; p = 0.012)	0.144 (CI = +/-0.115; p = 0.018)	0.271	-10.85%	+3.00%
Frequency	2017.1	-0.111 (CI = +/-0.111; p = 0.050)	0.140 (CI = +/-0.142; p = 0.052)	0.142	-10.50%	+2.95%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2020-01-01

Loss Cost	2010.2	0.025 (CI = +/-0.015; p = 0.001)	-0.095 (CI = +/-0.066; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.035; p = 0.021)	0.609	+2.57%	-1.59%
Loss Cost	2011.1	0.023 (CI = +/-0.016; p = 0.007)	-0.100 (CI = +/-0.068; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.037; p = 0.046)	0.608	+2.32%	-1.43%
Loss Cost	2011.2	0.019 (CI = +/-0.017; p = 0.030)	-0.094 (CI = +/-0.068; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.038; p = 0.096)	0.592	+1.96%	-1.24%
Loss Cost	2012.1	0.017 (CI = +/-0.019; p = 0.079)	-0.098 (CI = +/-0.071; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.041; p = 0.162)	0.594	+1.74%	-1.12%
Loss Cost	2012.2	0.015 (CI = +/-0.022; p = 0.166)	-0.095 (CI = +/-0.074; p = 0.014)	0.010 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.043; p = 0.244)	0.584	+1.51%	-1.01%
Loss Cost	2013.1	0.013 (CI = +/-0.025; p = 0.271)	-0.097 (CI = +/-0.078; p = 0.017)	0.010 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.048; p = 0.328)	0.582	+1.36%	-0.94%
Loss Cost	2013.2	0.011 (CI = +/-0.028; p = 0.420)	-0.094 (CI = +/-0.081; p = 0.024)	0.010 (CI = +/-0.004; p = 0.000)	-0.020 (CI = +/-0.052; p = 0.439)	0.576	+1.11%	-0.84%
Loss Cost	2014.1	0.008 (CI = +/-0.033; p = 0.601)	-0.098 (CI = +/-0.085; p = 0.027)	0.010 (CI = +/-0.004; p = 0.000)	-0.016 (CI = +/-0.058; p = 0.576)	0.575	+0.84%	-0.72%
Loss Cost	2014.2	0.008 (CI = +/-0.038; p = 0.654)	-0.098 (CI = +/-0.090; p = 0.034)	0.010 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.064; p = 0.615)	0.570	+0.83%	-0.72%
Loss Cost	2015.1	-0.005 (CI = +/-0.044; p = 0.812)	-0.111 (CI = +/-0.092; p = 0.020)	0.009 (CI = +/-0.005; p = 0.001)	0.002 (CI = +/-0.070; p = 0.944)	0.603	-0.50%	-0.27%
Loss Cost	2015.2	0.016 (CI = +/-0.048; p = 0.490)	-0.126 (CI = +/-0.087; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.072; p = 0.490)	0.654	+1.60%	-0.81%
Loss Cost	2016.1	0.027 (CI = +/-0.059; p = 0.349)	-0.117 (CI = +/-0.093; p = 0.017)	0.010 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.085; p = 0.358)	0.645	+2.71%	-1.10%
Loss Cost	2016.2	0.068 (CI = +/-0.059; p = 0.029)	-0.136 (CI = +/-0.079; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	-0.087 (CI = +/-0.081; p = 0.039)	0.761	+6.99%	-1.88%
Loss Cost	2017.1	0.069 (CI = +/-0.081; p = 0.087)	-0.135 (CI = +/-0.087; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	-0.088 (CI = +/-0.105; p = 0.092)	0.757	+7.13%	-1.90%
Severity	2010.2	0.046 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.049; p = 0.335)	0.001 (CI = +/-0.003; p = 0.349)	-0.055 (CI = +/-0.026; p = 0.000)	0.802	+4.69%	-0.87%
Severity	2011.1	0.046 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.051; p = 0.338)	0.001 (CI = +/-0.003; p = 0.351)	-0.055 (CI = +/-0.027; p = 0.000)	0.773	+4.73%	-0.89%
Severity	2011.2	0.048 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.052; p = 0.414)	0.001 (CI = +/-0.003; p = 0.325)	-0.058 (CI = +/-0.029; p = 0.000)	0.757	+4.92%	-0.99%
Severity	2012.1	0.047 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.054; p = 0.472)	0.001 (CI = +/-0.003; p = 0.362)	-0.057 (CI = +/-0.031; p = 0.001)	0.709	+4.82%	-0.94%
Severity	2012.2	0.048 (CI = +/-0.017; p = 0.000)	0.018 (CI = +/-0.057; p = 0.516)	0.001 (CI = +/-0.003; p = 0.362)	-0.058 (CI = +/-0.033; p = 0.002)	0.671	+4.91%	-0.98%
Severity	2013.1	0.049 (CI = +/-0.019; p = 0.000)	0.020 (CI = +/-0.060; p = 0.485)	0.001 (CI = +/-0.003; p = 0.349)	-0.060 (CI = +/-0.036; p = 0.003)	0.625	+5.06%	-1.05%
Severity	2013.2	0.049 (CI = +/-0.022; p = 0.000)	0.021 (CI = +/-0.062; p = 0.484)	0.001 (CI = +/-0.003; p = 0.374)	-0.059 (CI = +/-0.040; p = 0.006)	0.557	+4.98%	-1.02%
Severity	2014.1	0.050 (CI = +/-0.025; p = 0.001)	0.023 (CI = +/-0.066; p = 0.477)	0.002 (CI = +/-0.003; p = 0.374)	-0.061 (CI = +/-0.044; p = 0.010)	0.483	+5.11%	-1.07%
Severity	2014.2	0.053 (CI = +/-0.029; p = 0.001)	0.020 (CI = +/-0.069; p = 0.550)	0.002 (CI = +/-0.004; p = 0.356)	-0.065 (CI = +/-0.049; p = 0.012)	0.437	+5.45%	-1.18%
Severity	2015.1	0.045 (CI = +/-0.035; p = 0.013)	0.012 (CI = +/-0.072; p = 0.727)	0.001 (CI = +/-0.004; p = 0.472)	-0.054 (CI = +/-0.055; p = 0.052)	0.250	+4.63%	-0.91%
Severity	2015.2	0.061 (CI = +/-0.037; p = 0.003)	0.001 (CI = +/-0.068; p = 0.975)	0.002 (CI = +/-0.003; p = 0.311)	-0.075 (CI = +/-0.057; p = 0.013)	0.379	+6.34%	-1.33%
Severity	2016.1	0.080 (CI = +/-0.043; p = 0.001)	0.015 (CI = +/-0.068; p = 0.649)	0.002 (CI = +/-0.003; p = 0.172)	-0.098 (CI = +/-0.062; p = 0.005)	0.444	+8.29%	-1.81%
Severity	2016.2	0.115 (CI = +/-0.038; p = 0.000)	-0.001 (CI = +/-0.051; p = 0.959)	0.003 (CI = +/-0.003; p = 0.026)	-0.140 (CI = +/-0.053; p = 0.000)	0.714	+12.18%	-2.48%
Severity	2017.1	0.111 (CI = +/-0.052; p = 0.001)	-0.003 (CI = +/-0.056; p = 0.907)	0.003 (CI = +/-0.003; p = 0.042)	-0.136 (CI = +/-0.068; p = 0.001)	0.556	+11.78%	-2.41%
Frequency	2010.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.024; p = 0.281)	0.864	-2.02%	-0.73%
Frequency	2011.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.124 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.025; p = 0.154)	0.869	-2.31%	-0.54%
Frequency	2011.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.042; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.023; p = 0.031)	0.899	-2.82%	-0.25%
Frequency	2012.1	-0.030 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.025; p = 0.030)	0.892	-2.94%	-0.18%
Frequency	2012.2	-0.033 (CI = +/-0.013; p = 0.000)	-0.113 (CI = +/-0.044; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.033 (CI = +/-0.026; p = 0.017)	0.897	-3.24%	-0.03%
Frequency	2013.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.118 (CI = +/-0.046; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.028; p = 0.012)	0.893	-3.53%	+0.12%
Frequency	2013.2	-0.038 (CI = +/-0.017; p = 0.000)	-0.116 (CI = +/-0.047; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.030; p = 0.014)	0.890	-3.68%	+0.18%
Frequency	2014.1	-0.042 (CI = +/-0.019; p = 0.000)	-0.121 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.033; p = 0.010)	0.885	-4.07%	+0.35%
Frequency	2014.2	-0.045 (CI = +/-0.022; p = 0.000)	-0.118 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.036; p = 0.011)	0.884	-4.38%	+0.46%
Frequency	2015.1	-0.050 (CI = +/-0.026; p = 0.001)	-0.123 (CI = +/-0.053; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.057 (CI = +/-0.041; p = 0.009)	0.877	-4.91%	+0.65%
Frequency	2015.2	-0.046 (CI = +/-0.030; p = 0.006)	-0.127 (CI = +/-0.055; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.046; p = 0.032)	0.870	-4.46%	+0.53%
Frequency	2016.1	-0.053 (CI = +/-0.037; p = 0.009)	-0.132 (CI = +/-0.059; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.060 (CI = +/-0.054; p = 0.031)	0.859	-5.16%	+0.72%
Frequency	2016.2	-0.047 (CI = +/-0.047; p = 0.047)	-0.135 (CI = +/-0.062; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.064; p = 0.093)	0.852	-4.63%	+0.62%
Frequency	2017.1	-0.043 (CI = +/-0.063; p = 0.167)	-0.132 (CI = +/-0.068; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.082; p = 0.228)	0.824	-4.16%	+0.52%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Loss Cost	2010.2	0.011 (CI = +/-0.009; p = 0.016)	-0.099 (CI = +/-0.071; p = 0.008)	0.009 (CI = +/-0.004; p = 0.000)	0.533	+1.08%
Loss Cost	2011.1	0.009 (CI = +/-0.009; p = 0.049)	-0.108 (CI = +/-0.071; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.555	+0.90%
Loss Cost	2011.2	0.007 (CI = +/-0.009; p = 0.134)	-0.098 (CI = +/-0.071; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.558	+0.69%
Loss Cost	2012.1	0.005 (CI = +/-0.010; p = 0.261)	-0.104 (CI = +/-0.072; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.575	+0.54%
Loss Cost	2012.2	0.004 (CI = +/-0.010; p = 0.435)	-0.098 (CI = +/-0.074; p = 0.012)	0.009 (CI = +/-0.004; p = 0.000)	0.576	+0.39%
Loss Cost	2013.1	0.003 (CI = +/-0.011; p = 0.603)	-0.102 (CI = +/-0.077; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	0.582	+0.28%
Loss Cost	2013.2	0.001 (CI = +/-0.012; p = 0.801)	-0.096 (CI = +/-0.080; p = 0.020)	0.009 (CI = +/-0.004; p = 0.000)	0.584	+0.14%
Loss Cost	2014.1	0.000 (CI = +/-0.013; p = 0.982)	-0.101 (CI = +/-0.083; p = 0.019)	0.009 (CI = +/-0.004; p = 0.000)	0.590	+0.01%
Loss Cost	2014.2	0.000 (CI = +/-0.014; p = 0.958)	-0.099 (CI = +/-0.087; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	0.587	-0.04%
Loss Cost	2015.1	-0.004 (CI = +/-0.014; p = 0.604)	-0.111 (CI = +/-0.087; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	0.626	-0.36%
Loss Cost	2015.2	0.001 (CI = +/-0.015; p = 0.908)	-0.128 (CI = +/-0.085; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	0.665	+0.08%
Loss Cost	2016.1	0.002 (CI = +/-0.016; p = 0.843)	-0.126 (CI = +/-0.090; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000)	0.648	+0.15%
Loss Cost	2016.2	0.006 (CI = +/-0.017; p = 0.428)	-0.143 (CI = +/-0.090; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	0.689	+0.65%
Loss Cost	2017.1	0.003 (CI = +/-0.018; p = 0.755)	-0.153 (CI = +/-0.091; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.713	+0.27%
Severity	2010.2	0.027 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.063; p = 0.571)	-0.001 (CI = +/-0.003; p = 0.664)	0.664	+2.69%
Severity	2011.1	0.026 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.065; p = 0.684)	-0.001 (CI = +/-0.003; p = 0.645)	0.625	+2.59%
Severity	2011.2	0.025 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.067; p = 0.651)	-0.001 (CI = +/-0.003; p = 0.652)	0.593	+2.55%
Severity	2012.1	0.023 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.068; p = 0.824)	-0.001 (CI = +/-0.003; p = 0.625)	0.541	+2.38%
Severity	2012.2	0.022 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.070; p = 0.726)	-0.001 (CI = +/-0.003; p = 0.639)	0.493	+2.27%
Severity	2013.1	0.021 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.072; p = 0.837)	-0.001 (CI = +/-0.004; p = 0.635)	0.432	+2.16%
Severity	2013.2	0.020 (CI = +/-0.011; p = 0.001)	0.015 (CI = +/-0.074; p = 0.674)	-0.001 (CI = +/-0.004; p = 0.663)	0.366	+1.97%
Severity	2014.1	0.018 (CI = +/-0.012; p = 0.004)	0.009 (CI = +/-0.076; p = 0.801)	-0.001 (CI = +/-0.004; p = 0.667)	0.285	+1.82%
Severity	2014.2	0.017 (CI = +/-0.013; p = 0.012)	0.013 (CI = +/-0.080; p = 0.729)	-0.001 (CI = +/-0.004; p = 0.696)	0.224	+1.71%
Severity	2015.1	0.013 (CI = +/-0.013; p = 0.045)	0.000 (CI = +/-0.077; p = 0.997)	-0.001 (CI = +/-0.003; p = 0.714)	0.098	+1.32%
Severity	2015.2	0.015 (CI = +/-0.014; p = 0.043)	-0.006 (CI = +/-0.081; p = 0.881)	-0.001 (CI = +/-0.004; p = 0.677)	0.108	+1.47%
Severity	2016.1	0.014 (CI = +/-0.016; p = 0.069)	-0.006 (CI = +/-0.086; p = 0.876)	-0.001 (CI = +/-0.004; p = 0.691)	0.061	+1.45%
Severity	2016.2	0.016 (CI = +/-0.018; p = 0.069)	-0.012 (CI = +/-0.092; p = 0.778)	-0.001 (CI = +/-0.004; p = 0.647)	0.062	+1.62%
Severity	2017.1	0.009 (CI = +/-0.017; p = 0.254)	-0.030 (CI = +/-0.084; p = 0.455)	0.000 (CI = +/-0.003; p = 0.788)	-0.064	+0.94%
Frequency	2010.2	-0.016 (CI = +/-0.006; p = 0.000)	-0.117 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.863	-1.57%
Frequency	2011.1	-0.017 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.863	-1.65%
Frequency	2011.2	-0.018 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.046; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.881	-1.82%
Frequency	2012.1	-0.018 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.871	-1.80%
Frequency	2012.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.870	-1.84%
Frequency	2013.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.859	-1.84%
Frequency	2013.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.112 (CI = +/-0.054; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.855	-1.79%
Frequency	2014.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.057; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.842	-1.77%
Frequency	2014.2	-0.017 (CI = +/-0.010; p = 0.001)	-0.113 (CI = +/-0.060; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.838	-1.72%
Frequency	2015.1	-0.017 (CI = +/-0.010; p = 0.004)	-0.111 (CI = +/-0.063; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.821	-1.66%
Frequency	2015.2	-0.014 (CI = +/-0.011; p = 0.016)	-0.122 (CI = +/-0.062; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.833	-1.37%
Frequency	2016.1	-0.013 (CI = +/-0.012; p = 0.037)	-0.119 (CI = +/-0.066; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.815	-1.28%
Frequency	2016.2	-0.010 (CI = +/-0.013; p = 0.126)	-0.130 (CI = +/-0.066; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.827	-0.95%
Frequency	2017.1	-0.007 (CI = +/-0.014; p = 0.309)	-0.123 (CI = +/-0.067; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.816	-0.66%

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

Loss Cost	2010.2	0.004 (CI = +/-0.012; p = 0.530)	-0.021	+0.38%
Loss Cost	2011.1	0.003 (CI = +/-0.013; p = 0.688)	-0.031	+0.25%
Loss Cost	2011.2	0.000 (CI = +/-0.013; p = 0.950)	-0.038	-0.04%
Loss Cost	2012.1	-0.001 (CI = +/-0.014; p = 0.865)	-0.039	-0.12%
Loss Cost	2012.2	-0.004 (CI = +/-0.015; p = 0.635)	-0.032	-0.35%
Loss Cost	2013.1	-0.004 (CI = +/-0.017; p = 0.644)	-0.034	-0.37%
Loss Cost	2013.2	-0.006 (CI = +/-0.018; p = 0.492)	-0.023	-0.60%
Loss Cost	2014.1	-0.006 (CI = +/-0.019; p = 0.526)	-0.027	-0.60%
Loss Cost	2014.2	-0.007 (CI = +/-0.021; p = 0.478)	-0.023	-0.74%
Loss Cost	2015.1	-0.009 (CI = +/-0.023; p = 0.439)	-0.019	-0.88%
Loss Cost	2015.2	-0.005 (CI = +/-0.026; p = 0.670)	-0.045	-0.53%
Loss Cost	2016.1	-0.001 (CI = +/-0.028; p = 0.920)	-0.058	-0.14%
Loss Cost	2016.2	0.003 (CI = +/-0.031; p = 0.852)	-0.060	+0.28%
Loss Cost	2017.1	0.004 (CI = +/-0.035; p = 0.808)	-0.062	+0.41%
Severity	2010.2	0.027 (CI = +/-0.007; p = 0.000)	0.681	+2.76%
Severity	2011.1	0.026 (CI = +/-0.007; p = 0.000)	0.647	+2.65%
Severity	2011.2	0.026 (CI = +/-0.008; p = 0.000)	0.617	+2.62%
Severity	2012.1	0.024 (CI = +/-0.008; p = 0.000)	0.572	+2.44%
Severity	2012.2	0.023 (CI = +/-0.009; p = 0.000)	0.527	+2.34%
Severity	2013.1	0.022 (CI = +/-0.010; p = 0.000)	0.474	+2.22%
Severity	2013.2	0.020 (CI = +/-0.010; p = 0.000)	0.411	+2.04%
Severity	2014.1	0.019 (CI = +/-0.011; p = 0.002)	0.344	+1.87%
Severity	2014.2	0.018 (CI = +/-0.012; p = 0.006)	0.289	+1.78%
Severity	2015.1	0.013 (CI = +/-0.012; p = 0.029)	0.187	+1.35%
Severity	2015.2	0.015 (CI = +/-0.013; p = 0.028)	0.198	+1.50%
Severity	2016.1	0.015 (CI = +/-0.015; p = 0.049)	0.162	+1.47%
Severity	2016.2	0.016 (CI = +/-0.016; p = 0.054)	0.163	+1.61%
Severity	2017.1	0.009 (CI = +/-0.016; p = 0.233)	0.033	+0.94%
Frequency	2010.2	-0.023 (CI = +/-0.011; p = 0.000)	0.369	-2.32%
Frequency	2011.1	-0.024 (CI = +/-0.012; p = 0.000)	0.346	-2.33%
Frequency	2011.2	-0.026 (CI = +/-0.013; p = 0.000)	0.389	-2.59%
Frequency	2012.1	-0.025 (CI = +/-0.014; p = 0.001)	0.345	-2.50%
Frequency	2012.2	-0.027 (CI = +/-0.015; p = 0.001)	0.347	-2.64%
Frequency	2013.1	-0.026 (CI = +/-0.016; p = 0.003)	0.301	-2.54%
Frequency	2013.2	-0.026 (CI = +/-0.017; p = 0.005)	0.281	-2.59%
Frequency	2014.1	-0.025 (CI = +/-0.019; p = 0.012)	0.227	-2.43%
Frequency	2014.2	-0.025 (CI = +/-0.021; p = 0.020)	0.206	-2.47%
Frequency	2015.1	-0.022 (CI = +/-0.022; p = 0.051)	0.143	-2.20%
Frequency	2015.2	-0.020 (CI = +/-0.025; p = 0.104)	0.093	-1.99%
Frequency	2016.1	-0.016 (CI = +/-0.027; p = 0.227)	0.031	-1.59%
Frequency	2016.2	-0.013 (CI = +/-0.030; p = 0.365)	-0.008	-1.31%
Frequency	2017.1	-0.005 (CI = +/-0.032; p = 0.732)	-0.058	-0.52%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.008)	-0.101 (CI = +/-0.069; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.131; p = 0.116)	0.561	+1.99%
Loss Cost	2011.1	0.017 (CI = +/-0.015; p = 0.029)	-0.108 (CI = +/-0.070; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	-0.088 (CI = +/-0.135; p = 0.191)	0.569	+1.71%
Loss Cost	2011.2	0.013 (CI = +/-0.016; p = 0.099)	-0.099 (CI = +/-0.071; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.137; p = 0.319)	0.559	+1.35%
Loss Cost	2012.1	0.011 (CI = +/-0.017; p = 0.212)	-0.104 (CI = +/-0.073; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.143; p = 0.442)	0.567	+1.09%
Loss Cost	2012.2	0.008 (CI = +/-0.019; p = 0.381)	-0.099 (CI = +/-0.076; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.150; p = 0.582)	0.562	+0.83%
Loss Cost	2013.1	0.006 (CI = +/-0.021; p = 0.548)	-0.102 (CI = +/-0.079; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.158; p = 0.696)	0.565	+0.62%
Loss Cost	2013.2	0.003 (CI = +/-0.023; p = 0.762)	-0.097 (CI = +/-0.082; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.167; p = 0.837)	0.563	+0.34%
Loss Cost	2014.1	0.001 (CI = +/-0.026; p = 0.964)	-0.101 (CI = +/-0.085; p = 0.022)	0.009 (CI = +/-0.004; p = 0.000)	-0.003 (CI = +/-0.177; p = 0.969)	0.567	+0.06%
Loss Cost	2014.2	-0.001 (CI = +/-0.029; p = 0.966)	-0.099 (CI = +/-0.091; p = 0.033)	0.009 (CI = +/-0.005; p = 0.001)	0.002 (CI = +/-0.190; p = 0.984)	0.563	-0.06%
Loss Cost	2015.1	-0.009 (CI = +/-0.031; p = 0.563)	-0.111 (CI = +/-0.090; p = 0.019)	0.009 (CI = +/-0.005; p = 0.001)	0.036 (CI = +/-0.193; p = 0.701)	0.606	-0.86%
Loss Cost	2015.2	0.002 (CI = +/-0.033; p = 0.907)	-0.128 (CI = +/-0.089; p = 0.008)	0.009 (CI = +/-0.004; p = 0.001)	-0.007 (CI = +/-0.192; p = 0.942)	0.643	+0.18%
Loss Cost	2016.1	0.004 (CI = +/-0.037; p = 0.834)	-0.126 (CI = +/-0.094; p = 0.012)	0.009 (CI = +/-0.005; p = 0.001)	-0.013 (CI = +/-0.206; p = 0.891)	0.623	+0.37%
Loss Cost	2016.2	0.016 (CI = +/-0.038; p = 0.388)	-0.146 (CI = +/-0.093; p = 0.005)	0.009 (CI = +/-0.004; p = 0.001)	-0.056 (CI = +/-0.204; p = 0.564)	0.673	+1.60%
Loss Cost	2017.1	0.009 (CI = +/-0.042; p = 0.650)	-0.154 (CI = +/-0.096; p = 0.004)	0.009 (CI = +/-0.004; p = 0.001)	-0.035 (CI = +/-0.210; p = 0.722)	0.692	+0.89%
Severity	2010.2	0.037 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.058; p = 0.595)	0.001 (CI = +/-0.003; p = 0.670)	-0.125 (CI = +/-0.110; p = 0.028)	0.713	+3.80%
Severity	2011.1	0.037 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.060; p = 0.654)	0.001 (CI = +/-0.003; p = 0.711)	-0.120 (CI = +/-0.116; p = 0.043)	0.672	+3.72%
Severity	2011.2	0.037 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.063; p = 0.691)	0.001 (CI = +/-0.004; p = 0.707)	-0.122 (CI = +/-0.122; p = 0.049)	0.642	+3.76%
Severity	2012.1	0.035 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.065; p = 0.810)	0.000 (CI = +/-0.004; p = 0.788)	-0.110 (CI = +/-0.127; p = 0.086)	0.582	+3.52%
Severity	2012.2	0.034 (CI = +/-0.017; p = 0.001)	0.009 (CI = +/-0.068; p = 0.776)	0.000 (CI = +/-0.004; p = 0.812)	-0.105 (CI = +/-0.134; p = 0.117)	0.529	+3.44%
Severity	2013.1	0.033 (CI = +/-0.019; p = 0.002)	0.007 (CI = +/-0.071; p = 0.833)	0.000 (CI = +/-0.004; p = 0.850)	-0.099 (CI = +/-0.142; p = 0.160)	0.461	+3.31%
Severity	2013.2	0.030 (CI = +/-0.021; p = 0.008)	0.013 (CI = +/-0.074; p = 0.722)	0.000 (CI = +/-0.004; p = 0.900)	-0.086 (CI = +/-0.150; p = 0.246)	0.379	+3.03%
Severity	2014.1	0.028 (CI = +/-0.023; p = 0.023)	0.009 (CI = +/-0.077; p = 0.807)	0.000 (CI = +/-0.004; p = 0.952)	-0.075 (CI = +/-0.159; p = 0.334)	0.285	+2.79%
Severity	2014.2	0.026 (CI = +/-0.026; p = 0.049)	0.011 (CI = +/-0.081; p = 0.778)	0.000 (CI = +/-0.004; p = 0.966)	-0.070 (CI = +/-0.171; p = 0.399)	0.213	+2.67%
Severity	2015.1	0.018 (CI = +/-0.027; p = 0.180)	0.000 (CI = +/-0.079; p = 0.991)	0.000 (CI = +/-0.004; p = 0.908)	-0.036 (CI = +/-0.170; p = 0.664)	0.053	+1.83%
Severity	2015.2	0.023 (CI = +/-0.031; p = 0.136)	-0.008 (CI = +/-0.084; p = 0.840)	0.000 (CI = +/-0.004; p = 0.938)	-0.054 (CI = +/-0.181; p = 0.534)	0.074	+2.29%
Severity	2016.1	0.023 (CI = +/-0.035; p = 0.172)	-0.007 (CI = +/-0.089; p = 0.860)	0.000 (CI = +/-0.004; p = 0.944)	-0.056 (CI = +/-0.194; p = 0.547)	0.021	+2.35%
Severity	2016.2	0.029 (CI = +/-0.039; p = 0.138)	-0.016 (CI = +/-0.095; p = 0.720)	0.000 (CI = +/-0.004; p = 0.941)	-0.074 (CI = +/-0.207; p = 0.451)	0.034	+2.90%
Severity	2017.1	0.016 (CI = +/-0.038; p = 0.385)	-0.031 (CI = +/-0.088; p = 0.456)	0.000 (CI = +/-0.004; p = 0.949)	-0.037 (CI = +/-0.193; p = 0.687)	-0.137	+1.59%
Frequency	2010.2	-0.018 (CI = +/-0.010; p = 0.001)	-0.116 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.021 (CI = +/-0.089; p = 0.632)	0.859	-1.74%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.121 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.091; p = 0.474)	0.860	-1.94%
Frequency	2011.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.045; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.055 (CI = +/-0.087; p = 0.207)	0.884	-2.33%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.047; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.056 (CI = +/-0.092; p = 0.221)	0.874	-2.35%
Frequency	2012.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.049; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.065 (CI = +/-0.096; p = 0.174)	0.876	-2.52%
Frequency	2013.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.110 (CI = +/-0.051; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.102; p = 0.171)	0.866	-2.61%
Frequency	2013.2	-0.026 (CI = +/-0.015; p = 0.002)	-0.110 (CI = +/-0.053; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.109; p = 0.200)	0.861	-2.60%
Frequency	2014.1	-0.027 (CI = +/-0.017; p = 0.004)	-0.111 (CI = +/-0.056; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.116; p = 0.211)	0.847	-2.66%
Frequency	2014.2	-0.027 (CI = +/-0.019; p = 0.009)	-0.110 (CI = +/-0.060; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.072 (CI = +/-0.125; p = 0.242)	0.842	-2.66%
Frequency	2015.1	-0.027 (CI = +/-0.022; p = 0.019)	-0.110 (CI = +/-0.063; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.135; p = 0.279)	0.823	-2.64%
Frequency	2015.2	-0.021 (CI = +/-0.023; p = 0.077)	-0.120 (CI = +/-0.064; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.138; p = 0.477)	0.828	-2.06%
Frequency	2016.1	-0.020 (CI = +/-0.026; p = 0.135)	-0.118 (CI = +/-0.068; p = 0.002)	0.009 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.148; p = 0.549)	0.807	-1.94%
Frequency	2016.2	-0.013 (CI = +/-0.029; p = 0.355)	-0.130 (CI = +/-0.070; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.152; p = 0.795)	0.815	-1.26%
Frequency	2017.1	-0.007 (CI = +/-0.031; p = 0.634)	-0.123 (CI = +/-0.071; p = 0.003)	0.009 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.156; p = 0.985)	0.801	-0.69%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.019 (CI = +/-0.016; p = 0.023)	0.011 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.150; p = 0.194)	0.426	+1.90%
Loss Cost	2011.1	0.017 (CI = +/-0.018; p = 0.051)	0.011 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.156; p = 0.252)	0.415	+1.76%
Loss Cost	2011.2	0.012 (CI = +/-0.018; p = 0.180)	0.010 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.156; p = 0.438)	0.425	+1.23%
Loss Cost	2012.1	0.011 (CI = +/-0.020; p = 0.257)	0.010 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.165; p = 0.498)	0.422	+1.14%
Loss Cost	2012.2	0.007 (CI = +/-0.022; p = 0.527)	0.010 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.169; p = 0.710)	0.436	+0.67%
Loss Cost	2013.1	0.007 (CI = +/-0.024; p = 0.576)	0.010 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.180; p = 0.732)	0.432	+0.66%
Loss Cost	2013.2	0.001 (CI = +/-0.026; p = 0.913)	0.010 (CI = +/-0.005; p = 0.001)	-0.005 (CI = +/-0.187; p = 0.957)	0.452	+0.14%
Loss Cost	2014.1	0.001 (CI = +/-0.029; p = 0.960)	0.010 (CI = +/-0.005; p = 0.001)	-0.002 (CI = +/-0.199; p = 0.985)	0.447	+0.07%
Loss Cost	2014.2	-0.004 (CI = +/-0.032; p = 0.822)	0.009 (CI = +/-0.005; p = 0.001)	0.017 (CI = +/-0.211; p = 0.867)	0.457	-0.35%
Loss Cost	2015.1	-0.009 (CI = +/-0.036; p = 0.603)	0.009 (CI = +/-0.005; p = 0.002)	0.040 (CI = +/-0.222; p = 0.707)	0.472	-0.90%
Loss Cost	2015.2	-0.003 (CI = +/-0.040; p = 0.856)	0.009 (CI = +/-0.005; p = 0.002)	0.018 (CI = +/-0.235; p = 0.872)	0.455	-0.35%
Loss Cost	2016.1	0.002 (CI = +/-0.044; p = 0.917)	0.009 (CI = +/-0.005; p = 0.002)	-0.003 (CI = +/-0.249; p = 0.980)	0.441	+0.22%
Loss Cost	2016.2	0.007 (CI = +/-0.050; p = 0.755)	0.009 (CI = +/-0.006; p = 0.003)	-0.021 (CI = +/-0.265; p = 0.870)	0.430	+0.74%
Loss Cost	2017.1	0.005 (CI = +/-0.056; p = 0.855)	0.009 (CI = +/-0.006; p = 0.004)	-0.013 (CI = +/-0.285; p = 0.924)	0.424	+0.49%
Severity	2010.2	0.037 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.003; p = 0.695)	-0.126 (CI = +/-0.108; p = 0.025)	0.721	+3.82%
Severity	2011.1	0.036 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.003; p = 0.738)	-0.120 (CI = +/-0.113; p = 0.039)	0.683	+3.71%
Severity	2011.2	0.037 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.003; p = 0.724)	-0.123 (CI = +/-0.119; p = 0.043)	0.655	+3.78%
Severity	2012.1	0.035 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.004; p = 0.801)	-0.110 (CI = +/-0.124; p = 0.079)	0.599	+3.52%
Severity	2012.2	0.034 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.004; p = 0.825)	-0.106 (CI = +/-0.131; p = 0.106)	0.549	+3.45%
Severity	2013.1	0.033 (CI = +/-0.018; p = 0.001)	0.000 (CI = +/-0.004; p = 0.862)	-0.099 (CI = +/-0.139; p = 0.150)	0.486	+3.31%
Severity	2013.2	0.030 (CI = +/-0.020; p = 0.006)	0.000 (CI = +/-0.004; p = 0.919)	-0.087 (CI = +/-0.146; p = 0.227)	0.406	+3.05%
Severity	2014.1	0.027 (CI = +/-0.023; p = 0.020)	0.000 (CI = +/-0.004; p = 0.969)	-0.075 (CI = +/-0.155; p = 0.321)	0.320	+2.79%
Severity	2014.2	0.027 (CI = +/-0.025; p = 0.040)	0.000 (CI = +/-0.004; p = 0.982)	-0.072 (CI = +/-0.166; p = 0.374)	0.253	+2.71%
Severity	2015.1	0.018 (CI = +/-0.026; p = 0.167)	0.000 (CI = +/-0.004; p = 0.906)	-0.035 (CI = +/-0.164; p = 0.654)	0.109	+1.83%
Severity	2015.2	0.022 (CI = +/-0.029; p = 0.126)	0.000 (CI = +/-0.004; p = 0.948)	-0.052 (CI = +/-0.173; p = 0.531)	0.129	+2.26%
Severity	2016.1	0.023 (CI = +/-0.033; p = 0.159)	0.000 (CI = +/-0.004; p = 0.954)	-0.055 (CI = +/-0.187; p = 0.537)	0.084	+2.34%
Severity	2016.2	0.028 (CI = +/-0.037; p = 0.133)	0.000 (CI = +/-0.004; p = 0.964)	-0.071 (CI = +/-0.198; p = 0.457)	0.094	+2.80%
Severity	2017.1	0.015 (CI = +/-0.037; p = 0.400)	0.000 (CI = +/-0.004; p = 0.998)	-0.032 (CI = +/-0.188; p = 0.719)	-0.101	+1.51%
Frequency	2010.2	-0.019 (CI = +/-0.013; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.124; p = 0.639)	0.723	-1.85%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.130; p = 0.633)	0.713	-1.88%
Frequency	2011.2	-0.025 (CI = +/-0.015; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.124; p = 0.302)	0.763	-2.46%
Frequency	2012.1	-0.023 (CI = +/-0.016; p = 0.006)	0.010 (CI = +/-0.004; p = 0.000)	0.055 (CI = +/-0.130; p = 0.392)	0.747	-2.30%
Frequency	2012.2	-0.027 (CI = +/-0.017; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.133; p = 0.251)	0.760	-2.69%
Frequency	2013.1	-0.026 (CI = +/-0.019; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.069 (CI = +/-0.141; p = 0.317)	0.742	-2.57%
Frequency	2013.2	-0.029 (CI = +/-0.021; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.082 (CI = +/-0.148; p = 0.260)	0.739	-2.83%
Frequency	2014.1	-0.027 (CI = +/-0.023; p = 0.025)	0.009 (CI = +/-0.004; p = 0.000)	0.074 (CI = +/-0.158; p = 0.342)	0.718	-2.64%
Frequency	2014.2	-0.030 (CI = +/-0.026; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	0.089 (CI = +/-0.167; p = 0.277)	0.716	-2.98%
Frequency	2015.1	-0.027 (CI = +/-0.029; p = 0.062)	0.009 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.177; p = 0.380)	0.690	-2.67%
Frequency	2015.2	-0.026 (CI = +/-0.032; p = 0.109)	0.009 (CI = +/-0.004; p = 0.000)	0.071 (CI = +/-0.190; p = 0.444)	0.666	-2.55%
Frequency	2016.1	-0.021 (CI = +/-0.036; p = 0.233)	0.010 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.202; p = 0.588)	0.638	-2.07%
Frequency	2016.2	-0.020 (CI = +/-0.041; p = 0.304)	0.010 (CI = +/-0.005; p = 0.001)	0.050 (CI = +/-0.217; p = 0.628)	0.614	-2.00%
Frequency	2017.1	-0.010 (CI = +/-0.043; p = 0.622)	0.009 (CI = +/-0.005; p = 0.001)	0.019 (CI = +/-0.219; p = 0.853)	0.597	-1.01%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.003 (CI = +/-0.018; p = 0.752)	-0.115 (CI = +/-0.099; p = 0.024)	0.023 (CI = +/-0.173; p = 0.791)	0.104	+0.28%
Loss Cost	2011.1	-0.001 (CI = +/-0.019; p = 0.913)	-0.124 (CI = +/-0.099; p = 0.016)	0.043 (CI = +/-0.176; p = 0.620)	0.130	-0.10%
Loss Cost	2011.2	-0.005 (CI = +/-0.020; p = 0.586)	-0.112 (CI = +/-0.101; p = 0.031)	0.066 (CI = +/-0.179; p = 0.451)	0.105	-0.54%
Loss Cost	2012.1	-0.009 (CI = +/-0.022; p = 0.389)	-0.121 (CI = +/-0.103; p = 0.023)	0.085 (CI = +/-0.184; p = 0.345)	0.136	-0.91%
Loss Cost	2012.2	-0.013 (CI = +/-0.024; p = 0.272)	-0.112 (CI = +/-0.106; p = 0.040)	0.104 (CI = +/-0.191; p = 0.270)	0.132	-1.27%
Loss Cost	2013.1	-0.016 (CI = +/-0.026; p = 0.197)	-0.119 (CI = +/-0.109; p = 0.034)	0.121 (CI = +/-0.198; p = 0.218)	0.152	-1.63%
Loss Cost	2013.2	-0.020 (CI = +/-0.028; p = 0.150)	-0.110 (CI = +/-0.113; p = 0.057)	0.140 (CI = +/-0.208; p = 0.177)	0.157	-2.02%
Loss Cost	2014.1	-0.025 (CI = +/-0.031; p = 0.110)	-0.118 (CI = +/-0.117; p = 0.048)	0.159 (CI = +/-0.217; p = 0.140)	0.177	-2.46%
Loss Cost	2014.2	-0.028 (CI = +/-0.035; p = 0.118)	-0.112 (CI = +/-0.123; p = 0.072)	0.171 (CI = +/-0.232; p = 0.139)	0.177	-2.72%
Loss Cost	2015.1	-0.037 (CI = +/-0.038; p = 0.055)	-0.126 (CI = +/-0.124; p = 0.046)	0.207 (CI = +/-0.236; p = 0.081)	0.246	-3.61%
Loss Cost	2015.2	-0.028 (CI = +/-0.042; p = 0.178)	-0.142 (CI = +/-0.129; p = 0.033)	0.173 (CI = +/-0.248; p = 0.159)	0.242	-2.77%
Loss Cost	2016.1	-0.028 (CI = +/-0.048; p = 0.232)	-0.142 (CI = +/-0.136; p = 0.042)	0.172 (CI = +/-0.266; p = 0.187)	0.199	-2.76%
Loss Cost	2016.2	-0.015 (CI = +/-0.054; p = 0.547)	-0.162 (CI = +/-0.141; p = 0.028)	0.128 (CI = +/-0.279; p = 0.340)	0.230	-1.53%
Loss Cost	2017.1	-0.022 (CI = +/-0.060; p = 0.442)	-0.170 (CI = +/-0.148; p = 0.028)	0.149 (CI = +/-0.296; p = 0.298)	0.240	-2.19%
Severity	2010.2	0.036 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.057; p = 0.611)	-0.116 (CI = +/-0.100; p = 0.025)	0.722	+3.68%
Severity	2011.1	0.035 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.059; p = 0.672)	-0.112 (CI = +/-0.104; p = 0.037)	0.684	+3.60%
Severity	2011.2	0.036 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.062; p = 0.706)	-0.113 (CI = +/-0.109; p = 0.043)	0.655	+3.63%
Severity	2012.1	0.034 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.063; p = 0.826)	-0.103 (CI = +/-0.113; p = 0.071)	0.599	+3.42%
Severity	2012.2	0.033 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.066; p = 0.784)	-0.099 (CI = +/-0.119; p = 0.098)	0.549	+3.34%
Severity	2013.1	0.032 (CI = +/-0.016; p = 0.001)	0.007 (CI = +/-0.068; p = 0.842)	-0.094 (CI = +/-0.125; p = 0.133)	0.486	+3.23%
Severity	2013.2	0.029 (CI = +/-0.018; p = 0.003)	0.012 (CI = +/-0.071; p = 0.722)	-0.082 (CI = +/-0.131; p = 0.207)	0.410	+2.96%
Severity	2014.1	0.027 (CI = +/-0.020; p = 0.010)	0.009 (CI = +/-0.074; p = 0.805)	-0.073 (CI = +/-0.138; p = 0.280)	0.322	+2.75%
Severity	2014.2	0.026 (CI = +/-0.022; p = 0.025)	0.011 (CI = +/-0.078; p = 0.774)	-0.069 (CI = +/-0.147; p = 0.341)	0.256	+2.65%
Severity	2015.1	0.019 (CI = +/-0.023; p = 0.107)	0.000 (CI = +/-0.076; p = 0.999)	-0.040 (CI = +/-0.146; p = 0.571)	0.108	+1.90%
Severity	2015.2	0.023 (CI = +/-0.026; p = 0.081)	-0.008 (CI = +/-0.080; p = 0.838)	-0.057 (CI = +/-0.155; p = 0.446)	0.131	+2.35%
Severity	2016.1	0.024 (CI = +/-0.030; p = 0.111)	-0.007 (CI = +/-0.085; p = 0.860)	-0.059 (CI = +/-0.166; p = 0.461)	0.086	+2.40%
Severity	2016.2	0.029 (CI = +/-0.034; p = 0.090)	-0.016 (CI = +/-0.090; p = 0.713)	-0.078 (CI = +/-0.178; p = 0.366)	0.103	+2.95%
Severity	2017.1	0.016 (CI = +/-0.034; p = 0.320)	-0.031 (CI = +/-0.083; p = 0.438)	-0.039 (CI = +/-0.167; p = 0.621)	-0.050	+1.63%
Frequency	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.129 (CI = +/-0.081; p = 0.003)	0.139 (CI = +/-0.142; p = 0.056)	0.576	-3.29%
Frequency	2011.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.137 (CI = +/-0.082; p = 0.002)	0.155 (CI = +/-0.145; p = 0.037)	0.582	-3.57%
Frequency	2011.2	-0.041 (CI = +/-0.016; p = 0.000)	-0.124 (CI = +/-0.081; p = 0.004)	0.180 (CI = +/-0.144; p = 0.017)	0.621	-4.02%
Frequency	2012.1	-0.043 (CI = +/-0.018; p = 0.000)	-0.128 (CI = +/-0.084; p = 0.005)	0.188 (CI = +/-0.150; p = 0.016)	0.594	-4.19%
Frequency	2012.2	-0.046 (CI = +/-0.019; p = 0.000)	-0.120 (CI = +/-0.087; p = 0.009)	0.203 (CI = +/-0.156; p = 0.013)	0.599	-4.46%
Frequency	2013.1	-0.048 (CI = +/-0.021; p = 0.000)	-0.125 (CI = +/-0.089; p = 0.008)	0.215 (CI = +/-0.163; p = 0.012)	0.574	-4.70%
Frequency	2013.2	-0.050 (CI = +/-0.024; p = 0.000)	-0.122 (CI = +/-0.094; p = 0.014)	0.221 (CI = +/-0.173; p = 0.015)	0.562	-4.84%
Frequency	2014.1	-0.052 (CI = +/-0.026; p = 0.001)	-0.127 (CI = +/-0.098; p = 0.014)	0.232 (CI = +/-0.182; p = 0.015)	0.527	-5.08%
Frequency	2014.2	-0.054 (CI = +/-0.030; p = 0.001)	-0.123 (CI = +/-0.104; p = 0.022)	0.239 (CI = +/-0.195; p = 0.019)	0.514	-5.23%
Frequency	2015.1	-0.056 (CI = +/-0.033; p = 0.003)	-0.126 (CI = +/-0.109; p = 0.025)	0.247 (CI = +/-0.207; p = 0.022)	0.462	-5.41%
Frequency	2015.2	-0.051 (CI = +/-0.038; p = 0.011)	-0.134 (CI = +/-0.115; p = 0.026)	0.230 (CI = +/-0.222; p = 0.044)	0.429	-5.00%
Frequency	2016.1	-0.052 (CI = +/-0.043; p = 0.022)	-0.135 (CI = +/-0.122; p = 0.033)	0.231 (CI = +/-0.239; p = 0.057)	0.359	-5.04%
Frequency	2016.2	-0.045 (CI = +/-0.049; p = 0.074)	-0.146 (CI = +/-0.130; p = 0.030)	0.206 (CI = +/-0.257; p = 0.107)	0.340	-4.36%
Frequency	2017.1	-0.038 (CI = +/-0.056; p = 0.159)	-0.139 (CI = +/-0.136; p = 0.047)	0.188 (CI = +/-0.273; p = 0.161)	0.239	-3.76%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Loss Cost	2010.2	0.001 (CI = +/-0.019; p = 0.924)	0.036 (CI = +/-0.187; p = 0.692)	-0.053	+0.09%
Loss Cost	2011.1	-0.002 (CI = +/-0.021; p = 0.873)	0.050 (CI = +/-0.193; p = 0.598)	-0.059	-0.16%
Loss Cost	2011.2	-0.008 (CI = +/-0.022; p = 0.475)	0.082 (CI = +/-0.193; p = 0.389)	-0.048	-0.76%
Loss Cost	2012.1	-0.010 (CI = +/-0.024; p = 0.394)	0.094 (CI = +/-0.201; p = 0.344)	-0.042	-0.99%
Loss Cost	2012.2	-0.016 (CI = +/-0.025; p = 0.214)	0.122 (CI = +/-0.205; p = 0.230)	-0.010	-1.54%
Loss Cost	2013.1	-0.017 (CI = +/-0.028; p = 0.207)	0.131 (CI = +/-0.215; p = 0.220)	-0.007	-1.73%
Loss Cost	2013.2	-0.024 (CI = +/-0.030; p = 0.114)	0.160 (CI = +/-0.221; p = 0.146)	0.033	-2.36%
Loss Cost	2014.1	-0.026 (CI = +/-0.034; p = 0.116)	0.172 (CI = +/-0.234; p = 0.141)	0.035	-2.60%
Loss Cost	2014.2	-0.032 (CI = +/-0.037; p = 0.085)	0.196 (CI = +/-0.245; p = 0.110)	0.062	-3.17%
Loss Cost	2015.1	-0.039 (CI = +/-0.041; p = 0.062)	0.224 (CI = +/-0.257; p = 0.084)	0.093	-3.83%
Loss Cost	2015.2	-0.036 (CI = +/-0.047; p = 0.124)	0.211 (CI = +/-0.274; p = 0.123)	0.042	-3.51%
Loss Cost	2016.1	-0.032 (CI = +/-0.053; p = 0.223)	0.196 (CI = +/-0.294; p = 0.176)	0.001	-3.12%
Loss Cost	2016.2	-0.027 (CI = +/-0.061; p = 0.354)	0.181 (CI = +/-0.316; p = 0.241)	-0.029	-2.68%
Loss Cost	2017.1	-0.029 (CI = +/-0.070; p = 0.390)	0.186 (CI = +/-0.342; p = 0.262)	-0.037	-2.84%
Severity	2010.2	0.036 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.099; p = 0.021)	0.730	+3.71%
Severity	2011.1	0.035 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.102; p = 0.033)	0.694	+3.61%
Severity	2011.2	0.036 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.107; p = 0.036)	0.667	+3.66%
Severity	2012.1	0.034 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.110; p = 0.064)	0.615	+3.43%
Severity	2012.2	0.033 (CI = +/-0.014; p = 0.000)	-0.100 (CI = +/-0.116; p = 0.086)	0.567	+3.36%
Severity	2013.1	0.032 (CI = +/-0.016; p = 0.000)	-0.094 (CI = +/-0.121; p = 0.121)	0.508	+3.23%
Severity	2013.2	0.030 (CI = +/-0.017; p = 0.002)	-0.084 (CI = +/-0.127; p = 0.183)	0.434	+3.00%
Severity	2014.1	0.027 (CI = +/-0.019; p = 0.008)	-0.074 (CI = +/-0.134; p = 0.262)	0.354	+2.77%
Severity	2014.2	0.027 (CI = +/-0.022; p = 0.018)	-0.071 (CI = +/-0.142; p = 0.309)	0.292	+2.69%
Severity	2015.1	0.019 (CI = +/-0.023; p = 0.096)	-0.040 (CI = +/-0.141; p = 0.559)	0.158	+1.90%
Severity	2015.2	0.023 (CI = +/-0.025; p = 0.073)	-0.055 (CI = +/-0.148; p = 0.445)	0.180	+2.30%
Severity	2016.1	0.024 (CI = +/-0.029; p = 0.102)	-0.058 (CI = +/-0.159; p = 0.454)	0.141	+2.38%
Severity	2016.2	0.028 (CI = +/-0.032; p = 0.087)	-0.073 (CI = +/-0.170; p = 0.377)	0.154	+2.83%
Severity	2017.1	0.015 (CI = +/-0.033; p = 0.347)	-0.032 (CI = +/-0.162; p = 0.677)	-0.023	+1.51%
Frequency	2010.2	-0.036 (CI = +/-0.017; p = 0.000)	0.154 (CI = +/-0.165; p = 0.066)	0.423	-3.49%
Frequency	2011.1	-0.037 (CI = +/-0.018; p = 0.000)	0.163 (CI = +/-0.172; p = 0.062)	0.408	-3.64%
Frequency	2011.2	-0.044 (CI = +/-0.019; p = 0.000)	0.197 (CI = +/-0.167; p = 0.023)	0.486	-4.26%
Frequency	2012.1	-0.044 (CI = +/-0.021; p = 0.000)	0.197 (CI = +/-0.175; p = 0.029)	0.443	-4.27%
Frequency	2012.2	-0.049 (CI = +/-0.022; p = 0.000)	0.222 (CI = +/-0.178; p = 0.017)	0.472	-4.74%
Frequency	2013.1	-0.049 (CI = +/-0.024; p = 0.000)	0.225 (CI = +/-0.188; p = 0.021)	0.429	-4.81%
Frequency	2013.2	-0.053 (CI = +/-0.027; p = 0.000)	0.245 (CI = +/-0.196; p = 0.017)	0.430	-5.20%
Frequency	2014.1	-0.054 (CI = +/-0.030; p = 0.001)	0.246 (CI = +/-0.208; p = 0.023)	0.378	-5.23%
Frequency	2014.2	-0.059 (CI = +/-0.033; p = 0.001)	0.267 (CI = +/-0.218; p = 0.019)	0.380	-5.71%
Frequency	2015.1	-0.058 (CI = +/-0.037; p = 0.004)	0.264 (CI = +/-0.233; p = 0.029)	0.312	-5.62%
Frequency	2015.2	-0.059 (CI = +/-0.042; p = 0.010)	0.266 (CI = +/-0.250; p = 0.038)	0.259	-5.68%
Frequency	2016.1	-0.055 (CI = +/-0.048; p = 0.028)	0.254 (CI = +/-0.268; p = 0.061)	0.178	-5.37%
Frequency	2016.2	-0.055 (CI = +/-0.055; p = 0.051)	0.254 (CI = +/-0.289; p = 0.081)	0.128	-5.36%
Frequency	2017.1	-0.044 (CI = +/-0.062; p = 0.151)	0.219 (CI = +/-0.304; p = 0.145)	0.031	-4.29%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility, new_normal

Loss Cost	2010.2	0.025 (CI = +/-0.014; p = 0.001)	-0.099 (CI = +/-0.065; p = 0.004)	0.013 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.143; p = 0.016)	0.617	+2.50%
Loss Cost	2011.1	0.022 (CI = +/-0.015; p = 0.004)	-0.104 (CI = +/-0.066; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.148; p = 0.032)	0.619	+2.26%
Loss Cost	2011.2	0.019 (CI = +/-0.016; p = 0.019)	-0.097 (CI = +/-0.067; p = 0.007)	0.012 (CI = +/-0.005; p = 0.000)	-0.144 (CI = +/-0.153; p = 0.064)	0.604	+1.94%
Loss Cost	2012.1	0.017 (CI = +/-0.017; p = 0.050)	-0.101 (CI = +/-0.070; p = 0.006)	0.012 (CI = +/-0.005; p = 0.000)	-0.131 (CI = +/-0.161; p = 0.105)	0.606	+1.75%
Loss Cost	2012.2	0.015 (CI = +/-0.019; p = 0.109)	-0.098 (CI = +/-0.073; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	-0.120 (CI = +/-0.170; p = 0.158)	0.597	+1.56%
Loss Cost	2013.1	0.014 (CI = +/-0.021; p = 0.181)	-0.100 (CI = +/-0.076; p = 0.013)	0.011 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.182; p = 0.211)	0.595	+1.44%
Loss Cost	2013.2	0.012 (CI = +/-0.024; p = 0.290)	-0.097 (CI = +/-0.079; p = 0.020)	0.011 (CI = +/-0.005; p = 0.000)	-0.103 (CI = +/-0.195; p = 0.283)	0.589	+1.26%
Loss Cost	2014.1	0.011 (CI = +/-0.027; p = 0.419)	-0.099 (CI = +/-0.083; p = 0.022)	0.011 (CI = +/-0.006; p = 0.001)	-0.092 (CI = +/-0.210; p = 0.366)	0.587	+1.07%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.460)	-0.100 (CI = +/-0.088; p = 0.029)	0.011 (CI = +/-0.006; p = 0.001)	-0.094 (CI = +/-0.227; p = 0.393)	0.582	+1.11%
Loss Cost	2015.1	0.003 (CI = +/-0.034; p = 0.835)	-0.110 (CI = +/-0.090; p = 0.020)	0.010 (CI = +/-0.006; p = 0.003)	-0.055 (CI = +/-0.238; p = 0.631)	0.608	+0.34%
Loss Cost	2015.2	0.017 (CI = +/-0.034; p = 0.301)	-0.129 (CI = +/-0.085; p = 0.006)	0.011 (CI = +/-0.006; p = 0.001)	-0.122 (CI = +/-0.229; p = 0.276)	0.671	+1.74%
Loss Cost	2016.1	0.022 (CI = +/-0.039; p = 0.242)	-0.123 (CI = +/-0.089; p = 0.010)	0.011 (CI = +/-0.006; p = 0.001)	-0.144 (CI = +/-0.248; p = 0.232)	0.660	+2.24%
Loss Cost	2016.2	0.039 (CI = +/-0.038; p = 0.043)	-0.146 (CI = +/-0.082; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.217 (CI = +/-0.229; p = 0.061)	0.746	+4.00%
Loss Cost	2017.1	0.034 (CI = +/-0.043; p = 0.111)	-0.151 (CI = +/-0.086; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.195 (CI = +/-0.246; p = 0.109)	0.751	+3.43%
Severity	2010.2	0.041 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.055; p = 0.504)	0.003 (CI = +/-0.004; p = 0.143)	-0.180 (CI = +/-0.121; p = 0.005)	0.747	+4.14%
Severity	2011.1	0.040 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.057; p = 0.544)	0.003 (CI = +/-0.004; p = 0.168)	-0.177 (CI = +/-0.127; p = 0.008)	0.709	+4.09%
Severity	2011.2	0.041 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.059; p = 0.601)	0.003 (CI = +/-0.004; p = 0.166)	-0.183 (CI = +/-0.134; p = 0.010)	0.684	+4.18%
Severity	2012.1	0.039 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.061; p = 0.704)	0.003 (CI = +/-0.004; p = 0.223)	-0.170 (CI = +/-0.141; p = 0.020)	0.627	+3.98%
Severity	2012.2	0.039 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.064; p = 0.701)	0.002 (CI = +/-0.004; p = 0.247)	-0.168 (CI = +/-0.150; p = 0.030)	0.578	+3.95%
Severity	2013.1	0.038 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.067; p = 0.734)	0.002 (CI = +/-0.005; p = 0.281)	-0.165 (CI = +/-0.161; p = 0.045)	0.515	+3.89%
Severity	2013.2	0.036 (CI = +/-0.021; p = 0.002)	0.015 (CI = +/-0.070; p = 0.662)	0.002 (CI = +/-0.005; p = 0.340)	-0.153 (CI = +/-0.171; p = 0.078)	0.436	+3.66%
Severity	2014.1	0.034 (CI = +/-0.024; p = 0.007)	0.013 (CI = +/-0.074; p = 0.725)	0.002 (CI = +/-0.005; p = 0.400)	-0.144 (CI = +/-0.185; p = 0.119)	0.343	+3.50%
Severity	2014.2	0.034 (CI = +/-0.027; p = 0.016)	0.013 (CI = +/-0.078; p = 0.733)	0.002 (CI = +/-0.005; p = 0.424)	-0.143 (CI = +/-0.200; p = 0.150)	0.275	+3.48%
Severity	2015.1	0.026 (CI = +/-0.029; p = 0.079)	0.002 (CI = +/-0.077; p = 0.960)	0.001 (CI = +/-0.005; p = 0.613)	-0.099 (CI = +/-0.205; p = 0.318)	0.101	+2.61%
Severity	2015.2	0.032 (CI = +/-0.032; p = 0.051)	-0.007 (CI = +/-0.080; p = 0.856)	0.002 (CI = +/-0.005; p = 0.510)	-0.130 (CI = +/-0.216; p = 0.219)	0.143	+3.27%
Severity	2016.1	0.035 (CI = +/-0.037; p = 0.065)	-0.004 (CI = +/-0.085; p = 0.916)	0.002 (CI = +/-0.006; p = 0.492)	-0.141 (CI = +/-0.236; p = 0.220)	0.100	+3.52%
Severity	2016.2	0.043 (CI = +/-0.041; p = 0.044)	-0.015 (CI = +/-0.089; p = 0.727)	0.002 (CI = +/-0.006; p = 0.421)	-0.175 (CI = +/-0.249; p = 0.153)	0.142	+4.34%
Severity	2017.1	0.028 (CI = +/-0.042; p = 0.169)	-0.029 (CI = +/-0.084; p = 0.467)	0.002 (CI = +/-0.005; p = 0.539)	-0.118 (CI = +/-0.241; p = 0.307)	-0.053	+2.86%
Frequency	2010.2	-0.016 (CI = +/-0.010; p = 0.003)	-0.117 (CI = +/-0.047; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.000 (CI = +/-0.104; p = 0.994)	0.858	-1.57%
Frequency	2011.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.121 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.108; p = 0.802)	0.858	-1.76%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.046; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.105; p = 0.449)	0.879	-2.14%
Frequency	2012.1	-0.022 (CI = +/-0.012; p = 0.001)	-0.113 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.111; p = 0.474)	0.868	-2.15%
Frequency	2012.2	-0.023 (CI = +/-0.013; p = 0.001)	-0.110 (CI = +/-0.050; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.117; p = 0.399)	0.868	-2.30%
Frequency	2013.1	-0.024 (CI = +/-0.015; p = 0.003)	-0.111 (CI = +/-0.052; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.125; p = 0.393)	0.858	-2.36%
Frequency	2013.2	-0.023 (CI = +/-0.017; p = 0.008)	-0.112 (CI = +/-0.055; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.050 (CI = +/-0.134; p = 0.447)	0.852	-2.32%
Frequency	2014.1	-0.024 (CI = +/-0.019; p = 0.016)	-0.112 (CI = +/-0.058; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.051 (CI = +/-0.145; p = 0.467)	0.838	-2.34%
Frequency	2014.2	-0.023 (CI = +/-0.021; p = 0.034)	-0.113 (CI = +/-0.061; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.049 (CI = +/-0.157; p = 0.522)	0.832	-2.29%
Frequency	2015.1	-0.022 (CI = +/-0.024; p = 0.068)	-0.112 (CI = +/-0.065; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.171; p = 0.589)	0.813	-2.22%
Frequency	2015.2	-0.015 (CI = +/-0.026; p = 0.242)	-0.122 (CI = +/-0.065; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.175; p = 0.918)	0.822	-1.48%
Frequency	2016.1	-0.012 (CI = +/-0.030; p = 0.387)	-0.119 (CI = +/-0.069; p = 0.002)	0.010 (CI = +/-0.005; p = 0.000)	-0.003 (CI = +/-0.190; p = 0.973)	0.802	-1.23%
Frequency	2016.2	-0.003 (CI = +/-0.032; p = 0.828)	-0.131 (CI = +/-0.069; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.193; p = 0.647)	0.817	-0.33%
Frequency	2017.1	0.006 (CI = +/-0.034; p = 0.729)	-0.122 (CI = +/-0.069; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.196; p = 0.410)	0.812	+0.56%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility, new_normal

Loss Cost	2010.2	0.025 (CI = +/-0.016; p = 0.003)	0.013 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.165; p = 0.033)	0.487	+2.48%
Loss Cost	2011.1	0.024 (CI = +/-0.017; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.174; p = 0.047)	0.474	+2.40%
Loss Cost	2011.2	0.019 (CI = +/-0.018; p = 0.041)	0.012 (CI = +/-0.005; p = 0.000)	-0.144 (CI = +/-0.176; p = 0.103)	0.473	+1.91%
Loss Cost	2012.1	0.019 (CI = +/-0.020; p = 0.064)	0.012 (CI = +/-0.005; p = 0.000)	-0.144 (CI = +/-0.186; p = 0.124)	0.469	+1.91%
Loss Cost	2012.2	0.015 (CI = +/-0.022; p = 0.171)	0.012 (CI = +/-0.006; p = 0.000)	-0.120 (CI = +/-0.194; p = 0.214)	0.471	+1.51%
Loss Cost	2013.1	0.016 (CI = +/-0.024; p = 0.188)	0.012 (CI = +/-0.006; p = 0.000)	-0.126 (CI = +/-0.207; p = 0.220)	0.470	+1.61%
Loss Cost	2013.2	0.012 (CI = +/-0.027; p = 0.376)	0.011 (CI = +/-0.006; p = 0.001)	-0.101 (CI = +/-0.219; p = 0.345)	0.476	+1.18%
Loss Cost	2014.1	0.013 (CI = +/-0.030; p = 0.397)	0.012 (CI = +/-0.006; p = 0.001)	-0.106 (CI = +/-0.236; p = 0.356)	0.472	+1.27%
Loss Cost	2014.2	0.010 (CI = +/-0.034; p = 0.559)	0.011 (CI = +/-0.007; p = 0.002)	-0.091 (CI = +/-0.254; p = 0.460)	0.473	+0.98%
Loss Cost	2015.1	0.006 (CI = +/-0.039; p = 0.763)	0.011 (CI = +/-0.007; p = 0.004)	-0.070 (CI = +/-0.273; p = 0.595)	0.477	+0.56%
Loss Cost	2015.2	0.015 (CI = +/-0.043; p = 0.482)	0.012 (CI = +/-0.007; p = 0.003)	-0.114 (CI = +/-0.288; p = 0.415)	0.477	+1.47%
Loss Cost	2016.1	0.024 (CI = +/-0.048; p = 0.291)	0.012 (CI = +/-0.007; p = 0.002)	-0.159 (CI = +/-0.303; p = 0.281)	0.484	+2.47%
Loss Cost	2016.2	0.034 (CI = +/-0.053; p = 0.186)	0.013 (CI = +/-0.007; p = 0.002)	-0.201 (CI = +/-0.321; p = 0.199)	0.494	+3.49%
Loss Cost	2017.1	0.035 (CI = +/-0.061; p = 0.234)	0.013 (CI = +/-0.008; p = 0.003)	-0.205 (CI = +/-0.349; p = 0.228)	0.487	+3.58%
Severity	2010.2	0.041 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.151)	-0.180 (CI = +/-0.119; p = 0.005)	0.752	+4.14%
Severity	2011.1	0.040 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.004; p = 0.180)	-0.175 (CI = +/-0.125; p = 0.008)	0.717	+4.07%
Severity	2011.2	0.041 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.004; p = 0.170)	-0.183 (CI = +/-0.132; p = 0.009)	0.693	+4.18%
Severity	2012.1	0.039 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.004; p = 0.227)	-0.169 (CI = +/-0.138; p = 0.019)	0.640	+3.96%
Severity	2012.2	0.039 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.004; p = 0.248)	-0.168 (CI = +/-0.147; p = 0.027)	0.594	+3.95%
Severity	2013.1	0.038 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.004; p = 0.284)	-0.164 (CI = +/-0.157; p = 0.042)	0.535	+3.87%
Severity	2013.2	0.036 (CI = +/-0.021; p = 0.002)	0.002 (CI = +/-0.005; p = 0.345)	-0.153 (CI = +/-0.167; p = 0.072)	0.458	+3.67%
Severity	2014.1	0.034 (CI = +/-0.023; p = 0.006)	0.002 (CI = +/-0.005; p = 0.408)	-0.142 (CI = +/-0.179; p = 0.114)	0.373	+3.47%
Severity	2014.2	0.034 (CI = +/-0.026; p = 0.013)	0.002 (CI = +/-0.005; p = 0.425)	-0.143 (CI = +/-0.194; p = 0.138)	0.310	+3.50%
Severity	2015.1	0.026 (CI = +/-0.028; p = 0.070)	0.001 (CI = +/-0.005; p = 0.603)	-0.099 (CI = +/-0.197; p = 0.304)	0.154	+2.61%
Severity	2015.2	0.032 (CI = +/-0.031; p = 0.044)	0.002 (CI = +/-0.005; p = 0.487)	-0.130 (CI = +/-0.208; p = 0.205)	0.195	+3.26%
Severity	2016.1	0.035 (CI = +/-0.036; p = 0.055)	0.002 (CI = +/-0.005; p = 0.467)	-0.142 (CI = +/-0.226; p = 0.202)	0.160	+3.53%
Severity	2016.2	0.042 (CI = +/-0.040; p = 0.039)	0.002 (CI = +/-0.005; p = 0.391)	-0.173 (CI = +/-0.239; p = 0.142)	0.195	+4.29%
Severity	2017.1	0.028 (CI = +/-0.041; p = 0.157)	0.002 (CI = +/-0.005; p = 0.484)	-0.120 (CI = +/-0.235; p = 0.290)	-0.018	+2.89%
Frequency	2010.2	-0.016 (CI = +/-0.014; p = 0.024)	0.010 (CI = +/-0.004; p = 0.000)	-0.001 (CI = +/-0.145; p = 0.988)	0.721	-1.59%
Frequency	2011.1	-0.016 (CI = +/-0.015; p = 0.038)	0.010 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.153; p = 0.992)	0.710	-1.60%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.148; p = 0.602)	0.755	-2.18%
Frequency	2012.1	-0.020 (CI = +/-0.017; p = 0.022)	0.010 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.156; p = 0.744)	0.739	-1.98%
Frequency	2012.2	-0.024 (CI = +/-0.018; p = 0.013)	0.009 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.161; p = 0.539)	0.750	-2.35%
Frequency	2013.1	-0.022 (CI = +/-0.020; p = 0.034)	0.010 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.171; p = 0.653)	0.732	-2.17%
Frequency	2013.2	-0.024 (CI = +/-0.022; p = 0.035)	0.009 (CI = +/-0.005; p = 0.001)	0.051 (CI = +/-0.182; p = 0.565)	0.726	-2.41%
Frequency	2014.1	-0.022 (CI = +/-0.025; p = 0.089)	0.010 (CI = +/-0.005; p = 0.001)	0.036 (CI = +/-0.195; p = 0.706)	0.706	-2.13%
Frequency	2014.2	-0.025 (CI = +/-0.028; p = 0.084)	0.009 (CI = +/-0.005; p = 0.002)	0.052 (CI = +/-0.209; p = 0.606)	0.701	-2.43%
Frequency	2015.1	-0.020 (CI = +/-0.032; p = 0.199)	0.010 (CI = +/-0.006; p = 0.002)	0.029 (CI = +/-0.223; p = 0.787)	0.677	-1.99%
Frequency	2015.2	-0.017 (CI = +/-0.036; p = 0.321)	0.010 (CI = +/-0.006; p = 0.003)	0.016 (CI = +/-0.242; p = 0.889)	0.653	-1.73%
Frequency	2016.1	-0.010 (CI = +/-0.040; p = 0.598)	0.010 (CI = +/-0.006; p = 0.002)	-0.017 (CI = +/-0.257; p = 0.889)	0.631	-1.02%
Frequency	2016.2	-0.008 (CI = +/-0.046; p = 0.726)	0.011 (CI = +/-0.006; p = 0.003)	-0.028 (CI = +/-0.280; p = 0.834)	0.609	-0.77%
Frequency	2017.1	0.007 (CI = +/-0.049; p = 0.772)	0.011 (CI = +/-0.006; p = 0.002)	-0.085 (CI = +/-0.281; p = 0.527)	0.608	+0.67%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, new_normal

Loss Cost	2010.2	0.000 (CI = +/-0.016; p = 0.986)	-0.113 (CI = +/-0.097; p = 0.024)	0.072 (CI = +/-0.168; p = 0.385)	0.127	-0.01%
Loss Cost	2011.1	-0.004 (CI = +/-0.016; p = 0.650)	-0.124 (CI = +/-0.098; p = 0.015)	0.091 (CI = +/-0.169; p = 0.277)	0.162	-0.36%
Loss Cost	2011.2	-0.008 (CI = +/-0.017; p = 0.368)	-0.111 (CI = +/-0.098; p = 0.028)	0.112 (CI = +/-0.170; p = 0.185)	0.149	-0.77%
Loss Cost	2012.1	-0.011 (CI = +/-0.018; p = 0.221)	-0.120 (CI = +/-0.099; p = 0.020)	0.130 (CI = +/-0.172; p = 0.133)	0.187	-1.11%
Loss Cost	2012.2	-0.015 (CI = +/-0.020; p = 0.143)	-0.111 (CI = +/-0.102; p = 0.035)	0.147 (CI = +/-0.177; p = 0.099)	0.191	-1.45%
Loss Cost	2013.1	-0.018 (CI = +/-0.022; p = 0.097)	-0.119 (CI = +/-0.105; p = 0.028)	0.163 (CI = +/-0.182; p = 0.077)	0.216	-1.78%
Loss Cost	2013.2	-0.022 (CI = +/-0.024; p = 0.070)	-0.109 (CI = +/-0.108; p = 0.048)	0.180 (CI = +/-0.189; p = 0.061)	0.227	-2.15%
Loss Cost	2014.1	-0.026 (CI = +/-0.026; p = 0.048)	-0.118 (CI = +/-0.111; p = 0.038)	0.198 (CI = +/-0.195; p = 0.047)	0.253	-2.57%
Loss Cost	2014.2	-0.029 (CI = +/-0.029; p = 0.052)	-0.112 (CI = +/-0.117; p = 0.060)	0.210 (CI = +/-0.206; p = 0.047)	0.256	-2.83%
Loss Cost	2015.1	-0.037 (CI = +/-0.031; p = 0.020)	-0.127 (CI = +/-0.116; p = 0.033)	0.243 (CI = +/-0.206; p = 0.023)	0.336	-3.66%
Loss Cost	2015.2	-0.031 (CI = +/-0.034; p = 0.078)	-0.141 (CI = +/-0.121; p = 0.025)	0.217 (CI = +/-0.216; p = 0.049)	0.329	-3.01%
Loss Cost	2016.1	-0.032 (CI = +/-0.039; p = 0.108)	-0.142 (CI = +/-0.127; p = 0.031)	0.220 (CI = +/-0.231; p = 0.061)	0.291	-3.10%
Loss Cost	2016.2	-0.022 (CI = +/-0.045; p = 0.309)	-0.159 (CI = +/-0.133; p = 0.023)	0.186 (CI = +/-0.245; p = 0.125)	0.308	-2.17%
Loss Cost	2017.1	-0.030 (CI = +/-0.050; p = 0.214)	-0.169 (CI = +/-0.138; p = 0.020)	0.213 (CI = +/-0.258; p = 0.098)	0.335	-3.00%
Severity	2010.2	0.035 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.056; p = 0.589)	-0.125 (CI = +/-0.097; p = 0.013)	0.734	+3.57%
Severity	2011.1	0.034 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.058; p = 0.655)	-0.121 (CI = +/-0.100; p = 0.020)	0.698	+3.50%
Severity	2011.2	0.035 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.060; p = 0.685)	-0.122 (CI = +/-0.104; p = 0.023)	0.670	+3.52%
Severity	2012.1	0.033 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.061; p = 0.812)	-0.113 (CI = +/-0.107; p = 0.038)	0.617	+3.34%
Severity	2012.2	0.032 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.064; p = 0.770)	-0.110 (CI = +/-0.111; p = 0.053)	0.570	+3.26%
Severity	2013.1	0.031 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.067; p = 0.830)	-0.106 (CI = +/-0.116; p = 0.072)	0.510	+3.17%
Severity	2013.2	0.029 (CI = +/-0.015; p = 0.001)	0.012 (CI = +/-0.070; p = 0.714)	-0.096 (CI = +/-0.121; p = 0.114)	0.437	+2.95%
Severity	2014.1	0.027 (CI = +/-0.017; p = 0.003)	0.009 (CI = +/-0.072; p = 0.797)	-0.089 (CI = +/-0.127; p = 0.157)	0.352	+2.79%
Severity	2014.2	0.027 (CI = +/-0.019; p = 0.008)	0.011 (CI = +/-0.077; p = 0.775)	-0.086 (CI = +/-0.135; p = 0.196)	0.288	+2.72%
Severity	2015.1	0.021 (CI = +/-0.020; p = 0.042)	0.000 (CI = +/-0.075; p = 0.993)	-0.062 (CI = +/-0.133; p = 0.337)	0.140	+2.09%
Severity	2015.2	0.025 (CI = +/-0.022; p = 0.031)	-0.009 (CI = +/-0.078; p = 0.816)	-0.079 (CI = +/-0.140; p = 0.249)	0.172	+2.53%
Severity	2016.1	0.026 (CI = +/-0.025; p = 0.046)	-0.007 (CI = +/-0.083; p = 0.853)	-0.082 (CI = +/-0.150; p = 0.260)	0.130	+2.62%
Severity	2016.2	0.031 (CI = +/-0.029; p = 0.036)	-0.017 (CI = +/-0.087; p = 0.681)	-0.102 (CI = +/-0.159; p = 0.190)	0.161	+3.20%
Severity	2017.1	0.020 (CI = +/-0.030; p = 0.171)	-0.031 (CI = +/-0.081; p = 0.419)	-0.065 (CI = +/-0.152; p = 0.372)	-0.004	+2.00%
Frequency	2010.2	-0.035 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.074; p = 0.001)	0.197 (CI = +/-0.128; p = 0.004)	0.647	-3.46%
Frequency	2011.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.136 (CI = +/-0.074; p = 0.001)	0.212 (CI = +/-0.128; p = 0.002)	0.660	-3.73%
Frequency	2011.2	-0.042 (CI = +/-0.013; p = 0.000)	-0.123 (CI = +/-0.072; p = 0.002)	0.235 (CI = +/-0.124; p = 0.001)	0.704	-4.14%
Frequency	2012.1	-0.044 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.074; p = 0.002)	0.243 (CI = +/-0.128; p = 0.001)	0.686	-4.30%
Frequency	2012.2	-0.047 (CI = +/-0.015; p = 0.000)	-0.120 (CI = +/-0.075; p = 0.003)	0.257 (CI = +/-0.131; p = 0.001)	0.696	-4.57%
Frequency	2013.1	-0.049 (CI = +/-0.016; p = 0.000)	-0.126 (CI = +/-0.077; p = 0.003)	0.268 (CI = +/-0.134; p = 0.000)	0.683	-4.80%
Frequency	2013.2	-0.051 (CI = +/-0.018; p = 0.000)	-0.121 (CI = +/-0.081; p = 0.005)	0.276 (CI = +/-0.141; p = 0.001)	0.676	-4.96%
Frequency	2014.1	-0.054 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.083; p = 0.005)	0.287 (CI = +/-0.146; p = 0.001)	0.655	-5.21%
Frequency	2014.2	-0.056 (CI = +/-0.022; p = 0.000)	-0.122 (CI = +/-0.088; p = 0.009)	0.296 (CI = +/-0.155; p = 0.001)	0.648	-5.40%
Frequency	2015.1	-0.058 (CI = +/-0.024; p = 0.000)	-0.127 (CI = +/-0.092; p = 0.010)	0.306 (CI = +/-0.163; p = 0.001)	0.615	-5.64%
Frequency	2015.2	-0.056 (CI = +/-0.028; p = 0.001)	-0.132 (CI = +/-0.098; p = 0.011)	0.296 (CI = +/-0.175; p = 0.002)	0.589	-5.40%
Frequency	2016.1	-0.057 (CI = +/-0.032; p = 0.002)	-0.135 (CI = +/-0.103; p = 0.014)	0.303 (CI = +/-0.187; p = 0.004)	0.542	-5.58%
Frequency	2016.2	-0.053 (CI = +/-0.037; p = 0.008)	-0.142 (CI = +/-0.110; p = 0.016)	0.288 (CI = +/-0.202; p = 0.009)	0.520	-5.20%
Frequency	2017.1	-0.050 (CI = +/-0.043; p = 0.024)	-0.138 (CI = +/-0.117; p = 0.025)	0.278 (CI = +/-0.219; p = 0.017)	0.437	-4.90%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, new_normal

Loss Cost	2010.2	-0.002 (CI = +/-0.017; p = 0.848)	0.083 (CI = +/-0.182; p = 0.356)	-0.025	-0.16%
Loss Cost	2011.1	-0.004 (CI = +/-0.018; p = 0.652)	0.096 (CI = +/-0.187; p = 0.298)	-0.026	-0.40%
Loss Cost	2011.2	-0.009 (CI = +/-0.019; p = 0.309)	0.125 (CI = +/-0.184; p = 0.175)	-0.002	-0.94%
Loss Cost	2012.1	-0.012 (CI = +/-0.020; p = 0.247)	0.136 (CI = +/-0.190; p = 0.153)	0.008	-1.16%
Loss Cost	2012.2	-0.017 (CI = +/-0.021; p = 0.121)	0.161 (CI = +/-0.191; p = 0.095)	0.049	-1.66%
Loss Cost	2013.1	-0.019 (CI = +/-0.024; p = 0.116)	0.169 (CI = +/-0.199; p = 0.092)	0.053	-1.84%
Loss Cost	2013.2	-0.024 (CI = +/-0.025; p = 0.059)	0.195 (CI = +/-0.202; p = 0.058)	0.101	-2.41%
Loss Cost	2014.1	-0.027 (CI = +/-0.028; p = 0.060)	0.206 (CI = +/-0.212; p = 0.056)	0.105	-2.65%
Loss Cost	2014.2	-0.032 (CI = +/-0.031; p = 0.042)	0.229 (CI = +/-0.220; p = 0.043)	0.137	-3.17%
Loss Cost	2015.1	-0.039 (CI = +/-0.034; p = 0.029)	0.254 (CI = +/-0.228; p = 0.031)	0.175	-3.78%
Loss Cost	2015.2	-0.036 (CI = +/-0.039; p = 0.064)	0.246 (CI = +/-0.243; p = 0.048)	0.127	-3.56%
Loss Cost	2016.1	-0.034 (CI = +/-0.044; p = 0.127)	0.236 (CI = +/-0.261; p = 0.073)	0.086	-3.31%
Loss Cost	2016.2	-0.031 (CI = +/-0.051; p = 0.218)	0.226 (CI = +/-0.281; p = 0.107)	0.054	-3.04%
Loss Cost	2017.1	-0.034 (CI = +/-0.060; p = 0.236)	0.238 (CI = +/-0.305; p = 0.117)	0.051	-3.38%
Severity	2010.2	0.035 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.095; p = 0.011)	0.741	+3.59%
Severity	2011.1	0.034 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.098; p = 0.017)	0.707	+3.50%
Severity	2011.2	0.035 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.102; p = 0.020)	0.681	+3.54%
Severity	2012.1	0.033 (CI = +/-0.011; p = 0.000)	-0.114 (CI = +/-0.104; p = 0.034)	0.632	+3.34%
Severity	2012.2	0.032 (CI = +/-0.012; p = 0.000)	-0.111 (CI = +/-0.109; p = 0.045)	0.587	+3.28%
Severity	2013.1	0.031 (CI = +/-0.013; p = 0.000)	-0.106 (CI = +/-0.113; p = 0.065)	0.531	+3.17%
Severity	2013.2	0.029 (CI = +/-0.015; p = 0.000)	-0.098 (CI = +/-0.118; p = 0.099)	0.460	+2.98%
Severity	2014.1	0.028 (CI = +/-0.016; p = 0.002)	-0.090 (CI = +/-0.123; p = 0.144)	0.382	+2.79%
Severity	2014.2	0.027 (CI = +/-0.018; p = 0.006)	-0.088 (CI = +/-0.131; p = 0.174)	0.323	+2.75%
Severity	2015.1	0.021 (CI = +/-0.019; p = 0.036)	-0.062 (CI = +/-0.129; p = 0.323)	0.188	+2.09%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.027)	-0.077 (CI = +/-0.134; p = 0.243)	0.218	+2.49%
Severity	2016.1	0.026 (CI = +/-0.024; p = 0.040)	-0.082 (CI = +/-0.144; p = 0.248)	0.183	+2.61%
Severity	2016.2	0.031 (CI = +/-0.028; p = 0.033)	-0.098 (CI = +/-0.153; p = 0.191)	0.207	+3.10%
Severity	2017.1	0.019 (CI = +/-0.029; p = 0.179)	-0.060 (CI = +/-0.149; p = 0.398)	0.017	+1.93%
Frequency	2010.2	-0.037 (CI = +/-0.014; p = 0.000)	0.210 (CI = +/-0.153; p = 0.009)	0.494	-3.62%
Frequency	2011.1	-0.038 (CI = +/-0.015; p = 0.000)	0.218 (CI = +/-0.157; p = 0.008)	0.483	-3.77%
Frequency	2011.2	-0.044 (CI = +/-0.015; p = 0.000)	0.248 (CI = +/-0.149; p = 0.002)	0.568	-4.32%
Frequency	2012.1	-0.044 (CI = +/-0.017; p = 0.000)	0.250 (CI = +/-0.156; p = 0.003)	0.531	-4.35%
Frequency	2012.2	-0.049 (CI = +/-0.017; p = 0.000)	0.272 (CI = +/-0.155; p = 0.001)	0.566	-4.78%
Frequency	2013.1	-0.050 (CI = +/-0.019; p = 0.000)	0.276 (CI = +/-0.163; p = 0.002)	0.532	-4.86%
Frequency	2013.2	-0.054 (CI = +/-0.021; p = 0.000)	0.293 (CI = +/-0.167; p = 0.001)	0.540	-5.23%
Frequency	2014.1	-0.054 (CI = +/-0.023; p = 0.000)	0.296 (CI = +/-0.176; p = 0.002)	0.498	-5.29%
Frequency	2014.2	-0.059 (CI = +/-0.025; p = 0.000)	0.317 (CI = +/-0.182; p = 0.002)	0.509	-5.76%
Frequency	2015.1	-0.059 (CI = +/-0.029; p = 0.000)	0.317 (CI = +/-0.193; p = 0.003)	0.455	-5.76%
Frequency	2015.2	-0.061 (CI = +/-0.033; p = 0.001)	0.323 (CI = +/-0.206; p = 0.004)	0.415	-5.91%
Frequency	2016.1	-0.059 (CI = +/-0.038; p = 0.004)	0.317 (CI = +/-0.221; p = 0.008)	0.347	-5.77%
Frequency	2016.2	-0.061 (CI = +/-0.043; p = 0.009)	0.324 (CI = +/-0.239; p = 0.011)	0.310	-5.95%
Frequency	2017.1	-0.054 (CI = +/-0.050; p = 0.037)	0.298 (CI = +/-0.255; p = 0.025)	0.218	-5.21%

Uninsured Auto

Coverage = UA

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Loss Cost	2010.2	0.003 (CI = +/-0.024; p = 0.807)	-0.033	+0.29%
Loss Cost	2011.1	0.006 (CI = +/-0.025; p = 0.653)	-0.029	+0.56%
Loss Cost	2011.2	0.000 (CI = +/-0.026; p = 0.994)	-0.038	+0.01%
Loss Cost	2012.1	-0.001 (CI = +/-0.028; p = 0.918)	-0.040	-0.14%
Loss Cost	2012.2	-0.007 (CI = +/-0.030; p = 0.643)	-0.032	-0.67%
Loss Cost	2013.1	-0.006 (CI = +/-0.032; p = 0.696)	-0.036	-0.62%
Loss Cost	2013.2	-0.009 (CI = +/-0.035; p = 0.617)	-0.033	-0.86%
Loss Cost	2014.1	-0.012 (CI = +/-0.038; p = 0.537)	-0.028	-1.15%
Loss Cost	2014.2	-0.001 (CI = +/-0.040; p = 0.954)	-0.050	-0.11%
Loss Cost	2015.1	-0.013 (CI = +/-0.041; p = 0.504)	-0.028	-1.32%
Loss Cost	2015.2	-0.010 (CI = +/-0.045; p = 0.654)	-0.044	-0.97%
Loss Cost	2016.1	-0.007 (CI = +/-0.050; p = 0.774)	-0.054	-0.69%
Loss Cost	2016.2	0.008 (CI = +/-0.052; p = 0.737)	-0.055	+0.84%
Loss Cost	2017.1	0.001 (CI = +/-0.058; p = 0.958)	-0.066	+0.15%
Severity	2010.2	0.046 (CI = +/-0.019; p = 0.000)	0.452	+4.71%
Severity	2011.1	0.048 (CI = +/-0.020; p = 0.000)	0.448	+4.89%
Severity	2011.2	0.042 (CI = +/-0.021; p = 0.000)	0.386	+4.34%
Severity	2012.1	0.043 (CI = +/-0.022; p = 0.000)	0.366	+4.40%
Severity	2012.2	0.043 (CI = +/-0.024; p = 0.001)	0.330	+4.34%
Severity	2013.1	0.041 (CI = +/-0.026; p = 0.004)	0.284	+4.16%
Severity	2013.2	0.039 (CI = +/-0.028; p = 0.009)	0.242	+4.01%
Severity	2014.1	0.036 (CI = +/-0.031; p = 0.023)	0.185	+3.68%
Severity	2014.2	0.038 (CI = +/-0.034; p = 0.027)	0.182	+3.90%
Severity	2015.1	0.028 (CI = +/-0.035; p = 0.102)	0.089	+2.88%
Severity	2015.2	0.020 (CI = +/-0.037; p = 0.268)	0.016	+2.02%
Severity	2016.1	0.015 (CI = +/-0.041; p = 0.433)	-0.020	+1.55%
Severity	2016.2	0.025 (CI = +/-0.044; p = 0.253)	0.023	+2.48%
Severity	2017.1	0.018 (CI = +/-0.049; p = 0.443)	-0.024	+1.82%
Frequency	2010.2	-0.043 (CI = +/-0.015; p = 0.000)	0.537	-4.22%
Frequency	2011.1	-0.042 (CI = +/-0.016; p = 0.000)	0.500	-4.13%
Frequency	2011.2	-0.042 (CI = +/-0.017; p = 0.000)	0.475	-4.15%
Frequency	2012.1	-0.045 (CI = +/-0.018; p = 0.000)	0.477	-4.35%
Frequency	2012.2	-0.049 (CI = +/-0.019; p = 0.000)	0.524	-4.81%
Frequency	2013.1	-0.047 (CI = +/-0.020; p = 0.000)	0.473	-4.58%
Frequency	2013.2	-0.048 (CI = +/-0.022; p = 0.000)	0.452	-4.68%
Frequency	2014.1	-0.048 (CI = +/-0.024; p = 0.001)	0.415	-4.65%
Frequency	2014.2	-0.039 (CI = +/-0.024; p = 0.003)	0.330	-3.86%
Frequency	2015.1	-0.042 (CI = +/-0.027; p = 0.004)	0.324	-4.08%
Frequency	2015.2	-0.030 (CI = +/-0.025; p = 0.023)	0.215	-2.93%
Frequency	2016.1	-0.022 (CI = +/-0.026; p = 0.089)	0.111	-2.21%
Frequency	2016.2	-0.016 (CI = +/-0.028; p = 0.241)	0.027	-1.60%
Frequency	2017.1	-0.017 (CI = +/-0.032; p = 0.284)	0.015	-1.64%

Uninsured Auto

Coverage = UA

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2016-07-01

Loss Cost	2010.2	0.032 (CI = +/-0.074; p = 0.377)	-0.044 (CI = +/-0.104; p = 0.395)	-0.043	+3.27%	-1.14%
Loss Cost	2011.1	0.054 (CI = +/-0.083; p = 0.192)	-0.069 (CI = +/-0.112; p = 0.219)	-0.007	+5.54%	-1.48%
Loss Cost	2011.2	0.034 (CI = +/-0.095; p = 0.473)	-0.046 (CI = +/-0.125; p = 0.456)	-0.056	+3.42%	-1.20%
Loss Cost	2012.1	0.033 (CI = +/-0.113; p = 0.547)	-0.045 (CI = +/-0.143; p = 0.516)	-0.064	+3.40%	-1.20%
Loss Cost	2012.2	0.002 (CI = +/-0.134; p = 0.974)	-0.011 (CI = +/-0.164; p = 0.889)	-0.076	+0.21%	-0.90%
Loss Cost	2013.1	0.012 (CI = +/-0.166; p = 0.885)	-0.022 (CI = +/-0.196; p = 0.821)	-0.081	+1.19%	-0.97%
Loss Cost	2013.2	-0.009 (CI = +/-0.213; p = 0.928)	0.001 (CI = +/-0.242; p = 0.994)	-0.083	-0.93%	-0.84%
Loss Cost	2014.1	-0.061 (CI = +/-0.285; p = 0.662)	0.054 (CI = +/-0.313; p = 0.721)	-0.073	-5.88%	-0.61%
Loss Cost	2014.2	0.166 (CI = +/-0.384; p = 0.376)	-0.179 (CI = +/-0.409; p = 0.370)	-0.058	+18.11%	-1.30%
Loss Cost	2015.1	-0.168 (CI = +/-0.597; p = 0.561)	0.161 (CI = +/-0.619; p = 0.591)	-0.067	-15.50%	-0.71%
Loss Cost	2015.2	-0.205 (CI = +/-1.304; p = 0.744)	0.198 (CI = +/-1.322; p = 0.755)	-0.098	-18.57%	-0.69%
Loss Cost	2016.1	-0.007 (CI = +/-0.050; p = 0.774)	NA (CI = +/-NA; p = NA)	-0.054	-0.69%	-0.69%
Loss Cost	2016.2	0.008 (CI = +/-0.052; p = 0.737)	NA (CI = +/-NA; p = NA)	-0.055	+0.84%	+0.84%
Loss Cost	2017.1	0.001 (CI = +/-0.058; p = 0.958)	NA (CI = +/-NA; p = NA)	-0.066	+0.15%	+0.15%
Severity	2010.2	0.082 (CI = +/-0.057; p = 0.007)	-0.054 (CI = +/-0.081; p = 0.185)	0.468	+8.55%	+2.88%
Severity	2011.1	0.100 (CI = +/-0.064; p = 0.004)	-0.075 (CI = +/-0.087; p = 0.091)	0.487	+10.53%	+2.59%
Severity	2011.2	0.082 (CI = +/-0.074; p = 0.030)	-0.054 (CI = +/-0.096; p = 0.259)	0.394	+8.56%	+2.84%
Severity	2012.1	0.099 (CI = +/-0.086; p = 0.027)	-0.073 (CI = +/-0.109; p = 0.182)	0.387	+10.36%	+2.64%
Severity	2012.2	0.114 (CI = +/-0.104; p = 0.033)	-0.089 (CI = +/-0.126; p = 0.159)	0.360	+12.03%	+2.49%
Severity	2013.1	0.126 (CI = +/-0.128; p = 0.053)	-0.103 (CI = +/-0.151; p = 0.172)	0.314	+13.47%	+2.39%
Severity	2013.2	0.153 (CI = +/-0.164; p = 0.064)	-0.132 (CI = +/-0.186; p = 0.156)	0.280	+16.59%	+2.22%
Severity	2014.1	0.174 (CI = +/-0.220; p = 0.115)	-0.153 (CI = +/-0.242; p = 0.202)	0.213	+19.01%	+2.12%
Severity	2014.2	0.360 (CI = +/-0.293; p = 0.019)	-0.345 (CI = +/-0.313; p = 0.033)	0.327	+43.32%	+1.54%
Severity	2015.1	0.365 (CI = +/-0.484; p = 0.131)	-0.350 (CI = +/-0.502; p = 0.161)	0.140	+44.03%	+1.53%
Severity	2015.2	0.335 (CI = +/-1.057; p = 0.512)	-0.320 (CI = +/-1.072; p = 0.537)	-0.018	+39.85%	+1.55%
Severity	2016.1	0.015 (CI = +/-0.041; p = 0.433)	NA (CI = +/-NA; p = NA)	-0.020	+1.55%	+1.55%
Severity	2016.2	0.025 (CI = +/-0.044; p = 0.253)	NA (CI = +/-NA; p = NA)	0.023	+2.48%	+2.48%
Severity	2017.1	0.018 (CI = +/-0.049; p = 0.443)	NA (CI = +/-NA; p = NA)	-0.024	+1.82%	+1.82%
Frequency	2010.2	-0.050 (CI = +/-0.047; p = 0.039)	0.010 (CI = +/-0.066; p = 0.762)	0.522	-4.86%	-3.91%
Frequency	2011.1	-0.046 (CI = +/-0.054; p = 0.092)	0.006 (CI = +/-0.074; p = 0.875)	0.481	-4.51%	-3.97%
Frequency	2011.2	-0.049 (CI = +/-0.063; p = 0.128)	0.008 (CI = +/-0.083; p = 0.838)	0.454	-4.74%	-3.94%
Frequency	2012.1	-0.065 (CI = +/-0.074; p = 0.081)	0.027 (CI = +/-0.093; p = 0.556)	0.463	-6.31%	-3.75%
Frequency	2012.2	-0.111 (CI = +/-0.081; p = 0.009)	0.078 (CI = +/-0.099; p = 0.118)	0.555	-10.55%	-3.31%
Frequency	2013.1	-0.115 (CI = +/-0.101; p = 0.028)	0.081 (CI = +/-0.119; p = 0.170)	0.495	-10.82%	-3.28%
Frequency	2013.2	-0.163 (CI = +/-0.124; p = 0.013)	0.132 (CI = +/-0.141; p = 0.065)	0.514	-15.03%	-2.99%
Frequency	2014.1	-0.235 (CI = +/-0.159; p = 0.006)	0.208 (CI = +/-0.175; p = 0.023)	0.529	-20.92%	-2.68%
Frequency	2014.2	-0.193 (CI = +/-0.230; p = 0.094)	0.165 (CI = +/-0.245; p = 0.174)	0.361	-17.59%	-2.80%
Frequency	2015.1	-0.533 (CI = +/-0.312; p = 0.002)	0.511 (CI = +/-0.324; p = 0.004)	0.557	-41.33%	-2.21%
Frequency	2015.2	-0.541 (CI = +/-0.682; p = 0.113)	0.518 (CI = +/-0.691; p = 0.132)	0.276	-41.77%	-2.21%
Frequency	2016.1	-0.022 (CI = +/-0.026; p = 0.089)	NA (CI = +/-NA; p = NA)	0.111	-2.21%	-2.21%
Frequency	2016.2	-0.016 (CI = +/-0.028; p = 0.241)	NA (CI = +/-NA; p = NA)	0.027	-1.60%	-1.60%
Frequency	2017.1	-0.017 (CI = +/-0.032; p = 0.284)	NA (CI = +/-NA; p = NA)	0.015	-1.64%	-1.64%

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2025

Excluded Points = NA

Parameters Included: time

Loss Cost	2010	0.002 (CI = +/-0.020; p = 0.831)	-0.073	+0.20%
Loss Cost	2011	0.007 (CI = +/-0.022; p = 0.511)	-0.044	+0.68%
Loss Cost	2012	-0.001 (CI = +/-0.023; p = 0.937)	-0.090	-0.09%
Loss Cost	2013	-0.006 (CI = +/-0.027; p = 0.627)	-0.073	-0.60%
Loss Cost	2014	-0.013 (CI = +/-0.030; p = 0.343)	0.000	-1.33%
Loss Cost	2015	-0.013 (CI = +/-0.038; p = 0.440)	-0.039	-1.33%
Loss Cost	2016	-0.008 (CI = +/-0.048; p = 0.690)	-0.115	-0.84%
Severity	2010	0.048 (CI = +/-0.020; p = 0.000)	0.655	+4.87%
Severity	2011	0.051 (CI = +/-0.022; p = 0.000)	0.653	+5.26%
Severity	2012	0.047 (CI = +/-0.025; p = 0.002)	0.567	+4.81%
Severity	2013	0.044 (CI = +/-0.030; p = 0.008)	0.470	+4.52%
Severity	2014	0.039 (CI = +/-0.036; p = 0.037)	0.334	+3.93%
Severity	2015	0.033 (CI = +/-0.043; p = 0.120)	0.184	+3.32%
Severity	2016	0.018 (CI = +/-0.049; p = 0.427)	-0.038	+1.78%
Frequency	2010	-0.046 (CI = +/-0.014; p = 0.000)	0.780	-4.46%
Frequency	2011	-0.045 (CI = +/-0.016; p = 0.000)	0.732	-4.35%
Frequency	2012	-0.048 (CI = +/-0.018; p = 0.000)	0.729	-4.67%
Frequency	2013	-0.050 (CI = +/-0.022; p = 0.000)	0.702	-4.90%
Frequency	2014	-0.052 (CI = +/-0.026; p = 0.002)	0.657	-5.07%
Frequency	2015	-0.046 (CI = +/-0.031; p = 0.009)	0.540	-4.50%
Frequency	2016	-0.026 (CI = +/-0.021; p = 0.021)	0.490	-2.57%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, trend_level_change, mobility

Future Trend Start Date = 2023-01-01

Loss Cost	2010.2	0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.051; p = 0.481)	0.854	+2.87%	+4.70%
Loss Cost	2011.1	0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.053; p = 0.436)	0.847	+2.79%	+4.89%
Loss Cost	2011.2	0.023 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.045; p = 0.128)	0.879	+2.36%	+5.91%
Loss Cost	2012.1	0.023 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.047; p = 0.129)	0.875	+2.32%	+6.00%
Loss Cost	2012.2	0.019 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.041; p = 0.029)	0.900	+1.94%	+6.82%
Loss Cost	2013.1	0.019 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.043; p = 0.037)	0.898	+1.95%	+6.80%
Loss Cost	2013.2	0.016 (CI = +/-0.008; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.041; p = 0.011)	0.911	+1.64%	+7.40%
Loss Cost	2014.1	0.015 (CI = +/-0.009; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.057 (CI = +/-0.043; p = 0.011)	0.910	+1.55%	+7.56%
Loss Cost	2014.2	0.014 (CI = +/-0.010; p = 0.008)	0.010 (CI = +/-0.002; p = 0.000)	0.061 (CI = +/-0.045; p = 0.010)	0.912	+1.40%	+7.80%
Loss Cost	2015.1	0.012 (CI = +/-0.011; p = 0.029)	0.010 (CI = +/-0.002; p = 0.000)	0.065 (CI = +/-0.046; p = 0.009)	0.913	+1.24%	+8.06%
Loss Cost	2015.2	0.012 (CI = +/-0.012; p = 0.058)	0.010 (CI = +/-0.002; p = 0.000)	0.066 (CI = +/-0.049; p = 0.011)	0.913	+1.19%	+8.13%
Loss Cost	2016.1	0.014 (CI = +/-0.014; p = 0.052)	0.010 (CI = +/-0.002; p = 0.000)	0.063 (CI = +/-0.052; p = 0.021)	0.914	+1.36%	+7.91%
Loss Cost	2016.2	0.013 (CI = +/-0.016; p = 0.085)	0.010 (CI = +/-0.002; p = 0.000)	0.063 (CI = +/-0.055; p = 0.029)	0.913	+1.35%	+7.92%
Loss Cost	2017.1	0.020 (CI = +/-0.015; p = 0.012)	0.010 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.050; p = 0.049)	0.938	+2.05%	+7.28%
Severity	2010.2	0.067 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	-0.005 (CI = +/-0.057; p = 0.855)	0.947	+6.90%	+6.36%
Severity	2011.1	0.069 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.029)	-0.013 (CI = +/-0.057; p = 0.649)	0.948	+7.14%	+5.80%
Severity	2011.2	0.067 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	-0.008 (CI = +/-0.058; p = 0.788)	0.942	+6.98%	+6.17%
Severity	2012.1	0.069 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.003; p = 0.036)	-0.011 (CI = +/-0.060; p = 0.703)	0.938	+7.10%	+5.91%
Severity	2012.2	0.068 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.045)	-0.008 (CI = +/-0.062; p = 0.783)	0.930	+7.00%	+6.11%
Severity	2013.1	0.069 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.043)	-0.012 (CI = +/-0.065; p = 0.695)	0.925	+7.14%	+5.83%
Severity	2013.2	0.067 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.054)	-0.005 (CI = +/-0.066; p = 0.867)	0.916	+6.88%	+6.31%
Severity	2014.1	0.065 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.066)	-0.001 (CI = +/-0.069; p = 0.976)	0.905	+6.71%	+6.60%
Severity	2014.2	0.060 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.003; p = 0.073)	0.012 (CI = +/-0.067; p = 0.720)	0.900	+6.19%	+7.43%
Severity	2015.1	0.061 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.003; p = 0.079)	0.010 (CI = +/-0.071; p = 0.776)	0.889	+6.27%	+7.31%
Severity	2015.2	0.057 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.003; p = 0.090)	0.018 (CI = +/-0.073; p = 0.607)	0.875	+5.90%	+7.81%
Severity	2016.1	0.061 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.081)	0.009 (CI = +/-0.074; p = 0.799)	0.876	+6.33%	+7.29%
Severity	2016.2	0.064 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.003; p = 0.086)	0.004 (CI = +/-0.079; p = 0.922)	0.867	+6.61%	+7.00%
Severity	2017.1	0.075 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	-0.017 (CI = +/-0.066; p = 0.591)	0.915	+7.79%	+5.98%
Frequency	2010.2	-0.039 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.051; p = 0.369)	0.917	-3.78%	-1.56%
Frequency	2011.1	-0.041 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.048; p = 0.172)	0.930	-4.06%	-0.86%
Frequency	2011.2	-0.044 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.046; p = 0.073)	0.939	-4.32%	-0.24%
Frequency	2012.1	-0.046 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.047; p = 0.051)	0.938	-4.46%	+0.09%
Frequency	2012.2	-0.048 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.045; p = 0.018)	0.945	-4.73%	+0.67%
Frequency	2013.1	-0.050 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.046; p = 0.015)	0.941	-4.85%	+0.91%
Frequency	2013.2	-0.050 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.048; p = 0.017)	0.935	-4.91%	+1.02%
Frequency	2014.1	-0.050 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.051; p = 0.026)	0.926	-4.84%	+0.89%
Frequency	2014.2	-0.046 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.050; p = 0.050)	0.922	-4.51%	+0.35%
Frequency	2015.1	-0.049 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.056 (CI = +/-0.051; p = 0.034)	0.921	-4.74%	+0.70%
Frequency	2015.2	-0.045 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.051; p = 0.063)	0.912	-4.45%	+0.30%
Frequency	2016.1	-0.048 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.054 (CI = +/-0.053; p = 0.049)	0.907	-4.67%	+0.58%
Frequency	2016.2	-0.051 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.056; p = 0.038)	0.901	-4.93%	+0.86%
Frequency	2017.1	-0.055 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.002; p = 0.000)	0.067 (CI = +/-0.056; p = 0.024)	0.901	-5.32%	+1.22%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2010.2	0.023 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.092; p = 0.135)	0.393	+2.28%
Loss Cost	2011.1	0.022 (CI = +/-0.011; p = 0.001)	-0.073 (CI = +/-0.095; p = 0.123)	0.364	+2.19%
Loss Cost	2011.2	0.020 (CI = +/-0.012; p = 0.002)	-0.063 (CI = +/-0.096; p = 0.186)	0.286	+1.98%
Loss Cost	2012.1	0.019 (CI = +/-0.013; p = 0.005)	-0.066 (CI = +/-0.100; p = 0.185)	0.263	+1.92%
Loss Cost	2012.2	0.018 (CI = +/-0.014; p = 0.015)	-0.060 (CI = +/-0.103; p = 0.245)	0.194	+1.78%
Loss Cost	2013.1	0.018 (CI = +/-0.015; p = 0.023)	-0.060 (CI = +/-0.108; p = 0.263)	0.180	+1.78%
Loss Cost	2013.2	0.017 (CI = +/-0.016; p = 0.042)	-0.057 (CI = +/-0.113; p = 0.303)	0.132	+1.72%
Loss Cost	2014.1	0.017 (CI = +/-0.018; p = 0.064)	-0.058 (CI = +/-0.119; p = 0.317)	0.116	+1.69%
Loss Cost	2014.2	0.018 (CI = +/-0.020; p = 0.072)	-0.063 (CI = +/-0.125; p = 0.308)	0.104	+1.80%
Loss Cost	2015.1	0.018 (CI = +/-0.022; p = 0.104)	-0.063 (CI = +/-0.131; p = 0.326)	0.089	+1.78%
Loss Cost	2015.2	0.020 (CI = +/-0.024; p = 0.089)	-0.073 (CI = +/-0.138; p = 0.279)	0.103	+2.07%
Loss Cost	2016.1	0.023 (CI = +/-0.026; p = 0.085)	-0.065 (CI = +/-0.145; p = 0.353)	0.113	+2.32%
Loss Cost	2016.2	0.028 (CI = +/-0.029; p = 0.062)	-0.080 (CI = +/-0.151; p = 0.277)	0.148	+2.80%
Loss Cost	2017.1	0.034 (CI = +/-0.032; p = 0.036)	-0.062 (CI = +/-0.155; p = 0.406)	0.204	+3.47%
Severity	2010.2	0.065 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.040; p = 0.000)	0.967	+6.69%
Severity	2011.1	0.065 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.041; p = 0.000)	0.965	+6.76%
Severity	2011.2	0.065 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.042; p = 0.000)	0.961	+6.72%
Severity	2012.1	0.065 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.044; p = 0.000)	0.957	+6.71%
Severity	2012.2	0.065 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.046; p = 0.001)	0.951	+6.73%
Severity	2013.1	0.065 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.048; p = 0.001)	0.947	+6.72%
Severity	2013.2	0.064 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.002)	0.938	+6.66%
Severity	2014.1	0.063 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.050; p = 0.001)	0.935	+6.47%
Severity	2014.2	0.061 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.051; p = 0.002)	0.925	+6.30%
Severity	2015.1	0.061 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.053; p = 0.003)	0.917	+6.27%
Severity	2015.2	0.061 (CI = +/-0.010; p = 0.000)	-0.089 (CI = +/-0.057; p = 0.004)	0.900	+6.25%
Severity	2016.1	0.062 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.059; p = 0.008)	0.898	+6.42%
Severity	2016.2	0.066 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.056; p = 0.002)	0.912	+6.85%
Severity	2017.1	0.071 (CI = +/-0.010; p = 0.000)	-0.082 (CI = +/-0.047; p = 0.002)	0.944	+7.39%
Frequency	2010.2	-0.042 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.076; p = 0.520)	0.764	-4.13%
Frequency	2011.1	-0.044 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.077; p = 0.663)	0.769	-4.28%
Frequency	2011.2	-0.045 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.079; p = 0.523)	0.771	-4.44%
Frequency	2012.1	-0.046 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.082; p = 0.573)	0.755	-4.49%
Frequency	2012.2	-0.047 (CI = +/-0.011; p = 0.000)	0.030 (CI = +/-0.084; p = 0.471)	0.751	-4.64%
Frequency	2013.1	-0.047 (CI = +/-0.012; p = 0.000)	0.030 (CI = +/-0.088; p = 0.487)	0.728	-4.63%
Frequency	2013.2	-0.047 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.092; p = 0.507)	0.698	-4.63%
Frequency	2014.1	-0.046 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.095; p = 0.442)	0.662	-4.48%
Frequency	2014.2	-0.043 (CI = +/-0.015; p = 0.000)	0.026 (CI = +/-0.098; p = 0.589)	0.606	-4.23%
Frequency	2015.1	-0.043 (CI = +/-0.017; p = 0.000)	0.026 (CI = +/-0.103; p = 0.602)	0.571	-4.22%
Frequency	2015.2	-0.040 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.107; p = 0.764)	0.498	-3.93%
Frequency	2016.1	-0.039 (CI = +/-0.021; p = 0.001)	0.018 (CI = +/-0.113; p = 0.741)	0.445	-3.86%
Frequency	2016.2	-0.039 (CI = +/-0.023; p = 0.003)	0.016 (CI = +/-0.121; p = 0.785)	0.381	-3.79%
Frequency	2017.1	-0.037 (CI = +/-0.026; p = 0.009)	0.020 (CI = +/-0.129; p = 0.747)	0.314	-3.66%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2023-01-01

Loss Cost	2010.2	0.028 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.042; p = 0.018)	0.011 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.047; p = 0.293)	0.879	+2.81%	+5.34%
Loss Cost	2011.1	0.026 (CI = +/-0.007; p = 0.000)	-0.056 (CI = +/-0.042; p = 0.012)	0.010 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.047; p = 0.208)	0.878	+2.66%	+5.76%
Loss Cost	2011.2	0.023 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.036; p = 0.014)	0.010 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.040; p = 0.050)	0.904	+2.30%	+6.51%
Loss Cost	2012.1	0.022 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.037; p = 0.011)	0.010 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.042; p = 0.037)	0.903	+2.18%	+6.82%
Loss Cost	2012.2	0.019 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.033; p = 0.015)	0.010 (CI = +/-0.002; p = 0.000)	0.053 (CI = +/-0.037; p = 0.007)	0.921	+1.88%	+7.40%
Loss Cost	2013.1	0.018 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.035; p = 0.015)	0.010 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.038; p = 0.008)	0.920	+1.81%	+7.56%
Loss Cost	2013.2	0.016 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.033; p = 0.026)	0.010 (CI = +/-0.002; p = 0.000)	0.061 (CI = +/-0.037; p = 0.003)	0.928	+1.57%	+7.96%
Loss Cost	2014.1	0.014 (CI = +/-0.008; p = 0.002)	-0.043 (CI = +/-0.034; p = 0.016)	0.010 (CI = +/-0.002; p = 0.000)	0.066 (CI = +/-0.038; p = 0.002)	0.932	+1.39%	+8.35%
Loss Cost	2014.2	0.013 (CI = +/-0.008; p = 0.006)	-0.042 (CI = +/-0.035; p = 0.024)	0.009 (CI = +/-0.002; p = 0.000)	0.068 (CI = +/-0.040; p = 0.002)	0.931	+1.32%	+8.44%
Loss Cost	2015.1	0.010 (CI = +/-0.008; p = 0.032)	-0.048 (CI = +/-0.035; p = 0.010)	0.009 (CI = +/-0.002; p = 0.000)	0.076 (CI = +/-0.040; p = 0.001)	0.940	+1.03%	+8.99%
Loss Cost	2015.2	0.011 (CI = +/-0.010; p = 0.041)	-0.049 (CI = +/-0.037; p = 0.012)	0.009 (CI = +/-0.002; p = 0.000)	0.075 (CI = +/-0.042; p = 0.002)	0.939	+1.08%	+8.92%
Loss Cost	2016.1	0.011 (CI = +/-0.012; p = 0.064)	-0.049 (CI = +/-0.040; p = 0.020)	0.009 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.045; p = 0.003)	0.939	+1.11%	+8.88%
Loss Cost	2016.2	0.012 (CI = +/-0.013; p = 0.064)	-0.051 (CI = +/-0.042; p = 0.021)	0.009 (CI = +/-0.002; p = 0.000)	0.072 (CI = +/-0.047; p = 0.006)	0.939	+1.24%	+8.77%
Loss Cost	2017.1	0.018 (CI = +/-0.013; p = 0.012)	-0.042 (CI = +/-0.039; p = 0.039)	0.009 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.044; p = 0.012)	0.954	+1.81%	+8.11%
Severity	2010.2	0.066 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.002; p = 0.037)	0.006 (CI = +/-0.042; p = 0.753)	0.972	+6.80%	+7.49%
Severity	2011.1	0.067 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.002; p = 0.029)	0.002 (CI = +/-0.042; p = 0.925)	0.971	+6.93%	+7.14%
Severity	2011.2	0.066 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.039; p = 0.000)	0.002 (CI = +/-0.002; p = 0.035)	0.004 (CI = +/-0.044; p = 0.862)	0.968	+6.87%	+7.27%
Severity	2012.1	0.066 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.041; p = 0.000)	0.002 (CI = +/-0.002; p = 0.041)	0.004 (CI = +/-0.046; p = 0.854)	0.964	+6.86%	+7.30%
Severity	2012.2	0.066 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.043; p = 0.001)	0.002 (CI = +/-0.002; p = 0.046)	0.004 (CI = +/-0.048; p = 0.874)	0.959	+6.87%	+7.27%
Severity	2013.1	0.066 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.045; p = 0.001)	0.002 (CI = +/-0.003; p = 0.055)	0.004 (CI = +/-0.051; p = 0.867)	0.955	+6.86%	+7.30%
Severity	2013.2	0.065 (CI = +/-0.010; p = 0.000)	-0.082 (CI = +/-0.047; p = 0.002)	0.002 (CI = +/-0.003; p = 0.064)	0.007 (CI = +/-0.052; p = 0.781)	0.948	+6.74%	+7.49%
Severity	2014.1	0.062 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.045; p = 0.001)	0.002 (CI = +/-0.002; p = 0.084)	0.018 (CI = +/-0.051; p = 0.473)	0.949	+6.35%	+8.27%
Severity	2014.2	0.059 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.044; p = 0.001)	0.002 (CI = +/-0.002; p = 0.084)	0.025 (CI = +/-0.050; p = 0.305)	0.946	+6.03%	+8.72%
Severity	2015.1	0.057 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.047; p = 0.001)	0.002 (CI = +/-0.002; p = 0.105)	0.029 (CI = +/-0.053; p = 0.263)	0.940	+5.87%	+8.99%
Severity	2015.2	0.056 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.049; p = 0.002)	0.002 (CI = +/-0.003; p = 0.115)	0.032 (CI = +/-0.055; p = 0.234)	0.930	+5.71%	+9.16%
Severity	2016.1	0.057 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.052; p = 0.005)	0.002 (CI = +/-0.003; p = 0.115)	0.028 (CI = +/-0.058; p = 0.327)	0.926	+5.90%	+8.90%
Severity	2016.2	0.062 (CI = +/-0.016; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.002)	0.002 (CI = +/-0.002; p = 0.102)	0.019 (CI = +/-0.057; p = 0.474)	0.934	+6.41%	+8.48%
Severity	2017.1	0.071 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.041; p = 0.002)	0.002 (CI = +/-0.002; p = 0.034)	0.001 (CI = +/-0.047; p = 0.949)	0.961	+7.32%	+7.47%
Frequency	2010.2	-0.038 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.044; p = 0.089)	0.008 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.050; p = 0.466)	0.923	-3.74%	-2.00%
Frequency	2011.1	-0.041 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.043; p = 0.169)	0.008 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.048; p = 0.242)	0.933	-4.00%	-1.29%
Frequency	2011.2	-0.044 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.039; p = 0.059)	0.008 (CI = +/-0.002; p = 0.000)	0.037 (CI = +/-0.044; p = 0.097)	0.945	-4.28%	-0.70%
Frequency	2012.1	-0.045 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.040; p = 0.092)	0.008 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.045; p = 0.079)	0.943	-4.38%	-0.45%
Frequency	2012.2	-0.048 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.037; p = 0.025)	0.007 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.041; p = 0.021)	0.954	-4.67%	+0.12%
Frequency	2013.1	-0.048 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.038; p = 0.038)	0.007 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.043; p = 0.023)	0.951	-4.73%	+0.24%
Frequency	2013.2	-0.050 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.039; p = 0.032)	0.007 (CI = +/-0.002; p = 0.000)	0.054 (CI = +/-0.044; p = 0.020)	0.947	-4.84%	+0.43%
Frequency	2014.1	-0.048 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.041; p = 0.023)	0.007 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.046; p = 0.040)	0.942	-4.67%	+0.07%
Frequency	2014.2	-0.045 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.040; p = 0.040)	0.007 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.046; p = 0.064)	0.936	-4.43%	-0.26%
Frequency	2015.1	-0.047 (CI = +/-0.011; p = 0.000)	0.039 (CI = +/-0.043; p = 0.068)	0.007 (CI = +/-0.002; p = 0.000)	0.047 (CI = +/-0.048; p = 0.056)	0.932	-4.58%	+0.00%
Frequency	2015.2	-0.045 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.044; p = 0.107)	0.007 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.049; p = 0.086)	0.921	-4.38%	-0.22%
Frequency	2016.1	-0.046 (CI = +/-0.014; p = 0.000)	0.032 (CI = +/-0.047; p = 0.159)	0.007 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.053; p = 0.082)	0.914	-4.52%	-0.02%
Frequency	2016.2	-0.050 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.047; p = 0.095)	0.007 (CI = +/-0.002; p = 0.000)	0.052 (CI = +/-0.053; p = 0.051)	0.915	-4.86%	+0.26%
Frequency	2017.1	-0.053 (CI = +/-0.017; p = 0.000)	0.034 (CI = +/-0.049; p = 0.159)	0.007 (CI = +/-0.002; p = 0.000)	0.059 (CI = +/-0.056; p = 0.040)	0.910	-5.14%	+0.59%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility, phys_dam_xs_inf

Loss Cost	2010.2	0.030 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.058; p = 0.566)	0.853	+3.08%
Loss Cost	2011.1	0.030 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.017 (CI = +/-0.060; p = 0.554)	0.845	+3.04%
Loss Cost	2011.2	0.027 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.051; p = 0.349)	0.872	+2.79%
Loss Cost	2012.1	0.027 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.053; p = 0.357)	0.867	+2.78%
Loss Cost	2012.2	0.025 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.030 (CI = +/-0.048; p = 0.207)	0.883	+2.57%
Loss Cost	2013.1	0.026 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.029 (CI = +/-0.050; p = 0.236)	0.882	+2.60%
Loss Cost	2013.2	0.024 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.049; p = 0.150)	0.889	+2.44%
Loss Cost	2014.1	0.024 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.051; p = 0.156)	0.887	+2.42%
Loss Cost	2014.2	0.023 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.053; p = 0.146)	0.886	+2.35%
Loss Cost	2015.1	0.022 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.042 (CI = +/-0.057; p = 0.133)	0.885	+2.27%
Loss Cost	2015.2	0.022 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.043 (CI = +/-0.061; p = 0.157)	0.884	+2.25%
Loss Cost	2016.1	0.024 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.068; p = 0.282)	0.886	+2.41%
Loss Cost	2016.2	0.024 (CI = +/-0.014; p = 0.003)	0.011 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.081; p = 0.351)	0.884	+2.39%
Loss Cost	2017.1	0.037 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.092; p = 0.466)	0.919	+3.77%
Severity	2010.2	0.067 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.020)	-0.051 (CI = +/-0.062; p = 0.101)	0.952	+6.91%
Severity	2011.1	0.068 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.017)	-0.048 (CI = +/-0.061; p = 0.115)	0.952	+7.04%
Severity	2011.2	0.067 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.017)	-0.051 (CI = +/-0.061; p = 0.094)	0.949	+6.92%
Severity	2012.1	0.067 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.019)	-0.050 (CI = +/-0.062; p = 0.109)	0.944	+6.97%
Severity	2012.2	0.067 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.021)	-0.053 (CI = +/-0.063; p = 0.099)	0.938	+6.88%
Severity	2013.1	0.067 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.024)	-0.051 (CI = +/-0.065; p = 0.119)	0.933	+6.93%
Severity	2013.2	0.065 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.020)	-0.058 (CI = +/-0.064; p = 0.075)	0.929	+6.72%
Severity	2014.1	0.064 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.018)	-0.064 (CI = +/-0.066; p = 0.054)	0.922	+6.56%
Severity	2014.2	0.060 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	-0.080 (CI = +/-0.058; p = 0.010)	0.931	+6.15%
Severity	2015.1	0.059 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	-0.083 (CI = +/-0.062; p = 0.012)	0.924	+6.09%
Severity	2015.2	0.055 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	-0.103 (CI = +/-0.058; p = 0.002)	0.933	+5.63%
Severity	2016.1	0.055 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	-0.100 (CI = +/-0.065; p = 0.005)	0.928	+5.69%
Severity	2016.2	0.053 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	-0.113 (CI = +/-0.075; p = 0.006)	0.924	+5.42%
Severity	2017.1	0.060 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.002; p = 0.011)	-0.077 (CI = +/-0.098; p = 0.113)	0.929	+6.16%
Frequency	2010.2	-0.036 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.035 (CI = +/-0.058; p = 0.229)	0.919	-3.58%
Frequency	2011.1	-0.038 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.055; p = 0.256)	0.928	-3.74%
Frequency	2011.2	-0.039 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.053; p = 0.297)	0.933	-3.86%
Frequency	2012.1	-0.040 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.055; p = 0.332)	0.929	-3.91%
Frequency	2012.2	-0.041 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.054; p = 0.401)	0.930	-4.03%
Frequency	2013.1	-0.041 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.056; p = 0.427)	0.924	-4.04%
Frequency	2013.2	-0.041 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.058; p = 0.418)	0.916	-4.01%
Frequency	2014.1	-0.040 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.059; p = 0.334)	0.908	-3.89%
Frequency	2014.2	-0.036 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.054; p = 0.126)	0.915	-3.58%
Frequency	2015.1	-0.037 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.058; p = 0.162)	0.907	-3.60%
Frequency	2015.2	-0.033 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.060 (CI = +/-0.054; p = 0.032)	0.918	-3.20%
Frequency	2016.1	-0.032 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.064 (CI = +/-0.060; p = 0.036)	0.910	-3.10%
Frequency	2016.2	-0.029 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.077 (CI = +/-0.069; p = 0.033)	0.903	-2.87%
Frequency	2017.1	-0.023 (CI = +/-0.017; p = 0.011)	0.007 (CI = +/-0.002; p = 0.000)	0.109 (CI = +/-0.091; p = 0.022)	0.902	-2.25%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, phys_dam_xs_inf

Loss Cost	2010.2	0.023 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.094; p = 0.144)	-0.003 (CI = +/-0.121; p = 0.965)	0.370	+2.29%
Loss Cost	2011.1	0.022 (CI = +/-0.012; p = 0.001)	-0.073 (CI = +/-0.097; p = 0.131)	-0.005 (CI = +/-0.123; p = 0.939)	0.339	+2.19%
Loss Cost	2011.2	0.020 (CI = +/-0.012; p = 0.003)	-0.063 (CI = +/-0.098; p = 0.199)	-0.011 (CI = +/-0.124; p = 0.862)	0.257	+1.98%
Loss Cost	2012.1	0.019 (CI = +/-0.013; p = 0.006)	-0.066 (CI = +/-0.102; p = 0.197)	-0.012 (CI = +/-0.127; p = 0.846)	0.232	+1.92%
Loss Cost	2012.2	0.018 (CI = +/-0.014; p = 0.017)	-0.059 (CI = +/-0.106; p = 0.263)	-0.017 (CI = +/-0.130; p = 0.788)	0.160	+1.77%
Loss Cost	2013.1	0.017 (CI = +/-0.015; p = 0.028)	-0.059 (CI = +/-0.111; p = 0.279)	-0.017 (CI = +/-0.134; p = 0.791)	0.144	+1.76%
Loss Cost	2013.2	0.017 (CI = +/-0.017; p = 0.051)	-0.056 (CI = +/-0.116; p = 0.327)	-0.020 (CI = +/-0.139; p = 0.767)	0.093	+1.69%
Loss Cost	2014.1	0.016 (CI = +/-0.019; p = 0.082)	-0.058 (CI = +/-0.122; p = 0.336)	-0.022 (CI = +/-0.146; p = 0.759)	0.074	+1.65%
Loss Cost	2014.2	0.017 (CI = +/-0.021; p = 0.098)	-0.061 (CI = +/-0.129; p = 0.333)	-0.017 (CI = +/-0.154; p = 0.814)	0.057	+1.75%
Loss Cost	2015.1	0.017 (CI = +/-0.023; p = 0.149)	-0.062 (CI = +/-0.136; p = 0.345)	-0.020 (CI = +/-0.163; p = 0.804)	0.039	+1.70%
Loss Cost	2015.2	0.020 (CI = +/-0.027; p = 0.132)	-0.073 (CI = +/-0.144; p = 0.301)	-0.004 (CI = +/-0.177; p = 0.962)	0.048	+2.04%
Loss Cost	2016.1	0.024 (CI = +/-0.032; p = 0.127)	-0.066 (CI = +/-0.151; p = 0.366)	0.013 (CI = +/-0.194; p = 0.891)	0.055	+2.42%
Loss Cost	2016.2	0.035 (CI = +/-0.039; p = 0.075)	-0.089 (CI = +/-0.158; p = 0.249)	0.065 (CI = +/-0.223; p = 0.540)	0.112	+3.54%
Loss Cost	2017.1	0.063 (CI = +/-0.047; p = 0.012)	-0.069 (CI = +/-0.146; p = 0.324)	0.202 (CI = +/-0.251; p = 0.106)	0.305	+6.50%
Severity	2010.2	0.065 (CI = +/-0.004; p = 0.000)	-0.091 (CI = +/-0.039; p = 0.000)	-0.043 (CI = +/-0.050; p = 0.091)	0.969	+6.73%
Severity	2011.1	0.066 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.039; p = 0.000)	-0.041 (CI = +/-0.050; p = 0.103)	0.968	+6.79%
Severity	2011.2	0.065 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.041; p = 0.000)	-0.043 (CI = +/-0.051; p = 0.098)	0.964	+6.74%
Severity	2012.1	0.065 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.042; p = 0.000)	-0.043 (CI = +/-0.053; p = 0.102)	0.960	+6.72%
Severity	2012.2	0.065 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.044; p = 0.001)	-0.043 (CI = +/-0.054; p = 0.112)	0.955	+6.72%
Severity	2013.1	0.065 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.046; p = 0.001)	-0.044 (CI = +/-0.056; p = 0.116)	0.951	+6.69%
Severity	2013.2	0.064 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.048; p = 0.002)	-0.048 (CI = +/-0.058; p = 0.099)	0.943	+6.59%
Severity	2014.1	0.062 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.046; p = 0.000)	-0.056 (CI = +/-0.055; p = 0.045)	0.945	+6.34%
Severity	2014.2	0.059 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.045; p = 0.001)	-0.067 (CI = +/-0.053; p = 0.017)	0.943	+6.08%
Severity	2015.1	0.058 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.046; p = 0.001)	-0.072 (CI = +/-0.055; p = 0.014)	0.939	+5.94%
Severity	2015.2	0.056 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.048; p = 0.002)	-0.082 (CI = +/-0.058; p = 0.009)	0.932	+5.71%
Severity	2016.1	0.056 (CI = +/-0.011; p = 0.000)	-0.080 (CI = +/-0.050; p = 0.004)	-0.081 (CI = +/-0.065; p = 0.017)	0.927	+5.72%
Severity	2016.2	0.059 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.053; p = 0.003)	-0.065 (CI = +/-0.075; p = 0.082)	0.924	+6.09%
Severity	2017.1	0.069 (CI = +/-0.016; p = 0.000)	-0.081 (CI = +/-0.049; p = 0.003)	-0.019 (CI = +/-0.084; p = 0.633)	0.940	+7.10%
Frequency	2010.2	-0.043 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.077; p = 0.551)	0.040 (CI = +/-0.100; p = 0.417)	0.761	-4.17%
Frequency	2011.1	-0.044 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.078; p = 0.689)	0.037 (CI = +/-0.100; p = 0.455)	0.765	-4.31%
Frequency	2011.2	-0.046 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.080; p = 0.554)	0.032 (CI = +/-0.100; p = 0.513)	0.765	-4.46%
Frequency	2012.1	-0.046 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.083; p = 0.596)	0.031 (CI = +/-0.103; p = 0.536)	0.749	-4.50%
Frequency	2012.2	-0.047 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.086; p = 0.501)	0.026 (CI = +/-0.105; p = 0.607)	0.742	-4.63%
Frequency	2013.1	-0.047 (CI = +/-0.012; p = 0.000)	0.029 (CI = +/-0.089; p = 0.508)	0.027 (CI = +/-0.108; p = 0.611)	0.719	-4.62%
Frequency	2013.2	-0.047 (CI = +/-0.014; p = 0.000)	0.028 (CI = +/-0.094; p = 0.541)	0.028 (CI = +/-0.113; p = 0.614)	0.687	-4.60%
Frequency	2014.1	-0.045 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.097; p = 0.465)	0.035 (CI = +/-0.116; p = 0.539)	0.652	-4.42%
Frequency	2014.2	-0.042 (CI = +/-0.016; p = 0.000)	0.022 (CI = +/-0.099; p = 0.649)	0.049 (CI = +/-0.118; p = 0.393)	0.602	-4.08%
Frequency	2015.1	-0.041 (CI = +/-0.018; p = 0.000)	0.024 (CI = +/-0.104; p = 0.632)	0.053 (CI = +/-0.126; p = 0.388)	0.566	-4.00%
Frequency	2015.2	-0.035 (CI = +/-0.020; p = 0.002)	0.008 (CI = +/-0.106; p = 0.879)	0.078 (CI = +/-0.131; p = 0.225)	0.514	-3.47%
Frequency	2016.1	-0.032 (CI = +/-0.023; p = 0.011)	0.014 (CI = +/-0.111; p = 0.785)	0.094 (CI = +/-0.143; p = 0.180)	0.477	-3.12%
Frequency	2016.2	-0.024 (CI = +/-0.029; p = 0.090)	-0.001 (CI = +/-0.117; p = 0.981)	0.130 (CI = +/-0.164; p = 0.112)	0.450	-2.40%
Frequency	2017.1	-0.006 (CI = +/-0.036; p = 0.739)	0.012 (CI = +/-0.111; p = 0.826)	0.220 (CI = +/-0.191; p = 0.027)	0.501	-0.56%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2010.2	0.022 (CI = +/-0.011; p = 0.000)	-0.007 (CI = +/-0.124; p = 0.905)	0.340	+2.24%
Loss Cost	2011.1	0.022 (CI = +/-0.012; p = 0.001)	-0.008 (CI = +/-0.126; p = 0.891)	0.303	+2.19%
Loss Cost	2011.2	0.019 (CI = +/-0.012; p = 0.004)	-0.015 (CI = +/-0.125; p = 0.805)	0.235	+1.94%
Loss Cost	2012.1	0.019 (CI = +/-0.013; p = 0.007)	-0.015 (CI = +/-0.128; p = 0.806)	0.207	+1.93%
Loss Cost	2012.2	0.017 (CI = +/-0.014; p = 0.020)	-0.022 (CI = +/-0.130; p = 0.733)	0.149	+1.72%
Loss Cost	2013.1	0.017 (CI = +/-0.015; p = 0.028)	-0.020 (CI = +/-0.134; p = 0.756)	0.135	+1.76%
Loss Cost	2013.2	0.016 (CI = +/-0.017; p = 0.059)	-0.025 (CI = +/-0.139; p = 0.709)	0.092	+1.62%
Loss Cost	2014.1	0.016 (CI = +/-0.019; p = 0.082)	-0.025 (CI = +/-0.145; p = 0.727)	0.076	+1.64%
Loss Cost	2014.2	0.016 (CI = +/-0.021; p = 0.114)	-0.024 (CI = +/-0.153; p = 0.743)	0.057	+1.65%
Loss Cost	2015.1	0.017 (CI = +/-0.023; p = 0.150)	-0.023 (CI = +/-0.162; p = 0.771)	0.042	+1.68%
Loss Cost	2015.2	0.018 (CI = +/-0.027; p = 0.164)	-0.015 (CI = +/-0.175; p = 0.860)	0.039	+1.87%
Loss Cost	2016.1	0.024 (CI = +/-0.031; p = 0.129)	0.009 (CI = +/-0.192; p = 0.925)	0.063	+2.39%
Loss Cost	2016.2	0.031 (CI = +/-0.038; p = 0.109)	0.042 (CI = +/-0.221; p = 0.690)	0.085	+3.11%
Loss Cost	2017.1	0.062 (CI = +/-0.046; p = 0.012)	0.194 (CI = +/-0.249; p = 0.117)	0.302	+6.39%
Severity	2010.2	0.065 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.067; p = 0.149)	0.943	+6.68%
Severity	2011.1	0.066 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.067; p = 0.170)	0.942	+6.80%
Severity	2011.2	0.065 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.067; p = 0.144)	0.937	+6.68%
Severity	2012.1	0.065 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.069; p = 0.163)	0.932	+6.72%
Severity	2012.2	0.064 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.070; p = 0.150)	0.924	+6.64%
Severity	2013.1	0.065 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.072; p = 0.175)	0.918	+6.69%
Severity	2013.2	0.063 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.072; p = 0.125)	0.910	+6.49%
Severity	2014.1	0.061 (CI = +/-0.009; p = 0.000)	-0.061 (CI = +/-0.074; p = 0.100)	0.900	+6.33%
Severity	2014.2	0.058 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.070; p = 0.035)	0.900	+5.94%
Severity	2015.1	0.057 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.074; p = 0.043)	0.889	+5.92%
Severity	2015.2	0.054 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.075; p = 0.017)	0.884	+5.51%
Severity	2016.1	0.055 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.083; p = 0.042)	0.878	+5.68%
Severity	2016.2	0.055 (CI = +/-0.017; p = 0.000)	-0.088 (CI = +/-0.097; p = 0.072)	0.866	+5.65%
Severity	2017.1	0.067 (CI = +/-0.021; p = 0.000)	-0.028 (CI = +/-0.113; p = 0.604)	0.890	+6.97%
Frequency	2010.2	-0.042 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.098; p = 0.393)	0.767	-4.15%
Frequency	2011.1	-0.044 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.098; p = 0.437)	0.773	-4.31%
Frequency	2011.2	-0.045 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.098; p = 0.485)	0.771	-4.44%
Frequency	2012.1	-0.046 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.101; p = 0.515)	0.757	-4.50%
Frequency	2012.2	-0.047 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.103; p = 0.571)	0.748	-4.61%
Frequency	2013.1	-0.047 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.106; p = 0.586)	0.726	-4.62%
Frequency	2013.2	-0.047 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.110; p = 0.575)	0.697	-4.57%
Frequency	2014.1	-0.045 (CI = +/-0.015; p = 0.000)	0.036 (CI = +/-0.114; p = 0.513)	0.659	-4.41%
Frequency	2014.2	-0.041 (CI = +/-0.016; p = 0.000)	0.052 (CI = +/-0.115; p = 0.358)	0.618	-4.05%
Frequency	2015.1	-0.041 (CI = +/-0.018; p = 0.000)	0.054 (CI = +/-0.122; p = 0.366)	0.584	-4.00%
Frequency	2015.2	-0.035 (CI = +/-0.019; p = 0.001)	0.079 (CI = +/-0.125; p = 0.201)	0.542	-3.46%
Frequency	2016.1	-0.032 (CI = +/-0.022; p = 0.009)	0.095 (CI = +/-0.138; p = 0.162)	0.507	-3.12%
Frequency	2016.2	-0.024 (CI = +/-0.027; p = 0.074)	0.130 (CI = +/-0.155; p = 0.095)	0.487	-2.41%
Frequency	2017.1	-0.005 (CI = +/-0.034; p = 0.737)	0.222 (CI = +/-0.183; p = 0.021)	0.535	-0.54%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2020-01-01

Loss Cost	2010.2	0.048 (CI = +/-0.015; p = 0.000)	-0.063 (CI = +/-0.072; p = 0.084)	-0.278 (CI = +/-0.136; p = 0.000)	0.625	+4.96%
Loss Cost	2011.1	0.049 (CI = +/-0.017; p = 0.000)	-0.061 (CI = +/-0.075; p = 0.106)	-0.283 (CI = +/-0.143; p = 0.000)	0.603	+5.05%
Loss Cost	2011.2	0.048 (CI = +/-0.018; p = 0.000)	-0.058 (CI = +/-0.078; p = 0.137)	-0.275 (CI = +/-0.149; p = 0.001)	0.537	+4.89%
Loss Cost	2012.1	0.050 (CI = +/-0.020; p = 0.000)	-0.053 (CI = +/-0.081; p = 0.183)	-0.286 (CI = +/-0.156; p = 0.001)	0.526	+5.10%
Loss Cost	2012.2	0.050 (CI = +/-0.022; p = 0.000)	-0.054 (CI = +/-0.084; p = 0.198)	-0.287 (CI = +/-0.164; p = 0.002)	0.472	+5.12%
Loss Cost	2013.1	0.054 (CI = +/-0.023; p = 0.000)	-0.046 (CI = +/-0.086; p = 0.280)	-0.305 (CI = +/-0.171; p = 0.001)	0.482	+5.52%
Loss Cost	2013.2	0.056 (CI = +/-0.026; p = 0.000)	-0.051 (CI = +/-0.090; p = 0.253)	-0.315 (CI = +/-0.179; p = 0.001)	0.457	+5.78%
Loss Cost	2014.1	0.060 (CI = +/-0.028; p = 0.000)	-0.043 (CI = +/-0.093; p = 0.343)	-0.332 (CI = +/-0.186; p = 0.001)	0.464	+6.20%
Loss Cost	2014.2	0.066 (CI = +/-0.030; p = 0.000)	-0.054 (CI = +/-0.094; p = 0.241)	-0.355 (CI = +/-0.189; p = 0.001)	0.494	+6.85%
Loss Cost	2015.1	0.071 (CI = +/-0.032; p = 0.000)	-0.046 (CI = +/-0.098; p = 0.332)	-0.371 (CI = +/-0.196; p = 0.001)	0.502	+7.32%
Loss Cost	2015.2	0.079 (CI = +/-0.033; p = 0.000)	-0.063 (CI = +/-0.096; p = 0.184)	-0.396 (CI = +/-0.190; p = 0.000)	0.571	+8.25%
Loss Cost	2016.1	0.088 (CI = +/-0.033; p = 0.000)	-0.047 (CI = +/-0.094; p = 0.308)	-0.420 (CI = +/-0.185; p = 0.000)	0.632	+9.17%
Loss Cost	2016.2	0.097 (CI = +/-0.032; p = 0.000)	-0.066 (CI = +/-0.089; p = 0.132)	-0.436 (CI = +/-0.170; p = 0.000)	0.711	+10.14%
Loss Cost	2017.1	0.107 (CI = +/-0.027; p = 0.000)	-0.043 (CI = +/-0.073; p = 0.228)	-0.451 (CI = +/-0.137; p = 0.000)	0.825	+11.30%
Severity	2010.2	0.069 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.040; p = 0.000)	-0.044 (CI = +/-0.075; p = 0.235)	0.967	+7.13%
Severity	2011.1	0.071 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.040; p = 0.000)	-0.055 (CI = +/-0.076; p = 0.148)	0.967	+7.34%
Severity	2011.2	0.071 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.042; p = 0.000)	-0.054 (CI = +/-0.080; p = 0.174)	0.962	+7.31%
Severity	2012.1	0.071 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.043; p = 0.000)	-0.056 (CI = +/-0.084; p = 0.178)	0.959	+7.36%
Severity	2012.2	0.072 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.001)	-0.061 (CI = +/-0.088; p = 0.164)	0.954	+7.47%
Severity	2013.1	0.073 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.047; p = 0.001)	-0.064 (CI = +/-0.093; p = 0.165)	0.949	+7.54%
Severity	2013.2	0.072 (CI = +/-0.014; p = 0.000)	-0.086 (CI = +/-0.049; p = 0.002)	-0.062 (CI = +/-0.098; p = 0.198)	0.940	+7.49%
Severity	2014.1	0.069 (CI = +/-0.015; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	-0.049 (CI = +/-0.100; p = 0.321)	0.935	+7.15%
Severity	2014.2	0.067 (CI = +/-0.016; p = 0.000)	-0.087 (CI = +/-0.052; p = 0.002)	-0.039 (CI = +/-0.103; p = 0.431)	0.924	+6.88%
Severity	2015.1	0.066 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.055; p = 0.004)	-0.039 (CI = +/-0.109; p = 0.460)	0.915	+6.87%
Severity	2015.2	0.066 (CI = +/-0.020; p = 0.000)	-0.088 (CI = +/-0.058; p = 0.006)	-0.039 (CI = +/-0.115; p = 0.480)	0.897	+6.87%
Severity	2016.1	0.070 (CI = +/-0.021; p = 0.000)	-0.081 (CI = +/-0.060; p = 0.011)	-0.049 (CI = +/-0.117; p = 0.390)	0.897	+7.22%
Severity	2016.2	0.076 (CI = +/-0.020; p = 0.000)	-0.094 (CI = +/-0.056; p = 0.003)	-0.059 (CI = +/-0.106; p = 0.254)	0.914	+7.85%
Severity	2017.1	0.083 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.044; p = 0.002)	-0.069 (CI = +/-0.082; p = 0.092)	0.952	+8.60%
Frequency	2010.2	-0.020 (CI = +/-0.013; p = 0.003)	0.029 (CI = +/-0.060; p = 0.328)	-0.234 (CI = +/-0.113; p = 0.000)	0.856	-2.02%
Frequency	2011.1	-0.022 (CI = +/-0.014; p = 0.003)	0.026 (CI = +/-0.062; p = 0.390)	-0.228 (CI = +/-0.118; p = 0.001)	0.853	-2.13%
Frequency	2011.2	-0.023 (CI = +/-0.015; p = 0.004)	0.029 (CI = +/-0.064; p = 0.357)	-0.221 (CI = +/-0.123; p = 0.001)	0.848	-2.26%
Frequency	2012.1	-0.021 (CI = +/-0.016; p = 0.013)	0.033 (CI = +/-0.067; p = 0.320)	-0.229 (CI = +/-0.129; p = 0.001)	0.839	-2.10%
Frequency	2012.2	-0.022 (CI = +/-0.018; p = 0.018)	0.034 (CI = +/-0.069; p = 0.315)	-0.226 (CI = +/-0.136; p = 0.002)	0.831	-2.18%
Frequency	2013.1	-0.019 (CI = +/-0.019; p = 0.055)	0.041 (CI = +/-0.071; p = 0.249)	-0.241 (CI = +/-0.141; p = 0.002)	0.822	-1.88%
Frequency	2013.2	-0.016 (CI = +/-0.021; p = 0.127)	0.035 (CI = +/-0.074; p = 0.330)	-0.253 (CI = +/-0.146; p = 0.002)	0.808	-1.59%
Frequency	2014.1	-0.009 (CI = +/-0.021; p = 0.396)	0.049 (CI = +/-0.071; p = 0.168)	-0.284 (CI = +/-0.142; p = 0.001)	0.815	-0.88%
Frequency	2014.2	0.000 (CI = +/-0.020; p = 0.980)	0.033 (CI = +/-0.064; p = 0.297)	-0.315 (CI = +/-0.129; p = 0.000)	0.832	-0.02%
Frequency	2015.1	0.004 (CI = +/-0.022; p = 0.681)	0.041 (CI = +/-0.065; p = 0.201)	-0.332 (CI = +/-0.131; p = 0.000)	0.831	+0.43%
Frequency	2015.2	0.013 (CI = +/-0.019; p = 0.175)	0.025 (CI = +/-0.056; p = 0.367)	-0.357 (CI = +/-0.112; p = 0.000)	0.862	+1.30%
Frequency	2016.1	0.018 (CI = +/-0.019; p = 0.067)	0.034 (CI = +/-0.055; p = 0.203)	-0.372 (CI = +/-0.108; p = 0.000)	0.871	+1.82%
Frequency	2016.2	0.021 (CI = +/-0.020; p = 0.044)	0.028 (CI = +/-0.057; p = 0.312)	-0.377 (CI = +/-0.109; p = 0.000)	0.866	+2.12%
Frequency	2017.1	0.025 (CI = +/-0.021; p = 0.025)	0.036 (CI = +/-0.057; p = 0.202)	-0.382 (CI = +/-0.107; p = 0.000)	0.867	+2.49%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-01-01

Loss Cost	2010.2	0.048 (CI = +/-0.016; p = 0.000)	-0.283 (CI = +/-0.141; p = 0.000)	0.594	+4.96%
Loss Cost	2011.1	0.050 (CI = +/-0.017; p = 0.000)	-0.293 (CI = +/-0.147; p = 0.000)	0.575	+5.14%
Loss Cost	2011.2	0.048 (CI = +/-0.018; p = 0.000)	-0.280 (CI = +/-0.153; p = 0.001)	0.511	+4.89%
Loss Cost	2012.1	0.051 (CI = +/-0.020; p = 0.000)	-0.295 (CI = +/-0.158; p = 0.001)	0.508	+5.20%
Loss Cost	2012.2	0.050 (CI = +/-0.022; p = 0.000)	-0.291 (CI = +/-0.166; p = 0.001)	0.455	+5.12%
Loss Cost	2013.1	0.055 (CI = +/-0.023; p = 0.000)	-0.313 (CI = +/-0.170; p = 0.001)	0.476	+5.62%
Loss Cost	2013.2	0.056 (CI = +/-0.026; p = 0.000)	-0.320 (CI = +/-0.179; p = 0.001)	0.447	+5.78%
Loss Cost	2014.1	0.061 (CI = +/-0.028; p = 0.000)	-0.340 (CI = +/-0.185; p = 0.001)	0.465	+6.31%
Loss Cost	2014.2	0.066 (CI = +/-0.030; p = 0.000)	-0.360 (CI = +/-0.190; p = 0.001)	0.481	+6.85%
Loss Cost	2015.1	0.072 (CI = +/-0.032; p = 0.000)	-0.379 (CI = +/-0.194; p = 0.001)	0.503	+7.45%
Loss Cost	2015.2	0.079 (CI = +/-0.033; p = 0.000)	-0.403 (CI = +/-0.194; p = 0.000)	0.548	+8.25%
Loss Cost	2016.1	0.089 (CI = +/-0.033; p = 0.000)	-0.428 (CI = +/-0.183; p = 0.000)	0.629	+9.31%
Loss Cost	2016.2	0.097 (CI = +/-0.033; p = 0.000)	-0.444 (CI = +/-0.177; p = 0.000)	0.681	+10.14%
Loss Cost	2017.1	0.108 (CI = +/-0.027; p = 0.000)	-0.458 (CI = +/-0.138; p = 0.000)	0.817	+11.42%
Severity	2010.2	0.069 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.100; p = 0.307)	0.941	+7.13%
Severity	2011.1	0.072 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.100; p = 0.169)	0.942	+7.48%
Severity	2011.2	0.071 (CI = +/-0.013; p = 0.000)	-0.061 (CI = +/-0.104; p = 0.241)	0.936	+7.31%
Severity	2012.1	0.073 (CI = +/-0.014; p = 0.000)	-0.071 (CI = +/-0.108; p = 0.188)	0.931	+7.53%
Severity	2012.2	0.072 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.113; p = 0.227)	0.922	+7.47%
Severity	2013.1	0.074 (CI = +/-0.016; p = 0.000)	-0.080 (CI = +/-0.118; p = 0.175)	0.918	+7.73%
Severity	2013.2	0.072 (CI = +/-0.018; p = 0.000)	-0.070 (CI = +/-0.123; p = 0.251)	0.905	+7.49%
Severity	2014.1	0.071 (CI = +/-0.019; p = 0.000)	-0.065 (CI = +/-0.129; p = 0.303)	0.891	+7.38%
Severity	2014.2	0.067 (CI = +/-0.021; p = 0.000)	-0.047 (CI = +/-0.130; p = 0.456)	0.877	+6.88%
Severity	2015.1	0.069 (CI = +/-0.022; p = 0.000)	-0.055 (CI = +/-0.136; p = 0.406)	0.865	+7.11%
Severity	2015.2	0.066 (CI = +/-0.024; p = 0.000)	-0.048 (CI = +/-0.142; p = 0.485)	0.841	+6.87%
Severity	2016.1	0.072 (CI = +/-0.025; p = 0.000)	-0.062 (CI = +/-0.140; p = 0.359)	0.849	+7.45%
Severity	2016.2	0.076 (CI = +/-0.027; p = 0.000)	-0.070 (CI = +/-0.142; p = 0.310)	0.844	+7.85%
Severity	2017.1	0.084 (CI = +/-0.022; p = 0.000)	-0.081 (CI = +/-0.115; p = 0.155)	0.903	+8.80%
Frequency	2010.2	-0.020 (CI = +/-0.013; p = 0.002)	-0.232 (CI = +/-0.112; p = 0.000)	0.856	-2.02%
Frequency	2011.1	-0.022 (CI = +/-0.014; p = 0.003)	-0.224 (CI = +/-0.117; p = 0.001)	0.854	-2.17%
Frequency	2011.2	-0.023 (CI = +/-0.015; p = 0.004)	-0.219 (CI = +/-0.122; p = 0.001)	0.849	-2.26%
Frequency	2012.1	-0.022 (CI = +/-0.016; p = 0.010)	-0.224 (CI = +/-0.128; p = 0.001)	0.839	-2.16%
Frequency	2012.2	-0.022 (CI = +/-0.018; p = 0.017)	-0.223 (CI = +/-0.135; p = 0.002)	0.830	-2.18%
Frequency	2013.1	-0.020 (CI = +/-0.019; p = 0.046)	-0.234 (CI = +/-0.141; p = 0.002)	0.819	-1.96%
Frequency	2013.2	-0.016 (CI = +/-0.021; p = 0.126)	-0.250 (CI = +/-0.145; p = 0.002)	0.808	-1.59%
Frequency	2014.1	-0.010 (CI = +/-0.022; p = 0.349)	-0.275 (CI = +/-0.145; p = 0.001)	0.805	-1.00%
Frequency	2014.2	0.000 (CI = +/-0.020; p = 0.980)	-0.312 (CI = +/-0.129; p = 0.000)	0.831	-0.02%
Frequency	2015.1	0.003 (CI = +/-0.022; p = 0.762)	-0.324 (CI = +/-0.132; p = 0.000)	0.824	+0.32%
Frequency	2015.2	0.013 (CI = +/-0.019; p = 0.172)	-0.355 (CI = +/-0.111; p = 0.000)	0.863	+1.30%
Frequency	2016.1	0.017 (CI = +/-0.020; p = 0.085)	-0.366 (CI = +/-0.110; p = 0.000)	0.865	+1.72%
Frequency	2016.2	0.021 (CI = +/-0.020; p = 0.044)	-0.374 (CI = +/-0.108; p = 0.000)	0.865	+2.12%
Frequency	2017.1	0.024 (CI = +/-0.021; p = 0.031)	-0.377 (CI = +/-0.109; p = 0.000)	0.860	+2.40%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	0.034 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.041; p = 0.023)	0.012 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.091; p = 0.266)	0.880	+3.48%
Loss Cost	2011.1	0.033 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.042; p = 0.021)	0.012 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.095; p = 0.361)	0.874	+3.37%
Loss Cost	2011.2	0.029 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.036)	0.011 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.088; p = 0.726)	0.886	+2.92%
Loss Cost	2012.1	0.028 (CI = +/-0.010; p = 0.000)	-0.043 (CI = +/-0.040; p = 0.038)	0.011 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.093; p = 0.806)	0.882	+2.86%
Loss Cost	2012.2	0.025 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.039; p = 0.069)	0.011 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.091; p = 0.801)	0.888	+2.48%
Loss Cost	2013.1	0.025 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.083)	0.011 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.098; p = 0.829)	0.886	+2.50%
Loss Cost	2013.2	0.022 (CI = +/-0.013; p = 0.002)	-0.031 (CI = +/-0.042; p = 0.134)	0.011 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.102; p = 0.603)	0.886	+2.22%
Loss Cost	2014.1	0.021 (CI = +/-0.014; p = 0.006)	-0.033 (CI = +/-0.044; p = 0.130)	0.011 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.109; p = 0.540)	0.885	+2.10%
Loss Cost	2014.2	0.021 (CI = +/-0.016; p = 0.014)	-0.033 (CI = +/-0.046; p = 0.150)	0.011 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.118; p = 0.570)	0.882	+2.10%
Loss Cost	2015.1	0.018 (CI = +/-0.018; p = 0.046)	-0.036 (CI = +/-0.048; p = 0.132)	0.010 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.127; p = 0.466)	0.882	+1.86%
Loss Cost	2015.2	0.021 (CI = +/-0.021; p = 0.048)	-0.039 (CI = +/-0.051; p = 0.121)	0.011 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.137; p = 0.609)	0.883	+2.09%
Loss Cost	2016.1	0.024 (CI = +/-0.023; p = 0.045)	-0.036 (CI = +/-0.053; p = 0.173)	0.011 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.148; p = 0.785)	0.885	+2.41%
Loss Cost	2016.2	0.028 (CI = +/-0.026; p = 0.036)	-0.041 (CI = +/-0.056; p = 0.136)	0.011 (CI = +/-0.004; p = 0.000)	0.001 (CI = +/-0.158; p = 0.991)	0.889	+2.85%
Loss Cost	2017.1	0.039 (CI = +/-0.025; p = 0.004)	-0.030 (CI = +/-0.049; p = 0.208)	0.011 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.141; p = 0.515)	0.923	+4.01%
Severity	2010.2	0.067 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.037; p = 0.000)	0.003 (CI = +/-0.003; p = 0.046)	0.000 (CI = +/-0.081; p = 0.999)	0.972	+6.88%
Severity	2011.1	0.068 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.037; p = 0.000)	0.003 (CI = +/-0.003; p = 0.032)	-0.012 (CI = +/-0.084; p = 0.779)	0.971	+7.06%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.039; p = 0.000)	0.003 (CI = +/-0.003; p = 0.043)	-0.007 (CI = +/-0.088; p = 0.873)	0.968	+6.98%
Severity	2012.1	0.067 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.003; p = 0.052)	-0.007 (CI = +/-0.093; p = 0.881)	0.964	+6.98%
Severity	2012.2	0.068 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.042; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	-0.009 (CI = +/-0.099; p = 0.850)	0.960	+7.02%
Severity	2013.1	0.068 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.044; p = 0.001)	0.003 (CI = +/-0.003; p = 0.068)	-0.009 (CI = +/-0.107; p = 0.855)	0.955	+7.03%
Severity	2013.2	0.066 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.046; p = 0.002)	0.003 (CI = +/-0.003; p = 0.093)	0.000 (CI = +/-0.113; p = 0.993)	0.948	+6.86%
Severity	2014.1	0.061 (CI = +/-0.015; p = 0.000)	-0.089 (CI = +/-0.045; p = 0.001)	0.002 (CI = +/-0.003; p = 0.166)	0.028 (CI = +/-0.113; p = 0.614)	0.948	+6.32%
Severity	2014.2	0.056 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.044; p = 0.001)	0.002 (CI = +/-0.003; p = 0.248)	0.055 (CI = +/-0.113; p = 0.319)	0.945	+5.78%
Severity	2015.1	0.054 (CI = +/-0.017; p = 0.000)	-0.084 (CI = +/-0.046; p = 0.001)	0.001 (CI = +/-0.003; p = 0.328)	0.067 (CI = +/-0.121; p = 0.262)	0.941	+5.53%
Severity	2015.2	0.051 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.048; p = 0.003)	0.001 (CI = +/-0.003; p = 0.410)	0.082 (CI = +/-0.130; p = 0.198)	0.931	+5.20%
Severity	2016.1	0.053 (CI = +/-0.022; p = 0.000)	-0.077 (CI = +/-0.051; p = 0.006)	0.001 (CI = +/-0.003; p = 0.380)	0.072 (CI = +/-0.141; p = 0.292)	0.927	+5.43%
Severity	2016.2	0.060 (CI = +/-0.023; p = 0.000)	-0.087 (CI = +/-0.050; p = 0.002)	0.002 (CI = +/-0.003; p = 0.263)	0.040 (CI = +/-0.140; p = 0.546)	0.933	+6.22%
Severity	2017.1	0.072 (CI = +/-0.020; p = 0.000)	-0.075 (CI = +/-0.040; p = 0.002)	0.002 (CI = +/-0.003; p = 0.078)	-0.005 (CI = +/-0.115; p = 0.920)	0.961	+7.45%
Frequency	2010.2	-0.032 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.043; p = 0.070)	0.010 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.096; p = 0.293)	0.925	-3.18%
Frequency	2011.1	-0.035 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.043; p = 0.118)	0.009 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.096; p = 0.508)	0.930	-3.45%
Frequency	2011.2	-0.039 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.041; p = 0.048)	0.009 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.093; p = 0.858)	0.938	-3.79%
Frequency	2012.1	-0.039 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.043; p = 0.065)	0.009 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.099; p = 0.929)	0.934	-3.85%
Frequency	2012.2	-0.043 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.041; p = 0.024)	0.008 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.096; p = 0.664)	0.942	-4.24%
Frequency	2013.1	-0.043 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.043; p = 0.030)	0.008 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.103; p = 0.694)	0.936	-4.23%
Frequency	2013.2	-0.044 (CI = +/-0.014; p = 0.000)	0.050 (CI = +/-0.045; p = 0.031)	0.008 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.110; p = 0.625)	0.929	-4.34%
Frequency	2014.1	-0.041 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.045; p = 0.018)	0.009 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.114; p = 0.929)	0.926	-3.97%
Frequency	2014.2	-0.035 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.044; p = 0.035)	0.009 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.114; p = 0.682)	0.922	-3.47%
Frequency	2015.1	-0.035 (CI = +/-0.018; p = 0.001)	0.048 (CI = +/-0.047; p = 0.046)	0.009 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.124; p = 0.712)	0.915	-3.49%
Frequency	2015.2	-0.030 (CI = +/-0.019; p = 0.004)	0.040 (CI = +/-0.047; p = 0.086)	0.009 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.126; p = 0.430)	0.907	-2.96%
Frequency	2016.1	-0.029 (CI = +/-0.022; p = 0.012)	0.041 (CI = +/-0.050; p = 0.096)	0.009 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.138; p = 0.428)	0.897	-2.87%
Frequency	2016.2	-0.032 (CI = +/-0.025; p = 0.014)	0.045 (CI = +/-0.053; p = 0.087)	0.009 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.149; p = 0.577)	0.887	-3.17%
Frequency	2017.1	-0.033 (CI = +/-0.028; p = 0.028)	0.045 (CI = +/-0.057; p = 0.109)	0.009 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.163; p = 0.620)	0.873	-3.20%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	0.034 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.099; p = 0.301)	0.857	+3.46%
Loss Cost	2011.1	0.034 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.104; p = 0.343)	0.849	+3.43%
Loss Cost	2011.2	0.029 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.095; p = 0.740)	0.867	+2.91%
Loss Cost	2012.1	0.029 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.017 (CI = +/-0.100; p = 0.736)	0.862	+2.93%
Loss Cost	2012.2	0.024 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.011 (CI = +/-0.097; p = 0.812)	0.875	+2.46%
Loss Cost	2013.1	0.025 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.103; p = 0.913)	0.873	+2.56%
Loss Cost	2013.2	0.022 (CI = +/-0.013; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.105; p = 0.610)	0.878	+2.20%
Loss Cost	2014.1	0.021 (CI = +/-0.015; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.113; p = 0.612)	0.875	+2.16%
Loss Cost	2014.2	0.020 (CI = +/-0.017; p = 0.018)	0.011 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.122; p = 0.571)	0.873	+2.06%
Loss Cost	2015.1	0.019 (CI = +/-0.019; p = 0.046)	0.011 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.132; p = 0.533)	0.872	+1.93%
Loss Cost	2015.2	0.020 (CI = +/-0.021; p = 0.067)	0.011 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.143; p = 0.601)	0.870	+2.01%
Loss Cost	2016.1	0.024 (CI = +/-0.024; p = 0.045)	0.011 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.152; p = 0.836)	0.877	+2.48%
Loss Cost	2016.2	0.027 (CI = +/-0.027; p = 0.053)	0.011 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.165; p = 0.946)	0.877	+2.71%
Loss Cost	2017.1	0.040 (CI = +/-0.025; p = 0.005)	0.012 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.144; p = 0.508)	0.918	+4.04%
Severity	2010.2	0.066 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.082)	-0.001 (CI = +/-0.112; p = 0.983)	0.947	+6.86%
Severity	2011.1	0.069 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.003; p = 0.048)	-0.021 (CI = +/-0.113; p = 0.701)	0.948	+7.18%
Severity	2011.2	0.067 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.073)	-0.008 (CI = +/-0.117; p = 0.896)	0.942	+6.95%
Severity	2012.1	0.069 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.004; p = 0.065)	-0.017 (CI = +/-0.123; p = 0.774)	0.938	+7.12%
Severity	2012.2	0.067 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.004; p = 0.088)	-0.009 (CI = +/-0.130; p = 0.885)	0.930	+6.98%
Severity	2013.1	0.069 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.004; p = 0.079)	-0.021 (CI = +/-0.138; p = 0.758)	0.925	+7.18%
Severity	2013.2	0.066 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.004; p = 0.123)	0.000 (CI = +/-0.144; p = 0.994)	0.916	+6.79%
Severity	2014.1	0.063 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.004; p = 0.170)	0.015 (CI = +/-0.153; p = 0.838)	0.905	+6.51%
Severity	2014.2	0.055 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.004; p = 0.281)	0.057 (CI = +/-0.150; p = 0.432)	0.903	+5.67%
Severity	2015.1	0.056 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.004; p = 0.295)	0.055 (CI = +/-0.163; p = 0.485)	0.892	+5.72%
Severity	2015.2	0.049 (CI = +/-0.025; p = 0.001)	0.002 (CI = +/-0.004; p = 0.415)	0.087 (CI = +/-0.169; p = 0.292)	0.882	+5.03%
Severity	2016.1	0.054 (CI = +/-0.028; p = 0.001)	0.002 (CI = +/-0.004; p = 0.339)	0.063 (CI = +/-0.179; p = 0.467)	0.880	+5.58%
Severity	2016.2	0.057 (CI = +/-0.032; p = 0.002)	0.002 (CI = +/-0.004; p = 0.322)	0.050 (CI = +/-0.194; p = 0.592)	0.870	+5.91%
Severity	2017.1	0.073 (CI = +/-0.029; p = 0.000)	0.003 (CI = +/-0.004; p = 0.142)	-0.010 (CI = +/-0.169; p = 0.899)	0.913	+7.52%
Frequency	2010.2	-0.032 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.100; p = 0.320)	0.917	-3.17%
Frequency	2011.1	-0.036 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.099; p = 0.573)	0.925	-3.49%
Frequency	2011.2	-0.039 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.099; p = 0.872)	0.930	-3.78%
Frequency	2012.1	-0.040 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.104; p = 0.989)	0.926	-3.91%
Frequency	2012.2	-0.043 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.106; p = 0.694)	0.929	-4.22%
Frequency	2013.1	-0.044 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.113; p = 0.635)	0.923	-4.31%
Frequency	2013.2	-0.044 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.121; p = 0.665)	0.914	-4.30%
Frequency	2014.1	-0.042 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	0.013 (CI = +/-0.129; p = 0.839)	0.904	-4.08%
Frequency	2014.2	-0.035 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.126; p = 0.693)	0.904	-3.42%
Frequency	2015.1	-0.036 (CI = +/-0.019; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.136; p = 0.815)	0.896	-3.58%
Frequency	2015.2	-0.029 (CI = +/-0.020; p = 0.007)	0.009 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.135; p = 0.437)	0.894	-2.88%
Frequency	2016.1	-0.030 (CI = +/-0.023; p = 0.015)	0.009 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.147; p = 0.499)	0.882	-2.94%
Frequency	2016.2	-0.031 (CI = +/-0.026; p = 0.026)	0.009 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.160; p = 0.563)	0.868	-3.02%
Frequency	2017.1	-0.033 (CI = +/-0.030; p = 0.035)	0.009 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.173; p = 0.668)	0.854	-3.24%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	0.010 (CI = +/-0.013; p = 0.127)	-0.063 (CI = +/-0.082; p = 0.130)	0.194 (CI = +/-0.142; p = 0.009)	0.516	+1.01%
Loss Cost	2011.1	0.007 (CI = +/-0.014; p = 0.278)	-0.070 (CI = +/-0.083; p = 0.093)	0.208 (CI = +/-0.144; p = 0.006)	0.512	+0.75%
Loss Cost	2011.2	0.003 (CI = +/-0.014; p = 0.705)	-0.055 (CI = +/-0.080; p = 0.171)	0.234 (CI = +/-0.139; p = 0.002)	0.505	+0.26%
Loss Cost	2012.1	0.000 (CI = +/-0.015; p = 0.993)	-0.062 (CI = +/-0.082; p = 0.131)	0.247 (CI = +/-0.142; p = 0.002)	0.508	+0.01%
Loss Cost	2012.2	-0.005 (CI = +/-0.016; p = 0.552)	-0.049 (CI = +/-0.081; p = 0.227)	0.270 (CI = +/-0.140; p = 0.001)	0.510	-0.46%
Loss Cost	2013.1	-0.007 (CI = +/-0.017; p = 0.403)	-0.054 (CI = +/-0.083; p = 0.189)	0.281 (CI = +/-0.145; p = 0.001)	0.516	-0.70%
Loss Cost	2013.2	-0.011 (CI = +/-0.018; p = 0.213)	-0.043 (CI = +/-0.084; p = 0.299)	0.301 (CI = +/-0.147; p = 0.000)	0.523	-1.13%
Loss Cost	2014.1	-0.015 (CI = +/-0.020; p = 0.128)	-0.051 (CI = +/-0.086; p = 0.228)	0.317 (CI = +/-0.151; p = 0.000)	0.540	-1.51%
Loss Cost	2014.2	-0.018 (CI = +/-0.022; p = 0.106)	-0.045 (CI = +/-0.090; p = 0.313)	0.330 (CI = +/-0.159; p = 0.000)	0.540	-1.79%
Loss Cost	2015.1	-0.023 (CI = +/-0.024; p = 0.060)	-0.054 (CI = +/-0.091; p = 0.232)	0.350 (CI = +/-0.163; p = 0.000)	0.564	-2.30%
Loss Cost	2015.2	-0.025 (CI = +/-0.028; p = 0.077)	-0.050 (CI = +/-0.098; p = 0.291)	0.357 (CI = +/-0.175; p = 0.001)	0.561	-2.46%
Loss Cost	2016.1	-0.027 (CI = +/-0.032; p = 0.091)	-0.053 (CI = +/-0.103; p = 0.288)	0.363 (CI = +/-0.187; p = 0.001)	0.559	-2.65%
Loss Cost	2016.2	-0.027 (CI = +/-0.037; p = 0.142)	-0.053 (CI = +/-0.111; p = 0.325)	0.364 (CI = +/-0.204; p = 0.002)	0.553	-2.67%
Loss Cost	2017.1	-0.022 (CI = +/-0.043; p = 0.277)	-0.047 (CI = +/-0.117; p = 0.400)	0.349 (CI = +/-0.219; p = 0.004)	0.552	-2.22%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.039; p = 0.000)	0.051 (CI = +/-0.068; p = 0.130)	0.968	+6.34%
Severity	2011.1	0.062 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.040; p = 0.000)	0.047 (CI = +/-0.069; p = 0.171)	0.967	+6.41%
Severity	2011.2	0.061 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.041; p = 0.000)	0.052 (CI = +/-0.072; p = 0.144)	0.963	+6.32%
Severity	2012.1	0.061 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.043; p = 0.000)	0.055 (CI = +/-0.074; p = 0.140)	0.959	+6.26%
Severity	2012.2	0.061 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.045; p = 0.001)	0.056 (CI = +/-0.078; p = 0.150)	0.954	+6.24%
Severity	2013.1	0.060 (CI = +/-0.010; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.001)	0.059 (CI = +/-0.081; p = 0.147)	0.950	+6.17%
Severity	2013.2	0.058 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.048; p = 0.002)	0.067 (CI = +/-0.084; p = 0.113)	0.943	+5.99%
Severity	2014.1	0.054 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.046; p = 0.000)	0.084 (CI = +/-0.080; p = 0.042)	0.946	+5.57%
Severity	2014.2	0.050 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.044; p = 0.001)	0.102 (CI = +/-0.078; p = 0.013)	0.944	+5.13%
Severity	2015.1	0.048 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.045; p = 0.001)	0.110 (CI = +/-0.081; p = 0.011)	0.940	+4.92%
Severity	2015.2	0.045 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.047; p = 0.002)	0.120 (CI = +/-0.085; p = 0.008)	0.932	+4.63%
Severity	2016.1	0.046 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.050; p = 0.004)	0.117 (CI = +/-0.090; p = 0.015)	0.928	+4.73%
Severity	2016.2	0.052 (CI = +/-0.017; p = 0.000)	-0.089 (CI = +/-0.050; p = 0.002)	0.098 (CI = +/-0.092; p = 0.039)	0.931	+5.29%
Severity	2017.1	0.060 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.044; p = 0.002)	0.072 (CI = +/-0.081; p = 0.079)	0.952	+6.15%
Frequency	2010.2	-0.051 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.071; p = 0.408)	0.143 (CI = +/-0.122; p = 0.024)	0.799	-5.01%
Frequency	2011.1	-0.055 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.069; p = 0.579)	0.161 (CI = +/-0.120; p = 0.011)	0.816	-5.32%
Frequency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.031 (CI = +/-0.067; p = 0.347)	0.181 (CI = +/-0.116; p = 0.004)	0.833	-5.69%
Frequency	2012.1	-0.061 (CI = +/-0.013; p = 0.000)	0.026 (CI = +/-0.069; p = 0.445)	0.192 (CI = +/-0.119; p = 0.003)	0.828	-5.89%
Frequency	2012.2	-0.065 (CI = +/-0.013; p = 0.000)	0.038 (CI = +/-0.067; p = 0.245)	0.214 (CI = +/-0.116; p = 0.001)	0.843	-6.30%
Frequency	2013.1	-0.067 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.069; p = 0.314)	0.222 (CI = +/-0.120; p = 0.001)	0.833	-6.47%
Frequency	2013.2	-0.070 (CI = +/-0.016; p = 0.000)	0.041 (CI = +/-0.071; p = 0.244)	0.234 (CI = +/-0.124; p = 0.001)	0.822	-6.72%
Frequency	2014.1	-0.069 (CI = +/-0.017; p = 0.000)	0.041 (CI = +/-0.074; p = 0.262)	0.234 (CI = +/-0.131; p = 0.001)	0.796	-6.71%
Frequency	2014.2	-0.068 (CI = +/-0.020; p = 0.000)	0.038 (CI = +/-0.079; p = 0.322)	0.228 (CI = +/-0.139; p = 0.003)	0.750	-6.59%
Frequency	2015.1	-0.071 (CI = +/-0.022; p = 0.000)	0.033 (CI = +/-0.081; p = 0.409)	0.240 (CI = +/-0.145; p = 0.003)	0.736	-6.88%
Frequency	2015.2	-0.070 (CI = +/-0.025; p = 0.000)	0.031 (CI = +/-0.087; p = 0.467)	0.236 (CI = +/-0.156; p = 0.005)	0.676	-6.78%
Frequency	2016.1	-0.073 (CI = +/-0.028; p = 0.000)	0.026 (CI = +/-0.091; p = 0.550)	0.247 (CI = +/-0.165; p = 0.006)	0.646	-7.05%
Frequency	2016.2	-0.079 (CI = +/-0.032; p = 0.000)	0.036 (CI = +/-0.096; p = 0.440)	0.266 (CI = +/-0.177; p = 0.006)	0.620	-7.56%
Frequency	2017.1	-0.082 (CI = +/-0.037; p = 0.000)	0.031 (CI = +/-0.102; p = 0.518)	0.278 (CI = +/-0.190; p = 0.008)	0.581	-7.89%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2022-07-01

Loss Cost	2010.2	0.009 (CI = +/-0.013; p = 0.168)	0.200 (CI = +/-0.145; p = 0.009)	0.490	+0.93%
Loss Cost	2011.1	0.007 (CI = +/-0.014; p = 0.309)	0.211 (CI = +/-0.149; p = 0.007)	0.474	+0.73%
Loss Cost	2011.2	0.002 (CI = +/-0.014; p = 0.801)	0.240 (CI = +/-0.141; p = 0.002)	0.485	+0.18%
Loss Cost	2012.1	0.000 (CI = +/-0.016; p = 0.982)	0.250 (CI = +/-0.146; p = 0.002)	0.478	-0.02%
Loss Cost	2012.2	-0.006 (CI = +/-0.016; p = 0.479)	0.276 (CI = +/-0.141; p = 0.001)	0.499	-0.55%
Loss Cost	2013.1	-0.007 (CI = +/-0.017; p = 0.393)	0.284 (CI = +/-0.147; p = 0.001)	0.497	-0.73%
Loss Cost	2013.2	-0.012 (CI = +/-0.018; p = 0.174)	0.307 (CI = +/-0.147; p = 0.000)	0.520	-1.24%
Loss Cost	2014.1	-0.016 (CI = +/-0.020; p = 0.123)	0.321 (CI = +/-0.152; p = 0.000)	0.527	-1.54%
Loss Cost	2014.2	-0.019 (CI = +/-0.022; p = 0.081)	0.337 (CI = +/-0.158; p = 0.000)	0.538	-1.93%
Loss Cost	2015.1	-0.024 (CI = +/-0.024; p = 0.057)	0.355 (CI = +/-0.164; p = 0.000)	0.551	-2.35%
Loss Cost	2015.2	-0.027 (CI = +/-0.028; p = 0.055)	0.367 (CI = +/-0.174; p = 0.000)	0.556	-2.66%
Loss Cost	2016.1	-0.028 (CI = +/-0.032; p = 0.083)	0.369 (CI = +/-0.187; p = 0.001)	0.553	-2.73%
Loss Cost	2016.2	-0.030 (CI = +/-0.037; p = 0.101)	0.378 (CI = +/-0.201; p = 0.001)	0.552	-2.96%
Loss Cost	2017.1	-0.024 (CI = +/-0.042; p = 0.249)	0.356 (CI = +/-0.215; p = 0.003)	0.560	-2.33%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.091; p = 0.186)	0.942	+6.21%
Severity	2011.1	0.062 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.092; p = 0.263)	0.941	+6.39%
Severity	2011.2	0.060 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.093; p = 0.183)	0.937	+6.17%
Severity	2012.1	0.060 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.097; p = 0.218)	0.931	+6.23%
Severity	2012.2	0.059 (CI = +/-0.011; p = 0.000)	0.067 (CI = +/-0.100; p = 0.179)	0.923	+6.06%
Severity	2013.1	0.059 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.104; p = 0.217)	0.916	+6.12%
Severity	2013.2	0.056 (CI = +/-0.013; p = 0.000)	0.079 (CI = +/-0.105; p = 0.134)	0.910	+5.78%
Severity	2014.1	0.054 (CI = +/-0.014; p = 0.000)	0.090 (CI = +/-0.109; p = 0.099)	0.900	+5.50%
Severity	2014.2	0.047 (CI = +/-0.014; p = 0.000)	0.116 (CI = +/-0.102; p = 0.029)	0.902	+4.86%
Severity	2015.1	0.047 (CI = +/-0.016; p = 0.000)	0.117 (CI = +/-0.109; p = 0.037)	0.891	+4.83%
Severity	2015.2	0.042 (CI = +/-0.017; p = 0.000)	0.137 (CI = +/-0.110; p = 0.017)	0.884	+4.29%
Severity	2016.1	0.045 (CI = +/-0.020; p = 0.000)	0.126 (CI = +/-0.116; p = 0.035)	0.880	+4.61%
Severity	2016.2	0.047 (CI = +/-0.023; p = 0.001)	0.120 (CI = +/-0.125; p = 0.057)	0.870	+4.77%
Severity	2017.1	0.058 (CI = +/-0.022; p = 0.000)	0.083 (CI = +/-0.114; p = 0.140)	0.904	+5.96%
Frequency	2010.2	-0.051 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.121; p = 0.025)	0.802	-4.97%
Frequency	2011.1	-0.055 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.118; p = 0.010)	0.821	-5.32%
Frequency	2011.2	-0.058 (CI = +/-0.012; p = 0.000)	0.178 (CI = +/-0.116; p = 0.004)	0.833	-5.65%
Frequency	2012.1	-0.061 (CI = +/-0.013; p = 0.000)	0.190 (CI = +/-0.118; p = 0.003)	0.831	-5.88%
Frequency	2012.2	-0.064 (CI = +/-0.013; p = 0.000)	0.209 (CI = +/-0.116; p = 0.001)	0.841	-6.23%
Frequency	2013.1	-0.067 (CI = +/-0.014; p = 0.000)	0.220 (CI = +/-0.119; p = 0.001)	0.833	-6.46%
Frequency	2013.2	-0.069 (CI = +/-0.016; p = 0.000)	0.228 (CI = +/-0.124; p = 0.001)	0.818	-6.63%
Frequency	2014.1	-0.069 (CI = +/-0.017; p = 0.000)	0.231 (CI = +/-0.131; p = 0.002)	0.792	-6.68%
Frequency	2014.2	-0.067 (CI = +/-0.019; p = 0.000)	0.222 (CI = +/-0.138; p = 0.003)	0.750	-6.48%
Frequency	2015.1	-0.071 (CI = +/-0.021; p = 0.000)	0.238 (CI = +/-0.143; p = 0.003)	0.740	-6.85%
Frequency	2015.2	-0.069 (CI = +/-0.024; p = 0.000)	0.230 (CI = +/-0.152; p = 0.005)	0.684	-6.66%
Frequency	2016.1	-0.073 (CI = +/-0.027; p = 0.000)	0.244 (CI = +/-0.161; p = 0.005)	0.660	-7.01%
Frequency	2016.2	-0.077 (CI = +/-0.031; p = 0.000)	0.257 (CI = +/-0.172; p = 0.006)	0.629	-7.37%
Frequency	2017.1	-0.081 (CI = +/-0.036; p = 0.000)	0.273 (CI = +/-0.185; p = 0.007)	0.598	-7.82%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2017.1

Parameters Included: trend_level_change, seasonality

Future Trend Start Date = 2018-01-01

Loss Cost	2010.2	-0.106 (CI = +/-0.075; p = 0.008)	0.062 (CI = +/-0.015; p = 0.000)	0.735	0.00%	+6.43%
Loss Cost	2011.1	-0.107 (CI = +/-0.078; p = 0.009)	0.062 (CI = +/-0.015; p = 0.000)	0.733	0.00%	+6.40%
Loss Cost	2011.2	-0.090 (CI = +/-0.073; p = 0.017)	0.059 (CI = +/-0.014; p = 0.000)	0.742	0.00%	+6.09%
Loss Cost	2012.1	-0.100 (CI = +/-0.072; p = 0.008)	0.057 (CI = +/-0.014; p = 0.000)	0.753	0.00%	+5.90%
Loss Cost	2012.2	-0.085 (CI = +/-0.069; p = 0.017)	0.055 (CI = +/-0.013; p = 0.000)	0.754	0.00%	+5.63%
Loss Cost	2013.1	-0.090 (CI = +/-0.071; p = 0.015)	0.054 (CI = +/-0.014; p = 0.000)	0.751	0.00%	+5.54%
Loss Cost	2013.2	-0.081 (CI = +/-0.072; p = 0.030)	0.052 (CI = +/-0.014; p = 0.000)	0.734	0.00%	+5.36%
Loss Cost	2014.1	-0.094 (CI = +/-0.068; p = 0.010)	0.050 (CI = +/-0.013; p = 0.000)	0.755	0.00%	+5.08%
Loss Cost	2014.2	-0.093 (CI = +/-0.073; p = 0.015)	0.049 (CI = +/-0.014; p = 0.000)	0.733	0.00%	+5.06%
Loss Cost	2015.1	-0.100 (CI = +/-0.074; p = 0.011)	0.048 (CI = +/-0.015; p = 0.000)	0.730	0.00%	+4.89%
Loss Cost	2015.2	-0.090 (CI = +/-0.077; p = 0.025)	0.046 (CI = +/-0.015; p = 0.000)	0.691	0.00%	+4.67%
Loss Cost	2016.1	-0.091 (CI = +/-0.082; p = 0.031)	0.045 (CI = +/-0.017; p = 0.000)	0.678	0.00%	+4.64%
Loss Cost	2016.2	-0.105 (CI = +/-0.084; p = 0.018)	0.049 (CI = +/-0.018; p = 0.000)	0.695	0.00%	+5.02%
Severity	2010.2	-0.223 (CI = +/-0.078; p = 0.000)	0.093 (CI = +/-0.015; p = 0.000)	0.863	0.00%	+9.73%
Severity	2011.1	-0.227 (CI = +/-0.080; p = 0.000)	0.092 (CI = +/-0.016; p = 0.000)	0.863	0.00%	+9.66%
Severity	2011.2	-0.210 (CI = +/-0.077; p = 0.000)	0.089 (CI = +/-0.015; p = 0.000)	0.868	0.00%	+9.35%
Severity	2012.1	-0.225 (CI = +/-0.070; p = 0.000)	0.087 (CI = +/-0.014; p = 0.000)	0.891	0.00%	+9.07%
Severity	2012.2	-0.209 (CI = +/-0.066; p = 0.000)	0.084 (CI = +/-0.013; p = 0.000)	0.899	0.00%	+8.75%
Severity	2013.1	-0.218 (CI = +/-0.065; p = 0.000)	0.082 (CI = +/-0.013; p = 0.000)	0.906	0.00%	+8.57%
Severity	2013.2	-0.208 (CI = +/-0.065; p = 0.000)	0.080 (CI = +/-0.013; p = 0.000)	0.901	0.00%	+8.37%
Severity	2014.1	-0.221 (CI = +/-0.060; p = 0.000)	0.078 (CI = +/-0.012; p = 0.000)	0.920	0.00%	+8.08%
Severity	2014.2	-0.213 (CI = +/-0.061; p = 0.000)	0.076 (CI = +/-0.012; p = 0.000)	0.914	0.00%	+7.89%
Severity	2015.1	-0.219 (CI = +/-0.062; p = 0.000)	0.075 (CI = +/-0.012; p = 0.000)	0.915	0.00%	+7.74%
Severity	2015.2	-0.196 (CI = +/-0.049; p = 0.000)	0.069 (CI = +/-0.010; p = 0.000)	0.938	0.00%	+7.20%
Severity	2016.1	-0.199 (CI = +/-0.051; p = 0.000)	0.069 (CI = +/-0.010; p = 0.000)	0.937	0.00%	+7.11%
Severity	2016.2	-0.188 (CI = +/-0.051; p = 0.000)	0.066 (CI = +/-0.011; p = 0.000)	0.929	0.00%	+6.80%
Frequency	2010.2	0.117 (CI = +/-0.053; p = 0.000)	-0.031 (CI = +/-0.010; p = 0.000)	0.647	0.00%	-3.01%
Frequency	2011.1	0.119 (CI = +/-0.054; p = 0.000)	-0.030 (CI = +/-0.011; p = 0.000)	0.648	0.00%	-2.97%
Frequency	2011.2	0.120 (CI = +/-0.057; p = 0.000)	-0.030 (CI = +/-0.011; p = 0.000)	0.633	0.00%	-2.99%
Frequency	2012.1	0.125 (CI = +/-0.058; p = 0.000)	-0.029 (CI = +/-0.011; p = 0.000)	0.642	0.00%	-2.90%
Frequency	2012.2	0.123 (CI = +/-0.060; p = 0.000)	-0.029 (CI = +/-0.012; p = 0.000)	0.616	0.00%	-2.87%
Frequency	2013.1	0.128 (CI = +/-0.062; p = 0.000)	-0.028 (CI = +/-0.012; p = 0.000)	0.621	0.00%	-2.79%
Frequency	2013.2	0.127 (CI = +/-0.065; p = 0.001)	-0.028 (CI = +/-0.013; p = 0.000)	0.594	0.00%	-2.78%
Frequency	2014.1	0.127 (CI = +/-0.069; p = 0.001)	-0.028 (CI = +/-0.013; p = 0.000)	0.592	0.00%	-2.78%
Frequency	2014.2	0.120 (CI = +/-0.071; p = 0.002)	-0.027 (CI = +/-0.014; p = 0.001)	0.541	0.00%	-2.63%
Frequency	2015.1	0.119 (CI = +/-0.075; p = 0.004)	-0.027 (CI = +/-0.015; p = 0.001)	0.539	0.00%	-2.65%
Frequency	2015.2	0.106 (CI = +/-0.076; p = 0.009)	-0.024 (CI = +/-0.015; p = 0.004)	0.463	0.00%	-2.36%
Frequency	2016.1	0.108 (CI = +/-0.080; p = 0.012)	-0.023 (CI = +/-0.016; p = 0.008)	0.455	0.00%	-2.30%
Frequency	2016.2	0.083 (CI = +/-0.072; p = 0.026)	-0.017 (CI = +/-0.015; p = 0.029)	0.338	0.00%	-1.67%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2017.1

Parameters Included: seasonality

Loss Cost	2010.2	-0.079 (CI = +/-0.144; p = 0.268)	0.010	0.00%
Loss Cost	2011.1	-0.090 (CI = +/-0.148; p = 0.224)	0.020	0.00%
Loss Cost	2011.2	-0.063 (CI = +/-0.143; p = 0.375)	-0.007	0.00%
Loss Cost	2012.1	-0.082 (CI = +/-0.142; p = 0.243)	0.017	0.00%
Loss Cost	2012.2	-0.057 (CI = +/-0.138; p = 0.400)	-0.011	0.00%
Loss Cost	2013.1	-0.072 (CI = +/-0.141; p = 0.300)	0.006	0.00%
Loss Cost	2013.2	-0.051 (CI = +/-0.141; p = 0.458)	-0.020	0.00%
Loss Cost	2014.1	-0.076 (CI = +/-0.136; p = 0.259)	0.016	0.00%
Loss Cost	2014.2	-0.060 (CI = +/-0.140; p = 0.376)	-0.009	0.00%
Loss Cost	2015.1	-0.080 (CI = +/-0.140; p = 0.242)	0.024	0.00%
Loss Cost	2015.2	-0.056 (CI = +/-0.138; p = 0.404)	-0.015	0.00%
Loss Cost	2016.1	-0.071 (CI = +/-0.142; p = 0.305)	0.007	0.00%
Loss Cost	2016.2	-0.062 (CI = +/-0.150; p = 0.397)	-0.015	0.00%
Loss Cost	2017.2	-0.076 (CI = +/-0.157; p = 0.316)	0.005	0.00%
Loss Cost	2018.1	-0.097 (CI = +/-0.163; p = 0.221)	0.044	0.00%
Severity	2010.2	-0.184 (CI = +/-0.200; p = 0.071)	0.083	0.00%
Severity	2011.1	-0.200 (CI = +/-0.205; p = 0.055)	0.102	0.00%
Severity	2011.2	-0.169 (CI = +/-0.202; p = 0.098)	0.070	0.00%
Severity	2012.1	-0.199 (CI = +/-0.200; p = 0.051)	0.114	0.00%
Severity	2012.2	-0.166 (CI = +/-0.196; p = 0.094)	0.079	0.00%
Severity	2013.1	-0.190 (CI = +/-0.198; p = 0.058)	0.115	0.00%
Severity	2013.2	-0.162 (CI = +/-0.198; p = 0.103)	0.080	0.00%
Severity	2014.1	-0.193 (CI = +/-0.195; p = 0.052)	0.134	0.00%
Severity	2014.2	-0.163 (CI = +/-0.195; p = 0.097)	0.093	0.00%
Severity	2015.1	-0.189 (CI = +/-0.197; p = 0.059)	0.138	0.00%
Severity	2015.2	-0.144 (CI = +/-0.183; p = 0.117)	0.088	0.00%
Severity	2016.1	-0.168 (CI = +/-0.186; p = 0.073)	0.137	0.00%
Severity	2016.2	-0.129 (CI = +/-0.178; p = 0.143)	0.080	0.00%
Severity	2017.2	-0.152 (CI = +/-0.183; p = 0.097)	0.126	0.00%
Severity	2018.1	-0.185 (CI = +/-0.182; p = 0.046)	0.216	0.00%
Frequency	2010.2	0.104 (CI = +/-0.080; p = 0.012)	0.181	0.00%
Frequency	2011.1	0.111 (CI = +/-0.081; p = 0.010)	0.201	0.00%
Frequency	2011.2	0.106 (CI = +/-0.084; p = 0.016)	0.180	0.00%
Frequency	2012.1	0.116 (CI = +/-0.085; p = 0.009)	0.219	0.00%
Frequency	2012.2	0.108 (CI = +/-0.087; p = 0.017)	0.190	0.00%
Frequency	2013.1	0.118 (CI = +/-0.088; p = 0.011)	0.226	0.00%
Frequency	2013.2	0.111 (CI = +/-0.091; p = 0.020)	0.197	0.00%
Frequency	2014.1	0.117 (CI = +/-0.095; p = 0.018)	0.212	0.00%
Frequency	2014.2	0.103 (CI = +/-0.095; p = 0.035)	0.172	0.00%
Frequency	2015.1	0.108 (CI = +/-0.099; p = 0.034)	0.184	0.00%
Frequency	2015.2	0.088 (CI = +/-0.095; p = 0.067)	0.136	0.00%
Frequency	2016.1	0.097 (CI = +/-0.098; p = 0.051)	0.168	0.00%
Frequency	2016.2	0.068 (CI = +/-0.080; p = 0.093)	0.122	0.00%
Frequency	2017.2	0.075 (CI = +/-0.084; p = 0.075)	0.152	0.00%
Frequency	2018.1	0.088 (CI = +/-0.086; p = 0.045)	0.219	0.00%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2010.2	0.037 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.089; p = 0.129)	0.652	+3.79%
Loss Cost	2011.1	0.039 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.090; p = 0.187)	0.662	+3.97%
Loss Cost	2011.2	0.037 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.092; p = 0.266)	0.617	+3.79%
Loss Cost	2012.1	0.037 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.096; p = 0.273)	0.591	+3.76%
Loss Cost	2012.2	0.035 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.099; p = 0.363)	0.536	+3.58%
Loss Cost	2013.1	0.036 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.103; p = 0.412)	0.519	+3.65%
Loss Cost	2013.2	0.035 (CI = +/-0.016; p = 0.000)	-0.037 (CI = +/-0.108; p = 0.482)	0.462	+3.54%
Loss Cost	2014.1	0.033 (CI = +/-0.017; p = 0.001)	-0.044 (CI = +/-0.111; p = 0.415)	0.411	+3.34%
Loss Cost	2014.2	0.033 (CI = +/-0.019; p = 0.002)	-0.044 (CI = +/-0.117; p = 0.444)	0.361	+3.32%
Loss Cost	2015.1	0.032 (CI = +/-0.020; p = 0.004)	-0.048 (CI = +/-0.123; p = 0.428)	0.317	+3.21%
Loss Cost	2015.2	0.028 (CI = +/-0.022; p = 0.016)	-0.036 (CI = +/-0.129; p = 0.559)	0.220	+2.88%
Loss Cost	2016.1	0.028 (CI = +/-0.025; p = 0.029)	-0.037 (CI = +/-0.136; p = 0.570)	0.185	+2.85%
Loss Cost	2016.2	0.029 (CI = +/-0.028; p = 0.045)	-0.040 (CI = +/-0.146; p = 0.572)	0.146	+2.92%
Loss Cost	2017.1	0.029 (CI = +/-0.032; p = 0.073)	-0.040 (CI = +/-0.156; p = 0.592)	0.114	+2.91%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	-0.203 (CI = +/-0.051; p = 0.000)	0.937	+5.75%
Severity	2011.1	0.058 (CI = +/-0.006; p = 0.000)	-0.192 (CI = +/-0.046; p = 0.000)	0.951	+6.00%
Severity	2011.2	0.058 (CI = +/-0.006; p = 0.000)	-0.191 (CI = +/-0.048; p = 0.000)	0.944	+5.98%
Severity	2012.1	0.058 (CI = +/-0.006; p = 0.000)	-0.192 (CI = +/-0.050; p = 0.000)	0.940	+5.96%
Severity	2012.2	0.057 (CI = +/-0.007; p = 0.000)	-0.190 (CI = +/-0.052; p = 0.000)	0.930	+5.91%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.053; p = 0.000)	0.930	+6.02%
Severity	2013.2	0.059 (CI = +/-0.008; p = 0.000)	-0.189 (CI = +/-0.056; p = 0.000)	0.921	+6.10%
Severity	2014.1	0.059 (CI = +/-0.009; p = 0.000)	-0.190 (CI = +/-0.058; p = 0.000)	0.916	+6.06%
Severity	2014.2	0.059 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.061; p = 0.000)	0.903	+6.12%
Severity	2015.1	0.061 (CI = +/-0.011; p = 0.000)	-0.189 (CI = +/-0.064; p = 0.000)	0.901	+6.24%
Severity	2015.2	0.057 (CI = +/-0.011; p = 0.000)	-0.177 (CI = +/-0.062; p = 0.000)	0.887	+5.87%
Severity	2016.1	0.058 (CI = +/-0.012; p = 0.000)	-0.173 (CI = +/-0.065; p = 0.000)	0.885	+6.00%
Severity	2016.2	0.056 (CI = +/-0.013; p = 0.000)	-0.167 (CI = +/-0.068; p = 0.000)	0.855	+5.80%
Severity	2017.1	0.058 (CI = +/-0.015; p = 0.000)	-0.161 (CI = +/-0.071; p = 0.000)	0.856	+6.01%
Frequency	2010.2	-0.019 (CI = +/-0.007; p = 0.000)	0.135 (CI = +/-0.064; p = 0.000)	0.585	-1.86%
Frequency	2011.1	-0.019 (CI = +/-0.008; p = 0.000)	0.133 (CI = +/-0.066; p = 0.000)	0.587	-1.91%
Frequency	2011.2	-0.021 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.067; p = 0.000)	0.601	-2.07%
Frequency	2012.1	-0.021 (CI = +/-0.009; p = 0.000)	0.140 (CI = +/-0.070; p = 0.000)	0.597	-2.08%
Frequency	2012.2	-0.022 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.072; p = 0.000)	0.591	-2.20%
Frequency	2013.1	-0.023 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.075; p = 0.001)	0.588	-2.23%
Frequency	2013.2	-0.024 (CI = +/-0.011; p = 0.000)	0.152 (CI = +/-0.077; p = 0.000)	0.592	-2.42%
Frequency	2014.1	-0.026 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.079; p = 0.001)	0.603	-2.57%
Frequency	2014.2	-0.027 (CI = +/-0.013; p = 0.000)	0.149 (CI = +/-0.083; p = 0.001)	0.569	-2.64%
Frequency	2015.1	-0.029 (CI = +/-0.014; p = 0.000)	0.141 (CI = +/-0.086; p = 0.003)	0.586	-2.85%
Frequency	2015.2	-0.029 (CI = +/-0.016; p = 0.001)	0.140 (CI = +/-0.091; p = 0.005)	0.527	-2.83%
Frequency	2016.1	-0.030 (CI = +/-0.017; p = 0.002)	0.135 (CI = +/-0.096; p = 0.009)	0.530	-2.97%
Frequency	2016.2	-0.028 (CI = +/-0.019; p = 0.009)	0.127 (CI = +/-0.101; p = 0.017)	0.431	-2.72%
Frequency	2017.1	-0.030 (CI = +/-0.022; p = 0.011)	0.121 (CI = +/-0.107; p = 0.029)	0.438	-2.92%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2017.1

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2018-01-01

Loss Cost	2010.2	0.032 (CI = +/-0.016; p = 0.000)	-0.103 (CI = +/-0.060; p = 0.002)	0.012 (CI = +/-0.028; p = 0.375)	0.833	+3.21%	+4.49%
Loss Cost	2011.1	0.037 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.059; p = 0.003)	0.005 (CI = +/-0.029; p = 0.740)	0.847	+3.80%	+4.29%
Loss Cost	2011.2	0.033 (CI = +/-0.019; p = 0.002)	-0.088 (CI = +/-0.060; p = 0.006)	0.010 (CI = +/-0.031; p = 0.489)	0.827	+3.33%	+4.41%
Loss Cost	2012.1	0.031 (CI = +/-0.022; p = 0.007)	-0.090 (CI = +/-0.063; p = 0.007)	0.013 (CI = +/-0.034; p = 0.449)	0.815	+3.16%	+4.46%
Loss Cost	2012.2	0.026 (CI = +/-0.025; p = 0.041)	-0.084 (CI = +/-0.064; p = 0.012)	0.019 (CI = +/-0.036; p = 0.293)	0.790	+2.61%	+4.57%
Loss Cost	2013.1	0.028 (CI = +/-0.029; p = 0.060)	-0.082 (CI = +/-0.067; p = 0.019)	0.017 (CI = +/-0.041; p = 0.411)	0.782	+2.81%	+4.53%
Loss Cost	2013.2	0.026 (CI = +/-0.034; p = 0.134)	-0.081 (CI = +/-0.070; p = 0.027)	0.019 (CI = +/-0.046; p = 0.404)	0.752	+2.60%	+4.56%
Loss Cost	2014.1	0.011 (CI = +/-0.040; p = 0.566)	-0.091 (CI = +/-0.070; p = 0.014)	0.036 (CI = +/-0.052; p = 0.164)	0.746	+1.11%	+4.79%
Loss Cost	2014.2	0.014 (CI = +/-0.049; p = 0.565)	-0.093 (CI = +/-0.074; p = 0.017)	0.033 (CI = +/-0.061; p = 0.270)	0.723	+1.37%	+4.76%
Loss Cost	2015.1	-0.001 (CI = +/-0.062; p = 0.974)	-0.100 (CI = +/-0.077; p = 0.015)	0.049 (CI = +/-0.074; p = 0.182)	0.713	-0.10%	+4.90%
Loss Cost	2015.2	-0.031 (CI = +/-0.080; p = 0.422)	-0.089 (CI = +/-0.079; p = 0.029)	0.080 (CI = +/-0.090; p = 0.078)	0.685	-3.04%	+5.05%
Loss Cost	2016.1	-0.068 (CI = +/-0.114; p = 0.219)	-0.097 (CI = +/-0.081; p = 0.022)	0.119 (CI = +/-0.124; p = 0.058)	0.691	-6.59%	+5.20%
Loss Cost	2016.2	-0.045 (CI = +/-0.200; p = 0.637)	-0.101 (CI = +/-0.089; p = 0.029)	0.095 (CI = +/-0.207; p = 0.339)	0.677	-4.37%	+5.18%
Severity	2010.2	0.044 (CI = +/-0.011; p = 0.000)	-0.219 (CI = +/-0.042; p = 0.000)	0.023 (CI = +/-0.020; p = 0.027)	0.959	+4.53%	+6.94%
Severity	2011.1	0.051 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.038; p = 0.000)	0.014 (CI = +/-0.019; p = 0.139)	0.969	+5.23%	+6.71%
Severity	2011.2	0.050 (CI = +/-0.013; p = 0.000)	-0.207 (CI = +/-0.040; p = 0.000)	0.015 (CI = +/-0.020; p = 0.133)	0.965	+5.12%	+6.74%
Severity	2012.1	0.047 (CI = +/-0.014; p = 0.000)	-0.210 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.022; p = 0.099)	0.964	+4.86%	+6.81%
Severity	2012.2	0.045 (CI = +/-0.016; p = 0.000)	-0.207 (CI = +/-0.042; p = 0.000)	0.022 (CI = +/-0.024; p = 0.073)	0.958	+4.56%	+6.87%
Severity	2013.1	0.047 (CI = +/-0.019; p = 0.000)	-0.205 (CI = +/-0.044; p = 0.000)	0.019 (CI = +/-0.027; p = 0.153)	0.957	+4.78%	+6.82%
Severity	2013.2	0.050 (CI = +/-0.022; p = 0.000)	-0.207 (CI = +/-0.046; p = 0.000)	0.015 (CI = +/-0.030; p = 0.299)	0.952	+5.13%	+6.77%
Severity	2014.1	0.045 (CI = +/-0.027; p = 0.003)	-0.211 (CI = +/-0.048; p = 0.000)	0.021 (CI = +/-0.035; p = 0.222)	0.950	+4.61%	+6.85%
Severity	2014.2	0.049 (CI = +/-0.033; p = 0.006)	-0.213 (CI = +/-0.050; p = 0.000)	0.017 (CI = +/-0.041; p = 0.399)	0.942	+5.02%	+6.81%
Severity	2015.1	0.058 (CI = +/-0.042; p = 0.010)	-0.209 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.050; p = 0.770)	0.941	+5.97%	+6.72%
Severity	2015.2	0.025 (CI = +/-0.049; p = 0.291)	-0.197 (CI = +/-0.049; p = 0.000)	0.041 (CI = +/-0.056; p = 0.137)	0.939	+2.56%	+6.88%
Severity	2016.1	0.030 (CI = +/-0.073; p = 0.389)	-0.196 (CI = +/-0.052; p = 0.000)	0.036 (CI = +/-0.079; p = 0.343)	0.936	+3.06%	+6.86%
Severity	2016.2	-0.033 (CI = +/-0.119; p = 0.566)	-0.185 (CI = +/-0.053; p = 0.000)	0.099 (CI = +/-0.124; p = 0.106)	0.925	-3.20%	+6.92%
Frequency	2010.2	-0.013 (CI = +/-0.014; p = 0.066)	0.116 (CI = +/-0.050; p = 0.000)	-0.010 (CI = +/-0.024; p = 0.371)	0.680	-1.26%	-2.29%
Frequency	2011.1	-0.014 (CI = +/-0.015; p = 0.079)	0.114 (CI = +/-0.052; p = 0.000)	-0.009 (CI = +/-0.026; p = 0.467)	0.678	-1.36%	-2.26%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.048)	0.119 (CI = +/-0.053; p = 0.000)	-0.005 (CI = +/-0.027; p = 0.715)	0.678	-1.70%	-2.18%
Frequency	2012.1	-0.016 (CI = +/-0.020; p = 0.097)	0.120 (CI = +/-0.056; p = 0.000)	-0.006 (CI = +/-0.030; p = 0.691)	0.671	-1.62%	-2.20%
Frequency	2012.2	-0.019 (CI = +/-0.022; p = 0.094)	0.122 (CI = +/-0.058; p = 0.000)	-0.003 (CI = +/-0.033; p = 0.856)	0.649	-1.86%	-2.15%
Frequency	2013.1	-0.019 (CI = +/-0.026; p = 0.149)	0.122 (CI = +/-0.061; p = 0.000)	-0.003 (CI = +/-0.037; p = 0.880)	0.642	-1.88%	-2.15%
Frequency	2013.2	-0.024 (CI = +/-0.031; p = 0.113)	0.127 (CI = +/-0.063; p = 0.000)	0.003 (CI = +/-0.042; p = 0.863)	0.627	-2.41%	-2.07%
Frequency	2014.1	-0.034 (CI = +/-0.037; p = 0.066)	0.120 (CI = +/-0.065; p = 0.001)	0.015 (CI = +/-0.048; p = 0.528)	0.645	-3.35%	-1.93%
Frequency	2014.2	-0.035 (CI = +/-0.045; p = 0.116)	0.120 (CI = +/-0.068; p = 0.002)	0.016 (CI = +/-0.056; p = 0.554)	0.581	-3.47%	-1.92%
Frequency	2015.1	-0.059 (CI = +/-0.055; p = 0.037)	0.109 (CI = +/-0.068; p = 0.004)	0.042 (CI = +/-0.065; p = 0.194)	0.630	-5.72%	-1.71%
Frequency	2015.2	-0.056 (CI = +/-0.074; p = 0.125)	0.108 (CI = +/-0.073; p = 0.006)	0.039 (CI = +/-0.083; p = 0.337)	0.513	-5.46%	-1.72%
Frequency	2016.1	-0.098 (CI = +/-0.103; p = 0.060)	0.099 (CI = +/-0.074; p = 0.012)	0.083 (CI = +/-0.112; p = 0.137)	0.550	-9.37%	-1.56%
Frequency	2016.2	-0.012 (CI = +/-0.170; p = 0.880)	0.084 (CI = +/-0.076; p = 0.033)	-0.004 (CI = +/-0.177; p = 0.958)	0.289	-1.20%	-1.63%

Comprehensive

*Coverage = CM**End Trend Period = 2025.1**Excluded Points = 2017.1**Parameters Included: time, seasonality*

Loss Cost	2010.2	0.038 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.059; p = 0.002)	0.835	+3.88%
Loss Cost	2011.1	0.040 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.058; p = 0.003)	0.852	+4.07%
Loss Cost	2011.2	0.039 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.059; p = 0.006)	0.830	+3.95%
Loss Cost	2012.1	0.039 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.061; p = 0.008)	0.818	+3.94%
Loss Cost	2012.2	0.038 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.064; p = 0.014)	0.788	+3.85%
Loss Cost	2013.1	0.039 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.066; p = 0.021)	0.785	+3.96%
Loss Cost	2013.2	0.039 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.069; p = 0.027)	0.755	+3.98%
Loss Cost	2014.1	0.038 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.071; p = 0.023)	0.732	+3.83%
Loss Cost	2014.2	0.039 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.075; p = 0.019)	0.719	+4.02%
Loss Cost	2015.1	0.039 (CI = +/-0.013; p = 0.000)	-0.092 (CI = +/-0.078; p = 0.024)	0.697	+4.00%
Loss Cost	2015.2	0.039 (CI = +/-0.015; p = 0.000)	-0.090 (CI = +/-0.084; p = 0.037)	0.634	+3.95%
Loss Cost	2016.1	0.040 (CI = +/-0.016; p = 0.000)	-0.087 (CI = +/-0.088; p = 0.053)	0.624	+4.10%
Loss Cost	2016.2	0.047 (CI = +/-0.017; p = 0.000)	-0.108 (CI = +/-0.087; p = 0.018)	0.677	+4.78%
Loss Cost	2017.2	0.050 (CI = +/-0.019; p = 0.000)	-0.101 (CI = +/-0.089; p = 0.029)	0.690	+5.18%
Loss Cost	2018.1	0.052 (CI = +/-0.022; p = 0.000)	-0.097 (CI = +/-0.095; p = 0.047)	0.678	+5.36%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	-0.216 (CI = +/-0.046; p = 0.000)	0.952	+5.79%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.039; p = 0.000)	0.968	+6.04%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.041; p = 0.000)	0.963	+6.04%
Severity	2012.1	0.059 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.042; p = 0.000)	0.960	+6.03%
Severity	2012.2	0.058 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.044; p = 0.000)	0.953	+6.02%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	-0.200 (CI = +/-0.045; p = 0.000)	0.955	+6.14%
Severity	2013.2	0.061 (CI = +/-0.007; p = 0.000)	-0.206 (CI = +/-0.046; p = 0.000)	0.951	+6.28%
Severity	2014.1	0.061 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.048; p = 0.000)	0.948	+6.27%
Severity	2014.2	0.062 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.050; p = 0.000)	0.943	+6.42%
Severity	2015.1	0.064 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.050; p = 0.000)	0.944	+6.59%
Severity	2015.2	0.061 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.051; p = 0.000)	0.933	+6.31%
Severity	2016.1	0.063 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.051; p = 0.000)	0.936	+6.52%
Severity	2016.2	0.063 (CI = +/-0.011; p = 0.000)	-0.192 (CI = +/-0.056; p = 0.000)	0.915	+6.50%
Severity	2017.2	0.067 (CI = +/-0.012; p = 0.000)	-0.185 (CI = +/-0.053; p = 0.000)	0.928	+6.92%
Severity	2018.1	0.067 (CI = +/-0.013; p = 0.000)	-0.185 (CI = +/-0.057; p = 0.000)	0.923	+6.90%
Frequency	2010.2	-0.018 (CI = +/-0.006; p = 0.000)	0.115 (CI = +/-0.050; p = 0.000)	0.682	-1.80%
Frequency	2011.1	-0.019 (CI = +/-0.006; p = 0.000)	0.112 (CI = +/-0.051; p = 0.000)	0.684	-1.85%
Frequency	2011.2	-0.020 (CI = +/-0.006; p = 0.000)	0.118 (CI = +/-0.052; p = 0.000)	0.690	-1.97%
Frequency	2012.1	-0.020 (CI = +/-0.007; p = 0.000)	0.119 (CI = +/-0.054; p = 0.000)	0.683	-1.97%
Frequency	2012.2	-0.021 (CI = +/-0.007; p = 0.000)	0.122 (CI = +/-0.056; p = 0.000)	0.665	-2.04%
Frequency	2013.1	-0.021 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.059; p = 0.000)	0.659	-2.06%
Frequency	2013.2	-0.022 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.061; p = 0.000)	0.645	-2.17%
Frequency	2014.1	-0.023 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.063; p = 0.001)	0.656	-2.30%
Frequency	2014.2	-0.023 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.067; p = 0.001)	0.596	-2.26%
Frequency	2015.1	-0.025 (CI = +/-0.011; p = 0.000)	0.116 (CI = +/-0.069; p = 0.002)	0.612	-2.43%
Frequency	2015.2	-0.022 (CI = +/-0.013; p = 0.002)	0.108 (CI = +/-0.072; p = 0.006)	0.513	-2.22%
Frequency	2016.1	-0.023 (CI = +/-0.014; p = 0.004)	0.106 (CI = +/-0.076; p = 0.009)	0.506	-2.27%
Frequency	2016.2	-0.016 (CI = +/-0.014; p = 0.029)	0.084 (CI = +/-0.072; p = 0.025)	0.339	-1.61%
Frequency	2017.2	-0.016 (CI = +/-0.016; p = 0.051)	0.084 (CI = +/-0.076; p = 0.033)	0.327	-1.63%
Frequency	2018.1	-0.015 (CI = +/-0.019; p = 0.117)	0.088 (CI = +/-0.081; p = 0.035)	0.317	-1.44%

Comprehensive

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

Loss Cost	2010.2	0.041 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	0.704	+4.17%
Loss Cost	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	0.725	+4.41%
Loss Cost	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	0.698	+4.19%
Loss Cost	2012.1	0.041 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	0.678	+4.21%
Loss Cost	2012.2	0.039 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.009)	0.645	+3.99%
Loss Cost	2013.1	0.040 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	0.635	+4.10%
Loss Cost	2013.2	0.039 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.004; p = 0.011)	0.598	+3.94%
Loss Cost	2014.1	0.037 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.005; p = 0.012)	0.560	+3.76%
Loss Cost	2014.2	0.036 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.005; p = 0.013)	0.526	+3.66%
Loss Cost	2015.1	0.035 (CI = +/-0.018; p = 0.001)	0.006 (CI = +/-0.005; p = 0.016)	0.493	+3.57%
Loss Cost	2015.2	0.031 (CI = +/-0.019; p = 0.003)	0.006 (CI = +/-0.005; p = 0.012)	0.457	+3.13%
Loss Cost	2016.1	0.030 (CI = +/-0.021; p = 0.007)	0.006 (CI = +/-0.005; p = 0.015)	0.433	+3.06%
Loss Cost	2016.2	0.029 (CI = +/-0.023; p = 0.018)	0.006 (CI = +/-0.005; p = 0.017)	0.410	+2.93%
Loss Cost	2017.1	0.028 (CI = +/-0.026; p = 0.041)	0.006 (CI = +/-0.005; p = 0.021)	0.390	+2.81%
Loss Cost	2017.2	0.045 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.762	+4.63%
Loss Cost	2018.1	0.047 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.003; p = 0.008)	0.753	+4.78%
Severity	2010.2	0.057 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.257)	0.789	+5.81%
Severity	2011.1	0.060 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.206)	0.824	+6.22%
Severity	2011.2	0.059 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.212)	0.805	+6.04%
Severity	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.215)	0.797	+6.18%
Severity	2012.2	0.058 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.214)	0.773	+5.96%
Severity	2013.1	0.061 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.212)	0.780	+6.24%
Severity	2013.2	0.059 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.217)	0.753	+6.11%
Severity	2014.1	0.061 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.230)	0.741	+6.27%
Severity	2014.2	0.059 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.228)	0.705	+6.06%
Severity	2015.1	0.062 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.247)	0.712	+6.41%
Severity	2015.2	0.056 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.170)	0.685	+5.74%
Severity	2016.1	0.059 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.199)	0.691	+6.10%
Severity	2016.2	0.054 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.004; p = 0.141)	0.649	+5.51%
Severity	2017.1	0.058 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.005; p = 0.185)	0.663	+5.96%
Severity	2017.2	0.061 (CI = +/-0.025; p = 0.000)	0.003 (CI = +/-0.005; p = 0.242)	0.655	+6.30%
Severity	2018.1	0.064 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.005; p = 0.318)	0.638	+6.61%
Frequency	2010.2	-0.016 (CI = +/-0.010; p = 0.003)	0.003 (CI = +/-0.004; p = 0.147)	0.352	-1.55%
Frequency	2011.1	-0.017 (CI = +/-0.010; p = 0.002)	0.003 (CI = +/-0.004; p = 0.153)	0.373	-1.70%
Frequency	2011.2	-0.018 (CI = +/-0.011; p = 0.003)	0.003 (CI = +/-0.004; p = 0.162)	0.360	-1.75%
Frequency	2012.1	-0.019 (CI = +/-0.012; p = 0.003)	0.003 (CI = +/-0.004; p = 0.168)	0.363	-1.86%
Frequency	2012.2	-0.019 (CI = +/-0.013; p = 0.005)	0.003 (CI = +/-0.005; p = 0.178)	0.335	-1.86%
Frequency	2013.1	-0.020 (CI = +/-0.014; p = 0.005)	0.003 (CI = +/-0.005; p = 0.181)	0.347	-2.02%
Frequency	2013.2	-0.021 (CI = +/-0.015; p = 0.008)	0.003 (CI = +/-0.005; p = 0.190)	0.322	-2.05%
Frequency	2014.1	-0.024 (CI = +/-0.015; p = 0.004)	0.003 (CI = +/-0.005; p = 0.175)	0.372	-2.36%
Frequency	2014.2	-0.023 (CI = +/-0.017; p = 0.010)	0.003 (CI = +/-0.005; p = 0.189)	0.319	-2.26%
Frequency	2015.1	-0.027 (CI = +/-0.017; p = 0.004)	0.003 (CI = +/-0.005; p = 0.159)	0.386	-2.67%
Frequency	2015.2	-0.025 (CI = +/-0.019; p = 0.013)	0.003 (CI = +/-0.005; p = 0.180)	0.314	-2.47%
Frequency	2016.1	-0.029 (CI = +/-0.021; p = 0.009)	0.003 (CI = +/-0.005; p = 0.152)	0.358	-2.86%
Frequency	2016.2	-0.025 (CI = +/-0.022; p = 0.031)	0.003 (CI = +/-0.005; p = 0.188)	0.252	-2.45%
Frequency	2017.1	-0.030 (CI = +/-0.024; p = 0.017)	0.004 (CI = +/-0.005; p = 0.140)	0.319	-2.98%
Frequency	2017.2	-0.016 (CI = +/-0.018; p = 0.084)	0.002 (CI = +/-0.003; p = 0.158)	0.176	-1.57%
Frequency	2018.1	-0.017 (CI = +/-0.021; p = 0.101)	0.002 (CI = +/-0.004; p = 0.162)	0.153	-1.72%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, phys_dam_xs_inf

Loss Cost	2010.2	0.030 (CI = +/-0.015; p = 0.000)	0.096 (CI = +/-0.171; p = 0.262)	0.638	+3.09%
Loss Cost	2011.1	0.034 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.174; p = 0.374)	0.649	+3.41%
Loss Cost	2011.2	0.029 (CI = +/-0.017; p = 0.002)	0.102 (CI = +/-0.175; p = 0.239)	0.619	+2.96%
Loss Cost	2012.1	0.029 (CI = +/-0.019; p = 0.005)	0.106 (CI = +/-0.183; p = 0.244)	0.594	+2.90%
Loss Cost	2012.2	0.024 (CI = +/-0.020; p = 0.023)	0.133 (CI = +/-0.185; p = 0.150)	0.561	+2.39%
Loss Cost	2013.1	0.024 (CI = +/-0.022; p = 0.035)	0.130 (CI = +/-0.195; p = 0.180)	0.543	+2.45%
Loss Cost	2013.2	0.020 (CI = +/-0.024; p = 0.107)	0.153 (CI = +/-0.201; p = 0.130)	0.508	+1.99%
Loss Cost	2014.1	0.014 (CI = +/-0.027; p = 0.273)	0.179 (CI = +/-0.209; p = 0.089)	0.475	+1.45%
Loss Cost	2014.2	0.010 (CI = +/-0.030; p = 0.487)	0.199 (CI = +/-0.220; p = 0.073)	0.446	+1.01%
Loss Cost	2015.1	0.005 (CI = +/-0.033; p = 0.746)	0.222 (CI = +/-0.233; p = 0.061)	0.421	+0.52%
Loss Cost	2015.2	-0.008 (CI = +/-0.035; p = 0.633)	0.280 (CI = +/-0.230; p = 0.020)	0.426	-0.81%
Loss Cost	2016.1	-0.014 (CI = +/-0.040; p = 0.455)	0.307 (CI = +/-0.246; p = 0.018)	0.421	-1.44%
Loss Cost	2016.2	-0.023 (CI = +/-0.046; p = 0.291)	0.343 (CI = +/-0.263; p = 0.014)	0.424	-2.32%
Loss Cost	2017.1	-0.033 (CI = +/-0.053; p = 0.195)	0.381 (CI = +/-0.284; p = 0.012)	0.432	-3.29%
Severity	2010.2	0.050 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.177; p = 0.382)	0.785	+5.08%
Severity	2011.1	0.055 (CI = +/-0.016; p = 0.000)	0.042 (CI = +/-0.170; p = 0.619)	0.815	+5.69%
Severity	2011.2	0.052 (CI = +/-0.017; p = 0.000)	0.060 (CI = +/-0.174; p = 0.481)	0.796	+5.35%
Severity	2012.1	0.054 (CI = +/-0.019; p = 0.000)	0.050 (CI = +/-0.181; p = 0.572)	0.786	+5.54%
Severity	2012.2	0.050 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.184; p = 0.411)	0.764	+5.08%
Severity	2013.1	0.054 (CI = +/-0.022; p = 0.000)	0.052 (CI = +/-0.189; p = 0.576)	0.767	+5.53%
Severity	2013.2	0.051 (CI = +/-0.024; p = 0.000)	0.067 (CI = +/-0.198; p = 0.489)	0.740	+5.21%
Severity	2014.1	0.053 (CI = +/-0.027; p = 0.001)	0.055 (CI = +/-0.209; p = 0.586)	0.725	+5.46%
Severity	2014.2	0.048 (CI = +/-0.030; p = 0.003)	0.078 (CI = +/-0.220; p = 0.466)	0.690	+4.96%
Severity	2015.1	0.055 (CI = +/-0.033; p = 0.003)	0.050 (CI = +/-0.230; p = 0.656)	0.693	+5.61%
Severity	2015.2	0.040 (CI = +/-0.034; p = 0.024)	0.116 (CI = +/-0.221; p = 0.285)	0.670	+4.04%
Severity	2016.1	0.046 (CI = +/-0.038; p = 0.022)	0.089 (CI = +/-0.236; p = 0.435)	0.669	+4.70%
Severity	2016.2	0.031 (CI = +/-0.041; p = 0.133)	0.150 (CI = +/-0.237; p = 0.198)	0.637	+3.12%
Severity	2017.1	0.039 (CI = +/-0.048; p = 0.100)	0.117 (CI = +/-0.257; p = 0.344)	0.641	+4.00%
Frequency	2010.2	-0.019 (CI = +/-0.014; p = 0.010)	0.019 (CI = +/-0.158; p = 0.807)	0.301	-1.89%
Frequency	2011.1	-0.022 (CI = +/-0.015; p = 0.007)	0.035 (CI = +/-0.161; p = 0.657)	0.326	-2.15%
Frequency	2011.2	-0.023 (CI = +/-0.017; p = 0.008)	0.042 (CI = +/-0.167; p = 0.609)	0.314	-2.27%
Frequency	2012.1	-0.025 (CI = +/-0.018; p = 0.007)	0.056 (CI = +/-0.173; p = 0.513)	0.322	-2.51%
Frequency	2012.2	-0.026 (CI = +/-0.020; p = 0.013)	0.059 (CI = +/-0.182; p = 0.511)	0.293	-2.56%
Frequency	2013.1	-0.030 (CI = +/-0.022; p = 0.009)	0.078 (CI = +/-0.188; p = 0.397)	0.313	-2.92%
Frequency	2013.2	-0.031 (CI = +/-0.024; p = 0.014)	0.086 (CI = +/-0.198; p = 0.379)	0.290	-3.06%
Frequency	2014.1	-0.039 (CI = +/-0.025; p = 0.005)	0.123 (CI = +/-0.199; p = 0.211)	0.363	-3.80%
Frequency	2014.2	-0.038 (CI = +/-0.029; p = 0.012)	0.121 (CI = +/-0.213; p = 0.247)	0.305	-3.76%
Frequency	2015.1	-0.049 (CI = +/-0.030; p = 0.003)	0.172 (CI = +/-0.210; p = 0.103)	0.409	-4.82%
Frequency	2015.2	-0.048 (CI = +/-0.035; p = 0.010)	0.164 (CI = +/-0.227; p = 0.144)	0.327	-4.65%
Frequency	2016.1	-0.060 (CI = +/-0.037; p = 0.003)	0.218 (CI = +/-0.229; p = 0.061)	0.415	-5.86%
Frequency	2016.2	-0.054 (CI = +/-0.043; p = 0.017)	0.193 (CI = +/-0.248; p = 0.118)	0.288	-5.27%
Frequency	2017.1	-0.073 (CI = +/-0.046; p = 0.004)	0.264 (CI = +/-0.247; p = 0.038)	0.418	-7.01%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2017.1

Parameters Included: time, mobility

Loss Cost	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.835	+4.19%
Loss Cost	2011.1	0.044 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.869	+4.46%
Loss Cost	2011.2	0.042 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.862	+4.27%
Loss Cost	2012.1	0.042 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.854	+4.33%
Loss Cost	2012.2	0.041 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.843	+4.15%
Loss Cost	2013.1	0.042 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.849	+4.32%
Loss Cost	2013.2	0.041 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.832	+4.23%
Loss Cost	2014.1	0.041 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.812	+4.14%
Loss Cost	2014.2	0.041 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.796	+4.16%
Loss Cost	2015.1	0.041 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.780	+4.20%
Loss Cost	2015.2	0.038 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.762	+3.91%
Loss Cost	2016.1	0.040 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.759	+4.08%
Loss Cost	2016.2	0.042 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.754	+4.27%
Severity	2010.2	0.057 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.280)	0.790	+5.82%
Severity	2011.1	0.060 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.229)	0.826	+6.22%
Severity	2011.2	0.059 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.235)	0.807	+6.06%
Severity	2012.1	0.060 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.238)	0.800	+6.20%
Severity	2012.2	0.058 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.237)	0.775	+5.98%
Severity	2013.1	0.061 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.236)	0.784	+6.28%
Severity	2013.2	0.060 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.005; p = 0.242)	0.755	+6.16%
Severity	2014.1	0.061 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.258)	0.744	+6.34%
Severity	2014.2	0.060 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.005; p = 0.255)	0.707	+6.15%
Severity	2015.1	0.063 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.282)	0.717	+6.55%
Severity	2015.2	0.057 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.005; p = 0.197)	0.681	+5.85%
Severity	2016.1	0.061 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.005; p = 0.237)	0.690	+6.30%
Severity	2016.2	0.055 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.005; p = 0.171)	0.635	+5.65%
Frequency	2010.2	-0.016 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.127)	0.461	-1.54%
Frequency	2011.1	-0.017 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.130)	0.480	-1.66%
Frequency	2011.2	-0.017 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.003; p = 0.138)	0.459	-1.69%
Frequency	2012.1	-0.018 (CI = +/-0.009; p = 0.001)	0.003 (CI = +/-0.004; p = 0.145)	0.455	-1.77%
Frequency	2012.2	-0.017 (CI = +/-0.010; p = 0.002)	0.003 (CI = +/-0.004; p = 0.154)	0.415	-1.73%
Frequency	2013.1	-0.019 (CI = +/-0.011; p = 0.002)	0.003 (CI = +/-0.004; p = 0.157)	0.417	-1.84%
Frequency	2013.2	-0.018 (CI = +/-0.012; p = 0.004)	0.003 (CI = +/-0.004; p = 0.168)	0.376	-1.81%
Frequency	2014.1	-0.021 (CI = +/-0.012; p = 0.002)	0.003 (CI = +/-0.004; p = 0.152)	0.422	-2.07%
Frequency	2014.2	-0.019 (CI = +/-0.013; p = 0.008)	0.003 (CI = +/-0.004; p = 0.167)	0.348	-1.88%
Frequency	2015.1	-0.022 (CI = +/-0.014; p = 0.004)	0.003 (CI = +/-0.004; p = 0.139)	0.408	-2.20%
Frequency	2015.2	-0.019 (CI = +/-0.015; p = 0.018)	0.003 (CI = +/-0.004; p = 0.159)	0.304	-1.84%
Frequency	2016.1	-0.021 (CI = +/-0.017; p = 0.016)	0.003 (CI = +/-0.004; p = 0.145)	0.321	-2.08%
Frequency	2016.2	-0.013 (CI = +/-0.016; p = 0.096)	0.002 (CI = +/-0.003; p = 0.176)	0.162	-1.31%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2017.1

Parameters Included: time, seasonality

Loss Cost	2010.2	0.038 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.059; p = 0.002)	0.835	+3.88%
Loss Cost	2011.1	0.040 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.058; p = 0.003)	0.852	+4.07%
Loss Cost	2011.2	0.039 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.059; p = 0.006)	0.830	+3.95%
Loss Cost	2012.1	0.039 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.061; p = 0.008)	0.818	+3.94%
Loss Cost	2012.2	0.038 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.064; p = 0.014)	0.788	+3.85%
Loss Cost	2013.1	0.039 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.066; p = 0.021)	0.785	+3.96%
Loss Cost	2013.2	0.039 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.069; p = 0.027)	0.755	+3.98%
Loss Cost	2014.1	0.038 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.071; p = 0.023)	0.732	+3.83%
Loss Cost	2014.2	0.039 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.075; p = 0.019)	0.719	+4.02%
Loss Cost	2015.1	0.039 (CI = +/-0.013; p = 0.000)	-0.092 (CI = +/-0.078; p = 0.024)	0.697	+4.00%
Loss Cost	2015.2	0.039 (CI = +/-0.015; p = 0.000)	-0.090 (CI = +/-0.084; p = 0.037)	0.634	+3.95%
Loss Cost	2016.1	0.040 (CI = +/-0.016; p = 0.000)	-0.087 (CI = +/-0.088; p = 0.053)	0.624	+4.10%
Loss Cost	2016.2	0.047 (CI = +/-0.017; p = 0.000)	-0.108 (CI = +/-0.087; p = 0.018)	0.677	+4.78%
Severity	2010.2	0.056 (CI = +/-0.005; p = 0.000)	-0.216 (CI = +/-0.046; p = 0.000)	0.952	+5.79%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.039; p = 0.000)	0.968	+6.04%
Severity	2011.2	0.059 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.041; p = 0.000)	0.963	+6.04%
Severity	2012.1	0.059 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.042; p = 0.000)	0.960	+6.03%
Severity	2012.2	0.058 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.044; p = 0.000)	0.953	+6.02%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	-0.200 (CI = +/-0.045; p = 0.000)	0.955	+6.14%
Severity	2013.2	0.061 (CI = +/-0.007; p = 0.000)	-0.206 (CI = +/-0.046; p = 0.000)	0.951	+6.28%
Severity	2014.1	0.061 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.048; p = 0.000)	0.948	+6.27%
Severity	2014.2	0.062 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.050; p = 0.000)	0.943	+6.42%
Severity	2015.1	0.064 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.050; p = 0.000)	0.944	+6.59%
Severity	2015.2	0.061 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.051; p = 0.000)	0.933	+6.31%
Severity	2016.1	0.063 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.051; p = 0.000)	0.936	+6.52%
Severity	2016.2	0.063 (CI = +/-0.011; p = 0.000)	-0.192 (CI = +/-0.056; p = 0.000)	0.915	+6.50%
Frequency	2010.2	-0.018 (CI = +/-0.006; p = 0.000)	0.115 (CI = +/-0.050; p = 0.000)	0.682	-1.80%
Frequency	2011.1	-0.019 (CI = +/-0.006; p = 0.000)	0.112 (CI = +/-0.051; p = 0.000)	0.684	-1.85%
Frequency	2011.2	-0.020 (CI = +/-0.006; p = 0.000)	0.118 (CI = +/-0.052; p = 0.000)	0.690	-1.97%
Frequency	2012.1	-0.020 (CI = +/-0.007; p = 0.000)	0.119 (CI = +/-0.054; p = 0.000)	0.683	-1.97%
Frequency	2012.2	-0.021 (CI = +/-0.007; p = 0.000)	0.122 (CI = +/-0.056; p = 0.000)	0.665	-2.04%
Frequency	2013.1	-0.021 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.059; p = 0.000)	0.659	-2.06%
Frequency	2013.2	-0.022 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.061; p = 0.000)	0.645	-2.17%
Frequency	2014.1	-0.023 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.063; p = 0.001)	0.656	-2.30%
Frequency	2014.2	-0.023 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.067; p = 0.001)	0.596	-2.26%
Frequency	2015.1	-0.025 (CI = +/-0.011; p = 0.000)	0.116 (CI = +/-0.069; p = 0.002)	0.612	-2.43%
Frequency	2015.2	-0.022 (CI = +/-0.013; p = 0.002)	0.108 (CI = +/-0.072; p = 0.006)	0.513	-2.22%
Frequency	2016.1	-0.023 (CI = +/-0.014; p = 0.004)	0.106 (CI = +/-0.076; p = 0.009)	0.506	-2.27%
Frequency	2016.2	-0.016 (CI = +/-0.014; p = 0.029)	0.084 (CI = +/-0.072; p = 0.025)	0.339	-1.61%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = 2017.1

Parameters Included: time

Loss Cost	2010.2	0.037 (CI = +/-0.008; p = 0.000)	0.765	+3.80%
Loss Cost	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.796	+4.06%
Loss Cost	2011.2	0.038 (CI = +/-0.008; p = 0.000)	0.775	+3.87%
Loss Cost	2012.1	0.039 (CI = +/-0.009; p = 0.000)	0.761	+3.93%
Loss Cost	2012.2	0.037 (CI = +/-0.009; p = 0.000)	0.731	+3.75%
Loss Cost	2013.1	0.039 (CI = +/-0.010; p = 0.000)	0.734	+3.93%
Loss Cost	2013.2	0.038 (CI = +/-0.011; p = 0.000)	0.700	+3.85%
Loss Cost	2014.1	0.037 (CI = +/-0.012; p = 0.000)	0.663	+3.78%
Loss Cost	2014.2	0.038 (CI = +/-0.013; p = 0.000)	0.634	+3.83%
Loss Cost	2015.1	0.038 (CI = +/-0.015; p = 0.000)	0.609	+3.92%
Loss Cost	2015.2	0.036 (CI = +/-0.016; p = 0.000)	0.544	+3.69%
Loss Cost	2016.1	0.039 (CI = +/-0.018; p = 0.000)	0.544	+3.98%
Loss Cost	2016.2	0.042 (CI = +/-0.020; p = 0.000)	0.546	+4.33%
Severity	2010.2	0.055 (CI = +/-0.011; p = 0.000)	0.789	+5.62%
Severity	2011.1	0.058 (CI = +/-0.011; p = 0.000)	0.823	+6.02%
Severity	2011.2	0.057 (CI = +/-0.011; p = 0.000)	0.803	+5.85%
Severity	2012.1	0.058 (CI = +/-0.012; p = 0.000)	0.796	+5.99%
Severity	2012.2	0.056 (CI = +/-0.013; p = 0.000)	0.770	+5.77%
Severity	2013.1	0.059 (CI = +/-0.014; p = 0.000)	0.779	+6.07%
Severity	2013.2	0.058 (CI = +/-0.015; p = 0.000)	0.750	+5.96%
Severity	2014.1	0.060 (CI = +/-0.016; p = 0.000)	0.740	+6.16%
Severity	2014.2	0.058 (CI = +/-0.018; p = 0.000)	0.701	+5.97%
Severity	2015.1	0.062 (CI = +/-0.019; p = 0.000)	0.713	+6.41%
Severity	2015.2	0.056 (CI = +/-0.019; p = 0.000)	0.665	+5.74%
Severity	2016.1	0.061 (CI = +/-0.021; p = 0.000)	0.680	+6.24%
Severity	2016.2	0.055 (CI = +/-0.023; p = 0.000)	0.608	+5.69%
Frequency	2010.2	-0.017 (CI = +/-0.008; p = 0.000)	0.431	-1.72%
Frequency	2011.1	-0.019 (CI = +/-0.008; p = 0.000)	0.451	-1.84%
Frequency	2011.2	-0.019 (CI = +/-0.009; p = 0.000)	0.430	-1.87%
Frequency	2012.1	-0.020 (CI = +/-0.009; p = 0.000)	0.426	-1.95%
Frequency	2012.2	-0.019 (CI = +/-0.010; p = 0.001)	0.385	-1.91%
Frequency	2013.1	-0.020 (CI = +/-0.011; p = 0.001)	0.387	-2.02%
Frequency	2013.2	-0.020 (CI = +/-0.012; p = 0.002)	0.346	-1.99%
Frequency	2014.1	-0.023 (CI = +/-0.012; p = 0.001)	0.387	-2.24%
Frequency	2014.2	-0.020 (CI = +/-0.014; p = 0.005)	0.311	-2.03%
Frequency	2015.1	-0.024 (CI = +/-0.014; p = 0.003)	0.361	-2.33%
Frequency	2015.2	-0.019 (CI = +/-0.015; p = 0.016)	0.256	-1.93%
Frequency	2016.1	-0.022 (CI = +/-0.017; p = 0.017)	0.263	-2.13%
Frequency	2016.2	-0.013 (CI = +/-0.016; p = 0.110)	0.105	-1.28%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: mobility

Loss Cost	2010.2	0.006 (CI = +/-0.009; p = 0.173)	0.032	0.00%
Loss Cost	2011.1	0.006 (CI = +/-0.009; p = 0.179)	0.031	0.00%
Loss Cost	2011.2	0.007 (CI = +/-0.008; p = 0.102)	0.065	0.00%
Loss Cost	2012.1	0.007 (CI = +/-0.008; p = 0.073)	0.088	0.00%
Loss Cost	2012.2	0.008 (CI = +/-0.007; p = 0.035)	0.137	0.00%
Loss Cost	2013.1	0.008 (CI = +/-0.008; p = 0.038)	0.138	0.00%
Loss Cost	2013.2	0.009 (CI = +/-0.007; p = 0.024)	0.174	0.00%
Loss Cost	2014.1	0.009 (CI = +/-0.007; p = 0.019)	0.198	0.00%
Loss Cost	2014.2	0.010 (CI = +/-0.007; p = 0.013)	0.235	0.00%
Loss Cost	2015.1	0.010 (CI = +/-0.008; p = 0.014)	0.239	0.00%
Loss Cost	2015.2	0.010 (CI = +/-0.008; p = 0.017)	0.239	0.00%
Loss Cost	2016.1	0.010 (CI = +/-0.008; p = 0.015)	0.262	0.00%
Loss Cost	2016.2	0.011 (CI = +/-0.008; p = 0.011)	0.302	0.00%
Loss Cost	2017.1	0.011 (CI = +/-0.008; p = 0.014)	0.294	0.00%
Severity	2010.2	0.002 (CI = +/-0.009; p = 0.664)	-0.029	0.00%
Severity	2011.1	0.002 (CI = +/-0.009; p = 0.644)	-0.029	0.00%
Severity	2011.2	0.003 (CI = +/-0.008; p = 0.522)	-0.022	0.00%
Severity	2012.1	0.003 (CI = +/-0.008; p = 0.454)	-0.016	0.00%
Severity	2012.2	0.004 (CI = +/-0.008; p = 0.315)	0.002	0.00%
Severity	2013.1	0.004 (CI = +/-0.008; p = 0.283)	0.009	0.00%
Severity	2013.2	0.005 (CI = +/-0.007; p = 0.186)	0.036	0.00%
Severity	2014.1	0.005 (CI = +/-0.008; p = 0.170)	0.044	0.00%
Severity	2014.2	0.006 (CI = +/-0.007; p = 0.116)	0.075	0.00%
Severity	2015.1	0.006 (CI = +/-0.007; p = 0.112)	0.081	0.00%
Severity	2015.2	0.006 (CI = +/-0.008; p = 0.109)	0.089	0.00%
Severity	2016.1	0.006 (CI = +/-0.008; p = 0.110)	0.093	0.00%
Severity	2016.2	0.007 (CI = +/-0.008; p = 0.056)	0.161	0.00%
Severity	2017.1	0.008 (CI = +/-0.008; p = 0.059)	0.165	0.00%
Frequency	2010.2	0.004 (CI = +/-0.003; p = 0.022)	0.143	0.00%
Frequency	2011.1	0.004 (CI = +/-0.003; p = 0.027)	0.137	0.00%
Frequency	2011.2	0.004 (CI = +/-0.003; p = 0.023)	0.151	0.00%
Frequency	2012.1	0.004 (CI = +/-0.004; p = 0.023)	0.159	0.00%
Frequency	2012.2	0.004 (CI = +/-0.004; p = 0.027)	0.154	0.00%
Frequency	2013.1	0.004 (CI = +/-0.004; p = 0.033)	0.147	0.00%
Frequency	2013.2	0.004 (CI = +/-0.004; p = 0.042)	0.137	0.00%
Frequency	2014.1	0.004 (CI = +/-0.004; p = 0.040)	0.147	0.00%
Frequency	2014.2	0.004 (CI = +/-0.004; p = 0.049)	0.138	0.00%
Frequency	2015.1	0.004 (CI = +/-0.004; p = 0.061)	0.129	0.00%
Frequency	2015.2	0.004 (CI = +/-0.004; p = 0.077)	0.117	0.00%
Frequency	2016.1	0.004 (CI = +/-0.004; p = 0.064)	0.139	0.00%
Frequency	2016.2	0.004 (CI = +/-0.004; p = 0.087)	0.121	0.00%
Frequency	2017.1	0.003 (CI = +/-0.004; p = 0.114)	0.102	0.00%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Loss Cost	2010.2	0.032 (CI = +/-0.016; p = 0.000)	0.344	+3.22%
Loss Cost	2011.1	0.035 (CI = +/-0.017; p = 0.000)	0.381	+3.56%
Loss Cost	2011.2	0.031 (CI = +/-0.017; p = 0.001)	0.318	+3.18%
Loss Cost	2012.1	0.030 (CI = +/-0.019; p = 0.003)	0.273	+3.04%
Loss Cost	2012.2	0.026 (CI = +/-0.020; p = 0.012)	0.206	+2.65%
Loss Cost	2013.1	0.029 (CI = +/-0.021; p = 0.008)	0.233	+2.97%
Loss Cost	2013.2	0.028 (CI = +/-0.023; p = 0.020)	0.187	+2.80%
Loss Cost	2014.1	0.028 (CI = +/-0.025; p = 0.032)	0.163	+2.80%
Loss Cost	2014.2	0.026 (CI = +/-0.027; p = 0.059)	0.125	+2.66%
Loss Cost	2015.1	0.030 (CI = +/-0.030; p = 0.049)	0.145	+3.04%
Loss Cost	2015.2	0.035 (CI = +/-0.032; p = 0.035)	0.181	+3.57%
Loss Cost	2016.1	0.037 (CI = +/-0.036; p = 0.044)	0.172	+3.79%
Loss Cost	2016.2	0.038 (CI = +/-0.040; p = 0.065)	0.146	+3.85%
Loss Cost	2017.1	0.048 (CI = +/-0.043; p = 0.031)	0.226	+4.96%
Severity	2010.2	0.037 (CI = +/-0.013; p = 0.000)	0.534	+3.81%
Severity	2011.1	0.040 (CI = +/-0.014; p = 0.000)	0.556	+4.08%
Severity	2011.2	0.038 (CI = +/-0.014; p = 0.000)	0.510	+3.88%
Severity	2012.1	0.038 (CI = +/-0.016; p = 0.000)	0.482	+3.89%
Severity	2012.2	0.035 (CI = +/-0.016; p = 0.000)	0.422	+3.53%
Severity	2013.1	0.036 (CI = +/-0.018; p = 0.000)	0.412	+3.67%
Severity	2013.2	0.033 (CI = +/-0.019; p = 0.001)	0.347	+3.36%
Severity	2014.1	0.035 (CI = +/-0.020; p = 0.002)	0.343	+3.54%
Severity	2014.2	0.033 (CI = +/-0.022; p = 0.006)	0.288	+3.36%
Severity	2015.1	0.036 (CI = +/-0.024; p = 0.006)	0.302	+3.68%
Severity	2015.2	0.040 (CI = +/-0.027; p = 0.006)	0.318	+4.06%
Severity	2016.1	0.045 (CI = +/-0.029; p = 0.004)	0.356	+4.62%
Severity	2016.2	0.042 (CI = +/-0.032; p = 0.014)	0.280	+4.24%
Severity	2017.1	0.049 (CI = +/-0.035; p = 0.009)	0.332	+5.00%
Frequency	2010.2	-0.006 (CI = +/-0.008; p = 0.171)	0.032	-0.57%
Frequency	2011.1	-0.005 (CI = +/-0.009; p = 0.256)	0.012	-0.50%
Frequency	2011.2	-0.007 (CI = +/-0.009; p = 0.147)	0.044	-0.67%
Frequency	2012.1	-0.008 (CI = +/-0.010; p = 0.098)	0.070	-0.82%
Frequency	2012.2	-0.009 (CI = +/-0.011; p = 0.111)	0.065	-0.85%
Frequency	2013.1	-0.007 (CI = +/-0.011; p = 0.232)	0.021	-0.67%
Frequency	2013.2	-0.005 (CI = +/-0.012; p = 0.365)	-0.006	-0.54%
Frequency	2014.1	-0.007 (CI = +/-0.013; p = 0.267)	0.014	-0.72%
Frequency	2014.2	-0.007 (CI = +/-0.014; p = 0.341)	-0.002	-0.67%
Frequency	2015.1	-0.006 (CI = +/-0.016; p = 0.423)	-0.017	-0.62%
Frequency	2015.2	-0.005 (CI = +/-0.018; p = 0.581)	-0.037	-0.47%
Frequency	2016.1	-0.008 (CI = +/-0.019; p = 0.391)	-0.013	-0.79%
Frequency	2016.2	-0.004 (CI = +/-0.021; p = 0.701)	-0.052	-0.38%
Frequency	2017.1	0.000 (CI = +/-0.023; p = 0.973)	-0.067	-0.04%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility

Loss Cost	2010.2	0.040 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.552	+4.04%
Loss Cost	2011.1	0.043 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.594	+4.41%
Loss Cost	2011.2	0.039 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.567	+4.03%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.540	+3.89%
Loss Cost	2012.2	0.034 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.516	+3.50%
Loss Cost	2013.1	0.037 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.543	+3.82%
Loss Cost	2013.2	0.036 (CI = +/-0.018; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.519	+3.63%
Loss Cost	2014.1	0.035 (CI = +/-0.020; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.504	+3.60%
Loss Cost	2014.2	0.034 (CI = +/-0.021; p = 0.004)	0.011 (CI = +/-0.006; p = 0.001)	0.486	+3.41%
Loss Cost	2015.1	0.036 (CI = +/-0.023; p = 0.004)	0.011 (CI = +/-0.006; p = 0.001)	0.498	+3.70%
Loss Cost	2015.2	0.040 (CI = +/-0.025; p = 0.003)	0.011 (CI = +/-0.006; p = 0.002)	0.519	+4.11%
Loss Cost	2016.1	0.041 (CI = +/-0.028; p = 0.007)	0.011 (CI = +/-0.007; p = 0.003)	0.510	+4.17%
Loss Cost	2016.2	0.039 (CI = +/-0.031; p = 0.017)	0.011 (CI = +/-0.007; p = 0.003)	0.495	+4.00%
Loss Cost	2017.1	0.047 (CI = +/-0.034; p = 0.010)	0.011 (CI = +/-0.007; p = 0.005)	0.536	+4.79%
Severity	2010.2	0.043 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.632	+4.37%
Severity	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.005; p = 0.006)	0.658	+4.66%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.005; p = 0.006)	0.624	+4.46%
Severity	2012.1	0.044 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.602	+4.47%
Severity	2012.2	0.040 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.005; p = 0.006)	0.566	+4.11%
Severity	2013.1	0.042 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.559	+4.24%
Severity	2013.2	0.039 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.520	+3.93%
Severity	2014.1	0.040 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.005; p = 0.008)	0.516	+4.09%
Severity	2014.2	0.038 (CI = +/-0.020; p = 0.001)	0.008 (CI = +/-0.006; p = 0.009)	0.480	+3.87%
Severity	2015.1	0.041 (CI = +/-0.021; p = 0.001)	0.008 (CI = +/-0.006; p = 0.011)	0.489	+4.13%
Severity	2015.2	0.043 (CI = +/-0.023; p = 0.001)	0.007 (CI = +/-0.006; p = 0.014)	0.498	+4.43%
Severity	2016.1	0.048 (CI = +/-0.025; p = 0.001)	0.007 (CI = +/-0.006; p = 0.018)	0.522	+4.87%
Severity	2016.2	0.043 (CI = +/-0.027; p = 0.004)	0.008 (CI = +/-0.006; p = 0.015)	0.487	+4.35%
Severity	2017.1	0.048 (CI = +/-0.030; p = 0.004)	0.007 (CI = +/-0.006; p = 0.023)	0.513	+4.88%
Frequency	2010.2	-0.003 (CI = +/-0.008; p = 0.443)	0.004 (CI = +/-0.004; p = 0.051)	0.131	-0.31%
Frequency	2011.1	-0.002 (CI = +/-0.009; p = 0.578)	0.004 (CI = +/-0.004; p = 0.053)	0.115	-0.24%
Frequency	2011.2	-0.004 (CI = +/-0.009; p = 0.364)	0.004 (CI = +/-0.004; p = 0.053)	0.146	-0.41%
Frequency	2012.1	-0.006 (CI = +/-0.010; p = 0.247)	0.004 (CI = +/-0.004; p = 0.054)	0.172	-0.55%
Frequency	2012.2	-0.006 (CI = +/-0.010; p = 0.254)	0.004 (CI = +/-0.004; p = 0.059)	0.167	-0.59%
Frequency	2013.1	-0.004 (CI = +/-0.011; p = 0.448)	0.004 (CI = +/-0.004; p = 0.060)	0.131	-0.41%
Frequency	2013.2	-0.003 (CI = +/-0.012; p = 0.615)	0.004 (CI = +/-0.004; p = 0.065)	0.107	-0.29%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.444)	0.004 (CI = +/-0.004; p = 0.064)	0.131	-0.47%
Frequency	2014.2	-0.004 (CI = +/-0.014; p = 0.510)	0.004 (CI = +/-0.004; p = 0.072)	0.114	-0.44%
Frequency	2015.1	-0.004 (CI = +/-0.015; p = 0.572)	0.004 (CI = +/-0.004; p = 0.081)	0.098	-0.42%
Frequency	2015.2	-0.003 (CI = +/-0.017; p = 0.708)	0.004 (CI = +/-0.004; p = 0.094)	0.073	-0.30%
Frequency	2016.1	-0.007 (CI = +/-0.018; p = 0.439)	0.004 (CI = +/-0.004; p = 0.077)	0.120	-0.67%
Frequency	2016.2	-0.003 (CI = +/-0.020; p = 0.719)	0.004 (CI = +/-0.004; p = 0.098)	0.070	-0.34%
Frequency	2017.1	-0.001 (CI = +/-0.022; p = 0.932)	0.003 (CI = +/-0.004; p = 0.127)	0.038	-0.09%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Loss Cost	2010.2	0.033 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.133; p = 0.055)	0.408	+3.31%
Loss Cost	2011.1	0.035 (CI = +/-0.016; p = 0.000)	-0.119 (CI = +/-0.136; p = 0.083)	0.429	+3.56%
Loss Cost	2011.2	0.032 (CI = +/-0.017; p = 0.001)	-0.105 (CI = +/-0.138; p = 0.131)	0.354	+3.26%
Loss Cost	2012.1	0.030 (CI = +/-0.018; p = 0.002)	-0.114 (CI = +/-0.142; p = 0.108)	0.322	+3.04%
Loss Cost	2012.2	0.027 (CI = +/-0.019; p = 0.008)	-0.102 (CI = +/-0.145; p = 0.162)	0.240	+2.74%
Loss Cost	2013.1	0.029 (CI = +/-0.021; p = 0.008)	-0.092 (CI = +/-0.150; p = 0.216)	0.253	+2.97%
Loss Cost	2013.2	0.029 (CI = +/-0.023; p = 0.016)	-0.089 (CI = +/-0.157; p = 0.252)	0.201	+2.89%
Loss Cost	2014.1	0.028 (CI = +/-0.025; p = 0.031)	-0.093 (CI = +/-0.165; p = 0.255)	0.178	+2.80%
Loss Cost	2014.2	0.027 (CI = +/-0.027; p = 0.050)	-0.092 (CI = +/-0.174; p = 0.282)	0.135	+2.78%
Loss Cost	2015.1	0.030 (CI = +/-0.030; p = 0.051)	-0.083 (CI = +/-0.182; p = 0.349)	0.142	+3.04%
Loss Cost	2015.2	0.037 (CI = +/-0.032; p = 0.028)	-0.107 (CI = +/-0.186; p = 0.240)	0.202	+3.74%
Loss Cost	2016.1	0.037 (CI = +/-0.036; p = 0.043)	-0.106 (CI = +/-0.197; p = 0.272)	0.186	+3.79%
Loss Cost	2016.2	0.040 (CI = +/-0.040; p = 0.053)	-0.114 (CI = +/-0.210; p = 0.265)	0.164	+4.07%
Loss Cost	2017.1	0.048 (CI = +/-0.044; p = 0.033)	-0.090 (CI = +/-0.215; p = 0.387)	0.216	+4.96%
Severity	2010.2	0.039 (CI = +/-0.011; p = 0.000)	-0.171 (CI = +/-0.094; p = 0.001)	0.680	+3.93%
Severity	2011.1	0.040 (CI = +/-0.012; p = 0.000)	-0.163 (CI = +/-0.096; p = 0.002)	0.686	+4.08%
Severity	2011.2	0.039 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.100; p = 0.003)	0.645	+4.00%
Severity	2012.1	0.038 (CI = +/-0.013; p = 0.000)	-0.165 (CI = +/-0.103; p = 0.003)	0.629	+3.89%
Severity	2012.2	0.036 (CI = +/-0.014; p = 0.000)	-0.156 (CI = +/-0.106; p = 0.006)	0.569	+3.67%
Severity	2013.1	0.036 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.111; p = 0.008)	0.557	+3.67%
Severity	2013.2	0.035 (CI = +/-0.017; p = 0.000)	-0.150 (CI = +/-0.116; p = 0.013)	0.492	+3.52%
Severity	2014.1	0.035 (CI = +/-0.018; p = 0.001)	-0.149 (CI = +/-0.121; p = 0.018)	0.482	+3.54%
Severity	2014.2	0.035 (CI = +/-0.020; p = 0.002)	-0.150 (CI = +/-0.128; p = 0.024)	0.430	+3.55%
Severity	2015.1	0.036 (CI = +/-0.022; p = 0.003)	-0.145 (CI = +/-0.134; p = 0.035)	0.427	+3.68%
Severity	2015.2	0.042 (CI = +/-0.023; p = 0.001)	-0.167 (CI = +/-0.134; p = 0.018)	0.486	+4.32%
Severity	2016.1	0.045 (CI = +/-0.026; p = 0.002)	-0.158 (CI = +/-0.140; p = 0.030)	0.495	+4.62%
Severity	2016.2	0.044 (CI = +/-0.029; p = 0.005)	-0.156 (CI = +/-0.150; p = 0.043)	0.420	+4.55%
Severity	2017.1	0.049 (CI = +/-0.032; p = 0.006)	-0.143 (CI = +/-0.157; p = 0.071)	0.438	+5.00%
Frequency	2010.2	-0.006 (CI = +/-0.008; p = 0.151)	0.040 (CI = +/-0.072; p = 0.259)	0.044	-0.59%
Frequency	2011.1	-0.005 (CI = +/-0.009; p = 0.251)	0.045 (CI = +/-0.074; p = 0.222)	0.033	-0.50%
Frequency	2011.2	-0.007 (CI = +/-0.009; p = 0.117)	0.055 (CI = +/-0.073; p = 0.134)	0.092	-0.71%
Frequency	2012.1	-0.008 (CI = +/-0.010; p = 0.093)	0.050 (CI = +/-0.075; p = 0.180)	0.102	-0.82%
Frequency	2012.2	-0.009 (CI = +/-0.010; p = 0.088)	0.054 (CI = +/-0.078; p = 0.167)	0.104	-0.90%
Frequency	2013.1	-0.007 (CI = +/-0.011; p = 0.215)	0.064 (CI = +/-0.079; p = 0.108)	0.092	-0.67%
Frequency	2013.2	-0.006 (CI = +/-0.012; p = 0.300)	0.061 (CI = +/-0.082; p = 0.138)	0.053	-0.61%
Frequency	2014.1	-0.007 (CI = +/-0.013; p = 0.258)	0.057 (CI = +/-0.086; p = 0.183)	0.054	-0.72%
Frequency	2014.2	-0.007 (CI = +/-0.014; p = 0.286)	0.058 (CI = +/-0.090; p = 0.197)	0.036	-0.74%
Frequency	2015.1	-0.006 (CI = +/-0.016; p = 0.413)	0.062 (CI = +/-0.095; p = 0.186)	0.029	-0.62%
Frequency	2015.2	-0.006 (CI = +/-0.017; p = 0.507)	0.060 (CI = +/-0.100; p = 0.226)	-0.005	-0.56%
Frequency	2016.1	-0.008 (CI = +/-0.019; p = 0.390)	0.052 (CI = +/-0.105; p = 0.305)	-0.006	-0.79%
Frequency	2016.2	-0.005 (CI = +/-0.021; p = 0.650)	0.042 (CI = +/-0.110; p = 0.430)	-0.075	-0.46%
Frequency	2017.1	0.000 (CI = +/-0.023; p = 0.973)	0.054 (CI = +/-0.113; p = 0.326)	-0.064	-0.04%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality

Future Trend Start Date = 2022-07-01

Loss Cost	2010.2	0.017 (CI = +/-0.018; p = 0.071)	-0.136 (CI = +/-0.119; p = 0.027)	0.134 (CI = +/-0.098; p = 0.009)	0.528	+1.67%	+16.27%
Loss Cost	2011.1	0.019 (CI = +/-0.020; p = 0.061)	-0.129 (CI = +/-0.123; p = 0.041)	0.129 (CI = +/-0.101; p = 0.015)	0.534	+1.88%	+15.87%
Loss Cost	2011.2	0.013 (CI = +/-0.020; p = 0.202)	-0.110 (CI = +/-0.121; p = 0.071)	0.142 (CI = +/-0.099; p = 0.007)	0.508	+1.29%	+16.79%
Loss Cost	2012.1	0.007 (CI = +/-0.021; p = 0.484)	-0.127 (CI = +/-0.120; p = 0.038)	0.156 (CI = +/-0.098; p = 0.003)	0.519	+0.72%	+17.77%
Loss Cost	2012.2	0.000 (CI = +/-0.022; p = 0.964)	-0.108 (CI = +/-0.117; p = 0.068)	0.171 (CI = +/-0.096; p = 0.001)	0.512	+0.05%	+18.73%
Loss Cost	2013.1	0.001 (CI = +/-0.024; p = 0.942)	-0.107 (CI = +/-0.122; p = 0.083)	0.170 (CI = +/-0.100; p = 0.002)	0.509	+0.08%	+18.67%
Loss Cost	2013.2	-0.004 (CI = +/-0.026; p = 0.770)	-0.095 (CI = +/-0.125; p = 0.128)	0.180 (CI = +/-0.103; p = 0.002)	0.496	-0.37%	+19.25%
Loss Cost	2014.1	-0.010 (CI = +/-0.028; p = 0.472)	-0.110 (CI = +/-0.128; p = 0.086)	0.193 (CI = +/-0.105; p = 0.001)	0.514	-0.97%	+20.11%
Loss Cost	2014.2	-0.015 (CI = +/-0.031; p = 0.316)	-0.098 (CI = +/-0.131; p = 0.133)	0.203 (CI = +/-0.108; p = 0.001)	0.509	-1.50%	+20.70%
Loss Cost	2015.1	-0.017 (CI = +/-0.035; p = 0.308)	-0.103 (CI = +/-0.139; p = 0.135)	0.208 (CI = +/-0.115; p = 0.001)	0.508	-1.72%	+20.98%
Loss Cost	2015.2	-0.012 (CI = +/-0.039; p = 0.511)	-0.112 (CI = +/-0.145; p = 0.121)	0.199 (CI = +/-0.122; p = 0.003)	0.515	-1.24%	+20.52%
Loss Cost	2016.1	-0.021 (CI = +/-0.044; p = 0.333)	-0.127 (CI = +/-0.151; p = 0.093)	0.214 (CI = +/-0.128; p = 0.003)	0.529	-2.05%	+21.38%
Loss Cost	2016.2	-0.026 (CI = +/-0.051; p = 0.289)	-0.118 (CI = +/-0.160; p = 0.136)	0.224 (CI = +/-0.138; p = 0.004)	0.519	-2.60%	+21.82%
Loss Cost	2017.1	-0.022 (CI = +/-0.061; p = 0.441)	-0.112 (CI = +/-0.172; p = 0.181)	0.217 (CI = +/-0.152; p = 0.009)	0.513	-2.20%	+21.47%
Severity	2010.2	0.030 (CI = +/-0.014; p = 0.000)	-0.173 (CI = +/-0.089; p = 0.000)	0.073 (CI = +/-0.074; p = 0.053)	0.713	+3.03%	+10.80%
Severity	2011.1	0.031 (CI = +/-0.015; p = 0.000)	-0.169 (CI = +/-0.092; p = 0.001)	0.069 (CI = +/-0.076; p = 0.073)	0.714	+3.17%	+10.55%
Severity	2011.2	0.029 (CI = +/-0.016; p = 0.001)	-0.163 (CI = +/-0.095; p = 0.002)	0.074 (CI = +/-0.078; p = 0.063)	0.680	+2.97%	+10.84%
Severity	2012.1	0.026 (CI = +/-0.017; p = 0.004)	-0.172 (CI = +/-0.097; p = 0.001)	0.081 (CI = +/-0.080; p = 0.047)	0.675	+2.67%	+11.32%
Severity	2012.2	0.022 (CI = +/-0.018; p = 0.018)	-0.159 (CI = +/-0.097; p = 0.003)	0.091 (CI = +/-0.080; p = 0.028)	0.640	+2.23%	+11.91%
Severity	2013.1	0.020 (CI = +/-0.020; p = 0.045)	-0.164 (CI = +/-0.101; p = 0.003)	0.095 (CI = +/-0.083; p = 0.027)	0.634	+2.04%	+12.19%
Severity	2013.2	0.016 (CI = +/-0.021; p = 0.130)	-0.154 (CI = +/-0.103; p = 0.006)	0.103 (CI = +/-0.085; p = 0.019)	0.597	+1.62%	+12.68%
Severity	2014.1	0.014 (CI = +/-0.024; p = 0.235)	-0.159 (CI = +/-0.108; p = 0.006)	0.108 (CI = +/-0.089; p = 0.020)	0.593	+1.40%	+12.97%
Severity	2014.2	0.011 (CI = +/-0.026; p = 0.384)	-0.153 (CI = +/-0.113; p = 0.011)	0.113 (CI = +/-0.093; p = 0.020)	0.558	+1.13%	+13.25%
Severity	2015.1	0.010 (CI = +/-0.030; p = 0.503)	-0.156 (CI = +/-0.119; p = 0.013)	0.116 (CI = +/-0.099; p = 0.025)	0.553	+0.98%	+13.43%
Severity	2015.2	0.017 (CI = +/-0.033; p = 0.302)	-0.170 (CI = +/-0.123; p = 0.010)	0.104 (CI = +/-0.103; p = 0.048)	0.576	+1.68%	+12.80%
Severity	2016.1	0.018 (CI = +/-0.038; p = 0.344)	-0.168 (CI = +/-0.131; p = 0.015)	0.102 (CI = +/-0.111; p = 0.069)	0.571	+1.77%	+12.72%
Severity	2016.2	0.011 (CI = +/-0.044; p = 0.599)	-0.158 (CI = +/-0.137; p = 0.027)	0.113 (CI = +/-0.118; p = 0.060)	0.522	+1.11%	+13.20%
Severity	2017.1	0.013 (CI = +/-0.052; p = 0.595)	-0.155 (CI = +/-0.148; p = 0.041)	0.109 (CI = +/-0.131; p = 0.093)	0.516	+1.32%	+13.04%
Frequency	2010.2	-0.013 (CI = +/-0.010; p = 0.012)	0.038 (CI = +/-0.067; p = 0.255)	0.061 (CI = +/-0.055; p = 0.030)	0.175	-1.32%	+4.94%
Frequency	2011.1	-0.013 (CI = +/-0.011; p = 0.026)	0.040 (CI = +/-0.069; p = 0.244)	0.060 (CI = +/-0.057; p = 0.040)	0.152	-1.25%	+4.82%
Frequency	2011.2	-0.016 (CI = +/-0.011; p = 0.005)	0.052 (CI = +/-0.066; p = 0.115)	0.069 (CI = +/-0.054; p = 0.015)	0.264	-1.64%	+5.37%
Frequency	2012.1	-0.019 (CI = +/-0.012; p = 0.002)	0.044 (CI = +/-0.066; p = 0.182)	0.075 (CI = +/-0.055; p = 0.009)	0.309	-1.90%	+5.79%
Frequency	2012.2	-0.022 (CI = +/-0.012; p = 0.002)	0.051 (CI = +/-0.068; p = 0.131)	0.081 (CI = +/-0.055; p = 0.006)	0.339	-2.13%	+6.09%
Frequency	2013.1	-0.019 (CI = +/-0.013; p = 0.007)	0.057 (CI = +/-0.069; p = 0.101)	0.076 (CI = +/-0.057; p = 0.012)	0.302	-1.91%	+5.78%
Frequency	2013.2	-0.020 (CI = +/-0.015; p = 0.012)	0.058 (CI = +/-0.073; p = 0.110)	0.076 (CI = +/-0.060; p = 0.015)	0.268	-1.96%	+5.83%
Frequency	2014.1	-0.024 (CI = +/-0.016; p = 0.006)	0.049 (CI = +/-0.073; p = 0.178)	0.085 (CI = +/-0.060; p = 0.008)	0.316	-2.34%	+6.32%
Frequency	2014.2	-0.026 (CI = +/-0.018; p = 0.006)	0.055 (CI = +/-0.076; p = 0.147)	0.090 (CI = +/-0.063; p = 0.008)	0.323	-2.59%	+6.58%
Frequency	2015.1	-0.027 (CI = +/-0.020; p = 0.012)	0.053 (CI = +/-0.081; p = 0.180)	0.091 (CI = +/-0.067; p = 0.010)	0.309	-2.67%	+6.66%
Frequency	2015.2	-0.029 (CI = +/-0.023; p = 0.016)	0.057 (CI = +/-0.085; p = 0.171)	0.095 (CI = +/-0.071; p = 0.012)	0.290	-2.87%	+6.84%
Frequency	2016.1	-0.038 (CI = +/-0.024; p = 0.004)	0.041 (CI = +/-0.082; p = 0.300)	0.112 (CI = +/-0.069; p = 0.004)	0.402	-3.76%	+7.68%
Frequency	2016.2	-0.037 (CI = +/-0.028; p = 0.012)	0.040 (CI = +/-0.087; p = 0.347)	0.111 (CI = +/-0.075; p = 0.007)	0.327	-3.67%	+7.61%
Frequency	2017.1	-0.035 (CI = +/-0.033; p = 0.038)	0.042 (CI = +/-0.094; p = 0.345)	0.107 (CI = +/-0.083; p = 0.015)	0.286	-3.47%	+7.46%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility

Loss Cost	2010.2	0.040 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.552	+4.04%
Loss Cost	2011.1	0.043 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.594	+4.41%
Loss Cost	2011.2	0.039 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.567	+4.03%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.540	+3.89%
Loss Cost	2012.2	0.034 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.516	+3.50%
Loss Cost	2013.1	0.037 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.543	+3.82%
Loss Cost	2013.2	0.036 (CI = +/-0.018; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.519	+3.63%
Loss Cost	2014.1	0.035 (CI = +/-0.020; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	0.504	+3.60%
Loss Cost	2014.2	0.034 (CI = +/-0.021; p = 0.004)	0.011 (CI = +/-0.006; p = 0.001)	0.486	+3.41%
Loss Cost	2015.1	0.036 (CI = +/-0.023; p = 0.004)	0.011 (CI = +/-0.006; p = 0.001)	0.498	+3.70%
Loss Cost	2015.2	0.040 (CI = +/-0.025; p = 0.003)	0.011 (CI = +/-0.006; p = 0.002)	0.519	+4.11%
Loss Cost	2016.1	0.041 (CI = +/-0.028; p = 0.007)	0.011 (CI = +/-0.007; p = 0.003)	0.510	+4.17%
Loss Cost	2016.2	0.039 (CI = +/-0.031; p = 0.017)	0.011 (CI = +/-0.007; p = 0.003)	0.495	+4.00%
Loss Cost	2017.1	0.047 (CI = +/-0.034; p = 0.010)	0.011 (CI = +/-0.007; p = 0.005)	0.536	+4.79%
Severity	2010.2	0.043 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.632	+4.37%
Severity	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.005; p = 0.006)	0.658	+4.66%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.005; p = 0.006)	0.624	+4.46%
Severity	2012.1	0.044 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.602	+4.47%
Severity	2012.2	0.040 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.005; p = 0.006)	0.566	+4.11%
Severity	2013.1	0.042 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.559	+4.24%
Severity	2013.2	0.039 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.005; p = 0.007)	0.520	+3.93%
Severity	2014.1	0.040 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.005; p = 0.008)	0.516	+4.09%
Severity	2014.2	0.038 (CI = +/-0.020; p = 0.001)	0.008 (CI = +/-0.006; p = 0.009)	0.480	+3.87%
Severity	2015.1	0.041 (CI = +/-0.021; p = 0.001)	0.008 (CI = +/-0.006; p = 0.011)	0.489	+4.13%
Severity	2015.2	0.043 (CI = +/-0.023; p = 0.001)	0.007 (CI = +/-0.006; p = 0.014)	0.498	+4.43%
Severity	2016.1	0.048 (CI = +/-0.025; p = 0.001)	0.007 (CI = +/-0.006; p = 0.018)	0.522	+4.87%
Severity	2016.2	0.043 (CI = +/-0.027; p = 0.004)	0.008 (CI = +/-0.006; p = 0.015)	0.487	+4.35%
Severity	2017.1	0.048 (CI = +/-0.030; p = 0.004)	0.007 (CI = +/-0.006; p = 0.023)	0.513	+4.88%
Frequency	2010.2	-0.003 (CI = +/-0.008; p = 0.443)	0.004 (CI = +/-0.004; p = 0.051)	0.131	-0.31%
Frequency	2011.1	-0.002 (CI = +/-0.009; p = 0.578)	0.004 (CI = +/-0.004; p = 0.053)	0.115	-0.24%
Frequency	2011.2	-0.004 (CI = +/-0.009; p = 0.364)	0.004 (CI = +/-0.004; p = 0.053)	0.146	-0.41%
Frequency	2012.1	-0.006 (CI = +/-0.010; p = 0.247)	0.004 (CI = +/-0.004; p = 0.054)	0.172	-0.55%
Frequency	2012.2	-0.006 (CI = +/-0.010; p = 0.254)	0.004 (CI = +/-0.004; p = 0.059)	0.167	-0.59%
Frequency	2013.1	-0.004 (CI = +/-0.011; p = 0.448)	0.004 (CI = +/-0.004; p = 0.060)	0.131	-0.41%
Frequency	2013.2	-0.003 (CI = +/-0.012; p = 0.615)	0.004 (CI = +/-0.004; p = 0.065)	0.107	-0.29%
Frequency	2014.1	-0.005 (CI = +/-0.013; p = 0.444)	0.004 (CI = +/-0.004; p = 0.064)	0.131	-0.47%
Frequency	2014.2	-0.004 (CI = +/-0.014; p = 0.510)	0.004 (CI = +/-0.004; p = 0.072)	0.114	-0.44%
Frequency	2015.1	-0.004 (CI = +/-0.015; p = 0.572)	0.004 (CI = +/-0.004; p = 0.081)	0.098	-0.42%
Frequency	2015.2	-0.003 (CI = +/-0.017; p = 0.708)	0.004 (CI = +/-0.004; p = 0.094)	0.073	-0.30%
Frequency	2016.1	-0.007 (CI = +/-0.018; p = 0.439)	0.004 (CI = +/-0.004; p = 0.077)	0.120	-0.67%
Frequency	2016.2	-0.003 (CI = +/-0.020; p = 0.719)	0.004 (CI = +/-0.004; p = 0.098)	0.070	-0.34%
Frequency	2017.1	-0.001 (CI = +/-0.022; p = 0.932)	0.003 (CI = +/-0.004; p = 0.127)	0.038	-0.09%

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	7.430	56,043	416.40	0.00	1	7.170	57,712	413.77	1.002	0.2%	1.049
2014.25	6.663	51,890	345.73	0.00	0	6.383	58,985	376.51	1.002	0.2%	1.047
2014.75	6.860	55,778	382.61	0.00	1	6.892	60,285	415.51	1.002	0.2%	1.045
2015.25	6.625	58,271	386.04	0.00	0	6.136	61,615	378.09	1.002	0.2%	1.043
2015.75	6.673	70,169	468.23	0.00	1	6.626	62,973	417.26	1.002	0.2%	1.041
2016.25	5.964	68,337	407.56	0.00	0	5.899	64,362	379.68	1.002	0.2%	1.038
2016.75	6.701	63,345	424.50	0.00	1	6.370	65,781	419.01	1.002	0.2%	1.036
2017.25	5.545	65,439	362.84	0.00	0	5.671	67,231	381.27	1.002	0.2%	1.034
2017.75	5.933	64,100	380.30	0.00	1	6.124	68,713	420.77	1.002	0.2%	1.032
2018.25	5.196	69,195	359.54	0.00	0	5.452	70,229	382.88	1.002	0.2%	1.030
2018.75	5.493	80,973	444.79	0.00	1	5.887	71,777	422.54	1.002	0.2%	1.028
2019.25	4.858	78,352	380.62	0.00	0	5.241	73,360	384.48	1.002	0.2%	1.025
2019.75	5.628	79,035	444.83	0.00	1	5.659	74,977	424.31	1.002	0.2%	1.023
2020.25	3.740	74,512	278.66	(26.69)	0	3.975	76,630	304.58	1.002	0.2%	1.021
2020.75	4.500	77,368	348.16	(29.87)	1	4.172	78,320	326.76	1.002	0.2%	1.019
2021.25	3.436	78,350	269.22	(35.22)	0	3.542	80,047	283.52	1.002	0.2%	1.017
2021.75	4.675	88,501	413.78	(17.04)	1	4.495	81,812	367.76	1.002	0.2%	1.015
2022.25	3.941	83,210	327.91	(17.23)	0	3.995	83,616	334.06	1.002	0.2%	1.013
2022.75	4.652	84,104	391.22	0.00	1	5.028	85,459	429.68	1.002	0.2%	1.011
2023.25	4.455	86,080	383.48	0.00	0	4.476	87,344	390.99	1.002	0.2%	1.008
2023.75	5.096	84,073	428.42	0.00	1	4.834	89,269	431.49	1.002	0.2%	1.006
2024.25	4.472	77,936	348.49	0.00	0	4.303	91,238	392.63	1.002	0.2%	1.004
2024.75	4.479	75,515	338.26	0.00	1	4.647	93,250	433.30	1.002	0.2%	1.002
2025.25	4.516	72,426	327.07	0.00	0	4.137	95,306	394.28			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	81.269	(76.875)	(2.513)
B.	Time	(0.039)	0.044	0.004
C.	Mobility	0.009		0.009
D.	Seasonality	0.096		0.096

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

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	Mobility	Seasonality	2022-2 Trend Change	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	26.861	4,587	123.20	0.00	1	0.00	0.000	26.335	4,394	115.72	1.007	0.7%	1.391
2014.25	25.573	4,344	111.10	0.00	0	0.00	0.000	24.909	4,501	112.13	1.007	0.7%	1.381
2014.75	24.811	4,580	113.64	0.00	1	0.00	0.000	25.448	4,612	117.36	1.007	0.7%	1.371
2015.25	25.792	4,549	117.34	0.00	0	0.00	0.000	24.070	4,724	113.72	1.007	0.7%	1.362
2015.75	24.340	4,985	121.34	0.00	1	0.00	0.000	24.590	4,840	119.02	1.007	0.7%	1.352
2016.25	22.908	5,115	117.18	0.00	0	0.00	0.000	23.259	4,958	115.33	1.007	0.7%	1.343
2016.75	23.624	4,998	118.08	0.00	1	0.00	0.000	23.762	5,080	120.71	1.007	0.7%	1.333
2017.25	22.683	5,101	115.70	0.00	0	0.00	0.000	22.475	5,204	116.96	1.007	0.7%	1.324
2017.75	22.408	5,204	116.62	0.00	1	0.00	0.000	22.961	5,331	122.42	1.007	0.7%	1.315
2018.25	21.498	5,498	118.19	0.00	0	0.00	0.000	21.718	5,462	118.62	1.007	0.7%	1.305
2018.75	22.317	5,786	129.13	0.00	1	0.00	0.000	22.188	5,596	124.15	1.007	0.7%	1.296
2019.25	19.798	5,948	117.75	0.00	0	0.00	0.000	20.987	5,732	120.30	1.007	0.7%	1.287
2019.75	21.277	5,905	125.65	0.00	1	0.00	0.000	21.440	5,873	125.91	1.007	0.7%	1.278
2020.25	17.965	6,192	111.23	(26.69)	0	0.00	0.000	18.188	6,016	109.42	1.007	0.7%	1.269
2020.75	18.739	6,149	115.22	(29.87)	1	0.00	0.000	18.341	6,164	113.05	1.007	0.7%	1.260
2021.25	16.576	5,789	95.96	(35.22)	0	0.00	0.000	16.973	6,314	107.18	1.007	0.7%	1.251
2021.75	19.741	6,577	129.84	(17.04)	1	0.00	0.000	18.676	6,469	120.81	1.007	0.7%	1.243
2022.25	17.211	7,164	123.30	(17.23)	0	0.00	0.471	17.650	7,051	124.45	1.007	0.7%	1.234
2022.75	19.449	7,593	147.68	0.00	1	0.25	0.786	19.673	7,529	148.12	1.041	4.1%	1.225
2023.25	19.811	7,718	152.90	0.00	0	0.75	1.000	19.243	7,933	152.66	1.041	4.1%	1.176
2023.75	20.673	8,389	173.44	0.00	1	1.25	1.000	20.331	8,127	165.24	1.041	4.1%	1.130
2024.25	20.985	8,269	173.52	0.00	0	1.75	1.000	19.887	8,326	165.58	1.041	4.1%	1.085
2024.75	20.274	8,494	172.21	0.00	1	2.25	1.000	21.010	8,530	179.22	1.041	4.1%	1.041
2025.25	20.143	8,673	174.70	0.00	0	2.75	1.000	20.551	8,739	179.59			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	72.246	(88.972)	(23.633)
B.	Time	(0.034)	0.048	0.014
C.	Mobility	0.004		0.004
D.	Seasonality	0.039		0.039
E.	2022-2 Trend Change	0.067		0.067
F.	Excess Inflation		0.132	0.132

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Observed				Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	2020-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	8.437	6,956	58.68	0.00	1	0.00	8.313	7,008	58.26	1.013	1.3%	1.186
2014.25	7.546	7,383	55.71	0.00	0	0.00	7.307	7,159	52.31	1.013	1.3%	1.171
2014.75	8.349	6,716	56.08	0.00	1	0.00	8.176	7,313	59.79	1.013	1.3%	1.156
2015.25	7.898	8,421	66.51	0.00	0	0.00	7.186	7,470	53.68	1.013	1.3%	1.141
2015.75	8.088	7,991	64.63	0.00	1	0.00	8.041	7,630	61.36	1.013	1.3%	1.126
2016.25	7.457	8,390	62.57	0.00	0	0.00	7.068	7,794	55.09	1.013	1.3%	1.112
2016.75	8.122	6,972	56.63	0.00	1	0.00	7.909	7,962	62.97	1.013	1.3%	1.097
2017.25	6.870	7,765	53.35	0.00	0	0.00	6.951	8,133	56.53	1.013	1.3%	1.083
2017.75	7.573	7,730	58.54	0.00	1	0.00	7.778	8,308	64.62	1.013	1.3%	1.069
2018.25	6.341	8,229	52.18	0.00	0	0.00	6.837	8,486	58.02	1.013	1.3%	1.056
2018.75	7.340	8,853	64.98	0.00	1	0.00	7.650	8,668	66.31	1.013	1.3%	1.042
2019.25	6.497	8,998	58.46	0.00	0	0.00	6.724	8,855	59.54	1.013	1.3%	1.029
2019.75	7.140	10,462	74.70	0.00	1	0.00	7.524	9,045	68.05	1.013	1.3%	1.015
2020.25	4.579	8,366	38.31	(26.69)	0	0.00	5.097	9,239	47.09	1.013	1.3%	1.002
2020.75	5.980	8,827	52.79	(29.87)	1	0.00	5.529	9,438	52.18	1.013	1.3%	0.990
2021.25	4.581	9,002	41.24	(35.22)	0	0.00	4.612	9,640	44.46	1.013	1.3%	0.977
2021.75	6.432	8,877	57.10	(17.04)	1	0.00	6.163	9,847	60.69	1.013	1.3%	0.964
2022.25	5.412	9,176	49.66	(17.23)	0	0.00	5.406	10,059	54.38	1.013	1.3%	0.952
2022.75	6.219	9,082	56.48	0.00	1	0.25	7.157	10,275	72.61	0.988	-1.2%	0.940
2023.25	6.165	9,822	60.55	0.00	0	0.75	6.291	10,496	63.56	0.988	-1.2%	0.951
2023.75	7.304	9,207	67.25	0.00	1	1.25	7.039	10,721	70.83	0.988	-1.2%	0.963
2024.25	6.912	8,115	56.09	0.00	0	1.75	6.187	10,952	62.00	0.988	-1.2%	0.975
2024.75	6.934	8,566	59.39	0.00	1	2.25	6.923	11,187	69.09	0.988	-1.2%	0.988
2025.25	6.271	8,747	54.85	0.00	0	2.75	6.085	11,427	60.47			1.000

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	35.497	(76.751)	(48.162)
B.	Time	(0.017)	0.043	0.026
C.	Mobility	0.010		0.010
D.	Seasonality	0.121		0.121
E.	2020-1 Trend Change		(0.051)	(0.051)

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Annual Trend Rate	Trend Factor to 1 Apr 2025
2013	0.489	25,741	12.59	0.487	26,880	13.09	1.010	1.0%	1.125
2014	0.532	28,358	15.08	0.465	28,429	13.21	1.010	1.0%	1.114
2015	0.567	27,827	15.76	0.444	30,067	13.34	1.010	1.0%	1.103
2016	0.398	38,968	15.53	0.424	31,800	13.48	1.010	1.0%	1.092
2017	0.341	33,313	11.37	0.405	33,633	13.61	1.010	1.0%	1.081
2018	0.405	33,389	13.51	0.386	35,572	13.74	1.010	1.0%	1.071
2019	0.342	55,551	19.00	0.369	37,622	13.88	1.010	1.0%	1.060
2020	0.351	37,264	13.09	0.352	39,791	14.01	1.010	1.0%	1.050
2021	0.317	39,289	12.45	0.336	42,084	14.15	1.010	1.0%	1.040
2022	0.309	43,159	13.36	0.321	44,510	14.29	1.010	1.0%	1.030
2023	0.320	45,259	14.49	0.307	47,075	14.43	1.010	1.0%	1.020
2024	0.310	45,653	14.16	0.293	49,788	14.57	1.010	1.0%	1.010
2025	0.369	26,988	9.95	0.279	52,658	14.72			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	92.393	(102.605)	(17.119)
B.	Time	(0.046)	0.056	0.010

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Observed				Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	2023-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	43.712	4,654	203.44	0.00	1	0.00	42.440	5,003	208.29	1.010	1.0%	1.248
2014.25	44.951	4,537	203.95	0.00	0	0.00	41.441	4,727	201.79	1.010	1.0%	1.236
2014.75	38.115	5,428	206.90	0.00	1	0.00	40.465	5,340	212.33	1.010	1.0%	1.224
2015.25	41.736	5,151	214.96	0.00	0	0.00	39.513	5,045	205.71	1.010	1.0%	1.212
2015.75	36.647	6,133	224.76	0.00	1	0.00	38.583	5,699	216.46	1.010	1.0%	1.201
2016.25	36.158	6,033	218.14	0.00	0	0.00	37.675	5,384	209.71	1.010	1.0%	1.189
2016.75	35.278	6,784	239.34	0.00	1	0.00	36.788	6,083	220.67	1.010	1.0%	1.178
2017.25	36.112	5,787	208.98	0.00	0	0.00	35.922	5,747	213.78	1.010	1.0%	1.166
2017.75	33.630	6,436	216.45	0.00	1	0.00	35.077	6,492	224.96	1.010	1.0%	1.155
2018.25	33.636	6,222	209.27	0.00	0	0.00	34.251	6,134	217.94	1.010	1.0%	1.144
2018.75	35.172	6,822	239.94	0.00	1	0.00	33.445	6,929	229.33	1.010	1.0%	1.133
2019.25	34.667	6,502	225.39	0.00	0	0.00	32.658	6,546	222.18	1.010	1.0%	1.122
2019.75	34.086	6,843	233.24	0.00	1	0.00	31.890	7,395	233.79	1.010	1.0%	1.112
2020.25	27.270	6,339	172.86	(26.69)	0	0.00	25.760	6,987	173.71	1.010	1.0%	1.101
2020.75	24.177	7,555	182.67	(29.87)	1	0.00	24.591	7,893	177.09	1.010	1.0%	1.090
2021.25	23.334	6,897	160.93	(35.22)	0	0.00	23.116	7,457	162.67	1.010	1.0%	1.080
2021.75	24.225	8,197	198.57	(17.04)	1	0.00	25.686	8,424	205.10	1.010	1.0%	1.070
2022.25	24.538	8,146	199.90	(17.23)	0	0.00	25.046	7,959	198.31	1.010	1.0%	1.059
2022.75	25.592	9,136	233.82	0.00	1	0.00	27.643	8,991	247.69	1.010	1.0%	1.049
2023.25	28.722	8,408	241.48	0.00	0	0.25	26.993	8,494	239.96	1.010	1.0%	1.039
2023.75	27.280	10,177	277.61	0.00	1	0.75	26.357	9,596	252.50	1.010	1.0%	1.029
2024.25	29.147	9,167	267.19	0.00	0	1.25	25.737	9,066	244.62	1.010	1.0%	1.019
2024.75	27.061	9,995	270.48	0.00	1	1.75	25.131	10,242	257.41	1.010	1.0%	1.010
2025.25	27.690	10,370	287.15	0.00	0	2.25	24.540	9,676	249.38			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	99.670	(122.716)	(33.468)
B.	Time	(0.048)	0.065	0.019
C.	Mobility	0.007		0.010
D.	Seasonality		0.089	0.041
E.	2023-1 Trend Change	0.058		0.057

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Observed				Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	2018-1 Trend Change	2021-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	68.873	1,318	90.78	1	0.00	0.00	71.32	1,380	99.38	1.023	2.3%	1.758
2014.25	83.214	1,167	97.09	0	0.00	0.00	80.02	1,158	91.64	1.023	2.3%	1.718
2014.75	67.696	1,478	100.03	1	0.00	0.00	71.32	1,460	103.96	1.023	2.3%	1.680
2015.25	85.285	1,082	92.27	0	0.00	0.00	80.02	1,225	95.86	1.023	2.3%	1.643
2015.75	69.351	1,570	108.89	1	0.00	0.00	71.32	1,544	108.75	1.023	2.3%	1.606
2016.25	87.935	1,244	109.37	0	0.00	0.00	80.02	1,295	100.28	1.023	2.3%	1.571
2016.75	66.997	1,681	112.63	1	0.00	0.00	71.32	1,632	113.76	1.023	2.3%	1.536
2017.25	101.701	1,625	165.31	0	0.00	0.00	80.02	1,370	104.90	1.023	2.3%	1.501
2017.75	68.423	1,623	111.07	1	0.00	0.00	71.32	1,726	118.99	1.023	2.3%	1.468
2018.25	78.320	1,481	115.99	0	0.00	0.00	80.02	1,449	109.73	1.023	2.3%	1.435
2018.75	66.782	1,869	124.83	1	0.25	0.00	69.99	1,826	122.51	0.991	-0.9%	1.403
2019.25	71.862	1,455	104.58	0	0.75	0.00	75.63	1,532	109.43	0.991	-0.9%	1.416
2019.75	64.038	1,726	110.52	1	1.25	0.00	64.92	1,931	120.26	0.991	-0.9%	1.430
2020.25	61.461	1,630	100.17	0	1.75	0.00	70.14	1,620	107.42	0.991	-0.9%	1.443
2020.75	66.241	1,833	121.43	1	2.25	0.00	60.21	2,042	118.04	0.991	-0.9%	1.456
2021.25	60.553	1,665	100.81	0	2.75	0.25	66.57	1,713	108.52	1.049	4.9%	1.470
2021.75	57.374	2,140	122.77	1	3.25	0.75	59.84	2,159	126.30	1.049	4.9%	1.401
2022.25	66.308	1,772	117.51	0	3.75	1.25	67.70	1,812	119.49	1.049	4.9%	1.335
2022.75	56.225	2,385	134.12	1	4.25	1.75	60.85	2,283	139.07	1.049	4.9%	1.272
2023.25	68.045	1,943	132.20	0	4.75	2.25	68.84	1,916	131.57	1.049	4.9%	1.212
2023.75	61.386	2,419	148.49	1	5.25	2.75	61.88	2,414	153.13	1.049	4.9%	1.155
2024.25	64.602	2,196	141.87	0	5.75	3.25	70.01	2,026	144.87	1.049	4.9%	1.101
2024.75	60.601	2,700	163.65	1	6.25	3.75	62.93	2,553	168.61	1.049	4.9%	1.049
2025.25	69.674	2,151	149.90	0	6.75	4.25	71.20	2,142	159.52			1.000

		Direct Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	4.382	(105.569)	(86.172)
B.	Time		0.056	0.045
C.	Seasonality	(0.115)	0.203	0.104
D.	2018-1 Trend Change	(0.075)		(0.064)
E.	2021-1 Trend Change	0.092		0.115

Province of Newfoundland and Labrador
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Observed				Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	71.178	4,168	296.66	0.00	75.583	3,742	291.75	1.020	2.0%	1.577
2014.25	78.853	3,626	285.89	0.00	75.583	3,812	297.59	1.020	2.0%	1.546
2014.75	78.356	4,459	349.35	0.00	75.583	3,884	303.54	1.020	2.0%	1.516
2015.25	80.230	4,471	358.74	0.00	75.583	3,958	309.61	1.020	2.0%	1.486
2015.75	68.749	4,617	317.42	0.00	75.583	4,033	315.81	1.020	2.0%	1.457
2016.25	85.307	3,573	304.77	0.00	75.583	4,109	322.13	1.020	2.0%	1.428
2016.75	80.737	4,815	388.75	0.00	75.583	4,186	328.57	1.020	2.0%	1.400
2017.25	97.951	4,076	399.22	0.00	75.583	4,265	335.14	1.020	2.0%	1.373
2017.75	69.339	3,856	267.34	0.00	75.583	4,346	341.85	1.020	2.0%	1.346
2018.25	68.412	5,111	349.63	0.00	75.583	4,428	348.69	1.020	2.0%	1.320
2018.75	75.513	5,264	397.51	0.00	75.583	4,511	355.66	1.020	2.0%	1.294
2019.25	70.484	3,654	257.53	0.00	75.583	4,597	362.78	1.020	2.0%	1.268
2019.75	74.370	5,252	390.62	0.00	75.583	4,683	370.04	1.020	2.0%	1.243
2020.25	66.178	4,134	273.57	(26.69)	68.519	4,772	279.48	1.020	2.0%	1.219
2020.75	65.256	4,749	309.89	(29.87)	67.721	4,862	275.03	1.020	2.0%	1.195
2021.25	71.647	3,975	284.83	(35.22)	66.401	4,954	264.12	1.020	2.0%	1.172
2021.75	72.423	4,350	315.05	(17.04)	70.993	5,047	330.62	1.020	2.0%	1.149
2022.25	67.009	3,792	254.11	(17.23)	70.942	5,142	336.49	1.020	2.0%	1.126
2022.75	63.355	6,183	391.75	0.00	75.583	5,240	416.73	1.020	2.0%	1.104
2023.25	74.951	6,143	460.41	0.00	75.583	5,338	425.07	1.020	2.0%	1.082
2023.75	71.186	6,435	458.09	0.00	75.583	5,439	433.58	1.020	2.0%	1.061
2024.25	83.663	5,117	428.12	0.00	75.583	5,542	442.25	1.020	2.0%	1.040
2024.75	77.975	6,734	525.08	0.00	75.583	5,647	451.10	1.020	2.0%	1.020
2025.25	79.159	5,734	453.92	0.00	75.583	5,753	460.12			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	4.325	(67.100)	(74.101)
B.	Time		0.037	0.040
C.	Mobility	0.004		0.011